

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

సంస్థాపక : యూనియన్ బ్యాంక్ ఆఫ్ ఇండియా, 2వ అంతస్తు, ఆంధ్రా బ్యాంక్ బిల్డింగ్, ఆర్.ఆర్.అప్పారావు రోడ్, విజయవాడ - 520 001
संयोजक : यूनियन बैंक ऑफ इंडिया, 2 मंजिल, आन्ध्र बैंक बिल्डिंग, आर.आर.अप्पा राव सड़क, विजयवाड़ा - 520 001
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Lr. No: SLBC/196/348

Date: 22.07.2024

All Members of State Level Bankers' Committee of Andhra Pradesh

Dear Madam/Sir,

Reg: Minutes of 227th State Level Bankers' Committee Meeting held on 09.07.2024 at AP Secretariat, Velagapudi.

We enclose herewith the minutes of 227th meeting of State Level Bankers' Committee of Andhra Pradesh held on 09.07.2024 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,



(C V N Bhaskara Rao)

General Manager & Convenor, SLBC of Andhra Pradesh



Encl: as above

- Cc: The Chief Secretary, GoAP, AP Secretariat, Building No.1, 1st Floor, Velagapudi.
Cc: The Economic Advisor, DFS, MoF, Gol, Jeevan Deep Building, New Delhi.
Cc: The Principal Secretary, Finance, Govt. of A.P.
Cc: All Government Departments of GOI & Govt. of AP concerned
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 Chief General Manager, NABARD, RTC X Roads, Hyderabad.
Cc: The Principal Scientist (Agri. Economics), RARS, Lam Farm, Guntur.
Cc: All Lead District Managers of A.P.

**Proceedings of 227th Meeting of
STATE LEVEL BANKERS' COMMITTEE OF ANDHRA PRADESH**

Date : 09.07.2024, Time: 12.00 PM

**Venue : 1st Block, AP Secretariat,
Velagapudi.**

Convener:

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of India

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The 227th Meeting of SLBC of Andhra Pradesh was conducted on 09.07.2024 at AP Secretariat, Velagapudi.

Smt. A. Sharada Murty, Deputy General Manager, Union Bank of India, on behalf of SLBC extended a warm welcome to the Hon'ble Chief Minister of Andhra Pradesh, Hon'ble Minister for Finance, Planning & Legislative affairs, Govt. of AP; Hon'ble Minister for Agriculture, Cooperation, Marketing and Animal Husbandry, Dairy Development & Fisheries, Special Chief Secretary, dignitaries from National SC commission, State Government, Government of India, RBI; NABARD; Bankers and others who attended the 227th SLBC meeting.

Shri Sanjay Rudra, Executive Director, Union Bank of India and Shri. C V N Bhaskara Rao, GM & Convener of SLBC AP felicitated Shri Nara Chandra babu Naidu, Hon'ble Chief Minister, Shri Payyavula Keshav, Hon'ble Minister for Finance, Planning & Legislative affairs, Shri K Atchannaidu, Hon'ble Minister for Agriculture, Cooperation, Marketing and Animal Husbandry, Dairy Development & Fisheries Govt. of AP; Shri Neerabh Kumar Prasad IAS, Chief Secretary, Govt. of AP, Dr. Sunil Kumar Babu, Director, National SC commission, Shri Peeyush Kumar, IAS, Prl. Secretary, Finance, Govt. of AP, Shri A.O Basheer, Regional Director, AP RO, RBI and Shri M.R Gopal, Chief General Manager, NABARD.

Shri Sanjay Rudra, Executive Director, Union Bank of India, in his opening address has highlighted the following:

He congratulated Hon'ble Chief Minister and his team for the stupendous success, and he said Hon'ble Chief Minister's victory is a testament to his unwavering dedication, exceptional leadership and the trust the people of Andhra Pradesh placed on Hon'ble Chief Minister and his team.

He informed that, Hon'ble Chief Minister's visionary approach and commitment to the development of Andhra Pradesh has been always commendable. Under Hon'ble Chief Minister previous tenures, Andhra Pradesh witnessed significant progress in various sectors including technology, infrastructure and agriculture. Hon'ble Chief Minister ability to drive innovation and foster economic growth has set a benchmark for others to follow.

He also informed that, as Hon'ble Chief Minister embarks on this new term, we are confident that his leadership will continue to inspire and guide Andhra Pradesh to greater heights. His focus on sustainable development, creation of infrastructure, education and digital transformation will undoubtedly bring about positive changes that will benefit every citizen of Andhra Pradesh.

He informed that, Andhra Pradesh is currently having 1,17,379 banking outlets (Bank Branches-8060, ATM 10211 & BCs 94073). 65% of Bank branches are in Rural & Semi urban areas. Banking sector in the State of Andhra Pradesh has surpassed all the regulatory benchmarks. Banks have achieved 114% under priority sector, 116% under Agriculture sector and 127% under MSME sector as on March 2024 against Annual Credit Plan target for financial year 2023-24.

He expressed his gratitude to the State Government, 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 conveyed his 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. C V N Bhaskara Rao, General Manager & Convener, SLBC presented the below agenda items to the forum for deliberations:

- Action Taken Reports of earlier meeting
- Banking Key Indicators - March 2024
- Annual Credit Plan 2023-24 Achievement (Disbursement)
 - a) Lending to Agriculture sector
 - b) Lending to MSME sector
- State Govt Sponsored Schemes.
 - a) 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:

Shri. G. Raghunadha Reddy, Prl. Scientist, Agricultural Economics, LAM Farm, ANGRAU;

He informed that Banks are lending to traditional agriculture loans and achieving their agriculture targets but there is huge scope for lending towards innovations in agriculture sector viz. Kisan Drones, Post harvest machinery, Solar based dryers, Vertical farming, Hydroponics, saffron cultivation, Bio-fertiliser, Sericulture machinery, providing finance to two exotic animals per family and region based sheep and Goat rearing. He advised the Banks to shift the focus on financing to the above-mentioned activities.

DR. Sunil Kumar Babu, National SC Commission;

He extended warm greetings to Hon'ble Chief Minister and all the dignitaries. In his remarks he informed that in the State of Andhra Pradesh, Banks have performed well in all parameters. He expressed concern over insisting collateral security for MSME loans up to Rs.2.00 crs. even though CGTMSE coverage is available. He advised banks not to insist collateral security.

He also highlighted that the performance in PMAY, PMEGP and PMFME has to be improve by Banks. These Schemes are meant for weaker sections of the society. He informed that, the present Government main focus is to uplift the economic status of weaker sections of the society. In MUDRA, STAND UP INDIA and Education loans Banks have to mention the number of applications received/sanctioned/ rejected and reasons for rejections should be incorporated. He also insisted Banks to present the details of number of beneficiaries from SC category in PMAY, MUDRA, Stand-Up-India and MSME loans.

(Action: All Banks)

Shri A.O Basheer, Regional Director, RBI, APRO;

Extended warm greetings to Hon'ble Chief Minister and all the dignitaries. He mentioned that Andhra Pradesh is known for its prowess in the Information Technology area and it was the intent of the Regional Office to leverage the IT infrastructure and knowledge for benefiting the citizens of the State. He informed that, as on today Andhra Pradesh is the 3rd State to have 100% digital ecosystem, all eligible accounts have been linked with one or other digital product in the State and is has the 4th All-India rank in the Financial Inclusion Index. Hon'ble Chief Minister suggested that RBI should discourage physical currency and encourage digital currency and digital



transactions to eradicate corruption in the society. He also informed that digital currency will reduce the cost of currency printing, currency movement and security cost.

Regional Director also informed that Friction less credit is a National programme and AP Government is also onboarded and it will be launched very soon. Friction less credit will help in reducing the turn around time in sanctioning of loans and it will reduce frauds with integration of land records. He requested State Government departments to digitally onboard all Gram Panchayats, local bodies/Municipalities, revenue offices and all departments and they should have QR code or PoS machines or both to accept payment through digital mode from consumers.
(Action: PR RD and MAUD departments, Govt. of AP)

He also requested State Government to create awareness among the public to use the digital payments for all utility payment bills in the State.

Shri M.R. Gopal, Chief General Manager, NABARD, CGM:

In his address, he congratulated Hon'ble Chief Minister of Andhra Pradesh, distinguished members of the SLBC, esteemed colleagues from the banking sector, and valued stakeholders,

First and foremost, he extended his heartfelt congratulations to the Honourable Chief Minister for assuming office and leading Andhra Pradesh towards a new era of development. He opined that with Hon'ble Chief Minister leadership, we are poised to witness significant strides in the state's growth trajectory.

He commended the banking fraternity for their outstanding performance in the fiscal year 2023-24. The disbursement of ₹6,10,336 Crore under the Annual Credit Plan, exceeding the target of ₹4,43,000 Crore by a remarkable 138%, showcases our collective commitment to driving economic progress across diverse sectors. In priority sector lending, we have achieved a commendable ₹3,68,760 Crore, surpassing the ACP target by 114.17%. This marks a substantial 20.77% increase from the previous fiscal year, underlining our dedication to meeting the financial needs of agriculture, MSMEs, and other vital sectors. Specifically, agriculture lending has seen significant growth, reaching ₹2,68,254 Crore, reflecting a 19% increase from the previous year.

However, he acknowledged the need to address gaps in sectors like farm mechanization and dairy, where achievements have been modest. Enhancing support in these areas is crucial for bolstering agricultural productivity and rural livelihoods.

He emphasized that Banks commitment to MSMEs remains unwavering, with disbursements amounting to ₹87,428 Crore, surpassing targets and marking a substantial 128% increase from the previous year. This growth underscores the pivotal role of MSMEs in driving economic resilience and employment generation.

Looking ahead, NABARD recognizes the untapped potential in sectors like education, housing, and exports. Addressing these areas will require concerted efforts and innovative financing strategies to unlock growth opportunities and economic potential.

NABARD remains steadfast in its commitment to supporting sustainable initiatives. Our efforts in financing renewable energy projects and promoting climate sustainable activities are aligned with national priorities, ensuring a greener and more resilient future.

In the realm of agriculture and allied sectors, including food processing, there is immense potential for growth. The state's contributions to fish production and seafood exports highlight



its pivotal role in the food processing industry. However, challenges such as post-harvest losses underscore the need for enhanced lending towards post-harvest management and infrastructure. NABARD has refinanced an amount of Rs.30,700 crores to RRBs, Cooperative Banks and PSU Banks in the FY 2023-24.

He urged all stakeholders to embrace digital innovations in financial inclusion. The pilot project with SBI on Central Bank Digital Currency (CBDC) exemplifies NABARD commitment to leveraging technology for inclusive growth, particularly benefiting tenant farmers and rural communities.

He informed that, last year NABARD supported the State Government to a large extent by way of loans under Rural Infrastructure Development Fund (RIDF), this year also if State Government step's up, NABARD will extent support up to Rs. 2500 to Rs.3000 crores. NABARD is also helping the State Government in Paddy procurement process by placing the working capital loans to AP state civil supply cooperation. He assured that, NABARD will actively participate in the growth story of the Andhra Pradesh State.

In his closing remarks, he reaffirmed NABARD's unwavering commitment to unlocking Andhra Pradesh's vast economic potential. Through collaborative efforts with the government, SLBC, Banks, and stakeholders, NABARD will continue to chart a path towards inclusive and sustainable development.

Shri Peeyush Kumar, IAS, Principal Secretary, Finance dept. Government of Andhra Pradesh:

He welcomed all the dignitaries and members of 227th SLBC quarterly meeting on behalf of Government of Andhra Pradesh and informed that due to bifurcation, Andhra Pradesh State had some inbuilt fiscal issues. He has pointed that immediate task for all of us is to bring back the state to development and welfare track. He informed the Banks in the State that, there is a huge scope in many areas like value addition in terms of agriculture sector, mining sector, coastal areas and capital city development. He urged Banks to support in all these areas.

He requested Banks to work closely with State Government and Finance department in coming years to bring back the focus on development.

He informed that Government of India conducted Viksit Bharat Sankalp Yatra (VBSY) where bankers have participated along with State Government to help them in a big way. He requested for similar kind of activity in the State. This has to be taken up at District level in DCC meetings to bring back the focus on similar kind of program by involving Bank branches in rural areas to cover more people under different schemes related to Banks.

In his closing remarks, he requested Banks to form a sub- committee to discuss the issues and get the solutions for implementation. He assured that the finance department will support the Banks in the State for implementation of the Government Schemes.

Shri Neerab Kumar Prasad, IAS, Chief Secretary, Government of Andhra Pradesh:

He welcomed Hon'ble Chief Minister and other dignitaries. In his address he advised the Banks to present the objectives of the schemes and progress of achievement in that scheme during next presentation.

He requested Banks to give priority in lending to micro irrigation in Rayalaseema region where horticulture hub is proposed. Likewise, in Coastal areas Banks have to give priority to aquaculture, shrimp culture and fisheries in Credit system.



He also advised all the stake holders to make Andhra Pradesh is not only the largest but also highly productive oriented with large productivity for acre of land usage. He advised the Bankers to implement this criterion in the credit system.

He informed that, Government will share the new entrepreneurs list periodically to the banks. Banks have to focus more on manufacturing sector and service sector through massive inclusion of credit which helps in more generation of employment and helps in economic growth compared to large investment projects.

He informed that, our Hon'ble CM always aspire about digital transactions which is extremely important. Banks have to aim for 100% digital transactions and make sure that Andhra Pradesh is less physical cash used State in the country.

He appealed to SLBC to constitute a sub-committee to discuss about the cyber frauds and discuss on how to prevent these frauds by enhancing the firewalls. And he also advised Banks to explore the possibility of preventing repeated calls to customers.

(Action: All Banks and NABARD)

Shri K. Atchannaidu, Hon'ble Minister for Agriculture, Cooperation, Marketing and Animal Husbandry, Dairy Development & Fisheries, Government of Andhra Pradesh:

In his address informed that AP State mostly depends on Agriculture and Agri- allied sectors and State GDP mostly depends on those sectors only.

He informed that Banks have to give more focus to horticulture so that, we can divert more farmers from traditional farming to cultivate horticulture crops which will increase farmers income.

He also informed that, Andhra Pradesh State has largest coastal line and Banks have to focus on lending to fishery sector and also he requested to liberalise the guidelines in lending to dairy sector to cover more number of people with credit.

He requested banker's cooperation in Tenant farmer lending and he also raised the issues of web land portal, where all farmers land details are not covered 100% in the State. He requested Hon'ble Chief minister to give directions to the concerned departments to complete 100% updation of land detail in web land portal. He requested bankers to envisage alternatives for this Kharif season on web land issues and help the farmers.

(Action: All Banks, CCLA and Agriculture department)

Shri Payyavula Keshav, Hon'ble Minister for Finance, Planning & Legislative Affairs, Government of Andhra Pradesh:

In his address informed that, people of Andhra Pradesh have shown confidence in our Hon'ble Chief Minister and given massive mandate. He requested all the members of SLBC to work together to fulfil the aspirations of Andhra Pradesh people.

He also informed that, society thinks about Bankers as tough lenders but Hon'ble Chief Minister reckons bankers as trusted partners in progress. Hon'ble Chief Minister not only understand economics, but also makes economics works for the poorest of the poor to bring them out of the poverty. During his previous tenures, Hon'ble Chief Minister had shown reforms in every sector be it Agriculture, Youth employment and skill upgradation. He transformed economy in every



sector in the State. Hon'ble Chief Minister was the first person to introduce drip irrigation in Rayalaseema region that given boost to the agriculture sector.

He requested all the bankers to join in the growth story of Andhra Pradesh by achieving the goals and emphasized that the Bankers will be benefited and also people of Andhra Pradesh will be benefited largely.

He also said that our Hon'ble Chief Minister always talks about doubling the economy. Accordingly, Banks have to double their lending targets and achieve the goals in lending to youth, farmers and weavers who are the core of the Andhra Pradesh economy.

In closing remarks, he stated that, Andhra Pradesh Government looking forward to work with bankers together for growth story of Andhra Pradesh.

Shri Nara Chandrababu Naidu, Hon'ble Chief Minister of Andhra Pradesh:

He welcomed all the dignitaries and SLBC members to the 227th SLBC quarterly meeting. He advised the Banks to change the agenda to a problem solving, amicable resolution of critical issues and emphasizes on how to bring accountability to be presented in the next meeting.

(Action: All Banks and SLBC)

He is very happy about the insights given by all the members on the Priority Sector and Non-Priority Sector and health of the Banks. He complimented SLBC for bringing all the stakeholders on one platform.

He pointed out that in Mudra loans SC/ST share is only 10% which is alarming which require Banks immediate attention. Banks have to focus on difficult areas while lending. He opined that some sections of the society are getting benefitted because of the reforms but last mile integration is missing i.e. most deserving vulnerable sections of the society. These gaps are to be identified and bridged by financing vulnerable sections of the society.

He requested Bankers to focus on poor and at the same time GSDP contributors on the basis of lending prioritization i.e Priority Sector, Agriculture and Non-Priority Sector where money is needed and Banks have to lend to improve the economy.

He impressed upon skill development. By skill development we can increase the productivity by 2% of GSDP. He expressed concern over tenant farmer lending, and he requested bankers and agricultural department to sit together and find out a solution to help the real cultivators.

He also advised Private Sector Banks and Regional Rural Banks to improve their performance in Mudra and Stand up India loans.

(Action: Private Sector Banks & RRBs)

He inquired about the number of villages and panchayats doing cashless transactions which are having some impact and also advised to align financial literacy programs by adopting P4 concept.

(Action: PR RD, BANKS and NABARD)

He pointed out that NABARD was refinancing to cooperatives where it was audited or not. He expressed his concern on whether the money which was given to these institutions was properly utilised and reaching the needy and eligible/deserving persons or not.

(Action: NABARD)

He requested all stakeholders to participate in elimination of poverty. It would be good to leverage Janmabhoomi spirit or CSR and individuals well settled outside (NRIs) who can adopt number of houses, Villages and they can mentor them based on the resources and bandwidth.



He also advised to mentor and hand hold them for better education and skill development for better income.

He opined that, integration of all the schemes (in and around) is to be outcome oriented and monitoring at State level and District level as per the hierarchy in the system will get good results.

He informed that, Agricultural is one sector where income is less and expenditure is very high and net surplus revenue is less there by farmers are going in debt trap. He requested all the stakeholders to find out solutions for reducing cost of cultivation in agriculture and add value addition to the produce.

He informed that, State Government is going to adopt old agriculture Insurance scheme in the state where farmer has to pay his share of premium.

Hon'ble Chief Minister addressed AP TIDCO issue and said that, Government has created useful assets but somehow in last 5 years lagging behind in completing the constructions and fulfilling the repayments and assets became non-performing assets. Hon'ble Chief Minister assured the Banks for payment of overdues and advised the Special Chief Secretary Housing and Finance Secretary to sit together and resolve the issues to create a policy and ensure that construction is completed in time bound manner.

(Action: Housing, AP-TIDCO and Finance Dept. Govt. of AP)

In the meeting Hon'ble Chief Minister Shri Nara Chandrababu Naidu has given the directions to the SLBC and State Government Departments to formulate 5 sub-committees on the following agenda items:

1. **Agriculture Sub-committee:** To discuss the concerns of farmers on the following lines
 - a) Modernisation in Agriculture and ways to reduce the cost of cultivation of various crops and enhance value addition to the produce.
 - b) Methods to improve the Tenant farmer lending
 - c) Crop insurance
2. **Zero Poverty** -Integration of all Government of India programmes with State Government programmes to make zero poverty in Andhra Pradesh with time bound manner. Involve voluntary organizations, NRIs, Industries to adopt several villages and families to bring them above poverty line.
3. **Digital Financial Inclusion**- Implementation of cashless transactions in village wise /cluster wise/Jurisdiction wise, Friction less credit and credit rating system, motivating the people for regular repayment and prevention of cyber frauds. Use of QR code by Panchayats and Government departments for receiving payments from public.
4. **Skill development**- Implementation of P4 concept (Public, Private, People's partnership) and development of soft skill and management skills including existing beneficiaries.
5. **Re-orientation of lending** - Innovative way to eliminate the poverty and minor changes in lending will help in increasing GSDP contribution in Horticulture, Micro irrigation, Fishery, Aquaculture, Food processing and IT integration.

Hon'ble Chief Minister directed all the concerned departments, NABARD, RBI and Banks to coordinate with each other and arrive at implementable action points through deliberations in sub-committees.



Responding to the Hon'ble CM's request on whether any other members wished to raise any concerns, **Smt. K. Sunitha, IAS, Principal Secretary, Handlooms and Textiles Dept. Government of Andhra Pradesh**, expressed concern over Mudra loans to weavers and informed that Banks have given loan amount to Yarn suppliers where beneficiaries are requesting to credit the amount to their accounts only which will be more beneficial to them. She informed that, Bankers are insisting for CIBIL score and GST returns for sanctioning loans under MUDRA scheme and she requested bankers to look into it and take positive decision on the small loans.

She requested to resolve Mudra portal issue with DCCB bank in Kakinada at the earliest which will be useful for the beneficiaries. In districts viz. West Godavari, Prakasam, Ananthapuram and Sathya Sai, loans were sanctioned by Banks, but margin money was not released. She informed that many applications are pending with branches in Tirupati district and requested all the concerned Banks to look into it and resolve the issues at the earliest.
(Action: Kakinada DCCB)

Shri. C. Hari Kiran, IAS, Special Commissioner Agriculture, Government of Andhra Pradesh expressed his concern over miniscule number of loans to Tenant farmers stating that in last year it was covered only one percent when compared to regular farmers. In terms of amount it was only 42% achievement against target of Rs 4000 crores. He informed that, during this year Government is going to create loan charge module for Tenant farmers and it will be updated every day by the revenue department and Banks can see and verify the CCRC (Crop Cultivation Rights Certificate) card and sanction the loan.

He also informed that as per the Hon'ble Chief Minister's directions department will go for earlier mode of insurance where farmers had to pay the premium. He informed that, Government will issue the G.O very shortly regarding insurance and requested Banks to act immediately on this aspect.
(Action: All Banks)

Hon'ble Chief Secretary advised the Special Commissioner Agriculture to discuss these issues immediately with bankers in the sub-committee meeting.

Shri A. Babu, IAS, Secretary Horticulture and Fisheries, Government of Andhra Pradesh requested NABARD to fix the unit cost for fisheries. NABARD has fixed unit cost for 34 activities and he requested to fix unit cost for remaining 5 activities and circulate the same to all the stakeholders. He requested NABARD to fully support in sanctioning of micro irrigation at the earliest.
(Action: NABARD)

He highlighted about RBI innovation hub which is promoting the friction-less credit model based on access of banks to the land records database of Government which would enable verification of the applicant could potentially reduce turn-around time for loan disbursement to 15 minutes. As of now only three Banks onboarded this platform in AP state and requested all the other Banks to onboard as early as possible so that in coming days, Banks can sanction credit to farmers and micro entrepreneurs.

Hon'ble Chief Minister launched Annual Credit Plan (Banking) for the financial year 2024 - 25.

The meeting concluded with vote of thanks to the chair, other dignitaries and member Banks by **Shri. Rajesh Kumar Patel, Chief General Manager, SBI.**



List of Participants

S. No	Name (Shri/Smt)	Designation	Organisation
CHIEF GUEST			
1	Nara Chandrababu Naidu	Hon'ble Chief Minister of Andhra Pradesh	Govt. of AP
Ministers- Govt of AP			
2	Payyavula Keshav	Hon'ble Minister for Finance, Planning; Commercial taxes & legislative.	Govt. of AP
3	K Atchannaidu	Hon'ble Minister for Agriculture, Cooperation, Marketing and Animal Husbandry, Dairy Development & Fisheries.	Govt. of AP
Officials- Govt. of India			
4	G Suneel Kumar Babu	NCSC (SC Commission)	Govt of India
5	J Ramachandraiah	AD Rural& Tech, Telecommunications	Govt of India
6	Dr. S Greep	State Director (KVIC)	Govt of India
7	P Chandra Teja	National Housing Bank	Govt of India
8	T Vidyasagar	DGM, SIDBI	Govt of India
Officials- Govt. of AP			
9	Neerabh Kumar Prasad, IAS	Chief Secretary	Govt. of AP
10	Peeyush Kumar, IAS	Principal Secretary (Finance)	Govt. of AP
11	P S Pradyumna, IAS	Secretary to Chief Minister	Govt. of AP
12	Kartikaya Misra, IAS	Additional Secretary to Chief Minister	Govt. of AP
13	Anil kumar Singhal, IAS	Special Chief Secretary (MA & UD)	Govt. of AP
14	Ajay Jain, IAS	Special Chief Secretary to Government (Housing, GVWV & VSWS)	Govt. of AP
15	Dr. N Yuvraj, IAS	Secretary to Government (Industries & Commerce)	Govt. of AP
16	K Sunitha, IAS	Prl. Secretary, Handlooms & Textiles,	Govt. of AP
17	V Vinay Chand, IAS	Secretary (Finance (B & IF))	Govt. of AP
18	C Hari Kiran, IAS	Spl. Commissioner of Agriculture	Govt. of AP
19	Ch Sridhar, IAS	MD, APTIDCO	Govt. of AP
20	Ahmed Babu, IAS	Secretary (Horticulture & Fisheries)	Govt. of AP
21	Adharsh Rajeendran, IAS	CEO (MSME Development Cooperation)	Govt. of AP
22	M Padmavathi	DDA (C&DA)	Govt. of AP
23	G Vijaya Kumari	Addl. CEO -SERP	Govt. of AP
24	M V S N Murthy	CIO (CIF, SLBC), Finance Dept.	Govt. of AP
25	Dr. G Raghunatha Reddy	Principal Scientist, Agriculture (Economics)	ANGRAU, GNT
RESERVE BANK OF INDIA			
26	A O Basheer	Regional Director, AP RO	RBI
27	Rajesh K Mahana	General Manager, AP RO	RBI
28	Ananthi. S	Dy. General Manager, AP RO	RBI
NABARD			
29	M R Gopal	Chief General Manager	NABARD
30	M S R Chandra Murthy	DGM	NABARD
SLBC of AP			
31	Sanjay Rudra	Executive Director, Union Bank of India	SLBC of AP
32	CVN Bhaskara Rao	General Manager, Union Bank of India	SLBC of AP



List of Participants

S. No	Name (Shri/Smt)	Designation	Organisation
33	E Raju Babu	AGM, Union Bank of India	SLBC of AP
34	Srinivas Dasyam	AGM, Union Bank of India	SLBC of AP
Executive Members from Banks			
35	Rajesh kumar Patel	Chief General Manager	SBI
36	T Kameswara Rao	General Manager	UBI
37	Shailesh Kumar	General Manager	SBI
38	A Sharada Murty	Dy. Zonal Head (DGM)	UBI
39	Vijayalakshmi C J	General Manager	Canara Bank
40	Ritesh Kumar	General Manager - Zonal Head	Bank of Baroda
41	Chandan Sahoo	DGM	Bank of Baroda
42	D S Murthy	Zonal Manager	Indian Bank
43	Venkata surya Kiran G	Asst. General Manager	Bank of India
44	Abhijit Sinha	Deputy General Manager	PNB
45	P Sathish Babu	Regional Head	CBI
46	K Pramod Kumar Reddy	Chairman	CGGB
47	K Prathapa Reddy	Chairman	APGVB
48	Satyaprakash Singh	Chairman	APGB
49	A S N Prasad	Chairman	SGB
50	Dr R. Shreenath Reddy	Managing Director	APCOB
51	J Ravindra Nath	SVP II	Axis Bank
52	Sai R Krishna	GM & Senior Regional Head	IDBI
53	Goutham Laxminarayana	Chief Manager, SLBC	SLBC
54	M P Sudhakara Rao	Sr. Manager	BOB
55	VNV Satyanarayana	Regional coordinator, SLBC	ICICI Bank Ltd
56	Rohinikumar C	Cluster Head	HDFC Bank Ltd
57	G.S.Sowmya	Asst. Manager, SLBC	SLBC
58	K Ramana Naik	Asst. Manager, SLBC	SLBC
59	Sunil R Kampa	Asst. Manager, SLBC	SLBC

