

**Minutes of the 24<sup>th</sup> SLBC Quarterly Meeting held on the 30<sup>th</sup> September, 2019 to review the Performance of Banks for the quarter ended June 2019 @ 03.00PM, at “Peacock” Hall, Hotel Marigold, Greenlands, Begumpet, Hyderabad**

The 24<sup>th</sup> Quarterly meeting of State Level Bankers’ Committee, Telangana to review the performance of banks for the quarter ended June, 2019 was held on 30<sup>th</sup> September, 2019 at “Peacock” Hall, Hotel Marigold, Greenlands, Begumpet, Hyderabad.

**Sri Om Prakash Mishra, Chief General Manager, SBI & President, SLBC** extended a warm welcome to Sri Sandeep Kumar Sultania, IAS, Government of Telangana, Sri Vijaya Kumar, CGM, NABARD, Sri Sundaram Shankar, General Manager, Reserve Bank of India, Senior Officials of Public and Private Sector Banks/FIs, Senior Officials from Government of Telangana and the press.

Detailed list of participants is annexed.

**Sri Om Prakash Mishra, Chief General Manager, SBI & President, SLBC** in his inaugural address appraised the house as under:

- As per Revamped Lead Bank Scheme guidelines SLBC has conducted Sub-Committee meetings on Agriculture, MSME and Financial inclusion in the month of August 2019 and discussed at length on various operational issues. Some of the important issues have been brought out as Agenda items for the SLBC quarterly review.
- A special drive has been launched in camp mode for saturation of farmers under KCC Scheme as advised by DFS. Controllers of Banks and LDMS conducted camps in co-ordination with concerned line departments of State Government in their respective service area villages.
- Under Financial Inclusion Plan of RBI, Banks to cover the villages with population above 5000 with Banking Outlets to provide Banking Financial services to the rural people. Out of the total 255 villages identified and allocated to Banks, only 3 villages are left to be covered with Banking Outlets. He advised concerned banks to cover the remaining villages at the earliest.

- DFS identified 221 villages in Telangana State as unbanked villages without Banking infrastructure within 5 KMs radius, in respect of which the details of banking touch points(Branch/BC/CSP) are not uploaded by Banks through Jan Dhan Darshak GIS App. Banks covered all the 221 villages with Banking touch points and the details of banking infrastructure have been uploaded in Jan Dhan Darshak GIS App.
- As per the directions of the Governor, Reserve Bank of India to identify one aspirational district for 100% digitization, Khammam has been identified for 100% digitization. The guidelines have been circulated to all member Banks to undertake various activities for compliance.
- To encourage digital transactions and enhance financial inclusion through digitization, a new sub-committee at SLBC level has been set up as per DFS instructions to review, monitor the progress and for promoting digital transactions.
- In terms of IBA Sub-Committee on “Banking for customer convenience” recommendations, Public Sector Banks in the State have to implement uniform customer business hours from 10.00 am to 4.00 pm from 01.10.2019 onwards as recommended by the DCCs and approved by SLBC. The same timings may be adopted by all other Private Banks/RRBs to have uniformity in timings for all Banks.
- Ministry of Finance, Govt of India has directed Public Sector Banks to launch a Customer Outreach Initiative to provide access to credit interalia including for Retail, Agriculture, Vehicle, Home, MSME, Education and Personal Consumer Loan from 03.10.2019 to 07.10.2019 (Phase -I) in 10 districts of Telangana State. The Customer Outreach Initiative in a particular district will be organised by the concerned identified PSB. The second phase will commence from 21.10.2019 to 25.10.2019 in the remaining districts.
- Loan Charge creation module on ILRMS /Dharani portal of CCLA Department is made available for Banks to record their loan charges in respect of Agriculture Loans sanctioned to farmers.
- A new data flow system as per revamped LBS guidelines is going to be implemented shortly for Banks to upload their business data on SLBC website up to block level by extracting directly from CBS with downloading facility to LDMs/Banks, which will be helpful for collation of data to review at various

### Lead Bank Forums.

The CGM, SBI & President SLBC requested Government of Telangana for early resolution of the following issues:

- a) Reimbursement of Pavala Vaddi/VLR claims of Banks amounting to Rs.804.88 crores (approx) pertaining to the years 2014-15, 2015-16, 2016-17 & 2017-18 immediately as Statutory Auditors of Banks are insisting for making provision for the amount.
- b) Reimbursement of expenses incurred by SBI & Andhra Bank amounting to Rs.10.85 crores in respect of 10 RSETIs, which are imparting skills for generation of employment.
- c) While expressing gratitude to Hon'ble Chief Minister for making a provision of Rs.6,000 cores in the Budget towards Debt waiver Scheme, requested the Government to release Debt waiver amount through KCC accounts of farmers at the earliest to boost the Crop Loan renewals.

The CGM, SBI & President SLBC presented in brief the performance of Banks in the State during quarter June, 2019 as under:

- Total Deposits of the banks grew by Rs. 1,437 crores (0.32%) and the total deposits were at Rs.4,55,709.56 crores as on 30<sup>th</sup> June 2019.
- Total Advances of the Banks marginally decreased by Rs. 767.32 Crores (0.14%) and total advances were at Rs.5,33,106.75 Crores and as on 30<sup>th</sup> June 2019.
- CD ratio as on 30<sup>th</sup> June 2019 was at 116.98% as against 117.52% as on 31<sup>st</sup> March 2019.
- During the Kharif, 2019, Banks have disbursed Short Term Agriculture Production Loans of Rs. 7,345.65 Crores up to June, 2019 achieving 25.12% of targets.
- Banks have disbursed Rs.2,911 Crores towards investment credit in agriculture during the quarter against a target of Rs.19,856 Crores.
- Rs.167.88 Crores was disbursed as educational loans and Rs. 1,035 Crores was disbursed as housing loans under priority Sector during the quarter
- Banks have disbursed Rs. 16,249.25 Crores to Micro, Small & Medium

enterprises (MSME) segment during the quarter achieving 75.86% of the targets.

- Banks have disbursed Rs. 601.71 Crores to 42,560 beneficiaries under Minorities category and Rs. 3,639 Crores to 3,95,437 beneficiaries under 'Weaker Sections' during the quarter
- An amount of Rs.1,931 Crores to 1,08,098 beneficiaries was disbursed under "SCs/STs category" during quarter
- Banks have disbursed Rs.978.28 Crores to 1,64,596 beneficiaries under Pradhan Manthri Mudra Yojana (PMMY) scheme during the quarter.
- Banks together have disbursed Rs. 28,272 Crores to borrowers under Priority Sector during the quarter of the FY 2019-20 recording an achievement of 34.35 % of annual targets.
- Under Pradhan Manthri Suraksha Bheema Yojana (PMSBY) 60.00 lakh subscribers have been covered, whereas 20.07 lakh subscribers are so far covered under Pradhan Manthri Jeevan Jyothi Beema Yojana (PMJJBY) and 5.66 lakh enrolled for Atal Pension Yojana.

Later, **Smt. P. Vijaya Laxmi, DGM SLBC** has made a detailed presentation on performance of Banks during the quarter June, 2019.

**The developments in Dharani portal discussed in detail as under:**

28 Banks have been provided with Admin User IDs by the CCLA Department for registration of details of agriculture loans sanctioned by their branches to farmers in the loan charge creation module of ILRMS portal. While many Banks have created users up to Branch level and creating Charge against Survey Numbers, still Banks are facing some problems in user creation etc., and SLBC is co-ordinating with the officials of CCLA Department and IL&FS (service provider) for resolution of the issues raised by the Banks in loan charge creation.

Some of the issues remained unresolved and CCLA department has to look into are as follows:

- a) While white listing the portal, Corporation Bank raised security issue.
- b) Bulk up load facility for creating charge in the portal is to be made available to Banks.

- c) Availability of Print option in PDF format for Banks before & after successful creation of charge indicating, Bank, Branch, Sy.Nos, Village/Mandal & District and Amount of loan and period of Charge etc., to place the same along with the documents as an evidence for the auditors.
- d) Multiple charges should not be allowed to be created on same survey number or system should prompt existing charges if any before creation of further charges.
- e) Set up of an Help desk at CCLA Department for redressal of the issues of Banks

DGM, Bank of Baroda said that they are facing problems in Creation of RO user Ids as entering of IFSC code is made mandatory, where as administrative offices do not have any IFSC code.

Sri Vivek Rastogi, Project Manager, IL&FS said that a search option is provided in the portal basing on Bank name and Branch name and the details of Bank Name and Branch Name are provided in reports module. Further, reports generation option is also made available for the users. He assured that all the issues referred above will be resolved at the earliest in consultation with CCLA department.

Sri UNN Maiya, General Manager & Convenor SLBC advised the CCLA Department to resolve the issues within 2 to 3 days and advised to conduct a meeting of Banks and CCLA department in first week of next month to discuss and resolve all the problems of loan charge creation by Banks in the portal.

**While reviewing progress under PMEGP Scheme, Sri Chandulal, Director KVIC** said that

- Banks performance is very low under 100 days campaign of PMEGP Scheme and Telangana State in bottom among all States in the Country.
- About 8000 applications are pending with Banks and approximately 1200 applications amounting to Rs. 10 Crores sanctioned but not released the amount for want of EDP training. KVIC & SLBC advised all Banks about exemption of EDP training upto 30.09.2019 and requested to release 1<sup>st</sup> installment and claim subsidy through portal.

- A review meeting was conducted with the Controllers of Banks on 18.08.2019. However, many banks not attended and desk Officers attended meeting instead of Controllers. Hence, the concerns are not reaching to Branch level functionaries.
- In Telangana State, Banks so far claimed Rs. 20 crores Margin Money/ subsidy against target of Rs. 100 crores for the current FY 2019-20.
- Banks to share list of NPAs under PMEGP so that the Agencies will also help in recovery of the overdues/NPAs.
- This year KVIC has given Bank wise targets as some banks are performing and some others are not performing.
- Banks to percolate the instructions to all branches not to insist deposits and to ground all viable and eligible proposals.
- All rejected applications data has been shared with banks to take a review / reconsideration of viable proposals.

The GM, RBI informed that in the last meeting of the Empowered Committee on MSMEs the achievement under PMEGP was reviewed and it was submitted by KVIC that a large number of applications are being rejected. On KVIC taking up the matter with the banks, some of the rejected applications have been re-considered and sanctioned by banks. GM advised all banks to ensure that all applications are properly assessed at the first instance itself and duly processed in a timely manner.

CGM SBI & President, SLBC advised the Director, KVIC to report the specific examples of insisting of deposits, any large scale deviations by branches to SLBC to initiate necessary corrective steps.

**Shri Sundaram Shankar, General Manager, RBI** observed that:

- CD Ratio of the state is at 116.98, which is largely consistent over the last few quarters. The higher CD Ratio is contributed to a large extent by lending to Non-priority sector. On the other hand, priority sector lending by banks in the first quarter at 36.24% is falling short of the 40% norm. Like-wise lending to Agriculture at 13.10%, to small & marginal farmers at 5.34%, to Micro enterprises at 5.27% and to weaker sections at 8.05% is short of the norm of

18%, 8%, 7.50% and 10% respectively. Banks need to focus on improving their lending to priority sectors/sub-sectors.

- Banks to align their business targets with the ACP targets at Block, district and State levels to ensure that the credit requirements of State are met adequately.
- LDMs/Lead banks to make every effort to conduct the quarterly DCC/DLRC meetings as per the annual calendar. Ideally the DCC/DLRC meeting for a quarter should be convened by the middle of the following quarter, rather than at the end in order to ensure timely review. Banks should submit necessary data for the meetings in a timely manner, well within the cut-off dates advised by the LDMs/Lead banks. LDMs should finalise and circulate agenda notes for the meetings in advance without waiting for the data from defaulting banks, who may be asked to furnish reasons for non-submission at the meeting.
- With a view to regularising the position in the districts where DCC meeting in respect of the quarter ended June 30, 2019 have not been convened as yet, a combined meeting for the quarters ended June 30 and September 30, 2019 may be held at the earliest, as a one-time exception.
- Wherever the quarterly DCC/DLRC meetings are being skipped or are being frequently cancelled/re-scheduled and held belatedly, it is suggested that Joint-Collectors could chair the meetings if District Collectors are not available due to their preoccupation with other commitments.
- Implementation committee has been constituted on standardization of data flow on SLBC website and SLBC Convener has advised the requirements to all banks. Banks should put in place necessary systems internally to ensure extracting necessary data and uploading the same directly on the SLBC website. The new data flow system is required to be made operational by end of December 2019.
- In regard to the three unbanked centres with population above 5,000, which are yet to be covered, the banks concerned may give top priority for opening of Banking Outlets urgently to enable the State to reach 100% compliance, as this matter is pending for a long time.
- Charge creation in Dharani portal should be foolproof. In case banks are finding difficulties in using the portal, SLBC Convener bank may consider arranging training programme/workshop for bank staff with the support from

the Office of the Chief Commissioner of Land Administration (CCLA) which is managing the Portal.

- Front line staff of Banks to be made aware of the detailed guidelines of RBI on natural calamities in order to ensure timely implementation of relief measures by Banks and uploading of data in the portal developed by RBI.
- Banks to invariably upload data pertaining to all BCs deployed by them in the BC registry launched by IBA for better monitoring and review.
- All rural branches should conduct FL camps as per the extant RBI guidelines.
- DCC, Khammam to review the progress on digital transactions in their meetings as the District is identified for 100% digitization.

**Shri Vijay Kumar, Chief General Manager, NABARD** said that:

- In priority sector lending share of Small and Marginal farmers is declining, which supposed to be @8% and achievement is 5.35%. According to a study due to fragmentation of land holdings among the divided joint families, the number of small and marginal farmers increased in the last few years and on the contrary the lending is decreasing.
- For improvement in lending to Small and Marginal Farmers, Banks need to develop suitable schemes on collective financing in a group mode by promoting JLGs.
- Recently NIRD and Panchayat Raj (NIRDPR) conducted a two day Rural Innovators Start-up Conclave to provide a platform to a wide array of budding ideas, rural innovators and aspirant start-ups to showcase their design idea/innovations. Banks can explore the possibility of extending support in various ways to the ventures of Rural innovators and aspirant Startups coming up from Telangana State.
- He requested Sri Sandeep Kumar Sultania, IAS to converge and integrate all schemes of Animal Husbandry department with Bank's linkage as there is lot of scope for dairy development in the State and the State government has also allocated good amount for dairy development in the recent budget.
- As a part of Doubling of farmers income, NABARD formed 370 FPOs with a grant assistance of Rs.21 lacs to each FPO. In Adilabad district FPOs are involved in cotton procurement and reporting good turnover.

- 19 Tribal FPOs are converged and financed by the Tribal Welfare Department with an aggregate amount of Rs.9 crores with 60% subsidy and NABARD is also supporting the FPOs through NABKISAN.
- NABARD assisted 3392 Financial and Digital literacy camps with an amount of Rs.1.68 crores. He requested banks to conduct camps especially in aspirational districts and LWE districts.
- Banks to submit claims quarter wise for reimbursement of expenses related to conduct of Financial Literacy camps by rural branches and assured that expenses will be reimbursed immediately.
- Banks to submit the subsidy claims, if any pending under DED Scheme immediately to NABARD as very limited subsidy is available
- Now as per GoI and RBI guidelines, Banks are not eligible for claiming interest subvention on short term loans extended to Farmers by Farmers Services Societies. He said that NABARD has taken up the issue with RBI on reimbursement of interest subvention. He requested to extend the concessional rate of interest to FSSs to extend loans to ensure against farmers not deprived of the benefit.
- Sub-sector wise review is to be taken place at SLBC
- All line departments of Govt should attend the meeting to have meaningful discussion on related issues.
- Banks to support the multi-vegetable cultivation, pandal cultivation for improvement in farmers income.

**Shri Sandeep Kumar Sultania, IAS, Secretary to Chief Minister and Animal Husbandry & Fisheries department** said that :

- SLBC and Bankers are extending maximum support to the State Government and their role in Telangana growth story is commendable.
- Major Irrigation projects viz., Kaleswaram, Mission Bhagiratha and Mission Kakatiya etc., financed by banks are completed within record time and started yielding results.
- State government being farmer oriented introduced several investment support and welfare schemes such as Rythu Bandhu, Rythu Bhima schemes etc., for improvement of farmers' Income.

- Most of the sectors in our country are under stress. Bankers have a major role to play to help those sectors to come out of the stress.
- Revenue has come down drastically because of distressed economy.
- In a budget of Rs.1,46,000 crores, 20% outlay is earmarked for Agriculture.
- Banks especially Private Sector Banks to attend the DCC meetings regularly and to focus on priority sector lending. He advised SLBC to review the priority sector lending of private sector banks.
- Suitable instructions will be given to District Collectors to ensure conduct of DCC/DLRC meetings every quarter in time as stipulated under revamped Lead Bank Scheme.

**Shri Chandra Sekhar, State Director, RSETIs** said that

- MoRD has released Rs.1.59 crores in the month of May towards pending RSETI claims to all 10 RSETIs
- Up to FY 2019-20, RSETI claims are pending to the tune of Rs.16 crores, reimbursement of which is under process.
- MoRD is planning to release 50% of the pending amount of Rs. 16 crores by the end of November '2019 subject to compliance on common norm guidelines by RSETIs i.e., to ensure settlement of at least 70% trained candidates. Out of which, at least 60% should have bank's credit linkage. Whereas the actual credit linkage is around 32%.
- RSETIs yet to submit compliance report on common norm guidelines.
- MoRD is planning to set up new RSETIs in newly formed districts of the State and inviting applications from respective lead banks of the districts.
- For construction of RSETI building in Mahabubnagar District, MoRD has released Rs. 50 lacs and land is also allocated by the State Government . He requested SBI to initiate necessary steps to start the construction work at the earliest.

**Sri UNN Maiya, GM & SLBC Convenor** said that:

- Linking of reimbursement of actually incurred expenses with credit linkage is not correct and credit linkage is not a part of the terms and conditions. He said that credit linkage should not be made as mandatory for reimbursement of claims as MoRD is reimbursing only actually incurred expenses.

- Most of trainees especially women after completion of their training move to different places and it is difficult for RSETIs to ensure Bank's credit linkage for their settlement
- RSETIs have initiated lot of activities for credit linkage but the trainees are not coming forward due to their own reasons
- Initially the Government has given land at one place and the land is shifted to a different place in respect of construction of building for RSETI at Mahbubnagar. As there was considerable delay in allotment of land, the construction cost has been escalated to more than Rs. 2 crores, where as reimbursement is available upto Rs.1 crore in respect of old RSETIs as the construction should be according to the specifications of MoRD. He advised the Regional Director, RSETIs to take up the issue with MoRD for release of construction cost up to Rs.2 crores, which is applicable for new RSETIs.

**Sri Rajender Reddy, General Manager Canara Bank** said that

- Govt. of Telangana categorically advised the farmers to go for renewal but farmers are not coming forward for renewal of short term crop loans. More clarity required from State government in this regard and 1<sup>st</sup> installment to be released immediately.
- Requested to consider classification of the lending extended by banks to Mission Bhagiradha, Mission Kakatiya and Kaleswaram projects as a part of priority sector lending particularly under Agricultural loans to achieve ACP targets.
- NABARD, Central and State Governments to relax the norms on back end subsidy and Banks should be allowed to adjust the subsidy as and when the grounding of unit is completed/established as at present banks are not allowed to adjust the subsidy if the account becomes NPA within the lock in period of three years.
- He suggested that alternately the borrower stake may be increased to the extent of subsidy portion as this is part of project funding and Banks are supposed to refund the Subsidy if the unit is defunct/ A/c becomes NPA within lock-in period.

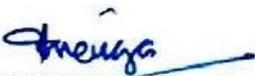
- Release of the amount due from the State Government in respect of reimbursement of printing and handling charges of Rythu Bandhu Cheques and VLR/PV Scheme at the earliest.

**Sri Aravind, Chairman of TGB** requested the State Government to reimburse/release VLR/PV as Statutory Auditors are insisting to make 100% provision, which affects the profitability of the Bank.

**Representative of Kotak Mahindra Bank** advised that they will review the position of all 22 inactive BCs and ensure their activation by the end of next month.

Circle GM, Andhra Bank said that they have recently changed their Corporate BC and new BCs will be deployed in the place of inactive BCs at the earliest.

Shri UNN Maiya, General Manager & Convener SLBC proposed vote of thanks.

  
( **UNN Maiya** )  
**General Manager**  
**& Convenor, SLBC Telangana**

**24<sup>th</sup> Quarterly Review Meeting for the quarter ended 30.06.2019**  
**Action Points emerged in SLBC Meeting**

**Action Point No.1**

Under Financial Inclusion Plan of RBI, Banks to cover the villages with population above 5000 with Banking Outlets to provide Banking Financial services to the rural people. Out of the total 255 villages identified and allocated to Banks, only 3 villages are left to be covered with Banking Outlets by banks, which is to be completed by 31<sup>st</sup> October 2019.

**(Action: UCO Bank, SBI)**

**Action Point No.2**

All 70 inactive BCs to be activated/ or replaced with new BCs, wherever required, on top priority basis. Banks to submit the list of inactive BCs, which are inactive for more than 30 days, with reasons and the expected date of activation to SLBC every month by 5<sup>th</sup> of succeeding month along with the connectivity issues

**(Action: SBI, APGVB, TGB,, Andhra Bank, Syndicate Bank, Central Bank of India, Kotak Mahindra Bank)**

**Action Point No.3**

All Rural Branches should conduct FLC camps as per the extant RBI guidelines.

**(Action: All Banks)**

**Action Point No. 4**

Banks to complete the exercise and confirm having mapped their branches with block and district codes of RBI for uploading of their business data up to block level on SLBC website by extracting directly from their CBS for smooth implementation of new data flow system from December 2019 quarter onwards as per revamped LBS guidelines

**(Action : All Banks)**

**Action point No.5**

VLR/PV claims of Banks amounting to approx. Rs.804 crores to be reimbursed to the Banks at the earliest.

**(Action: Agri. Department, GOT)**

**Action point No.6**

Issue to be taken up with MoRD, GoI, New Delhi for reimbursement of pending of claims of RSETIs amounting to Rs10 crores in respect of SBI and Andhra Bank at the earliest.

**(Action: State Director, RSETIs/SERP, GoT)**

**Action point No.7**

In respect of Loan Charge Creation Module of Dharani Portal, issues to be resolved:

- a) Bulk up load facility
- b) Availability of Print option in PDF format for Banks before & after successful creation of charge indicating, Bank, Branch, Sy.Nos, Village/Mandal & District and amount of loan and period of Charge etc.,
- c) Set up of an Help desk at CCLA Department for redressal of the issues of Banks
- d) Training programme/Workshop for Bank staff with the support from the Office of the CCLA which is managing the Portal

**(Action: CCLA Dept., GoT, SLBC)**

**Action point No.8**

Conduct of DCC/DLRC Meetings every quarter as stipulated under Lead Bank Scheme to be ensured

**(Action: Dist. Administration and LDMs)**

**Action point No.9**

DCC Khammam to review the progress on digital transactions in their meetings as the District is identified for 100% digitization.

**(Action: LDM Khammam, DCC)**

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<b>24th SLBC Quarterly review meeting - List of Participants</b>			
<b>No.</b>	<b>Name (Sri/Smt/Ms)</b>	<b>Designation</b>	<b>Organisation</b>
<b>SLBC Telangana</b>			
1	Om Prakash Mishra	President SLBC & CGM	State Bank of India
2	UN Narayana Maiya	Convenor SLBC & GM	State Bank of India
3	P Vijayalakshmi	Dy General Manager, SLBC	State Bank of India
<b>Officials - Government of Telangana</b>			
4	Sandeep Sultania, IAS	Secretary (IF)	Govt. of Telangana
5	EVV Nageshwar Rao	Deputy Secretary (Finance)	Govt. of Telangana
6	G S Ram Mohan Rao	Addl. Secretary (Finance)	Govt. of Telangana
7	Mohd Iqbal Hussain	Asst Secretary (Finance)	Govt. of Telangana
8	L Parvathi	Agril. Officer, Crop Insurance	Govt. of Telangana
9	K Sammaiah	Jt. Director, Industries Dept	Govt. of Telangana
10	M Najammuddin	Consultant, Agri. Dept.,	Govt. of Telangana
11	V Jayanthi	Project Manager, SERP	Govt. of Telangana
12	P Subhodini	Deputy Director, Agri. Dept.,	Govt. of Telangana
13	S A L Narasimham	VA, Agri. Dept.,	Govt. of Telangana
14	Vivek Roy Rastogi	Project Manager, Terro CIS(I & FS)	Govt. of Telangana
15	K Prakash	Superintendent, O/o CCLA	Govt. of Telangana
<b>Officials - Government of India</b>			
16	R Shanthi Kumar	CEO	KVIB
17	V Chandulal	State director	KVIC
18	N S Deepu, ITS	Asst Director General	UIDAI
19	Venkatesh Tota	Regional Resident Representative	National Housing Bank
20	Vidya Khobrekar	Sr. Investigator	NCSC
21	B Chandra Sekhar	State director, RSETIs	MoRD
22	Ashish Dey	Branch Manager	ECGC Ltd.
<b>Reserve Bank of India</b>			
23	Sundaram Shankar	General Manager	Reserve Bank of India
24	M Venkatesh	Asst. General manager	Reserve Bank of India
25	D Phani Raju	Manager	Reserve Bank of India
<b>NABARD</b>			
26	Vijaya Kumar	Chief General Manager	NABARD
27	BK Mishra	General Manager	NABARD
<b>SIDBI</b>			
28	Manilal Chaudhary	Dy. General Manager	SIDBI
<b>Public Sector Banks</b>			
29	N M Avadhanulu	General Manager	Andhra Bank
30	G Rajender Reddy	General Manager	Canara Bank
31	Satish Kumar	General Manager	Allahabad Bank
32	Rama Naik K	General Manager	Syndicate Bank
33	R S Bhat	Dy. General Manager	Allahabad Bank
34	Jyotiprakash Raman	Dy. General Manager	State Bank of India

35	G Satyanarayana	Dy Zonal Head	Bank of Baroda
36	Divesh Kumar	Dy General Manager	Bank of Maharashtra
37	B V Subrahmanyam	Asst General Manager	Andhra Bank
38	B Venkat Ram Narsaiah	Asst General Manager	Syndicate Bank
39	G L Mihari	Asst General Manager	Corporation Bank
40	Bipul Sinha	Asst General Manager	Oriental Bank of Commerce
41	K Velayutham	Asst General Manager	Indian Overseas Bank
42	Vijaya Kumar	Asst General Manager	Union Bank of India
43	T G K Murthy	Asst General Manager	State Bank of India
44	U A Narayan	Asst General Manager	State Bank of India
45	K Krishna Murthy	Chief Manager	Central Bank of India
46	B Subrahmanyam	Chief Manager	Indian Bank
47	N Veera Sagar	Chief Manager	United Bank of India
48	Chandra Sekhar B	Chief Manager	Punjab National Bank
49	Ch Krishna Rao	Senior Manager	Bank of India
50	A Muralidhar Rao	Senior Manager	Corporation Bank
51	K Ramesh	Senior Manager	Union Bank of India
52	M Muralidhar	Senior Manager	Union Bank of India
53	B Karunakar Reddy	Senior Manager	Bank of Baroda
54	K Vikramaditya	Manager	UCO Bank
55	Vijaya Durga G	Manager	Central Bank of India
56	A K Sahoo	Manager	Indian Overseas Bank
57	B Sravani	Asst Manager	Punjab & Sindh Bank
58	Ch Pradeep	Asst Manager	Oriental Bank of Commerce
<b>Private Sector Banks</b>			
59	Pavankumar Ch	Senior Vice President	HDFC
60	Sushant Bhangre	Vice President	Kotak Mahindra Bank
61	M Ravi Shankar	Vice President	Yes Bank
62	Udaya Shankar Bhupathi	Vice President	RBL Bank
63	N Harish Babu	Asst General Manager	ICICI Bank
64	Y Veera Prasad	Asst. Vice President	Axis Bank
65	Jaya Sekhara Reddy	Asst. Vice President	Federal bank
66	B Kameswara Rao	Asst. Vice President	Lakshmi Vilas Bank
67	B Seshi Reddy	Asst. Vice President	Lakshmi Vilas Bank
68	K Vijayan	Regional Manager	Tamilnadu Mercantile Bank
69	K V Mathew	Chief manager	ICICI Bank
70	N Rama Krishna	Chief Manager	ICICI Bank
71	T Jagathesh	Lead Bank Coordinator	City Union Bank
72	PP Sunil Dutt	Manager	IDBI
73	B Sri Harsha	Manager	Equitas Bank
74	Ch Sudhakar	Manager	KBS bank
75	Ch S N Murthy	Manager	South Indian Bank
76	Divakar KNV	Asst Manager	Dhanalaxmi Bank

77	Siddhartha Sahu	Asst. Manager	Equitas Bank
78	Vachaspathi Sarma	Asst. Manager	Yes Bank
<b>Regional Rural Banks</b>			
79	Praveen Kumar K	Chairman	AP Grameena Vikas Bank
80	Arvind	Chairman	Telangana Grameena Bank
<b>Cooperative Banks</b>			
81	T Jyothi	Chief General Manager	TS Cooperative Apex Bank
<b>Small Finance Banks &amp; Payment Banks</b>			
82	Kaushik Prasad	AGM - State Head	Paytm Payments Bank
83	Ratish Kumar	Senior Manager	Airtel Payment Bank
84	S Sreenath Gupta	Vice President	Jana Small Finance Bank
85	SPR Raju	Vice President	Suryoday Small Finance Bank
86	Md Inayathullah	Zonal Head	Fino Payments Bank
87	Shomik Verma	Chief Manager	Indian Post Payments Bank
88	B Bhaskar Naik	Senior Manager	Indian Post Payments Bank
89	E Jayaram Reddy	DOM	Fincare Small Finance Bank
<b>Lead District Managers</b>			
90	N Pulla Rao	LDM Bhadradi	State Bank of India
91	P Sreenivas	LDM Hyderabad	State Bank of India
92	N Srinivasa Rao	LDM J S bhupalpally	State Bank of India
93	T V Srinivasa Rao	LDM Jangaon	State Bank of India
94	M Chenchu Ramaiah	LDM KB Asifabad	State Bank of India
95	Ch Chandrasekhar Rao	LDM Khammam	State Bank of India
96	S V Raghavendra Rao	LDM Mahabubabad	State Bank of India
97	D Nagaraja Kumar	LDM Mahabubnagar	State Bank of India
98	B Rama Krishna Reddy	LDM Medak	State Bank of India
99	TVSR Anjaneyulu	LDM Mulugu	State Bank of India
100	D Suryam	LDM Nalgonda	State Bank of India
101	Prasanna Kumar Bishogi	LDM Narayanpet	State Bank of India
102	N Hari Krishna	LDM Nirmal	State Bank of India
103	Jaya Santosh	LDM Nizamabad	State Bank of India
104	Mohammed Rizwan	LDM Ranga Reddy	State Bank of India
105	Ch Jagadish Chandra Bose	LDM Suryapet	State Bank of India
106	P Sumalatha	LDM Vikarabad	State Bank of India
107	B Srinivasa Rao	LDM Warangal (U)	State Bank of India
108	M Ravindra Kumar	LDM Gadwal	Andhra Bank
109	G Laxminarayana	LDM Jagtial	Andhra Bank
110	H Raju	LDM Mancherial	Andhra Bank
111	K R K Reddy	LDM Nagarkurnool	Andhra Bank
112	D Prem Kumar	LDM Peddapalli	Andhra Bank
113	G Ranga Reddy	LDM Rajanna Sircilla	Andhra Bank
114	S Lakshmi Prasad	LDM Siddipet	Andhra Bank
115	Y Suresh Kumar	LDM Wanaparthy	Andhra Bank

116	M Bhujanga Rao	LDM Medchal	Canara Bank
117	D Mohan Reddy	LDM Sangareddy	Syndicate Bank
118	K Rajendar Reddy	LDM Kamareddy	Syndicate Bank
<b>SLBC Department</b>			
119	P Obul Reddy	Asst General Manager	State Bank of India
120	AVDV Prasad	Chief Manager	State Bank of India
121	J Venkateswara Rao	Manager	State Bank of India
122	M Narsimham	Dy. Manager	State Bank of India

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