

PROCEEDINGS OF  
THE 12TH MEETING OF

State Level Bankers' Committee  
TELANGANA

Held on  
**19.09.2016 - Monday @11.00 am**  
Auditorium  
State Bank of Hyderabad  
Head Office  
Gunfoundry, Hyderabad

Convener:



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**MINUTES OF THE SLBC QUARTERLY REVIEW MEETING HELD ON 19<sup>th</sup> SEPTEMBER, 2016 AT 11 A.M. AT “SABHA GRUHA” AUDITORIUM, HEAD OFFICE, STATE BANK OF HYDERABAD, HYDERABAD**

The 12<sup>th</sup> review meeting of STATE LEVEL BANKERS' COMMITTEE Telangana for the quarter ended June 2016 was held on 19<sup>th</sup> September 2016 at 11.00 a.m. at “Sabha Gruha” Auditorium, Head office, State Bank of Hyderabad, Hyderabad.

Sri Eatala Rajender, Hon'ble Minister for Finance, Telangana State, Sri Pocharam Srinivasa Reddy, Hon'ble Minister for Agriculture, Telangana State, Sri Santanu Mukherjee, Managing Director, SBH & President, SLBC Telangana, Sri Rama Krishna Rao, Principal Finance Secretary, Sri Parthasarathi, Secretary (Agriculture), Sri Naveen Mittal, Secretary (Finance) Government of Telangana, Sri G.R.Rapole, General Manager - Reserve Bank of India, Dr.P.Radhakrishnan, Chief General Manager - NABARD, Dr.N Sreenivasa Rao, Economic Advisor-DFS, Ministry of Finance, Delhi, SriV.Viswanathan, Chief General Manager (RB), State Bank of Hyderabad, SriV.Thyagarajan, General Manager-SBH & Convener, SLBC, senior officials from Government of Telangana, executives from Banks, Lead District Managers, have participated in the meeting.

Detailed list of participants is annexed.

The meeting started with a welcome address by **Sri Santanu Mukherjee, MD, SBH & President, SLBC**, who had extended a warm welcome to Sri Eatala Rajender, Hon'ble Minister for Finance, Sri Pocharam Srinivasa Reddy, Hon'ble Minister for Agriculture, Telangana State, Sri Rama Krishna Rao, Principal Finance Secretary, Sri Parthasarathi, Secretary (Agriculture), Sri Naveen Mittal, Secretary (Finance) Government of Telangana, Sri G.R.Rapole, General Manager, Reserve Bank of India, Dr.P.Radhakrishnan, Chief General Manager, NABARD, Dr.N Sreenivasa Rao, Economic Advisor, DFS, Ministry of Finance, Delhi, and other senior executives of Banks, officials from Government of Telangana.

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

- ❖ 39 bank branches have been opened in the State during the quarter taking the total number of bank branches to 5212.
- ❖ Total Deposits of the banks grew by Rs.5255.56 Crores and deposits stood at Rs.362574.11 Crores as on 30/06/2016.
- ❖ Total Advances of the banks grew by Rs.5797.35 Crores and advances stood at Rs.395450.67 Crores as on 30/06/2016.
- ❖ CD ratio at 109.07% at the end of June 2016 continues to be one of the highest in the country.
- ❖ Banks have lent Rs.6738 Crores under Kharif during the first quarter thereby achieving 39% of the Kharif targets.
- ❖ Banks have disbursed Rs.6553 Crores to Micro, Small & Medium enterprises segment during the quarter ended June 2016, achieving 61% of the annual targets.
- ❖ Banks have disbursed Rs.4142 Crores to beneficiaries under 'Weaker Sections' Rs.1152 Crores to beneficiaries under "SCs/STs category" and Rs.671 Crores to beneficiaries belonging to Minorities during the quarter
- ❖ Empowerment of women through all possible economic support routes should continue to get an important place in the economic agenda of the Banking fraternity. In this direction, banks have disbursed Rs.2813 Crores to 'Women category' during the quarter ended June 2016.
- ❖ During the during the quarter ended June 2016 banks have so far disbursed Rs.810 Crores to 65670 beneficiaries under Pradhan Manthri Mudra Yojana (PMMY) scheme, thereby achieving about 24% of the annual targets.
- ❖ Banks in the State have so far opened 79.86 lakh accounts under PMJDY. Further Banks have covered 54,50,306 beneficiaries under Pradhan Manthri Suraksha Bheema Yojana (PMSBY) and 16,84,903 beneficiaries under Pradhan Manthri Jeevan Jyothi Beema Yojana (PMJJBY).
- ❖ So far 526 claims under PMSBY and 2963 claims under PMJJBY have been settled by insurance companies to the beneficiaries in the State.

He said that CD Ratio of Telangana State at 109% indicate that more credit has been extended by the banks than the deposits they have with them in Telangana. He stated that the Hon'ble Union Finance Minister Sri Arun Jaitley in a recent meeting appreciated the banks in Telangana for the good work done by them in financing of SMEs. He said that the Hon'ble Minister also appreciated the banks in

Telangana for achieving 24% Mudra Targets which is good when compared to other States. He further said that Rs.1.00 balance in PMJDY accounts is an issue published in news papers and in the recently concluded meeting the Hon'ble Union Finance Minister, critically commented on this and banks were advised to look into it and to take steps to avoid such instances. He stated that as far as the Financial Inclusion Plan for coverage of centres with population above 5000 without a branch of a scheduled commercial bank is concerned, not much progress has been achieved by the banks and only 18 branches were opened at identified centres out of 255 in the State. (Bank branches were already existing at 16 centres at the time identification and only 2 new bank branches were opened during the quarter). He requested the controlling heads of all the banks to expedite opening of branches to achieve the target by March 2017. He stated that interoperability of Kiosks/POS machines of Bank Mitras is also another major issue and advised the banks to look into it. He said that Ru Pay cards are also still not inter operable on account of this. He requested the Government authorities to release the pending VLR amounts and requested the banks not to recover interest amount in eligible cases and claim the same through VLR or Pavala Vaddi scheme. On behalf of the banks, he assured the Government that banks will not collect interest from the VLR/VLR eligible crop loan borrowers. He stated that sensitization programme for District Collectors and CEOs of Zilla Parishads as per the directions of RBI is one of the long pending issues and requested the Government to take steps in this regard.

He further stated that there are certain connectivity issues in Khammam, a LWE identified district and requested the Government to look into connectivity issues. He requested the bankers to complete the seeding of aadhar number and telephone number for all the accounts during the campaign period 15.09.2016 to 31.10.2016

He requested Secretary (IF) to reimburse the long pending claims of Banks under Vaddi Leni Runalu (VLR) and Pavala Vaddi (PV). 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 forum in discharging its functions and expected similar co-operation in future also.

Sri Eatala Rajender, Hon'ble Finance Minister, Govt. of Telangana, stated that after

formation of the new State, Government streamlined the systems as per its priorities. He stated that even though there are some problems in the initial stages of formation of the Government, banks and Government coordinated with each other and sorted out the problems. He stated that State and Central Governments are giving top priority to agriculture. He stated that education is also an important subject for State and Central Governments and requested the banks to sanction education loans liberally. He stated that the priority of the Government is to bring down the gap between the poor and rich people and Government has taken steps to reduce this gap by implementing various welfare measures and bank credit is crucial in linking the beneficiaries. He also stated that the priority of the Government will always be to help the down trodden people and providing financial assistance to small scale industries, weaker sections, SC/STs, women and BCs for their upliftment. He stated that though there is delay on the part of the Government in releasing subsidy for Government Sponsored Schemes, Government has taken steps to release the subsidy now. He also stated that Government is releasing the balance 12.5% of crop loan waiver amount very soon and requested the banks to complete the kharif loan renewal target before 30.09.2016. He stated that the participation by the banks in the district level meetings is also not upto the mark and requested all the banks to issue necessary instructions to the operating staff to participate in the district level meetings without fail. He requested all the banks to extend their cooperation to the Government in implementation of its welfare schemes.

Sri Pocharam Sreenivasa Reddy, Hon'ble Minister for Agriculture, stated that the Hon'ble Minister for Finance had explained the priorities of the Government and requested all the banks to cooperate the Government in achieving the same. He said that during the current year there are good rains during June, July and September months and short fall of rain during August. He stated that more than normal rain fall has taken place in the entire State. He stated that cultivation is completed in more than 37.70 lac hectares out of 43.30 lac hectares in the State, which is higher than the last year. He said that the water levels in most of the projects is good and most of the tanks repaired under Mission Kakathiya are filled. He stated that farmers in the State are happy and crops are also very good in 8 out of 10 districts. Government is expecting good farm yields this year. He appreciated all the banks in the State for extending support to the farmers though there some problems here and there. He reviewed the crop loan lending position in the State. He stated that out of 17460.81

crores of annual target for kharif crop loans in the state, banks have so far financed Rs.11500 crores and requested all the bankers to give necessary instructions to the operating staff to complete the Kharif target before 30.09.2016. He quoted the names of few bank branches on which the Controlling Heads of the banks assured that the issues, if any, would be sorted out and the concerned branch managers would be suitably advised immediately. He had requested the banks to give necessary instructions to those branches. He requested all the banks to pass on necessary instructions to all their branches not to collect interest on the crop loans and he stated that it is the promise of the Government to pay interest on crop loans to the banks through VLR and Pavala Vaddi schemes. He stated that the issuance of Annexure F to the farmers is also very important and as per records so far banks have issued Annexure F to 22,81,939 farmers out of 36,67,723 farmers in the State. He stated that he is providing the list to SLBC and requested SLBC to follow up with the banks for issuance of Annexure F to the remaining farmers also. He further requested the banks to provide financial assistance to allied activities also.

Sri Naveen Mittal, Secretary (IF) Government of Telangana stated that there are certain issues at the ground level which need to be resolved as pointed out by the Hon'ble Ministers. He further stated that though the performance of the banks in the State is good as indicated by the CD Ratio, the credit dispensation by the banks in urban areas is more when compared to rural areas. He stated that banks have achieved 32.50% in priority sector lending against 40% target fixed by RBI. He further stated that the lending to small and marginal farmers is also low when compared the stipulated target. He stated that banks have to finance more to small and marginal farmers as more than 46% of our State population is farmers. He stated that Government is committed to release the VLR and pavala vaddi amounts very soon and as the entire interest amount is the burden of the State and banks should not insist the farmers to make payment of interest amount for renewal of their crop loans. He stated that VLR and Pavala Vaddi schemes are continuous schemes of the Government. He stated that Government of India has directed all the banks to complete financial inclusion targets before 01.06.2017 and requested all the banks to take necessary steps to complete this target. He stated that State Government is taking all steps to transfer the amounts of various government schemes through Direct Benefit Transfer (DBT).

Sri Parthasarathi Secretary (Agriculture) Government of Telangana stated that the Hon'ble Minister for Agriculture has reviewed the progress in crop loan lending and requested the banks to take all necessary steps to complete the targets before the end of Kharif season. He stated that agriculture sector needs investment and the banks are the main source for investment. He stated that the State Government is giving more thrust to customer hiring shops and providing 50% subsidy and stated that 4500 sanctions have already been made by the Government which requires banks consents. He further stated that Government is providing 75% subsidy to poly houses/horticulture schemes and banks have to provide loans for the remaining 25% amount. He further stated that there are Government of India schemes also wherein GOI is providing 75% subsidy and for all these schemes the consent of the banks is important. He stated that Government anticipated that there will be good progress in crop insurance scheme as more private players are involved in the scheme, but the progress in the scheme is very poor when compared to last year. He stated that during Rabi season, Government is taking all steps to complete the formalities and circulate guidelines to the banks for their implementation. He stated that the progress in crop insurance schemes with regard to non loanee farmers is very poor and branch managers of various banks are not showing interest in this scheme. He stated that Central Government has provided several benefits to the farmers under crop insurance scheme and unless they are covered under the scheme, these benefits will not reach them. He said that in the present insurance schemes, risk is also covered for post harvesting losses which is helpful to the farmers. He requested all the banks to cover both loanee and non loanee farmers under PMFBY scheme.

Dr. N Sreenivasa Rao, Economic Advisor, DFS, Ministry of Finance, Government of India, stated that all the banks in the State and the State Government are well aware of the issues in the State. He said that the first and foremost issue is the financial inclusion. He said that one of the issues is interoperability of the machines of the bank mitras. Through inter operability the customers of one bank will get services from the BC of another bank. He stated that the aim of the Central Government is to reach out every citizen of India through BC mechanism. He stated that the Central Government is planning to provide all the services that are being provided by the banks through BC also. He stated that another major issue is seeding of aadhar number and telephone number in all the bank accounts and he had requested to

complete aadhar seeding in pension accounts before 30<sup>th</sup> September of this year. He further stated that one of the core scheme under Financial Inclusion is PMMY and banks in Telangana State are doing reasonably good but the available data is showing that the loans sanctioned by the banks through various federations of the State Government as NIL. He further stated that there are lot of federations under BC Corporation in the State apart from SC Corporation, ST Corporation and Minority Corporations and banks can easily achieve the targets under PMMY by extending loans through these corporations. He stated that as far as PMFBY is concerned, Government of India has taken several measures to sort out the data uploading issues and the portal is now open for 24 hours. He advised the banks to engage good data entry operators to complete the task of data entry. He stated that unless the data entry in the portal is completed, Government cannot take important decisions in PMFBY scheme. He requested the Government to take steps to waive the stamp duty amount on various agricultural loans as is done by the Karnataka State Government. He had also stated that all LDMs are to be in touch with District Collectors during the campaign period and ensure that most of the schemes under FI are implemented and rolled out. He also stated that there should be grievances redressal forum and the performance of Telangana SLBC in addressing the grievances is reasonably good.

Sri Ramakrishna Rao, Principal Finance Secretary, Government of Telangana, said that Government will take steps for conducting sensitization programme for District Collectors and CEOs of Zilla Parishads during October immediately on formation of new districts.

Thereafter, the agenda items were taken up for discussion by the Convenor, SLBC.

(1)The minutes of the 11<sup>th</sup> SLBC meeting held on 26.05.2016 for the quarter ended March, 2016, 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.

(2)Member banks have informed that they are yet to receive the reimbursement of pending claims under Vaddi Leni Runalu / Pavala Vaddi for the kharif & rabi 2015-16



and Kharif 2016. Convenor requested the Agriculture Dept, Government of Telangana to expedite reimbursement of pending VLR claims of the banks.

(3)As per the Lead Bank Scheme of RBI, sensitisation programme for District Collectors and CEOs of Zilla Parihads is to be done. The same was discussed in earlier SLBC meetings. Convenor requested IF Department Govt. of Telangana to arrange the same at the earliest.

(4)As per the Financial Inclusion Plan for coverage of villages with population above 5000 and not having branch of a scheduled commercial bank, 255 such centres were identified and allocated to the banks. So far only 18 centres were covered. Controllers of banks to ensure the opening of branches before 31<sup>st</sup> March 2017 as advised by RBI.

(5)It is advised by IBA that its "Standing Committee on Agriculture and allied activities" has discussed the issue of levy of stamp duty on agricultural advances by banks. It is informed that different states have prescribed different rates of stamp duty. In this regard, IBA has advised SLBC to take up the issue with the State Government for waiver of stamp duty on agricultural advances. A GO issued by erstwhile state of AP (GO Ms.No.15 dt. 08/01/07) exempts stamp duty and registration fee for instruments executed by small & marginal farmers with landholding upto the extent of 5 acres of wet land or 10 acres of dry land for loans upto Rs.3 lacs. Banks may make a note of it and guide their branches accordingly. Further, it is expressed by few banks that the limit be enhanced as is being done in other States to provide relief to farmers availing horticulture loans etc. It is felt that the limit be enhanced to Rs.20.00 lacs to all farmers.

(6)Many banks have sanctioned loans under Rajiv Gruhakalpa scheme against a tripartite agreement executed by the beneficiary; AP housing Board and the Bank. Housing Board is under obligation to take steps for creation of mortgage of houses

immediately after handing over allotment letters. However, the board has not done resulting in the account becoming as NPAs. SLBC is requesting Govt. of Telangana to resolve the issue and instruct the concerned departments to support the banks in recovery of NPAs under Rajiv Gruhakalpa scheme.

(7)As per RBI guidelines, FLCs have to organize a minimum of five camps to cover five groups viz., farmers groups, SHG groups, MSE groups, senior citizen groups, school children and other groups whereas Rural Branches of Banks have to conduct atleast one camp in their area of operation in a month. But it is observed that in general, the FLCs / rural branches have not been able to meet the minimum targets of conducting specific camps. In this regard, the concerned banks / FLCs sponsoring banks are advised to strictly adhere the periodicity of conducting camps.

(8)SLBC has been advised of district-wise SC/ST & total targets under PMEGP for the year 2016-17. The targets were sent to LDMs for allocation to banks in their respective districts.

(9)RBI has sent a study report conducted to find out unidentified / unrecognised MSME clusters and advised SLBC to flag such clusters / agglomerations to consider extending banking facilities either through brick & mortar branches or through business correspondents. The list of such clusters has been sent to all banks with an advise to explore possibility of financing through their branches in these areas and submit quarterly progress report.

(10)Loan Charge Creation Module' for banks was discussed in the earlier SLBC meetings and Steering Committee meetings wherein CCLA & NIC have also participated. CCLA announced that the module is ready for banks for creation of charge in respect of agricultural advances. Admin IDs and passwords were created by NIC to all the banks which have requested for the same. A orientation workshop was also conducted by SLBC on 16/09/16 for the benefit of users. Controlling

authorities of the banks are requested to ensure further action viz., creation of User IDs for their branches, branch master etc., to enable the branches start using the 'Loan Charge Creation Module'. Any queries / suggestion may be mailed to SLBC.

(11)NABARD has advised that with a view to expand the banking network in LWE (Left Wing Extremists) affected districts, it has been providing V-SAT connectivity support for new branches opening in these districts. Khammam district in the state is identified as LWE affected district. Controlling authorities of banks may approach NABARD for financial assistance for V-SAT connectivity in respect of new branches being opened in Khammam District.

(12)NABARD has proposed a target of a minimum of one pump-set loan for one rural branch of public sector banks; private sector banks; Regional Rural Banks and co-operative banks and requested the forum for approval. The targets have to be achieved by 31st march 2017. NABARD is requested to issue circulate / reiterate operational guidelines for the benefit of banks.

(13)SLBC has been informed by NABARD that Govt. of India has approved continuation of the National Live Stock Mission for 2016-17 on the revised operational guidelines, which are available at [www.dahd.nic.in](http://www.dahd.nic.in). Member banks are requested to implement the scheme and claims may be submitted to NABARD through their controlling offices.

(14)During the last SLBC meeting it was resolved that as State Bank of Hyderabad was entrusted with the task of establishing DRT in Hyderabad, by Ministry of Finance member banks will share the expenditure in proportion to their branch network in the State. SLBC has sent a request for remittance of respective share of the banks along with statement of bank-wise share of expenditure on 29/06/2016. So far only 4 banks have sent their share amount of Rs.7,86,668/- . All the banks are requested to remit their share at the earliest as the interior work of DRT is in progress.

**Action Points emerged:**

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

**(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: Agr Dept, GOT)**

- ❖ Finance Department, Govt. of Telangana, is requested to arrange for sensitisation programme for the District Collectors, CEOs of Zilla Parishads which is overdue as per the Lead Bank Scheme of Reserve Bank of India.

**(Action: IF Dept., GOT)**

- ❖ All the banks to take steps for opening of branches in villages with population of 5000 above allotted to them as per the Financial Inclusion Plan before 31<sup>st</sup> March, 2017

**(Action: All the banks)**

- ❖ Finance Department/Registrar of Stamps/concerned Departments of Government of Telangana, are requested to examine the issue of increasing the exemption limit on stamp duty to all categories of farmers from Rs.3.00 lacs to Rs.20.00 lacs

**(Action: Finance Dept., GOT)**

- ❖ Finance Department, Govt. of Telangana, is requested to resolve the issue of Rajeev Gruha Kalpa and instruct the concerned departments to support the banks in recovery of NPAs under Rajiv Gruhakalpa scheme.

**(Action: Finance Dept.,**

**GOT)**

- ❖ Banks / FLCs are advised to strictly adhere the periodicity of conducting Financial Literacy Camps.

**(Action: All the Banks)**

- ❖ LDMs are advised to allocate bank wise targets of PMEGP for the year 2016-17.

**(Action: LDMs)**

- ❖ Banks to explore the possibility of financing unidentified / unrecognised MSME clusters, identified by RBI and submit quarterly progress report.

**(Action: All banks)**

- ❖ Controlling authorities of the banks are requested to ensure further action viz., creation of User IDs for their branches, branch master etc., to enable the branches start using the 'Loan Charge Creation Module'. Any queries / suggestion may be mailed to SLBC. **(Action: All Banks)**

- ❖ Controlling authorities of banks may approach NABARD for financial assistance for V-SAT connectivity support in respect of new branches being opened in Khammam District. **(Action: All Banks)**

- ❖ All the banks are requested to remit their share in respect of expenditure relating to establishment of 2<sup>nd</sup> DRT at Hyderabad at the earliest as the interior works of DRT is in progress. **(Action: All Banks)**

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

***General Manager & Convenor***  
**SLBC, TELANGANA**

**LIST OF PARTICIPANTS - 12th SLBC Quarterly Review Meeting held on 19.09.2016**

	<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	K.Ramakrishna Rao, IAS	Principal Finance Secretary	Govt. of Telangana
4	C Partha Saradhi, IAS	Secretary (Agriculture)	Govt. of Telangana
5	Naveen Mittal, IAS	Secretary (Finance)	Govt. of Telangana
6	G.D.Priya Darshini, IAS	Director (Agriculture)	Govt. of Telangana
7	Ch V Sai Prasad	Joint Secretary, Finance	Govt. of Telangana
8	G.Vidya Sagar Reddy	Director (SERP)	Govt. of Telangana
9	P.R.Koteswara Rao	Director RVA Hyderabad	
10	VSR Anjaneyulu	Director RVA Hyderabad	
11	P.V.Reddy	Regional Manager	HUDCO
12	R.Sivanand	Asst. Director (C&DA Hyd Extn)	Govt. of Telangana
13	Dr.Satya Sharada	Asst. Secretary CMRO	O/o CCLA
14	K.Veeramallu	P.E.	SERP
15	J.Ramachandrudu	Cons.	SERP
16	Mohd.Iqbal Hussain	Section Officer (Finance Department)	Govt. of Telangana
17	Gangadhar	DO	B.C. Corporation
18	G.Raghu Ramulu	Superintendent	B.C. Federation
19	Dr.B.Ashok Kumar	Asst. Director	Animal Husbandary GOT
20	Dr.Deshpande	VAS	Animal Husbandary GOT
21	VV Subba Rao	SMC	MEPMA
22	G.Padma	DMC	MEPMA
23	M Najamuddin	Consultant, Agri. Dept.	Govt. of Telangana
24	Shaik Rasool Irfan	Dy. S.O.	Agriculture Dept., GOT
25	Gulam	Consultant	Agriculture Dept., GOT
<b>Govt. of India</b>			
26	B.Sreedhar	Asst. Director	MSME DI
27	A.Leela Vijaya Krishna	Dy. Manager - NHB	Govt. of India
28	S.Satyanarayana	Nodal Officer PMEGP KVIC	Govt. of India
29	C.Suresh Babu	Senior Manager	UIDAI
<b>SLBC</b>			
30	Santanu Mukherjee	Managing Director & President of SLBC	SLBC Telangana, SBH
31	V.Thyagarajan	General Manager & Convener, SLBC	SLBC Telangana, SBH
<b>RBI</b>			
32	G.R.Rapole	General Manager	Reserve Bank of India
<b>NABARD</b>			
33	Dr.P.Radhakrishnan	Chief General Manager	NABARD
34	T.Prasad	Asst. General Manager	NABARD
<b>Public Sector Banks</b>			
35	V.Viswanathan	Chief General Manager	State Bank of Hyderabad
36	S.P.Sharma	Field General Manager	Syndicate Bank
37	G.Laxmipathi Reddy	Zonal Manager	Indian Bank

38	T.V.Reddy	Deputy General Manager	State Bank of India
39	S.C.Dhawan	Deputy General Manager	State Bank of Hyderabad
40	G.Shyam Gopal	Deputy General Manager	State Bank of Hyderabad
41	K.Prakash Reddy	Deputy General Manager	Canara Bank
42	Joseph H.L.	Deputy General Manager	United Bank of India
43	P.L.Kunthia	Deputy General Manager	Allahabad Bank
44	B.Kishore Kumar	Deputy Zonal Manager	Bank of Maharastra
45	P.Venkata Rao	Asst. General Manager	State Bank of India
46	K.Balasubramanian	Asst. General Manager	Corporation Bank
47	N.Satya Kumar Babu	Asst. General Manager	State Bank of Mysore
48	T.S.Rao	Divisional Manager	Canara Bank
49	Ch.Narayana Murthy	Chief Manager	State Bank of India
50	K.Radha Krishna	Chief Manager	Indian Bank
51	A.K.Singh	Chief Manager	State Bank of India
52	N.J.Vittal	Chief Manager	State Bank of Hyderabad
53	K.Sreenivasa Reddy	Chief Manager	State Bank of Hyderabad
54	K.V.Ramana	Chief Manager	Andhra Bank
55	MVVS Prasad	Chief Manager	Central Bank of India
56	P.Venkateswarlu	Manager	State Bank of Hyderabad
57	A.Edward	Manager	Punjab & Sind Bank
58	T.Jaya	Manager	Corporation Bank
59	Ajit Kumar Sahoo	Manager	Indian Overseas Bank
60	Pragna	Manager	Punjab National Bank
61	V.Malleswar Rao	Manager	Syndicate Bank
62	C.Sobhan Babu	Manager	Bank of Baroda
63	P.R.Sharma	Manager	UCO Bank
64	P.Vijaya Kumar	Manager	Vijaya Bank
65	Y.K.Sucharitha	Manager	Bharatiya Mahila Bank
66	Rajan Chakravarthy	Deputy Manager	State Bank of Travencore
67	P.Venkateswarlu	Asst. Manager	Union Bank of India
68	A.Sarfaraj	Officer	Dena Bank
<b>REGIONAL RURAL BANKS</b>			
69	T.V.Reddy	Chairman	APGVB
70	B.R.G.Upadhay	Chairman	TGB
<b>Private Sector Banks</b>			
71	K.V.Mathew	Chief Manager	ICICI Bank
72	G.Sreenivas	Chief Manager	ICICI Bank
73	George Joseph	Chief Manager	Federal Bank
74	B.V.Prasad	Regional Manager	Kotak Mahindra Bank
75	M.Venkat Reddy	Regional Manager	Kotak Mahindra Bank
76	M.G.Rajasekhar	Manager	Karur Vysya Bank
77	Arvind Sohani	Manager	Development Credit Bank
78	Parvez Rakshan	Manager	Catholic Syrian Bank
79	PCS Reddy	COO	KBSLA Bank
80	G.Ramesh	Manager	South Indian Bank
81	P.Pradeep Chandra	RH	Danalaxmi Bank
82	Ambily Antony	Agri. Officer	Karnataka Bank

83	V.Murali Krishna	Asst. Manager	City Union Bank
84	Pasula Vikas	Probationary Officer	Laxmi Vilas Bank
85	Y.Veera Prasad	AVP	Axis Bank
<b>Cooperative Banks</b>			
86	T.Jyothi	General Manager	TSCAB
87	K.M.K. Prasad	Asst. General Manager	A.P.Mahesh Coop. Bank
<b>SIDBI</b>			
88	B.Swaroop	Manager	SIDBI
<b>Lead District Managers</b>			
89	Vinod Kumar Mathur	Lead District Manager, Adilabad	State Bank of Hyderabad
90	N V N S Nageswar Rao	Lead District Manager, Hyderabad	State Bank of Hyderabad
91	D A Chowdary	Lead District Manager, Karimnagar	State Bank of Hyderabad
92	M Srinivas	Lead District Manager, Khammam	State Bank of Hyderabad
93	S V Ramana Reddy	Lead District Manager, Medak	State Bank of India
94	D.Suryam	Lead District Manager, Nalgonda	State Bank of Hyderabad
95	K.Suresh Reddy	Lead District Manager, Nizamabad	State Bank of Hyderabad
96	Venkateswarlu	Asst. Lead District Manager, Nizamabad	State Bank of Hyderabad
97	VVN Sastry	Lead District Manager, RR Dist	State Bank of Hyderabad
98	A.Sai Prasad	Lead District Manager, Warangal	State Bank of India
99	V.Partha Saradhi	Lead District Manager, Mahabub Nagar	State Bank of India
<b>Insurance Companies</b>			
100	V.V.S.Rao	Chief Manager	AIC of India
101	R.S.Joshi	Senior Branch Manager	LIC of India
102	A.Subramanian	Branch Manager	LIC of India
103	E.Venkata Laxmamma	Deputy Manager	Oriental Insurance
<b>SLBC</b>			
104	J B Subrahmanyam	Asst. General Manager	SLBC Telangana, SBH
105	N.Venkata Ramana	Chief Manager	SLBC Telangana, SBH
106	K H K Balaji	Manager	SLBC Telangana, SBH
107	M Ravi Kumar	Manager	SLBC Telangana, SBH
108	J Venkateswara Rao	Deputy Manager	SLBC Telangana, SBH
<b>APSFC</b>			
109	K.M.K.Prasad	Asst. General Manager	APSFC

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