***Proceedings of 198th Meeting of***

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

***ANDHRA PRADESH***

***(15th SLBC meeting of Reorganized Andhra Pradesh State)***

**Date: 30.03.2017 - Time: 03.00 PM**

**Venue: Conference Hall, Building No.1,**

**A.P. Secretariat, Velagapudi**

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

**CONVENOR ANDHRA BANK**

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**The 198th Meeting of SLBC of Andhra Pradesh was conducted on 30.03.2017 at A.P. Secretariat, Velagapudi 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.

1. **Sri Suresh N Patel, MD & CEO, Andhra Bank & President, SLBC of AP** highlighted on the following aspects:
* Banks have done good work with support of State Government during Demonetization period.
* Banks strive to achieve 100% in Aadhaar & Mobile seeding in individual operative SB accounts and impart financial literacy on digitization.
* State Credit Plan 2017-18 is in the process and requested the banks to achieve minimum 25% target during first quarter of the financial year.
* Need to improve the lending to tenant farmers who are cultivating the land.
* Government Welfare departments to allocate monthly targets to avoid pressure during last quarter.
* Banks to submit the data through online mode to SLBC and all the controllers to ensure that the data is submitted as per timelines as data collection and compilation is indeed very important aspect.
* Block level and District level Bankers’ forums should be made effective in implementation of various development programs.
* He suggested the following which will help in **Doubling of Farmers Income:**
* Branches have to extend finance to the activities which are having potential and shift their focus to investment credit for sustainable and economic growth like allied activities to agriculture, plantation, horticulture & other investment activities
* Asset creation would lead to income generation as a result recovery will be improved.
* Banks have to take a call of village visits / contacting customers on every Wednesday which will help in connecting people and also to improve term lending and recovery.

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

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

* Government has taken up so many initiatives to revive the agriculture sector and make agriculture as viable and profitable venture.
* Government is committed to;
* Increase farmers’ empowerment
* Infrastructure development
* Inclusive growth
* Social empowerment
* Promote ecosystem
* Convergence of resources
* Real time governance
* All state Government departments are online under e-pragathi project.
* Statistics should help to derive real benefit.
* Paradigm shift is required to create asset, income generation and recovery.
* More focus should be given to Horticulture, Livestock & Fisheries apart from Agriculture activity.
* Banks to provide timely credit for better utilization.
* Needs coordination between Government & Banks for implementation of Government sponsored schemes.
* Need a mechanism for doubling of farmers income from sowing to marketing stage.
* Advised the banks to ensure end use of funds for all the loans extended.
* Suggested to segregate the targets for activity wise, season wise, bank wise and prepare a plan of action for improving productivity and to be reviewed on monthly basis.
* Cash less transactions lead to better monitoring and requires public sensitization to carryout digital transactions.

 **(Action: all Banks, SLBC, LDMs & GoAP)**

1. **Sri Prattipati Pulla Rao, Hon’ble Minister for Agriculture & Animal Husbandry, GoAP:** informed the forum that;
* Lending to agriculture sector for Rabi season is very low and needs to be improved.
* Thrust to be given on financing to tenant farmers and requested the banks to fix targets for lending to tenant farmers in the present year credit plan.
* Some banks are not passing on the benefit of Zero interest to farmers who repaid promptly.

**(Action: all Banks)**

1. **Sri R Subramanian, Regional Director, Reserve Bank of India** focused on the following aspects:
* He reviewed the key banking indicators for December, 2016 quarter and suggested the banks to show significant performance in the next quarter.
* He requested banks to take necessary steps to open the branches in the identified villages having population more than 5000 as per the road map.
* He advised to expedite the process of linking all Aadhar and mobile numbers to bank accounts to promote digital banking and cashless transactions.
* He requested to continue to endeavour to utilize the machinery of SLBC and its various sub-committees, DCC / DLRC to a full extent, for meeting the stated objectives of financial inclusion, lending to priority sector and Government sponsored schemes.
* LDMs and bank officials to give wide publicity about the legal tender of Rs. 10 coins in the public interest. This could help the common public in not believing the rumors reportedly being spread.
* He advised LDMs to prepare annual schedule of District Consultative Committee (DCC) and District Level Review Committee (DLRC) meetings and its regular conduct of the same with the attendance of various stake holders.
* SIDBI has launched ‘UdyamiMitra’ portal under which entrepreneurs can apply and track the status of MSME loan applications. The portal provides financial and non-financial support.
* Active functioning of Zonal/Regional/Circle level committees to deal with incipient stress in the accounts and rectify, restructure and rehabilitate the viable sick units, since State Level Inter Institutional Committee (SLIIC) forum was discontinued.
* Under Stand-Up India Scheme, banks may sanction loans to SC/ST/Women entrepreneurs to increase their income generation capacity.
* To address the issue of delayed payment to MSMEs, RBI has released the guidelines for setting up and operating the Trade Receivables Discounting System (TReDS).
* A Pan – India study on loan sanctioned under Pradhan Mantri Mudra Yojana (PMMY) was conducted by RBI. The study revealed considerable number of instances of laxity in post-disbursement monitoring on the part of the bank branches, lack of sensitivity among the branch functionaries in regard to restructuring / rehabilitation of stressed / NPA accounts, ensuring end use of funds, etc. thus impacting the quality of assets adversely. The study also revealed instances of non adherence to the RBI instructions on collateral free loans by bank branches. RBI advised Banks to exercise due diligence while sanctioning such loans and conduct post disbursement monitoring meticulously.
* Financial Literacy Centres are advised to conduct special camps for a period of one year on “Going digital” through UPI and USSD. Towards this RBI has organized workshop to educate FLC counselors. A pilot project to setup block level centres for financial literacy has been initiated by RBI.
* He requested the banks to comply with PM’s task force recommendations.
* He requested the banks for implementation of decisions taken by GOI on the recommendations of Sachar Committee.

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

1. **Ms Anjana Dube, DDG, DFS, GOI,** highlighted on the following aspects:
* Andhra Pradesh is one of the state having highest CD ratio in the country.
* When compared to National average in Aadhaar & Mobile seeding, Andhra Pradesh is in better position, where as in Rupay cards issued is at below National average. Focus is required in this regard.
* Need more concern on deployment & activation of Bank Mitras in the state for reaching the benefits of financial inclusion to the last mile.
* She expressed her happiness towards implementation of cash less AePDS in the state through Fair Price Shop dealers.
* Performance under Pradhan Mantri Mudra Yojana in the state is below the National average.
* Performance under StandUp India is required to pickup in the state.
* Financial Literacy Centres are advised to conduct special camps on “Going digital” from April, 2017 onwards and submit monthly reports to SLBC/DFS.
* Financial Literacy centres should be synchronized / tie up with skilling centres.

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

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

* As against the target of 47484 JLGs to be financed during 2016-17, 23037 JLGs were financed (48%) as on 28 February 2017 in the State. NABARD had conducted district level JLG workshops for sensitization of branch managers in all the districts in the State.
* A Nation-wide water campaign was launched by NABARD during May 2016, with support of various stakeholders/ partner agencies. It has now been proposed to launch the campaign during 2017 also with focus on most vulnerable/ rain fed/ water scarcity and problem areas covering 5000 villages in Andhra Pradesh (500 villages each in seven Districts Viz., Kadapa, Kurnool, Ananthapur, Chittor, Nellore, Prakasam and Guntur and 250 villages each in the remaining 6 districts).
* Doubling of farmer’s income should be included as a regular agenda item in the SLBC/DCC/BLBC meetings. NABARD has prepared bench marks for reviewing the progress under Doubling of Farmers’ Income.
* For increasing Agri term lending banks may associate with Area development projects piloted by NABARD, NABARD treated areas under watershed/ Tribal development projects / RIDF.
* Two district level workshops could be organized initially for the bank officials to acquaint them with the concept of FPOs and modalities of their financing for short & long term credit needs.
* MNRE, Govt. of India advised NABARD that implementation of schemes under Solar Lighting and Pumping has been stopped with effect from 15th March 2017. Hence, no claims under Solar Schemes should be forwarded to NABARD.
* 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 under GSS.
* Further participating Banks may refund the subsidy amount released by NABARD, if any, immediately for onward transmission to GoI, if any project is found ineligible by monitoring committee.
* All the Banks are requested to submit details of Nodal branch for credit of subsidy for onward transmission to participating branches in the State of Andhra Pradesh.

**(Action: all Banks)**

1. **Special Chief Secretary & CCLA, GoAP** informed that;
* “Loan Charge Creation Project” of Andhra Pradesh has been awarded Gold under Category -1 “Excellence in Government Process Re-engineering” for the National Awards on e-Governance 2016-17.
* He requested banks to utilize this module to avoid duplication of loans and mandatorily enter the charge in the web land portal.
* Land is allotted to Machilipatnam, Srikakulam & Tirupathi RSETIs.
* Instructions were given to District Collectors for allotment of sites at Guntur & Chittoor.
* Advance possession was given to SBI, Visakhapatnam for RSETI, Visakhapatnam.

 **(Action: all Banks, RSETI Directors, CCLA & Agril. Department)**

**8.0 Sri GSV Krishna Rao, Circle General Manager & Convener, SLBC** has taken up the agenda items for discussion.

**8.1** The minutes of **197th SLBC meeting** held on **December 23, 2016** and other meetings conducted up to 03.03.2017 were approved by the house.

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

**9.1 Simplification of procedure of creation of Charge / Mortgage of land with no registration charges: Secretary, Finance (IF), GoAP** informed that Finance department will follow-up with the registration department for resolution of the issue.

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

**9.2 Convenor, SLBC** requested the Agriculture department to reimburse the pending claims under Vaddi Leni Runalu and Pavala Vaddi Schemes for the year 2013-14 and subsequent years.

**(Action: Agril. Department)**

1. **Agriculture Sector:**
	1. **Lending to Tenant Farmers:**

**Special Chief Secretary, Agriculture & Cooperation Department, GoAP** observed that;

* Andhra Pradesh is the first state enabled the tenancy Act, where as tenant farmers / actual cultivators are not getting required finance. Hence tenant farmers are approaching input dealers / money lenders for their financial requirement at higher rate of interest.
* The progress in financing to Joint Farming groups is causing concern.
* Banks are not extending finance to tenant farmers stating that owner farmers have already availed the loans from banks.
* Requested the banks to ensure adequate thrust to be given to tenant farmers and extend finance to genuine cultivators duly following due diligence.

**Sri C Kutumba Rao, Vice Chairman, AP State Planning Board, GoAP** requested banks to give adequate thrust in financing to new farmers apart from regular renewal of crop loans and requested to review the finance made to new farmers at regular intervals.

**LDM, YSR Kadapa** informed that;

* Financing to both owner & tenant farmers lead to duplication of finance on the same crops / land.
* Requested the Government to provide the details of cultivators who are actually cultivating the land at the beginning of the season.
* Motivate / educate the farmers to repay their loans immediately after receiving crop proceeds and get finance for raising fresh crop as and when required.

**General Manager, Catholic Syrian Bank** informed that banks are extending finance to farmers in the form of Kisan Credit Card (KCC) as per the extant guidelines issued by RBI & NABARD including new farmers and there is a need to educate the farmers on KCC system and Government support is required towards this end.

**Director of Agriculture, GoAP** informed that details of LEC cards & Certificate of Cultivators are placed in portal and requested the banks to ensure all tenant farmers are to be financed. He suggested to fix targets for financing tenant farmers in the current financial year and he assured to extend necessary support for extending credit.

**Special Chief Secretary & CCLA, GoAP** informed that Revenue Department will issue both LEC & CoC from this financial year onwards and place in Agriculture Department portal.

**Secretary, Finance (IF), GoAP** opined that;

* Transparency in financing to tenant farmers is required and allocation of specific targets in credit plan is to be made.
* Motivating / educating tenant farmers to come out from informal financial system.
* She advised banks to play a proactive role in financing to tenant farmers.

**AGM, SLBC** suggested to create organized structure for extending finance to tenant farmers, follow-up & capacity building in line with SERP / MEPMA which is looking after SHG finance. This will create confidence among banks to extend necessary finance both short term & medium term loans to tenant farmers.

**President, SLBC** suggested the forum to work out a plan of action

* To reach out tenant farmers who are actually cultivating the lands
* To bridge the gap between the expected credit requirements and actual finance
* To cover more number of farmers through banking system and to increase credit

Hesuggested SLBC to form a sub-committee with Government officials, major banks & LDMs to suggest ways to overcome problems faced by tenant farmers.

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

* 1. **Reschedulement of loans in the areas affected by Drought: Convenor, SLBC** requested the banks to initiate relief measures in area affected as per extant guidelines of RBI on Natural calamities and requested the Insurance companies to settle Crop Insurance claims at the earliest.

**(Action: All Banks & Insurance Companies)**

* 1. **Director of Agriculture, GoAP** informed that;
* Department is not getting the correct details of crop insurance premium on time
* Banks are requested to link the Aadhaar number at the time of sanction & disbursement of crop loans.
* Upload VLR / Pavala Vaddi details well in advance and not to wait till the end of the season.

**(Action: all Banks)**

**10.4 Agriculture Debt Redemption Scheme of GoAP:**

**Sri C Kutumba Rao, Vice Chairman, AP State Planning Board, GoAP** expressed his concern that some of the banks have not credited the debt redemption amount either to loan accounts or refunded to the Government. Six banks have not submitted UCs for the amounts received under agriculture debt redemption scheme. He requested the banks to take corrective measures immediately.

 **(Action: All Banks)**

**10.5 Emu Farming:**

**Sri C Kutumba Rao, Vice Chairman, AP State Planning Board, GoAP** informed that data on finance extended to emu farmers as on 31.12.2016 was received and necessary provision has been made in the budget for extending relief to Emu farmers.

**(Action: GoAP)**

**11.0 MSME Sector:**

**Convenor, SLBC** requested the banks to suitably sensitize the branches for sanction of loans under MUDRA by considering all the eligible applications under this sector and extending credit under ‘Stand-Up India’ to tribal / dalit / women entrepreneurs through each of their branches for establishing Green field enterprises.

**Additional Director of Industries, GoAP** observed that;

* Growth in credit flow to MSMEs on Y-o-Y basis is only about 2.5% as against the target of 20%.
* Bankers are not giving applications for loans to prospective Entrepreneurs. Banks can be included in the services of Single Desk portal setup by GoAP and Branch Manager concerned can consider or reject the proposal within stipulated time. Further loan applications may be made available at DICs & Collectorates and DIC will help entrepreneurs in filling up of applications as per norms.
* He suggested that rejected proposals of the Bankers will be further examined in DCC / DIPC / District Collectorates so as to reduce subjectivity in sanction of loans.
* Bankers are requested to furnish monthly data on NPAs to GM, DIC to organise a facilitation meetings in the presence of LDM for timely interventions to reduce sickness in the industry and to arrest erosion of net worth of Industrial Enterprises.
* Constitute a Sub-Committee to address the issues and to come up with suitable measures for increasing the credit flow to MSMEs including coverage of loans under CGTMSME and to reduce sickness in the Industry.

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

**12.0 Government Sponsored Schemes:**

The forum has approved the revised targets under PMEGP & additional targets under TRICOR for implementation as suggested by KVIC & TRICOR.

**Convenor, SLBC** observed that some of the Government departments are approaching SLBC / DCC for approval of upward revision of targets till the end of financial year. This will result the banks in non achievement of targets and resulting in lower performance when compared to revised targets.

**Principal Secretary, Social Welfare Department** informed that to bring all the welfare programmes on to a common platform and align the welfare schemes to achieve desired goals, Government has developed a portal and given access to all branches to enter sanction details. He observed that the performance is not up to the expected levels. He requested the banks to;

* Extend necessary finance to eligible sponsored beneficiaries.
* Ensure that bank accounts are opened to facilitate subsidy release
* Department is planning to complete grounding of all welfare scheme for the financial year 2017-18 by December end.

**LDMs** haveinformed that;

* Some of the beneficiaries are requesting for change in activity, whereas portal is not allowing to change the units.
* Non-service area beneficiaries were uploaded in the portal by MPDOs.
* Need provision to enter sponsored applications in the ratio of 1:1.5, so that branches can sanction loans as per the target.
* Requires provision to increase / decrease the unit cost based on the requirement in service sector activities.

**Convenor, SLBC** requested the banks to advise their branch managers to invariably attend the joint identification process for selection of beneficiaries.

**Principal Secretary, Social Welfare Department** informed that beneficiary can change the unit with same unit cost.

**Sri Prattipati Pulla Rao, Hon’ble Minister for Agriculture & Animal Husbandry, GoAP** expressed his concern that some of the Branch Managers of various banks are releasing the subsidy portion only to the beneficiary without releasing the loan amount and some Banks are insisting for deposit equivalent to the loan amount for releasing the loan.

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

Further he 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.

He advised SLBC to send separate communication to all controllers and LDMs for strict compliance.

 **(Action: SLBC, all Banks, Welfare Departments & LDMs)**

**13.0 Financial Inclusion: Convenor, SLBC** requested banks to;

* Look into the option of opening ultra-small branches in the villages having population more than 5000 as per road map, where opening of regular branch was not considered viable and then convert it into a full-fledged branch when the branch reaches the desired level of business, as per the minutes of the meeting with controlling heads of banks and chairmen of RRBs held by RBI on 21.02.2017.
* Deploy the BCs in 700 SSA locations where BCs are inactive / attrition.
* Government is requested to review and restore the domestic tariff fee for Bank Mitras monthly electricity charges, as the activity being taken up by the Bank Mitra is not a commercial activity.

**14.0 Other Items:**

**14.1 Cash Crunch: CEO, SERP & Vice Chairman, AP State Planning Board, GoAP** requested RBI to provide sufficient cash to banks to meet the requirement.

**Regional Director, Reserve Bank of India** assured the Government that RBI will take care of the month end requirements and requested the Government & Banks to pay special focus on cash requirement of pensioners, farmers and persons in rural areas and educate the public to freely circulate the notes they have in their hands rather than hoarding them.

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

**14.2 SHG Bank Linkage:**

**CEO, SERP** informed that Andhra Pradesh state achieved the target of SHG Bank linkage for the financial year 2016-17 with the active cooperation of all the stake holders.

**Hon’ble Chief Minister** suggested to ensure that SHG members should utilize bank linkage to undertake economic activities for income generation.

**15.0 Hon’ble Chief Minister** advised to constitute three sub-committees for monthly monitoring.

**i. Financing to Agriculture & Tenant farmers**:

* To find out practical solutions for the problems faced by the tenant farmers in accessing the bank credit.
* To fix targets for financing to tenant farmers, season wise, bank wise, district wise & mandal wise and review at monthly intervals.
* To suggest a mechanism for engaging management consultancy to chalk out the problems faced by tenant farmers and should be taken the issue to a logical conclusion.

**ii. Integration of Welfare schemes with Bank finance:**

* To prepare action plan for implementation of welfare schemes of Government of Andhra Pradesh for the financial year 2017-18
* Grounding of spill over cases during the current financial year.
* Review the progress at monthly intervals.

**iii. MSME:**

* Conduct monthly review meetings to sort out the issues and facilitate service sector growth.

 **(Action: SLBC, Agril. Department, CCLA, Finance (IF), Social Welfare Department, Industries Department & LDMs)**

The meeting was concluded with vote of thanks by Sri S K Kalra, ED, Andhra Bank 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** |
|  | Wednesday village visits by rural & semi urban branches to connect people to improve lending with special focus on term lending contribute to doubling of farmers income  (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 (Action: CCLA & Directors, RSETIs) |
|  | Reimbursement of VLR & Pavala Vaddi claims for the year 2013-14 & subsequent years.(Action: All Banks & Department of Agriculture) |
|  | Extending relief measures to Emu farmers(Action: Department of Animal Husbandry, GoAP) |
|  | Not to insist deposits / collateral security / third party guarantee while sanctioning of Government Sponsored Schemes as per the scheme guidelines.(Action: all Banks) |
|  | Constitute Sub-Committees on 1. Financing to Agriculture & Tenant farmers
2. Integration of welfare schemes with Bank finance
3. MSME

(Action: Govt. Departments, Banks, LDMs & SLBC) |

**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. |

**MINISTRY of FINANCE, GOVT. OF INDIA**

|  |  |  |  |
| --- | --- | --- | --- |
| 3 | Anjana Dube | DDG,Department of Financial Services | Govt. of India |

**SPECIAL INVITEES**

|  |  |  |  |
| --- | --- | --- | --- |
| 4 | C Kutumba Rao | Vice-Chairman, AP State Planning Board | Govt. of A.P |

**SLBC OF A.P**

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| --- | --- | --- | --- |
| 5 | Suresh N Patel | Managing Director & CEO, President, SLBC of A.P. | Andhra Bank |
| 6 | S K Kalra | Executive Director | Andhra Bank |
| 7 | G S V Krishna Rao | Circle General Manager & Convenor, SLBC of A.P | Andhra Bank |
| 8 | M Bala Bhaskar | Asst. General Manager, SLBC | Andhra Bank |

**RESERVE BANK OF INDIA**

|  |  |  |  |
| --- | --- | --- | --- |
| 9 | R Subramanian | Regional Director | Reserve Bank of India |
| 10 | S Subbaiah | General Manager | Reserve Bank of India |

**NABARD**

|  |  |  |  |
| --- | --- | --- | --- |
| 11 | V V V Satyanarayana | Chief General Manager | NABARD, AP RO |
| 12 | R V Reddy | Dy. General Manager | NABARD, AP RO |
| 13 | Vijay Turumella | DDM  | NABARD, Krishna District |

**OFFICIALS - GOVT. OF A.P**

|  |  |  |  |
| --- | --- | --- | --- |
| 14 | Ajeya Kallam, IAS | Chief Secretary | Govt. of A.P |
| 15 | Anil Chandra Punetha, IAS | CCLA & Special Chief Secretary | Govt. of AP |
| 16 | B Rajsekhar, IAS | Special Chief Secretary, Agriculture | Govt. of A.P |
| 17 | G Anantha Ramu, IAS  | Principal Secretary, BC Welfare | Govt. of A.P |
| 18 | R P Sisodia, IAS | Principal Secretary, Tribal Welfare | Govt. of A.P |
| 19 | Shamsher Singh Rawat, IAS | Principal Secretary, Social Welfare | Govt. of A.P |
| 20 | K. Sunitha, IAS | Secretary, Finance Department | Govt. of A.P |
| 21 | I S S Naresh, IAS | Secretary,Handlooms & Textiles | Govt. of A.P |
| 22 | K Dhananjaya Reddy, IAS | Director of Agriculture | Govt. of A.P |
| 23 | Rama Sankar Naik, IAS | Commissioner of Fisheries | Govt. of A.P |
| 24 | M V Seshagiri Babu, IAS | Commissioner, Disaster Management | Govt. of A.P |
| 25 | P Usha Kumari, IAS | Addl. Secretary, Minorities Welfare & MD, Minorities Finance Corporation | Govt. of A.P |
| 26 | Chianjiv Choudhary, IFS | Commissioner & EO Secretary, Horticulture & Sericulture | Govt. of A.P |
| 27 | Dr. P Krishna Mohan | CEO, SERP | Govt. of A.P. |
| 28 | P Chinna Thataiah | MD, MEPMA | Govt. of A.P |
| 29 | Dr. R Amarendra Kumar | M.D., AP State Kapu Welfare & Development Corporation Ltd. | Govt. of A.P. |
| 30 | B V Bala Yogi | MD, TRICOR  | Govt. of A.P |
| 31 | B Nagabhushanam | MD, AP Washermen Federation | Govt. of A.P |
| 32 | K S Prabhakar | MD, AP Toddy Tappers Co-op Finance Corporation | Govt. of A.P |
| 33 | Dr. G Somasekharam | HOD, Animal Husbandry Dept., | Govt. of A.P. |
| 34 | B Suresh Babu | Additional Director, Industries  | Govt. of A.P |
| 35 | Rajendra Kondepati | Executive Director, MSME, Industries Department | Govt. of A.P |
| 36 | A Surya Prakash | Project Officer, AP Micro Irrigation Project | Govt. of A.P |
| 37 | B Adinarayana Rao | DGM & DD, Tribal Welfare Department | Govt. of A.P. |
| 38 | G Jyothi | Dy. Commissioner, Rural Development Department | Govt. of A.P |
| 39 | S H R Prasada Rao | Accounts Officer, A.P.Youth Services Department | Govt. of A.P |
| 40 | P Nagarjun | OSD (Technical), Ry. S.S. | Govt. of A.P |
| 41 | U Chiranjeevi | OSD, Finance Department | Govt. of A.P |
| 42 | M Manohar | Consultant, Finance Department | Govt. of A.P |
| 43 | S Sreenivasa Mani | Senior Branch Manager, APSFC | Govt. of A.P |
| 44 | P Subba Rao | Manager, AP State Housing Corporation | Govt. of A.P |
| 45 | V Srinivas | AP BC C-op Finance Corporation Ltd. | Govt. of A.P |
| 46 | N S Babu | AP BC C-op Finance Corporation Ltd. | Govt. of A.P |

**OFFICIALS – GOVT. OF INDIA**

|  |  |  |  |
| --- | --- | --- | --- |
| 47 | B Suresh Krishna | Dy. Director GeneralTERM, DoT | Govt. of India |
| 48 | M Bhoomaiah | State Director, KVIC | Govt. of India |
| 49 | LVS Sudhakar Babu | Regional Head, HUDCO | Govt. of India |
| 50 | Y Sreenivasa Rao | Asst. Director General, UIDAI | Govt. of India |
| 51 | A L Vijay Krishna | Dy. Manager, National Housing Bank | Govt. of India |

**PUBLIC SECTOR BANKS**

|  |  |  |  |
| --- | --- | --- | --- |
| 52 | Vinay Verma | General Manager | Andhra Bank |
| 53 | U N N Maiya | General Manager | State Bank of India  |
| 54 | S P Sharma | General Manager | Syndicate Bank |
| 55 | G Sampath Kumar | General Manager | SIDBI |
| 56 | D Chandra Mohan Reddy | Dy. General Manager | Andhra Bank |
| 57 | K Suseela | Dy. General Manager | Canara Bank |
| 58 | V V Murar | Dy. General Manager | Central Bank of India |
| 59 | P Sundarayya | Dy. General Manager | Indian Bank |
| 60 | Anurag Shankar | Dy. General Manager | Indian Overseas Bank |
| 61 | Y Sathyanarayana Prasad | Dy. General Manager | State Bank of Hyderabad |
| 62 | P K Soni | Dy. General Manager | Union Bank of India |
| 63 | Joseph L Tobias | Dy. General Manager | United bank of India |
| 64 | D R Sharma | Dy. General Manager | UCO Bank |
| 65 | K Sivaiah | Dy. General Manager | Vijaya Bank |
| 66 | G Anil Kumar | Regional Manager | Bank of Baroda |
| 67 | D M Thakor | Asst. General Manager | Bank of India |
| 68 | D V Srinivas | Asst. General Manager | Corporation Bank |
| 69 | N Chakradhar Kumar | Asst. General Manager | IDBI Bank |
| 70 | A Udaya Bhaskar Reddy | Asst. General Manager | Punjab National Bank |
| 71 | K Chitti Babu | Asst. General Manager | State Bank of India |
| 72 | K Srinivas | Chief Manager | Allahabad Bank |
| 73 | V Krishna Kumar | Senior Manager | Dena Bank |
| 74 | D M Sai Kiran | Asst. Manager | Oriental Bank of Commerce |
| 75 | B Jamalaiah | Asst. Manager | Punjab & Sind Bank |

**REGIONAL RURAL BANKS**

|  |  |  |  |
| --- | --- | --- | --- |
| 76 | D Sampath Kumar Chary | Chairman | APGB, Kadapa |
| 77 | V Brahmananda Reddy | Chairman | CGGB, Guntur |
| 78 | G Chandru | Regional Manager | SGB, Chittoor |
| 79 | G Baswanth Reddy | I/c Regional Manager | APGVB, Warangal |

**APCOB**

|  |  |  |  |
| --- | --- | --- | --- |
| 80 | K S M Lakshmi | Managing Director | APCOB |

**PRIVATE SECTOR BANKS**

|  |  |  |  |
| --- | --- | --- | --- |
| 81 | C Doraswamy | General Manager | Catholic Syrian Bank Ltd. |
| 82 | Thadi Sreenivas | Dy. Vice President | AXIS Bank Ltd. |
| 83 | T Sangeetha Singh | Asso. Director-II | IDFC Bank |
| 84 | N S Rao | General Manager | Coastal Local Area Bank |
| 85 | P Srinivas | Asst. Vice President | AXIS Bank Ltd. |
| 86 | K L Narasimha Rao | Asst. Vice President | Kotak Mahindra Bank Ltd. |
| 87 | K Adi Swarup | Asst. Vice President | DCB Bank Ltd. |
| 88 | G Phani Kumar | Area Manager | HDFC Bank |
| 89 | Subramanian S | Area Manager | Federal Bank Ltd. |
| 90 | John Alex | Head- Inclusive Banking | Equitas Small Payments Bank Ltd.  |
| 91 | Namburu Rama Krishna | Chief Manager | ICICI Bank Ltd. |
| 92 | R Srinivasan | Chief Manager | City Union Bank Ltd. |
| 93 | K Satyanarayana | Chief Manager | Dhanalaxmi Bank Ltd. |
| 94 | M Sarvana Kumar | Branch Manager | Tamilnad Mercantile Bank Ltd. |
| 95 | Bala Ravi Teja T | Asst. Manager | RBL Bank Ltd. |

**LEAD DISTRICT MANAGERS**

|  |  |  |  |
| --- | --- | --- | --- |
| 96 | M Sudarshan Rao | L.D.M, Guntur | Andhra Bank |
| 97 | P Venkateswara Rao | L.D.M., Srikakulam | Andhra Bank |
| 98 | B V Subrahmanyam | L.D.M., East Godavari | Andhra Bank |
| 99 | M Subrahmanyeswara Rao | L.D.M., West Godavari | Andhra Bank |
| 100 | R Rama Mohan Rao | L.D.M., Chittoor | Indian Bank |
| 101 | Tavva Guruvaiah | L.D.M., Vizianagaram | State Bank of India |
| 102 | D Sarath Babu | L.D.M., Visakhapatnam | State Bank of India |
| 103 | Jayashankar | L.D.M., Anantapur | Syndicate Bank |
| 104 | P Narasimha Rao | L.D.M., Kurnool | Syndicate Bank |
| 105 | L Raghunadha Reddy | L.D.M., Kadapa | Syndicate Bank |

**INSURANCE COMPANIES**

|  |  |  |  |
| --- | --- | --- | --- |
| 106 | P Anil Kumar | Senior Executive | Bajaj Allianz General Insurance Ltd. |
| 107 | B Gopi Prasad | Senior Manager | LIC of India |
| 108 | D Dasamantha Rao | Administrative Officer | Oriental Insurance Co. Ltd. |
| 109 | M Vijay Kumar | Assistant Manager | AIC of India |

**OTHER INVITEES**

|  |  |  |  |
| --- | --- | --- | --- |
| 110 | A V Ramakrishna Rao | Project Manager | AP Credit Facilitation Bureau |

**OFFICERS FROM SLBC**

|  |  |  |  |
| --- | --- | --- | --- |
| 111 | Vunnam Rajesh | Senior Manager | Andhra Bank |
| 112 | T Paavani | Senior Manager | Andhra Bank |
| 113 | N Anil Babu | Manager | Andhra Bank |
| 114 | Ashok B Adur | Asst. Manager  | Andhra Bank |
| 115 | R Nageswara Rao | Asst. Manager | Andhra Bank |
| 116 | K Mohan Mani Krishna | Asst. Manager | Andhra Bank |