

**PROCEEDINGS OF 5TH MEETING OF
STATE LEVEL BANKERS' COMMITTEE
OF
TELANGANA**

Held on
30.03.2015 - Monday - at 4.00 pm
SBH Conference Hall, Head Office,
Gunfoundry, Hyderabad

Convener:



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**PROCEEDINGS OF 5TH STATE LEVEL BANKERS' COMMITTEE MEETING HELD ON
30.03.2015 AT STATE BANK OF HYDERABAD, HEAD OFFICE @ 4.00 P.M.**

The 5th State Level Bankers' Committee meeting has been convened by State Bank of Hyderabad on 30th March 2015, to review the performance for the quarter ended December 2014.

Sri J Sitapathi Sarma, General Manager State Bank of Hyderabad and the Convenor of SLBC, Telangana welcomed the members to the review meeting. He then requested Sri Santanu Mukherjee, Managing Director of State Bank of Hyderabad and President of SLBC Telangana to deliver presidential address and conduct the proceedings.

Presidential Address:

Sri Santanu Mukherjee in his presidential address to the forum extended a warm welcome to Sri.Pocharam Srinivasa Reddy, Hon'ble Minister for Agriculture, Sri.Rajiv Sharma, IAS, Chief Secretary Government of Telangana, Mrs.Poonam Malakondaiah, Principal Secretary (Agriculture), Shri.K.Ramakrishna Rao, IAS, Spl. Secretary (IF), Ms.G.Priyadarshini IAS, Director Agriculture, Ms.Anita IAS, Director, PR & RD, Shri.Murali IAS, CEO SERP, Sri.Jiji Mammen, Chief General Manager, NABARD, Sri.G R Rapole, and Shri.R K Rajput, General Managers of RBI and controllers of various banks in the State.

Sri.Santanu Mukherjee delivered his address briefing about the achievements made by banks in the state highlighting the following :

- ✦ Annual Credit Plan target for the current financial year 2014-15 has been surpassed by banks, with an achievement of 134% as at the end of December 2014.

- ✦ Total bank branches in the State have crossed the 4700 mark with a total of 4758 branches.
- ✦ Total Deposits in the State are at Rs.304,560 crores with a growth of Rs. 18,681 crores (growth rate of 8.71%)
- ✦ Total Advances in the state are at Rs.343824 crores with a growth of Rs. 18,861crores. (growth rate of 7.74%)
- ✦ The CD Ratio in Telangana state continuous to be one among the highest in the country at 112.89%.
- ✦ As against total agriculture lending target of Rs.27233 crores for the financial year, banks have achieved 81% i.e Rs.21989 crores.
- ✦ As against a Rabi season target of Rs.6328 crores for the current financial year, banks have lent Rs.6110 crores i.e 97% though the kharif target of Rs. 12390 crores has been met to the extent of Rs.7817 crores as the renewals started late due to various reasons.
- ✦ Targets under Micro & small enterprises have been surpassed by the banks achievement being 144.68% of targets.
- ✦ Banks have surpassed targets under housing sector and achieved 199.04% of the targets set.
- ✦ Banks have achieved 90.97% of the targets under priority sector, upto December 2014.
- ✦ Banks have successfully implemented the 1st phase of PMJDY by covering all the households with at least one basic Savings Bank account and saturation was achieved before the targeted date of 26th January 2015.
- ✦ So far banks in the state have opened 61.92 lacs under PMJDY and the average balance per account is improving (Rs.457.00 at present).
- ✦ As the Banking Correspondents(BCs)/ Bank Mitras play a crucial role, volume of transactions through Banking Correspondent should improve. Towards capacity building of B Cs, SLBC Telangana in association with the IIBF conducted two day Train the Trainers Programme (TTP) for the RSETI faculty, FLCC counselors, faculty of various banks in Telangana on 18th and 19th of March 2015.
- ✦ In turn, RSETIs in the state have started training the BCAs in their respective Districts.

- ✦ Banks in the state have completed process of providing banking services in respect of villages having population of above 2000
- ✦ In respect of villages with population below 2000, of the 6643 villages, 6597 have been covered with banking channels., of which 6490 covered through BCAs and 106 villages through brick and mortar branches. The target of covering all the villages before 14th August 2015 as per RBI revised guidelines will be achieved.

{Action: All Banks}

- ✦ Potential Linked Plans for the districts and the state focus paper have been released in the state by NABARD. Now is the time for the Lead District Managers and state government functionaries in the districts to finalise District Credit Plans at the earliest to enable us launch Annual Credit Plan for the state for the coming financial year before 30th April, 2015.

{Action : Lead District Managers}

President, SLBC congratulated all the fellow bankers for accepting the challenge of renewal of crop loans in a short time. He requested the bankers to initiate steps to improve line of credit of MSE segment and also to achieve targets under Central and State Government schemes like PMEGP, NULM, Green Poly-house etc.

He stressed upon the need for the member banks to submit the required data in time, which is not attracting the required attention despite being highlighted in every fora.

{Action: All Banks}

He thanked the State Government, member banks and all departments for their co-operation to the forum in discharging its functions and expressed the need for similar co-operation in future also to carry forward the various welfare programmes for the overall economic development of the State.

Convener SLBC then requested Hon'ble Minister for Agriculture, Sri.Pocharam Srinivasa Reddy garu to deliver his address to the forum.

Hon'ble Minister thanked Sri Santanu Mukherjee, President of SLBC of Telangana. He said that Hon'ble Chief Minister has waived crop loans upto Rs.1,00,000/- after several deliberations within the Government for the welfare of the farmers to make them debt free to a large extent. He complimented the banks stating that banks stretched their working hours and completed the process of renewal of the accounts in time. He said that some banks here and there are not renewing the accounts/ or not passing on the increased scale of finance. He said such issues which are small in number have been taken up with the LDMs and Collectors of the area to sort out the issue. He expressed that Hon'ble Chief Minister of Telangana has on several occasions expressed his satisfaction over the good work done by the banks in renewal of the crop loans.

He said that Telangana being a new State has many challenges before the new State Government. The total land holdings in the Telangana State is 55 lac hectares, out of this 45 lac hectares are irrigated lands and useful for cultivation. Out of this 28 lac hectares are under rainfed cultivation and 17 lac hectares are cultivated by bore wells and tube wells. He also said that out of 55 lac hectares of land, 62% of land holdings are under the control of marginal farmers, 24% under the control of small farmers, 0.28% under the control of large farmers. He said that keeping in view the above factors, banks have to extend more loans to small, marginal and medium farmers by way of crop loans and also for agricultural allied activities such as horticulture, minor irrigation, dairy, sheep and goat rearing, fisheries, cold storage, farm mechanisation etc. He requested the bankers to encourage the farmers who are paying the loans regularly.

{Action: All Banks}

Hon'ble Minister further said that efforts should be made to empower rural women so that each and every rural women would get a net minimum earnings of Rs.15,000/- every month. He requested the bankers to extend more loans to women. The important sectors where more women can be financed are sheep, goat rearing and dairy. He said that in one of the camps conducted by State Government for poly houses, 50 to 60% participants are women. Hon'ble Minister said that fishing is also a good remunerative activity and in Telangana there are 78 reservoirs and nearly about 46000 minor irrigation tanks where fish cultivation to the extent of Rs.200 crores can be taken up. Hon'ble Minister said that by improving financing to agriculture and allied agricultural activities, migration from rural to urban areas can be controlled as increasing urban population is not a good sign. He suggested that the villagers must be given an opportunity to engage in some activity for their livelihood to avoid migration to urban areas. Government is ready to do whatever possible from their end in this direction. He also said that most of the bank branches in the villages will be maintaining good relationship with farmers and poor people. He further said that the present scale of finance is not sufficient and if the scales of finance are not sufficient, farmers will be forced to resort to finance from other banks / money lenders also. He requested for increase in the scales of finance. He further said that the unit cost of various units under allied activities is also very low. Hon'ble Minister said that farmers are requesting for opening of new branches in certain areas and list of such places will be sent to the SLBC.

Hon'ble Minister once again congratulated all the officials who are involved in completion crop loan waiver and crop loan renewals process. He requested the Banks to play an important and vital role in upliftment of the poor people.

Convenor SLBC then requested Shri.Rajiv Sharma IAS, Chief Secretary, Govt. of Telangana, to deliver his address.

The Chief Secretary said that after formation of new State of Telangana, during the current financial year the process of consolidation is going on. He said that the progress is really noteworthy and SLBC is functioning well under the able leadership and guidance of Managing Director of SBH. He further said that as per the data received by SLBC, most of the banks are able to cover 100% of crop loan renewals, which is laudable. The banks are encouraging crop loan renewals, which will help farmers, Government and the banks themselves as well, as the books of banks will become clean in few cases. The Chief Secretary expressed that capital formation in agriculture is very important and thrust should be given on this by all the stake holders. He said that agriculture would be a priority subject for any Government more so for the Government of Telangana. He stated that now the data indicates that banks' finance to agriculture and MSME are very encouraging. Government of Telangana has taken up Mission Kakathiya Scheme, which will give new boost to agriculture sector. It is also helpful in recharging of ground water. The Telangana Government is promoting canal irrigation and is planning a massive capital infusion in the irrigation sector. Apart from direct investment in agriculture, irrigation, the other important growth sector is power sector. He said that Government has to ensure that Telangana is a power sufficient State to attract large scale investments and encourage growth in economy. He said that the investments would come in a period of three to four years. The Government is planning construction of water grid for providing water to all the citizens of the State and trying to improve the quality of living of the poor by providing drinking water to all. He added that infrastructure should be improved in the

State for overall development of the State and unless proper infrastructure is provided, nothing can grow. The Chief Secretary informed the forum that with the help of NABARD, Government is creating infrastructure in Road Sector. He said that the tone which has been set for overall development of the new State, has been very positive and is very encouraging. He said that NPAs in priority sector advances is low and congratulated all the banks for opening good number of accounts under PMJDY. The Chief Secretary said that the three important priorities of Government are (i) welfare of poor (ii) To develop agriculture (iii) To develop industry.

The Hon'ble Minister for Agriculture intervened and informed that out of plan outlay of Rs.52375 crores of the Government of Telangana for the financial year 2015-16, social sector outlay is Rs.24,000 crores i.e 44% and agriculture sector outlay at 18% is Rs.9900 crores. He informed that many schemes have been brought out by the Government for the benefit of the citizens.

Convener SLBC then requested Ms.Poonam Malakondaiah to address the forum.

Address by Smt. Ms.Poonam Malakondaiah Principal Secretary Agriculture

She expressed that this is a difficult year for the farmers because of scanty rain fall from South West and North East monsoons . As against expected food grain production of 81 lakh tonnes, food grains production stood at 67 lakh tonnes only. However cotton production has gone up probably because farmers are diversifying to cotton on account of scanty rainfall. However, she said that government wants farmers to diversify into more remunerative farming like fisheries, vegetable cultivating etc. She said that NPAs in allied agriculture activities like animal husbandry are increasing, which is a matter of concern.

She said that we need to understand the reasons for increase in NPAs. She stressed the importance for keeping more focus on Agr Term Loans. She suggested the forum to form a small committee to study the reasons for higher NPAs in ATLS and said that workshops need to be conducted at District Level to discuss about various issues in agricultural sector. She requested the banks to encourage Joint Liability Groups. Principal Secretary Agri said that there are certain issues relating to renewals of crop loans in Corporation Bank and INY Vysya Bank and advised these banks to sort out issues. She requested all the banks to submit Utilization Certificates by March week-end as the Government will not be in a position to release the second installment of loan waiver amount, till it receives back the unspent amount and utilization certificates. Government is keen to release the second instalment of waiver before Kharif season starts.

{Action: All Banks}

Convener SLBC responded by saying that a small committee with the Government officials, SLBC, NABARD can be constituted for making study on the growing NPAs in allied agriculture activities.

{Action: SLBC/AGR DEPT,GoT}

Convener requested the Chief General Manager, Sri.Jiji Mammen to address the forum.

Address by Shri. Jiji Memmon

He complimented SLBC for conducting 5th meeting within 10 months of its formation. He also thanked the State Government officials for the enthusiasm shown by them in the field of agriculture. Dairy, increasing warehouse capacity, minor irrigation, green house cultivation, poly house cultivation, Mission Kaktheeya, are some of the projects which are taken up by the State of Telangana for upliftment of people. He said that the efforts of the

State Government to improve the minor irrigation and tanks is to be lauded. Banks have to take advantage of various projects taken up by the State Government. He said that there is a huge scope for agriculture development in the State of Telangana and the development is taking place. Responding to the comments of the Hon'ble Agriculture Minister regarding the insufficiency of scale of finance for various crops, he said that the fixation of scale of finance will be done by DLTC and the State Level Technical Committee. He said that with regard to fixing of unit cost for agricultural allied activities, NABARD will take into consideration, the concerns of Hon'ble Agriculture Minister. He said that there is a need for conducting of meetings at District level in time and the data is very important tool for assessing the developments taking in various activities. He requested all the LDMs to conduct the DCC and DLRC meetings in time with the cooperation of State Government authorities and submit the data to SLBC. He said that NABARD will also provide necessary help for conducting of these meetings. Dairy as well as sheep and goat rearing has got huge potential in the State. He said that the review data shows that agriculture segment achieved 80% of targets which is satisfactory. However, the concern is that kharif targets were not met. He suggested that in the coming year, banks should strive for achieving the targets under Kharif. Chief General Manager, NABARD informed the forum that JLG financing review is to be done in the state of Telangana for which data in full is not being received. He suggested that LEC holders should be encouraged to form JLG groups which is being done in other states.

{Action: All Banks/SLBC}

Chief General Manager, NABARD informed that they have prepared 7 area development plans for dairy, sheep and goat rearing, which will be provided to the SLBC shortly for

circulation to all the banks. He further said that NABARD has also formed Regional Advisory Group for agriculture development with members from the Government, farming community, bankers, technical people for suggesting ways to agriculture development in the state.

{Action: NABARD/SLBC}

Convener requested the General Manager, Reserve Bank of India Sri. G R Rapole to address the forum.

Address by Shri. Rapole , General Manager, RBI:

He stressed the importance of two of the five pillar approach being pursued by RBI to ensure easy availability of banking services and various financial products and also to achieve Financial knowledge society for inclusive growth. These two of the five pillars relates to (i) expanding access to finance to small and medium enterprises, the unorganised sector, the poor and underserved areas of the country (ii) strengthening banking structure through new entrants, encouraging new varieties of banks etc. The other three pillars being pursued by RBI are relating to monetary policy framework, development of financial markets and capacity enhancement of banks to deal with the stressed assets.

He stressed the guidelines issued on financial inclusion front, i.e road map to cover all unbanked villages with less than 2000 population for providing banking services which has been advanced to complete the process from March 2016 to August 2015 to alignment with the PMJDY targets.

He informed that it has been decided to do away with the requirement of furnishing "No Dues Certificate" by individual borrowers, including SHG, JLGs in rural and semi-urban areas irrespective of the amount financed and Banks have been advised to use alternate framework of due diligence as part of credit appraisal.

{Action: All Banks}

He said that despite the good performance, there is scope for improvement in MSE sector and there is a meagre growth of 1% in number of accounts. The new entrants are not being able to get the bank finance for honing their entrepreneurial skills. He expressed that coverage of MSE lending under CGTMSE is not up to the expectations. Much more attention from the controllers of the banks is expected to sensitise the Branch Managers to increase the number of accounts under CGTMSE. He also emphasised the need for the controllers of the banks to ensure that Branch Managers resort to handholding of incipient sick units. The ratio of potentially viable units put under nursing is 19% which he said is a cause of concern. He stressed that banks are mandated to provide loans upto Rs.10 lakhs without collaterals, under CGTMSE. He said that recently revised Priority sector lending guidelines and establishment of MUDRA bank are expected to bring enhanced finance to the sector that could help in achieving Hon'ble Prime Minister's vision of "Make in India" a reality.

He emphasised the need for the LDMs to discharge their duties under Lead Bank Scheme particularly with regard to conducting DCC/DLRC meetings on time. He said that though 29 DCC and 29 DLRC meetings are to be held during the last three quarters, only 19 DCC/6 DLRC meetings are actually held and it is a matter of serious concern. He requested the Hon'ble Minister of Telangana to instruct the district administration to extend necessary assistance and co-operation to the LDMs in conducting the DCC/DLRC meetings as per schedule with the prior approval of District Collectors.

{Action: Finance Dept, GoT/ LDMs}

GM, RBI opined that it is believed that DBT is one of the major influencers to make the accounts that were opened under PMJDY and other financial inclusion initiatives, to be

active. He requested State Government to explore the possibility of routing DBT payments through these accounts.

The Hon'ble Minister for Agriculture has informed the forum that both Legislative Council and Assembly have passed a resolution that "the farmer has to be taken as a unit instead of taking District/Mandal as a unit" for the purpose of crop insurance, in the recent budget sessions and the same has been forwarded to Central Government for their consideration.

Thereafter Agenda items have been taken up for discussion by the Convener, SLBC.

Agenda No.1:

★ The minutes of 4th SLBC meetings held on 17th December 2014 and Steering committee meetings held on 20/11/2014, 24/11/2014, 10/12/2014, SLIIC Sub committee meetings held on 20/10/14 and 30/12/14 circulated to the members concerned were approved by the forum as no amendments / changes were suggested by members.

Agenda items no.2 to 13:

Discussed.

Agenda Item No.14:

(I) It is resolved by all the banks to encourage improvement of volume of transactions through BC s

(ii) It is resolved by all the banks that the rural branches have to conduct Financial Literacy camps in the villages.

{Action: All Banks}

Additional Agenda: Creation of SLBC Telangana Call Centre:

The forum deliberated on the subject of establishment of separate Call Centre by SLBC, Telangana for PMJDY as per the directions of DFS, Ministry of Finance, Government of India, which hitherto is managed by SLBC AP for both SLBC AP and SLBC Telangana.

It is resolved to establish and operationalise the Call Centre by SLBC Telangana during April 2015 and share the expenditure in proportion to their branch network in the State of Telangana, as is being done at present by SLBC, AP.

{Action: SLBC/All Banks}

Additional Agenda: Establishment of FLCCs in all the blocks in the State

As per Government of India guidelines on PMJDY, all the blocks should have a FLCC centre to spread financial literacy awareness among the public. There are 113 blocks in the state of Telangana and presently, FLCCs are functioning in 29 blocks in the State.

It is resolved that the LDMs/Controllers of Banks to identify the blocks where FLCCs are not existing and entrust the opening of FLCCs to different Bank(s) in proportion to their presence in the District. Identification of the Bank /Block to be done before 30th April 2015.

{Action: LDMs/All Banks}

On completion of the agenda items, Dy.General Manager ABU, State Bank of India raised an issue relating to non receipt of reimbursement of recurring expenditure in respect of RSETIs. Chief General Manager SBH intervened and informed the forum that State Bank of Hyderabad too has to receive about Rs.5.00 crores towards recurring expenditure on training relating to the past 3-4 years. He requested the concerned department to settle immediately as the banks are out of funds for a long time. Shri.K.Ramakrishna Rao Spl Secretray IF, Government of Telangana advised the CEO SERP to clarify. CEO SERP informed that the list of bank wise dues will be shared and settled with the banks shortly.

{Action: SERP}

Smt.Anitha, Director PR&RD, Government of Telangana informed that in respect of pension payments and NREGA payments, the payments should be made only through Aadhaar. General Manager and Convener responded by indicating that as per DFS guidelines payments should be made by financial institutions either through RuPay card based or Aadhaar based. Hence it is difficult to insist the Banks/BCAs for only for Aadhar based payments. President SLBC Sri.Santanu Mukherjee intervened and said that the biometric usage issues have been discussed in various meetings of Central Government and probably over a period of time all transactions would be done with biometric usage.

Shri.Murali CEO, SERP said that 4.18 lakh SHG groups are existing in the state of Telangana with 48 lakh women as members. He expressed concern that the members of the SHG groups are not trying to create assets. He requested the banks to ensure creation of assets by SHGs which probably would help in income generation on a continuous basis. He further said that banks are not permitting SHGs to utilize their savings, banks are insisting for keeping some of the loan portion as deposit, and banks are insisting insurance policies from the SHG members. He requested the forum to set up a committee for verification of these aspects across the State.

{Action:SLBC/All Banks}

The meeting ended with vote of thanks by Smt.Anuradha, DGM (Agri), State Bank of Hyderabad.

**General Manager & Convener
SLBC, Telangana.**

List of participants in 5th SLBC Meeting held on 30.03.2015

Sl.No	Name of the Official Shri/Smt	Designation	Organisation
1	Pocharam Srinivasa Reddy	Hon'ble Minister for Agriculture	Govt.of Telangana
2	Rajiv Sharma, IAS	Chief Secretary	Govt.of Telangana
3	Santanu Mukherjee	President SLBC & MD,SBH	State Bank of Hyderabad
4	Poonam Malakondaiah,IAS	Prl Secretary,Agriculture Dept	Govt.of Telangana
5	K Ramakrishna Rao, IAS	Spl Secretary, Finance Dept	Govt.of Telangana
6	R Anita, IAS	Director, PR & RD	Govt.of Telangana
7	GD Priyadarshini, IAS	Director,Agriculture Dept	Govt.of Telangana
8	A Murali, IAS	CEO, SERP	Govt.of Telangana
9	G V S Reddy	Director,SERP	Govt.of Telangana
10	V Viswanathan	Chief General Manager	State Bank of Hyderabad
11	JlJI Mammen	Chief General Manager	NABARD
12	J.Sitapathi Sarma	General Manager& Convenor, SLBC	State Bank of Hyderabad
13	G R Rapole	General Manager,OIC	Reserve Bank of India
14	R K Rajput	General Manager	Reserve Bank of India
15	Ch V Sai Prasad	Jt.Secretary, Finance Dept	Govt.of Telangana
16	B Narayana Sresty	General Manager	APGVB
17	M.Anuradha	Deputy General Manager(Agri)	State Bank of Hyderabad
18	B R G Upadhyay	Chairman	Telangana Grameena Bank
19	B Sambhi Reddy	Deputy General Manager	Canara Bank
20	T V Reddy	DGM, ABU	State Bank of India
21	Manzoor Ghousia	Deputy General Manager	APCOB
22	Toolika Pankaj	Deputy General Manager	NABARD
23	Arvind Kambar	Zonal manager	Dena Bank
24	Sreedhar Dharmapuri	DGM & Zonal Head	ICICI Bank
25	J B Subrahmanyam	Assistant General Manager,SLBC	State Bank of Hyderabad
26	P Venkat Rao	AGM (LB& RRB)	State Bank of India
27	P Adinarayana Reddy	Assistant General Manager	Syndicate Bank
28	P K Arora	Assistant General Manager	Oriental Bank of Commerce
29	Madan Mohan	Vice President	Axis Bank
30	B Kameswara Rao	Assistant General Manager	Lakshmi Vilas Bank
31	V Vijay Kumar	Assistant General Manager	Vijaya Bank
32	D V Rao	Assistant General Manager	State Bank of Patiala
33	Ch.Poorna Chandra Rao	Assistant General Manager	Indian Bank

34	B Ravinder Singh	ADA	Govt.of Telangana
35	M Najimuddin	Consultant, Agriculture Dept	Govt.of Telangana
36	P.C.Das	Chief Manager, LBD	State Bank of Hyderabad
37	V Subrahmanyam	Lead District Manager, RR Dist	State Bank of Hyderabad
38	M Y Reddy	Chief Manager, MSME Dept	State Bank of Hyderabad
39	K V Ramana	Chief Manager	Andhra Bank
40	O Manogaran	Chief Manager	Central Bank of India
41	Ch Narayana Murthy	Chief Manager	State Bank of India
42	S Vijayalakshmi	Chief Manager	Indian Overseas Bank
43	M V Sekhar	Chief Manager	United Bank of India
44	Mathew K V	Chief Manager	ICICI Bank
45	B V R Prasad	Regional Head	ING Vysya Bank
46	Ganesh Inguva	COO	KBS Bank
47	P Raghunandan Sarma	Senior Manager	UCO Bank
48	D Muthu Kumar	Senior Manager	Punjab National Bank
49	M Raghu Vinay	Senior Manager	Dhanalaxmi Bank
50	V Venkatesh	Senior Manager	Bank of Maharashtra
51	K K Viswanadham	Manager, SLBC Telangana	State Bank of Hyderabad
52	K.H.K.Balaji	Manager, SLBC Telangana	State Bank of Hyderabad
53	M. Ravi Kumar	Manager, SLBC Telangana	State Bank of Hyderabad
54	M Muralidhar	Manager	Reserve Bank of India
55	Rajashekhar M G	Manager	Karur Vysya Bank
56	D Satish Chandra Prasad	Agri Dept Incharge	Bank of Baroda
57	Ch Nageswari	Manager-AFD	Bank of India
58	N Harinadha Rao	Manager	The Federal Bank
59	B G Rao	Manager	Corporation Bank
60	Priti	Manager	Dena Bank
61	D L Gopi	Manager	Allahabad Bank
62	N Amarnatha Reddy	Manager	Union Bank of India
63	M Visweswar Rao	Compliance Officer	Karnataka Bank
64	J. Venkateswar Rao	Dy.Manager, SLBC Telangana	State Bank of Hyderabad
65	K V Sanjeeva Rao	Development Officer	KVIC

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