

**Minutes of 46th SLBC Quarterly Review Meeting held @ 10.30AM on 08.09.2025
at Mahatma Jyothirao Phule Praja Bhavan, Begumpet, Hyderabad to review
the performance of Banks for the quarter ended June 2025**

The 46th Quarterly meeting of State Level Bankers' Committee, Telangana was held on 08.09.2025 @ 10:30 AM at Mahatma Jyothirao Phule Praja Bhavan, Begumpet, Hyderabad, to review the performance of Banks for the quarter ended June 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 M Raghunandan Rao, IAS, Secretary (Agriculture), Govt. of Telangana, Smt. Ruchi Asthana Srinivas Hanumankar, Chief General Manager, Reserve Bank of India, Hyderabad, Shri Shri B Uday Bhaskar, CGM, NABARD, Hyderabad, Smt. D Divya, IAS, CEO SERP, Govt. of Telangana, Smt. Shaik Yasmeen Basha, IAS, Director of Horticulture & Sericulture, Govt. of Telangana and 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. 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, CGM SBI presented the performance of banks in Telangana during first quarter of Financial Year 2025-26 as under:

- Total Deposits of the banks grew by Rs.23,883 crores during the quarter June- 2025 FY 2025-26 and the total deposits were at Rs.8,64,312 crores.
- Total Advances with Banks grew by Rs.12,021 crores during the quarter June-2025 FY 2025-26 and the advances of all banks were at Rs.10,93,382 Crores.
- Despite global and domestic challenges, our CD ratio continues to be above 100 percent and maintained at 126.50 % 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 quarter, Banks have disbursed Short Term Production Loans amounting to Rs. 17,577 crores achieving 32.73% of the Kharif targets.
- Banks have disbursed Rs. 23,473 crores as Investment Credit to Agri. Allied, Agri. Infra and Agri. Ancillary activities achieving 30.96% of the targets.
- Banks have disbursed educational loans amounting to Rs.110.25 Crores and Housing loans amounting to Rs.1407.27 Crores under Priority Sector during the current financial year so far.
- Banks have disbursed Rs.68,033crores to Micro, Small & Medium enterprises (MSME) segment achieving 33.42% of the targets.



- Under Pradhan Manthri Mudra Yojana Scheme, Banks have sanctioned Rs.3,303 crores achieving 23.66% of the annual targets.
- Banks together have disbursed an amount of Rs. 1,11,768 crores to various sections of borrowers under Priority Sector, recording an achievement of 28.79% of targets.

On the Financial Inclusion front:

- I appreciate the collective efforts of all Banks, Government Departments and Reserve Bank of India in driving financial inclusion and economic growth in Telangana.
- I am 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 June 2025.
- As per the information provided by Department of Financial Services, Govt of India there are three Unbanked Rural Centres in the State. An agenda on this with the current status will be presented during the course of meeting.
- 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 128.07 lakh PMJDY accounts in their books and 106.53 lacs i.e., 83.18% of the PMJDY accounts are seeded with Aadhar. RuPay cards were issued to 88.29 lacs i.e 68.94% of the PMJDY accounts.
- As far as the social security schemes are concerned, Banks have covered 197.67 lakh customers under PMSBY and 95.48 lakh customers under PMJJBY. 24.21 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.
- Under Agriculture Infrastructure Fund, banks have sanctioned Rs.3,645 crores against a cumulative target of Rs.5000 crores so far. (SBI share Rs. 911.19 crs- 25%)

Shri. S Radhakrishnan, CGM, SBI Hyderabad circle emphasised 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 Bhatti Vikramarka Mallu, Hon'ble Deputy Chief Minister, while applauding the positive performance of Banks during the first quarter 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 33.64% of ACP lending targets under Priority Sector, in the first quarter itself.
- Banks have to continue achieving the targets set for current Financial Year as well.
- Banking is the backbone of economy and banks are advised to achieve commercial goals along with Social goals with human touch.
- Another interesting aspect to observe is that the Banks in the State are consistently maintaining high CD ratio and is 126.50% as at the end of the quarter June 2025.
- While the progress of Bank finance to Agriculture Infrastructure Fund is appreciable, there are abundant opportunities in taking up more number of Infrastructure projects in rural / semi-urban centers, which is the need of the hour, for bringing development, more particularly in rural areas.
- The State of Telangana continues to be one of the fastest growing states in India, with robust Industrial, agricultural and service sector growth and various developmental initiatives are being taken up by the govt. to be ahead of other States.
- State Government is very particular about overall development of Agriculture sector as it is backbone of the Economy and brought out various initiatives such as Crop Loan Waiver for eligible farmers up to Rs. 2 lakhs, Rythu Bharosa scheme (investment support), Bonus to farmers for certain eligible crops, implementation of major and medium irrigation projects, 24x7 free power to Agriculture etc., and these initiatives are resulting in increase in the share of Agriculture and Allied sectors.
- Banks need to focus on Horticulture, Palm Oil activities, Agriculture Infrastructure Fund credit. Banks are urged to participate actively in ambitious HAM project of the State Government, for development of roads in the State, to an extent of around 13,000 Km.
- Further, more micro enterprises are to be credit linked, which will generate large scale entrepreneurial and employment generation.
- State Government has come out with a major housing scheme for constructing 4.50 lacs INDIRAMMA HOUSES to the weaker sections falling below poverty line, with a project cost of Rs.5.00 Lakh per house. He appealed to all the Banks for actively participating in Indiramma houses scheme and extend housing finance to beneficiaries under the priority sector lending.
- He further stressed upon extending credit to agriculture, vulnerable sections of the society, more particularly the weaker sections and SHGs which is essential for overall development of the society and sought support from Banks in timely delivery of credit.
- While appreciating the role of Banking fraternity in financial empowerment and economic development, he asked Banks to continue their efforts in FI initiatives and to ensure saturation in opening of PMJDY accounts and coverage of beneficiaries under social security as well as the insurance schemes.

He concluded saying that together all Stakeholders to 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 June 2025.

Shri. M Raghunandan Rao, IAS, Secretary (Agriculture), Govt. of Telangana, speaking on the occasion emphasised on the role of Bankers in Agriculture segment.

- He advised Bankers to focus further on loans to farm mechanisation and other activities pertaining to investment credit.
- He appealed to the Bankers for extending end to end loans throughout the life cycle of oil palm cultivation, i.e., from sowing to production of final product.
- Keeping in view, the mega initiative of State Government in making investment in Rural Housing, Bankers are appealed to work in synergy with the Government and capture the target for rural housing by lending under the project.

Shri B Uday Bhaskar, CGM, NABARD, congratulated banks on achieving 28.79% of the Annual Credit Plan target for FY 2025–26 till the June quarter, disbursing ₹1.11 lakh crore out of the total target of ₹3.88 lakh crore. He further expressed his views as under:

- Under Agriculture Sector, out of a target of ₹1.65 lakh crore, disbursement so far is ₹41,051 crore, i.e., 25% achievement.
- Under MSME Sector, against a target of ₹2.04 lakh crore, disbursement is ₹68,032 crore achieving 33%, the highest among major sectors.
- NABARD continues to promote affordable credit to agriculture and allied sectors through refinance schemes, with a focus on investment credit for capital formation. With the enhanced KCC loan limit of ₹5 lakh and schemes like AIF, AMI, and PMFME, banks have a timely opportunity to strengthen agriculture, allied activities, and rural entrepreneurship in Telangana.
- The Union Budget 2025–26 has positioned MSMEs as the growth engine of Viksit Bharat with various initiatives for micro enterprises, startups and first-time entrepreneurs. Complementing this, Telangana's first MSME Policy and schemes like T-IDEA, T-PRIDE and Indiramma Mahila Shakthi will boost grassroots entrepreneurship. NABARD is supporting through skill development, enterprise promotion and signed MoU with ALEAP for the RAMP programme. He requested Banks to enhance credit flow to this vital sector.
- 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.
- NABARD continues to support infrastructure development through RIDF and other funds. The annual corpus of RIDF during FY 2025-26 (RIDF Tranche XXXI) is ₹35,000 crore. Banks are requested to extend support to allied sectors, especially fisheries, by leveraging FIDF and other Govt. of India schemes for infrastructure like processing units, and cold chains.
- NABARD has supported 389 FPOs in Telangana, of which 195 are credit-linked, with ₹48.88 crore sanctioned and ₹9.1 crore extended as Business Development Assistance. He urged Banks to actively support FPOs through term lending under AIF and PMFME to strengthen farmer-centric growth and sustainability.



- The credit potential for FY 2025–26 is estimated at ₹3.86 lakh crore, a 37.8% rise over last year, reflecting Telangana's strong ecosystem.
- NABARD Telangana Regional Office is also undertaking quick studies on four key sectors, namely Horticulture (including Sericulture), Animal Husbandry, Fisheries, and Rural MSMEs. He requested all the stakeholders to extend your wholehearted cooperation and support the proposed study.
- He concluded by adding that the goal is to ensure inclusive, need-based, and impactful credit delivery.

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 especially to MSME, Education and Housing segments.
- There is a threefold increase in target for MSME with a purpose, as MSME generates more employment than any other sector.
- He appealed to the Banks for surpassing the benchmark Priority Sector Lending targets and lend the needy across all sections of the society.

Smt Ruchi Asthana Srinivas Hanumankar, Chief General Manager, RBI, Hyderabad,

- DFS launched a country wide campaign for saturation of Financial Inclusion (FI) schemes at Gram Panchayat (GP) level, from July 1st 2025 to September 30th 2025. The scope of the campaign is to ensure (i) enrolments under Pradhan Mantri Suraksha Bhima Yojana (PMSBY), Pradhan Mantri Jeevan Jyoti Bima Yojana (PMSBY) and Atal Pension Yojana (APY) and (ii) re-verification of KYC of all account holders along with to create awareness of unclaimed deposits, cyber frauds and grievance redressal.
- The Business Correspondent model continues to play a pivotal role in last-mile financial service delivery. However, inactivity of BCs is a major cause of concern. As on June 30, 2025, there are 27,789 BCs of Banks (excluding SFBs and Payment Banks) in Telangana, of which 3,481 are inactive, though marginally reduced from 3,826 inactive BCs as of March 2025.
- The Banks must review BC activity on a quarterly basis, take corrective steps to ensure uninterrupted delivery of financial services in rural and underbanked areas. She added that Banks may also leverage the BC network for carrying out re-KYC of account holders during this saturation campaign period.
- She said that financial literacy remains a cornerstone of empowering individuals with the knowledge and skills to make informed financial decisions. These initiatives focus on educating communities, particularly in rural and underserved areas, about core financial concepts such as saving, budgeting, banking, credit management, insurance, investments, and digital payment systems. By fostering responsible financial behaviour and inclusion, such programs aim to help individuals avoid debt traps, enhance financial security, and access formal banking services.
- She advised Banks to ensure 100% conduct of targeted camps, focus on creating awareness on UPI/USSD, credit discipline among SHGs, SMEs, school children and senior citizens.



Smt Divya, IAS, CEO SERP, Govt. of Telangana, while emphasising the need for financial literacy said that:

- Aim should be to achieve 100% digital financial literacy of SHG women.
- Regarding NPAs in SHGs, which is around 1.6%, can be further reduced to zero%. We need to work minutely to address the reasons for SHG groups becoming NPA.
- Banks are requested to consider waiver of hidden charges.
- Banks are further requested to help in PMJJBY and PMSBY claim settlement.
- The Pramada Bima scheme of Government provides a Rs. 10 lakh accident insurance coverage to every SHG member in Telangana and repayment of loan to an extent of Rs. 2 lakhs in case of death of SHG women member.
- Individual SHG members having proficiency can be identified and given specific individual loan.

Smt. Yasmeen Basha, IAS, Director (Horticulture & Sericulture), Govt. of Telangana, spoke on the occasion and explained the importance of Horticulture. She said that horticulture constitutes 6% of the total cultivated area but gives 25% of gross value output. She further expressed as under:

- Telangana is the largest producer of Chilli, Turmeric and Mango.
- Oil palm, one of the important schemes taken up by the Govt. and Telangana has contributed highest area for cultivation spread over 2.67 lakh acres. Subsidy Rs.50,918 per acre is given and Banker's support is needed for Oil Palm cultivation, to Small and Marginal farmers.
- For Post harvest technology support, MIDH (Mission for Integrated Development of Horticulture) is extending support of around 35%-50% under the scheme and requested for the balance support to be provided by Bankers. Support is needed for post-harvest management like setting up of Cold Rooms, Integrated Pack Houses, Lightning Chambers, Cold Storage Units.
- Regarding Sericulture, there are places like Ikkat, Pochampalli, Narayanpet, Gadwal, Kothakota but maximum silk comes from Karnataka. Farm sector needs support for establishment of Mulberry plantations, the primary food source for silkworms. We have 17,000 acres under Mulberry cultivation. For construction of sheds for Cocoon Production and other activities, support is needed for Working Capital.
- For Vegetable cultivation, Horticulture and Sericulture activities, support from Bankers is essential.

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

- Banks have achieved 28.79% of ACP targets under Priority Sector and the overall 33.64% of ACP targets, which are in line with the yearly targets, proportionately, at the end of first quarter.
- 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 30.06.2025, there are 29,940 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 Q1 of the current FY 2025-26, as the achievement is only 17%, 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 30.06.2025, only 45.61% 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 3-Month campaign for saturation of Financial Inclusion schemes from 01.07.2025 to 30.09.2025. Under this campaign Bank Branches will conduct at least one camp in each and every 12708 GPs in our State to provide various services at the camp site itself. Till 07.09.2025, Banks in Telangana have conducted camps in 10,243 GPs.
- 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 to achieve the set goals, more particularly under Re-KYC aspects.

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.

Dr. P V Subba Reddy, Official, Bharatiya Agro Economic Research centre and Bharatiya Kisan Sangh also spoke on the occasion:

- He thanked Banks for carrying out Kisan Credit Card Saturation drive and said that on behalf of Bharatiya Kisan Sangh they have conducted an outreach programme in the State of Telangana.
- As more than 30% of cultivation is done by tenant farmers, stakeholders are requested to support these tenant farmers.
- He requested State Govt. to take a decision on Fasal Bima (Crop Insurance) to be implemented in the state.

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 46th 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.35.38 crores due to the sponsor Banks to be expedited.

(Action: SERP, GoT & MoRD Gol)



46th SLBC Quarterly Review Meeting on 08.09.2025 @ 10:30AM			
	Name (Sri/Smt/Ms)	Designation	Organisation
Officials - Government of Telangana			
1	Batti Vikramarka Mallu garu	Hon'ble Dy. Chief Minister	Telangana State
2	Sandeep Kumar Sultania, IAS	PrI. Secretary (FAC), Finance	Govt of Telangana
3	M Raghunandan Rao, IAS	Secretary (Agriculture)	Govt of Telangana
4	D Divya, IAS	CEO, SERP	Govt of Telangana
5	Shaik Yasmeen Basha, IAS	Director of Horticulture & Sericulture	Govt of Telangana
6	E V V Nageswar Rao	Jt. Secretary, Finance Department	Govt of Telangana
7	Dr. Mallaiah Battu	VC & MD, BC Corporation	Govt of Telangana
8	B Narasimha Rao	Additional Director, Agriculture Deptt.	Govt. of Telangana
9	Y Narsimha Reddy	Director, SERP	Govt of Telangana
10	K Naveen Reddy	Asst Director, Col	Govt. of Telangana
11	Ravi Kumar	DGM, TRICOR	Govt. of Telangana
12	T Sujatha	JDA, Directorate of Agriculture	Govt. of Telangana
13	V Vinod Kumar	ADA, Directorate of Agriculture	Govt. of Telangana
14	P Sunitha	Joint Director of Horticulture	Govt of Telangana
15	S.Srinivasulu	Asst. Director of Sericulture	Govt of Telangana
16	Dr. V Srinivasa Rao	Asst. Director, V & AHD	Govt. of Telangana
17	Khadeer Ahamed	Deputy Director of Fisheries	Govt. of Telangana
18	D Hanumanthu Naik	GM, TG SC Development Corp. Ltd.	Govt. of Telangana
19	S. Sampath Kumar	DGM, TGSFC	Govt. of Telangana
20	M Laxmi prasad	State Mission Manager, TRICOR	Govt. of Telangana
21	U V V L Prasad	Chief Operating Officer, TIHCL	Govt. of Telangana
22	M Bharath Ram	Vice President, TIHCL	Govt. of Telangana
23	K Persis	AGM, TGMFC	Govt. of Telangana
24	M Sai Krishna	Superintendent, CCLA	Govt of Telangana
25	Dr. M.K. Chaitanya	SMC, MEPMA, MA & UD	Govt of Telangana
26	Madhusudan Rao	GM (P&I), TGDDCF	Govt. of Telangana
27	K Kiran Kumar	PE, SERP	Govt. of Telangana
28	Naresh C	A S O, Finance Dept	Govt. of Telangana
Officials - Government of India			
29	G Narayana Rao	AD, KVIC	Govt. of India
30	D.Vara Prasad	Research Officer, NCSC	Govt. of India
31	G Ganesh Kumar	ITS, ADG (Rural), DoT	Govt. of India
32	Srinivas Pingali	LEAD, NPCI	Govt. of India
33	Dr. Mohit Kaul	Deputy General Manager, NHB	Govt. of India
34	C.S.S.Rao	Joint Director & HoO, MSME-DFO	Govt. of India
35	N.Sumathi	Assistant Director, MSME-DFO	Govt. of India
36	V Gopal	Dy ESE, I & P.R Dept.	
37	Naresh	UIDAI	Govt. of India
SIDBI			
38	K. Janaiah	Assistant General Manager	SIDBI
39	E. Dakshinamurthy	Manager, RoHY	SIDBI
OTHERS			
40	Sriram Marella	SPMU, Team, Lead, PMFME	TGFPS
41	Bhujanga Rao.M	Project Monitoring Incharge	AIF



42	A.P.K. Reddy	National President	FSME
43	G Uday Kumar	Consultant (AC&ABC)	MANAGE
44	Padmaja Prabhakar	Secretary, ALEAP	ALEAP
45	N Swaroopa	Vice Chairperson, ALEAP	ALEAP
46	Dr. P V Subba Reddy	Convenor, Bharatiya Agro Economic Research centre	Bharatiya Agro Eco. Research Centre
47	C V Bhaskara Rao	Secretary	Bharatiya Kisan Sangh

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No.	Name (Sri/Smt/Ms)	Designation	Organisation
RBI			
1	Ruchi Asthana Srinivas Hanumankar	Chief General Manager	Reserve Bank of India
2	Mutyala Gnana Subrabhat	General Manager	Reserve Bank of India
3	Debojit Barua	Assistant General Manager	Reserve Bank of India
4	Tanya Sangma	Assistant General Manager	Reserve Bank of India
NABARD			
5	B Uday Bhaskar	Chief General Manager	NABARD
6	M V S S Srinivas	Deputy General Manager	NABARD
7	M Bhujanga Rao	Team Lead, AIF-PMU, NABCONS	NABARD
SLBC Telangana			
8	S Radhakrishnan	Chief General Manager	State Bank of India
9	Satish Kumar	General Manager & Convenor, SLBC	State Bank of India
10	Priyabrata Mishra	DGM (ABU & GSS)	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 Manager	Union Bank of India
16	T Kameswara Rao	General Manager	Union Bank of India
17	Dharasing Naik K.	General Manager	Central Bank of India
18	Madhan S	DGM (SMEBU)	State Bank of India
19	Vinod Kumar Kasthuri	DGM (Channel Mngmt.)	State Bank of India
20	Ashok Kumar Sah	DGM	Canara Bank
21	Kondaveeti Srinivasa	DGM / Zonal Manager	Indian Bank
22	N Srikanth	DGM (Zonal Manager)	UCO Bank
23	Hitendra Nath Shriwastava	Deputy Zonal Manager	Bank of India
24	Aniruddha Sohoni	Asst General Manager	Bank of Baroda
25	K E Harikrishna	Assistant General Manager	Bank of Maharashtra
26	C B Vivekanand	Chief Manager	Punjab National Bank
27	Sunil Punwar	Chief Manager	Punjab and Sind Bank
28	Y Satyanarayana	Chief Manager	Central Bank of India
29	C Ram Prasad	Sr. Manager	Indian Bank
30	A Sridevi	Manager	Indian Overseas Bank
31	P Prudhvi Raj	Manager	Union Bank of India



Private Sector Banks			
32	Shankar Muthyam	Sr.Vice President –ZH	HDFC Bank
33	Naveen Kumar K	State Head Govt. Banking	ICICI Bank Ltd
34	Sandeep Pattnaik	GM & Sr. RH	IDBI Bank
35	Srinivas Behara	Vice President	CSB Bank
36	Yadi Uday Depa	Vice President	Yes Bank
37	Y Veera Prasad	Asst Vice President	Axis Bank
38	T Saidanna	Asst Vice President	Axis Bank
39	Deepak K Thakur	Regional Head	HDFC Bank
40	Jais V Jose	Asst. Vice President	Federal Bank Ltd
41	Irfana Perveen	Asst. Vice President	IDFC First Bank
42	Udaykumar K	AVP	Bandhan Bank
43	J. Vasantha Kumar	AVP	Tamilnad Mercantile Bank Ltd
44	Piniseti Ganapathi	Regional Head	Indusind Bank
45	S Naresh	Regional Development Manager	City Union Bank
46	V N V Satyanarayana	Chief Manager	ICICI Bank Ltd
47	Rejith Kumar P	Chief Manager (ROM)	South Indian Bank Ltd
48	Siva Kumar Reddy	Cluster Head	Karnataka Bank Ltd
49	Gavini Venkat Yadav	ASM – Agri	Karur Vysya Bank Ltd
50	Rajesh Gandotra	Nodal officer	Jammu and Kashmir Bank Ltd
51	Vijay Sarathy	Cluster Head & Branch Head	DCB
52	C Raghunath	Associate Manager	DBS Bank
53	Radha Krishna M	SLBC Co-ordinator	Dhanlaxmi Bank
Regional Rural Banks			
54	K Prathapa Reddy	Chairman	Telangana Grameena Bank
Cooperative Banks			
55	K L Surekha	General Manager	TGCAB
56	S Sravanthi	Assistant General Manager	TGCAB
Small Finance Banks & Payment Banks			
57	Venu Paisa	AVP	Jana SFB
58	Desharapu Nagaraj Goud	Regional Business Manager	Equitas Bank
59	P V Kiran Kumar	B M	Equitas Bank
60	E Jayaram Reddy	Nodel officer	AU SFB
61	A Koteswara Rao	Deputy Manager	ESAF SFB
62	B Anil Kumar	R M	Jana SFB
63	M Srinivas	Sr. Manager	Ujjivan Small Finance Bank
64	K Guruswamy	Manager	Fino Payments Bank
65	S Krishnamurthy	Area credit Manager	Airtel Payments Bank
66	Ramjee Kolli	Sr. Manager	IPPB

