

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

కార్యాలయం : యూనియన్ బ్యాంక్ ఆఫ్ ఇండియా, 2వ అంతస్తు, ఆంధ్రా బ్యాంక్ బిల్డింగ్, ఆర్.ఆర్.అప్పారావు వీధి, విజయవాడ-520 001
సంయోజక : యూనియన్ బ్యాంక్ ఆఫ్ ఇండియా, 2 మంజిల, ఆంధ్రా బ్యాంక్ బిల్డింగ్, ఆర్.ఆర్.అప్పారావు సడక, విజయవాడ - 520 001
Convenor : Union Bank of India, 2nd Floor, Andhra Bank Building, R.R.Appa Rao Street, Vijayawada- 520 001

దూరభాష Phone : 0866-2562522, 2562518

ई-मेल e-mail : slbc@unionbankofindia.bank

वेबसाइट website : www.slbcap.nic.in

Lr. No: SLBC/196/268

Date: 07.11.2023

All Members of State Level Bankers' Committee of Andhra Pradesh

Dear Sir,

Reg: Minutes of 224th State Level Bankers' Committee Meeting held on 30.10.2023 at 03.00PM.in 1st Floor, 5th Block, AP Secretariat, Velgapudi.

We enclose herewith the minutes of 224th meeting of State Level Bankers' Committee of Andhra Pradesh held on 30.10.2023 at **03.00PM in 1st Floor, 5th Block, AP Secretariat, Velgapudi.**

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

Yours faithfully,



(M. Ravindra Babu)

General Manager & Convenor, SLBC of Andhra Pradesh



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

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 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 224th Meeting of
STATE LEVEL BANKERS' COMMITTEE OF ANDHRA PRADESH**

Date: 30.10.2023 - Time: 3.00 PM

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

Convener:

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

Zonal 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.bank


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

The 224th Meeting of SLBC of Andhra Pradesh was conducted on 30.10.2023 at 03.00PM.in 1st Floor, 5th Block, AP Secretariat, Velgapudi.

Shri E.Raju Babu, Asst. General Manager & Coordinator, SLBC extended a warm welcome to the Hon'ble Minister for Finance, Planning & Legislative affairs, Govt. of AP, Hon'ble Minister for Agriculture, Govt. Of AP, Special Chief Secretary, Finance, Special Chief Secretary, Agriculture & Co-operation and dignitaries from Government of AP, RBI, NABARD, Bankers and others who attended the 224th SLBC meeting.

Shri Ramasubramanian. S, ED, Union Bank of India and **Shri. M. Ravindra Babu**, GM & Convener of SLBC AP. presented flower bouquets to **Shri Buggana Rajendranath**, Hon'ble Minister for Finance, Planning & Legislative affairs, Govt. of AP, **Shri Kakani Govardhan Reddy**, Hon'ble Minister for Agriculture, Govt. of AP, **Shri S.S. Rawat**, Special Chief Secretary, Finance, **Shri Gopala Krishna Dwivedi**, Special Chief Secretary, Agriculture & Co-operation, **Shri R.K. Mahana**, General Manager, RBI and **Shri M.R Gopal**, Chief General Manager, NABARD.

Shri Ramasubramanian. S, Executive Director, Union Bank of India, while welcoming the forum he has highlighted the following:

- The State of Andhra Pradesh is growing steadily on all fronts be it social, economic or developmental activities under the able leadership of our visionary Chief Minister.
- Appreciated numerous welfare and developmental schemes like YSR Cheyutha, Jagananna Thodu, AP TIDCO Housing (PMAY) etc launched by Govt of AP, reaching down to the last mile in an extremely transparent, seamless and efficient manner, which is contributing in increase of family income levels thereby generating transformative changes in the lifestyles of the weaker section people.
- Informed that the advent of systems like Village Secretariat and Rythu Bharosa Kendras at grassroot level have been bringing paradigm change in the rural economic landscape in the state, these exemplary initiatives received laurels even from international institutions.
- Noted that, the unprecedented infrastructure development activities particularly in Medical and Education sectors are going on a massive scale under schemes like Nadu-Nedu.
- The myriad farmers'-oriented schemes Viz. Dr YSR Free crop insurance, free power subsidy, YSR Rythu Bharosa, Sunna Vaddi Panta Runalu are branding the AP as a model State in the country as far as farmers welfare is concerned.
- Allied agriculture sector is also a significant source of income for the farmers apart from crop production, therefore he urged attention of all bankers to accord sanction of all pending KCC- Animal Husbandry and Fishery applications mobilized during the special KCC district level campaign and also participate in Jagananna Pala Velluva Scheme.



- Applauded AP state for maintaining the top position for 3 years continuously, in terms of **Ease of Doing Business**, which could establish the most congenial environment for industrial development ushering in the new business avenues for the Banks.
- Gratified for the proud moment of Andhra Pradesh as APSDC (Andhra Pradesh Seeds Development Corporation) won the award under the Public Sector Units (PSUs) category this year for supplying quality seeds to farmers through RBKS for the last three and half years.
- The scale of implementation of many reformative and transformative schemes and developmental initiatives enhanced the brand image of Andhra Pradesh state and stood as remarkable in the country.
- Congratulated all Co-bankers in the state for active participation in RBI's Intensive Awareness Campaign, Financial Literacy Week, DFS-FI pilot project, Rozgar Mela, Jansuraksha saturation drive, which has drawn accolades.
- 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. Banks have been appreciated for their best efforts in achieving the objective of 100% digital districts in the State.
- Andhra Pradesh is having banking outlets of **1,14,236** (Bank Branches-7904, ATM 10298 & BCs 96034) covering wide network of 64.84% Bank branches in rural & semi urban areas and 16- RSETIs (Rural Self-Employment Training Institute)

On the business front, delighted to see that Banking sector in the state of Andhra Pradesh has surpassed all the regulatory norms in all sectors. Banks have maintained a healthy CD ratio of 147%, achieved 33% under priority sector, 31% under Agriculture sector and 45% under MSME sector as on June 2023 against **Annual Credit Plan** target for current financial year 2023-24.

Requested close attention of Bankers in the state on, following current important Campaigns rolled out by DFS:

1. KCC Saturation for Animals Husbandry, Fisheries.
2. SVANidhi se Samridधि.
3. Saturation Drive for Jan Suraksha Schemes.
4. PM Vishwakarma

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.

Thanked all stake holders for the unstinted support extended to SLBC in its effective functioning and urged all the member Banks to continue the same in the coming years too. On behalf of banking fraternity, assured to extend fullest support and cooperation to the State Government and to reckon active participation in State Development as utmost priority.

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



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

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

Shri. Gopal Krishna Dwivedi, Special Chief Secretary, (Agriculture & Co-operation), appreciated that achievement of banks is good in all parameters against targets including CD ratio and congratulated all bankers and SLBC for surpassing the June quarter targets. He expressed his concern in financing of tenant farmers and has given brief presentation to the forum as follows:

The Government of Andhra Pradesh target is to provide an amount of Rs. 2,31,000 Cr to the farmers towards agricultural credit during 2023-24 and achieved 56% against target.

Integration of Business Correspondents /Bank Mithra's (BCs) services at RBKs:

The services of BCs have been integrated with RBKs to extend the Banking services and financial inclusiveness in the rural areas. SLBC is requested to instruct the controlling Banks to deploy the BCs at all Vacant RBKs @ one BC per RBK to offer banking services from all RBKs.

(Action: All Banks)

YSR Sunna Vaddi Panta Runalu (SVPR):

YRS-Sunna Vaddi Panta Runalu Scheme is being implemented in the state from Kharif 2019 onwards. The interest subsidy for the crop loans up to Rs.1.00 lakh will be transferred directly to the accounts of farmers who have repaid their loans within one year. The GoAP has proposed to settle the SVPR claims pertaining to Rabi 2021-22 and Kharif 2022 during the year 2023-24 in the month of November 2023. He informed that uploading of Rabi 2021-22 claims in SVPR portal was completed Status: No of farmers: 4,81,752, Interest Subsidy: Rs.100.56 Cr.



The SVPR portal is enabled for uploading of the SVPR Kharif-22 claims by the banks. He requested SLBC to instruct the controlling Banks to expedite the process of uploading of Kharif-2022 claims in the portal by 30th October 2023.

Status of Kharif-2022-23 claims uploaded in SVPR Portal as on 30-10-2023:

No of farmers: 7,50,722, Interest Subsidy: Rs.170.38 Cr.

He informed that after completion of uploading of Kharif 2022-23 claims, validation will be done with e-crop data before SVPR launching in November-2023.

Process of Lending to Tenant Farmers:

The Govt. of Andhra Pradesh has enacted "Andhra Pradesh Crop Cultivators Right Act 2019" to provide all the benefits to tenant farmers without effecting the rights of the owner of the land. It came into force since 17-08-2019. To overcome the problems in loaning to individual tenant farmers through CCRCs, instructions were issued to the districts to form the Joint Liability Groups (JLG) with land less tenant farmers to extend credit in group mode by following NABARD guidelines.

In FY 2022-23, a total of 5.49 lakhs CCRCs were issued to the tenant farmers in the state and 1565.96 Crs amount was disbursed by Banks to 1,48,168 tenant farmers. During FY 2023-24, the target is 8.81 Lakhs and the district wise targets were already communicated to all the districts in the State & CCRCs of 8,20,864 were issued as on 30.10.2023.

He explained that, the State Government has taken efforts to improve Credit disbursement to tenant farmers and top priority is being given to increase in Credit flow to actual cultivators during this FY 2023-24.

He informed the forum about the **Steps taken at state level for improving tenant loaning:**

- State level Select Bankers' meeting was conducted by Chief Secretary.
- Loan charge creation of tenant farmers is enabled in loan charge module for Bankers.
- Provision of Loan account of tenant farmers is being linked with e-Crop portal.
- Procurement amount will be credited by procurement agencies to loan account of tenant farmers directly.

He requested the SLBC to instruct the Controlling Banks to improve tenant farmer lending and informed that Banks have to update the initiatives related to tenant farmers taken place at State level to their field functionaries.

(Action: All Banks)

The Special Chief Secretary, (Agriculture & Co-operation), Govt. of AP in his remarks emphasized the importance of PKCC- (Pasu Kisan Credit Card) scheme extension to Jagananna Pala Velluva (JPV) beneficiaries in JPV villages and the advantages to the farmers and advised Bankers to extend working capital finance @4% interest to these beneficiaries. Further, he advised the bankers to accord priority to sanction KCC-AH loans for YSR Cheyutha/Asara beneficiaries as they are existing account holders of the banks and have already purchased the milch cattle. Furthermore, department also is hand holding the beneficiaries in respect of animal feed and veterinary aid. He also informed that finance to



these beneficiaries has assured repayment, as the GoAP has a tie up with Amul for milk collection.

He requested all Banks to come forward and extend finance to purchase of milch animals and working capital loans to Jaganna Pala Velluva (JPV) beneficiaries.

(Action: All Banks)

Smt. K. Sunitha Pri. Secretary -Department of Handlooms & Textiles, Govt. of AP expressed concern over credit sanctions in MSME and PMEGPs in tribal area districts viz.. Parvathipuram Manyam, Alluri Seetharama Raju and Nandyal districts which is very less when compared to other districts and requested SLBC to discuss this issue with Bankers in subcommittee meeting.

(Action: SLBC and All Banks)

She also requested Bankers to extend credit to artisans and weavers which will help in long way to generate employment in the state. She also observed that in subsidy related schemes Banks are disbursing first instalment amount and after receipt of subsidy, Banks are not disbursing leftover amount which leads to failure of the unit and the beneficiary would not be able to run the unit successfully. She requested the Bankers to sensitize their field functionaries in disbursement of total amount.

Hon'ble Minister of Agriculture, Govt of AP, Shri. Kakani Govardhan Reddy in his address congratulated all the banks for achieving 38 % of in agriculture annual target during the June-23 Qtr. He informed that Priority sector lending position should be further improved in Sept-23 Qtr. He expressed concern over tenant farmer financing, where against a target of Rs.4000 crs., an amount of Rs.518 Crs. has been disbursed which is only 13 %. Hon'ble minister requested all the Bankers to support in lending to tenant farmers. He informed that Loan charge creation of tenant farmers is enabled in web land portal for charge creation of CCRC holders. Hon'ble minister informed that there are few grey areas which must be addressed by banks in close coordination with state govt departments especially in Agri term loans. Banks need to extend finance to purchase of Milch animals and working capital loans to JPV beneficiaries where repayment is assured having a tie up arrangement with Amul for milk collection. He advised all bankers to support farmer producer organizations by credit linkage and mentioned the success story of women farmers who lead FPO at Vizianagaram district. He requested all the Banks to support farmers children by providing educational loans by accepting agricultural land as security wherever applicable.

(Action: All Banks)

He observed that participation of Private Sector Banks in State Govt. sponsored schemes as well as in Central Govt. sponsored schemes is negligible and the same was discussed in previous meetings also, but there is no improvement from the Banks. He requested intervention of senior level management from Private Sector Banks and improve their performance.

(Action: Private Sector Banks)



Shri R K Mahana, General Manager, RBI in his address congratulated all the banks in achieving 100% digitation in SB and CA accounts in all districts of Andhra Pradesh. He spoke about RBI's campaign i.e. "100 Days 100 Pays" and advised the banks to carry on with their effort to trace and settle the top 100 unclaimed deposits in every district of the State, even though the campaign period is over. He advised SLBC to conduct quarterly SLBC meetings within the stipulated time frame of RBI with the support of State Government.

(Action: All Banks & SLBC)

Shri M.R. Gopal, Chief General Manager, NABARD, CGM congratulated bankers for achievement of targets during the first quarter of FY2023-24. He highlighted that the Department of Agriculture and Farmer Welfare (DA&FW), MoA & FW, GoI has launched 'Ghar Ghar KCC Abhiyan' to cover all left-over PM Kisan Beneficiary farmers with Short Term Agriculture Loans through KCC. He informed the forum that a special sub-committee was conducted on the Campaign on 19.10.2023 wherein a detailed presentation was made by the officials of NABARD to all the bankers. He urged the bankers to proactively participate in the Abhiyan and conduct awareness creation camps.

He laid emphasis on 100% coverage of social security schemes for farmers. KCC saturation among farmers taking up animal husbandry and fisheries activities was also emphasized at the meet.

(Action: All Banks)

Shri S S Rawat, Special Chief Secretary, Finance, Govt. of AP in his remarks informed that SLBC meeting is an important forum where Govt. Officials, Bankers and other Stake holders sit together and make decisions on important policies to take forward. In the State of Andhra Pradesh Banks are doing well and achieving targets in all key indicators and it was appreciated by Hon'ble Minister of State for Finance, GOI. in earlier SLBC meeting.

He congratulated all the Banks in achieving Q1 Benchmark targets and expressed concern over on tenant farmer finance which is already mentioned by Hon'ble agriculture minister. Banks are advised to come forward and support tenant farmers. He mentioned that achievement of target in Micro enterprises is very important, and figures show an achievement of 0.64% under PM Task force of norm 2 which is 10%, which is a major concern for Government. Banks have to frame strategies to improve the position and this has to be discussed in subcommittee meeting in detail.

He also mentioned other priority sector schemes Export, Education and Housing, where Banks are lagging in achieving targets. Banks needs to look into it and improve the performance. He mentioned that our State is having Vizag port and Sri city as export hubs and highest number of exports were recorded at Sri City when compared to other States. He requested Banks to relook the numbers of exports and improve the position. He also pointed out that Banks have not reached the targets under dairy loans which is a concern for the State and banks have to be liberal in financing to dairy. He requested banks to reduce rate of Interest



for SHGs and mentioned that the performance of SHG lending for the June quarter is poor and it needs to be improved in coming quarters. He advised the bankers to improve the performance in sanction of loans to SC/ STs in Stand Up India Scheme and highlighted that achievement of STs is very poor.

He mentioned that our State performance of SDG goals is better than national benchmarks, but our State position is 10th rank out of 21st in Bank Branches and 11th out of 21 in ATMs. Banks have to increase their network by establishing branches and ATMs so that our State average will be improved. He advised the Banks to curtail the NPAs in MSME sector by adopting suitable strategies.

(Action: All Banks)

He highlighted that performance of Private Sector banks was not improved and it was mentioned by Hon'ble Minister of State for Finance, GOI. in earlier SLBC meetings. Advised SLBC to take concrete action by sending letters to their top management. In response, SLBC convener informed that SLBC will conduct separate subcommittee meeting with private sector banks by involving Finance department.

(Action: Private Sector Banks & SLBC)

Special Chief Secretary, Finance, Govt. of AP expressed concern over opening of Brick and mortar branches in the tribal areas of the State and he informed that there is a degrowth of banking outlets in some areas, specially in rural areas of Vizag, P.Manyam and ASR districts. To improve access to brick and mortar bank branches, 17 new locations were identified by GoAP in ASR and Parvathipuram Manyam districts. SBI has considered and obtained the approval for opening of 2 branches out of 6. The balance proposals are still pending with APGVB-2, SBI-4, BoB-4 and UBI-6. He requested the concerned Banks and respective LDMs to initiate concrete steps and establish branches by month end of Jan-24, which may be virtually inaugurated by Hon'ble Chief Minister. He also expressed that if Bank branches are not opened in tribal areas the tribal people will not be benefitted with the schemes which are routed through Banks. He requested Banks to support these people by establishing branches and providing financial assistance by various schemes.

(Action: APGVB, SBI, BoB, UBI and LDMs of ASR and Parvathipuram Manyam)

He impressed upon all the Banks to conduct financial Literacy camps and create awareness among the people about the digital frauds. Each bank has to adopt some strategy to avoid such type of digital frauds.

(Action: All Banks)

Special Chief Secretary, Finance, Govt. of AP, in his closing remarks informed to Hon'ble finance Minister, Govt. of AP that during 223rd SLBC meeting, Hon'ble Minister of State for Finance, GOI Shri Bhagwat Kishanrao Karad appreciated SLBC and all Banks in achieving targets in all parameters and he also impressed the support extended by the State Government in all the Schemes viz.. subvention for women, subvention for farmers and all other Schemes. He requested the Banks to continue to work in tandem with State Government for the progress and development of Andhra Pradesh State



Shri. Dr. K.V.V. Satyanarayana, Secretary Finance (B & IF), Govt. Of AP in his remarks has appreciated all the Banks for supporting SHGs by considering Government request to allow SHG women to withdraw saving amount of from their group account for internal lending purpose. Banks have allowed Rs.2000 Crs. to withdraw from their SB accounts. He also brought to the notice of the forum that in earlier 2 sub-committee meetings Government of AP requested the Banks who are concerned with SHG lending to part 3% interest subvention amount with Government of AP out of 4.5% interest subvention amount given by Government of India. It was discussed in detail in subcommittee meetings and Banks expressed that it was a policy matter and Banks referred the matter to RBI and MoRD, GOI and no progress was noticed. He requested Banks, if parting of 3% interest subvention amount is not possible at least to reduce the Rate of Interest to 4 to 4.5 % up to Rs.3.00lakh loan amount, more than that amount as per the Bank norms. He requested the Banks to consider this proposal and come forward to help the SHG groups. He also informed that Government will encourage SHG groups to go with those Banks who come up with this proposal. He also mentioned that earlier Hon'ble Chief Minister requested the Banks to reduce ROI for SHG's and majority of Banks have responded positively and reduced ROI. Similarly, he requested all the Banks to reduce ROI 4 to 4.5% up to loan amount of Rs.3.00 lakhs which will be a great support to SHG women of Andhra Pradesh State.

(Action: All Banks)

Shri Buggana Rajendranath, Hon'ble Minister for Finance, Planning & Legislative affairs, Govt. Of AP addressed the forum and congratulated the Banks for achieving Banking Key indicator norms. He highlighted the performance under every segment of Annual Credit Plan for the June-23 quarter and appreciated Banks for achieving highest CD ratio of 147%, achieving 58% under Priority Sector advances against the norm of 40%. He pointed out and advised the Banks not to keep PM SVANidhi applications in Tranche-II and III pending with Banks as they are already repaid the loans. He recommended Banks to immediately sanction 835 PMFME applications which are pending with Banks and appealed Banks to be liberal in sanction of Govt. Sponsored loans and tenant farmer loans. He expressed major concern about micro enterprises and requested bankers to extend more loans to micro enterprises which is the sector providing more employment to the people. He underlined the significance of MSME's contribution in providing employment and advised Banks to encourage the MSME's by providing financial assistance. He also informed that under housing- YSR Jagananna Nagar, Banks have disbursed 72000 applications and he appreciated UBI, SBI and Canara Bank for sanction and disbursement of highest number of applications. He informed that Housing is safest lending for Banks and urged banks to be liberal in sanction of housing loans under YS Jagananna Nagar Scheme.

He noticed that participation of Private Sector Banks is negligible in all Government Schemes and requested SLBC Convener to conduct separate meeting with Private Sector Banks by involving Finance department and instructed Private Sector Banks to improve their performance.

(Action: Private Sector Banks, SLBC & Finance dept. GoAP)



He observed the performance of Banks in SHG lending during June -22 and June-23 quarters was quite low and advised the banks to examine the reasons for low performance and improve the performance in sept-23 quarter. He requested the Bankers to reduce the ROI as informed by Secretary Finance (B & IF), Govt. Of AP. **(Action: All Banks)**

In his closing remarks he appreciated Bankers who stood with Government in difficult times and extended great support to the people of Andhra Pradesh. He requested the Bankers to extend the same support to the Government in implementation of Schemes related to Banks.

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

LIST OF PARTICIPANTS

CHIEF GUESTS

S.No	Name (Shri/Smt)	Designation	Organisation
1	Buggana Rajendranath	Hon'ble Minister for Finance, Planning & Legislative Affairs	Govt. of AP
2	Kakani Govardhan Reddy	Hon'ble Minister for Agriculture	Govt. of AP
SLBC OF ANDHRA PRADESH			
3	Ramasubramanian. S	Executive Director	UBI
4	M Ravindra Babu	Chief General Manager & Convener	UBI
5	E Raju Babu	Assistant General Manager	UBI
RESERVE BANK OF INDIA			
6	Rajesh K Mahana	General Manager	RBI
NABARD			
7	M R Gopal	Chief General Manager	NABARD
8	M S R Chandra Murthy	DGM	NABARD
OFFICIALS – GOVT OF AP			
9	Shamsher Singh Rawat, IAS	Spcl. Chief Secretary, (Finance)	Govt. of AP
10	Gopal Krishna Dwivedi, IAS	Spcl. Chief Secretary (Agriculture)	Govt. of AP
11	K Sunitha, IAS	Principal Secretary(Handloom&Textiles)	Govt. of AP
12	Dr K.V.V Satyanarayana, IRAS	Finance Secretary (B & IF)	Govt. of AP
13	Imtiaz Ahmed, IAS	CEO (SERP)	Govt. of AP
14	V Vijayalakshmi	MD, MEPMA	Govt. of AP
15	Dhyanachandra H M	Additional Director (GSWS)	Govt. of AP
16	G Vijaya Kumari	Additional CEO (SERP)	Govt. of AP
17	B Ramesh Babu	State Co-ordinator (GSWS)	Govt. of AP
18	M Kesava Kumar	DGM Bank linkage (SERP)	Govt. of AP
19	R Chakrapani	Bank co-ordinator (APTIDCO)	Govt. of AP



S.No	Name (Shri/Smt)	Designation	Organisation
20	R Adinarayana	State Mission Manager (MEPMA)	Govt. of AP
21	G Ranga chari	State Mission Manager (MEPMA)	Govt. of AP
22	B V Chakradhar	Consultant (Handloom&Textiles)	Govt. of AP
23	Sk Abdul Raseed	Asst. Director (APKVIB)	Govt. of AP
24	K Balaji naik	Additional Director (Horticulture)	Govt. of AP
25	M Padmavathi	Deputy Director (Agriculture)	Govt. of AP
26	Dr. K V Ramana	Director (APDDCFC)	Govt. of AP
EXECUTIVES FROM BANKS			
27	Guna nand Gami	General Manager	UBI
28	O.N sharma	General Manager	SBI
29	Dr. R S Reddy	MD	APCOB
30	Dinesh Gulati	DGM	SBI
31	Manish Kumar Singh	DGM	SBI
32	DBN Krishna	AGM	SBI
33	CH.Vinay Kumar achary	DGM	Canara Bank
34	R Krishna murthy	DGM	PNB
35	Subodh Kumar	DGM	IOB
36	M V V BangarRaju	DGM	BOI
37	D S Murthy	DGM	Indian Bank
38	C Chandan Sahoo	DGM	BOB
39	S S Murthy	DGM	CBI
40	A Rajini Kumar	DGM	BOM
41	T Kameswara Rao	Chairman	CGGB
42	N Brahmaiah	AGM	SGB
43	P R Padgetwar	GM	APGB
44	Mohammad Riyaj	AGM	APGVB
45	Venkat Rao K	Vice president	HDFC
46	T Sangeetha Singh	Sr.Vice president	Axis bank
47	P Krupaji	Sr.Manager	Axis bank
48	T Gopinadh	Manager	BOI
49	K Prasanna Kumar	Manager	Indian Bank
50	NVS Vidya Sagar	Sr.manager	BOM
51	V Harikrishna	AGM	IDBI
52	B Dhanunjaya Naidu	Sr. Manager	Kotak bank
53	G Venkata Yadav	Manager-Agri	KVB
54	A N V Vijay Kumar	AVP	INDUS Ind
55	Ravikiran Putti	AVP	IDFC
56	V Veerabhadra Rao	Co-ordinator	IOB
57	T K Nazimudeen	AGM	P&SB
58	Anil Babu Nagaram	Sr.manager	UBI



S.No	Name (Shri/Smt)	Designation	Organisation
59	Gunji Vamsikrishna	DM	ICICI
60	Ashok Kumar Kotteti	Chief Manager	ICICI
61	B Srivardhan	Regional Head	ICICI
62	Santosh Ch	Regional Head	Karnataka Bank
63	S Venkateswarlu	Asst.Manager	INDUS Ind bank
64	RajaPradeep	Manager	BOB
65	A Sandeep	Manager	P&SB
66	K Priyanka	LDM	NTR district
67	T S Jayavardhan	LDM	Krishna
68	K Shivakrishna	LDM	Bapatla
69	R Mahipal Reddy	LDM	Guntur
70	K S Ramprasad	LDM	Palnadu
71	Goutham Laxminarayana	Chief Manager (SLBC)	UBI
72	K Jaya Syam	Chief Manager (GBM)	UBI
73	K Rajesh	Sr. Manager (SLBC)	UBI
74	G S Sowmya	Asst.Manager (SLBC)	UBI
75	K Ramana Naik	Asst.Manager (SLBC)	UBI


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

