

**Minutes of 36<sup>th</sup> SLBC Quarterly Meeting held on 21.03.2023 at Hotel Marigold, Begumpet, Hyderabad to review the performance of Banks for the quarter ended December 2022**

The 36<sup>th</sup> Quarterly meeting of State Level Bankers' Committee, Telangana was held on 21<sup>st</sup> March 2023 at Hotel Marigold, Begumpet, Hyderabad to review the performance of Banks for the quarter ended 31<sup>st</sup> December 2022.

Shri P K Mohandas, DGM (FI & SLBC) SBI extended a warm welcome to Shri S Niranjana Reddy, Hon'ble Minister for Agriculture Telangana, Shri Ramakrishna Rao IAS, Spl. Chief Secretary(Finance), Govt. of Telangana, Shri Ronald Rose IAS, Secretary (Finance) Govt of Telangana, Shri M Raghunandan Rao IAS, Secretary(Agriculture) & APC, Govt of Telangana, Shri Amit Jhingran, Chief General Manager, SBI & President SLBC, Dr Y Haragopal, 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 presented the performance of Banks up to the quarter ended 31<sup>st</sup> December 2022 as under:

- Total Deposits of the banks have increased by Rs.15105 crores during the current Financial Year and the total deposits were at Rs.647,630 crores.
- Total Advances with Banks have increased by Rs.37,380 crores during the current Financial Year and the advances of all banks were at Rs. 769,713 crores.
- CD ratio continues to be above 100 percent and has increased from 115.78% to 118.85% when compared to March 2022.
- During the current Financial Year, Banks have lent Short Term Production Loans amounting to Rs.42,499 crores achieving 62.62% of the annual targets.
- Banks have disbursed Rs.31,843 crores as Investment Credit to Agri. Allied, Agri. Infra and Agri. Ancillary activities achieving 93% of the targets.
- Banks have disbursed Rs.483 crores as Educational Loans.
- Banks together have disbursed Rs.146,495 crores to various sections of borrowers under Priority Sector, recording an achievement of 86.98% of annual targets.

- Banks have disbursed Rs.66,728 crores to Micro, Small & Medium enterprises (MSME) segment achieving 133.80% of the targets.
- Under Pradhan Manthri Mudra Yojana Scheme, banks have disbursed Rs.5,110 crores achieving 57% of the annual targets. He requested the Banks to improve lending under PMMY.

#### **On the Financial Inclusion front:**

- In response to communication of Department of Financial Services to identify villages with population above 3000 not covered with a Bank Branch, 36 such villages have been identified and allocated to Banks for coverage with Brick and Mortar branches. He said that progress will be reviewed periodically.
- Banks in the State have 106.48 lakh PMJDY accounts in their books and 88.08 lakhs of these accounts are seeded with Aadhar. RuPay cards were issued to 83.06 lakhs PMJDY accounts.
- As far as the social security schemes are concerned, Banks have covered 113.63 lakh customers under Pradhan Manthri Suraksha Bheema Yojana (PMSBY) and 48.00 lakh customers under Pradhan Manthri Jeevan Jyothi Beema Yojana (PMJJBY). 15.28 lakh customers have subscribed for Atal pension Yojana scheme.

#### **Under Atma Nirbhar Bharat Abhayan:**

- As per the latest data available, Banks have sanctioned Rs.10,342 Crore and disbursed Rs.9,371 Crore to beneficiaries under Guaranteed Emergency Credit line of 30%.
- Under PM Svanidhi Tranche 1, Banks have sanctioned 3,58,863 applications and disbursed loans to 3,50,788 Street Vendors. Under Tranche 2, Banks have sanctioned 1,56,348 applications and disbursed loans to 1,19,310 SVs. He said that SBI took lead with 42% share of disbursals under Tranche 1 and 47% share under Tranche 2. He said that Telangana is at Pan India 3rd position and requested the low performing Banks particularly the Private Sector Banks to improve sanctions and disbursals to help the State regain the number 1 position.
- Under Agriculture Infrastructure Fund, banks have sanctioned Rs.872 crores against a target of Rs.3075 crores set for four years (from FY 2020-21) and he requested all the banks to give greater thrust by sanctioning maximum loans under AIF.
- Banks have been raising certain issues time and again with regard to the Dharani Portal, particularly the issues affecting the security interest created by Banks in Dharani as alienation of the land is being done by the farmer-borrowers despite the existence of loan charge in the Dharani. The matter was discussed in the Sub Committees as well as the

- earlier SLBC Quarterly meetings. He once again requested the Government not to allow the borrowers to alienate the properties during the existence of Bank loan and loan charge in Dharani.

He requested the Hon'ble Minister for Agriculture 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 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 Minister for Agriculture, Special Chief Secretary (Finance), 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 solicited similar co-operation in future also.

Later, **AGM SLBC** made a detailed presentation on the performance of Banks during/up to the quarter ended December, 2022.

#### **Adoption of Minutes of the 35<sup>th</sup> SLBC Quarterly Meeting:**

The minutes of 35<sup>th</sup> SLBC meeting for the quarter ended 30.09.2022 held on 23.12.2022 were adopted without any changes as no requests for amendments/ modifications were received.

#### **Action points of 35<sup>th</sup> SLBC Quarterly Meeting - Action Taken Report-**

ATR on Action Points

- Inactive BCs- Yes Bank has reported decrease in its BC/CSPs by 32,445 and advised that furthermore correction downwards will be made by March 2023. Other Banks have confirmed having sensitized their field functionaries to ensure activation or replacement of the inactive BC/CSPs.
- Under EDDPE 2.0 extended to 29 districts of the State, most of the Banks have achieved 100% digitization by 28<sup>th</sup>February 2023.
- Banks have reversed excess interest charged on SHG loans and credited an amount of Rs.217.61 crores to 2,03,535 loan accounts of SHGs.
- The matter of levying uniform charges on SHG loans by banks was discussed

in the Sub-committee meeting. Though no conclusion could be arrived, it was resolved that Banks will approach their Head offices seeking concession/guidance. As far as sharing of part of income as incentive to SHG Federation is concerned, few Banks agreed to share certain incentive with the Village/Mandal Samakhya for the SHG loans.

- e) Reimbursement of VLR/ PV amounting to Rs.725.18 crores and Rythu Bandhu 2018 cheque printing charges of Rs.25.93 Crores are pending with Govt. of Telangana and no development during the quarter.
- f) Reimbursement of RSETI claims: Rs. 21.40 Crores are pending with MoRD and there is no progress during the quarter.
- g) 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 cr has been returned to SC Corporation by banks.

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

**Banking Network:** There are 6030 bank branches of commercial Banks/RRBs/ Co-op Banks, 7 small finance banks have a network of 89 branches and 80 BCs whereas the 3 payment banks have a network of 27 branches and 31629 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) Unbanked Rural Centres:** All 221 villages identified by DFS during 2019-20 have been covered with Banking Outlets by member Banks to provide Banking facilities. DFS has identified one village, Pedda Venkatapuram in Bhadadri Kothagudem as uncovered and the village has been allotted to Union Bank of India. Union Bank of India has advised that they have covered the village with a Banking outlet.

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, Gol, requested to cover all villages having population of more than 3000 with Brick-and-Mortar branch/IPPB within 5km radius. Accordingly, 36 such villages across the Districtshave been identified. These 36 villages have been allocated to Banks for coverage by respective LDMS. Banks which have been

allocated these villages were requested to ensure coverage of these centers with Brick and Mortar branches.

**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 as at the end of previous quarter, Union Bank of India informed that Chalamala camp has been covered with BC during the Quarter.

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:** 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.

**Targeted Financial Inclusion Intervention Programme (TFIIP)** for Aspirational Districts: TFIIP is under implementation in the 3 aspirational districts of Bhadradi Kothagudem, KomaramBheem Asifabad, 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 the State

(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 for implementation of PMAGY, by DFS, SB accounts have been opened for 1,31,731 out of 1,55,389 eligible population.

**Review of operations of Business Correspondents–Connectivity Issues:** There are 44,598 BCs of Commercial Banks/RRBs functioning in the State of which 27,436 are in

Rural, 5,414 in Semi Urban and 11,748 in Urban & Metro areas.

A total of 10,162 BCs are inactive as on 31.12.2022 of which, 7029 are in Rural, 1195 in Semi Urban and 1938 in Metro Areas. Out of the total 10,162 inactive BCs, 9846 are of Yes Bank.

**Mr. Manoj Pohar from Yes Bank** said that earlier they were reporting all the BCs since 2012, as advised by their Head Office. Now, BCs which were inactive for more than 1 year numbering to about 28000 were removed, resulting in the reduction of number of BCs during the Quarter. He further said that their HO is working out to correct the numbers and further modifications of removing BCs which are inactive for more than 3 months will be done by Mar'23.

Apart from the BCs of Commercial Banks/RRBs, Airtel Payments Bank has 6204, Fino Payments Bank has 19627, IPPB has 5798 & Fincare SFB has 80 BCs in the State.

**Progress in increasing digital modes of payment / ATMs & PoS:** As at the end of December 2022, there are 9,661 ATMs and 2,03,478 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 31<sup>st</sup> Dec 2022 Banks in the State have 1,06,47,740 PMJDY accounts in their books, out of which 88,08,304 accounts (82.72%) were Aadhaar seeded and 83,06,439 accounts were issued with Rupay Cards (78.01%).

**Social Security / Insurance Schemes launched by Govt. of India:** During the Quarter, there is an increase in PMSBY coverage by 4,76,278 & under PMJJBY by 3,23,857 whereas APY subscriptions have recorded increase by 1,19,123.

So far 1,13,63,253 citizens have been covered under PMSBY, 48,00,824 have been covered under PMJJBY and 15,27,691 have subscribed for APY.

As against a target of 3,75,820. Banks have achieved 3,10,901 APY enrolments achieving 83% of Annual targets as on 31.01.2023.

**Financial Literacy Initiatives:** There are 78 FLCs of Banks in the state. During the Quarter, 965 special camps and 1370 specific camps were conducted by FLCs, surpassing the targets.

1816 Rural branches in the State have conducted 4638 camps during the quarter against a target of 5448.

Controllers of the Banks were requested to ensure that all the Rural branches conduct at least one camp in a month.

**CFL (Centre for Financial Literacy):** To address the barriers of access to a gamut of financial products and services, Reserve Bank of India has come out with “Centre for Financial Literacy” at block level by involving Banks and NGOs.

As on 31.12.2022, State Bank of India has established 60 CFLs in 20 Districts, Union Bank of India has established 29 CFLs in 9 Districts and Canara Bank has established 9 CFLs in 3 districts, totaling to 98 CFLs in the State.

**DIGI Districts: For 100% Digitally enabled districts:** In the initial phase of digitisation, nine districts viz. Khammam, Jangaon, RajannaSircilla, Jogulamba Gadwal, Jayashankar Bhupalpally, Kamareddy, Medak, Peddapally and Wanaparthy in Telangana were 100% digitally enabled by October 20, 2022. Later EDDPE 2.0 has been extended to the remaining 24 districts of Telangana, to cover allSB accounts and Current accounts with at least one digital modes of payment and majority of the Banks have achieved the target by 28.02.2023. Progress is reviewed by RBI periodically.

**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.

#### **Review of Credit Disbursement by Banks:**

As at the end of December 2022, total deposits of the Banks in the State are at Rs.6,47,630.72 crores and advances are at Rs. 7,69,712.78 crores. Total Deposits grew by Rs.14,796.27 crores and Advances grew by Rs. 44,144.76 crores during the quarter. CD Ratio has improved from 114.65% to 118.85% during the quarter.

#### **Credit flow to Agriculture: Achievement of Annual Credit Plan:**

Banks have achieved 62.62% of targets under Short Term Agri credit and 72.04% of Total Agriculture targets. Achievement under MSME priority sector is at 133.80% and achievement under total priority sector is at 86.98%. Banks have achieved 190.70% of Annual Credit Plan targets.

#### **Progress on KCC to Dairy farmers as on 27.01.2023:**

A total number of 9467 applications were received of which 9452 applications have been acknowledged and 2897 have been sanctioned by Banks. 222 applications are pending for more than 15 days.

**Dr Sachin Deshpande, AD Animal Husbandry GoT** said that most of the accepted applications are being rejected by Banks, to which Bankers have clarified that high rate of rejections were due to lack of proper scrutiny of applications in the initial stages of campaign.

AD - AH said that their District Level officers are instructed to scrutinize the applications properly and follow up with the help of Lead Bank officers for sanctions.

**Shri. S Niranjan Reddy, Hon'ble Minister of Agriculture, Co-operation & Marketing, Telangana** said that there is a huge gap between the consumption of milk and production of milk in the State and the gap is being filled by import of milk from the neighboring states. Most of the Dairy units around Hyderabad are running successfully. But the dairies in rural areas are unable to sustain except for small units which collect fodder and maintain livestock personally and produce milk for consumption/for local sales. He observed that in general, the dairies with more than 20 animals may not be sustainable. Hon'ble Minister wanted to know, the success rate of the dairies which are established with bank finance and without subsidies.

Shri. Kaushal Kumar LDM Nagar Kurnool said that in Kalwakurthy area, the dairy product consumption is high and the dairies are successful even without Banks finance.

**Shri. S Niranjan Reddy, Hon'ble Minister of Agriculture, Co-operation & Marketing, Telangana** added that young and new entrepreneurs are not entering dairy industry and are not attracted to set up dairy units. He wanted to have suggestions for making dairy farming attractive.

He advised the forum to conduct a special meeting involving Agriculture Department and experts on the subject. Success stories from neighbouring states may be taken for guidance. He added that Dairy is a very vibrant industry and schemes like calf rearing, fodder technology, new breeding and milching techniques can be encouraged. He requested Bankers to encourage and guide dairy entrepreneurs for their success which will improve the quality of life of farmers in the State.

**KCC to Fish Farmers:** A total number of 6335 applications were received, of which Banks have sanctioned loans to 3076 beneficiaries and 175 applications are pending for more than 15 days with banks.

**Agriculture Infrastructure Fund** -Govt of India has allocated a 4-year lending target of Rs.3075 crores from FY 2020- 2021 for Telangana and Banks have sanctioned Rs. 872.94 crores and disbursed Rs. 418.57 crores achieving 28.37% of targets, as at the end of Dec 22.

**Pradhan Mantri Formalisation of Micro Food Processing Enterprise Scheme (PMFME):** PMFME scheme is being widely promoted by Govt. of Telangana. Out of 9080 applications submitted to Banks, 1432 applications are sanctioned against an annual target of 1687.



**Pledge Finance against Warehouse Receipts:** During the quarter, Banks in the state have disbursed Rs.14.98 crores to 81 beneficiaries and the total outstandings are at Rs.16.97 crores to 117 beneficiaries.

**Shri. D Ronald Rose IAS Secretary (Finance) Govt of Telangana** said that finance against Warehouse Receipts is very low. He said that Telangana State produces about 1 lakh crores of agriculture produce and also the Warehouse capacity is increased to 70 lakh metric tonnes. He requested LDMs to take up the matter in DCC/DLRC meetings and adequate publicity has to be given for the Warehouse Finance scheme. He added that price volatility for farmers can be taken care of by this scheme and requested banks to popularise the e-NWR finance scheme.

**Joint Liability Groups (Bhoomi Heen-Kisan):** During the FY 2022-23, Banks have disbursed an amount of Rs. 7.22 Crores to 523 groups. The total JLG Loans outstanding with Banks as on 31.12.2022 to 8736 groups is at Rs.108.37 crores.

**Outstanding & NPAs under Agriculture sector as on 31.12.2022:**

**NPAs in Agriculture segment:** NPAs under short term production loans have increased during the Quarter mainly due to non-renewal of crop loans. 6.75% of outstanding short-term agri loans are NPAs as on 31.12.2022, whereas 4.05% of Agriculture Term Loan, 5.43% of Agri. Infrastructure and 11.50% of Agri. Ancillary Activities are in NPA category. Total NPAs under agriculture are at 6.48%.

**Shri K Praveen Kumar, Chairman APGVB** requested the Departments concerned and Hon'ble Agriculture Minister that whenever land acquisition is done by Govt, the compensation funds be routed through the financing Banks so that these accounts do not turn NPA.

**VaddileniRunalu / PavalaVaddi on Crop Loans:** The total pending claims of member Banks stood at Rs. 725.18 Crores for the years 2014 to 2018. There has been no progress in reimbursement by Agriculture Dept, Govt. of Telangana during the quarter. Agri Dept. was requested to expedite reimbursement of the claims.

**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. There has been no progress in reimbursement by Agriculture Department Govt. of Telangana. Agri Dept, was requested to expedite reimbursement of the claims.

**Pending reimbursement Claims of RSETIs:** 11 RSETIs together have to receive pending dues of Rs. 24.30 crores as on 31.12.2022 (SBI- Rs.21.90 crores and Union Bank of India(e-AB) Rs.2.40 crores) from MoRD Government of India. SLBC requested the CEO SERP to take up the matter with MoRD, Govt. of India for reimbursement of the pending amount to RSETIs at the earliest.

**Crop Loan Waiver Scheme-2018 – Implementation – Progress:**

Banks have submitted data in respect of 42,22,928 A/cs amounting to Rs. 27,487.36 crores to Agri. Dept, Govt of Telangana. As per the latest information available, till date Rs.1207.37 crores was credited to 5,42,679 accounts of farmers, under Crop Loan Waiver Scheme.

**Shri. M Raghunandan Rao IAS, APC & Secretary Agriculture Department, Govt of Telangana** said that in the Current FY 23-24, all loans up to Rs.90,000 will be cleared as budgetted. He requested Nodal officers of Banks to update incomplete details like Aadhaar updation and family linkage/grouping in the accounts. He added that there are some outstanding amounts of 2014 and due diligence is required at bankers/nodal officers level for correctness of claims. Regarding claims in closed accounts and gold loan accounts in semi urban areas, decision on eligibility will be taken by the Department.

**Oil Palm Cultivation –**

As at the end of December 2022, Banks have not reported any sanction for Oil palm cultivation in the state. As resolved in the previous SLBC Quarterly review meeting, during the quarter an exclusive Oil Palm Knowledge session was conducted by SLBC in association with Horticulture department, wherein the Horticulture department officials have made detailed presentation on Oil Palm cultivation in the State.

**Flow of Credit to MSMEs:**

As at the end of Dec 2022, Banks have achieved 133.80% 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.93,154.71 crores.

NPAs under total MSME segment constitute 6.04% of total outstandings. NPAs have come down from 6.73% to 6.04% during the quarter.

**CGTSME - COVERAGE:**

During the Current FY upto Dec 22, total number of 9798 proposals with an amount of Rs. 1047.11 crores and as on 31.12.2022, a total number of 1,87,872 proposals of Banks involving an amount of Rs.12544.19 crores have been approved by CGTMSE corporation.

**Credit flow in MSME Clusters as on 31.12.2022:**

There are 27,358 MSME enterprises estimated to be in the clusters across the state of which 24,113 enterprises are credit linked by Banks, i.e a credit linkage of 88.14%.

As on 31.12.2022, 22,923 Micro Enterprises, 1598 Small Enterprises, and 340 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, Banks together have sanctioned Rs.10,342.04 crores i.e. 70% of eligible amount of Rs. 14,640.73 crores and disbursed 64% i.e. Rs.9,371.47 crore of the eligible amount. 17.80% of eligible customers have opted out of the Scheme.

**PMSVANidhi – FINANCE TO STREET VENDORS:****PMSVANidhi Scheme TRANCHE-1 progress as on 28.01.2023:**

Total Street Vendors of 4,11,723 are identified by the MA&UD in Telangana State. Banks together have sanctioned loans to 3,58,863 street vendors and disbursed loans to 3,50,788 Street Vendors.

**PMSVANidhi Scheme TRANCHE-2 progress as on 28.01.2023:**

Under PMSVANidhi Scheme TRANCHE-2, Banks have sanctioned loans to 1,56,348 SVs out of 2,11,363 applications received and disbursed loans to 1,19,310 SVs.

**PMSVANidhi Scheme Tranche-3 progress as on 28.01.2023**

Under PMSVANidhi Scheme TRANCHE-3, Banks have sanctioned loans to 1,982 SVs out of 2,357 applications received and disbursed loans to 1,613 SVs.

**Lending towards Government sponsored schemes:****Credit Flow under DAY-NRLM Scheme (SHG):**

As at the end of December 2022, Banks have outstanding loans of Rs.21,677.60 crores to 5,37,510 SHGs.

Banks have disbursed Rs.12,815.20 crores to 2,10,490 groups during the Current FY, achieving 70.92 % of annual targets.

Rs.585.06 crores i.e., 2.70% of outstanding loans to SHGs are NPAs with banks.

**Credit Flow under DAY-NULM Scheme – Bank Linkage:**

As at the end of December 2022, Banks have Outstanding loans of Rs.3,037.37 crores to 92,020 SHGs.

Banks have disbursed Rs.1,720.80 crores to 21,951 groups during the current FY.achieving 98.60 % of annual targets.

Rs.161.32 crores i.e. 5.31% of outstanding loans to SHGs are NPAs with banks.

**Credit Flow under MUDRA Scheme:**

During the current FY, Banks have sanctioned Rs. 5,110 crores, against a target of Rs. 8,909.83 crores achieving 57.35% of Annual targets.

10.51% of outstanding loans are NPAs under Mudra Loans.

**Shri. D Ronald Rose IAS, Secretary (Finance) Govt of Telangana** said that achievement under Mudra loans has come down and he wanted Banks to achieve the targets on a year on year basis.

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

Under Stand-Up India scheme, Banks have so far sanctioned loans to 9043 borrowers with an outlay of Rs. 2277.30 crores.

6246 women beneficiaries have been sanctioned loans amounting to Rs.1551.32 crores, whereas 1823 SC Category beneficiaries have been sanctioned loans amounting to Rs. 471.05 crores. 974 ST Category beneficiaries have been sanctioned loans amounting to Rs. 254.93 crores.

During the Quarter, Banks disbursed Rs. 47.08 crores to 489 beneficiaries.

**Credit Flow under PMEGP Scheme:**

Banks have sanctioned loans to 1669 beneficiaries during FY 2022-23 against a target of 3269 achieving 51% of targets.

NPAs at Rs. 36.36 crores constitute 7.29% of outstandings.

**Credit flow under Education Loans:**

During the current FY, Banks have disbursed Education Loans amounting to Rs. 465.84 crores to 8,917 beneficiaries and Banks have total outstanding Education loans of Rs. 5,357.42 crores as on 31.12.2022.

Rs. 76.59 crores i.e. 1.43 % of outstanding Education loans are NPAs.

**Credit Flow - Housing Sector:** During the current FY, Banks have disbursed Home Loans amounting to Rs.11,038.03 crores to 62,600 beneficiaries and Banks have total outstanding Housing loans of Rs. 1,26,330 crores.

Rs. 769.36 crores i.e., 0.61 % of the Housing Loans are NPAs.

**PMAY Scheme :** So far, a total subsidy of Rs.1,525.44 crores were released to 66330 Housing Loan accounts.

**Progress under SHG Bank Linkage (NRLM and NULM):** As at the end of Dec 2022, Banks have outstanding loans of Rs. 24,714.97 crores to 6,29,530 SHG groups in the state.

During the FY, Banks have disbursed an amount of Rs.14,536.60 crores to 2,32,441 groups. NPAs at Rs. 746.38 crores, constitute 3.02% of outstandings.

**CD Ratio:** The CD ratio of the State is at 118.85% increased from 114.65% during the quarter. Adilabad district has highest CD Ratio of 236.99% whereas Medchal Malkajgiri district has a CD Ratio of 62.18%.

As at the end of December 2022, no district in Telangana has CD ratio below 60%.

LDM Medchal said that although ICICI Bank has 30 Branches in Medchal district, their CD ratio is very low at 8.31%.

Sri G Hanumantha Rao Zonal Head ICICI Bank said they are working towards improving the CD ratio in the district.

LDM Peddapalli said that 800 crop loans are due for renewal at banks and are turning NPAs as Farm Lands are acquired by Government and farmers stopped the activity. He requested the Revenue Authorities to route the acquisition proceeds through Banks which have financed the crops.

#### **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.

**Dharani Portal Issues: Secretary (Finance) Govt of Telangana,** suggested that a meeting may be arranged with CCLA to discuss the issues as new Principal Secretary had reported as CCLA recently.

**Efforts towards Skill Development** : RSETIs have conducted 205 programmes and trained 5891 candidates upto the quarter ended December 2022 against target of 263 programmes and 7040 candidates respectively for FY 2022-23.

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

SLBC requests 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.

**Any other issue with the permission of the chair- Six Months special Campaign at Gram Panchayat (GP) Level:** DFS has launched a six month campaign at GP level in the Aspirational Districts & under Mission Utkarsh wherein weekly camps in all the GPs are to be held to ensure coverage of the following:

1.CASA 2. PMJJBY 3. PMSBY 4. APY 5. Financial and Digital Literacy 6. Loans under PMMY, SUI, SVANidhi, etc.,7.Covering Villages not having Banking touch points. etc., We have 3 Aspirational Districts in the State viz., KB Asifabad, J S Bhupalapally&Bhadadri Kothagudem and no District is under Mission Utkarsh.

**Requests received from the Collector & District Magistrate, Siddipet**, for installation of ATMs at the temple premises of (a) Sri Saraswathi Devi Temple, Wargal and (b) Sri Laxminarasimha Swamy Temple, Nacharam.

Bank of Baroda has agreed to open ATMs.

**Opening of Brick and Mortar branches at villages with population above 3000:**

Subsequent to receipt of communication from DFS quoting the instructions of Ministry of Home Affairs, Government of India to cover villages with population above 3000 with Brick and Mortar branches of Bank/IPPB, three villages viz.Akunoor, Kadavergu, TunkiKalsa have been identified for coverage with Brick and Mortar Branches. However, LDM Siddipet confirmed that Akunoor village is covered by IPPB. SBI has advised that they have taken up survey of the Kadavergu village and UBI has informed that it would open branch at TunkiKalsa.

**e-Stamping:**Banks have requested that e-Stamping may be implemented in State by the Govt. With Electronic Stamping the process of stamping can be done online saving time for both the customers as well as the Banks. Currently e-stamping services are made available in many the states, Govt. of Telangana was requested for implementation of e-stamping in Telangana State for the convenience of general public.

**UIDAI DOCUMENT UPDATE PROJECT:** **Shri. G Srinivas, Director, UIDAI** said that all residents, who were issued Aadhaar more than 10 years ago have to update Aadhaar with resident details. Revalidation through "Document Update", a new feature developed by UIDAI is available to revalidate the credentials for seamless delivery of expanded services through Aadhaar. He said this would aid in Aadhaar based authentication of beneficiaries for various central and State Government Schemes effectively. The pendency of Document Update for Telangana State is about 1.1 Crores. As Banks have been part of the UIDAI ecosystem and have been rendering Aadhaar Services, he requested Banks to take proactive involvement in completion of the Document Update project in time bound manner.

**Dr Hara Gopal Yandra, General Manager NABARD** complemented Banks on achieving 87% of ACP targets and said that:

- NABARD has estimated 1.85 lakh crore credit potential for FY 2023-24 and emphasis is given on Oil Palm Cultivation due to Crop diversification and income generation potential.
- Investment Credit is major driver for Private Sector capital formation NABARD has sanctioned a loan of ₹918.01 crore under RIDF Tranche XXVIII to strengthen the infrastructure facilities in 4148 schools in 32 districts of the State.
- Govt of India has created the Food Processing Fund with a corpus of ₹2000 crore in NABARD to make affordable credit available to agro-processing units in Food Parks.
- Ministry of Agriculture and Farmers' Welfare, Govt of India have approved the continuation of AMI sub-scheme of ISAM upto 31 March 2023, to enable banks to submit the subsidy applications, the claims in respect of projects where bank loan is sanctioned from 01 October 2022 to 31 March 2023, should be submitted in the portal within 60 days of disbursement of 1st instalment of loan.
- NABARD has been extending grant assistance under Financial Inclusion Fund (FIF) to SCBs, RRBs and RCBs various financial inclusion and banking technology related interventions. This year Rs.8.9 crores has been sanctioned to Banks for mobile vans, camps organised, micro ATMs, fee for BC/BF to deepen digital infrastructure.

**Shri S Niranjana Reddy, Hon'ble Minister of Agriculture, Co-operation & Marketing** said that:

- Targets achieved for crop loans during 22-23 is only 62.62% and we have to work towards achieving the targets.
- Stressed the importance of crop diversification and said that Banks should extend credit for oil palm cultivation, a flagship program of the State.
- Millet based and Agro based industries are to be encouraged.
- Huge potential for groundnut by-products exists in the State and Banks need to encourage them.
- Bankers should have thorough understanding viability issues of Agricultural units and he requested Banks to guide the entrepreneurs to set up Dairy units.
- Assured that Rythu Bandhu 2018 Cheque Printing Charges of Rs.25.90 crores will be released shortly.
- He requested Banks to open a branch at Mamidimada village of Ghanpur mandal, Wanaparthy district. He said that people are migrating back and lot of economic activity is taking place. Opening a Bank branch will cater to the needs of the

population.

**Shri K S Chakravarthy, DGM RBI** said that:

- Although CD ratio is beyond specified target, priority sector advances targets also need to be achieved and he requested Banks to achieve all targets and priority sector benchmark lending norms of RBI by the end of March 23.
- RBI organized digital awareness week from 6th –12<sup>th</sup> Feb 2023 successfully. Dept. of Payments and Settlements System of RBI is working towards the initiative of “Har Payment Digital”
- 100% digitalization in all districts of Telangana has been achieved, and Telangana stands 2<sup>nd</sup> among the Indian states in achieving such a remarkable feat.
- He thanked all the stakeholders viz. State Government, banks, SLBC, district administration for their persistent efforts and support in realizing this ambitious target of 100% digitally enabling the state within a short span of time.

**Shri K Ramakrishna Rao IAS, Spl. Chief Secretary (Finance) Govt. of Telangana** said that:

- Hon'ble Finance Minister conveyed his compliments to Banks for implementing the resolutions of the last SLBC meeting, especially the implementation of reversal of excess interest amounts to SHGs, to the tune of Rs.217 Crores.
- Complimented Banks for achievement of 100% digitization in the State.
- In times of financial crisis across the world, due to the robust systems, Indian Banking industry is stable. He said that compliance and improvements in banking system of the country, foresight and vision of RBI have instilled sense of confidence in people towards banking industry.
- Progress of any area is measured in terms GDP, Per Capita income, Agriculture, priority, industry MSME etc. Telangana State stands 3<sup>rd</sup> in per capita income behind Sikkim and Goa and among large states Telangana has done remarkably well.
- Opening of Brick & Mortar branches is being reviewed by Union Home Ministry and requested Banks to open branches especially in the identified URCs with population above 3000.
- In terms of Financial Inclusion initiatives, he said that in many surveys published by RBI and Govt., it's shown that people still access informal sector for their needs. To reach out to all sections of the society, setting up of Bank branches for the last mile connectivity is important.
- Under Priority Sector lending, especially lending under PMMY has to be improved. Though the issue of higher targets for RRBs is there, Banks have to put in extra



efforts to achieve targets.

- He assured that during 2023-24, crop loan waiver scheme funds will be released for loan accounts upto Rs.90,000/- and purification of data is required.
- He added that performance under Govt. sponsored schemes is good and achievement under PMSVanidhi should be continued.
- He added that, in January 23, Hon'ble Prime Minister launched the Aspirational Blocks/Mandals programme in addition to Aspirational districts. Importance has to be given to the poor and weaker sections for upliftment and improvement in their livelihoods.

**Shri K Somasekhara Rao, President Consortium of Indian Farmers Association (CIFA) Telangana**, said that there is an inordinate delay by cooperative banks in crediting the interest subvention proceeds and he also requested cooperative banks to enhance the crop loan renewal cycle from existing 6 months to 1 year on par with commercial banks. He urged banks to send SMSes to crop loan farmers at least one month before the renewal due date. He requested Commercial Banks to accept agriculture lands as security from farmers to avail education loans for their wards.

**Shri M Bhujanga Rao, Team Leader PMU AIF, NABCONS** said that Project Monitoring Unit is formed by State Government to facilitate AIF scheme of Government of India to support infrastructure projects, post-harvest management projects, warehousing, rice milling etc. It has convergence with various subsidy schemes like NHB, AMI, PMEGP etc., and both interest subvention and subsidy can be utilised for the activity. He added that support will be extended for Project appraisal.

**Shri G Mallikarjuna Sarma Asst. Secretary, FSME-India** said that subsidies to industries amounting to about Rs.3600 crores are pending to be released by Industries Department of Government of Telangana resulting in working capital deficiency for enterprises. He requested Govt. to release the subsidies.

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

Sd/-xxx

**General Manager & Convenor  
SLBC, Telangana**

**Action points emerged in 36<sup>th</sup> SLBC Quarterly meeting:**

1. 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)**

2. 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)**

3. 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)**

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

**(Action: Controllers of all Banks)**

5. 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)**

6. 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)**

7. Reimbursement of RSETI expenditure of Rs. 21.40 crores due to the sponsor Banks to be expedited.

**(Action: SERP & GoT, GoI)**

8. 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)**

9. Banks to cover the URCs (Unbanked Rural Centers) allocated by LDMs in terms of DFS letter F.No. 08/04/2014-FI-Mission Office (300544522) dated 30.11.2022, with Banks outlets by 10/05/2023.

**(Action: Controllers of all Banks& LDMs )**

10. Banks to encourage and guide dairy entrepreneurs as desired by Hon'ble Agriculture Minister.

**(Action: Controllers of all Banks)**

36th SLBC Quarterly Review Meeting on 21.03.2023 - List of participants			
No.	Name (Sri/Smt/Ms)	Designation	Organisation
<b>Officials - Government of Telangana</b>			
1	S Niranjan Reddy	Hon'ble Minister for Agriculture, Co-operation & Marketing	Govt of Telangana
2	K Ramakrishna Rao, IAS	Special Chief Secretary Finance	Govt of Telangana
3	M Raghunandan Rao, IAS	APC & Secretary Agriculture	Govt of Telangana
4	D Ronald Rose, IAS	Secretary Finance	Govt of Telangana
5	Hanumantha Rao M, IAS	Director, Horticulture Department	Govt. of Telangana
6	K Madhukar Babu	Jt Director, Commissioner of Industries	Govt of Telangana
7	E V V Nageshwar Rao	Dy Secretary Finance	Govt of Telangana
8	T Sujatha	Jt . Director of Agriculture, COA	Govt. of Telangana
9	Sivanand R	Asst .Director of Agriculture	Govt. of Telangana
10	S Karunakar Rao	OSD to Hon'ble Minister for Agriculture	Govt. of Telangana
11	L K Sangameshwar Rao	OSD to Hon'ble Minister for Agriculture	Govt. of Telangana
12	Dr. V Balakrishna	OSD to Hon'ble Finance & Health Minister	Govt. of Telangana
13	L Saritha	Section Officer, Finance Department	Govt. of Telangana
14	Y Narsimha Reddy	Director, FI, SERP	Govt of Telangana
15	B Ranganath	ED, SC Corporation	Govt. of Telangana
16	K Brahmachary	EO, SC Corporation	Govt. of Telangana
17	Hanumantha Rao N	Dy. Director, Fisheries Department	Govt. of Telangana
18	V Sarojini Devi	Jt. Director, Horticulture Department	Govt. of Telangana
19	Dr M A Majid	AD, Veterinary & Animal Husbandry	Govt of Telangana
20	Dr Sachin Deshpande	Asst Director, Animal Husbandry	Govt. of Telangana
21	N Srinivasa Rao	Head Admin, TIHCL	Govt. of Telangana
22	K Persis	Regional Manager TSMFC	Govt. of Telangana
23	A Raj Kumar	Sr. Assistant, TRICOR	Govt. of Telangana
24	K Kiran Kumar	PE, SERP	Govt. of Telangana
25	R Rajanikanth	ADMC, MEPMA	Govt. of Telangana
26	K Rashmi Reddy	SMC, MEPMA	Govt. of Telangana
<b>Officials - Government of India</b>			
27	G Sunil Kumar	Director, NCSC	Govt. of India
28	Shashivardhan Reddy	ED, NFDB	Govt. of India
29	Y Sreenivasa Rao	Director, DoT	Govt. of India
30	G Srinivas	Director, UIDAI	Govt. of India
31	G A Rajkumar	Dy Director, UIDAI	Govt. of India
32	K V Sanjeeva Rao	Asst Director, KVIC	Govt. of India
33	B Sreedhar	AD, MSME-DI	Govt. of India
34	P Sreeja	RM, NHB	Govt. of India
35	N Nataraj	Monitory Asst, NFDB	Govt. of India
<b>SIDBI</b>			
36	P K Vijayvargia	General Manager	SIDBI
<b>OTHERS</b>			
37	G Mallikarjuna Sarma	Asst Secretary	FSME- India
38	K Somashekhar Rao	President, CIFA	CIFA
39	Vikranth Rajoju	Finance Manager	WE-HUB
40	M Bhujanga Rao	Team Leader PMU, AIF	NABCONS

36th SLBC Quarterly Review Meeting on 21.03.2023 - List of participants			
No.	Name (Sri/Smt/Ms)	Designation	Organisation
<b>RBI</b>			
1	K S Chakravarthy	Deputy General Manager	Reserve Bank of India
<b>NABARD</b>			
2	Dr Hara Gopal Yandra	General Manager	NABARD
3	V S Sriram	Deputy General Manager	NABARD
<b>SLBC Telangana</b>			
4	Amit Jhingran	Chief General Manager	State Bank of India
5	Debashish Mitra	General Manager & SLBC Convenor	State Bank of India
6	P K Mohandas	Deputy General Manager	State Bank of India
<b>Public Sector Banks</b>			
7	Suresh Chandra Teli	Chief General Manager	Union Bank of India
8	Govind Prasad Verma	Deputy General Manager	Bank of Baroda
9	S N Talreja	Deputy Zonal Head	Central Bank of India
10	Maneesh Rastogi	Deputy General Manager	State Bank of India
11	Binod Kumar Sinha	Deputy General Manager	State Bank of India
12	S Kanimozhi	Deputy General Manager	Canara Bank
13	NVSP Reddy	Deputy General Manager	Punjab National Bank
14	Sushant Kumar Gupta	Deputy General Manager	Bank of Maharashtra
15	K R Kandi	Deputy Zonal Manager	Bank of India
16	B Vaidhya	Asst.General Manager	State Bank of India
17	R V Sharada	Asst. General Manager	Indian Overseas Bank
18	Sasibhushan Rao U	Asst. General Manager	UCO Bank
19	K Umamaheswar	Chief Manager	Indian Bank
20	Ateeq Ahmed	Sr Manager	Central Bank of India
21	Shubangi Gupta	Sr. Manager	UCO Bank
22	Ananth Ram	Manager	Punjab National Bank
23	M Sireesha	Manager	Union Bank of India
24	Raj Kamal Rapaka	Asst. Manager	Punjab and Sind Bank
25	V Swaroop Kumar	Officer	Bank of India
26	G Bala Krishna	Officer	Bank of Baroda
<b>Private Sector Banks</b>			
27	Y Veera Prasad	Asst Vice President	Axis Bank
28	Venkata Ramana H	Sr Vice President	HDFC Bank Ltd
29	G Hanumantha Rao	Zonal Head	ICICI Bank Ltd
30	K Lakshmikanth	Chief Manager	ICICI Bank Ltd
31	Ravindra Kumar Maley	GE Vice President	Yes Bank Ltd
32	Manoj Pohar	Vice President	Yes Bank Ltd
33	A Jayasekhara Reddy	Asst Vice President	Federal Bank Ltd
34	Ramesh Gajula	Regional Manager	DCB Bank
35	I Kaleshvali	Asst General Manager	I D B I Ltd
36	S Naresh Panduranga Kumar	Asst General Manager	City Union Bank
37	TV Raghavendra Rao	Asst General Manager	Karnataka Bank Ltd
38	PH Maheswarlu	Chief Credit Officer	K B S L A Bank
39	G Shyamala	Cluster Head	Bandhan Bank
40	Ramesh Naidu P	Cluster Head	Ratnakar Bank Ltd
41	Srinivas Bonam	Head, IBG	Indusind Bank
42	Wajahat Jeelani	Chief Manager	Jammu and Kashmir Bank Ltd
43	M Raghu Vinay	Chief Manager	Dhanlakhmi Bank
44	P Rajesh	Sr. Manager	Tamilnad Mercantile Bank Ltd
45	Archana Dash	Chief Manager	Indusind Bank
46	Aneesh K S	Chief Manager	South Indian Bank Ltd
47	Bhanu Teja K	Chief Manager	Kotak Mahindra Bank Ltd
48	M Sudheer Chowdary	Sr. Manager	Karur Vysya Bank Ltd
49	BKS Ramchandra	Sr. Manager	HDFC Bank Ltd
50	Irfana Parveen	Regional Head	IDFC First Bank
51	SK Nagulu Meeraval	Deputy Manager	IDFC First Bank
<b>Regional Rural Banks</b>			
52	K Praveen Kumar	Chairman	AP Grameena Vikas Bank
53	K V Prasad	General Manager	Telangana Grameena Bank
<b>Cooperative Banks</b>			
54	K L Surekha	General Manager	TSCAB
<b>Small Finance Banks &amp; Payment Banks</b>			
55	M A Quddas	Manager	Fino Payments Bank
56	S Siva Kumar	Asst Vice President	Equitas
57	K Vishnu Vardhan	Cluster Head	ESAF SFB
58	A Rajesh	Sr Manager	IPPB
59	P Rakesh	Circle D Head	Airtel Payments Bank
60	B Vamsidhar reddy	Branch Operations	Fincare SFB
<b>SLBC Telangana</b>			
61	J B Subrahmanyam	Asst General Manager	State Bank of India
62	D S Narendra Kumar	Manager	State Bank of India
63	Chinnaya Chary D	Manager	State Bank of India
64	PVRL Kalpana	Deputy Manager	State Bank of India
65	C Padmalata Rao	Asst Manager	State Bank of India

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Sl No.	Name (Sri/Smt/Ms)	Designation	Organisation	District
1	Prasad K	LDM	SBI	Adilabad
2	V Ram Reddy	LDM	SBI	Bhadradi Kothagudem
3	Subrahmanyam	LDM	SBI	Hyderabad
4	Venkat Reddy	LDM	UBI	Jagtial
5	M Sridhar	LDM	SBI	Jangaon
6	Ayyapureddy	LDM	UBI	Jogulamba Gadwal
7	C Ramesh	LDM	Canara Bank	Kamareddy
8	T V S R Anjaneyulu	LDM	SBI	Karimnagar
9	A S Reddy	LDM	SBI	Khammam
10	Bhaskar K	LDM	SBI	Mahabubnagar
11	R Mahipal	LDM	UBI	Mancherial
12	C Venu Gopal Rao	LDM	SBI	Medak
13	P Kishore Kumar	LDM	Canara Bank	Medchal Malkajgiri
14	Rajkumar T	LDM	SBI	Mulugu
15	Kaushal Kumar pandey	LDM	UBI	Nagarkurnool
16	T Sramik	LDM	SBI	Nalgonda
17	S S Vijaya Kumar	LDM	SBI	Narayanpet
18	K Chandra Sekhar	LDM	SBI	Nirmal
19	U Naga Srinivas Rao	LDM	SBI	Nizamabad
20	Venkatesh Ch	LDM	UBI	Pedapalli
21	T N Mallikarjuna	LDM	UBI	Rajanna Sircilla
22	N Srinivasa Rao	LDM	SBI	Ranga Reddy
23	Gopal Reddy D	LDM	Canara Bank	Sangareddy
24	D Satyajit	LDM	UBI	Siddipet
25	Chintala Bapuji	LDM	SBI	Suryapet
26	D Rambabu	LDM	SBI	Vikarabad
27	Amul Pawar	LDM	UBI	Wanaparthy
28	Haveli Raju	LDM	UBI	Warangal Rural
29	M Srinivas	LDM	SBI	Hanumakonda
30	Sriramakrishna	LDM	Canara Bank	Yadadri Bhuvangiri