

Minutes of 37th SLBC Quarterly Meeting held on 19.05.2023 at T Hub 2.0 Madhapur, Hyderabad to review the performance of Banks for the quarter ended 31.03.2023 and launch of Annual Credit Plan (Banks) for FY 2023-24

The 37th Quarterly meeting of State Level Bankers' Committee, Telangana was held on 19th May 2023 at T Hub 2.0 Madhapur, Hyderabad to review the performance of Banks for the quarter ended 31st March 2023 and for launching of ACP (Banks) for FY 2023-24.

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 Singireddy Niranjan Reddy, Hon'ble Minister of Agriculture, Co-operation & Marketing, Shri M P Tangirala, Addl Secretary, DFS, Ministry of Finance, Govt. of India, Shri K Rama Krishna Rao, IAS, Spl. Chief Secretary(Finance), Govt. of Telangana, Ms. Nikhila Koduri, Regional Director, Reserve Bank of India, Dr N Satyanarayana, IAS Commissioner & Director, MEPMA, Govt. of Telangana, Ms.Ch Suseela, Chief General Manager, NABARD, Shri Debashish Mitra, General Manager & Convenor, SLBC, Shri K Rajendra Prasad, DGM, Reserve Bank of India, Dr. Manoj Lanka, Director(I/C), KVIC, Govt. of India, Shri K Vijaya Kumar, Addl. Director of Agriculture, Govt. of Telangana, Shri K Naveen Reddy, AD Industries Department, Govt. of Telangana, Shri G Srinivas, Director, UIDAI, Govt. of India, Shri G Sunil Kumar Babu, Director, NCSC, Govt. of India, Shri G Ganesh Kumar, Asst Director, DoT, Govt. of India, Senior Officials of Public/Private Sector Banks/RRBs/TSCAB/FIs and Departments of Government of Telangana.

(Detailed list of participants is annexed).

Sri Debashish Mitra, General Manager, SBI & Convenor of SLBC in his keynote address presented the performance of the banks in Telangana during the current Financial Year 2022-23 as under:

- Total Deposits of the banks have increased by **Rs.50,481** crores with a YoY growth of 8% during the financial year and the total deposits were at **Rs.683,006 crores**.
- Total Advances with Banks have increased by **Rs.81,564** crores with a YoY growth of 11% during the financial year and the advances of all banks were at **Rs. 813,896 crores**.
- CD ratio continues to be above 100 percent and has increased from 115.78% to 119.16% when compared to March 2022.
- Banks together have disbursed **Rs. 201,844** crores to various sections of borrowers under Priority Sector, recording an achievement of **120%** of annual targets.
- During the Financial Year 2022-23, Banks have disbursed Short Term Production Loans amounting to **Rs. 59,060** crores achieving **87%** of the annual targets.
- Banks have disbursed **Rs.44,644** crores as Investment Credit to Agri. Allied, Agri. Infra and Agri. Ancillary activities achieving **126%** of the targets.
- Banks have disbursed Educational loans under Priority Sector amounting to **Rs.679** crores achieving **25%** of annual targets.
- Banks have disbursed Housing Loans under Priority Sector amounting to **Rs.4,559** crores achieving **44%** of annual targets.

- Banks have disbursed Rs.**86,598** crores to Micro, Small & Medium enterprises (MSME) segment achieving **174%** of the targets.
- Under Pradhan Manthri Mudra Yojana Scheme, banks have disbursed **Rs.8,135** crores achieving **91%** of the annual targets. He requested the Banks to improve lending under PMMY in the current Financial Year to make up for the shortfall of previous FY.

On the Financial Inclusion front:

- Dept of Financial Services has advised that there are 241 Unbanked Rural Centres in the State and advised that as per the instructions of Ministry of Home Affairs, URCs with population above 3000 have to be covered with Brick and Mortar branches within 5 Km radius. Telangana has 3 URCs with population above 3000 viz. i) Rangapur (village), Govindaraopet (Mandal) ii) Peddur(village), Kaddam Peddur(Mandal) iii) Ravutla(village), Sirikonda(Mandal). However, these URCs are already covered with Brick and Mortar branches within 5 Km radius. URCs with population below 3000, are to be covered with Banking outlets. Wherever, the URCs are covered with Banking outlets within 5 Kms radius, Banks have to upload the same in JDD APP and uncovered URCs are to be covered with Banks outlets.
- Banks in the State have **111.04 lakh** PMJDY accounts in their books and **90.63 lacs** of these accounts are seeded with Aadhar. RuPay cards were issued to **83.06 lacs** PMJDY accounts.
- As far as the social security schemes are concerned, Banks have covered **121.48 lakh** customers under Pradhan Manthri Suraksha Bheema Yojana (PMSBY) and **52.00 lakh** customers under Pradhan Manthri Jeevan Jyothi Beema Yojana (PMJJBY). **15.96 lakh** customers have subscribed for Atal pension Yojana scheme.

Under Atma Nirbhar Bharat Abhayan:

- Banks have sanctioned **Rs.10,140** Crore and disbursed **Rs.9,266** Crore to beneficiaries under GECL.
- Under PMSvanidhi Tranche 1, Banks have sanctioned **359,227** applications and disbursed **352,310 loans to Street Vendors**. Under Tranche 2, Banks have sanctioned **163,533** applications and disbursed loans to **124,769** Street Vendors.
- In disbursement of PM Svanidhi loans, Telangana is standing at pan India 4th, 3rd and 2nd positions under Tranche 1, 2 and 3 respectively. He requested the low performing Banks particularly the Private Sector Banks to improve sanctions and disbursals to help our State regain the number 1 position.
- Under Agriculture Infrastructure Fund, banks have sanctioned **Rs.995 crores** against a cumulative target of **Rs.1142** crores and he requested all the banks to give greater thrust by sanctioning maximum loans under AIF.

He also shared few details of the Annual Credit Plan 2023-24 Highlights:

- The Current financial year's Annual Credit Plan outlay of Rs.242,775 crores is 13% higher than previous year target of Rs. 2.14 lakh crores and share of Priority Sector is Rs. 1,85,326 crores (76%).
- Out of Priority Sector targets, Agriculture segment has a major share of 61% of Priority Sector target at Rs. 112,762 crores whereas MSME segment has a share of 30% i.e Rs. 54,672 crores out of Priority Sector target.
- Guided by the NABARD's Potential estimates, investment credit disbursal target of Rs. 39,325 crores has been projected to promote investment credit for creating sustainable income for the farmers.

He thanked the Hon'ble Minister for Finance, Hon'ble Minister for Agriculture, Addl. Secretary DFS, Govt. of India, Special Chief Secretary (Finance), Officials of Finance Department, Agriculture Department, Industries Department and other departments of Govt. of Telangana, 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) 2023-24 was unveiled by the dignitaries.

Thereafter, AGM SLBC presented few highlights of Annual Credit Plan (Banks) 2023-24 and the performance of the banks in Telangana up to March 2023 as under:

- Credit Disbursement for the Financial Year 2023-24 projected at Rs.242,775.18 crores against Rs.216,202.82 crores for the year 2022-23 i.e., with an increase of 12.29%.
- Disbursals under **Priority Sector Advances** for the Financial Year 2023-24 projected at Rs.185,326.68 crores against Rs.168,418.42 crores for the year 2022-23. i.e., with an increase of 10.04%.
- Disbursals under **Agricultural Sector** for the FY 2023-24 projected at Rs.112,765.59 crores against Rs.103,194.43 crores for the year 2022-23 i.e. with an increase of 9.27%.
- **Short Term Production Credit:** An amount of Rs.73,436.72 crores is projected for disbursals for the 2023-24 as against Rs.67,864.39 crores for 2022-23 i.e., with an increase of 8.21%.
- **Agriculture Infrastructure:** An amount of Rs. 4,562.77 crores projected under the Credit Plan for the year 2023-24 as against Rs.4,088.25 crores for 2022-23 i.e., with an increase of 11.62%.
- **Agriculture Ancillary Activities:** An amount of Rs. 16,848.19 crores projected under the Credit Plan for the year 2023-24 as against Rs. 11,558.72 crores for 2022-23 i.e., with an increase of 45.76%.
- **Micro, Small & Medium Enterprises (MSME):** An amount of Rs.54,672.44 crores is projected for disbursals under the sector for the year 2023-24 as against Rs.49,870.86 crores for the year 2022-23, an increase of 9.63% over previous year.

➤ **Other Priority Sectors:**

- An amount of Rs. 11,675.76 crores is allocated for **Housing sector**.
- An amount of Rs. 3,152.89 crores is allocated for **Education Loans**.
- An amount of Rs. 3,063.00 crores is allocated for **others sectors**.

Composition of Annual credit plan:

- The Current financial year's Annual Credit Plan outlay is higher than previous year at Rs. 2,42,775.18 crores, of which Priority Sector share is Rs.1,85,326.68.93 crores (76.35%).
- Agriculture segment has a major share of 46.45% of Priority Sector at Rs. 1,12,762.59 crores whereas MSME segment has a share of Rs. 54,672.44 crores i.e 22.53% of Priority Sector Advances and Non-Priority Sector is at 23.66% of Annual ACP Targets.
- Based on NABARD's Potential Linked Plan and Ground Level Credit Target allocated by Government of India, with a moderate increase, investment credit disbursement target of Rs.17,914.92 crores has been projected to promote investment credit for creating sustainable income for the farmers.

Adoption of Minutes of the 36th SLBC Quarterly Meeting:

The minutes of 36thSLBC meeting for the quarter ended 31.12.2022 held on 21.03.2023 were adopted without any changes as no requests for amendments/ modifications were received.

Action points of 36th SLBC Quarterly Meeting - Action Taken Report-

- a) Inactive BCs- 70% of the inactive BCs out of the total 12,563 are of Yes Bank followed by 27% of Kotak Mahindra Bank. Yes Bank has been reporting the reduced number of BCs Quarterly and Yes Bank has confirmed that the corrected position on BCs has been reported as on 31.03.2023.
- b) Priority Sector Lending norms – PSL Norms have improved over the previous Quarter. Controllers of Banks have assured that the Banks would strive to achieve the stipulated targets in the next Financial Year.
- c) All Banks have been advised to upload .txt files in SLBC Portal latest by 10th of the following month at the end of the Quarter.
- d) Performance under PM's Task Force Recommendations: Matter has been discussed in detail in the EC-MSME meeting held by RBI and Banks have assured to strive and achieve the norms. RBI has advised banks to make a study on the reasons for non-achievement.
- e) Reimbursement of VLR/ PV amounting to Rs.725.18 crores and RythuBandhu 2018 cheque printing charges of Rs. 25.93 crores are pending with Govt. of Telangana and no developments during the quarter.
- f) Reimbursement of RSETI claims: Rs. 21.40 crores are pending with MoRD. During the Quarter an amount of Rs.11.47 crores has been reimbursed to RSETIs.

- g) Rythu Bandhu 2018 cheque printing charges: there are no developments during the quarter.
- h) Banks have submitted Utilisation Certificates to the extent of Rs.54.72 crores and an amount of Rs. 0.42 crore has been refunded to the BC Corporation. With regard to SC Corporation UCs for an amount of Rs.28.54 crores were submitted and Rs.0.50 crores has been returned to SC Corporation by banks.
- i) The URCs advised by DFS have been allocated to Banks. Banks have been advised to cover the URCs Banking Outlet latest by 15.05.2023 as directed by DFS. Few Banks have informed that there are villages wherein the population is below 500 and requested SLBC to exempt such villages from coverage. However, the Addl. Secretary, DFS refused stating that this is a priority area and all URCs to be necessarily covered with Banking Outlets.

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

Banking Network in Telangana State: There are 6145 Bank branches of commercial Banks/RRBs/Co-op Banks. 7 small finance banks have a network of 91 branches and 111 BCs whereas the 3 payment banks have a network of 27 branches and 31988 BC points across the State.

Coverage of (a) Unbanked Rural Centres within 5 kms radius and (b) Hilly Areas with 500 and above households under NSFI, with Bank branch/ Bank Mitra:

- a) All the 65 villages under hamlets of 500 households in hilly areas identified by LDMS in terms of RBI Lr No. FIDD.CO.LBS.No.1488/02.01.001/ 2019-20 dated 13.01.2020 under National Strategy for Financial Inclusion (NSFI):2019-24” have been covered with BC/CSP before 31.03.2021 and the details were uploaded on to FI Plan portal.
- b) All the villages have been covered with Banking infrastructure in the only LWE effected district Bhadradi Kothagudem district in the State.
- c) 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 2019-24:** Envisage creating a financially aware and empowered India.

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

As at the end of March 2023, there are 9,660 ATMs and 2,09,116 PoS Machines deployed with the Merchants by Banks as touch points across the State of Telangana.

Direct Benefit Transfer (DBT) / Aadhaar Seeding and Authentication: As on 31st March 2023, Banks in the State have 1,11,04,621 PMJDY accounts in their books having a balances of

Rs.3,245.26 crores, 90,62,796 PMJDY accounts (81.61%) were Aadhaar seeded and 83,95,790 accounts were issued with Rupay Cards (75.61%).

Social Security / Insurance Schemes launched by Govt. of India:

During the Quarter, there is an increase in PMSBY coverage by 7,84,573 & under PMJJBY by 3,99,739 whereas APY subscriptions have recorded increase of 68,022.

So far 1,21,47,826 citizens have been covered under PMSBY, 52,00,563 have been covered under PMJJBY and 15,95,713 have subscribed for APY.

As against a target of 3,75,820 for the FY 2022-23, Banks have enrolled 3,64,962 APY subscription achieving 97% of Annual targets as on 31.03.2023.

Review of Credit Disbursement by Banks:

As at the end of March 2023, total deposits of the Banks in the State are at Rs.6,83,006.06 crores and advances are at Rs. 8,13,896.44 crores. Total Deposits grew by Rs.35,375.34 crores and Advances grew by Rs. 44,183.66 crores during the quarter.

CD Ratio has improved from 118.85% to 119.16% during the quarter.

Credit flow to Agriculture: Achievement of Annual Credit Plan:

Banks have achieved 87.03% of targets under Short Term Agri credit and 100.49% of Total Agriculture targets.

Achievement under MSME priority sector was at 174.37% and achievement under total priority sector was at 119.84%.

Banks have achieved 261.29% of Annual Credit Plan targets.

KCC campaign on Animal Husbandry & Fisheries: DFS has advised relaunch of the KCC campaign on AH & Fisheries from 01.05.2023 to 31.03.2024. Controllers of Banks were requested to instruct their Branch Managers to process all eligible applications. LDMs have been advised to scrutinize the applications as per SOP and forward the application to reduce the rejection rate. Rejection of applications can be done only on valid reasons.

Progress on KCC to Dairy farmers as on 21.04.2023:

A total number of 9698 applications are received and 9676 applications acknowledged by branches. Banks have sanctioned loans to 3106 beneficiaries and 28 applications are pending for more than 15 days. Nizamabad District has 26 applications pending for more than 15 days.

Shri T Harish Rao, Hon'ble Minister of Finance, Health, Medical & Family Welfare, Telangana, wanted to know the number of Applications grounded out of the 3106 applications sanctioned. He suggested that status of grounded units may be presented in the next meeting. He also wanted to know the reason for receiving only 18 applications in JS Bhupalapally Dist., and 5 applications in Mulugu whereas 3477 applications were received in Warangal District. He advised the Departments and Banks to improve performance under KCC.

Hon'ble Minister said that in Union budget, Govt of India has allocated a budget to encourage Dairy farming and Sheep rearing. He sought reasons from **Dr. D Venugopal Rao AD, Veterinary & Animal Husbandry, Govt of Telangana** for low number of applications from Suryapet, Jagtial, JS Bhupalapally, Mulugu, and Karimnagar districts. He wanted that Director and Secretary be appraised of the situation. He felt that LDMs and AH department have to work in coordination to improve the performance.

LDM Siddipet, said that financing of fish farmers will be simplified if fish farmers are provided ID cards as lease holders by State fisheries department in case of leased ponds.

Hon'ble Minister for Finance advised Commissioner of Fisheries Department to study the feasibility of providing of lease holder id cards to fish farmers in case of leased ponds.

KCC to Fish farmers:

A total number of 6737 applications were received and acknowledged by Banks. Banks have sanctioned loans to 3325 beneficiaries and 91 applications are pending with banks for more than 15 days. All pending applications are with Banks in Hanamkonda District.

Pledge Finance against Warehouse Receipts: During the quarter, Banks in the state have disbursed Rs.26.43 crores to 140 beneficiaries and the total outstandings are at Rs.39.50 crores to 202 beneficiaries.

Joint Liability Groups (Bhoomi Heen-Kisan): During the FY 2022-23, Banks have disbursed an amount of Rs. 8.01 crores to 448 groups. The total JLG Loans outstanding with Banks as on 31.03.2023 are Rs.99.82 crore extended to 7590 groups.

Outstanding & NPAs under Agriculture sector as on 31.03.2023:

NPAs under Short Term production loans are at 6.55% of outstanding as on 31.03.2023, whereas 3.39% of Agriculture Term Loan, 4.31% of Agri. Infrastructure and 9.43% of Agri. Ancillary Activities loans are in NPA category.

Total NPAs under Agriculture at Rs 6,999.71 crores have come down from 6.48% to 6.04% during the Quarter.

Flow of Credit to MSMEs:

As at the end of March 2023, Banks have disbursed Rs 86,958.41 crores and achieved 174.37% of the Annual targets which is highest among the Southern states. Achievement is higher under all the three segments of Micro, Small and Medium when compared to the corresponding period of the previous FY.

Outstanding Advances under MSME segment stood at Rs. 98,115.84 crores. At Rs. 5320.78 crores, NPAs under total MSME segment constitute 5.42% of total outstandings.

NPAs have come down from 6.04% to 5.42% during the quarter.

Banks Performance under PMMY upto the quarter ended 31.03.2023: During the current FY, Banks have sanctioned Rs. 8,134.18 crores, against a target of Rs. 8,909.83 crores achieving 91.30% of Annual PMMY targets.

10.95% of outstanding loans are NPAs under PMMY Loans.

During the Financial Year 2022-23, Rs. 307.18 crores was sanctioned to 20533 SC Entrepreneurs and Rs. 274.72 crores was sanctioned to 12436 ST Entrepreneurs.

Shri T Harish Rao, Hon'ble Minister of Finance, Health, Medical & Family Welfare, said that Banks should support weak and vulnerable sections by covering more SC/STs.

Credit Flow under STAND UP INDIA Scheme:

Under Stand-Up India scheme, Banks have so far sanctioned loans to 9489 borrowers with an outlay of Rs. 2378.72 crores.

6555 women beneficiaries have been sanctioned loans amounting to Rs.1616.97 crores, whereas 1891 SC Category beneficiaries have been sanctioned loans amounting to Rs. 489.85 crores. 1043 ST Category beneficiaries have been sanctioned loans amounting to Rs. 271.91 crores.

During the Quarter, Banks disbursed Rs. 52.38 crores to 446 beneficiaries.

Credit Flow under PMEGP Scheme:

Banks have sanctioned loans to 2537 beneficiaries with a Margin Money of Rs.101.94 crores during FY 2022-23 against a target of 3269 achieving 108% of Margin Money targets. Six banks achieved the annual targets. UBI has achieved a target of 165%, CBI 127%, SBI has achieved 55% targets and TGB 17% targets.

NPAs at Rs. 39.65 crores constitute 6.54% of PMEGP Loan outstandings.

Agriculture Infrastructure Fund:

Govt of India has allocated a 4-year lending target of Rs. 3075 crores from FY2020- 2021 for Telangana and Banks have sanctioned Rs. 995.41 crores and disbursed Rs. 742.13 crores achieving 87.19% of cumulative targets, as on 15.04.2023.

TSCAB has highest sanctions of Rs 214.20 crores followed by SBI with Rs. 211.90 crores and UBI with Rs.171.76 crores.

Pradhan Mantri Formalisation of Micro Food Processing Enterprise Scheme (PMFME):

PMFME scheme is being widely promoted by Govt. of Telangana. Banks have sanctioned 2238 applications as on 31.03.2023 against an annual target of 1646 achieving 135.97% of Annual Targets.

TGB has 304 applications pending for more than 60 days followed by TSCAB-186 applications, APGVB- 183 applications, UBI- 131applications, SBI- 118 applications and HDFC has 58 applications pending for more than 60 days.

Shri T Harish Rao, Hon'ble Minister of Finance, Health, Medical & Family Welfare, said that Food Processing zones are being set up in Telangana for which lands are provided at subsidized rates to encourage entrepreneurs. He said that under PMFME out of 2599 sanctioned, only 1304

applications are disbursed and 1295 are pending for disbursement which is almost 50%. He further said that for benefit of entrepreneurs banks have to quickly clear pendency. As DGM (ABU), SBI said that the data presented is at variance. **Hon'ble Finance Minister** advised DGM ABU to check if any portal updation is pending, clear pendency and if no pending is there, to advise the SLBC in writing and the matter will be reviewed in the next meeting.

Official from TGB said that wherever documentation is pending the same will be expedited and by end of May pendency will be cleared.

Hon'ble Minister of Finance, requested all banks to clear pending applications with the help of department Officials, LDMs and update in the portal by the end of May'23.

CGTSME - COVERAGE:

As on 31.03.2023, a total number of 1,95,349 proposals of Banks involving an amount of Rs.13590.64 crores have been approved by CGTMSE corporation.

During the current quarter under review, total numbers of 7477 proposals with an amount of Rs.1046.46 crore have been approved under CGTMSE coverage.

Credit flow in MSME Clusters as on 31.03.2023:

There are 27,358 MSME enterprises estimated to be in the clusters across the state of which 31,086 enterprises are credit linked by Banks, i.e. a credit linkage of 113.62%.

As on 31.03.2023, 26,026 Micro Enterprises, 3996 Small Enterprises and 1064 Medium Enterprises in the MSME clusters have been extended finance by Banks.

Review of Guaranteed Emergency Credit Line (Aatma Nirbhar Bharat Abhiyan Package):

Under GECL, as on 31.03.2023 Banks together have sanctioned Rs.10,140.48 crores i.e. 66.25% of eligible amounts of Rs.15,305.42 crores and disbursed 60.54% i.e. Rs.9,266.54 crores of the eligible amounts. 41896 borrowers i.e. about 7.95% have opted out of the Scheme. The scheme closes by 31.03.2023 for sanctions and by 30.06.2023 for disbursals.

Distressed Asset Fund-Subordinate Debt for Stressed MSMEs: Credit Guarantee Scheme for Subordinate Debt (CGSSD): Under CGSSD Scheme, Banks together have sanctioned Rs. 9.83 crores and disbursed Rs. 3.87 crores.

Hon'ble Minister of Finance, wanted to know the number of applications received, sanctions and disbursals, number of applications pending and period of pendency Bankwise, and desired presentation on the same in the next meeting.

PMSVANidhi – FINANCE TO STREET VENDORS:

PMSVANidhi Scheme progress as on 18.04.2023:

Under	No. of Loan Applications submitted by SVs	No. of Loan Applications Sanctioned	No. of Loan Applications Disbursed
TRANCHE-1	412526	359227	352310
TRANCHE-2	225835	163533	124769
TRANCHE-3	7229	6043	3842

Dr N Satyanarayana, IAS Commissioner & Director, MEPMA, Govt of Telangana, said that from June 2020-April 2023 Telangana was on top and now it has slipped to 3rd position. He added that before the next meeting, the pending applications are to be cleared by the banks.

SBI has 5.96% rejections this year whereas during last 2 years there was no rejection. He added that the rejected applications should also be rescrutinized and sanctioned.

DGM (ABU) SBI, said that rejections are only when the borrower does not turn up or migrated to other places.

More than 83% of HDFC applications were rejected. Shri. H Venkata Ramana, Sr. Vice President of HDFC was advised to reconsider the rejected applications favorably for sanction and disburse within 10-15 days in all eligible cases.

Hon'ble Minister of Finance, said that Street Vendors have to be approached and pending applications have to be sanctioned. He added that if SVs are not interested then Municipal Commissioner has to be advised of the same.

Under Tranche-2, 75% of applications are sanctioned, 55% disbursed and 22% of applications rejected by Banks. He wanted to know the reasons for rejection under Tranche-2 and advised the Banks to complete the balance disbursals within a week. He said that even under Tranche-3 there is a gap of 30% between sanctions and disbursals as sanctions are at 83% whereas disbursals are only 53%. Indian Bank has rejection rate of 18% under Tranche-3.

He further said that the number of sanctions has to improve under Tranche-3 and Telangana has to strive to regain the 1st position under all three Tranche of PMSVANidhi scheme.

Shri. M P Tangirala, Addl. Secretary, DFS, Ministry of Finance, said that 50-55% disbursals under Tranche -2, is not appreciable and DFS will take it up with banks and disbursals should be completed before the month end.

Lending towards Government sponsored schemes:

Credit Flow under DAY-NRLM Scheme (SHG):

As on 31.03.2023, Banks have outstanding loans of Rs.23,736.62.60 crores to 5,61,572 SHGs. Banks have disbursed Rs.12,722.14 crores to 2,25,053 groups during the Current FY, achieving 70.41 % of annual targets.

Rs.544.19 crores i.e., 2.29% of outstanding loans to Rural SHGs are NPAs with banks.

Credit Flow under DAY-NULM Scheme – Bank Linkage:

As on 31.03.2023, Banks have Outstanding loans of Rs.4,565.64 crores to 91,437 SHGs. Banks have disbursed Rs.2,437.95 crores to 30,252 groups during the current FY.achieving 95.89 % of annual targets.

Rs.123.96 crores i.e. 2.72% of outstanding loans to Urban SHGs are NPAs with banks.

Shri. T Harish Rao, Hon'ble Minister of Finance, Health, Medical & Family Welfare, appreciated Banks on refund of excess interest of Rs 282 crores charged on SHG accounts.

He sought to know from **Shri Y Narsimha Reddy, Director, SERP, Govt. Of Telangana,** whether the amount was recredited to the SHG accounts and said that a specific SMS be sent to these account holders. Regarding various charges recovered on SHG loans, he said that by next SLBC Meeting, Banks have to come to a decision on rationalising processing charges also. He also requested Banks to renew SHG accounts within 30 days of repayment. Rate of Interest to be charged @7% upto 3 lakhs and @10% for loans above 3 lakhs- 5 lakhs from 01.04.2023 and the same has to be adhered by all Banks and software has to be updated accordingly. He advised the LDMS to check interest rates in the Districts.

Hon'ble Minister of Finance, added that when the amount is below 3 lakhs the incidence of NPA is less. NPAs are on increase in SHGs when the ticket size is more, as the groups loose on Interest subvention and finance may become burden leading to increase in NPAs.

He requested that in the next SLBC meeting an Analysis be presented on NPAs in SHGs i.e. on NPAs for SHG loans below 3 lakhs, 3 lakhs-5 lakhs, 5 lakhs- 10 lakhs and above 10 lakhs. He also said that Banks have to strive to achieve targets in respect of number of groups also as coverage of more groups means coverage of more women members.

Addl Secretary, DFS, said that individual SHG members have to be insured under PMJJBY and PMSBY. He advised banks to improve coverage of individuals in SHGs which will help in NPA recovery. He further said that achievement of targets in coverage of number of groups is required. He advised banks to share NPAs list every month to SERP/MEPMA.

Credit flow under Education Loans:

During the current FY, Banks have disbursed Education Loans amounting to Rs. 2,036.75 crores to 31,667 beneficiaries and Banks have total outstanding Education loans of Rs. 5,923.12 crores to 69116 beneficiaries as on 31.03.2023.

Rs. 67.85 crores i.e. 1.14 % of outstanding Education loans are NPAs.

Credit Flow - Housing Sector:

During the current FY, Banks have disbursed Home Loans amounting to Rs.37,785.19 crores to 2,07,266 beneficiaries and Banks have total outstanding Housing loans of Rs. 1,34,945.24 crores as on 31.03.2023.

Rs. 698.91 crores i.e., 0.52 % of the Housing Loans are NPAs.

Unbanked Rural Centres (URCs):

All 221 villages identified by DFS during 2019-20 have been covered with Banking Outlets by member Banks to provide Banking facilities. 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.

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 quoting the Inter State Zonal council meetings and instructions of Ministry of Home Affairs, GoI and requested to cover all villages having population of more than 3000 with Brick-and-Mortar branch/IPPB within 5km radius. DFS has advised vide its letter dated 17.03.2023 that there are **241** URCs in Telangana and advised that these URCs are to be covered with Banking Outlets. There are **3** URCs with population > 3000, in the list circulated by DFS and the information collected from LDMs indicate that these villages have been covered with Brick and Mortar branches. Out of remaining 238 villages- There are 111 villages with population below 500, 70 villages above 500-below 1000 population, 42 are having population above 1000-below 3000 population.

Few Banks have indicated that there are URCs with less than 500 population and it is difficult to place a BC, stating that it's not viable to place BCs in such centres. In some villages Banking outlets were already existing within 5 KM radius. All Banks have to check the allotted villages and open Banking Outlets and if BO is already present within 5 KM range, the same has to be updated in Jan Dhan Darshak (JDD) App and confirm to SLBC. Addl. Secretary, DFS intervened and said that Financial Inclusion is a priority area and even though the URC has population below 500, no exception would be available.

Shri T Harish Rao, Hon'ble Minister of Finance, Health, Medical & Family Welfare, said that in Telangana State, all Govt. transactions and benefits are being transferred to beneficiaries online especially through DBT. In case of Paddy farmers alone, an amount of Rs 30,000 crores is transferred by State Government every month and there are various other activities like SHGs, Dairy procurement, other crops and welfare activities etc. He added that within Southern states, Telangana has the least number of Bank branches, and desired that Banks have to increase the branch network.

Hon'ble Minister of Finance, said that he has been following up for opening of 3 branches in Siddipet District (i) Mundrai (village) in Nanglur (Mandal) - Opening of MDCCB Branch is pending for last 2 years stating pending clearance from NABARD and RBI. (ii) Chandlapur(vill)- potential village, pending with UBI (iii) Wargal - 900 acres Agro processing industrial zone is proposed to be setup.

He said that in (i) Thigul and (ii) Ahmedipur branches were shifted to another location 10 years back due to Naxal problem, they have to be shifted back (iii) In Mamidimada (village) Ghanpur (Mandal) Wanaparthy (Dist), Shri Singireddy Niranjana Reddy, Hon'ble Minister of Agriculture, had requested for opening of Branch.

He wanted to have the list of centers where Banks have approved setting up of branches but not set up for various reasons and said that these have to be completed within 3 months. He said that

If Infrastructure or other assistance is needed, then the same will be provided by State Government.

Hon'ble Minister of Finance, requested RBI for the opening of Currency chests in the remaining new Districts, to cover all the districts.

Shri. K Ramakrishna Rao, Spl Chief Secretary, Finance, Govt of Telangana requested Banks to identify branches which have to be shifted back to the sanctioned location and Banking services to be provided in URCs. He advised Banks to work towards opening of branches and ensure good progress by next Quarter.

Targeted Financial Inclusion Intervention Programme (TFIIP) for Aspirational Districts:

TFIIP is under implementation in the 3 aspirational districts of BhadradriKothagudem, KomaramBheem Asifabad and Jayashankar Bhupalapally. TFIIP has been extended by Govt. of India till 31.03.2024 to enable all the districts to achieve the benchmark targets.

In Telangana-

- (i) KB Asifabad has achieved benchmark target under APY enrolments.
- (ii) Bhadradi Kothagudem has achieved benchmark targets under all the 4 KPIs and
- (iii) Jayshanker Bhupalapally has achieved benchmark targets under PMJJBY and APY enrolments.

Pradhan Mantri Adarsh Gram Yojana (PMAGY):

In the 169 villages identified by DFS for implementation of PMAGY, SB accounts have been opened for 1,42,028 out of 1,63,284 eligible population. Out of SB accounts 62,452 PMJDY accounts have been opened, 28,677 account holders covered under PMSBY, 21,754 account holders covered under PMJJBY and 9,668 account holders subscribed for APY.

APY Targets for 2022-23:

DFS, Ministry of Finance, Govt of India has set a target of 3,75,820 enrolments for FY 2022-23. The achievement under APY during FY 2022-23 as on 31.03.2023 was at 3,64,962 an achievement of 97.00 % of targets.

10 Banks have individually achieved the Annual Targets.

Financial Literacy Initiatives: There are 78 FLCs of Banks in the state. During the Quarter, 900 special camps and 1349 specific camps were conducted by FLCs, surpassing the targets. 1832 Rural branches in the State have conducted 5442 camps during the quarter against a target of 5496.

DIGI DISTRICTS: For 100% digitally enabled districts:

All 33 Districts in the state are digitally enabled.

Performance of RSETIs upto the Quarter ended 31.03.2023:

There are 11 RSETIs operating in Telangana, 9 managed by SBI and 2 managed by UBI. RSETIs

have conducted 258 programmes and trained 7173 candidates upto March 2023 against target of 263 programmes and 7040 candidates respectively for FY 2022-23.

Pending reimbursement Claims of RSETIs: 11 RSETIs together have to receive pending dues of Rs. 21.40 crores as on 31.03.2023. During the Quarter under review an amount of Rs. 11.47 crores was reimbursed to RSETI's.

VaddileniRunalu / PavalaVaddi on Crop Loans:

Total VLR/PV pending claims of member Banks stood at Rs. 725.18 crores for the years 2014-2018. As per the directions of the Statutory Auditors all Banks have made a provision for the outstanding claims of Rs. 725.18 crores. Govt of Telangana has not made any reimbursements under VLR/PV during FY 2022-23.

Govt. of Telangana is once again requested to expedite reimbursement of PV/VLR claims of Banks at the earliest.

Rythu Bandhu 2018 Cheque Printing Charges

An amount of Rs.25.93 Crores towards RBS-2018 cheque printing charges is due to be reimbursed by Agriculture Department, Govt. of Telangana to the Banks after banks revised the charges downwards to 40% of actual claim.

We request the Agriculture Department to immediately reimburse the pending claims.

Oil Palm Cultivation

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 lakh Ha (8.14 lakh acres) in 25 Districts of Telangana apart from already notified area.

Under the scheme SBI has made 6 sanctions amounting to Rs.0.45 crores and TSCAB has sanctioned 6 loans amounting to Rs.0.26 crores as on 31.03.2023.

Shri T Harish Rao, Hon'ble Minister of Finance, Health, Medical & Family Welfare, said that Government of India is encouraging Oil Palm cultivation for increasing farmers income, State Govt. is giving Rs.1000 crore incentive/subsidy to Oil Palm cultivators for purchasing plants, fertilizers and irrigation. It is safe financing as 100% buy back is available and also is remunerative. Since paddy production is more than the demand, it can be compensated by Oil Palm Cultivation. It will also save foreign exchange. Cash flow will also be more, though income will be generated from 4th year onwards as income flows later will be regular for 30 years.

PMAY Scheme: So far, a total subsidy of Rs.1,624.06 crores was released to 70,358 Housing Loan accounts.

CD Ratio: The CD ratio of the State has marginally increased from 118.85% to 119.16% during the quarter. Suryapet district has highest CD Ratio of 245.95% whereas Medchal Malkajgiri district has a CD Ratio of 61.39%.

As at the end of March 2023, no district in Telangana has CD ratio below 60%.

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- As no natural calamity declared in the State during the last two years, accounts restructured are NIL.

Dharani Portal Issues: Hon'ble Minister of Finance, suggested that a meeting may be arranged with CCLA and Secretary Revenue. He advised SLBC to escalate Issues/points to Finance Department within 15 days and advised Spl. Chief Secretary (Finance) to arrange a meeting with CCLA.

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

SLBC requests all the banks to upload the data onto the SLBC portal within 10 days from the end of the quarter to enable SLBC to consolidate and hold review meetings within the stipulated timelines.

Data extraction from CBS and uploading to new portal:

All Banks have uploaded the data for the quarter ended March 2023 on SLBC portal.

Three Months special Campaign at Gram Panchayat (GP) Level:

DFS has recently launched a three month Jansuraksha campaign at GP level in all Districts wherein all the GPs are to be covered with at least one camp during the campaign for saturation of PMJJBY & PMSBY: A detailed SOP in this regard has been shared with all the LDMs and Banks. LDMs have already shared the branch wise schedule to the controllers. As advised by DFS, LDMs have allocated targets to Banks in their Districts.

Hon'ble Minister of Finance, Health, Medical & Family Welfare, spoke on the OTS scheme offered by Banks and he requested that small farmers and small entrepreneurs should also be offered better OTS scheme. In some cases where loans have been rescheduled on account of drought in Districts like Adilabad, Medak, Sangareddy and Siddipet, about 400-450 farmers could not get Crop loan waiver. UBI has extended the OTS scheme upto 30th June '23 and suggested that SBI should explore extending OTS scheme upto 30th June 2023.

Shri. M P Tangirala, Addl Secretary, DFS, Ministry of Finance, On NPA front said that Banks can approach Lok Adalat and think of other resolutions. He added that on 10th June 23, DRTs are holding Lok Adalats. Banks can also hold monthly adalats. Certain Banks like PNBs developed e-OTS, to keep discretionary aspect low.

Collector and Dist. Magistrates could be sensitized to clear pending requests from the banks for physical possession of secured assets.

He also added that CD Ratio, ATMs, BCs, KCC are impressive but at District level, some districts are not at par with the State level. Rupay Cards, Bank Mitra, PMJDY accounts, Mudra loans issued per lakh etc. are below National average in Telangana State. There is also a shortfall in coverage of PMJDY accounts. Area of concern is also about Ticket size for KCC loans, which is low for Telangana.

From 1st April under 3 months GP level Jansuraksha campaign, PMJJBY and PMSBY targets have to be achieved in all districts. He also advised Banks to process loans under KCC, AH dairies and Fisheries properly and rejections should be backed by proper reasons.

Smt. Nikhila Koduri, Regional Director Reserve Bank of India, congratulated Banks for achieving 100% digitization. Telangana is the second state to achieve this feat next to Kerala.

She further said that:

- Udyam Assist platform of Ministry of MSME, Govt facilitates online registration of Informal Micro Enterprises through assist process for generation of Udyami Registration Certificate. Certain regulatory entities like Banks can help them get their certificates so that they can avail the benefits from Banks. She requested SLBC to issue instructions to Banks in this regard.
- Regarding DCC/DLRC meetings, she said that these are not being held regularly on time and stressed the need to adhere the timelines.
- Not much traction is seen on TReDS platform. If state Govt and stake holders intervene and promote TReDS, MSME borrowers will be benefited.

Smt. Ch Suseela, Chief General Manager NABARD said that

- AIF-PMU (Agri Infrastructure Fund - Project Monitoring unit) run by NABCOMS, is a subsidiary of NABARD and sought Banks to take part in AIF related activities.
- There are 377 FPOs and 285 in central sector scheme. These FPOs are also involved in various schemes, with 70% into input business and remaining 30% into procurement. She wanted Banks to come forward and support FPOs which are eligible for credit linkage. NABARD laid emphasis on expediting this process and now these FPOs are credit linked with Financial Institutions.
- Ministry of Agriculture and Farmers Welfare Govt. of India in association with NABARD has launched a programme to adopt innovative methods of farming by each and every farmer across the country. NABARD signed MoU with SBI and HDFC under ACABC Scheme.

She thanked State Government and Stakeholders for their co-operation as NABARD has received best performer award for 2022-23 in Telangana State.

Shri K Rama Krishna Rao, IAS, Spl. Chief Secretary (Finance), Govt. of Telangana, said that since Government of Telangana has implemented Crop Loan waiver scheme, many farmers were benefitted. But few farmers who were left out because of reschedule of crop loans or other

technical issues can be offered other suitable schemes. He added that a solution may be arrived with the co-ordination of State Govt. to help the Farmers, before the next meeting. He thanked Hon'ble Minister of Finance for addressing various issues in detail and he requested Banks to act upon the issues raised. Telangana State is on development trajectory and per capita income has gone up to Rs 3,08,735. State has improved its position in per capita income from 10th to 3rd position.

He said Bankers play a critical role in the development of state and hence have to work in coordination. He wanted Banks to focus on weaker and vulnerable sections of the society.

Ms. Deepthi Ravula CEO WE-HUB, said that the main objective of We-Hub is to take Women Entrepreneurs forward and work mainly with 3 groups –

- For livelihood with SERP, MEPMA.
- With MSME – to see they are registered under Udyam Portal.
- With Innovative Startups.

She said that with the existing schemes in the past 5 years WE-HUB has facilitated Rs 158.30 crores credit to entrepreneurs. She added that while achieving this few challenges were faced with the existing mechanism. Processing of loan applications takes around four months, which results in few women withdrawing and second is Margins which is on higher side.

She requested the forum to support the initiative to help the women turn as entrepreneurs.

The meeting concluded with vote of thanks by Shri K Praveen Kumar Chairman, APGVB.

Sd/-xxx

**General Manager & Convenor
SLBC, Telangana**

Action points emerged in 37th SLBC Quarterly meeting:

1.All the 241 URCs (Unbanked Rural Centers) advised DFS, Ministry of Finance and allocated by LDMs are to be covered with Banking Outlets and updated in Jan Dhan Darshak (JDD) App by the Banks immediately.

(Action: Controllers of all Banks& LDMs)

2.All the BCs inactive for more than one month 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 Priority Sector Lending norms viz. Priority sector-40%, Agriculture-18%, Micro enterprises- 7.50% and Weaker Sections- 10%.

(Action: Controllers of All Banks)

4.Analysis to be presented on NPAs under loans to SHGs i.e. on NPAs in SHG loans below 3 lakhs, 3 lakhs-5 lakhs, 5 lakhs- 10 lakhs and above 10 lakhs.

(Action: SLBC/Banks)

5.Under SHG Bank Linkage, Banks to strive to achieve targets in respect of number of groups also as coverage of more groups mean coverage of more women members.

(Action: SERP/MEPMA/Banks)

6.All SHG members are to be individually covered under the insurance schemes of PMJJBY and PMSBY.

(Banks / SERP)

7. 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.

(Action: Controllers of all Banks)

8. PM's Task Force Parameters to be complied with by all banks.

(Action: Controllers of all Banks)

9.Reimbursement of VLR/ PV amounting to Rs.725.18 crores to Banks by Agriculture Department, Government of Telangana to be expedited.

(Action: Agriculture Dept / Finance Depts, GoT)

10.Rythubandhu Cheque printing Charges of Rs.25.93 to Banks by Agriculture Department, Government of Telangana crores to the Banks, to be expedited.

(Action: Agriculture Dept / Finance Depts, GoT)

11. Reimbursement of RSETI expenditure of Rs. 27.76 crores due to the sponsor Banks to be expedited.

(Action: SERP & GoT)

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

(Action: Controllers of all Banks)

13. Under the ongoing Jansuraksha campaign, all the GPs are to be covered with atleast one camp during the campaign period ie 01st April 2023 to 30th June 2023 and targets allocated under PMJJBY, PMSBY to be achieved by Banks / LDMS.

(Action: Controllers of all Banks & LDMS)

37th SLBC Quarterly Review Meeting on 19.05.2023 @ 10.00 AM List of participants			
No	Name (Sri/Smt/Ms)	Designation	Organisation
Officials - Government of Telangana			
1	Thanneeru Harish Rao	Hon'ble Minister of Finance, Health, Medical & Family Welfare	Telangana State
2	Singireddy Niranjan Reddy	Hon'ble Minister of Agriculture, Co-operation & Marketing	Telangana State
3	K Ramakrishna Rao, IAS	Spl Chief Secretary, Finance	Govt of Telangana
4	Dr N Satyanarayana, IAS	Commissioner & Director, MEPMA	Govt of Telangana
5	K Vijay Kumar	Additional Director, Agriculture	Govt of Telangana
6	S Suresh	JD, Commissioner of Industries	Govt. of Telangana
7	K Naveen Reddy	AD, Commissioner of Industries	Govt. of Telangana
8	E V V Nageswar Rao	Dy Secretary, Finance Dept	Govt of Telangana
9	T Sujatha	Jt . Director of Agriculture, COA	Govt. of Telangana
10	K Rama Lakshmi	JD, Horticulture	Govt. of Telangana
11	M Shilpa	Officer, Horticulture	Govt. of Telangana
12	Y Narsimha Reddy	Director, SERP	Govt of Telangana
13	K Shankar Rao	General Manager, TRICOR	Govt. of Telangana
14	B Ranganath	ED, SC Corporation	Govt. of Telangana
15	K Brahmachary	EO, SC Corporation	Govt. of Telangana
16	Dr M Krishna Chaitanya	SMC, MEPMA, MARUD	Govt. of Telangana
17	G Padma	SMC , MEPMA	Govt of Telangana
18	Hanumantha Rao N	Dy. Director, Fisheries Department	Govt. of Telangana
19	Dr. Ch Malleswari	AD, Veterinary & Animal Husbandry Department	Govt. of Telangana
20	Dr M A Majid	AD, Veterinary & Animal Husbandry	Govt of Telangana
21	Dr. D Venugopal Rao	AD, Veterinary & Animal Husbandry	Govt of Telangana
22	S Venkateswarlu	MD & CEO, TIHCL	Govt. of Telangana
23	UVVN Prasad	COO, TIHCL	Govt. of Telangana
24	K Persis	Asst General Manager TSMFC	Govt. of Telangana
25	G Karthik	ED- II, TSMFC	Govt. of Telangana
26	K Kiran Kumar	PE, SERP	Govt. of Telangana
27	Saladdin	Agriculture Department	Govt of Telangana
28	Ch Sravan Kumar	Agriculture Department	Govt of Telangana
29	L Saritha	Section Officer, Finance Dept	Govt of Telangana
30	Md Moiz	PA to CDMA	Govt of Telangana

Officials - Government of India			
31	M P Tangirala	Addl Secretary, DFS, Ministry of Finance	Govt of India
32	G Sunil Kumar Babu	Director, NCSC	Govt. of India
33	Dr. Manoj Lanka	Director (I/c), KVIC	Govt. of India
34	G Ganesh Kumar	Asst Director, DoT	Govt. of India
35	G Srinivas	Director, UIDAI	Govt. of India
36	G A Rajkumar	Dy Director, UIDAI	Govt. of India
37	Viswanath Reddy P	State Director, RSETIs, NACER/MORD	Govt. of India
38	Pravin Kumar Sukre	M&E Expert, NFDB	Govt. of India
39	K Narendar Raju	Monitoring Assistant, NFDB	Govt. of India
40	K V Sanjeeva Rao	Asst Director, KVIC	Govt. of India
41	B Sreedhar	AD, MSME-DI	Govt. of India
42	Manohar Miryala	DGM, NHB	National Housing Bank
SIDBI			
43	Himanshu Rajendra Asthana	General Manager	SIDBI
OTHER ORGANISATIONS			
44	Deepthi Ravula	CEO	WE-HUB
45	K Somashekhar Rao	President	CIFA
46	Vikranth Rajoju	Finance Manager	WE-HUB
47	V Usha Sree	Consultant MANAGE, AC & ABC	MANAGE
48	M Bhujanga Rao	Team Leader PMU, AIF	NABCONS
RBI			
49	Nikhila Koduri	Regional Director	Reserve Bank of India
50	K Rajendra Prasad	Deputy General Manager	Reserve Bank of India
NABARD			
51	Ch Suseela	Chief General Manager	NABARD
52	MVS Srinivas	Deputy General Manager	NABARD
SLBC Telangana			
53	Debashish Mitra	General Manager & SLBC Convenor	State Bank of India
54	P K Mohandas	Deputy General Manager	State Bank of India
Public Sector Banks			
55	Kare Bhaskar Rao	Chief General Manager	Union Bank of India
56	Deepak Kumar Srivatsava	General Manager	Punjab National Bank
57	KSNV Subbarao	General Manager	Central Bank of India
58	Binod Kumar Sinha	Deputy General Manager	State Bank of India
59	Maneesh Rastogi	Deputy General Manager	State Bank of India

60	Ashok Kumar Sah	Deputy General Manager	Canara Bank
61	Govind Prasad Verma	Deputy General Manager	Bank of Baroda
62	S N Talreja	Deputy Zonal Head	Central Bank of India
63	NVSP Reddy	Deputy General Manager	Punjab National Bank
64	Sushant Kumar Gupta	Deputy General Manager	Bank of Maharashtra
65	K R Kandi	Deputy Zonal Manager	Bank of India
66	KGM Faizani	Deputy General Manager	Indian Bank
67	R V Sharada	Asst. General Manager	Indian Overseas Bank
68	Ashok Sadashiv Landge	Asst. General Manager	UCO Bank
69	K Uma Maheswar	Chief Manager	Indian Bank
70	T Neel Kamal	Sr Manager	Bank of Maharashtra
71	K Sahitya	Sr Manager	Canara Bank
72	P Prudhvi Raj	Asst Manager	Union Bank of India
73	S Raj Kumar	Asst Manager	Bank of India
74	G Bala Krishna	Asst Manager	Bank of Baroda
75	E Sukeerthi	Asst. Manager	Punjab and Sind Bank
Private Sector Banks			
76	G Hanumantha Rao	Zonal Head	ICICI Bank Ltd
77	Ravindra Kumar Maley	GE Vice President	Yes Bank Ltd
78	Venkata Ramana H	Sr Vice President	HDFC Bank Ltd
79	K Bhaskar Rao	Sr Vice President	Axis Bank
80	T Saidanna	Asst Vice President	Axis Bank
81	Jose Thomas	State Controller	Federal Bank Ltd
82	Manoj Pohar	Vice President	Yes Bank Ltd
83	Y Veera Prasad	Asst Vice President	Axis Bank
84	K Lakshmikanth	Chief Manager	ICICI Bank Ltd
85	G Jaya Prasanna	Asst Vice President	DCB Bank
86	I Kaleshvali	Asst General Manager	I D B I Ltd
87	T Srinivas	Asst Vice President	DBS (e-LVB)
88	S Naresh Panduranga Kumar	Regional Development Manager	City Union Bank
89	T V Raghavendra Rao	Asst General Manager	Karnataka Bank Ltd
90	PH Maheswarlu	Chief Credit Officer	K B S L A Bank
91	G Shyamala	Cluster Head	Bandhan Bank
92	Ramesh Naidu P	Cluster Head	Ratnakar Bank Ltd
93	Srinivas Bonam	Head, IBG	Indusind Bank
94	Wajahat Jeelani	Chief Manager	Jammu and Kashmir Bank Ltd
95	M Radha krishna	Asst Manager	Dhanlakshmi Bank

96	Gladson Evan M R	Asst Manager	Tamilnad Mercantile Bank Ltd
97	Archana Dash	Chief Manager	Indusind Bank
98	Aneesh K S	Chief Manager	South Indian Bank Ltd
99	Bhanu Teja K	Chief Manager	Kotak Mahindra Bank Ltd
100	M Venkateswar Rao	Divisional Operating Officer	Karur Vysya Bank Ltd
101	M Sudheer Chowdary	Sr. Manager	Karur Vysya Bank Ltd
102	Iqbal Ahmed	Manager	IDFC First Bank
103	Irfana Parveen	Regional Head	IDFC First Bank
Regional Rural Banks			
104	K Praveen Kumar	Chairman	AP Grameena Vikas Bank
105	P Anusha	Sr Manager	AP Grameena Vikas Bank
106	A Prasanna Kumar	Chief Manager	Telangana Grameena Bank
107	Bhaskar MVV	Chief Manager	Telangana Grameena Bank
Cooperative Banks			
108	Dr Nethi Muralidhar	Managing Director	TSCAB
109	B Shamala	Deputy General Manager	TSCAB
Small Finance Banks & Payment Banks			
110	Md Inayathullah	DVP Sales	Fino Payments Bank
111	M A Quddas	Manager	Fino Payments Bank
112	K Vishnu Vardhan	Cluster Head	ESAF SFB
113	A Rajesh	Sr Manager	IPPB
114	Sudheendra G	AVP	Suryodaya bank
115	N Rama Krishna	BOM	Jana SFB
116	P Venu	Branch Head	Jana SFB
117	P Rakesh	Chief Manager	Airtel Payments Bank
SLBC Telangana			
118	J B Subrahmanyam	Asst General Manager	State Bank of India
119	D S Narendra Kumar	Manager	SLBC Telangana, SBI
120	Chinnaya Chary D	Manager	SLBC Telangana, SBI
121	PVRL Kalpana	Deputy Manager	SLBC Telangana, SBI
122	C Padmalata	Asst Manager	SLBC Telangana, SBI
LDMs			
123	Prasad KSRKS BNDV	LDM	SBI, Adilabad
124	Subrahmanyam GM	LDM	SBI, Hyderabad
125	Venkat Reddy P	LDM	UBI, Jagtial
126	M Sridhar	LDM	SBI, Jangaon
127	A Thirupathi	LDM	SBI, JS Bhupalpally

128	D Bhargava Sudheer	LDM	Canara Bank, Kamareddy
129	T V S R Anjaneyulu	LDM	SBI, Karimnagar
130	A Srinivasa Reddy	LDM	SBI Khammam
131	K Thirupathi	LDM	UBI, Mancherial
132	M Philip (temporary)	LDM	SBI, Medak
133	I Sreenivasulu	LDM	Canara Bank, Medchal Malkajgiri
134	Rajkumar T	LDM	SBI, Mulugu
135	Kaushal Kumar pandey	LDM	UBI,Naagrkurnool
136	Venkatesh Ch	LDM	UBI ,Peddapalli
137	T N Mallikarjuna	LDM	UBI, Rajanna Sircilla
138	N Srinivasa Rao	LDM	SBI, Ranga Reddy
139	Gopal Reddy D	LDM	Canara Bank, Sangareddy
140	D Satyajit	LDM	UBI, Siddipet
141	Chintala Bapuji	LDM	SBI, Suryapet
142	D Rambabu	LDM	SBI, Vikarabad
143	Haveli Raju	LDM	UBI ,Warangal
144	M Srinivas	LDM	SBI, Hanumakonda
145	Sriramakrishna K	LDM	Canara Bank, Yadadri Bhuvangiri
146	K Hanumanth Rao	LDM	SBI, KB Asifabad
147	RSN Murthy	LDM	SBI, Mahabubabad