

Proceedings of 8th Meeting of

State Level Bankers' Committee OF TELANGANA

Held on
04.09.2015 - FRIDAY - at 3.30 Pm
D Block, Ground floor
Conference Hall,
Telangana Secretariat, Hyderabad

Convener:
Head Office, Gunfoundry, Hyderabad - 500001
Telephone: 040 - 23387638, 23387436, 23383058
Fax: 040-23421700
Email: slbctelangana@sbhyd.co.in
Website: telanganaslbc.com

PROCEEDINGS OF THE 8th SLBC MEETING HELD ON 04/09/2015 AT 3.30 P.M TO REVIEW PERFORMANCE OF BANKS FOR THE QUARTER ENDED JUNE 2015.

Sri Eatela Rajender, Hon'ble Minister for Finance of Telangana State, Sri.Pocharam Srinivasa Reddy, Hon'ble Minister for Agriculture of Telangana State, Sri.Pradeep Chandra, IAS, Spl Chief Secretary Finance, Sri.C.Parthasarathi IAS, Secretary Agriculture, Sri.K.Ramakrishna Rao IAS, Secretary Finance, Sri.VVV Satyanarayana, Chief General Manager, NABARD, Sri Rapole, General Manager In Charge, Reserve Bank of India, Sri G J Raju, General Manager, Reserve Bank of India, Sri M.M.Dawala, Under Secretary, Department of Financial Services, New Delhi, Senior officials of Government of Telangana, executives from Banks have participated in the meeting. The detailed list of participants is enclosed as Annexure.

Presidential Address by Sri.Santanu Mukherjee, MD State Bank of Hyderabad and President SLBC, Telangana.

Sri.Santanu Mukherjee, President SLBC Telangana extended a hearty and warm welcome to Sri Eatela Rajender, Hon'ble Minister for Finance, Sri.Pocharam Srinivasa Reddy, Hon'be Minister for Agriculture of Telangana, Spl Chief Secretary Finance, Principal Secretary Agriculture, Secretary Finance and officials of State Administration, co bankers, members and other invitees to the 8th meeting of SLBC.

President SLBC presented detailed performance of the banks in the State for the quarter ended June 2015 before the forum.

The highlights of the performance are as under:

- **Network:** Number of Bank branches in the State are at 4973 and banks have opened 54 branches during the period under review.
- **Deposits & Advances:** *Total Deposits of the Banks in the State grew by Rs. 2094.01cr and advances declined by Rs.5482.74 cr (1.55%) over March 2015. The decline in Advances is mainly on account of negative growth in Non-Priority Sector as the Priority Sector Advances have grown by Rs.4300 crores during the quarter ended June 2015*
- **CD Ratio:** *CD ratio marginally declined from 107.92% to 105.57% during the quarter mainly due to growth in deposits and decline in advances during the quarter as explained above. However CD ratio still it is one of highest in the country.*

- *Priority sector advances improved over March 2015 by Rs.4300 crores i.e by 172 basis points and constitute 33.18% of total advances.*
- *Total agricultural advances have improved by 20 basis points and constitute 14.68% of total advances.*
- *Micro and small enterprises have recorded a growth of Rs. 4932 crores and constitute 11.04% of total advances. The growth is on account of fresh sanctions apart from reclassification of MSME advances as per new Priority Sector Norms made applicable by RBI w.e.f 1st April 15.*
- *To encourage students for pursuing higher education, banks have sanctioned Education loans which grew by Rs. 213.51 cr during the quarter under review.*
- *Advances to 'Weaker Sections' marginally declined due to recoveries and stood at Rs.29338.81 which constitute 8.41% of total advances.*
- *Loans to "SCs/STs" have recorded a growth of Rs. 239.68 cr over March 2015.*
- *Advances to minority communities recorded a growth of Rs. 1138.31 cr during the quarter up to June 2015 which constitute 8.70% of priority sector advances.*
- *During the quarter ended June 2015, banks in Telangana have achieved 33.44% of target under Short Term Production loans. Crop loan renewal position has improved and as on 29th August, 2015, renewals have been done to the extent of 53% under Kharif.*
- *Term loans under Agriculture sector and allied agriculture activities have registered a growth of 23.58% and 22.93% respectively, during the year upto June, 2015 encouraging capital formation which is essential for sustainable agriculture incomes.*
- *The targets under agriculture sector are achieved to the extent of 29.89% during the year upto June, 2015.*

- *With an achievement of Rs.7567.12 crore,targets under Micro & Small, Medium Enterprises have been achieved to the extent of 68.67% by banks in the State.*
- *Banks have disbursed Rs.798.83 cr under Housing Loans upto the end of June, 2015, thus achieving 34.63% of the targets set for the current financial year. The same are 60.80% higher when compared to June 2014.*
- *Banks have disbursed an amount of Rs. 15814.16 cr and achieved 30.59% of the targets under priority sector upto June 2015. The disbursements in the current financial year under priority sector are higher by 11% when compared to the corresponding period of previous year.*
- *Targets under non-priority sector have been surpassed with an achievement of 146.24%.*
- *The banks in the State have disbursed credit to the extent of Rs. 49,042.08 cr during the financial year this achieving 71% of the targets.*

President SLBC informed the forum that loans sanctioned by five banks viz. State Bank of India, State Bank of Hyderabad, Union Bank of India, Central Bank of India and NHB @ Rs.200 crores each totaling to Rs.1000 crores for Rajeev Gruha Kalpa to AP State Housing Corporation are NPAs in the books of banks. Though it is resolved in the previous SLBC meeting held on 30th March 2015 to constitute a small committee of involving banks and Housing Corporation, so far nothing has been heard from Housing Corporation. He requested Hon'ble Minister for Finance to resolve the issue.

President SLBC also informed the forum that digitization of land records is yet to initiated by the concerned departments. He felt that once digitization of land records is completed and online charge creation is implemented, it will be beneficial for the farmers who need not go to registration offices apart from helping the financial system to prevent multiple financing to a greater extent.

Address by Hon'ble Minister for Finance, Sri.Eatala Rajender:

Sri.Eatala Rajender stated that Telangana State is reeling under severe drought situation and the growth in several sectors is not on the expected lines. He informed the forum that Government is providing electricity to Poultry industry at a discount of Rs.2/- per unit and poultry feed is being provided at subsidized rates. He further informed that Government is providing all necessary help to industries like 24 hours power, sanctioning necessary licenses within a short period etc. He informed the forum that welfare of poor people SC, ST, BC and the farmers is very much on the agenda of the Government. He informed the forum that Government is providing 75% subsidy for green houses for which 25% finance is to be provided by banks and banks should encourage the activity. He expressed that unless the downtrodden people are brought to the main stream, development will remain a distant dream in the State. He informed that unit cost under the Government sponsored schemes needs to be increased to a realistic level and the subsidy portion for loans to SC/STs would be increased. He informed the forum that despite several hurdles, Government released the debt waiver amounts but expressed that some banks are advising the farmers to pay the entire amount for renewal of the crop loans. He advised the banks to examine this issue at ground level. He advised the forum that during the audit of debt waiver accounts, several irregularities such as duplicate pass books, alterations in the land holdings, loans to one borrower by two or three banks on the same land holdings, waiver of more loans in a single family etc have come to light and said that recoveries are to be made from non eligible farmers.

Address by Hon'ble Minister for Agriculture Shri.Pocharam Srinivasa Reddy stated that:

Hon'ble Minister for Agriculture stated that the State is suffering with severe drought situation He informed that Government has taken all steps to provide fertilizer and seeds to the farmers at subsidized rates. He further stated that there are good rains in some districts and deficit rainfall in other districts. Government is hopeful of good rains during the month of September, but loaning by the banks is not on the expected scale. He further stated that banks are collecting interest even though Government has issued GO that the Government will reimburse 4% interest subvention for prompt payment of crop loans. He said that Government has requested the banks to send claims and Government is ready to settle the same as it has made a provision of Rs.200 crores in the budget for Vaddileni Runalu. He

expressed that some branch managers of few banks across State are collecting interest from the farmers stating that they have not received instructions from their Head Offices. He requested all the controllers of banks in the State to urgently ensure that necessary instructions are issued/reiterated to all the Branches under their control. Hon'ble Minister stated that there are no uniform guidelines with regard to renewal of crop loans and each branch is adopting its own method for renewal of crop loans. He has also stated that Government has requested to provide Form F "RUNA MAFI PATRAM" to all the 36 lakh farmers who got benefit in debt waiver and number of farmers have not received the same till today though banks are stating that they have issued Form F. He expressed that there are sufficient rains for survival of the crops, but there is a delay in providing necessary help to the farmers by banks. Apart from insisting for total payment for renewal of crop loans they are also collecting 4% interest which could be claimed from the Government of Telangana under VLR. He stated that in some parts of Warangal District, few commercial banks have not yet started renewal of the accounts. Hon'ble Minister requested the banks to encourage loans to allied activities to enable the farmers generate alternative incomes. He also requested Banks to finance for drip irrigation as the crops under drip irrigation would survive in case of any eventuality of scanty rainfall. Hon'ble Minister felt that Banks' stake should be high in any endeavor of the Government involving farmers.

Shri.Santanu Mukherjee President SLBC stated that due to large number of crop loan accounts, the renewal exercise by banks is a bit slow and felt that in the coming 15-20 days renewals would be scaled up, to achieve at least 75-80% by the end of September 2015.

Hon'ble Minister expressed that a letter from SLBC has to go to all the Head of the banks in the State to sensitize them on the following:

- 1) Slow pace of renewals
- 2) Interest subvention under Vaddileni Runalu
- 3) Submission of renewal data by banks on a weekly basis to Agriculture Department and Finance Department

Chief General Manager NABARD, Sri.Satyanarayana expressed that NABARD is happy to note that the agriculture lending targets for the current financial year have been revised upwards and all the banks have to take necessary steps to achieve the said targets. He

also stated that as per Govt. of India directions, more 25% of targets of agriculture should go to agriculture allied activities. He observed that level of NPAs under Agriculture is a cause of concern and requested the Government to provide necessary support to the banks in recovery of NPAs in agriculture sector. He further stated that eight area development schemes have been prepared, 6 schemes are under pipeline and requested the Banks to adopt the area development schemes.

Sri Pradeep Chandra intervened and requested the banks not to take coercive steps for recovery of NPAs in agriculture sector as farmers are now going through a bad time due to shortfall in rains and Government will definitely help banks in recovery of NPAs in future.

Shri.G R Rapole, General Manager, Reserve Bank of India, advised the bankers to combine their commercial judgement with human touch considering the agrarian situation of the State.

Shri.M M Dawla, Under Secretary Dept of Financial Services advised the banks to address the concerns expressed by Hon'ble Minister for Agriculture.

Ms.Nirmala, Managing Director, MEPMA stated that for recovery of NPAs under SHG loans, bankers are requested to participate in the Town Level/Slum Level SHG meetings. She also requested the banks to increase the maximum loan amount to SHGs from Rs.5.00 lacs to Rs.7.50 lacs. She further said that 18 banks are still not sharing the SHG data with MEPMA for claiming interest subvention. Convener SLBC clarified that these issues were discussed and recorded earlier in the Steering Committee meeting of MEPMA held on 20th July 2015 and Banks have to seek approval/ some banks might have already sought approval for increasing the maximum quantum of loan from Rs.5.00 lakh to Rs.7.50 lakh from their respective Head Offices.

{Action: All Banks}

Review of Agenda by Shri.V Sivasri, Convener SLBC

1) Adoption of Minutes:

The minutes of SLIIC Sub-Committee meeting held on 16/4/15, Spl SLBC meeting on Poultry industry held on 19/5/2015, SLBC Sub Committee on SHGs held on 08/06/15 and 7thSLBC meetings held on 23/06/2015 have been taken as approved by the house as no amendments / changes were received by SLBC.

2) Financial Inclusion:

- ✦ The target for coverage of 6643 villages with population below 2000 has been achieved during the quarter ended June 2015, much ahead of Reserve Bank of India's targeted date of 14th August 2015.
- ✦ Banks in the State have opened 6472909 accounts under PMJDY and RuPay cards have been issued to 83.11% accounts.
- ✦ 43,48,959 accounts i.e 67.18% of accounts have been Aadhar seeded.
- ✦ 29 Financial Literacy and Credit Counseling Centres are working. One FLCC each is functioning from the offices of Lead District Managers also. During the quarter, 302 financial literacy camps were conducted by FLC/FLCCs.
- ✦ At all the RSETI in the state, financial literacy material is made available and literacy sessions are made part of sessions in the training sessions.
- ✦ All the banks are advised to improve volume of transactions through BCAs to make BC model sustainable.

{Action: All Banks}

3) Social Security/Insurance schemes launched by Government of India: *Government of India launched two insurance schemes viz. Pradhan Manthri Surkasha Bima Yojana an accident insurance scheme, and Pradhan Manthri Jeevan Jyothi Bima Yojana , a life insurance scheme at a very low premium of Rs.12/- and Rs.330/- p.a respectively to make them affordable for the unorganised sector. Under these two schemes the beneficiaries have an insurance cover of Rs.2.00 lacs. Similary Govt of India has launched a pension scheme viz. Atal Pension Yojana for the unorganised sector. The progress made by the banks in the State is APY-9589 Accounts, PMJJBY – 1078943 and PMSBY – 3102623 accounts.*

4) Unbanked Mandal / Mandals in which there is no bank branch in Mandal Head Quarters: *There is no unbanked mandal in the State of Telangana.*

5) Opening of branches in Tribal areas: *No request has been received for opening of branches in tribal areas of Telangana State, during the quarter.*

6) Pradhan Mantri Mudra Yojana (PMMY): *The Dept. Of Financial Service, Ministry of Finance, Govt. Of India has communicated to all the banks informing launching of PMMY scheme vide letter no. DFS 27/01/2015-RRB dt. 14/05/2015 and advised to submit the number and amount of loans upto Rs. 10.00 lac provided by banks to non-farm sector for*

income generating activities The same was circulated to the members banks on 20/05/2015.

Bank wise targets for MUDRA has been allotted and Banks were advised to fix state wise targets and submit to SLBCs. PSBs were advised to circulate separate forms for MUDRA loans branded as Pradhan Mantri MUDRA Yojana (PMMY) to branches/field functionaries. All the Banks are requested to make suitable strategy and plans for organizing credit camps between 25th Sept 2015 to 02nd October 2015

{Action: All Banks/LDMs}

Additional Agenda:

1)SLBC Web Based Utility:

SLBC has developed a web based utility for submission of quarterly data by Banks. The utility will be shared with the Banks shortly and the controlling authorities of banks are requested to ensure submission of Bank data and Districts data from September 2015 onwards through the utility.

{Action: All Banks}

2) Waiver Scheme of Dept of Handlooms & Textiles

Department of Handlooms & Textiles, Government of Telangana has advised that Government has approved a scheme for waiver of loans to powerlooms upto Rs.1 lakh and forwarded a copy G.O No.44 issued by Government of Telangana in this regard.

The salient features of waiver scheme is as under:

- *Writing off of 75% overdue interest the Bankers*
- *Writing off of entire penal interest by the Banker*
- *Not charging interest for the broken period i.e from 01/04/2014 till the Government loan waiver amount is released to the Bankers.*
- *Sanction of fresh loans to the beneficiaries to the extent of waiver amount.*
- *Issue of "No Dues certificate" to the beneficiary after scheme is effected by the bankers.*
- *At the request of Director (Handlooms & Textiles) a meeting of banks viz. State Bank of India, State Bank of Hyderabad, Syndicate Bank, Telangana Grameena Bank,*

Andhra Bank was convened at the office of Director H & T. The meeting was attended by SBH, Syndicate Bank and TGB.

As the scheme requires the Banks to extend certain concessions, we have advised the member banks to convey their concurrence to Dept of Handlooms & Textiles at the earliest to take the waiver scheme forward.

**{Action: 1.SBH 2.SBI 3.Andhra Bank 4.Syndicate bank
5.TGB 6.Union Bank of India 7.Indian Overseas Bank
8.Corporation Bank }**

3)Joint Liability Groups

Target for financing of JLGs during the year 2015-16

Govt of India has accorded high priority on financing joint farming groups of "BhoomiHeenKisan", through JLG mode of financing during the current year. Accordingly district-wise targets are allocated to Telangana for the current year @15 JLGs per rural branch. This may be achieved through extension of fresh finance to the existing JLGs and through promotion & financing of new Joint Farming Groups. The District wise & Bankwise targets have been allocated and communicated to LDMs/Banks.

Progress made in this regard has not been received from the Banks. We request the banks to provide the information for a meaningful review.

Dist-wise targets for 2015-16 are as under:

Sr.No.	Name of the Bank/districts	Target allotted for 2015-16 @ 15 JLGs per rural branch			Target proposed for 2015-16 @ 15 JLGs per rural branch
		Commercial Banks	RRBs	Co-operative banks	
1	Adilabad	825	1215	180	2220
2	Karimnagar	1785	990	300	3075
3	Khammam	960	1155	315	2430
4	Mahabubnagar	1605	1500	195	3300
5	Medak	2775	1035	210	4020
6	Nalgonda	1245	1305	255	2805
7	Nizamabad	1380	480	240	2100
8	Warangal	1695	915	135	2745
9	Rangareddy	1575	780	150	2505
	Total	13845	9375	1980	25200

{Action: All Banks}

4) State Government Scheme of LEC Cards for the BhoomiheenKisan:

NABARD advised SLBC to review the progress on LEC cards for the Bhoomiheen Kisan. Department of Revenue, Government of Telangana is requested to advise the progress.

{Action: Revenue Dept Govt of Telangana}

5) Formulating and Implementing Area Based Schemes:

The Area Development Schemes formulated by NABARD were circulated to all the banks/LDMs vide agenda item no.17.3 of 7th SLBC meeting held on 23/06/2015 with an advise to implement and advise the progress to SLBC.

So far, SLBC has not received any progress made under these schemes. Banks are requested to submit progress on monthly basis to SLBC.

{Action: All Banks}

6) Completing the mission of digitization of Land records:

Government of Telangana was earlier requested to advise the concerned department(s) for implementation of digitization / hosting of web based 'Loan charge creation module to help in curtailing multiple financing by banks to a greater extent besides eliminating fake pass book menace.

We once again request the Finance Department/Agriculture Department to advise CCLA/NIC to expedite the process.

**{Action: Finance Dept /Agriculture
Department Govt of Telangana}**

7)Increasing NPAs in Government sponsored schemes

The level of NPAs in respect of loans sanctioned to beneficiaries under Government sponsored schemes / Minorities Corporation is on increasing trend. Government of Telangana is requested to provide necessary help to the banks in recovery of chronic dues to encourage the banks in grounding of units under Government sponsored schemes.

The meeting ended with Vote of Thanks.

**General Manager &
Convener SLBC Telangana**

Action points emerged in SLBC meeting:

- **All Banks** to speed up renewal of crop loans and claim interest subvention of 4% under VLR scheme of Government of Telangana.
- **All Banks** to submit data on renewal of crop loan on weekly basis viz as on Saturday of the week to be submitted by Monday of the following week.
- **All Banks** to submit quarterly data of the Bank as well as the Districts through web based utility from September 2015 onwards through the utility.
- **Involving banks 1.SBH 2.SBI 3.Andhra Bank 4.Syndicate bank 5.TGB 6.Union Bank of India 7.Indian Overseas Bank 8.Corporation Bank** to convey their concurrence to Dept of Handlooms & Textiles for concessions in waiver of loans to power looms upto Rs.1.00 lakh.
- **All Banks** to submit data on progress under JLG financing on monthly basis to SLBC.
- **Department of Revenue, Government of Telangana** to provide data on issuance of LEC cards.
- **All Banks** to submit data on progress made in Area Development Schemes formulated by NABARD.
- **Department of Finance, Government of Telangana** requested to advise CCLA NIC to initiate digitization/online charge creation module for Banks.
- **Government of Telangana** is requested to advise the concerned departments to provide necessary assistance to the banks in recovery of chronic dues in loans sanctioned under Government sponsored schemes.

LIST OF PARTICIPANTS - 8TH SLBC REVIEW MEETING ON 04.09.2015**Chief Guest**

Sl.No	Name of the Official Shri/Smt	Designation	Organisation
1	Eatela Rajendar	Hon'ble Minister for Finance	Govt.of Telangana
2	Pocharam Srinivasa Reddy	Hon'ble Minister for Agriculture	Govt.of Telangana
Central Government			
3	M M Dawla	Under Secretary, DFS	Ministry of Finance, Gol
State Government			
4	K Pradeep Chandra, IAS	Spl Chief Secretary, Finance dept	Govt.of Telangana
5	C Parthasarathi, IAS	Secretary, Agriculture Dept	Govt.of Telangana
6	K Ramakrishna Rao, IAS	Secretary, Finance Dept	Govt.of Telangana
7	G D Priyadarshini, IAS	Director of Agriculture	Govt.of Telangana
8	K Nirmala, IAS	M.D., MEPMA, MAOD Dept	Govt.of Telangana
9	Ch V Sai Prasad	Jt.Secretary, Finance Dept	Govt.of Telangana
10	K Ram Gopal Rao	Dy Director, H & T Department	Govt.of Telangana
11	D V Rao	AD, H & T Department	Govt.of Telangana
12	G S Satyanarayana	Nodal Officer, KVIC	Govt.of Telangana
13	K Subashini	Asst Director of Horticulture	Govt.of Telangana
14	B Ravinder Singh	ADH, Director of Agri	Govt.of Telangana
15	B Anand Kumar	EO, S C Corpn.,	Govt.of Telangana
16	M Najimuddin	Consultant, Agriculture Dept	Govt.of Telangana
17	Md. Iqbal Hussian	Section Officer, Finance Dept	Govt.of Telangana
18	P Prashanth Reddy	Public Relation Officer	Govt.of Telangana
19	P Karunakar	General Manager, TSCCDC	Govt.of Telangana
20	Dr. N.Muralidhar	Managing Director	TSCAB
SLBC			
21	Santanu Mukherjee	Managing Director & President, SLBC	State Bank of Hyderabad
22	V Viswanathan	Chief General Manager (RB)	State Bank of Hyderabad
23	V Sivasri	General Manager & Convenor, SLBC	State Bank of Hyderabad
24	Rajesh K Arya	Deputy General Manager	State Bank of Hyderabad
25	J B Subrahmanyam	Assistant General Manager, SLBC	State Bank of Hyderabad
RBI & NABARD			
26	G R Rapole	General Manager In charge	Reserve Bank of India
27	G J Raju	General Manager	Reserve Bank of India
28	Alok Ranjan Ranarahu	Manager	Reserve Bank of India
29	M Muralidhar	Manager	Reserve Bank of India
30	VVV Satyanarayana	Chief General Manager	NABARD
31	T Prasad	Assistant General Manager	NABARD
Public Sector Banks			
32	K Venkata Ramana	Chief Manager	Andhra Bank
33	V Dayaker	Senior Manager	APGVB
34	Ch Nageswari	Manager	Bank of India
35	L Raj Kiran	Senior Manager	Bank of Maharashtra
36	Y K Sucharitha	Senior Manager	Bharatiya Mahila Bank
37	Sjyotsna	Assistant Manager	Bharatiya Mahila Bank

38	K Rammohan Rao	Divisional manager	Canara Bank
39	B V Subbaiah	Manager	Central Bank of India
40	W T Das	Assistant General Manager	Corporation Bank
41	B G Rao	Senior Manager	Corporation Bank
42	N Sreekanth	Assistant General Manager	IDBI Bank
43	K Radha Krishna	Chief Manager	Indian Bank
44	Ch Surender Babu	Manager	Oriental Bank of Commerce
45	D S Sharma	Assistant General Manager	Punjab National Bank
46	D Muthu Kumar	Senior Manager	Punjab National Bank
47	N Chaithanya	Agricultural Officer	Punjab National Bank
48	K.H.K.Balaji	Manager, SLBC Telangana	State Bank of Hyderabad
49	M. Ravi Kumar	Manager, SLBC Telangana	State Bank of Hyderabad
50	J. Venkateswara Rao	Dy.Manager, SLBC Telangana	State Bank of Hyderabad
51	T V Reddy	DGM, ABU	State Bank of India
52	P Venkat Rao	AGM (LB& RRB)	State Bank of India
53	Ch Narayana Murthy	Chief Manager	State Bank of India
54	R Ashokan	Deputy General Manager	Syndicate bank
55	P Adinarayana Reddy	Assistant General Manager	Syndicate bank
56	B R G Upadhyay	Chairman	Telangana Grameena Bank
57	T Yesupadam	General Manager	Telangana Grameena Bank
58	G V Ramanadham	Deputy General Manager	UCO Bank
59	P V S Mohan Rao	Assistant General Manager	Vijaya Bank
60	P Vijaya Kumar	Manager(Agri)	Vijaya Bank

Private Sector Banks

61	Y Veera Prasad	AVP	Axis bank
62	Swaminathan S	Manager	City Union Bank
63	G B Narasimha Charlu	Manager	Catholic Syrian Bank
64	R Raghunath	Chief Manager	Dhanlaxmi Bank
65	Sreekanth Reddy	Manager	Federal Bank
66	A Mukundan	Vice President	HDFC Bank
67	Kaushal R Singh	Vice President	HDFC Bank
68	Swapnil Choudhary	Assistant General Manager	ICICI Bank
69	Mathew K V	Chief Manager	ICICI Bank
70	K Sai Ratna Kumar	Chief Manager	ICICI Bank
71	A Viswanath	AVP(RH)	Indus Ind Bank
72	Ambily Antony	AFO	Karnataka Bank
73	Chandrakant K	Head Credit	KBS Bank
74	A Chandra Mouli	Head MF	KBS Bank
75	B V Prasad	Regional Head, ARB	Kotak Mahindra bank
76	M Venkat Reddy	Regional Head, ARB	Kotak Mahindra bank
77	A Lakshmi Narayana	Assistant General Manager	Tamilnad Mercantile Bank
78	P V Giridhar	Agricultural Officer	Tamilnad Mercantile Bank

Insurance Companies

79	S Thomas	Divisional Manager	Lic of India
80	Ramesh S Joshi	Sr Branch Manager	Lic of India