

**Minutes of 26th SLBC Quarterly Meeting for Launching of ACP 20-21 & Review of the Performance of Banks for the quarter ended 31<sup>st</sup> Dec'2019 and 31<sup>st</sup> Mar'2020 held on 6th July,2020 @ 11.00 AM, at Dr MCR HRDI, Jubilee Hills, Hyderabad**

The 26<sup>th</sup> Quarterly meeting of State Level Bankers' Committee, Telangana was held on 6<sup>th</sup> July 2020 at MCR HRDI, Jubilee Hills, Hyderabad, to launch ACP for FY 2020-21 and to review the performance of banks for the quarter ended December, 2019 and March 2020.

Sri Seshu Kumar, DGM(FI&SLBC), SBI extended a warm welcome to Sri Om Prakash Mishra, Chief General Manager, SBI & President SLBC, Sri S. Niranjan Reddy, Hon'ble Minister for Agriculture, Govt. of Telangana, Sri K. Rama Krishna Rao, IAS, Principal Secretary Finance Department, Government of Telangana, Sri Janardhan Reddy, IAS, Secretary to Government, Agriculture & Cooperation and Commissioner of Agriculture, Govt of Telangana, Sri N. Satyanarayana, IAS, Director, MA & UD, Sri Ronald Rose, Special Secretary to Government, Finance Department, Govt of Telangana, Sri Y. Krishna Rao, Chief General Manager, NABARD, Sri Sundaram Shankar, General Manager, Reserve Bank of India, Senior Officials of Public/Private Sector Banks/RRBs/TSCAB/FIs and Senior Officials from Departments of Government of Telangana.

(Detailed list of participants is annexed).

**Sri Om Prakash Mishra, Chief General Manager, SBI & President, SLBC in his opening address briefly presented the performance of Banks during the FY 2019-20 and Highlights of ACP for FY 2020-21 as under:**

- Total Deposits of the banks grew by Rs.30,168 crores (6.64% growth) during the year and the total deposits were at Rs.4,84,440 crores as on 31<sup>st</sup> March 2020.
- Total Advances of the banks grew by 36,544 crores (6.84% growth) during the year and the total advances were at Rs.5,70,418 crores as on 31<sup>st</sup> March 2020.
- CD ratio improved from 117.52% as on 31.03.2019 to 117.75% as on 30<sup>th</sup> March 2020
- During the last financial year, Banks have lent Rs.37,109 crores under Kharif,19& Rabi,2020
- Banks have disbursed Rs.14,850 crores as term loans towards Investment Credit, Agri. Allied, Agri. Infra and Agri. Ancillary activities during the financial year 2019-20.
- Lending towards Educational loans and Housing loans under priority Sector was at Rs.977 crores and. Rs.5,099 crores respectively in FY 2019-20.



- Banks together have disbursed Rs.1,11,036 crores to borrowers under Priority Sector, recording an achievement of 99.77 % of annual targets in FY 2019-20.
- Banks have disbursed Rs.49,848 crores to Micro, Small & Medium enterprises (MSME) segment during the financial year FY 2019-20 thereby achieved 158% of the targets.
- Under Pradhan Manthri Mudra Yojana Scheme banks have disbursed Rs.9,128 crores as against a target of Rs.6,960crores in FY 2019-20 thereby achieved 131% of the annual targets.

**Progress on the Financial Inclusion front:** Banks have covered all the 255 unbanked rural centers with population above 5000. Out of 255 centers, 59 centers are covered with Brick and Mortar Branches and 196 with Banking outlets (BCs). All the villages within 5 KMs radius have been covered with Banking infrastructure i.e., either with Brick and mortar Branch or Banking Correspondent, except 9 villages which are identified by NIC as on 30.06.2020, due to connectivity problems.

Banks in the State have so far opened 96.52 lakh accounts under PMJDY out of which 80.42 lakh seeded with Aadhar Number & 81.92 lakh RuPay cards issued. In respect of Social Security Schemes, 75.37 lakh customers covered under PMSBY and 25.11 lakh customers under PMJJBY insurance coverage & 2.23 lakh customers subscribed for Atal pension Yojana.

**Annual Credit Plan 2020-21 Highlights:** The Current financial Year 2020-21 Annual Credit Plan outlay is pegged at Rs.1,61,620 crores, of which Priority Sector share is Rs.1,22,720 crores which constitutes 75.93% of total outlay. Agriculture segment has a major share of 61.23% of Priority Sector at Rs. 75,141 crores and MSME segment 28.67% i.e. Rs. 35,196 crores out of Priority Sector Advances

Based on NABARD's Potential Linked Plan, a moderate increase in disbursement target of Rs.21,919 crores has been projected to promote investment credit for creating sustainable income for the farmers. He requested co-bankers to encourage investment credit and to achieve the targets in all areas.

The DFS, Govt. of India's is running a campaign to achieve KCC saturation by 15.08.2020 by extending KCC to all farmers more particularly to those farmers engaged in Animal Husbandry and Fisheries. In Telangana, after inauguration of Kaleswaram project, more area has been brought under irrigation and there exists good potential for irrigation as well as Animal husbandry and Fisheries activities. He requested all co-bankers to extend full support in achieving the target set by DFS.

Shri Mishra has also briefly explained the progress under Atma Nirbhar Bharat Abhayan package as under:





Banks together have sanctioned Rs. 2,513 Crore and disbursed Rs.1688 Crore to MSME beneficiaries under Guaranteed Emergency Credit line of 20% as on 30.06.2020. Under COVID -19 assistance Rs. 231 Crore disbursed to eligible KCC farmers as 10% Emergency credit line. Under COVID-19 Emergency credit line 68190 SHGs have been extended a loan of Rs. 370 Crore upto 30.06.2020. SBI and other Banks have launched PM SVANidhi(A Micro Finance Scheme for Street Vendors) on 01.07.2020 which will be taken forward.

The President SLBC requested the Hon'ble Finance Minister and Principal Finance Secretary, CEO (SERP) and Commissioner Agriculture to resolve the long pending issues of

(a) Reimbursement of VLR/ PV amounting to Rs.804 crores due to the Banks from 2014. All Banks have made a provision at the instance of RBI directives to the extent of outstanding though, the Banks are entitled for the amount from the Government of Telangana.

(b) Reimbursement of RSETI expenditure of Rs. 15.16 Crore due to the Banks from Government of India through SERP Department and

(c) An amount of Rs. 64.84 Crore is due to Banks for Rythu Bandhu-Rabi 2018 Cheque printing charges, at the earliest.

**Later, the Annual Credit Plan for FY 2020-21 was unveiled by the dignitaries.**

AGM, SLBC made a detailed presentation on Highlights of ACP for the FY 2020-21 along with the performance of Banks during the quarter December,2019 & March,2020 for the Financial Year 2019-20.

AGM, SLBC briefed the forum on the progress in credit dispensation by banks under various components of Atma Nirbhar Bharat Abhiyan relief package announced by Govt. of India to various sectors in the wake of CoVID-19 crisis as under:

- Banks have extended financial assistance of Rs.2,488 crores to 79,655 borrowers under Guaranteed Emergency Credit Line (i.e., 20% of outstanding of Working Capital Loans of MSMEs as on 28.02.2020) out of 2,35,472 eligible accounts with eligible amount of Rs.10,911 crores as on 30.06.2020.
- MEPMA has identified 1,59,287 street vendors and in the process of sourcing applications from the eligible beneficiaries to extend necessary financial assistance of Rs.10,000/- per borrower by Banks under Pradhan Manthri Street Vendor Atma Nirbhar Nidhi Scheme. Banks & Govt have issued guidelines for financing under PMSVANidhi on 01.07.2020.
- Banks have extended financial assistance of Rs.423 crores to 76,778 SHG groups as COVID-19 assistance( i.e., 10% of the limit sanctioned) in addition to regular SHG Bank Linkage of Rs.962 crores to 28,511 groups from 01.04.2020 to 30.06.2020.
- Banks are requested to charge uniform Rate of Interest for SHG Bank linkage at a concessional rate by reducing the abnormal RoI as discussed in the Special SLBC



meeting dated 30.05.2020 and also to explore for waiver of processing fees, inspection charges etc.,

- Banks have sanctioned KCC loan to 1,829 farmers amounting to Rs.5.88 crores. Controllers of Banks are requested to co-ordinate with the district level officials of Animal Husbandry department for sourcing applications and to achieve the targets given by the Department of Financial Services under KCC saturation.
- Banks have extended financial assistance of Rs.237 crores to 44,932 farmers as COVID-19 assistance( i.e., 10% of the KCC limit sanctioned). Applications have been received from 45,096 farmers only out of 13,90,177 eligible farmers.
- Controllers of Banks are requested to co-ordinate with district level officials of Agriculture department for sourcing of fresh applications from all eligible farmers for sanction of KCC loan to achieve the saturation in the State before 15th August,2020 as per the Department of Financial Services.

**Sri Y Krishna Rao, Chief General Manager, NABARD** in his address said that, at present in the State of Telangana 4 (four) types of revolutions are continuously going on i.e.,:

- 1) **Green Revolution** – with the lot of investment made by the State Government for construction of irrigation projects in the recent past the availability of water has been increased tremendously and the water tables have gone up which will boost agriculture activities by the farmers. Hence, there is an increased production and procurement of farm produce.
- 2) **White Revolution** – with the focused financial assistance extended for dairy activity milk production has gone up
- 3) **Blue Revolution**– with the availability of plenty of water in tanks, reservoirs, the activity of fish farming has been picked up.
- 4) **Meat production:** Govt of Telangana is encouraging Sheep and Goat rearing by supporting with 100% subsidy which will increase the population of Sheep and Goat and ultimately meat production.

Banks have done well in terms of achievement of last year ACP targets but there is a shortfall in achieving priority sector advances more particularly agriculture crop loans and agriculture term loans. Bankers to utilise the opportunities and the environment available in the State in the wake of the aforesaid revolutions in agriculture and allied sector to finance liberally for activities like fisheries, dairy, goat rearing, poultry, farm mechanisation, working capital loans for agriculture etc., for achievement of their ACP targets under agriculture. The focus should be on working capital loans under KCC Scheme to fisheries, dairy and other agri allied activities and as per the recent guidelines of Govt. Of India, loans upto Rs.3 lacs are also eligible for interest subvention and prompt repayment incentive.

Rural Infrastructure is one of the thrust areas of the Government and NABARD is also coming up shortly with a scheme for assisting the Primary Agriculture Co-op Credit Societies for construction of godowns at a very concessional rate of interest.





NABARD has invested huge money in formation of lot of FPOs and their capacity building, recruitment of resource/support agencies/NGOs etc... Some of the FPOs are registered, rated and got licences for distribution of fertilisers, pesticides etc., Most of these FPOs are eligible for bank finance. NABARD has financed some of the FPOs through their subsidiary agency NABKISAN. The details of rated and registered FPOs are available in the portal and Banks are requested to focus on financing of these FPOs as they create sustainable income for farmers. The Govt. of India is planning to promote 10,000 FPOs through SEGC, NABARD, SFAC, etc.,

**Sri Sundaram Shanker, General Manager, RBI** said that, despite the COVID-19 pandemic, 100 per cent of the bank branches in the State have been functional and continuing with their normal and developmental banking activities with the support of the State Government. He appreciated the bank staff/officers and the officials of State Government for their contribution and support during the lock-down period.

While noting that all the 255 villages with population above 5000 identified for opening of bank branches/banking outlets, have now been provided with banking outlets, he advised banks to ensure that Banking Outlets/BCs opened as part of fulfillment of this target continue to remain active/operational.

The GM observed that one of the key strategies under National Strategy for Financial Inclusion (NSFI): 2019-24 is to provide banking access to every village within 5 km radius/hamlet of 500 households in hilly areas by March 2020. While 216 out of 221 identified villages have been provided with banking access within 5 kms radius, the banks concerned may expedite action to achieve the target in respect of the 5 pending villages.

He observed that SLBC Convener has indicated 65 villages/hamlets with 500 households in hilly areas have been identified by LDMs for providing banking services. It is reported by that there could be over-lapping with the "5 kms radius" target and SLBC is working on this with the co-ordination of LDMs of districts. However, as the expected timeline for completion i.e. June 30, 2020 is already over, action for compliance with the target should be taken up on priority and completed without further delay. SLBC is also required to formulate a roadmap for the implementation and monitoring of the various other recommendations and timelines of NSFI:2019-24 at the grass root level.

Touching upon the data on inactive BCs, he observed that BCs that have remained inactive for more than a month should be looked into and any hardware /software/other technical problems be resolved expeditiously for rendering uninterrupted banking services; also, if required, new BCs to be appointed. He advised that the banks concerned, particularly Kotak Mahindra Bank and Central Bank of India should take steps to urgently activate all the dormant BCs.

He observed that as per RBI instructions, all rural branches are required to conduct one FL camp per month (three in a quarter). All banks may endeavor to meet this requirement. In view of the prevailing pandemic, as physical gathering of people is not immediately possible and maintaining social distancing is essential, bankers may explore leveraging technology for financial literacy programmes / dissemination of financial education.



He observed that under the pilot project on "Expanding and Deepening of Digital Payments Ecosystem - 100% digitally enabled districts, Khammam district in our State is identified for making it 100% digitally enabled within a year. This is an important initiative announced by the Governor, Reserve Bank of India in October, 2019. He said besides Bank transactions, Merchant & Government transactions (Payments and Receipts) also have to be digitally enabled for which banks need to provide necessary infrastructure and to work in collaboration with the State Government through proactive coordination by Lead District Manager and SLBC Convenor. He further observed that a recent review of the progress in implementation of the pilot project by the Sub-Committee of SLBC, revealed concerns on the quality of the data submitted by banks to SLBC/RBI. He advised the State level Controllers of the banks operating in Khammam to look into the data extraction/compiling process and ensure that data in respect of the district submitted to RBI/SLBC/LDM is accurate and complete in all respects. Banks should identify their customers who are not holding debit cards and make concerted efforts to issue Rupay Debit Cards to all such customers by highlighting the benefits of the usage of debit card, including the free insurance coverage available to such card holders. Banks to focus on on-boarding of more number of traders and small business under POS/QR code modes. Net Banking and Mobile Banks needs to be improved for penetration of digital coverage.

With regard to credit flow, he observed that while the overall performance of banks in achievement of targets for the last year ACP was satisfactory, achievement in agriculture lending at 75.74% needed improvement. Further, in terms of outstanding credit to priority sector, banks could achieve only 32.13% as against the priority sector lending norm of 40%, which needed to be significantly improved in the ensuing year. He added that during the last year, banks had faced constraints particularly in agriculture lending. With anticipated good monsoon and implementation of Crop loan Waiver Scheme by the State Government, farmers are expected to come forward for renewal of agricultural loans and banks should be able to meet the 40% norm for Agriculture sector under priority sector lending during the current FY 2020-21.

As regards credit to MSMEs, the GM observed that while the achievement of banks under the ACP was commendable, having surpassed the targets, they need to focus on financing micro enterprises, as the outstanding credit to micro enterprises at 4.58% was below the norm of 7.50%.

He further observed that banks should take proactive steps to implement the insurance schemes of the Central Government and ensure that no eligible Jan Dhan Account holder is left out from availing the risk covers under PMJJBY & PMSBY. Rupay Cards to be issued to all eligible PMJDY accounts and awareness has to be created about insurance coverage of Rs. 2.00 lacs if the card is used.

With regard to digitization of Land Records, he observed that banks have still some pending issues with Dharani Portal and SLBC has taken up the same with the CCLA. He requested the State Government to expedite resolving the issues in Dharani portal, especially those relating to charge creation module.





The GM informed that as part of development of a Standardized System for LBS related data flow and management, the RBI had advised SLBC Convenor Banks to develop the SLBC portal as per the required specifications and all banks to arrange for uploading system generated data in the stipulated formats on the SLBC Portal. In this regard, it is observed that a few banks have still to complete the first step of mapping of branches with block codes. Controllers of the banks concerned should complete the same and confirm to SLBC without further delay. Further, the generation of data from CBS directly in the formats prescribed by RBI and uploading of the same onto SLBC portal is pending in respect of most banks. Controllers of all banks should look into this aspect and submit status report to the SLBC Convenor by July 15, 2020, including the reasons for the delay.

Concluding his address, the GM requested the Government of Telangana to expedite settling the outstanding claims of banks towards VLR/PV dues (Rs.804.88 crore).

**Sri K. Rama Krishna Rao, Principal Finance Secretary, Govt. of Telangana :** Complimented all Banks for extending un-interrupted services during this difficult time. Govt of Telangana has been able to transfer successfully the financial assistance under Rythu Bandhu to 56.94 lakh accounts within short span of 24 hours in a very smooth manner through the RBI e-kuber platform.

With the implementation of standardized data flow system on SLBC web portal proposed by RBI, Banks should also be able to provide the data to SLBC in an accurate manner within a short time so that the quarterly review of performance of banks can be taken up without much delay to make the review more purposeful and fruitful. He requested Controllers of Banks to come on the new platform very quickly.

He thanked for RBI's intervention by which the government could raise the money at reasonable cost during the difficult times in the month of April and May, 2020 as generation of taxable and non-taxable revenue is low due to economic slowdown and continuous lockdowns due to COVID-19 pandemic. Despite difficult times, the State was able to meet the expenditure of Rs.28,000 crores in the first quarter as against Rs.29,000 crores of last year. Govt. is keeping its commitment towards capital expenditure in order to help revival of the economy.

After conducting Special SLBC meeting on 30<sup>th</sup> May, 2020 to deliberate on various relief packages announced by the Govt. of India under Aatma Nirbhar Bharat Abhiyan package, significant progress is being observed in release of financial assistance by Banks to MSMEs under Emergency Guaranteed Credit Line, COVID-19 assistance to SHGs, Farmers etc., Banks to continue their efforts for coverage of eligible borrowers and to extend eligible financial assistance to all MSMEs, Farmers, SHGs, Street Vendors under different relief packages of the Govt to the full extent for early revival of the economy.

CD Ratio is also very good and requested Controllers of Banks to continue the same level.

He has assured to sort out the pending issues of reimbursement of Rythu Bandhu cheque printing charges, PV/VLR pending amount to Banks shortly and started paying PV/VLR dues. Banks will be paid one after another by processing the data submitted by the Banks.



Banks to sort out the data discrepancies in the Debt Waiver Portal immediately to ensure that the benefit is passed on to the farmers at the earliest as the Government has deposited Rs. 1200 Crores with Banks based on the data related to outstanding amount upto Rs.25,000/-. The amount has to be utilized and the benefit to be passed on to the eligible farmers.

Issues of Banks related to Dharani portal, solvency certificate, identification of notified centres for creation of Mortgage etc., are noted and will be looked into at the earliest for necessary resolution.

**Hon'ble Minister for Agriculture, Sri S. Niranjan Reddy** Congratulated all the Bankers for their tremendous and uninterrupted work in extending normal banking services and also in implementation of various financial (COVID-19 assistance) /investment support (Rythu Bandhu) schemes of the State Government during this pandemic and distressed situation to ensure that sufficient money was in the hands of farmers, women, artisans and rural poor.

As on date Rs.7,483.66 crores under Rythu Bandhu has been released to 56.94 lakh accounts of farmers and appreciated the support of Bankers

Multiple accounts of farmers is one of the issue being faced by the Agriculture Department to clear the loan waiver amount to the eligible beneficiaries and sought bankers co-operation to provide the data called for by the Agriculture Department and also rectification of data errors at the earliest to pass on the benefit to the farmers at the earliest.

On reimbursement of PV/VLR claims of Banks, Government of Telangana has already started releasing the amount and initially the Government has released some amount to Andhra Bank and other banks also will get the amount soon.

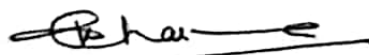
Issues of Banks related to charge creation in Dharani portal, standard solvency certificate, Identification of notified centers for creation of Equitable Mortgage etc., will be attended by the concerned departments of the State Government.

**Sri. Krishan Sharma, General Manager, SBI and Convenor, SLBC** assured that Banks will continue their good work in lending to Agriculture, MSME etc., as per the initiatives under Atma Nirbhar Bharat Abhiyan Package and help the State and the Country in revival of economic conditions.

Rectification of data errors in Debt Waiver portal by Banks will be completed at the earliest.

He advised Banks to ensure the data accuracy and timely submission of data in addition to immediate action for implementation of data flow on SLBC portal as per Standardized data flow system of RBI.

The meeting is concluded with Vote of Thanks by Sri Krishan Sharma, General Manager, SBI and Convenor, SLBC.



(KRISHAN SHARMA)  
GENERAL MANAGER & SLBC CONVENOR







**Action points emerged in 26<sup>th</sup> Quarterly meeting:**

1. The DFS, Govt of India's is running a campaign to achieve KCC saturation by 15.08.2020 by extending KCC to all farmers more particularly to those farmers engaged in Animal Husbandry and Fisheries. Agriculture Department, Animal Husbandry and Fisheries Departments to source the KCC applications from the eligible Farmers and coordinate with LDMs/Banks for processing/Sanction at the earliest.

**(Action : Agri, AH & Fisheries Depts, All Banks)**

2. Continuation of assistance under Emergency Guaranteed Credit line to all the eligible MSMEs by Banks under Aatma Nirbhar Bharat Abhiyan Package. Extending loans to Street Vendors under PM SVANidhi Scheme upto Rs. 10,000/- per member identified by MA&UD.

**(Action: All Banks)**

3. Inactive BCs for more than one month needs to be reviewed for resolution of any hard ware or software related problems and to make them active. If required, new BCs to be appointed for rendering uninterrupted services.

**(Action: All Banks)**

4. 65 villages/hamlets with 500 households in hilly areas are identified by LDMs for providing banking services. Expected time line for completion of this i.e., 30.06.2020 is already over. There could be over-lapping with the "5 kms radius" target and SLBC to work on this with the co-ordination of LDMs of districts and allot to the Banks for Banking outlets in these villages.

**(Action: SLBC, LDMs & Banks)**

5. With regard to RBI instructions on development of a Standardized System for LBS related data flow and management:

- (a) The banks that have still to complete the first step of mapping of branches with block codes should complete the same and confirm to SLBC without further delay.

**(Action: banks concerned)**

- (b) The generation of data from CBS directly in the formats prescribed by RBI and uploading of the same onto SLBC portal is either pending or incomplete in respect of all banks. Controllers of all banks should look into this aspect and submit status report to the SLBC Convener by July 15, 2020, including the reasons for the delay.

**( Action : All Banks)**



6. Reimbursement of VLR/ PV amounting to Rs.804 crores by Govt of Telangana due to the Banks from 2014. Reimbursement of Rs. 32.42 Crore to Banks for Rythu Bandhu-Rabi 2018 Cheque printing charges.  
(Action : Agriculture & Finance Depts, GoT)
7. Reimbursement of RSETI expenditure of Rs. 15.16 Crore due to the Banks from Government of India through SERP Department  
(Action: SERP & GoT, Gol)
8. Dharani Portal issues : a) Charge created by Banks should be visible to all concerned and Print option to be given to Banks b) Updation of Assigned/ROFR lands in Dharani Portal  
(Action : CCLA Department)
9. Adopting a format for submission of solvency certificate and issuing instructions to all Govt Departments  
(Action : Govt of Telangana)
10. Identification of notified Centers at all Bank Branches for creation of Mortgage  
(Action : Govt of Telangana)
11. Rectification of errors and data cleansing in Crop Loan Waiver portal for processing of records to identify eligible farmers and to pass on the benefit immediately..  
(Action: all Banks)
12. With regard to implementation of the pilot project on "Expanding and Deepening of Digital Payments Ecosystem - 100% digitally enabled districts, State level Controllers of the banks operating in Khammam to look into the data extraction/compiling process and ensure that data in respect of the district submitted to RBI/SLBC/LDM is accurate and complete in all respects and work towards achieving 100% digitization in Khammam district within the timelines.

(Action: All banks)

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26 th SLBC Quarterly review meeting and launching of ACP-2020-21 - Participants List			
No.	Name (Sri/Smt/Ms)	Designation	Organisation
Reserve Bank of India			
1	Sundaram Shankar	General Manager	Reserve Bank of India
NABARD			
2	Y K Rao	Chief general Manager	NABARD
SLBC Telangana			
3	Om Prakash Mishra	President SLBC & CGM	State Bank of India
4	Krishan Sharma	Convenor SLBC & GM	State Bank of India
5	A Sesh kumar	Dy General Manager, SLBC	State Bank of India
Ministers-Government of Telangana			
6	S Niranjan Reddy	Hon'ble Minister for Agriculture	Govt of Telangana
Officials - Government of Telangana			
7	K Ramakrishna Rao, IAS	Principal Secretary, Finance	Govt of Telangana
8	Dr B Janardhan Reddy, IAS	Secretary to Govt. APC & Commissioner, Agriculture	Govt. of Telangana
9	D Ronald Rose, IAS	Spl Secretary to Govt- Finance Department	Govt of Telangana
10	K Vijay Kumar	Addl Dir Agriculture	Govt of Telangana
11	T Sujatha	Joint Director Agriculture	Govt of Telangana
12	N Satyanarayana, IAS	MA & UD, MEPMA	Govt of Telangana
13	M N Sudhakar	Additional Director Fisheries Department	Govt of Telangana
14	Shankar Rathod	Joint Director, Fisheries department	Govt of Telangana
15	Dr S M A Quadri	Asst Director, Animal Husbandry	Govt of Telangana
16	Dr S Ramchander	Addl Animal Husbandry	Govt of Telangana
17	G Srinivasa Rao	MD, TSDDCF	Govt of Telangana
18	B Anand kumar	General Manager, SC Corporation	Govt of Telangana
19	Rajkumar Ohatkar	Addl Director, comm of Industries	Govt of Telangana
20	Mohd Iqbal Hussain	Asst Secretary (Finance)	Govt of Telangana
Officials - Government of India			
21	V Chandulal	State director	KVIC
Public Sector Banks			
22	K Bhaskar Rao	Chief General Manager	Union Bank of India
23	P Sreenivas	General Manager	Bank of Baroda
24	T V Subbaiah	Regional Manager	Central Bank of India
25	Prafulla Kumar Jana	Deputy General Manager	State Bank of India
26	Anit Srivastava	Deputy General Manager	Uco Bank
27	A K Mohapatra	Field General Manager	Indian bank
28	V M Venkatachalam	Asst General Manager	Indian Bank
29	B Venkat Ram Narsaiah	Asst General Manager, Zo	Canara Bank
30	Vinayak Sarseshpande	Deputy General Manager	Punjab National Bank
31	B Srinivasa Reddy	Asst General Manager	Indian Overseas Bank
32	MVV Bangaraju	Asst General Manager	Bank of India
33	B Karunakar Reddy	Sr Manager	Bank of Baroda
34	Alloysius Edwards	Sr Manager	Punjab & Sind Bank



Private Sector Banks			
35	A Vinay Kumar	Relationship Manager	HDFC Bank
36	Amarnath Reddy	Chief Manager	Kotak Mahindra Bank
37	N Haresh Babu	Asst General Manager	ICICI Bank
38	Rajasekhar M G	Manager	Karur Vysya Bank
39	K Hemanth Kumar	Asst Vice president	Indusind Bank
40	Dipin M	Chief Manager	South Indian Bank
41	M Ravishankar	Vice president	Yes Bank
Regional Rural Banks			
42	G Nagaraju	General Manager	AP Grameena Vikas Bank
43	Ch Naga Srinivas	General Manager	Telangana Grameena Bank
Cooperative Banks			
44	Dr Neti Muralidhar Rao	Managing Director	TS Cooperative Apex Bank
Small Finance Banks & Payment Banks			
45	Govind Raj G K	Asst General Manager	Indian Post Payments Bank
SLBC Telangana			
46	P Obul Reddy	Asst. General Manager	SLBC Telangana, SBI
47	A V D V Prasad	Chief Manager	SLBC Telangana, SBI
48	Narender	Manager	SLBC Telangana, SBI
49	M Narasimham	Dy. Manager	SLBC Telangana, SBI

