



**BRIEF NOTE
ON
TELANGANA STATE CO-OPERATIVE APEX BANK LTD. (APEX BANK),
HYDERABAD, INDIA**

INTRODUCTION:

The Hyderabad Co-operative Apex Bank Limited, Hyderabad and The Andhra State Co-operative Bank Limited were merged in the year 1963 and formed into The Andhra Pradesh State Co-operative Bank Limited (APCOB), with Head Office at Hyderabad.

Consequent to decision taken by the government for implementation of Single Window Credit Delivery System for delivering both investment and production credit for agriculture through single agency, the Andhra Pradesh Co-operative Central Agricultural Development Bank Limited (APCCADB), which was catering to the needs of Long Term Investment Credit in the then State of Andhra Pradesh, was merged with the APCOB, during the year 1994 for providing both Short Term and Long Term through the APCOB / DCCBs / PACS.

GENESIS OF APEX BANK:

Consequent to the reorganization of the State of Andhra Pradesh and formation of a new State of Telangana in 2014, APCOB is reorganized / reconstituted into two State Co-operative Banks, viz., Telangana State Co-operative Apex Bank Limited (Apex Bank) and the residual APCOB, catering to the needs of Telangana and the residual Andhra Pradesh respectively. Both the SCBs started working independently from 2nd April, 2015.

Telangana State Co-operative Apex Bank Limited, Hyderabad is registered under State Cooperative Societies Act on 26.03.2015 (Registration No.TAB.321) and commenced its business from **2nd April, 2015** onwards.

VISION:

To be the "Best State Co-operative Bank" in the country, providing effective leadership, guidance, training and refinance support to the Co-operative Credit Structure (CCS) for sustainable growth and all-round development of CCS and also the State of Telangana.



FUNCTIONS OF THE BANK:

The Bank, as a leader of the CCS in the Telangana State, provides leadership and refinance support to the (9) DCCBs affiliated to it, to fulfill the objective of making available timely and adequate credit facilities to the farmers and other rural population of the State, through PACS affiliated to the DCCBs.

As an Apex Bank, TSCAB acts as a balancing center for the resources of the Co-operatives in the State and also investment agency for DCCBs. The Apex Bank is the Nodal Agency for channelization of funds from NABARD to DCCBs and farmers through PACS.

The Apex Bank provides support to the DCCBs in their business operations and in implementation of various programs of the Government of Telangana. Further, Apex Bank supervises, inspects, guides and assists in the matters of HRD, Information and Communication Technology, Systems & Procedures, etc., for overall development of the CCS in the State.

GOVERNANCE OF THE BANK:

The Board of Management of the Bank consists of the following members:

1. Presidents of all (9) DCCBs.
2. Commissioner for Co-operation and Registrar of Co-operative Societies, Telangana State.
3. Chief General Manager, NABARD, R.O., Hyderabad (Special Invitee).
4. Managing Director, Apex Bank (ex-officio member).
5. Two Co-opted Professional Directors (as per Bye-law No. 21).

The General Body of the Bank consists of (9) DCCBs represented by the Presidents of DCCBs and Commissioner for Co-operation & Registrar of Coop. Societies as State Govt. Nominee.

NETWORK OF THE BANK:

The CCS has a wide network in Telangana State as under:

799 Primary Agriculture Co-operative Credit Societies (PACS) located in all Mandal Headquarters and major villages of Telangana State.



(9) District Co-operative Central Banks (covering 33 districts) with 363 branches located in District Head Quarters and small towns.

TSCAB has 42 Branches, 36 ATMs, 1 Mobile ATM and 5 ATMs in Metro Stations in the twin cities of Hyderabad and Secunderabad. The list of branches is as follows:

Sl. No.	Name of the Branch	Sl. No.	Name of the Branch	Sl. No.	Name of the Branch
01	Alwal	15	Boudhanagar	29	Himayatnagar
02	Attapur	16	Charminar	30	Kukatpally
03	Bharatnagar	17	Head Office Branch	31	Malakpet
04	Chandanagar	18	Kamalanagar	32	Masabtank
05	Gachibowli	19	Lothukunta	33	Saidabad Colony
06	Jubilee Hills	20	Maruthinagar	34	Tarnaka
07	Lalapet	21	Narayanaguda	35	Vengalraonagar
08	Malkajgiri	22	Serilingampally	36	Suchitra
09	Moula-ali	23	Uppal	37	Neredmet
10	Secunderabad	24	Vidyutsoudha	38	Yousufguda
11	Tolichowki	25	Ameerpet	39	Saroornagar
12	Vidyanagar	26	Bandlaguda	40	Meerpet
13	Amberpet	27	Champapet	41	Badangpet
14	Baghlingampally	28	Dilshuknagar	42	Mansoorabad

The details of network of the DCCBs and PACS in Telangana State is as under:

Sl. No.	Name of the DCCB	No. of Branches	No. of PACS	No. of Members of PACS	No. of Borrowing Members
01	Adilabad	42	60	158771	74461
02	Hyderabad	30	49	217247	82190
03	Karimnagar	67	127	366496	126663
04	Khammam	45	99	212260	193599
05	Mahabubnagar	22	77	703729	122783
06	Medak	45	71	415741	72437
07	Nalgonda	30	107	220000	130349
08	Nizamabad	63	140	370268	168405
09	Warangal	19	69	443542	90226
TOTAL		363	799	3108054	1061413



SERVICES OF THE BANK:

The Bank is providing all banking services on par with commercial banks to its clients through its network of 42 branches and 36 ATMs, 1 Mobile ATM and 5 ATMs in Metro Stations. The Bank accepts various types of deposits which are insured with Deposit Insurance & Credit Guarantee Corporation. The Apex Bank is extending various retail loans viz., Gold loans, Personal loans, Vehicle loans, Housing loans, SME loans, etc., through its branches.

The Apex Bank is providing crop loans for crop production, long term loans for capital investment in Agriculture and allied activities through the DCCBs and PACS and also loans to Weavers Societies, Employees Coop. Credit Societies as also credit to Apex Coop. institutions in the State.

FINANCIAL PARTICULARS OF TSCAB:

Financial Particulars of TSCAB are as under:

(Rs. in Crores)

	As on 31/3/2016	As on 31/3/2017	As on 31/3/2018	As on 31/03/2019	As on 31/03/2020 (Un- Audited)
Share Capital	109.27	120.48	144.10	157.30	171.99
Reserves & Surplus	472.48	432.47	466.00	499.72	508.52
Deposits	3252.41	3424.38	3851.25	3622.26	4644.89
Borrowings	3055.37	3202.04	3388.92	3501.99	3564.32
Call Money & S.T. Deposits	1834.99	1320.89	1198.25	779.00	1433.00
Investments	1030.35	1492.61	1328.66	1243.22	1135.42
Advances	4080.28	4457.90	5195.75	5597.06	6202.83
Gross NPAs %	0.39%	0.36%	0.24%	0.22%	0.17%
Gross Profit	28.60	59.07	66.97	64.02	71.81
Business Turnover	7332.69	7882.28	9047.00	9219.32	10847.72



Credit Services:

Short Term – Crop Loans

The details of crop loans issued by the DCCBs/PACS in the State for the last 5 years and 2019-20 on going are as follows:

(Rs. in Crores)

Sl. No.	Year of disbursement	Kharif	Rabi	Total
1	2015-16	2720.51	2666.45	5386.96
2	2016-17	2787.45	2556.52	5343.97
3	2017-18	2524.15	2718.91	5243.06
4	2018-19	2697.00	2559.81	5256.81
5	2019-20(Tentative)	2653.00	2643.82	5296.82

Long Term (Investment) Credit

The Apex Bank is providing Agricultural Investment Credit through its member DCCBs and PACS to the farmers in the State for asset creation, increasing their income generation capacity and accelerating rural development.

The major purposes which are financed by Apex Bank under investment credit are Farm Mechanization, Minor Irrigation, Land Development, Plantation and Horticulture, Dairy, Poultry, Sheep / Goat / Piggery etc.

The disbursements made under Investment Credit by the DCCBs in the State for the last 5 years and 2019-20 on going are as under:

(Rs. in Crores)

Year	Amount
2015-16	444.21
2016-17	549.63
2017-18	363.60
2018-19	280.61
2019-20(Tentative)	286.44



Financing under SHG Bank Linkage Programme at DCCB level

Finance is provided by the DCCBs under Self Help Groups (SHGs). The progress in the State for the last 5 years and 2019-20 on going is as under:

(Rs. in Crores)

Year	No. of groups financed	Amount
2015-16	2577	38.92
2016-17	2297	66.20
2017-18	2816	100.47
2018-19	4742	172.28
2019-20(Tentative)	4774	283.04

Weavers Finance

The bank sanctioned cash credit limits to the Primary Handloom Weaver Societies in the State through the DCCBs and the details for last 5 years and 2019-20 on going are as under:

(Rs. In Crores)

Year	CC limits
2015-16	4.77
2016-17	3.11
2017-18	3.15
2018-19	5.08
2019-20(Tentative)	4.70

Gold Loans to DCCBs

Refinance limits to DCCBs of Telangana region under 'Non-Agrl. Gold Loans' for last 5 years and 2019-20 on going are given below:

(Rs. in Crores)

Year	Loans sanctioned
2015-16	345.94
2016-17	164.00
2017-18	336.59
2018-19	341.50
2019-20(Tentative)	679.06



WORKING OF DCCBs IN TELANGANA STATE:

- All the DCCBs are complying with the CRAR requirement of minimum of 10.86% (Un-Audited) by 31st March 2020, as stipulated by the RBI.
- All the DCCBs except Khammam DCCB have earned operational profit as on 31.03.2020.
- The resource base of the DCCBs has been increasing from year to year.
- Loans & Advances of the DCCBs have been increasing from year to year.
- All the DCCBs and their Branches are functioning on CBS Platform, providing RTGS and NEFT facilities to their customers.
- The SCB is providing 70% of the ground level disbursements as refinance under SAO / Crop Loans to the DCCBs [as against the 40% of refinance provided by NABARD], by involving its own funds to ensure the flow of credit by DCCBs to the PACS.

FINANCIAL PARTICULARS OF DCCBs OF TELANGANA STATE

Financial particulars of DCCBs for last 5 Years

(Rs. in Crores)

Sl. No	Particulars	2015-16	2016-17	2017-18	2018-19	2019-20 (Un-Audited)
1	Share Capital	478.78	522.69	578.15	625.54	664.96
2	Reserves	386.76	421.29	465.95	429.02	822.93
3	Deposits	3081.34	3846.32	4169.2	4722.64	5292.95
4	Borrowings	3395.53	3647.49	4032.37	4218.14	4484.69
5	Loans & Advances	5100.54	5831.1	6575.89	7223.74	8062.07
6	Profit	24.11	27.07	31.25	53.55	92.50
7	Acc. Losses	4.58	0	0	0	0
8	Gross NPA	259.49	319	348.54	381.67	553.12
9	Net NPA	127.91	213.61	173.65	211.47	0
10	% of Net NPA	2.43	2.59	2.64	2.93	0.64



DCCB-wise financial particulars for the year 2019-20.

(Rs. in Crores)

Sl.No	DCC Bank	Share Capital	Reserves	Deposits	Borro.	Inv.	L&A O/s	Total NPAs	Oper. Profit	CRAR (%)
1	Adilabad	49.30	29.00	257.55	389.41	124.04	574.82	26.52	12.21	10.45
2	Hyderabad	47.21	74.34	446.77	463.83	298.96	686.48	18.67	4.91	11.13
3	Karimnagar	104.57	137.85	1639.97	838.68	817.70	1785.18	28.54	35.90	11.28
4	Khammam	116.31	50.06	994.03	697.39	347.64	1381.00	102.25	-6.39	10.31
5	Mahabubnagar	80.90	92.79	281.92	434.39	145.50	751.97	81.86	3.96	14.23
6	Medak	68.09	64.99	374.78	514.48	208.58	781.17	35.66	6.10	12.10
7	Nalgonda	61.52	145.87	399.85	376.29	267.21	660.72	36.24	12.61	11.01
8	Nizamabad	61.71	114.15	564.06	494.74	241.73	905.15	190.12	18.26	10.35
9	Warangal	75.34	113.88	334.02	275.48	258.95	535.58	33.26	4.94	29.48
	TOTAL	664.95	822.93	5292.95	4484.69	2710.31	8062.07	553.12	92.50	

RECOVERY OF LOANS:

D C C Banks - Demand, Collection and Balance

The recovery performance of DCC Banks at Bank level for the last 5 years is furnished hereunder:

(Rs.in crores)

	2015-16	2016-17	2017-18	2018-19	2019-20 (as on 31.03.2020)
Demand	4208.30	4165.03	5108.44	6095.74	4516.34
Collection	3859.70	3696.00	4576.11	5206.83	3362.20
Balance	348.56	469.03	532.32	888.90	1154.14
% of Collection to Demand	91.72	88.74	89.58	85.42	74.45



TECHNOLOGY UPGRADATION:

The TSCAB is functioning on a Core Banking Solution (CBS) platform since the year 2002 and all its 42 branches are on-line with 36 ATMs, 5 ATMs in Metro Stations and 1 Mobile ATM.

The TSCAB has brought all the (9) DCCBs and their all 363 branches on to the common CBS platform. All the DCCBs are functioning on a virtual single data base.

The TSCAB and all the DCCBs in the Telangana State are implementing RTGS / NEFT, Direct Benefit Transfer (DBT). Aadhaar Based Payment Bridge System (ABBS) facilities, to their clientele.

The TSCAB is also implementing Cheque Truncation System (CTS) to reduce the delay in process of clearance of cheques.

OTHER IMPORTANT ACTIVITIES

→ Conversion of PACS into Multi Service Centers (MSCs):

Under NABARDs new initiative, we have taken up, the scheme of transforming the PACS into MSCs by providing financial support for developing the PACS into "One Stop Shop" with all types of products and services, particularly in the areas of input distribution, warehousing and marketing services, to make them viable and strong self-sustainable business entities.

NABARD provides financial support and other forms of support under its Producers Organization Development Fund (PODF).

→ CCB Development Fund

The Apex Bank is also supporting several developmental initiatives of the DCCBs and PACS through various development funds created out of its annual profits, besides paying dividend to its shareholders.

During the year 2019-2020, an amount of Rs. 3,39,37,877.78/- grant support released to DCCBs towards infrastructure to PACS and DCCBs from CCB Development Fund.



→ **Contribution to CM Relief Fund towards COVID-19**

TSCAB along with DCCBs and PACS has contributed an amount of Rs.1,76,36,301/- to CM Relief fund to support/strengthen the State Government activities towards controlling the COVID-19 virus.

CO-OPERATIVE TRAINING INSTITUTE (CTI)

The Telangana State Co-operative Apex Bank Ltd., is owning a Co-operative Training Institute (TSCAB-CTI) located at Rajendranagar providing comprehensive training both in the Short Term and Long-Term credit, Non-Credit and Banking activities and Computer Training encompassing the whole gamut of working of PACS, DCCBs and State Co-operative Bank.

The Institute has emerged as a Premier Cooperative Training Institute in the State for Human Resources Development in the Co-operative Sector for integrated rural development.

ISO 9001:2008 Certification

The Institute is an ISO 9001:2008 Certified organization and is committed to comply with the requirement of international standards on Quality Management System.

Accreditation by C-PEC, BIRD, Lucknow

The Institute is accredited by the Centre for Professional Excellence in Cooperatives, BIRD, Lucknow to promote professional excellence in Cooperative Credit Structure.

Infrastructure

Training Institute is located in ICT complex at Rajendranagar, near NIRD and APARD, spread over a sprawling area of 2.5 acres, having 6 modern training halls. The institute is equipped with an auditorium and full-fledged hostel accommodation. The sessions are handled by well qualified and highly experienced faculty members



Performance of CTI during 2019-20:

Particulars	No. of Programs	No. of Participants	No. of trainee days
Channel-I programs (TSCAB & DCCB staff)	50	1297	5837
Channel-II (PACS Staff)	17	332	1445
Workshops under Channel-I	10	249	449
Workshops under Channel-II	05	198	210
Other than course calender	10	367	1268
Total	92	2443	9209

PROGRESS ON COMPUTERISATION OF PACS.

The Govt. of Telangana, with a proactive initiative has released G.O. MS No.128 dt.29.10.2016 appointing the Service Provider M/s Intellect Informatics Pvt. Ltd., after due selection process, with an intention to initiate the process of Computerization of 906 PACS in the state of Telangana including the societies ceded to Commercial Banks. The expectations and the timeframe given for completing the task of Computerizing all the PACS in the state place a very huge responsibility on all the stakeholders.

The Bank has constituted a committee on Standard Operating Procedures to enable the PACS to follow a common accounting as well as operating procedures across all the PACS in the State of Telangana.

Further, the PACS Computerization process has gained momentum with the issue of G.O.MS.No.68 dated 04.07.2018 through which the Govt. has directed the appointment of 4-member committee to oversee the progress on the Computerization of PACS. The said G.O also envisages the commissioning of EoD process as mandatory from a date in the near future, due to which the PACS computerization has gained momentum.

The G.O also mandates the conduct of statutory audit of PACS for the financial year 2017-18 on through the computer software. To accomplish the task the PACS were permitted to appoint temporary computer operators for not more than 6 months.

As against 799 PACS, 796 PACS were handed over to PACS staff to carry out daily transactions through PACS Software i.e., UNITE ERP. Further, as against 794 PACS, 663 PACS are in Go-Live Stage performing daily transactions through PACS Software and remaining PACS are in the process



of completion of daybooks. Further, 790 PACS have been completed System Audit for the Financial Year 2017-18 and 518 PACS have been completed System Audit for the Financial Year 2018-19.

Further, CTI too is playing an active role by imparting regular training to the PACS staff, by conducting special sessions to train the PACS staff for technology adoption. During the year 2017-18, 639 Participants, 2018-19 185 Participants and 2019-20 332 Participants have been trained from PACS and also to sensitize the Departmental Auditors on System Audit, two day workshop exclusively for the Departmental Auditors was conducted by the CTI, Rajendranagar and 273 Departmental Auditors were participated in said program.

RUPAY KCC CARDS:

Telangana State Cooperative Apex Bank Ltd., (TSCAB) and DCCBs of Telangana state initiated the process of issuance of Rupay Kisan Credit Cards (KCC) cards for all the borrowing members of the PACS in the State of Telangana, as per the directions of NABARD and Govt. of India.

There are about 7,88,279 lakhs borrowing members together, in all the 9 DCCBs of Telangana. Further all the members have opened SB accounts with DCCB, to enable them to issue Rupay KCC cards.

TSCAB is facilitating DCCBs to issue Rupay KCC Personalized cards to all the borrowing members of the PACS and is working vigorously in that direction. Telangana state is the first in the country to issue Personalized Cards.

As of now, 8.22 lakhs Rupay KCC cards have been delivered to DCCBs, out of which 6.90 lakhs cards have been issued to borrowing members of PACS.

PERFORMANCE HIGHLIGHTS OF TSCAB:

- Gross NPA is 0.22% being the lowest after formation of the bank.
- It is noteworthy that almost all the Key Financial Indicators have shown a growing trend since the Inception of the Bank and the Net NPA is being maintained at 0% quite judiciously.
- TSCAB introduced HRMS Portal which contains complete profile of the Staff members.
- Facilitates easy application of leaves of any kind mitigating the use of large volume of paper.



- Enables generation of various reports on leaves applied by the staff members facilitating the task of making alternate arrangements effectively.
- Linked to the Biometric Attendance Device on account of which it has become easier to generate daily attendance reports indicating the in-time / out-time of the employees.
- Effective monitoring of attendance of staff members thereby imbining a sense of discipline among the staff members.
- The impact on employees on account of introduction of HRMS Portal was immense and there was considerable improvement in self-discipline among the staff members while applying leaves, besides reducing volume of paper consumed, considerably.
- Portal also enables the movements and whereabouts of the staff members.
- Recording of work diary in HRMS portal by the staff of the cadre of SAs to AGMs, the analysis of which enables the HRD to assure whether a Branch/Dept. is overstaffed (or) understaffed.
- Keeping in view of the Security risks in Banks, TSCAB has implemented Electronic Security System with Centralized CCTVs, Fire Alarm Systems and Access Control with issuing HID (High Security) Cards to all the employees and Visitors.
- Annual Performance Appraisal Report (APAR) formats were revised for all Officers/Employees as per the recommendations of Amalorpavanathan Committee.
- TSCAB is the first State Cooperative Bank in the country to issue Rupay Platinum Cards. The Bank has started issuance from 29-01-2018 and as on 31.03.2020 TSCAB issued 16,449 cards.
- The Greater Hyderabad Municipal Corporation (GHMC) developed GHMC Mosquito Application to bring awareness in the public to control the growth of Mosquitoes in the city and the diseases caused by the Mosquitoes. They have run a contest through questions in the application. GHMC provided a Gift amount of Rs.10,000/- each to 10 winners selected monthly on random basis. Telangana State Cooperative Apex Bank Ltd., under Corporate Social Responsibility sponsored the amount to the winners of this contest for the month of July, 2018. The gift cheques were distributed to the winners of the contest for the month of July, 2018 by Dr. B. Janardhan Reddy,



Commissioner, GHMC in the event conducted in the bank's premises on 21-08-2018.

- **CKYC:** CKYC module has been implemented in the Bank from 01st Jan, 2019 and a total of 35,542 records were uploaded with CERSAI as on 31.03.2020.
- **Mobile Banking:** APEX Bank has implemented mobile Banking from October'2016 onwards, and further four DCCBs namely Karimnagar, Khammam, Nizamabad and Medak have obtained Mobile Banking licenses and live in intra bank transactions.
- **IMPS:** APEX Bank has implemented IMPS from 06.04.2017 and about 32,668 customers have registered for Mobile Banking/IMPS services as on 31.03.2020.
- **Unified Payment Interface (UPI):** Apex Bank has soft-launched Unified Payment Interface (UPI) services to its customers from 01.08.2018. Currently UPI facility can be availed through customized UPI facilitating apps like Phone Pe, Paytm, Google pay etc.
- **Aadhar Enabled Payment System (AEPS) & e-KYC:** The Bank has completed Pre-requisites to launch AePS and e-KYC services to its customers and required documentation with UIDAI is completed. We are expecting to go live for AePS services by the end of December'2019.
- **PFMS:** TSCAB has been on-boarded onto PFMS platform along with 9 DCCBs. All the incentives of the Government Schemes are being directly credited to the customers' accounts.
- **Direct Membership:** The APEX Bank is live for the Direct Membership on NFS. APEX Bank is in the process of Joining DCCBs and is contemplating to include other CUBs as Sub-Members.
- **Bharat Bill Payment Service (BBPS):** APEX Bank has applied with RBI for acquirer license for extending BBPS services to its customers. In future these services will be extended to the entire state through its 9 DCCBs.
- **Prepaid Payment Instrument services:** Apex Bank has applied with RBI for obtaining Prepaid Payment Instrument license for extending services like National FAST-tag to its customers, a device developed by the NPCI through its program called National Electronic Toll Collection.
- **Merchant Acquiring License:** With a view to get ready for entering into credit card business of our own or co-branding arrangement with other banks APEX bank has applied for Merchant Acquiring License with RBI.



- **CTS Clearing:** Now CTS operations of all the DCCBs in the State have been brought under TSCAB sponsorship.
- Green Pin facility for all the Rupay Cards in TSCAB and all the DCCBs has been implemented recently.
- TSCAB launched **“Internet Banking “with “View only”** facility on 18.02.2019.

TSCAB in Technology

- Telangana State Cooperative Apex Bank (TSCAB) is pioneering in reaching benefits of Technology Innovations to the doorsteps of Rural people.
- In addition to Digitising the data and automating the Transaction processing of Primary Agriculture Cooperative Societies in the State of Telangana which has achieved the much needed transparency and accountability at Primary level, now launched a New initiative **“Technology Umbrella for Cooperatives”** *
- TSCAB Technology Excellence Centre (TEEC)* is managing the Core Banking Applications, 200+ ATMS, 9 Mobile ATMS, 1125 Micro ATMS, all Digital channels, all payment systems, Transaction Processing, IS Audits, Data Centers, Disaster Recovery Centres and guiding all the DCCBs in Information/Cyber Security related matters.
- All the DCCBs and respective branches have been provided with independent e-mail services with their domains. Ex: JagityalBr@karimnagardccb.org
- All the DCCB's HO and branch systems brought under their domain controller specific to each DCCB registered DNS and implemented all domain related policies.
- We have initiated process to centralise all NPCI NFS operations into the TSCAB Sponsorship.
- **Cyber security Operations Centre (C-SOC):** C-SOC is being launched in TSCAB in October 2019, which has the capability to meet the C-SOC requirements of at least 200 Cooperative Institutions, which can be scaled up subsequently.

Best Performance Awards:

- For the year 2015-16, Karimnagar DCCB was adjudged by NAFSCOB as **Second Prize Winner** for “Overall Best Performance” among the DCCBs in the Country.



- Managing Director of the Bank received the Best Performance Employee of the State Award for the year 2016-17 from the Government of Telangana and felicitated by Sri k. Chandrasekhar Rao, Hon'ble Chief Minister of Telangana State on Telangana Formation Day i.e., on 2nd June 2017.
- For the year 2016-17, Telangana State Cooperative Apex Bank Ltd (Apex Bank) was adjudged by NAFSCOB as Winner of the **First Prize** for "Overall Best Performance" among the SCBs in three tier structure in the Country. Karimnagar DCCB was adjudged as **Second Prize Winner** for "Overall Best Performance" among the DCCBs in the country, PACS Tadlarampur (affiliated to DCCB Nizamabad) was adjudged as **First Prize Winner for "Subhash Yadav Award** for the Best Performing PACS" among PACS in the country.
- For the year 2017-18, Telangana State Cooperative Apex Bank Ltd (Apex Bank) was adjudged by NAFSCOB as Winner of the **First Prize** for "Overall Best Performance" among the SCBs in three tier structure in the Country consecutively for the second year. Karimnagar DCCB was adjudged as **Second Prize Winner** for "Overall Best Performance" among the DCCBs in the country, PACS Choppadandi (affiliated to DCCB Karimnagar) was adjudged as **First Prize Winner for "Subhash Yadav Award** for the Best Performing PACS" among PACS in the country and TSCAB-CTI was adjudged as **Third Prize Winner** for Best Performance among the Agricultural Cooperative Staff Training Institutes (ACSTI) in the country. The Awards were presented during the NAFSCOB Board Meeting convened in Hyderabad.
- Winning awards for best performance at All India level by all the 3 tiers of the Cooperative Credit Structure consecutively for the second year and by CTI in the same year shows the vibrancy with which the Cooperative Institutions are functioning in the State.
- Dr. Nethi Muralidhar, Managing Director, Apex Bank (TSCAB) bags Best Managing Director Award at National level. The Banking Frontier magazine is presenting awards to the best performing Banks at National level in various categories every year. For the financial year 2018-19, Dr. Nethi Muralidhar has bagged Best Managing Director award in State cooperative banks category.
- Further, Apex bank has also bagged awards in Best HR Innovation and Technology excellence categories. Bagging three awards out of



300+ nominations is first of its kind. The awards were presented by Sri Govind Gaude (Hon'ble Minister for Co-operation, Govt. of Goa) on 19 September 2019 at Goa.

- Since inspection on 02.04.2015, TSCAB is marching towards progress in all aspects. The Bank has taken many initiatives for betterment of the Cooperative Credit Structure in the State. Further, the bank is working towards its vision and also the State Government vision of Bangaru Telangana (Golden Telangana).

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