

Minutes of 42nd SLBC Quarterly Review Meeting
@ 10.30AM on 20.08.2024 at Mahatma Jyothirao Phule Praja Bhavan, Hyderabad
to review the performance of Banks for the quarter ended June 2024

The 42nd Quarterly meeting of State Level Bankers' Committee, Telangana was held on 20.08.2024 at Mahatma Jyothirao Phule Praja Bhavan, Hyderabad to review the performance of Banks for the quarter ended June 2024.

Shri. G R Sreehari, AGM, SLBC, extended a warm 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, Sri Sandeep Kumar Sultania, IAS, Principal Secretary (Finance), Govt. of Telangana, Shri Raghunandan Rao, IAS, APC & Secretary (Agriculture), Govt. of Telangana, Shri. Kamal Prasad Patnaik, Regional Director, Reserve Bank of India, Smt Chintala Suseela, CGM, NABARD, Shri. Prakash Chandra Baror, General Manager, SBI & Convenor of SLBC 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. Prakash Chandra Baror, General Manager, SBI & Convenor of SLBC Telangana extended a hearty welcome to all for the 42nd SLBC Quarterly Review meeting. In his keynote address, he presented the performance highlights of banks in Telangana during the first quarter of financial Year 2024-25 as under:

- Total Deposits of the banks grew by **Rs. 2,005 crores** during the quarter June 2024 and the total deposits were at Rs.7,81,959 crores.
- Total Advances with Banks grew by Rs. 16,289 crores and the advances of all banks were at Rs. 9,95,348 Crores.
- CD ratio continues to be above 100 percent and it has gone up from 125.53% to 127.29% during the quarter.
- Banks have disbursed Short Term Production Loans amounting to **Rs.17,383** crores achieving **35.56%** of the Kharif targets.
- Banks have disbursed **Rs.23,848** crores as Investment Credit to Agri. Allied, Agri. Infra and Agri. Ancillary activities achieving **41.65%** of the targets.
- Banks have disbursed Educational loans amounting to **Rs.220.49 Crores** and Housing loans amounting to **Rs.984.34 Crores** under Priority Sector during the current financial year so far.
- Banks have disbursed **Rs.57,079** crores to Micro, Small & Medium enterprises (MSME) segment achieving **44.03%** of the targets.
- Under Pradhan Mantri Mudra Yojana Scheme, Banks have sanctioned **Rs.1,987** crores achieving **21.49%** of the annual targets.
- Banks together have disbursed an amount of Rs. **1,00,731** crores to various sections of borrowers under Priority Sector, recording an achievement of **35.9%** of targets, including Rabi Targets and 40.62% excluding Rabi Targets.

On the Financial Inclusion front:

- As per the information provided by Dept of Financial Services, there are no Unbanked Rural Centres in the State. An agenda on this will be presented during the course of meeting.
- Banks in the State have 118.55 lakh PMJDY accounts in their books and 95.72 lacs i.e., 80.75% of the PMJDY accounts are seeded with Aadhar. RuPay cards were issued to 86.54 lacs i.e 73% of the PMJDY accounts.
- As far as the social security schemes are concerned, Banks have covered 151.63 lakh customers under Pradhan Mantri Suraksha Bheema Yojana (PMSBY) and 67.94 lakh customers under Pradhan Mantri Jeevan Jyothi Beema Yojana (PMJJBY). 19.38 lakh customers have subscribed for Atal pension Yojana scheme.

Under Atma Nirbhar Bharat Abhayan:

- Under PM Svanidhi Tranche 1, Banks have sanctioned **4,22,697** applications and disbursed **loans to 4,19,600 Street Vendors**. Under Tranche 2, Banks have sanctioned **2,10,332** applications and disbursed loans to **2,06,764** Street Vendors. Under Tranche 3, Banks have sanctioned **52,850** applications and disbursed **50,527**.

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.

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.

Dropping of New Raipur (K) village, Nirmal District from URC:

Telangana Grameena Bank advised that the village New Raipur (k) R.C. in Nirmal district is submerged in Sriram Sagar Reservoir Project (SRSP). Copy of the letters received from TGB submitted to DFS through email latest on 06.07.2024. SLBC requests DFS to drop the village New Raipur(k) R.C from the list of unbanked Centers.

Smt Chintala Suseela, CGM, NABARD, while speaking on the occasion, congratulated SLBC and all the Bankers for having disbursed Rs. 1.00 Lac crore against the yearly ACP target of Rs. 2.88 lac crores for the year 2024-25. She further conveyed highlights of the contribution made by NABARD in the development of Telangana as under:

- Preparation of PLP for FY 2025-26 is underway and NABARD is conducting meetings with stakeholders at district levels.
- With a view of giving fillip to Agriculture investment credit, NABARD has been fixing unit costs for major agriculture & allied activities through a consultation process. The Unit cost for 2024-25 has been approved by the SLTC and has been circulated to all stakeholders.

- The concessional refinance provided by NABARD, with backing from the Govt. of India and RBI under schemes like STCRCF, STRRBF, and LTRCF, has both increased credit availability for agriculture and made it more affordable at the ground level. In FY 2023-24, Telangana contributed 7% of the total refinance disbursement of ₹1.32 lakh crore.
- Govt. of India, State Government and NABARD have initiated several programmes over the years to enhance rural infrastructure facilities in the country.
- In Telangana state, NABARD has promoted and sanctioned grant assistance to 379 FPOs. Out of this, 166 FPOs have been successfully Credit Linked with the formal banking channel. Credit totaling to ₹42.59 crore has been sanctioned by APGVB, Adilabad DCCB, TSCAB, NABKISAN, HDFC Bank, SBI, Canara Bank, Indian Bank, Kotak Mahindra Bank.
- NABARD has also supported FPOs with ₹8.19 crore as Business Development Assistance (BDA) to 172 FPOs. Further credit linkage will enable FPOs to expand and diversify business to achieve self-sustainability. She requested the State Government to help FPOs in procuring licenses.
- NABARD supported 37 Climate Proofing Projects in 20 districts, covering an area of 4,838 ha and about 6000 beneficiaries, of which twelve are ongoing.
- She said that under the Carbon Credit Framework, 44 projects of Carbon Removal Units (CRU) are implemented by NABARD.
- Telangana has sanctioned with one project titled “Adaptation of Alternate Wetting & Drying (AWD) in paddy cultivation & Mitigation of Methane for positive impact on Climate Change through FPOs.
- She shared the highlights of recently attended Biochar Committee meeting by her and expressed its uses in improving soil health, retaining soil moisture, reduction in carbon emission and improvement in agriculture productivity.
- She also mentioned NABARD’s efforts in Agriculture and Meat Value Chains.
- She said the Telangana has entered into a MoU with Central Govt. for Agri Stack, Telangana being one among the 12 such states.
- There is a special refinance scheme for solar roof top for residential buildings in rural areas, which is meant for RRBs and Cooperative banks. NABARD is supporting the scheme with 0.5% interest rebate and a corpus of Rs. 200 crore.
- NABARD is actively working with State Government for implementation of “Indira Mahila Shakthi” scheme and assured their support in the days to come.
- NABARD supporting Start-Ups through two Agri Business Incubation Centres (ABICs) in Telangana, which are a-IDEA and AgHub with a grant assistance of ₹23.45 crore.

Shri. Kamal Prasad Patnaik, Regional Director, Reserve Bank of India, spoke on the occasion, the highlights of which are as under:

- The State has achieved one of the highest CD ratio.
- Banks to achieve the benchmark Priority Sector Lending norms including its sub segments by Q3 and assured RBI support for the same.
- Telangana is young state and a huge scope for development.

- Banks to focus on Backward districts for delivering their services with the help of SLBC and NABARD with a view to ensure higher employment generation.
- He highlighted the new policy initiative of RBI, that all loan proposals upto Rs. 25 lacs should be disposed within 14 working days and urged banks to comply the same.
- RBI proposed to conduct a National level quiz as part of its 90th anniversary and it is desired that, a team from Telangana should win the prize money of Rs. 10 lac.
- He emphasised the importance of achieving Sustainable Development Goals (SDG), especially which pertains to Banking sector.
- RBI is imparting financial literacy across Telangana through its 171 CFLs.
- He stressed upon the importance of improving the skill set of the youth for overall development of the Nation.

Shri. Raghunandan Rao, IAS, APC & Secretary (Agriculture), Govt. of Telangana, said that

- State level Controllers of Banks to arrange for farmer-wise review to ensure Crop Loan Waiver (CLW) proceeds reach the hands of beneficiaries. He advised to form an internal task force to monitor the progress on an ongoing basis.
- Banks are requested to be proactive in addressing the CLW grievances.
- Banks to rectify the data errors and expedite the submission of revised data.
- He indicated that, the Government will soon come out with a universal crop insurance scheme, in which claims settlements will be automated.

Shri. Sandeep Kumar Sultania, IAS, Principal Secretary (Finance), Govt. of Telangana, said that

- The importance of Bank finance is emphasised in the overall development of any country and economy will not grow without a robust banking system and its finance.
- Banks are advised to achieve the Priority Sector Lending (PSL) benchmarks to support the needy and vulnerable. He requested Banks to cover all sections of the society including SC, ST and weaker sections in PSL.
- Bankers are urged to give impetus to MSME and agriculture allied activities like Animal Husbandry, fisheries
- Banks to ensure that due share of our State is covered in all Central Govt. sponsored schemes.
- Necessary support is assured to Banks from the State Government in the days to come.

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

- It is happy to notice adequate rains across the state during this monsoon and Bankers are requested to timely disburse crop loans to farmers.
- The efforts of the Governments are appreciated in releasing huge amounts for Crop Loan Waiver (CLW) 2024 scheme despite carrying many difficulties.

- Banks controllers are advised, to issue necessary instructions to operating units / branches to deal CLW grievances efficiently.
- Further, bankers requested to whole heartedly lend to agriculture segment for overall development of the State.
- The same cooperation is desired from Bankers in the days to come for successful completion of CLW 2024 scheme.

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

- It is happy to observe the positive performance of Banks during the Q1 FY 2024-25 in various segments of priority sector advances.
- It is appreciable that Banks have so far achieved 40.62% of ACP lending targets under Priority Sector, in the first quarter itself.
- Another interesting item to observe is CD ratio of the State has further improved to 127.29% during the quarter.
- While the progress of Banks in taking up projects under Agriculture Infrastructure Fund is noteworthy, there is abundant scope and need to go aggressive in taking up more number of Infrastructure projects in rural centres, which is the need of the hour, for bringing development in rural areas.
- Telangana is one of the fastest growing states in India and various developmental initiatives are being taken up by State Government to be ahead of other States.
- State Government has well recognised and prioritised the growth of the Agriculture sector as 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.
- The Government kept promise to farmers by implementing CLW-2024 scheme and provided Debt relief to farmers with loan outstandings up to Rs. 2 lakhs, within the shortest possible period and created history. Banks are now advised to ensure that these crop loans are renewed and disbursed expeditiously and hassle-free.
- Increase in paddy production is enabling the State to emerge as one of the major suppliers of Paddy to the Food Corporation of India (FCI).
- To support Oil Palm cultivation in the State, the Government is extending all needed support for taking up this farming activity.
- Banks are requested to extend all support to their flagship scheme, "Indira Mahila Shakthi scheme", for empowerment of SHG women, by extending credit to potential income generating activities. The scheme is with an outlay of Rs. 20,000 cr for next five years. We look forward for getting complete support from all Banks in this regard.
- Business-friendly policies and the proactive measures being taken by the Government to facilitate business are creating a conducive environment that will augment industrial growth in the state.

- The state has been making continuous efforts for the growth of the industrial sector through its innovative policies, which are resulting in increased investments and employment opportunities. The recent visit of Chief Minister & Team to USA and South Korea, is going to get huge investments to our state.
- The MSME Sector is one of the highest employment generating sectors in the State. Banks are requested to extensively lend and support the small businesses including street vendors.
- Institutional credit to wider sections of the society, more particularly to the weaker sections, is essential for overall development of the society. Banks need to strategise further in this direction.
- Banks have been doing commendable service in the Financial Inclusion area and Banks are further requested to continue their focus on FI initiatives, ensure saturation in opening of PMJDY accounts and coverage of beneficiaries under social security as well as the insurance schemes.
- Targets under various State Government schemes are to be reviewed.
- He congratulated the Convenor Bank, State Bank of India, for conducting this quarterly meeting. He expressed, his confidence that, Banks will strive to well exceed the Credit Plan targets set for the current Financial Year 2024-25, in the coming quarters.

Shri K Somashekhar Rao, President, CIFA said that Priority sector lending should be improved. He requested for CLW beneficiaries list to be published in public domain, along with the reasons for farmers who have not received the benefit.

Shri APK Reddy, President, FSME requested the Government to release the MSMEs incentives which are pending for the last 10 years. He requested the Government to support MSMEs with frontend subsidies like power tariff Rs. 1/- per unit and State Government credit guarantee for MSME loans. He requested the State Government, to arrange for brain storming session with all stake holders on quarterly basis for the betterment of the MSMEs.

Dr. G Sunil Kumar Babu, Director, NCSC advised to improve lending to SC / ST / weaker sections. He suggested to present education loans data as per social category. He urged Banks, not to insist collateral security for MSME which are eligible under collateral free loans. He requested State Government to release subsidy to SC/ST beneficiaries.

The meeting concluded with the vote of thanks proposed by Shri Prashant Kumar Bariar, Deputy General Manager (FI & SLBC).

Sd/-xxx

**General Manager & Convenor
SLBC, Telangana**

Action points emerged in 42nd 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. Banks to focus on complying with RBI Priority Sector Lending norms viz. Priority sector- 40%, Agriculture-18% and Micro enterprises- 7.50%.

(Action: All Banks)

3. 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: Controllers of all Banks)

4. SC Corporation and Banks to complete reconciliation of unspent subsidies without further delay.

(Action: SC Corporation & All Banks)

5. Banks to ensure achievement of all the 3 Benchmark parameters set out under PM's Task Force Recommendations, in respect of MSME advances.

(Action: Controllers of all Banks)

6. 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)

7. 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)

8. Reimbursement of RSETI expenditure of Rs. 24.76 crores due to the sponsor Banks to be expedited.

(Action: SERP & GoT)

9. Task force to be formed with select banks to explore the options for making e-signing legally feasible and to make necessary recommendations to Govt. of Telangana.

(Action: SLBC, SBI, UBI, Canara Bank, Bank of Baroda, ICICI and HDFC)

42 nd SLBC Quarterly Review Meeting on 20.08.2024 @ 10.30 AM List of participants			
No.	Name (Sri/Smt/Ms)	Designation	Organisation
Dignitaries / Officials – Government of Telangana			
1	Mallu Bhatti Vikramarka	Hon'ble Dy. Chief Minister	Telangana State
2	Tummala Nageswara Rao	Hon'ble Minister of Agriculture, Co-operation & Marketing	Telangana State
3	Sandeep Kumar Sultania, IAS	Principal Secretary (Finance)	Govt of Telangana
4	M Raghunandan Rao, IAS	APC & Secretary (Agriculture)	Govt of Telangana
5	Dr B Gopi, IAS	Director of Agriculture	Govt of Telangana
6	D Krishna Bhaskar, IAS	Special Secretary (Finance)	Govt of Telangana
7	Y Narsimha Reddy	Director, SERP	Govt of Telangana
8	Dr Ch Malleshwari	Addl. Director, Animal Husbandry	Govt. of Telangana
9	V. Sarojini Devi	Addl. Director of Horticulture	Govt. of Telangana
10	B Anand Kumar	GM, SC Corporation	Govt. of Telangana
11	Shankar Rao	GM (Tribal Welfare), TRICOR	Govt. of Telangana
12	P Sunitha	JD, Dept. of Horticulture	Govt. of Telangana
13	T Sujatha	JDA, C&DA Agriculture	Govt. of Telangana
14	S Shailaja	DDA, Agriculture Department	Govt. of Telangana
15	M Shylaja	DDA, Agriculture Department	Govt. of Telangana
16	K Sailaja	ADA, Agriculture Department	Govt. of Telangana
17	Dr Sachin	AD, AHD	Govt. of Telangana
18	Dr M Sridhar Rao	VAS, AHD	Govt. of Telangana
19	K Naveen Reddy	AD, Industries Department	Govt. of Telangana
20	U V V L Prasad	Chief Operating Officer, TIHCL	Govt. of Telangana
21	Bharath Ram	Vice President, TIHCL	Govt. of Telangana
22	Dr M Krishna Chaitanya	SMC, MEPMA, MA & UD	Govt. of Telangana
23	G Padma	SMC, MEPMA, MA & UD	Govt of Telangana
24	T Padmaja	Dev. officer, BC Corporation	Govt. of Telangana
25	B Ravinder	Superintendent (CMRO), CCLA	Govt of Telangana
26	K Kiran Kumar	PE, SERP	Govt. of Telangana
27	Abdul Hameed	AGM, TSMFC	Govt. of Telangana
Dignitaries / Officials - Government of India			
28	Dr. G Sunil Kumar Babu	Director, NCSC	Govt. of India
29	Dr. Manoj Lanka	State Director I/c, KVIC	Govt. of India
30	G. Narayana Rao	AD-KVIC, PMEGP Nodal Officer	Govt. of India
31	J Sampath Kumar	Asst Director, DoT	Govt. of India
32	K Lakshmana Kumar	Asst Director, DoT	Govt. of India
33	B Sreedhar	AD, MSME-DFO	Govt. of India
34	Manohar Miryala	DGM & OIC, NHB	National Housing Bank
35	Srinivas Pingali	Lead- (TS&AP)	NPCI
36	Mohammad Souban G	Asst Manager, UIDAI	Govt. of India
SIDBI			
37	V Chandramouli	General Manager	SIDBI
OTHERS			
38	K Somashekhar Rao	President, CIFA	CIFA
39	Vikranth Rajaju	Finance Manager-WE-HUB	WE-HUB
40	Dr. K Sai Maheshwari	Asst. Director (AC&ABC)	MANAGE
41	M Bhujanga Rao	AIF, NABCONS	NABARD
42	A P K Reddy	President, FSME Association	FSME

43	Sriram Marella	SPMU, Team, Lead, PMFME	KPMG
Reserve Bank of India			
44	Kamal Prasad Patnaik	Regional Director	RBI
45	Jagdeesh Kumar T	Deputy General Manager	RBI
46	Lakshmi Sravya Challa	Asst. General Manager	RBI
47	Tanya Sangma	Manager	RBI
NABARD			
48	Suseela Chintala	Chief General Manager	NABARD
49	M V S S Srinivas	Dy. General Manager	NABARD
Public Sector Banks			
50	Kare Bhaskar Rao	Chief General Manager	Union Bank of India
51	B Chandra Sekhar	General Manager	Canara Bank
52	Ritesh Kumar	General Manager	Bank of Baroda
53	Dharasing Naik K	General Manager	Central Bank of India
54	Buvanewari Gopalakrishnan	Deputy General Manager	State Bank of India
55	Priyabrata Mishra	Deputy General Manager	State Bank of India
56	Arvind Kalra	Deputy General Manager	Punjab National Bank
57	Sanjay Mane	Deputy General Manager	Punjab National Bank
58	M Arun Kumar	Deputy General Manager	Union Bank of India
59	S Sreenivasa Rao	Deputy General Manager	Indian Bank
60	S P Biswal	Deputy General Manager	Bank of India
61	V Chandra Bose	Assistant General Manager	Indian Overseas Bank
62	K E Hari Krishna	Assistant General Manager	Bank of Maharashtra
63	U Sasibhushana Rao	Assistant General Manager	UCO Bank
64	U Yatheendra	Chief Manager	Central Bank of India
65	M Sambasiva Rao	Chief Manager	Bank of India
66	Abhishek Kumar	Chief Manager	Bank of Maharashtra
67	P Prudhvi Raj	Manager	Union Bank of India
68	B Raghavendar	Deputy Manager	Canara Bank
69	Vikram Khanna	Senior Manager	Punjab and Sind Bank
70	M Dilip	Senior Manager	Bank of Baroda
Private Sector Banks			
71	Venkatesh D	Deputy General Manager	IDBI Bank
72	Ravikanth Shetty A	Asst. General Manager	IDBI Bank
73	C.V.Srinivas	Deputy General Manager	ICICI Bank Ltd
74	K Bhaskara Rao	Senior Vice President	Axis Bank
75	Deepak Kumar Thakur	RH- GSP Loans & Schemes	HDFC Bank
76	V Hari Babu	Vice President	HDFC Bank
77	Rajasekhar R	Vice President	HDFC Bank
78	Manoj Pohar	Vice President	Yes Bank
79	Srinivas Behara	Vice President	CSB Bank
80	Sumeeth Chilkuri	Vice President	RBL Bank
81	B Kranthi Kumar Reddy	Deputy Vice President	Indusind Bank
82	S L N Prasad	Assistant General Manager	K B S L A Bank
83	T.Srinivas	Assistant Vice President	DBS Bank
84	K Satyanarayana Sharma	Assistant General Manager	Karnataka Bank Ltd
85	Saidanna T	Assistant Vice President	Axis Bank
86	Y Veera Prasad	Assistant Vice President	Axis Bank
87	S J N Gupta Vutukuri	AGM	City Union Bank
88	V.N.V. Satyanarayana	Chief Manager	ICICI Bank Ltd

89	B Idhaya Kumar	Chief Manager	Tamilnad Mercantile Bank
90	Irfana Perveen	AVP	IDFC First Bank
91	B Kranthi Kumar Reddy	Deputy Vice President	Indusind Bank
92	P Divya Prasad	Associate Vice President	Federal Bank
93	T.Srinivas	Assistant Vice President	DBS Bank
94	Rakesh G Y	GAVP	DCB Bank
95	Gavini Venkat Yadav	ASM – Agri	Karur Vysya Bank
96	Wajahat Jeelani	Chief Manager	J & K Bank
97	Aneesh K S	Chief Manager	South Indian Bank
98	P Vandana	Manager	K B S L A Bank
99	Radha Krishna.M	Assistant Manager	Dhanlakshmi Bank
Regional Rural Banks			
100	V Anil	General Manager (Business)	AP Grameena Vikas Bank
101	Ramesh D	General Manager	Telangana Grameena Bank
102	Sudhakar	General Manager	Telangana Grameena Bank
Cooperative Banks			
103	T. Jyothi	Chief General Manager	TGCAB
Small Finance Banks & Payment Banks			
104	Mohd Abdul Quddus	Manager	Fino Payments Bank
105	V Vishwanadh	Asst. Manager	Airtel Payments Bank
106	B Krishna	Cluster Head	ESAF SFB
107	Yalumoni Narasimha	Branch Manager	Suryodaya SFB
108	P Pradeep	COSM	AU SFB
SLBC Telangana			
109	Prakash Chandra Baror	General Manager & Convenor SLBC	State Bank of India
110	Prashant Kumar Bariyar	Dy. General Manager (FI&SLBC)	State Bank of India
111	G R Sreehari	Asst. General Manager	State Bank of India
112	Chinnaya Chary D	Chief Manager	State Bank of India
113	P Kali Prakash	Manager	State Bank of India
114	C Padmalata	Deputy Manager	State Bank of India