

**Minutes of 47<sup>th</sup> SLBC Quarterly Review Meeting held on 18.11.2025 @10:30AM  
at Hotel Marigold, Begumpet, Hyderabad to review  
the performance of Banks for the quarter ended September 2025**

The 47<sup>th</sup> Quarterly meeting of State Level Bankers' Committee, Telangana was held on 18.11.2025 @ 10:30 AM at Hotel Marigold, Begumpet, Hyderabad, to review the performance of Banks for the quarter ended September 2025.

**Shri. S Radhakrishnan, CGM, SBI Hyderabad Circle** extended a warm 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. Chinmoy Kumar, Regional Director, Reserve Bank of India, Hyderabad, Shri R Ganapathy, GM, NABARD, Hyderabad and Senior Officials of Govt. of India, Govt. of Telangana, Senior Executives of Public/ Private Sector Banks/RRBs/TGCAB/ FIs and representatives from industry bodies.

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

**Shri. S Radhakrishnan, CGM, SBI Hyderabad Circle** appreciated all the members for the dedication in ensuring financial growth and economic stability of the State.

In his keynote address, he presented the performance of banks in Telangana during first half year of Financial Year 2025-26 as under:

- Total Deposits of the banks grew by Rs.28,956 crores during the FY 2025-26 upto Q2 and the total deposits were at Rs.8,69,386 crores.
- Total Advances with Banks grew by Rs.50,440 crores during the FY 2025-26 upto Q2 and the advances of all banks were at Rs.11,31,801 Crores
- Despite global and domestic challenges, our CD ratio continues to be above 100 percent, and it has increased from 126.50% to 130.18 % during the quarter.
- Our performance in priority sector lending, particularly in agriculture, MSMEs and weaker sections has been commendable, but there is still much scope for improvement.
- During the first half year of the financial year, Banks have disbursed Short Term Production Loans amounting to Rs. 39,940.34 crores achieving 74.38% of the Kharif targets.
- At the end of September 2025, Banks have disbursed Rs. 44,147.66 crores as Investment Credit to Agri. Allied, Agri. Infra and Agri. Ancillary activities achieving 58.24% of the annual targets.
- Banks have disbursed educational loans amounting to Rs.285.74Crores and Housing loans amounting to Rs. 3,063.12 Crores under Priority Sector during the current financial year.

- Banks have disbursed Rs.1,02,257.31crores to Micro, Small & Medium enterprises (MSME) segment achieving 50.23% of the targets.
- Under Pradhan Manthri Mudra Yojana Scheme, Banks have sanctioned Rs. 5915.71 crores achieving 41.70% of the annual targets.
- Banks together have disbursed an amount of Rs. 1,91,949.98crores to various sections of borrowers under Priority Sector, recording an achievement of 49.45% 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.
- He was happy to share that all the three Aspirational districts in the State, i.e., Bhadradi Kothagudem, Kumram Bheem Asifabad and Jayashankar Bhupalapally have surpassed the stipulated benchmark Key Performance Indicators as on Sept 2025.
- As per the information provided by Department of Financial Services, Govt of India there is one Unbanked Rural Center 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 frauds and cyber threats by creating more awareness among the public.
- Banks in the State have 130.59 lakh PMJDY accounts in their books and 108.69 lacs i.e., 83.22% of the PMJDY accounts are seeded with Aadhar. RuPay cards were issued to 89.95 lacs i.e 68.87% of the PMJDY accounts.
- As far as the social security schemes are concerned, Banks have covered 204.54 lakh customers under PMSBY and 100.20 lakh customers under PMJJBY. 25.92 lakh customers have subscribed for Atal pension Yojana scheme.
- Under PM SVANidhi Tranche 1, Banks have sanctioned 4,27,119 applications and disbursed loans to 4,26,250 Street Vendors. Under Tranche 2, Banks have sanctioned 2,22,770 applications and disbursed loans to 2,20,679 Street Vendors. Under Tranche 3, Banks have sanctioned 74,753 applications and disbursed 73413.
- Under Agriculture Infrastructure Fund, banks have sanctioned Rs.3,952 crores against a cumulative target of Rs.5000 crores so far.

**Shri. S Radhakrishnan, CGM, SBI Hyderabad circle** emphasized 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.

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

- Telangana's vision is to become a 3 trillion economy by 2047, aligning with the national target.
- The GDP of the state has grown four times in the last 12 years, from 4.5 lakh crores to 17.5 lakh crores.
- By 2037, Telangana's economy is expected to reach 940 billion US dollars, and by 2047, it could reach 3.16 trillion US dollars.
- He urged bankers to invest more to achieve this vision, emphasizing the role of private and public sector investments.
- He announced that the state government is planning the Telangana Rising Summit on December 8<sup>th</sup> -9<sup>th</sup> to unveil the vision for 2047.

**Shri Bhatti Vikramarka Mallu, Hon'ble Deputy Chief Minister**, while applauding the positive performance of Banks during the first half year of financial year 2025-26 in various segments of priority sector advances, expressed his views and priorities as under:

- It is appreciable that Banks have so far achieved 49.45% of ACP lending targets under Priority Sector in the first half year of the financial year.
- Another interesting aspect to observe is that the Banks in the State are consistently maintaining high CD ratio and is 130.18% as at the end of the quarter September 2025.
- Highlighted the importance of banks in driving economic growth and financial growth.
- The agriculture sector needs more investment in infrastructure and irrigation to modernize and diversify.
- Banks to address the gap in agricultural lending, support to self-help groups and MSMEs.
- Emphasized the need for digital empowerment and financial inclusion, particularly in unbanked areas. Banks are urged to accelerate onboarding onto the digital banking system and strengthen last-mile connectivity.

- MSMEs remains backbone of jobs and innovation in Telangana. Banks have achieved 50.23% of ACP target for MSMEs as on September 2025.
- Banks are urged to make a great use of CGTMSE scheme, digital credit assessment tools and the cluster-based learning strategies to support young entrepreneurs.
- He appealed banks to spend their Corporate Social Responsibility (CSR) funds in education and health sectors.
- The vision for Telangana Rising includes rural transformation, strong MSME clusters, high-value manufacturing, and green growth. There needs transition for banks from transactional engagement to transformational partnership to achieve the state's vision

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

**Thereafter, AGM, SLBC** made a detailed presentation on performance of Banks as per the agenda items for the quarter ended September 2025.

**Shri R Ganapathy, GM, NABARD**, speaking on the occasion expressed as under:

- PLP of Telangana State was increased by 38% over previous year, indicating robust financing opportunities in agriculture, MSME, export credit, education, housing, and renewable energy.
- He appealed banks to focus more on export credit, education loans, housing, and renewable energy, as these sectors are underperforming but show excellent potential and low NPA levels.
- He emphasized increasing agriculture term loans to diversify into high-value crops, dairy, meat, and agro-processing. Such diversification would help reduce import dependency and enhance farmer incomes.
- Banks should also prioritize loan support for SHGs (Self-Help Groups), FPOs (Farmer Producer Organizations), and solar interventions, with the help of district development managers of NABARD for coordination.
- He said inclusiveness in credit distribution is critical, considering over 90% of Telangana farmers are small and marginal, alongside a strong MSME network.
- Supporting these groups, as well as underperforming sectors, is vital for achieving Telangana's economic targets.
- He acknowledged the ongoing support and guidance from SLBC and partner banks, crediting their collaborative efforts for continuous performance improvements.

**Shri Chinmoy Kumar, Regional Director, RBI, Hyderabad**, speaking on the occasion expressed as under:

- He stressed the need for close coordination via SLBC forum to plan, execute, and monitor credit targets and financial inclusion objectives.

- He emphasized that many branch managers are unaware of their specific Annual Credit Plan (ACP) targets, hindering progress. He urged banks to communicate targets to branches and monitor achievements.
- He pointed out that there is noted delays in regularly scheduled District Credit Committee (DCC) meetings across districts. He appealed lead banks to ensure meetings are timely, meaningful, and effective in decision-making.
- He urged undue delays in processing government-sponsored loan applications and those individual small cases, to be addressed effectively.
- He observed ongoing gaps in Re-KYC compliance despite campaign completion and urged banks to continue and deeper follow-up, especially in underperforming branches.
- He highlighted the campaign for Settlement of Unclaimed Financial Assets and revealed that there are over 80 lakh accounts and ₹2,000 crore in DEAF, including significant government funds.
- He requested banks and government departments to actively coordinate to refund and reclaim these amounts.
- He mentioned that there is an incentive scheme by RBI to encourage banks for faster refunds.
- He concluded saying that more focus should be given to the digital frauds awareness programmes and requested to conduct more such programmes to protect the public from digital frauds.

**Sri Satish Kumar, GM, SBI & Convenor, SLBC, Telangana**, speaking on the occasion, summarized the deliberations of the meeting and expressed as under:

- Banks have achieved 49.45% of ACP targets under Priority Sector and the overall 58.99% of ACP targets, which are in line with the yearly targets, proportionately, at the end of first half year.
- He urged upon the Controllers of Banks to emphasise the importance of better credit delivery in sub-segments like Crop loans, Education loans, advances to women and all other marginalized sectors of the society. Inclusion of these sections will result in the overall further development of the State.
- As on 30.09.2025, there are 32,081 BC/CSPs inactive in the State. He appealed to concerned Bankers to activate them as timely action will prevent these centers falling into Unbanked Centres category, more so in rural areas.
- Under APY scheme, till Q2 of the current FY 2025-26, as the achievement is only 38%, he requested Banks to strategise suitably to secure the old age of the needy with assured pension and surpass the yearly targets.
- There are 50289 MSMEs in the identified clusters across the State. Till 30.09.2025, only 53.41% of these MSMEs are credit linked. Bankers are requested to embrace the cluster approach in MSME credit delivery for overall development.

- Department of Financial Services, Govt. of India, has launched a Campaign for Settlement of Unclaimed Financial Assets from 01.10.2025 to 31.12.2025. The tag line of the campaign is “Your Money Your Right - Aapki Poonji Aapka Adhikar”.
- As part of campaign all stakeholders like MCA, RBI, SEBI, IRDAI, PFRDA and Banks are holding joint camps in identified districts across India in a phased manner starting from 15.10.2025. Till now 4 camps have been conducted in the State at Karimnagar, Rangareddy, Medchal Malkajigiri & Mega Camp at Hyderabad.
- The progress is being reviewed at every level. He thanked Govt. of Telangana for the support being extended in running the campaign successfully and wished the same would continue. He added that RBI Hyderabad, under the leadership of Regional Director, is being in the forefront of the campaign and guiding the Banks & LDMs in holding the camps effectively.

He concluded saying that with the collaborative efforts of all member Banks, line departments, Banking services will continue to be rendered to the needy to achieve any set targets, for overall development of the State and the Country.

**Representatives from Bharatiya Kisan Sangh, ALEAP, SWICCI also spoke on the occasion. The meeting concluded with vote of thanks by Shri Priyabrata Mishra, DGM (ABU&GSS), SBI Telangana.**

Sd/-xxx

**General Manager & Convenor  
SLBC, Telangana**

### **Action points emerged in 47<sup>th</sup> SLBC Quarterly meeting**

1. All the inactive BCs for more than 90days 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.41.91 crores due to the sponsor Banks to be expedited.

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

| 47th SLBC Quarterly Review Meeting on 18.11.2025 @ 10:30AM |                             |   |                                     |
|--|-----------------------------|---|-------------------------------------|
|  | Name (Sri/Smt/Ms)           | Designation                                       | Organisation                        |
| <b>Officials - Government of Telangana</b>                 |                             |   |                                     |
| 1  | Batti Vikramarka Mallu garu | Hon'ble Dy. Chief Minister                        | Telangana State                     |
| 2  | Sandeep Kumar Sultania, IAS | Prl. Secretary, Finance                           | Govt of Telangana                   |
| 3  | E V V Nageswar Rao          | Jt.Secretary, Finance Dept.                       | Govt of Telangana                   |
| 4  | B Narasimha Rao             | Addl Director, Agriculture Dept.                  | Govt of Telangana                   |
| 5  | N Hanumanth Rao             | Dy. Director, Fisheries Dept.                     | Govt of Telangana                   |
| 6  | Y Narsimha Reddy            | Director, SERP                                    | Govt of Telangana                   |
| 7  | Dr. V Srinivasa Rao         | Asst. Director, V & AHD                           | Govt. of Telangana                  |
| 8  | D Hanumanthu Naik           | GM, TG SC Development Corp. Ltd.                  | Govt. of Telangana                  |
| 9  | U V V L Prasad              | Chief Operating Officer, TIHCL                    | Govt. of Telangana                  |
| 10   | Md. Ghouse                  | Superintendent, CCLA                              | Govt of Telangana                   |
| 11   | K Sai Harish                | Senior Assistant, CCLA                            |                                     |
| 12   | G Padma                     | SMC, MEPMA, MA & UD                               | Govt of Telangana                   |
| 13   | Madhusudan Rao              | GM (P&I), TGDDCF                                  | Govt. of Telangana                  |
| 14   | K Kiran Kumar               | PE, SERP  | Govt. of Telangana                  |
| <b>Officials - Government of India</b>                     |                             |   |                                     |
| 15   | K M Bharathi                | Director, UIDAI                                   | Govt. of India                      |
| 16   | D.Vara Prasad               | Research Officer, NCSC                            | Govt. of India                      |
| 17   | Dr. Mohit Kaul              | Deputy General Manager, NHB                       | Govt. of India                      |
| 18   | K Lakshmana Kumar           | Assistant Director, DoT                           | Govt. of India                      |
| 19   | K Guruswamy                 | Assistant Director, MSME-DFO                      | Govt. of India                      |
| 20   | K Bhojya                    | Monitoring Assistant, NFDB                        | Govt. of India                      |
| 21   | K Anil Kumar                | Infra, NFDB                                       | Govt. of India                      |
| 22   | Sunny Singh                 | Assistant Manager, UIDAI                          | Govt. of India                      |
| <b>SIDBI</b>   |                             |   |                                     |
| 23   | K. Janaiah                  | Assistant General Manager                         | SIDBI                               |
| 24   | E. Dakshinamurthy           | Manager, RoHY                                     | SIDBI                               |
| <b>OTHERS</b>  |                             |   |                                     |
| 25   | Rajesh Nooka                | Officer, SPMU, PMFME                              | TGFPS                               |
| 26   | Bhujanga Rao.M              | Project Monitoring Incharge                       | AIF                                 |
| 27   | G Mallikharjuna Sarma       | Member-Advisor                                    | FSME                                |
| 28   | Manthan Sawant              | Consultant (AC&ABC)                               | MANAGE                              |
| 29   | N Swaroopa                  | Vice Chairperson, ALEAP                           | ALEAP                               |
| 30   | Dr. P V Subba Reddy         | Convenor, Bharatiya Agro Economic Research centre | Bharatiya Agro Eco. Research Centre |
| 31   | Dr. Sarath Kumar            | Secretary   | Bharatiya Kisan Sangh               |
| 32   | U R S Reddy                 | E.E   | Education                           |
| 33   | Venkatesh                   | Technical Consultant                              | Education                           |
| 34   | Dr. Suhar Latha Pynam       | Chairperson                                       | SWICCI                              |



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|---|--------------------------|----------------------------------|-----------------------|
| <b>No.</b>  | <b>Name (Sri/Smt/Ms)</b> | <b>Designation</b>               | <b>Organisation</b>   |
| <b>RBI</b>  |                          |                                  |                       |
| 1   | Chinmoy Kumar            | Regional Director                | Reserve Bank of India |
| 2   | Mutyala Gnana Subrabhat  | General Manager                  | Reserve Bank of India |
| 3   | S Gomathi                | Assistant General Manager        | Reserve Bank of India |
| 4   | Ramulu Sabavat           | Assistant General Manager        | Reserve Bank of India |
| 5   | Ch Lakshmi Sravya        | Assistant General Manager        | Reserve Bank of India |
| <b>NABARD</b>   |                          |                                  |                       |
| 6   | R Ganapathy              | General Manager                  | NABARD                |
| 7   | Afad Akbar               | Assistant Manager                | NABARD                |
| 8   | M Bhujanga Rao           | Team Lead, AIF-PMU, NABCONS      | NABARD                |
| <b>SLBC Telangana</b>   |                          |                                  |                       |
| 9   | S Radhakrishnan          | Chief General Manager            | State Bank of India   |
| 10  | Satish Kumar             | General Manager & Convenor, SLBC | State Bank of India   |
| 11  | Priyabrata Mishra        | DGM (ABU & GSS)                  | State Bank of India   |
| 12  | G R Sreehari             | Asst. General Manager            | SLBC Telangana, SBI   |
| 13  | Chinnaya Chary D         | Chief Manager                    | SLBC Telangana, SBI   |
| 14  | P Kali Prakash           | Manager                          | SLBC Telangana, SBI   |
| 15  | C Padmalata              | Deputy Manager                   | SLBC Telangana, SBI   |
| <b>Public Sector Banks</b>  |                          |                                  |                       |
| 16  | S Gopal                  | Chief General Manger             | Indian Overseas Bank  |
| 17  | T Kameswara Rao          | General Manager                  | Union Bank of India   |
| 18  | Kalyan Mukherjee         | General Manager                  | Canara Bank           |
| 19  | Dharasing Naik K         | General Manager                  | Central Bank of India |
| 20  | Madhan S                 | DGM (SMEBU)                      | State Bank of India   |
| 21  | R Murali Krishna         | DGM                              | Bank of Baroda        |
| 22  | Kondaveeti Srinivas      | DGM                              | Indian Bank           |
| 23  | N Srikanth               | DGM & Zonal Head                 | UCO Bank              |
| 24  | Arvind Kalra             | Deputy General Manager           | Punjab National Bank  |
| 25  | C V Vasudeva Roy         | Assistant General Manager        | Punjab National Bank  |
| 26  | K E Hari Krishna         | DZM                              | Bank of Maharashtra   |
| 27  | Y Satyanarayana          | Chief Manager                    | Central Bank of India |
| 28  | Rajeev Kumar             | Chief Manager                    | Punjab & Sind Bank    |
| 29  | M Sambasiva rao          | Chief Manager                    | Bank of India         |
| 30  | P Prudhvi Raj            | Manager                          | Union Bank of India   |
| 31  | M Dilip                  | Sr Manager                       | Bank of Baroda        |
| 32  | Mukesh Kumar             | Sr Manager                       | UCO Bank              |
| 33  | Vikram Singh B           | DM                               | Canara Bank           |
| 34  | Ram Kumar Das            | Manager                          | Bank of Maharashtra   |
| 35  | B Sailaja                | Manager                          | Indian Overseas Bank  |
| <b>Private Sector Banks</b>                                       |                          |                                  |                       |
| 36  | Shankar Muthyam          | SLBC State Controller- Sr. V P   | HDFC Bank             |
| 37  | Sandeep Pattnaik         | GM                               | IDBI Bank             |

|  |                      |                                 |                          |
|--|----------------------|---------------------------------|--------------------------|
| 38   | Deepak Kumar Thakur  | Dy. Vice President              | HDFC BANK                |
| 39   | Vanamali Kandadai    | State Head                      | Yes Bank Ltd             |
| 40   | V.N.V.Satyanarayana  | CM & SLBC Coordinator           | ICICI Bank               |
| 41   | Naveen Kumar K       | Chief Manager                   | ICICI Bank               |
| 42   | Irfana Perveen       | Regional Branch Control Manager | IDFC First Bank          |
| 43   | Sridhar Pusarla      | Cluster Head                    | Bandhan Bank             |
| 44   | G Venkat Yadav       | Area Sales head - Agri          | Karur Vysya Bank         |
| 45   | Ashwani Vats         | SVP                             | IndusInd Bank Ltd        |
| 46   | T Saidanna           | AVP                             | Axis Bank                |
| 47   | Y Veera Prasad       | AVP                             | Axis Bank                |
| 48   | Rejith Kumar         | Regional Operations Manager     | South Indian Bank        |
| 49   | Archana karanam      | AVP                             | Kotak mahindra bank      |
| 50   | K Sitarama sarma     | Deputy Regional Head            | Karnataka bank           |
| 51   | Charly Devasia       | DVP & Regional Head             | Federal Bank             |
| 52   | Anand Kumar Solanki  | Assistant General Manager       | KBSLAB                   |
| 53   | Bhaskarachary G      | Regional Sales Manager          | Dhanlaxmi Bank           |
| 54   | Naresh S             | Regional Development Manager    | City Union Bank          |
| 55   | Seelam Lakshma Reddy | Senior Manager                  | Tamilnad Mercantile Bank |
| 56   | C Raghunath          | Associate Manager               | DBS Bank India           |
| 57   | Rajesh gandotra      | Nodal officer                   | The J & K Bank           |
| <b>Regional Rural Banks</b>                    |                      |                                 |                          |
| 58   | T Sudhakar           | General Manager                 | Telangana Grameena Bank  |
| <b>Cooperative Banks</b>                       |                      |                                 |                          |
| 59   | T Jyothi             | Chief General Manager           | TGCAB                    |
| <b>Small Finance Banks &amp; Payment Banks</b> |                      |                                 |                          |
| 60   | E Jayaram Reddy      | DVP                             | AU SFB                   |
| 61   | K Guruswamy          | Manager                         | Fino Payments Bank       |
| 62   | Umesh Poojary        | Cluster Head                    | Utkarsh SFB              |
| 63   | B V R N Sai Kumar    | Senior Manager                  | Airtel PB                |
| 64   | Dasari Anil Kumar    | ASM                             | ESAF SFB                 |
| 65   | S Krishnamurthy      | Area credit Manager             | Equitas SF bank          |
| 66   | N Satyender Nag      | Regional Head                   | UJJIVAN SFB              |