

**Minutes of the 16th SLBC Quarterly Review Meeting held on the 26th October, 2017
@ 10.30 AM, at “SABHAGRUHA” Auditorium, State Bank of India,
Local Head Office, Gunfoundry, Hyderabad**

The 16th meeting of State Level Bankers' Committee, Telangana to review the performance of banks for the quarter ended June, 2017 was held on 26th October, 2017 at “SabhaGruha” Auditorium, State Bank of India, Local Head Office, Gunfoundry, Hyderabad.

Sri Eatala Rajender, Hon'ble Minister for Finance, Sri Pocharam Srinivasa Reddy, Hon'ble Minister for Agriculture, Sri Prabodh Parikh, CGM-in-Charge SBI & President - SLBC Telangana, Sri C Parthasarathi, IAS, Secretary (Agriculture), Sri Sandeep Sultania, IAS, Secretary (Finance), Government of Telangana, Sri R Subramanian, Regional Director, Reserve Bank of India, Dr. P Radhakrishnan, CGM, NABARD, Sri UNN Maiya, General Manager & Convenor, SLBC Telangana, Senior Officials from Government of Telangana, Executives from Banks and Lead District Managers have participated in the meeting.

Detailed list of participants is annexed.

Sri UNN Maiya, General Manager & Convenor, SLBC welcomed the dignitaries and members to the meeting. He expressed that though the meeting was originally planned to be held on 16th August, 2017 thereafter rescheduled for 5th September but could not be held for reasons beyond control.

Sri Prabodh Parikh, President, SLBC, extended a warm welcome to all the dignitaries and invitees. He placed the performance of banks in the Telangana State at the end of the quarter, June, 2017, before the august forum as under:

- ⇒ Banks in the state have opened 49 new branches during the quarter, taking the total number of bank branches to 5444.
- ⇒ Total Deposits of the banks decreased by Rs.10,306 Crores during the quarter and are at Rs.3,85,390 Crores as at the end of June 2017.
- ⇒ Total Advances of the banks grew by Rs.27,378 Crores during the quarter and are at Rs.4,20,232 Crores as on 30th June 2017.
- ⇒ CD ratio has improved from 99.28% from 109.04% during the quarter on account of substantial growth in advances during the quarter.
- ⇒ During the quarter ended June 2017, Banks have lent Rs.9,919.49 Crores under Short Term Agriculture Credit, achieving 41.59% of Kharif targets.
- ⇒ Banks have lent Rs.3,119 Crores as term loans to agriculture and allied activities during the quarter.
- ⇒ Banks have also lent Rs.121 Crores under educational loans and Rs.932 Crores to housing loan beneficiaries during the quarter.
- ⇒ Banks together have disbursed Rs.27,304 Crores to beneficiaries under Priority Sector segments, achieving 34% of annual targets.
- ⇒ Banks have disbursed Rs.12,899 Crores to Micro, Small & Medium enterprises segment during the quarter.

- ⇒ Banks have disbursed Rs.830 Crores to beneficiaries under Minorities category and Rs.3,586 Crores to beneficiaries under 'Weaker Sections'.
- ⇒ An amount of Rs.1,339 Crores was disbursed to beneficiaries under "SCs/STs category" during the quarter.
- ⇒ During the quarter ended June 2017, banks have disbursed Rs.842 Crores to 65,001 beneficiaries under Pradhan Manthri Mudra Yojana scheme.
- ⇒ As far as the Financial Inclusion Plan for opening of brick and mortar branches of a scheduled commercial bank in villages with population exceeding 5000 is concerned, 255 centers were identified and allocated to the banks. So far only 33 centers are covered with branches by banks. In the light of the revised guidelines of Reserve Bank of India on Branch Authorization Policy, banks informed that 92 centers/villages are covered with Banking Outlets as defined in the revised guidelines. As the Unbanked Rural Centers (URCs) are to be covered by 31st December 2017, banks to accord top priority and ensure that all URCs are covered with Banking Outlets.
- ⇒ Banks in the State have so far opened 87.78 lakh accounts under PMJDY, seeded 82.85% of these accounts with Aadhaar and RuPay cards have been issued to 81.68% of these accounts.
- ⇒ As far as Social security schemes are concerned, Banks covered 59.54 lakh beneficiaries under Pradhan Manthri Suraksha Bheema Yojana (PMSBY) whereas 16.49 lakh beneficiaries were covered under Pradhan Manthri Jeevan Jyothi Beema Yojana (PMJJBY).
- ⇒ There are 76 Financial Literacy Centres of banks in the State which are actively participating in conducting camps for the target groups. However, the activity levels of rural bank branches in conducting the Financial Literacy camps needs to be improved.
- ⇒ Special Chief Secretary (Revenue) had participated in the last Quarterly review meeting and advised the banks to start using the Loan Charge Creation Module. Later in a steering committee, certain modification in the module was suggested to be done by NIC. Banks to extensively use the module and advise further improvements if any, required to be done.

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 he requested to extend similar co-operation in future.

Sri UNN Maiya, Convenor, SLBC presented the Agenda items to the forum:

- ⇒ The minutes of 15th SLBC meeting held on 23th June 2017 was circulated to the members of SLBC, RBI, NABARD, LDMs and Government Departments concerned. Similarly minutes of the Steering Committee meetings held on 19.06.17, 20.06.17, 13.07.17, 30.08.17, 06.07.17 and 07.07.17 were circulated to the members and no requests for amendment/changes have been received. The minutes of these meetings were approved by the august forum.
- ⇒ As resolved in the previous SLBC meeting, post reorganization of the districts in the State, JMLBC centers were reorganized by all the LDMs in the State. The list of new JMLBC centers was placed before the forum.

- ⇒ Khadi & Village Industries Commission, Ministry of MSME, Govt. of India (State Office – Telangana) has advised the district-wise targets for the financial year 2017-18 for the approval of the forum. The targets are placed before the forum for approval. Lead District Managers are advised of the targets to suitably take up in DLTF for bank-wise allocation.
- ⇒ The Ministry of Finance (Department of Revenue), Government of India vide notification No.GSR. 538(E), dated 01.06.2017, amended the Prevention of Money-Laundering (maintenance of Records) Rules, 2005, and the provisions were already circulated to the member banks.
- ⇒ UIDAI Notifications No.13012/79/2017/Legal-UIDAI (No.2 of 2017), dated 7.7.2017 and 13012/79/2017/Legal-UIDAI (No.3 of 2017), dated 11.7.2017, amending the Aadhaar (Enrolment and Update) Regulations, 2016, and the notification 13012/79/2017/Legal-UIDAI (No.4 of 2017), dated 14.7.2017, with regard to instructions for setting up of Aadhaar enrolment and update facility by Scheduled Commercial Banks.
- ⇒ Banks advised that Government of Telangana is acquiring agricultural lands from the farmers for the purpose of various projects. In most of the cases, farmers have availed crop loans from banks. Government is making payment of compensation directly to the farmers and the crop loans/term loans availed by the farmers are remaining outstanding with banks. The accounts are left without primary security and classified as NPAs. Banks have been facing hardships to recover such amounts from the farmers. Government of Telangana is requested to look in to the matter and advise the concerned departments to release the land compensation amounts through the banks wherever the farmers have availed their crop/term loans from banks.
- ⇒ In Unified Andhra Pradesh, State Government implemented the Rajiv Swagruha scheme in the year 2005 through AP State Housing Board and various banks have participated by financing the dwelling units under the scheme. Construction was completed and beneficiaries have occupied the houses but repayments are not forthcoming in most of the accounts. All these accounts have slipped to NPA category in the books of the banks. Banks are experiencing hardships in recovery of the dues as most of the borrowers have let their houses. Government of Telangana is requested to extend cooperation to the banks, for recovery of dues through their field staff, who were actively involved at the time of grounding of the scheme.
- ⇒ Reserve Bank of India, Regional Office, Hyderabad advised that President, PACS Uppununtala, Mahabubnagar represented to the Hon'ble Prime Minister that they have remitted an amount of Rs.224.73 Lacs as premium for the Kharif and Rabi 2015-16 under PMFBY for 48955 members of 77 PACS in the erstwhile Mahabubnagar District covering 48794.35 Ha to M/s National Agriculture Insurance Scheme (NAIS) towards their insurance premium. It is complained that, during the year 2015, all the 64 mandals of erstwhile Mahabubnagar Districts were declared as drought effected. Similarly during Kharif 2016, 65196 farmers belonging to 77 PACS have remitted an amount of Rs.257.79 Lacs towards premium to M/s Bajaj Allianz Insurance Company, covering 63460.10 Ha. It is advised that no claim was paid any of the insurance companies for 2015-16 (Kharif/Rabi) or 2016 Kharif. Agriculture Department, Government of Telangana is requested to look into the matter and resolve the issue.

- ⇒ Government of Telangana vide GO MS No.38 dated 23.06.2017 announced implementation of thrift scheme for weavers, viz., "Weavers Thrift Fund Scheme" from the current financial year 2017-18 with a basic objective to inculcate thrift and to provide social security to the weavers engaged in Handloom Industry. It is also intended to create lump sum fund for their future requirements. The scheme envisages weavers to save 8% of their monthly wages, whereas Government of Telangana will provide match it with a share of 16% to encourage thrift among weavers. The operational guidelines of the scheme along with the GO issued by the Government of Telangana were already circulated to the member banks.
- ⇒ Telangana Brahmin Samkshema Parishad established by Government of Telangana State for Socio Economic Development of Brahmin community along with other welfare activities in the state has formulated a scheme, viz., Brahmin Entrepreneurship Development Scheme of Telangana (BEST) for extending financial assistance/start up grant in the form of subsidy to MSME units, Agri. Allied and business activities promoted by prospective Telangana Brahmin Entrepreneurs. Financial assistance under this scheme will be sanctioned to entrepreneurs belonging to any of the 31 districts for establishing MSME units.
- ⇒ NABARD has advised that Action Plan 2017 for Water Conservation with an outlay of Rs.635.96 Crores was drawn as a consolidation of village level action plans drawn by villages from 4027 villages covered in the campaign. The Action Plan envisages a credit component of Rs.130.16 Crores and convergence/ beneficiary contribution of Rs.505.80 Crores.
- ⇒ As the review for June 2017 is delayed, provisional data on disbursement under Short Term Agriculture Credit as on 30th Sept 2017 was collected as per which banks in the state have disbursed an amount of Rs.21,739 Crores as against the Kharif target of Rs.23,851 Crores i.e. 91.15% of the target.
- ⇒ Similarly, Banks have disbursed Short Term Agriculture Credit amounting to Rs.1120 crores during Rabi 2017.

Sri NS Deepu, Asst. Director General, UIDAI addressed the forum as under:

- ⇒ Banks are required to open Aadhar enrolment cum update centers in the branch premises at a minimum of 1 out of every 10 branches and selection of branches should be such that all district Head Quarters centres are covered
- ⇒ So far 114 centers have been opened, which is only 20% of the target, as against the approximate target of 540 centers in the state of Telangana. Out of the 114 centres opened so far majority of 31 are by Andhra Bank, 13 by Syndicate Bank and 11 by State Bank of India (11).
- ⇒ Banks are required to nominate a nodal officer at senior level to deal with the Aadhar related activities and sharing of information to various agencies, UIDAI, SLBC. Banks to share the particulars of Nodal Officers to UIDAI and SLBC.
- ⇒ Regarding opening of Aadhar enrolment and update centres by Regional Rural Banks and Co-operative Banks, a decision is yet to be taken.
- ⇒ UIDAI is ready to extend training programme to the personnel in Enrolment Client Administration.

Sri Narsi Reddy, Chairman, AP Grameena Vikas Bank responded as under:

- ⇒ APGVB has financed more than Rs.50 Crores in areas where land has been acquired by the Government and land compensation amount was paid to the farmers by way of

cheques in the names of farmers and farmers are depositing these amounts in other banks. These accounts became irregular and anticipated cooperation from the District Administration is not received. Government of Telangana is requested to release the land compensation to the banks where farmers have availed loans, so that the banks can release the amount to the farmers after adjusting their dues, on the lines of National Highways Authority of India.

- ⇒ In case of Rajeev Gruhakalpa Scheme, many houses were completed in Wanaparthy and Mahabubnagar but allotment was not done. If allotment is done, banks probably would be able to recover the instalments from the beneficiaries.

Dr P Radhakrishnan, Chief General Manager, NABARD appraised the forum as under:

- ⇒ Action Plan 2017 for Water Conservation with an outlay of Rs.635.96 Crores was drawn as a consolidation of village level action plans drawn by 4027 villages covered in the campaign. The Action Plan envisages a credit component of Rs.130.16 Crores and convergence/beneficiary contribution of Rs.505.80 Crores.
- ⇒ Around 1,00,000 villages throughout the country have been identified and in the state of Telangana 4027 villages have been identified for implementation of the plan.
- ⇒ Master Trainers have been identified and Centre for Environment Education, Ahmedabad has been identified for providing training.
- ⇒ “Jaldoots” who were appointed by the Master Trainers have gone to the villages and educated the villagers about the water conservation measures. Based on their campaign there was a State Level De-briefing and District Level Debriefing campaign. The campaign was conducted successfully with the co-operation of all the State Government Departments and bankers.
- ⇒ In every village there was a good response and the community was involved in creation of some structures also. Based on the requirements of the people of that area, village wise structures were identified and finalised.

Sri Pocharam Srinivasa Reddy, Hon’ble Minister for Agriculture addressed the forum as under:

- ⇒ When a review of lending under Crop loans was done at Kamareddy recently, the performance was mixed with few banks doing well and other faring badly. State Bank of India has achieved only 21% of the target in Kamareddy district. Requested the banks to ensure that lending position is improved during the Rabi season.
- ⇒ 2017-18 Kharif is a very good season as far as weather conditions are concerned and 1.10 Crore Acres were sown.
- ⇒ Government took a decision to release the water for second crop and almost similar area sown in Kharif will be covered during the Rabi season also. Hence, for farmers in the state of Telangana, 2017-18, both Kharif and Rabi are very good season.
- ⇒ Investment credit is very low in the state and requested all the bankers to address the issue by evolving strategies for improving investment credit in Agriculture sector.
- ⇒ Feedback is being received from various districts that banks are collecting interest amount from the farmers instead of claiming under Vaddi Leni Runalu (VLR) scheme. Branch Managers are expressing that they have not received instructions from their controlling offices. He requested all the controlling authorities of banks in the state to immediately advise their branch managers suitably, so that interest is not collected from the farmers.

- ⇒ Government has released an amount of Rs.4,019/21 Crores towards fourth instalment of loan waiver. Banks have to release the instalment to few farmers' accounts which is to be done immediately. Though this is very small percentage, it should be addressed immediately. He requested controllers to issue suitable instructions to the branch managers to pass on the credit to the farmers' accounts immediately.
- ⇒ Banks to ensure coverage of every loanee farmer under Pradhan Mantri Fasal Beema Yojana. A suitable mechanism is to be evolved to get the accounts renewed before cut off dates to achieve 100% coverage of loanee farmers under PMFBY.
- ⇒ In Rabi season Maize, Bengal Gram and Paddy are the major crops. Agriculture Department has already issued seeds for Bengal Gram and seeds for Maize & Paddy are kept ready.
- ⇒ Under PMFBY, cut off date for Bengal Gram is 30th November, 2017, for Maize it is 15th December, 2017. For other crops like, Paddy, Jowar, Black Gram, Sunflower, Green Gram, Red chilli the cut off date is 31st December, 2017 and for Mango it is 15th December, 2017. He requested banks to cover all the loanee farmers under PMFBY by financing before cut off date.
- ⇒ Government of India and Government of Telangana have paid their shares towards Insurance Premium and Claims in respect of 2014-15 and 2015-16 have been settled. An amount of Rs.63.52 Crores, Rs.154.34 Crores and Rs.17.00 Crores have been released towards claims for Rabi 2014-15, Kharif 2016-17 and Rabi 2016-17, respectively i.e. an aggregate amount of Rs.234.86 Crores have been released to 3,93,975 farmers. He requested banks to provide information on village-wise number of farmers received claim during these years. Claims under Rabi 2016-17 are under process.
- ⇒ The VLR is applicable to the current Rabi season also and controlling authorities of banks to instruct all the branch managers not to collect the interest for current season and provide maximum loans to the farmers.

Sri Eatala Rajender, Hon'ble Minister for Finance addressed the forum as under:

- ⇒ SLBC quarterly meeting is being held regularly for the past 3 ½ years and we are very happy to meet all the banks regularly.
- ⇒ 60 – 65% population in the state lives in rural areas and dependent on agriculture. Hon'ble Minister for Agriculture promptly raises the issues relating to farmers in the SLBC. Our economy is still dependent agriculture that is the reason for stability of the Indian Economy even when the economies of the various countries in the world experienced recession.
- ⇒ Government of India is insisting on improving cashless transactions throughout the country including rural areas. However even today there are so many rural areas with population of above 5000 without banking facility. To get the cash less transactions streamlined in the state, there is an immediate need to improve the banking facilities in the rural areas.
- ⇒ Finance department, has addressed letters to SLBC for opening of new bank branches in rural areas, based on the requests received from the rural people during our visits to those places.
- ⇒ Banks to open more number of rural branches in the days to come as these will serve the rural people.

- ⇒ If banks maintain good relations with the general public in rural areas, the problems like depositing of land compensation amounts by farmers in different banks does not arise.
- ⇒ Government of Telangana is not in favour of encouraging wilful defaulters to banks.
- ⇒ Government is committed to cooperate with banks in respect of payment of compensation amount for lands acquired for various projects and requested banks to coordinate with the concerned departments.
- ⇒ In respect of Rajeev Gruha Kalpa scheme, small dwelling houses were constructed in the year 2005. Government is aware of the issue and is committed to help the banks in this regard.
- ⇒ Government received good co-operation from banks in funding one of the most prestigious projects of the State, i.e. “**Mission Bhagiratha**” which was designed to improve the public health by providing drinking water to all families in the state.
- ⇒ When Government of India introduced GST, compensation was proposed by the Central Government to those states which attain below the standard growth rate of 14%. Telangana State is not eligible for the incentive as the growth rate registered in the State is 15 to 16% which is much above the standard rate. Telangana state also recorded a better GDP growth compared to national GDP growth rate of 3.70%.
- ⇒ Banks need to increase the investment credit in Agriculture. Farmers will be availing term loans for digging bore wells, pump sets etc. The requirement of investment credit is around Rs.1.00 Lacs to Rs.2.00 Lacs per farmer. However, Government is planning to reduce the farmer’s dependency on banks for investment credit as huge investment is planned in rural areas by the government.
- ⇒ Government is designing various schemes for the welfare of SCs, STs, BCs, Minorities and Weaker Sections of the society. Banks are required to support the government initiatives in this regard. Government is offering subsidy up to 80% in these schemes and banks need to finance 20% of the project cost only. It has come to the notice of the government that some banks are still insisting for deposits for the sanctioning small portion of 20% amount also. Banks to support the poor people and ground all government schemes and surpass the targets.
- ⇒ Performance of education loans is low in the state which might probably be due to increasing unemployment in the country, and needs to be addressed immediately.

Sri R Subramanian, Regional Director, Reserve Bank of India addressed the forum as under:

- ⇒ We have gone through a very comprehensive review of performance in state during the first quarter. The first quarter is normally slow and the performance will normally pick pace in the subsequent quarters.
- ⇒ It is commendable that the CD ratio continues to be more than 100% especially in overall macroeconomic scenario, when many public sector banks are in a great deal of stress and most of the efforts are focussed on recovery or restructuring of large advances.
- ⇒ The bigger problem in the real economy is that private investment has not really started picking up and the credit scenario is not heartening. Considering all these, growth in Telangana is good with the deposits and advances grown more than 6% year on year over June 2016 and CD ratio also continues to be more than 100%.

- ⇒ Though performance under lending to Agriculture, MSME is satisfactory, there is scope for improvement. In the case of Agriculture lending, there is a lot of scope for improvement in investment credit.
- ⇒ Introduction of Web Land portal is a welcome development and banks should make full use of it. We have seen news reports that some banks have extended agriculture loans against fake Pattadar pass books in some areas. I suppose the Portal helps banks preventing finance against fake Pattadar pass books.
- ⇒ As far as the Financial Inclusion and opening of branches in rural areas in villages with population of more 5000, progress is not satisfactory and much needs to be done by the banks.
- ⇒ There is reduction in rural branches in the State and I suppose it is on account of re categorisation by banks and banks have to look into it.
- ⇒ As you are aware that RBI has rationalised the branch authorisation policy in the month of May 2017 and fresh guidelines on branches and Banking Outlets was issued. This is a significant step moving from the concept of bank branches and brick and mortar branches to the Banking Outlets. We are aware that one of the major reasons for hesitation to expand the branch net work in rural areas is the viability issues. The revised guidelines are expected to address the issue of branch viability as the Banking Outlets are expected to keep the cost of branches low. It could be through your own net work or through the network of banking correspondents. It is expected that banks will make the best use of this and review the network and achieve the targets that have been set for opening of Banking Outlets for covering all the Unbanked Rural Centres before 31.12.2017.
- ⇒ As per FIP, out of the 255 centres identified, only 34 have been opened and hope that in the next SLBC meeting good progress will be seen.
- ⇒ The other matter of concern is holding of meetings under the lead bank scheme. Though SLBC has been very active and holding the meetings of sub committees and steering committees regularly, the entire lead bank scheme mechanism depends not just on the SLBC but will be effective if meetings at district level are conducted regularly for reviewing the targets. We have already written to the District Collectors and LDMs on the importance of having annual calendar and to adhere to that calendar.
- ⇒ The other important thing is implementation of Pradhan Mantri Fasal Beema Yojana. For any insurance scheme to be a success a large pool of insured assets is needed and no insurance scheme is going to succeed if the insurance coverage pool is going to be small. As such it is necessary that banks strive for 100% or close to 100% coverage of all farmers. I am aware that there are issues relating to PMFBY and if any dialogue is required with insurance companies, SLBC/RBI can work out.
- ⇒ Performance under MSME is fairly good and recently we had an event held on 5th October 2017 for giving a boost to lending to MSMEs. Lending to MSMEs by RRBs should improve.
- ⇒ On the currency front, we have remonetised almost 100% of the notes that we have withdrawn last year and I complement all my banker friends for having done a wonderful job.
- ⇒ We have been getting regular complaints from the members of the public about the non acceptance of Rs.10/- coins. We have issued Press Releases and making it a point in various fora and I request bankers to send out loud and clear message to customers that Rs10/- coins are legal tender. We have issued letters to all the

currency chests advising them to accept coins. Efforts also to be made to recirculate these coins as these coins are meant to circulate and not to come back in to the vaults of RBI. Bankers are requested to have a look at this and infuse confidence among the customers by accepting Rs.10/- coins without keeping any apprehension that any fake coins in circulation.

Sri Sandeep Sultania, IAS, Secretary (Finance), Government of Telangana addressed the forum as under:

- ⇒ Hon'ble Ministers have discussed at length and most of the issues have been covered. Overall performance of banks in lending to priority sector is very good. But the performance of all banks is not uniform. In the next SLBC we should have those kind of data viz., average performance, below average performance, above average performance etc., As advised by Hon'ble Agriculture Minister, we have to concentrate on agriculture term loans. All banks to improve their term loan lending.
- ⇒ You all know that the State Government has brought an act on SC STs development fund monitoring system. Though this is not applicable to the banks, we should understand that SC constitutes 15% and ST constitutes 9% of the population. But the outstanding loans in terms of percentage to total advances, to SC are 9% and STs it is around 2.5%. Banks to sensitize their branch managers to improve lending to SC/STs.
- ⇒ State government is particular that the weaker section should get their due share.
- ⇒ PMFBY – the problems have been discussed by the Hon'ble Minister also. While banks are providing substantial number of agriculture loans, the collection of premium is very less. One of the reasons might be lending after the cut off dates. Branch Managers have to sensitise the farmers with the support of agriculture department and make farmers understand about the crop losses and importance of renewal of accounts before cut off dates.
- ⇒ Under Mudra loans last year, we have achieved 85% of the target. But this year first six months we are lagging behind the targets. SLBC and banks to concentrate on Mudra scheme to improve performance.
- ⇒ During visits by our officials to some of the branches, it is informed that targets were not received by the branches. Unless a target is given the branches, we cannot expect any progress from the branches. Please ensure that the target goes to the branches. Controllers of Banks to ensure that branch wise target are communicated to all the branches.
- ⇒ Aadhar and mobile seeding is one area in which our State is doing well in the country. In Aadhar seeding we are approximately at 83% but in verification/ authentication of Aadhar, we are at 15% only. So there is a huge gap between Aadhaar seeding and Aadhaar authentication.
- ⇒ Cabinet Secretary Government of India is conducting Video conferences with the Chief Secretaries and the Mission Directors of State Governments and during the last video conference done one and half month back Aadhaar authentication was 3%. The progress made in this area during the last one and half month is only 2%. I request all the banks to concentrate on this issue and also ensure that 100% authentication of Aadhaar is done.

Sri C Parthasarathi, IAS, Secretary (Agriculture), Government of Telangana addressed the forum as under:

- ⇒ Aadhar coupled with DBT is going to be the future for all schemes of Government of India.
- ⇒ In SLBC, we can have a inaugural kind of session where in all the ministers can be invited and they can give their message, express their concerns on behalf of government. After that we should have business of round table kind of meeting where one to one interactions may take place to have in depth discussions.
- ⇒ Somehow, at district level serious reviews are not taking place. If proper reviews are done at the district level it will be more effective and policy level issues can be discussed at SLBC level. We have to make DCC platforms very effective.
- ⇒ We are really very fortunate that kharif is by and large very good. Last Rabi it was a unprecedented record level of production of food grains in our State. In the history of 20 or 30 years this much production was not there anytime. We had heavy rains in September. All reservoirs and MI tanks are full. Last September we have received very heavy rains within a period of week to ten days. Now this time, almost one month we have received rainfall. So the ground water also recharged and the borewells are recharged. So like previous Rabi, in this Rabi sowing may go up to 14 – 15 lac hectares.
- ⇒ As far as the Term loans are concerned, I want to have a separate workshop to discuss the issues. It appears that collateral security is a major problem because of which term loaning has been hampered. It is informed by many that in addition to land, Branch Managers are insisting on collateral security because of which term loaning is suffering. Second problem is we are not able identify the suitable project for making term lending.
- ⇒ As far as the PMFBY is concerned, uploading of farmer data in the Government of India portal has become a serious problem. 17th October 2017 was the last date for uploading farmers' data for kharif and request for extension is being sent to Govt of India.
- ⇒ Verification of land records are going on in the State and entire state administration, all collectors are working on Updation and purification web land data. By the end of December, entire land data base will be cleaned up.
- ⇒ Web land provides information in title part and Agriculture Department has a data base of other details relating to agriculture. These two data bases coupled with CBS system of banks would be ideal data base with all information. In the next two years we are going to add lot area under irrigation. Major irrigation projects are likely to be completed in the next one year/two years and the entire agriculture sector is going to be transformed. There is going to lot of wet area available for us. It will be challenge before agriculture department as to how to diversify cropping pattern.
- ⇒ This kharif season MSP problem is not anticipated for crops other than cotton as cotton has crossed 19 lac hectares. The area has gone up at national level, international level also and naturally in Telangana also. Lots of stocks are available in countries like China. We have taken up this matter 3 months in advance with Government of India and we have established 143 procurement centres for CCI and hope we could minimise the problem.
- ⇒ Finance department has issued BROs amounting to Rs.321 crores for VLR reimbursement and the amount is to be released. I request Controllers to instruct their branch managers not to collect interest from the farmers. Fourth instalment of debt

waiver Rs.4019 crores has been released. SC ST legislation took place in the last year, for every scheme we need to have the SC ST category data. For any data that is required to be submitted to Government of Telangana, should have information of SC-ST. As suggested by the finance department, the submission of 26 column data as requested by Finance department earlier is mandatory for getting PV/VLR reimbursement.

- ⇒ PMFBY: It is realised that unless the claims are settled to the farmers, farmers would not be coming forward for crop insurance coverage. Now that their claims are settled, we can launch a campaign, so that many farmers will come forward for enrolling under PMFBY. This October, November, December, is a very good season for crop insurance. Already Rs.154 crores has reached bank branches in the last 15 to 20 days, which pertains to Kharif last year and insurance claim funds should flow to the farmers' accounts in the next one week and farmers should be informed of this. Rabi 2016-17 claims are also being settled now. Rabi 2016-17 money also will flow to branches in the next ten days. Once this money flows into the farmers' accounts, farmers will get confidence and farmers can be insisted for coverage under PMFBY. Bankers are requested to provide village wise list of claims received, as the same can be displayed in villages.
- ⇒ With the cooperation of all banks from the next year onwards we can achieve 40% to 50% coverage of farmers under PMFBY. Rabi 2017 notification is finalised and the details will be circulated shortly.

The meeting ended with vote of thanks by Sri K Srinivas, Deputy General Manager, State Bank of India.

Sd/-
(UNN Maiya)
General Manager & Convenor
SLBC Telangana

Action Points emerged:

1. District wise PMEGP targets for the current financial 2017-18 received from KVIC sent to the LDMs. Bank wise allocation to be made by the District Level Task Force Committee (DLTF)

{Action: :Lead District Managers}

2. Loans sanctioned to individuals under Rajiv Swgruha Scheme in the unified Andhra Pradesh have become NPAs in the books of the banks in the State. Government of Telangana to advise the Rajiv Swagruha Corporation to extend co-operation to the Banks in recovery of dues.

{Action : Finance Department, GoT/ Controllers of Banks}

3. PACS, Uppununthala, Mahabubnagar to receive claims under Crop Insurance for the years 2015, 2016. Agriculture Department, Government of Telangana to co-ordinate with the Insurance companies for early settlement of claims.

{Action: Agriculture Department, GoT & Insurance Companies}

4. Government of Telangana has released the 4th installment of Crop Loan Waiver of Rs.4019.21 Crores to the Banks and the banks are yet to release the same to the account of the few farmers. Banks to immediately credit the funds to the accounts of farmers.

{Action: Controllers of Banks}

5. Banks to increase usage of Loan charge creation module of Web Land portal.

{Action: Controllers of Banks}

6. Banks to cover all the Unbanked Rural Centres (URC) allocated to them, with Banking Outlet as defined in the revised guidelines of RBI on Branch Authorization Policy.

{Action: Controllers of Banks}

7. Secretary IF informed that some Branch Managers have indicated non receipt of targets under PMMY for the current financial year. Banks to allocate targets under PMMY to all their branches.

{Action: Controllers of Banks}

8. Aadhaar authentication is very low in the State. Aadhaar authentication to be improved.

{Action: Controllers of Banks/ UIDAI}

9. Banks to submit the Crop Loan Waiver data in the 26 column format devised by the Finance Department.

{Action: Controllers of Banks}

10. Banks to provide data on village wise list of claims received under the Crop Insurance scheme.

{Action: Controllers of Banks}

List of Participants			
No	Name (Sarva Shri/Smt)	Designation	Organisation
State Government			
1	Eatala Rajender	Hon'ble Minister for Finance	Govt. of Telangana
2	Pocharam Srinivasa Reddy	Hon'ble Minister for Agriculture	Govt. of Telangana
4	C Partha Sarathi, IAS	Secretary (Agriculture)	Govt. of Telangana
5	Sandeep Sultania, IAS	Secretary (Finance)	Govt. of Telangana
SLBC, Telangana			
1	Prabodh Parikh	CGM-in-charge, President, SLBC	State Bank of India
2	UNN Maiya	General Manager & Convenor	State Bank of India
Reserve Bank of India			
1	R Subramanian	Regional Director	Reserve Bank of India
2	Dr. Singala Subbaiah	General Manager	Reserve Bank of India
3	Hari Shankar	Asst. General Manager	Reserve Bank of India
NABARD			
1	Dr. P Radha Krishnan	Chief General Manager	NABARD
2	V S Gupta	Deputy General Manager	NABARD
UIDAI			
1	N S Deepu, ITS	ADG	UIDAI
Department of Posts			
1	D R Narasimha Rao	ASP	Department of Posts
Member Banks			
1	M Satyanarayana Reddy	General Manager	Andhra Bank
2	G Rajender Reddy	General Manager	Canara Bank
3	SP Sharma	General Manager	Syndicate Bank
4	V N Reddy	Chairman	AP Grameena Vikas Bank
5	V Arvind	Chairman	Telangana Grameena Bank

6	Virita Bhattacharya	Deputy General Manager	State Bank of India
7	K Srinivas	Deputy General Manager	State Bank of India
8	V Manimaran	Deputy General Manager	State Bank of India
9	R Manohar	Deputy General Manager	Indian Bank
10	K Ram Mohan Rao	Asst. General Manager	Canara Bank
11	A K Tomar	Asst. General Manager	Central Bank of India
12	S C Birwal	Asst. General Manager	Corporation Bank
13	N Haresh Babu	Asst. General Manager	ICICI Bank
14	Joseph Tobis	Asst. General Manager	United Bank of India
15	M Srinivasa Rao	Asst. General Manager	Vijaya Bank
16	T Yesupadam	General Manager	Telangana Grameena Bank
17	Jyothi T	Chief General Manager	TSCAB
18	S Karunakaran	Senior Manager	Allahabad Bank
19	Jaya T	Senior Manager	Corporation Bank
20	M S Chauhan	Senior Manager	Oriental Bank of Commerce
21	Alloysus Edwards	Senior Manager	Punjab & Sind Bank
22	Krishna Reddy	Senior Manager	Punjab National Bank
23	D Lakshmana Rao	Senior Manager	South Indian Bank
24	Chindam Ramesh	Senior Manager	Syndicate Bank
25	P Rajesh	Senior Manager	Tamilnad Mercantile Bank
26	P R Sarma	Senior Manager	UCO Bank
27	I Aruna	Senior Manager	Vijaya Bank
28	KV Mathew	Chief Manager	ICICI Bank
29	D Rajasekhar Reddy	Chief Manager	Indian Bank
30	Babu Balganur	Chief Manager	State Bank of India
31	Y Veera Prasad	AVP	Axis Bank
32	G R Rao Subudhi	AVP	Federal Bank
33	Sumanth Saji	Cluster Head	Development Credit Bank
34	G Ajit Kumar	Cluster Head	RBL Bank
35	P Rajendra Prasad	Manager	Bank of Baroda
36	B Sridhar	Manager	Bank of Maharashtra
37	Prem Sunil Dutt	Manager	IDBI Bank
38	S K Swain	Manager	Indian Overseas Bank
39	B Srinivas	Manager	IndusInd Bank
40	Rajsekram M G	Manager	Karur Vysya Bank
41	G V K Sridhar	Dy. Manager	City Union Bank
42	Shreya Awasthi	Asst. Manager	Indian Overseas Bank
43	I K Satish	Asst. Manager	KBS Bank
44	P Chaitanya	Asst. Manager	Oriental Bank of Commerce
45	Dinesh Y	Asst. Manager	YES Bank
46	Irappa Jakati	AFO	Karnataka Bank
47	K Vanamali	VP	Kotak Mahindra Bank
48	Mahalaxmi		

Insurance Companies			
1	M Vijay Kumar	Deputy Manager	AIC
Lead District Managers			
1	G Tarasankara Rao	LDM Bhadradi Kothagudem	State Bank of India
2	M Chenchu Ramaiah	LDM Komaram Bhim Asifabad	State Bank of India
3	N Srinivas Rao	LDM Jayashankar Bhupalapally	State Bank of India
4	NVNS Nageswara Rao	LDM Hyderabad	State Bank of India
5	T V Srinivasa Rao	LDM Jangaon	State Bank of India
6	R Naga Raju	LDM Medak	State Bank of India
7	D Suryam	LDM Nalgonda	State Bank of India
8	Delgani Pramank	LDM Nirmal	State Bank of India
9	K Suresh Reddy	LDM Nizamabad	State Bank of India
10	VVN Sastry	LDM Ranga Reddy	State Bank of India
11	K Srinivas	LDM Suryapet	State Bank of India
12	P Sumalatha	LDM Vikarabad	State Bank of India
13	Atkuru Sai Prasad	LDM Warangal Urban	State Bank of India
14	GVBD Hari Prasad	LDM Warangal Rural	Andhra Bank
15	M Ravinder Kumar	LDM Jogulamba Gadwal	Andhra Bank
16	G Laxmi Narayana	LDM Jagitial	Andhra Bank
17	A Hari Babu	LDM Peddapalli	Andhra Bank
18	S Lakshmi Prasad	LDM Siddipet	Andhra Bank
19	Y Suresh Kumar	LDM Wanaparthy	Andhra Bank
20	M Bhujanga Rao	LDM Medchal	Canara Bank
21	P Srinivas	LDM Yadadri Bhongir	Canara Bank
22	K Siva Prasad	LDM Kamareddy	Syndicate Bank
23	S Laxmi Kantha Rao	LDM Sangareddy	Syndicate Bank
SLBC, Telangana			
1	JB Subrahmanyam	Asst. General Manager	SLBC Dept.,
2	N Venkata Ramama	Chief Manager	SLBC Dept.,
3	M Ravi Kumar	Manager	SLBC Dept.,
4	J Venkateswara Rao	Dy. Manager	SLBC Dept.,