

16th SLBC Meeting – Index for Agenda

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Agenda : 1 : Adoption of Minutes

The minutes of 15th SLBC meeting held on 23rd June 2017 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 19.06.2017 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	SLBC Telangana – Review of performance of banks as at the end of March, 2017	23.06.2017
2	Steering committee meeting on Incentives for Telangana Handloom Industry	19.06.2017
3	Steering committee meeting of banks on availability of cash to farmers	20.06.2017
4	MSME Sub-Committee meeting to review of MSME lending by commercial banks	06.07.2017
5	PMFBY Sub-Committee meeting to discuss issues on PMFBY- Kharif 2017 season	07.07.2017
6	Steering Committee Meeting of Banks on Web land portal	13.07.2017
7	Steering Committee Meeting for approval of Bank-wise NULM/NRLM targets	30.08.2017

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

1.1: Action Points emerged in 15th Quarterly Meeting and action taken thereof:

Action Points	Action By	Action Taken
Action Point No.1: All the Banks to draw a special action plan for improving advances to weaker sections, Minorities, SC/ST borrowers and Women especially SHGs.	All Banks	Banks were advised to improve the lending to weaker sections, Minorities, SC/ST and women. As per the RBI guidelines, out of Priority sector lending target of 40% of ANBC or Off-Balance Sheet Exposure whichever is higher as on March 31 of the previous year, a sub target of 10 per cent has been mandated for lending to weaker sections (which includes persons from Minority communities). For the State as a whole, outstanding loans to weaker sections constitute 8% of Total advances. Nine banks (SBI, Andhra Bank, APGVB, TGB, TSCAB, UBI, IDBI etc) have achieved benchmark of 10% and 7 banks have achievement in the range of above 5% and below 10%. A y-o-y growth of 16.21%, 23.73%, 18.22% & 124.38% was recorded by banks in lending to SC/STs, Minorities, Women for the quarter ended 30.06.2017. Banks in the State have outstanding loans to women at 7.31% of total advances against a target of 5% of NBC. 21 banks including all major banks in the State have surpassed the benchmark in lending to women.

Action Point No.2: All banks have to step up lending to farmers for investment credit to the farmers.	All Banks	For the quarter ended June 2017, banks have achieved a Y-o-Y growth of 5.53% in investment credit.
Action Point No.3: Government has released the fourth instalment of crop loan waiver. An amount of Rs.3850 Crores out of Rs.4000 Crores was passed on to the accounts of the farmers by the banks. Banks to credit the balance waiver funds to the accounts of farmers at the earliest and return the balance amount if any, to Government.	All Banks	All banks have confirmed having credited the waiver funds to the loan accounts of the farmers.
Action Point No.4: Banks have sanctioned loans under Rajeev Swagruha Scheme and many of these loans have become NPAs and though one time settlement was offered by banks, State Housing Board has not accepted the OTS offer. Government is requested to intervene in this matter.	Finance Dept., Govt. of Telangana	SLBC has addressed a communication to Rajiv Swagruha Corporation to settle the matter at the earliest. Action point emerged in the SLBC meeting was also sent by Finance Department, GoT to the Housing Corporation. Response is awaited from the Corporation.
Action Point No.5: During the year 2014, just when the Crop Loan Waiver Scheme was under implementation, three Districts viz. Adilabad, Ranga Reddy and Medak were declared as “calamity effected” and District authorities have reportedly advised banks in DCC meeting to reschedule the crop loans as per RBI guidelines and also advised that these rescheduled loans would be made eligible under crop loan waiver scheme. Which later were not covered under the Crop Loan Waiver Scheme. Government of Telangana is requested to take sympathetic view and cover the crop loans converted into term loans in the three districts of Adilabad, Ranga Reddy and Medak during 2014.	Finance Dept., Govt. of Telangana	SLBC has represented to the Government of Telangana for coverage of crop loans rescheduled in 2014 due natural calamities as per the RBI guidelines, under Crop Loan Waiver Scheme. Response is awaited from Government of Telangana.
Action Point No.6: Government of Telangana is requested to release pending Vaddi Leni Runalu (VLR) and Pavala Vaddi (PV) claims of the banks, as the same is pending for long time.	Finance Dept., Agri. Dept., Govt. of Telangana	Agri. Department, GoT informed that they have submitted bills towards reimbursement of VLR/PV, which are under process. However, banks have informed that VLR/PV reimbursement has so far not been received.
Action Point No.8: Input subsidy amount was released by the Government in two phases and not being credited by some branches in some areas. Banks to give instructions to the branches under their control for immediate credit of the input subsidy amount.	All Banks	Banks have confirmed having credited input subsidy to the beneficiaries' accounts.
Action Point No.9: All the banks to take steps to cover the crop loans sanctioned/renewed by the branches under PMFBY Insurance Scheme without fail. All the banks to remit the insurance premium collected, immediately to the concerned insurance companies. Insurance companies reported that they have received 20% of the premium debited	All Banks	The matter was discussed in detail in the Steering Committee meeting held on 07 th July 2017 and Banks were suitably advised.

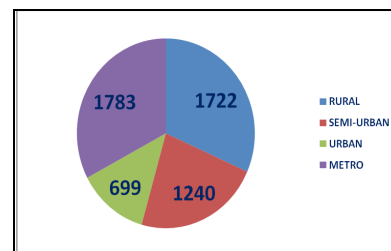
by the banks. All the banks to be more careful as it will adversely affect the claim position in case of any claims arising out of damage to the crops at a later stage.		
Action Point No.10: It is proposed to call for Steering Committee meeting of banks in which Agriculture department will highlight various schemes of the Government of India/Government of Telangana	SLBC Dept, Agri.Dept., Govt. of Telangana	Steering Committee meeting to highlight the various schemes of Agriculture Department, GoT is not held. However a Sub Committee meeting on PMFBY was held on 07th July 2017 mainly to improve the coverage of farmers under insurance.
Action Point No.11: All banks to start using the web land portal for charge creation and verify the web land portal before sanctioning of any loan and after satisfying themselves before sanction of loans to the farmers.	All Banks	A Steering Committee Meeting was held on 13th July, 2017 exclusively to sensitize the banks on usage of web land portal. Progress report in respect of usage of web land portal is placed in this agenda notes.
Action Point No.12: SLBC to ensure re-organising the Joint Mandal Level Committees (JMLBCs) as the districts have been reorganised in the State.	All Banks/ SLBC	All the Lead District Managers have confirmed that reorganisation/ rationalization of JMLBC centers, post reorganization of the districts have since been completed.
Action Point No.13: SLBC to form a special group for discussing the issues pertaining to crop insurance.	SLBC	A Sub-Committee on PMFBY was held on 07.07.2017 and issues related to the insurance were discussed

**In the absence of non availability of ANBC/NBC of banks for the State, the achievements are worked out on the "Total Advances".

Agenda 2 : Banking Network in the State of Telangana

2.1 Banking Network at a glance in Telangana as on 30.06.2017: During the quarter under review, Banks have opened 49 new branches in the State.

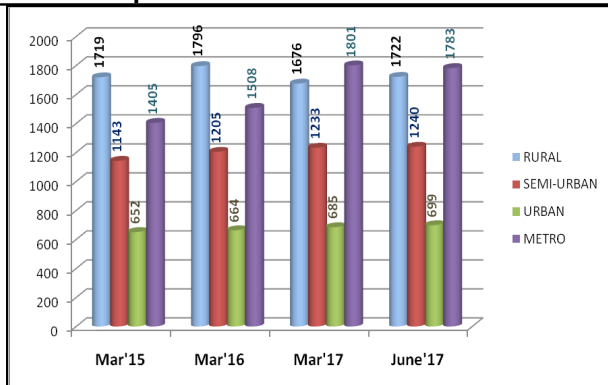
Rural	Semi-urban	Urban	Metro	Total
1722	1240	699	1783	5444



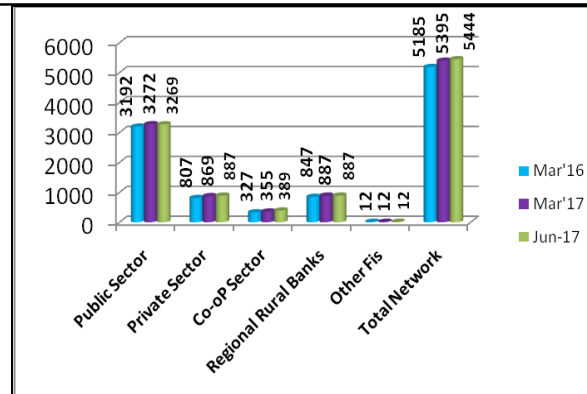
Comparative statement of branches, deposits & advances as on 30.06.17 vis-à-vis 30.06.16

Category	Public Sector Banks		Pvt. Sector Banks		RRBs		Co-op. Banks		Others (APSFC)	
	30.06.17	30.06.16	30.06.17	30.06.16	30.06.17	30.06.16	30.06.17	30.06.16	30.06.17	30.06.16
Rural	855	962	113	136	597	583	157	135	0	0
Semi Urban	759	731	183	178	202	203	96	84	0	0
Urban	446	449	120	120	69	49	52	44	12	12
Metro	1209	1057	471	379	19	13	84	77	0	0
Total Brs.	3269	3199	887	813	887	848	389	340	12	12

2.2 Comparative Position of No. of Branches



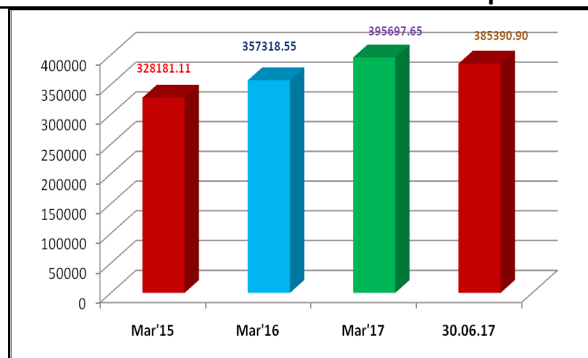
2.3 Sector-wise Network of Branches:30.06.17



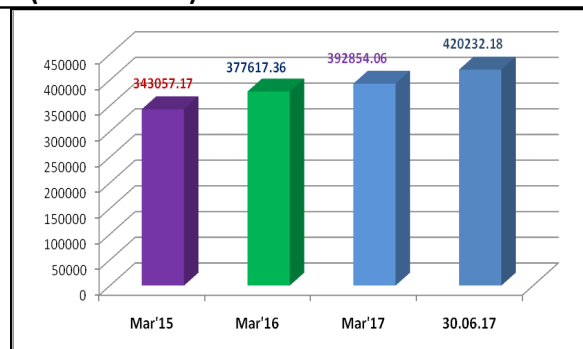
Agenda 3 : Banking Statistics

3.1	Banking at a Glance as on 30.06.17	Rs. in Crores			
No.	Particulars	O/s as on 30.06.2016	O/s as on 30.06.2017	RBI Norm	Compliance
1	Total Deposits	362574.11	385390.90		
2	Total Advances	395450.67	420232.18		
3	Credit Deposits Ratio (%) (RBI Norm 60%)	109.07	109.04		
4	Total Priority Sector Advances	128598.64	132788.89	40.00%	33.80%
	Of which				
A	Agriculture advances	59887.29	56181.10	18.00%	14.30%
i.	Of which: small & marginal farmers	23722.24	19974.80	7.00%	5.08%
B	Non-farm Sector / Micro, Small & Medium Enterprises	43861.34	49878.48		
i.	Of which: Micro enterprises	18912.67	20965.93	7.50%	5.34%
ii.	Small Enterprises	17920.80	19566.18		
iii.	Medium Enterprises	7027.87	9346.37		
C	Export Credit	65.98	977.90		
D	Others' under Priority Sector Advances	23784.02	25751.42		
	Of which				
i.	Educational Loans	3755.06	3103.04		
ii.	Housing Loans	18147.25	19199.84		
iii.	Social Infrastructure	140.01	152.06		
iv.	Renewable Energy	135.31	139.94		
v.	Others	2606.39	3156.53		
5	Out of Priority Sector Advances - Finance to:				
i.	Advances Weaker Sections	37066.50	34593.59	10.00%	9.03%
ii.	Advances to Women	27283.81	28728.13	5.00%	7.31%
iii.	Advances to SC/ST	9868.64	11982.41		
iv.	Advances to Minorities	10097.49	10786.41		
v.	SHGs	11087.12	9659.52		

Comparative Figures (Rs. in Crores)



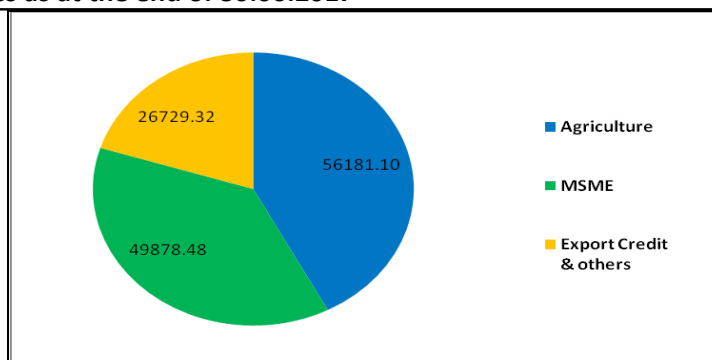
Deposits



Advances

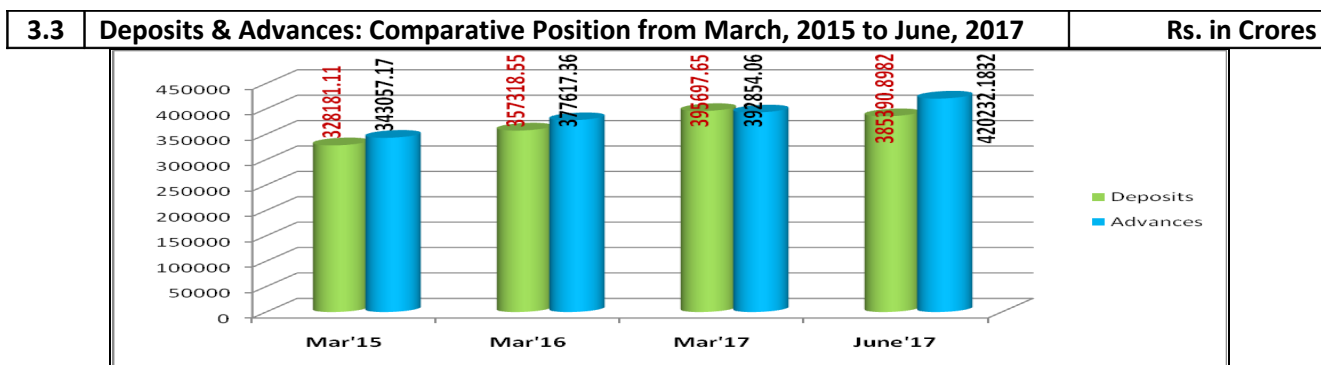
Priority Sector Advances as at the end of 30.06.2017

Rs. in Crores



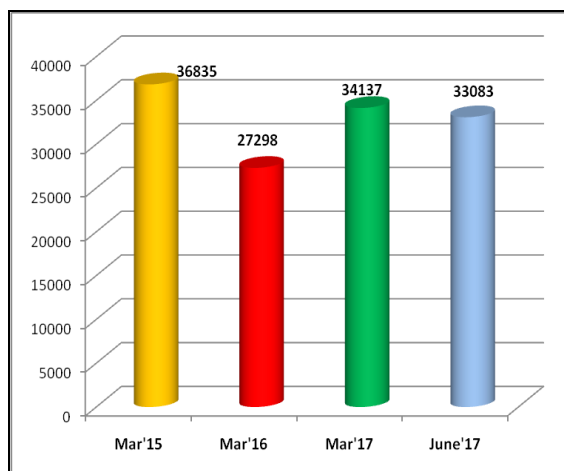
3.2	Banking Key Indicators in Telangana State	Rs. in Crores			
S.No.	Particulars	Mar'15	Mar'16	Mar'17	June'17
1	No. of Branches				
a	Rural	1719	1796	1676	1722
b	Semi-urban	1143	1205	1233	1240
c	Urban	652	664	685	699
d	Metro	1405	1508	1801	1783
e	Total Branches	4919	5173	5395	5444
2	Deposits	328181.11	357318.55	395697.65	385390.90
3	Incremental Deposits	42302.11	29137.44	38379.1	-10306.75
	% of Increase	14.80%	8.88%	10.74%	-2.60%
4	Advances	343057.17	377617.36	392854.06	420232.18
5	Incremental Advances	18093.17	34560.19	15236.7	27378.12
	% of Increase	5.57%	10.07%	4.03%	6.97%
6	CD Ratio (RBI Norm 60%)	104.53	105.68	99.28	109.94

Deposits & Advances (Y-o-Y growth)			Rs. in Crores
Particulars	As on 30.06.16	As on 30.06.17	% Increase over June 2016 (YoY growth)
Deposits	362574.11	385390.90	6.29
Advances	395450.67	420232.18	6.27

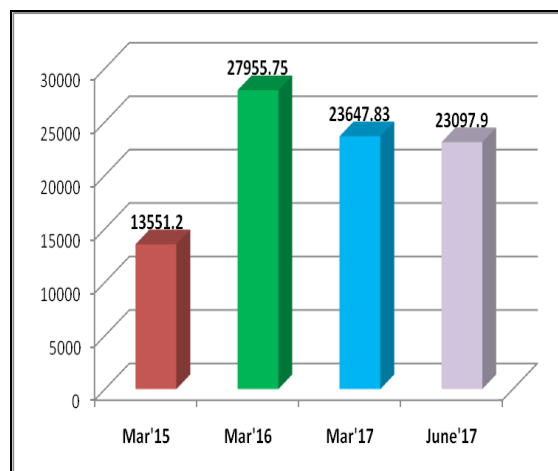


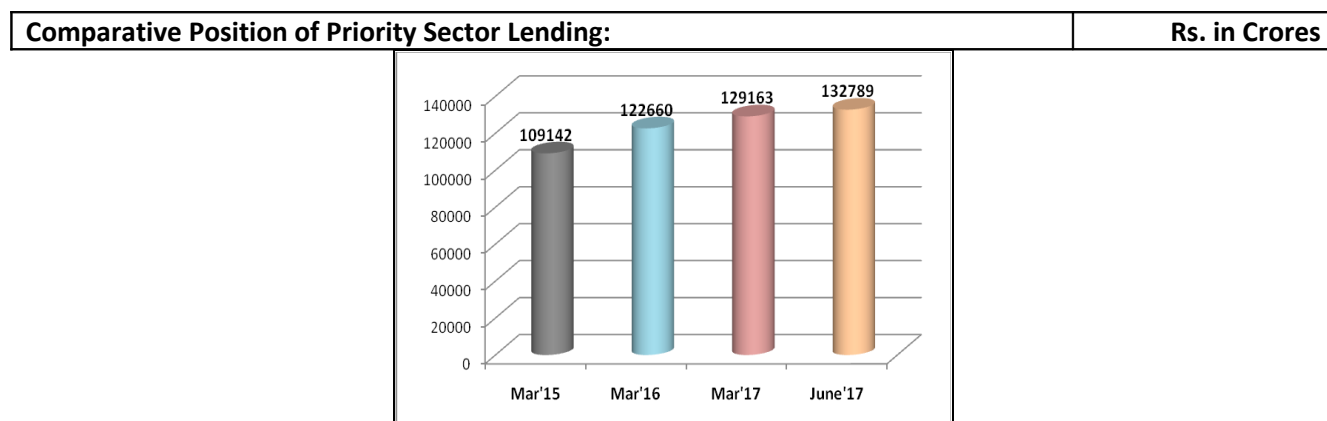
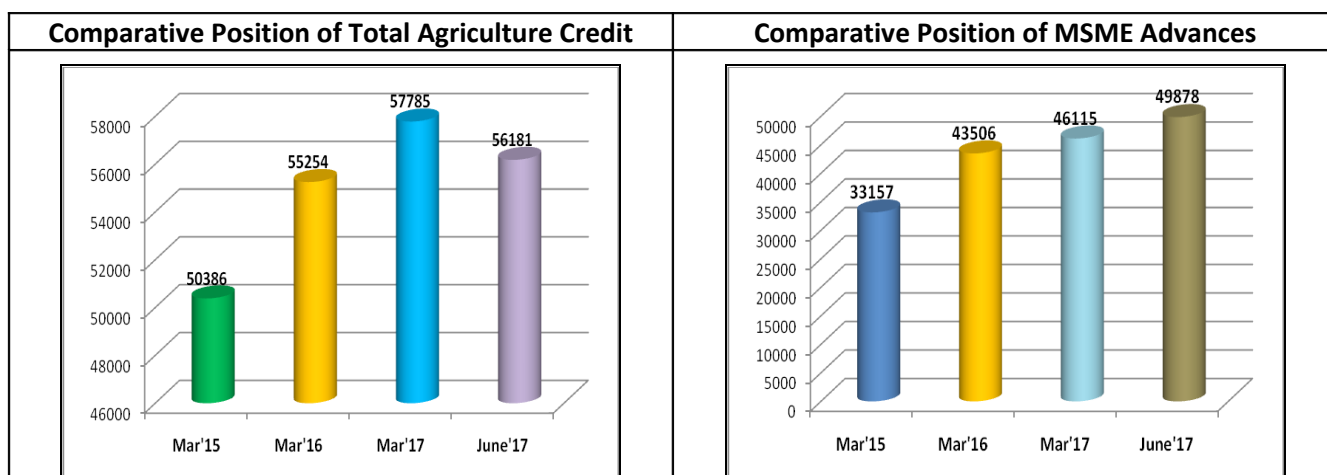
3.4	Statement of Priority Sector Advances (Outstanding) as on 30.06.2017	Rs. in Crores			
S.No.	Particulars	Mar'15	Mar'16	Mar'17	June'17
1	Short Term Production Loans	36834.60	27298.45	34136.83	33083.20
2	ATLs including allied Activities	13551.20	19364.52	17004.46	15959.80
3	Agriculture Infrastructure		1170.85	997.25	940.62
4	Agri. Ancillary Activities		7420.38	5646.12	6197.48
5	Total Agriculture Advances	50385.80	55254.20	57784.66	56181.10
6	Non-Farm Sector / Micro & Small , Medium Enterprises	33156.61	43505.67	46115.29	49878.48
7	% of Non-Farm Sector / Micro & Small Enterprises to total advances	9.67	11.52	11.74	11.87
8	Export credit		43.91	92.20	977.90
9	Others' under Priority Sector Advances	25599.96	23856.65	25171.11	25751.42
10	Total Priority Sector Advances	109142.37	122660.43	129163.26	132788.89

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



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

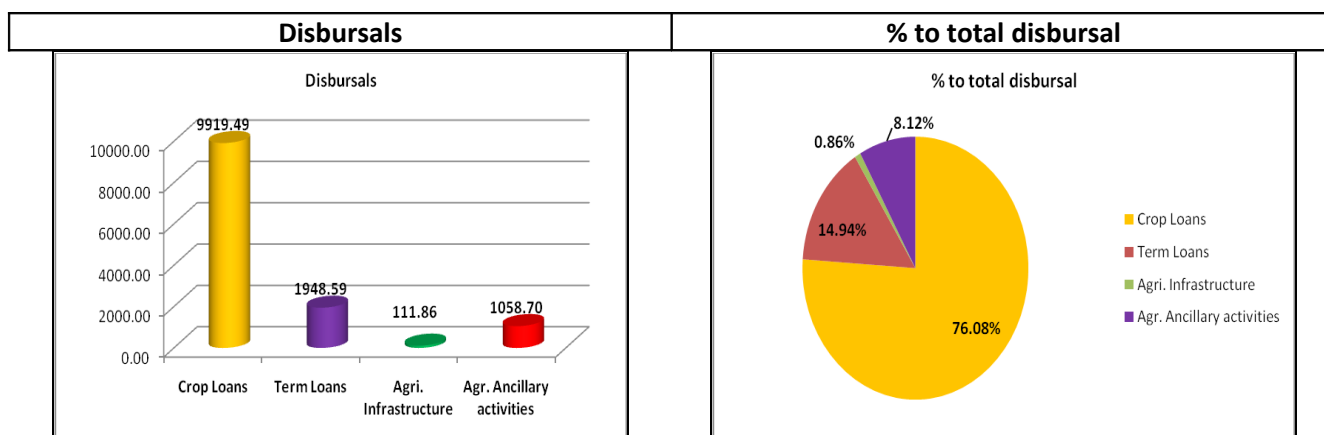




Agenda 4 : Achievement of Annual Credit Plan 2017-18 : Position as on 30.06.2017 (Rs. in Crores)						
No.	Particulars	Achievement During the Year		Target	Achievement up to 30.06.17	
		2015-16	2016-17	2017-18	Amount	%
1	Short Term Production Loans					
a	Kharif	12938.74	15205.40	23851.45	9919.49	41.59
b	Rabi	10426.77	13456.07	15901.00	---	0.00
C	Total	23365.51	28661.47	39752.45	9919.49	
2	Agriculture Term Loans	8746.12	6143.27	10714.89	1948.59	18.19
3	Allied & Ancillary Agri. Term Loans	1945.33	2608.42	3731.25	1170.56	31.37
4	Total Agri. Term Loans	10691.45	8751.69	14446.14	3119.15	21.59
5	Total Agriculture	34056.96	37413.16	54198.60	13038.64	24.06
6	Micro & Small, Medium Enterprises	16571.32	20221.46	16465.33	12899.45	78.34
7	Other Priority Sector Advances	5005.49	4734.82	10166.54	1348.21	13.26
	Of which					
A	Education Loans	755.52	525.34	1663.81	120.73	7.26
B	Housing Loans	2379.80	2795.94	3885.88	932.49	24.00
C	Others	1870.17	1413.54	4616.85	294.99	6.39
8	Export Credit	3.09	62.72	0.00	17.99	0.00
9	Total Priority Sector Advances	55636.86	62432.16	80830.46	27304.29	33.78
10	Non-Priority Sector Advances	79032.69	78957.84	33523.32	31577.96	94.20
11	Total Credit Plan	134669.55	141390.00	114353.78	58882.25	51.49

Agenda 5: Agriculture Sector

5.1 Total Agriculture Loans: Sector-wise/Category-wise as on 30.06.2017							Rs. in Crores
Sector	Targets	Achievement	Category	Targets	Achievement	% achievement	
Public Sector Banks	33765.01	7561.33	Crop Loans	39752.45	9919.49	24.95%	
Private Sector Banks	4038.18	2087.25	Term Loans	10714.89	1948.59	18.19%	
Regional Rural Banks	11629.46	1780.25	Allied & Ancillary				
Cooperative Banks	4765.95	1609.81	Term Loans	3731.25	1170.56	31.37%	
Total	54198.6	13038.64	Total Agriculture	54198.59	13038.64	24.06%	



5.2 Short Term Crop Production Loans: Sector-wise: As on 30.06.2017							Rs. in Crores
Category	Kharif Season			Rabi Season			
	Target	Achievement	Achievement	Target	Achievement	Achievement	
Public Sector Banks	14847.66	6192.34	41.70%	9898.51	Na	Na	
Private Sector Banks	1712.70	771.72	45.06%	1141.79	Na	Na	
Regional Rural Banks	5051.59	1457.69	28.86%	3367.70	Na	Na	
Cooperative Banks	2239.50	1497.74	66.88%	1493.00	Na	Na	
Total	23851.45	9919.49	41.59%	15901.00	Na	Na	

5.3 Agri. Term Loans including Allied, Infrastructure & Ancillary Activities			Rs. in Crores
Sector	Target	Achievement	
Public Sector Banks	9018.83	1368.99	
Private Sector Banks	1183.69	1315.53	
Regional Rural Banks	3210.17	322.56	
Cooperative Banks	1033.46	112.07	
Total	14446.15	3119.15	

5.4 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 Crores)			
Outstanding as on 30.06.2017		Disbursement during the quarter	
No. of a/cs	Amount	No. of a/cs	Amount
18214	186.11	1638	38.41

5.5 Financing against Pledged 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 30.06.2017 is as under			Rs. in Crores
Outstanding as at the end of June 2017		Disbursement during the quarter	
No. of a/cs	Amount	No. of a/cs	Amount
1180	122.40	490	72.35

5.6 Joint Liability Groups (Bhoomi Heen Kisan) – Agency-wise Targets for the year 2017-18:						
The targets for the year 2017-18 have been sent to all the banks for implementation. The District-wise, Agency-wise targets for the year 2017-18 as per the communication received from NABARD as under:						
No.	District	No. of Rural Branches				Target for 2017-18
		Commercial Banks	RRBs	DCCBs	Total	(25 JLGs per Rural Branch)
1	Adilabad	61	87	9	157	3925
2	Karimnagar	137	75	22	234	5850
3	Khammam	78	67	15	160	4000
4	Mahabubnagar	148	86	5	239	5975
5	Medak	123	81	13	217	5425
6	Nalgonda	98	90	17	205	5125
7	Nizamabad	114	57	35	206	5150
8	Warangal	109	52	10	171	4275
9	Ranga Reddy	209	48	9	266	6650
Total		1077	643	135	1855	46375

5.7 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. Accordingly Govt. of Telangana has issued G.O.Rt.NO. 369 dated 23 rd 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.

5.8	Reimbursement of VLR / Pavala Vaddi claims to banks:
Member banks have informed that as per the interest subvention (VLR & PV) scheme guidelines of Govt. Of telangana, banks are allowing the benefit of interest to the prompt paying farmers at the time of repayment of loan itself and subsequently submitting claims to Department of Agriculture, Govt. of Telangana. Member banks have informed that they are yet to receive the reimbursement of pending claims under Vaddi Leni Runalu / Pavala Vaddi for the kharif & rabi 2015-16 and Kharif 2016. Govt. of Telangana has issued GOs for the release of amounts vide GO Rt.No. 370 dated 23 rd June 2017. However, banks are yet to receive their reimbursement claims.	

5.9.1	Weather Based Crop Insurance Scheme (WBCIS)
The Government of Telangana has notified the Cotton, Red Chilly, Oil Palm, Sweet Lime in the following Districts under Weather Based Crop Insurance Scheme (WBCIS) during Kharif-2017 season.	

No.	Crop	District
1	Red Chilly	Khammam, Bhadradi, Warangal Urban, Warangal Rural, Jayashaner, Jangaon, Mahabubabad, Suryapet, Jogulamba, Jagtial, Nirmal, Mancheria, Wanaparthi, Nagarkurnool, Nalgonda.
2	Cotton	All Districts except Medchal
3	Oil Palm	Khammam & Bhadradi
4	Sweet Lime	Nalgonda, Suryapet and Yadadri

The main features/ Operational Modalities of the Scheme and Term Sheets are annexed to the GO.

Further, the claims under WBCIS - shall be settled on the basis of the weather data furnished by the TSDPS/ State Govt. Mandal level Rain Gauge Stations/IMD Weather Stations for the notified crops & districts but not on the basis of Crop Cutting Experiments (CCE's) for yield estimations, individual declaration of crop damage, Annavari/Paisawari Certificate/Gazette Notification declaring the area Drought/Flood/Cyclone affected etc., Issued by the Government. The communication of Govt. of Telangana has already been circulated among member banks.

5.9.2	Pradhan Mantri Pasa Bhima Yojana (PMFBY):
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Telangana State is divided in to **SIX (6)** Clusters based on Risk Profile under PMFBY and these were allotted to Empanelled General Insurance Companies as implementing agency in each cluster as follows:

Cluster	Districts	Implementing Agency
I	Adilabad, Mancheria, Komarambheem, Jayshanker, Siddipet	National General Insurance Company
II	Nirmal, Nizamabad, Kamareddy, Yadadri, Rangareddy	Chola MS GIC
III	Peddapalli, Karimnagar, Jagityal, Siricilla, Jangaon	Chola MS GIC
IV	Khammam, Nalgonda, Suryapet, Sangareddy, Medak	Agri. Insurance Co.
V	Bhadradi, Warangal (U), Warangal (R), Wanaparthi, Nagarkurnool	United Insurance Co.
VI	Medchal, Mahabubnagar, Jogulamba, Vikarabad, Mahabubabad	Chola MS GIC

5.10	Unified Package Insurance Scheme (UPIS):
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The Government of Telangana has notified vide GO. Rt. No.308 dated 8th June 2017 the **Unified Package Insurance Scheme (UPIS)** as a part of the PMFBY & WBCIS for Implementation during Kharif 2017 season in Certain Districts of Telangana State. As per the Operational Guidelines of the PMFBY scheme, the Telangana State is divided in to 6 Clusters in which the following Districts are selected for UPIS under each cluster. The following Empanelled General Insurance Companies are selected as Implementing Agency in each Cluster.

Cluster	Districts	Implementing Agency
I	Adilabad, Siddipet, Jayashanker	National General Insurance Company
II	Kamareddy, Yadadri	Chola MS GIC
III	Jangaon	Chola MS GIC

IV	Suryapet	Agri. Insurance Co.
VI	Mahabubnagar	Chola MS GIC

The Scheme is mandatory for farmers enrolled in PMFBY and WBCIS. The farmer has to select at least two (2) sections out of the following six (6) sections.

- Personal Accident Insurance
- Life Insurance
- Students safety Insurance
- Dwelling / House hold Insurance
- Agriculture Pump Set Insurance
- Tractor Insurance

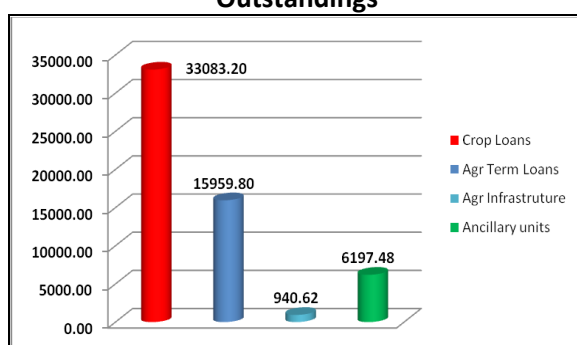
The communication of Govt. of Telangana has already been circulated among member banks.

5.11	Pradhan Mantri Fasal Bhima Yojana (PMFBY) for Implementation of “Village as Insurance Unit” and Mandal Insurance Unit Scheme under PMFBY in the State during Kharif, 2017 Season:
<p>The Government of Telangana vide GO RT No. 309 dated 8th June 2017 notified the Crops and Areas (District wise) during Kharif-2017 to implement the “Village as Insurance Unit” for one major crop of the District and other crops are covered under Mandal Insurance Unit Scheme during Kharif 2017 Season under PMFBY in (30) Districts of the State. The main features /Operational Modalities of the Scheme and Proforma A&B are enclosed to GO. As per the provision of the PMFBY the Telangana State is divided into (6) Clusters based on Risk Profile. Each cluster is allotted to Empanelled General Insurance Companies as implementing agency in each cluster / Village. Further, settlement of the claims as per the PMFBY Guidelines and administrative approval of Government of India for Kharif, 2017 with the condition that, the indemnity claims will be settled on the basis of yield data furnished by the State Government based on requisite number of Crop Cutting Experiments (CCEs) conducted and on not any other basis like Annavari / Paisawari Certificate / Declaration of drought / flood, Gazette Notification etc., by any other Department / Authority.</p> <p>However, claims for prevented sowing will be based on area sown and claims for localized risks and post harvest losses will be assessed by the Insurance Surveyors for each effected farmer. For this purpose the Joint Committee comprising of loss Surveyors, Representatives of Implementing Agencies and State Government Officials of Concerned Departments will be formed to supervise the claim assessment process. The communication of Govt. of Telangana has already been circulated among member banks.</p>	
District-wise major crops covered under Village as Insurance Unit Scheme:	
Name of the Crop	Districts
Soyabean	Adilabad, Komarambheem, Nirmal, Sangareddy,
Rice	Mancherial, Nizamabad, Jagityal, Peddapalli, Jayashanker, Bhadradi, Mahabubabad, Warangal Rural, Warangal Urban, Karimnagar, Rajanna Sircilla, Kamareddy, Medak, Janagon, Yadadri, Medchal, Jogulamba, Wanaparthi, Nalgonda, Suryapet, Khammam
Maize	Siddipet, Ranga Reddy, Vikarabad, Mahabubnagar, Nagarkurnool

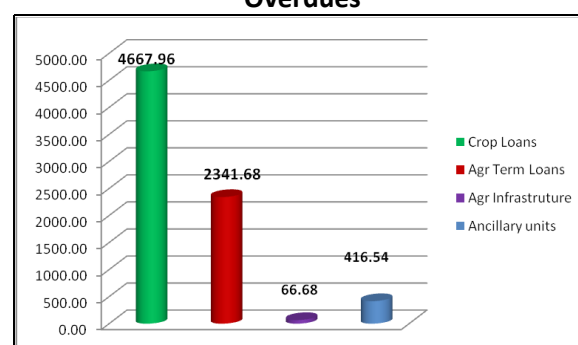
5.12	Data submission on Relief measures extended by banks in areas affected by Natural Calamities:
<p>The Reserve Bank of India has developed a dedicated portal (https://dbie.rbi.org.in/DCP/) for collection and compilation of data on natural calamities on a real time basis through a centralized system. 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.</p> <p>All Banks to ensure that the data on relief measures extended is invariably uploaded in RBI’s portal, by 10th of the following month.</p>	

5.1 3	Overdues/NPAs under Agriculture Sector as on 30.06.2017						Rs. in Crores	
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	Percentage	
Short Term Crop Production Loans	4577909	33083.20	834387	7035.28	277161	1919.93	5.80	
Agri. Term Loans	759909	15959.80	143220	4076.32	87769	1813.33	11.36	
Agri. Infrastructure	21146	940.62	1035	159.84	702	89.75	9.54	
Ancillary activities	6136	6197.48	1004	798.28	601	458.46	7.39	
Total Agriculture	5365100	56181.10	979646	12069.72	366233	4281.47	7.62	

Outstandings



Overdues

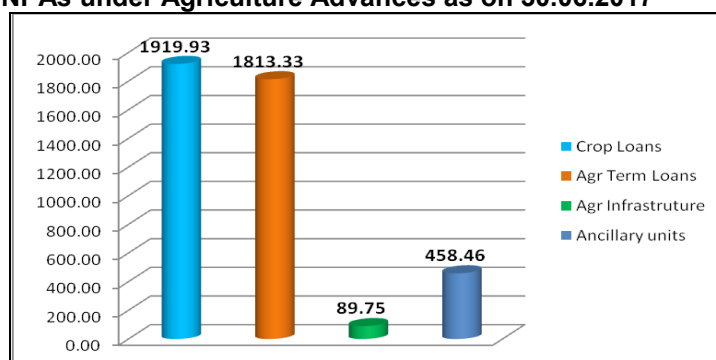


- 14.11% of short term crop loan outstandings are overdues in the books of the banks.
- 14.67% of Agriculture Term Loan outstandings are overdues in books of the banks.
- 7.09% of Agri. Infrastructure loan outstandings are overdues in the books of the banks.
- 6.72% of Agri. Ancillary activities loan outstandings are overdues in the books of the banks.
- Overdues in total agriculture advances constitute 13.34% of outstanding.

NPAs in Agriculture segment as at the end of 30th June 2017

- 5.80% of short term crop loan outstandings are NPAs in the books of the banks.
- 11.36% of Agriculture Term Loan outstandings are NPAs in books of the banks.
- 9.54% of Agri. Infrastructure Loan outstandings are NPAs in books of the banks.
- 7.39% of Agri. Ancillary activities Loan outstandings are NPAs in books of the banks.
- NPAs in total agriculture advances are at 7.62%.

NPAs under Agriculture Advances as on 30.06.2017

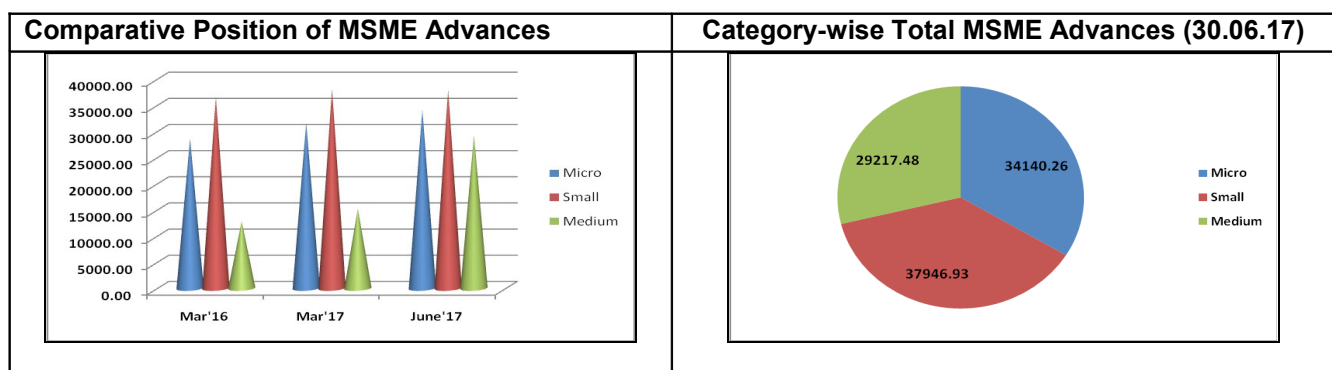


Agenda 6 : Micro, Small & Medium Enterprises (MSME)

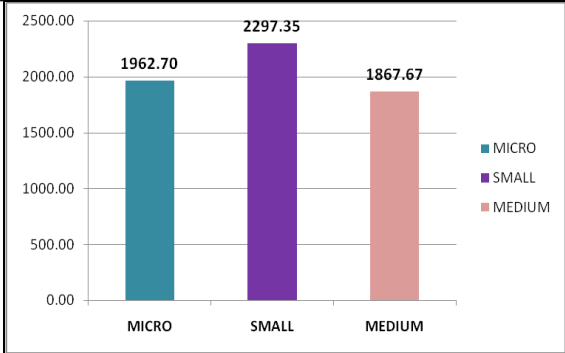
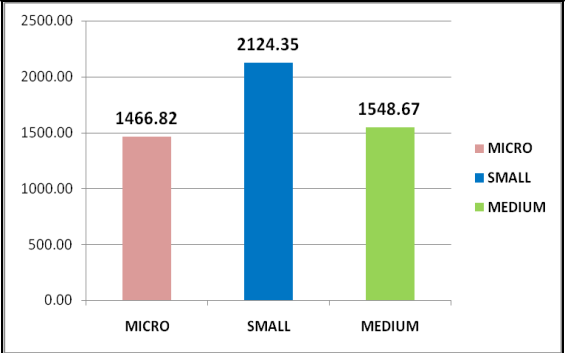
6.1.1	Micro, Small & Medium Enterprises (MSME) : Priority Sector				Rs. in Crores	
Particulars	Outstanding as on 31.03.2016		Outstanding as on 31.03.2017		Outstanding as on 30.06.2017	
	A/c.	Amt.	A/c.	Amt.	A/c.	Amt.
Micro Enterprises	551204	17718.88	615980	19982.77	725689	20965.94
Small Enterprises	101225	18638.77	103504	18644.08	231315	19566.18
Total SME	652429	36357.65	719484	38626.85	957004	40532.12
% of Micro enterprises to total MSE	84.48	48.73	85.61	51.73	75.83	51.73
% of Small enterprises to total MSE	15.52	51.27	14.39	48.27	24.17	48.27
Medium Enterprises (ME)	94039	7148.02	95431	7488.43	231928	9346.36
% of ME to total MSME advances	12.60	16.43	11.71	16.24	19.51	18.74
Total MSME advances	746468	43505.67	814915	46115.28	1188932	49878.48

6.1.2	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 30.06.2017	
	A/c.	Amt.	A/c.	Amt.	A/c.	Amt.
Micro Enterprises	89657	10890.19	281612	11668.58	727471	13174.32
Small Enterprises	248471	17975.54	459720	19461.05	924927	18380.75
Total SME	338128	28865.73	741332	31129.63	1652398	31555.07
% of Micro enterprises to total MSE	26.52	37.73	37.99	37.48	44.03	41.75
% of Small enterprises to total MSE	73.48	62.27	62.01	62.52	55.97	58.25
Medium Enterprises (ME)	6576	5647.57	6820	7753.81	10694	19871.12
% of ME to total MSME advances	1.91	16.36	0.91	19.94	0.64	38.64
Total MSME advances	344704	34513.3	748152	38883.44	1663092	51426.19

6.1.3	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 30.06.2017	
	A/c.	Amt.	A/c.	Amt.	A/c.	Amt.
Micro Enterprises	640861	28609.07	897592	31651.35	1453160	34140.26
Small Enterprises	349696	36614.31	563224	38105.13	1156242	37946.93
Total SME	990557	65223.38	1460816	69756.48	2609402	72087.19
% of Micro enterprises to total MSE	64.70	43.86	61.44	45.37	55.69	47.36
% of Small enterprises to total MSE	35.30	56.14	38.56	54.63	44.31	52.64
Medium Enterprises (ME)	100615	12795.59	102251	15242.24	242622	29217.48
% of ME to total MSME advances	9.22	16.40	6.54	17.93	8.51	28.84
Total MSME advances	1091172	78018.97	1563067	84998.72	2852024	101304.7



6.2 Overdues/NPAs under MSME Sector as on 30.06.2017							Rs. in Crores		
Particulars	Outstanding		Overdues			NPAs			
	A/cs	O/s Amt	A/cs	O/s Amt	%	A/cs	O/s Amt	%	
Micro	1453160	34140.26	94896	3367.72	5.75	49687	1466.82	4.30	
Small	1156242	37946.93	15687	4261.83	6.05	4670	2124.35	5.60	
Total MSE	269402	72087.19	110583	7629.55	5.91	54357	3591.17	4.98	
Medium	242622	29217.48	5050	3249.10	5.91	798	1548.67	5.30	
Total MSME	2852024	101304.67	115633	10878.65	6.05	55155	5139.84	5.07	

Overdues under MSME Segment	NPAs under MSME Segment
	
<ul style="list-style-type: none"> ➤ Overdues under Micro Enterprises constitute 5.75% of its outstandings. ➤ Overdues under Small Enterprises constitute 6.05% of its outstandings. ➤ Overdues under MSE segment advances constitute 5.91% of its outstandings. ➤ Overdues under Medium enterprises constitute 6.39% of its outstandings. ➤ Overdues under MSME segment constitute 6.05% of its outstandings. 	<ul style="list-style-type: none"> ➤ NPAs under Micro Enterprises constitute 4.30% of its outstandings. ➤ NPAs under Small Enterprises constitute 5.60% of its outstandings. ➤ NPAs under MSE segment advances constitute 4.98% of its outstandings. ➤ NPAs under Medium enterprises constitute 5.30% of its outstandings. ➤ NPAs of MSME segment constitute 5.07% of its outstandings.

6.3 Prime Minister's Task Force Recommendations:		
Compliance to PM TASK FORCE RECOMMENDATIONS	NORM %	ACTUAL %
Banks are advised to achieve a 20 percent year-on-year growth in credit to micro & small enterprises (June-16- June-17)	20	21.94%
10 percent annual growth in the number of micro enterprise accounts	10	26.95%
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	51.81%

6.4 PMEGP: The performance of banks under PMEGP is furnished as under				Amount Rs. in Crores		
Agency	Target 2017-18			Achievement up to June, 2017		
	No.of Projects	Margin Money	Emp. (Nos)	No.of Projects	Margin Money	Empl. (Nos)
KVIC	698	1383.52	5584	51	237.95	833
KVIB	697	1383.52	5576	74	307.80	1078
DIC	930	1844.69	7440	143	387.62	1354
TOTAL	2325	4611.73	18600	268	933.37	3265

During the year 2016-17, achievement in no. of projects is 683 (47.86%) with an amount of Rs.2611.32 lac (91.48%) against a target of 1427 projects and an outlay of Rs. 2854.41 lac.

6.5.1 Pradhan Mantri Mudra Yojana (PMMY):								
Performance under PMMY as on 04.08.2017 is as under. Bank-wise performance is placed as Annexure.								
PMMY : Consolidated Performance as on 04.08.2017 (Rs. in Crores)								
Particulars	Shishu		Kishore		Tarun		Total	
	A/cs	Amt.	A/cs	Amt.	A/cs	Amt.	A/cs	Amt.
Consolidated	38587	85.70	22832	476.36	3580	280.36	64999	842.42
PMMY : Sector-wise Performance as on 04.08.2017 (Rs. in Crores)								
Category	Shishu		Kishore		Tarun		Total	
	A/cs	Amt.	A/cs	Amt.	A/cs	Amt.	A/cs	Amt.
Public Sector	27488	48.52	18365	375.81	2688	216.12	48541	640.45
Private Sector	7755	27.54	3199	84.60	810	58.33	11764	170.47
RRBs	2519	7.65	693	6.48	3	0.27	3215	14.40
Others	825	1.99	575	9.47	79	5.64	1479	17.10
Total	38587	85.70	22832	476.36	3580	280.36	64999	842.42
PMMY : Sanctions to various categories as on 04.08.2017 (Rs. in Crores)								
Category	Shishu		Kishore		Tarun		Total	
	A/cs	Amt.	A/cs	Amt.	A/cs	Amt.	A/cs	Amt.
General	29441	58.23	16848	368.38	3057	244.10	49346	670.71
SC	1917	5.17	1262	21.54	109	7.35	3288	34.06
ST	979	3.04	757	16.48	124	8.21	1860	27.73
OBC	6250	19.26	3965	69.96	292	20.70	10505	109.92
Total	38587	85.70	22832	476.36	3582	280.36	64999	842.42
Out of Above								
Women	6853	22.50	4266	73.29	456	33.84	11575	129.63
New Entrepreneurs	10360	36.16	13634	297.26	1318	103.24	25312	436.65
Minorities	2441	8.21	1776	31.80	195	14.69	4412	54.70
PMJDY OD Account	14198	3.43	0	0.00	0	0.00	14198	3.43
Mudra card	474	1.09	93	2.09	32	2.75	599	5.94
NULM	0	0.00	0	0.00	1	0.06	1	0.06
NRLM	3	0.02	87	3.15	2	0.10	92	3.27
Other Govt. Schemes	470	1.51	899	17.32	138	11.50	1507	30.33

PMMY : Performance of Top 10 Banks as on 04.08.2017 (Rs. in Crores)										
Category	Shishu		Kishore		Tarun		Total		Target 17-18	Achievement
	A/cs	Amt.	A/cs	Amt.	A/cs	Amt.	A/cs	Amt.		
Andhra Bank	3140	10.16	5828	140.22	400	31.31	9368	181.69	565	32.16
SBI	16594	10.57	2666	58.30	1088	88.70	20348	157.57	1266	12.45
Canara Bank	3108	10.67	2635	39.09	199	14.69	5942	64.45	220	29.30
Indus Ind Bank	1658	7.24	1686	40.07	150	8.19	3494	55.50	0	-
ICICI Bank	5038	17.25	291	8.95	403	29.06	5732	55.26	160.47	34.44
Vijaya Bank	1011	3.39	1658	24.57	112	8.28	2781	36.24	0	-
Ratnakar Bank	0	0.00	942	25.31	69	6.24	1011	31.56	41.78	75.54
Syndicate Bank	766	2.50	1136	19.59	117	7.64	2019	29.74	190	15.65
UBI	343	0.93	688	10.90	275	17.80	1306	29.64	98	30.24
PNB	691	1.10	777	9.75	63	4.39	1531	15.23	76	20.04

PM Stand UP India Programme: as on 09.08.2017 (Rs. in Lacs)						
No. of Sanctions	Women	SC	ST	Amount sanctioned	Amount disbursed	Outstanding Amount
1888	1580	328	181	44604.57	24795.21	23964.38

PM Stand UP India Programme: Top 10 Banks (No. of applications wise) as on 09.08.17 (Rs. in Lacs)								
S.No	Bank	No. of Applicants	Women	SC	ST	Sanctioned Amount	Disbursed Amount	Outstanding Amount
1	Andhra Bank	715	639	86	50	15245.67	7646.52	7711.74
2	State Bank of India	273	170	87	35	6229.16	2582.64	2439.71
3	Syndicate Bank	149	137	10	14	5380.31	4790.25	4337.26
4	Bank of India	147	122	39	21	2685.47	463.86	463.86
5	HDFC Bank	113	113	0	0	2604.14	2604.14	2499.53
6	Punjab National Bank	104	97	13	2	2153.21	1085.69	996.16
7	Canara Bank	83	59	22	8	2041.95	361.66	312.73
8	IndusInd Bank	49	32	16	20	1531.37	1192.28	1523.86
9	Corporation Bank	54	49	8	2	1435.13	1061.25	568.74
10	Indian Bank	41	36	11	7	1359.20	457.61	544.43

PM Stand UP India Programme : District-wise Handholding requests as on 18.10.2017				
District	Cancelled By Applicant	Completed By Applicant	Pending	Grand Total
Adilabad	8		7	15
Hyderabad	56	17	175	248
Jayashankar Bhoopalpally			1	1
Karimnagar	1		45	46
Khammam	2	3	24	29
Mahabubabad			1	1
Mahbubnagar	3	1	21	25
Mancherial			2	2
Medak	2	2	16	20
Medchal		1	3	4
Nalgonda	6	7	21	34
Nizamabad			5	5
Peddapalli			1	1
Rajanna Sircilla			2	2
Ranga Reddy	28	9	112	149
Sangareddy			1	1
Siddipet	1			1
Warangal		1	16	17
Warangal (Urban)	1		5	6
Yadadri Bhuvanagiri			2	2
Grand Total	108	41	460	609

PM Stand UP India Programme : Agency-wise Handholding requests as on 18.10.2017				
Agency	Cancelled By Applicant	Completed By Applicant	Pending	Grand Total
DIC	21	7	148	176
DICCI	9	1	58	68
FLC	8	4	17	29
Industry Association	5	2	7	14
ITC	7	1	8	16
ITI	5	1	7	13
MoMSME	7	2	15	24
Others	37	13	104	154
RSETI	6	1	63	70
TCO	3	9	30	42
Voluntary Women's Mentor Club	0	0	3	3
Grand Total	108	41	460	609

Agenda 7: Housing Loans (Priority & Non-Priority): Position as on 30.06.2017 (Rs. in Crores)										
Sector	Outstanding		Disbursement		Overdues			NPAs		
	No. of A/cs	Amount	No. of A/cs	Amount	No. of A/cs	Amount	%	No. of A/cs	Amount	%
Priority	490766	19199.84	17954	932.49	54848	3530.20	18.39	49275	712.03	3.71
Non-Priority	104791	22866.53	6098	1464.20	4375	1280.81	5.60	1139	287.49	1.26
Total	595557	42066.37	24052	2396.69	59223	4811.01	11.44	50414	999.52	2.38

7.2 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.

Agenda 8: Education Loans (Priority & Non-Priority): Position as on 30.06.2017 (Rs. in Crores)

Sector	Outstanding		Disbursement		Overdues			NPAs		
	No. of A/cs	Amount	No. of A/cs	Amount	No. of A/cs	Amount	%	No. of A/cs	Amount	%
Priority	83728	3103.04	4994	120.73	13936	488.19	15.73	7389	175.63	5.66
Non-Priority	13431	1686.25	823	38.08	635	102.00	6.05	282	54.10	3.21
Total	97159	4789.29	5817	158.81	14271	590.19	12.32	7671	229.73	4.80

Agenda 9: Credit Flow to Minority Communities: Position as on 30.06.2017 (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	%
973344	10786.41	69426	830.18	148020	2118.73	19.64	8331	1215.04	11.26

Agenda 10: Credit Flow to Weaker Sections: Position as on 30.06.2017 (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	%
3618954	34593.58	594198	3586.48	632430	4737.37	13.69	213262	1604.11	4.64

Agenda 11: Credit Flow to SCs/STs: Position as on 30.06.2017 (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	%
1536408	11982.41	231593	1338.99	208804	1576.75	13.16	89707	417.16	3.48

- The total loan outstandings to SC/ST beneficiaries constitute 9.02% of Priority sector advances.
- The total loan outstandings to SC/ST beneficiaries constitute 2.85% of total advances.

Agenda 12: Credit Flow to Women Beneficiaries: Position as on 30.06.2017 (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	%
2260715	28728.13	296200	3324.78	418707	7553.45	26.29	155549	2064.58	7.19

Agenda 13: Implementation of Government Sponsored Schemes: Financial Year 2017-18									
13.1	National Rural Livelihood Mission (NRLM): SHG Bank Linkage: 30.06.2017							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	%
416634	8013.67	39012	628.00	33514	765.42	9.55	12516	119.06	1.49

13.2	National Urban Livelihood Mission (NULM): SHG Bank Linkage: 30.06.2017							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	%
86851	1645.84	22177	690.93	5192	42.81	2.60	7298	38.62	2.35

13.3	Position of implementation of Government sponsored schemes during the financial year 2017-18 – Central Government					Rs. in Crores	
	Scheme	Outstanding as on 30.06.17		Disbursements during the quarter from 01.04.17 to 30.06.17			
		No. of a/cs	Amount	No. of A/cs	Amount		
1	Central Government Sponsored Schemes (total of i to vii)	544944	10492.91	63343	1387.74		
i	SGSY / NRLM	416634	8013.67	39012	628.00		
ii	SJSRY / NULM	86851	1645.84	22177	690.93		
iii	PMRY / PMEGP	31384	623.33	386	29.53		
iv	ISHUP / RRY	657	3.05	0	0.00		
v	Agri Clinics / Agri Business Centres	713	10.12	7	0.45		
vi	Dairy Entrepreneurship Development Scheme	8214	186.11	1638	38.41		
vii	Renewable Sources of Energy	541	10.79	123	0.42		

13.4	Credit Flow under DRI Scheme: As on 30.06.2017							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	%
18822	59.64	165	1.97	5715	9.13	15.31	3752	7.03	11.78

Agenda 14: Position of Implementation of Government Sponsored Schemes during the Financial Year 2017-18 : Government of Telangana Schemes

14.1	State Govt. Sponsored Schemes (All Schemes)			Rs. in Crores
Outstanding as on 30.06.17		Disbursement during the quarter (01.04.17 to 30.06.17)		
No.	Amount	No.	Amount	
2763506	43158.72	88054	2394.96	

14.3	Performance of Govt. Sponsored Schemes			Rs. in Crores	
No.	Scheme	Outstanding as on 31.03.2017		Disbursements from 01.04.17 to 30.06.17	
		No.of a/cs	Amount	No.of A/cs	Amount
State Government Sponsored Schemes (Total of i to xvi)		2763506	43158.72	88054	2394.96
i	APMIP	9675	509.44	99	0.42
ii	RKVY	2116	17.40	106	0.61
iii	Water Resources Development	7336	80.15	710	9.04
iv	Animal husbandry / Milch Animal Units (including Pasukarnthi Pathakam)	25411	244.14	96	0.65
v	Sheep & Goat (including Jeevakranthi Pathakam)	9390	54.70	225	1.56
vi	Fisheries - GSS	1557	896.53	17	0.25
vii	Horticulture	1319	59.86	37	0.75
viii	Poly-house	102	13.27	2	0.08
ix	Sericulture	1235	13.47	11	0.58
x	SERP (SHG Bank Linkage - Rural)	416634	8013.67	52251	1551.12
xi	MEPMA (SHG Bank Linkage -Urban)	86851	1645.84	22177	690.93
xii	Weavers Credit Cards	7297	83.06	370	2.55
xiii	Handloom Weavers Groups	2249	19.97	19	0.40
xiv	S.C.Action Plan	472692	1050.16	3611	24.87
xv	S.T.Action Plan	93138	418.58	1603	13.61
xvi	B.C.Action Plan	335311	1308.34	1668	16.81

14.3.1	Fisheries: Achievement as on 30.06.2017		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	24.50

Agenda 15 : Financial Inclusion: Roadmap for Providing Banking Channels/Services

15.1	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 32 centres were covered by banks, so far.	
3. In view of the revised guidelines of RBI, banks were requested to advise whether any of the centres	

allocated are covered with "Banking outlet", as defined in the guidelines of RBI.

4. List of centres allocated to banks is placed in Annexure.

5. Banks to note that as per the guidelines of RBI, all unbanked rural centres with population above 5000 are to be banked by 31st December 2017.

15.2 National Mission of Financial Inclusion Plan: Pradhan Mantri Jan-Dhan Yojana (PMJDY)									
Position of PMJDY accounts as on 30.08.2017 is as under:									
Banks	Rural A/C	Urban A/C	Male A/C	Female A/C	Total A/C	Total Deposit (In Crs)	Zero Balance Account	RupayCard Issued	Aadhaar Seeded
Public Sector	2521873	3206915	2492497	3236291	5728788	883.84	1228978	4978204	4867305
Private Sector	1128934	118955	532883	715006	1247889	55.39	610490	1232338	775333
RRBs	1377267	423632	795481	1005418	1800899	372.01	292970	959416	1629367
Grand Total	5028074	3749502	3820861	4956715	8777576	1311.24	2132438	7169958	7272005

(Source: PMJDY Mission Office)

15.3 District-wise Progress Report on PMJDY as on 30.08.2017									
District	Rural A/C	Urban A/C	Male A/C	Female A/C	Total A/C	Total Deposit (In Crs)	Zero Balance Account	RupayCard Issued	Aadhaar Seeded
Adilabad	568820	189337	332561	425596	758157	134.75	195536	462299	658031
Hyderabad	152487	848070	440260	560297	1000557	232.39	243130	865274	854133
Karimnagar	1038236	346618	578980	805874	1384854	195.47	313310	1130798	1138689
Khammam	357207	276820	285347	348680	634027	84.62	148517	514344	531434
Mahbubnagar	759839	348137	468865	639111	1107976	77.63	376979	980856	820286
Medak	574825	317548	400419	491954	892373	102.75	251063	770842	719726
Nalgonda	396319	388742	337229	447832	785061	91.36	166444	648162	664521
Nizamabad	479529	200502	288195	391836	680031	125.36	130972	501743	568488
Rangareddy	388712	531229	414990	504951	919941	192.91	183564	790740	782077
Warangal	312100	302499	274015	340584	614599	74.01	122923	504900	534620
Grand Total	5028074	3749502	3820861	4956715	8777576	1311.24	2132438	7169958	7272005

(Source: PMJDY Mission Office)

15.4 Bank-wise Progress Report on PMJDY as on 30.08.2017									
Banks	Rural A/C	Urban A/C	Male A/C	Female A/C	Total A/C	Total Deposit (In Crs)	Zero Balance Account	RupayCard Issued	Aadhaar Seeded
SBI	1444671	2150936	1526459	2069148	3595607	472.68	857182	3122615	3013370
ICICI Bank Ltd	910132	156326	481241	585217	1066458	280.14	201020	508374	918469
TGB	467135	267306	314240	420201	734441	91.87	91950	451042	710898
APGVB	111560	87186	87460	111286	198746	63.37	47736	175316	188161
Andhra Bank	463035	197890	285081	375844	660925	62.81	142634	563746	506432
Syndicate Bank	11159	67664	47366	31457	78823	58.89	9250	75505	67660
Bank of Baroda	19637	151986	90079	81544	171623	37.52	12504	169075	159793
Canara Bank	58632	32394	46567	44459	91026	29.61	12689	83689	61797
Bank of India	0	28392	18556	9836	28392	27.61	3963	18446	25354
Indian Bank	80292	72697	63322	89667	152989	25.80	20738	102208	148350
IOB	11291	41483	37819	14955	52774	25.51	16006	52772	43752
Central Bk of India	26683	97849	56782	67750	124532	18.97	18228	120988	117792
Corporation Bank	1099387	18570	449818	668139	1117957	18.34	569859	1117957	678172

Union Bk of India	28210	82864	45569	65505	111074	13.96	28966	109044	104001
OBC	55919	51546	46689	60776	107465	13.43	4701	81769	99750

HDFC Bank Ltd	57976	54953	46274	66655	112929	13.00	22068	112717	110790
PNB	63260	19424	30248	52436	82684	12.45	24981	74069	68596
Vijaya Bank	29196	20122	27940	21378	49318	6.89	2115	42026	48771
UCO Bank	513	33810	20222	14101	34323	6.68	12345	32894	13995
Axis Bank Ltd	10520	26490	17239	19771	37010	6.56	7176	24215	31327
United Bk of India	26696	11153	15891	21958	37849	5.98	620	37849	32936
Allahabad Bank	7959	16612	12490	12081	24571	4.39	7605	9499	23027
Bank of Mah.	4752	11651	8876	7527	16403	3.82	1070	14702	15021
Dena Bank	9072	9544	7241	11375	18616	3.46	3458	13716	17270
IDBI Bank Ltd.	12580	13078	11100	14558	25658	2.49	1287	24596	24602
Kotak Mah. Bank	0	1821	958	863	1821	1.42	479	1574	1581
Indus Ind Bank Ltd	397	2930	1826	1501	3327	0.95	665	1676	3193
Karur Vysya Bank	2146	8881	8969	2058	11027	0.84	1323	10479	10401
South Indian Bank	12322	1525	5959	7888	13847	0.69	4208	2729	12402
Punjab & Sind BK	2402	6206	5065	3543	8608	0.48	4189	8405	8356
Laxmi Vilas Bank	0	1922	1135	787	1922	0.30	542	1790	1762
City Union Bank	444	1730	1056	1118	2174	0.16	836	1969	1635
Federal Bank Ltd	64	2484	1268	1280	2548	0.14	7	2414	2505
Yes Bank Ltd	32	41	40	33	73	0.00	24	70	64
J & Kashmir Bank	0	36	16	20	36	0.00	14	23	20
Grand Total	5028074	3749502	3820861	4956715	8777576	1311.24	2132438	7169958	7272005

(Source: PMJDY Mission Office)

15.5	Deployment of Bank Mithras
Banks have to ensure that all SSAs are invariably serviced by Bank Mithras wherever applicable. 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. Position of bank-wise BCs is annexed.	

15.6	Social Security/Insurance schemes launched by Government of India			
i. Pradhan Manthri Surkasha Bima Yojana an accident insurance scheme; ii. Pradhana Manthri Jeevan Jyothi Bima Yojana, a life insurance scheme; iii. Atal Pension Yojana - pension scheme; The progress made by banks in the State as on 30.06.17 is furnished hereunder:				
Bank Type	PMSBY	PMJJBY	APY	Total
Public Sector	3906680	1115965	158360	5181005
Private Sector	1161359	163776	21818	1346953
RRB	751292	307770	27233	1086295
Coop.	134054	61546	0	195600
Grand Total	5953385	1649057	207411	7809853

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

15.8 Online VIP Reference Tracking Module with Banks/SLBC:			
File /Lr. No.	Name of the MPs/VIPs	Name of the Places	Present Status/ Action Taken
1189-B/44/PF/2017 Dt.10.02.2017	Shri Guvvala Bala Raju, MLA	Opening of any Bank Branch at village Ambatipally - Mandal Lingala Nagarkurnool Dist.	LDM advised that in Ambatipally village, a fixed point BC of Punjab National Bank is functioning. It was advised to explore the possibility of upgrading the same to a branch by PNB.
9194-B/149/PF/2017 Dt.05.08.2017	Shri Jakkani Prasad, OSD to Hon'ble Minister for Finance	Opening of SBI or Andhra Bank Branch at village Pegadapally & Mandal Srirampur Peddapalli Dist.	A branch of HDFC is existing in Pegadapally village. LDM was advised to explore opening of a bank branch.

15.9 Installation of ATMs: Position of ATMs in the State as on 30.06.2017		
S.No.	Quarter ended	No. of ATMs
1	Dec'14	7822
2	Mar'15	7944
3	Mar'16	8352
4	Mar'17	8730
6	June'17	8897

15.10 Financial Literacy Centres (FLCs) – Position as on 30.06.2017	
Particulars	No. of FLCs
No. of FLCCs operating in the District Head Quarters	31
No. of FLCCs operating in Lead District Offices	10
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	86
Banks	No. of FLCs
State Bank of India	10
Telangana Grameena Bank	4
AP Grameena Vikas Bank	5
Society (RVA)	10
Dist Co-op Banks	57
Total	86

15.11	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.	

15.12	Financial Literacy Activity by Rural Branches and FLCs:
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:	
<ul style="list-style-type: none"> ➤ 86 FLCCs are running in the state. ➤ 366 special camps and 455 specific camps were conducted by FLC / FLCCs during the quarter under review. ➤ 1307 camps were conducted by 1676 rural branches 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. 	

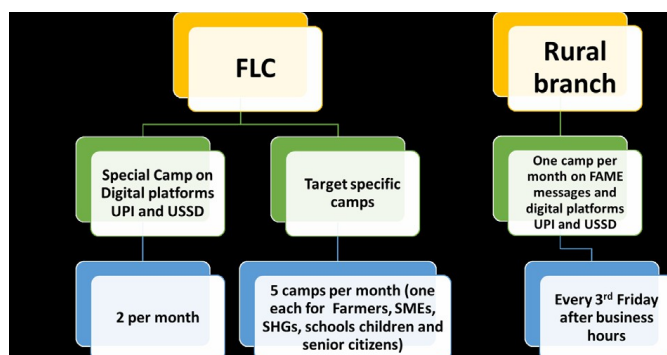
15.13 Financial Literacy Centres: Revised format for submission of data

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

Financial Literacy Centres (FLCs): FLCs 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 camps on "going digital", FLCs 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/FLCs in due course of time. The proposed approach by FLCs 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 FLCs and Annex III for rural branches.

The Annex II quarterly report on FLCs 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.

"FLCs may conduct two special camps per month in two gram panchayats (once every fortnight). FLCs 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 FLC and shared with the SLBC and the Regional office concerned of RBI. DCCs/BLBCs may discuss the "Conduct of Special camps by FLCs" 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 FLCs."

15.14 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> rseti.wgl.ap@gmail.com ; Kedari.ponnoju@gmail.com	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;</u> rseti.chilukur@gmail.com	State Bank of India
3	Rural Self Employment Training Institute, SBI, Near Mahila Pranganam, TTD Building, Ramnagar, Miryalguda Road, <u>NALGONDA – 508 001.</u> rseti.nlg.ap@gmail.com	State Bank of India
4	Rural Self Employment Training Institute, SBI, Taruni Haat, Warangal “X” Road, Near Rural Police Station, Khammam-507003 rseti.kham.ap@gmail.com	State Bank of India
5	Rural Self Employment Training Institute, SBI, Komaram Bheem Complex, <u>UTNOOR – 504 311 DISTRICT ADILABAD;</u> rseti.utnoor.ap@gmail.com	State Bank of India
6	Rural Self Employment Training Institute, SBI, TTDC Complex, PO & Mandal – DICHPALLY, DISTRICT NIZAMABAD - 503 175. rseti.nizma.ap@gmail.com	State Bank of India
7	Rural Self Employment Training, Institute, SBI, Swashakthi College, Hall No. 5, Near Ambedkar Stadium, <u>KARIMNAGAR – 505 001.</u> rseti.krm.ap@gmail.com	State Bank of India
8	Rural Self Employment Training Institute, SBI, Block no.7, Sri Venkateswara Colony, Near Higreeva Swamy Temple, <u>MAHABUBNAGAR-509001 ;</u> sbrseti.mbnr@gmail.com	State Bank of India
9	Rural Self Employment Training Institute, SBI, Velugu Office Complex, Bypass road, <u>SANGAREDDY-502001.</u> rsetimedak@yahoo.com	State Bank of India
10	Rural Self Employment Training Institute, Andhra Bank, <u>SIDDIPET-502103.</u>	Andhra Bank

15.15 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 towards maintenance, to the tune of Rs.81.79 Lakhs from Government of India.

15.16 Opening of bank branches in Left Wing Extremism (LWE) affected Districts
<p>We have been advised by DFS that 'Financial Inclusion' is a national priority of the Government 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. Khammam District in Telangana is identified as one of the LWE affected districts of the country.</p> <p>To hasten the pace of expansion of banking activities in affected LWE districts, DFS advised SLBC Convenor 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.</p> <p>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.</p>

District	RuPay Cards Issued	Bank Mitras
Khammam	492173	401

District	Position As on	No. of Branches				
		Rural	Semi Urban	Urban	Metro	Total
Khammam	31.03.15	156	92	78	0	326
Khammam	31.07.17	100	27	86	0	213
Bhadradi	31.07.17	76	53	0	0	129

District	Position As on	No. of ATMs		
		Off-Site	On-Site	Total
Khammam	31.03.15	42	219	261
Khammam	31.07.17	48	141	189
Bhadradi	31.07.17	36	101	137

***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 31.03.17.**

15.17	Need for expediting Aadhaar Seeding into Bank Accounts of MGNREGA Workers by Banks:
<p>Director, DFS, MoF, New Delhi advised that consents for Aadhaar seeding of bank accounts in respect of Mahatma Gandhi NREGA accounts have been given to the banks by the O/o Commissioner, MGNREGA, Department of Rural Development, Govt. of Telangana, to all the Banks/LDMs.</p> <p>LDMs of the districts are advised to co-ordinate with the officials of Rural Development/MGNREGA at District level to ensure that all the consents reach the respective banks/branches. We request the Controllers of banks to advise the branches under their control to complete Aadhaar seeding/mapping in respect of such consents received and confirm having completed the seeding and mapping the same on the NPCI mapper. Banks may contact the RD, Govt. of Telangana for their data on pending applications for Aadhaar seeding of MGNREGA accounts.</p>	

15.18	Success Stories of RSETIs:
RSETI : UTNOOR	
	<p>Sri Gorishetti Ramu s/o Shanker R/o Jeenguda Village: Mobile Repairing & Servicing</p> <p>His father is an agriculture labour and Mother is a House wife. He is one in a family of four. He saw a press note about the training program in RSETI Utnoor and applied for enrolment in mobile phone repairing programme and was selected for the training. He showed keen interest to learn the skills and establish his own activity in mobile phones repairs and servicing. He had undergone 30 days training programme. After the training, he gained practical experience at his friend's mobile shop and has opened his own shop named "M/s Raghavendra Mobile servicing and Repairing" at Narnoor Town. At present he is earning around Rs.15,000/- pm. He is eager to learn new technologies in mobile phones repairs and servicing.</p> 
	<p>Sri P Venkata Ratnam s/o Ramaiah R/o Venkatrapet: Airconditioning & Refrigeration</p> <p>He is a small trader studied up to graduation. His father was the only earning person in the family. He could not get a job for 2 years and for want of vocational skills. He came to know from his friends about SBI RSETI, Utnoor which provides skill development training in many areas. He approached SBI RSETI Utnoor and underwent training in "Refrigeration and Air Conditioning" for 30 days. During the training programme he exhibited utmost interest in learning Entrepreneurship competencies by indulging himself, in learning methods to attract the customers. He gained sufficient experience and finally established a Refrigeration And Air Conditioning of his own with an initial investment of Rs.0.45 Lac under the name "M/s Venkatarajam Refrigeration And Air Conditioning" at Venkatrapet village. Now he is earning Rs.10,000/- per month.</p> 
	<p>Smt Salender Srilatha w/o Vinod R/o Kanketa: Mfg of Artificial Jewellery</p> <p>She hails from a very poor family and was married to Sri. Vinod who works as a Driver in a private school. She joined the training programme in artificial jewellery organized SBI RSETI, Utnoor and took self-initiative to learn many things within the time frame. She learned many designs by the end of the training period. She utilised the training in a better way and started her own business in village kanketa with an investment of Rs.15,000/-. She also started making artificial jewellery and selling to her villagers for reasonable cost. Now she is able to get average monthly income of Rs.4,500 to 5000/-.</p> 

RSETI : UTNOOR**Smt G Vanitha d/o Gangaram R/o Chinthaguda Village: Fashion Designing**

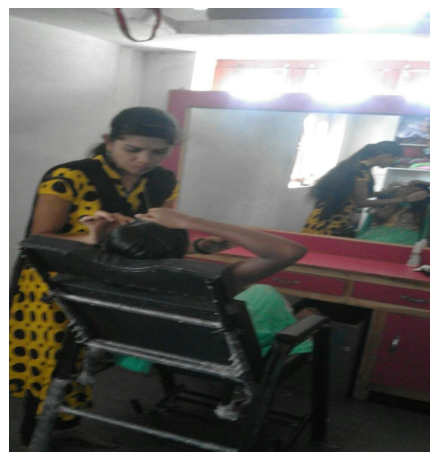
She hails from a middle class family and studied up to 10th standard. She came to know about SBI RSETI Institute, through Faculty at an awareness programme. She was very much interested in Fashion Designing Programme and immediately she applied for the training programme. She underwent training in “**Fashion Designing Programme**” sponsored by MORD & SBH RSETI Utnoor. During the training programme she exhibited utmost interest in learning Entrepreneur competencies by indulging herself in methods to attract the customers and also actively participated in the 29 behavioural aspects of the training. Immediately after training she established Fashion Designing unit with an initial investment of Rs.10,000/-.



She gained sufficient experience while doing this and finally established a Fashion Designing of her own in the name of “M/s Vanitha Tailoring Shop” at Chinthaguda village. She stitches clothes in different designs and is earning a net income of Rs.4000/- per month.

RSETI : Sangareddy**Ms E Sandhya d/o Mogulaiah R/o Kakkerwada: RSETI Sangareddy: Beauty Parlour**

She studied up to 10th Standard and has undergone Beauty parlour management training Programme at SBIRSETI, Sangareddy. She joined the training programme after coming to know about it through friends and Newspapers. The unique training at the Institute has not only helped her acquire the necessary entrepreneurial skills but also motivated her to start a micro enterprise and run it successfully. On completion of the training, she worked in a Beauty Parlour to improve her skills and after gaining experience, she has started her own enterprise in Kakkerwada Village, Jharasangam Mandal by investing 40,000/- raised from her family. She is now earning Rs.10,000/- per month.

**Smt Fahmeeda w/o Md Shameeruddin R/o Toorpran: RSETI Sangareddy: Dress Designing**

She studied up to 10th Standard and has undergone Dress Designing for women training programme at SBIRSETI, Sangareddy, after coming to know about it through friends and Newspapers. The training at the Institute has helped her acquire necessary entrepreneurial skills and motivated her to start a micro enterprise and run it successfully. On completion of the training, she established a Tailoring unit at her house by raising funds from her family and friends. She has made a name for herself with quality service and sale of falls & petticoats. She is earning Rs.6,000/- per month.



Agenda 16 : Lead Bank Scheme**16.1 Attendance in JMLBC/DLRC/DCC Meetings**

LDMs of many districts have brought to the notice of SLBC that many banks are not represented or represented by lower level officials in DCC/DLRC meetings, attracting criticism from the District Collector. It is informed that despite bringing these issues to the notice of the Controllers, there is no improvement in attendance at DCC/DLRC. Controllers to ensure that banks are properly represented at DCC/DLRC/JMLBC meetings.

Agenda 17**17.1 Overdues/NPA Position: as on 30.06.2017 under various sectors****Rs. in Crores**

Sector	Outstanding		Overdue			NPAs		
	No. of A/cs	Amout	No. of A/cs	O/s	%	No. of A/cs	Amount	%
Short Term crop production advances	4577909	33083.20	834387	7035.28	21.27	277161	1919.93	5.80
Agri. Term loans incl. Agric allied activities	759909	15959.80	143220	4076.32	25.54	87769	1813.33	11.36
Agr. Infrastructure	21146	940.62	1035	159.84	16.99	702	89.75	9.54
Agr. Ancillary	6136	6197.48	1004	798.28	12.88	601	458.46	7.40
Total Agri. Advances	5365100	56181.10	979646	12069.72	21.48	366233	4281.47	7.62
MSME Sector advances	1188932	49878.48	90495	8594.28	17.23	53999	4443.41	8.91
Others' under Priority Sector Advances	929788	25751.42	75917	4239.13	16.46	63535	1074.90	4.17
Export credit	155	977.90	1	3.00	0.31	1	3.00	0.31
Total Priority Sector Advances	7483975	132788.90	1146059	24906.13	18.76	483768	9802.78	7.38
Non-Priority Sector Advances	7781933	287443.29	119088	29791.48	10.36	75677	19769.98	6.88
Total advances	15265908	420232.19	1265147	54697.61	13.02	559445	29572.76	7.04
Break-up of Others' under Priority Sector Advances								
Education Loans	83728	3103.05	13936	488.19	15.73	7389	175.63	5.66
Housing Loans	490766	19199.84	54848	3530.20	18.39	49275	712.02	3.71
Social Infrastructure	3186	152.06	969	36.16	23.78	772	14.13	9.29
Renewable Energy	1982	139.94	260	30.09	21.50	222	1.00	0.71
SHG - Non Farm Sector (Other than eligible under MSME)	35816	880.22	1430	14.77	1.68	4106	18.98	2.16
Others	314310	2276.31	4474	139.72	6.14	1771	153.14	6.73

17.2	Overdues/NPAs under State Govt. Sponsored Schemes as on 30.06.2017					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	%
State Government Sponsored Schemes (Total of i to xx)	2763506	43158.72	752285	11899.25	27.57	285766	4816.61	11.16
APMIP	9675	509.44	1453	26.31	5.16	1133	19.72	3.87
RKVY	2116	17.40	801	7.83	45.00	568	4.67	26.84
Water Resources Development	7336	80.15	4204	54.45	67.94	1298	11.66	14.55
Animal Husbandry/Milch Animal Units (Incl. Pasukranti Pathakam)	25411	244.14	9717	80.30	32.89	6770	35.42	14.51
Sheep & Goat (including Jeevakranthi Pathakam)	9390	54.70	3888	33.18	60.66	2930	23.12	42.27
Fisheries - GSS	1557	896.53	822	30.61	3.41	587	23.47	2.62
Horticulture	1319	59.86	591	40.87	68.28	362	13.85	23.14
Poly-house	102	13.27	0	0.00	0.00	0	0.00	0.00
Sericulture	1235	13.47	262	4.75	35.26	240	7.71	57.24
SERP (SHG Bank Linkage) Rural	416634	8013.67	33514	765.42	9.55	12516	119.06	1.49
MEPMA (SHG Bank Linkage) Urban	86851	1645.84	11682	170.18	10.34	8714	78.00	4.74
Weavers Credit Cards	7297	83.06	862	3.18	3.83	498	1.42	1.71
Handloom Weavers Groups	2249	19.97	1036	11.57	57.94	796	7.10	35.55
S.C.Action Plan	472692	1050.16	76525	331.30	31.55	57754	238.24	22.69
S.T.Action Plan	93138	418.58	32069	243.41	58.15	23538	184.52	44.08
B.C.Action Plan	335311	1308.34	101687	451.44	34.50	54421	350.60	26.80
Minorities Finance Corpn.	77737	453.07	26381	190.43	42.03	17036	150.88	33.30
Christian Finance Corpn.	32713	603.49	5075	256.34	42.48	2931	216.74	35.91
Rajiv Gruhakalpa	21832	209.92	12989	134.15	63.91	12328	112.51	53.60
VAMBAY	4496	70.83	1861	25.53	36.04	1626	24.11	34.04
Rajiv Yuva Sakthi	26610	94.26	7473	34.33	36.42	4995	26.99	28.63
Renewable Sources of Energy	431	1.99	171	0.74	37.19	23	0.12	6.03
Economic Rehabilitation scheme for disabled	344	3.09	84	0.54	17.48	59	0.38	12.30
Others	1314549	31334.82	423875	9187.39	29.32	65232	2898.91	9.25

As all the loans extended under Govt. Sponsored schemes are registering increase in NPAs, we request the State Government to pass on necessary directions to the concerned departments to assist the banks in recovery to enable the banks to make fresh grounding within the time frame.

17.3	Overdues/NPAs under Central Govt. Schemes as on 30.06.2017					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	%
Total	554994	10492.90	62282	1400.30	13.35	36931	472.65	4.50
PMRY / PMEGP	31384	623.33	11475	391.56	62.82	11708	242.48	38.90
SERP (SHG Bank Linkage) Rural	416634	8013.67	33514	765.42	9.55	12516	119.06	1.49
MEPMA (SHG Bank Linkage) Urban	86851	1645.84	11682	170.18	10.34	8714	78.00	4.74
ISHUP / RRY	657	3.04	456	1.49	49.01	382	1.26	41.45
Agri Clinics / Agri Business Centres	713	10.12	253	3.62	35.77	206	1.45	14.33
DEDS	18214	186.11	4729	67.27	36.15	3380	30.27	16.26
Renewable Sources of Energy	541	10.79	173	0.76	7.04	25	0.13	1.20

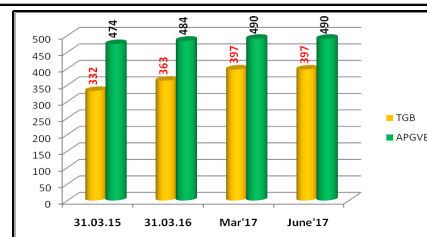
Agenda 18 : Regional Rural Banks

18.1 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.

18.2 Regional Rural Banks: Branch Network

Name of the RRB	31.03.15	31.03.16	31.03.17	30.06.17
TGB	332	363	397	397
APGVB	474	484	490	490
Total	806	847	887	887

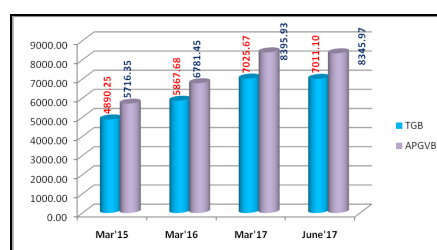


During the quarter, neither TGB nor APGVB has opened any branch.

18.3 Regional Rural Banks: Deposits

Rs. in Crores

Name of the RRB	31.03.15	31.03.16	31.03.17	30.06.17
TGB	4890.25	5867.68	7025.67	7011.10
APGVB	5716.35	6781.45	8395.93	8345.97
Total	10606.60	12649.13	15421.60	15357.07

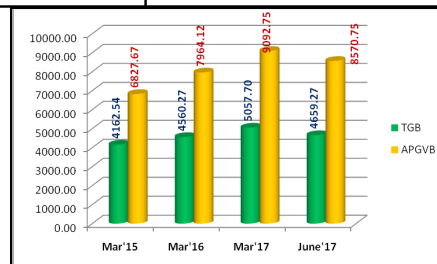


TGB and APGVB have registered negative growth of Rs. 14.57 Crores and Rs. 49.96 Crores respectively in deposits, during the quarter under review.

18.4 Regional Rural Banks: Advances

Rs. in Crores

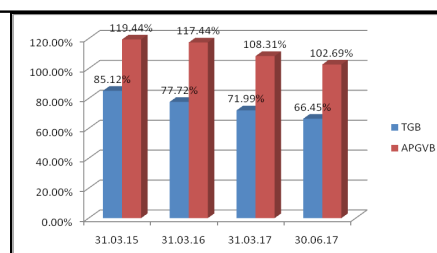
Name of the RRB	31.03.15	31.03.16	31.03.17	30.06.17
TGB	4162.54	4560.27	5057.71	4659.27
APGVB	6827.67	7964.12	9092.75	8570.75
Total	10990.21	12524.39	14150.46	13230.02



TGB and APGVB have registered negative growth of Rs. 398.44 Crores and Rs. 522.00 Crores respectively in advances, during the quarter under review.

18.5 Regional Rural Banks: CD Ratio (%)

Name of the RRB	31.03.15	31.03.16	31.03.17	30.06.17
TGB	85.12	77.72	71.99	66.45
APGVB	119.44	117.44	108.31	102.69

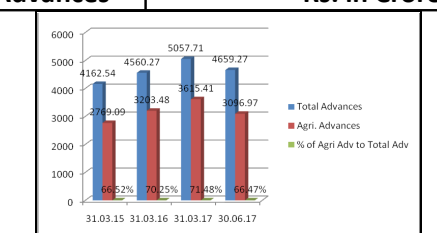


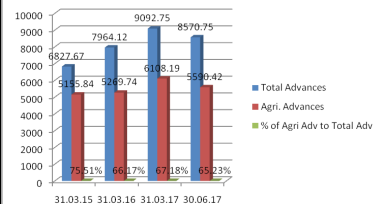
TGB and APGVB have registered CD ratio of 66.45% and 102.69% respectively.

18.6.1 Telangana Grameena Bank (TGB): Agri. Advances to Total Advances

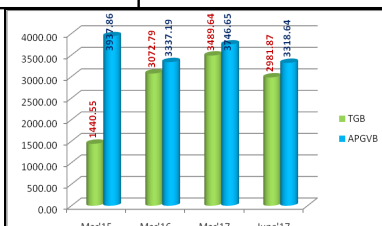
Rs. in Crores

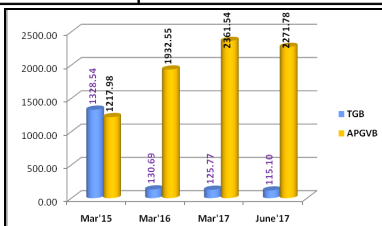
Particulars	31.03.15	31.03.16	31.03.17	30.06.17
Total Advances	4162.54	4560.27	5057.71	4659.27
Agri. Advances	2769.09	3203.48	3615.41	3096.97
% of Agri. Advances to Total Advances	66.52%	70.25%	71.48%	66.47%



18.6.1	AP Grameena Vikas Bank (APGVB): Agri. Advances to Total Advances				Rs. in Crores	
Particulars	31.03.15	31.03.16	31.03.17	30.06.17		
Total Advances	6827.67	7964.12	9092.75	8570.75		
Agri. Advances	5155.84	5269.74	6108.19	5590.42		
% of Agri. Advances to Total Advances	75.51%	66.17%	67.18%	65.23%		

18.7	Break-up of Total Agricultural Advances				Rs. in Crores			
Name of the RRB	Crop Loans				Term Loans			
	31.03.15	31.03.16	31.03.17	30.06.17	31.03.15	31.03.16	31.03.17	30.06.17
TGB	1440.55	3072.79	3489.64	2981.87	1328.54	130.69	125.77	115.10
APGVB	3937.86	3337.19	3746.65	3318.64	1227.98	1932.55	2361.54	2271.78

18.8	Regional Rural Banks: Comparative Position of Crop Loans				Rs. in Crores	
Bank	31.03.15	31.03.16	31.03.17	30.06.17		
TGB	1440.55	3072.79	3489.64	2981.87		
APGVB	3937.86	3337.19	3746.65	3318.64		

18.9	Regional Rural Banks: Comparative Position of Agri. Term Loans				Rs. in Crores	
Bank	31.03.15	31.03.16	31.03.17	30.06.17		
TGB	1328.54	130.69	125.77	115.10		
APGVB	1227.98	1932.55	2361.54	2271.78		

Agenda 19

19.1	Annual Targets of PMEGP for the Financial Year 2017-18:
<p>Khadi & Village Industries Commission, Ministry of MSME, Govt. of India (State Office – Telangana) has advised the district-wise targets for the financial year 2017-18 for the approval of the forum. The targets are as per Annexure. We request the forum to approve the same. Lead District Managers will be advised of the targets to suitably take up in DLTF for bank-wise allocation.</p>	

19.2	Establishment of Aadhar Enrolment Centres:
<p>The Ministry of Finance (Department of Revenue), Government of India vide notification No.G.S.R. 538(E), dated 01.06.2017, amended the Prevention of Money-Laundering (maintenance of Records) Rules, 2005, which provides, inter alia, that:</p> <ol style="list-style-type: none"> 1. A client eligible to be enrolled for an Aadhaar number shall, at the commencement of an account-based relationship, submit his Aadhaar number, and where an Aadhaar number has not been assigned to him, furnish proof of application of enrolment for Aadhaar; 2. Notwithstanding the provision stated in (i) above, an individual desiring to open a small account in a bank may be allowed to open such an account without submission of Aadhaar number; 3. a client eligible to be enrolled for Aadhaar and already having an account prior to 1.6.2017 shall submit the Aadhaar number by 31.12.2017; 4. In case a client already having an account prior to 1.6.2017 fails to submit the Aadhaar number by 	

31.12.2017, such account shall cease to be operational till the time the Aadhaar number is submitted;

5. At the time of receipt of the Aadhaar number under these rules, banks shall carry out authentication using the authentication facilities provided by the Unique Identification Authority of India (UIDAI);
6. in case the client –
 - i) is not a resident (as defined in clause (v) of section 2 of the Aadhaar (Targeted Delivery of Financial and Other Subsidies, Benefits and Services) Act, 2016, i.e., he is not an individual who has resided in India for period/periods amounting in all to 182 days or more in the 12 months immediately preceding the date of application for Aadhaar enrolment), or
 - ii) is a resident in the States of Jammu & Kashmir, Assam or Meghalaya, he may be allowed to open such an account without submission of Aadhaar.

UIDAI Notifications No.13012/79/2017/Legal-UIDAI (No.2 of 2017), dated 7.7.2017 and 13012/79/2017/Legal-UIDAI (No.3 of 2017), dated 11.7.2017, amending the Aadhaar (Enrolment and Update) Regulations, 2016, and the notification 13012/79/2017/Legal-UIDAI (No.4 of 2017), dated 14.7.2017, which provide, inter alia, that every Scheduled Commercial Bank (SCB) shall:-

- (i) set up centres for Aadhaar enrolment and update facility inside its bank premises at a minimum of 1 out of every 10 branches by 30.8.2017; and
- (ii) select the branches such that they cover all the district head quarters where the bank is present, and there is maximum coverage of Talukas/Blocks in every district.

Department of Financial Services (DFS), Ministry of Finance, Government of India, has requested IBA to note the following points:

1. Banks may ensure authentication of all Bank accounts with Aadhaar number, latest by 31.12.2017, except in case of clients not eligible to enrol for Aadhaar number (paragraph 2(a) (vi)(I) above refers) and the residents of the States of Jammu & Kashmir, Assam and Meghalaya;
2. UIDAI provides three modes of authentication, viz., demographic authentication, OTP based authentication, and biometric authentication. Banks to decide on the mode of Aadhaar authentication, based on the risk assessment and applicable RBI guidelines. All efforts should be made to ensure authentication, based on the risk assessment and applicable RBI guidelines. All efforts should be made to ensure authentication by the deadline of 31.12.2017.
3. Scheduled Commercial banks (SCBs) have to open centres for Aadhaar enrolment and updation in their premises, in selected bank branches, as per the Aadhaar (Enrolment and Update) Regulations, 2016. The regulations require SCBs to set up Aadhaar enrolment facilities accordingly, with district being the unit.
4. Public awareness be generated by using electronic, print and social media on the use of Aadhaar. Aadhaar authentication of bank accounts, and related benefits.

19.3 Reorganisation of JMLBC Centres in Telangana

In the light of reorganisation of erstwhile 10 districts in the State of Telangana in to 31 Districts with effect from 12th October, 2016. LDMs were advised to identify/rationalise JMLBC centres wherever necessary. The exercise was completed by all LDMs & the list of JMLBC centres is as under:

Name of the District	JMLBC Centres
Adilabad	Adilabad, Boath, Utnoor
Bhadradi Kothagudem	Kothagudem, Bhadrachalam, Aswaraopet, Yellandu
Hyderabad	--Not applicable--
Jagtial	Jagtial, Korutla, Metpalli, Dharmapuri
Jangaon	Jangaon, Ghanpur, Kodakandla
Jayashankar Bhupalpalli	Bhupalpalli, Eturunagaram, Hasanparthy, Kataram
Jogulamba Gadwal	Gadwal, Shantinagar, leeja

Kamareddy	Kamareddy, Yellareddy, Banswada, Bichkunda
Karimnagar	Karimnagar, Gangadhara, Thimmapur, Shankarapatnam, Huzurabad
Khammam	Khammam Urban, Khammam Rural, Sathupalli, Madhira
Komaram Bhim Asifabad	Asifabad, Sirpur-T
Mahabubabad	Mahabubabad, Maripeda, Thorur
Mahabubnagar	Mahabubnagar, Jadcherla, Makthal, Bhoothpur, Narayanpet, Devarakadra, Kosgi
Mancherial	Bellampally, Chennur, Luxettipet, Mancherial
Medak	Medak, Narsapur, Tekmal, Kulcharam, Shankarampet R, Toopran
Medchal	Medchal, Qutubullahpur, Ghatkesar, Uppal
Nagarkurnool	Nagarkurnool, Kollapur, Kalwakurthy, Achampet
Nalgonda	Nalgonda, Devarakonda, Chinthapally, Miryalaguda, Nakrekal, Munugode, Peddavura
Nirmal	Nirmal, Mudhole
Nizamabad	Nizamabad, Balkonda, Navipet, Armoor, Dichpally, Bodhan, Bheemgal
Peddapalli	Peddapalli, Sultanabad, Manthani, Ramagundam
Rajanna Sircilla	Sircilla, Vemulawada, Konaraopet, Gambiraopet
Ranga Reddy	Ibrahimpattanam, Serilingampally, Rajendranagar, Amangal, Shadnagar, Chevella, Maheswaram, Hayathnagar
Sangareddy	Sangareddy, Zaheerabad, Andole, Patancheru, Sadashivpet, Jharasangam, Narayankhed, Ramachandrapuram
Siddipet	Siddipet, Mulugu, Gajwel, Dubbak, Bejjanki, Husnabad, Cherial
Suryapet	Suryapet, Kodad, Huzurnagar, Thungathurthy
Vikarabad	Vikarabad, Marpallikaln, Kodangal, Tandur, Pargi
Wanaparthy	Wanaparthy, Kothakota, Pangal
Warangal Rural	Wardhannapet, Narsampet, Geesukonda, Parkal
Warangal Urban	Hanamkonda, Hasanparthy
Yadadri Bhongir	Bhongir, Alair, Ramannapet, Mothkur

19.4 Web Land Portal of Government of Telangana: Telangana Rights in Land and Pattadar Pass Books (Amendment) Ordinance, 2017:

Telangana Rights in Land and Pattadar Pass Books (Amendment) Ordinance, 2017 is promulgated on 17.06.2017. In the said Ordinance the following are the objectives to sanction loans to farmers;

- ⇒ Maintenance of the ROR in electronic form in the Telangana Land Records Management System (TLRMS) and to validate the electronically maintained Revenue records in centralised storage devices and being executed through portals such as TLRMS and Mee Seva etc.,
- ⇒ Combining Title Deed and Pass Book as Title Deed cum Pass Book to enable the land holders/ owners to obtain electronic PPB cum TD.
- ⇒ Reducing the need to reduce the Pass Books by user agency.
- ⇒ To ensure the Bankers/ Credit agency to grant loans based on the Revenue records maintained electronically in centralised storage device through Data base such as TLRMS etc., without insisting physical production of any type of Revenue records from the farmers.

Section 6-C of the Amendment 2017 of ROR Act, 1971: Amendment of Section 6-C- In the Principal Act, in section (3), the following sub-section shall be added, namely:

“Notwithstanding anything contained in the Section 6-C, Credit agency shall grant loan on the basis of ROR 1-B maintained electronically without insisting Pattadar Pass Book cum Title deed.”

Loan Charge Module:

- The Loan Charge Module is introduced essentially to enable bankers to create a charge on the Revenue Records for the Crop/ Term loans given to the farmers.
- Loan charge module is developed by NIC and **URL: stgdeptapps.ap.gov.in**

- There is no need for farmers to submit certified copies of Pahani, ROR 1B extract or even submission of physical copies of Pattadar Passbooks; the same can be directly verified by the banker online on the TLRMS.

Farmers will no longer have to take ROR 1B/Pahani extract for getting Loans at the same time it will also put an end in taking multiple loans on the same land. Data received from CCLA, Telangana, in respect of WebLand Charges created by banks so far, as under:

Bank Name	Charge Created	Approved	Pending Approval	Released	Pending Release
State Bank of India	9042	4610	4432	4	9038
IDBI Bank	795	696	99	1	794
Corporation Bank	665	619	46	0	665
Syndicate Bank	609	497	112	1	608
Canara Bank	598	438	160	0	598
Vijaya Bank	478	455	23	0	478
Andhra Bank	456	381	75	6	450
Telangana Grameena Bank	348	67	281	0	348
Khammam DCCB	129	112	17	2	127
Oriental Bank of Commerce	108	25	83	0	108
Dena Bank	38	36	2	0	38
State Bank of Hyderabad	34	6	28	0	34
Axis Bank Ltd.	19	19	0	0	19
Tamilnad Mercantile Bank	8	8	0	0	8
AP Grameena Vikas Bank	3	3	0	0	3
Indian Overseas Bank	2	2	0	0	2

19.5 Land Acquisition by Government: Payment of compensation amount

Banks advised that Government of Telangana is acquiring agricultural lands for the purpose of various projects, from the farmers, who have availed crop loans from banks in the state and in most of the cases, Government is making payment of compensation directly to the farmers and the crop loans/term loans availed by the farmers are remaining outstanding with banks. The accounts are left without primary security and classified as NPAs. Banks have been facing hardships to recover such amounts from the farmers. We request Government of Telangana to look in to the matter and advise the concerned departments to release the land compensation amounts through the banks wherever the farmers have availed their crop/term loans from banks.

19.6 Housing Loans sanctioned under Rajeev Gruhakalpa Scheme by various Banks, in the state:

Government of Andhra Pradesh had started implementing the scheme in the year 2005 through AP State Housing Board and various banks have participated by financing the dwelling units under the scheme. Construction was completed and beneficiaries have occupied the houses. Repayment has also commenced but repayments are not forthcoming in most of the accounts. All these accounts have slipped to NPA category in the books of the banks. Banks are experiencing hardships in recovery of the dues as most of the borrowers have let their houses. We request Rajeev Gruhakalpa Corporation to extend cooperation to the banks, for recovery of dues through their field staff, who were actively involved at the time of grounding of the scheme.

19.7	Non payment of Insurance Claims under PMFBY Scheme: PACS Uppununtala
<p>Reserve Bank of India, Regional Office, Hyderabad advised that President, PACS Uppununtala, Mahabubnagar represented to the Hon'ble Prime Minister that they have remitted an amount of Rs.224.73 Lacs as premium for the Kharif and Rabi 2015-16 under PMFBY for 48955 members of 77 PACS in the erstwhile Mahabubnagar District covering 48794.35 Ha to M/s National Agriculture Insurance Scheme (NAIS) towards their share premium. It is complained that, during the year 2015, all the 64 mandals of erstwhile Mahabubnagar Districts were declared as drought effected. Similarly during Kharif 2016, 65196 farmers belonging to 77 PACS have remitted an amount of Rs.257.79 Lacs towards premium to M/s Bajaj Allianz Insurance Company, covering 63460.10 Ha. It is advised that no claim was paid any of the insurance companies for 2015-16 (Kharif/Rabi) or 2016 Kharif. We request Agriculture Department, Government of Telangana to look in to the matter and resolve the issue.</p>	

19.8	Weavers Thrift Fund Scheme:
<p>Government of Telangana vide GO MS No.38 dated 23.06.2017 announced implementation of thrift scheme for weavers, viz., "Weavers Thrift Fund Scheme" from the current financial year 2017-18 with a basic objective to inculcate thrift and to provide social security to the weavers engaged in Handloom Industry. It is also intended to create lump sum fund for their future requirements. The scheme is applicable to all the Handloom Weavers engaged in the Handloom weaving activity including cooperative/outside cooperative fold and in allied pre-weaving/preparatory activities like dyeing/designing/warping/winding/sizing etc., The scheme is applicable to all Handloom weavers who are above 18 years of age and earns at least 50% of his/her income from weaving. The scheme envisages weavers to save 8% of their monthly wages, whereas Government of Telangana will provide matching share of 16% to encourage thrift among weavers. The operational guidelines of the scheme along with the GO issued by the Government of Telangana, is placed in Annexure.</p>	

19.9	Brahmin Entrepreneurship Development Scheme of Telangana (BEST):
<p>Telangana Brahmin Samkshema Parishad was established by Government of Telangana State for Socio Economic Development of Brahmin community along with other welfare activities in the state and it has formulated a scheme, viz., Brahmin Entrepreneurship Development Scheme of Telangana (BEST) for extending financial assistance/start up grant in the form of subsidy to MSME units, Agri. Allied and business activities promoted by prospective Telangana Brahmin Entrepreneurs. Financial assistance under this scheme will be sanctioned to Brahmin Community entrepreneurs belonging to any of the 31 districts for establishing MSME units subject to the following guidelines:</p> <p>Income Criteria: Brahmin entrepreneurs whose family income from all sources is less than (i) Rs.6.00 Lakhs per annum for Micro enterprises (ii) Rs.15 Lakhs per annum for Small Enterprises (iii) no income limit for Medium enterprises. Total Income from all sources of the employed candidates or his/her parents/guardians shall not exceed as indicated above.</p> <p>Qualification: At least SSC qualification is required for Micro Enterprises along with professional experience preferred. It is desirable that graduate/professional qualification with experience/track record preferred for small and medium enterprises.</p> <p>Financial Assistance:</p> <p>Micro Enterprises (Mfg & Services): (i) Up to Rs.5.00 Lakhs – 75% subsidy/start-up grant (ii) Rs.5.1 Lakhs to Rs.10 Lakhs – 50% subsidy/start-up grant (iii) Rs.10.1 Lakhs to Rs.25 Lakhs – 30% subsidy/start-up grant</p>	

Small Enterprises (Mfg & Services):

- (i) Rs.10.1 Lakhs to Rs.200 Lakhs – 30% of Project Cost subject to maximum of Rs.30 Lakhs subsidy/start-up grant
- (ii) Rs.200.1 Lakhs to Rs.500 Lakhs – 30% of Project Cost subject to maximum of Rs.40 Lakhs subsidy/start-up grant

Medium Enterprises (Mfg & Services):

- (i) Rs.201 Lakhs to Rs.500 Lakhs – 10% subsidy/Start up grant subject to maximum of Rs.40 Lakhs
- (ii) Rs.501 Lakhs to Rs.1000 Lakhs – 10% subsidy/Start up grant subject to maximum of Rs.50 Lakhs

The selected beneficiaries can also avail other eligible incentives available for MSMEs from Government agencies. Schemes details are annexed.

Agenda – 20:**20.1 Circulars issued by RBI:**

- ❖ RBI/2016-17/319 DGBA.GBD.No.3235/45.01.001/2016-17 dt June 8, 2017 - Recording of PPO Number in the passbook of Pensioners / Family Pensioners
- ❖ RBI/2016-17/320 FIDD.CO.LBS.BC.No 31/02.01.001/2016-17 - June 8, 2017 - Aligning roadmap for unbanked villages having population more than 5000 with revised guidelines on Branch Authorisation Policy
- ❖ RBI/DNBS/2016-17/53 Master Direction DNBS.PPD.No.04/66.15.001/2016-17 - June 08, 2017 - Master Direction - Information Technology Framework for the NBFC Sector
- ❖ RBI/2016-17/321 DBR.No.BP.BC.74/21.06.009/2016-17 - June 13, 2017 - Prudential Guidelines on Capital Adequacy and Market Discipline- New Capital Adequacy Framework (NCAF) - Eligible Credit Rating Agencies – INFOMERICS Valuation and Rating Pvt Ltd. (INFOMERICS)
- ❖ RBI/2016-17/325 DBR.No.Ret.BC.75/12.07.150/2016-17 - June 22, 2017 Exclusion of “The Royal Bank of Scotland N.V.” from the Second Schedule to the Reserve Bank of India Act, 1934
- ❖ RBI/2016-17/326 DBR.No.Leg.BC.76/09.07.005/2016-17 - June 22, 2017 - Recording of Details of Transactions in Passbook/ Statement of Account
- ❖ RBI/2016-17/329 DBR.NBD.No.77/16.13.218/2016-17 - June 29, 2017 - Limits on balances in customer accounts with payments banks – sweep out arrangements with other banks
- ❖ RBI/2016-17/331 DCM (Plg) No.5720/10.27.00/2016-17 June 29, 2017- Specified Bank Notes held by DCCBs
- ❖ RBI/2017-18/1 DGBA.GBD.No.-1/31.05.001/2017-18 - July 1, 2017 Master Circular - Disbursement of Government Pension by Agency Banks
- ❖ RBI/2017-18/2 DGBA.GBD.No.2/31.12.010/2017-18 - July 1, 2017 Master Circular on Conduct of Government Business by Agency Banks - Payment of Agency Commission
- ❖ RBI/2017-18/3 DCM(NE)No.G - 1/08.07.18/2017-18 July 03, 2017 Master Circular – Facility for Exchange of Notes and Coins
- ❖ RBI/2017-18/5 FIDD.GSSD.CO.BC.No.03/09.16.03/2017-18 July 1, 2017 - Master Circular – Deendayal Antyodaya Yojana – National Urban Livelihoods Mission (DAY-NULM)
- ❖ RBI/2017-2018/6 FIDD.GSSD.BC.No.05/09.10.01/2017-18 - July 01, 2017 Master Circular- Credit Facilities to Minority Communities
- ❖ RBI/2017-18/7 FIDD.CO.GSSD.BC.No.06/09.09.001/2017-18 July 01, 2017 -Master Circular - Credit facilities to Scheduled Castes (SCs) & Scheduled Tribes (STs)
- ❖ RBI/2017-18/11 FIDD.FID.BC.No.02/12.01.033/2017-18 - July 03, 2017 Master Circular on SHG-Bank Linkage Programme
- ❖ RBI/2017-2018/8 FIDD.CO.LBS.BC.No.1/02.01.001/2017-18- July 3, 2017- MASTER CIRCULAR – Lead Bank Scheme
- ❖ RBI/2017-18/4 FIDD.CO.FSD.BC.No.7/05.05.010/2017-18 July 3, 2017- Master Circular - Kisan Credit Card (KCC) Scheme
- ❖ RBI/2017-18/10 - FIDD.GSSD.CO.BC.No.04/09.01.01/2017-18 - July 01, 2017 Master Circular – Deendayal Antyodaya Yojana - National Rural Livelihoods Mission (DAY-NRLM)

- ❖ RBI/FIDD/2017-2018/55 Master Direction FIDD.CO.FSD.BC No.8/05.10.001/2017-18 - July 03, 2017 Master Direction – Reserve Bank of India (Relief Measures by banks in areas affected by Natural Calamities) Directions 2017
- ❖ RBI/2017-18/13 DCBR.RCB.BC.No.01/19.51.025/2017-18 - July 06, 2017 Inclusion in the Second Schedule to the Reserve Bank of India Act, 1934 – Telangana State Co-operative Apex Bank Ltd., Hyderabad
- ❖ RBI/2017-18/14 FIDD.CO.SFB.No.9/04.09.001/2017-18 - July 6, 2017 Small Finance Banks – Compendium of Guidelines on Financial Inclusion and Development
- ❖ RBI/2017-18/15 - DBR.No.Leg.BC.78/09.07.005/2017-18 - July 6, 2017 - Customer Protection – Limiting Liability of Customers in Unauthorised Electronic Banking Transactions
- ❖ RBI/2017-18/21 FIDD.MSME & NFS.BC.No.10/06.02.31/2017-18 - July 13, 2017- Investment in plant and machinery for the purpose of classification as Micro, Small and Medium Enterprises – documents to be relied upon.
- ❖ RBI/2017-18/23 FIDD.FLC.BC.No.11/12.01.018/2017-18- July 13, 2017 Financial Literacy by FLCs (Financial Literacy Centres) and rural branches - Revision in funding limits, Audio-visual content and provision of hand held projectors
- ❖ RBI/2017-18/26 -DCM (FNVD) G – 4/16.01.05/2017-18 - July 20, 2017 Master Circular – Detection and Impounding of Counterfeit Notes
- ❖ RBI/FIDD/2017-2018/56 -FIDD.MSME & NFS.12/06.02.31/2017-18- July 24, 2017 Master Direction - Lending to Micro, Small & Medium Enterprises (MSME) Sector
- ❖ RBI/2017-18/37 DBR.No.Ret.BC.80/12.06.004/2017-18 - August 03, 2017 Exclusion of the name of State Bank of Bikaner and Jaipur, State Bank of Hyderabad, State Bank of Mysore, State Bank of Patiala, State Bank of Travancore and Bharatiya Mahila Bank from the Second Schedule to the Reserve Bank of India Act, 1934
- ❖ RBI/2017-2018/38 -FIDD.CO.FSD.BC.No.13/05.10.006/2017-18- August 03, 2017 Natural Calamities Portal – Monthly Reporting System
- ❖ RBI/2017-18/39 DGBA.GBD.No.279/31.02.007/2017-18- August 3, 2017 Government Banking - Issue of Letters of Credit and Bank Guarantee