

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
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Lr. No: SLBC/ 196/102

Date: 20.09.2021

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

Dear Sir,

Reg: Minutes of 216th State Level Bankers` Committee Meeting held on 09.09.2021 at CM Camp Office, Tadepalli.

We enclose herewith the minutes of 216th meeting of State Level Bankers` Committee of Andhra Pradesh held on 09.09.2021 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)

Chief General Manager & Convenor SLBC of Andhra Pradesh



Cc: The Chief Secretary, GoAP, AP Secretariat, Building No.1, 1st Floor, Velagapudi.

Cc: The Additional Secretary, DFS , MoF, Gol, Jeevan Deep Building, New Delhi.

Cc: The Principal Finance Secretary, Govt. of A.P.

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: All Government Departments of AP concerned.

Cc: All Lead District Managers of A.P.

Encl: as above

**Proceedings of 216th Meeting of
STATE LEVEL BANKERS' COMMITTEE OF ANDHRA PRADESH**

Date: 09.09.2021 - Time: 11.00 AM

Venue: CM Camp Office, Tadepalli.

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

यूनियन बैंक ऑफ इंडिया  **Union Bank of India**

एकता सर्वोपरि A Government of India Undertaking



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The 216th Meeting of SLBC of Andhra Pradesh was conducted on 09.09.2021 at AP CM Camp Office, Tadepalli at 11.00 AM.

Sri V Brahmananda Reddy, Chief General Manager & Convener, SLBC extended a warm welcome to the Hon'ble Chief Minister, Hon'ble Ministers, Chief Secretary, Special Chief Secretaries and other dignitaries from Government of AP, Executive Director, UBI, RBI, NABARD who attended the 216th SLBC meeting through VC.

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 stated that the GDP contraction in AP state was only 2.58 % in the financial year 2020-21 against a 7.25 % decline in the country's GDP due to the COVID crisis. The relatively small erosion was because of the support extended by the banks. He further told that tax revenue registered a sharp decline of 3.38 percent in 2020-21 which was crippled by the pandemic. The economic turnaround appears to be taking a long time due to continued lockdown and restrictions.

He added that the performance of banks in ACP achievement during the first quarter is good. He requested banks to increase the lending to Agriculture sector particularly for tenant farmers. He mentioned that Government has so far issued 4.91 lakh CCRC and the data was integrated with the e-cropping portal. He appealed to the banks to lend a generous helping hand to the tenant farmers in view of their fragile financial position.

He welcomed the bankers' affirmative reciprocation to the call for aligning BC services with RBKs. He noted that a total of 9160 BCs are mapped with 10,778 RBKs and of them 6538 BCs have commenced their operations. He appealed to the bankers to cover the leftover locations so as to enable functioning of BCs at RBKs in saturation mode.

Hon'ble Chief Minister also said that, 100% digital district project would have been more impressive, had all the banking activities been taking place at RBK locations by the BCs. He asserted that e-cropping has been going on at field level where the person who is actually involved in the cultivation has been identified and details are maintained in an online portal. The role of the bankers is significant for ensuring that bank credit is provided to the actual cultivator eliminating the ineligible people. The data in the e-crop register is the basis for the CCRC issuance, extending the benefit of SVPR, crop insurance claim payments etc.

He averred that YSR Cheyutha is a woman empowerment scheme helping the beneficiaries in a massive way where fixed financial assistance would be endowed to them for 4 consecutive years. Government is handholding the beneficiaries for establishing livelihood activities for which bank credit is essential and it needs to be stepped up. Around 9.05 lakh people engaged in small trading activities were supported under Jagananna Thodu scheme and he appealed to consider providing higher loan limits in the second tranche for the eligible borrowers.

He further emphasized that the government has distributed house plots (pattas) to the economically marginalized section of the population and also has started constructing houses for all these people. In our State, construction of 15.60 lakh houses is underway which is one of the biggest housing projects in the country. The large scale construction activities boost the economy.



Banks are requested to provide Rs 35000 as a loan to the beneficiaries to enable them to avail additional facilities. Government would bear the interest charged above 3% of these proposed loans.

He underscored that MSME activity needs to be encouraged as the sector begets ample employment opportunities.

Sri B Rajendranath, Hon'ble Minister (Finance) highlighted the following issues

- ✓ He congratulated the banking fraternity for rising up to the occasion and serving the people as warriors during this pandemic.
- ✓ He also appreciated the progress in credit plan achievement during the first quarter.
- ✓ Advocated for banks to focus on increasing the share of SC/ST in Stand Up India scheme.
- ✓ Loan disbursements under PMMY scheme need to be ramped up.
- ✓ The overall growth under MSME is satisfactory. Micro enterprises segment needs close attention of the banks.

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, and efforts need to be intensified to form JLGs for easy tenant farmer lending.
- ✓ Government is encouraging food processing units in a big way where banks' support is crucial.

Sri Adityanath Das, Chief Secretary, Govt. of AP highlighted the following

- ✓ The august presence of the Honourable Chief Minister imparts a greater significance to the SLBC meeting and also underscores the bankers' pivotal role in the economic growth of the State.
- ✓ He advised banks to work towards the Honourable Chief Minister's vision of taking the fruits of development to the last mile directly.
- ✓ Requested banks to whole heartedly support the government for overall development of the State.

Sri Dinesh Kumar Garg, Executive Director, Union Bank of India, extended a hearty and warm welcome to Sri Y S Jagan Mohan Reddy, Hon'ble Chief Minister, AP and highlighted the following.

- ✓ Banks in AP have achieved 34% of Annual Credit Plan in the first quarter itself showing adequate credit flow to all the main sectors of the economy.
- ✓ Despite constraints in the State due to COVID, the State government has not shied away implementation of various transformative welfare and development schemes as announced well in advance as per the calendar of year, to all the sections like Agriculture, MSME, service and to the under privileged. This has kept the economic wheel moving even during the tough times of COVID.



- ✓ Another innovative and reformative initiative by the Govt of AP is Rythu Bharosa Kendra (RBK) – the center for farm knowledge-input-supply and services. He thanked the banks in the state for coming forward as per the call of Honourable CM to provide banking services at RBKs through BCs. This will ensure the farmers, access to banking services in their place and would ease the footfall at the branches besides giving fillip to banks' business growth.
- ✓ Another important scheme that draws the close attention of the government and the bankers is AP-TIDCO affordable housing scheme under Jagananna Nagar. He requested member banks to expedite the loan sanction process to complete all 1.19 lakh houses as per the timelines.
- ✓ He emphasized that digitization of farmers' transactions at Agriculture input purchase points, assumes prime importance in this digital age. Banks need to ensure 100% Rupay KCC card issuance and encourage its usage by the farmers.
- ✓ On the business front he noted that banking sector has surpassed all the regulatory norms in all sectors. In the State of AP, the CD ratio is 130%, one of the highest in the country against the regulatory norm of 60%. The growth rate of deposits 8.01% and advances 14.96% with 56.15% of priority sector advances is a commendable achievement in the June 2021 quarter.
- ✓ Recently, RBI has given a provision of collateral free loans to SHGs up to Rs 20 lakh. The new RBI provision gives good boost to the above objective and hence he sought active support through SERP of AP Government who is a pioneer to SHG movement in the country.
- ✓ 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 and surpass the expectations of the Government.

Smt K Nikhila, Regional Director, RBI informed the house that

The overall achievement under the Annual Credit Plan (ACP) during the first quarter of FY 21-22 is good at 34%. She appreciated the performance of banks in AP for the achieving the quarterly target under ACP 2021-22 despite Covid induced stress.

RBI will be setting up 112 Centers for Financial Literacy (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. As on date, 51 centers have been set up. 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.



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. She also informed that Srikakulam and Guntur districts have been selected for the next phase and urged all the stakeholders to take immediate steps and make all ground level arrangements for the implementation of the project at the earliest.

RBI has recently conceptualized and constructed a composite Financial Inclusion Index to capture the extent of financial inclusion across the country which will be published every year. A unique feature of the Index is the Quality parameter which captures the quality aspect of financial inclusion as reflected by financial literacy, consumer protection, and inequalities and deficiencies in services. The annual FI-Index for the period ending March 2021 is 53.9 as against 43.4 for the period ending March 2017.

She informed that RBI has issued two important circulars since the last quarterly review meeting; A) Enhancement of collateral free loans to SHGs under DAY NRLM from 10 lakh to 20 lakh. B) New definition of Micro, Small and Medium enterprises – addition of retail and wholesale trade.

She emphasized that DCC and DLRC meetings for the quarter ended March 2021 have been held in all districts except in Anantapur district and for the quarter ended June 2021 DCC/DLRC meetings were held only in one district (Srikakulam) till date. She urged the LDMs to take up the matter with the District Collectors and ensure that the meetings are convened within the timelines stipulated by RBI.

Shri Sudhir Kumar Jannawar, CGM NABARD AP RO in his address highlighted how the economy is slowly gathering activity and is on the revival path although there is a need for the bankers to step up their efforts to achieve the targets up to desired levels. Further, he indicated the following points:

- In terms of disbursement, the achievement under ACP against the target of ₹ 2.13 lakh crore, the achievement is ₹ 56,717 crore.
- The sector-wise achievement in respect of agricultural term loans against the target does not exceed 15.69% despite the target of ATL pegged at lower levels. The ATL target under ACP at ₹ 38078 crore is 26% of the total agricultural target against the expected norm of 40% of the target.
- Banks to take advantage of the various government programmes for enhancing term lending to agricultural and allied activities including AIF(Agriculture Infrastructure Fund)
- Further, Banks may take advantage of concessional refinance available for lending in watershed and TDF areas from NABARD and also for micro food processing enterprises.
- Although there was an exclusive SLBC Sub Committee on Agriculture held on 29.06.2021, where at length deliberations on strategies to improve the tenant farmer lending and action points had emerged, the lending to tenant farmers have not improved substantially. Member Banks need to prioritize lending to tenant farmers and may coordinate the State departments in this regard. The issue may also be deliberated at DCC / DLRC and JMLBC.



- The Ministry of Agriculture and Farmers' Welfare, GoI had granted relaxation up to 30.09.2021 for online submission of AMI (Agriculture Marketing Infrastructure) subsidy claims by FIs for projects sanctioned up to 31.03.2021, in view of the ongoing difficulties faced due to COVID 19 pandemic.
- GoI has authorized NABARD to act as a pass-through agency for channelizing Interest Subvention to all Nodal Lending Entities (NLEs) and NABARD shall receive, collate, compile, and submit such claims on quarterly basis to GoI.
- Banks may process the pending applications and extend credit support to agripreneurs under the ACABC scheme (Agri Clinic & Agri Business Centres). The Scheme is continued for FY2021-22.
- RBI has recently enhanced the limit of collateral free loans to SHGs upto ₹ 20 Lakh. Banks may take advantage of the same and provide adequate finance to SHGs for their income generating / enterprise activities. Also controlling offices of banks may also ensure that adequate appraisal of the proposal and continuous monitoring of the loan accounts including asset creation is ensured.
- All RRBs, SCBs and DCCBs had been advised to on-board the National Portal for Digitisation of Government Sponsored Schemes on 14 July 2021. However, not much progress had been made in this regard. Therefore, all the banks are advised to on-board the portal without any further delay.
- All the banks are requested to pay more attention for conduct of Street Plays as a part of the Financial Literacy with focus on Azadi Ka Amrit Mahotsav theme for different quarter For July – September Outreach & Jan Bhagidari is the theme.

Dr (Smt) Poonam Malakondaiah, Special Chief Secretary (Agriculture & Cooperation) thanked the bankers for notable performance under agriculture sector for the first quarter of FY 2021-22.

The Special Chief Secretary expressed her gratitude for honouring the Honourable Chief Minister's call for integration of BC services with RBKs. She added that at present BCs are working on a part-time basis and proposed for extension of timings of their services from 9 AM to 5 PM in a day so that the true benefit of this concept can be derived. This move would also help in achieving the goal of large scale digital financial inclusion. She requested banks to place the remaining 4070 BCs at RBKs as soon as possible to ensure that all 10778 RBKs can be facilitated with full time dedicated BC services from the Rabi 2021-22 season onwards. She also requested NABARD for financial assistance to banks through Financial Inclusion Fund for recruitment and training of BCs as this RBK-BC concept would go a long way in fulfilling the aspirations of rural masses.

She appealed to the bankers to expedite the updation of data in YSR SVPR portal for Kharif 2020 season as the government is contemplating crediting the amount into the eligible farmers' accounts during the month of October 2021. She also requested the banks to ensure data accuracy during the data entry phase.



She exhorted the bankers to improve the tenant farmer lending, highlighting the issuance of 4.91 lakh CCRC to farmers, which is not commensurate with the bank lending to the CCRC holders.

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

- Alignment of crop loan disbursement with e-crop database to ensure coverage of actual cultivator with bank credit.
- Extension of timings of BC services at RBKs from 9 AM to 5 PM in a day so that the true benefit of this concept can be derived.
- Encouraging the tenant farmer lending through JLG mode.

Convener, SLBC of AP, while welcoming the Special Chief Secretary's proposals, replied that these issues need thorough deliberations and proposed an exclusive sub-committee meeting for this purpose.

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

- The Covid induced crisis has created high demand for resources, where State has efficiently managed the situation.
- Country has witnessed a contraction in economy, but our state economy contraction is less compared to other states & country on an average.
- He expressed satisfaction over the ACP performance in major sectors during the first quarter. However, he stressed the muted progress in housing, education, and tenant farmers and advised close attention of the banks.
- The Honourable Chief Minister envisions a lion's share of bank credit going to the SC/ST community for their upliftment.
- He requested banks to participate actively in government priority programs like YSR Cheyutha, Jagananna Nagar etc.

Sri Ajay Jain, Special Chief Secretary (VSWS), Govt.of AP highlighted the following

- He thanked bankers for extending their unstinted support to Jagananna Thodu scheme where 4.76 lakh and 3.75 lakh beneficiaries have been benefitted in phases I and II respectively.
- He requested the bankers to submit the interest reimbursement claims to the government regularly where so far only 3.5 lakh beneficiary data has been shared with the government. The Govt is planning to launch the second phase of the scheme during the month of November 2021, to extend second tranche of loan with higher credit limits to the borrowers who have repaid the first loan regularly. He also requested bankers' support for the success of the program.
- The government is also in process of identifying the new entrants to the scheme, and would sponsor the applications. Hence he requested bankers' support for the same.



- Government is constructing 15.60 lakh houses on a large scale under first phase of Jagananna Colonies Scheme with a unit cost of Rs 1.80 lakh to be borne by the government. He requested the bankers to facilitate additional assistance to the beneficiaries through SHG lending to enable them to acquire additional facilities. Govt of AP would provide the interest subvention for the same.
- He assured supporting the banks on the recovery front through the robust workforce of VS&WS system.

Sri Gopal Krishna Dwivedi, Principal Secretary (PR&RD), Govt.of AP highlighted the following

He thanked bankers for their laudable support in YSR Cheyutha (retail) scheme where 75000 retail shops are opened in the State under the scheme.

Further, he informed that another 22000 applications were received for the same activity where viability evaluation is under process. He requested bankers to extend the same kind of support in the future.

The second installment under YSR Asara scheme is going to be released shortly. The government has decided to route this amount through the savings accounts of the individual SHG members. This has to be facilitated hassle free manner, for which he requested bankers' cooperation.

In view of the enhancement of collateral free loans to the SHGs from Rs 10 lakh to Rs 20 lakh by RBI, he requested bankers to waive documentation and processing charges for SHG loans as some banks have already implemented.

Sri Ch Sridhar, MD AP-TIDCO highlighted the following

The participation of banks in implementation of AP-TIDCO Jagananna Nagar Housing scheme is positive however, the response from the private sector banks has been lukewarm. He requested SLBC to step in and sensitize them for active participation.

He further informed that construction for almost 40500 houses in the category 430 and 365 sq ft has been completed and requested the banks to complete the formalities in a speedy manner for release of the loan amount to enable the Govt to hand over the possession and also create mortgage over the housing unit.

Convener, SLBC of AP replied that SLBC would conduct a meeting with major banks along with private banks to sort out the issues.

Convener, SLBC of AP on behalf of all member banks assured the house that bankers in the state would 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. He further added that, it was observed the women empowerment schemes being implemented by the State Govt have garnered widespread acclaim from other states.

He informed that the Jagananna Nagar Housing scheme would enhance business potential for the banks and assured that the lending progress would be sped up very soon. Now the season is



congenial for milch animal groundings, hence he requested bankers to accelerate the disbursement process. He appealed to all bankers to share the data of Jagananna Thodu scheme beneficiaries with the government regularly to enable prompt interest reimbursement.

The meeting concluded with vote of thanks to the chair, other dignitaries and member banks by **Sri M D Vincent, General Manager, and 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 submission of interest reimbursement claims of Jagananna Thodu scheme seamlessly to Govt on a quarterly basis. (Action: All Concerned Banks)
3	A SLBC Sub-Committee to be conducted on following. 1. Crop loan lending based on the details of e-crop register. 2. Ways and means of boosting tenant farmer lending. 3. Bank Mitra services at RBKs from 9 AM to 5 PM from Rabi 2021-22 season. (Action : SLBC)
4	Agriculture Department, Govt of AP to enable the bulk upload process for the Banks in YSR Sunna Vaddi Pantarunalu Portal for easy, error free and timely updation of farmers data. (Action : Department of Agriculture, Govt of AP.)
5	Banks are also advised to initiate suitable steps for ensuring BC services at remaining 4070 RBKs at the earliest. (Action: All Concerned Banks)
6	Banks to consider waiving the processing and documentation charges on SHG loans and initiate suitable action immediately for approval of the same by their respective competent authority. (Action: All concerned Banks)
7	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 September 2021 quarter. (Action: All concerned Banks)
8	YSR Jagananna Nagar – Banks to expedite the grounding process. In view of the muted participation by private sector banks, SLBC shall hold a review meeting with them for their active participation in the scheme. (Action: SLBC)
9	Banks can utilize services of village and ward secretariat staff for the purpose of recovery in Jagananna Thodu and other Govt schemes. (Action: Govt of AP, VSWS Dept)



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 MINISTERS

1	Buggana Rajendranath	Hon'ble Minister for Finance, Planning & Legislative Affairs	Govt of AP
2	Kurasala Kanna Babu	Hon'ble Minister for Agriculture	Govt of AP

OFFICIALS- CMO

1	Praveen Prakash, IAS	Principal Secretary	Govt of AP
2	K Dhananjaya Reddy IAS	Additional Secretary	Govt of AP

SLBC OF AP

1	Dinesh Kumar Garg	Executive Director	UBI (VC)
2	V Brahmananda Reddy	Chief General Manager & Convener	UBI
3	E Raju Babu	Assistant General Manager	UBI

RESERVE BANK OF INDIA

1	K Nikhila	Regional Director, RO, HYD.	RBI(VC)
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NABARD

1	Sudhir Kumar Jannawar	Chief General Manager, RO, HYD	NABARD
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OFFICIALS – GOVT OF AP

1	Adityanath Das ,IAS	Chief Secretary	Govt of AP
2	Smt (Dr) Poonam Malakondaiah, IAS	Special Chief Secretary, Agriculture/AH/DD and Fisheries	Govt of AP
3	Sri Ajay Jain ,IAS	Special Chief Secretary (Housing/VS/WS)	Govt of AP
4	Shamsher Singh Rawat ,IAS	Principal Finance Secretary to Govt (PFS)	Govt of AP
5	K Sunitha ,IAS	Principal Secretary , Social Welfare Dept,	Govt of AP
6	Gopal Krishna Dwivedi ,IAS	Principal Secretary (PR&RD)	Govt of AP
7	Imtiaz Ahmed, IAS	CEO (SERP)	Govt of AP
8	Dr K V V Satyanarayana, IRAS	Finance Secretary	Govt of AP
9	Ch Sreedhar, IAS	MD, AP-TIDCO	Govt of AP
10	T S N Murthy	Special Secretary, Infra&investment.	Govt of AP
11	V Vijaya Jayalakshmi	MD, MEPMA	Govt of AP
12	K V Nancharaiah	MD, Streenidhi	Govt of AP

EXECUTIVES FROM BANKS

1	Vincent M D	General Manager	State Bank of India
2	K Kalyani	General Manager	Canara Bank
3	Ch Raja Sekhar	Deputy General Manager	Bank of Baroda
4	Dr R S Reddy	Managing Director	APCOB
5	Ch. Sree Rama Somayaji	General Manager	APGVB
6	Venkat Ranga Rao	State Head	HDFC



LIST OF PARTICIPANTS ATTENDED THROUGH VIDEO CONFERENCE
OFFICIALS - GOVT OF INDIA

1	K S Chandrasekar	Assistant General Manager	SIDBI
2	B Subba Rao	Assistant Director	Dept of Telecom
3	Dr S Greep	State Director	KVIC
4	A G Rao	Asst. Director	KVIC

OFFICIALS FROM BANKS

1	K. Sreenivasulu Reddy	Deputy Zonal Head	Union Bank of India
2	A S N Prasad	Chairman	SGB
3	P Raja	Assistant General Manager	Union Bank of India
4	Y Srinivas	Zonal Manager	Bank of Maharashtra
5	C Jagan Mohan Rao	Assistant General Manager	Indian Bank
6	P Suresh	Assistant General Manager	UCO Bank
7	T Gopinadh	Chief Manager	Bank of India
8	P Murali Krishna	Chief Manager	Indian Overseas Bank
9	N Gayathri	Chief Manager	Punjab National Bank
10	B S R K PRASAD	Chief Manager	Punjab & Sind Bank
11	J Ramakrishna	Regional Manager	SGB
12	G Masthanaiah	Regional Manager	APGB
13	Sai Kumar K	Senior Manager	UCO Bank
14	Y Tejasvi	Manager	Bank of Maharashtra
15	Debadatta Rath	Manager	Indian Overseas Bank
16	Sujit Shinde	AM(Agri)	Indian Bank
17	K V Prasanna Kumar	Senior Manager	Axis Bank
18	Ch Srinivas	Branch Manager	ICICI Bank
19	M Venkata Reddy	Manager	Federal Bank
20	T Nagarjuna Sagar	Manager	Karur Vysya Bank

OFFICERS FROM SLBC

1	P Koteswara Rao	Senior Manager	Union Bank of India
2	Nadeem Anwar Ansari	Manager	Union Bank of India
3	Mudith Himwan	Asst. Manager	UBI(Through VC)
4	G S Sowmya	Asst. Manager	UBI(Through VC)
5	M Mahalakshmi	Asst. Manager	UBI(Through VC)

