

Minutes of 35th SLBC Quarterly Meeting held on 23.12.2022 at Dr. MCR HRD Institute of Telangana, Jubilee Hills, Hyderabad to review the performance of Banks for the quarter ended 30.09.2022

The 35th Quarterly meeting of State Level Bankers' Committee, Telangana was held on 23rd December 2022 at Dr MCRHRD Institute, Telangana, Jubilee Hills, Hyderabad to review the performance of Banks for the quarter ended 30th September 2022.

Shri P K Mohandas, DGM (FI & SLBC) SBI, extended a warm welcome to Shri T Harish Rao, Hon'ble Minister of Finance, Health, Medical & Family Welfare, Telangana, Shri. Rama Krishna Rao, IAS, Spl. Chief Secretary (Finance), Govt. of Telangana, Shri Amit Jhingran, Chief General Manager, SBI & President SLBC, Smt. Ch Suseela, Chief General Manager, NABARD, Shri Debashish Mitra, General Manager & Convenor, SLBC, Shri K S Chakravarthy, DGM, Reserve Bank of India, Shri Y Sreenivasa Rao, Director, DoT, Govt. of India, Shri. Vijaya Kumar, Addl. Director of Agriculture, Govt. of Telangana, 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 briefly presented the performance of Banks up to the quarter ended 30th September 2022 as under:

- a) Total Deposits of the banks have marginally increased by **Rs.309** crores and the total deposits were at **Rs.632,834.45** crores (SBI's Deposits share is Rs.179,155 Crores i.e 28.30%)
- b) Total Advances with Banks have come down by **Rs.6,764** crores and the advances of all banks were at **Rs. 725,568.02** crores (SBI's Advances share is Rs.158,319 Crores i.e 21.82%)
- c) CD ratio continues to be above 100 percent and has marginally come down from **115.78%** to **114.65%** when compared to March 2022.
- d) During the Kharif season of the current FY, Banks have lent Short Term Production Loans amounting to Rs. **23,793.15** crores achieving 58.43% of the annual targets.
- e) Banks have disbursed **Rs.18,163.32** crores as Investment Credit to Agri. Allied, Agri. Infra and Agri. Ancillary activities achieving 51.41% of the targets.
- f) Lending towards Educational loans and Housing loans under Priority Sector was at **Rs.326** crores and **Rs.1,526** crores respectively.
- g) Banks together have disbursed Rs. **84,143.12** crores to various sections of borrowers under Priority Sector, recording an achievement of 49.96% of annual targets.
- h) Banks have disbursed Rs.**38,737.55** crores to Micro, Small & Medium enterprises (MSME) segment achieving **77.67%** of the targets.
- i) Under Pradhan Manthri Mudra Yojana Scheme, banks have sanctioned **Rs.2575.61** crores achieving 29% of the annual targets.

On the Financial Inclusion front:

- Banks have covered all the **221** unbanked rural centers identified by DFS, Ministry of Finance in FY 2019-20 with Banking Outlets. As and when DFS identifies any Unbanked Rural Centre, such centres are allocated to the banks and it is ensured that the coverage is done with the Banking Outlets.
- All the villages with 500 & above households in hilly areas have been covered with Banking outlets within 5 KMs radius.
- Banks in the State have **105.19 lakh** PMJDY accounts in their books and **87.36 lacs** of these accounts are seeded with Aadhar and RuPay cards were issued to **83.26 lacs** PMJDY accounts.
- **108.87 lakh** customers have been covered with Pradhan Manthri Suraksha Bheema Yojana (PMSBY) whereas **44.77 lakh** customers are covered under Pradhan Manthri Jeevan Jyothi Beema Yojana (PMJJBY) and **14.09 lakh** customers subscribed for Atal pension Yojana.

Under Atma Nirbhar Bharat Abhayan:

- As per the latest data available, Banks have sanctioned Rs.**10,280.70** Crore and disbursed Rs.**9,301** Crore to beneficiaries under Guaranteed Emergency Credit line of 30% (**SBI has extended Rs.1,911 Crores under GECL**)
- Banks have sanctioned Rs.**9.49** crores under Credit Guarantee Scheme for Subordinated Debt (CGSSD) and disbursed Rs.**3.61** crores.
- Under PM Svanidhi Tranche 1, Banks have sanctioned **358,338** applications and disbursed loans to **346,008** Street Vendors. Under Tranche 2, Banks have sanctioned **124,189** applications and disbursed loans to **86,362** SVs. (**SBI took lead with 42 % of disbursals under Tranche 1 and 33% under Tranche2**)
- Under Agriculture Infrastructure Fund, a target of Rs.**3075** crores has been set for four years (from FY 2020-21) and banks together have sanctioned Rs.**719.34** crores, he requested all the banks to utilize by sanctioning maximum loans under AIF. (**SBI has sanctioned Rs.151.68 crores**)

He requested the Hon'ble Finance Minister to resolve the long pending issue of VLR/ PV reimbursements amounting to Rs.**725** crores due to the Banks for the last 5-6 years for which Banks have made a provision at the instance of Reserve Bank of India, though the Banks are entitled for reimbursement of the amounts from the Government. He said that, there has been immense pressure from the Head offices of the Banks to resolve this long pending matter.

He also requested Hon'ble Finance Minister to resolve the pending Rythu Bandhu-Rabi 2018 Cheque printing charges reimbursement of Rs.**25.93** Crore due to Banks, immediately.

He thanked the Hon'ble Finance Minister, Chief Secretary, GoT, Special Chief Secretary(Finance), Secretary (Panchayat Raj & Rural Development), Officials of Finance Department, Agriculture Department, Industries Department and other departments of Government of Telangana, Dept of Financial Services Govt of India, Reserve Bank of India, NABARD and the member banks for their co-operation to the forum in discharging its functions and he solicit 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, 2022.

Agenda 1: Adoption of Minutes of the 34th SLBC Quarterly Meeting:

The minutes of 34th SLBC meeting for the quarter ended 30.06.2022 held on 30.09.2022 were adopted without any changes as no requests for amendments/ modifications were received.

Agenda 2: Action points of 34th SLBC Quarterly Meeting - Action Taken Report

i) Inactive BCs- 98% of the inactive BCs in the State are of Yes Bank. Yes Bank has informed that as per RBIs advice they have taken up the matter with their Compliance team & any changes need approval from Board Members of Yes Bank. It is advised by YES Bank that changes / corrections wherever required will be made and advised latest by 31.03.2023.

ii) Banks have achieved 100% digitization in the Districts of Jogulamba Gadwal, Jayashankar Bhupalpally, Kamareddy, Medak, Peddapally and Wanaparthy within the timelines and as advised by RBI, Banks have taken up the task of making the remaining 24 districts in the state of 100% digitally enabled districts.

iii) Banks have assured to improve performance under all three PM's Task Force Recommendations.

iv) Reimbursement of VLR/ PV, Revised RythuBandhu 2018 cheque printing charges are pending and no development during the quarter.

v) Reimbursement of RSETI claims: Rs. 21.40 Crores are pending with MoRD and there is no progress during the quarter.

vi) In respect of subsidies of BC corporation, Utilisation Certificates to the extent of Rs.54.72 crores have been submitted and an amount of Rs. 0.42 crores has been refunded to the BC Corporation by banks. Banks which have not submitted data have to submit information on pending subsidies latest by 15.01.2022.

vii) All Banks have been uploading the txt files SLBC portal as per revised data flow system under revamped Lead Bank Scheme.

viii) Progress under KCC campaign launched by Gol is being reviewed regularly in Agri Sub Committee meetings. Controllers of Banks are requested to ensure that all pending eligible applications are sanctioned.

ix) As advised by Finance Department Govt. of Telangana, Banks to update the data on Government deposits in the Finance Department portal, within 10 days from the end of the month.

Agenda 3: Review of Financial Inclusion Initiatives, expansion of banking network and Financial Literacy:

There are 5958 bank branches of commercial Banks/RRBs/ Co-op Banks ,7 small finance banks have a network of 82 branches and 9 BCs whereas the 3 payment banks have a network of 50 branches and 20579 BC points across the state.

a) **Unbanked Rural Centres** - All 221 villages identified by DFS in FY 2019-20 have been covered with Banking outlets by member Banks to provide Banking facilities. However, DFS has recently identified one village, Pedda Venkatapuram in Bhadradi Kothagudem district as uncovered and the village has been allotted to Union Bank of India. Union Bank of India has informed that there is connectivity issue in the village for setting up a banking outlet. The UBI officials and officials from Dept. of Telecom made a joint visit to the village and found that signal strength is very poor. Efforts are being made by DoT for sanction of signal tower under 4G Saturation Project at Pedda Venkatapuram. UBI to ensure that Banking Outlet is in place immediately on installation of signal tower.

Finance Dept., Govt. of Telangana has advised that during the last South Zonal Council meeting, a list of 125 uncovered villages in which Brick and Mortar branches have to be opened in Telangana was shared by the Ministry of Home Affairs to Govt. of Telangana. SLBC has collated the information from LDMs and found that 3 villages are covered by Telangana Grameena Bank branches. Further, as advised by Finance Department, GoT to explore the possibility of opening of Brick and mortar branches / extension counter in these villages by co-operative banks, SLBC has communicated the same to TSCAB. TSCAB responded stating that they propose to open branches in 6 villages.

AGM SLBC referred the DFS letter F.No. 08/04/2014-FI-Mission Office (300544522) dated 30.11.2022 to Chief Secretaries of all states requesting to cover all villages having population of more than 3000 with a Brick-and-Mortar bank branch / IPPB within 5km radius. AGM SLBC said that, data on villages with population above 3000 not covered by a Bank branch / IPPB has been collated and submitted to DFS. Hon'ble Finance Minister wanted these to be allocated to Banks immediately. LDMs have reported 36 such unbanked villages. Spl. Chief Secretary (Finance) said that, these villages to be allocated to banks and action to be taken before next Southern Zonal Council meeting.

b) All the unbanked Rural Centres in the only LWE affected district of Bhadradi Kothagudem have been covered with Banking Infrastructure.

c) **LWE district coverage of CAPF/CRPF camps:** In respect of the only uncovered CAPF Camp Chalamala, Union Bank of India informed that their national BC, who was entrusted with the task of appointing BC at Chalamalla village has advised UBI that no one from the village is interested in being appointed as BC/CSP. CGM UBI said that, they will explore the possibility of appointing an independent BC in the village. There are 479 Gram Panchayats in Bhadradi Kothagudem District and DCC has confirmed that all 479 Gram Panchayats are covered with Banking infrastructure.

d) National Strategy for Financial Inclusion and National Strategy for Financial Education:

To achieve the vision of creating a financially aware and empowered India, the following Strategic objectives have been laid down:

- i) Inculcate financial literacy concepts among the various sections of the population through financial education to make it an important life skill.
- ii) Encourage active savings behavior.
- iii) Encourage participation in financial markets to meet financial goals and objectives.
- iv) Develop credit discipline and encourage availing credit from formal financial institutions as per requirement

- v) Improve usage of digital financial services in a safe and secure manner
- vi) Manage risk at various stages through relevant and suitable insurance cover
- vii) Plan for old age and retirement through coverage of suitable pension products.
- viii) Knowledge about rights, duties and avenues for grievance redressal
- ix) Improve research and evaluation methods to assess progress in financial education.

e) **Targeted Financial Inclusion Intervention Programme (TFIIP)** for Aspirational Districts: TFIIP is under implementation in the aspirational districts and there are 3 aspirational districts Bhadadri Kothagudem, Komaram Bheem Asifabad, Jayashankar Bhupalapally, in the State. Komaram Bheem Asifabad has achieved benchmark targets under all 4 parameters viz., opening of CASA A/cs, coverage under PMJJBY, PMSBY & APY. Bhadadri Kothagudem has achieved Benchmark targets under CASA, PMJJBY and PMSBY enrolments, whereas Jayashankar Bhupalapally has achieved Benchmark target under PMJJBY and APY enrolments. TFIIP has been extended by Govt. of India till 31.03.2024 to enable all the districts to achieve the benchmark targets. LDMs / Banks are requested to achieve saturation in all key performance indicators.

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

In the 169 villages identified for implementation of PMAGY, by DFS, SB accounts have been opened for 1,09,897 out of 148520 eligible population.

g) **Review of operations of Business Correspondents:** There are 76184 BCs of commercial Banks/RRBs functioning in the State of which 48,006 are in Rural, 9,571 in Semi Urban and 18,607 in Urban & Metro areas. A total of 33963 BCs are inactive as on 30.09.2022 of which, 20980 are in Rural, 4616 in Semi Urban and 8367 in Urban & Metro Areas. Out of 33963 inactive BCs, are of Yes Bank. Mr. Manoj Pohar from Yes Bank said that, they got approval from their central office to report corrected figures in new structure from December-2022 quarter onwards. Apart from the BCs of Commercial Banks/RRBs, Airtel Payments Bank has 8864, Fino Payments Bank has 5918 and IPPB has 5797 BCs in the State.

h) **Progress in increasing digital modes of payment / ATMs & PoS:** As at the end of September 2022, there are 9458 ATMs and 184650 POS Machines deployed with the Merchants by banks as touch points across the State of Telangana.

Banks in the State have 1,05,19,406 PMJDY accounts in their books as on 30th September 2022, out of which 87,35,970 accounts (83.04%) were Aadhaar seeded and 83,27,822 accounts were issued with Rupay Cards (79.17%).

i) **Social Security / Insurance Schemes launched by Govt. of India:** During the quarter there is an increase in PMSBY coverage by 12,73,821 & under PMJJBY by 7,03,924 whereas APY subscriptions have increased by 84,649. As against a target of 3,75,820, Banks have achieved 1,59,399 APY enrolments achieving 42.41% of Annual targets.

j) **Financial Literacy Initiatives:** There are 78 FLCs functioning in the state. During the Quarter, 2024 special camps and 2570 specific camps were conducted by FLCs, surpassing the targets.

1818 Rural branches in the State have conducted 8388 camps during the quarter against a target of 10776.

In the Sub-Committee meeting held on 03.11.2022, Reserve Bank of India has advised Banks that all their rural branches have to invariably conduct at least one camp in a month without fail.

k) **DIGI DISTRICTS** : During FY 2021-22, Rajanna Siricilla and Jangaon are the two districts identified for making them 100% digitally enabled districts and banks have achieved 100% digitalisation in these two districts, within the timelines.

During the current FY, additional 6 districts Jogulamba Gadwal, JS Bhupalapally, Medak, Kamareddy, Peddapalli and Wanaparthy have been made 100% digitally enabled districts by 30.09.2022.

EDDPE 2.0 has now been extended and RBI has advised for proposed for 100% digitisation of remaining 24 districts of Telangana by 28.02.2023. Progress is reviewed periodically by RBI.

l) **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.

Agenda 4: Review of Credit Disbursement by Banks:

Total Deposits have come down marginally by Rs.2383.18 Crores and Advances have grown by Rs. 15,418.53 crores during the quarter ended September 2022.

CD Ratio has improved from 112.64% to 114.65% during the quarter.

Under compliance norms of RBI:

- Priority Sector loans of banks are at 31.51% against benchmark norm of 40%.
- Agriculture loans of banks are at 14.68% against a benchmark norm of 18% and credit to small and marginal farmers is at 8.24% against a norm of 9.50%.
- Advances to micro enterprises are at 4.72% against a norm of 7.50% and Advances to Weaker Sections are at 11.38% against a norm of 11.50%.

a) Achievement of Annual Credit Plan:

Banks have achieved 58.43% of targets under Short Term Agri credit and 55.17% of Total agriculture targets (upto Kharif). Achievement under MSME priority sector is at 77.67% and achievement under total priority sector is at 49.96%. Banks have achieved 121.98% of Annual Credit Plan targets. Hon'ble Minister said, the disbursements are on track in many areas, but needs improvement in Housing, Education, Mudra loans.

b) **Agriculture Infrastructure Fund** - Govt of India has allocated a target of Rs.3075 crores for Telangana for a period of 4 years from FY 2020- 2021 and we are into the 3rd year of the launch of the scheme. Banks have sanctioned Rs. 719.34 crores and disbursed Rs. 496.73 achieving 23.39% of targets.

Hon'ble Minister said that, except TSCAB, SBI and UBI no other Bank made considerable progress in Agri. Infrastructure Fund loans. As we are in the last year to achieve the target, banks are advised to speed the sanctions. He expressed his concerns on Banks with nil sanctions.

c) **Pledge Finance against Warehouse Receipts:** During the FY 2022-23, Banks have extended credit to 111 beneficiaries amounting to Rs. 29.92 crores and the total outstandings are at Rs.27.86 Crores.

d) **Joint Liability Groups:** During the FY 2022-23, Banks have disbursed Rs. 3.27 Crores to 379 groups. The total JLG Loans outstanding with Banks as on 30.09.2022 is Rs.111.02 crore extended to 8880 groups.

e) **NPAs under Agriculture segment:** NPAs under short term production loans have increased during the Quarter mainly due to non-renewal of crop loans. **6.27%** of outstanding short-term agri loans are NPAs as on 30.09.2022, whereas **5.26%** of Agriculture Term Loan, **3.21%** of Agri. Infrastructure and **10.25%** of Agri. Ancillary Activities are in NPA category. However, total NPAs under agriculture have come down during the quarter from **6.89%** to **6.39%**.

f) **Flow of Credit to MSMEs:** Banks have achieved 77.67% of the Annual target upto 2nd quarter. Achievement is higher under all the three segments when compared to the previous FY.

Outstanding Advances under MSME segment stood at Rs.87101.92 crores.

NPAs under total MSME segment constitute 6.73% of total outstandings. NPAs have come down during the quarter from 8.28% to 6.73%.

g) **PM Task Force Recommendations:** Banks achievement under PM Task Force Recommendations is as under:

As against 1st recommendation of achieving 20% YoY growth Banks have achieved 14.16%.

As against 2nd recommendation of achieving 10% growth during the year under MSE, Banks has achieved -7.98%.

As against 3rd recommendation of achieving 60% MSE advances to the micro enterprises, Banks have achieved 53.93%.

h) **CGTMSE Scheme:** During the current quarter under review, 6936 proposals with an amount of **Rs. 712.21 crore** have been approved under CGTMSE coverage.

i) **Review of Bank Linkage in MSME Clusters:** There are 27358 MSME enterprises in the clusters across the state of which 24861 enterprises are credit linked by Banks, i.e a credit linkage of 90.87%.

j) **PMSVANidhi – Finance to Street Vendors (SVs)**

Under PMSVANidhi Scheme TRANCHE-1, Banks have sanctioned loans to 3,58,338 street vendors and disbursed to 3,46,008 street vendors. 97% of sanctioned applications were disbursed.

Under PMSVANidhi Scheme TRANCHE-2, Banks have sanctioned loans to 124819 SVs out of 137904 applications received and disbursed loans to 86,362 SVs .

k) **Credit Flow under DAY-NRLM Scheme (SHG):** As at the end of September 2022, Banks have Outstanding loans of Rs.21115.81 crores to 577034 SHGs. Banks have disbursed Rs.8352.67 Crores to 141111 groups during the current FY

Rs.628.78 Crores i.e., 2.98% of outstanding loans to SHGs are NPAs with banks.

Additional Agenda:

AGM SLBC presented the additional agenda 1,2,3 & 4 on behalf of Govt. of Telangana. AGM SLBC said that, RBI has issued updated guidelines on DAY-NRLM as per which:

1. DAY NRLM - Interest Subvention scheme on credit to Women SHGs:

RBI has issued Master Circular (circular FIDD.GSSD.CO.BC.No.09/09. 01.003/2022-23 July 20, 2022) extending the Interest Subvention Scheme for the year 2022- 23 to all district of the country. As per the revised instructions;

- i. For loans up to ₹3 lakh, banks will charge interest rate of 7% pa
- ii. For loans above ₹ 3 lakh and up to ₹ 5 lakh, interest rate equivalent to their 1 year-MCLR or any other external benchmark based lending rate or 10% per annum, whichever is lower.

2. Different Rates of Interest charged by banks on credit to SHGs:

- a. Different banks are charging different interest rates on SHG loans ranging between 7.0% pa and 12.5% pa.
- b. Interest charged on SHG loans is higher as compared to other priority sector loans, such as agriculture loans, education loans, housing loans, etc.

3. Bank charges on SHG loans:

- a. Banks are levying different charges viz. processing, inspection, portfolio, maintenance charges, etc.
- b. The charges ranges between Rs.500/- and Rs.5000/-.
- c. Most of the handholding services such as mobilization, preparation of MCPs, documentation, monitoring and recovery services are provided by SERP field staff. Therefore, there is no justification for levying any charges on SHG loans.

AGM SLBC requested banks to follow the laid down RBI instructions in Rol and other Charges to SHGs.

4. Facilitation Charges to VOs, MS & ZS :

- a. Mobilization and handholding support to banks provided by VOs.
 - b. Banks to share a part of interest earned to VOs, MS and ZS.
 - c. Medak DCCB already entered MOU with ZS to share 5% of interest recovered from SHGs towards facilitation charges.
- Hon'ble Finance Minister urged the Bankers to share a part of interest earned to Vos, MS & ZS for providing mobilisation and handholding support to Banks.

Credit Flow under DAY-NULM Scheme: A total of 63743 NULM groups with outstanding loans of Rs.2075.72 crores are in the books of Banks. Upto quarter ended 30.09.2022, Banks disbursed Rs.1013.45 Crores to 13341 groups. Rs.92.66 crores i.e., 4.46% of outstanding loans to urban SHGs are NPAs with banks.

Under Self Employment Programme (SEP), against a Target of Rs. 16.82 crores to 2,229 units for FY 2022-23, Banks till 30.09.2022, have sanctioned loans amounting to Rs.8.59 crores to 863 units.

Additional Agenda: Communication from MEPMA

Rate of Interest charged by banks on credit to SHGs:

Various banks are charging different interest rates on SHG loans ranging between 8% to 14.50% .

Bank charges on SHG loans:

- Banks are levying different other charges viz. Processing charges, Inspection charges, Documentation charges, Maintenance charges, etc. .
- The charges range from Rs. 500/- to 10000/-.
- Handholding services such as Mobilization, Documentation, Preparation of MCPs, Monitoring & Recovery services are provided by MEPMA staff (COs & RPs).

Hon'ble Finance Minister Said that:

- Under DAY-NRLM loans to SHGs, Banks at various centers and same bank at different branches are charging different RoI ranging between 7% to 11.75% and also charges for documentation, inspection, ledger maintaining, renewal charges etc, are varying between Rs.500/- to 5000/-. He said that, it is unjustifiable to charge higher RoI in excess of RBI prescribed rates.
- He explained the case of Sangareddy, where the difference of highest & lowest RoI charged is more than Rs.7.00 Crore to SHGs. He wanted banks to pay facilitation charges to SERP / MEPMA as their staff are taking care of mobilization and handholding of groups. He referred that, Medak DCCB is paying 5% of interest recovered from SHGs as facilitation charges.
- He further said that in Khammam, Banks are charging RoI from 9.10% to 14% for DAY-NULM SHG loans. Various Banks charges for documentation, inspection, ledger maintaining, renewal charges etc., are varying from Rs.500/- to 10000/- .
- He said that, the higher RoI and Charges should be discussed by RBI, NABARD, SLBC and other stakeholders and bring a uniformity in the State by rationalizing RoI and other charges. He demanded all banks to refund the excess interest charged along with interest to SHGs within a month and sought a report on this from SLBC. Hon'ble Minister desired for uniform charges by all banks in the state and advised Banks that if required, they may take up with their Head Offices for approval.

Spl. Chief Secretary (Finance) said that, banks have to rectify interest rates of SHGs immediately and stated that the revised rates to be advised to State Government before the release of interest reimbursement claims from State Government.

l) Credit Flow under MUDRA Scheme: During the current FY, Banks sanctioned Rs. 2575.61 crores, against a target of Rs. 8909.83 crores achieving 28.91% of Annual targets. 12.35% of outstandings are NPAs under Mudra Loans.

m) Credit Flow under STAND UP INDIA Scheme: Under Stand-Up India scheme, Banks have so far sanctioned loans to 8554 borrowers with an outlay of Rs.2133.40 crores. 5938 women beneficiaries have been sanctioned loans amounting to Rs.1,465.99 crores, whereas 1727 SC beneficiaries have been sanctioned loans amounting to Rs.440.90 crores. 889 ST beneficiaries have been sanctioned loans amounting to

Rs.226.52 Crores. During the quarter, Banks disbursed Rs.23.71 crores to 280 beneficiaries.

n) **Credit Flow under PMEGP Scheme:** Banks have outstanding PMEGP loans of Rs.358.46 crores as at the end of September 2022. Banks have sanctioned loans to 799 beneficiaries during FY 2022-23 against a target of 3269 achieving 24% of targets. NPAs at Rs.25.54 crores constitute 7.12% of outstandings.

o) **Credit flow under Education Loans:** During the current FY, Banks have disbursed Education Loans amounting to Rs.951.80 crores and Banks have total outstanding Education loans of Rs.5128.55 crores as on 30.09.2022. Rs. 73.87 crores i.e., 1.44 % of outstanding Education loans are NPAs.

p) **Credit Flow - Housing Sector:** During the current FY, Banks have disbursed Home Loans amounting to Rs.17714.39 crores to 76509 beneficiaries and Banks have total outstanding Housing loans of Rs. 118620.90 crores. Rs. 756.56 crores i.e., 0.64 % of the Housing Loans are NPAs.

q) **PMAY Scheme**– So far, a total subsidy of Rs.1413.15 crores were released to 62516 Housing loan accounts by NHB since inception.

r) **Progress under SHG Bank Linkage:** As at the end of June 2022, Banks have outstanding loans of Rs.23191.53 crores to SHGs in the state. During the FY, Banks have disbursed an amount of Rs. 9366.12 crores to 154452 groups. NPAs at Rs. 721.44 crores, constitute 3.11% of outstandings.

Agenda 5: CD Ratio - Review of District with CD Ratio below 40% and working of Special Sub-Committees of the DCC (SSC)

The CD ratio of the State is at 114.65%, improved from 112.64% during the quarter. No district in the state has CD ratio below 40%.

Agenda 6: Review of Restructuring of loans in Natural Calamity affected districts, if any

Accounts restructured due to Natural calamity in the State of Telangana during the last two years –**NIL**. No natural calamity declared in the State during the last 2 years.

Agenda 7: Policy Initiatives of the Central / State Governments / RBI:

Circulars are available at RBI website www.rbi.org.in.

Agenda 8: Dharani Portal Issues:

AGM SLBC said that, subsequent to amendment of Telangana Rights in Land and Pattadar Pass Books Act, as per the guidelines of Government of Telangana the relevant loan charges are being recorded in Dharani Portal by Banks without obtaining Title Deed Pass Books.

Member Banks have been raising the following issues which are adversely affecting the security interest of the Banks, time and again in SLBC fora.

(i) Alienation of land is done by farmer borrowers despite the existence of loan charge created by Banks in the Dharani module. Borrowers are able to book slot for further registration (sale/ transfer of property) and the concerned MROs are expressing that as slot is booked, they cannot reject the same and affecting the transfer of property.

(ii) In cases where agricultural land was mortgaged to Banks by way of Memorandum of Deposit of Title Deeds also, the borrowers are able to transfer to buyers/ legal heirs.

To protect the interest of the financing banks in the State, SLBC requested Agriculture Department/ Government of Telangana not to permit the borrowers with outstanding loans to banks to book slots for registration or to make it mandatory for the intended transferor of land (seller) to produce 'No Objection Certificate' from the concerned Financial Institution in case of existence of loans in Dharani portal.

Shri. Ramakrishna Rao, IAS, Spl. Chief Secretary (Finance), GoT, had advised for escalation of the matter once again to Government and assured to implement necessary amendments in Dharani Portal to protect Bank's interests.

Agenda 9: Efforts towards Skill Development:

Performance of RSETIs upto the Quarter ended 30.09.2022

There are 11 RSETIs operating in Telangana (SBI-9 and UBI-2). RSETIs have conducted 147 programmes and trained 4166 candidates upto the quarter ended 30th September 2022 against target of 263 programmes and to 7040 candidates during FY 2022-23. Out of the trained candidates, 1372 got settled i.e., a settlement rate of 33%.

Agenda 10: Reimbursement of pending RSETIs claims:

11 RSETIs have to receive pending claims amounting to Rs.21.40 Crores from MoRD. SLBC requested CEO, SERP to arrange for early settlement of the pending claim amounts.

Agenda 11: Issues remaining unresolved at DCC/DLRC meetings:

LDMs have not reported any unresolved issues at DCCs.

Agenda 12: Timely submission of data by Bank adhering the schedule of SLBC meetings:

AGM SLBC, requested all the banks to upload the data onto the SLBC portal within 10 days from the date of quarter ending to enable SLBC to consolidate and hold review meetings within the stipulated timelines.

Agenda Item No. 13: Government Deposits –Update of information in Finance Department portal in the prescribed proforma:

All the Public Sector Banks, Private Sector Banks, Regional Rural Banks, Cooperative Banks and Notified Financial Institutions maintaining accounts/ funds of Government Departments/Agencies are required to update the requisite information on deposits of Branch wise / account wise in the Finance Department portal every month and hard copy to be submitted to Finance Department. Controllers have been advised to ensure timely submission of information i.e., within 10 days from the end of the month to the Finance Department, Govt of Telangana.

Agenda Item 14: Discussion on Market Intelligence Issues

National Cyber Crime Reporting portal helpline number 155260 has been changed to 1930 and cyber crime complaints can also be registered at cybercrime.gov.in. SLBC has been creating awareness to callers who are calling on PMJDY call centre toll free number. Few of them indicated that they lodged complaints with cyber crime department. During the quarter under review no Bank has reported any incidents.

Agenda Item 15: Any other issue with the permission of the chair:

1. Debt Swap Loans to Distressed Farmers

The President, Telangana Rythu Rakshana Samithi has addressed a letter to SLBC and Govt. Of Telangana for considering debt swap loan to farmers to pay off loan availed from money lenders. Secretary(Agriculture), GoT advised SLBC to keep it as agenda in Sub-Committee. RBI has issued guidelines on debt swapping loans by banks, vide: RBI/2004/266 RPCD. No. Plan. BC. 92 / 04.09.01/ 2004-05 dated June 24, 2004.

A meeting of identified group of 19 banks was held on 15.12.2022 to discuss issues related to financing distressed farmers. The meeting was co-chaired by Shri. Raghunandan Rao, IAS, APC and Secretary (Agriculture), Govt. of Telangana and Shri. Debashish Mitra, General Manager, SBI & Convener, SLBC Telangana. As resolved in the Sub-Committee meeting to identify 2,3 branches by each Bank for implementation of the Scheme, 13 banks have identified branches for implementation of the scheme. Few banks like APGVB, TGB, ICICI, AXIS, TSCAB have indicated that they did not have scheme guidelines in place. Controllers of the identified banks have been advised to conduct a fortnightly / monthly review on implementation of the scheme with their identified branches on the performance under Debt Swap scheme. As resolved in the Bankers' meeting a monthly progress report will be submitted by Banks to SLBC within 5 days from end of the month.

2.Opening of a branch at Gattu Ippalapally

As advised by Finance Dept. Govt of Telangana, the matter of opening of a Bank branch at Gattu Ippalapally Village of Talakondapally mandal, Rangareddy District, was taken up in SLBC meeting held on 30.09.2022. Prior to this, the issue was already discussed in DCC, Rangareddy District and it was informed by LDM Rangareddy that PNB has come forward to open the branch at Gattu Ippalapally.

However, PNB vide its e-mail dated 06.10.2022 has informed that opening a brick and mortar branch at Gattu Ippalapally is not feasible as the village is being serviced by APGVB and a BC is also located in the same village.

We have advised the LDM to take up the matter as a special Agenda in the DCC meeting and explore the possibilities of any other Bank willing to open a branch by any Bank in the village. LDM now advised that during the DCC held on 03.11.2022, the matter was discussed and no bank has shown willingness to open a branch in Gattu Ippalapally village.

Additional Agenda:

Additional Agenda-3: Communication from DFS, MoF, Gol.

Parliamentary Standing Committee on Industry on their study visit to Kumarakom, Chennai & Havelock (Swaraj Dweep) from 7th to 11th November, 2022:

DFS, Ministry of Finance, Gol advised that Hon'ble Committee members raised concerns about the high rate of rejection of applications under PMEGP by the banks, particularly on the grounds of service area, time limit for submitting documents, having achieved the target etc. during the Committee meeting in Kumarakom, Chennai & Havelock (Swaraj Dweep).

The DFS, MoF desired Convenor, SLBCs to take up this matter in the SLBC meeting and sensitise the banks.

Banks have been requested not to reject the applications on the grounds of service area, time limit for submitting documents etc., Further Banks are advised to consider viable projects for sanction even if the targets set are achieved.

Additional Agenda-4: Communication from LBS Scheme Division, RBI.

Extending loans against the security of property cards issued under SVAMITVA scheme:

Govt. of India has launched the scheme for Monetization of lands in rural areas. Property cards are to be issued at State level, so that banks are able to finance against these cards. As per information from the Panchayat Raj and Rural Development Department, Govt. of Telangana has so far taken up 5 GPs on pilot basis in the state and survey has been done with the help of Survey of India. However, Property cards have not been issued by the State Government.

Shri. P K Mohandas, Deputy General Manager FI, SBI requested Shri T Harish Rao, Hon'ble Minister of Finance, Health, Medical & Family Welfare, Govt. of Telangana, to address the forum and specifically highlighted the Banks' concern on the long pending VLR/PV charges of Rs. 725.18 crores and RythuBandhu cheque printing charges amounting to Rs.25.93 crores.

Shri T Harish Rao, Hon'ble Minister of Finance, Health, Medical & Family Welfare, Telangana said that:

- DCC / DLRC minutes should be monitored at State Level and specific issues escalated by DCC should be presented in SLBC meeting.
- There are 36 unbanked villages with population of more than 3000 having no brick-n-mortar branches in Telangana. He advised to allocate those villages to Banks and have specific timeline for opening of a bank branch.
- He advised the Banks in the State to achieve RBI lending benchmarks in Agriculture, MSME and in Micro Enterprises. He stressed that, non-achievement needs

to be analysed for better understanding.

- He said, the disbursements are on track in many areas, but needs improvement in Housing, Education, Mudra loans.
- The rate of rejection in KCC to dairy and fishery farmers is almost 50%. The high rate of rejection needs to be reviewed.
- State Govt. is more focused on oil palm cultivation. He requested Bankers to encourage such farmers with customized loans for this sector.
- Except TSCAB, SBI and UBI no other Bank made considerable progress in Agri. Infrastructure Fund loans. As we are in the last year to achieve the target, banks are advised to speed the sanctions. He raised concerns on Banks with nil sanctions.
- On One Time Settlement (OTS) scheme implemented by many Banks he said that as OTS is to the mutual benefit of stressed borrowers and Bank, he wanted Banks to involve local public representative & District Administration for wider publicity and for better results. He wanted the OTS scheme details and progress in 2 days. He also said that, Banks should create awareness among farmers that, they are eligible under Crop loan waiver even after they availed OTS.
- He advised to have OTS as agenda in all districts DCC / DLRC meetings and review the progress. LDMs are advised to participate in the ZP meetings of their district and explain the benefits of OTS scheme of various banks. DCC meetings to be conducted by 2nd week of January. As most of the banks OTS is going close by 31.03.2023, he urged swift action of banks / LDMs.
- He assured that, crop loan waiver, VLR/PV dues will be released shortly and he urged bankers to rectify the wrong claims data submitted to Government. He also wanted Banks to clear the pendency in crop loan renewal, so as to enable the farmers to make eligible under Central Govt. interest subvention.
- In DAY-NRLM loans to SHG, various banks at various centers and same bank at different branches are charging RoI ranging between 7% to 11.75% and also different charges Rs.500/- to 5000/- like documentation, inspection, ledger maintaining, renewal charges etc,. It is unjustifiable to charge them higher RoI.
- He said that in particular case of Sangareddy district, the difference of highest & lowest RoI is charged amounted to more than Rs.7.00 Crore. He wanted banks to pay facilitation charges to SERP / MEPMA as their staff is taking care of mobilization and handholding of groups. He referred that, Medak DCCB is paying 5% of interest recovered from SHGs as facilitation charges.
- He wanted higher RoI and Charges should be discussed by SLBC involving all stakeholders and bring a uniformity by rationalizing RoI and other charges. He demanded all banks to refund the excess interest recovered from SHGs with interest within a month and sought a report on this from SLBC. He said that uniform rate of interest, charges be finalized and bank may take up with their Head Office, if approvals are required.

Shri Rama Krishna Rao, IAS, Spl. Chief Secretary (Finance), Govt. of Telangana said that:

- He advised that, all LDMs are to be invited for SLBC meet to discuss ground level issues.
- He referred to the recent Southern Zonal Council meeting and said that Ministry of Home Affairs, Gol wanted villages with population above 3000, to be covered with Brick and Mortar branches and provided a list of 125 such villages. The list has been sent to SLBC. AGM SLBC has responded by referring to DFS letter F.No. 08/04/2014-FI-Mission Office (300544522) dated 30.11.2022 to Chief Secretaries advising to

cover all villages having population of more than 3000 with a Brick-and-Mortar Bank Branch /IPPB within 5km radius. Data is collated from LDMs and 36 such villages are identified. Spl. CS (Finance) wants these villages to be allocated to Banks immediately and action in this matter before next Southern Zonal Council meeting.

- He said oil palm cultivation is important from multiple perspectives. Telangana Govt. has a cultivation target of 20 lac acre and Govt. is putting all out efforts to achieve the target. He advised all banks to have customized product like SBI in financing oil palm farmers. He would like to have a special session / meeting on oil palm cultivation. AGM SLBC said, it will be arranged in a week.
- Subsequent to OTS data submission to the Government, He or Hon'ble Finance Minister will address a letter to Dist. Collectors to extend necessary help from District Administration for better reach of OTS to the needy borrower.
- On Dharani Portal issues highlighted by Banks, he advised SLBC to put up representation for needful action to protect the lending banks interest.

Smt. Ch Suseela, Chief General Manager, NABARD, said that Bankers' field visit including visit to Oil Palm Research Station will give a better understanding on end to end processes in oil palm cultivation. She felt that, Banks have to utilize grant assistance under Financial Inclusion Fund (FIF) to SCBs, RRBs and RCBs for various financial inclusion and banking technology related interventions.

Shri. K S Chakravarthy, DGM, RBI explained the RoI, charges in SHG financing and RBI guidelines dealing with SHG financing.

Shri. K Praveen Kumar, Chairman, APGVB, raised the issue of land acquisition proceeds going to other than the account holder's bank, which is leading to the A/cs of the borrowers turning NPA with the Bank. Spl. Chief Secretary (Finance) advised him to submit a representation through SLBC for needful action.

Smt. K L Surekha, General Manager, TSCAB, said that major portion of pending VLR / PV claims pertains to TSCAB and she requested for immediate release of dues. Spl. Chief Secretary (Finance) said that, the Government is aware of it and they are working on it for early release.

Shri. Y Sreenivasa Rao, Director, Dept. of Telecom, Gol. Said that, they have done a joint visit with UBI officials to Pedda Venkatapuram of Bhadrachalam district and they observed some delay due to weak signal. On pursuing the matter with BSNL, they promised to increase data channels to the village and give top priority to mobile number used by the BC of UBI. He also requested Hon'ble Minister to speed up the process of land allocation to install mobile towers in 450 locations in Telangana where 4G networks is not available and a request has already submitted to Dist. Collector. Hon'ble Minister advised him to put up a representation to his office for early action.

Shri. B Babu, Dy. Director, Dept. of Horticulture, explained the benefits of cultivation of oil palm in Telangana. He said, Govt. of Telangana is giving 50% subsidy which is Rs. 50,800/- and released for over a period of 4 years. He also said, the oil palm cultivation is gearing up in the state and explained the case of Khammam.

Dr. M K Chaitanya, SMC, MEPMA, said the performance of Telangana State in PM SVANidhi loans is outstanding and is competing for 2nd and 3rd position pan India. Telangana needs to disburse another 46000 loans in tranche-2 to achieve the target and to attain pan India 1st position. He said repayment rate in tranche-1 is around 80%. Street vendors in telangana received Rs.4.50 Crs as digital incentive and Rs. 8.24 Cr as interest subvention, which is highest in India. On SBI's CGM request, he said that, MEPMA will extend necessary help in disbursement of loans which were already sanctioned.

Shri. K V Ramana Murthy, AGM, Canara Bank, said that BIRED has registered as a non -profit society under AP Societies Registration Act, 2001 with paid up capital of Rs 5.00 Cr initially shared by the sponsors viz Govt. of AP, NABARAD and five Public Sector Banks (Andhra Bank, Canara Bank, Indian Bank, Indian Overseas Bank and State Bank of Hyderabad) in the ratio of 25:25:50. Later Corporation Bank on its joining contributed an amount of Rs 50.00 lacs towards corpus. Thus the paid up capital of the Institute got increased to Rs 5.50 Cr and the ratio got modified to 23.23:54.

Presently post-merger of Andhra Bank and Corporation Bank with Union Bank of India, 10 % share of sponsorship is reduced. The approved budget for current Financial Year 2022-23 is Rs.174.00 lakhs which consists of Rs.170.00 lakhs towards Recurring Expenses and Rs.4.00 lakhs towards Capital Expenses. The share of each sponsor in the recurring expenditure till Financial Year 2020-21 was 10 %.

Hence, he requested any of the member banks in SLBC Telangana to join BIRED as sponsor bank by contributing 10 % recurring expenditure of the Institute and help the Institute in successful achievement of objectives of helping educated unemployed youth of AP &Telangana states.

Shri. Venkateswarlu Sistla, Managing Director, Telangana Industrial Health Clinic Ltd (TIHCL), requested all the bankers and financial institutions to refer the case of stressed units to TIHCL. He further told that they would provide financial and non-financial assistance on conducting thorough assessment of the causes of stress.

Shri. M Raja Mahender Reddy Vice President representing, FETSIA, participating in the meeting as a special invitee, said that, banks are taking Plant & Machinery as primary security and asking another collateral for working capital loans which is not justifiable. He requested to increase the CGTMSE coverage from existing Rs.2.00 Crs to Rs.5.00 Crs. He requested banks to extend bridge loans for investment subsidy receivables from Government. Hon'ble Minister, requested the bankers to consider this request. He wants the data on 59 minutes loans to be presented in SLBC meetings.

Shri. APK Reddy, National President, FSME-India, participating in the meeting as a special invitee, said that there is no segregation between OTS of willful and non-wilful defaulters. Hence non-wilful defaulters are facing hurdle in fresh finance after notice period. He requested Govt. of Telangana, to establish a food processing park in every district of minimum 100 acres with all common infrastructure facilities provided which will

develop the cluster. He suggested that KVIC may take up for sanction of PMEGP loans in the cluster which will accelerate the economy with employment generation.

Shri. K Somashekhar Rao, President, Consortium of Indian Farmers Association (CIFA), Telangana, participating in the meeting as a special invitee, he requested Banks to achieve priority sector benchmark lending norms given by RBI. He requested banks to accept agriculture lands as security for farmer's children's education loans of above Rs.7.50 lakhs. He urged banks to send SMSs to crop loan farmer atleast before 1 month of renewal due date. He said, there is an inordinate delay by cooperative banks in crediting the interest subvention proceeds. He also requested for enhancement in the crop loan renewal cycle in cooperative banks from existing 6 months to 1 year, at par with commercial banks.

The meeting concluded with vote of thanks by Shri. Debashish Mitra, General Manager, SBI and Convenor, SLBC.

Sd/-xxxxx
General Manager & Convenor
SLBC, Telangana

Action points emerged in 35th SLBC Quarterly meeting:

1. In terms of RBI Master Circular RBI/2022-23/92 FIDD.GSSD.CO.BC.No. 09/09.01.003 / 2022-23 dt July 20, 2022 Banks to reverse excess interest charged on SHG loans immediately and credit to respective loan accounts of SHGs
(Action: Controllers of all Banks)
2. All the BCs inactive for more than one month as on 30.09.2022 needs to be activated/ replaced with new BCs to extend un-interrupted banking services.
(Action: Controllers of all Banks)
3. Banks to focus on complying with 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: Controllers of All Banks)
4. LDMs of 24 Districts which are under EDDPE 2.0, along with the Banks functioning in the Districts to ensure 100% digital coverage of SB and Current accounts and on boarding of merchants latest by 31st January 31.01.2023.
(Action: Controllers of All Banks& LDMs 24 districts)
5. Banks to ensure that pending claim applications under PMSBY and PMJJBY are expedited
(Action: Controllers of all Banks)
6. All pending applications under PMSvanidhi to be disposed off on top priority.
(Action: Controllers of all Banks)
7. All pending applications under KCC campaign for KCC (Crop Loans), KCC (Dairy) and KCC (Fisheries) to be cleared on top priority.
(Action: Controllers of all Banks)
8. Banks to standardize charges being levied on SHGs loans.
(Action: Controllers of all Banks)
9. Banks to achieve the milestones envisaged under National Strategy for Financial Inclusion (NSFI).
(Action: Controllers of Banks/SLBC)
10. As envisaged under the 'Standardized system for data flow and its management' all banks to invariably submit the quarterly data through the utility made available in SLBC portal within 10 days from the end of quarter without fail.
(Action: Controllers of all Banks)
11. PM's Task Force norms are to be complied with, individually by all Banks.
(Action: Controllers of all Banks)
12. Reimbursement of VLR/ PV amounting to Rs.725.18 crores, Rythubandhu Cheque printing Charges of Rs.25.93 crores to the Banks, to be expedited.
(Action : Agriculture Dept / Finance Depts, GoT)

13.Reimbursement of RSETI expenditure of Rs. 20.72 crores due to the Banks to be expedited.

(Action: SERP & GoT, GoI)

12.Banks to refund the unutilised subsidy / submit utilization certificates in respect of ungrounded units of SC Corporation/BC Corporation, immediately to respective Corporations.

(Action: Controllers of all Banks)

13. Banks to update the data on Govt deposits in the Finance Department portal latest by 10th of every month, without fail.

(Action: Controllers of all Banks)

35th SLBC Quarterly Review Meeting on 23.12.2022 @ 10.30 AM List of participants

S.No	Name (Sri/Smt/Ms)	Designation	Organisation
Officials - Government of Telangana			
1	Thanneeru Harish Rao	Hon'ble Minister of Finance, Health, Medical & Family Welfare	Govt. of Telangana
2	K Ramakrishna Rao, IAS	Spl Chief Secretary, Finance	Govt. of Telangana
3	E V V Nageswar Rao	Dy Secretary, Finance Dept	Govt. of Telangana
4	K Vijaya Kumar	Addl. Director of Agriculture	Govt. of Telangana
5	T Sujatha	Jt . Director of Agriculture, COA	Govt. of Telangana
6	Y Narsimha Reddy	Director, FI, SERP	Govt of Telangana
7	G Padma	SMC, MEPMA	Govt. of Telangana
8	Dr. M K Chaitanya	SMC, MEPMA	Govt. of Telangana
9	Rashmi Reddy K	SMC, MEPMA	Govt. of Telangana
10	B Ranganath	EO, SC Corporation	Govt. of Telangana
11	K Brahmachary	EO, SC Corporation	Govt. of Telangana
12	K Shankar Rao	GM TRICOR	Govt. of Telangana
13	Hanumantha Rao N	Dy. Director, Fisheries	Govt. of Telangana
14	Venkateswarlu Sistla	MD & CEO, TIHCL	Govt. of Telangana
15	N Srinivasa Rao	Head Admin, TIHCL	Govt. of Telangana
16	G Karthik	Sr. Assistant, TSMFC	Govt. of Telangana
17	B Babu	Dy. Director of Horticulture (Plg & Admn)	Govt. of Telangana
18	A Bhaskar Reddy	President, FETSIA	Govt. of Telangana
Officials - Government of India			
19	Y Sreenivasa Rao	Director, DoT	Govt. of India
20	Viswanath Reddy P	Director, RSETI	Govt. of India
21	P.Sreeja	RM, NHB	National Housing Bank
22	N Nataraj	Monitory Asst, NFDB	Govt. of India
23	K Narendar Raju	Monitory Asst, NFDB	Govt. of India
SIDBI			
24	Thota Vidyasagar	Deputy General Manager	SIDBI
OTHERS			
25	A P K Reddy	National President	FSME- India
26	G Mallikarjuna Sarma	Asst Secretary	FSME- India
27	K Somashekhar Rao	President, CIFA	CIFA
28	M Raja Mahender Reddy	Vice President,	FETSIA
29	V Usha Sree	Consultant	MANAGE
RBI			
30	K S Chakrawarthy	Deputy General Manager	Reserve Bank of India
31	A K Kalbhore	Asst.General Manager	Reserve Bank of India
NABARD			
32	Ch Suseela	Chief General Manager	NABARD
33	S Somasundaram	Deputy General Manager	NABARD
SLBC Telangana			
34	Amit Jhingran	CGM, SBI & President SLBC	State Bank of India
35	Debashish Mitra	General Manager, SBI & SLBC Convenor	State Bank of India
36	P K Mohandas	Deputy General Manager	State Bank of India
Public Sector Banks			
37	Suresha Chandra Teli	Chief General Manager	Union Bank of India
38	Faizani K G M	Deputy General Manager	Indian Bank
39	NVS P Reddy	Deputy General Manager	Punjab National Bank
40	Binod Kumar Sinha	Deputy General Manager	State Bank of India
41	Govind Prasad Verma	Deputy General Manager	Bank of Baroda

42	R Jagan Mohan	Deputy General Manager	Bank of Maharashtra
43	K R Kandi	Deputy Zonal Manager	Bank of India
44	B Vaidhya	Asst. General Manager	State Bank of India
45	K V Ramana Murthy	Asst. General Manager	Canara Bank
46	R V Sharada	Asst. General Manager	Indian Overseas Bank
47	S Geetha Mony	Asst. General Manager	Central Bank of India
48	U Sasibhushana Rao	Asst. General Manager	UCO Bank
49	G Venkateswara Reddy	Asst. General Manager	Indian Bank
50	Ateeq Ahmed	Sr Manager	Central Bank of India
51	Shubangi Gupta	Sr. Manager	UCO Bank
52	Raj Kumar S	Officer	Bank of India
53	E Sukeerthi	Asst. Manager	Punjab and Sind Bank
54	Ananth Ram	Manager	Punjab National Bank
55	M Sireesha	Manager	Union Bank of India
56	G Bala Krishna	Officer	Bank of Baroda
57	N Srinivasa Rao	Manager (LDM RR Dist)	State Bank of India
Private Sector Banks			
58	Venkat Ram Reddy	Vice President	Axis Bank
59	Y Veera Prasad	Asst Vice President	Axis Bank
60	Manoj Pohar	Vice President	Yes Bank Ltd
61	G Shyamala	Cluster Head	Bandhan
62	A Jayasekhara Reddy	Asst Vice President	Federal Bank Ltd
63	Mahesh Bera	Regional Manager	DCB Bank
64	Venkata Ramana H	Sr Vice President	HDFC Bank Ltd
65	K lakshmikanth	Chief Manager	ICICI Bank Ltd
66	I Kaleshavali	AGM	I D B I Ltd
67	PH Maheswarlu	Chief Credit Officer	K B S L A Bank
68	Wajahat Jeelani	Chief Manager	J&K Bank Ltd
69	D Ganesh kumar	Chief Manager	Tamilnad Mercantile Bank
70	AVN Phanendra Kumar	Chief Manager	City Union Bank
71	K Devender Reddy	Manager	Indusind Bank
72	Dishal Devaiah K S	Manager	Karnataka Bank Ltd
73	Pradeep Reddy G	Manager	South Indian Bank Ltd
74	M Sudheer Chowdary	Sr. Manager	Karur Vysya Bank Ltd
75	Rajesh Ponnam	Sr. Vice President	Kotak Mahindra Bank Ltd
76	Irfana Parveen	Regional Head	IDFC First Bank
77	Sk Nagulu Meeravali	Deputy Manager	IDFC First Bank
Regional Rural Banks			
78	K Praveen Kumar	Chairman	AP Grameena Vikas Bank
79	Y Sobha	Chairman	Telangana Grameena Bank
80	K V Prasad	General Manager	Telangana Grameena Bank
Cooperative Banks			
81	K L Surekha	General Manager	TSCAB
82	L V S Prasad	AGM	AP Mahesh Coop Bank
Small Finance Banks & Payment Banks			
83	M A Quddas	Manager	Fino Payments Bank
84	S Siva Kumar	Asst Vice President	Equitas SFB
85	K Vishnu Vardhan	Cluster Head	ESAF SFB
86	A Rajesh	Sr Manager	IPPB
87	P Rakesh	Circle D Head	Airtel Payments Bank
SLBC Telangana			
88	J B Subrahmanyam	Asst General Manager	SLBC Telangana, SBI
89	Chinnaya Chary D	Manager	SLBC Telangana, SBI
90	PVRL Kalpana	Deputy Manager	SLBC Telangana, SBI

