

**Minutes of the 18<sup>th</sup> SLBC Quarterly Review Meeting  
held on the 19<sup>th</sup> April, 2018**

**@ 02.30 PM, at “Sabha Gruha” Auditorium, State Bank of India,  
Local Head Office, Gunfoundry, Hyderabad**

The 18<sup>th</sup> Quarterly meeting of State Level Bankers' Committee, Telangana to review the performance of banks for the quarter ended December, 2017 was held on 19<sup>th</sup> April, 2018 at “Sabha Gruha” Auditorium, State Bank of India, Local Head Office, Gunfoundry, Hyderabad.

Sri Eatala Rajender, Hon'ble Minister for Finance, Sri Pocharam Srinivasa Reddy, Hon'ble Minister for Agriculture, Sri J Swaminathan, CGM SBI & President - SLBC Telangana, Sri K Rama Krishna Rao, IAS, Principal Finance Secretary, Government of Telangana, Dr. N Srinivasa Rao, Economic Advisor (DFS), Dr Singala Subbaiah, General Manager, Reserve Bank of India, Sri PN Satya Prasad, General Manager, NABARD, Sri S Manikandan, General Manager & Convenor, SLBC Telangana, 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 was held in two sessions to have focused discussion on issues.

- ⇒ Bankers' Session to review Bank-wise performance in Priority Sector/FI Initiatives and addressing the issues of Banks and Line Departments.
- ⇒ Review of performance at State Level.

**Sri S Manikandan, General Manager SBI & Convenor SLBC**, welcomed the dignitaries and members to the Bankers session. He also explained the developments that took place during the intervening period of the two quarterly review meetings and discussed the agenda items as under:

**1. Financial Inclusion: Road map for providing Banking Channels/Services:**

- Reserve Bank of India vide circular DBR.No.BAPD.BC.69/22.01.001/2016-17 dated May 18, 2017 and FIDD.CO.LBS.BC.No 31/02.01.001/2016-17 dated June 8, 2017 issued guidelines on “Rationalisation of Branch Authorisation Policy”.
- In terms of RBI circular FIDD.CO.LBS.BC.No.82/02.01.001/2015-16 dated December 31, 2015 to cover the villages with population above 5000 with a bank branch of a scheduled commercial bank, 255 centres were identified and allocated to banks for opening of brick and mortar branches, of which 222 centres were covered by Banking Outlets (Banks/ fixed point BCs). Out of 255 centres identified for opening of bank

branches/ banking outlets, 51centres are covered with bank branches and at 171 centres, BCs are operating. Remaining 33 centres are to be covered by banks at the earliest as the date set for covering these points has already been over.

- Further, Banks are advised to confirm to SLBC that the BC points operating in these 171 centres fit into RBI norms of Banking Outlet, i.e., fixed point BC with core connectivity with a minimum working of 4 hours a day and 5 days in a week.

**Dr S Subbaiah, General Manager, Reserve Bank of India**, said that banks have to confirm that all these BCs are fixed point BCs as per the RBI norms or otherwise. SLBC has already written a letter to all the banks to confirm all these BCs are converted in to banking outlets and requested the banks to confirm the same.

Sri K Srinivas, Dy. General Manager (FI & MF), State Bank of India, said that all their BCs are fixed point BCs and will be able to map these BCs to the unbanked areas as per norms.

Dr. Subbaiah requested APGVB & Andhra Bank to confirm that they are Banking Outlets and not just BCs. Sri Narsi Reddy, Chairman, APGVB said that RRBs are not allowed to open new outlets and they need an approval from Reserve Bank of India for the same. Dr. Subbaiah responded stating that APGVB may convert these BCs in to Banking Outlets by quoting the minutes of 53<sup>rd</sup> Empowered Committee on RRBs held on December 14, 2017.

Andhra Bank also has to complete their conversion of BCs in to banking outlets. Remaining 33 places also to be provided with banking facilities and banks which have been allotted with these places have to complete the task by the end of this quarter. Telangana is standing in No.1 position pan India in opening of bank branches.

## **2. Financial Literacy activities by Rural Branches and FLCCs:**

The Financial Literacy Centres (FLCs) both in Districts and LDM offices opened by the Banks are meant to take up Financial Literacy activities on a regular basis.

The performance of the FLCs during the quarter under review is:

- 76 FLCCs are functioning in the state.
- 320 special camps and 486 specific camps were conducted by FLC/FLCCs during the quarter under review.
- 2685 camps were conducted by 1748 rural braches in the State of Telangana.

At Rural Self Employment Training Institutes in the State, financial literacy material is made available and literacy sessions are made part of sessions in the training schedule.

## **3. RSETI wise performance as at the end of December, 2017:**

All the 10 RSETIs put together have conducted 131 training programmes and trained 3540 BPL candidates. These RSETIs are also functioning as sourcing centres for Mudra Loans.

**Dr S Subbaiah, General Manager, RBI** said that, in the recent guidelines issued by Reserve Bank of India on revamping Lead Bank Scheme, lot of importance is attached to RSETIs. All the Lead Banks shall establish one RSETI in their lead district as presently there are 10 RSETIs functioning in the state, before 30.06.2018. Sri M Bhujanga Rao, Lead District Manager, Medchal said that MoRD is not extending the financial support to new RSETIs.

#### **4. Inclusion of Andhra Swarna Bharathi Trust (SBT) RESTI, Muchintal under RSETI Scheme of MoRD, Government of India:**

Andhra Bank has informed the SLBC that they have established a RSETI jointly with M/s Swarna Bharathi Trust and M/s GMR Varalaxmi Foundation on 16.01.2017 at Muchintal Village, Shamshabad Mandal, Ranga Reddy District with the following objectives:

- ⇒ To identify, orient, motivate, train and assist the BPL rural youth to take up self-employment as career.
- ⇒ To conduct intensive short term residential need based training programmes.
- ⇒ To promote entrepreneurship in rural areas.
- ⇒ To take up counseling and project consultancy.

It was further informed that the RSETI is equipped with the required infrastructure as per MoRD norms such as class rooms, work shop, dormitory, dining hall and office etc., and providing good quality training to the unemployed youth. It was also informed that the RSETI has conducted 13 training programs and trained 285 candidates so far up to December, 2017 with settlement rate of 75%.

Andhra Bank has proposed to bring the Institute under the purview of MoRD, Government of India for which approval of SLBC is sought.

It was further informed by Andhra Bank that:

- ⇒ The referred institute was established in January, 2017 and the training programs are being conducted in the institute regularly since establishment.
- ⇒ Majority of Ranga Reddy District is rural area and the district is occupied with industries and there is huge potential for providing training to unemployed youth in the District. The trained candidates of the institute will get employment opportunities by the industries. Simultaneously, the industries also get the skilled employees. As the institute is situated to nearby the Hyderabad city, the candidates will get excellent opportunities with the skill they have learnt in the institute.
- ⇒ Even though the Andhra Bank SBT GMRVF VTI is 2<sup>nd</sup> RSETI in Ranga Reddy District, institute is eligible for getting reimbursement of training expenses incurred towards BPL candidates from MoRD, Govt. of India.
- ⇒ Building grant of Rs.1.00 Crore is not required for the Institute, as the suitable infrastructure for the institute already exists.

As per the guidelines, feasibility report is required to be provided by the Financial Institution establishing the RSETI. In the present case, Andhra Bank has not submitted feasibility report stating that the RSETI is already established and presently functioning.

Andhra Bank has requested for approval of the forum for approaching NACER/ MoRD for inclusion of the institute under RSETI scheme for reimbursement of training expenses incurred towards BPL candidates. Forum has approved the same.

#### **5. M/s Hyderabad Metro Water Supply & Sewerage Board: Jalam-Jeevam:**

- It is informed by HMWSSB that it is supplying potable drinking water supply to households in GHMC area, surrounding municipalities and all the habitation falling within Outer Ring Road with and has an installed capacity of 602 Million Gallons per Day (treatment and supply) in 688.20 Sq. Kms of its service area out of which 169.30 Sq.KM MCH area and 518.90 Sq.KM GHMC areas.
- It is advised that HMWSSB has launched a scheme, viz., “Jalam-Jeevam” for encouraging construction of Rain Water Harvesting Structures (RWHS) by the users of drinking water from HMWSSB. Each RWHS is costing around Rs.15,000/- to Rs.20,000/- for simple pit and Rs.20,000/- to Rs.30,000/- for a bigger one. HMWSSB desired that Banks should play active role in promoting RWH structures especially in extending finance to individual house dwellers with a maximum Bank Loan component of Rs.20,000/-.
- Consumers with live water connection, regular payment of bills and with plot area exceeding 200 Sq. Yards are eligible. NGOs will be capturing the interested consumer data through mobile application. Based on the feasibility report and estimate prepared by the section officer of HMWSSB, banks will sanction the loan. Bank will release the first installment of loan to the borrower through HMWSSB who will in turn intimate the NGO.
- NGO will start the construction work of RWHS and during the period of construction the progress will be geo-tagged through HMWSSB/Consumer/NGO. After completion of the construction, NGO/HMWSSB shall inform the Bank with the geo tagged photographs (before & after excavation, during the filling of filter media and after completion with metallic sign boards) for release of the balance amount.
- EMI of the loan amount will be loaded to the consumer in the monthly water bill under separate head and will be collected by the HMWSSB. HMWSSB will undertake to repay/reimburse to consumer the interest in case of timely payment of EMI. In case of default in payment of EMI by the consumer, HMWSSB will recover the amount as per Revenue Recovery Act in addition to discontinuation of water supply connection. GHMC had consented for extending 10% concession in Property Tax to those houses having RWHS.

- Green Brigade agencies with 200 members have been identified to help the consumers in maintaining the RWHS.
- It is proposed that in general applications for sanction of loans under the proposed scheme shall be sent to those banks, where from consumer availed the housing loan. In cases where the consumer not availed a housing loan or availed from private agencies/housing finance companies, the applications will be forwarded to a bank as per the choice of the consumer.
- SLBC had a Steering Committee meeting of all banks in this regard and banks are advised to encourage the scheme.

#### **6. Issuance of New Title Deed/Pattadar Passbooks to Farmers by Govt. of Telangana:**

In the 16<sup>th</sup> SLBC Quarterly Review meeting Banks were advised of the issuance of Extraordinary Gazette notification dated 01<sup>st</sup> June 2017 envisaging the following:

- a) Combining Title deed and Pass book as Title deed cum Pass book, to enable the land holders / owners to obtain electronic Pattadar Passbook cum Title Deed.
- b) Bankers/credit agency to grant loans based on the revenue records maintained electronically in centralized storage device through data base such as Telangana Land Records Management System (TLRMS) etc., without insisting physical production of any type of review records from the farmers.

However, it was understood that Government of Telangana is reportedly in the process of issuing new Title Deed Pass Books to the farmers in physical form with certain security features.



Banks sanction agriculture loans in the following manner:



**Loans without collateral security** up to a threshold limit (varies from Bank to Bank) in which case banks are supposed to record the loan particulars in the relevant page of Pattadar pass book of the farmer which serves as a notice to other banks.

**Loans with Collateral Security:** For Loans beyond a threshold limit (vary from bank to bank), farmers have to create Equitable/Registered mortgage as security in favour of banks and huge number of loans were sanctioned against such mortgages. Equitable mortgage/Regd Mortgage warrants deposit of the Title Deed Pass Book and link documents of the land property by the farmers with the banks.

**An online Webland portal** for “Loan Charge creation Module” for Agriculture advances developed by NIC was provided to the banks recently wherein the Banks are expected to record the details of agriculture loans sanctioned which essentially serves as a notice for financing banks to check for pre existing loans. This portal is mainly useful for checking pre existing loans by banks for sanction of loans within threshold limit. Notwithstanding the introduction of “Loan Charge Creation Module”, Banks have to create mortgage wherever applicable.

As the Title Deed Pass books are being issued in physical form again, to the land owners

  We request Revenue Department, Government of Telangana to clarify to the farmers/ Pattadars that wherever they have availed mortgage loans by depositing the Title Deed Pass Books with the Banks, such loans will continue to be secured by mortgage of land and farmers will not be able to avail loan from other banks till closure of the existing loans.

  Wherever collateral of land is not required to be taken by banks, Banks will sanction loans on the basis of land records data made available in Loan Charge Creation Module.

Many banks are of the view that Banks have to insist for production of existing Title Deed Pass Books along with the new Title Deed Pass Books to avoid multiple financing.

Sri K Ramakrishna Rao, IAS, Principal Finance Secretary told that Government is in the process obtaining opinion from the legal department on this issue. Government will be giving access of the portal to all banks with the existing data, to avoid multiple financing.

#### **7. Aspirational Districts in the State:**

Department of Financial Services (DFS), Ministry of Finance, Government of India has identified 115 districts across the country as backward districts, now called as “Aspirational Districts” and Key Performance Indicators (KPI) have been identified to monitor the efforts and progress made by all the stakeholders in transforming the Aspirational districts. These KPIs cut across important sectors (Health and Nutrition; Education; Basic Infrastructure; Agriculture, Water Resources and irrigation, Financial Inclusion and Skill Development), so as to enable capturing a holistic picture of development. The target set out for each KPI is bench-marked to the best performing district in the country on the respective parameter.

The five parameters finalized by NITI Aayog for monitoring progress in Financial Inclusion and the KPI for each parameter in the Aspirational district is as under:

1. Aadhar Seeding of Bank Accounts: Percentage of accounts seeded with Aadhar as a percentage of total bank accounts. All bank accounts in these districts should be seeded with Aadhar by 31<sup>st</sup> March, 2018.
2. Disbursement of Mudra Loans: Total disbursement of Mudra loans per 1 Lakh of population. The disbursement Mudra Loans during 2017-18 should be at least 25% more than the previous year.
3. Enrolments in Pradhan Mantri Jeevan Jyothi Bima Yojana (PMJJBY): Number of PMJJBY enrolments as per 1 Lakh Population. All bank account holders should be enrolled under Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY).
4. Enrolments in Pradhan Mantri Suraksha Bima Yojana (PMSBY): Number of PMSBY enrolments per 1 Lakh of population. All bank account holders should be enrolled under Pradhan Mantri Suraksha Yojana (PMSBY).

Enrolments in Atal Pension Yojana (APY): Number of beneficiaries per 1 Lakh of population.

The following districts in Telangana State have been identified as Aspirational districts.

1. Adilabad
2. Komaram Bhim Asifabad
3. Nirmal
4. Mancherial
5. Warangal Urban
6. Warangal Rural
7. Jayashankar Bhupalpally
8. Mahabubabad
9. Jangaon
10. Khammam
11. Bhadrachalam

Special DCC meetings have been conducted in all the identified districts to discuss and chalk out the programme in respect of the above KPIs in the state. Representative of SLBC have also participated in the special DCC meetings.

**Dr S Subbaiah, General Manager, RBI** felt that a separate meeting of LDMs of the 11 aspirational districts of Telangana be held to review the progress.

#### **8. District level Town Hall meeting for resolution of MSME grievances:**

It was resolved in the MSME Sub-Committee Meeting held on 11.01.2018, and chaired by Sri KT Rama Rao, Hon'ble Minister for Industries & Commerce that monthly Town Hall meetings at district-level in each district have to be held to address the grievances of MSME entrepreneurs. All the Lead District Managers were advised to conduct Monthly Town Hall Meetings with participation of the District Collector, DIC, Industries Associations and the Controllers of banks in the district. Intimation on conduct of such meetings to be communicated to Reserve Bank of India and representatives of district level MSME associations well in advance. A report on Town Hall meetings is to be submitted to SLBC and Reserve Bank of India. To have uniformity, LDMs were advised to hold the meetings on the on the last Friday of the month. LDMs with the cooperation of Industries department have conducted around 26 meetings in the month of February and March, 2018.

**Dr S Subbaiah, General Manager, Reserve Bank of India** said that quality of conduct of Town Hall meetings needs to be improved. Junior level participation by banks in these meetings is another deficiency. Reserve Bank of India is regularly deputing their LDOs to these meetings and senior officials from Banks and Government Departments shall participate in these meetings. The initiative suggested by the Hon'ble Minister should augur well for MSMEs and in due course will stabilize. As the SLIC is discontinued, this is likely to serve as a effective redressal mechanism for MSMEs and in due course RBI may replicate the initiative in other States. He also felt that a separate meeting of LDMs of the 11 identified Aspirational districts in the state be held to review the progress.

### 9. Opening of Bank branches in Left Wing Extremism (LWE) affected Districts

We have been advised by DFS that 'Financial Inclusion' is a national priority of the Government of India as it is an enabler for inclusive growth. Although all round improvement has been made in expansion of banking activities across the country in recent past yet the progress in Left Wing Extremism (LWE) affected areas have not been on par with the country. Erstwhile Khammam District and post-reorganisation Khammam and Bhadrachalam District in Telangana are LWE affected districts of the State.

To hasten the pace of expansion of banking activities in affected LWE districts, DFS advised SLBC Convenor Banks to remain in constant touch with the State Administration regarding opening of branch/installation of ATMs, particularly at campuses of Central Paramilitary Forces stationed at such LWE affected districts. DFS further advised SLBC to monitor the issuance of RuPay Cards in all the eligible accounts and also ensure availability of Bank Mitras in these areas.

### 10. Gram Swaraj Abhiyan:

It is advised by DFS that a special campaign namely, Gram Swaraj Abhiyan is to be organized during 14.04.2018 to 05.05.2018 in the identified villages targeting the large number of poor households to provide universal coverage under identified programs, inter alia, including Pradhan Mantri Jan Dhan Yojana (PMJDY), Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) and Pradhan Mantri Suraksha Bima Yojana (PMSBY). The saturation of the following seven programmes in the 73 identified villages among 20 districts in the state is being attached the highest importance.

- PM Ujjawala Yojana
- PM Sahaj Bijli Har Ghar Yojana – Saubhagya
- Ujala Yojana
- PM Jan Dhan Yojana
- PM Jeevan Jyoti Bima Yojana
- PM Suraksha Bima Yojana
- Mission Indra-Dhanush

The banks are accordingly required to undertake the following activities during the campaign:

- a) Opening of banking outlets (branch or fixed-point Business Correspondent) within 5 km distance for each of these villages.
- b) Opening of Jan-Dhan accounts for every unbanked adult in the villages.
- c) Distribution of RuPay cards.
- d) Providing financial literacy to activate and use the RuPay card.
- e) Enrolment for Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) for the period from 01.06.2018 to 31.05.2019.
- f) Enrolment for Pradhan Mantri Suraksha Bima Yojana (PMSBY) for the period from 01.06.2018 to 31.05.2019.

Banks are also required to submit the daily report after completion of the each day of the campaign to the SLBC for onward submission to the Mission Office of the DFS.



Two rounds of meetings have already been conducted by SLBC, one with LDMS and the other with Controllers of Banks about the GSA. All the villages have been allotted among banks by the LDMS and they have given the responsibility of conducting the survey and events for saturation of the three schemes. LDMS and Banks were advised to carry out the household survey and conduct the abhiyan to achieve the saturation in respect of PMJDY, PMJJBY & PMSBY.

**Dr. N Srinivasa Rao, Economic Advisor (DFS)** said that the main objective of the scheme is to cover all the unbanked people in these 73 villages spread over 20 districts of Telangana. Each adult should get a bank account under PMJDY and also coverage under PMJJBY and PMSBY. The campaign was launched by the Hon'ble Prime Minister on 14<sup>th</sup> of April, 2018. Entire Central Government and State Government machinery is involved in this campaign. Concerned coordinating banks should take the responsibility of saturating these three schemes in those villages allotted to them. Banks are advised to achieve their targets well before the end of campaign period.

### **11. Revamp of Lead Bank Scheme:**

Lead Bank Scheme (LBS) was last reviewed by the "High Level Committee" under Smt Usha Thorat, then Deputy Governor of Reserve Bank of India as the Chairperson in 2009. In view of changes that have taken place in the financial sector over the years, Reserve Bank of India had constituted a "Committee of Executive Directors" of the Bank to study the efficacy of the Scheme and suggest measures for improvement. The Committee's recommendations were discussed with various stakeholders and based on their feedback, it has been decided that the following 'action points' will be implemented by the SLBC Convenor Banks/Lead Banks.

Reserve Bank of India vide its Circular No.FIDD.CO.LBS.BC.No.19/02.01.001/2017-18 dated 6<sup>th</sup> April, 2018 communicated the action points for SLBC Convenor Banks and Lead Banks.

- ⇒ State Level Bankers' Committee (SLBC) meetings should primarily focus on policy issues with participation of senior functionaries of the banks/ Government Departments. All routine issues may be delegated to sub-committee(s) of the SLBC. A Steering Sub-committee may be constituted in the SLBC to deliberate on agenda proposals from different stakeholders and finalise a compact agenda for the SLBC meetings. Typically, the Sub-Committee could consist of SLBC Convenor, RBI & NABARD representatives & senior State Government representative from the concerned department, e.g. Finance/ Institutional Finance and two to three banks having major presence. Other issue-specific sub-committees may be constituted as required.

- ⇒ The corporate business targets for branches, blocks, districts and states may be aligned with the Annual Credit Plans (ACP) under the Lead Bank Scheme to ensure better implementation. The Controlling Offices of the banks in each state should synchronize their internal business plans with the ACP under Lead Bank Scheme.
- ⇒ At present, discussions at the Quarterly Meetings of the various LBS fora viz. State Level Bankers' Committee (SLBC), District level Consultative Committee (DCC) and Block Level Bankers' Committee (BLBC) primarily focuses on the performance of banks in the disbursement of loans vis-a-vis the allocated target under the Annual Credit Plan. The integrity & timeliness of the data submitted by banks for the purpose has been an issue as a significant portion of this data is manually compiled and entered into the Data Management Systems of the SLBC Convener Banks. The extent to which this data corresponds with the data present in the CBS of the respective banks also varies significantly. Therefore, there is need of a standardized system to be developed on the website maintained by each SLBC to enable uploading and downloading of the data pertaining to the Block, District as well as the State. The relevant data must also be directly downloadable from the CBS and/or MIS of the banks with a view to keeping manual intervention to a minimal level in the process. Necessary modifications may be made on the SLBC websites and to the CBS & MIS systems of all banks to implement the envisaged data flow mechanism.
- ⇒ To strengthen the BLBC forum which operates at the base level of the Lead Bank Scheme, it is necessary that all branch managers attend BLBC meetings and enrich the discussions with their valuable inputs. Controlling Heads of banks may also attend a few of the BLBC meetings selectively.
- ⇒ Rural Self Employment Training Institutes (RSETIs) should be more actively involved and monitored at various fora of LBS particularly at the DCC level. Focus should be on development of skills to enhance the credit absorption capacity in the area and renewing the training programmes towards sustainable micro enterprises. RSETIs should design specific programmes for each district/ block, keeping in view the skill mapping and the potential of the region for necessary skill training and skill up gradation of the rural youth in the district.

## **12. Relief Measures to EMU Farmers:**

Animal Husbandry Department, Telangana informed that the Government of Telangana has constituted a Committee to examine the request of EMU farmers in Telangana and suggest possible relief measures. Accordingly the committee has met on 28.11.2017 in the Chambers of Special Chief Secretary to Government (AH, DD & Fisheries Department) and suggested to follow the same procedure followed by the Government of Andhra Pradesh as the issue pertains to the combined State. SLBC proposes to conduct a separate Steering Committee Meeting to discuss the issue, along with the active participation of Animal Husbandry Department, Government of Telangana.

**13. Reimbursement of VLR / Pavala Vaddi claims to banks:**

Member banks have informed that as per the interest subvention (VLR & PV) scheme guidelines of Government of Telangana, banks are allowing the benefit of interest to the promptly paying farmers at the time of repayment of loan itself and subsequently submitting claims to Department of Agriculture, Govt. of Telangana. Member banks have informed that they are yet to receive the reimbursement of pending claims under Vaddi Leni Runalu / Pavala Vaddi. SLBC has brought the issue of pendency to the notice of Secretary, Agriculture Dept., Government of Telangana and requested for release of the pending claims of Rs.430.00 Crores at the earliest.

The item was discussed in the 15<sup>th</sup> quarterly review meeting for the quarter ended 31<sup>st</sup> March, 2017. Agriculture Department, Government of Telangana informed that they have submitted bills towards reimbursement of VLR/PV, which are under process. However, banks have informed that VLR/PV reimbursement has so far not been received. We request Government of Telangana to release the pending claims under VLR/PV.

**Sri K Rama Krishna Rao, IAS, Principal Finance Secretary** stated as under:

- ⇒ All the bankers are aware that Government of Telangana is going to start Rythu Bandhu Scheme. 57 Lacs cheques are to be printed, verified and distributed among the farmers. Already 16 Lacs cheques pertaining to phase I of the scheme have been printed, verified, sorted and sent to the concerned places.
- ⇒ This is a very prestigious scheme and flag ship programme of State Government. Government has already transferred an amount of Rs.1600 Crores to the accounts banks to honour the phase-I cheques. Remaining funds also will be transferred to the respective banks shortly. By 10<sup>th</sup> of May, all the cheques will be ready.
- ⇒ Elaborate arrangements will be made in the villages as huge crowds are expected.
- ⇒ For the past one and half month there has been an acute shortage of cash in the state. The Government is in regular touch with the Reserve Bank of India officials to ensure that sufficient amount of cash is positioned all over the state for meeting the payment requirement.
- ⇒ As there will be some amount of anxiety among the farmers even after taking care of all exigencies. SLBC is requested to give instructions to the banks and branches to make payment of the cheques in a smooth manner. The Government also educating the farmers not to crowd the bank branches.
- ⇒ As this very important, all the bankers are requested to extend full cooperation for making the scheme success.

- ⇒ In a meeting convened by National Commission for SCs recently, wherein the Convenor of SLBC was also present, so many questions were posed on implementation of Stand up India programme under which at least two loans per branch should have been done. But the performance in the state is poor. I suggest SLBC to discuss this issue in a Steering Committee/ Sub Committee in detail.

Sri Manikandan requested the Government to provide sufficient security measures at branches when Rythu Bandhu scheme goes under implementation. He also requested Government authorities and Reserve Bank of India for providing sufficient cash as the banks in the State are facing acute currency shortage.

**Sri V Narsi Reddy, Chairman, APGVB** stated as under:

- ⇒ In the erstwhile Medak district, during the debt waiver period, some of the crop loans were rescheduled as per the guidelines of the Government. Government of Telangana assured that interest and instalments on these restructured loans will be paid by them in three instalments. However, Government has not considered rescheduled loans for waiver and the farmers are also not paying the loans. These accounts have become NPAs in the books of banks.
- ⇒ When Branch Managers are requesting the farmers for repayment of the loans, one of the District Collectors issued a letter to the Branch Managers stating that the branch managers shall not ask for repayment of these loans.
- ⇒ VLR is not reimbursed for the years 2015-16, 2016-17 & 2017-18 by the Agriculture Department.
- ⇒ In Jangaon district 12 villages were allotted to APGVB under Service Area Approach for grounding of Government Sponsored Schemes.

**Sri PN Satya Prasad, General Manager, NABARD** stated as under:

- ⇒ Performance of the banks in the State is satisfactory.
- ⇒ Crop loan disbursement is not picking up and achievement under Rabi up to the end of December, 2017 is only 63%.
- ⇒ From the FY 2018-19, SLBC to have a monthly review of crop loan disbursements so that corrective action plan can be discussed and put in place.
- ⇒ 75% of rural branches are dependent on SHG lending. Rural branches should encourage agriculture term loans, by identifying major activities like, farm mechanisation, dairy development, sheep rearing, integrated farming system and vegetable cultivation. NABARD is willing to conduct one more round of district level workshops for all the banks.

- ⇒ Request all the banks to concentrate on financing JLGs which are around 40000 in the state.
- ⇒ NABARD has been concentrating on “Per Drop More Crop” – water conservation. The programme will be continued in FY 2018-19.

**Dr. S Subbaiah, General Manager, RBI** said that

- RBI, Hyderabad has prepared a report in collaboration with both Andhra Pradesh and Telangana Governments, on financing tenant farmers. The report was submitted to Reserve Bank of India, Central Office, Mumbai. Discussions took place for evolving a frame work for financing tenant farmers and a credit flow framework for tenant farmers is likely to emerge soon.
- Responding to the observations of the Principal Finance Secretary on Stand up India scheme, he felt that SIDBI may review the scheme for any possible improvement.
- SLBC has to look in to the data accuracy of priority sector lending as all the districts have achieved the norm under priority sector lending.
- Banks need to focus on financing Micro Enterprises and Minority Communities and opening of Banking Outlets in the Unbanked Rural Centres. Banks have to confirm that the BCs are working as per the norms of a banking outlet.
- During this quarter the conducting of DCC meetings is satisfactory. This position also improved to a great extent. There is an improvement in the conduct of meetings at district level and congratulated the LDMs.
- We propose to conduct a meeting of Aspirational Districts and Left Wing Extremism Districts to review the performance.
- Under revamped lead bank scheme lot of emphasis has been given to RSETIs. RBI is starting data extraction process from core banking system. SLBC has to create a data base.
- The participation level by the banks in the district level DCC meetings is generally at a lower level and we have issued a circular that officer not below the rank of Scale IV and above shall mandatorily participate in the DCC meetings. For other matters banks may try for sending Scale IV officers. NPA in the Government of Sponsored schemes continues to be on high side.

**Dr. N Srinivasa Rao, Economic Advisor (DFS)** advised to conduct a quick meeting of all the LDMs to review the financial inclusion activities, as this is the right time for renewal of insurance schemes, Mudra Lending, Stand up India scheme and overall performance under PMJDY to cover all the uncovered people. SLBC has to immediately convene a meeting of LDMs to discuss this agenda. He said that Telangana is in the top position in respect of renewal percentage of the insurance scheme @ 90%.

The Bankers' session concluded with vote of thanks by Sri S Manikandan.

Sri Eatala Rajender, Hon'ble Minister for Finance and Sri Pocharam Srinivasa Reddy, Hon'ble Minister for Agriculture joined the forum as a Chief Guests. Sri S Manikandan, General Manager & Convenor, welcomed Sri Eatala Rajender, Hon'ble Minister for Finance, Government of Telangana, Sri Pocharam Srinivasa Reddy, Hon'ble Minister for Agriculture and other dignitaries to the 18<sup>th</sup> Quarterly Review Meeting of SLBC for the quarter ended 31<sup>st</sup> December, 2017.

**Sri Swaminathan J, Chief General Manager SBI & President SLBC** in his presidential address welcomed guests, dignitaries and other participants to the 18<sup>th</sup> Quarterly Meeting of SLBC Telangana and presented the performance of banks in the state as at the end of December, 2017, as under:

- Thankful to the Hon'ble Ministers for the honest feedback on the implementation level difficulties being faced by the farmers and MSME clients. On behalf of State Level Bankers' Committee, assured that it shall be the endeavour to address all these issues.
- Due to some unavoidable reasons the 18<sup>th</sup> SLBC Quarterly review meeting could not take place in time and we assure that the forth coming review meetings are held in time. We shall try to do the Annual Review and Launching of Credit Plan as early as possible.

The highlights of the third quarter performance of Banks in state are as under:

- ⇒ Total Deposits of the banks grew by Rs.5,338 Crores during the quarter and are at Rs.3,97,349 Crores as at the end of December 2017. The accretion of deposits during the quarter has been subdued. Banks witnessed heavy withdrawals on account of the baseless social media campaign on FRDI Bill. Despite clarifications given by the Government of India, Reserve Bank of India and by all the banks, there are accelerated withdrawals during two to three months. This has also resulted in cash shortage and more and more number depositors withdrawing their deposits and keeping them in cash. That has in fact affected the deposit growth.
- ⇒ Total Advances of the banks grew by Rs.16,540 Crores during the quarter and are at Rs. 4,57,692 Crores as at the end of December 2017.
- ⇒ CD ratio continued to be above 100 percent and has increased further from 112% to 115% during the quarter on account of good growth in advances. One way if we look at CD ratio, it is good but in another way our mobilisation deposits requires some momentum. Now the depositors slowly understand that the FRDI bill in fact is to the benefit of the depositors. The deposit withdrawal slowly getting arrested and I hope that the deposits growth will be better in the ensuing quarters.

- ⇒ During the quarter ended December 2017, Banks have lent Rs.4,020 Crores under Short Term Agriculture Credit for Rabi, achieving 25% of the Rabi targets. By the end of rabi season we are confident that the targets will be achieved by the banks.
- ⇒ Banks have lent Rs.5,731 Crores under investment credit to agriculture and allied activities during the quarter.
- ⇒ Banks have lent Rs.104 Crores towards educational loans and Rs.3,247 Crores towards housing loans during the quarter. Quite a few housings loans have been covered under the affordable housing schemes and also Pradhan Mantri Awas Yojana.
- ⇒ Banks together have disbursed Rs.17686 Crores during the quarter under various segments of Priority Sector Advances, achieving 78% of targets for the current financial year. With this, I am confident that the annual priority sector target will be achieved.
- ⇒ Banks have disbursed Rs.5,908 Crores to Micro, Small & Medium enterprises during the quarter.
- ⇒ Banks have disbursed Rs.525 Crores to borrowers under Minorities category and Rs.4,211 Crores to borrowers belonging to 'Weaker Sections' during the quarter.
- ⇒ An amount of Rs.1,211 Crores was disbursed to borrowers under "SC/ST category" during the quarter.
- ⇒ During the financial year 2017-18, banks have sanctioned Rs.5,469 Crores to 7,57,613 borrowers under Pradhan Manthri Mudra Yojana scheme surpassing the targets of Rs.5,069 crores.
- ⇒ Under the Financial Inclusion Plan for covering the villages/centres with population above 5000 with banking outlets, out of 255 identified centres, 33 centres are left to be covered. Banks to accord top priority and ensure that all URCs are covered with Banking Outlets.
- ⇒ In the financial inclusion front, as at the end of March 2018, Banks in the State have 89.90 lakh accounts under PMJDY and 86.26% of these accounts were seeded with Aadhaar and RuPay cards have been issued to 83% of these accounts.
- ⇒ Further, 63.15 Lakh beneficiaries are covered by banks under Pradhan Manthri Suraksha Bheema Yojana (PMSBY) and 18.82 lakh beneficiaries are covered under Pradhan Manthri Jeevan Jyothi Beema Yojana (PMJJBY). Performance under Atal Pension Yojana (APY) needs to improve in many banks including SBI, so far 3.21 lakh are enrolled under APY in the State. This year we shall take up this under mission mode to improve the performance.
- ⇒ There are 76 Financial Literacy Centres of banks in the State which are actively participating in conducting camps for the target groups.

- ⇒ Reserve Bank of India has communicated revised guidelines of the Lead Bank Scheme made effective from April 2018 and agenda items have been structured keeping in view the changes taken place in financial sector over the years. From the first quarter ending June 2018, review will be based on the revised guidelines. We will have a separate meeting of banks to discuss the issues in connection with the data flow in the revised formats.
- ⇒ All of you are aware that Government of India has launched 'Gram Swaraj Abhyan' campaign from 14<sup>th</sup> April 2018 to 5<sup>th</sup> May 2018 to bring large number poor households into the fold of the Financial Inclusion initiatives. 73 villages in the State have been identified for the purpose and these are allocated to various banks. We are continuously monitoring the progress made through the LDMs and request the controllers of banks in the State to step up their efforts.
- ⇒ There is sever cash crunch in State. Government machinery has been supporting us in pushing our request to the Reserve Bank of India and Government of India. Since last three or four months bankers are finding it difficult to keep up the ATMs availability at a decent level. Large amount currency which was demonetized are high denomination notes and the same are not in circulation now. Despite Telangana being one of the states that highest amount of currency was replenished by Reserve Bank of India, still it is not adequate as ours is cash driven economy. As per the directions of DFS we have now formed a Currency Management Committee with major 10 banks and had the first meeting yesterday. A weekly reporting mechanism is in place to report to Government of India / RBI. We have also put in place a daily reporting mechanism to know the available currency and ATM uptime. ATM up time which had gone below a dangerous level of below 50% some time back has improved to 60% and it is our endeavor to take it to at least 75% by this month end with the help of all my banker colleagues and Reserve Bank of India.
- ⇒ Another important flag ship scheme of Government of Telangana is Rythu Bandhu. 8 Banks were given the task of printing of cheques and first phase of cheques were printed and delivered to the Government Officials. Phase II and Phase III cheques are in the process of printing. I can assure on behalf of member banks including SBI, that these cheques are printed and delivered to the Government well in time. The government can commence the distribution of cheques to the farmers. I request all member banks to ensure that this money reaches the hands of the farmers in the best possible way. The only major hardship in implementation of this scheme is availability of sufficient currency with the banks and RBI also says that they pooling the currency but as of now they have currency to meet the demand of Phase I of the scheme. At least from the 1<sup>st</sup> week of May, we expect RBI will be able to supply the required cash with the active support of the government, as approx.Rs.5400 crores is required for implementation of the scheme.



- ⇒ During the last SLBC meeting, we have requested Hon'ble Ministers for Finance and Agriculture to address the issue of applicability of Crop Loan Waiver Scheme 2014 to the Crop loans rescheduled in 2014 in the drought declared erstwhile districts of Rangareddy, Medak and Adilabad as the farmers under this pretext have stopped servicing interest or instalments. I once again request the Hon'ble Ministers to take the matter to a logical end.
- ⇒ In many a fora, member banks are expressing their extreme difficulties on account of non reimbursement of VLR/PV claims for a long time. While the banks are out of funds for long time, adverse remarks are made by internal and external auditors in many banks. I request the Finance Department and Agriculture Departments to ensure that reimbursement the VLR/ PV claims of banks is made immediately as the banks are out of funds for more than 2 years and there is a pressure on us from Auditors and RBI to classify it as NPAs. We request government to expedite action on this issue.
- ⇒ I take this opportunity to thank 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 the forum in discharging its functions and I expect similar co-operation in future also.

**Sri S Manikandan, General Manager SBI & Convenor SLBC** made a detailed presentation on the key parameters as at the end of December, 2017 and the following agenda items were taken up for discussion/approval.

- ⇒ The minutes of 17<sup>th</sup> SLBC meeting held on 21<sup>st</sup> December, 2017, MSME Sub-Committee Meeting held on 11<sup>th</sup> January, 2018 and Steering Committee Meeting on 7<sup>th</sup> February, 2018 were circulated to the members of the SLBC, RBI, NABARD, LDMS and Government Departments concerned. These minutes were taken as approved by the house as no requests for amendments / changes were received.

**In his address Sri Pocharam Srinivasa Reddy, Hon'ble Minister for Agriculture** stated as under:

- ⇒ From May 10<sup>th</sup> onwards State Government will be distributing 57 Lacs Cheques to the farmers at the rate of Rs.4000/- per acre per one season. The entire country is keenly watching the implementation of the scheme. In this regard I request all the bankers to issue suitable instructions to the concerned branches to cooperate and ensure making the scheme a success. 8 Banks have been selected in the state for printing and cheques have to be distributed to 57 Lacs farmers. We are conducting the Collectors meeting for making arrangements for distribution cheques. I also request bankers to conduct LDMS level meeting also for smooth implementation of the scheme in each district.

- ⇒ Requested the banks to disclose uniform collection charges for collection of these cheques, wherever farmers intend to credit cheque amount in to their accounts with other banks.
- ⇒ Performance of some banks has been satisfactory during Kharif and Rabi 2017-18, by achieving more than 100% targets. I request the other banks who have not achieved their targets during 2017-18, to strive and achieve more than 100% during Kharif and Rabi 2018-19.
- ⇒ After distribution of cheques to the farmers and Rythu Bandhu scheme, lakhs of farmers will approach the banks for encashment their cheques and I request banks to co-operate. Out of 57 lakh farmers more than 65% are small and marginal farmers. The amount is aimed for extending investment support to the farmers and banks have to make arrangements for giving cash and not to adjust the amount towards their dues.
- ⇒ SLBC shall present the Annual Credit Plan for the year 2018-19 at the earliest.

**Sri Eatala Rajender, Hon'ble Minister for Finance** stated as under:

- ⇒ It is informed that SLBC has arranged a sub-committee meeting for discussing the issues relating to MSMEs, at the instance of Hon'ble Minister for Industries, Sri KT Rama Rao. I understand that Banks have initiated steps as per the action points emerged in the meeting.
- ⇒ Banks are very well aware about the priorities of State Governments and Central Government. Still the poor people are unable to get the financial support from the Banks at the expected level. It is the bounden duty of banks to create confidence in such poor people. Today State Government is offering subsidy at the rate of 80% and 70% for loans up to Rs.1.00 Lacs and above Rs.1.00 Lac respectively to support the poor people. Bank Loan amount is very meagre and banks are still insisting for deposits amounts from the beneficiaries for grounding those schemes, which is to be curtailed by the banks.
- ⇒ Banks are insisting for security even for small loans viz., Rs.1.00 Lacs and Rs.10.00 Lacs.
- ⇒ Loans to SHGs, Loans to Farmers, Loans to poor people and Loans to Micro Enterprises will be very small amounts and default rates are negligible.
- ⇒ Banks to conduct study in respect of industries on their own and may come to a conclusion about their viability and advise the borrowers whether investment in such industry can be done or not.

- ⇒ Banks shall extend training to the prospective entrepreneurs, which will help the entrepreneur as well as the banks.
- ⇒ Banks are supporting Mission Bhagiratha and other Irrigation schemes, which are aimed at improvement of life standards of public in the state.
- ⇒ Government is now extending 24 hours quality electricity for irrigation and industries. We propose to reduce the investment expenditure to the farmers which will result in improvement of the lives of farmers.
- ⇒ I propose to conduct one meeting with all the welfare department ministers along with bankers to review the position of implementation of government sponsored schemes in the state.
- ⇒ I request RBI to deploy required currency in the state to come out of the present cash crunch situation.

The meeting concluded with vote of Thanks by Sri K Srinivas, Deputy General Manager (FI & MF), State Bank of India.

  
**General Manager & Convenor**

**Action Points emerged in the 18<sup>th</sup> Quarterly Meeting****Action Point No.1**

APGVB & Andhra Bank to confirm that their BCs are functioning as Banking Outlets as per the definition of Reserve Bank of India, vide Circular No. RBI/2016-17/306 DBR.No.BAPD.BC.69/22.01.001/2016-17 dated May 18, 2017

**Action: APGVB & Andhra Bank**

**Action Point No.2**

A separate meeting of LDMs of the 11 Aspirational districts of Telangana to be held to review the progress.

**Action: SLBC**

**Action Point No.3**

A separate Steering Committee Meeting to discuss the issue of EMU Farmers, along with active participation of Animal Husbandry Department, Government of Telangana to be held.

**Action: SLBC**

**Action Point No.4**

Pending claims of the banks under VLR/PV to be reimbursed immediately by Government of Telangana.

**Action: Finance Dept., GoT**

**Action Point No.5**

Participation level by banks in the district level DCC meetings should not be below the rank of Scale IV officer.

**Action: All Banks/LDMs**

**Action Point No.6**

Performance under Atal Pension Yojana (APY) needs to be improved. It should done under mission mode to improve the performance.

**Action: All Banks**

**Action Point No.7**

Government of Telangana to address the issue of applicability of Crop Loan Waiver Scheme 2014 to the Crop Loans rescheduled in 2014 in the drought declared erstwhile districts of Ranga Reddy, Medak and Adilabad.

**Action: Finance Dept/Agri. Dept, GoT**

**Action Point No.8**

Banks shall not insist for security for grounding loans under Government Sponsored Schemes.

**Action: All Banks**

<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	Pocharam Srinivasa Reddy	Hon'ble Minister for Agriculture	Govt. of Telangana
3	K Ramakrishna Rao, IAS	Principal Finance Secretary	Govt. of Telangana
<b>State Level Bankers' Committee, Telangana</b>			
1	Swaminathan J	CGM & President, SLBC	State Bank of India
2	S Manikandan	GM & Convenor, SLBC	State Bank of India
<b>Reserve Bank of India/NABARD/SIDBI/NHB</b>			
1	Dr S Subbaiah	General Manager	Reserve Bank of India
2	PN Satya Prasad	General Manager	NABARD
3	Anjani Kumar Srivastava	General Manager	SIDBI
4	P Sreeja	Regional Manager	National Housing Bank
5	Harishankar	Asst. General Manager	Reserve Bank of India
6	Rajeev Mohan	Asst. General Manager	NABARD
<b>Government Officials</b>			
1	Dr. N Srinivasa Rao, IAS	Economic Advisor, DFS	Govt. of India
2	Ch V Sai Prasad	Joint Secretary (Finance)	Govt. of Telangana
3	MA Waheed, IFS	VC & Managing Director, TSMFC	Govt. of Telangana
4	M Madan Mohan Rao	Asst. Director, Sericulture Dept	Govt. of Telangana
5	G Narayana Rao	Asst. Director, KVIC	Govt. of Telangana
6	L Parvathi	AO, Agriculture Dept.,	Govt. of Telangana
7	G Nagamalleswari	AD, Agriculture Dept.,	Govt. of Telangana
8	I Dada Rao	Director, Agriculture Dept.,	Govt. of Telangana
9	Dr DV Rao	Asst. Director, Animal Husbandry	Govt. of Telangana
10	Dr T Sudhakar	Asst. Director, Animal Husbandry	Govt. of Telangana
11	M Najamuddin	Consultant, Agriculture Dept.,	Govt. of Telangana
12	P Sreeja	Regional Manager	National Housing Bank
13	K Veeramallu	PE (BPS), SERP	Govt. of Telangana
14	A Manoj Kumar	Manager, RDD	Govt. of Telangana
15	P N Satya Prasad	General Manager	NABARD
16	Rajeev Mohan	Asst. General Manager	NABARD
17	R Venkat	PE, CRD	Govt. of Telangana
18	G Padma	DMC, MEPMA	Govt. of Telangana
19	N Santhosh Kumar	Asst. Director, MEPMA	Govt. of Telangana
20	Vasantha	Manager, BCCFC Ltd	Govt. of Telangana
21	B Sreedhar	AD (PI), MSME - D	Govt. of India
22	M Vijaya Kumar	Dy. Manager, Agriculture Dept.,	Govt. of Telangana

<b>Member Banks</b>			
1	M Satyanarayana Reddy	General Manager	Andhra Bank
2	SP Sharma	General Manager	Syndicate Bank
3	K Prakash Reddy	Deputy General Manager	Canara Bank
4	Joseph Tobias	Deputy General Manager	United Bank of India
5	Mani Maran	Deputy General Manager	State Bank of India
6	Vineeta Bhattacharjee	Deputy General Manager	State Bank of India
7	Aswin H Dalal	Zonal Manager	Dena Bank
8	SK Chakravarthi	Chief Regional Manager	Indian Overseas Bank
9	Pendyala Sambaiah	Asst. General Manager	State Bank of India
10	A K Thomar	Asst. General Manager	Central Bank of India
11	D Sudhakar Rao	Asst. General Manager	India Bank
12	Achutharama Gupta	Asst. General Manager	State Bank of India
13	M Srinivasa Rao	Asst. General Manager	Vijaya Bank
14	Subhash Chandra Birwal	Asst. General Manager	Corporation Bank
15	D Srinivasa Rao	Asst. General Manager	State Bank of India
16	G R Rao Subudhi	AVP & Business Head	Federal Bank
17	T Jyothi	Chief General Manager	TSCAB
18	Y Veera Prasad	Asst. Vice President	Axis Bank
19	Mohit Wala	Branch Head	Bandhan Bank
20	K V Mathew	Chief Manager	ICICI BANK
21	D Rajasekhar Reddy	Chief Manager	India Bank
22	Ravindra Nath Yedla	Chief Manager	Bank of India
23	G Anoop Kumar	Chief Manager	ICICI BANK
24	Sunil Kumar	Chief Manager	Oriental Bank of Commerce
25	A Srinivasa Rao	Chief Manager	Punjab National Bank
26	G Ajit Kumar	Cluster Head	RBL Bank
27	A Mukundan	Vice President	HDFC Bank
28	Vanamali	Vice President	Kotak Bank
29	Alloysis Edwards	Senior Manager	Punjab and Sindh Bank
30	T Jaya	Senior Manager	Corporation Bank
31	V Surendra Babu	Senior Manager	Bank of Maharashtra
32	D Lakshman Rao	Senior Manager	South Indian Bank
33	I Aruna	Senior Manager	Vijaya Bank
34	P Rajesh	Senior Manager	Tamilnadu Mercantile Bank
35	B Karunakar Reddy	Senior Manager	Bank of Baroda
36	Ch Ramesh	Senior Manager	Syndicate Bank
37	VSR Anjaneyulu	AVA	State Bank of India
38	P R Koteswara Rao	AVA	State Bank of India
39	Irappa Jakoti	Manager	Karnataka Bank Ltd

40	P Prem sunil Dutt	Manager	IDBI Bank
41	SK Swain	Manager	Indian Overseas Bank
42	CS Rao	Manager	Oriental Bank of Commerce
43	Rajasekhar MG	Manager	Karur Vysya Bank
44	K Rama Swamy	Deputy Manager	Yes Bank
45	S Rajesh	Deputy Manager	City Union Bank
46	V Sudhakar Rao	Deputy Manager	Axis Bank
47	PC Rajeev	Asst. Manager	Catholic Syrian Bank
<b>Lead District Managers</b>			
1	N Pulla Rao	Bhadradi Kothagudem	State Bank of India
2	N V M S Nageswara Rao	Hyderabad	State Bank of India
3	G Lakshminarayana	Jagtial	Andhra Bank
4	T V Srinivasa Rao`	Janagaon	State Bank of India
5	M Ravinder Kumar	Jogulamba Gadwal	Andhra Bank
6	N Srinivasa Rao	JS Bhupalpally	State Bank of India
7	K Shiva Prasad	Kamareddy	Syndicate Bank
8	M Rajaiah	Karimnagar	State Bank of India
9	M Chenchu Ramaiah	KB Asifabad	State Bank of India
10	S Jena	Khammam	State Bank of India
11	G Prabhakar	Mahabubabad	State Bank of India
12	H Raju	Mancherial	Andhra Bank
13	Nagaraju	Medak	State Bank of India
14	M Bhujanga Rao	Medchal Malkajgiri	Canara Bank
15	KRK Reddy	Nagarkurnool	Andhra Bank
16	D Suryam	Nalgonda	State Bank of India
17	Debjani Premank	Nirmal	State Bank of India
18	K Suresh Reddy	Nizamabad	State Bank of India
19	D Satyajit	Rajanna Sircilla	Andhra Bank
20	V V N Sastry	Ranga Reddy	State Bank of India
21	S Lakshmikantha Rao	Sangareddy	Syndicate Bank
22	S Lakshmi Prasad	Siddipet	Andhra Bank
23	K Srinivasu	Suryapet	State Bank of India
24	P Suma Latha	Vikarabad	State Bank of India
25	P Srinivas	Yadadri Bhongir	Canara Bank
<b>SLBC Department</b>			
1	JB Subrahmanyam	Asst. General Manager	State Bank of India
2	N Venkata Ramana	Chief Manager	State Bank of India
3	M Ravi Kumar	Manager	State Bank of India
4	J Venkateswara Rao	Deputy General Manager	State Bank of India