

25th SLBC Quarterly Meeting – Index for Agenda

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Agenda 1: Adoption of Minutes

The minutes of the 24th SLBC meeting held on 30th September 2019 as furnished in **Annexure ' A '** was circulated to the members of SLBC including RBI, NABARD, LDMs and Government Departments concerned.

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

Agenda 2: Action Points of 24th SLBC Meeting – Action Taken Report

No.	Action Point	Action by	Action initiated / status
1	Under FI Plan of RBI, Banks to cover the villages with population above 5000 with Banking Outlets to provide Banking Financial services to the rural people. Out of the total 255 villages identified and allocated to Banks, only 3 villages are left to be covered with Banking Outlets by banks, which is to be completed by 31 st October 2019.	UCO Bank, SBI	State Bank of India has opened Banking outlets (BCs) in Thattepally and Polepalle villages. UCO Bank also confirmed having appointed a Banking Correspondent in Kesaram village and it is yet to be functional. With the above, all the 255 villages have been covered with Banking outlets.
2	All 70 inactive BCs to be activated/ or replaced with new BCs, wherever required, on top priority basis. Banks to submit the list of inactive BCs, which are inactive for more than 30 days, with reasons and the expected date of activation to SLBC every month by 5 th of succeeding month along with the connectivity issues.	SBI, APGVB, TGB, Andhra Bank, Syndicate Bank, Central Bank of India, Kotak Mahindra Bank	As per the FI Plan portal still 70 BCs are appearing as Inactive and the details are as under: Andhra Bank – 28 Kotak Mahindra Bank- 22 Regional Rural Banks - 11 Central Bank of India - 5 Syndicate Bank -3 State Bank of India - 1 There is no progress in activation of BCs by Andhra Bank and Kotak Mahindra Bank compared to previous quarters. SLBC requests Controllers of all the Banks to initiate steps for activation of BCs/replace with new BCs and update the details in Jandhan Darshak App.
3	All Rural Branches should conduct FLC camps as per the extant RBI guidelines.	All Banks	1778 Rural branches in the State have conducted 2,273 camps during the quarter ended September, 2019 as against a target of 5334. The shortfall is 3,161. (Shortfall from major Banks: SBI-862, TGB-641, TSCAB-549, AB-394). Controller of Banks have been advised to pass on necessary instructions to rural branches to conduct FLC camps promptly as stipulated in the Sub-Committee meeting on FI held on 18.11.2019.

4	Banks to confirm having mapped their branches with block and district codes of RBI for uploading of their business data up to block level on SLBC website by extracting directly from their CBS for smooth implementation of new data flow system from December 2019 quarter onwards as per revamped LBS guidelines.	All Banks	Details discussed under Agenda Item No. 15
5	VLR/PV claims of Banks amounting to approx. Rs.804 crores to be reimbursed to the Banks at the earliest.	Agri. Department, GOT	So far no amount has been received from Government of Telangana
6	Issue to be taken up with MoRD, GoI, New Delhi for reimbursement of pending claims of RSETIs amounting to Rs.10 crores (Approx) in respect of SBI and Andhra Bank at the earliest.	State Director, RSETIs/SERP, GoT	No response/Progress in the matter
7	In respect of Loan Charge Creation Module of Dharani Portal, issues to be resolved: a) Bulk up load facility b) Availability of Print option in PDF format for Banks before & after successful creation of charge indicating, Bank, Branch, Sy.Nos, Village/Mandal & District and amount of loan and period of Charge etc., c) Set up of an Help desk at CCLA Department for redressal of the issues of Banks. d) Training programme/ Workshop for Bank staff with the support from the Office of the CCLA which is managing the Portal.	CCLA Dept., GoT, SLBC	Details discussed under Agenda Item No. 11
8	Conduct of DCC/DLRC Meetings every quarter as stipulated under Lead Bank Scheme to be ensured	Dist. Administration and LDMs	SLBC Convenor advised all LDMs to conduct DCC/DLRC meetings as per the time norms stipulated in LB Scheme. For the quarter ended June,2019: Bhadradi Kothagudem is only pending (Meeting Scheduled on 11.12.2019).
9	DCC Khammam to review the progress on digital transactions in their meetings as the District is identified for 100% digitization	LDM Khammam, DCC	Details discussed under Agenda Item No. 3 (g).

Agenda 3: Review of Financial Inclusion Initiatives, expansion of banking network and Financial Literacy:

A meeting of the Sub-Committee of SLBC on Financial Inclusion was held on November 18, 2019 to review the progress in financial inclusion initiatives. Highlights of the position reviewed by the Sub-Committee are furnished in the following paragraphs.

a. Status of Banking Net work, opening of banking outlets in unbanked villages, CBS-enabled banking outlets at the unbanked rural centres (URCs)

i) Banking Network in Telangana State

The numbers of bank branches functioning in the State as on September 30, 2019 are **5636**. Of these, **1,778** are in rural centres; **1,245** in semi-urban centres; **699** in urban centres and **1,914** in metro centres. The population group-wise and sector-wise distribution of bank branches is furnished in **Annexure-1**.

Small Finance Banks and Payment Banks (RBI Cir. FIDD.CO.LBS. No. 2431 /02.01.001/ 2018-19 Dt. 28.05.2019)

Following Small Finance Banks and Payment banks operating in the State of Telangana :
Small Finance Banks:

1) Equitas Small Finance Bank Ltd :

Having Liability Branches (Branch Banking) - 6 Branches in Hyderabad and Asset Branches (Vehicle Finance) at Khammam, Karimnagar, Hyderabad (Begumpet and Kharmanghat), Mahabubnagar, Nalgonda, Nizamabad and Warangal- 8 branches. Total 14 branches in Telangana State. Business performance is furnished in Annexures.

2) Jana Small Finance Bank Ltd: one branch in Telangana State at Banjara Hills, Hyderabad.

3) Fincare Small Finance Bank Ltd : 11 branches in Telangana at present in the following locations: Banjara Hills, Kukatpally, Warangal, Medak, Narayankhed, Sangareddy, Banswada, Nizamabad, Armur, Vemulawada, Kamareddy with **Deposits** of Rs.32.99 crores and B of Rs.19.19 crores and deployed 97 BC points.

4) Suryoday Small Finance Bank Ltd: one branch in Telangana State at Kukatpally, Hyd with **Deposits** of Rs.50.73 crores and **Advances** of Rs.32.99 crores

5) Utkarsh Small Finance Bank Ltd: one branch in Telangana State at Ameerpet, Hyd

Payment Banks:

1) Airtel Payments Bank Ltd :

It is reported that they do not have any branches in Telangana State and they do business through their 2890 Banking points (BCs). **Deposits** Rs.6.81 crores

2) India Post Payments Bank Ltd :

Having 23 branches in Telangana State: Adilabad, Bhongir, Hyderabad, Jangaon, Kamareddy, Karimnagar, Khammam, Mahabubabad, Mahabubnagar, Mancherial, Medak, Nagarkarnool, Nalgonda, Nirmal, Nizamabad, Peddpalli, Sangareddy, Siddipet, Sirsilla, Suryapet, Vikarabad, Wanaparthy and Warangal and having 5809 Bank Mitra Points and **Deposits** of Rs. 21.84 crores

3) FINO Payments Bank Ltd: Data not available.

ii) Roadmap for opening Brick and Mortar branches in villages with population more than 5000:

In terms of RBI instructions, the villages with population above 5000 are to be covered with a bank branch of a scheduled commercial bank or a Banking Outlet. 255 centres were identified and allocated to banks for the purpose. As at the end of September 2019, 255 centres (Bank-wise & District Wise is enclosed as Annexure ' B ') were covered with Banking Outlets by banks. During the quarter UCO Bank appointed one BC at following centre:

No	Bank	Village	Mandal	District
1	UCO Bank	Kesaram	Suryapet	Suryapet

UCO Bank confirmed having appointed Banking Correspondent and yet to be functional

iii) Unbanked Rural Centre within 5 kms radius, with Bank branch/ Bank Mitra

Department of Financial Services vide their letter No. F.No. 21(23)2014-FI(Mission Office) dated 23.07.2019, communicated 221 villages details, which are not covered with Banking infrastructure within 5KMs radius. In this regard communication was sent to all Banks which are servicing these villages, to open Banking outlet in all the 221 villages before 15.08.2019. As on 30.09.2019, all the member Banks confirmed that 221 villages have been covered with BC outlets and confirmed the details of BC code, Bank/Branch IFSC code, Longitude and latitude of the village. The details have been updated in the FI Plan Portal by SLBC. The same was also discussed in the SLBC meeting held on 30.09.2019.

However, DFS with the help of NIC Centre carried out fresh exercise on 11.10.2019 and advised the details of 63 villages which are not covered/inadequately covered(i.e., **villages not having Bank Branch/ATM/Business correspondent within 5KM distance**) as provided by the National Informatics Centre {vide their letter no F.No. 08.04.2014-FI (Mission Office) dated 18.10.19}.

SLBC after due consultation with the LDMS, allotted these 63 villages to respective Banks for covering with Banking touch points through FI Plan Portal and Banks need to verify the details and to accept/reject the details. As on 30.11.2019, out of 63 villages **eight** villages have been left with as uncovered i.e., State Bank of India – 3 villages, Bank of Maharashtra- 3 villages and Andhra Bank-2 villages.

Sl. No	Name of the Bank serving the villages	Total No. of villages in the list	Covered By			Total to be covered
			Branch	BC	Total	
1	State Bank of India	9	0	6	6	3 #
2	Andhra Bank	5	0	3	3	2
3	Syndicate Bank	3	0	3	3	0
4	Union Bank of India	6	0	6	6	0
5	Telangana Grameena Bank	22	1	21	22	0
6	Indian Bank	2	1	1	2	0
7	Punjab National Bank	1	0	1	1	0
8	Bank of Maharashtra	3	0	0	0	3
9	Canara Bank	1	0	1	1	0
9	India Post Payments Bank	12	0	12	12	0
	Total	63	2	53	55	8

SBI: # Allotted to Circle BC" Sreenidhi"

Andhra Bank: Pusuguppa – No connectivity, Khanapoor – Yet to be appointed.

Bank of Maharashtra: Yet to be appointed.

The Secretary, Finance, DFS, Government of India will review the position with the CEOs of the respective Banks "the coverage of villages through a banking touch point" for declaring that all the villages within 5 KMs radius have been covered with Banking infrastructure in the Country. The DFS will also monitor the BC activities thereafter.

Banks have been requested to update the details of KO Code, Longitude, Latitude and Branch IFSC Codes etc., in Jandhan Darshak App.

iv) Status of opening of bank branches in the unbanked identified centres in LWE Districts:

Dept. of Financial Services, Ministry of Finance, Government of India during a Video Conference held on 4th August, 2018 advised that in respect of LWE districts, any uncovered villages/centres allocated to the banks are to be covered with Brick and Mortar Branches only.

In Telangana, **Bhadradi Kothagudem is identified as LWE District** and banks have a target of 16 villages to cover with brick and mortar branches. So far, 15 villages have been covered.

Bank wise coverage position with Brick and Mortar branches. Progress shown hereunder:

No.	Name of the Bank	No. of centres allocated	Remarks
1	Andhra Bank	6	All centres covered with Brick & Mortar branches
2	AP Grameena Vikas Bank	5	APGVB has opened 4 branches at Gollapalli, Nagineniprolu, Gundepudi and Papakollu villages. Opening of Branch by APGVB at Samath Mothe is pending. As RBI has put on hold on fresh licence proposals for opening/shifting of branches by APGVB in the state of Telangana due to Gol Gazette notification pursuant to implementation of AP Re-organisation Act, 2014. SLBC advised the LDM to take up in next DCC and allocate this centre to another Bank willing to open the branch in view of above development.
3	State Bank of India	4	All centres covered with Brick & Mortar branches
4	Indian Overseas Bank	1	Branch opened on 14.09.2018

b. Review of operations of Business Correspondents in RURAL Areas- hurdles/issues involved:

All Banks having Business Correspondents (BCs) have to ensure that they work from a fixed point location with online interoperable devices so that the benefits of Social Security Schemes and PMJDY can reach the beneficiaries.

There are 4,183 BCs of various banks in the State. As per the latest data available 70 BCs are inactive. All Banks to initiate immediate steps for activation or replacement of inactive BCs, wherever required and update in Jandhan Darshak App by the respective Bank.

Status of BCs in Telangana as on 30.09.2019

S.No.	Bank	No. of BCs	No of Active BCs	No. of Inactive BCs (> 30 days)
1	State Bank of India (RRBs)	1467	1456	11
2	State Bank of India	1212	1211	1
3	Andhra Bank	691	663	28
4	Syndicate Bank	160	159	3
5	Central Bank of India	104	99	5
6	Union Bank of India	110	110	0
7	Canara Bank	62	62	0
8	Indian Bank	74	74	0
9	Indian Overseas Bank	74	74	0
10	Kotak Mahindra Bank	75	53	22
11	Punjab National Bank	27	27	0
12	Bank of Baroda	44	44	0
13	UCO Bank	25	25	0
14	Corporation Bank	20	20	0
15	Bank of India	18	18	0
16	HDFC Bank	1	1	0
17	Bank of Maharashtra	10	10	0
18	Allahabad Bank	7	7	0
19	Karur Vysya Bank	2	2	0
	Total	4183	4115	70

(Source: pmjdy.gov.in)

Andhra Bank informed that, Bank has taken decision to change the Corporate BC which is under process. Hence, the delay in activation.

Kotak Mahindra Bank: Bank is working on replacing/activating the BCs. Bank is moving on their BC transactions to AEPS platform which will help for quick activation of these BC's

Banks to activate all inactive BCs to ensure that BC is functioning at all identified unbanked areas and initiate immediate steps for activation or replacement of inactive BCs, wherever required.

Connectivity Issues: Connectivity issues were discussed in the 'Sub Committee meeting on Financial Inclusion' held on 18th November, 2019.

SLBC arranged a meeting with officials of Department of Telecom, SBI, Andhra Bank, Punjab National Bank, Union Bank of India, Bank of India, Central Bank of India, Canara Bank, IPPB, APGVB, and TGB on 09.10.2019 at SBI, LHO, Hyderabad to resolve the connectivity issues. Minutes of the meeting were circulated to all Banks on 28.10.2019.

Shri NV Kishore Kumar, Director, Dept. of Telecommunications in response to the issues raised by the Banks said that:

- Banks to explore alternate connectivity from other telecom service providers viz., Airtel, Vodaphone, BSNL, R.Com, TCL and JIO to resolve the connectivity issues (List shared).
- Radio modem and 4G MPLS are the suggested alternate solutions, which may be explored for

the connectivity issues.

- Interested Banks having connectivity issues may separately approach DoT, so that a meeting can be arranged with TSPs to resolve the issues or to explore alternate solutions.

c. Progress in increasing digital modes of payment / ATMs & PoS, etc

As at the end of September, 2019, there are 9,041 ATMs functioning in the State of Telangana and 1,76,117- POS machines installed, by various banks at merchant points across the State. During the Quarter (July,19 – Sept,19) 17 New ATMs and 11,840 new PoS Machines deployed by the member Banks in the State.

d. Direct Benefit Transfer (DBT) / Aadhaar Seeding and Authentication

Banks in the State have opened 97,33,770 PMJDY accounts so far. Out of these accounts, **82,18,904** accounts (84.44%) were Aadhaar Seeded and Rupay Cards were issued to **79,61,743** accounts (81.80%). Bank-wise / district-wise data is enclosed as **Annexure ' C ' & ' D '.**

Type of Banks	Total PMJDY Accounts as on 30.06.2019	Total PMJDY Accounts as on 30.09.2019	Rupay Cards Issued as on 30.06.2019	Rupay Cards Issued as on 30.09.2019	No. of Aadhaar Seeded Accounts as on 30.06.2019	No. of Aadhaar Seeded Accounts as on 30.09.2019
Public Sector	6372928	6483489	5450832	5676614	5577466	5589941
Private Sector	1336108	1337527	1317114	1318795	864143	867661
Regional Rural Banks	1903548	1912754	966218	966334	1751523	1761302
Grand Total	9612584	9733770	7734164	7961743	8193132	8218904

e. Social Security / Insurance Schemes launched by Govt. Of India

The progress made by banks (sector-wise) in the State as on 30.09.2019 is furnished hereunder:

Bank Type	PMSBY	PMJJBY	APY	Total
Public Sector	43,21,866	12,13,290	4,65,681	60,00,837
Private Sector	6,58,017	1,82,483	47,618	8,88,118
RRB	11,16,855	6,67,790	1,27,794	19,12,439
Coop.	1,64,494	76,436	0	2,40,930
Total	62,61,232	21,39,999	6,41,093	90,42,324
Growth during the quarter	2,60,856	1,32,806	74,629	4,68,291

Bank-wise Enrolment of Social Security Schemes is enclosed as **Annexure ' E '**

"APY CITIZEN'S CHOICE 2019" Campaign

DFS/PFRDA has launched the "APY CITIZEN'S CHOICE 2019" Campaign from 1st August 2019 to 31st August 2019 to target the uncovered population and bring them under the ambit of Atal Pension Yojana. Under the campaign SLBC/Banks organised Town-hall meetings in order to enable Banks to source more and more APY accounts. The Target given for Telangana SLBC was 18000, as against which the achievement was 18274 i.e., 102% of target. The top performers and qualifiers for felicitation are as under:

State Bank of India (under PSUs)	- 8742	APY enrollments
APGVB (under RRBs)	- 4734	„
Airtel Payments Bank Ltd (Payment Banks)	- 1452	„

PFRDA held review and strategy meet of Southern States on 29.11.2019 at Chennai to take forward the scheme further and to achieve the Targets by all Member Banks/FIs.

f. Financial Literacy Initiatives

Financial Literacy Centres (FLCs) – Position as on 30.09.2019

Particulars	No. of FLCs 30.06.2019	No. of FLCs 30.09.2019
No. of FLCs operating in the District Head Quarters	34	34
No. of FLCs operating in Divisional Head Quarters	23	23
No. of FLCs operating in Rural Areas	21	21
Total FLCs functioning in the State of Telangana	78	78
Banks	No. of FLCs	No. of FLCs
State Bank of India (Aardika Vivek Acharana)	11	11
Telangana Grameena Bank	6	6
AP Grameena Vikas Bank	5	5
Andhra Bank	3	3
Canara Bank	1	1
Dist Co-op Banks	52	52
Total	78	78

The brief performance of the FLCs (Excluding DCCB FLCs) during the quarter ended June & September 2019 under review is:

Quarter ended	Conducted by FLCs				Camps conducted by Rural Branches	
	Special Camps		Specific Camps		Target	Conducted
	Target	Conducted	Target	Conducted	Target	Conducted
June, 2019	156	199	390	426	5328	2455
Sept, 2019	156	178	390	588	5334	2273

- 78 FLCs are functioning in the state.
- 178 special camps and 588 specific camps were conducted by FLC / FLCs during the quarter. (i.e., two special camps per month by each FLC covering UPI and USSD & five specific camps per month by each FLC, one each for Farmers, SMEs, SHGs, School Children & Senior Citizens)
- 1778 Rural branches in the State have conducted 2,273 camps during the quarter against a target of 5334.
- FLC position is vacant at Hyderabad, Sangareddy, Mahabub Nagar, Mahaboobabad (SBI) and Ranga Reddy (TGB) Districts and these FLCs have not conducted any camps.
- 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. The material is also made available in SLBC website www.telanganaslbc.com. Banks are requested to advise the counsellors to make use of the standardised financial literacy material.

➤ FLCs of DCCBs performance during the quarter ended September, 2019

Quarter ended	Conducted by FLCs				Camps conducted by Rural Branches	
	Special Camps		Specific Camps		Target	Conducted
	Target	Conducted	Target	Conducted		
Sept,2019	312	823	780	929	510	817

While reviewing the performance for the quarter ended September 2019, RBI observed that there was a shortfall in conducting Financial Literacy camps by Rural Branches of Banks other than DCCBs.

SLBC on 02.08.2019 Communicated Circular guidelines of RBI (No. RBI/2016-17/236-FIDD.FLC.BC.No.22/12/01.018/2016-17 dated 02.03.2017) with regard to Financial Literacy by FLCs and Rural Branches- Policy review and advised all Bank's Controllers to instruct their rural branches/FLCs to conduct Financial Literacy camps as per the prescribed periodicity.

Details of camps conducted is enclosed as **Annexure ' F '**

g) DIGI District – Khammam:

Khammam District has been identified in Telangana State, which is included under "Transformation of Aspirational District" programme of Government of India for better synergies. The same was appraised to the SLBC in the meeting held on 30.09.2019.

The SOP and other modalities have been communicated to all Banks present in the District to take forward this programme. The Lead District Manager i.e., co-ordinator for the District has confirmed that the progress on digital transactions was reviewed in the September,2019 quarter DCC meeting which was held on 14.11.2019. LDM advised that 30 meetings were conducted in the District since launch of the programme for creating awareness on digital transactions and **153 Merchants have been provided with PoS Machines for accepting digital payments**. The tracking sheet for monitoring the progress as on 07.11.2019 is placed as **Annexure-"G"**

Controllers of Banks to advise their Branches operating in Khammam District to extensively participate in the programme and extend full co-operation to the Lead Bank i.e., State Bank of India who took the responsibility.

Some of the strategies to be followed are as under:

- To reduce the cash transactions to maximum extent by deepening the digital mode of transactions.
- Penetrating the Internet Banking/Mobile Banking /USSD/BHIM Aadhar facilities to all eligible customers.
- Conducting awareness camps to the Merchants with the help of Trade Associations/Chamber of Commerce and others.
- To organise exclusive FLC campaigns in all the Districts with special focus on Digital Banking
- All Merchants to be given Internet Banking/POS/BQR Codes/BHIM Aadhar devices or BHIM Merchant app etc., for encouraging digital receipts/payments.
- All Banking Correspondents to be enriched with the Digital products and Tech enabled.
- The Government Departments should also implement Digital modes for accepting their payments and receipts.

The issues have been discussed in detail in Sub-Committee meeting on Financial Inclusion held on 18.11.2019.

Agenda 4: Review of Credit Disbursement by Banks:

Sub-Committee meeting on Agriculture was held on 19th November, 2019 and the Sub-Committee meeting on MSME was held on 21st November, 2019 to review the credit flow to Agriculture, MSME and other priority sectors. Highlights of the position reviewed by the Sub-Committee are furnished in the following paragraphs.

Banking at a Glance / Priority Sector lending as on 30.09.2019**(Rs. In cr)**

No.	Particulars	O/s as on	O/s as on	RBI Norm	Level of Compliance/ achievement
		31.03.2019	30.09.2019		
1	Total Deposits	454272.19	481507.89		
2	Total Advances	533874.07	535840.18		
3	Credit Deposits Ratio (%) (RBI Norm 60%)	117.52%	111.28%		
4	Total Priority Sector Advances	162281.01	169461.38	40.00%	31.74%
	Of which				
A	Agriculture advances	73087.01	72089.37	18.00%	13.50%
i.	Of which: small & marginal farmers	29539.43	30348.16	8.00%	5.68%
B	Non-farm Sector / MSMEs	59324.03	60951.99		
i.	Of which: Micro enterprises	22297.91	22746.55	7.50%	4.26%
ii.	Small Enterprises	26180.76	26944.26		
iii.	Medium Enterprises	10845.36	11261.18		
C	Export Credit	140.50	139.66		
D	Others' under Priority Sector Advances	29729.46	36280.34		
	Of which				
i.	Educational Loans	2929.16	3022.15		
ii.	Housing Loans	23848.43	26016.95		
iii.	Social Infrastructure	43.97	39.18		
iv.	Renewable Energy	131.12	109.14		
v.	Others	2776.78	7092.92		
5	Out of Priority Sector Advances - Finance to:				
i.	Advances Weaker Sections	45827.81	45406.06	10.00%	8.50%
ii.	Advances to Women	32146.53	34536.83	5.00%	6.47%
iii.	Advances to SC/ST	13628.22	12811.56		
iv.	Advances to Minorities	11709.66	11925.02		
v.	SHGs	12913.14	13894.71		

- ✦ As at the end of September 2019 total deposits of the Banks in the State are at Rs. 4,81,507.89 cr and advances are at Rs. 5,35,840.18 cr.
- ✦ The growth registered during the quarter under Deposits Rs.25,798.33 cr and advances Rs. 2.733.43 cr (July'19 - September'19).
- ✦ Banks in the State have registered a CD Ratio of 111.28% (June,19 – 116.98%) which impacted 570 basis points over June,19 due to disproportionate growth in Advances compared to Deposits.
- ✦ Advances to Priority Sector was at 31.84% as on 30.09.2019 as against 33.77% as on March, 2019.
- ✦ Advances to Agri Sector was at 13.50% as on 30.09.2019 as again 15.21% as on 31.03.2019.

- ✦ Small&Marginal Farmers credit was at 5.68% as on 30.09.2019 as against 6.15% as on 31.03.2019
- ✦ Finance to Micro enterprises was at 4.26% as on 30.09.2019 as against 4.64% as on 31.03.2019
- ✦ Advances to weaker sections was at 8.50% as on 30.09.2019 as against 9.53% as on 31.03.2019
- ✦ Advances to Women was at 6.47% as on 30.09.2019 as against 6.69% as on 31.03.2019.

* RBI Norm for computation of priority sector targets/sub-targets achievement is to be 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 31.03.2019.

a. Achievement of Annual Credit Plan 2019-20, Priority Sector lending: Position as on 30.09.2019

(Rs. In cr)

S.No	Particulars	Achievement during		Target 2019-20	Achievement during		%
		2017-18	2018-19		01.04.19 to 30.06.19	01.04.19 to 30.09.19	
1	Short Term Production Loans						
a	Kharif	21025.90	19671.76	29244.25	7345.65	20583.79	70.39
b	Rabi	10384.67	14079.96	0	--	--	--
	Total	31410.57	33751.72	29244.25	7345.65	20583.79	70.39
2	Agriculture Term Loans	7320.07	12672.32	11445.23	1620.17	3430.25	29.97
3	Agriculture Infrastructure	391.02	591.66	2088.07	86.94	156.51	7.50
4	Agr. Ancillary activities	3261.07	4336.07	6323.03	1204.20	1677.74	26.53
5	Total Agriculture	42382.73	51351.77	49100.58	10256.96	25848.29	52.64
6	Micro &small, Medium Enterprises	26542.24	36639.03	21420.19	16098.78	28040.20	130.91
7	Others' under priority Sector Advances	5786.83	7713.35	11336.30	1760.05	3774.25	33.29
	Of which						
a	Education Loans	401.02	533.56	1841.04	167.88	511.41	27.78
b	Housing Loans	4000.88	5848.66	6288.87	1035.21	2415.11	38.40
c	Others	1384.93	1331.13	3206.39	556.94	847.73	26.44
7	Export Credit	46.16	32.40	0.00	6.66	7.90	0.00
8	Total Priority Sector Advances	74757.96	95736.55	81857.07*	28122.45	57670.64	70.45
9	Non-Priority Sector Advances	125959.66	123855.80	44885.21	37596.93	66404.17	147.94
10	Total Credit Plan	200717.62	219592.35	126742.28	65719.38	124074.81	97.89

*Exclusive of Rabi 2019-20 Targets

Performance of Banks during the quarter under review is as under:

- ✦ Banks together disbursed Priority Sector loans of Rs.57,670.64 Crs and achieved 70.45% of ACP targets.
- ✦ Under Short Term Production loans, Rs. 20,583.79 Crs disbursed and achieved 70.39% of Kharif targets.
- ✦ Term loans to agriculture including allied activities; Infrastructure and Ancillary activities were disbursed to the extent of Rs. 5,264.50 Crs and achieved 26.51% of targets.

- ✦ Amount of Rs. 25,848.29 Crs disbursed by Banks to Agriculture sector, achieving 52.64% of ACP targets (exclusive of Rabi 2019-20 Targets).
- ✦ MSME loans totalling to Rs. 28,040.20 Crs disbursed by banks, achieving 130.91% of annual targets.
- ✦ Amount of Rs.3,774.25 Crs disbursed by Banks to 'Other priority sector advances', achieving 33.29% of annual targets.
- ✦ Education loans amounting to Rs. 511.41 Crs disbursed by banks, achieving 27.78% of annual targets.
- ✦ Housing loans amounting to Rs. 2,415.11 Crs disbursed by banks, achieving 38.40% of targets.
- ✦ Banks together have disbursed Priority & Non Priority Sector Advances totalling to Rs.1,24,074.81 Crs, achieving 97.89% of annual targets.

i) Credit flow to Agriculture:

Total Agriculture: Sector-wise / Category-wise as on 30.09.2019 (Rs. In Crs)

Sector	Targets	Achievement	Category	Targets	Achievement	% Achievement
Public Sector Banks	30863.55	13927.71	Crop Loans	29244.25	20583.79	70.39
Private Sector Banks	5186.54	4141.60	Term Loans	11445.23	3430.25	29.97
Regional Rural Banks	8144.32	4917.71	Infrastructure	2088.07	156.51	7.49
Cooperative Banks	4906.17	2861.27	Agr. Ancillary	6323.03	1677.74	26.53
Total	49100.58	25848.29	Total	49100.58	25848.29	52.64

- ✦ Amount of Rs. **25,848.29 Crs** was disbursed to Agriculture sector by banks, achieving **52.64%** of annual targets.

Short Term Crop Production Loans as on 30.09.2019

(Rs. In cr)

Category	Kharif Season			Rabi Season		
	Target	Achievement	%	Target	Achievement	%
Public Sector Banks	17378.08	12076.60	69.49	11585.38	0	0
Private Sector Banks	2433.02	1587.70	65.26	1622.02	0	0
Regional Rural Banks	6098.00	4260.00	69.86	4065.33	0	0
Cooperative Banks	3335.15	2659.49	79.74	2223.42	0	0
Total	29244.25	20583.79	70.39	19496.15	0	0

Under Short Term Crop loans: Kharif 2019-20

- ✦ Public sector banks have disbursed Rs. 12,076.60 Crs and achieved 69.49% of Kharif Targets.
- ✦ Private sector banks have disbursed Rs.1,587.70 Crs and achieved 65.26% of Kharif Targets.
- ✦ RRBs have disbursed Rs. 4,260.00 Crs and achieved 69.86% of Kharif Targets.
- ✦ Co-operative Banks have disbursed Rs. 2,659.49 Crs and achieved 79.74% of Kharif Targets

ii) **Agri. Term Loans including Allied, Infrastructure & Ancillary Activities as on 30.09.2019**

(Rs. In cr)

Sector	Target	Achievement	%
Public Sector Banks	13485.47	1851.10	13.72
Private Sector Banks	2753.52	2553.90	92.75
Regional Rural Banks	2046.32	657.72	32.14
Cooperative Banks	1571.02	201.78	12.84
Total	19856.33	5264.50	26.51

Under Total Term Loans (Term Loans including allied; Infrastructure & Ancillary activities)

- ✦ Public sector banks have disbursed Rs. 1,851.10 Crs and achieved 13.72% of Annual Targets.
- ✦ Private sector banks have disbursed Rs. 2,553.90 Crs and achieved 92.75% of Annual Targets.
- ✦ RRBs have disbursed Rs. 657.72 Crs and achieved 32.14% of Annual Targets.
- ✦ Co-operative Banks have disbursed Rs. 201.78 Crs and achieved 12.84% of Annual Targets.

iii) Dairy Entrepreneurship Development Scheme (DEDS) as on 30.09.2019

During the quarter under review banks have disbursed an amount of Rs.31.71 Crs to 1209 beneficiaries under DEDS and the total outstanding as on 30.09.2019 is Rs. 249.46 Crs to 22,169 beneficiaries.

iv) Pledge Finance against Warehouse Receipts

During the quarter under review banks have disbursed an amount of Rs. 10.08 Crs to 16 units under Negotiable Warehouse Receipts pledge finance and the total outstanding as on 30.09.2019 is Rs. 92.33 Crs to 500 beneficiaries.

v) Joint Liability Groups (Bhoomi Heen-Kisan)

35000 Groups are allocated district wise/ Bank wise as JLG Targets to all Banks through Lead District Managers. All Banks need focus to achieve the targets.

During the FY 2019-20, Banks have financed about **582** groups amounting **Rs.5.87** crores upto the end of 30th September 2019.

vi) Scale of Finance:

Scales of Finance for 2019-20 fixed by DLTCs and ratified by State Level Technical Committee have been communicated to the LDMs and Banks.

SLTC fixed Scale of finance for working capital requirement under KCC to Animal Husbandry and Fisheries Activities, which are eligible for Interest Subvention and prompt repayment incentive. The Scale of finance fixed for these activities has been communicated to all Banks on 30.07.2019. The maximum finance eligible for interest subvention and prompt repayment incentive is upto Rs. 2.00 lakhs. The Ministry of Fisheries, Animal Husbandry & Dairying, Government of India is monitoring the progress under the scheme. All Banks to actively process these applications and ground the same as per the time norms. The progress in this regard to be submitted by banks to SLBC on monthly basis.

vii) Crop Loan Waiver Scheme 2018-19:

Government of Telangana has declared the Crop Loan Waiver Scheme for the benefit of the farming community. The cut-off date has been intimated as 11.12.2018 vide Lr. No. Credit/2019 dt 07.03.2019 of Department of Agriculture, Government of Telangana and advised Banks to prepare the list of farmers whose loans are due as on 11.12.2018. The Scheme guidelines/modalities are yet to be received from the Government of Telangana. Hence, SLBC requests Controllers of Banks to keep the required data ready for submission.

viii) Vaddileni Runalu/Pavala Vaddi on Crop Loans:

As per the interest subvention (VLR & PV) scheme guidelines, banks allowed the benefit of interest to the promptly paying farmers at the time of repayment of loan itself and subsequently submitted claims to Department of Agriculture. As on 31.03.2018 total claims made by the Banks in Telangana are amounting to Rs. 804.88 Crores.

Govt. of Telangana, Finance Department vide its G.O.Rt No. 807 dated 31.05.2019 sanctioned an

amount of **Rs. 256.00 crore** against pending claims of **Rs. 804.88 Crore**. However, funds yet to be released through Treasury.

Govt. of Telangana is requested to expedite reimbursement of VLR/PV claims of Banks as early as possible, as the Banks' auditors are insisting for making a provision for the amount, as these receivables are more than 2 years old.

b) Outstanding, Overdues & NPAs under Agriculture sector as on 30.09.2019

(Rs. In Crs)

Category	Outstandings		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	5435712	51575.52	1081064	10136.02	19.65	334569	2117.82	4.10
Agri. Term Loans	742478	14995.64	107298	2067.82	13.78	114740	1411.12	9.41
Agri. Infrastructure	2218	1076.52	257	216.51	20.11	188	36.06	3.35
Ancillary activities	7374	4441.69	701	1071.91	24.13	1962	489.07	11.01
Total Agriculture	6187782	72089.37	1189320	13492.26	18.71	451459	4054.07	5.62

i) Overdues in Agriculture segment

- ✦ 19.65% of Short Term Crop Loan outstanding are overdues in the books of the banks.
- ✦ 16.36% of Agriculture Term Loan incl. Allied activities; Agri. Infrastructure; Agri. Ancillary Activities outstanding are overdues .
- ✦ Overdues in total agriculture advances constitute 18.71% of outstanding.

ii) NPAs in Agriculture segment

- ✦ 4.10% of short term crop loan outstanding are NPAs in the books of the banks.
- ✦ 9.44% of Agriculture Term Loan incl. Allied activities; Agri. Infrastructure; Agri. Ancillary Activities outstanding are NPAs.
- ✦ NPAs in total agriculture advances are at 5.62%.

iii) Finance to EMU farmers : NPAs position :

EMU farming has started due to its importance of meat and certain medicinal qualities of the Emu Oil. Initially EMU farmers have got some financial gains in the farming. Subsequently, Emu farmers have faced lot of problems like, non-marketing of Emu oil & meat in the country, inadequate processing units for slaughter of Emu birds & extraction of oil etc., On account of this, about 118 accounts with outstanding dues of Rs30.74 crores have become irregular and NPAs.

On a representation from the Emu farmers of Telangana, the issue of EMU farmers was discussed in the Steering Sub-committee meeting held on 28.05.2018 and resolved to request Govt. Of Telangana for relief measures as detailed below:

1. The relief measures are applicable for all performing and non-performing accounts uniformly
2. To provide relief to an extent of 50% of the outstanding balance in the real account in case of NPAs/ 50% of total outstanding in case of performing assets. The same is proposed to be implemented in Telangana State also.

3. Banks have to waive un-debited interest fully in respect of NPA accounts.
4. Borrower has to pay 25% amount as arrived in point 2 and banks have to waive/write off the remaining 25% to close the account in full.
5. Banks have to refund backend subsidy and interest free loan provided by NABARD and Banks to arrive the eligibility for relief accordingly.
6. Eligible amount for relief is to be arrived as per the outstanding loan amount as on 31.05.2018 and proforma will be circulated by SLBC shortly.
7. Borrowers have to withdraw all pending cases filed in various courts against the banks.

Banks attended the Steering Sub Committee meetings have accepted for the above resolution.

sl no	Name of the Bank	No. of accounts	Sum of Limits sanctioned (Rs.)	Sum of Outstanding as on 31.05.18 (Rs.)	Total Unapplied Interest(Rs.)	Total Dues as on 31.05.2018 (Rs.)	Noof NPA a/cs	Amount of NPAs
1	Allahabad Bank	4	10800000	7754316.53	2111626.22	9865942.75	4	9865942.75
2	Andhra Bank	12	27188000	18100019.18	9265637.17	27365656.35	9	25400098.17
3	APGVB	1	2700000	1994486.00	741303.00	2735789.00	1	2735789.00
4	Bank of Baroda	8	18800000	20244448.00	11523639.00	31768087.00	8	31768087.00
5	Bank of India	5	20400000	6401172.92	1201600.37	7602773.29	2	5760630.79
6	Bank of Maharashtra	2	5400000	1353168.00	1598687.00	2951855.00	2	2951855.00
7	Canara Bank	6	13800000	10422577.00	5567836.00	15990413.00	6	15990413.00
8	Central Bank of India	2	3300000	3597113.00	0.00	3597113.00	0	0.00
9	Indian Overseas Bank	50	102400000	109657876.24	36029121.90	145686998.14	50	145686998.14
10	Lakshmi Vilas Bank	2	2250000	2019590.00	1067525.00	3087115.00	2	3087115.00
11	State Bank of India	24	34522500	28398414.80	22397434.74	50795849.54	22	49888277.54
12	Syndicate Bank	1	2700000	2482190.00	2189006.00	4671196.00	1	4671196.00
13	Vijaya Bank	1	2700000	1242552.00	0.00	1242552.00	0	0.00
	Grand Total	118	246960500	213667923.67	93693416.40	307361340.07	107	297806402.39

SLBC submitted the data of loans sanctioned to EMU farmers, amount of dues etc., to Animal Husbandry department to take up the matter with Government of Telangana for issue of necessary GOs. Accordingly, Animal Husbandry department submitted a proposal on 23.08.2018 to Govt. Of Telangana and recommended for adopting the relief measures as detailed above. But the proposal was deferred by the Government of Telangana on 11.10.2018.

SLBC once again recommends to the Govt of Telangana to consider the relief measures as recommended by the SLBC Sub-Committee on Agriculture.

c) Lending towards Government sponsored schemes:i) Credit Flow under DAY-NRLM Scheme:

(Rs. In Crs)

Outstanding 30.09.2019		Target 2019-20		Disbursements 01.04.19 to 30.09.19		Overdues			NPAs		
No. of A/cs	Amount	No. of A/cs	Amount	No. of A/cs	Amount	No. of A/cs	Amount	%	No. of A/cs	Amount	%
444644	10815.61	344353	6584.13	66626	2015.24	39652	775.65	7.17	31623	339.78	3.14

- ✦ As at the end of September, 2019 loans outstanding under NRLM with banks - 4,44,644 groups amounting to Rs.10,815.61 Crs
- ✦ Banks disbursed Rs.1,553.39Crs to 52,558 groups during the quarter July,19 to September,19
- ✦ Overdues are at Rs.775.65 Crs i.e., 7.17% of outstandings.
- ✦ NPAs are at Rs.339.78 Crs i.e., 3.14% of outstandings.
- ✦ Bank-wise details are enclosed as **Annexure 22**.

ii) Credit Flow under DAY-NULM Scheme up to 30.09.2019:

(Rs. In Crs)

Outstanding 30.09.2019		Target 2019-20		Disbursements 01.04.19 to 30.09.19		Overdues			NPAs		
No. of A/cs	Amount	No. of A/cs	Amount	No. of A/cs	Amount	No. of A/cs	Amount	%	No. of A/cs	Amount	%
144816	3079.11	34327	1156.32	21629	614.04	15252	173.49	5.63	13079	118.89	3.86

- ✦ As at the end of September, 2019, loans outstanding under NULM with banks - 1,44,816 groups amounting to Rs.3,079.11 Crs.
- ✦ During the quarter under review, Banks disbursed Rs.408.75 Crs to 15,479 groups (July,19 – September,2019)
- ✦ Overdues are at Rs.173.49 Crs i.e., 5.63% of outstandings.
- ✦ NPAs at Rs. 118.89 Crs i.e., 3.86% of outstandings.
- ✦ Bank-wise details are enclosed as **Annexure 23**.

Performance of Banks under Self Employment Programme-Individual of MEPMA : Bank Wise Progress Report 2019-20					
(Rs in lacs)					
Annual Target		Loans Disbursed		% of Achievement	
No	Amount	No	Amount	No	Amount
3025	2564.15	1127	1004.92	37.26	39.19

iii) Credit Flow under MUDRA Scheme upto 30th September 2019:

(Rs. In Crores)

Particulars	Target 2019-20	Shishu		Kishore		Tarun		Total		
	Amt.	A/cs	Amt.	A/cs	Amt.	A/cs	Amt.	A/cs	Amt.	
2018-19	6242.59	786781	2240.38	161302	3034.34	34082	2502.91	982165	7777.66	
2019-20	6960.82	174271	475.75	52396	801.83	11116	610.35	237783	1887.93	
Of which										
Women Entrepreneurs		141456	398.24	13969	151.96	4272	87.48	159697	637.68	

New Entrepreneurs	138873	397.37	18068	344.52	2895	202.01	159836	943.90
Minority Entrepreneurs	11960	34.34	3083	44.87	461	30.31	15504	109.52
SC Entrepreneurs	39878	105.24	3117	66.28	461	27.90	43456	199.42
ST Entrepreneurs	25031	69.64	2028	42.99	375	23.47	27434	136.10

Performance of Banks upto the quarter :

- ✦ Banks sanctioned MUDRA loans to 2,37,783 beneficiaries with an outlay of Rs.1,835.66 Crs
- ✦ Rs. 637.68 Crs Sanctioned to 1,59,697 Women Entrepreneurs.
- ✦ Rs. 943.90 Crs Sanctioned to 1,59,836 New Entrepreneurs
- ✦ Rs. 109.52 Crs Sanctioned to 15,504 Minority community Entrepreneurs
- ✦ Rs. 199.42 Crs Sanctioned to 43,456 SC Entrepreneurs
- ✦ Rs. 136.10 Crs Sanctioned to 27,434 ST Entrepreneurs
- ✦ Bank-wise / district-wise details are enclosed an **Annexure 'H'**

iv) Credit Flow under STAND UP INDIA Scheme up to 30th September 2019

(Rs. in Crs)

S.No.	Category	Total loans/ Applications Sanctioned (Upto 30.09.2019)		During the Year (01.04.19 to 30.09.2019)		During the Quarter (July-Sept,19)	
		No	Amt	No.	Amt	No.	Amt
1	SC	1006	263.11	29	11.17	16	6.21
2	ST	509	122.43	36	11.12	12	3.37
3	Women	3237	782.84	113	72.30	51	31.33
	Total	4752	1168.38	178	94.59	79	40.91

- ✦ Under Stand-Up India scheme, banks have sanctioned loans to 4,752 borrowers with an outlay of Rs.1,168.38 Crs as on 30.09.2019. Details are as under:
- ✦ 3,237 women beneficiaries-outlay of Rs.782.84 Crs
- ✦ 1,006 SC beneficiaries -outlay of Rs.263.11 Crs
- ✦ 509 ST beneficiaries- outlay of Rs.122.43 Crs
- ✦ During the quarter under review, Banks disbursed Rs.40.91 Crs to 79 beneficiaries
- ✦ Bank wise details are enclosed an **Annexure 'I'**

v) Credit Flow under DRI Scheme:

(Rs. In Crore)

Outstanding 30.09.2019		Disbursement 01.07.2019 to 30.09.2019		Disbursement 01.04.2019 to 30.09.2019		Overdues			NPAs		
No.	Amount	No.	Amt	No.	Amount	No.	Amt	%	No.	Amt	%
15985	28.08	312	0.52	778	1.43	4388	4.69	16.70%	4906	5.44	19.37%

- ✦ As at the end of Sept, 2019, outstanding credit to 15,985 beneficiaries is at Rs.28.08 Crs.
- ✦ Overdues at Rs. 4.69 Crs constitute 16.70% of outstandings.
- ✦ NPAs with an amount of Rs. 5.44 Crs constitute 19.37% of outstandings.

vi) Credit Flow under PMEGP Scheme:

KVIC advised Bank-wise and District-wise Targets for 2019-20 (excluding 2nd finance Targets for existing units) as under:

Target for FY 2019-20

3212 Units with a loan outlay of Rs.260.08 Crs with Margin Money /Subsidy out lay of Rs.96.32 Crs

Agency wise MM/Subsidy claims achievement position: as on 30.09.2019 (MM -Rs. In Crore)

Sl. No.	Agency	Target for 2019-20			Achievement (as on 30.09.2019)			100 days Target (from 15-06-2019 to 15-10-2019)			Achievement (as on 15.10.2019)		
		Proj.	M.M.	Emp.	Proj.	M.M.	Emp.	Proj.	M.M.	Emp.	Proj.	M.M.	Emp.
1.	KVIC	737	21.43	5896	95	4.06	760	262	7.86	2097	108	4.79	864
2.	KVIB	1424	41.41	11392	231	9.19	1848	506	15.20	4052	266	10.43	2128
3.	DIC	1151	33.48	9208	312	9.51	2496	409	12.28	3275	372	11.47	2976
	Total	3312	96.32	26496	636	22.66	5104	1177	35.34	9424	746	26.69	5968

Performance of Banks:

- ✦ Outstanding of PMEGP as on 30.09.2019 was at Rs.239.90 Crs
- ✦ Banks disbursed Rs.27.45 Crs during the quarter to 217 beneficiaries
- ✦ Overdues in PMEGP are at Rs.36.63 Crs, constituting 15.27% of outstandings
- ✦ NPAs in PMEGP are at Rs. 42.57 Crs, constituting 17.74% of outstandings

KVIC referred 8404 applications with a Margin Money involvement of Rs. 247.81 Crore to Banks. Banks rejected 4157 applications with a Margin Money involvement of Rs. 118.70 Crore During 100 days campaign Banks sanctioned 746 applications and claimed MM of Rs. 26.69 Crore

Introduction of online EDP training System :

Directorate of PMEGP&KVIC advised vide their letter No. PMEGP/BFL/Cir. Guide/2019-20 dated 23.10.2019 that in order to sanction and release the loan to the beneficiary, EDP is mandatory for claiming the margin money subsidy on PMEGP online portal by the financing bank. At present EDP is conducted through designated training centres of RSETI/RUDSETI and KVIC/KVIB/DIC/State/Central Government Training Centres.

More often, EDP creates bottlenecks for claiming the margin money subsidy by the financing banks which affects the progress in achieving the target. In order to address the issue, KVIC has to repeatedly request the Ministry to exempt the EDP training enabling the financing banks to claim the margin money and to achieve the target. The Ministry while extending the exemption from EDP from time to time, directed KVIC to adopt online EDP training and put into operation immediately. Accordingly, an EDP online training portal and the mobile app have been designed, developed and made live w.e.f 22.10.2019. The online EDP portal can be accessed either through PEGMP e-portal(www.kviconline.gov.in/pmegp) or through KVIC website (www.kvic.org.in). The portal can also be accessed through url: www.kvic.udyami.org.in. The online EDP training also made available through mobile app which can be downloaded from the play store by searching "udyami".

The PMEGP beneficiaries have to register on the online portal/mobile app through their registered mobile number or the applicant ID of PMEGP e-portal. There are 11 modules of various subjects and topics in line with the approved EDP syllabus, which are made available for First Generation Entrepreneurs on the portal. A certificate and letter of appreciation specifying the Grade will be generated by the portal on completion of the training.

A help desk also made available to address the issues on 07526000333/07526000555 or through e-mail: helpdesk@udyami.org.in.

Controllers of Banks are advised to take note of the above and convey PMEGP beneficiaries and prospective beneficiaries to avail the online EDP facility.

vii) Credit flow to others:

a) Credit Flow to Weaker Sections as on 30.09.2019

(Rs. In Crs)

Outstanding		Disbursements during the Quarter		Disbursements During the year (01.04.19 to 30.09.19)		Overdues			NPAs		
No. of A/cs	Amount	No. of A/cs	Amt	No. of A/cs	Amount	No. of A/cs	Amount	%	No. of A/cs	Amount	%
4307552	45406.06	590306	4963.13	985743	8601.94	799200	7633.96	16.81%	253059	2044.53	4.50%

- ✦ As at the end of September 2019, outstanding credit to 4307552 weaker section borrowers is at Rs.45,406.06 Crs.
- ✦ During the quarter under review, banks have disbursed an amount of Rs. 4,963.13 Crs to 5,90,306 borrowers
- ✦ Overdues are at Rs.7,633.96 Crs constituting 16.81% of outstandings.
- ✦ NPAs are at a level of Rs. 2,044.53 Crs constituting 4.50% of outstandings.

b) Credit Flow to Women as on 30.09.2019:

(Rs. In Crs)

Outstanding		Disbursements during the Quarter		Disbursements Upto the quarter		Overdues			NPAs		
No. of A/cs	Amount	No. of A/cs	Amt	No. of A/cs	Amount	No. of A/cs	Amount	%	No. of A/cs	Amount	%
2563135	34536.83	316743	3590.89	547701	7164.03	467958	5368.61	15.54%	160108	1238.40	3.58%

- ✦ As at the end of September 2019, outstanding credit to 25,63,135 women beneficiaries was at Rs.34,536.83 Crs.
- ✦ During the quarter under review, banks have disbursed an amount of Rs. 3,590.89 Crs to 3,16,743 beneficiaries.
- ✦ Overdues are at Rs. 5,368.61 Crs constituting 15.54% of outstandings.
- ✦ NPAs are at a level of Rs. 1,238.40 Crs constituting 3.58% of outstandings.

d. Credit flow to MSMEs

i) Micro, Small & Medium Enterprises (MSME) Target & Achievement as on 30.09.2019

(Rs. In Crs)

Particulars	Target	Achievement	%
Micro Enterprises	7047.05	11624.07	164.95
Small Enterprises	7023.74	12236.72	174.21
Total SME	14070.79	23860.79	169.57
Medium Enterprises (ME)	7349.40	4179.41	56.87
Total MSME advances	21420.19	28040.20	130.90

ii) Micro, Small & Medium Enterprises : Outstandings

(Rs. In Crs)

Particulars	Outstanding as on 31.03.2018		Outstanding as on 31.03.2019		Outstanding as on 30.09.2019	
	A/c.	Amt.	A/c.	Amt.	A/c.	Amt.
Micro Enterprises	775916	22701.27	847833	22297.91	866671	22746.55
Small Enterprises	233219	22490.37	323480	26180.76	310644	26944.26
Total SME	1009135	45191.64	1171313	48478.67	1177315	49690.81
% of Micro Enterprises to total MSE	76.89	50.23	72.38	45.99	73.61%	45.78%
% of Small enterprises to total MSE	23.11%	49.77%	27.62%	54%	26.39%	54.22%
Medium Enterprises (ME)	132524	11040.09	210913	10845.36	186104	11261.18
% of ME to total MSME advances	11.61%	19.63%	15.26%	18.28%	13.65%	18.48%
Total MSME advances	1141659	56231.73	1382226	59324.03	1363419	60951.99

Performance under MSME Up to the Quarter:

- ✦ SME advances increased by Rs.1212.14 Crs (2.50%) and stood at Rs.49,690.81 Crs.
- ✦ Advances to Medium Enterprises increased by Rs. 415.82Crs (3.83%) and stood at Rs. 11,261.18 Crs.
- ✦ Advances under MSME segment increased by Rs.1627.96 Crs (2.74%) and stood at Rs.60,951.99 Crs.

iii) PM Task Force Recommendations:

Compliance to PM Task Force Recommendations	Norm %	Actual %
Banks are advised to achieve a 20 percent year-on-year growth in credit to micro & small enterprises (Sep'18 – Sep' 19)	20	-13.24%
10 percent annual growth in the number of micro enterprise accounts	10	2.22%*
60 percent of MSE advances should go to the micro enterprises. Allocation of 60% of the MSE advances to the micro enterprises is to be achieved in stages	60	45.78%

*up to the quarter (Not annaulised)

iv) Overdues in MSMEs as on 30.09.2019

(Rs. In Crs)

S. No.	Particulars	Overdues as on 30.06.2019			Overdues as on 30.09.2019		
		A/c.	Amt	% to Outstandings	A/c.	Amt	% to Outstandings
1	Micro	112219	2904.99	10.32%	119191	3219.50	14.15%
2	Small	15304	4151.76	12.50%	16360	5320.93	19.75%
3	Total MSE	127523	7056.75	11.51%	135551	8540.43	17.18%
4	Medium	6399	2057.92	6.74%	3277	2207.04	19.59%
5	Total MSME	133922	9114.67	9.93%	138828	10747.07	17.63%

- ✦ Overdues under total MSE segment advances constitute 17.18% of its outstandings.
- ✦ Overdues under Medium enterprises constitute 19.59% of its outstandings.
- ✦ Overdues under total MSME segment constitute 17.63% of its outstandings.

v) NPAs in MSME segment as on 30.09.2019 (Rs. In Crs)

S. No.	Particulars	NPAs as on 30.06.2019			NPAs as on 30.09.2019		
		A/c.	Amt	% to Outstandings	A/c.	Amt	% to Outstandings
1	Micro	128919	2471.24	8.79%	104308	1856.16	8.16%
2	Small	16325	2700.23	8.14%	16575	3335.47	12.38%
3	Total MSE	145244	5171.57	8.43%	120883	5191.63	10.45%
4	Medium	5828	1870.94	6.13%	3033	1507.95	13.39%
5	Total MSME	151072	7042.51	7.67%	123916	6699.58	10.99%

- ✦ NPAs under total MSE segment advances constitute 10.45% of its outstandings.
- ✦ NPAs under Medium enterprises constitute 13.39% of its outstandings.
- ✦ NPAs of total MSME segment constitute 10.99% of its outstandings

vi) SC Corporation Schemes performance as on 30.09.2019 (Rs. In Cr):

	2015-16	Physical	Outlay	Subsidy	Bank loan
Sanctions		41100	619.92	446.18	173.74
Grounding		40432	608.14	438.08	170.06
Pending		387	6.69	4.60	2.09
2016-17					
Sanctions		17585	299.48	209.98	89.49
Grounding		15146	252.52	178.02	74.50
Pending		1841	35.36	24.04	11.31
2017-18					
Sanctions		29428	554.34	376.08	178.26
Grounding		10561	213.40	142.72	70.72
Pending		17107	306.18	210.14	96.04

- ✦ Rs.61.27 crores have been disbursed to 7,906 SC beneficiaries under SC Corp. Schemes upto the Quarter ended September 2019
- ✦ Rs.2084.24 crores have been disbursed to 2,45,405 SC/ST beneficiaries under various Schemes of Banks/Govt. upto the quarter ended September 2019

PILOT PROJECTS OF TSCCDC LTD: Telangana Scheduled Castes Coop development Corporation Ltd., vide their letter No. P1/849/TSC/Dairy /2016 dated 10.10.2019 designed a pilot projects of Dairy and Vegetable Pandal cultivation (detailed unit cost mentioned below) which are viable and feasible and creates sustainable income to the beneficiaries. The Pilot Projects will be taken up as a group activity where in the collective responsibility maintenance of the units will prevail and they are formed into the registered societies will have a control over the individual member of the group by which recovery is ensured without any break till it is fully recovered.

TSCCDC Ltd., informed that the SC Action Plan 2018-19 targets are being implemented in the year 2019-20 and the pilot projects under ESS are also included in the ACP of 2018-19 and approved by Govt. of Telangana.

Mini Dairy:**Target: 4582 units in 9 districts:**

- The Mini dairy (4) Milch Animals is a innovative generating scheme
- To improve the socio economic condition of SC families living in rural areas and also who are having 0.50 to 1.00 acre of land are eligible.
- The TSCCDC Ltd., is taking up as pilot basis in selected Districts in the State on demand for milk and Dairy products.

- The Dairy unit cost is Rs. 4.00 lacs for 4 Milch animals per each beneficiary on par with ESS with Bank tie-up of which subsidy portion is 60% i.e., Rs. 2,40,000/- and remaining 40% i.e., Rs.1,60,000/- will be bank loan.
- The Dairy pilot project is implemented with the constant monitoring of Animal Husbandry Department and linked to District Dy. Director, Dairy Development Federation Ltd., of respective areas for ensuing collection of milk and for payments.
- The aim of the project is to earn the SC families Rs. 15,000/- to Rs. 20,000/- per month.

PERMANENT VEGETABLE PANDALS:

Target : 1142 units in 16 Districts :

- The SC Corpn. Has taken up permanent vegetable pandals cultivation for supplementing the nutritional requirement and improving the Socio & Economic conditions and to uplift the SC families.
- There is a huge demand for the Vegetables in urban areas and Districts.
- Rich sources of protein, Fiber, Minerals, Vitamins etc.,
- Short duration of 2-3 crops can be grown and higher income.
- Early maturity high yield potentiality
- High cost benefit ratio.
- Creation of permanent assets to the poor SC families.

Approved Unit cost of vegetable Pandal Cultivation under Pilot Project is as under:

Sl.No.	Name of the Component	Unit Cost (in Rs.)
1.	Establishment of Permanent Pandal	2,68,900
2.	Land preparation and Miscellaneous expenditure	2,324
3.	Mulching	11,200
4.	Cost of Vegetable seedlings/seeds including transport	13,000
5.	Organic manures	12,000
6.	Thaiwan Sprayer	18,500
7.	Trellis	5,000
8.	Fertilizers, Fungicides, Pesticides and Labour charges	9,100
9.	Plastic Crates	10,000
	Total	3,50,024
	Approved Unit Costt	3,50,000
	Funding pattern as per SCAP 2018-19	
	Per Acre Cost	Rs. 3.50 Lacs
	Half Acre Cost	Rs. 1.85 lacs

The TSSDC has requested the SLBC to relax the collateral security norms to the pilot project and issue orders.

vii. TRICOR (Telangana State Scheduled Tribal Co-operative Finance Corporation)

(Rs. In Crores)

Amount Outstandings as on 30.09.2019	Disbursements 1 st April 19 to 30 th Sept 19	Overdues	NPAs
571.74	38.01	80.04(14.00%)	60.19(10.52%)

viii. Telangana State BC Co-operative Finance Corporation (Rs. In Crores)

Amount Outstandings as on 30.09.2019	Disbursements 1 st April 19 to 30 th Sept 19	Overdues	NPAs
907.59	16.03	123.44(13.60%)	330.66(36.43%)

ix. Telangana State Minorities Finance Corporation (Rs. In Crores)

Amount Outstandings as on 30.09.2019	Disbursements 1 st April 19 to 30 th Sept 19	Overdues	NPAs
447.64	14.40	109.07(24.36%)	159.56(35.64%)

x) CGTSMSE- coverage:

During the Financial Year **2019-20** for Telangana State, **5217** proposals with an amount of **Rs. 525.40 crore** have been approved upto 30.09.2019 under CGTMSE Scheme.

SLBC organized one day workshop on 17.08.2019 for all Banks in coordination with CGTMSE Department to disseminate the scheme guidelines to Branch level for improving flow of credit under CGTMSE.

Bank wise details of guarantee approved as on 30.09.2019 are as under:

"MLI Wise Report for TELANGANA(Guarantee Approved) From Date 01/04/2019 To 30/09/2019"			
SNo.	Bank Name	Proposals	Approved Amount (in Rs. Lakh)
1	ALLAHABAD BANK	17	196.20
2	ANDHRA BANK	1307	4028.30
3	ANDHRA PRADESH GRAMEENA VIKAS BANK	306	340.49
4	AXIS BANK LIMITED	19	789.92
5	BANK OF BARODA	271	1133.05
6	BANK OF INDIA	176	4176.22
7	BANK OF MAHARASHTRA	14	742.38
8	CANARA BANK	443	9348.53
9	CENTRAL BANK OF INDIA	9	121.80
10	CORPORATION BANK	165	992.85
11	DENA BANK	2	106.00
12	EQUITAS SMALL FINANCE BANK LIMITED	3	290.00
13	HDFC BANK LIMITED	78	3752.55
14	ICICI BANK	1	35.00
15	IDBI BANK LTD	6	149.90
16	INDIAN BANK	85	703.49
17	INDIAN OVERSEAS BANK	99	1150.58
18	KARNATAKA BANK LTD	42	842.92
19	KOTAK MAHINDRA BANK	3	150.00
20	LAKSHMI VILAS BANK	3	132.00
21	ORIENTAL BANK OF COMMERCE	20	906.07
22	PUNJAB & SIND BANK	6	45.00
23	PUNJAB NATIONAL BANK	36	53.00

24	SIDBI	2	62.50
25	STANDARD CHARTERED BANK	17	1395.00
26	STATE BANK OF INDIA	573	5499.60
27	SYNDICATE BANK	706	10376.10
28	TELANGANA GRAMIN BANK	39	76.78
29	THE DHANALAKSHMI BANK LIMITED	1	23.00
30	THE KARUR VYSYA BANK LTD	3	111.75
31	THE SOUTH INDIAN BANK LIMITED	31	308.70
32	UCO BANK	21	745.74
33	UNION BANK OF INDIA	704	3057.19
34	YES BANK LTD	9	697.00
Total		5217	52539.61

e) KCC loan, crop insurance under PMFBY:

i) Campaign to achieve saturation under KCC :

Department of Agriculture, Co-operation & Farmers Welfare, Govt. of India launched a campaign to saturate farmers for financial inclusion under KCC. DAC&FW has given detailed guidelines vide their letter FNo.1-20/2018-Credit-1(part) dt. 12.06.2018 to be followed by Commercial Banks, Co-operative Banks and RRBs during the campaign.

Keeping in view the importance of achieving saturation under KCC, Commissioner, Agriculture, Govt of Telangana, Banks & LDMs were advised to conduct village level camps in co-ordination with each other. The Camps will continue till achieving 100% saturation.

Banks to give all Crop Loan accounts, Working capital limits for Animal Husbandry/Fisheries and Gold Loans under Agriculture under KCC Limit to be eligible for Interest subvention/Prompt payment incentive.

Ministry of Agriculture & Farmers Welfare Department of Agriculture Cooperation and Farmers Welfare, Govt. Of India, New Delhi vide their letter no No. 1-20/2018-Credit-I dt.19.08.2019 advised the state wise gap in respect of live KCCs & Operational holdings as under:

(₹'000)				
STATE/UTs	TOTAL NO. OF OPERATIONAL HOLDINGS (2015-16)	NO OF OPERATIVE KCC5 (AS ON 31.03,2018)	GAP IN KCC COVERAGE	% OF KCC TO OPERATIONAL HOLDINGS
TELANGANA	5948	3838	2710	65

(Source: NABARD)

The Department advised SLBCs to analyse the district-wise gap and fix targets to the Banks immediately for improvement in KCC penetration levels in order to achieve KCC saturation.

SLBC requested the Agriculture department, Govt. Of Telangana and also NABARD to provide district wise details of operational land holdings so as to fix targets to Banks. District wise data on operational holdings is yet to be received.

ii) Crop Insurance under PMFBY:

Government of Telangana issued G.O.Rt.156 &157 Dt. 03.05.2019, implementing the PMFBY for Kharif 2019 & Rabi 2019-20 and the detailed guidelines viz., Crops covered Clusters and cut-off dates etc. circulated to all Banks and discussed in the last Agricultural Sub-Committee meetings from time to time.

As Crop Insurance scheme assumes more importance in the situation of Crop loss due to monsoon aberrations, pest attack and natural calamity, SLBC advised Banks to cover all eligible farmers sanctioned/renewed KCC facility mandatorily under PMFBY Scheme.

Insurance Companies in co-ordination with LDMs have also organized Capacity Building Training Programmes on PMFBY for Branch Managers/Field Officers at all District Head Quarters.

The details of coverage under PMFBY and RWBCIS for Kharif 2019 as on 07.11.2019 is as under:

Sl No.	Particulars	PMFBY-Kharif 2019	RWBCIS-Kharif 2019	Total
1	No. of loanee farmers covered	4,55,319	2,07,812	6,63,131
2	No. of Non loanee farmers covered	81,112	65,048	1,46,160
3	Total No. of farmers covered	5,36,431	2,72,860	8,09,291
4	Total Sum Insured (Rs in Crores)	4,032.05	2,457.50	6,489.55
5	Total premium paid (Rs. In crores)	281.69	513.85	795.54
6	Total Area Insured	5,06,269	2,71,433	7,77,702

Controllers of Banks need to focus on the following issues:

- Updation of the Bank location master in the newly formed districts.
- Reconciliation of the farmer's premium for Kharif 2019.
- Non remittance of farmer's premium debited from the farmers loan to the implementing Insurance Companies by the Bankers.
- Creation of separate IFSC codes for all the Branches of TGVB in Telangana.
- Furnishing of UCs for the claim amount disbursed.
- Pending farmer's data to be uploaded in the portal.

Cut-Off dates for RABI 2019-20 for various crops are as under:

S.No.	Crop		S.No.	Crop	
1	Paddy	31.12.2019	8	Bengalgram	30.11.2019
2	Jowar	31.12.2019	9	Groundnut	31.12.2019
3	Soyabean	31.12.2019	10	Sunflower	31.12.2019
4	Greengram	31.12.2019	11	Red Chillies	31.12.2019
5	Blackgram	31.12.2019	12	Onion	31.12.2019
6	Turmeric	31.12.2019	13	Sesamum	31.12.2019
7	Maize	15.12.2019			
RWBCIS					
1	Tomato	30.11.2019	2	Mango	31.12.2019

f. Grant of Education Loans:**Credit Flow - Education Loans as on 30.09.2019:****(Rs. In Crs)**

Category	Outstandings		Disbursement during the Quarter		Disbursement up to the quarter		Overdues			NPAs		
	No. of A/cs	Amount	No. of A/cs	Amount	No. of A/cs	Amount	No. of A/cs	Amount	%	No. of A/cs	Amount	%
Priority		3022.15		343.54		511.41		458.82	15.18%	7439	220.44	7.29%
Non-priority	76302	1108.72	10088	42.04	17599	73.21	11940	58.49	5.27%		18.95	1.71%
Total	76302	4130.87	10088	385.58	17599	584.62	11940	517.31	12.52%	7439	239.39	5.79%

- ✦ As at the end of September 2019, banks have extended credit to 76,302 beneficiaries amounting to Rs. 4,130.87 Crs.
- ✦ During the quarter under review, banks have disbursed an amount of Rs.385.58 Crs to 10,088 beneficiaries
- ✦ Overdues are at Rs.517.31 Crs constituting 12.52% of outstandings.
- ✦ NPAs are at Rs.239.39 Crs constituting 5.79% of outstandings.

g. Credit Flow - Housing Sector as on 30.09.2019**(Rs. In Crs)**

Category	Outstandings		Disbursement during the quarter		Disbursement up to the quarter		Overdues			NPAs		
	No. of A/cs	Amount	No. of A/cs	Amount	No. of A/cs	Amount	No. of A/cs	Amount	%	No. of A/cs	Amount	%
Priority	258749	26016.95	20382	1379.89	42592	2415.10	59924	3147.47	12.10%	41786	641.57	2.46%
Non-priority	481462	34154.49	8540	1872.95	9144	3454.47	14678	1726.27	5.05%	1058	426.35	1.25%
Total	740211	60171.44	28922	3252.84	51736	5869.57	74602	4873.74	8.10%	42844	1067.92	1.77%

- ✦ As at the end of September 2019, banks extended credit to 7,40,211 beneficiaries amounting to Rs. 60,171.44 Crs.
- ✦ During the quarter under review, banks have disbursed an amount of Rs. 3,252.84 Crs to 28,922 beneficiaries
- ✦ Overdues are at Rs.4,873.74 Crs constituting 8.10% of outstandings.
- ✦ NPAs are at Rs. 1067.92 Crs constituting 1.77% of outstandings.

h. Progress under SHG Bank Linkage as on 30.09.2019:**(Rs. In Crs)**

Category	Outstandings		Disbursement during the quarter		Disbursement up to the quarter		Overdues			NPAs		
	No. of A/cs	Amount	No. of A/cs	Amount	No. of A/cs	Amount	No. of A/cs	Amount	%	No. of A/cs	Amount	%
SHGs	589460	13894.72	70430	2134.31	97351	2962.99	66721	1092.61	7.86%	57153	565.56	4.07%

- ✦ As at the end of Sept,2019, banks extended credit to 5,89,460 SHG groups amounting to Rs.13,894.72 Crs.
- ✦ During the quarter under review, banks have disbursed an amount of Rs. 2,134.31 Crs to 70,430 beneficiaries
- ✦ Overdues are at Rs.1,092.61 Crs constituting 7.86% of outstandings.
- ✦ NPAs are at Rs. 565.56 Crs constituting 4.07% of outstandings.

- ✦ As on 08.11.2019- 93256 Micro Credit Plans amounting to Rs. 3030.82 Crore are ready and pending for grounding

Agenda 5: CD Ratio - Review of District with CD Ratio below 40% and working of Special Sub-committees of the DCC (SCC)

Peddapalli District is having CD Ratio of 29.39% as on 30.09.2019 which is below the stipulated norm of 40%. The sudden fall in CD Ratio from 50.24% as on 30.06.2019 to 29.39% of the district over previous quarter is attributed to receipt of huge amount of Govt. Deposits by banks i.e., deposits increased from Rs. 6970.93 Crore as on 30.06.2019 to Rs. 15863.57 Crore as on 30.09.2019. On the other hand Advances increased from Rs. 3501.86 Crore to Rs. 4661.55 Crore. Once, Govt. utilises the incremental deposits, the CD ratio of the district will automatically restore above 40%. Hence no special Sub-committee(s) was formed at district level.

Agenda 6: Position of NPAs in respect of Schematic lendings

Recovery of NPAs: as at the end of September 2019

(Rs. In Crores)

Scheme	Outstandings		Overdues			NPAs		
	No. of a/cs	Amt	No. of a/cs	Amt	% to O/s	No. of a/cs	Amt	% to O/s
Central Government Sponsored Schemes (Total)	339358	8763.83	32657	798.20	9.10%	39793	405.20	4.62%
State Govt. Sponsored Schemes (Total)	1191193	22341.88	177670	2169.40	9.71%	174837	1799.09	8.05%

The scheme wise performance, Overdues and level of NPAs under Government sponsored schemes was discussed in the Sub Committee meeting on MSME held on 21st November, 2019 and the concerned departments of the Govt of Telangana were requested to extend assistance in recovery of NPAs.

Scheme-wise details are enclosed as **Annexure 'J'**

Agenda 7: Review of Restructuring of loans in Natural Calamity affected districts, if any

Accounts restructured due to Natural calamity in the State of Telangana during the last two years - **NIL**

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

Front line staff of Banks to be made aware of the detailed guidelines of RBI on natural calamities in order to ensure timely implementation of relief measures by Banks and to access the portal for the purpose, which is maintained by RBI.

All Banks to ensure that the data on relief measures extended is invariably uploaded in RBI's portal,

by 10th of the following month.

Agenda 8: Discussion on Policy Initiatives of the Central / State Governments / RBI:

a) Govt of India, Ministry of MSMEs vide their letter No. 1(12)/CLSS/Misc/2019-20 dated 21.08.2019 advised to review the following schemes in SLBC meeting:

1. Credit Linked Capital Subsidy Component under CLS-TUS

Nature of Assistance:

Financial assistance for upgrading technology by availing institutional finance.

Highlights of the Scheme:

The objective of CLCS component of CLC-TUS is to facilitate technology to MSEs through institutional finance for induction well established and proven technologies in the specific sub-sector/products approved under the scheme.

- (a) Upfront subsidy of 15% on institutional credit upto Rs. 1.0 crore (i.e., a subsidy cap of Rs. 15.00 lakh) for identified sectors/sub-sectors/technologies.
- (b) Flexibility for review of the identified technologies/sub-sector also exists.
- (c) Online application and tracking system already in place and amended in accordance to the revised provisions.
- (d) Presently scheme is being implemented through 11 nodal banks/agencies, however, almost all commercial banks, Pvt., Banks & RRBs are acting as PLI through these 11 nodal banks/agencies (SIDBI, NABARD, SBI, PNB, BoB, Canara Bank, Corporation Bank, Indian Bank, Bank of India & TIICL)
- (e) In order to ensure fair inclusion of SC/ST category, women entrepreneurs and entrepreneurs from NER, Hill States (J&K, Himachal Pradesh & Uttarakhand) island territories (Andaman & Nicobar and Lakshadweep) and the identified Aspirational Districts/LWE Districts, the subsidy has also been proposed to be admissible also for investment in acquisition/replacement of plant & Machinery/equipment & Technology up-gradation of any kind.

The list of approved sectors/sub-sectors/technologies and details of machineries stipulated in previous guidelines (appendix-1, supplement 1-6) will remain unchanged. However, on addition/deletion of sector/sub-sector/technologies and details of machineries, the supplements(s) will be issued after approval of the committee of experts as per the scheme guidelines. The detailed operational guidelines are available on the official website www.dcmsme.gov.in under icon TECH-UP.

II. Interest Subvention Scheme for Incremental Credit to MSMEs 2018:

Interest Subvention Scheme for incremental credit to MSMEs 2018 offers 2% interest subvention on fresh or incremental loans maximum upto Rs. 1 crore to MSMEs, who have valid GSTN Number and Udyog Aadhar Number. SIDBI is the Nodal Agency for implementation of the Scheme. The Scheme aims at encouraging both manufacturing and service enterprises to increase their productivity incremental or fresh term loan or incremental or fresh working capital extended from 2nd November 2018 by any Scheduled Commercial Banks and NBFCs would be covered under the scheme. MSMEs already availing

interest subvention under any of the Schemes of the State/Central Government will not be eligible under the proposed Scheme.

III. District Level Task Force Committee Meetings : Ministry of MSME, Govt of India advised the District Collectors/Dy commissioners of Industries to ensure proactive support in conducting regular and effective DLFTC meetings atleast once in a month to avoid crowding of applications and better scrutiny and due priority shall be given to the applicants belonging to SC, ST, Women and NER category, particularly in the “Aspirational Districts” (Letter No. PMEGP/Review/1/2019 dated 02.09.2019). Request all member Banks to ground all pending applications.

(b) Liquidation of Aditya Birla Idea Payments Bank Limited (Notification No.RBI/2019-20/99 DOR.No.Recon.Div.24/10.03.200/2019-20 November 18, 2019

It has been advised that on a voluntarily winding up application by Aditya Birla Idea Payments Bank Limited, the Hon’ble Bombay High Court has passed an order on September 18, 2019 and has appointed Shri Vijaykumar V. Iyer, Senior Director of Deloitte Touche Tohmatsu India LLP as the Liquidator of Aditya Birla Idea Payments Bank Limited.

(c) EASE 2.0 AP VII- Implementation of Uniform Banking Hours in all Public Sector Banks on Pan India basis:

It is advised by IBA vide their letter CI-I/EASE/BCC dated 06.08.2019 that the issue of “ Banking for Customer Convenience” and implementation of customer banking hours in PSBs as recommended by LDMs after due co-ordination with DLCCs and approval of SLBC. Accordingly, customer banking hours from 10.00 am to 4.00 pm were implemented in all the districts of the State w.e.f. 01.10.2019.

Further, IBA clarified to the queries raised by some banks vide their letter No.CI-I/EASE/BCC dt 17.09.2019 for convenience of public as under:

Sl No.	Query	Reply
1	Can different districts of the State have different timings?	Yes - However, the same should be notified and publicized properly for public convenience by banks.
2.	Can there be different timings for banks located in residential and commercial places in the same district?	Yes - As stated above
3.	Will the decisions taken by the SLBC apply to all other Banks i.e., Private Sector Banks, Regional Rural Banks and Co-operative Banks as well?	No. - The decision taken is binding on Public Sector Banks only. However, other Banks may be advised by SLBC to follow the norms to have uniformity in timings.
4	Can Branches having Mandi operations have different timings?	Yes - The Branches having Mandi operations or any specific area Branches requiring special timings may be notified as per public convenience, but the same must be decided at State Level Bankers Committee level only

(d) Formulation of Gram Panchayat Development Plans (GPDP) for 2020-21 through Sabki Yojana Sabka Vikas (People's Plan Campaign)

Department of Financial Services, Ministry of Finance, Govt. Of India has sent a communication on the implementation of Gram Panchayat Development Plans.

The major deliverables under Gram Panchayat Development Plans are as under:

- i) Full coverage under Pradhan Mantri Suraksha Bima Yojana
- ii) Full coverage under Atal Pension Yojana
- iii) Full coverage under Pradhan Mantri Jeevan Jyothi Bima Yojana
- iv) Pradhan Mantri Jan Dhan Yojana Scheme through Banking Correspondents assisted by micro ATMs

DFS advised SLBC to work in co-ordination with Nodal officers of State Panchayat Raj Departments to sensitize the people about the above mentioned schemes. LDMs , Members of Block Level Banker's Committees and Financial Literacy Counsellors were advised suitably SLBC to attend Special Gram Sabha meetings as front line workers for making presentations on the schemes highlighting Scheme's benefits and salient features

(e) Implementation of Digital E-Stamping facility on Bank Guarantees

Indian Banks' Association vide their letter PS&BT/SLBC/AES/8342 dt. 09.12.2019 advised on the subject as under:

In view of the Digitisation of Trade Processes, IBA had constituted a Working Group with few Select Member Banks, FEDAI, SWIFT & Stock Holding Corporation. Three Sub Group were formed under this Working Group. One of the Sub Groups, viz., Sub Group on E-Stamping and E-Bank Guarantee had come out with the implementation of "Automated E-Stamping(AES)" after constant endeavours.

The Sub Group on E-Stamping and E-Bank Guarantee and the Stock Holding Corporation had finalized the procedural Guidelines of AES. SWIFT India Domestic Service plays the role of Implementing Agency. Under the system, E-Stamp Certificate number along with the details of the Stamp Duty is being embossed on Bank Guarantee. Issuing of E-Stamp Certificate number reduces paper work and also helps in completing the task quickly.

IBA advised to discuss the matter in SLBC meetings and to take up the matter with respective State Governments, for implementation of E-Stamping facility on Bank Guarantee in their States.

A copy of IBA's letter along with procedural guidelines has been sent to all Banks on 10.12.2019 for information.

(f) Uploading details of State Government deposits onto State Govt. Portal by Banks:

Finance Department, Govt. of Telangana instructed Controllers of all Notified Banks to Upload and send the details of Government funds/deposits held in Notified Banks on to the portal <https://finance.telangana.gov.in>. It has been advised that the User ID & Password have already been shared to concerned Banks.

Controllers of Notified Banks having Government deposit accounts are advised to arrange for uploading of full details of accounts viz., Type of account, Account No, Date of Account opened, present balance etc., immediately in the portal and also to update the position on a regular basis.

(g) Agriculture Marketing Infrastructure Sub-Scheme of Integrated Scheme for Agricultural Marketing (w.e.f 22.10.2018 to 31.03.2020)

Govt. of India has decided to set up large number of retail agriculture markets called Gramin Agriculture Markets (GrAMs) to serve the twin purpose of enabling direct sale-purchase transactions and aggregation of the small lots of the farmers as per recommendations of the Committee on Doubling of Farmers' Income. GrAMs located at village level serve as first mile facilitators to organize the marketing chain outside the ambit of APMC. As of now the agricultural market structure in the country primarily consists of Agricultural Product Marketing Committees (APMCs), Principal Market Yards (PMYs) and Sub-Market Yards (SMYs).

Department of Agriculture, Co-operation and Farmers' Welfare, Ministry of Agriculture and Farmers' Welfare, GoI has launched a sub Scheme of Agricultural Marketing Infrastructure (AMI) of Integrated Scheme for Agricultural Marketing (ISAM) with a special focus on developing and upgrading Gramin Agricultural Markets(GrAMs) through strengthening of infrastructure there for, which may function as farmer-consumer market (retail markets) and collection/aggregation points (spokes) with linkage to secondary market (hub) and also to processing/exporting and retail chain with participation of FPOs, other farmers' groups and private sector eligible promoters. The revised operational guidelines for the sub-scheme AMI are applicable for new credit linked projects, whose term loan by eligible financial institutions have been sanctioned on or after 22.10.2018 but not later than 31.03.2020. Subsidy/Assistance can be availed for developing infrastructure, including livestock, poultry, fishery, minor forest produce and innovative technologies in post-harvest in agriculture marketing and storage infrastructure for agricultural produce.

SLBC circulated the operational guidelines of the Scheme to all banks and advised to conduct more and more sensitization programmes to create awareness among public at gross root level as this scheme is valid till 31.03.2020.

Agenda 9: Improving Rural Infrastructure / Credit absorption capacity:**Social infrastructure involving bank credit:**

The prime objective of any welfare State is to improve social infrastructure for sustainable and improved standard of living of the people. Social infrastructure comprises Education, Health, Nutrition, Sanitation and Water supply etc. Once the process of social development is institutionalized, it provides sustenance to the overall process of economic development. Social infrastructure comprises Education, Health, Nutrition, Sanitation and Water supply, etc. As per revised Priority Sector Lending norms, "Social Infrastructure" covering schools, health care, drinking water and sanitation facilities in tier II to tier VI centres have been brought under the ambit of PSL norms.

Education is a fundamental right, which, when acted upon, leads to the achievement of the goal of "Education for All". Over the years, efforts have been made at the state and national level to achieve this goal. Education has become a fundamental right as per Directive Principles of Constitution of India. This spells out the responsibility of the state for providing free and compulsory education to all children from the age of 6 to 14 years.

The credit potential for financing social infrastructure through banks is immense, especially in view of the revised Priority Sector guidelines and the same is assessed for 2019-20 at Rs.1,008.92 crore and the aggregate activity-wise breakup is furnished below.

Credit Estimates for 2019-20 under Social Infrastructure

(Amount Rs. in crore)

Sr. No.	Activity	Physical Units	TFO	Bank Loan
1	Educational Institutions	409	488.45	400.52
2	Common Facility Centre	151	42.84	34.61
3	Hospitals	308	658.07	527.75
4	Water plants	232	14.98	12.66
5	Sanitation Unit	27751	45.00	33.38
	Grand Total	28851	1249.34	1008.92

NABARD in addition to assessing the potential for Rural infrastructure also contributes a lot for strengthening the Rural economy in various ways and among others NABARD is funding State Governments for creating Rural Infrastructure through Rural Infrastructure Development Fund (RIDF). Under RIDF, NABARD has sanctioned to Mission Bhagiratha - Intra Village Projects under the last three RIDF Tranches viz. RIDF XXII, XXIII and XXIV. The total loan assistance sanctioned to Mission Bhagiratha is to the extent of Rs.3,294.04 crore for 279 (no of mandals) Intra Village works as on 31 March 2019 and total disbursement made as on 15 November 2019 is Rs.2,214.43 crore.

The DDMs of NABARD have also identified the sector/sub-sector-wise infrastructure gaps, which have been covered in detail in the State Focus Paper prepared by NABARD for the year 2019-20.

Under RIDF XXV, NABARD has sanctioned a loan of Rs. 887.40 crore to Government of Telangana for “Construction of Intake Structure, WTP, Pipelines etc for four segment of Mission Bhagiratha viz. Gajwal, Jangaon, Alair-Bhongir & Medchal with Sri Nallasagar Reservoir as Source” to be implemented by Mission Bhagiratha Department”

*(Courtesy : NABARD)***Agenda 10: Efforts towards Skill Development**

RSETIs: There are 10 RSETIs functioning in the State. (SBI - 9 and AB-1) Details of Rural Self Employment Training Institutes and performance of RSETIs during the quarter enclosed as **Annexure ‘K’**

RSETIs performance upto the quarter ended 30.09.2019 is as under:

- Against a target of 226 programmes for FY 2019-20, 129 programmes were conducted
- Training provided to 3,541 candidates against a target of 6,200 consisting of 1,829 male candidates and 1,711 female candidates
- Out of 3,541 candidates, 3,411 candidates belong to Below Poverty Line.
- Out of 3,541 candidates, 1,195 candidates belong to SC category; 714 - ST category; 1,318 - OBC category; and 125 -Minority Category.
- Out of 3541 candidates, 1,424 are settled. Out of 1,424 candidates, 822 have established units with Bank’s linkage, 602 established units with their own funds and 40 are wage employed.

Positioning of SHG members of BC Agent – “Mission one GP one BC Sakhi”- Roll out Plan:

Government of India has focused on digital financial transactions and moving towards cashless economy have decided to facilitate setting up of BC points by banks in remote and rural areas by creating a pool of 125000 trained and certified women SHG members as BC Sakhi in next 3 years. Accordingly, SERP has identified eligible SHG Women members in all the districts for imparting training by RSETIs for creating a pool of trained and certified women SHG members to be appointed as BC Sakhi by banks.

The present status of engaging BCs by banks may be discussed in the meeting RSETIs may prepare necessary curriculum for training SHG women to act as “BC Sakhis”

Pending reimbursement of Claims:

10 RSETIs together have to receive pending dues to the tune of Rs. 1144.26 lac (SBI Rs. 1016.50 lac & Andhra Bank Rs.127.76 lac) upto the FY 2018-19 from MoRD, Government of India. Claims for the year 2019-20 to be submitted as per CNN norms by banks. SLBC requests the CEO, SERP to follow up the matter with MoRD, Govt. of India for reimbursement of the pending amount to RSETIs at the earliest.

Agenda 11: DHARANI PORTAL: Steps taken for improving land record, progress in digitalization of land records and seamless loan disbursement

Revenue department of Telangana took an initiative to design, develop & maintain a Web based application called “Dharani” to establish and manage a new Integrated Land Records Management System(ILRMS) that integrate both Land Administration and Registration services.

Loan charge creation in Dharani portal has been insisted upon by banks in the wake of introduction of New e-Pattadar Pass Books by Govt. of Telangana. Several meetings were conducted by SLBC to work out the modus operandi for loan charge creation in the portal between the Banks and CCLA and Agriculture departments of Govt. of Telangana.

CCLA department, Govt. of Telangana and Department of Agriculture, Govt. of Telangana have arranged for loan charge creation by Banks in ILRMS portal on OTP basis. Banks have been provided Admin User IDs by the CCLA Department for registration of details of agriculture loans sanctioned by Banks to farmers in the loan charge creation module of ILRMS portal. Banks have started registering their existing charges in the portal. SLBC is co-ordinating with the officials of CCLA and Terra Cistech (service provider) for resolution of the issues raised by the Banks in loan charge creation in the portal.

As per the Directions of the SLBC and request of member banks A work shop (Demo) was conducted on 20.11.2019 by the TerraCIS and CCLA team for the benefit of bankers.

SLBC has also taken up the following Issues with CCLA and response from CCLA is as under:

Bankers Request	CCLA Response
1.Bulk up load facility for creating charge in the portal is to be made available to Banks.	Bulk up load facility for creating charge in the portal cannot be made available presently.
2.Availability of Print option in PDF format for Banks before & after successful creation of charge indicating, Bank, Branch, Sy.Nos, Village/Mandal & District and Amount of loan and period of Charge etc., to place the same along with the documents as an evidence for the auditors.	CCLA requested SLBC to share the sample format to make necessary provision in the portal (Since shared the format)
3.Multiple charges should not be allowed to be created on same survey number or system should prompt existing charges if any before creation of further charges.	Creation of multiple loan charges on Survey number is made available in Loan Charge Creation Module as per initial discussions & demonstrations.
4.Set up of an Help desk at CCLA Department for redressal of the issues of Banks	Mr Srikanth, contact no 8497983381 who is deputed at TerraCIS tech ltd,will provide help desk related services for addressing the technical issues.

Additional Issues:

- 1) Details of Survey No.s pertaining to Assigned Lands and Forest Reserve Rights to be displayed in the portal for creating the charge against which crop loans extended by banks to avoid multiple finance

Agenda 12: Doubling of farmers income

The goal of Doubling of farmer's income requires the collective effort of all the stakeholders in the Agro-Rural space, to incentivize farmers to increase their farm and non-farm income. Focus on increasing productivity, strengthening value chains and improving market access is central and the role of the Government, Banks, Research universities & private sector, including the rising number of Agri-startups is instrumental in achieving this objective. In this regard, Institutions such as SLBC plays a major role in acting as a platform to deliberate on the issue as well as to facilitate mainstreaming of viable action plans across banks and other institutions. *(Courtesy: NABARD)*

Agenda 13: Financing of FPOs

Collectivising the farmers into Producer organizations has been considered as one of the way to overcome the challenges faced by small and marginal farmers. The FPO approach is demonstrating the potential to be more successful in braking farmers dependency on intermediaries and enabling them access better markets (both for inputs and outputs). The Government of India in Union Budget for 2014-15, announced setting up of "Producers Organization Development and Upliftment Corpus (PRODUCE)" Fund of Rs. 200 crore in NABARD to be utilized for the promotion of 2000 Farmer Producer Organizations (FPOs) across the country. Accordingly, NABARD has promoted and nurtured 2074 FPOs in the country. Under PRODUCE Fund, NABARD- Telangana RO has promoted 75 FPOs in the Telanagna. Along with this, NABARD, Telangana, through its own Farm Sector Promotion Fund(FSPF), Sustainable Development Plan Fund(SDP) and Tribal Development Fund(TDF+) has also promoted 295 FPOs, out of which 259 FPOs are registered as on date.

Spatial Spread of FPCs Promoted in Telangana**Some encouraging highlights of FPO promotion.**

- 2 FPOs with Membership of 1000 or more and Equity of Rs. 10 Lakh or more
- 24 FPOs with Membership of 500 to 1000 and Equity more than Rs. 5 Lakh
- 25 FPOs with Membership of 300 to 500 and Equity of Rs. 3 Lakh – Rs. 5 Lakh
- 27 FPOs have been successfully Credit Linked with the formal banking channel.

- Credit totalling to Rs. 12.40 crore has been sanctioned by Adilabad DCCB, NABKISAN, APGVB, TGB and NABSAMRUDDHI
- 48 FPOs registered and have started trading on e-NAM platform
- Zaheerabad Farmer Producer Company has been awarded as one of the best FPOs at all India level by NABARD in FY 2018-19

Convergence with State Government Department/ other agencies

Tribal Welfare Department, GoTS

Telangana RO has initiated process of convergence with state government for development of tribal FPOs through grant support for their infrastructure related needs. As of now, 13 tribal FPOs have received a grant sanction of Rs. 6.6 Crore from TRICOR under its scheme for infrastructure development activities viz. setting up go-down cum sales shop, CHC centre, mango and ground nut processing unit etc.

IFFCO

Conducted State Level convergence meet on 18.04.2019 with IFFCO followed by District level meetings for linking licenced FPOs to IFFCO for input dealership.

Dialogue with State government

A State Level Meet organised on 26.03.2019 for developing FPOs as Business organisations with the following objectives:

- *To bring together all the stakeholders of FPOs on one platform*
- *Understand the current status of FPOs in Telangana*
- *Understand the issues and challenges faced by FPOs*
- *Develop strategies and policy framework for developing FPOs as viable business organisations in the state of Telangana*

The main issue in financing FPOs is lack of equity and collateral. To address this issue Government of India has launched the "Equity Grant and Credit Guarantee Fund Scheme" for FPOs to access a grant upto Rs.10.00 lakhs to double members equity and seek collateral-free loan upto Rs. 1.00 crore from banks, which inturn can seek 85 percent cover. NABARD is also providing Business Development Assistance to FPOs based on some criteria.

Further, RBI has included financing to FPOs up to Rs. 2.00 Crore under Direct Agriculture Finance under the PSL and loans upto Rs. 5.00 crore to FPOs were considered to be included under Indirect Agriculture Finance. Further, the financing to FPOs, where more than 75% shareholders are small and marginal farmers (by Number), will be considered as achievement under PSL-Agriculture- SF/MF on-lending target of 8%.

For the holistic development of FPOs and to ultimately achieve the farmer's welfare convergence among various stakeholders viz. NABARD, Line department of State Govt., Banks and Agricultural institutions is need of hour. NABARD solicits the cooperation from departments and banks for alignment of their priorities in supporting and financing FPOs for making agriculture viable and profitable for the farming community. *(Courtesy: NABARD)*

Agenda 14: Issues remaining unresolved at DCC/DLRC meetings:

---NIL---

The details of DCC / DLRC meetings held in various districts are given in **Annexure 'L'**

The DCC/DLRC meetings of are not conducted in Bhadradi Kothagudem(June & Sept), Jagtial, Jogulamba Gadwal, Kamareddy, Karimnagar, Mahabubabad, Mancherial, Medak, Medchal, Nagarkurnool, Peddapalli, Siddipet, Suryapet, Vikarabad, Wanaparthy, Warangal (Rural) and Yadadri Bhongir Districts during the quarter ended September, 2019 (Data as on 10.12.2019). LDMs informed that delay in submission of data by Banks and pre-occupation of District Collectors with other meetings are some of the reasons for delay/non conduct of the meetings in time. However, all the LDMs have confirmed that they will conclude the meetings before 31.12.2019. RBI and SLBC advised LDMs of respective districts to ensure conduct of the DCC/DLRC meetings as prescribed under LBS promptly.

It is suggested to LDMs and Controllers of Banks as under during the previous SLBC quarterly review meeting held on 30.09.2019 for the quarter ended June 2019:

- LDMs/Lead banks to make every effort to conduct the quarterly DCC/DLRC meetings as per the annual calendar. Ideally the DCC/DLRC meeting for a quarter should be convened by the middle of the following quarter, rather than at the end in order to ensure timely review.
- Banks should submit necessary data for the meetings in a timely manner, well within the cut-off dates advised by the LDMs/Lead banks. LDMs should finalise and circulate agenda notes for the meetings in advance without waiting for the data from defaulting banks, who may be asked to furnish reasons for non-submission at the meeting.
- With a view to regularise the position in the districts where DCC meeting for the quarter ended June 30, 2019 have not been convened as yet, a combined meeting for the quarters ended June 30 and September 30, 2019 may be held at the earliest, as a one-time exception.
- Wherever the quarterly DCC/DLRC meetings are being skipped or are being frequently cancelled/re-scheduled and held belatedly, it is suggested that Joint-Collectors could chair the meetings if District Collectors are not available due to their preoccupation with other commitments.

SLBC requests the District Collectors to extend cooperation to LDMs to conduct DCC/DLRC meetings in all districts as stipulated under Lead Bank Scheme.

Agenda 15: Timely submission of data by Bank, adhering the schedule of SLBC meetings

SLBC advised all the banks to submit the data sought for compilation of various returns within the timelines.

Developing a Standardized system for data flow and its management by SLBC Convenor Bank on SLBC Website- Constitution of Implementation Committee:

RBI advised vide their Letter No. FIDD.CO.LBS.No.21/02.01.001/2019-20 dated 03.07.2019 advised SLBC convenor banks to adapt model data reporting formats and Standard Operating Procedure suggested by the Working Group of select SLBC Convenor Banks and NABARD constituted by RBI for developing a standardized system for data flow and management on SLBC website within a time frame of 6 months.

SLBC forwarded a copy of the model data sheets, District/Block codes and RBI letter to all Banks on 08.07.2019 for information and necessary action.

As the Working Group suggested upload of the data up to block level, **Banks should map all the branches with Block codes in their CBS/MIS systems in order generate data at Block level as well as at District and State level** for effective monitoring at different fora of the Lead Bank Scheme, Banks to arrange for extraction of data required from their CBS/MIS to the extent possible. Data pertaining to State Government/Other data (which is not available on CBS or MIS of the Bank) Controlling Office of the bank at state level will collate the data in format given and upload the same on the SLBC portal. Each Bank's controlling office at state level is responsible to feed and upload the data in SLBC portal.

SLBC constituted an "Implementation Committee" with RBI, NABARD and 19 banks as members of the Committee as per RBI's instructions for devising and executing transition plan for the new data system within the prescribed timeline. The implementation Committee will also decide a roadmap and assign work schedules to ensure timely completion of the task.

Committee Members:

1) Reserve Bank of India 2) NABARD 3) State Bank of India 4) Andhra Bank 5) Bank of Baroda 6) Canara Bank 7) Punjab National Bank 8) Union Bank of India 9) Syndicate Bank 10) Indian Bank 11) Indian Overseas Bank 12) Central Bank of India 13) Bank of India 14) Corporation Bank 15) HDFC Bank 16)ICICI Bank 17) Axis Bank 18) Kotak Mahindra Bank 19) APGVB 20) TGB and 21)TSCAB

Implementation committee meeting with about 46 officials of 30 banks, RBI and NABARD has been conducted on 08.11.2019 to review the progress in migration to new standardised data flow and management system by banks as per revamped lead bank Scheme. The issues related to mapping branches with block codes by banks in their CBS/MIS systems, extraction of data upto block level direct from CBS/MIS etc., have been discussed in detail. Representative of M/s Softrak Info Solutions Pvt. Ltd., Lucknow (Service Provider for development of portal for new data flow system on SLBC website) explained the features of the portal and the procedure for uploading the data on SLBC website.

Later, participant banks unanimously resolved for completion of the following tasks within the declared timelines.

Sl .No	Details of Action Point	Cut-off date decided in the meeting
1.	Mapping Branches of Banks with Block Codes	15.11.2019
2.	Entering of September CQR Data by Banks on SLBC Website (old Portal)	15.11.2019
3.	Entering /Upload of Data by banks in Old and New portal of SLBC website on parallel basis	December quarter onwards
4.	Entering /Upload of New Data by banks in New portal of SLBC website	March Quarter

Implementation committee again met on 21.11.2019 with the officials of RBI, NABARD and 19 banks to review the progress on the action points emerged in the meeting dt 08.11.2019. ICICI Bank, Bank of Baroda reported that mapping of block codes has been completed at their Corporate Centre. Other Banks advised that they have taken up the issue with their Corporate/Head Office and it is under process. With regard to upload of data for the Quarter ended September 2019 in old portal on SLBC website, about 6 banks have completed the task, another 8 banks started feeding data and the remaining banks are yet to commence feeding data on to portal. Committee advised Banks once again to take up the issue of mapping of bank branches with block codes by their Corporate/Head Office and ensure completion at the earliest.

Agenda 16: Success Stories**Smt. Bandari Saritha, Dilalpur Village, Gajwel Mandal, Siddipet District,****Activity : Jute products manufacturing & Tailoring**

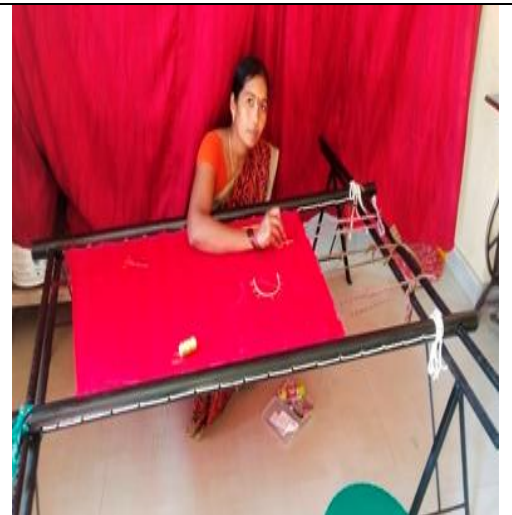
Smt.B.Saritha hails from Dilalpur Village in Siddipet District. Her husband is an auto driver and his income is very low for their family maintenance. Smt. Saritha studied upto 9th Standard. She intends to support her family financially through undertaking some income generating activity. She attended the awareness programme conducted by ABRSETI, Siddipet. Smt.Saritha immediately enrolled her name for the Jute Products Training Programme. She underwent training Jute Products Udyami training programme from 13-03-2019 to 26-03-2019. She got financial assistance from SBI GAJWEL to an extent of Rs50,000/- and established a Tailoring shop on 01.04.2019. During the training programme, she learned all the technical aspects as well as business aspects like entrepreneurial competencies, EDP Inputs etc., and now able to earn monthly income of Rs. 10,000/-from her Jute Products unit and supporting her family financially.

**Smt Gurram Vijaya Lakshmi W/o G.Ravinder, H.No: 7-52, Keshvapatnam (V&M), Karimnagar District****Activity: Hand Embroidery**

Smt Gurram Vijaya hails from Keshvapatnam village of Karimnagar District. She belongs to below middle class. She is married and has two children. Her husband runs a pan shop and his income is not sufficient to run the family.

She wants to support her family financially and wants undertake embroidery works. She wants to learn the maggam/hand embroidery work and evinced interest in the EAP conducted by RSETI in Saidhapur IKP Office. She registered for Vastra Chitra Kala Udyami training in SBI RSETI Thimmapur. She attended the training from 17-12-2018 to 15-01-2019.

She initially mobilized funds from friends and relatives and purchased a Hand Embroidery machine and started unit at home. She is running the business successful and able to earn Rs.10,000/- per month with the inputs given by RSETI.

**Sri Thandra Raju, H.NO.1-51,Shankarapatnam (V&M)****Activity : Book Stall**

Sri Thandra Raju aged 29 years, S/o Shri Lingaiah, a resident of Shankarapatnam village of Karimnagar District . He is a Graduate but he could not to secure a job. He came to know from ex-trainees of SBI-RSETI, Thimmapur, Karimnagar about free training in Skill and Entrepreneurial Development courses. He contacted SBI-RSETI, Thimmapur and enrolled for General EDP course module. He has undergone training at RSETI from 26.08.2019 to 31.08.2019 and improved his business skills. Later, he started a book stall with the financial assistance of Rs. 2 lacs from Telangana Grameena Bank, Shankarapatnam Branch for his Book Shop and able to earn Rs.18,000/-p.m.



Kum. Vadde Jhansi Rani, Venkatraopet Village, Thoguta Mamdal, Siddipet District.**Activity : Women's & Kids Tailoring unit**

Kum.Vadde Jhansi Rani hails from Venkatraopet Village in Thoguta Mandal, Siddipet district. She is elder daughter in their family and she discontinued his studies after Intermediate due to financial problems as her father is a auto driver and mother is a daily labourer. Kum.Vadde Jhansi Rani has a strong desire to support her family financially through some or other income generating activity. She attended the awareness programme conducted by ABRSETI, Siddipet. Kum.Vadde Jhansi Rani enrolled her name for the Women's Tailoring. During the training programme, she learned all the technical aspects as well as business aspects like entrepreneurial competencies, EDP Inputs etc. After the training programme, she established a Women's & Kids Tailoring unit with her own money of Rs.5000/-. Recently, SBI Thoguta Branch extended a Bank loan of Rs.30,000/-to her for further expansion of the business. Now she is able to earn monthly income of Rs. 12,000/- through her tailoring unit and supporting her family financially.

**Shri. Satlapalli Vikram, Vemulapally village, Mogullapally Mandal, JS Bhupalapally District.****Activity : Cell phone repair shop**

Shri Vikram belongs to a small farmer's family. He studied upto graduation despite financial constraints. He came across the news item of SBRSETI offering free training on cell phone repair and services. As he is interested in Cell phone repair activity, he enrolled himself for the course. He has undergone the training and acquired necessary technical and business skills. He is working at a Mobile shop in his village and earning Rs. 12000/- per month.

**Shri.MD.Rizwanpasha , Chelpur Village, Ghanpur Mandal, JS Bhupalapally district.****Activity : Two Wheeler Mechanic**

Shri Md Rizwan Pasha belongs to middle class family. His father is an electrician and mother is a house wife. He has one younger brother and a sister. Due to the financial conditions of the family, he studied upto Intermediate and used to support his father in electrical works. He has inclination to learn Two Wheeler repair works as there are very few two-wheeler repair shops in and around his village. He attended one of the awareness programmes conducted by SBRSETI, Warangal, offering free training programmes. He got enrolled for the two wheeler training programme and has undergone the training. He has learnt technical skills and behavioural skills during the training programme. Now he is working in a workshop in his village and earning Rs. 7000/- per month.



Agenda 17: Important Circulars issued by RBI

RBI Circulars November – 2019			
Circular Number	Date Of Issue	Department	Subject
<u>RBI/2019-2020/101</u>	21.11.2019	Department of Regulation	Change in name of “West Bengal State Co-operative Bank Ltd.” to “The West Bengal State Co-operative Bank Ltd.” in the Second Schedule to the Reserve Bank of India Act, 1934
<u>DOR.RCB.No.06/19.51.025/2019-20</u>			
<u>RBI/2019-2020/99</u>	18.11.2019	Department of Regulation	Liquidation of Aditya Birla Idea Payments Bank Limited
<u>DOR.No.Recon.Div.24/10.03.200/2019-20</u>			
<u>RBI/2019-2020/98</u>	11.11.2019	Department of Regulation	Withdrawal of exemptions granted to Housing Finance Institutions
<u>DOR NBFC (PD) CC.No.105/03.10.136/2019-20</u>			
<u>RBI/2019-2020/96</u>	08.11.2019	Department of Regulation	Technical Specifications for all participants of the Account Aggregator (AA) ecosystem
<u>DOR NBFC (PD) CC.No.104/03.10.001/2019-20</u>			
<u>RBI/2019-2020/95</u>	08.11.2019	Department of Regulation	Qualifying Assets Criteria - Review of Limits
<u>DOR.NBFC (PD) CC.No.103/22.10.038/2019-20</u>			
<u>RBI/2019-2020/94</u>	08.11.2019	Financial Inclusion and Development Department	Formation of new districts in the State of Mizoram – Assignment of Lead Bank Responsibility
<u>FIDD.CO.LBS.BC.No.14/02.08.001/2019-20</u>			
<u>RBI/2019-2020/93</u>	07.11.2019	Department of Co-operative Banking Regulation	Inclusion in the Second Schedule to the Reserve Bank of India Act, 1934 – The Meghalaya Co-operative Apex Bank Ltd.
<u>DCBR.RCB.BC.No.05/19.51.025/2019-20</u>			
<u>RBI/2019-2020/89</u>	04.11.2019	Department of Regulation	Guidelines on Compensation of Whole Time Directors/ Chief Executive Officers/ Material Risk Takers and Control Function staff
<u>DOR.Appt.BC.No.23/29.67.001/2019-20</u>			
<u>RBI/2019-2020/88</u>	04.11.2019	Department of Regulation	Liquidity Risk Management Framework for Non-Banking Financial Companies and Core Investment Companies
<u>DOR.NBFC (PD) CC.No.102/03.10.001/2019-20</u>			
<u>RBI/2019-2020/87</u>	01.11.2019	Department of Regulation	Issue of additional instruments for augmenting regulatory capital for RRBs
<u>DOR.RRB.No.21/31.01.001/2019-20</u>			
<u>RBI/2019-2020/84</u>	17.10.2019	Department of Banking Regulation	Alteration in the name of "The Catholic Syrian Bank Limited" to "CSB Bank Limited" in the Second Schedule to the Reserve Bank of India Act, 1934
<u>DBR.No.Ret.BC.21/12.07.160/2019-20</u>			
<u>RBI/2019-2020/83</u>	14.10.2019	Department of Banking Regulation	Lending by banks to InvITs
<u>DBR.No.BP.BC.20/08.12.014/2019-20</u>			
<u>RBI/2019-2020/81</u>	11.10.2019	Department of Co-operative Banking Regulation	Revision in Proforma and Reporting of Bank / Branch details under the Central Information System for Banking Infrastructure (CISBI)
<u>DCBR.BPD.(PCB/RCB).Cir.No.04/07.01.000/2019-20</u>			

<u>RBI/2019-2020/79</u>		Financial Inclusion and Development Department	Expanding and Deepening of Digital Payments Ecosystem
<u>FIDD.CO.LBS.BC.No.13/02.01.001/2019-20</u>	07.10.2019		
<u>RBI/2019-2020/77</u>		Department of Banking Regulation	Change in Bank Rate
<u>DBR.No.Ret.BC.19/12.01.001/2019-20</u>	04.10.2019		
<u>RBI/2019-2020/76</u>		Financial Markets Operation Department	Marginal Standing Facility
<u>FMOD.MAOG.No.137/01.18.001/2019-20</u>	04.10.2019		
<u>RBI/2019-2020/75</u>		Financial Markets Operation Department	Liquidity Adjustment Facility – Repo and Reverse Repo Rates
<u>FMOD.MAOG.No.136/01.01.001/2019-20</u>	04.10.2019		
<u>RBI/2019-2020/71</u>		Department of Government and Bank Accounts	Remittance of government receipts (physical receipts) to Government account
<u>DGBA.GBD.No.661/42.01.011/2019-20</u>	26.9.2019		
<u>RBI/2019-2020/70</u>		Department of Government and Bank Accounts	Recovery of Interest on delayed remittance of Government Receipts into Government Account
<u>DGBA.GBD.No.653/42.01.011/2019-20</u>	26.9.2019		
<u>RBI/2019-2020/69</u>		Department of Government and Bank Accounts	Agency Commission- Furnishing reconciliation certificate
<u>DGBA.GBD.No.648/31.12.007/2019-20</u>	25.9.2019		
<u>RBI/2019-2020/67</u>		Department of Payment and Settlement Systems	Harmonisation of Turn Around Time (TAT) and customer compensation for failed transactions using authorised Payment Systems
<u>DPSS.CO.PD.No.629/02.01.014/2019-20</u>	20.9.2019		
<u>RBI/2019-2020/66</u>		Financial Inclusion and Development Department	Priority Sector Lending (PSL) – Classification of Exports under priority Sector
<u>FIDD.CO.Plan.BC.12/04.09.01/2019-20</u>	20.9.2019		
<u>RBI/2019-2020/65</u>		Department of Banking Regulation	Implementation of Section 51-A of Unlawful Activities Prevention Act (UAPA), 1967- Updates to ISIL (Da'esh) & Al-Qaida Sanctions List
<u>DBR.AML.BC.No.16/14.06.001/2019-20</u>	19.9.2019		
<u>RBI/2019-2020/64</u>		Department of Banking Supervision	Concurrent Audit System
<u>DBS.CO.ARS.No.BC.01/08.91.021/2019-20</u>	19.9.2019		
<u>RBI/2019-2020/63</u>		Financial Inclusion and Development Department	Priority Sector Targets - Lending to Non-Corporate Farmers – FY 2019-20
<u>FIDD.CO.Plan.BC.No.11/04.09.01/2019-20</u>	19.9.2019		
<u>RBI/2019-2020/61</u>		Department of Payment and Settlement Systems	Bharat Bill Payment System - Expansion of biller categories
<u>DPSS.CO.PD.No.605/02.27.020/2019-20</u>	16.9.2019		
<u>RBI/2019-2020/60</u>		Department of Banking Regulation	Large Exposures Framework
<u>DBR.No.BP.BC.18/21.01.003/2019-20</u>	12.9.2019		
<u>RBI/2019-2020/59</u>		Department of Banking Regulation	Risk Weight for Consumer Credit except credit card receivables
<u>DBR.No.BP.BC.17/21.06.001/2019-20</u>	12.9.2019		

<u>RBI/2019-2020/57</u>		Department of Government and Bank Accounts	Master Circular - Disbursement of Government Pension by Agency Banks
<u>DGBA.GBD.No.521/31.02.07/2019-20</u>	09.9.2019		
<u>RBI/2019-2020/56</u>		Department of Co-operative Banking Regulation	Change in name of "The Orissa State Co-operative Bank Ltd." to "The Odisha State Co-operative Bank Ltd" in the Second Schedule to the Reserve Bank of India Act, 1934
<u>DCBR.RCB.No.03/19.51.025/2019-20</u>	05.9.2019		
<u>RBI/2019-2020/54</u>		Department of Banking Regulation	Alteration in the name of "IDFC Bank Limited" to "IDFC FIRST Bank Limited" in the Second Schedule to the Reserve Bank of India Act, 1934
<u>DBR.No.Ret.BC.14/12.07.160/2019-20</u>	05.9.2019		
<u>RBI/2019-2020/53</u>		Department of Banking Regulation	External Benchmark Based Lending
<u>DBR.DIR.BC.No.14/13.03.00/2019-20</u>	04.9.2019		