

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



కన్వీనర్ : యూనియన్ బ్యాంక్ ఆఫ్ ఇండియా, 2వ అంతస్తు, ఆంధ్రా బ్యాంక్ బిల్డింగ్, ఆర్.ఆర్. అప్పారావు వీధి, విజయవాడ - 520 001
संयोजक : यूनियन बैंक ऑफ इंडिया, 2 मंजिल, आन्ध्र बैंक बिल्डिंग, आर.आर. अप्पाराव सड़क, विजयवाड़ा - 520 001
Convenor : Union Bank of India, 2nd Floor, Andhra Bank Building , R.R. Appa Rao Street, Vijayawada - 520 001
दूरभाष Phone: 0866-2662522, 2562518 ई-मेल e-mail: slbc@unionbankofindia.com वेबसाइट website: www.slbcap.nic.in

Lr. No: SLBC/196/135

Date: 02.11.2022

All Members of State Level Bankers' Committee of Andhra Pradesh

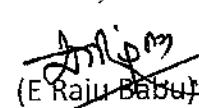
Dear Sir,

Reg: Minutes of 220th State Level Bankers' Committee Meeting held on 11.10.2022 at AP Secretariat, Velagapudi

We enclose herewith the minutes of 220th meeting of State Level Bankers' Committee of Andhra Pradesh held on 11.10.2022 at AP Secretariat, Velagapudi.

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

Yours faithfully,


(E Raju Babu)



Assistant General Manager & Coordinator, SLBC of Andhra Pradesh

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

Encl: as above

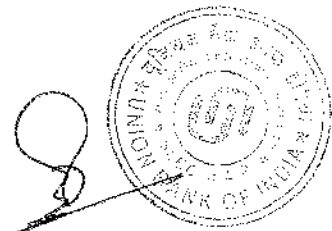
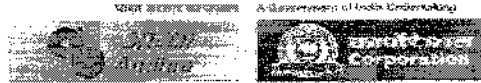
**Proceedings of 220th Meeting of
STATE LEVEL BANKERS' COMMITTEE OF ANDHRA PRADESH**

Date: 11.10.2022 - Time: 11.00 AM

Venue: AP Secretariat Velagapudi

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

यूनियन बैंक  **Union Bank**
of India



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

The 220th Meeting of SLBC of Andhra Pradesh was conducted on 11.10.2022 at AP Secretariat Velagapudi at 11.00 AM.

The meeting commenced with presentation of flower bouquet to Sri Buggana Rajendranath, Hon'ble Finance Minister by Sri B Sreenivasa Rao, General Manager, Corporate Office, Union Bank of India.

Sri Navneet Kumar, General Manager & Convener, SLBC extended a warm welcome to the Hon'ble Finance Minister, Special Chief Secretaries, other dignitaries from Government of AP, RBI, NABARD and others who attended the 220th SLBC meeting.

Convener, SLBC presented the agenda items to the house for discussion.

Sri Buggana Rajendranath, Hon'ble Finance Minister, attended the meeting as Chief Guest. The excerpts of his address are as follows.

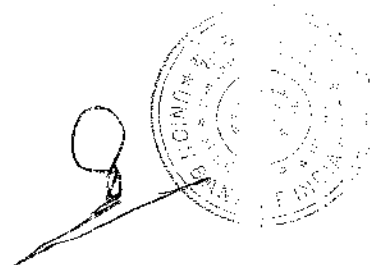
He appreciated bankers for their support and participation in various schemes more particularly post Covid-19, helping to keep economic trajectory on a rising trend. He also lauded the NABARD for their support to various State Govt projects.

He acknowledged the notable performance of the Annual Credit Plan 2022-23 target achievements on June 2022 for agriculture, MSME and priority sector advances. However, he expressed concern that despite achieving MSME sector targets, there is still ample potential for the sector for lending thereby increasing the employment opportunities. He advocated that bankers to have a positive and pragmatic view of this sector, particularly more thrust for Micro Enterprises.

He was also critical about under performance in Tenant farmers lending and advised for improving the performance through JLG mode. He also drew the attention of the bankers on high rejection rate in KCC applications of fishery activity and advised to provide PMMY loans if the activity not fit under KCC guidelines. He also underscored that AP state has longest coastal line in the country and therefore has ample scope to finance to the activity.

He underscored that the government schemes like Stand-Up India, MUDRA need greater support. The financial credit support under these schemes enables the lower strata of the population to grow as entrepreneurs. Simultaneously, he requested bankers to further improve the performance under State government flagship program of YSR Jagananna Nagar.

He highlighted that AP is one of the leading states in respect of export activities but bank lending towards the activity is not commensurate to the demand, which needs a closer attention. He advised the SLBC to convene a Sub Committee meeting to discuss further to improve and reflect true export credit in the state.



He also informed that as per the vision of Hon'ble Chief Minister, skill hubs are being established in all assembly constituencies with an objective to provide better skill training to the unemployed youth to improve their employment opportunities. He requested the bankers to align various skill development activities being implemented by banks with the Govt skill hubs to expand spectrum further.

He also requested the bankers to cooperate for physical Internship's programme to the students of Conventional Degree Programmers and Engineering programmers and advised to prepare detailed SOP for better implementation.

Sri Ajani Misra, General Manager, RBI, lauded the good performance for the first quarter in all parameters, simultaneously emphasizing the low performance in respect of statutory norm of Micro enterprises.

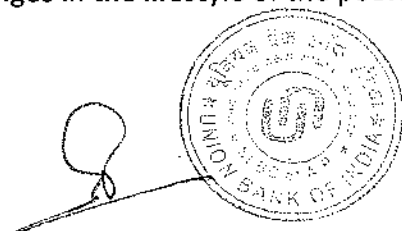
He also informed the house about the RBI initiative of Digitalization of Rural Finance in India, a pilot programme for Kisan Credit Card lending, which aims to bring more efficiency, reduce the costs for the borrowers and reduce TAT significantly. The pilot was commenced in Madhya Pradesh and Tamilnadu with Union Bank of India and Federal bank respectively as partner banks with active cooperation of the state governments.

He further informed that RBI during the Monetary Policy committee meeting in September 2022, increased the repo rate under the liquidity adjustment facility by 50 basis points to 5.90 per cent based on assessment of current and evolving macroeconomic situation.

While appreciating the best efforts of the banks in the State in achieving the objective of 100% digital district in YSR Kadapa, Guntur and Srikakulam districts, he requested similar zeal and enthusiasm from the bankers in achieving the digitalization of six additionally identified districts of the State.

Sri B Sreenivasa Rao, General Manager, Union Bank of India, Central Office, Mumbai, in his inaugural address highlighted the following.

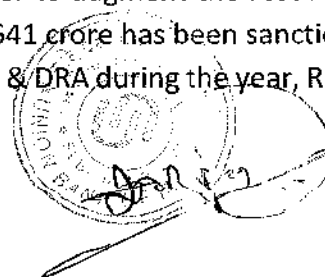
- Delighted to know that Hon'ble Minister for Finance is attending as Chief Guest for the SLBC meeting in the state, and closely monitoring and advising the house in key areas.
- Now the conditions are normalized, and economy is trading on a rising trajectory, he requested bankers to work to accelerate the momentum in sync with the growing economy.
- The State of Andhra Pradesh is growing steadily on all fronts be it social, economic or developmental under the able leadership of our visionary Chief Minister.
- It's also heartening to know that Govt of AP has launched numerous welfare and developmental schemes reaching down to the last mile in an extremely transparent, seamless and efficient manner generating transformative changes in the lifestyle of the poor.



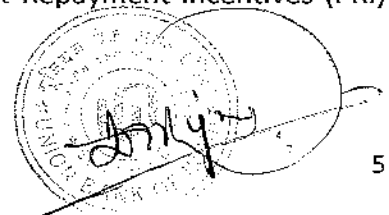
- The formation of 13 new districts in the state is certainly a laudable step by our dynamic CM. This administration decentralization initiative would also pave the way for the banks to have easy accessibility to the District Administration to coordinate on various issues.
- Informed that the advent of systems like Village Secretariat and Rythu Bharosa Kendras at gross root level have been bringing paradigm change in the rural economic landscape in the state.
- The e- panta/crop concept is also another farmer centric measure, where original cultivators are receiving all eligible benefits in a more transparent manner. He suggested Bankers to use the platform for ensuing veracity of land records and crop details.
- He underscored that Govt of AP is extending all possible assistance to the banking fraternity in the State and the state machinery and banks are working hand in sync and in a congenial atmosphere.
- Allied agriculture sectors are also a significant source of income for the farmers apart from crop production and, therefore, there is a need to focus attention to support these sectors. I urge attention of all bankers present here to clear pending KCC- Animal Husbandry and Fishery applications which are mobilized during the special KCC district level campaign.
- The recommendations of RBI under National Strategy for Financial Inclusion (NSFI) 2019-24 for strengthening of ecosystem for digital financial services, access to livelihood and other skill development programmes etc. also needs to be implemented as per fixed timelines.
- While appreciating the best efforts of the banks in the State in achieving the objective of 100% digital districts in YSR, Guntur and Srikakulam, he requested similar zeal and enthusiasm from the bankers in making freshly identified 6 more districts digital as well in the state.
- Further he also outlined the banking key indicators position and Annual Credit Plan progress.
- He requested the Government for release of Rs 32.98 Crore RSETI pending Dues, and recalled deliberations of 219 SLBC Meeting and Hon'ble Chief Minister's Instructions to the concerned department.
- He solicited all member banks to bestow serious attention to the action points of this meeting for implementation in letter and spirit to reach the expectations of the Government.
- He thanked all stake holders for the unstinted support extended to SLBC in its effective functioning for the last 38 years. We look forward to continuance of the same in the coming years too

Sh. N. S. Murthy, General Manager, NABARD, Andhra Pradesh Regional Office, Highlighted following.

- During FY 2021-22, Andhra Pradesh Regional Office, NABARD, had disbursed around Rs 39,708 crore to GoAP, State-owned Corporations and various banks in the State. Out of which, an amount of Rs 26,974 crore was extended as refinance to the banks for crop production and other agricultural activities. In order to augment the resources of the State Government for rural infrastructure creation, Rs2,641 crore has been sanctioned under RIDF XXVII. For new business initiatives, under NIDA, CFF & DRA during the year, RO had supported the state Govt. to the tune of Rs11,083 crore.



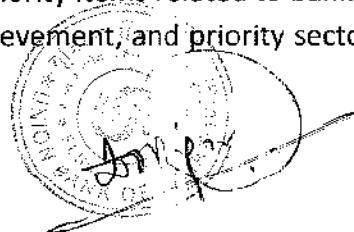
- During FY 2022-23 (as on 31 August 2022), Andhra Pradesh Regional Office, NABARD, has disbursed Rs4,134 crore to GoAP, State-owned Corporations and various banks in the State. Out of which, an amount of Rs 3,906 crore was extended as refinance to the banks for crop production and other agricultural activities.
- Under RIDF, NABARD has sanctioned Rs 1414.75 crore as against the State's allocation of Rs 2500 crore. NABARD has disbursed Rs 407 crore as against the target of Rs 1900 core for FY 2022-23.
- **During FY 2021-22**, NABARD had sanctioned and released Rs 295 crores to the Government of Andhra Pradesh (GoAP) under Section 27 of the NABARD Act 1981 towards the reimbursement of share capital contribution to Andhra Pradesh State Co-operative Bank (APStCB) and 9 DCCBs.
- Credit plays an important role in the development and planning process. The economy during the last three quarters has shown improvement and is on the revival path. NABARD has estimated a credit potential of Rs 2.86 lakh crore for the year 2023-24 under priority sectors, as against the credit potential of Rs 2.54 lakh crore for the year 2022-23, a growth of 13% (growth varies from district to district).
- NABARD is in the process of finalizing PLPs and DDMs will share the PLP 2023-24 with respective LDMs. NABARD thanked SLBC and sponsor banks for appointing LDMs in newly formed districts and providing data for the preparation of 26 PLPs for FY 2023-24.
- Under Priority Sector Lending, as against the credit target of Rs 2.35 lakh crore given by SLBC, the State has achieved 0.74 lakh crore (31%) till 30 June 2022. Banks are progressing well and are expected to achieve the target. While there is improvement in agriculture term-loan lending, the outstanding in short-term lending for crop production has stagnated at Rs1.22 lakh crore for the last 15 months, despite an increase in SoF. This needs to be examined.
- Under Short Term Lending, the State has achieved 27% of the credit target i.e., Rs 0.32 lakh crore as on 30 June 2022 as against the credit target of Rs 1.21 lakh crore.
- The Union Cabinet has approved restoring Interest Subvention on short-term agriculture loans to 1.5% for all financial institutions. Thus, an Interest Subvention of 1.5% will be provided to lending institutions (Public Sector Banks, Private Sector Bank, Small Finance Banks, Regional Rural Banks, Cooperative Banks and Computerized PACS directly ceded with commercial banks) for the financial year 2022-23 to 2024-25 for lending short term agri-loans up to Rs3 lakh.to the farmers. An increase in Interest Subvention will ensure the sustainability of credit flow in the agriculture sector as well as ensure the financial health and viability of the lending institutions especially Regional Rural Banks & Cooperative Banks, ensuring adequate agricultural credit in the rural economy.
- Banks may consider financing working capital requirements for animal husbandry and fisheries activities under KCC. Interest subvention and Prompt Repayment Incentives (PRI) are also available.



- Ensuring hassle-free credit availability at a cheaper rate to farmers has been the top priority of the Government of India. Accordingly, the Kisan Credit Card scheme was introduced for farmers, to empower them to purchase agriculture products and services on credit at any time. To ensure that the farmers pay a minimal interest rate to the bank, the Government of India introduced Interest Subvention Scheme (ISS), now renamed as Modified Interest Subvention Scheme (MISS), to provide short-term credit to farmers at subsidized interest rates.
- Under this scheme, short-term agriculture loan upto Rs.3.00 lakh is available to farmers engaged in Agriculture and other allied activities including Animal Husbandry, Dairying, Poultry, fisheries etc. at the rate of 7% p.a. An additional 3% subvention (Prompt Repayment Incentive - PRI) is also given to the farmers for prompt and timely repayment of loans. Therefore, if a farmer repays his loan on time, he gets credit at the rate of 4% p.a.
- The Banks may try to diversify the finance to the sectors like Integrated Farming Systems, agri-infrastructure and farm mechanization, especially towards new technologies like Kisan drones.
- Special scheme for saturation of enrolment of eligible operative PMJDY A/c holders under Social Security Schemes (SSS) – PMSBY and PMJJBY in 117 Aspirational Districts of 28 States had been introduced by DFIBT, NABARD from February 2022. Banks may conduct awareness programmes in aspirational districts of AP, i.e., YSR Kadapa, Visakhapatnam and Vizianagaram. Grant assistance for the same is available with NABARD. Further, grant assistance for the conduct of Financial Literacy Camps is also available with NABARD. The grant support of Rs. 6,000/- and Rs. 5,000/- is being provided for the Special Focus Districts (SFD) and non-Special Focus Districts respectively. NABARD conducted a workshop for bankers in Vijayawada on 19.07.2022 to appraise them about the extent of grant support and various schemes under FIF.
- Banks may give thrust to lending to small and medium Enterprises in a big way as these sectors contribute to an increase in household incomes and an increase in employment. The present share of 13% of the MSME sector out of overall loans extended by banks needs to be improved as this is an indicator of the development of the state.
- NABARD provides promotional grant assistance to Panchayati Raj Institutions (PRIs) / Rural Development Department (RDD) for various developmental projects under Gramya Vikas Nidhi, Financial Inclusion Fund & Women SHG Development Fund, Rural Infrastructure Promotion Fund and Climate Change Fund. PRIs and RDD may explore the possibility of convergence of schemes for rural development.

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

SLBC is an important forum to discuss and resolve various priority items related to banking sector in the State. He expressed satisfaction on the overall ACP achievement, and priority sector lending in the first quarters of the year.



He urged the bankers to bestow greater focus on the flagship program of YSR Jagananna Nagar, as the Government is committed to hand over houses to the beneficiaries very shortly. In view of slow progress in sanction and disbursement, stipulated a timeline of October end for balance application submission and 100 % sanction in all eligible cases by month end of November 2022 and disbursement by December 2022. He advised all stakeholders of the scheme to abide by the timelines.

He also advised to improve the lending for MSME sector as the Government is also extending all possible support like release of incentives/subsidies regularly to ensure its flourish in the state.

He requested the banks to improve the lending to Education and Housing sector.

He also highlighted the reforms in power sector being implemented in the state as per the advice of the Govt of India, where power subsidy will be routed through the farmers account in DBT mode which enables them to understand the quantum subsidy being provided by the Government leading to judicious use of power. There are 1.52 lakhs accounts to be opened for the farmers and urged the banks to open by the end of Nov 2022 with support of village secretariat staff. He also advised the SLBC, to make this subject as regular agenda in ensuing SLBC meetings in view of its importance and close review.

He further informed that Sustainable Development Goals (SDG) is a comprehensive roadmap for the progress to be made by the States by implementing the targets. As far as banking sector is concerned, ATMs and bank branches per lakh population are the important indicators. As per the statistics, numbers of available ATMs per lakh population in our state is 20.71 against the national average of 28.31, similarly number of functioning commercial banking outlets is 14.99 which is also lower than the national average.

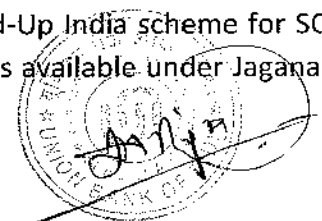
He requested the SLBC to prepare specific plan of action to improve our state position in these parameters.

He also advised the banks to complete the pending subsidy returns by end of November 2022 as the matter has been pending since long time.

He highlighted that, SHG programme in the state became successful due to systemic and structured organizational support from Government and active involvement of bankers. He requested the Banks to consider for reduction of interest rates and waiver of processing charges on these loans as a special case for AP state in view of its greater support.

Special Chief Secretary, Industries and Commerce Department, GoAP, informed that the credit flow for MSME sector is good, at same time requested the banks to ensure all needy MSME entrepreneurs shall be covered with required credit support. He also advised to consider enhancing the target for small and medium enterprises in ACP in view of the available potential.

He was also stressed the importance to improve progress under Stand-Up India scheme for SC/ST segment people. He also requested the bankers to align the incentives available under Jagananna



Badugu Vikasam scheme with relevant credit schemes enabling the beneficiary to receive additional benefits along with bank credit.

He also advised the SLBC to conduct monthly subcommittee meetings on MSME sector to discuss and resolve various issues in time bound manner.

Sri Ch Sreedhar, MD AP TIDCO, informed that steps are afoot to handover almost 1.15 lakh houses to the beneficiaries by Dec 2022. Requested the banks to expedite the AP TIDCO loan disbursement process as per the suggested timelines

Smt V Vijayalakshmi, MD, MEPMA appealed bankers to clear all pending Jaganna Thodu and PM SVANIDhi applications.

Deputy General Managers of BOB & BOI submitted the house that, the VLR/PV (Vaddi Leni Runalu /Pavala Vaddi) claim amount of their Banks is yet to be received from the Government and requested the Government for a favorable and speedy action.

Special Chief Secretary, Finance, Govt of AP advised them to take up the matter with Agriculture department for suitable action.

Representative from Higher Education Department, Govt of AP submitted that revised curriculum was introduced for the student of conventional degree and skill development courses from the Academic Year 2020-21. The unique feature of the revised curriculum is mandatory 10 months internship, to be imparted in three phases. During the second and third phases Internship/Apprenticeship/On the job Training to be accorded to the students for the period of 2 and 6 months respectively.

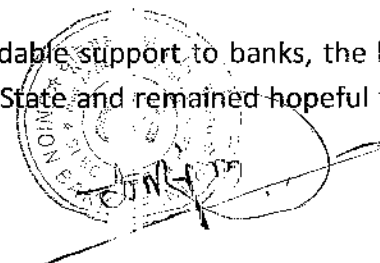
He requested the Banks to permit the students who are drafted for internship to have branch level on job training.

Convener, SLBC while welcoming the initiative, submitted certain concerns in allowing the students to access the Bank Branch operational activities in view of certain restriction ARY guidelines, which needs special permission from respective Banks' Central offices.

Special Chief Secretary, Finance, Govt of AP advised the SLBC to discuss the matter at length in Sub Committee meeting, and to prepare an adoptable SOP considering views and opinions of the member banks. He suggested to convene Sub Committee meeting at an early date.

Convener, SLBC of AP on behalf of all member banks assured the house that bankers in the state would continue their support and cooperation for effective implementation of all bankable state government schemes. He informed that the Jagananna Nagar Housing scheme would enhance business potential for the banks and assured that the lending progress would be sped up and would meet the stipulated timelines to bring the scheme at logical end.

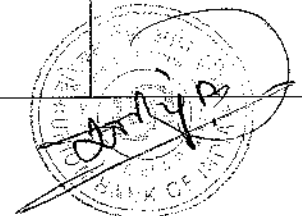
He thanked the State government administration for their laudable support to banks, the kind of congenial atmosphere resulting in overall development of the State and remained hopeful for the same in the future as well.



The meeting concluded with vote of thanks to the chair, other dignitaries and member banks by Sri R S Reddy, MD, APCOB.

Summary of Action Points emerged in the meeting

S.No.	Agenda item	Action Point	To be attended By
1	SDG	Special plan of action to be rolled to improve the state position in respect of Branch and ATM network in the State as per the value set by NITI AYOOG	All Banks, LDMS and SLBC
2	AP TIDCO YSR Jagananna Nagar scheme	Applications to be submitted to bank branches by 30 th Oct 2022 Sanctions to be accorded in all eligible cases by 30 th Nov 2022 Disbursement of loans to completed in all cases as per the progress of the project by Dec 31 st , 2022.	All concerned banks
3	SLBC Sub-Committee Meetings	1. Monthly Sub Committee meeting on MSME 2. Internship/Apprenticeship/On the job Training to the students at Bank branches	SLBC
4	SHG Loans- Interest Reduction & waiver of processing and documentation charges	Banks to explore the possibility to reduce the higher rate of interest and full waiver of processing and documentation charges irrespective of loan limit.	Banks
5	Tenant Farmer Finance	Banks have to encourage finance to the tenant farmers through JLG mode.	All Banks
6	Digital District	State controllers of banks shall instruct their district coordinators of Bapatla, Eluru, East Godavari, Kurnool, Palnadu, SPSR-Nellore, to extend their fullest cooperation in achieving the 100% digitalization of the district by December 31,2022.	Action: All banks

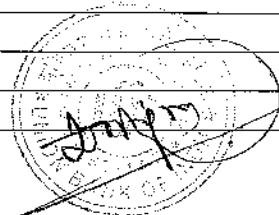


S.No.	Agenda item	Action Point	To be attended By
7	Alignment of Skill development activities	To explore the possibilities to align various skill development activities being implemented by banks with the Govt skill hubs to expand spectrum further.	Action: Banks & Skill Development Dept, Govt of AP.
8	power subsidy - DBT mode - Opening of Bank accounts.	Banks accounts to be opened for the identified farmers by the end of Nov 2022 month with support of Village secretariat and Electricity depart staff.	Banks and VS/WS dept/Energy (Electricity)Dept.
9	Subsidy Return of various Corporation loans	Banks to complete the pending subsidy returns by end of November 2022.	Action: Banks
10	VLR/PV (Vaddi Leni Runalu /Pavala Vaddi) - Pending Claim amount	Banks to take up the matter with Agriculture department for suitable action.	UBI, BOB & BOI.

List of Participants

S.No	Name (Shri/Smt)	Designation	Organisation
Chief Guest			
1	Buggana Rajendranath	Minister for finance	GoAP
RBI			
2	Anjani Misra	GM	RBI
3	Vikas Jaiswal	DGM	RBI
Govt. of AP			
4	Shamsher Singh Rawat, IAS	Special Chief Secretary-Finance Dept	GoAP
5	Karikal Valevan, IAS	Special Chief Secretary- Industry Dept	GoAP
6	CH Sridhar, IAS	MD	GoAP
7	V Vijaya Lakshmi	MD, MEPMA	GoAP
8	G Vijaya Kumari	Director-SERP	GoAP
9	M Kesava Kumar	DGM-SERP	GoAP
10	M Padmavati	Deputy Director- Agriculture	GoAP
11	R Adinarayana	State Mission Manager- MEPMA	GoAP
12	R Chakrapani	APTIDCO Coordinator- MEPMA	GoAP
13	VRVR Naik	JD-MSME, Director of Industries	GoAP
14	K Kannababu	Joint Director- Handloom & Textiles	GoAP
15	G Jyothi	Joint Commissioner-Rural develop. Dept.,	GoAP
16	MVSN Murthy	CIO-Finance dept.,	GoAP
17	B Ramesh Babu	Coordinator, GVWV & VSWS dept.,	GoAP

NABARD			
18	N S Murthy	General Manager	NABARD
19	Milind Chowlkar	Asst General Manager	NABARD
20			
20	Navneet Kumar	FGM, Convener of SLBC, AP	UBI-SLBC
21	B Srinivasa Rao	GM- RABD dept.,	UBI
22	E Raju Babu	AGM, Coordinator of SLBC	UBI-SLBC
Govt of India			
23	S Sukumar	AGM	SIDBI
24	Dr. S Greep	State Director- KVIC(Min. of MSME)	KVIC
BANKS			
25	Dr R S Reddy	MD	APCOB
26	A Venkata Ramaiah	DGM	SBI
27	Gopala Naik	DGM	Canara Bank
28	G Srinivas	DGM	PNB
29	K Sreenivasa Rao	DGM	UCO
30	V V Somasekhar	DGM	BOI
31	C D Rama Rao	AGM	Indian Bank
33	V Srikanth	AGM	IOB
34	G Rama Rao	AGM	PNB
36	D B N Krishna	AGM	SBI
37	K Vijaya Bhaskar	GM	APGB
38	CSR Somayaji	GM	APGVB
39	J Ramakrishna	RM	SGB
40	T Raghu Ram	Chief Manager	CGGB
41	PSVRSNRK Rao	GM	IDBI
42	K Rammohan Rao	Vice chairman	APSCH
43	P Krupaji	Senior Manager	Axis
44	BH Murali Krishna	Vice President	Axis
45	K Venkat Rao	Vice President	HDFC
46	Y Chandra Sekhar	RH	ICICI
47	N Raveendra Kumar	Senior Manager	BoB
48	A V Bhaskaram	Deputy RM	BOB
49	Rajani Kumar	Chief Manager	BOM
50	Y Tejasvi	Manager	BOM
51	G V Raveendra	Chief Manager	CBOI
52	S Satish	Senior Manager	CUB
53	N K Phani Tagore	Associate Manager	DBS(e-LVB)
54	P Sudhakar	Cluster Head	DBS(e-LVB)
55	Lakshmikanth K	SLBC Coordinator	ICICI
56	K Prasanna Kumar	Manager	UBI
57	Girish Nair	RM	IndusInd
58	V Veerabhadra Rao	Manager	IOB
59	G Balaji Rao	Chief Manager	Kotak
60	G Venkat Yadav	Manager	KVB



61	Jayashyam	Chief Manager	UBI
62	J Naga Sai	Senior Manager	UBI
63	N Sairam	LDM-Krishna	Indian Bank
64	Rambabu E	LDM Guntur	UBI
65	P Koteswara Rao	LDM NTR	UBI
TEAM SLBC			
66	K Rajesh	Senior Manager	UBI-SLBC
67	R Rama Mohana Rao	Senior Manager	UBI-SLBC
68	G S Sowmya	Asst. Manager	UBI-SLBC

