

Minutes of 28th SLBC Quarterly Meeting held on 30.03.2021 through Video Conference to Review the Performance of Banks for the quarter ended 31st December 2020

The 28th Quarterly meeting of State Level Bankers' Committee, Telangana was held on 30th March 2021 virtually through Video Conference in Microsoft Teams App to review the performance of Banks for the quarter ended 31st December 2020.

Sri Sesh Kumar, DGM, SBI (FIMM & SLBC) extended a warm welcome to Sri Om Prakash Mishra, Chief General Manager, SBI & President SLBC, Sri Somesh Kumar, IAS Chief Secretary, Govt. of Telangana, Sri.B. Janardhan Reddy, IAS, Secretary to Government, APC & Commissioner of Agriculture, Govt of Telangana, Sri D. Ronald Rose, IAS, Secretary of Finance, Govt. of Telangana, Sri Sundaram Shankar, General Manager, Reserve Bank of India, Sri Y. Krishna Rao, Chief General Manager, NABARD, Shri Krishan Sharma, GM, SBI & convenor SLBC, Shri K. Manikraj, IAS, Commissioner of Industries, GoT, Sri N. Satyanarayana, IAS, Director, MA&UD, Sri Sanjay Jain, General Manager, SIDBI, Sri. Amita Bindroo, Deputy Director, UIDAI, 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 outlined the important points on various issues and briefly presented the performance of Banks during the quarter ended 31st December 2020 as under:

- In line with RBI guidelines, SLBC conducted Sub Committee meetings from 9th to 11th February, 2021 on Financial Inclusion & Digital Banking, Agriculture and MSME and all issues were discussed at length. Important items which need the attention of SLBC forum have been brought out in the Agenda.
- Under Financial Inclusion front in Telangana State, 221 villages identified by DFS as not covered with Banking infrastructure within 5 KMs radius and 65 hamlets with 500 and above house holds in hilly areas identified by LDMs under NSFI have been covered with Banking infrastructure by appointing BC/CSPs in all 286 villages.
- Banks together opened 101.83 lakh PMJDY accounts upto 31st December, 2020, of which 83% seeded with Aadhar and 81.57% A/cs issued Rupay Cards. The Balances in these Accounts was Rs. 2808.30 Crore.
- Under Social Security Schemes 1,43,88,324 enrolments made by Banks i.e., PMSBY- 98.43 lacs, PMJJBY- 37.03 lacs and APY Scheme – 8.41 lacs.



- Khammam District identified for 100% digitization to achieve the target before March, 2021. As per the parameters given by RBI, Banks reported 91% in SB A/cs and 71% in Current Accounts upto February,2021 and anticipated 100% achievement by March,2021 end.
- Targeted Financial Inclusion intervention programme introduced in 3 aspiration districts for 100% coverage of all eligible customers under PMJDY, PMJJBY, PMSBY and APY Schemes and also digital onboarding of merchants.
- Extended gratitude to the State Government for providing access to Dharani portal for creation of Hypothecation and Mortgage charges. CGM, SBI & SLBC President requested the Govt of Telangana to resolve the remaining issues with regard to creation of Mortgage and alienation of properties in third party name after creation of Mortgage and to update Assigned and ROFR Survey numbers in Dharani portal to enable the Banks to renew already sanctioned crop loans at the earliest.
- Requested the Government to reimburse PV/VLROf Rs.725 crores pertaining to 2015-16, to 2017-18 which is long pending and also Rythubandhu cheque printing charges.

He briefly presented the highlights of the performance of banks in the State upto the quarter ended December, 2020 before this august forum as under:

- During the current year upto December,2020, total Deposits of the banks grew by Rs. 62,570 Crore and Advances by Rs.39,227 Crore over March,2020. The CD Ratio marginally declined to 111.45% from March,2020 level of 117.75%. This is due to higher growth in deposits compared to growth in Advances.
- The Priority Sector achievement was 66% and the overall ACP achievement was 112% including Non-priority sector. The priority sector advances stood at 35.77% and Agriculture lending at 15.86% as against norms of 40% and 18% respectively, which needs Bankers attention to achieve the lending norm. Advances to small and marginal farmers stood at 8.59% and advances to weaker sections and women stood at 9.68% and 6.75% respectively.
- Total agriculture lending recorded 55% of ACP Target as on December, 2020 and Kharif target achieved by 71.82%. During the current Financial year, under KCC Saturation campaign, Banks have given 6,64789 new KCC loans amounting to Rs.8853 Cores which includes enhancements and activation of dormant accounts. Requested all Bankers to surpass targets in RABI season, so that the overall ACP targets achieved. About 22,494 Dairy farmers and 2,193 Fisheries farmers were also covered under KCC.
- Under MSME segment, Banks have disbursed Rs.32,772 crores and achieved 93% of ACP targets.



- Under GECL Banks have sanctioned loans to Rs. 6697 Crore to 1,39,655 beneficiaries i.e., 91% of total eligible borrowers and disbursed Rs. 5498 Crores upto December,2020. SBI alone sanctioned Rs. 1456 Crore under the Scheme.
- Under PM SVANidhi Scheme Banks together sanctioned loans to 3,33,090 street vendors and amount disbursed to 2,74,472 beneficiaries. SBI had a lions share of 1,44,062 accounts and Telangana State stood pan India topper among all States in terms of disbursement under the scheme. This could be possible with the support of MEPMA, GoT, in identification, mobilizing street vendors and conducting camps for achieving stupendous performance. Parliamentary Committee on Urban Development has also praised the performance of Banks in Telangana State during their visit on 18.01.2021.
- Banks have disbursed Rs.8,299 crores to Weaker Sections and Rs.11,606 Crore to women beneficiaries during the Current Financial year upto December,2020.

Thereafter, AGM SLBC made a detailed presentation on the performance of Banks up to the quarter ended December, 2020

Shri Sanjay Jain, General Manager, SIDBI complimented the efforts of Banks in implementation of various Schemes of Central and State Governments for revival of economy successfully in the stressed conditions of COVID-19 pandemic and said that :

- Banks in the State have posted excellent performance in sanction of loans to Street Vendors under PMSVANidhi Scheme and have kept Telangana State at top position among other States at Pan India level.
- SIDBI has launched “MissionSwavalamban”an umbrella programme aimed at inducting entrepreneurship culture across the country. In order to handhold aspirants to prepare for bankable initiatives, SIDBI appointed LetsEndorse to set up Micro-Enterprises hub across 16 Districts in Telangana State. The programme offers business counseling including idea selection, trainingconnect, business plan preparation, completion of documentation, enterprise setup support, market linkage and handholding the candidates. He requested Controllers of Banks to take advantage of this programme to extend credit facilities on merits to the Micro Enterprises identified& nurtured under Mission Swavalamban. He said that the team of LetsEndorse will coordinate with the Branches and LDMs in the Districts.
- Controllers of Banks to focus on Restructuring of all eligible MSME accounts as per RBI guidelines
- Stand Up India Scheme, which helped emergence of thousands of entrepreneurs from women and SC/STs, has been extended upto the year 2025 with a reduced margin of



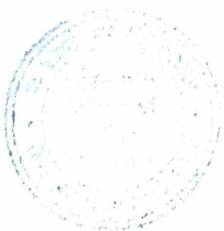
15% from 25% and can be implemented in convergence with eligible Central/State Schemes. He requested Controllers of Banks to extend financial assistance under the Scheme to all viable projects of women and SC/STs.

Shri Y. Krishna Rao, Chief General Manager, NABARD said that NABARD has taken various initiatives in extending financial support for promotion of financial inclusion activities by Banks, RRBs and Co-operatives and also the developmental activities of the State Government. He said that :

- FPOs are gaining momentum and NABARD has promoted around 330 FPOs. NABARD has spent around Rs.20 lacs for promoting and nurturing of FPOs. Banks like TSCAB,SBI, UBI,HDFC have started financing FPO sin some districts of the State viz., Adilabad etc.,. He requested all other Banks also to look at financing FPOs.
- State Credit Plan was launched for the year 2021-22 with an outlay of Rs.1,35,780 crores for priority sector lending. Meanwhile, DFS has given ground level credit target of Rs.85,101 crores for Agriculture including Crop loans and Term Loans, which is higher by Rs.8,173 cores than PLP projections and requested SLBC to take into consideration of DFS targets for Agriculture and retain the higher targets wherever applicable while finalizing the ACP for the year 2021-22.
- NABARD sanctioned 31 ATM mobile vans for DCCBs and RRBs, with subsidy of Rs.15 lacs on each Van. NABARD also extending financial support for installations of VSATs, Boosters, Micro ATMs, reimbursing the expenditure on conducting of financial and digital literacy camps through FLCs. Requested Banks to utilize the opportunity.
- He thanked the Principal Secretary, APC, Govt. of Telangana for involving the officials of NABARD in finalization of unit cost for Oilpalm cultivation. After detailed study the unit cost is fixed at Rs. 1,20,000/- per acre and SLBC has approved the same.
- Controllers of Banks to make use of this opportunity and to start extending financial assistance to oilpalm cultivation, which has good potential in the State.

Sri N. Satyanarayana, IAS, Director, MA & UD, Govt. of Telanganasaid that :

- With the excellent co-ordination of Nodal agencies and SLBC, the recent visit of Parliamentary Committee on Urban Development to Hyderabad could be completed successfully.
- He informed that, during the review meeting, the Secretary, Ministry of Urban Affairs, GoI, expressed concern on non-achievement of target of 3,81,000 in disbursals, and difference between number of applications registered in portal, sanctioned and disbursed, although Telangana State topped in the country in disbursal of loans under PMSVANidhi Scheme.



- About 6 lac Applications were sourced, out of which 4.53 lac applications were registered in the portal. Out of the registered applications, Banks have sanctioned loans for 3.50 lac application and there is a gap of 1 lac applications. He requested Controllers of Banks to complete the process for sanction and disbursement by 15th April 2021.
- Disbursements happened in respect of 3 lac applications only and Controllers of Banks need to initiate suitable steps for completion of disbursements in respect of balance 50,000 applications by 15.04.2021.
- Now for disbursements, UPIID is not mandatory for updating the details in Udayami Mitral portal.
- Some Banks are rejecting the applications even after sanction of loans, which is to be avoided.
- On Community Based recovery Mechanism front, Town level Bankers Committee meetings have been conducted involving Town Level Vending Committees to initiate suitable steps/programmes for recovery of overdues in PMSVANidhi accounts.

Dr B. Janardhan Reddy, IAS, Principal Secretary, APC and Commissioner of Agriculture, Govt of Telangana said that:

- Under Agriculture Infrastructure Fund Banks have sanctioned loans to an extent of Rs.236.68 crores to 392 borrowers against total Target of Rs.3075 cores for the period FY2020-21 to 2023-24. Controllers of Banks need to focus seriously on extending financial assistance under Agriculture Infrastructure fund
- The efforts of NABARD and SLBC are appreciable in financing of Rs. 1,20,000/- per acre as cost of cultivation for oil palm cultivation for a period of 4 years. The repayment fixed for 9 years with a moratorium period of 4 years. Oil palm is going to be a very big game changer in Agriculture Sector of Telangana State. He requested Controllers of all Banks to make use of the Scheme and to percolate down the Scheme guidelines to branch level staff for effective implementation.
- Bankers are expressing that farmers are not coming forward for renewals due to pendency in receipt of loan waiver amount. He clarified that renewal of crop loans will not come in the way of loan waiver as all the loan outstandings as on 11.12.2018 (cut off date) are eligible for waiver under crop loan waiver Scheme and requested Controllers of Banks to create awareness and complete the crop loan renewal exercise.
- State Government has released waiver amount for all eligible farmers upto Rs.25,000/- . Around 15,000 DBT failed cases are there in the above category and Banks need to furnish the required details for processing.
- Agriclincs are envisaged to provide expert advice and services to farmers on various aspects to enhance productivity of crops/animals and increase the income of farmers. These clinics will provide employment opportunities to lot of unemployed



Agriculture graduates and specialised training to these entrepreneurs will be provided by SFAC in co-ordination with MANAGE. In Telangana State, the progress in setting up of Agri Clinics is negligible and requested Controllers of Banks to focus on extending necessary financial assistance for setting up of Agri Clinics under AC&ABC Scheme.

- Around 320 FPOs are formed in the State with the assistance of NABARD, out of which only 30 FPOs are having bank linkage. Requested NABARD to initiate steps for promotion of more number of FPOs in co-ordination with DDM/LDMs at district level to ensure that they are encouraged and financially empowered.

Shri Sundaram Shanker, General Manager, Reserve Bank of India highlighted some of important issues relating to credit flow and financial inclusion affairs as under:

- CD ratio of the State continues to be good, which is at 111.45% as on 31.12.2020. But one concern is that priority sector lending norm of 40% could not be met by Banks which is at 35.77% despite good CD Ratio. The high CD ratio is contributed largely by non-priority sector lending. Controllers of Banks need to focus on priority sector lending to achieve the norm of 40%.
- Likewise, the achievement of targets under sub-sectors of priority sector lending needs more focus of Banks, especially lending to Agriculture, Micro enterprises and Weaker Sections which at 15.86%, 4.43% and 9.68% were below the norm of 18%, 7.50% and 10% respectively.
- While the overall achievement of ACP Target upto the third quarter at 112.40% is good, the performance under Priority Sector, Agriculture and Agriculture Infrastructure at 65.66%, 58% and 23.25% respectively needed improvement. Controllers of Banks need to leverage the Agricultural Infrastructure fund scheme, under which interest subvention and credit guarantee coverage are available.
- Banks need to improve lending to MSME sector, especially Micro enterprises to fulfill the priority sector targets and also the recommendations under PM Task Force.
- RBI has been closely monitoring the progress made by banks in Khammam in making the district 100% digitally enabled. As part of the monitoring mechanism a review meeting with state level Controllers of banks was held on March 24, 2021 through VC mode. The performance of individual banks, the issues in implementation and measures to be taken by each bank was discussed in detail during the meeting. While the banks had made progress, it was observed that there were significant gaps in some of the parameters. GM, FIDD advised the controllers to bestow their personal attention and speed up the pace of implementation, if necessary, by deploying additional resources in the district in the remaining one week and ensure achievement of the target. The bankers assured to take necessary steps to bridge the gap and achieve the target by March 31, 2021. As on February 28, 2021 the progress in respect of SB Accounts and Current Accounts stood at 90.60% and 70.93% respectively. While the latest position as on March 31, 2021 is awaited, it is understood from the SLBC Convener Bank that the achievements in respect of SB accounts and Current accounts had improved significantly to 98% and 80% respectively. Controllers of banks to ensure that all targets, including that for on-



boarding of merchants, traders etc. based on field level assessment/survey is fully achieved.

- The implementation of revised data flow system on SLBC website under Revamped Lead Bank Scheme is yet to take off though it was announced a year back. Controllers of Axis Bank and Kotak Mahindra Bank, which are yet to complete the process of mapping their branches with block codes may take urgent action to comply with the requirement without further delay. Also, the banks which are yet to put in place necessary mechanism for extracting system generated data in the prescribed formats and uploading the same in SLBC portal may expedite action for complying with the RBI instructions without further delay. Banks may note that the first set of data in respect of the quarter/year ended March 31, 2021 is required to be uploaded in the SLBC portal within the prescribed time limit to enable the SLBC Convener bank to commence implementation of the revised data flow system on trial basis.
- With a view to incentivising lending to MSME sector, on 5th February 2021, RBI announced that Scheduled Commercial Banks will be allowed to deduct the amount equivalent to credit disbursed to "New MSME borrowers" (i.e., those MSME borrowers who have not availed any credit facilities from the banking system as on January 1, 2021) from their Net Demand and Time Liabilities for calculation of the CRR.
- As per the revised Priority Sector Lending guidelines issued by RBI on September 4, 2020, the targets for lending to Small and Marginal farmers and Weaker Sections have been changed from 8% to 9% and 10% to 11% respectively w.e.f 01.04.2021. Controllers of Banks to take note of these changes and make all efforts for achievement of the revised targets in the ensuing financial year.
- On financial literacy front, a few months ago RBI issued guidelines for the setting up of 98 Centres for Financial Literacy (CFL) across the state of Telangana by December 31, 2021. Besides the Mandal in which they are located, each of these 98 CFL will cater to two adjacent Mandals; the remaining Mandals in the State are expected to be covered in a phased manner by December 31, 2024 by setting up more CFL. This financial literacy at block level is through a participatory approach with select banks and NGOs. The banks assigned the responsibility of setting up the CFL are advised to expedite action for timely implementation of the programme.
- Banks may take necessary action for covering all eligible PMJDY account holders under the insurance and Pension schemes and SLBC Convener Bank may forward quarterly report to RBI in respect of this under PRAGATI framework.
- State Government is requested to look into and resolve urgently the issues in Dharani Portal as listed in Agenda 8.

Shri Om Prakash Mishra, Chief General Manager, SBI and President, SLBC informed the august forum about the retirement of Sri Sundaram Shanker, General Manager, RBI on 31.03.2021 on superannuation. While extending his wishes to Shri Sundaram Shanker for a Happy, Healthy and Peaceful retired life, he conveyed heartfelt thanks on behalf of SLBC for the valuable guidance and co-operation extended by Shri Sundaram Shanker in conduct of SLBC meetings in a meaningful and target oriented manner.



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

- Every mandal in the State should have an Aadhaar Centre and advised SLBC to furnish the details of uncovered Mandals to take up with District Administration for setting up of Aadhaar centres in uncovered Mandals.
- Non-attending DCC/DLRC meetings by Controllers of Banks is one of the issue raised by some of the District Collectors. In the absence of Controllers or Senior level officials, meaningful deliberations could not take place and effective implementation of decisions taken thereat. The State Heads of Banks to pass on suitable instructions to Controllers to ensure their participation in DCC/DLRC meetings for effective participation in the deliberations and to resolve the issue.

In response, AGM SLBC said that the Convenor, SLBC has addressed a letter to the State Heads of all Banks last week advising to give suitable instructions to Controllers to ensure their participation or atleast participation of a Senior level official (not below the rank of Chief Manager) in DCC/DLRC meetings to avoid complaints from the District Administration.

- Controllers of Banks to update the data on Government deposit accounts maintained with them in the portal along with hard copy to Finance Department every month by 5th for comparison at the Department level.
- Expressed serious concern on low sanctions of 18,519 KCC loans to dairy farmers against 1,42,195 applications received and sanction of 1,419 KCC loans to Fisheries farmers against 46,567 applications received. The performance of Banks needs improvement. The Rejections of 34,858 under KCC to Dairy farmers needs to be reviewed and the reasons to be ascertained by the Controllers. Controllers of Banks to review the position, analyze the reasons for huge pendency and initiate suitable steps for quick processing and sanction of all pending proposals.
- Congratulated all Banks for helping in smooth implementation of Rythu Bandhu Scheme funds transfer

Shri Somesh Kumar, IAS, Chief Secretary, Govt. of Telangana said that:

- Congratulated the Principal Secretary, APC, GoT, CGM, NABARD, SLBC and other Bankers for their efforts in formalizing the Unit Cost for oilpalm cultivation at Rs.1.20 lacs per acre spread over a period of 4 years. He said that it is going to become a mile stone in the history of Telangana as around 8.14 lac acres will come under oil palm cultivation generating a value of Rs.17,000 crores to the State. In 4 to 5 years, the area under oilpalm cultivation expecting to grow upto 20 lac acres.
- Complimented the efforts of Sri Arvind Kumar, Principal Secretary, CDMA and Dr N Satyanarayana, MD, MEPMA particularly in Street Vendor Finance under PMSVANidhi Scheme for keeping the State in Top position among other States at pan India level. Even Parliamentary Committee on Urban Development recently visited Hyderabad also acknowledged the efforts/performance of the State under PMSVANidhi Scheme. Under



the Scheme around 3 lakh Street Vendors have been extended financial assistance and brought under banking fold and digital transactions, which needs to be applauded. He praised SBI and UBI for their major role in sanction/disbursal. Advised the Controllers to sanction/disburse the pending applications.

- Necessary provision has been created in this year Budget to clear all the dues under PV/VLR and Rythubandhu Cheque printing charges and will be paid to Banks shortly.
- Loan waiver is on high priority and enough provision has been made in the Budget to release the amount to farmers under Crop Loan waiver Scheme 2018.
- FPOs formation is to be encouraged as they are associated with many benefits such as saving of costs, collective bargaining, collective sourcing etc., 2,601 clusters and Rythu Bandhu Samithis are formed and necessary infrastructure such as construction of buildings and Rythu Vedika etc., have been created at all clusters to support all agriculture related activities. All these Rythu Bandhu Samithis to be brought under FPOs.
- Oil palm cultivation, KCC to dairy farmers, finance to allied activities etc., needs to be encouraged by banks to ensure doubling of farmers income
- Banks need to resolve account related problems due to merger of banks as at times Govt. funds are stuck due to such problems.
- In Dharani portal most of the issues are resolved. The Sy.Nos associated with some problems are kept aside till their resolution. Advised Banks to bring to their notice any problems on Dharani portal for early resolution. He assured Banks that the charges created on the portal will be reflected properly. A proper training on how to use Bankers module in Dharani portal will be arranged to all banks shortly to clear all the doubts. Advised to share the contact details of Shri Venkateswar Rao, Nodal Officer as single point contact for resolution of issues and to create a group in Whatsapp. Where the Branch names are not appearing on portal, advised to share the Branch Master for updation in the portal. Assured to conduct Bankers meet for creating awareness.
- Banks to be more cautious in respect of on digital frauds as day by day the cases are growing and to have more focus on KYC verification etc., while opening of accounts.
- Like CMSTEI programme, Govt. of Telangana has come up with another prestigious programme of the State viz., “CM Dalit Empowerment Programme” and requested Controllers of all Banks to participate in the programme.
- Despite COVID-19 conditions, State has performed well on all fronts during the current financial year with best co-operation of all banks

THE FOLLOWING SCHEMES APPROVED BY SLBC IN THE MEETING :

Approved the unit cost of Rs. 1,20,000/- per acre for cultivation of Oilpalm to be disbursed in 4 years with a repayment period of 9 years including 4 years moratorium period. The modalities of financing and other guidelines discussed and approved in the meeting will be circulated by SLBC for implementation by Banks.



Sri. Krishan Sarma, General Manager, SBI and Convenor, SLBC before proposing vote of thanks said that SLBC Telangana acknowledges and place on record the valuable guidance and support extended by Shri Sundaram Shanker, General Manager, Reserve Bank of India who is retiring from service on 31st March, 2021. During his tenure, his guidance is immense in preparation of Annual Credit Plan, finalization of Agenda for SLBC meetings and active participation and valuable suggestions in Sub-Committee meetings on financial inclusion and priority sector lending etc., Conveyed heartfelt thanks on behalf of all member banks and stake holders to Shri Sundaram Shanker for his cooperation and guidance to SLBC Telangana and wished him a Happy, Healthy and Peaceful retired life.

Later, on behalf of SLBC conveyed heartfelt thanks to the Chief Secretary for sparing his valuable time despite his busy schedule and participation in the SLBC meeting, extending required support and guidance to Banks during critical COVID-19 pandemic period. He assured the forum that Banks will make and continue their efforts for improvement in sanctions/disbursements under PMSVANidhi Scheme to keep the State in first position at Pan India level, to extend financial assistance for promotion of oil palm cultivation, resolving the issues of KCC to dairy and fish farmers and to finance all eligible Projects under Agri. Infrastructure fund. He also assured on behalf of the banks that the targets given to Banks under ACP 2020-21, priority sector lending norms, 100% digitization of Khammam district etc., will be followed up to ensure 100% achievement. The meeting concluded with vote of thanks by Shri Krishan Sharma, General Manager, SBI and Convenor SLBC.



(KRISHAN SHARMA)
GENERAL MANAGER & SLBC CONVENOR



Action points emerged in 28th SLBC Quarterly meeting:

1. Inactive BCs for more than one month needs to be reviewed at regular intervals and suitable steps to be initiated for activation/replacing with new BCs to extend un-interrupted banking services
(Action: All Banks)
2. Mapping of Branches with block codes to be completed and upload data on to SLBC portal by extraction from CBS as per the formats of new data flow system as per revamped LBS guidelines for the quarter ended March,2021
(Action : Mapping by Axis Bank, Kotak Mahindra Bank& Data by all Banks)
3. Controllers of Banks to pass on suitable instructions to branches to cover all eligible PMJDY account holders with insurance & Pension schemes viz., PMSBY, PMJJBY and APY schemes and also in 3 aspirational districts of JS Bhupalapally, KBAAsifabad and B.Kothagudem Districts under TFIP duly leveraging the marketing channels like Business Correspondents.
(Action: all Banks)
4. Controllers of Banks to bestow their attention in providing necessary assistance and support in implementing the recommendations of **National Strategy for Financial Inclusion (NSFI) 2019-2021** in a time bound manner.
(Action: all Banks)
5. Establishing AECs in 151 Mandals where there is no Aadhar enrolment centre
(Action: UIDAI, LDMs,GoT, Banks)
6. Controllers of Banks operating in Khammam District are advised to initiate suitable steps immediately for achievement 100% digital coverage of SB and Current accounts customers and on boarding of merchants.
(Action: all Banks in Khammam district)
7. Controllers of Banks to initiate suitable steps for sourcing and grounding of loan applications to extend financial assistance to infrastructure projects under Agriculture Infrastructure Fund Scheme in order to achieve the targets allocated to them..
(Action: all Banks)
8. Grounding of all pending KCC applications under Dairy and Fisheries sourced by APDDCF and Department of fisheries.
(Action: All Banks)
9. Benchmark parameters set out by PM's Task Force in respect of annual growth in No. of accounts of Micro enterprises and YoY growth in credit to Micro & Small enterprises under MSME sector to be achieved by banks.
(Action: All Banks)
10. The Controllers of Banks have to focus on achievement of RBI norms/targets under Priority Sector Lending and its sub-sectors, i.e., priority sector-40%, Agriculture-18%, Micro enterprises- 7.50% and Weaker Sections- 10% .
(Action: All Banks)



11. The pending applications under PMSVANidhi Scheme to be disbursed before 15.04.2021
(Action : All Banks)
12. Reimbursement of VLR/ PV amounting to Rs.725.18 crores by Govt of Telangana due to the Banks from 2014 to 2018 and reimbursement of Rythubandhu Cheque printing Charges
(Action : Agriculture & Finance Depts, GoT)
13. Reimbursement of RSETI expenditure of Rs. 17.62 Crore due to the Banks from Government of India through SERP Department.
(Action: SERP & GoT, GoI)
14. The banks assigned the responsibility of setting up Centre for Financial Literacy (CFL) are advised to expedite action for timely implementation of the programme.
(Action: Banks concerned)
15. State Government is requested to look into and resolve at the earliest the various issues in Dharani Portal as listed in Agenda 8.
(Action: GoT)



List of Participants			
No.	Name (Sarva Shri/Smt)	Designation	Organisation
State Government			
1	Somesh Kumar, IAS	Chief Secretary	Govt. of Telangana
2	B Janardhan Reddy, IAS	APC & Sec to Govt	Govt. of Telangana
3	Ronald Rose, IAS	Secretary, Finance	Govt. of Telangana
4	N Satyanarayana, IAS	Director, MA & UD	Govt. of Telangana
SLBC, Telangana			
1	Om Prakash Mishra	CGM, President, SLBC	State Bank of India
2	Krishan Sharma	General Manager & Convenor, SLBC	State Bank of India
3	A Sesh Kumar	DGM (FIMM & SLBC)	State Bank of India
Reserve Bank of India			
1	Sundaram Shankar	GM	RBI
2	K Anil Kumar	AGM	RBI
Government Officials			
1	Amita Bindroo	Dy. Director	UIDAI
2	Chakradhar	Manager	MANAGE
3	Dr K Sai Maheswari	Manager	MANAGE
4	Mohit Yadav	Manager	PFRDA
5	Y S Rao	Director	Dept of Telecom
6	Anand Kumar	GM	SC Corporation
7	K Alok Kumar	MD	BC Corporation
8	K Shankar Rao	DGM	TRICOR
9	Y N Reddy	Director	SERP
10	P Subhodini	DDA	Agri Dept.
11	Chaitanya	Manager	MEPMA
12	B Sreedhar	Asst Dir.	MSME -DI
13	V Chandulal	Director	KVIC
14	Naveen Reddy	Jt Director	Comm. of Industries
15	Thota Venkatesh	Regional Manager	NHB
16	V Naresh Kumar	DBT Manager	O/o Com. Rural Dev.
NABARD			
1	Y K Rao	CGM	NABARD
SIDBI			
1	Sanjay Jain	GM	SIDBI
Public Sector Banks			
1	A K Mohapatra	GM	Indian Bank
2	Surendra Nayak	DGM	State Bank of India
3	Amit Srivatsav	DGM	UCO Bank
4	Shaik Hussain	DGM	Union Bank of India
5	S Kantha Rao	DGM	Bank of Baroda
6	Vinayak Sardeshpande	DGM	Punjab National Bank
7	D Venugopal	ZM	Bank of India
8	J D Deshmukh	AGM	Bank of Maharashtra
9	B V R Narsaiah	AGM	Canara Bank
10	Balbheem Vaidya	AGM	State Bank of India
11	T Anup Kumar	RM	Central Bank of India
12	Jayashree Das	CM	Indian Overseas Bank
13	E Sukeerthi	Officer	Punjab and Sind Bank



Private Sector Banks			
1	K V Madhusudhana Rao	State Head	Axis bank
2	Shantanu Samaddar	State Head	ICICI Bank
3	Niranjan Jasti	Sr Vice President	Kotak Mahindra Bank
4	Sangeetha Singh	Vice President	Indusind bank
5	Yadi Reddy Deepa	AVP	Yes bank
6	Ch Pavan	AVP	HDFC Bank
7	B Kamesh	AVP	Lakshmi Vilas Bank
8	Diwakar K N V	AVP	Dhanlakshmi Bank
9	M Rajasekharan	AGM	City Union Bank
10	N Haresh	AGM	ICICI Bank
11	Ch Maheshwarlu	Chief Credit Officer	KBSLAB
12	Kulanthayan R M	CM	Karnataka Bank
13	G Padmanabhan	CM	Tamilnadu Mercantile bank
14	P Sridhar	Cluster head	Bandhan Bank
15	Sumanth Sagi	Cluster head	DCB
16	Dipin M	CM	South Indian Bank
17	KVS Prasad	CM	Karur Vysya bank
18	Irfana Parveen	Manager	IDFC First bank
19	Inayathullah	Manager	FINO Payments bank
20	Neeraj	Manager	Equitas Bank
Regional Rural Banks			
1	Arvind V	Chairman	Telangana Grameena Bank
2	G Nagaraju	GM	APGVB
Co- operative Banks			
1	T Jyothi	CGM	TSCAB
2	LVS Prasad	Manager	AP Mahesh co-op Bank
Lead District Manager			
1	S Ravi Shankar Tagore	LDM, Hyderabad	State Bank of India
2	C Chandrasekhar Rao	LDM, Khammam	State Bank of India
3	D Nagaraja Kumar	LDM, Mahabubnagar	State Bank of India
4	C Venu Gopala Rao	LDM, Medak	State Bank of India
5	Jaya santhosh H	LDM, Nizamabad	State Bank of India
6	Mohd Rizwan	LDM, Ranga Reddy	State Bank of India
7	G Lakshminarayana	LDM, Jagtial	Union Bank of India
8	D Prem kumar	LDM, Peddapalli	Union Bank of India
9	M Ravindra Kumar	LDM, J Gadwal	Union Bank of India
10	Y Suresh Kumar	LDM, Wanaparthy	Union Bank of India
11	B Prasanna kumar	LDM, Narayanpet	State Bank of India
12	N Srinivasa Rao	LDM, J Bhupalpally	State Bank of India
13	C Jagdish Chandra Bose	LDM, Suryapet	State Bank of India
14	D Rambabu	LDM, Vikarabad	State Bank of India
15	TVSR Anjaneyulu	LDM, Mulugu	State Bank of India
16	Haveli Raju	LDM, Mancherial	Union Bank of India
17	D Satyajit	LDM, Warangal Rural	Union Bank of India
SLBC, Telangana			
1	P Obul Reddy	Asst. General Manager	SLBC Dept.,
2	AVDV Prasad	Chief Manager	SLBC Dept.,
3	D S Narendra Kumar	Manager	SLBC Dept.,
4	M Narasimham	Dy. Manager	SLBC Dept.,
4	P.V R.L Kalpana	Dy. Manager	SLBC Dept.,

