

Agenda : 1 : Adoption of Minutes

The minutes of 18th SLBC meeting held on 19th April, 2018 was 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 19.04.2018 were also circulated to the members of the SLBC, RBI, NABARD, LDMs and Government Departments concerned. Details of the meetings held are furnished below:

| S.No. | Name of the meeting | Meeting Dt. |
|--------------|---|-------------------------------|
| 1 | Steering Committee meeting on MSME | 24.04.18 |
| 2 | Cash Management Committee meeting | 24.04.18, 04.05.18 & 24.05.18 |
| 3 | Steering committee on Rythu-Bandhu Scheme | 08.05.18 & 15.05.18 |
| 4 | Steering Committee on Agriculture | 28.05.18 |

These minutes may be taken as approved by the house as no requests for amendments / changes were received.

Agenda: 2 : Action Points of earlier SLBC / Steering Committee Meetings – ATR

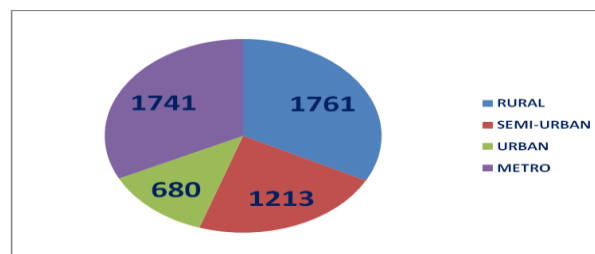
| S.No. | Action Point | Action by | Action initiated / status |
|--------------|---|---------------------|--|
| 1 | APGVB & Andhra Bank to confirm that their BCs are functioning as Banking Outlets as per the definition of Reserve Bank of India, vide Circular No. RBI/2016-17/306 BR.No.BAPD.BC.69/22.01.001/2016-17 dated May 18, 2017. | APGVB & Andhra Bank | APGVB & AB confirmed that their BCs are functioning as Banking Outlets (BCs). |
| 2 | A separate meeting of LDMs of the 11 Aspirational districts of Telangana to be held to review the progress. | SLBC | Extended Gram Swaraj Abhiyan is under process w.e.f. 1.6.18. However, meeting of LDMs of Aspirational Districts was held on 25.4.18 and SLBC is continuously monitoring the activities |
| 3 | A separate Steering Committee Meeting to discuss the issue of EMU Farmers, along with active participation of Animal Husbandry Department, Government of Telangana to be held. | SLBC | A separate Steering Committee meeting was held on 28 th May 2018 to discuss the issue with the bankers and Animal Husbandry Dept., GOT. |
| 4 | Pending claims of the banks under VLR / PV to be reimbursed immediately by Government of Telangana. | Finance Dept. GOT | Govt. of Telangana is yet to reimburse the VLR / PV claims of banks. |
| 5 | Participation level by banks in the district level DCC meetings should not be below the rank of Scale IV officer. | All Banks / LDMs | Controllers of the banks have instructed their Regional Heads to attend DCC meetings. |
| 6 | Performance under Atal Pension Yojana (APY) needs to be improved. It should be done under mission mode to improve the performance. | All Banks | Banks confirmed having noted |

| | | | |
|---|--|---|---|
| 7 | Government of Telangana to address the issue of applicability of Crop Loan Waiver Scheme 2014 to the Crop Loans rescheduled in 2014 in the drought declared erstwhile districts of Ranga Reddy, Medak and Adilabad | Finance Dept., / Agriculture Dept., GOT | Decision on this is yet to be communicated by the Agriculture Dept. GoT. |
| 8 | Banks shall not insist for security for grounding loans under Government Sponsored Schemes. | All Banks | Noted. Banks confirmed having instructed their branches not to collect deposits for grounding Govt. sponsored scheme loans. |

Agenda 3 : Banking Network in the State of Telangana

3.1 **Banking Network at a glance in Telangana as on 31.12.2017:** During the quarter under review, State Bank of India has rationalised its branches, especially in non-rural areas where there is a presence of branches of ex-associate banks as well as that of SBI.

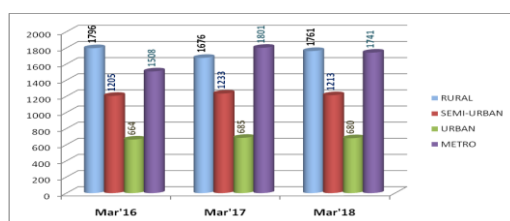
| Rural | Semi-urban | Urban | Metro | Total |
|-------|------------|-------|-------|-------|
| 1761 | 1213 | 680 | 1741 | 5395 |



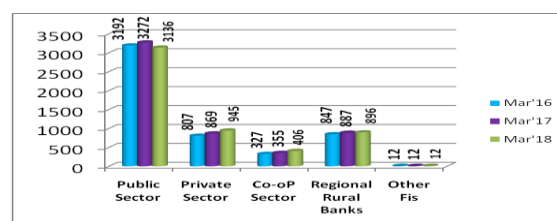
Comparative statement of branches, deposits & advances as on 31.03.18 vis-à-vis 31.03.17

| Category | Pub. Sector Banks | | Pvt. Sector Banks | | RRBs | | Co-op. Banks | | Others (APSFC) | | Grand Total | |
|-------------------|-------------------|-------------|-------------------|------------|------------|------------|--------------|------------|----------------|-----------|-------------|-------------|
| | 31.03.18 | 31.03.17 | 31.03.18 | 31.03.17 | 31.03.18 | 31.03.17 | 31.03.18 | 31.03.17 | 31.03.18 | 31.03.17 | 31.03.18 | 31.03.17 |
| Rural | 858 | 830 | 125 | 111 | 604 | 598 | 174 | 137 | 0 | 0 | 1761 | 1676 |
| Semi Urban | 714 | 760 | 204 | 178 | 203 | 202 | 92 | 93 | 0 | 0 | 1213 | 1233 |
| Urban | 413 | 433 | 128 | 128 | 70 | 68 | 57 | 44 | 12 | 12 | 680 | 685 |
| Metro | 1151 | 1249 | 488 | 452 | 19 | 19 | 83 | 81 | 0 | 0 | 1741 | 1801 |
| Total Brs. | 3136 | 3272 | 945 | 869 | 896 | 887 | 406 | 355 | 12 | 12 | 5395 | 5395 |

3.2 Comparative Position of No. of Branches



3.3 Sector-wise Network of Brs:31.03.18

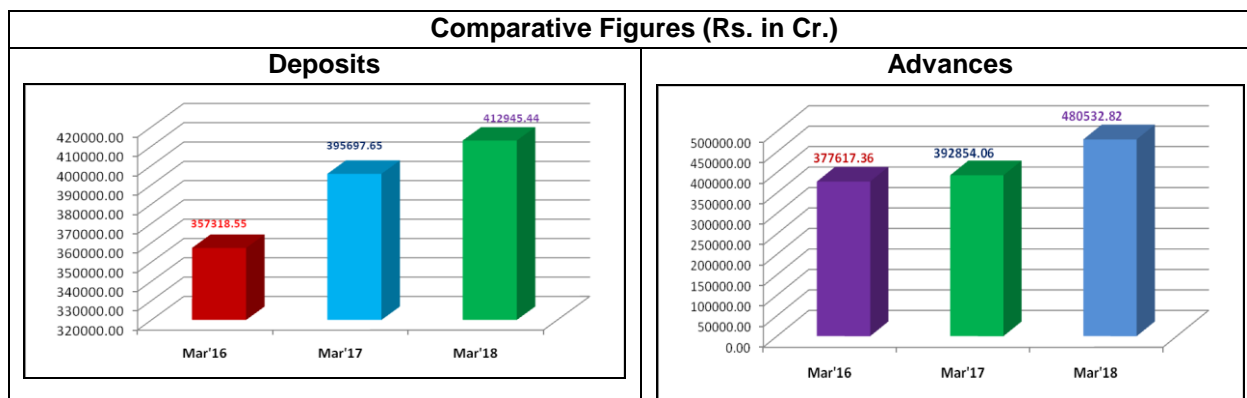


Agenda 4 : Banking Statistics

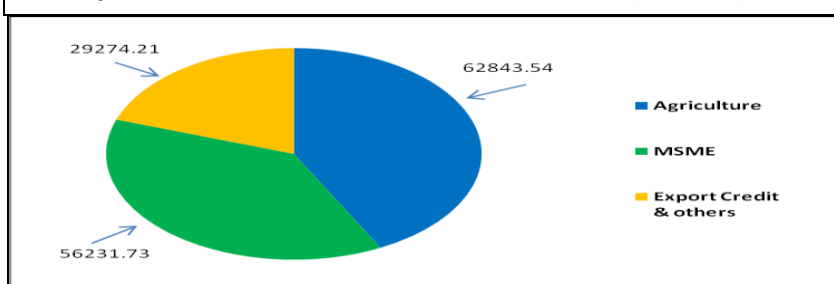
| 4.1 | Banking at a Glance as on 31.03.18 | Rs. in Crores | | |
|-----|--|----------------------|----------|------------|
| No. | Particulars | O/s as on 31.03.2018 | RBI Norm | Compliance |
| 1 | Total Deposits | 412945.44 | | |
| 2 | Total Advances | 480532.82 | | |
| 3 | Credit Deposits Ratio (%) (RBI Norm 60%) | 116.37% | | |

| | | | | |
|------|---|-----------|--------|--------|
| 4 | Total Priority Sector Advances | 148349.47 | 40.00% | 37.76% |
| | Of which | | | |
| A | Agriculture advances | 62843.54 | 18.00% | 16.00% |
| i. | Of which: small & marginal farmers | 32292.96 | 8.00% | 8.22% |
| B | Non-farm Sector / Micro, Small & Medium Enterprises | 56231.73 | | |
| i. | Of which: Micro enterprises | 22701.27 | 7.50% | 5.78% |
| ii. | Small Enterprises | 22490.37 | | |
| iii. | Medium Enterprises | 11040.09 | | |
| C | Export Credit | 204.59 | | |
| D | Others' under Priority Sector Advances | 29069.62 | | |
| | Of which | | | |
| i. | Educational Loans | 3036.04 | | |
| ii. | Housing Loans | 21894.92 | | |
| iii. | Social Infrastructure | 63.84 | | |
| iv. | Renewable Energy | 175.24 | | |
| v. | Others | 3899.57 | | |
| 5 | Out of Priority Sector Advances - Finance to: | | | |
| i. | Advances Weaker Sections | 50512.81 | 10.00% | 12.86% |
| ii. | Advances to Women | 29643.08 | 5.00% | 7.54% |
| iii. | Advances to SC/ST | 13637.58 | | |
| iv. | Advances to Minorities | 10890.26 | | |
| v. | SHGs | 7991.43 | | |

* RBI Norm for computation of priority sector targets/sub-targets achievement is based on the ANBC or Credit Equivalent Amount of Off-Balance Sheet Exposures, whichever is higher, as on the corresponding date of the preceding year. However, in the absence of availability of ANBC, it is calculated on the total advances outstanding as on 31.03.2017.

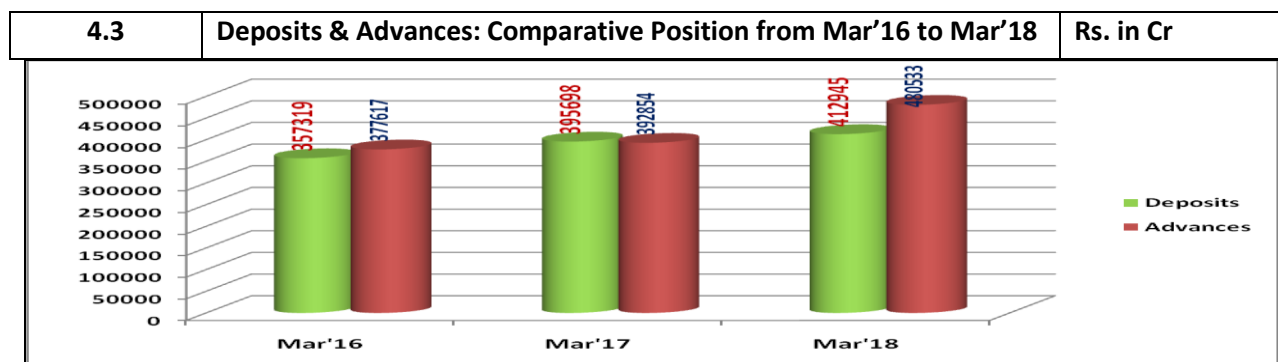


Priority Sector Advances as at the end of 31.03.18 (Rs. in cr)

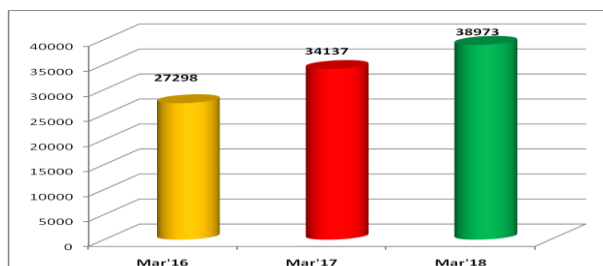
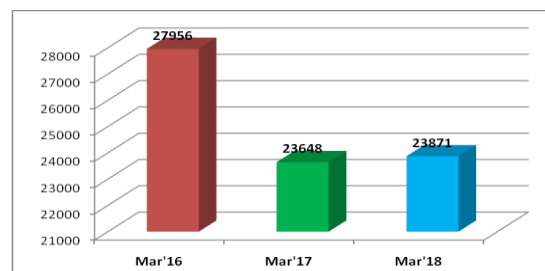
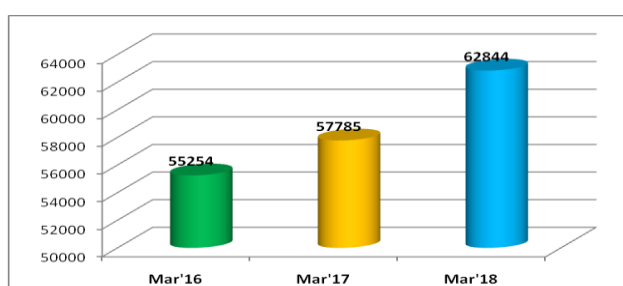
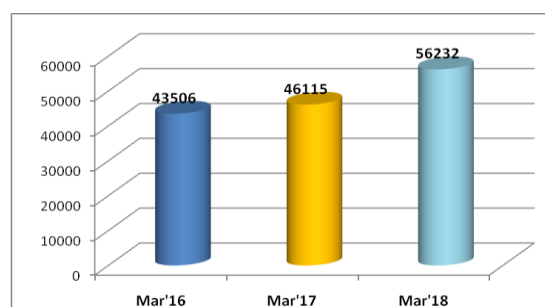
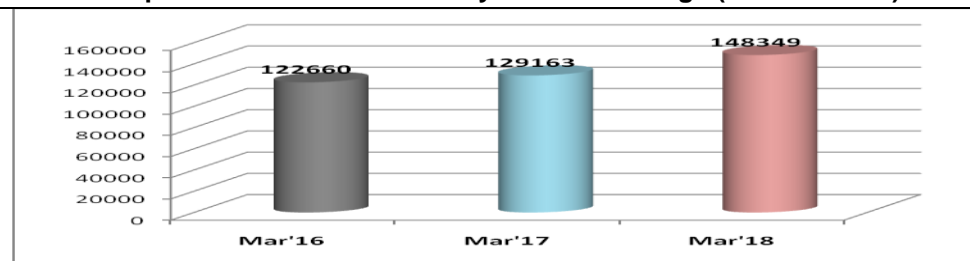


| 4.2 Banking Key Indicators in Telangana State | | | | (Rs. In cr) |
|---|-------------------------|-------------|-------------|-------------|
| S.No. | Particulars | Mar'16 | Mar'17 | Mar'18 |
| 1 | No. of Branches | | | |
| a | Rural | 1796 | 1676 | 1761 |
| b | Semi-urban | 1205 | 1233 | 1213 |
| c | Urban | 664 | 685 | 680 |
| d | Metro | 1508 | 1801 | 1741 |
| e | Total Branches | 5173 | 5395 | 5395 |
| 2 | Deposits | 357318.55 | 395697.65 | 412945.44 |
| 3 | Incremental Deposits | 29137.44 | 38379.10 | 17247.79 |
| | % of Increase | 8.88 | 10.74 | 4.36% |
| 4 | Advances | 377617.36 | 392854.06 | 480532.82 |
| 5 | Incremental Advances | 34560.19 | 15236.70 | 87678.76 |
| | % of Increase | 10.07 | 4.03 | 22.32% |
| 6 | CD Ratio (RBI Norm 60%) | 105.68 | 99.28 | 116.37 |

| Deposits & Advances (Y-o-Y growth) | | | Rs. in Crores |
|------------------------------------|----------------|----------------|--|
| Particulars | As on 31.03.17 | As on 31.03.18 | % Increase over December 2017 (YoY growth) |
| Deposits | 395697.65 | 412945.44 | 4.36% |
| Advances | 392854.06 | 480532.82 | 22.32% |



| 4.4 Statement of Priority Sector Advances (Outstanding) as on 31.03.2018 | | | | Rs. In Cr |
|--|--|-----------|-----------|-----------|
| S.No. | Particulars | Mar'16 | Mar'17 | Mar'18 |
| 1 | Short Term Production Loans | 27298.45 | 34136.83 | 38972.77 |
| 2 | ATLs including allied Activities | 19364.52 | 17004.46 | 16376.84 |
| 3 | Agriculture Infrastructure | 1170.85 | 997.25 | 1249.86 |
| 4 | Agri. Ancillary Activities | 7420.38 | 5646.12 | 6244.07 |
| | Total Terms Loans (2+3+4) | 27955.75 | 23647.83 | 23870.77 |
| 5 | Total Agriculture Advances | 55254.20 | 57784.66 | 62843.54 |
| 6 | Non-Farm Sector / Micro & Small , Medium Enterprises | 43505.67 | 46115.29 | 56231.73 |
| 7 | Export credit | 43.91 | 92.20 | 204.59 |
| 8 | Others' under Priority Sector Advances | 23856.65 | 25171.11 | 29069.62 |
| 9 | Total Priority Sector Advances | 122660.43 | 129163.26 | 148349.48 |

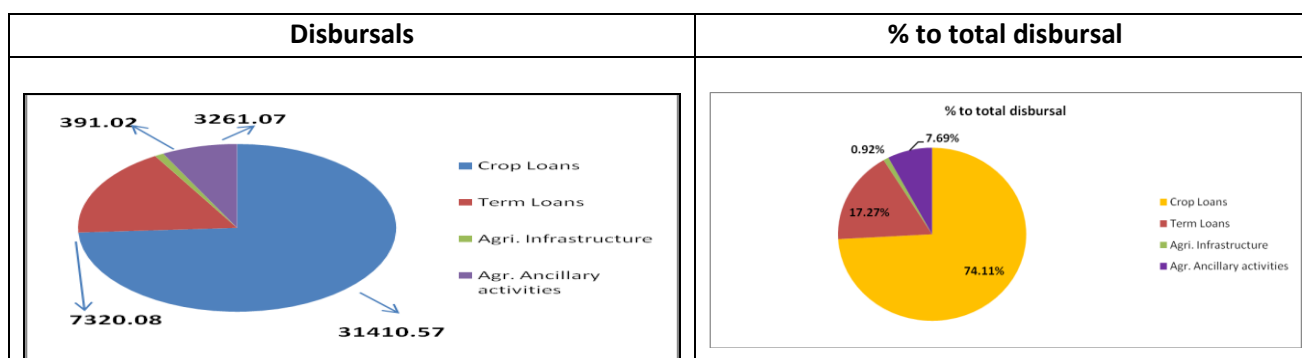
Comparative Position of Short Term Agriculture Credit (Rs. in Crores)

Comparative Position of Agri. Term Loans incl. Infrastructure & Ancillary Activities (Rs. in Cr.)

Comparative Position of Total Agriculture Credit (Rs. in Crores)

Comparative Position of MSME Advances (Rs. in Crores)

Comparative Position of Priority Sector Lendings (Rs. in Crores)

Agenda 5 : Achievement of Annual Credit Plan 2017-18 : Position as on 31.03.18 (Rs. in Cr)

| No. | Particulars | Achievement during | | Target 2017-18 | Achievement during | | % |
|-----|-----------------------------------|--------------------|----------|----------------|----------------------|----------------------|---------|
| | | 2015-16 | 2016-17 | | 01.01.18 to 31.03.18 | 01.04.18 to 31.03.18 | |
| 1 | Short Term Production Loans | | | | | | |
| a | Kharif | 12938.74 | 15205.40 | 23851.45 | 0.00 | 21025.90 | 88.15% |
| b | Rabi | 10426.77 | 13456.07 | 15901.00 | 4214.70 | 10384.67 | 65.31% |
| | Total | 23365.51 | 28661.47 | 39752.45 | 4214.70 | 31410.57 | 79.02% |
| 2 | Agriculture Term Loans | 8746.12 | 6143.27 | 10714.89 | 1398.44 | 7320.07 | 68.32% |
| 3 | Agriculture Infrastructure | 258.57 | 234.39 | 1323.03 | 63.03 | 391.02 | 29.55% |
| 4 | Agr. Ancillary activities | 1686.76 | 2374.03 | 2408.22 | 1120.18 | 3261.07 | 135.41% |
| 5 | Total Agriculture | 34056.96 | 37413.16 | 54198.59 | 6796.35 | 42382.73 | 78.20% |
| 6 | Micro & small, Medium Enterprises | 16571.32 | 20221.46 | 16465.33 | 3653.11 | 26542.24 | 161.20% |

| | | | | | | | |
|----|--|-----------|-----------|-----------|----------|-----------|---------|
| 7 | Others' under priority Sector Advances | 5005.49 | 4734.82 | 10166.54 | 542.20 | 5786.83 | 56.92% |
| | Of which | | | | | | |
| a | Education Loans | 755.52 | 525.34 | 1663.81 | 21.42 | 401.02 | 24.10% |
| b | Housing Loans | 2379.80 | 2795.94 | 3885.88 | 397.86 | 4000.88 | 102.96% |
| c | Others | 1870.17 | 1413.54 | 4616.85 | 122.92 | 1384.93 | 30.00% |
| 7 | Export Credit | 3.09 | 62.72 | 0.00 | | 46.16 | |
| 8 | Total Priority Sector Advances | 55636.86 | 62432.16 | 80830.46 | 10991.66 | 74757.96 | 92.49% |
| 9 | Non-Priority Sector Advances | 79032.69 | 78957.84 | 33523.32 | 2268.24 | 125959.66 | 375.74% |
| 10 | Total Credit Plan | 134669.55 | 141390.00 | 114353.78 | 13259.90 | 200717.62 | 175.52% |

Agenda 6: Agriculture Sector

| 6.1 | Total Agriculture Loans: Sector-wise/Category-wise as on 31.03.18 | | | | Rs. in Crores | |
|----------------------|---|-----------------|--------------------------|-----------------|-----------------|---------------|
| Sector | Targets | Achievement | Category | Targets | Achievement | % achievement |
| Public Sector Banks | 33765.02 | 20099.31 | Crop Loans | 39752.45 | 31410.57 | 79.02 |
| Private Sector Banks | 4038.18 | 7508.23 | Term Loans | 10714.89 | 7320.08 | 68.32 |
| Regional Rural Banks | 11629.46 | 8691.24 | Infrastructure | 1323.04 | 391.02 | 29.55 |
| Cooperative Banks | 4765.93 | 6083.95 | Agr. Ancillary | 2408.23 | 3261.07 | 135.41 |
| Total | 54198.59 | 42381.73 | Total Agriculture | 54198.59 | 42382.73 | 78.20 |



| 6.2 | Short Term Crop Production Loans: Sector-wise: As on 31.03.18 | | | Rs. in Cr | | |
|----------------------|---|-----------------|------------------|-----------------|-----------------|------------------|
| Category | Kharif Season | | | Rabi Season | | |
| | Target | Achievement | % of Achievement | Target | Achievement | % of Achievement |
| Public Sector Banks | 14847.66 | 11728.08 | 78.99 | 9898.51 | 4731.41 | 47.80 |
| Private Sector Banks | 1712.70 | 1456.64 | 85.05 | 1141.79 | 1115.32 | 97.68 |
| Regional Rural Banks | 5051.59 | 5127.24 | 101.50 | 3367.70 | 1844.20 | 54.76 |
| Cooperative Banks | 2239.50 | 2713.94 | 121.18 | 1493.00 | 2693.74 | 180.42 |
| Total | 23851.45 | 21025.90 | 88.15 | 15901.00 | 10384.66 | 65.31 |

| 6.3 | Agri. Term Loans including Allied, Infrastructure & Ancillary Activities | | Rs. in Cr | |
|-----|--|----------|------------------|--------|
| | Sector | Target | Achievement | |
| | | | % of Achievement | |
| | Public Sector Banks | 9018.83 | 3639.82 | 40.36 |
| | Private Sector Banks | 1183.69 | 4936.26 | 417.02 |
| | Regional Rural Banks | 3210.17 | 1718.91 | 53.57 |
| | Cooperative Banks | 1033.46 | 676.28 | 65.44 |
| | Total | 14446.15 | 10972.17 | 75.95 |

| 6.4 | Dairy Entrepreneurship Development Scheme (DEDS): Continuation of the scheme for FY 2017-18 | | | |
|--|---|--|--------|--|
| The progress made under Dairy Entrepreneurship Development Scheme (DEDS) is as under: (Rs. in Crs) | | | | |
| Outstanding as on 31.03.18 | | Disbursement from 01.04.17 to 31.03.18 | | |
| No. of a/cs | Amount | No. of a/cs | Amount | |
| 18379 | 227.17 | 3386 | 42.03 | |

NABARD, Central Office, Mumbai has issued a circular no. 128/DOR/44/2018 dt. 6th June 2018 regarding continuation of the DEDS scheme for the financial year 2018-19. The same has been circulated among member banks on 12th June 2018.

| 6.5 | Financing against Pledge of Negotiable Warehouse Receipts (NWRs): | | | |
|--|---|--|--------|-----------|
| RBI advised banks to furnish quarterly data (district-wise) on financing against Negotiable Warehouse Receipts (NWRs) to farmers, within 20 days from the end of each quarter. | | | | |
| Position as on 31.12.2017 is as under | | | | Rs. in Cr |
| Outstanding as at the end of Mar'18 | | Disbursement from 01.01.18 to 31.03.18 | | |
| No. of a/cs | Amount | No. of a/cs | Amount | |
| 1702 | 242.75 | 375 | 113.82 | |

6.6. Joint Liability Groups (Bhoomi HeenKisan) –performance as at the end of Mar'2018

| Outstanding | | Overdues | | | NPAs | | |
|-------------|---------|----------|--------|------------------|------|--------|------------------|
| No. | Amount | No. | Amount | % to outstanding | No. | Amount | % to outstanding |
| 18683 | 1329.90 | 7001 | 199.58 | 15.01 | 2924 | 138.29 | 10.40 |

6.7 Vaddileni Runalu & Pavala Vaddi on Crop Loans: Kharif & Rabi – 2016-17 & 2017-18:

Department of Agriculture, Govt. of Telangana advised that Vaddi Leni Runalu and Pavala Vaddi Schemes are ongoing schemes of Government of Telangana to reduce the debt burden of the small and marginal farmers and Govt. of Telangana has issued G.O.Rt.NO. 369 dated 23rd June 2017 extending the VLR / Pavala Vaddi Scheme on crop loans for Kharif & Rabi 2016-17 and 2017-18 for the loans paid by the farmers during Kharif & Rabi seasons. SLBC has circulated the same to member banks and LDMS. Under the scheme Govt of Telangana is providing interest subvention at 4% on the crop loans up to Rs.1 lac and 1% as Pavala Vaddi on the crop loans availed above Rs.1.00 lac up to Rs.3.00 lac, subject to the repayment of these loans within maximum period of 1 year from the date of disbursement by the farmer.

6.8 Prime Minister Fasal Bhima Yojana:

Agriculture & Cooperation Dept., Govt. of Telangana has issued GO on PM Fasal Bhima Yojana vide letter no. GO.RT no. 259 dated 17th April 2018 for implementation of 'village as Insurance Unit' for one major crop of the district and other crops are covered under Mandal as Insurance Unit Scheme" under PMFBI in the State during Karif 2018 season. SLBC has circulated the same to member banks and LDMS. The details of the District-wise Crops covered under village as Insurance Unit under PMFBI scheme selected for notification are as follows:

| S.No. | District | Crop | S.No. | District | Crop |
|-------|------------------|----------|-------|--------------|-------|
| 1 | Adilabad | Soyabean | 16 | Sangareddy | Rice |
| 2 | Asifabad | Rice | 17 | Medak | Rice |
| 3 | Mancherial | Rice | 18 | Siddipet | Maize |
| 4 | Nirmal | Soyabean | 19 | Janagaon | Rice |
| 5 | Nizamabad | Rice | 20 | Yadadri | Rice |
| 6 | Jagtial | Rice | 21 | Medchal | Rice |
| 7 | Peddapalli | Rice | 22 | RR Dist | Maize |
| 8 | Bhupalapalli | Rice | 23 | Vikarabad | Maize |
| 9 | Bhadhari | Rice | 24 | Mahabubnagar | Maize |
| 10 | Mahabubabad | Rice | 25 | Jogulamba | Rice |
| 11 | Warangal (U) | Rice | 26 | Wanaparthi | Rice |
| 12 | Warangal (R) | Rice | 27 | Nagarkurnool | Maize |
| 13 | Karimnagar | Rice | 28 | Nalgonda | Rice |
| 14 | Rajanna Sircilla | Rice | 29 | Suryapet | Rice |
| 15 | Kamareddy | Rice | 30 | Khammam | Rice |

6.9 Restructured Weather Based Crop Insurance Scheme (RWBCIS) under PMFBY

Agriculture & Co-operation Dept., Govt. of Telangana has issued GO on Restructured Weather Based Crop Insurance Scheme (RWBCIS) under PMFBY vide no. GO.RT no. 260 dated 17th April 2018 for implementation during Kharif Season 2018 . The details of the District-wise Crops covered under village as Insurance Unit under PMFBY scheme selected for notification are as follows:

| S.No. | Crop notified | Districts notified during Kharif 2018 |
|-------|---------------|--|
| 1 | Red Chilli | Khammam, Bhadhadri, Warangal (U); Warangal (R); Jayashankar; Janagaon; Mahabubabad; Suryapet; Jogulamba; Jagtial; Nirmal; Mancherial; Wanaparthi; Nagarkurnool and Nalgonda |
| 2 | Cotton | All districts except Medchal |
| 3 | Oil palm | Khammam and Bhadradi |
| 4 | Sweet Lime | Jogulamba; Mahabubnagar; Nalgonda; Suryapet and Yadadri |

As per the operational guidelines of the scheme, the State has been divided in to six clusters and is allotted to six insurance companies as implementing agency in each cluster. The details are as follows:

| Cluster | Districts | Name of the implementing agency |
|---------|--|--|
| 1 | Adilabad, Mancherial, Asifabad, Jayashankar, Siddipet | National Insurance Company Ltd |
| 2 | Nirmal, Nizamabad, Kamareddy, Yadadri, RR District | National Insurance Company Ltd |
| 3 | Peddapalli, Karimnagar, Jagtial, Rajanna Sircilla, Jangaon | Tata AIG Gen. Insurance Co. Ltd |
| 4 | Khammam, Nalgonda, Suryapet, Sangareddy, Medak | Agriculture Insurance Co. Of India Ltd |
| 5 | Bhadradi, Wrangal (U), Warangal (R), Wanaparthi, Nagarkurnool | Agriculture Insurance Co. Of India Ltd |
| 6 | Medchal Malkajgiri, Mahabubnagar, Jogulamba Gadwal, Vikarabad, Mahabubabad | National Insurance Company Ltd |

6.10 United Package Insurance Scheme (UPIS):

Agriculture & Co-operation Dept., Govt. of Telangana has issued GO on United Package Insurance Scheme under PMFBY vide no. GO.RT no. 261 dated 17th April 2018 for implementation during Kharif Season 2018. The details of the implementing agencies which are selected in each cluster are as follows:

| Cluster | Districts | Name of the Implementing Agency |
|---------|---------------------------------|---------------------------------|
| 1 | Adilabad, Siddipet, Jayashankar | National Insurance Company Ltd |

| | | |
|---|--------------------|--|
| 2 | Kamareddy, Yadadri | National Insurance Company Ltd |
| 3 | Jangaon | Tata AIG General Insurance Company Ltd |
| 4 | Suryapet | Agriculture Insurance Company of India Ltd |
| 5 | Mahabubnagar | National Insurance Company Ltd |

The scheme is mandatory for farmers enrolled in PMFBY and RWBCIS. The farmer has to select at least two sections out of the following six sections;

1. Personal accident Insurance
2. Life Insurance
3. Student safety Insurance
4. House hold insurance
5. Agriculture pump sets insurance
6. Tractor Insurance

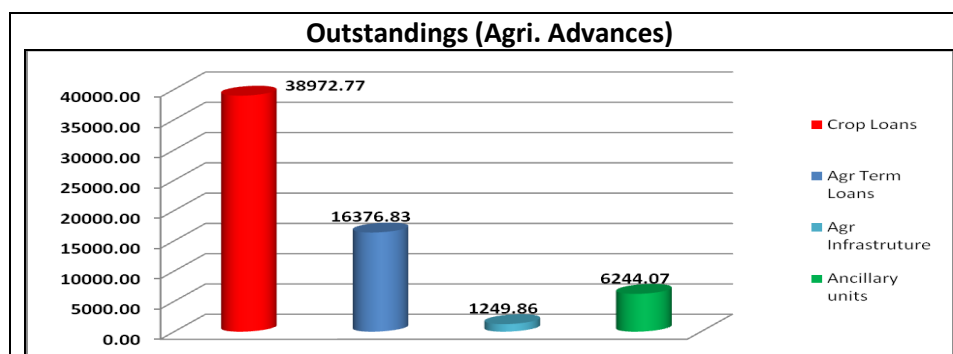
6.11 Data submission on Relief measures extended by banks in areas affected by Natural Calamities:

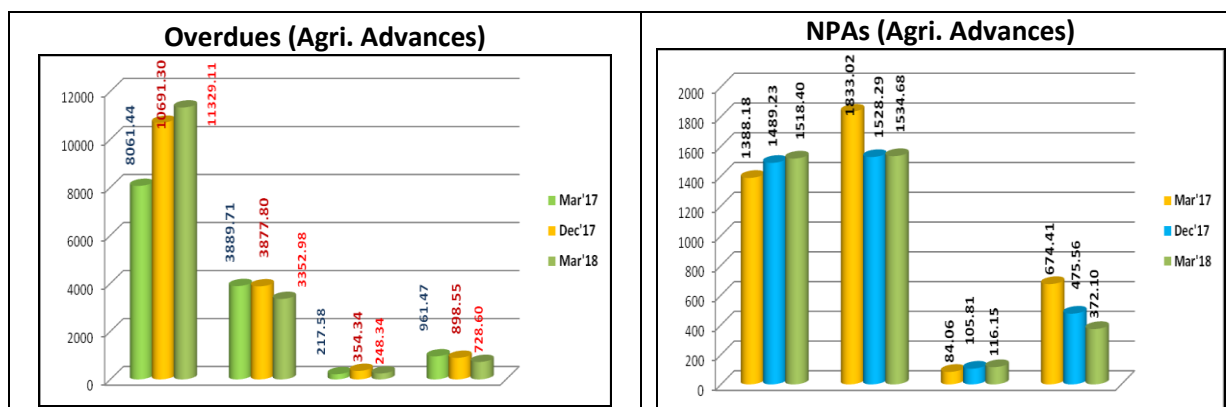
The Reserve Bank of India has developed a dedicated portal (<https://dbie.rbi.org.in/DCP/>) for collection and compilation of data on natural calamities on a real time basis through a centralized system. The portal provides facility for uploading data files related to relief measures extended by banks and notifications issued by State Governments with regard to natural calamities. The portal has gone live on July 20, 2017. All Banks to ensure that the data on relief measures extended is invariably uploaded in RBI's portal, by 10th of the following month.

6.12 Overdues/NPAs under Agriculture Sector as on 31.03.18

Rs. in Cr

| Category | Outstanding | | Overdues | | | Non-Performing Assets | | |
|----------------------------------|----------------|-----------------|----------------|-------------------------|--------------|-----------------------|----------------|-------------|
| | No. of a/cs. | Amount | No. of a/cs. | O/s in Overdue Accounts | % | No. of a/cs. | Amount | % |
| Short Term Crop Production Loans | 4830372 | 38972.77 | 1342983 | 11329.11 | 29.07 | 265576 | 1518.40 | 3.90 |
| Agri. Term Loans | 788077 | 16376.83 | 151811 | 3352.98 | 20.47 | 91188 | 1534.68 | 9.37 |
| Agri. Infrastructure | 26898 | 1249.86 | 3203 | 248.33 | 19.87 | 2287 | 116.15 | 9.29 |
| Ancillary activities | 6387 | 6244.07 | 1322 | 728.60 | 11.67 | 853 | 372.10 | 5.96 |
| Total Agriculture | 5651734 | 62843.54 | 1499319 | 15659.02 | 24.92 | 359904 | 3541.33 | 5.64 |





Overdues in Agriculture segment as at the end of 31st Mar. 18

- The level of agriculture overdues increased by Rs.172.98 Crores during the quarter.
- 29.07% of short term crop loan outstandings are overdues in the books of the banks.
- 20.47% of Agriculture Term Loan outstandings are overdues in books of the banks.
- 19.87% of Agri. Infrastructure loan outstandings are overdues in the books of the banks.
- 11.67% of Agri. Ancillary activities loan outstandings are overdues in the books of the banks.
- Overdues in total agriculture advances constitute 24.92% of outstanding.

NPAs in Agriculture segment as at the end of 31st Mar.187

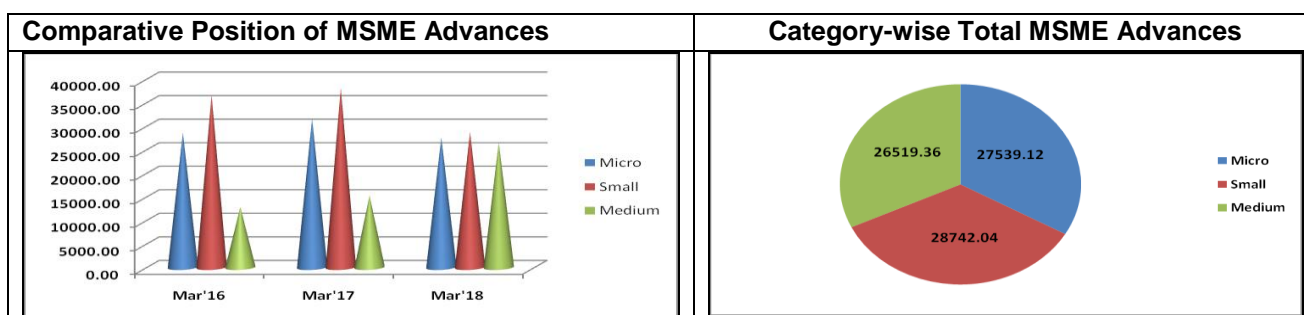
- The level of total agriculture NPAs decreased marginally by Rs.57.56 Crores during the quarter.
- 3.90% of short term crop loan outstandings are NPAs in the books of the banks.
- 9.37% of Agriculture Term Loan outstandings are NPAs in books of the banks.
- 9.29% of Agri. Infrastructure Loan outstandings are NPAs in books of the banks.
- 5.96% of Agri. Ancillary activities Loan outstandings are NPAs in books of the banks.
- NPAs in total agriculture advances are at 5.64%.

Agenda 7 : Micro, Small & Medium Enterprises (MSME)

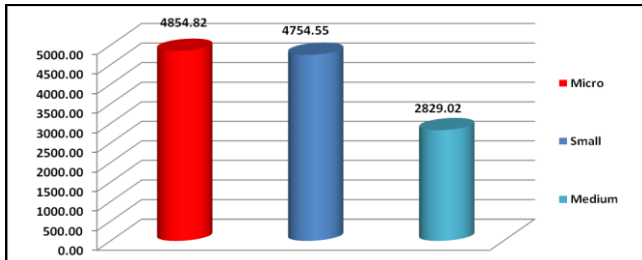
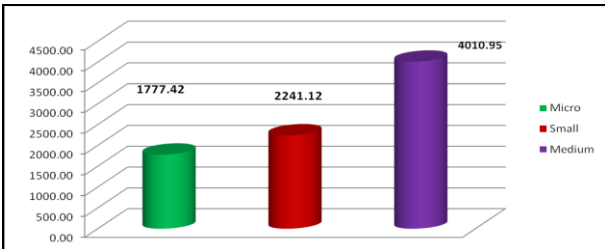
| 7.1 | Micro, Small & Medium Enterprises (MSME) : Priority Sector | | | | Rs. in Crores | |
|-------------------------------------|--|-----------------|------------------------------|-----------------|------------------------------|-----------------|
| Particulars | Outstanding as on 31.03.2016 | | Outstanding as on 31.03.2017 | | Outstanding as on 31.03.2018 | |
| | A/c. | Amt. | A/c. | Amt. | A/c. | Amt. |
| Micro Enterprises | 551204 | 17718.88 | 615980 | 19982.77 | 775916 | 22701.27 |
| Small Enterprises | 101225 | 18638.77 | 103504 | 18644.08 | 233219 | 22490.37 |
| Total SME | 652429 | 36357.65 | 719484 | 38626.85 | 1009135 | 45191.64 |
| % of Micro enterprises to total MSE | 84.48% | 48.73% | 85.61% | 51.73% | 76.89% | 50.23% |
| % of Small enterprises to total MSE | 15.52% | 51.27% | 14.39% | 48.27% | 23.11% | 49.77% |
| Medium Enterprises (ME) | 94039 | 7148.02 | 95431 | 7488.43 | 132524 | 11040.09 |
| % of ME to total MSME advances | 12.60% | 16.43% | 11.71% | 16.24% | 11.61% | 19.63% |
| Total MSME advances | 746468 | 43505.67 | 814915 | 46115.28 | 1141659 | 56231.73 |

| 7.2 | Micro, Small & Medium Enterprises (MSME) : Non-Priority Sector | | | | Rs. in Crores | |
|-------------------------------------|--|-----------------|---------------------------------|-----------------|---------------------------------|-----------------|
| Particulars | Outstanding as on 31.03.2016 | | Outstanding as on 31.03.2017 | | Outstanding as on 31.03.2018 | |
| | A/c. | Amt. | A/c. | Amt. | A/c. | Amt. |
| Micro Enterprises | 89657 | 10890.19 | 281612 | 11668.58 | 293092 | 4837.85 |
| Small Enterprises | 248471 | 17975.54 | 459720 | 19461.05 | 525426 | 6251.67 |
| Total SME | 338128 | 28865.73 | 741332 | 31129.63 | 818518 | 11089.52 |
| % of Micro enterprises to total MSE | 26.52% | 37.73% | 37.99% | 37.48% | 35.81% | 43.63% |
| % of Small enterprises to total MSE | 73.48% | 62.27% | 62.01% | 62.52% | 64.19% | 56.37% |
| Medium Enterprises (ME) | 6576 | 5647.57 | 6820 | 7753.81 | 14413 | 15479.27 |
| % of ME to total MSME advances | 1.91% | 16.36% | 0.91% | 19.94% | 1.73% | 58.26% |
| Total MSME advances | 344704 | 34513.30 | 748152 | 38883.44 | 832931 | 26568.79 |

| 7.3 | Micro, Small & Medium Enterprises (MSME) : Priority & Non-Priority Sector | | | | Rs. in Crores | |
|-------------------------------------|---|-----------------|---------------------------------|-----------------|---------------------------------|-----------------|
| Particulars | Outstanding as on 31.03.2016 | | Outstanding as on 31.03.2017 | | Outstanding as on 31.03.2018 | |
| | A/c. | Amt. | A/c. | Amt. | A/c. | Amt. |
| Micro Enterprises | 640861 | 28609.07 | 897592 | 31651.35 | 1069009 | 27539.12 |
| Small Enterprises | 349696 | 36614.31 | 563224 | 38105.13 | 758645 | 28742.04 |
| Total SME | 990557 | 65223.38 | 1460816 | 69756.48 | 1827654 | 56281.16 |
| % of Micro enterprises to total MSE | 64.70% | 43.86% | 61.44% | 45.37% | 58.49% | 48.93% |
| % of Small enterprises to total MSE | 35.30% | 56.14% | 38.56% | 54.63% | 41.51% | 51.07% |
| Medium Enterprises (ME) | 100615 | 12795.59 | 102251 | 15242.24 | 146937 | 26519.36 |
| % of ME to total MSME advances | 9.22% | 16.40% | 6.54% | 17.93% | 7.44% | 32.03% |
| Total MSME advances | 1091172 | 78018.97 | 1563067 | 84998.72 | 1974591 | 82800.52 |



| 7.4 | Overdues/NPAs under MSME Sector as on 31.03.2018 | | | | | Rs. in Crores | | |
|-------------------|--|-----------------|---------------|-----------------|---------------|---------------|----------------|--------------|
| Particulars | Outstanding | | Overdues | | | NPAs | | |
| | A/cs | O/s Amt | A/cs | O/s Amt | % | A/cs | O/s Amt | % |
| Micro | 1069009 | 27539.12 | 187737 | 4854.82 | 17.63% | 127424 | 1777.42 | 6.45% |
| Small | 758645 | 28742.04 | 25144 | 4754.55 | 16.54% | 15581 | 2241.12 | 7.80% |
| Total MSE | 1827654 | 56281.16 | 212881 | 9609.37 | 17.07% | 143005 | 4018.54 | 7.14% |
| Medium | 146937 | 26519.36 | 18202 | 2829.02 | 10.66% | 3066 | 4010.95 | 15.12% |
| Total MSME | 1974591 | 82800.52 | 231083 | 12438.39 | 15.02% | 146071 | 8029.49 | 9.70% |

| Overdues under MSME Segment | NPAs under MSME Segment |
|--|---|
|  |  |
| <ul style="list-style-type: none"> ➤ Overdues under Micro Enterprises constitute 17.63% of its outstandings. ➤ Overdues under Small Enterprises constitute 16.54% of its outstandings. ➤ Overdues under MSE segment advances constitute 17.07% of its outstandings. ➤ Overdues under Medium enterprises constitute 10.66% of its outstandings. ➤ Overdues under MSME segment constitute 15.02% of its outstandings. | <ul style="list-style-type: none"> ➤ NPAs under Micro Enterprises constitute 6.45% of its outstandings. ➤ NPAs under Small Enterprises constitute 7.80% of its outstandings. ➤ NPAs under MSE segment advances constitute 7.14% of its outstandings. ➤ NPAs under Medium enterprises constitute 15.12% of its outstandings. ➤ NPAs of MSME segment constitute 9.70% of its outstandings. |

| 7.5 Prime Minister's Task Force Recommendations: | | | |
|---|--------|----------|-----------------------|
| Compliance to PM TASK FORCE RECOMMENDATIONS | Norm % | Actual % | No. of Banks Achieved |
| Banks are advised to achieve a 20 percent year-on-year growth in credit to micro & small enterprises (Dec. 16 – Dec. 17) | 20 | 17.79% | 14 |
| 10 percent annual growth in the number of micro enterprise accounts | 10 | 14.69% | 18 |
| 60 percent of MSE advances should go to the micro enterprises. Allocation of 60% of the MSE advances to the micro enterprises is to be achieved in stages | 60 | 54.17% | 13 |

| 7.6 | PMEGP: The performance of banks under PMEGP is furnished as under | | | Amount Rs. in Cr | | |
|---|---|--------------|--------------|-----------------------------|--------------|--------------|
| Agency | Target 2017-18 | | | Achievement up to Mar. 2018 | | |
| | No. of Projects | Margin Money | Emp. (Nos) | No. of Projects | Margin Money | Empl. (Nos) |
| KVIC | 698 | 13.84 | 5584 | 227 | 8.94 | 2236 |
| KVIB | 697 | 13.83 | 5576 | 477 | 18.85 | 4711 |
| DIC | 930 | 18.45 | 7440 | 495 | 12.79 | 3197 |
| TOTAL | 2325 | 46.12 | 18600 | 1199 | 40.58 | 10144 |
| During the year 2017-18, achievement in no. of projects is 1199 (51.57%) with an amount of Rs.40.58 cr (87.98%) against a target of 2325 projects and an outlay of Rs.46.12 cr. | | | | | | |

| 7.7 | Pradhan Mantri Mudra Yojana (PMMY): | | | | | | | |
|---|--|----------------|---------------|----------------|--------------|----------------|---------------|----------------|
| Performance under PMMY as on 31.03.2018 is as under. Bank-wise performance is placed as Annexure. | | | | | | | | |
| PMMY : Consolidated Performance as on 31.03.2018 (Rs. in Crores) | | | | | | | | |
| Particulars | Shishu | | Kishore | | Tarun | | Total | |
| | A/cs | Amt. | A/cs | Amt. | A/cs | Amt. | A/cs | Amt. |
| All Banks | 633707 | 1525.42 | 100336 | 2171.41 | 23597 | 1773.35 | 757640 | 5470.22 |

| PMMY : Sector-wise Performance as on 31.03.2018 (Rs. in Crores) | | | | | | | | | | |
|--|---------------|----------------|---------------|----------------|--------------|----------------|---------------|---------------|----------------|---------------|
| Category | Shishu | | Kishore | | Tarun | | Total | | | |
| | A/cs | Amt. | A/cs | Amt. | A/cs | Amt. | A/cs | Target | Ach. | % Ach. |
| Public Sector | 588075 | 1351.87 | 80272 | 1638.44 | 19442 | 1486.66 | 687789 | 3584.2 | 4476.99 | 124.91 |
| Private Sector | 24801 | 89.49 | 15553 | 458.03 | 3897 | 267.85 | 44251 | 555.75 | 815.39 | 146.72 |
| RRBs | 20831 | 84.06 | 4496 | 74.48 | 256 | 18.64 | 25583 | 929.74 | 177.18 | 19.06 |
| Others | 0 | 0 | 15 | 0.46 | 2 | 0.2 | 17 | 0 | 0.66 | 0 |
| Total | 633707 | 1525.42 | 100336 | 2171.41 | 23597 | 1773.35 | 757640 | 5069.6 | 5470.22 | 107.90 |

PMMY : Sanctions to various categories as on 31.03.2018 (Rs. in Crores)

| Category | Shishu | | Kishore | | Tarun | | Total | |
|---------------------|---------------|----------------|---------------|----------------|--------------|----------------|---------------|----------------|
| | A/cs | Amt. | A/cs | Amt. | A/cs | Amt. | A/cs | Amt. |
| General | 250683 | 585.48 | 88389 | 2106.51 | 27652 | 2034.06 | 366724 | 4726.05 |
| SC | 102735 | 246.81 | 7014 | 141.45 | 751 | 49.87 | 110500 | 438.13 |
| ST | 35030 | 85.96 | 4503 | 104.00 | 682 | 43.62 | 40215 | 233.58 |
| OBC | 248767 | 615.97 | 21087 | 389.59 | 1951 | 140.58 | 271805 | 1146.14 |
| Total | 637215 | 1534.22 | 120993 | 2741.55 | 31036 | 2268.13 | 789244 | 6543.90 |
| Out of Above | | | | | | | | |
| Women | 29191 | 102.02 | 21114 | 432.40 | 2569 | 180.27 | 52874 | 714.69 |
| New Entrepreneurs | 41184 | 259.62 | 52579 | 1111.22 | 5990 | 444.12 | 99753 | 1814.96 |
| Minorities | 9082 | 32.54 | 5679 | 98.69 | 680 | 51.02 | 15441 | 182.25 |
| PMJDY OD A/c | 2486 | 6.16 | 0 | 0 | 0 | 0 | 2486 | 6.16 |
| Mudra card | 6805 | 24.23 | 891 | 22.07 | 264 | 22.05 | 7960 | 68.35 |
| NULM | 523 | 2.14 | 84 | 2.67 | 11 | 0.62 | 618 | 5.43 |
| NRLM | 450 | 1.84 | 966 | 34.28 | 75 | 4.11 | 1491 | 40.23 |
| Other Govt. Schemes | 4542 | 17.65 | 4162 | 84.53 | 718 | 58.89 | 9422 | 161.07 |

PMMY : Performance of Top 10 Banks as on 31.03.2018 (Rs. in Crores)

| Name of the bank | Shishu | | Kishore | | Tarun | | Total | | Target 17-18 | Achievement % |
|------------------|--------|---------|---------|--------|-------|--------|--------|---------|--------------|---------------|
| | A/cs | Amt. | A/cs | Amt. | A/cs | Amt. | A/cs | Amt. | | |
| SBI | 489652 | 1105.18 | 20785 | 517.50 | 12678 | 950.85 | 523115 | 2573.54 | 1266.00 | 203.28% |
| Andhra Bank | 9247 | 31.02 | 14981 | 335.88 | 1500 | 126.39 | 25728 | 493.29 | 565.00 | 87.31% |
| Canara Bank | 8318 | 29.59 | 7669 | 137.72 | 824 | 65.39 | 16811 | 232.71 | 215.00 | 105.78% |
| Vijaya Bank | 62169 | 120.73 | 4559 | 69.80 | 302 | 23.23 | 67030 | 213.75 | 160.47 | 99.42% |
| ICICI Bank | 12847 | 43.36 | 2548 | 84.43 | 1136 | 79.51 | 16531 | 207.30 | 213.88 | 129.18% |
| IndusInd Bank | 6245 | 27.27 | 6419 | 145.66 | 568 | 31.99 | 13232 | 204.92 | 220.00 | 95.81% |
| HDFC Bank | 4423 | 15.64 | 3328 | 129.12 | 739 | 42.41 | 8490 | 187.17 | 225.00 | 2515.73% |
| Syndicate Bank | 3627 | 13.64 | 4318 | 87.43 | 452 | 34.58 | 8397 | 135.65 | 190.00 | 71.39% |
| UCO Bank | 4204 | 14.78 | 7517 | 106.02 | 145 | 10.18 | 11866 | 130.98 | 98.00 | 58.21% |

| District | Shishu | | | Kishore | | | Tarun | | | Total | | |
|---------------------|------------|-------------------|---------------------|------------|-------------------|---------------------|------------|-------------------|---------------------|------------|-------------------|---------------------|
| | No Of A/Cs | Amount Sanctioned | Amount Disbursement | No Of A/Cs | Amount Sanctioned | Amount Disbursement | No Of A/Cs | Amount Sanctioned | Amount Disbursement | No Of A/Cs | Amount Sanctioned | Amount Disbursement |
| Adilabad | 18363 | 17.66 | 15.97 | 4093 | 77.57 | 75.77 | 612 | 47.14 | 46.7 | 23068 | 142.38 | 138.44 |
| Bhadradri | 1989 | 7.46 | 7.02 | 1169 | 26.57 | 25.05 | 197 | 16.07 | 15.84 | 3355 | 50.1 | 47.91 |
| Hyderabad | 531315 | 1217.07 | 1215.5 | 37930 | 978.23 | 966.71 | 15651 | 1111.53 | 1102.26 | 584896 | 3306.82 | 3284.47 |
| Jagitial | 708 | 2.48 | 2.38 | 645 | 16.46 | 15.89 | 113 | 7.57 | 7.47 | 1466 | 26.5 | 25.74 |
| Jangaon | 533 | 1.99 | 1.92 | 924 | 25.03 | 24.86 | 179 | 12.72 | 12.7 | 1636 | 39.75 | 39.49 |
| Jayashankar | 672 | 2.56 | 2.52 | 348 | 6.5 | 6.45 | 34 | 2.51 | 2.51 | 1054 | 11.57 | 11.48 |
| Jogulamba | 1394 | 4.82 | 4.61 | 536 | 14.34 | 14 | 97 | 6.68 | 6.41 | 2027 | 25.84 | 25.02 |
| Kamareddy | 888 | 3.02 | 2.87 | 594 | 12.7 | 12.11 | 57 | 4.28 | 4.21 | 1539 | 20 | 19.19 |
| Karimnagar | 7951 | 25.53 | 25.16 | 6637 | 134.26 | 130.44 | 1027 | 79.77 | 77.71 | 15615 | 239.56 | 233.31 |
| Khammam | 5602 | 19.31 | 18.81 | 5036 | 99.38 | 96.18 | 1044 | 81.56 | 80.27 | 11682 | 200.25 | 195.26 |
| KomramBheem | 64 | 0.17 | 0.14 | 94 | 1.45 | 1.14 | 9 | 0.73 | 0.64 | 167 | 2.35 | 1.92 |
| Mahabubabad | 872 | 2.76 | 2.65 | 506 | 9.82 | 9.18 | 61 | 4.8 | 4.42 | 1439 | 17.38 | 16.25 |
| Mahbubnagar | 8799 | 31.99 | 31.56 | 6790 | 122.36 | 117.07 | 829 | 62.19 | 61.58 | 16418 | 216.53 | 210.2 |
| Mancherial | 631 | 1.88 | 1.75 | 706 | 16.12 | 15.62 | 66 | 4.68 | 4.63 | 1403 | 22.68 | 21.99 |
| Medak | 4885 | 13.9 | 13.53 | 3979 | 87.35 | 85.22 | 793 | 59.46 | 58.76 | 9657 | 160.71 | 157.51 |
| Medchal-Malkajigiri | 1364 | 4.86 | 4.73 | 3481 | 91.95 | 85.33 | 1302 | 99.66 | 97.08 | 6147 | 196.47 | 187.14 |
| Nagarkurnool | 1747 | 6.34 | 6.21 | 930 | 13.59 | 13.12 | 100 | 7.41 | 7.32 | 2777 | 27.34 | 26.65 |
| Nalgonda | 8047 | 28.39 | 27.82 | 9156 | 199.1 | 193.42 | 1196 | 90.19 | 88.35 | 18399 | 317.68 | 309.58 |
| Nirmal | 686 | 2.08 | 2.05 | 231 | 5.17 | 5.06 | 66 | 4.87 | 4.87 | 983 | 12.12 | 11.98 |
| Nizamabad | 6903 | 24.69 | 24.22 | 7358 | 146.76 | 142.54 | 952 | 67.99 | 66.01 | 15213 | 239.44 | 232.78 |
| Peddapalli | 1373 | 4.19 | 4.06 | 677 | 14.99 | 14.25 | 94 | 6.74 | 6.41 | 2144 | 25.92 | 24.72 |
| Rajanna Rangareddy | 862 | 2.95 | 2.78 | 514 | 15.02 | 13.4 | 20 | 1.55 | 1.54 | 1396 | 19.51 | 17.72 |
| Sangareddy | 11672 | 39.27 | 37.85 | 15258 | 318.75 | 307.2 | 4278 | 318.87 | 314.18 | 31208 | 676.88 | 659.23 |
| Siddipet | 3026 | 11.16 | 11.08 | 1654 | 41.11 | 40.02 | 306 | 21.41 | 21.26 | 4986 | 73.67 | 72.37 |
| Suryapet | 2131 | 7.56 | 7.45 | 1145 | 25 | 23.91 | 152 | 11.27 | 10.96 | 3428 | 43.83 | 42.32 |
| Suryapet | 1814 | 6.88 | 6.81 | 1020 | 24.19 | 23.77 | 140 | 10.51 | 10.51 | 2974 | 41.59 | 41.09 |
| Vikarabad | 889 | 2.91 | 2.81 | 355 | 7.27 | 6.88 | 26 | 1.75 | 1.75 | 1270 | 11.92 | 11.44 |
| Wanaparthy | 1789 | 6.43 | 6.33 | 736 | 18.06 | 17.03 | 120 | 8.93 | 8.68 | 2645 | 33.42 | 32.04 |
| Warangal (rural) | 3627 | 10.46 | 10.43 | 1237 | 27.92 | 27.71 | 509 | 40.26 | 40.24 | 5373 | 78.64 | 78.38 |
| Warangal (urban) | 5018 | 17.56 | 16.98 | 6769 | 155.22 | 149.36 | 834 | 63.24 | 61.14 | 12621 | 236.02 | 227.48 |
| Yadadri | 1601 | 5.89 | 5.82 | 485 | 9.31 | 8.93 | 172 | 11.81 | 11.69 | 2258 | 27.02 | 26.43 |
| Total | 637215 | 1534.22 | 1523.82 | 120993 | 2741.55 | 2667.62 | 31036 | 2268.15 | 2238.1 | 789244 | 6543.89 | 6429.53 |

PM Stand UP India Programme: as on 04.06.18 (Rs. in Crores)

| No. of Sanctions | Women | SC | ST | Amount sanctioned | Amount disbursed | Outstanding Amount |
|------------------|-------|-----|-----|-------------------|------------------|--------------------|
| 3292 | 2445 | 625 | 222 | 769.89 | 3292 | 2445 |

PM Stand UP India Programme: Top 10 Banks (No. of applications wise) as on 04.06.18 (Rs. in Crores)

| S.No. | Bank | No. of Applicants | Women (excl. SC/ST) | SC | ST | Sanctioned Amount |
|-------|----------------------|-------------------|---------------------|-----|----|-------------------|
| 1 | Andhra Bank | 1458 | 1196 | 185 | 77 | 306.17 |
| 2 | State Bank of India | 412 | 241 | 141 | 30 | 99.06 |
| 3 | Syndicate Bank | 182 | 149 | 20 | 13 | 61.25 |
| 4 | Punjab National Bank | 223 | 191 | 27 | 5 | 44.71 |
| 5 | Canara Bank | 185 | 116 | 56 | 13 | 42.56 |

| | | | | | | |
|----|------------------|-----|-----|----|----|-------|
| 6 | Bank of India | 173 | 107 | 46 | 20 | 33.71 |
| 7 | HDFC Bank | 113 | 113 | 0 | 0 | 26.04 |
| 8 | Indian Bank | 66 | 41 | 17 | 8 | 23.10 |
| 9 | ICICI Bank | 72 | 25 | 38 | 9 | 18.76 |
| 10 | Corporation Bank | 59 | 47 | 9 | 3 | 15.96 |

PM Stand Up India Programme – District-wise performance as on 04.06.18 (Rs. In crore)

| Name of the District | No. of A/cs | Sanctioned Amount | Hand Holding Requests | | | Grand Total |
|--------------------------|-------------|-------------------|------------------------|-----------|------------|-------------|
| | | | Cancelled by Applicant | Completed | Pending | |
| Hyderabad | 1347 | 343.32 | 44 | 12 | 103 | 159 |
| Medchal-Malkagiri | 423 | 105.06 | | | 1 | 1 |
| Warangal (Urban) | 247 | 62.87 | 4 | | 6 | 10 |
| Ranga Reddy | 172 | 38.24 | 25 | 5 | 76 | 106 |
| Sangareddy | 107 | 24.85 | | 1 | 1 | 2 |
| Karimnagar | 103 | 23.1 | | | 2 | 2 |
| Khammam | 103 | 19.61 | 2 | 1 | 14 | 17 |
| Nizamabad | 82 | 17.06 | | | | |
| Nalgonda | 96 | 16.34 | 4 | 6 | 11 | 21 |
| Mahbubnagar | 63 | 15.72 | | | | |
| Bhadradi Kothagudem | 71 | 15.72 | | | | |
| Suryapet | 75 | 14.52 | | | | |
| Yadadri Bhuvanagiri | 40 | 7.88 | | | 1 | 1 |
| Mancherial | 29 | 7.32 | | | 1 | 1 |
| Kamareddy | 37 | 6.38 | | | | |
| Siddipet | 38 | 5.74 | | | | |
| Peddapalli | 32 | 5.22 | | | 1 | 1 |
| Adilabad | 25 | 5.03 | 6 | | 3 | 9 |
| Jagtial | 26 | 5.01 | | | | |
| Rajanna Sircilla | 25 | 4.61 | | | | |
| Jangaon | 20 | 4.49 | | | | |
| Warangal (Rural) | 24 | 4.14 | | 1 | 13 | 14 |
| Nirmal | 17 | 3.55 | | | | |
| Medak | 21 | 3.13 | 5 | 2 | 12 | 19 |
| Jayashankar Bhoopalpally | 10 | 2.53 | | | | |
| Mahabubabad | 15 | 2.08 | | | | |
| Nagarkurnool | 15 | 1.84 | | | | |
| Jogulamba Gadwal | 12 | 1.71 | | | | |
| Vikarabad | 5 | 1.32 | | | | |
| Wanaparthy | 9 | 1.2 | | | | |
| Komaram Bheem Asifabad | 3 | 0.3 | | | | |
| Grand Total | 3292 | 769.89 | 93 | 30 | 257 | 380 |

| Agency wise Handholding requests as on 04.06.2018 | | | | |
|---|------------------------|------------------------|------------|-------------|
| Agency | Cancelled By Applicant | Completed By Applicant | Pending | Grand Total |
| DIC | 18 | 6 | 94 | 118 |
| DICCI | 7 | 1 | 39 | 47 |
| FLC | 4 | 2 | 11 | 17 |
| Industry Association | 4 | 2 | 5 | 11 |
| ITC | 4 | 3 | 4 | 11 |
| ITI | 3 | | 5 | 8 |
| MoMSME | 5 | 1 | 11 | 17 |
| N/A | 36 | 6 | 46 | 88 |
| RSETI | 9 | 2 | 18 | 29 |
| TCO | 2 | 7 | 19 | 28 |
| Voluntary Women's Mentor Club | 1 | | 5 | 6 |
| Grand Total | 93 | 30 | 257 | 380 |

Agenda 8: Housing Loans (Priority & Non-Priority): Position as on 31.03.2018 (Rs. in Crores)

| Category | Outstanding | | Disbursement | | Overdues | | | NPAs | | |
|--------------|-------------|----------|--------------|---------|-------------|---------|--------|-------------|--------|-------|
| | No. of a/c. | Amount | No. of a/c. | Amount | No. of a/c. | Amount | % | No. of a/c. | Amount | % |
| Priority | 249948 | 21894.92 | 48974 | 4000.88 | 61714 | 4749.29 | 21.69% | 44908 | 499.23 | 2.28% |
| Non-priority | 361394 | 30165.01 | 27522 | 5556.51 | 18100 | 1756.12 | 5.82% | 1249 | 209.73 | 0.70% |
| Total | 611342 | 52059.93 | 76496 | 9557.38 | 79814 | 6505.41 | 12.50% | 46157 | 708.96 | 1.36% |

8.1 Housing for All (Urban) under Pradhan Mantri Awas Yojana (PMAY): Housing for All

In order to expand institutional credit flow to the housing needs of urban poor, PMAY (Urban) credit linked subsidy component as a demand side intervention. Interest subsidy will be credited upfront to the loan account of beneficiaries through Primary Lending Institutions resulting in reduced effective housing loan and Equated Monthly Installment (EMI). The Net Present Value (NPV) of the interest subsidy will be calculated at a discount rate of 9 %.

i) Credit Linked Subsidy Scheme for EWS/LIG

Beneficiaries of Economically Weaker section (EWS) and Low Income Group (LIG) seeking housing loans from Banks, Housing Finance Companies and other such institutions would be eligible for an interest subsidy at the rate of 6.5% for a tenure of 20* years or during tenure of loan whichever is lower.

The credit linked subsidy will be available only for loan amounts up to Rs 6 lakhs and additional loans beyond Rs. 6 lakhs, if any, will be at nonsubsidized rate. Credit linked subsidy would be available for housing loans availed for new construction and addition of rooms, kitchen, toilet etc. to existing dwellings as incremental housing. The carpet area of houses being constructed under this component of the mission should be up to 30 square meters and 60 square meters for EWS and LIG, respectively in order to avail of this credit linked subsidy. The beneficiary, at his/her discretion, can build a house of larger area but interest subvention would be limited to first Rs. 6 lakh only.

ii) Credit Linked Subsidy Scheme for MIG

The newly launched CLSS for MIG covers two income segments in the MIG viz. Rs.6,00,001 to Rs.12,00,000 (MIG-I) and Rs.12,00,001 to Rs.18,00,000 (MIG-II) per annum. In the MIG-I, an interest subsidy of 4% has been provided for loan amounts up to Rs.9 lakh while in MIG-II, an interest subsidy of 3% has been provided for loan amount of Rs.12 lakh. The interest subsidy will be calculated at 9% NPV over maximum loan tenure of 20 years or the actual tenure, whichever is lesser. Housing loans above Rs. 9 lakh and Rs. 12 lakh will be at non-subsidized rates.

CLSS for MIG will support acquisition/ construction of house (including re-purchase) of 90 square meters and 110 square meters carpet area as per income eligibility.

Housing and Urban Development Corporation (HUDCO) and National Housing Bank (NHB) have been identified as Central Nodal Agencies (CNAs) to channelize this subsidy to the lending institutions and for monitoring the progress of this component. Under the Mission, beneficiaries can take advantage under one component only. Scheme details are annexed.

Based on the feedback received from National Housing Bank and Housing & Urban Development Corporation Ltd, the two Central Nodal Agencies involved in the implementation of the Scheme, the Ministry of Housing and Urban Affairs, Govt. Of India has decided to extend the time period of the Credit Linked Subsidy Scheme for Middle Income Group (CLSS for MIG) by 15 months beyond the approved one year period i.e., up to 31.03.2019.

Agenda 9: Education Loans (Priority & Non-Priority): Position as on 31.03.2018 (Rs. in Crore)

| Category | Outstanding | | Disbursement | | Overdues | | | NPAs | | |
|--------------|-------------|---------|--------------|--------|-------------|--------|--------|-------------|--------|--------|
| | No. of a/c. | Amount | No. of a/c. | Amount | No. of a/c. | Amount | % | No. of a/c. | Amount | % |
| Priority | 60913 | 3036.04 | 12963 | 401.02 | 13637 | 569.69 | 18.76% | 5479 | 119.91 | 3.95% |
| Non-priority | 13378 | 1248.44 | 2146 | 149.58 | 679 | 89.18 | 7.14% | 196 | 271.32 | 21.73% |
| Total | 74291 | 4284.48 | 15109 | 550.60 | 14316 | 658.86 | 15.38% | 5675 | 391.23 | 9.13% |

Agenda 10: Credit Flow to Minority Communities: Position as on 31.03.2018 (Rs. in Crores)

| Outstanding | | Disbursement Up to 31.03.18 | | Overdues | | | NPAs | | |
|-------------|----------|-----------------------------|---------|-------------|---------|--------|-------------|--------|-------|
| No. of A/cs | Amount | No. of A/cs | Amount | No. of A/cs | Amount | % | No. of A/cs | Amount | % |
| 1011072 | 10890.26 | 203913 | 2540.26 | 179677 | 2215.31 | 20.34% | 79975 | 969.69 | 8.90% |

Agenda 11: Credit Flow to Weaker Sections: Position as on 31.03.2018 (Rs. in Crores)

| Outstanding | | Disbursement Up to 31.03.18 | | Overdues | | | NPAs | | |
|-------------|----------|-----------------------------|----------|-------------|---------|--------|-------------|---------|-------|
| No. of A/cs | Amount | No. of A/cs | Amount | No. of A/cs | Amount | % | No. of A/cs | Amount | % |
| 3780112 | 50512.81 | 2060019 | 17769.71 | 829872 | 7007.37 | 13.87% | 235005 | 1567.01 | 3.10% |

| Agenda 12: Credit Flow to SCs/STs: Position as on 31.03.2018 (Rs. in Crores) | | | | | | | | | |
|--|----------|-----------------------------|---------|-------------|---------|--------|-------------|--------|-------|
| Outstanding | | Disbursement Up to 31.12.17 | | Overdues | | | NPAs | | |
| No. of A/cs | Amount | No. of A/cs | Amount | No. of A/cs | Amount | % | No. of A/cs | Amount | % |
| 1505346 | 13637.58 | 625273 | 5286.33 | 285845 | 2777.31 | 20.36% | 90833 | 435.23 | 8.23% |
| ➤ The total loan outstandings to SC/ST beneficiaries constitute 9.19% of Priority sector advances. ➤ The total loan outstandings to SC/ST beneficiaries constitute 2.83% of total advances. | | | | | | | | | |

| Agenda 13: Credit Flow to Women Beneficiaries: Position as on 31.03.2018 (Rs. in Crores) | | | | | | | | | |
|---|----------|-----------------------------|----------|-------------|---------|--------|-------------|---------|-------|
| Outstanding | | Disbursement Up to 31.12.17 | | Overdues | | | NPAs | | |
| No. of A/cs | Amount | No. of A/cs | Amount | No. of A/cs | Amount | % | No. of A/cs | Amount | % |
| 2395179 | 29643.08 | 1094054 | 13044.03 | 589794 | 7056.96 | 23.81% | 156858 | 2002.76 | 6.76% |

| Agenda 14: Implementation of Government Sponsored Schemes: Financial Year 2017-18 | | | | | | | | | |
|--|--|-----------------------------|---------|-------------|---------|--------|-------------|---------------|-------|
| 14.1 | National Rural Livelihood Mission (NRLM): SHG Bank Linkage: 31.03.2018 | | | | | | | Rs. in Crores | |
| Outstanding | | Disbursement Up to 31.12.17 | | Overdues | | | NPAs | | |
| No. of A/cs | Amount | No. of A/cs | Amount | No. of A/cs | Amount | % | No. of A/cs | Amount | % |
| 283307 | 5614.50 | 93541 | 2329.30 | 35552 | 1675.17 | 29.84% | 22287 | 340.81 | 6.07% |

| 14.2 | National Urban Livelihood Mission (NULM): SHG Bank Linkage: 31.03.2018 | | | | | | | Rs. in Crores | |
|---------------------------------|--|--------------|---------|-------------|--------|--------|-------------|---------------|-------|
| Outstanding | | Disbursement | | Overdues | | | NPAs | | |
| No. of A/cs | Amount | No. of A/cs | Amount | No. of A/cs | Amount | % | No. of A/cs | Amount | % |
| 109681 | 2376.93 | 67907 | 1307.45 | 15930 | 336.77 | 14.17% | 5390 | 72.32 | 3.04% |
| SEP Progress Report is annexed. | | | | | | | | | |

| 14.3 | Position of implementation of Government sponsored schemes during the financial year 2017-18 – Central Government | | | | | Rs. in Crores | |
|---|---|----------------------------|----------------|------------------------------|----------------|---------------|--|
| No. | Scheme | Outstanding as on 31.03.18 | | Disbursements up to 31.03.18 | | | |
| | | No. of a/cs | Amount | No. of A/cs | Amount | | |
| Central Government Sponsored Schemes (Total of 1 to 6) | | 191515 | 4257.74 | 46934 | 1511.59 | | |
| 1 | PMRY / PMEGP | 329921 | 670.84 | 1263 | 73.91 | | |
| 2 | ISHUP / RRY | 427 | 2.01 | 2 | 0.01 | | |
| 3 | Agri Clinics / Agri Business Centres | 1309 | 20.94 | 40 | 2.70 | | |
| 4 | Dairy Entrepreneurship Development Scheme | 18379 | 227.17 | 3386 | 43.03 | | |
| 5 | Renewable Sources of Energy | 471 | 14.56 | 24 | 0.56 | | |
| 6 | Others | 138008 | 3322.23 | 42218 | 1392.39 | | |

| 14.4 Credit Flow under DRI Scheme: As on 31.03.2018 | | | | | | | Rs. in Crores | | |
|---|--------|-----------------------------|--------|-------------|--------|--------|---------------|--------|--------|
| Outstanding | | Disbursement Up to 31.03.18 | | Overdues | | | NPAs | | |
| No. of A/cs | Amount | No. of A/cs | Amount | No. of A/cs | Amount | % | No. of A/cs | Amount | % |
| 16544 | 27.29 | 1570 | 1.96 | 7824 | 8.08 | 29.61% | 4876 | 18.61 | 68.19% |

| Agenda 15: Position of Implementation of Government Sponsored Schemes during the Financial Year 2017-18 : Government of Telangana Schemes | | | |
|---|----------|--|---------------|
| 15.1 State Govt. Sponsored Schemes (All Schemes) | | | Rs. in Crores |
| Outstanding as on 31.03.18 | | Disbursement during the period from 01.04.17 to 31.03.18 | |
| No. | Amount | No. | Amount |
| 1495641 | 16513.75 | 233300 | 5161.78 |

| 15.2 | | Performance of Government Sponsored Schemes | | Rs. in Crores | |
|---|--|---|-----------------|-----------------------------|----------------|
| No. | Name of the Scheme | Outstanding as on 31.03.18 | | Disbursement up to 31.03.18 | |
| | | No. of A/cs | Amount | No. of A/cs | Amount |
| State Government Sponsored Schemes | | 1495641 | 16513.75 | 233300 | 5161.78 |
| 1 | APMIP | 9788 | 510.52 | 133 | 0.91 |
| 2 | RKVY | 2105 | 17.59 | 135 | 1.71 |
| 3 | Water Resources Development | 6077 | 54.71 | 757 | 13.57 |
| 4 | Animal husbandry / Milch Animal Units (including Pasukarnthi Pathakam) | 32654 | 356.82 | 3032 | 37.23 |
| 5 | Sheep & Goat (including Jeevakranthi Pathakam) | 13386 | 118.92 | 1925 | 25.08 |
| 6 | Fisheries - GSS | 1799 | 964.10 | 172 | 1.71 |
| 7 | Horticulture | 1236 | 52.42 | 76 | 2.60 |
| 8 | Poly-house | 130 | 29.41 | 9 | 1.17 |
| 9 | Sericulture | 1280 | 28.51 | 39 | 1.61 |
| 10 | SERP (SHG Bank Linkage - Rural) | 283307 | 5614.50 | 93541 | 2329.30 |
| 11 | MEPMA (SHG Bank Linkage -Urban) | 109681 | 2376.93 | 67907 | 1307.45 |
| 12 | Weavers Credit Cards | 1846 | 9.01 | 473 | 3.60 |
| 13 | Handloom Weavers Groups | 3784 | 33.56 | 1414 | 11.45 |
| 14 | S.C.Action Plan | 348120 | 1184.64 | 11134 | 92.62 |
| 15 | S.T.Action Plan | 98424 | 485.28 | 4142 | 37.01 |
| 16 | B.C.Action Plan | 342891 | 1351.91 | 6741 | 59.01 |
| 17 | Minorities Finance Corpn. | 84384 | 688.98 | 3294 | 104.25 |
| 18 | Christian Finance Corpn. | 29435 | 540.39 | 2553 | 45.62 |
| 19 | Rajiv Gruhakalpa | 20083 | 181.50 | 148 | 2.81 |
| 20 | VAMBAY | 4219 | 67.95 | 187 | 2.19 |
| 21 | Rajiv Yuva Sakthi | 25408 | 91.14 | 277 | 3.09 |
| 22 | Renewable Sources of Energy | 367 | 14.20 | 24 | 0.56 |
| 23 | Economic Rehabilitation Scheme for Disabled | 219 | 1.24 | 87 | 0.71 |
| 24 | Others | 75017 | 1739.50 | 35100 | 1076.52 |

| 15.3 | Fisheries: Achievement as on 31.03.2018 | | Rs. in Lacs |
|------|--|--|---|
| | Total Credit proposed for Govt. sponsored schemes in the credit plan | Credit extended to Govt. sponsored schemes | Direct loans to Fisheries sector by the Banks |
| | 12038.00 | NIL | 964.10 |

Agenda 16 : Financial Inclusion: Roadmap for Providing Banking Channels/Services

16.1 Roadmap for opening brick and mortar branches in villages with population more than 5000 with revised guidelines on Branch Authorisation Policy:

Reserve Bank of India vide circular DBR.No.BAPD.BC.69/22.01.001/2016-17 dated May 18, 2017 and FIDD.CO.LBS.BC.No 31/02.01.001/2016-17 dated June 8, 2017 issued guidelines on "Rationalisation of Branch Authorisation Policy".

2. In terms of RBI circular FIDD.CO.LBS.BC.No.82/02.01.001/2015-16 dated December 31, 2015 to cover the villages with population above 5000 with a bank branch of a scheduled commercial bank, 255 centres were identified and allocated to banks for opening of brick and mortar branches, of which 222 centres were covered by banks, so far.

| Position as on 31.03.2018 (Bank-wise Summary) | | | | |
|---|-------------------------|------------------------|----------------------|-------------------|
| Name of the Bank | No. of Centres allotted | No. of Branches Opened | No. of BCs available | Unbanked Villages |
| Allahabad Bank | 1 | 0 | 0 | 1 |
| Andhra Bank | 43 | 5 | 34 | 4 |
| AP Grameena Vikas Bank | 52 | 10 | 38 | 4 |
| Axis Bank | 2 | 0 | 1 | 1 |
| Bank of Baroda | 2 | 0 | 1 | 1 |
| Bank of India | 2 | 0 | 1 | 1 |
| Bank of Maharashtra | 1 | 0 | 0 | 1 |
| Canara Bank | 4 | 2 | 0 | 2 |
| Central Bank of India | 5 | 1 | 4 | 0 |
| Corporation Bank | 3 | 2 | 1 | 0 |
| HDFC Bank | 4 | 0 | 3 | 1 |
| ICICI Bank | 4 | 1 | 3 | 0 |
| IDBI Bank | 2 | 0 | 1 | 1 |
| Indian Bank | 9 | 4 | 4 | 1 |
| Indus Ind Bank | 1 | 1 | 0 | 0 |
| Karnataka Bank | 2 | 0 | 1 | 1 |
| Karur Vysya Bank | 1 | 0 | 0 | 1 |
| Oriental Bank of Commerce | 1 | 0 | 1 | 0 |
| Punjab National Bank | 1 | 0 | 0 | 1 |
| State Bank of India (e SBH) | 2 | 2 | 0 | 0 |
| State Bank of India | 84 | 10 | 68 | 6 |
| Syndicate Bank | 3 | 0 | 3 | 0 |
| Tamilnad Mercantile Bank | 1 | 0 | 1 | 0 |
| Telangana Grameena Bank | 14 | 10 | 1 | 3 |
| UCO bank | 1 | 0 | 0 | 1 |
| Union Bank of India | 6 | 1 | 4 | 1 |
| Vijaya Bank | 4 | 2 | 1 | 1 |
| Grand Total | 255 | 51 | 171 | 33 |

| Position as on 31.03.2018 (District-wise Summary) | | | | |
|---|-------------------------|------------------------|----------------------|-------------------|
| District | No. of centres allotted | No. of Branches Opened | No. of BCs available | Unbanked Villages |
| Adilabad | 2 | 2 | 0 | 0 |
| Bhadradi Kothagudem | 21 | 2 | 12 | 7 |
| Jagtial | 7 | 3 | 4 | 0 |
| Jangaon | 8 | 0 | 7 | 1 |
| Jayashanker Bhopalapally | 8 | 0 | 7 | 1 |
| Jogulamba Gadwal | 12 | 1 | 10 | 1 |
| Kamareddy | 4 | 1 | 1 | 2 |
| Karimnagar | 11 | 6 | 5 | 0 |
| Khammam | 18 | 1 | 14 | 3 |
| Mahabubabad | 17 | 2 | 13 | 2 |
| Mahabubnagar | 11 | 1 | 10 | 0 |
| Medak | 3 | 0 | 3 | 0 |
| Medchal | 4 | 4 | 0 | 0 |
| Nagarkurnool | 8 | 1 | 6 | 1 |
| Nalgonda | 18 | 3 | 10 | 5 |
| Nizamabad | 12 | 2 | 10 | 0 |
| Peddapalli | 8 | 5 | 3 | 0 |
| Rajanna Sirsilla | 3 | 0 | 3 | 0 |
| Rangareddy | 10 | 4 | 5 | 1 |
| Sangareddy | 7 | 3 | 4 | 0 |
| Siddipet | 7 | 0 | 7 | 0 |
| Suryapet | 15 | 4 | 5 | 6 |
| Vikarabad | 10 | 1 | 7 | 2 |
| Wanaparthy | 5 | 1 | 4 | 0 |
| Warangal (Urban) | 6 | 3 | 3 | 0 |
| Warangal Rural | 14 | 0 | 14 | 0 |
| Yadadri Bhuvanagiri | 6 | 1 | 4 | 1 |
| Grand Total | 255 | 51 | 171 | 33 |

| 16.2 | National Mission of Financial Inclusion Plan: Pradhan Mantri Jan-Dhan Yojana (PMJDY) | | | | | | | | |
|--------------------|--|----------------|----------------|-----------------|----------------|------------------------|----------------------|------------------|----------------|
| | Position of PMJDY accounts as on 31.03.18 is as under: | | | | | | | | |
| Banks | Rural A/C | Urban A/C | A/cs of Males | A/cs of Females | Total A/C | Total Deposit (In Crs) | Zero Balance Account | RupayCard Issued | Aadhaar Seeded |
| Public Sector | 2062807 | 3837656 | 2661328 | 3239135 | 5900463 | 878.44 | 1477082 | 5281883 | 5310150 |
| Private Sector | 1131376 | 124002 | 537633 | 717745 | 1255378 | 61.79 | 748450 | 1239320 | 793488 |
| RRBs | 1405005 | 429606 | 810754 | 1023857 | 1834611 | 336.88 | 239844 | 966144 | 1669135 |
| Grand Total | 4599188 | 4391264 | 4009715 | 4980737 | 8990452 | 1277.11 | 2465376 | 7487347 | 7772773 |

(Source: PMJDY Mission Office)

| No. | District | Rural A/C | Urban A/C | A/cs of Males | A/cs. Of Females | Total A/C | Total Deposit | Zero Balance Account | RupayCard Issued | Aadhaar Seeded |
|-----|--------------------|----------------|----------------|----------------|------------------|----------------|-----------------|----------------------|------------------|----------------|
| 1 | Adilabad | 507898 | 268357 | 357268 | 418987 | 776255 | 1088194 | 223466 | 467631 | 700166 |
| 2 | Hyderabad | 91225 | 1032779 | 469540 | 654464 | 1124004 | 2480774 | 294292 | 1008880 | 992462 |
| 3 | Karimnagar | 861985 | 281788 | 490736 | 653037 | 1143773 | 1590167 | 342698 | 941054 | 955758 |
| 4 | Khammam | 255412 | 307937 | 261602 | 301747 | 563349 | 766975 | 111826 | 472189 | 521380 |
| 5 | Mahbubnagar | 820747 | 508301 | 583580 | 745468 | 1329048 | 899526 | 522733 | 1192099 | 1013483 |
| 6 | Medak | 589345 | 317997 | 421884 | 485458 | 907342 | 994368 | 278973 | 823518 | 746148 |
| 7 | Nalgonda | 403705 | 445699 | 382423 | 466981 | 849404 | 962872 | 174233 | 704085 | 769141 |
| 8 | Nizamabad | 409486 | 188137 | 262374 | 335249 | 597623 | 1122244 | 122947 | 422516 | 533473 |
| 9 | Rangareddy | 302667 | 566907 | 398298 | 471276 | 869574 | 1950274 | 200784 | 758303 | 781142 |
| 10 | Warangal | 356718 | 473362 | 382010 | 448070 | 830080 | 915746 | 193424 | 697072 | 759620 |
| | Grand Total | 4599188 | 4391264 | 4009715 | 4980737 | 8990452 | 12771140 | 2465376 | 7487347 | 7772773 |

| No. | Banks | Rural A/C | Urban A/C | A/cs of Males | A/cs of Females | Total A/C | Total Deposit | Zero Balance Account | Rupay Card Issued | Aadhaar Seeded |
|-----|---------------------------|-----------|-----------|---------------|-----------------|-----------|---------------|----------------------|-------------------|----------------|
| 1 | State Bank of India | 980880 | 2729910 | 1669475 | 2041315 | 3710790 | 4224774 | 1107995 | 3458044 | 3367640 |
| 2 | ICICI Bank Ltd | 1101720 | 21854 | 453248 | 670326 | 1123574 | 200094 | 707435 | 1123574 | 692572 |
| 3 | Telangana Gramin Bank | 928492 | 157004 | 491107 | 594389 | 1085496 | 2436349 | 183999 | 508374 | 954974 |
| 4 | APGVB | 476513 | 272602 | 319647 | 429468 | 749115 | 932514 | 55845 | 457770 | 714161 |
| 5 | Andhra Bank | 464658 | 197274 | 284772 | 377160 | 661932 | 731029 | 134173 | 506535 | 510126 |
| 6 | Syndicate Bank | 113275 | 86974 | 88095 | 112154 | 200249 | 663823 | 45192 | 178189 | 190802 |
| 7 | Bank of Baroda | 20685 | 169364 | 99551 | 90498 | 190049 | 338733 | 16417 | 185678 | 176932 |
| 8 | Canara Bank | 83766 | 80590 | 69227 | 95129 | 164356 | 300182 | 15885 | 100891 | 151673 |
| 9 | Bank of India | 27027 | 95027 | 55470 | 66584 | 122054 | 212264 | 16798 | 117854 | 116953 |
| 10 | Indian Bank | 60385 | 58188 | 49637 | 68936 | 118573 | 144739 | 27451 | 117445 | 113800 |
| 11 | Central Bank | 57284 | 57021 | 49595 | 64710 | 114305 | 165296 | 5372 | 85692 | 106730 |
| 12 | Indian Overseas Bank | 27885 | 83633 | 45596 | 65922 | 111518 | 151739 | 26851 | 109178 | 105294 |
| 13 | Union Bank of India | 70918 | 20812 | 33610 | 58120 | 91730 | 154385 | 24127 | 73919 | 88936 |
| 14 | Corporation Bank | 42482 | 43579 | 42992 | 43069 | 86061 | 333830 | 21268 | 75603 | 82017 |
| 15 | Oriental Bank of Commerce | 11446 | 68742 | 48034 | 32154 | 80188 | 648214 | 8948 | 76115 | 70781 |
| 16 | HDFC Bank Ltd | 11294 | 41535 | 37858 | 14971 | 52829 | 289966 | 16470 | 52827 | 44856 |
| 17 | Punjab National Bank | 29942 | 20916 | 28679 | 22179 | 50858 | 79316 | 2720 | 49160 | 50216 |
| 18 | UCO Bank | 10830 | 28557 | 18614 | 20773 | 39387 | 82414 | 6987 | 25382 | 33035 |
| 19 | Vijaya Bank | 26683 | 11267 | 15945 | 22005 | 37950 | 61880 | 715 | 37796 | 33104 |
| 20 | Axis Bank Ltd | 514 | 35556 | 21329 | 14741 | 36070 | 74189 | 12570 | 34443 | 15733 |
| 21 | United Bank of India | 0 | 31001 | 20237 | 10764 | 31001 | 311947 | 4237 | 18970 | 28623 |
| 22 | Allahabad Bank | 12859 | 14187 | 11647 | 15399 | 27046 | 28916 | 1199 | 25304 | 24818 |
| 23 | Bank of Maharashtra | 8191 | 16749 | 12818 | 12122 | 24940 | 60338 | 6623 | 9922 | 23469 |
| 24 | Dena Bank | 8502 | 9277 | 6575 | 11204 | 17779 | 40327 | 2368 | 12122 | 16928 |
| 25 | IDBI Bank Ltd. | 4767 | 11610 | 8856 | 7521 | 16377 | 44380 | 1667 | 14949 | 15061 |
| 26 | Kotak Mahindra Bank Ltd | 12309 | 1239 | 5835 | 7713 | 13548 | 9936 | 3872 | 2385 | 12552 |
| 27 | IndusInd Bank Ltd | 2133 | 8854 | 8940 | 2047 | 10987 | 9191 | 1309 | 10439 | 10395 |
| 28 | Karur Vysya Bank | 2547 | 6438 | 5357 | 3628 | 8985 | 4334 | 4349 | 8779 | 8753 |
| 29 | Punjab & Sind Bank | 342 | 2978 | 1903 | 1417 | 3320 | 5830 | 89 | 3135 | 3212 |
| 30 | South Indian Bank Ltd | 389 | 2919 | 1807 | 1501 | 3308 | 10133 | 653 | 1634 | 3182 |

| | | | | | | | | | | |
|----|--------------------------|----------------|----------------|----------------|----------------|----------------|-----------------|----------------|----------------|----------------|
| 31 | Lakshmi Vilas Bank Ltd | 439 | 1745 | 1085 | 1099 | 2184 | 1816 | 797 | 1774 | 1943 |
| 32 | City Union Bank Ltd | 0 | 1930 | 1132 | 798 | 1930 | 2774 | 537 | 1812 | 1775 |
| 33 | Federal Bank Ltd | 0 | 1857 | 988 | 869 | 1857 | 15435 | 422 | 1563 | 1644 |
| 34 | Yes Bank Ltd | 31 | 39 | 38 | 32 | 70 | 22 | 23 | 67 | 62 |
| 35 | Jammu & Kashmir Bank Ltd | 0 | 36 | 16 | 20 | 36 | 31 | 13 | 23 | 21 |
| | Grand Total | 4599188 | 4391264 | 4009715 | 4980737 | 8990452 | 12771140 | 2465376 | 7487347 | 7772773 |

16.5 Deployment of Bank Mithras

Banks have to ensure that all SSAs are invariably serviced by Bank Mithras and they are active. Wherever Bank Mithras are appointed, banks have to ensure that they work from a fixed point location with online interoperable devices so that the benefits of PMJDY can reach the beneficiaries.

(Source: PMJDY Portal)

| Bank Mitra report as on 01.06.2018 | | | | | | | | | |
|------------------------------------|----------------------------------|--------------------|------------------------|----------------------------|---------------------|-----------------|--------------|---------------------------|--------------|
| S.No. | Bank | No of SSA Allotted | SSA Covered through BM | SSA Covered through Branch | No of SSA Uncovered | No of Active BM | EKYC devices | Rupay Card enable devices | AEPS devices |
| 1 | Allahabad Bank | 7 | 7 | 0 | 0 | 7 | 7 | 7 | 7 |
| 2 | Andhra Bank | 695 | 691 | 4 | 0 | 649 | 691 | 691 | 691 |
| 3 | Bank of Baroda | 22 | 14 | 8 | 0 | 14 | 14 | 14 | 14 |
| 4 | Bank of India | 18 | 18 | 0 | 0 | 14 | 18 | 18 | 18 |
| 5 | Bank of Maharashtra | 10 | 10 | 0 | 0 | 5 | 10 | 10 | 10 |
| 6 | Canara Bank | 103 | 62 | 41 | 0 | 60 | 62 | 62 | 62 |
| 7 | Central Bank of India | 114 | 104 | 10 | 0 | 98 | 104 | 104 | 104 |
| 8 | Corporation Bank | 26 | 20 | 6 | 0 | 18 | 20 | 20 | 20 |
| 9 | Dena Bank | 9 | 7 | 2 | 0 | 7 | 7 | 7 | 7 |
| 10 | HDFC Bank Ltd | 12 | 1 | 11 | 0 | 1 | 1 | 1 | 1 |
| 11 | Indian Bank | 94 | 74 | 20 | 0 | 74 | 74 | 74 | 74 |
| 12 | Indian Overseas Bank | 90 | 74 | 16 | 0 | 74 | 74 | 74 | 74 |
| 13 | Karur Vysya Bank | 2 | 2 | 0 | 0 | 2 | 0 | 2 | 2 |
| 14 | Kotak Mahindra Bank | 88 | 75 | 13 | 0 | 53 | 0 | 0 | 0 |
| 15 | Punjab National Bank | 84 | 27 | 57 | 0 | 27 | 27 | 27 | 27 |
| 16 | State Bank of India (incl. RRBs) | 2867 | 2679 | 188 | 0 | 2638 | 1602 | 2583 | 2678 |
| 17 | Syndicate Bank | 206 | 162 | 44 | 0 | 161 | 162 | 162 | 162 |
| 18 | UCO Bank | 31 | 25 | 6 | 0 | 25 | 25 | 25 | 25 |
| 19 | Union Bank of India | 110 | 110 | 0 | 0 | 71 | 71 | 71 | 71 |
| 20 | Vijaya Bank | 29 | 23 | 6 | 0 | 23 | 23 | 23 | 23 |
| | Grand Total | 4617 | 4185 | 432 | 0 | 4021 | 2992 | 3975 | 4070 |

16.6 Social Security/Insurance schemes launched by Government of India

| Bank Type | PMSBY | PMJJBY | APY | Total |
|--------------------|----------------|----------------|---------------|----------------|
| Public Sector | 3479387 | 973003 | 237655 | 4690045 |
| Private Sector | 1342581 | 172558 | 27881 | 1543020 |
| RRB | 1104905 | 555797 | 55705 | 1716407 |
| Coop. | 387811 | 180861 | 0 | 568672 |
| Grand Total | 6314684 | 1882219 | 321241 | 8518144 |

| Enrolment of Social Security Schemes up to 31.03.2018 | | | | | | |
|---|---|-----------|----------------|----------------|---------------|----------------|
| S.No. | Bank Name | Bank Type | PMSBY | PMJJBY | APY | Total |
| 1 | Andhra Bank | PSB | 1673757 | 237590 | 100119 | 2011466 |
| 2 | ICICI Bank Ltd | PVT | 1150819 | 60224 | 12457 | 1223500 |
| 3 | State Bank of India | PSB | 804838 | 343694 | 45223 | 1193755 |
| 4 | Telangana Grameena Bank | RRB | 521112 | 326474 | 22518 | 870104 |
| 5 | APGVB | RRB | 583793 | 229323 | 33187 | 846303 |
| 6 | TSCAB | COOP | 380025 | 175471 | 0 | 555496 |
| 7 | Canara Bank | PSB | 118377 | 59747 | 29097 | 207221 |
| 8 | HDFC Bank | PVT | 83728 | 58828 | 12323 | 154879 |
| 9 | Bank of India | PSB | 97800 | 47200 | 1861 | 146861 |
| 10 | Syndicate Bank | PSB | 94336 | 40517 | 5435 | 140288 |
| 11 | Bank of Baroda | PSB | 109623 | 15387 | 11693 | 136703 |
| 12 | Indian Bank | PSB | 66886 | 35881 | 13824 | 116591 |
| 13 | Union Bank of India | PSB | 65379 | 33351 | 2672 | 101402 |
| 14 | Oriental Bank of Commerce | PSB | 74060 | 20041 | 4652 | 98753 |
| 15 | Corporation Bank | PSB | 59315 | 26089 | 2933 | 88337 |
| 16 | Punjab National Bank | PSB | 69900 | 12984 | 3533 | 86417 |
| 17 | Indian Overseas Bank | PSB | 42839 | 20947 | 4541 | 68327 |
| 18 | Central Bank of India | PSB | 42473 | 21608 | 2560 | 66641 |
| 19 | Vijaya Bank | PSB | 45322 | 16431 | 4782 | 66535 |
| 20 | Dena Bank | PSB | 45243 | 10476 | 806 | 56525 |
| 21 | Axis Bank Ltd | PVT | 37042 | 14499 | 1428 | 52969 |
| 22 | IDBI Bank Ltd. | PSB | 22303 | 15411 | 803 | 38517 |
| 23 | Allahabad Bank | PSB | 25777 | 6691 | 2163 | 34631 |
| 24 | Kotak Mahindra Bank Ltd | PVT | 21985 | 11702 | 267 | 33954 |
| 25 | UCO Bank | PSB | 17441 | 8375 | 745 | 26561 |
| 26 | Karur Vysya Bank Ltd | PVT | 14016 | 10516 | 309 | 24841 |
| 27 | South Indian Bank Ltd | PVT | 10676 | 6220 | 437 | 17333 |
| 28 | AP MAHESH BANK | COOP | 7786 | 5390 | 0 | 13176 |
| 29 | Krishna Bhima Samruddhi Local Area Bank | PVT | 4279 | 3679 | 0 | 7958 |
| 30 | Tamilnad Mercantile Bank | PVT | 4192 | 1035 | 409 | 5636 |
| 31 | Karnataka Bank | PVT | 5354 | 167 | 0 | 5521 |
| 32 | City Union Bank | PVT | 2828 | 2275 | 84 | 5187 |
| 33 | Punjab & Sind Bank | PSB | 3718 | 583 | 213 | 4514 |
| 34 | Federal Bank Ltd | PVT | 1979 | 1491 | 99 | 3569 |
| 35 | Lakshmi Vilas Bank Ltd | PVT | 1972 | 1372 | 29 | 3373 |
| 36 | IndusInd Bank Ltd | PVT | 2914 | 87 | 14 | 3015 |
| 37 | DCB Bank Ltd | PVT | 652 | 363 | 0 | 1015 |
| 38 | Ratnakar Bank Ltd | PVT | 103 | 67 | 0 | 170 |
| 39 | Jammu & Kashmir Bank Ltd | PVT | 42 | 33 | 25 | 100 |
| | TOTAL | | 6314684 | 1882219 | 321241 | 8518144 |

| | |
|---|--|
| 16.7 | Unbanked Mandal / Mandals in which there is no bank branch in Mandal Head Quarters: |
| All pre-reorganized Mandals have bank branches. | |

| | |
|--|---|
| 16.8 | Opening of branches in Tribal Areas: |
| No request has been received for opening of branches in tribal areas of Telangana State, during the quarter. | |

| 16.9 | Online VIP Reference Tracking Module with Banks/SLBC: | | |
|---|--|--|--|
| The system was operationalized w.e.f. 01.06.2015. | | | |
| No. | Name of the MPs/VIPs | Name of the Places | Present Status/ Action Taken |
| 1 | Shri Adi Srinivas, BJP State Executive Member | Opening of any bank branch at village Vattimalla, Mandal Konaraopet, District Rajanna Sircilla | Vattimalla is service area village of Andhra Bank. A Business Correspondent is deployed to offer banking services. Recently TGB has opened a branch at Nimmappalli village which is just 4 kms from Vattimalla village. Opening of a branch is not viable situation. |
| 2 | Shri S. Ramulu, MLC | Opening of a branch at Kangti, Kangti Mandal, Sangareddy Dist | The request was sent to LDM , Sangareddy with an advise to keep it as an agenda in the DCC and explore the possibility of opening of a bank branch. |

| | | | | | | |
|--------------|---|-----------------|-----------------|-----------------|-----------------|-----------------|
| 16.10 | Position of ATMs in the State as on 31.03.18 | | | | | |
| | 31.12.14 | 31.03.15 | 31.03.16 | 31.03.17 | 31.12.17 | 31.03.18 |
| | 7822 | 7944 | 8352 | 8730 | 8701* | 8894 |

* It is on account of mergers.

| Top 15 Population group-wise ATMs (banks having more than 100 ATMs) as on 31.03.18 | | | | | | |
|---|----------------------|-------|------------|-------|-------|-------|
| S.No. | Name of the Bank | Rural | Semi-urban | Urban | Metro | Total |
| 1 | State Bank of India | 391 | 677 | 503 | 1020 | 2591 |
| 2 | ICICI Bank | 100 | 115 | 200 | 698 | 1113 |
| 3 | HDFC Bank | 28 | 112 | 71 | 684 | 895 |
| 4 | Andhra Bank | 128 | 168 | 99 | 398 | 793 |
| 5 | Axis Bank | 61 | 124 | 262 | 323 | 770 |
| 6 | Canara Bank | 30 | 56 | 60 | 191 | 337 |
| 7 | Syndicate Bank | 57 | 26 | 22 | 74 | 179 |
| 8 | Bank of India | 27 | 27 | 49 | 66 | 169 |
| 9 | Union Bank of India | 24 | 22 | 32 | 88 | 166 |
| 10 | Indian Overseas Bank | 30 | 22 | 23 | 80 | 155 |
| 11 | Karur Vysya Bank | 4 | 26 | 20 | 79 | 129 |
| 12 | Kotak Mahindra Bank | 2 | 4 | 14 | 107 | 127 |
| 13 | Bank of Baroda | 11 | 22 | 10 | 81 | 124 |
| 14 | TSCAB | 40 | 29 | 15 | 40 | 124 |
| 15 | IDBI Bank | 6 | 10 | 26 | 60 | 102 |

| 16.11 Financial Literacy Centres (FLCs) – Position as on 31.03.2018 | |
|--|--------------------|
| Particulars | No. of FLCs |
| No. of FLCCs operating in the District Head Quarters | 31 |
| No. of FLCCs operating in Divisional Head Quarters | 25 |
| No. of FLCCs operating in Rural Areas | 20 |
| Total FLCCs functioning in the State of Telangana | 76 |
| Banks | No. of FLCs |
| Telangana Grameena Bank | 4 |
| AP Grameena Vikas Bank | 5 |
| Society (RVA) | 10 |
| Dist Co-op Banks | 57 |
| Total | 76 |

| 16.12 | Availability of Standardized Financial Literacy Material of RBI at FLCs |
|--|--|
| As advised by Reserve Bank of India, Standardised literacy material was made available to all the FLC counsellors. The material is available in SLBC website, www.telanganaslbc.com also. Controlling offices of banks are requested to advise the counsellors to make use of the standardized financial literacy material. | |

16.13 Financial Literacy Activity by Rural Branches and FLCCs:

| Quarter ended | Conducted by FLCCs | | Camps conducted by Rural Branches |
|----------------------|---------------------------|-----------------------|--|
| | Special Camps | Specific Camps | |
| June 2017 | 366 | 455 | 1307 |
| Sept – 2017 | 324 | 303 | 2644 |
| Dec-2017 | 320 | 486 | 2685 |
| Mar-2018 | 208 | 292 | 2825 |
| Total | 1218 | 1536 | 9461 |

The Financial Literacy Centres (FLCs) both in Districts and LDM offices opened by the Banks are meant to take up Financial Literacy activities on a regular basis.

The performance of the FLCs during the quarter under review is:

- 76 FLCCs are functioning in the state.
- 208 special camps and 292 specific camps were conducted by FLC / FLCCs during the quarter under review.
- 2825 camps were conducted by 1736 rural braches in the State of Telangana.
- At Rural Self Employment Training Institutes in the State, financial literacy material is made available and literacy sessions are made part of sessions in the training schedule.

16.14 Financial Literacy Centres: Revised format for submission of data

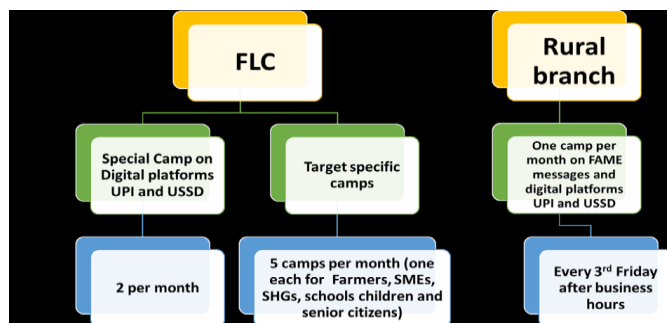
Reserve Bank of India, vide Cir.No.FIDD.FLC.BC.No.22/12.01.018/2016-17 dated 02.03.2017 revised guidelines for FLCCs and rural branches of the banks have to adopt the following:

Financial Literacy Centres (FLCCs): FLCCs have to conduct special camps for a period of one year beginning April 1, 2017 on "Going digital" through UPI and *99# (USSD)". Two posters, one on UPI and one on *99# have been prepared for the benefit of the trainers and the audience by RBI. The English, Hindi and Telugu language versions of the two posters are available at the **financial education webpage** of the RBI for download and printing purposes. While the A2 and A3 sizes can be used by trainers, A4 and A5 sizes can be distributed to the general public during the camps.

Besides the special camp on "going digital", FLCCs should continue to conduct the tailored camps for the different target groups as prescribed in RBI circular dated January 14, 2016. The tailored content for each target group is currently being prepared by RBI and is expected to be shared with banks/FLCCs in due course

of time. The proposed approach by FLCCs and the operational guidelines for conduct of special camps is illustrated in Figure.

Rural branches of banks: Rural branches of banks are henceforth required to conduct only one camp per month (on the Third Friday of each month after branch hours). This camp will cover all the messages that are part of the **Financial Awareness Messages (FAME) booklet** and the two digital platforms UPI and *99# (USSD). The proposed approach by rural branches is illustrated in the Figure.



In case there are two or more rural branches in a village, the LDM may ensure that the rural branches conduct the camps on rotation basis every month.

Reporting mechanism: The reporting formats prescribed vide RBI circular FIDD.FLC.BC. No.12/12.01.018/2016-17 dated August 25, 2016 have been modified and the revised reporting formats are as per Annex II (Part A, B and C) for FLCCs and Annex III for rural branches.

The Annex II quarterly report on FLCCs is to be submitted to the Regional office of RBI, Hyderabad within 20 days from the end of the quarter and Annex III quarterly report on rural branches within 30 days from the end of the quarter.

The above **RBI guidelines will come into force from April 1, 2017** and the revised reporting formats **will be effective from the quarter ending June 30, 2017**. For the quarter ending March 2017, the quarterly returns may be submitted in the format as prescribed in circular FIDD.FLC.BC. No.12/12.01.018/2016-17 dated August 25, 2016.

“FLCCs may conduct two special camps per month in two gram panchayats (once every fortnight). FLCCs may utilize the posters and flyers prescribed by RBI for propagating the UPI and USSD platforms. The focus of the camp should be on process literacy through demonstrations of UPI and *99# (USSD). People should be encouraged to register and get on board the digital platforms. The calendar for each quarter (6 camps per quarter) may be prepared in advance by each FLCC and shared with the SLBC and the Regional office concerned of RBI. DCCs/BLBCs may discuss the "Conduct of Special camps by FLCCs" as a separate agenda item in the quarterly DCC/BLBC meetings and provide necessary support in terms of identifying public places where camps can be held, enabling participation of bankers and public authorities for a concerted approach, giving publicity to camps and continuous monitoring of conduct of the camps by the FLCCs.”

| 16.15 | Rural Self Employment Training Institutes in Telangana: Statement of Performance of RSETIs during the quarter under review is provided as Annexure. List of RSETIs is shown here: | |
|-------|--|---------------------|
| No. | Address of the R S E T Institute | Sponsor Bank |
| 1 | Rural Self Employment Training Institute, SBI, Sanskruthi Vihar, T T D C Building, HASANPARTHY – 506 371. <u>WARANGAL DISTRICT.</u> <u>rseti.wgl.ap@gmail.com; Kedari.ponnoju@gmail.com</u> | State Bank of India |
| 2 | Rural Self Employment Training Institute, SBI, T.T.D.C – D.R.D.A. COMPLEX, Mahila Pranganam, CHILKUR – Moinabad Mandal, <u>RANGA REDDY DISTRICT – 501 504; rseti.chilukur@gmail.com</u> | State Bank of India |
| 3 | Rural Self Employment Training Institute, SBI, Near Mahila Pranganam, TTD Building, Ramnagar, Miryalguda Road, <u>NALGONDA – 508 001.</u> <u>rseti.nlg.ap@gmail.com</u> | State Bank of India |
| 4 | Rural Self Employment Training Institute, SBI, Taruni Haat, Warangal “X” Road, Near Rural Police Station, Khammam-507003 <u>rseti.kham.ap@gmail.com</u> | State Bank of India |

| | | |
|----|---|---------------------|
| 5 | Rural Self Employment Training Institute, SBI, Komaram Bheem Complex, <u>UTNOOR – 504 311 DISTRICT ADILABAD; rseti.utnoor.ap@gmail.com</u> | State Bank of India |
| 6 | Rural Self Employment Training Institute, SBI, TTDC Complex, PO & Mandal – DICHALLY, DISTRICT NIZAMABAD - 503 175. <u>rseti.nizma.ap@gmail.com</u> | State Bank of India |
| 7 | Rural Self Employment Training, Institute, SBI, Swashakthi College, Hall No. 5, Near Ambedkar Stadium, <u>KARIMNAGAR – 505 001. rseti.krm.ap@gmail.com</u> | State Bank of India |
| 8 | Rural Self Employment Training Institute, SBI, Block no.7, Sri Venkateswara Colony, Near Higreeva Swamy Temple, <u>MAHABUBNAGAR-509001 ; sbrseti.mbnr@gmail.com</u> | State Bank of India |
| 9 | Rural Self Employment Training Institute, SBI, Velugu Office Complex, Bypass road, <u>SANGAREDDY-502001. rsetimedak@yahoo.com</u> | State Bank of India |
| 10 | Rural Self Employment Training Institute, Andhra Bank, <u>SIDDIPET-502103.</u> | Andhra Bank |

16.16 RSETIs: Pending reimbursement of Claims:

State Bank of India is operating 9 RSETIs & Andhra Bank is operating 1 RSETI in the state. These RSETIs have to receive pending dues to the tune of Rs.600.00 Lakhs towards maintenance from Government of India.

16.17 Opening of Bank branches in Left Wing Extremism (LWE) affected Districts

We have been advised by DFS that 'Financial Inclusion' is a national priority of the Government of India as it is an enabler for inclusive growth. Although all round improvement has been made in expansion of banking activities across the country in recent past yet the progress in Left Wing Extremism (LWE) affected Areas have not been at par with the country. Erstwhile Khammam District and post-reorganisation Khammam and Bhadradi District in Telangana are LWE affected districts of the State.

To hasten the pace of expansion of banking activities in affected LWE districts, DFS advised SLBC Convener Banks to remain in constant touch with the State Administration regarding opening of branch/installation of ATMs, particularly at campuses of Central Paramilitary Forces stationed at such LWE affected districts.

DFS further advised SLBC to monitor the issuance of RuPay Cards in all the eligible accounts and also ensure availability of Bank Mitras in these areas. Position of issuance of Rupay Cards and Bank Mitras is furnished hereunder.

Data as on 31.03.18

| District | RuPay Cards Issued | Bank Mitras |
|----------|--------------------|-------------|
| Khammam | 503005 | 401 |

| District | No. of Branches | | | |
|----------|-----------------|---------|----------|----------|
| | 31.03.15 | 31.3.16 | 31.03.17 | 31.03.18 |
| Khammam | 326 | 337 | 344 | 213 |
| Bhadradi | NA | NA | NA | 134 |

| District | No. of ATMs | | | |
|----------|-------------|---------|----------|----------|
| | 31.03.15 | 31.3.16 | 31.03.17 | 31.03.18 |
| Khammam | 261 | 277 | 286 | 186 |
| Bhadradi | NA | NA | NA | 141 |

*Bhadradi district carved out of erstwhile Khammam District was formed wef 12.10.16. Branches and ATMs were shown under Khammam as on 31.03.15 were bifurcated as on 31.12.17.

Success Stories from RSETIs:
Smt. Sidda Leela R/o Mutharamy Village, Mutharam Mandal, Karimnagar District
SBI RSETI Karimnagar : Tailoring

Smt. Sidda Leela – studied up to 10th class. She wants to establish business on her own. For this purpose, she joined RSETI-karimnagar and enrolled her name to undergo training in Tailoring and completed successfully. She started tailoring shop with her own funds of Rs. 50,000 under the name of Jeeva Jyothi Ladies Tailors and earning income of Rs. 15,000/- p.m.


Sri Nunavath Ramulu – R/o Devuni Thanda village & Chandurthi Mandal, Karimnagar Dist
SBI RSETI Karimnagar : Dairy Farming.

Sri N. Ramulu is traditionally from Farmers' community, and had 2 buffalos. He wants to improve his income / activity and for this purpose he joined training given by RSETI-Thimmapur. After successfully completion of training, he took bank loan of Rs. 50,000/-. Post training, he improved his income and earning an amount of Rs. 15,000/- p.m. .


Sri Sannidhi Radhakrishna Rs/o Venulawada, Karimnagar District
SBI RSETI Karimnagar: Bricks & Tiles

Sri S. Radhakrishna is having two children and working as daily wage earner. He wanted to start his own business and underwent training at RSETI-Karimnagar in work related to bricks and tiles laying with latest technology. After successful completion of training he availed a loan of Rs. 23 lac from SBI-Vemulawada and established 'Sri Anjayeya Bricks & Tiles shop and provided employment to 10 persons. Now, he is earning an income of Rs. 30,000/- p.m. from the business.



| DCC/DLRC Meetings held during the quarter 1 st Jan. To 31 st Mar. 18 | | | |
|--|----------------------|-------------|--------------|
| No. | Name of the District | DCC meeting | DLRC meeting |
| | | Held | Held |
| 1 | Adilabad | 07.2.18 | 07.02.18 |
| 2 | Bhadradi | 06.03.18 | 06.03.18 |
| 3 | Hyderabad | 24.01.18 | -- |
| 4 | Jagtial | 15.3.18 | 15.03.18 |
| 5 | Jangaon | 17.03.18 | 17.03.18 |
| 6 | Jayashankar | 17.03.18 | 17.03.18 |
| 7 | Jogulamba | 21.02.18 | 21.02.18 |
| 8 | Kamareddy | 30.01.18 | 30.01.18 |
| 9 | Karimnagar | 27.02.18 | 27.02.18 |
| 10 | Khammam | 28.02.18 | 28.02.17 |
| 11 | Komarambheem | 08.02.18 | 08.02.18 |
| 12 | Mahabubabad | -- | -- |
| 13 | Mahabubnagar | 28.02.18 | 28.02.18 |
| 14 | Mancherial | 22.03.18 | 22.03.18 |
| 15 | Medak | 06.03.18 | 06.03.18 |
| 16 | Medchal | -- | -- |
| 17 | Nagarkurnool | 14.03.18 | -- |
| 18 | Nalgonda | 24.01.18 | 24.01.18 |
| 19 | Nirmal | 25.01.18 | 25.01.18 |
| 20 | Nizamabad | 20.01.18 | -- |
| 21 | Peddapalli | 06.02.18 | 06.02.18 |
| 22 | Rajanna Sircilla | 16.03.18 | 16.03.18 |
| 23 | Rangareddy | 20.01.18 | 20.01.18 |
| 24 | Sangareddy | 14.03.18 | 14.03.18 |
| 25 | Siddipet | 27.03.18 | 27.03.18 |
| 26 | Suryapet | 23.01.18 | 23.01.18 |
| 27 | Vikarabad | 03.02.18 | 03.02.18 |
| 28 | Wanaparthy | 13.03.18 | 13.03.18 |
| 29 | Warangal Rural | 22.01.18 | 22.01.18 |
| 30 | Warangal Urban | 22.03.18 | 22.03.18 |
| 31 | Yadadri | 17.03.18 | 17.03.18 |

| Agenda 18 | | | | | | |
|--|---|-----------|----------|----------|--------|-----------|
| 18.1 | Overdues/NPA Position: as on 31.03.18 under various sectors | | | | | Rs. in Cr |
| Sector | Outstanding | | Overdues | | NPAs | |
| | No. of A/cs | Amount | A/c. | O/s | A/c | Amount |
| Short Term crop production advances | 4830372 | 38972.77 | 1342983 | 11329.11 | 265576 | 1518.40 |
| Agri. Term loans incl. Agric allied activities | 788077 | 16376.83 | 151811 | 3352.98 | 91188 | 1534.68 |
| Agr. Infrastructure | 26898 | 1249.86 | 3203 | 248.34 | 2287 | 116.15 |
| Agr. Ancillary | 6387 | 6244.07 | 1322 | 728.60 | 853 | 372.10 |
| Total Agri. Advances | 5651734 | 62843.54 | 1499319 | 15659.03 | 359904 | 3541.33 |
| MSME Sector advances | 1141659 | 56231.73 | 190657 | 10845.32 | 126908 | 5506.14 |
| Others' under Priority Sector Advances | 446760 | 29069.62 | 97195 | 14325.69 | 61378 | 919.36 |
| Export credit | 228 | 204.59 | 16 | 20.90 | 1 | 3 |
| Total Priority Sector Advances | 7240381 | 148349.47 | 1787187 | 40850.94 | 548191 | 9969.57 |
| Non-Priority Sector Advances | 6179880 | 332183.35 | 1206667 | 53289.90 | 106013 | 36940.03 |
| Total advances | 13420261 | 480532.82 | 2993853 | 94140.84 | 654203 | 46909.59 |
| Break-up of Others' under PSA | | | | | | |
| Education Loans | 60913 | 3036.04 | 13637 | 569.69 | 5479 | 119.91 |
| Housing Loans | 249948 | 21894.92 | 61714 | 4749.29 | 44908 | 499.23 |
| Social Infrastructure | 290 | 63.84 | 38 | 16.41 | 12 | 8.89 |
| Renewable Energy | 2052 | 175.24 | 271 | 26.73 | 118 | 4.90 |
| SHG - Non Farm Sector (Other than eligible under MSME) | 24411 | 556.33 | 3232 | 23.57 | 4026 | 14.62 |
| Others | 109146 | 3343.24 | 18303 | 8940.00 | 6835 | 271.81 |

| 18.2 | Overdues/NPAs under State Govt. Sponsored Schemes as on 31.03.2018 | | | | | Rs. in Crores | | |
|--|--|-----------------|-------------------------|----------------|---------------|---------------|----------------|---------------|
| Scheme | Outstanding | | Overdues including NPAs | | | NPAs | | |
| | No. of A/cs | Amount O/s | No. of A/cs | Amount O/s | % | No. of A/cs | Amount O/s | % |
| Total | 1495641 | 16513.75 | 361841 | 4389.12 | 26.58% | 222329 | 1866.09 | 11.30% |
| APMIP | 9788 | 510.52 | 1417 | 27.64 | 5.42% | 1101 | 17.56 | 3.44% |
| RKVY | 2105 | 17.59 | 873 | 9.10 | 51.76% | 527 | 4.49 | 25.50% |
| Water Resources Development | 6077 | 54.71 | 544 | 4.63 | 8.46% | 350 | 2.16 | 3.96% |
| Animal husbandry / Milch Animal Units (including Pasukarnthi Pathakam) | 32654 | 356.82 | 10408 | 95.51 | 26.77% | 6695 | 36.78 | 10.31% |

| | | | | | | | | |
|--|--------|---------|--------|---------|--------|-------|--------|--------|
| Sheep & Goat (including Jeevakranthi Pathakam) | 13386 | 118.92 | 6483 | 61.35 | 51.59% | 3245 | 29.17 | 24.53% |
| Fisheries - GSS | 1799 | 964.10 | 976 | 43.88 | 4.55% | 693 | 25.42 | 2.64% |
| Horticulture | 1236 | 52.42 | 536 | 17.40 | 33.20% | 442 | 22.88 | 43.64% |
| Poly-house | 130 | 29.41 | 15 | 10.51 | 35.73% | 5 | 3.30 | 11.20% |
| Sericulture | 1280 | 28.51 | 277 | 4.22 | 14.79% | 223 | 6.95 | 24.38% |
| SERP (SHG Bank Linkage - Rural) | 283307 | 5614.50 | 35552 | 1675.17 | 30.56% | 22287 | 340.81 | 6.22% |
| MEPMA (SHG Bank Linkage -Urban) | 109681 | 2376.93 | 15930 | 336.77 | 17.10% | 5390 | 72.32 | 3.67% |
| Weavers Credit Cards | 1846 | 9.01 | 1190 | 5.72 | 63.43% | 668 | 2.84 | 31.46% |
| Handloom Weavers Groups | 3784 | 33.56 | 1715 | 19.77 | 58.89% | 661 | 6.42 | 19.13% |
| S.C.Action Plan | 348120 | 1184.64 | 82755 | 364.10 | 30.73% | 56926 | 232.24 | 19.60% |
| S.T.Action Plan | 98424 | 485.28 | 31940 | 254.84 | 52.51% | 22095 | 112.87 | 23.26% |
| B.C.Action Plan | 342891 | 1351.91 | 102675 | 470.62 | 34.81% | 51987 | 299.54 | 22.16% |
| Minorities Finance Corpn. | 84384 | 688.98 | 25454 | 192.38 | 27.92% | 15710 | 160.11 | 23.24% |
| Christian Finance Corpn. | 29435 | 540.39 | 4702 | 252.12 | 46.66% | 2807 | 226.58 | 41.93% |
| Rajiv Gruhakalpa | 20083 | 181.50 | 12531 | 123.86 | 68.24% | 11881 | 118.57 | 65.33% |
| VAMBAY | 4219 | 67.95 | 3157 | 58.25 | 85.73% | 3165 | 63.39 | 93.29% |
| Rajiv Yuva Sakthi | 25408 | 91.14 | 11433 | 49.28 | 54.07% | 12122 | 35.50 | 38.95% |
| Renewable Sources of Energy | 367 | 14.20 | 131 | 0.57 | 4.02% | 20 | 0.13 | 0.89% |
| Economic Rehabilitation Scheme for Disabled | 219 | 1.24 | 84 | 0.39 | 31.69% | 41 | 0.17 | 13.39% |
| Others | 75017 | 1739.50 | 11061 | 311.02 | 17.88% | 3288 | 45.92 | 2.64% |

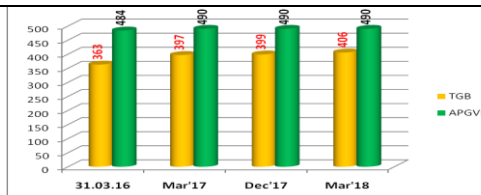
| 18.4 | Overdues/NPAs under Central Govt. Schemes as on 31.03.2018 | | | | | Rs. in Crores | | |
|--|--|----------------|-------------------------|---------------|---------------|---------------|---------------|--------------|
| Scheme | Outstanding | | Overdues including NPAs | | | NPAs | | |
| | No. of A/cs | Amount | No. of A/cs | O/s | % | No. of A/cs | O/s | % |
| Central Govt. Sponsored Schemes | 191515 | 4257.74 | 37329 | 788.29 | 18.51% | 30571 | 414.55 | 9.74% |
| PMRY / PMEGP | 32921 | 670.85 | 8440 | 246.10 | 36.68% | 11682 | 241.62 | 36.02% |
| ISHUP / RRY | 427 | 2.01 | 276 | 0.70 | 34.96% | 235 | 0.59 | 29.41% |
| Agri Clinics / Agri Business Centres | 1309 | 20.94 | 415 | 6.30 | 30.07% | 218 | 1.44 | 6.86% |
| DEDS | 18379 | 227.17 | 8042 | 77.74 | 34.22% | 6170 | 43.26 | 19.04% |
| Renewable Sources of Energy | 471 | 14.56 | 134 | 0.58 | 4.00% | 22 | 0.14 | 1.00% |
| Others | 138008 | 3322.22 | 20022 | 456.87 | 13.75% | 12244 | 127.50 | 3.84% |

Agenda 19 : Regional Rural Banks**19.1 | Performance of Regional Rural Banks on Important Parameters:**

Regional Rural Banks' main focus of lending is to Agriculture and allied activities in rural, semi-urban and urban area. Reserve Bank of India, NABARD and Sponsored Banks are reviewing the performance of RRBS at regular intervals.

19.2**Regional Rural Banks: Branch Network**

| Name | 31.03.16 | 31.03.17 | 30.12.17 | 31.03.18 |
|-------|----------|----------|----------|----------|
| TGB | 363 | 397 | 398 | 406 |
| APGVB | 484 | 490 | 490 | 490 |
| Total | 847 | 887 | 888 | 896 |

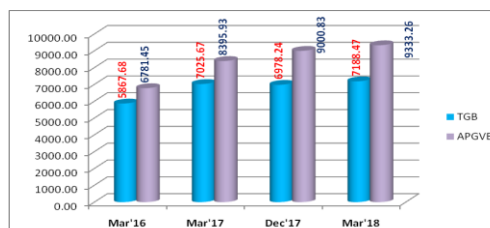


During the quarter, TGB has opened six branch

19.3 | Regional Rural Banks: Deposits**Rs. in Crores**

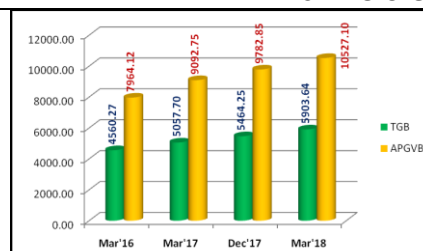
| Name | 31.03.16 | 31.03.17 | 31.12.17 | 31.03.18 |
|-------|----------|----------|----------|----------|
| TGB | 5867.68 | 7025.67 | 6978.24 | 7188.47 |
| APGVB | 6781.45 | 8395.93 | 9000.83 | 9333.26 |
| Total | 12649.13 | 15421.60 | 15979.07 | 16521.73 |

TGB has registered growth of Rs. 210.23 Cr. and APGVB has registered a growth of Rs.332.439 Cr. respectively in deposits, during the quarter under review.

**19.4 | Regional Rural Banks: Advances****Rs. in Crores**

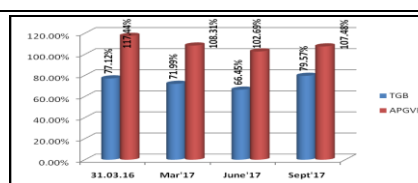
| Name | 31.03.16 | 31.03.17 | 31.12.17 | 31.03.18 |
|-------|----------|----------|----------|----------|
| TGB | 4560.27 | 5057.71 | 5464.25 | 5903.64 |
| APGVB | 7964.12 | 9092.75 | 9782.85 | 10527.10 |
| Total | 12524.39 | 14150.46 | 15247.10 | 16430.74 |

TGB and APGVB have registered growth of Rs. 439.39 Cr. and Rs.744.25 Cr. respectively in advances, during the quarter under review.

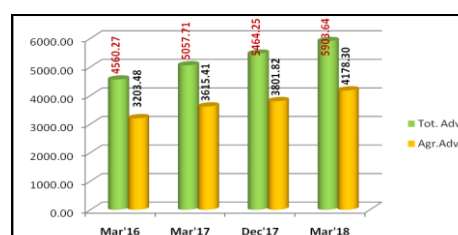
**19.5 | Regional Rural Banks: CD Ratio (%)**

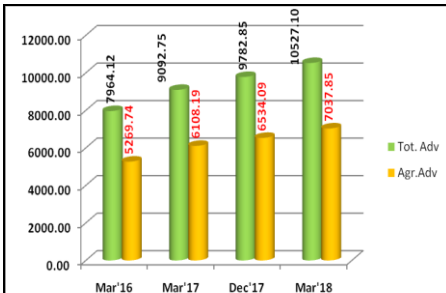
| Name | 31.03.16 | 31.03.17 | 31.12.17 | 31.03.18 |
|-------|----------|----------|----------|----------|
| TGB | 77.72% | 71.99% | 78.30% | 82.17% |
| APGVB | 117.44% | 108.31% | 108.69% | 112.79% |

TGB and APGVB have registered CD ratio of 82.17% and 112.79% respectively.

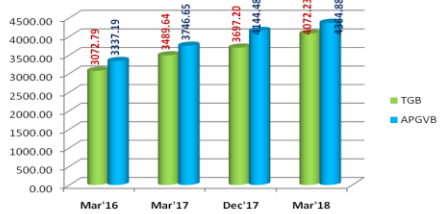
**19.6.1 | Telangana Grameena Bank (TGB): Agri. Advances to Total Advances****Rs. in Crores**

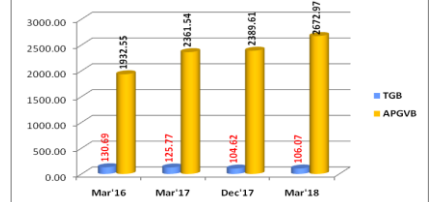
| Particulars | 31.03.16 | 31.03.17 | 31.12.17 | 31.03.18 |
|---------------------------------------|----------|----------|----------|----------|
| Total Advances | 4560.27 | 5057.71 | 5464.25 | 5903.64 |
| Agri. Advances | 3203.48 | 3615.41 | 3801.82 | 4178.30 |
| % of Agri. Advances to Total Advances | 70.25 | 71.48% | 69.58% | 70.77% |



| 19.6.2 AP Grameena Vikas Bank (APGVB): Agri. Advances to Total Advances | | | | | Rs. in Crores | |
|---|----------|----------|----------|----------|--|--|
| Particulars | 31.03.16 | 31.03.17 | 31.12.17 | 31.03.18 | | |
| Total Advances | 7964.12 | 9092.75 | 9782.85 | 10527.10 |  | |
| Agri. Advances | 5269.74 | 6108.19 | 6534.09 | 7037.85 | | |
| % of Agri. Advances to Total Advances | 66.17% | 67.18% | 66.79% | 66.85% | | |

| 19.7 Break-up of Total Agricultural Advances | | | | | Rs. in Crores | | | |
|--|------------|----------|----------|----------|---------------|----------|----------|----------|
| Name | Crop Loans | | | | Term Loans | | | |
| | 31.03.16 | 31.03.17 | 31.12.17 | 31.03.18 | 31.03.16 | 31.03.17 | 31.12.17 | 31.03.18 |
| TGB | 3072.79 | 3489.64 | 3697.20 | 4072.23 | 130.69 | 125.77 | 104.62 | 106.07 |
| APGVB | 3337.19 | 3746.65 | 144.48 | 4364.88 | 1932.55 | 2361.54 | 2389.61 | 2672.97 |

| 19.8 Regional Rural Banks: Comparative Position of Crop Loans | | | | | Rs. in Crores | | | |
|---|----------|----------|----------|----------|---|--|--|--|
| Bank | 31.03.16 | 31.03.17 | 31.12.17 | 31.03.18 | | | | |
| TGB | 3072.79 | 3489.64 | 3697.20 | 4072.23 |  | | | |
| APGVB | 3337.19 | 3746.65 | 4144.48 | 4364.88 | | | | |

| 19.9 Regional Rural Banks: Comparative Position of Agri. Term Loans | | | | | Rs. in Crores | | | |
|---|----------|----------|----------|----------|--|--|--|--|
| Bank | 31.03.16 | 31.03.17 | 31.12.17 | 31.03.18 | | | | |
| TGB | 130.69 | 125.77 | 104.62 | 106.07 |  | | | |
| APGVB | 1932.55 | 2361.54 | 2389.61 | 2672.97 | | | | |

Agenda 20 – To be discussed

20.1 PMEGP Targets for the year 2018-19:

The Directorate of PMEGP, KVIC, Mumbai has conveyed the allocation of Margin Money Target of Rs. 7250.96 lac under PMEGP with estimated 2900 no. of projects to be set up and to create employment opportunities to 23203 persons for the year 2018-19 in Telangana State. Further, it was informed that the ratio of 30:30:40 for KVIC, KVIB and DIC has been dispensed with and target among KVIC, KBIB and DIC may be fixed based on the last three years average performance and to give special focus to Aspirational Districts notified by NITI Aayog; and also to consider the backwardness, extent of fulfillment of previous year target etc., while allocating the district-wise targets. Accordingly, the district-wise targets under PMEGP for the year 2018-19 for Telangana State are prepared by Khadi & Village Industries Commission; State Office, Telangana.

We request the forum to approve the targets of PMEGP for the year 2018-19. After approval of the forum, the targets will be communicated to Lead District Managers with a direction to allocate Bank-wise targets in their respective districts.

20.2 CGTMSE – Major Policy Changes:

Credit Guarantee Fund Trust for Micro and Small Enterprises has been set up with joint initiative of Ministry of MSME, GoI, and Small Development Bank of India (SIDBI) to catalyze flow of institutional credit to Micro & Small Enterprises (MSEs). CGTMSE has been instrumental in providing guarantee cover to collateral / third party guarantee free credit facilities extended by Member Lending Institutions (MLIs) to MSEs and thus is promoting collateral free credit and bringing a paradigm shift from collateral based lending to project based lending. Now CGTMSE has recently brought the following major policy changes.

- Charging of guarantee fee on outstanding loan amount instead of current practice of charging fee on sanctioned amount to incentivize the disciplined borrowers.
- Inclusion of Retail Trade as an eligible activity.
- Allowing partial collateral security under Credit Guarantee Scheme of CGTMSE.
- Enhancing IT infrastructure of the Trust to **improve operational efficiencies** and reduce the turnaround time for guarantee coverage & claim settlement, according, availing guarantees and claim settlement process has been digitized to enable hassle free experience for borrowers and MLIs.

The aforesaid changes undertaken by the Trust would greatly enhance the effectiveness of the credit guarantee scheme leading to enhanced flow of institutional credit to the MSE sector.

20.3 Allocation of JLG Targets – for the year 2018-19:

Govt. of India has been according high priority on financing joint farming groups of “Bhoomi Heen Kisan” through JLG mode since 2014-15. For the year 2018-19, the district-wise and agency-wise targets have been fixed in respect of formation and financings of JLGs. The targets is to be allocated considering agency-wise @25 per rural branch (total target is 25250 groups). This may be achieved through extension of fresh finance to the existing stock of JLGs, through promotion and financing of new Joint Farming Groups. We place the targets for the information of the forum.

Agenda – 21:

20.1 Circulars issued by RBI:

- RBI/2017-18/135 FIDD.CO.Plan.BC.18/04.09.01/2017-18 March 01, 2018 Priority Sector Lending – Targets and Classification
- RBI/2017-18/139 A.P. (DIR Series) Circular No. 20 March 13, 2018 - Discontinuance of Letters of Undertaking (LoUs) and Letters of Comfort (LoCs) for Trade Credits
- RBI/2017-18/140 DGBA.GBD.2294/15.01.001/2017-18 March 15, 2018 Agency commission payable to banks for operating Special Deposit Scheme (SDS)
- RBI/2017-18/142 DGBA.GBD.No.2324/42.01.029/2017-18 March 19, 2018 Reporting and Accounting of Central Government Transactions of March 2018
- Notification No.FEMA.20(R) (1)/2018-RB March 26, 2018 Foreign Exchange Management (Transfer or Issue of Security by a Person Resident outside India) (Amendment) Regulations, 2018
- RBI/2017-18/147 DBR.No.BP.BC.102/21.04.048/2017-18 April 2, 2018 Prudential Norms for Classification, Valuation and Operation of Investment Portfolio by Banks – Spreading of MTM losses and creation of Investment Fluctuation Reserve (IFR)

- RBI/2017-18/151 DBR.No.BP.BC.103/21.04.157/2017-18 April 6, 2018 Comprehensive Guidelines on Derivatives: Modifications
- RBI/2017-18/154 DBR.No.BP.BC.104 /08.13.102/2017-18 April 6, 2018 Prohibition on dealing in Virtual Currencies (VCs)
- RBI/2017-18/153 DPSS.CO.OD No.2785/06.08.005/2017-2018 6 April 2018 Storage of Payment System Data
- BI/2017-18/152 DCM (Plg) No.3563/10.25.07/2017-18 April 06, 2018 Cash Management activities of the banks Standards for engaging the Service Provider and its sub-contractor
- RBI/2017-2018/155 FIDD.CO.LBS.BC.No.19/02.01.001/2017-18 April 6, 2018 Revamp of Lead Bank Scheme - Action Points for SLBC Convenor Banks/ Lead Banks
- RBI/2017-2018/156 FIDD.CO.LBS.BC.No.20/02.01.001/2017-18 April 6, 2018 Action Points for Lead Banks on Enhancing the Effectiveness of Lead District Managers (LDMs)
- RBI/2017-18/161 A.P. (DIR Series) Circular No. 23 April 12, 2018 Liberalised Remittance Scheme (LRS) for Resident Individuals – daily reporting of transactions
- RBI/2017-18/162 DCM (Plg.) No. 3641/10.25.007/2017-18 April 12, 2018 Cassette - Swaps in ATMs
- BI/DBR/2015-16/18 Master Direction DBR.AML.BC.No.81/14.01.001/2015-16 February 25, 2016 (Updated as on April 20, 2018) Master Direction - Know Your Customer (KYC) Direction, 2016
- RBI/2017-18/171 IDMD.GBD.2783/08.08.016/2018-19 May 3, 2018 Guidelines on Stripping/Reconstitution of Government Securities
- RBI/2017-18/172 A.P. (DIR Series) Circular No. 27 [(1)/20(R)] May 03, 2018 Monitoring of foreign investment limits in listed Indian companies
- I/2017-18/173 A.P. (DIR Series) Circular No. 28 May 03, 2018 Data Sharing with Directorate of Revenue Intelligence
- RBI/2017-18/175 DCBR.BPD (PCB).Cir.No.07/09.09.002/2017-18 May 10, 2018 Revised guidelines on lending to Priority Sector for Primary (Urban) Co-operative Banks (UCBs)
- RBI/2017-18/177 DBR.IBD.BC. 105/23.13.004/2017-18 May 17, 2018 Setting up of IFSC Banking Units (IBUs) – Permissible activities
- RBI/2017-18/178 DBR.BP.BC.No.106/21.04.098/2017-18 May 17, 2018 Basel III Framework on Liquidity Standards –Net Stable Funding Ratio (NSFR) – Final Guidelines
- RBI/2017-18/181 DNBR (PD) CC.No.092/03.10.001/2017-18 May 31, 2018 Withdrawal of Exemptions Granted to Government Owned NBFCs
- BI/2017-2018/183 FMOD.MAOG. No.123 /01.01.001/2017-18 June 6, 2018 Liquidity Adjustment Facility – Repo and Reverse Repo Rates
- RBI/2017-2018/184 FMOD.MAOG.No.124/01.18.001/2017-18 June 6, 2018 Marginal Standing Facility
- RBI/2017-18/185 DBR.No.Ret.BC.107/12.01.001/2017-18 June 06, 2018 Change in Bank Rate
- RBI/2017-18/186 DBR.No.BP.BC.108/21.04.048/2017-18 June 6, 2018 Encouraging formalisation of MSME sector
- RBI/2017-2018/188 FMOD.MAOG No.125/01.01.001/2017-18 June 6, 2018 Review of margin requirements under the Liquidity Adjustment Facility and Marginal Standing Facility
- BI/2017-18/190 FIDD.CO.FSD.BC.No.21/05.04.001/2017-18 June 7, 2018 Continuation of Interest Subvention Scheme for short-term crop loans on interim basis during the year 2018-19
- RBI/2017-2018/191 DBR.DEA Fund Cell.BCNo.110/30.01.002/2017-18 June 07, 2018 Banking Regulation Act, 1949 – Section 26A Depositor Education and Awareness Fund Scheme, 2014 – Operational Guidelines - Payment of Interest