

Proceedings of 9th Meeting of State Level Bankers' Committee of TELANGANA

Held on
07.01.2016 - 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 07TH JANUARY 2016 AT HEAD OFFICE, STATE BANK OF HYDERABAD.

9th review meeting of STATE LEVEL BANKERS' COMMITTEE, Telangana for the quarter ended September 2015 was held on 07th January 2016 at Auditorium, Head office of State Bank of Hyderabad.

Hon'ble Minister for Finance, Government of Telangana Shri.Eatala Rajendra Shri.Pradeep Chandra, Special Chief Secretary Finance, Shri.K.Ramakrishna Rao, Secretary Finance of Government of Telangana, Shri.R.N.Dash, Regional Director Reserve Bank of India, Shri.V.V.V Satyanarayana, Chief General Manager, NABARD, Shri.G.J.Raju, General Manager, RBI , seniors 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: **Shri.Santanu Mukherjee** extended a warm welcome to Shri.Eatala Rajender, Hon'ble Minister for Finance, Telangana State, Special Chief Secretary Shri.Pradeep Chandra, Secretary Shri.K.Ramakrishna, officials of Government of Telangana, Shri.R.N.Dash, Regional Director RBI, Shri.V.V.V.Satyanarayana, Chief General Manager, NABARD, Shri.G J Raju, General Manager, RBI fellow-bankers, other members and invitees to the 9th SLBC meeting. He wished all a happy and prosperous New Year. He said that pursuant to issuance of GO on 24.11.2015 by Government of Telangana declaring seven districts of the State as drought affected, SLBC has advised the concerned LDMs to conduct special DCC meetings to put in place, the relief measures as per the guidelines circulated by Reserve Bank of India.

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

- A total of 4966 bank branches including 1735 in Rural and 1158 in Semi-urban areas are functioning in the State.
- Total Advances of the banks are at Rs.350884.88 crores with a growth of Rs.2202 crores during the quarter.
- CD ratio of the State at 103.89% is one of the highest in the country.
- Priority sector advances constitute 32.94% of total advances of the banks in the State.
- Agriculture advances at Rs.52102.90 crores constitute 14.85% of total advances.

- Outstanding loans to MSME sector are at Rs.35837.48 crores
- Outstanding Educational Loans are at Rs.3239.95 crores
- Outstanding Housing loans are at Rs.17569.01 crores

Disbursements during the year:

- Banks have disbursed Rs.11636 crores under Priority sector loans during the quarter. 51.89% of annual targets under Priority sector (target Rs.57320.23 crores) have been achieved by banks as at the end of 30th Sept 2015.
- Banks have lent short term production loans of Rs.12939 crores under Kharif 2015-16 and achieved 72% of the targets. The data received from banks indicate there is sluggish demand for loans under Rabi also on account of the drought conditions prevailing in major parts of the State.
- Banks have lent Rs.1673 crores to Micro and small enterprises during quarter and 84% of annual targets (target Rs.11020 crores) have been achieved as at the end of 30th Sept 15.
 - ❖ During the six months upto Sept 15, Rs.7271 crores were disbursed to borrowers under 'Weaker Sections' category,
 - ❖ During the six months upto Sept 2015, Rs.1275 crores disbursed to borrowers under "Minorities" category.
 - ❖ During the six months upto Sept 2015, Rs.2367.34 disbursed to borrowers under SC/ST category.
 - ❖ During the six months upto Sept 2015, Rs.5918 crores disbursed to women borrowers.
 - ❖ Banks in the state have so far lent Rs.2350 crores to the borrowers under Shishu, Kishore and Tarun schemes of Pradhan Manthri Mudra Yojana.

Financial Inclusion: He said that 45 FLCCs sponsored by banks across the Districts are conducting Financial Literacy camps in the villages. He said that prima facie there appears to be a need to improve the literacy drive and requested the Government of Telangana to instruct village level functionaries to assist the FLCC counselors in conducting the Financial Literacy Camps to enable the benefits of financial literacy to reach maximum rural folk.

He said that banks have so far opened 77.52 lakh accounts under PMJDY, of which 61.94 lakh accounts (80%) are provided with RuPay Cards and 51.02 lakh (66%) are seeded with Aadhaar. The share of zero balance accounts under PMJDY has come down to 34.74% which further needs to be brought down. He requested the banks as well as the LDMS to make it a point to spread awareness on the need to activate and keep the accounts activated to continue to get the insurance coverage, in a big way through the Financial Literacy Camps being conducted by FLCCs.

As far as the Financial Inclusion Plan is concerned, all the villages with population below 2000 in

the State were covered with banking channels. However, RBI vide circular dated 31st December 2015 advised SLBC to identify villages with population above 5000 without a bank branch and allot to commercial banks (including RRBs) for opening of branches before 31st March 2017. Telangana is having 258 such villages and the allotment of villages to the concerned banks as per new FIP is being done.

He further said that MUDRA campaign to fund the unfunded launched by Hon'ble Prime Minister of India is progressing in the State. So far loans amounting to Rs.2350 crores as against a target of Rs. 4557 crores have been sanctioned to 276599 borrowers under the three schemes i.e Shishu, Kishore and Tarun.

RSETIs: President SLBC said that 7 RSETIs of State Bank of Hyderabad and 2 of State Bank of India are functioning in the State.

He said that allotment of land by Government to the RSETI at Khammam is pending for long, due to which construction of the building could not be taken up and there is a possibility of Ministry of Rural Development, Government of India withdrawing the grant sanctioned for construction of the building. He requested the concerned authorities in the Government to look into this aspect and allot land at an early date.

Vaddi Leni Runalu: He said that for the Kharif 2014-15 banks have implemented the Vaddi Leni Runalu scheme as advised by the Agriculture Department, Government of Telangana. Though the VLR scheme guidelines envisage reimbursement of interest passed on to the farmers' accounts, within a day to Banks, many banks have represented that there has been a delay of 2,3 months in getting the reimbursement from the Government. He requested the Special CS (Fin) and Secretary Agriculture to look into the matter and release VLR claims at an early date.

Shri.Eatala Rajender, Hon'ble Minister for Finance, Government of Telangana:

He stated that Telangana State is growing with a growth rate of 30% in some areas and an overall growth rate of 15 to 16% in all sectors, which is a very good sign. He further stated that if there is no drought in the State, the growth rate would have been still higher. He felt that growth rate is mainly dependent on 2 to 3 aspects viz Stable Government, Good Governance, and Government's ability to reduce the disparities, and said that the Telangana Government has shown a good sign in all the three areas.

He stated that the State Government has taken up crop loan waiver scheme as per the election manifesto and Government has made a crop loan waiver of Rs.15,000 crores. He appreciated the

role played by the banks in implementation of crop loan waiver scheme.

He stated that in the Telangana State, the suicidal deaths of farmers have come down when compared to other States in India because of the measures taken by the Government. He further stated that the Government has released two installments of debt waiver amount and is committed to release the remaining two installments also, but felt that the Government has faced criticism from the farmer beneficiaries despite undertaking waiver of crop loans, which was not at all expected. He requested all the bankers to be liberal in providing loans to farmers and see that the farmers do not face any difficulty. He further requested that bankers are also having social responsibility and not to view all from the angle of profitability only. He stated that lakhs of accounts have been opened in the rural areas under Prime Minister Jan Dhan Yojana Programme and there appears to be shortage of staff to serve the new customers. He requested the banks to strengthen the staff position in rural branches.

He advised all the Banks not to encourage middlemen/brokers in sanctioning of loans and there must be a systematic approach in sanctioning of the loans. He advised all the banks to play an important role in extending loans to S.Cs., S.Ts., B.Cs., and other weaker sections under various Government Sponsored Schemes. He said that the Telangana State Government is now providing subsidy upto 80% to various Government Sponsored Schemes with an intention of helping poor people and requested all the banks to achieve 100% targets of Government Sponsored Schemes. He stated that bankers have to play a very important role in selection of the candidates for Government Sponsored Schemes as they will have an idea of candidates and activities than Government authorities and Bankers have to play vital role at the time of selection of the candidates and without any security or guarantee banks have to sanction loans under Government sponsored schemes. Hoping for good rains next year, he advised all the bankers to sanction crop loans to all the farmers without waiting for release of the third installment of waiver amount by the State Government. He advised all the Banks to help the poor farmers in view of the drought conditions prevailing in the State and take all the steps required as per the directives given by RBI. With regard to claims lodged by the banks for VLR, he said that Government will release the amounts soon. He requested all the banks to extend their support in development of the Telangana State.

Shri.Pradeep Chandra, Special Chief Secretary, Finance, Government of Telangana: He said that he is very happy to note that SLBC meetings are being conducted on a regular basis. He felt that there are two important issues needs discussion in the agenda one of which is the crop loan waiver scheme to farmers extended by the Telangana State Government. He stated that it is the motive of the Government that each and every genuine farmer gets the benefit and fraudsters are

kept away from the benefit. He said that Government has decided to do a detailed audit of the debt waiver accounts of all the banks to ensure ineligible farmers are left out from the list for the next installment that is going to be released by the Government. He expressed that Government is of the firm opinion that benefit should go only to eligible farmers and if any ineligible farmer gets benefit, then Government will take suitable action against such erring branch managers which the Government did not think of in the past. He requested all the controllers of banks to advise their branch managers to cooperate with the Government in conducting the investigation. He said that drought conditions prevailing in the State is another major issue and requested all the bankers to keep their data ready for claiming insurance from the insurance companies and to credit the same to the farmers accounts. He requested all the bankers to help the farmers by converting the present crop loans in to term loans as per the directives of RBI only at the request of farmers and sanction fresh crop loans to them in the next crop season. He assured the banks that the VLR issues will be settled by the Government very soon. He further informed that he had attended a Parliamentary Committee in the morning on sanction of loans to SC and ST borrowers and weaker sections, where serious remarks have been made by the Parliamentary Committee for not reaching the targets fixed by the Governments. He further stated that financing one SC/ST entrepreneur per one branch is not a big problem for the banks to achieve and if all the banks achieve this target it will be helpful to number of entrepreneurs in the State and he requested all the banks to prepare a book with the particulars of loans sanctioned under this programme and place the same before SLBC in the next meeting.

The Convenor thanked Sri Pradeep Chandra for assuring the banks about release of VLR claims and also assured him that banks in the State will help the farmers in the drought scenario as per the directives of the RBI.

Shri.R.N.Dash, Regional Director, RBI, said that as proposed in the Agenda notes, credit growth in the State was subdued and there was a marginal decline in priority sector credit. He stated that there was a need for further study in this regard and requested SLBC to study and find out reasons for decline in the credit growth to non agriculture sector. He further stated that CD ratio was on higher side and proper credit discipline was needed to maintain that level. He advised all the banks to follow credit discipline meticulously, otherwise it would be difficult to contain NPAs which was a concern to all the banks and RBI. He advised all the banks to properly monitor all the NPA accounts and make efforts at recovery/upgrading the same.

He also advised all the banks to improve investment credit in agriculture sector and suggested that an action plan be drawn by the banks to achieve this if necessary, by setting up a sub-committee of SLBC.

He further said that RBI had seen excellent cooperation between the banks and State

Government in respect of Financial Inclusion and FLCs and expressed concern that some of BCs were not functioning properly. He informed that RBI had issued a circular advising SLBC to ensure that there was a brick and mortar branch to provide support to a cluster of BC units at a reasonable distance of 3-4 kilometres. He further stated that SLBCs were recently advised to identify villages with population of above 5000 without a bank branch of a scheduled commercial bank and to allot the identified villages among scheduled commercial banks including RRBs for opening of branches before 31.03.2017.

He further stated that RBI had conducted a meeting with Banks and the State Government to discuss issues relating to fake pattedar pass books and urged the State Government to complete digitalization of land records in the State to allow the banks to create their charges which will help the banks in addressing the menace of fake pattedar pass books.

He stated that conducting of DCC / DLRC meetings at ground level was very important under Lead Bank Scheme which enabled the banks and government officials to sit across the table and sort out the issues. He felt that DCCs had to take pro-active steps to solve the problems at local level.

Shri.V.V.V.Satyanarayana, CGM, NABARD stated that the growth in deposits and advances in the State over June, 2015 as well as the achievement under priority sector advances vis-a-vis ACP targets at 51% is good. He said that priority sector constitute 38% of total credit as against the RBI norm of 40% and advised all the banks to take steps to achieve the same. He advised all the banks to have a focus on lending to agriculture sector. He suggested the State Government to speed up completion of digitalization of land records and allow the banks to create their charge on line. He advised banks to actively participate in the Start Up India programme announced by Hon'ble Prime Minister wherein 4966 branches in the State have to sanction one loan to a dalit and advised all the banks to achieve this target. He informed the banks that NABARD is having funds to help the banks in opening FLCs in rural areas and advised all the banks to utilise the same. He has also advised all the banks to actively participate in completing the targets fixed under PMJJBY, PMSBY, APY Schemes and MUDRA Scheme.

Shri.V Sivasri, Convener SLBC, has taken up the agenda items for discussion.

Confirmation of minutes of earlier meeting: The minutes of 8th SLBC meeting held on 4th September 2015 and other meetings held during the quarter were circulated to members of SLBC, LDMs and Govt. Departments concerned.

These minutes were taken as approved, as no amendments were received for amendments by SLBC.

The following agenda items were also discussed.

1. Many banks have sanctioned auto rickshaws (3 wheelers) during the period Sept., 2013 to Nov. 2013 under SRTO scheme as per Govt. of Andhra Pradesh GO No. 90 dated 5th Sept., 2012' GO No. 133 dated 24th Nov. 2011 and letter from Transport Commissioner dated 13th Sept., 2012.

Some of loans have turned into NPA category and the banks have seized the vehicles. When banks have approached RTA authorities for Fresh Registration Certificates, it is informed that as per Govt. of Andhra Pradesh GO dated 13th Sept., 2012 the lock in period of three years is stipulated for transfer of the vehicle. As the time lapses, the condition of the seized vehicles will deteriorate and they do not fetch good value in the auction.

He requested Government of Telangana to advise the concerned department to issue FRCs in the above mentioned cases.

2. Advisory board of Financial Inclusion Fund has approved proposal for extending support for setting up of Solar powered VSAT connectivity to Kiosk/Fixed CSPs to address the issue of connectivity as also power supply in Sub Service Areas. The list of SSAs having connectivity issues which can be supported under the scheme as shared by DFS has been sent to all the banks. In case there are SSAs which are not covered in the list but have connectivity issues, they can also be supported if the banks are interested and subject to clearance of SLBC regarding SSA and lack of connectivity.

Banks have been advised to forward requests if any so as to reach NABARD Regional Office before 31st January 2015, so that the implementation is complete by 31st March 2016.

3. A communication has been received from National Director for RSETIs that Ministry of Rural Development has advised the State Governments to ensure that the Directors of RSETIs are invariably invited to DCC and DLRC meetings held under Lead Bank Scheme at the District Level.

Lead District Managers are advised to comply.

4. Inclusion of members in the SLBC meetings:

M/s. Sa-Dhan is a largest association in Microfinance Sector with institution membership of 245 comprising various legal entities. Sa-dhan is also the Self Regulatory Organization recognized by RBI. It is also having membership in Andhra Pradesh SLBC before separation of the State. Some of the members of Sa-dhan are also operating in various districts of Telangana and requested

SLBC to include Sa-Dhan as a member of Telangana also for attending the SLBC meetings. Convener proposed to call M/s Sa-Dhan for the future SLBC meeting as an invitee.

5. One Stop Shop (OSS) Centers under TRIGP – Allotment of Gram Panchayats for BC Operations:

CEO, SERP, Govt. of Telangana, has requested APGVB to allot 276 Grampanchayat Centers with the population of 5000 and above, where the broadband connectivity is available, to enable them to proceed with the procurement of Hardware and make other necessary arrangements i.e., identifying BCAs, training, internet connectivity, etc. for establishing 'One Stop Shops (OSS) with Stree Nidhi as Business Correspondent. It is also proposed to make the payments of Social Security Pensions (SSP) and MGNREGS wages through these OSSs. APGVB said that it is in a position to provide banking services in all the service area villages through the Bank Mithras and has already started making DBT payments wherever the amount has been released to the customers of the Bank as per the guidelines issued by Govt. of India.

Convener said that in view of the new Financial Inclusion Plan for villages with population of 5000 and above, the issue needs to be deliberated separately among the stakeholders.

Later, NABARD has made a brief power point presentation on Area Development Schemes.

Shri T.V.Reddy, Dy.General Manager, State Bank of India said that the Vaddi Leni Runalu claims are pending for a long time and the system of claims and reimbursement needs to be revisited. Further the process adopted for collecting and remitting insurance premium to Agri Insurance Company also needs a revision as significant gaps in remittance of insurance premium as well credit of insurance claims to farmers accounts are found. He requested for expedition of allotment of site for RSETI at Mahabubnagar.

Village Connect: Rural and Semi Urban branches : On the lines of what is implemented in Andhra Pradesh, he requested to consider joint visits by Branch team and local Govt authorities (Revenue/ Agriculture) to a designated village on every Wednesday at 4:00 pm.

Shri.Pradeep Chandra, Special Chief Secretary Finance said that the modalities for any change in VLR claim procedure may be discussed in a sub committee in which officials from Finance Department would also join.

Shri.Santanu Mukherjee, President SLBC agreed to form a subcommittee to discuss the issues.

Action Points emerged:

- ✓ Government of Telangana is requested to expedite reimbursement of VLR claims of the banks
- ✓ Government of Telangana is requested to expedite allotment of land for the RSETI at Khammam & Mahabubnagar.
- ✓ Government of Telangana is requested to help the banks in recovery of chronic dues especially in Government sponsored schemes.
- ✓ Government of Telangana is requested to advise the Transport Department to issue Fresh Registration Certificates (FRCs) to Banks for the seized vehicles in respect of three wheeler loans sanctioned during Sept 2013 to November 2013.
- ✓ Government of Telangana to advise Stree-Nidhi to convene a meeting of involving banks to sort out the issues.

{Action: Government of Telangana}

- ✓ All banks are advised to encourage term lending in Agriculture to improve capital formation.
- ✓ Banks are advised to forward requests for VSAT connectivity in SSAs if any so as to reach NABARD Regional Office before 31st January 2015.
- ✓ Banks to achieve the lending targets under Government sponsored schemes/ finance to SC-ST beneficiaries.

{Action: All Banks}

- ✓ Ministry of Rural Development has advised the State Governments to ensure that the Directors of RSETIs are invariably invited to DCC and DLRC meetings
- ✓ As per the new Financial Inclusion Plan for opening of public sector bank branches (including RRBs) in villages with population of 5000 and above where no PSB branches are functioning, allotment of villages to banks to be completed and submitted to SLBC by 15th January 2016.
- ✓ DCC and DLRC meetings are to be conducted as per the scheduled drawn at the beginning of the financial year.

{Action: Lead District Managers}

The meeting ended with vote of thanks by Shri.V.Sivasri, Convenor, SLBC.



General Manager & Convener
SLBC Telangana

LIST OF PARTICIPANTS - 9th SLBC Quarterly Review Meeting on 07.01.2016

S.No.	Name (Shri./Smt./Ms.)	Designation	Organisation
1	Eatala Rajender	Minister for Finance, Telangana State	Govt. of Telangana
State Government			
2	K Pradeep Chandra IAS	Spl. Chief Secretary	Govt. of Telangana
3	K Ramakrishna Rao IAS	Secretary (IF)	Govt. of Telangana
4	G D Priyadarshini IAS	Commissioner of Agriculture	Govt. of Telangana
5	Ch V Sai prasad	Joint Secretary, Finance	Govt. of Telangana
6	B N S Satyanarayana	Nodal Officer (PMEGP)	Govt. of Telangana
7	B Ratan Kumar	Asst. Director O/o Director of Handlooms & Textiles	Govt. of Telangana
8	M Madan Mohan Rao	Asst. Director, Sericulture Dept.	Govt. of Telangana
9	K Nirmala	Superintendent, O/o Commissioner Horticulture	Govt. of Telangana
10	M Najamuddin	Consultant, Agri. Dept.	Govt. of Telangana
11	S Geetha	Asst. Director, Agri. Dept.	Govt. of Telangana
12	D V Rao	Asst. Director, Handlooms & Textiles Dept.	Govt. of Telangana
13	M Ramesh	Project Manager, SERP	Govt. of Telangana
14	K Veeramallu	Dist. Project Manager, SERP	Govt. of Telangana
15	Mohd Iqbal Hussain	Section Officer	Govt. of Telangana
Govt. of India			
16	Anupama Sanghi	Director, TERM, O/o DDG, DOT, Hyderabad	Govt. of India
17	A Sraavan Kumar	ADG, TERM O/o DDG, DOT, Hyderabad	Govt. of India
18	D Hanumantharaya	Director, NCSC	Govt. of India
SLBC			
19	Santanu Mukherjee	Managing Director & President of SLBC	SLBC Telangana, SBH
20	V Sivasri	General Manager & Convener, SLBC	SLBC Telangana, SBH
RBI			
21	R N Dash	Regional Director	Reserve Bank of India
22	G J Raju	General Manager	Reserve Bank of India
NABARD			
23	VVV Satyanarayana	Chief General Manager	NABARD
24	Toolika Pankaj	General Manager	NABARD
25	Dr Subhash Chandra	Deputy General Manager	NABARD
26	G Ramesh Kumar	Asst. General Manager	NABARD
Public Sector Banks			
27	Ajoy Naqib	General Manager	State Bank of Hyderabad
28	M Satyanarayana Reddy	Deputy General Manager	Andhra Bank
29	N Ram Babu	Deputy General Manager	Bank of Maharashtra
30	P Sundarayya	Deputy General Manager	Indian Bank
31	R K Arya	Deputy General Manager	State Bank of Hyderabad
32	T V Reddy	Deputy General Manager	State Bank of India
33	G V Ramanadham	Deputy General Manager	UCO Bank
34	W T Das	Asst. General Manager	Corporation Bank
35	Ch Poorna Chandra Rao	Asst. General Manager	Indian Bank
36	P Venkata Rao	Asst. General Manager	State Bank of India

37	K V Ramana	Chief Manager	Andhra Bank
38	T Varalakshmi	Chief Manager	Bank of India
39	K Kiran Kumar	Credit Manager	Bank of India
40	N Jai vittal	Chief Manager	State Bank of Hyderabad
41	V Krishna Prasad	Chief Manager	Syndicate Bank
42	M S Rama Mohan Rao	Chief Manager	Vijaya Bank
43	K Ram Mohan Rao	Divisional Manager	Canara Bank
44	Jaya T	Senior Manager	Corporation Bank
45	N S P Reddy	Senior Manager	Bank of Baroda
46	PR Sarma	Senior Manager	UCO Bank
47	Arvind Kambar	Zonal Manager	Dena Bank
48	Y Siva Kiran	Manager	Allahabad Bank
49	Sampurna Kumar Swain	Manager	Indian Overseas Bank
50	Ch Surendar Babu	Manager	Oriental Bank of Commerce
51	D Mitra Sudhama	Manager	State Bank of Hyderabad
52	T S Pradeep Kumar	Manager	Syndicate Bank
53	R Ranjan	Deputy Manager	State Bank of Hyderabad
54	S Jyothsna	Asst. Manager	Bharatiya Mahila Bank
55	Nibedita Mohanty	Agri Officer	Canara Bank
56	N Chaithanya	Agri Officer	Punjab National Bank
Regional Rural Banks			
57	B R G Upadhyay	Chairman	TGB
58	V Raghunath Reddy	Chief Manager	APGVB
Private Sector Banks			
59	A Mukundan	Vice President	HDFC Bank
60	Y Veera Prasad	AVP	Axis Bank
61	B V Prasad	Regional Head-ARB	Kotak Mahindra Bank Ltd
62	V Naga Ramesh	Asst. General Manager	Lakshmi Vilas Bank
63	P V S Sudarsan Rao	Senior Manager	Federal Bank
64	R Raghunath	Chief Manager	Dhanalaxmi Bank
65	Srinivas Gowlapalli	Chief Manager	ICICI Bank
66	Mathew K V	Chief Manager	ICICI Bank
67	G B Narasimha Charyulu	Manager	Catholic Syrian Bank
68	Sandhya G R	Manager	South Indian Bank
69	Rajshekhar M G	Manager - Agri	Karur Vysya Bank
70	Ambily Antony	Officer	Karnataka Bank
71	P Venkata Giridhar	Agri Officer	Tamilnad Mercantile Bank
Cooperative Banks			
72	T Jyothi	General Manager	TSCAB
SIDBI			
73	S Nalini	Manager	SIDBI

Lead District Managers			
74	R Barma Naik	Lead District Manager, Adilabad	State Bank of Hyderabad
75	N V N S Nageswar Rao	Lead District Manager, Hyderabad	State Bank of Hyderabad
76	D A Chowdary	Lead District Manager, Karimnagar	State Bank of Hyderabad
77	M Srinivas	Lead District Manager, Khammam	State Bank of Hyderabad
78	V Pardhasaradhi	Lead District Manager, Mahabubnagar	State Bank of India
79	S V Ramana Reddy	Lead District Manager, Medak	State Bank of India
80	N C Sridhar	Lead District Manager, Nalgonda	State Bank of Hyderabad
81	P Venkateshwarlu	Lead District Manager, Nizamabad	State Bank of Hyderabad
82	VVN Sastry	Lead District Manager, RR Dist	State Bank of Hyderabad
83	A Sai Prasad	Lead District Manager, Warangal	State Bank of India
Insurance Companies			
84	V V S Rao	Chief Manager	AIC of India
85	S Thomas	Divisional Manager	LIC of India
SLBC			
86	J B Subrahmanyam	Asst. General Manager	SLBC Telangana, SBH
87	K H K Balaji	Manager	SLBC Telangana, SBH
88	M Ravi Kumar	Manager	SLBC Telangana, SBH
89	J Venkateswara Rao	Deputy Manager	SLBC Telangana, SBH

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