

**Proceedings of 15th Meeting of  
State Level Bankers' Committee  
Telangana**

**Meeting Date, Time & Venue**

**Date: 23.06.2017 (Friday)**

**Time: 03.30 PM**

**Venue: Hyder Mahal, Hotel ITC Kakatiya  
Begumpet, Hyderabad**

**Convenor**



**Local Head Office, Bank Street, Koti, Hyderabad**

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**Minutes of the 15<sup>th</sup> SLBC Quarterly Review Meeting & Launching of Annual Credit Plan  
for the year 2017-18, held on the 23<sup>rd</sup> June, 2017  
@ 03.30 PM, at “Hyder Mahal”, Hotel ITC Kakatiya, Begumpet, Hyderabad**

The 15<sup>th</sup> meeting of State Level Bankers' Committee, Telangana for review of performance of banks for the quarter ended March, 2017 and Launching of Annual Credit Plan for the year 2017-18 was held on 23<sup>rd</sup> June, 2017 at 03.30 PM at “Hyder Mahal”, Hotel ITC Kakatiya, Begumpet, Hyderabad. The meeting was presided over by Sri Hardayal Prasad, Chief General Manager-SBI and President, SLBC Telangana.

Sri Eatala Rajender, Hon'ble Minister for Finance, Government of Telangana, Sri Pocharam Srinivasa Reddy, Hon'ble Minister for Agriculture, Government of Telangana, Sri BR Meena, IAS, Special Chief Secretary (Revenue), Sri C Parthasarathi, Secretary (Agriculture), Sri Sandeep Sultania, Secretary (Finance), Government of Telangana, Dr. N Srinivasa Rao, Economic Advisor, DFS, Government of India, Dr. P Radhakrishnan, CGM, NABARD, Dr S Subbaiah, General Manager, Reserve Bank of India, Senior Officials from Government of Telangana, Executives from Banks and Lead District Managers have participated in the meeting.

Detailed list of participants is annexed.

**Sri UNN Maiya**, General Manager & Convenor, SLBC welcomed the dignitaries to the meeting. He stated that meeting is significant in way that State Bank of India as the Convenor of SLBC, Telangana is launching Annual Credit Plan for the financial year 2017-18. He said that there is some delay in finalisation of Annual Credit Plan as the Lead District Managers of all the reorganised districts were finalising their District Credit Plans for the first time. Thereafter he requested the President SLBC to deliver the presidential address.

**Sri Hardayal Prasad**, Chief General Manager SBI & President, SLBC, extended a warm welcome to all the dignitaries and the print and electronic media.

**Sri Hardayal Prasad**, stated as under:

- ⇒ This is the first SLBC meeting convened by State Bank of India, post merger of Associate Banks into State Bank of India.
- ⇒ Post merger, State Bank of India is ranked as 47<sup>th</sup> largest bank in the world and many mergers are likely to happen in Indian Banking Industry in the near future.

- ⇒ Two Steering Committee meetings were held recently for comprehensive review of the progress in ceding of Aadhar / Mobile numbers to all operative savings banks and credit flow to agricultural sector. He further said that banks in the State have completed mobile ceding to the extent of 72% and Aadhaar ceding to the extent of 80% in respect of all operative savings bank accounts. He also stated that Government of India recently advised banks to complete 100% ceding of Mobile and Aadhaar numbers to all operative savings bank accounts.
- ⇒ He further expressed his thankfulness to Sri Pocharam Sreenivasa Reddy, Hon'ble Minister for Agriculture, who had participated in the steering committee meeting on Agriculture.
- ⇒ Hyderabad, being the capital of Telangana, is doing very well in industrial development. During financial year 2016-17, banks lost almost three months due to demonetization and remonetization and as such the targets fixed in Annual Credit Plan for the financial year 2016-17 could not be achieved in some areas.
- ⇒ All banks together in the State have opened 222 new branches in the State during the financial year 2016-17. However, banks have fallen short in covering of villages with population of 5000 in the State with 255 branches of scheduled commercial banks and advised all the banks to complete opening of the new branches before September, 2017. He stated that there are several advantages in opening of new branches and requested all the banks to draw an action plan for opening of new branches. He further said that Reserve Bank of India has recently issued revised guidelines "Branch Authorisation Policy" as per which "Banking Outlet" has been clearly defined.
- ⇒ Total deposits of the banks in the State were at Rs.3,95,000 Crores and Advances were at Rs.3,92,000 as on 31<sup>st</sup> March, 2017. He also stated CD ratio at the end of FY 2016-17 at 99.38% was marginally lower when compared to the CD ratio of 103% as at the end of FY 2015-16. He assured that banks will strive for improving the CD ratio in future.
- ⇒ Some sections of the society need more focus from banks and few amongst them are people belonging to weaker sections, minority communities, SC/ST and women. As on 31<sup>st</sup> March 2017 advances to weaker sections stood at 9.52% of total advances as against RBI norm of 10% and advances to Minorities stood at 8% as against RBI norm of 15%. Banks in the State have to draw a special action plan for improving advances to weaker sections, minorities, SC/ST borrowers and women especially SHGs. Banks have done a very good work in financing SHGs and there is still huge scope in this area.

- ⇒ Agriculture is another important area where banks should improve their focus. He stated that banks have achieved 98.49% of target fixed for short term agriculture credit and banks have to take steps to achieve 100% during the current financial year. Lending under investment credit for agriculture was Rs.8752 Crores which is far behind the target of Rs.11911 Crores, and banks have to take steps for improving investment credit to the farmers.
- ⇒ Government has released the fourth instalment of crop loan waiver, lending under short term credit for agriculture will improve during next two to three months. He also stated that an amount of Rs.3850 Crores out of Rs.4000 Crores was passed on to the accounts of the farmers by the banks and the balance amount of Rs.150 Crores out of 4<sup>th</sup> installment of crop loan waiver is pending due to various reasons and requested the banks to credit this amount at the earliest and return the balance amount if any, to Government.
- ⇒ State Governments of Uttar Pradesh and Maharashtra are studying the procedure of debt waiver followed by Government of Telangana that the model taken up by the Telangana State is a successful one.
- ⇒ On the digitalization front, the steps taken by the banks are going to be very fruitful and many of the villages are being digitalized by the banks. He thanked the State Government for the excellent support rendered to banks in this regard. He assured the State Government on behalf of the banks that banks in the State will work together for taking up digitalization of villages in a big way which will be helpful to the banks and as well as customers.

**Sri UNN Maiya** Convenor SLBC Telangana presented the performance of the banks for the FY 16-17 to the august forum.

- ⇒ The minutes of the 14<sup>th</sup> SLBC meeting was adopted unanimously as no amendments have been received from any bank.
- ⇒ He said that banks like SBI , e-SBH, Canara Bank, Andhra Bank, Corporation Bank have informed SLBC that they have sanctioned loans under Rajeev Swagruha Scheme and many of these loans have become NPAs and though one time settlement was offered by banks, State Housing Board has not accepted the OTS offer. He requested for the intervention of the Government.
- ⇒ He also requested the Agriculture Department, Finance Department of Government of Telangana to release of pending Vaddi Leni Runalu (VLR) and Pavala Vaddi (PV) claims of the banks, as the same are pending for a long time.

- ⇒ He brought to the notice of Hon'ble Ministers that during the year 2014, just when the Crop Loan Waiver Scheme was under implementation, three Districts viz. Adilabad, Ranga Reddy and Medak was declared as calamity effected and District authorities have reportedly advised banks in DCC meeting to reschedule the crop loans as per RBI guidelines and also advised that these rescheduled loans would be made eligible under crop loan waiver scheme. Accordingly, LDM/banks in Medak (erstwhile) district advised that they have rescheduled the short term crop loans, which later were not covered under the Crop Loan Waiver Scheme. It is indicated by the LDM/banks in Medak district that crop loans amounting to approx.Rs.45 Crores were converted as term loans which are not being paid the farmers stating that these loans are covered under Crop Loan Waiver Scheme. The State Government is requested to take sympathetic view and cover the crop loans converted into term loans in the three districts of Adilabad, Ranga Reddy and Medak during 2014.

Thereafter the Annual Credit Plan for the Financial Year 2017-18 has been launched by the Hon'ble Ministers and the dignitaries.

**Sri Eatala Rajender**, Hon'ble Minister for Finance, Govt. of Telangana addressed the forum as under:

- ⇒ He congratulated State Bank of India on becoming the convenor of SLBC Telangana and launching of Annual Credit Plan for the financial year 2017-18. He stated that Government of Telangana from day one of formation of the State is emphasising on development of people of the State and proved to be people oriented Government.
- ⇒ Telangana State is number One in many parameters of economic development.
- ⇒ Higher CD Ratio in the State is the result of several programmes taken up by the State Government. He also stated that though there is recession all over the world, our Country is recording steady growth, reason for which is that our country basically agrarian country and lot of thrust is given by the Governments to the development of agriculture in our Country.
- ⇒ More than 60% of the people in Telangana are living in rural areas who mostly depend on agriculture either directly or indirectly and as such the State Government is giving more importance to Agriculture sector.
- ⇒ State Government is spending Rs.7000 Crores on irrigation projects and for the first time in the State, food grains production touched 41 Lakh million tonnes in Rabi Season which is a result of several promotion measures taken up by the Government.

- ⇒ Telangana State Government implemented crop loan waiver scheme waiving crop loans to the tune of Rs.17000 Crores successfully despite reservations expressed by many quarters.
- ⇒ Unless rural economy improves, improvement in other sectors cannot be triggered. He further stated that the State Governments of Uttar Pradesh and Maharashtra are approaching Telangana State Government to study the modalities of the debt waiver implemented.
- ⇒ Government of Telangana is providing huge subsidy under various sponsored schemes, for the development of the poor people. He also stated that Government is providing a subsidy of Rs.93750/- out of project cost of Rs.105000/- for sheep rearing activity.
- ⇒ Wealth should not be in the hands of few and for the development of all sections in the society Government has taken up several schemes such as sheep rearing, fishery, etc and requested all the banks to support the initiatives of the Government for over all development of the State.
- ⇒ Though there are NPAs in the banking system, banks should not shy away from their prime responsibility of lending. He also stated some banks tend to sanction loans mechanically and effective post sanction follow up is not taking place. He said that presently all the banks appears to be facing shortage of staff shortage and requested the banks to improve staff strength to reduce the work burden on the present staff.
- ⇒ Post-demonetization there was huge jump in number of accounts and transactions in the branch, but there is no sufficient staff strength to meet the needs of the customers. He further stated that Reserve Bank of India directed banks to open brick and mortar branches in the villages having population of more than 5000 and there should be scientific approach in opening of branches rather than based on population only.
- ⇒ After demonetization RBI has supplied Rs.2000 notes constituting nearly 95% of remonetised currency and people are facing many problems due to shortage of smaller denomination notes. He further stated that even today many ATMs are not working creating lot of inconvenience to the general public. He also said that banks are not in a position to pay the balances lying in the accounts of public and farmers in the rural areas especially are facing difficulties due to shortage of cash. He suggested RBI has to take immediate steps for improvement of cash position in banks.

- ⇒ It is not practically feasible to go fully digital in rural areas and RBI/Central Government should ponder over it, as most of the rural population are illiterates.
- ⇒ He requested SBI to provide necessary assistance to Government for over all development of the State.

**Sri Pocharam Sreenivasa Reddy**, Hon'ble Minister for Agriculture stated as under:

- ⇒ Being the Agriculture Minister, he is a big borrower in the State as the share of agriculture is more than 50% in the total outlay of Annual Credit Plan for this year.
- ⇒ An amount of Rs.150 Crores debt waiver amount is with the banks without credit to the loan accounts of farmers and banks have to take steps to credit the said amount to the farmer accounts immediately or return the same to the Government. He further stated in some areas though the waiver amount is credited to loan accounts of farmers, payment is linked to renewal of the accounts and banks have to take steps to resolve this issue.
- ⇒ After formation of Telangana State, it was found that average short term debt of farmers in the State works out to Rs.95000/- and as such Government has fixed Rs.100000/- as a maximum cap for debt waiver in a scientific way.
- ⇒ He is happy as other States in the Country are following the guidelines of Telangana Government for debt waiver of the farmers. He stated that more than 36 Lakhs farmers are benefitted under Crop Loan Waiver Scheme.
- ⇒ Input subsidy amount released by Government in two phases is also not being credited by some branches in some areas and advised all the banks to give instructions to the branches for immediate credit of the said amount.
- ⇒ All the banks to take steps to cover the crop loans sanctioned/renewed by the branches under PMFBY Insurance Scheme without fail. He further stated that the Central Government fixed different cut off dates for different crops. He also advised all the banks to remit the insurance premium collected by them immediately to the concerned insurance companies. He said that insurance companies reported that they have received 20% of the premium debited by the banks. He advised all the banks to be more careful in this area as it affects banks badly in case of any claims arising out of damage to the crops at a later stage.
- ⇒ As per the information received by him so far banks have given Rs.2573 Crores only as short term credit to the farmers during this season and requested all the banks to speed up the process of agricultural lending. He also stated that there are good rains during this reason and Government provided seeds, fertilizers, to the farmers and farmers and they require finance from the banks for their agricultural operations.

- ⇒ Banks have renewed 100% of crop loans during 2015-16 by working day and night and same zeal has to be shown by the banks during this season also for lending agriculture segment.
- ⇒ The short term credit is available to the farmers at concessional rate of interest from the banks if the banks failed to provide adequate and timely credit farmers will be forced to approach private lenders who charge interest at the rate of 30 to 40% which will badly affect farmers.
- ⇒ Complaints are being received that banks are collecting interest on the crop loans from the farmers even after several requests made by the Government not to collect interest from the prompt paying farmers and it is the responsibility of the Government to pay the interest under Vaddi Leni Runalu and Pavala Vaddi Schemes. He also stated that Government released Rs.271 Crores to clear the pending interest claims of the banks.

**Sri Eatela Rajender Garu**, Hon'ble Finance Minister intervened at this juncture and stated that if the Government has not implemented the crop loan waiver scheme, banks would have carried huge NPAs. He further stated that there should be mutual cooperation between the Government and banks. He advised all the banks to credit back the interest on crop loans collected, if any, to the crop loan accounts of the farmers.

**Sri Pocharam Sreenivasa Reddy**, Hon'ble Minister for Agriculture stated that banks should improve term lending to the agriculture sector as allied activities play an important role in overall development of the farmers. He also stated that Government is going to introduce new concept of **Crop Colonies** in the State, which is the brain child of Hon'ble Chief Minister of the State Sri K Chandra Sekhar Rao, and Government is preparing economics in this regard.

- ⇒ Government is planning to support agro based industries in a big way and banks have to provide necessary finance to them. These agro based industries are mostly proposed to be set up in rural areas so that farmers will get best benefits out of them.
- ⇒ All the banks increase their budgets for term lending to agriculture sector. He further stated that Telangana is in second position in production of fruits and establishment of agro based industries in the villages help the farmers in a big way.

- ⇒ Telangana State Government is only State in the country which is providing fish-seed at 100% subsidy.
- ⇒ Government is providing 20 sheep and one ram to gorla/kurama people by providing 75% of the unit cost as subsidy.
- ⇒ Government is providing 90% subsidy to drip irrigation.
- ⇒ Government will provide the list of villages where new branches of banks are required to be opened and it is for the SLBC to take necessary steps to open bank branches in those places.

**He requested bankers to** cover more farmers under PMFBY, Government is taking steps for giving wide publicity of the scheme in the villages by distributing pamphlets, arranging tam-tam and also through other electronic modes. He further stated that Government of Telangana has recently appointed number of Agricultural Extension Officers (AEOs) and they will collect the premium amount and declarations from the farmers to deposit with the banks. He requested all the banks to issue instructions to their branches to accept the same to cover the farmers under PMFBY. He further stated that the banks have to keep in mind the various cut off dates given by the Central Government for covering farmers under PMFBY and accordingly speed up renewals of the crop loans.

**Sri Hardayal Prasad**, President SLBC Telangana stated that SLBC will conduct a special Steering Committee Meeting of all the banks in which various schemes of the Government can be elaborated by the line departments and requested Ministers and the officials of the Government to attend the meeting.

**Sri B R Meena, IAS**, Special Chief Secretary (Revenue) stated that Government issued an ordinance amending the Records of Rights 1971 and notification has been issued. He further stated that certain amendments have been carried out by this ordinance which is significant for the bankers. He said that Section 6 C of the ROR Act 1971 deals with 'how to sanction loans to the farmers which earlier required the banks to keep pass book with them for sanctioning of loans to farm sector. He said that this has been amended and now there is no need for the farmers to keep their pass books, copies of pahanies and other land documents as the same are made available online now. Farmers will no longer have to take ROR 1B/Pahani extract for getting loans at the same time it will also put an end in multiple financing.

He further stated that Government has created web land portal and given access to all bankers to create their charge in web land portal and requested all the banks to create their charges in the web land portal to avoid double/multiple finances. He stated that 21 banks so far have obtained user ids and passwords. However, only 7 banks have so far utilised charge creation module.

**Dr N.Sreenivasa Rao**, Economic Advisor, DFS, Government of India congratulated State Bank of India for taking over convenorship of SLBC Telangana. He stated that it is the responsibility of SLBC to provide PMFBY folios to the banks for their onward issuing farmers and SLBC has to take all necessary steps for immediate supply of folios to the member banks immediately. He stated that Government of Telangana has taken several initiatives for economic development of the State and he congratulated the Government and the banks for the mutually complementary roles played by them in the development of the State. He stated that a lot has to be done by the banks in Pradhan Mantri Mudra Yojana which is core activity of the banks i.e., lending without collateral security and the scheme is very simple. He further stated that performance of Telangana in PMMY is below the national average and all the banks have to take up necessary remedial action to improve financing under PMMY and Stand-Up India Programmes. The progress achieved by the banks will be watched by the Central Government. He advised SLBC to take necessary steps for improvement of lending under PMMY Scheme, Stand-Up India and Start-Up India schemes. He further stated that there is no risk for the bankers in financing these schemes as all the schemes are eligible for covering under CGTMSE. He also advised all the banks to speed up issuing/delivery of RuPay cards to all the PMJDY account holders and KCC Cards to crop loan borrowers.

**Dr P Radha Krishnan**, Chief General Manager, NABARD congratulated SLBC for launching Annual Credit Plan for the financial year 2017-18. He stated that term lending to agricultural sector is very low which is at 18% against the norm of 35% and banks have to take immediate steps for increasing term lending to the farmers. He further stated that there are several credit linked subsidy schemes of Central Government and State Government and NABARD will provide necessary guidance to the banks in this regard. He also stated that the credit flow to small and marginal farmers is very low and the same has to be improved and Banks may adopt Joint Liability Group concept for achievement of the targets under this. He advised SLBC to re-organise the Joint Mandal Level Committees (JMLBCs) after formation of new districts. He further stated that issuance of RuPay cards to PMJDY account holders and KCC cards to farmers must be on a mission mode and bankers have to educate their

customers about the advantages of these cards. He also stated that 25 years back SHGs concept was introduced, and now banks have to increase their finance to SHGs during this auspicious year. He further stated that handholding of Stand-Up India and Start-Up India has to be taken up by the LDMs and DDMs at District level.

**Dr S Subbaiah**, General Manager Reserve Bank of India congratulated SLBC for launching ACP for the financial year 2017-18. He stated that Telangana State is doing very well in most of the aspects. He further stated that banks in the State have to focus more on financing small and marginal farmers, micro enterprises, weaker sections and minorities and advised to take steps for increasing finance to these sections. He appreciated Telangana State Government for creating web land portal for loan charge creation which is very useful to the banks and further requested banks to necessary enter the details in the loan charge module. He said that RBI has issued revised guidelines on branch authorisation policy wherein final guidelines on 'Banking Outlets' have been issued with a view to facilitate financial inclusion as also to provide flexibility to banks on the choice of delivery channel. In view of this, SLBC Convenor was advised to review and identify the unbanked rural centres (URCs) in villages with population above 5000, in light of the revised guidelines on rationalisation of branch authorisation policy and ensure that such unbanked rural centres in villages with population above 5000, if any, are banked forthwith by opening of CBS enabled banking outlet.

He also stated that all the banks have to take up Banking Outlet Model in rural areas from which banking services can be provided to the villagers at their door step with low cost to the banks. He stated that RBI has been sending lower denominations to the banks and currency worth Rs.9200 crores was supplied to the banks in Telangana since April in the current financial year. He also stated that efforts are being made to supply adequate currency to meet the cash requirements of farmers during the Kharif crop season. He said that necessary instructions have already been issued to the banks to give preference to farmers in providing smaller denomination currency notes to farmers and banks have to follow the same. He advised SLBC to form a special group for discussing the issues pertaining to crop insurance. He said that lead banks have not posted LDMs in several districts and requested SLBC to ensure that LDMs are posted in all the districts by this month end. He also stated that in several districts, DCC/DLRC meetings are not being conducted at the required periodicity and requested Government Authorities to issue necessary instructions to District Administration for conducting of these meetings as per the schedule. He also stated that banks have sanctioned loans to only 100 beneficiaries under Stand-Up India scheme and advised all the banks to take steps to achieve the targets before September of this year. He

further stated that banks are not releasing the input subsidies released by the Governments to farmers and in some cases setting off of these amounts towards recovery of their loans. He said that RBI requested IBA to come out with a solution in this regard as banks have raised objections to forego their right of set off.

Sri UNN Maiya, Convenor SLBC Telangana stated that all the lead banks appointed LDMs in their allotted districts and one or two LDMs are yet to report and they will report within a day or two. It was further clarified that number of beneficiaries sanctioned loans under Stand Up India scheme was 1298 and not 100. An amount of Rs.285 crores was sanctioned the 1298 beneficiaries.

The meeting concluded with the vote of thanks by Sri D Soma Sekhara Sastry, Deputy General Manager, ABU, LHO, SBI Telangana Circle.



(UNN Maiya)

**General Manager  
& Convenor, SLBC Telangana  
Date: 30.06.2017**

**Action points emerged:**

**Action Point No.1**

All the Banks to draw a special action plan for improving advances to weaker sections, Minorities, SC/ST borrowers and Women especially SHGs.

**(Action: All Banks)**

**Action Point No.2**

All banks have to step up lending to farmers for investment credit to the farmers

**(Action: All Banks)**

**Action Point No.3**

Government has released the fourth instalment of crop loan waiver. An amount of Rs.3850 Crores out of Rs.4000 Crores was passed on to the accounts of the farmers by the banks. Banks to credit the balance waiver funds to the accounts of farmers at the earliest and return the balance amount if any, to Government.

**(Action: All Banks)**

**Action Point No.4**

Banks have sanctioned loans under Rajeev Swagruha Scheme and many of these loans have become NPAs and though one time settlement was offered by banks, State Housing Board has not accepted the OTS offer. Government is requested to intervene in this matter.

**(Action: Finance Department, GoT)**

**Action Point No.5**

During the year 2014, just when the Crop Loan Waiver Scheme was under implementation, three Districts viz. Adilabad, Ranga Reddy and Medak was declared as calamity effected and District authorities have reportedly advised banks in DCC meeting to reschedule the crop loans as per RBI guidelines and also advised that these rescheduled loans would be made eligible under crop loan waiver scheme. which later were not covered under the Crop Loan Waiver Scheme. Government of Telangana is requested to take sympathetic view and cover the crop loans converted into term loans in the three districts of Adilabad, Khammam and Medak during 2014.

**(Action: Finance Department, GoT)**

**Action Point No.6**

Government of Telangana is requested to release pending Vaddi Leni Runalu (VLR) and Pavala Vaddi (PV) claims of the banks, as the same is pending for long time.

**(Action: Finance Department, Agriculture Dept, GoT)**

**Action Point No.8**

Input subsidy amount was released by the Government in two phases and not being credited by some branches in some areas. Banks to give instruct to the branches under their control for immediate credit of the input subsidy amount.

**(Action: All Banks)**

**Action Point No.9**

All the banks to take steps to cover the crop loans sanctioned/renewed by the branches under PMFBY Insurance Scheme without fail. All the banks to remit the insurance premium collected, immediately to the concerned insurance companies. Insurance companies reported that they have received 20% of the premium debited by the banks. All the banks to be more careful as it will adversely affect the claim position in case of any claims arising out of damage to the crops at a later stage.

**(Action: All Banks)**

**Action Point No.10**

It is proposed to call for Steering Committee meeting of banks in which Agriculture department will highlight various schemes of the Government of India/Government of Telangana.

**(Action: SLBC Dept/Agr. Dept.,GoT)**

**Action Point No.11**

All banks to start using the webland portal for charge creation and verify the web land portal before sanctioning of any loan and after satisfying themselves before sanction of loans to the farmers.

**(Action: All Banks)**

**Action Point No.12**

SLBC to ensure re-organising the Joint Mandal Level Committees (JMLBCs) as the districts have been reorganised in the State.

**(Action: All Banks/SLBC)**

**Action Point No.13**

SLBC to form a special group for discussing the issues pertaining to crop insurance.

**(Action: SLBC)**

<b>List of Participants</b>			
<b>No.</b>	<b>Name (Sarva Shri/Smt)</b>	<b>Designation</b>	<b>Organisation</b>
<b>State Government</b>			
1	Eatala Rajender	Hon'ble Minister for Finance	Govt. of Telangana
2	Pocharam Srinivasa Reddy	Hon'ble Minister for Agriculture	Govt. of Telangana
3	B R Meena, IAS	Social Chief Secretary	Govt. of Telangana
4	C Partha Sarathi, IAS	Secretary (Agriculture)	Govt. of Telangana
5	Sandeep Sultania, IAS	Secretary (Finance)	Govt. of Telangana
6	Dr N Srinivasa Rao	Economic Advisor, DFS	Govt. of India
7	Dr M Jagan Mohan, IAS	Commissioner (Agriculture)	Govt. of Telangana
<b>SLBC, Telangana</b>			
8	Hardayal Prasad	CGM & President, SLBC	State Bank of India
9	UNN Maiya	General Manager & Convenor	State Bank of India
<b>Reserve Bank of India</b>			
10	Dr. Singala Subbaiah	General Manager	Reserve Bank of India
11	Harish Shankar	Asst. General Manager	Reserve Bank of India
<b>Government Officials</b>			
12	Ch V Sai Prasad	Joint Secretary (Finance)	Govt. of Telangana
13	Dr G Mohan Reddy	PS to Hon'ble Minister for Agri.	Govt. of Telangana
14	Ch Rahul Anand	Commissioner, I & PR	Govt. of Telangana
15	Dr S Ramachander	Addl. Director (AH)	Govt. of Telangana
16	Dr T Sudhakar	Asst. Director (AH)	Govt. of Telangana
17	Sarada	CCLA	Govt. of Telangana
18	SV Divakar	Superintendent, CCLA	Govt. of Telangana
19	Mohd. Nazamuddin	Consultant (Agriculture)	Govt. of Telangana
20	G Nareemani	C & DA, Hyderabad	Govt. of Telangana
21	VV Subba Rao	SMC, MEPMA	Govt. of Telangana
22	V Chandulal	State Director, Telangana	KVIC
23	Bh S Satyanarayana	Asst. State Director	KVIC
24	G Vidyasagar Reddy	Director	SERP
25	L Nagalingeswar	Asst. Director	Commissioner of Industries
26	Alloysus Edwards	Senior Manager	Commissioner of Industries
27	Lakshman Singh	Dy. Director	National Hort. Board
28	Hoshiar Singh	Sr. Horticulture Officer	National Hort. Board
<b>NABARD</b>			
29	Dr. P Radha Krishnan	Chief General Manager	NABARD
<b>Public Sector Banks</b>			
30	Giridhara Kini	General Manager	State Bank of India
31	S Manikandan	General Manager	State Bank of India
32	G Rajender Reddy	General Manager	Canara Bank
33	SP Sharma	General Manager	Syndicate Bank
34	C Doraswamy	General Manager	Catholic Syrian Bank

35	V Narsi Reddy	Chairman	APGVB
36	D Somasekhara Sastry	Deputy General Manager	State Bank of India
37	K Srinivas	Deputy General Manager	State Bank of India
38	KV Tulshibaghware	Deputy General Manager	Bank of Baroda
39	Prashanthi Chandrasekhar	Deputy General Manager	Corporation Bank
40	D Somasekhara Sastry	Deputy General Manager	State Bank of India
41	K Srinivas	Deputy General Manager	State Bank of India
42	Joseph L Tobias	Deputy General Manager	United Bank of India
43	DN Ambedkar	Deputy Circle Head	Punjab National Bank
44	Girsh Kumar	Deputy Zonal Manager	Bank of India
45	C Mohan Reddy	Chief General Manager	TSCAB
46	N Ram Babu	Zonal Manager	Bank of Maharashtra
47	DR Sharma	Zonal Manager	UCO Bank
48	BRG Upadhyay	Chairman	Telangana Grameena Bank
49	T Yesupadam	General Manager	Telangana Grameena Bank
50	T Jyothi	General Manager	TSCAB
51	P Venkat Rao	Asst. General Manager	State Bank of India
52	Sanjay Ahuja	Asst. General Manager	Allahabad Bank
53	TS Rao	Asst. General Manager	Canara Bank
54	AK Tomar	Asst. General Manager	Central Bank of India
55	Ashwin H Dalal	Asst. General Manager	Dena Bank
56	N Hareesh babu	Asst. General Manager	ICICI Bank
57	SCM Setty	Asst. General Manager	IDBI Bank
58	S Laxminarayana	Asst. General Manager	Tamilnadu Mercantile Bank
59	GR Rao Subudhi	AVP & BH	Federal Bank
60	M Sreenivasa Rao	Chief Manager	Andhra Bank
61	KV Mathew	Chief Manager	ICICI Bank
62	BS Rao	Chief Manager	Oriental Bank of Commerce
63	MV Sekhar	Chief Manager	United Bank of India
64	D Brahmanand	Chief Manager	Vijaya Bank
65	G Ajit Kumar	Cluster Head	RBL Bank
66	TRV Satyanarayana	COO	KBSL Bank
67	K Prabhakar	RSM	Dhanalaxmi Bank
68	SV Rajagopal	Regional Head	Equitas Small Bank
69	IRK Murthy	Senior Manager	Bank of India
70	B Karunakar Reddy	Senior Manager	Bank of India
71	Arvind Sohani	Senior Manager	Development Credit Bank
72	A Siva Prasad	Senior Manager	Laxmi Vilas Bank
73	B Krishna Reddy	Senior Manager	Punjab National Bank
74	V Malleswara Rao	Senior Manager	Syndicate Bank
75	Chindam Ramesh	Senior Manager	Syndicate Bank
76	Y Veera Prasad	AVP	Axis Bank
77	A Mukundan	Vice President	HDFC Bank

78	Y Siva Kiran	Manager	Allahabad Bank
79	Raju	Manager	Central Bank of India
80	Prem Penugonda	Manager	IDBI Bank
81	SK Swain	Manager	Indian Bank
82	MG Rajasekhar	Manager	Karur Vysya Bank
83	Vivek Padakanti	Manager	TSCAB
84	P Venkateswarlu	Manager	Union Bank of India
85	B India Priyanka	Nodal Officer	Bank of India
86	K Rama Swamy	Asst. Manager	Yes Bank
<b>Insurance Companies</b>			
87	Sanjay K Sharma	senior Regional Manager	Chola MS GIC
88	BV Suryanarayana	Chief Manager	AIC of India
<b>SIDBI/NHB</b>			
89	AS Ramayya	Asst. General Manager	SIDBI
90	AL Vijaya Krishna	Deputy Manager	National Housing Bank
<b>Department of Posts</b>			
91	K Venkata Rami Reddy	APMG (Telangana State)	Department of Posts
92	C Pawan Kumar	ASP (CBS)	Department of Posts
<b>Lead District Manager</b>			
93	Atkuru Sai Prasad	LDM, Warangal Urban	State Bank of India
94	Debjani Pramanik	LDM, Nirmal	State Bank of India
95	JVSRK Prasad	LDM, Adilabad	State Bank of India
96	NVNS Nageswara Rao	LDM, Hyderabad	State Bank of India
97	M Rajaiah	LDM, Karimnagar	State Bank of India
98	SSR Sarma	LDM, Khammam	State Bank of India
99	G Prabhakar Setty	LDM, Mahabubnagar	State Bank of India
100	R Naga Raju	LDM, Medak	State Bank of India
101	D Suryam	LDM, Nalgonda	State Bank of India
102	K Suresh Reddy	LDM, Nizamabad	State Bank of India
103	VVN Sastry	LDM, Ranga Reddy	State Bank of India
104	P Venkata Subbaiah	LDM, Jagtial	Andhra Bank
105	K Ram Mohan	LDM, Peddapalli	Andhra Bank
106	Gaurav S Bhagat	LDM, Rajanna Sircilla	Andhra Bank
107	Naron Vini	LDM, Siddipet	Andhra Bank
108	N Nandan	LDM, Wanaparthy	Andhra Bank
109	K Siva Prasad	LDM, Kamareddy	Syndicate Bank
110	S Laxmikantha Rao	LDM, Sangareddy	Syndicate Bank
<b>SLBC, Telangana</b>			
111	JB Subrahmanyam	Asst. General Manager	SLBC Dept.,
112	N Venkata Ramama	Chief Manager	SLBC Dept.,
113	M Ravi Kumar	Manager	SLBC Dept.,
114	J Venkateswara Rao	Dy. Manager	SLBC Dept.,

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