

Minutes of 49th SLBC Quarterly Review Meeting for Quarter ended March 2026 & Launch of Annual Credit Plan for FY 2026-27 held on 22.05.2026 @10:30AM at Praja Bhavan, Begumpet, Hyderabad

The 49th Quarterly meeting of State Level Bankers' Committee, Telangana was held on 22.05.2026 @ 10:30 AM at Praja Bhavan, Begumpet, Hyderabad, to review the performance of Banks for the quarter ended March 2026 and for launching of Annual Credit Plan (ACP) for FY 2026-27.

Shri. Neelesh Dwivedi, CGM, SBI Hyderabad Circle extended a warm welcome to Shri Bhatti Vikramarka Mallu garu, Hon'ble Deputy Chief Minister & Minister for Finance, Planning & Energy, Telangana State, Shri Tummala Nageshwara Rao garu, Hon'ble Minister for Agriculture, Marketing, Co-operation, and Handlooms & Textiles, Telangana State, Shri M Dana Kishore, IAS, Spl. Chief Secretary, Panchayat Raj & Rural Development, Govt. of Telangana, Shri Sandeep Kumar Sultania, IAS, Principal Secretary (Finance), Govt. of Telangana, Dr. Gaurav Uppal, IAS, Secretary (Finance & Planning), Govt. of Telangana, Shri. Chinmoy Kumar, Regional Director, Reserve Bank of India, Hyderabad, Shri. R Ganapathy, GM, NABARD 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. Neelesh Dwivedi, 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 for the FY 2025-26 as under:

- Total Deposits of the banks grew by **Rs.1,02,995 crores** during the FY 2025-26 and the total deposits were at **Rs.9,43,425 crores**.
- Total Advances with Banks grew by **Rs.1,52,497** crores during the FY 2025-26 and the advances of all banks were at **Rs.12,33,858 Crores**.
- Despite global and domestic challenges, our CD ratio continues to be above 100 percent, and it has increased from **128.67 %** to **130.78%** during the FY 2025-26.
- The State's 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, Banks have disbursed Short Term Production Loans amounting to **Rs. 75,486** crores achieving **84.34%** of the ACP targets.
- Banks have disbursed **Rs. 92,915** crores as Investment Credit to Agri. Allied, Agri. Infra and Agri. Ancillary activities achieving **122.58%** of the annual targets.
- Banks have disbursed educational loans amounting to **Rs. 547 Crores** and Housing loans amounting to **Rs. 6,002 Crores** under Priority Sector during the current FY.

- Banks have disbursed Rs.**1,57,268** crores to Micro, Small & Medium Enterprises (MSME) segment achieving **77.26%** of the targets.
- Banks together have disbursed an amount of Rs. **3,37,149** crores to various sections of borrowers under Priority Sector, recording an achievement of **86.85%** 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.
- 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 **132.64 lakh** PMJDY accounts in their books and **111.38 lacs i.e., 83.97%** of the PMJDY accounts are seeded with Aadhar. RuPay cards are issued to **91.54 lacs i.e., 69.01%** of the PMJDY accounts
- As far as the social security schemes are concerned, Banks have covered **204.22 lakh** customers under PMSBY and **107.52 lakh** customers under PMJJBY. **28.04 lakh** customers have subscribed for Atal pension Yojana scheme.

Shri. Neelesh Dwivedi, 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 said that the meeting is an opportunity for collaboration, discussion and problem-solving. He encouraged all stakeholders to actively participate, share 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.

On the occasion, he thanked the Govt. of Telangana, Department of Financial Services, Govt of India, Officials of Finance Department, Agriculture Department, Industries Department and other departments of Government of Telangana, Reserve Bank of India, NABARD and the member banks, various Industry associations for their co-operation to the forum in discharging its functions and he solicited similar co-operation in future also.

Thereafter, AGM, SLBC made a detailed presentation on performance of Banks as per the agenda items for the quarter ended March 2026.

Shri. R Ganapathy, GM, NABARD, Telangana addressed as under:

- Annual Credit Plan (ACP) is broadly in line with the Potential Linked Plan (PLP) released by NABARD.
- Agriculture and MSME are contributing the lion share in the ACP.
- Highlighted strong progress in agriculture and micro-enterprise lending, while urging banks to further step up financing to underserved sectors and advised Banks to improve classification and reporting of advances.
- Explained various developmental initiatives of the NABARD, like FPO promotion, rural business incubation centers, GI registration support, climate-resilient/ green financing including a green taxonomy and sustainable value-chain in detail.

Shri. Chinmoy Kumar, Regional Director, RBI, Hyderabad, expressed the following views:

- Congratulated all stakeholders for achieving the Annual Credit Plan (ACP) target for FY 2025-26, while noting a few areas of underperformance.
- Highlighted the MSME sector, especially aerospace, defence and related clusters under Atmanirbhar Bharat and Make in India and urged banks to develop specialised branches and trained staff to address the demand.
- Underscored the importance of expanding RSETI/training centres across all districts and ensuring that trained candidates are credit-linked.
- Clarified that KCC guidelines permit collateral-free loans to tenant farmers and appealed to resolve operational / implementation issues.
- Emphasised and appealed to banks on importance of opening banking outlets in unbanked revenue centres, as per the NSFII 2025-30, timelines.
- Raised the concern on rising cyber frauds and urged banks to complete Re-KYC in a time-bound manner, in all eligible cases.
- Appealed Banks to continuously work on settlement of unclaimed deposits.

Dr. Gaurav Uppal, IAS, Secretary (Finance & Planning), Govt. of Telangana, spoke on the occasion as under:

- Expressed satisfaction that the Annual Credit Plan's alignment with the State's Vision Document.
- Assured support for resolving banking and finance-related issues.
- Emphasized the need for regular conduct of DCC & DLRC meetings and proposed a focused meeting with key stakeholders to review credit flow.

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

- Highlighted the crucial role of banks in driving Telangana's economic growth and supporting the State's Vision.
- Underlined that current growth and contribution levels must be significantly stepped up, moving from incremental growth to a "quantum leap" in credit support and innovative schemes.
- Cautioned Bankers to be vigilant on the present economic situation due to West Asia War and advised to act accordingly.
- Stressed the need for uninterrupted credit flow to productive sectors.
- Emphasized for enhanced risk management, prudent treasury and hedging strategies, stronger cyber security and operational resilience, intensified customer communication and outreach.

Shri M Dana Kishore, IAS, Spl. Chief Secretary (PR&RD), Govt. of Telangana, spoke on the occasion and expressed as under:

- Emphasized the critical role of MSMEs and SHGs in employment and GDP, noting the sharp improvement in reduction of SHG NPAs.
- Outlined Government's initiatives such as SHG 2.0, solar power plants, and profitable operation of RTC buses by women SHGs, and the rapid expansion of advanced technology and skill centres in rural areas.
- Urged banks to treat SHGs as potential MSMEs and requested for extending credit support further and encourage more women as business correspondents.
- Requested Banks to consider waiver of all charges related to SHG credit, if not done already and to explore write-off of very old, unviable SHG NPAs.

Shri. Bhatti Vikramarka Mallu garu, Hon'ble Dy. Chief Minister, Telangana, along with the other dignitaries on the dais, launched the Annual Credit Plan (ACP) for FY 2026-27.

Sri Satish Kumar, GM, SBI & Convenor, SLBC, Telangana, presented the highlights of ACP 2026-27, as under:

- Total outlay for FY 2026-27 is Rs. 9,72,253 Crores
- Of which, Short Term Credit (Crop Loans) to Agriculture is Rs. 96,920 crores
- Total Agriculture, Short term +Term loans + Agri Infra + Agri. Ancillary + Agri. Allied Activities works out to Rs. 1,81,034 crores (18.62% of ACP)
- Projections for MSME are Rs. 2,30,491 crores (23.71% of ACP)
- Whereas, for other Priority Sector (including housing, education, renewable energy, etc.) allocation is Rs. 22,490 crore (2.31% of ACP)
- Total Priority Sector loans are Rs. 4,34,015 crores (44.64% of ACP)

He urged for cooperation from all stakeholders - banks, government officials, NGOs, and citizens in successful implementation of the ACP.

Shri. Tummala Nageshwara Rao garu, Hon'ble Minister of Agriculture, Marketing, Co-operation and Handlooms & Textiles, Telangana, spoke on the occasion and expressed as under:

- Appealed banks for supporting more for Agri Allied activities to improve the livelihoods of the farmers.
- Urged banks to finance more in Agri Infrastructure sector in the State for establishment of Cold Storages, Agri Processing units etc.
- Further emphasized vital role of banks in achieving the objectives of Telangana Rising 2047.

Sri Bhatti Vikramarka Mallu, Hon'ble Deputy Chief Minister, Telangana State, spoke on the occasion and expressed the following views:

- While applauding the efforts of Banks in achieving various targets, sought the Banks to continue achieving the targets set for the current Financial Year as well.
- Highlighted the importance of banks in driving economic growth and financial Inclusion.
- Emphasised banks to focus more on the MSME sector by enhanced credit, as it was one of the State's most significant engines of employment and competitiveness.
- Underlined the Government's commitment to renewable energy, especially solar power, and called on banks to support projects that contribute both to development and social security objectives. Looking ahead to 2047, outlined the State's long-term vision of raising GSDP growth.
- Further, explained the outlined plans to develop dedicated industrial clusters for pharma, farm-based industries, steel, and textiles, positioning the State as a national leader in these sectors and attracting large-scale private investment.
- Called for close collaboration between banks and the State Government to realise the targets laid out in the Annual Credit Plan and to achieve the long-term economic vision, stressing the need for innovation, diversified financial products, and stronger support for infrastructure, MSMEs, renewable energy, and SHGs.

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 49th 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.19.51 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)

49th SLBC Quarterly Review Meeting & Launching of ACP on 22.05.2026 @ 10:30AM

Sr No.	Name of the Organization/ Govt. Department	Name of the Participating Official (Smt./Shri/Ms.)	Designation
Officials - Government of Telangana			
1	Telangana State	Bhatti Vikramarka Mallu garu	Hon'ble Dy. Chief Minister
2	Telangana State	Tummala Nageswara Rao garu	Hon'ble Agricultural Minister
3	Govt of Telangana	Dana Kishore, IAS	Spl. Secretary (PR & RD)
4	Govt of Telangana	Sandeep Kumar Sultania, IAS	Principal Secretary (Finance)
5	Govt of Telangana	Dr. Gaurav Uppal, IAS	Secretary (Finance & Planning),
6	Govt of Telangana	D Divya, IAS	CEO, SERP
7	Govt of Telangana	Dr. D Gopi, IAS	Director of Agriculture
8	SC Corporation	D Hanmanth Naik	Vice Chairman & MD
9	MEPMA	Dr. N Yadagiri Rao	Addl. Mission Director
10	KVIB	P Venkatesham	Joint CEO
11	SERP	Y N Reddy	Director
12	Finance Department	EVV Nageshwar Rao	Joint Secretary
13	Horticulture Department	P. Sunitha	Joint Director
14	Industries Department	L Madhukar Babu	Joint Director
15	Fisheries Department	Khadeer Ahmed	Deputy Director
16	Finance Department	L Krishna Naik	Assistant Secretary
17	SC Corporation	K Brahma Chary	Executive Director
18	TGDDCF	Dr. N Lakshmi Manjusha	Deputy Director
19	TIHCL	U V V L Prasad	Chief Operating Officer
20	KVIB	U Santhosh	DD, KVIB
21	MEPMA	Dr. M Krishna Chaitanya	SMC
22	MEPMA	G Padma	SMC
23	CCLA, Revenue Dept	T Dinesh	JA
Officials - Government of India			
24	KVIC	Dr. Manoj Lanka	State Director I/c
25	NFDB	Ch.Srinivas	Executive Director
26	NPCI	P Srinivas	Lead Telangana & AP
27	National Housing Bank	Dr. Mohit Kaul	Deputy General Manager
28	Department of Telecommunications	K Lakshmana Kumar	Assistant Director
29	MSME DFO	K. Guruswamy	Assistant Director
30	NCSC	D Varaprasad	Research Officer
31	KVIC	G Ravi Kumar	Nodal Officer
32	NFDB	Shri.K.Bhojya	Monitoring Assistant
SIDBI			
33	SIDBI	B.Swaroopaa	Asst. General Manager
34	SIDBI	E. Dakshinamurthy	Manager
OTHERS			
35	TGFPS	Sriram Marella	Project Manager, SPMU, PMFME
36	FSME	Yamini	Representative
37	BAERC	Dr P V Subba Reddy	Convenor
38	NABCONS AIF PMU	M Bhujangarao	Team Lead

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RBI			
1	Reserve Bank of India	Chinmoy Kumar	RD, Hyderabad
2	Reserve Bank of India	M Gnana Suprabhat	General Manager
3	Reserve Bank of India	Devpriya	Deputy General Manager
4	Reserve Bank of India	S Gomathi	Assistant General Manager
5	Reserve Bank of India	Chetan Gorekar	Assistant General Manager
6	Reserve Bank of India	Hemalata G P	Assistant General Manager
7	Reserve Bank of India	Ch Lakshmi Sravya	Assistant General Manager
8	Reserve Bank of India	S Ramulu	Assistant General Manager
NABARD			
9	NABARD	R Ganapathy	General Manager
10	NABARD	Beena A S	Manager
Public Sector Banks			
11	State Bank of India	Neelesh Dwivedi	Chief General Manager
12	Union Bank of India	M Ravindra Babu	Chief General Manager
13	Indian Overseas Bank	Gopal S	Chief General Manager
14	State Bank of India	Satish Kumar	General Manager & Convenor, SLBC
15	Canara Bank	Mohammad Thopfic	General Manager
16	State Bank of India	Priyabrata Mishra	DGM (ABU & GSS & SLBC)
17	State Bank of India	Madhan S	DGM
18	UCO Bank	Sudeep Dakua	Zonal Head
19	Central Bank of India	A V Ramana Murthy	Deputy General Manager
20	Bank of Maharashtra	K E Hari Krishna	DZM
21	Punjab National Bank	Ajoy Kumar	DZM
22	Bank of India	S Meganathan	Deputy Zonal Manager
23	Bank of Baroda	Abhishek Bharti	AGM
24	Punjab National Bank	Srihari B	AGM
25	Central Bank of India	Y Satyanarayana	Chief Manager
26	UCO Bank	Mukesh Kumar	Senior Manager
27	Bank of India	A Uday Kanth	Senior Manager
28	Union Bank of India	P Prudhvi Raj	Manager
29	Bank of Maharashtra	Ashutosh Pandey	Manager
30	Indian Overseas Bank	Ch Latha	AM
Private Sector Banks			
31	HDFC Bank	Shankar Muthyam	Senior Vice President II
32	HDFC BANK	Deepak Kumar Thakur	Regional Head
33	IDBI Bank	Sandeep Pattnaik	GM & Sr RH
34	ICICI Bank	Kameswara Rao C	ALT
35	ICICI Bank	Naveen Kumar K	ALT
36	Axis Bank	Y Veera Prasad	AVP
37	Karnataka Bank	K S N Sarma	Deputy Regional Head
38	Yes bank ltd	Vanamali Kandadai	State Head
39	IDFC First Bank	Irfana Perveen	Regional Branch Control Manager
40	Karur Vysya Bank	Gavini Venkat Yadav	Area Sales head - Agri
41	Kotak Mahindra Bank	Rama Krishna S	AVP

42	Federal Bank	Jayapal Reddy Y	AVP
43	City Union Bank	A Durga Prasad Rao	CM
44	Tamilnad Merchantile Bank	N Manikandan	ASSISTANT VICE PRESIDENT
45	DBS Bank India Ltd	C Raghunath	Associate Manager
46	Bandhan Bank	Sridhar Pusalra	Cluster Head
47	KBS Bank	Anand Kumar	Assistant General Manager
48	South Indian Bank Ltd	Rejith Kumar P	Chief Manager
49	DCB Bank LTD	Ramesh G	GAVP
50	Jammu & Kashmir Bank	Shabir Ahmad Rather	BA
Regional Rural Banks			
51	Telangana Grameena Bank	K Prathapa Reddy	Chairman
Cooperative Banks			
52	TGCAB	Y. Krishna Rao	Managing Director
53	TGCAB	T B Rajesh	DGM
Small Finance Banks & Payment Banks			
54	AU Small Finance Bank	E.Jayaram Reddy	DVP
55	Equitas Small Finance Bank	D Nagaraj	Regional Business Manager
56	ESAF SFB	Dasari Anul Kumar	Cluster Head
57	Suryoday SFB	Y Narsimha	BM
58	Utkarsh SFB	Umesh P	CM
59	Ujjivan SFB	Sk John Basha	SM
60	Fino Payments Bank	K Guruswamy	Manager
61	India Post payments bank	Ramjee Kolli	Senior manager
SLBC Telangana			
62	SLBC Telangana, SBI	G R Sreehari	Asst. General Manager
63	SLBC Telangana, SBI	Chinnaya Chary D	Chief Manager
64	SLBC Telangana, SBI	P Kali Prakash	Manager

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S No.	Name (Sri/Smt/Ms)	Designation	District Name
1	Utpal Kumar Dam	Lead District Manager	Adilabad
2	V Ramireddy	Lead District Manager	Bhadradri Kothagudem
3	Murthy N V L N P	Lead District Manager	Hyderabad
4	G Ramkumar	Lead District Manager	Jagtial
5	A Thirupathi	Lead District Manager	Jayashankar Bhupalapally
6	L Sreenivasa Rao	Lead District Manager	Jogulamba Gadwal
7	J Chandra Shekar	Lead District Manager	Kamareddy
8	A Ravi Prasad	Lead District Manager	Khammam
9	V Rajeshwar Joshi	Lead District Manager	Komaram Bheem Asifabad
10	K Yadagiri	Lead District Manager	Mahabubabad
11	D N Chandra Sekhar	Lead District Manager	Mahbubnagar
12	K Thirupathi	Lead District Manager	Mancherial
13	C Bapuji	Lead District Manager	Medak
14	SIVAPRASAD C	Lead District Manager	Medchal -Malkajgiri
15	Jaya Prakash G	Lead District Manager	Mulugu
16	D Chandra Sekhar	Lead District Manager	Nagarkurnool
17	S S Vijaya Kumar	Lead District Manager	Narayanpet
18	B Ramgopal	Lead District Manager	Nirmal
19	Venkatesh Ch	Lead District Manager	Peddapalli
20	T N Mallikharjuna Rao	Lead District Manager	Rajanna Sircilla
21	T Sudheer Kumar	Lead District Manager	Sangareddy
22	B Hari Babu	Lead District Manager	Siddipet
23	M V N Prasad	Lead District Manager	Suryapet
24	B Yadagiri	Lead District Manager	Vikarabad
25	D Siva Kumar	Lead District Manager	Wanaparthy
26	Haveli Raju	Lead District Manager	Warangal
27	J Mahender	Lead District Manager	Hanamkonda
28	G Srinivas	LDO	Yadadri Bhuvanagiri