

Agenda : 1 : Adoption of Minutes

The minutes of 16th SLBC meeting held on 26th October, 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 17.10.2017 were also circulated to the members of the SLBC, RBI, NABARD, LDMs and Government Departments concerned. Details of the meetings held are furnished below:

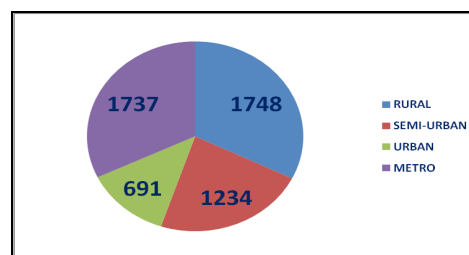
S.No.	Name of the meeting	Meeting Dt.
1	Steering Committee meeting on SHGs Bank-linkage	17.10.2017
2	Quarterly Review of Banks for the quarter ended June'2017	26.10.2017
3	Steering Committee meeting of Banks on Webland portal	13.11.2017
4	Steering committee meeting on "Waiver of WC Loans of Handloom Weavers"	29.11.2017

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

Agenda 2 : Banking Network in the State of Telangana

2.1 Banking Network at a glance in Telangana as on 30.09.2017: During the quarter under review, State Bank of India has rationalised its branches, especially in non-rural areas where there is a presence of branches of ex-associate banks as well as that of SBI.

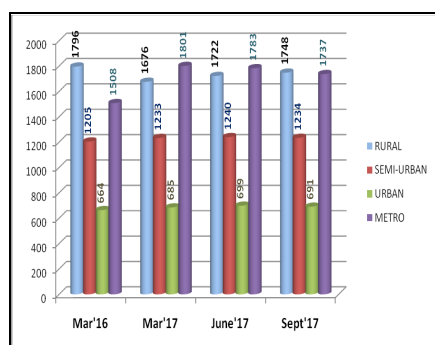
Rural	Semi-urban	Urban	Metro	Total
1748	1234	691	1737	5410



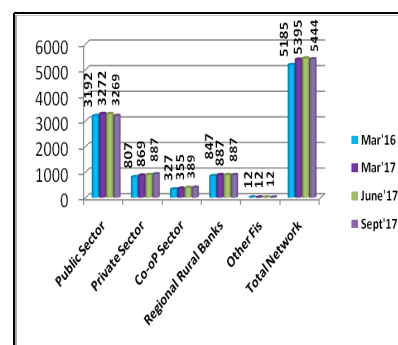
Comparative statement of branches, deposits & advances as on 30.09.17 vis-à-vis 30.09.16

Category	Public Sector Banks		Pvt. Sector Banks		RRBs		Co-op. Banks		Others (APSFC)	
	30.09.17	30.09.16	30.09.17	30.09.16	30.09.17	30.09.16	30.09.17	30.09.16	30.09.17	30.09.16
Rural	856	973	125	132	598	584	169	129	0	0
Semi Urban	743	734	198	178	202	203	91	89	0	0
Urban	431	445	127	121	69	49	52	45	12	12
Metro	1169	1077	468	398	19	13	81	77	0	0
Total Brs.	3199	3229	918	829	888	5259	393	340	5410	5259

2.2 Comparative Position of No. of Branches



2.3 Sector-wise Network of Brs:30.09.17

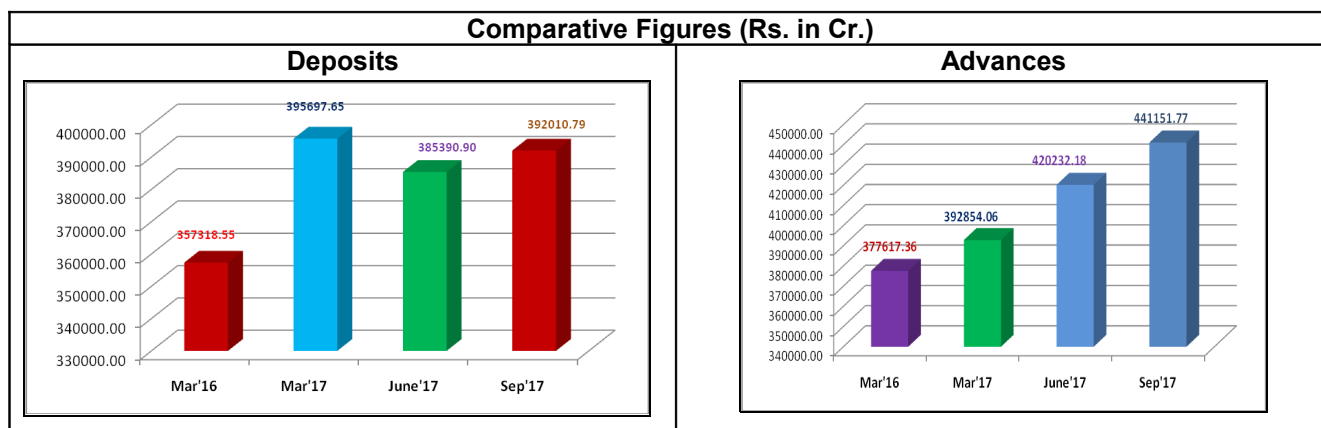


Agenda 3 : Banking Statistics

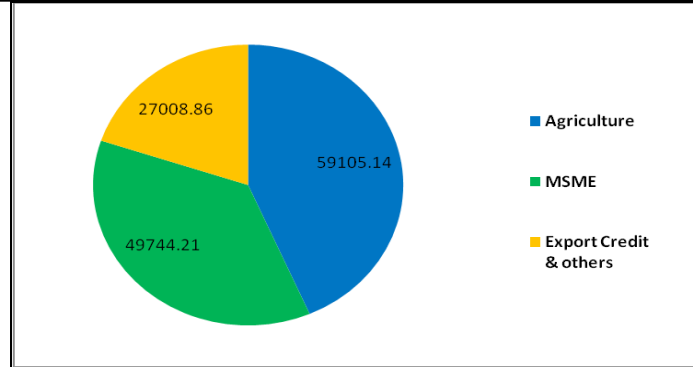
3.1 Banking at a Glance as on 30.09.17		Rs. in Crores		
No.	Particulars	O/s as on 30.09.2017	RBI Norm	Compliance
1	Total Deposits	392010.79		
2	Total Advances	441151.77		
3	Credit Deposits Ratio (%) (RBI Norm 60%)	112.54		
4	Total Priority Sector Advances	135858.20	40.00%	34.58%
	Of which			
A	Agriculture advances	59105.14	18.00%	15.05%
i.	Of which: small & marginal farmers	23043.57	8.00%	5.87%
B	Non-farm Sector / Micro, Small & Medium Enterprises	49744.21		
i.	Of which: Micro enterprises	21638.64	7.50%	5.51%
ii.	Small Enterprises	19248.97		
iii.	Medium Enterprises	8856.61		
C	Export Credit	283.85		
D	Others' under Priority Sector Advances	26725.00		
	Of which			
i.	Educational Loans	3206.49		
ii.	Housing Loans	19693.71		
iii.	Social Infrastructure	152.65		
iv.	Renewable Energy	141.67		
v.	Others	3530.48		
5	Out of Priority Sector Advances - Finance to:			
i.	Advances Weaker Sections	38353.27	10.00%	9.77%
ii.	Advances to Women	29062.61	5.00%	7.40%
iii.	Advances to SC/ST	12038.30		
iv.	Advances to Minorities	13147.10		
v.	SHGs	9883.50		

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

Comparative Figures (Rs. in Cr.)



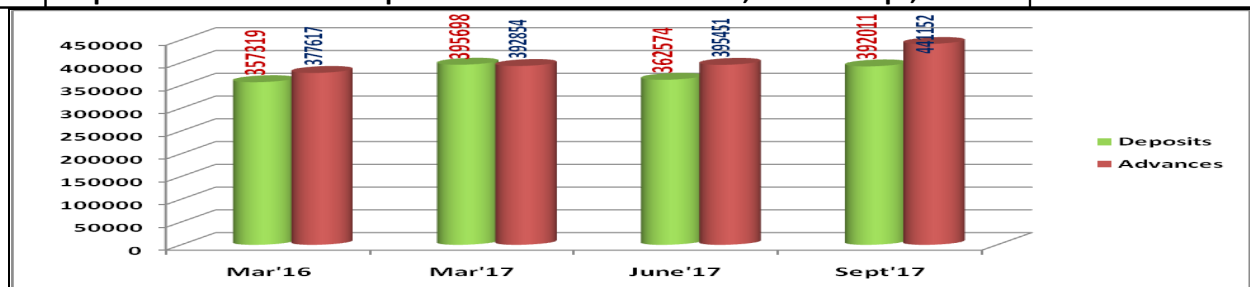
Priority Sector Advances as at the end of 30.09.2017	Rs. in Crores
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3.2 Banking Key Indicators in Telangana State		Rs. in Crores			
S.No.	Particulars	Mar'16	Mar'17	June'17	Sept' 17
1	No. of Branches				
a	Rural	1796	1676	1722	1748
b	Semi-urban	1205	1233	1240	1234
c	Urban	664	685	699	691
d	Metro	1508	1801	1783	1737
e	Total Branches	5173	5395	5444	5410
2	Deposits	357318.55	395697.65	385390.90	392010.79
3	Incremental Deposits	29137.44	38379.10	-10306.75	6619.89
	% of Increase	8.88	10.74	-2.60	1.69
4	Advances	377617.36	392854.06	420232.18	441151.77
5	Incremental Advances	34560.19	15236.70	27378.12	20919.59
	% of Increase	10.07	4.03	6.96	4.98
6	CD Ratio (RBI Norm 60%)	105.68	99.28	109.04	112.54

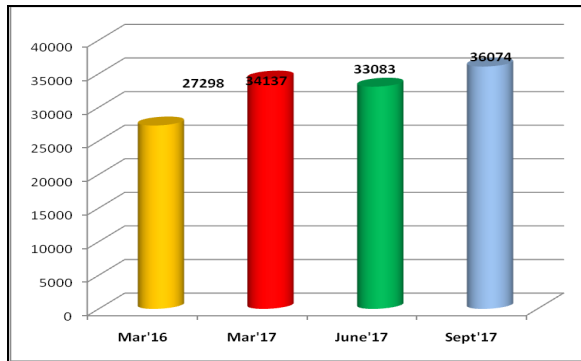
Deposits & Advances (Y-o-Y growth)			Rs. in Crores
Particulars	As on 30.09.16	As on 30.09.17	% Increase over September 2016 (YoY growth)
Deposits	373913.25	392010.79	4.84
Advances	418481.34	441151.77	5.42

3.3 Deposits & Advances: Comparative Position from March, 2016 to Sept, 2017	Rs. in Crores
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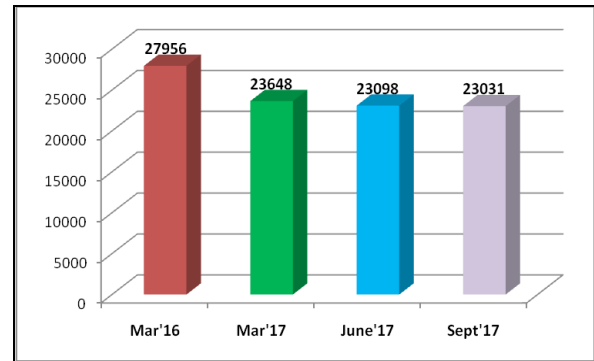


3.4	Statement of Priority Sector Advances (Outstanding) as on 30.09.2017	Rs. in Crores			
S.No.	Particulars	Mar'16	Mar'17	June'17	Sept'17
1	Short Term Production Loans	27298.45	34136.83	33083.20	36074.20
2	ATLs including allied Activities	19364.52	17004.46	15959.80	16099.98
3	Agriculture Infrastructure	1170.85	997.25	940.62	1452.51
4	Agri. Ancillary Activities	7420.38	5646.12	6197.48	5478.45
5	Total Agriculture Advances	55254.20	57784.66	56181.10	59105.14
6	Non-Farm Sector / Micro & Small , Medium Enterprises	43505.67	46115.29	49878.48	49744.21
7	% of Non-Farm Sector / Micro & Small Enterprises to total advances	11.52	11.74	11.87	11.28
8	Export credit	43.91	92.20	977.90	283.85
9	Others' under Priority Sector Advances	23856.65	25171.11	25751.42	26725.00
10	Total Priority Sector Advances	122660.43	129163.26	132788.89	135858.20

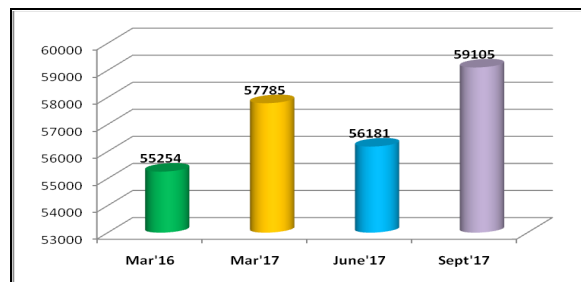
Comparative Position of Short Term Agriculture Credit (Rs. in Crores)



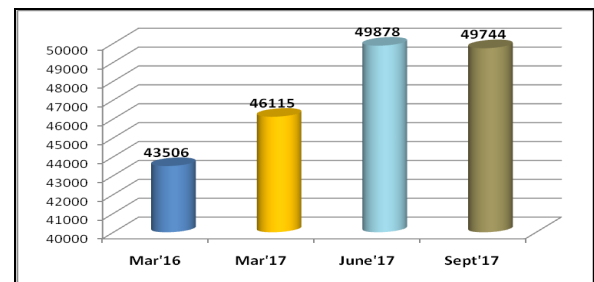
Comparative Position of Agri. Term Loans incl. Infrastructure & Ancillary Activities (Rs. in Cr.)



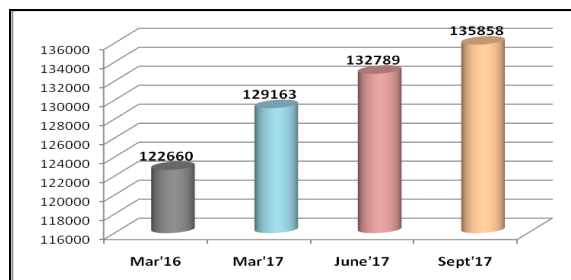
Comparative Position of Total Agriculture Credit (Rs. in Crores)



Comparative Position of MSME Advances (Rs. in Crores)



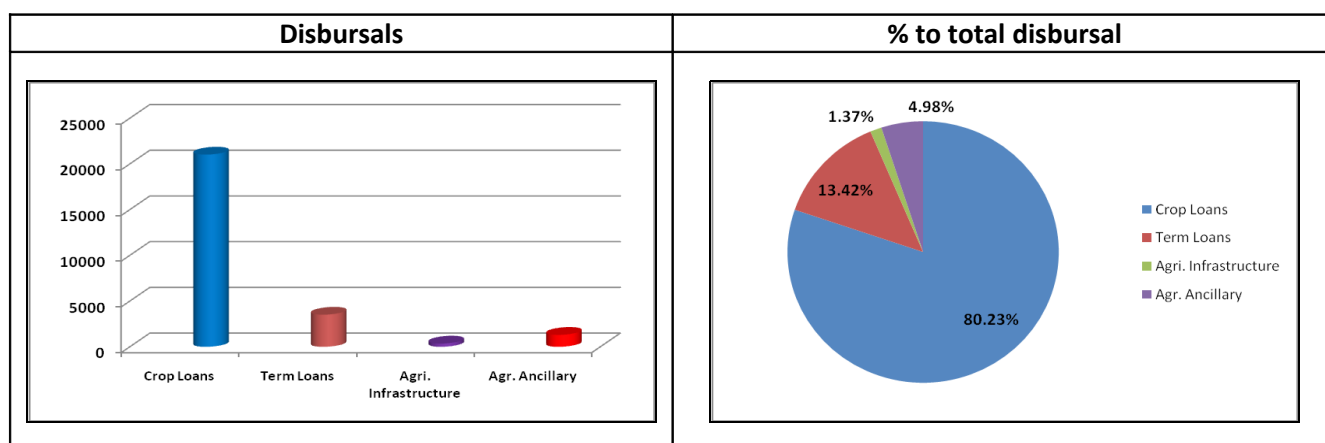
Comparative Position of Priority Sector Lendings (Rs. in Crores)



Agenda 4 : Achievement of Annual Credit Plan 2017-18 : Position as on 30.09.2017 (Rs. in Crores)

No.	Particulars	Achievement during the Year		Target 2017-18	Achievement		% of Achievement up to 30.09.17
		2015-16	2016-17		Upto 30.06.17	Upto 30.09.17	
1	Short Term Production Loans						
a	Kharif	12938.74	15205.40	23851.45	9919.49	21025.90	88.15
b	Rabi	10426.77	13456.07	--			
c	Total	23365.51	28661.47	23851.45	9919.49	21025.90	88.15
2	Agriculture Term Loans	8746.12	6143.27	10714.89	1948.59	3515.87	32.81
3	Allied & Ancillary ATs	1945.33	2608.42	3731.25	1170.56	1663.80	44.59
4	Total Agri. Term Loans	10691.45	8751.69	14446.14	3119.15	5179.67	35.86
5	Total Agriculture	34056.96	37413.16	38297.59	13038.64	26205.57	48.35
6	Micro & small, Medium Enterprises	16571.32	20221.46	16465.33	12899.45	16280.41	98.88
7	Others' under priority Sector Advances	5005.49	4734.82	10166.54	1348.21	2861.61	28.15
	Of which						
a	Education Loans	755.52	525.34	1663.81	120.73	283.39	17.03
b	Housing Loans	2379.80	2795.94	3885.88	932.49	1611.43	41.47
c	Others	1870.17	1413.54	4616.85	294.99	966.79	20.94
7	Export Credit	3.09	62.72	0.00	17.99	25.90	
8	Total Priority Sector Advances	55636.86	62432.16	64929.47	27304.29	45373.49	69.88
9	Non-Priority Sector Advances	79032.69	78957.84	33523.32	31577.96	53975.82	161.01
10	Total Credit Plan	134669.55	141390.00	98542.79	58882.25	99349.31	100.81

Agenda 5: Agriculture Sector						
5.1	Total Agriculture Loans: Sector-wise/Category-wise as on 30.09.2017				Rs. in Crores	
Sector	Targets	Achievement	Category	Targets	Achievement	% achievement
Public Sector Banks	23866.52	14007.76	Crop Loans	23851.45	21025.90	88.15
Private Sector Banks	2896.38	3364.14	Term Loans	10714.89	3515.87	32.81
Regional Rural Banks	8261.74	5904.48	Allied & Ancillary			
Cooperative Banks	3272.96	2929.19		Term Loans	3731.25	1663.80
Total	38297.60	26205.57	Total Agriculture	38297.60	26205.57	68.43



5.2	Short Term Crop Production Loans: Sector-wise: As on 30.09.2017	Rs. in Crores				
Category	Kharif Season			Rabi Season		
	Target	Achievement	% of Achievement	Target	Achievement	% of Achievement
Public Sector Banks	14847.66	11728.08	78.99	9898.51	Na	Na
Private Sector Banks	1712.70	1456.64	85.05	1141.79	Na	Na
Regional Rural Banks	5051.59	5127.24	101.50	3367.70	Na	Na
Cooperative Banks	2239.50	2713.94	121.18	1493.00	Na	Na
Total	23851.45	21025.90	88.15	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	2279.68	
Private Sector Banks	1183.69	1907.50	
Regional Rural Banks	3210.17	777.24	
Cooperative Banks	1033.46	215.26	
Total	14446.15	5179.67	

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 30.09.2017		Disbursement from 01.04.17 to 30.09.17		
No. of a/cs	Amount	No. of a/cs	Amount	
15136	202.64	928	38.41	

5.5	Financing against Pledge of Negotiable Warehouse Receipts (NWRs):			
RBI advised banks to furnish quarterly data (district-wise) on financing against Negotiable Warehouse Receipts (NWRs) to farmers, within 20 days from the end of each quarter.				
Position as on 30.09.2017 is as under				Rs. in Crores
Outstanding as at the end of September 2017		Disbursement from 01.07.17 to 30.09.17		
No. of a/cs	Amount	No. of a/cs	Amount	
1059	100.41	42	8.92	

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 and Govt. of Telangana has issued G.O.Rt.NO. 369 dated 23rd June 2017 extending the VLR / Pavala Vaddi Scheme on crop loans for Kharif & Rabi 2016-17 and 2017-18 for the loans paid by the farmers during Kharif & Rabi seasons. SLBC has circulated the same to member banks and LDMS.

Under the scheme Govt of Telangana is providing interest subvention at 4% on the crop loans up to Rs.1 lac and 1% as Pavala Vaddi on the crop loans availed above Rs.1.00 lac up to Rs.3.00 lac, subject to the repayment of these loans within maximum period of 1 year from the date of disbursement by the farmer.

5.8 Restructured Whether Based Crop Insurance Scheme (RWBCIS):

Dept. of Agriculture and Co-operation, Government of Telangana has notified vide GO. Rt. No.1183 dated 1st November 2017 the **Restructured Whether Based Crop Insurance Scheme under PMFBY** regarding implementation of Mango crop in all the district of Telangana during Rabi 2017-18. For main features and / operational modalities of the scheme and term sheets, please refer to the GO.

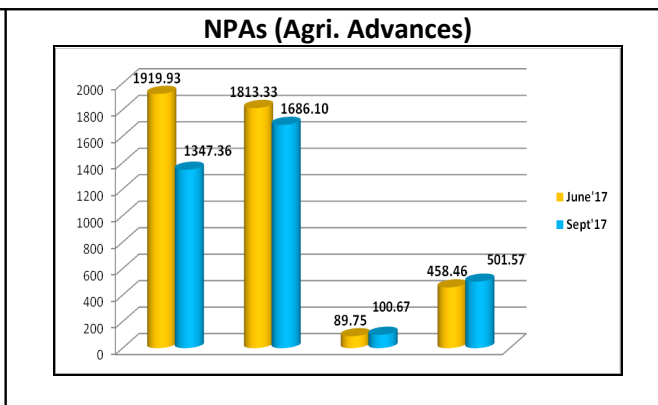
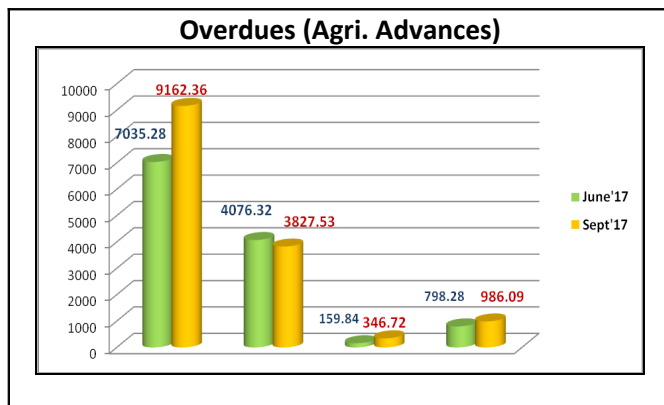
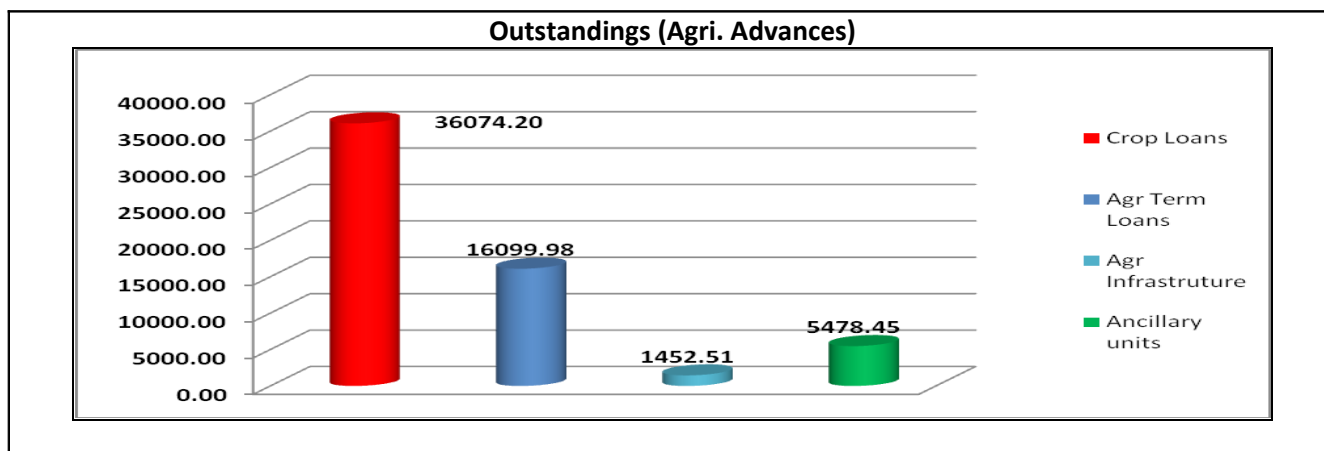
Further, the claims under Restructured Whether Based Crop Insurance Scheme shall be settled on the basis of Whether data furnished by the TSDPS / State Government level Rain gauge Stations / IMD Whether Stations for the notified crops and districts and not the basis of Crop Cutting Experiments (CCEs) for yield estimation, individual declaration of crop damage, Annevari / Paisawari Certificate / Declaration of drought / flood, Gazette Notification etc., by any other department / authority. The communication of Govt. of Telangana has already been circulated among member banks. Copy of the circular is enclosed as **Annexure**.

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

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

All Banks to ensure that the data on relief measures extended is invariably uploaded in RBI’s portal, by 10th of the following month.

5.11 Overdues/NPAs under Agriculture Sector as on 30.09.2017							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	%	
Short Term Crop Production Loans	4692409	36074.2	1111244	9162.36	25.40	223792	1347.36	3.73	
Agri. Term Loans	745663	16099.98	138502	3827.53	23.77	72282	1686.1	10.47	
Agri. Infrastructure	27774	1452.51	2905	346.72	23.87	1100	100.67	6.93	
Ancillary activities	6570	5478.45	1180	986.09	18.00	718	501.57	9.16	
Total Agriculture	5472416	59105.14	1253831	14322.7	24.23	297892	3635.7	6.15	



Overdues in Agriculture segment as at the end of 30th Sept. 2017

- The level of agriculture overdues marginally increased by Rs.2252.98 Crores during the quarter.
- 25.40% of short term crop loan outstandings are overdues in the books of the banks.
- 23.77% of Agriculture Term Loan outstandings are overdues in books of the banks.
- 23.87% of Agri. Infrastructure loan outstandings are overdues in the books of the banks.
- 18.00% of Agri. Ancillary activities loan outstandings are overdues in the books of the banks.
- Overdues in total agriculture advances constitute 24.23% of outstanding.

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

- The level of total agriculture NPAs decreased by Rs.645.77 Crores when during the quarter.
- 3.73% of short term crop loan outstandings are NPAs in the books of the banks.
- 10.47% of Agriculture Term Loan outstandings are NPAs in books of the banks.
- 6.93% of Agri. Infrastructure Loan outstandings are NPAs in books of the banks.
- 9.16% of Agri. Ancillary activities Loan outstandings are NPAs in books of the banks.
- NPAs in total agriculture advances are at 6.15%.

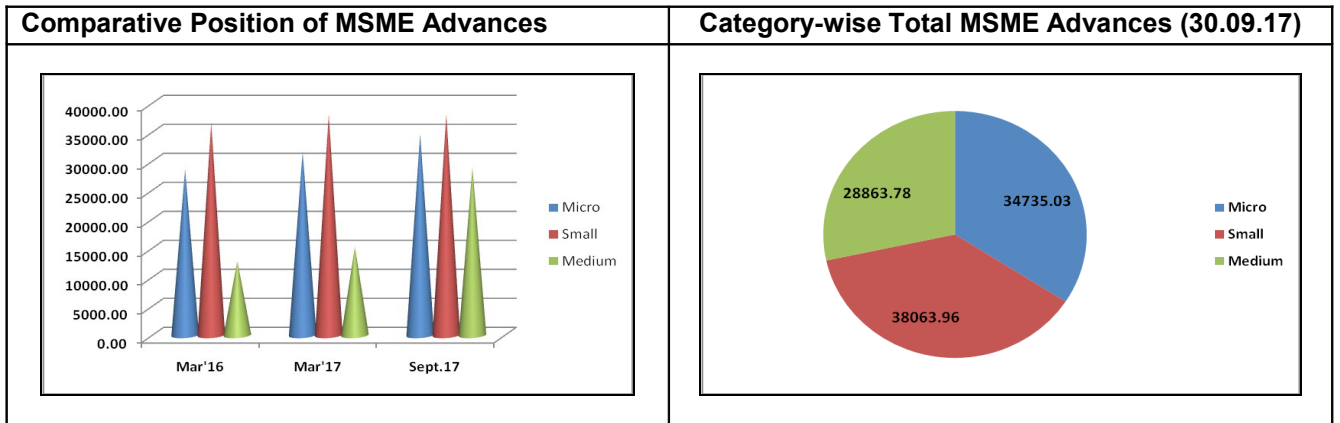
Agenda 6 : Micro, Small & Medium Enterprises (MSME)

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 30.09.2017			
	A/c.	Amt.	A/c.	Amt.	A/c.	Amt.		
	Micro Enterprises	551204	17718.88	615980	19982.77	730481	21638.64	
Small Enterprises	101225	18638.77	103504	18644.08	231247	19248.96		
Total SME	652429	36357.65	719484	38626.85	961728	40887.6		
% of Micro enterprises to total MSE	84.48%	48.73%	85.61%	51.73%	75.96%	52.92%		
% of Small enterprises to total MSE	15.52%	51.27%	14.39%	48.27%	24.04%	47.08%		
Medium Enterprises (ME)	94039	7148.02	95431	7488.43	124790	8856.61		
% of ME to total MSME advances	12.60%	16.43%	11.71%	16.24%	11.49%	17.80%		
Total MSME advances	746468	43505.67	814915	46115.28	1086518	49744.21		

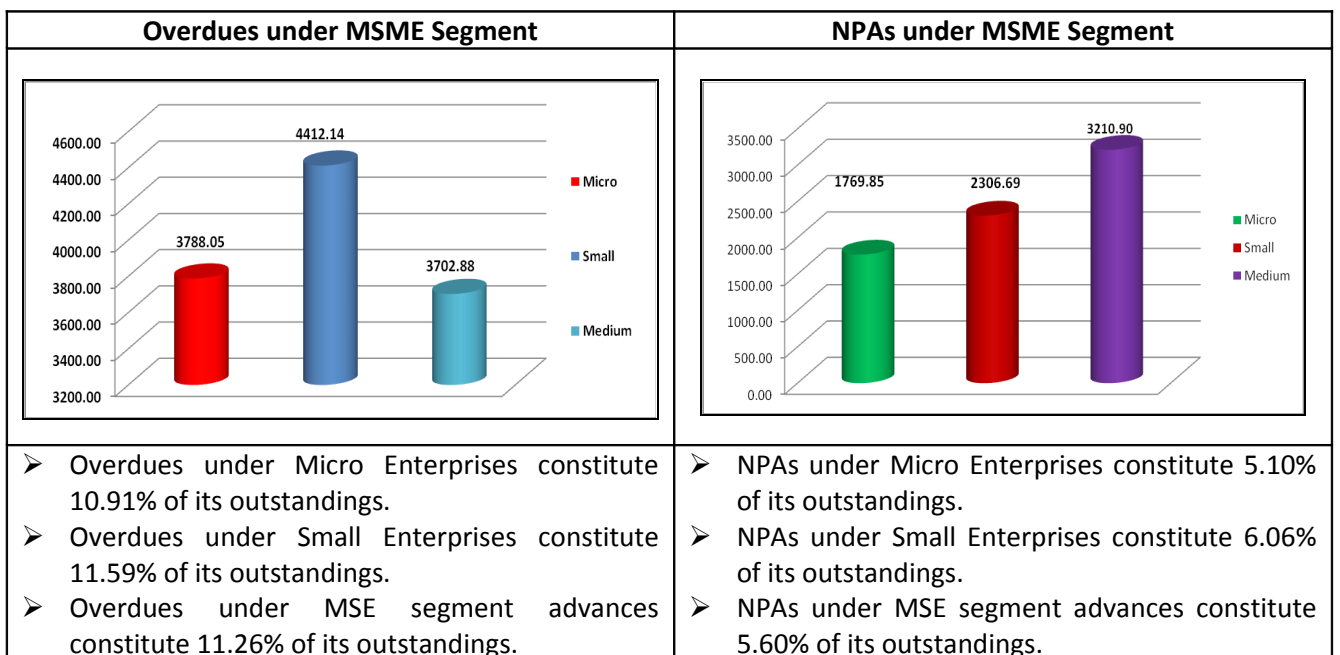
6.1.2 Micro, Small & Medium Enterprises (MSME) : Non-Priority Sector							Rs. in Crores	
Particulars	Outstanding as on 31.03.2016		Outstanding as on 31.03.2017		Outstanding as on 30.09.2017			
	A/c.	Amt.	A/c.	Amt.	A/c.	Amt.		
	Micro Enterprises	89657	10890.19	281612	11668.58	226278	13096.39	
Small Enterprises	248471	17975.54	459720	19461.05	474972	18815.00		
Total SME	338128	28865.73	741332	31129.63	701250	31911.39		
% of Micro enterprises to total MSE	26.52%	37.73%	37.99%	37.48%	32.27%	41.04%		
% of Small enterprises to total MSE	73.48%	62.27%	62.01%	62.52%	67.73%	58.96%		
Medium Enterprises (ME)	6576	5647.57	6820	7753.81	10453	20007.17		
% of ME to total MSME advances	1.91%	16.36%	0.91%	19.94%	1.47%	38.54%		
Total MSME advances	344704	34513.30	748152	38883.44	711703	51918.56		

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 30.09.2017	

	A/c.	Amt.	A/c.	Amt.	A/c.	Amt.
Micro Enterprises	640861	28609.07	897592	31651.35	956759	34735.03
Small Enterprises	349696	36614.31	563224	38105.13	706219	38063.96
Total SME	990557	65223.38	1460816	69756.48	1662978	72798.99
% of Micro enterprises to total MSE	64.70%	43.86%	61.44%	45.37%	57.53%	47.71%
% of Small enterprises to total MSE	35.30%	56.14%	38.56%	54.63%	42.47%	52.29%
Medium Enterprises (ME)	100615	12795.59	102251	15242.24	135243	28863.78
% of ME to total MSME advances	9.22%	16.40%	6.54%	17.93%	7.52%	28.40%
Total MSME advances	1091172	78018.97	1563067	84998.72	1798221	101662.77



6.2	Overdues/NPAs under MSME Sector as on 30.09.2017					Rs. in Crores		
Particulars	Outstanding		Overdues			NPAs		
	A/cs	O/s Amt	A/cs	O/s Amt	%	A/cs	O/s Amt	%
Micro	956759	34735.03	113418	3788.05	10.91%	65617	1769.85	5.10%
Small	706219	38063.96	14192	4412.14	11.59%	5109	2306.69	6.06%
Total MSE	1662978	72798.99	127610	8200.19	11.26%	70726	4076.54	5.60%
Medium	135243	28863.78	4585	3702.88	12.83%	940	3210.90	11.12%
Total MSME	1798221	101662.77	132195	11903.07	11.71%	71666	7287.44	7.17%



<ul style="list-style-type: none"> ➤ Overdues under Medium enterprises constitute 12.83% of its outstandings. ➤ Overdues under MSME segment constitute 12.75% of its outstandings. 	<ul style="list-style-type: none"> ➤ NPAs under Medium enterprises constitute 11.12% of its outstandings. ➤ NPAs of MSME segment constitute 7.17% of its outstandings.
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6.3 Prime Minister's Task Force Recommendations:			
Compliance to PM TASK FORCE RECOMMENDATIONS	Norm %	Actual %	No. of Banks Achieved
Banks are advised to achieve a 20 percent year-on-year growth in credit to micro & small enterprises (Sept, 16 – Sept, 17)	20	17.13%	10
10 percent annual growth in the number of micro enterprise accounts	10	11.47%	14
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	42.89%	6

6.4 PMEGP: The performance of banks under PMEGP is furnished as under				Amount Rs. in Crores		
Agency	Target 2017-18			Achievement up to September, 2017		
	No. of Projects	Margin Money	Emp. (Nos)	No. of Projects	Margin Money	Empl. (Nos)
KVIC	698	1383.52	5584	86	369.96	1295
KVIB	697	1383.52	5576	129	558.21	1953
DIC	930	1844.69	7440	226	609.0	2128
TOTAL	2325	4611.73	18600	441	1536.26	5376

During the year 2017-18, achievement in no. of projects is 441 (18.97%) with an amount of Rs.1536.26 Lacs (33.31%) against a target of 2325 projects and an outlay of Rs. 4611.73 Lacs.

6.5.1 Pradhan Mantri Mudra Yojana (PMMY):								
Performance under PMMY as on 24.11.2017 is as under. Bank-wise performance is placed as Annexure.								
PMMY : Consolidated Performance as on 24.11.2017 (Rs. in Crores)								
Particulars	Shishu		Kishore		Tarun		Total	
	A/cs	Amt.	A/cs	Amt.	A/cs	Amt.	A/cs	Amt.
All Banks	72042	198.49	50345	961.54	7852	600.72	130239	1760.75
PMMY : Sector-wise Performance as on 24.11.2017 (Rs. in Crores)								
Category	Shishu		Kishore		Tarun		Total	
	A/cs	Amt.	A/cs	Amt.	A/cs	Amt.	A/cs	Amt.
Public Sector	44432	106.15	40971	781.60	5591	454.51	90994	1280.59
Private Sector	14927	52.75	6263	161.56	1969	143.31	23159	357.62
RRBs	11133	43.02	2210	40.39	146	11.12	13489	94.53
Others	1550	3.41	901	14.87	146	10.27	2597	28.37
Total	72042	205.33	50345	998.42	7852	619.21	130239	1822.96
PMMY : Sanctions to various categories as on 24.11.2017 (Rs. in Crores)								
Category	Shishu		Kishore		Tarun		Total	
	A/cs	Amt.	A/cs	Amt.	A/cs	Amt.	A/cs	Amt.
General	47655	119.69	34847	733.02	6599	529.55	89101	1382.26
SC	5034	15.88	2893	51.19	259	18.01	8186	85.08
ST	2728	9.79	1856	35.91	242	16.13	4826	61.82
OBC	16625	59.97	10749	178.31	752	55.52	28126	293.8

Total	72042	205.33	50345	998.42	7852	619.21	130239	1822.96
Out of Above								
Women	16697	57.54	10278	176.03	990	73.94	27965	307.51
New Entrepreneurs	23723	86.31	28941	585.67	2783	221.58	55447	893.56
Minorities	5603	20.08	3392	58.9	369	28.19	9364	107.17
PMJDY OD Account	15203	6.82	0	0	0	0	15203	6.82
Mudra card	3719	13.63	492	12.48	137	11.63	4348	37.73
NULM	283	1.17	30	0.94	2	0.12	315	2.23
NRLM	243	1.01	304	9.15	14	0.73	561	10.89
Other Govt. Schemes	2548	9.81	2108	41.35	327	27.16	4983	78.32

PMMY : Performance of Top 10 Banks as on 24.11.2017 (Rs. in Crores)										
Category	Shishu		Kishore		Tarun		Total		Target 17-18	Achieve- ment %
	A/cs	Amt.	A/cs	Amt.	A/cs	Amt.	A/cs	Amt.		
SBI	20534	22.03	5982	127.38	2087	171.36	28603	320.77	1266.00	25.33
Andhra Bank	5713	20.00	9527	222.57	830	70.24	16070	312.81	565.00	55.36
Canara Bank	5572	19.65	4366	64.14	377	29.88	10315	113.68	220.00	51.67
ICICI Bank	8892	29.94	616	18.00	781	57.18	10289	105.13	160.47	65.51
IndusInd Bank	3576	15.67	3201	71.40	273	14.82	7050	101.89	213.88	47.64
UCO Bank	3092	10.75	5812	79.97	93	6.34	8997	97.06	225.00	43.13
Syndicate Bank	1830	7.27	2401	48.41	210	16.75	4441	72.44	190.00	38.13
Vijaya Bank	1739	6.14	2667	41.24	193	14.79	4599	62.17	215.00	28.92
UBI	484	1.46	1168	22.37	485	34.28	2137	58.11	98.00	59.30
APGVB	6953	27.81	780	19.49	112	8.40	7845	55.70	99.74	55.85

PMMY : District-wise Performance as on 24.11.2017 (Rs. in Crores)									
No.	District	Shishu		Kishore		Tarun		Total	
		No. of A/cs	Amount	No. of A/cs	Amount	No. of A/cs	Amount	No. of A/cs	Amount
1	Adilabad	16440	11.84	1978	33.48	190	15.06	18608	60.38
2	Bhadradi	960	3.64	535	13.21	70	6.00	1565	22.86
3	Hyderabad	8904	33.04	11232	240.29	3395	261.60	23531	534.93
4	Jagitial	153	0.53	132	2.28	13	1.19	298	4.01
5	Jangaon(New)	258	1.04	156	2.63	11	0.88	425	4.54
6	Jayashankar	369	1.45	174	3.38	12	0.95	555	5.78
7	Jogulamba	687	2.35	112	2.30	14	1.17	813	5.82

8	Kamareddy	531	1.80	296	5.68	20	1.69	847	9.17
9	Karimnagar	3865	12.26	3229	61.00	391	31.85	7485	105.11
10	Khammam	2949	10.83	2676	49.01	441	36.27	6066	96.10
11	KomramBheem	40	0.11	57	0.85	7	0.59	104	1.55
12	Mahabubabad	393	1.45	285	5.49	15	1.28	693	8.21
13	Mahbubnagar	4867	18.45	3413	53.43	294	22.99	8574	94.87
14	Mancherial	404	1.17	349	7.14	18	1.33	771	9.64
15	Medak	2623	6.50	1710	35.89	277	21.98	4610	64.37
16	Medchal	760	2.85	1454	37.26	194	16.83	2408	56.94
17	Nagarkurnool	852	3.08	531	6.49	14	1.04	1397	10.61
18	Nalgonda	4411	16.16	4495	88.44	468	36.02	9374	140.63
19	Nirmal	330	1.03	72	1.11	5	0.47	407	2.61
30	Nizamabad	3335	11.53	3413	63.04	307	24.41	7055	98.98
21	Peddapalli	720	2.32	258	6.76	13	1.00	991	10.09
22	Rajanna	435	1.35	326	9.80	8	0.70	769	11.85
23	Rangareddy	6214	21.11	7487	140.93	1128	90.14	14829	252.18
24	Sangareddy	1763	6.55	597	14.81	35	2.74	2395	24.10
25	Siddipet	1186	4.26	564	11.74	16	1.15	1766	17.14
26	Suryapet	823	3.09	385	6.19	17	1.44	1225	10.71
27	Vikarabad	613	1.98	214	4.12	10	0.78	837	6.88
28	Wanaparthy	1070	3.85	336	8.63	12	0.85	1418	13.33
29	Warangal (Rural)	1828	5.69	160	2.92	21	1.86	2009	10.47
30	Warangal (Urban)	3562	11.40	3596	77.76	424	34.02	7582	123.18
31	Yadadri	697	2.63	123	2.35	12	0.95	832	5.93
	Total	72042	205.34	50345	998.41	7852	619.23	130239	1822.97

PM Stand UP India Programme: as on 28.11.2017 (Rs. in Crores)

No. of Sanctions	Women	SC	ST	Amount sanctioned	Amount disbursed	Outstanding Amount
2444	2134	445	173	573.45	280.04	271.53

PM Stand UP India Programme: Top 10 Banks (No. of applications wise) as on 28.11.17 (Rs. in Crores)

S.No	Bank	No. of Applicants	Women	SC	ST	Sanctioned Amount	Disbursed Amount	Outstanding Amount
1	Andhra Bank	1066	968	61	30	220.74	91.73	92.38
2	State Bank of India	339	273	68	8	81.29	27.12	25.71
3	Syndicate Bank	153	142	10	5	55.06	49.14	44.61
4	Bank of India	159	133	22	15	30.45	5.56	4.18
5	HDFC Bank	113	113	0	0	26.04	26.04	24.99
6	Punjab National Bank	148	137	6	2	32.45	12.76	11.86
7	Canara Bank	135	100	9	3	30.93	6.30	5.81
8	IndusInd Bank	49	32	8	11	15.31	11.92	15.24
9	Corporation Bank	54	49	4	1	14.78	10.95	6.02
10	Indian Bank	45	39	9	5	14.05	4.92	5.78

PM Stand UP India Programme: District-wise Performance as on 28.11.17				Rs. in Crores
Name of the District	No. of Applications	Sanctioned Amount	Disbursed Amount	Outstanding Amount
Adilabad	22	4.71	2.89	2.83
Bhadradi Kothagudem	51	10.83	3.49	3.09
Hyderabad	1243	308.91	143.48	136.74
Jagtial	21	3.86	2.63	2.70
Jangaon	14	3.31	1.76	1.75
Jayashankar Bhoopalpally	4	1.69	0.79	0.59
Jogulamba Gadwal	6	0.73	0.11	0.11
Kamareddy	25	4.26	1.50	1.39
Karimnagar	75	17.41	8.22	8.37
Khammam	76	13.76	10.19	9.83
Komaram Bheem Asifabad	3	0.30	0.00	0.00
Mahabubabad	11	1.65	0.89	0.90
Mahbubnagar	38	9.70	3.22	3.34
Mancherial	16	4.58	1.91	1.52
Medak	9	1.03	0.41	0.41
Medchal	135	34.98	12.51	12.63
Nagarkurnool	9	1.03	0.53	0.53
Nalgonda	55	10.15	5.94	5.89
Nirmal	15	2.80	1.38	1.01
Nizamabad	68	13.43	7.00	7.06
Peddapalli	22	3.67	0.87	1.51
Rajanna Sircilla	18	3.28	1.30	1.36
Ranga Reddy	125	27.09	14.62	14.03
Sangareddy	69	19.00	4.98	4.91
Siddipet	25	3.60	0.64	0.85
Suryapet	40	7.63	4.63	4.59
Vikarabad	3	0.80	0.77	0.68
Wanaparthy	1	0.11	0.11	0.11
Warangal (Rural)	12	1.96	1.45	1.23
Warangal (Urban)	209	52.35	39.59	39.34
Yadadri Bhuvanagiri	24	4.85	2.22	2.24
Total	2444	573.45	280.04	271.53

PM Stand UP India Programme : District-wise Handholding requests as on 28.11.2017				
District	Cancelled By Applicant	Completed By Applicant	Pending	Grand Total
Adilabad	8	0	8	16
Bhadradi Kothagudem	0	0	2	2
Hyderabad	61	17	190	268
Jayashankar Bhoopalpally	0	0	1	1
Karimnagar	1	0	49	50

Khammam	2	3	24	29
Mahabubabad	0	0	1	1
Mahbubnagar	3	2	22	27
Mancherial	0	0	2	2
Medak	4	2	19	25
Medchal	0	1	3	4
Nalgonda	6	7	22	35
Nizamabad	0	0	5	5
Peddapalli	0	0	1	1
Rajanna Sircilla	0	0	2	2
Ranga Reddy	29	9	119	157
Sangareddy	0	0	2	2
Siddipet	1	0	0	1
Warangal (Urban)	1	1	24	26
Yadadri Bhuvanagiri	0	1	1	2
Grand Total	116	43	497	656

PM Stand UP India Programme : Agency-wise Handholding requests as on 28.11.2017				
Agency	Cancelled By Applicant	Completed By Applicant	Pending	Grand Total
DIC	22	7	156	185
DICCI	9	1	64	74
FLCC	8	4	18	30
Industry Association	5	2	7	14
ITC	7	2	8	17
ITI	5	1	7	13
MoMSME	7	2	16	25
Others	42	14	108	164
RSETI	8	1	78	87
TCO	3	9	32	44
Voluntary Women's Mentor Club	0	0	3	3
Grand Total	116	43	497	656

Agenda 7: Housing Loans (Priority & Non-Priority): Position as on 30.09.2017 (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	499252	19693.71	24794	1611.43	49134	3076.24	15.62	45863	512.56	2.60
Non-Priority	107581	24063.50	9988	2702.11	5805	1795.66	7.46	3077	381.97	1.59
Total	606833	43757.21	34782	4313.53	54939	4871.90	11.13	48940	894.52	2.04

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

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

i) Credit Linked Subsidy Scheme for EWS/LIG

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

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

ii) Credit Linked Subsidy Scheme for MIG

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

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

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

Agenda 8: Education Loans (Priority & Non-Priority): Position as on 30.09.2017 (Rs. in Crores)										
Sector	Outstanding		Disbursement Up to 30.09.17		Overdues			NPAs		
	No. of A/cs	Amount	No. of A/cs	Amount	No. of A/cs	Amount	%	No. of A/cs	Amount	%
Priority	87841	3206.49	9281	283.39	11974	447.54	13.96%	5751	112.57	3.51%
Non-Priority	13850	1842.43	1664	116.34	825	148.45	8.06%	4568	89.05	4.83%
Total	101691	5048.92	10945	399.73	12799	595.99	11.80%	10320	201.62	3.99%

Agenda 9: Credit Flow to Minority Communities: Position as on 30.09.2017 (Rs. in Crores)									
Outstanding		Disbursement Up to 30.09.17		Overdues			NPAs		
No. of A/cs	Amount	No. of A/cs	Amount	No. of A/cs	Amount	%	No. of A/cs	Amount	%
1005052	13147.10	161268	1629.29	176098	2164.06	16.46%	86612	1258.92	9.58%

Agenda 10: Credit Flow to Weaker Sections: Position as on 30.09.2017 (Rs. in Crores)									
Outstanding		Disbursement Up to 30.09.17		Overdues			NPAs		
No. of A/cs	Amount	No. of A/cs	Amount	No. of A/cs	Amount	%	No. of A/cs	Amount	%
3834641	38353.27	1415893	10170.61	999729	7730.92	20.16%	218748	1664.64	4.34%

Agenda 11: Credit Flow to SCs/STs: Position as on 30.09.2017 (Rs. in Crores)									
Outstanding		Disbursement Up to 30.09.17		Overdues			NPAs		
No. of A/cs	Amount	No. of A/cs	Amount	No. of A/cs	Amount	%	No. of A/cs	Amount	%
1471523	12038.30	467061	3193.53	280797	2124.96	17.65%	88291	435.84	3.62%
<ul style="list-style-type: none"> ➤ The total loan outstandings to SC/ST beneficiaries constitute 8.86% of Priority sector advances. ➤ The total loan outstandings to SC/ST beneficiaries constitute 2.73% of total advances. 									

Agenda 12: Credit Flow to Women Beneficiaries: Position as on 30.09.2017 (Rs. in Crores)									
Outstanding		Disbursement Up to 30.09.17		Overdues			NPAs		
No. of A/cs	Amount	No. of A/cs	Amount	No. of A/cs	Amount	%	No. of A/cs	Amount	%
2515905	29062.61	727643	7232.76	647087	7798.94	26.83%	198092	2043.96	7.03%

Agenda 13: Implementation of Government Sponsored Schemes: Financial Year 2017-18									
13.1	National Rural Livelihood Mission (NRLM): SHG Bank Linkage: 30.09.2017							Rs. in Crores	
Outstanding		Disbursement Up to 30.09.17		Overdues			NPAs		
No. of A/cs	Amount	No. of A/cs	Amount	No. of A/cs	Amount	%	No. of A/cs	Amount	%
384549	8050.66	112055	1608.32	70238	1558.67	19.36	39650	404.70	5.03

13.2	National Urban Livelihood Mission (NULM): SHG Bank Linkage: 30.09.2017							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	%
109309	1839.86	40388	1126.03	16793	331.55	18.02	10721	102.91	5.59
SEP Progress Report is annexed.									

13.3		Position of implementation of Government sponsored schemes during the financial year 2017-18 – Central Government		Rs. in Crores	
No.	Scheme	Outstanding as on 30.09.17		Disbursements up to 30.09.17	
		No. of a/cs	Amount	No. of A/cs	Amount
Central Government Sponsored Schemes (Total of 1 to 6)		544944	10492.91	63343	1387.74
1	PMRY / PMEGP	32651	642.41	549	37.77
2	ISHUP / RRY	667	3.10	0	0.00
3	Agri Clinics / Agri Business Centres	729	10.95	1	0.05
4	Dairy Entrepreneurship Development Scheme	15136	202.64	928	41.39
5	Renewable Sources of Energy	506	10.68	124	0.43
6	Others	495255	9623.13	61741	1308.10

13.4		Credit Flow under DRI Scheme: As on 30.09.2017					Rs. in Crores		
Outstanding		Disbursement Up to 30.09.17		Overdues			NPAs		
No. of A/cs	Amount	No. of A/cs	Amount	No. of A/cs	Amount	%	No. of A/cs	Amount	%
18806	59.47	476	2.38	5878	8.99	15.12%	3557	18.25	30.69%

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 30.09.17		Disbursement during the period from 01.04.17 to 30.09.17			
No.	Amount	No.	Amount	No.	Amount
2860141	45300.77	137103			3898.19

14.2		Performance of Government Sponsored Schemes		Rs. in Crores	
No.	Name of the Scheme	Outstanding as on 30.09.17		Disbursement up to 30.09.17	
		No. of A/cs	Amount	No. of A/cs	Amount
State Government Sponsored Schemes (Total of 1 to 24)		2858585	45012.41	136845	3887.33
1	APMIP	10050	514.79	140	0.96
2	RKVY	2192	18.10	112	0.82
3	Water Resources Development	7313	456.39	1015	31.48
4	Animal husbandry / Milch Animal Units (including Pasukarnthi Pathakam)	26323	254.50	272	2.03
5	Sheep & Goat (including Jeevakranthi Pathakam)	9646	56.56	261	1.50
6	Fisheries - GSS	1633	897.63	28	0.61
7	Horticulture	1515	69.41	70	2.26
8	Poly-house	105	10.34	3	0.15

9	Sericulture	1274	13.88	17	0.61
10	SERP (SHG Bank Linkage - Rural)	304552	5660.67	81638	2387.24
11	MEPMA (SHG Bank Linkage -Urban)	109309	1839.86	40388	1126.03
12	Weavers Credit Cards	4398	22.57	659	3.89
13	Handloom Weavers Groups	2254	20.04	25	0.44
14	S.C.Action Plan	473228	1046.36	4078	28.44
15	S.T.Action Plan	93430	420.90	1768	15.08
16	B.C.Action Plan	335084	1303.43	1639	16.89
17	Minorities Finance Corpn.	76880	445.36	1013	9.81
18	Christian Finance Corpn.	32497	595.00	1278	20.14
19	Rajiv Gruhakalpa	21848	210.14	147	2.56
20	VAMBAY	4513	70.97	184	2.14
21	Rajiv Yuva Sakthi	26496	93.77	275	3.07
22	Renewable Sources of Energy	397	1.87	20	0.08
23	Economic Rehabilitation Scheme for Disabled	191	1.06	48	0.44
24	Others	1313457	30988.83	1767	230.65

14.3	Fisheries: Achievement as on 30.09.2017		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	61.00

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 194 centres were covered by banks, so far.

3. 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.

Position as on 30.11.2017 (Bank-wise Summary)				
Name of the Bank	No. of Centres allotted	No. of Branches Opened	No. of BCs available	Unbanked Villages
Allahabad Bank	1	0	0	1
Andhra Bank	43	5	34	4
AP Grameena Vikas Bank	52	10	10	32

Axis Bank	2	0	1	1
Bank of Baroda	2	0	1	1
Bank of India	2	0	1	1
Bank of Maharashtra	1	0	0	1
Canara Bank	4	2	0	2
Central Bank of India	5	1	4	0
Corporation Bank	3	2	1	0
HDFC Bank	4	0	3	1
ICICI Bank	4	1	3	0
IDBI Bank	2	0	1	1
Indian Bank	9	4	4	1
Indus Ind Bank	1	1	0	0
Karnataka Bank	2	0	1	1
Karur Vysya Bank	1	0	0	1
Oriental Bank of Commerce	1	0	1	0
Punjab National Bank	1	0	0	1
State Bank of India (e SBH)	2	2	0	0
State Bank of India	84	10	68	6
Syndicate Bank	3	0	3	0
Tamilnad Mercantile Bank	1	0	1	0
Telangana Grameena Bank	14	10	1	3
UCO bank	1	0	0	1
Union Bank of India	6	1	4	1
Vijaya Bank	4	2	1	1
Grand Total	255	51	143	61

Position as on 30.11.2017 (District-wise Summary)

District	No. of centres allotted	No. of Branches Opened	No. of BCs available	Unbanked Villages
Adilabad	2	2	0	0
Bhadradri Kothagudem	21	2	8	11
Jagtial	7	3	4	0
Jangaon	8	0	5	3
Jayashanker Bhopalapally	8	0	7	1
Jogulamba Gadwal	12	1	9	2
Kamareddy	4	1	1	2
Karimnagar	11	6	5	0
Khammam	18	1	10	7
Mahabubabad	17	2	9	6
Mahabubnagar	11	1	5	5
Medak	3	0	3	0

Medchal	4	4	0	0
Nagarkurnool	8	1	5	2
Nalgonda	18	3	9	6
Nizamabad	12	2	10	0
Peddapalli	8	5	3	0
Rajanna Sirsilla	3	0	3	0
Rangareddy	10	4	4	2
Sangareddy	7	3	4	0
Siddipet	7	0	4	3
Suryapet	15	4	5	6
Vikarabad	10	1	7	2
Wanaparthy	5	1	4	0
Warangal (Urban)	6	3	2	1
Warangal Rural	14	0	13	1
Yadadri Bhuvanagiri	6	1	4	1
Grand Total	255	51	143	61

15.2	National Mission of Financial Inclusion Plan: Pradhan Mantri Jan-Dhan Yojana (PMJDY)								
	Position of PMJDY accounts as on 29.11.2017 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	2045108	3812070	2641484	3215694	5857178	767.24	1583900	5313003	5267008
Private Sector	1131656	123767	537533	717890	1255423	56.88	724768	1239701	790598
RRBs	1400158	432219	808871	1023506	1832377	347.84	280598	964858	1658898
Grand Total	4576922	4368056	3987888	4957090	8944978	1171.97	2589266	7517562	7716504

(Source: PMJDY Mission Office)

15.3	District-wise Progress Report on PMJDY as on 29.11.2017								
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	500659	268312	353405	415566	768971	108.34	240793	472250	694722
Hyderabad	103139	1011496	463673	650962	1114635	236.84	311982	995367	978099
Karimnagar	888565	290795	507354	672006	1179360	151.21	353771	979669	971300
Khammam	291599	307314	276544	322369	598913	64.94	137700	503005	539201
Mahbubnagar	831729	519485	592920	758294	1351214	78.38	543770	1215741	1054233
Medak	572884	325264	417461	480687	898148	83.68	283774	815871	745481
Nalgonda	395132	439562	376369	458325	834694	87.71	194593	697754	748249
Nizamabad	403580	184720	257991	330309	588300	105.68	128164	428453	521387
Rangareddy	263616	565403	382891	446128	829019	174.63	199592	732953	744943
Warangal	326019	455705	359280	422444	781724	80.57	195127	676499	718889
Grand Total	4576922	4368056	3987888	4957090	8944978	1171.97	2589266	7517562	7716504

(Source: PMJDY Mission Office)

15.4 Bank-wise Progress Report on PMJDY as on 29.11.2017									
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	980559	2729111	1668944	2040726	3709670	345.61	1204149	3457403	3373893
TGB	920655	156473	486601	590527	1077128	254.89	198899	508374	939156
APGVB	479503	275746	322270	432979	755249	92.95	81699	456484	719742
Syndicate Bank	113031	87197	88155	112073	200228	65.87	47070	176811	189780
Andhra Bank	458136	195860	281509	372487	653996	64.24	135665	557521	506529
OBC	11295	68120	47638	31777	79415	61.32	9074	75776	69510
Corporation Bank	42824	43125	43051	42898	85949	34.29	20089	75353	74348
Bank of Baroda	19967	159653	94454	85166	179620	29.31	15716	174020	168099
United Bk of India	0	30745	20058	10687	30745	28.23	4219	18725	27821
Canara Bank	81329	73372	63923	90778	154701	26.91	20719	102541	150058
HDFC Bank Ltd	11291	41485	37821	14955	52776	25.49	16505	52774	44426
Bank of India	26766	95113	55483	66396	121879	19.71	17843	117324	116462
ICICI Bank Ltd	1102087	21854	453417	670524	1123941	18.28	683486	1123941	691325
Central Bk of India	56812	54901	48340	63373	111713	14.13	5223	83769	104095
IOB	28158	83441	45774	65825	111599	14.07	28148	109571	105511
Indian Bank	60271	57997	49556	68712	118268	13.93	28395	117135	113541
Union Bk of India	63615	19740	30587	52768	83355	12.71	24693	73676	69398
PNB	29687	20383	28347	21723	50070	8.23	2340	45441	49294
Axis Bank Ltd	520	35123	21090	14553	35643	7.80	12523	34052	15008
UCO Bank	10667	27058	17516	20209	37725	6.97	7082	24481	31832
Vijaya Bank	26696	11153	15891	21958	37849	5.98	620	37849	32936
Bank of Mah.	8126	16693	12611	12208	24819	4.66	7396	9701	23397
IDBI Bank Ltd.	4750	11632	8864	7518	16382	3.98	1020	14692	15042
Dena Bank	9179	9441	7101	11519	18620	3.83	3102	13308	17353
Allahabad Bank	12849	14173	11637	15385	27022	2.63	1233	24630	24713
Federal Bank	0	1828	968	860	1828	1.78	460	1541	1609
South Indian Bank	389	2912	1809	1492	3301	1.11	663	1756	3171
Indus Ind Bank	2138	8873	8958	2053	11011	0.82	1309	10460	10403
Kotak Mah. Bank	12305	1516	5940	7881	13821	0.80	4133	2719	12526
Punjab & Sind Bank	391	3162	2045	1508	3553	0.64	104	3276	3396
Karur Vysya Bank	2454	6309	5189	3574	8763	0.38	4269	8561	8517
City Union Bank Ltd	0	1926	1135	791	1926	0.26	537	1790	1769
Lakshmi Vilas Bank	441	1864	1151	1154	2305	0.16	845	2015	1760
Jam. & Kash. Bank	0	36	16	20	36	0.00	14	23	21
Yes Bank Ltd	31	41	39	33	72	0.00	24	69	63
Grand Total	4576922	4368056	3987888	4957090	8944978	1171.97	2589266	7517562	7716504

(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.										
Bank Mitra report as on 24.11.2017										
No.	Banks	Type of Bank	No. of SSAs Allotted	SSAs Covered through BM	SSAs Covered through Branch	No. of SSAs Uncovered	No. of Active BMs	EKYC devices	Rupay Card enable devices	AEPS devices
1	State Bank of India	RRB	1512	1463	45	4	1444	1463	1463	1463
2	State Bank of India	PSB	1355	1212	143	0	954	1212	1212	1212
3	Andhra Bank	PSB	695	691	4	0	666	691	691	691
4	Syndicate Bank	PSB	220	163	57	0	151	163	163	163
5	Central Bank of India	PSB	113	103	10	0	102	103	103	103
6	Union Bank of India	PSB	111	111	0	0	106	111	111	111
7	Canara Bank	PSB	103	62	41	0	52	62	62	62
8	Indian Bank	PSB	94	74	20	0	73	74	74	74
9	Indian Overseas Bank	PSB	90	74	16	0	73	73	74	73
10	Kotak Mahindra Bank	PVT	88	75	13	0	40	0	0	0
11	Punjab National Bank	PSB	84	27	57	0	27	27	27	27
12	UCO Bank	PSB	30	29	1	0	29	29	29	29
13	Vijaya Bank	PSB	29	16	13	0	16	16	16	16
14	Corporation Bank	PSB	26	20	6	0	16	20	20	20
15	Bank of Baroda	PSB	22	11	11	0	11	11	0	11
16	Bank of India	PSB	18	18	0	0	15	18	18	18
17	HDFC Bank Ltd	PVT	12	1	11	0	1	1	1	1
18	Bank of Maharashtra	PSB	10	10	0	0	5	10	10	10
19	Allahabad Bank	PSB	7	7	0	0	7	7	7	7
20	Karur Vysya Bank	PVT	2	2	0	0	2	0	2	2
Grand Total			4621	4169	448	4	3790	4091	4083	4093

(Source: PMJDY Portal)

15.6		Social Security/Insurance schemes launched by Government of India			
i. Pradhan Manthri Surksha 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 30.09.17 is furnished hereunder:					
Bank Type	PMSBY	PMJJBY	APY	Total	
Public Sector	4652605	1291733	177623	6121961	
Private Sector	1333782	166611	23744	1524137	
RRB	811929	349137	38953	1200019	
Coop.	137444	64572	0	202016	
Grand Total	6935760	1872053	240320	9048133	

15.7	Unbanked Mandal / Mandals in which there is no bank branch in Mandal Head Quarters:
There is not unbanked mandal in the state of Telangana.	

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

15.9	Online VIP Reference Tracking Module with Banks/SLBC:		
The system was operationalized w.e.f. 01.06.2015.			
No.	Name of the MPs/VIPs	Name of the Places	Present Status/ Action Taken
1	Shri G Shankar Rao, State Gen. Secretary TRS	Opening of SBI Branch at Gundala (V & M) Bhadradi-Kothagudem Dist.	Request under process at the Bank.
2	Shri G Shankar Rao, State General Secretary, TRS	Opening of Andhra Bank Branch at Markodu (V) Allapally (M) Bhadradi-Kothagudem Dist.	It was resolved in the DCC Meeting held on 13.07.2017, Andhra Bank will open branch at Markodu. This centre is also one of the centres with population above 5000 where Andhra Bank agreed to open its banking outlet as per Financial Inclusion Plan.
3	Shri Guvvala Bala Raju, MLA	Opening of any Bank Branch at Rangapur (V) Vangur (M) Nagarkurnool Dist.	A Fixed point BC of Indian Overseas Bank is functioning in the village.
4	Shri Nandi Yellaiah, MP	Opening of SBI Branch at Peddakothapally (V & M) Nagarkurnool Dist.	A branch of APGVB is existing in Peddakothapally village. LDM advised that the matter of opening of a bank branch by any other bank will be taken in the ensuing DCC Meeting.
5	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, in the immediate DCC Meeting.

15.10	Position of ATMs in the State as on 30.09.2017				
31.12.2014	31.03.2015	31.03.2016	31.03.2017	30.06.2017	30.09.2017
7822	7944	8352	8730	8897	8963

Bank –wise position of ATMs as on 30.09.2017 (Top Banks)					
Name of the Bank	Rural	Semi-Urban	Urban	Metro	Total
State Bank of India	411	738	580	1136	2865
ICICI Bank	100	115	200	526	941
HDFC Bank	28	109	67	648	852
Andhra Bank	128	168	99	398	793
Axis Bank	64	128	256	329	777
Canara Bank	39	48	44	234	365
Syndicate Bank	57	26	22	76	181
Bank of India	27	26	49	66	168
Union Bank of India	24	22	32	88	166

Indian Overseas Bank	30	22	23	80	155
Bank of Baroda	15	25	10	98	148
Karur Vysya Bank Limited	4	25	20	78	127
Kotak Mahindra Bank	2	4	13	106	125
Others	152	190	250	708	1300
Total	1081	1646	1665	4571	8963

15.11 Financial Literacy Centres (FLCs) – Position as on 30.09.2017	
Particulars	No. of FLCs
No. of FLCCs operating in the District Head Quarters	31
No. of FLCCs operating in Divisional Head Quarters	25
No. of FLCCs operating in Rural Areas	20
Total FLCCs functioning in the State of Telangana	76
Banks	No. of FLCs
Telangana Grameena Bank	4
AP Grameena Vikas Bank	5
Society (RVA)	10
Dist Co-op Banks	57
Total	76

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

15.13 Financial Literacy Activity by Rural Branches and FLCCs:

Quarter ended	Conducted by FLCCs		Camps conducted by Rural Branches
	Special Camps	Specific Camps	
June 2017	366	455	1307
Sept – 2017	324	303	2644
Total	690	758	3951

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

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

- 76 FLCCs are running in the state.
- 324 special camps and 303 specific camps were conducted by FLC / FLCCs during the quarter under review.
- 2644 camps were conducted by 1722 rural braches in the State of Telangana.
- At Rural Self Employment Training Institutes in the State, financial literacy material is made available and literacy sessions are made part of sessions in the training schedule.

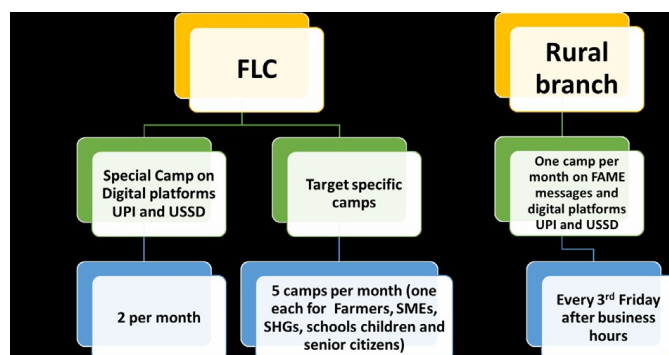
15.14 Financial Literacy Centres: Revised format for submission of data

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

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

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

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



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

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

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

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

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

15.15	Rural Self Employment Training Institutes in Telangana: Statement of Performance of RSETIs during the quarter under review is provided as Annexure. List of RSETIs is shown here:	
No.	Address of the R S E T Institute	Sponsor Bank
1	Rural Self Employment Training Institute, SBI, Sanskruthi Vihar, T T D C Building, HASANPARTHY – 506 371. <u>WARANGAL DISTRICT.</u> 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 – DICHALLY, 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

15.16 RSETIs: Pending reimbursement of Claims:

State Bank of India is operating 9 RSETIs & Andhra Bank is operating 1 RSETI in the state. These RSETIs have to receive pending dues towards maintenance, to the tune of Rs.480.00 Lakhs from Government of India.

15.17 Opening of bank branches in Left Wing Extremism (LWE) affected Districts

We have been advised by DFS that 'Financial Inclusion' is a national priority of the Government 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.

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

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

District	RuPay Cards Issued	Bank Mitras
Khammam	503005	401

District	Position as on	No. of Branches				
		Rural	Semi Urban	Urban	Metro	Total
Khammam	31.03.15	156	92	78	0	326
Khammam	30.09.17	106	27	86	0	219
Bhadradi	30.09.17	82	54	0	0	136

District	Position as on	No. of ATMs		
		Off-Site	On-Site	Total
Khammam	31.03.15	42	219	261
Khammam	30.09.17	48	141	189
Bhadradi	30.09.17	40	101	141

*Bhadradi district carved out of erstwhile Khammam District was formed wef 12.10.16. Branches and ATMs were shown under Khammam as on 31.03.15 were bifurcated as on 31.03.17.

15.18 UIDAI Circular on Applicability of Aadhaar as an Identify document for NRIs/PIOs/OCIs

Dy. Director General, UIDAI, Ministry of Electronics & Information Technology, Govt. of India vide letter no. UIDAI/Hyd/TS-Misc/1601-Vol-II dated 27th November 2017 has issued guidelines on applicability of Aadhaar as an identity document for Non-Resident Indias (NRIs) / Persons of Indian Origin (PIOs) / Overseas Citizen of India (OICs) and advised all Central Ministries / Departments / State Governments and other implementing agencies may keep in consideration the following while seeking Aadhaar as a proof of identity.

- Aadhaar as an identity document may be sought only from those who are eligible for it as per the Aadhaar Act, 2016. As per section 3(1) of the Aadhaar Act, 2016, which inter-alia lays down that 'every resident shall be entitled to obtain an Aadhaar number by submitting his demographic information and biometric information by undergoing the process of enrollment'. Further Section 2(v) of the Aadhaar Act defines 'resident' as an individual who has resided in India for a period or periods amounting in all to one hundred and eighty two (182) days or more in the twelve months immediately preceding the date of application for enrolment.
- Most of NRIs / PIOs / OCIs may not be eligible for Aadhaar enrolment as per the Aadhaar Act, 2016. The implementing agency may devise a mechanism to ascertain the genuineness of status of such NRIs / PIOs / OCIs.
- Further Section 7 of the Aadhaar Act, inter-alia, provides that 'if an Aadhaar number is not assigned to an individual, the individual shall be offered alternate and viable means of identification for delivery of subsidy, benefit or service.

Success Stories from RSETIs of RSETI Trainees

Sri Ch Ashok s/o Gopal r/o Khadeerabad (V) Regode (M) Medak (Dist)

SBIRSETI Sangareddy: Mobile Phone Servicing & Repairing Activity

Sri Ch. Ashok has studied up to 10th standard. His father is a agriculture labourer and the family income is less than Rs.10,000/- per month. He had joined the training programme after coming to know about it through friends and Newspapers. He had successfully completed the training programme at SBIRSETI, Sangareddy and established Mobile Phone Repair & Servicing unit. He has earned good reputation in the nearby areas by giving prompt and qualitative service.



Smt B Prabhavati w/o Prathap r/o Rejinthal (V) Nyalkal (M) Medak District

SBIRSETI Sangareddy : Saree Rolling & Polishing Activity

Smt B Prabhavathi has studied up to 7th standard and her husband engaged in Agriculture. Her family income is less than Rs.10,000/- per month. She has joined the training programme after coming to know about it through an **Entrepreneur Awareness Programme** conducted by the institute. She has undergone training in Saree Rolling & Polishing conducted by SBIRSETI, Sangareddy and started her own business in the village. She is presently earning Rs.20,000/- per month.



Smt S Ramadevi w/o Krishna r/o Pothireddypalli (V) Sangareddy (M) Sangareddy District

SBIRSETI Sangareddy : Saree Rolling & Polishing Activity

Smt S Ramadevi has studied up to 7th standard and her husband & in-laws are engaged in Agriculture. She has undergone training in Saree Rolling & Polishing at SBIRSETI, Sangareddy and made a name for herself in Pothireddipally with the quality of Dry Cleaning & Saree Rolling work done by her. She started the business by availing a loan for Rs.50,000/- from SBI Revenue colony branch, Sangareddy for acquiring new equipment and furniture. She is presently earning Rs.22,000/- per month.



**Smt K Kanthamma w/o Roma Rushi r/o Kandi (V) Sangareddy (M) Sangareddy District
SBIRSETI Sangareddy : Ladies Tailor Activity**

Smt K Kanthamma has studied up to 7th standard. Her husband and family are engaged in Agriculture and the income is less than Rs.10,000/- per month. She has undergone training in Womens' Tailoring from 03.07.2017 to 01.08.2017 conducted at SBIRSETI, Sangareddy. She has made a name for herself in Kandi with quality Tailoring work. The training imparted at the institute has helped in enhancing her skills and also motivated her to start the business at her present residence in Sangareddy by acquiring equipment and furniture. Initiative, persistence, self-confidence, commitment and concern for high quality work are some of the competencies which made her successful. She is presently earning Rs.9,000/- per month.



**Smt K Varalaxmi w/o Sudhakar Reddy r/o Korpole (V) Pulkal (M) Sangareddy District
SBIRSETI Sangareddy : Vastra Chitra Kala Udyami (Embroidery) Activity**

Smt K K Varalaxmi has studied up to 10th standard and her husband & in-laws are engaged in agriculture. She has undergone training in Vastra Chitra Kala Udyami at SBIRSETI, Sangareddy. She has made a name for herself in Sangareddy with the quality of embroidery work done by her. The training imparted at the institute has helped in enhancing her skills and also motivated her to start the business by opening a shop in Sangareddy by acquiring equipment and furniture. Initiative, persistence, self-confidence, commitment and concern for high quality work are some of the competencies which made her successful. She is presently earning Rs.15,000/- per month.



**Sri R Prabhu s/o Rangaiah r/o Kondapur (V & M), Sangareddy District
SBIRSETI Sangareddy : Cell Phone Servicing Activity**

Shri R Prabhu has passed SSC. His father is an agriculture labourer and his family income is less than Rs.10,000/- per month. He has joined training programme in Cell Phone servicing at SBRSETI, Sangareddy. On completion of the training, he has established a Cell Phone repairing unit by obtaining a loan from SBI Thogarupally for Rs.40,000/-. Presently, he is earning Rs.22,000/- per month. He owed his success to SBRSETI, Sangareddy, for providing quality training and imparting the necessary entrepreneurial skills.



Sri D Pavan Kumar s/o Viyapal r/o Gorrekal (V) Alladurg (M) Sangareddy District
SBIRSETI Sangareddy : Internet, Xerox & Stationery Unit

Sri D. Pavan Kumar has studied up to 12th standard. His father is an agriculture labourer and the family income is less than Rs.10,000/- per month. He had successfully completed the training programme in Computer Basics at SBIRSETI, Sangareddy which helped him to acquire skills and he started a micro enterprise- Internet, Xerox & Stationery unit. Presently, he is earning Rs.15,000/- per month.


Sri M Srinivas s/o Srisailam r/o Siddapur (V) Sadashivpet (M) Sangareddy District
SBIRSETI Sangareddy : Cell Phone Repairing & Service Activity

Sri M Srinivas had passed SSC. His father is an agriculture labourer and family income is less than Rs.10,000/- per month. Sri M Srinivas had joined the training programme in Cell Phone Repairs & service conducted at SBRSETI, Sangareddy. On completion of the training, he has established Cell Phone repairing unit. He has earned good reputation in the nearby areas by giving prompt and qualitative service and earning Rs.12,000/- per month.


Success Stories of PMMY Borrowers:

Name of the Borrower	Ms P Revathi Prop: M/s CB Agro Fresh
Address	H. No. 1-8-28, Sitarampuram, Bowenpally Secunderabad
Financing Bank	State Bank of India
Activity	Mfg of Idly & Dosa Batter
Project Cost	Rs.13,60,000/-
Quantum of Loan availed	Rs.10,00,000/-
No. of Persons employed	Two (2)



Name of the Borrower	Sri M Ashok Prop: M/s SV Studio
Address	No.8-11-58/1, Plot No.14/A, Kranthi Nagar, Karmanghat, Hyderabad
Financing Bank	State Bank of India
Activity	Digital Photo Studio
Project Cost	Rs.8,70,000/-
Quantum of Loan availed	Rs.6,50,000/-
No. of Persons employed	Two (2)



Name of the Borrower	Smt G Sandhya Rani Prop: M/s Sandhya Medical
Address	Shop No.6, Hycons Exotica Stilit Area, Kompally, Hyderabad
Financing Bank	State Bank of India
Activity	Medical Shop
Project Cost	Rs.5,50,000/-
Quantum of Loan availed	Rs.4,00,000/-
No. of Persons employed	Two (2)



Name of the Borrower	Sri DBGJ Sarma Prop: M/s Sri Sai Creative Designers
Address	No.3-51/3, Shop No.7, Sri Raghavendra Mansion, Balanagar, Secunderabad
Financing Bank	State Bank of India
Activity	Designing & Printing
Project Cost	Rs.4,00,000/-
Quantum of Loan availed	Rs.4,00,000/-
No. of Persons employed	Two (2)



Name of the Borrower	M/s Shiva Hair Saloon Prop: Mr. A Sridhar
Address	Shop No G14, Beside T S Co operative Bank, Madhuranagar, Hyderabad
Financing Bank	Andhra Bank
Activity	Hair cutting Saloon
Project Cost	Rs.3,74,000/-
Quantum of Loan availed	Rs.3,00,000/-
No. of Persons employed	Four (4)



Name of the Borrower	M/s T Arunima Prop: M/s Bhargavi Industries
Address	Plot No.26/M, Sy. No.342, 354 & 148, Industrial Park, Muppireddypally, Toopran
Financing Bank	Corporation Bank
Activity	Mfg of Stainless Steel Storage Tanks
Project Cost	Rs.1,58,50,000/-
Quantum of Loan availed	Rs.1,00,00,000/-
No. of Persons employed	Twenty (20)



Agenda 16 : Lead Bank Scheme**16 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. DCC/DLRC meetings held during the quarter are furnished below.

DCC/DLRC Meetings held			
No.	Name of the District	DCC meeting	DLRC meeting
		Held	Held
1	Adilabad	29.07.17	29.07.17
2	Bhadradi	13.07.17	13.07.17
3	Hyderabad	----	----
4	Jagtial	04.08.17	04.08.17
5	Jangaon	06.07.17	06.07.17
6	Jayashankar	14.07.17	14.07.17
7	Jogulamba	24.08.17	24.08.17
8	Kamareddy	----	----
9	Karimnagar	--	--
10	Khammam	19.09.17	----
11	Komarambheem	23.07.17	23.07.17
12	Mahabubabad	19.09.17	19.09.17
13	Mahabubnagar	19.09.17	19.09.17
14	Mancherial	----	----
15	Medak	27.07.17	27.07.17
16	Medchal	----	----
17	Nagarkurnool	--	--
18	Nalgonda	14.07.17/19.09.17	14.07.17/19.09.17
19	Nirmal	21.07.17	----
20	Nizamabad	----	----
21	Peddapalli	15.09.17	15.09.17
22	Rajanna Sircilla	----	----
23	Rangareddy	--	--
24	Sangareddy	18.07.17/08.08.17	----
25	Siddipet	----	----
26	Suryapet	04.08.17	04.08.17
27	Vikarabad	--	--
28	Wanaparthy	24.08.17	24.08.17
29	Warangal Rural	30.08.17	30.08.17
30	Warangal Urban	14.09.17	14.09.17
31	Yadadri	22.09.17	22.09.17

Agenda 17							
17.1	Overdues/NPA Position: as on 30.09.2017 under various sectors					Rs. in Crores	
Sector	Outstanding		Overdue		NPAs		
	No. of A/cs	Amount	No. of A/cs	O/s in overdue accounts	No. of A/cs	Amount	
Short Term crop production advances	4692409	36074.2	1111244	9162.36	223792	1347.36	
Agri. Term loans incl. Agric allied activities	745663	16099.98	138502	3827.53	72282	1686.1	
Agri. Infrastructure	27774	1452.51	2905	346.72	1100	100.67	
Agri. Ancillary	6570	5478.45	1180	986.09	718	501.57	
Total Agri. Advances	5472416	59105.14	1253831	14322.7	297892	3635.7	
MSME Sector advances	1086518	49744.21	106944	9479.67	70475	4914.93	
Others'under Priority Sector Advances	951553	26725	72759	3800.11	62858	860.54	
Export credit	142	283.85	1	2.84	1	3.00	
Total Priority Sector Advances	7510629	135858.2	1433535	27605.32	431226	9414.01	
Non-Priority Sector Advances	6067862	305293.56	136490	39740.03	203856	27149.32	
Total advances	13578491	441151.76	1570025.4	67345.35	635082	36563.33	
Break-up of Others'under PSA							
Education Loans	87841	3206.49	11974	447.54	5751	112.57	
Housing Loans	499252	19693.71	49134	3076.24	45863	512.55	
Social Infrastructure	1842	152.65	244	37.09	271	14.43	
Renewable Energy	1942	141.67	285	29.26	228	1.09	
SHG - Non Farm Sector (Other than eligible under MSME)	28383	812.64	2017	32.53	6011	42.83	
Others	332293	2717.84	9105	177.45	4734	177.07	

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)	2858586	45012.41	765761	12228.18	27.17	296244	5708.91	12.68
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	109309	1839.86	16793	331.55	18.02	10721	102.91	5.59
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

17.4 Overdues/NPAs under Central Govt. Schemes as on 30.09.2017						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	%
PMRY / PMEGP	32651	642.41	12401	398.89	62.09	12559	248.10	38.62
ISHUP / RRY	667	3.10	454	1.52	49.03	384	1.28	41.29
Agri Clinics / Agri Business Centres	729	10.95	253	3.78	34.52	201	1.45	13.24
DEDS	15136	202.64	5019	75.03	37.02	3418	34.44	17.00
Renewable Sources of Energy	506	10.68	117	0.62	5.81	21	0.13	1.22

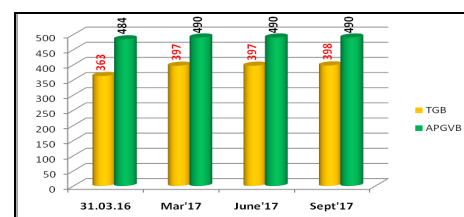
Agenda 18 : Regional Rural Banks

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

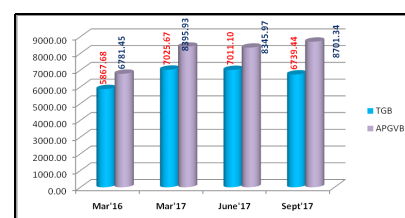
Name of the RRB	31.03.16	31.03.17	30.06.17	30.09.17
TGB	363	397	397	398
APGVB	484	490	490	490
Total	847	887	887	888



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

18.3 Regional Rural Banks: Deposits

Name of the RRB	31.03.16	31.03.17	30.06.17	30.09.17
TGB	5867.68	7025.67	7011.10	6739.44
APGVB	6781.45	8395.93	8345.97	8701.34
Total	12649.13	15421.60	15357.07	15440.78



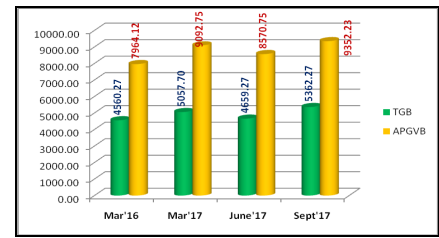
TGB has registered negative growth of Rs. 271.66 Cr. and APGVB has registered a growth of Rs.355.37 Cr. respectively in deposits, during the quarter under review.

18.4 Regional Rural Banks: Advances

Rs. in Crores

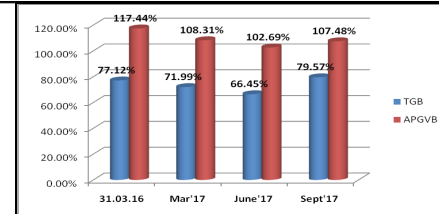
Name of the RRB	31.03.16	31.03.17	30.06.17	30.09.17
TGB	4560.27	5057.71	4659.27	5362.27
APGVB	7964.12	9092.75	8570.75	9652.23
Total	12524.39	14150.46	13230.02	15014.50

TGB and APGVB have registered growth of Rs. 703.00 Cr. and Rs.1081.48 Cr. respectively in advances, during the quarter under review.

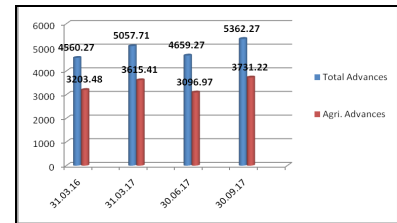


18.5 Regional Rural Banks: CD Ratio (%)				
Name of the RRB	31.03.16	31.03.17	30.06.17	30.09.17
TGB	77.72%	71.99%	66.45%	79.57%
APGVB	117.44%	108.31%	102.69%	107.48%

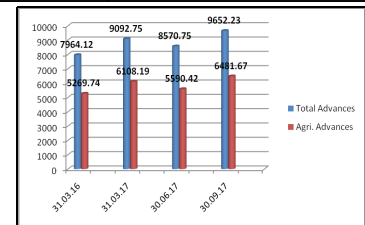
TGB and APGVB have registered CD ratio of 79.57% and 107.48% respectively.



18.6.1 Telangana Grameena Bank (TGB): Agri. Advances to Total Advances					Rs. in Crores	
Particulars	31.03.16	31.03.17	30.06.17	30.09.17	Total Advances	Agri. Advances
Total Advances	4560.27	5057.71	4659.27	5362.27	4560.27	3203.48
Agri. Advances	3203.48	3615.41	3096.97	3731.22	5057.71	3615.41
% of Agri. Advances to Total Advances	70.25	71.48%	66.47%	69.58%	4659.27	3096.97

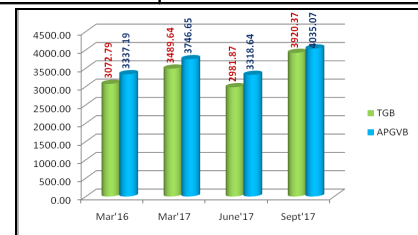


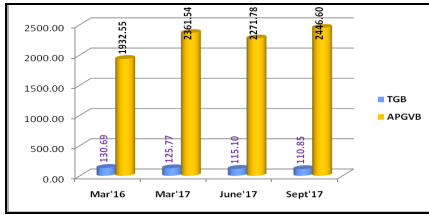
18.6.2 AP Grameena Vikas Bank (APGVB): Agri. Advances to Total Advances					Rs. in Crores	
Particulars	31.03.16	31.03.17	30.06.17	30.09.17	Total Advances	Agri. Advances
Total Advances	7964.12	9092.75	8570.75	9652.23	7964.12	5269.74
Agri. Advances	5269.74	6108.19	5590.42	6481.67	9092.75	6108.19
% of Agri. Advances to Total Advances	66.17%	67.18%	65.23%	67.15%	8570.75	5590.42



18.7 Break-up of Total Agricultural Advances					Rs. in Crores			
Name of the RRB	Crop Loans				Term Loans			
	31.03.16	31.03.17	30.06.17	30.09.17	31.03.16	31.03.17	30.06.17	30.09.17
TGB	3072.79	3489.64	2981.87	3920.37	130.69	125.77	115.10	110.85
APGVB	3337.19	3746.65	3318.64	4035.07	1932.55	2361.54	2271.78	2446.60

18.8 Regional Rural Banks: Comparative Position of Crop Loans					Rs. in Crores	
Bank	31.03.16	31.03.17	30.06.17	30.09.17	Total	APGVB
TGB	3072.79	3489.64	2981.87	3920.37	3072.79	3337.19
APGVB	3337.19	3746.65	3318.64	4035.07	3337.19	3746.65



18.9 Regional Rural Banks: Comparative Position of Agri. Term Loans					Rs. in Crores
Bank	31.03.16	31.03.17	30.06.17	30.09.17	
TGB	130.69	125.77	115.10	110.85	
APGVB	1932.55	2361.54	2270.78	2446.60	

Agenda 19

19.1 Service Area Approach: Allotment of Service Area Villages:

Lead District Manager, Jangaon advised that with reference to the letter No.APGVB/RO/WGL/ADV/15/2017-18 dated 27.09.2017 on allotment of new service area villages to APGVB Bachannapet branch, the villages located in Bachannapet Mandal, which were under service area allotted to State Bank of India, ADB Cherial.

19.2 SLBC Call Centre – Increase in salary to Call Centre Operator:

As per the guidelines of Dept. of Financial Services, MoF, Govt. of India, a Call Centre for PMJDY was made operational by SLBC w.e.f. 28.04.2015 as approved in the 5th SLBC meeting held on 4th Sept., 2015. The expenditure towards Call Centre operator salary and toll free number bills are being shared proportionately by banks. Presently Call Centre is being manned by one operator for whom a consolidated salary of Rs. 14,000/- per month is being paid. In view of the non-revision of pay for 2 ½ years, it is proposed to increase the consolidated salary of the Call Centre operator from Rs.14,000/- to Rs.18,000/- per month, to retain / place competent people in Call Centre. The forum is requested to approve the same.

19.3 MEPMA : Targets under NULM - SEP (Individual & Groups)

It is informed by MEPMA that some of the bank branches especially in Sangareddy, Nagarkurnool and Wanaparthy districts are not accepting the application under SEP stating that targets were not received from their Controlling offices. All the controlling authorities of banks to ensure that targets allocated are communicated to all their branches. All controllers of banks to ensure that the pending loan applications under Self Employment Programme are cleared in a time-bound manner.

Agenda – 20:

20.1 Circulars issued by RBI:

- ❖ RBI/2017-18/47 -DCBR.BPD.PCB.Cir.No.03/09.18.300/2017-18 August 16, 2017 - Core Banking Solution (CBS) Requirements for Urban Co-operative Banks (UCBs)
- ❖ RBI/2017-18/52 - DBR.No.Ret.BC.83/12.07.150/2017-18 September 07, 2017 -Inclusion of “Qatar National Bank SAQ” in the Second Schedule to the Reserve Bank of India Act, 1934
- ❖ RBI/2017-18/53 - DBR.No.Ret.BC.84/12.07.150/2017-18 -September 7, 2017 -Alteration in the name of "National Bank of Abu Dhabi PJSC" to "First Abu Dhabi Bank PJSC" in the Second Schedule to the Reserve Bank of India Act, 1934
- ❖ RBI/2017-18/55 - DGBA.GBD.No.505/31.02.007/2017-18 - September 7, 2017 -Reimbursement of Merchant Discount Rate (MDR) Charges for Government transactions up to Rs.1 lakh through debit cards
- ❖ RBI/2017-18/56 - DBR.No.Ret.BC.86/12.07.150/2017-18 - September 14, 2017 - Inclusion of “Emirates NBD Bank (P.J.S.C)” in the Second Schedule to the Reserve Bank of India Act, 1934

- ❖ RBI/2017-18/57 A. P. (DIR Series) Circular No. 04 -September 15, 2017 - Export Data Processing and Monitoring System (EDPMS)- Issuance of Electronic Bank Realisation Certificate (eBRC)
- ❖ RBI/2017-18/61 FIDD.CO.Plan.BC 16/04.09.01/2017-18 - September 21, 2017 - Priority Sector Lending - Targets and Classification: Lending to non-corporate farmers – System wide average of last three years
- ❖ RBI/2017-18/62 - DBR.No.Ret.BC.87/12.07.150/2017-18 September 21, 2017 - Inclusion of “Suryoday Small Finance Bank Limited” in the Second Schedule to the Reserve Bank of India Act, 1934
- ❖ RBI/2017-18/66 DBR.No.FSD.BC.89/24.01.040/2017-18 September 25, 2017 - Amendments to Master Direction- Reserve Bank of India (Financial Services provided by Banks) Directions, 2016
- ❖ RBI/2017-18/72 -IDMD.CDD.No.927/14.04.050/2017-18 October 06, 2017 - Sovereign Gold Bonds Scheme, Operational Guidelines
- ❖ RBI/2017-18/71 IDMD.CDD.No.929/14.04.050/2017-18 October 06, 2017 - Sovereign Gold Bond Scheme
- ❖ RBI/DPSS/2017-18/58 Master Direction DPSS.CO.PD.No.1164/02.14.006/2017-18 October 11, 2017 - Master Direction on Issuance and Operation of Prepaid Payment Instruments
- ❖ RBI/2017-18/76 DCM (CC) No.G-3/03.44.01/2017-18 October 12, 2017 - Master Circular –Scheme of Penalties for bank branches based on performance in rendering customer service to the members of public
- ❖ RBI/DCM/2017-18/59 Master Direction DCM(CC) No.G - 2/03.35.01/2017-18 October 12, 2017 - Master Direction on Levy of Penal Interest for Delayed Reporting/Wrong Reporting/Non-Reporting of Currency Chest Transactions and Inclusion of Ineligible Amounts in Currency Chest Balances
- ❖ RBI/2017-18/79 DGBA.GBD.No.1007/15.04.001/2017-18 October 17, 2017 - Gold Monetisation Scheme, 2015
- ❖ RBI/2017-18/80 FIDD.GSSD.CO.BC.No.17/09.01.03/2017-18 October 18, 2017 - Deendayal Antyodaya Yojana - National Rural Livelihoods Mission (DAY-NRLM) - Aajeevika - Interest Subvention Scheme
- ❖ RBI/2017-18/82 DBR.No.BP.BC.92/21.04.048/2017-18 November 02, 2017 - Introduction of Legal Entity Identifier for large corporate borrowers
- ❖ RBI/2017-18/89 DBR.No.Leg.BC.96/09.07.005/2017-18 November 9, 2017 - Statement on Developmental and Regulatory Policies - October 4, 2017-Banking Facility for Senior Citizens and Differently abled Persons
- ❖ RBI/2017-18/91 DBR.No.Ret.BC.97/12.07.150/2017-18 November 16, 2017 - Inclusion of “Utkarsh Small Finance Bank Limited” in the Second Schedule to the Reserve Bank of India Act, 1934
- ❖ BI/2017-18/95 DGBA.GBD.No.1324/31.02.007/2017-18 November 16, 2017 - Agency Commission for GST receipt transactions