



***Proceedings of 207th Meeting of
STATE LEVEL BANKERS' COMMITTEE OF
ANDHRA PRADESH***

Date: 18.06.2019 - Time: 03.30 PM

Venue: A.P. Secretariat, Velagapudi

**STATELEVEL BANKERS' COMMITTEE OF ANDHRA PRADESH
CONVENOR  ANDHRA BANK**

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The 207th Meeting of SLBC of Andhra Pradesh was conducted on 18.06.2019 at A.P Secretariat at 03.30 P.M.

Sri K.V. Nancharaiiah, Circle General Manager & Convenor, SLBC has welcomed the participants to the 207th SLBC meeting.

Sri Y S Jagan Mohan Reddy, Hon'ble Chief Minister of AP has attended the meeting as Chief Guest. The detailed list of participants is enclosed.

Sri J Packirisamy, Managing Director & CEO, Andhra Bank & President, SLBC of AP informed that SLBC of AP has been playing a pivotal role in amicable resolution of issues by maintaining close liaison with the Government and controllers of banks and effectively monitoring the implementation of schemes at field level as per the guidelines. He thanked all stake holders for extending their unstinted support to SLBC in its effective functioning and look forward to the same in the coming years.

President, SLBC of AP highlighted the following:

- ❖ Priority is given to financing tenant farmers and an amount of Rs.4266 crores has been financed to tenant farmers for the year 2018-19 as against the target of Rs.7500 Crores, which is the highest among all states and requested bankers to chalk out an action plan to achieve 100% target during the current financial year.
- ❖ As per the directions of RBI under Aligning Roadmap for unbanked villages having population of more than 5000, out of the 567 villages which are to be provided with CBS enabled banking outlets, 519 villages are covered. He requested the controllers to initiate adequate measures for opening of Banking Outlets immediately in the remaining 48 villages.

Performance under various banking parameters & performance under ACP 2018-19:

- ❖ There are a total of 7,379 bank branches in the state as at the end of March 2019 of which 66% of the branches are located in Rural and Semi-urban areas.
- ❖ The total deposits outstanding as at end of March 2019 are to the tune of Rs.3,12,642 crores with an increase of Rs.26,784 crores over March 2018 with an Y-o-Y growth of 9.37 %.
- ❖ The total outstanding advances are Rs 3,97,350 crores with an increase of Rs. 65,329 crores over March 2018 with an Y-o-Y growth of 19.68 %.
- ❖ The CD Ratio of 127 % is one among the highest in the country.
- ❖ The outstanding under Priority Sector advances as at the end of the March 2019 is at Rs.2,40,220 crores constituting 72.35 % of ANBC against the regulatory norm of 40%.
- ❖ Total agricultural advances outstanding as at end of March 2019 is to the tune of Rs. 1,49,264 crores, constituting 45% of total credit against the regulatory norm of 18%.
- ❖ An amount of Rs 91,828 crores is outstanding under Small and Marginal Farmers sector as on 31.03.2019 constituting 27.66% of the ANBC against the RBI norm of 8%.

- ❖ The outstanding under Micro Enterprises as at the end of March 2019 is to the tune of Rs. 26,514 crores constituting 8% of ANBC against the RBI stipulation of 7.5% and total outstanding under MSME is Rs.58,025 crores constituting 17.5% of ANBC.
- ❖ The total disbursements under Priority Sector as at the end of March 2019 has been to the tune of Rs.1,49,414 crores against the annual disbursement target of Rs.1,44,220 crores for the year 2018-19 with an achievement of 103.6 %.
- ❖ The disbursements under agriculture sector has been Rs.1,06,560 crores against the annual target of Rs.1,01,564 crores, with an achievement of 105% as at the end of March 2019. The banks have been proactive and exceeded the target.
- ❖ The overall achievement of the Credit Plan target as at the end of March 2019 has been to the tune of 111% with disbursements of Rs.2,15,940 crores against the total target of Rs.1,94,220 crores.
- ❖ The disbursements under MSME have been to the tune of Rs.33,815 crores against the target of Rs.28,261 crores with an achievement of 120 %.

Further, **President, SLBC of AP** expressed that the banks in the state have always been in the forefront in carrying forward the vision of the Government by effectively implementing the welfare measures and performance of the banks in the state has been good during this financial year. He assured the Government with total support and involvement of SLBC and all banks for all round economic development of the state.

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

2.0 Sri Y S Jagan Mohan Reddy, Hon'ble Chief Minister of A.P highlighted on the following aspects:

- ✓ The finance extended under Agriculture sector is raised from Rs.87,612 crores in 2014 to Rs.1,49,264 crores in 2019. The loans taken by SHG groups which stood at Rs. 14,204 crores in 2014 increased to Rs.27,451 crores by 2019.
- ✓ Referring to the figures showing increase in assistance to agriculture sector & SHGs, he opined that the figures include the previous loans taken / renewal of loans by the farmers & SHGs along with interest. He observed that in spite of increase in numbers (finance extended to these sectors), there is a simultaneous increase in number of debt-ridden farmers and SHGs.
- ✓ State Government is proposing to give financial assistance of Rs 12500/- p.a. to farmer families under "Rytu Bharosa" Scheme for taking up crop cultivation.
- ✓ Bankers are requested not to adjust the amounts proposed to be released under Rythu Bharosa to previous loans of the farmers.
- ✓ Banks are requested to extend necessary cooperation to farmers as they have suffered heavy losses during the last five years due to drought.
- ✓ Further, he has informed that the Government has proposed to take-up the following steps to increase confidence among farmers and to give ultimate benefit to the farmers.
 - ❖ To provide Zero % interest on crop loans to the farmers.

- ❖ To pay the crop insurance premium amount on behalf of farmers to the insurance companies and also to pursue for the claim settlement.
- ❖ To release pending Input Subsidy amount to the farmers.
- ❖ To create “Calamity Relief Fund” to address distress of the farmers.
- ❖ To create “Market Stabilization Fund” to give remunerative price to crops produced by farmers.
- ✓ To improve literacy rate in the State, Government has proposed to pay Rs.15,000 to every mother towards children education.
- ✓ State Government would also provide financial assistance to SC, ST, BC, Minority, Women etc., to improve their living standards.

(Action: all Banks & Govt. Departments)

3.0 Launching of Annual Credit Plan (Banking Plan) for 2019-20:

President, SLBC of AP requested the Hon’ble Chief Minister to release the State Credit Plan for the Year 2019-20.

Hon’ble Chief Minister of Andhra Pradesh released the State Credit Plan for the year 2019-20.

Convener, SLBC of AP presented the highlights of ACP 2019-20.

- ❖ The total Credit plan outlay is at Rs.2,29,220 crores for 2019-20, with an increase of about 17% over the last year target and 13 % over the achievement of the previous year. The projection under Priority Sector in the present plan (Rs. 169200 Cr) is close to the projections of Potential Linked Plan (PLP) given by NABARD in the State Focus paper.
- ❖ The total outlay of Rs.1,15,000 crores earmarked for Agriculture for the current year with projected outlay towards Short Term Production credit being Rs.84,000 crores will adequately take care of the needs of the farming community of the state under Short Term Production credit. An amount of Rs.8,400 crores is projected under Short Term Production Loans for extending finance to Cultivators (Tenancy) which is 10% of the total short term credit.
- ❖ An allocation of Rs 24,000 crores has been made under agricultural term loans including allied activities.
- ❖ Farm Mechanization is given due importance with total outlay of Rs.2,712 Crores as Agriculture is facing lot of labour shortage for Agricultural Operations. Thrust is given to Minor/Micro Irrigation with allocation of Rs.1,442 crores and Plantation & Horticulture continues as a focused areawith a credit target of Rs.1,506 Crores projected for the State.
- ❖ Major thrust is given for Dairy Development with a credit projection of Rs.6,445 Crores, an amount of Rs.1,276 crores is allocated for Poultry, Rs.1,917 Crores for Fisheries Development, Rs.1,220 Crores for Sheep/Goat/Piggery and Rs.1,000 Crores for Agriculture Infrastructure & Rs.6,000 Crores for Ancillary Activities during the year 2019-20.

- ❖ SHGs which form an integral part of empowerment of Women has been allocated an outlay of Rs.16,819 crores under the plan with major thrust on Rural SHGs with an allotment of Rs.14,119 crores as suggested by GoAP.
- ❖ An amount of Rs. 36,000 crores has been allocated under the present plan to MSME sector to nurture and encourage the entrepreneurial talent existing in the state.
- ❖ An amount of Rs. 10,778 crores has been earmarked for Housing Sector and Rs. 2,733 crores for Education Loans.

Further, Convenor, SLBC of AP has presented Bank-wise allocations of Credit Plan 2019-20.

- ❖ **Priority Sector Advances:** Out of Total Priority Sector Advances target of Rs.1,69,200 Crores, the share of Public Sector Banks is 65.51% with an amount of Rs.1,10,837 crores, the share of Private Sector Banks is 11.68% with an amount of Rs.19,759 crores, the share of Regional Rural Banks is 13.71% with an outlay of Rs.23,201 Crores, the share of Co-operative Banks & other Financial Institutions is 9.10% with an amount of Rs.15,403 crores.
- ❖ **Agriculture Advances:** Out of total Agricultural Advances target of Rs.1,15,000 crores, the share of Public Sector Banks is 60.94% with an amount of Rs.70,086 crores, the share of Private Sector Banks is 9.91% with an amount of Rs.11,391 crores, the share of Regional Rural Banks is 16.76% with an amount of Rs.19,269 crores, the share of Co-operative Banks is 12.39% with an outlay of Rs.14,254 crores.

Convenor, SLBC of AP requested the controllers of banks in the state to align/synchronize their corporate business targets (at branch level , block level and at district level) with the Annual Credit Plans (ACP) as envisaged under the Lead Bank Scheme to ensure better implementation of credit plans. Further, he requested the banks in the state to ensure that the credit under Agril. Term Loans is channelized effectively for capital formation.

Convenor, SLBC of AP informed that the allocations and the targets fixed in the State Credit Plan are indicative and the banks can exceed / lend beyond the allocated targets as per the need and viability of the schemes.

The forum accepted the State Annual Credit Plan (Banking Plan) 2019-20 for implementation.

Hon'ble Chief Minister suggested banks to extend necessary support to farming community by evolving an action plan for implementation.

(Action: all Banks, LDMS, SLBC & Govt. Departments)

4.0 Sri Subrata Das, Regional Director, RBI expressed his satisfaction in attending 207th SLBC meeting and taking part in launching of the State Credit Plan for 2019-20. He urged bankers to focus on growth of Priority Sector lending.

The Regional Director observed that Reserve Bank of India has provided the SLBC platform for Government, Banks and other developmental agencies to share their views, priorities and chalk out the course of action to for achieving the objective of enhancing the flow of bank finance to priority sector and other sectors and to promote banks' role in the overall development of the rural sector.

Regional Director, RBI further highlighted the following;

- ✓ Banks have achieved the targets set for the last financial year and they should maintain the same momentum in the current financial year and help in achieving double digit growth of the State.
- ✓ As a part of Financial Inclusion, banking services are to be provided to the last mile. All banks are advised to activate the Business Correspondents in all inactive locations reported by the SLBC.
- ✓ Banks concerned are advised to focus on opening of CBS enabled Banking Outlets in the remaining 48 unbanked villages, having population of more than 5000.
- ✓ RBI has issued guidelines on relief Measures by banks in areas affected by Natural Calamities. Banks should extend relief measures in calamity affected areas as per extant RBI guidelines.
- ✓ Controllers are requested to advise the field functionaries to be proactive in extending necessary support to farmers.
- ✓ RBI has raised the limit for collateral free agricultural loans from the existing level of Rs.1.0 lakh to Rs.1.6 lakh. Banks should ensure adherence to the revised limit for collateral free agricultural loans.
- ✓ Banks are requested to extend necessary support in implementation of various schemes formulated by the Government.
- ✓ RBI advised convenor banks to invite and involve Small Finance Banks and Payment Banks in to SLBC and DCC fora. Suitable targets may be allocated to Small Finance Banks under Annual Credit Plan.
- ✓ Government Departments and Banks may proactively sort-out and resolve issues as far as possible in the sub-committee meetings.
- ✓ Banks are advised to take the help of Government departments in recovery of loans and maintaining the recovery culture.

(Action: all Banks, SLBC & Govt. Departments)

5.0 Sri S. Selvaraj, CGM, NABARD highlighted the following;

- ✓ While extending credit, there is a need to shift from quantitative approach to qualitative approach by ensuring asset creation and improving the livelihoods; to achieve this every bank has to undertake evaluation study and evolve strategies accordingly.
- ✓ State Credit Plan is prepared by taking the consideration of State Focus Paper of NABARD and Potential Linked Plans prepared by DDMs.
- ✓ NABARD has initiated the following development activities;
 - i. **E-Shakti** – Digitization of SHGs

- ii. **Mahila Shakti** – Promotion of SHGs/JLGs
- iii. **Rythu Shakti** – Formation of FPOs
- iv. **Jal Shakti** – Augmentation of irrigation and rural drinking water supply
- v. **Mitti Shakti** – Improving of Soil Health and promotion of Natural Farming
- ✓ State Government is requested to clear the pending interest subvention dues payable to Cooperative Banks.
- ✓ Banks to extend necessary support to tenant farmers.
- ✓ Ultimately there is a need to improve financial health of the farmer.

(Action: all Banks, NABARD & Agril. Department)

6.0 Sri L V Subrahmanyam, Chief Secretary, GoAP congratulated SLBC for launching of State Credit Plan for 2019-20 by Hon'ble Chief Minister and highlighted the following.

- ✓ Priority is to be given to Priority sector lending
- ✓ Administrative decisions are to be communicated to field level.
- ✓ Banks active participation required in implementation of Government schemes.
- ✓ Banks are requested to provide banking services covering all villages.
- ✓ Farming community should be benefited.
- ✓ Huge credit potential is available in the state and banks have to play key role to tap the potential.
- ✓ CD ratio in the state is good.
- ✓ There is a need to undertake a serious kind of review to overcome the unemployment problem.
- ✓ Awareness is to be created by providing training.
- ✓ Plan to achieve Annual credit Plan sector wise and season wise.

Further, **Chief Secretary, GoAP** informed that the Hon'ble Chief Minister is having a vision to perform higher and all stake holders are requested to cooperate in achieving this.

(Action: all Banks & Govt. Departments)

7.0 Sri Shamsheer Singh Rawat, Principal Finance Secretary, GoAP highlighted the following;

- ✓ Hon'ble Chief Minister's concern is towards poorest of the poor and disadvantageous sector.
- ✓ All stake holders are requested to look beyond the numbers and make it in practical.
- ✓ Hon'ble Chief Minister main agenda is to reduce the Farmers distress and SLBC is the most important forum to come out with necessary solutions.
- ✓ There is a need to rejuvenate SHG financing in the State.
- ✓ Needy & timely credit is to be provided to the farming community.
- ✓ Government is going to adopt Village Secretaries system to facilitate all Government schemes to reach the beneficiaries.
- ✓ Government is planning to implement the following major initiatives;
- ✓ Rythu Bharosa scheme
- ✓ Strengthening of SHGs

- ✓ Creation of Market Stabilization Fund
- ✓ Creation of Calamity Relief Fund
- ✓ Revival of Cooperative Sector
- ✓ All stake holders & SLBC are requested to play a key role in delivering the services to achieve above initiatives of State Government.
- ✓ Amount proposed to be released under Rythu Bharosa scheme should not to be adjusted to the old debts; banks are requested to take it with a true spirit in implementation of the scheme and see that it meets the intended purpose.
- ✓ Tenant farmers require additional support from bankers and all the controllers are requested to initiate steps to achieve the current financial year target.
- ✓ Banks to achieve the targets under Pradhan Mantri Mudra Yojana (PMMY).
- ✓ Banks are requested to extend necessary support to SC/ST and Women beneficiaries under Stand Up India scheme.
- ✓ Good number of Government Sponsored Schemes are pending for sanction and disbursement at bank branches. Controlling authorities of all Banks are requested to ensure that all the pending units are grounded by 31.07.2019.
- ✓ Requested SLBC to convene a separate sub-committee meeting for approval of action plans pertaining to various Government departments for the financial year 2019-20.
- ✓ Repayment Tracker: Banks are requested to come-on to the board and complete the process of MoU with Welfare Department, GoAP and share data regularly for better recovery assistance in Government sponsored schemes.
- ✓ To rejuvenate SHGs and to develop entrepreneurship, Government is coming with a new scheme. Bankers' cooperation is requested towards achieving this objective.
- ✓ Requested banks to provide view window facility to all Government accounts on priority.

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

8.0 Sri Budithi Rajasekhar, Principal Secretary, Agriculture & Co-operation Dept., GoAP thanked Hon'ble Chief Minister for setting a right context for a healthy discussion on financing to cultivators in SLBC forum and highlighted the following;

- ✓ Bankers are requested to extend necessary support to real cultivators.
- ✓ In the state of Andhra Pradesh, particularly in Districts like East Godavari, West Godavari, Krishna & Guntur majority of the lands are being cultivated by the tenant farmers.
- ✓ Performance of CGGB in extending finance to tenant farmers in JLG (Joint Liability Group) mode is appreciable.
- ✓ Government proposes to make amendments to Land Licensed Cultivators' Act, 2011 and Branch Managers and other field functionaries are requested to take initiative in extending finance to real cultivators.
- ✓ Banks have to extend finance to all real cultivators instead of fixing target of 10% of short term production credit.
- ✓ Tenant farmers are to be provided with collateral free agriculture loans up to Rs.1.60 lakhs.



- ✓ Banks are requested to share data on finance extended to farmers on real time basis to enable the Government to analyze and prepare an action plan to extend benefits to real cultivators.
- ✓ He complimented the NABARD for the initiatives taken on Climate Change & Mitti Shakti.
- ✓ All banks are requested to update themselves in climate change particularly while extending finance to Agriculture sector.
- ✓ Encourage tenant and disadvantaged farmers to adopt Natural Farming, so that they would reduce their dependence on external loans.
- ✓ Government proposes to introduce Village Secretary & Village Volunteer system, for every 50 families in a village which would give a good structural mechanism for banks to extend finance to real cultivators and for monitoring loans.

Principal Secretary, Agriculture & Co-operation Dept., GoAP assured the Hon'ble Chief Minister in protecting the farmers' needs and to improve income levels of farmers.

(Action: all Banks & Agril. Department)

9.0 Dr Rajat Bhargava, Principal Secretary, Industries, Infrastructure & Investment Dept., GoAP highlighted the following;

- ✓ Industrial sector is one of the focussed areas.
- ✓ MSME & Youth welfare needs improvement.
- ✓ Requested SLBC to have a re-look and increase the credit plan targets pertaining to MSME sector and Export Credit.
- ✓ Institutional trade programmes are to be taken place.
- ✓ RBI has issued guidelines on Restructuring of MSME loans. Officials from Industries Department are also part in the Regional and Zonal Committees of banks set up for revival of sick units.
- ✓ It is requested that the meetings to be convened regularly by banks and recommendation for rehabilitation in respect of all viable units found therein shall be made to the Industries Department to take necessary action and to bring out such units from sickness/support them even before they fall sick.
- ✓ Banks are requested to sanction loans to the units being established in Industrial Parks.
- ✓ Collateral free loans are to be extended to the entrepreneurs under CGTMSE scheme.
- ✓ There is a need to improve the skill development.
- ✓ MSME is one of the connecting links between the Yuvatha & Upadhi.
- ✓ Department will provide the necessary support to the bankers wherever required.

(Action: all Banks, SLBC & Industries Department)

10.0 Sri K.V. Nancharaiah, Circle General Manager & Convenor, SLBC has taken up the agenda items for discussion.

The minutes of 206th SLBC meeting held on March 26, 2019 and other meetings conducted up to 16.04.2019 were approved by the house.

11.0 President, SLBC of AP requested Government on the following;

- ✓ To reimburse the pending claims under Vaddi Leni Runalu / Pavala Vaddi scheme to banks.
- ✓ To assist in recovery of loans extended under RGK / VAMBAY (housing) schemes.
- ✓ Identification of tenant farmer /real cultivator by Government department.
- ✓ To instruct the concerned to take up renewal of LEC / CoC cards every year, which will enable/ help banks to extend crop loans to tenant farmers.

Further, **President, SLBC of AP** assured to Hon'ble Chief Minister that;

- ✓ Banks will extend necessary support to real cultivator.
- ✓ Banks will ensure that money proposed to be transferred under Rythu Bharosa scheme actually reaches the farmers and no deductions or adjustments will be made there from any outstanding loans or any other dues.
- ✓ Government is requested to avail credit facilities sanctioned by banks.

Dr Manmohan Singh, Special Chief Secretary, Revenue Department (Land, Endowments & Disaster Management & CCLA (FAC), GoAP informed that as per the Andhra Pradesh Land licensed Cultivators Act, 2011, Loan Eligibility Cards (LECs) are issued to tenant farmer, who raise crops with express or implied permission of owner or pattadar of land, Whereas Certificate of Cultivation is issued to tenant farmers by Agriculture Department. Further, he informed that the Department is working on for amendments to the Act.

Hon'ble Chief Minister of Andhra Pradesh informed that the Government has proposed to amend the Act without affecting the rights of owners, to enable cultivators to access credit from Banks. Banks have to extend necessary finance to real cultivators.

Chairman, CGGB suggested for a SERP (which monitors SHG bank linkage) like mechanism for extending finance to tenant farmers in JLG (Joint Liability Group) mode.

Hon'ble Chief Minister of Andhra Pradesh advised banks to share the suggestions with Principal Secretary, Agriculture & Co-operation Dept., GoAP & Principal Finance Secretary, GoAP for necessary consideration.

(Action: all Banks, Agriculture Dept., CCLA & Finance Department)

12.0 Loans extended against Pledge of Bengal Gram Produce:

Hon'ble Chief Minister of Andhra Pradesh informed that it has come to their notice that the borrowers who have availed loans against pledge of Bengal Gram produce in Kurnool, Kadapa, Ananthapuram & Prakasam districts have not repaid the loans as they are distressed with low minimum market price prevailing for selling the produce and have expressed their resentment over forcible auction of produce (Bengal Gram) stored in storage godowns.

Hon'ble Chief Minister of Andhra Pradesh requested the Banks and RBI to defer the auction process of Bengal Gram in Kurnool, Kadapa, Ananthapuram & Prakasam districts for further period



of 6 months. Further, the State Government proposed to provide assistance of Rs.1,700 per quintal on Bengal gram.

After discussions it was resolved that the SLBC may appraise RBI of the peculiar problems faced by the farmers & banks in the state and request RBI for special dispensation with regard to issue of instructions to banks “not to take any coercive steps in recovery of loans and defer the auction process of Bengal Gram produce for a minimum period of 6 months or till the Government to provide assistance to the farmers”.

(Action: Banks, SLBC & RBI)

13.0 Self Help Groups:

Hon’ble Chief Minister of Andhra Pradesh informed that Government & Banks have to take care of the needs of Self Help Group members in improving their livelihoods. To instil confidence among SHG members, Government proposes to provide;

- ❖ Interest Subvention to Self Help Groups.
- ❖ Relief assistance to SHGs on outstanding loan balances with banks as on 11.04.2019.

Chairman, CGGB informed that SERP is collecting the Balance Confirmation Certificates for performing accounts only and not collecting in respect of NPA accounts and requested Government to include NPA accounts also under the proposed scheme.

Hon’ble Chief Minister of Andhra Pradesh suggested Principal Finance Secretary to prepare modalities in this regard.

Principal Finance Secretary, GoAP informed that the issues & modalities will be discussed in sub-committee meeting.

(Action: Banks, SLBC, SERP & Finance Department, GoAP)

The meeting concluded with vote of thanks to the Chair, other dignitaries and member banks by Sri Mani Palvesan, Chief General Manager, State Bank of India.

Summary of Action Points emerged in the meeting

S.No	Action Point
1.	Banks to cover unbanked villages having population more than 5000 with CBS enabled Banking Outlets as per RBI guidelines. (Action: Banks concerned)
2.	Banks to achieve 100% of the target in extending finance to cultivators (tenancy) during 2019-20. (Action: all Banks)
3.	Controllers are requested to ensure that the pending units under Government Sponsored Schemes are to be grounded by 31.07.2019. (Action: all Banks)
4.	Government Sponsored Schemes : Approval of outlays for the financial year 2019-20 in sub-committee meeting (Action: SLBC & Welfare Departments)
5.	Repayment Tracker – Banks to enter MoU with Welfare Department, GoAP and share data regularly for better recovery of the Government schemes. (Action: all Banks)
6.	SLBC to take up the matter with RBI seeking special dispensation in view of the peculiar problem faced by the Bengal gram farmers in Kurnool, Kadapa, Ananthapuram & Prakasam districts as suggested by Hon'ble Chief Minister. (Action: all Banks, SLBC & RBI)
7.	Constitution of sub-committee for resolution of various issues in respect of Financing to Cultivators (tenancy), Vaddileni Runalu & Pavala Vaddi scheme, Relief assistance to SHGs. (Action: SLBC, Banks & Govt. Departments concerned)

LIST OF PARTICIPANTS

CHIEF GUEST

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

HON'BLE MINISTERS

Sl. No.	Name of the official Smt/Shri.	Designation	Organization/ Department
2	Pilli Subhash Chandra Bose	Deputy Chief Minister, Revenue	Govt. of A.P.
3	Buggana Rajendranath	Hon'ble Minister for Finance	Govt. of A.P.
4	Kurasala Kanna Babu	Hon'ble Minister for Agriculture	Govt. of A.P.
5	Peddireddy Ramachandra Reddy	Hon'ble Minister for Panchayatraj & Rural Development	Govt. of A.P.

CHIEF SECRETARY

6	L V Subrahmanyam, IAS	Chief Secretary	Govt. of A.P.
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SPECIAL INVITEES

7	Ajay Kallam	Principal Advisor to Honble Chief Minister of A.P	Govt. of A.P.
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SLBC OF A.P

8	J Packirisamy	Managing Director & CEO Andhra Bank & President, SLBC of AP	Andhra Bank
9	K V Nancharaiah	Circle General Manager & Convener, SLBC of A.P	Andhra Bank
10	Kota Ajay Paul	Asst. General Manager, SLBC	Andhra Bank

RESERVE BANK OF INDIA

11	Subrat Das	Regional Director	Reserve Bank of India
12	Sundaram Shankar	General Manager(FIDD)	Reserve Bank of India
13	M Usha	Dy. General Manager	Reserve Bank of India
14	B Ravishanker	Manager	Reserve Bank of India

NABARD

15	S Selvaraj	Chief General Manager	NABARD, AP RO
16	Prabhakar Behera	General Manager	NABARD, AP RO
17	B Ramesh Babu	Deputy General Manager	NABARD, AP RO

SIDBI

18	Sanjay Jain	General Manager	SIDBI
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ECGC

19	Prasanta Ku Padhi	Branch Manager	ECGC Ltd.
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OFFICIALS - GOVT. OF A.P

20	Dr Manmohan Singh, IAS	Special Chief Secretary, Revenue Department (Land, Endowments & Disaster Management & CCLA(FAC))	Govt. of A.P
21	Dr P V Ramesh, IAS	Special Chief Secretary to Hon'ble CM	Govt. of A.P
22	Karikal Valaven, IAS	Special Chief Secretary, B C Welfare Dept.	Govt. of A.P
23	Budithi Rajasekhar, IAS	Principal Secretary, Agriculture & Co-operation Dept.	Govt. of A.P
24	Shamsher Singh Rawat, IAS	Principal Finance Secretary	Govt. of A.P
25	Dr Rajat Bhargava, IAS	Principal Secretary, Industries, Infrastructure & Investment Dept.	Govt. of A.P
26	K Damayanthi, IAS	Principal Secretary, Women, Child Welfare & Disabled Welfare Dept.	Govt. of A.P
27	Siddarth Jain, IAS	Commissioner, Industries Dept.	Govt. of A.P
28	Solomon Arokiaraj, IAS	Secretary to Hon'ble CM	Govt. of A.P
29	J Syamala Rao, IAS	Secretary, Municipal Administration & Urban Development Dept.	Govt. of A.P
30	K Ramgopal, IAS	Secretary, Minority Welfare Dept.	Govt. of A.P
31	B Rama Rao, IAS	Director, BC Welfare and VC&MD AP BC CO-OP Finance Corpn.	Govt. of A.P
32	C Naga Rani, IAS	Director, Handloom & Textiles Dept.	Govt. of A.P
33	Ram Shankar Naik, IAS	Commissioner, Fisheries Dept.	Govt. of A.P
34	M Girija Shankar, IAS	Commissioner Panchayat Raj & Rural Development Dept., and CEO, SERP(FAC)	Govt. of A.P
35	Mukesh Kumar Meena, IAS	Secretary, Social Welfare & Tribal Welfare	Govt. of A.P
36	Vijaya Kumar G. Srkr, IAS	VC & MD, AP State Scheduled Caste Co-op Finance Corpn.	Govt. of A.P
37	Chiranjiv Choudhary, IFS	Commissioner & EO Secretary,	Govt. of A.P



		Horticulture & Sericulture Dept.	
38	Y M Reddy, IFS	Secretary, Co-operatives & Marketing	Govt. of A.P
39	Dr KVV Satyanarayana, IRAS	Special Secretary, Finance (B&IF) Dept.	Govt. of A.P
40	Sura BalaKrishna	I/c Special Commissioner, Dept.of Agriculture	Govt. of A.P
41	Krishna Duvvuri	Special Secretary to Hon'ble CM	Govt. of A.P
42	P Chinna Thataiah	Managing Director, MEPMA	Govt. of A.P
43	E Ravindra Babu	MD, TRICOR	Govt. of A.P
44	Dr Y Ali Akbar Basha	VC & MD, AP State Minority Finance Corpn.	Govt. of A.P
45	S V Giridhara Rao	Joint Director, Industries & Commerce Dept.,	Govt. of A.P
46	S Johar Basha	Joint Director, Handlooms & Textiles Dept.	Govt. of A.P
47	E Kalyani	Dy. Director, Finance Dept.	Govt. of A.P
48	G Jyothi	Dy. Commissioner, RD dept.	Govt. of A.P
49	Dr G C Kishore Kumar	Director, Dept. of Welfare of Differently abled & Senior Citizen	Govt. of A.P
50	Sridhar	Joint Director, Agrl. Department	Govt. of A.P
51	B S Srinivasacharyulu	Asst Director, Agrl. Department	Govt. of A.P
52	T Vijaya Kumar	Advisor, Agrl. Department	Govt. of A.P
53	Md. Liyakhat Ali	General Manager, AP State Kapu Corpn.	Govt. of A.P
54	Mahabub Basha	General Manager, AP Minorities Finance Corporation	Govt. of A.P
55	M Kesava Kumar	DGM,SERP	Govt. of A.P
56	PV Ramesh	EO, Planning, S C Corporation	Govt. of A.P
57	P Nagarjun	OSD, (Technical), Ry. S.S.	Govt. of A.P
58	P Krishna Rao	OSD, V C Planning, Ry. S.S.	Govt. of A.P
59	M Bala Bhaskar	Consultant, SERP	Govt. of A.P
60	M Subrahmanyeswara Rao	State Mission Coordinator, MEPMA	Govt. of A.P
61	Ravi Marri	Delivery Partner to Govt.	TCS for GoAP
62	P Vijaya Rathna Kumar	Project Manager, TCS	TCS for GoAP

OFFICIALS – GOVT. OF INDIA

63	A G Rao	Asst. Director, State Officer, KVIC	Govt. Of India
64	G Raghavendra Rao	Dy Director General, Dept. of Telecommunications	Govt. Of India

65	Sonia Bhalla	DM, National Housing Bank	Govt. Of India
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INSURANCE COMPANIES

66	G G Raju	Dy Manager, AIC of India	Govt. Of India
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PUBLIC SECTOR BANKS

67	Mani Palvesan	Chief General Manager	State Bank of India
68	K S D Siva Vara Prasad	General Manager	Andhra Bank
69	D V Prasad Rao	General Manager	Canara Bank
70	M Guru Moorthy	Dy. General Manager	Andhra Bank
71	M Venkateswara Swamy	Dy. General Manager	Andhra Bank
72	S Jagannatha Swamy	Dy. General Manager	Andhra Bank
73	P V Prasad	Zonal Manager	Indian Bank
74	M S Arora	DY. General Manager	Syndicate Bank
75	Dr K Ravindranath	DY. General Manager	Union Bank of India
76	K Vinod Babu	DY. General Manager	Bank of Baroda
77	A Udaya Bhaskar Reddy	DY. General Manager	Punjab National Bank
78	E Karimlal	DY. General Manager	IDBI Bank
79	Divesh Dinkar	DY. General Manager	Bank of Maharashtra
80	S V M Krishna Rao	DY. General Manager	Punjab & Sind Bank
81	S Raja Guru	Dy. General Manager	United Bank of India
82	K Chitti Babu	Asst. General Manager	State Bank of India
83	N Venkateswarlu	Asst. General Manager	State Bank of India
84	D Venkateswara Rao	Asst. General Manager	State Bank of India
85	N V S Prasad Reddy	Asst. General Manager	Oriental Bank of Commerce
86	K V Rajasekhara Rao	Asst. General Manager	Allahabad Bank
87	D Rama Prasada Rao	Area Manager	Bank of India
88	G Venkateswara Reddy	Chief Manager	Indian Bank
89	L Raghavendra Rao	Chief Manager	Bank of Baroda
90	Radha Rani	Senior Manager	Andhra Bank
91	I Ravi	Senior Manager	Corporation Bank

REGIONAL RURAL BANKS

92	A Venkata Reddy	Chairman	APGB
93	K Praveen Kumar	Chairman	APGVB
94	V Brahmananda Reddy	Chairman	CGGB
95	B Suri Babu	Chairman	SGB

APCOB

96	K Tulasi Prasad	CEO& MD (FAC)	APCOB
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PRIVATE SECTOR BANKS

97	Shantanu Samaddar	Zonal Head	ICICI Bank
98	A Mukundan	Circle Head	HDFC Bank Ltd
99	Tatikonda Srinivas	Asst General Manager	ICICI Bank
100	J Rajasekharan	Asst General Manager	City Union Bank
101	K L Narasimha Rao	Vice President	Kotak Mahindra Bank
102	Ch Sreenivasa Rao	Dy. Vice President	Axis Bank
103	B Seshi Reddy	Asst Vice President	Lakshmi Vilas Bank
104	E Mallikharjuna Rao	Asst Vice President	Federal Bank
105	M Raghu Vinay	Chief Manager	Dhanalakshmi Bank
106	P Ramesh	Chief Manager	Catholic Syrian Bank
107	R Alagar Rajan	Chief Manager	Tamilnadu Mercantile Bank
108	P Suresh	Chief Manager	Coastal Local Area Bank Ltd
109	Sankar Kanigalpula	Senior Manager	Yes Bank Ltd
110	J Rambabu	Senior Manager	IDFC Bank
111	Srinivas V	Branch Manager	RBL Bank Ltd.
112	V Hareesh Babu	Branch Manager	Indusind Bank
113	M Sudheer	Manager	Karnataka Bank
114	M Sudheer Chowdary	Manager	Karur Vysya Bank

SMALL FINANCE/PAYMENT BANKS

115	Sk Vali	Zonal Manager	FINO Payment Bank
116	G Phani Kumar	Asst Vice President	Equitas Small Finance Bank
117	Sangam Babu	Senior Manager	ESAF Small Finance Bank

LEAD DISTRICT MANAGERS

118	P Venkateswara Rao	L.D.M, Srikakulam	Andhra Bank
119	B V Subrahmanyam	L.D.M, East Godavari	Andhra Bank
120	A Ramachandra Rao	L.D.M, West Godavari	Andhra Bank
121	K Ganapathi	L.D.M, Chittoor	Indian Bank
122	K Srinivasa Rao	L.D.M, Vizianagaram	State Bank of India
123	Y Srinath Prasad	L.D.M, Visakhapatnam	State Bank of India
124	V Mohan Murali	L.D.M, Anantapur	Syndicate Bank
125	Anjaneya Chari J	L.D.M, Kadapa	Syndicate Bank
126	Y V Ramprasad Reddy	L.D.M, Nellore	Syndicate Bank



127	M V Sudhakar	L.D.M, Prakasam	Syndicate Bank
128	K L Srinagesh	L.D.M, Kurnool	Syndicate Bank

OFFICERS FROM SLBC

129	Vunnam Rajesh	Senior Manager	Andhra Bank
130	P Koteswara Rao	Senior Manager	Andhra Bank
131	N Anil Babu	Senior Manager	Andhra Bank
132	B Subrahmanyam	Manager	Andhra Bank
133	Nadeem Anwar Ansari	Manager	Andhra Bank