

Minutes of 44th SLBC Quarterly Review Meeting @ 10.00AM on 28.02.2025 at Hotel Marigold, Hyderabad to review the performance of Banks for the quarter ended December 2024

The 44th Quarterly meeting of State Level Bankers' Committee, Telangana was held on 28.02.2025 at Hotel Marigold, Hyderabad, to review the performance of Banks for the quarter ended December 2024.

Shri. Rajesh Kumar, Chief General Manager, SBI, Hyderabad Circle extended a hearty welcome to Shri Bhatti Vikramarka Mallu garu, Hon'ble Deputy Chief Minister and Minister for Finance, Planning & Energy, Telangana State, Shri Tummala Nageswara Rao garu, Hon'ble Minister for Agriculture, Co-operation & Marketing, Telangana State, Shri K Ramakrishna Rao, IAS, Special Chief Secretary (Finance), Govt. of Telangana, Shri N Sridhar, IAS, Principal Secretary, Scheduled Castes Development Dept, Govt. of Telangana, Shri E Sridhar, IAS, Secretary, BC Welfare Department, Govt. of Telangana, Shri D Krishna Bhaskar, IAS, Special Secretary to Hon'ble Dy CM, Govt. of Telangana, Smt. D Divya, IAS, CEO, SERP, Shri B Uday Bhaskar, CGM, NABARD, Telangana, Shri T Jagadish Kumar, DGM, FIDD, Reserve Bank of India, Telangana, Senior Officials of Govt. of India, Govt. of Telangana, Senior Executives of Public/ Private Sector Banks/RRBs/TSCAB/FIs and industry bodies.

(Detailed list of participants is annexed).

Shri. Rajesh Kumar, Chief General Manager, SBI, Hyderabad Circle appreciated all the members for the dedication exhibited in ensuring financial growth and economic stability of the state.

In his keynote address, before placing the performance of banks in the State during the quarter ended December 2024, he briefly touched upon some of the points raised by the dignitaries in the previous SLBC meeting held on 23.12.2024 and the replies/progress made in those areas.

Remarks made by	Remarks	Replies / Progress
Shri Tummala Nageswara Rao garu, Hon'ble Minister for Agriculture, Marketing, Co-operation, Handlooms & Textiles, Telangana State	(i) The controllers of Banks are advised to monitor the number of loans given to Agriculture and Allied activities.	The outstandings of loans to Agriculture have increased by Rs.4,589 crores over the previous quarter. The periodical monitoring is being ensured by the controllers of Banks.
	(ii) Banks to speed up the process of timely disbursement of credit to farming community	Banks in Telangana have disbursed to an extent of Rs. 1,08,754 crores to Agriculture sector, during the first

		three quarters of FY 2024-25, achieving 71.52% ACP targets.
Shri Bhatti Vikramarka Mallu garu, Hon'ble Dy CM	(i) Banks are advised that 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 especially in rural areas.	Banks in the State have so far disbursed to the tune of Rs. 1,462 crores in respect of Agri. Infrastructure loans till third quarter of the FY 24-25.
	(ii) Banks are requested to extend all support to the flagship scheme, "Indira Mahila Shakthi scheme", for empowerment of SHG women, by extending credit to potential income generating activities	Banks in the State have so far lent to 8492 individual enterprises amounting to Rs. 167 Crore and 658 group enterprises amounting to Rs. 54.59 Crores under the scheme.
	(iii) Banks to ensure that crop loans benefited under Crop Loan Waiver 2024 scheme, are renewed and disbursed expeditiously and hassle-free	Banks in the State have since renewed and disbursed to the tune of Rs. 18,106 crores in respect of such accounts (as against Rs.20,157 crores of waiver amount, as advised by State Government).
	(iv) Till second quarter, Banks in the state have achieved 61% of ACP disbursement and requested the Banks to extensively lend and support the small businesses, street vendors	Banks have disbursed an amount of Rs.1,00,862 Crores to MSME by achieving 77.80% of ACP targets upto the quarter December 2024.
	(v) Bankers to give more focus to vulnerable sections of the society, more particularly the weaker sections which is essential for overall development of the society.	Banks in Telangana together have extended loans to 82.05 lakh beneficiary accounts pertaining to weaker sections under the priority sector. amounting to Rs.1,15,345 crores

- Over the past quarter, Telangana's banking sector has continued to show resilience and adaptability.
- Total Deposits of the banks grew by **Rs. 36,915 crores** during the FY 2024-25 upto Q3 and the total deposits were at **Rs.8,16,868 crores**.
- Total Advances with Banks grew by **Rs. 74,865 crores** and the advances of all banks were at **Rs. 10,53,924 Crores**
- Despite global and domestic challenges, our CD ratio continues to be above 100 percent and it has increased from **127.21%** to **129.02 %** 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.
- Upto Q3 of the financial year, Banks have disbursed Short Term Production Loans amounting to **Rs.58,791** crores achieving **64.75%** of the ACP targets.
- Banks have disbursed **Rs.49,964** crores as Investment Credit to Agri. Allied, Agri. Infra and Agri. Ancillary activities achieving **81.56%** of the targets.
- Banks have disbursed Educational loans amounting to **Rs.487 Crores** and Housing loans amounting to **Rs.2,781 Crores** under Priority Sector during the current financial year so far.
- Banks have disbursed **Rs.1,00,862** crores to Micro, Small & Medium enterprises (MSME) segment achieving **77.80%** of the targets.
- Under Pradhan Manthri Mudra Yojana Scheme, Banks have sanctioned **Rs.8,441** crores achieving **61.01%** of the annual targets
- Banks together have disbursed an amount of **Rs. 2,16,112** crores to various sections of borrowers under Priority Sector, recording an achievement of **72.41%** of targets.

On the Financial Inclusion front:

- He appreciated the collective efforts of all Banks, Government Departments and Reserve Bank of India in driving financial inclusion and economic growth in Telangana.
- All the three Aspirational districts in the State, i.e., Bhadradri Kothagudem, Kumram Bheem Asifabad and Jayashankar Bhupalapally have surpassed the stipulated benchmark Key Performance Indicators as on December 2024. Further, Ms. Manasa Gangotri, Director, DFS recently visited Jayashankar Bhupalapally, reviewed the performance of the District and expressed satisfaction.
- As per the information provided by Dept of Financial Services, there are four Unbanked Rural Centres in the State. An agenda on this 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.
- Banks in the State have **122.37 lakh** PMJDY accounts in their books and **100.90 lacs** i.e., **82.45%** of the PMJDY accounts are seeded with Aadhar. RuPay cards were issued to **88.02 lacs** i.e **71.92%** of the PMJDY accounts.

- As far as the social security schemes are concerned, Banks have covered **182.52 lakh** customers under PMSBY and **84.75 lakh** customers under PMJJBY. **21.27 lakh** customers have subscribed for Atal pension Yojana scheme.
- Under PMSvanidhi Tranche 1, Banks have sanctioned **4,27,855** applications and disbursed **loans to 4,26,084 Street Vendors**. Under Tranche 2, Banks have sanctioned **2,25,211** applications and disbursed loans to **2,20,550** Street Vendors. Under Tranche 3, Banks have sanctioned **76,124** applications and disbursed **72,962**.
- Under Agriculture Infrastructure Fund, banks have sanctioned **Rs.3,018 crores** against a cumulative target of **Rs.3200** crores so far.

He said that this meeting is an opportunity for collaboration, discussion and problem-solving. He appealed to all stakeholders for active participation, sharing insights and propose solutions to drive Telangana's banking sector towards greater financial inclusion, innovation and stability and thereby contributing to India's vision of an inclusive and resilient economy.

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.

Views expressed by Shri Tummala Nageswara Rao garu, Hon'ble Minister for Agriculture, Marketing, Co-operation, Handlooms & Textiles, Telangana State:

- An amount of Rs.21,000 crores is released by State Government for Crop loan waiver scheme so far.
- As against target of Rs.90,000 crores loans to farmers, as on date Banks have disbursed Rs.58,700 crores only and this area is to step up further.
- Under PMFME Banks have given loans to 729 units only as against a target of 4000 units. As there is abundant potential, Banks need to achieve targets under the scheme.
- The loans against Warehouse receipts are given by only 3 Banks to 32 borrowers, which has to be improved significantly.
- Banks to focus more on Financing to Farmers' Producer organisation.
- Under Oil palm cultivation, there is abundant potential of 20 lakh acres and much can be done in this area.
- For growth in Agriculture sector, crop diversity is to be adopted. For increasing sustainability of the State, we have to shift from Paddy cultivation to Horticulture.
- He said that Agriculture is the backbone for all other activities. Inter-departmental coordination is essential in order to attain all round development which will also help lots of unemployed SC/ST/OBC youth.

Views expressed by Shri Bhatti Vikramarka Mallu garu, Hon'ble Dy. Chief Minister & Minister for Finance, Planning, Energy, Telangana State:

- The positive performance of Banks upto third quarter of Financial year 2024-25 in various segments of priority sector advances is appreciable.
- Micro enterprises are to be credit linked, which will bring in significant change in scenario.

- Banks are to be benevolent in focusing more on extending credit to agriculture, weaker sections and SHGs by strategising further in this area.
- The Government by implementing CLW-2024 scheme, provided Debt relief to eligible farmers and thereby helped Bankers as well.
- State Government is highly concerned 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, Rs.11500 crores under Rythu Bharosa scheme (investment support), Under Rythu Beema Rs.2500 crores, Bonus to farmers for certain eligible crops, implementation of major and medium irrigation projects, 24x7 free power to Agriculture, subsidy paid to Electricity dept. etc.
- 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 State Govt. to be ahead of other States.
- The business-friendly, innovative policies and the proactive measures being taken by the Government increased investments in the state which resulted in industrial growth and employment opportunities.
- All the corporations together are chalking out action plan under various welfare schemes for helping unemployed SC/ST/OBC youth, by focussing more on weaker sections.
- Banks are requested to extend all support to the flagship scheme, "Indira Mahila Shakthi scheme", for empowerment of SHG women, by extending credit to potential income generating activities, including Solar Energy Plants. Total 17,500 enterprises to be set up with financial outlay of Rs. 1025 crores in 1000 ALFs in 32 districts.
- The progress of Bank finance to Agriculture Infrastructure Fund is appreciable and there are abundant opportunities in taking up a greater number of Infrastructure projects in rural / semi-urban centers, which is the need of the hour, for bringing development especially in rural areas.
- The role of Banking fraternity in financial empowerment and economic development is highly appreciable and stronger collaboration among all stakeholders is needed further.
- There is a need for all to work towards an inclusive, technology driven and sustainable banking in Telangana State.
- He congratulated the Convenor Bank, State Bank of India, for conducting the quarterly meeting and expressed confidence that, Banks will well exceed the Credit Plan targets set for the current Financial Year 2024-25, in the last quarter.

Thereafter, AGM SLBC made a detailed presentation on performance of Banks as per the agenda items. A detailed Booklet was circulated to all Stakeholders in the meeting.

It is resolved and approved for establishment of new RSETI by Union Bank of India at Nagarkurnool after completing all formalities.

Shri N Sridhar, IAS, Principal Secretary, Scheduled Castes Development Dept, explained various economic support schemes:

- Budget proposed under SC Action Plan 2025-26 with an outlay of Rs 2760.12 crores involving Subsidy amount of Rs 2000.00 crores with various Sectors / Schemes, like ESS / Self Employment with Bank linkage, ESS / Self Employment without Bank linkage, Minor Irrigation & Energisation, Skill Development.

- Economic Support Schemes- It is proposed to cover individuals under self-employment schemes with bank-linkage, to start with minimum unit cost of Rs.1.00 lakh to Rs 3.00 lakhs in the rural and urban areas under different sectors. 67,881 beneficiaries are proposed to be covered with Subsidy of Rs 918.65 crores.
- Line Department Schemes (Agrl. / A.H. / Hort. / Seri./ Fish pond) or any other income generating activity - to implement schemes in convergence with the schemes being implemented by the line departments like Animal Husbandry (Milch Animal) Scheme for SHG members, Agriculture, Sericulture and Fisheries departments schemes like Mulberry Plantation, Permanent Vegetable Cultivation, Floriculture, Fish Ponds, Oil Palm, Dragon Fruit, Mini Dairy, and Backyard Poultry etc. 51,807 beneficiaries are proposed to be covered with Subsidy of Rs 677.46 crores.
- Vulnerable Groups- It is proposed to implement the schemes to help / uplift the following group of people with Unit Cost Rs 1.00 lakh. 2,300 beneficiaries are proposed to be covered with subsidy of Rs 23.00 crores.
- The Petty ESS schemes- upto the unit cost of the Rs.50,000/- with 100% subsidy component without bank linkage is permitted for the persons who wishes to take-up Micro & Small Trades or activities. 16,500 beneficiaries are proposed to be covered with Subsidy of 82.50 crores.
- Minor Irrigation-100% subsidy from the Corporation @ ranging from Rs 50,000 to 3,00,000/-. 7800 units are proposed to be covered with Subsidy of Rs.75.50 crores
- Energization: 4,750 units are proposed to be covered with Subsidy of Rs 17.95 crores.
- Skill Development Training Programme- 16,500 beneficiaries are proposed to be covered with Subsidy of Rs 165.00 crores.
- District Initiatives (AIDs victims, Disabled) Rs 1,00,000/- with 100% subsidy from the Corporation / EMF. 1,485 beneficiaries are proposed to be covered with subsidy of Rs 14.85 crores.
- Pavala Vaddi- an incentive upto Rs 30,000/-. 660 beneficiaries are proposed to be covered with subsidy of Rs 1.98 crores.
- Beneficiary Awareness/publicity Programme: Rs 6.60 crores proposed.

He requested Bankers to cooperate in grounding of all the units.

Shri E Sridhar, IAS, Secretary, BC Welfare Department presented various self-employment schemes to the BCs with a targeted action plan of Rs 2,106 crores covering 2,87,732 beneficiaries, as under:

- Bank linkage is proposed for coverage of 1,02,172 beneficiaries with an amount of Rs 1153 crores. There are 22 corporation which will implement the coverage district wise.
- Bank linkage programmes are done category wise based on unit cost-
Unit cost upto Rs 1 lakh: subsidy portion will be 80% and Bank linkage 20% covering 70,594 beneficiaries with an amount of Rs.564.25 crores
Unit cost upto Rs 2 lakhs: subsidy portion will be 70% and Bank linkage 30% covering 27,488 beneficiaries with an amount of Rs.384.91 crores
Unit cost above Rs. 2 lakhs to Rs. 5 lakhs: subsidy portion will be 60% and Bank linkage 40% covering 4,090 beneficiaries with an amount of Rs.204.50 crores.

He said that other skill development schemes and entrepreneurial skills are being promoted and requested all the stake holders to cooperate and help in completion of sanctions during the month of March.

Shri B Uday Bhaskar, CGM, NABARD, spoke on the occasion, as under:

- The highlights of State Credit Paper for FY 2025-26 are briefed to the audience.
- The achievement under Agriculture is 71.52% and more focus to be made on Agri Infrastructure loans, KCC to Animal Husbandry and Fisheries, financing of FPOs and SHGs.
- In Telangana state, NABARD has promoted and sanctioned grant assistance to 379 FPOs. Out of the 379 NABARD supported FPOs, 177 FPOs have been successfully Credit Linked with the formal banking channel.
- PM Internship scheme is to be popularised, where 500 companies are identified to train youth between the age of 21-24 years.

Shri Jagadeesh Kumar T, Deputy General Manager, Reserve Bank of India, spoke on the occasion, the highlights of which are as under:

- It is appreciable that SC corporation has an outlay of Rs. 2700 crores and BC Corporation has Rs 1150 crores with subsidy and Bankers should cooperate in grounding of these schemes.
- The CD ratio of the State stands at 129.02% as 31.12.2024. But CD ratio per capita of Priority Sector Lending will give the meaningful information.
- Data, review and action points are to be used for uplifting of weaker sections.
- There is an imperative need to activate the inactive BCs on an urgent basis.

The meeting concluded with vote of thanks by Shri Prakash Chandra Baror, GM, SBI & Convenor, SLBC, Telangana.

Sd/-xxx

**General Manager & Convenor
SLBC, Telangana**

Action points emerged in 44th SLBC Quarterly meeting

1. All the inactive BCs for more than one month needs 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. SC Corporation and Banks to complete reconciliation of unspent subsidies without further delay.

(Action: SC Corporation & All Banks)

4. 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)

5. 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.

(Action: Agriculture Dept / Finance Depts, GoT)

6. Reimbursement of Rythu Bandhu cheque printing charges of Rs.25.93 crores to Banks by Agriculture Department, Government of Telangana to be expedited.

(Action: Agriculture Dept / Finance Depts, GoT)

7. Reimbursement of RSETI expenditure of Rs.30.98 crores due to the sponsor Banks to be expedited.

(Action: SERP, GoT & MoRD GoI)

8. Resolution of issues related to KYC/ re-KYC and reactivating inoperative / dormant/ frozen accounts to avail DBT benefits

(Action: All Banks)

44th SLBC Quarterly Review Meeting on 28.02.2025 @ 10:00AM- List of participants			
No.	Name (Sri/Smt/Ms)	Designation	Organisation
Officials - Government of Telangana			
1	Bhatti Vikramarka Mallu garu	Hon'ble Dy. Chief Minister	Telangana State
2	Tummala Nageswara Rao garu	Hon'ble Minister of Agriculture, Co-operation & Marketing	Telangana State
3	Mallu Ravi garu	Hon'ble Member of Parilament	Telangana State
4	K Ramakrishna Rao, IAS	Special Chief Secretary (Finance)	Govt of Telangana
5	N Sridhar, IAS	Principal Secretary, Scheduled Castes Development Dept.	Govt of Telangana
6	E.Sridhar, IAS	Secretary, BC Welfare Department	Govt of Telangana
7	D Krishna Bhaskar, IAS	Special Secretary to Hon'ble Dy CM	Govt of Telangana
8	D Divya, IAS	CEO, SERP	Govt of Telangana
9	G Siva Krishna	Joint Secretary, Finance	Govt of Telangana
10	Y Narsimha Reddy	Director, SERP	Govt of Telangana
11	K Shankar Rao	GM, TRICOR	Govt. of Telangana
12	P Sabitha	MD, TGCMFC	Govt. of Telangana
13	Dr K Keshavulu	Director, TGOCA	Govt. of Telangana
14	T Sujatha	JDA, Directorate of Agriculture	Govt. of Telangana
15	M Chandra Sekhar	ADA, Directorate of Agriculture	Govt. of Telangana
16	P Sunitha	JDH, DoH	Govt of Telangana
17	Dr. P Srinivas Reddy	Asst. Director, V & AHD	Govt. of Telangana
18	Dr. V Srinivasa Rao	Asst. Director, V & AHD	Govt. of Telangana
19	Khadeer Ahamed	Deputy Director of Fisheries	Govt. of Telangana
20	N.Kshitija, I.F.S.	VC & Managing Director, TG SC Development Corpn. Ltd.	Govt. of Telangana
21	Dr P Ramakrishna	Exe. Officer, TG SC Development Corporation Ltd.	Govt. of Telangana
22	K.Brahmachary	Exe. Officer (Accounts), TG SC Development Corpn. Ltd.	Govt. of Telangana
23	N Srivalli	Exe. Officer, TG SC Development Corporation Ltd.	Govt. of Telangana
24	M Laxmi prasad	State Mission Manager, TRICOR	Govt. of Telangana
25	U V V L Prasad	Chief Operating Officer, TIHCL	Govt. of Telangana
26	M Bharath Ram	Vice President, TIHCL	Govt. of Telangana
27	K Samuel	AO, TGCMFC	Govt. of Telangana
28	M P Janardhan Reddy	Manager, Minorities Finance Corporation	Govt. of Telangana
29	G Padma	SMC, MEPMA, MA & UD	Govt of Telangana
30	M Sai Krishna	Superintendent, CCLA	Govt of Telangana
31	K Kiran Kumar	PE, SERP	Govt. of Telangana
32	D V Srinivas	IT (Admin), SC Corporation	Govt. of Telangana
Officials - Government of India			
33	Abdullah Raza	Investigator, National Commission for SCs	Govt. of India
34	D G P Sharma	District Nodal Officer (PMEGP), KVIC	Govt. of India
35	Ch. Rajesh Kumar	District Nodal Officer (PMEGP), KVIC	Govt. of India
36	Mangtha Naik	JD, KVIB	Govt. of India
37	U Santhosh	Dy. Director, KVIB	Govt. of India
38	K Lakshmana Kumar	Asst Director, DoT	Govt. of India
39	B Sreedhar	Assistant Director (PI), MSME-DFO	Govt. of India
40	Manohar Miryala	Deputy General Manager, NHB	National Housing Bank
41	Nandkishore Ingole	Consultant, NFDB	Govt. of India
42	Anil Kumar Tanukula	Consultant, NFDB	Govt. of India
43	K Bhojya	MA, NFDB	Govt. of India
SIDBI			
44	K. Janaiah	Assistant General Manager	SIDBI
OTHERS			
45	Er B.Brahma Reddy	Advisor, FSME Association	FSME
46	Sriram Marella	SPMU, Team, Lead, PMFME	TGFPS
47	M Bhujanga Rao	AIF, NABCONS	NABARD
48	Rajoju Vikrant	Finance Manager	WE HUB
49	V Srinivasa Reddy	MD	MARK FED
50	B Vishnuvardan Rao	GM	MARK FED
51	S Bala Krisna	CAO	MARK FED

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No.	Name (Sri/Smt/Ms)	Designation	Organisation
RBI			
1	Jagdeesh Kumar T	Deputy General Manager	Reserve Bank of India
2	Debojit Barua	Asst General Manager	Reserve Bank of India
3	Sai Teja Reddy	Manager	Reserve Bank of India
NABARD			
4	B Uday Bhaskar	Chief General Manager	NABARD
5	M V S S Srinivas	DGM	NABARD
SLBC Telangana			
6	Rajesh Kumar	Chief General Manager	State Bank of India
7	Prakash Chandra Baror	General Manager & Convenor SLBC	State Bank of India
8	Prashant Kumar Bariyar	Deputy General Manager	State Bank of India
Public Sector Banks			
9	Ajay Kumar	General Manager	Union Bank of India
10	Ritesh Kumar	General Manager	Bank of Baroda
11	Dharasing Naik K	General Manager	Central Bank of India
12	Priyabrata Mishra	Deputy General Manager (ABU & GSS)	State Bank of India
13	Sujeet Kumar Jha	Deputy General Manager	Punjab National Bank
14	Rakesh Roshan Verma	Deputy General Manager	Canara Bank
15	Buvanewari Gopalakrishnan	Deputy General Manager	State Bank of India
16	M Arun Kumar	Deputy General Manager	Union Bank of India
17	N Srikanth	Deputy General Manager	UCO Bank
18	Hitendra Nath Sriwastava	AGM & DZM	Bank of India
19	K. E. Hari Krishna	Assistant General Manager	Bank of Maharashtra
20	P V V Prasad	Chief Manager	Indian Bank
21	Sridevi A	Chief Manager	Indian Overseas Bank
22	Nirman Kumar Samal	Cheif Manager	Punjab and Sind Bank
23	Y Satyanarayana	Cheif Manager	Bank of Baroda
24	P Prudhvi Raj	Manager	Union Bank of India
25	Ram Kumar Das	Manager	Bank of Maharashtra
26	B Raghavendar	Deputy Manager	Canara Bank
27	K Anvesh	Sr. Manager	UCO Bank
Private Sector Banks			
28	Deepak K Thakur	Regional Head	HDFC Bank
29	Manoj Pohar	Vice President	Yes Bank
30	Kota Bhaskara Rao	Sr. Vice President	Axis Bank
31	Uday Kadaru	Sr Vice President, Regional Head	Kotak Mahindra Bank
32	K Uday Kumar	AVP	Bandhan Bank
33	Sumeeth Chilkuri	VP	RBL Bank
34	Srinivas Behara	Vice President	CSB Bank
35	Dharmapuri Ramesh Kumar	Regional Head	Indusind Bank
36	Revathi Eshwar	Deputy General Manager	IDBI Bank
37	S J N Gupta Vutukuri	AGM/RDM	City Union Bank
38	Charly Devasia	Dy. Vice President & Regional Head	Federal Bank Ltd
39	Irfana Perveen	Regional Branch Control Manager	IDFC First Bank
40	Y Veera Prasad	Asst Vice President	Axis Bank
41	Ramesh Gajula	Asst Vice President	DCB Bank
42	Siva kumar Reddy	Chief Manager	Karnataka Bank Ltd
43	V N V Satyanarayana	Chief Manager	ICICI Bank Ltd
44	Aneesh K S	Chief Manager	South Indian Bank Ltd
45	Gavini Venkat Yadav	ASM – Agri	Karur Vysya Bank Ltd
46	Ammeet Kour Bakshi	Senior Manager	Jammu and Kashmir Bank Ltd
47	N.D. Vignesh	Assistant Manager	Tamilnad Mercantile Bank Ltd
48	Radhakrishna M	Assistant Manager	Dhanlakshmi Bank
Regional Rural Banks			
49	V Anil	General Manager	Telangana Grameena Bank
Cooperative Banks			
50	K L Surekha	General Manager	TGCAB

Small Finance Banks & Payment Banks			
51	Mohammed Abdul Quddus	Senior Manager	Fino Payments Bank
52	Paisa Venu	AVP	Jana SFB
53	A Rajesh	Senior Manager	India Post Payments Bank
54	E Jayaram Reddy	Nodel officer	AU SMF
55	Vedula Vamsi Krishna	Manager	Equitas Bank
56	B Krishna	Cluster Head	ESAFSFB
57	K Srikanth	Branch Head	Shivalik Small Finance Bank
SLBC Telangana			
58	G R Sreehari	Asst. General Manager	SLBC Telangana, SBI
59	D Chinnaya Chary	Chief Manager	SLBC Telangana, SBI
60	P Kali Prakash	Manager	SLBC Telangana, SBI
61	C Padmalata	Deputy Manager	SLBC Telangana, SBI