

Minutes of 31st SLBC Quarterly Meeting held on 16.11.2021 at Dr. MCR HRD Institute of Telangana, Jubilee Hills, Hyderabad to review the performance of Banks for the quarter ended 30th September '2021

The 31st Quarterly meeting of State Level Bankers' Committee, Telangana was held on 16th November 2021 at Dr MCRHRD Institute, Telangana, Jubilee Hills, Hyderabad to review the performance of Banks for the quarter ended 30th September '2021.

Shri P K Mohandas, DGM (FI & SLBC) SBI, extended a warm welcome to Shri D. Ronald Rose, IAS, Special Secretary(Finance), Govt. of Telangana, Smt K. Nikhila, Regional Director, Reserve Bank of India, Shri Amit Jhingran, Chief General Manager, SBI & President SLBC, Shri Raghunandan Rao, IAS, Principal Secretary, APC and Commissioner of Agriculture, Dr N. Satyanarayana, IAS, Director, MA&UD, Shri Zendage Hanumant Kondiba IAS, Special Commissioner, Department of Agriculture, Govt. of Telangana, Ms. A Devasena IAS, Director, School Education, Govt of Telanganana, Shri Avinash Mohanty IPS, Joint Commissioner of Police, CCS, Govt of Telangana, Dr. G. Sunil Kumar, Director, National Commission for SCs, Smt Yashoda Bai, General Manager, RBI, Smt Smita Mohanty, General Manager, NABARD, Shri Krishan Sharma, General Manager & Convenor, SLBC, Senior Officials of Public/Private Sector Banks/ RRBs/TSCAB/FIs and Departments of Government of Telangana.

(Detailed list of participants is annexed).

Shri Amit Jhingran, Chief General Manager, SBI & President, SLBC in his keynote address outlined the important points on various issues and briefly presented the performance of Banks up to the quarter ended 30th September '2021 as under:

- Total Deposits of the banks grew by Rs.14,844 crores (2.46%) and advances by Rs. 12,697 Crores (1.90%) during the quarter and are at Rs. 617,760 crores and Rs. 680,235 crores respectively.
- CD ratio marginally increased to 110.11% as on 30th September, 2021, from 109.64% as on 31st March,2021.
- Upto September, 2021, Banks have disbursed Short term Production loans of Rs. **24,898** crores and achieved **69.81%** of Kharif targets. Agri Term Loans of Rs.**6,915** crores disbursed towards Investment Credit, Agri. Allied, Agri. Infra and Agri. Ancillary activities.
- Education loans of **Rs.391** crores and Housing Loans of **Rs.2,068 crores** disbursed upto 30th September,2021
- Banks have disbursed **Rs.21,426** crores to Micro, Small & Medium enterprises (MSME) segment, thereby achieved **54.44%** of the ACP targets.
- Under Pradhan Mantri Mudra Yojana Scheme, banks have sanctioned Rs.1,682 crores and achieved 24.40% of the annual targets.
- During the current FY, Banks together have disbursed Rs.56,557 crores under Priority Sector and achieved 46.91% of annual targets of Annual Credit Plan for FY 2021-22.

- **Under Financial Inclusion front**, a total of **103.69 lakh** PMJDY a/cs opened by Banks, out of which 85.60 lacs a/cs(82.55%) were seeded with Aadhar and 84.05 lacs a/cs (81.06%) were issued RuPay cards. In respect of Social security schemes, Banks have covered **93.99 lakh** customers under Pradhan Mantri Suraksha Bheema Yojana (PMSBY), **35.25 lakh** customers under Pradhan Mantri Jeevan Jyothi Beema Yojana (PMJJBY) and **10.89 lakh** customers under Atal pension Yojana.
- **Under Atma Nirbhar Bharat Abhayan Schemes:** Banks have sanctioned **Rs. 7,479 Crore** and disbursed **Rs.6,304 Crore** to MSME beneficiaries under Guaranteed Emergency Credit line Scheme. Under CGSSED Scheme, Banks have sanctioned **Rs.7.27 crores** and disbursed **Rs.2.16 crores**. Under PMSVNidhi Scheme, Banks have sanctioned loans to **3,63,629** beneficiaries and disbursed to **3,44,566** beneficiaries as on 06th November 2021. **Telangana stood pan India number ONE position** in disbursals of PMSVANidhi loans and surpassed the disbursal target allocated by DFS. SBI took a lead with 42% of total disbursals. Under Agriculture Infrastructure Fund scheme, banks together have sanctioned **Rs.274.91 crores against a target of Rs.3075 crores** set by Govt of India for four years from FY 2020-21 to 2023-24. Controllers of Banks were requested to encourage eligible borrowers for improving sanctions/disbursals under AIF to achieve the target.

The CGM, SBI and President of SLBC requested the Special Chief Secretary(Finance) to resolve the following long pending issues at the earliest:

- a) Reimbursement of PV/VLR amounting to **Rs.725 crores** due to the Banks from 2014 which is long pending and Hon'ble Finance Minister assured to release shortly in the meeting held on 29th June,2021. All Banks have made equivalent provisions at the instance of Statutory Auditors.
- b) Reimbursement of **Rs.24.45 Crore** towards RSETI expenditure due to the Banks from Government of India through SERP .
- c) An amount of **Rs.25.93 crores** is due to Banks towards Rythu Bandhu-Rabi 2018 Cheque printing charges after Banks have agreed to accept 40% of their claim of Rs.64.80 crores. During the SLBC review meeting held on 28th June 2021, Hon'ble Finance Minister assured that the dues in respect of Rythu Bandhu Cheque Printing charges and RSETI expenditure would be reimbursed immediately.
- d) Bank branches across the State are facing technical issues in accessing and creating loan charge module in Dharani portal on account of which renewals are also adversely affecting. SLBC has already requested the Government for identifying a nodal officer to take care of the issues of banks for quick resolution. He also requested the Government for a separate Bankers meeting with the stake holders to resolve the Dharani issues.

The CGM, SBI and President of SLBC thanked the Special Chief Secretary Finance, Officials of Finance Department, Agriculture Department, Industries Department and other departments of Government of Telangana, DFS, Reserve Bank of India, NABARD and the member banks for their co-operation to the forum in discharging its functions and solicited similar co-operation in future also.

Later, AGM SLBC made a detailed presentation on the performance of Banks during/up to the quarter ended September, 2021 along with state wise performance comparison in respect of PMMY, Stand UP India, APY schemes.

Dr. G. Sunil Kumar, Director, National Commission for SCs, said that the Commission is receiving more number of petitions regarding Stand up India loans. It is observed that the amount disbursed to SCs under Stand up India Scheme is very low, which is around 33% of the amount sanctioned and needs to be improved. Requested the SLBC to ascertain the reasons for low amount of disbursals under the Scheme to SCs and submit the report to the Commission. Also requested SLBC to explore providing the details of SC beneficiaries under Education loans, Mudra Loans from next SLBC onwards.

Shri Krishan Sharma, General Manager, SBI & Convenor, SLBC observed as under :

- Controllers of IDFC Bank, TGB, Bank of Baroda, IDBI, UCO Bank need to focus on inactive BCs as there is an increase in the number over the previous quarter.
- As per Govt of India mandate, Banks are required to open Aadhaar centres in 10% of their bank branches, ensuring uniform spread across districts/mandals. Requested the State Heads/Controllers of Banks, which have not achieved 10% target, to initiate suitable steps to open AECs giving priority to 118 uncovered mandals and achieve the target before next SLBC quarterly review meeting.
- DFS has launched a year long Saturation Drive for Jan Suraksha Schemes and advised all PSUs & J&K Bank vide their letter No.F 21(23)/2014-FI (Mission) dated 27.09.2021 to give targets to their branches based on the following criteria as per SOP advised by DFS for coverage of all eligible persons under PMJDY Scheme :
 - All such adults who have attained majority in the last three years i.e., 2019, 2020 & 2021 are to be identified with the help of electoral rolls and to be covered under PMJDY Scheme within Q3, FY 2021-22, if they do not have a bank account.
 - Towards saturation of eligible persons for coverage under three Prime Minister's Jan Suraksha Schemes (PMJSS), viz PMSBY, PMJJBY and APY, Digital camps as well as periodic physical camps are to be held for enrolment of eligible

persons from 02.10.2021.

- Beneficiaries under the major schemes implemented through Banks viz PMJDY and Pradhan Mantri Mudra Yojana (PMMY) are to be targeted for coverage under the Jansuraksha schemes as per their eligibility. In PMJDY, a quarterly average balance of Rs.1000/- or more in Q2 of current FY may be taken as an indicative criteria of an operative account to pay premium/contribution for PMJSS. All Standard PMMY accounts also to be targeted.
- Such uncovered accounts will be the target for the Banks for saturation drive period i.e., up to 30.09.2022. These targets are to be reckoned month-wise and allocated to their branches for achievement.
- Banks to advise the revised targets to SLBC, set out as per DFS advisory for Telangana State for saturation under PMJDY,PMSBY and PMJJBY Schemes before 30.11.2021 and to initiate suitable action plan for achieving the targets through their branch functionaries.
- Banks need to submit **MONTHLY PROGRESS REPORT** on saturation drive to enable SLBC to submit the consolidated progress report to Mission Office.
- Performance of Banks under Agriculture Infrastructure fund Scheme is only at 8.94%. TSCAB performed well under the Scheme. Many Banks have reported NIL performance and lower performance. Controllers of these Banks need to improve their performance under the Scheme.
- RRBs and Co-operatives have done well in achievement of targets under Agriculture lending and Public Sector Banks and Private sector Banks need to focus more on achievement of the targets.
- Under the PM Task force recommendations, major Banks having larger presence in Telangana which have not achieved the benchmark parameters need to focus and ensure achievement of the parameters.
- Under CGTMSE scheme, the Banks performance in some districts viz., KB Asifabad, Nagarkurnool, Jagital, Jogulamba Gadwal etc., is in single digit and Controllers of Banks need to focus and ensure that this scheme is implemented fully in all districts.
- Under PMSVANidhi Scheme, Public sector banks have done well both in Sanctions and disbursements. Performance of Private Sector Banks under the Scheme is not up to the expectations and they need to ramp up performance on par with Public Sector Banks. Applications in market place, which are not assigned to any bank, may be picked up by Private Sector Banks for improvement of their performance. Under 2nd Tranche, Banks to need to focus and sanction higher amount of loan to those who have paid the loans promptly as

per their eligibility under the Scheme and requested the co-operation of ULBs in the matter.

- Under PMAY Scheme, the district wise sanctions data is reflected only in respect of old districts. It is to be ensured that the sanctions data under the Scheme related to new districts is to be bifurcated from old districts and reported correctly for all 33 districts of Telangana State.
- Banks in Peddapally district need to increase the credit flow as the CD ratio of the district is at 52.59%, which is below the minimum desired level of 60%.
- Out of Rs.93.28 lacs incurred in 2016-17 by State Bank of India in respect of provision of necessary infrastructure for establishment of DRT I & II at Hyderabad, still an amount of Rs.25.74 lacs is pending for reimbursement from some Banks, which is to be expedited.
- In response to the concerns expressed by Shri Chandu Lal, Director, KVIC on low sanction of loans under PMEGP by Private Sector Banks, he said that SLBC has written letters to the MD & CEOs of all Banks having very low sanctions under PMEGP Scheme, for improvement of their performance and also to focus on achievement of the targets allocated to them for the current financial year.

Smt. Smita Mohanty, General Manager, NABARD appreciated the ACP achievement under Short Term Productions loans during the Kharif 2021 at 70% and the over all ACP achievement under Priority Sector at 47% for the first half of the current year. She further said that;

- Controllers of Banks need to focus on coverage of the gap in Kharif 2021 during Rabi season and ensure 100% achievement of ACP targets under Short term production loans.
- The ACP achievement under Agriculture infrastructure is only at 4%, which is very low and needs to be focused by Banks.
- As there is lot of scope for extending loans under ATL, Banks to make efforts to perform better and ensure achievement of ACP targets
- Uploading the data captured from CBS in SLBC portal by banks is to be completed at the earliest and SLBC to provide the viewing rights to NABARD to get access to the data uploaded by the Banks
- Banks to focus on FPO financing, extending loans AIF as there is lot of potential in the State
- Banks to extend financial assistance to all eligible farmers of dairy and fishery activities under KCC saturation drive

The observation of Shri N. Satyanarayana IAS, Director, MA & UD, Govt. of Telangana in his address was as under:

- Appreciated the efforts of the Banks in sanction and disbursal of loans under PMSVANidhi Scheme in Telangana State and keeping the State in pan India No.1 position by achieving the disbursal targets.

- Under PMSVANidhi Scheme, a total of 4.49 lakh applications are submitted to Banks through portal against which 3.63 lakh are sanctioned by Banks and disbursed to 3.49 lakh beneficiaries keeping 14,000 sanctioned applications pending which needs to be cleared at the earliest.
- Private Sector Banks contribution is very less under the Scheme and they need to pick up about 4,634 applications lying in the open market and not assigned to any bank.
- Govt, of Telangana has waived the stamp duty in toto for the loans sanctioned under the Scheme.
- Requested Banks to extend 2nd tranche loans of Rs.20,000/- to those Street Vendors, who have repaid promptly their loan under 1st Tranche.
- Govt. of India proposed an incentive scheme for the Street Vendors, those who have taken up 200 and more digital transactions of more than Rs.25/- each in a month, they will be given an incentive of Rs.100 per month. Street Vendors of Telangana State have drawn highest amount of incentive i.e., 32% of the total incentive paid at country level on account of digital transactions.
- MEPMA has undertaken a drive for promoting digital transactions by the Street Vendors in 24 Municipalities and camps are being organised. Banks were requested to participate in the camps to ensure effective use of digital transactions by Street Vendors.
- Street Vendors are also eligible for Interest Subvention on their loans availed under PMSVANidhi Scheme. So far, Street Vendors of Telangana State got Rs.4.50 crores as Interest Subvention amount, which constitute 20% of the total amount paid at Pan India level. Banks need to submit the interest subvention claims at the end every quarter in PAISA Portal promptly, so that the Street Vendors will be benefited to get more money.
- Under 3rd Tranche a loan amount of Rs.50,000/- is to be sanctioned by Banks to the Street Vendors, who have paid promptly the loan sanctioned under 2nd Tranche as per their eligibility

Shri Raghunandan Rao, IAS, Principal Secretary, APC and Commissioner of Agriculture, Govt. of Telangana said that:

- On 15.11.2021 a meeting with few bankers was held with regard to Crop Loan Waiver scheme and the Agriculture department has demonstrated the screens developed in the Crop Loan Waiver portal for updation of error accounts such as Date of sanction entered before 01.04.2014 or after 11.12.2018, Incorrect IFSC code, invalid/Incorrect Aadhar number, incorrect loan account number etc., There are about 1.65 lakh error accounts and these accounts are enabled in branch login for correction of the data by branches of the respective Banks before 30.11.2021 and this is last opportunity given to banks for rectification and thereafter the Screens will be freezed and no further updation will be allowed.

Controllers of Banks were requested to pass on suitable instructions to branches for updation/correction of data in the portal

- State level nodal officers of banks have also assured that these errors will be rectified before 30.11.2021. The department has also nominated a nodal officer for each bank to co-ordinate with Banks and to sort out the issues.
- There are about 18,000 DBT failure cases. The department is sharing the response file received from NACH/e-kuber with the respective Branch Managers and provision has been given in the portal to edit/update the relevant field for rectification. This will enable the department to remit the eligible debt waiver amount.
- Few cases are noticed under Crop Loan waiver Scheme, where there is a false exclusion viz., beneficiaries are eligible for crop loan waiver but their names are not figured in the data base of the Crop Loan Waiver portal.
- It is decided for 100% verification of loan accounts on sample basis in Manukondur Mandal, Karimnagar district for verification of loan accounts of banks by the Local Fund Audit team. There are about 10 bank branches in the mandal and Controllers of Banks are requested to pass on suitable instructions to the branches in the mandal to co-operate with the officials of audit team.
- This year, the crop season is very good and the department has also advised the farmers to go for crop diversification. As there will be more vibrancy in Short Tem Loans area, Banks need to focus on agriculture lending during the Rabi season and ensure achievement of ACP targets.

Ms A. Devasena, IAS, Director, School Education, Govt. of Telangana, explained in brief the modus operandi of fraud took place to the extent of Rs.64 crores with Telugu Academy funds, where the officials 3 branches of 2 Banks and some Co-operative Banks are involved. She further advised as under:

- Top Management of the Banks to respond positively and to provide necessary feed back to the request of the Government, whenever such type of incidents are happened, to speed up the process of investigation etc.,
- As the amount was lost on account of connivance of some bank officials with fraudsters and without any fault on the part of the Government, the entire amount lost has to be returned/refunded without any further delay by the concerned banks.
- Bank of Baroda to return the amount deposited in the form of non-callable FDR with interest amount to the Government immediately.
- The systems and procedures of the Banks are to be strengthened to avoid recurrence of such type of frauds in future.

The Officials of Union Bank of India and Canara Bank have assured that, they will take up with their Corporate Centre and revert back to Government.

Shri Avinash Mohanty IPS, Joint Commissioner of Police, CCS, Govt of Telangana, in his address also spoke about the fraud that happened with Telugu academy

funds and briefly explained the details of similar frauds that happened in the past among several government departments. He further observed as under:

- This types of frauds are happening repeatedly and it is the time for the organizations/ Departments/Banks to take certain precautionary/ preventive steps/measures to stem the frauds.
- Bank officials may suffer on account of their negligence/lack of supervision and the fraudsters will get away with the money.
- Controllers of Banks need to pass on suitable instructions/guidelines to the operating staff at branches with regard to precautionary/preventive measures to be followed keeping in view the modus operandi adopted by the fraudsters in the case.
- Banks to co-operate with the investigating agencies in providing required documents and recording the statements of the officials involved to avoid delay in the investigation process.

Smt.K. Nikhila, Regional Director Reserve Bank of India highlighting some of important issues relating to credit flow and financial inclusion said that :

- As stated in the previous meeting, RBI has decided to set up 98 Centres for Financial Literacy (CFLs) across the State of Telangana by December 01, 2021 to impart financial education with greater involvement of community. Out of these 98 CFLs, **69** have already been operationalized as on date and RBI is closely coordinating with the concerned banks for completing the remaining target of 29 CFLs by December 01, 2021.
- In case of CFLs which have already been operationalised, the conduct of Financial Literacy camps in the villages has already begun. However, in case of few CFLs there have been instances wherein due to past experiences with certain Ponzi Schemes, there was lack of cooperation from beneficiaries while conducting the FL camps at villages. In addition to this, lack of support from government functionaries or Gram Panchayat is also hindering the smooth conduct of FL camps. It is pertinent to note that going forward, the project envisages to safeguard these beneficiaries from such experiences (i.e., frauds etc.) and therefore adequate support from the Government functionaries, Gram Panchayats and local police is of paramount importance in successful implementation of CFL project. State government officials to instruct their field level functionaries to cooperate and work with CFL staff to make this project a success.
- As part of “Expanding and Deepening of Digital Payment Ecosystem” in the country, RBI has taken up 100% digitalization of selected districts as part of pilot in the country. With the support of Banks and Govt. Departments, 100% digitalization is achieved in Khammam district by March 31,2021, which was identified for the purpose. In the second phase of the project, SLBC Telangana, in consultation with the State government has identified Rajanna Siricilla and

Jangaon districts for making them 100% digitally enabled. SLBC Telanagana and the State government to work together in completing this project at the earliest.

- The achievement of ACP target for MSMEs at **54.54%** as on September 30, 2021 was good, but banks have not been able to achieve the benchmark parameters set out by in the PM's Task Force recommendations for MSMEs. Banks should take advantage of instructions of RBI for incentivizing credit flow to MSMEs i.e., deduction of credit disbursed to new MSME borrowers from NDTL for calculation of CRR.
- As already discussed in the previous meetings, SLBC has developed portal as per stipulated specifications. Though all the banks were already onboarded into the new standardised portal except for few banks viz., TGB, APGVB, TSCAB. Still 14 banks have not uploaded their data on SLBC portal for quarter ending Sep' 2021. Further, there is no change in status of TGB, APGVB and TSCAB, which are yet to be onboarded and are submitting the data manually. State heads of the defaulter banks should immediately review the position and take necessary action to ensure that the September quarter data is uploaded at the earliest and also the data for the next quarter is uploaded within 15 days of the end of the quarter. This would not only ensure that the SLBC meetings are held within 45 days from the end of the quarter, but also all the DCC meetings are held within 30 days from the end of the quarter, so that the issues arising from DCC meetings can be addressed in the SLBC Meetings at the earliest.
- The **Reserve Bank - Integrated Ombudsman Scheme, 2021** was launched in virtual mode by Hon'ble Prime Minister on November 12, 2021. The Scheme integrates the existing three Ombudsman schemes of RBI namely, (i) the Banking Ombudsman Scheme, 2006; (ii) the Ombudsman Scheme for Non-Banking Financial Companies, 2018; and (iii) the Ombudsman Scheme for Digital Transactions, 2019. In addition to integrating the three existing schemes, the Scheme also includes under its ambit, Non-Scheduled Primary Co-operative Banks with a deposit size of Rs.50 crore and above. The scheme will provide cost-free redress of customer complaints involving deficiency in services rendered by entities regulated by RBI, if not resolved to the satisfaction of the customers or not replied within a period of 30 days by the regulated entity.
- Along with the above scheme, the Hon'ble Prime Minister also launched **RBI Retail Direct Scheme**. A significant milestone in the development of the Government securities (G-sec) market, the Reserve Bank of India-Retail Direct (RBI-RD) Scheme will bring G-secs within easy reach of the common man by simplifying the process of investment. Under the Scheme, retail individual investors will be able to open a Retail Direct Gilt (RDG) Account with the Reserve Bank of India, using an online portal (<https://rbiretaildirect.org.in>). Payments for transactions can be done conveniently using saving bank account through internet-banking or Unified Payments Interface (UPI). Investors can obtain help

and other support facilities on the portal itself and also through a toll-free telephone number and email.

- While the COVID-19 pandemic has affected the economy as a whole, the handloom and the handicraft sector has faced the brunt of the pandemic. With the economy showing signs of recovery, this sector needs to be supported by the necessary institutional credit to cater to the increasing demand for handloom and handicraft products. Banks in the State of Telangana to give focussed attention towards the credit needs of this sector and hand hold the beneficiaries to address any field level difficulties faced by them.
- The DCC and DLRC meetings for quarter ended June 2021 have been held in all districts except for Jogulamba Gadwal and Karimnagar. For the quarter ending Sep' 2021, DCC/DLRC Meetings have been conducted for 17 districts. It was observed that at district level the delay in DCC meetings is due to late submission of data by member banks and unavailability of the Chairman i.e., the District Collector. State Heads Banks to take note of this and issue instructions to district level officers to ensure prompt submission of data i.e., within 15 days of the end of the quarter. State government representatives to impress upon the District Collectors, the need for timely conduct of DCC meetings to facilitate effective coordination in implementing various developmental activities in the districts under the Lead Bank Scheme.

Shri Ronald Rose IAS, Special Secretary, Finance Department, Govt. of Telangana said that :

- The State government is very serious over the fraud that happened with Telugu Academy funds in UBI and Canara Bank and expressed displeasure over the response of respective Bank's management in return of the government funds lost in the fraud for no fault of the Government and requested the officials of concerned Banks to refund the Govt. deposit amounts immediately.
 - DGM, UBI informed that the matter of returning the government funds involved in the fraud is under review at their Head Office and the matter is being followed up for return of the govt. funds at the earliest.
 - DGM, Canara Bank informed that the approval is pending at their Head Office level and the funds will be returned soon with interest as requested by the Government.
- The fraud happened with Telugu Academy funds has forced the State Government to relook into the activities of all State Government departments and the deposits of the departments held with Banks.
- As banks are supporting CSR activities of the State Government and based on the mutual trust, certain exceptions and specific permissions were given by the Finance Department at the request of the Banks and concerned State Govt. departments to keep the funds in Savings Bank accounts/FDRs.
- Finance Department has been advising banks time and again to provide the details of all the accounts of Govt. Departments held with Banks periodically and

also to enter/update the data in the Finance Department portal. Controllers of Banks are once again advised to share the details of all deposit accounts (including dormant and inoperative accounts) of State Government departments with banks immediately.

- Whenever, a request for closure/pre-closure of a FDR comes from a Government department, the proceeds of the FDR should be credited to the current account of concerned department only.
- Banks to advise the precautions to be taken to avoid recurrence of such frauds.
 - MD, TSCAB said that necessary instructions have been passed on to their branches to contact immediately the Head/Official in charge of concerned State Government department, whenever a deposit foreclosure request comes from a government department, to know the genuineness of such request.
- There should be an effective control, monitoring and alert mechanism on huge cash withdrawals in bank accounts
- Controllers of Banks need to focus on Dormant / inoperative/ active deposit accounts of all Government Departments to put in an effective supervisory mechanism over withdrawal of funds from these accounts.
- The issue is to be discussed in a separate Sub-Committee meeting of SLBC to be held specifically for the purpose with the Senior Level Officials of Banks and Officials from the State Government to draw a fool proof SOP, detailing the procedures to be adopted/ precautions to be observed while opening deposit accounts of Government departments with Banks to avoid recurrence of this type of instances in future.
- Complimented the efforts of CDMA and Bank Staff for keeping Telangana as pan India number one in extending loans to Street Vendors under PMSVANidhi Scheme and requested to continue the same efforts in extending loans under 2nd Tranche also.
- Banks to complete the grounding of all pending loans in 1 st Tranche and Private Sector Banks need to perform better under the Scheme by picking up the applications from market place.
- Congratulated the Banks in Khammam district for their contribution and support in making the district 100% digitally enabled.
- Noted the CD ratio of the State at 110.11% as good and advised to focus for increase of credit flow in Peddapally district, which is at 52.59% of CD Ratio. As the district is one of prosperous districts with lot of industries and good potential for development, the issue of low CD Ratio is to be discussed in DCC meetings of the district and suitable action plan be drawn for improvement of the CD Ratio.
- Agriculture lending needs to be improved as the net sown area of the State is increased with irrigation projects commencement and the crop production in Rabi season has become almost equivalent to the crop production of Kharif season.
- The progress under PMMY Scheme is very less, compared to the targets especially in Shishu category. Banks need to focus on sanction of more number of loans under Shishu category and surpass the targets.
- Coverage of PMJDY accounts with social security schemes is very low and Banks need to focus on coverage of more number of PMJDY accounts with

PMSBY, PMJJBY and APY Schemes.

- Disbursements of investment support to farmers under Rythu Bandhu Scheme will start from next month onwards and Banks were requested to extend their full co-operation in successful implementation of the Scheme.
- The State Government is committed to reimburse the VLR dues, Rythu Bandhu Cheque printing charges to Banks at the earliest.
- On reimbursement of expenditure claims submitted by RSETIs, he advised the SERP to release the amount already received from MoRD at the earliest.
- Expressed concern over unbanked village viz., Kalpole, Nizamabad district and advised the officials of SBI to ensure that BC deployed by them is operational at the earliest.
- Issue of 118 uncovered Mandals with AECs is to be discussed at DCC level and it is to be ensured that respective Mandals are to be allocated to the Banks, which have presence in those Mandals and have not met the 10% target of their branches for opening of the AECs.
- Dharani portal issues raised by Banks are taken into consideration and discussed with Dharani team. Appointment of a Nodal Officer for Dharani portal issues will be looked into at the earliest. Training /Orientation session for officials of Banks will be arranged at the earliest to create more awareness on the portal and to resolve the issues.
- Loan sanctions under Agriculture Infrastructure Fund is very low and Controllers of all Banks need to focus on lending under the Scheme. Private sector banks have to start funding under the scheme.
- Under One Time Restructuring of MSME accounts, Banks have sanctioned loans but the disbursement did not happened to the full extent of sanctioned amount, which needs to be focused by banks as this will ease the stress being faced by MSMEs due to COVID 19 pandemic.
- Guarantee Emergency Credit Line to the MSMEs, the progress in sanction of eligible amount to the MSMEs is very low and Controllers of Banks need to focus on extending loans to all eligible units at the earliest.
- On Inactive BCs, Banks need to focus on reducing the number of inactive BCs viz., IDFC Bank, HDFC Bank, BOB and TGB . The District administration will be advised to extend necessary help, if banks require, in identifying/appointment of new BCs.
- Opening of PMJDY accounts – coverage for per lakh population in the State is at 16,252, which is very low when compared to other State like Assam, Bihar etc., Controllers of Banks to make efforts to cover all eligible people under the Scheme in a camp mode.

The meeting concluded with Vote of thanks by Shri Krishan Sharma, General Manager, SBI and Convenor, SLBC.

Sd/-xxxx
(KRISHAN SHARMA)
General Manager & Convenor-SLBC

Action points emerged in 31st SLBC Quarterly meeting:

1. Inactive BCs for more than one month are to be reviewed at regular intervals and suitable corrective steps to be initiated for activation/replacing with new BCs to extend un-interrupted banking services.
(Action: IDFC Bank, HDFC Bank, TGB, BOB, IDBI Bank, UCO Bank, APGVB, UBI)
2. Controllers of Banks to fix targets to Branches and pass on suitable instructions for coverage of all eligible PMJDY account holders with insurance & Pension schemes viz., PMSBY, PMJJBY and APY duly leveraging the marketing channels like Business Correspondents under a year long campaign "**Saturation Drive for Jan Suraksha Schemes**" for 100% saturation.
(Action: all Banks)
3. Controllers of Banks, LDMs, District Administration of Jangaon and Rajanna Siricilla Districts are requested to draw suitable action plan for promotion of digital activities to ensure achievement of 100% digital coverage of SB and Current accounts customers and on boarding of merchants.
(Action: Controllers of Banks, LDMs and District Administration in Jangaon and Rajanna Siricilla districts)
4. Reimbursement of VLR/ PV amounting to Rs.725.18 crores by Govt of Telangana due to the Banks from 2014 to 2018 to be expedited.
(Action : Agriculture & Finance Depts, GoT)
5. Reimbursement of RSETI expenditure of Rs. 24.45 Crore due to the Banks from Government of India through SERP Department to be expedited.
(Action: SERP & GoT, GoI)
6. Revised Rythu Bandhu 2018 cheque printing charges of Rs.25.93 Crores i.e., at 40% of original claim to be reimbursed to Banks.
(Action : Agriculture & Finance Depts, GoT)
7. Banks to ensure achievement of Benchmark parameters set out under PM's Task Force Recommendations and compliance of RBI norms for lending under Priority Sector Advances, Agriculture lending, Loans to Small and Marginal Farmers, Micro enterprises etc.,
(Action: All Banks)
8. Banks to extract data on prescribed RBI formats from their CBS and upload the txt.files on SLBC portal as per revised data flow system under revamped Lead Bank Scheme within 15 days from the end of each quarter.

(Action: All Banks)

9. Banks to focus on sanction of KCC loans to all eligible dairy and fish farmers under KCC saturation drive in a camp mode.

(Action: All Banks)

10. Banks to refund the subsidy portion received from SC Corporation/BC Corporation in respect of ungrounded units, which is unspent and lying with Banks for the last 5 to 6 years immediately to respective corporations. Banks to submit the utilization certificates to the corporations in respect of units grounded immediately to enable them to update the information in their records.

(Action : All Banks)

11. Opening of AECs in 118 Mandals by Bank Branches which have not met the target of 10%. Discussion of the issue in DCC/DLRC and allocating to the Banks having major presence and have not met the target of 10%.

(Action:LDMs/Banks)

| 31st SLBC Quarterly Review meeting on 16.11.21 @ 11.30am List of participants | | | |
|--------------------------------------------------------------------------------------|--------------------------|------------------------------------------------|-----------------------|
| No | Name (Sri/Smt/Ms) | Designation | Organisation |
| 1 | D Ronald Rose, IAS | Spl Secretary to GoT- Finance Department | Govt of Telangana |
| 2 | M Raghunanadan Rao, IAS | Principal Secretary, APC & Comm of Agriculture | Govt of Telangana |
| 3 | Dr. N Satyanarayana, IAS | Commissioner & Mission Director, MEPMA | Govt of Telangana |
| 4 | Avinash Mohanty IPS | Jt Commissioner of Police, CCS | Govt of Telangana |
| 5 | A Devasena IAS | Director, School Education | Govt of Telangana |
| 6 | E V V Nageswar Rao | Dy Secretary, Finance Dept | Govt of Telangana |
| 7 | B Singa Reddy | Dy. Director of Agriculture | Govt of Telangana |
| 8 | T Sujatha | Jt Director of Agriculture, COA | Govt of Telangana |
| 9 | R Sivanand | Asst Director, Agriculture | Govt of Telangana |
| 10 | Mohd Iqbal Hussain | Asst Secretary (Finance) | Govt of Telangana |
| 11 | Dr. M Krishna Chaitanya | SMC, MEPMA | Govt of Telangana |
| 12 | G Padma | SMC, MEPMA | Govt of Telangana |
| 13 | K Kiran Kumar | PE, SERP | Govt of Telangana |
| 14 | M A Khaleel | Jt. Dir, Industries Dept, COI | Govt of Telangana |
| 15 | K Naveen Reddy | Ad, MSMR, Industries Dept | Govt of Telangana |
| 16 | Dr. K Srinivasa Rao | Asst Director, Animal Husbandry | Govt of Telangana |
| 17 | B Sreedhar | MSME (DI) | Govt of Telangana |
| 18 | Dr N Lakshmi Manjusha | DD(Proj) TSDDCF, Ltd | Govt of Telangana |
| 19 | Priyanka Patra | State Director, MANAGE | Govt of Telangana |
| 20 | UVLL Prasad | Chief operating officer, TIHCL | Govt of Telangana |
| 21 | N Srinivasa Rao | AD, TIHCL | Govt of Telangana |
| 22 | B Karunakar | Vice Chairman & MD | Govt of Telangana |
| 23 | B Anand Kumar | GM, SC Corporation | Govt of Telangana |
| 24 | B Someswar Rao | Development Officer, BC Corporation | Govt of Telangana |
| 25 | Mohammed Younus | GM, TSMFC | Govt of Telangana |
| 26 | M Swaroop Singh | PA to C&DMA | Govt of Telangana |
| 27 | N Kavitha | Scientist, NIC | |
| 28 | N C Babu | Sr Addln Secretary, NIC | |
| Officials - Government of India | | | |
| 29 | V Chandulal | Director, KVIC | Govt of India |
| 30 | Dr G Sunil Kumar | Director, NCSC | Govt of India |
| 31 | Amita Bindroo | Dy Director, UIDAI | Govt of India |
| 32 | Y Sreenivasa Rao | Director, DOT, APLSA | Govt of India |
| 33 | P Sreeja | RM, NHB | National Housing Bank |
| RBI | | | |
| 34 | Nikhila Koduri | Regional Director | Reserve Bank of India |
| 35 | Yashoda Bai Mood | General Manager | Reserve Bank of India |
| 36 | D Sarath Chand | Asst General Manager | Reserve Bank of India |
| NABARD | | | |
| 37 | Smita Mohanty | General Manager | NABARD |
| SIDBI | | | |
| 38 | Pramod Kumar V | General Manager | SIDBI |
| SLBC Telangana | | | |
| 39 | Amit Jhingran | President SLBC & CGM | State Bank of India |

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|-----------------------------|--------------------|---------------------------------|-----------------------|
| 40 | Krishan Sharma | General Manager & SLBC Convenor | State Bank of India |
| 41 | PK Mohandas | Deputy General Manager | State Bank of India |
| Public Sector Banks | | | |
| 42 | A K Mahapatro | General Manager | Indian Bank |
| 43 | Man Mohan Gupta | General Manager | Bank of Baroda |
| 44 | NVS Yoganand | Deputy General Manager | Union Bank of India |
| 45 | R Natarajan | Deputy General Manager | State Bank of India |
| 46 | S S Dash | Deputy General Manager | State Bank of India |
| 47 | Ashok Landge | Asst General Manager | Uco Bank |
| 48 | K Krishna Murthy | Chief Manager | Central bank of India |
| 49 | NVS Prasad Reddy | Deputy General Manager | Punjab National Bank |
| 50 | S Kanimozhi | Deputy General Manager | Canara Bank |
| 51 | M Jayasimha Reddy | Asst General Manager | Bank of Maharashtra |
| 52 | V Chandra Bose | Asst General Manager | Indian overseas bank |
| 53 | P Obul Reddy | Asst General Manager | State Bank of India |
| 54 | B.Karunakar Reddy | Chief Manager | Bank of Baroda |
| 55 | R Srinivas | Chief Manager | Indian Bank |
| 56 | K Vikramaditya | Sr Manager | Uco Bank |
| 57 | Rajiv Kumar | Sr Manager | Bank of Maharashtra |
| 58 | M Sireesha | Manager | Union Bank of India |
| 59 | E Sukeerthi | Officer | Punjab & Sind Bank |
| Private Sector Banks | | | |
| 60 | S Srikanthan | Asst General Manager | ICICI Bank |
| 61 | Naren Kandala | Asst General Manager | IDBI |
| 62 | Lakshmikanth Kunda | Regional Head | ICICI Bank |
| 63 | Niranjan Jasti | Sr Vice president | Kotak Mahindra |
| 64 | T Sangeetha Singh | Sr Vice president | Indusind bank Ltd |
| 65 | H Venkata Ramana | Vice President | HDFC Bank |
| 66 | Manoj Pohar | Vice President | Yes bank |
| 67 | PH Maheswarlu | GM & CCO | KBSL Bank |
| 68 | Y Veera Prasad | Asst Vice President | Axis Bank |
| 69 | A Jayasekhar Reddy | Chief Manager | Federal Bank |
| 70 | Irfana Parveen | Asst Vice President | IDFC bank |
| 71 | G Padmanabham | Chief Manager | Tamilnadu Mercantile |
| 72 | Y Premanath | Sr Manager | Dhanlakshmi Bank |
| 73 | R M Kulthayan | Chief Manager | Karnataka Bank |
| 74 | A V Krishna Mohan | Controller | DCB |
| 75 | K Vishnu Vardhan | Asst Vice President | Ratnakar bank |
| 76 | Deekshit Rao S | Sr Manager | City Union bank |
| 77 | Ishlaq Ahmed | Sr Executive | J & K Bank |
| 78 | M Ajit | Manager | South Indian Bank |
| 79 | Jameel Hussain | Asst Vice President | Indusind bank Ltd |
| 80 | M Sudheer Chowdary | Sr Manager | Karur Vysya Bank |
| 81 | S Satya Bhargava | Cluster Head | Catholic Syrian Bank |
| Regional Rural Banks | | | |
| 82 | S Satish Kumar | General Manager | TGB |

| | | | |
|------------------------------------------------|-----------------------|----------------------|---------------------------|
| 83 | B Mahesha | General Manager | APGVB |
| 84 | A Prasanna Kumar | Chief Manager | TGB |
| Cooperative Banks | | | |
| 85 | Dr N Muralidhar Rao | Managing Director | TSCAB |
| 86 | K L Surekha | General Manager | TSCAB |
| 87 | LVS Prasad | Chief Manager | AP Mahesh Co-op Bank |
| Small Finance Banks & Payment Banks | | | |
| 88 | Naveen Deshmukh | Asst General Manager | Indian Post Payments Bank |
| 89 | V S Krishna Chaitanya | DVP | Airtel Payments Bank |
| 90 | Vijendra Guduru | Sr Manager | Airtel Payments Bank |
| 91 | Chenna Kesava Rao | Sr Manager | Fino Payments Bank |
| SLBC Telangana | | | |
| 92 | J B Subrahmanyam | Asst General Manager | SLBC Telangana, SBI |
| 93 | A V D V Prasad | Chief Manager | SLBC Telangana, SBI |
| 94 | D S Narendra Kumar | Manager | SLBC Telangana, SBI |
| 95 | Chinnaya Chary D | Manager | SLBC Telangana, SBI |
| 96 | PVRL Kalpana | Deputy Manager | SLBC Telangana, SBI |