

Proceedings of 10th Meeting of State Level Bankers' Committee of TELANGANA

Held on
27.04.2016 - Thursday @3.30 pm
Auditorium
State Bank of Hyderabad
Head Office
Gunfoundry, Hyderabad

Convener:



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MINUTES OF THE SLBC QUARTERLY REVIEW MEETING HELD ON 27th APRIL, 2016 AT AUDITORIUM, HEAD OFFICE, STATE BANK OF HYDERABAD, HYDERABAD

The 10th review meeting of STATE LEVEL BANKERS' COMMITTEE, Telangana, for the quarter ended December 2015 was held on 27th April, 2016 at 3.30 p.m. at Auditorium, Head office of State Bank of Hyderabad.

Shri Naveen Mittal, Secretary (Finance) Government of Telangana, Shri R.N.Dash, Regional Director, Reserve Bank of India, Dr.P.Radhakrishnan, Chief General Manager, NABARD, Shri G.J.Raju, General Manager, Reserve Bank of India, senior officials from Government of Telangana, executives from Banks, Lead District Managers, have participated in the meeting.

Detailed list of participants is annexed.

Shri Santanu Mukherjee, MD SBH & President SLBC extended a warm welcome to Shri Naveen Mittal, Secretary (Finance) Government of Telangana, Shri R.N.Dash, Regional Director, Reserve Bank of India, Dr.P.Radhakrishnan, Chief General Manager, NABARD, Shri G.J.Raju, General Manager, Reserve Bank of India, senior officials from Government of Telangana, other members and invitees to the 10th SLBC meeting.

He placed the performance of the State under various parameters before the house, as under.

- A total of 5060 bank branches including 1755 in Rural and 1185 in Semi-urban areas are functioning in the State.
- Total Deposits of the banks are at Rs. 3,47,026 crores with a growth of Rs.9,276 crores during the quarter.

- Total Advances of the banks are at Rs.3,75,155 crores with a growth of Rs.24,270 crores
- CD ratio increased from 103.89% as at the end of Sept 2015 to 108.11% which is one of the highest in the country.
- Banks have disbursed Rs.12,955 crores under Priority sector loans during the quarter. 73.49% of annual targets under Priority sector (target Rs.57320 crores) have been achieved by banks as at the end of December 2015.
- Priority sector advances constitute 32.46% of total advances of the banks in the State.
- Banks have lent short term production loans of Rs.4,554 crores under Rabi 2015-16 and a total of Rs.17,492 crores during the year, achieving 63% of the targets. The off take during Rabi season is sluggish due to the prevailing drought conditions in the State.
- The share of Agricultural advances out of total advances marginally improved during the quarter from 14.85% to 14.89%.
- Banks have lent Rs.3,881crores to Micro and small enterprises during quarter and surpassed the annual targets with an achievement of 119%.
- During the year upto December 2015,
 - ❖ Rs.11,200 crores were disbursed to borrowers under 'Weaker Sections' category
 - ❖ Rs.1,971 crores disbursed to borrowers under "Minorities " category.
 - ❖ Rs.3,890 crores disbursed to borrowers under SC/ST category.
 - ❖ Rs.4,857 crores disbursed to SHGs in the State.

Sri Santanu Mukherjee said that pursuant to declaration of drought in 231 mandals in the State, the Lead District Managers of the 7 effected districts have conducted special DCC meetings and advised the banks to implement the relief measures as per the RBI guidelines.

He said that under PMJDY banks have so far opened 79.15 lakh accounts, of which 63.38 lakh accounts (80%) are provided with Ru-Pay Cards and 52.80 lakh (67%) are seeded with Aadhaar. He further stated that the share of zero balance accounts under PMJDY has come down to 31.30 % which further needs to be brought down.

He said that during the VC meetings held recently by the DFS, the importance of

financial literacy, activation of RuPay cards issued to the PMJDY beneficiaries is given a lot of thrust. He further stated that DFS has advised to utilize the existing FLCs, ITIs, operational skill centers to impart financial literacy to the beneficiaries and accordingly all the ITIs (Government as well as Private), skilling centers were mapped to FLCs. He said that FLCs during the camps should educate the beneficiaries on the need to keep using the RuPay cards and keep the accounts active to continue to get the insurance cover under the PMJDY scheme.

He said that New Crop Insurance Scheme Pradhan Manthri Fasal Beema Yojana(PMFBY) has been launched by the Hon'ble Prime Minister, which will help the farmers in reducing the burden of insurance premium. He further stated that the Government of Telangana has recently convened a meeting on this and were informed by Government of Telangana that the process of finalisation of tenders for shortlisting insurance company for implementing the PMFBY is in advanced stage.

He said that as per the guidelines issued by Reserve Bank of India for opening of branches in villages with population above 5000 and not having bank branch of any scheduled commercial bank, 258 such centers have been allocated to scheduled commercial banks and RRBs in the State and Banks are advised to draw plan of action to complete opening of branches in these centres before 31st March 2017 and submit quarterly progress report on opening of branches in such centers.

Sri Santanu Mukherjee said that DFS is regularly calling for verification reports on Bank Mithras of various Banks in the State and it is found that only 2955 out of 4344 Bank Mithras have responded to the telephone calls, out of which 2769 confirmed that they are discharging duties of Bank Mithras. He further said that DFS wants the banks to update the Bank Mithra details and confirm whether balance of 1389 Banks Mithras are discharging their duties or ceased to function as Bank Mithras. He requested the banks to update the list of Bank Mithras and send the data to SLBC immediately.

He said that the MUDRA campaign to fund the unfunded launched by Hon'ble Prime Minister of India is progressing in the State and so far loans amounting to Rs.3877 crores as against a target of Rs.4557 crores have been sanctioned to 398849 borrowers under the three schemes i.e Shishu, Kishore and Tarun. He said that the

issue of higher targets to Andhra Bank which if corrected would have improved the achievement position of the state still appears to have been unresolved.

He said that the issue of allotment of land for the RSETIs at Khammam and Mahabubnagar, is yet to be resolved and requested the concerned authorities in the Government to look into this aspect and allot land at an early date.

Sri Santanu Mukherjee said that SLBC recently conducted a one day workshop for the counselors of 45 FLCCs in the State at SBH Head office in which the representatives from RBI and NABARD participated and lot of inputs for improving the financial literacy activities of the FLCs in the light of financial inclusion initiatives undertaken by the Government of India have been deliberated and standardised financial literacy material was once again given to FLCs. He said that Rural bank branches are supposed to conduct at least one camp in a month in their area of operation to FLCs and he requested the banks to lay special emphasis and advise their rural branches/FLCs to conduct literacy camps on a regular basis. He requested Government of Telangana to instruct village level functionaries to assist the FLC counselors in conducting the Financial Literacy Camps to enable the benefits of financial literacy to reach maximum rural folk.

He said that as far as NABARD guidelines issued on 29th October 15 for providing VSAT connectivity in dark areas are concerned, requests for providing VSAT at 251 centers have been received. He said that NABARD has circulated revised guidelines on 7th April 2016 in terms of which "self certification" regarding "no connectivity" is acceptable and advised the banks to go through the revised guidelines and act accordingly.

He brought to the notice of the State Government that Agriculture Department, Government of Telangana for the Kharif 2014-15 issued GO on VLR to banks and banks have implemented the Vaddi Leni Runalu scheme. VLR scheme guidelines envisage reimbursement of interest passed on to the farmers' accounts, within a day to Banks. But many banks have represented that there has been a delay of 4,5 months in getting the reimbursement from the Government and as of now, they have received only partial reimbursements. He requested the Secretary (Finance) Govt. of Telangana to look into the matter and reimburse immediately.

He said that Web land portal for online charge creation module for agriculture advances developed by CCLA, GoT has been demonstrated and test IDs for hands on experience have been provided to banks and very shortly access for charge creation will be provided to the banks.

He thanked the Finance Department, Agriculture Department, Industries Department and other departments of Government of Telangana, Reserve Bank of India, NABARD, member banks for their co-operation to SLBC in discharging its functions and said that he expects similar co-operation in future also.

Shri Naveen Mittal, Secretary (Finance) Government of Telangana, said that CD ratio of 108.11% as at the end of December 2015 of Telangana State is one of the highest in the country, for which he complimented all the banks in the State. With regard to VLR issue, he said that out of the VLR balance payable amount of Rs.100 Crores, Government will release Rs.60 crores in a day or two and the rest of the amount will be released within a month i.e before rollover of crop loans during Kharif 2016. He said that Telangana State has achieved tremendous progress in PMJDY and requested all the bankers to convert all the DBT accounts, social security pension accounts to PMJDY Accounts which will help in increasing the number of PMJDY Accounts. He further stated that banks have to take all steps to ensure that each PMJDY Account is linked to Aadhar. He said that though the priority sector lending in the State is good, but lot more can be done in this area. He said that he look forward a meaningful discussion in the meeting. He said that SLBC of Telangana State is doing well with active cooperation between the banks and Government.

Sri R.N.Dash, Regional Director Reserve Bank of India, said that this meeting being held by SLBC to review the performance of the banks for the quarter ending December 2015 is delayed and said that the review meetings are to be held within 45 days after completion of the quarter as per norms. He further stated that under Lead Bank Scheme, various meetings are being held and these meeting have to be held as per the time frame given under Lead Bank Scheme without any gaps. He said that DCC meetings in some districts for the last quarter were not held and DLRC meetings are also not being held at the prescribed periodicity. This affected the credibility of the whole system, he said. He advised LDMS to conduct DLRC meetings as per the schedule by inviting public representatives.

In view of the importance attached to the MSME sector, he advised banks to increase finance to MSME sector. He said that Empowered Committee and SLIIC meeting for the last quarter was not held due to some reasons. Even the SLIIC Sub-Committee meeting, where individual cases are discussed, also was not held during the quarter. He emphasized that these meetings have to be conducted in time to discuss the credit flow as also sickness of MSME units.

He said that the CD Ratio of Telangana was high and to maintain the CD Ratio banks as well as borrowers should follow financial discipline. He further stated that how accounts opened under financial inclusion was going to be used, was very important, in the light of the fact that millions of accounts had been opened under PMJDY and provision of financial literacy to these new customers was a challenge. He said that here the FLCs play a very important role.

He also congratulated State Government for creating the web-land portal and requested the State Government to permit to creation of charge by banks.

Dr.P.Radhakrishnan, Chief General Manager, NABARD, congratulated all the bankers as their performance is good for the quarter ended December 2015. He said that there is delay in conducting the SLBC meeting for the quarter ended December 2015 and requested SLBC to conduct the next quarter meeting immediately. He said that NABARD has given a budget of Rs.43,000 crores for agriculture lending and Rs.12000 crores for investment credit and requested SLBC to incorporate the same in Annual Credit Plan. He said that agriculture lending through RRBs and Cooperative Banks is very important and advised that 15% target be given to Cooperative Banks and 20% targets be given to RRBs. He further stated that banks have to play a proactive role in implementation of PMFBY and requested all the banks to cover all the loanee farmers under PMFBY. He further said that bankers have to encourage non loanee farmers also to join PMFBY by explaining the benefits of the scheme to them. He advised all the bankers to submit the insurance forms to insurance companies in time which is very important. He said that there is a need to promote PMFBY in a big way and lot of publicity has to be done. He said that NABARD will also help banks in implementation of PMFBY. He advised all the banks to utilize MNRE Lighting Scheme 2016 – a capital subsidy scheme for installation of solar photovoltaic lighting systems. He advised all the bankers to avail the grant of funds available with NABARD for establishing V Sat connectivity in dark areas. He congratulated all the bankers for achieving the targets

under JLGs. He advised SLBC to allot targets to all banks given by SERP. He also advised all the bankers to make use of the support extended by NABARD under Financial Inclusion Fund which enables reimbursement of expenditure incurred by banks for capacity building programmes.

Ms.Sreeja, representative of National Housing Bank made a presentation on Prime Minister Awas Yojana (PMAY) Housing for all urban Credit Link Subsidy Scheme, which is one of the flag ship programmes of Central Government. The CGM, NABARD, requested all the banks to take active part in implementing Prime Minister Awas Yojana Housing for all urban Credit Link Subsidy Scheme.

Thereafter, Sri V.Thyagarajan, General Manager and Convenor SLBC has taken up the agenda for discussion.

1. The minutes of the 9th SLBC meeting held on 07/01/2016 for the quarter ending September, 2015, and other meetings held during the quarter were circulated to members of SLBC, LDMs and Government Departments concerned. These minutes were taken as approved, as no suggestions were received for amendments by SLBC.

2. DISTRICT LEVEL REVIEW COMMITTEE (DLRC) MEETINGS(AGENDA ITEM NO.19.1 PAGE NO.70)

The Convenor, SLBC, said that as per RBI guidelines on the Lead Bank Scheme, DLRC meetings are to be conducted by LDMs at-least once in a quarter and public representatives are to be invited to this meetings, but in majority districts LDMs are unable to get the dates from District Administration to conduct these meetings. He stated that SLBC has received a letter from SBI stating that their Lead District Manager at Warangal could not conduct DLRC meeting during 2015 and LDMs at Mahabubnagar and Medak could conduct DLRCs in 2nd and 3rd quarters only. He requested the Government Authorities to direct District Administration suitably. Sri R.N.Dash, Regional Director, RBI, said that Government has already issued directions to all District Collectors in this regard in January, 2016. Convenor clarified that SLBC is not in receipt of copy of letter and said that this will be conveyed to the banks.

3. LEAD BANK SCHEME – SENSITIZATION PROGRAMME FOR DISTRICT COLLECTORS AND CEOS OF ZILLA PARISHADS (AGENDA ITEM NO.16.5 PAGE

NO.58)

The Convenor, SLBC, said that as per Lead Bank Scheme, a sensitization programme for District Collectors and CEOs of Zilla Parishads of Telangana State is to be conducted and SLBC has requested IF Department, Govt. of Telangana, to advise a date on which the meetings could be held. He requested Govt. of Telangana to advise an early date, for which Sri Navin Mittal, Secretary, Finance, Govt. of Telangana, clarified that he will look into the matter and necessary action will be taken.

4. SPECIFIC SUGGESTIONS TO BAIL OUT FARMERS FROM THE EXORBITANT INTEREST BURDENT OF PRIVATE LOANS AND TO IMPROVE THEIR FINANCIAL STATUS (AGENDA ITEM NO.19.4 PAGE NO.72 & 73)

The Convenor, SLBC said that a Steering Committee meeting of banks was held on 13.04.2016 on the representation received from Agriculture Production Commissioner & Secretary to Govt. of Telangana. The agenda discussed and resolutions are as under:

Item No.1: Providing enhanced crop loan through KCC at the rate of Rs.50000/- per acre

Resolution: It was deliberate at length and resolved that the scale of finance as fixed by District Level Technical Committee should be the criteria for crop loan finance and the existing guidelines will be followed by banks.

Item No.2: Providing Long Term Loan of Rs.1.00 lac to all for bore wells

Resolution: The issued has been deliberated and resolved that Banks will encourage finance/reimbursement for new successful borewells dug subject to NABARD's unit cost and as per terms and conditions of the respective banks.

Item No.3: Providing term loan of Rs.2.00 lacs to Rs.3.00 lacs to all needy farmers against 100% colleteral security of their agricultural lands

Resolution: *Majority of banks said that the mortgage loan scheme is existing in their banks and* It is resolved that the banks will not deny mortgage loans to genuine farmers.

Banks are further advised to be guided by RBI Master circular No.RBI/2015-16/53

dated 01.07.2015 on priority sector lendings-Loans to distressed farmers.

5. Constitution of State Level Financial Inclusion Committee for monitoring of PMJDY, PMSBY, PMJJBY, APY AND PMMY. (AGENDA ITEM NO.19.5 PAGE NO.74)

The Convenor SLBC said that DFS has communicated to Chief Secretaries of all States to constitute a State Level Financial Inclusion Committee for monitoring of PMJDY, PMSBY, PMJJBY, APY AND PMMY and he requested Govt. of Telangana to constitute the Committee consisting of the following members.

- I. Chief Secretary as Chairman
- II. Nodal Officer of DFS as member
- III. SLBC Nodal Officer as member and
- IV. State Mission Director as member.

Joint Secretary (Finance) ,Government of Telangana clarified that file on the subject matter has already been sent to Chief Secretary.

6. Loan Charge Creation Modulue (AGENDA ITEM NO.5.14 PAGE NO.27)

The Convenor SLBC said that Loan Charge Module has been created by CCLA and test logins for the banks have been circulated to all the banks with a request to test and advise modifications/improvements, if any required. Sri Navin Mittal, Secretary, IF, Govt. of Telangana, advised all the bankers to use loan charge module for registering the charges of the banks and basing on the suggestions received from the banks, the same will be improved.

It is felt by the President SLBC and also by Shri.Viswanathan, CGM(RB) SBH that banks have to start using the portal on line and modification suggested by banks if any could be considered by CCLA during the course of time. Convenor said that matter will be taken up with CCLA.

7. Waiver of loans to Weavers upto Rs.1.00 lac (AGENDA ITEM NO.6.11 PAGE NO.36)

The Convenor, SLBC, said that Govt. of Telangana has issued a modified G.O. bearing G.O. Ms.No.20 dated 19.03.2016 amending two conditions stipulated in

G.O.Ms.No.44 dated 22.07.2015 i.e. (a) to waive 75% of the over due interest and entire penal interest and (b) should not charge any interest on the amount going to be waived off beyond cut off date i.e. 31.03.2014 and advised all the banks to implement the scheme immediately.

President, SLBC, also requested all the bankers to implement the loan waiver upto Rs.1.00 lac to power loom weavers immediately as per G.O.Ms.No.20 dated 19.03.2016.

8. Green Kissan Credit Card – Micro Finance Initiative for Tribal: (AGENDA ITEM NO.19.6 PAGE NO.74)

The Convenor, SLBC, said that RBI advised SLBC to discuss the feasibility of implementation of Green Kissan Credit Card, a micro finance initiative for Tribals initiated by Gujarat State in Dang area. He requested the Agriculture Department, Tribal Welfare Department, Forest Department, to make a study and advise SLBC the feasibility of implementing the scheme in Telangana State.

9. Roadmap for opening brick and mortar branches in villages with population more than 5000 without a bank branch of a scheduled commercial bank (AGENDA ITEM NO.15.1 PAGE NO.47)

The Convenor, SLBC, said that SLBC has allotted 255 villages to various scheduled commercial banks/RRBs to open brick and mortar branches in villages with population more than 5000, as per RBI Circular No.RBI/2015-16/277 FIDD CO LBS BC No.82/02.01.001/2015-16 and requested the member banks to adhere to the schedule of opening of bank branches by 31.03.2017 as per the roadmap.

He requested all the member banks to provide quarterly data to SLBC to enable it to submit the same to RBI.

10. Issues relating to Rajiv Gruha Kalpa (AGENDA ITEM NO.19.3 PAGE NO.71)

The Convenor, SLBC, said that many of the loans extended by banks under Rajiv Gruha Kalpa Scheme are showing symptoms of sickness and they have to be classified as NPAs and requested Govt. of Telangana to issue necessary instructions to the concerned officials to recover the dues.

11. Launching of Annual Credit Plan 2016-17:

The Convenor, SLBC, said that out of 10 districts, 6 districts have launched credit plan for their districts and advised the remaining districts to launch ACP immediately to facilitate launch of credit plan by SLBC by 2nd week of May, 2016.

12. Allotment of land to RSETIs

The Convenor, SLBC, said that allotment of land by Government to RSETI at Khammam and Mahaboobnagar is pending for long time and there is a possibility of Ministry, Rural Development, Govt. of India, may withdraw the grant sanctioned by them for construction of RSETI at Khammam. Sri Naveen Mittal, Secretary, IF, said that he will look into the matter and necessary instructions will be given in this regard.

13. Prime Minister's Start Up India Programme:

The Convenor, SLBC, said that RBI has advised all the banks to take appropriate steps to implement the Start Up India Programme and SLBC is directed to collect the information on monthly basis. He also stated that RBI advised SLBC to monitor the progress of the said scheme. Sri R.N.Dash, Regional Director, RBI, said that all the banks must submit the data on monthly basis to SLBC. The progress made under the scheme has been reviewed in the meeting. The CGM, NABARD, suggested that SLBC should conduct meetings with LDMs also on regular basis and to review the progress made in the scheme.

Sri Raju General Manager RBI requested SLBC to monitor the loans given by the banks to Start Up India Programme, collect the data from all the banks on monthly basis and submit the same to RBI. Shri Raju said that so far only 1014 bank branches have financed under Start Up India and advised banks to improve the performance. He further said that banks have opened only 20 rural branches from the last quarter to the present quarter and advised all the banks to follow the road map given by SLBC to open brick and mortar branches in all the villages with population of 5000.

Action Points emerged:

- ❖ Government of Telangana is requested to expedite reimbursement of VLR claims of the banks.

(Action: Agr Dept/Finance Dept, GoT)

- ❖ Government of Telangana is requested to expedite allotment of land for the RSETIs at Khammam and Mahaboobnagar

(Action: Finance Dept, GoT)

- ❖ Govt. of Telangana is requested to issue necessary instructions to the State Housing Board to help in recovery of the dues of Rajiv Gruhakalpa loans.

(Action: Finance Dept, GoT)

- ❖ All Banks are advised to open brick and mortar branches in villages with population more than 5000 allotted as per RBI Circular No.RBI/2015-16/277 FIDD CO LBS BC No.82/02.01.001/2015-16 by 31.03.2017 as per the roadmap.

(Action: All Banks)

- ❖ The Agriculture Department, Tribal Welfare Department, Forest Department, are requested to make a study of the feasibility of implementation of Green Kissan Credit Card, a micro finance initiative for Tribals initiated by Gujarat State in Dang area and advise SLBC about the feasibility of implementing the scheme in Telangana State.

(Action: Finance Dept/Tribal Welfare/Forest Dept/Agr Dept, GoT)

- ❖ All the banks are advised to take appropriate steps to implement the Start Up India Programme in all the branches and submit the data on monthly basis to SLBC.

(Action: All Banks & SLBC)

- ❖ All the banks are advised to implement the loan waiver upto Rs.1.00 lac to power loom weavers immediately as per G.O.Ms.No.20 dated 19.03.2016.

(Action: All Banks)

- ❖ All the banks to start using the Loan Charge Creation portal of CCLA and make suggestions/modifications if any required.

(Action: All Banks)

- ❖ Govt. of Telangana is requested to constitute State Level Financial Inclusion Committee for monitoring of PMJDY, PMSBY, PMJJBY, APY AND PMMY

(Action: Finance Dept, GoT)

- ❖ Government of Telangana is required to advise an early date to hold sensitization programme for District Collectors and CEOs of Zilla Parishads of Telangana State which is overdue.

(Action: Finance Dept, GoT)

- ❖ All the Lead District Managers are advised to conduct DLRC meetings as per RBI guidelines on the Lead Bank Scheme, once in a quarter by inviting public

representatives and LDMs to intimate the schedule of such meetings to the public representatives/District Administration much in advance

(Action: Finance Dept,GoT/ LDMs)

- ❖ All the banks are requested to update the list of Bank Mithras and send the data to SLBC immediately.

(Action: All the banks)

- ❖ Government of Telangana is requested to instruct village level functionaries to assist the FLC counselors in conducting the Financial Literacy Camps to enable the benefits of financial literacy to reach maximum rural folk.

(Action: Finance Dept/Rural Dev Dept, GoT)

- ❖ All the banks are requested to utilize MNRE Lighting Scheme 2016 – a capital subsidy scheme for installation of solar photovoltaic lighting systems and to avail the grant available with NABARD for establishing V Sat connectivity in dark areas.

(Action: All banks)

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



LIST OF PARTICIPANTS - 10th SLBC Quarterly Review Meeting held on 27.04.2016

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	Name (Shri./Smt./Ms.)	Designation	Organisation
State Government			
1	Naveen Mittal	Secretary (Finance)	Govt. of Telangana
2	Ch V Sai prasad	Joint Secretary, Finance	Govt. of Telangana
3	K.Vijaya Kumar	Additional Director (Agriculture)	Govt. of Telangana
4	M Najamuddin	Consultant, Agri. Dept.	Govt. of Telangana
Govt. of India			
5	R.P.Murthy	Director, TERM, O/o DDG, DOT, Hyderabad	Govt. of India
SLBC			
6	Santanu Mukherjee	Managing Director & President of SLBC	SLBC Telangana, SBH
7	V.Thyagarajan	General Manager & Convener, SLBC	SLBC Telangana, SBH
RBI			
8	R N Dash	Regional Director	Reserve Bank of India
9	G J Raju	General Manager	Reserve Bank of India
10	N.Satya Prasad	Manager	Reserve Bank of India
NABARD			
11	Dr.P.Radhakrishnan	Chief General Manager	NABARD
12	P.N.Satya Prasad	General Manager	NABARD
Public Sector Banks			
13	V.Viswanathan	Chief General Manager	State Bank of Hyderabad
14	R K Arya	Deputy General Manager	State Bank of Hyderabad
15	S.C.Dhawan	Deputy General Manager	State Bank of Hyderabad
16	T V Reddy	Deputy General Manager	State Bank of India
17	B.Kishore Kumar	Deputy General Manager	Bank of Maharastra
18	G.Venkatesh	Asst. General Manager	Bank of Baroda
19	U.Bhalagopala Bhatt	Asst. General Manager	Corporation Bank
20	A.K.Tomar	Asst. General Manager	Central Bank of India
21	N.S.Rao	Asst. General Manager	United Bank of India
22	P.Venkata Rao	Asst. General Manager	State Bank of India
23	T.Varalakshmi	Chief Manager	Bank of India
24	T.Ranganathan	Deputy Regional Head	Union Bank of India
25	A.Ashok	Chief Manager	State Bank of Patiala
26	Ch.Narayana Murthy	Chief Manager	State Bank of India
27	T.S.Pradeep Kumar	Manager (RO)	Syndicate Bank
28	T.Jaya	Senior Manager (Agri)	Corporation Bank
29	Ajit Kumar Sahoo	Manager	Indian Overseas Bank
30	B.Ramanarayana Rao	Manager	State Bank of Hyderabad
31	Y.Srinivas	Manager	IDBI
32	P.R.Sharma	Senior Manager	UCO Bank
33	S.P.R.Rao	Deputy Manager	SBBJ
34	T.S.Rao	Deputy Manager	Canara Bank
35	Yelakanti Omika	AFO	Central Bank of India
36	S.Jyothsna	Asst. Manager	Baratiya Mahila Bank
37	M.P.Priya Darshini	Asst. Manager	Punjab & Sind Bank
Regional Rural Banks			
38	B R G Upadhyay	Chairman	TGB
39	T.V.Krishna Reddy	General Manager	APGVB

Private Sector Banks			
40	P.Pradeep Chandran	Asst. General Manager	Dhanalaxmi Bank
41	Ajit Menon	Manager	Dhanalaxmi Bank
42	Dinesh Gupta	Associate Executive	Jammu & Kashmir Bank
43	B.V.Prasad	Regional Head ARB	Kotak Mahindra Bank Ltd
44	M.Venkat Reddy	Regional Head ARB	Kotak Mahindra Bank Ltd
45	M.Aravind	AVP	Ratnakar Bank Ltd
46	G.Ramesh	Senior Manager	South Indian Bank Ltd
47	B.Satish Kumar	Asst. Manager	Laxmi Vilas Bank Ltd
48	Ambily Antony	AFO	Karnataka Bank Ltd
49	George Joseph	Chief Manager	Federal Bank Ltd
50	Param Venkata Giridhar	Agriculture Officer	Tamilnadu Mercantile Bank
51	I.Nissar	Asso. V.P.	Kotak Bank
52	Sreedhar Dharmapuri	Zonal Head	ICICI Bank
53	K.V.Mathew	Chief Manager	ICICI Bank
54	A.Mukunda	Vice President	HDFC Bank
55	M.G.Rajasekhar	Manager	Karur Vysya Bank
56	Y.Veera Prasad	AVP	Axis Bank
57	K.Ganesh Babu	AVP	Axis Bank
Cooperative Banks			
58	T Jyothi	General Manager	TSCAB
SIDBI			
59	B.Swaroop	Manager	SIDBI
HUDCO			
60	G.V.Krishna Murthy	Deputy General Manager (P)	HUDCO
NATIONAL HOUSING BANK			
61	P.Sreeja	RRR	National Housing Bank
Lead District Managers			
62	Vinod Kumar Mathur	Lead District Manager, Adilabad	State Bank of Hyderabad
63	N V N S Nageswar Rao	Lead District Manager, Hyderabad	State Bank of Hyderabad
64	D A Chowdary	Lead District Manager, Karimnagar	State Bank of Hyderabad
65	M Srinivas	Lead District Manager, Khammam	State Bank of Hyderabad
66	S V Ramana Reddy	Lead District Manager, Medak	State Bank of India
67	N C Sridhar	Lead District Manager, Nalgonda	State Bank of Hyderabad
68	M.Rama Krishna Rao	Lead District Manager, Nizamabad	State Bank of Hyderabad
69	VVN Sastry	Lead District Manager, RR Dist	State Bank of Hyderabad
Insurance Companies			
70	P.Venkata Laxamma	Deputy Manager	Oriental Insurance Co. Ltd.
SLBC			
71	J B Subrahmanyam	Asst. General Manager	SLBC Telangana, SBH
72	K H K Balaji	Manager	SLBC Telangana, SBH
73	M Ravi Kumar	Manager	SLBC Telangana, SBH
74	J Venkateswara Rao	Deputy Manager	SLBC Telangana, SBH

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