

# Proceedings of 11th Meeting of

## State Level Bankers' Committee TELANGANA

Held on  
**26.05.2016 - Thursday @4.00 pm**  
Auditorium  
State Bank of Hyderabad  
Head Office  
Gunfoundry, Hyderabad

Convener:



**SBH** | आधुनिक  
Modern  
नवीनमेधी  
Innovative  
विश्वसनीय  
Dependable  
स्टेट बैंक ऑफ हैदराबाद  
State Bank of Hyderabad

Head Office, Gunfoundry, Hyderabad - 500001  
Telephone: 040 - 23387638, 23387436, 23383058

Fax: 040-23421700

Email: [slbctelangana@sbhyd.co.in](mailto:slbctelangana@sbhyd.co.in)

Website: <https://telanganaslbc.com>

**MINUTES OF THE SLBC QUARTERLY REVIEW MEETING HELD ON 26<sup>th</sup> MAY, 2016 AT AUDITORIUM, HEAD OFFICE, STATE BANK OF HYDERABAD, HYDERABAD**

The 11<sup>th</sup> review meeting of STATE LEVEL BANKERS' COMMITTEE Telangana for the quarter ended March 2016 and for launching of Annual Credit Plan for the financial year 2016-17 was held on 26<sup>th</sup> May 2016 at 4.00 p.m. at "SabhaGruha" Auditorium, Head office, State Bank of Hyderabad.

Shri Eatala Rajender, Hon'ble Minister for Finance, Shri Pocharam Srinivasa Reddy, Hon'ble Minister for Agriculture, Shri Raymond Peter, Special Chief Secretary, Shri Parthasaradhi, Secretary (Agriculture), Shri Naveen Mittal, Secretary (Finance) Government of Telangana, Shri R.N.Dash, Regional Director Reserve Bank of India, Dr.P.Radhakrishnan, Chief General Manager, NABARD, Shri.V.Viswanathan, Chief General Manager(RB) State Bank of Hyderabad, Shri.V.Thyagarajan, General Manager SBH & Convener, senior officials from Government of Telangana, executives from Banks, Lead District Managers, have participated in the meeting.

Detailed list of participants is annexed.

**Shri Santanu Mukherjee, MD SBH & President SLBC** extended a warm welcome to Shri Eatala Rajender Hon'ble Finance Minister, Shri Pocharam Srinivasa Reddy, Hon'ble Agriculture Minister, Sri Raymond Peter, Special Chief Secretary Sri Parthasaradhi, Secretary(Agriculture), Shri Naveen Mittal, Secretary (Finance) Government of Telangana, Shri R.N.Dash, Regional Director, Reserve Bank of India, Dr.P.Radhakrishnan, Chief General Manager, NABARD, senior officials from Government of Telangana, other members and invitees to the 11<sup>th</sup> SLBC meeting.

Shri.Santanu Mukherjee placed the performance of the State under various parameters before the house as under.

- ❖ A total of 5173 bank branches including 1796 in Rural and 1205 in Semi-urban areas are functioning in the State.
- ❖ Annual Credit Plan targets of 2015-16 have been surpassed by banks in the State with an achievement of 174%. In fact for the second consecutive year, ACP targets achievements is beyond 150%.
- ❖ Total Deposits of the banks stood at Rs.3,57,318.55 crores with a growth of Rs.29,137.44 cr (8.88%) during the year.

- ❖ Total Advances of the banks stood at Rs.3,89,653.32 crores with a growth of Rs. 35,487.65 cr (10.02%) during the year.
- ❖ CD ratio at 109.05% at the end of March 2016 continues to be one of the highest in the country.
- ❖ Banks have lent Rs.23,400 crores under Kharif/Rabi 2015-16 and achieved 84% of the targets. Agricultural advances constitute 15.27% of total advances.
- ❖ Banks have disbursed Rs.17,007 crores to Micro,Small & Medium enterprises segment during the financial year which has recorded a growth of Rs.10,500 crores.
- ❖ Banks have disbursed Rs.14,324 crores to beneficiaries under 'Weaker Sections' Rs.5,094 crores to beneficiaries under "SCs/STs category" and Rs.2,309 crores to beneficiaries belonging to Minorities during the financial year 2015-16.
- ❖ Empowerment of women through all possible economic support routes continued to get an important place in the economic agenda of the Banking fraternity and in that direction, banks have disbursed Rs.10,313 crores to 'Women category' during the year.
- ❖ During the financial year 2015-16 banks have disbursed Rs.3,673.65 crores to 400,761 beneficiaries under Pradhan Manthri Mudra Yojana scheme achieving 80.61% of the targets.
- ❖ Banks in the State have so far opened 78,29,629 accounts under PMJDY. Further Banks have covered 54,33,376 beneficiaries under Pradhan Manthri Suraksha Bheema Yojana (PMSBY) and 15,79,302 beneficiaries under Pradhan Manthri Jeevan Jyothi Bheema Yojana (PMJJBY). So far 221 claims under PMSBY and 2257 claims under PMJJBY have been settled by insurance companies to the beneficiaries in the State.

He had also highlighted some of the important features of the ACP 2016-17 as under:

Annual Credit Plan 2016-17 has been drawn with a outlay of Rs.90,777 crores

- ❖ Priority Sector lending targets have been fixed at Rs.60,613 crores i.e a share of 67% of credit plan
- ❖ Agriculture segment has a major share of Rs.41,013 crores i.e 68% of Priority sector targets.

- ❖ Striving towards creation of sustainable agrarian income for farmers, an Investment credit target of Rs.11,911 crores has been fixed for banks which works out to 29% of Agriculture lending targets.

He further said that in respect of Waiver Scheme for handloom weavers for loans upto Rs.1,00,000/- , Government has issued a GO waiving certain conditions like write off of 75% overdue interest and penal interest and banks which have exposure to powerloom weavers were once again advised to ensure implementation of the the waiver scheme.

He requested the Agriculture department to put an advanced utility in place to take care of validation of VLR claims which is taking a lot of time at present. He thanked the Finance Department, Agriculture Department, Industries Department and other departments of Government of Telangana, Reserve Bank of India, NABARD, member banks for their co-operation to the SLBC in discharging its functions and he expected similar co-operation in future also.

He further stated that Telangana State has assumed eighth place among all the States in the country under achievement of Mudra Targets. He further said that State Bank of Hyderabad has achieved 130% of targets which has been appreciated by the Union Ministers as well as the Members of Parliamentary Committee which has visited the State recently. He said that at present there are two issues faced by banks, one is roll-over of crop loans and another one is Vaddi Leni Runalu and Pavala Vaddi Scheme. He requested all the banks to pass on proper instructions to the operating staff for rollover of crop loans during this year without insisting for payment of interest for all interest subvention eligible accounts. He further said that the good rainfall is foreseen for this year and there will be good demand for agricultural loans. He stated that there was a lot of delay during the last year in releasing the VLR and PV amounts to banks as a result of which many of the banks are out of the funds for a long period and requested the Hon'ble Ministers to advise the concerned department that VLR and PV amounts are reimbursed to the banks without any delay. He stated that Banks and Government need to work together to see that farmers are benefitted.

Sri V.Viswanathan, CGM(RB) SBH stated that launching of Annual Credit Plan for the year 2016-17 is a happy occasion and launching of ACP in May will enable the banks to concentrate on targeted growth from the beginning of second quarter itself.

He said that Government of Telangana has issued GO continuing VLR and PV schemes for Kharif and Rabi 2015-16 and requested the Government to release 3<sup>rd</sup> installment of waiver amount also. He said that SBH has done 90% of rollover of crop loans last year and this year aiming to achieve 100%. He said that PMFBY is being launched from this year and requested banks to implement it for all loanee and non loanee borrowers. He brought to the notice of the forum, in theft cases occurred in some bank branches, police authorities are calling top executives of the banks for enquiry, though banks are taking all necessary steps to avoid such thefts. He requested the Hon'ble ministers to take a note of the issue and advise the concerned suitably.

Sri Eatala Rajender, Hon'ble Minister for Finance, stated that he is happy on launching of Annual Credit Plan in the month of May. He further stated that two years after formation of new government the strength, aims and objectives of the Government are understood by all now. He stated that Telangana State Government has three main objectives viz welfare of the public, development of agriculture and industrialization. He said that Government has brought lot of changes in welfare schemes. The Government of Telangana has decided to increase the subsidy portion to Rs.80000/- for a loan of Rs.1.00 lac and thereby reducing the bank's loan component to Rs.20000/-, for a loan of Rs.200000/- subsidy portion is 70% and for a loan of Rs.10.00 lacs, Rs.5.00 lacs is being given as subsidy. He stated that Telangana State Government is only the government in the entire India which is providing such huge amount as subsidy. He said that unless poor people benefited, there is no use of putting huge targets and achieving them. He stated that if purchasing power of people improves, there will be improvement in all fields which ultimately improves the growth of the State. He also stated that level of NPAs are low in small loans when compared to big ticket loans. He stated that from the State Government side also they are streamlining the procedures. He advised the banks to provide education loans to poor people with human angle. He stated that now Central Government is also giving more importance to agriculture. He stated that though agriculture contribution to GDP is only 17%, there are several other sectors that are revolving around agriculture. He further stated that accounts in the rural areas has increased, but banks' staffing has not improved. He stated that Government of Telangana has introduced TSIPASS for development of industries in the State wherein priority has been given to SC/ST/Minorities/Ladies and 50% subsidy is being given and for implementation of all the schemes of the State

Government and the cooperation of the banks is needed. He stated that banks have to extend their help to improve industrialization in the State. He stated that Government has released two installments of debt waiver amount and planning to release the third installment shortly. He requested the banks not to collect interest on the crop loans from the farmers. He stated that as there was no good rains during last two years there was lot much demand for crop loans but as good rains are expected this year there will be demand for crop loans and banks have to make proper plans in advance to meet the huge demand. He requested the bankers to help Government in identifying bogus farmers while crediting the third installment of debt waiver amount.

Sri Pocharam Srinivasa Reddy, Hon'ble Minister for Agriculture, said that he is representing 55,53,000 farmers in the State as Agriculture Minister of the State. He stated that 62% of the farmers i.e. 34,41,000 in the State are marginal farmers with land of one acre and small farmers with a land holdings between 1 are to 2 acres constitute 24% i.e. 13,27,000. He further stated that these two categories of farmers are having 55% of area of agriculture land and the remaining land is cultivated by medium and big farmers. He requested all the banks to give first preference to small and marginal farmers who are the real farmers and who are not having other finance options available for them. He stated the Chairman of SLBC has addressed a letter to all the banks stating that in case of repayment of loan by farmer upto a limit of Rs.100000/- within in one year banks should not collect interest from the farmer and banks have to claim 3% interest from State Government and 4% interest from Central Government, but in some districts in some branches branch managers are insisting for payment of interest by the farmers. He further stated that in some places branch managers are insisting for payment of interest in crop loan if not renewed before 31<sup>st</sup> January. He has requested Chairman of SLBC to issue necessary instructions to all banks not to collect interest if farmers pays the loan amount within one year. He further stated that in case of reschedulement of loans in draught areas banks are charging 13% interest to converted crop loans instead of 11% as fixed by the Central Government and requested the bankers not to collect the 2% additional interest. He stated that the newly formed Telangana State Government, on behalf of the farmers, has given an assurance that the Government will pay the crop loans of the farmers up to Rs.1.00 lac without interest. But during 2014-15 Kharif season in some branches in some districts Branch Managers have collected interest saying that they have not received orders and when Government

has given assurance, banks have to extend vaddi leni runalu to farmers. He further stated that last year he has received so many complaints that banks are collecting interest and when he visited some of these branches there was no response from the Branch Managers. He requested all the bankers to instruct all their ground level staff not to collect interest and it is the responsibility of the Government to pay interest amount to banks. He also stated that he has conducted a meeting with insurance people in respect of PMFBY and called tenders from the insurance companies. He stated that State and Central Governments are sharing the insurance expences over and above the insurance amount paid by the farmers in the ration of 50% and 50%. He alleged that the insurance amount collected by the banks is not being sent to insurance companies, thereby putting themselves in risk and in case of any loss to the crops, banks have to face the problems. He said that last year from the insurance premium collected by the banks, insurance companies received only 20%. He also requested all the banks to renew the crop loans upto maximum according to scale of finance and see that farmers do not approach money lenders for the finance. He stated that though banks have agreed to give Annexure F to all the farmers who have benefitted under debt waiver scheme, out of 33 lac farmers only 22,81,000 farmers have received Annexure F and requested all the bankers to instruct their operating staff to issue Annexure F to all the farmers. He stated that as per RBI norms all the banks have to issue Kissan Credit Cards to farmers and requested all the bankers to issue Kissan Credit Cards to all the farmers. He further stated that if farmers pay entire loan amount, the documents which are kept the banks have to be returned to the farmers and only some banks are returning, which has to be taken care of. He stated that as per the report, banks have given Term Loans to the tune of 109% which is very good, but the procedure of giving term loans to the farmers is very cumbursome. He stated that as per Annual Credit Plan, an amount of Rs.19000 crores for term loans and an amount of Rs.21000 crores for crop loans has been earmarked, which is very good and he has appreciated the bankers for this and requested all the bankers to achieve these targets. He further stated that if scale of finance is increased, the amount will further go up of the targets fixed. He stated that this year the rains will be very good as per the reports and if there are good rains, the banks have to sanction crop loans to all the farmers without any delay. He further stated that the relationship between the banks and farmers should be good and if the farmers are happy the Government will be happy. The Convenor of SLBC informed that the Scale of Finance will be fixed by District Level Technical Committees.

Sri Raymond Peter, Special Secretary, Land Acquisition, stated that under the chairmanship of Sri R.N.Dash, Regional Director, RBI, a meeting was conducted on 07.12.2015 with regard to fake pattedar pass books and in the said meeting he has given an assurance on the behalf of the Government that this issue will be taken care of them. He further stated that keeping in view the above assurance, the Government has created Web Land Portal and now bankers need not depend either on pass books or land records issued by the Revenue Department. He further stated that banks can now record their charges in loan charge module created by the Government which will avoid double finance also. He further stated that the particulars of LECs cards will also be recorded in the pahanis and the share of land of original pattedar and LEC card holder will be also be recorded in the pahanis and there is no need for the bankers to obtain fresh LECs every year. He further stated that if any incorrect information is provided in the land particulars of the farmer, the banker can direct the said farmer to MRO and the particulars will be corrected by the Revenue Department. He stated that the land records of the Telangana State can be viewed by the bankers by logging into Maa Bhoomi Portal of the State Government.

Shri Naveen Mittal, Secretary (Finance) Government of Telangana, said that as per Annual Credit Plan, huge targets have been fixed to various sectors and there is a huge jump in all the targets. He stated that the Government is celebrating Telangana State Formation day on 2<sup>nd</sup> June and there is a sea change in the attitude of others towards the newly formed State. He stated that tremendous development has been taken place in the State and lot of administrative reforms has been taken place, one of them is creation of Web Land Portal. He stated that farmers have faced lot of problems during last two years due to low rain fall. He stated that the banks have to achieve the targets allotted to them in respect of agriculture and other priority sector lending. He stated that Government is committed to pay the interest amount on crop loans under Vaddileni Runalu and Pavala Vaddi Schemes and Government is in the process of releasing money to the banks. He stated that Government has issued GO continuing both the above schemes this year also.

Sri Partha Saradhi, Secretary, Agriculture, Government of Telangana, has stated that Government always want good feed back from the farmers and not the good figures which are mentioned in the Annual Credit Plan and Quarterly reports. He stated that the decisions taken at the State level are not being properly percolated down the line, due to which the Government faced lot of problems last year. He said that issue of loans to farmers based on fake pattedar pass books could not occur this year



because of web land portal created by banks and banks have to see that such persons will not get benefit under debt waiver scheme this year. He further stated that quick process of loan applications is very essential and there should not be any delay in sanctioning of loans to farmers and banks have to take all steps to help them and not avoid the farmers who are approaching the banks for finance. He stated that Telangana State Government is coming up with a new Act to see that farmers should not fall in the hands of money lenders. He stated that Government is continuing the schemes of Vaddileni Runalu and Pavala Vaddi Runalu this year also and has already allocated an amount of Rs.211 crores for these schemes in the budget. He further stated that farm mechanisation is another important aspect and Government is providing 30% to 50% subsidy for farm mechanisation schemes and banks have to see that more number of loans be given to farm mechanisation schemes. He further stated that establishment of poly houses is also one of the important schemes of the State Government which is getting 75% subsidy and Telangana State will be number one State among all the States in India in poly houses in the coming years. He stated that Banks have to cover all the loanee farmers under PMFBY scheme. He further stated that the seasonality discipline for covering cotton crop under weather based insurance scheme is 14<sup>th</sup> of June and as it is not possible to all the farmers to avail the loans within that period. As such he stated that officials of Agriculture Department will collect consent letters from the loanee farmers and banks based on that consent letters are to debit the loan accounts of the farmers and send the insurance forms to the insurance companies along with the premium amount. He has requested the Chairman of SLBC to record this and circulate to all the banks for their strict compliance as June 14<sup>th</sup> is not far away. He stated that 50 to 60% of the farmers in the State are growing cotton and weather based crop insurance is a good crop insurance scheme for them. He stated that farmers have to pay only 5% premium for cotton crop and the remaining amount of premium will be shared by the State and Central Governments. He stated that only 20 to 25% farmers are being covered under the crop insurance schemes and all the banks have to take care that maximum number of farmers are covered under PMFBY Scheme which is very beneficial to the farmers.

Sri R.N.Dash, Regional Director, RBI, congratulated SLBC for inaugurating Annual Credit Plan in time. He stated that there was a good relationship between the banks and State Government and both of them understood the problems of each other very well. He stated that the decisions taken in the meeting should be communicated to

ground level and SLBC and banks concerned have to take care of this. He further stated that end use of funds was very important, which would improve the economic development of the State, otherwise it would be only money circulation.

He stated that large number of accounts had been opened under PMJDY and requested the State Government to see that Direct Benefit Transfer amount was transferred through these accounts so that the accounts remain operative and the account holders get the benefits associated with the accounts. He stated that banks were required to achieve the targets given to them for opening of branches in the villages with population of 5000 and above before March, 2017. He stated that financial literacy centres were playing very important role and all the banks have to take care that these centres function effectively in the State. He also said that FLCs should impart financial literacy to new entrants of banking system.

He stated that Government of India has directed RBI to furnish quarterly data on relief extended by banks in areas affected by natural calamities, both State wise and Bank wise in the prescribed format within 15 days after the close of each quarter and requested all the banks to submit the data to SLBC immediately after end of the quarter to enable SLBC to consolidate and submit the data to RBI.

He also stated that State Government, Finance Dept. had issued directions to Collectors to see that DLRC meetings are held regularly and SLBC had to carry forward this. He also thanked the State Government for the Webland Portal and loan charge creation module.

Dr.P.Radhakrishnan, Chief General Manager, NABARD, congratulated all the bankers for the excellent growth during the quarter ended March 2016. He said that the banks have to achieve the targets of priority sector and it is important to involve Regional Rural Banks and Cooperative Banks in achieving the priority sector targets. A presentation has been made by NABARD on Water Conversation Movement and requested all the banks to actively participate in the said programme.

Shri Santanu Mukherjee, MD SBH & President SLBC, stated that RBI has advised SLBC to conduct a sensitization programme for District Collectors and CEOs of Zilla Parishads of Telangana State and requested Government of Telangana to advise an early date for holding the Collectors/CEOs of Zilla Parishads Conference. He stated that police authorities are issuing notices to the higher authorities of the banks whenever a theft takes place in a branch of the bank. He further stated that banks are taking all necessary precautions to avoid such thefts and police authorities should not create an embarrassing situation to higher authorities of banks. He stated that though

Deputy General of Police has assured that higher officials of banks will not be involved in such cases, still police authorities are issuing notices to higher officials of the banks. He requested the ministers to issue necessary instructions to police authorities through Home Ministry in this regard. He stated that a Sub Committee, some police authorities and the bankers as members, has to be constituted to discuss this issue. He further stated that Government of India has agreed to establish a Debt Recovery Tribunal II at Hyderabad and the expenditure for DRT will be around Rs.1.36 crores and all the banks have to share these expenditure according to their number of branches in the State. He requested all the bankers to give their consent so that steps will be taken for establishment of DRT II. He further stated that Stand Up India programme announced by Government of India is another important programme under which every branch of a bank has to sanction two loans ranging from Rs.10.00 lacs to Rs.1.00 crore to SC/ST categories and to women entrepreneurs to establish their own business. He stated that this scheme is expected to benefit 2.5 lac borrowers across the country and requested all the bankers to actively participate in this programme. He requested all the banks to sensitize their operating staff to achieve the targets and if there is any problem the same may be referred to SLBC. He stated that Stand Up India programme will ultimately go to the development of the State. He further stated that United Nations Counsellor has informed him that they are receiving fake certificates issued by banks and though banks are not responsible for the same, as the reputation of the banks is involved in this, he requested all the banks to take necessary steps to avoid such things. He further requested all the banks to actively participate in the celebrations of the formation day of Telangana State by conducting seminars, distributing sweets etc. He has requested all the bankers to brought to the notice of the meeting, if they are having any issues.

The Deputy General Manager, Andhra Bank, informed that the Scale of Finance fixed in Ranga Reddy District is less than what is fixed last year and banks are facing lot of problems in renewal of the loans. He requested DLTC, Ranga Reddy District to look into the matter. He further stated that Andhra Bank has to receive Rs.10.00 crores from the State Government towards VLR amount and requested Government to release the said amount immediately. He stated that due to rounding of rupee in VLR number of records of their bank have been rejected and requested Agriculture Department to look into this issue. He also stated that if an error automatically pops up at the time of entering data itself, there will not be any rejection of records by

Agriculture Department and Agriculture Department has to take steps in this regard.

The Deputy General Manager, SBI, has stated that their bank is facing problems with loans sanctioned under Rajeev Gruhkalpa Scheme due to various reasons, for which the Chairman of SLBC has stated that this issue has already been taken up with the Government and SLBC will write a letter to Government. Sri Naveen Mittal, Secretary (Finance), Govt. of Telangana, has informed that this is a legacy issue from the last Government and Government will find some way in this issue.

The Lead District Manager, Ranga Reddy, stated that the claims submitted by the banks for debt waiver of some of the genuine farmers are pending with the District Collector and requested the Government to look into this issue. Sri Navin Mittal, Secretary (Finance) has advised all the LDMs to submit final Annexure E and information of additions and deletions so that a decision can be taken by Government in this regard.

The Lead District Manager, Hyderabad, has brought to the notice of the Government about receiving of 85000 applications for sanctioning of loans under Minority Finance Corporation whereas the targets is only 3500 applications.

Thereafter, the minutes of the 10<sup>th</sup> SLBC meeting held on 27/04/2016 for the quarter ending December, 2015, and other meetings held during the quarter were circulated to members of SLBC, LDMs and Government Departments concerned. These minutes were taken as approved, as no suggestions were received for amendments by SLBC.

**Action Points emerged:**

- ❖ Agriculture Dept, Government of Telangana is requested to expedite reimbursement of pending VLR claims of the banks.

**(Action: Agr Dept/Finance Dept, GoT)**

- ❖ Agriculture department, Government of Telangana is requested to put an advanced utility in place to take care of validation of VLR claims, to cut down the time.

**(Action: Agriculture Dept, GoT)**

❖ Banks, which have exposure to powerloom weavers, are advised to implement the "Loan waiver scheme for handloom weavers loans upto Rs.1,00,000/-" of Govt of Telangana as per modified G.O no. issued by Government of Telangana.

**(Action: All Banks)**

❖ Government of Telangana is requested to form a Committee with members from Police department, major banks, IF department to discuss and sort out any issues regarding security of bank branches.

**(Action: Finance Dept, GoT)**

❖ All banks are requested to ensure coverage of loanee farmers under the PMFBY as per the dates fixed , guidelines of which were circulated to the banks.

**(Action: ALL BANKS)**

❖ All the banks are advised to identify one administrator each and intimate the details to the SLBC/CCLA's office immediately to initiate the process to utilize the Web Land Portal created by Government of Telangana for creating loan charge in respect of agriculture advances.

**(Action: ALL BANKS)**

❖ All the banks are requested to ensure opening of brick and mortar branches in the villages with population of 5000 and above before March 2017 as per the allotment given to them and report progress to SLBC.

**(Action: ALL BANKS)**

❖ All the banks are requested to furnish quarterly data on relief extended by banks in areas affected by natural calamities, both State wise and Bank wise in the prescribed format sent by SLBC within 15 days after the close of each quarter to enable SLBC to consolidate and submit the data to RBI.

**(Action: ALL BANKS)**

- ❖ Government of Telangana is requested to advise an early date for holding sensitization programme to District Collectors and CEOs of Zilla Parishads, to enable SLBC to confirm compliance of Lead Bank Scheme guidelines to RBI.

**(Action: Finance Dept, GoT)**

- ❖ All the banks are requested to convey their consent for sharing the expenditure in proportionate to their number of branches in the State (Approx.expenditure Rs.1.36 crores) to establish Debt Recovery Tribunal at Hyderabad as directed by DFS, Ministry of Finance, GoI .

**(Action: ALL BANKS)**

- ❖ All the banks are requested to sensitize their operating staff to achieve the targets under Stand Up India programme announced by Government of India under which every branch of a bank has to sanction two loans ranging from Rs.10.00 lacs to Rs.1.00 crore viz. one to beneficiary belonging to SC/ST categories and one to women entrepreneurs to establish their own business.

**(Action: ALL THE BANKS)**

- ❖ SLTC Convener TSCAB and District Level Technical Committee Ranga Reddy District are requested to look into the scale of finance of certain crops fixed for 2016-17 which are less than the scales of finance for 2015-16 as some banks are reportedly facing problem in renewal of crop loans.

**(Action: TSCAB, LDM, R.R. DIST.)**

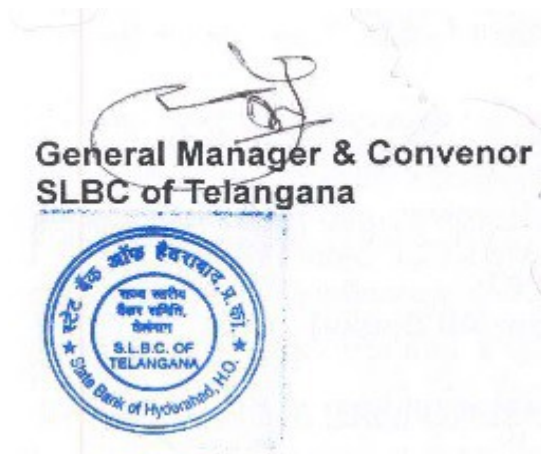
- ❖ Finance department, Government of Telangana is requested to look into issue of loans sanctioned under "Rajeev Gruhkalpa" by some banks which have turned into NPAs in the books of the banks.

**(Action: Finance Dept, Govt of Telangana, Banks)**

- ❖ All the Lead District Managers are advised to submit soft copy of Annexure E and additions/deletions done later on immediately to SLBC. This is with reference to the discussions Secretary Finance, GoT had with LDMs during the 10th SLBC meeting held on 26th April 2016 during which LDMs have agreed to submit the Annexure E and additions/deletions by 5th May 2016.

**(Action: All LDMs of Telangana)**

The meeting concluded with the vote of thanks by Shri V.Thyagarajan, Convenor, SLBC, Telangana.



**LIST OF PARTICIPANTS - 11th SLBC Quarterly Review Meeting held on 26.05.2016**

	<b>Name (Shri./Smt./Ms.)</b>	<b>Designation</b>	<b>Organisation</b>
<b>State Government</b>			
1	Eatala Rajender	Hon'ble Minister for Finance	Govt. of Telangana
2	Pocharam Srinivas Reddy	Hon'ble Minister for Agriculture	Govt. of Telangana
3	Raymond Peter	Special Chief Secretary & CCLA	Govt. of Telangana
4	Partha Saradhi	Secretary (Agriculture)	Govt. of Telangana
5	Naveen Mittal	Secretary (Finance)	Govt. of Telangana
6	G.D.Priya Darshini	Director (Agriculture)	Govt. of Telangana
7	Ch V Sai prasad	Joint Secretary, Finance	Govt. of Telangana
8	G.Vidya Sagar Reddy	Director (SERP)	
9	B.Anand Kumar	General Manager (SC Corporation)	Govt. of Telangana
10	M.Chandra Mohan	Deputy Director (Com. of Industries)	Govt. of Telangana
11	G.Nareemani	Additional Director DA-1(C&DA Hyd)	Govt. of Telangana
12	R.Sivanand	Asst. Director (C&DA Hyd Extn)	Govt. of Telangana
13	M.Yadaiah	Asst. Director (Com. of Industries)	Govt. of Telangana
14	Mohd. Basith Mohiuddin	F.M. (TSMFC)	Govt. of Telangana
15	Mohd.Iqbal Hussain	Section Officer (Finance Department)	Govt. of Telangana
16	G.Padma	State Mission Coordinator (MEPMA)	Govt. of Telangana
17	M Najamuddin	Consultant, Agri. Dept.	Govt. of Telangana
<b>Govt. of India</b>			
18	R.K.Chowdary	Director, KVIC	Govt. of India
19	B.Sreedhar	Asst. Director MSME – DI Hyderabad	Govt. of India
20	S.Satyanarayana	Nodal Officer PMEGP KVIC	Govt. of India
<b>SLBC</b>			
21	Santanu Mukherjee	Managing Director & President of SLBC	SLBC Telangana, SBH
22	V.Thyagarajan	General Manager & Convener, SLBC	SLBC Telangana, SBH
<b>RBI</b>			
23	R N Dash	Regional Director	Reserve Bank of India
24	Manas Mohanty	General Manager	Reserve Bank of India
25	C.Nageswara Rao	Deputy General Manager	Reserve Bank of India
<b>NABARD</b>			
26	Dr.P.Radhakrishnan	Chief General Manager	NABARD
<b>Public Sector Banks</b>			
27	V.Viswanathan	Chief General Manager	State Bank of Hyderabad
28	M.Venkatesh	General Manager	Union Bank of India
29	S.P.Sharma	General Manager	Syndicate Bank
30	Sanjay Kumar	Deputy General Manager	State Bank of India
31	S.C.Dhawan	Deputy General Manager	State Bank of Hyderabad
32	K.Radha Krishnan	Deputy General Manager	Canara Bank
33	Sanjay Ahuja	Asst. General Manager	Allahabad Bank
34	Devanand Sharma	Asst. General Manager	State Bank of Travencore
35	U.Bhalagopala Bhatt	Asst. General Manager	Corporation Bank
36	P.Venkat Rao	Asst. General Manager	State Bank of India
37	N.S.Rao	Asst. General Manager	United Bank of India
38	L.Joseph	Asst. General Manager	United Bank of India



39	N.Jaya Vittal	Chief Manager	State Bank of Hyderabad
40	P.C.Das	Chief Manager	State Bank of Hyderabad
41	Ch.Narayana Murthy	Chief Manager	State Bank of India
42	Y.Siva Kiran	Manager	Allahabad Bank
43	B.R.N.Rao	Manager	State Bank of Hyderabad
44	T.S.R.Murthy	Manager	Punjab & Sind Bank
45	C.Raju	Manager	Central Bank
46	S.K.Swain	Manager	Indian Overseas Bank
47	Preeti	Manager	Dena Bank
48	P.R.Sharma	Senior Manager	UCO Bank
49	T.Jaya	Senior Manager	Corporation Bank
50	M.Satya Narayana	Chief Manager	Bank of Maharastra
51	P.Prem Sunil Dutt	Manager	IDBI
52	P.Vijaya Kumar	Manager	Vijaya Bank
53	N.S.P.Reddy	Senior Manager	Bank of Baroda
54	T.S.Rao	Deputy Manager	Canara Bank
55	Aravind Kumar	Deputy Manager	State Bank of Hyderabad
56	C.M.P.Rao	Asst. Manager	State Bank of Patiala
57	P.Venkateswarlu	Asst. Manager	Union Bank of India
58	B.Indira Priyanka	Agriculture Officer	Bank of India
59	N.Chaitanya	Agriculture Officer	Punjab National Bank
60	S.Jyothsna	Asst. Manager	Baratiya Mahila Bank
<b>Regional Rural Banks</b>			
61	V.Narsi Reddy	Chairman	APGVB
62	T.Yesu Padam	General Manager	TGB
<b>Private Sector Banks</b>			
63	A.Lakshmi Narayana	Asst. General Manager	Tamilnadu Mercantile Bank
64	A.Mukundan	Vice President	HDFC Bank
65	K.Satyanarayana	Chief Manager	Dhanalaxmi Bank
66	K.V.Mathew	Chief Manager	ICICI Bank
67	M.G.Rajasekhar	Manager	Karur Vysya Bank
68	P.C.S.Reddy	Chief Operating Officer	KBS Bank
69	M.Venkat Reddy	Regional Head ARB	Kotak Mahindra Bank Ltd
70	G.B.Narasimha Charyulu	Manager	Catholic Syrian Bank
71	G.Ramesh	Senior Manager	South Indian Bank Ltd
72	P.V.N.N.Hara Gopal	Senior Manager	Federal Bank
73	B.Satish Kumar	Manager	Laxmi Vilas Bank
74	Ambily Antony	AFO	Karnataka Bank Ltd
75	P.Gopala Krishnan	Asst. Manager	City Union Bank
76	Pasam Venkata Giridhar	Agriculture Officer	Tamilnadu Mercantile Bank
77	Y.Veera Prasad	AVP	Axis Bank
<b>Cooperative Banks</b>			
78	Dr.Nethi Muralidhar	Managing Director	TSCAB
79	P.Vivek	Manager	TSCAB
80	S.Rama Sarma	Senior Manager	A.P.Mahesh Coop. Bank
<b>SIDBI</b>			
81	B.Swaroopa	Manager	SIDBI
<b>Lead District Managers</b>			
82	Vinod Kumar Mathur	Lead District Manager, Adilabad	State Bank of Hyderabad

83	N V N S Nageswar Rao	Lead District Manager, Hyderabad	State Bank of Hyderabad
84	D A Chowdary	Lead District Manager, Karimnagar	State Bank of Hyderabad
85	M Srinivas	Lead District Manager, Khammam	State Bank of Hyderabad
86	S V Ramana Reddy	Lead District Manager, Medak	State Bank of India
87	N C Sridhar	Lead District Manager, Nalgonda	State Bank of Hyderabad
88	Venkateswarlu	Lead District Manager, Nizamabad	State Bank of Hyderabad
89	VVN Sastry	Lead District Manager, RR Dist	State Bank of Hyderabad
90	A.Sai Prasad	Lead District Manager, Warangal	State Bank of India
91	V.Partha Saradhi	Lead District Manager, Mahabub Nagar	State Bank of India
<b>Insurance Companies</b>			
92	M.Rajeshwari Singh	Deputy General Manager	AIC of India
93	V.V.S.Rao	Chief Manager	AIC of India
94	R.S.Joshi	Senior Branch Manager	LIC of India
95	S.Thomas	Divisional Manager	LIC of India
<b>SLBC</b>			
96	J B Subrahmanyam	Asst. General Manager	SLBC Telangana, SBH
97	K H K Balaji	Manager	SLBC Telangana, SBH
98	M Ravi Kumar	Manager	SLBC Telangana, SBH
99	J Venkateswara Rao	Deputy Manager	SLBC Telangana, SBH

\*\*      \*\*      \*\*