

**Minutes of the 22nd SLBC Quarterly Review Meeting**

**held on the 12<sup>th</sup> Mar, 2019**

**@ 03.00 PM, at “Kohinoor” Hall, Hotel Taj Deccan, Banjara Hills, Hyderabad**

The 22nd Quarterly meeting of State Level Bankers’ Committee, Telangana to review the performance of banks for the quarter ended Dec, 2018 was held on 12<sup>th</sup> Mar, 2019 at “Kohinoor” Hall, Hotel Taj Deccan, Banjara Hills, Hyderabad.

**Sri J Swaminathan, Chief General Manager SBI & President, SLBC** extended a warm welcome to Sri Sandeep Sultania, IAS, Secretary(IF), Government of Telangana, Sri Rahul Bojja, IAS, Commissioner(Agriculture), Government of Telangana, Sri Subrata Das, Regional Director, Reserve Bank of India, Hyderabad, Sri K. Surender Singh, Deputy Secretary, DFS, Govt. Of India, Sri Vijaya Kumar, Chief General Manager NABARD, Sri Sundaram Shankar, General Manager, Reserve Bank of India, Senior Officials of Public and Private Sector Banks/FIs, Senior Officials from Government of Telangana.

**Detailed list of participants is annexed.**

Sri Swaminathan. J, CGM, SBI & President, SLBC said that banks achieved good growth Rs.20,091 crores in Deposits and Rs. 35,005 crores in Advances during the current year. He said that the CD ratio of banks increased from 117.99 % to 119.05% during the Quarter.

He further stated that:

- The issues involving policy decisions are taken up in the SLBC quarterly meeting and all other operational issues were discussed at length as per RBI guidelines in the Sub Committee meetings on Financial Inclusion, Agriculture and MSME.
- As far as lending under Short Term Crop loans is concerned, disbursements under Rabi were lower at Rs.5,226 crores i.e an achievement of 30% up to the end of December 2018. However as the end of February 2019, Banks have disbursed Rs.9772 crores, 63.71% of target, which will improve further.
- Non availability of digitized land records and the proposed Dharani Portal, for recording the loan details, has become a stumbling block for the banks to on board new farmers or to extend fresh short term crop loans.
- Banks have done fairly well and surpassed the targets in the ‘100 days MSME Outreach Programme’ launched by Govt. of India from 02<sup>nd</sup> November 2018 and later extended up to 28<sup>th</sup> February 2019 for which three districts Hyderabad, Rangareddy and Karimnagar in our State were identified.

- SLBC to get separate data on “OD under MUDRA Scheme in PMJDY accounts” from Banks to have a realistic picture on average size of loan extended to Micro enterprises.
- Under the Financial Inclusion Plan to cover the villages with population above 5000 and which do not have a branch of a Scheduled Commercial Bank, out of the total 255 villages identified and allocated, 242 villages so far were covered by Banks leaving 13 villages to be covered, which can be covered with Banking Outlets as per RBI's revised guidelines on Branch Authorization Policy. Sub Committee on FI has resolved that these uncovered villages will be covered with Banking Outlets by the allottee banks before 31<sup>st</sup> March 2019. The SLBC convenor will review the position and take all steps to ensure that the remaining 11 villages are covered with banking outlets as early as possible.
- Ministry of Agriculture, Govt. of India launched a special drive to saturate the farmers under KCC scheme in camp mode. In this connection, LDMs, in co-ordination with the Banks are holding camps in their respective districts and confident of achieving 100% saturation.
- Pending reimbursement claims of Banks under Vaddi Leni Runalu (VLR) / Pavala Vaddi (PV) amounting to approx. Rs.769 crores is a concern for Banks, as Banks are out of funds for more than 2 years. Government of Telangana is requested to release funds immediately as the outstanding amounts are likely to be subjected to provisioning norms of RBI.

Later, a detailed presentation of the performance of Banks was made by **AGM-SLBC**.

**Sri Subrata Das, Regional Director, RBI** said that this is the first meeting being attended by him in State of Telangana and made the following observations on the performance of Banks:

- While the CD Ratio is high, none of the parameters set for compliance under priority sector (Agriculture and Micro enterprises) and its sub-sectors have been met by the Banks.
- Under Priority Sector, Banks have to focus more on lending to Agriculture sector, which constitutes 14.14% of total advances as against a benchmark level of 18%. Similarly, lending to Micro enterprises out of MSME constitute 4.59% against benchmark level of 7.50% as at the quarter ended December 2018.
- As there was some contraction in the YOY growth in lending to Micro Enterprises, Banks to strive and achieve benchmark level.
- Share of Priority Sector lending out of total advances is at 33.75% against benchmark target of 40%. The higher CD Ratio of 119% indicated more credit flow to Non-priority Sector.
- Performance of some Banks under PMEGP is not acceptable. Controllers of Banks to bestow their attention to achieve the targets before 31<sup>st</sup> March 2019.
- Controllers of Banks to bestow their personal attention to step up their lending under Priority Sector and ensure that benchmark levels are achieved by 31<sup>st</sup> March, 2019.

- VLR interest claims of Banks are yet to be reimbursed by Govt. of Telangana. Banks need to make provision in this regard as per the extant provisioning norms, which will impact their profits. Shri Sandeep Sultania, Secretary (IF) was requested to take up the issue with the department concerned for release of the VLR /PV dues before the end of March, 2019.
- Banks to focus and resolve the issues related to opening Brick and Mortar branches in LWE District of Bhadradi, as also on opening of Banking Outlets in villages with population 5000 and above and activation of inactive BCs on financial inclusion front.
- Banks to take necessary steps to implement recent RBI guidelines on restructuring of MSME loans up to Rs.25 crore, Interest Subvention for MSME loans and raising of limit of collateral free agriculture loans from Rs.1.00 lac to Rs.1.60 lacs.
- KCC now will include fishery and animal husbandry. Controllers of banks to ensure that these instructions are scrupulously implemented at Branch level.
- NABARD has released State Focus Paper and PLPs for the year 2019-20. It is time for finalization of Annual Credit Plan of Banks. The State Government Schemes formulated for development of various sectors, which require banks linkage, should be assimilated in ACP.
- RBI instructed that Banks business targets should be aligned with the Annual Credit Plan targets at all levels viz. State, district, block and branch levels.
- Out of MSME lending, major share is that of Medium enterprises. Controllers of Banks to focus on lending to Micro enterprises, which constitute Mudra Loans, where again average ticket size needs to be improved. Controllers of Banks expressed that OD under MUDRA Scheme in PMJDY accounts which is a part of lending under Micro enterprises may be one of the reasons for low average ticket size of the Micro enterprises.
- Banks to ascertain the reasons for high level of NPAs in MSE Sector and to have a mechanism for recovery of overdues and NPAs in Government Sponsored Schemes in co-ordination with the State Government departments at District Level.

**On the FIP to cover the villages with population above 5000, Sri Venkateswara Rao, Circle GM, Andhra Bank** said that the villages allocated to Andhra Bank are not in their service area and Banking Outlets cannot be opened.

**Sri Subrata Das, Regional Director, RBI** advised that villages with population of 5000 above have been allotted to Banks for opening of Banking Outlets in 2015 based on the recommendations of District Level authorities and Banks at this stage cannot take a plea that they do not have any presence in those identified places. He advised Banks which were allocated the unbanked villages to open Banking Outlets at all 13 identified centres that were pending, before 31<sup>st</sup> March 2019.

**Convenor-SLBC** further said that at the time of allocation in the year 2015, these villages were supposed to be covered by Brick and Mortar branches only. Later in terms of RBI's revised guidelines on Branch Authorisation Policy, Banks were given option to cover with Banking Outlets.

**Shri Shankar, General Manager, RBI said that**

- There are 77 inactive BCs as at the end of December 2018 to be activated immediately.
- Banks to undertake visit to all BCs once in a month and review their performance.
- BCs which are inactive for more than 30 days to be looked into and suitable remedial measures i.e. either making them active or replacing them with new BCs is to be done. Banks to submit a list of BCs inactive for more than 30 days at monthly intervals to SLBC/RBI.
- Out of 78 FLCs in the State, 57 FLCs are sponsored by DCCBs whereas all commercial Banks together have sponsored only 21 FLCs.
- There is a need for Commercial Banks to improve their participation in this initiative and ensure opening of more fixed FLCs and covering of all reorganized Districts of the State to promote Financial Literacy activities to the full extent.
- In Vikarabad district a pilot project of RBI on Financial Literacy is going on.
- As delayed submission of data by Banks was causing undue delay in conducting the SLBC/Sub-committee meetings, the SLBC convener banks should strictly adhere to the calendar of meetings which should clearly specify the cut-off dates for submission of data by banks. On expiry of the cut-off date, the meeting agenda should be finalised and circulated in advance without waiting for the data from defaulting banks. The matter should, however, be taken up with the defaulting banks in the SLBC meeting.

On the issue of Inactive BCs, Controllers of Banks clarified that out of 77 inactive BCs, most of them are on account of connectivity issues. Banks assured that all efforts will be taken to make these BCs active and operational by 31<sup>st</sup> March, 2019.

**Sri Chandulal, State Director, KVIC** said that during the year 2018-19, achievement in no. of projects is 1477 (51%) with Margin Money achievement of Rs.51.08 Cr (70%) against a target of 2,900 projects and Margin Money outlay of Rs.72.51 cr. He said that about 12,000 applications have been received by banks during the current financial year and only 2,900 applications have been considered for sanction leaving around 5,480 applications pending with Banks. He said that some banks have not sanctioned any loan under the Scheme during the year. He requested Controllers of Banks to focus on the issue and consider all eligible applications for sanction and grounding before 31<sup>st</sup> March 2019.

**Convenor-SLBC** said that as per the guidelines in vogue, and in view of the on-line application module, targets are not fixed for the Banks. Applicant has a choice to choose any bank of his choice which is creating a situation where 2, 3 banks are receiving major chunk of applications, whereas majority of banks are receiving very few / no applications.

**Sri Subrata Das, Regional Director, RBI** advised that the representatives of Kotak Mahindra Bank and Axis Bank which had not sanctioned any loan under PMEGP, may appraise the reasons for the pending position to RBI in person by 20<sup>th</sup> March 2019.

**DGM (FI&MF), SBI** said that pending dues in respect of RSETIs have been settled by Govt. of India to SERP and SERP has to reimburse to banks.

**Ms Pousami Basu, CEO, SERP** said that dues in respect of RSETIs are yet to be received **from Govt of India and** assured the forum that the matter of pending dues of Rs.800.18 lac (SBI Rs. 731.41 lac & Andhra Bank Rs.68.77 lac) from Government of India will be taken up once again for early release of the amount. She said that reimbursement of the expenditure related to candidates trained over and above the approved strength is yet to be approved/ clarified by the Government of India.

**Shri Kishan Rao, AS of CCLA Department, Govt. of Telangana** said that Revenue Department has initiated necessary steps to make Dharani portal and the OTP based access for Banks to Dharani portal, available w.e.f 19<sup>th</sup> March, 2019.

**Shri UNN Maiya, General Manager & Convenor, SLBC** advised representative of ICICI Bank to submit the data to SLBC as per the standard format circulated by SLBC since the data submitted by the ICICI Bank is not matching with the requirement of SLBC.

**Sri Vijaya kumar, CGM, NABARD** appreciated Banks on achieving the targets under MSME. While deliberating on Doubling of Farmers Income by 2022, he said that :

- NABARD has identified 7 activities (Per drop more crop, provision for quality seeds, storage facilities, marketing, value chain mechanism etc.,).
- Identification of district wise activity is needed for focused development.
- 364 rural godowns were constructed under Warehouse Infrastructure Fund to have adequate storage facilities and to create value addition for the farmers.
- Primary centres are to be developed in the districts linking with FPOs and crop colonies are to be taken up in association with the Agriculture Department.
- NABARD already promoted 360 FPOs and the banks are extending finance including creation of marketing facilities with the objective of achieving Doubling of Farmers Income by 2022.
- FPOs play a role in removing middle men in market and linking farmers with information on market rate, Mandi Rate, etc., to some extent.

- Govt. of India has extended interest subvention scheme for working capital assistance extended to Dairy and Fisheries activities upto Rs. 3 lakhs.
- In Karimnagar 3 FPOs were identified for floriculture activity with 100% participation from all the farmers without any labourers.
- Some FPOs have undertaken the green house activity with integrated farming, scientific way of developing vegetable cultivation with the help of officials from Agriculture University.
- NABARD is developing a method for cultivation of millets on a pilot basis and a millet incubation centre is established recently.
- NABARD has created an Agri. Market Infrastructure Fund with an outlay of Rs. 2,000 crore to promote Infrastructure and requested the Govt. of Telangana to make use of the fund with main focus on creating 22000 Agri. Gramin Market and 585 APMCs.
- NABARD has also created Dairy Infrastructure Development Fund with NDDDB, being the nodal agency for promotion of Dairy activity in the State.

**Sri Rahul Bojja, Commissioner of Agriculture, Govt. of Telangana** said that:

- Majority of the issues concerning the Agriculture lending were discussed in Sub Committee meetings held recently and performance under Kharif was 77% and Rabi it is at 60%.
- The issue of non-availability of online portal may be a concern for the banks in extending loans for short term production loans.
- **Banks are keeping the Title Deed pass books with them probably on account of non-availability of portal.** Once the portal is made available, banks should look for charges created, if any, in the portal and extend necessary finance to the farming community without keeping the pass books.
- Renewal of crop loans is sluggish probably due to announcement of waiver of crop loans by the Govt.
- State has been witnessing low growth in term lending of Agricultural Term Loans & Banks should look into to focus more on allied & ancillary activities.
- Banks should reconcile crop insurance premium of PMFBY in respect of all pending seasons, with the Insurance companies.

**Smt. Pausumi Basu, CEO, SERP** complimented banks for the good performance in extending credit to SHGs with more than 96% achievement. She also said that:

- Targets achievement in respect of groups were at 46%.
- DP available in SHG accounts with the Banks is about Rs. 1,700 crores and CCLs are to be renewed with enhancement.
- Few banks though sanctioned the limits are not permitting withdrawals from the accounts.
- NPAs were segregated age-wise for effective recovery and the SERP instructed their officials to take up recovery issues in CBRM.
- Digitalized template of MCP including some component for consumption purposes as per the RBI Directions is created for easy appraisal and sanction by banks.
- With regard to creation of assets by SHGs, about 65-70% assets created were photographed and uploaded in the online portal.

**Sri Sandeep Sultania, IAS, Secretary(IF), Govt. of Telangana** said that :

- State Govt., is concerned in the priority sector lending and the benchmark targets are to be met by the Banks.
- Lending to Priority Sector particularly to Agriculture is not at desired level and the issues related to Dharani portal will be attended on priority basis.
- Reporting format on Agriculture lending etc. may include average loan size, wherever feasible.

**Shri K. Srinivas, DGM, SBI** proposed vote of thanks.

Sd/-

**(UNN Maiya)**

**General Manager & Convenor**

**22<sup>nd</sup> Quarterly Review Meeting for the quarter ended 31.12.2018**  
**Action Points emerged in the Meeting**

**Action Point No.1**

Under Financial Inclusion Plan to cover villages with population above 5000, the remaining 13 unbanked villages, to be covered with "Banking Outlets" by banks latest by 31<sup>st</sup> March 2019.

**(Action: Allahabad Bank, Andhra Bank, Bank of India, Bank of Maharashtra, HDFC Bank, IDBI Bank, Indian Bank, Karur Vysya Bank, Punjab National Bank, SBI, UCO Bank & SLBC)**

**Action Point No.2**

All 77 inactive BCs as on 31<sup>st</sup> December 2019 to be activated/ or replaced with new BCs, wherever required, immediately. Controllers of all Banks to submit a list of inactive BCs, which are inactive for more than 30 days, with details such as Name of the BC, Village Name, No. of day inactive, etc., to SLBC.

**(Action: SBI, TGB, APGVB, Andhra Bank, Syndicate Bank, Central Bank of India, Union Bank of India, Kotak Mahindra Bank, Indian Bank, IOB, Canara Bank, PNB, UCO Bank, Vijaya Bank, Corporation Bank, BOI, BOB, Bank of Maharashtra, Dena Bank, Allahabad Bank, KVB, HDFC Bank & SLBC)**

**Action Point No.3**

Connectivity issues in Bhadradi Kothagudem District and in some parts of Nalgonda district to be resolved on priority.

**(Action: Term Cell, Dept. Of Telecom/SLBC)**

**Action point No.4**

VLR/PV claims of Banks amounting to approx. Rs.769 crores to be immediately reimbursed to the Banks.

**(Action: Agri. Department, GOT)**

**Action point No.5**

Banks to mandatorily refer all stressed accounts with aggregate limits >Rs.10 lacs to the standing committees, as advised vide RBI guidelines on "Frame work for Revival and Rehabilitation of Micro, Small and Medium Enterprises".

**(Action: All Banks)**



**Action point No.6**

Bank's business targets for the FY to be aligned with the Annual Credit Plan targets at all levels viz. State, district, block and branch levels as per Lead Bank Scheme guidelines. State Government Schemes formulated for development of various sectors, which require banks linkage, should be factored in Bank's business targets.

**(Action: LDMs/ Banks )**

**Action point No.7**

Commercial Banks to focus on opening of fixed point FLCs to ensure coverage of reorganized Districts(including the two recently formed districts) of the State to promote Financial Literacy activities to the full extent.

**(Action: All Banks/SLBC )**

**Action point No.8**

Controllers of Banks to dispose off pending applications, focus on sanction of eligible applications received under PMEGP Scheme at the earliest. The position of sanctions / rejections to be updated in the Portal. Banks reported "zero" performance in PMEGP sanctions need to submit the reasons for pending to RBI.

**(Action: All Banks)**

**Action point No.9**

Pending reimbursement claims in respect of RSETIs run by State Bank of India amounting to Rs.800.18 lacs to be expeditiously reimbursed.

**(Action: State Director- RSETIs/SERP)**

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<b>List of Participants Tentative</b>			
<b>Hon'ble Ministers</b>			
<b>No.</b>	<b>Name (Sri/Smt/Ms)</b>	<b>Designation</b>	<b>Organisation</b>
<b>SLBC Telangana</b>			
1	Swaminathan J	President SLBC & CGM	State Bank of India
2	UN Narayana Maiya	Convenor SLBC & GM	State Bank of India
<b>Officials - Government of Telangana</b>			
3	Sandeep Sultania, IAS	Secretary (IF)	Govt. of Telangana
4	Rahul Bojja, IAS	Comm of Agriculture	Govt. of Telangana
5	Pausami Basu, IAS	CEO, SERP	Govt. of Telangana
6	R Ravi	Joint. Secretary (Finance)	Govt. of Telangana
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, Industries Dept	Govt. of Telangana
11	Mohd Khasim	DMWO, TSMFC	Govt. of Telangana
12	Mohd Zaheeruddin	DMWO / CO	Govt. of Telangana
13	M Najammuddin	Consultant, Agri. Dept.,	Govt. of Telangana
14	Y N Reddy	Director SERP	Govt. of Telangana
15	V Jayanthi	Project Manager, SERP	Govt. of Telangana
16	J Ramchander	PE , SERP	Govt. of Telangana
17	D John Samson	AMD, MEPMA	Govt. of Telangana
18	P Narsimha	PA to AMD, MEPMA	Govt. of Telangana
19	B Ajay Kumar	Research Officer, NCSC	Govt. of Telangana
20	Dr S Ramchander	Add Director.Animal Husbandry	Govt. of Telangana
21	B Sreedhar	Add Director, MSME DIHyd	Govt. of Telangana
22	B Sindhuja	Project Engineer,O/o CCLA	Govt. of Telangana
23	B Kishan Rao	AS O/o CCLA	Govt. of Telangana
24	P Krishna Mohan	Consultant, Revenue Dept	Govt. of Telangana
<b>Officials - Government of India</b>			
25	Surender Singh	Deputy Secretary, DFS	Dept. of Financial Services
26	V Chandulal	State director	KVIC
27	N S Deepu	Asst. Director General	UIDAI
28	Prakash singh	State Resource person	UIDAI
29	Venkatesh Tota	RM	National Housing Bank
30	G K Govindaraj	Asst General Manager ,IPPB	Dept of Posts
31	V Arun Kumar	Asst Dir Telcom Dept	Dept of Telcom
32	V Sreenivasa Rao	Asst Manager	AIC of India
33	M Dhanunjaya	Asst Manager	AIC of India
<b>Reserve Bank of India</b>			
34	Subrata Das	Regional Director	Reserve Bank of India
35	Sundaram Shankar	General Manager	Reserve Bank of India
36	M Usha	Dy. General manager	Reserve Bank of India

<b>NABARD</b>			
37	Vijaya Kumar	Chief General Manager	NABARD
38	V S Gupta	Deputy General Manager	NABARD
<b>SIDBI</b>			
39	Sanjay Jain	General Manager	SIDBI
<b>Public Sector Banks</b>			
40	V Venkateswar Rao	Circle General Manager	Andhra Bank
41	G Rajender Reddy	General Manager	Canara Bank
42	M S Arora	Dy Zonal Manager	Syndicate Bank
43	M Prabhakar Reddy	Dy General Manager	Indian bank
44	K Srinivas	Dy. General Manager	State Bank of India
45	Joseph Tobias	Dy. General Manager	United Bank of India
46	S Lakshmi Narayana	Asst. General Manager	Andhra Bank
47	I Subba Rao	Asst. General Manager	State Bank of India
48	B Bharani Kumar	Asst General Manager	State Bank of India
49	D Srinivasa Rao	Asst. General Manager	State Bank of India
50	M Srinivas Rao	Asst. General Manager	Vijaya Bank
51	M V V Bangarraju	Asst General Manager	Bank of India
52	S L N Prasad	Asst General Manager	Allahabad Bank
53	Shiv Kumar Chaturvedi	Chief Regional Manager	Indian Overseas Bank
54	D N Ambedkar	Asst General Manager	Punjab National Bank
55	M V Prasad	Chief Manager	Cental Bank Of India
56	B Subrahmanyam	Chief Manager	Indian Bank
57	M Chandra Sekhar	Chief Manager	Syndicate Bank
58	G Sridevi	Chief Manager	UCO Bank
59	Sri kanth	Chief Manager	Oriental Bank of Commerce
60	J Nagaraju	Branch Manager	Andhra Bank
61	Y B Praveen	Branch Manager	Andhra Bank
62	Ch Krishna Rao	Senior Manager	Bank of India
63	B Karunakar Reddy	Senior Manager	Bank of Baroda
64	Hajee Shaik	Senior Manager	Bank of Baroda
65	K Ramesh	Senior Manager	Union Bank of India
66	S Siva Kumar	Manager	State Bank of India
67	A K Sahoo	Manager	Indian Overseas Bank
68	P P Sunil Dutt	Manager	IDBI Bank
69	K Umanath	Deputy Manager, LBO RR dist	State Bank of India
70	Ch Pradeep	Asst Manager	Oriental Bank of Commerce
71	Ramyasri Y	Asst Manager	Vijaya Bank
72	B Sraavan	Asst Manager	Punjab & Sind Bank
73	PradeepSingh	Associate, LBO hyderabad	State Bank of India
<b>Private Sector Banks</b>			
74	G Jita Mitra	Dy General Manager	ICICI Bank

75	K Vanamali	Vice President	Kotak Mahindra Bank
76	G Ajit Kumar	Vice President	RBL Bank
77	Y Veera Prasad	Asst. Vice President	Axis Bank
78	Shiv Kumar P	AVP	Axis Bank
79	P C S Reddy	Chief Credit Officer	KBS Local Area Bank
80	Jayasekhar Reddy	Chief Manager	Federal bank
81	K V Mathew	Chief manager	ICICI Bank
82	Shyam sunder R N V	Chief Manager	ICICI Bank
83	Yugandhar	Manager	ICICI Bank
84	K Vijayan	Regional Manager	Tamilnadu Mercantile Bank
85	Divakar K N V	Asst Manager	Dhanalaxmi Bank
86	Abhishek Mishra	Senior Manager	Develpoment Credit bank
87	B Madhuri	Dy Vice President	Indus Ind bank
88	Rajasekhar M G	Manager	Karur Vysya bank
89	Irappa Jakati	Manager	Karnataka bank
90	N Balaji	Senior Manager	City Union Bank
91	K Rama Swamy	Dy. Manager	Yes Bank
<b>Regional Rural Banks</b>			
92	G Nagaraju	General Manager	AP Grameena Vikas Bank
93	C Murali Mohan	General Manager	Telangana Grameena Bank
<b>Cooperative Banks</b>			
94	Jyothi T	Chief General Manager	TS Cooperative Apex Bank
95	Manzoor Ghousia	General Manager	TS Cooperative Apex Bank
<b>Lead District Managers</b>			
96	J V S R K Prasad	LDM Adilabad	State Bank of India
97	N Pulla Rao	LDM Bhadradi	State Bank of India
98	M Sreedhar	ALDM Hyderabad	State Bank of India
99	N Srinivasa Rao	LDM J S bhupalpally	State Bank of India
100	T V Srinivasa Rao	LDM Jangaon	State Bank of India
101	C Ramesh Kumar	LDM Karimnagar	State Bank of India
102	Ch Chandrasekhar	LDM Khammam	State Bank of India
103	M Chenchu Ramaiah	LDM KS Asifabad	State Bank of India
104	S V Raghavendra Rao	LDM Mahabubabad	State Bank of India
105	K Srinivas	LDM Suryapet	State Bank of India
106	Suryam	LDM Nalgonda	State Bank of India
107	N Hari Krishna	LDM Nirmal	State Bank of India
108	K Suresh Reddy	LDM Nizamabad	State Bank of India
109	Mohammed Rizwan	LDM Ranga Reddy	State Bank of India
110	P Sumalatha	LDM Vikarabad	State Bank of India
111	TVS Narayana Rao	LDM Warangal (U)	State Bank of India
112	R Nagaraju	LDM Medak	State Bank of India
113	M Ravindra Kumar	LDM Gadwal	Andhra Bank
114	GVBD Hari Prasad	LDM Warangal Rural	Andhra Bank

115	G Ranga Reddy	LDM R Sircilla	Andhra Bank
116	D Prem Kumar	LDM Peddapalli	Andhra Bank
117	G Laxminarayana	LDM Jagtial	Andhra Bank
118	M Raju	LDM Mancherial	Andhra Bank
119	K R K Reddy	LDM Nagarkurnool	Andhra Bank
120	S Lakshmi Prasad	LDM Siddipet	Andhra Bank
121	Y Suresh Kumar	LDM Wanaparthy	Andhra Bank
122	M Bhujanga Rao	LDM Medchal	Canara Bank
123	K Nagarjuna Babu	LDM Yadadri	Canara Bank
124	D Mohan Reddy	LDM Sangareddy	Syndicate Bank
125	K Siva Prasad	LDM Kamareddy	Syndicate Bank
<b>SLBC Department</b>			
126	JB Subrahmanyam	Asst. General Manager	State Bank of India
127	AVDV Prasad	Chief Manager	State Bank of India
128	J Venkateswara Rao	Manager	State Bank of India
129	M Narsimham	Dy. Manager	State Bank of India
130	P V R L Kalpana	Dy. Manager	State Bank of India

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