

14th Meeting of SLBC of Telangana

Date: 24.03.2017

Time: 05.00 PM

-: Venue :-

"SABHAGRUHA" Auditorium

State Bank of Hyderabad, HO, Hyderabad

Agenda & Background Papers State Level Bankers' Committee Telangana

-: Convener :-



14th SLBC Meeting Agenda – Index

1	Adoption of Minutes	Page No.
1.1	Adoption of minutes of 13 th SLBC meeting held on 24/11/2016 and adoption of minutes of other meetings of SLBC held on various dates.	10

2	Banking Network in State of Telangana	
2.1	Banking Network at a Glance in Telangana	10
2.2	Comparative Position of branches	11
2.3	Sector-wise network of branches as at 31/12/2016	11

2	Banking Statistics	
3.1	Banking at a Glance in Telangana as at 31/12/16	12
3.2	Highlights of performance of banks	13
3.3	Banking Key Indicators in Telangana State	14
3.4	Deposits & Advances – Comparative position	15
3.5	Statement of Priority Sector Advances – Outstandings	15

4	Achievement of Annual Credit Plan 2016-17	
4.1	Achievement as on 31.12.16	18
4.2	Banks performance – Achievement of targets - during the year up to 31/12/16	18

5	Agriculture Sector	
5.1	Progress in lending short term production loans	19
5.2.1	Short Term Crop Production	20
5.2.2	Agri. Term Loan Lending incl. Allied activities; agri. Infrastructure and Ancillary activities	20
5.2.3.	Total Agriculture	20
5.3	Category-wise total agriculture advances	20
5.4	Dairy Entrepreneurship Development Scheme (DEDS) – Continuation of the scheme for the financial year 2015-16	22
5.5	Pledge financing against Negotiable warehouse receipts (NWRs) – Performance up to June 2016	22
5.6	Allocation JLG Targets (Bhoomi Heen Kisan) for the year 2016-17	22
5.7	Vaddi Leni Runalu (VLR) & Pavala Vaddi Scheme (PVS) on crop loans	22
5.8	Reimbursement of VLR / Pavala Vaddi claims to banks	22
5.9	Prime Minister Fasal Bhima Yojana & Whether Based Crop Insurance Scheme	23
5.10	Prime Minister Fasal Bhima Yojana - Notification of crops and areas (district-wise) for Rabi-2016-17	23
5.11	Restructured Whether Based Crop Insurance Scheme – Notification of Mango Crop in all districts.	23
5.12	PMFBY – Implementation during Rabi 2016 season	23
5.13	Extension of last date of submission of applications and debit / deposit of premium by farmers under PMFBY during Rabi 2016 season	24
5.14	Updation of reorganised district-wise bank branches / master file of GOI Crop Insurance portal	25
5.15	Data submission on Relief measures extended by banks in areas affected by Natural Calamities	25
5.16	Over-dues / NPAs under Agriculture Sector as on 31.12.2016	25

6	Micro, Small & Medium Enterprises (MSME) Sector	
6.1.1	Outstanding – Micro, Small & Medium Enterprises – Priority sector	27
6.1.2	Outstanding – Micro, Small & Medium Enterprises – Non-Priority sector	27
6.1.3	Outstanding – Micro, Small & Medium Enterprises – Priority & Non-Priority sector	28
6.2	Overdues / NPAs under MSME sector – 31.12.16	29
6.3	Task Force Recommendations	30
6.4	PMEGP Targets & Achievement – as on 31/12/16	31
6.4.1	Operating PMEGP online portal by financing banks	31
6.4.2	Submission of pending MM claims by banks	31
6.5.1	Pradhan Manthri Mudra Yojana (PMMY) – Performance up to Dec. 2016	32
6.5.2	District-wise performance under Mudra scheme	32
6.5.3	Sector-wise performance under Mudra scheme	33
6.5.4	Mudra Scheme - sanctioned to various categories	33
6.5.5	Mudra Scheme – Performance of top10 banks	34
6.6	Pradhan Manthri Stand-Up India Scheme	34

7	Housing Loans	
7.1	Position of housing Loans as on 31/12/16	36
7.2	Over dues / NPAs under housing loans 31/12/16	36
7.3	Housing for all (urban) under Pradhan Manthri Awas Yojana (PMAY)	36

8	Education Loans	
8.1	Position of Education loans as on 31/12/16	37
8.2	Overdues / NPAs under Education Loans as on 31/12/16	38
9	Credit flow to Minority Communities	
9.1	Credit flow to Minority Communities as on 31/12/16	38
9.2	Overdues / NPAs under loans to Minority community as on 31/12/16	38

10	Credit flow to Weaker Sectors	
10.1	Credit flow to Weaker Sections as on 31/12/16	39
10.2	Overdues / NPAs under Loans sanctioned to Weaker Sections as on 31/12/16	39

11	Credit flow to SC/STs	
11.1	Credit flow to SC/STs as on 31/12/16	39
11.2	Overdues / NPAs under loans to SC/STs as on 31/12/16	40

12	Credit flow to Women beneficiaries	
12.1	Credit flow to Women beneficiaries as on 31/12/16	40
12.2	Overdues / NPAs under loans to Women beneficiaries as on 31/12/16	40

13	Government Sponsored Schemes – Government of India	
13.1	SHG – Bank linkage under NRLM as on 31/12/16	41
13.2	Overdues / NPA position (NRLM) as on 31/12/16	41
13.3	SHG Bank linkage under NULM programme 31/12/16	41
13.4	Over / NPA position – NULM as on 31/12/16	41
13.5	Position of implementation of government sponsored schemes during the financial year 2016-17 – Central Government.	42
13.6	Flow of credit under DRI scheme as on 31/12/16	42
13.7	Overdues / NPA position under DRI scheme as on 31/12/16	42

14	Government sponsored Schemes – Government of Telangana	
14.1	Targets – 2016-17 (all state government sponsored schemes)	43
14.2	Position of State Government sponsored schemes (all schemes) as on 31/12/16	43
14.3	Performance / Disbursement of Loans under Government sponsored scheme-wise – as on 31/12/16	43
14.3.1	Fisheries – Performance upto 31/12/16	44
14.3.2	TS Backward Classes Co-op Finance Corporation – Performance as on 31/12/16	44
14.3.3.	TS Minorities Finance Corporation – Performance as on 31/12/16	45
14.3.4	TS SC Co-operative Finance Corporation Ltd – Performance as on 30/06/16	46
14.3.5	TS TRICOR – Economic Status – as on 31.12.16	47

15	Financial Inclusion	
	Road Map for Providing Banking channels / services:	
15.1	Roadmap for opening brick and mortar branches in villages with population more than 5000 without bank branch of a scheduled commercial bank	47
15.2	National Mission on Financial Inclusion Plan – Pradhan Mantri Jan-dhan Yojana (PMJDY) – performance up to 31/12/16	48
15.3	District-wise progress report on PMJDY accounts as on 17.01.17	48
15.4	Deployment of Bank Mithras	49
15.5	Performance of Social security / insurance schemes launched by Govt. of India	49
15.6	Unbanked mandals / Mandals with no bank branches in Mandal Head quarters	49
15.7	Opening of branches in Tribal areas	49
15.8	Online VIP reference tracking module with banks / SLBC	49
15.9	Installation of ATMs	50
15.10	Financial Literacy centres (FLCs – position)	50
15.11	Availability of standardized financial literacy material of RBI at FLCs	51
15.12	Financial Literacy activity by rural branches and FLCs	51
15.13	FLC –Revised formats for submission of data	51
15.14	Rural Self Employment Training Institutes in Telangana (RSETIs)	51
15.15	RSETIs – Pending reimbursement of claims	52
15.16	Opening of bank branches in Left Wing Extremism (LWE) affected districts – Khammam District	52
15.17	Need for expediting Aadhaar seeding into bank accounts of Mahatma Gandhi NREGA workers by banks	53
15.18	Success stories of RSETIs	54

16	Lead Bank Scheme	
16.1	Attendance in JMLBC / DLRC / DCC meetings	58
16.2	Information to be submitted quarterly by banks and LDMs	58
16.3	Lead Bank Scheme – Sensitization Programme for District Collectors / CEO of Zilla Parishads	58

17	Overdues / NPAs position of various sectors / schemes	
17.1	Overdues / NPAs position as on 31.12.16 under various sectors	59
17.2	Overdues / NPAs – total position as on 31.12.16 under State Government sponsored schemes (all schemes)	61
17.3	Overdues / NPAs position as on 31.12.16 under State Government sponsored	61

	scheme-wise	
17.4	Overdues / NPAs position as on 31.12.16 under Central Government sponsored scheme-wise	64

18	Regional Rural Banks (RRBs)	
18.1	Performance of Regional Rural Banks on important parameters	65
18.2	Network in Telangana	65
18.3	Deposits	65
18.4	Advances	66
18.5	CD Ratio	67
18.6	Total Agri. Advances % in total advances	67
18.7	Break-up - Total Agri. Advances	68
18.8	Comparative position of Crop Loans	68
18.9.	Comparative position of Agri. Term Loans	68

19	Other Agenda items to be discussed	
19.1	To include Equitas Small Finance Bank Ltd as a member IN SLBC	69
19.2	Relief measures to be extended to farmers / agriculture / MSME sector in lieu of demonetization	69
19.3	Relief measures sought by Telangana Poultry Industryt	69

20	Circulars issued by Reserve Bank of India/NABARD/Gol/GoT	
20.1	Circulars issued by RBI / NABARD / Govt. of India / Govt. of Telangana	70

21	Annexures	
21.1	Bank-wise number of branches, deposits, advances	71
21.2	District-wise number of branches, deposits, advances	72
21.3	Bank-wise Deposits; Advances & CD Ratio	73
21.4	District-wise Deposits; Advances and CD Ratio	74
21.5	Bank-wise Priority Sector Advances	75
21.6	District-wise Priority Sector Advances	
21.7	Bank-wise Agriculture Advances (Direct & Indirect)	76
21.8	District-wise Agriculture Advances (Direct & Indirect)	77
21.9	Annual Credit Plan 2016-17 : Bank-wise achievement (Agriculture)	78
21.10	Annual Credit Plan 2016-17 : Bank-wise achievement (MSE & Priority Sector Advances)	79
21.11	District-wise achievement of Annual Credit Plan 2016-17 (Agriculture)	
21.12	District-wise achievement of Annual Credit Plan 2016-17 (MSE & Priority Sector Advances)	
21.13	Bank-wise Micro; Small & Medium Enterprises (MSME) advances	81
21.14	Bank-wise Housing Loans	82
21.15	Bank-wise Education Loans	83
21.16	Bank-wise Education Loans targets allocated in the State of Telangana	84
21.17	Bank-wise data on Export Credit	85
21.18	Bank-wise Advances to Minority Communities	86
21.19	Bank-wise Advances to Weaker Sections	87
21.20	Bank-wise Advances to SC / ST borrowers	88
21.21	Bank-wise Advances to Women	89
21.22	Bank-wise Advances under DRI scheme	90
21.23	Bank-wise SHG Bank-linkages	91
21.24	Bank-wise Loans under NRLM scheme	92
21.25	Bank-wise loans to Milch-animals	93
21.26	Bank-wise loans to Sheep & Goat units	94

21.27	Bank-wise loans under SERP	95
21.28	Bank-wise loans under MEPMA	96
21.29	Bank-wise loans under Rajeev Gruhakalpa Scheme	97
21.30	Bank-wise loans under VAMBAY Scheme	98
21.31	Bank-wise loans under Rajeev Yuva Shakti Scheme	99
21.32	Short Term Crop Production Loans : Bank-wise position on overdues / NPAs	100
21.33	Agri. Term Loans including Allied Activities : Bank-wise position on overdues / NPAs	101
21.34	Agri. Term Loans including Allied – Indirect Loans : Bank-wise position on overdues / NPAs	102
21.35	Total Agriculture advances : Bank-wise position on overdues / NPAs	103
21.36	Micro & Small Enterprises : Bank-wise position on overdues / NPAs	104
21.37	'Others' under Priority Sector Advances : Bank-wise position on overdues / NPAs	105
21.38	Total Priority Sector Advances : Bank-wise position on overdues / NPAs	106
21.39	Non-Priority Sector Advances : Bank-wise position on overdues / NPAs	107
21.40	Total Advances : Bank-wise position on overdues / NPAs	108
21.41	Educational Loans : Bank-wise position on overdues / NPAs	109
21.42	Housing Loans : Bank-wise position on overdues / NPAs	110
21.43	SHG Bank linkages under NULM – Performance of banks as at 31/12/16	111
21.44	Weaver Credit Cards – Performance up to 31.12.16	112
21.45	Joint Liability Groups (Bhoomi Heen Kisan) Agency wise targets for the year 2016-17	113
21.46	Pradhana Mantri Fasal Bhima Yojana (PMFBY) – Whether based Crop Insurance Scheme (WBCIS)	114
21.47	Pradhana Mantri Fasal Bhima Yojana (PMFBY) – Notification of Crops and areas	118
21.48	Restructured Whether Based Crop Insurance Scheme (RWBCIS) – Notification of Mango Crop in all districts	121
21.49	Pradhana Mantri Fasal Bhima Yojana (PMFBY) – Implementation during Rabi 2016 season	123
21.50	Extension of last date for submission of applications and debit / deposit of premium by farmers under PMFBY during Rabi 2016 season	129
21.51	Updation of reorganized district-wise bank branches / master file of GOI Crop Insurance portal	130
21.52	Data submission on relief measures extended by banks in areas affected by natural calamities.	131
21.53	Operating PMEGP online portal by financing banks – letter of GOI	135
21.54	Submission of pending MM claims by banks	140
21.55	Pradhana Manthri Mudra Yojana (PMMY) – Bank-wise performance	141
21.56	Opening of brick & mortar branches - Progress made banks up to Dec. 2016	142
21.57	Bank-wise / district-wise performance under PMJDY as at Dec. 2016	146
21.58	Deployment of Bank Mithras	153
21.59	Social Security / Insurance Schemes – Bank-wise enrolment of data	154
21.60	Social Security / Insurance Schemes – Claims	155
21.61	List of Financial Literacy Centres (FLCs)	156
21.62	Report of Financial Literacy activities conducted by FLCs as at the end of Dec. 2016	160
21.63	Report of Financial Literacy activities conducted by Rural branches as at	180

	the end of Dec. 2016	
21.64	Performance of RSETIs	181
21.65	RSETIs – Pending reimbursement of claims	183
21.66	Need for expediting Aadhaar seeding into bank account of Mahatma Gandhi NREGA workers by banks	184
21.68	To include Equitas Small Finance Bank Ltd as a member in SLBC	185
21.69	Relief measures to be extended to farmers on account of demonetization	193
21.70	Representation of Telangana Poultry Breeders Association	200
21.71	Minutes of the Meetings	203
21.72	Consolidated Comprehensive Quarterly Data – Dec. 2016 – Public Sector Banks	232
21.73	Consolidated Comprehensive Quarterly Data – Dec. 2016 – Private Sector Banks	240
21.74	Consolidated Comprehensive Quarterly Data – Dec. 2016 – Commercial Banks	248
21.75	Consolidated Comprehensive Quarterly Data - Dec. 2016 – Co-op Banks	256
21.76	Consolidated Comprehensive Quarterly Data – Dec. 2016 – Regional Rural Banks	264
21.77	Consolidated Comprehensive Quarterly Data – Dec. 2016 – Other Financial Institutions	272
21.78	Consolidated Comprehensive Quarterly Data – Dec. 2016 – Banks / Financial Institutions	279

Agenda 1: Adoption of Minutes**1.1 Adoption of minutes of 13th SLBC meeting held on 24/11/2016 & other meetings of SLBC held after 30.09.2016**

The minutes of 13th SLBC meeting held on 24th November 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 30/09/2016 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	SLIIC sub-committee on MSME advances	27.10.16
2	Steering Committee on Crop Loan Waiver Scheme-modalities for release of instalment.	09.11.16
3	SLBC Telangana – review of performance of banks as at the end of Sept, 2016	24.11.16
4	Steering committee meeting conducted on Agriculture lending by banks during Rabi 2016-17 / Road map for opening of brick & mortar branches in villages with population more than 5000	12.01.17

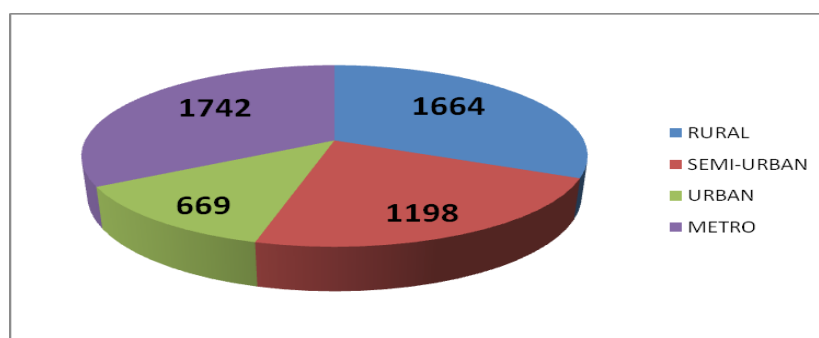
These minutes may be taken as approved by the house as no requests for amendments / changes were received.

Agenda 2: Banking Network in the State of Telangana**2.1 Banking Network at a glance in Telangana as on 31.12.16**

Rural	Semi-urban	Urban	Metro	Total
1664	1198	669	1742	5273

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

Population group wise number of branch as at the end of 31st Dec. 2016.



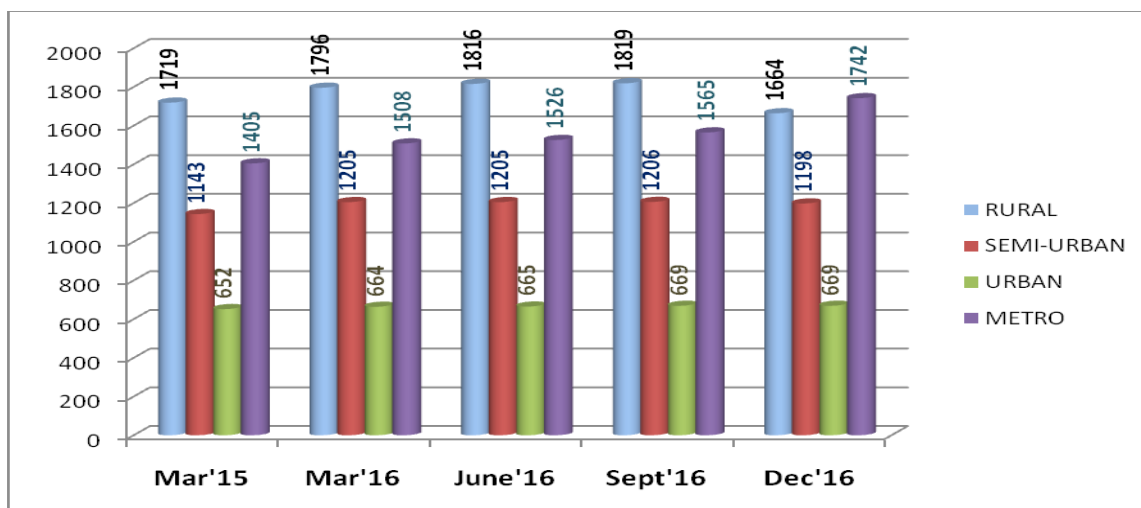
- During the quarter under review, Banks have opened 14 new branches in the State.
- During the current FY 2016-17 up to Dec. 2016, banks have opened 100 new branches.

➤ Comparative statement of branches, deposits & advances as on 31.12.16 vis-à-vis 31.03.2016

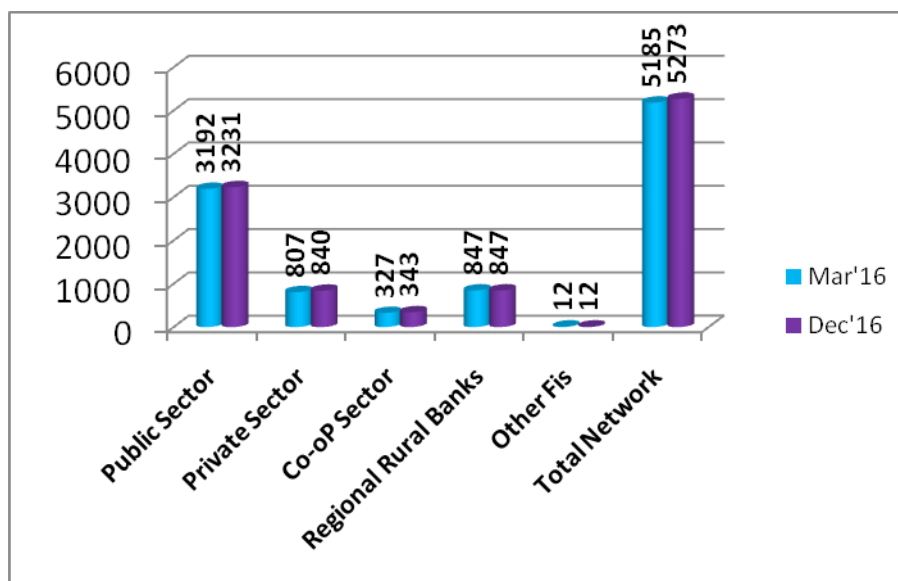
(Rs. in cr)

Category	Public Sector Banks		Pvt. Sector Banks		RRBs		Co-op. Banks		Others (APSFC)	
	31.03.16	31.12.16	31.03.16	31.12.16	31.03.16	31.12.16	31.03.16	31.12.16	31.03.16	31.12.16
Rural	962	858	132	115	583	561	129	130	1	1
Semi Urban	731	727	178	181	203	201	89	89	2	2
Urban	446	422	120	123	49	66	44	46	8	8
Metro	1060	1224	383	421	12	19	77	78	1	1
Total Branches	3199	3231	813	840	847	847	340	343	12	12
Deposits	259341.57	298567.42	82534.81	93788.92	12829.09	14955.25	7868.63	8837.30	0	0
Advances	283177.28	275807.17	91165.70	94572.71	12722.21	12958.36	6890.20	6963.38	1495.28	1241.81

2.2 Comparative position of number of branches



2.3 Sector-wise network of branches as at 31/12/2016



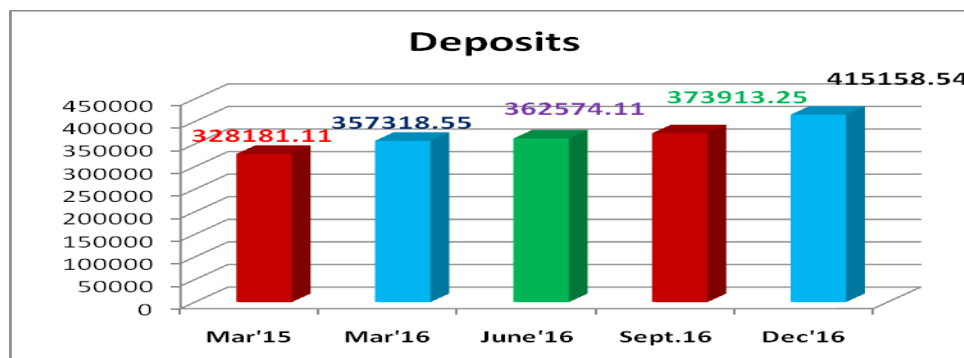
3. Banking Statistics:**3.1 Banking at a glance as on 31/12/2016: (Rs. In cr)**

S.No.	Particulars	Amount
1	Total Deposits	415158.54
2	Total Advances	391543.43
2	Credit Deposits Ratio (%) (RBI Norm 60%)	94.31%
4	Total Priority Sector Advances	125864.85
5	% of Priority Sector Advances to total Advances (RBI Norm 40%)	32.15%
	Of which	
A	Agriculture advances	56194.41
	% of Agri. Advances to Total Advances	14.35%
i.	Of which: small & marginal farmers	19719.87
	% to total advances (RBI norm 7% of ANBC)	5.04%
B	Non-farm Sector / Micro & Small Enterprises	44746.88
	% to Total Advances	11.43%
i.	Of which: Micro enterprises	19564.97
	(RBI Norm 7% of ANBC)	5.00%
ii.	Small Enterprises	18007.68
	% to total advances	4.60%
iii.	Medium Enterprises	7174.23
	% to total advances	1.83%
C	Export Credit	94.41
D	Others' under Priority Sector Advances	24829.15
	% to Total Advances	6.34
	Of which	
i.	Educational Loans	3749.55
ii.	Housing Loans	18666.17
iii.	Social Infrastructure	146.01
iv.	Renewable Energy	205.07
v.	Others	2062.35
6	Out of Priority Sector Advances - Finance to:	
	Advances Weaker Sections	35197.31
	% to total advances (RBI norm 10% of ANBC)	8.99%
ii.	Advances to Women	25683.58
	% to total advances (RBI norm 5% of ANBC)	6.56%
iii.	Advances to SC/ST	10545.33
iv.	Advances to Minorities	10142.19
	% to total advances(RBI Norm 15% on Priority Sector Adv.	8.06%
	SHGs	10293.30

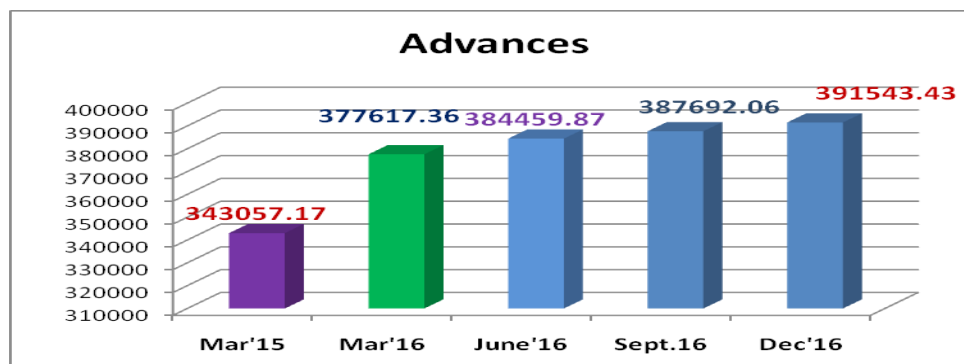
3.2 Highlights of performance of the Banks as at the end of 31/12/16:

- Total deposits are at Rs.415158.54 cr.
- Total advances are at Rs.391543.43 cr
- Priority sector segment advances are at Rs.125864.85 cr
- Agricultural advances are at Rs. 56194.41 cr
- SME advances (Priority sector) are at Rs. 44746.88 cr
- Advances to Micro enterprises are at Rs. 19564.97 cr
- Advances to Small enterprises are at Rs. 18007.68 cr
- MSE advances are at Rs. 37572.65 cr
- Advances to Medium enterprises are at Rs. 7174.23 cr
- Export credit finance is at Rs. 94.41 cr
- Education loan segment (Priority sector) is at Rs. 3749.55 cr
- Loans to Housing segment (Priority sector) are at Rs. 18666.17 cr
- Loans to Social Infrastructure are at Rs. 146.01 cr
- Advances to Renewable Energy segment are at Rs. 205.078 cr.
- Advances to women beneficiaries are at Rs. 25683.58 cr
- Advances to SC/STs beneficiaries are at Rs. 10545.33 cr
- Advances to Minority category beneficiaries are at Rs. 10142.19 cr
- Advances to weaker section beneficiaries are at Rs. 35197.31 cr
- Loans to SHGs are at Rs. 10293.30 cr

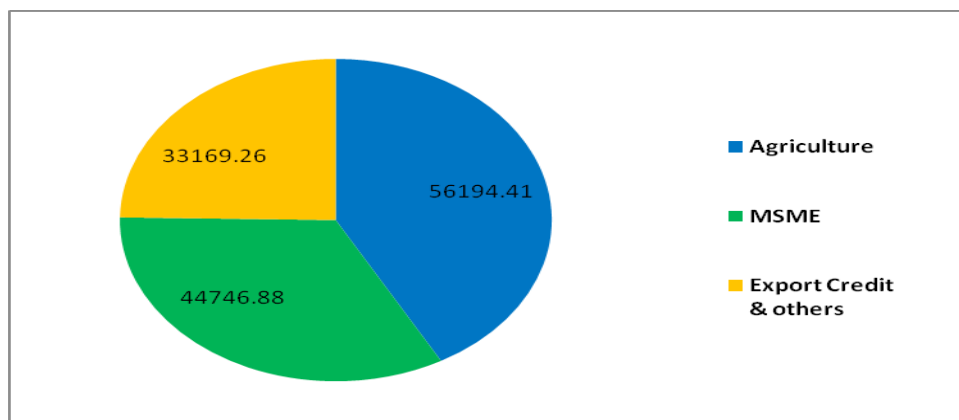
Deposits: Comparative figures of deposits (Rs. In cr)



Advances: Comparative figures of advances (Rs. In crore)



Priority sector advances as at the end of Dec. 2016 (Rs. In cr)



3.3 Banking Key Indicators in Telangana State

(Rs. In cr)

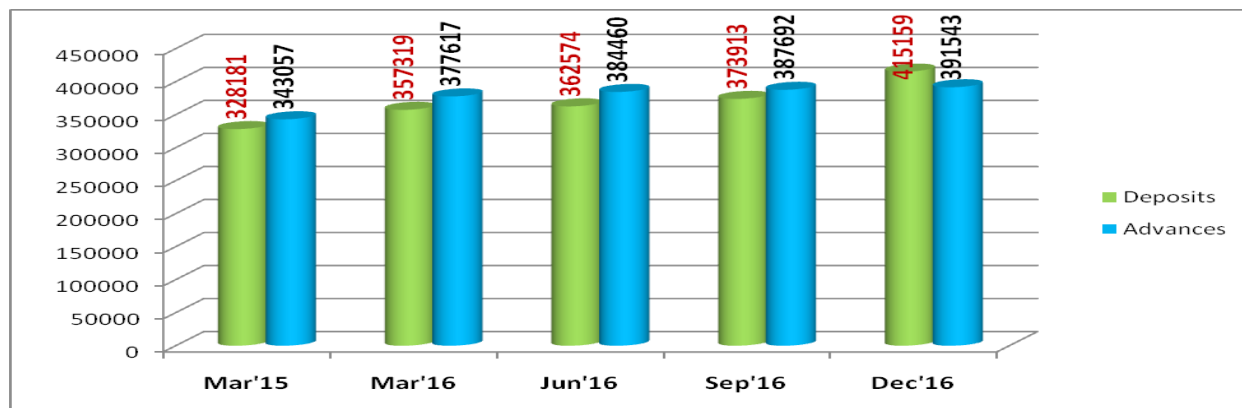
S.No	Particulars	Mar'15	Mar'16	June'16	Sept'16	Dec'16
1	Number of Branches					
	Rural	1719	1796	1816	1819	1664
	Semi-urban	1143	1205	1205	1206	1198
	Urban	652	664	665	669	669
	Metro	1405	1508	1526	1565	1742
	Total	4919	5173	5212	5259	5273
2	Deposits	328181.11	357318.55	362574.11	373913.25	415158.54
	Incremental Deposits	42302.11	29137.44	5255.56	16594.70	57839.99
3	(% of increase)	14.80%	8.88%	1.47%	4.64%	16.19%
4	Advances	343057.17	377617.36	384459.87	387692.06	391543.43
	Incremental Advances	18093.17	34560.19	6842.51	10074.70	13926.07
	(% of increase)	5.57%	10.07%	1.81%	2.67%	3.69%
4	CD Ratio (RBI Norm 60%)	104.53%	105.68%	106.04%	103.69%	94.31%

(Amount in cr)

Particulars	As on 31.12.15	As on 31.03.16	As on 31.12.16	% Increase over Mar. 2016 (YTD growth)	% Increase over Dec. 2015 (YOY growth)
Deposits	337749.95	357318.55	415158.54	16.19%	22.92%
Advances	363471.56	377617.36	391543.43	3.68%	7.72%

- ❖ Bank-wise number of branches, deposits and advances is enclosed as **Annexure 1**.
- ❖ District-wise number of branches is enclosed as **Annexure 2**.

3.4 Deposits and Advances : Comparative position from March 2015 to Dec. 2016.
(Rs. In crore)

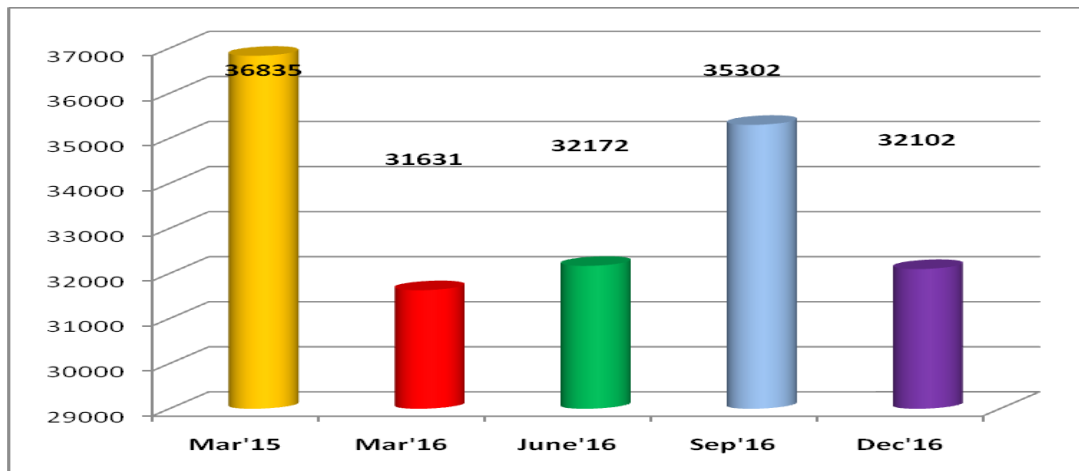


3.5 Statement of Priority Sector Advances (Outstanding) – 31.12.16 (Rs. In cr)

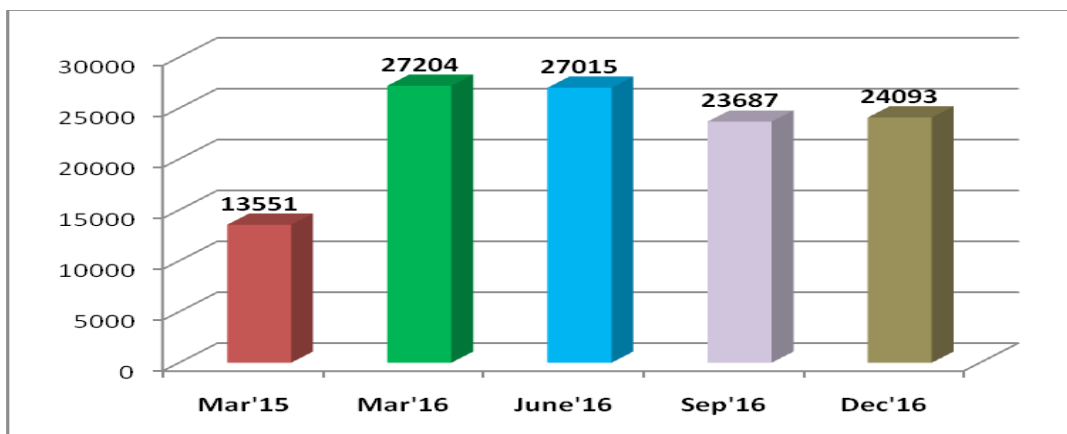
S.No.	Particulars	Mar'15	Mar'16	June'16	Sept'16	Dec'16
1	Short Term Production Loans	36834.60	31631.21	32171.72	35301.67	32101.50
2	Agri. Term Loans including allied activities	13551.20	17991.81	19101.64	16314.39	16830.21
3	Agriculture Infrastructure		1087.14	1127.37	1168.45	1285.61
4	Agri. Ancillary Activities		8125.53	6786.30	6204.60	5977.09
3	Total Agriculture Advances	50385.80	58835.69	59187.03	58989.11	56194.41
4	% of Agri. Advances to Total Advances	14.69%	15.58%	15.39%	15.22%	14.35%
5	Non-Farm Sector / Micro & Small Enterprises	33156.61	42951.58	43007.11	42944.64	44746.88
6	% of Non-Farm Sector / Micro & Small Enterprises to total advances	9.67%	11.37%	11.19%	11.08%	11.43%
7	Export credit		43.91	65.98	67.70	94.41
8	Others' under Priority Sector Advances	25599.96	23650.36	24173.18	24852.92	24829.15
9	% of 'Other' under Priority Sector advances to total advances	7.46%	6.26%	6.29%	6.41%	6.34%
10	Total Priority Sector Advances	109142.37	125481.54	126433.30	126854.37	125864.85
11	% of Priority Sector Advances to total advances	31.81%	33.23%	32.89%	32.72%	32.15%

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

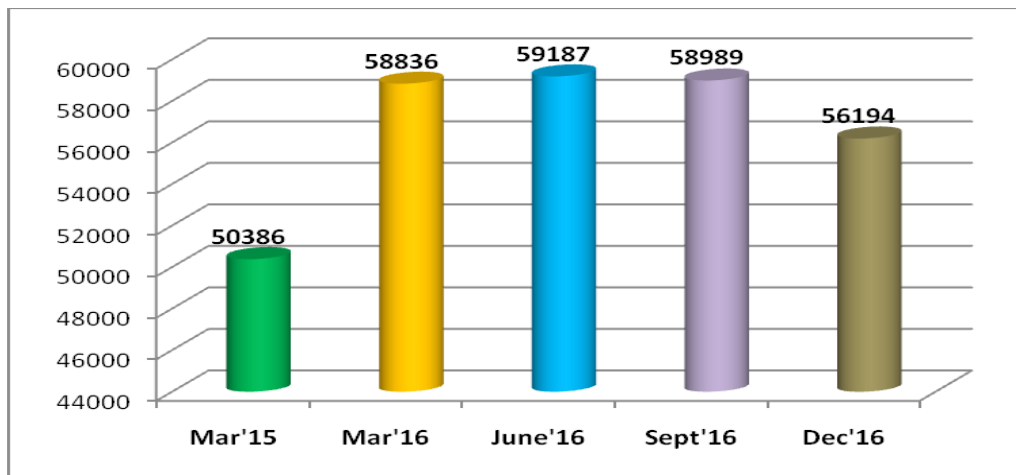
Comparative position of Short Term Agriculture Credit: (Rs. In crore)



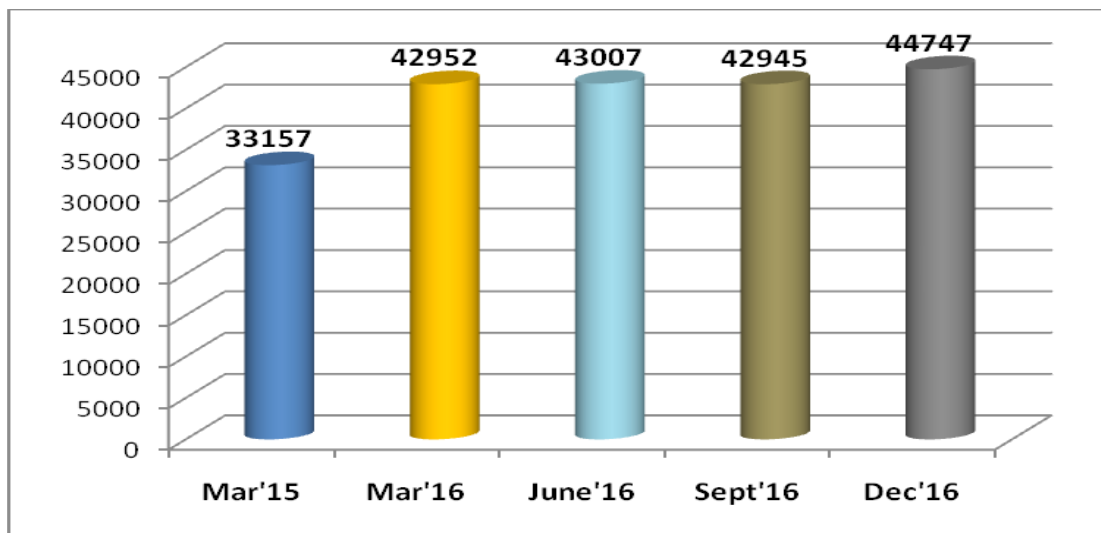
Comparative position of Agri. Term Loans incl. Allied activities:(Rs. In crore)



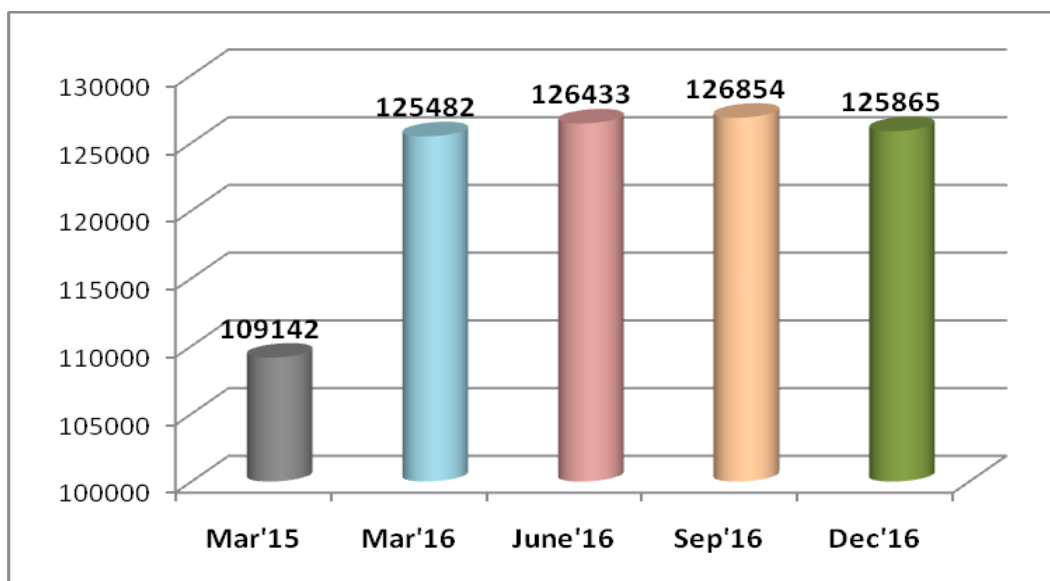
Comparative position of Total Agriculture Credit:(Rs. In crore)



Comparative position of MSME 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 **Ann- 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 2016-17

4.1 Achievement as on 31.12.16 (Rs. In cr)

S.No.	Particulars	Achievements upto Mar.15	Achievements upto Mar'16	Target 2016-17	Achievements upto Dec'16	% of achievement upto the quarter
1	Short Term Production Loans					
a	Kharif	7816.84	12938.74	17460.81	15205.40	87.08%
b	Rabi	10603.04	10461.58	11640.57	6662.25	57.23%
	Total	18419.88	23400.32	29101.38	21867.65	75.14%
2	Agriculture Term Loans	2878.97	8791.46	9202.84	6494.83	70.57%
	Allied to Agriculture	5977.31				
3	Agriculture Infrastructure		258.57	1358.97	206.70	15.21%
4	Agr. Ancillary activities		1737.10	1349.45	1817.96	134.72%
5	Total Agriculture	27276.16	34187.45	41012.64	30387.14	74.09%
6	Micro & small, Medium Enterprises	13330.13	17006.92	10807.48	17318.38	160.24%
7	Others' under priority Sector Advances	7640.96	5124.87	8793.51	7236.14	82.29%
	Of which					
a	Education Loans	543.05	771.92	731.77	514.38	70.29%
b	Housing Loans	5591.70	2482.21	2189.53	2975.24	135.88%
c	Others	1506.21	1870.74	5872.21	3746.52	63.80%
7	Export Credit		3.09	0.00	31.64	
8	Total Priority Sector Advances	48247.25	56322.33	60613.63	54973.30	90.69%
9	Non-Priority Sector Advances	65304.41	80533.34	30163.35	67693.58	224.42%
10	Total Credit Plan	113551.66	136855.67	90776.98	122666.88	135.13%

4.2 Performance of Banks during the year up to 31/12/16 – Achievement vis-à-vis targets

- ✦ Banks disbursed priority sector loans of Rs. 54973.30 cr and achieved 90.69% of annual targets.
- ✦ Short term production loans to the extent of Rs. 21867.65 cr were disbursed achieving 75.14% of annual targets.
- ✦ Term loans to agriculture and allied activities amounting to Rs. 6494.83 cr was disbursed, achieving 70.57% of targets.
- ✦ Rs. 30387.14 cr was disbursed to agriculture sector, achieving 74.09% of annual targets.
- ✦ MSME loans amounting to Rs. 17318.38 cr was disbursed by banks surpassing the annual targets with an achievement of 160.24%.
- ✦ Amount disbursed to 'Other priority sector advances' was at Rs. 7236.14 cr and banks achieved 82.29% of annual targets.
- ✦ Education loans amounting to Rs. 514.38 cr was disbursed by banks achieving 70.29% of annual targets.
- ✦ Housing loans amounting to Rs. 2975.24 cr was disbursed by banks achieving 135.88% of targets.
- ✦ Disbursals to beneficiaries belonging to Weaker Sections, Minorities & SC/STs are at Rs. 11747.62 cr., Rs. 1782.71 cr. and Rs. 3424.44 cr. respectively.
- ✦ Banks disbursed total loans (Priority & non-priority) of Rs.122666.88 cr. achieving 135.13% of annual 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 2016-17: Bank-wise achievement of target under Agriculture advances is enclosed as **Annexure 9**.
- ❖ Annual Credit Plan 2016-17: Bank-wise achievement of target under MSME & Priority Sector advances is enclosed as **Annexure 10**.
- ❖ Annual Credit Plan 2016-17: District-wise achievement of target under Agriculture advances is enclosed as **Annexure 11**.
- ❖ Annual Credit Plan 2016-17: 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 / Term loans:

- As against Rabi disbursement target of Rs. 11640.57 cr for the financial year 2016-17, banks have disbursed Rs. 6662.25 cr recording an achievement of 57.23%.
- As against total short term crop loan (Kharif & Rabi) disbursement target of Rs. 29101.38 cr for the financial year 2016-17, banks together have disbursed Rs. 21867.65 cr recording an achievement of 75.14%.
- Against a term loan target of Rs. 9202.84 cr, an amount of Rs. 6494.83 cr disbursed to agriculture and allied activities achieving 70.57% of targets.

- Against a total agriculture lending target of Rs. 41012.64 cr for the year 2016-17, an amount of Rs. 30387.14 cr disbursed by banks achieving 74.09% of targets.

5.2.1 Short Term Crop Production: (Rs. In cr)

Category	Kharif season			Rabi Season		
	Target	Achievement	% achievement	Target	Achievement	% achievement
Public Sector Banks	10348.56	7786.42	75.24%	6899.35	4622.74	67.00%
Private Sector Banks	812.71	1192.28	146.70%	541.29	494.55	91.36%
Regional Rural Banks	2999.95	3372.96	112.43%	1999.85	1123.44	56.18%
Cooperative Banks	3299.60	2853.74	86.49%	2200.06	421.52	19.16%
Total	17460.82	15205.40	87.08%	11640.55	6662.25	57.23%

5.2.2 Agricultural Term Loans including Allied Activities, Agriculture Infrastructure & ancillary activities: (Rs. In cr)

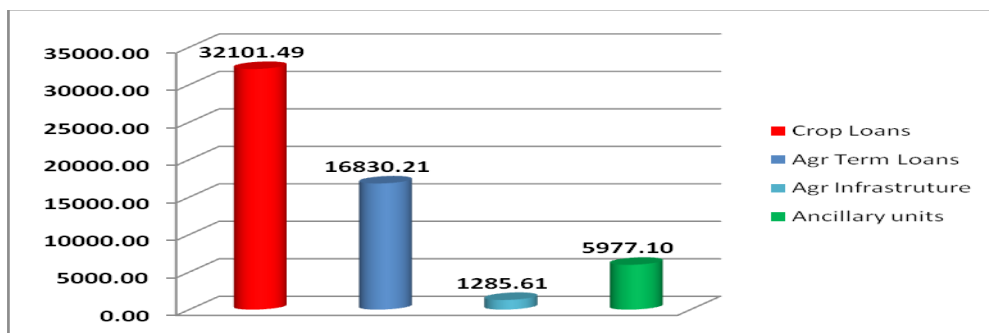
Bank	Target	Achievement	% achievement
Public Sector Banks	7842.14	3002.18	38.28%
Private Sector Banks	1168.46	3964.73	339.31%
Regional Rural Banks	1599.30	868.09	54.28%
Cooperative Banks	1301.36	684.49	52.60%
Total	11911.26	8519.49	71.52%

5.2.3 Total Agriculture: (Rs. cr)

Bank	Targets	Achievement	% of achievement
Public Sector Banks	25089.74	15411.34	61.42%
Private Sector Banks	2522.98	5651.56	224.00%
Regional Rural Banks	6599.22	5364.50	81.29%
Cooperative Banks	6800.70	3959.74	58.22%
Total	41012.64	30387.14	74.09%

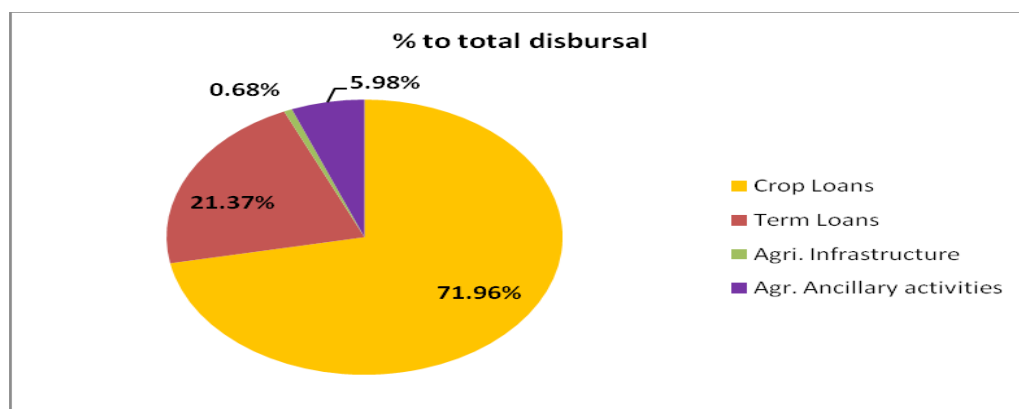
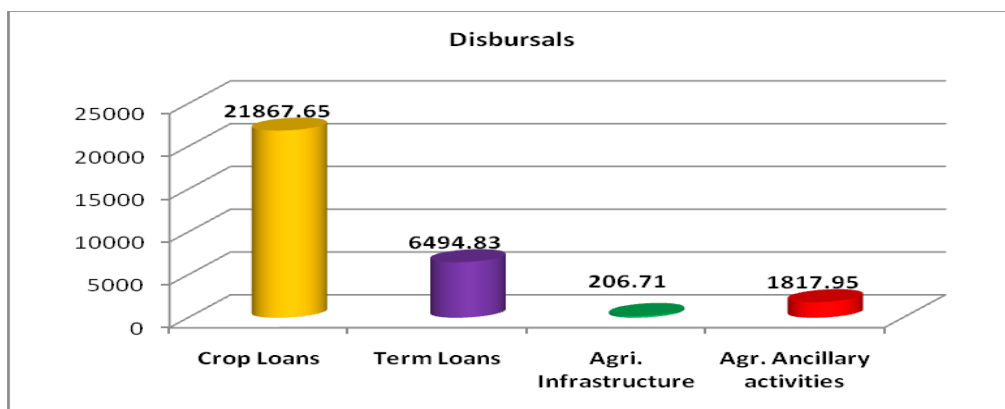
5.3 Category-wise Total Agriculture Advances (Rs. In cr)

1	Crop Loans	32101.50
2	Agri Term Loans	16830.21
3	Agri. Infrastructure	1285.60
4	Ancillary units	5977.10
5	Total Agriculture	56194.41



Category-wise Disbursals of Agriculture Advances: (Rs. In cr)

Particulars	Disbursals	% to total disbursal
Crop Loans	21867.65	71.96%
Term Loans	6494.83	21.37%
Agri. Infrastructure	206.71	0.68%
Agri. Ancillary activities	1817.95	5.98%
Total Agriculture	30387.14	100.00%



5.4 Dairy Entrepreneurship Development Scheme (DEDS) – Continuation of the scheme for the financial year 2016-17 (Rs. In Crores)

The progress made under Dairy Entrepreneurship Development Scheme (DEDS) is as under:

Period	Outstanding		Disbursement during the quarter (01/10/16 to 31/12/16)		Disbursement up to the quarter (01/04/16 to 31/12/16)	
	No.	Amount	No.	Amount	No.	Amount
Dec'16	21064	207.82	860	10.57	1861	19.18

- Banks have disbursed an amount of Rs. 10.57 cr to 860 beneficiaries during the quarter and Rs. 1861 cr to 19.18 cr beneficiaries up to the quarter ended Dec., 2016

5.5 Pledge financing against Negotiable Warehouse receipts (NWRs):

RBI 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 position as on 31/12/16 is as under: (Rs. In Lakhs)

Particulars	Disbursement during the quarter		Outstanding as at the end of Dec. 2016	
	No. of a/cs	Amount	No. of a/cs	Amount
NWRs	325	3562.47	765	6262.16

5.6 Joint Liability Groups (Bhoomi Heen Kisan) – Agency-wise Targets for the year 16-17

The targets for the year 2016-17 have been sent to all the banks for implementation. The bank-wise targets are enclosed as **Annexure No. 45**.

5.7 Vaddileni Runalu and Pavala Vaddi Scheme on Crop Loans:

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

5.8 Reimbursement of VLR / Pavala Vaddi claims to banks:

Member banks have informed that as per the interest subvention (VLR & PV) scheme guidelines, banks are allowing the benefit of interest to the promptly paying farmers at the time of repayment of loan itself and subsequently submitting claims to Department of Agriculture. Member banks have informed that they are yet to receive the reimbursement of pending claims under Vaddi Leni Runalu / Pavala Vaddi for the kharif & rabi 2015-16 and Kharif 2016, from Agriculture Department. SLBC has brought the issue of pendency to the notice of Secretary, Agriculture Dept., Govt. of Telangana and requested for release of the pending claims at the earliest.

5.9 Prime Minister Fasal Bhima Yojana (PMFBY) & Weather based Crop Insurance Scheme (WBCIS):

Dept. of Agriculture, Govt. of Telangana issued instructions vide circular no. Crop Ins (2)/140/2016 dated the 15th October 2016 regarding the crops and areas for implementation of PMFBY and WBCIS schemes during Rabi 2016 season. The important features of the scheme are as under:

- The scheme is compulsory to loanee farmers growing notified crops in notified areas and optional for non-loanee farmers.
- The sum insured is equallant to scale of finance.
- The premium rate is 1.5% for oil seeds, pulses & food crops; and 5% for annual, commercial & horticulture crops i.e., red chilly, onion under PMFBY and Mango (5 years and above plantation) under WBCIS.

The circular has already been circulated among member banks. Copy of the circular is enclosed as **Annexure 46**.

5.10 Prime Minister Fasal Bhima Yojana (PMFBY) – Notification of Crops and areas:

Dept. of Agriculture, Govt. of Telangana issued communication vide circular no. Crop Ins (2)/140/2016 dated the 11th November 2016 regarding issuance of GO.Rt.no. 777, Agriculture & Co-operation Dept., dated 10th November 2016 for implementation of the village as Insurance Unit Scheme and Mandal Insurance Unit Scheme under Pradhana Manthri Fasal Bhima Yojana during Rabi 2016 season. The GO may be downloaded along with the annexures from the website <http://goir.telangana.gov.in>. The communication of the Govt. of Telangana has already been circulated among member banks. Copy of the circular is enclosed as **Annexure 47**.

5.11 Restructured Weather Based Crop Insurance Scheme (RWBCIS) – Notification of Mango Crop in all districts:

Dept. of Agriculture, Govt. of Telangana issued communication vide circular no. Crop Ins (2)/230/2016 dated the 11th November 2016 regarding issuance of GO.Rt.no. 778, Agriculture & Co-operation Dept., dated 10th November 2016 for implementation of Restructured Weather Based Crop Insurance Scheme (RWBCIS) during Rabi 2016 season. The GO may be downloaded along with the annexures from the website <http://goir.telangana.gov.in>. The communication of Govt. of Telangana has already been circulated among member banks. Copy of the circular is enclosed as **Annexure 48**.

5.12 PMFBY – Implementation during Rabi 2016 season:

Dept. of Agriculture, Govt. of Telangana issued communication vide circular no. Crop Ins (2)/230/2016 dated the 11th November 2016 regarding issuance of GO.Rt.no. 777 & 778, 10th & 11th November 2016. It is to inform that in Rabi 2016 season, Banks / Financial Institutions must follow

the salient features of the scheme while collecting the premium. The salient features of the scheme are as under:

- Crop covered in each district is as per Notification
- One major crop in each district is covered for which village / Gram Panchayat as unit of insurance.
- The sum insured is equivalent to scale of finance.
- The premium rate 1.5% of sum insured for oil seeds & food crops and 5% for Annual & Horticulture crops i.e., mango, chilli & onion.
- The scheme is compulsory for loanee farmers and optional for non-loanee farmers.
- During the season more efforts are required to cover non-loanee farmers as coverage of loanee farmer is likely to be reduced due to demonetization.
- Implementation agencies are selected based on premium bidding and following companies are selected.
 - Bajaj Allianz General Insurance Company
 - Chola MS General Insurance Company
- The cut-off date for enrolment of farmers are as under:

○ Maize & Bengal Gram	15 th Dec. 2016
○ Rice, Jowar, Geerngram, Blackgram	31 st Dec. 2016
Groundnut, Sunflower Chillies and Onion	
○ Under WBCIS, Mango crop	14 th Dec. 2016
- Farmer is having option to change the crop.

The same has been sent to member banks for implementation. Copy of the letter is enclosed as **Annexure 49**.

5.13 Extension of last date for submission of applications and Debit / Deposit of premium by farmers under PMFBY during Rabi Season 2016

Dept., of Agriculture & Cooperation, Govt. of India has sent a communication vide letter no. 13017/2016-Credit II dated 30th December 2016 regarding Banks / Financial Institutions are facing difficulties in coverage of farmers under PMFBY during Rabi 2016 season due to demonetization of old currency notes. The matter has been reviewed and examined in consultation with various stakeholders and it has been decided to extend the cutoff date up to 10th January 2017 for enrolment of non-loanee farmers / debit of premium from eligible crop loan account / Kisan Credit card under PMFBY in respect of those crops / areas where the prescribed / notified cutoff date was 15th December 2016 to 31st December 2016 only as a special case. The cutoff date for submission of consolidated proposals / premium by the nodal banks / branches to concerned Insurance Companies may also be extended accordingly. The same has been sent to banks. Copy of the letter is enclosed as **Annexure 50**.

5.14 Updation of reorganized district-wise bank branches / master file Of Govt. of India Crop Insurance portal

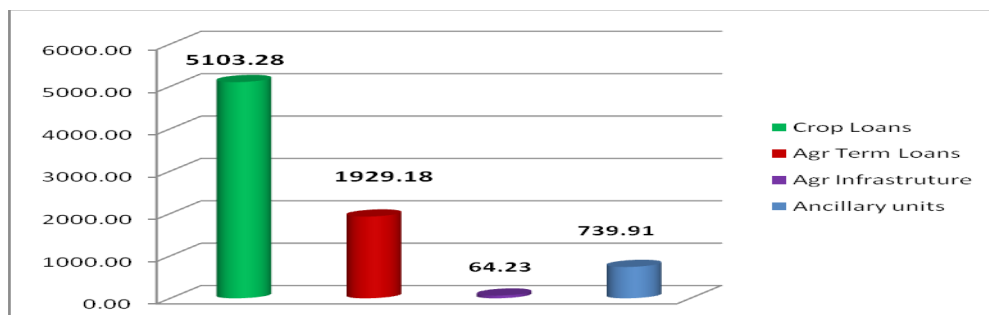
Dept. of Agriculture, Govt. of Telangana has informed vide letter no. Crop Ins (2)/140/2016 dated 6th January 2017 advised that the district-wise / Mandal-wise and village-wise master files already uploaded on the crop insurance portal. To enable the bankers to upload the insured farmers information on portal is necessary to revised the list of banks in each reorganized district. For this purpose, Dept. of Agriculture has advised banks to map the bank branches in each reorganized districts and forward the same to the administrator of crop insurance portal. The same has been sent to member banks for compliance. Copy of the communication is enclosed as **Annexure 51**.

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

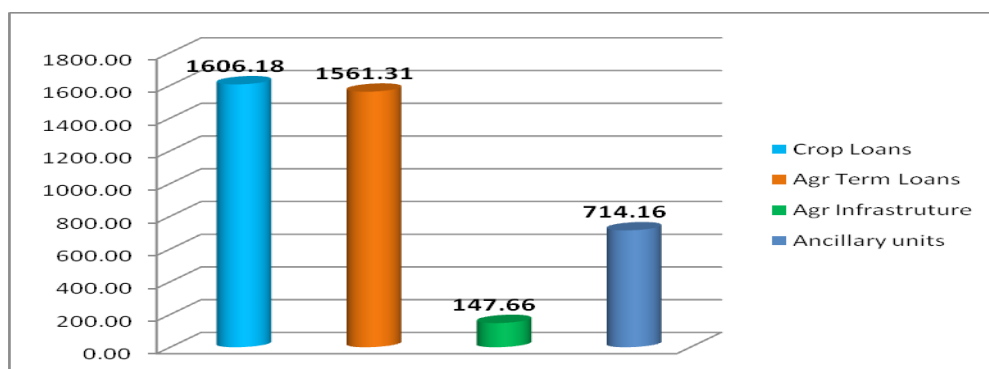
The data is required to be submitted every quarter by banks. SLBC has been continuously following up with the banks for the data. Controlling authorities of all banks are requested to submit the information to SLBC with 15 days, from the end of the quarter. Copy of the letter on reporting system in respect of relief extended by banks in areas affected by natural calamities is placed as **Annexure 52**.

5.16 Overdues / NPAs under Agriculture sector as on 31.12.16 (Rs. In cr)

S.No.	Category	Outstanding as on 31.12.16		Overdues (*) as on 31.12.16			NPAs as on 31.12.16	
		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	4886152	32101.49	1100133	8185.51	5103.28	200511	1606.18
2	Agri. Term Loans	887063	16830.21	185900	4279.11	1929.18	82471	1561.31
3	Agri. Infrastructure	18644	1285.61	943	118.69	64.23	744	147.66
4	Ancillary activities	9791	5977.10	2659	1557.95	739.91	980	714.16
3	Total Agriculture	5801650	56194.41	1289635	14141.26	7836.60	284706	4029.31

Overdues in Agriculture segment as at the end of Dec. 2016

- The level of agriculture overdues at Rs. 7836.60 cr increased by Rs. 2126.08 cr when compared to 31.03.2016.
- 15.90% of outstanding short term crop loans are overdues in the books of the banks.
- 11.34% 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 13.95%.

NPAs in agriculture segment as at the end of Dec. 2016

- The level of total agriculture NPAs at Rs. 4029.31 cr increased by Rs. 528.38 cr when compared to 31.03.2016.
- 5.00% of short term crop loans outstanding are NPAs in the books of the banks.
- 10.06% 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 7.17%.
- ❖ Short Term Crop Loan Production Loans – Bank-wise position on overdues position is enclosed as **Annexure 32**.
- ❖ Agriculture Term Loans including Allied Activities – Bank-wise position on overdues position is enclosed as **Annexure 33**.
- ❖ Indirect Agriculture Term Loans including Allied Activities – Bank-wise position on overdues position is enclosed as **Annexure 34**.
- ❖ Total Agriculture Advances – Bank-wise position on overdues position is enclosed as **Annexure 35**.

Agenda: 6:**6.1.1 Micro, Small & Medium Enterprises (MSME)- Priority Sector (Rs. In Cr)**

S.No.	Particulars	Outstanding as on 31.03.2015		Outstanding as on 31.03.2016		Outstanding as on 31.12.2016	
		A/c.	Amt.	A/c.	Amt.	A/c.	Amt.
1	Micro Enterprises	372687	13075.34	631659	28998.32	602488	19564.97
2	Small Enterprises	81488	20081.27	109538	18332.75	104943	18007.68
3	Total SME	454175	33156.61	741197	47331.07	707431	37572.65
4	% of Micro enterprises to total MSE	82.06%	39.44%	85.22%	61.27%	85.17%	52.07%
5	% of Small enterprises to total MSE	17.94%	60.56%	14.78%	38.73%	14.83%	47.93%
6	Medium Enterprises	0	0	98288	7013.51	101405	7174.22
7	% of Medium enterprises to total MSME advances	0.00%	0.00%	11.71%	12.91%	12.54%	16.03%
8	Total MSME advances	454175	33156.61	839485	54344.58	808836	44746.87

- SME advances declined by Rs. 9758 cr and stood at Rs. 37572.65 cr.
- Medium Enterprises registered a growth of Rs. 160 cr and stood at Rs. 7174.22 cr.
- MSME segment declined by Rs. 9597 cr.

6.1.2 Micro, Small & Medium Enterprises (MSME)- Non-Priority Sector (Rs. In Crores)

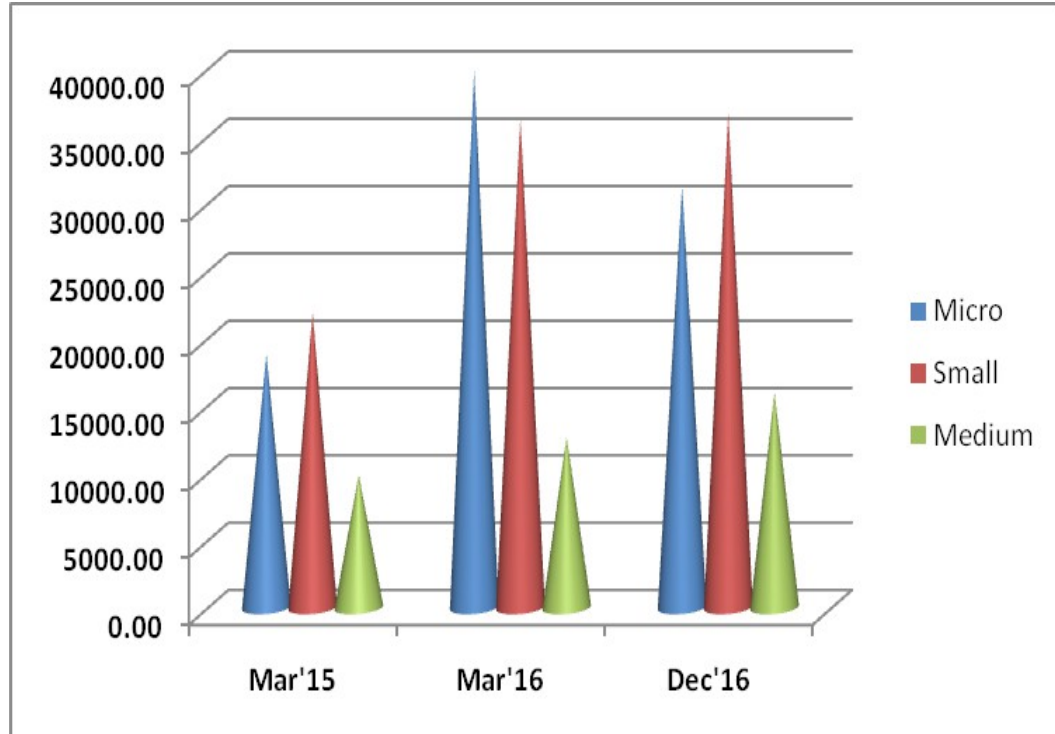
S.No.	Particulars	Outstanding as on 31.03.2015		Outstanding as on 31.03.2016		Outstanding as on 30.09.2016	
		A/c.	Amt.	A/c.	Amt.	A/c.	Amt.
1	Micro Enterprises	161456	5752.15	89657	10890.19	224514	11737.38
2	Small Enterprises	71906	1872.01	248471	17975.54	401613	18782.57
3	Total SME	233362	7624.16	338128	28865.73	626127	30519.95
4	% of Micro enterprises to total MSE	69.19%	75.45%	26.52%	37.73%	35.86%	38.46%
5	% of Small enterprises to total MSE	30.81%	24.55%	73.48%	62.27%	64.14%	61.54%
6	Medium Enterprises	93717	9865.16	6976	5647.57	6412	8810.43
7	% of Medium enterprises to total MSME advances	28.65%	56.41%	2.02%	16.36%	1.01%	22.40%
8	Total MSME advances	327079	17489.32	345104	34513.30	632539	39330.38

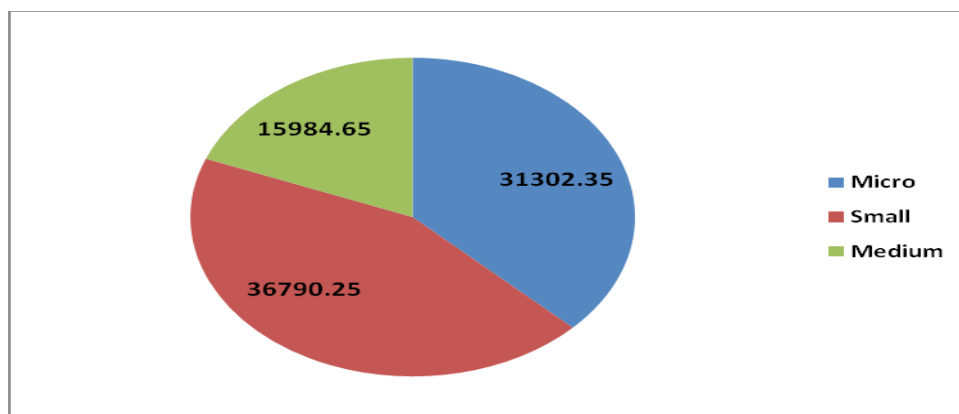
- SME advances grew by Rs. 1054.22 cr and stood at Rs.30519.55 cr.
- Medium Enterprises registered a negative growth of Rs. 3162.86 cr and stood at Rs. 8810.43 cr.
- MSME segment grew by Rs. 2100.42 cr.

6.1.3 Micro, Small & Medium Enterprises (MSME) Sector (Priority & Non-priority)

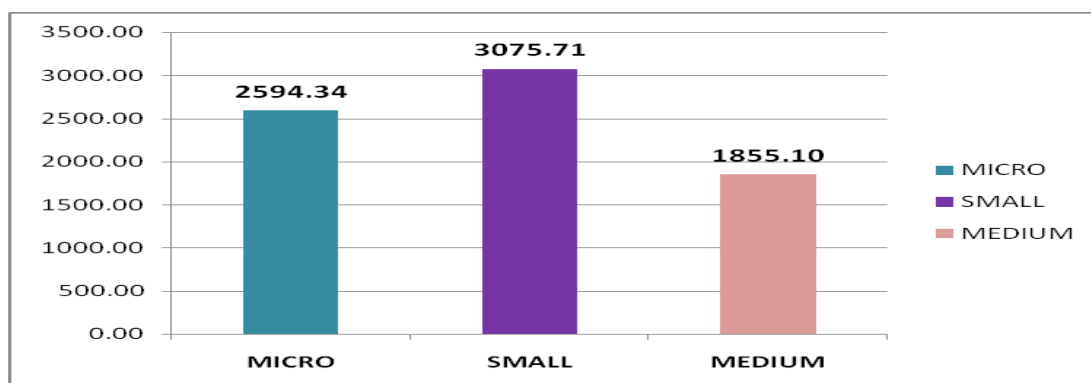
S.No.	Particulars	Outstanding as on 31.03.2015		Outstanding as on 31.03.2016		Outstanding as on 31.12.2016	
		A/c.	Amt.	A/c.	Amt.	A/c.	Amt.
1	Micro Enterprises	534143	18827.49	721316	39888.51	827002	31302.35
2	Small Enterprises	153394	21953.28	358009	36308.29	506556	36790.25
3	Total SME	687537	40780.77	1079325	76196.8	1333558	68092.6
4	% of Micro enterprises to total MSE	77.69%	46.17%	66.83%	52.35%	62.01%	45.97%
5	% of Small enterprises to total MSE	22.31%	53.83%	33.17%	47.65%	37.99%	54.03%
6	Medium Enterprises	93717	9865.16	105264	12661.08	107817	15984.65
7	% of Medium enterprises to total MSME advances	12.00%	19.48%	8.89%	14.25%	7.48%	19.01%
8	Total MSME advances	781254	50645.93	1184589	88857.88	1441375	84077.25

- SME advances declined by Rs. 8104.20 cr and stood at Rs.68092.60 cr.
- Medium Enterprises registered a growth of Rs. 3323.57 cr and stood at Rs. 15984.65 cr.
- MSME segment declined by Rs. 4780.63 cr.

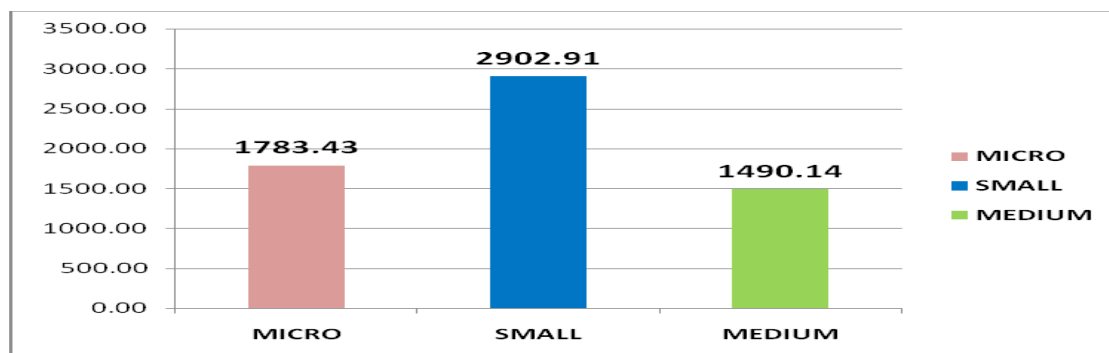
Comparative position of MSME advances: (Rs. In cr)

Category-wise total MSME advances (Rs. In cr)**6.2 Overdues/NPAs under MSME Sector as on 31.12.16 (Rs. in Crores)**

S. No.	Particu-lars	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	827002	31302.35	154879	5490.76	2594.34 (8.29%)	81984	1783.43 (5.70%)
2	Small	506556	36790.25	16345	5088.07	3075.71 (8.36%)	5905	2902.91 (7.89%)
3	Total MSE	1333558	68092.60	171224	10578.83	5670.05 (8.33%)	87889	4686.34 (6.88%)
4	Medium	107817	15984.65	3060	3080.52	1855.10 (11.61%)	761	1490.14 (9.32%)
4	Total MSME	1441375	84077.25	174284	13659.35	7525.15 (8.95%)	88650	6176.48 (7.35%)

Over dues under MSME segment:

- Overdues under Micro Enterprises constitute 8.29% of its outstandings.
- Overdues under Small Enterprises constitute 8.36% of its outstandings.
- Overdues under MSE segment advances constitute 8.33% of its outstandings.
- Overdues under Medium enterprises constitute 11.61% of its outstandings.
- Overdues under MSME segment constitute 8.95% of its outstandings.

NPAs under MSME segment:

- NPAs under Micro Enterprises constitute 5.70% of its outstandings.
- NPAs under Small Enterprises constitute 7.89% of its outstandings.
- NPAs under MSE segment advances constitute 6.88% of its outstandings.
- NPAs under Medium enterprises constitute 9.32% of its outstandings.
- NPAs of MSME segment constitute 7.35% 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 overdues / NPAs is enclosed as **Annexure 36.**

6.3 Prime Minister's Task Force Recommendations:

Compliance to PM TASK FORCE RECOMMENDATIONS	NORM %	ACTUAL %
Banks are advised to achieve a 20 percent year-on-year growth in credit to micro & small enterprises (Dec' 2015- Dec' 2016)	20	35.77%
10 percent annual growth in the number of micro enterprise accounts	10	29.92%
40 percent of the total advances to MSE sector should go to micro(manufacturing) enterprises with investment in plant and machinery up to Rs 10 lac and micro (service) enterprises having investment in equipment up to Rs 4 lac	40	25.21%
20 percent of the total advances to MSE sector should go to micro(manufacturing) enterprises with investment in plant and machinery above Rs 10 lac and up to Rs 25 lac and micro (service) enterprises having investment in equipment above Rs 4 lac and up to Rs 10 lac	20	22.38%
60 percent of MSE advances should go to the micro enterprises. Allocation of 60% of the MSE advances to the micro enterprises is to be achieved in stages	60	47.82%

6.4 PMEGP: The performance of banks under PMEGP is furnished as under: (Rs. In lac)

Sr. No	Agency	TARGET-2016-17			Achievement up to Dec' 2016		
		No.of Projects	Margin Money	Emp. (Nos)	No.of Projects	Margin Money	Empl. (Nos)
1	KVIC SO Hyd.	428	856.33	3424	179	663.57	2322
2	KVIB	428	856.32	3424	206	907.59	3175
3	DIC	571	1146.76	4568	102	266.77	934
	TOTAL	1427	2854.41	11416	487	1837.93	6431

- During the year 2016-17, achievement in no. of projects is 487 with an amount of Rs. 1837.93 lac against a target of 1427 projects and an outlay of Rs. 2854.41 lac.

6.4.1 Operating PMEGP online portal by financing banks:

Ministry of MSME, Govt. Of India has launched PMEGP online portal from 1st July 2016 whereby all the processes involved in implementation of PMEGP are made online starting from filling application to margin money sanction, disbursement, etc.

KVIC, New Delhi, vide letter no. PMEGP/MM/Online E-portal/2016-17 dated 27th August 2016 has advised banks to submit viz., IFS code, bank name, branch name, etc. through email pmegeportal@kvic.gov.in to receive branch email id and password. All the controlling authorities of banks are advised to submit the details to KVIC through the above portal. Copy of the letter is enclosed as **Annexure 53**.

6.4.2 Submission of Pending MM claims by banks:

KVIC has advised that all pending MM claims with the financing bank branches should submit the claims to State KVIC / Divisional Office along with certificate / undertaking and Transient Account number for uploading the claims in Corporation Bank portal for release of MM subsidy to the financing bank.

Further, it is informed that a check list has been circulated to ensure that all the documents along with MM claim formats are submitted to the KVIC office.

In view of the revised procedure, all controlling authorities of banks to instruct branches / offices functioning under their control to submit MM claims of PMEGP with all the relevant papers / certificates / undertaking in the prescribed format and the Transient Account Number duly signed by the Branch Manager to the implementing agencies such as KVIC/ KVIB / DIC for necessary uploading the MM claims in the Corporation Bank, Mumbai portal by KVIC. Copy of the letter is enclosed as **Annexure 54**.

6.5.1 Pradhan Manthri Mudra Yojana (PMMY):

Bank-wise performance as the end of Dec' 2016 under PMMY is enclosed as **Annexure no. 55.**

The performance of banks as on 03.02.2017 is as under. **(Rs. in Crores)**

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.
103626	261.05	54600	995.11	9704	720.25	167930	1976.40

6.5.2 District-wise Mudra performance as on 03.02. 2017

Rs. In cr

S r N o	State/District	Shishu			Kishore			Tarun			Total		
		No Of A/Cs	Sanctioned Amt	Disbursement Amt	No Of A/Cs	Sanctioned Amt	Disbursement Amt	No Of A/Cs	Sanctioned Amt	Disbursement Amt	No Of A/Cs	Sanctioned Amt	Disbursement Amt
1	Adilabad	21115	27.3	23.29	4192	69.91	66.41	379	30.43	30.19	25686	127.64	119.89
2	Hyderabad	10070	26.6	25.37	10481	219.79	212.11	3399	249.37	244.26	23950	495.76	481.73
3	Karimnagar	10358	26.91	25.88	5250	98.64	96.17	647	52.98	51.98	16255	178.52	174.03
4	Khammam	7290	23.03	22.21	3067	58.69	56.74	648	53.34	52.8	11005	135.05	131.75
5	Mahbubnagar	12107	39.15	37.87	4700	80.45	76.48	628	46.78	40.31	17435	166.37	154.67
6	Medak	6853	22.58	22.29	3419	68.64	67.22	439	34.88	34.6	10711	126.10	124.11
7	Nalgonda	8554	28.33	27.74	5511	97.16	93.93	834	61.41	60.88	14899	186.89	182.56
8	Nizamabad	6347	19.64	19.15	4674	82.84	80.59	329	26.32	25.46	11350	128.8	125.19
9	Rangareddy	10727	30.69	29.67	8290	164.19	159.58	1664	125.68	123.56	20681	320.55	312.81
10	Warangal	10205	29.58	27.62	5016	89.76	85.86	737	57.9	56.2	15958	177.25	169.68
	Total	103626	273.81	261.09	54600	1030.07	995.09	9704	739.09	720.24	167930	2042.93	1976.42

- Under Shishu category, Banks in the State have financed Rs. 273.81 cr to 103626 borrowers.
- Under Kishore category, banks have sanctioned loans to 54600 borrowers amounting to Rs. 1030.07 cr.
- Under Tarun category, banks have sanctioned loans to 9704 borrowers amounting to Rs. 739.09 cr.
- Banks together under three categories have sanctioned loans to 167930 borrowers amounting to Rs. 2042.93 cr.

6.5.3 Sector-wise performance under Mudra Scheme (PMMY) as on 03/02/17 (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	67233	134.12	45483	831.42	7878	592.92	120594	1558.45
Private Sector	13794	44.33	4906	102.19	1498	104.92	20198	251.45
RRBs	19728	77.96	3362	45.85	193	12.73	23283	136.54
Others	2871	4.64	849	15.65	135	9.68	3855	29.96
Total	103626	261.05	54600	995.11	9704	720.25	167930	1976.40

(Source: PMMY-Mission Office)

6.5.4 Mudra Scheme – Sanctions to various categories

Sr No	Category	Shishu		Kishore		Tarun		Total	
		(Loans up to Rs. 50,000)		(Loans from Rs. 50,001 to Rs. 5.00 Lakh)		(Loans from Rs. 5.00 to Rs. 10.00 Lakh)			
		No Of A/Cs	Sanctioned Amt	No Of A/Cs	Sanctioned Amt	No Of A/Cs	Sanctioned Amt	No Of A/Cs	Sanctioned Amt
1	General	65777	170.96	39355	805.37	8384	645.94	113516	1622.27
2	SC	7437	21.92	3262	45.93	269	18.83	10968	86.68
3	ST	4040	13.73	1840	26.35	321	22.32	6201	62.40
4	OBC	26372	67.19	10143	152.42	730	51.98	37245	271.59
5	Total	103626	273.80	54600	1030.07	9704	739.07	167930	2042.94
	Out of Above								
	Women								
a	Entrepreneurs	24386	75.64	12934	236.59	1080	79.66	38400	391.89
B	Minority	6833	22.09	4188	65.02	481	34.71	11502	121.82
C	PMJDY OD Account	25534	10.77	0	0	0	0	25534	10.77
	Other Govt. Sponsored								
D	Prog.	7527	24.77	5911	127.56	1922	162.39	15360	314.72

- 38400 women beneficiaries were sanctioned Rs. 391.89 cr under Mudra Scheme
- 11502 minority category beneficiaries were sanctioned Rs.121.82 cr
- 25534 beneficiaries were sanctioned OD against PMJDY accounts amounting to Rs. 10.77 cr.
- 15360 beneficiaries were sanctioned under various Govt. Sponsored schemes Rs. 314.72 cr.

6.5.5 Mudra Scheme – Performance of top 10 banks: (Rs. In cr)

Sr No	Bank Name	Shishu		Kishore		Tarun		Total		Targets	
		(Loans up to Rs. 50,000)		(Loans from Rs. 50,001 to Rs. 5.00 Lakh)		(Loans from Rs. 5.00 to Rs. 10.00 Lakh)					
		No Of A/Cs	Disbursement Amt	No Of A/Cs	Disbursement Amt	No Of A/Cs	Disbursement Amt	No Of A/Cs	Disbursement Amt	Amt.	% achievement
1	SBH	11258	31.38	12833	284.22	2503	207.28	26594	522.88	670	78.04%
2	Andhra Bank	9345	24.18	6731	101.51	667	51.44	16743	177.12	516	34.33%
3	Canara Bank	5672	19.35	4908	82.63	425	33.03	11005	135.01	320	42.19%
4	Syndicate Bank	3160	11.06	3932	78.21	635	44.5	7727	133.77	209	64.00%
5	SBI	16896	9.41	1932	38.03	1139	82.86	19967	130.29	520	25.06%
6	ICICI	13618	43.34	530	17.56	717	50.47	14865	111.37	74.39	149.71%
7	APGVB	10686	42.73	889	17.81	165	10.69	11740	71.23	95	74.98%
8	TGB	9042	35.23	2473	28.04	28	2.04	11543	65.31	800	8.16%
9	Vijaya Bank	2088	6.34	2484	35.2	322	19.86	4894	61.4	115	53.39%
10	IndusInd	0	0	2778	36.47	226	13.75	3004	50.23	0	

- State Bank of Hyderabad has disbursed an amount of Rs. 522.88 cr to 26594 beneficiaries.
- Andhra Bank has disbursed an amount of Rs. 177.12 cr to 16743 beneficiaries.
- Canara Bank has disbursed an amount of Rs. 135.01 cr to 11005 beneficiaries
- Syndicate Bank has disbursed an amount of Rs. 133.77 cr to 7727 beneficiaries.
- State Bank of India has disbursed an amount of Rs. 130.29 cr to 19967 beneficiaries.

6.6 Pradhan Manthri Stand-up India Scheme:

The performance under PM's Stand-up India Scheme as at the end of Dec. 2016 is as under: (data as on 8th February 2017)

(Rs. in Crores)

Sr No	District	No. of Applications	Sanctioned Amount	Disbursed Amount
1	Adilabad	11	2.39	2.34
2	Bhadradi Kothagudem	10	1.39	1.11
3	Hyderabad	462	104.12	59.85
4	Jagtial	14	2.26	2.06
5	Jangaon	3	0.38	0.38
6	Kamareddy	9	1.44	0.52
7	Karimnagar	38	9.62	5.70

Sr No	District	No. of Applications	Sanctioned Amount	Disbursed Amount
8	Khammam	22	3.69	2.50
9	Mahabubabad	1	0.10	0.02
10	Mahbubnagar	10	1.72	0.77
11	Mancherial	6	0.76	0.61
12	Medak	3	0.40	0.13
13	Medchal	50	10.82	6.54
14	Nagarkurnool	2	0.21	0.21
15	Nalgonda	14	2.23	1.51
16	Nirmal	10	1.93	1.38
17	Nizamabad	28	5.18	3.59
18	Peddapalli	8	1.70	0.72
19	Rajanna Sircilla	9	1.09	0.57
20	Ranga Reddy	57	12.09	7.20
21	Sangareddy	7	2.35	1.13
22	Siddipet	12	1.29	0.64
23	Suryapet	9	3.11	2.38
24	Vikarabad	1	0.50	0.00
25	Warangal (Rural)	6	1.06	0.88
26	Warangal (Urban)	82	17.73	14.10
27	Yadadri Bhuvanagiri	6	1.31	1.06
	Grand total	890	190.86	117.89

→ During the year, under Pradhan Manthri Stand Up India programme, Banks in the state of Telangana have sanctioned loans to 890_ beneficiaries amounting to Rs. 190.86 cr and disbursed an amount of Rs. 117.89 cr.

PM Stand Up India Programme – Top 10 Banks

Sr No	Bank	No. of Applications	Sanctioned Amount	Disbursed Amount
1	Andhra Bank	428	82.60	54.90
2	HDFC Bank	113	26.04	26.04
3	Punjab National Bank	84	13.64	5.79
4	Indian Bank	37	11.87	4.49
5	Canara Bank	35	8.91	1.55
6	State Bank of India	38	8.35	4.84
7	State Bank of Hyderabad	26	6.64	2.60
8	IndusInd Bank	19	6.49	4.72
9	Syndicate Bank	17	4.79	3.23
10	Bank of India	6	4.40	0.00

Agenda: 7: Housing Loans**7.1 Position as on 31.12.16 (under Priority & Non-Priority sector)****(Rs. in Cr)**

Period	Outstanding		Disbursement during the quarter (01/10/16 to 31/12/16)		Disbursement up to the quarter (01/04/16 to 31/12/16)	
	No.	Amount	No.	Amount	No.	Amount
Priority Sector	304898	18666.17	13930	999.65	32174	2975.24
Non-priority sector	87416	16884.63	5061	1450.23	27807	4147.91
Total	392314	35550.80	18991	2449.88	59981	7123.15

- During the quarter under review, banks have disbursed an amount of Rs. 2449.88 cr to 18991 beneficiaries
- During the year up to Dec., 2016, banks have disbursed an amount of Rs. 7123.15 cr to 59981 beneficiaries.
- ❖ Bank wise position of Housing loans as on 31.12.16 is given in the **Annexure 14**.

7.2 Overdues/NPAs under Housing Loans as on 31.12.16 (Rs. In cr)

S.No.	Housing Loans	Outstanding		Overdues			NPAs	
		A/c.	Amt	No. of overdues A/c.	Total Balance in overdues a/c.	Actual overdues amount	No. of A/c.	Amount
1	Priority Sector	304898	18666.17	49912	2840.33	419.70 (2.25%)	41896	463.21 (2.48%)
2	Non-priority sector	87416	16884.63	11813	1591.14	450.85 (2.67%)	1225	416.41 (2.47%)
3	Total	392314	35550.80	61725	4431.47	870.55 (2.45%)	43121	879.62 (2.47%)

- ❖ Overdues at Rs. 870.55 cr constitute 2.45% of outstandings. .
- ❖ NPAs with an amount of Rs. 879.62 cr constitute 2.47% of the Housing Loans outstanding.
- ❖ Bank wise position on overdues / NPAs as on 31.12.16 is given in the **Annexure 42**.

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

Credit – Linked Subsidy Scheme: The Mission, in order to expand institutional credit flow to the housing needs of urban poor will implement credit linked subsidy component as a demand side intervention. Credit linked subsidy will be provided on home loans taken by eligible urban poor (EWS/LIG) for acquisition, construction of house. The Credit Linked Subsidy Scheme (CLSS) for Housing for All (Urban) Mission of Pradhan Manthri Awas Yojana (PMAY) was launched by the

Hon'ble Prime Minister. The 'Housing for All' Mission for urban area has become effective from 17th June 2016 and will be implemented upto 31st March 2022.

Beneficiaries of Economically Weaker Section (EWS) and Low Income Group (LIG) seeking housing loans from Banks, Housing Finance Companies and other such institutions would be eligible for an interest subsidy at the rate of 6.5% for tenure of 15 years or during tenure of loan whichever is lower. The Net Present Value (NPV) of the interest subsidy will be calculated at a discount rate of 9%.

The credit linked subsidy will be available only for loan amounts upto Rs.6 lac and additional loans beyond Rs.6 lac, if any, will be at non-subsidized rate. Interest subsidy will be credited upfront to the loan account of beneficiaries through lending institutions resulting in reduced effective housing loan and Equated Monthly Instalment (EMI). Credit linked subsidy would be available for housing loans availed for new construction and addition of rooms, kitchen, toilet etc. to existing dwellings as incremental housing. The carpet area of houses being constructed under this component of the mission should be up to 30 square meters and 60 square meters for EWS and LIG, respectively in order to avail of this credit linked subsidy. The beneficiary, at his/her discretion, can build a house of larger area but interest subvention would be limited to first Rs.6 lac only.

DoF, MoF, GoI vide Letter No.8/133/2014-IF.II dated 1st June, 2016 informed that it has been decided that a review of progress under CLSS should be included in the agenda of meetings of SLBCs. All the members are requested to submit progress on the above scheme to SLBC every quarter to review the same in the SLBC meetings.

Agenda – 8: Education Loans

8.1 Position as on 31.12.16 (Priority & Non-priority Sectors):(Rs. In cr)

Period	Outstanding		Disbursement during the quarter (01/10/16 to 31/12/16)		Disbursement up to the quarter (01/04/16 to 31/12/16)	
	No.	Amount	No.	Amount	No.	Amount
Priority Sector	86985	3749.55	3564	142.60	12917	514.38
Non-priority sector	13654	1909.52	330	31.08	2348	153.62
Total	100639	5659.07	3894	173.68	15265	668.00

- During the quarter banks have disbursed an amount of Rs. 173.68 cr towards education loans
- During the year up to Dec., 2016, banks have disbursed an amount of Rs. 668.00 cr to 15265 towards education loans.

8.2 Overdues/NPAs under Education Loans as on 31.12.16**(Rs. in Cr.)**

S.No.	Education Loans	Outstanding		Overdues			NPAs	
		A/c.	Amt	No. of overdues A/c.	Total Balance in overdues a/c.	Actual overdues amount	No. of A/c.	Amount
1	Priority Sector	86985	3749.55	13737	478.43	125.26 (3.34%)	6031	107.53 (2.86%)
2	Non-priority sector	13654	1909.52	859	128.08	63.44 (3.32%)	358	67.89 (3.56%)
3	Total	100639	5659.07	14596	606.51	188.70 (3.33%)	6389	175.42 (3.10%)

- ❖ Overdues under education loans at Rs. 188.70 cr constitute 3.33% of total outstandings. Overdues increased by Rs. 14.95 cr during the quarter under review.
- ❖ NPAs with an amount of Rs. 175.42 cr constitute 3.109% of the education Loans outstanding.
- ❖ Bank-wise position as on 31.12.16 is given in the **Annexure 15**. Bank-wise targets & disbursements are given in the **Annexure 16**.
- ❖ Bank-wise position on overdues/NPAs as on 31.12.16 is given in the **Annexure 41**.

Agenda – 9:**9.1 Credit flow to Minority Communities :**

The position of credit to minority communities as on 31.12.16 is as under: (Rs. in Cr.)

Period	Outstanding		Disbursement during the quarter (01/10/16 to 31/12/16)		Disbursement up to the quarter (01/04/16 to 31/12/16)	
	No.	Amount	No.	Amount	No.	Amount
Dec'16	932202	10743.05	39003	405.27	140364	1782.71

- During the current financial year, banks have lent Rs. 1782.71 cr to 140364 beneficiaries belonging to minority communities.
- ❖ Bank wise position as on 31.12.16 is given in the **Annexure 18**.

9.2 Overdues/NPAs under loans to Minorities as on 31.12.16**(Rs. in Cr.)**

S.No	Particu-lars	Outstanding		Overdues			NPAs	
		A/c.	Amt	No. of overdues A/c.	Total Balance in overdues a/c.	Actual overdues amount	No. of A/c.	Amount
1	Loans to Minorities	932202	10743.05	152885	2171.25	1420.63 (13.22%)	86764	1278.68 (11.90%)

- ❖ 13.22% of the outstanding loans to minorities are overdues in the books of the banks
- ❖ Similarly 11.90% of the outstanding loans to minorities are NPAs.

Agenda – 10:**10.1 Credit flow to Weaker sections :**

The position of credit flow to weaker sections as on 31.12.16 is as under: (Rs. in Cr.)

Period	Outstanding		Disbursement during the quarter (01/10/16 to 31/12/16)		Disbursement up to the quarter (01/04/16 to 31/12/16)	
	No.	Amount	No.	Amount	No.	Amount
Dec'16	3715635	35197.31	227659	1413.23	1391465	11747.62

- During the quarter under review, Rs. 1413.23 cr has been disbursed to 227659 weaker section beneficiaries.
- During the year up to Dec., 2016, banks have disbursed Rs. 11747.62 cr to 1391465 beneficiaries.
- ❖ Bank wise position as on 31.12.2016 is given in the **Annexure 19**.

10.2 Overdues/NPAs under loans to Weaker Sections as on 31.12.2016 (Rs. in Cr.)

S.No.	Particulars	Outstanding		Overdues			NPAs	
		A/c.	Amt	No. of overdue s A/c.	Total Balance in overdues a/c.	Actual overdues amount	No. of A/c.	Amount
1	Loans to Weaker Sections	3715635	35197.31	744758	5768.94	3229.50 (9.17%)	233030	2011.29 (5.71%)

- ❖ 9.17% of the outstanding loans to weaker sections are overdues in the books of the banks. .
- ❖ The level of NPAs at Rs. 2011.29 cr constitutes 5.71% 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 31.12.2016 is as under: (Rs. In cr)

Period	Outstanding		Disbursement during the quarter (01/10/16 to 31/12/16)		Disbursement up to the quarter (01/04/16 to 31/12/16)	
	No.	Amount	No.	Amount	No.	Amount
Dec'16	1358036	10545.33	379179	5746.63	468380	3289.58

- During the quarter under review, banks have extended financial assistance to 379179 borrowers with an outlay of Rs. 5746.63 cr.
- During the year up to Dec'16, banks have disbursed an amount of Rs.3289.58 cr to 468380 borrowers.
- The total loan outstandings to SC/ST beneficiaries constitute 8.38% of Priority sector advances.
- ❖ Bank wise position as on 30.09.2016 is given in the **Annexure 20**.

11.2 **Overdues/NPAs position to SC/ST beneficiaries as on 31.12.16:** (Rs. in Crs.)

S. No.	Particu-lars	Outstanding		Overdues			NPAs	
		A/c.	Amt	No. of overdue s A/c.	Total Balance in overdue s a/c.	Actual overdue s amount	No.of A/c.	Amount
1	Loans to SC/ST beneficiaries	1358036	10545.33	228090	1758.27	701.27 (6.65%)	85698	402.33 (3.81%)

- ❖ 6.65% of the outstanding loans to SC/STs are overdues in the books of the banks.
- ❖ Similarly, 3.81% of outstanding loans i.e., Rs. 402.33 cr are NPAs in the books of the banks.

Agenda – 12:**12.1 Credit flow to Women beneficiaries:**

The position of credit flow to women as on 31.12.16 is as under: (Rs. In cr)

Period	Outstanding		Disbursement during the quarter (01/10/16 to 31/12/16)		Disbursement up to the quarter (01/04/16 to 31/12/16)	
	No.	Amount	No.	Amount	No.	Amount
Sep'16	2432509	25683.58	146442	2094.03	784088	8639.06

- During the quarter under review, banks have disbursed loans amounting to Rs. 2094.03 cr to 146442 women beneficiaries.
- During the year up to Dec'2016, banks have disbursed an amount of Rs.8639.06 cr to 784088 women beneficiaries.
- Total loan outstanding as the end of Dec. 2016 to women beneficiaries at Rs. 25683.58 cr constitute 20.40% of priority sector advances and 6.56% of total advances.
- ❖ Bank wise position as on 31.12.16 is given in the **Annexure 21**.

12.2 Overdues/NPAs under loans to women as on 31.12.16 (Rs. In lac)

S. No.	Particu-lars	Outstanding		Overdues			NPAs	
		A/c.	Amt	No. of overdue s A/c.	Total Balance in overdue s a/c.	Actual overdue s amount	No.of A/c.	Amount
	Loans to Women beneficiaries	2432509	25683.58	460246	6128.32	2346.26 (9.13%)	150375	1086.67 (4.23%)

- ❖ 9.13% of outstanding loans to women beneficiaries are overdues whereas 4.23% of outstanding loans to women beneficiaries are NPAs in the books of the banks.

Agenda -13: Position of implementation of Government sponsored schemes during the financial year 2016-17:

13.1 National Rural Livelihood Mission (NRLM)

SHG-Bank linkage programme – position as on 31.12.16

The position of SHG-Bank Linkage as on 31.12.2016 is as under: (Rs. In cr)

Period	Outstanding		Disbursement during the quarter (01/10/16 to 31/12/16)		Disbursement up to the quarter (01/04/16 to 31/12/16)	
	No.	Amount	No.	Amount	No.	Amount
Dec'16	251830	4590.09	7390	173.07	37430	1010.83

❖ Bank-wise position as on 31.12.16 is given in the **Annexure 24**.

13.2 Overdues / NPA position (NRLM) as on 31.12.16 (Rs. In cr)

S.No.	Particulars	Outstanding		Overdues			NPAs	
		A/c.	Amt	No. Of accounts with overdues	Total Balance in overdues a/c.	Actual overdues amount	No.of A/c.	Amount
1	NRLM	251830	4590.09	33598	679.61	194.59 (4.24%)	14213	198.54 (4.33%)

➤ 4.24% of loans under NRLM are overdues in the books of banks.

➤ 4.33% of loan outstandings i.e., Rs. 198.54 cr are NPAs in the books of banks.

❖ Bank-wise linkages – Overdues / NPAs position is given in the **Annexure 23**.

13.3 SHG-Bank linkage under NULM programme – position as on 31.12.16

The position of SHG-Bank Linkage as on 31.12.16 is as under: (Rs. In cr)

Period	Outstanding		Disbursement during the quarter (01/10/16 to 31/12/16)		Disbursement up to the quarter (01/04/16 to 31/12/16)	
	No.	Amount	No.	Amount	No.	Amount
Dec'16	30278	818.04	5587	158.11	8990	258.54

❖ Bank-wise position as on 31.12.16 is given in the **Annexure 43**.

13.4 Overdues / NPA position (NULM) as on 31.12.16 (Rs. In cr)

S.No.	Particulars	Outstanding		Overdues			NPAs	
		A/c.	Amt	No. of accounts with overdues	Total Balance in overdues a/c.	Actual overdues amount	No.of A/c.	Amount
1	NULM	30278	818.04	5587	37.35	23.09 (2.82%)	6129	31.74 (3.88%)

➤ 2.82% of loans under NULM are overdues in the books of banks.

- 3.88% of loan outstandings i.e., Rs. 31.74 cr are NPAs in the books of banks.
- ❖ Bank-wise linkages – Overdues / NPAs position is given in the **Annexure 43**

13.5 Position of implementation of Government sponsored schemes during the financial year 2016-17 – Central Government: (Rs. In cr.)

	Scheme	Outstanding as on 31.12.2016		Disbursements during the quarter from 01.10.16 to 31.12.16		Disbursement during the year 01.04.16 to 31.12.16	
		No. of a/cs	Amount	No. of A/cs	Amount	No. of A/cs	Amount
1	Central Government Sponsored Schemes (total of i to x)	334553	6233.17	14731	355.62	50704	1325.67
I	SGSY / NRLM	251830	4590.09	7390	173.06	37430	1010.83
ii	SJSRY / NULM	30278	818.04	5587	158.11	8990	258.54
lii	PMRY / PMEGP	29550	596.62	848	13.31	2356	35.68
Vii	ISHUP / RRY	664	3.10	3	0.01	4	0.15
Viii	Agri Clinics / Agri Business Centres	725	15.26	1	0.44	11	1.07
ix	Dairy Entrepreneurship Development Scheme	21064	207.82	860	10.57	1861	19.18
X	Renewable Sources of Energy	443	2.23	42	0.12	51	0.22
Xi	Farmer Producer Organisation	0	0.00	0	0	0	0

13.6 Credit flow under DRI scheme

DRI scheme as on 31.12.2016

(Rs. In cr)

Period	Outstanding		Disbursement during the quarter (01/10/16 to 31/12/16)		Disbursement up to the quarter (01/04/16 to 31/12/16)	
	No.	Amount	No.	Amount	No.	Amount
Dec'16	20480	37.90	458	0.50	2727	3.49

- During the year up to Dec. 2016, banks have sanctioned Rs. 3.49 cr under DRI scheme.
- ❖ Bank-wise position as on 31.12.16 is given in the **Annexure 22**.

13.7 Overdues / NPA position as on 31.12.16 (Rs. In cr)

S.No.	Particulars	Outstanding		Overdues			NPAs	
		A/c.	Amt	No. of overdue s A/c.	Total Balance in overdues a/c.	Actual overdues amount	No. of A/c.	Amount
1	DRI	20480	37.90	8671	11.54	6.12 (16.15%)	3804	7.09 (18.71%)

- 18.71% of loans under DRI scheme are NPAs in the books of banks whereas 16.15% of outstanding loans are overdues.

Agenda - 14: Position of implementation of Government sponsored schemes during the financial year 2016-17 – Government of Telangana schemes:

14.1. Targets – 2016-17 (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 (01/10/16 to 31/12/16)		Disbursement up to the quarter (01/04/16 to 31/12/16)	
	No.	Amount	No.	Amount	No.	Amount
Dec'16	2812873	50409.03	55307	1727.91	273040	6545.08

- During the quarter under review, banks have financed 55307 beneficiaries with an outlay of Rs. 1727.91 cr.
- During the year up to Dec. 2016, banks have disbursed an amount of Rs.6545.08 cr to 273040 beneficiaries.

14.3 Performance of Govt. Sponsored schemes: (Rs. In cr)

	Scheme	Outstanding as on 31.12.2016		Disbursements from 01.04.16 to 31.12.16	
		No.of a/cs	Amount	No.of A/cs	Amount
1	State Government Sponsored Schemes (Total of i to xx)	2812873	50409.03	273040	6545.08
i	APMIP	9951	533.77	58	0.25
ii	RKVY	2146	17.93	74	0.60
iii	Water Resources Development	6848	69.58	722	10.96
iv	Animal husbandry / Milch Animal Units (including Pasukarnthi Pathakam)	31059	166.50	352	2.47
v	Sheep & Goat (including Jeevakranthi Pathakam)	9729	65.18	348	3.87
vi	Fisheries - GSS	1529	91.65	20	0.28
vii	Horticulture	1540	81.36	146	10.80
viii	Poly-house	194	128.62	114	44.52
ix	Sericulture	1207	10.94	11	0.61
x	SERP (SHG Bank Linkage - Rural)	243152	4167.33	37913	1009.58
xi	MEPMA (SHG Bank Linkage -Urban)	91771	1638.41	15783	392.82
xii	Weavers Credit Cards	3117	19.46	285	2.59
xiii	Handloom Weavers Groups	2605	22.97	40	0.36

xiv	S.C.Action Plan	477932	1076.65	5459	39.96
xv	S.T.Action Plan	100297	449.23	3179	21.33
xvi	B.C.Action Plan	348211	1419.99	3545	26.44
xvii	Minorities Finance Corpn.	78969	467.97	1695	15.25
xviii	Christian Finance Corpn.	26346	262.12	370	3.08
xviii	Rajiv Gruhakalpa	22114	217.92	123	2.12
xx	VAMBAY	5012	72.05	156	1.78
xxi	Rajiv Yuva Sakthi	27512	99.79	318	3.47
xxii	Renewable Sources of Energy	454	2.01	30	0.21
xxiii	Economic Rehabilitation Scheme for Disabled	627	4.55	63	0.84
xxiv	Others	1320550	39323.09	202237	4950.89

Bank wise / scheme-wise (some) position as on 31.12.16 is given in the **Annexures no. 25, 26, 27, 28, 29, 30, 31.**

14.3.1 Fisheries: Achievement as on 31.12.16

(Rs. in lac)

Total Credit proposed for Govt. sponsored schemes in the credit plan	Credit extended to Govt. sponsored schemes	Direct loans to Fisheries sector by the Banks
Rs. 11534.00		9663.00

14.3.2 TS. Backward Classes Co-op. Finance Corporation- Performance as on 31.12.16:

(Rs. in cr)

Name of the District	Annual Targets		Applications received			Bank consent s received	Achievement	
	No. of beneficiaries	Subsidy amount	No. of units	No. of beneficiaries	% to target		No. of beneficiaries	Subsidy amount released
Adilabad	1407	1289.99	6370	6370	22	793	450	357.20
Hyderabad	740	700.00	4589	4589	16	679	481	428.58
Karimnagar	2303	2105.16	21323	21323	11	2183	874	644.30
Khammam	1174	1077.70	12291	12291	10	1480	503	284.99
Mahabubnagar	2250	2054.25	22137	22137	10	2437	1071	703.10
Medak	1664	1523.02	4697	4697	35	1510	671	525.74
Nalgonda	1930	1764.29	19309	19309	10	1484	629	444.15
Nizamabad	1403	1286.73	8687	8687	16	1211	659	521.59
Rangareddy	2067	1894.76	5118	5118	40	2138	1022	733.90
Warangal	1971	1804.00	26865	26865	7	2104	927	720.88
Total	16909	15600.00	131386	131386	13	16019	7287	5364.43

14.3.3 TS. Minorities Finance Corporation- Performance as on 31.12.16:

Sl.NO	Name of the District	Minority population as per 2011 census	Target		subsidy as per labs/ranges			
					Category-I			
					Unit cost upto Rs.1.00 lakh (80:20)		Subsidy released	
			Phy	Fin	Phy	Fin	Phy.	Fin.
1	2	3	4	5	6	7	8	9
1	ADILABAD	303796	543	5.81	437	3.50	135	1.08
2	HYDERABAD	1747608	3125	33.54	2512	20.10	1075	8.60
3	KARIMNAGAR	247568	443	4.75	356	2.85	241	1.80
4	KHAMMAM	160757	287	3.06	231	1.85	161	1.34
5	MAHABOOB-NAGAR	335775	601	6.45	483	3.86	117	0.89
6	MEDAK	344986	616	6.58	496	3.96	257	1.97
7	NALGONDA	190206	340	3.66	273	2.18	186	1.49
8	NIZAMABAD	396488	709	7.59	570	4.56	243	1.80
9	RANGAREDDY	632786	1132	12.14	910	7.28	331	2.47
10	WARANGAL	199734	357	3.82	287	2.30	445	2.29
	Total	4559704	8153	87.40	6555	52.44	3191	23.80

Sl.NO	Name of the District	Minority population as per 2011 census	Target		subsidy as per labs/ranges			
					Category-II			
					Unit cost upto Rs.1.00 – 2.00 lakh (70:30)		Subsidy released	
			Phy	Fin	Phy	Fin	Phy.	Fin.
1	2	3	4	5	10	11	12	13
1	ADILABAD	303796	543	5.81	83	1.16	4	0.05
2	HYDERABAD	1747608	3125	33.54	478	6.69	141	1.92
3	KARIMNAGAR	247568	443	4.75	68	0.95	37	0.52
4	KHAMMAM	160757	287	3.06	44	0.62	34	0.46
5	MAHABOOB-NAGAR	335775	601	6.45	92	1.29	0	0
6	MEDAK	344986	616	6.58	94	1.32	17	0.23
7	NALGONDA	190206	340	3.66	52	0.73	41	0.57
8	NIZAMABAD	396488	709	7.59	109	1.52	58	0.78
9	RANGAREDDY	632786	1132	12.14	173	2.43	9	0.12
10	WARANGAL	199734	357	3.82	55	0.77	9	0.09
	Total	4559704	8153	87.40	1248	17.48	350	4.74

Sl.NO	Name of the District	Minority population as per 2011 census	Target		subsidy as per labs/ranges			
					Category-III			
					Unit cost upto Rs.2.00 – 10.00 lakh (60:40)		Subsidy released	
			Phy	Fin	Phy	Fin	Phy.	Fin.
1	2	3	4	5	14	15	16	17
1	ADILABAD	303796	543	5.81	23	1.15	NIL	
2	HYDERABAD	1747608	3125	33.54	35	6.75		
3	KARIMNAGAR	247568	443	4.75	19	0.95		
4	KHAMMAM	160757	287	3.06	12	0.60		
5	MAHABOOB-NAGAR	335775	601	6.45	26	1.30		
6	MEDAK	344986	616	6.58	26	1.30		
7	NALGONDA	190206	340	3.66	15	0.75		
8	NIZAMABAD	396488	709	7.59	30	1.50		
9	RANGAREDDY	632786	1132	12.14	49	2.43		
10	WARANGAL	199734	357	3.82	15	0.75		
	Total	4559704	8153	87.40	350	17.48		

Sl.No	Name of the District	Minority population as per 2011 census	Target		Total	
			Phy	Fin	Subsidy released	
					Phy.	Fin.
1	2	3	4	5	18	19
1	ADILABAD	303796	543	5.81	139	1.13
2	HYDERABAD	1747608	3125	33.54	1216	10.52
3	KARIMNAGAR	247568	443	4.75	278	2.39
4	KHAMMAM	160757	287	3.06	195	1.80
5	MAHABOOB-NAGAR	335775	601	6.45	117	0.89
6	MEDAK	344986	616	6.58	274	2.20
7	NALGONDA	190206	340	3.66	227	2.06
8	NIZAMABAD	396488	709	7.59	301	2.58
9	RANGAREDDY	632786	1132	12.14	340	2.59
10	WARANGAL	199734	357	3.82	454	2.38
	Total	4559704	8153	87.40	3541	28.54

Own your Auto Scheme:

(Rs. In cr)

S.No	Name of the district	Target	Achievement				Total	
			2015-16		2016-17		Phy	Fin.
			Phy.	Fin.	Phy.	Fin.		
1	Hyderabad	1422	476	3.78	715	5.24	1191	8.72
2	Ranga Reddy	351	176	1.29	76	0.72	252	2.01
	Total	1773	652	4.77	791	5.96	1443	10.73

14.3.4 TS. SC Co-operative Finance Corporation- Performance as on 31.12.16: Rs. In lac)

Name of the District	Annual Targets			No. of Societies affiliated / identified		Applications received			No of bank consent received	Applications sanctioned & subsidy amount released to bank accounts		
	No. of societies	No. of beneficiaries	Subsidy amount	No. of units	No. of beneficiaries	No. of units	No. of beneficiaries	% to target		No. of units	No. of beneficiaries	Subsidy amount
Adilabad	1	3675	4065.20	6592	6592	6592	6592	179.37				
Hyderabad	1	3091	5162.50	2669	2669	2669	2669	86.35				
Karimnagar	1	5353	5933.20	14564	14564	14564	14564	272.07				
Khammam	1	4058	6284.20	12256	12256	12256	12256	302.02				
Mahabubnagar	1	5350	5931.20	16692	16692	16692	16692	312.00				
Medak	1	4049	4478.80	4610	4610	4610	4610	113.86				
Nalgonda	1	4810	5321.60	18998	18998	18998	18998	394.97				
Nizamabad	1	2735	3058.80	4485	4485	4485	4485	163.99				
Rangareddy	1	5758	8884.80	3083	3083	3083	3083	53.54				
Warangal	1	4665	5125.20	28667	28667	28667	28667	614.51				
Total	10	43544	54245.50	112616	112616	112616	112616	258.63	0	0	0	

**14.3.5 TS. TRICOR –Economic Support – report as on 31.12.16:
Data as on 8th February 2017 (Rs. In lac)**

Sl. No	Name of the District	Target		Sanctions		Subsidy released	
		Phy	Fin	Phy	Fin	Phy	Fin
1	2	3	4	5	6	7	8
1	Adilabad	2259	1238.85	1310	1122.20	784	691.08
2	Hyderabad	73	110.2	73	118.75	68	101.55
3	Karimnagar	167	238.93	237	215.85	215	194.09
4	Khammam	1393	1681.87	1622	1513.24	1344	1315.85
5	Mahaboobnagar	993	829.78	776	801.75	675	704.48
6	Medak	385	376.92	373	378.16	355	363.56
7	Nalgonda	846	879.37	614	647.51	464	498.67
8	Nizambad	295	430.52	270	284.6	216	220.74
9	Ranga Reddy	303	491.85	364	469.51	334	424.51
10	Warangal	2018	1221.72	1736	1272.64	1367	1032.01
	Total	8732	7500	7375	6824.21	5822	5546.54

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 ensures close supervision of BC operations.

In this regard, RBI advised SLBC to identify villages with population of above 5000 which are without a bank branch of scheduled commercial bank and allot the villages among scheduled commercial banks 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**.

SLBC has allocated 255 such centres to various Scheduled Commercial Banks / RRBs and conveyed the same to the respective banks. Progress made by banks during the quarter ended December 2016 is enclosed as **Annexure 56**.

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 17/01/2017 is shown hereunder:

S.No	Type of Bank	No. of Accounts					Total Deposit (Rs. In Cr)	No. of Accounts		
		Rural	Urban	Male	Female	Total		Zero Balance Account	Rupay Card Issued	Aadhaar Seeded
1	PSBs	2213742	3304205	2485096	3032851	5517947	998.68	1824508	5024791	4693930
2	RRBs	1495121	305671	863840	936952	1800792	454.22	310404	929926	1157176
3	Pvt. Sector	1124698	102188	523778	703108	1226886	76.72	293444	1150068	705500
Total(1+2+3)		4833561	3712064	3872714	4672911	8545625	1529.62	2428356	7104785	6556606

(Source: PMJDY Mission Office)

- No. of accounts opened in rural areas are 48,33,561 and in urban areas are 37,12,064 totalling to 85,45,625 accounts.
- Ru-Pay Debit Cards were issued to 71,04,785 (83.14%) account holders
- 65,56,606 accounts were seededlinked with Aadhaar (76.72%)
- 24,28,356 accounts are Zero Balance Accounts (28.42%)

15.3 District-wise Progress report on PMJDY accounts as on 17.01.17

S. N o.	District	No. of Accounts					Total Deposit (Rs. In Cr)	No. of Accounts		
		Rural	Urban	Male	Female	Total		Zero Balance Account	RupayCard Issued	Aadhaar Seeded
1	ADILABAD	497493	220742	325506	392729	718235	152.42	245824	446850	598723
2	HYDERABAD	113340	927064	436045	604359	1040404	303.59	315145	936906	859904
3	KARIMNAGAR	864027	226848	462946	627929	1090875	182.13	196922	856469	835486
4	KHAMMAM	294157	226016	243616	276557	520173	72.09	137527	458919	436095
5	MAHABUBNAGAR	849460	371147	547351	673256	1220607	110.33	417328	1086302	825689
6	MEDAK	592409	263861	405244	451026	856270	122.85	241482	756512	647929
7	NALGONDA	505711	361643	423365	443989	867354	107.7	236855	674883	590670
8	NIZAMABAD	383784	182365	249704	316445	566149	137.7	146149	428108	436609
9	RANGA REDDY	367636	522396	416637	473395	890032	251	247675	794544	708622
10	WARANGAL	365544	409982	362300	413226	775526	89.81	243449	665292	616879
Total		4833561	3712064	3872714	4672911	8545625	1529.62	2428356	7104785	6556606

(Source: PMJDY Mission Office)

Bank-wise / district-wise performance under PMJDY is enclosed as **Annexure 57**

15.4 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. Bank wise Bank Mithras list is enclosed as **Annexure 58**.

15.5 Social Security/Insurance schemes launched by Government of India.

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

The progress made by banks in the State as on 31/12/2016 is furnished hereunder:

Type of Bank	PMSBY	PMJJBY	APY	Total
PSBs	3923982	1135559	118517	5178058
Pvt. Sector Banks	741941	129165	17807	888913
RRBs	608143	301668	18015	927826
Co-operative Banks	111992	52325	0	164317
Grand Total	5386058	1618717	154339	7159114

Bank-wise enrolment data is enclosed as **Annexure 59**.

Bank-wise position on claims in respect of PMJJBY and PMSBY is enclosed as **Annexure 60**.

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 was operationalized w.e.f 01.06.2015.

No VIP references were received during the quarter.

15.9 Installation of ATMs:

Govt. of India 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	Mar'2016	8352
4	Sept'2016	8458
5	Dec'2016	8617

15.10 Financial Literacy Centres (FLCs) – Position: Position in Telangana:

Particulars	No. of FLCs
Number of FLCCs operating in the District Head Quarters	31
Number of FLCCs operating in Lead District Offices	10
Number of FLCCs operating in Divisional Head Quarters	25
Number of FLCCs operating in Rural Areas	20
Total	86

(Detailed statement enclosed as **Annexure 61**)

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

15.11 Availability of standardized Financial Literacy material of RBI at FLCs

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

15.12 Financial Literacy activity by rural branches and FLCs:

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

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

- 86 FLCCs are running in the state.
- 377 special camps and 522 specific camps were conducted by FLC / FLCCs during the quarter under review.
- 1533 special camps and 1466 specific camps were conducted by 1785 rural branches in the State of Telangana.
- At Rural Self Employment Training Institutes in the State, financial literacy material is made available and literacy sessions are made part of sessions in the training schedule.

Report of financial literacy activities conducted by FLCs for the quarter ended December 2016 is enclosed as **Annexure 62**. Report on conduct of financial literacy camps by rural branches for quarter ended December 2016 is enclosed as **Annexure 63**.

15.13 Financial Literacy Centres: Revised format for submission of data:

Reserve Bank of India, vide Cir.No.FIDD.FLC.BC.No.12/12.01.018/2016-17 dated 25.08.2016, advised revision in formats of quarterly reports on Financial Literacy.

The revised reporting formats Annex III - Part 'A' and 'B' for FLCs and Part 'C' for rural branches of the banks were circulated to Banks, FLCs/LDMs are advised to submit the revised format within 15 days from the end of Quarter. The revised formats are made available in website of SLBC also.

15.14 Rural Self Employment Training Institutes in Telangana:

Statement of performance of RSETIs during the quarter under review is enclosed as **Annexure 64**.

15.15 RSETIs – Pending reimbursement of Claims:

State Bank of Hyderabad is operating 7 & State Bank of India is operating 2 RSETIs in the state. These RSETIs have to receive pending dues from SERP, Govt. of Telangana.

Govt. of Telangana is requested to reimburse the pending claims of Rs. 325.81 lac to SBI & SBH as per **Annexure 65** at the earliest to enable the RSETIs to give better services to the rural youth attending the training programmes thereat, towards maintenance, create / provide better infrastructure at RSETIs.

15.16 Opening of bank branches in Left Wing Extremism (LWE) affected Districts - Khammam District

We have been advised by DFS that 'Financial Inclusion' is a national priority of the Government as it is an enabler for inclusive growth. Financial Inclusion is important as it provides an avenue to the poor for bringing their savings into the formal financial system besides enabling them to get benefits of various schemes under Direct Benefit Transfer (DBT). Although all round improvement has been made in expansion of banking activities across the country in recent past yet the progress in Left Wing Extremism (LWE) affected Areas have not been at par with the country. Khammam District in Telangana is identified as one of the LWE affected districts of the country.

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

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

District	Rupay Cards issued	Bank Mitras
Khammam	458919	401

AS ON	No. Of Branches				No. Of ATMS
	RURAL	SEMI URBAN	URBAN	TOTAL	
31.03.2015	156	92	78	326	261
31.01.2017	157	98	85	340	282

15.17 Need for expediting Aadhaar seeding into bank accounts of Mahatma Gandhi NREGA workers by banks.

Director, DFS, MoF, New Delhi advised that consents for Aadhaar seeding of bank accounts in respect of Mahatma Gandhi NREGA accounts have been given to the banks by the O/o Commissioner, MGNREGA, Department of Rural Development, Govt. of Telangana, to all the Banks/LDMs. Letter enclosed as **Annexure 66**.

LDMs of the districts are advised to co-ordinate with the officials of Rural Development/MGNREGA at District level to ensure that all the consents reach the respective banks/branches.

We request the Controllers of banks to advise the branches under their control to complete Aadhaar seeding/mapping in respect of such consents received and confirm having completed the seeding and mapping the same on the NPCI mapper.

As per the latest data made available by Dept. of Rural Development, Govt. of Telangana, the position is as under.

Number of consent forms handed over to the Banks (Nos)	Status of Aadhaar seeding as on 15/12/2016
3025571	2560183*

*(Source: MGNREGA, Department of Rural Development, Govt. of Telangana)

Banks may contact the RD, Govt. of Telangana for their data on pending applications for Aadhaar seeding of MGNREGA accounts.

15.18 Success stories of RSETIs:**RSETI Mahabubnagar: Smt Jyothi w/o Bhaskar Reddy (Beauty Parlour):**

Smt.Jyothi w/o Bhaskar Reddy is a graduate, hailing from Appampally village, Dhanwada mandal in Mahabubnagar district. Her husband is a farmer. After her marriage, she decided to start her own activity to support her family. She came to know about RSETI training programmes for unemployed rural youth through news paper. She joined SBRSETI and got trained in Beauty Parlour course in the year 2015. After completion of course she started own Beauty Parlour, viz., M/s Pavani Herbal Beauty Parlour, in Marikal village. Now she is earning Rs.10,000/- per month. Her family members have extended moral support to her. She is thankful to RSETI for training extended by them.

**RSETI Mahabubnagar: Sri C Venkata Ramana s/o Tirupathaiah (Photo Studio):**

Sri Venkataramana s/o Thirupathaiah belongs to Mahabubnagar. He studied up to Intermediate and worked as daily wage labourer for few months which was not sufficient to run the family. He came to know through News Papers that RSETI, Mahaboobnagar provides skill development training in many activities which is free of cost. He joined in “Basic Photography & Videography” training and improved his skill and also gained the knowledge of “Entrepreneurship”. After completion of the training he worked in a Photo Studio as an employee for some time. The he started his own business, viz., M/s Balaji Digital Studio at Mahabubnagar with his own funds. Now he is earning Rs. 10000/- per month.

**RSETI Sangareddy: Sri Jambula Ashok s/o Sangappa (Dairy Farming):**

Sri Ashok s/o Sangappa is a resident of Khashimpur village of Zaheerabad mandal. He studied up to 12th Standard and started Dairy Farming business. He has undergone 6 days ‘Dairy Farming’ training programme at RSETI, Sangareddy. The training at the Institute has helped him to acquire necessary skills to manage his milk business and earn a monthly income of Rs.15,000/- for his sustenance. He thanked SBIRSETI, Sangareddy, for providing quality training to improve his existing business in a profitable manner. He is now planning to buy more cattle by availing bank finance.

**RSETI Sangareddy: Sri G Jagan Mohan s/o Shivaiah (Dairy Farming):**

Sri G Jagan Mohan s/o Shivaiah, resident of Chinthalpally village of Sangareddy mandal, had studied up to 10th Standard and started Dairy Farming business. He had undergone 6 days ‘Dairy Farming’ training programme at RSETI, Sangareddy from 29.09.2016 to 04.10.2016. The unique

training at the Institute has helped him to acquire necessary skills to manage his milk business and earn a monthly income of Rs.8,000/- for his sustenance. He thanked SBIRSETI, Sangareddy, for providing quality training to conduct his existing business in a profitable manner. He is now planning to buy more cattle by availing bank finance.



RSETI Sangareddy: Smt K Navya w/o Ravinder (Dress Designing):

Smt K Navya w/o Ravinder, resident of Muslapur village, Alladurg mandal had studied up to 10th Standard and she came to know about the training programme through friends. She had undergone Dress Designing for Women training programme at RSETI, Sangareddy. The unique training helped her to acquire the necessary entrepreneurial skills. On completion of the training, she has established a Tailoring unit at her house by raising funds from her family and friends. She gained good name in the village for quality of stitching clothes and sale of falls, petticoats etc., Presently, she is earning Rs.6,000/- per month. She owed her success to SBIRSETI, Sangareddy,



RSETI Sangareddy: Smt M Sunitha w/o Ravi (Tailoring):

Smt M Sunitha W/o Ravi, resident of Pastapur village, studied up to 10th Standard. She had undergone Fashion Designing training programme at RSETI, Sangareddy. On successful completion of the training, she has established a Tailoring unit at her house by raising funds from her family and friends. She gained good name in the village for quality of stitching clothes and sale of falls, petticoats etc., Presently, she is earning Rs.6,000/- per month. She owed her success to SBIRSETI, Sangareddy,



RSETI Uttoor: Sri Nanda Kishore s/o Narsaiah (Electrical Motor Winding):

Sri P Nanda Kishore, s/o Narsaiah, aged 25 years, resident of Degam village, Bazarhathnoor Mandal, Adilabad Dist. He studied up to 10th standard. He decided to start Electric Motor Rewinding & Pumpset Maintenance business, for his livelihood with own investment. He came to know about RSETI at an awareness programme organized by RSETI faculty and completed training on “Electric Motor Rewinding & Pumpset Maintenance” at RSETI Institute, Uttoor and gained sufficient knowledge. After successful completion of the training, he established a Electric Motor Rewinding & Pumpset Maintenance business with his own funds at Degam Village. Now he is earning Rs.11,000/- per month and he expressed his gratitude for the excellent training given by RSETI.



RSETI Utnoor: Sri V Devidas s/o Ashok (Mobile Phone Servicing):

Sri V Devidas s/o Ashok, aged 24 years, resident of Degoama village, Bazarhathnoor Mandal, Adilabad District, studied 12th standard and he is Physically Challenged. He decided to start a Mobile Phone Servicing centre, to get self employment and generate income for his livelihood. He came to know about the training provided by RSETI at free of cost/boarding/accommodation. He joined the multi phone servicing programme and developed skills and knowledge. After successful completion of training he established a Multi Phone Servicing unit, viz., "M/s Devidas Multi phone servicing" at his native village. Now he is earning Rs.7,000/- per month and expressed his gratitude for the excellent training given by RSETI.

**RSETI Utnoor: Smt K Swapa w/o Srinivas (Cloth Bag Manufacturing):**

Smt Swapna w/o Srinivas, aged 35 years, resident of Kasipet village, Tandur Mandal. She has studied up to 10th standard and she was married. To overcome the financial problems she decided to start Cloth Bag Making, to get self employment and generate income for her family. She came to know about RSETI Training programme which will be provided at free of cost/food/accommodation. She joined the program on Cloth Bag Making and on completion of the program she established a Cloth Bag Making unit by availing finance from State Bank of Hyderabad. Now she is earning Rs. 6,000/- per month and she is reaping the benefits of her hard work, sincerity, accepting responsibility and strong desire to others.

**RSETI Utnoor: Sri Y Shanker s/o Raju (Taxi):**

Sri Yapala Shankar s/o Raju, aged 22 years resident of RR Colony, Asifabad Mandal, Adilabad District, hails from a middle class family and studied up to 10th standard. To overcome the financial problems he decided to run a taxi for self employment as well as to generate income for his family. He came to know about RSETI Institute training program which will be provided at free of cost/food/ accommodation. As per his interest he joined the programme of driving the Light Motor Vehicle. After successful completion of the training he had purchased a Tata Magic Vehicle by availing Bank Finance of Rs.4.20 Lacs and



support from ITDA, Utnoor. Now he is earning Rs. 8,000/- per month, and expressed his gratitude for the excellent training given by RSETI.

RSETI Chilkur: Smt Vaishali w/o Ganesh (Mfg. of Agarbathis):

Smt. Vaishali w/o Ganesh, aged 41 years, had completed her graduation. Her husband was doing Marketing business and the income is not sufficient to run the family and to meet the expenses to their two school going children. She was having some knowledge about Agarbathis and perfume products manufacturing. She has decided to establish own unit for manufacturing of Agarbathis. During the camp for Joint Identification she got selected under PMEGP scheme Canara Bank, Saidabad Branch. She attended the EDP training at RSETI Chilkur and got the inputs required for the activity.



She expressed humble thanks to the institute for having taught the marketing, communication and behavioural skills. After successful completion of the EDP training, she established the agarbathi manufacturing unit by availing finance from the Bank. Now she is having satisfaction of providing employment to 15 labours in the unit, apart from her monthly earnings.

RSETI Chilkur: Smt P Kavitha w/o Ravi Kumar (Textiles & Garments):

Smt. P.Kavitha was running a small unit in her home, before she underwent training and getting financial assistance from the bank. She discontinued her studies in graduation and joined the business of Readymade garments business which was hitherto run by her husband. She faced lot of hardships to run the business from home. She joined the Fashion designing course at RSETI, Chilkur and gained skills for marketing and designing. After completion of the training programme she availed bank finance from Oriental Bank of Commerce under PMEGP scheme and introduced new designs in her business. The EDP programme provided by RSETI, Chilkur helped her to know the places where the Raw materials are available at cheaper rates, the way to deal with the customers, and marketing techniques. Now she is a successful entrepreneur running her business on profitable lines, providing employment to 4 people in her establishment.



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

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.

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

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.

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

As per Lead Bank Scheme guidelines issued by Reserve Bank of India, a sensitization programme for District Collectors & CEOs of Zilla Parishads of Telangana State has 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 Overdues / NPA position: Overdues / NPAs position as on 31.12.2016 under various sectors**
(Amt. in cr.)

Sector	Outstanding		Overdue			NPAs	
	No. of A/c.	Amount	A/c.	Total balance in overdue accounts	Actual overdue amount	A/c.	Amount
Short Term crop production advances	4886152	32101.49	1100133	8185.51	5103.28	200511	1606.18
Agri. Term loans incl. Agric allied activities	887063	16830.21	185900	4279.11	1929.18	82471	1561.31
Agr. Infrastructure	18644	1285.61	943	118.69	64.23	744	147.66
Agr. Ancillary	9791	5977.10	2659	1557.95	739.91	980	714.16
Total Agri. Advances	5801650	56194.41	1289635	14141.26	7836.60	284706	4029.31
MSME Sector advances	808836	44746.87	150749	11122.13	5613.10	87068	5391.92
Others'under Priority Sector Advances	558118	33074.88	74118	3561.53	665.79	56611	1162.21
Export credit	154	94.41	5	11.83	0.07	0	0
Total Priority Sector Advances	7168758	134110.57	1514507	28836.75	14115.56	428385	10583.44
Non-Priority Sector Advances	5648403	275576.09	248017	39941.93	17608.81	81929	24318.31
Total advances	12817161	409686.66	1762524	68778.68	31724.37	510314	34901.75
Break-up of Others'under PSA							
Education Loans	86985	4520.31	13737	478.43	125.26	6031	114.66
Housing Loans	304898	24280.29	49912	2840.33	419.70	41896	782.54
Social Infrastructure	799	152.86	254	63.08	8.31	36	5.32
Renewable Energy	2355	259.08	326	24.17	1.45	276	1.16
SHG - Non Farm Sector (Other than eligible under MSME)	31769	732.88	1897	23.82	20.99	5077	23.90
Others	131312	3129.46	7992	131.70	90.08	3295	234.63

- ❖ 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**.

Short Term Agriculture Crop Production Loans:

The total overdues at Rs.5103.28 cr constitute 15.90% of outstandings and NPAs at Rs. 1606.18 cr constitute 5.00% to total outstandings

Agriculture Term Loans Including Allied Activities:

The total overdues at Rs.1929.18 cr constitute 11.46% of outstandings and NPAs at Rs.1561.31 cr constitute 9.28% to total outstandings.

Agriculture Infrastructure loans:

The total overdues at Rs.64.23 cr constitute 5% of outstandings and NPAs at Rs.147.66 cr constitute 11.49% to total outstandings.

Agriculture Ancillary activities:

The total overdues at Rs.739.91 cr constitute 12.38% of outstandings and NPAs at Rs.714.16 cr constitute 11.95% to total outstandings.

Total agriculture Advances:

The total overdues at Rs.7836.60 cr constitute 13.95% of outstandings and NPAs at Rs.4029.31 cr constitute 7.17% to total outstandings.

MSME Sector Advances:

The total overdues at Rs.5613.10 cr constitute 12.54% of outstandings and NPAs at Rs.5391.92 cr constitute 12.05% to total outstandings .

Other Priority Sector Advances:

The total overdues at Rs.665.79 cr constitute 2.68% of outstandings and NPAs at Rs.835.75 cr constitute 3.37% to total outstandings.

Total Priority Sector Advances:

The total overdues at Rs.14115.56 cr constitute 11.21% of outstandings and NPAs at Rs.10256.98 cr constitute 8.15% to total outstandings.

Non-Priority Sector Advances:

The total overdues at Rs.17608.81 cr constitute 6.63% of outstandings and NPAs at Rs.23312.59 cr constitute 8.77% to total outstandings.

Total Advances:

The total overdues at Rs.31724.37 cr constitute 8.10% of outstandings and NPAs at Rs.33569.57 cr constitute 8.57% to total outstandings.

Housing Loans Advances:

The total overdues at Rs.419.70 cr constitute 2.25% of outstandings and NPAs at Rs.463.21 cr constitute 2.48% to total outstandings.

Education Loans Advances:

The total overdues at Rs.125.26 cr constitute 3.34% of outstandings and NPAs at Rs.107.53 cr constitute 2.87% to total outstandings.

Self Help Group Advances:

The total overdues at Rs.20.99 cr constitute 2.86% of outstandings and NPAs at Rs.23.90 cr constitute 3.26 % to total outstandings.

17.2 Overdues / NPAs position under State Government sponsored scheme as on 31.12.16
(Rs. In cr)

S.No	Particulars	Outstanding		Overdues			NPAs	
		A/c.	Amt	No. of overdues A/c.	Total Balance in overdues a/c.	Actual overdues amount	No. of A/c.	Amount
1	State Govt schemes	2812873	50409.03	843151	19316.55	6690.85 (13.27%)	279059	5040.34 (10.00%)

- Under State Government sponsored schemes, an amount of Rs. 5040.34 cr i.e., 10.00% of total outstandings are NPAs.
- Similarly, 13.27% of outstanding advances are overdues under State Govt. sponsored schemes.

17.3 Overdues / NPAs position under State Government sponsored scheme as on 31.12.16
(Rs. In cr)

	Scheme	Outstanding as on 31.12.16		Overdues including NPAs as on 31.12.16			Out of Total Overdues, NPAs as on 31.12.2016	
		No. of a/cs	Amount	No. of A/cs	Total Balance in overdues A/cs	Actual overdues amount	No. of A/cs	Amount
2	State Government Sponsored Schemes (Total of i to xx)	2812873	50409.03	843151	19316.55	6690.85	279059	5040.34
i	APMIP	9951	533.77	1503	26.21	23.86	1091	18.96
ii	RKVY	2146	17.93	908	8.13	6.12	588	4.86
iii	Water Resources Development	6848	69.58	4383	48.43	25.52	1549	11.46
iv	Animal husbandry / Milch Animal Units (including Pasukarnthi Pathakam)	31059	166.50	10485	79.51	46.81	9863	46.40
v	Sheep & Goat (including Jeevakranthi Pathakam)	9729	65.18	4228	37.07	28.25	3234	27.96
vi	Fisheries - GSS	1529	91.65	802	30.28	26.74	580	23.33

	Scheme	Outstanding as on 31.12.16		Overdues including NPAs as on 31.12.16			Out of Total Overdues, NPAs as on 31.12.2016	
		No.of a/cs	Amount	No.of A/cs	Total Balance in overdues A/cs	Actual overdues amount	No.of A/cs	Amount
Vii	Horticulture	1540	81.36	624	42.83	22.98	379	14.57
viii	Poly-house	194	128.62	0	0.00	0.00	0	0.00
ix	Sericulture	1207	10.94	258	4.67	4.49	228	4.17
x	SERP (SHG Bank Linkage - Rural)	243152	4167.33	32053	697.69	467.39	22096	368.64
xi	MEPMA (SHG Bank Linkage -Urban)	91771	1638.41	11732	184.28	145.05	9201	81.32
xii	Weavers Credit Cards	3117	19.46	418	1.22	0.73	365	0.95
xiii	Handloom Weavers Groups	2605	22.97	1266	16.07	8.50	840	7.37
xiv	S.C.Action Plan	477932	1076.65	76378	336.19	298.15	58088	244.91
xv	S.T.Action Plan	100297	449.23	32854	250.60	219.79	24354	191.67
xvi	B.C.Action Plan	348211	1419.99	103237	479.40	436.20	56912	384.17
xvii	Minorities Finance Corpn.	78969	467.97	26126	186.66	158.13	16975	148.68
xvii i	Christian Finance Corpn.	26346	262.12	3295	13.61	12.73	2446	11.06
xvii ii	Rajiv Gruhakalpa	22114	217.92	12855	150.98	71.47	10363	87.48
xx	VAMBAY	5012	72.05	3559	32.47	31.12	3267	30.20
xxi	Rajiv Yuva Sakthi	27512	99.79	7560	37.88	31.87	5068	28.97
xxii	Renewable Sources of Energy	454	2.01	92	0.48	0.19	17	0.18
xxii i	Economic Rehabilitation Scheme for Disabled	627	4.55	165	0.77	0.59	111	0.57
xxi v	Others	1320550	39323.09	508369	16651.11	4624.18	51444	3302.45

APMIP: 4.47% of the outstanding loans extended under **APMIP scheme** are overdues and 3.55% of the outstanding loans are NPAs.

RKVY: **34.14%** of the outstanding loans extended under RKVY scheme are overdues and 27.13% of the outstanding loans are NPAs which is quite high.

Water Resources Development units: 36.67% of the outstanding loans extended to Water Resources Development units are overdues and 16.47% of the outstanding loans are NPAs which is high.

Milch animal units: 28.11% of the outstanding loans extended to **milch animal units** are overdues and 27.87% of the outstanding loans are NPAs which is quite high.

Sheep & Goat: 43.35% of the outstanding loans extended to **sheep & goat units** are overdues and 42.90% of the outstanding loans are NPAs which is quite high.

Fisheries-GSS: 29.18% of the outstanding loans extended to **fisheries groups** are overdues and 25.46% of the outstanding loans are NPAs which is quite high.

Horticulture units: 28.25% of the outstanding loans extended to **horticulture units** are overdues and 17.91% of the outstanding loans are NPAs which is quite high.

Sericulture units: 41.04% of the outstanding loans extended to **sericulture units** are overdues and 38.14% of the outstanding loans are NPAs which is quite high.

SERP: 11.22% of the outstanding loans extended under **SERP - SHG linkage** are overdues and 8.85% of the outstanding loans are NPAs which is quite high.

MEPMA: 8.85% of the outstanding loans extended under **MEPMA - SHG linkage** are overdues and 4.96% of the outstanding loans are NPAs.

Handloom weavers groups: 36.99% of the outstanding loans extended to **Handloom weavers groups** are overdues and 32.07% of the outstanding loans are NPAs which is quite high.

SC Corporation: 27.69% of the outstanding loans extended to **SC beneficiaries** are overdues and 22.75% of the outstanding loans are NPAs which is quite high.

ST Corporation: 48.93% of the outstanding loans extended to **ST beneficiaries** are overdues and 42.67% of the outstanding loans are NPAs which is quite high.

BC Corporation: 30.72% of the outstanding loans extended to **BC beneficiaries** are overdues and 27.05% of the outstanding loans are NPAs which is quite high.

Minorities Corporation: 33.79% of the outstanding loans extended to **minorities** community are overdues and 31.77% of the outstanding loans are NPAs which is quite high.

Rajeev Gruhakalpa: 32.80% of the outstanding loans extended under **Rajeev Gruhakalpa** are overdues and 40.14% of the outstanding loans are NPAs which is quite high.

VAMBAY: 43.19% of the outstanding loans extended **under VAMBAY scheme** are overdues and 41.92% of the outstanding loans are NPAs which is quite high.

Rajeev Yuva Shakti: 31.94% of the outstanding loans extended beneficiaries under Rajeev Yuva Shakti are overdues and 29.033% of the outstanding loans are NPAs which is quite high.

Renewable Energy: 9.36% of the outstanding loans extended under **Renewable Energy** are overdues and 8.95% of the outstanding 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 Overdues / NPAs position under Central Government sponsored schemes as on 31.12.16
(Rs. In cr)

	Scheme	Overdues including NPAs as on 31.12.16			Out of Total Overdues, NPAs as on 31.12.16	
		No.of A/cs	Total Balance in overdues A/cs	Actual overdues amount	No.of A/cs	Amount
1	Central Govt Sponsored Schemes	63682	1241.30	581.41	38182	532.69
i	SGSY / NRLM	33598	679.61	194.59	14213	198.54
ii	SJSRY / NULM	5587	37.35	23.09	6129	31.74
iii	PMRY / PMEGP	17335	423.75	310.35	10728	251.15
vii	ISHUP / RRY	448	1.84	1.83	360	1.27
viii	Agri Clinics / Agri Business Centres	266	4.59	2.92	132	1.89
ix	Dairy Entrepreneurship Develoment Scheme	6353	93.68	48.44	6579	47.89
x	Renewable Sources of Energy	94	0.50	0.19	41	0.22
xi	Farmer Producer Organisation	0	0	0	0	0

Central Govt. Sponsored schemes: 9.33% of outstandings in Central Government sponsored schemes are overdues and 8.55% of the outstandings are NPAs.

SGSY/NRLM schemes: 4.24% of outstanding loans under SGSY scheme are overdues and 4.33% of the outstanding loans are NPAs.

SJSRY/NULM schemes: 2.82% of outstanding loans under SJSRY scheme are overdues and 3.88% of the outstandings are NPAs.

PMRY/PMEGP schemes: 52.02% of outstanding loans under PMRY / PMEGP scheme are overdues and 42.09% of the outstandings are NPAs.

ISHUP/RRY schemes: 59.00% of outstanding loans under ISHUP/RRY are overdues and 40.85% of the outstandings are NPAs.

Agri Clinic / Agri business centres: 19.12% of outstanding loans under Agri. Clinics / agri. Business centres scheme are identified by banks as overdues and 12.37% of the outstandings are NPAs.

Dairy Entrepreneurship Development scheme: 23.31% of outstanding loans under Dairy Entrepreneurship Development scheme are identified by banks as overdues and 23.04% of the outstandings are NPAs.

Renewable Energy: 8.58% of outstanding loans under Renewable Energy scheme are identified by banks as overdues and 9.84% of the outstandings are NPAs.

Agenda—18: Regional Rural Banks**18.1 Performance of Regional Rural Banks on important parameters**

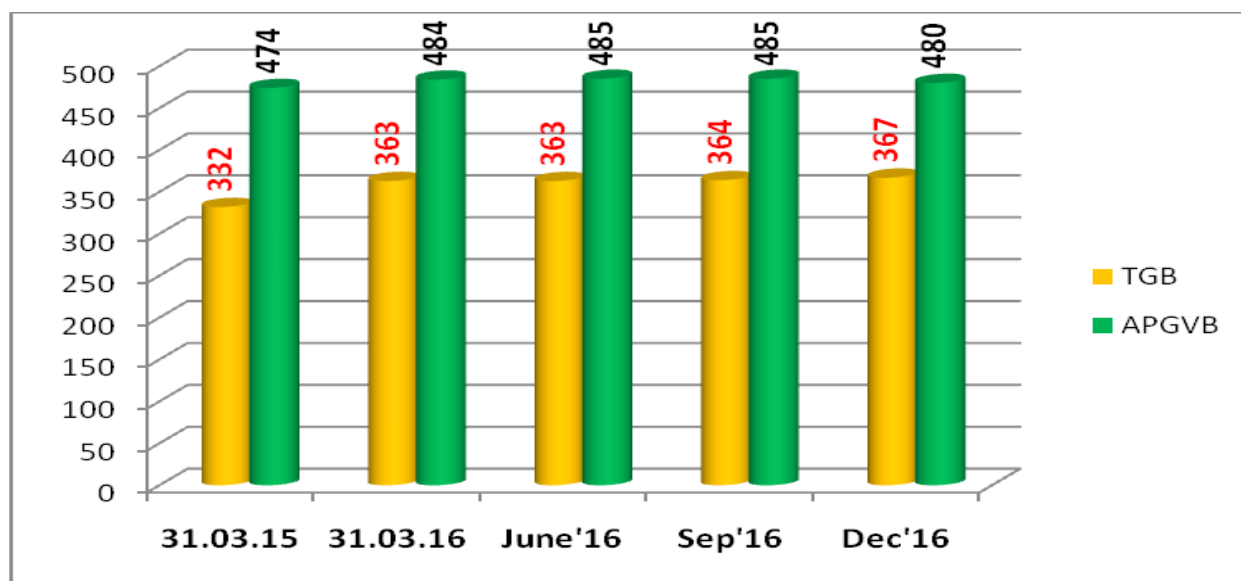
Regional Rural Banks' main focus of lending is to Agriculture and allied activities in rural, semi-urban and urban area. Reserve Bank of India, NABARD and Sponsored Banks are reviewing the performance of RRBS at regular intervals.

18.2 Net work in Telangana

(Rs. In crore)

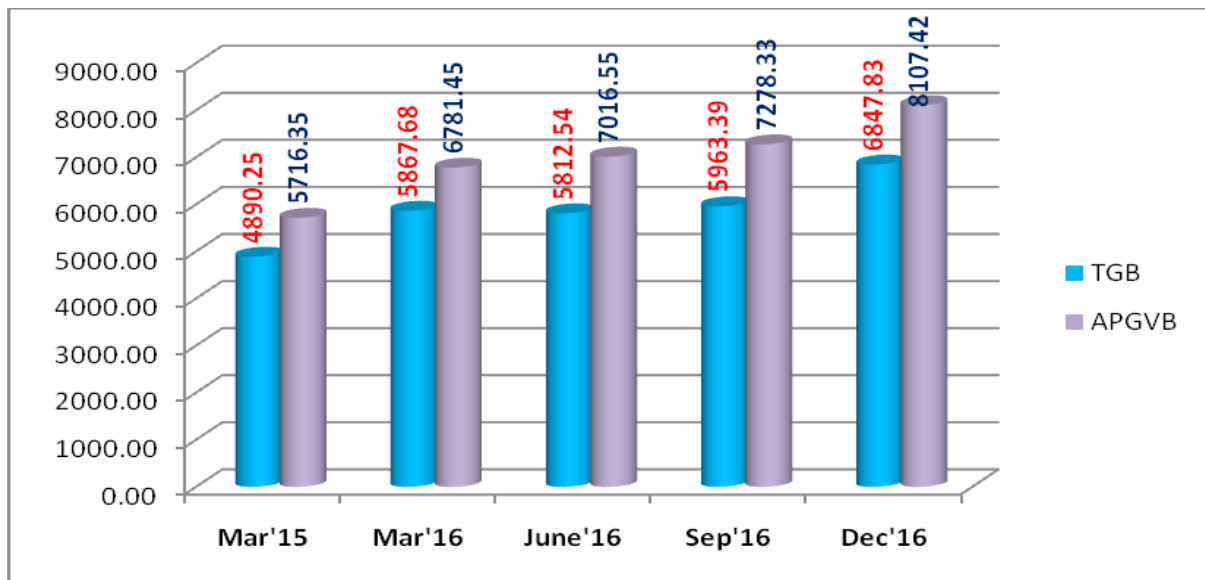
S.No	Name of the RRB	No. Of branches as on 30.06.14	No. Of branches as on 31.03.15	No. of branches as on 31.03.16	No. of branches as on 30.06.16	No. of branches as on 30.09.16	No. of branches as on 31.12.16
1	TGB	303	332	363	363	364	367
2	APGVB	474	474	484	485	485	480
	TOTAL	777	806	847	848	849	847

On account of of shifting of 7 mandals to Andhra Pradesh from Khammam District, total branch network has come down to 480 in respect of APGVB Bank.

Comparative position of branches:**18.3 Deposits**

(Rs. In crore)

S.No	Name of the RRB	31.03.15	31.03.16	30.06.16	30.09.16	31.12.16
1	TGB	4890.25	5867.68	5812.54	5963.39	6847.83
2	APGVB	5716.35	6781.45	7016.55	7278.33	8107.42



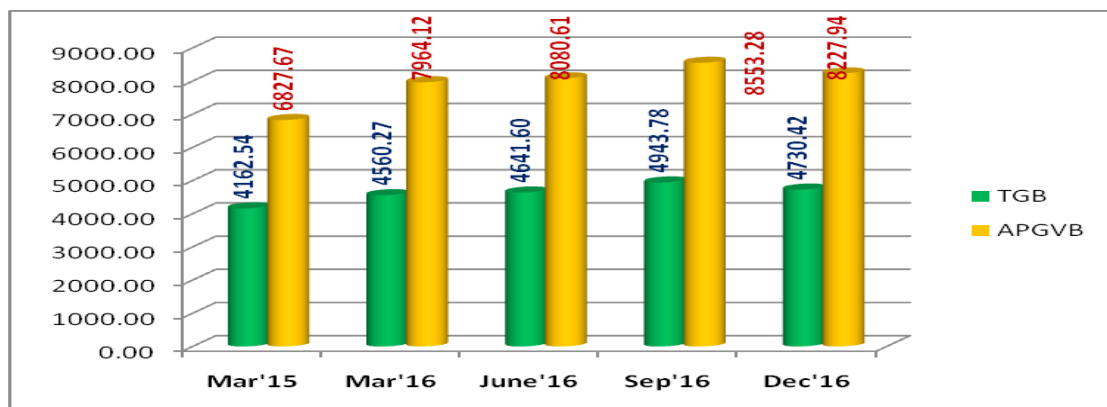
During the quarter under review:

- TGB has registered a growth of Rs. 884.99 cr (14.83%) in deposits.
- APGVB has registered a growth of Rs.829.09 cr (11.39%).

18.4 Advances:

(Rs. In crore)

S.No	Name of the RRB	31.03.15	31.03.16	30.06.16	30.09.16	31.12.16
1	TGB	4162.54	4560.27	4641.60	4943.78	4730.42
2	APGVB	6827.67	7964.12	8080.61	8553.28	8227.94



- During the quarter under review, TGB has registered a decline of Rs. 213.36 cr.
- Similarly, APGVB also registered a decline of Rs. 325.34 cr.

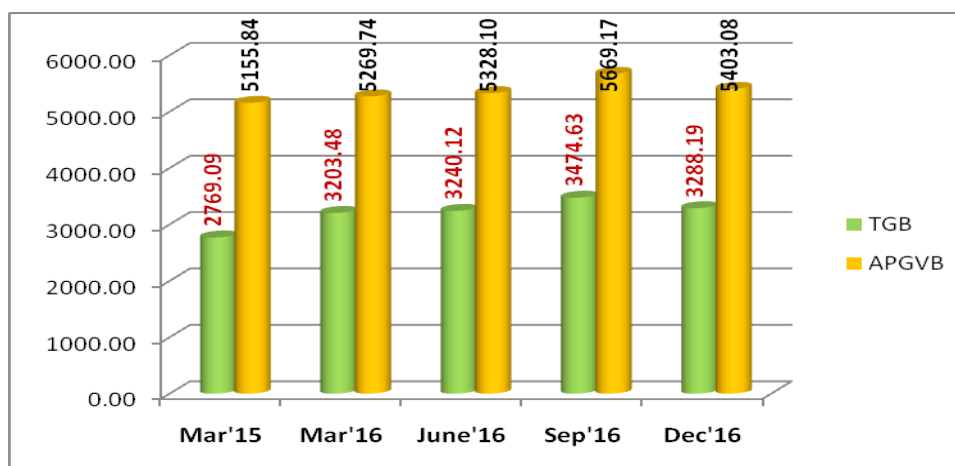
18.5 C D Ratio (%)

S.No	Name of the RRB	31.03.15	31.03.16	30.06.16	30.09.16	31.12.16
1	TGB	85.12%	77.72%	79.85%	82.90%	69.08%
2	APGVB	119.44%	117.44%	115.17%	117.52%	101.49%

- TGB and APGVB have registered CD ratio of 69.08% and 101.49% respectively.
- Due to marginal decrease in advances and considerable growth in deposits, the CD ratio has declined for the both RRBs.

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	31.03.16	30.09.16	31.12.16	31.03.15	31.03.16	30.09.16	31.12.16
1	TGB	4162.54	4560.27	4943.78	4730.42	2769.09	3203.48	3474.63	3288.19
% of agriculture advances to total advances						66.52%	70.25%	70.28%	69.51%
2	APGVB	6827.67	7964.12	8553.28	8227.94	5155.84	5269.74	5669.17	5403.08
% of agriculture advances to total advances						75.51%	66.17%	66.28%	65.68%



- Out of total advances, the share of agriculture advances of TGB is at 69.51% and share of APGVB is at 65.68%.

18.7 Break-up of Total Agricultural advances

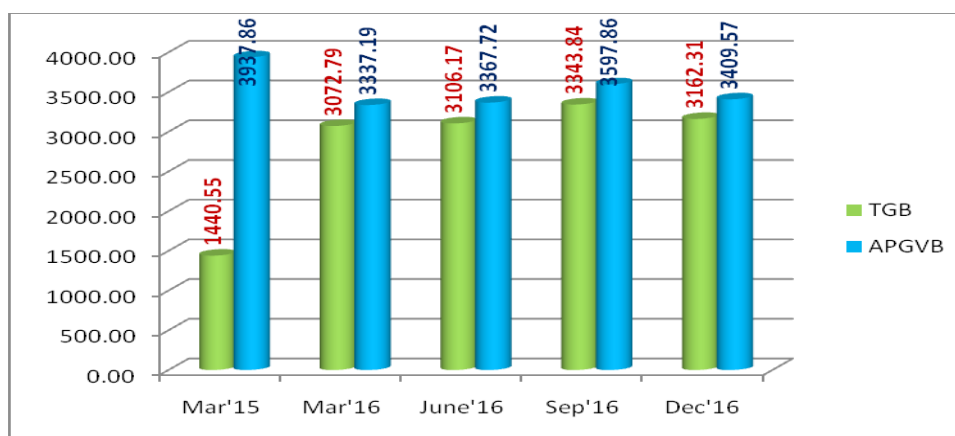
(Rs. In cr)

S. No	Name of the RRB	Crop Loans				Term Loans			
		31.03.15	31.03.16	30.09.16	31.12.16	31.03.15	31.03.16	30.09.16	31.12.16
1	TGB	1440.55	3072.79	3343.84	3162.31	1328.54	130.69	131.78	125.88
2	APGVB	3937.86	3337.19	3597.86	3409.57	1227.98	1932.55	2071.31	1993.51

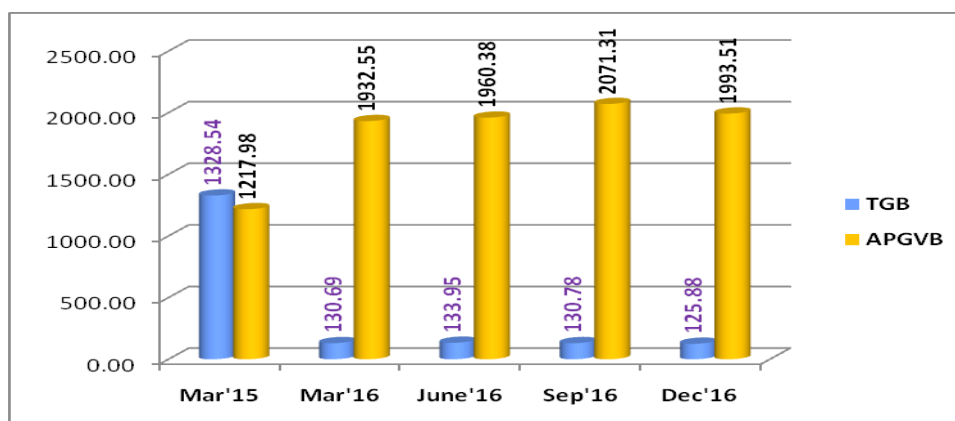
18.8 Comparative position of Crop Loans:

(Rs. In cr)

Bank	Mar'15	Mar'16	June'16	Sept'16	Dec'16
TGB	1440.55	3072.79	3106.17	3343.84	3162.31
PGVB	3937.86	3337.19	3367.72	3597.86	3409.57

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

Bank	Mar'15	Mar'16	June'16	Sept'16	Dec'16
TGB	1328.54	130.69	133.95	130.78	125.88
APGVB	1227.98	1932.55	1960.39	2071.31	1993.51



Agenda 19: Agenda**19.1 To include Equitas Small Finance Bank Ltd as a member in SLBC**

RBI has issued licence to Equitas Small Finance Bank Ltd vide letter no. DBR.NBD (SFB-Equitas) No. 16467/16.13.216/2015-16 dated 30th June 2016. Accordingly, the Bank has requested for inclusion as a member in SLBC, Telangana. The letter along with RBI licence received in this regard is enclosed as **Annexure 68**. Accordingly, Equitas Small Finance Bank Ltd has been invited for the meeting.

19.2 Relief measures to be extended to farmers / agriculture / MSME sector in lieu of demonetization

RBI vide its notification DBR.No. BP.BC.37/21.04.048/2016-17 dated 21st November 2016 and DBR.No. BP.BC.49/21.04.048/2016-17 dated 28th December 2016, facilitated a relief to people hit demonetization by giving 90 days breather from getting the account classified under NPA category for repayment of crop loans and business term loans up to Rs. 1.00 cr. Many farmers were complaining that though the rains were moderate during the year, the produce was sold at the much lower market prices due to the effect of demonetization. Even though, some could not sell at a better price, the receivables of the harvested produce are still pending. Apart from this, realizing the amount for the produce sold or sold at a meager price, effecting the recovery of agricultural advances, in particular, term loans where the installments need to be paid of surplus crop income. Keeping the above in view, we advise the banks to be guided by the RBI guidelines issued vide the above mentioned circulars. RBI circulars as enclosed as **Annexure 69**.

19.3 Relief measures sought by Telangana Poultry Industry:

Telangana Poultry Breeders Association has submitted a representation to SLBC seeking certain relief measures, viz.,

- Seek RBI intervention for grant a moratorium for a period of one year on repayment of interest and instalments towards term loans availed by the Broiler and Layer Breeders and farmers.
- Reschedule the outstanding term loans.

While banks may deal with the cases depending of the merits in usual course, Banks may be guided by RBI notification DBR.No. BP.BC.37/21.04.048/2016-17 dated 21st November 2016 and DBR.No. BP.BC.49/21.04.048/2016-17 dated 28th December 2016, extending certain concessions to in the light of the demonetization.

19.4 Reporting Performance of PMMY:

Correct reporting of the performance is as much important as the implementation of the PMMY programme. The performance data, provided by banks and other lending institutions, is used for analysis and future planning by Government and other stake holders. In this connection, it is once again reiterated by Sri Jiji Mammen, CEO, MUDRA Ltd. that all fresh sanctions including renewal of earlier limits extended to micro enterprises engaged in **manufacturing, processing, services, trading and allied agriculture activities with loan upto Rs 10 lakh** are eligible to be reported under Pradhan Mantri Mudra Yojana (PMMY) and need to be reported through the MUDRA- PMMY portal created for the purpose.

In this connection doubts are raised by some banks regarding the eligibility of reporting additional loan extended for an existing unit which is under Mudra segment. It is clarified by Sri Jiji Mammen, CEO, MUDRA Ltd. that all the existing accounts sanctioned loan for activities under the eligible purposes, as mentioned above, and where loan limit is enhanced to a cumulative amount not exceeding Rs 10 lakh, can be treated as Mudra loan to the extent of the net of earlier loan limit. For example, if there is an existing loan for a purpose as mentioned above with Rs 2 lakh sanction limit is provided loan enhancement and the total loan limit is now at Rs 10 lakh, then Rs 8 lakh given in addition can be reported as a fresh loan under PMMY and same can be reported in the portal.

19.5 Mission of Doubling the Farmers' Income by 2022:

Agriculture is the backbone of the country and there are about 625000 villages in India and approximately 65 per cent of people depend on agriculture. Contribution to Gross Domestic Production (GDP) from agricultural sector is about 16 per cent. Nearly 50 per cent of the people get employment from the agriculture sector.

Indian agriculture is full of vagaries of monsoon, and hence, regular permanent income to the farmers is in question and depends upon good and favourable seasons. Govt. of India in the Union Budget 2016-17 set the ambitious goal of doubling farmers' income by 2022 in an effort to boost the agricultural sector. Nearly 80 per cent of the farmers in India belongs to marginal and small category. 80 per cent of the agricultural production in India comes from the land holdings of marginal and small farmers.

Problems faced by Agriculture sector:

- ✦ Lack of identification of tenants as actual farmers. Benefits intended for the tenant farmer such as disaster relief or direct benefit transfers risk being transferred to the owner of the land who appears as cultivator in the officials records.
- ✦ Lack of access to formal credit by tenants in the absence of officials records.
- ✦ Absence of ownership titles and the prospect of land disputes, banks hesitate to accept land as collateral.

- ✦ Many of the marginal and small farmers are not in a position to carry out high tech intensive farming
- ✦ Non availability of labours for doing agricultural intercultural operational / Poor infrastructural facilities for connecting rural villages into nearby semi-urban and urban centres
- ✦ Crop loan waiver scheme announced by Central and State Governments earlier affected the financial discipline and repayment ethics among the farmers community expecting the same in future
- ✦ Investment in warehousing and cold chains to prevent post harvest crop losses

Banks has to extended credit to:

- ✦ Promotion of ancillary activities like poultry; bee-keeping and fisheries, etc.
- ✦ Loans to individual farmers (including Self Help Groups) or Joint Liability Groups) directly engaged in agriculture and allied activities viz., dairy, fisheries; animal husbandry; poultry; bee-keeping and seri-culture.
- ✦ Crop loans to farmers including traditional / non-traditional plantations and horticulture, and loans for allied activities.
- ✦ Medium and long term loans for farmers for agriculture and allied activities i.e., purchase of agricultural implements and machines; loans for irrigation and other developmental activities undertaken in the farm; and developmental loans for allied activities.
- ✦ Loans to farmers for pre and post harvest activities, viz. spraying, weeding, harvesting, sorting, grading and transportation of their won farm produce
- ✦ Loans to farmers up to Rs. 50 lac against pledge / hypothecation of agriculture produce (including warehouse receipts) for a period not exceeding 12 months
- ✦ Loans to distress farmers indebted to non-institutional lenders
- ✦ Loans to farmers under Kisan Credit Card scheme
- ✦ Loans to small and marginal farmers for purchase of land for agricultural purpose
- ✦ Loans to corporate farmers; farmer's producers organizations / companies of individual farmers; partnership firms and co-operatives of farmers directly engaged in agriculture and allied activities viz., dairy; fisheries; animal husbandry; poultry; bee-keeping and seri-culture upto an aggregate limit of Rs. 2.00 crore per borrower

Prospective borrowers for the banks:

Aggressive drive to tap the following category of prospective borrowers for lending to agriculture will increases the income of the farmers.

- ✦ Individual farmers / joint individual farmers
- ✦ Groups of individual farmers
- ✦ Self Help groups
- ✦ Joint Liability groups
- ✦ Agri educated persons
- ✦ Trained agricultural persons
- ✦ Agriculture entrepreneurs
- ✦ Through PACS, FSS and LAMPS, MFIs, Non-Government Organizations (NGOs), Self Help Group Promoting Institutions (SHPI), etc

For this purpose :

- Banks may revisit their documentations for crop loans and other agricultural loans and to ensure speedy sanctioning and disbursal of loans with in specified time limits and season
- Realistic preparation of Potential Linked Plans (PLPs) and Annual Credit Plan (ACP) keeping the strategies for increasing the farmer's income in consideration
- Strengthening the monitoring and reviewing mechanism of the performance of banking development in the state / district / block with special reference to ACP, government

sponsored schemes, flow of credit to priority sector etc. for enhancing the flow of the bank finance particularly to the rural areas

- Overall strategy to increase farmer's income is to be mapped to the agriculture, agro-ancillary lending plan of banks
- Financial literacy campaigns will be of very good use to inculcate saving habits to them and also how to invest, where to invest in proper ways and means
- Banks to finance the farmers for diversified agricultural activities thereby arresting the farmers to become total debt trap – ‘an inch of land and a bunch of crop’
- Data shows only 15 per cent of the farmers being covered under insurance scheme due to various reasons. So banks may take keen interest in covering all the crop loan accounts under Pradhana Mantrhi Fasal Bhima Yojana (PMFBY) announced recently and is under implementation with reduced premium rates

19.6 **UDYAMI MITRA – New Portal for MSME advances**

With a view to enlarge its foot print in delivery of products and services in MSME eco-system, a series of digital initiatives involving various portals has been launched by SIDBI in the recent past. SIDBI's Udyamimitra (www.udyamimitra.in) happens to be a new addition as another interactive portal. It is an enabling platform which leverages IT architecture of Stand-Up Mitra portal and aims at instilling ease of access to MSMEs financial and non-financial service needs.

Gains:

- Any type of enterprise loans – MUDRA (up to Rs. 10 lac) Stand-Up India Scheme for SC / ST and Women (Rs. 10 lac o Rs. 100 lac). SME loans (presently up to Rs. 100 lac)
- Business ideas and knowledge pool.
- Credible Connect – Access to 1.25 lac bank branches and 17000+ handholding agencies (for application filling, financial training, skill training, access to margin money / subsidy and so on)
- Decide – Choose the preferred banks in your area
- Enablers
- Market place offering wider access – one application is available for all participating banks.
- Online application – Access enabled to apply any time and from anywhere – Standardized application forms acceptable across the country, available freely.
- Track your proposal – responsiveness is assured.

Key features:

The portal, as a virtual market place endeavours to provide ‘End to End’ solutions not only for credit delivery but also for the host of Credit-plus services by way of handholding support, application tracking, multiple interface with stakeholders (i.e., banks, service providers, applicants). The important features include:

- Manufacturing platform: It provides a unique match making platform to MSME loan seekers, lenders as also handholding agencies. The portal has designed capability to accept varied MSME loan applications. Presently loans up to Rs. 1 cr can be accessed. The portal aims to be a crucial interface layer to create a support system involving varied stakeholder.
- Inclusive Access to all: It provides access to both financial and non-financial (bank branches and handholding agencies) with three distinct features viz., seek handholding support; select and apply for loans to preferred banks; enable faster loan processing.

On entering Portal, the user is guided for registration and login. Based on information furnished by a prospective entrepreneur the system categorizes the applicants into 'trainee' (those needing training or other help before they are ready for entrepreneurship) and 'ready' borrowers (borrower feels he / she is ready to approach lenders for loan). It then guides them to access handholding support or direct loan application module as per their requirement.

Ready borrower can submit its loan application online with instant acknowledgement through SMS / e-mail. The submitted applications flows to the preferred bank as selected by the loan applicant with online to the Nodal Officer of the bank as also Lead District Managers.

It facilitates:

- Access to non-financial services: The applicant may search for contact details of the required handholding agency in the vicinity of his place of proposed enterprise to avail services. The portal has mapped handholding agencies in different areas of expertise viz., financial training, skill development, project report preparation, application filing, work sheds and access to margin money / subsidy support being operated by various state / central organisations / corporations. The aim is to evolve this as a portal attending to the entrepreneurs need during entire enterprise development cycle.
- Access to finance: Presently 1.25 lac bank branches of 38 banks and 56 RRBs are mapped on the portal. The portal replaces the manual operations with electronic platform where pre-sanction process shall get standardized in a simple way in all banks. The portal has a MARKET PLACE where banker would be able to compete themselves in their loan delivery mechanism. While submitting the loan applications, the applicants have the option of choosing upto 3 preferred bank / bank branches. The portal I designed to obtain application forms, gather and provide information, enable registration, provide links for handholding and assist tracking request for handholding or loan. At the loan market place, a preferred banker or any other banker who are active, undertake **P3** (peruse, pick and process) on the loan applications offline as also mark their sanctions and rejections online. Applications from the virtual loan market are picked up by lenders on the basis of preferences of the applicants (i.e., both ready and trainee borrowers) and disposal of the applications are expected to be ensured as per Code of Commitment for its Customers adopted by respective banks.

All submitted applications will be available at virtual market place for credit access to entrepreneurs and status visible to all stakeholders viz., lenders, handholding agencies, applicants, SIDBI, NABARD and Govt. agencies till the same is disbursed by one of the banks.

19.7 **KYC / AML guidelines:**

As per the directions of Reserve Bank of India, we have advised Regional Rural Banks to devise a simple format containing the essential features of KYC / AML guidelines and circulate the same for sensitizing its staff members. We once advise the RRBs to comply instructions of Reserve Bank of India in this regard.

19.8 **Assignment of Lead Bank Responsibility:**

Post re-organisation of districts in the State by the Government of Telangana vide Gazette Notification dated October 11, 2016, Reserve Bank of India vide its circular no. RBI/2016-17/227 FIDD.CO.LBS.BC.No.21/02.08.001/2016-17 dated February 16, 2017 has assigned the lead bank responsibility of the twenty one new districts as under. There is no change in the lead bank responsibilities of the erstwhile districts in the State of Telangana.

State Level Bankers' Committee : Convenor: State Bank of Hyderabad		
Allotment of Lead Districts by RBI		
No.	Name of the District	New Lead Bank
1	Adilabad	State Bank of Hyderabad
2	Bhadradi	State Bank of Hyderabad
3	Hyderabad	State Bank of Hyderabad
4	Jangaon	State Bank of Hyderabad
5	Jayashankar	State Bank of Hyderabad
6	Karimnagar	State Bank of Hyderabad
7	Khammam	State Bank of Hyderabad
8	Komarambheem	State Bank of Hyderabad
9	Nalgonda	State Bank of Hyderabad
10	Nirmal	State Bank of Hyderabad
11	Nizamabad	State Bank of Hyderabad
12	Rangareddy	State Bank of Hyderabad
13	Suryapet	State Bank of Hyderabad
14	Vikarabad	State Bank of Hyderabad
15	Mahabubabad	State Bank of India
16	Mahabubnagar	State Bank of India

17	Medak	State Bank of India
18	Warangal Urban	State Bank of India
19	Jagtial	Andhra Bank
20	Jogulamba	Andhra Bank
21	Mancherial	Andhra Bank
22	Nagarkurnool	Andhra Bank
23	Peddapalli	Andhra Bank
24	Rajanna Sircilla	Andhra Bank
25	Siddipet	Andhra Bank
26	Wanaparthy	Andhra Bank
27	Warangal Rural	Andhra Bank
28	Medchal	Canara Bank
29	Yadadri	Canara Bank
30	Kamareddy	Syndicate Bank
31	Sangareddy	Syndicate Bank

We request the controlling heads of the banks which have been assigned with the Lead Bank responsibilities of the new districts, to ensure that Lead Bank Offices are immediately set up at the Head Quarters of new districts.

Agenda – 20:

20.1 Circulars issued by RBI:

- ✦ RBI/2016-17/142 DCM (Plg) No.1317/10.27.00/2016-17 November 21, 2016 - Withdrawal of Legal Tender Character of Specified Bank Notes – Cash Withdrawal Limit
- ✦ RBI/2016-17/148 DCM (Plg) No.1345/10.27.00/2016-17 November 22, 2016 Making cash available for Rabi Crop Season – Advisory to banks
- ✦ RBI/2016-17/145 DCM (Plg) No.1320/10.27.00/2016-17 November 21, 2016 - Withdrawal of Legal Tender Character of existing ₹ 500/- and ₹ 1000/- Specified Bank Notes (SBNs) – Cash withdrawal for purpose of celebration of wedding
- ✦ RBI/2016-17/153 DCM (Plg) No.1383/10.27.00/2016-17 November 24, 2016 - Specified Bank Notes (SBNs) - Deposit under Guarantee Scheme to decongest the storage facilities at banks
- ✦ RBI/2016-17/163 DCM.No.1437/10.27.00/2016-17 November 28, 2016 - Withdrawal of cash from bank deposit accounts - Relaxation

- ✦ RBI/2016-17/165 DCM (PIg) No. 1450/10.27.00/2016-17 November 29, 2016 - Accounts under PMJDY - Precautions
- ✦ RBI/2016-17/170 DPSS.CO.PD No.1421/02.14.003/2016-17 December 02, 2016 - Aadhaar-based Authentication for Card Present Transactions
- ✦ BI/2016-17/183 DBR.AML.BC.48/14.01.01/2016-17 December 15, 2016 - Compliance to provisions of Master Direction on Know Your Customer (KYC)
- ✦ RBI/2016-17/194 FIDD.No.FSD.BC. 19/05.04.02/2016-17 December 26, 2016 Interest Subvention Scheme for Short Term Crop Loans during the year 2016-17- Grant of grace period of 60 days beyond due date
- ✦ RBI/2016-17/200 FIDD.MSME & NFS.BC.No.20/06.02.31/2016-17 December 29, 2016 - Sanction of Additional Working Capital Limits to Micro and Small Enterprises (MSEs)
- ✦ Government of India , Ministry of Finance, Department of Economic Affairs , New Delhi, dated the February 07, 2017 – NOTIFICATION ON - Amendment to Pradhan Mantri Garib Kalyan Deposit Scheme,Notification No S.O. 4061 E