

Minutes of 38th SLBC Quarterly Meeting held on 21.08.2023 at Hotel Vivanta, Begumpet, Hyderabad to review the performance of Banks for the quarter ended 30.06.2023

The 38th Quarterly meeting of State Level Bankers' Committee, Telangana was held on 21st August 2023 at Hotel Vivanta, Begumpet, Hyderabad to review the performance of Banks for the quarter ended 30th June 2023.

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 State, Shri. Singireddy Niranjan Reddy, Hon'ble Minister of Agriculture, Co-operation & Marketing, Telangana State, Shri. K Rama Krishna Rao, IAS, Spl. Chief Secretary(Finance), Shri. Adhar Sinha, IAS (Rtd), Spl. Chief Secretary (AHDDF), Shri. M Raghunandan Rao IAS, APC & Secretary (Agriculture), Ms. Nikhila Koduri, Regional Director, Reserve Bank of India, Shri. Rajesh Kumar, Chief General Manager, SBI, Smt. K Haritha, IAS, Joint Secretary (Finance), Shri. Gowtam P, IAS, CEO SERP, Shri. Krishna Bhaskar, IAS, Director of Industries, Shri. Ashish Sangwan, IAS, Spl. Officer, O/o CCLA, Dr. Y Hara Gopal, General Manager, NABARD, Shri. Debashish Mitra, General Manager, SBI & Convenor of SLBC Telangana, Shri. K Rajendra Prasad, DGM, Reserve Bank of India, Shri. G Sunil Kumar Babu, Director, NCSC, Govt. of India, Senior Officials of Govt. of India, Govt. of Telangana, Senior Executives of Public/Private Sector Banks/ RRBs/TSCAB/FIs and industry bodies.

(Detailed list of participants is annexed).

Shri. Rajesh Kumar, Chief General Manager, State Bank of India, Hyderabad Circle in his keynote address presented the performance of banks in Telangana during the current Q1 Financial Year 2023-24 as under:

- Total Deposits of the banks grew by Rs.24,102 crores during the Quarter and the total deposits were at Rs.707,108 crores.
- Total Advances with Banks grew by Rs.16,655 crores and the advances of all banks were at Rs. 830,551 Crores.
- CD ratio continues to be above 100 percent though it has marginally come down from 119.16% to 117.46 % during the quarter.
- During the first quarter of the current Financial Year, Banks have disbursed Short Term Production Loans amounting to Rs.11,929 crores achieving 27% of the annual targets.
- Banks have disbursed Rs.17,315 crores as Investment Credit to Agri. Allied, Agri. Infra and Agri. Ancillary activities achieving 35% of the targets.
- Banks have disbursed Educational loans amounting to Rs.70 Crores and Housing loans amounting to Rs.882 Crores under Priority Sector during the current financial year.
- Banks have disbursed Rs.44,068 crores to Micro, Small & Medium enterprises (MSME) segment achieving 81% of the targets.
- Under Pradhan Manthri Mudra Yojana Scheme, Banks have sanctioned Rs.1,662 crores achieving 16.48% of the annual targets.
- Banks together have disbursed Rs. 75,040 crores to various sections of borrowers under Priority Sector, recording an achievement of 48.12% of annual targets.

On the Financial Inclusion front:

- Dept of Financial Services during the previous quarter has advised that there are 241 Unbanked Rural Centres in the State. Out of these, 150 URCs have been covered by Banks with Banking Outlets. An agenda on this will be presented during the course of meeting.
- Banks in the State have 111.82 lakh PMJDY accounts in their books and 91.65 lacs ie 81.97% of the PMJDY accounts are seeded with Aadhar. RuPay cards were issued to 84.19 lacs i.e 75.29% of the PMJDY accounts.
- As far as the social security schemes are concerned, Banks have covered 125.82 lakh customers under Pradhan Manthri Suraksha Bheema Yojana (PMSBY) and 52.66 lakh customers under Pradhan Manthri Jeevan Jyothi Beema Yojana (PMJJBY). 16.30 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 PM Svanidhi Tranche 1, Banks have sanctioned 359,749 applications and disbursed loans to 358,660 Street Vendors. Under Tranche 2, Banks have sanctioned 152,998 applications and disbursed loans to 150,874 Street Vendors. Under Tranche 3, Banks have sanctioned 14033 applications and disbursed 13412.
- Under Agriculture Infrastructure Fund, banks have sanctioned Rs.1117 crores against a cumulative target of Rs.1600 crores for the current FY. (SBI share Rs.262.58 crs- 23.50%)

He thanked the Hon'ble Minister for Finance, Hon'ble Minister for Agriculture, Department of Financial Services Govt of India, Special Chief Secretary (Finance), Officials of Finance Department, Agriculture Department, Industries Department and other departments of Government of Telangana, Reserve Bank of India, NABARD and the member banks for their co-operation to the forum in discharging its functions and he solicited similar co-operation in future also.

Thereafter, AGM SLBC made a detailed presentation on the performance of the banks during the quarter up to June 2023 as under:

Adoption of Minutes of the 37th SLBC Quarterly Meeting:

The minutes of 37thSLBC meeting for the quarter ended 31.03.2023 held on 19.05.2023 were adopted without any changes as no requests for amendments/ modifications were received.

Action points of 37th SLBC Quarterly Meeting - Action Taken Report :

- a) 241 URCs advised by DFS: Banks which have been allocated URCs and covered the same

have confirmed that the JDD app has been suitably updated. Further, uncovered villages numbering to 91 are to be covered with Banking Outlets. Bank wise status is as under:

SI	Bank	Allocated	Covered	To be covered
1	TGB	86	77	9
2	SBI	61	14	47
3	UBI	27	6	21
4	APGVB	24	18	6
5	IPPB	22	21	1
6	Canara	12	5	7
7	Indian	7	7	0
8	PNB	2	2	0
	Total	241	150	91

- b) Inactive BCs- The matter was discussed in Sub-Committee meeting on FI & DP and all Banks have confirmed having sensitized their field functionaries to ensure activation or replacement of the inactive BC/CSPs. Payment Banks were also sensitized to ensure activation of their BCs.
- c) Priority Sector Lending norms – There was a slight reduction in achievement over the previous Quarter. Controllers of Banks have assured that the Banks would strive to achieve the stipulated targets in the next Financial Year.
- d) Analysis to be presented on NPAs under loans to SHGs:

Bank wise NPAs presented in Agenda 4 d ii b

Limit	NPAs in lacs	% to O/s
<3 lacs	118.13	7.85
>3 lacs < 5 lacs	146.28	6.29
>5 lacs < 10 lacs	76.73	0.58
>10 lacs	341.93	0.03

- e) 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.
- f) Reimbursement of VLR/ PV amounting to Rs.725.18 crores is pending with Govt. of Telangana and no developments during the quarter.
- g) Reimbursement of RSETI claims: Rs. 16.78 crores are pending with MoRD.
- h) Reimbursement of Rythu Bandhu 2018 cheque printing charges of Rs.25.93 crores is pending with Govt. of Telangana: there are no developments during the quarter.
- i) As per the information submitted by banks, Utilisation Certificates to the extent of Rs.54.72 crores have been submitted and an amount of Rs. 0.42 crore has been refunded to the BC Corporation and with regard to SC corporation UCs for an amount of Rs.7.07 crores were submitted and Rs.1.31 cr has been returned to SC Corporation. Both the corporations to confirm and update the present status.

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

Banking Network in Telangana State: There are 6177 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 23 branches and 37000 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 and 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 affected district i.e., Bhadadri Kothagudem district in the State.
- c) **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 June 2023, there are 9,612 ATMs and 1,92,853 PoS Machines deployed with the merchants by Banks as touch points across Telangana.

Direct Benefit Transfer (DBT) / Aadhaar Seeding and Authentication: As on 30.06 2023, Banks in the State have 1,11,82,099 PMJDY accounts in their books having a balances of Rs.3,670 crores, 91,65,472 PMJDY accounts (81.97%) were Aadhaar seeded and 84,18,835 accounts were issued with Rupay Cards (75.29%).

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

During the Quarter, there is an increase in PMSBY coverage by 434188 & under PMJJBY by 65166 whereas APY subscriptions have recorded increase of 34783.

So far 1,25,82,014 citizens have been covered under PMSBY, 52,65,729 have been covered under PMJJBY and 16,30,496 have subscribed for APY.

As against a target of 456370 for the FY 2023-24, Banks have enrolled 96937 APY subscription achieving 21% of Annual targets as on 30.06.2023.

Review of Credit Disbursement by Banks:

As at the end of June 2023, total deposits of the Banks in the State are at Rs.707108.20 crores and advances are at Rs. 830551.70 crores. Total Deposits grew by Rs.24,102.14 crores and Advances grew by Rs. 16,655.26 crores during the quarter.

CD Ratio has slightly come down from 119.16% to 117.46% during the quarter.

Credit flow to Agriculture: Achievement of Annual Credit Plan till 30.06.2023:

Banks have achieved 27.07% of targets under Short Term Agri credit (till Khariff) and 35.07% of Total Agriculture targets.

Achievement under MSME priority sector was at 81.00% and achievement under total priority sector was at 48.11%.

Banks have achieved 85.70% 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 collected in weekly camps as per SOP and forward them to Banks to reduce the rejection rate. Rejection of applications can be done only on valid reasons.

Progress on KCC to Dairy farmers as on 04.08.2023:

A total number of 10047 applications are received and 10032 applications are acknowledged by branches. Banks have sanctioned loans to 3268 beneficiaries and 28 applications are pending for more than 15 days. Nizamabad District has 28 applications pending for more than 15 days.

KCC to Fish farmers as on 04.08.2023:

A total number of 6785 applications were received and acknowledged by Banks. Banks have sanctioned loans to 3458 beneficiaries and no application is pending with banks for more than 15 days.

In response to Hon'ble Finance Minister query during 37th SLBC meeting on status of grounding in KCC AH & Fisheries applications, AGM SLBC presented the Bankwise grounding position. He said that, as on 15.05.2023, 99.5% of AH, 98.86% of fisheries sanctioned applications were grounded.

Pledge Finance against Warehouse Receipts: During the quarter, Banks in the state have disbursed Rs.10.74 crores to 62 beneficiaries and the total outstandings are at Rs.35.71 crores to 233 beneficiaries.

Joint Liability Groups (Bhoomi Heen-Kisan): During the Q1 FY 2023-24, Banks have disbursed an amount of Rs. 4.31 crores to 901 groups. The total JLG Loans outstanding with Banks as on 30.06.2023 are Rs.99.98 crore extended to 8152 groups.

Outstanding & NPAs under Agriculture sector as on 30.06.2023:

NPAs under Short Term production loans are at 6.49% of outstanding as on 30.06.2023, whereas 3.90% of Agriculture Term Loan, 6.06% of Agri. Infrastructure and 8.36% of Agri. Ancillary Activities loans are in NPA category.

Total NPAs under Agriculture at Rs 7263 crores have come down from 6.04% to 6.01% during the Quarter.

Flow of Credit to MSMEs:

As at the end of June 2023, Banks have disbursed Rs. 44,068 crores and achieved 80.61% of the Annual targets. Achievement is higher under all the three segments of Micro, Small and Medium when compared to the corresponding quarter of the previous FY.

Outstanding Advances under MSME segment stood at Rs. 1,04,237 crores. NPAs of Rs. 5,750 crores, under total MSME segment constitute 5.52% of total outstandings.

NPAs have slightly increased from 5.42% to 5.52% during the quarter.

Banks Performance under PMMY upto the quarter ended 30.06.2023: During the current FY, Banks have sanctioned Rs. 1662.33 crores, against a target of Rs. 10,089 crores achieving 16.48% of Annual PMMY targets.

8.78% of outstanding loans are NPAs under PMMY Loans.

During the Q1 FY 2023-24, Rs. 66.17 crores was sanctioned to 4479 SC Entrepreneurs and Rs. 55.77 crores was sanctioned to 2649 ST Entrepreneurs.

Credit Flow under STAND UP INDIA Scheme:

Under Stand-Up India scheme, Banks have so far sanctioned loans to 9770 borrowers with an outlay of Rs. 2436.64 crores.

6693 women beneficiaries have been sanctioned loans amounting to Rs.1643.28 crores, whereas 1955 SC Category beneficiaries have been sanctioned loans amounting to Rs. 502.62 crores. 1122 ST Category beneficiaries have been sanctioned loans amounting to Rs. 290.75 crores.

During the Quarter, Banks sanctioned Rs. 57.92 crores to 281 beneficiaries.

Credit Flow under PMEGP Scheme:

Banks have sanctioned loans to 668 beneficiaries with a margin money of Rs.35.53 crores during Q1 FY 2023-24 against a target of 2917 achieving 37% of margin money targets. Six banks achieved the annual targets.

NPAs at Rs. 43.87 crores constitute 6.64% 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. 1117.08 crores and disbursed Rs. 987.17 crores achieving 82.93% of cumulative targets, as on 30.07.2023.

SBI has highest sanctions of Rs 262.58 crores followed by TSCAB with Rs.224.11 crores and UBI with Rs.191.12 crores.

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

PMFME scheme is being widely promoted by Govt. of Telangana. Banks have sanctioned 1248 applications as on 15.08.2023 against an annual target of 3245 achieving 38% of Annual Targets.

Applications pending for sanction for more than 90 days: TSCAB-242, HDFC-183 &TGB-180.

Applications pending for disbursement excluding “sanctioned but not able to disburse”: TGB-361, UBI-207, APGVB-147 & HDFC-113. Telangana stood 1st pan India under the scheme.

Banks are requested to clear the pendency in sanctions and disbursements immediately.

CGTMSE - COVERAGE: As on 30.06.2023, a total number of 201,029 proposals of Banks involving an amount of Rs.14,520.15 crores have been approved by CGTMSE corporation.

During the current quarter under review, total number of 5680 proposals with an amount of Rs.929.51 crores have been approved under CGTMSE coverage.

Credit flow in MSME Clusters as on 30.06.2023:

There are 27,358 MSME enterprises estimated to be in the clusters across the state of which 33,046 enterprises are credit linked by Banks, i.e. all enterprises in clusters are credit linked.

As on 30.06.2023, 28,590 Micro Enterprises, 4133 Small Enterprises and 323 Medium Enterprises in the MSME clusters have been extended finance by Banks.

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

Under GECL, as on 30.06.2023 Banks together have sanctioned Rs.10,188.48 crores i.e. 68.25% of eligible amounts of Rs.14928.29 crores and disbursed 62.51% i.e. Rs.9331.51 crores of the eligible amounts. 42,022 borrowers i.e. about 8.44% have opted out of the Scheme. The scheme is closed by 31.03.2023 for sanctions and 30.06.2023 for disbursals.

PMSVANidhi – FINANCE TO STREET VENDORS:

PMSVANidhi Scheme progress as on 28.07.2023:

Under	No. of Loan Applications submitted by SVs	No. of Loan Applications Sanctioned	No. of Loan Applications Disbursed
TRANCHE-1	412,664	359,749	358,660
TRANCHE-2	223,531	152,998	150,874
TRANCHE-3	17,367	14,033	13,412

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

As on 30.06.2023, Banks have outstanding loans of Rs.21,887.69 crores to 4,91,385 SHGs. Banks have disbursed Rs.2245.13 crores to 32480 groups during the Q1 FY 2023-24, achieving 14.93 % of annual targets. An amount of Rs.638.91 crores i.e., 2.92% of outstanding loans to Rural SHGs is categorized as NPAs with banks.

Credit Flow under DAY-NULM Scheme – Bank Linkage:

As on 30.06.2023, Banks have Outstanding loans of Rs.3271.85 crores to 85174 SHGs. Banks have disbursed Rs.326.71 crores to 3715 groups during the current FY achieving 17.54% of annual targets. An amount of Rs.172.10 crores i.e. 5.26% of outstanding loans to urban SHGs is categorized as NPAs with banks.

AGM SLBC, presented NPA analysis as on 31.03.2023. He said, 11.53% of SHG loans upto Rs.3 lacs, 9.12% in loans above Rs.3 lac but upto Rs.5 lac, 0.77% in loans above Rs.5 lac but upto Rs.10 lac and 0.04% SHG loans above Rs.10 lacs are NPAs.

Credit flow under Education Loans:

During the current Quarter, Banks have disbursed education loans amounting to Rs. 367.31 crores to 11447 beneficiaries and Banks have total outstanding of Rs. 7582.15 crores to 81266 beneficiaries as on 30.06.2023. An amount of Rs. 67.85 crores i.e. 1.14 % of outstanding Education loans is categorised as NPAs.

Credit Flow - Housing Sector:

During the current quarter, Banks have disbursed home loans amounting to Rs.6,831.33 crores to 96863 beneficiaries and Banks have total outstanding of Rs. 1,40,480.61 crores to 7,45,193 beneficiaries as on 30.06.2023. An amount of Rs. 698.91 crores i.e., 0.52 % of the Housing Loans is categorised as 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 addressed to Chief Secretaries of all states quoting the Inter State Zonal council meetings and instructions of Ministry of Home Affairs, Gol 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.

S. No	Name of the Bank	No of villages allocated	No of villages covered	No of villages to be covered
1	TGB	86	79	7
2	SBI	61	19	42
3	UBI	27	13	14
4	APGVB	24	16	8
5	IPPB	22	21	1
6	Canara Bank	12	1	11
7	Indian Bank	7	7	0
8	PNB	2	1	1
	Grand Total	241	157	84

He also presented the population wise break up of these 84 URCs to be covered as under:

S. No	Population	No. of URCs
1	Upto 100	6
2	> 100 but upto 250	13
3	>250 but pto 500	24
4	> 500 but upto 1000	21
5	>1000 but upto 3000	20
	Grand Total	84

Banks have given URC wise commitment for establishing a BC/CSP. Spl CS (Finance) said that, the issue of URCs are being reviewed by Union Home Ministry in Southern Zone Council meetings and desired a time bound action plan. In response, AGM SLBC said that Banks have confirmed setting up of BC/CSP by 20th Sept, 2023. For URCs with population less than 500, Banks expressed their difficulty in identifying a BC/CSP and proposed to function twice a week here by nearest BC/CSP. He requested SERP to identify a trained SHG members as BC/CSP at these 84 URCs.

Targeted Financial Inclusion Intervention Programme (TFIIP) for Aspirational Districts: TFIIP is under implementation in the 3 aspirational districts of Bhadadri Kothagudem, Kumaram

Bheem Asifabad and Jayashankar Bhupalapally. TFIIIP 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 PMJJBY and APY enrolments.
- (ii) Bhadradi Kothagudem has achieved benchmark targets under all the 4 KPIs and
- (iii) Jayshanker Bhupalapally has achieved benchmark targets under PMJJBY, PMSBY 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 1,42,868 out of 1,64,405 eligible population. Out of SB accounts 63,380 PMJDY accounts have been opened, 29,738 account holders covered under PMSBY, 22,112 account holders covered under PMJJBY and 10,116 account holders subscribed for APY.

APY Targets for Q1 FY2023-24:

DFS, Ministry of Finance, Govt of India has set a target of 4,56,370 enrolments for FY 2023-24. The achievement under APY during the CFY as on 15.07.2023 was at 96,937 enrolments against target of 4,56,370 i.e., an achievement of 21.00 % of targets.

Tamilnadu Mercantile Bank has achieved the Annual Target.

Financial Literacy Initiatives: There are 80 FLCs of Banks in the state. During the Quarter, 724 special camps and 1319 specific camps were conducted by FLCs, surpassing the targets.

Rural branches in the State have conducted 4747 camps during the quarter against a target of 5499.

DIGI DISTRICTS: For 100% digitally enabled districts:

All 33 Districts in the state are digitally enabled.

Performance of RSETIs upto the Quarter ended 30.06.2023:

There are 11 RSETIs operating in Telangana, 9 managed by SBI and 2 managed by UBI. RSETIs have conducted 78 programmes and trained 2283 candidates upto June 2023 against target of 276 programmes and 7550 candidates respectively for FY 2023-24.

Pending reimbursement Claims of RSETIs: 11 RSETIs together have to receive pending dues of Rs. 16.78 crores as on 30.06.2023.

VaddileniRunalu / PavalaVaddi on Crop Loans:

Total VLR/PV pending claims of member Banks stood at Rs. 725.18 crores for 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 2023-24. 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.

Crop Loan Waiver 2018: Banks have submitted data in respect of 42,22,928 A/cs amounting to Rs. 27,487.36 Crore to Agriculture Dept, Govt of Telangana. Agriculture Department, in the Sub Committee meeting on Agriculture held on 16.08.2023 has informed that Crop loan waiver funds to loans accounts with outstanding upto Rs.99,999/- have been credited.

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, during the quarter TSCAB has disbursed 0.11 Crs to 2 beneficiaries and SBI has disbursed Rs. 0.03 Crs to 2 beneficiaries.

PMAY Scheme: So far, a total subsidy of Rs.1624.75 crores was released to 70,386 Housing Loan accounts.

CD Ratio: The CD ratio of the State has marginally decreased from 119.16% to 117.46% during the quarter. Adilabad district has highest CD Ratio of 236.80% whereas Medchal Malkajgiri district has a CD Ratio of 62.49%. As at the end of June 2023, no District in Telangana has CD ratio below 60%.

Review of restructuring of loans in Natural Calamity affected districts, if any:

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

Dharani Portal Issues: AGM SLBC said that, a meeting has taken place between SLBC and Prl. Secretary (Revenue) along with Spl. Officer, CCLA on issues faced by bankers in Dharani portal. The meeting was fruitful and CCLA responded to the queries raised by bankers. CCLA assured to share the contact details of concerned officials to Bankers for reaching out to issues faced in Dharani portal.

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 June 2023 on SLBC portal.

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

DFS has launched a three month campaign at GP level in all Districts from 01.04.2023 to 30.06.2023 and extended it upto 31.07.2023, wherein weekly camps in all the GPs are to be held to ensure coverage of public under Jansuraksha schemes i.e., PMJJBY & PMSBY. All the 12,152 GPs have

been covered with camps by the Banks. PMJJBY & PMSBY targets have been allocated to the Banks and we request all the Banks to achieve the allocated targets.

SARFAESI Applications pending with DC/DMs for more than 60 days: AGM SLBC referred the letter No.1208/154/PF/2023 dated 24.05.2023 received from Finance Department Govt of Telangana addressed to all the District Collectors of Telangana to dispose all the pending applications u/s 14 of the SARFAESI Act. He requested all the Banks/LDMs to take up the matter with DC/DM and ensure that all the pending applications u/s 14 of the SARFAESI act are cleared expeditiously.

33rd Depositors Education and Awareness (DEA) Fund: 100 days 100 pays Campaign: AGM SLBC said that, RBI had recently come out with a 100 days 100 pays campaign for the Banks to make concerted efforts to trace and settle at least top 100 depositors in each district in the country.

Status of Opening of Bank branches: In the deliberations had in the SLBC quarterly review meeting for the quarter ended March 2023, wherein Hon'ble Finance Minister Shri T Harish Rao garu has requested for opening of branches at the following 4 places:

1. Mundrai Village : TSCAB confirmed that, MDCCB is searching for premises to open the branch.
2. Chandlapur & Wargal Villages: Union Bank of India has confirmed that, they are waiting for their Head Office approval for opening of the branches.
3. Mamidimada village: LDM has confirmed that UBI has conducted the survey for opening of the branch.

Shifting of branches operating at a place other than place of opening: During the 37th SLBC Quarterly review meeting, the matter of shifting back of branches to their actual place of opening was raised by Hon'ble Finance Minister with specific reference to Thigul and Ahmedipur villages and wanted the matter to be resolved. APGVB has advised that in view of restrictions imposed by RBI for opening / shifting of the branches, they expressed their inability to shift back Thigul and Ahmedipur branches. SLBC sought information from the Banks/LDMs, about 26 Bank branches, functioning from location other than the place of opening of branch due to various reasons.

SVAMITHVA: Govt. of India has launched the scheme for monetization of lands in rural areas. Property cards are to be issued at State level, so that banks will be able to finance against these cards. As per information from the Panchayat Raj and Rural Development Department, Govt. of Telangana has so far taken up 5 GPs on pilot basis in the State and survey has been done with the help of Survey of India. However, Property cards have not been issued by the State Government. Department of Financial Services has reviewed the progress of the scheme through VC on 07.08.2023 and advised that a round table conference will be held shortly to take forward the matter.

Credit Outreach Camps: DFS vide letter No. F No6/35/2023-FI-Mission Office dated 10.07.2023 advised that during a Consultative Committee meeting attached to Ministry of Finance headed by Hon'ble Union Finance Minister, it was decided that all districts are to hold special DLRC meetings by inviting the local MPs and to prepare roadmap to open Bank accounts for all unbanked adults. It

was advised that special DLRC meetings are to be held between 15.07.2023-15.08.2023. Further, Low credit intensive districts in the country have been identified and it is advised that credit outreach camps are to be held for a period of 90 days from 01.07.2023, in such identified districts.

In Telangana, 5 districts i.e., K B Asifabad, Mancherial, Medchal-Malkajgiri, Rangareddy & Peddapalli have been identified as low credit intensive districts. All the district LDMS have been suitably advised to (i) Conduct special DLRC meetings, (ii) Conduct credit outreach camps for 90 days from 01.07.2023 in the 5 identified districts.

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

- He cordially welcomed and congratulated Shri. Rajesh Kumar, CGM, SBI on his reporting to Hyderabad circle.
- He said Telangana is the only state in the country which has done crop loan waiver twice without any hurdles. The Government committed to implement crop loan waiver though they faced the economic crunch due to covid.
- The very purpose of crop loan waiver is reaching CLW money into the hands of farmers and not to their accounts and requested bankers cooperation in achieving this objective.
- He suggested for setting up a task force with major Banks' heads to oversee the CLW implementation on weekly basis and Government will nominate Spl. CS or Secretary (finance) and Secretary (Agriculture) to the task force.
- He advised banks to send SMS to CLW credited farmers to avail its benefit.
- He requested Controllers of bank to work on war footing basis to disburse the CLW money into the hands of farmers and complete the exercise by 30.09.2023 and issue suitable instructions to their field staff. He assured necessary support will be extended to Banks by State Government in implementation of crop loan waiver.
- He also said that the remaining CLW amount will be released by the Government probably by end of September 2023.
- He requested CGM, SBI to hold a special SLBC meeting exclusively to discuss crop loan waiver implementation by 21.09.2023.
- He said that Spl. CS (Finance) will issue suitable directions to Dist. Collectors to form a committee with DAO, LDM to review weekly progress on CLW implementation at district level.

Shri. Rajesh Kumar, CGM, SBI, said that he has noted the concerns raised by the Hon'ble Finance Minister. He has consented to arrange for a special SLBC meeting exclusively on CLW implementation as desired by the Hon'ble Finance Minister.

Shri. S Niranjan Reddy garu, Hon'ble Minister of Agriculture, Co-operation & Marketing said that:

- Agriculture sector is playing major role in overall State development and the Government initiatives are empowering agriculture sector.
- Because of various welfare schemes to farming community, the money rotation in the hands of farmers in Telangana is comparatively more than other states in India.
- 1st CLW benefited around 35.31 lac farmers by disbursing Rs. 16,144 crs and this 2nd CLW will benefit 37.33 lac farmers by disbursing Rs. 19,620 crs.
- He appreciated the efforts of Hon'ble Chief Minister, Hon'ble Finance Minister & his department in effective implementation of CLW scheme.
- He requested bankers not to adjust the CLW funds for any other purpose other than for which they meant.

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

- The Government is crediting amounts to CLW eligible beneficiaries in ascending order and till date amount credited farmers whose outstanding (principal+interest) is upto of Rs. 99,990/-. For remaining cases funds will be released in a phased manner.
- He requested bank controllers to utilize the CLW funds only for the intended purpose.
- He advised Banks / LDMs to follow CLW guidelines issued by the Government meticulously as these funds are subjected to CAG audit.
- He said Govt. will issue guidelines on dealing with closed accounts and DBT failed cases.
- He requested all DAOs & LDMs to raise their queries in the forum and get it clarified without further confusion.
- He referred the Southern Zone Inter-State Council meeting and all URCs in Telangana are to be covered with a banking outlet in a timebound manner.
- He requested bankers to conduct more FLC programs to create financial awareness in masses.
- He requested LDMs to review SHG NPAs along with district collectors during the review meetings at district level.

Shri Raghunandan Rao, IAS, APC & Secretary (Agriculture), Govt. of Telangana said that:

- Agriculture has occupied the mind & heart of the Government and its vision is to restore the pride of the farmer in agriculture. He made a detailed presentation on Crop Loan Waiver-2018.
- The holistic intervention taken up by the Government in agriculture & allied sectors during 2014-18, increased the gross State value from 16% to 18%, increased the gross cropped area from 1.31 cr acre to 2.40 cr acre, total crop production increased from 150.06 LMT to 378.39 LMT, paddy production increased from 69 LMT to 263 LMT and paddy procurement has gone up from 24 LMT to 132 LMT.
- He said the major drivers of the growth are revival of 27665 irrigation tanks, Kaleshwaram project,

24X7 power supply, Rythu Bandhu, AEO for every 5000 acre, 2601 Rythu vedikas, warehousing infrastructure, procurement system and Rythu Bima etc.

- He explained various GOs dealing with crop loan waiver and requested Banks to follow CLW portal for latest updates. All LDMs, Dist. Collectors will be given login credentials to the portal.
- He said as on date Rs.8089.73 cr CLW amount released out of committed Rs. 19620.17 cr. He confirmed that Government will send SMS to CLW beneficiaries only after successful credit of amount to farmers accounts
- He said the forum that the Government will shortly come out with a simple and logical solution to deal DBT failed cases, Gold loans and closed accounts.
- He said DAO will have access for full details to every individual account in CLW portal. He instructed DAOs to maintain grievance redressal register with necessary details.
- He clarified that as per GO, one family as a unit is eligible for a CLW benefit upto Rs. 1 lac. Various members and multiple accounts of a single family will receive CLW benefit proportionately. He also clarified other doubts / queries raised by DAOs, LDMs and Bankers.

Smt. Nikhila Koduri, Regional Director, Reserve Bank of India said that:

- She appreciated the efforts rendered by all stake holders in making the state as 100% digitally enabled.
- She applauded Bankers in 85.70% ACP achievement during June-23 quarter and their efforts in collecting back the Rs. 2000/- currency notes from system.
- She advised Banks should have a check in their CBS to restrict seeding of same Aadhar number to more than one customer.
- Permission to APGVB for shifting of existing branches and opening of new branches is not yet finalized and is under their consideration.
- She emphasized the 100 days 100 pays campaign on unclaimed deposits and sought Bankers support in achieving the target by 30.09.2023.
- She referred Udgam portal of RBI on details of unclaimed deposits, where 7 banks have already onboarded and expected other banks to onboard at the earliest.
- She said, RBI has proposed to open 73 more CFLs in addition to the existing 98 CFLs in the State.
- Under NSFI, RBI is conducting the quiz on Financial Literacy for school children starting from Mandal level to zonal level. RBI Telangana RO is hosting the Southern Zone quiz on 25.08.2023. She thanked LDMs, Banks & Education Dept. in successful conduct of these quiz competitions.
- She raised concerns over non-conduct of DCC/DLRC meetings even after 45 days of completion of quarter and advised LDMs to stick to the timelines.
- She requested Banks / LDMs to conduct Financial Literacy camps in all districts.

Shri. Dr. Hara Gopal, General Manager, NABARD said that:

- He complimented Banks for their performance during Q1 of FY 2023-24.
- He said that NABARD is supporting various infrastructure projects and flagship programs of the State Government.
- He also said that, NABARD is supporting various financial inclusion activities, AC&ABC etc.
- He said granular data on performance of various loans is essential in preparing PLP.
- He requested bankers to report loans data at the place of funds utilization instead of place of sanction.
- He referred the Hon'ble Union Finance Minister's Southern Zone RRBs review meeting and exhorted Banks and departments concerned to show better progress in Financial inclusion schemes especially KCC AHD & Fisheries, Social Security Schemes, PM SVANidhi.
- More than 300 FPOs are promoted by NABARD and out of which 98 were granted with equity support. He wanted Banks to come forward and support these FPOs with credit linkage.
- Through a-IDEA by NAARM, NABARD is arranging training program to CEOs of FPOs and subsequently they were offered with credit guarantee by NABSAnrakshan.
- He requested Banks to explore the credit potential available in millets cultivation, climate infrastructure, Agri value chain and etc.

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

Sd/-xxx

**General Manager & Convenor
SLBC, Telangana**

Action points emerged in 38th SLBC Quarterly meeting:

1.Special SLBC to be conducted exclusively on Crop Loan Waiver-2018 implementation by 21.09.23.

(Action: SLBC)

2.All the remaining 84 URCs (Unbanked Rural Centers) out of 241 URCs as 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)

3.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)

4. 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)

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

(Action: Banks / SERP)

6. 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)

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

(Action: Controllers of all Banks)

8.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)

9.Reimbursement of Rythubandhu Cheque printing Charges of Rs.25.93 to Banks by Agriculture Department, Government of Telangana to be expedited.

(Action: Agriculture Dept / Finance Depts, GoT)

10. Reimbursement of RSETI expenditure of Rs. 16.78 crores due to the sponsor Banks to be expedited.

(Action: SERP & GoT)

11. 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)

Participants for 38th SLBC Quarterly Review Meeting on 21.08.2023

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	Adhar Sinha, IAS	Special Chief Secretary, AHDDF	Govt of Telangana
5	M Raghunandan Rao, IAS	APC & Secretary (Agriculture)	Govt of Telangana
6	Hanumanth K Zendege, IAS	Spl Commissioner Agriculture	Govt of Telangana
7	K Haritha , IAS	Jt Secretary, Finance Dept	Govt of Telangana
8	Krishna Bhaskar, IAS	Director, Commissioner of Industries	Govt of Telangana
9	Dr M Hanumanth Rao, IAS	Director, Horticulture	Govt of Telangana
10	Gowtham Potru, IAS	SERP, CEO	Govt of Telangana
11	Ashish Sangwan, IAS	Special Officer, CCLA	Govt of Telangana
12	E V V Nageswar Rao	Dy Secretary, Finance Dept	Govt of Telangana
13	R Sivanand	AD, Agriculture	Govt of Telangana
14	Raj Kumar Ohatkar	Addl. Director, O/o Col	Govt of Telangana
15	Madhukar Babu	JD, Commissioner of Industries	Govt. of Telangana
16	V Sarojini Devi	JD, Horticulture	Govt. of Telangana
17	B Babu	DD, Horticulture	Govt. of Telangana
18	Y Narsimha Reddy	Director, SERP	Govt of Telangana
19	K Shankar Rao	General Manager, TRICOR	Govt. of Telangana
20	B Singa Reddy	Dy. Director of Agriculture	Govt. of Telangana
21	T Sujatha	JDA , C&DA Agriculture	Govt. of Telangana
22	S Shailaja	DDA, C&DA Agriculture	Govt. of Telangana
23	K Alok Kumar	CEO, BC Welfare Dept	Govt. of Telangana
24	B Anand Kumar	GM, SC Corporation	Govt. of Telangana
25	Dr M Krishna Chaitanya	SMC, MEPMA, MA&UD	Govt. of Telangana
26	G Padma	SMC, MEPMA	Govt of Telangana
27	A Vijaya Krishna	Project Engineer, CCLA	Govt of Telangana
28	UVVN Prasad	COO, TIHCL	Govt. of Telangana
29	N Srinivasa Rao	Head Admin, TIHCL	Govt. of Telangana
30	K Persis	Asst General Manager, TSMFC	Govt. of Telangana
31	K Kiran Kumar	PE, SERP	Govt. of Telangana
32	D Sushma	Director, TSFPS	Govt of Telangana
33	Teja Addagatla	Manager, TSFPS	Govt of Telangana
34	Hanumantha Rao N	Dy. Director, Fisheries Dept	Govt. of Telangana
35	L Saritha	Section Officer, Finance Dept	Govt of Telangana
36	Mohd Firaget Ali	JD, MWD	Govt of Telangana
37	D Uma Devi	AD, SCDD, Hyderabad	Govt of Telangana
38	Dr S Ramachander	Director, Animal Husbandry	Govt of Telangana
39	B Shiva Kumar	Program IT Secretariat	Govt of Telangana
40	B Raju	DNO, CLW, Agriculture Dept.	Govt of Telangana
Officials - Government of India			
41	G Ganesh Kumar	Asst Director, DoT	Govt. of India
42	G Sunil Kumar Babu	Director, NCSC	Govt. of India
43	Viswanath Reddy P	State Director, RSETIs, NACER/MORD	Govt. of India
44	K Narendar Raju	M&E Expert, NFDB	Govt. of India
45	Pravin Kumar Sukre	M&E Expert, NFDB	Govt. of India

46	K V Sanjeeva Rao	Asst Director, KVIC	Govt. of India
47	B Sreedhar	AD,MSME-DI	Govt. of India
48	Manohar Miryala	DGM & OIC, NHB	National Housing Bank
RBI			
49	Nikhila Koduri	Regional Director	Reserve Bank of India
50	K Rajendra Prasad	Deputy General Manager	Reserve Bank of India
NABARD			
51	Dr Hara Gopal Yandra	General Manager	NABARD
52	Gowri Sankar V	DDM	NABARD
53	Nidhir Raj	Asst Manager	NABARD
SIDBI			
54	Himanshu Rajendra Asthana	General Manager	SIDBI
SLBC Telangana			
55	Rajesh Kumar	Chief General Manager	State Bank of India
56	Debashish Mitra	General Manager & Convenor SLBC	State Bank of India
57	P K Mohandas	Deputy General Manager	State Bank of India
58	J B Subrahmanyam	Asst General Manager	State Bank of India
59	G R Sreehari	Asst. General Manager	State Bank of India
60	D S Narendra Kumar	Chief Manager	State Bank of India
61	Chinnaya Chary D	Manager	State Bank of India
62	PVRL Kalpana	Deputy Mnager	State Bank of India
63	C Padmalata	Asst Manager	State Bank of India
Public Sector Banks			
64	Kare Bhaskar Rao	Chief General Manager	Union Bank of India
65	KSNV Subbarao	General Manager	Central Bank of India
66	Binod Kumar Sinha	Deputy General Manager	State Bank of India
67	Buveneswari Gopalakrishnan	Deputy General Manager	State Bank of India
68	R Srinivasa Rao	Deputy General Manager	Canara Bank
69	Govind Prasad Verma	Deputy General Manager	Bank of Baroda
70	NVSP Reddy	Deputy General Manager	Punjab National Bank
71	KGM Faizani	Deputy General Manager	Indian Bank
72	N Srikanth	Deputy General Manager	UCO Bank
73	Mohammad Shahzeeb	Asst General Manager	Bank of Maharashtra
74	C Satyavani	Asst General Manager	Central bank of India
75	V Chandra Bose	Asst. General Manager	Indian Overseas Bank
76	Nittala Seetaram	Asst General Manager	Bank of India
77	Uma Maheswar K	Chief Manager	Indian Bank
78	K Srinivasa Rao	Sr Manager	UCO Bank
79	M Dilip	Sr Manager	Bank of Baroda
80	M Sireesha	Manager	Union Bank of India
81	S Monica	Manager	Canara Bank
82	Amere Prashanthi	Deputy Manager	Punjab & Sind Bank
83	B Indira Priyanka	Asst Manager	Bank of India
Private Sector Banks			
84	G Hanumantha Rao	Zonal Head	ICICI Bank Ltd
85	P Buchibabu	Deputy General Manager	I D B I Ltd
86	Venkata Ramana H	Sr Vice President	HDFC Bank Ltd
87	Jose Thomas	Vice President	Federal Bank Ltd
88	Manoj Pohar	Vice President	Yes Bank Ltd
89	S Bhupal Reddy	DVP	Kotak Mahindra
90	Y Veera Prasad	Asst Vice President	Axis Bank
91	T Saidanna	Asst Vice President	Axis Bank

92	K Lakshmikanth	Chief Manager	ICICI Bank Ltd
93	G Jaya Prasanna	Asst Vice President	DCB Bank
94	Seshadri K L	Asst General Manager	Karnataka Bank Ltd
95	PH Maheswarlu	Chief Credit Officer	K B S L A Bank
96	G Shyamala	Cluster Head	Bandhan Bank
97	Ramesh Naidu P	Cluster Head	Ratnakar Bank Ltd
98	Srinivas Bonam	Head, IBG	Indusind Bank
99	Wajahat Jeelani	Chief Manager	J & K Bank
100	K Satyanarayana	Regional Head	Dhanlakshmi Bank
101	B Idhaya Kumar	Chief Manager	Tamilnad Mercantile Bank
102	Archana Dash	Chief Manager	Indusind Bank
103	Pradeep Reddy G	Manager	South Indian Bank Ltd
104	M Venkateswar Rao	Divisional Operating Officer	Karur Vysya Bank Ltd
105	M Sudhir Chowdary	Sr Manager	Karur Vysya Bank
106	Dishal Devaiah	Manager	Karnataka Bank Ltd
107	A Sudheer	RO	IDBI Bank
108	Irfana Parveen	Regional Head	IDFC First Bank
Regional Rural Banks			
109	K Prathapa Reddy	Chairman	AP Grameena Vikas Bank
110	Y Sobha	Chairman	Telangana Grameena Bank
111	K V Prasad	General Manager	Telangana Grameena Bank
Cooperative Banks			
112	KL Surekha	General Manager	TSCAB
Small Finance Banks & Payment Banks			
113	Md Inayathullah	DVP Sales	Fino Payments Bank
114	Nukala Satyender Nag	Regional Head Br Banking	Ujjivan SFB
115	M A Quddas	Manager	Fino Payments Bank
116	K Vishnu Vardhan	Cluster Head	ESAF SFB
117	K V Sriram	AVP	Equitas SFB
118	A Rajesh	Chief Manager	IPPB
119	Sudheendra G	AVP	Suryodaya bank
120	P Venu	Branch Head	Jana SFB
121	P Rakesh	Chief Manager	Airtel Payments Bank
Lead District Managers			
122	Prasad KSRKS BNDV	LDM	SBI,Adilabad
123	Subrahmanyam GM	LDM	SBI, Hyderabad
124	Venkat Reddy P	LDM	UBI, Jagtial
125	M Sridhar	LDM	SBI,Jangaon
126	A Thirupathi	LDM	SBI, JS Bhupalpally
127	D Bhargava Sudheer	LDM	Canara Bank, Kamareddy
128	T V S R Anjaneyulu	LDM	SBI, Karimnagar
129	A Srinivasa Reddy	LDM	SBI Khammam
130	K Thirupathi	LDM	UBI, Mancherial
131	P Murthy	LDM	SBI, Medak
132	I Sreenivasulu	LDM	Canara Bank,Medchal
133	Rajkumar T	LDM	SBI, Mulugu
134	Kaushal Kumar pandey	LDM	UBI,Naagrkurnool
135	Venkatesh Ch	LDM	UBI ,Pedapalli
136	T N Mallikarjuna	LDM	UBI,Rajanna Sircilla
137	N Srinivasa Rao	LDM	SBI,Ranga Reddy
138	A N Pawar	LDM	UBI, Wanaparthy
139	D Satyajit	LDM	UBI, Siddipet

140	D Rambabu	LDM	SBI, Vikarabad
141	Haveli Raju	LDM	UBI ,Warangal Rural
142	M Srinivas	LDM	SBI, Hanumakonda
143	Sriramakrishna K	LDM	CanaraBank, Yadadri
144	K Hanumanth Rao	LDM	SBI, KB Asifabad
145	RSN Murthy	LDM	SBI, Mahabubabad
146	S vijay Kumar	LDM	SBI, Narayanpet
147	V Ram Reddy	LDM	SBI Bhadradi Kothagudem
148	U Naga Srinivas	LDM	SBI, Nizamabad
149	B Ayyappa Reddy	LDM	UBI, J Gadwal
150	Bhasker. K	LDM	SBI,Mahabubnagar
151	K Chandra Sekhar	LDM	SBI, Nirmal
152	B Raghu	ALDM	LDO, Sangareddy

District Agriculture Officers

153	K Siva Prasad	DAO, Siddipet	Govt of Telangana
154	G Kalpana	DAO, Mancherial	Govt of Telangana
155	S K Reddy	DAO Asifabad	Govt of Telangana
156	M J Sudhakar	DAO, Narayanpet	Govt of Telangana
157	J Bhagyalakshmi	Dao, Kamareddy	Govt of Telangana
158	D Usha	DAO, Warangal	Govt of Telangana
159	B C Naik	DAO, Mahabubabad	Govt of Telangana
160	M Vijaya Bhaskar	DAO, Bhupalpally	Govt of Telangana
161	D Adi Reddy	DAO Peddapally	Govt of Telangana
162	Md Wajid Hussain	Dao, Nizamabad	Govt of Telangana
163	P Anji Prasad	DAO Nirmal	Govt of Telangana
164	Gopal	DAO Vikarabad	Govt of Telangana
165	K Abhimanyudu	DAO , Bhadradi	Govt of Telangana
166	D Pullaiah	DAO, Adilabad	Govt of Telangana
167	D Rama Rao Naik	DAO, Suryapet	Govt. of Telangana
168	B Narsimha Rao	DAO	Govt. of Telangana
169	B Ramula Singh	DAO	Govt. of Telangana
170	M Govinda	DAO Medak	Govt. of Telangana
171	K Govind Naik	DAO	Govt of Telangana
172	B Saritha	DAO, Khammam	Govt. of Telangana
173	G Vinay Kumar	AO(T) , DAO Khammam	Govt. of Telangana
174	B Sai Narayana	AO(T) , DAO Khammam	Govt. of Telangana
175	Y Sudhakar Reddy	DAO, Wanaparthy	Govt. of Telangana
176	K A Ghouse Hyder	DAO, Mulugu	Govt of Telangana
177	Y Suchanitha	DAO	Govt of Telangana
178	M Shylaja	DDA	Govt of Telangana
179	K Anuradha	DAO	Govt. of Telangana
180	S Geetha	DAO	Govt. of Telangana
181	P Venkateswaea Rao	DAO, Nagarkurnool	Govt. of Telangana
182	P Mary Rekha	DAO, Medchal	Govt. of Telangana
183	V Bhaskar	DAO, Rajanna Sircilla	Govt. of Telangana
184	P suresh kumar	DAO, Jagtial	Govt of Telangana
185	B Venkatesh	DAO, Mahbubnagar	Govt of Telangana
186	K Govind Naik	DAO , Jogulamba Gadwal	Govt. of Telangana
187	Y Sudhakar Reddy	DAO, Wanaparthy	Govt. of Telangana
188	V Vinod Kumar	DAO, Jangaon	Govt. of Telangana