



# 10th Meeting of SLBC of Telangana

: Date & Time :

27<sup>th</sup> April 2016 at 03.30 p.m.

: Venue :

"SABHA GRUHA" AUDITORIUM  
STATE BANK OF HYDERABAD  
HEAD OFFICE, GUNFOUNDRY  
HYDERABAD

## Agenda & Background Papers

### STATE LEVEL BANKERS' COMMITTEE TELANGANA

#### Convener



**SBH**

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State Bank of Hyderabad

State Bank of Hyderabad  
Head Office: Hyderabad



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## **Agenda 1:**

### **1.1 Adoption of minutes of 9<sup>th</sup> SLBC meeting held on 07/01/2016 & other meetings of SLBC held after 30.09.2015**

The minutes of 9<sup>h</sup> SLBC meeting held on 7<sup>th</sup> January 2016 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 30/09/2015 were 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	Date of meeting held
1	Steering Committee on Agriculture waiver	16.10.2015
2	Steering Committee on Agriculture Waiver	10.12.2015
3	SLIIC Sub-Committee meeting	15.12.2015
4	Steering Committee Meeting on PMMY	19.12.2015
5	Sub-Committee meeting on SHGs	22.12.2015
6	SLBC Meeting on Performance of Bank for the quarter ended Dec., 2015	07.01.2016

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

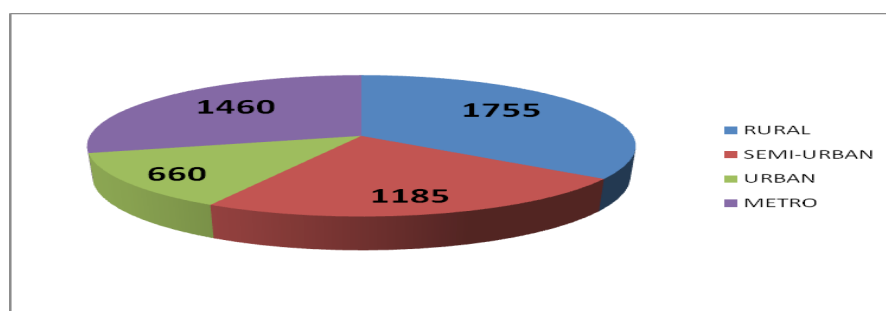
## **Agenda 2: Banking Network in the State of Telangana**

### **2.1 Banking Network at a glance in Telangana as on 31.12.2015**

Rural	Semi-urban	Urban	Metro	Total
1755	1185	660	1460	5060

Bank-wise & District-wise number of branches is enclosed as **Annexure 1**.

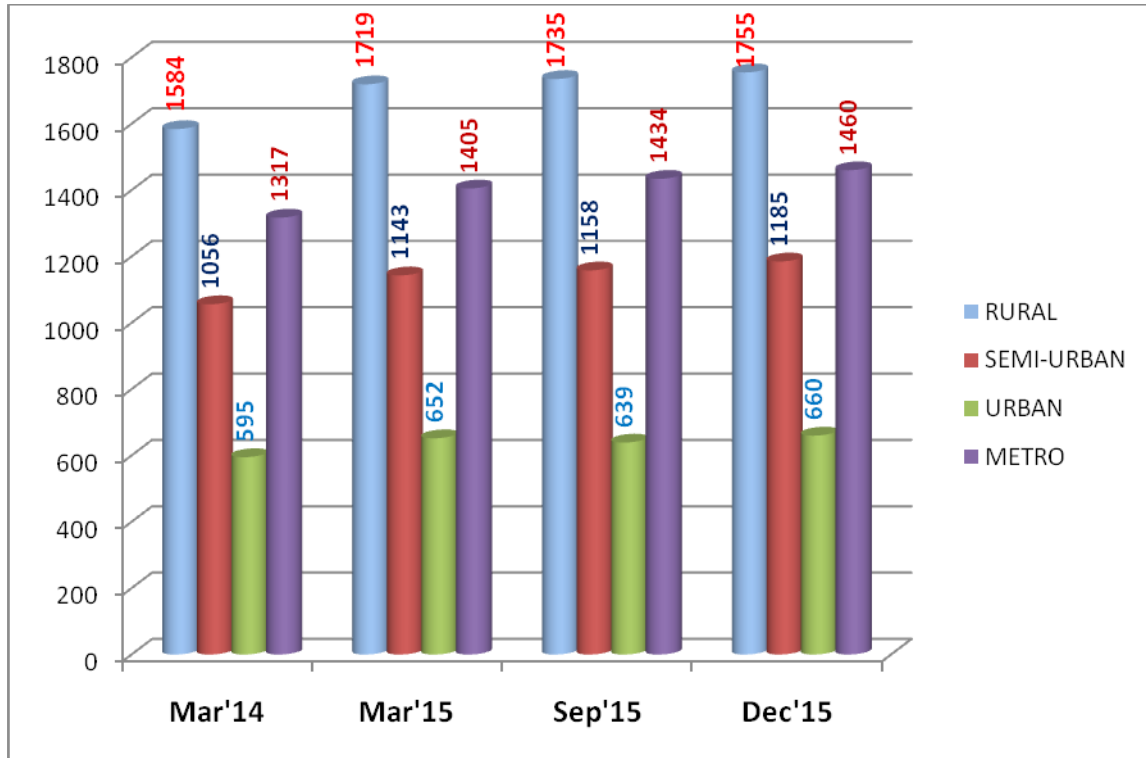
**Population group wise number of branch as at the end of 31<sup>st</sup> December 2015.**



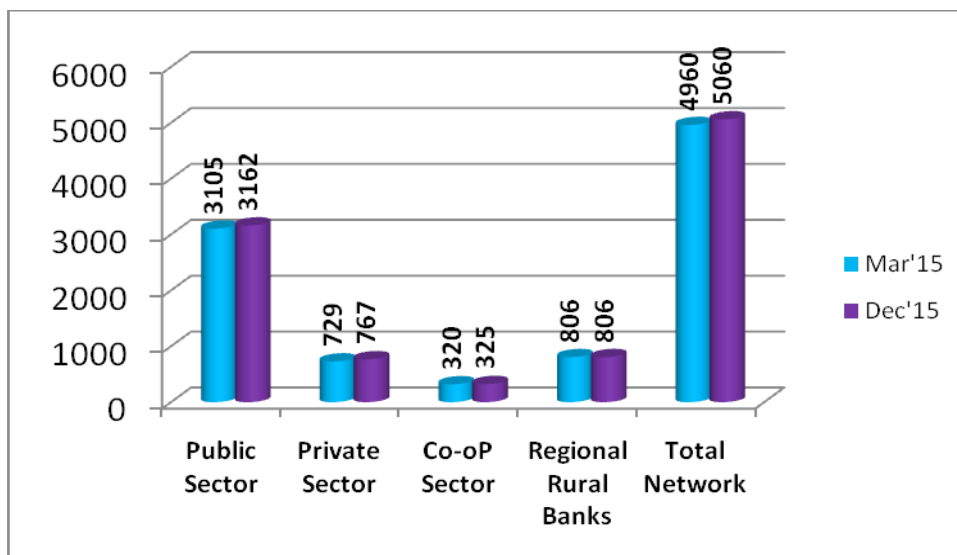


- During the financial year 2015-16 up to Dec. 2015, banks in the State have opened 141 branches. During the quarter under review, 94 branches were opened.

**2.2 Comparative position of number of branches**



**2.3 Sector-wise network of branches as at 31/12/2015**





### 3. **Banking Statistics:**

#### 3.1 **Banking at a glance as on 31/12/2015:**

(Rs. In cr)

S.No.	Particulars	Amount
1	Total Deposits	347026.26
2	Total Advances	375155.01
2	Credit Deposits Ratio (%) (RBI Norm 60%)	108.11%
4	Total Priority Sector Advances	122770.12
5	% of Priority Sector Advances to total Advances (RBI Norm 40%)	32.46%
	Of which	
A	Agriculture advances	55854.85
	% of Agri. Advances to Total Advances	14.89%
i.	Of which: small & marginal farmers	34418.22
	% to total advances (RBI norm 7% of ANBC)	9.17%
B	Non-farm Sector / Micro & Small Enterprises	41330.61
	% to Total Advances	11.02%
i.	Of which: Micro enterprises	15551.81
	(RBI Norm 7% of ANBC)	4.15%
ii.	Small Enterprises	18997.12
	% to total advances	5.06%
iii.	Medium Enterprises	6781.68
	% to total advances	1.81%
C	Export Credit	105.61
D	Others' under Priority Sector Advances	24479.05
	% to Total Advances	6.53
	Of which	
i.	Educational Loans	3377.84
ii.	Housing Loans	17588.52
iii.	Social Infrastructure	161.18
iv.	Renewable Energy	100.49
v.	Others	3251.02
6	Out of Priority Sector Advances - Finance to:	
i.	Advances Weaker Sections	28554.92
	% to total advances (RBI norm 10% of ANBC)	7.61%
ii.	Advances to Women	22568.44
	% to total advances (RBI norm 5% of ANBC)	5.75%
iii.	Advances to SC/ST	9976.46
iv.	Advances to Minorities	10767.31
	% to total advances(RBI Norm 15% on Priority Sector Adv.	8.84%
v.	SHGs	13989.05



### **3.2 Highlights of performance of the Banks during the quarter under review:**

- Total deposits grew by Rs.9276.31 cr (2.75%).
- Total advances grew by Rs. 24270.13 cr (6.92%)
- Disbursals under Priority sector segments are at Rs. 12955.23 cr.
- Short term production loans (during Rabi season) of Rs. 4553.53 cr. disbursed.
- Term loans of Rs. 3109.44 cr disbursed for agriculture and allied activities.
- Rs.3880.66 cr disbursed to MSME sector.
- Banks disbursed an amount of Rs. 228.60 cr towards Education loans.
- Banks disbursed an amount of Rs. 612.40 cr towards Housing loans.
- Disbursals to weaker sections, minorities & SC/STs are at Rs. 3929.02 cr.; Rs.695.85 cr.; and Rs. 1522.80 cr. respectively.

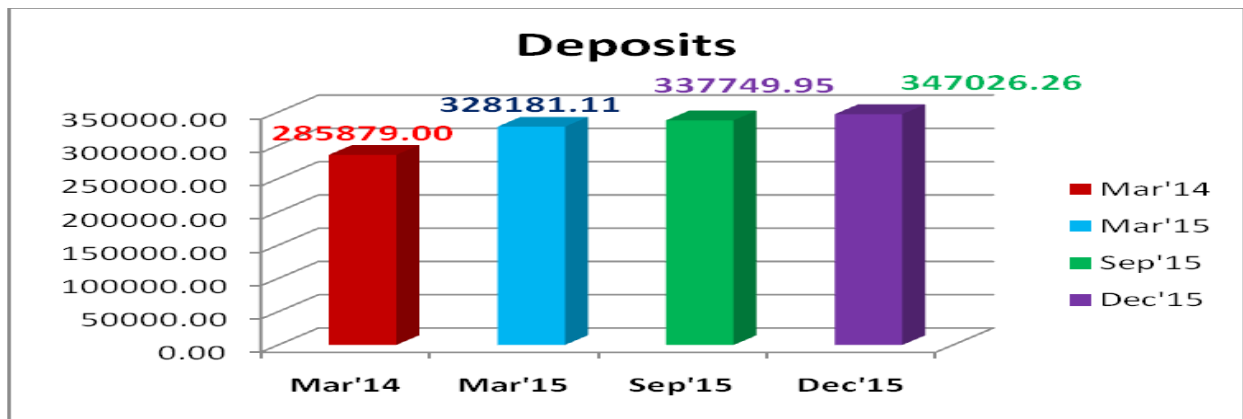
### **3.3 Highlights of performance of the Banks during the year up to Dec.'15:**

- Total deposits grew by Rs.18845.15 cr (5.74%).
- Total advances grew by Rs. 20989.34 cr (5.93%)
- Banks in the State of Telangana have disbursed Rs.42224.07 cr to Priority sector segments i.e., achieving a growth of Rs. 10367.22 cr (9.31%).
- Disbursals to agriculture segment are at Rs. 25017.31 cr.
- Short term production loans of Rs. 17492.30 cr. disbursed.
- Term loans of Rs. 7525.01 cr disbursed to agriculture and allied activities.
- Banks disbursed an amount of Rs. 13120.32 cr to MSME sector.
- Disbursals to Micro enterprises are at Rs. 4485.44 cr.
- Education loan disbursals are at Rs. 647.63 cr.
- Housing loan disbursals are at Rs. 1954.56 cr.
- Disbursals to weaker sections, minorities & SC/STs are at Rs. 11200.12 cr., Rs. 1970.97 cr. and Rs. 3890.10 cr. respectively.
- For SHGs, banks in Telangana state have disbursed an amount of Rs. 4857.10 cr.
- Disbursals to minority communities are at Rs. 1970.97 cr.
- During the year, banks disbursed an amount of Rs. 3890.13 cr to SC/STs beneficiaries and disbursals to women beneficiaries are at Rs. 7854.76 cr.



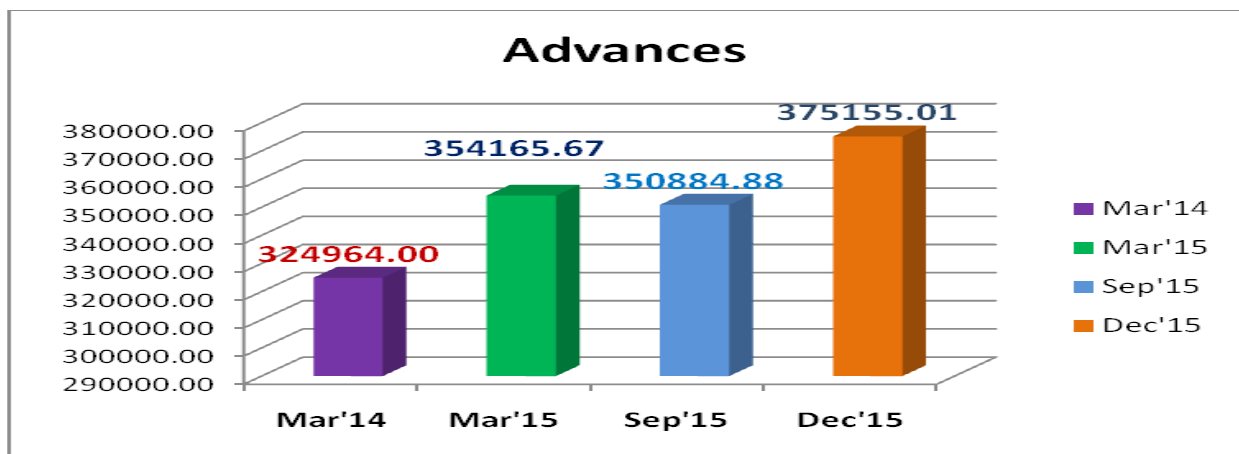
**Deposits:** Comparative figures of deposits

(Rs. In crore)



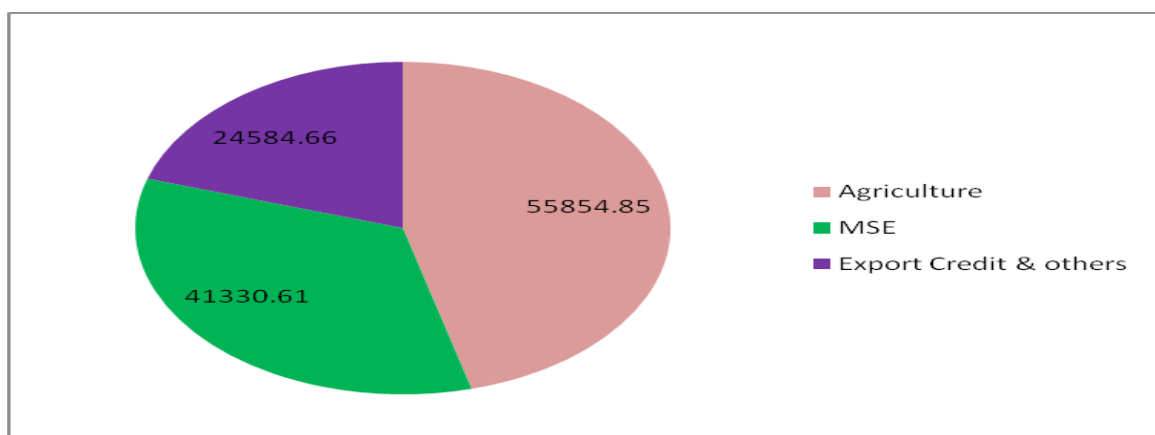
**Advances:** Comparative figures of advances

(Rs. In crore)



**Priority sector advances** as at the end of Dec. 2015

(Rs. In crore)





### 3.4 Banking Key Indicators in Telangana State

(Rs. In cr)

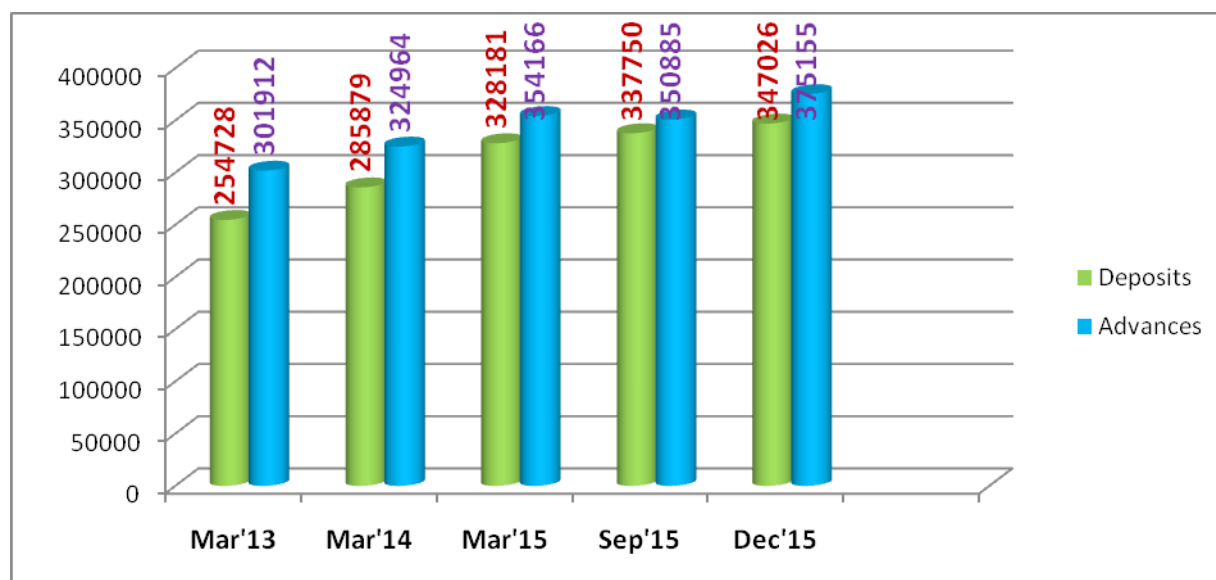
S.No.	Particulars	Mar'13	Mar'14	Mar'15	Sep-15	Dec-15
1	Number of Branches					
	Rural	1450	1584	1719	1735	1755
	Semi-urban	955	1056	1143	1158	1185
	Urban	662	595	652	639	660
	Metro	1115	1317	1405	1434	1460
	Total	4182	4552	4919	4966	5060
2	Deposits	254728.0 0	285879.0 0	328181.1 1	337749.9 5	347026.26
3	Incremental Deposits (% of increase)	35225.00 16.05%	31151.00 16.05%	42302.11 14.80%	9568.84 2.92%	18845.15 5.74%
4	Advances	301912.0 0	324964.0 0	354165.6 7	350884.8 8	375155.01
	Incremental Advances (% of increase)	48415.00 19.10%	23052.00 7.64%	29201.67 8.99%	-3280.79 -0.93%	20989.34 5.93%
4	CD Ratio (RBI Norm 60%)	118.52%	113.67%	107.92%	103.89%	108.11%

❖ Bank-wise number of branches, deposits and advances is enclosed as **Annexure 1.**

❖ District-wise number of branches is enclosed as **Annexure 2.**

### 3.5 **Deposits and Advances** : Comparative position from March 2013 to Dec. 2015.

(Rs. In crore)





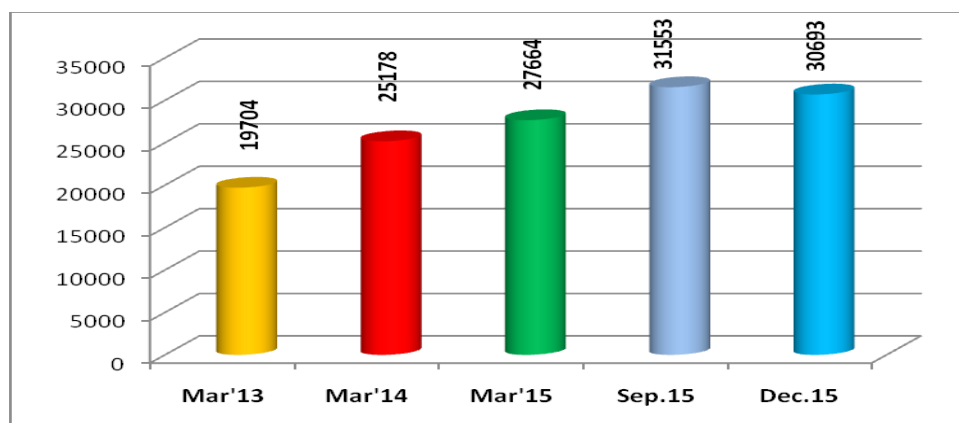
### 3.6 Statement of Priority Sector Advances (Outstanding) – 31.12.2015

(Rs. In cr)

S.No.	Particulars	Mar'13	Mar'14	Mar'15	Sep'15	Dec'15
1	Short Term Production Loans	19704	25178	37663.68	31553.05	30693.40
2	Agri. Term Loans including allied activities	27140	24386	23604.05	20549.85	25161.45
3	Total Agriculture Advances	46844	49564	61267.73	52202.90	55854.85
4	% of Agri. Advances to Total Advances	15.52%	15.25%	17.30%	14.85%	14.89%
5	Non-Farm Sector / Micro & Small Enterprises	22589	29301	33558.74	35837.48	41330.61
6	% of Non-Farm Sector / Micro & Small Enterprises to total advances	7.48%	9.01%	9.48%	10.22%	11.02%
7	Export Credit				100.69	105.61
8	Others' under Priority Sector Advances	26957	23752	26576.43	27533.81	24479.05
9	% of 'Other' under Priority Sector advances to total advances	8.92%	7.31%	7.50%	7.85%	6.53%
10	Total Priority Sector Advances	96390	102617	111402.90	115574.88	122770.12
11	% of Priority Sector Advances to total advances	31.92%	31.58%	31.46%	32.94%	32.46%

Note : Percentage calculated on total Advances (due to non-availability of ANBC & Net Bank Credit)

#### **Comparative position of Short Term Agriculture Credit:** (Rs. In crore)

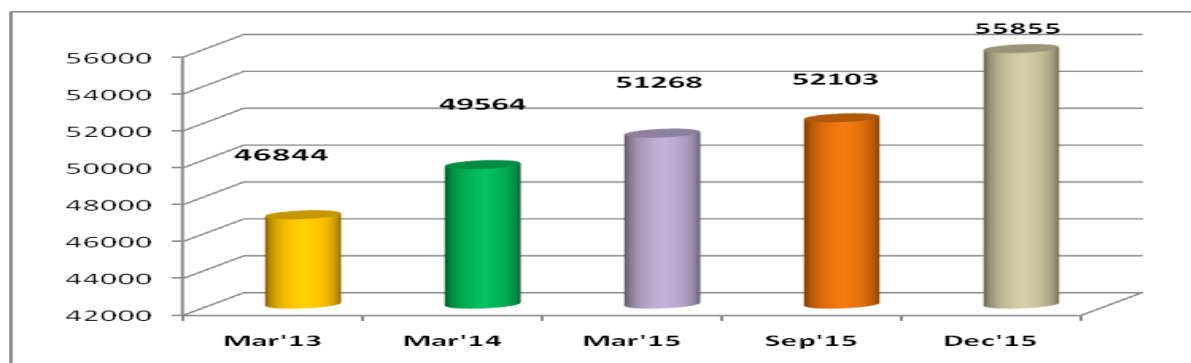






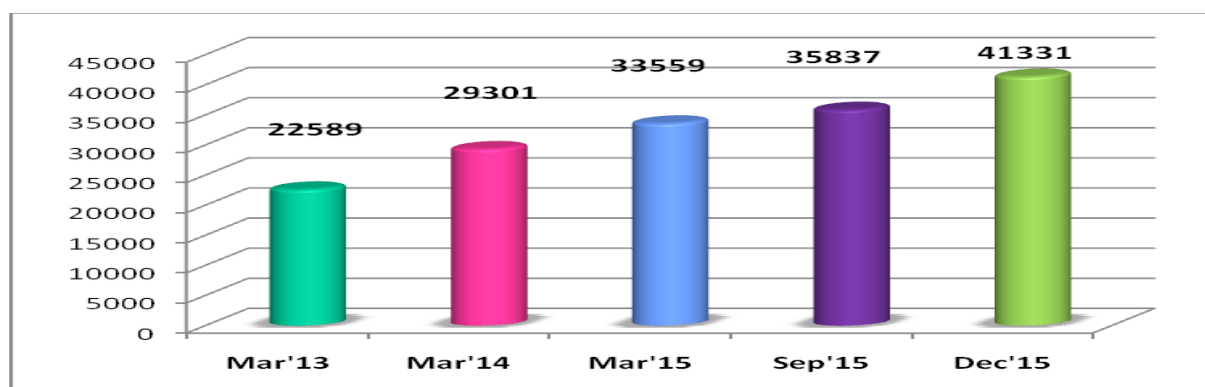
**Comparative position of Total Agriculture Credit:**

(Rs. In crore)



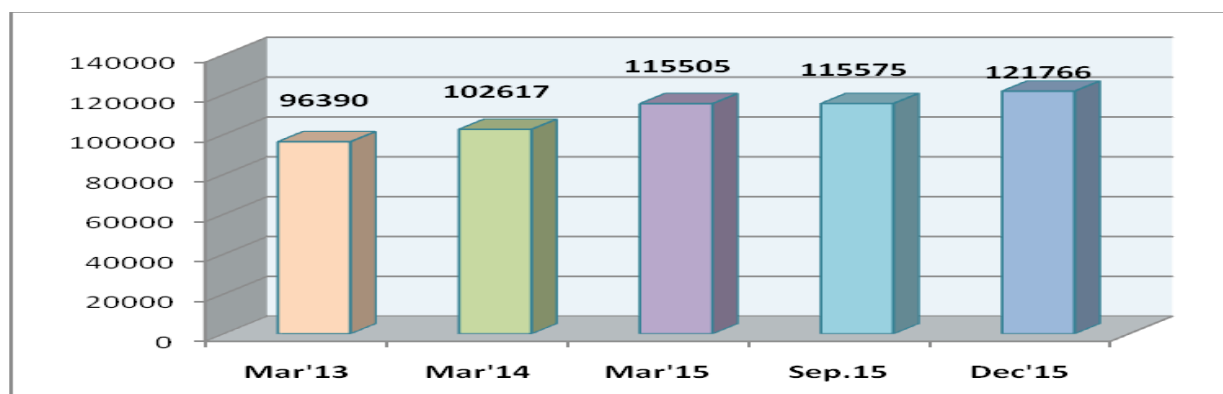
**Comparative position of MSE Advances**

(Rs. In crore)



**Comparative position of Priority sector lendings**

(Rs. In crore)



- ❖ Bank-wise position on Deposits, Advances & Credit Deposit Ratio is enclosed as **Annexure 3**.
- ❖ District-wise position on Deposits, Advances & Credit Deposit Ratio is enclosed as **Annexure 4**.
- ❖ Bank-wise position on Priority Sector Advances is enclosed as **Annexure 5**.
- ❖ District-wise position on Priority Sector Advances is enclosed as **Annexure 6**.

**Agenda: 4****Achievement of Annual Credit Plan 2015-16****4.1 Achievement as on 31.12.2015**

(Rs. In cr)

S.No.	Particulars	Achievements upto Juen.14	Achievements upto Mar.15	Target 2015-16	Achievements upto Sep.15	Achievements upto Dec.15	% of achievement during the quarter	% of achievement upto the quarter
1	Short Term Production Loans							
a	Kharif	4223.49	7816.84	18092.68	12938.74	12938.74	0.00%	71.51%
b	Rabi	0.00	10603.04	9707.48	0.00	4553.56	46.91%	46.91%
	Total	4223.49	18419.88	27800.16	12938.74	17492.30	16.38%	62.92%
2	Agriculture Term Loans	2241.35	2878.97	7494.30	3181.86	5541.67	31.49%	73.95%
3	Allied to Agriculture	1767.32	5977.31	2357.78	1233.71	1983.34	31.79%	84.12%
4	Total Agriculture	8232.16	27276.16	37652.24	17354.31	25017.31	20.35%	66.44%
5	Micro & small, Medium Enterprises	6024.03	13330.13	11020.26	9239.66	13120.32	35.22%	119.06%
6	Others' under priority Sector Advances	1557.97	7640.96	8647.73	3011.08	3985.18	11.26%	46.08%
	<b>Of which</b>							
a	Education Loans	90.18	543.05	864.32	419.03	647.63	26.45%	74.93%
b	Housing Loans	496.77	5591.70	2306.57	1342.46	1954.86	26.55%	84.75%
c	Others	971.02	1506.22	5476.84	1249.59	1382.69	2.43%	25.25%
7	Export Credit				13.50	1.26		
8	Total Priority Sector Advances	15814.16	48247.25	57320.23	29618.55	42224.07	22.82%	73.49%
9	Non-Priority Sector Advances	20796.97	65304.41	22456.14	44158.27	61401.64	80.37%	286.17%
10	Total Credit Plan	36611.13	113551.66	78776.37	73776.82	103525.71	37.76%	131.42%

**4.2 Banks Performance during the year up to 31/12/15 – Achievement vis-à-vis targets**

- ✦ Banks together disbursed priority sector loans of Rs. 42224.07 cr. and achieved 73.49% of annual targets.
- ✦ Short term production loans of Rs. 17492.30 cr. were disbursed and 62.92% of targets achieved.
- ✦ Term loans to agriculture and allied activities were disbursed to the extent of Rs.7525.01 cr. and achieved 76.38% of targets.
- ✦ MSME loans amounting to Rs. 13120.32 cr. were disbursed and surpassed the annual targets by achieving 119.06% of targets.



- ✦ Education loans of Rs. 647.63 cr. disbursed and achieved 74.93% of annual targets.
- ✦ Housing loans of Rs. 1954.86 cr. disbursed and achieved 84.75% of targets.
- ❖ Bank-wise agriculture advances (Direct & Indirect) is enclosed as **Annexure 7.**
- ❖ District-wise agriculture advances (Direct & Indirect) is enclosed as **Annexure 8.**
- ❖ Annual Credit Plan 2015-16 : Bank-wise achievement of target under Agriculture advances is enclosed as **Annexure 9.**
- ❖ Annual Credit Plan 2015-16 :Bank-wise achievement of target under MSME & Priority Sector advances is enclosed as **Annexure 10.**
- ❖ Annual Credit Plan 2015-16 : District-wise achievement of target under Agriculture advances is enclosed as **Annexure 11.**
- ❖ Annual Credit Plan 2015-16 : District-wise achievement of target under MSME & Priority Sector Advances is enclosed as **Annexure 12.**

### **Agenda : 5:**

#### **Agriculture sector**

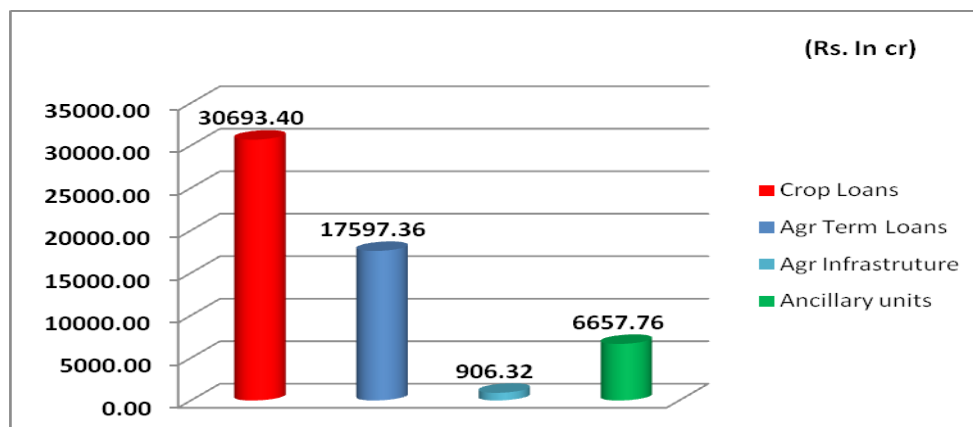
##### **5.1 Progress in lending short term production loans:**

- As against Kharif disbursal target of Rs.18092.68 cr for the financial year 2015-16, banks together have disbursed Rs.12938.74 cr, recording an achievement of 71.51%.
- Similarly, in Rabi season, banks in Telangana have disbursed an amount of Rs. 4553.56 cr against a target of Rs. 9707.48 cr recording an achievement of 46.91%. The lower credit off-take is due to the drought conditions prevailing in the State.
- Up to Dec'2015 overall disbursements to short term agriculture loans is Rs.17492.30 cr recording 62.92%.



## 5.2 Category-wise Total Agriculture Advances

S.No.	Particulars	Amt (Rs. Cr)
1	Crop Loans	30693.40
2	Agr Term Loans	17597.36
3	Agr Infrastruture	906.32
4	Ancillary units	6657.76
5	Total Agriculture	55854.84



## 5.3 NCIP - Weather Based Crop Insurance Scheme (WBCIS) - Notification of Rabi 2015 season & guidelines:

Agriculture Insurance Company of India Limited, Hyderabad has issued guidelines vide letter no. WBCIS-TS/Notification/22-:2015-16 dated 10<sup>th</sup> November 2015 for implementation of Weather Based Crop Insurance Scheme (WBCIS) in the current session i.e., Rabi season (2015-16) based on the recommendations of the State Level Coordination Committee of Crop Insurance (SLCCI). SLBC has communicated the same to banks and soft of the scheme is also sent to member banks. Circular is enclosed as **Annexure 45**.

## 5.4 Dairy Entrepreneurship Development Scheme (DEDS) - Continuation of the scheme for the financial year 2015-16

NABARD vide Ref. NB (DoR)/GSS/338/DEDS 4/2015-16 dated 30.04.2015, Circular No.81/DoR23/2015 informed that the budget provision of Rs.127 cr has been made for 2015-16 which include Rs.99 cr. under General/ST component. This amount is just sufficient to clear the pending claims at NABARD level. However, sufficient funds are available under SC and NES Category. Therefore, banks are advised to focus on lending for SC beneficiaries and beneficiaries under NER states.



Department of Financial Services, Ministry of Finance, GoI vide Lr. No.F.No.3/13/2011-AC, dated 14 November, 2013 informed that the Department of Animal Husbandry, Dairying & Fisheries, Ministry of Agriculture, GoI has directed to review the progress made under Dairy Entrepreneurship Development Scheme (DEDS) may be taken up as a regular agenda item in the DCC/DLRC meetings at District level. LDMs are requested to make a note of it.

(Rs. In cr)

Period	Outstanding		Disbursement during the period (01/04/15 to 31/12/15)	
	No.	Amount	No.	Amount
Dec'15	8279	147.88	2045	48.00

➤ During the year up to Dec., 2015, an amount of Rs. 48.00 cr has been disbursed by banks to 2045 beneficiaries.

#### **5.4.1 Resubmission of subsidy claims where first instalment of loan released up to 31<sup>st</sup> December 2014 under DEDS:**

The instructions received from NABARD vide letter no. 1613/142/2015-16 dt. 17.12.2015 is enclosed as **Annexure no. 46**.

#### **5.5 National Livestock Mission:**

NABARD vide lr no. 1607 dt. 16.12.2015 informed that Govt. Of India has now allowed NABARD to accept fresh applications under EDEG component of NLM in respect of Scheduled Caste category only. Therefore, all the banks may now submit the claims for SC category for which banks loans was sanctioned by them on or after 22<sup>st</sup> May 2014. The letter received from NABARD is enclosed as **Annexure no. 47**.

#### **5.6 Weaver Credit Card (WCC) Scheme – Targets for 2015-16**

Weaver Credit Card (WCC) Scheme targets bank-wise / district-wise is enclosed as **Annexure 48**. The Bank-wise performance is enclosed as **Annexure 44**.



### **5.7 Pledge financing against Negotiable Warehouse receipts (NWRs):**

RBI has advised banks to furnish quarterly data (district-wise) on pledge financing against Negotiable Warehouse Receipts (NWRs) to farmers within 20 days from the end of each quarter. All the controlling authorities of banks are requested to submit the information in the format already communicated. The bank-wise position as on 31/12/2015 is as under:

(Rs.in thousands)

S.No.	Name of the Bank	Disbursement during the quarter		Outstanding as at the end of Dec. 2015	
		No.of a/cs	Amount	No.of a/cs	Amount
1	ALLAHABAD BANK TOTAL	0	0.00	0	0.00
2	ANDHRA BANK	0	0.00	0	0.00
3	BANK OF BARODA	0	0.00	0	0.00
4	BANK OF INDIA	0	0.00	0	0.00
5	BANK OF MAHARASHTRA	0	0.00	0	0.00
6	BHARATIYA MAHILA BANK	0	0.00	0	0.00
7	CANARA BANK	0	0.00	0	0.00
8	CENTRAL BANK OF INDIA	0	0.00	0	0.00
9	CORPORATION BANK	24	145.97	46	444.89
10	DENA BANK	0	0.00	0	0.00
11	IDBI BANK	1	167.00	12	3972.00
12	INDIAN BANK	0	0.00	0	0.00
13	INDIAN OVERSEAS BANK	0	0.00	228	155087.00
14	ORIENTAL BANK OF COMMERCE	0	0.00	0	0.00
15	PUNJAB NATIONAL BANK	71	75091.67	137	115493.16
16	PUNJAB & SIND BANK	0	0.00	0	0.00
17	SYNDICATE BANK	0	0.00	0	0.00
18	UCO BANK	0	0.00	0	0.00
19	UNION BANK OF INDIA	0	0.00	0	0.00
20	UNITED BANK OF INDIA	0	0.00	0	0.00
22	VIJAYA BANK	0	0.00	0	0.00
22	STATE BANK OF BIKANER & JAIPUR	0	0.00	0	0.00
23	STATE BANK OF HYDERABAD	3	3661.22	338	150508.39
24	STATE BANK OF INDIA	0	0.00	0	0.00
25	STATE BANK OF MYSORE	0	0.00	0	0.00
26	STATE BANK OF PATIALA	0	0.00	0	0.00
27	STATE BANK OF TRAVANCORE	0	0.00	0	0.00
	<b>PUBLIC SECTOR BANKS</b>	<b>99</b>	<b>79065.85</b>	<b>761</b>	<b>425505.44</b>
28	AXIS BANK	0	0.00	26	1583.47
29	CATHOLIC SYRIAN BANK'	0	0.00	0	0.00



30	CITY UNION BANK	0	0.00	0	0.00
31	DEVELOPMENT CREIDT BANK	0	0.00	0	0.00
32	DHANALAXMI BANK	0	0.00	0	0.00
33	FEDERAL BANK	0	0.00	0	0.00
34	HDFC BANK	0	0.00	0	0.00
35	ICICI BANK	4	894.04	5	1202.60
36	INDUSIND BANK	0	0.00	0	0.00
37	JAMMU & KASHMIRBANK	0	0.00	0	0.00
38	KARNATAKA BANK	0	0.00	0	0.00
39	KARUR VYSYA BANK	3	3519.00	42	92794.00
40	KBSLAB	0	0.00	0	0.00
41	KOTAK MAHINDRA BANK	0	0.00	0	0.00
42	LAKSHMI VILAS BANK	26	24139.00	75	152294.00
43	RATNAKAR BANK	0	0.00	0	0.00
44	SOUTH INDIAN BANK	0	0.00	0	0.00
45	TAMILNADU MERCANTILE BANK	0	0.00	0	0.00
46	YES BANK	0	0.00	0	0.00
	<b>PRIVATE SECTOR BANKS</b>	<b>33</b>	<b>28552.04</b>	<b>148</b>	<b>247774.07</b>
	<b>COMMERCIAL BANKS</b>	<b>132</b>	<b>107617.89</b>	<b>909</b>	<b>673279.51</b>
47	TS Co-op Apex Bank	0	0.00	1	3972.00
48	AP MAHESH CO.OP BANK	0	0.00	1	14475.00
	<b>CO-OP BANKS</b>	<b>0</b>	<b>0.00</b>	<b>2</b>	<b>18447.00</b>
49	AP GRAMEENA VIKAS BANK	0	0.00	0	0.00
50	TELANGANA GRAMEENA BANK	0	0.00	0	0.00
	<b>REGIONAL RURAL BANKS</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>
	<b>GRAND TOTAL</b>	<b>132</b>	<b>107617.89</b>	<b>911</b>	<b>691726.51</b>

	SUMMARY				
1	PUBLIC SECTOR BANKS	99	79065.85	761	425505.44
2	PRIVATE SECTOR BANKS	33	28552.04	148	247774.07
3	COMMERCIAL BANKS	132	107617.89	909	673279.51
4	CO-OPERATIVE BANKS	0	0	2	18447
5	REGIONAL RURAL BANKS	0	0	0	0
	<b>GRAND TOTAL</b>	<b>132</b>	<b>107617.89</b>	<b>911</b>	<b>691726.51</b>

### 5.8 Relief Measures in the districts affected by drought:

Govt. Of Telangana has issued G.O.Ms.No. 6 dated 24.11.2015 declaring 231 mandals in 7 districts as drought affected mandals. All the LDMs were immediately advised to convene special DCC Meeting and ensure that the relief measures as the RBI notification "Guidelines for Relief Measures by Banks in areas affected by Natural Calamities – vide no. RBI/2015-16/156 – FSD. BC. 12/05.10.001/2015-16 dated 22<sup>st</sup> August 2015 and also FIDD. No. FSD. BC.



01/05.10.001/2015-16 dated 1<sup>st</sup> July 2015". Similarly all the banks were also suitably advised.

**5.9 Capital Subsidy Scheme for Installation of 68000 Solar Photovoltaic Lighting Systems and Small Capacity PV Systems under Jawaharlal Nehru National Solar Mission (JNNSM) of the Ministry of New and Renewable Energy (MNRE), GOI – Instructions on treatment of claims:**

NABARD has issued guidelines vide Cir.no.206/DoR-GSS-59/2015 dated the 6<sup>th</sup> October 2015 regarding restarting of the scheme and processing of claims by NABARD and NHB. The guidelines have been circulated among the member banks. The circular along with the guidelines is enclosed as **Annexure no. 49.**

**5.10 Agriculture Marketing Infrastructure (AMI) – Extension of cut-off date for submission of advance subsidy claims**

NABARD has issued circular on extension of cut-off date for submission of advance subsidy claims vide letter no. Cir.No. 254/DoR/66 dated the 10<sup>th</sup> December 2015. Earlier NABARD has advised the banks that claims in respect of projects sanctioned by banks upto 31<sup>st</sup> March 2014 had to be submitted by banks to NABARD on or before 30<sup>th</sup> Dec., 2014. Further, in terms of Govt. Of India guidelines for the AMI sub-scheme under ISAM, banks were supposed to lodge the advance subsidy claim with NABARD ROs, within 3 months from the date of disbursement of the first instalment of the loan. In this backdrop, NABARD has informed that GOI has given its consent to allow banks in submitting the advance subsidy claims (under erstwhile GBY and AMIGS schemes as also under AMI sub-scheme under ISAM for which bank loan has been sanctioned till the date of stoppage i.e., 5<sup>th</sup> August 2014) by 31<sup>st</sup> Dec. 2015. It is also advised the banks to note that any such claim received at Regional Offices after the cut-off date shall not be entertain. The circulated has been sent to all member banks. The copy of the circular is enclosed as **Annexure no. 50.**





### **5.11 Financing of SHGs of PWDs:**

SERP, Govt. Of Telangana has formulated guidelines vide letter no. 14/PWD/SERP-TS/2015 dated 22<sup>nd</sup> Dec., 2015 – recognising that Persons with Disabilities (PWDs) are among the poorest and most vulnerable of the poor, IKP adopted a participatory development approach to support them by building their capacities to improve life skills and self-esteem. To derive the benefits of the both Govt. Entitlement and also financial needs, PWDs have to form into SHGs on the lines of the women SHGs. The guidelines issued have been circulated among member banks on 4<sup>th</sup> November 2015. The guidelines are enclosed as **Annexure no. 51** .

### **5.12 Vaddi Leni Runalu:**

SLBC would like to bring to the notice of Agriculture Dept., Govt. of Telangana that the banks in the State have implemented the Vaddi Leni Runalu (VLR) / “Pavala Vaddi Scheme”, for the year 2015-16 as advised by Agriculture Dept., Govt. of Telangana and subsequently Banks have submitted their claims for reimbursement of interest on Vaddi Leni Runalu (VLR) to Agriculture Department, GOT. Banks like APGVB, SBI, SBH, AB have informed that they received only partial claim and still huge claims are pending for more than four months. For the smooth functioning of the banks and also for early renewal of crop loans accounts, we request Agriculture Dept., GOT to settle the reimbursement claims.

### **5.13 Prime Minister Fasal Bhima Yojana:**

Reserve Bank of India has advised vide cir.no. FIDD. No. FSD/ BC. 20.05.10.007/2015-16 dated 17<sup>th</sup> March 2016 that Govt. of India has recently approved Pradhan Manthri Fasal Bhima Yojana (PMFBY) which would replace the existing schemes of National Agriculture Insurance Scheme (NAIS) & Modified National Agriculture Insurance Scheme (MNAIS) from Kharif 2016. PMFBY would be available to the farmers at very low rates of premium which would be maximum upto 1.5% for Rabi and upto 2% for Kharif for Food crops, Pulses and Oilseeds and upto 5% for Annual Horticulture / Commercial crops. This scheme would provide insurance cover for all stages of the crop cycle including post-harvest risks in specified instances.



Further, Weather Based Crop Insurance Scheme (WBCIS) has also been modified and the premium payable by the farmers as also its administrative provisions and operationalization process have been brought on par with PMFBY. In addition, a Unified Package Insurance Scheme (UPIS) has also been approved for implementation of pilot basis in 45 districts of the country to cover other assets / activities like machinery, life, accident, house, student-safety and crops etc. of farmers.

The scheme and detailed operational guidelines are available on the Govt. of India's website [www.agricoop.nic.in](http://www.agricoop.nic.in) & [www.agri-insurance.gov.in](http://www.agri-insurance.gov.in) Guidelines for Pilot UPIS are being prepared by Govt. of India and will be circulated separately.

Banks have a vital role to play in increasing the coverage under the scheme. As the scheme is compulsory for loanee farmers availing Seasonal Agriculture Operational (SAO) Loans / Kisan Credit Card (KCC) holders for the notified crops in notified areas, 100% coverage of loanee farmers in notified areas growing notified crops in is required to be done by all commercial bank branches. This scheme is voluntary for non-loanee farmers, but there is a prerequisite in the scheme that they should have an account to be eligible for the coverage. Under Pradhan Manthi Jan Dhan Yojana (PMJDY), most of these poorest of the poor farmers have got their bank accounts opened and the banks have to focus on supporting these farmers in getting crop insurance including guiding them through the entire process. The detailed role and responsibilities of the Rural Financial Institutions including Commercial Banks and Regional Rural Banks have been defined in the operational guidelines of the scheme including specified seasonality discipline for acceptance of proposals / premium, remittance of premium along with consolidated proposals to the concerned Implementing Insurance Companies, uploading of requisite details of insured farmers on Crop Insurance Portal and credit of claim amount in the accounts of the farmers for effective implementation of the schemes. RBI circular is enclosed as **Annexure 52**.



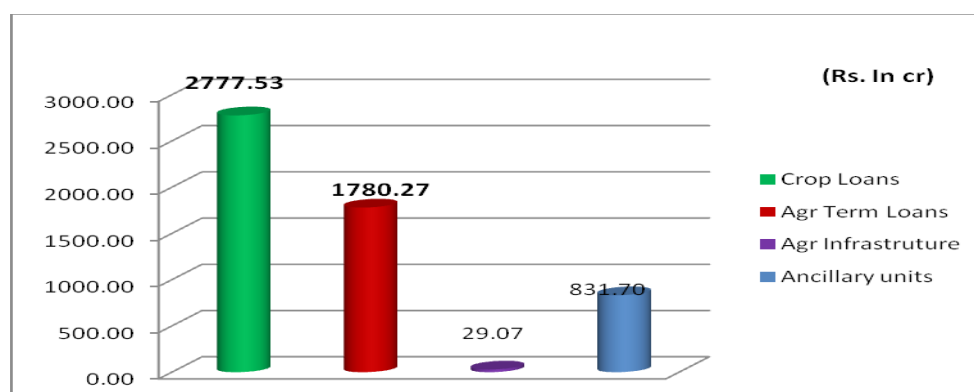
### 5.14 Loan charge creation Module:

A Steering Committee meeting on Loan Charge Module was held on the 9<sup>th</sup> February 2016. Shri. Raymond Peter, CCLA had announced that the Govt. of Telangana has created the Loan Charge Module as desired by banks and this would enable banks to check on line status of owner / enjoyer / LEC holder of a particular land, view the pahani, ROR-1B records on line, entry of loan charge to avoid multiple loans by other banks. Test Login for the banks have been provided which have been circulated to member banks. Banks may test and advise for any further modifications / improvement, in the module. Letter received from Revenue Department, Govt. of Telangana in this regard is enclosed a **Annexure 53**.

### 5.15 Overdues / NPAs under Agriculture sector as on 31.12.2015 (Rs. In cr)

		Outstanding as on 31.12.2015		Overdues (*) as on 31.12.2015			NPAs as on 31.12.2015	
		No.of a/cs.	Amount	No.of a/cs.	Total Balance in overdue a/cs.	Actual overdue amount	No.of a/cs.	Amount
1	Short Term Crop Production Loans	4435002	30693.40	854551	7720.22	2777.53	169455	1537.44
2	Agri. Term Loans	951618	17597.36	198743	3995.26	1780.27	93877	1383.40
3	Agri. Infrastructure	12375	906.32	650	160.03	29.07	541	86.08
4	Ancillary activities	9133	6657.76	2880	1836.78	831.70	702	597.61
3	Total Agriculture	5408128	55854.84	1056824	13712.29	5418.57	264575	3604.53

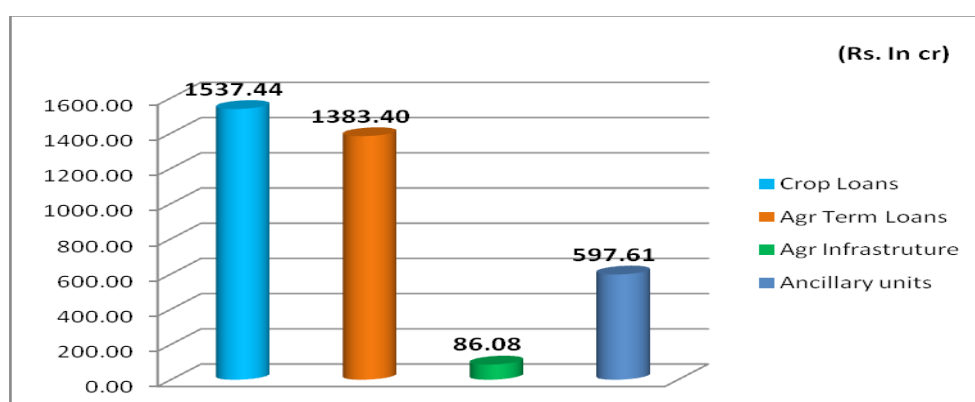
### Over-dues in Agriculture segment as at the end of Dec., 2015





- The level of agriculture overdues of Rs. 5418.57 cr increased by Rs. 2047.81 cr when compared to 30.09.2015
- 9.05% of outstanding short term crop loans of Rs. 30693.40 cr. are overdues in the books of the banks.
- 10.50% of outstandings of Agriculture Term Loans (including allied activities, infrastructure and ancillary activities) are overdues in books of the banks.
- Overdues in total agriculture advances are at 9.70%.

### NPAs in agriculture segment as at the end of Dec. 2015



- The level of NPAs at Rs. 3604.53 cr increased by Rs. 38.31 cr. when compared to 30.09.2015
  - 5.01% of short term crop loans outstanding of Rs. 30693.40 cr. are NPAs in the books of the banks.
  - 8.22% of Agriculture Term Loans (including allied activities, infrastructure and ancillary activities) are NPAs in books of the banks.
  - NPAs in total agriculture advances are at 6.45%.
- ❖ Short Term Crop Loan Production Loans – Bank-wise position on overdue position is enclosed as **Annexure 32**.
  - ❖ Agriculture Term Loans including Allied Activities – Bank-wise position on overdue position is enclosed as **Annexure 33**.
  - ❖ Indirect Agriculture Term Loans including Allied Activities – Bank-wise position on overdue position is enclosed as **Annexure 34**.
  - ❖ Total Agriculture Advances – Bank-wise position on overdue position is enclosed as **Annexure 35**.

**Agenda: 6:****6.1 Micro, Small & Medium Enterprises (MSME) Sector  
(Priority & Non-priority)**

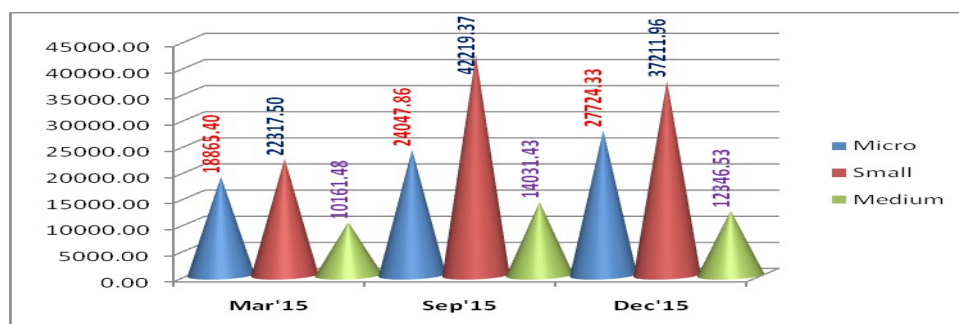
(Rs. In cr)

S.No.	Particulars	Outstanding as on 31.03.2015		Outstanding as on 30.09.2015		Outstanding as on 31.12.2015	
		A/c.	Amt.	A/c.	Amt.	A/c.	Amt.
1	Micro Enterprises	534143	18865.40	541027	24047.86	602719	27724.33
2	Small Enterprises	153394	22317.50	171985	42229.37	280675	37221.96
3	Total SME	687537	41182.90	713012	66267.23	883394	64936.29
4	% of Micro enterprises to total MSE		77.69%		45.81%		75.88%
5	% of Small enterprises to total MSE		22.31%		54.19%		24.12%
6	Medium Enterprises	93717	10161.48	97507	14031.43	103000	12346.53
7	% of Medium enterprises to total MSME advances		12.00%		19.79%		12.03%
8	<b>Total MSME advances</b>						
		781254	51344.38	810519	80298.66	986394	77282.82

The large growth in MSME segment due to reclassification of priority sector advances as per revised RBI guidelines.

**Comparative position MSME advances:**

(Rs. In cr)

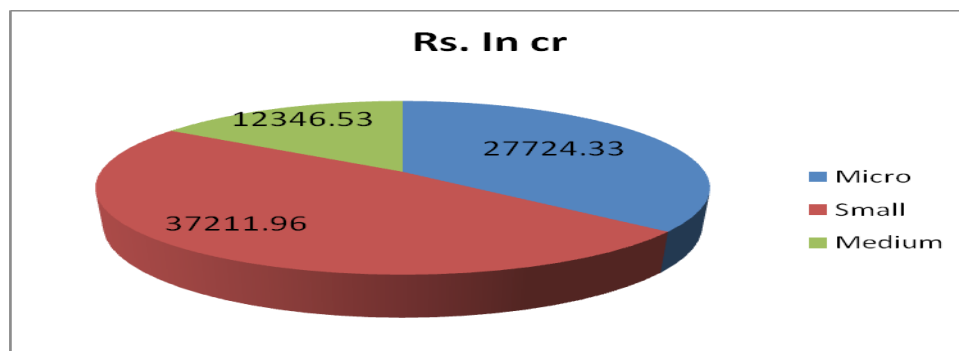


- During the quarter, advances to Micro enterprises grew by Rs. 3676.47 cr and stood at Rs. 27724.33 cr as at the end of Dec., 2015.



- During the year up to Dec. 2015, Micro Enterprises and Small Enterprises registered growth of Rs. 8858.93 cr and 14894.46 cr respectively.
- During the year up to Dec. 2015, MSE Advances grew by Rs. 23753.39 cr.
- During the year, Medium Enterprises registered a growth of Rs.2285.05 cr
- MSME segment grew by Rs. 25938.44 cr during the year 2015-16.

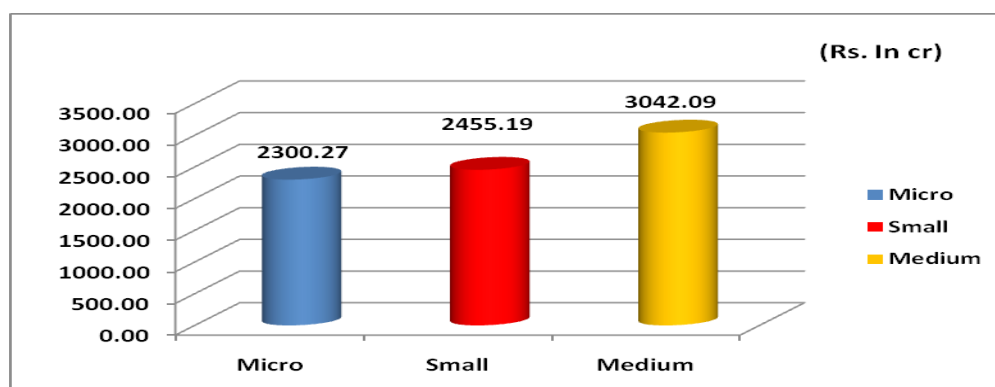
### **Category-wise total MSME advances.**



### **6.2 Overdue/NPAs under MSME Sector as on 31.12.2015** (Rs. In cr.)

S. No.	Particulars	Outstanding		Overdues			NPAs	
		A/c.	Amt	No. of overdue A/c.	Total Balance in overdue accounts	Actual overdue amount	No. of A/c.	Amount
1	Micro	602719	27724.33	144941	4119.69	2300.27	83877	1912.08 (6.90%)
2	Small	280675	37221.96	20668	4541.84	2455.19	9598	2233.42 (5.73%)
3	Total MSE	883394	64936.29	165609	8661.53	4755.46	93475	4045.50 (6.23%)
4	Medium	103000	12346.53	3152	4273.66	3042.09	1746	2206.62 (17.06%)
4	Total MSME	986394	77282.82	168761	12935.19	7797.55	95222	6152.12 (7.96%)

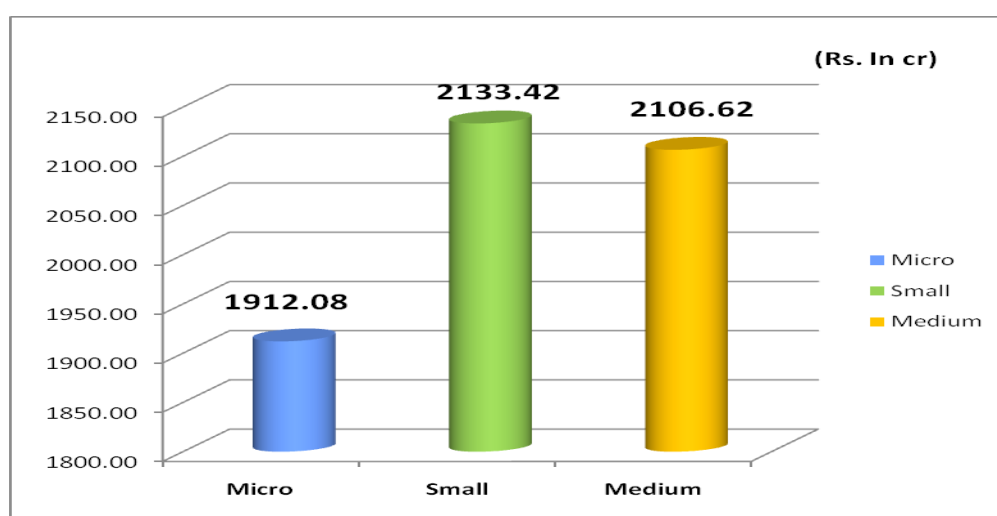
### **Overdues under MSME segment:**





- MSME segment overdues at Rs. 7797.55 cr increased by Rs. 1131.41 cr. when compared to 30.09.2015
- Overdues under Micro Enterprises constitute 8.30% of its outstandings.
- Overdues under Service Enterprises constitute 6.60% of its outstandings.
- Overdues under MSE segment advances constitute 7.32% of its outstandings.
- Medium enterprises overdues constitute 24.64% of its outstandings.
- Overdues under MSME segment constitute 10.09% of its outstandings.

### **NPAs under MSME segment:**



- NPAs under MSME segment at 6152.12 cr as on 31/12/2015 decreased by Rs. 514.02 cr declined by Rs. 514.02 cr when compared to 30.09.2015.
  - NPAs under Micro Enterprises constitute 6.90% of its outstandings.
  - NPAs under Service Enterprises constitute 5.73% of its outstandings.
  - NPAs under MSE segment advances constitute 6.23% of its outstandings.
  - NPAs under Medium enterprises constitute 17.06% of its outstandings.
  - NPAs of MSME segment constitute 7.96% of its outstandings.
- ❖ Bank-wise position on Micro; Small & Medium Enterprises (MSME) advances is enclosed as **Annexure 13**.
  - ❖ Micro & Small Enterprises – Bank Wise position of overdue / NPAs is enclosed as **Annexure 36**.



### 6.3 PMEGP :

The performance of banks under PMEGP is furnished as under:

(Rs. In lac)

Sr. No	Agency	TARGET-2015-16			Sanctioned by Banks (upto Dec.15)		Achievement-2015-16		
		No.of Projects	Margin Money	Emp. (Nos)	No.of Projects	Margin Money	No.of Projects	Margin Money	Empl. (Nos)
1	KVIC SO Hyd.	239	478.20	1913	129	560.20	118	498.36	1744
2	KVIB	239	478.20	1913	145	675.41	116	475.62	1665
3	DIC	319	637.60	2550	291	967.80	222	572.67	2004
	TOTAL	797	1594.00	6376	565	2203.41	455	1546.65	5413

- During the year 2015-16, achievement in no. of projects is 455 with an amount of Rs.1546.65 lac against a target of 797 project and an outlay of Rs.1594.00 cr.

### 6.4 Swarojoaar Credit Card (SCC) Scheme – Targets for 2015-16

Bank-wise / district-wise SCC targets is enclosed as **Annexure 54**. The Bank-wise position of SCC as at the end of Dec. 2015 is enclosed as **Annexure 55**.

### 6.5 Pradhan Manthri Mudra Yojana (PMMY):

Bank-wise performance as the end of Dec' 2015 under PMMY is enclosed as **Annexure no. 56**. The performance of banks as on 31/12/2015 is shown hereunder.

(Rs. In cr)

Shishu		Kishore		Tarun		Total	
Disbursed		Disbursed		Disbursed		Disbursed	
No. of A/cs.	Amt.	No. of A/cs.	Amt.	No. of A/cs.	Amt.	No. of A/cs.	Amt.
127920	339.38	57198	1139.61	6562	468.27	191680	1947.26





(Rs. In cr)

Category	Shishu		Kishore		Tarun		Total	
	Disbursed		Disbursed		Disbursed		Disbursed	
	No. of A/cs.	Amt.	No. of A/cs.	Amt.	No. of A/cs.	Amt.	No. of A/cs.	Amt.
Public Sector	103703	233.15	43034	761.84	5248	373.23	151985	1368.22
Private Sector	1887	7.37	2248	62.59	1085	78.25	5220	148.22
RRBs	22330	98.86	11916	315.18	229	16.79	34475	430.73
Total	129920	339.38	57198	1139.61	6562	468.27	191680	1947.26

### **6.6 Convergence of Government Schemes with PMMY:**

MUDRA Ltd vide letter no. 1077 dated the 14<sup>th</sup> January 2016 advised banks to explore the possibility of converging with Government programmes and ensure maximum coverage of such candidates under PMMY lending. The letter received from MUDRA is enclosed as **Annexure no. 57**.

### **6.7 Pradhan Manthri Start-up India Scheme:**

Reserve Bank of India vide lr.no. FIDD.MSME & NFS.NO. /06/02/31/2015-16 DT. 19/10/2015 informed that Hon'ble Prime Minister of India had launched 'Start-up India' programme in his Independence Day address to the nation, which envisages as under:

*"There are 1.25 lac branches of banks in the country and every branch must resolve and in the days to come resolve once again to disburse loans for start-ups to the tribals in the locality where there is a any tribal habitation, and where there is no tribal habitation, the branch can provide the loans to a dalit or a tribal, give financial support to them and thus 1.25 lac dalit entrepreneurs to come up. Let there be tribal entrepreneurs in the tribal settlement of this country. We can do this, we can give them new dimensions to start up and secondly these 1.25 lac branches can formulate a special scheme for women entrepreneurs".*

RBI has advised all banks to take appropriate steps to implement the directions of the Hon'ble Prime Minister for extending financial assistance to tribal / dalit / women entrepreneurs through each of their branches.



It also advised SLBC to collect the information on monthly basis by the end of 1<sup>st</sup> week of the succeeding month. RBI has also advised SLBC to monitor the progress in Start-up India programme in every SLBC meetings. The Controllers of the Banks are requested to furnish progress on monthly basis without fail.

The performance under PM's Start-up India Scheme as at the end of Dec' 2015 is as under:

(Rs. In cr)

Scheme	Total no. of branches in the state	No. of branches which have given loan under 'Start up India' to SC/ST and women	Loans given to		Loan outstanding under the scheme - 31/12/2015	
			No. of SC/ST	No. of women	SC/ST	Women
PM's Start Up India	5048	1014	3005	28242	24.57	188.39

Bank-wise data is enclosed as **Annexure no. 58**.

### **6.8 Skill loan financing:**

Department of Financial Services, Ministry of Finance, GoI vide letter F.No.6(4)/2014-CP-IF-II dated 30<sup>th</sup> June, 2015 informed that Ministry of Skill Development and Entrepreneurship has formulated a revised 'Model Scheme for Skill Loans'. Details about the scheme will be conveyed in due course.

DFS requested SLBC to include Skill Loans financing as a separate agenda in SLBC meeting to give impetus and to attain scale under skill loans quickly.



### 6.9 CGTMSE Scheme – Progress made by banks during the year upto 31/12/2015

The performance under CGTSMSE scheme as at the end of Dec. 2015 is as under: (Rs. In lac)

District wise Guarantee approved accounts for the State of Telangana - for the quarter ended Dec. 2015					
S.No	District Name	Dec.15		Dec.15	
		Proposals	Approved Amt	Proposals	Approved Amt
1	ADILABAD	83	255.34	131	374.58
2	HYDERABAD	509	4717.41	1591	5809.8
3	KARIMNAGAR	99	146.17	190	365.06
4	KHAMMAM	46	325.62	206	528.44
5	MAHBUBNAGAR	99	232.17	548	858.5
6	MEDAK	92	228.32	163	367.38
7	NALGONDA	135	397.59	333	472.74
8	NIZAMABAD	82	302.34	163	377.75
9	RANGAREDDY	829	4307.03	1775	6079.5
10	WARANGAL	152	529.66	252	828.48
	TOTAL	2226	11431.65	5352	16062.23

The performance on coverage under the scheme is 5352 units as at the end of Dec., 2015.

To create more awareness on CGTMSE, the Controlling Authorities of all Banks in Telangana states are advised to:

- ✦ Sensitize the Branch Managers to extend coverage of all new eligible micro & small units under the scheme.
- ✦ Display at bank branches on the availability of collateral free loans.
- ✦ All loan applications are to be acknowledged.
- ✦ Banks shall have monitorable action plan as suggested by Reserve Bank of India.



### **6.10 Replacement of Entrepreneurs Memorandum Part-I & Part-II with Udyog Aadhaar Acknowledgement based on self-certification**

Hitherto Entrepreneurs Memorandum Part I & Part II issued by the Industries Department to Entrepreneurs. The same has been dispensed with, by Government of India, MSME Department. Based on the notification of GOI, Commissioner of Industries, Govt. of Telangana issued a letter vide no. 27/2/2015/9071/9071-3 dated 8<sup>th</sup> October 2015, advised that henceforth any Entrepreneurs coming for registration may be done online and download Udyog Aadhaar Acknowledgement directly. There is no need of any attestation or certification by any department. It is also advised banks may note that Udyog Aadhaar Acknowledgement shall be accepted for units from 8<sup>th</sup> October 2015 onwards. The existing units already registered Part-I and Part-II and Small Scale Industry Registration Certificate shall continue to be accepted. The same has been intimated to the member banks through e-mail on 20/10/2015 and a Circular copy sent to 3<sup>rd</sup> November 2015. The letter received from Commissioner of Industries, Govt. of Telangana is enclosed as **Annexure no. 59.**

### **6.11 Waiver of loans to Weavers up to Rs. 1.00 lac:**

Govt. of Telangana has announced waiver of loan to Powerloom weavers up to Rs.1.00 lac in the State and issued operational guidelines for implementation of the loan waiver scheme vide G.O.Ms.No. 44 dated 22<sup>st</sup> July 2015. Subsequently, in steering committee meetings held, banks have expressed their inability to implement the scheme immediately on account of the following conditions in the GO, as the same requires approvals from their respective Head Office / Corporate Offices

1. to waive-off 75% of the overdue interest and entire penal interest; and
2. should not charge any interest on the amount going to be waived off beyond cut-off date i.e., 31/03/2014 (interest for the broken period i.e., from 01/04/2014 to till date should not be charged).

Govt. of Telangana has issued a modified G.O.Ms.No.20 dated 19/03/2016 amending certain conditions. All the banks have been suitably advised. The Govt. orders are enclosed as **Annexure 60.**



## **6.12 Framework for revival & Rehabilitation of MSME Units:**

Revised guidelines on 'Revival & Rehabilitation of Micro, Small & Medium Enterprises' with limits upto Rs.25.00 cr have been issued by Reserve Bank of India vide cir.no. FIDD.MSME & NFS.BC.No. 22/06.02.31/2015-16 dt. 17/03/2016. The revised Framework along with operational guidelines is furnished in the **Annexure 61**. The Board approved policy to operationalize the Framework may be put in place by banks **not later than June 30, 2016**.

## **6.13 Deendayal Antyodaya Yojana (DAY) – National Urban Livelihoods Mission (NULM):**

With a view to improving the livelihood opportunities for the poor in urban areas, Ministry of Housing and Urban Poverty Alleviation (UPA Division), Govt. of India vide its Office Memorandum No. K-14011/2/2012-UPA/FTS-5196 dated February 19, 2016 has decided to enhance the scope of National Urban Livelihoods Mission (NULM). The amendments in NULM Mission document advised by Reserve Bank of India vide cir.no. FIDD.GSSD.CO.BC.No. 22/09.16.03/2015-16 dt. 07/03/2016 is enclosed as **Annexure 62**.

### **Agenda: 7:**

#### **Housing Loans**

##### **7.1 Position as on 31.12.2015 (under Priority sector)** (Rs. In cr)

Period	Outstanding		Disbursement during the period (01/04/15 to 31/12/15)	
	No.	Amount	No.	Amount
Dec'15	276338	17588.52	30526	1954.86

- During the quarter under review, banks in Telangana have disbursed an amount of Rs. 612.40 cr.
- During the year up to Dec. 2015, an amount of Rs. 1954.86 cr has been disbursed by banks to 30526 beneficiaries covering 84.75% of its annual targets.
- ❖ Bank wise position as on 31.12.2015 is given in the **Annexure 14**.



## **7.2 Housing for All (Urban) under Pradhan Manthri Awas Yojana (PMAY):**

Ministry of Housing and Urban Poverty Alleviation, GOI vide DO No. 16014/18 /2015-HFA-V(FTS-14729) dt. 5<sup>th</sup> February 2016 communicated the scheme guidelines and modal application from under PMAY which is enclosed as **Annexure no.63**.

## **7.3 National Housing Bank – Recovery of Guarantee fee on upfront basis by the member lending institution from the borrowers under Credit Risk Guarantee Scheme (CRGFS):**

National Housing Bank (NHB) vide letter no. NHB(ND)/ CRGGTLIH/ 140/ 11944/2015-16 dt. 3<sup>rd</sup> December 2015 informed that the member lending institutions (MLIs) are now allowed to recover Guarantee Fee from the borrowers on upfront basis instead of loading upon the housing loan interest rate. The letter received from NHB is enclosed as **Annexure no. 64**.

## **7.4 Overdue/NPAs under Housing Loans as on 31.12.2015**

(Rs. In cr)

S.No.	Particulars	Outstanding		Overdues			NPAs	
		A/c.	Amt	No. of overdue A/c.	Total Balance in overdue a/c.	Actual overdue amount	No.of A/c.	Amount
1	Housing Loans	276338	17588.52	48949	3038.40	303.87 (1.73%)	18998	453.42 (2.58%)

- ❖ Overdue amount under Housing loans at Rs. 303.87 cr constitute 1.73% of total outstandings.
- ❖ NPAs with an amount of Rs. 453.42 cr constitute 2.58% of the Housing Loans outstanding.
- ❖ Bank wise position on overdue / NPAs as on 31.12.2015 is given in the **Annexure 42**.



## **Agenda – 8:**

### **Education Loans**

#### **8.1 Position as on 31.12.2015 (under Priority sector) (Rs. In cr)**

Period	Outstanding		Disbursement during the period (01/04/15 to 31/12/15)	
	No.	Amount	No.	Amount
Dec'15	89472	3377.84	16477	647.63

- ❖ During the quarter under review, banks have disbursed an amount of Rs.228.60 cr.
- ❖ During the year, banks have disbursed Rs.647.63 cr as education loans to 16477 students covering 74.93% of the annual targets.
- ❖ Bank-wise position as on 31.12.2015 is given in the **Annexure 15**.
- ❖ Bank-wise targets & disbursements are given in the **Annexure 16**.

#### **8.2 Overdue/NPAs under Education Loans as on 31.12.2015**

(Rs. In cr)

S.No	Particulars	Outstanding		Overdues			NPAs	
		A/c.	Amt	No. of overdue A/c.	Total Balance in overdue a/c.	Actual overdue amt.	No. of A/c.	Amount
1	Education loan	89472	3377.84	15725	478.40	122.59 (3.64%)	6142	126.32 (3.74%)

- ❖ No. of accounts with overdues constitute 17.98% of educational loan accounts and overdue amount constitute 3.64% of total outstandings.
- ❖ NPAs at Rs. 126.32 cr. constitute 3.74% of the loan outstanding,
- ❖ Bank-wise position on overdue . NPAs as on 31.12.2015 is given in the **Annexure 41**.



## **Agenda – 9:**

### **9.1 Credit flow to Minority Communities :**

The position of credit to minority communities as on 31.12.2015 is as under:  
(Rs. In cr)

Period	Outstanding		Disbursement during the period (01/04/15 to 31/12/15)	
	No.	Amount	No.	Amount
Dec'15	646172	10767.31	146359	1970.97

- During the current financial year, banks have financed Rs. 1970.97 cr to 146359 beneficiaries belonging to minority communities.
- Loan outstandings to minorities are at 8.84% of total priority sector advances (RBI norm is 15% on priority sector advances).

❖ Bank wise position as on 31.12.2015 is given in the **Annexure 18**.

### **9.2 Overdue/NPAs under loans to Minorities as on 31.12.2015** (Rs. In cr)

S.No	Particulars	Outstanding		Overdues			NPAs	
		A/c.	Amt	No. of overdue A/c.	Total Balance in overdue a/c.	Actual overdue amount	No. of A/c.	Amount
1	Loans to Minorities	646172	10767.31	204639	1592.90	925.75 (8.60%)	97227	881.95 (8.19%)

- ❖ 8.19% of the loan outstanding to minorities are overdue in the books of the banks
- ❖ Similarly 10.32% of the loan outstandings to minorities are NPAs.

## **Agenda – 10:**

### **10.1 Credit flow to Weaker sections :**

The position of credit flow to weaker sections as on 31.12.2015 is as under:  
(Rs. In cr)

Period	Outstanding		Disbursement during the period (01/04/15 to 31/12/15)	
	No.	Amount	No.	Amount
Dec'15	3460713	28610.94	1520441	11200.12

- During the quarter under review, banks have disbursed an amount of Rs.1806.93 cr
- During the year up to Dec. 2015, Rs. 11200.12 cr. has been disbursed to 1520441 weaker section beneficiaries.





➤ Advances extended to weaker sections are at 7.63% of total advances (RBI norm is 15% on ANBC).

❖ Bank wise position as on 31.12.2015 is given in the **Annexure 19**.

## **10.2 Overdue/NPAs under loans to Weaker Sections as on 31.12.2015**

(Rs. In cr)

S.No	Particulars	Outstanding		Overdues			NPAs	
		A/c.	Amt	No. of overdue A/c.	Total Balance in overdue a/c.	Actual overdue amount	No. of A/c.	Amount
1	Loans to Weaker Sections	3460713	28610.94	7532074	5795.33	1864.78 (6.52%)	200730	1119.96 (3.91%)

❖ 6.52% of the loan outstanding to weaker sections are overdue in the books of the banks.

❖ The level of NPAs at Rs.1119.96 cr constitute 3.91%% of outstanding loans to weaker sections.

### **Agenda - 11:**

#### **11.1 Credit Flow to Scheduled Castes/Scheduled Tribes :**

The position of credit flow to SC/STs as on 31.12.2015 is as under: (Rs. In cr)

Period	Outstanding		Disbursement during the period (01/04/15 to 31/12/15)	
	No.	Amount	No.	Amount
Dec'15	1488850	9914.19	686419	3890.14

➤ During the quarter under review, banks have disbursed an amount of Rs.1790.19 cr.

➤ During the year up to Dec., 2015, banks have extended financial assistance to 686419 borrowers with an outlay of Rs. 3890.14 cr.

❖ The total loan outstandings to SC/ST beneficiaries constitute 8.14% of Priority sector advances.

❖ Bank wise position as on 31.12.2015 is given in the **Annexure 20**.



### 11.2 **Overdue/NPAs position to SC/ST beneficiaries as on 31.12.2015:**

(Rs. In cr)

S. No.	Particu-lars	Outstanding		Overdues			NPAs	
		A/c.	Amt	No. of overdue A/c.	Total Balance in overdue a/c.	Actual overdue amount	No.of A/c.	Amount
1	Loans to SC/ST beneficiaries	1488850	9914.19	293038	2794.15	1475.28 (14.88%)	122968	632.20 (6.38%)

- ❖ 14.88% of the loan outstanding to SC/STs are overdues in the books of the banks.
- ❖ Similarly, 6.38% of loan outstandings i.e., Rs. 632.20 cr are NPAs in the books of the bank.

### **Agenda - 12:**

#### **12.1 Credit flow to Women beneficiaries:**

The position of credit flow to women as on 31.12.2015 is as under: (Rs. In cr)

Period	Outstanding		Disbursement during the period (01/04/15 to 31/12/15)	
	No	Amount	No.	Amount
Dec'15	1694865	22613.10	816292	7854.76

- During the year 2015-16, banks have disbursed loans to 816292 women beneficiaries amounting to Rs.7854.76 cr.
- ❖ Total loan outstanding as the end of Dec. 2015 to women beneficiaries are at Rs.22613.10 cr constitute 5.76% of total advances (RBI norm is 5% of Net Bank Credit).
- ❖ The total loan outstandings to women beneficiaries as at the end of Dec. 2015 constitute 17.759% of priority sector advances.
- ❖ Bank wise position as on 31.12.2015 is given in the **Annexure 22**.



## 12.2 **Overdue/NPAs under loans to women as on 31.12.2015** (Rs. In lac)

S. No.	Particu-lars	Outstanding		Overdues			NPAs	
		A/c.	Amt	No. of overdue A/c.	Total Balance in overdue a/c.	Actual overdue amount	No.of A/c.	Amount
1	Loans to Women beneficiaries	1694865	22613.10	320366	3231.55	757.80 (3.51%)	69143	419.44 (1.94%)

- ❖ 3.51% of loans provided to women beneficiaries are overdue whereas 1.94% of outstanding loans to women beneficiaries i.e., Rs. 419.44 cr. are NPAs in the books of the banks.

### **Agenda -13:**

#### **Position of implementation of Government sponsored schemes during the financial year 2015-16:**

##### **Government of India schemes:**

#### **13.1 National Rural Livelihood Mission (NRLM)**

##### **SHG-Bank linkage programme – position as on 31.12.2015**

The position of SHG-Bank Linkage as on 31.12.2015 is as under: (Rs. In cr)

Period	Outstanding		Disbursement upto Dec' 15	
	No. of a/c.	Amount	No. of a/c.	Amount
Dec' 2015	239758	4329.45	58007	1200.57

- ❖ Bank-wise SHG linkages is given in the **Annexure 23**.
- ❖ Bank-wise position as on 31.12.2015 is given in the **Annexure 24**.

#### **13.2 Overdue / NPA position (NRLM) as on 31.12.2015** (Rs. In cr)

S.No.	Particu-lars	Outstanding		Overdues			NPAs	
		A/c.	Amt	No. of overdue A/c.	Total Balance in overdue a/c.	Actual overdue amount	No.of A/c.	Amount
1	NRLM	239758	4329.45	52241	957.96	560.92 (12.96%)	16498	158.50 (3.66%)

- 12.96% of loans under NRLM are overdues in the books of banks.
- 3.66% of loan outstandings i.e., Rs.158.50 cr are NPAs in the books of banks.
- ❖ Bank-wise linkages – Overdue / NPAs position is given in the **Annexure 43**.



### 13.3 Position of implementation of Government sponsored schemes during the financial year 2015-16 – Central Government: (Rs. In cr.)

	Scheme	Outstanding as on 31.12.2015		Disbursements from 01.04.15 to 31.12.15	
		No.of a/cs	Amount	No.of A/cs	Amount
<b>1</b>	<b>Central Government Sponsored Schemes(total of i to x)</b>	<b>315069</b>	<b>5986.77</b>	<b>74574</b>	<b>1496.33</b>
I	SGSY / NRLM	239758	4329.45	58007	1200.57
ii	SJSRY / NULM	29673	857.63	10174	204.56
iii	PMRY / PMEGP	31815	603.22	3977	38.45
Vii	ISHUP / RRY	1181	4.81	0	0
Viii	Agri Clinics / Agri Business Centres	748	23.71	97	3.01
ix	Dairy Entrepreneurship Development Scheme	11600	165.33	2319	49.74
X	Renewable Sources of Energy	294	2.63	0	0
Xi	Farmer Producer Organisation	0	0	0	0

### 13.4 Credit flow under DRI scheme

DRI scheme as on 31.12.2015

(Rs. In cr)

Period	Outstanding		Disbursement upto Dec' 15	
	No. of a/c.	Amount	No. of a/c.	Amount
Dec'2015	22848	63.71	4885	6.85

➤ During the year 2015-16, banks have sanctioned Rs.6.85 cr under DRI scheme.

❖ Bank-wise position as on 31.12.2015 is given in the **Annexure 22**.

### 13.5 Overdue / NPA position as on 31.12.2015 (Rs. In cr)

S.No.	Particulars	Outstanding		Overdues			NPAs	
		A/c.	Amt	No. of overdue A/c.	Total Balance in overdue a/c.	Actual overdue amount	No. of A/c.	Amount
1	DRI	22848	63.71	8712	9.62	3.47 (5.45%)	3309	3.38 (5.30%)

❖ 5.30% of loans under DRI scheme are NPAs in the books of banks whereas 5.45% of loan outstandings are overdues.



**Agenda - 14: Position of implementation of Government sponsored schemes during the financial year 2015-16 – Government of Telangana schemes:**

**14.1. Targets – 2015-16 (all State Govt. Sponsored Schemes):** District wise targets have been sent to respective Lead District Managers and accordingly, LDMS were allocated the same to banks.

**14.2 State Govt. Sponsored schemes (all schemes) (Rs. In cr)**

Period	Outstanding		Disbursement during the quarter (01/04/15 to 31/12/15)	
	No.	Amount	No.	Amount
Dec'15	2589840	48691.42	336491	7332.38

❖ During the financial year, banks have financed to 336491 beneficiaries with an outlay of Rs. 7332.38 cr.



### 14.3 Performance of Govt. Sponsored schemes:

	Scheme	Outstanding as on 31.12.2015		Disbursements from 01.04.15 to 31.12.15	
		No.of a/cs	Amount	No.of A/cs	Amount
	<b>State Government Sponsored Schemes (Total of i to xx)</b>	<b>2589840</b>	<b>48691.42</b>	<b>336491</b>	<b>7332.38</b>
i	APMIP	9350	487.35	124	0.23
ii	RKVY	1969	17.50	94	0.59
iii	Water Resources Development	1524	13.66	0	0.00
iv	Animal husbandry / Milch Animal Units (including Pasukarnthi Pathakam)	24795	150.01	194	2.55
v	Sheep & Goat (including Jeevakranthi Pathakam)	8837	56.48	291	7.55
vi	Fisheries - GSS	1450	102.01	20	1.49
vii	Horticulture	1294	60.30	58	2.77
viii	Poly-house	24	11.76	5	1.19
ix	Sericulture	1154	10.22	8	0.12
x	SERP (SHG Bank Linkage - Rural)	247192	4063.84	62276	1085.78
xi	MEPMA (SHG Bank Linkage -Urban)	95223	1588.02	27172	450.62
xii	Weavers Credit Cards	3879	31.93	439	2.45
xiii	Handloom Weavers Groups	1991	16.39	28	0.57
xiv	S.C.Action Plan	318986	922.42	7575	112.07
xv	S.T.Action Plan	93968	398.99	4357	54.93
xvi	B.C.Action Plan	323727	1142.84	5605	80.45
xvii	Minorities Finance Corpn.	74227	449.07	1348	12.51
xviii	Christian Finance Corpn.	26368	273.63	257	9.32
xviii	Rajiv Gruhakalpa	23398	227.84	328	2.22
xx	VAMBAY	5109	73.34	1315	2.47
xxi	Rajiv Yuva Sakthi	26645	104.08	685	5.74
xxii	Renewable Sources of Energy	138	0.89	15	0.13
xxiii	Economic Rehabilitation Scheme for Disabled	2	0.00	0	0.00
xxiv	Others	1298599	38488.87	224298	5496.65

Bank wise / scheme-wise position as on 31.12.2015 is given in the **Annexures no. 25, 26, 27, 28, 29, 30, 31.**

**Agenda –15: Financial Inclusion****Roadmap for Providing Banking Channels / Services:****15.1 Roadmap for opening brick and mortar branches in villages with population more than 5000 without a bank branch of a scheduled commercial bank**

RBI vide circular No. RBI /2015-16 / 277, FIDD. CO. LBS. BC. No. 82 / 02.01.001 / 2015-16 dated December 31, 2015 informed that coverage of banking services in unbanked villages is skewed towards the BC model and the ratio of branches to BC is very low. For increasing banking penetration and financial inclusion, brick and mortar branches are an integral component. Therefore, it has been decided to focus on villages with population above 5000 without a bank branch of a scheduled commercial bank. This will also enable banks to provide quality financial services and timely support to BC outlets that would help in sustaining and strengthening the services provided through BCs and also ensure close supervision of BC operations.

In this regard, RBI advised SLBC convener bank to identify villages with population of above 5000 which are without a bank branch of scheduled commercial bank and allot the villages among them including Regional Rural Banks for opening of branches. The opening of bank branches as per the proposed Roadmap should be completed by March 31, 2017.

Reserve Bank of India has advised State Level Bankers' Committee to submit the finalized roadmap with details of allocated villages to various banks by 31<sup>st</sup> January, 2016.

SLBC has allocated 255 such centres to various Scheduled Commercial Banks / RRBs and conveyed the same to the respective banks. List of allocated is enclosed as **Annexure 65**.

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

PMJDY Programme was launched by Hon'ble Prime Minister of India on 28.08.2014. Latest position of accounts opened in the state of Telangana as on 10/02/2016 is shown hereunder:



S. No	Type of Bank	No. of Accounts		Total No. of Accounts	No. of Accounts with Zero Balance	No of Rupay Debit Cards Issued	Balance in PMJDY Accounts (in Lakhs)
		Rural	Urban				
1	PSBs	2033693	2851245	4884938	1937072	4431137	40590
2	RRBs	1346115	222274	1568389	346883	941291	26068
3	Private sector	1129298	83505	1222803	229634	1173135	4154
<b>Total (1+2+3)</b>		<b>4509106</b>	<b>3157024</b>	<b>7666130</b>	<b>2503589</b>	<b>6545563</b>	<b>70812</b>

- No. of accounts opened in rural areas are 4509106 and at urban areas are 3157024 totalling to 7666130 accounts.
- Ru-Pay Debit Cards were issued to 6545563 accounts
- 4502200 accounts were seeded with Aadhar.
- 2503589 accounts are with zero balances.

### **15.2.1 Conversion of normal bank accounts of beneficiaries under DBT into PMJDY accounts:**

Cabinet Secretary, Govt. Of India has advised Ministries / Departments to initiate action for conversion of normal banks accounts of beneficiaries used for DBT under welfare schemes into bank accounts under PMJDY. The copy of the memorandum number I-11011/147/2015-DBT dated 30<sup>th</sup> December 2015 is enclosed as **Annexure no. 66**.

### **15.3 Deployment of Bank Mithras:**

Banks have to complete the process of deployment of Bank Mithras in all the pending locations. Wherever bank Mithras are appointed, banks have to ensure that they work from a fixed point location with online interoperable devices at the earliest so that the benefits of PMJDY can reach to the beneficiaries.

### **15.4 Social Security/Insurance schemes launched by Government of India.**

- i. Pradhan Manthri Surkasha Bima Yojana an accident insurance scheme;
- ii. Pradhana Manthri Jeevan Jyothi Bima Yojana , a life insurance scheme
- iii. Atal Pension Yojana - pension scheme





The progress made by banks in the State so far is furnished hereunder:

Type of Bank	PMSBY	PMJJBY	APY	Total
PSBs	3876148	1116801	71893	5064842
Pvt. Sector Banks	683628	284093	3117	970838
RRBs	761746	126682	3762	892290
Co-operative Banks	103550	44639	0	148189
<b>Grand Total</b>	<b>5425072</b>	<b>1572225</b>	<b>78772</b>	<b>7076059</b>

Bank-wise enrolment data is enclosed as **Annexure no. 67**.

**15.5 Extension of last date of enrolment under Pradhan Manthri Jeevan Jyothi Bhima Yojana (PMJJBY) and Pradhan Manthri Suraksha Bhima Yojana (PMSBY):**

Dept. Of Financial Services vide letter no. F.No.H-12011/2/2015-Ins.II dated 28<sup>th</sup> December 2015 informed that last date for enrolment under PMJJBY (without self certificate of good health) is further extended from 30.11.2015 to 31.05.2016. It is also clarified that the last date for enrolment under PMSBY has also been extended beyond 30.11.2015. The letter received from DFI is enclosed as **Annexure no. 68**.

**15.6 Unbanked Mandal / Mandals in which there is no bank branch in Mandal Head Quarters:**

There is no unbanked mandal in the State of Telangana.

**15.7 Opening of branches in Tribal areas:**

No request has been received for opening of branches in tribal areas of Telangana State, during the quarter.



### **15.8 Online VIP Reference Tracking Module with Banks / SLBC:**

The system has operationalized w.e.f 01.06.2015.

#### **Statement of VIP reference regarding opening of bank branches from 01.07.2014 to 31.12.2015**

S.No.	File No.	Name of the MPs/VIPs	Name of the Places	Present Status/ Action Taken
1	10/95/VIP /2015-FI	Shri Nandi Yellaiah, MP	Opening of Andhra Bank at village Gattu Ippalapalli, Nagarkurnool, Telangana	Andhra Bank advised that feasibility study is being done by ZO Mahabubnagar. Developments will be advised in due course.
2	10/317/2 015-FI	A Chandu Lal	Opening of a branch at Chelwai Village, Govindaraopet Mandal, Warangal Dist	LDM Warangal has been advised to take up the matter on priority basis in the DCC meeting and appraise us about developments. Awaiting reply

### **15.9 Installation of ATMs:**

GoI has advised all Banks including Regional Rural banks to establish onsite ATMs at their branches to enable the beneficiaries to draw the benefits as per their convenience.

MoF also advised Banks to go for offsite ATMS wherever there is no possibility of provision of on-site and other infrastructures readily available at the branch. It is also advised that top priority is to be given for establishment of ATMs in all identified pilot districts under Direct Benefit Transfer Scheme.

Onsite ATM means ATM installed at the branch or within 500 meters vicinity of the branch and in case of SBI, ATM of any SBI group of banks located within 500 meters vicinity will be considered as onsite ATM.

All Banks to ensure that Micro ATMs are to be placed in all BC locations immediately to enable the DBT beneficiaries to draw the benefits.



S.No.	Quarter ended	No. of ATMs
1	Dec'2014	7822
2	Mar'2015	7944
3	June'2015	7998
4	Dec'2015	8072
5	Dec'2015	8123

#### **15.10 UIDAI – Scheme for Deployment of Micro ATMs – extended up to 31/03/16:**

UIDAI has formulated a scheme for deployment of Micro ATMs by banks with special emphasis on deployment of these micro ATMs in the DBT districts as notified by Government of India from time to time for Aadhaar enabled payments. As per the details of the scheme, UIDAI will incentivize the banks upon completion of 2000 successful Aadhaar authentication based eligible Financial transactions per micro ATM, subject to a maximum of 5000 micro ATMs per bank which may be extended upto 10000 micro ATMs depending on the performance of the bank.

The scheme which was hitherto valid from 01.10.2012 to 31.03.2015 has since been extended upto 31.03.2016. Banks are requested to make utilize of this facility.

#### **15.11 Solar powered V-SAT connectivity to Kiosk / Fixed CSPs in the sub-service areas – support under FIF:**

NABARD vide letter no. DFIBT/14041-14069/CBS-65/2015-16 dated 29<sup>th</sup> October 2015 (cir. no. 231/DFIBT-32/2015) informed that it has been decided to provide support under FIF for setting up of solar powered V-SAT to Kiosk / Fixed CSPs to enable the connectivity to reach the unconnected areas of the country for widening financial inclusion.

In this regard, controlling authorities of banks who are facing connectivity problems in their allotted SSAs are requested to take advantage of the scheme for reaching the unconnected areas. Further, controllers of the banks are requested to send the proposals along with necessary enclosures as mentioned in NABARD letter to Regional Office, NABARD, Hyderabad before 31<sup>st</sup> January 2016 to get the support under FIF.



SLBC has already communicated these guidelines to the member banks & LDMS through e-mail on 16<sup>th</sup> November 2015. Requests for VSATs have been received for 251 centres from the Banks.

However Term Cell has confirmed no connectivity status for 12 centres and the same has been conveyed to NABARD / Banks.

The letters received from NABARD are enclosed as **Annexure no. 69**.

Subsequently, NABARD has issued Master Circular on Solar Powered V-SAT connectivity to Kiosk /Fixed CSPs in the sub-service areas – support under FIF. In Circular no. 72/DFIBT-95/2016 dt. 7<sup>th</sup> April 2016 wherein NABARD has stated that the support is extended to set up connectivity in these SSAs with problem of connectivity under the following three categories:

- a. Areas having no connectivity as per the list of 894 locations circulated by Dept. Of Financial Services, Ministry of Finance, Govt. Of India.
- b. Areas not listed by DFS but have no connectivity, and
- c. Areas having intermittent connectivity creating a major problem in the transactions by BCs / BCAs

The master circular received from NABARD has been circulated among member banks on the 17<sup>th</sup> April 2016. The copy of the master circular is enclosed as **Annexure 70**.

#### **15.12 Financial Literacy Centres (FLCs) – Position:**

##### **Position in Telangana:**

Particulars	No. of FLCs
Number of FLCCs operating in the District Head Quarters	16
Number of FLCCs operating in Lead District Offices	10
Number of FLCCs operating in Divisional Head Quarters	8
Number of FLCCs operating in Rural Areas	11
Total	45

(Detailed statement enclosed as **Annexure-71**)



The Mission Document released by the Department of Financial Services, MoF, GoI on PMJDY clearly emphasizes that Financial Literacy would be an integral part of the Mission in order to let the beneficiaries make best use of the financial services being made available to them and it is one of the 6 pillars of the Mission Mode Objective of PMJDY. An important aspect of PMJDY is **setting up FLCs at block level** and expands the scope of financial literacy with focus on people availing credit from the formal financial system and coming out of the exploitation by informal financial system.

Controlling authorities of all banks are requested to initiate steps for opening of the FLCs at block level as per the allotment. LDMs are advised to monitor the progress during DCC meetings.

As per the recent direction from DFS, to map Govt. ITIs / PRIVATE ITIs / Skilling Centres to FLCCs, all the 45 FLCCs have been mapped to Govt. ITIs / PRIVATE ITIs / Skilling Centres for imparting Financial Literacy.

#### **15.13 Availability of standardized Financial Literacy material of RBI at FLCs**

Reserve Bank of India vide letter FIDD(H)/FI&FL/1424/07.07.001/2014-15 dated 02.06.2015 informed that from the workshops organized by RBI and CAB Pune for Counsellors of Financial Literacy Centres, it was observed that FLCs were not using standardized financial literacy material of RBI for conducting FL camps. Counsellors informed that they had not received financial literacy material from their Controllers.

Controlling offices of banks are advised to make available adequate copies of standardized financial literacy material of RBI to FLCs in the State for organising FL camps.

#### **15.14 Financial Literacy activity by rural branches and FLCs:**

The Financial Literacy Centres (FLCs) both in Districts and LDM offices opened by the Banks are meant to take up Financial Literacy activities on a regular basis but even here it is observed that activities are not conducted on the pretext that the counsellor is not available.



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

- 45 FLCCs are running in the state.
- 1065 Financial Literacy camps were conducted by FLC / FLCCs during the quarter under review.
- 43366 people attended the camps and 8824 have opened accounts whereas 28744 were already having accounts.
- 2959 camps were conducted by 1148 rural branches in the State of Telangana.
- 98877 people attended the camps and 23910 have opened accounts whereas 62572 were already having accounts.
- 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.

Report of financial literacy activities conducted by FLCs for the quarter ended December 2015 is enclosed as **Annexure 72**. Report of conduct of financial literacy camps by rural branches for quarter ended December 2015 is enclosed as **Annexure 73**.

#### **15.15 Holding meetings on Financial Literacy – Use of Vocational Training Centres:**

Dept. Of Financial Services dated 15<sup>th</sup> and 16<sup>th</sup> December 2015 advised SLBC to direct LDMs to call upon the District Administration to organise Financial Literacy meetings in Vocational Training Centres in close co-ordination with District Administration. The letter received from DFS is enclosed as **Annexure no. 74**.

#### **15.16 Rural Self Employment Training Institutes in Telangana:**

Statement of performance of RSETIs as on 29.02.2016 is enclosed as **Annexure. No. 75**.



Details of claims submitted by RSETIs (pending claims) up to end of the February 2015 is enclosed as **Annexure 76**. Govt. Of Telangana is requested to reimburse the pending claims on expenditure of Rs. 4,33,72,400/- cr to the RSETIs.

#### **15.17 RSETIs – Training given to candidates during the quarter:**

RSETIs have given training to the candidates during the quarter as well as upto Dec.2015 is as follows:

S.No.	Name of the RSETI	Training given to the candidates during the quarter (1/10/15 to 31/12/15)	Training given to the candidates during the year (1/04/15 to 31/12/15)
1	Karimnagar	35	313
2	Chilkur	0	206
3	Hasanparthy	194	364
4	Dichpally	0	287
5	Nalgonda	0	293
6	Utnoor	0	0
7	Khammam	0	0

#### **15.18 Spread of Financial Literacy in Government approved Industrial Training Institutes (ITI) across the country:**

We have been advised by Dept. Of Financial Services (DFS), Ministry of Finance, Govt. Of India to map all the Government Industrial Training Institutes (ITIs) in the state of Telangana to Financial Literacy Counselling Centres (FLCC) to impart financial literacy to students of ITIs. Accordingly, all the 55 ITIs have been mapped to 29 FLCCs run by banks in the state. List of ITIs mapped to FLCCs is enclosed as **Annexure 77**.

Similarly, 220 private ITIs mapped as advised by Dept. of Financial Services, GOI is enclosed as **Annexure 78** and 200 skilling centre mapped as advised by Dept. of Financial Services, GOI is enclosed as **Annexure 79**.





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

Banks are advised to attend all JMLBC/DLRC/DCC meetings regularly and ensure 100% attendance in the meetings and participate in the deliberations.

It is brought to the notice of SLBC that in some districts due to non participation by the controllers of banks and representatives of Banks DCC/DLRC meetings were postponed by the District Collectors. This is a matter of serious concern and all banks are advised to take corrective steps and ensure attendance at appropriate level in JMLBC/DCC/DLRC meetings.

LDMs are advised to maintain the attendance of meetings and inform the names of absentees to the controlling authorities of banks.

SBI has informed that in respect of three districts where they are having Lead Bank responsibilities, DLRC meetings could not be conducted as the Public Representatives are not giving time. We request the Finance Dept., to advise the representatives of Medak, Warangal and Mahabubnagar Districts.

**16.2 Information to be submitted quarterly by banks and LDMs:**

All Banks and LDMs are advised to submit the quarterly information to be submitted to SLBC within 15 days from the end of the respective quarter to enable the SLBC to consolidate the position and to convene the SLBC meetings as per schedule.

The delay in submission leads to delay in conducting of SLBC meetings. Hence, All banks and LDMs are advised to submit the data well on time to adhere to the time schedule of SLBC meetings smoothly.

**16.3 Strengthening of LDM's Office:**

It is observed that some of the Office of LDMs are yet to be provided with the necessary staff, independent offices, etc. The Ministry of Finance, GoI and RBI have been regularly reviewing the position and advising SLBC and the Controlling Authorities of Lead Banks to initiate the required steps for improving the infrastructure at LDM offices.

Controlling Authorities of Lead banks are requested to provide the necessary infrastructure at LDM's Office for effective functioning.

**16.4 Conducting of DCC / DLRC Meetings by LDMs:**

It has been brought to the notice of SLBC / / LDMs time and again by RBI that DLRC meetings are not being held by LDMs and public representatives are not invited for DLRC meetings. LDMs are advised to take dates in advance from the public representatives and co-ordinate to hold DLRC meetings regularly.

**16.5 Lead Bank Scheme – Sensitization Programme for District Collectors & CEO of Zilla Parishas:**

As per Lead Bank Scheme guidelines issued by Reserve Bank of India has advised to conduct a sensitization programme for District Collectors & CEOs of Zilla Parishads of Telangana State to be held. In this regard, SLBC has already requested IF Dept., GOT to advise a date on which the meetings could be held. We once again request Govt. of Telangana to advise an early date for holding the Collectors / CEOs of Zilla Parishad Conference.

**Agenda – 17:****17.1 Overdue / NPA position: Overdue / NPAs position as on 31.12.2015 under various sectors**  
(Amt. in cr.)

Sector	Outstanding		Overdue			NPAs	
	No. of A/c.	Amout	A/c.	Total balance in overdue accounts	Actual overdue amount	A/c.	Amount
Short Term crop production advances	4435002	30693.40	854551	7720.22	2777.53	169455	1537.44
Agri. Term loans incl. Agric allied activities	951618	17597.36	198743	3995.26	1780.27	93877	1383.40
Agr. Infrastructure	12375	906.31	650	160.03	29.07	541	86.07
Agr. Ancillary	9133	6657.77	2880	1836.78	831.70	702	597.61
Total Agri. Advances	5408128	55854.84	1056824	13712.29	5418.57	264575	3604.52
MSME Sector advances	751481	41330.61	144416	9441.25	5050.86	92900	4375.10
Others' under Priority Sector Advances	582049	24479.05	77671	4748.18	575.86	36609	748.37
Export credit	152	105.61	6	17.47	8.51	0	0.00
Total Priority Sector Advances	6741810	122770.11	1278917	27919.19	11053.80	394084	8727.99
Non-Priority Sector Advances	4594645	253384.89	236495	45497.28	15186.14	322493	16100.57
Total advances	11336455	375155.00	1515412	73416.47	26239.94	715577	24828.56
Break-up of Others' under PSA							
Education Loans	89472	3377.84	15725	478.40	122.59	6241	126.32
Housing Loans	276338	17588.52	48949	3038.40	303.87	18998	453.42
Social Infrastructure	2231	161.18	484	65.35	15.28	224	9.46
Renewable Energy	200	100.49	10	9.10	1.73		
Others	223808	3251.02	12503	1156.93	132.39	11146	159.17



- ❖ Bank-wise position on overdues / NPAs in 'Others' under priority sector advances is enclosed as **Annexure 37**.
- ❖ Bank-wise position on overdues / NPAs under Total Priority Sector advances is enclosed as **Annexure 38**.
- ❖ Bank-wise position on overdues / NPAs under Non-Priority Sector advances is enclosed as **Annexure 39**.
- ❖ Bank-wise position on overdues / NPAs under Total Advances is enclosed as **Annexure 40**.

**17.2 Overdue / NPAs position under State Government sponsored scheme as on 31.12.2015**

(Rs. In cr)

S.No.	Particu-lars	Outstanding		Overdues			NPAs	
		A/c.	Amt	No. of overdue A/c.	Total Balance in overdue a/c.	Actual overdue amount	No.of A/c.	Amount
1	State Govt schemes	2589840	48691.42	857262	18845.28	6194.57 (12.72%)	253623	4148.05 (8.52%)

- Under State Government sponsored schemes, 8.52% of total outstandings are NPAs with an amount of Rs. 4148.05 cr.
- 12.72% of advances are overdue out of total outstanding State Govt. sponsored schemes advances.



**17.3 Overdue / NPAs position under State Government sponsored scheme as on 31.12.2015**

(Rs. In cr)

	Scheme	Overdues including NPAs as on 31.12.2015			Out of Total Overdues, NPAs as on 31.12.2015	
		No. of A/cs	Total Balance in overdue A/cs	Actual overdue amount	No. of A/cs	Amount
	<b>State Government Sponsored Schemes (Total of i to xx)</b>	<b>857262</b>	<b>18845.28</b>	<b>6194.57</b>	<b>253623</b>	<b>4148.05</b>
i	APMIP	1166	19.24	18.54	1008	17.66
ii	RKVY	683	4.80	4.35	560	4.65
iii	Water Resources Development	323	2.57	2.22	285	2.29
iv	Animal husbandry / Milch Animal Units (including Pasukarnthi Pathakam)	8657	68.67	41.41	6893	34.98
v	Sheep & Goat (including Jeevakranthi Pathakam)	3999	37.67	25.54	2774	22.00
vi	Fisheries - GSS	650	26.11	23.26	540	22.13
vii	Horticulture	330	19.86	14.33	304	12.30
viii	Poly-house	0	0.00	0.00	0	0.00
ix	Sericulture	204	4.04	3.86	204	3.91
x	SERP (SHG Bank Linkage - Rural)	35604	685.66	455.07	22378	365.11
xi	MEPMA (SHG Bank Linkage -Urban)	14758	178.58	106.39	10135	84.97
xii	Weavers Credit Cards	160	0.44	0.41	468	0.67
xiii	Handloom Weavers Groups	687	9.08	6.35	555	6.32
xiv	S.C.Action Plan	66183	280.47	253.37	56713	228.03
xv	S.T.Action Plan	26334	201.56	181.31	22366	174.40
xvi	B.C.Action Plan	86824	362.83	337.98	52700	327.72
xvii	Minorities Finance Corpn.	20786	151.24	129.50	16082	136.80
xviii	Christian Finance Corpn.	2820	12.14	11.23	2292	10.93
xviii	Rajiv Gruhakalpa	9641	88.98	53.50	8195	82.94
xx	VAMBAY	3501	28.98	27.94	3395	28.33
xxi	Rajiv Yuva Sakthi	6973	33.56	28.14	5360	28.71
xxii	Renewable Sources of Energy	0	0.00	0.00	0	0.00
xxiii	Economic Rehabilitation Scheme for Disabled	0	0.00	0.00	2	0.00
xxiv	Others	566980	16628.79	4469.88	41414	2553.22



- ❖ **APMIP:** 12.72% of the loans extended under **APMIP scheme** by banks in Telangana are overdue and 8.52% of the loans are NPAs which is high.
- ❖ **RKVY:** 3.80% of the loans extended under RKVY scheme by banks in Telangana are overdue and 3.62% of the loans are NPAs.
- ❖ **Water Resources Development units:** 16.25% of the loans extended to Water Resources Development units by banks in Telangana are overdue and 16.76% of the loans are NPAs which is quite high.
- ❖ **Milch animal units:** 27.61 of the loans extended to **milch animal units** by banks in Telangana are overdue and 23.32% of the loans are NPAs which is quite high.
- ❖ **Sheep & Goat:** 45.22% of the loans extended to **sheep & goat units** by banks in Telangana are overdue and 38.95% of the loans are NPAs which s quite high.
- ❖ **Fisheries-GSS:** 22.80% of the loans extended to **fisheries groups** by banks in Telangana are overdue and 22.70% of the loans are NPAs which is quite high.
- ❖ **Horticulture units:** 23.76% of the loans extended to **horticulture units** by banks in Telangana are overdue and 20.40% of the loans are NPAs which is quite high.
- ❖ **Sericulture units:** 37.78% of the loans extended to **sericulture units** by banks in Telangana are overdue and 38.27% of the loans are NPAs which is quite high.
- ❖ **SERP:** 11.20% of the loans extended under **SERP - SHG linkage** by banks in Telangana are overdue and 8.98% of the loans are NPAs which is quite high.
- ❖ **MEPMA:** 6.70% of the loans extended under **MEPMA - SHG linkage** by banks in Telangana are overdue and 5.35% of the loans are NPAs.
- ❖ **Handloom weavers groups:** 38.71% of the loans extended to **Handloom weavers groups** by banks in Telangana are overdue and 38.58% of the loans are NPAs which is quite high.
- ❖ **SC Corporation:** 27.47% of the loans extended to **SC beneficiares** by banks in Telangana are overdue and 24.72% of the loans are NPAs which is quite high.



- ❖ **ST Corporation:** 45.44% of the loans extended to **ST beneficiaries** by banks in Telangana are overdue and 43.71% of the loans are NPAs which is quite high.
- ❖ **BC Corporation:** 29.57% of the loans extended to **BC beneficiaries** by banks in Telangana are overdue and 28.68% of the loans are NPAs which is quite high.
- ❖ **Minorities Corporation:** 28.84% of the loans extended to **minorities** community by banks in Telangana are overdue and 30.46% of the loans are NPAs which is quite high.
- ❖ **Rajeev Gruhakalpa:** 23.48% of the loans extended under **Rajeev Gruhakalpa** by banks in Telangana are overdue and 36.40% of the loans are NPAs which is quite high.
- ❖ **VAMBAY:** 38.10% of the loans extended **under VAMBAY scheme** by banks in Telangana are overdue and 38.62% of the loans are NPAs which is quite high.
- ❖ **Rajeev Yuva Shakti:** 27.04% of the loans extended beneficiaries under Rajeev Yuva Shakti by banks in Telangana are overdue and 27.58% of the loans are NPAs which is quite high.
- ❖ As all the loans extended under Govt. Sponsored schemes are registering increase in NPAs, we request the State Government to pass on necessary directions to the concerned departments to assist the banks in recovery to enable the banks to make fresh grounding within the time frame.



**17.4 Overdue / NPAs position under Central Government sponsored schemes as on 31.12.2015**

(Rs. In cr)

	Scheme	Overdues including NPAs as on 31.12.2015			Out of Total Overdues, NPAs as on 31.12.2015	
		No.of A/cs	Total Balance in overdue A/cs	Actual overdue amount	No.of A/cs	Amount
1	Central Government Sponsored Schemes(total of i to x)	88411	1515.71	954.43	36123	451.25
I	SGSY / NRLM	52241	957.96	560.92	16498	158.50
ii	SJSRY / NULM	8083	62.35	57.15	2824	15.14
lii	PMRY / PMEGP	20013	389.77	290.82	12467	245.45
Vii	ISHUP / RRY	604	1.43	1.73	542	1.75
Vii i	Agri Clinics / Agri Business Centres	171	2.47	1.11	57	0.78
Ix	Dairy Entrepreneurship Develoment Scheme	7399	101.73	42.69	3735	29.64
X	Renewable Sources of Energy	0	0.00	0.00	0	0.00
Xi	Farmer Producer Organisation	0	0.00	0.00	0	0.00

**Central Govt. Sponsored schemes:** 15.94% of outstandings in Central Government sponsored schemes are overdues and 7.54% of the outstandings are NPAs.

**SGSY/NRLM schemes:** 12.96% of outstandings under SGSY scheme are overdues and 3.66% of the outstandings are NPAs.

**SJSRY/NULM schemes:** 6.66% of outstandings under SJSRY scheme are overdues and 1.77% of the outstandings are NPAs.

**PMRY/PMEGP schemes:** 48.22% of outstandings under PMRY / PMEGP scheme are overdues and 40.69% of the outstandings are NPAs.

**ISHUP/RRY schemes:** 35.96% of outstandings under ISHUP/RRY are overdues and 36.31% of the outstandings are NPAs.

**Agri Clinic / Agri business centres:** 4.70% of outstandings under Agri. Clinics / agri. Business centres scheme are identified by banks as overdues and 3.28% of the outstandings are NPAs.





**Dairy Entrepreneurship Development scheme:** 25.82% of outstandings under Dairy Entrepreneurship Development scheme are identified by banks as overdues and 17.93% of the outstandings are NPAs.

### **Agenda—18:**

#### **Regional Rural Banks**

##### **18.1 Performance of Regional Rural Banks on important parameters**

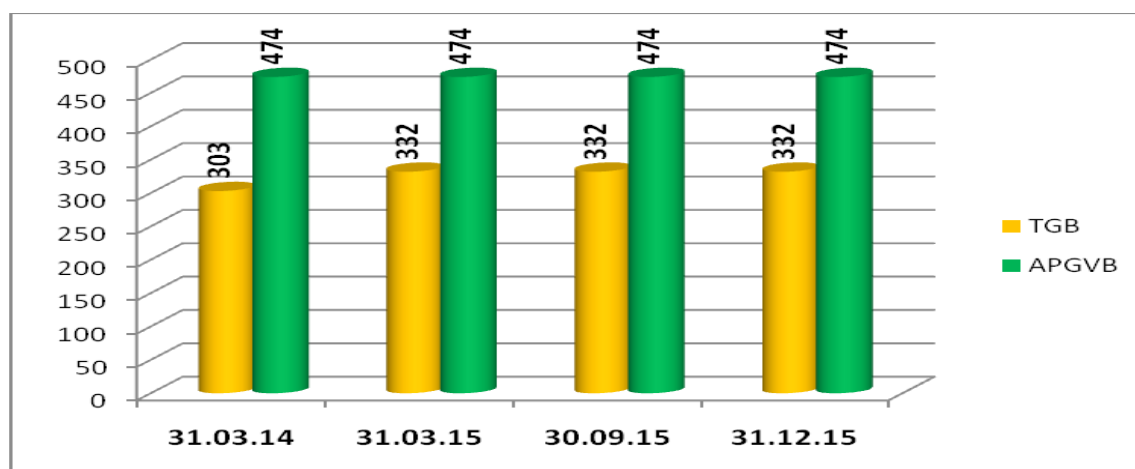
Regional Rural Banks' main focus of lending is to Agriculture and allied activities in rural, semi-urban and urban area. Reserve Bank of India, NABARD and Sponsored Banks are reviewing the performance of RRBS at regular intervals.

##### **18.2 Net work in Telangana**

(Rs. In crore)

S.No	Name of the RRB	No. Of branches as on 30.06.14	No. Of branches as on 31.03.15	No. of branches as on 31.06.15	No. of branches as on 30.09.15	No. of branches as on 31.12.15
1	TGB	303	332	332	332	332
2	APGVB	474	474	474	474	474
	TOTAL	777	806	806	806	806

##### **Comparative position of branches:** (Rs. In cr)

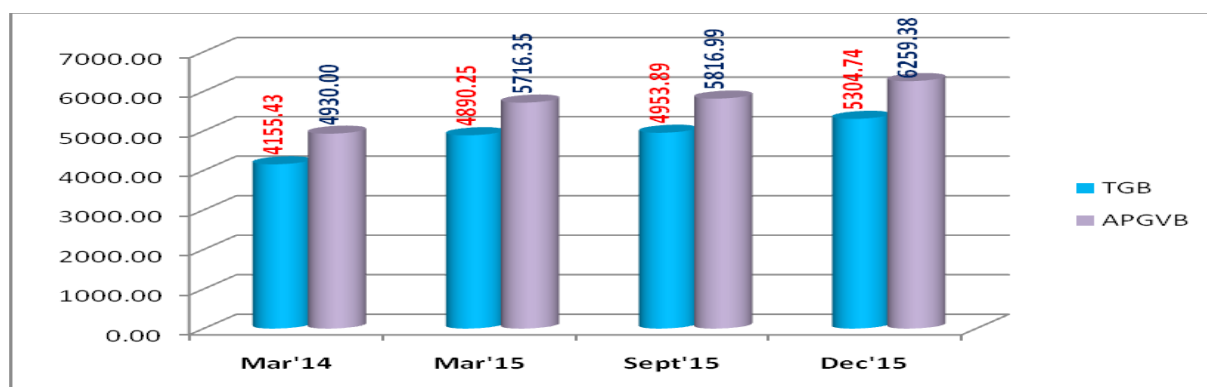




### 18.3 Deposits

(Rs. In crore)

S.No	Name of the RRB	31.3.14	31.03.15	30.06.15	30.09.15	31.12.15
1	TGB	4155.43	4890.25	4835.35	4953.89	5304.74
2	APGVB	4930.00	5716.35	5691.81	5816.99	6259.38

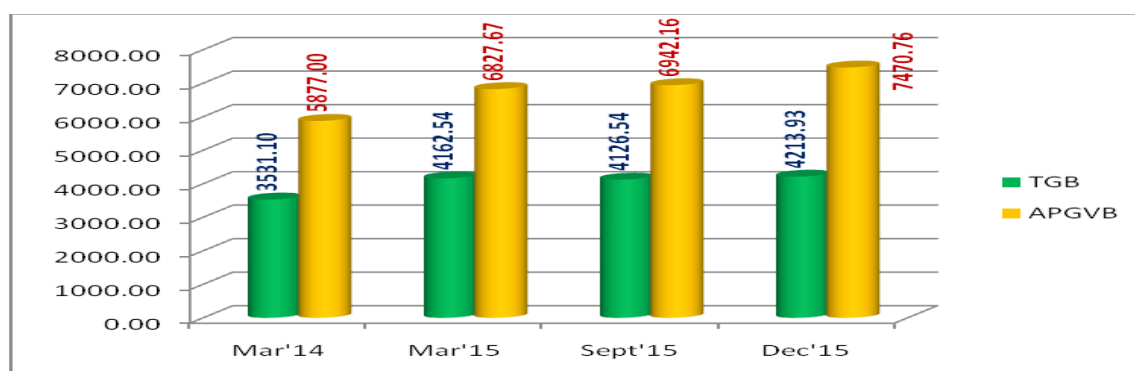


- During the quarter, TGB has registered a growth of Rs. 118.54 cr (2.45%) in deposits.
- Similarly, APGVB has also registered a growth of Rs. 125.18 cr (2.20%) during the quarter.

### 18.4 Advances:

(Rs. In crore)

S.No	Name of the RRB	31.3.14	31.03.15	30.06.15	30.09.15	31.12.15
1	TGB	3531.10	4162.54	4073.85	4126.54	4223.93
2	APGVB	5877.00	6827.67	6801.09	6942.16	7470.76





- TGB has registered a growth of Rs. 52.69 cr in advances during the quarter.
- Similarly, APGVB also registered a growth of Rs. 141.07 cr during the quarter.

### 18.5 C D Ratio

(%)

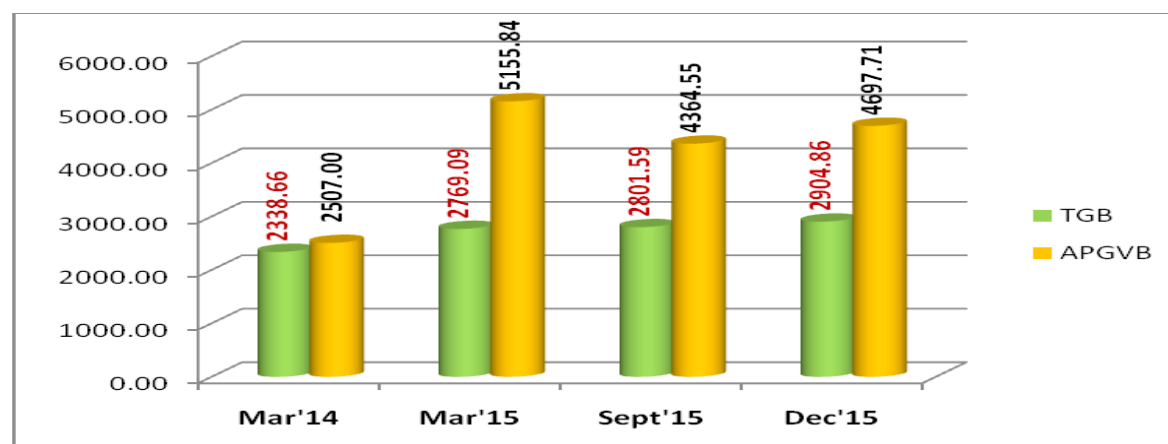
S.No	Name of the RRB	31.3.14	31.03.15	30.06.15	30.09.15	31.12.15
1	TGB	84.97%	85.12%	84.25%	83.30%	79.44%
2	APGVB	119.20%	119.44%	119.48%	119.34%	119.35%

- TGS and APGVB have registered CD ratio of 83.30% and 119.34% respectively.

### 18.6 Total Agri. Advances % in total advances

(Rs.in cr)

S.No.	Name of the RRBs	Total Advances outstanding as on				Total Agricultural advances outstanding as on			
		31.03.15	30.06.15	30.09.15	31.12.15	31.03.15	30.06.15	30.09.15	31.12.15
1	TGB	4162.54	4073.85	4126.54	4223.93	2769.09	2673.82	2801.59	2904.46
% of agriculture advances to total advances						66.52%	65.63%	67.89%	68.92%
2	APGVB	6827.67	6801.09	6942.16	7470.77	5155.84	4368.19	4364.55	4697.71
% of agriculture advances to total advances						75.51%	64.23%	62.87%	62.88%



- Percentage of agriculture advances out of total advances is similar for both RRBs, which are above 60%.



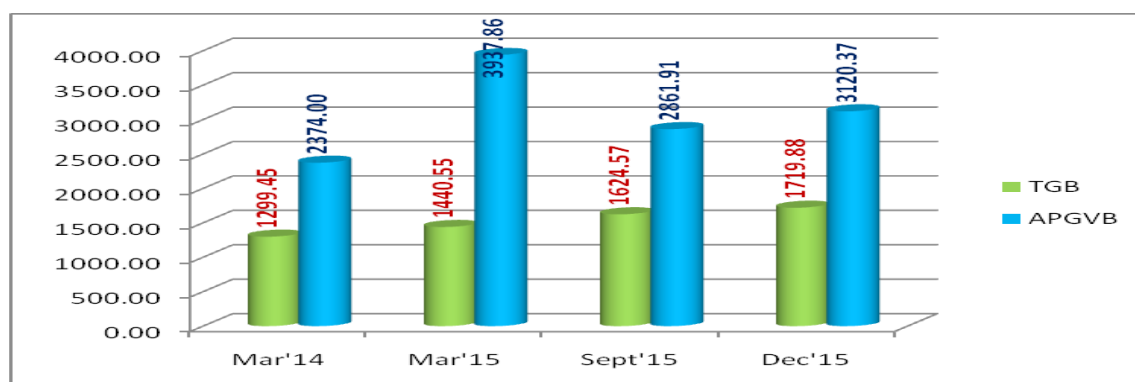
### 18.7 Break-up of Total Agricultural advances

(Rs. In cr)

S. No	Name of the RRB	Crop Loans				Term Loans			
		31.3.14	31.03.15	30.09.15	31.12.15	31.03.14	31.03.15	30.09.15	31.12.15
1	DGB	1299.45	1440.55	1624.57	1719.88	113.13	1328.54	1177.01	1184.98
2	APGVB	2374.00	3937.86	2861.91	3120.37	1133.00	1227.98	1502.64	1577.34

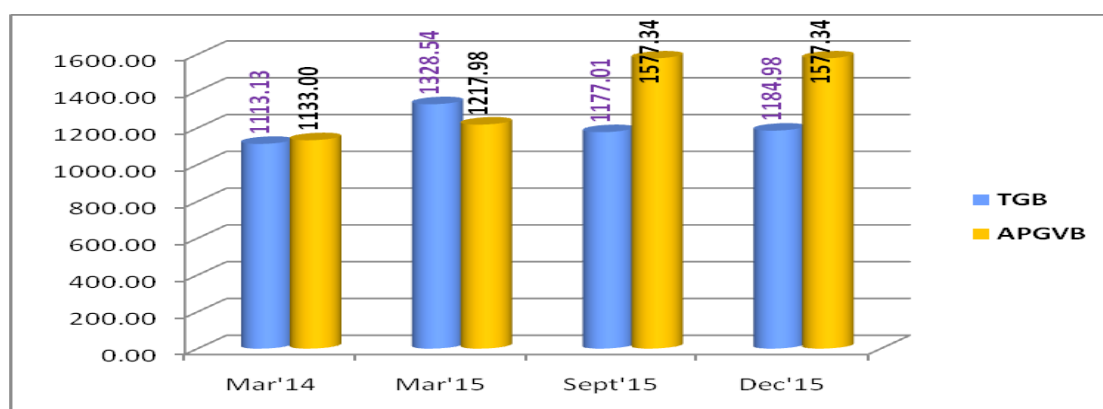
### 18.8 Comparative position of Crop Loans: (Rs. In cr)

Bank	Mar'14	Mar'15	Dec'15	Dec'15
TGB	1299.45	1440.55	1624.57	1719.88
APGVB	2374.00	3937.86	2861.91	3120.37



### 18.9 Comparative position of Agri. Term Loans (Rs. In cr)

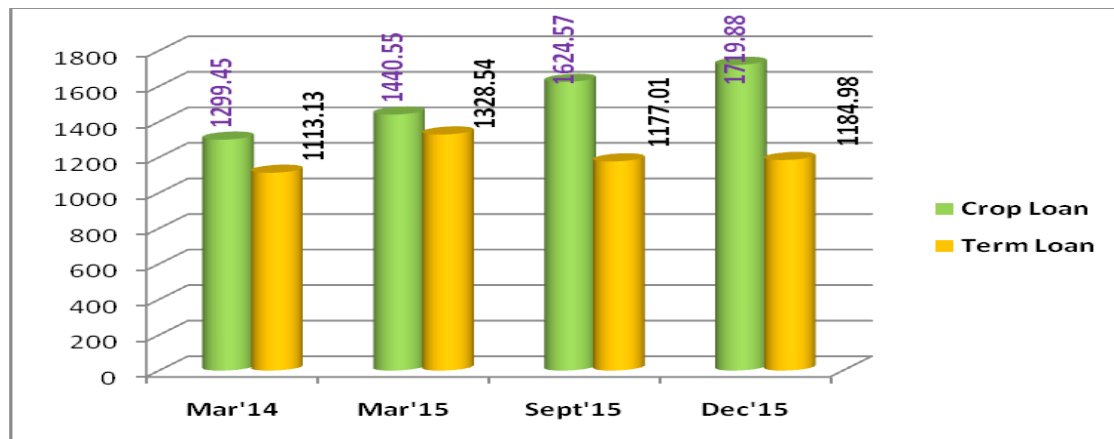
Bank	Mar'14	Mar'15	Dec'15	Dec'15
TGB	1113.13	1328.54	1177.01	1184.98
APGVB	1133.00	1217.98	1577.34	1577.34





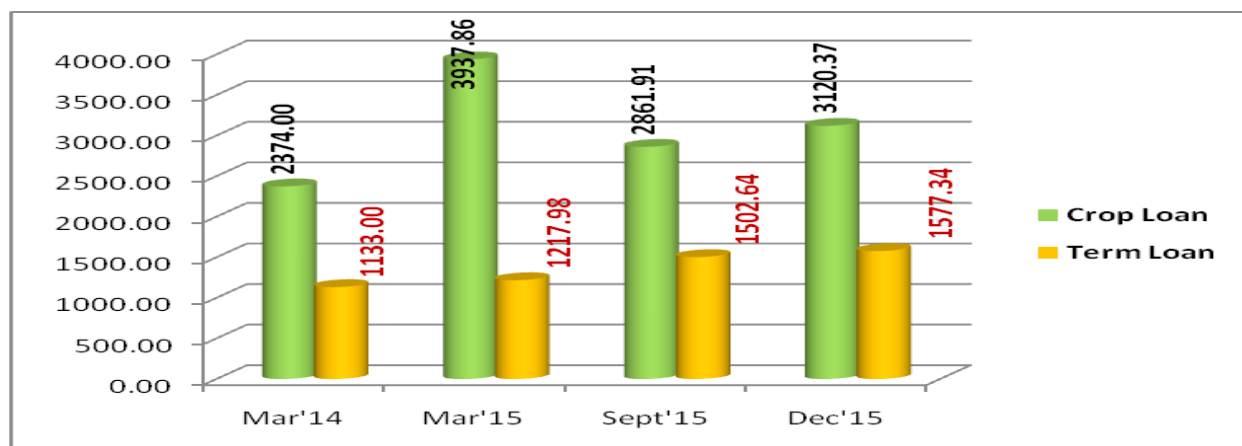
### 18.10 Break-up of Agriculture Advances : Telangana Grameena Bank

(Rs. In cr)



### 18.11 Break-up of Agriculture Advances : APGVB

(Rs. In cr)



**Agenda 19: To be discussed:****19.1 District Level Review Committee (DLRC) Meetings:**

In terms of Reserve Bank of India guidelines on the Lead Bank Scheme, District Level Review Committee (DLRC) meetings are to be convened by the Lead Banks at-least once in a quarter and public representatives i.e., Hon'ble Local MPs / MLA / Zilla Parishad Chiefs invited to the meetings. All the Lead District Managers are able to conducting DCC meetings regularly as per the schedule. However, in majority districts, LDMs are unable to get the dates from District Administration for conducting DLRC meetings.

In this regard, SLBC is requesting to Govt. of Telangana to issue necessary instructions to the District Administration / Public Representatives to give suitable dates for conducting of DLRC meetings also as per the schedule. The letter received in this regard is enclosed as **Annexure no. 80**.

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

Pradhan Mantri Awas Yojana (PMAY) Housing for All (Urban) Scheme Guidelines 2015 was released by the Hon'ble Prime Minister. PMAY has four verticals, viz. (i) "In Situ" Slum Redevelopment; (ii) Affordable Housing through Credit Linked Subsidy; (iii) Affordable Housing in Partnership; (iv) Subsidy for beneficiary led individual house construction.

The second vertical i.e. Credit Linked Subsidy is the Central Sector Scheme, where in National Housing Bank (NHB) has been identified as Central Nodal Agency (CNA) for the implementation of the Scheme through Primary Lending Institutions (PLIs). The salient features of the Credit Linked Subsidy Scheme (CLSS) are as follows –

- i. *Beneficiary Family* –Economically Weaker Section (EWS – Household income of upto Rs. 3.00 lac) and Low Income Group (LIG - Household income of above Rs. 3.00 lac and upto Rs. 6.00 lac) family not owning a *pucca* house in the name of the any of the family members in any part of India.



- ii. House should be in the name of female head of the household, including joint name with male head.
- iii. Interest subsidy eligibility at the rate of 6.50% for a maximum tenure of 15 years for loan amount upto Rs. 6 lac. The maximum subsidy amount is about Rs 2.20 lac.
- iv. Carpet area of the house/flat is up to 30 sq. m. for EWS and 60 sq. m. for LIG.

National Housing Bank is associated with the Scheme since inception and has signed MOU with 137 PLIs and their list is published in NHB's website. Letter received from National Housing Bank is enclosed as **Annexure 81**.

### **19.3 Issues relating to Rajiv Gruha Kalpa (RGK):**

In the State, banks have extended finance under Rajiv Gruha Kalpa Scheme. Many of these loans are showing symptoms of sickness and they have to be classified as NPAs because of the following:

- ✦ As per GO 11 dt. 07/03/2005, the tenor of the loan was fixed as 20 years, but however as per GO 46 dt. 17/12/2008, the tenor of the loan was reduced from 20 years to 7 years without Bank's consent.
- ✦ The borrower has to bear 10% of the project cost as margin money but the margin money was not deposited by the beneficiaries at all and the banks disbursed that amount also.
- ✦ The repayment should have been started 3 months after taking possession of the flat or 15 months stipulated by the Government. In Warangal, the beneficiaries were reluctant to occupy the flats stating that the flats are far away from the town.
- ✦ As per GO 42, the Government agreed to reimburse the EMI dues beyond Rs. 500 in case of urban houses and Rs. 300 in case rural areas to those beneficiaries who pay the EMIs promptly. However, probably due to political misguiding, many borrowers have not serviced the EMIs regularly. Some borrowers paid EMIs after much delay. RGK officials



refused to released prorata subsidy, saying that the EMIs is not paid promptly.

Due to the above, banks viz., State Bank of India has offered to waive penal interest and also interest debited during the last 10 years.

SBI is requested that:

- ✦ as long as the bank is above to recover Rs.500 for 84 months in EMI or in lump sum, prorata subsidy may be released.
- ✦ The allotment order certificates / registered deeds may be delivered to the banks directly.
- ✦ In case the borrower is not willing to co-operate, Govt. Officials viz., District Collectors / State Housing Corporation officials should come forward to cancel the allotment and re-allot to some other beneficiary as per GO MS No. 40 of Housing Department dated 22/06/2014.
- ✦ Similarly, as per GORT No. 185 dt. 27/07/2011, houses not occupied or sold or let-out have to be re-allotted to eligible beneficiaries.

We requested the Govt. Of Telangana to issue necessary instructions in this regard to the concerned officials to recover the dues under Rajiv Gruha Kalpa. Letter received from SBI is enclosed as **Annexure 82**.

#### **19.4 Submission of specific suggestions to bail out the farmers from the exorbitant interest burden of private loans and to improve their financial status**

SLBC-Telangana has received a representation from Agriculture Production Commissioner & Secretary to Govt. of Telangana suggesting the banks to discuss the following (Letter enclosed as **Annexure 83**.)

##### **a. Providing enhanced Crop Loan through 'Kisan Credit Card Scheme' of Rs.50,000/- per acre to cultivate of any crop:**

Presently farmers are getting a crop loan of Rs. 18,000/- to Rs. 26,000/- per acre of cultivation on different crops. It is felt that farmers are repeatedly approaching private money lenders for their different financial needs.





**b. Providing Long Term loan of Rs.1.00 lac to all functioning bore wells:**

In the absence of irrigation facilities, the farmers are investing huge amounts on digging of bore wells. For each functioning bore well, there are 2 to 3 failed bore well which were already dug by the farmers by investing huge amounts. By taking loans from the private money lenders, farmers are digging bore well and landing in debt burden by paying exorbitant interest rates.

**c. Providing long term loan of Rs. 2.00 lac to Rs.3.00 lac to all the needy farmers against 100% collateral security of their agriculture land:**

The farmers have invested huge amounts on development of their agriculture lands such as levelling, bund farming, laying pipelines etc. Many farmers have not availed loans for banks development of agriculture lands, but availed loans from private money lenders by which they landed in debt burden. Across the State of Telangana agriculture lands valued Rs.3 lac to Rs. 5 lac per acre. Keeping the land value in view, banks may extend financial assistance of Rs.3 lac to Rs.5 lac to the needy farmers against 100% of collateral security of their agriculture lands.

*In this connection, a Steering Committee meeting of banks has been held on 13/04/2016 in which it has been resolved as under:*

- 1. Scales of finance are fixed by DLTCs for each crop every year and insurance claims are linked to scale of finance. Hence, it is felt by the forum that it is not feasible to have uniform Scale of Finance of Rs.50,000/- for all the crops across the state. .*
- 2. Banks felt that in respect new borewells being dug, farmers can approach the service area bank branch and seek reimbursement on successful borewells subject to Unit Cost fixed by NABARD and on submission of required certificates as per the scheme.*
- 3. Majority of banks have the scheme of Mortgage Loan against security of agriculture lands and loans are being extended by them also.*



### **19.5 Constitution of State Level Financial Inclusion Committee for Monitoring of PMJDY, PMSBY, PMJJBY, APY and PMMY:**

We have been advised by Dept. Of Financial Services, Ministry of Finance, Govt. Of India that Secretary, DFS, has communicated to the Chief Secretaries of all States to constitute a State Level Financial Inclusion Committee under the Chairmanship of Chief Secretary of State to monitor and review the implementation of Pradhan Manthi Jan Dhan Yojana (PMJDY); three social security schemes viz., Pradhan Manthri Suraksha Bheema Yojana (PMSBY); Pradhan Manthri Jeevan Jyothi Bhima Yojaya (PMJJBY) and Atal Pension Yojana (APY) and Pradhan Manthri Mudra Yojana (PMMY). The Committee to consist the following membes:

- |      |  |          |
|------|--|----------|
| i.   | Chief Secretary                              | Chairman |
| ii.  | Nodal Officer of Dept. Of Financial Services | Member   |
| iii. | SLBC Nodal Officer                           | Member   |
| iv.  | State Mission Director                       | Member   |

Regular reviews by this committee will resolve a number of issues that need local attention in the shortest period of time and would enable a more focussed response to increasing the outreach services.

Govt. Of Telangana is requested to constitute the committee under the Chairmanship of Chief Secretary.

### **19.6 Green Kisan Credit Card – Micro Finance initiative for Tribal:**

RBI has advised us to discuss the feasibility of implementation of the above scheme in Telangana State.

To promote microfinance and help the poor tribal community ‘The Green Kisan Card Card’ scheme was implemented as a pilot project in Dang area of Gujarat state.

The scheme is a modified version of the Kisan Credit Card for agriculture extended to trees crop on farmlands. The concept is very simple. The Forest Department estimates the market value of existing trees and gives a certificate to the effect. The banks accept the certificate given by the Forest Department as mortgage and provides loan at cheap rate @ DRI for a period upto five years.



The Forest Department gives permission to cut the Teak trees being reserves trees as per set guidelines. The amount realized after the auction of the timber is first paid back to the banks and the remaining amount goes to the farmer. The scheme enables the Tribals to get instant liquidity and microfinance credit to meet their urgent needs.

In this scheme the banks recognize trees as collateral security backed by the guarantee of District Forest Officer to deposit the auction money after it is marked, logged and transported which may take long time. To obviate this delay, banks chip in to provide funds to applicants for purpose like education, mobility assets, liquidating old debts, housing, marriage, etc. The money loaned would be based on the value of trees determined by District Forest Officer based on the market price.

A key factor in the sustainability of the scheme lies in the fact that a farmer has to plant more number of trees to keep his credit rating going as trees are recognized as capital by banks.

The scheme guidelines received from RBI is enclosed as **Annexure 84**. Since this needs detailed discussions, we request the Agriculture Dept., / Tribal Welfare Dept., / Forest Dept., to make a study and advise the feasibility of implementing the scheme in Telangana State.

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

- ✦ RBI/2015-16/257 - FIDD.CO.Plan.BC.No.14/04.09.01/2015-16 dt. December 3, 2015 on Regional Rural Banks - Priority Sector Lending – Targets and Classification.
- ✦ RBI/2015-16/269 DPSS.CO.PD.No./1265/02.23.001/2015-2016 dt. December 17, 2015 on Mobile Banking Transactions in India - Operative Guidelines for Banks – Customer Registration for Mobile Banking.
- ✦ RBI/2015-16, FIDD.CO.LBS.BC.No. 82/02.01.001/2015-16 December 31, 2015 – Roadmap for opening brick and mortar branches in villages with population more than 5000 without a bank branch of a scheduled commercial bank.
- ✦ RBI/2015-16/291, DBR.CID.BC.No. 73/20.16.56/2015-16 January 14, 2016 – Credit Information reporting in respect of Self Help Group (SHG) members.
- ✦ RBI/2015-16/289, FIDD.CO.LBS.BC.No. 17/02.01.001/2015-16 January 14, 2016 – Direct Benefit Transfer (DBT) Scheme – Seeding of Aadhaar in Bank accounts – clarification.
- ✦ RBI/2015-16/296 FIDD.GSSD.CO.BC.No.19/09.01.03/2015-16 January 22, 2016 – National Rural Livelihood Mission (NRLM) – Aajeevika – Interest subvention Scheme.

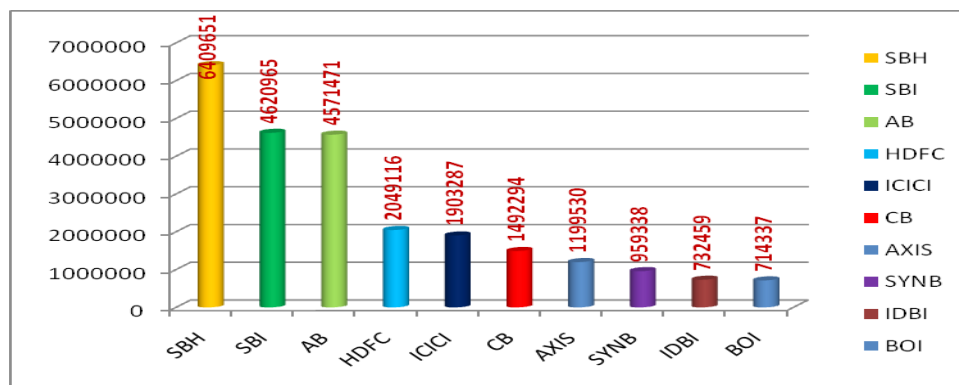


## Agenda – 21:

### 21.1 Position of top 10 banks : Deposits.

(Rs. In lac)

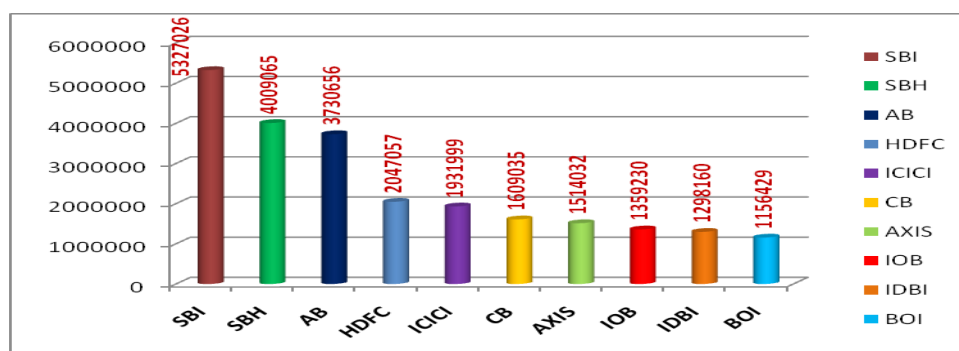
1	State Bank of Hyderabad	6409651
2	State Bank of India	4620965
3	Andhra Bank	4571471
4	HDFC Bank	2049116
5	ICICI Bank	1903287
6	Canara Bank	1492294
7	Axis Bank	1199530
8	Syndicate Bank	959338
9	IDBI Bank	732459
10	Bank of India	714337



### 21.2 Position of top ten banks : Advances

(Rs. In lac)

1	State Bank of India	5327026
2	State Bank of Hyderabad	4009065
3	Andhra Bank	3730656
4	HDFC Bank	2047057
5	ICICI Bank	1931999
6	Canara Bank	1609035
7	Axis Bank	1514032
8	Indian Overseas Bank	1359230
9	IDBI Bank	1298160
10	Bank of India	1156429

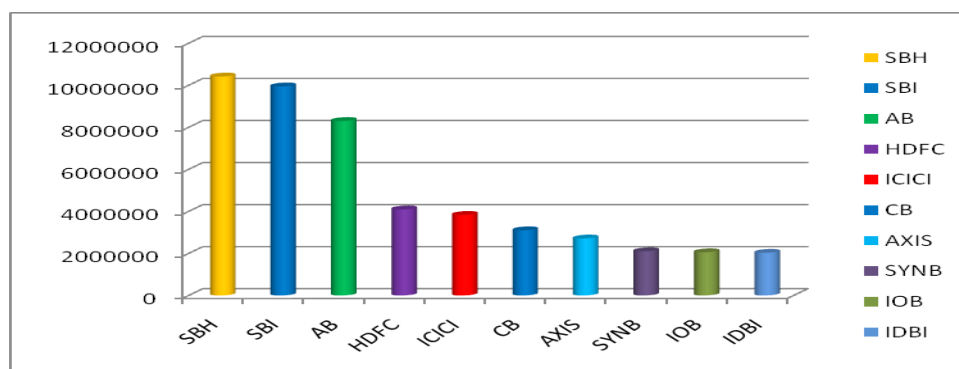




### 21.3 Position of top ten Banks : Total business

(Rs. In lac)

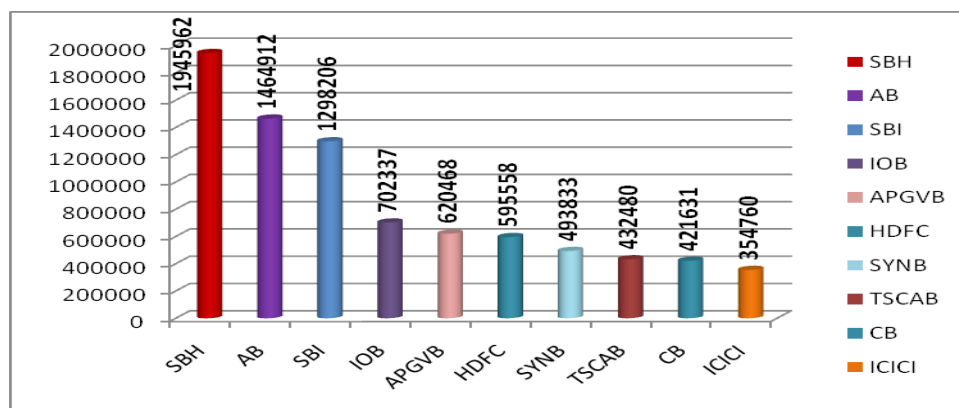
1	State Bank of Hyderabad	10418716
2	State Bank of India	9947991
3	Andhra Bank	8302227
4	HDFC Bank	4096173
5	ICICI Bank	3835286
6	Canara Bank	3101329
7	Axis Bank	2713562
8	Syndicate Bank	2206424
9	Indian Overseas Bank	2057258
10	IDBI Bank	2030619



### 21.4 Position of top ten Banks : Total Priority Sector Advances

(Rs. In lac)

1	State Bank of Hyderabad	1945962
2	Andhra Bank	1464912
3	State Bank of India	1298206
4	Indian Overseas Bank	702337
5	APGVB	620468
6	HDFC Bank	595558
7	Syndicate Bank	493833
8	A P State Co-op Bank	432480
9	Canara Bank	422631
10	ICICI Bank	354760

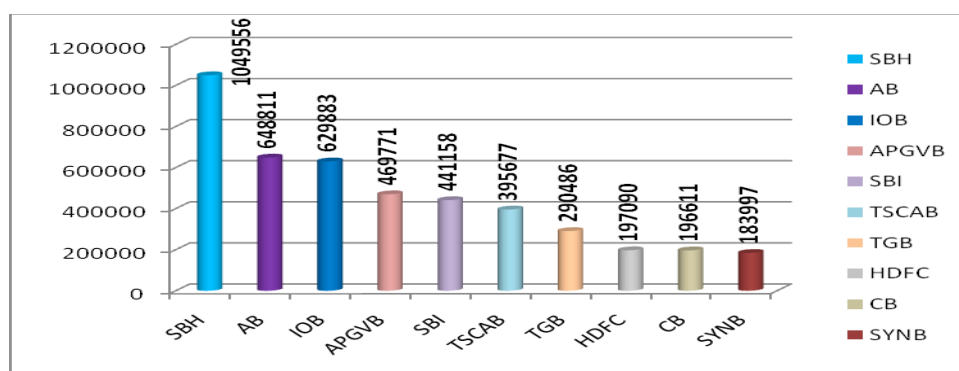




## 21.5 Position of Top 10 Banks - Agriculture advances

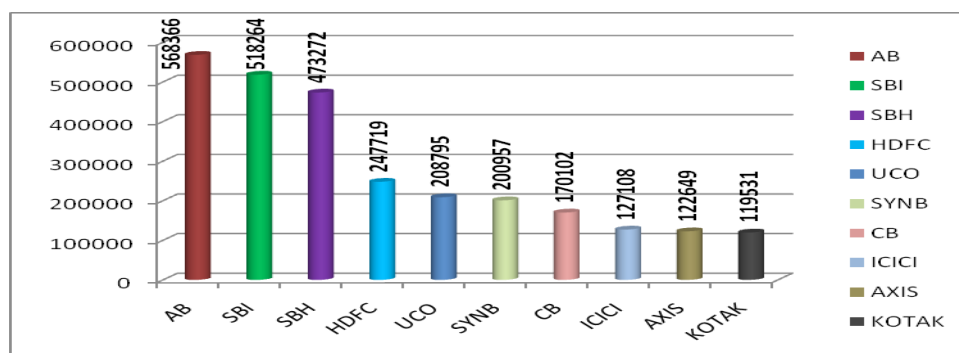
(Rs. In lac)

1	State Bank of Hyderabad	1049556
2	Andhra Bank	648811
3	Indian Overseas Bank	629883
4	APGVB	469771
5	State Bank of India	441158
6	A P State Co-op Bank	395677
7	DGB	290486
8	HDFC Bank	197090
9	Canara Bank	196611
10	Syndicate Bank	183997



## 21.6 Position of Top 10 Banks - MSME Advances (Rs. In lac)

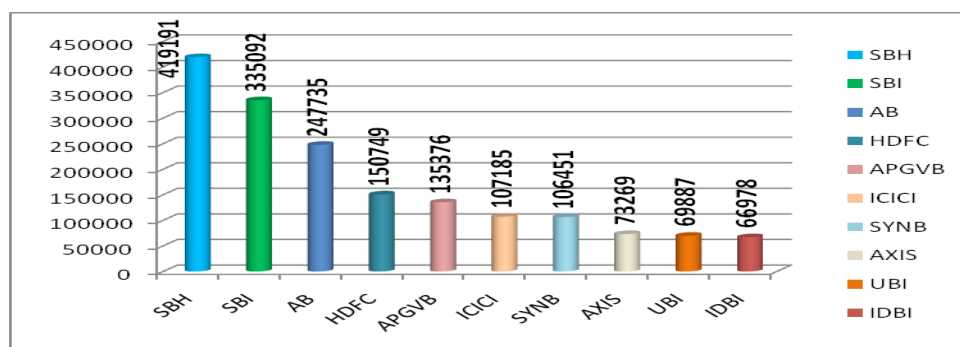
1	Andhra Bank	568366
2	State Bank of India	518264
3	State Bank of Hyderabad	473272
4	HDFC Bank	247719
5	UCO Bank	208795
6	Syndicate Bank	200957
7	Canara Bank	170102
8	ICICI Bank	127108
9	Axis Bank	122649
10	Kotak Mahindra Bank	119531





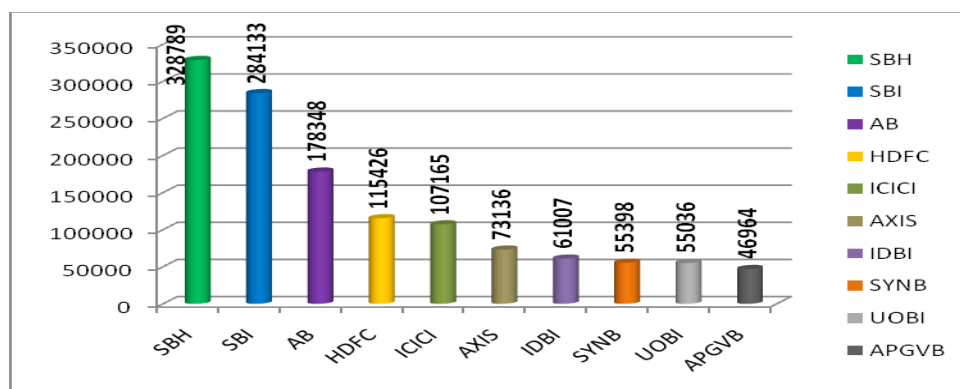
## 21.7 Position of Top 10 Banks – Other PSA Advances (Rs. In lac)

1	State Bank of Hyderabad	419191
2	State Bank of India	335092
3	Andhra Bank	247735
4	HDFC Bank	150749
5	APGVB	135376
6	ICICI Bank	107185
7	Syndicate Bank	106451
8	Axis Bank	73269
9	Union Bank Of India	69887
10	IDBI Bank	66978



## 21.8 Position of Top 10 Banks – Housing Loans (Rs. In lac)

1	State Bank of Hyderabad	328789
2	State Bank of India	284133
3	Andhra Bank	178348
4	HDFC Bank	115426
5	ICICI Bank	107165
6	Axis Bank	73136
7	IDBI Bank	61007
8	Syndicate Bank	55398
9	Union Bank Of India	55036
10	APGVB	46964

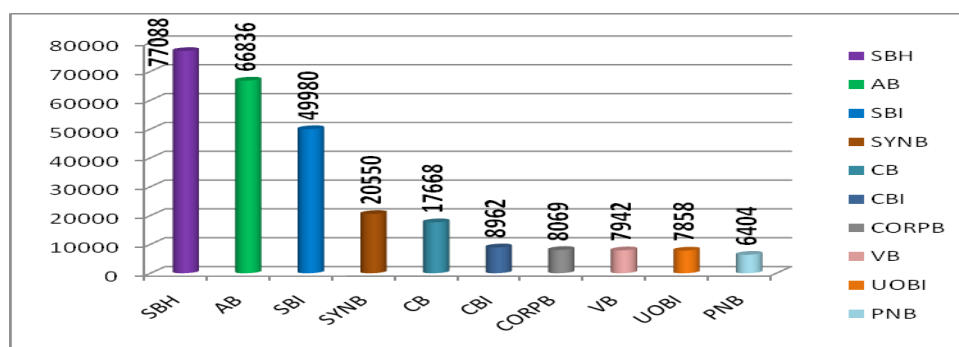






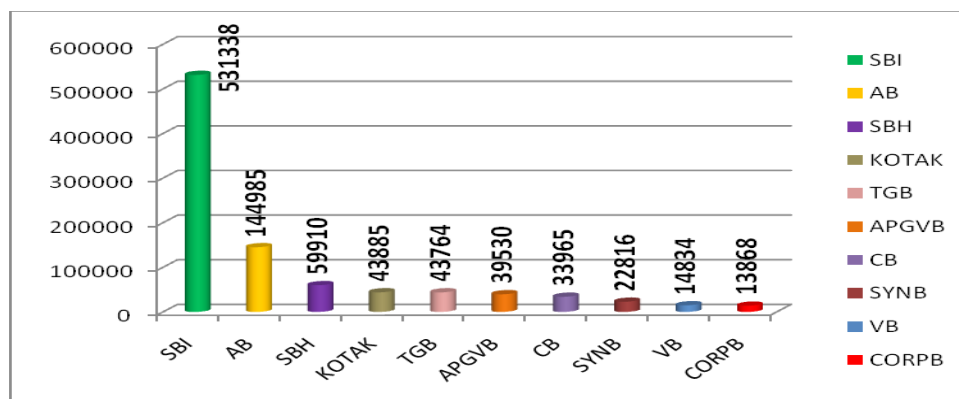
### 21.9 Position of Top 10 Banks – Education Loans (Rs. In lac)

1	State Bank of Hyderabad	77088
2	Andhra Bank	66836
3	State Bank of India	49980
4	Syndicate Bank	20550
5	Canara Bank	17668
6	Central Bank of India	8962
7	Corporation Bank	8069
8	Vijaya Bank	7942
9	Union Bank Of India	7858
10	Punjab National Bank	6404



### 21.10 Position of Top 10 Banks – Loans to Minorities (Rs. In lac)

1	State Bank of India	531338
2	Andhra Bank	144985
3	State Bank of Hyderabad	59910
4	Kotak Mahindra Bank	43885
5	TGB	43764
6	APGVB	39530
7	Canara Bank	33965
8	Syndicate Bank	22816
9	Vijaya Bank	14834
10	Corporation Bank	13868

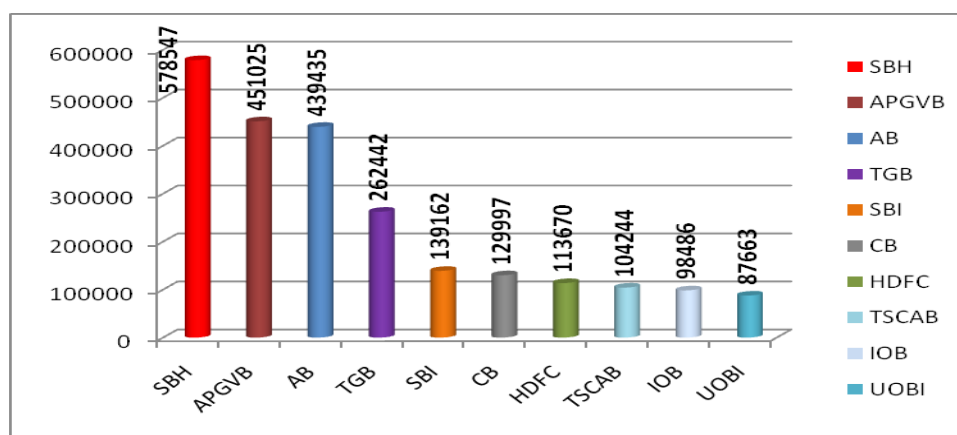




### 21.11 Position of Top 10 Banks – Loans to Weaker Sections

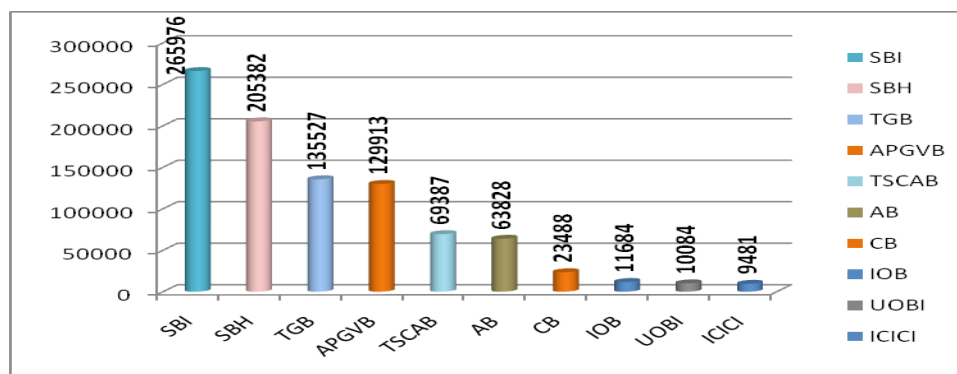
(Rs. In lac)

1	State Bank of Hyderabad	578547
2	APGVB	451025
3	Andhra Bank	439435
4	TGB	262442
5	State Bank of India	139162
6	Canara Bank	129997
7	HDFC Bank	113670
8	TS Co-op Apex Bank	104244
9	Indian Overseas Bank	98486
10	Union Bank Of India	87663



### 21.12 Position of Top 10 Banks – Loans to SC/STs (Rs. In lac)

1	State Bank of India	265976
2	State Bank of Hyderabad	205382
3	TGB	135527
4	APGVB	129913
5	TS Co-op Apex Bank	69387
6	Andhra Bank	63828
7	Canara Bank	23488
8	Indian Overseas Bank	11684
9	Union Bank Of India	10084
10	ICICI Bank	9481





### 21.13 Position of Top 10 Banks - Loans to Women (Rs. In lac)

1	Andhra Bank	318897
2	State Bank of Hyderabad	305474
3	APGVB	296564
4	Syndicate Bank	293073
5	Canara Bank	178956
6	HDFC Bank	134283
7	ICICI Bank	127568
8	TGB	99916
9	Indian Overseas Bank	75822
10	TS Co-op Apex Bank	55787

