

### Agenda 1: Adoption of Minutes

The minutes of 19<sup>th</sup> SLBC meeting held on 28<sup>th</sup> June, 2018 was circulated to the members of SLBC, RBI, NABARD, LDMs and Government Departments concerned. The minutes may be taken as approved by the house as no requests for amendments / changes were received.

S.No.	Name of the meeting	Meeting Date
1	SLBC Quarterly Review (19th) meeting	28.06.18
2	Steering Committee meeting on Agriculture	04.07.18
3	Sub-Committee Meeting on Agriculture	13.08.18
4	Sub-Committee Meeting on Financial Inclusion	13.08.18

These minutes may be taken as approved by the house as no requests for amendments / changes were received. Action taken report on the action points emerged in the above meetings has been brought out in page number 1 of the agenda booklet.

### Agenda 2: Action Points of earlier SLBC / Steering Committee Meetings – Action Taken Report

No.	Action Point	Action by	Action initiated / status
1	Banks to cover the uncovered villages with population above 5000 identified & allocated as per the Financial Inclusion Plan, immediately and advise SLBC	All Banks	As at the end of June, 2018, 30 villages out of 255 are to be covered with Branches / Banking outlets / Business Correspondents.
2	Bank Finance under Stand UP India Scheme needs to be improved	All Banks	Controllers of Banks confirmed having suitably advised all the branches functioning under their control.
3	Banks to submit data on Government Deposits held by them, to Finance Department on a monthly basis without fail	All Banks	Banks confirmed that the data is being submitted.
4	Government intends to form a Committee with the banks and Government Officials to discuss the issues relating to new Pattadar Pass Books.	Finance Dept., Govt. of Telangana	Meeting was held by Chief Secretary (Revenue), Principal Secretary, Agriculture and other Government officials. However, no decision has been communicated to SLBC / Banks.
5	Banks shall not insist on collateral security or deposits for loans under Government sponsored schemes	All Banks	Controllers of Banks confirmed having issued instructions to their branches 'not to insist either collateral security or deposits' for sanctioning loans under Government Sponsored Schemes.
6	Banks to allow drawals by SHG groups within the drawing power of CC limits	All Banks	Controllers of Banks confirmed having issued suitable instructions.
7	Controllers of Banks to advise their Branch Managers to convene the CBRM Meetings once in a month to give boost to recovery of NPAs in SHG groups.	All Banks	Controllers of Banks confirmed having issued suitable instructions.

8	Controllers of Banks to instruct their branches not to withheld the amount in savings bank accounts of the groups and allow them to draw from the savings bank accounts	All Banks	Controllers of Banks confirmed having issued suitable instructions.
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### **Agenda 3: Revamp of Lead Bank Scheme:**

As per the revamped Lead Bank Scheme, Sub-Committee meetings on Agriculture and Financial Inclusion were held on 13.08.18. Proceedings of the meetings as are under:

A Sub Committee Meeting on Agriculture was held on 13.08.2018 at 03.00 PM at Golden Jubilee Hall, 1<sup>st</sup> floor, State Bank of India, LHO Buildings, Koti, Hyderabad to discuss the following Agenda:

**Sri S Manikandan, General Manager & Convenor** welcomed Sri Sundaram Shankar, General Manager, FIDD, Reserve Bank of India, Sri KI Sharif, Deputy General Manager, NABARD, Smt Smitha Mohanty, Deputy General Manager, NABARD and representatives from member banks. He said that the Sub-Committee meeting is being held as per the revised guidelines of Reserve Bank of India under Revamp of the Lead Bank Scheme. As a part of implementation of the guidelines, SLBC has formed sub-committees for Agriculture, Financial Inclusion, MSME & Rural Infrastructure. Reserve Bank of India advised that all the routine issues to be discussed in the Sub-Committee Meetings and important agenda items to be discussed in the Quarterly Review Meetings.

#### **Item No.1: Extending Agricultural Loans subsequent to issuance of New Pattadar Pass Books by Government of Telangana:**

It was resolved that Banks may renew the existing agriculture loans by obtaining Old Pattadar pass books along with a copy of new Title deed pass book. Banks may still continue with noting of their lien in the old pass books which are still valid. Banks to reduce the pendency in crop loan renewals by the end of August, 2018.

#### **Item No.2: Review of Agricultural Lending during Kharif-2018 and up to 30.06.2018:**

Sri Manikandan, Convenor presented the performance highlights of banks as at the quarter end of June, 2018. He said that Agriculture Term Loans are not picking up in the state and SLBC has conducted a seminar on investment credit to Agriculture. Both term loans and crop loans are not picking up to the desired (targeted) level during the current year. The main reason for low disbursements under crop loans and term loans appears to be on account of operational issues cropped up due to issuance of new title deed pass books by Government of Telangana.

Sri Azimuddin, Deputy General Manager, Canara Bank said that NPAs and overdues under Dairy/Sheep/ Poultry units are increasing. Farm Mechanization loans are also becoming overdues/NPAs especially tractor loans. NPAs are increasing in Horticulture loan accounts as well.

#### **Item No.3: Coverage of Crop loans under PMFBY scheme:**

Sri P Ravi Chander, Manager, Tata AIG General Insurance Company said that banks are experiencing serious problem in uploading PMFBY data in the Government of India Portal on account of portal issues and insufficient man power at branches. Each application is taking approximately 10 minutes to upload in to the portal. Though the banks have remitted the insurance premium, the same could not be accounted for coverage, till the application is uploaded in the portal.

Sri M Vijaya Kumar, Agriculture Insurance Company Ltd, said that reconciliation of entries pertaining to 2017-18 are still pending with banks. Sri Manikandan, Convenor suggested to convene district level branch managers meetings along with the implementing insurance companies which will quickly resolve the issue.

**Item No.4: Vaddileni Runalu / Pavala Vaddi on Crop Loans: Kharif & Rabi 2016-17 &2017-18:**

Sri S Manikandan, Convenor requested Sri Iqbal Hussain, Assistant Secretary, Finance Department, Government of Telangana to take up release of the dues of VLR/PV to the banks immediately as the banks are facing huge problem in treatment of outstanding dues in their books. Some banks have already classified the amount as NPA and have provided for. Some banks have informed SLBC that they will be reversing the VLR/PV amount to the borrowers' accounts as the dues are not forthcoming from the Government against this backdrop, a joint decision will have to be taken by SLBC before next SLBC quarterly review meeting and conveyed to Government of Telangana. To this Sri Nazamuddin, Consultant, Agriculture Department, Government of Telangana responded that the Government is making arrangements to release the amount in a very short time.

**Item No.5: Review of Restructuring of loans in natural calamity affected districts in the states, if any:**

Sri S Manikandan, Convenor informed the forum that no natural calamity has been reported in the state during the last two years.

**Item No.6, 7 & 8: Review on lending: Government Sponsored Schemes, viz., DAY-NRLM, DAY-NULM etc., Review of Progress in SHG financing- Bank Linkage, NPAs in Agriculture & SHGs, Recovery of NPAs:**

Sri MB Thimma Reddy, Asst. General Manager, AP Grameena Vikas Bank said that Streenidhi is financing SHGs up to Rs.3.00 Lacs to those groups which have already been financed by APGVB. He also requested to know on the applicability of VLR. Sri J Ramachandrudu, PE (BPS), SERP said that VLR is applicable to both the loans, i.e., loans up to Rs.3.00 Lacs sanctioned by Streenidhi and loans up to Rs.5.00 Lacs sanctioned by banks. As regards the issue Sri Manikandan, Convenor SLBC said that a separate one-on-one meeting with SLBC, SERP, APGVB, RBI and NABARD will be convened to discuss the issue in detail.

Ms Padma, State Mission Coordinator, MEPMA said that they had communicated the targets for Financial Year 2017-18 to SLBC and in turn SLBC had communicated the targets to the Controlling Authorities of all banks in the state. However, branches were expressing inability to sanction loans, citing that they have not received any communication from their controlling authorities on individual targets accordingly the achievement of Target (sanctions) was difficult. She requested SLBC/Banks to ensure communication of target to branches, to improve sanctions. She also requested to include the review of SEP progress in the quarterly review meeting of SLBC. She further informed that MEPMA is proposing to conduct a workshop for Branch Managers of newly merged rural areas with urban municipalities.

**Item No.9: Alignment of Banks' Annual Business Targets with Annual Credit Plan Targets:**

Sri Sundaram Shankar, General Manager Reserve Bank of India said that:

- ⇒ Annual business targets of banks are not properly aligned to the Annual Credit plan targets.
- ⇒ Under Revamped Lead Bank Scheme, the corporate business targets for branches, blocks, districts of the State are to be aligned with the Annual Credit Plan to ensure better implementation of the Scheme.
- ⇒ The Controlling Offices of the banks should synchronize their internal business plans with the ACP under Lead Bank Scheme and should focus on the performance in disbursement of loans vis-à-vis the allocated target under Annual Credit Plan.
- ⇒ The targets are to be prepared sector, sub-sector and scheme-wise to have a better linkage & understanding as a corporate strategy.

Sri KI Sharif, DGM, NABARD further clarified that NABARD prepares the targets based on the available potential and local & climatic conditions of the districts. The targets arrived at by the NABARD are done in a scientific manner and hence, business targets of banks need to be aligned with ACP targets. The ACP targets are prepared sector-wise, sub-sector wise & district-wise in the ACP.

Sri S Manikandan, Convenor advised all the banks to take up the matter with their Head Offices for alignment of targets for better credit deployment and to reduce the district-wise imbalances. He also advised the banks to compare and analyze the historic data for finding anomalies if any, while fixing target by member banks. He further said that the business targets are to be tallied with ACP targets every year.

**Item No.10: CD Ratio – Review of districts with CD ratio below 40%:**

Sri S Manikandan, Convenor said that CD ratio of all the districts in the State is well above 40% as on 30.06.2018.

**Item No.11: Strategies for Doubling of farmers' income by 2022:**

Sri KI Sharif, Deputy General Manager, NABARD said as under:

- ⇒ NABARD has been focusing on doubling of farmers' income by 2022 which has attained national priority.
- ⇒ NABARD has identified JLG mode of financing for Area Development Schemes launched by them. APGVB, TGB and SBI have entered in to MOU with NABARD for JLG mode of finance under these schemes. This is one of the major initiatives towards doubling of farmers' income.
- ⇒ 360 FPOs have been formed and RRBs are financing FPOs. These FPOs are being monitored by District Development Managers (DDMs) of NABARD. Out of the total FPOs formed, 120 FPOs are registered. APGVB has already started financing FPOs in a big way.
- ⇒ Tribal Welfare Department has identified 15 Tribal FPOs and they are giving Rs.100 Lacs subsidy. The loan component will be 30% and banks can come forward for financing them.
- ⇒ Huge potential is available in the state for financing to FPOs. FPOs will be the next avenue for banks to finance after SHGs.

Following this the Sub-Committee Meeting on Financial Inclusion was held from 05.00 PM at the same venue, and the following Agenda were deliberated.

**Item No.1 & 2: Status of opening of banking outlets in unbanked Villages, CBS-enabled Banking Outlets at the unbanked Rural Centres (URCs):**

**Status of opening of bank branches in the unbanked identified centres with population of 5000 and above in LWE Districts:**

Sri S Manikandan, Convenor SLBC told as under:

- ⇒ In terms of Reserve Bank of India Circular No.FIDD.CO.LBS.BC.No.82/02.01.001/2015-16 dated 31<sup>st</sup> December, 2015 regarding coverage of villages with population above 5000 with a bank branch of a Scheduled Commercial Bank, 255 centres were identified and allocated to banks for opening of brick and mortar branches during FY 2017-18. Further, Reserve Bank of India vide their Circular No.DBR. No.BAPD.BC.69/22.01.001/2016-17 dated 18<sup>th</sup> May, 2017 and FIDD.CO.LBS.BC.No.31/ 02.01.001/ 2016-17 dated 8<sup>th</sup> June, 2017 has issued guidelines on “Rationalisation of Branch Authorisation Policy”, which defined Banking Outlet as under:
- ⇒ A “Banking Outlet” for a Domestic Scheduled Commercial Bank (DSCB), a Small Finance Bank (SFB) and a Payment Bank (PB) is a fixed point service delivery unit, manned by either bank’s staff or its Business Correspondent where services of acceptance of deposits, encashment of cheques/ cash withdrawal or lending of money are provided for a minimum of 4 hours per day for at least five days a week. It carries uniform signage with name of the bank and authorisation from it, contact details of the controlling authorities and complaint escalation mechanism. The bank should have a regular off-site and on-site monitoring of the “Banking Outlet” to ensure proper supervision, “uninterrupted service” except temporary interruptions due to telecom connectivity, etc. and timely addressing of customer grievances. The working hours/days need to be displayed prominently. A banking outlet which does not provide delivery of service for a minimum of 4 hours per day and for at least 5 days a week will be considered a “Part-time Banking Outlet”.
- ⇒ As per the information received from Lead District Managers (LDMs)/Banks, out of the 255 centres identified and allocated among the banks in the State, 225 centres have been covered so far with Branches/Banking Outlets. The list of pending centres (30 centres) has already been shared with the banks. He requested banks to open branches/banking outlets immediately.
- ⇒ Further under Financial Inclusion Plan, as detailed in Agenda Item No.1, certain centres have been identified and allocated to banks for coverage with banking facilities.
- ⇒ In this connection Department of Financial Services, Ministry of Finance, Government of India conducted a Video Conference on 4<sup>th</sup> August, 2018, in which Executive Directors of Banks have also participated. It was advised by DFS that, as far as LWE districts are concerned, the uncovered villages/centres allocated to the banks are to be covered with Brick and Mortar Branches only, latest by 31.08.2018.

Sri Maithesh, Asst. General Manager, State Bank of India expressed that opening Brick and Mortar branches will not be feasible at all these centres, as many of these branches would be unviable (owing to lack of banking potential) and would therefore be loss making from the beginning and the Government has to be convinced on this aspect.

Sri Shankar, General Manager FIDD, Reserve Bank of India clarified that initially RBI was also insisting on opening of brick and mortar branches in the identified centres under Financial Inclusion Plan. Subsequently RBI has issued instructions on opening of Banking Outlets under “Rationalisation of Branch Authorisation Policy”. However, since DFS has directed opening of brick and mortar branches in these (LWE) centres, Banks/SLBC need to take a decision in this regard for adherence.

**Item No.3: Review of operations of Business Correspondents – hurdles/issues involved:**

Sri Sundaram Shankar, General Manager, RBI said that RBI has conducted a sample survey on the effectiveness of BCs. It has come to their notice that BCs are facing problems with the existing cash limits and the BC is constrained to go 2, 3 times in a day to the linked branch for cash replenishment. This should be avoided by increasing their cash limit based on their turnover and transactions. Further, Banks need to activate all inactive BCs to ensure availability of at least one functional BC at all identified unbanked areas.

**Item No.4: Progress in increasing digital modes of payment in the state and related issues, installation of ATMs and POS machines:**

Sri S Manikandan said that ATM availability in the state has improved to 90%. He requested the banks to continue to furnish the daily data on functionality of ATMs to SLBC twice a day as hitherto.

**Item No.5 Status of rollout of DBT in the State & Aadhar Seeding and Authentication:**

Smt Smitha Mohanty, Deputy General Manager, NABARD informed that a scheme for extending Financial Support for setting up of Aadhar Enrollment & Updation Centres (AECs) has been formulated by NABARD and all banks can make use of the scheme.

Sri Maitesh, Asst. General Manager, SBI said that the volume of Aadhar seeding has come down recently due to pendency of decision at the Supreme Court.

Sri Manikandan said that Aadhar seeding is mandatory in the context of Direct Benefit Transfer (DBT). He invited suggestions from the bankers for improvement of Aadhar seeding and for creating awareness among the general public.

Sri S Laxmi Narayan, AGM, Andhra Bank expressed that customization of dual authentication software of NABARD will be done at bank’s CBS level for opening of SHG accounts at BC points.

**Item No.6: Creating awareness about various schemes, subsidies, facilities etc.,**

Sri Sundaram Shankar, GM RBI said that:

- ⇒ Grievances are emanating from various sectors on demanding PAN card for scholarship accounts.
- ⇒ It has also come to the notice of RBI that few banks are demanding for maintaining minimum balance in the deposit accounts of students. As there is a provision for opening of BSBD accounts for students banks to open such accounts for them and they must be sensitive in such cases.

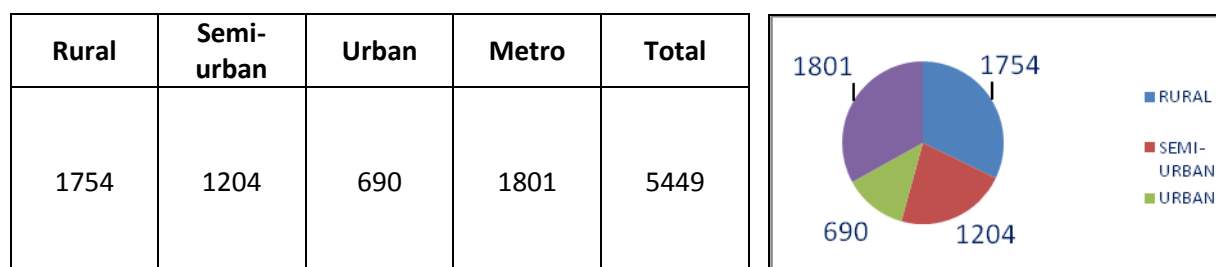
- ⇒ Financial Literacy Week was conducted from 4<sup>th</sup> June, 2018 to 8<sup>th</sup> June, 2018 all over India and the necessary Financial Literacy materials were supplied to all banks. The main theme for FL week was consumer protection to create awareness about financial products and services, good financial practices, going digital and consumer protection.
- ⇒ He advised banks to initiate necessary steps to ensure that SMS alerts are sent in local languages to have a better understanding of the message content by the customers.

Following the Sub-Committee meeting on Agriculture and Financial Inclusion, the first meeting of the Steering Sub-Committee, in terms of RBI's guidelines on Revamped Lead Bank Scheme, was convened, wherein it was resolved to constitute the Steering sub-Committee with the following members.

1. Convenor, State Level Bankers' Committee, Telangana
2. Reserve Bank of India
3. NABARD
4. Representative from Finance Department, Government of Telangana
5. State Bank of India
6. Andhra Bank
7. TSCAB
8. Telangana Grameena Bank
9. Axis Bank

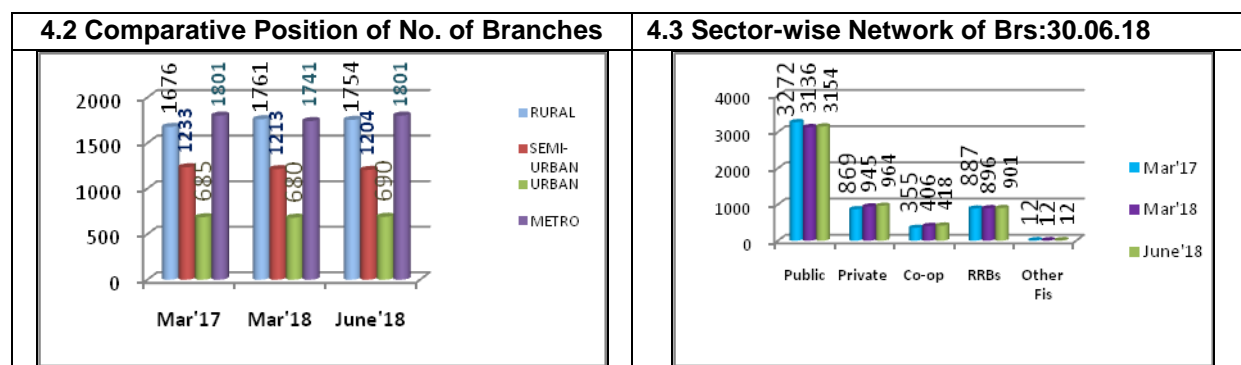
#### Agenda 4: 1. Banking Network in the State of Telangana as on 30.06.2018:

During the quarter under review, Banks in Telangana have opened 55 branches.



#### Comparative statement of branches as on 30.06.18 vis-à-vis 30.06.17

Category	Pub. Sector Banks		Pvt. Sector Banks		RRBs		Co-op. Banks		Others (APSC)		Grand Total	
	June 2018	June 2017	June 2018	June 2017	June 2018	June 2017	June 2018	June 2017	June 2018	June 2017	June 2018	June 2017
Rural	844	855	125	113	609	597	176	157	0	0	1754	1722
Semi Urban	699	759	210	183	203	202	92	96	0	0	1204	1240
Urban	412	446	129	120	70	69	67	52	12	12	690	699
Metro	1199	1209	500	471	19	19	83	84	0	0	1801	1783
<b>Total Brs.</b>	<b>3154</b>	<b>3269</b>	<b>964</b>	<b>887</b>	<b>901</b>	<b>887</b>	<b>418</b>	<b>389</b>	<b>12</b>	<b>12</b>	<b>5449</b>	<b>5444</b>



## Agenda 5: Banking Statistics

### 5.1 Banking at a Glance as on 30.06.18

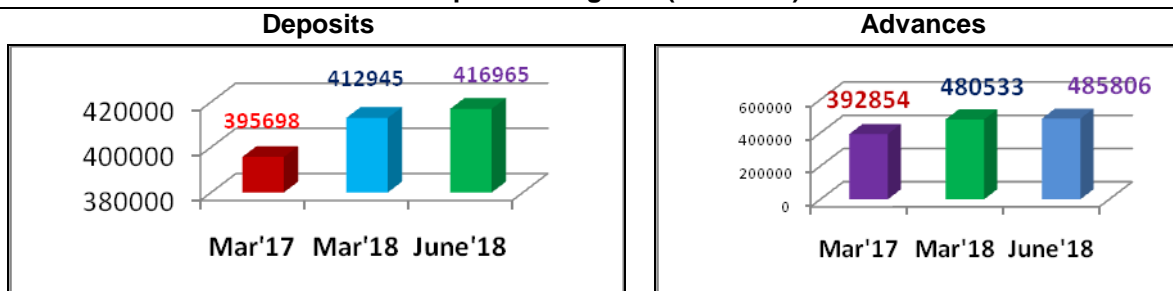
(Rs. In cr)

No.	Particulars	O/s as on	RBI Norm	Compliance
		30.06.2018		
1	Total Deposits	416965.16		
2	Total Advances	485805.61		
3	Credit Deposits Ratio (%) (RBI Norm 60%)	116.51%		
4	Total Priority Sector Advances	150849.24	40.00%	31.39%
	Of which			
A	Agriculture advances	62293.78	18.00%	12.96%
i.	Of which: small & marginal farmers	32292.96	8.00%	6.09%
B	Non-farm Sector / MSMEs	55905.81		
i.	Of which: Micro enterprises	21722.58	7.50%	4.52%
ii.	Small Enterprises	21982.06		
iii.	Medium Enterprises	12201.18		
C	Export Credit	121.74		
D	Others' under Priority Sector Advances	32527.91		
	Of which			
i.	Educational Loans	3156.70		
ii.	Housing Loans	25635.87		
iii.	Social Infrastructure	180.00		
iv.	Renewable Energy	296.49		
v.	Others	3258.85		
5	Out of Priority Sector Advances - Finance to:			
i.	Advances Weaker Sections	40044.12	10.00%	8.33%
ii.	Advances to Women	28520.67	5.00%	5.94%
iii.	Advances to SC/ST	12101.11		
iv.	Advances to Minorities	10982.20		
v.	SHGs	9926.78		

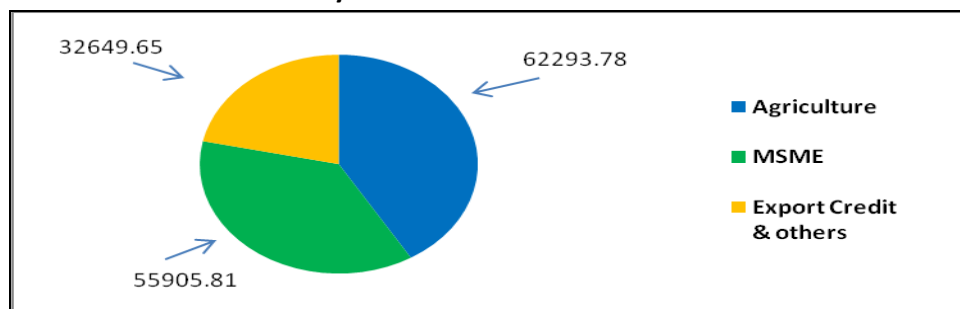
\* RBI Norm for computation of priority sector targets/sub-targets achievement is based on the ANBC or Credit Equivalent Amount of Off-Balance Sheet Exposures, whichever is higher, as on the corresponding date of the preceding year. However, in the absence of availability of ANBC, it is calculated on the total advances outstanding as on 31.03.2018.



### Comparative Figures (Rs. in Cr.)



### Priority Sector Advances as at 30.06.18



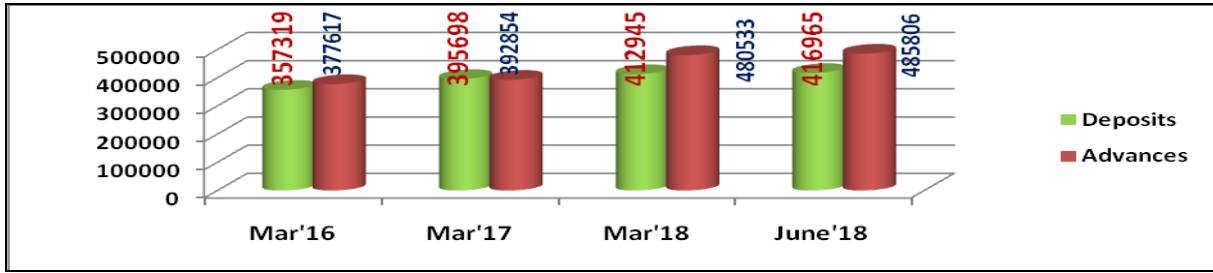
### 5.2 Banking Key Indicators

(Rs. in Crores)

No.	Particulars	Mar'16	Mar'17	Mar'18	June'18
<b>1</b>	<b>No. of Branches</b>				
a	Rural	1796	1676	1761	1754
b	Semi-urban	1205	1233	1213	1204
c	Urban	664	685	680	690
d	Metro	1508	1801	1741	1801
<b>e</b>	<b>Total Branches</b>	<b>5173</b>	<b>5395</b>	<b>5395</b>	<b>5449</b>
2	Deposits	357318.55	395697.65	412945.44	416965.16
3	Incremental Deposits	29137.44	38379.10	17247.79	4019.72
	% of Increase	8.88	10.74	4.36%	0.97%
4	Advances	377617.36	392854.06	480532.82	485805.61
5	Incremental Advances	34560.19	15236.70	87678.76	5272.79
	% of Increase	10.07	4.03	22.32%	1.10%
6	CD Ratio (RBI Norm 60%)	105.68	99.28	116.37	116.51%

Deposits & Advances (Y-o-Y growth)			Rs. in Crores
Particulars	As on 30.06.17	As on 30.06.18	% Increase over December 2017 (YoY growth)
<b>Deposits</b>	385390.90	416965.16	8.19%
<b>Advances</b>	420232.18	485805.61	15.60%

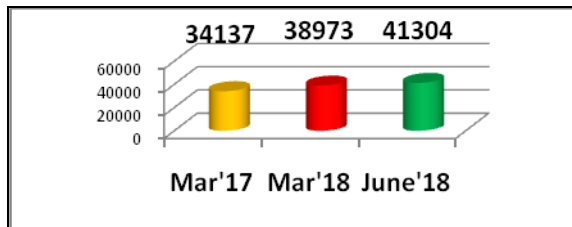
**5.3 Deposits & Advances: Comparative Position from Mar'17 to June'18 (Rs. in Crores)**



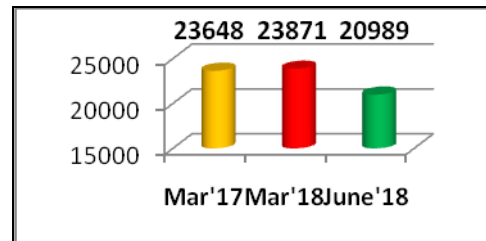
**5.4 Priority Sector Advances (Outstanding) as on 30.06.18 (Rs. in Crores)**

No.	Particulars	Mar'16	Mar'17	Mar'18	June'18
1	Short Term Production Loans	27298.45	34136.83	38972.77	41304.44
2	ATLs including allied Activities	19364.52	17004.46	16376.84	14744.07
3	Agriculture Infrastructure	1170.85	997.25	1249.86	1094.37
4	Agri. Ancillary Activities	7420.38	5646.12	6244.07	5150.90
	Total Terms Loans (2+3+4)	27955.75	23647.83	23870.77	20989.34
5	Total Agriculture Advances	55254.20	57784.66	62843.54	62293.78
6	Non-Farm Sector / MSMEs	43505.67	46115.29	56231.73	55905.81
7	Export credit	43.91	92.20	204.59	121.74
8	Others' under Priority Sector Advances	23856.65	25171.11	29069.62	32527.91
9	Total Priority Sector Advances	122660.43	129163.26	148349.48	150849.24

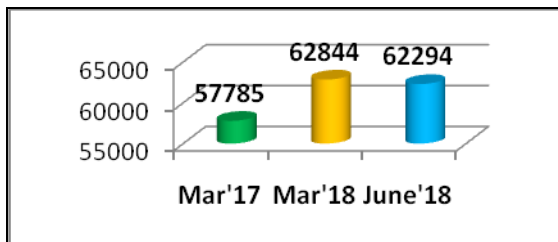
**Comparative Position of Short Term Agriculture Credit (Rs. in Crores)**



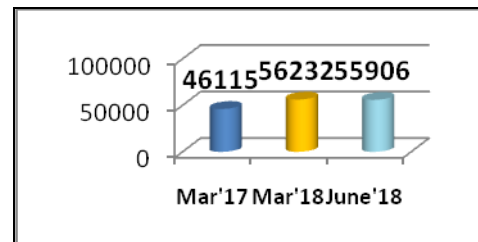
**Comparative Position of Agri. Term Loans incl. Infrastructure & Ancillary Activities (Rs. in Cr.)**



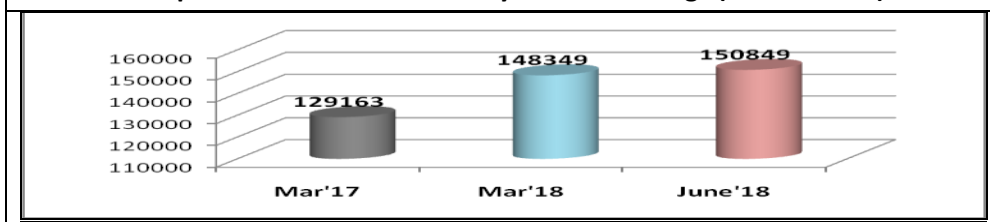
**Comparative Position of Total Agriculture Credit (Rs. in Crores)**



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



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

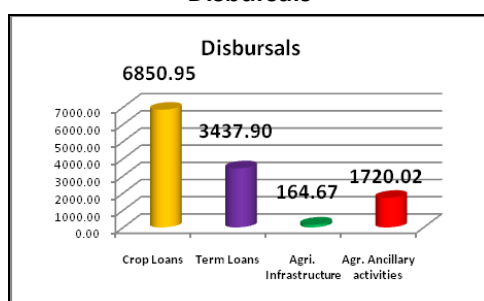
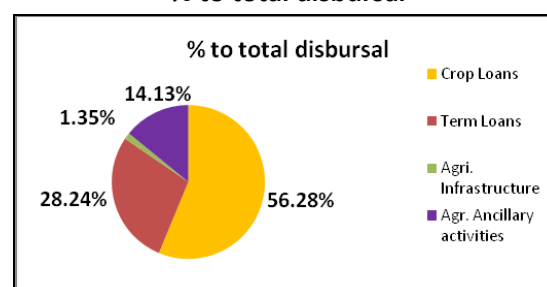


**Agenda 6: Achievement of Annual Credit Plan 2018-19: Position as on 30.06.18 (Rs. In cr)**

No.	Particulars	Achievement during		Target 2018-19	Achievement during	
		2016-17	2017-18		01.04.18 to 30.06.18	%
1	Short Term Production Loans					
a	Kharif	15205.40	21025.90	25496.53	6850.95	26.87%
b	Rabi	13456.07	10384.67	0.00	0.00	0.00%
	Total	28661.47	31410.57	25496.53	6850.95	26.87%
2	Agriculture Term Loans	6143.27	7320.07	11421.85	3437.90	30.10%
3	Agriculture Infrastructure	234.39	391.02	2102.70	164.67	7.83%
4	Agr. Ancillary activities	2374.03	3261.07	2044.55	1720.02	84.13%
5	Total Agriculture	37413.16	42382.73	41065.63	12173.54	29.64%
6	Micro & small, Medium Enterprises	20221.46	26542.24	21381.22	14852.16	69.46%
7	Others' under priority Sector Advances	4734.82	5786.83	13303.07	2196.60	16.51%
	<b>Of which</b>					
a	Education Loans	525.34	401.02	1798.33	113.75	6.33%
b	Housing Loans	2795.94	4000.88	6011.23	1727.91	28.74%
c	Others	1413.54	1384.93	5493.51	354.94	6.46%
7	Export Credit	62.72	46.16	0.00	22.44	0.00%
8	Total Priority Sector Advances	62432.16	74757.96	75749.92	29244.74	38.61%
9	Non-Priority Sector Advances	78957.84	125959.66	43985.65	33348.29	75.82%
10	Total Credit Plan	141390.00	200717.62	119735.57	62593.03	52.28%

**Agenda 7: Agriculture Sector****7.1 Total Agriculture: Sector-wise / Category-wise as on 30.06.18****(Rs. in Crores)**

Sector	Targets	Ach'mnt	Category	Targets	Ach'mnt	% Ach'mnt
Public Sector Banks	24881.06	5752.35	Crop Loans	25496.53	6850.95	26.87%
Private Sector Banks	3335.55	3801.16	Term Loans	11421.85	3437.90	30.10%
Regional Rural Banks	8329.63	1330.48	Infrastructure	2102.70	164.67	7.83%
Cooperative Banks	4519.39	1289.55	Agr. Ancillary	2044.55	1720.02	84.13%
<b>Total</b>	<b>41065.63</b>	<b>12173.54</b>	<b>Total</b>	<b>41065.63</b>	<b>12173.54</b>	<b>29.65%</b>

**Disbursals****% to total disbursal**

**7.2 Short Term Crop Production Loans – Sector-wise as on 30.06.18 (Rs. in Crores)**

Category	Kharif Season			Rabi Season		
	Target	Ach'mnt	% Ach'mnt	Target	Ach'mnt	% Ach'mnt
Public Sector Banks	15128.26	3841.55	25.39%	10085.53	0.00	0.00%
Private Sector Banks	1697.13	799.76	47.12%	1131.42	0.00	0.00%
Regional Rural Banks	5423.88	1057.99	19.51%	3615.93	0.00	0.00%
Cooperative Banks	3247.26	1151.65	35.47%	2164.85	0.00	0.00%
<b>Total</b>	<b>25496.53</b>	<b>6850.95</b>	<b>26.87%</b>	<b>16997.73</b>	<b>0.00</b>	<b>0.00%</b>

**7.3 Agri. Term Loans including Allied, Infrastructure & Ancillary Activities (Rs. in Crores)**

Sector	Target	Achievement	% of Achievement
Public Sector Banks	9752.80	1910.80	19.59%
Private Sector Banks	1638.42	3001.40	183.19%
Regional Rural Banks	2905.75	272.49	9.38%
Cooperative Banks	1272.13	137.90	10.84%
<b>Total</b>	<b>15569.10</b>	<b>5322.59</b>	<b>34.19%</b>

**7.4 Dairy Entrepreneurship Development Scheme (DEDS) as on 30.06.18 (Rs. in Crores)**

The progress made under Dairy Entrepreneurship Development Scheme (DEDS) as at the end of June'18 is as under:

Outstanding as on 30.06.18		Disbursement from 01.04.18 to 30.06.18	
No. of a/cs	Amount	No. of a/cs	Amount
18035	201.19	2899	36.42

NABARD Central Office, Mumbai issued a Circular bearing No.128/DOR/44/2018 dt. 6<sup>th</sup> June 2018 regarding continuation of DEDS scheme for the financial year 2018-19. The same has been circulated among member banks on 12<sup>th</sup> June 2018.

**7.5 Pledge Finance against Warehouse Receipts – as on 30.06.18 (Rs. in Crores)**

RBI advised banks to furnish quarterly data (district-wise) on financing against Negotiable Warehouse Receipts (NWRs) to farmers, within 20 days from the end of each quarter.

Outstanding as at the end of June'18		Disbursement from 01.04.18 to 30.06.18	
No. of a/cs	Amount	No. of a/cs	Amount
2263	378.67	697	101.13

**7.6. Joint Liability Groups (Bhoomi Heen-Kisan) – Agency-wise Targets for the year 2018-19**

The District-wise / Agency-wise targets for the year 2018-19 as per the communication received from NABARD as under:

No.	Name of the district	No. of Rural Branches				No. of Groups
		CBs	Co-op	RRBs	TOTAL	
1	ADILABAD	6	2	31	39	975
2	BHADRADI	21	12	37	70	1750
3	HYDERABAD	0	0	0	0	0
4	JAGTIAL	38	11	28	77	1925
5	JANGAON	14	2	12	28	700
6	JAYASHANKER	14	5	21	40	1000
7	JOGULAMBA	12	1	11	24	600

8	KAMAREDDY	25	25	25	75	1875
9	KARIMNAGAR	34	11	27	72	1800
10	KHAMMAM	21	10	47	78	1950
11	KOMARAM BHEEM	8	4	17	29	725
12	MAHABUBABAD	10	5	13	28	700
13	MAHABUBNAGAR	30	1	34	65	1625
14	MANCHERIAL	22	1	28	51	1275
15	MEDAK	26	8	21	55	1375
16	MEDCHAL	51	0	22	73	1825
17	NAGARKURNOOL	24	1	25	50	1250
18	NALGONDA	69	8	49	126	3150
19	NIRMAL	23	2	30	55	1375
20	NIZAMABAD	78	23	45	146	3650
21	PEDDAPALLI	15	5	19	39	975
22	SIRCILLA-RAJANNA	12	6	13	31	775
23	RANGAREDDY	145	3	48	196	4900
24	SANGAREDDY	50	6	47	103	2575
25	SIDDIPET	34	5	36	75	1875
26	SURYAPET	23	5	28	56	1400
27	VIKARABAD	33	2	23	58	1450
28	WANAPARTHI	22	1	12	35	875
29	WARANGAL(URBAN)	23	3	17	43	1075
30	WARANGAL RURAL	25	2	5	32	800
31	YADADRI	45	4	28	77	1925
	<b>TOTAL</b>	<b>983</b>	<b>174</b>	<b>807</b>	<b>1964</b>	<b>48150</b>

**Joint Liability Groups – Performance as at the end of June 2018****(Rs. in Crores)**

Outstanding		Overdues			NPAs		
No.	Amount	No.	Amount	% to outstanding	No.	Amount	% to outstanding
17122	1335.01	6984	200.04	14.98%	2936	138.80	10.40%

**7.7 Prime Minister Fasal Bhima Yojana**

State Level Co-ordination Committee on Crop Insurance (SLCCCI), Govt. of Telangana has circulated the minutes on PM Fasal Bhima Yojana for Rabi 2018-19 season for implementation of 'village as Insurance Unit' for one major crop of the district and other crops are covered under Mandal as Insurance Unit Scheme". The Committee has identified 11 crops including Sesamum under PMFBY to be implemented during Rabi 2018-19. The details are as under:

Crops for Rabi 2018-19 under PMFBY:

S.No.	Crop	S.No.	Crop
1	Rice	6	Bengalgram
2	Jowar (UI)	7	Groundnut
3	Maize	8	Sunflower
4	Greengram	9	Chillies
5	Blackgram	10	Onion
		11	Sesamum

Major Crop in each district for implementation of 'Village Insurance Unit' for Rabi 2018-19 under PMFBY. Areas notified under PMFBY for Telangana State are as under.

No.	Name of the District	No. of crops	Crops notified under	
			Village made as Insurance unit	Mandal / Mandals / District made as Insurance Unit
1	Adilabad	3	Bengalgram	Jowar, Maize
2	Komaram Bheem	4	Jowar	Rice, Greengram, Bengalgram

3	Mancherial	2	Rice	Maize
4	Nirmal	5	Maize	Rice, Jowar, Bengalgram, Sesamum
5	Nizamabad	6	Rice	Maize, Bengalgram, Onion, Sesamum
6	Jagtial	6	Rice	Maize, Greengram, Blackgram, Groundnut, Sesasum
7	Peddapalli	2	Rice	Maize
8	Jayashankar Bhoopalapalli	6	Rice	Maize, Greengram, Blackgram, Groundnut, Red Chillies
9	Bhadradi	5	Rice	Maize, Greengram, Groundnut, Red Chillies
10	Mahabubabad	7	Rice	Jowar, Maize, Greengram, Blackgram, Groundnut, Red Chillies
11	Warangal Rural	4	Maize	Rice, Groundnut, Red Chillies
12	Warangal Urban	2	Rice	Maize
13	Karimnagar	3	Rice	Maize, Groundnut
14	Rajanna Sircilla	2	Rice	Maize
15	Kamareddy	4	Rice	Jowar, Maize, Bengalgram
16	Sangareddy	5	Rice	Jowar, Maize, Bengalgram, Onion
17	Medak	6	Rice	Jowar, Maize, Bengalgram, Onion
18	Siddipet	5	Rice	Maize, Groundnut, Sunflower, Bengalgram
19	Janagaon	3	Rice	Maize, Groundnut
20	Yadadri	1	Rice	
21	Medchal / Malkajigiri	1	Rice	
22	Rangareddy	4	Rice	Maize, Groundnut, Bengalgram
23	Vikarabad	5	Rice	Jowar, Groundnut, Bengalgram, Onion
24	Mahaboobnagar	3	Rice	Jowar, Groundnut
25	Jogulamba Gadwal	5	Bengalgram	Rice, Jowar, Maize, Groundnut
26	Wanaparthy	3	Groundnut	Rice, Blackgram, Bengalgram
27	Nagarkurnool	2	Groundnut	Rice
28	Nalgonda	2	Rice	Groundnut
29	Suryapet	2	Rice	Groundnut
30	Khammam	4	Rice	Maize, Greengram, Groundnut

### 7.8 Restructured Weather Based Crop Insurance Scheme (RWBCIS) under PMFBY:

It has been notified Mango Crop in all the districts of Telangana under RWBCIS for Rabi-2018-19 season. To include Hailstorm as risk for Mango crop, add-on cover of additional premium has to be paid which works out to 10% extra. However, to consider hailstorm as optional and add-on cover risk only under RWBCIS for Rabi 2018-19. No new Crops notified for Rabi 2018-19 season under PMFBY.

**7.9 Cut-off dates for Loanee and non-Loanee farmers:**

To maintain seasonality discipline, the following cut-off dates for loanee and non-loanee farmers for Rabi-2018-19:

No.	Crop	Cut-off date
1	Rice, Jowar, Blackgram, Sunflower, Greengram, Groundnut, Redchilli, Onion, Sesasum	31.12.2018
2	Maize	15.12.2018
3	Bengalgram	30.11.2018
4	Mango (RWBCIS)	15.12.2018

As per the operational guidelines of the scheme, the State has been divided in to six clusters. The details are as follows

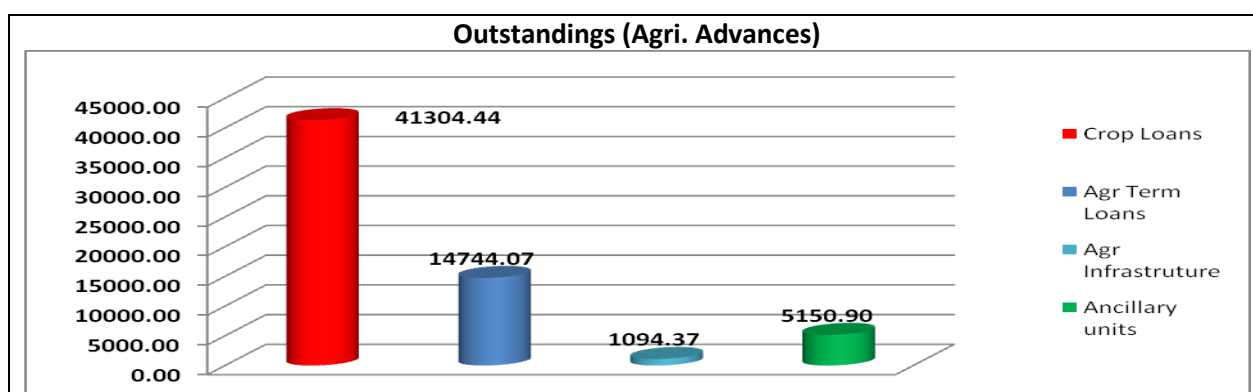
Cluster	Name of the Districts
Cluster I	Adilabad, Mancherial, Komarambheem (Asifabad), Jayashakar Bhupalapally), Siddipet
Cluster II	Nirmal, Nizamabad, Kamareddy, Yadadri, Rangareddy
Cluster III	Peddapalli, Karimnagar, Jagityal, Rajanna Sircilla, Janagaon
Cluster IV	Khammam, Nalgonda, Suryapet, Sangareddy, Medak
Cluster V	Bhadradi, Warangal Urban, Warangal Rural, Wanaparthy, Nagarkurnool
Cluster VI	Medchal-Malkajigiri, Mahabubnabar, Jogulamba-Gadwal, Vikarabad, Mahabubabad

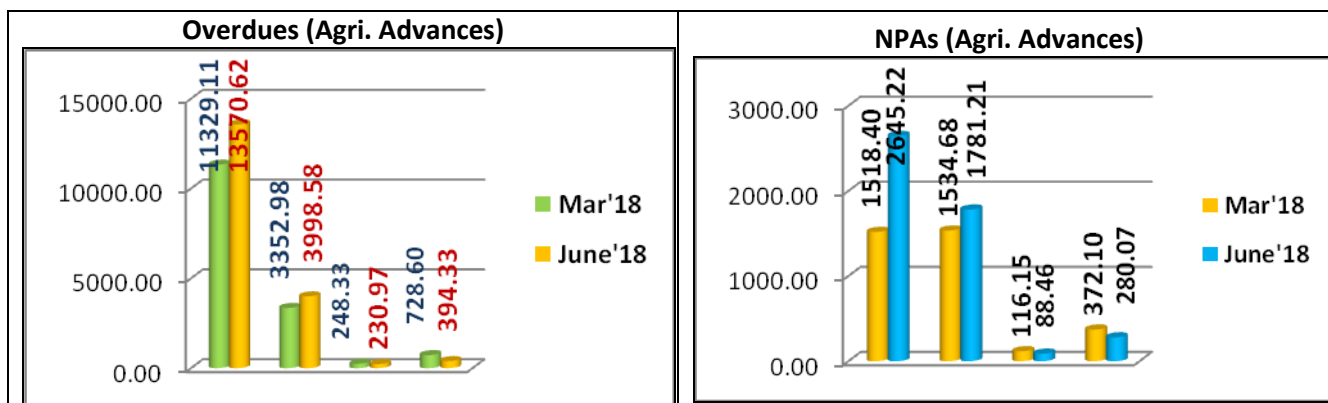
**7.9 Data submission on Relief measures extended by banks in areas affected by Natural Calamities:**

The Reserve Bank of India has developed a dedicated portal (<https://dbie.rbi.org.in/DCP/>) for collection and compilation of data on natural calamities on a real time basis through a centralized system. The portal provides facility for uploading data files related to relief measures extended by banks and notifications issued by State Governments with regard to natural calamities. The portal has gone live on July 20, 2017. All Banks to ensure that the data on relief measures extended is invariably uploaded in RBI's portal, by 10th of the following month.

**7.10 Overdues / NPAs under Agriculture sector as on 30.06.18:****(Rs. in Crores)**

Category	Outstanding		Overdues			Non-Performing Assets		
	No. of a/cs.	Amount	No. of a/cs.	O/s in Overdue Accounts	%	No. of a/cs.	Amount	%
Short Term Crop Production Loans	4762017	41304.44	1425179	13570.62	32.86	340631	2645.22	6.40
Agri. Term Loans	682882	14744.07	182890	3998.58	27.12	123071	1781.21	12.08
Agri. Infrastruc-ture	6702	1094.37	1746	230.97	21.11	616	88.46	8.08
Ancillary activities	4840	5150.90	1208	394.33	7.66	786	280.07	5.44
<b>Total Agriculture</b>	<b>5456441</b>	<b>62293.78</b>	<b>1611023</b>	<b>18194.49</b>	<b>29.21</b>	<b>465104</b>	<b>4794.96</b>	<b>7.70</b>





### Overdues in Agriculture segment as at the end of 30<sup>th</sup> June 2018

- The level of agriculture overdues increased by Rs.18194.49 Crores during the quarter.
- 32.86% of short term crop loan outstandings are overdues in the books of the banks.
- 27.12% of Agriculture Term Loan outstandings are overdues in books of the banks.
- 21.11% of Agri. Infrastructure loan outstandings are overdues in the books of the banks.
- 7.66% of Agri. Ancillary activities loan outstandings are overdues in the books of the banks.
- Overdues in total agriculture advances constitute 29.21% of outstanding.

### NPAs in Agriculture segment as at the end of 30<sup>th</sup> June 2018

- The level of total agriculture NPAs increased by Rs.4794.96 Crores during the quarter.
- 6.40% of short term crop loan outstandings are NPAs in the books of the banks.
- 12.08% of Agriculture Term Loan outstandings are NPAs in books of the banks.
- 8.08% of Agri. Infrastructure Loan outstandings are NPAs in books of the banks.
- 5.44% of Agri. Ancillary activities Loan outstandings are NPAs in books of the banks.
- NPAs in total agriculture advances are at 7.70%.



**Agenda 8: Micro, Small & Medium Enterprises (MSME)****8.1 Micro, Small & Medium Enterprises (MSME): Priority Sector****(Rs. in Crores)**

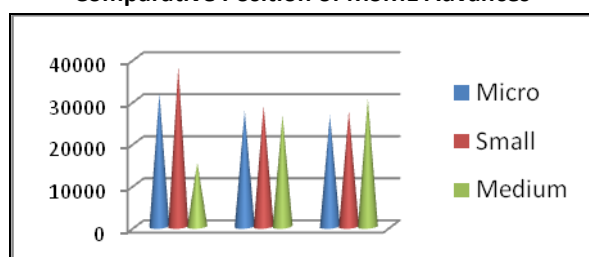
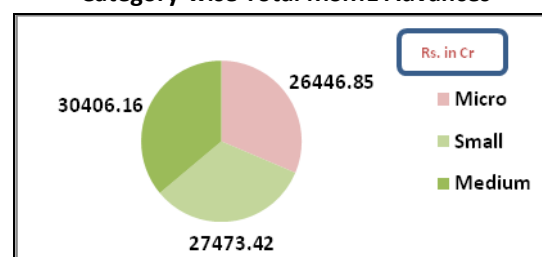
Particulars	Outstanding as on 31.03.2017		Outstanding as on 31.03.2018		Outstanding as on 30.06.2018	
	A/c.	Amt.	A/c.	Amt.	A/c.	Amt.
Micro Enterprises	615980	19982.77	775916	22701.27	817789	21722.58
Small Enterprises	103045	18644.08	233219	22490.37	293730	21982.06
Total SME	719484	38626.85	1009135	45191.64	1111519	43704.64
% of Micro Enterprises to total MSE	85.61%	51.73%	76.89%	50.23%	73.57%	49.70%
% of Small enterprises to total MSE	14.39%	48.27%	23.11%	49.77%	26.43%	50.30%
Medium Enterprises (ME)	95431	7488.43	132524	11040.09	186511	12201.18
% of ME to total MSME advances	11.71%	16.24%	11.61%	19.63%	14.37%	21.82%
<b>Total MSME advances</b>	<b>814915</b>	<b>46115.28</b>	<b>1141659</b>	<b>56231.73</b>	<b>1298030</b>	<b>55905.81</b>

**8.2 Micro, Small & Medium Enterprises (MSME): Non-priority Sector****(Rs. in Crores)**

Particulars	Outstanding as on 31.03.2017		Outstanding as on 31.03.2018		Outstanding as on 30.06.2018	
	A/c.	Amt.	A/c.	Amt.	A/c.	Amt.
Micro Enterprises	281612	11668.58	293092	4837.85	292526	4724.27
Small Enterprises	459720	19461.05	525426	6251.67	526062	5491.36
Total SME	741332	31129.63	818518	11089.52	818588	10215.63
% of Micro Enterprises to total MSE	37.99%	37.48%	35.81%	43.63%	35.74%	46.25%
% of Small enterprises to total MSE	62.01%	62.52%	64.19%	56.37%	64.26%	53.75%
Medium Enterprises (ME)	6820	7753.81	14413	15479.27	10651	18204.98
% of ME to total MSME advances	0.91%	19.94%	1.73%	58.26%	1.28%	64.06%
<b>Total MSME advances</b>	<b>748152</b>	<b>38883.44</b>	<b>832931</b>	<b>26568.79</b>	<b>829239</b>	<b>28420.61</b>

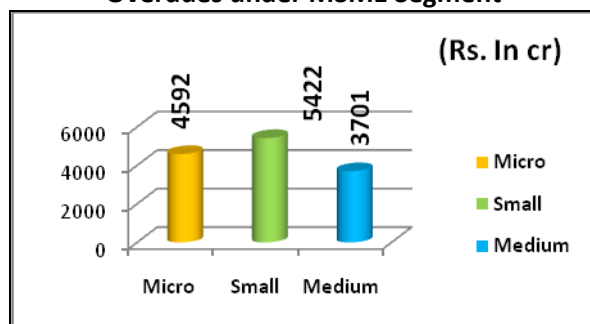
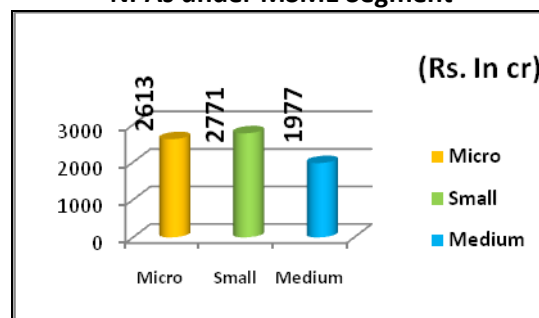
**8.3 Micro, Small & Medium Enterprises (MSME): Priority & Non-priority Sector****(Rs. in Crores)**

Particulars	Outstanding as on 31.03.2017		Outstanding as on 31.03.2018		Outstanding as on 30.06.2018	
	A/c.	Amt.	A/c.	Amt.	A/c.	Amt.
Micro Enterprises	897592	31651.35	1069009	27539.12	1110315	26446.85
Small Enterprises	563224	38105.13	758645	28742.04	819792	27473.42
Total SME	1460816	69756.48	1827654	56281.16	1930107	53920.27
% of Micro Enterprises to total MSE	61.44%	45.37%	58.49%	48.93%	57.53%	49.05%
% of Small enterprises to total MSE	38.56%	54.63%	41.51%	51.07%	42.47%	50.95%
Medium Enterprises (ME)	102251	15242.24	146937	26519.36	197162	30406.16
% of ME to total MSME advances	6.54%	17.93%	7.44%	32.03%	9.27%	36.06%
<b>Total MSME advances</b>	<b>1563067</b>	<b>84998.72</b>	<b>1974591</b>	<b>82800.52</b>	<b>2127269</b>	<b>84325.42</b>

**Comparative Position of MSME Advances****Category-wise Total MSME Advances**

**8.4 Overdues / NPAs under MSME Sector as on 30.06.18****(Rs. in Crores)**

Particulars	Outstanding		Overdues			NPAs		
	A/cs	O/s Amt	A/cs	O/s Amt	%	A/cs	O/s Amt	%
<b>Micro</b>	1110315	26446.85	207889	4592.14	17.36	126960	2612.77	9.88
<b>Small</b>	819792	27473.42	25788	5421.61	19.73	15409	2770.74	10.09
<b>Total MSE</b>	1930107	53920.27	233677	10013.75	18.57	142369	5383.51	9.98
<b>Medium</b>	197162	30406.16	18289	3700.92	12.17	2917	1977.07	6.50
<b>Total MSME</b>	2127269	84326.42	251966	13714.67	16.26	145285	7360.58	8.73

**Overdues under MSME Segment****NPAs under MSME Segment**

<ul style="list-style-type: none"> <li>➤ Overdues under Micro Enterprises constitute 17.36% of its outstandings.</li> <li>➤ Overdues under Small Enterprises constitute 19.73% of its outstandings.</li> <li>➤ Overdues under total MSE segment advances constitute 18.57% of its outstandings.</li> <li>➤ Overdues under Medium enterprises constitute 12.17% of its outstandings.</li> <li>➤ Overdues under total MSME segment constitute 16.26% of its outstandings.</li> </ul>	<ul style="list-style-type: none"> <li>➤ NPAs under Micro Enterprises constitute 9.88% of its outstandings.</li> <li>➤ NPAs under Small Enterprises constitute 10.098% of its outstandings.</li> <li>➤ NPAs under total MSE segment advances constitute 9.98% of its outstandings.</li> <li>➤ NPAs under Medium enterprises constitute 6.50% of its outstandings.</li> <li>➤ NPAs of total MSME segment constitute 8.73% of its outstandings.</li> </ul>
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**8.5 PM Task Force Recommendations:**

Compliance to PM Task Force Recommendations	Norm %	Actual %	No. of Banks Achieved
Banks are advised to achieve a 20 percent year-on-year growth in credit to micro & small enterprises (June'17 – June' 18)	20	15.55	17
10 percent annual growth in the number of micro enterprise accounts	10	14.14	21
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	40.44	11

**8.6 PMEGP:** The performance of banks under PMEGP is furnished as under: (Rs. In cr)

Agency	Target 2018-19			Achievement up to June 2018		
	No. of Projects	Margin Money	Emp. (Nos)	No. of Projects	Margin Money	Empl. (Nos)
KVIC	783	19.58	6265	43	2.01	344
KVIB	1305	32.63	10441	79	3.05	632
DIC	812	20.30	6497	113	2.59	904
<b>TOTAL</b>	<b>2900</b>	<b>72.51</b>	<b>23203</b>	<b>235</b>	<b>7.65</b>	<b>1880</b>

During the year 2018-19, achievement in no. of projects is 235 (8.10%) with an amount of Rs.7.65 cr (10.55%) against a target of 2900 projects and an outlay of Rs.72.51 cr.

**8.7 Pradhan Mantri Mudra Yojana (PMMY):** Performance under PMMY as on 14.09.18 is as under: Bank-wise performance is placed as annexure. (Rs. in Crores)

Particulars	Shishu		Kishore		Tarun		Total	
	A/cs	Amt.	A/cs	Amt.	A/cs	Amt.	A/cs	Amt.
<b>All Banks</b>	<b>38886</b>	<b>131.58</b>	<b>49038</b>	<b>1027.77</b>	<b>6930</b>	<b>535.51</b>	<b>94854</b>	<b>1694.86</b>

**PMMY: Sector-wise Performance as on 14.09.18:** (Rs. in Crores)

Category	Shishu		Kishore		Tarun		Total	
	A/cs	Amt.	A/cs	Amt.	A/cs	Amt.	A/cs	Amt.
Public Sector	15008	46.55	26929	631.33	5069	413.32	47006	1091.20
Private Sector	11604	40.28	9607	249.43	1220	80.82	22431	370.53
Others	12274	44.75	12502	147.01	641	41.37	25417	233.13
<b>Total</b>	<b>38886</b>	<b>131.58</b>	<b>49038</b>	<b>1027.77</b>	<b>6930</b>	<b>535.51</b>	<b>94854</b>	<b>1694.86</b>

**PMMY: Sanctions to various categories as on 14.09.18** (Rs. in Crores)

Category	Shishu		Kishore		Tarun		Total	
	A/cs	Amt.	A/cs	Amt.	A/cs	Amt.	A/cs	Amt.
General	21535	73.80	35853	757.55	5590	442.64	62978	1273.98
SC	3805	11.63	2612	56.75	260	17.05	6677	85.44
ST	1821	6.27	1978	44.46	222	14.58	4021	65.32
OBC	11725	39.88	8595	169.00	858	61.24	21178	270.12
<b>Total</b>	<b>38886</b>	<b>131.58</b>	<b>49038</b>	<b>1027.77</b>	<b>6930</b>	<b>535.51</b>	<b>94854</b>	<b>1694.86</b>
Out of Above								
Women	13116	43.20	9713	202.24	1015	74.75	23844	320.20
New Entrepreneurs	15390	55.11	24851	593.24	3154	237.26	43395	885.61
Minorities	4214	13.06	4508	108.71	1396	116.33	10118	238.09
PMJDY OD A/c	969	2.58	0	0.00	0	0.00	969	2.58
Mudra card	2760	9.13	471	11.77	209	15.83	3440	36.73
NULM	235	0.89	155	2.45	10	0.49	400	3.82
NRLM	207	0.78	918	36.69	93	5.37	1218	42.85
Other Govt. Schemes	2253	7.73	1940	48.08	479	38.35	4672	94.15

**PMMY: Performance of Top 10 Banks as on 14.09.18****(Rs. in Crores)**

Name of the bank	Shishu		Kishore		Tarun		Total	
	A/cs	Amt.	A/cs	Amt.	A/cs	Amt.	A/cs	Amt.
SBI	6133	14.53	6484	144.32	1960	166.21	14577	325.05
Andhra Bank	1820	6.32	7367	210.14	729	59.87	9916	276.32
Canara Bank	2326	8.57	2865	83.73	563	47.69	5754	139.99
HDFC Bank	4078	13.4	4116	99.46	398	23.97	8592	136.84
IndusInd Bank	1620	6.96	3033	70.91	244	14.23	4897	92.09
ICICI Bank	5478	18.71	1443	46.5	232	16.89	7153	82.1
Bank of India	1389	4.8	3130	43.63	188	14.2	4707	62.63
APGVB	5665	20.98	578	12.57	228	13.29	6471	46.84
Union Bank of India	235	0.79	965	18.73	390	27.29	1590	46.82
Syndicate Bank	639	2.85	1089	24.29	135	11.05	1863	38.19

**PMMY: District-wise performance as on 14.09.18****(Rs. in Crores)**

No	State/District	Shishu		Kishore		Tarun		Total	
		No. of A/cs	Amount	No. of A/cs	Amount	No. of A/cs	Amount	No. of A/cs	Amount
1	Adilabad	1642	5.33	1506	31.16	235	18.6	3383	55.09
2	Bhadradi	634	2.35	350	10.56	94	7.49	1078	20.4
3	Hyderabad	5903	22.03	16273	242.5	2050	155.58	24226	420.1
4	Jagitial	329	0.9	480	8.03	32	2.17	841	11.11
5	Jangaon(New)	193	0.71	468	14.11	56	3.73	717	18.55
6	Jayashankar	218	0.81	64	1.35	18	1.17	300	3.33
7	Jogulamba	604	2.14	323	9.06	30	2.03	957	13.23
8	Kamareddy	547	1.86	208	5.59	29	2.11	784	9.57
9	Karimnagar	2767	9.23	3081	61.94	409	33.47	6257	104.65
10	Khammam	1763	5.84	1834	38.74	407	32.68	4004	77.27
11	KomramBheem	12	0.03	23	0.43	5	0.4	40	0.86
12	Mahabubabad	254	0.84	182	3.77	34	2.47	470	7.09
13	Mahbubnagar	2625	8.79	2244	52.26	307	24.6	5176	85.65
14	Mancherial	269	0.82	406	11.38	27	1.86	702	14.06
15	Medak	1554	5.05	1510	34.92	328	25.4	3392	65.38
16	Medchal-Malkajiri	879	3.31	1779	47.86	228	19.17	2886	70.34
17	Nagarkurnool	572	2.08	211	4.18	32	2.17	815	8.43
18	Nalgonda	2931	10.02	3589	89.92	523	39.56	7043	139.51
19	Nirmal	646	1.86	126	2.99	23	1.78	795	6.62
20	Nizamabad	1855	6.68	2632	68.93	306	22.81	4793	98.42
21	Peddapalli	453	1.49	355	9.15	40	3.07	848	13.71
22	Rajanna	225	0.74	673	14.53	13	1.04	911	16.32
23	Rangareddy	4733	13.83	4583	97.78	926	73.66	10242	185.27
24	Sangareddy	1283	4.36	607	16.49	125	8.65	2015	29.49
25	Siddipet	751	2.47	493	11.75	72	4.89	1316	19.11
26	Suryapet	1002	3.61	379	10.31	74	5.86	1455	19.78
27	Vikarabad	309	1.09	150	3.78	11	0.89	470	5.75
28	Wanaparthy	534	1.99	263	8.36	36	2.69	833	13.05

29	Warangal(rural)	1335	4.06	469	11.4	161	13.46	1965	28.93
30	Warangal(urban)	1479	5.09	3667	101.67	253	18.98	5399	125.74
31	Yadadri	585	2.16	110	2.85	46	3.06	741	8.07
	Grand Total	38886	131.58	49038	1027.77	6930	535.51	94854	1694.86

**PM Stand UP India Programme: as on 15.09.18****(Rs. in Crores)**

No. of Sanctions	Women	SC	ST	Amount sanctioned
3676	2669	730	277	858.76

**PM Stand Up India Programme: Top 10 Banks (Sanctioned amount- wise) as on 15.09.18 (Rs. In cr)**

S.No.	Bank	No. of Applicants	Women (excl. SC/ST)	SC	ST	Sanctioned Amount
1	Andhra Bank	1522	1246	193	83	324.82
2	State Bank of India	609	353	198	58	139.08
3	Syndicate Bank	186	152	21	13	62.35
4	Canara Bank	213	136	63	14	49.60
5	Punjab National Bank	229	196	27	6	45.81
6	Bank of India	176	108	48	20	34.20
7	ICICI Bank	131	41	63	27	33.29
8	HDFC Bank	113	113	0	0	26.04
9	Indian Bank	70	43	18	9	23.60
10	Bank of Baroda	37	27	10	0	16.71

**Agency-wise Handholding requests as on 15.09.18**

Agency	Cancelled By Applicant	Completed By Applicant	Pending	Grand Total
DIC	30	8	173	211
DICCI	10	2	74	86
FLC	8	4	18	30
Industry Association	5	2	8	15
ITC	8	3	8	19
ITI	5	1	9	15
MoMSME	8	2	18	28
Others	68	16	164	248
NSDC	2	2	11	15
RSETI	0	0	3	3
TCO	18	7	154	179
Voluntary Women's Mentor Club	2	1	9	12
<b>Grand Total</b>	<b>169</b>	<b>57</b>	<b>704</b>	<b>930</b>

**PM Stand Up India Programme – District-wise performance & position of handholding requests as on 15.09.18 (Rs. In Crores)**

Name of the District	No. of A/cs	Sanctioned Amount	Hand-holding requests			
			Cancelled by applicant	Completed by applicant	Pending	Grand Total
Hyderabad	1413	362.89	79	21	264	364
Medchal-Malkagiri	455	116.02	2	1	9	12
Warangal (Urban)	270	66.51	5	0	13	18
Ranga Reddy	189	41.26	40	14	148	202
Sangareddy	157	38.40	1	1	13	15
Karimnagar	109	23.77	5	1	99	105
Khammam	122	22.81	5	3	29	37
Nalgonda	122	21.68	9	7	29	45
Nizamabad	98	20.79	1	0	6	7
Mahbubnagar	83	19.65	3	2	24	29
Bhadradi Kothagudem	83	18.58	1	0	4	5
Suryapet	98	18.35	0	1	1	2
Yadadri Bhuvanagiri	45	9.36	0	1	2	3
Mancherial	35	8.09	0	0	2	2
Kamareddy	44	7.96	0	0	0	0
Siddipet	45	7.75	1	0	1	2
Peddapalli	36	5.93	0	0	2	2
Adilabad	27	5.37	9	0	13	22
Warangal (Rural)	31	5.28	0	0	2	2
Jangaon	24	5.23	0	0	0	0
Nirmal	24	5.03	0	0	1	1
Jagtial	26	5.01	0	1	0	1
Rajanna Sircilla	26	4.96	0	0	2	2
Medak	22	3.33	6	3	20	29
Mahabubabad	21	3.09	0	0	2	2
Jayashankar Bhoopalpally	13	3.05	0	0	1	1
Vikarabad	12	2.49	0	0	0	0
Nagarkurnool	18	2.48	0	0	0	0
Jogulamba Gadwal	16	2.13	0	0	0	0
Wanaparthy	9	1.20	0	0	0	0
Komaram Bheem Asifabad	3	0.30	2	0	1	3
<b>Grand Total</b>	<b>3676</b>	<b>858.76</b>	<b>169</b>	<b>57</b>	<b>704</b>	<b>930</b>

**Agenda 9: Housing Loans (Priority & Non-priority)-Position as on 30.06.18 (Rs. In Crores)**

Category	Outstanding		Disbursement		Overdues			NPAs		
	No. of A/cs	Amount	No. of A/cs	Amount	No. of A/cs	Amount	%	No. of A/cs	Amount	%
Priority	290748	25635.87	15670	1727.91	66562	5123.35	19.99	47306	768.51	3.00
Non-priority	371848	29187.11	6304	1617.57	14019	1887.36	6.47	1315	167.68	0.57
Total	662596	54822.98	21974	3345.48	80581	7010.71	12.79	48621	936.19	1.71

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

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

**i) Credit Linked Subsidy Scheme for EWS/LIG**

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

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

**ii) Credit Linked Subsidy Scheme for MIG**

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

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

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

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

**Agenda 10: Education Loans (Priority & Non-priority) – Position as on 04.06.18 (Rs. In Crores)**

Category	Outstanding		Disbursement		Overdues			NPAs		
	No. of a/c.	Amount	No. of a/c.	Amount	No. of a/c.	Amount	%	No. of a/c.	Amount	%
Priority	62526	3156.70	3766	113.75	15078	661.78	20.96	7573	188.54	5.97
Non-priority	13116	1380.71	634	46.75	571	77.56	5.62	181	19.99	1.45
Total	75642	4537.41	4400	160.51	15649	739.34	16.29	7755	208.53	4.60

**Agenda 11: Credit Flow to Minority Communities – Position as on 30.06.18 (Rs. In cr)**

Outstanding		Disbursement Up to 30.06.18		Overdues			NPAs		
No. of A/cs	Amount	No. of A/cs	Amount	No. of A/cs	Amount	%	No. of A/cs	Amount	%
1002495	10982.20	43887	631.29	190811	2116.45	19.27	91385	1035.22	9.43

**Agenda 12: Credit Flow to Weaker Sections – Position as on 30.06.18 (Rs. In cr)**

Outstanding		Disbursement Up to 30.06.18		Overdues			NPAs		
No. of A/cs	Amount	No. of A/cs	Amount	No. of A/cs	Amount	%	No. of A/cs	Amount	%
3754205	40044.12	328757	3596.09	760481	6648.55	16.60	229109	1605.05	4.01

**Agenda 13: Credit Flow to SCs/STs – Position as on 30.06.18 (Rs. In cr)**

Outstanding		Disbursement Up to 30.06.18		Overdues			NPAs		
No. of A/cs	Amount	No. of A/cs	Amount	No. of A/cs	Amount	%	No. of A/cs	Amount	%
1442021	12101.11	106556	1052.72	289518	2760.11	22.81	100784	450.38	3.72
<ul style="list-style-type: none"> <li>➤ The total loan outstandings to SC/ST beneficiaries constitute 8.04% of Priority sector advances.</li> <li>➤ The total loan outstandings to SC/ST beneficiaries constitute 2.49% of total advances.</li> </ul>									

**Agenda 14: Credit Flow to Women Beneficiaries – Position as on 30.06.18 (Rs. In Cr)**

Outstanding		Disbursement Up to 30.06.18		Overdues			NPAs		
No. of A/cs	Amount	No. of A/cs	Amount	No. of A/cs	Amount	%	No. of A/cs	Amount	%
2293711	28520.67	201077	3067.38	626237	6302.84	22.10	196000	1212.18	4.25

**Agenda 15: Implementation of Government Sponsored Schemes – Position as on 30.06.18****15.1: National Rural Livelihood Mission (NRLM): SHG Bank Linkage – Position as on 30.06.18 (Rs. In cr)**

Outstanding		Disbursement Up to 30.06.18		Overdues			NPAs		
No. of A/cs	Amount	No. of A/cs	Amount	No. of A/cs	Amount	%	No. of A/cs	Amount	%
393399	7907.80	30307	875.66	52357	1832.30	23.17	29680	464.09	5.87



**15.2: National Urban Livelihood Mission (NULM): SHG Bank Linkage – Position as on 30.06.18 (Rs. In cr)**

Outstanding		Disbursement		Overdues			NPAs		
No. of A/cs	Amount	No. of A/cs	Amount	No. of A/cs	Amount	%	No. of A/cs	Amount	%
101586	2018.98	8534	224.44	16121	273.20	13.53	8760	225.36	11.16

SEP Progress Report is annexed.

**15.3 Position implementation of Government sponsored schemes – as on 30.06.18 (Rs. In cr)**  
**Central Government Schemes**

No.	Scheme	Outstanding as on 30.06.18		Disbursements up to 30.06.18	
		No. of a/cs	Amount	No. of A/cs	Amount
<b>Central Government Sponsored Schemes (Total)</b>		<b>1738616</b>	<b>3787.75</b>	<b>13209</b>	<b>394.84</b>
1	PMRY / PMEGP	33569	678.81	972	68.86
2	ISHUP / RRY	283	1.11	2	0.01
3	Agri Clinics / Agri Business Centres	1270	20.00	40	3.81
4	Dairy Entrepreneurship Development Scheme	18033	201.19	2899	36.42
5	Renewable Sources of Energy	1135	16.26	1	0.46
6	Others	119526	2870.38	9295	285.28

**15.4 Credit Flow under DRI Scheme: as on 30.06.18 (Rs. In cr)**

Outstanding		Disbursement Up to 30.06.18		Overdues			NPAs		
No. of A/cs	Amount	No. of A/cs	Amount	No. of A/cs	Amount	%	No. of A/cs	Amount	%
15431	27.07	487	0.64	7444	7.62	28.15	4261	4.40	16.25

**Agenda 16: Position of Implementation of Government Sponsored Schemes as on 30.06.18**  
**Government of Telangana Schemes****16.1: All schemes (Rs. In cr)**

Outstanding		Disbursement during 01.04.18 to 30.06.18	
No.	Amount	No.	Amount
1563825	18831.99	90956	2502.28

**16.2 Performance of Government sponsored schemes (Rs. In cr)**

Name of the Scheme	Outstanding as on 30.06.18		Disbursement (01.04.18 to 30.06.18)	
	No. of A/cs	Amount	No. of A/cs	Amount
<b>State Government Sponsored Schemes</b>	<b>1563825</b>	<b>18831.99</b>	<b>90956</b>	<b>2502.28</b>
APMIP	4068	64.36	8	0.05
RKVY	1460	14.44	42	1.48
Water Resources Development	5724	1330.00	260	8.61
Animal husbandry / Milch Animal Units (including Pasukarnthi Pathakam)	32008	352.38	653	15.73

Sheep & Goat (including Jeevakranthi Pathakam)	13509	121.78	429	11.56
Fisheries - GSS	1811	964.52	47	0.38
Horticulture	1468	73.91	32	0.86
Poly-house	141	28.66	0	0.00
Sericulture	1300	28.21	9	0.31
SERP (SHG Bank Linkage - Rural)	393399	7907.80	30307	875.66
MEPMA (SHG Bank Linkage -Urban)	101586	2018.98	8534	224.44
Weavers Credit Cards	2070	10.76	216	2.15
Handloom Weavers Groups	2893	28.39	440	5.49
S.C.Action Plan	343153	1148.97	4734	31.85
S.T.Action Plan	94342	452.44	1131	10.20
B.C.Action Plan	338642	1322.45	2067	15.14
Minorities Finance Corpn.	82235	449.62	974	7.20
Christian Finance Corpn.	29487	541.81	2760	58.90
Rajiv Gruhakalpa	18962	176.35	2	0.25
VAMBAY	3661	66.58	4	0.11
Rajiv Yuva Sakthi	17046	65.93	12	0.09
Renewable Sources of Energy	159	1.20	0	0.00
Economic Rehabilitation Scheme for Disabled	232	1.29	104	0.82
Others	74469	1661.27	38191	1231.00

**16.3 Fisheries : Achievement as on 30.06.18****(Rs. In cr)**

<b>Total Credit proposed for Govt. sponsored schemes in the credit plan</b>	<b>Credit extended to Govt. sponsored schemes</b>	<b>Direct loans to Fisheries sector by the Banks</b>
114.08	0.00	964.52

**Agenda 17 : Financial Inclusion: Roadmap for Providing Banking Channels/Services****17.1 Roadmap for opening brick and mortar branches in villages with population more than 5000 with revised guidelines on Branch Authorisation Policy:**

Reserve Bank of India vide circular DBR.No.BAPD.BC.69/22.01.001/2016-17 dated May 18, 2017 and FIDD.CO.LBS.BC.No 31/02.01.001/2016-17 dated June 8, 2017 issued guidelines on "Rationalisation of Branch Authorisation Policy".

2. In terms of RBI circular FIDD.CO.LBS.BC.No.82/02.01.001/2015-16 dated December 31, 2015 to cover the villages with population above 5000 with a bank branch of a scheduled commercial bank, 255 centres were identified and allocated to banks for opening of brick and mortar branches, of which 222 centres were covered by banks, so far:

<b>Position as on 30.06.2018 (Bank-wise Summary)</b>				
<b>Name of the Bank</b>	<b>No. of Centres allotted</b>	<b>No. of Branches Opened</b>	<b>No. of BCs available</b>	<b>Unbanked Villages</b>
Allahabad Bank	1	0	0	1
Andhra Bank	43	5	34	4
AP Grameena Vikas Bank	52	10	41	1
Axis Bank	2	0	1	1

Bank of Baroda	2	0	1	1
Bank of India	2	0	1	1
Bank of Maharashtra	1	0	0	1
Canara Bank	4	4	0	0
Central Bank of India	5	1	4	0
Corporation Bank	3	2	1	0
HDFC Bank	4	0	3	1
ICICI Bank	4	1	3	0
IDBI Bank	2	0	1	1
Indian Bank	9	4	4	1
Indus Ind Bank	1	1	0	0
Karnataka Bank	2	0	1	1
Karur Vysya Bank	1	0	0	1
Oriental Bank of Commerce	1	0	1	0
Punjab National Bank	1	0	0	1
State Bank of India	86	12	68	6
Syndicate Bank	3	0	3	0
Tamilnad Mercantile Bank	1	0	1	0
Telangana Grameena Bank	14	10	1	3
UCO bank	1	0	0	1
Union Bank of India	6	1	4	1
Vijaya Bank	4	2	1	1
<b>Grand Total</b>	<b>255</b>	<b>53</b>	<b>174</b>	<b>28</b>

<b>Position as on 30.06.2018 (District-wise Summary)</b>				
<b>District</b>	<b>No. of centres allotted</b>	<b>No. of Branches Opened</b>	<b>No. of BCs available</b>	<b>Unbanked Villages</b>
Adilabad	2	2	0	0
Bhadradi Kothagudem	21	2	13	6
Jagtial	7	3	4	0
Jangaon	8	0	7	1
Jayashanker Bhopalapally	8	0	8	0
Jogulamba Gadwal	12	1	10	1
Kamareddy	4	1	1	2
Karimnagar	11	6	5	0
Khammam	18	1	15	2
Mahabubabad	17	3	13	1
Mahabubnagar	11	1	10	0
Medak	3	0	3	0
Medchal	4	4	0	0
Nagarkurnool	8	1	6	1
Nalgonda	18	2	10	4
Nizamabad	12	2	10	0
Peddapalli	8	5	3	0
Rajanna Sirsilla	3	0	3	0
Rangareddy	10	4	5	1

Sangareddy	7	3	4	0
Siddipet	7	0	7	0
Suryapet	15	4	5	6
Vikarabad	10	1	7	2
Wanaparthy	5	1	4	0
Warangal (Urban)	6	3	3	0
Warangal Rural	14	0	14	0
Yadadri Bhuvanagiri	6	1	4	1
<b>Grand Total</b>	<b>255</b>	<b>53</b>	<b>174</b>	<b>28</b>

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

Position of PMJDY accounts as on 05.09.18 is as under:

Banks	Rural A/C	Urban A/C	Male A/C	Female A/C	Total A/C	Total Deposit in Lakhs	Zero Balance Account	RupayCard Issued	Aadhaar Seeded
Public Sector	2072789	3853311	2671089	3255011	5926100	92597.34	1371127	5324384	5423232
Private Sector	1131045	123543	537384	717204	1254588	6488.29	828007	1239608	793118
RRBs	1423202	437076	822809	1037469	1860278	37140.7659	231285	965484	1713629
<b>Grand Total</b>	<b>4627036</b>	<b>4413930</b>	<b>4031282</b>	<b>5009684</b>	<b>9040966</b>	<b>136226.40</b>	<b>2430419</b>	<b>7529476</b>	<b>7929979</b>

(Source: PMJDY Mission Office)

### 17.3 District-wise position of PMJDY account as on 05.09.18:

Districts	Rural A/C	Urban A/C	Male A/C	Female A/C	Total A/C	Total Deposit in Lakhs	Zero Balance Account	RupayCard Issued	Aadhaar Seeded
Adilabad	515969	271022	362671	424320	786991	12610.97	214027	469476	717278
Hyderabad	91027	1039401	471239	659189	1130428	24371.60	286293	1024054	1013750
Karimnagar	864142	282743	492285	654600	1146885	17308.39	366374	941123	971400
Khammam	258947	311802	264943	305806	570749	8198.66	102966	475812	534144
Mahbubnagar	821675	509345	584078	746942	1331020	9679.11	517334	1192919	1030101
Medak	590300	318608	422835	486073	908908	10552.83	293579	827821	758628
Nalgonda	404213	449952	384861	469304	854165	10362.42	161959	709242	784438
Nizamabad	413816	189706	264939	338583	603522	12442.52	116038	427504	548361
Rangareddy	306258	565310	398828	472740	871568	20770.61	188196	761552	795351
Warangal	360689	476041	384603	452127	836730	9929.29	183653	699973	776528
<b>Grand Total</b>	<b>4627036</b>	<b>4413930</b>	<b>4031282</b>	<b>5009684</b>	<b>9040966</b>	<b>136226.40</b>	<b>2430419</b>	<b>7529476</b>	<b>7929979</b>

### 17.4 Bank-wise position of PMJDY account as on 05.09.18:

Banks	Rural A/C	Urban A/C	Male A/C	Female A/C	Total A/C	Total Deposit in Lakhs	Zero Balance Account	RupayCard Issued	Aadhaar Seeded
State Bank of India	980880	2729910	1669475	2041315	3710790	47938.82	1004236	3458044	3445475
Telangana Grameena Bank	942448	160692	499473	603667	1103140	27687.15	181297	508374	987920
APGVB	480754	276384	323336	433802	757138	9453.62	49988	457110	725709
Andhra Bank	468964	199395	287014	381345	668359	7663.53	133142	506518	517237

Oriental Bank of Commerce	11540	69363	48395	32508	80903	6620.83	8919	76076	71530
Syndicate Bank	115023	87583	89023	113583	202606	4921.03	43649	184955	193177
Bank of Baroda	22230	181157	105330	98057	203387	3592.80	18633	198673	190344
Corporation Bank	42423	43477	42893	43007	85900	3374.68	20776	76305	81985
Canara Bank	81570	77428	65509	93489	158998	3108.88	16397	100927	154995
HDFC Bank Ltd	11294	41554	37874	14974	52848	2989.63	15948	52846	45021
United Bank of India	0	32453	21189	11264	32453	2600.20	4509	18985	29343
ICICI Bank Ltd	1101654	21854	453219	670289	1123508	2207.71	787545	1123508	692667
Bank of India	27137	94663	55274	66526	121800	2204.08	16209	117152	116805
Central Bank of India	59988	57442	51071	66359	117430	1778.87	5827	107033	109935
Union Bank of India	70896	21231	33800	58327	92127	1633.39	23596	73100	89122
Indian Overseas Bank	27781	84400	45784	66397	112181	1595.39	25840	110093	104636
Indian Bank	61467	58086	50366	69187	119553	1506.88	26981	118018	114125
UCO Bank	11080	29224	19072	21232	40304	880.44	6830	21995	33913
Axis Bank Ltd	517	36679	22114	15082	37196	836.62	12903	35520	16915
Punjab National Bank	29913	21043	28797	22159	50956	748.38	2707	50347	50327
Vijaya Bank	26808	11347	16029	22126	38155	664.86	819	37784	33483
Bank of Maharashtra	8145	16739	12772	12112	24884	579.69	6389	10091	24184
IDBI Bank Ltd.	4759	11573	8832	7500	16332	419.15	1809	14924	15043
Dena Bank	8917	9454	6770	11601	18371	391.17	2563	14705	17535
Allahabad Bank	12926	14365	11791	15500	27291	320.15	1198	25524	26826
Federal Bank Ltd	0	1836	973	863	1836	141.43	407	1526	1631
Kotak Mahindra Bank Ltd	12309	1233	5835	7707	13542	94.95	3804	2371	12563
IndusInd Bank Ltd	2122	8845	8927	2040	10967	94.29	1350	10397	10379
Punjab & Sind Bank	342	2978	1903	1417	3320	54.12	98	3135	3212
Karur Vysya Bank	2677	6857	5691	3843	9534	46.59	4532	9269	9306
Lakshmi Vilas Bank Ltd	441	1980	1212	1209	2421	31.70	797	1877	2149
City Union Bank Ltd	0	1946	1140	806	1946	26.61	532	1925	1792
South Indian Bank Ltd	0	682	345	337	682	18.14	153	275	609
Jammu & Kashmir Bank Ltd	0	37	15	22	37	0.41	13	24	23
Yes Bank Ltd	31	40	39	32	71	0.23	23	70	63
<b>Grand Total</b>	<b>4627036</b>	<b>4413930</b>	<b>4031282</b>	<b>5009684</b>	<b>9040966</b>	<b>136226.40</b>	<b>2430419</b>	<b>7529476</b>	<b>7929979</b>

**17.5 Deployment of Bank Mithras**

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

(Source: PMJDY Portal)

**Bank Mitra Report as on 05.09.18**

S.No	Banks	No of SSA Allotted	SSA Covered through BM	SSA Covered through Branch	No of SSA Uncovered	No of Active BM	EKYC devices	Rupay Card enable devices	AEPS devices
1	Allahabad Bank	7	7	0	0	7	7	7	7
2	Andhra Bank	695	691	4	0	660	691	691	691
3	Bank of Baroda	22	14	8	0	14	14	14	14

4	Bank of India	18	18	0	0	15	18	18	18
5	Bank of Maharashtra	10	10	0	0	5	10	10	10
6	Canara Bank	103	62	41	0	62	62	62	62
7	Central Bank of India	114	104	10	0	98	104	104	104
8	Corporation Bank	26	20	6	0	20	20	20	20
9	Dena Bank	9	7	2	0	7	7	7	7
10	HDFC Bank Ltd	12	1	11	0	1	1	1	1
11	Indian Bank	94	74	20	0	74	74	74	74
12	Indian Overseas Bank	90	74	16	0	74	74	74	74
13	Karur Vysya Bank	2	2	0	0	2	0	2	2
14	Kotak Mahindra Bank Ltd	88	75	13	0	53	0	0	0
15	Punjab National Bank	84	27	57	0	27	27	27	27
16	State Bank of India (incl. RRBs)	2867	2679	188	0	2649	1602	2678	2678
17	Syndicate Bank	204	160	44	0	159	160	160	160
18	UCO Bank	31	25	6	0	25	25	25	25
19	Union Bank of India	110	110	0	0	82	82	82	82
20	Vijaya Bank	29	23	6	0	23	23	23	23
	<b>Grand Total</b>	<b>4615</b>	<b>4183</b>	<b>432</b>	<b>0</b>	<b>4057</b>	<b>3001</b>	<b>4079</b>	<b>4079</b>

### 17.6 Social Security / Insurance Schemes launched by Govt. Of India

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

The progress made by banks in the State as on 30.06.18 is furnished hereunder:

Bank Type	PMSBY	PMJJBY	APY	Total
Public Sector	3852555	1059045	281631	5193231
Private Sector	617847	145652	33380	796879
RRB	896050	494241	44858	1435149
Coop.	132359	76400	0	208759
Grand Total	5498811	1775338	359869	7634018

### Enrolment of Social Security Schemes up to 30.06.18

S.No.	Bank Name	PMSBY	PMJJBY	APY	Total
1	Allahabad Bank	25869	6090	2317	34276
2	Andhra Bank	2118497	296720	118807	2534024
3	Bank of Baroda	109623	15387	11693	136703
4	Bank of India	21157	56912	302	78371
5	Bank of Maharashtra	16746	11171	1523	29440
6	Canara Bank	122903	62827	36726	222456
7	Central Bank of India	43749	22063	3859	69671
8	Corporation Bank	59446	26178	88	85712
9	Dena Bank	45922	16366	2847	65135

10	Indian Bank	66886	35881	13824	116591
11	Indian Overseas Bank	79177	35214	5312	119703
12	Oriental Bank of Commerce	51869	12687	5384	69940
13	Punjab and Sind Bank	3491	580	431	4502
14	Punjab National Bank	61320	12819	3732	77871
15	Syndicate Bank	58536	22958	11939	93433
16	UCO Bank	17866	9877	1321	29064
17	Union Bank of India	68396	35273	3198	106867
18	United Bank of India	5149	2661	948	8758
19	Vijaya Bank	47413	17415	5902	70730
20	State Bank of India	806237	344555	47955	1198747
21	I D B I Ltd	22303	15411	3523	41237
22	Axis Bank	37841	14928	1617	54386
23	Catholic Syrian Bank Ltd.	0	0	0	0
24	City Union Bank Ltd	2927	2427	110	5464
25	Development Credit Bank Ltd	651	364	15	1030
26	Dhanalakshmi Bank Ltd	0	0	0	0
27	Federal Bank Ltd	2000	1489	101	3590
28	HDFC Bank Ltd	84232	59268	12561	156061
29	ICICI Bank Ltd	423657	32802	16789	473248
30	IndusInd Bank Ltd	2916	86	15	3017
31	Jammu and Kashmir Bank Ltd	42	33	25	100
32	Karnataka Bank Ltd	5354	167	490	6011
33	Karur Vysya Bank Ltd	15306	11354	381	27041
34	Kotak Mahindra Bank Ltd	22254	11866	353	34473
35	Lakshmi Vilas Bank Ltd	1972	1372	29	3373
36	Ratnakar Bank Ltd	103	67	0	170
37	South Indian Bank Ltd	12637	7361	436	20434
38	Tamilnad Mercantile Bank Ltd	5432	1624	418	7474
39	Yes Bank Ltd	188	168	40	396
40	Krishna Bhima Samruddhi Local Area Bank	335	276	0	611
41	AP Grameena Vikas Bank	361316	156369	20905	538590
42	Telangana Grameena Bank	534734	337872	23953	896559
43	TSCAB	124494	70945	0	195439
44	Mahesh bank	7865	5455	0	13320
	<b>GRAND TOTAL(A+B+C+D)</b>	<b>5498811</b>	<b>1775338</b>	<b>359869</b>	<b>7634018</b>

<b>17.7</b>	<b>Unbanked Mandal / Mandals in which there is no bank branch in Mandal Head Quarters:</b>
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All pre-reorganized Mandals have bank branches.
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<b>17.8</b>	<b>Opening of branches in Tribal Areas:</b>
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No request has been received for opening of branches in tribal areas of Telangana State, during the quarter.
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<b>17.9</b>	<b>Online VIP Reference Tracking Module with Banks/SLBC:</b>		
The system was operationalized w.e.f. 01.06.2015.			
<b>No.</b>	<b>Name of the MPs/VIPs</b>	<b>Name of the Places</b>	<b>Present Status/ Action Taken</b>
<b>1</b>	Shri S. Ramulu, MLC	Opening of a branch at Kangti, Kangti Mandal, Sangareddy Dist	LDM, Sangareddy has informed that APGVB Branch is existing in the location. However, he has kept as an agenda item for opening of a branch at Kangti. Response from banks is awaited.

**17.10 Position of ATMs in the State as on 30.06.18**

<b>31.03.15</b>	<b>31.03.16</b>	<b>31.03.17</b>	<b>31.03.18</b>	<b>30.06.18</b>
7944	8352	8730	8894	8935

**17.11 Population Group-wise ATMs – Banks having more than 100 ATMs as on 30.06.18**

S.No.	Name of the Bank	Rural	Semi-urban	Urban	Metro	Total
1	State Bank of India	391	677	503	1020	2591
2	ICICI Bank	100	115	200	698	1113
3	HDFC Bank	28	112	71	697	908
4	Andhra Bank	128	168	99	398	793
5	Axis Bank	61	124	262	323	770
6	Canara Bank	30	57	60	191	338
7	Syndicate Bank	56	22	16	88	182
8	Bank of India	27	27	49	66	169
9	Union Bank of India	24	22	32	88	166
10	Indian Overseas Bank	30	22	23	80	155
11	Kotak Mahindra Bank	2	5	17	110	134
12	Karur Vysya Bank	4	26	21	79	130
13	Bank of Baroda	11	22	10	81	124
14	TSCAB	40	29	15	40	124
15	IDBI Bank	6	10	26	60	102

**17.12 Financial Literacy Centres (FLCs) – Position as on 30.06.18**

Particulars	No. of FLCs
No. of FLCCs operating in the District Head Quarters	33
No. of FLCCs operating in Divisional Head Quarters	25
No. of FLCCs operating in Rural Areas	20
Total FLCCs functioning in the State of Telangana	78
Banks	No. of FLCs
Telangana Grameena Bank	4
AP Grameena Vikas Bank	5
Andhra Bank	1
Society (AVA)	11
Dist Co-op Banks	57
Total	78

**17.13 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](http://www.telanganaslbc.com) also. Controlling offices of banks are requested to advise the counsellors to make use of the standardized financial literacy material.



**17.14 Financial Literacy Activity by Rural Branches and FLCCs:**

Quarter ended	Conducted by FLCCs		Camps conducted by Rural Branches
	Special Camps	Specific Camps	
June-2018	223	200	2361
<b>Total (2018-19)</b>	<b>223</b>	<b>200</b>	<b>2361</b>

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

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

- 78 FLCCs are functioning in the state.
- 223 special camps and 200 specific camps were conducted by FLC / FLCCs during the quarter under review.
- 2261 camps were conducted by 1754 rural braches in the State of Telangana.

At Rural Self Employment Training Institutes in the State, financial literacy material is made available and literacy sessions are made part of sessions in the training schedule.

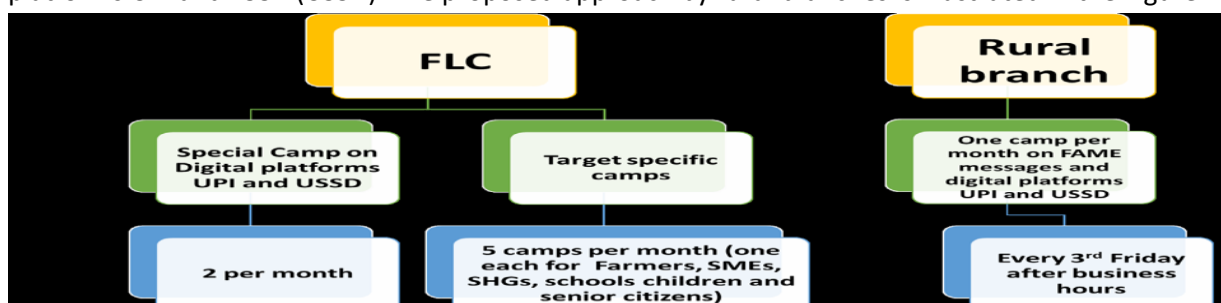
**17.15 Financial Literacy Centres: Revised format for submission of data:**

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

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

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

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



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

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

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

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

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

**17.16 Details Rural Self Employment Training Institutes:** Performance of RSETIs during the quarter enclosed as annexure.

No.	Address of the R S E T Institute	Sponsor Bank
1	Rural Self Employment Training Institute, SBI, Sanskruthi Vihar, T T D C Building, HASANPARTHY – 506 371. <u>WARANGAL DISTRICT.</u> <a href="mailto:rseti.wgl.ap@gmail.com">rseti.wgl.ap@gmail.com</a> ; <a href="mailto:Kedari.ponnoju@gmail.com">Kedari.ponnoju@gmail.com</a>	State Bank of India
2	Rural Self Employment Training Institute, SBI, T.T.D.C – D.R.D.A. COMPLEX, Mahila Pranganam, CHILKUR – Moinabad Mandal, <u>RANGA REDDY DISTRICT – 501 504;</u> <a href="mailto:rseti.chilukur@gmail.com">rseti.chilukur@gmail.com</a>	State Bank of India
3	Rural Self Employment Training Institute, SBI, Near Mahila Pranganam, TTD Building, Ramnagar, Miryalguda Road, <u>NALGONDA – 508 001.</u> <a href="mailto:rseti.nlg.ap@gmail.com">rseti.nlg.ap@gmail.com</a>	State Bank of India
4	Rural Self Employment Training Institute, SBI, Taruni Haat, Warangal “X” Road, Near Rural Police Station, Khammam-507003 <a href="mailto:rseti.kham.ap@gmail.com">rseti.kham.ap@gmail.com</a>	State Bank of India
5	Rural Self Employment Training Institute, SBI, Komaram Bheem Complex, <u>UTNOOR – 504 311 DISTRICT ADILABAD;</u> <a href="mailto:rseti.utnoor.ap@gmail.com">rseti.utnoor.ap@gmail.com</a>	State Bank of India
6	Rural Self Employment Training Institute, SBI, TTDC Complex, PO & Mandal – DICHPALLY, DISTRICT NIZAMABAD - 503 175. <a href="mailto:rseti.nizma.ap@gmail.com">rseti.nizma.ap@gmail.com</a>	State Bank of India
7	Rural Self Employment Training, Institute, SBI, Swashakthi College, Hall No. 5, Near Ambedkar Stadium, <u>KARIMNAGAR – 505 001.</u> <a href="mailto:rseti.krm.ap@gmail.com">rseti.krm.ap@gmail.com</a>	State Bank of India

8	Rural Self Employment Training Institute, SBI, Block no.7, Sri Venkateswara Colony, Near Higreeva Swamy Temple, MAHABUBNAGAR-509001 ; <a href="mailto:sbrseti.mbnr@gmail.com">sbrseti.mbnr@gmail.com</a>	State Bank of India
9	Rural Self Employment Training Institute, SBI, Velugu Office Complex, Bipass road, <a href="mailto:rsetimedak@yahoo.com">SANGAREDDY-502001</a> . <a href="mailto:rsetimedak@yahoo.com">rsetimedak@yahoo.com</a>	State Bank of India
10	Rural Self Employment Training Institute, Andhra Bank, <a href="mailto:SIDDIPET-502103">SIDDIPET-502103</a> .	Andhra Bank

**17.17. Assistance under Financial Inclusion Fund (FIF) for conduct of Financial Literacy Programmes – Support for ‘Going Digital’ – Clarification**

NABARD has issued guidelines vide circular No. 107/DFIBT-24/2017 dated 04 May 2017 advising banks (rural branches and FLCs) to conduct special camps every month for a period of one year beginning 01 April 2017 on “Going Digital”. The programmes may be conducted in accordance with the instructions of RBI vide its circular FIDD.FLC.BC.No. 22/12.01.018/2016-17 dated 02 March 2017. (NABARD circular is attached)

**17.18. Dual-Authentication at BC points for SHG transactions - Grant Support to SCBs and RRBs under Financial Inclusion Fund (FIF)**

Business correspondents (BCs) provide financial and banking services such as deposits, remittance and insurance to people living in far-flung rural and unbanked areas, and area critical part of the government's financial inclusion initiative. At present the Business Correspondents (BC) are providing the above services to sole account holders with single authentication. Even though SHGs have become a noteworthy link between 1/3 of the poor families and the formal banking system, the SHG accounts are operated jointly by two authorized members and these SHGs are conducting their banking transactions only at the bank branches even though BC are providing similar services close to their door steps.

‘Bank Sakhi’ software developed by NABARD on 'Dual Authentication' feature feasible for SHGs to transact at the BC point. Dual authentication involves development of a software patch both at CBS of the banks and micro ATMs at the BCs. It has been decided to provide financial support for making such changes in the banking software'

Thus, to provide an enabling eco-system for the SHGs to seamlessly operate at BC points with the proposed 'Dual Authentication' feature, the scheme under FIF to support Scheduled Commercial Banks (SCBs) and Regional Rural Banks (RRBs) for enabling Dual Authentication option in the micro-ATMs for SHG transactions is being launched. (NABARD circular is attached).

**17.19. Support for setting up Aadhaar Enrolment and Update Centers (AECs) in Banks**

NABARD vide circular no. NB.DFIBT.HOI 6848-6930 /DFIBT-23/2018-19 Circular No. 160 / DFIBT- 24 / 2018 issued guidelines on support for setting up Aadhaar Entrolment and Update Centres (AECs) in Banks.

The UIDAI vide its notification dated 14 July 2018 has directed Scheduled Commercial Banks to provide Aadhaar Enrollment and Updation facilities to their customers in at least 10% of the branches. Consequent to this, centers were opened in bank branches. In order to support the

initiative of Banks to open Aadhaar Enrollment and Update centre the scheme is being launched. (NABARD circular is attached)

#### 17.20 RSETIs: Pending reimbursement of Claims:

State Bank of India is operating 10 RSETIs & Andhra Bank is operating 1 RSETI in the state. These RSETIs have to receive pending dues to the tune of Rs. 800.18 lac (SBI Rs. 731.41 lac & AB Rs. 68.77 lac) from Government of India. It is informed that Govt. of India released the claim amount to SERP. We request the SERP to release the dues to Banks.

#### 17.21 Opening of Bank branches in Left Wing Extremism (LWE) affected Districts:

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

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

District	No. of Branches				
	31.03.15	31.3.16	31.03.17	31.03.18	30.06.18
Khammam	326	337	344	213	215
Bhadradi	NA	NA	NA	134	137
District	No. of ATMs				
	31.03.15	31.3.16	31.03.17	31.03.18	30.06.18
Khammam	261	277	286	186	186
Bhadradi	NA	NA	NA	141	135

\*Bhadradi district carved out of erstwhile Khammam District was formed wef 12.10.16. Branches and ATMs were shown under Khammam as on 31.03.15 were bifurcated as on 31.12.17.

#### 17.22 NULM Targets for the year 2018-19:

MEPMA has conveyed allocation of NULM Targets under SEP (Individuals), Self Employment, SEP (Group) & SHGs for the year 2018-19. Bank-wise/ District-wise targets have been communicated to banks. Form is requested to approve the targets. After approval of the forum, the targets will be communicated to member Banks for implementation.

#### 17.23 Observations by Central Sanctioning and Monitoring Committee (SCMC) for PMAY:

As per the Minutes of the 32<sup>nd</sup> Meeting of the Central Sanctioning and Monitoring Committee (SCMC) for PMAY (Urban) – Housing for All, it was observed that States informed, inter-alia, that some of the Banks are insisting on collateral security for bank loans to beneficiaries resulting in poor availment of subsidy under CLSS by the beneficiaries. In this regard, CSMC had the following observation:

***“The Central Nodal Agency i.e., (HUDCO & NHB) may visit and conduct workshop with banks for giving subsidy to the eligible beneficiaries. The house mortgaged against the housing loan availed by the beneficiary should solely be taken as collateral security from the poor beneficiaries”.***

Controlling authorities are advised to suitably instruct their offices / branches functioning under their control.

#### **17.24 Credit Financing in Water and Sanitation (WASH) Sector:**

To accelerate the efforts to achieve universal sanitation coverage and to put focus on safe sanitation, Hon'ble Prime Minister has launched the Swachh Bharat Mission (SBM). The Mission aims to achieve a Swachh Bharat by 2<sup>nd</sup> October 2019, as a fitting tribute to Mahatma Gandhi on his 150<sup>th</sup> Birth Anniversary. Swachh Bharat, in rural areas mean improving the levels of cleanliness through Solid and Liquid Waste Management activities and making Gram Panchayats Open Defection Free. Swachh Bharat Mission (SBM) also envisages adequate safe water for drinking, cooking and other domestic basic needs on a sustainable basis. Safe water is to be readily and conveniently accessible at all times and in all situations.

In view of the above and to further achieve the objectives of SBM, all the Controlling Authorities of Banks are requested to sensitize their branches on the credit needs for water and sanitation (WASH) sector.

#### **Agenda 18: To be discussed:**

##### **18.1 Alignment of Annual Business Targets of Banks with Annual Credit Plan Targets:**

Under Revamped Lead Bank Scheme, the corporate business targets for branches, blocks, districts of the State are to be aligned with the Annual Credit Plan to ensure better implementation of the Scheme. Targets are prepared sector-wise, sub-sector wise & district-wise in ACP considering the PLP of NABARD. NABARD prepares the targets based on the available potential and local & climatic conditions of the districts. The targets arrived at by the NABARD are done in a scientific manner and hence, business targets of banks need to be aligned with ACP targets.

The Controlling Offices of the banks should synchronize their internal business plans with the ACP under Lead Bank Scheme and should focus on the performance in disbursement of loans vis-à-vis the allocated target under Annual Credit Plan for better credit deployment and to reduce the district-wise imbalances. SLBC has devised a detailed format for the benefit of banks to align the disbursement targets. So far, very few banks have responded by aligning the targets. All banks to accord utmost priority to align and confirm.

##### **18.2 CD Ratio –Review of districts with CD ration below 40% as on 30.06.2018:**

There is no district with CD ratio less than 40% in the State.

##### **18.3 Status of opening of banking outlets in unbanked Villages, CBS-enabled Banking Outlets at the unbanked Rural Centres (URCs)**

In terms of Reserve Bank of India Circular No.FIDD.CO.LBS.BC.No.82/02.01.001/2015-16 dated 31<sup>st</sup> December, 2015 to cover the villages with population above 5000 with a bank branch of a Scheduled Commercial Bank, 255 centres were identified and allocated to banks under Financial Inclusion Plan for opening of brick and mortar branches.

Reserve Bank of India vide Circular No.DBR.No.BAPD.BC.69/22.01.001/2016-17 dated 18<sup>th</sup> May, 2017 and FIDD.CO.LBS.BC.No.31/02.01.001/2016-17 dated 8<sup>th</sup> June, 2017 issued guidelines on “Rationalization of Branch Authorization Policy” and defined Banking Outlet.

At present, 28 centres/villages remain to be covered by banks with Banking Outlets as shown hereunder:

Name of the Bank	No. of Centres allotted	Centres covered by branches	Centres covered by BCs	Uncovered Villages
Allahabad Bank	1	0	0	1
Andhra Bank	43	5	34	4
AP Grameena Vikas Bank	52	10	41	1
Axis Bank	2	0	1	1
Bank of Baroda	2	0	1	1
Bank of India	2	0	1	1
Bank of Maharashtra	1	0	0	1
Canara Bank	4	4	0	0
Central Bank of India	5	1	4	0
Corporation Bank	3	2	1	0
HDFC Bank	4	0	3	1
ICICI Bank	4	1	3	0
IDBI Bank	2	0	1	1
Indian Bank	9	4	4	1
Indus Ind Bank	1	1	0	0
Karnataka Bank	2	0	1	1
Karur Vysya Bank	1	0	0	1
Oriental Bank of Commerce	1	0	1	0
Punjab National Bank	1	0	0	1
State Bank of India	86	12	68	6
Syndicate Bank	3	0	3	0
Tamilnad Mercantile Bank	1	0	1	0
Telangana Grameena Bank	14	10	1	3
UCO bank	1	0	0	1
Union Bank of India	6	1	4	1
Vijaya Bank	4	2	1	1
<b>Grand Total</b>	<b>255</b>	<b>53</b>	<b>174</b>	<b>28</b>

#### 18.4 Status of opening of bank branches in the unbanked identified centres in LWE Districts

Under Financial Inclusion Plan, certain centres unbanked have been identified and allocated to banks for coverage with banking facilities. In this connection Department of Financial Services, Ministry of Finance, Government of India during a Video Conference held on 4<sup>th</sup> August, 2018 advised that as far as LWE districts are concerned, the uncovered villages/centres allocated to the banks are to be covered by 30.09.2018 with Brick and Mortar Branches only. In Telangana, Bhadradi Kothagudem is identified as LWE District and banks to open brick and mortar branches at 16 Centres as shown hereunder:

No.	Name of the Bank	No. of centres allocated	Remarks
1	Andhra Bank	6	At present BC is functioning. Opening of brick and mortar branch is under process
2	AP Grameena Vikas Bank	5	-do-
3	State Bank of India	4	-do-
4	Indian Overseas Bank	1	Branch opened on 14.09.2018

### 18.5 Review of operations of Business Correspondents – hurdles/issues involved.

RBI has informed that during the sample survey conducted on the effectiveness of BCs, it has come to the notice that BCs are facing problems with the existing cash limits though they have quite good business. BC may not be able to go 3 times in a day to the linked branches for cash replenishment. To overcome these problems, cash limit has to be increased based on their turnover and transactions. Banks to activate all inactive BCs to ensure that at least one BC is functioning at all identified unbanked areas. There are 4183 of BCs of various banks in the State. As per the latest data available 126 BCs are in active. Banks were advised to initiate immediate steps for activation/replacement of inactive BCs.

S.No.	Name of the Bank	No of Active BCs	No. of Inactive BCs
1	Allahabad Bank	7	0
2	Andhra Bank	660	31
3	Bank of Baroda	14	0
4	Bank of India	15	3
5	Bank of Maharashtra	5	5
6	Canara Bank	62	0
7	Central Bank of India	98	6
8	Corporation Bank	20	0
9	Dena Bank	7	0
10	HDFC Bank Ltd	1	0
11	Indian Bank	74	0
12	Indian Overseas Bank	74	0
13	Karur Vysya Bank	2	0
14	Kotak Mahindra Bank Ltd	53	22
15	Punjab National Bank	27	0
16	State Bank of India (incl. RRBs)	2649	30
17	Syndicate Bank	159	1
18	UCO Bank	25	0
19	Union Bank of India	82	28
20	Vijaya Bank	23	0
	Grand Total	4057	126



**18.6 Opening of Financial Literacy Centres in re-organized Districts of Telangana**

Financial Literacy Centres are the building blocks or the basic units that initiate the financial literacy activities at the ground level. The FLC being a part of the lead bank office or a rural branch should have a separate room / space with a seating capacity of minimum 10 members to address walk in customers. Financial education should be customized to meet the requirements of different target groups, besides the basic financial literacy that every person is expected to know. FLCs are free to undertake financial literacy activities as deemed necessary, as per local needs.

At present 78 FLCs are functioning in the state of Telangana and post re-organisation of the Districts, requests for opening of FLCs have been received from Banks/LDMs as under.

- 1) Syndicate Bank -FLC at Medchal
- 2) Canara Bank –FLC at Yadadri

Forum is requested to approve the same.

**18.7 Housing Loans under Weaker Sections Schemes like VAMBAY/RGK- Non- payment of loans**

Banks in the State have sanctioned loans to weaker section beneficiaries under VAMBAY scheme during the period 2004-2006 under Tripartite Agreement. Similarly Banks have also sanctioned loans to weaker sector beneficiaries under Rajeev Gruha Kalpa scheme under Tripartite Agreement. Recovery in the loans is not forthcoming and accounts turned into NPAs. Borrowers are not co-operating and recovery in these accounts has become problematic. Borrowers are influenced by the false publicity that the loans have been waived by Govt. of Telangana. The matter was taken up in SLBC meeting earlier also.

In view of the above, the Government is requested to extend co-operation to the banks in recovery of the loan dues under these schemes by issuing instructions to the concerned departments / officials. It has been represented by Indian Overseas Bank that about 316 loans financed under RGK have become NPA and the total dues are Rs2.99 crores + interest for more than 5 years. Similarly, other banks operating in the State are also having exposure to VAMBAY/RGK. Banks are expressing willingness to settle the accounts amicably with the intervention of the Government.

**18.8 Reimbursement of VLR/PV claims by Banks:**

Banks have expressed that VLR/PV reimbursement from the Govt. of Telangana has been pending for the last 2-3 years forcing them out of funds. Total reimbursement claim of about Rs.613 crore is pending from Govt. of Telangana. Bank wise pending in respect of VLR/PV is shown as under:

<b>Name of the Bank</b>	<b>GRAND TOTAL (Rs. In crores)</b>
Andhra Bank	85.00
APGVB	82.83
Bank of Baroda	0.00
Bank of India	0.19
Bank of Maharashtra	0.99
Canara Bank	4.62
Central Bank of India	0.55
Corporation Bank	1.32
Dena bank	0.04



Indian Bank	0.56
Indian Overseas Bank	5.14
OBC	0.00
PNB	1.09
SBI	136.20
Syndicate Bank	10.25
TGB	53.85
TSCAB	230.00
UCO BANK	0.12
Vijaya Bank	0.66
<b>GRAND TOTAL</b>	<b>613.41</b>

Govt of Telangana is requested to reimburse the claims of banks immediately to enable smooth implementation of VLR/PV Schemes in future.

#### **18.9 Payment of Stamp Duty on instruments generally used in the transactions relating to loans:**

It has been advised by the Commissioner and Inspector General, Registrations and Stamp Department, Government of Telangana that

- ⇒ Some of the banks/financial institutions are not insisting on their customers (Borrowers) paying proper stamp duty on the instruments which are executed by and between banks and their customers or solely executed by the lenders while releasing various loans including re-schedulements.
- ⇒ Certain banks/financial institutions, though execute the instruments in Telangana State, but portray them as if they were executed outside the State, pay stamp duty as applicable in that State or do not pay at all.
- ⇒ Certain banks/institutions are luring the customers stating that if they avail loans in their bank there is no requirement of stamp duty
- ⇒ All banks to meticulously adhere to the provisions of Stamp Act.

#### **18.10 Issues of Aadhaar Enrolment Centres (AECs):**

As per the directions of Government of India/ UIDAI, Banks in the State have set up AECs and made them operational.

State Bank of India and Andhra Bank in the recent SLBC Sub-Committee meeting stated that certain penalties were imposed by UIDAI on banks in respect of AECs without assigning reasons. UIDAI is requested to look into the matter.

**18.11. Details of DCC / DLRC Meetings held:**

DCC/DLRC Meetings held during the quarter 1 <sup>st</sup> Jan. To 31 <sup>st</sup> Mar. 18			
No.	Name of the District	DCC meeting	DLRC meeting
		Held	Held
1	Adilabad	06.06.18	20.06.18
2	Bhadradi	--	--
3	Hyderabad	30.06.18	30.06.18
4	Jagtial	27.06.18	27.06.18
5	Jangaon	--	--
6	Jayashankar	28.06.18	28.06.18
7	Jogulamba	--	--
8	Kamareddy	13.06.18	13.06.18
9	Karimnagar	--	--
10	Khammam	14.06.18	14.06.18
11	Komarambheem	29.06.18	29.06.18
12	Mahabubabad	21.06.18	21.06.18
13	Mahabubnagar	12.06.18	12.06.18
14	Mancherial	02.08.18	02.08.18
15	Medak	04.05.18	04.05.18
16	Medchal	30.06.18	30.06.18
17	Nagarkurnool	--	--
18	Nalgonda	29.06.18	29.06.18
19	Nirmal	--	--
20	Nizamabad	29.05.18	--
21	Peddapalli	26.06.18	26.06.18
22	Rajanna Sircilla	--	--
23	Rangareddy	--	--
24	Sangareddy	28.06.18	28.06.18
25	Siddipet	--	--
26	Suryapet	--	--
27	Vikarabad	21.06.18	21.06.18
28	Wanaparthy	--	--
29	Warangal Rural	21.06.18	21.06.18
30	Warangal Urban	29.06.18	--
31	Yadadri	26.06.18	26.06.18

**19. Success Stories from RSETIs:****Smt K Premalatha r/o Ismailkhanpet Village, Sangareddy District: Embroidery & Fabric Painting**

Smt K Premalatha w/o Anjaneyulu, studied up to 10th class. Her family income was less than Rs.7,000/- per month from various miscellaneous works which was not sufficient to run the family. She had joined the training programme at **SBIRSETI, Sangareddy** in Vastra Chitrakala Udyami (Embroidery and Fabric painting) course and completed successfully in 30 days. She has established here own unit at her house in Ismailkhanpet and presently earning Rs.15,000/- per month.

**Smt A Pavani r/o Rudraram Village, Patancheru Mandal, Medak District : Beauty Parlour Management**

Smt A Pavani w/o Shiva Krishna, has studied up to 10th class. Her family income was less than Rs.9,000/- which was not sufficient to run the family. She has joined the training programme at **SBIRSETI, Sangareddy** in Beauty Parlour Management course and successfully completed the training in 30 days. She has started his unit in Rudraram Village in leased premises with her own funds and running the unit successfully. She is presently earning Rs.22,000/- per month.

**Sri Shaik Rafi r/o Dappur Village, Nyalkal Mandal, Medak District : Tailoring**

Sri Shaik Rafi s/o Ismaiel has studied up to 12th class. He is interested in tailoring activity and learnt locally. He was earning very low monthly income which was not sufficient to run the family. He has joined the training programme at **SBIRSETI, Sangareddy** in Tailoring course and successfully completed in 13 days. Now he is running his own unit in the village and earning Rs.20,000/- per month.

**Sri Mujahid r/o Kohir Village & Mandal, Sangareddy District: Fruit Stall**

Sri Mujahid s/o Jaffar has studied up to 10th class. He was doing fruit business at Kohir but he was earning very low monthly income which was not sufficient to run the family. He has joined the Entrepreneur Development Programme at **SBIRSETI, Sangareddy** and successfully completed in 13 days. Now he has established his own fruit stall and earning Rs.21,000/- per month.



**Sri Md Shareef r/o Kohir Village & Mandal, Sangareddy District : Panshop**

Sri Md Shareef s/o Basheeruddin has studied up to 10th class. He was running panshop at Kohir but he was earning very low monthly income which was not sufficient to run the family. He has joined the Entrepreneur Development Programme at **SBIRSETI, Sangareddy** and successfully completed in 13 days. Now he has extended the existing pan shop and earning Rs.20,000/- per month.

**Sri Md Ibrahim r/o Kohir Village & Mandal, Sangareddy District : Mobile Repairing**

Sri Md Ibrahim s/o Moinuddin has studied up to 10th class. He was running mobile repair shop at Kohir but he was earning very low monthly income which was not sufficient to run the family. He has joined the Entrepreneur Development Programme at **SBIRSETI, Sangareddy** and successfully completed in 13 days. Now he has extended the existing mobile repairing shop and earning Rs.22,000/- per month.

**Sri Vankudoth Harjya r/o Rajuthanda, Mallaigudem Village, Khammam Dist: Dairy Farming**

Sri Vankudoth Harjya s/o Hachya aged 42 years, has studied up to 10th class. His family income was very low and not sufficient to run the family. He is interested in dairy farming and has joined the Entrepreneur Development Programme at **SBIRSETI, Sangareddy** in Dairy Development. He has started his own dairy unit with bank loan and running it successfully. Now he is earning Rs.14,000/- per month.

**Kum. Gurrala rajitha r/o Kanketa Village, Sarangapur Mandal, Adilabad Dist: Artificial Jewelry Making**

Kum. Gurrala Rajitha D/o Rajanna has studied up to Intermediate. Her family income was very low and not sufficient to run the family. She came to know about free training at SBIRSETI in news papers and has joined in Artificial Jewellery Making the Entrepreneur Development Programme at **SBIRSETI, Sangareddy** in Dairy Development. He has started his own dairy unit with bank loan and running it successfully. Now he is earning Rs.14,000/- per month.



**Smt.M. Ashwini r/o Saket Nagar Village, Vikarabad Dist: Women’s Tailoring – RSETI Chilkur**

Smt. M Ashwini W/o Sekhar Reddy has studied up to 10<sup>th</sup> Class. Her family income was very low and not sufficient to run the family. She came to know about free training at SBIRSETI and applied for ladies tailoring course at Chilkur. After undergoing training she has started her own ladies tailoring shop and running it successfully. Now he is earning Rs.15,000/- to Rs.18,000/- per month



**Sri. Mangali Yellaiah r/o Indiramma Colony, Vikarabad (Mandl & Dist): Tailoring – RSETI Chilkur**

Sri . Mangali Yellaiah has studied up to 10<sup>th</sup> Class. He uses to work in barber shop for daily wages. After issuance of training certificate from SBIRSETI availed loan from Central Bank and established his own shop Vinay hair Saloon at Vikarabad. Apart from employing 1 male he is earning Rs.30,000/- per month.



**Sri. Dopidi Pranav,r/o Bramapuri Village, Adilabad Dist:Refrigration & Air-Conditioning – RSETI Utnoor**

Sri Dopidi Pranav S/o D Rajeshwar has studied up to Intermediate. He has joined the training programme conducted by **SBIRSETI**, at Utnoor and successfully completed in 30 days. Now with an investment of Rs 2,00,000/- he has established his unit, Bharat Electricals & Home Needs all types of electrical repairs and earning Rs.15,000/- to Rs.22,000/- per month





**Ponnala Arun Reddy r/o Lingampally (V) Kotepally (Mdl),Vikarabad: AM online Service – RSETI Chilkur**

Sri P. Arun Reddy is a Press reporter of Andhra Bhoomi News writer at Kotepally Mandal has studied up to 10th class. He has undergone online services training at **SBIRSETI**, and successfully completed. After completion of the course, he established AM online Service Center at kotepally. He employed 1 male and earning Rs.25,000/- per month by availing a loan of Rs. 2.70 lac.



**Miss.Puttam Sai Lakshmi r/o Jalagamnagar (V) ,Khammam Dist: Tailoring – RSETI Khammam**

Miss Puttam Sai Lakshmi D/o Srini. has studied up to Intermediate. She undergone training in Ladies tailoring, undergone tailoring training at SBIRSETI and established her own business. Now she is earning Rs.11,000/- per month.



**Smt. R Nagamani r/o Pothireddypally village, Sangareddy: Beauty Parlour Management – RSETI Sangareddy**

Smt. R Nagamani w/o Ramchander has studied up to 10<sup>th</sup> Class. She was doing tailoring in a rented house. She is interested in Beauty Parlour Management and undergone training at SBIRSETI in tailoring and Beauty Parlour Management. She established her own business at Pothireddypally. Now she is earning Rs.20,000/- per month.



**Mr. Shaik Esub Miya, Naikangudem (V), Kusumanchi MDL), Khammam Dist: LMV Owner Driving – RSETI Khammam**

Mr. Shaik Esub Miya S/o. Hussain aged 20 years has studied up to Graduate. He underwent training in LMV Driver Program and he got employment for car driving in BC Corporation. He is presently earning Rs, 10,000/- pm.



**Agenda 20: Overdues/NPAs of Advances****20.1 Overdues / NPAs position as on 30.06.18****(Rs. In cr)**

Sector	Outstanding		Overdue		NPAs	
	No. of A/c.	Amount	A/c.	Total balance in overdue accounts	A/c.	Amount
Short Term crop production advances	4762017	41304.44	1425179	13570.62	340631	2645.22
Agri. Term loans incl. Agric allied activities	682882	14744.07	182890	3998.58	123071	1781.21
Agr. Infrastructure	6702	1094.37	1746	230.97	616	88.46
Agr. Ancillary	4840	5150.90	1208	394.33	786	280.07
Total Agri. Advances	5456441	62293.78	1611023	18194.49	465103.651	4794.96
MSME Sector advances	1298030	55905.81	211509	12300.98	126067	6724.87
Others' under Priority Sector Advances	460174	32527.91	95614	14706.54	59136	1186.97
Export credit	191	121.74	20	20.83	1	3
Total Priority Sector Advances	7214836	150849.24	1918166	45222.85	650309	12709.44
Non-Priority Sector Advances	6271917	334956.38	314351	54545.09	112706	38661.76
Total advances	13486753	485805.61	2232517	99767.94	763014.9154	51371.20
Break-up of Others' under PSA						
Education Loans	62526	3156.70	15078	661.78	7573	188.54
Housing Loans	290748	25635.87	66562	5123.35	47306	768.51
Social Infrastructure	192	180.00	29	15.35	7	8.90
Renewable Energy	6920	296.49	230	38.10	100	12.89
SHG - Non Farm Sector (Other than eligible under MSME)	19248	479.47	1328	12.87	937	8.82
Others	80540	2779.38	12387	8855.09	3213	199.31

**20.2 Overdues/NPAs under State Govt. Sponsored Schemes as on 30.06.18 (Rs. In cr)**

Scheme	Outstanding		Overdues including NPAs			NPAs		
	No. of A/cs	Amount O/s	No. of A/cs	Amount O/s	%	No. of A/cs	Amount O/s	%
<b>Total Schemes</b>	1563825	18831.99	368800	4359.08	23.15	232977	2161.27	11.48
APMIP	4068	64.36	1506	27.97	43.46	1193	18.18	28.25
RKVY	1460	14.44	888	8.97	62.12	530	4.51	31.23
Water Resources Development	5724	1330.00	438	2.87	0.22	304	2.12	0.16
Animal husbandry / Milch Animal Units (including Pasukarnthi Pathakam)	32008	352.38	9136	92.62	26.28	6438	34.61	9.82
Sheep & Goat (including Jeevakranthi Pathakam)	13509	121.78	6502	61.96	50.88	3285	30.46	25.01
Fisheries - GSS	1811	964.52	987	46.08	4.78	696	25.16	2.61
Horticulture	1468	73.91	790	55.28	74.79	520	27.21	36.82
Poly-house	141	28.66	17	9.36	32.66	8	7.33	25.58
Sericulture	1300	28.21	281	4.41	15.63	227	6.98	24.74
SERP (SHG Bank Linkage - Rural)	393399	7907.80	52357	1832.30	23.17	29680	464.09	5.87
MEPMA (SHG Bank Linkage -Urban)	101586	2018.98	16121	273.20	13.53	8760	225.36	11.16
Weavers Credit Cards	2070	10.76	630	2.74	25.46	669	2.83	26.30
Handloom Weavers Groups	2893	28.39	1242	17.04	60.02	745	6.88	24.23
S.C.Action Plan	343153	1148.97	79930	342.49	29.81	56742	235.84	20.53
S.T.Action Plan	94342	452.44	30172	244.20	53.97	21900	111.64	24.68
B.C.Action Plan	338642	1322.45	100858	439.87	33.26	52358	304.41	23.02
Minorities Finance Corpn.	82235	449.62	24787	166.26	36.98	16120	146.76	32.64
Christian Finance Corpn.	29487	541.81	4669	250.49	46.23	2843	227.03	41.90
Rajiv Gruhakalpa	18962	176.35	13456	138.14	78.33	13009	133.69	75.81
VAMBAY	3661	66.58	3335	59.29	89.05	3274	58.40	87.71
Rajiv Yuva Sakthi	17046	65.93	11105	46.81	71.00	9975	34.88	52.90
Renewable Sources of Energy	159	1.20	15	0.16	13.33	8	0.10	8.33
Economic Rehabilitation Scheme for Disabled	232	1.29	91	0.47	36.43	42	0.16	12.40
Others	74469	1661.27	9487	236.09	14.21	3652	52.64	3.17



**20.3 Overdues / NPAs under Central Govt. Schemes as on 30.06.18 (Rs. In cr)**

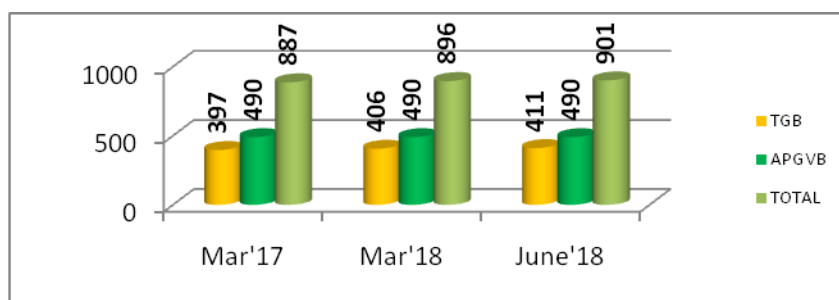
Scheme	Outstanding		Overdues including NPAs			NPAs		
	No. of A/cs	Amount	No. of A/cs	O/s	%	No. of A/cs	O/s	%
<b>Central Government Sponsored Schemes</b>	<b>173816</b>	<b>3787.75</b>	<b>42606</b>	<b>852.12</b>	<b>22.50%</b>	<b>37676</b>	<b>478.78</b>	<b>12.64%</b>
PMRY / PMEGP	33569	678.81	8435	248.15	36.56%	12308	221.70	32.66%
ISHUP / RRY	283	1.11	239	0.64	57.66%	200	0.54	48.65%
Agri Clinics / Agri Business Centres	1270	20.00	412	7.26	36.30%	228	2.31	11.55%
Dairy Entrepreneurship Development Scheme	18035	201.19	8090	84.16	41.83%	6192	45.25	22.49%
Renewable Sources of Energy	1135	16.26	434	1.46	8.98%	364	1.16	7.13%
Others	119524	2870.38	24996	510.45	17.78%	18384	207.82	7.24%

**Agenda 21 – Regional Rural Banks****21.1 Performance of Regional Rural Banks on Important Parameters**

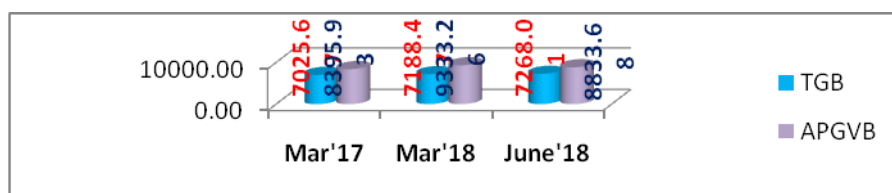
Regional Rural Banks' main focus of lending is to Agriculture and allied activities in rural, semi-urban and urban area. Reserve Bank of India, NABARD and Sponsored Banks are reviewing the performance of RRBS at regular intervals.

**21.2 RRBs-Branch Network**

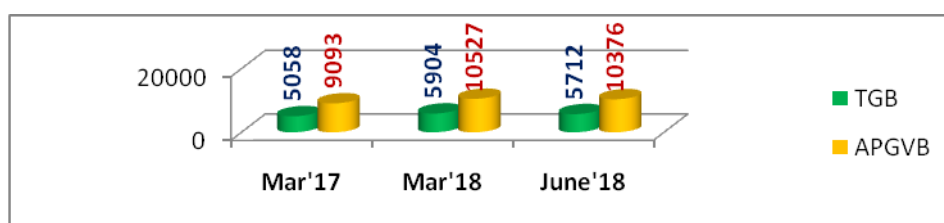
Name	31.03.17	30.12.17	31.03.18	During the quarter five branches have been opened
TGB	397	406	411	
APGVB	490	490	490	
Total	887	896	901	

**21.3 RRBs : Deposits – position as on 30.06.18 (Rs. In cr)**

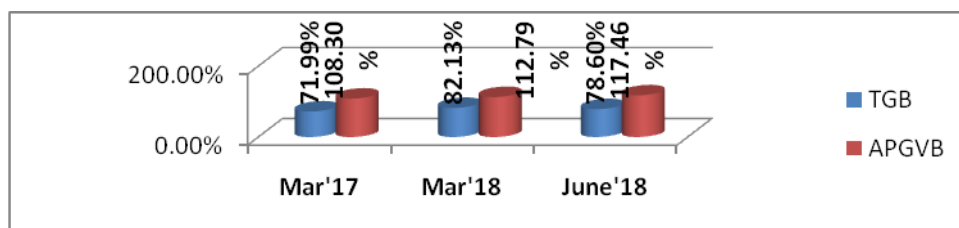
Name	31.03.17	31.12.17	31.03.18	TGB has registered growth of Rs. 79.54 Cr. However, APGVB has registered a decline of Rs.499.58 Cr during the quarter under deposits.
TGB	7025.67	7188.47	7268.01	
APGVB	8395.93	9333.26	8833.68	
Total	15421.60	16521.73	16101.69	

**21.4 RRBs – Advances****(Rs. In cr)**

Name	31.03.17	31.03.18	30.06.18	TGB and APGVB have registered decline of Rs. 191.30 Cr. and Rs.151.08 Cr. respectively in advances, during the quarter under review.
TGB	5057.71	5903.64	5712.34	
APGVB	9092.75	10527.10	10376.02	
Total	14150.46	16430.74	16088.36	

**21.5 RRBs – CD Ratio (%)**

Name	31.03.17	31.03.18	30.06.18	TGB and APGVB have registered CD ratio of 78.60% and 117.46% respectively
TGB	71.99%	82.17%	78.60%	
APGVB	108.31%	112.79%	117.46%	

**21.6.1 TGB – Agri. Advances to Total Advances****(Rs. In cr)**

Particulars	31.03.17	31.03.18	30.06.18
Total Advances	5057.71	5903.64	5712.34
Agri. Advances	3615.41	4178.30	4003.65
% of Agri. Advances to Total Advances	69.51%	70.77%	70.09%

**21.6.2 APGVB – Agri. Advances to Total Advances****(Rs. In cr)**

Particulars	31.03.17	31.03.18	30.06.18
Total Advances	9092.75	10527.10	10376.020
Agri. Advances	6108.19	7037.85	6910.145
% of Agri. Advances to Total Advances	67.18%	66.85%	66.60%

**21.7 Break-up of Total Agriculture Advances****(Rs. In cr)**

Name	Crop Loans			Term Loans		
	31.03.17	31.03.18	30.06.18	31.03.17	31.12.17	31.03.18
TGB	3489.64	4072.23	3901.07	125.77	106.07	102.58
APGVB	3746.65	4144.48	4377.04	2361.54	2672.971	2533.10

**Agenda – 22:****22.1 Circulars issued by RBI:**

- RBI/2017-18/190 FIDD.CO.FSD.BC.No.21/05.04.001/2017-18 June 7, 2018 - Continuation of Interest Subvention Scheme for short-term crop loans on interim basis during the year 2018-19
- BI/2017-2018/191 DBR.DEA Fund Cell.BCNo.110/30.01.002/2017-18 June 07, 2018 - Banking Regulation Act, 1949 – Section 26A Depositor Education and Awareness Fund Scheme, 2014 – Operational Guidelines - Payment of Interest
- RBI/2017-18/195 DBR.No.BAPD.BC.111/22.01.001/2017-18 - June 14, 2018 - All Domestic Commercial Banks (excluding Regional Rural Banks, Payments Banks and Local Area Banks) - Section 23 of the Banking Regulation Act, 1949 – Branch Authorisation Policy – Left Wing Extremism affected districts – Revised List
- RBI/2017-18/200 DBR.No.BP.BC.113/21.04.048/2017-18 June 15, 2018 - Prudential Norms for Classification, Valuation and Operation of Investment Portfolio by Banks – Spreading of MTM losses and creation of Investment Fluctuation Reserve (IFR)
- BI/2017-18/201 DBR.BP.BC.No.114/21.04.098/2017-18 June 15, 2018 - Basel III Framework on Liquidity Standards - Liquidity Coverage Ratio (LCR), Liquidity Risk Monitoring Tools and LCR Disclosure Standards
- RBI/2017-18/203 FIDD.CO.Plan.BC.22/04.09.01/2017-18 June 19, 2018 - Priority Sector Lending – Targets and Classification
- RBI/2017-18/205 DGBA.GBD.No.3214/45.01.001/2017-18 June 21, 2018 Customer Service provided by agency banks
- BI/2017-18/206 DBS(CO).CSITE/BC.5/31.01.015/2017-18 June 21, 2018 - Control measures for ATMs – Timeline for compliance
- RBI/2018-19/1 DGBA.GBD.No.-1/31.02.007/2018-19 July 2, 2018 - Master Circular - Disbursement of Government Pension by Agency Banks
- RBI/2018-19/2 DGBA.GBD.No.2/31.12.010/2018-19 July 2, 2018 - Master Circular on Conduct of Government Business by Agency Banks - Payment of Agency Commission
- BI/2018-19/3 DCM (NE) No.G-2/08.07.18/2018-19 July 02, 2018 Master Circular – Facility for Exchange of Notes and Coins
- RBI/2018-19/04 DCM(FNVD)G – 1/16.01.05/2018-19 July 2, 2018 - Master Circular – Detection and Impounding of Counterfeit Notes
- RBI/2018-19/07 FIDD.FID.BC.No.04/12.01.033/2018-19 July 02, 2018 Master Circular on SHG-Bank Linkage Programme
- RBI/2018-19/5 FIDD.CO.LBS.BC.No.2/02.01.001/2018-19 July 2, 2018 - MASTER CIRCULAR – Lead Bank Scheme
- RBI/2018-19/8 FIDD.GSSD.BC.No.01/09.10.01/2018-19 July 02, 2018 - Master Circular- Credit Facilities to Minority Communities
- RBI/2018-19/9 FIDD.GSSD.CO.BC.No.05/09.01.01/2018-19 July 03, 2018 - Master Circular – Deendayal Antyodaya Yojana - National Rural Livelihoods Mission (DAY-NRLM)
- BI/2018-19/10 FIDD.CO.FSD.BC.No.6/05.05.010/2018-19 July 4, 2018 Master Circular - Kisan Credit Card (KCC) Scheme
- RBI/2018-19/11 DCM (CC) No.G-4/03.44.01/2018–19 July 3, 2018 Master Circular – Scheme of Penalties for bank branches based on performance in rendering customer service to the members of public
- RBI/DCM/2018-19/62 Master Direction DCM (CC) No. G - 5/03.35.01/2018-19 July 3, 2018 Master Direction on Levy of Penal Interest for Delayed Reporting / Wrong Reporting / Non-

Reporting of Currency Chest Transactions and Inclusion of Ineligible Amounts in Currency Chest Balances

- RBI/DCM/2018-19/63 Master Direction DCM (CC) No.G-3/03.41.01/2018-19 July 3, 2018 Master Direction on Currency Distribution & Exchange Scheme (CDES) based on performance in rendering customer service to the members of public
- RBI/2018-19/12 DCBR.BPD.(PCB/RCB)Cir.No.1/16.20.000/2018-19 July 6, 2018 Prudential Norms for Classification, Valuation and Operation of Investment Portfolio by Banks – Spreading of MTM losses and creation of Investment Fluctuation Reserve (IFR) by Co-operative banks
- RBI/2018-19/14 DBR.AML.BC.No.210/14.01.001/2018-19 July 12, 2018 Dear Sir/Madam, Incorporation of Name of the Purchaser on the Face of the Demand Draft
- RBI/2018-19/15 FIDD.CO.Plan.BC 07/04.09.01/2018-19 July 12, 2018 Priority Sector Lending - Targets and Classification: Lending to non-corporate farmers – System wide average of last three years
- RBI/2018-19/16 DGBA.GBD.No.87/31.02.007/2018-19 July 12, 2018 Period for Submission of Agency Commission Claims
- RBI/2018-2019/30 FMOD.MAOG.No.127/01.18.001/2018-19 August 1, 2018 - Marginal Standing Facility