

**Minutes of 33<sup>rd</sup> SLBC Quarterly Meeting held on 14.06.2022 at Dr. MCR HRD Institute of Telangana, Jubilee Hills, Hyderabad to review the performance of Banks for the quarter ended 31<sup>st</sup> March 2022**

The 33<sup>rd</sup> Quarterly meeting of State Level Bankers' Committee, Telangana was held on 14<sup>th</sup> June 2022 to review the performance of Banks for the quarter ended 31<sup>st</sup> March 2022.

**AGM SLBC**, extended a warm welcome to Ms.T K Sreedevi, IAS Secretary to GoT-Finance Department, , Ms. Nikhila Koduri, Regional Director, Reserve Bank of India, Sri Y. Krishna Rao, Chief General Manager, NABARD, Sri. Amit Jhingran, CGM, SBI & President SLBC, Sri Krishan Sharma, GM, SBI & Convenor SLBC, Dr. G. Sunil Kumar, Director, NCSC, Sri. Y N Reddy Director, SERP, Sri. E V V Nageswara Rao Dy Secretary (Finance), Ms. Yashoda Bai, General Manager FIDD, Reserve Bank of India, Sri Pramod Kumar Vijayvargia, General Manager, SIDBI, Ms. R Anuradha General Manager, Canara Bank 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).**

**Shri. Amit Jhingran, CGM, SBI & President of SLBC** after welcoming the dignitaries, in his opening address placed the performance of banks in the State for the FY 2021-22 and also few snapshots of Annual Credit Plan for FY 2022-23 before the august forum as under.

- Total Deposits of the banks grew by Rs. 60,616.07 crores (10.60%) during the year and the total deposits were at Rs.**632,525.25 crores.**
- Total Advances grew by 105,292.33 crores (16.79%) during the year and the advances of all banks were at Rs. **732,332.18 crores (SBI's share is Rs.176,178.56 Crore i.e.,24.06%)**
- CD ratio has improved from 109.64% as on 31<sup>st</sup> March 2021 to 115.78% as on 31.03.2022.
- During the FY 21-22, Banks have lent Rs. **42,853.62** crores under Kharif & Rabi.
- Banks have disbursed Rs. **17,535.59** crores as term loans towards Investment Credit, Agri. Allied, Agri. Infra and Agri. Ancillary activities during the financial year 2021-22.
- Lending towards Educational loans and Housing loans under priority Sector was at Rs.840 crores and. Rs. 4,536 crores respectively.
- Banks together have disbursed Rs. **112,965.92** crores to borrowers under Priority Sector, recording an achievement of 78.26% of annual targets.
- Banks have disbursed Rs. 45,105.33 crores to Micro, Small & Medium enterprises (MSME) segment during the financial year achieving 114.59% of the targets.

- Under Pradhan Manthri Mudra Yojana Scheme, banks have disbursed Rs.6,167 crores as against a target of Rs.6895 crores achieving 89.43% of the annual targets.
- He said that as far as Financial Inclusion is concerned, Banks have covered all the 255 unbanked rural centers with population above 5000 with Brick and Mortar Branches/Banking Outlets.
- All the villages and villages with 500 & above households in hilly areas have been covered with Banking facilities within 5 KMs radius.
- Banks in the State have so far opened 104.35 lakh accounts under PMJDY out of which 86.63 lakh accounts are seeded with Aadhaar and RuPay cards were issued to 83.71 lacs PMJDY accounts.
- 102.10 lakh customers have been covered with Pradhan Manthri Suraksha Bheema Yojana (PMSBY) whereas 40.05 lakh customers are covered under Pradhan Manthri Jeevan Jyothi Beema Yojana (PMJJBY) and 12.72 lakh customers have subscribed for Atal pension Yojana.
- **Under Atma Nirbhar Bharat Abhayan:** Under Guaranteed Emergency Credit line of 20% as per the latest data available, Banks have sanctioned Rs. 8948 crores and disbursed Rs. 7716 crores beneficiaries.
- Banks have sanctioned Rs.7.38 crores and disbursed Rs. 2.47 crores under Credit Guarantee Scheme for Subordinate Debt.
- Under PM Street Vendor's Atma Nirbhar Nidhi (A Micro Finance Scheme for Street Vendor) Tranche 1, Banks have sanctioned 357,368 applications and disbursed 344,012 upto April 2021. Under Tranche 2, Banks have sanctioned 62,497 applications and disbursed loans to 51,223 SVs.
- Under Agriculture Infrastructure Fund for Telangana state, a target of Rs. 3075 crores has been set for four years and at the end of second year, banks together have sanctioned Rs. 403 crores. He requested all the banks to utilize fund by sanctioning maximum loans under AIF.

**He also shared few details of the Annual Credit Plan 2022-23 Highlights:**

- The Current financial year's Annual Credit Plan outlay is higher than previous year at Rs. 214,041.87 crores, of which Priority Sector share is Rs. 1,66,257.93 crores (77.68%).
- Agriculture segment has a major share of 60.76% of Priority Sector target at Rs. 101,030.04 crores whereas MSME segment has a share of 30% i.e., Rs. 49,874.94 crores out of Priority Sector target.
- Based on NABARD's Potential Linked Plans for the districts, with a moderate increase, disbursal target of Rs. 33,165.16 crores has been projected to promote investment credit for creating sustainable income for the farmers. He requested bankers to encourage investment credit and achieve the targets.

President SLBC thereafter requested Govt. of Telangana, to resolve the following long pending issues at the earliest:

- Reimbursement of VLR/ PV amounting to Rs.725 crores due to the Banks for the last 5-6 years. All Banks have made provisions at the instance of Reserve Bank of India, though the Banks are entitled for reimbursement from the Government.
- Reimbursement of RSETI expenditure of Rs. 20.72 Crore due to the Banks from Government of India through SERP .
- An amount of Rs.25.93 Crore is due to Banks towards Rythu Bandhu –Rabi 2018 Cheque printing charges.

Shri Amit Jhingran President SLBC thanked the dignitaries present, the special Chief Secretary(Finance), GoT, 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.

Afterwards, Annual Credit Plan (Banks) 2021-22 was unveiled by the dignitaries.

Thereafter, AGM SLBC presented few highlights of Annual Credit Plan (Banks) 2022-23 and the performance of the banks in Telangana up to March 2022 as under:

#### **Highlights of Annual Credit Plan 2022-23:**

- **Credit Disbursement for the Financial Year 2022-23 is projected at Rs. 2,14,041.87** crores against Rs. 1,86,035.60 crores for the year 2021-22 i.e., an increase of 15.05%.
- Disbursals under **Priority Sector Advances** for the financial year 2022-23 are projected at Rs. 1,66,257.93 crores against Rs. 1,44,354.06 crores for the year 2021-22. i.e., an increase of 15.17%.
- Disbursals under **Agricultural Sector** for the financial Year 2022-23 are projected at Rs.1,01,030.04 crores against Rs. 91,541.71 crores for the financial year 2021-22 i.e., an increase of 10.36%.
- **Short Term Production Credit:** An amount of Rs.67,864.88 crores is projected for disbursals for the financial year 2022-23 as against Rs. 59,440.44 crores for 2021-22. i.e., an increase of 14.17%.
- **Investment Credit (Agriculture Term Loans incl. Allied activities):** An amount of Rs.17,518.42 crores is projected under the Credit Plan for the financial year 2022-23 under Agri. Term Loans against Rs. 16,537.28 crores for the financial year 2021-22 i.e., an increase of 5.93%.

- **Agriculture Infrastructure:** An amount of Rs. 4,088.10 crores is projected for Agri Infrastructure under the Credit Plan for the year 2022-23 as against Rs. 3,895.61 crores for the financial year 2021-22 i.e., an increase of 4.94%.
- **Agriculture Ancillary Activities:** An amount of Rs. 11,558.64 crores is projected for Agri Ancillary under the Credit Plan for the financial year 2022-23 as against Rs. 11,668.38 crores for the financial year 2021-22.
- **Micro, Small & Medium Enterprises (MSME):** An amount of Rs.49,874.94 crores is projected for disbursements under MSME sector for the financial year 2022-23 as against Rs. 39,361.16 crores for the financial year 2021-22, with an increase of 26.71% over previous year.
- **Other Priority Sectors:** An amount of Rs. 10,192.14 crores is allocated for **Housing sector**, an amount of Rs. 2,718.46 crores is allocated for **Education Loans**, and an amount of Rs. 2,442.35 crores is allocated for **other sectors**.

#### **Composition of Annual credit plan:**

- The Current financial year's Annual Credit Plan outlay at Rs. 2,140,41.87 crores is higher than the previous year, and Priority Sector share is Rs.1,66,257.93 crores (77.68%).
- Agriculture segment has a major share of 47.20% of Priority Sector at Rs. 1,01,030.04 crores whereas MSME segment has a share of Rs. 49,874.94 crores i.e., 23.30% of Priority Sector Advances and Non Priority Sector is at 22.32% of Annual ACP Targets.
- Based on NABARD's Potential Linked Plans, with a moderate increase, investment credit disbursement target of Rs. Rs.17,518.42 crores has been projected to promote investment credit for creating sustainable income for the farmers.

#### **Share of ACP targets for the financial year:**

Under Priority Sector, State Bank of India has a major share of 24.95% of Annual ACP targets, whereas Union Bank of India has a share of 14.65% and HDFC Bank has a share of 7.71%.

Under Agricultural Advances, State Bank of India has a share of 25.27% of ACP targets, followed by Union Bank of India with a share of 15.86%, Telangana State Apex Co-op Bank with a share of 10.69%, and AP Grameena Vikas Bank with a share of 7.12%.

Under MSME, State Bank of India has a share of 24.10% of Annual ACP targets, followed by Union Bank of India with a share of 12.96%, HDFC Bank with a share of 11.21% and ICICI Bank with a share of 10.70% of the Annual ACP Targets.

Share of major banks under Total Advances Targets - State Bank of India has a share of 25.94% of Annual ACP targets, followed by Union Bank of India with a share of 14.67%, HDFC Bank with a share of 8.26% and ICIC Bank with a share of 6.40%.

Thereafter, **AGM SLBC** made a detailed presentation on the performance of Banks up to the quarter ended March 2022.

**Agenda 1: Adoption of Minutes of the 32<sup>nd</sup> SLBC Quarterly Review Meeting:**

The minutes of 32<sup>nd</sup> SLBC meeting for the quarter ended 31.12.2021 held on 29.03.2022 was circulated to all the members of SLBC. These minutes were taken as confirmed by the house as no requests for amendments/ modifications were received.

**Agenda 2: Action points of 32<sup>nd</sup> SLBC Quarterly Meeting - Action Taken Report:**

- Regarding Inactive BCs, Banks have confirmed that suitable action has been initiated to activate the inactive BCs
- Banks have confirmed that all the branch functionaries have been sensitized and would achieve 100% digitization in Jangaon and Rajanna Siricilla Districts by 31.05.2022.
- Regarding performance under PM's Task Force Recommendations, there has been improvement in all the parameters during the quarter.
- Regarding pending reimbursement of VLR/ PV claims by Govt of Telangana-there is no development during the quarter.
- Reimbursement of pending RSETI expenditure: During March 2022 Rs. 7.06 crores was received towards partial reimbursement.
- Rythu Bandhu 2018 cheque printing charges-There is no development during the quarter.
- All Banks have uploaded .txt file in SLBC Portal.
- Progress under 3-month KCC campaign launched by Gol is being reviewed regularly through VCs by Govt of India and also in Sub Committee meetings of SLBC.
- Banks have been updating the deposit data in finance department portal and there is no advice from Govt of Telangana on defaulting Banks, if any.

**Agenda 3: Banking Network:**

As on 31.03.2022 there are 5,798 bank branches across the state, with 7 small finance banks and 3 payment banks functioning in the state.

## **Status of opening of bank branches in the identified Unbanked Centers in LWE Districts**

All the villages have been covered with Banking infrastructure in BhadradriKothagudem district which is the only identified LWE worst affected district in the state of Telangana.

### **(i) Issue of opening of branches, ATMs or BC outlets in the vicinity of the CAPF camps:**

There is one uncovered CAPF camp i.e, Chalamala and Union Bank of India is in the process of covering Chalamala camp with BC.

### **(ii) Issue of opening of one banking outlet at each Gram Panchayat Bhawan:**

There are 479 Gram Panchayats in Bhadradri Kothagudem District and LDM has confirmed that all 479 Gram Panchayats are covered with Banking Infrastructure.

**National Strategy for Financial Education 2020-25:** The NCFE in consultation with regulators and other relevant stakeholders has prepared the revised NSFE-2020-25 to support the vision of Government of India and Financial Sector Regulators by empowering various sections of the population to develop adequate knowledge, skills, attitude and behavior, which are needed to manage their money better and plan for their future.

## **Targeted Financial Inclusion Intervention Programme (TFIIP) for Aspirational Districts (Khammam, Kumaram Bheem Asifabad, Jayashankar Bhupalapally)**

Objective and implementation was discussed in detail. There are three aspirational districts in the state of Telangana, viz. Bhadradri Kothagudem, KB Asifabad and Jayashankar Bhupalapally. The stipulated timeline for achieving saturation is October 2020 to September 2021, which has been extended up to 31.03.2022. TFIIP is being implemented by DFS, Ministry of Finance, to ensure Financial Inclusion in Aspirational Districts.

There are certain parameters set for review and these Key Performance Indicators relate to number of CASA accounts, enrolments under Pradhan Mantri Jeevan Jyothi Bima Yojana (PMJJBY), Pradhan Mantri Suraksha Bima Yojana(PMSBY) and Atal Pension Yojana(APY) per lakh of population.

(i) All the districts have achieved benchmark targets in coverage under PMJJBY.

(ii) Kumuram Bheem Asifabad has achieved benchmark targets under opening of CASA accounts, enrolments under PMJJBY and APY.

(iii) Bhadradri Kothagudem has achieved benchmark targets under PMJJBY enrolments

(iv) Jayashankar Bhupalapally has achieved benchmark targets under PMJJBY and APY enrolments.

### **Pradhan Mantri Adarsh Gram Yojana (PMAGY):**

The DFS schemes of (1) Pradhan Mantri Jan Dhan Yojana (PMJDY) (ii) Pradhan Mantri Suraksha Bima Yojana (PMSBY) and (iii) Pradhan Mantri Jeevan Jyothi Bima Yojana (PMJJBY) have been identified by the Department of Social Justice & Empowerment (DoS J&E) for implementation in convergence of Pradhan Mantri Adarsh Gram Yojana (PMAGY)

In Telangana 169 villages have been identified by the DFS, where the implementation of the above 3 schemes will be done. Banks need to submit progress report at quarterly intervals in respect of their allocated villages i.e., Number of FI camps conducted, new customers covered under the Insurance and Pension schemes of the Government of India, Digital penetration etc.

As per the data received for 118 villages - 38% eligible account holders have been covered under PMJDY, 23% of eligible account holders have been covered under PMSBY and 18% of eligible account holders have been covered under PMJJBY.

### **Review of operations of Business Correspondents:**

There are 62,075 BCs of commercial Banks/RRBs functioning in the State, of which 38212 are in Rural, 8466 in Semi Urban and 15397 in Urban & Metro areas. A total of 25199 BCs are inactive as on 31.03.2022 of which, 15369 are in Rural, 3803 in Semi Urban and 6027 in Urban & Metro Areas, an increase of 4991 over the previous quarter. YES Bank has a 75% share of BCs, of which 54% are inactive.

### **Progress in increasing digital modes of payment / ATMs & PoS, etc:**

There are 9,690 ATMs and 2,12,929 PoS Machines deployed by Banks in the State.

### **PMJDY accounts:**

There are 1,04,34,957 PMJDY accounts with the Banks across the state, together having balances amounting to Rs.2964.99 crores. 86,63,832 accounts (83.02%) were seeded with Aadhaar and 83,71,005 (80.22%) accounts were issued with Rupay Cards. Telangana State Average PMJDY accounts per lakh of population are 29,835, which is below national average of 37,616.

### **Direct Benefit Transfer (DBT) / Aadhaar Seeding and Authentication:**

Controllers of Banks to focus on reduction in zero balance PMJDY accounts, 100% coverage of accounts with issue of Rupay Cards and Aadhaar seeding, and to initiate suitable steps to bring all eligible family members of PMJDY account holders under Financial Inclusion.

### **Social Security Schemes:**

As on 31.03.2022, Banks have covered 1,54,87,699 beneficiaries under social security schemes with 102,10,431 beneficiaries covered under PMSBY, 40,05,338 covered

under PMJJBY and 12,71,930 covered under APY. A target of 332,410 enrolments under APY have been allocated by DFS for the Banks in the state.

The achievement under APY during FY 2021-22 is 2,90,655 enrolments against target of 3,32,410 i.e., an achievement of 87% of targets. DFS/PFRDA launched the APY CITIZEN'S CHOICE (H2, FY 2021-22) from 1<sup>st</sup> February 2022 to 31<sup>st</sup> March 2022. Under the Citizen's choice campaign for H1 of FY 2021-22, 4 Banks and 14 LDMs have been awarded certificate of Excellence.

### **Financial Literacy Initiatives:**

78 FLCs are functioning in the state of which, 31 FLCs are managed by 3 commercial banks and 47 are managed by DCCBs. 2920 special camps and 3936 specific camps were conducted by FLCs upto the quarter. Rural branches in the State have conducted 11428 camps upto the quarter ended March 2022 against a target of 21375.

### **DIGI DISTRICTS: For 100% Digitally enabled districts**

During the FY 2021-22, Rajanna Sircilla & Jangaon have been identified for making them as 100% digitally enabled districts. As advised by Reserve Bank of India during the Bankers' meeting on Digi Districts, the task of 100% digitization has to be completed by the stipulated date of 30.06.2022. Banks have assured to complete the task.

### **NABARD FI Fund Utilisation:**

NABARD has been extending grant assistance under Financial Inclusion Fund (FIF) to SCBs, RRBs and RCBs for various financial inclusion and banking technology related interventions. Concerted efforts of all stakeholders have brought notable progress in creating financial awareness and delivery of financial services. The grant support is limited to Rs. 6000/- per camp in SFD district and Rs.5000/- in other districts and grant is also extended to RRBs and DCCBs for mobile ATMs.

### **Performance of Banks under Priority Sector Lending:**

As at the end of March 2022, Total deposits of the Banks in the State are at Rs. 632525.25 crores and advances are at Rs. 732332.18 crores. Deposits increased by Rs. 28976.72 Crores and Advances grew by Rs. 26208.92 Crores during March 2022 quarter. Banks in the State have registered a CD Ratio of 115.78% as on 31st March 2022. Advances to Priority Sector were at 38.49%, as against 36.82% as on 31.12.2021. Advances to Agriculture was at 16.79%, as against 16.21% as on 31.12.2021. Credit to Small & Marginal Farmers was at 8.17 %, as against 7.94% as on 31.12.2021. Finance to Micro enterprises was at 5.61%, as against 4.96% as on 31.12.2021. Advances to weaker sections was at 12.58%, as against 12.37% as on 31.12.2021. Advances to Women was at 14.12%, as against 13.55% as on 31.12.2021

### **Achievement under Annual Credit Plan:**

Banks together disbursed Priority Sector loans of Rs.112965.92 crores and achieved 78.26% of ACP target. Under Short Term Production loans for Kharif 2021, Banks



disbursed Rs. 24898.25 crores and achieved 69.81% of targets. Under Short Term Production loans for Rabi 2021, Banks disbursed Rs. 17955.37 crores and achieved 75.52% of targets. An amount of Rs. 60389.21 crores were disbursed by Banks to the Agriculture sector achieving 65.97 % of ACP target. MSME loans totaling to Rs.45105.33 crores were disbursed by banks achieving 114.59% of annual target. An amount of Rs.7293.77 crores was disbursed by Banks as 'Other priority sector advances' achieving 54.22% of annual target. Education loans amounting to Rs.693.68 crores were disbursed by banks achieving 35.77% of annual target. Housing loans amounting to Rs. 4536.74 crores were disbursed by banks achieving 52.51% of target. Banks together have disbursed Priority & Non Priority Sector Advances totaling to Rs.318579.48 crores achieving 171.25% of annual targets.

### **Agricultural Term Loans:**

Under ATLS - Public Sector Banks achieved 53.38% of targets, Private Sector Banks achieved 68.78% of targets and RRBs achieved 91.08% of the Annual targets. Under Short Term Agricultural Production Loans disbursements, 72.10% of the Annual target has been achieved and 65.97% of Annual target has been achieved under Agriculture loans.

### **Agriculture Infrastructure Fund Scheme:**

Govt of India has allocated a target of Rs.3075 crores for Telangana for the FY 2020-21 to 2023-24. Banks together have sanctioned an amount of Rs 286.65 crores to 325 projects during the FY 2021-22.

### **Campaign for 100% KCC Saturation:**

The Department of Agriculture Cooperation & Farmers Welfare (DAC&FW) launched 100% KCC Saturation Campaign covering the farmers engaged in Crops raising, Dairy /Fisheries and other allied activities for which interest subvention and prompt repayment incentives are available. Banks together have sanctioned limits amounting to Rs. 15,093.79 Crore to 11,99,307 farmers.

### **KCC to Animal Husbandry:**

Out of the 7210 applications received, Banks together have sanctioned loans to 2,094 and rejected 4,462 applications.641 applications are pending with the Banks.

### **KCC TO FISH FARMERS:**

Out of the 5314 applications received, Banks together have sanctioned loans to 2,337 and rejected 1,711 applications.1,266 applications are pending with the Banks

### **Pledge Finance against Warehouse receipts:**

During the current financial year, banks have disbursed an amount of Rs. 10.27 crores against Negotiable Ware House Receipts and the total outstandings are at Rs.36.75 crores to 217 beneficiaries.

### **Joint Liability Groups (Bhoomi Heen-Kisan):**

Banks have disbursed an amount of Rs.1.36 crores to 143 groups against a target of 10,500 groups for the FY 2021-22. The total outstanding to JLGs on 31.03.2022 is Rs.37.21 crores extended to 3313 groups.

### **Outstanding Overdue & NPAs under Agriculture sector as on 31.03.2022:**

As at the end of 31<sup>st</sup>March 2022, 26% of Short Term Crop Loan outstandings are overdues and 18.93% of Agriculture Term Loans incl. Allied activities; Agri. Infrastructure; Agri. Ancillary Activities outstandings are overdue.

Total Overdues under Agriculture Advances constitute 20.68% of outstandings. As on 31.03.2022, 3.19% of outstanding short-term crop loans are in NPA category. 9.50% of outstanding Agriculture Term Loan including Allied activities; Agri. Infrastructure; Agri. Ancillary Activities are NPAs as on 31<sup>st</sup> March 2022.

Total NPAs under agriculture advances are at 5.05%.

### **Crop Loan Waiver Scheme- 2018:**

An amount of Rs. 408.38 crores was credited into loan accounts having outstanding loans upto Rs.25,000. Further, an amount of Rs. 691.82 crores was credited to 2,15,191 farmers loan accounts having outstanding amount upto Rs.35,000 so far.

### **Oil Palm Cultivation- Modalities of Finance- Scale of Finance:**

Considering the potential available in Telangana for cultivation of Oil Palm with the completion of Major and Medium Irrigation projects and increased irrigation facility, the Govt. of India notified potential area of 3.29 lakhs Ha (8.14 lakh acres) in 25 Districts of Telangana apart from already notified area. So far no Banks have reported any progress to oil palm cultivation.

### **Flow of Credit to MSMEs:**

Banks have disbursed an amount of Rs.45,105.33 crores achieving 114.59% of annual target under MSME. There is an overall growth of Rs.21046.12 crores under MSME advances during the FY 2021-22.

### **PM Task Force Recommendations:**

Under norm 1: Banks have to achieve 20% year on year growth in credit to Micro and Small Enterprise, and Banks in the state have achieved 24.36%. 19 Banks have individually complied with this norm.

Under norm 2: 10% Annual Growth in number of Micro Enterprises is to be achieved, and Banks together have achieved a negative growth of -7.55%.15 Banks have complied with the norm.

Under norm 3: 60% of MSME Finance should go to Micro Enterprises, and Banks together achieved 53.06%. 17 Banks have complied with this norm.

### **Overdues & NPAs in MSME Segment:**

Overdues under MSE segment constitute 10.45% of outstandings whereas overdues under Medium enterprises are at 9.82% of outstandings. Overdues under MSME segment constitute 10.29% of outstandings

NPAs under MSE segment advances constitute 7.05% of outstandings and NPAs under Medium enterprises constitute 5.98% of outstandings. NPAs under total MSME segment constitute 6.79% of total outstandings .

### **CGTSMSE-COVERAGE:**

As on 31.03.2022, a total of 1,15,637 proposals of banks have been approved by CGTMSE involving an amount of Rs.7555.37 crores.

During the current quarter under review, 5948 proposals involving an amount of Rs. 489.10 crores have been approved for CGTMSE coverage.

### **Review of Bank Linkage in MSME Clusters:**

There are 27,358 enterprises estimated to be functioning in MSME Clusters across Telangana State, out of which 10,252 enterprises have been credit linked i.e., a Bank linkage of 37.47%.

### **Guaranteed Emergency Credit Line:**

Under GECL, Banks together have sanctioned Rs.8948.40 Crs to 1,51,382 borrowers and disbursed Rs. 7716.17 crores of sanctioned amount. About 37,255 eligible borrowers have opted out of the Scheme.

Under CGSSD Scheme, for accounts with outstanding below Rs. 10.00 lakhs, Banks together sanctioned Rs.2.29 crores and disbursed Rs. 0.74 crore to 569 units. In respect of accounts with outstanding Rs. 10.00 lakhs and above, Banks sanctioned Rs. 5.09 crores and disbursed Rs. 1.73 crore. Total of Rs. 7.39 crores has been sanctioned and Rs. 2.47 crores disbursed under CGSSD.

### **PMSVANidhi Scheme TRANCHE-1:**

A total of 407,730 street vendors are identified by the MA&UD in Telangana State. Under Tranche 1, Banks together sanctioned loans to 357368 street vendors i.e. 87.65% of applicants and disbursed to 344012 street vendors.

### **PMSVANidhi Scheme TRANCHE-2 progress:**

Banks have sanctioned 66.53% of applications received and disbursed 54.53% of the sanctioned loans.

### **Lending towards Government sponsored schemes:**

#### **Credit Flow under DAY-NRLM Scheme:**

A total of 502,295 rural SHG groups with outstanding loans of Rs.16,484.86 crores are in the books of the banks. Banks disbursed Rs.12,197.57 crores to 256,699 groups

achieving 101.08% of the annual target. Overdues are at Rs.1,633.99 crores i.e., 9.91% of outstandings. NPAs are at Rs.363.43 crores i.e., 2.20% of outstandings. Five Banks, State Bank of India, Union Bank of India, Canara Bank, TSCAB and Punjab National Bank have achieved annual targets under NRLM SHG Bank linkage.

#### **Credit Flow under DAY-NULM Scheme**

A total of 88758 groups with outstanding loans of Rs.2673.86 crores are in the books of banks. During the FY 2021-22, Banks disbursed Rs.2057.23 crores to 31049 groups achieving 136.46% of the annual targets. Overdues are at Rs.403.05 crores i.e., 15.07% of outstandings. NPAs at Rs.57.68 crores constitute 2.15% of outstandings.

#### **Credit Flow under MUDRA Scheme**

Banks sanctioned MUDRA loans to 533510 beneficiaries with an outlay of Rs. 6167.31 crores achieving 89.43% of annual targets. Public Sector Banks have achieved 79.29% of targets, Private Sector Banks have achieved 122.49% of targets, and RRBs have achieved 5.43% of targets.

#### **Credit Flow under STAND UP INDIA Scheme:**

Under Stand-Up India scheme, Banks have sanctioned loans to 8038 borrowers with an outlay of Rs.2001.38 crores. 5571 women beneficiaries have been sanctioned loans under SUI amounting to Rs.1378.36 crores. 1647 SC beneficiaries have been sanctioned loans amounting to Rs.415.90 crores and 820 ST beneficiaries have been sanctioned loans amounting to Rs.207.12 crores. During the quarter, Banks disbursed Rs.6.96 crores to 153 beneficiaries. State wise comparison- Average number of 25 loans sanctioned per lakh of population is higher than the National Average of 12 loans per lakh of population.

#### **Credit Flow under PMEGP Scheme:**

Banks together have sanctioned loans to 2903 projects with a Margin Money involvement of Rs.98.31 crores generating employment to 23224 members. As on 31.03.2022, the achievement in respect of Projects is 100.76%, and in respect of MM Claim is 114.08%. Overdues under loans to PMEGP are at 11.74% and NPAs at 7.81%, have increased during the quarter.

#### **Credit flow SC, ST, BC and Minorities under Corporations as on 31.03.2022:**

Advances to Women : As at the end of March 2022, Banks have outstanding loans of Rs. 88,567.35 crores to 3325371 women beneficiaries. Banks have disbursed an amount of Rs. 34,740.97 crores to 1784,575 women beneficiaries during the current financial year. Overdues are at Rs. 4982.24 crores constituting 5.63% of outstandings and NPAs Rs. 1401.22 crores, constituting 1.58% of outstandings.

Weaker Sections: As at the end of March 2022, Banks have an outstanding loan of Rs. 78898.91 crores to 6557205 weaker section borrowers. Banks have disbursed an amount of Rs. 23059.03 crores to 1900584 weaker section borrowers during the current financial year. Overdues at Rs. 7785.65 crores constituting 9.87% of

outstandings and NPAs at a level of Rs. 1481.10 crores constituting 1.88% of outstandings.

Overdues and NPAs is highest in minorities and lowest in women and weaker sections.

#### **Credit flow under Education Loans:**

As at the end of March 2022, banks have extended loans to 64,952 borrowers amounting to Rs. 5145.66 crores. During the quarter under review, banks have disbursed an amount of Rs. 413.35 crores to 4675 beneficiaries. Overdues of Rs.355 crores constitute 6.89% of outstandings. NPAs at Rs. 109.72 crores, constitute 2.13% of outstandings.

#### **Credit flow to Housing Sector:**

As at the end of March 2022, banks have outstanding Home Loans amounting to Rs.99649.38 crores. During the quarter under review, banks have disbursed an amount of Rs.12364.68 crores to 26986 beneficiaries. Overdues at Rs.7351.43 crores constitute 7.37 % of Outstandings and NPAs of Rs. 809.65 crores constitute 0.81 % of the Housing Loans Outstandings .

#### **Pradhan Mantril Awas Yojana:**

As on 31.03.2022, under PMAY Scheme, a total Subsidy of Rs.1,387.01 crores was released to 60,935 housing loan accounts. During the quarter, Subsidy of Rs.32.19 crores was released to 13,320 Home Loan beneficiaries.

#### **Rural Housing Interest Subsidy Scheme (RHISS):**

As per the data provided by NHB, no commercial Bank has so far claimed subsidy under RHISS. A total of 128 A/cs were covered by NBFCs/HFCs. Controllers of Banks have been advised to cover all eligible accounts and ensure that the interest subsidy benefit is extended to all eligible borrowers.

#### **Progress under SHG Bank Linkage:**

As at the end of March 2022, Banks have outstanding credit amounting to Rs.19158.73 crores to 591,053 SHG groups. During the FY 2021-22, Banks have disbursed an amount of Rs. 14,254.80 crores to 287,748 groups. Overdues are at Rs.2037.05 crores, constituting 10.63% of outstandings, and NPAs are at Rs. 421.10 crores, constituting 2.19% of outstandings.

#### **CD Ratio:**

The CD ratio of the State is at 115.78% as against 117.00% as on 31.12.2021. Suryapet district has highest CD Ratio of 221.96% whereas Medchal district CD Ratio was 61.09%. As at the end of March 2022, no district in Telangana has CD ratio below 60%.

## **Review of restructuring of loans in Natural Calamity affected districts:**

No natural calamity was declared in the State during the FY 2021-22.

## **Dharani Portal Issues:**

Banks have been representing time and again that certain operational issues in Dharani Portal are being faced by their Branches. While there are many technical issues, the main issue being, in spite of creating charge in the portal, slot for further registration (sale/ transfer of property to legal heirs) is getting booked and the concerned MROs are saying that as the slot is booked, they cannot reject the same and effecting the transfer of property in the concerned legal heirs' name.

**Efforts towards Skill Development:** There are 11 RSETIs in the state, 9 belong to State Bank of India and 2 to Union Bank of India. RSETIs have conducted 188 programmes and trained 5378 candidates during the financial year 2021-22.

## **Doubling of farmers income:**

Progress on the Parameters provided by NABARD are reviewed with the data as on 31.03.2022.

- Numbers of Agriculture loans have grown from 56,96,488 to 68,06,095 when compared to March 2017.
- Outstanding finance to Agriculture has grown from Rs.57,784.64 crores to Rs. 1,05,295.47 crores when compared to March 2017 i.e., by 82%.
- Short Term working capital loans have increased from 1,11,299 to 4,01,569 when compared to March 2017.
- Number of farmers financed for Allied activities have increased from 8,03,625 to 12,05,194 when compared to March 2017, increase from 74.78% to 90.65%.
- Outstanding finance to SF/MF has grown from Rs. 21,833.05 crores Rs. 47,603.11 crores when compared to March 2017 i.e., by 118%.
- Outstanding finance to SF/MF for Allied activities has grown from Rs. 17004.46 to Rs. 19529.12 crores over March 2017 i.e., by 68%.
- Outstanding finance to Agriculture investment credit increased from Rs.8,751.67 crores to Rs. 31,101.37 crores increase by 255%.
- Outstanding to SHGs financed by bank accounts has grown by 80% from Rs 10,662.83 crores to Rs. 19158.72 crores.

## **Issues remaining unresolved at DCC/DLRC meetings:**

There are no issues remaining unresolved in the DCC/DLRC meetings. However there are few incidents of DCC/DLRC meetings not properly represented by banks. Controllers were advised that all DCC/DLRC meetings are properly represented and officer not below the rank of scale IV attend the meetings.

## **Timely submission of data by Bank adhering the schedule of SLBC meetings:**

As per extant guidelines Banks are expected to submit data within 15 days from end of the quarter, but many Banks are submitting data after a lapse of 3 to 4 weeks. AGM SLBC requested State heads of the banks to instruct the concerned officials for timely submission of data to enable the SLBC to hold meeting within the stipulated timelines.

### **Data extraction from CBS and uploading to new portal:**

With regard to extraction of data from CBS for the quarter ended on 31.03.2022, all banks have extracted the data as per RBI formats in txt.format and uploaded the data in SLBC portal. Data uploading to be done within 10 days from the end of the quarter.

### **Government Deposits –Updation of information in Finance Department portal in the prescribed proforma**

As per the existing guidelines, all banks have to upload data on Govt. Deposits at monthly intervals by 10<sup>th</sup> of following month in the Finance Department Portal.

### **Market Intelligence Issues:**

National Cyber Crime reporting portal helpline number has changed from 155260 to 1930. Cyber-crimes complaints can also be registered at portal cybercrime.gov.in.

### **Shri Y. Krishna Rao, Chief General Manager, NABARD said as under:**

- After the formation of Telangana, the State Govt has prioritized Minor Irrigation (Mission Kakatiya & Check Dams) and Rural Drinking Water Supply (Mission Bhagiratha) projects under RIDF. There is lot of scope for financing agriculture infrastructure/implements, with the increase of irrigation facilities in the State. While the state is growing more than the National average in terms of GDP, several opportunities for agriculture lending are created, however there is stagnation in funding to Agriculture crop loans and term loans.
- Mission Bhagiratha project is envisaged by the State Government to provide safe, adequate, sustainable and treated drinking water for the entire rural and urban areas of the State except Hyderabad urban agglomeration inside outer Ring Road. It envisages treated drinking water to every household at their doorstep at the rate of 100 LPCD in rural areas, 135 LPCD in Municipalities / Nagar Panchayats and 150 LPCD in Municipal Corporations. The project has a Total Financial Outlay of ₹45,027.61 crore. NABARD, under RIDF, has sanctioned Rs 4262.26 crore to various Mission Bhagiratha projects from 2016-17 to 2019-20. As on 31 March 2022, NABARD has already disbursed ₹3381.72 crore to Government of Telangana under these projects, leaving a further drawable gap of ₹880.54 crore.
- In August 2021, National Mission on Edible Oils - Oil Palm (NMEO-OP) has been launched to augment the availability of edible oil in the country by harnessing area expansion and through price incentives. Oil palm produces 10 to 46 times more oil per hectare compared to other oilseed crops and has yield

of around 4 tons oil per ha. Given the fact that around 98 per cent of CPO is being imported, the NMEO-OP is a 46 major initiative of the Government to reduce import dependency of edible oil in India.

- The NMEO-OP will cover development of all aspects of oil palm production having long term agreement with farmers, processors and State Governments, plantation & re-plantation support, FFBs price fixation, payment of viability gap of Fresh Fruit Bunches (FFBs) to the farmers, special package for North East states etc. As of now, about 20,000 Ha., is under oil palm cultivation in Telangana, spread across the districts of Khammam, Bhadradi Kothagudem, Nalgonda and Suryapet. Govt. of India has notified an additional potential area in Telangana during 2020 with which the total notified area in Telangana State is 4.36 lakh ha (10.90 lakh acres). Govt of Telangana is planning to cover 20 lakh acres for oil palm cultivation, for which nurseries are being set up.
- NABARD has sanctioned a loan of ₹204.84 crore to the State Government under RIDF Tranche XXVII to meet the State Government share for undertaking oil palm cultivation in 1,02,500 acres in 26 districts of the State. The RIDF loan will be utilised for supply of oil palm planting material to farmers, for supply and installation of drip irrigation units and to support monitoring and evaluation expenses.
- NABARD, out of its own funds opened a new window of support viz., NABARD Infrastructure Development Assistance (NIDA) to fund directly to State Governments /State owned institutions/ corporations on both on budget as well as off-budget projects for creation of rural infrastructure outside the ambit of RIDF borrowing.

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

- Success in dissemination of financial literacy is instrumental in meeting the critical objectives of financial inclusion and consequently, financial stability.
- Though the Financial Literacy (FL) camps conducted by rural branches have increased from 7705 camps conducted in 2020-21 to 11428 camps conducted in FY 2021-22, it is still far below the target of 21375 camps. The banks to ensure that FL camps are conducted as per the prescribed targets.
- Compliments to the banks for conducting a lot of activities about financial



literacy viz., Grievance Redressal Meetings, FL camps, etc. in close co-ordination with Lead District Officers, as a part of celebration of “Azadi Ka Amrit Mahotsav”, "Iconic Week” which was celebrated from **June 06-11, 2022**.

- Compliments to the banks for conducting credit outreach programmes in all the districts along with enrolment of beneficiaries under Jansuraksha schemes viz. PMJJBY, PMSBY and APY.
- As part of the RBI's various measures to expand and deepen the Digital Payments Ecosystem across the country, two (2) districts from Telangana viz. Rajanna Sircilla and Jangaon were identified under the 2nd phase of Expanding and Deepening of the Digital Payments Ecosystem programme wherein it was envisaged to cover every individual/business with a digital product. Accordingly, a timeline of 6 months i.e., from January 01, 2022 to June 30, 2022 has been decided for the completion of the project. In this regard, the progress at the end of April in terms of coverage under savings and current account in Rajanna Sircilla district stood at 78.35% and 78.99% and 93.90% and 81.26% for Jangaon district.
- Since RBI is approaching the deadline set for the completion of EDDPE 2.0 in the districts Rajanna Sircilla and Jangaon, all the controllers of the banks are requested to review their individual position and instruct their respective branches to complete the targets assigned to them **by June 30, 2022**.
- As part of “Expanding and Deepening of Digital Payment Ecosystem” in the country, RBI has taken up 100% digitalization of selected districts. With a view to leveraging the experience gained in the implementation of EDDPE 2.0 and the prompt response of the various stakeholders viz. banks, SLBC, District Collectors etc., six more districts of Telangana viz. Jogulamba Gadwal, Jayashankar Bhupalpally, Kamareddy, Medak, Peddapally and Wanaparthy have been identified, thereby catalysing our endeavour to expand the digital payments ecosystem to the maximum extent possible. The deadline for completion of EDDPE 2.0 in these six districts is **September 30, 2022**.
- The CD ratio of the State continues to be good at 115.78% as on 31st March 2022 (it was 109.64% as on March 31, 2021). The lending to priority sector in the state stands at 38.49% which is marginally below the RBI norm of 40%. Likewise, the lending to Agriculture at 16.79% and Small & Marginal farmers at 8.17% were also below the RBI norm of 18% and 9%. However, the lending to

Weaker Sections at 12.58% was above the RBI norm of 11%. Further, the lending to Micro enterprises at 5.61% was also lower than the norm of 7.5%.

- The deposits have registered a growth of 10.60%, while advances have registered a growth of 16.79% over the FY2020-21 and priority sector advances have increased by 15.74% over the FY2020-21.
- For the F.Y. 2021-22, the overall achievement is impressive at 171.25%, the achievement of ACP targets in respect of Priority Sector was at 78.26% and particularly, achievement under agriculture at 65.97% needs improvement. It was also observed that there is a lot of scope for improvement in Education and Housing sectors where the achievement stood at 35.77% and 52.51% respectively.
- The achievement of ACP target for MSME sector at **114.59%** as on Mar 31, 2022, is good, but banks were not able to achieve the benchmark parameters set out by the PM's Task Force recommendations for MSME. I reiterate that, banks should take advantage of the instructions of RBI for incentivising credit flow to MSMEs i.e. deduction of credit disbursed to new MSME borrowers from NDTL for calculation of CRR.
- As per the directions of Reserve Bank of India, a standardized system for data flow and management has been developed on the SLBC portal by SLBC TS and all the banks are onboarded to the new portal and are able to upload the data for quarter ended March 2022 on SLBC portal. This would ensure that the SLBC quarterly review meetings would be convened within the prescribed timeline of 45 days from the end of the quarter in view of the availability of the data in the portal after the end of the quarter. SLBC to ensure that the Lead District Manager (LDMs) utilise the portal for extracting the CQR data for the purpose of conducting the DCC Meetings within 30 days from the end of the quarter.
- RBI conducted a study to analyse the credit offtake in the MSME sector during the last four financial years and it was found that there is a significant decrease in the number of new MSME accounts especially in the case of private sector banks. The study says it may possibly be attributed to the mandatory registration on the Udyam Registration portal for classification of units as MSMEs and the COVID-19 induced lockdown/restrictions. MSME being a critical sector as far as contribution towards GDP, employment and exports is

concerned, state controller of banks are requested to take note of this and devise suitable strategy/action plan to improve the credit offtake in MSME sector.

**Ms. T. K. Sreedevi, IAS, Secretary to Govt. Of Telangana, Finance Department** said as under:

- As mentioned by CGM NABARD about Oil palm cultivation, Telangana has good potential. Ten years back due to water scarcity, it was difficult to imagine oil palm cultivation. But due to Irrigation projects undertaken by Telangana Government, now it is looked in a new perspective.
- In Telangana State large number of Educational Institutes and Residential Schools are set up. Credit flow to Education sector is an area of concern and has to be encouraged. Gold Loans are at higher level, which has to be looked into, as desperate seekers of credit, take loans against much hoarded gold.
- Under MSME achievement is about 114%, whereas in agriculture it is 60%. Within MSME for Medium Enterprises the coverage is more than 100% but for Small and Micro enterprises the coverage is around 30-35%, whereas in non-priority sector coverage is over 498%. Policy changes are required for Small and micro enterprises for maximum outreach. Bankers have to come forward to extend loans to Micro and Small Enterprises and Street Vendors.
- Lending to street vendors is an area of concern, Street Vendors have difficulty getting finance. Street Vendors are most vulnerable and get into debt trap. Government Policies and Banks can help them, as 3,50,000 street vendors have been supported last year. Similarly, this year too it can be achieved by extending finance under PMSVANidhi TRANCHE-II.
- PMSvanidhi is a good scheme which has revived many small businesses and requested to clear the backlog applications.

**Shri. Arul Bosco, ED, National Fisheries Development Board, Govt. Of India** said as under:

- He said that the objective of the organization NFDB is to enhance fish production and productivity and coordinate fisheries development in an integrated and holistic manner, for which various schemes are introduced, mainly FIDF and PMSSY. He explained about the schemes in detail. He requested the Banks to come forward and provide loans for fisheries projects under FIDF scheme and

PMSSY entrepreneurship model. He said that all necessary technical support will be extended wherever needed.

- The fisheries sector would benefit greatly from discussions in SLBC meetings about the number of applications pending under the fisheries sector, loans accepted and sanctioned etc.
- Government of India is since according high priority to the scheme, commercial banks are requested to expeditiously process the proposals received under FIDF as per their extant lending guidelines.
- KCC to Fisheries has around 35000 pending applications, people approach banks for nets, weighing machines, boats, ice boxes and other equipment. If credit is given for the said requirement, it will be beneficial to the fish farmers.

The meeting ended with summing up of proceedings and vote of thanks by Shri Krishan Sharma, GM & Convenor SLBC.

**Sd/-**  
GENERAL MANAGER &  
CONVENOR-SLBC

**Action points emerged in 33<sup>rd</sup> 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: Yes Bank, IDFC Bank, Canara Bank, HDFC Bank, APGVB, IDBI, TGB, IOB, UBI, UCO Bank, BOB, CBI,)**

2. Controllers of Banks, LDMs of Jangaon and Rajanna Siricilla Districts to ensure 100% digital coverage of SB and Current accounts customers and on boarding of merchants latest by 30<sup>th</sup> June 2022 as per Monitorable Action Plan circulated.

**(Action: All Banks/ LDMs of Jangaon & Sircilla)**

3. Reimbursement of VLR/ PV amounting to Rs.725.18 crores by Govt of Telangana due to the Banks to be expedited.

**(Action: Agriculture & Finance Depts, GoT)**

4. Reimbursement of RSETI expenditure of Rs.20.72 Crores due to the Banks from Government of India through SERP Department to be expedited.

**(Action: SERP & GoT)**

5. 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)**

6. 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)**

7. 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 10 days from the end of each quarter.

**(Action: All Banks)**

8. 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/LDMs)**

9. Banks to refund the subsidy portion / submit utilization certificates in respect of ungrounded units of SC Corporation/BC Corporation, pending for the last 5 to 6 years immediately to respective corporations.

**(Action: All Banks)**

10. Banks to update the data on Govt deposits in the Finance Department portal latest by 10<sup>th</sup> of every month.

**(Action: All Banks)**

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<b>33rd SLBC Quarterly Review meeting on 14.06.2022 @ 10.30 AM List of participants</b>		
<b>No.</b>	<b>Name (Sri/Smt/Ms)</b>	<b>Designation</b>
<b>Officials - Government of Telangana</b>		
1	T K Sreedevi, IAS	Secretary, Finance Department
2	E V V Nageswara Rao	Dy Secretary. (Finance)
3	Mohd Iqbal Hussain	Asst Secretary (Finance)
4	T Sujatha	Jt Director of Agriculture
5	Y N Reddy	Director, SERP
6	G Padma	SMC, MEPMA
7	K Kiran Kumar	PE, SERP
8	Hanumantha Rao N	Dy Dir, Fisheries
9	Sishtla Venkateswarlu	MD & CEO, TIHCL
10	Dr. Sachin Deshpande	Asst Director, Animal Husbandry
11	UVLL Prasad	Chief operating officer, TIHCL
12	Mohammed Younus	GM, TSMFC
13	E Mallaiah	GM, TSDDCF
14	N Lakshmi Manjusha	Dy Director, TSDDCF
15	B. Babu	Dy. Director of Horticulture (Plg)
16	Ranjit P	TSFPS
17	Audumber C	Intern, Finance Department
18	Sowmya Kolla	Intern, Finance Department
<b>Officials - Government of India</b>		
19	Dr. G.Sunil Kumar	Director, NCSC
20	Sashi Ranjan Varma	Deputy Director, PMEGP KVIC
21	G Narayana Rao	Nodal officer, KVIC
22	Francis Verghese c	M&E Expert, NFDB, Hyderabad
23	P.Sreeja	RM, NHB
24	G.Ganesh Kumar	Asst. Director, DOT
25	Jyothi Sahare	Consultant-AC AB C, MANAGE

<b>33rd SLBC Quarterly Review meeting on 14.06.2022 @ 10.30 AM List of participants</b>			
<b>No.</b>	<b>Name (Sri/Smt/Ms)</b>	<b>Designation</b>	<b>Organisation</b>
<b>RBI</b>			
1	Nikhila Koduri	Regional Director	Reserve Bank of India
2	Yashoda Bai M	General Manager	Reserve Bank of India
3	Tejadipta Behera	Manager	Reserve Bank of India
<b>NABARD</b>			
4	Y K Rao	Chief General Manager	NABARD
<b>SLBC Telangana</b>			
5	Amit Jhingran	CGM & President SLBC	State Bank of India
6	Krishan Sharma	General Manager & SLBC Convenor	State Bank of India
<b>Public Sector Banks</b>			
7	R Anuradha	General Manager	Canara Bank
8	K Ajay Paul	Deputy General Manager	Union Bank of India
9	R Natarajan	Deputy General Manager	State Bank of India
10	Govind Prasad Verma	Deputy General Manager	Bank of Baroda
12	T G Shashidhar	Deputy General Manager	Indian Bank
13	S V Rama Krishna	Deputy General Manager	Punjab National Bank
14	K Sreenivasa Rao	Deputy General Manager	UCO Bank
15	Satish N Talreja	Deputy General Manager	Central Bank of India
16	R Jagan Mohan	Deputy General Manager	Bank of Maharashtra
17	K R Kandi	Asst General Manager	Bank of India
18	R V Sharada	Asst General Manager	Indian Overseas Bank
19	R Srinivas	Chief Manager	Indian Bank
20	A Madhava Rao	Chief Manager	State Bank of India

21	Ateeq Ahmed	Sr Manager	Central Bank of India
22	K Vikramaditya	Sr Manager	UCO Bank
23	K Sahitya	Sr Manager	Canara Bank
24	Ananth Ram	Manager	Punjab National Bank
25	E Sukeerthi	Officer	Punjab and Sind Bank
26	G Bala Krishna	Officer	Bank of Baroda
27	S Raj Kumar	Officer	Bank of India
<b>Private Sector Banks</b>			
28	P Srinivas	Circle Head	Axis Bank
29	Y Veera Prasad	AVP	Axis Bank
30	Panchala Vinod Kumar	Zonal Manager	Catholic Syrian Bank Ltd.
31	S Naresh	Reg. DM	City Union Bank Ltd
32	Ranjit Reddy K	AVP	DCB Bank
33	K N V Divakar	Asst Manager	Dhanalakshmi Bank Ltd
34	Jayasekhar Reddy	AVP	Federal Bank Ltd
35	Mukundan Alavoor	Sr VP	HDFC Bank Ltd
36	Srikanthan S	AGM	ICICI Bank Ltd
37	Lakshmikanth Kunda	Rgl Co-ordinator	ICICI Bank Ltd
38	Naren Kandala	AGM	I D B I Ltd
39	T Sangeetha Singh	VP	IndusInd Bank Ltd
40	Ikhlaq Ahmed	Sr. Manager	Jammu and Kashmir Bank Ltd
41	Dishal Devaiah	Manager	Karnataka Bank Ltd
42	M Sudheer Chowdary	Sr. Manager	Karur Vysya Bank Ltd
43	K Bhanu Teja	Sr. Manager	Kotak Mahindra Bank Ltd
44	T Srinivas	AVP	DBS (e-Lakshmi Vilas Bank Ltd)
45	Dr. Ramesh Naidu	Cluster Head	RBL Bank
46	K Anoop George	Manager	South Indian Bank Ltd
47	P Rajesh	Sr Manager	Tamilnad Mercantile Bank Ltd
48	Manoj Pohar	VP	Yes Bank Ltd
49	P Vandana	Manager	K B S L A Bank
50	CH Anil Kumar	SVP	IDFC First Bank
51	Irfana Perveen	Manager	IDFC First
<b>Regional Rural Banks</b>			
52	G Sukumar	GM	AP Grameena Vikas Bank
53	V Arvind	Chairman	Telangana Grameena Bank
<b>Cooperative Banks</b>			
54	T Jyothi	CGM	TSCAB
55	L V S Prasad	AGM	AP Mahesh Coop Bank
<b>SIDBI</b>			
56	Pramod Kumar Vijayvargia	GM	SIDBI
<b>Small Finance Banks &amp; Payment Banks</b>			
57	Mohd. Inayathullah	DVP	Fino Bank
58	K Vishnu Vardhan	Cluster Head	ESAF SFB
59	D Venkata Rao	SM	IPPB
60	V S Krishna Chaitanya	DVP	Airtel Payments Bank
<b>SLBC Telangana</b>			
61	J B Subrahmanyam	Asst General Manager	SLBC Telangana, SBI
62	Narendra Kumar D S	Manager	SLBC Telangana, SBI
63	Chinnaya Chary	Manager	SLBC Telangana, SBI
64	PVRL Kalpana	Deputy Manager	SLBC Telangana, SBI
65	Padmalatha C	Asst Manager	SLBC Telangana, SBI