

రాష్ట్రస్థాయి బ్యాంకర్ల సమితి, ఆంధ్రప్రదేశ్
राज्य स्तरीय बैंकर समिति, आन्ध्र प्रदेश
STATE LEVEL BANKER'S COMMITTEE, ANDHRA PRADESH

यूनियन बैंक ऑफ इंडिया Union Bank of India

అధ్యక్షుడు : యూనియన్ బ్యాంకింగ్ ఆఫ్ ఇండియా, 2వ అంతస్తు, ఆంధ్రా బ్యాంకింగ్ బిల్డింగ్, ఆర్.ఆర్.అప్పారావు వీధి, విజయవాడ-520 001
संयोजक : यूनियन बैंक ऑफ इंडिया, 2 मंजिल, आन्ध्रा बैंक बिल्डिंग, आर.आर.अप्पा राव सड़क, विजयवाड़ा - 520 001
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Lr. No: SLBC/196/316

Date: 05.03.2024

All Members of State Level Bankers' Committee of Andhra Pradesh

Dear Madam/Sir,

Reg: Minutes of 226th State Level Bankers' Committee Meeting held on 19.02.2024 at AP Secretariat, Velagapudi.

We enclose herewith the minutes of 226th meeting of State Level Bankers' Committee of Andhra Pradesh held on 19.02.2024 at **AP Secretariat, Velagapudi.**

We request the members to initiate necessary action on the points emerged in the meeting and submit Action Taken Report (ATR) to SLBC at the earliest.

Yours faithfully,


(E Raju Babu)



Assistant General Manager & Coordinator, SLBC of Andhra Pradesh

Encl: as above

- Cc: The Chief Secretary, GoAP, AP Secretariat, Building No.1, 1st Floor, Velagapudi.
- Cc: The Additional Secretary, DFS, MoF, GoI, Jeevan Deep Building, New Delhi.
- Cc: The Principal Finance Secretary, Govt. of A.P.
- Cc: The Director National SC commission.
- 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 GOI & Govt. of AP concerned.
- Cc: All Lead District Managers of A.P.

**Proceedings of 226th Meeting of
STATE LEVEL BANKERS' COMMITTEE OF ANDHRA PRADESH**

Date : 19.02.2024 - Time: 3.00 PM

**Venue : 1st Floor, 5th Block, AP Secretariat,
Velagapudi.**

Convener:

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

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इ. राजु बाबु
E. RAJU BABU
सहा महा प्रबंधक & को-ऑर्डिनेटर
A.G.M. & Co-Ordinator
एस एल वी सी ए पी
State Level Bankers Committee of AP



The 226th Meeting of SLBC of Andhra Pradesh was conducted on 19.02.2024 at AP Secretariat, Velagapudi.

Shri Murali Parthasarathy, Deputy General Manager, Union Bank of India, on behalf of SLBC extended a warm welcome to the Hon'ble Minister for Finance, Planning & Legislative affairs, Govt. of AP; Special Chief Secretary, and dignitaries from National SC commission, Government of India and AP; RBI; NABARD; Bankers and others who attended the 226th SLBC meeting.

Shri Rajiv Mishra, CGM (Executive Director on panel), Union Bank of India and **Shri. M. Ravindra Babu**, GM & Convener of SLBC AP felicitated **Shri Buggana Rajendranath**, Hon'ble Minister for Finance, Planning & Legislative affairs, Govt. of AP; **Shri S.S. Rawat**, Special Chief Secretary, Finance, Govt. of AP, **Smt. K. Sunitha**, Prl. Secretary, Handlooms & Textiles, Govt. of AP, **Shri Dr. K V V Satyanarayana**, Finance Secretary (B & IF), Govt. of AP, **Shri R.K. Mahana**, Officer-in charge, AP RO, RBI and **Shri M.R Gopal**, Chief General Manager, NABARD.

Shri Rajiv Mishra, CGM, Union Bank of India, in his opening address has highlighted the following:

- The Hon'ble Chief Minister's able leadership is propelling steady growth across social, economic, and developmental fronts in the state of Andhra Pradesh. "Numerous welfare and developmental programs have been introduced to benefit people transparently, seamlessly, and efficiently. These initiatives are leading to higher family incomes and transformative improvements in the lives of marginalized communities."
- He informed that institutional mechanisms such as village secretariats and Rythu Bharosa Kendras at the grassroots level have significantly transformed the rural economic landscape of the state.
- He also informed that; Andhra Pradesh is setting an example for the whole of India with its exemplary governance and the collective efforts of the village secretariat system. As a part of this, the State departments of Rural development, Housing, and Revenue have received unprecedented recognition. Andhra Pradesh has been recognized as a state adopting best governance practices, securing the prestigious 3rd position in the "SKOCH State of Governance Report-2023" among all states in the country.
- The Department of Agriculture, AP State, bagged Skoch Award (silver) for its initiative in promoting 'e-crop' application for the year 2023. The award was presented to AP for its initiative in using digital Android technology for e-crop system to identify the farmers on field and to register crops. The e-crop details are displayed on notice boards at gram sabhas. The e-crop system will help to get crop information on a single platform.



(Faint signature and stamp)
 E. RAJU BABU
 GM & Convener
 SLBC of A.P.



- Andhra Pradesh is having **1,17,379** banking outlets (Bank Branches-7964, ATMs-10263 & BCs-101326). 65% of Bank branches are in Rural & Semi urban areas.
- He was elated to see that Banking sector in the State of Andhra Pradesh has surpassed all the regulatory norms. Banks have maintained a healthy CD ratio of 158 %, achieved 89% under priority sector, 90% under Agriculture sector and 103% under MSME sector as on December 2023 against **Annual Credit Plan** target for the current financial year 2023-24.
- He expressed gratitude to the State government, various officials, RBI, NABARD, and all stakeholders for their steadfast guidance and unwavering support to the banking community in their pursuit of comprehensive development in Andhra Pradesh.
- He has conveyed appreciation to senior officials from various Banks and their dedicated staff members for their unwavering support. On behalf of all SLBC members and as the convener of SLBC representing Union Bank of India, he reiterated Banks commitment in providing complete support and cooperation to the State Government for the ongoing and future development of the state.

Shri. M. Ravindra Babu, General Manager & Convener, SLBC presented the below agenda items to the house for discussion:

- Action Taken Reports of Earlier Meeting
- Banking Key Indicators – December 2023
- Annual Credit Plan 2023-24 Achievement (Disbursement)
 - a) Lending to Agriculture sector
 - b) Lending to MSME sector
- State Govt Sponsored Schemes.
 - a) Jagananna Thodu b) YSR Jagananna Nagar -APTIDCO PMAY(U) Housing loans
 - c) SHG Bank Linkage
- Central Government sponsored schemes
 - a) Stand Up India b) PMMY (MUDRA) c) PMEGP d) PMFME e) PM-SVANidhi
 - f) PM- Vishwakarma etc.
- Financial Inclusion & Digital Districts
 - A. Bank Network B. Financial Literacy C. Jansuraksha Campaign D. RSETIs
 - E. Sustainable Dev. Goals (SDG)
- Ongoing Campaigns by Govt of India & RBI

The house has witnessed the following discussions on the key agenda items:

Smt. K. Sunitha, IAS, Prl. Secretary, Dept. Of Handlooms & Textiles, Govt. of AP was pleased with the performance of PMEGP sanctions and disbursement in General category and highlighted that there is scope for improvement in SC /ST category. She informed that, under General category, 2006 applications are available in portal for sanction and requested Bankers to sanction viable projects from the available applications under SC /ST category, 140 units



are pending for grounding and requested the Banks for early grounding. She appreciated the Banks who have done well and achieved the target and requested non-performing Banks to participate in PMEGP loans sanctions in the Districts.

She informed that in districts like ASR, Nellore, Manyam, Nandyal, and Palnadu, the PMEGP performance is not upto the mark and requested Banks to initiate some strategies to improve the performance in those districts.

She expressed that Khadi sector should be given priority in extending credit and informed that 5393 people are involved in Khadi industry in the AP State who require working capital loans for their day to day business. She highlighted that Banks are insisting for 4 times turnover per one crore loan, which is not possible in case of Khadi industry and requested Banks to reduce the turnover norm of 1:4 to 1:1.5 or 2.

She requested SBI and IOB Banks to extend credit in Ponduru and Vizainagaram for Khadi units respectively as requested by the Khadi Association. **(Action: SBI & IOB)**

She informed that there is one Government building viz. Telugu Chenetha Parishramika Sikshna Samastha available for establishment of RSETI in Satya Sai district, and the Lead Bank i.e. Canara Bank may explore the possibility for establishment of the RSETI in that building until their permanent structure establishes.

She requested SLBC to conduct a sub-committee meeting to discuss the issues related to Khadi, Textile & Handloom industry. **(Action: SLBC)**

Shri. Dr. S. Greep, State Director, KVIC explained the issues faced by the Khadi institutions and requested Banks to relax the turnover norm of 1:4 and help the 134 khadi institutions in the State by extending working capital loans which will save the traditional art. He also informed that achievement under PMEGP upto 31.12.2023 was 68% and he requested Banks to achieve the target allotted to them before March-2024. He also informed that good number of PMEGP applications are available with Banks and urged Banks to consider sanctioning those eligible applications to reach the target. He also requested Banks to focus on 'Return back' claims and return the amount at the earliest.

In response, **Convener SLBC**, informed that within 2 days a sub-committee meeting will be held to discuss the issues of Khadi, Textile & Handloom industry. He also informed that, establishment of RSETI responsibility is assigned to the respective Lead Banks of the district and was discussed in detail in sub-committee meeting conducted on 04.01.2024 and the minutes were already shared to the respective Banks for initiation of action. District Lead Bank may explore the possibility of establishment of RSETI in the identified Government building until permanent structure is created in the district.

Shri G Sekhar Babu, IFS Spl. Commissioner of Agriculture (I/C) Govt. of AP thanked all the bankers for extending credit support to the farming community. Banks have achieved 104% in Kharif season and 70% achievement in Rabi season. He informed that during last 5 years, the achievement was more than 100% in agriculture credit, but during this year there



was delay in sowing because of drought conditions and season will be extended accordingly. He requested Banks to achieve Rabi target during this year also. **(Action: All Banks)**

He informed that settlement of Sunna Vaddi Panta Runalu (SVPR) claims of Rabi 2021-22 and Kharif 2022 are under consideration of the Government. Total claim amount of Rs.215.99 Crs. to 10.79 lakh farmers has been identified and is processed. He informed that 8946 records have shown errors which were sent to Banks for correction and requested Banks to rectify those records and send back to the department for claim amount.

He explained to the forum about the thrust given by the Government towards tenant farmers and recent initiatives taken by the department in the State. During this year, 8.31 lakhs CCRC cards were issued to the tenant farmers, out of that Banks have sanctioned loans to 1.84 lakh beneficiaries, and in terms of disbursed amount is Rs.1672 Crs. with an achievement of 42% against a target of Rs. 4000 Crores. He appealed to all the Banks to extend finance to tenant farmers as there is a huge scope to cover a greater number of tenant farmers and achieve 100% of the target. He requested Banks to send district wise tenant farmers lending details for the year 2023-24 on quarterly basis to the department. **(Action: All Banks)**

In his closing remarks, he thanked the Bankers and LDMs for mapping of BCs with RBKs and requested the Bankers to ensure the availability and participation of BCs at RBK level.

Smt. Vijaya Laxmi, MD, MEPMA, Govt. of AP, concerning the TIDCO houses, has requested Banks to release the full amount wherever partial disbursement was already made so that department will complete the construction along with infrastructure and handover the plots to the beneficiaries and in turn beneficiaries will start the repayment of loans availed. She also requested the Banks to sanction all the pending applications and disburse the amount in sanctioned loans.

She requested Union Bank of India to renew the product code of TIDCO loans and release an amount of Rs.58 Crs at the earliest. She urged the Banks for early action on sanction and disbursement of TIDCO loans. **(Action: UBI & All Banks)**

Regarding NPA in TIDCO houses, she appealed Banks to reverify the classification of accounts where discrepancy was observed between Banks data and department data. She informed that most of the TIDCO loans were sanctioned in the month of Sept 2021 with a moratorium period of 2 years and actual repayment will start from October 2023 and only 3 months dues will be there for payment.

In response, GM & Convener SLBC informed that, UBI has taken up the renewal of product code with central office and requested other Banks to release the amount in all eligible cases of TIDCO houses.

Shri Murali Parthasarathy, Deputy Zonal Head, Union Bank of India, SLBC informed that there was a proposal to include "reduction of frequency of DLRC meetings" in the SLBC agenda. He requested SLBC forum to discuss and give directions for implementation of the same in the State of Andhra Pradesh.

Shri R K Mahana, FIDD, APRO, RBI explained that quite often DLRC meetings had to be postponed/cancelled due to busy schedule of public representatives. It was suggested that



while the forum would continue to invite and benefit from the experience of the public representatives, either the frequency of the meetings could be reduced, or the representatives could be excused from presence owing to their other commitments.

After thorough deliberations, Shri Buggana Rajendranath, Hon'ble Minister for Finance, Planning & Legislative affairs, Govt. of AP and Shri S S Rawat, IAS, Special Chief Secretary, Finance, Govt. of AP advised the forum to not reduce the existing frequency of DLRC meetings i.e. Quarterly.

Shri M.R. Gopal, Chief General Manager, NABARD, CGM in his address, congratulated all Bankers for showing stellar performance under various sectors under the annual credit plan. He informed that, Banks have achieved 89.37% of the ₹3.23 lakh crore credit target, with agriculture lending hitting 90% of its goal, showcasing strong sector performance and dedication to economic growth. During, 2023-24, NABARD has Continuously supported the State with a disbursement of ₹30,833 crore, reinforcing the commitment to agricultural productivity.

NABARD Projected a significant increase in the Potential Linked Credit Plan (PLP) to ₹3.55 lakh crore for FY 2024-25, marking a 24% growth, indicating robust support for the agricultural, allied and other priority sectors. He highlighted the following points in his address:

Branch Expansion in Identified Locations: There's a need for swift action in opening new bank branches in previously identified areas to enhance banking accessibility. He informed that, NABARD had a series of meetings with RBI and with their guidance, NABARD has drawn up a SOP to speedup the licensing process of DCCBs for opening of branches. He assured to the forum that by next SLBC meeting a good number of branches will be opened by DCCBs.

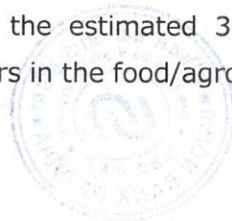
Enhancement of Participation in Central and State Government Schemes by Private Sector Banks: Improving performance and participation levels in all Government schemes by Private Sector Banks.

Improvement in Kisan Credit Card (KCC) Disbursements: Encouragement to expand the coverage of KCCs, particularly for dairy farmers and fisheries farmers.

Financing for innovative agricultural technologies like Kisan Drones and support for FPOs through specialized products and credit guarantee schemes.

Special Initiatives: He thanked the Banks for Ghar Ghar KCC Abhiyan's success and emphasized the need for continued effort to cover all eligible farmers, and also stressing the potential for greater financial inclusion among tenant farmers and bridging the gap in tenant farmer financing.

Food & Agro-Processing Sector: Need to emphasize for investment in post-harvest management to tackle the estimated 30-40% post-harvest losses, suggesting financial support for entrepreneurs in the food/agro-processing sector.



Financial Inclusion of Particularly Vulnerable Tribal Groups (PVTGs): Efforts to map PVTG villages with bank branches and saturate them with PMJDY accounts and KCC loans.

Resolution of Non-Performing Assets (NPAs): Continued focus on managing and reducing NPAs, particularly in the agriculture sector.

Advancement of Digital Banking and Financial Literacy: Promoting digital banking initiatives and financial literacy among the population, especially in rural areas in coordination with RBI.

He explained that, this structured approach highlights key data points and strategic actions, focusing on enhancing credit availability, supporting agricultural innovations, improving post-harvest processes, and expanding financial inclusion to drive economic growth and sustainability in the sector.

Shri S S Rawat, IAS, Special Chief Secretary, Finance, Govt. of AP in his address extended warm greetings to all the dignitaries and Bankers and expressed delight with the performance of Banks in surpassing all the benchmarks prescribed by RBI in ACP. He reviewed Annual Credit Plan parameter wise and appreciated the Banks for achieving targets upto 3rd quarter. He pointed out discrepancy in reporting data related to farm mechanization and advised the respective Banks to examine and report correct data to SLBC.

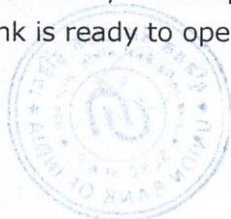
He advised the Banks to improve the performance in MUDRA, Stand up India and tenant farmer lending.

He expressed concern over non-opening of State Government identified Bank branches in locations of ASR and P Manyam districts by Banks. He reviewed present Bank wise status of branch opening in those districts. He requested SBI, UBI, BOB and APGVB to respond on the present progress of the branch openings.

Shri Om Narayana Sharma, GM, SBI informed that out of allotted six branches, 2 branches at Jiyyammavalasa and Bathili will be opened by 29.02.2024. Branch at Hukumpeta will be opened by 15.03.2024 and survey was conducted by the respective RBOs in the remaining 3 locations viz. Nurmarthi, Ananthagiri and Yetapaka and informed that opening of branches in those locations is not feasible.

Shri Murali Parthasarathy, Deputy Zonal Head, Union Bank of India informed that respective Regional offices have conducted survey for opening of branches at Gannela and Koyyuru and submitted the report to Central office for approval. In other 4 locations viz. Zaderu, Yedugurallapalli, Mondemkhallu and P Konavalasa, a survey was conducted by respective ROs and was reported that opening of branches in those locations is not viable because of low population and low business potential.

Shri Mohammad Riyaj, AGM, APGVB informed that Bank's bifurcation is under process and the Bank has received instructions from RBI not to open branches in the allotted locations viz. Rampachodavaram, Hukumpeta and Labbarthi or Rajavommangi. If regulator, RBI permits, the Bank is ready to open the branches in those locations.



Shri Dr. K. V. V Satyanarayana, IRAS, Finance Secretary (B & IF), Govt. of AP informed that during Hon'ble Finance Minister, GOI, meeting at Chennai, he raised the issue with the Hon'ble Finance Minister and she instructed RBI to give permission for opening of branches.

(Action: RBI)

Shri S S Rawat, IAS, Special Chief Secretary, Finance, Govt. of AP advised RBI to look into it and grant permission to APGVB for opening of Branches in those allotted locations. In response, **Shri R K Mahana, Officer-in charge, AP RO, RBI** advised APGVB to send the reference number of the letter so that he can take up with the concerned department.

(Action: APGVB)

Shri A.V. Bhaskaram, Dy. Regional Manager, Bank of Baroda informed that the Bank has received approval from HO and is ready to open the branch at Pachipenta (instead of Methumuru) and is searching for premises. In other 2 locations viz. Maredumilli and Gangareguvalasa, survey was conducted by RO and informed that opening of branch is not feasible in those locations.

Shri S S Rawat, IAS, Special Chief Secretary, Finance, Govt. of AP advised LDMs to place, issues in opening of the branches in identified locations as an agenda in DCC meeting for Banks to discuss and request District Collector for change of location. He also informed that, Government is ready to support Banks in opening of Brick and Mortar branches by providing infrastructure facilities in those locations.

(Action: LDMs of ASR, P Manyam, SBI, UBI and BOB)

He also enquired about the reduction of Rate of Interest pertaining to SHGs by Banks and expressed displeasure over not taking a decision and to keep it pending. He requested Banks to reduce the ROI for Self Help Groups, who are very loyal customers to the Banks and are repaying promptly. He requested swift action by the Banks on deciding about reduction of ROI to SHGs by the month end.

(Action: All Banks)

He appreciated the Banks for performing well in fishery and poultry sector and he requested to improve the lending in Pasu Kisan credit-dairy sector and achieve the target by March-24. He advised Private sector Banks to participate actively in all the Govt. sponsored schemes as well as in priority sector loans. He requested the Banks to release the TIDCO 1st phase loan amount of Rs.700 Crs by this month end and he also requested not to link disbursement of TIDCO loans with NPA in this sector.

He also appreciated the LDMs and Banks for mapping of 3525 PVTG villages in 8 districts and advised the Banks to saturate with PMJDY accounts and KCC loans to all eligible farmers by 10th March-24.

(Action: All Banks)

Shri R. Adi Narayana, SMM (MEPMA) informed that SBI and UBI in Chittoor are not supporting urban SHG groups for depositing an amount of more than Rs.49000/- per day in SLF account because of which the group members are facing problem in depositing the amount when the collection amount was huge.



Shri S S Rawat, IAS, Special Chief Secretary, Finance directed SLBC to take up the matter with LDM Chittoor and ensure that issue gets resolved at the earliest.

Shri Dr. K. V. V Satyanarayana, IRAS, Finance Secretary (B & IF), Govt. of AP informed that under MUDRA loans, the coverage achievement of SC and STs is only 6% and 2% respectively. He advised the Banks to give more focus on lending to SC & ST category. He also informed that Banks have extended excellent support in opening of DBT accounts related to electricity connections of 3 DISCOMS. He requested Banks to complete the validation of 5.86 lakh accounts pertains to the DISCOMS at the earliest and suggested to focus more on Rayalaseema region where pendency in validation of accounts is only 44%.

(Action: All Banks)

Shri Buggana Rajendranath, Hon'ble Minister for Finance, Planning & Legislative affairs, Govt. of AP has extended warm greetings to all the dignitaries on the dais and off the dais. He congratulated all the Banks for achieving the key indicator norms prescribed by RBI and performing well in all segments of Annual credit plan.

He informed the forum about the importance given to tenant farmers and the initiatives taken by state Government towards welfare of the tenants. He noticed a gradual improvement in tenant farmer lending compared to last year and highlighted that there is a scope to improve further. He requested Banks to improve lending to tenant farmers. **(Action: All Banks)**

He expressed concern over loans to dairy farmers which have not improved even though a sizeable livestock component was available in Andhra Pradesh. He informed that, there is a good scope for Banks to improve dairy credit especially under Jagananna Pala Velluva scheme, where farmers are having tie up with Amul with 100% assured repayment to Bank loans. He enquired about the reasons for not improving the credit to Dairy sector from Banks.

In response, **Shri M. Ravindra Babu, GM, UBI & Convener, SLBC** informed that, Union Bank of India in Vijayawada zone having 286 Rural Developmental officers (RDO), has given a target of 5 dairy units grounding to each RDO and in one month time the Bank in Vijayawada zone has grounded 1843 units. He stated that the Bank will do much better and ground more number of dairy units if the tie up arrangement with Amul can be made with UBI for repayment. Hence, he requested State Government for the same.

Shri S S Rawat, IAS, Special Chief Secretary, Finance directed SERP and MEPMA departments to closely work with banks in identifying the beneficiaries and tag to the branches for sanction of dairy loans. He also instructed the departments to prepare a draft of SOP which will be useful in seamless lending by Banks. **(Action: SERP & MEPMA)**

Hon'ble Minister for Finance, Planning & Legislative affairs, Govt. of AP advised NABARD to coordinate with planning department of AP for fixing the dairy targets.

(Action: NABARD & Planning department, Govt. of AP)

While reviewing the progress of Jagananna Nagar (AP TIDCO) loans, he commented that housing and education loans are safest lending and is surprised to notice Banks hesitating to lend loans to TIDCO houses. He informed that, against target of Rs.4107 Crs. Banks have



disbursed an amount of Rs.2228crs. which is 54 % against the target and expressed displeasure over no progress in disbursement despite being discussed several times. He advised the Banks to come with the granular level reasons for non-sanction and non-disbursement of TIDCO loans for next meeting and he also directed, MD, AP-TIDCO in co-ordination with Banks to analyse the reasons for accounts becoming NPA.

(Action: All Banks & AP-TIDCO)

He reviewed the progress in PMFME scheme and noticed that almost 50% of applications were rejected by Banks and he enquired the reasons for high rejection by Banks. He directed Food processing department to prepare SOP for the scheme in close coordination with Banks and hand hold the potential units by way of preparing the list of documents to be submitted to the Bank for sanction of loan under this scheme and whether any guidelines need to be changed to reduce the rejections has to be informed to the GOI.

(Action: Food processing department)

He requested the Banks to extend finance to MSME micro units so that more employment will be generated in the State. While reviewing performance of Private Sector Banks in Government Sponsored schemes he commented that the performance is very poor and informed that it is an obligation and responsibility of the Private Sector Banks to participate in all Government sponsored schemes.

(Action: Private Sector Banks)

He requested Banks to extend working capital loans to Khadi units and advised some relaxations to be given in security and turnover point of view to these khadi units, as these units are existing since few decades in those areas.

(Action: SBI & IOB)

In his closing remarks he thanked all the Banks for helping the common man by participating in all the welfare schemes and being part of the economic growth story of the State.

The meeting concluded with vote of thanks to the chair, other dignitaries and member Banks by **Shri. Om Narayana Sharma, General Manager, SBI.**



List of Participants

S. No	Name (Shri/Smt)	Designation	Organisation
CHIEF GUEST			
1	Buggana Rajendranath	Hon'ble Minister for Finance, Planning & Legislative affairs	Govt. of AP
Officials- Govt of AP			
2	Shamsher Sing Rawat, IAS	Spcl. Chief Secretary, (Finance)	Govt. of AP
3	Dr. K. V. V Satyanarayana, IRAS	Finance Secretary (B & IF)	Govt. of AP
4	K Sunitha, IAS	Principal Secretary (Handloom & Textiles)	Govt. of AP
5	Dr. Sekhar Babu.G, IFS	Spcl. Commissioner, (Agriculture)	Govt. of AP
6	Ch. Sridhar, IAS	MD APTIDCO (MA & UD)	Govt. of AP
7	Vijayalaxmi	MD MEPMA (MA & UD)	Govt. of AP
8	R Chakrapani	Banks Co-Ordinator (APTIDCO&MEPMA)	Govt. of AP
9	Dr B Ramesh Babu	State Co-Ordinator (GSWS)	Govt. of AP
10	Dr. S. Greep	State Director (KVIC)	Govt. of AP
11	R Adinarayana	SMM (MEPMA)	Govt. of AP
12	V Koti Reddy	Additional Director (KVIC)	Govt. of AP
13	G Prasad	Joint Director (commission of Industries)	Govt. of AP
14	K Sunil rajkumar	GM (SC Corporation)	Govt. of AP
15	M Kesava Kumar	DGM - SHG Bank Linkage (SERP)	Govt. of AP
16	M Padmavathi	Deputy Director (Agriculture)	Govt. of AP
17	M V S N Murthy	CIO (Finance Dpt.)	Govt. of AP
18	V R V R Naik	CEO (APKVIB)	Govt. of AP
19	N Ravi kumar	Financial Advisor (AP KVIB)	Govt. of AP
20	T Venkatesh	RM	NHB
21	Rama Krishna Majety	Director (Telicom)	GOI
22	D. Anuradha	DLDO (PR & RD)	Govt. of AP
23	D Vara Prasad	Research officer	SC Commission
24	V Ramanjaneyulu	Additional Secretary (I & PR)	Govt. of AP
25	R Venkateswarlu	Asst. Executive (I & PR)	Govt. of AP
26	A. Srinivasa Rao	Photographer (I & PR)	Govt. of AP
RESERVE BANK OF INDIA			
27	Rajesh K Mahana	Officer in charge, AP RO	RBI
NABARD			
28	M R Gopal	Chief General Manager	NABARD
29	M S R Chandra Murthy	DGM	NABARD
SLBC of AP			
30	Rajiv Mishra	Chief General Manager	UBI
31	M Ravindra Babu	General Manager	UBI
Executive Members from Banks			



32	Om Narayana Sharma	General Manager	SBI
33	Guna nand Gami	General Manager	UBI
34	Murali Parthasarathy	Dy. Zonal Head (DGM)	UBI
35	Manish Kumar Singh	DGM	SBI
36	Subodh Kumar	DGM	IOB
37	Abhijit Sinha	DGM	PNB
38	N Venkataratnam	Chief General Manager	APCOB
39	P R Padgetwar	General Manager	APGB
40	P Maruthi Ram	General Manager	CGGB
41	D B N Krishna	AGM	SBI
42	G Venkata Surya Kiran	AGM	BOI
43	S K Golani	DY. Regional Head, (AGM)	CBI
44	Kasturi Krishna Mohan	AGM	Indian Bank
45	Suresh Parimi	AGM	UCO
46	N Brahmaiah	AGM	SGB
47	V Harikrishna	AGM	IDBI
48	G Venkata Vara Prasad	AGM	Canara Bank
49	Mohammad Riyaj	AGM	APGVB
50	A.V. Bhaskaram	Dy. Regional Manager	BOB
51	N Udaya Kumar	Chief Manager	PNB
52	Somanath Moharana	Chief Manager	P & SB
53	D. Karthik	Chief Manager	UBI
54	J Rambabu	Chief Manager	IDFC
55	A. Vaidyanath	Chief Manager	BOM
56	S Satheesh	Sr. Manager	Canara Bank
57	Uday Kishan P	Sr. Manager	UBI
58	Anil Babu Nagaram	Sr. Manager	UBI
59	K Srinivasa Rao	Sr. Manager	UCO
60	I. V. Subramanyam	Chief Manager	KVB
61	Rafiq Shaik	Regional Head	ICICI
62	B Sri Vardhan	Regional Manager	ICICI
63	P Krupaji	Sr. Manager	AXIS
64	V S S S R P Santosh Chavali	Sr. Manager	Karnataka Bank
65	G Vamsi Krishna	Regional coordinator	ICICI
66	Venkat Rao K	Cluster Head	HDFC
67	T Gopinadh	Manager	BOI
68	K Prasanna Kumar	Manager	Indian Bank
69	V Veerabhadra Rao	Manager	IOB
70	A Sandeep	Manager	P & SB
71	CH Vinod Kumar	Manager	SBI
72	R Avinash	Dy. Manager	UBI
73	M V Venkata Satish	Manager	CGGB



74	G Venkat Yadav	Manager	KVB
75	Shaik Muneer	Manager	Kotak Bank
76	D Rajesh	CO	SBI
77	Goutham Laxminarayana	Chief Manager (SLBC)	UBI
78	K Jaya Syam	Chief Manager (GBM)	UBI
79	K Rajesh	Sr. Manager (SLBC)	UBI
80	G S Sowmya	Asst. Manager (SLBC)	UBI
81	K Ramana Naik	Asst. Manager (SLBC)	UBI


इ. राजु बाबु
E. RAJU BABU
 सहा महा प्रबंधक & को-ऑर्डिनेटर
 A.G.M. & Co-Ordinator
 एस एल वी सी ए पी
 State Level Bankers Committee of AP

