

Minutes of the 20th SLBC Quarterly Review Meeting
held on the 05th October , 2018
@ 03.00 PM, at “Kohinoor” Auditorium, Hotel Taj Deccan, Hyderabad

The 20th Meeting of SLBC of Telangana for the quarter ended 30th June 2018 was held on 05.10.2018 at Kohinoor Hall, Taj Deccan Hotel, Banjara Hills, Hyderabad at 03.00 P.M.

Sri J Swaminathan, Chief General Manager SBI & President, SLBC has extended warm welcome Sri Parthasarathi IAS, Principal Secretary (Agriculture), Government of Telangana, Sri Sandeep Sultania, IAS, Secretary (IF), Government of Telangana, Sri Vijaya Kumar, Chief General Manager NABARD, Sri Sundaram Shankar, General Manager, Reserve Bank of India, Ms Pousami Basu IAS, CEO -SERP, Sri M A Waheed IFS, VC & MD Telangana State Minorities Finance Corporation, Sri Chandulal, State Director, KVIC and Sri N.S. Deepu ITS, ADG, UIDAI, Senior Officials of Public and Private Sector Banks/FIs and members of print and electronic media to the meeting.

The list of participants is enclosed as Annexure.

Shri Swaminathan placed on record the excellent services rendered by Shri S. Manikandan as Convenor of SLBC who incidentally retired from service on 30th September 2018. He introduced Shri.UN Narayana Maiya, General Manager, SBI and Convenor designate of SLBC to the forum. Shri. Swaminathan also placed on record the support and guidance extended by Shri.R Subramanian, Regional Director of RBI who was transferred to Central Office of RBI to handle bigger role. He further placed on record the guidance extended by Dr P Radhakrishnan as Chief General Manager of NABARD who had retired from service on 31st August 2018.

Shri Swaminathan said that under revamped Lead Bank Scheme, significant modifications have been brought into effect by RBI in the reporting system. As per revised scheme, SLBC should be a forum to discuss policy level issues and all routine operational matters should get discussed in the respective Sub Committees. In this direction, four sub-committees were already formed for discussion of all routine operational issues.

He said that as per a recent communication from DFS, Ministry of Finance, Govt of India, the National Mission on Financial Inclusion popularly known as PMJDY is extended and a campaign is launched from 01st September 2018 to 30th November 2018 with change in focus from “every household” to “every adult”. A few modifications like revision of age limit from 18-60 to 18-65, increase in accidental coverage from Rs.1 lakh to Rs.2 lacs to new PMJDY accounts opened after 28th August 2018 have also been made. PMJDY accounts opening target 4.77 lacs for the State has been set for the State and the Bank-wise targets were communicated to the controllers. He requested all the banks to take steps to achieve the targets by 30th November 2018.

Shri Swaminathan presented the highlights of performance of the banks in Telangana during the quarter ended 30th June 2018.

- On the financial inclusion front, banks have a task to open a Branch or banking outlet in areas with population 5000 and above. Out of 255 such villages identified, 227 villages were covered with Banking outlets leaving 28 to be covered. Similarly, 16 centers are to be covered with Brick and Mortar branches in the LWE affected district of Bhadradi-Kothagudem. DFS directed the banks to open branches / banking outlets at all identified centers immediately. He said that banks along with district administration have been conducting survey with regard to feasibility. He informed that the District administration was requested to provide secured premises to open branches and carry on the banking at identified centers in LWE districts (as earlier branches were opened and closed for security reasons) and hopeful of concrete development in the matter by the end of this quarter.
- Banks in the State have so far opened 90.41 lakh accounts under PMJDY and seeded 79.29 lacs (88%) of these accounts with Aadhaar. RuPay cards were issued to 75.29 lacs(83%) of these accounts
- As on 30th June 2018, under Pradhan Manthri Suraksha Bheema Yojana (PMSBY) 54.99 lakh subscribers were covered whereas 17.75 lakh subscribers were so covered under Pradhan Manthri Jeevan Jyothi Beema Yojana (PMJJBY).
- With regard to Dharani portal, though the portal is made ready for banks, due to biometric authentication failures, banks are not able to access the portal for creation of users who in turn have to key in the data in the portal. Further, the biometric device of many banks are not compatible for access in the portal. IL&FS the service providers of Dharani for the Revenue Department, Govt of Telangana was requested to resolve the issue at the earliest.
- Certain issues arisen out of issuance of new e- Pattadar pass books, such as new pass books do not have provision for marking of hypothecation/mortgage entry by banks etc., needs to be resolved. He advised the banks that these issues should not be a limiting factor for renewals and for sanction of new loans. The issues will be discussed at sub-committee level and will be resolved in consultation with the Government.
- All banks are doing their best in running of Aadhaar Enrolment Centers despite problems in implementation.
- He thanked all the member Banks, Heads of Government Departments, RBI, and NABARD for extending their excellent cooperation to SLBC in taking forward the objectives of the forum.

Shri Parthasarathi IAS, Principal Secretary (Agriculture) greeted all the members and said that:

- Banks' lending to short term agriculture credit during Kharif is around 70% of target but lending is not uniform and few banks have performed very well whereas other banks' performance is average. Most of the issues of Dharani portal are sorted out with the help of Banks and there will not be any problem for Rabi. He requested all the banks to do their best in crop loan disbursements to farmers during Rabi.

- Rythu Bandhu Scheme in Kharif 2018 was implemented successfully with the excellent cooperation of all banks. With regard to Rythu Bandhu- Rabi 2018, printing of cheques is completed and distribution to farmers will take place shortly. He said that that village-wise distribution is scheduled and distribution will be done in a staggered manner depending on the availability of cash. He said that nine banks opted to participate in Rythu Bandu-Rabi 2018. He requested participating banks to nominate a nodal officer each for Rythu Bandhu-Rabi 2018, to coordinate with the nodal officers of the Government.
- PMFBY is a matter of concern and portal issues are still to be sorted out. Reconciliation issues are not coming to end despite holding several meetings with banks and insurance companies. Controlling offices were requested to take keen interest to sort out the portal issues. He said that Portal is very much relevant for release of subsidy from Government of India and also State Government's share of premium. Further, unless portal reflects real situation of the field settlement of claims will also be held up. As far as the insurance claims for the years 2015-16 to 2017-18, claims to the tune of Rs.780 crores were settled and Rs.136 Crores were released for credit to the accounts of the farmers. He sought co-operation of all banks and insurance companies to sort out the issues in reconciliation of PMFBY claims to ensure that the benefit reaches the farmers without any hassles.
- PMFBY notification for Rabi Season will be issued shortly. There are some changes in operational guidelines in implementation of the PMFBY programme as under and felt that these modifications will come to the rescue of the farmers.
 - 1) Mandatory capturing of Aadhaar numbers
 - 2) Provision for coverage of Hail storm damage/losses during post harvest period due to unseasonal and cyclonic rain falls,
 - 3) Cloud burst and natural fire are the two elements that are included for coverage
 - 4) Provision for change of crop before cutoff date

He said that Rythu Bheema, a group life insurance scheme for farmers launched by the State Government w.e.f 15th August, 2018 and briefed details of the scheme as under:

- Under the Scheme, all farmers between the age group of 18 to 59 years, whose names form part of Dharani Portal, are eligible for insurance coverage under the Scheme. So far 28 lakhs of farmers are enrolled.
- Claims will be settled within 10 days from the date of death of the farmer and Rs.5 lacs will be remitted to the nominee's account.
- By and large, the programme is successful and the insurance companies are able to settle the claims in an average period of 5 to 7 days against the mandated 10 days.
- He requested the banks to convert the accounts of the Nominees to regular Savings Bank accounts(as some accounts are inactive/dormant/PMJDY where some restrictions on operations are there), where ever required to facilitate the government to remit the insurance claim amount into the nominee's account

- Analysis of the claims settled so far reflects that 80% of claims have gone for the benefit of SC/ST/BCs and poor families and 70% to small and marginal farmers.
- With regard to Issues related to rejected RTGS between LIC, YES Bank, DCCs and Regional Rural Banks, Shri Parthasarathi requested the concerned to focus on resolution of these issues to ensure settlement/credit of claim settlement amounts to the nominees of the beneficiaries immediately, in any case, not exceeding 10 days.

President-SLBC thanked Shri.Parthasarathi for comprehensive summing up of all the issues relating to agriculture.

Ms Vijayalakshmi, DGM- SLBC has made a detailed presentation of the agenda to the forum.

Shri.UNN Maiya, Convenor SLBC brought to the notice of the forum that: LDM, Bhadradi Kothagudem informed SLBC indicating that one village viz. Mandalapalli identified as uncovered, in fact has branches of three Banks SBI, APGVB and DCCB within 2 kms. A CSP of State Bank of India is also functioning in Mandalapalli. It is informed that the village was erroneously shown as uncovered by LDM. He said that in view of the availability of banking facilities within 2 to 2.5 kms, Mandalapalli village be treated as covered.

Shri Shanker, General Manager RBI said that under Revamped Lead Bank Scheme, Bank's corporate business plans/targets need to be aligned with ACP. He requested to banks to focus on alignment of their targets with ACP to avoid disparities in credit dispensation across major sectors, sub-sectors/industries at block, district and State level. He requested banks to submit the information on alignment of targets on the format circulated by SLBC immediately to have a meaningful discussion in the next Sub-Committee meetings.

General Manager of Canara Bank said that their corporate targets are much higher than the ACP targets. He said that their corporate targets are fixed considering other factors such as expected GDP growth rate, market share etc., as such it would be difficult to align with ACP.

In response, Shri.Shanker, General Manager, RBI said that banks may achieve substantial growth at whole bank level but the point to be seen is whether bank's targets have some relevance with the sector-wise growth given under ACP at Block level and District level.

Shri.Narsi Reddy, Chairman APGVB expressed that the targets under various schemes to be allotted basing on the business level of respective banks and not merely basing on their presence in those areas.

Banks have expressed that NPAs are mounting in Housing Loans sanctioned to weaker sections under VAMBAY and Rajiv Gruhakalpa. It is brought to the notice of the forum that though the banks are ready to offer even One Time Settlement, no borrower is coming forward due to the misinformation spread earlier that the Government has waived these loans. Banks requested Government of Telangana to advise the TS Housing Corporation to help banks in recovery of these loans.

Shri. Vijaya Kumar, Chief General Manager, NABARD said that:

- NABARD has already formed a Regional Advisory Group on “Doubling of farmers income by 2022”. NABARD is in forefront in implementation certain Community based Development programmes, particularly Water Shed programme, TDF, Tribal development, sustainable development programme, JLG programme, Economic oriented training programmes.
- SBI has come forward to have an MOU with NGOs to form and finance 200 JLGs in three districts of the State. He said that about 17500 JLGs are being financed by APGVB and followed by TGB, which have taken lead in JLG financing. He requested every bank to participate in JLG financing. JLG financing will facilitate enhancement in productivity.
- There must be an integrated farming system along with agriculture operations like allied activities and other farm activities to improve sources of income, to achieve the objective of doubling of farmer’s income by 2022. He said that Agriculture department, Horticulture department, Animal Husbandry department, Fisheries department, etc., NABARD, banks and the government have a greater role to play in doubling of income of farmers.
- NABARD has developed a programme called “Micro Enterprise Development programme” for the benefit of SHGs and he requested the SERP to initiate steps to ensure the SHGs make use of the programme and avail substantial finance for economic oriented activities.
- Farmers Producers Organization (FPO) is an initiative of NABARD for doubling of farmers’ income. Under FPO, farmers /SHGs/JLGs will be brought together for better price realization for their produce. About 360 FPOs are sponsored by the NABARD in the state and making them sustainable.
- Linking the FPOs with research institutions to get accustomed with/adopt the new developments in the farming activity is going on.

Ms Pausami Basu CEO SERP said that:

- Regarding SHG Bank linkage, the target for the year 2018-19 is Rs.6500 Crores, whereas the achievement as on 31st of August 2018 is Rs.1823 Crores i.e 30% of the target. It is observed that banks are generally achieving 40 – 45% of the target during last quarter.
- Most of the loans (about 99%) are on cash credit mode and availability of drawing power in these CC loans is about Rs.5990 Crores, but branches are not allowing the SHGs to draw full drawing power. She requested the controllers of banks to resolve the issue.
- Some branches are levying processing charges, inspection charges etc., to the SHG loan accounts and not following the guidelines of RBI.
- At some branches, balances in SB accounts of the groups are not permitted to be withdrawn.
- Branch with zero loaning to SHGs, to be motivated to finance SHGs.

- Sub- committee meeting on SHGs Bank Linkage to be held to sort out the issues. She said that segregation of NPAs was done by SERP, year-wise to have a better follow-up and suggested a meeting with LDM and Bank officials at District level once in a month would help in recovery of NPAs to a great extent.

Sri Swaminathan assured that the issues raised will be taken with all seriousness for resolution.

Shri Deepu, ADG of UIDAI made a brief presentation on Aadhaar Enrolment Centres (AECs) and said that :

- Banks have started running AECs during the last one year and best performing banks were felicitated recently at Goa.
- In Telangana, Banks were expected to open 501 AECs, i.e., 10 % of branches operating in the State. As on date, 444 AECs are operational in the state, which caters about 28% of the total Aadhar Enrollment update being done in Telangana.
- Ensure **Proper IEC** – Aadhaar Centre Banner outside the premises which is the most important to popularise the centre and ensure footfalls.
- Banks have to ensure that No Aadhaar Enrolment / Updation activities are done outside bank premises and beyond Banking Hours
- **Banks have to make use of refresher training** conducted BY UIDAI for the banks at UIDAI Hyderabad office, as well as in Bank training centres
- **Branch Managers, Bank Employees to be sensitised** with regard to their role as verifiers, and ensuring sanctity of the enrolment process.

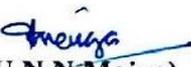
Sri Eatala Rajender, Hon'ble Caretaker Finance Minister of Telangana stated that:

- He is happy to associate with SLBC in attending all the meetings of SLBC so far.
- He said that Government and banks have to work together in reduction of poverty and banks are extending financial help to the deprived in best manner in the state as per guidelines of the Government/RBI.
- With regard to Vaddi Leni Runalu and Pavala Vaddi reimbursement of Rs.738.57 crores from the State Government, commitment from Government side will be fulfilled and assured the banks that the reimbursement of the dues will be released and the Agriculture department will issue a G.O soon.
- Thrust on Agriculture and allied sectors are required to improve the income levels of farmers. Hitherto the Government has given importance to poultry and dairy development.

Fisheries is also one of the promising areas and the Government now intends to focus on financing of fisherman as there is lot of scope since most of tanks in the state are full and requested the bankers to extend financial assistance to fishermen to bring Blue revolution in the State.

- He said that piggery is also one of profitable areas and the state has more skilled workers and the advised the banks/NABARD to focus for development of the activity in the State.
- He said that under Rythu Bandhu Scheme, govt. has released financial assistance to farmers in Kharif and Banks have played a great role in successful implementation of the Scheme in the State. He requested the bankers to extend the same cooperation for Rythu Bandhu - Rabi also.
- With increase in Minimum Support Price to the crops viz., maize and paddy etc., by the Central Government, private parties are not coming forward to purchase the produce of the farmers. Hence, the bankers to support the State Government with financial assistance for purchase of produce to avoid distressed selling.
- Bankers to be proactive and to extend financial assistance liberally to SC/STs /BCs/Minorities under various Government Sponsored Schemes, as the Government is also supporting these schemes with subsidy portion.

Shri K.Srinivas, DGM, SBI proposed vote of thanks and the meeting is concluded.


(U N N Maiya)
**General Manager
& Convenor, SLBC Telangana**

20th Quarterly Review Meeting for the quarter ended 30.06.2018**Action Points emerged in the Meeting****Action Point No.1**

Banks to align its business targets with ACP targets to avoid disparities in credit dispensation across major sectors, sub-sectors/industries at block, district and State level and confirm to SLBC.

(Action: All Banks / SLBC)

Action Point No.2

Under FIP to cover villages with population above 5000, banks which were allocated villages/centers for coverage, to cover the villages with Banking Outlets by 31st October 2018.

(Action Points: SBI/TGB/Andhra Bank/ APGVB /Allahabad Bank/ Axis Bank/ Bank of Baroda/ Bank of India/ Bank of Maharashtra/ HDFC Bank / IDBI Bank/ Indian Bank / Karnataka Bank / Karur Vysya Bank / Punjab National Bank / UCO Bank/ Vijaya Bank.)

Action Point No.3:

Banks allocated with villages for opening of Brick and Mortar branches in the LWE district viz., of Bhadradi-Kothagudem as directed by DFS to be completed by 31st October 2018.

(Action: APGVB,SBI)

Action Point No.4:

Targets allocated for covering every adult in household to be achieved by the banks by banks, under the campaign effective from 01st September 2018 to 30th November 2018.

(Action: All Banks)

Action Point No.5

Banks having inactive BCs to make them active/ replace the inactive BCs immediately.

(Action: All Banks)

Action Point No.6

Reconciliation issues in respect of PMFBY to be sorted out with the insurance companies immediately

(Action: All Banks& Insurance Companies)

Action Point No.7

Government of Telangana is requested to extend necessary help in recovery of VAMBAY and Rajiv Gruhakalpa Housing Loans all of which turned NPAs with the Banks.

(Action: Govt. of Telangana and TS Housing Corporation)

Action Point No.8

Agriculture Department, Government of Telangana to reimburse the pending VLR/ PV claims of banks amounting to Rs.738.57 crores immediately

(Action: Agriculture and Co-operation Department, GOT)

List of Participants			
Hon'ble Ministers			
No.	Name (Sri/Smt/Ms)	Designation	Organisation
1	Eatala Rajender	Hon'ble Minister for Finance	Telangana
SLBC Telangana			
2	Swaminathan J	President SLBC & CGM	State Bank of India
3	UN Narayana Maiya	Convenor SLBC & GM	State Bank of India
4	P Vijaya Lakshmi	DGM SLBC & Special projects	State Bank of India
Officials - Government of Telangana			
5	C Parthasarathi, IAS	Prl. Secretary(Agri)	Govt. of Telangana
6	Sandeep Sultania, IAS	Secretary (IF)	Govt. of Telangana
7	Pausami Basu, IAS	CEO, SERP	Govt. of Telangana
8	T Indira	Jt. Secretary (Finance)	Govt. of Telangana
9	Mohd Iqbal Hussain	Asst Secretary (Finance)	Govt. of Telangana
10	M Shylaja	Deputy Director(Agriculture)	Govt. of Telangana
11	M Sree Lakshmi	Jt. Director, Industries Dept	Govt. of Telangana
12	Vimala Devi	Deputy Director (BC Welfare Dept)	Govt. of Telangana
13	Mohammed Qamaruddin	Chairman, TSMFC	Govt. of Telangana
14	M A Waheed	Managing Director, TSMFC	Govt. of Telangana
15	M Najammuddin	Consultant, Agri. Dept.,	Govt. of Telangana
16	Y N Reddy	Director SERP	Govt. of Telangana
17	Govardhan	Deputy Director, SERP	Govt. of Telangana
18	V Jayanthi	Project Manager, SERP	Govt. of Telangana
19	G Padma	SMC, MEPMA	Govt. of Telangana
20	S Nithyanand	Asst. Director, MEPMA	Govt. of Telangana
Officials - Government of India			
21	N S Deepu	Asst. Director General	UIDAI
22	Prakash singh	SRP	UIDAI
23	V Chandulal	State director	KVIC
24	ALV Krishna	DM	National Housing Bank
25	Lakshman Singh	Dy .Director, Horticulture Dept.,	National Horticulture Board
26	Hoshiar Singh	Sr Horticulture Officer	National Horticulture Board
Reserve Bank of India			
27	Sundaram Shankar	General Manager	Reserve Bank of India
28	Anil Kumar	Manager	Reserve Bank of India
NABARD			
29	Vijaya Kumar	Chief General Manager	NABARD
30	C Udaya Bhaskar	General Manager	NABARD
SIDBI			
31	Sanjay Jain	General Manager	SIDBI
Public Sector Banks			
32	V Venkateswar Rao	Circle General Manager	Andhra Bank
33	G Rajender Reddy	General Manager	Canara Bank
34	Santhosh	General Manager	Indian Overseas Bank
35	Rajeev Agarwal	Dy. General Manager	Oriental Bank of Commerce
36	Vinita Bhattacharjee	Dy. General Manager	State Bank of India
37	K Srinivas	Dy. General Manager	State Bank of India
38	Joseph Tobias	Dy. General Manager	United Bank of India
39	AL Tulasi	Deputy Zonal Head	Corporation Bank

40	SLN Prasad	Asst. General Manager	Allahabad Bank
41	N Lakshmi Narayana	Asst. General Manager	Andhra Bank
42	MVV Bangarraju	Asst. General Manager	Bank of India
43	L Satyanarayana	Asst. General Manager	Bank of Maharashtra
44	K Velayutham	Asst. General Manager	Indian Overseas Bank
45	B Bharani Kumar	Asst. General Manager	State Bank of India
46	D Srinivasa Rao	Asst. General Manager	State Bank of India
47	T Lakshmana Rao	Chief Manager	Bank of Baroda
48	Prakasa Rao	Chief Manager	Dena bank
49	B Subrahmanyam	Chief Manager	Indian Bank
50	BNV Raghunath	Chief Manager	Punjab National Bank
51	M Chandra Sekhar	Chief Manager	Syndicate Bank
52	G Sridevi	Chief Manager	UCO Bank
53	M Prabhakara Reddy	Zonal Manager	Indian bank
54	B Karunakar Reddy	Senior Manager	Bank of Baroda
55	A Muralidhar Rao	Senior Manager	Corporation Bank
56	B Sravani	Senior Manager	Punjab & Sind Bank
57	M Manoihar	Senior Manager	Uco Bank
58	C Raju	Manager	Cental Bank Of India
59	P P Sunil Dutt	Manager	IDBI Bank
60	B Rahul Raj	Manager	Union Bank of India
61	Ch Pradeep	Asst Manager	Oriental Bank of Commerce
62	Ramyasri	Asst. Manager	Vijaya Bank
Private Sector Banks			
63	K Vanamali	Vice President	Kotak Mahindra Bank
64	G Ajit Kumar	Vice President	RBL Bank
65	B Murali Rao	Deputy Vice President	HDFC Bank Ltd
66	Y Veera Prasad	Asst. Vice President	Axis Bank
67	N Kishore	Asst. Vice President	Axis Bank
68	Tarun Pradhan	Cluster Head	Bandhan bank
69	P C S Reddy	Chief Credit Officer	KBS Local Area Bank
70	Jayasekhar	Chief Manager	Federal bank
71	K V Mathew	Chief manager	ICICI Bank
72	NV Shyam Sunder	Chief Manager	ICICI Bank
73	A lakshmi Narayana	Regional Manager	Tamilnadu Mercantile Bank
74	Abhishek Mishra	Senior Manager	Develpoment Credit bank
75	Raghu Ram	Manager	Indus Ind bank
76	M G Rajasekhar	Manager	Karur Vysya bank
77	M Ratnakar	Manager	South India Bank
78	Irappa Jakati	Branch Manager	Karnataka bank
79	M Akash	Dy. Manager	City Union Bank
80	K Rama Swamy	Dy. Manager	Yes Bank
81	KNV Divakar	Asst. Manager	Dhanalaxmi Bank

Regional Rural Banks			
82	V Narsi Reddy	Chairman	AP Grameena Vikas Bank
83	V Arvind	Chairman	Telangana Grameena Bank
Cooperative Banks			
84	Jyothi T	Chief General Manager	TS Cooperative Apex Bank
Lead District Managers			
85	J V S R K Prasad	LDM Adilabad	State Bank of India
86	N Pulla Rao	LDM Bhadradi	State Bank of India
87	P Sreenivas	LDM Hyderabad	State Bank of India
88	N Srinivasa Rao	LDM J S bhupalpally	State Bank of India
89	T V Srinivasa Rao	LDM Jangaon	State Bank of India
90	C Ramesh Kumar	LDM Karimnagar	State Bank of India
91	Ch Chandrasekhar	LDM Khammam	State Bank of India
92	M Chenchu Ramaiah	LDM KS Asifabad	State Bank of India
93	S V Raghavendra Rao	LDM Mahabubabad	State Bank of India
94	G Prabhakar	LDM Mahabubnagar	State Bank of India
95	Suryam	LDM Nalgonda	State Bank of India
96	N Hari Krishna	LDM Nirmal	State Bank of India
97	K Suresh Reddy	LDM Nizamabad	State Bank of India
98	Mohammed Rizwan	LDM Ranga Reddy	State Bank of India
99	K Srinivas	LDM Suryapet	State Bank of India
100	G Laxminarayana	LDM Jagtil	Andhra Bank
101	M Raju	LDM Mancherial	Andhra Bank
102	K R K Reddy	LDM Nagarkurnool	Andhra Bank
103	S Lakshmi Prasad	LDM Siddipet	Andhra Bank
104	Y Suresh Kumar	LDM Wanaparthy	Andhra Bank
105	M Bhujanga Rao	LDM Medchal	Canara Bank
106	K Nagarjuna Babu	LDM Yadadri	Canara Bank
107	D Mohan Reddy	LDM Sangareddy	Syndicate Bank
108	K Siva Prasad	LDM Kamareddy	Syndicate Bank
SLBC Department			
109	J B Subrahmanyam	Asst. General Manager	State Bank of India
110	AVDV Prasad	Chief Manager	State Bank of India
111	M Ravi Kumar	Manager	State Bank of India
112	J Venkateswara Rao	Manager	State Bank of India
113	PVRL Kalpana	Dy. Manager	State Bank of India
114	M Narsimham	Dy. Manager	State Bank of India

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