

రాష్ట్రస్థాయి బ్యాంకర్ల సమితి, ఆంధ్రప్రదేశ్
राज्य स्तरीय बैंकर समिति, आन्ध्र प्रदेश
STATE LEVEL BANKER'S COMMITTEE, ANDHRA PRADESH



కార్యకర్త యూనియన్ బ్యాంక్ ఆఫ్ ఇండియా, 2వ అంతస్తు, ఆంధ్రా బ్యాంక్ బిల్డింగ్, ఆర్.ఆర్.అప్పారావు వీధి, విజయవాడ-520 001
संयोजक : यूनिయन बैंक ऑफ इंडिया, 2 मंजिल, आन्ध्रा बैंक बिल्डिंग, आर.आर.अप्पा राव सड़क, विजयवाड़ा - 520 001
Convenor : Union Bank of India, 2nd Floor, Andhra Bank Building, R.R.Appa Rao Street, Vijayawada- 520 001
दूरभाष Phone : 0866-2562522, 2562518 ई-मेल e-mail : slbc@unionbankofindia.bank वेबसाइट website : www.slbc.ap.nic.in

Lr. No: SLBC /210/216

Date: 30.06.2023

To,

The Controlling Authorities of all Banks in AP

Dear Sir,

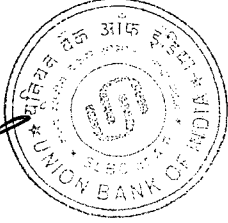
Reg: Minutes of the Agriculture sub-committee meeting held on 21.06. 2023

We enclose herewith the minutes of the Sub-Committee Meeting held on 21.06.2023.
We request the members to initiate necessary action on the points emerged in the meeting.

Yours faithfully,

(E Raju Babu)

Asst General Manager and Coordinator SLBC, Andhra Pradesh



- CC : Special Chief Secretary, Finance Dept, Govt.of AP, AP Secretariat.
Special Chief Secretary,Agriculture&Co-operation,Govt.of AP, AP Secretariat.
Prl.Secretary,Animal Husbandry, Dairy Development & Fisheries, Govt.of AP. Secretariat.
Special Chief Commissioner,Agriculture, GoAP.
General Manger, FIDD, Regional Office, Reserve Bank of India, Hyderabad.
Chief General Manager,NABARD.
Joint Director,MPEDA
Joint Director,APEDA

Encl: as above

Proceedings of Sub-Committee Meeting

Date : 21.06.2023

Time : 3.00 PM

Venue : SLBC Conference hall, UBI,FGMO,
Vijayawada

STATE LEVEL BANKERS' COMMITTEE OF ANDHRA PRADESH

CONVENER: UNION BANK OF INDIA



Union Bank of India, FGM Office, Andhra Bank Building,

R RAppaRao Street, Vijayawada 520 001

Phone no: 0866 2562522, 2562518

Email: slbc@unionbankofindia.bank

Website: slbcap.nic.in


E. RAJU BABU

सहा महा प्रबंधक & को-ऑर्डिनेटर

A.G.M. & Co-Ordinator

एस एल वी सी ए पी

State Level Bankers Committee of AP



Proceedings of Sub-Committee Meeting

Agriculture Sub-committee meeting was held on 21.06.2023 at SLBC conference hall @3.00pm. With reference to deliberations in 223rd SLBC meeting conducted on 16/05/2023 the residual issues taken up in this sub-committee for detail discussion. The meeting was attended by Sri. Sri Gopal Krishna Dwivedi IAS, Special Chief Secretary (Agriculture & Co-operation) Government of Andhra Pradesh, Sri R Amarendra Kumar, Director AH, Government of AP, Sri. R. K. Mahana, General Manager, RBI, Sri. Navneet Kumar, General Manager & Convener, SLBC, Andhra Pradesh Sri. M. Murthy, DGM, NABARD, Sri. Jeyabal, Joint Director, MPEDA Officials from Agriculture , Horticulture , Natural farming and Executives & Senior officers from Banks. The list of participants enclosed.

Sri. Navneet Kumar, General Manager & Convener, SLBC of AP, extended a warm welcome to Sri Gopal Krishna Dwivedi, Spl. Chief Secretary (Agriculture & Co-operation) Govt. of AP, General Manager, RBI and other participants and initiated discussion on agenda item.

Agenda1: Need for improving Tenant Farmer Financing/ CCRC

Sri. Raju Babu AGM & Co-ordinator, SLBC of AP presented the agenda to the forum

Tenant farmers lending has a vital role in Andhra Pradesh state and the Government has initiated many steps for the improvement of Tenant Farmer lending. Hon'ble Chief Minister also exhorted the bankers to improve the tenant farmer lending, highlighting the issuance CCRC (Crop Cultivator Rights Cards) to farmers.

In view of the importance associated to the subject, the following aspects are put forward to improve the lending to tenant farmers.

- * Government to develop online portal placing all CCRC holders' details along with their bank particulars so that concerned bank branch can view and accord suitable credit decision in the portal itself.
- * In view of high quantum of loan disbursements through SHGs, where majority members hail from agriculture families, an analysis can be made to quantify credit flow through this channel for tenants, which may boost the performance.
- * Creating awareness through the department among the owner farmers to co-operate with his tenant farmer allowing to avail bank credit.
- * Government may explore the possibility for creation of guarantee coverage for these loans to build confidence among financing banks.
- * Government may explore the possibility to route all benefits including sale proceeds of crop through KCC account of the tenant, so that a win- win situation may prevail in terms of loan recovery and timely renewal of KCC thereby availing the benefit of VLR.

Special chief Secretary, Govt. of AP in his remarks emphasized that Tenant farmer financing is a major concern for Govt. of Andhra Pradesh and all banks have done well in all parameters except tenant farmer financing and advised banks to focus on CCRC holders during this year. He also informed that a special drive is going to be launched in July month by agriculture department to issue CCR cards and he also informed that branch wise CCRC data will be shared by Agriculture department and field level staff of Agriculture department hand hold the branches in verification of CCRC holders .After sanction of loans to these CCRC holders noting of charge in revenue records will be done by revenue department; it should be assisted by Agriculture department staff.

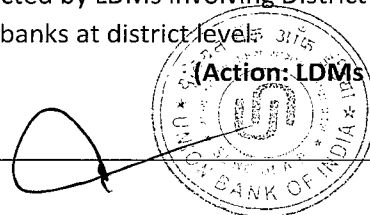
(Action: Agriculture department)

He also advised all Bank controllers to percolate the importance of Tenant farmer finance in the state, up to branch level functionaries

(Action: All Banks)

At District level special DCC meetings will be conducted by LDMs involving District Agriculture officers on Tenant farmer financing and allocate targets to all banks at district level.

(Action: LDMs and Agriculture dept.)



He assured all banks that Agriculture department field functionaries will help in recovery of tenant farmers finance. **(Action: Agriculture dept.)**

Agenda 2: KCC Resuming of the Nationwide AHDF Campaign – Extension from 01.05.2023 to 31.03.2024

Department of Financial Services vide Lr no F no 3/52/2022-AC Dt 08.05.2023 informed that nationwide AHDF KCC campaign resumed from 01.05.2023 and will continue till 31.03.2024.

In this regard, all member banks are requested to issue suitable instructions to all zonal and regional heads, bank branches and other field functionaries for their proactive participation in the camp and ensure processing and sanctioning of KCC to eligible Animal Husbandry & Fisheries farmers in a timely manner and also to monitor the progress of the camps.

In this Scheme, Banks are eligible for Interest Subvention @1.5% per annum and the KCC account holders are eligible for prompt repayment incentive @3% per annum for working capital loans under KCC-Animal Husbandry and Fisheries (loan upto Rs.2.00 lakh within the overall limit of Rs.3.00 lakh).

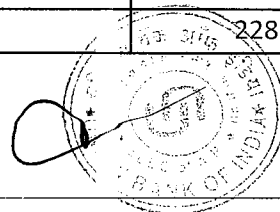
Detailed guidelines and SOP for the campaign have already been shared by DFS with all Banks on 11.04.2023.

The Special Chief Secretary, Govt of AP, in his remarks emphasized the importance of PKCC- (Pasu Kisan Credit Card) scheme to Jagananna Pala Velluva (JPV) beneficiaries in JPV villages and the advantages to the farmers and advised Bankers to extend working capital finance 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 already purchased the milch cattle. Furthermore, department also hand holding the beneficiaries in respect of animal feed and veterinary aid. As such department has identified around 2.28 lakhs beneficiaries in 18 districts to cover under the scheme. Where tie up arrangement is there with Amul for milk collection.

District wise-Targets for issue of PKCC's in Jagananna Paala Velluva (JPV) Villages

S.No.	District	Targeted Beneficiaries
1	Anakapalli	18307
2	Anantapur	6433
3	Annamayya	16846
4	Bapatla	10393
5	Chittoor	6843
6	East Godavari	6076
7	Eluru	20758
8	Guntur	8851
9	Kakinada	19467
10	Krishna	9193
11	NTR	18629
12	Palnadu	22115
13	Prakasam	19881
14	SPSR Nellore	10150
15	Sri Satyasai	13068
16	Tirupati	6391
17	West Godavari	6522
18	YSR	8218
	Total	228141



He advised LDMs to conduct special DCC meeting at district level and allocate targets to all banks.

(Action: LDMs, Banks and Animal husbandry dept.)

SLBC convener also suggested that Animals financed under this scheme should be insured for full value. APCOB, GM informed that they have good exposure in this scheme, and he observed that in some cases the proceeds are not routing through the financed branch accounts.

Director , Animal Husbandry department, informed that, it is proposed to issue Pasu Kisan Credit Card (PKCC) to YSR Cheyutha/Aasara beneficiaries who have grounded livestock units, to help them meet their working capital requirements for feeding, breeding health care & fodder conservation activities in JPV Villages.

After the deliberations on above agenda, the following action points emanated:

Sharing of branch wise list of beneficiaries to the bankers after allocation of targets

(Action: Animal husbandry dept.)

APDDCF (Andhra Pradesh Dairy Development Cooperative Federation Limited) to ensure routing of AMUL payments through PKCC financing branches for assured recovery.

(Action: Animal husbandry dept.& APDDCF)

The Animal Husbandry Department to enrol all JPV beneficiaries under YSR Pasu Bheema Scheme.

(Action: Animal husbandry dept.)

Agenda 3 : BC Mapping of RBK

AGM, SLBC informed that RBK concept in our State has been proven as a one stop shop for farmers to get all kinds of facilities/services right from "Vithununchivikrayam" and has received accolades from top functionaries of various agencies in the country. It is also noticed that the RBK locations in the villages have become prominent places having high footfall of farmers.

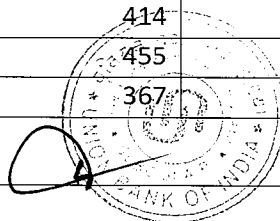
You are aware that on the advice of the Hon'ble Chief Minister, the Bank Mitra services have been aligned with RBKs where visible banking activities have been happening. Further, to strengthen the association between bank branches and RBKs with an ultimate objective to benefit the farming community, Govt of AP requested BC mapping to RBK.

Till date there are many RBKS where BC mapping is still pending. Agriculture department informed in the last SLBC meeting that banks are yet to deploy 1501 BCs at RBKs. SLBC requested agriculture department to provide list of RBKs where deployment of BCs is required.

Deputy Director Agriculture informed that as on 21.06.2023 only 3741 BCs are working and there is a gap of 7047 BCs to be mapped to RBKs. District Wise Status of BCs mapped to RBKs and pendency is given below.

Status Report on New District wise BCs as on 21.06.23

S.no	Districts	No of Mandals	No of Mandals with RBKs	Total No of RBKs established	No. of BCs Present	No. of BCs not present	Total
1	Srikakulam	30	30	656	766	37	803
2	Vizianagarm	27	27	510	274	246	520
3	Parvathipuram Manyam	15	15	306	20	197	217
4	Alluri Seetharamaraju	22	22	197	1	196	197
5	Visakhapatnam	11	4	57			0
6	Anakapalli	24	24	450	5	445	450
8	Kakinada	21	20	414	2	412	414
9	Konaseema	22	22	455	9	446	455
7	East Godavari	19	18	367	0	367	367



Status Report on New District wise BCs as on 21.06.23

S.no	Districts	No of Mandals	No of Mandals with RBKs	Total No of RBKs established	No. of BCs Present	No. of BCs not present	Total
10	West Godavari	19	19	389	31	365	396
11	Eluru	28	28	540	71	451	522
12	Krishna	25	25	390	164	235	399
13	NTR	20	17	267	116	161	277
14	Guntur	18	17	249	32	189	221
15	Palnadu	28	28	421	201	220	421
16	Bapatla	25	25	410	214	196	410
17	Prakasam	38	38	616	272	344	616
18	SPSR Nellore	38	37	561	49	512	561
19	Chittoor	31	31	502	96	406	502
20	Tirupati	34	34	445	20	425	445
21	YSR	36	36	432	107	325	432
22	Annamayya	30	30	400	149	251	400
23	Kurnool	26	25	466	300	172	472
24	Nandyal	29	28	411	216	208	424
25	Ananthapuram	31	31	451	350	101	451
26	Sri Satya Sai	32	32	416	276	140	416
	Total	679	663	10778	3741	7047	10788

AGM, SLBC informed that, Viability of BCs is a major concern and Banks have to map the BCs to 2-3 RBKs for BC sustenance. The Pending list should be shared by DAO to LDMs at District level and LDM has to map the BCs to RBKs as per the network of banks and their service area.

(Action: LDMs and Agriculture dept.)

Agenda 4: Uploading of SVPR claims in the portal

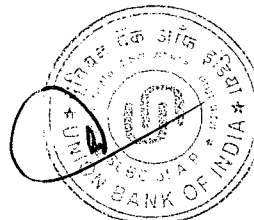
AGM, SLBC informed that all the Bank branches to complete the process of uploading the SVPR Rabi 2021-22 claims in the portal by 30.06.2023 as the portal will be disabled on the same day.

The Uploading of the Kharif 2022 claims in the portal will start from 01.07.2023 onwards as this kharif-22 data has to be uploaded and validated before the launching of SVPR-2023 scheduled in November-2023. DDA also requested all the banks to upload the claims as per time norms.

(Action: All Banks)

Agenda 5: VLR Claim Pending

AGM,SLBC informed to the forum that during 221st and 222nd SLBC meeting held on 10/03/2023, it was brought to notice of Hon'ble Chief Minister and Chief Guest of the Meeting that an amount of Rs 42.92 Crores is still pending under VLR/PV claim amount of various Banks and Hon'ble Chief Minister advised Special Commissioner of Agriculture to act upon the matter Immediately.



The Pending (VLR/PV) claim amount of various Banks.

Bank	Amount (Amt in Crores)
APCB	0.03
BOI	4.43
BOB	3.10
UBI	5.26
Canara Bank	3.14
SGB	1.30
CGGB	25.66
Total	42.92

The said issue was already discussed in various SLBC and Sub-committee meetings in presence of Agriculture department and individual mail from banks are already forwarded to Agriculture department.

DGM, APCOB informed that their claims are pending at Govt. of Andhra Pradesh to release the due amount of Rs. 212.45 Crore under interest rebate & subsidy scheme, and an amount of Rs.136.32 Crore receivable under Vaddileni Runalu and Pavala Vaddi (VLR/PV) Schemes.

Deputy Director Agriculture said that the issue will be escalated to finance department, Govt.of AP for early settlement of claims.

(Action: Finance department and Agriculture dept. of AP)

Agenda 6 : Finance to Farmer Producer Organizations (FPOs)

AGM, SLBC explained about FPOs, that around 432 Farmer Producer Organizations (FPOs) have been promoted by NABARD in the State of Andhra Pradesh since the year 2015 including 131 FPOs sanctioned under Central Sector Scheme on 10000 FPOs promoted by Government of India. Apart from these other agencies have also promoted large number of FPOs. About 1000 FPOs may be present in the State. These FPOs require financial assistance from Banks & other Financial Institutions for carrying out their Business Activities to help the member farmers. In this connection, Bankers may come forward for financing the FPOs as per their credit requirement. Further, informed that Credit Guarantee cover to accelerate flow of credit to FPOs by minimizing risk for financing institutions is available through NABSANRAKSHAN. AGM, SLBC requested DGM NABARD to explain in detail about FPO finance.

M.Murty, DGM, NABARD appraised that Rs.30.00Cr was disbursed to FPOs in AP and average finance of FPO will be Rs.10 to 15Lakhs. Out of 432 FPOs promoted by NABARD, 300 FPOs are in active status and working effectively. Banks can explore the opportunity to finance FPOs in AP. He also requested all banks to percolate the guidelines and decisions taken at apex level to branch functionaries.

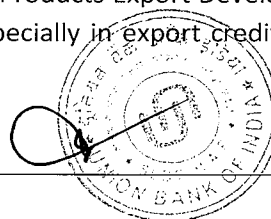
(Action: All Banks)

DD, Horticulture informed that the department promoted 165 FPOs and most of these FPOs have availed finance to create post-harvest storage facilities. The Department is also planning for Rs.10.00lakh unit cost solar project to FPOs for horticultural crops in the state. SLBC convener requested DD, Horticulture to share that list to SLBC.

(Action: Horticulture department)

Agenda 7: Export Credit under Agriculture

AGM, SLBC informed that Andhra Pradesh is the largest producer of Fish, Shrimp and Horticultural crops. The potential for development of the sector could be fully tapped by making value addition and promoting exports. To capitalise on the marine reserves the state government expedited the work on nine fishing harbours and called upon the banks to provide credit linkage to support activities like setting up of fish processing units and export promotion. He requested APEDA (Agricultural and Processed Food Products Export Development Authority) and MPEDA (Marine Products Export Development Authority) to provide the opportunities available to banks for finance specially in export credit for fisheries and Horticulture.



A. Jeyabal, Joint Director, MPEDA informed that AP Govt. planning for expansion of aqua forms across the coastal line and exports in marine products registering 30% growth in every year. He also informed that new processing plants are coming up in aquaculture. They require finance from banks to establish new processing plants. SLBC, Convener requested JD, MPEDA to share the list of registered firms in aquaculture to SLBC and he also requested member banks to submit export credit data accurately after verification of a senior level officer.

(Action: MPEDA and all Banks)

Agenda 8: Natural Organic Farming

AGM,SLBC informed the forum that Andhra Pradesh is known as the RICE BOWL OF INDIA- the Government of Andhra Pradesh turned to farming approaches that are in harmony with nature, by improving the ecological conditions in each and every site, it is witnessed that natural farming reduces the need for synthetic inputs and deliver instead a form of farming that costs less in financial terms, and is also climate resilient.

Natural Organic farming has also a positive impact on farmers livelihoods, careers in agriculture etc and mitigating climate change and it also focussed on non-synthetic chemical pest management.

AGM, SLBC requested Agriculture department and expert on natural organic farming to deliberate on the above subject.

Mr.Chandra Sekhar, Senior Schematic leader in Agriculture Natural farming division informed that in this scheme government mainly focus on small and marginal farmers and providing them with training on processing and marketing. They have made tie up with TTD to supply Bengal gram for preparation of prasadam and they are making tie up arrangement with different organisations to sell their products. He advised Bankers to explore the opportunities for financing of processing units.

SLBC Convener intervened and said that Marketing is important for organic products and this sector needs to be more organised.

AGM, Canara Bank requested APCOB to prepare scale of finance for Organic Crops and Chief Manager CGGB requested for Ornamental nursery scale of finance.

(Action: APCOB)

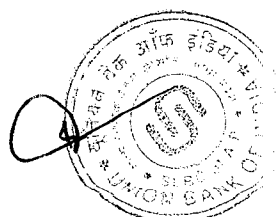
Agenda 9: International Year of Millet's

AGM,SLBC informed that the Hon'ble Prime Minister, Government of India sponsored the proposal for International Year of Millets (IYM) 2023 which was accepted by the United Nations General Assembly (UNGA) and with the aim to create awareness and increase production & consumption of millets, United Nations, at the behest of the Government of India, declared 2023 as the international Year Millets.

DA&FW (Department of Agriculture and Farmers Welfare) aims to promote cultivation and consumption of Millets at a larger scale and bring it to entire globe through IYM. Central ministries, states and Indian embassies allocated a focussed month in 2023 to carry out various activities for promotion of IYM and increase awareness about benefits of millets.

In line with GOI announcement, NABARD intends to intensity engagement with millets through pilot projects, stakeholder consultations, FPOs, capacity building, publication etc.

M. Murthy, DGM, NABARD informed that there is good scope for finance to processing units of Millets and he made a proposal to the forum that millet-based products to be used in all meetings during this year.



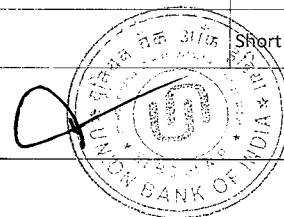
Agenda 10: Determination of Crop duration for IRAC norms of Agriculture Advances

SLBC AP already informed vide Ir. No SLBC/210/230 dated.19.11.2020 to all Controlling authorities of all Banks in the State and LDMs regarding duration of crops for the purpose of NPA classification of Agricultural advances through minutes of subcommittee meeting conducted on 16.11.2020 at APIC, Mangalagiri. The Details of Minutes reiterated again.

"Convener SLBC of AP informed that the Master circular of RBI on Prudential Norms for Income Recognition, Asset Classification and Provisioning pertains to advances(DBR.No.BP.BC.2/21.04.048/2015-16, dated July 01,2015) details the guidelines for Asset Classification for agricultural advances. As per the said guidelines, the 'Crop Season' is to be determined for the purpose of NPA classification of agricultural advances. Accordingly, based on request of APCOB (SLTC, Convener), Department of Agriculture, Govt of AP has submitted crop duration for major crops grown in our state as short duration and long duration. Forum approved the duration of major crops in the state of AP fixed by department of Agriculture, Govt of AP".

The Duration/Seasonality of different crops in Andhra Pradesh is given below.

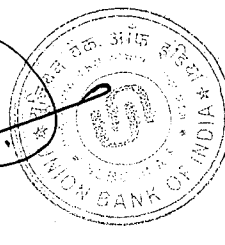
DURATION OF AGRICULTURAL CROPS IN ANDHRA PRADESH					
S.No	CROP	No.of Days to Maturity			Crop Classification.
		Short	Medium	Long	
1	Rice	90-120	120-140	150-160	Short Duration
2	Jowar	95-100	105-110	115-120	Short Duration
3	Bajra	80-90			Short Duration
4	Maize	75-90	90-100	100-120	Short Duration
5	Ragi	80-90	105-115		Short Duration
6	Korra	75-85			Short Duration
7	Sama	80-85	100-150		Short Duration
8	Varika	110-120			Short Duration
9	Vooda	80-90			Short Duration
10	Arikalu	105-120			Short Duration
11	Bengalgram	95-110			Short Duration
12	Redgram	160-180			Short Duration
13	Greengram	65-70			Short Duration
14	Blackgram	75-90			Short Duration
15	Horsegram	85-105			Short Duration
16	Cow pea	90-125			Short Duration
17	Anumulu	110-120			Short Duration



18	Rajma		120-130		Short Duration
19	Groundnut	100-105	115-125	135-140	Short Duration
20	Sesamum		75-90		Short Duration
21	Castor		90-100		Short Duration
22	Sunflower	50-85	90-95		Short Duration
23	Soyabean		90-110		Short Duration
24	Safflower		115-120	130-135	Short Duration
25	Niger		100-110		Short Duration
26	Rape seed and Mustard		90-95		Short Duration
27	Cotton		160-180		Short Duration
28	Mesta		135-150		Short Duration
29	Chillies		150-130		Short Duration
30	Sugarcane		10-12 months		Short Duration
31	Tobacco		90-110		Short Duration
	1. No crop duration exceeded 12 months in the AP, hence all crops are considered as Short Duration Crops				
	2. The duration of Kharif season is 1 st April to 30 th Sep and Rabi season is 1 st Oct to 31 st March.				

The meeting was concluded with the vote of thanks to the Chair and other dignitaries.


[Handwritten Signature]



List of Participants.

S.No	Name (Sri/Smt)	Designation	Organisation
1	Gopal Krishna Dwivedi, IAS	Spl. Chief Secretary (Agriculture & Co-operation)	Govt of AP
2	Navneet Kumar	GM & SLBC Convener	Union Bank of India
3	E Raju Babu	AGM – SLBC Coordinator	Union Bank of India
4	Shri R Amarendra Kumar	Director	Animal Husbandry
5	R K Mahana	General Manager	RBI
6	G Nagaraju	Asst. Manager	RBI
7	M.Murthy	Deputy General Manager	NABARD
8	Goutham Laxminarayana	Chief Manager	SLBC
9	M.Padmavathi	DDA, CRDA, AP	Govt.of AP
10	Chandra Sekhar	Senior Schematic leader	Agri.Natural farming dept.
11	A.Jeyabal	Joint Director	MPEDA
12	Sivarajan	Deputy Director	MPEDA
13	DBN Krishna	Asst Gen Manager	SBI
14	S S Murthy	Deputy General Manager	CBI
15	V Veerabhadra Rao	Manager	IOB
16	M Srinivasa Rao	AGM	PNB
17	M S R G Tilak Nara	Deputy General Manager	APCOB
18	Ch.K.V.Krishna Rao	GM	APCOB
19	Rafiquddin Shaik	RH	ICICI
20	P.Krupaji	SM	Axis Bank
21	Gopinadh T	Manager	Bank of India
22	M.V.Nagi reddy	Chief Manager	SGB
23	T.Raghu Ram	Chief Manager	CGGB
24	Ch Sree Rama Somayaji	General Manager	APGVB
25	Murali Parthasarathy	DGM	Union Bank of India
26	M.Neelima	Manager	Union Bank of India
27	K Venkata Satish	Co-ordinator	CGGB
28	K Prasanna Kumar	Manager	Indian Bank
29	C Vijaya Kumar	Chief Manager	Indian Bank
30	P.Rajendran	AGM	Canara Bank
31	S.Satheesh	Senior Manager	Canara Bank
32	B.Dhanunjaya	Senior Manager	Kotak Mahindra Bank

Related departments and other bankers participated through VC


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

