

Agenda : 1 : Adoption of Minutes

The minutes of 17th SLBC meeting held on 21st December, 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 21.12.2017 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 Agriculture	09.01.18
2	MSME Sub-Committee meeting	11.01.18
3	Steering Committee on: <ul style="list-style-type: none"> a. HMWWSB – Jalam-Jeevam; b. Implementation of Govt. Sponsored Schemes c. Agri. Term Loan lendings d. APY 	07.02.18

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

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

S.No.	Action Point	Action by	Action initiated / status
1	Banks to be mandatorily represented by the Controlling heads of the State to facilitate meaningful discussions and to ensure proper implementation of the resolutions made in the meeting are implemented by the operating functionaries.	All Banks	Banks confirmed having noted the same and advised that in case of exigencies senior level officials from controlling office will attend the meeting.
2	Allocation of agriculture lending targets to the districts be done based on the cropping pattern in the districts.	NABARD	NABARD indicated that the Potential Linked Credit Plan projections are prepared keeping in view the cropping pattern in the district (for crop loan) and potential available for financing various terms lending activities. While preparing District Credit Plans, which are aggregation of branch credit plans, LDMs in consultation with DDM-NABARD may guide the branches to prepare realistic branch credit plan inter-alia focusing on term lending also and strive to achieve the same.

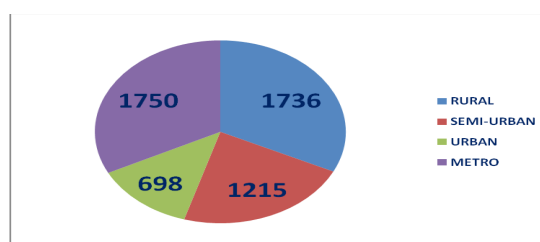
S.No.	Action Point	Action by	Action initiated / status
3	Workshop for banks on Investment Credit to Agriculture to be conducted to facilitate improvement in term lending.	SLBC / NABARD	Work shop on Investment Credit to Agriculture was conducted by SLBC on 27 th February 2018 and by NABARD on 6 th March 2018 where in bank officials were briefed on he potential sectors like plantation and horticulture, sericulture, animal husbandry, water resources, farm mechanization.
5	Banks to provide the information on SC/ ST farmers covered under crop insurance scheme for the years 2014-15 and 2015-16 to Agriculture Department, Government of Telangana immediately.	All Banks	Banks assured to submit the data.
6	Banks to ensure timely grounding of the Economic Support Schemes in respect of SC/ST/BC/Minority and other government sponsored schemes.	All Banks	Banks confirmed that they have already instructed their branches to ground the units wherever subsidies are received.
7	Banks not to insist on SHG group members to keep deposits or compulsory coverage under insurance schemes, out of loan proceeds.	All Banks	Banks confirmed having instructed their branches not to keep deposits or not to insist for compulsory coverage of SHG group members under insurance schemes.
8	Banks to ensure that the Unbanked Rural Centers (URC) allocated are covered with Banking Outlets.	All Banks	As against 255 Unbanked Rural Centres (URC) allocated to banks, 171 centres were covered with BCs and 51 were covered with branches by banks, leaving 33 centres to be covered. Banks assured that these will be covered with Bank Outlets shortly.
9	Banks to expedite clearance of pending applications in respect of PMEGP.	All Banks	Banks confirmed having issued instructions to their branches to clear the pending applications. SLBC has also advised Lead District Managers to monitor the progress in December
10	Banks to communicate the targets under MEPMA-SEP to the branches.	All Banks	Banks confirmed having communicated the targets to their branches.

S.No.	Action Point	Action by	Action initiated / status
11	List of Inadequately covered/uncovered villages sent is to be updated and submitted to SLBC by 6th January 2018.	All Banks	Banks together advised that out of 531 inadequately covered / uncovered villages advised by Dept. of Financial Services 119 are within 5 kms and covered by BC / Branches
12	Rs.200/- for the Merchant Acquiring Agreements (one-time payment at the time of agreement) to encourage and bring majority of small merchants into the ambit of digital payments mechanism	Govt. of Telangana	Awaiting reply from Government of Telangana.
13	Banks to remit the insurance premium to the concerned insurance companies without any delay to avoid rejection of the claims by insurance companies. In respect of claims settled by insurance companies, Controllers to advise their branches for immediate credit of this amount to the accounts of farmers.	All Banks	Banks confirmed that this is complied with.
14	Each rural/semi-urban bank branch to finance at least 25 new farm loan accounts	All Banks	Banks have confirmed having advised / sent instructions to their branches in this regard.
15	Rural branches and FLCs are required to organize at least one special camp on "Going Digital" in unbanked rural centres by 15 February 2018 and controlling offices to issue suitable instructions to their branches in this connection.	All Banks	Banks confirmed having issued suitable instructions to their rural branches for compliance.

Agenda 3 : Banking Network in the State of Telangana

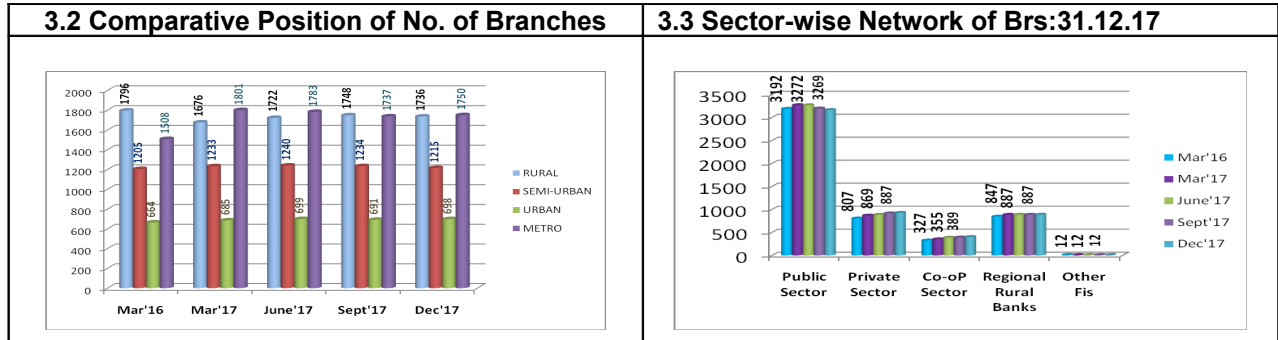
3.1 **Banking Network at a glance in Telangana as on 31.12.2017:** During the quarter under review, State Bank of India has rationalised its branches, especially in non-rural areas where there is a presence of branches of ex-associate banks as well as that of SBI.

Rural	Semi-urban	Urban	Metro	Total
1736	1215	698	1750	5399



Comparative statement of branches, deposits & advances as on 31.12.17 vis-à-vis 31.12.16

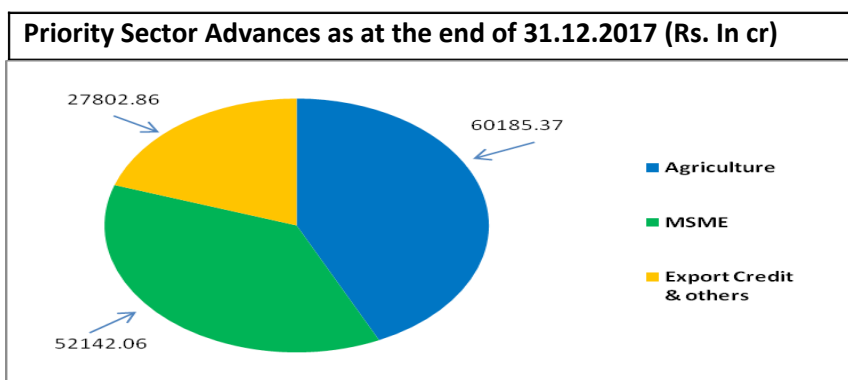
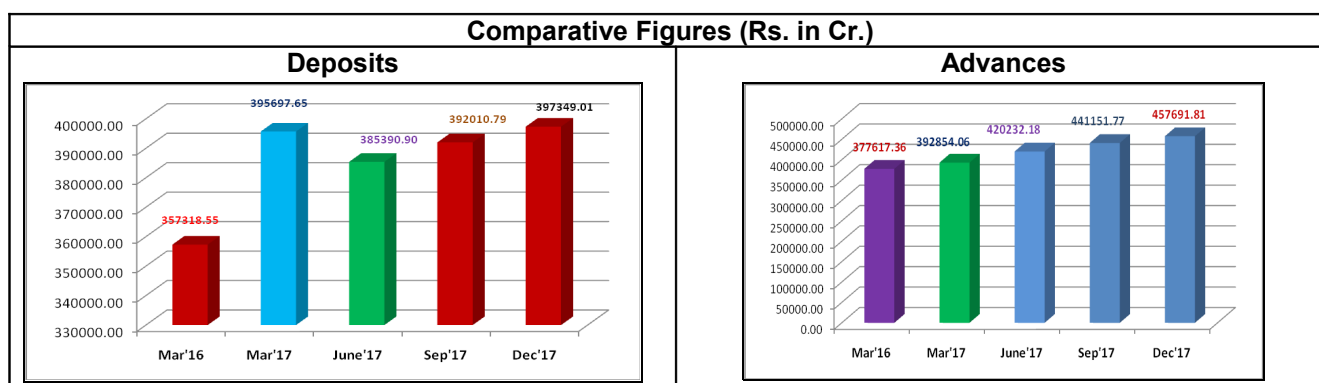
Category	Pub. Sector Banks		Pvt. Sector Banks		RRBs		Co-op. Banks		Others (APSFC)		Grand Total	
	31.12.17	31.12.16	31.12.17	31.12.16	31.12.17	31.12.16	31.12.17	31.12.16	31.12.17	31.12.16	31.12.17	31.12.16
Rural	850	858	125	115	598	561	163	130	0	0	1736	1664
Semi Urban	726	727	198	181	202	201	89	89	0	0	1215	1198
Urban	420	422	128	123	70	66	68	46	12	12	698	669
Metro	1169	1225	478	421	19	19	84	78	0	0	1750	1743
Total Brs.	3165	3232	929	840	889	847	404	343	12	12	5399	5274



Agenda 4 : Banking Statistics				
4.1	Banking at a Glance as on 31.12.17	Rs. in Crores		
No.	Particulars	O/s as on 31.12.2017	RBI Norm	Compliance
1	Total Deposits	397349.01		
2	Total Advances	457691.81		
3	Credit Deposits Ratio (%) (RBI Norm 60%)	115.19%		
4	Total Priority Sector Advances	140130.28	40.00%	35.67%
	Of which			
A	Agriculture advances	60185.37	18.00%	15.32%
i.	Of which: small & marginal farmers	27354.47	8.00%	6.96%
B	Non-farm Sector / Micro, Small & Medium Enterprises	52142.06		
i.	Of which: Micro enterprises	21544.88	7.50%	5.48%
ii.	Small Enterprises	20664.11		
iii.	Medium Enterprises	9933.07		
C	Export Credit	141.77		
D	Others' under Priority Sector Advances	27661.09		
	Of which			
i.	Educational Loans	3204.18		
ii.	Housing Loans	21061.11		
iii.	Social Infrastructure	123.68		
iv.	Renewable Energy	233.51		
v.	Others	3038.62		
5	Out of Priority Sector Advances - Finance to:			
i.	Advances Weaker Sections	39494.50	10.00%	10.05%
ii.	Advances to Women	27752.49	5.00%	7.06%
iii.	Advances to SC/ST	11582.61		
iv.	Advances to Minorities	11134.76		
v.	SHGs	8161.48		

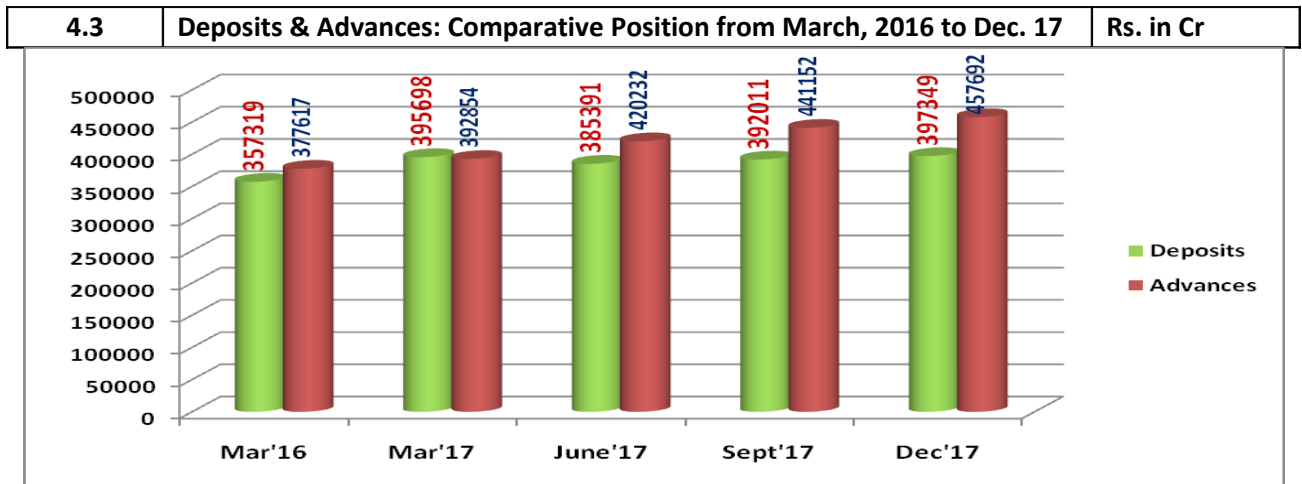
* RBI Norm for computation of priority sector targets/sub-targets achievement is based on the ANBC or Credit Equivalent Amount of Off-Balance Sheet Exposures, whichever is higher, as on the

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.



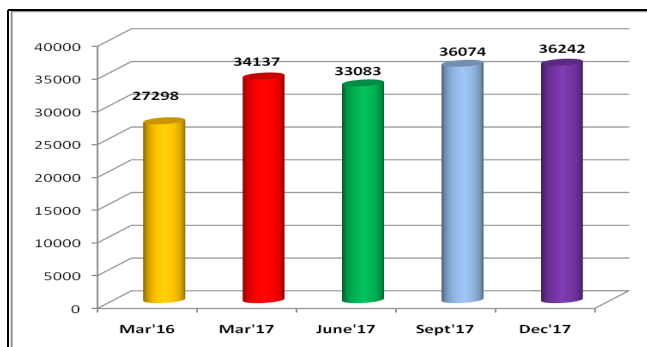
4.2 Banking Key Indicators in Telangana State		Rs. in Crores				
S.No	Particulars	Mar'16	Mar'17	June'17	Sept' 17	Dec'17
1	No. of Branches					
a	Rural	1796	1676	1722	1748	1736
b	Semi-urban	1205	1233	1240	1234	1215
c	Urban	664	685	699	691	698
d	Metro	1508	1801	1783	1737	1750
e	Total Branches	5173	5395	5444	5410	5399
2	Deposits	357318.55	395697.65	385390.90	392010.79	397349.01
3	Incremental Deposits	29137.44	38379.10	-10306.75	-3686.86	1651.36
	% of Increase	8.88	10.74	-2.60	-0.93	0.42%
4	Advances	377617.36	392854.06	420232.18	441151.77	457691.81
5	Incremental Advances	34560.19	15236.70	27378.12	48297.71	64837.75
	% of Increase	10.07	4.03	6.96	12.29	16.50
6	CD Ratio (RBI Norm 60%)	105.68	99.28	109.04	112.54	115.19

Deposits & Advances (Y-o-Y growth)			Rs. in Crores
Particulars	As on 31.12.16	As on 31.12.17	% Increase over December 2016 (YoY growth)
Deposits	415158.54	397349.01	-4.29%
Advances	391543.43	457691.81	16.89%

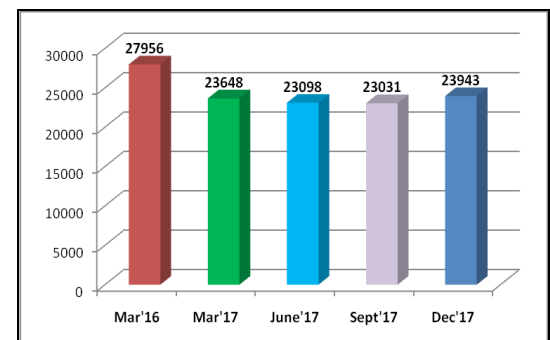


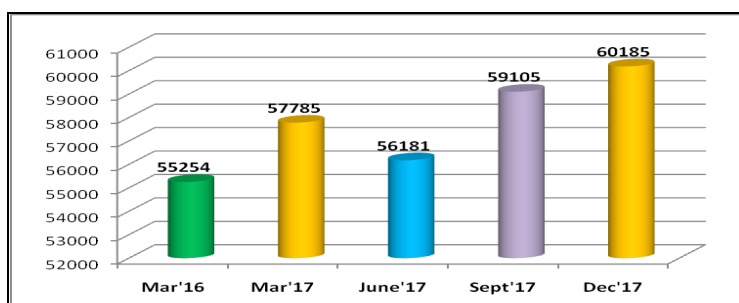
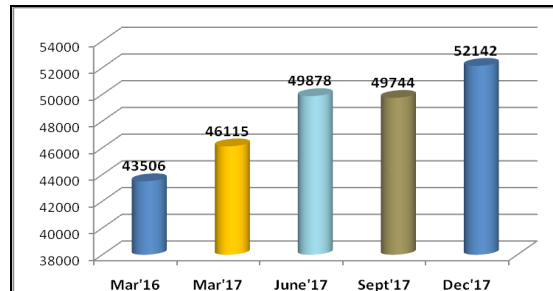
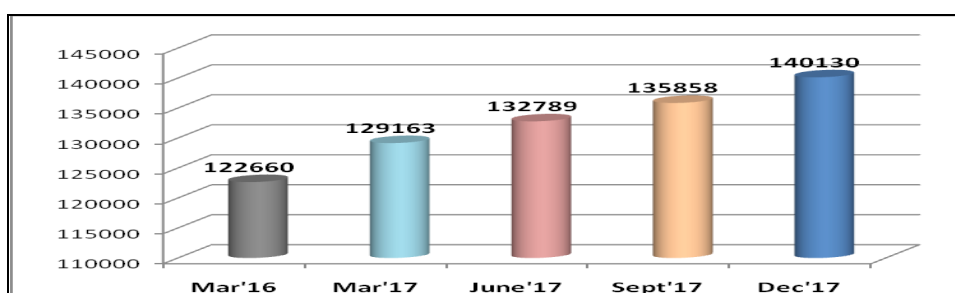
4.4	Statement of Priority Sector Advances (Outstanding) as on 31.12.2017	Rs. in Crores				
S.No	Particulars	Mar'16	Mar'17	June'17	Sept'17	Dec'17
1	Short Term Production Loans	27298.45	34136.83	33083.20	36074.20	36242.00
2	ATLs including allied Activities	19364.52	17004.46	15959.80	16099.98	16537.20
3	Agriculture Infrastructure	1170.85	997.25	940.62	1452.51	1239.96
4	Agri. Ancillary Activities	7420.38	5646.12	6197.48	5478.45	6166.21
5	Total Agriculture Advances	55254.20	57784.66	56181.10	59105.14	60185.37
6	Non-Farm Sector / Micro & Small , Medium Enterprises	43505.67	46115.29	49878.48	49744.21	52142.06
7	% of Non-Farm Sector / Micro & Small Enterprises to total advances	11.52	11.74	11.87	11.28	11.47
8	Export credit	43.91	92.20	977.90	283.85	141.77
9	Others' under Priority Sector Advances	23856.65	25171.11	25751.42	26725.00	27661.09
10	Total Priority Sector Advances	122660.43	129163.26	132788.89	135858.20	140130.28

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



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

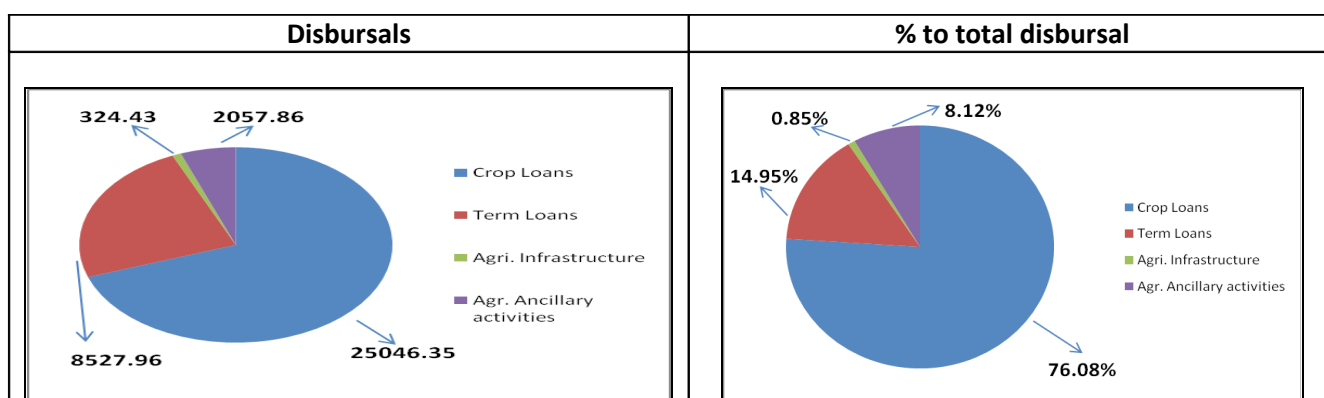


**Comparative Position of Total Agriculture Credit
(Rs. in Crores)**

**Comparative Position of MSME Advances
(Rs. in Crores)**

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

Agenda 5 : Achievement of Annual Credit Plan 2017-18 : Position as on 31.12.2017 (Rs. in Crores)

No.	Particulars	Achievement during the Year		Target 2017-18	Achievement		% of Achievement up to 31.12.17
		2015-16	2016-17		Upto 30.09.17	Upto 31.12.17	
1	Short Term Production Loans						
a	Kharif	12938.74	15205.40	23851.45	21025.90	21025.90	88.15
b	Rabi	10426.77	13456.07	15901.00	0.00	4020.45	25.28
c	Total	23365.51	28661.47	39752.45	21025.90	25046.35	63.01
2	Agriculture Term Loans	8746.12	6143.27	10714.89	3515.87	8527.95	79.59
3	Allied & Ancilliary ATLS	1945.33	2608.42	3731.25	1663.80	2382.29	63.85
4	Total Agri. Term Loans	10691.45	8751.69	14446.14	5179.67	10910.24	75.52
5	Total Agriculture	34056.96	37413.16	54198.59	26205.57	35956.59	66.34
6	Micro & small, Medium Enterprises	16571.32	20221.46	16465.33	16280.41	22188.39	134.76
7	Others' under priority Sector Advances	5005.49	4734.82	10166.54	2861.61	4876.17	47.96
	Of which						
a	Education Loans	755.52	525.34	1663.81	283.39	379.60	22.82
b	Housing Loans	2379.80	2795.94	3885.88	1611.43	3352.27	86.27
c	Others	1870.17	1413.54	4616.85	966.79	1144.30	24.79
7	Export Credit	3.09	62.72	0.00	25.90	38.05	
8	Total Priority Sector Advances	55636.86	62432.16	80830.46	45373.49	63059.20	78.01
9	Non-Priority Sector Advances	79032.69	78957.84	33523.32	53975.82	119465.82	356.37
10	Total Credit Plan	134669.55	141390.00	114353.78	99349.31	182525.02	159.61

Agenda 6: Agriculture Sector

Agenda 6: Agriculture Sector						
6.1	Total Agriculture Loans: Sector-wise/Category-wise as on 31.12.2017				Rs. in Crores	
Sector	Targets	Achievement	Category	Targets	Achievement	% achievement
Public Sector Banks	33765.02	20181.23	Crop Loans	39752.45	25046.35	63.01
Private Sector Banks	4038.18	5125.18	Term Loans	10714.89	8527.96	79.59
Regional Rural Banks	11629.46	7133.39	Infrastructure	1323.04	324.43	24.52
Cooperative Banks	4765.93	3516.79	Agr. Ancillary	2408.23	2057.86	85.45
Total	54198.59	35956.59	Total Agriculture	54198.59	35956.59	66.34



6.2	Short Term Crop Production Loans: Sector-wise: As on 31.12.2017				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	2389.69	24.14
Private Sector Banks	1712.70	1456.64	85.05	1141.79	349.52	30.61
Regional Rural Banks	5051.59	5127.24	101.50	3367.70	924.44	27.45
Cooperative Banks	2239.50	2713.94	121.18	1493.00	356.80	23.90
Total	23851.45	21025.90	88.15	15901.00	4020.45	25.28

6.3	Agri. Term Loans including Allied, Infrastructure & Ancillary Activities		Rs. in Crores	
Sector	Target	Achievement	% of Achievement	
Public Sector Banks	9018.83	6063.46	67.23	
Private Sector Banks	1183.69	3319.03	280.40	
Regional Rural Banks	3210.17	1081.71	33.70	
Cooperative Banks	1033.46	446.05	43.16	
Total	14446.15	10910.25	75.52	

6.4	Dairy Entrepreneurship Development Scheme (DEDS): Continuation of the scheme for FY 2017-18			
The progress made under Dairy Entrepreneurship Development Scheme (DEDS) is as under: (Rs. in Crores)				
Outstanding as on 31.12.2017		Disbursement from 01.04.17 to 31.12.17		
No. of a/cs	Amount	No. of a/cs	Amount	
18245	222.79	2993	30.95	

6.5	Financing against Pledge of Negotiable Warehouse Receipts (NWRs):
RBI advised banks to furnish quarterly data (district-wise) on financing against Negotiable Warehouse	

Receipts (NWRs) to farmers, within 20 days from the end of each quarter.			
Position as on 31.12.2017 is as under			Rs. in Crores
Outstanding as at the end of December 2017		Disbursement from 01.10.17 to 31.12.17	
No. of a/cs	Amount	No. of a/cs	Amount
1353	130.54	195	51.24

6.6. Joint Liability Groups (Bhoomi HeenKisan) – Agency-wise Targets for theyear 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:

S.No.	Name of the Bank / districts	No. of Rural Branches				Target
		CBs	CCBs	RRB	TOTAL	
1	ADILABAD	11	2	26	39	975
2	BHADRAI	21	8	19	48	1200
3	HYDERABAD	0	0	0	0	0
4	JAGTIAL	30	11	24	65	1625
5	JANGAON	20	2	9	31	775
6	JAYASHANKER	22	4	18	44	1100
7	JOGULAMBA	16	1	6	23	575
8	KAMAREDDY	33	25	19	77	1925
9	KARIMNAGAR	43	7	21	71	1775
10	KHAMMAM	42	10	35	87	2175
11	KOMARAM BHEEM	10	4	15	29	725
12	MAHABUBABAD	16	4	4	24	600
13	MAHABUBNAGAR	46	1	26	73	1825
14	MANCHERIAL	14	1	25	40	1000
15	MEDAK	32	4	16	52	1300
16	MEDCHAL	42	0	19	61	1525
17	NAGARKURNOOL	27	1	19	47	1175
18	NALGONDA	42	8	35	85	2125
19	NIRMAL	20	2	24	46	1150
20	NIZAMABAD	95	20	38	153	3825
21	PEDDAPALLI	28	5	11	44	1100
22	SIRCILLA-RAJANNA	14	6	11	31	775
23	RANGAREDDY	101	3	35	139	3475

24	SANGAREDDY	51	5	31	87	2175
25	SIDDIPET	34	6	26	66	1650
26	SURYAPET	34	5	18	57	1425
27	VIKARABAD	37	2	18	57	1425
28	WANAPARTHI	16	1	7	24	600
29	WARANGAL(URBAN)	29	3	15	47	1175
30	WARANGAL RURAL	18	2	4	24	600
31	YADADRI	23	4	20	47	1175
	TOTAL	967	157	594	1718	42950

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

Department of Agriculture, Govt. of Telangana advised that Vaddi Leni Runalu and Pavala Vaddi Schemes are ongoing schemes of Government of Telangana to reduce the debt burden of the small and marginal farmers and Govt. of Telangana has issued G.O.Rt.NO. 369 dated 23rd June 2017 extending the VLR / Pavala Vaddi Scheme on crop loans for Kharif & Rabi 2016-17 and 2017-18 for the loans paid by the farmers during Kharif & Rabi seasons. SLBC has circulated the same to member banks and LDMs.

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

6.8 Restructured Weather 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 Weather 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.

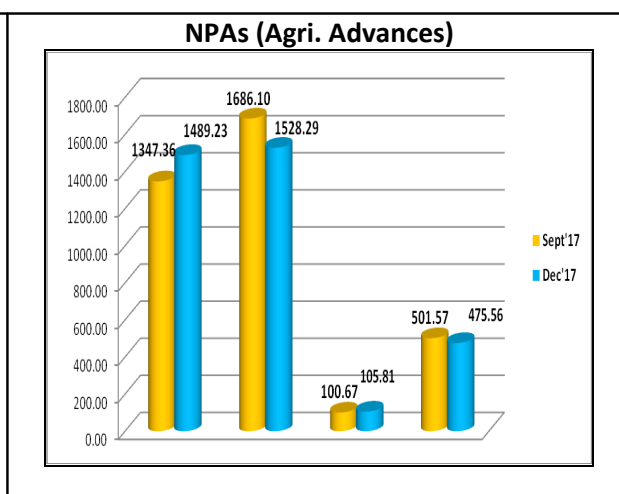
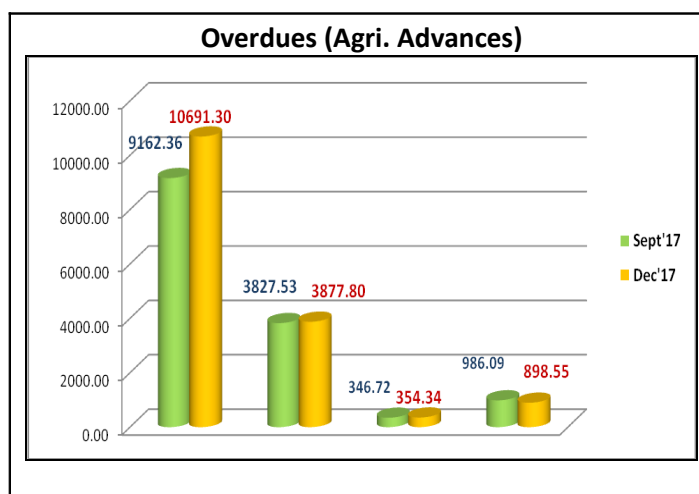
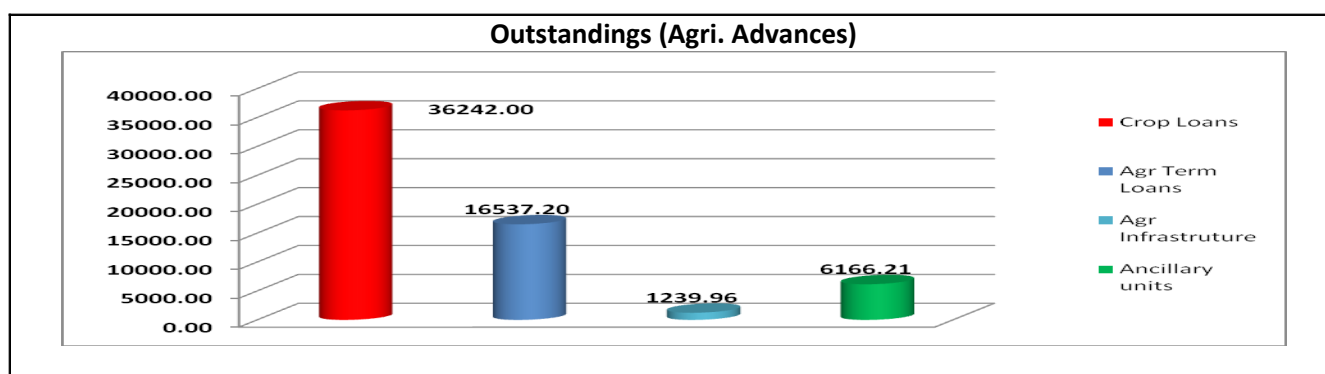
Further, the claims under Restructured Weather Based Crop Insurance Scheme shall be settled on the basis of Weather data furnished by the TSDPS / State Government level Rain gauge Stations / IMD Weather Stations for the notified crops and districts and not the basis of Crop Cutting Experiments (CCEs) for yield estimation, individual declaration of crop damage, Annewari / 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**.

6.9 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.

6.10	Overdues/NPAs under Agriculture Sector as on 31.12.2017					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	4648657	36242.00	1358685	10691.30	29.50	221594	1489.23	4.11
Agri. Term Loans	782616	16537.20	149109	3877.80	23.45	78151	1528.29	9.24
Agri. Infrastructure	26196	1239.96	4071	354.34	28.58	2038	105.81	8.53
Ancillary activities	6234	6166.21	1259	898.55	14.57	813	475.56	7.71
Total Agriculture	5463703	60185.37	1513124	15822.00	26.29	302596	3598.89	5.98



Overdues in Agriculture segment as at the end of 31st Dec. 2017

- The level of agriculture overdues increased by Rs.1499.30 Crores during the quarter.
- 29.50% of short term crop loan outstandings are overdues in the books of the banks.
- 23.45% of Agriculture Term Loan outstandings are overdues in books of the banks.
- 28.58% of Agri. Infrastructure loan outstandings are overdues in the books of the banks.
- 14.57% of Agri. Ancillary activities loan outstandings are overdues in the books of the banks.
- Overdues in total agriculture advances constitute 26.29% of outstanding.

NPAs in Agriculture segment as at the end of 31st Dec. 2017

- The level of total agriculture NPAs decreased marginally by Rs.36.81 Crores during the quarter.
- 4.11% of short term crop loan outstandings are NPAs in the books of the banks.

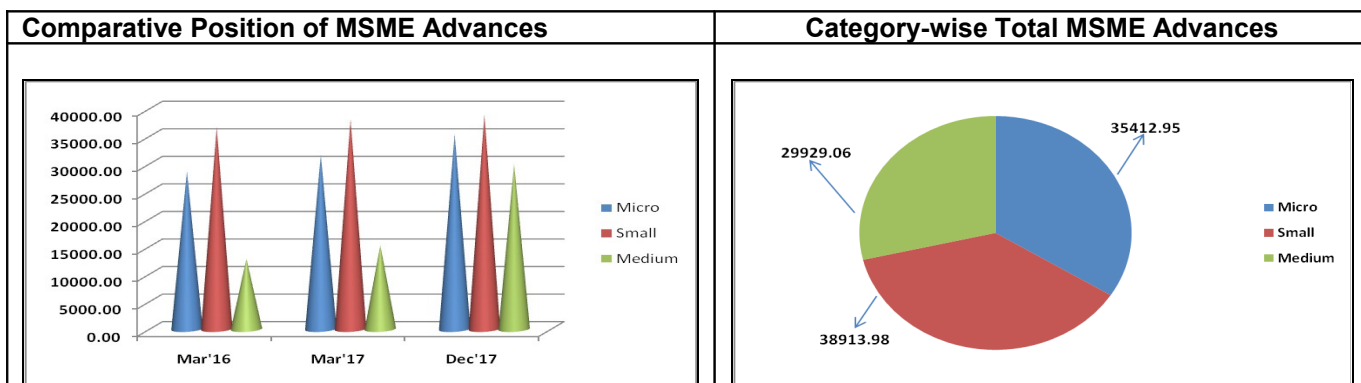
- 9.24% of Agriculture Term Loan outstandings are NPAs in books of the banks.
- 8.53% of Agri. Infrastructure Loan outstandings are NPAs in books of the banks.
- 7.71% of Agri. Ancillary activities Loan outstandings are NPAs in books of the banks.
- NPAs in total agriculture advances are at 5.98%.

Agenda 7 : Micro, Small & Medium Enterprises (MSME)						
7.1	Micro, Small & Medium Enterprises (MSME) : Priority Sector				Rs. in Crores	
Particulars	Outstanding as on 31.03.2016		Outstanding as on 31.03.2017		Outstanding as on 31.12.2017	
	A/c.	Amt.	A/c.	Amt.	A/c.	Amt.
Micro Enterprises	551204	17718.88	615980	19982.77	764077	21544.88
Small Enterprises	101225	18638.77	103504	18644.08	226199	20664.12
Total SME	652429	36357.65	719484	38626.85	990276	42209.00
% of Micro enterprises to total MSE	84.48%	48.73%	85.61%	51.73%	77.16%	51.04%
% of Small enterprises to total MSE	15.52%	51.27%	14.39%	48.27%	22.84%	48.96%
Medium Enterprises (ME)	94039	7148.02	95431	7488.43	125570	9933.06
% of ME to total MSME advances	12.60%	16.43%	11.71%	16.24%	11.25%	19.05%
Total MSME advances	746468	43505.67	814915	46115.28	1115846	52142.06

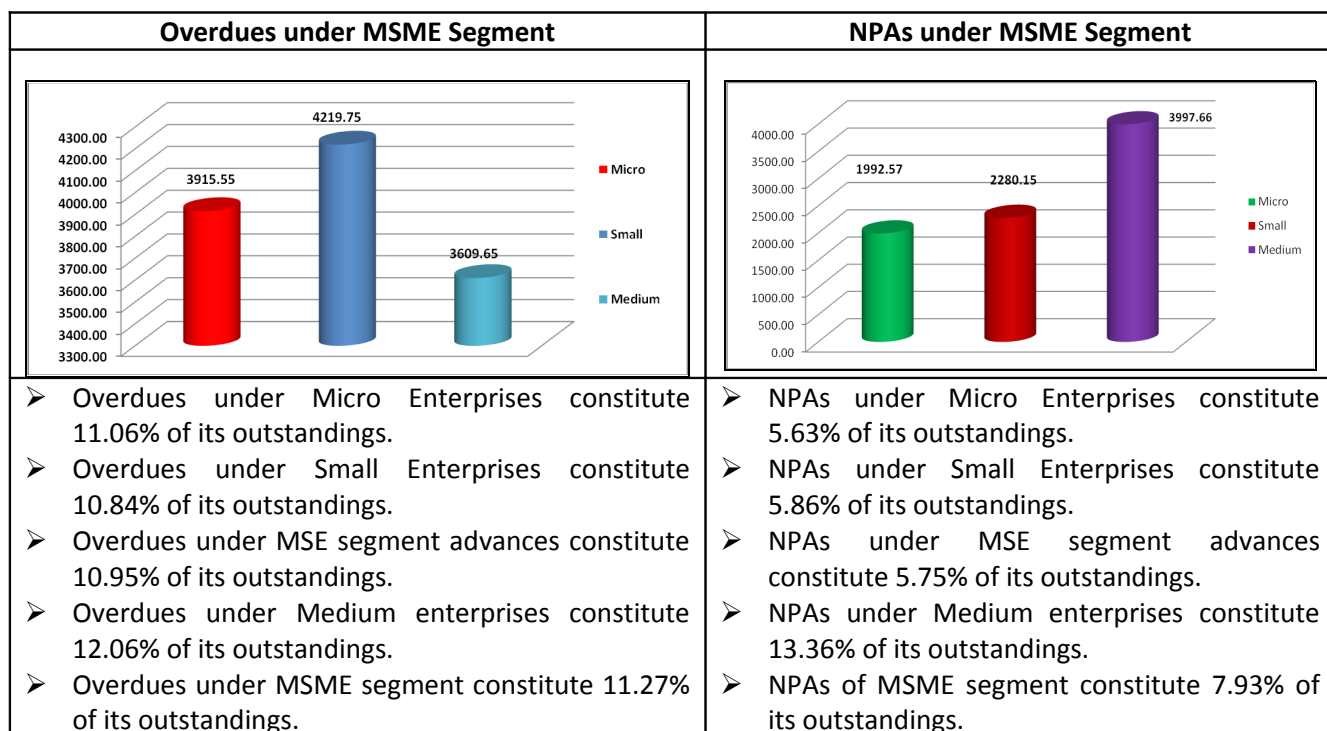
7.2	Micro, Small & Medium Enterprises (MSME) : Non-Priority Sector				Rs. in Crores	
Particulars	Outstanding as on 31.03.2016		Outstanding as on 31.03.2017		Outstanding as on 31.12.2017	
	A/c.	Amt.	A/c.	Amt.	A/c.	Amt.
Micro Enterprises	89657	10890.19	281612	11668.58	294439	13868.07
Small Enterprises	248471	17975.54	459720	19461.05	526209	18249.86
Total SME	338128	28865.73	741332	31129.63	820648	32117.93
% of Micro enterprises to total MSE	26.52%	37.73%	37.99%	37.48%	35.88%	43.18%
% of Small enterprises to total MSE	73.48%	62.27%	62.01%	62.52%	64.12%	56.82%
Medium Enterprises (ME)	6576	5647.57	6820	7753.81	832766	19996.00
% of ME to total MSME advances	1.91%	16.36%	0.91%	19.94%	1.46%	38.37%
Total MSME advances	344704	34513.30	748152	38883.44	832766	52113.93

7.3	Micro, Small & Medium Enterprises (MSME) : Priority & Non-Priority Sector				Rs. in Crores	
Particulars	Outstanding as on 31.03.2016		Outstanding as on 31.03.2017		Outstanding as on 31.12.2017	
	A/c.	Amt.	A/c.	Amt.	A/c.	Amt.
Micro Enterprises	640861	28609.07	897592	31651.35	1058516	35412.95
Small Enterprises	349696	36614.31	563224	38105.13	752408	38913.98
Total SME	990557	65223.38	1460816	69756.48	1810924	74326.93
% of Micro enterprises to total MSE	64.70%	43.86%	61.44%	45.37%	58.45%	47.64%

% of Small enterprises to total MSE	35.30%	56.14%	38.56%	54.63%	41.55%	52.36%
Medium Enterprises (ME)	100615	12795.59	102251	15242.24	137688	29929.06
% of ME to total MSME advances	9.22%	16.40%	6.54%	17.93%	7.07%	28.71%
Total MSME advances	1091172	78018.97	1563067	84998.72	1948612	104255.99



7.4	Overdues/NPAs under MSME Sector as on 31.12.2017					Rs. in Crores		
Particulars	Outstanding		Overdues			NPAs		
	A/cs	O/s Amt	A/cs	O/s Amt	%	A/cs	O/s Amt	%
Micro	1058516	35412.95	189688	3915.55	11.06%	128945	1992.57	5.63%
Small	752408	38913.98	24271	4219.75	10.84%	16253	2280.15	5.86%
Total MSE	1810924	74326.93	213959	8135.30	10.95%	145198	4272.72	5.75%
Medium	137688	29929.06	18207	3609.65	12.06%	3080	3997.66	13.36%
Total MSME	1948612	104255.99	232166	11744.95	11.27%	148278	8270.38	7.93%



7.5	Prime Minister's Task Force Recommendations:
-----	--

Compliance to PM TASK FORCE RECOMMENDATIONS	Norm %	Actual %	No. of Banks Achieved
Banks are advised to achieve a 20 percent year-on-year growth in credit to micro & small enterprises (Dec. 16 – Dec. 17)	20	27.14%	18
10 percent annual growth in the number of micro enterprise accounts	10	23.30%	17
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	45.44%	9

7.6	PMEGP: The performance of banks under PMEGP is furnished as under	Amount Rs. in Crores
	Target 2017-18	Achievement up to December, 2017
Agency	No. of Projects	Margin Money
	Emp. (Nos)	No. of Projects
		Margin Money
		Empl. (Nos)
KVIC	698	13.84
	5584	127
KVIB	697	13.84
	5576	249
DIC	930	18.44
	7440	320
TOTAL	2325	46.12
	18600	696
		23.20
		8117

During the year 2017-18, achievement in no. of projects is 696(29.94%) with an amount of Rs.23.20 lacs (50.30%) against a target of 2325 projects and an outlay of Rs.46.12 lacs.

7.								
7	Pradhan Mantri Mudra Yojana (PMMY):							
Performance under PMMY as on 16.03.2018 is as under. Bank-wise performance is placed as Annexure.								
PMMY : Consolidated Performance as on 16.03.2018 (Rs. in Crores)								
Particulars	Shishu		Kishore		Tarun		Total	
	A/cs	Amt.	A/cs	Amt.	A/cs	Amt.	A/cs	Amt.
All Banks	196668	639.76	89915	1867.80	21210	1595.92	307793	4103.48
PMMY : Sector-wise Performance as on 16.03.2018 (Rs. in Crores)								
Category	Shishu		Kishore		Tarun		Total	
	A/cs	Amt.	A/cs	Amt.	A/cs	Amt.	A/cs	Amt.
Public Sector	155703	489.84	71503	1427.40	16504	1265.37	243710	3182.61
Private Sector	22942	82.63	11283	303.57	3044	217.35	37269	603.55
RRBs	14830	59.67	3246	51.77	146	11.12	18222	122.56
Others	3193	7.62	3883	85.06	1516	102.08	8592	194.76
Total	196668	639.76	89915	1867.80	21210	1595.92	307793	4103.48
PMMY : Sanctions to various categories as on 16.03..2018 (Rs. in Crores)								
Category	Shishu		Kishore		Tarun		Total	
	A/cs	Amt.	A/cs	Amt.	A/cs	Amt.	A/cs	Amt.
General	88955	344.01	62449	1377.86	18530	1406.99	169934	3128.86
SC	25583	66.53	5766	107.14	604	40.57	31953	214.24
ST	10291	29.11	3547	73.84	494	32.23	14332	135.18
OBC	71839	200.11	18153	308.96	1582	116.13	91574	625.20

Total	196668	639.76	89915	1867.80	21210	1595.92	307793	4103.48
Out of Above								
Women	28431	95.93	18828	350.42	1999	144.14	49258	590.49
New Entrepreneurs	43343	263.98	49287	961.91	5803	446	98433	1671.89
Minorities	8636	30.19	5540	94.12	654	49.47	14830	173.78
PMJDY OD Account	15266	6.83	0	0	0	0	15266	6.83
Mudra card	4559	15.57	628	16.14	213	18.56	5400	50.27
NULM	297	1.22	51	1.91	4	0.24	352	3.37
NRLM	250	1.04	725	23.68	51	2.72	1026	27.44
Other Govt. Schemes	3484	12.13	3785	75.72	628	51.88	7897	139.73

PMMY : Performance of Top 10 Banks as on 16.03.2018 (Rs. in Crores)										
Category	Shishu		Kishore		Tarun		Total		Target 17-18	Achievement %
	A/cs	Amt.	A/cs	Amt.	A/cs	Amt.	A/cs	Amt.		
SBI	118824	249.95	16982	422.16	10395	780.47	146201	1452.58	1266.00	114.74%
Andhra Bank	8460	28.77	13154	290.11	1301	110.64	22915	429.52	565.00	76.02%
Vijaya Bank	2822	120.54	4412	67.65	280	21.61	7514	209.79	215.00	97.58%
ICICI Bank	12330	41.55	2283	76.07	1122	78.52	15735	196.15	160.47	122.23%
InusInd Bank	5744	25.11	5841	132.55	522	28.79	12107	186.45	213.88	87.17%
Canara Bank	7858	27.89	6366	99.98	650	50.65	14874	178.52	220.00	81.15%
UCo Bank	4184	14.69	7426	104.31	143	10.01	11753	129.01	225.00	57.34%
Syndicate Bank	3445	13.01	4063	83.19	384	30.22	7892	126.43	190.00	66.54%
Union Bank of India	930	2.76	1916	35.03	603	43.17	3449	80.97	98.00	82.62%
Axis Bank	0	0.00	526	19.02	696	54.04	1222	73.06	86.42	84.54%

District wise performance on Mudra Loans as on 16.03.2018 [Amount Rs. in Crore]									
Sr No	District	Shishu		Kishore		Tarun		Total	
		No Of A/Cs	Sanctioned Amt	No Of A/Cs	Sanctioned Amt	No Of A/Cs	Sanctioned Amt	No Of A/Cs	Sanctioned Amt
1	Hyderabad	103259	366.83	16885	383.96	7326	551	127470	1301.79
2	Rangareddy	10269	35.46	13343	273.78	3566	266.87	27178	576.1
3	Medchal-Malkajgiri	2234	7.23	6020	154.41	2545	181.42	10799	343.06
4	Nalgonda	6535	23.58	7779	157.28	967	73.36	15281	254.22
5	Karimnagar	6902	22.8	5522	109.19	869	68.34	13293	200.33
6	Nizamabad	6423	23.06	6305	118.65	715	52.88	13443	194.58
7	Warangal(urban)	4509	15.65	5517	116.92	703	52.74	10729	185.3
8	Mahbubnagar	7682	28.3	5716	98.82	693	52.25	14091	179.37
9	Khammam	4645	15.84	4501	87.11	899	70.47	10045	173.42
10	Medak	3602	11.53	3353	68.46	596	46.08	7551	126.07
11	Adilabad	18148	13.33	3545	65.23	463	36.36	22156	114.92
12	Warangal(rural)	3219	9.26	1029	22.7	434	34.43	4682	66.38
13	Sangareddy	2413	8.73	1365	31.3	198	14.72	3976	54.75
14	Bhadradi	1476	5.44	923	19.68	160	13.56	2559	38.68
15	Siddipet	1676	5.86	991	20.64	124	9.39	2791	35.89

16	Suryapet	1367	5.17	832	18.27	113	8.41	2312	31.85
17	Wanaparthy	1585	5.61	652	16.06	104	7.72	2341	29.39
18	Peddapalli	1251	3.83	603	12.99	73	5.41	1927	22.23
19	Nagarkurnool	1416	5.01	830	10.55	82	6.16	2328	21.72
20	Yadadri	1177	4.36	382	6.89	152	10.47	1711	21.71
21	Mancherial	589	1.75	612	13.01	47	3.53	1248	18.29
22	Jangaon(New)	379	1.42	429	7.21	97	7.81	905	16.44
23	Rajanna	745	2.47	426	11.94	13	1.09	1184	15.5
24	Jogulamba	1206	4.13	283	5.6	61	4.5	1550	14.23
25	Kamareddy	790	2.72	441	8.29	39	3.12	1270	14.13
26	Mahabubabad	659	2.04	430	7.84	45	3.66	1134	13.54
27	Jagitial	548	1.91	375	6.52	51	4.02	974	12.44
28	Vikarabad	815	2.65	290	5.38	12	0.97	1117	9.01
29	Jayashankar	466	1.75	293	5.1	17	1.4	776	8.24
30	Nirmal	622	1.9	163	2.93	39	3.23	824	8.06
31	KomramBheem	61	0.16	80	1.13	7	0.57	148	1.86
	Total	196668	639.76	89915	1867.81	21210	1595.92	307793	4103.48

PM Stand UP India Programme: as on 19.03.18 (Rs. in Crores)

No. of Sanctions	Women	SC	ST	Amount sanctioned	Amount disbursed	Outstanding Amount
3078	2685	578	205	723.00	354.40	246.02

PM Stand UP India Programme: Top 10 Banks (No. of applications wise) as on 19.03.18 (Rs. in Crores)

S.No	Bank	No. of Applicants	Women	SC	ST	Sanctioned Amount	Disbursed Amount	Outstanding Amount
1	Andhra Bank	1373	1245	154	74	286.69	117.59	118.25
2	State Bank of India	393	315	121	27	95.10	33.62	32.22
3	Syndicate Bank	177	163	14	12	60.57	52.04	47.49
4	Punjab National Bank	212	190	26	5	42.80	18.87	17.97
5	Canara Bank	174	129	48	13	41.91	13.01	12.67
6	Bank of India	170	143	41	20	33.69	6.86	6.89
7	HDFC Bank	113	113	0	0	26.04	26.04	25.00
8	Indian Bank	60	53	13	7	19.93	6.65	7.52
9	Corporation Bank	59	52	8	3	16.31	12.26	7.34
10	IndusInd Bank	49	32	16	20	15.31	11.92	15.24

District wise Stand-up India performance as on 19.03.2018

District	No. of Applications	Sanctioned amount	Disbursed amount	Outstanding amount
Adilabad	25	5.03	4.15	4.09
Bhadradi Kothagudem	66	14.41	8.27	7.87
Hyderabad	1515	384.95	180.09	173.33
Jagtial	24	4.46	2.96	3.02
Jangaon	16	3.56	1.97	1.96
Jayashankar Bhoopalpally	9	2.38	1.12	0.92
Jogulamba Gadwal	11	1.41	0.46	0.46
Kamareddy	33	5.61	2.31	2.20
Karimnagar	90	20.36	10.13	10.28
Khammam	97	18.82	12.58	12.22

Komaram Bheem Asifabad	3	0.30	0.00	0.00
Mahabubabad	15	2.11	1.23	1.24
Mahbubnagar	55	13.48	4.84	4.95
Mancherial	23	5.96	2.54	2.14
Medak	17	2.57	1.26	1.26
Medchal-Malkagiri	168	42.04	15.18	15.30
Nagarkurnool	15	1.84	0.71	0.72
Nalgonda	90	15.17	8.07	8.02
Nirmal	15	2.80	1.95	1.58
Nizamabad	77	15.96	8.06	8.12
Peddapalli	26	4.56	0.98	1.61
Rajanna Sircilla	21	3.59	1.32	1.38
Ranga Reddy	159	36.45	17.94	17.35
Sangareddy	100	24.03	7.97	7.89
Siddipet	37	5.83	1.68	1.89
Suryapet	66	11.83	6.70	6.65
Vikarabad	4	0.90	0.77	0.68
Wanaparthy	7	1.11	0.58	0.58
Warangal (Rural)	20	3.33	2.37	2.15
Warangal (Urban)	236	60.50	42.11	42.02
Yadadri Bhuvanagiri	38	7.66	4.12	4.14
Total	3078	723.00	354.40	346.02

Districtwise Handholding requests as on 19.03.18				
District	Cancelled By Applicant	Completed By Applicant	Pending	Grand Total
Adilabad	8	0	10	18
Bhadradi Kothagudem	0	0	1	1
Hyderabad	67	17	220	304
Jagtial	0	1	0	1
Jayashankar Bhoopalpally	0	0	1	1
Karimnagar	1	1	65	67
Khammam	3	3	25	31
Mahabubabad	0	0	2	2
Mahbubnagar	3	2	22	27
Mancherial	0	0	2	2
Medak	6	3	17	26
Medchal-Malkagiri	0	1	3	4
Nalgonda	7	7	24	38
Nizamabad	0	0	6	6
Peddapalli	0	0	2	2
Rajanna Sircilla	0	0	2	2
Ranga Reddy	34	9	131	174
Sangareddy	0	1	3	4
Siddipet	1	0	0	1
Warangal	0	1	16	17
Warangal (Urban)	5	0	8	13

Yadadri Bhuvanagiri	0	1	1	2
Grand Total	135	47	561	743

Agency-wise Handholding requests as on 19.03.2018				
Agency	Cancelled By Applicant	Completed By Applicant	Pending	Grand Total
DIC	28	8	159	195
DICCI	9	1	68	78
FLC	8	4	18	30
Industry Association	5	2	8	15
ITC	7	3	8	18
ITI	5	1	7	13
MoMSME	7	2	16	25
N/A	47	14	127	188
RSETI	14	3	101	118
SMERA	0	0	2	2
TCO	4	9	41	54
Voluntary Women's Mentor Club	1		6	7
Grand Total	135	47	561	743

Agenda 8: Housing Loans (Priority & Non-Priority): Position as on 31.12.2017 (Rs. in Crores)										
Category	Outstanding		Disbursement		Overdues			NPAs		
	No. of a/c.	Amount	No. of a/c.	Amount	No. of a/c.	Amount	%	No. of a/c.	Amount	%
Priority	252368	21061.11	40601	3352.27	61856	4761.88	22.61%	46597	544.98	2.59%
Non-priority	105659	25305.77	23408	4208.75	13521	1817.12	7.18%	1739	342.09	1.35%
Total	358027	46366.88	64009	7561.03	75377	6579.00	14.19%	48336	887.07	1.91%

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

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

i) Credit Linked Subsidy Scheme for EWS/LIG

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

The credit linked subsidy will be available only for loan amounts up to Rs 6 lakhs and additional loans beyond

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

ii) Credit Linked Subsidy Scheme for MIG

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

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

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

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

Agenda 9: Education Loans (Priority & Non-Priority): Position as on 31.12.2017 (Rs. in Crore)										
Category	Outstanding		Disbursement		Overdues			NPAs		
	No. of a/c.	Amount	No. of a/c.	Amount	No. of a/c.	Amount	%	No. of a/c.	Amount	%
Priority	65073	3204.18	13073	379.60	13311	570.14	17.79%	6164	129.02	4.03%
Non-priority	12034	1219.44	1805	123.80	650	110.57	9.07%	242	47.48	3.89%
Total	77107	4423.62	14878	503.40	13961	680.71	15.39%	6406	176.50	3.99%

Agenda 10: Credit Flow to Minority Communities: Position as on 31.12.2017 (Rs. in Crores)										
Outstanding		Disbursement Up to 31.12.17		Overdues			NPAs			
No. of A/cs	Amount	No. of A/cs	Amount	No. of A/cs	Amount	%	No. of A/cs	Amount	%	
1010662	11134.76	180643	2154.57	181014	2276.97	20.45%	80823	1185.51	10.65%	

Agenda 11: Credit Flow to Weaker Sections: Position as on 31.12.2017 (Rs. in Crores)										
---	--	--	--	--	--	--	--	--	--	--

Outstanding		Disbursement Up to 31.12.17		Overdues			NPAs		
No. of A/cs	Amount	No. of A/cs	Amount	No. of A/cs	Amount	%	No. of A/cs	Amount	%
3718655	39494.50	1708142	14382.07	855072	7038.41	17.82%	234832	1719.43	4.35%

Agenda 12: Credit Flow to SCs/STs: Position as on 31.12.2017 (Rs. in Crores)									
Outstanding		Disbursement Up to 31.12.17		Overdues			NPAs		
No. of A/cs	Amount	No. of A/cs	Amount	No. of A/cs	Amount	%	No. of A/cs	Amount	%
1456967	11582.61	531204	4404.18	285203	2764.12	23.86%	89944	435.00	3.76%
<ul style="list-style-type: none"> ➤ The total loan outstandings to SC/ST beneficiaries constitute 8.27% of Priority sector advances. ➤ The total loan outstandings to SC/ST beneficiaries constitute 2.53% of total advances. 									

Agenda 13 Credit Flow to Women Beneficiaries: Position as on 31.12.2017 (Rs. in Crores)									
Outstanding		Disbursement Up to 31.12.17		Overdues			NPAs		
No. of A/cs	Amount	No. of A/cs	Amount	No. of A/cs	Amount	%	No. of A/cs	Amount	%
2536528	27752.49	935915	9874.93	640290	6770.28	24.40%	168171	1202.68	4.33%

Agenda 14: Implementation of Government Sponsored Schemes: Financial Year 2017-18									
14.1	National Rural Livelihood Mission (NRLM): SHG Bank Linkage: 31.12.2017							Rs. in Crores	
Outstanding		Disbursement Up to 31.12.17		Overdues			NPAs		
No. of A/cs	Amount	No. of A/cs	Amount	No. of A/cs	Amount	%	No. of A/cs	Amount	%
313892	5861.94	98777	1725.85	44598	1831.60	31.24%	25657	377.24	6.44%

14.2	National Urban Livelihood Mission (NULM): SHG Bank Linkage: 31.12.2017							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	%
112106	2299.55	55877	791.61	18720	461.14	20.05%	11598	110.15	4.79%
SEP Progress Report is annexed.									

14.3	Position of implementation of Government sponsored schemes during the financial year 2017-18 – Central Government					Rs. in Crores	
No.	Scheme	Outstanding as on 31.12.17		Disbursements up to 31.12.17			
		No. of a/cs	Amount	No. of A/cs	Amount		
Central Government Sponsored Schemes (Total of 1 to 6)		285869	5518.85	30209	783.00		
1	PMRY / PMEGP	32997	666.24	837	44.46		
2	ISHUP / RRY	448	2.02	2	0.01		

3	Agri Clinics / Agri Business Centres	1195	16.74	3	0.11
4	Dairy Entrepreneurship Development Scheme	18245	222.79	2993	30.95
5	Renewable Sources of Energy	398	24.86	22	0.09
6	Others	232586	4586.20	26352	707.38

14.	Credit Flow under DRI Scheme: As on 31.12.2017								Rs. in Crores	
4	Outstanding		Disbursement Up to 31.12.17		Overdues			NPAs		
	No. of A/cs	Amount	No. of A/cs	Amount	No. of A/cs	Amount	%	No. of A/cs	Amount	%
	15576	58.64	761	1.01	7459	7.51	12.81%	4538	18.52	31.58%

Agenda 15: Position of Implementation of Government Sponsored Schemes during the Financial Year 2017-18 : Government of Telangana Schemes

15.1	State Govt. Sponsored Schemes (All Schemes)				Rs. in Crores	
	Outstanding as on 31.12.17		Disbursement during the period from 01.04.17 to 31.12.17			
	No.	Amount	No.		Amount	
	1572037	17857.79	299977		4258.28	

15.2	Performance of Government Sponsored Schemes				Rs. in Crores	
No.	Name of the Scheme	Outstanding as on 31.12.17		Disbursement up to 31.12.17		
		No. of A/cs	Amount	No. of A/cs	Amount	
State Government Sponsored Schemes		1572037	17857.79	299977	4258.28	
1	APMIP	9805	510.64	131	0.89	
2	RKVY	2100	16.89	116	0.91	
3	Water Resources Development	11576	119.60	2333	34.43	
4	Animal husbandry / Milch Animal Units (including Pasukarnthi Pathakam)	32610	355.48	3010	36.68	
5	Sheep & Goat (including Jeevakranthi Pathakam)	13373	118.81	1904	24.93	
6	Fisheries - GSS	1784	964.32	166	1.66	
7	Horticulture	1598	87.72	106	4.97	
8	Poly-house	115907	3163.57	110729	1391.16	
9	Sericulture	1240	15.49	34	1.55	
10	SERP (SHG Bank Linkage - Rural)	313892	5861.94	98777	1725.85	
11	MEPMA (SHG Bank Linkage -Urban)	112106	2299.55	55877	791.61	

12	Weavers Credit Cards	4704	24.76	906	6.07
13	Handloom Weavers Groups	3288	31.38	1075	9.39
14	S.C.Action Plan	344657	1113.16	9802	72.74
15	S.T.Action Plan	97976	457.95	4201	34.96
16	B.C.Action Plan	341287	1341.69	5879	54.66
17	Minorities Finance Corpn.	81651	445.87	1754	13.68
18	Christian Finance Corpn.	29423	537.38	2154	37.96
19	Rajiv Gruhakalpa	20189	181.93	147	2.56
20	VAMBAY	4214	67.82	185	2.14
21	Rajiv Yuva Sakthi	25567	91.63	276	3.08
22	Renewable Sources of Energy	392	24.84	23	0.55
23	Economic Rehabilitation Scheme for Disabled	190	1.07	53	0.50
24	Others	2507	24.31	339	5.36
15.3	Fisheries: Achievement as on 31.12.2017				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		964.32	

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

16. Roadmap for opening brick and mortar branches in villages with population more than 5000 with 1 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 31.01.2018 (Bank-wise Summary)				
Name of the Bank	No. of Centres allotted	No. of Branches Opened	No. of BCs available	Unbanked Villages
Allahabad Bank	1	0	0	1
Andhra Bank	43	5	34	4
AP Grameena Vikas Bank	52	10	38	4
Axis Bank	2	0	1	1
Bank of Baroda	2	0	1	1
Bank of India	2	0	1	1
Bank of Maharashtra	1	0	0	1
Canara Bank	4	2	0	2
Central Bank of India	5	1	4	0

Corporation Bank	3	2	1	0
HDFC Bank	4	0	3	1
ICICI Bank	4	1	3	0
IDBI Bank	2	0	1	1
Indian Bank	9	4	4	1
Indus Ind Bank	1	1	0	0
Karnataka Bank	2	0	1	1
Karur Vysya Bank	1	0	0	1
Oriental Bank of Commerce	1	0	1	0
Punjab National Bank	1	0	0	1
State Bank of India (e SBH)	2	2	0	0
State Bank of India	84	10	68	6
Syndicate Bank	3	0	3	0
Tamilnad Mercantile Bank	1	0	1	0
Telangana Grameena Bank	14	10	1	3
UCO bank	1	0	0	1
Union Bank of India	6	1	4	1
Vijaya Bank	4	2	1	1
Grand Total	255	51	171	33

Position as on 30.01.2018 (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	12	7
Jagtial	7	3	4	0
Jangaon	8	0	7	1
Jayashanker Bhopalapally	8	0	7	1
Jogulamba Gadwal	12	1	10	1
Kamareddy	4	1	1	2
Karimnagar	11	6	5	0
Khammam	18	1	14	3
Mahabubabad	17	2	13	2
Mahabubnagar	11	1	10	0
Medak	3	0	3	0
Medchal	4	4	0	0
Nagarkurnool	8	1	6	1
Nalgonda	18	3	10	5
Nizamabad	12	2	10	0
Peddapalli	8	5	3	0
Rajanna Sirsilla	3	0	3	0
Rangareddy	10	4	5	1
Sangareddy	7	3	4	0
Siddipet	7	0	7	0
Suryapet	15	4	5	6
Vikarabad	10	1	7	2
Wanaparthy	5	1	4	0
Warangal (Urban)	6	3	3	0
Warangal Rural	14	0	14	0
Yadadri Bhuvanagiri	6	1	4	1
Grand Total	255	51	171	33

16.2

National Mission of Financial Inclusion Plan: Pradhan Mantri Jan-Dhan Yojana (PMJDY)

Position of PMJDY accounts as on 05.02.2017 is as under:

Banks	Rural A/C	Urban A/C	A/cs of Males	A/cs of Females	Total A/C	Total Deposit (In Crs)	Zero Balance Account	RupayCard Issued	Aadhaar Seeded
Public Sector	2037042	3818626	2640743	3214925	5855668	844.16	1508227	5256101	5276292
Private Sector	1131359	124099	537625	717833	1255458	61.77	743476	1239758	792915
RRBs	1401100	428604	808056	1021648	1829704	334.45	256571	965950	1651094
Grand Total	4569501	4371329	3986424	4954406	8940830	1240.38	2508274	7461809	7720301

(Source: PMJDY Mission Office)

S.No	District	Rural A/C	Urban A/C	A/cs of Males	A/cs. Of Females	Total A/C	Total Deposit	Zero Balance Account	RupayCard Issued	Aadhaar Seeded
1	Adilabad	501852	268545	354721	415676	770397	104.31	236886	463996	695916
2	Hyderabad	102961	1014542	465187	652316	1117503	258.63	305139	1011068	983860
3	Karimnagar	888015	290717	507120	671612	1178732	159.23	353512	975996	980583
4	Khammam	288999	307585	275550	321034	596584	70.66	125292	494930	561301
5	Mahbubnagar	830247	519757	592115	757889	1350004	86.49	532335	1208248	1004947
6	Medak	571231	324487	416430	479288	895718	89.54	278084	814866	716367
7	Nalgonda	393760	440208	376117	457851	833968	95.14	176176	690364	770114
8	Nizamabad	403664	185778	258647	330795	589442	108.47	124012	416020	525119
9	Rangareddy	264213	563995	381868	446340	828208	179.80	193858	726417	749325
10	Warangal	324559	455715	358669	421605	780274	88.10	182980	659904	732769
	Grand Total	4569501	4371329	3986424	4954406	8940830	1240.38	2508274	7461809	7720301

S.No	Banks	Rural A/C	Urban A/C	A/cs of Males	A/cs of Females	Total A/C	Total Deposit	Zero Balance Account	Rupay Card Issued	Aadhaar Seeded
1	State Bank of India	980823	2729747	1669377	2041193	3710570	386.01	1143586	3458027	3367573
2	Telangana Grameen Bank	925364	156715	489138	592941	1082079	241.28	198201	508374	947315
3	APGVB	475736	271889	318918	428707	747625	93.17	58370	457576	703779
4	Syndicate Bank	113280	87159	88278	112161	200439	84.74	46075	177576	190874
5	Andhra Bank	450477	193235	276517	367195	643712	65.53	127994	490921	502598
6	Oriental Bank of Commerce	11326	68361	47756	31931	79687	64.24	8948	75915	70243
7	Corporation Bank	42824	43125	43051	42898	85949	34.29	20049	75551	74416
8	Bank of Baroda	20338	164874	97347	87865	185212	32.04	14767	179065	171620
9	United Bank of India	0	30913	20174	10739	30913	30.07	4229	18785	28268
10	Canara Bank	80372	73452	63287	90537	153824	28.80	18694	101404	149459
11	HDFC Bank Ltd	11294	41532	37855	14971	52826	28.01	16171	52824	44713
12	Bank of India	26943	95133	55504	66572	122076	20.21	17358	117623	116890
13	ICICI Bank Ltd	1101745	21854	453258	670341	1123599	19.77	702513	1123599	692566
14	Central Bank of India	57016	56153	48985	64184	113169	16.45	5218	84890	105534
15	Indian Overseas Bank	28051	83685	45717	66019	111736	14.34	27557	109055	105575
16	Indian Bank	60283	58135	49556	68862	118418	14.32	27671	117290	113724
17	Union Bank of India	63574	19851	30617	52808	83425	13.47	24308	73394	80565
18	Punjab National	29731	20817	28530	22018	50548	9.59	2629	49139	49973

	Bank									
19	Axis Bank Ltd	512	35568	21354	14726	36080	9.02	12594	34450	15563
20	UCO Bank	10750	28123	18367	20506	38873	7.76	7017	24917	32644
21	Vijaya Bank	26681	11167	15895	21953	37848	6.06	715	37849	32904
22	Bank of Maharashtra	8168	16719	12799	12088	24887	4.77	6731	9854	23485
23	IDBI Bank Ltd.	4751	11620	8858	7513	16371	4.32	952	14677	15053
24	Dena Bank	8438	9155	6543	11050	17593	3.65	2421	12107	16743
25	Allahabad Bank	12859	14186	11646	15399	27045	2.93	1220	24864	24818
26	South Indian Bank Ltd	389	2912	1807	1494	3301	1.29	658	1756	3173
27	Federal Bank Ltd	0	1842	976	866	1842	1.19	465	1547	1626
28	IndusInd Bank Ltd	2135	8863	8949	2049	10998	0.90	1299	10446	10404
29	Kotak Mahindra Bank Ltd	12306	1513	5939	7880	13819	0.84	4103	2717	12529
30	Punjab & Sind Bank	357	3016	1939	1434	3373	0.59	88	3198	3333
31	Karur Vysya Bank	2508	6346	5250	3604	8854	0.45	4300	8657	8618
32	City Union Bank Ltd	0	1930	1137	793	1930	0.15	537	1790	1769
33	Lakshmi Vilas Bank Ltd	439	1664	1046	1057	2103	0.14	799	1882	1871
34	Jammu & Kashmir Bank Ltd	0	36	16	20	36	0.01	14	23	21
35	Yes Bank Ltd	31	39	38	32	70	0.00	23	67	62
	Grand Total	4569501	4371329	3986424	4954406	8940830	1240.38	2508274	7461809	7720301

16. Deployment of Bank Mithras**5**

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

(Source: PMJDY Portal)

Bank Mitra Performance report as on 26.01.2018									
S.No	Banks	No of SSA Allotted	SSA Covered through BM	SSA Covered through Branch	No of SSA Uncovered	No of Active BM	EKYC devices	Rupay Card enable devices	AEPS devices
1	Allahabad Bank	9	9	0	0	9	9	9	9
2	Andhra Bank	695	691	4	0	463	691	691	691
3	Bank of Baroda	22	14	8	0	14	14	14	14
4	Bank of India	18	18	0	0	15	18	18	18
5	Bank of Maharashtra	10	10	0	0	5	10	10	10
6	Canara Bank	103	62	41	0	60	62	62	62
7	Central Bank of India	114	104	10	0	101	104	104	104
8	Corporation Bank	26	20	6	0	16	20	20	20
9	Dena Bank	9	7	2	0	6	0	7	7
10	HDFC Bank Ltd	12	1	11	0	1	1	1	1
11	Indian Bank	94	74	20	0	73	74	74	74
12	Indian Overseas Bank	90	74	16	0	74	74	74	74
13	Karur Vysya Bank	2	2	0	0	2	0	2	2
14	Kotak Mahindra Bank Ltd	88	75	13	0	53	0	0	0

15	Punjab National Bank	84	27	57	0	27	27	27	27
16	State Bank of India (incl. RRBs)	2867	2675	188	4	2611	1599	2649	2675
17	Syndicate Bank	206	162	44	0	160	162	162	162
18	UCO Bank	31	25	6	0	25	25	25	25
19	Union Bank of India	110	110	0	0	102	110	110	110
20	Vijaya Bank	32	25	7	0	25	25	25	25
	Grand Total	4622	4185	433	4	3842	3025	4084	4110

16.	Social Security/Insurance schemes launched by Government of India				
6					
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 31.01.18 is furnished hereunder:					
	Bank Type	PMSBY	PMJBY	APY	Total
	Public Sector	3524858	994150	226147	4745155
	Private Sector	1343239	172591	26371	1542201
	RRB	1083184	541105	47705	1671994
	Coop.	387811	180861	0	568672
	Grand Total	6339092	1888707	300223	8528022

Enrolment of Social Security Schemes up to 31.01.2018					
S.No.	Bank Name	PMSBY	PMJBY	APY	Total
1	Andhra Bank	1673757	237590	100119	2011466
2	ICICI Bank Ltd	1150819	60224	12457	1223500
3	State Bank of India	804577	355647	38949	1199173
4	Telangana Grameena Bank	521112	326474	22518	870104
5	APGVB	562072	214631	25187	801890
6	TSCAB	380025	175471	0	555496
7	Canara Bank	118377	59747	29097	207221
8	HDFC Bank	83317	58256	10825	152398
9	Bank of India	97800	47200	1861	146861
10	Syndicate Bank	94336	40517	5435	140288
11	Indian Bank	86712	37542	13617	137871
12	Bank of Baroda	109623	15387	11693	136703
13	Union Bank of India	65379	33351	2672	101402
14	Oriental Bank of Commerce	74060	20041	4652	98753
15	Indian Overseas Bank	66703	26383	810	93896
16	Corporation Bank	59225	26020	2845	88090
17	Punjab National Bank	69900	12984	3533	86417
18	Central Bank of India	42473	21608	2560	66641
19	Vijaya Bank	45322	16431	4782	66535
20	Dena Bank	45243	10476	806	56525
21	Axis Bank Ltd	37042	14499	1428	52969
22	IDBI Bank Ltd.	22303	15411	803	38517
23	Allahabad Bank	27909	8857	955	37721
24	Kotak Mahindra Bank Ltd	21985	11702	267	33954

25	UCO Bank	17441	8375	745	26561
26	Karur Vysya Bank Ltd	15085	11121	297	26503
27	South Indian Bank Ltd	10676	6220	437	17333
28	AP MAHESH BANK	7786	5390	0	13176
29	Krishna Bhima Samruddhi Local Area Bank	4279	3679	0	7958
30	Tamilnad Mercantile Bank	4192	1035	409	5636
31	Karnataka Bank	5354	167	0	5521
32	City Union Bank	2828	2275	84	5187
33	Punjab & Sind Bank	3718	583	213	4514
34	Federal Bank Ltd	1979	1491	99	3569
35	Lakshmi Vilas Bank Ltd	1972	1372	29	3373
36	IndusInd Bank Ltd	2914	87	14	3015
37	DCB Bank Ltd	652	363	0	1015
38	Ratnakar Bank Ltd	103	67	0	170
39	Jammu & Kashmir Bank Ltd	42	33	25	100
	TOTAL	6339092	1888707	300223	8528022

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

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

16.9	Online VIP Reference Tracking Module with Banks/SLBC:		
The system was operationalized w.e.f. 01.06.2015.			
No.	Name of the MPs/VIPs	Name of the Places	Present Status/ Action Taken
1	Shri 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 already addressed letters to SBI/AB seeking their willingness to open their branch. Response is awaited.
2	Shri Adi Srinivas, BJP State Executive Member	Opening of any bank branch at village Vattimalla, Mandal Konaraopet, District Rajanna Sircilla	LDM was advised to discuss the item in the immediate DCC meeting as an agenda and explore opening of a bank branch Response awaited

16.10	Position of ATMs in the State as on 31.12.2017					
31.12.14	31.03.15	31.03.16	31.03.17	30.06.17	30.09.17	31.12.17
7822	7944	8352	8730	8897	8963	8701*

* It is on account of mergers.

Bank wise -Population group-wise number of ATMs as on 31.12.17						
S.No.	Name of the Bank	Rural	Semi-urban	Urban	Metro	Total
1	State Bank of India	391	677	503	1020	2591
2	ICICI Bank	100	115	200	550	965
3	HDFC Bank	28	109	68	659	864
4	Andhra Bank	128	168	99	398	793

5	Axis Bank	61	123	259	316	759
6	Canara Bank	40	58	59	193	350
7	Syndicate Bank	57	26	22	74	179
8	Bank of India	27	27	49	66	169
9	Union Bank Of India	24	22	32	88	166
10	Indian Overseas Bank	30	22	23	80	155
11	Bank Of Baroda	15	24	10	89	138
12	Karur Vysya Bank	4	25	20	78	127
13	Kotak Mahindra Bank	2	4	13	106	125
14	TS Co-op Apex Bank	38	20	15	41	114
15	Others	117	1420	1372	3758	7495
16	Total	1062	1599	1611	4429	8701

16.11 Financial Literacy Centres (FLCs) – Position as on 31.12.2017	
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

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

16.13 Financial Literacy Activity by Rural Branches and FLCCs:

Quarter ended	Conducted by FLCCs		Camps conducted by Rural Branches
	Special Camps	Specific Camps	
June 2017	366	455	1307
Sept – 2017	324	303	2644
Dec-2017	320	486	2685
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 functioning in the state.
- 320 special camps and 486 specific camps were conducted by FLC / FLCCs during the quarter under review.
- 2685 camps were conducted by 1748 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.

16.1 Financial Literacy Centres: Revised format for submission of data

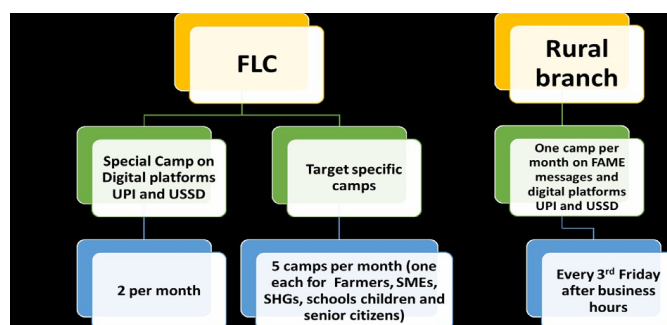
4

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

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

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

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



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

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

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

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

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

where camps can be held, enabling participation of bankers and public authorities for a concerted approach, giving publicity to camps and continuous monitoring of conduct of the camps by the FLCCs.”

16.15	Rural Self Employment Training Institutes in Telangana: Statement of Performance of RSETIs during the quarter under review is provided as Annexure. List of RSETIs is shown here:	
No.	Address of the R S E T Institute	Sponsor Bank
1	Rural Self Employment Training Institute, SBI, Sanskruthi Vihar, T T D C Building, HASANPARTHY – 506 371. <u>WARANGAL DISTRICT.</u> <u>rseti.wgl.ap@gmail.com; Kedari.ponnoju@gmail.com</u>	State Bank of India
2	Rural Self Employment Training Institute, SBI, T.T.D.C – D.R.D.A. COMPLEX, Mahila Pranganam, CHILKUR – Moinabad Mandal, <u>RANGA REDDY DISTRICT – 501 504; rseti.chilukur@gmail.com</u>	State Bank of India
3	Rural Self Employment Training Institute, SBI, Near Mahila Pranganam, TTD Building, Ramnagar, Miryalguda Road, <u>NALGONDA – 508 001.</u> <u>rseti.nlg.ap@gmail.com</u>	State Bank of India
4	Rural Self Employment Training Institute, SBI, Taruni Haat, Warangal “X” Road, Near Rural Police Station, Khammam-507003 <u>rseti.kham.ap@gmail.com</u>	State Bank of India
5	Rural Self Employment Training Institute, SBI, Komaram Bheem Complex, <u>UTNOOR – 504 311 DISTRICT ADILABAD; rseti.utnoor.ap@gmail.com</u>	State Bank of India
6	Rural Self Employment Training Institute, SBI, TTDC Complex, PO & Mandal – DICHPALLY, DISTRICT NIZAMABAD - 503 175. <u>rseti.nizma.ap@gmail.com</u>	State Bank of India
7	Rural Self Employment Training, Institute, SBI, Swashakthi College, Hall No. 5, Near Ambedkar Stadium, <u>KARIMNAGAR – 505 001.</u> <u>rseti.krm.ap@gmail.com</u>	State Bank of India
8	Rural Self Employment Training Institute, SBI, Block no.7, Sri Venkateswara Colony, Near Higreeva Swamy Temple, <u>MAHABUBNAGAR-509001 ; sbrseti.mbnr@gmail.com</u>	State Bank of India
9	Rural Self Employment Training Institute, SBI, Velugu Office Complex, Bipass road, <u>SANGAREDDY-502001.</u> <u>rsetimedak@yahoo.com</u>	State Bank of India
10	Rural Self Employment Training Institute, Andhra Bank, <u>SIDDIPET-502103.</u>	Andhra Bank

16.1 RSETIs: Pending reimbursement of Claims:

6

State Bank of India is operating 9 RSETIs & Andhra Bank is operating 1 RSETI in the state. These RSETIs have to receive pending dues to the tune of Rs.547.15 Lakhs towards maintenance from Government of India.

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

7

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

To hasten the pace of expansion of banking activities in affected LWE districts, DFS advised SLBC 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.

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

Data as on 31.12.17

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	31.12.17	106	27	86	0	219
Bhadradi	31.12.17	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	31.12.17	48	141	189
Bhadradi	31.12.17	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 31.12.17.

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

8

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.

<p>Success Stories from RSETIs:</p>	
<p>Smt. M. Bhagya Lakshmi R/o Barlapally Village, Pudur Mandal, Vikarabad District SBI RSETI Chilkur : Jute Bag Manufacturing & Boutique</p>	
<p>Smt. Bhagya Lakshmi is a beneficiary under PMEGP scheme selected by Canara Bank for a loan of Rs.9.50 Lacs for establishing Jute Bag Manufacturing and Boutique. On selection, she joined the training programme, completed the training programme at SBIRSETI, Chilkur and established Jute Bag Manufacturing & Bhagyalaxmi Boutique. She is now earning Rs.45,000/- p.m.</p>	
<p>Sri B. Lingam Goud S/o Buchaiah Goud, Dharur village & Mandal, Vikarabad Dist SBI RSETI Chilkur : Electricals & Hardware Business</p>	
<p>Sri B. Lingaiah Goud had studied up to 10th standard and his family members are daily wage earners. He wanted to start own business and joined the training programme of the Institute. He had undergone training conducted by SBI RSETI, Chilkur and started own business in the village. He is presently earning Rs.45,000/- per month.</p>	
<p>Sri K. Krishna Chari R/o Alampally Village, Vikarabad District SBI RSETI Sangareddy : Engineering works</p>	

Sri K. Krishna Chari was selected under PMEGP in joint identification for Developing his Prabhath Engineering Works Manufacturing shop at Alampally , Vikarabad. Canara Bank Vikarabad branch sanctioned a loan of 4.60 Lacs for M/s Prabhath Engineering Works Manufacturing shop at Alampally. He quickly learnt the Communication skills, marketing techniques. Apart from providing employment to 3 others, he is earning a net income of Rs.30, 000/- pm.



**Smt G. Venkata Naga Lakshmi R/o Chilthani village, Qutbullapur Mandal, Ranga Reddy Dist
SBI RSETI Chilkur : Jute Bag Manufacturing**

She was selected under PMEGP in joint identification of DIC and Indian bank, Chinthal branch for establishing Jute Bag Manufacturing. Indian Bank Chinthal branch has sanctioned a loan of 9.50 lacs for establishing a Jute Bag Manufacturing at Chinthal. Apart from providing employment to 3 others she is earning a net income of Rs.21,000/- pm.



**Sri Md. Sharief S/o Waheed Ali R/o Nagaram Mandal Dharur – Vikarabad Dist.
SBI RSETI Chilkur : Kirana & General Stores Activity**

Sri Md. Sharif has studied up to 10th standard and he is engaged as worker in Kirana stores apart from working in agriculture fields. He had undergone training in General business at SBI RSETI, Chilkur. The training imparted by the institute has helped him in enhancing his skills and also motivated him to improve the business. Initiative, persistence, self-confidence, commitment and concern for high quality work are some of the competencies which made him successful. He is presently earning Rs.18,000/- per month.



**Smt Josna S/o Rangaiah R/o Kondapur (Village & Mandal), Sangareddy District
SBIRSETI Sangareddy : Optical shop and Eye Clinic**

She was selected under PMEGP in joint identification of DIC and Andhra Bank for establishing Sai Optical and Eye Clinic. Andhra Bank had sanctioned a loan of 9.50 lacs for establishing a Optical Shop. She is earning a net income of Rs.45,000/- pm.



Agenda 17 : Lead Bank Scheme

17.1 Attendance in JMLBC/DLRC/DCC Meetings

LDMs of 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 during the quarter 1 st Oct.17 to 31 st Dec.17			
No.	Name of the District	DCC meeting	DLRC meeting
		Held	Held
1	Adilabad	08.11.17	
2	Bhadradi	05.12.17	05.12.17
3	Hyderabad	27.10.17	
4	Jagtial	Not conducted	Not conducted
5	Jangaon	08.12.17	08.12.17
6	Jayashankar	27.11.17	27.11.17
7	Jogulamba	03.11.17	03.11.17
8	Kamareddy	25.10.17	25.10.17
9	Karimnagar	16.11.17	16.11.17
10	Khammam	28.12.17	Not conducted
11	Komarambheem	24.10.17	24.10.17
12	Mahabubabad	Not conducted	Not conducted
13	Mahabubnagar	15.12.17	15.12.17
14	Mancherial	26.10.17	26.10.17

15	Medak	27.12.17	27.12.17
16	Medchal	12.12.17	12.12.17
17	Nagarkurnool	29.11.17	29.11.17
18	Nalgonda	Not conducted	Not conducted
19	Nirmal	05.12.17	05.12.17
20	Nizamabad	11.11.17	11.11.17
21	Peddapalli	03.11.17	03.11.17
22	Rajanna Sircilla	15.12.17	15.12.17
23	Rangareddy	07.10.17	07.10.17
24	Sangareddy	24.10.17	24.10.17
25	Siddipet	14.12.17	14.12.17
26	Suryapet	Not conducted	Not conducted
27	Vikarabad	16.10.17	16.10.17
28	Wanaparthy	24.10.17	24.10.17
29	Warangal Rural	03.11.17	03.11.17
30	Warangal Urban	29.12.17	Not conducted
31	Yadadri	12.12.17	12.12.17

Agenda 18						
18.1	Overdues/NPA Position: as on 31.12.2017 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	4648657	36242.00	1358685	10691.30	221594	1489.23
Agri. Term loans incl. Agric allied activities	782616	16537.20	149109	3877.80	78151	1528.29
Agri. Infrastructure	26196	1239.96	4071	354.34	2038	105.81
Agri. Ancillary	6234	6166.21	1259	898.55	813	475.56
Total Agri. Advances	5463703	60185.37	1513124	15822.00	302596	3598.89
MSME Sector advances	1115846	52142.06	191803	9923.83	129108	5664.44
Others'under Priority Sector Advances	448755	27661.08	88924	5645.20	63690	979.07
Export credit	178.00	141.77	14	20.98	1	3.00
Total Priority Sector Advances	7028482	140130.28	1793865	31412.01	495395	10245.24
Non-Priority Sector Advances	6105362	317561.53	291492	63556.99	118749	40413.18
Total advances	13133844	457691.81	2085357	94969.00	614144	50658.42
Break-up of Others'under PSA						
Education Loans	65073	3204.18	13311	570.14	6164	129.02
Housing Loans	252368	21061.10	61856	4761.88	46597	544.98
Social Infrastructure	2893	123.68	418	24.37	264	13.90
Renewable Energy	2091	233.51	306	53.33	198	5.41
SHG - Non Farm Sector (Other than eligible under MSME)	41797	995.90	3364	35.62	5389	30.81
Others	84533	2042.71	9669	199.86	5078	254.95

18.2	Overdues/NPAs under State Govt. Sponsored Schemes as on 31.12.2017					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)	1572037	17857.79	382476	4877.77	27.31%	236523	1917.64	10.74%
	APMIP	9805	510.64	1444	28.00	5.48%	1127	17.94	3.51%
	RKVY	2100	16.89	861	8.68	51.39%	528	4.51	26.70%
	Water Resources Development	11576	119.60	4259	51.56	43.11%	344	2.13	1.78%
	Animal husbandry / Milch Animal Units (including Pasukarathi Pathakam)	32610	355.48	10514	94.86	26.68%	6513	35.51	9.99%
	Sheep & Goat (including Jeevakranthi Pathakam)	13373	118.81	6472	61.32	51.62%	3237	29.11	24.50%
	Fisheries - GSS	1784	964.32	968	36.93	3.83%	681	25.03	2.60%
	Horticulture	1598	87.72	731	46.20	52.67%	338	11.38	12.97%
	Poly-house	115907	3163.57	20469	517.20	16.35%	6089	54.85	1.73%
	Sericulture	1240	15.49	261	4.18	26.97%	221	6.94	44.80%
	SERP (SHG Bank Linkage - Rural)	313892	5861.94	44598	1831.60	31.25%	25657	377.24	6.44%
	MEPMA (SHG Bank Linkage -Urban)	112106	2299.55	18720	461.14	20.05%	11598	110.15	4.79%
	Weavers Credit Cards	4704	24.76	1490	5.87	23.70%	717	2.27	9.17%
	Handloom Weavers Groups	3288	31.38	1696	19.22	61.26%	672	6.44	20.52%
	S.C.Action Plan	344657	1113.16	79655	343.74	30.88%	57887	230.33	20.69%
	S.T.Action Plan	97976	457.95	31462	247.93	54.14%	22859	113.99	24.89%
	B.C.Action Plan	341287	1341.69	102109	468.63	34.93%	52218	300.39	22.39%
	Minorities Finance Corpn.	81651	445.87	24552	165.55	37.13%	15515	140.91	31.60%
	Christian Finance Corpn.	29423	537.38	4553	249.55	46.44%	2825	226.82	42.21%
	Rajiv Gruhakalpa	20189	181.93	12486	123.43	67.84%	11925	118.88	65.34%
	VAMBAY	4214	67.82	3146	58.19	85.80%	3155	63.35	93.41%
	Rajiv Yuva Sakthi	25567	91.63	11476	49.55	54.08%	12163	35.61	38.86%
	Renewable Sources of Energy	392	24.84	123	0.58	2.34%	18	0.12	0.48%
	Economic Rehabilitation Scheme for Disabled	190	1.07	70	0.30	28.04%	46	0.18	16.82%
	Others	2507	24.31	361	3.56	14.64%	190	3.56	14.64%

18.4	Overdues/NPAs under Central Govt. Schemes as on 31.12.2017					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	32997	666.24	8318	236.48	35.49%	11775	241.99	36.32%
ISHUP / RRY	448	2.02	284	0.73	36.14%	246	0.61	30.20%
Agri Clinics / Agri Business Centres	1195	16.74	378	5.28	31.54%	206	1.32	7.89%
DEDS	18245	222.79	8211	72.29	32.45%	6771	47.52	21.33%
Renewable Sources of Energy	398	24.86	126	0.60	2.41%	20	0.14	0.56%
Others	232586	4586.20	18799	251.86	5.49%	15927	141.21	3.08%
Total	285869	5518.85	36116	567.24	10.28%	34945	432.79	7.84%

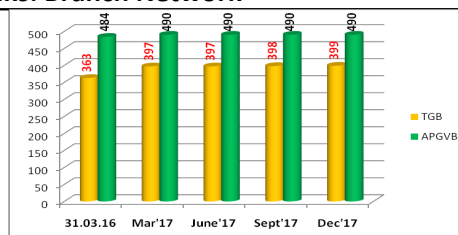
Agenda 19 : Regional Rural Banks

19.1 Performance of Regional Rural Banks on Important Parameters:

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

19.2 Regional Rural Banks: Branch Network

Name	31.03.16	31.03.17	30.06.17	30.09.17	31.12.17
TGB	363	397	397	398	399
APGV B	484	490	490	490	490
Total	847	887	887	888	889

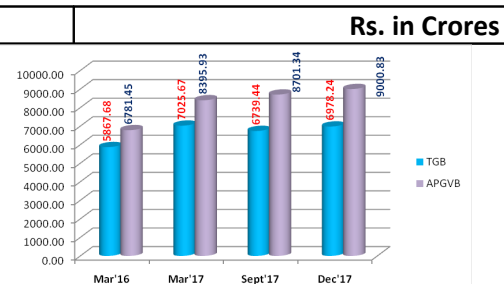


During the quarter, TGB has opened one branch

19.3 Regional Rural Banks: Deposits

Name	31.03.16	31.03.17	30.09.17	31.12.17
TGB	5867.68	7025.67	6739.44	6978.24
APGV B	6781.45	8395.93	8701.34	9000.83
Total	12649.13	15421.60	15440.78	15979.07

TGB has registered growth of Rs. 238.80 Cr. and APGV has registered a growth of Rs.299.49 Cr. respectively in deposits, during the quarter under review.

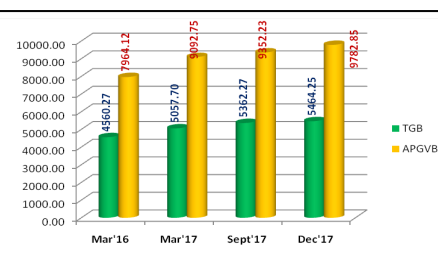


19.4 Regional Rural Banks: Advances

Rs. in Crores

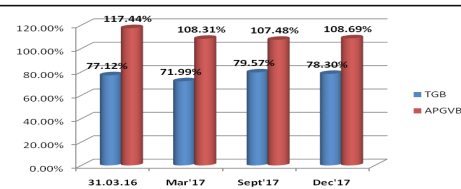
Name	31.03.16	31.03.17	30.09.17	31.12.17
TGB	4560.27	5057.71	5362.77	5464.25
APGVB	7964.12	9092.75	9652.23	9782.85
Total	12524.39	14150.46	15014.50	15247.10

TGB and APGVB have registered growth of Rs. 101.48 Cr. and Rs.130.62 Cr. respectively in advances, during the quarter under review.

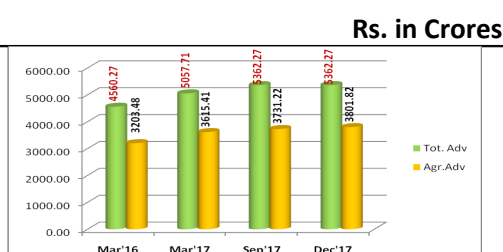


19.5 Regional Rural Banks: CD Ratio (%)				
Name	31.03.16	31.03.17	30.09.17	31.12.17
TGB	77.72%	71.99%	79.57%	78.30%
APGVB	117.44%	108.31%	107.48%	108.69%

TGB and APGVB have registered CD ratio of 78.30% and 108.69% respectively.



19.6.1 Telangana Grameena Bank (TGB): Agri. Advances to Total Advances				
Particulars	31.03.16	31.03.17	30.09.17	31.12.17
Total Advances	4560.27	5057.71	5362.27	5464.25
Agri. Advances	3203.48	3615.41	3731.22	3801.82
% of Agri. Advances to Total Advances	70.25	71.48%	69.58%	69.58%




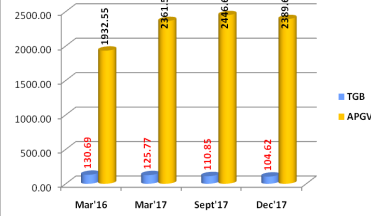
19.6.2 AP Grameena Vikas Bank (APGVB): Agri. Advances to Total Advances				
Particulars	31.03.16	31.03.17	30.09.17	31.12.17
Total Advances	7964.12	9092.75	9652.23	9782.85
Agri. Advances	5269.74	6108.19	6481.67	6534.09
% of Agri. Advances to Total Advances	66.17%	67.18%	67.15%	66.79%



19.7 Break-up of Total Agricultural Advances		Rs. in Crores							
Name	Crop Loans				Term Loans				
	31.03.16	31.03.17	30.09.17	31.12.17	31.03.16	31.03.17	30.09.17	31.12.17	
TGB	3072.79	3489.64	3920.37	3697.20	130.69	125.77	110.85	104.62	
APGVB	3337.19	3746.65	4035.07	4144.48	1932.55	2361.54	2446.60	2389.61	

19.8 Regional Rural Banks: Comparative Position of Crop Loans					Rs. in Crores			
Bank	31.03.16	31.03.17	30.09.17	31.12.17				
TGB	3072.79	3489.64	3920.37	3697.20				

APGVB	3337.19	3746.65	4035.07	4144.48	
-------	---------	---------	---------	---------	---

19.9	Regional Rural Banks: Comparative Position of Agri. Term Loans				Rs. in Crores	
Bank	31.03.16	31.03.17	30.09.17	31.12.17		
TGB	130.69	125.77	110.85	104.62		
APGVB	1932.55	2361.54	2446.60	2389.61		

Agenda 20 – To be discussed

20.1. Aspirational Districts in the State:

Department of Financial Services (DFS), Ministry of Finance, Government of India has identified 115 districts across the country as backward districts, now called as **“Aspirational Districts”** and Key Performance Indicators (KPI) have been identified to monitor the efforts and progress made by all the stakeholders in transforming the Aspirational districts. These KPIs cut across important sectors (Health and Nutrition; Education; Basic Infrastructure; Agriculture, Water Resources and irrigation, Financial Inclusion and Skill Development), so as to enable capturing a holistic picture of development. The target set out for each KPI is bench-marked to the best performing district in the country on the respective parameter.

The five parameters finalized by NITI Aayog for monitoring progress in Financial Inclusion and the KPI for each parameter in the Aspirational district is as under:

1. Aadhar Seeding of Bank Accounts: Percentage of accounts seeded with Aadhar as a percentage of total bank accounts. All bank accounts in these districts should be seeded with Aadhar by 31st March, 2018.
2. Disbursement of Mudra Loans: Total disbursement of Mudra loans per 1 Lakh of population. The disbursement Mudra Loans during 2017-18 should be at least 25% more than the previous year.
3. Enrolments in Pradhan Mantri Jeevan Jyothi Bima Yojana (PMJJBY): Number of PMJJBY enrolments as per 1 Lakh Population. All bank account holders should be enrolled under Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY).
4. Enrolments in Pradhan Mantri Suraksha Bima Yojana (PMSBY): Number of PMSBY enrolments per 1 Lakh of population. All bank account holders should be enrolled under Pradhan Mantri Suraksha Yojana (PMSBY).

Enrolments in Atal Pension Yojana (APY): Number of beneficiaries per 1 Lakh of population.

The following districts in Telangana State have been identified as Aspirational districts.

1. Adilabad
2. Komaram Bhim Asifabad
3. Nirmal
4. Mancherial
5. Warangal Urban
6. Warangal Rural
7. Jayashankar Bhupalpally
8. Mahabubabad
9. Jangaon
10. Khammam
11. Bhadrachalam

LDMs of the above mentioned districts were advised to ensure that necessary steps are taken on priority in co-ordination with the district authorities, banks and insurance companies and other stakeholders to cover gaps in relation to the respective benchmarks. LDMs were advised to convene DCC meetings, to review the position as advised by DFS.

20.2 M/s Hyderabad Metro Water Supply & Sewerage Board: Jalam-Jeevam:

It is informed by HMWSSB that it is supplying potable drinking water supply to households in GHMC area, surrounding municipalities and all the habitation falling within Outer Ring Road with and has an installed capacity of 602 Million Gallons per Day (treatment and supply) in 688.20 Sq. Kms of its service area out of which 169.30 Sq.KM MCH area and 518.90 Sq.KM GHMC areas. Added to urbanization, scanty and erratic rainfall is often resulting in depletion in water levels indicating reduction in storage of surface reservoirs. Dependence of ground water is increasing rapidly over past two decades. The demand is so high that indiscriminate use of groundwater resulting in steep fall in ground water levels and reduction in yields. Therefore, an urgent need to take up rainwater harvesting/conservation methods in urban and rural areas on a large scale, which subsequently help to recharge and maintain ground water balance, in order to make it on a sustainable source. There is a need for saving and recharging ground water.

It is advised that HMWSSB has launched a scheme, viz., “**Jalam-Jeevam**” for encouraging construction of Rain Water Harvesting Structures (RWHS) by the users of drinking water from HMWSSB. Each RWHS is costing around Rs.15,000/- to Rs.20,000/- for simple pit and Rs.20,000/- to Rs.30,000/- for a bigger one. HMWSSB desired that Banks should play active role in promoting RWH structures especially in extending finance to individual house dwellers with a maximum Bank Loan component of Rs.20,000/-. In the first phase HMWSSB will be identifying interested consumers for construction of RWHS through 14 identified NGOs in GHMC area. NGOs will meet the consumers who are paying their monthly bills regularly. The scheme is applicable to individual houses. Consumers with live water connection, regular payment of bills and with plot area exceeding 200 Sq. Yards are eligible. NGOs will be capturing the interested consumer data through mobile application. Such applications will be forwarded to the HMWSSB, which will examine the feasibility and prepare the estimation using the mobile application. Based on the feasibility report and estimate prepared by the section officer of HMWSSB, banks will sanction the loan. Bank will release the first installment of loan to the borrower through HMWSSB who will in turn intimate the NGO. NGO will start the construction work of RWHS and during the period of construction the progress will be geo-tagged through HMWSSB/Consumer/NGO. After completion of the construction, NGO/HMWSSB shall inform the Bank with the geo tagged photographs (before & after excavation, during the filling of filter media and after completion with metallic sign boards) for release of the balance amount.

EMI of the loan amount will be loaded to the consumer in the monthly water bill under separate head and will be collected by the HMWSSB. HMWSSB will undertake to repay/reimburse to consumer the interest in case of timely payment of EMI. In case of default in payment of EMI by the consumer, HMWSSB will recover the amount as per Revenue Recovery Act in addition to discontinuation of water supply connection. GHMC had consented for extending 10% concession in Property Tax to those houses having RWHS. Green Brigade agencies with 200 members have been identified to help the consumers in maintaining the RWHS. It is proposed that in general applications for sanction of loans under the proposed scheme shall be sent to those banks, where from consumer availed the housing loan. In cases where the consumer not availed a housing loan or availed from private agencies/housing finance companies, the applications will be forwarded a bank as per the choice of the consumer.

20.3 Inclusion of Andhra Bank SBT RSETI, Muchintal under RSETI scheme of MoRD, GOI:

Andhra Bank has informed the SLBC that they have established a RSETI jointly with M/s Swarna Bharathi Trust and M/s GMR Varalaxmi Foundation on 16.01.2017 at Muchintal Village, Shamshabad Mandal, Ranga Reddy District with the following objectives:

- ⇒ To identify, orient, motivate, train and assist the BPL rural youth to take up self-employment as career.
- ⇒ To conduct intensive short term residential need based training programmes.
- ⇒ To promote entrepreneurship in rural areas.
- ⇒ To take up counseling and project consultancy.

It was further informed that the RSETI equipped with the required infrastructure as per MoRD norms such as class rooms, work shop, dormitory, dining hall and office etc., and providing good quality

training to the unemployed youth. It was also informed that the RSETI has conducted 13 training programs and trained 285 candidates up to December, 2017 with settlement rate of 75%.

Andhra Bank has proposed to bring the Institute under the purview of MoRD, Government of India for which approval of SLBC is sought.

It was further informed by Andhra Bank that:

- ⇒ The referred institute was established in January, 2017 and the training programs are being conducted in the institute regularly since establishment.
- ⇒ Majority of Ranga Reddy District is rural area and the district is occupied with industries and there is huge potential for providing training to unemployed youth in the District. The trained candidates of the institute will get employment opportunities by the industries. Simultaneously, the industries also get the skilled employees. As the institute is situated to nearby the Hyderabad city, the candidates will get excellent opportunities with the skill they have learnt in the institute.
- ⇒ Even though the Andhra Bank SBT GMRVF VTI is 2nd RSETI in Ranga Reddy District, institute is eligible for getting reimbursement of training expenses incurred towards BPL candidates from MoRD, Govt. of India.
- ⇒ Building grant of Rs.1.00 Crore is not required for the Institute, as the suitable infrastructure for the institute already exists.

As per the guidelines, feasibility report is required to be provided by the Financial Institution establishing the RSETI. In the present case, Andhra Bank has not submitted feasibility report stating that the RSETI is already established and presently functioning.

Andhra Bank has requested for approval of the forum for approaching NACER/ MoRD for inclusion of the institute under RSETI scheme for reimbursement of training expenses incurred towards BPL candidates. Forum may approve the same.

20.4 Issuance of New Title Deed/Pattadar Passbooks to Farmers by Govt. of Telangana:

In the 16th SLBC Quarterly Review meeting wherein Banks were advised of the issuance of Extraordinary Gazette notification dated 01st June 2017 envisaging the following:

- a) Combining Title deed and Pass book as Title deed cum Pass book, to enable the land holders / owners to obtain electronic Pattadar Passbook cum Title Deed.
- b) Bankers/credit agency to grant loans based on the revenue records maintained electronically in centralized storage device through data base such as Telangana Land Records Management System (TLRMS) etc., without insisting physical production of any type of review records from the farmers.

However, Government of Telangana is reportedly in the process of issuing new Title Deed Pass Books to the farmers in physical form with certain security features.

Banks sanction the agriculture loans in the following manner:

Loans without collateral security up to a threshold limit (varies from Bank to Bank) in which case banks are supposed to record the loan particulars in the relevant page of Pattadar pass book of the farmer which serves as a notice to other banks.

Loans with Collateral Security: For Loans beyond a threshold limit (vary from bank to bank), farmers have to create Equitable/Registered mortgage as security in favour of banks and huge number of loans

were sanctioned against such mortgages. Equitable mortgage/Regd Mortgage warrants deposit of the Title Deed Pass Book and link documents of the land property by the farmers with the banks.

An online Webland portal for “Loan Charge creation Module” for Agriculture advances developed by NIC was provided to the banks recently wherein the Banks are expected to record the details of agriculture loans sanctioned which essentially serves as a notice for financing banks to check for pre existing loans. This portal is mainly useful for checking pre existing loans by banks for sanction of loans within threshold limit. Notwithstanding the introduction of “Loan Charge Creation Module”, Banks have to create mortgage wherever applicable.

As the Title Deed Pass books are being issued in physical form again,

1. We request Revenue Department, Government of Telangana to clarify to the farmers/ Pattadars that wherever they have availed mortgage loans by depositing the Title Deed Pass Books with the Banks, such loans will continue to be secured by mortgage of land and farmers will not be able to avail loan from other banks till closure of the existing loans.
2. Wherever collateral of land is not required to be taken by banks, Banks will sanction loans on the basis of land records data made available in Loan Charge Creation Module.
3. Many banks are of the view that Banks have to insist for production of existing Title Deed Pass Books along with the new Title Deed Pass Books to avoid multiple financing.

20.5 District-Level Town Hall Meetings for resolution of MSME grievances:

It was resolved in the MSME Sub-Committee Meeting held on 11.01.2018, where in Sri KT Rama Rao, Hon’ble Minister for Industries & Commerce had participated, that monthly town hall meetings at district-level in each district be held to resolve the grievances of MSME entrepreneurs. All the Lead District Managers were advised to conduct Monthly Town Hall Meetings with participation by the District Collector and controllers of banks in the district. Intimation about conduct of such meetings to be communicated to Reserve Bank of India and representatives of district level MSME associations. A report on Town Hall meetings is to be submitted to SLBC and Reserve Bank of India. To have uniformity, LDMS were advised to hold the meetings on the on the last Friday of the month.

The position of conducting Town Hall Meetings in various districts as on 15.03.2018 is as under:

District	Place	Date of Meeting	District	Place	Date of Meeting
Yadadri	Bhongir	01.02.18	Kamareddy	Kamareddy	23.02.18
Mahabubabad	Mahabubabad	17.02.18	Suryapet	Suryapet	23.02.18
Khammam	Khammam	19.02.18	Mancherial	Mancherial	23.02.18
Nirmal	Nirmal	21.02.18	Bhadraddri	Kothagudem	23.02.18
Warangal Rural	Warangal	22.02.18	Peddapalli	Peddapalli	27.02.18
Warangal Urban	Warangal	22.02.18	Medchal	ECIL	27.02.18

Suryapet	Suryapet	23.02.18	Jagitial	jagitial	27.02.18
Mancherial	Mancherial	23.02.18	Vikarabad	Vikarabad	27.02.18
JS Bhupalpally	Bhupalpally	23.02.18	Ranga Reddy	Khairatabad	28.02.18
Mahabubnagar	Mahabubnagar	23.02.18	Medak	Medak	03.03.18
Siddipet	Siddipet	23.02.18	Mahabubnagar	Mahabubnagar	07.03.18
JS Bhupalpally	Bhupalpally	23.02.18	Sangareddy	Sangareddy	09.03.18
Sangareddy	Sangareddy	29.01.18	Medchal	ECIL	30.01.18

20.7 SLBC Annual Calendar of Meetings for the year 2018:

In terms of Reserve Bank of India Circular No.RPCD.CO.LBS.BC.No.44/02.19.10/2010-11, to improve the effectiveness and streamlining the function of SLBC meetings, Reserve Bank of India has advised the convenor banks of SLBCs to prepare a yearly calendar of programme (calendar year basis) in the beginning of the year itself for conducting the meetings. The yearly calendar should be circulated to all the concerned as an advance intimation for blocking of future dates of senior functionaries of various agencies like Banks, State Government, RBI etc., RBI also advised that the SLBC meetings should be conducted as per the calendar decided in the beginning of the year under all circumstances.

Accordingly, the schedule for the Calendar year 2018 is proposed as under:

Activity (As prescribed by RBI for the quarter)	Reminder regarding the date of meeting (15 days before the end of the quarter)	Last date for receipt of data by SLBC (15 days after the end of the quarter)	Scheduled date for the SLBC Meeting (Within 45 days from the end of the quarter)
March, 2018	16.03.2018	15.04.2018	15.05.2018 (Tuesday)
June, 2018	16.06.2018	15.07.2018	14.08.2018 (Tuesday)
September, 2018	16.09.2018	15.10.2018	15.11.2018 (Thursday)
December, 2018	16.12.2018	16.01.2019	15.02.2019 (Friday)

Agenda – 21:

20.1 Circulars issued by RBI:

- RBI/2017-18/103 DGBA.GBD.1472/31.02.007/2017-18 November 30, 2017 - Reporting of Transactions by agency banks to RBI
- RBI/2017-18/105 DPSS.CO.PD No. 1633/02.14.003/2017-18 December 06, 2017 - Rationalisation of Merchant Discount Rate (MDR) for Debit Card Transactions

- RBI/2017-18/109 DCBR.BPD.(PCB/RCB).Cir.No.06/12.05.001/2017-18 December 14, 2017 - Customer Protection - Limiting Liability of Customers of Co-operative Banks in Unauthorised Electronic Banking Transactions
- RBI/2017-18/110 DBR.No.Leg.BC.98/09.08.019/2017-18 December 19, 2017 - Submission of Financial Information to Information Utilities
- RBI/2017-18/111 DGBA.GBD/1616/15.02.005/2017-18 December 21, 2017 - Prompt implementation of Governments' instructions by agency banks
- RBI/FED/2017-18/60 FED Master Direction No. 11/2017-18 January 4, 2018 (Updated as on January 12, 2018) Master Direction – Foreign Investment in India
- RBI/2017-18/120 DGBA.GBD.1781/15.02.005/2017-18 January 11, 2018 Interest rates for Small Savings Schemes
- RBI/2017-18/127 DGBA.GBD.No.1972/15.02.005/2017-18 February 01, 2018- Small Saving Schemes – Payment of Agency Commission
- RBI/2017-18/129 DBR.No.BP.BC.100/21.04.048/2017-18 February 07, 2018 - Relief for MSME Borrowers registered under Goods and Services Tax (GST)
- RBI/2017-18/131 DBR.No.BP.BC.101/21.04.048/2017-18 February 12, 2018 - Resolution of Stressed Assets – Revised Framework
- RBI/2017-18/132 DCM (RMMT) No.2945/11.37.01/2017-18 February 15, 2018 Acceptance of coins