

**Proceedings of 14th Meeting of  
State Level Bankers' Committee  
Telangana**

**Meeting Date, Time & Venue**

**Date: 24.03.2017 (Friday)**

**Time: 04.00 PM**

**Venue: SABHAGRUHA Auditorium  
State Bank of Hyderabad  
Head Office, Gunfoundry  
Hyderabad**

**-:Convener:-**



**Local Head Office, Hyderabad**

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**Minutes of the 14<sup>th</sup> SLBC Quarterly Review Meeting held on the 24<sup>th</sup> March, 2017  
@ 04.00 PM, at “SABHAGRUHA” Auditorium, State Bank of Hyderabad, H.O.**

The 14<sup>th</sup> review meeting of State Level Bankers' Committee, Telangana for the quarter ended December, 2016 was held on 24<sup>th</sup> March 2017 at 4.00 p.m. at “Sabhagruha” Auditorium, Head office, State Bank of Hyderabad, Hyderabad.

Sri Eatala Rajender, Hon'ble Minister for Finance, Government of Telangana, Sri Mani Palvesan, Managing Director - State Bank of Hyderabad & President - SLBC Telangana, Sri C Parthasarathi, Secretary (Agriculture), Sri Sandeep Sultania, Secretary (Finance), Government of Telangana, Sri R.Subramanian, Regional Director, Reserve Bank of India, Sri Hardayal Prasad, Chief General Manager, State Bank of India, Dr. P Radhakrishnan, CGM, NABARD, Sri V.Thyagarajan, General Manager-SBH & Convener, SLBC, senior officials from Government of Telangana, executives from Banks and Lead District Managers, have participated in the meeting.

Detailed list of participants is annexed.

The meeting started with a welcome address by Sri Mani Palvesan, MD, SBH & President, SLBC, who had extended a warm welcome to Sri Eatala Rajender, Hon'ble Minister for Finance, Telangana State, Sri C Parthasarathi, Secretary (Agriculture), Sri Sandeep Sultania, Secretary (Finance), Government of Telangana, Sri R Subramanian, Regional Director, Reserve Bank of India, and Sri Hardayal Prasad, Chief General Manager, SBI, Sri P Radha Krishnan, CGM-NABARD and other senior executives of Banks, officials from Government of Telangana and print and electronic media.

**Sri Mani Palvesan**, placed the performance of the Banks under various parameters before the house as under:

- ⇒ 100 new bank branches have been opened in the State during the current financial year taking the total number of bank branches 5273.
- ⇒ Total Deposits of the banks grew by Rs.41245 Crores during the quarter and 57840 Crores during the year thus raising the total deposits to Rs.415159 Crores. On demonetization of SCNs, there has been substantial growth in deposits.
- ⇒ Total Advances of the banks grew by Rs.3851 Crores during the quarter and by Rs.13926 Crores during the year. Total advances stood at Rs.391543 Crores. Apart from sluggish credit off-take, credits have come into the loan accounts on account of demonetization, which affected the growth in advances.
- ⇒ In line with the surge in deposits and sluggish growth in advances, CD ratio has come down to 94.31% from 105.68% as at 31<sup>st</sup> March 2016.
- ⇒ Banks have lent Rs.6662 Crores under Rabi achieving 57% of the Rabi targets as the end of December 2017. However, as per the data collected from the major Banks, as on 20<sup>th</sup> March 2017 an amount of Rs.9695 Crores has been disbursed against a target of Rs.11641 Crores, which is 83.28% of the target for the current year.

- ⇒ Banks have lent Rs.8519 Crores as term loans to agriculture and allied activities.
- ⇒ Banks have lent Rs.514 Crores towards educational loans and Rs.2975 Crores to housing loan beneficiaries.
- ⇒ Banks have disbursed Rs.54973 Crores towards Priority Sector advances up to 31.12.16, thereby achieving 90.69% of annual targets.
- ⇒ Banks have disbursed Rs.17318 Crores to MSME sector during the financial year.
- ⇒ Banks have disbursed Rs.1783 Crores to Minorities, Rs.11748 Crores to 'Weaker Sections' and Rs.8639 Crores to "SCs/STs" during the current financial year.
- ⇒ During the current financial year banks have so far disbursed Rs.2691 Crores to 211355 beneficiaries under Pradhan Manthri Mudra Yojana scheme against a target of Rs.4475.53 Crores achieving about 60% of the annual targets.
  
- He stated that RBI has assigned Lead bank responsibilities in all the reorganized districts in the State. He requested the controlling authorities of these banks to ensure setting up of Lead Bank Office in their assigned districts without any loss of time, as the time for launching of district credit plans for the year 2017-18 is fast approaching.
  
- Only 21 Branches have been opened by all banks under Financial Inclusion Plan for opening of branches in villages with population more than 5000, as against the target of 255 during the current year, which is low.
  
- He stated that a special drive is being conducted by DFS for seeding all operative SB accounts with Aadhaar and mobile numbers and all banks are advised to complete the task in camp mode, before 31<sup>st</sup> March 2017. In this connection, LDMs have conducted special DCC meetings in the districts and sought the cooperation of the district administration.
  
- Sri Mani Palvesan stated that Government of India has issued Gazette notification for acquisition of associate banks by SBI and accordingly SBH will get acquired by SBI with effect from 1<sup>st</sup> April 2017. He further stated that all the branches of associate banks will function as branches of SBI from 01<sup>st</sup> April 2017 and accordingly the Lead Bank responsibilities of SBH in 14 districts in the State and RSETIs established by SBH in 7 centers will stand transferred to SBI.

**Sri Eatata Rajender**, Hon'ble Minister for Finance, Govt. of Telangana, addressed the forum as under:

- During the period of demonetization, Reserve Bank of India and all other banks have monitored the situation effectively to tide over the cash crisis.
- He also stated that Government is providing subsidy to the poor people ranging from 50 to 80% and banks have to provide loans in respect of balance portion without insisting for deposits, securities and guarantees, since this is a part of social responsibility of banks.

- He stated that for the first time in the history the Telangana State, Government is providing loans to skilled labourers. He further stated that rural Telangana has experience in Goat/sheep rearing, fishery, piggery and other activities and banks have to provide financial assistance to these sections for their development.
- He stated that growth in priority sector advances is less when compared to the growth in non priority sector, which is more than 200%.
- He stated that the growth in GSDP of Industries and IT Sector may not be of direct help to the people, but any growth in GSDP of Agriculture will certainly help poor people.
- He advised all the banks to see that there is uniformity among all the banks in providing financial assistance to agriculture sector.
- He stated that the growth in the newly formed State is between 16 to 17% which is more than National growth.
- He requested all the banks to give priority to Agriculture lending. He stated that without the co-operation of the banks, development of State is difficult. He requested all the banks to provide necessary financial assistance to all the needy people in the State.

**Sri R Subramanian**, Regional Director, Reserve Bank of India stated as under:

- ⇒ Demonetization has great impact on the entire financial system of the Nation which will attain the normalcy in 6 months.
- ⇒ The performance of the banks during this quarter cannot be compared with the past performance of the banks due to demonetization
- ⇒ The growth in deposits is 12% whereas the growth in advance is very meagre.
- ⇒ Reserve Bank of India has assigned lead bank responsibilities in the State to five banks, i.e. State Bank of Hyderabad, State Bank of India, Andhra Bank, Canara Bank and Syndicate Bank.
- ⇒ Merger of Associate Banks with SBI will have some impact on the lending as SBI is going to play a very important role in lending to priority sector and others.
- ⇒ Banks have not achieved the target of priority sector lending.
- ⇒ Lending to small and marginal farmers is about 5% as against the norm of 8% and lending to medium and small industries is about 5% as against the norm of 7.5%. Banks to strive for achieving the targets.
- ⇒ Central Government has allotted ambitious targets under PMMY, Start Up India and Stand Up India and performance of the banks under these categories is poor which has to be improved.
- ⇒ All banks to focus on increasing digital transactions.
- ⇒ Banks to focus on seeding of aadhar and mobile numbers to all savings bank accounts.
- ⇒ RuPay Cards to be issued to all eligible accounts.
- ⇒ All the banks to improve lending to minority communities.

- ⇒ RBI has supplied adequate cash to all the banks, but still some ATMs are not functioning due to shortage of cash and banks have to take all steps to see that there is no cash shortage either in the counters or in the ATMs.

**Sri C Parthasarathi**, Secretary (Agriculture), Government of Telangana stated as under:

- ⇒ The year 2017 is a good year for agriculture but lending to agriculture has been badly affected due to demonetization. Finance to agriculture is declining every season and during this season it is only 68% and banks have to analyze reasons.
- ⇒ Farmers faced difficulties due to unexpected rains and hailstorms occurred during this season.
- ⇒ Investment credit in agriculture sector is not improving.
- ⇒ Farmers are showing interest to cultivate flowers, fruits and vegetables instead of traditional crops like Paddy, Jowar etc., which requires huge investment credit. This is an opportunity for the bankers for increase their term loan portfolio.
- ⇒ Due to implementation of Mission Kakatiya the availability of water has gone up which resulted increased activity in the agriculture.
- ⇒ Government of Telangana is recruiting 1300 staff in Agriculture Department who will utilised for various activities including increase in PMFBY coverage also.
- ⇒ SLBC to depute their representative to every VC meeting with Ministry of Agriculture, Government of India, to take of note things and convey the same to all the banks in the State for effective implementation of PMFBY.
- ⇒ Government of India has directed SLBC to print folios of PMFBY and supply them to all the banks for issuance to the farmers on cost sharing basis and requested SLBC to complete this task on urgent basis.
- ⇒ All the banks to send an SMS alert to all famers about their coverage under PMFBY.
- ⇒ Major problems faced by the insurance companies in the State is that farmers availing loans for one crop and sowing another crop in their fields due to which farmers are not getting claims from the insurance companies even though there is crop loss.
- ⇒ Government of India is insisting for Aadhar seeding for coverage under PMFBY.

**Sri Sandeep Sultania**, Secretary (IF), Government of Telangana congratulated all the banks for steps taken by them during the period of demonetization. He stated as under:

- ⇒ Public is still facing problems due to shortage of cash and requested the banks to see that there is no cash shortage either in the counters or in the ATM.
- ⇒ Hon'ble Finance Minister mentioned in detail about the economic development of the State and even after demonetization there is a growth of 16% -17% in State Government revenues by the December 2016.
- ⇒ Reserve Bank of India to take steps for smooth currency movement in the State.
- ⇒ Banks to focus more on digital transactions and see that every account is seeded with Aadhar and Mobile number as these are essential for digital mode of transactions.
- ⇒ Banks to complete the issuance of Rupay cards to all PMJDY account holders.

- ⇒ Rural lending is to be improved by banks as there is no FDI flow or foreign bank lending to rural sector.
- ⇒ Govt. of India advised that lending to SHGs is decreasing in the State and requested all the banks to see that lending to SHGs is improved.
- ⇒ Banks to improve lending under PMMY as the achievement under the scheme is very low.
- ⇒ Government of Telangana is taking all possible steps to improve the rural economy and requested all the banks to join the State Government in improving rural economy.

**Sri Radha Krishnan**, Chief General Manager, NABARD, stated as under:

- ⇒ Banks in State will show a better performance during the next quarter as demonetization has affected the performance during the quarter under review.
- ⇒ Banks to take steps to increase finance to Horticulture, Floriculture etc.
- ⇒ Programme of doubling of farmers' income is prestigious task Government of India and NABARD is implementing the programme in Mahabubnagar District on a pilot basis.
- ⇒ 85 Farmer Produce Organizations (FPOs) are established by NABARD and guidelines will be prepared shortly.
- ⇒ Rs.10 Lakhs Crores is the budget for lending to agriculture sector during next financial year 2017-18 to achieve the target of doubling of farmers' income.
- ⇒ All the banks to submit pending subsidy claims, if any, to NABARD immediately.
- ⇒ There is a revision in the guidelines for reimbursement for solar powered V-SAT connectivity to kiosk/fixed CSPs in the SSAs and the same has been circulated to all the banks.
- ⇒ All the banks to achieve the targets fixed under priority sector advances and all other advances fixed for the quarter ending March, 2017.

Thereafter, the the following agenda items were taken up for discussion by Sri V Thyagarajan, Convenor, SLBC.

#### **19.1. To include Equitas Small Finance Bank Ltd as a member in SLBC**

RBI has issued licence to Equitas Small Finance Bank Ltd vide letter no. DBR.NBD (SFB-Equitas) No. 16467/16.13.216/2015-16 dated 30<sup>th</sup> June 2016. Accordingly, the Bank has requested for inclusion as a member in SLBC, Telangana. In view of these, forum was requested to approve inclusion of Equitas Small Finance Bank Ltd as a member and the same was approved.

#### **19.2. Relief measures to be extended to farmers / agriculture / MSME sector in lieu of demonetization**

RBI vide its notification DBR.No. BP.BC.37/21.04.048/2016-17 dated 21<sup>st</sup> November 2016 and DBR.No. BP.BC.49/21.04.048/2016-17 dated 28<sup>th</sup> December 2016, facilitated a relief to people hit demonetization by giving 90 days breather from getting the account classified under NPA category for repayment of crop loans and business term loans up to Rs. 1.00 cr. Many farmers were complaining that though the rains were moderate during the year, the produce was sold at the much lower market prices due to the effect

of demonetization. Even though, some could not sell at a better price, the receivables of the harvested produce are still pending. Apart from this, realizing the amount for the produce sold or sold at a meager price, effecting the recovery of agricultural advances, in particular, term loans where the installments need to be paid of surplus crop income. Keeping the above in view, we advise the banks to be guided by the RBI guidelines issued vide the above mentioned circulars.

### **19.3. Relief measures sought by Telangana Poultry Industry:**

Telangana Poultry Breeders Association has submitted a representation to SLBC seeking certain relief measures, viz.,

- Seek RBI intervention for grant a moratorium for a period of one year on repayment of interest and instalments towards term loans availed by the Broiler and Layer Breeders and farmers.
- Reschedule the outstanding term loans.

While banks may deal with the cases depending of the merits of each case in usual course, Banks may be guided by RBI notification DBR.No. BP.BC.37/21.04.048/2016-17 dated 21<sup>st</sup> November 2016 and DBR.No. BP.BC.49/21.04.048/2016-17 dated 28<sup>th</sup> December 2016, extending certain concessions in the light of the demonetization.

### **19.4. Reporting Performance of PMMY:**

Correct reporting of the performance is as much important as the implementation of the PMMY programme. The performance data, provided by banks and other lending institutions, is used for analysis and future planning by Government and other stake holders. In this connection, it is once again reiterated by Sri Jiji Mammen, CEO, MUDRA Ltd. that all fresh sanctions including renewal of earlier limits extended to micro enterprises engaged in manufacturing, processing, services, trading and allied agriculture activities with loan upto Rs 10 lakh are eligible to be reported under Pradhan Mantri Mudra Yojana (PMMY) and need to be reported through the MUDRA- PMMY portal created for the purpose.

In this connection doubts are raised by some banks regarding the eligibility of reporting additional loan extended for an existing unit which is under Mudra segment. It is clarified by Sri Jiji Mammen, CEO, MUDRA Ltd. that all the existing accounts sanctioned loan for activities under the eligible purposes, as mentioned above, and where loan limit is enhanced to a cumulative amount not exceeding Rs 10 lakh, can be treated as Mudra loan to the extent of the net of earlier loan limit. For example, if there is an existing loan for a purpose as mentioned above with Rs 2 lakh sanction limit is provided loan enhancement and the total loan limit is now at Rs 10 lakh, then Rs 8 lakh given in addition can be reported as a fresh loan under PMMY and same can be reported in the portal.

### **19.5. Mission of Doubling the Farmers' Income by 2022:**

Agriculture is the backbone of the country and there are about 625000 villages in India and approximately 65 per cent of people depend on agriculture. Contribution to Gross

Domestic Production (GDP) from agricultural sector is about 16 per cent. Nearly 50 per cent of the people get employment from the agriculture sector.

Indian agriculture is full of vagaries of monsoon, and hence, regular permanent income to the farmers is in question and it depends upon good and favourable seasons. Govt. of India in the Union Budget 2016-17 set the ambitious goal of doubling farmers' income by 2022 in an effort to boost the agricultural sector. Nearly 80 per cent of the farmers in India belongs to marginal and small category. 80 per cent of the agricultural production in India comes from the land holdings of marginal and small farmers.

**Problems faced by Agriculture sector:**

- ✦ Lack of identification of tenants as actual farmers. Benefits intended for the tenant farmer such as disaster relief or direct benefit transfers risk being transferred to the owner of the land who appears as cultivator in the officials records.
- ✦ Lack of access to formal credit by tenants in the absence of officials records.
- ✦ Absence of ownership titles and the prospect of land disputes, banks hesitate to accept land as collateral.
- ✦ Many of the marginal and small farmers are not in a position to carry out high tech intensive farming
- ✦ Non availability of labours for doing agricultural intercultural operational / Poor infrastructural facilities for connecting rural villages into nearby semi-urban and urban centres
- ✦ Crop loan waiver scheme announced by Central and State Governments earlier affected the financial discipline and repayment ethics among the farmers community expecting the same in future
- ✦ Investment in warehousing and cold chains to prevent post harvest crop losses

**Banks has to extended credit to:**

- ✦ Promotion of ancillary activities like poultry; bee-keeping and fisheries, etc.
- ✦ Loans to individual farmers (including Self Help Groups) or Joint Liability Groups) directly engaged in agriculture and allied activities viz., dairy, fisheries; animal husbandry; poultry; bee-keeping and sericulture.
- ✦ Crop loans to farmers including traditional / non-traditional plantations and horticulture, and loans for allied activities.
- ✦ Medium and long term loans for farmers for agriculture and allied activities i.e., purchase of agricultural implements and machines; loans for irrigation and other developmental activities undertaken in the farm; and developmental loans for allied activities.
- ✦ Loans to farmers for pre and post harvest activities, viz. spraying, weeding, harvesting, sorting, grading and transportation of their won farm produce
- ✦ Loans to farmers up to Rs. 50 lac against pledge / hypothecation of agriculture produce (including warehouse receipts) for a period not exceeding 12 months
- ✦ Loans to distress farmers indebted to non-institutional lenders
- ✦ Loans to farmers under Kisan Credit Card scheme
- ✦ Loans to small and marginal farmers for purchase of land for agricultural purpose
- ✦ Loans to corporate farmers; farmer's producers organizations / companies of individual farmers; partnership firms and co-operatives of farmers directly engaged in agri-



culture and allied activities viz., dairy; fisheries; animal husbandry; poultry; bee-keeping and seri-culture upto an aggregate limit of Rs. 2.00 crore per borrower

**Prospective borrowers for the banks:**

Aggressive drive to tap the following category of prospective borrowers for lending to agriculture will increase the income of the farmers.

- ✦ Individual farmers / joint individual farmers
- ✦ Groups of individual farmers
- ✦ Self Help groups
- ✦ Joint Liability groups
- ✦ Agri educated persons
- ✦ Trained agricultural persons
- ✦ Agriculture entrepreneurs
- ✦ Through PACS, FSS and LAMPS, MFIs, Non-Government Organizations (NGOs), Self Help Group Promoting Institutions (SHPI), etc

For this purpose:

- Banks may revisit their documentations for crop loans and other agricultural loans and to ensure speedy sanctioning and disbursement of loans within specified time limits and season
- Realistic preparation of Potential Linked Plans (PLPs) and Annual Credit Plan (ACP) keeping the strategies for increasing the farmer's income in consideration
- Strengthening the monitoring and reviewing mechanism of the performance of banking development in the state / district / block with special reference to ACP, government sponsored schemes, flow of credit to priority sector etc. for enhancing the flow of the bank finance particularly to the rural areas
- Overall strategy to increase farmer's income is to be mapped to the agriculture, agro-ancillary lending plan of banks
- Financial literacy campaigns will be of very good use to inculcate saving habits to them and also how to invest, where to invest in proper ways and means
- Banks to finance the farmers for diversified agricultural activities thereby arresting the farmers from becoming total debt traps – 'an inch of land and a bunch of crop'
- Data shows only 15 per cent of the farmers being covered under insurance scheme due to various reasons. So banks may take keen interest in covering all the crop loan accounts under Pradhana Mantri Fasal Bima Yojana (PMFBY) announced recently and is under implementation with reduced premium rates

**19.6. UDYAMI MITRA – New Portal for MSME advances**

With a view to enlarge its foot print in delivery of products and services in MSME eco-system, a series of digital initiatives involving various portals has been launched by SIDBI in the recent past. SIDBI's Udyamimitra ([www.udyamimitra.in](http://www.udyamimitra.in)) happens to be a new addition as another interactive portal. It is an enabling platform which leverages IT architecture of Stand-Up Mitra portal and aims at instilling ease of access to MSMEs financial and non-financial service needs.

**Gains:**

- Any type of enterprise loans – MUDRA (up to Rs. 10 lac) Stand-Up India Scheme for SC / ST and Women (Rs. 10 lac o Rs. 100 lac). SME loans (presently up to Rs. 100 lac)
- Business ideas and knowledge pool.
- Credible Connect – Access to 1.25 lac bank branches and 17000+ handholding agencies (for application filling, financial training, skill training, access to margin money / subsidy and so on)
- Decide – Choose the preferred banks in your area
- Enablers
- Market place offering wider access – one application is available for all participating banks.
- Online application – Access enabled to apply any time and from anywhere – Standardized application forms acceptable across the country, available freely.
- Track your proposal – responsiveness is assured.

**Key features:**

The portal, as a virtual market place endeavours to provide 'End to End' solutions not only for credit delivery but also for the host of Credit-plus services by way of handholding support, application tracking, multiple interface with stakeholders (i.e., banks, service providers, applicants). The important features include:

- Manufacturing platform: It provides a unique match making platform to MSME loan seekers, lenders as also handholding agencies. The portal has designed capability to accept varied MSME loan applications. Presently loans up to Rs. 1 cr can be accessed. The portal aims to be a crucial interface layer to create a support system involving varied stakeholder.
- Inclusive Access to all: It provides access to both financial and non-financial (bank branches and handholding agencies) with three distinct features viz., seek handholding support; select and apply for loans to preferred banks; enable faster loan processing.

On entering Portal, the user is guided for registration and login. Based on information furnished by a prospective entrepreneur the system categorizes the applicants into 'trainee' (those needing training or other help before they are ready for entrepreneurship) and 'ready' borrowers (borrower feels he / she is ready to approach lenders for loan). It then guides them to access handholding support or direct loan application module as per their requirement.

Ready borrower can submit its loan application online with instant acknowledgement through SMS / e-mail. The submitted applications flows to the preferred bank as selected by the loan applicant with online to the Nodal Officer of the bank as also Lead District Managers.

**It facilitates:**

- Access to non-financial services: The applicant may search for contact details of the required handholding agency in the vicinity of his place of proposed enterprise to avail services. The portal has mapped handholding agencies in different areas of expertise viz., financial training, skill development, project

report preparation, application filing, work sheds and access to margin money / subsidy support being operated by various state / central organisations / corporations. The aim is to evolve this as a portal attending to the entrepreneurs need during entire enterprise development cycle.

- Access to finance: Presently 1.25 lac bank branches of 38 banks and 56 RRBs are mapped on the portal. The portal replaces the manual operations with electronic platform where pre-sanction process shall get standardized in a simple way in all banks. The portal has a MARKET PLACE where banker would be able to compete themselves in their loan delivery mechanism. While submitting the loan applications, the applicants have the option of choosing upto 3 preferred bank / bank branches. The portal is designed to obtain application forms, gather and provide information, enable registration, provide links for handholding and assist tracking request for handholding or loan. At the loan market place, a preferred banker or any other banker who are active, undertake P3 (peruse, pick and process) on the loan applications offline as also mark their sanctions and rejections online. Applications from the virtual loan market are picked up by lenders on the basis of preferences of the applicants (i.e., both ready and trainee borrowers) and disposal of the applications are expected to be ensured as per Code of Commitment for its Customers adopted by respective banks.

All submitted applications will be available at virtual market place for credit access to entrepreneurs and status visible to all stakeholders viz., lenders, handholding agencies, applicants, SIDBI, NABARD and Govt. agencies till the same is disbursed by one of the banks.

#### **19.7. KYC / AML guidelines:**

As per the directions of Reserve Bank of India, we have advised Regional Rural Banks to devise a simple format containing the essential features of KYC / AML guidelines and circulate the same for sensitizing its staff members. We once advise the RRBs to comply instructions of Reserve Bank of India in this regard.

#### **19.8. Assignment of Lead Bank Responsibility:**

Post re-organisation of districts in the State by the Government of Telangana vide Gazette Notification dated October 11, 2016, Reserve Bank of India vide its circular no. RBI/2016-17/227 FIDD.CO.LBS.BC.No.21/02.08.001/2016-17 dated February 16, 2017 has assigned the lead bank responsibility of the twenty one new districts as under. There is no change in the lead bank responsibilities of the erstwhile districts in the State of Telangana.

| No. | Name of the District  | New Lead Bank           |
|-----|-----------------------|-------------------------|
| 1   | Adilabad              | State Bank of Hyderabad |
| 2   | Bhadradi (Kothagudem) | State Bank of Hyderabad |
| 3   | Hyderabad             | State Bank of Hyderabad |
| 4   | Jangaon               | State Bank of Hyderabad |

|    |                        |                         |
|----|------------------------|-------------------------|
| 5  | Jayashankar (Asifabad) | State Bank of Hyderabad |
| 6  | Karimnagar             | State Bank of Hyderabad |
| 7  | Khammam                | State Bank of Hyderabad |
| 8  | Komarambheem           | State Bank of Hyderabad |
| 9  | Nalgonda               | State Bank of Hyderabad |
| 10 | Nirmal                 | State Bank of Hyderabad |
| 11 | Nizamabad              | State Bank of Hyderabad |
| 12 | Rangareddy             | State Bank of Hyderabad |
| 13 | Suryapet               | State Bank of Hyderabad |
| 14 | Vikarabad              | State Bank of Hyderabad |
| 15 | Mahabubabad            | State Bank of India     |
| 16 | Mahabubnagar           | State Bank of India     |
| 17 | Medak                  | State Bank of India     |
| 18 | Warangal Urban         | State Bank of India     |
| 19 | Jagtial                | Andhra Bank             |
| 20 | Jogulamba              | Andhra Bank             |
| 21 | Mancherial             | Andhra Bank             |
| 22 | Nagarkurnool           | Andhra Bank             |
| 23 | Peddapalli             | Andhra Bank             |
| 24 | Rajanna Sircilla       | Andhra Bank             |
| 25 | Siddipet               | Andhra Bank             |

|    |                |                |
|----|----------------|----------------|
| 26 | Wanaparthy     | Andhra Bank    |
| 27 | Warangal Rural | Andhra Bank    |
| 28 | Medchal        | Canara Bank    |
| 29 | Yadadri        | Canara Bank    |
| 30 | Kamareddy      | Syndicate Bank |
| 31 | Sangareddy     | Syndicate Bank |

We request the controlling heads of the banks which have been assigned with the Lead Bank responsibilities of the new districts, to ensure that Lead Bank Offices are immediately set up at the Head Quarters of new districts.

**Action Points emerged:**

- ⇒ **Agenda Item No.5.8:** Agriculture Dept, Government of Telangana is requested to expedite reimbursement of pending VLR claims of the banks urgently. **(Action: Agri. Dept/ Finance Dept., Government of Telangana)**
- ⇒ All the banks to take steps for opening of branches in villages with population of 5000 above allotted to them as per the Financial Inclusion Plan before 31<sup>st</sup> March, 2017. **(Action: All Banks)**
- ⇒ Banks / FLCs are advised to strictly adhere to the periodicity of conducting Financial Literacy Camps. **(Action: All the Banks)**
- ⇒ LDMs are advised to conduct DCC and DLRC meetings as per the schedule. **(Action: LDMs)**
- ⇒ All Banks and LDMs are advised to submit the quarterly information to be submitted to SLBC within 15 days from the end of the respective quarter to enable the SLBC to consolidate the position and to convene the SLBC meetings as per schedule. The delay in submission leads to delay in conducting of SLBC meetings. Hence, All banks and LDMs are advised to submit the data well on time to adhere to the time schedule of SLBC meetings. **(Action: All Banks/LDMs)**
- ⇒ As per Lead Bank Scheme guidelines issued by Reserve Bank of India, a sensitization programme for District Collectors & CEOs of Zilla Parishads of Telangana State has to be held. In this regard, SLBC has already requested IF Dept., GOT to advise a date on which the meetings could be held. We once again request Govt. of Telangana to advise an early date for holding the Collectors/CEOs of Zilla Parishad Conference. **(Action: Finance Dept, Government of Telangana)**
- ⇒ All the Banks to take steps for improving percentage coverage of farmers under PMFBY AND WBCIS **(Action : All Banks)**
- ⇒ Banks to link all operative SB accounts with Aadhar number and Mobile numbers and issue of Rupay cards to all PMJDY account holders. **(Action : All banks)**
- ⇒ Printing of folios of PMFBY to be expedited **(Action : SLBC)**
- ⇒ All the banks to take steps for sending SMS to the farmers who have been covered under PMFBY giving details of premium debited etc **(Action : All banks)**

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



**General Manager & Convenor**  
**SLBC of Telangana**  
**Date: 15.04.2017**

| <b>List of Participants</b>  |                              |                              |                            |
|------------------------------|------------------------------|------------------------------|----------------------------|
| <b>No.</b>                   | <b>Name (Sarva Shri/Smt)</b> | <b>Designation</b>           | <b>Organisation</b>        |
| <b>State Government</b>      |                              |                              |                            |
| 1                            | Eatala Rajender              | Hon'ble Minister for Finance | Govt. of Telangana         |
| 2                            | C Partha Sarathi, IAS        | Secretary (Agriculture)      | Govt. of Telangana         |
| 3                            | Sandeep Sultania, IAS        | Secretary (Finance)          | Govt. of Telangana         |
| <b>Reserve Bank of India</b> |                              |                              |                            |
| 4                            | R Subramanian                | Regional Director            | Reserve Bank of India      |
| 5                            | Dr. Singala Subbaiah         | General Manager              | Reserve Bank of India      |
| 6                            | C Nageswara Rao              | Dy. General Manager          | Reserve Bank of India      |
| <b>SLBC, Telangana</b>       |                              |                              |                            |
| 7                            | Mani Palvesan                | CGM & President, SLBC        | State Bank of Hyderabad    |
| 8                            | V Thyagarajan                | General Manager & Convenor   | State Bank of Hyderabad    |
| <b>Government Officials</b>  |                              |                              |                            |
| 9                            | Ch V Sai Prasad              | Joint Secretary (Finance)    | Govt. of Telangana         |
| 10                           | Mohd. Iqbal Hussain          | Section Officer              | Govt. of Telangana         |
| 11                           | K Vijaya Kumar               | Addl. Director (Agriculture) | Govt. of Telangana         |
| 12                           | R Sivanand                   | Asst. Director (Agriculture) | Govt. of Telangana         |
| 13                           | Mohd. Nazamuddin             | Consultant (Agriculture)     | Govt. of Telangana         |
| 14                           | G Nareemani                  | C & DA, Hyderabad            | Govt. of Telangana         |
| 15                           | VV Subba Rao                 | SMC, MEPMA                   | Govt. of Telangana         |
| 16                           | Dr. MA Khuddus               | State Director, Telangana    | KVIC                       |
| 17                           | Lakshman Singh               | Dy. Director                 | National Hort. Board       |
| 18                           | Hoshiar Singh                | Sr. Horticulture Officer     | National Hort. Board       |
| 19                           | Bh S Satyanarayana           | Asst. Director               | KVIC                       |
| <b>NABARD</b>                |                              |                              |                            |
| 20                           | Dr. P Radha Krishana         | Chief General Manager        | NABARD                     |
| 21                           | Toolika Pankaj               | General Manager              | NABARD                     |
| <b>Public Sector Banks</b>   |                              |                              |                            |
| 22                           | Hardayal Prasad              | Chief General Manager        | State Bank of India        |
| 23                           | Giridhara Kini               | General Manager              | State Bank of India        |
| 24                           | T Yesupadam                  | General Manager              | Telangana Grameena Bank    |
| 25                           | VN Reddy                     | Chairman                     | APGVB                      |
| 26                           | C Mohan Reddy                | Chief General Manager        | TSCAB                      |
| 27                           | SC Dhawan                    | DGM                          | State Bank of Hyderabad    |
| 28                           | Smt PL Khuntia               | Dy. General Manager          | Allahabad Bank             |
| 29                           | M Satyanarayana Reddy        | Dy. General Manager          | Andhra Bank                |
| 30                           | GV Rao                       | Dy. General Manager          | APSFC                      |
| 31                           | Satish Kumar T               | Head Hyderabad               | Equitas Small Finance Bank |
| 32                           | John Alex                    | Head - FID                   | Equitas Small Finance Bank |
| 33                           | D R Sharma                   | Zonal Manager                | UCO Bank                   |
| 34                           | K Prakash Reddy              | Dy. General Manager          | Canara Bank                |
| 35                           | P Venkat Rao                 | AGM LB & RRB                 | State Bank of India        |

|                            |                     |                       |                                |
|----------------------------|---------------------|-----------------------|--------------------------------|
| 36                         | J Mohapatra         | AGM DRM               | Bank of Baroda                 |
| 37                         | B Kishore Kumar     | Dy. Zonal Manager     | Bank of Maharashtra            |
| 38                         | Sanjay Ahuja        | Asst. General Manager | Allahabad Bank                 |
| 39                         | TS Rao              | Asst. General Manager | Canara Bank                    |
| 40                         | K Bala Subramanyam  | Asst. General Manager | Corporation Bank               |
| 41                         | DN Ambedkar         | Asst. General Manager | Punjab National Bank           |
| 42                         | N Venkatesh         | Asst. General Manager | Syndicate Bank                 |
| 43                         | D Tataiah           | Asst. General Manager | Vijaya Bank                    |
| 44                         | KV Ramana           | Chief Manager         | Andhra Bank                    |
| 45                         | MVSV Prasad         | Chief Manager         | Central Bank of India          |
| 46                         | PC Baskar           | Chief Manager         | City Union Bank                |
| 47                         | GR Rao Subudhi      | Chief Manager         | Federal Bank                   |
| 48                         | KV Mathew           | Chief Manager         | ICICI Bank                     |
| 49                         | K Radha Krishna     | Chief Manager         | Indian Bank                    |
| 50                         | BS Rao              | Chief Manager         | Oriental Bank of Commerce      |
| 51                         | K Srinivasa Reddy   | Chief Manager         | State Bank of Hyderabad        |
| 52                         | N Jai Vitthal       | Chief Manager         | State Bank of Hyderabad        |
| 53                         | Ch Muralidhar Rao   | Chief Manager         | State Bank of India            |
| 54                         | G Krishna Mohan     | Chief Manager         | United Bank of India           |
| 55                         | T Jaya              | Senior Manager        | Corporation Bank               |
| 56                         | V Malleswara Rao    | Senior Manager        | Syndicate Bank                 |
| 57                         | SV Rajagopal        | RM                    | Equitas Small Finance Bank     |
| 58                         | PC Rajeev           | Area Manager          | Catholic Syrian Bank           |
| 59                         | A Lakshmi Narayana  | ASM                   | Tamilnad Mercantile Bank       |
| 60                         | Sreedhar Dharmapuri | JGM & ZH              | ICICI Bank                     |
| 61                         | A Mukundan          | VP                    | HDFC Bank                      |
| 62                         | Y Veera Prasad      | AVP                   | Axis Bank                      |
| 63                         | Jitesh Gouda        | AVP                   | Indus Ind Bank                 |
| 64                         | V Bala Krishnan     | AVP                   | Kotak Mahindra Bank            |
| 65                         | Sumanth Sagi        | Branch Manager        | DCB Bank                       |
| 66                         | M Vasantha Kumar    | Branch Manager        | Lakshmi Vilas Bank             |
| 67                         | Ajit Menon          | Manager               | DLB                            |
| 68                         | P Prem Sunil Dutt   | Manager               | IDBI Bank Ltd                  |
| 69                         | SK Swaim            | Manager               | Indian Overseas Bank           |
| 70                         | P Vijaya Kumar      | Manager               | Vijaya Bank                    |
| 71                         | Ramesh Yalamarthy   | Manager               | Yes Bank                       |
| 72                         | Rajasekhar MG       | Manager (Agri)        | Karur Vysya Bank               |
| 73                         | B India Priyanka    | Jt. Nodal Officer     | Bank of India                  |
| 74                         | V Sudhakar Rao      | Dy. Manager           | Axis Bank                      |
| 75                         | SPR Rao             | Dy. Manager           | State Bank of Bikaner & Jaipur |
| 76                         | S Bala Subrahmanyam | Dy. Manager           | State Bank of Mysore           |
| 77                         | B Giridhar Rao      | Officer               | Punjab & Sind Bank             |
| 78                         | Shivangi Sharma     | Asst. Manager         | Bharatiya Mahila Bank          |
| <b>Insurance Companies</b> |                     |                       |                                |
| 79                         | M Vijay Kumar       | Asst. Manager         | Agri. Insurance Company        |



| <b>National Housing Bank</b> |                    |                          |                            |
|------------------------------|--------------------|--------------------------|----------------------------|
| 80                           | P Sreeja           | Reg. Res. Representative | National Housing Bank      |
| <b>Telecommunications</b>    |                    |                          |                            |
| 81                           | S Siva Rama Prasad | ADG                      | Dept. of Telecommunication |
| 82                           | P Rajesh           | Jr. Accounts Officer     | Dept. of Telecommunication |
| <b>Lead District Manager</b> |                    |                          |                            |
| 83                           | JVSRK Prasad       | Lead District Manager    | Adilabad                   |
| 84                           | P Venkata Subbaiah | Lead District Manager    | Jagtial                    |
| 85                           | K Raja Sekhar Rao  | Lead District Manager    | Jogulamba Gadwal           |
| 86                           | K Siva Prasad      | Lead District Manager    | Kamareddy                  |
| 87                           | SSR Sarma          | Lead District Manager    | Khammam                    |
| 88                           | N Sridhar Reddy    | Lead District Manager    | Mahabubnagar               |
| 89                           | Kamera Ugender     | Lead District Manager    | Mancherial                 |
| 90                           | R Nagaraju         | Lead District Manager    | Medak                      |
| 91                           | M Bhujanga Rao     | Lead District Manager    | Medchal                    |
| 92                           | D Suryam           | Lead District Manager    | Nalgonda                   |
| 93                           | K Suresh Reddy     | Lead District Manager    | Nizamabad                  |
| 94                           | K Ram Mohan        | Lead District Manager    | Peddapalli                 |
| 95                           | Gaurav S Bhagat    | Lead District Manager    | Rajanna Sircilla           |
| 96                           | VVN Sastry         | Lead District Manager    | Ranga Reddy                |
| 97                           | S Laxmi Kantha Rao | Lead District Manager    | Sangareddy                 |
| 98                           | Naron Vini         | Lead District Manager    | Siddipet                   |
| 99                           | N Nandan           | Lead District Manager    | Wanaparthy                 |
| 100                          | A Sai Prasad       | Lead District Manager    | Warangal Urban             |
| 101                          | P Srinivas         | Lead District Manager    | Yadadri                    |
| <b>SLBC, Telangana</b>       |                    |                          |                            |
| 102                          | JB Subrahmanyam    | Asst. General Manager    | SLBC Dept.,                |
| 103                          | N Venkata Ramama   | Chief Manager            | SLBC Dept.,                |
| 104                          | KHK Balaji         | Manager                  | SLBC Dept.,                |
| 105                          | M Ravi Kumar       | Manager                  | SLBC Dept.,                |
| 106                          | J Venkateswara Rao | Dy. Manager              | SLBC Dept.,                |