

PROCEEDINGS OF 7TH MEETING OF
STATE LEVEL BANKERS' COMMITTEE
OF
TELANGANA

Held on
23.06.2015 - Tuesday - at 11.00 am
D block, Ground floor
Conference Hall,
Telangana Secretariat, Hyderabad

Convener:



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PROCEEDINGS OF THE 7th SLBC MEETING HELD ON 23/06/2015 AT 11.A.M, TO RELEASE ANNUAL CREDIT PLAN 2015-16 AND TO REVIEW PERFORMANCE OF BANKS FOR THE QUARTER ENDED MARCH 2015.

Sri.Pocharam Srinivasa Reddy, Hon'ble Minister for Agriculture of Telangana, Sri.Pradeep Chandra IAS, Spl Chief Secretary Finance, Sri.C.Parthasarathi IAS Principal Secretary Agriculture, Sri.K.Ramakrishna IAS, Secretary Finance, Sri.Janardhan Reddy IAS, Mission Director MEPMA, Ms.G D Priyadarshini IAS, Director Agriculture, Sri.VVV Satyanarayana Chief General Manager NABARD, Sri. G J Raju, General Manager Reserve Bank of India, Chariman Telangana Grameena Bank, senior officials of Government of Telangana, executives from Banks have participated in the meeting. The detailed list of participants is enclosed as Annexure.

Presidential Address by Sri.Santanu Mukherjee, MD State Bank of Hyderabad and President SLBC, Telangana.

Sri.Santanu Mukherjee, President SLBC Telangana extended a hearty and warm welcome to Sri.Pocharam Srinivasa Reddy, Hon'ble Minister for Agriculture of Telangana, Spl Chief Secretary Finance, Principal Secretary Agriculture, Secretary Finance and officials of State Administration, co bankers, members and other invitees to the 7th meeting of SLBC.

President SLBC has placed the detailed performance of the banks in the State as on 31st March 2015 under various banking parameters before the forum, the highlights of which are as under:

- ◆ **Network:** Number of Bank branches in the State are at 4919.
- ◆ **Deposits & Advances:** Total Deposits of the banks stood at Rs.3,28,181 crores with a growth of Rs.42302 crores during the year and total Advances of the banks stood at Rs.3,54,166 crores with a growth of Rs.29202 crs over March 2014.
- ◆ **CD Ratio:** CD ratio as on March 2015 at 107.92% is one of highest in the country.
- ◆ **Annual Credit Plan targets of 2014-15** have been surpassed by banks in the State. Priority sector targets have been achieved to the extent of 119% and Non Priority sector targets to the extent of 290% taking the total achievement to 180%
- ◆ **Priority Sector Advances** is at Rs.111403 crores with a growth of Rs.8785 crores during the year. Priority sector advances constitute 31.46% of total advances.
- ◆ **Priority Sector Advances** - Disbursement of Rs.48247 crores made against a target of Rs.40547 crores i.e 119% of targets.
- ◆ **Agriculture - Credit flow to agriculture during the year has been at Rs.27276 crores against a target of Rs.27234 crores i.e 100.16%.** Banks have disbursed Rs.18420 crores under Kharif/Rabi 2014-15 and achieved 98% of the targets. Total Agricultural advances at Rs.51268 crores as on 31st March 2015, constitute 14.48% of total advances.
- ◆ **Micro and small enterprises-** credit flow during the year at Rs.13330 crores during the year 2014-15 is 202.34% of budgets.

- ◆ **Advances to 'Weaker Sections'** registered a growth of Rs. 1694.68 cr over March 2014.
- ◆ **Advances to 'Women category'** registered a growth of Rs. 2644.30 cr over March 2014
- ◆ **Loans to 'SCs/STs'** have recorded a growth of Rs. 512.75 cr over March 2014
- ◆ **Financial Inclusion:** Banks have completed the process of providing banking services in respect of identified villages having population above 2000. In respect of villages with population below 2000, 27 villages are left over and the same will be covered with banking services shortly, within the targetted time of 14th August 2015.
- ◆ **29 FLCCs** are functioning in the State. Controllers of banks are advised to ensure that literacy camps are conducted regularly.

President SLBC highlighted some of the important features of ACP 2015-16 and requested Hon'ble Minister for Agriculture of Telangana to release the Annual Credit Plan for the year 2015-16. The highlights of the ACP 2015-16 are:

- ✓ Annual Credit Plan 2015-16 has been drawn with a outlay of Rs.72119 crores.
- ✓ Priority Sector Advances has lion's share of Rs.47360 crores I.e 66%
- ✓ Agriculture advances are projected at Rs.30995 crores I.e 65% of Priority Sector advances.
- ✓ Targets under loans for Farm mechanisation is at Rs.1271.21 crores
- ✓ Targets under loans for Dairy development is at Rs.1108 crores
- ✓ Targets under loans for Horticulture development is at Rs.1012 crores.
- ✓ For development of Cold/storage units and market yards an amount of Rs.350 crores is earmarked.
- ✓ Targets under Housing loans is at Rs.2307 crores
- ✓ Targets under Education loans is at Rs.864 crores.

After launching the Annual Credit Plan 2015-16, Sri Pocharam Sreenivasa Reddy, Minister for Agriculture of Telangana has addressed the forum:

a) He stated that the Kharif season for the year 2015 has already started and after a long gap there has been more than average rainfall in all the districts except Mahabubnagar and Nizambad where the rain fall is average, and requested the Bankers to start kharif lending immediately.

b) He congratulated the banks on his behalf and on behalf of the State Government for the cooperation extended in renewal of crop loans during Kharif and Rabi 2014 and for achieving disbursements/renewals of Rs.18420 crores against a target of Rs. 18717 crores i.e 98.50%. He requested the bankers to provide crop loans immediately as there are good rains and sowing by farmers has already started. He advised the bankers to provide Crop Loans to the farmers to the extent of full eligibility as per revised scales of finance.

c) He complimented the bankers for implementing the crop loan waiver quickly and has sought the same co-operation during this year also. He informed that the Government has passed on necessary instructions for release of 50% of the second installment of debt waiver amount which would be passed on to the banks within a day or two and the remaining 50% of the amount would be released during the first week of July 2015. He requested all the bankers to take necessary steps for completing issuance of Annexure F to the farmers.

d) He informed the forum that Government of Telangana is promoting Horticulture - Poly houses and green houses by providing 75% front end subsidy and Farm mechanization by providing 50% subsidy in a big way and he requested all the banks to encourage Agricultural Term Loans for horticulture, poly houses, green houses and farm mechanization. He expressed that many banks are insisting for collateral properties though the security of land is available to the banks.

Sri Pradeep Chandra, Special Principal Secretary, Finance Department, Government of Telangana, has made the following observations:

a) The growth in deposits, MSME advances, is a good sign but the loans provided to SC/STs constitute only 2.60% which is very low and banks have not achieved the targets. He advised all the banks to address this issue immediately on priority basis.

b) He informed that the increase in the scale of finance for crop loans is normal and Green Houses, Poly Houses including farm mechanization is not forming part of the Annual Credit Plan and they have to be included in the Annual Credit Plan with sufficient credit outlay as these are very good schemes providing front end subsidy by the State Government. He advised SLBC to monitor implementation of these schemes by the banks at quarterly intervals.

c) He informed the forum that the debt waiver is very important for the State Government and 50% of the second phase amount has been released while the 50% of the eligible amounts will also be released very soon. He advised the banks to credit 25% of the debt waiver amount to the loan account of the farmer as and when he visits the bank and renew the account according to the scale of finance announced for this year

d) He requested the banks to take all precautionary measures like inspection of the agriculture lands, verification of land records etc in respect of agriculture loans as being taken by the banks in respect of other loans. He informed that the Government has noticed certain irregularities in respect of renewal of crop loans during first phase of debt waiver like some farmers with fake pattedar pass books, changing of acreage in the pattedar pass books and using crop loans for the other purposes etc which is against the intention of the Government. Government intends that only eligible farmers should get the benefit of the debt waiver and ineligible farmers have to be left out. He further informed that the Audit Teams have been formed to verify the debt waiver and in case any discrepancies found Government will take necessary steps against erring officials/bankers, if any. He requested the controlling officers of the banks to advise the field level functionaries to bring out any such instances to the notice of the Government officials.

Shri.K.Rama Krishna Rao, Secretary (Finance), Government of Telangana informed the forum as under:

a) Chief Secretary held a video conference on 18th June 2015 with the Collectors and LDMS on crop loan waiver scheme. He said that Audit teams have been formed to verify the correctness of Annexure E . He informed that as the State Government has released huge amount Rs.4250 crores in the first phase of debt waiver amount, it is necessary to ensure that it reached only the eligible farmers. He requested all the bankers to pass on necessary instructions to the field level officials to provide necessary help to the audit teams who have to complete the Audit before the end June, 2015. He advised the banks to submit utilization certificates immediately as Government is going to release 50% amount of the second phase debt waiver amount. He further advised the bankers to refund the unutilised amounts forthwith to the Government by 25th of June 2015.

b) He informed that few supplementary claims are being received even now by the Government and sought to know the reasons for the same.

c) He stated that Government is computerising the eligible lists of farmers under crop loan waiver i.e Annexure E , which will be hosted on public domain.

d) He congratulated all the banks in the State for the remarkable job done under PMJDY drive which started during August of 2014. He requested all the banks to surpass the targets under (1) PMJJBY (2) PMSBY (3) APY schemes announced by Hon'ble Prime Minister.

Shri.Janardhan Reddy, Mission Director MEPMA, has requested all the banks to submit the data on SHG loans required by the Government on priority basis in the absence of which it is very difficult for the Government to implement the schemes like Vaddi Leni Runalu and Pavala Vaddi Runalu properly. He advised all the banks to attend Town Level Bankers Committee meetings (TLBC), Slum Level Committee Meetings of SHG groups, where issues relating to NPA accounts can be discussed by Banks.

Shri.C.Parthasarathi,Principal Secretary (Agriculture), Government of Telangana, has addressed the forum as under:

a) He congratulated SLBC on the occasion of launching of Annual Credit Plan, which is a clear road map to the bankers as well as to the Government, with a huge outlay and substantial earmarking for Agriculture sector.

b) He informed that due to good rains at 210 MM in the beginning of the season itself as against the normal rain fall of 84 MM during season, farmers are very happy and they are busy with their sowing operations

c) He complimented NABARD on providing finance for construction of rural godowns with an total outlay of 330 crores which will help the farmers to store 17 lac million tonnes of food grains.

d) He further informed that the Government has made a provision of Rs.480 crores for input subsidy, Rs.200 crores for vaddileni runalu and Rs.24 crores for pavala vaddi runalu in the budget.

e) He requested all the banks to issue suitable guidelines to the ground level functionaries to provide loans to the farmers under the Polyhouse/greenhouse/minor irrigation schemes and also to provide crop loans basing on the full scale of finance and without insisting for no dues certificates from the farmers.

f) He requested the banks to finance for Sericulture cultivation existing in five districts of Telangana State viz. Nalgonda, Medak, Warangal, Mahaboobnagar, and Khammam District as the Government is providing 30% subsidy and banks have to provide 70% as loan.

g) He said that even now some banks have to refund the amount received by them under crop loan debt waiver scheme and it is requested to refund the same immediately to the Government. It is also requested to issue Annexure F to all the farmers who have not received the same earlier, at the time of renewal of crop loans this year. Banks to submit Utilization Certificates to the Government immediately so that all the issues with regard to first phase debt waiver is completely resolved so that we can enter in to second phase.

Sri VV Satyanarayana, CGM, NABARD, has congratulated SLBC and the bankers on the occasion of launching Annual Credit Plan for the financial year 2015-16 and also for achieving the targets of Annual Credit Plan fixed for the financial year 2014-15.

a) He observed that the deposits grew by 14% whereas advances grown by 9% during the FY 2014-15, which is more than all India average and said that RRBs also needs to be congratulated as their performance is still better.

b) He further informed that he is not happy as the banks have failed to achieve targets of priority sector advances and requested all the banks to achieve the targets given under Annual Credit Plan for the financial year 2015-16.

c) He said that NPAs in some sectors are high and requested the State Government to provide all necessary help to the banks in reducing their NPAs. Banks generally would be ready to finance to any extent when there is no threat of NPA and it is in the hands of the Government to pass on necessary instructions to ground level functionaries for helping the banks in their recovery process.

d) He advised all the banks to improve loaning under investment credit in agriculture as the share of loaning under agriculture towards ATLS is less than 11%, which should be more than 25 to 30%, basing on the District potential plans provided by NABARD. The targets for agriculture has come down and it is less than the targets given by Government of India. He has advised SLBC to revise the targets for the financial year 2015-16 for agriculture.

e) He informed that NABARD is conducting unit cost meetings during the next week, circulated the same to all banks and requested to submit necessary data to NABARD.

f) He advised all the banks to lodge subsidy claims under Grameena Bandar Yojan as per the directions received from the Government of India to them.

Shri Raju, General Manager, Reserve Bank of India congratulated SLBC for launching Annual Credit Plan for the financial year 2015-16.

a) He said that he had discussions with trainees of RSETI of Nizamabad recently when it is informed that the trainees are not getting finance from the banks for setting up the units. He requested all the banks to provide Credit linkage to the trainees of RSETIs which is very essential.

b) He informed that RBI has already issued necessary directions to the banks not to insist for "No dues certificate" from the farmers.

Sri Pocharam Sreenivasa Reddy Garu, Hon'ble Minister for Agriculture of Telangana has intervened and observed as under:

a) Some farmers are approaching different banks for availing multiple loans as they are not fully funded and if banks provide crop loans to the full extent of the eligibility as per scale of finance, farmers will not go to other banks. He requested all the banks to pass on the necessary instructions to ground level functionaries to sanction loans as per revised scale of finance.

b) He emphasized that minor irrigation is a priority programme of the Telangana Government and the Government is extending subsidy to farmers upto 5 hectares of land at 100% to SC/STs, 90% to Bcs and 80% to others. Only 10 to 20% of amount is to be extended by the banks as loan. He said that during his study tour to Israel it is observed that every crop is grown under minor irrigation only.

c) He informed that the SHG group members are being encouraged to purchase milch animals to improve the milk production as there is shortage in milk production in our State. He said that for sheep rearing also, Government is providing Rs.15000/- as subsidy and banks have to finance only Rs.15000/- as a loan. He requested all the banks to provide necessary financial assistance to all the needy people without any delay as Seeds, Fertilizers and power is ready.

Review of the agenda by Sri Sitapathi Sharma Convenor of SLBC Telangana :

a) Minutes of the SLBC meeting held on 30/03/2015, Review meeting on Crop loans held on 03/02/2015, Review meeting on MEPMA held on 06/02/2015 and Inaugural MSME Sub-Committee meeting held on 19/02/2015 have been taken as approved as no request for changes/amendments have been received by SLBC.

b) Agriculture targets for the year 2015-16: District Consultative Committees have launched credit plans with lesser outlays vis-a-vis PLPs drawn by NABARD and revised agriculture targets received later.

To be in line with the agriculture targets advised by the Government of India, **IT IS RESOLVED that** the shortfall in agriculture targets of the districts which will be advised separately has to be adopted by the respective DCCs within 10 days and the relevant proceedings to be submitted to SLBC for ratification.

c) Digitisation/Integration of Land records : It is informed that the neighbouring states of Karnataka and Andhra Pradesh have implemented 'integration of land records' which facilitates the farmers to avoid going around revenue offices as the Banks will be able to view the digitised land records at the branches itself. The facility of on line creation of charge will help in creation of charge quick, easy, prevents multiple financing to a greater extent and would save lot of government funds in administration and verification of genuineness of debt waiver/interest subsidy claims.

SLBC will constitute a Sub Committee with major banks, concerned department of the Government , National Informatics Centre as members to take this forward.

(d) Rajiv Swagruha Scheme: Five banks viz. SBI, SBH, Union Bank of India, Central Bank of India and NHB have sanctioned loans @200 crores each amounting to Rs.1000 crores for Rajiv Swagruha Scheme to AP State Housing Corporation which have turned NPAs in the books of the banks. Though OTS was sanctioned by Banks earlier, the Corporation is requesting for more time to honour the same without any formal commitment.

SLBC will constitute a small committee with the involving banks and the Housing Corporation as members to resolve the issue.

(e) Reimbursement of expenses in respect of RSETIs: SBH and SBI which together are having 9 RSETIs in the State have not received claims from SERP, though the funds were released by MoRD.

Secretary Finance Sri Rama Krishna Rao interfered and informed that the claims have now been sanctioned to the banks.

(f) Area Development Schemes of NABARD: Area Development Schemes received from NABARD for four districts viz. Karimnagar, Medak, Warangal and Mahabubnagar of the State have been circulated to the respective districts. LDMs of these districts to confirm having adopted the same by DCC.

(g) Creation of charge in respect of Vehicle Loans : Few member banks have informed that loans for purchase of vehicles are being mis-used by transfer the ownership to others etc though as per guidelines in force, ownership cannot be transferred without NOC from the charge holder.

SLBC requested the Government of Telangana to advise the Transport department to explore the possibility of allowing bankers to create charge online to avoid unauthorised interference by the borrower.

(h) Lodging Police Complaints: Banks many a time are facing difficulties in lodging complaints with police authorities in respect of frauds perpetuated on them.

SLBC requested the Government to issue suitable instructions to the Police Department. Shri. Pradeep Chandra Special Chief Secretary interfered and said that the issue will be taken up separately.

(i) Allowing credits into Savings Bank accounts in respect of funds released by Government under Kalyana Lakshmi and Shaadi Mubarak: Department of Finance, Government of Telangana informed that under the two above named schemes, funds to the extent of Rs.51000/- will be sanctioned to the beneficiaries for credit to their accounts with the banks. In many cases, funds are returned by banks as the accounts are opened as 'No frills account' in which credit of Rs.50000/- and above cannot be afforded in terms of RBI guidelines.

It is felt that the amount can be passed on to the beneficiary's account by splitting the amount into two, one of which be less than Rs.50000/- as crediting amounts of Rs.50000/- and above in BSBD accounts is against the RBI guidelines.

(j) Schemes launched by Government of India: Progress made under the following three schemes as on date has been reviewed.

1.PMJJBV 2.PMSBY 3.APY

(k)Task Force Police, Government of Telangana. : Addl DCP Task Force, Police Department, GoT has requested for data on ATM locations with the names of Nodal Officers of all the banks which would be utilised in case of ATM related frauds/thefts etc. which are on rise.

I) IT IS RESOLVED to refund the unspent amount received by banks under crop loan debt waiver scheme immediately to the Government. It is also resolved to issue Annexure F at the time of renewal of crop loans this year to all the farmers who were not given earlier.

IT IS RESOLVED that all banks which have so far not submitted the Utilisation Certificates to submit the same to the Government immediately so that all the issues with regard to first phase debt waiver is completely resolved while we enter the second phase.

The meeting concluded with vote of thanks by AGM, SLBC Telangana.



**General Manager & Convener
SLBC Telangana**

Action points emerged in SLBC meeting:

- ✓ *LDMs of the districts to convene special DCC meeting to adopt the revised agriculture targets and forward the proceedings to SLBC for ratification.*

(Action: LDMs/ District Administration)

- ✓ *A Sub Committee on Digitisation/Integration of Land Records in the State will be constituted with major banks, concerned department of the Government, Finance Department and NIC as members.*

(Action: SLBC Dept/Agri Department, GoT)

- ✓ *A small committee with the involving banks and the State Housing Corporation and Finance Department will be constituted to resolve the issue of NPA/OTS under Rajiv Swagruha Scheme.*

(Action: SLBC Dept/ Finance Dept, GoT)

- ✓ *LDMs of Karimangar, Medak, Warangal and Mahabubnagar to confirm having adopted Area Development Schemes of NABARD in DCCs.*

- ✓ *Transport Department, Government of Telangana to explore the possibility of allowing bankers to create charge online to avoid unauthorised interference by the borrower.*

- ✓ *All banks to refund the unspent amount received under crop loan debt waiver scheme immediately to the Government. It is also resolved to issue Annexure F at the time of renewal of crop loans this year to all the farmers who were not given earlier.*

- ✓ *Banks which have so far not submitted the Utilisation Certificates to submit to the Government immediately.*

**LIST OF PARTICIPANTS - 7TH SLBC MEETING AND ANNUAL CREDIT PLAN LAUNCHING ON
23.06.2015**

Chief Guest			
Sl.No	Name of the Official Shri/Smt	Designation	Organisation
1	Pocharam Srinivasa Reddy	Hon'ble Minister for Agriculture	Govt.of Telangana
Central Government			
2	VLVSS Subba Rao	Joint Secretary, DFS	Ministry of Finance, Gol
State Government			
3	K Pradeep Chandra, IAS	Spl Chief Secretary, Finance dept	Govt.of Telangana
4	C Parthasarathi, IAS	PrI Secretary, Agriculture Dept	Govt.of Telangana
5	K Ramakrishna Rao, IAS	Secretary, Finance Dept	Govt.of Telangana
6	Dr.B Janardhan Reddy, IAS	C&DMA, M.D., MEPMA	Govt.of Telangana
7	Ch V Sai Prasad	Jt.Secretary, Finance Dept	Govt.of Telangana
8	K V Rama Raju	Joint Director, Director of Agri	Govt.of Telangana
9	K Vijaya Kumar	Addl Director, Director of Agri	Govt.of Telangana
10	V Victor	M.D, TSCMFC	Govt.of Telangana
11	V Srinivasulu	DIG,Registration Dept	Govt.of Telangana
12	Ravinder Singh	ADH, Director of Agri	Govt.of Telangana
13	AVSVJagamadagni	ADH, Commissioner of Horticulture	Govt.of Telangana
14	P Jayapal Rao	Commissioner of Sericulture	Govt.of Telangana
15	M Najimuddin	Consultant, Agriculture Dept	Govt.of Telangana
16	M A Basith	Agri Officer	Govt.of Telangana
17	T Indira	Asst.Secretary, Finance Dept	Govt.of Telangana
18	T Ranga Rao	Sericulture Officer	Govt.of Telangana
19	V Srihari	Section Officer, Finance Dept	Govt.of Telangana
20	G Bichaiah	SMC BL, MEPMA	Govt.of Telangana
21	Shashank Raizada	Asst PF Commissioner	EPFO
22	Dr. N.Muralidhar	Managing Director	TSCAB
23	T Jyothi	General Manager	TSCAB
SLBC			
24	Santanu Mukherjee	President SLBC & MD, SBH	State Bank of Hyderabad
25	V Viswanathan	Chief General Manager	State Bank of Hyderabad
26	J.Sitapathi Sarma	General Manager& Convenor, SLBC	State Bank of Hyderabad
RBI & NABARD			
27	G J Raju	General Manager	Reserve Bank of India
28	K Anuradha	Assistant General Manager	Reserve Bank of India
29	R Venkatesh	Assistant General Manager	Reserve Bank of India
30	VVV Satyanarayana	Chief General Manager	NABARD
31	Toolika Pankaj	Deputy General Manager	NABARD

Public Sector Banks			
32	M Bala Bhaskar	Chief Manager	Andhra Bank
33	V Raghunath Reddy	Chief Manager	APGVB
34	R S Kulkarni	Assistant General Manager	Bank of Baroda
35	D Satish Chandra Prasad	Agri Dept Incharge	Bank of Baroda
36	Kapil	Chief Manager	Bank of India
37	S S Mishra	Deputy General Manager	Canara Bank
38	K Rammohan Rao	Divisional manager	Canara Bank
39	K Eswar	General Manager	Central bank of India
40	S Asaithambi	Assistant General Manager	Central Bank of India
41	W T Das	Assistant General Manager	Corporation Bank
42	B G Rao	Senior Manager	Corporation Bank
43	N Sreekanth	Assistant General Manager	IDBI Bank
44	S Vijayalakshmi	Chief Manager	Indian Overseas Bank
45	J B Subrahmanyam	Assistant General Manager, SLBC	State Bank of Hyderabad
46	P.C.Das	Chief Manager, LBD	State Bank of Hyderabad
47	Dr. G P Mishra	Chief Manager	State Bank of Hyderabad
48	K K Viswanadham	Chief Manager, SLBC Telangana	State Bank of Hyderabad
49	K.H.K.Balaji	Manager, SLBC Telangana	State Bank of Hyderabad
50	M. Ravi Kumar	Manager, SLBC Telangana	State Bank of Hyderabad
51	J. Venkateswara Rao	Dy.Manager, SLBC Telangana	State Bank of Hyderabad
52	T V Reddy	DGM, ABU	State Bank of India
53	P Venkat Rao	AGM (LB& RRB)	State Bank of India
54	P Adinarayana Reddy	Assistant General Manager	Syndicate bank
55	B R G Upadhyay	Chairman	Telangana Grameena Bank
56	P Raghunandan Sarma	Senior Manager	UCO Bank
57	P K Soni	Assistant General Manager	Union bank of India
58	C Siva Rama Krishna	Chief Manager	Union Bank of India
59	P Vinod Kumar Reddy	Deputy General Manager	Vijaya Bank
60	P Vijaya Kumar	Manager(Agri)	Vijaya Bank
Private Sector Banks			
61	S Rama Sarma	Senior Manager	AP Mahesh Coop Bank
62	K Ganesh Babu	AVP	Axis bank
63	Y Veera Prasad	AVP	Axis bank
64	Swaminathan S	Manager	City Union Bank
65	A Mukundan	Vice President	HDFC Bank
66	Sreedhar Dharmapuri	DGM & Zonal Head	ICICI Bank
67	Mathew K V	Chief Manager	ICICI Bank
68	B V Prasad	Regional Head, ARB	Kotak Mahindra bank
69	M Venkat Reddy	Regional Head, ARB	Kotak Mahindra bank
70	Rama krishna Rao Guda	Vice president & Regional Head	Kotak Mahindra bank
71	Murali Krishna Chatu	Senior Manager	Kotak Mahindra bank

** ** **