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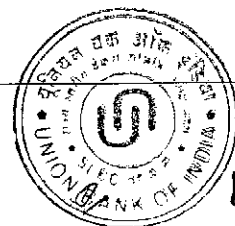
**Proceedings of 228th Meeting of
STATE LEVEL BANKERS' COMMITTEE OF ANDHRA PRADESH**

**Date : 17.10.2024, Time: 10.30 AM
Venue : 5th Block, AP Secretariat,
Velagapudi.**

Convener:



**Zonal Office, Union Bank of India
2nd floor, Andhra Bank Building, RR Apparao Street,
Vijayawada
Website: www.slbcap.nic.in,
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The 228th Meeting of SLBC of Andhra Pradesh was conducted on 17.10.2024 at AP Secretariat, Velagapudi.

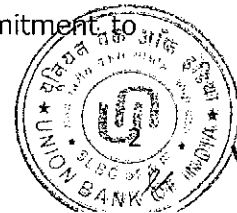
Shri. E. Raju Babu, Asst. General Manager & SLBC Co-ordinator, on behalf of SLBC extended a warm welcome to the Hon'ble Agriculture Minister of Andhra Pradesh, Secretary, DFS, GoI, Special Chief Secretary, Prl. Secretaries, Secretaries, officials from various departments, dignitaries from Government of India, RBI; NABARD; SIDBI, Bankers and others who attended the 228th SLBC meeting.

Ms A Manimekhalai, MD & CEO, Union Bank of India and Chairperson SLBC AP and **Shri. C V N Bhaskara Rao**, GM & Convener of SLBC AP felicitated **Shri K Atchannaidu**, Hon'ble Minister for Agriculture, Cooperation, Marketing and Animal Husbandry, Dairy Development & Fisheries Govt. of AP; **Shri Nagaraju Maddirala, IAS**, Secretary, DFS, GoI, **Shri Peeyush Kumar, IAS**, Prl. Secretary, Finance, Govt. of AP, **Shri A.O Basheer**, Regional Director, AP RO, RBI, **Shri G S Rawat**, DMD, NABARD, and **Shri Manoj Mittal**, CMD, SIDBI.

Ms. A Manimekhalai, MD & CEO, Union Bank of India and Chairperson SLBC AP, in her opening remarks has highlighted the following:

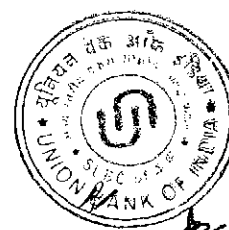
Under the Hon'ble Chief Minister's dynamic leadership, Andhra Pradesh has embarked on a remarkable journey of growth and transformation, guided by the forward-thinking vision of *Viksit Andhra Pradesh 2047*. This vision has been the driving force behind numerous initiatives that promise to significantly contribute to the state's progress.

1. **Efficient Governance:** The Government is working under the motto "SIMPLE GOVERNMENT and EFFECTIVE GOVERNANCE." With this approach, Andhra Pradesh is witnessing notable progress across various sectors, including technology, infrastructure, real estate, agriculture, and MSMEs, thanks to the capable leadership of the state's ministers. Their dedication to the development of Andhra Pradesh is commendable.
2. **Focus on Development:** The state's focus on the P4 concept (Public, Private, People's partnership) for sustainable development, infrastructure creation, education, and digital transformation is transformative. This approach will undoubtedly result in positive changes that will benefit every citizen of Andhra Pradesh.
3. **Achievements in Amaravati:** One of the most notable achievements is the establishment of Amaravati as the new capital city. Envisioned as a world-class metropolis, this ambitious project demonstrates the government's commitment to



creating a vibrant and sustainable urban center that will drive economic growth and attract investments.

4. **Digital Initiatives:** Andhra Pradesh focus on technology and innovation has positioned the state as a leader in digital governance. Initiatives like the Fiber Grid project have ensured high-speed internet connectivity across the state, bridging the digital divide and empowering citizens with access to information and services.
5. **Infrastructure and Economic Growth:** Infrastructure development has been instrumental in enhancing connectivity and boosting economic activities. The development of ports, airports, and road networks has facilitated trade and commerce, making Andhra Pradesh an attractive destination for businesses. Additionally, the use of innovative methods in agriculture and the expansion of MSMEs are crucial steps toward increasing productivity, income, and employment. I am confident that the team of ministers will effectively address these challenges.
6. **Industrial Growth:** The establishment of industrial corridors and special economic zones has attracted significant investments, creating job opportunities and fostering economic development. The government's efforts in promoting industrial growth are highly commendable.
7. **Flood Relief Efforts:** I extend my heartfelt congratulations to the Government of Andhra Pradesh for the effective and prompt measures taken during the recent floods in Vijayawada. The proactive leadership and swift response were instrumental in ensuring the safety and well-being of the affected citizens. The government's prompt evacuation efforts, provision of essential supplies, and continuous monitoring alleviated the suffering of many. The Hon'ble Chief Minister and his team tirelessly guided and monitored the relief measures, reflecting their deep commitment to the people of Andhra Pradesh. I sincerely thank the Hon'ble CM and his team for their exceptional efforts.
8. **Banking Sector Overview:** Andhra Pradesh currently has 1,12,640 banking outlets (8,205 branches, 10,241 ATMs, and 94,194 business correspondents). Notably, 65% of these branches are in rural and semi-urban areas.
9. **Banking Performance:** I am pleased to share that the banking sector in Andhra Pradesh has shown significant progress in the June 2024 quarter. Banks have achieved:
 - 36% of annual target under the priority sector,
 - 34% of annual target under the agriculture sector,



- 51% under the MSME sector, as of June 2024, against the Annual Credit Plan target for the financial year 2024-25.

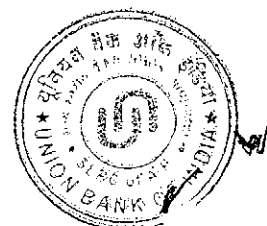
While appreciating the bankers for excellent performance, she advised the bankers to enhance deposits without reducing the credit outflow, to mitigate the higher CD Ratio. She also emphasised upon the need for higher digital penetration and creating awareness at the bottom of pyramid.

She extended profound gratitude to the State Government, esteemed officials, the Department of Financial Services (DFS), the Reserve Bank of India (RBI), NABARD, and all stakeholders for their unwavering support and guidance.

She also expressed her sincere appreciation to the senior officials and staff members from various Banks for their continued support. On behalf of all SLBC members and Union Bank of India as the convener bank, she reaffirmed Banks commitment to extend comprehensive support and cooperation to the State Government for the continuous development of Andhra Pradesh.

Shri. C V N Bhaskara Rao, General Manager & Convener, SLBC presented the below agenda items to the forum for deliberations:

- Action Taken Reports of earlier meeting
- Banking Key Indicators – June 2024
- Annual Credit Plan 2024-25 Achievement (Disbursement) up to June -24 Qtr.
 - a) Lending to Agriculture sector
 - b) Lending to MSME sector
- State Govt Sponsored Schemes.
 - a) APTIDCO PMAY(U) Housing loans
 - b) SHG Bank Linkage
- Central Government sponsored schemes
 - a) Stand Up India b) PMMY (MUDRA) c) PMEGP d) PMFME e) PM-SVANidhi
 - f) PM- Vishwakarma etc.
- Financial Inclusion & Digital Districts
 - A. Bank Network B. Financial Literacy C. Jansuraksha Campaign D. RSETIs
 - E. Sustainable Dev. Goals (SDG)
- Ongoing Campaigns by Govt of India & RBI



General Manager & Convener SLBC in his closing remarks requested State Government to pay the VLR claim amount, AP TIDCO loans overdue amount and RSETI claim amount to the Banks at the earliest.

(Action: Dept. Of Agriculture, APTIDCO, PR & RD (SERP) and Finance Dept.)

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

Shri B Rajasekhar, IAS, Special Chief Secretary, Agri & Co-operations, Govt. of AP:

He highlighted the issue of providing crop loans to landowners, who subsequently lease their land to tenants, which were not verified at the time of renewal. This resulted in denying the credit to tenant farmers. He insisted upon the bankers to take note of this situation and revisit the existing mechanism in this regard. He also commented upon lengthy application forms presently being collected for providing crop loans to farmers.

(Action: All Banks)

MD and CEO Union Bank of India responded positively and informed that the issues raised by Special Chief Secretary will be addressed in a SLBC sub-committee meeting within 15 days.

(Action: SLBC)

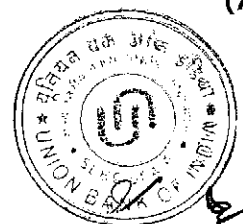
Smt. K. Sunitha, IAS, Principal Secretary, Handlooms and Textiles, GoAP:

She Informed that, Banks under Mudra loans to handloom sector have not sanctioned a single loan in few districts viz. Konaseema, Kakinada, Tirupati, Eluru and Palnadu. She also mentioned about the margin money and login credential issues of Banks in some districts and expressed concern on some Banks which have not sanctioned a single loan under the scheme. She requested Banks to resolve the issues and sanction all eligible applications immediately.

She expressed concern on sanction of PMEGP -KVIB loans, where Banks have sanctioned only 251 units, which is 25% of the allotted 126 units target. In sanctioned cases there are some queries raised by KVIC for release of margin money. She requested Banks to attempt those queries and help the beneficiaries in the release of margin money from KVIC.

Shri Nagaraju Maddirala, IAS, Secretary, DFS, GoI, responded and instructed SLBC to conduct a special Sub-committee to resolve the issues in sanction of mudra loans to handloom sector and other concerns raised by Principal Secretary, Handlooms & textiles department.

(Action: SLBC)



Smt. K. Sunitha, IAS, Principal Secretary, Handlooms and Textiles, GoAP appreciated the efforts made by the SLBC during last year by conducting subcommittee and improving the performance.

Dr N Yuvaraj, IAS, Secretary, industries & Commerce, Government of Andhra Pradesh: He expressed concerns that some Private Banks have consistently failed to sanction a single PMEGP loans over the last 3 years. He requested SLBC to place the last 3 years data of Banks which have not participated in sanctioning of Government sponsored schemes in next SLBC meeting. **(Action: SLBC)**

He also requested Banks to provide the data on first time entrepreneurs who availed MSME loans during the quarter. **(Action: All Banks)**

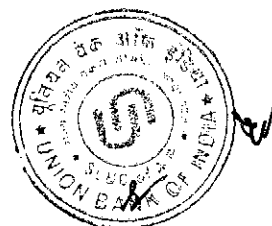
He informed about the State Government's new policy on MSME, where this new MSME policy envisages that one family one entrepreneur from the state of Andhra Pradesh and he requested Banks to extend support to achieve the goal by 2030.

He requested the State Government to withhold Government deposits from Banks that fail to sanction loans under Government schemes and advised that this instruction be circulated to all State Government departments. **(Action: Finance Dept. GoAP)**

Shri Tej Bharath, IAS, MD MEPMA, GoAP: He informed that, as per the guidelines, after repayment of first tranche loan of PM SVANidhi borrower need not go to branch for 2nd tranche loan, but banks are insisting borrowers to visit the branch for documentation and because of which, the second tranche loan sanction percentage is low in the State when compared to first tranche. He requested Banks to look into it and consider the same and improve the sanction percentage in second and third tranche loans of PMSVANidhi. **(Action: All Banks)**

He informed that, 66000 PM SVANidhi applications were returned by Banks citing customer unavailability and lack of interest. Bank's calls to borrowers are sometimes not being answered, as they mistake them for spam calls leading to assumption of borrower disinterest and subsequently application rejection.

He informed that, out of PM SVANidhi 66000 applications, MEPMA department has rectified 62000 applications and forwarded them for Banks sanction. He requested Banks to sanction those applications and not return the applications without valid reason.



He expressed concern that, some Banks are still insisting for CIBIL score to sanction a small loan of PM SVANidhi and requested Banks not to insist CIBIL for sanction of loans under PM SVANidhi.

He also requested Banks to improve the pace of sanctions in PM SVANidhi as the scheme is being reviewed regularly by the Hon'ble Prime Minister during Pragati review meeting

(Action: All Banks)

He requested SBI, Union Bank of India, Canara Bank to set up a separate help desk in branches to facilitate PM SVANidhi and PM Vishwakarma beneficiaries for hand holding.

(Action: SBI, UBI and Canara Bank)

In response, regarding phone calls MD and CEO Union Bank of India informed that, all the street vendors are having QR codes through which transactions are happening so, if the QR code is active, the concerned Bank may consider that customer is present and actively participating in the business. She stated that after repayment of first loan of PM SVANidhi, Banks have to sanction second and third tranche loans as per the eligibility.

MD and CEO Union Bank of India also informed that, to address all the issues of PM SVANidhi, SLBC will send a separate communication to all banks to resolve the issues by following the guidelines.

(Action: SLBC)

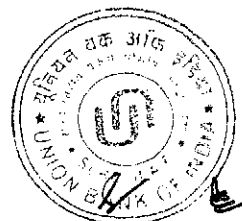
Shri Nagaraju Maddirala, IAS, Secretary, DFS, GoI, while reviewing PM Vishwakarma scheme, informed that, PM Vishwakarma scheme is topmost priority to Government of India and DFS. He gave directions to all Banks that, no application shall be rejected unless there is a strong valid reason under PM Vishwakarma, PM SVANidhi and PM Surya Ghar Muft Bijli yojana schemes of Govt. of India.

(Action: All Banks)

He reviewed the opening of branches in State Government identified locations of ASR and Parvatipuram Manyam districts and directed SBI, UBI and Bank of Baroda to open the branches during this FY 2024-2025.

(Action: SBI, UBI and BOB)

Shri A.O Basheer, Regional Director, RBI, APRO; He congratulated the banks for their efforts in assessing the damage caused during the recent floods in NTR and other affected districts in the State. He mentioned that the Banks should be able to provide speedy relief to their constituents in view of the clear directions contained in various RBI circulars on the subject.



He further requested the Banks to ensure that, the data being sent to CIBIL is accurate as there are complaints from public that they are unable to use credit facilities due to inaccurate data reflected in CIBIL repository.

(Action: All Banks)

Further, he mentioned that the high CD ratio in the state is a matter of concern. He asked banks to verify that the credit facility being availed are for creating income generating assets rather than consumption as in the latter instance, repayments could become an issue.

RD, RBI also mentioned that the good IT infrastructure in the State should be leveraged for digital transformation. The process of onboarding municipalities for making and accepting digital payments should be expedited.

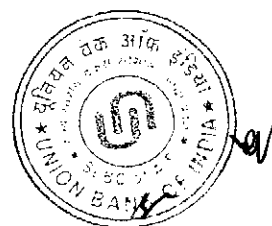
(Action: Dept of MAUD, GoAP)

Shri Basheer mentioned about the recent initiative of RBI in rolling out targeted CBDC in 2 districts in the State viz. Kakinada and Machilipatnam (Krishna) and frictionless credit mechanism which was in the pipeline.

He mentioned about RBI@90 quiz and invited the members of the forum to the State level finale being held on October 28th, 2024 at Vijayawada.

He also thanked the LDMs of various Banks for spearheading the financial literacy efforts in the state and the opportunity for releasing a coffee table book labelled "Celebrating Financial Literacy in Andhra Pradesh" which captured their contribution and also showed the tourist potential in each district along with the product being promoted by the Government of AP under the "one district one product" programme.

Shri. G.S. Rawat, DMD NABARD: He focused on several important projects aimed at supporting tenant farmers, fisheries, and other underserved sectors. NABARD's pilot project for financing tenant farmers through Central Bank Digital Currency (CBDC) was emphasized as a pioneering effort to provide formal credit to this often-excluded segment. Further, the e-KCC pilot project in collaboration with RBIH was highlighted, showcasing NABARD's commitment to leveraging technology for enhancing financial accessibility. He also informed the House that during 2023-24, APRO has sanctioned about 10000 FDLCs to the banks and similar support is available during the current year also. He suggested that all the beneficiaries of the government schemes where DBT is used could be targeted for coverage under Social Security Schemes to improve the coverage



He also emphasised on other key areas where NABARD's role was crucial like expansion of coverage under social security schemes, tailored infrastructure financing and refinance options, and the modernization of cooperative institutions through the PACS computerization initiative. NABARD's ongoing support for dairy and fisheries cooperatives was also reaffirmed, along with its readiness to assist in climate-resilient projects aligned with the state's action plans. In the discussions, the need for boosting financing to tenant farmers and the fisheries sector was identified as priority.

Shri Manoj Mittal, CMD, SIDBI: He informed that, in Andhra Pradesh SIDBI is presently having four branches and that three more branches will be added during this financial year so that 9 clusters of MSME will be covered in the State. The CGTMSE coverage for MSME in AP is set to increase to 90%. To this effect, an MOU is expected to be signed with the State Government shortly, this will facilitate increased Bank credit to MSME in the State.

He also informed that, SIDBI as a measure to help intermediaries has partnered with several industrial associations to hand hold the MSME units. SIDBI is closely working with State Government industries department and assisting the department in formulation of policies related to MSME.

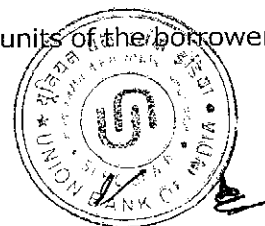
He further informed that, SIDBI is also assisting AP food processing society and facilitating in establishment of Start-Ups in Andhra Pradesh with the support of IIT and IIM.

Shri Peeyush Kumar, IAS, Principal Secretary, Finance dept. GoAP:

He articulated an ambitious vision for Andhra Pradesh, aiming to declare the state a "zero poverty state" by 2029. He mentioned that forthcoming Swarnandhra Vision 2047 aims to align the state's goals with the national Amritkal Vision 2047 initiative. This comprehensive roadmap envisions close collaboration among NABARD, SIDBI, and the state government to support infrastructure development, MSME growth, and natural farming projects.

Shri M.Nagaraju, IAS, Secretary, DFS:

He commended the banking sector for exceeding its targets for the quarter ending June 2024 but raised concerns about several areas which needs improvement. He highlighted the low uptake of flagship schemes such as PMJDY, PMJJBY, and others along with the necessity to enhance lending to medium enterprises and broaden Kisan Credit Card coverage in non-crop-based agriculture, particularly in animal husbandry and fisheries. He raised concern over the increasing NPAs in MSME sector and advised the Banks to visit the units of the borrowers and



interact with them to resolve the issues and reduced the NPA percentage in MSMEs. He also noted the underperformance in education loan disbursement despite a high number of sanctioned applications. He advised Banks to increase the digital onboarding of merchants.

(Action: All Banks)

Further, he urged banks to resolve tenant farmer financing issues within 15 days. He advised NABARD for collaboration with SIDBI to support cluster development and marketing initiatives, emphasizing the importance of stronger coordination between banks and the Government of Andhra Pradesh in forming Farmer Producer Organizations (FPOs).

(Action: NABARD and SIDBI)

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

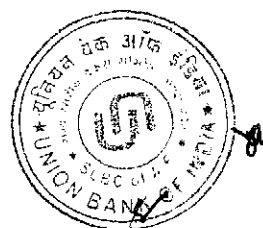
In his address, Hon'ble Minister Shri K. Atchannaidu highlighted the vital role of banks in advancing the development of Andhra Pradesh, with an emphasis to agriculture and rural sectors. He informed that Andhra Pradesh is having longest coastal line and huge source of natural resources are available. He urged financial institutions to enhance awareness of both Central and State Government schemes, advocating for the establishment of a dashboard to monitor district-wise, scheme-wise, and bank-wise targets and achievements. To tackle the challenges faced by tenant farmers, he proposed that banks consider offering loans against land to owners while providing crop-based loans to tenant farmers, creating a dual financing model that would ensure access to credit for both groups.

(Action: All Banks)

The Minister emphasized the necessity of boosting financing for the MSME sector, which is crucial for the state's economic growth, and sought NABARD's support for an ambitious initiative aimed at bringing 50 lakh hectares under Zero Based Natural Farming (ZBNF) over the next five years to promote sustainable agricultural practices. Additionally, he called for NABARD's assistance in financing essential infrastructure projects, particularly in road and irrigation development.

(Action: NABARD)

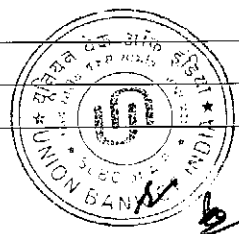
The meeting concluded with vote of thanks to the chair, other dignitaries and member Banks by Shri. Shailesh Kumar, General Manager, SBI.



List of Participants

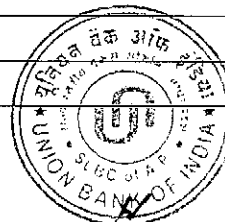
S. No	Name (Shri/Smt)	Designation	Organisation
CHIEF GUEST			
1	K Atchannaidu	Hon'ble Minister for Agriculture, Cooperation, Marketing and Animal Husbandry, Dairy Development & Fisheries.	Govt. of AP
Officials- Govt. of India			
2	Nagaraju Maddirala	Secretary, DFS	Govt. of India
3	Manoj Mittal	CMD, SIDBI	Govt. of India
4	Sudatta Mandal	DMD, SIDBI	Govt. of India
5	V Chandramouli	GM, SIDBI	Govt. of India
6	T Vidyasagar	DGM, SIDBI	Govt. of India
7	Dr. S Greep	State Director (KVIC)	Govt. of India
8	J Chandramouli	Asst. Director, MSME-DFO	Govt. of India
9	J Ramachandraiah	Asst. Director (Rural), Telecommunication	Govt. of India
10	Chandra Teja. p	DM, National Housing Bank	Govt. of India
Officials- Govt. of AP			
11	Peeyush Kumar, IAS	Principal Secretary (Finance)	Govt. of AP
12	Budithi Rajsekhar, IAS	Special Chief Secretary to Government (Agriculture, Sericulture, Cooperation & Marketing)	Govt. of AP
13	K Sunitha, IAS	Principal Secretary, Handlooms & Textiles, GoAP	Govt. of AP
14	N Yuvaraj, IAS	Secretary to Government (Industries & Commerce)	Govt. of AP
15	M M Nayak, IAS	Secretary to Government (Animal Husbandry & Dairy Development)	Govt. of AP
16	M. Janaki, IAS	Secretary to Government (Finance (Expenditure))	Govt. of AP
17	J Nivas, IAS	Addl. Secretary, Finance	Govt. of AP
18	B. Sunil Kumar Reddy, IFS	MD, APTIDCO	Govt. of AP
19	Veerapandiyan, IAS	CEO, SERP	Govt. of AP
20	Tej Bharath, IAS	MD, MEPMA	Govt. of AP
21	Noorul Quamer, IAS	PS. Finance	Govt. of AP
22	Dr. G Lakshmisha, IAS	MD, APMSIDC	Govt. of AP
23	Hari Narayanan.M, IAS	Director, MA & UD	Govt. of AP
24	J Venu Gopal	AAC, CCLA	Govt. of AP
25	M Tharun Kumar	OA, CCLA	Govt. of AP

Classification: Public



List of Participants

S. No	Name (Shri/Smt)	Designation	Organisation
26	K Krishna veni	GM, APSCCFC	Govt. of AP
27	Y S Saibabu	FM, PESH	Govt. of AP
28	Y Ramesh Babu	FM, PESH	Govt. of AP
29	B Nageswara Rao	DD, Handloom & Textiles	Govt. of AP
30	M V S N Murthy	CIO (CIF, SLBC)	Govt. of AP
31	M Padmavathi	DDA (C&DA)	Govt. of AP
32	R Adinarayana	SMM, MEPMA	Govt. of AP
33	R Chakrapani	Bank coordinator, APTIDCO	Govt. of AP
34	J Sreenivasa Reddy	PS to MD, APTIDCO	Govt. of AP
35	V Venu	CFO, APSDC	Govt. of AP
36	P Vinseuf Kumar	JPF, SERP	Govt. of AP
37	V R V R Naik	CEO, APKVIB	Govt. of AP
38	N Ravi Kumar	IA & CAO, APKVIB	Govt. of AP
39	V Ramanjaneyulu	Asst. Director, IP & R	Govt. of AP
40	Karthik. A	PRO	Govt. of AP
41	C S Reddy	CEO, APMAS	Govt. of AP
42	G Srinivasa Reddy	CFO, APMAS	Govt. of AP
43	Ramu K	Sr. Correspondent	Govt. of AP
RESERVE BANK OF INDIA			
44	A O Basheer	Regional Director, AP RO	RBI
45	Rajesh K Mahana	General Manager, AP RO	RBI
NABARD			
46	G S Rawat	Dy. Managing Director,	NABARD
47	M R Gopal	Chief General Manager	NABARD
48	M S R Chandra Murthy	DGM	NABARD
49	Milind Chousalkar	AGM	NABARD
SLBC of AP			
50	A Manimekhalai	MD & CEO, Union Bank of India	SLBC of AP
51	CVN Bhaskara Rao	General Manager, UBI & Convener SLBC	SLBC of AP
52	E Raju Babu	AGM & SLBC coordinator	SLBC of AP
53	Srinivas Dasyam	AGM & SLBC coordinator	SLBC of AP
Executive Members from Banks			
54	Shailesh Kumar	General Manager	SBI
55	T Kameswara Rao	General Manager	UBI
56	Dharasing Naik k	General Manager	Central Bank of India
57	Dr R. Shreenath Reddy	Managing Director	APCOB
58	P Maruthi Ram	General Manager	CGGB
59	Ranjeet Kumar	General Manager	APGB
60	T Srinivas	DGM	SBI



List of Participants

S. No	Name (Shri/Smt)	Designation	Organisation
61	B S A P Rao	DGM	Canara Bank
62	D S Murthy	DGM	Indian Bank
63	M V V Bangarraju	DGM	Bank of India
64	P Satish Babu	Regional Head	Central Bank of India
65	DBN Krishna	AGM	SBI
66	CH Srinivasulu	AGM	Bank of Baroda
67	A Vaidyanath	AGM	Bank of Maharashtra
68	M Srinivasa rao	AGM	Punjab National Bank
69	Sagar Kumar Behara	AGM	Punjab & Sind bank
70	Syed Iliyas Basha	AGM	UCO Bank
71	B Raghavendra	AGM	APGVB
72	G M V Prasad	Regional Manager	SGB
73	Amit Kumar Shukla	CRM	IOB
74	V Narendra	Sr. Manager	UCO Bank
75	N Kudada	Sr. Manager	Punjab & Sind bank
76	V S Pavan Kumar	Sr. Manager	CGGB
77	V Veerabhadra Rao	Manager	IOB
78	Raja Pradeep	Manager	Bank of Baroda
79	D Abhishek	BDO	Bank of Maharashtra
80	A Sandeep	Officer	Punjab & Sind bank
81	V Hari Kishan	AGM	IDBI Bank
82	K Ashok Kumar	Chief Manager	ICICI Bank
83	U Rushi	State Head	Indus Ind Bank
84	T Sangeetha Sing	Sr. Vicepresident	AXIS Bank
85	Santhosh Yeluri	Cluster Head	HDFC Bank
86	K Raghavendra Prasad	Cluster Head	Karnataka bank
87	M Anil Kumar	Cluster Head	Karur Vysya Bank
88	Maddi V Manikanth Reddy	AVP	Kotak Mahindra Bank
89	Priyanka K	Chief Manager	LDM, NTR District
90	Goutham Laxminarayana	Chief Manager, SLBC	SLBC
91	G.S.Sowmya	Asst. Manager, SLBC	SLBC
92	K Ramana Naik	Asst. Manager, SLBC	SLBC
93	Sunil R Kampa	Asst. Manager, SLBC	SLBC
94	Sunil R Kampa	Asst. Manager, SLBC	SLBC

