

**Proceedings of 13th Meeting of
State Level Bankers' Committee
Telangana**

Meeting Date, Time & Venue

Date: 24.11.2016 (Thursday)

Time: 04.30 PM

**Venue: SABHAGRUHA Auditorium
State Bank of Hyderabad
Head Office, Gunfoundry
Hyderabad**

-:Convener:-



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State Bank of Hyderabad

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Minutes of the SLBC Quarterly Review Meeting held on the 24th November, 2016 at 04.30 PM, at "SABHAGRUHA" Auditorium, State Bank of Hyderabad, Head Office

The 13th review meeting of **State Level Bankers' Committee, Telangana** for the quarter ended September, 2016 was held on 24th November 2016 at 4.30 p.m. at "Sabhagruha" Auditorium, Head office, State Bank of Hyderabad, Hyderabad.

Sri Eatala Rajender, Hon'ble Minister for Finance, Government of Telangana, Sri Pocharam Srinivasa Reddy, Hon'ble Minister for Agriculture, Government of Telangana, Sri Santanu Mukherjee, Managing Director, State Bank of Hyderabad & President, SLBC Telangana, Sri C Parthasarathi, Secretary (Agriculture), Sri Naveen Mittal, Secretary (Finance), Government of Telangana, Sri R.N.Dash Regional Director, Reserve Bank of India, Sri R Subramanian, Chief General Manager, Reserve Bank of India, Sri Hardayal Prasad, Chief General Manager, State Bank of India, Sri V.Viswanathan, Chief General Manager (RB), State Bank of Hyderabad, Sri V.Thyagarajan, General Manager-SBH & Convener, SLBC, senior officials from Government of Telangana, executives from Banks, Lead District Managers, have participated in the meeting.

Detailed list of participants is annexed.

The meeting started with a welcome address by Sri Santanu Mukherjee, MD, SBH & President, SLBC, who had extended a warm welcome to Sri Eatala Rajender, Hon'ble Minister for Finance, Telangana State, Sri Pocharam Srinivasa Reddy, Hon'ble Minister for Agriculture, Telangana State, Sri C Parthasarathi, Secretary (Agriculture), Sri Naveen Mittal, Secretary (Finance), Government of Telangana, Sri R.N.Dash Regional Director, Reserve Bank of India, Sri R Subramanian, Chief General Manager, Reserve Bank of India and Sri Hardayal Prasad, Chief General Manager, State Bank of India and other senior executives of Banks, officials from Government of Telangana and print and electronic media.

Sri Santanu Mukherjee placed the performance of the State under various parameters before the house as under.

- ⇒ Number of bank branches in the State stood at 5259 as on 30.09.2016.
- ⇒ Total Deposits of the banks grew by Rs.16595 Crores and stood at Rs.373913 Crores as on 30.09.2016.
- ⇒ Total Advances of the banks grew by Rs.28828 Crores and stood at Rs.418481 Crores as on 30.09.2016.
- ⇒ CD ratio of the entire state stood at 111.92% at the end of September 2016 which increased by 287 bps and continues to be one of the highest in the country.
- ⇒ Banks have lent Rs.15205 Crores during Kharif 2016 season thereby achieving 87% of the Kharif targets.
- ⇒ Banks have disbursed Rs.11126 Crores to Micro, Small & Medium enterprises during the financial year surpassing the annual targets.

⇒ During the financial year 2016-17, banks have so far disbursed Rs.1404 Crores to 1,15,193 beneficiaries under Pradhan Manthri Mudra Yojana scheme. President SLBC Shri.Santanu Mukherjee stated that few significant changes have taken place during the last 2-3 months.

- Government of Telangana has reorganized the existing 10 districts in to 31 districts from 11th October 2016 and that entrusting of lead bank responsibilities to Bank(s) is under process by Reserve Bank of India. Reserve Bank of India as well as SLBC have advised the existing Lead Banks to take care of the Lead Bank responsibilities in the reorganized districts by the existing LDMs till new LDMs are put in place by the respective Lead Banks in reorganized district. He advised that in the light of the above instructions from RBI, all the existing LDMs to take care of the responsibilities of newly formed districts, till new LDMs are posted.
- Demonetization of currency notes of denomination Rs.1000/- and Rs.500/- by Government of India has a big impact on the banking sector and banks are serving the citizens with extended hours of banking for exchange of demonetized currency for the last 15 days. He advised all the banks to extend courteous customer service to grab the opportunity for improving the business.
- The present situation is a big opportunity for improving the alternate delivery channels, viz., Internet Banking, Mobile Banking, POS etc., Banks have to take steps for issuing Rupay cards to all the PMJDY account holders and extend guidance to them for activation of Rupay Cards. He also advised all the banks to deliver the pending PINs to the Rupay Card holders without any delay.
- He stated that Government of India intends to reduce currency usage and shift towards digital payment mechanism. He stated that banks started joining the UPI platform and the digital transactions are set to increase. He also informed that according to NPCI, there is a huge jump in Rupay card transactions after demonetization. This was increased to nearly 10 Lakh transactions per day from 3 Lakh transaction per day, prior to demonetization of SBN (Specified Bank Notes). These transactions also include transaction on POS machines and e-commerce, apart from regular ATM transactions.
- He said that banks in the State are trying their best to solve the problems arising out of demonetization. Banks have to pay ASARA pensions in the coming few days and banks may face the problem of shortage of cash and smaller denomination notes as these pensions are Rs.1000/- each.
- He also requested the member banks to distribute cash through mobile vans in mandies, vegetable markets, in colonies etc. to avoid queues in bank branches.

- Financial Inclusion is playing major role in improving digital banking transactions. All the banks in Telangana have opened 81.71 Lakh accounts under PMJDY and RuPay Cards were issued to 69.79 Lakh accounts (85.40%). He also stated that Aadhaar seeding has been done for 60.65 Lakh accounts which is 74.25% of PMJDY accounts opened. He further stated that lot of concern is expressed in the VCs held by DFS that there is pendency in issuance of RuPay Cards, issuance of PINs and Aadhaar seeding of accounts. He requested the banks to take up this task in camp mode and Secretary (IF) Government of Telangana has assured that district administration will be advised to extend co-operation in mobilizing public for the camps.
- Government of Telangana has released the remaining part of third installment of debt waiver amount and banks are in the process of crediting the same in the farmer's accounts.
- On behalf of the member banks, he requested the Government of Telangana to release VLR and Pavalavaddi claims to the banks.
- He said that Second DRT work is going on and requested the banks which have not remitted their share, to remit the same immediately.
- He welcomed the representatives of Postal Department and Department of Civil Supplies as invitees to the SLBC meeting.

Sri Eatala Rajender, Hon'ble Minister for Finance, Govt. of Telangana, stated that generally discussions in the quarterly SLBC meetings will be on the achievements by the banks in priority sector advances, agricultural advances etc whereas in the present meeting, the main discussion would be on the issues related to demonetization. Demonetization of Specified Bank Notes took place in the country from the midnight of 8th November, 2016, when Hon'ble Prime Minister announced the decision demonetising 86% of the available currency. He stated that our country is a developing country and unlike developed western countries, large public in rural areas are primarily depending on cash for their day to day transactions. Large numbers of transactions are still being carried under cash and carry basis in rural areas.

He stated though banks in the State of Telangana opened 81 lac accounts under PMJDY, general public are facing problems due to non-activation of Rupay Cards and lack of awareness on digital banking platform for making payments. He said that though the decision taken by Government of India on demonetization is for the benefit of the poor and overall development of the country, public are facing hardships now. So far the banks have been extending their cooperation in a smooth manner for exchange of currency as well as accepting deposits from the public in the share of SBN.

He stated that another crucial problem before the State Government and banks is payment of ASARA pensions and Salaries for the month of November, 2016. Due to non-availability of new Rs.500/- currency, banks must be prepared to tackle the problem

very smoothly. He stated that due to demonetization of currency, several business establishments were affected in the State and prices of various commodities have come down. How much time it will take to completely recover from the losses has to be assessed by the Government and the situation has been brought to the notice of Union Finance Minister. He further stated that it will take some time to bring equal value of currency in to circulation and so far 10 to 12 percent of demonetized value has been brought in to circulation by the RBI.

He further stated that many of the ATMs are still not functioning and those which are functioning are distributing Rs.2000/- notes only. He stated that the State Government requested RBI to supply Rs.5000 Crores of smaller denomination in the State. He stated that Government has also given several reliefs for accepting Rs.1000/- and Rs.500/- notes and felt that situation will improve within a short period of time. Till such time he requested RBI and all the banks to take steps for improving cash disbursement.

He requested all the banks to initiate steps to extend the benefit of debt waiver amount released to the real farmers and for disbursement of cash to the borrowers renewing crop loans. He also requested the banks to take care of small borrowers who are not in a position to pay their loan installments due to demonetization of cash and requested to provide some relief to them.

Sri Pocharam Sreenivasa Reddy, Hon'ble Minister for Agriculture, stated that Rabi season has already been started and financing by bankers during Kharif 2016 season is satisfactory. He said that banks have distributed Rs.15205 Crores as against the targeted amount of Rs.17460 Crores which is around 87% only. He stated that 22,50,000 farmers availed crop loans during the Kharif season as against the target of 36,52,000 farmers. He stated that even after requests made by the State Government on several occasions to claim interest for eligible farmers under VLR/PV scheme still some banks are insisting farmers to pay interest for renewal of the crop loans which is not justified. He said that since the Government is making payments under Debt Waiver Scheme, Banks also should commit for sanction of crop loans to the farmers. He stated that Government has already paid an amount of Rs.12106 Crores to the banks under crop loan debt waiver scheme. He requested all the banks to renew the crop loans in Rabi season and help the farmers to prevent them going to private money lenders. He stated that farmers are facing several problems due to adverse weather conditions and they need to be supported.

He stated that Government has released the final tranche of third installment amount under debt waiver scheme and requested all the banks to credit the said amount to the loan accounts of farmers and complete the crop loan renewals. He further stated that Banks have issued Annexure F to 22,81,000 farmers only as against the total 36,52,000 farmers. He stated that there is no improvement in issuing Annexure F for the last 18 months and requested all the banks to complete issuance of Annexure F to all the farmers. He stated that VLR or Pavala Vaddi schemes are available for next one year. He stated that availability of water, power, seed, and fertilizers to the farmers is satisfactory but there is a shortage of finance to the farmers and requested all the

banks to help farmers by providing adequate finance to farmers. He also requested the banks to provide term loans to the farmers for farm mechanization and for allied activities to improve their income. He stated that State Government has released some loans to farmers for purchase of buffaloes through NABARD and farmers are making good profits and making repayments regularly.

Sri R.N.Dash Regional Director Reserve Bank of India has stated that Reserve Bank of India is collectively taking steps with banks to resolve the issue of cash shortage. He stated that this problem is being monitored at various levels. Central Government officials have also visited our State on 23rd November 2016 to assess the ground level situation. He stated that RBI will be receiving new currency shortly and same will be distributed among all the banks in both the states. He requested all the banks to help each other by extending support to non-currency chest branches to overcome the present shortage of cash. He suggested all the banks to activate Business Correspondents which will help the banks to achieve maximum reach in the rural areas. He advised the banks to take steps for activation of the accounts opened under PMJDY. He advised all the banks to submit the data called for by SLBC in time to enable SLBC to consolidate and submit the same to various organizations in time, which will help to a large extent for policy making at various levels. He stated that all banks to improve investment finance to agriculture sector which will help in overall development of farmers and generate additional revenues, which is not possible by increasing short term crop loan financing alone. He also requested the banks to improve SME financing to improve more employment opportunities. He further stated that mounting NPAs in the banking sector is also a big concern and banks have to collectively find out the root cause for increasing NPAs and put efforts to reduce the same.

Sri Naveen Mittal, Secretary (IF), Government of Telangana stated that this SLBC meeting is now being conducted at a very crucial juncture. He stated that all the concerned with demonetization of currency have to take steps to educate people for adoption of cash less/digital platform for their day to day needs. He requested RBI to pump as much cash as possible into the system to ease out the present situation. He stated that out of 81 Lakhs PMJDY accounts in the State 65 Lakhs account holders have been issued with Rupay Card and banks have to take steps for issuing Rupay cards to the remaining account holders immediately. He further stated that banks have to take steps to activate all the Rupay cards and to educate the rural public on usage of Rupay cards through camp mode and Government will extend cooperation to the banks in this regard. He stated that Rabi season started and there is a need to educate farmers to use non cash platforms for purchasing seeds, fertilizers and pesticides etc., and cash withdrawals can be used for their day to day consumption needs. He requested all the banks to provide adequate finance to the farmers for their agricultural needs to avoid approaching private lenders for their needs. He also stated that banks have to educate SHG group members also to use non cash platforms. He stated that some news items appeared in the news papers that some banks were giving Rs.2000/- note to two Asara Pensioners with an advice to distribute between them and requested the bankers to avoid such things. He stated that lower denomination currency which was pumped in to the public is not getting back in to circulation, which is not a healthy sign. He stated that Government is also monitoring the situation at various levels. He

stated that Central Government advised to complete the distribution of Rupay Cards and PIN numbers to all PMJDY account holders by 5th December 2016 and all the banks have to complete this task well in time. He advised all the banks to utilise the present crisis as an opportunity to improve their various business segments.

Sri C Parthasarathi, Secretary (Agriculture), Government of Telangana stated that at present the banks are facing critical time and they have to use this situation as an opportunity. He stated that as far as agriculture is concerned, the production of crops is very good during the Kharif 2016 season and they are also expecting record production during the Rabi season also. He stated that the December and January months are crucial to the farming community and as they require cash for purchasing fertilizers, pesticides etc. He stated that Government is taking steps for supply of fertilizers and pesticides to the farmers. He stated that due to shortage of cash, farmers are facing lot of problems in disposing of their produce. He requested all the banks to open mobile ATMs/cash vans in 60 Agricultural Market Committees in the State. He also stated that the present market rate for all agricultural produce is better than the MSP (Minimum Support Price) and farmers are able to sell their produce in the market. He stated that banks are insisting for collateral security of urban property for extending finance to poly houses which is very difficult for the farmers. He said that Government is providing 75% subsidy to the poly houses and banks have to finance remaining 25% only and requested the banks to provide 25% quantum of loan by accepting the farm lands as security. He also requested the banks to sanction term loans to the farmers for undertaking allied activities and farm mechanization which is a very good opportunity for the banks. He stated that though the banks have covered 6.50 Lakh farmers in crop insurance schemes, 2.60 Lakh records were uploaded in the portal and requested all the banks to complete this process on a war footing basis. He also requested bankers to cover all the crop loans renewed/sanctioned during Rabi season under crop insurance scheme, since the cut-off dates fixed for the season are 15.12.2016 and 31.12.2016. He also requested all the bankers to help non-loanee farmers also to cover their crops under Insurance Scheme. He requested RBI to take steps to infuse cash in rural areas. He also advised the banks to take steps to activate all the accounts opened under PMJDY.

Sri Pocharam Sreenivasa Reddy, Hon'ble Minister for Agriculture, Government of Telangana, intervened and stated that the State Government has allocated a budget of Rs.250 Crores towards subsidy for 1000 acres of poly houses. He had quoted an incidence of one farmer from Talakondapally village, who had availed a agriculture term loan of Rs.6.00 Lakhs from a bank for construction of poly house in his $\frac{3}{4}$ acre of agriculture land for growing red, green and yellow capsicum and the produced 40 MTs. Earning substantial profits. The Minister requested all the bankers to encourage poly houses by extending finance under the scheme.

Thereafter, the the following agenda items were taken up for discussion by Sri V Thyagarajna, Convenor, SLBC.

- ✓ 1.1: The minutes of 12th SLBC meeting held on 19th September, 2016 were circulated to the members of SLBC, RBI, NABARD, LDMS and Government Departments concerned. The minutes of sub-committee meetings and other steering committee meetings held after 30.06.2016 were circulated to the members of the SLBC, RBI, NABARD, LDMS. These minutes have been approved by the house as no requests for amendments/changes were received.
- ✓ 19.1: *SLBC has been advised by DFS, Ministry of Finance, Government of India to include Dept. of Posts as a member in SLBC to discuss issues of India Postal Payment Bank (IPPB) and utilization of Gramin Dak Sewaks as Banking Correspondents and interoperability of micro ATMs to be deployed by IPPB. Communication received in this regard has been circulated to the participants in the meeting. Accordingly IPPB has been invited for the meeting.*
- ✓ 19.2: We have been advised by DFS, Ministry of Finance, Government of India to include Dept. of Food & Civil Supplies as a member in SLBC in order to spread awareness and sensitize the States on the advantage of engaging the Fair Price Shops as Banking Correspondents. Accordingly Dept. of Food & Civil Supplies has been invited for the meeting. Communication received in this regard has been circulated to the participants in the meeting.
- ✓ 19.3: Branches functioning in Mahabubnagar District are facing problems with Urban SHGs for recovering the dues / disbursing the gap amounts as per the drawing power eligibility. As per letter addressed by Jt. Director, MEPMA, Mahabubnagar addressed to all Municipal Commissioners of the District, it is stated that the spouses of Govt. Employees and those who are working persons are not eligible to be a member in the groups. Apart from this, those who are crossed 60 years of age are also not eligible to become a member in SHG groups. This is leading to disintegration of groups, thereby becoming difficult to recover the loan outstandings.

Groups are formed based on their own understanding, contiguity, like-mindedness and have been in existence since many years. With the present direction of Jr. Director, the prime concept of formation of SHGs is being defeated which is not correct. SLBC has requested the Government of Telangana to issue necessary instructions to the concerned to continue to run the existing groups as usual and pass on the eligible subvention amounts. Letter received from APGVB has been circulated to the participants in the meeting.

- ✓ 19.4: Allocation of targets under PMEGP for 2016-17 was already done and the same were communicated to the respective banks/branches. Now, KVIC has advised revised district-wise targets after reorganisation of districts in the State for the year 2016-17 vide letter no. TS/SOH/PMEGP/Targets/2016-17 dated 3rd November 2016.

Though in the State of Telangana, the erstwhile 10 districts have been reorganised to 31 districts, banks network remain unchanged. RBI is in the process of allocating Lead Bank responsibilities of reorganised of districts to the banks. As the allocation of targets has already been done in 10 districts, only regrouping on the basis of reorganisation is to be done by the Lead District Managers (LDMs) who have been advised to workout targets for the reorganised districts and submit the same latest by 30th November 2016. The targets may be reviewed based on the data being submitted by LDMs and upward revision as requested by KVIC may be discussed in a Steering Committee Meeting separately. Letter received from KVIC has been circulated to the participants in the meeting.

- ✓ 19.5: It was resolved in the SLBC quarterly review meeting held on 26th May 2016 to share the expenditure for setting up of DRT proportionately and later Bank-wise proportionate share was advised to banks, with a request to remit their share.

In this regard, Telangana State Co-operative Apex Bank Limited (TSCAB) has informed us that TSCAB has no cases before the DRT and all the matters pertaining to recovery of loans are referred to the Arbitrator / SCDR /OSD, TSCAB, O/o the Commissioner for Co-operation and Registrar of Co-operative Societies, Telangana, Hyderabad as per the provisions of APCS Act, 1964. Moreover as per the Hon'ble Supreme Court judgement in Civil Appeal 432 of 2004 between Greater Bombay Co-operative Bank Ltd. vs. M/s. United Yarn Textiles Pvt. Ltd. & other on 4th April 2004 pronounced that "the provisions of the Recovery Debts Due to Banks and Financial Institutions Act 1993 (RBD Act) by invoking the Doctrine of Incorporation are not applicable to the recovery of dues by the Co-operatives from their members....." and "Co-operative Banks constituted under the Co-operative Societies Acts enacted by the respective States would be covered by Co-operative Societies by Entry 32 of List II of Seventh Schedule of the Constitution of India".Based on the above, the Bank stated that TSCAB do not fall under the ambit of RBD Act. Hence, the Bank has requested to exempt from sharing of expenditure. Similarly, Andhra Pradesh Grameena Vikas Bank (APGVB) has informed SLBC that more than 80% of loans are confined to small ticket loans to rural clientele i.e., farmers and SHGs. Even other priority sector loans are up to Rs. 10 Lakhs only.

If member banks agree to exemption for TSCAB & APGVB as detailed, their share of exemption is to be shared by other member banks. The revised sharing pattern will be advised separately. Letters received from TSCAB & APGVB have been circulated to the participants in the meeting. Member banks to convey their concurrence or otherwise to SLBC.

Action Points emerged:

- ⇒ Agriculture Dept, Government of Telangana is requested to expedite reimbursement of pending VLR claims of the banks urgently. **(Action: Agri. Dept/ Finance Dept., Government of Telangana)**
- ⇒ All the banks to take steps for opening of branches in villages with population of 5000 above allotted to them as per the Financial Inclusion Plan before 31st March, 2017. **(Action: All Banks)**
- ⇒ Finance Department, Govt. of Telangana, is requested to resolve the issue of Rajeev Gruha Kalpa and instruct the concerned departments to support the banks in recovery of NPAs under Rajiv Gruhakalpa scheme. **(Action: Finance Dept., Government of Telangana)**
- ⇒ Banks / FLCs are advised to strictly adhere the periodicity of conducting Financial Literacy Camps. **(Action: All the Banks)**
- ⇒ LDMs are advised to conduct DCC and DLRC meetings as per the schedule. **(Action: LDMs)**
- ⇒ All the banks are requested to remit their share in respect of expenditure relating to establishment of 2nd DRT at Hyderabad at the earliest as the interior works of DRT is in progress. **(Action: All Banks)**
- ⇒ It is brought to the notice of SLBC that in some districts due to non participation by the controllers of banks and representatives of Banks DCC/DLRC meetings were postponed by the District Collectors. This is a matter of serious concern and all banks are advised to take corrective steps and ensure attendance at appropriate level in JMLBC/DCC/DLRC meetings. LDMs are advised to maintain the attendance of meetings and inform the names of absentees to the controlling authorities of banks. Banks are advised to attend all JMLBC/DLRC/DCC meetings regularly and ensure 100% attendance in the meetings and participate in the deliberations. **(Action: LDMs)**
- ⇒ All Banks and LDMs are advised to submit the quarterly information to be submitted to SLBC within 15 days from the end of the respective quarter to enable the SLBC to consolidate the position and to convene the SLBC meetings as per schedule. The delay in submission leads to delay in conducting of SLBC meetings. Hence, All banks and LDMs are advised to submit the data well on time to adhere to the time schedule of SLBC meetings. **(Action: All Banks/LDMs)**
- ⇒ As per Lead Bank Scheme guidelines issued by Reserve Bank of India, a sensitization programme for District Collectors & CEOs of Zilla Parishads of Telangana State has to be held. In this regard, SLBC has already requested IF Dept., GOT to advise a date on which the meetings could be held. We once again request Govt. of Telangana to advise an early date for holding the Collectors / CEOs of Zilla Parishad Conference. **(Action: Finance Dept, Government of Telangana)**

⇒ Member banks to convey their concurrence on exemption from sharing expenditure to TSCAB and APGVB with regard to establishment of DRT II.
(Action: ALL BANKS)

⇒ M.D,MEPMA to take up the issues concerning formation of SHG groups in Mahaboobnagar with the Joint Director, MEPMA, Mahabubnagar.

(Action: MEPMA)

The meeting concluded with the vote of thanks by Sri V.Thyagarajan, Convenor, SLBC, Telangana.

General Manager & Convenor
SLBC, Telangana

LIST OF PARTICIPANTS - 13th SLBC Quarterly Review Meeting held on 24.11.2016

	Name (Shri./Smt./Ms.)	Designation	Organisation
State Government			
1	Eatala Rajender	Hon'ble Minister for Finance	Govt. of Telangana
2	Pocharam Srinivas Reddy	Hon'ble Minister for Agriculture	Govt. of Telangana
3	C Partha Saradhi, IAS	Secretary (Agriculture)	Govt. of Telangana
4	Naveen Mittal, IAS	Secretary (Finance)	Govt. of Telangana
5	Dr.M.Jagan Mohan, IAS	Director (Agriculture)	Govt. of Telangana
6	Ch V Sai Prasad	Joint Secretary, Finance	Govt. of Telangana
7	R.Sivanand	Asst. Director (C&DA Hyd Extn)	Govt. of Telangana
8	T.Sujatha	Deputy Director (Agr.)	O/o Com. Of Agriculture
9	G.Nareemani	Addl. DA-1	O/s C&DATS
10	M.A.Bari	AGM	TSMFC
11	S.Sivarama Prasad	Asst. Director	TERM call
12	B.Srinivasa Reddy	Addl. Director	Handlooms & Textiles
13	B.Ratan Kumar	AD	Handlooms & Textiles
14	M Najamuddin	Consultant, Agri. Dept.	Govt. of Telangana
Govt. of India			
15	S.Satyanarayana	Nodal Officer PMEGP KVIC	Govt. of India
SLBC, Telangana			
16	Santanu Mukherjee	MD, SBH & President, SLBC	SLBC Telangana, SBH
17	V.Thyagarajan	GM & Convener, SLBC	SLBC Telangana, SBH
Reserve Bank of India			
18	R.N.Dash	Regional Director	Reserve Bank of India
19	C.B.Ganesh	Asst. General Manager, FIDD	Reserve Bank of India
NABARD			
20	Smt.Toolika Pankaj	General Manager	NABARD
Public Sector Banks			
21	Hardayal Prasad	Chief General Manager	State Bank of India
22	V.Viswanathan	Chief General Manager	State Bank of Hyderabad
23	S.P.Sharma	Field General Manager	Syndicate Bank
24	S.C.Dhawan	Deputy General Manager	State Bank of Hyderabad
25	C.Giri	Deputy General Manager	Syndicate Bank
26	M.S.N. Reddy	Deputy General Manager	Andhra Bank
27	B.Kishore Kumar	Deputy Zonal Manager	Bank of Maharashtra
28	Prakasha Rao	Deputy Zonal Manager	Dena Bank
29	N.Satya Kumar Babu	Asst. General Manager	State Bank of Mysore
30	J.Mohapatra	Asst. Zonal Manager	Bank of Baroda
31	P.Venkata Rao	Asst. General Manager	State Bank of India
32	Ch.Narayana Murthy	Chief Manager	State Bank of India

33	MVSV Prasad	Chief Manager	Central Bank
34	Sunil Kumar	Chief Manager	Oriental Bank of Commerce
35	S.Vijaya Lakshmi	Chief Manager	Indian Overseas Bank
36	T.Jaya	Senior Manager	Corporation Bank
37	P.R.Sharma	Senior Manager	UCO Bank
38	D.C.Rudrum	Senior Manager	Syndicate Bank
39	Preeti	Manager	Dena Bank
40	Prem Sunit Dutt	Manager	IDBI
41	Rajan Chakravarthy	Deputy Manager	State Bank of Travancore
Regional Rural Banks			
42	B.R.G.Upadhay	Chairman	TGB
43	V.Raghunath Reddy	Chief Manager	APGVB
Private Sector Banks			
44	K.V.Mathew	Chief Manager	ICICI Bank
45	G.Sreenivas	Chief Manager	ICICI Bank
46	S.Vasudev	Asst. General Manager	Federal Bank
47	G.R.Rao	Chief Manager	Federal Bank
48	B.V.Prasad	Regional Manager	Kotak Mahindra Bank
49	M.G.Rajasekhar	Manager	Karur Vysya Bank
50	Sumanth Sagi	AVP	Development Credit Bank
51	PCS Reddy	COO	KBSLA Bank
52	G.Ramesh	Manager	South Indian Bank
53	P.Pradeep Chandra	RH	Danalaxmi Bank
54	P.C.Bhaskaran	Chief Manager	City Union Bank
55	S.Haranada Rao	Deputy Manager	Laxmi Vilas Bank
56	Y.Veera Prasad	AVP	Axis Bank
57	J.Chitambara Kani	Regional Manager	Tamilnadu Mercantile Bank
58	Ch.Anil Kumar	Associate Director	IDFC Bank
59	T.Sangeeta Singh	Asst. Director	IDFC Bank
60	A.Mukundan	Vice President	HDFC Bank
Co-operative Banks			
61	T.Jyothi	General Manager	TSCAB
SIDBI			
62	B.Swaroop	Manager	SIDBI
Lead District Managers			
63	J.V.S.R.K.Prasad	Lead District Manager, Adilabad	SBH
64	N V N S Nageswar Rao	Lead District Manager, Hyderabad	SBH
65	K.Nageswara Rao	Lead District Manager, Karimnagar	SBH
66	S.Seetha Rama Sarma	Lead District Manager, Khammam	SBH
67	R.Nagaraju	Lead District Manager, Medak	SBI
68	D.Suryam	Lead District Manager, Nalgonda	SBH

69	K.Suresh Reddy	Lead District Manager, Nizamabad	SBH
70	VVN Sastry	Lead District Manager, RR Dist	SBH
71	A.Sai Prasad	Lead District Manager, Warangal	SBI
72	V.Partha Saradhi	Lead District Manager, Mahabubnagar	SBI

Insurance Companies			
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73	M.Vijay Kumar	Asst. Manager	AIC of India
SLBC			
74	J B Subrahmanyam	Asst. General Manager	SLBC Telangana, SBH
75	N.Venkata Ramana	Chief Manager	SLBC Telangana, SBH
76	K H K Balaji	Manager	SLBC Telangana, SBH
77	M Ravi Kumar	Manager	SLBC Telangana, SBH
78	J Venkateswara Rao	Deputy Manager	SLBC Telangana, SBH