#### Minutes of 45<sup>th</sup> SLBC Quarterly Review Meeting @ 11.00AM on 22.05.2025 at Hotel Marigold, Hyderabad to review the performance of Banks for the quarter ended March 2025 & for launching of Annual Credit Plan for Banks of Telangana for FY 2025-26

The 45<sup>th</sup> Quarterly meeting of State Level Bankers' Committee, Telangana was held on 22.05.2025 at Hotel Marigold, Hyderabad, to review the performance of Banks for the quarter ended March 2025 and launched Annual Credit Plan of Banks in Telangana State, for the FY 2025-26.

Shri. Rajesh Kumar, Deputy Managing Director, SBI, Hyderabad Circle extended a hearty welcome to Shri Bhatti Vikramarka Mallu garu, Hon'ble Deputy Chief Minister and Minister for Finance, Planning & Energy, Telangana State, Shri Sandeep Kumar Sultania, IAS, Principal Secretary (Finance), Govt. of Telangana, Shri N Sridhar, IAS, Principal Secretary, Scheduled Castes Development Dept, Govt. of Telangana, Shri A Sarath, IAS, Secretary, Tribal Welfare Department, Govt. of Telangana, Shri E Sridhar, IAS, Secretary, BC Welfare Department, Govt. of Telangana, Shri E Sridhar, IAS, Secretary, BC Welfare Department, Govt. of Telangana, Shri B Uday Bhaskar, CGM, NABARD, Hyderabad, Senior Officials of Govt. of India, Govt. of Telangana, Senior Executives of Public/ Private Sector Banks/RRBs/TGCAB/ FIs and industry bodies.

#### (Detailed list of participants is annexed).

Shri. Rajesh Kumar, Deputy Managing Director, SBI, Hyderabad Circle appreciated all the members for the dedication in ensuring financial growth and economic stability of the State.

In his keynote address, DMD SBI presented the performance of banks in Telangana during Financial Year 2024-25 as under:

- Total Deposits of the banks grew by Rs. 60,477 crores during the financial year and the total deposits were at Rs.8,40,430 crores.
- Total Advances with Banks grew by Rs. 1,02,302 crores during the financial year and the advances of all banks were at Rs. 10,81,361 Crores.
- Despite global and domestic challenges, CD ratio continues to be above 100 percent and it has increased from 125.53% to 128.67 % during the financial year.
- Performance of Banks in the State in priority sector lending, particularly in agriculture, MSMEs and weaker sections has been commendable, but there is still much scope for improvement.
- During the financial year, Banks have disbursed Short Term Production Loans amounting to Rs. 73,105 crores achieving 80.52% of the ACP targets.
- Banks have disbursed Rs. 64,241 crores as Investment Credit to Agri. Allied, Agri. Infra and Agri. Ancillary activities achieving 104.87% of the targets.
- Under Agriculture Infrastructure Fund, banks have sanctioned Rs.3,373 crores against a cumulative target of Rs.3200 crores so far.
- Banks have disbursed Educational loans amounting to Rs.580 Crores and Housing loans amounting to Rs.3,433 Crores under Priority Sector during the financial year 2024-25.

- Banks have disbursed Rs.1,21,343 crores to Micro, Small & Medium enterprises (MSME) segment achieving 93.60% of the targets.
- Under Pradhan Mantri Mudra Yojana Scheme, Banks have sanctioned Rs.13,472 crores achieving 93.37% of the annual targets.
- Banks together have disbursed an amount of Rs. 2,67,452 crores to various sections of borrowers under Priority Sector, recording an achievement of 89.61% of targets.

#### On the Financial Inclusion front;

- He appreciated the collective efforts of all Banks, Government Departments and Reserve Bank of India in driving financial inclusion and economic growth in Telangana
- All the three Aspirational districts in the State, i.e., Bhadradri Kothagudem, Kumram Bheem Asifabad and Jayashankar Bhupalapally have surpassed the stipulated benchmark Key Performance Indicators as on March 2025. Further, Parliamentary Committee on estimates recently visited Hyderabad, reviewed the performance of these Districts and expressed satisfacation.
- As per the information provided by Dept of Financial Services, Govt of India there are seven Unbanked Rural Centres in the State.
- The banking sector is undergoing a digital revolution and Telangana has been at the forefront of this transformation.
- UPI transactions and digital banking adoption have surged, reflecting growing customer confidence. Banks must continue strengthening digital security measures to prevent fraud and cyber threats by creating more awareness among the public.
- Banks in the State have 126.52 lakh PMJDY accounts in their books and 105.28 lacs i.e., 83.21% of the PMJDY accounts are seeded with Aadhar. RuPay cards were issued to 87.16 lacs i.e 68.89% of the PMJDY accounts.
- As far as the social security schemes are concerned, Banks have covered 192.76 lakh customers under PMSBY and 93.39 lakh customers under PMJJBY. 23.29 lakh customers have subscribed for Atal Pension Yojana scheme.
- Under PM Svanidhi Tranche 1, Banks have sanctioned 4,27,273 applications and disbursed loans to 4,26,226 Street Vendors. Under Tranche 2, Banks have sanctioned 2,22,764 applications and disbursed loans to 2,20,670 Street Vendors. Under Tranche 3, Banks have sanctioned 74,747 applications and disbursed 73404.

**Shri. Rajesh Kumar, Deputy Managing Director, SBI, Hyderabad Circle** further expressed his pleasure in launching the Annual Credit Plan of Banks for the FY 2025-26, pertaining to Telangana State, during the course of this meeting.

He said that this meeting is an opportunity for collaboration, discussion and problem-solving.

He appealed to all stakeholders for active participation, sharing insights and propose solutions to drive Telangana's banking sector towards greater financial inclusion, innovation and stability and thereby contributing to India's vision of an inclusive and resilient economy and to emerge as Viksit Bharat by the year 2047.

Further, he thanked the Government of Telangana, Department of Financial Services Govt of India, Officials from 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 SLBC forum in discharging its functions and solicited similar co-operation in future also.

On this occasion, the Annual Credit Plan of Banks in Telangana State for financial year 2025-26 was launched by Shri Bhatti Vikramarka Mallu, Hon'ble Deputy Chief Minister, Telangana State.

**Shri. Prakash Chandra Baror, General Manager & Convenor SLBC**, extended hearty welcome to all dignitaries on the dais, senior officials from State Government, RBI, NABARD, bankers, and other invitees to the launch of the Annual Credit Plan (ACP) for Telangana for the Financial Year 2025–26.

He said that the Annual Credit Plan is a key instrument for translating the district-level credit potentials into actual bank credit disbursal. It aligns banking sector efforts with the developmental priorities of the State, especially in agriculture, MSME, and priority sectors. He added that this initiative ensures inclusive growth, deeper financial inclusion, and last-mile credit delivery.

The Highlights of the Annual Credit Plan are presented by **Shri Prakash Chandra Baror GM SBI & Convenor SLBC** as under

- > Total outlay for FY 2025-26 is Rs. 8,58,100 Crores.
- > Of which, Short Term Credit (Crop Loans) to Agriculture is Rs. 87,149 crores.
- Total Agriculture, Short term +Term loans + Agri Infra + Agri. Ancillary + Agri. Allied Activities works out to Rs. 1,62,946 crores (18.98% of ACP).
- > Projections for MSME are Rs. 2,03,565 crores (23.73% of ACP).
- Whereas, for other Priority Sector (including housing, education, renewable energy, etc.) allocation is Rs. 19,343 crores (2.26% of ACP).
- > Total allocation for Priority Sector loans is Rs. 3,85,855 crores (44.97% of ACP).

He added further that the plan is based on the Potential Linked Credit Plans (PLPs) prepared by NABARD and inputs from various stakeholders, in alignment with Policy Goals. The plan is in sync with the priorities of Government of India, Government of Telangana and RBI, including:

- > Enhancing farmers' income.
- > Promoting women entrepreneurship and SHGs.
- > Support to startups and stand-up India initiatives.
- > Focus on climate-resilient agriculture and green lending.

# He presented Comparative Statement of Targets of FY 2025-26 with those of Previous year 2024-25 as under:

- Credit Disbursement for the Financial Year 2025-26 is projected at Rs.8,58,100 cr with an increase of 31.67%, over previous year.
- Disbursals under Priority Sector Advances for the Financial Year 2025-26 are projected at Rs.3,85,855 cr with an increase of 29.28%.
- Disbursals under Agricultural Sector for the Financial Year 2025-26 projected at Rs.1,62,946 cr, with an increase of 7.16%.

- Short Term Production Credit (incl. WC for allied activities): An amount of Rs.93,884 cr is projected with an increase of 3.40%.
- Investment Credit (Agriculture Term Loans): An amount of Rs.45,659 cr projected under the Credit Plan for the year 2025-26 under Agri. Term Loans with an increase of 38.96%.
- Agriculture Infrastructure: An amount of Rs. 7,251 cr projected under the Credit Plan for the year 2025-26 with an increase of 19.96%.
- Micro, Small & Medium Enterprises (MSME): An amount of Rs. 2,03,565 cr is projected for disbursals under the sector for the year 2025-26 with an increase of 57.03% over previous year.
- > Other Priority Sectors:
  - An amount of Rs. 10,493 cr is allocated for Housing sector.
  - An amount of Rs. 2,486 cr is allocated for Education Loans.
  - An amount of Rs. 5,753 cr is allocated for other sectors.
- Under Priority Sector Targets, SBI has the highest share of 17.39%, followed by UBI-12.55% and HDFC Bank-11.22%.
- Out of total ACP targets, SBI has the highest share with Rs. 1,64,649 Crores (i.e., 19.19%), followed by HDFC Bank-13.22%, ICICI Bank-10.16% and UBI-9.88%.

Shri Prakash Chandra Baror GM SBI & Convenor SLBC urged all banks to treat the ACP not merely as a document, but as a mission blueprint for achieving developmental banking goals.

He asked all bankers to focus on timely and adequate credit delivery to all eligible segments, improved digital inclusion, doorstep services, and awareness building, close coordination with government departments and support from State Govt.

He thanked the State Government for their continued support in enabling credit-linked schemes and creating a conducive ecosystem for financial outreach and in resolving field-level issues, land record digitization.

He appreciated all the LDMs for their instrumental role in timely preparation of District Credit Plans for FY 2025-26.

He said bankers have to collectively ensure that the targets set under ACP 2025–26 are not only met but surpassed. The goal is to translate the vision of "Banking for Inclusive Growth" into a reality in every district and every household.

He expressed that SLBC is looking forward to the cooperation of all stakeholders' banks, government officials, NGOs, and citizens for successful implementation of the ACP.

He concluded saying that together all can empower lives and build a financially strong and resilient Telangana.

Shri Sandeep Kumar Sultania, IAS, Principal Secretary (Finance), Govt. of Telangana, speaking on the occasion expressed as under:

- > There is a need to focus more on Priority Sector lending and Education loans.
- Target must be dissected; it has to be equal in all sectors. Banks have to pump in money in the right direction

- Further, he appealed to the Banks for extending all needed support to Rajiv Yuva Vikasam scheme of Govt. of Telangana.
- > Banks have to perform better this year than the previous year.

Shri N Sridhar, IAS, Principal Secretary, Scheduled Castes Development Dept, Govt. of Telangana, speaking on the occasion explained the importance of Rajiv Yuva Vikasam Scheme (RYVS). He further stated as under:

- RYVS is allocated to support 5 lakhs unemployed youth in one year, with an outlay of Rs.8000 crores budget out of which Rs.6250 crores is the subsidy portion and around Rs.1600 crores are the Banks component.
- > On June 2<sup>nd</sup>, all districts must sanction and deliver sanction proceeds to Beneficiaries.
- Some Banks are proactive, and others have to gear up.
- > All Bankers are requested to process the applications at the earliest.

**Shri Bhatti Vikramarka Mallu, Hon'ble Deputy Chief Minister**, while applauding the efforts of Banks in achieving various targets, expressed his views and priorities as under:

- > Banks have to continue achieving the targets set for current Financial Year as well.
- Banking is the backbone of economy and banks were advised to achieve commercial goals along with Social goals with human touch.
- Banks are appealed to be magnanimous in focusing more on extending credit to agriculture, vulnerable sections of the society, more particularly the weaker sections which is essential for overall development of the society. Banks need to strategise further in this area.
- For large scale entrepreneurship/ employment generation, Government has come up with Rajiv Yuva Vikasam Scheme. An amount of Rs.6250 crores is allocated as subsidy under the scheme, which is the highest in the country. Further support was sought from all Banks in expediting the process of applications received under Rajiv Yuva Vikasam scheme, within the timelines.
- Banks have to credit link more and more micro enterprises, so as to generate large scale entrepreneurial and employment generation.
- There is a need to focus on Horticulture, Palm Oil activities, Agriculture Infrastructure Fund credit.
- He mentioned about "Indira Giri jala Vikasam" scheme launched by State Government and sought the support from Banks.
- He further stressed upon the need to focus on extending credit to SHGs for income generating activities, which is otherwise a safe lending.
- Banks are consistently serving to the needy people in the Financial Inclusion front and are requested to continue their efforts in such FI initiatives, ensure saturation in opening of PMJDY accounts and coverage of beneficiaries under social security as well as the insurance schemes.
- New Energy Policy is thrust area and 20K MW is the target of State Government, for which support from Bankers is sought in achieving this goal.
- > Timely agriculture lending by Banks is needed, during ensuing crop seasons.

While appreciating the Banking fraternity's role in financial empowerment and economic development, he called for stronger collaboration further among all the stakeholders.

He concluded saying that together all of us will work towards inclusive, technology driven and sustainable banking in Telangana State.

He congratulated the Convenor Bank, State Bank of India, for conducting this quarterly meeting and launching Annual Credit Plan for FY 2025-26.

Thereafter, AGM, SLBC made a detailed presentation on performance of Banks as per the agenda items for the quarter ended March 2025. Booklets were circulated to all Stakeholders in the meeting, in respect of Quarterly review for March'25 and ACP for FY 2025-26.

He said that it was discussed and consented for setting up of new RSETIs in Warangal district by Union Bank of India.

Shri B Uday Bhaskar, CGM, NABARD, congratulated banks on achieving 89.6% of the Annual Credit Plan target for FY 2024–25, disbursing ₹2.67 lakh crore out of the total target of ₹2.98 lakh crore. He further expressed his views as under:

- The overall achievement in Term loans is encouraging and highlights the growing momentum in agri-infrastructure and long-term activities. Banks should prioritize extending credit to support the growth and development of renewable energy initiatives.
- NABARD continues to promote affordable credit to agriculture and allied sectors through refinance support under STCRCF, STRRBF, and LTRCF schemes.
- ➤ The enhanced loan limit under the Modified Interest Subvention Scheme—from ₹3 lakh to ₹5 lakh for Kisan Credit Card loans—offers a great opportunity. He urged banks to extend the maximum eligible credit based on the Scale of Finance and actively include farmers from animal husbandry, dairy, and fisheries under the KCC umbrella. Timely digital processing will enhance efficiency and coverage.
- Leveraging schemes like the Agriculture Infrastructure Fund (AIF), Agricultural Marketing Infrastructure (AMI), and PM Formalisation of Micro Food Processing Enterprises (PMFME) can significantly boost Telangana's agricultural and food processing sectors. Banks can facilitate access to these funds by providing information, assisting with applications and offering complementary financial products. Furthermore, financing horticulture, sericulture, and renewable energy projects, along with focusing on micro enterprises, can drive inclusive growth and foster entrepreneurship in the state. By supporting these sectors, banks can contribute to Telangana's overall economic development and sustainability.
- ➢ Government of Telangana requires ₹1,600 crore in financial support from banks under the Rajiv Yuva Vikasam scheme. In light of the scheme's importance for youth development and employment generation, banks are urged to prioritize and expedite the processing of applications, ensuring timely credit support for its effective implementation.
- The Namo Drone Didi initiative will see 79 drones allocated to Telangana, with 80% cost funded by the Government of India. Banks are requested to support SHGs by extending loans under AIF for drone acquisition and EV-based logistics.

- ➤ The Telangana State Budget has earmarked ₹20,000 crore annually for five years to provide interest-free loans to SHGs—a major enabler for establishing women-led Micro and Small Industrial Parks.
- ➤ Telangana has been allocated ₹800 crore under RIDF. So far, ₹4,575 crore has been disbursed against ₹6,491 crore sanctioned. Banks are urged to extend support to allied sectors—especially fisheries—by leveraging FIDF and other GoI schemes for infrastructure like processing units, and cold chains.
- With RBI's enhanced PSL guidelines for FPOs (Direct Agriculture Finance: Loans up to ₹2.0 crore; Indirect Agriculture Finance: Loans up to ₹5.0 crore; Loans to FPOs with 75% SF/MF shareholders count towards PSL-Agriculture SF/MF target of 8%.) and interest subvention available under AIF, banks have a timely opportunity to provide structured, low-cost finance to FPOs.
- The credit potential for FY 2025–26, launched during the State Credit Seminar on 14.02.2025, is estimated at ₹3.86 lakh crore, a 37.8% increase over the previous year.
- Agriculture accounts for ₹1.63 lakh crore (42.22%), including ₹0.87 lakh crore for crop loans, ₹0.07 lakh crore for allied activities, ₹0.69 lakh crore for term loans, ₹7,251 crore for infrastructure, and ₹16,152 crore for ancillary activities.
- MSME credit potential stands at ₹2.03 lakh crore (53% of total), up from 43% last year, highlighting its growing importance. Other priority sectors account for ₹0.19 lakh crore.
- Despite achievements, challenges remain, including the lack of granular data on Agri Term Loans, which affects projections. The mismatch of credit flow data across districts also leads to inaccurate reporting under ACP achievements. He requested SLBC to advise banks to ensure proper documentation and accurate reporting at the place of credit.
- He concluded by adding that the ultimate goal is inclusive, need-based, and impactful credit delivery. Banks to go beyond targets and ensure that credit truly reaches the underserved—landless farmers, SHG members, micro entrepreneurs, and rural youth.

**Shri Chinmoy Kumar, Regional Director, Reserve Bank of India**, congratulated Banks on launch of ACP for 2025-26. He spoke on the occasion as under:

- Priority Sector Guidelines are reviewed and as per the Master Directions on Priority Sector Lending (PSL), several loan limits are enhanced. Ambit of priority sector lending is being increased.
- The limits have been increased in MSME Sector. Government has announced an increase in MSME- Plant and Machinery lending.
- While mentioning about the Reserve Bank of India (Digital Lending) Directions, he advised that Digital frauds are to be checked.
- > He emphasized the importance of coverage of customers under Nomination facility.
- He urged upon Banks to expedite process of Re-KYC and discussed on issues related to KYC/re-KYC and reactivating of inoperative/frozen accounts.
- In respect of inactive Business Correspondents (BCs), he reiterated that BCs act as agents for multiple banking and financial institutions and the inactive BCs are to be reactivated or closed at the earliest.

- DFS has asked Banks to have Grievance redressal mechanism for various government sponsored schemes and this needs to be ensured.
- While talking about Financial Literacy Activities, he expressed that only when FLC targets are met, Credit linkages will go up with financial literacy.
- He advised Banks to strictly adhere to instructions issued on KCC Scheme and ensure monitoring of the end use of credit provided for agriculture and allied activities.

The meeting concluded with the vote of thanks by Shri Prashant Kumar Bariyar, Deputy General Manager (FI & SLBC), Telangana.

Sd/-xxx General Manager & Convenor SLBC, Telangana

## Action points emerged in 45<sup>th</sup> SLBC Quarterly meeting

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

#### (Action: All Banks)

2. 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: All Banks)

3. Banks to ensure achievement of all the 3 Benchmark parameters set out under PM's Task Force Recommendations, in respect of MSME advances.

#### (Action: All Banks)

4. 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. Reimbursement of Rythu Bandhu cheque printing charges of Rs.25.94 crores to Banks by Agriculture Department, Government of Telangana to be expedited.

## (Action: Agriculture Dept / Finance Dept., GoT)

5. Reimbursement of RSETI expenditure of Rs.35.29 crores due to the sponsor Banks to be expedited.

## (Action: SERP, GoT & MoRD Gol)

45th SLBC Quarterly Review Meeting & Launching of ACP on 22.05.2025 @ 11:00AM				
	Name (Sri/Smt/Ms)	Designation	Organisation	
	(	Officials - Government of Telangana		
	Bhatti Vikramarka Mallu			
1	garu	Hon'ble Dy. Chief Minister	Telangana State	
2	Sandeep Kumar Sultania, IAS	Prl. Secretary (FAC), Finance	Govt of Telangana	
3	N Sridhar, IAS	Principal Secretary, Scheduled Castes Dev Dep	Govt of Telangana	
4	E.Sridhar, IAS	Secretary, BC Welfare Department	Govt of Telangana	
5	D Krishna Bhaskar, IAS	Special Secretary to Hon'ble Dy CM	Govt of Telangana	
6	N Kshitija, IFS	VC & MD, TGSCCDC	Govt of Telangana	
7	Dr. Mallaiah Battu	VC & MD, BC Corporation	Govt of Telangana	
8	G Siva Krishna	Joint Secretary, Finance	Govt of Telangana	
9	Dr C H Malleshwari	Additional Director, V & AHD	Govt. of Telangana	
10	K Vijaya Kumar	Additional Director, Agriculture Deptt.		
11	Y Narsimha Reddy	Director, SERP	Govt of Telangana	
12	K Shankar Rao	GM, TRICOR	Govt. of Telangana	
13	P Sabitha	MD, TGCMFC	Govt. of Telangana	
14	Dr K Keshavulu	Director, TGSOCA	Govt. of Telangana	
15	T Sujatha	JDA, Directorate of Agriculture	Govt. of Telangana	
16	M Chandra Sekhar	ADA, Directorate of Agriculture	Govt. of Telangana	
17	P Sunitha	Joint Director of Horticulture	Govt of Telangana	
18	M Latha	Joint Director of Sericulture	Govt of Telangana	
19	Dr. V Srinivasa Rao	Asst. Director, V & AHD	Govt. of Telangana	
20	Dr. Venkataiah Goud	Asst. Director, NLM	Govt. of Telangana	
21	M Sudhakar	Deputy Director, Department of Industries	Govt. of Telangana	
22	Khadeer Ahamed	Deputy Director of Fisheries	Govt. of Telangana	
23	T Sreedhar	GM, TG SC Development Corp. Ltd.	Govt. of Telangana	
24	S. Sampath Kumar	DGM, TGSFC	Govt. of Telangana	
25	M Laxmi prasad	State Mission Manager, TRICOR	Govt. of Telangana	
26	U V V L Prasad	Chief Operating Officer, TIHCL	Govt. of Telangana	
27	M Bharath Ram	Vice President, TIHCL	Govt. of Telangana	
28	M P Janardhan Reddy	Manager, Minorities Finance Corporation	Govt. of Telangana	
29	G Padma	SMC, MEPMA, MA & UD	Govt of Telangana	
30	M Sai Krishna	Superintendent, CCLA	Govt of Telangana	
31	K Sai Harish	SA, CCLA	Govt of Telangana	
32	E Mallaiah	GM, TGDDCF	Govt. of Telangana	
33	D V Srinivas	IT Admin, SC Corporation	Govt. of Telangana	
34	S Bhasker Naik	Section Officer, Finance Department	Govt. of Telangana	
35	R Ramakrishna Reddy	PA to Prl Secy. SC Development Department	Govt. of Telangana	
		Officials - Government of India		
36	G Narayana Rao	AD, KVIC	Govt. of India	
37	D.Vara Prasad	Research Officer, NCSC	Govt. of India	
38	U Santhosh	Dy. Director, KVIB	Govt. of India	
39	M Arvind Kumar	ITS, Director, DoT	Govt. of India	
40	B Sreedhar	Assistant Director (PI), MSME-DFO	Govt. of India	
41	M S R K Murthy	DGM, CGTMSE	Govt. of India	
42	Sonia Bhalla	Regional Manager, National Housing Bank	Govt. of India	
43	K Bhojya	MA, NFDB	Govt. of India	

44	Souban A M	AD, UIDAI	Govt. of India
		SIDBI	
45	K. Janaiah	Assistant General Manager	SIDBI
46	E.Dakshinamurthy	Manager, RoHY	SIDBI
		OTHERS	
47	Er. B. Brahma Reddy	Advisor to FSME & Expert – 5G Tech. & Bkg.	FSME
48	Nagarani	Consultant (AC&ABC)	MANAGE
49	Rajoju Vikrant	Finance Manager	WE HUB
50	K. Rama Devi	President, ALEAP	ALEAP
51	N Swaroopa	Vice President, ALEAP	ALEAP

	-	view Meeting & Launching of ACP on 2	
No.	Name (Sri/Smt/Ms)	Designation	Organisation
	1	RBI	1
1	Chinmoy Kumar	Regional Director	Reserve Bank of India
2	Varsha Bajpai	General Manager	Reserve Bank of India
3	Debojit Barua	Assistant General Manager	Reserve Bank of India
4	Emmanuel	Assistant General Manager	Reserve Bank of India
		NABARD	
5	B Uday Bhaskar	Chief General Manager	NABARD
6	M V S S Srinivas	DGM	NABARD
7	M Bhujanga Rao	Team Lead, AIF-PMU, NABCONS	NABARD
		SLBC Telangana	
8	Rajesh Kumar	DMD	State Bank of India
9	Prakash Chandra Baror	General Manager & Convenor SLBC	State Bank of India
10	Prashant Kumar Bariyar	Deputy General Manager	State Bank of India
11	G R Sreehari	Asst. General Manager	SLBC Telangana, SBI
12	Chinnaya Chary D	Chief Manager	SLBC Telangana, SBI
13	P Kali Prakash	Manager	SLBC Telangana, SBI
14	C Padmalata	Deputy Manager	SLBC Telangana, SBI
		Public Sector Banks	
15	Kare Bhaskara Rao	Chief General Manger	Union Bank of India
16	Ritesh Kumar	General Manager	Bank of Baroda
17	Dharasingh Naik. K	General Manager	Central Bank of India
18	S Gopal	General Manager (State Head)	Indian Overseas Bank
		Deputy General Manager	
19	Priyabrata Mishra	(ABU&GSS)	State Bank of India
20	Buvaneswari		
20	Gopalakrishnan	Deputy General Manager	State Bank of India
21	Ashok Kumar Sah	Deputy General Manager	Canara Bank
22	C B Vivekanand	Assistant General Manager	Punjab National Bank
23	G.S.D Prasad	Deputy General Manager	Bank of Maharashtra
24	K Srinivas	Deputy General Manager	Bank of India
25	K Srinivas	DGM / Zonal Manager	Indian Bank
26	Rajeev Kumar	Chief Manager	Punjab and Sind Bank
27	Y.Satyanarayana	Chief Manager	Central Bank of India
28	Nagraj	Assistant General Manager	UCO Bank
29	Abhishek Kumar	Chief Manager	Bank of Maharashtra

30	Ram Kumar Das	Manager	Bank of Maharashtra	
31	B Sailaja	Manager	Indian Overseas Bank	
32	Indira Priyanka	Sr. Manager	Bank of India	
33	D Vinod Kumar	Sr. Manager	Union Bank of India	
34	P Prudhvi Raj	Manager	Union Bank of India	
35	M Dilip	Sr. Manager	Bank of Baroda	
	Private Sector Banks			
36	G Shyamala Kumari	Vice President	Kotak Mahindra Bank	
37	G Sriram	AVP	Kotak Mahindra Bank	
38	Shankar Muthyam	Sr.Vice President -II	HDFC Bank	
39	Muthu Mozhian	Vice President – South 1	HDFC Bank	
40	Y Veera Prasad	Asst Vice President	Axis Bank	
41	Deepak K Thakur	Regional Head	HDFC Bank	
42	Vanamali Kandadai	President (Regional head)	Yes Bank	
43	K Uday Kumar	AVP	Bandhan Bank	
44	Sumith Chilkuri	Vice President	RBL Bank	
45	Srinivas Behara	Vice President	CSB Bank	
46	P Ganapathi	Regional Head	IndusInd Bank	
47	D Ramesh Kumar	DVP	IndusInd Bank	
48	Revathi Eshwar	Deputy General Manager	IDBI Bank	
49	S N P R Kumar	Regional Development Manager	City Union Bank	
50	Charly Devasia	Dy. Vice President & Regional Head	Federal Bank Ltd	
51	Irfana Perveen	Regional Branch Control Manager	IDFC First Bank	
52	K Sitarama Sarma	Deputy Regional Head	Karnataka Bank Ltd	
53	Naveen Kumar K	State Head Govt. Banking	ICICI Bank Ltd	
54	V N V Satyanarayana	Chief Manager	ICICI Bank Ltd	
55	Rejitha Kumar P	Chief Manager	South Indian Bank Ltd	
56	Gavini Venkat Yadav	ASM – Agri	Karur Vysya Bank Ltd	
57	Rajesh Gandotra	Nodal officer	Jammu and Kashmir Bank Ltd	
58	M John Ram Kumar	Manager	Tamilnad Mercantile Bank Ltd	
59	Suman Kumar D	RSDO	DBS Bank	
60	P. Vandana	Chief Manager- Credit	K B S L A Bank	
61	Sarada B	Chief Manager	Dhanlaxmi Bank	
		Regional Rural Banks		
62	Vattem Anil	General Manager	Telangana Grameena Bank	
		Cooperative Banks		
63	Yadla Krishna Rao	Managing Director	TGCAB	
	Sr	nall Finance Banks & Payment Banks	1	
64	A Sreenivas	Vice President	Jana SFB	
65	Peer Saleem Mohammed	AVP	Ujjivan Small Finance Bank	
66	Venkat Kiran	AVP	Jana SFB	
67	Mohammed Abdul Quddus	Senior Manager	Fino Payments Bank	
68	Desharapu Nagaraj Goud	Regional Business Manager	Equitas Bank	
69	K Srikanth	Branch Head	Shivalik Small Finance Bank	

45th SLBC Quarterly Review Meeting & Launching of ACP on 22.05.2025 @ 11:00AM			
S No.	Name (Sri/Smt/Ms)	Designation	District Name
1	Shri V Ramireddy	Lead District Manager	BHADRADRI KOTHAGUDEM
2	Shri G Ramkumar	Lead District Manager	JAGTIAL
3	Shri M Sridhar	Lead District Manager	JANGOAN
4	Shri A Thirupathi	Lead District Manager	JAYASHANKAR BHUPALAPALLY
5	J Chandra Shekar	Lead District Manager	KAMAREDDY
6	Shri T V S R Anjaneyulu	Lead District Manager	KARIMNAGAR
7	Shri A Srinivas Reddy	Lead District Manager	КНАММАМ
8	Shri R Satyanarayana Murthy	Lead District Manager	MAHABUBABAD
9	Shri Kalva Bhaskar	Lead District Manager	MAHBUBNAGAR
10	Shri K Thirupathi	Lead District Manager	MANCHERIAL
11	Shri P V L N Murthy	Lead District Manager	MEDAK
12	M Venkateswara Rao	Lead District Manager	MEDCHAL -MALKAJGIRI
13	Shri Jaya Prakash G	Lead District Manager	MULUGU
14	Shri L Sreenivasa Rao	Lead District Manager	NAGARKURNOOL
15	D Chandra Shekar	Lead District Manager	NAGARKURNOOL
16	Shri T Sramik	Lead District Manager	NALGONDA
17	Shri B Ramgopal	Lead District Manager	NIRMAL
18	Shri Ashok Chavan	Lead District Manager	NIZAMABAD
19	Shri T N Mallikharjuna Rao	Lead District Manager	RAJANNA SIRCILLA
20	B Narsinga Rao	Lead District Manager	SANGAREDDY
21	Shri B Yadagiri	Lead District Manager	VIKARABAD
22	D Siva Kumar	Lead District Manager	WANAPARTHY
23	Shri Haveli Raju	Lead District Manager	WARANGAL
24	Shri M Srinivas	Lead District Manager	HANAMKONDA
25	Shri K Siva Ramakrishna	Lead District Manager	YADADRI BHUVANAGIRI