

**Minutes of 48th SLBC Quarterly Review Meeting held on 27.02.2026 @10:30AM
at Hotel Marigold, Begumpet, Hyderabad to review
the performance of Banks for the quarter ended December 2025**

The 48th Quarterly meeting of State Level Bankers' Committee, Telangana was held on 27.02.2026 @ 10:30 AM at Hotel Marigold, Begumpet, Hyderabad, to review the performance of Banks for the quarter ended December 2025.

Shri. S Radhakrishnan, CGM, SBI Hyderabad Circle extended a warm welcome Shri Sandeep Kumar Sultania, IAS, Principal Secretary (Finance), Govt. of Telangana, Shri. K Surendra Mohan, IAS, Secretary (Agriculture), Govt. of Telangana, to Ms. Manasa Gangotri Kata, IRS, Director, DFS, Ms. D Divya, IAS, CEO SERP, Govt. of Telangana, Shri Uday Bhaskar, CGM, NABARD, Hyderabad, Shri. M Gnana Suprabhat, General Manager, Reserve Bank of India, 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 up to third quarter of FY 2025-26 as under:

- Total Deposits of the banks grew by Rs.61,073 crores during the FY 2025-26 upto Q3 and the total deposits were at Rs.9,01,503 crores.
- Total Advances with Banks grew by Rs.1,11,349 crores during the FY 2025-26 upto Q3 and the advances of all banks were at Rs.11,92,710 crores.
- Despite global and domestic challenges, our CD ratio continues to be above 100 percent, and it has increased from 130.18 % to 132.30% 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 financial year up to Dec 2025, Banks have disbursed Short Term Production Loans amounting to Rs. 56,673 crores achieving 63.32% of the ACP targets.
- Banks have disbursed Rs. 70,754 crores as Investment Credit to Agri. Allied, Agri. Infra and Agri. Ancillary activities achieving 93.34% of the annual targets.
- Banks have disbursed educational loans amounting to Rs. 435 Crores and Housing loans amounting to Rs. 4579 Crores under Priority Sector during the current financial year so far.
- Banks have disbursed Rs.1,28,152 crores to Micro, Small & Medium enterprises (MSME) segment achieving 62.95% of the targets.



- Banks together have disbursed an amount of Rs.2,64,168 crores to various sections of borrowers under Priority Sector, recording an achievement of 68.05% 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.
- As per the information provided by Department of Financial Services, Govt of India there is only one Unbanked Rural Centre in the State. He said agenda on this with the current status will be presented during the course of meeting.
- 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 132.37 lakh PMJDY accounts in their books and 110.85 lacs i.e., 83.74% of the PMJDY accounts are seeded with Aadhar. RuPay cards are issued to 91.02 lacs i.e., 68.75% of the PMJDY accounts.
- As far as the social security schemes are concerned, Banks have covered 199.66 lakh customers under PMSBY and 104.73 lakh customers under PMJJBY. 27.04 lakh customers have subscribed for Atal pension Yojana scheme.

Shri. S Radhakrishnan, CGM, SBI Hyderabad circle emphasized that this meeting is an opportunity for collaboration, discussion and problem-solving.

He requested the State Government to arrange for expediting reimbursement of Vaddi Leni Runalu amounting to Rs. 725.18 crores due to the banks from 2014-2018 and Rythu Bandhu Cheque Printing charges of Rs. 25.94 crores to banks.

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.



Ms. Manasa Gangotri Kata, IRS, Director, DFS, spoke on the occasion as under:

- Emphasized that banks are not only financial intermediaries but also key drivers of economic growth and social transformation, particularly in extending credit to vulnerable and underserved sections.
- Urged banks to actively implement the National Strategy for Financial Inclusion 2025–30, with special focus on last-mile access and women-led financial inclusion.
- It was recommended that at least 30% of Bank Correspondents (BCs) be women to strengthen outreach and improve access in rural areas. She appealed banks to enhance DBT linkage, encourage regular transactions, and improve overall PMJDY account usage and ensure reliable digital connectivity in rural and remote locations.
- She also advised banks to adopt the Grameen Credit Score introduced by credit bureaus. She stressed the need to intensify awareness campaigns on digital fraud prevention.

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

- Emphasized the importance of continued quarterly reviews to maintain momentum across priority sectors.
- Highlighting the MSME sector as a critical engine of economic growth and employment generation, he stressed the need for enhanced credit flow and greater trust in the sector.
- He underlined the role of strong MSME ecosystems in driving sustained development and urged banks to further intensify support to small and medium enterprises.

Shri. K Surendra Mohan, IAS, APC and Secretary, Govt. Of Telangana addressed on the occasion, he said:

- Telangana Government has come out with Digital Tenant Verification Initiative to electronically authenticate tenant farmers and improve their access to institutional credit and sought banks to extend needed credit.
- Emphasized strengthening Farmer Producer Organizations (FPOs) through a dedicated state FPO policy, improved credit linkage, and coordinated support with NABARD and other stakeholders.
- He called for leveraging cooperative societies and youth entrepreneurship to enhance farmer incomes and rural market linkages across Telangana.

Ms. D Divya, IAS, CEO, SERP, Govt. of Telangana, spoke on the occasion as under:

- Cumulative credit linkage of approximately Rs.40,000 crores has been extended to SHGs since December 2023 with low NPA levels.



- Banks to ensure universal credit linkage for all eligible SHGs/households within their branch jurisdictions and to proactively identify uncovered eligible households and extend formal credit support.
- The community-based recovery mechanisms for NPA recovery in SHGs needs to be focused.
- One-Time Settlements (OTS) and write-offs to be offered in irrecoverable cases.
- Banks may implement cashless repayments to eliminate intermediaries in loan repayment.
- She requested Banks to review and waive service charges on SHG Loans.
- Banks to open hassle-free accounts for SHGs, including elderly women and PWD groups.

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

Shri. Uday Bhaskar, CGM, NABARD, Telangana addressed as under:

- The achievement under the Annual Credit Plan (ACP) stood at around 68% as of December, with MSME credit achievement at approximately 63%.
- He appreciated banks for their efforts and said that there is a need to intensify their operations for achieving the annual targets.
- The below-target financing in sectors such as long-term agricultural infrastructure, horticulture, education, social infrastructure, renewable energy, housing, food & Agro-processing, dairy, fisheries, sericulture, and MSME are to be focused more by Banks.
- The increasing proportion of tenant farmers necessitates an appropriate land-leasing policy.
- Potential Linked Plans (PLPs) for 2026–27 have been prepared through a bottom-up approach aligned with the State's long-term vision documents.
- The formulation of an FPO policy under a NABARD-led committee is underway.
- He requested Banks to extend incentives and preference to FPOs to revive the cooperative sector.
- Banks to utilize available funding windows such as the Agri-Infrastructure Fund and other infrastructure financing schemes before stipulated deadlines, with emphasis on value chain infrastructure.

Shri. Gnana Suprabhat M, General Manager, RBI, Hyderabad spoke on the occasion as under:

- Outlined the RBI's National Strategy for Financial Inclusion (2025-30), a five-year roadmap aimed at achieving universal access, customer protection, gender sensitivity, resilience, and digital literacy.



- He emphasized on the need to ensure last-mile banking access in every revenue centre and to achieve priority sector targets.
- District PLPs should include allocations for individually trained/skilled persons.
- He emphasized on the importance of financial literacy as a cornerstone for empowerment and requested for maintenance of participant-level data from financial literacy activities to enable focused follow-up and outcome assessment.
- While noting healthy CD ratio (132%) and ACP achievement (85.2%), he called for greater focus on agriculture and housing sectors. He acknowledged the progress made by banks in recently concluded campaigns but urged continued follow-up to ensure settlement of Unclaimed deposits and timely completion of ReKYC for active accounts.

Shri APK Reddy, National President, FSME while speaking on the occasion appreciated banks and SLBC for their collective efforts in credit delivery to MSMEs in the Telangana State. He requested State government for release of long pending Pavala Vaddi incentive to MSME Units.

Shri. M Rajesh Kumar, Convenor BAERC & Bharatiya Kisan Sangh highlighted issues faced by FPOs, while individual farmers receive loans at concessional interest rates, FPOs are treated as commercial or industrial entities and charged higher rates with strict banking norms. He requested banks to review this approach to extend more supportive and proactive credit facilities to FPOs.

Shri. B S Sambhi Reddy, Vice President, FETSIA thanked SLBC for inviting FETSIA to this meeting and appreciated State Government for implementing progressive MSME policies. He also requested banks to establish a comprehensive end to end delivery system to effectively support MSMEs.

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 68.05% of ACP targets under Priority Sector and the overall 85.52% of ACP targets, which are in line with the yearly targets, proportionately, at the end of third quarter.
- Banks to emphasise the importance of better credit delivery in sub-segments like Crop loans to ensure achievement under Rabi Targets, Education loans, loans 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 31.12.2025, there are 33,230 BC/CSPs inactive in the State. I appeal to concerned Bankers, more particularly Fino Payment Bank, to activate them forth with. Your timely action will prevent these centers falling into Unbanked Centres category, more so in rural areas.



- Under APY scheme, till Q3 of the current FY 2025-26, the achievement is only 61%. I request you all to strategise suitably to achieve the yearly targets.
- There are 50289 MSMEs exist in the identified clusters across the State. Till 31.12.2025, only 56.05% of these MSMEs are credit linked. I urge upon all Bankers to embrace the cluster approach in MSME credit delivery for overall development.

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.

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 48th 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.40.44 crores due to the sponsor Banks to be expedited.

(Action: SERP, GoT & MoRD GoI)

6. Special assistance sought in recovery of NPAs in various schemes, specially PMEGP and Mudra loans. Recovery of overdues in tractor loans availed by GPs.

(Action: SERP & GoT)



Participant List - 48th SLBC Quarterly Review Meeting on 27.02.2026 @ 10:30AM

Sr No.	Name of the Organization/ Govt. Department	Name of the Participating Official (Smt./Shri/Ms.)	Designation
Officials - Government of Telangana			
1	Govt of Telangana	Sandeep Kumar Sultania, IAS	Principal Secretary, Planning Department
2	Govt of Telangana	K Surendra Mohan, IAS	Secretary (Agriculture)
3	Govt of Telangana	D Divya, IAS	CEO, SERP
4	Agriculture Dept	B Narasimha Rao	Additional Director, Agriculture Deptt.
5	Fisheries Department	Khadeer Ahmed	Deputy Director
6	Horticulture Department	P. Sunitha	Joint Director of Horticulture
7	Industries Department	J Rajeshwar Reddy	Joint Director (INF)
8	Animal Husbandry	Dr. R Srinivas Kumar	Deputy Director
9	Finance Department	L Krishna Naik	Assistant Secretary to Govt.
10	SC CORPORATION	Dr. P Ramakrishna	Executive Officer
11	SERP Telangana	Y N Reddy	Director
12	CCLA, Revenue Dept	Md.Ghouse	Superintendent
13	CCLA, Revenue Dept	K.Sai Harish	CM RD Section, Clerk
14	MEPMA	K Murali Mohan	Additional Mission Director
15	MEPMA	M Balakrishna Prasad	State Mission Cordinator
16	MEPMA	R Rajanikanth	AMML
17	TRICOR	A Raj Kumar	Sr Assistant
18	SERP	K Kiran Kumar	PE (SERP)
19	NFDB	Ch.Srinivas	Executive Director (Infra)
20	NFDB	K.Bhojya Rathod	Monitoring Assistant
Officials - Government of India			
21	Govt of India	Kata Manasa Gangotri, IRS	Director
22	UIDAI	N.J. Krupanandam	Deputy Director
23	UIDAI	A Sraavan Kumar	Assistant Manager
24	Telangana KVIB	P Venkatesham	Joint CEO
25	National Housing Bank	Dr. Mohit Kaul	Deputy General Manager
26	Department of Telecommunications	G Ganesh Kumar	Assistant Director General (ADG)
27	NCSC	D Varaprasad	Research Officer
SIDBI			
28	SIDBI	Janaiah Kasthala	AGM
29	SIDBI	E. Dakshinamurthy	MANAGER
OTHERS			
30	TGFPS	Sriram Marella	Project Manager, SPMU, PMFME
31	FSME	A.P.K Reddy	National President
32	BAERC	M Rajesh Kumar	Convenor BAERC & BKS
33	NABCONS AIF PMU	M Bhujangarao	TEAM LEAD
34	WE HUB	Rajoju Vikranth	Finance Manager
35	FETSIA	B S Sambhi Reddy	Vice President



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Sr. No.	Name of the Organization/ Govt. Department	Name of the Participating Official	Designation
RBI			
1	Reserve Bank of India	Gnana Suprabhat	General Manager
2	Reserve Bank of India	S Gomathi	Assistant General Manager
3	Reserve Bank of India	Chetan Gorekar	Assistant General Manager
NABARD			
4	NABARD	B Uday Bhaskar	Chief General Manager
5	NABARD	MVSS Srinivas	Deputy General Manager
Public Sector Banks			
6	State Bank of India	S Radhakrishnan	Chief General Manager
7	Union Bank of India	M Ravindra Babu	Chief General Manager
8	State Bank of India	Satish Kumar	General Manager & Convenor, SLBC
9	State Bank of India	Priyabrata Mishra	DGM (ABU & GSS & SLBC)
10	Bank of Baroda	Ritesh Kumar	General Manager
11	Central Bank of India	Dharasing Naik K	General Manager
12	Madhan S	Deputy General Manager	State Bank of India
13	Indian Overseas Bank	Siva Rama Kumar T	Deputy General Manager
14	Canara Bank	R Srinivasa Rao	Deputy General Manager
15	Bank of Maharashtra	K.E. Hari Krishna	Assistant General Manager
16	Indian Bank	Kondaveeti Srinivas	DGM
17	UCO Bank	Nagaraj	AGM
18	Punjab National Bank	Nithyakalyani R	Assistant General Manager
19	Punjab & Sind Bank	Rajeev Kumar	Chief Manager
20	Bank of India	M Sambasiva rao	Chief Manager-credit department
21	Central Bank of India	Y Satyanarayana	Chief Manager
22	Union Bank of India	P Prudhvi Raj	Manager
23	Indian Overseas Bank	B Sailaja	Manager
24	Bank of Baroda	M Dilip	Sr. Manager
Private Sector Banks			
25	HDFC BANK	Deepak Kumar Thakur	Regional Head
26	IDBI Bank	Sandeep Pattnaik	GM & Sr RH
27	ICICI Bank	Kameswara Rao C	ALT
28	ICICI Bank	Naveen Kumar K	ALT
29	Axis Bank	Y Veera Prasad	AVP
30	Karnataka Bank	K S N Sarma	Assistant General Manager
31	Yes bank ltd	Vanamali Kandadai	State Head
32	IDFC First Bank	Irfana Perveen	Regional Branch Control Manager
33	Karur Vysya Bank	Gavini Venkat Yadav	Area Sales head - Agri
34	Kotak mahindra bank	N Bharath Reddy	AVP
35	Kotak mahindra bank	Archana Karanam	AVP
36	CSB Bank	Srinivas Behara	Vice President
37	Federal Bank	Sudhakara J V	Quality and Support Officer-Telangana State
38	Dhanalaxmi Bank	B Sarada	Chief Manager
39	City Union Bank	Satyam P	Regional Development Manager
40	DCB Bank Limited	Ramesh Gajula	City Head, Govt Business
41	Bandhan Bank	Sridhar Pusarla	Cluster Head
42	RBL Bank Ltd	G Marreddy	Vice President
43	Tamilnad Mercantile Bank Ltd	Vignesh N.D	Assistant Manager
44	DBS Bank India Ltd	C Raghunath	Associate Manager
45	The J & K Bank Ltd	Rajesh Gandotra	Nodal officer



Regional Rural Banks			
46	Telangana Grameena Bank	V ANIL	General Manager
Cooperative Banks			
47	Telangana State Cooperative Apex Bank Ltd.	Y. Krishna Rao	Managing Director
48	Telangana State Cooperative Apex Bank Ltd.	V Sampath Kumar	Astt General Manager
Small Finance Banks & Payment Banks			
49	Fino Payments Bank	K Guruswamy	Manager
50	Ujjivan SFB	N Satyender Nag	Regional Head
51	Equitas SF bank	Desharapu Nagaraj Goud	Regional Business Manager
52	AU Small Finance Bank Limited	E.Jayaram reddy	Nodal Officer
53	Shivalik Small Finance Bank Ltd.	Banoth Ravindar	Branch Manager
54	Utkarsh SFB	Abhijith Pawar	Branch Head
55	Airtel Payments Bank	Batchu V R N SaiKumar	Sr. Manager
56	India Post Payments Bank	A Rajesh	Senior Manager
SLBC Telangana			
57	SLBC Telangana, SBI	G R Sreehari	Asst. General Manager
58	SLBC Telangana, SBI	Chinnaya Chary D	Chief Manager
59	SLBC Telangana, SBI	P Kali Prakash	Manager
60	SLBC Telangana, SBI	C Padmalata	Deputy Manager

