

**Minutes of 39<sup>th</sup>SLBC Quarterly Meeting held on 29.12.2023 at Hotel Vivanta, Begumpet, Hyderabad to review the performance of Banks for the quarter ended 30.09.2023**

The 39<sup>th</sup> Quarterly meeting of State Level Bankers' Committee, Telangana was held on 29<sup>th</sup> December 2023 at Hotel Vivanta, Begumpet, Hyderabad to review the performance of Banks for the quarter ended 30<sup>th</sup> September 2023.

Shri. P K Mohandas, DGM (FI & SLBC) SBI, extended a warm welcome to Dr. T K Sreedevi, IAS, Secretary (Finance), Ms. Nikhila Koduri, Regional Director, Reserve Bank of India, Shri. Rajesh Kumar, Chief General Manager, SBI, Smt. Suseela Chintala, Chief General Manager, NABARD, Shri. P K Bansal, General Manager (FI), SBI, Corporate Centre, Mumbai, Shri. Debashish Mitra, General Manager, SBI & Convenor of SLBC Telangana, Shri. K Rajendra Prasad, DGM, Reserve Bank 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 first half year of the current Financial Year 2023-24 as under:

- Total Deposits of the banks grew by Rs.52,153 crores during the FY 23-24 so far and the total deposits were at Rs.735,159.54 crores.
- Total Advances with Banks grew by Rs. 99,283 crores and the advances of all banks were at Rs. 9,13,179.97 crores.
- CD ratio continues to be above 100 percent and it has gone up from 117.46% to 124.22 % during the quarter.
- During the first half year of the current Financial Year, Banks have disbursed Short Term Production Loans amounting to Rs.35,023 crores achieving 79.48% of the annual targets.
- Banks have disbursed Rs.26,730 crores as Investment Credit to Agri. Allied, Agri. Infra and Agri. Ancillary activities achieving 67.97% of the targets.
- Banks have disbursed Educational loans amounting to Rs.396 Crores and Housing loans amounting to Rs.1832 Crores under Priority Sector during the current financial year.
- Banks have disbursed Rs.67,723 crores to Micro, Small & Medium enterprises (MSME) segment achieving 124% of the targets.
- Under Pradhan Manthri Mudra Yojana Scheme, Banks have sanctioned Rs.4,485 crores achieving 42% of the annual targets.
- Banks together have disbursed an amount of Rs. 1,33,819.21 crores to various sections of borrowers under Priority Sector, recording an achievement of 72.21% of targets.

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

- Dept of Financial Services during the previous quarter has advised that there are 11 Unbanked Rural Centres in the State. Out of these, 4 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 113.72 lakh PMJDY accounts in their books and 92.69 lacs ie 81.50% of the PMJDY accounts are seeded with Aadhar. RuPay cards were issued to 84.75 lacs i.e 74.53% of the PMJDY accounts.
- As far as the social security schemes are concerned, Banks have covered 137.39 lakh customers under Pradhan Manthri Suraksha Bheema Yojana (PMSBY) and 58.12 lakh customers under Pradhan Manthri Jeevan Jyothi Beema Yojana (PMJJBY). 17.57 lakh customers have subscribed for Atal pension Yojana scheme.

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

- Under PM Svanidhi Tranche 1, Banks have sanctioned 3,85,479 applications and disbursed loans to 3,81,220 Street Vendors. Under Tranche 2, Banks have sanctioned 1,93,303 applications and disbursed loans to 1,84,381 Street Vendors. Under Tranche 3, Banks have sanctioned 33,818 applications and disbursed 32,499.
- Under Agriculture Infrastructure Fund, banks have sanctioned Rs.1656.44 crores against a cumulative target of Rs.1875 crores for the current FY.

He thanked the Department of Financial Services, Govt of India, 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 and upto the quarter September 2023 as under:

### **Adoption of Minutes of the 38<sup>th</sup>SLBC Quarterly Meeting:**

The minutes of 38<sup>th</sup>SLBC meeting for the quarter ended 30.06.2023 held on 21.08.2023 were adopted without any changes as no requests for amendments/ modifications were received.

### **Action points of 38<sup>th</sup>SLBC Quarterly Meeting - Action Taken Report :**

- a) Inactive BCs- The matter was discussed in Sub-Committee meeting on FI & DP and all Banks have confirmed having sensitized their field functionary to ensure activation or replacement of all the BC/CSPs inactive for more than one month.
- b) DFS advised that there are 13 URCs in Telangana which are to be covered with Banking Outlets. Banks which have covered the URCs with Banking Outlets were advised to update the details in

the JDD App immediately. Banks which have been allocated villages by LDMs were advised to cover the villages with Banking Outlets. Bank wise status as on 31.10.2023 is as under:

SI	Name of the Bank	No of villages to be covered
1	SBI	5
2	APGVB	3
3	TGB	1
4	UBI	1
5	PNB	1
6	IPPB	1
7	Indian Bank	1
	<b>Grand Total</b>	<b>13</b>

- c) All Banks have been advised to upload.txt files in SLBC Portal latest by 10th of the following month at the end of the Quarter
- d) Banks have been advised to ensure achievement of Benchmark parameters set out under PM's Task Force Recommendations and compliance of RBI norms for lending under Priority Sector Advances, Agriculture lending, Loans to Small and Marginal Farmers, Micro enterprises etc., The matter has been discussed in the EC- MSME and the Sub Committee meeting also. Banks have assured to strive and achieve the norms.
- e) Reimbursement of VLR/ PV amounting to Rs.725.18 crores is pending with Govt. of Telangana and no developments during the quarter.
- f) Reimbursement of RSETI claims: Rs. 16.78crores are pending with MoRD.
- g) 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.
- h) Both the SC Corporation and BC Corporation have been asked to confirm and update the present status of unutilised subsidies. Banks are advised to submit utilization certificates in respect of grounded units. Banks have requested both the corporations to forward the latest granular data for further action at their end.
- i) Priority Sector Lending norms – Controllers of Banks have assured that the Banks would strive to achieve the stipulated targets in the current FY. Improvement over the previous quarter is as under:

Particulars	As on 30.06.2023	As on 30.09.2023
Priority Sector Advances	31.73%	33.87%
Agriculture Advances	14.84%	15.28%
Small & Marginal Farmers	8.60%	8.73%
Micro Enterprises	5.55%	5.83%
Advances to weaker sections	11.27%	11.43%

- j) Banks have been advised to individually cover all SHG members under the insurance schemes of PMJJBY and PMSBY- The matter was discussed in Sub-Committee meeting on Agriculture and all Banks have agreed to cover all the members under the insurance schemes.
- k) Special SLBC was scheduled on 21.09.2023 exclusively on Crop Loan Waiver-2018 implementation. However due to unforeseen circumstances the same was deferred.

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

**i) Banking Network in Telangana State:** There are 6275 Bank branches of commercial Banks/RRBs/Co-op Banks. 7 small finance banks have a network of 91 branches and 111 BCs whereas the 3 payment banks have a network of 27 branches and 39470 BC points across the State.

**ii) 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) DFS has advised vide its e-mail dated 03.11.2023 that there are 13 URCs in Telangana and stipulated that these URCs are to be covered with Banking Outlets.

Banks have been advised to update the details of the URCs covered with Banking Outlets in the JDD App immediately. Banks which have been allocated villages by LDMs were advised to cover the villages with Banking Outlets. The status of coverage/pendency as on 31.10.2023 is as under:

SI No	Name of the Bank	No of villages to be covered
1	SBI	5
2	APGVB	3
3	TGB	1
4	UBI	1
5	PNB	1
6	IPPB	1
7	Indian Bank	1
	<b>Grand Total</b>	<b>13</b>

c) All the villages have been covered with Banking infrastructure in the only LWE affected Bhadradi Kothagudem district in the State.

d) There are 479 Gram Panchayats in Bhadradi Kothagudem District and DCC has confirmed that all 479 Gram Panchayats are covered with Banking infrastructure.

e) **National Strategy for Financial Inclusion 2019-24:** Envisage creating a financially aware and empowered India.

f) **National Strategy for Financial Education 2020-25:** Based on the review of progress made under the first National Strategy for Financial Education (NSFE 2013-18) and keeping in view the various developments that have taken place over the last 5 years, notably the Pradhan Mantri Jan Dhan Yojana (PMJDY), the NCFE in consultation with regulators and other relevant stakeholders has prepared the revised NSFE-2020-25 to support the vision of Government of India and Financial Sector Regulators by empowering various sections of the population to develop adequate

knowledge, skills, attitude and behavior, which are needed to manage their money better and plan for their future.

**g) Targeted Financial Inclusion Intervention Programme (TFIIP) for Aspirational Districts (Bhadradri Kothagudem, Komaram Bheem Asifabad, Jayashankar Bhupalapally):**

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

In Telangana-

- (i) KB Asifabad has achieved benchmark target under CASA, PMJJBY and APY enrolments.
- (ii) Bhadradri Kothagudem has achieved bench mark targets under CASA, PMJJBY and APY enrolments and
- (iii) Jayshanker Bhupalapally has achieved benchmark targets under all the four KPIs.

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

In the 169 villages identified by DFS for implementation of PMAGY, out of total population of 1,88,327 in the 169 identified villages, 1,64,462 are eligible to open SB accounts. SB Accounts for 1,43,366 i.e. 87% of eligible population have been opened out of which 64,423 i.e. 45% accounts are PMJDY accounts. 31,236 accounts i.e. 22% were covered under PMSBY and 23,124 accounts i.e. 16% were covered under PMJJBY. 11,136 accounts i.e. 8 % of eligible account holders subscribed for APY.

**Review of operations of Business Correspondents –Connectivity Issues:**

There are 40521 BCs functioning in the State of which 26,830 are in Rural, 4,925 in Semi Urban and 8,766 in Urban & Metro areas. A total of 9,372 BCs are inactive as on 30.09.2023 of which, 6152 are in Rural, 913 in Semi Urban and 2307 in Metro Areas.

Bank wise status of Inactive BCs- Yes Bank -7537, Kotak Mahindra Bank -1266, IDFC Bank -195, HDFC-164, SBI -87 & other Banks with Inactive BCs were advised to initiate action for activation of BCs or appoint new BCs. Kotak Mahindra Bank is yet to rectify/clarify on the exact number of BC/CSPs operating under their Bank.

Apart from the above we have 39,470 BCs of SFBs and Payment banks in the state of which 18,825 are inactive as at the end of September 2023 quarter. Fino PB has 72.19% of their BCs inactive.

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

As at the end of September 2023, there are 9576 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 30.09 2023, Banks in the State have 1,13,72,512 PMJDY accounts in their books having a balances of Rs.3,598 crores,

2,69,072 (81.50%) PMJDY accounts were Aadhaar seeded and 84,75,762 (74.52%) accounts were issued with Rupay Cards.

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

During the Quarter, there is an increase in PMSBY coverage by 11,57,617 & under PMJJBY by 5,46,679 whereas APY subscriptions have recorded increase of 1,27,384.

So far 1,37,39,631 citizens have been covered under PMSBY, 58,12,408 have been covered under PMJJBY and 17,57,880 have subscribed for APY.

As against a target of 4,56,370 for the FY 2023-24, Banks have enrolled 1,95,159 APY subscription achieving 43% of Annual targets as on 30.09.2023.

**APY Targets for Q2 FY 2023-24:**

The achievement under Citizen's choice FY 2023-24 H1-P2 Campaign as on 30.09.2023 is at 80,742 enrollments against target of 1,34,800 i.e., an achievement of 59.90% of targets.

**Financial Literacy Initiatives:** There are 80 FLCs of Banks in the state. During the Quarter, 317 special camps and 721 specific camps were conducted by FLCs, surpassing the targets.

Rural branches in the State have conducted 4624 camps during the quarter against a target of 5499.

**CFL (Centre for Financial Literacy)**

State Bank of India being the Lead Bank in 20 Districts is partnering for setting up of 60 CFLs. The other Banks partnering in Telangana are Union Bank of India- 29 CFLs in 9 Districts and Canara Bank- 9 CFLs in 3 districts.

**DIGI DISTRICTS: For 100% digitally enabled districts:**

All 33 Districts in the state are digitally enabled districts.

**Review of Credit Disbursement by Banks:**

As at the end of September 2023, total deposits of the Banks in the State are at Rs.7,35,159.54 crores and advances are at Rs. 9,13,179.97 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 increased from 117.46% to 124.22%.during the quarter.

**Credit flow to Agriculture: Achievement of Annual Credit Plan till 30.09.2023:**

Banks have disbursed Rs. 35,023 crores achieving 79.48% of targets under Short Term Agri credit (till Khariff) and disbursed Rs. 61,753 crores achieving 74.05% of Total Agriculture targets.

Achievement under MSME priority sector was at 124% with Rs. 67,723 crores disbursement by banks and achievement under total priority sector was at 85.80%.

Banks have achieved 163.08% of Annual Credit Plan targets.

**Campaign for 100% KCC Saturation:**

13 Commercial Banks, RRBs & Co-Operative Banks(TSCAB) in Telangana together have sanctioned

limits amounting to Rs. 23231.25 Crore to 19,33,530 farmers upto 27.10.2023, under KCC Saturation Scheme launched by DFS. 147430 applications were rejected due to multiple loans availed and non-availability of land etc., out of these farmers, 516542 are covered under PMJJBY and 827045 farmers are covered under PMSBY.

**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 27.10.2023:**

A total number of 10776 applications are received and 10760 applications are acknowledged by branches. Banks have sanctioned loans to 3688 beneficiaries and 28 applications are pending for more than 15 days. Nizamabad District has 150 applications pending for more than 15 days.

**Progress on KCC to Fish farmers as on 27.10.2023:**

A total number of 6956 applications were received and acknowledged by Banks. Banks have sanctioned loans to 3629 beneficiaries and no application is pending with banks for more than 15 days.

**Financial Literacy Initiatives:**

There are 80 FLCs of Banks in the state. During the Quarter, 317 special camps and 721 specific camps were conducted by FLCs, surpassing the targets.

Rural branches in the State have conducted 4624 camps during the quarter against a target of 5499.

**Achievement in FY 2023-24 under Agl. Term Loans (Term Loans including allied; Infrastructure & Ancillary activities) as on 30.09.2023**

Public sector banks have disbursed Rs.15151 crores achieving 63.11%, Private sector banks have disbursed Rs.6949 crores achieving 59.20% , RRBs have disbursed Rs.3122 crores achieving 144.33% and Co-operative Banks have disbursed Rs. 1127 crores achieving 86.60% of Annual Targets.

**Agriculture Infrastructure Fund:**

Govt of India has allocated a 4-year lending target of Rs. 3075 crores from FY2020- 2021 for Telangana and as on 31.10.2023 Banks have sanctioned Rs. 1656.44 crores and disbursed Rs. 1098.65 crores achieving 88% of the targets.

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

PMFME scheme is being widely promoted by Govt. of Telangana. Banks have sanctioned 2488 applications as on 05.10.2023 against an annual target of 3245 achieving 77% of Annual Targets.

Applications pending for sanction for more than 90 days: HDFC-227, TGB-199 and TSCAB-160.

Applications pending for disbursement excluding “sanctioned but not able to disburse”: TGB-264, UBI-331, APGVB-167 & HDFC-158.

**Pledge Finance against Warehouse Receipts:**

During the quarter, Banks in the state have disbursed Rs.0.50 crores to 1 beneficiary and the total outstandings are at Rs. 29.92 crores to 170 beneficiaries

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

During the FY 2023-24, Banks have disbursed an amount of Rs. 203.31 crores to 47451 groups. The total JLG Loans outstanding with Banks as on 30.09.2023 are Rs. 611.99 crores extended to 241221 groups.

**Outstanding & NPAs under Agriculture sector as on 30.09.2023:**

NPAs under Short Term production loans are at 6.29% of outstanding as on 30.09.2023, whereas 3.20% of Agriculture Term Loan, 7.35% of Agri. Infrastructure and 8.47% of Agri. Ancillary Activities loans are in NPA category.

Total NPAs under Agriculture was at Rs.7020 crores, registering a decline from 6.01% to 5.64% during the Quarter.

**Vaddileni Runalu / Pavala Vaddi on Crop Loans:**

Total VLR/PV pending claims of member Banks stood at Rs. 725.18 crores for the years 2014-2018. As per the directions of the Statutory Auditors all Banks have made a provision for the outstanding claims of Rs. 725.18 crores. Govt of Telangana has not made any reimbursements under VLR/PV during FY 2023-24.

**Rythu Bandhu 2018 Cheque Printing Charges**

An amount of Rs.25.94 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.

Govt. of Telangana was requested to expedite reimbursement of pending claims of Banks 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 Agriculture Dept, Govt of Telangana. In first phase, an amount of Rs.408.38 crores were credited into 296,571 farmers loan accounts having outstanding loans upto Rs.25,000/- by Agriculture Dept, Govt of Telangana. As per the latest data available, an amount of Rs.13,329.05 crores was credited to 23,61,899 loan accounts of farmers having outstanding amount upto Rs.1,45,000/-, together in all phases of Crop Loan Waiver Scheme-2018.



### **Oil Palm Cultivation –**

Considering the potential available in Telangana for cultivation of Oil Palm with the completion of Major & Medium Irrigation projects and increased irrigation facility, the Govt. of India notified potential area of 3.29 lakh Ha (8.14 lakh acres) in 25 Districts of Telangana apart from already notified area.

Under the scheme SBI has made 7 sanctions amounting to Rs.0.58 crores and HDFC has sanctioned 95 loans amounting to Rs.5.52 crores as on 30.09.2023.

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

As at the end of September 2023, Banks have disbursed Rs.67,723 crores and achieved 124% 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.1,08,296.90 crores.

NPAs of Rs.5,661 crores, under total MSME segment constitute 5.23% of total outstandings.

NPAs have come down from 5.52% to 5.23% during the quarter.

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

**Task Force Norm 1-** Banks have to achieve 20% of year on year growth in credit to Micro & small enterprises, against which the achievement was 27.67%. 19 Banks have individually achieved the 1st norm.

**Task Force Norm 2-** In respect of 10% annual growth in the number of Micro enterprise accounts, achievement was negative by 1.43%. 22 Banks have individually achieved the 2<sup>nd</sup> norm.

**Task Force Norm 3-** Norm 3 indicates that 60% of MSE advances should go to the micro enterprises. Against this norm, the achievement was 58.05%. 25 Banks have individually achieved the 3rd norm.

All the 3 norms achieved by State Bank of India, Union Bank of India, Axis Bank, IndusInd Bank, Indian Overseas Bank and IDFC First Bank.

**CGTMSE - COVERAGE:** As on 30.09.2023, a total number of 2,12,463 proposals of Banks involving an amount of Rs16036.25 crores have been approved by CGTMSE corporation.

During the current quarter under review, total number of 11435 proposals with an amount of Rs.1516.09 crores have been approved under CGTMSE coverage.

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

There are 27,358 MSME enterprises estimated to be in the clusters across the state of which 33,677 enterprises are credit linked by Banks, i.e. all enterprises in clusters are credit linked.

As on 30.09.2023, 29,199 Micro Enterprises, 4286 Small Enterprises and 192 Medium Enterprises in the MSME clusters have been extended finance by Banks.

### **PMSVANidhi – FINANCE TO STREET VENDORS:**

PMSVANidhi Scheme progress as on 18.10.2023:

Under	No. of Loan Applications submitted by SVs	No. of Loan Applications Sanctioned	No. of Loan Applications Disbursed
TRANCHE-1	444,383	385,479	381,220
TRANCHE-2	238,759	193,303	184,381
TRANCHE-3	37,064	33,818	32,499

**Lending towards Government sponsored schemes:**

**Credit Flow under DAY-NRLM Scheme (SHG):**

As on 30.09.2023, Banks have outstanding loans of Rs. 28,166.38 crores to 5,93,605 SHGs. Banks have disbursed Rs.7,974.35 crores to 1,07,429 groups during the Current FY achieving 53.03% of annual targets.

Rs. 861.98 crores i.e., 3.06% of outstanding loans to Rural SHGs are NPAs with banks.

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

As on 30.09.2023, Banks have Outstanding loans of Rs.3,787.49 crores to 70,561 SHGs. Banks have disbursed Rs.1,271.53 crores to 13,575 groups during the current FY achieving 68.28 % of annual targets.

Rs. 149.26 crores i.e., 3.94% of outstanding loans to Rural SHGs are NPAs with banks.

**Banks Performance under PMMY upto the quarter ended 30.09.2023**

During the current FY, Banks have sanctioned Rs.4,484.55 crores to 3,31,634 beneficiaries against a target of Rs.10,706 crores achieving 42% of Annual PMMY targets.

8.46% of outstanding loans are NPAs under PMMY Loans.

During the Q1 FY 2023-24, an amount of Rs.208.48 crores was sanctioned to 19,461 SC Entrepreneurs and Rs. 163.80 crores was sanctioned to 10,369 ST Entrepreneurs.

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

Under Stand-Up India scheme, Banks have so far sanctioned loans to 10,496 borrowers with an outlay of Rs. 2,571.04 crores. 7116 women beneficiaries have been sanctioned loans amounting to Rs.1722.32 crores, whereas 2100 SC Category beneficiaries have been sanctioned loans amounting to Rs.527.39 crores. 1285 ST Category beneficiaries have been sanctioned loans amounting to Rs.321.32crores.

During the Quarter, Banks sanctioned Rs. 134.40 crores to 726 beneficiaries.

**Credit Flow under PMEGP Scheme:**

Banks have sanctioned loans to 1345 beneficiaries with margin money of Rs.65.76 crores during Q2 FY 2023-24 against a target of 2917 achieving 69% of margin money targets.

NPAs at Rs.46.21crores constitute 6.16% of PMEGP loan outstandings.

**Credit flow under SC Corporation Schemes as on 30.09.2023:**

There are 1,970 units involving a loan component of Rs. 38.97 crores pertaining to the FYs of 2015-16, 2016-17 and 2017-18 pending for grounding. For the Year 2018-19, subsidy has been released for 6202 units of which 4042 units have been grounded and 2042 are yet to be grounded. For the FY 2020-2021, subsidy of Rs. 51.78 crores has been released for 1760 members and 242 cases have been grounded.

**Pilot Project of Dairy Development and Vegetable Pandals in Telangana Districts:**

In respect of pilot project of Pilot Dairy & Vegetable pandals, the Corporation has selected 5374 beneficiaries with an outlay of Rs.123.01 crores. The Banks have grounded 2659 applications with outlay of Rs.63.19 crores. The corporation has released a subsidy of Rs.110.5 crores to 4814 beneficiaries.

**Credit Flow to Weaker Sections as on 30.09.2023:**

As on 30.09.2023, Banks have outstanding loans of Rs. 93,016.99 crores to 73,87,878 weaker section borrowers. Banks have disbursed Rs.40,570.03 crores to 29,65,183 groups during the Current FY. Rs. 5041.23 crores i.e., 5.41% of outstanding loans to weaker sections are NPAs with banks.

**Credit Flow to Women as on 30.09.2023:**

As on 30.09.2023, Banks have outstanding loans of Rs. 1,35,884.10 crores to 52,87,001 to women beneficiaries. Banks have disbursed Rs.45,418.91 crores to 22,25,250 women beneficiaries during the Current FY.

**Credit flow under Education Loans:**

During the Current FY, Banks have disbursed education loans amounting to Rs. 1,241.24 crores to 34,016 beneficiaries and Banks have total outstanding of Rs. 8,680.89 crores to 92,662 beneficiaries as on 30.09.2023. An amount of Rs. 69.84 crores i.e. 0.80 % of outstanding Education loans is categorised as NPAs.

**Credit Flow - Housing Sector:**

During the Current FY, Banks have disbursed home loans amounting to Rs.15,224.87 crores to 165,887 beneficiaries and Banks have total outstanding of Rs. 1,42,350.06 crores to 7,76,854 beneficiaries as on 30.09.2023. An amount of Rs. 777.70 crores i.e., 0.55 % of the Housing Loans is categorised as NPAs.

**PMAY Scheme:** So far, a total subsidy of Rs.1624.59 crores was released to 70,380 Housing Loan accounts.

**CD Ratio:** The CD ratio of the State has marginally increased from 117.46% to 124.22% during the quarter. Suryapet district has highest CD Ratio of 255.18% whereas Mancherial district has a CD Ratio of 83.25%. As at the end of September 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:**

Subsequent to amendment of Telangana Rights in Land and Pattadar Pass Books Act, as per the guidelines of Government of Telangana the relevant loan charges are being recorded in Dharani Portal by Banks without obtaining Title Deed Pass Books. The issues raised by Banks are being escalated to CCLA /Dharani team on an ongoing basis.

**Performance of RSETIs upto the Quarter ended 30.09.2023:**

There are 11 RSETIs operating in Telangana,9 managed by SBI and 2 managed by UBI. RSETIs have conducted 122 programmes and trained 3567 candidates upto September 2023 against target of 225 programmes and 6205 candidates respectively for FY 2023-24.

**Pending reimbursement Claims of RSETIs:**

11 RSETIs together have to receive pending dues of Rs. 21.26 crores as on 30.09.2023.

Convenor SLBC, requested CEO,SERP to arrange for early settlement of the pending claim amounts to RSETI sponsor Banks.

**Issues remaining unresolved at DCC/DLRC meetings: NIL.**

Convenor SLBC, requested all the State Heads of Banks to issue suitable directions to their Controlling authorities to invariably attend the DCC/DLRC Meetings.

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

Convenor SLBC, requested 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.

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

DFS has launched a three month campaign at GP level in all Districts from 01.10.2023 to 31.12.2023, 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 12152 GPs along with ULBs have to be covered with camps and data has to be uploaded in the portal. Few rectifications as received from respective LDMs have been forwarded to DFS for necessary action at their end.

Targets have been allocated to the Banks and Banks were requested to achieve the allocated targets.

**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.

AGM SLBC said that Department of Financial Services has reviewed the progress of the scheme through VC on 07.08.2023 and a round table conference was conducted on 21.08.2023, the details of the meeting have been shared with Banks for necessary action at their end.

### **Ghar Ghar KCC Abhiyan:**

Govt. of India has launched "Ghar Ghar KCC Abhiyan" on 19 September 2023 to saturate the remaining 1.5 crore PM Kisan beneficiaries with Short Term Agriculture Loans through KCC. The campaign has started from 1st October 2023 and will continue upto 31st December 2023.

**Shri. P K Bansal, General Manager (FI), SBI, Corporate Centre**, said that Financial Inclusion is the department which takes the Govt. Schemes and benefits to the last person who is most deserving. 52 crores of zero balance accounts were opened which now have a balance of around 2.1 lakh crores.

SBI has more than 80,000 CSPs who have been engaged by around 60-65 BCs, who are paid around Rs. 100 crores of remuneration every month. Mobile instrument is provided where transactions / services like opening of accounts, transactions are provided in every nook and corner of the country. Entire Ecosystem like Pass-Book Printer, micro ATM should be available to every remote area.

These accounts are also covered under various Social Security schemes. Around 39 crore accounts are covered under PMSBY and around 9 crores covered under PMJJBY. There is lot of opportunity and he requested Banks to cover the huge gap in coverage of various schemes to these Jan-Dhan Accounts. He added that SLBC is the forum where these aspects can be discussed.

**Smt. Ch Suseela, Chief General Manager, NABARD**, congratulated Banks on achievement of 87.8% of ACP targets under Priority Sector Loans of which Agriculture sector is 74.05% and MSME is 124% of the Annual Target.

She said that NABARD has come up with few new initiatives:

- Social Stock Exchange- NABARD has on-boarded 1 NGO on Social Stock Exchange, a startup called Unnati in Telangana State to garner resources for social and impact oriented development projects, which will further pave way for credit from Banks.
- ONGC Platform- Providing opportunity to Small and Medium enterprises for marketing. Telangana has on-boarded 166 FPOs (Maximum number across India) on ONGC Platform.
- Social Bonds- NABARD has issued Rupee denominated AAA rated Social Bonds for Rs. 1040.50 crores on 29.09.2023, privately through various institutions registered on the BSE.
- NABARD is hosting 10<sup>th</sup> DECCAN HAAT to provide marketing opportunity to Artisans in Hyderabad.
- Pilot project for World's Largest Grain Storage Plan in Cooperative Sector, The project entails

setting up of grain storage infrastructure including warehouse and silos, along with other agri infrastructure, including procurement centre, custom hiring centre, primary processing centre, Grameen Haats, etc. through convergence of various GOI Schemes at PACS level.

- Under RIDF an allocation of Rs.1,300 crore to Telangana, against which an amount of Rs. 1449.24 crore has been sanctioned. NABARD has sanctioned RIDF loan of Rs. 192 crore for Renovation/ Upgradation of 147 rural roads in Telangana, against which Mobilisation Advance of Rs.38.40 crore has been released. providing ongrid solar electrical power connection in Govt. Schools(RIDF loan:Rs.274.78 crore), Setting up of 5880 Digital Classrooms in 2890 Govt. Schools(RIDF loan:Rs.299.88 crore) and providing additional infrastructure facilities in 475 KGBVs and development of playgrounds in 127 High Schools(Rs.454.37 crores), strengthening of school infrastructure in Government Schools. The works sanctioned include construction of additional classrooms, water storage tanks and drinking water dispenser system, toilet blocks and anganwadi rooms. NABARD has already disbursed Rs. 673.99 crore to the State Government for taking up the envisaged works.
- NABARD has disbursed Rs.8.50 crore to Govt of Telangana as Mobilisation Advance for construction of two residential school buildings.
- Oil palm area expansion in Telangana State - NABARD has sanctioned a cumulative RIDF loan of Rs.516.60 crores for Oil Palm area. The project component includes supply of planting material, supply and installation of drip irrigation units and monitoring and evaluation costs. NABARD has already disbursed Rs.199.59 crores to the State Government for taking up the envisaged works. During the FY 2023-24 Rs.6.10 crores has been disbursed to 102 projects.
- The allocation under AIF to Telangana is Rs.3,075 crore. The target achieved is Rs.1,597 crore as on 30.09.2023 with the help of a Project Management Unit (PMU) has been setup in Agriculture Department, GoTS.
- She said that regarding Ghar Ghar KCC Abhiyan, NABARD is the nodal agency and they are having weekly reviews with SLBC and other Banks. Coverage is around 60%.
- In Telangana state, NABARD has promoted and sanctioned grant assistance to 377 FPOs. Of these FPOs, 99 FPOs are promoted in the watershed project areas covering 151 watersheds and 16 FPOs are promoted in Tribal Areas involving 16 TDF projects of NABARD.
- She added that NABARD is supporting various financial inclusion activities, AC&ABC etc.

**CGM NABARD**, added that, Banks seeking support for Connectivity and Power Infrastructure are requested to get the certification for the areas having no intermittent connectivity from the LDM & FI Sub-committee of SLBC. She also requested Banks to include Startups as part of Sub-Committee. She said that preparation of Potential Linked Credit Plan (PLP) of districts has started.

Few findings were made in study conducted that multiple activities like food processing, Hospitals, education are reported under MSME by couple of Banks. This reporting of incorrect data, mismatch and unavailability of correct data affects the projections. She requested Banks to provide correct data for working out Notional Potential.

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

- RBI is concerned about Financial Inclusion initiatives and issues. There is a downward trend in the number of Camps/FLCs conducted by Bank branches. She added that if customers are not literate their susceptibility will be on rise and this is reflected in increasing number of complaints. She said, RBI has proposed to open 73 more CFLs in addition to the existing 98 CFLs in the State.
- She requested Banks / LDMs to conduct Financial Literacy camps in all districts.
- She said that although the CD Ratio is increasing, Agriculture lending to small and marginal farmers is 8.73% and weaker sections is at 11.43%, in contrast to RBI Stipulation of 10% to Small and Marginal farmers and 12% to Weaker Sections. Banks have to be aware of these targets and work towards achieving it by March end.
- Regarding ACP target, she said that we should ensure that projections are realistic and appropriate. Monetary Policy Statement issued by Governor is a word of caution, fast growing Personal Loan is sign of stress.
- She said that DCC meetings could not be held due to elections, now LDMs are requested to take up with the District Collectors to hold DCC meeting on time.
- RBI conducted quiz on Financial Literacy for school children starting from Mandal level to zonal level for the first time. 1,03,318 students representing 51,694 Government schools participated in the four levels(Mandal, State, Zonal). Finals were held in Mumbai during September, represented by 4 Zones across the country.
- She said that study has been conducted on Micro and Small Enterprises sector. Sample survey of 4000+ services has been conducted across Telangana covering different Regions- Rural, Semi Urban, Urban, Category- having Udyami Registration certificate and non-Udyami Registration. Final survey results are likely to be presented in the next SLBC meeting.
- She added that RBI is also doing field level assessment of operations of BCs, as Banks are investing a lot on BCs for last mile connectivity and personal touch with the customers.
- She applauded Bankers for the Digital Connect in the State of Telangana. With all the CASA having atleast one digital product. Telangana stands second in achieving 100% digitization.

**Dr. T K Sreedevi, IAS, Secretary (Finance)** said that it is a crucial stage for State of Telangana, as there is a change in Government. Bankers play a vital Socialistic and Economic role in Society.

- She emphasized that Work Ethics should be in place and Economic Growth has to be driven across.
- She added that affordable and fair credit helps in development and growth.
- She emphasized that there is a disparity in Priority Sector and Non-Priority sector Credit.
- Mandal level and District level meetings of Banks are important.
- Banks have to provide Digital access to everyone.
- Government has announced various schemes for empowerment of Women and downtrodden like Indiramma Abhaya Hastam-6 Guarantee scheme, Pension Scheme- to 18-57 year women not covered by any pension, Free ride in Bus- which helps in access to hospitals and higher education institutes, Cheyutha for Education– Rs.5 lakhs as debit card for Students.
- Implementation of Government schemes is necessary for Financial Inclusion. Eligible persons should have access to all schemes available and Banks to work towards accelerating the growth.
- She said that one pager can be prepared by NABARD for various schemes which fit in for Telangana and present it to Government.
- She requested SLBC to encourage Banks which are not actively participating in the Government schemes to get at par and move above average performance so as to reach optimum level.

She said that for equitable distribution of wealth, peace in the society and economic well being, Bankers have an important role to play. She requested SLBC to take into consideration the observations made on classification of MSME loans and also simplifying process of Education loans.

#### **Interaction with Associations-Industry and Agriculture:**

**Shri M.Raj Mahendar Reddy, VP, Federation of Telangana Small Industries Association**, said that target under Small Enterprises, MSME sector this FY is lesser than the target given last FY, although the target was achieved. The definition of MSME Sector has changed, there should be some bifurcation and priority should be given to Manufacturing Sector. He said that if a country has to prosper Manufacturing Sector has to prosper. Financial assistance is required for setting up new sectors. He added that classification of MSME needs attention.

**Shri K.Appi Reddy, General Secretary, FETSIA** said that Government has changed definition of Priority sector. Few Banks are showing Auto loans are shown as MSME sector which results wrong reporting. Manufacturing and other Sectors also should be shown separately to show correct picture. Official from Industries department said that as State Government has allotted Rs.3000 crores subsidy to Industries. Banks should provide for Bridge Loans to these Small Industries.



**Shri K.Somashekhar Rao, President, CIFA** said that under Priority sector Education Loans achievement is 12.6% and Housing loans achievement is 15.69%. He added that as mentioned in last SLBC meetings as well Education loans to rural youth going for higher education abroad have difficulty in getting loans. He requested Banks to provide education loans to rural students against mortgage of property. He requested Education Loans to be promoted in Rural areas.

**Official from Industries Department** said that as State Government has proposal of Rs.3000 crores subsidy to Industries, he requested Bridge loans to be sanctioned to Small Industries before the sanction of subsidy.

The meeting concluded with vote of thanks by Shri. P K Mohandas, DGM (FI & SLBC) SBI.

Sd/-xxx

**General Manager & Convenor  
SLBC, Telangana**

## **Action points emerged in 39<sup>th</sup> SLBC Quarterly meeting:**

1. All the remaining 13 URCs (Unbanked Rural Centers) as advised by 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 SBI, APGVB, TGB, UBI, PNB, IPPB, Indian Bank)**

2. All the BCs inactive for more than one month needs to be activated/ replaced with new BCs to extend uninterrupted banking services.

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

3. Banks to focus on complying with RBI Priority Sector Lending norms viz. Priority sector-40%, Agriculture-18%, Micro enterprises- 7.50% and Weaker Sections- 10%.

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

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

**(Action: Banks / SERP)**

5. 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)**

6. Banks to ensure achievement of Benchmark parameters set out under PM's Task Force Recommendations

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

7. Reimbursement of VLR/ PV amounting to Rs.725.18 crores due to the Banks from 2014-2018 by Agriculture Department, Government of Telangana to be expedited.

**(Action: Agriculture Dept / Finance Depts, GoT)**

8. 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)**

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

**(Action: SERP & GoT)**

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<b>39th SLBC Quarterly Review Meeting on 29.12.2023 @ 10.30 AM List of participants</b>			
<b>S.No</b>	<b>Name (Sri/Smt/Ms)</b>	<b>Designation</b>	<b>Organisation</b>
<b>Officials - Government of Telangana</b>			
1	Dr T K Sreedevi, IAS	Secretary, Finance	Govt of Telangana
2	E V V Nageswar Rao	Dy Secretary, Finance Dept	Govt of Telangana
3	L Krishna Naik	Asst Secretary, Finance Department	Govt of Telangana
4	Madhukar Babu	JD, Commissioner of Industries	Govt. of Telangana
5	B Babu	JD, Horticulture	Govt. of Telangana
6	V Sarojini Devi	JD, Dept, of Horticulture	Govt. of Telangana
7	Y Narsimha Reddy	Director, SERP	Govt of Telangana
8	T Sujatha	JDA , C&DA Agriculture	Govt. of Telangana
9	D Srinivas Reddy	Project Director, CMRO, CCLA	Govt. of Telangana
10	B Anand Kumar	GM, SC Corporation	Govt. of Telangana
11	Dr M Krishna Chaitanya	SMC, MEPMA, MARUD	Govt. of Telangana
12	G Padma	State Mission Co-Ordinator , MEPMA	Govt of Telangana
13	UVVN Prasad	COO, TIHCL	Govt. of Telangana
14	B Venkateswarlu	MD & CEO, TIHCL	Govt. of Telangana
15	K Persis	Asst General Manager, TSMFC	Govt. of Telangana
16	K Kiran Kumar	PE, SERP	Govt. of Telangana
17	N Hanmanth Rao	Dy. Director, Fisheries Department	Govt. of Telangana
18	Dr S Ramchander	VAS, Veterinary and AH Dept.	Govt. of Telangana
19	Dr J V Manoj	VAS, Veterinary and AH Dept.	Govt of Telangana
20	Dr D V G Rao	AD-AH, Veterinary and AH Dept.	Govt of Telangana
<b>Officials - Government of India</b>			
21	G Ganesh Kumar	Asst Director, DoT	Govt. of India
22	D Varaprasad	Research Officer, NCSC, MoSJ&E	Govt. of India
23	G Narayana Rao	Assistant Director, KVIC	Govt. of India
24	B Sreedhar	AD, MSME-DFO	Govt. of India
25	Manohar Miryala	DGM & OIC, NHB	National Housing Bank
26	V. Usha Sree	Consultant, Telangana State, MANAGE	Govt. of India
27	S Padmaja	Dy. Director, UIDAI	Govt. of India
28	D Vinay	Asst Manager, UIDAI	Govt. of India
<b>SIDBI</b>			
29	Himanshu R Asthana	General Manager	SIDBI
<b>OTHERS</b>			
30	K Somashekhar Rao	President, CIFA	CIFA
31	Vikranth Rajuju	Finance Manager-WE-HUB	WE-HUB
32	M Bhujanga Rao	Project Monitoring Officer, AIF	NABCONS
33	M.Raja Mahender Reddy	Vice President	FETSIA
34	K.Appi Reddy	General Secretary	FETSIA
35	Dr. Pooja S Bhat	Project Manager	a-IDEA, ICAR - NAARM

<b>RBI</b>			
36	Nikhila Koduri	Regional Director	Reserve Bank of India
37	K Rajendra Prasad	Deputy General Manager	Reserve Bank of India
<b>NABARD</b>			
38	Suseela Chintala	Chief General Manager	NABARD
39	M V S S Srinivas	Deputy General Manager	NABARD
<b>SLBC Telangana</b>			
40	Rajesh Kumar	Chief General Manager	State Bank of India
41	Debashish Mitra	General Manager & SLBC Convenor	State Bank of India
42	P K Mohandas	Deputy General Manager	State Bank of India
43	G R Sreehari	Asst. General Manager	SLBC Telangana, SBI
44	D S Narendra Kumar	Chief Manager	SLBC Telangana, SBI
45	D Chinnaya Chary	Manager	SLBC Telangana, SBI
46	C Padmalata	Asst. Manager	SLBC Telangana, SBI
<b>Public Sector Banks</b>			
47	Kare Bhaskar Rao	Chief General Manager	Union Bank of India
48	P K Bansal	General Manager (FI)	State Bank of India
49	Dharasing Naik K	General Manager	Central Bank of India
50	Binod Kumar Sinha	Deputy General Manager	State Bank of India
51	Buwaneswari Gopalakrishnan	Deputy General Manager	State Bank of India
52	Ashok Kumar Sah	Deputy General Manager	Canara Bank
53	Govind Prasad Verma	Deputy General Manager	Bank of Baroda
54	NVS Prasad Reddy	Deputy General Manager	Punjab National Bank
55	KGM Faizani	Deputy General Manager	Indian Bank
56	K R Kandi	Deputy Zonal Manager	Bank of India
57	N Srikanth	Deputy General Manager	UCO Bank
58	Mohammad Shahzeeb	Asst. General Manager	Bank of Maharashtra
59	S M Musthafa	Chief Manager	Central bank of India
60	Pankaj Shukla	Asst General Manager	Punjab and Sind Bank
61	Jayashree Das	Chief Manager	Indian Overseas Bank
62	K Uma Maheswar	Chief Manager	Indian Bank
63	P Prudhvi Raj	Manager	Union Bank of India
64	M Dilip	Senior Manager	Bank of Baroda
65	K Kiranmayee	Senior Manager	Canara Bank
66	K Srinivasa Rao	Senior Manager	UCO Bank
67	M Lakshshma Naik	Manager	Punjab and Sind Bank
68	S Rajkumar	Assistant Manager	Bank of India
<b>Private Sector Banks</b>			
69	P Buchibabu	Deputy General Manager	I D B I Ltd
70	Deepak Kumar Thakur	Regional Head	HDFC Bank Ltd
71	Manoj Pohar	Vice President	Yes Bank Ltd

72	S Bhupal Reddy	DVP	Kotak Mahindra
73	B Kranthi Kumar Reddy	DVP	Indusind Bank
74	Bharti Kalia	Chief Manager	Indusind Bank
75	Y Veera Prasad	Asst Vice President	Axis Bank
76	Venkatram Reddy	Regional Manager	Axis Bank
77	K Lakshmikanth	Chief Manager	ICICI Bank Ltd
78	PH Maheswarlu	General Manager & CCO	K B S L A Bank
79	G Shyamala	Cluster Head	Bandhan Bank
80	G Naveen Kumar	DM	Ratnakar Bank Ltd
81	K N Divakar	Asst. Manager	Dhanlakshmi Bank
82	A K Balaji Kumar	Chief Manager	Tamilnad Mercantile Bank
83	Srinivas T	AVP -RSDO	DBS Bank India Ltd
84	Aneesh K S	Chief Manager	South Indian Bank Ltd
85	Suman Sarkar	Chief Manager	City Union Bank
86	Dishal Devaiah	Manager	Karnataka Bank Ltd
87	Guruprasad Deshpande	GM& COO	Karur Vysya Bank Ltd
88	PH Maheswarlu	Chief Credit Officer	Karur Vysya Bank Ltd
89	T Srinivas	Asst Vice President	DBS
90	SK Nagulu Meeraval	Chief Manager	IDFC First Bank
91	Tina Selvaraj	Senior Manager	DCB
92	Ch Srinivas Reddy	Asst. Manager	Federal Bank
<b>Regional Rural Banks</b>			
93	V Anil	General Manager	AP Grameena Vikas Bank
94	Y Sobha	Chairman	Telangana Grameena Bank
95	K V Prasad	General Manager	Telangana Grameena Bank
<b>Cooperative Banks</b>			
96	KL Surekha	General Manager	TSCAB
97	Nirmala Devi	Deputy General Manager	TSCAB
<b>Small Finance Banks &amp; Payment Banks</b>			
98	M A Quddas	Manager	Fino Payments Bank
99	N Purushottam Reddy	Branch Manager	ESAF SFB
100	A. Madhu Chakravarthy	Senior Regional Business Manager	Equitas SFB
101	Anil Medi	Manager	Equitas SFB
102	A Rajesh	Chief Manager	IPPB
103	K Kiran Kumar	Branch Manager	Utkarsh SFB
104	P Venu	Branch Head	Jana SFB
105	V Viswanadh	Assistant Manager(CGO)	Airtel Payments Bank