

**Minutes of the 21<sup>st</sup> SLBC Quarterly Review Meeting**  
**held on the 29<sup>th</sup> November , 2018**  
**@ 03.00 PM, at “Azure” Hall, Hotel Radisson, Banjara Hills Hyderabad**

The 21<sup>st</sup> Meeting of SLBC of Telangana for the quarter ended 30<sup>th</sup> September 2018 was held on 29.11.2018 at “Azure” Hall, Hotel Radisson, Banjara Hills Hyderabad at 03.00 P.M.

**Sri J Swaminathan, Chief General Manager SBI & President, SLBC** extended welcome to Sri K. Ramakrishna Rao IAS, Principal Finance Secretary, Government of Telangana, Sri Rahul Bojja, IAS, Commissioner(Agriculture), Government of Telangana, Sri Vijaya Kumar, Chief General Manager NABARD, Sri Sundaram Shankar, General Manager, Reserve Bank of India, Ms Pousami Basu IAS, CEO -SERP, Sri M A Waheed IFS, VC & MD Telangana State Minorities Finance Corporation, Sri Chandulal, State Director, KVIC and Sri Venugopal Reddy DDG, UIDAI, Senior Officials of Public and Private Sector Banks/FIs and members of print and electronic media to the meeting.

**The list of participants is enclosed as Annexure.**

**Shri Swaminathan** said that September quarter is one of the active quarters as in the past and banks achieved reasonable growth in advances portfolio. He said that under Kharif 2018-19 new loan proposals could not be disbursed to the expected level by banks due to non-availability of access to Dharani portal, which limited the banks’ ability to renew existing loans. Performance under Government Sponsored Schemes is also up to the mark.

He said that in the last few quarters few changes have come in place at SLBC level viz., formation of Sub-committees on Agriculture, MSME, Financial Inclusion and Rural Infrastructure as per revamped Lead Bank Scheme to have full length discussions on various operational issues. Formation of sub-committees facilitated to have more focussed discussion on policy issues related to various matters at SLBC quarterly review meetings.

**Shri Swaminathan** presented the highlights of performance of the banks in Telangana during the quarter ended 30<sup>th</sup> September 2018.

**Ms Vijayalakshmi, DGM- SLBC** has made a detailed presentation of the agenda to the forum.

**Shri U N N Maiya General Manager and Convenor SLBC** said that on the financial inclusion front, Banks need to focus on the following issues, which have been discussed in Sub-Committee meeting on Financial Inclusion.

- Banks have a task to open a Branch or Banking Outlet in villages with population > 5000. Out of 255 such villages identified, 236 villages were covered with Banking Outlets leaving 19 to be covered as on 30<sup>th</sup> September 2018. All banks to cover these 19 villages by 31<sup>st</sup> December 2018.
- Similarly, 16 centers are to be covered with Brick and Mortar branches in the LWE affected district of Bhadradri-Kothagudem as per directions of DFS. So far banks have opened brick and mortar branches at 11 centers. Banks to make efforts to open branches at remaining 5 centres also by the end of Dec’18.
- Banks to ensure that all inactive 108 BC points as at the end of Sept’18 to be activated or

replaced with new BCs, wherever necessary, immediately.

- Banks to bring the connectivity issues, if any to the notice of SLBC at periodical intervals so as to take up the matter in Sub-Committee meeting on Financial Inclusion for discussion and necessary resolution.

**Sri K. Ramakrishna Rao, Principal Finance Secretary, Govt. of Telangana** complimented the Bankers for excellent CD ratio in the State. He said that the following issues needs to be addressed:

- Sanction of 2 loans (one for SC/ST entrepreneur and another for Women entrepreneur) per branch under STANDUP India Scheme to be given thrust by the banks as this was critically reviewed by the National SC/ST commission.
- Banks have good number of in-operative accounts and banks need to focus on activation of all inoperative accounts to ensure DBT benefits reach the beneficiaries. He said that Nachiket Mor Committee emphasized the need of active electronic bank accounts by all the people in order to get all types of banking services including insurance coverage.
- There was back log under VLR/pavala vaddi in women SHGs and Crop loans but recently the Government has released amount to the extent of Rs 1600 crores and the remaining amount will also be released.

He complimented banks on financial inclusion front in having opened 92 lacs PMJDY accounts, covering account holders under PMSBY,PMJJBY. Banks to issue RuPay cards to all eligible account holders.

- Under Rythu Bandhu Rabi 2018-19, electronic funds transfer was very smooth and this happened because of banks' efforts in ensuring that the beneficiary farmers have bank accounts.

**On Doubling of Farmers Income by 2022**, he felt that:

- There should be value addition to the agriculture viz., better utilization of water, utilization of technological improvements like micro irrigation etc., to increase acreage under cultivation, productivity and complimented the efforts of NABARD in promoting micro irrigation.
- Apart from traditional crop loans, banks should focus on lending to Food processing, Cold Storage, Horticulture, Pisciculture etc.,
- Skilling of students in urban areas is very important, as IT alone cannot solve unemployment problem. There are many other areas such as hospitality, tourism, real estate etc., where youth are required and there is scope for more employment opportunities.
- District level officers need to review the position of NPAs in DCC meetings and any support from State level in this regard will be extended and if required necessary directions, will be given to the District Collectors.
- Services of Agricultural Extension Officers of Agriculture Department can be utilised for all promotional activities of banks.
- Issues involved in bio-metric access to Dharani portal were discussed in Sub-Committee meetings also and the matter of OTP based access in the place of Bio-metric access to the portal will be taken up with Revenue Department for resolution at the earliest.

**Shri Rahul Bojja, Commissioner ( Agriculture) Govt. of Telangana** felt that so far there was little progress in Rabi 2018-19 lending and requested banks to expedite Rabi lending as cut-off date for coverage under PMFBY is 15<sup>th</sup> December '18 for most of crops. He requested banks to focus on settling issues related to crop insurance related to earlier years.

**Shri S Shankar, General Manager, RBI** said that by and large credit flow in the State is on track and added that:

- There are Regional disparities although the CD ratio for the State as a whole is at 117%. He said that district wise data may be analyzed and the districts where the CD ratio is between 40% to 60% needs to be focused on. He advised the LDMs of those districts to have a review on credit flow on various parameters in the DCC meetings.
- As per the roadmap for covering unbanked villages with population above 5000 advised to SLBC Convener Banks by the RBI, banks were required to open Banking Outlets in the identified villages. However, opening of banking outlets are still pending at 19 centers. The banks concerned may expedite action in this regard and ensure that Banking Outlets are opened at these centers invariably by December 31, 2018. In the meantime, the banks may submit a status report to the RBI latest by 07.12.2018 apprising it of the current position, including issues, if any that are impeding the process and cannot be resolved at the bank level.
- As regards inactive BCs, while banks explain that generally in such cases the BCs are temporarily inactive; it has come to the notice of RBI that many BCs were inoperative for long periods, which is a matter of concern. Banks concerned may take necessary action to activate all the 108 inactive BCs or replace them with new BCs as early as possible. Further, if any of the BCs that were opened in unbanked villages with population above 5000, as part of compliance with the roadmap advised by RBI, are among the 108 inactive BCs listed in the agenda note, the bank(s) concerned may ensure that such BCs are made functional invariably by 31.12.2018 i.e. the timeline for compliance with the roadmap.
- Quarterly DCC / DLRC meetings are not being conducted on a regular basis in some of the Districts. Lead banks may make all efforts to ensure that DCC/DLRC meetings are convened regularly every quarter. If, however, the meeting for a particular quarter could not be conducted for unavoidable reasons, and the meeting for the subsequent quarter is falling due, the LDM may, in consultation with the District Collector, consider convening a meeting by clubbing the two quarters and regularize the position as a one-time measure. Further, in regard to DLRC meetings, Lead Banks are required to ensure the presence of public representatives in the meetings as far as possible. They should, therefore, fix the date of DLRC meetings with due regard to the convenience of the representatives of the public i.e. MPs/MLAs etc. and invite them. Once the DLRC meeting is so scheduled and due notice is given to all concerned, it may not be desirable to indefinitely postpone/cancel the meeting on account of the public representative(s) not turning up.
- There is considerable delay on the part of banks in submitting necessary data to the SLBC Convener Bank which is resulting in avoidable delay in holding the quarterly SLBC meetings as also the Empowered Committee meetings on MSMEs. Frequent delays in submission of data were indicative of systemic issues and banks should review their systems and procedures in this regard and ensure that the required data is furnished to the Convener Bank in a timely manner. Recently, on 28<sup>th</sup> November 2018, the Regional Director, RBI had a meeting with controllers of banks, when the issue of non-submission/delayed submission of data by banks was raised and banks have assured to do the needful.
- SLBC to expedite action for enabling uploading of data by banks directly on the SLBC web site.

**Shri. Vijaya Kumar, Chief General Manager, NABARD** deliberating on the issue of “Doubling of Farmers income by 2022” said that:

- The concept of doubling of farmers Income was introduced in the year 2016. NABARD has taken few initiatives to study progress by collaborating the data from the field level.
- Small and marginal farmers benefit from economies of scale when they come together as collectives. NABARD has taken a lead role in promoting farmer collectives like farmers’ clubs, village watershed committees and Joint Liability Groups for raising agricultural productivity and farm income. NABARD has also taken steps to consolidate these efforts by transforming existing farmer collectives into sustainable FPOs.
- Basically JLG is a group of 5-10 people of same locality of homogenous nature and socio economic back ground mutually coming together for the purpose of availing credit facilities from banks without any collateral.
- NABARD entered MOU with APGVB for formation of 17500 JLG groups, SBI for 2000 JLG groups and TGB for 1000 JLG groups. NABARD is also planning to enter MOUs with few Co-op. Banks & other banks also. He further informed that NABARD promoted 360 FPOs so far in Telangana State. The main objective of the FPOs is bringing farmers together, aggregation of farmers produce, providing marketing arrangements or providing some value addition at farm level i.e., grading, packing, processing etc., for better price realization.
- A Regional Advisory Group meeting was held at NABARD on 29.11.2018 with participation of experts/senior level officials from RBI, RRBs, Coop Banks, NGOs, APOs to discuss on the matters such as sustainability of FPOs, ways to increase farmers’ income etc.,
- NABARD has formulated an Area Development Schemes for Medak & Karimnagar districts in association with Vijaya Dairy Corporation for enhancement of Milk Production. NABARD is planning to develop similar types of schemes for enhancing farmers’ income.
- State Horticulture Department developed an innovative model i.e., vertical farming, which includes poly house cultivation etc., He felt that this type of farming is to be enhanced and spread to the grass root level to cover the maximum farming community for improvement in farmers income. These are the localized initiatives developed by NABARD for the farming community at grass root level.
- NABARD advised NGOs to develop an integrated farming system covering 10 to 15 farmers per project for the community development with an emphasis on doubling of farmers’ income.
- Agriculture University, Rajendra Nagar developed a Integrated farming system apart from agriculture with backward farming, vegetable cultivation, fishery farming etc.,
- NABARD has extended required financial assistance to the State Government for infrastructure development viz., renovation of Tanks under Mission Bhagiratha & Mission Kakatiya. In addition, it also extended financial assistance to Micro Irrigation projects viz., drip irrigation etc.,
- NABARD is also planning to provide infrastructure viz., storage godowns, and transportation facilities in Tribal areas in association with Tribal Welfare department of the State.
- NABARD developed a CAT Programme for Capacity building of farmers, Micro Entrepreneurs Development Programme, Livelihood Entrepreneurs Development Programme to help the farmers for their skill development.

**Smt. Pausumi Basu, CEO, SERP** complimented the performance in extending credit to SHGs upto the quarter and requested to convey the following concerns by banks down to branches. She requested the senior level functionaries of banks attended the meeting to give necessary instructions to operating functionaries for better performance in credit flow to SHGs in the coming months.

- Balance amount for disbursement i.e., availability of DP in SHG accounts of some banks is high, which needs to be focused for disbursement at the earliest
- Considerable amount of Drawing Power is available for more than 6 months in SHG CCL accounts and branches to ensure better utilization of credit facilities by the groups.
- There are about 92,704 CCL accounts of SHGs to be renewed by all banks and limits to be renewed with enhancement to ensure SHG members to take up economic activities
- About 15,000 SHGs, renewals happened without any enhancement
- About 17,000 SHGs not yet extended first loan and not linked
- About 45,000 accounts not renewed and are with 'zero' outstandings
- NPAs are the major concern and requested the bank officials to attend CBRMs to make joint efforts in recovery of dues. SERP has made an analysis of NPAs, which are segregated age-wise viz., less than 2 years, below 6 months and 6 months to 1 year for effective follow up and recovery.
- Transaction charges and Inspection charges are being levied heavily by some banks despite the instructions of RBI that no charges to be levied for SHG loans up to Rs.3 lakhs and upto Rs25000/- for each member, whichever is lower.

As regards Inspection charges and processing charges in SHG loans up to Rs.3.0 lacs reported to being levied by some banks, **Shri Shankar, GM, RBI** requested the CEO, SERP to share the instances with the RBI for initiating necessary action

**Shri K Srinivas,DGM, SBI** requested CEO SERP to release the expenditure dues of Rs.743.59 lacs in respect of RSETIs of SBI in the State as they are pending for a long time.

**Ms Pausami Basu, CEO, SERP** said that utilisation certificates for the year 2016-17 and 2017-18 are submitted to the Government. She said that there was an issue with regard to 2016-17, as claims are submitted for more number of candidates than the target given. Shri Srinivas clarified that revised claims are submitted again as per the targets given. She assured that the matter will be followed up with the Government and the amount will be released soon after receipt.

**Shri G. Venugopal Reddy, Deputy Director General UIDAI** Regional Office Hyderabad, and **Shri N S Deepu, Assistant Director General UIDAI**, made a brief presentation on various issues, where Banks are required to initiate action as under:

- a) Banks to nominate State Level Nodal officer to oversee and coordinate with regard to Aadhaar Centres.
- b) Branch Managers, Bank Employees to be sensitised with regard to their role as verifiers, and ensuring sanctity of the enrolment process.
- c) Banks which are yet to operationalize their centres or yet to meet the target, are required to take pro active steps immediately.

- d) Banks to monitor station wise daily performance, and corrective action taken where required to improve performance. Upload portal can be viewed for monitoring the performance.
- e) The Banks shall notify to its customers, the general public, the locations of branches where Aadhaar enrolment and update facilities will be provided by them. The list of such branches shall be displayed on its websites.
- f) Aadhaar details may also be displayed on the online banking web page of the bank.
- g) ATMs: Some Banks are displaying Aadhaar IEC on ATMs, as well as in the SMS messages after transactions.
- h) Proper Ambience for the enrolment is to be provided.
- i) Quality of Enrolment process to be improved with proper supervision, as there are rejections due to 1) Demographic Errors (Name/ Address Transliteration error, Poor Quality Photograph) 2) Document Error (Invalid documents, Poor Quality Documents) c)BE Error (Exception Photo not as per guidelines, No exception available in Exception photo)
- j) Vigilance: To avoid operations outside bank premises, beyond Banking Hours.
- k) Online ECMP using bank network to be adopted quickly.
- l) Grievances received from PMO, CPGRAMs etc are to be addressed and intimated to UIDAI on priority basis.
- m) Major observations by UIDAI Team during Field Inspection: No Aadhaar Banner or IEC material; Resident monitor display not available; Verification not done by bank employee; Enrolment documents being retained; Kit and operator are not present in the bank;

**Sri Venkateshwara Rao, Circle GM, Andhra Bank** expressed that bank officials in Nizamabad District are experiencing difficulty in getting necessary support from District Administration in recovery efforts of NPAs under Sec 14 of SARFAESI Act. He also said that in Suryapet District, Bank is unable to register the properties sold under SARFAESI Act as District Administration has given direction to SROs not to register the properties. He requested the Principal Finance Secretary to intervene in the matter for necessary resolution.

**LDMs** expressed that they are receiving complaints very frequently from customers regarding non credit of LPG subsidy to their accounts under DBT. It has been decided by the forum to have detailed discussion on the issues related to DBT with the officials of NPCI in the next sub-committee meeting on Financial Inclusion.

**Shri Chandrasekhar, State Director RSETI** requested the banks to provide credit linkage to all RSETI trained candidates.

The meeting concluded with vote of Thanks by **Shri U.N.N. Maiya, General Manager & Convenor of SLBC.**

  
( U.N.N. Maiya )  
**General Manager  
& Convenor, SLBC Telangana**

**21<sup>st</sup> Quarterly Review Meeting for the quarter ended 30.09.2018**  
**Action Points emerged in the Meeting**

**Action Point No.1**

In 19 identified unbanked villages with population above 5000, Banks to open “Banking Outlets” as per the Financial Inclusion Plan, latest by 31<sup>st</sup> December 2018.

**(Action: Allahabad Bank, Andhra Bank, Axis Bank, Bank of Baroda, Bank of India, Bank of Maharashtra, HDFC Bank, IDBI Bank, Indian Bank, Karur Vysya Bank, Punjab National Bank, SBI, Telangana Grameena Bank, UCO Bank, Vijaya Bank)**

**Action Point No.2**

In the 5 identified uncovered villages of LWE affected district of Bhadradri Kothagudem, Banks to open Brick and Mortar branches in their allocated villages latest by 31<sup>st</sup> December 2018.

**(Action: SBI and APGVB)**

**Action Point No.3**

All the inactive BCs to be activated/ or replaced with new BCs, wherever required immediately.

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

**Action Point No.4**

The requests of Banks seeking permission of District Magistrates for recovery of NPAs under Sec 14 of SARFAESI Act / to register properties sold under SARFAESI are to be cleared on Top Priority.

**(Action: Institutional Finance Department, GOT)**

**Action Point No.5**

Banks to achieve targets under Stand-Up India Scheme on priority.

**(Action: All Banks)**

**Action point No.6**

DCC/DLRC meetings to be held quarterly as per RBI guidelines.

**(Action: LDMs)**

<b>21st SLBC Meeting - List of Participants</b>			
<b>Officials - Government of Telangana</b>			
<b>No.</b>	<b>Name (Sri/Smt/Ms)</b>	<b>Designation</b>	<b>Organisation</b>
1	K Rama krishna Rao, IAS	Principal Secretary (Finance)	Govt. of Telangana
2	Rahul Bojja, IAS	Commissioner of Agriculture	Govt. of Telangana
3	Pausami Basu, IAS	CEO, SERP	Govt. of Telangana
<b>SLBC Telangana</b>			
4	Swaminathan J	President SLBC & CGM	State Bank of India
5	U N Narayana Maiya	Convenor SLBC & GM	State Bank of India
6	P Vijaya Lakshmi	Dy General Manager, SLBC	State Bank of India
<b>Officials - Government of Telangana</b>			
7	Mohd Iqbal Hussain	Asst Secretary (Finance)	Govt. of Telangana
8	P Subhodini	Deputy Director(Agriculture)	Govt. of Telangana
9	G Anitha	Asst Director(Agriculture)	Govt. of Telangana
10	M Sree Lakshmi	Jt. Director,Commissioner of Industries Dept.	Govt. of Telangana
11	B Anand Kumar	General Manager, SC Corporation	Govt. of Telangana
12	M A Waheed	Managing Director, TSMFC	Govt. of Telangana
13	K Persis	Regional Manager, TSMFC	Govt. of Telangana
14	M Najimmuddin	Consultant, Agri. Dept.,	Govt. of Telangana
15	Y N Reddy	Director SERP	Govt. of Telangana
16	V Jayanthi	Project Manager, SERP	Govt. of Telangana
17	G Padma	SMC, MEPMA	Govt. of Telangana
18	A Srinivas Rao	Asst. Director, MEPMA	Govt. of Telangana
19	Kanthi Wesley A	Managing Director ,Christian Corp	Govt. of Telangana
20	Dr.E N Nicholas	Jt Director, Tribal Welfare	Govt. of Telangana
21	K Shankar Rao	Dy General Manager, TRICOR	Govt. of Telangana
22	V V S Sai Baba	Dy Director, Dept of Horticulture	Govt. of Telangana
23	A Prem Singh	Dy Director, Dept of Horticulture	Govt. of Telangana
<b>Officials - Government of India</b>			
24	G Venugopal Reddy	Dy Director General	UIDAI
25	N S Deepu	Asst. Director General	UIDAI
26	V Chandulal	State Director	KVIC
27	B Chandra Sekhar	State Director, RSETI	Ministry of RD, Govt. of India
28	B Sreedhar	Asst. Director	MSME-DI, Hyderabad
29	P Sreeja	Regional Manager	National Housing Bank
30	S M Alam	Dy Chief Postmaster	Dept of Posts
31	A Sravan Kumar	Asst Dir General	Dept of Telcom
32	A Bhanu Prasad	Post Asst, GPO	Dept of Posts
33	Bharathi V	C R M	AIC of India
34	Dheeraj Jonnalagadda	Admin Officer	AIC of India
35	M Dhanunjaya	Asst Manager	AIC of India
<b>Reserve Bank of India</b>			
36	Sundaram Shankar	General Manager	Reserve Bank of India
37	M Usha	Asst General manager	Reserve Bank of India
38	D Phani Raj	Manager	Reserve Bank of India
<b>NABARD</b>			
39	Vijaya Kumar	Chief General Manager	NABARD
40	C Udaya Bhaskar	General Manager	NABARD
<b>SIDBI</b>			
41	Sanjay Jain	General Manager	SIDBI



<b>Public Sector Banks</b>			
42	V Venkateswar Rao	Circle General Manager	Andhra Bank
43	G Rajender Reddy	General Manager	Canara Bank
44	S Vijaya Kumar	General Manager	Syndicate Bank
45	Binod Kumar Sarangi	Dy. General Manager	Allahabad Bank
46	Vinod Kumar Upadhya	Dy. General Manager	Bank of Baroda
47	K Srinivas	Dy. General Manager	State Bank of India
48	Joseph Tobias	Dy. General Manager	United Bank of India
49	M Prabhakara Reddy	Zonal Manager	Indian bank
50	R S Bensal	Zonal Manager	Bank of Maharashtra
51	S Lakshmi Narayana	Asst. General Manager	Andhra Bank
52	Sudip Kumar Sahoo	Asst. General Manager	Punjab & Sind Bank
53	I Subba Rao	Asst. General Manager	State Bank of India
54	D Srinivasa Rao	Asst. General Manager	State Bank of India
55	R Rangaiyah	Asst. General Manager	Union Bank of India
56	M Srinivas Rao	Asst. General Manager	Vijaya Bank
57	Rajeev Agarwal	Asst. General Manager	Oriental Bank of Commerce
58	Y Ravindra Nath	Chief Manager	Bank of India
59	N Subrahmanyam	Chief Manager	Central Bank Of India
60	AL Tulasi	Chief Manager	Corporation Bank
61	B Subrahmanyam	Chief Manager	Indian Bank
62	V Rama Krishna	Chief Manager	Indian Overseas Bank
63	BNV Raghunath	Chief Manager	Punjab National Bank
64	G V R Raju	Chief Manager	State Bank of India
65	M Chandra Sekhar	Chief Manager	Syndicate Bank
66	G Sridevi	Chief Manager	UCO Bank
67	Ch Krishna Rao	Senior Manager	Bank of India
68	A K Sahoo	Manager	Indian Overseas Bank
69	P P Sunil Dutt	Manager	IDBI Bank
70	Sarfraj	Asst Manager	Dena Bank
71	Ch Pradeep	Asst Manager	Oriental Bank of Commerce
72	Ramyasri Y	Asst Manager	Vijaya Bank
<b>Private Sector Banks</b>			
73	G Jita Mitra	Dy General Manager	ICICI Bank
74	Prasanth Singh B	Dy General Manager	ICICI Bank
75	Haresh N	Asst General manager	ICICI Bank
76	A Mukundan	Vice President	HDFC Bank Ltd
77	K Vanamali	Vice President	Kotak Mahindra Bank
78	Udaya Shankar	Vice President	RBL Bank
79	B Madhuri	Dy Vice President	Indus Ind bank
80	Y Veera Prasad	Asst. Vice President	Axis Bank
81	Shiv Kumar	Regional Manager	Axis Bank
82	Nand Kishore Piryani	Chief Manager	Dhanalaxmi Bank
83	Jayasekhar Reddy	Chief Manager	Federal bank
84	K V Mathew	Chief manager	ICICI Bank
85	KVS Prasad	Chief Manager	Karur Vysya bank
86	A Lakshmi Narayana	Asst. General Manager	Tamilnadu Mercantile Bank
87	Irappa Jakati	Branch Manager	Karnataka bank
88	S Senthil Kumar	Dy. Manager	City Union Bank
89	K Rama Swamy	Dy. Manager	Yes Bank
90	Gopi krishna G	Branch Head	Bandhan Bank

<b>Regional Rural Banks</b>			
91	V Arvind	Chairman	Telangana Grameena Bank
92	N Venkata Ramana	General Manager	AP Grameena Vikas Bank
<b>Cooperative Banks</b>			
93	Jyothi T	Chief General Manager	TS Cooperative Apex Bank
<b>Lead District Managers</b>			
94	J V S R K Prasad	LDM Adilabad	State Bank of India
95	N Pulla Rao	LDM Bhadradi	State Bank of India
96	P Sreenivas	LDM Hyderabad	State Bank of India
97	N Srinivasa Rao	LDM J S bhupalpally	State Bank of India
98	T V Srinivasa Rao	LDM Jangaon	State Bank of India
99	C Ramesh Kumar	LDM Karimnagar	State Bank of India
100	Ch Chandrasekhar	LDM Khammam	State Bank of India
101	M Chenchu Ramaiah	LDM KS Asifabad	State Bank of India
102	S V Raghavendra Rao	LDM Mahabubabad	State Bank of India
103	G Prabhakar	LDM Mahabubnagar	State Bank of India
104	Suryam	LDM Nalgonda	State Bank of India
105	N Hari Krishna	LDM Nirmal	State Bank of India
106	K Suresh Reddy	LDM Nizamabad	State Bank of India
107	Mohammed Rizwan	LDM Ranga Reddy	State Bank of India
108	P Sumalatha	LDM Vikarabad	State Bank of India
109	TVS Narayana Rao	LDM Warangal (U)	State Bank of India
110	R Nagaraju	LDM Medak	State Bank of India
111	M Ravindra Kumar	LDM Gadwal	Andhra Bank
112	GVBD Hari Prasad	LDM Warangal Rural	Andhra Bank
113	G Ranga Reddy	LDM R Sircilla	Andhra Bank
114	D Prem Kumar	LDM Peddapalli	Andhra Bank
115	G Laxminarayana	LDM Jagtial	Andhra Bank
116	M Raju	LDM Mancherial	Andhra Bank
117	K R K Reddy	LDM Nagarkurnool	Andhra Bank
118	S Lakshmi Prasad	LDM Siddipet	Andhra Bank
119	Y Suresh Kumar	LDM Wanaparthy	Andhra Bank
120	M Bhujanga Rao	LDM Medchal	Canara Bank
121	K Nagarjuna Babu	LDM Yadadri	Canara Bank
122	D Mohan Reddy	LDM Sangareddy	Syndicate Bank
123	K Siva Prasad	LDM Kamareddy	Syndicate Bank
<b>SLBC Department</b>			
124	J B Subrahmanyam	Asst. General Manager	State Bank of India
125	AVDV Prasad	Chief Manager	State Bank of India
126	J Venkateswara Rao	Manager	State Bank of India
127	PVRL Kalpana	Dy Manager	State Bank of India
128	M Narsimham	Dy Manager	State Bank of India

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