

రాష్ట్ర స్థాయి బ్యాంకర్ల సమితి, ఆంధ్రప్రదేశ్
राज्य स्तरीय बैंकर समिति, आन्ध्र प्रदेश
STATE LEVEL BANKERS' COMMITTEE, ANDHRA PRADESH



కన్వీనర్ : యూనియన్ బ్యాంక్ ఆఫ్ ఇండియా, 2వ అంతస్తు, ఆంధ్రా బ్యాంక్ బిల్డింగ్, ఆర్.ఆర్. అప్పారావు వీధి, విజయవాడ - 520 001
సంయోజక : యూనియన్ బ్యాంక్ ఆఫ్ ఇండియా, 2 మంజిల్, ఆంధ్రా బ్యాంక్ బిల్డింగ్, ఆర్.ఆర్. అప్పారావు సడక్, విజయవాడ - 520 001
Convenor : Union Bank of India, 2nd Floor, Andhra Bank Building, R.R. Appa Rao Street, Vijayawada - 520 001
దూరభాష Phone: 0866-2562522, 2562518 ఇ-మెయిల్ e-mail: slbc@unionbankofindia.com వెబ్సైట్ website: www.slbcap.nic.in

Lr. No: SLBC/ 196/ 54

Date: 22.06.2021

All Members of State Level Bankers' Committee of Andhra Pradesh.

Dear Sir,

Reg: Minutes of 215th State Level Bankers' Committee Meeting held on 14.06.2021 at CM Camp Office, Tadepalli.

We enclose herewith the minutes of 215th meeting of State Level Bankers' Committee of Andhra Pradesh held on 14.06.2021 at CM Camp Office, Tadepalli.

We request the members to initiate necessary action on the points emerged in the meeting.

Yours faithfully,

(V Brahmananda Reddy)

Field General Manager & Convenor, SLBC of Andhra Pradesh



- Cc: The Chief Secretary, GoAP, AP Secretariat, Building No.1, 1st Floor, Velagapudi.
Cc: The Department of Financial Services, MoF, Gol, Jeevan Deep Building, Sansad Marg, New Delhi.
Cc: The Regional Director, Reserve Bank of India, Saifabad, Hyderabad.
Cc: The Chief General Manager, FIDD, Reserve Bank of India, Central Office, Mumbai.
Cc: The General Manager, FIDD, Reserve Bank of India, Saifabad, Hyderabad.
Cc: The Chief General Manager, NABARD, RTC X Roads, Hyderabad.
Cc: The Principal Finance Secretary, Govt. of A.P.
Cc: All Government Departments of AP concerned.
Cc: All Lead District Managers of A.P.

Encl: as above

**Proceedings of 215th Meeting of
STATE LEVEL BANKERS' COMMITTEE OF ANDHRA PRADESH**

Date: 14.06.2021 - Time: 11.00 AM

Venue: CM Camp Office, Tadepalli.

**STATE LEVEL BANKERS' COMMITTEE OF ANDHRA PRADESH
CONVENER: UNION BANK OF INDIA**



**FGM Office, Union Bank of India
2nd floor, Andhra Bank Building, RR Apparao Street, Vijayawada
Phone: 0866-2562522, 2562518
Website: www.slbcap.nic.in, E mail: slbc@unionbankofindia.com**



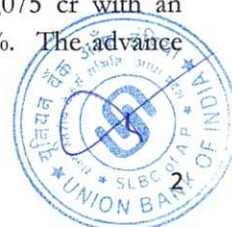
The 215th Meeting of SLBC of Andhra Pradesh was conducted on 14.06.2021 at AP CM Camp Office, Tadepalli at 11.00 AM.

Sri V Brahmananda Reddy, Field General Manager & Convener, SLBC has extended a warm welcome to the Hon'ble Chief Minister, Hon'ble Ministers, Spl Chief Secretaries and other dignitaries from Government of AP, NABARD and also RBI who attended the 215th SLBC meeting through VC.

- Sri Raj Kiran Rai G Managing Director & CEO, Union Bank of India and President, SLBC of Andhra Pradesh addressed the forum and congratulated all fellow bankers for showing indomitable perseverance during this most crucial phase for keeping the economy on track and also ensuring seamless banking services to the public at large. He also thanked them for achieving the set targets under ACP despite facing tremendous challenges during the pandemic. Further he informed that he was pleased to know that Govt of AP, under the able leadership of the visionary Chief Minister, had announced various pecuniary measures to handhold the people who suffered during the COVID pandemic crisis. AP has emerged as one of the top five performing states in achieving the United Nations sustainable development Goals (SDGs) for the year 2020 as per NITI Aayog ranking. It is an outcome of the Hon'ble Chief minister's visionary work style. He requested the banks to capitalize on the Govt of AP's mammoth project called "Jagananna Colonies" as a good business opportunity where 25 lakh houses would be constructed for the poor with the support of bank credit. He expressed concern on tenant farmers finance, and urged all bankers to make a sincere effort to improve the performance and report correctly. Further he advised all member banks to step up efforts to accomplish the anticipated goals of Aatma-nirbhar Package announced by Govt of India. He stressed that the recommendations of RBI under National Strategy for Financial Inclusion (NSFI) 2019-24 for strengthening the ecosystem for digital financial services, access to livelihood and other skill development programs etc. to be implemented as per the fixed time lines positively. He thanked all stakeholders for the unstinted support extended to SLBC in its effective functioning for the last 36 years. He is hopeful of continuance of the same in the coming years too.

Managing Director & CEO, Union Bank of India and President, SLBC of Andhra Pradesh highlighted the following key banking indicators of state.

- Total Branch network of Andhra Pradesh stood at 7515 at the end of March 2021 wherein rural branches constitute 35.16%, semi-urban branches at 30.68%. Thus, the total network in rural & semi urban areas stands at 65.84%.
- Total deposits outstanding at the end of March 2021 stood at Rs.3,85,929 crores with an increase of Rs. 45,721cr over March 2020 with an Y-o-Y growth of 13.44%.
- Total advances outstanding at the end of March 2021 stood at Rs.5,03,075 cr with an increase of Rs.68,814cr over March 2020 with an Y-o-Y growth of 15.85%. The advance growth in AP is more than the national average which is notable.



- Credit Deposit ratio stood at 130.35% as on 31.03.2021, highest in the country.
- Total Priority sector advances stood at Rs.2,82,585 cr at the end of March 2021, constituting 65.07% of total advances of Mar 2020 against the regulatory norm of 40%.
- Total Agriculture advances stood at Rs.1,84,585 cr at the end of March 2021, occupying 42.5% of total advances of Mar 2020 against the regulatory norm of 18%.

Performance under Annual Action Plan (for the quarter ended March 2021):

- Total disbursements under Priority sector stood at Rs.1,96,982 cr and the achievement quantifies to 105.03% of annualized target of Rs.1,87,550 cr.
- Total disbursements under Agriculture sector stood at Rs.1,46,879 cr, quantifying to 114.16% of annual target of Rs.1,28,660 cr.
- Total disbursements under MSME sector stood at Rs.40,312cr contributing 101.8% of annual target of Rs.39,600 cr.
- Total disbursements under non-priority Sector stood at Rs.90652 cr contributing 141.53% of annual target of Rs.64,050 cr.

While concluding his speech, he submitted the following few lines for the consideration of Government of AP.

- To administer COVID vaccination to bank staff on priority to instill morale & to maintain seamless banking services during these abysmal conditions.
- To issue instructions to the field level Govt machinery for their support & cooperation to the banks for recovery of overdue loans especially in Govt schemes.

At the end, he solicited all member banks to bestow serious attention to the action points of this meeting for implementation in letter and spirit so as to reach the expectations of the Government.

Convener, SLBC of AP presented the ACP for 2021-22 to the forum and requested the Hon'ble Chief Minister to launch the same.

The Annual Credit Plan for 2021-22 was launched by Hon'ble Chief Minister along with Minister for Agriculture.

Convener, SLBC of AP submitted the highlights of Annual Action Plan to the forum, and later presented the agenda for 215th meeting of SLBC of AP.



Sri Y S Jagan Mohan Reddy, Hon'ble Chief Minister, attended the meeting as Chief Guest. The excerpts of his address are as follows.

He expressed profound gratitude to RBI, SLBC, NABARD & bankers in the state for their commendable performance, support, and cooperation to the state Government.

He said that despite the Covid-19 Pandemic induced lockdowns and the crisis that ravaged the world and the nation, stipulated targets were achieved in Annual Credit Plan for FY 2020-21. He further added that the role of bankers in achieving the ACP targets is commendable. However, he expressed serious concern over non ostensible progress in tenant farmer lending and advised to draw specific action plan for the next season for better results.

He underscored that revolutionary changes were brought in the agriculture sector in the state through RBKs which are facilitating the farmers in getting quality certified inputs and also selling their crop produce at MSP (Minimum Support Price) without any middlemen. Government is contemplating reinforcing the Agriculture infrastructure facility at villages by constructing Rural godowns/cold storages. He also added that the Government is committed to establish secondary food processing units; one each in every Parliamentary Constituency.

He asserted that 17,000 new Greenfield colonies are being constructed in which 28.30 lakh houses would be built with the support of bank credit. Fifteen lakh houses would be constructed in the first phase with the projected financial outlay of Rs 34,000 Cr and he requested support of banks for the same.

The Chief Minister further highlighted that schools and hospitals are being revamped under Nadu-Nedu scheme. He added that CBSE affiliation & English medium teaching have been introduced which have resulted in children coming back to Government schools. Since there are no top-notch health infrastructure facilities in the state as available in Tier I cities, Government decided to develop medical infrastructure right from Village clinics to 16 new medical colleges at Parliamentary Constituency level, and sought banks' support.

The Government has been providing consistent support to the poor for 4 years via YSR Cheyutha, Asara and Amma Vodi schemes with an intention to ensure sustainable economic growth of these sections.

The Government is extending phenomenal support to MSMEs through YSR Navodayam and RESTART package which resulted in revival of vibrant MSME activity in the state.

Sri K Kanna Babu, Hon'ble Minister (Agriculture) highlighted the following issues

- ✓ Tenant farmer finance should be improved by the collective efforts of banks and department to augment the lending to tenant farmers.
- ✓ Reiterated the need to place a mechanism for easy redressal of bank related grievances of farmers and requested the SLBC to initiate necessary action in this matter.
- ✓ Requested the banks to step up the KCC card issuance to all crop loan farmers.



Smt M. Yasoda Bai, General Manager, RBI informed the house that, she recently joined FIDD at Hyderabad RO, RBI, and highlighted the following.

Andhra Pradesh is one of the progressive states where innumerable welfare schemes are being implemented with the support of the banks wherein SLBC role is conspicuous.

The overall achievement under the Annual Credit Plan (ACP) during the FY is good at 114%. Similarly, the achievement in respect of priority sector is at 105% and particularly, agriculture at 114 % was good. She appreciated the performance of banks in AP in ACP 2020-21 despite Covid induced stress.

Though the achievement in Agriculture sector is good, the lending for Ancillary and infra segments, where banks can take advantage of Govt of India introduced Agriculture Infrastructure Fund scheme, in which interest subsidy and credit guarantee coverage are also available, is not satisfactory. There is a need to improve the performance in education and housing loans.

RBI will be setting up 112 Centers for Financial Learning (CFLs) across the state of Andhra Pradesh by December 1, 2021. Besides the Mandal in which they are located, each of these 112 CFLs will cater to two adjacent Mandals. The banks that have been assigned the responsibility of setting up the CFLs are advised to expedite action for timely implementation of the project. She advised banks to conduct financial literacy camps through digital mode while adhering to the COVID appropriate protocol.

The National Strategy for Financial Inclusion (NSFI): 2019-2024 document set out several other recommendations including making available a basic bouquet of financial services to the public. State heads of the banks have been urged to take note of the milestones of the project to be implemented within stipulated timelines, wherein suitable action needs to be initiated by taking necessary approvals at apex level of the bank. Considering the importance/significance of the project, she advised the SLBC Convener to review the progress in the Sub-committee on financial Inclusion at the earliest and submit a status report in this regard before the SLBC in the next meeting.

RBI has implemented the pilot programme of making YSR Kadapa district 100% digitally enabled by March 2021, and the objective was achieved. She appreciated the efforts of the bankers, LDM and support of the District Administration.

The position of AP is well above the RBI stipulated statutory benchmarks in various segments and sub segments under PSL except in lending to Micro enterprises, where banks need to improve the performance to achieve the norm of 7.5%. The banks should also take note of the revised norm of 9% and 11 % for SF/MF and weaker section finance from 01.04.2021.

The progress in implementation of the standardized system for data flow and its management on SLBC Website was not satisfactory as many banks are yet to onboard the new system. She urged the banks to make an all-out effort to put in place the necessary mechanism for data extraction from their systems in the required formats and upload the same in the SLBC portal for March quarter and subsequently within 30 days from the end of the quarter, starting from the quarter ending June 2021.

In view of the pandemic, the benefit of Interest Subvention of 2% and Prompt Repayment Incentive of 3% for short term loans for Agriculture and allied activities including Animal Husbandry, Dairy and Fisheries (AHDF) has been extended upto June 30, 2021 to farmers whose accounts have become due or shall become due between March 1, 2021 and June 30, 2021

As a part of Resolution Framework 2.0 to mitigate the Covid-19 related stress of Micro, Small and Medium Enterprises (MSMEs) the OTR facility has been extended till 30.09.2021, while also enhancing



the aggregate exposure including non-fund based exposure of the borrower to Rs 50 crore from the initial limit of Rs 25 crore.

Sri Sudhir Kumar Jannawar, Chief General Manager, NABARD, in his address congratulated the banks and all Stakeholders for achieving ₹ 2.88 Lakh Crore against the ACP target of ₹ 2.52 lakh during the FY 2020-21 amidst the pandemic. Further, he noted that, in respect of the achievement in the priority sector, against the State Credit Plan target of ₹ 1.88 Lakh crore, the achievement was ₹ 1.97 crore. He also appreciated the growth in disbursements in agriculture sector from ₹ 1.14 lakh crore year during FY 2019-20 to ₹ 1.47 lakh crore in FY 2020-21.

Commending the SLBC for the finalisation of the State Credit Plan for FY 2021-22, Shri Jannawar observed that the plan projection for priority Sector is ₹2.14 lakh crore against potential of ₹2.31 lakh crore assessed by NABARD in its State Focus Paper. However, he noted that proportion of term loan target assessed for FY 2021-22 at ₹38,078 crore out of the total target of ₹ 1,48,500 crore is only 25.6%. Shri Jannawar, exhorted the banks to take steps to augment ATL portfolio to the desired norm of 40% of the total Agriculture Credit. He desired the SLBC to chalk out a phased year-wise approach to reach the desired level of 40% in a few years for the State as whole.

He also indicated that during the year FY 2020-21, NABARD had disbursed an amount of ₹ 32,844 crore to the State, which is 17% more than the previous year disbursement of ₹ 27992 crore. The amounts include ₹ 22,688 crore released to banks as refinance and ₹ 10,156 crore released to GoAP and other Government owned corporations. Besides NABARD also released ₹ 2233 crore against the central share of assistance to Polavaram Project during the year 2020-21 which will augment the irrigation potential of the State.

Sri Jannawar also highlighted on the following issues

- The banks to continue to impress upon the branches and enhance the credit flow for augmentation / Strengthening of Farm Gate infrastructure by taking advantage of the support provided under Agricultural Infrastructure Fund. SLBC may arrange to monitor the progress as a regular agenda in its meetings. NABARD AP RO has already sanctioned a refinance assistance of ₹ 1426.15 crore under its PACS as MSC scheme for establishment of multipurpose post-harvest infrastructure facilities by PACS in convergence with RBKs.
- NABARD has allocated ₹ 2450 crore under the second tranche of Special Liquidity Facility (provided by RBI) to RRBs / Coop in view of the second wave of COVID-19 pandemic. The concerned banks may utilize the facility.
- The GoAP through AP Food processing Society has decided for establishment of secondary food processing clusters in all the 25 parliamentary constituencies of the State and NABARD will extend the necessary support subject to extant norms and guidelines. The clusters are expected to promote value addition of agricultural produce being produced in the State and also contribute to enhancing the GDP of the State.
- NABARD has already finalized, in consultation with banks and Stakeholder departments, the indicative unit cost for FY 2021-22 for various purposes under term credit to Agriculture and allied activities. The Unit Cost booklet has already been shared with all concerned for reference and banks are advised to make use of the same.



- Financing of Tenant Farmers has still not reached desired level and the achievement reported by SLBC is only 16% of the target during 2020-21. Member banks are advised to ensure hassle free crop loan to the actual tillers and tenant farmers. Banks may also explore financing the tenant farmers through JLG mode by converging the support available from NABARD for formation and nurturing of JLGs. Department of Agriculture may like to submit the proposed pilot project of formation and nurturing of 3500 JLGs.
- The Ministry of Agriculture and Farmers' Welfare, GoI has granted relaxation up to 30.09.2021 for online submission of AMI subsidy claims by FIs, in view of the ongoing difficulties faced due to COVID 19 pandemic. The banks are advised to take note of the deadline and submit the subsidy claims.
- NABARD has commenced the consultative process of finalization of the potential linked credit plan for all the districts for FY 2022—23. The District Development Managers of NABARD would be liaising on the same with the Stakeholder banks, line departments and other entities for necessary data and other inputs for finalization of the plan.
- NABARD continues to support banks for greater financial literacy, financial inclusion and extension of banking services to all areas through the Financial Inclusion Fund. During FY 2020-21, NABARD had sanctioned ₹ 14.16 crore and disbursed ₹ 8.45 crore under the fund for various interventions. Member banks are requested to continue to take advantage of the support under the scheme and submit suitable proposals.

Smt (Dr) Poonam Malakondaiah, Special Chief Secretary (Agriculture & Cooperation) stated that she was delighted to note the ACP achievement under agriculture sector for the FY 2020-21 and congratulated bankers for their laudable efforts.

The Special Chief Secretary exhorted the bankers to improve the tenant farmer lending, highlighting the issuance of 4.49 lakh CCRC to farmers, wherein a marginal portion of CCRC holders received bank finance. Further she informed that their department has been conducting a CCRC campaign from 11th June to 30th June 2021, where CCRC will be issues at RBK level, and urged the bankers to provide bank credit for all eligible farmers to meet their expenses for seasonal agricultural operations.

Further she put forth the following for the house to consider.

- Alignment of crop loan disbursement with e-crop database to ensure qualitative crop loan lending.
- Ensuring the availability of BC services at RBK locations on fixed timings which is win-win for banks and department.

The Special Chief Secretary said that, Government is encouraging the farmers for crop diversification from conventional rice cultivation, motivating them to raise horticulture, oil seeds, pulse, maize crops to ensure sustainable income for them, and requested the banks to prioritize loans to these crops.

The loan sanction process of YSR Cheyutha program is lagging behind to the target where banks need to expedite the same and also all sanctions need to be converted to disbursement.



Convener, SLBC of AP, assured that banks will expedite the YSR Cheyutha scheme and disbursement since the season to purchase milch animals has commenced and suitable instructions would be issued to the branches.

Responding to Special Chief Secretary's flagged issues, he replied that,

- Alignment of crop loan disbursement with e-crop database to ensure qualitative lending is a good suggestion, but practically not feasible to implement at field level in view of crop loan disbursement and e-crop booking happen at opposite ends of the crop season.
- Ensuring the availability of BC services at RBK locations on fixed timings, banks have issued suitable instructions to the BCs in this regard, however same would be reiterated to ensure visible progress in this matter.

Sri R.Karikal Valaven, Special Chief Secretary, Govt. of AP highlighted that the ACP achievement of MSME is good for FY 2020-21. He said that MSME sector is a lynchpin of GDP growth and creating employment opportunities. The banks lending to Medium enterprises needs to be improved. The ECLG (Emergency Credit Line Guarantee) is a part of ANB (Aatma Nirbhar Bharat) of Govt of India, where progress in disbursement front is to be stepped up. The lending share to SC/ST under Stand-Up India scheme is low, where SLBC needs to discuss the strategies to improve the performance for these sections in Sub Committee Meetings. PMMY and PMEGP needs a further push.

Sri S S Rawat, Principal Finance Secretary, Govt. of AP has highlighted the following.

- The Covid induced crisis has created high demand for resources, where State has efficiently managed the situation.
- State's efforts in combating the pandemic are much better than other states. It is the testimony of the State financial & health sectors' performance.
- Country has witnessed a contraction in economy, but our state economy contraction is less compared to other states & country an average.
- The achievement of ACP in major sectors is appreciable, but progress in housing, education, PMMY and Tenant farmers need a closer attention of the banks.
- Government wanted to enable all Village and Ward secretariats with seamless banking facility for which a proposal has been submitted to UBI. Requested the UBI for a favorable action at the earliest.
- Hopeful of having a similar high level performance in ACP 2021-22.

Convener, SLBC of AP on behalf of all member banks assured the house that bankers in the state will support and extend their cooperation proactively for effective implementation of all bankable state government schemes and achieve the ACP targets with the cooperation of State Government. Further he highlighted that the VS/WS and Volunteer system had relieved the bank branches of a crowded atmosphere and helped to them to serve effectively.

He once again requested Govt. of AP to direct their strong workforce available at VS/WS to assist the bank branches for recovery of OD/NPA loans especially in Govt. sponsored schemes. He requested to



share the granular details of staff attached to branches so that there will be an opportunity to establish better coordination and concerted working style in a better way.

Convener, SLBC of AP, submitted the house that the SHG lending is playing a crucial role in improving livelihood opportunities leading to economic empowerment of women, and also asset creation. It was noted that the disbursement during the FY 2020-21 is well above the stipulated targets, however the projections for FY 2021-22 are not commensurate with the actual disbursements, hence he requested the house to permit to revise the bank lending targets for FY 2021-22.

The meeting concluded with the vote of thanks to the chair, other dignitaries and member banks by **Sri K Gundu Rao, General Manager, SBI.**

Summary of Action Points emerged in the meeting

S.No.	Action Point
1	All banks to expedite the sanction & disbursement process of all eligible cases of YSR Cheyutha scheme. (Action: All Concerned Banks)
2	All banks shall ensure to place a mechanism of submission of interest reimbursement claims of Jagananna Thodu scheme automatically to Govt every quarter. (Action: All Concerned Banks)
3	All banks shall accord utmost priority to accelerate the tenant farmer finance & ensure to report performance under other sorts of Tenant farmer lending too. (Action: All Concerned Banks)
4	All banks to ensure that their bank Mitras are rendering service at fixed timings at RBK locations in their area of operation. (Action: All Concerned Banks)
5	All banks to communicate the nodal grievance redressal authority details of their Bank to Government for placing the same at RBK locations for the benefit of aggrieved farmers. (Action: All Banks)
6	A SLBC Sub-Committee to be conducted on following. 1. National Strategy for Financial Inclusion (NSFI): 2019-2024 document –Progress Review. 2. Stand Up India & PMMY-Discussion on strategies to improve the lending to beneficiaries of SC/ST sections. (Action : SLBC)
7	SGB to expeditiously communicate their decision on State Government's request of application of uniform lower interest rates on SHG loans for loan amount Rs 3.00 lakh irrespective of sanctioned limit and system limitations. (Action: SGB)
8	All banks to finalize central level data extraction and test check of previous quarter data and to ensure smooth data flow through CBS platform directly to SLBC portal as per the RBI instructions from June 2021 quarter. (Action: All concerned Banks)
9	VS/WS department, Govt of AP, shall share granular details of their staff attached to bank branches to SLBC, which aims to better implement various Govt schemes and recovery of loans. (Action : VS/WS Dept., Govt. of AP)

S.No.	Action Point
10	Govt of Andhra Pradesh shall initiate appropriate action to effect amendments in the existing Sec 22(A) of registration Act to incorporate Agricultural landed properties mortgaged to banks, in list of prohibited properties/with a separate clause restricting registration of these properties. (Action : Dept of Stamps and Registration, Govt of AP)

LIST OF PARTICIPANTS**CHIEF GUEST**

S No	Name of the official Smt/Shri	Designation	Organization/ Department
1	Y S Jagan Mohan Reddy	Hon'ble Chief Minister	Govt of AP

HON'BLE MINISTER

2	Kurasala Kanna Babu	Hon'ble Minister for Agriculture	Govt of AP
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NABARD

3	Sudhir Kumar Jannawar	Chief General Manager	NABARD, AP RO
4	N S Murthy	General Manager	NABARD, AP RO

SLBC of AP

5	Rajkiran Rai G	MD & CEO , SLBC President of AP	Union Bank of India (VC)
6	V Brahmananda Reddy	FGM & Convener of SLBC of AP	Union Bank of India
7	E Raju Babu	AGM & Coordinator , SLBC of AP	Union Bank of India

OFFICIALS - Govt of AP

8	Dr (Smt) Poonam Malakondaiah, IAS	Special Chief Secretary, Agriculture/AH/DD and Fisheries	Govt of AP
9	R Karikal Valaven, IAS	Special Chief Secretary (Industries & Commerce)	Govt of AP
10	Shamsher Singh Rawat, IAS	Principal Finance Secretary to Govt (PFS)	Govt of AP
11	K Sunitha, IAS	Principal Secretary, Social Welfare Dept,	Govt of AP
12	Solomon Arokiaraj IAS	Secretary to Chief Minister	Govt of AP
13	K Dhananjaya Reddy IAS	Additional Secretary to Chief Minister	Govt of AP
14	R Mutyala Raju, IAS	Additional Secretary to Chief Minister	Govt of AP
15	H Arun Kumar, IAS	Commissioner of Agriculture	Govt of AP
16	P Raja Babu, IAS	CEO (SERP)	Govt of AP
17	Dr K V V Satyanarayana, IAS	Finance Secretary	Govt of AP
18	K V Nanchaiah	MD, Streenidhi	Govt of AP

EXECUTIVES FROM BANKS

19	Khadri Gundu Rao	General Manager	State Bank of India
20	K Kalyani	General Manager	Canara Bank
21	P V Prasad	Deputy General Manager/Zonal Manager	Indian Bank
22	B Venkata Narayana	Deputy General Manager	Indian Overseas Bank
23	T Kameswara Rao	Chairman	CGGB
24	S Satyavathy	Deputy General Manager	APCOB



LIST OF PARTICIPANTS ATTENDED THROUGH VIDEO CONFERENCE

RESERVE BANK OF INDIA

25	M Yasoda Bai	General Manager(FIDD)	Reserve Bank of India
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Officials - Govt of India

26	K S Chandrasekar	Assistant General Manager	SIDBI
27	B Subba Rao	Assistant Director	Dept of Telecom

OFFICIALS FROM BANKS

28	Srinivas Reddy	Deputy Zonal Head	Union Bank of India
29	Jagannatha Swamy	Deputy General Manager(RABD)	Union Bank of India
30	Ch Raja Sekhar	Deputy General Manager	Bank of Baroda
31	M Sreenivasa Rao	Assistant General Manager	Union Bank of India
32	Y Subrahmanayam	Chief Manager	Bank of Baroda
33	K Kartheek	Senior Manager	Bank of India
34	Madan Kumar	Senior Manager	UCO Bank
35	K Prabhu Das	Chief Manager	Bank of Maharashtra
36	B S R K PRASAD	Chief Manager	Punjab & Sind Bank
37	J Ramakrishna	Regional Manager	SGB
38	CH Sreenivasa Rao	Deputy Vice President	Axis Bank
39	K V Prasanna Kumar	Senior Manager	Axis Bank
40	S Srikanthan	Assistant General Manager	ICICI Bank
41	M Satyanarayana Raju	Senior Manager	City Union Bank
42	M Venkata Reddy	Manager	Federal Bank
43	Premasara Patnala	Assistant General Manager	IDBI Bank
44	M Sudheer Chowdary	Senior Manager	Karur Vysya Bank
45	J Satyanarayana	RM – Retail Banking	Kotak Mahindra Bank
46	Cijohn Kurisingal	Prob. Officer	South Indian Bank
47	R Alagar Rajan	Chief Manager	TM Bank
48	K Sankar	AVP	YES Bank

OFFICERS FROM SLBC

49	P Koteswara Rao	Senior Manager	Union Bank of India
50	Nadeem Anwar Ansari	Manager	Union Bank of India
51	Mudith Himwan	Asst. Manager	UBI(Through VC)
52	G S Sowmya	Asst. Manager	UBI(Through VC)
53	M Mahalakshmi	Asst. Manager	UBI(Through VC)

