

26th SLBC Quarterly Meeting – Index for Agenda

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Agenda 1: Adoption of Minutes of the 25th SLBC Quarterly Review Meeting

The minutes of the 25th SLBC meeting held on 23rd December'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 25th SLBC Meeting – Action Taken Report

No.	Action Point	Action by	Action initiated / status
1	<p>Banks to submit the following data called for by Finance Department, Govt. of Telangana on the lines of format given by the department on or before 20.01.2020:</p> <p>a) Rythu Bandhu –Kharif 2018 pending amount with Banks;</p> <p>b) PV/VLR claims data along with Interest Subvention Amount received from Central Govt., from 2015-16 onwards;</p> <p>c) Granular data (department wise, account wise and branch wise) on Government Deposits with Banks;</p> <p>d) Details of unutilized amount outstanding with Banks pertaining to Crop Loan/Debt Waiver Scheme 2014-2018 as on 11.12.2018;</p> <p>e) Inactive, Dormant, Deceased constituents accounts details in respect of AASARA pensions;</p>	All Banks	<p>a) Reconciliation of Rythu bandhu -2018 is completed by seven Banks except Indian Overseas Bank, which is in the process of reconciliation.</p> <p>b) PV/VLR claims submitted to Govt of Telangana by 18 Banks from 2015-16 amounting to Rs.804.88 crore which are pending for reimbursement.</p> <p>As advised by Principal Secretary, Finance Department, 16 Banks have submitted the data relating to Interest Subvention amount from Central Govt. and SLBC is yet to receive the data from the following Banks: 1) Indian Overseas Bank 2) Bank of Maharashtra. The consolidated data of 16 Banks submitted to PFS, GoT as per directions.</p> <p>c) Granular data on Government Deposits with Banks has been submitted to Finance Department, Govt. of Telangana on 17.01.2020.</p> <p>d) The details of Debt Waiver 2014-18 unutilized amount collected from member Banks amounting to Rs.20.38 Crores. The details submitted to Finance Department and Agriculture & Cooperation Department on 20.02.2020. Advised all Banks to remit the amount to DAO A/cs of erstwhile districts as advised by Commissioner, Agriculture.</p> <p>e) Data on inactive, dormant, deceased depositors accounts details in respect of AASARA pensions has been submitted to SERP Department by collecting from member Banks.</p>

2	<p>All 70 inactive BCs to be activated immediately. If necessary, BCs those are inactive for more than 90 days to be replaced with new BCs at the earliest. Banks to arrange for submission of 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 5th of succeeding month.</p> <p>Kotak Mahindra Bank and Andhra Bank have been reporting 22 and 28 inactive BCs for the last two quarters. Controllers of these two banks need to take corrective action immediately.</p>	Kotak Mahindra Bank Andhra Bank, TGB and APGVB, Central Bank of India, Syndicate Bank, SBI	Discussed in detail under Agenda item no.3 (b)
3	Banks to focus on extending fresh/renewal of Short Term Production loans and initiate necessary action plan for surpassing Rabi 2019-20 targets so as to achieve ACP targets.	All Banks	Discussed in detail under Agenda item no.4 a(i)
4	Pending reimbursement of claims of RSETIs amounting to Rs.10 crores (up to December, 2019) in respect of SBI and Andhra Bank to be released at the earliest	State Director, RSETIs/SERP, GoT	The amount is yet to be received from Central Government. As on date total expenditure to be reimbursed is Rs. 15.16 Cr approximately. SERP is requested to take up the issue with MoRD to expedite reimbursement of the expenses incurred by RSETIs.
5	In conduct of FLC camps by rural branches of Banks other than DCCBs, there is a short fall in achievement of Targets. Controllers of Banks to issue necessary instructions to rural branches and ensure conduct of FLC camps by Rural branches as per the stipulated norms.	All Banks/LDMs	Discussed in detail under Agenda item no.3 (f)

6	<p>DCC Khammam to review the progress on digital transactions in their meetings as the District is identified for 100% digitization.</p> <p>LDM of the district is advised to get the progress report from all banks in the district on the lines of format given by RBI every month and submit the consolidated report to RBI and SLBC by 10th of succeeding month for review of the progress under the programme.</p>	LDM Khammam, DCC, SBI Nodal Officer	Discussed in detail under Agenda item no.3 (g)
7	Banks to complete the exercise and confirm mapping of their branches with block and district codes for extraction of business data up to block level directly from their CBS to upload on SLBC website for smooth implementation of new data flow system from December 2019 quarter onwards as per revamped LBS guidelines.	All Banks	To facilitate banks in mapping their branches with block codes, a Block Master containing the list (Revised and New) of Blocks mapped with their respective Districts and States with unique codes assigned to them is shared with all banks on 21.01.2020 for necessary action at their Head Office level. The latest information on block codes is also available on Local Government (LG) Directory, maintained by the Ministry of Panchayat Raj, Govt. of India (https://lgdirectory.gov.in).
8	Department of Financial Services communicated details of 63 villages, which are not covered with Banking infrastructure within 5 Km radius. Out of which, 8 villages have been left as uncovered i.e., State Bank of India – 2 villages, Bank of Maharashtra- 3 villages, Andhra Bank- 2 villages and Canara Bank-1 village. Controllers of Banks are advised to cover these villages with a Banking touch point within 5 Km radius by 31.01.2020.	SBI, Bank of Maharashtra, Andhra Bank and Canara Bank	Discussed in detail under Agenda item no.3 a(iii)

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 February 18, 2020 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 December 31, 2019 are 5,683. Of these, 1,778 are in rural centres; 1,259 in semi-urban centres; 701 in urban centres and 1,945 in metro centres. During the quarter 47 new Branches opened of which 14 in semi-urban, 2 in urban and 31 in Metro Centre. The population group-wise and sector-wise distribution of bank branches is furnished in **Annexure-1.**

Small Finance Banks and Payment Banks in Telangana State:

(RBI Cir. FIDD.CO.LBS. No. 2431 /02.01.001/2018-19 Dt. 28.05.2019)

The objective for setting up of payments banks is to further financial inclusion by providing

- (i) Small savings accounts and
- (ii) Payments/remittance services to migrant labour workforce, low income households, small businesses, other unorganized sector entities and other users.

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

Small Finance Banks:

- 1) **Equitas Small Finance Bank Ltd :** 14 Branches
- 2) **Jana Small Finance Bank Ltd:** 1 Branch
- 3) **Fincare Small Finance Bank Ltd:** 11 Branches
- 4) **Suryoday Small Finance Bank Ltd:** 1 Branch
- 5) **Utkarsh Small Finance Bank Ltd :** 1 Branch

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).
- 2) **India Post Payments Bank Ltd:** 23 Branches, Bank Mitra points 5809
- 3) **FINO Payments Bank Ltd:** 5 Branches, Bank Mitra Points 7118, PoS Machines -3116

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

In terms of RBI circular FIDD.CO.LBS.BC.No.82/02.01.001/2015-16 dated December 31, 2015 Banks to cover the **villages with population above 5000 with a bank branch** of a scheduled commercial bank. Accordingly, **255 centres were identified** and allocated to banks for opening of brick and mortar branches. Subsequently, Reserve Bank of India, vide circular No.DBR. No. BAPD. BC. 69/22.01.001/2016-17 dated May 18, 2017 and FIDD.CO.LBS.BC.No 31/02.01.001/2016-17 dated June 8, 2017 issued guidelines on "Rationalisation of Branch Authorisation Policy" as per which a Business Outlet (BO) is defined and banks were permitted to cover the Unbanked Rural Centres (URCs) with Banking Outlets. Accordingly 59 Brick and Mortar Branches and 196 Banking outlets opened and all the 255 villages have been covered with Banking infrastructure as at the end of December, 2019. (Bank-wise & District Wise list of Brs/BOs is enclosed as **Annexure-B)**

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 and all member Banks confirmed having covered with BC outlets as on 30.09.2019 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.

National Informatics Centre (NIC) again carried out fresh exercise as on 11.02.2020 and identified still 14 villages are not covered with Banking outlets within 5 KMs distance. As per information provided by LDMs, these villages pertain to State Bank of India-6, Andhra Bank-3, Union Bank of India-4, TGB-8, Canarabank-1 and IPPB-2 villages (details of villages mentioned hereunder). Advised all the Controllers of respective Banks to cover these villages with BC/CSPs before 29.02.2020 and update the KO Code, Longitude and latitude etc., in Jandhan Darshak App. Also provide these details to SLBC to update in FI Plan Portal by SLBC.

Further, LDMs have been provided with USER ID and Password for submitting their feedback on Banking touch points in PMJDY FI Plan Portal as per the directions of DFS. The feedback submitted by the LDMs has to be attended by respective Banks and resolve the same by inputting their response. This activity is being monitored by the Department of Financial Services. Member Banks have been requested to ensure that all the appointed BC/CSPs are working and active as the DFS will be tracking their activity through NPCI/NIC.

An additional feature has been created by NIC on the web version of GIC App (<http://findmybank.gov.in/> & www.dbtgis.nic.in/bankgis), namely “ Nearby banking touch point which provides details of banking outlet present within 5 Kms distance of any selected village.

The details of villages not adequately covered by Banking infrastructure are as under:

S.No.	District Name (Code)	Mandal Name	Village Code	Village Name	Total population	To be covered by
1	Bhadradi Kothagudem (753)	Gundala	579410	Pedda Venkatapuram	492	Andhra Bank
2	Mahabubabad (751)	Gudur	578480	Thimmapur	80	Andhra Bank
3	Nagarkurnool (746)	Kollapur	576372	Amaragiri	344	IPPB
4	Nagarkurnool (746)	Amrabad	575632	Vatwarlapalle CT)	4544	IPPB
5	Jayashankar (750)	Malharrao	571935	Ansanpalle	1228	SBI
6	Kumuram Bheem Asifabad (733)	Tiryani	570007	Gundala	697	TGB
7	Kumuram Bheem Asifabad (733)	Tiryani	570005	Rompalle	1456	TGB
8	Adilabad (532)	Uttoor	569588	Heerapur	212	TGB
9	Jayashankar (750)	Mahadevpur	571894	Venchepalle	252	UBI
10	Jayashankar (750)	Mahadevpur	571884	Moded	282	UBI
11	Jayashankar (750)	Mahadevpur	571851	Chindrapalle	368	UBI
12	Nirmal (734)	Mamda	570404	Lingapur	647	UBI
13	Adilabad(532)	Boath	569703	Narayanpur	286	SBI

*Peda Venkatapuram village repeated

“National Strategy for Financial Inclusion (NSFI): 2019-24”

Reserve Bank of India vide their letter No. FIDD.CO.LBS.No.1488/02.01.001/ 2019-20 dated 13.01.2020 advised launching of “National Strategy for Financial Inclusion (NSFI):2019-24” with a vision and key objective of the Financial Inclusion policies in India to help expand and sustain the financial inclusion process at the National level through a broad convergence of action involving all the stakeholders in the financial sector. The strategy aims to provide access to formal financial services in an affordable manner broadening and deepening financial inclusion and promoting financial literacy & consumer protection. Providing banking access to every village within a 5 KM radius/hamlet of 500 households in hilly areas by March 2020 has been one of the key objectives under the strategy.

SLBC advised all Scheduled Commercial Banks, Regional Rural Banks, Small Finance Banks and Payments Banks to provide Banking infrastructure (Branch/BC/CSP/ATM) in every village within 5 KM radius/hamlet of 500 households in hilly areas before March,2020 with banking touch points.

The LDMs have been advised to take appropriate action and ensure financial services are provided to all villages within 5 KMs radius as advised by the DFS on July 22, 2019 and to submit a completion certificate to SLBCs before 30.06.2020.

CONTROLLERS OF BANKS TO ENSURE:

- a) To cover the left over 13 villages with BC/CSPs and furnish the details of KO Code, Longitude/Latitude and link branch details to SLBC to update the details in FI PLAN Portal.
- b) Activate all inactive BC/CSPs with regular supervision/follow up
- c) Appoint new BC/CSPs where warranted in place of inactive BCs
- d) The feedback given by the LDMs in FI Plan Portal on banking touch points pertaining to their districts are to be addressed regularly by concerned banks without any delay

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

On 04.08.2018, Dept. of Financial Services, Ministry of Finance, Government of India 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 were given a target of 16 villages to cover with brick and mortar branches. So far, 15 villages have been covered by **Banks with Brick and Mortar branches. Progress shown hereunder:**

No.	Name of the Bank	No. of centres allocated	Remarks
1	Andhra Bank-6 State Bank of India-4 Indian Overseas Bk-1	11	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 GoI Gazette notification pursuant to implementation of AP Re-organisation Act, 2014. SLBC advised the LDM to take up in DCC and allocate this

centre to another Bank willing to open the branch in view of above development. In the DCC Meeting held on 11.12.2019, the member Banks expressed that a suitable building is not available in the village with RCC roof. Hence, SLBC advised the LDM to take up with District Collector to identify alternate village where suitable infrastructure is available.

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 4,227 BCs of various banks operating in Rural Centers in the State of Telangana. As per the latest data available 67 BCs are inactive. Although, Kotak Mahindra Bank, RRBs and Central Bank of India have assured to activate all the BCs before 31.01.2020 in the last SLBC meeting. During the quarter under review, Andhra Bank- 10 BCs, Syndicate Bank-1BC and SBI-1 BC activated. However, 8 inactive BCs of Bank of Maharashtra added.

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. RRBs – 11(No improvement)

Status of BCs in Telangana as on 31.12.2019

S.No	Bank	No. of BCs	No of Active BCs	No. of Inactive BCs (> 30 days<90 days)	No. of Inactive BCs > 90 days
1	Regional Rural Banks	1511	1500	0	11
2	State Bank of India	1212	1211	1	0
3	Andhra Bank	691	673	0	18
4	Syndicate Bank	160	158	0	2
5	Union Bank of India	110	110	0	0
6	Central Bank of India	104	99	0	5
7	Kotak Mahindra Bank Ltd	75	53	0	22
8	Indian Bank	74	74	0	0
9	Indian Overseas Bank	74	74	0	0
10	Canara Bank	62	62	0	0
11	Bank of Baroda	44	44	0	0
12	Punjab National Bank	27	27	0	0
13	UCO Bank	25	25	0	0
14	Corporation Bank	20	20	0	0
15	Bank of India	18	18	0	0
16	Bank of Maharashtra	10	2	8	0
17	Allahabad Bank	7	7	0	0
18	Karur Vysya Bank	2	2	0	0
19	HDFC Bank Ltd	1	1	0	0
	Total	4227	4160	9	58

(Source: pmjdy.gov.in)

*Andhra Bank and Kotak Mahindra Bank have confirmed that they have activated 10 inactive BCs each as on date and the remaining BCs will be activated at the earliest.

All Banks to activate inactive BCs & 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 February 2020.

Dept. of Telecommunications suggested as under on connectivity issues:

- As per DoT approximately 143 villages in the State of Telangana have connectivity issues and the list of villages already shared with Banks and also to DFS.
- 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 above 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 December, 2019, there are 9,073 ATMs functioning in the State of Telangana quarter 32 new ATMs opened by the Banks.

As at the end of December, 2019 about 2,04,387 PoS machines have been deployed at Merchant places by various banks as at the end of December, 2019 quarter. RBL Bank -14670, HDFC-5170, SBI -1717, AXIS Bank -143 new POS Machines deployed during the quarter December,19.

All member banks to give more thrust to Khammam District for deployment of more POS Machines to achieve saturation in the district as the District has been identified for 100% digitalisation before October, 2020.

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

Banks in the State have opened 97,86,337 PMJDY accounts as on 31st December, 2019, out of which 82,54,101 accounts (84.34%) were Aadhaar Seeded and 80,72,294 accounts were issued with Rupay Cards (82.48%). During the current year a total of 2,29,423 accounts opened under PMJDY of which 8778 accounts opened in Rural area which needs improvement to bring all households under Financial Inclusion. All Banks to ensure activation of Zero balance accounts, issue of Rupay Cards to all A/cs and also to ensure Aadhar seeding for all DBT accounts. Bank-wise / district-wise data is enclosed as **Annexure 'C' & 'D'**.

UIDAI - AADHAAR CENTRES IN BANK BRANCHES- ACTION POINTS:

- 535 Bank Branches are required to have Aadhaar centers in Telangana, which is 10% of the Bank branches in the State (excluding Cooperative Banks, APSFC)
- 428 branches have Aadhaar Enrolment centers which are active as on date i.e., which have synchronized with UIDAI data center during the last 10 days, though 445 have synchronized during last 30 days. The rest of the centers have to start.
- Distribution of Aadhaar centers in Bank Branches across districts/Mandals are not uniform. Banks may mutually discuss to arrive at Mandals where each Bank will have Aadhaar Center. LDMs in this Districts to identify and coordinate with the Banks
- Mandal wise distribution of bank branches data is required to be provided by each bank.
- Footfall per day per station should be increased. Target 8 per day per kit.
- Details of new banks and their branches may be given in the data base/MIS.
- Contact details of Telangana State Nodal Officers for Aadhaar for each Bank to be provided.
- IEC for Aadhaar to be prominently displayed at the Bank Branches.
- Shift to in-house model for all Aadhaar Centre operations from outsourced model to be completed early.
- Responsibilities of Branch in-charge, Verifier etc., in respect of Aadhaar to be understood by officers concerned.

LDMs in the respective districts will have to identify the potential centres and to inform the same to UIDAI for taking up with respective Banks for establishing new Aadhaar centres.

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

The progress made by banks (sector-wise) in the State as on 31.12.2019 is furnished hereunder:

Bank Type	PMSBY	PMJJBY	APY	Total
Public Sector	46,48,849	13,64,457	5,31,420	65,44,726
Private Sector	11,30,710	1,97,994	47,789	13,76,493
RRB	12,00,669	7,32,310	1,53,504	20,86,483
Coop.	3,61,493	1,28,838	0	4,90,331
Total	73,41,721	24,23,599	7,32,713	1,04,98,033
Growth during Oct,19-Dec,19	10,80,489	2,83,600	91,620	14,55,709
Growth during FY 2019-20	18,20,241	6,09,997	1,92,333	26,22,571

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

APY CITIZEN's CHOICE 2020 CAMPAIGN:

PFRDA has launched APY Citizen's Choice 2020 Campaign from 01.02.2020 to 31.03.2020. The campaign aims to target the uncovered potential population in all states across the country and bring them under the ambit of Atal Pension Yojana. The target is to increase the APY enrolment so that they can live respectfully in their vulnerable years after 60 years. As on 31.01.2020, total enrolments across country crossed 2.08 crore, out of which 54 lac accounts sourced during FY 2019-20. In Telangana State all Banks together registered 1.92 lacs of APY enrolments as against Current FY target of 3.05 lacs.

Target for Telangana State under APY CITIZEN's CHOICE 2020 CAMPAIGN is 57000. (Achievement as on 07.03.2020 was 29247 i.e., 51%).

Campaign focuses on sourcing maximum number of APY accounts through the widespread branch network of all the banks in all the districts/states across India. All the Bank controllers are requested to disseminate the information to all their branches and ensure maximum registrations by fixing target to their branches, utilizing the services of BC/CSPs by creating awareness in all the Rural Camps/Town Hall Meetings/FLC camps. The Lead District Managers will coordinate in this regard.

f. Financial Literacy Initiatives

Financial Literacy Centres (FLCs) – Position as on 31.12.2019

Particulars	No. of FLCs
No. of FLCs operating in the District Head Quarters	34
No. of FLCs operating in Divisional Head Quarters	23
No. of FLCs operating in Rural Areas	19
Total FLCs functioning in the State of Telangana	76
Banks	No. of FLCs
State Bank of India (Aardika Vivek Acharana)	11
Telangana Grameena Bank	6
AP Grameena Vikas Bank	5
Andhra Bank	3
Canara Bank	1
Dist Co-op Banks	50
Total	76

The brief performance of the FLCs during the quarter ended December 2019 under review is:

- 76 FLCs are functioning in the state.
- 170 special camps and 569 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 4,182 camps during the quarter against a target of 5334.
- The following FLCs have not conducted any camp during the quarter:

Sl.No.	FLC Code	FLC Name	Remarks
01	83401	FLC Mahabubnagar	Position vacant
02	83301	FLC Mahabubabad	Position vacant
03	83803	FLC Rangareddy (TGB)	Position vacant

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

PERFORMANCE OF DCCB FLCs: 1,169 special camps and 1,199 specific camps were conducted by 50 FLCs during the quarter and 1,169 Rural camps have been conducted by their rural Branches.

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 Banks' Controllers to advise their rural branches/FLCs to conduct Financial Literacy camps as per the prescribed periodicity.

Financial Literacy Week 2020 by Reserve Bank of India:

Reserve Bank of India (RBI) has been conducting Financial Literacy Week (FLW) every year since 2016 to propagate financial education messages on a particular theme across the country. FLW 2018 and FLW 2019 were focused on “Consumer Protection” and “Farmers” respectively.

The theme selected for current year FLW is “Micro, Small and Medium Enterprises (MSMEs),” which was observed from February 10 to February 14, 2020.

Focus of MSME theme was to create awareness about aspects relating to formalization, collateral free loan, discounting of receivables, rehabilitation of stressed units and timely repayment. Banks have been advised to disseminate the information and create awareness among its customers and general public. Further, RBI had undertaken a centralized mass media campaign during the month of February 2020 to broadcast essential financial awareness messages to MSME Entrepreneurs.

During the week a total of 271 FLC camps conducted by Branch Managers, LDMs and active cooperation of RBI at various centres in 33 Districts and 11,139 participants attended.

g) DIGI District – Khammam :

In terms of RBI Governor Directions, Khammam District has been identified for 100% digitization 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 dated 30.09.2019. The District has to achieve 100% digitalization before October, 2020. This would enable every household in the identified district to make/receive payments digitally in a safe, secure, quick, affordable and convenient manner.

All member Banks operating in the District i.e., Public Sector Banks, Private Sector Banks, Regional Rural Banks, Small Finance Banks and payment Banks have to onboard merchants/Traders/ Business /Utility service providers with POS/QR/MBS etc., to facilitate full digital transactions by October, 2020.

The SOP and other modalities communicated to Banks present in the District to take forward this programme. The Lead District Manager i.e., coordinator for the District is deliberating the same in all JMLBC Meetings. FLCs are conducting awareness camps.

All Banks Controllers were advised to identify Nodal Officer to coordinate with LDM and attend review meetings. Banks were requested to advise their Branches operating in Khammam District to extensively participate in the programme and extend full cooperation to the Lead Bank i.e., State Bank of India who took the responsibility for achieving 100% targets.

The Reserve Bank of India has devised a format for monitoring and reviewing the performance in implementation of 100% Digitalization and the definition of 100% is explained that “Creating infrastructure for accepting receipts and making payments digitally at all the merchant locations/Service points/Public Utility Departments/Offices by providing POS Machines, QR code payment systems, using UPI platform and other modes of Digital systems for receipts/payments by the end users“. The targets will be allocated to all operating Banks in Khammam to achieve the desired goal.

The progress in 100% digitization of Khammam district from 01.10.2019 to 31.12.2019 is as under:

- a) Rupay cards issued to SB Accounts increased marginally from 55.42% to 55.80% only
- b) Net Banking coverage of SB Accounts increased from 7.15% to 7.73%
- c) Other modes i.e., MB/UPI and USSD penetration increased from 8.90 % to 9.17%
- d) Net Banking to Current accounts shown decrease from 27.01% to 20.08%
- e) POS/QR coverage for current accounts increased from 13.76% to 15.39%
- f) POS/QR issued to shop keepers increased from 641 to 1521 and for other increased from 237 to 327.
- g) 789 FLC digital camps conducted covering 29010 people.

SLBC advised the LDM and Nodal Officers of Banks that, during the course of camps itself, the customers to be on boarded for Net Banking/MB/UPI and POS/QR etc., to improve the digital penetration

All Banks and Government Departments to cooperate and instruct their Branches/Departments to conduct more awareness camps and emphasize the need of providing Net Banking/MB/UPI as also POS/QR/UPI platforms to the Merchants.

During the month of March,2020 a meeting is proposed to be convened with all Banks, Government Departments, NABARD, Trade/Merchant Associations to create awareness and to give wide publicity to the programme.

As advised by the Reserve Bank of India letter No. FIDD.CO.LBS.No.1551/02.01.001/2019-20 dated 23.01.2020 the data needs to be submitted along with quarterly performance of other financial and non-financial parameters from March, 2020 quarter end.

- Giving a thrust to digital Business to Consumers (B2C) and Consumers to Business (C2B) transactions in the identified district would act as a catalyst for achieving the desired objectives of the programme.
- A time bound roadmap to all branches of member Banks (PSBs/Pvt Banks/RRBs/Small Finance Banks and Payment Banks) located in the identified district for on-boarding merchants/traders/business/utility service providers to facilitate fully digital transactions by October,2020.
- A Field level assessment/Survey of merchants/traders/business/utility service providers located in the identified district to be conducted.
- Based on assessment exercise, realistic branch-wise (Urban, Semi-Urban and Rural) targets should be assigned to each member Bank located in the district keeping in view factors such as penetration of Banks in the area, number of merchant establishments in the area, availability of digital infrastructure , connectivity issues etc.,
- Targets may be assigned for on-boarding merchants other than those already covered by branches and in such a manner that all the merchants operating in the identified district are effectively enabled for facilitating digital transactions.
- Any impending issues related to availability of digital infrastructure, connectivity etc., in the identified districts may be looked into and addressed by the Sub-Committee of the SLBC constituted on Digital Payments.
- The progress in the prescribed format to be submitted to the Regional Office of RBI.

h) DIGITAL PAYMENTS ECO SYSTEM IN THE STATE :

As per the Reserve Bank guidelines, all Banks to improve the Digital eco system as it is Government of India's priority to reduce cash transactions. The digitalization needs to be improved across the state by fixing the target in all the areas of Net Banking, Mobile Banking, UPI penetration, POS/QR Codes deployment with Merchants etc.,

SLBC has constituted a sub-committee to review the Digital Payments on quarterly basis. The meetings will be synchronized with Financial Inclusion committee meetings.

Requested all Banks to submit the Digital performance for the State as a whole as per the RBI guidelines already circulated. A proforma will be circulated to all the Banks for submitting quarterly performance as advised by the Reserve Bank of India letter No. FIDD.CO.LBS.No.1551/02.01.001/2019-20 dated 23.01.2020 and the data needs to be submitted along with quarterly performance of other financial and non-financial parameters from March, 2020 quarter end.

The issues have been discussed in detail in Sub-Committee meeting on Financial Inclusion held on 18.02.2020.

The LDMS have been advised to take appropriate action and ensure financial services are provided to all villages within 5 KMs radius as advised by the DFS on July 22, 2019 and to submit a completion certificate to SLBCs before 30.06.2020.

i) NABARD FI FUND UTILISATION:

NABARD has been extending grant assistance under Financial Inclusion Fund (FIF) to SCBs, RRBs and RCBs for various financial and inclusion and banking technology related interventions. Concerted efforts of all stakeholders have brought about notable progress in creating financial awareness and delivery of financial services. However, there still exist regions that are financially excluded and banks where technology adoption is inadequate, thus preventing equitable spread of financial services.

As on 11.02.2020, the FI fund utilization is as under:

- A total of 4610 units amounting to Rs. 233 lacs have been sanctioned under Financial and Digital Literacy camps for PSB/RRB/DCCBs.
- Under Demo Mobile vans 7 units sanctioned amounting to Rs. 104.93 lacs to APGVB and DCCBs.
- For PoS/MPoS 4100 units amounting to Rs. 246.00 lacs was sanctioned to DCCBS.
- 61 Micro ATMs amounting to Rs. 12.20 lacs sanctioned to TGB.
- Under Public Financial Management System 6 DCCBs sanctioned an amount of Rs. 16.50 lacs
- Under FLCs 74 FLCs sanctioned an amount of Rs. 517.80 lacs.

All Banks to utilise the NABARD assistance under various initiatives as explained above and also to improve the connectivity in Branches.

Agenda 4: Review of Credit Disbursement by Banks:

Sub-Committee meeting on Agriculture was held on 17th February, 2020 and the Sub-Committee meeting on MSME was held on 19th February, 2020 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 31.12.2019

(Rs. In cr)

No.	Particulars	O/s as on	O/s as on	RBI Norm	Level of Compliance/ achievement
		31.03.2019	31.12.2019		
1	Total Deposits	454272.19	502748.22		
2	Total Advances	533874.07	557068.63		
3	Credit Deposits Ratio (%) (RBI Norm 60%)	117.52%	110.80%		
4	Total Priority Sector Advances	162281.01	178354.11	40.00%	33.41%
	Of which				
A	Agriculture advances	73087.01	75614.80	18.00%	14.16%
i.	Of which: small & marginal farmers	29539.43	39997.63	8.00%	7.49%
B	Non-farm Sector / MSMEs	59324.03	62195.28		
i.	Of which: Micro enterprises	22297.91	24719.07	7.50%	4.63%
ii.	Small Enterprises	26180.76	28291.76		
iii.	Medium Enterprises	10845.36	9184.45		
C	Export Credit	140.50	166.91		
D	Others' under Priority Sector Advances	29729.46	40377.11		
	Of which				
i.	Educational Loans	2929.16	3571.29		
ii.	Housing Loans	23848.43	29357.54		
iii.	Social Infrastructure	43.97	43.54		
iv.	Renewable Energy	131.12	126.38		
v.	Others	2776.78	7278.36		
5	Out of Priority Sector Advances - Finance to:				
i.	Advances Weaker Sections	45827.81	48634.11	10.00%	9.11%
ii.	Advances to Women	32146.53	36988.27	5.00%	6.93%
iii.	Advances to SC/ST	13628.22	13899.54		
iv.	Advances to Minorities	11709.66	13667.68		
v.	SHGs	12913.14	15102.88		

- As at the end of December 2019 total deposits of the Banks in the State are at Rs. 5,02,748.22 cr and advances are at Rs. 5,57,068.63 cr.
- The growth registered during the quarter under Deposits Rs.21,240.33 cr and advances Rs. 21,228.45 cr (Oct'19 - December'19).
- Banks in the State have registered a CD Ratio of 110.80% (Sep'19 – 111.28%)
- Advances to Priority Sector was at 33.41% as on 31.12.2019 as against 33.77% as on March, 2019.
- Advances to Agri Sector was at 14.16% as on 31.12.2019 as against 15.21% as on 31.03.2019.
- Small & Marginal Farmers credit was at 7.49% as on 31.12.2019 as against 6.15% as on 31.03.2019.

- ✦ Finance to Micro enterprises was at 4.63% as on 31.12.2019 as against 4.64% as on 31.03.2019
- ✦ Advances to weaker sections was at 9.11% as on 31.12.2019 as against 9.53% as on 31.03.2019
- ✦ Advances to Women was at 6.93% as on 31.12.2019 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 31.12.2019

(Rs. In cr)

S.No	Particulars	Achievement during		Target 2019-20	Achievement during		%
		2017-18	2018-19		01.04.19 to 30.09.19	01.04.19 to 31.12.19	
1	Short Term Production Loans						
A	Kharif	21025.90	19671.76	29244.25	20583.79	20583.79	70.39
B	Rabi	10384.67	14079.96	19496.16	-	6655.81	34.13
	Total	31410.57	33751.72	48740.41	20583.79	27239.60	55.89
2	Agriculture Term Loans	7320.07	12672.32	11445.23	3430.25	6284.84	54.91
3	Agriculture Infrastructure	391.02	591.66	2088.07	156.51	271.30	12.99
4	Agr. Ancillary activities	3261.07	4336.07	6323.03	1677.74	3675.63	58.13
5	Total Agriculture	42382.73	51351.77	68596.74	25848.29	37471.37	54.62
6	Micro & small, Medium Enterprises	26542.24	36639.03	31355.23	28040.20	38727.24	123.51
7	Others' under priority Sector Advances	5786.83	7713.35	11336.30	3774.25	5564.44	49.08
	Of which						
A	Education Loans	401.02	533.56	1841.04	511.41	673.75	36.60
B	Housing Loans	4000.88	5848.66	6288.87	2415.11	3642.94	57.93
C	Others	1384.93	1331.13	3206.39	847.73	1247.75	38.91
8	Total Priority Sector Advances	74757.96	95736.55	111288.27	57670.64	81779.26	73.48
9	Non-Priority Sector Advances	125959.66	123855.80	34950.23	66404.17	98227.87*	281.05
10	Total Credit Plan	200717.62	219592.35	146238.50	124074.81	180007.13	123.09

(*Non- Priority sector advances include Advances to L&M Industries, Personal Loans, Housing Loans other than priority sector, Gold Loans other than AGRI Gold Loans, Loans against FDRs and other Mortgage based loans etc.,)

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

- Banks together disbursed Priority Sector loans of Rs.81,779.26 Crs and achieved 73.48% of ACP targets.
- Under Short Term Production loans, Rs. 20,583.79 Crs were disbursed and achieved 70.39% of Kharif targets.
- Under Rabi Rs.6,655.81 crores disbursed and achieved 34.13% of Targets (Rs. 12,202.61 Crore disbursed upto 29th February,2020 – achievement – 62.58%).
- Term loans to agriculture including allied activities; Infrastructure and Ancillary activities were disbursed to the extent of Rs. 10,231.77 Crs and achieved 51.53% of targets.

- Amount of Rs. 37,471.37 Crs disbursed by Banks to Agriculture sector, achieving 54.62% of ACP targets.
- MSME loans totalling to Rs. 38,727.24 Crs disbursed by banks, achieving 123.51% of annual targets.
- Amount of Rs.5,564.44 Crs disbursed by Banks to 'Other priority sector advances', achieving 49.08% of annual targets.
- Education loans amounting to Rs. 673.75 Crs disbursed by banks, achieving 36.60% of annual targets.
- Housing loans amounting to Rs. 3,642.94 Crs disbursed by banks, achieving 57.93% of targets.
- Banks together have disbursed Priority & Non Priority Sector Advances totalling to Rs.1,80,007.13 Crs, achieving 123.09% of annual targets.

i) Credit flow to Agriculture: Achievement of Annual Credit Plan

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

Sector	Targets	Achievement	% Achievement
Public Sector Banks	42448.94	20068.61	47.28%
Private Sector Banks	6808.56	7064.29	103.75%
Regional Rural Banks	12209.65	6986.93	57.22%
Cooperative Banks	7129.59	3351.54	47.00%
Total	68596.74	37471.37	54.62%

Category	Targets	Achievement	% Achievement
Crop Loans	48740.41	27239.60	55.89%
Term Loans	11445.23	6284.84	54.91%
Infrastructure	2088.07	271.30	12.99%
Agr. Ancillary	6323.03	3675.63	58.13%
Total	68596.74	37471.37	54.62%

- Amount of Rs. **37,471.37 Crs** was disbursed to Agriculture sector by banks, achieving 54.62% of annual targets.

Short Term Crop Production Loans as on 31.12.2019

(Rs. In cr)

Category	Kharif Season			Rabi Season		
	Target	Achievement	%	Target	Achievement	%
Public Sector Banks	17378.08	12076.60	69.49	11585.38	4119.39	35.56
Private Sector Banks	2433.02	1587.70	65.26	1622.03	813.03	50.12
Regional Rural Banks	6098.00	4260.00	69.86	4065.33	1374.11	33.80
Cooperative Banks	3335.15	2659.49	79.74	2223.42	349.28	15.71
Total	29244.25	20583.79	70.39	19496.16	6655.81	34.13

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

Under Short Term Crop loans: Rabi 2019-20

- Public sector banks have disbursed Rs. 4,119.39 Crs and achieved 35.56% of Rabi Targets.
- Private sector banks have disbursed Rs.813.03 Crs and achieved 50.12% of Rabi Targets.
- RRBs have disbursed Rs. 1,374.11 Crs and achieved 33.80% of Rabi Targets.
- Co-operative Banks have disbursed Rs. 349.28 Crs and achieved 15.71% of Rabi Targets.

ii) Agri. Term Loans including Allied, Infrastructure & Ancillary Activities as on 31.12.2019

(Rs. In cr)

Sector	Target	Achievement	%
Public Sector Banks	13485.47	3872.64	28.72
Private Sector Banks	2753.52	4663.55	169.36
Regional Rural Banks	2046.32	1352.81	66.11
Cooperative Banks	1571.02	342.77	21.82
Total	19856.33	10231.77	51.53

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

- ✦ Public sector banks have disbursed Rs. 3,872.64 Crs and achieved 28.72% of Annual Targets.
- ✦ Private sector banks have disbursed Rs. 4,663.55 Crs and achieved 169.36% of Annual Targets.
- ✦ RRBs have disbursed Rs. 1,352.81 Crs and achieved 66.11% of Annual Targets.
- ✦ Co-operative Banks have disbursed Rs. 342.77 Crs and achieved 21.82% of Annual Targets.

iii) Dairy Entrepreneurship Development Scheme (DEDS)

During the quarter under review banks have disbursed an amount of Rs.10.95 Crs to 4014 beneficiaries under DEDS and the total outstanding as on 31.12.2019 is Rs. 240.82 Crs to 22,643 beneficiaries.

iv) Pledge Finance against Warehouse Receipts

During the quarter under review banks have disbursed an amount of Rs. 7.64 Crs to 23 units under Negotiable Warehouse Receipts pledge finance and the total outstanding as on 31.12.2019 is Rs. 70.54 Crs to 307 beneficiaries.

Reasons: During the review by Sub-Committee the reasons attributed are as under:

- a) Mismanagement by Collateral Management/Godown Management Agencies
- b) Harvesting paddy with Machines and selling by farmers due to moisture content
- c) Increasing frauds in release of stocks pledged without making payment to the banks extended finance
- d) Inadequate infrastructure
- e) Uncertainty of increase in prices for the stored goods in future.

v) Joint Liability Groups (Bhoomi Heen-Kisan)

JLG Targets of **35000 Groups** are allocated district wise/ Bank wise to all Banks through Lead District Managers.

During the FY 2019-20, Banks have financed 1160 groups with an outlay of **Rs.16.01 crore** upto the end of 31st December 2019. During the quarter under review **578** JLGs financed amounting to Rs. **10.13** Crore.

vi) Scales of finance for Crop Loans for the year 2020-21

SLTC in its meeting held on 21.01.2020 has finalised the Scales of Finance for Crop Loans, WC limits for Animal Husbandry and fisheries for the year 2020-21, which has been circulated to all member Banks for disseminating the information to all their branches and for implementation.

vii) Review of progress in Financing Agri Clinics/Agri Business units:

Asst Director of MANAGE represented that the Ministry of Agriculture and farmers welfare, Govt. of India in association with NABARD has launched the programme to adopt innovative methods of farming by each and every farmer across the country. The programme aims to tap the expertise available in the large pool of Agriculture Graduates and to offer professional extension services to the farmers. As a part of this initiative, cost free specialised training will be provided to Agriculture Graduates through the Nodal Training Institutes for improvement their skills in Entrepreneurship and Business Management in the chosen activity.

As on date about 23 applications submitted by the Agriculture Graduates for Bank's financial assistance are pending with banks as per the information provided by the NTIs. All the applications are pending with Banks for a long time and the applicants are losing confidence in the scheme. MANAGE requested Controllers of Banks to extend necessary financial assistance on priority basis to all eligible applicants to encourage unemployed trained graduates and to take the scheme forward.

viii) Telangana Scheduled Castes Coop development Corporation Ltd., Schemes : Mini Dairy and Vegetable Pandal Cultivation:

Telangana Scheduled Castes Coop development Corporation Ltd., vide their letter No. P1/849/TSC/Dairy /2016 dated 10.10.2019 designed pilot projects of Dairy and Vegetable Pandal cultivation (detailed unit costs discussed in detail in 25th SLBC meeting held on 23.12.2019). TSCCDC Ltd., informed that, the SC Action Plan 2018-19 is being implementing in the year 2019-20 and the pilot projects under ESS are also included in the ACP, State Level Plan in the year 2018-19 and approved by SLBC and Govt. of Telangana.

The Corporation has designed a pilot projects of Mini Dairy with a target of 4,582 units in 9 districts and permanent vegetable pandals with a target of 1,142 units in 16 Districts and submitted 5,006 applications for finance to dairy units under pilot projects to various banks for consent, of which 3,060 were received and 1,946 are pending. In respect of vegetable pandals Corporation identified 1,810 units with an out of Rs.24.17 crore.

b) Outstanding, Overdues & NPAs under Agriculture sector as on 31.12.2019**(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	5392945	52179.21	1044124	11623.79	22.28	328034	2264.85	4.34
Agri. Term Loans	735562	16495.11	123414	2368.88	14.36	89923	1187.52	7.20
Agri. Infrastructure	2380	1048.97	328	172.80	16.47	143	38.22	3.64
Ancillary activities	8711	5891.51	1461	517.34	8.78	1329	455.78	7.74
Total Agriculture	6139598	75614.80	1169327	14682.81	19.41	419429	3946.37	5.22

i) Overdues in Agriculture segment

- 22.28% of Short Term Crop Loan outstanding are overdues in the books of the banks.
- 13.05% of Agriculture Term Loan incl. Allied activities; Agri. Infrastructure; Agri. Ancillary Activities outstanding are overdues .
- Overdues in total agriculture advances constitute 19.41% of outstanding.

ii) NPAs in Agriculture segment

- 4.34% of short term crop loan outstanding are NPAs in the books of the banks.
- 7.18% of Agriculture Term Loan incl. Allied activities; Agri. Infrastructure; Agri. Ancillary Activities outstanding are NPAs.
- NPAs in total agriculture advances are at 5.22%.

iii) Vaddileni Runalu/Pavala Vaddi on Crop Loans:

As per the interest subvention (VLR & PV) scheme guidelines, banks were 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 upto the Khari/Rabi,2018 season. Accordingly, Banks have submitted the claims to the State Government amounting to Rs. 804.88 Crore.

Govt of Telangana, Finance Department vide its G.O.Rt No. 807 dated 31.05.2019 sanctioned an amount of **Rs. 256.00 crore** as against pending claims of **Rs. 804.88 Crore**. However, funds are yet to be released through Treasury.

During the course of meeting held on 23.12.2019 with Major Stake Holders and Govt. Functionaries, the Principal Finance Secretary, Finance Department, Govt. of Telangana and Hon'ble Finance Minister, Shri T. Harish Rao, Govt. of Telangana, advised the Banks to submit the data on Interest Subvention claimed from the Government of India i.e., 3% prompt repayment incentive (Demand, Paid and Payable etc.,) before 10.01.2020 to expedite payment of PV/VLR dues to the Banks. As per the directions data in respect of 16 Banks has been submitted to Finance Department.

Govt. of Telangana is requested to reimburse sanctioned amount of Rs. 256 crores of VLR/PV claims of Banks immediately and also to release the balance amount of Rs. 548.88 Crore (Total Rs. 804.88 Crore) before March,2020. Banks' Statutory auditors are insisting for making a provision for the amount as these receivables are more than 3 years old.

iv) Crop Loan Waiver Scheme 2018:

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 Telananga. The Scheme guidelines/modalities are yet to be received from the Government of Telangana as on the date of Sub-Committee review on 17.02.2020.

v) Prudential Norms for reckoning NPA- Agricultural Advances- Telangana State:

In Agriculture Sub-Committee, the member Banks represented that a uniform approach to be followed by all Banks in the State for reckoning NPAs in Agricultural Advances, referring to RBI guidelines (DBR.No. /bp.BC.2/21.04.048/2015-16 dated July 01, 2015).

“A loan granted for short duration crops will be treated as NPA, if the instalment of principal or interest thereon remains overdue for two crop seasons. A loan granted for long duration crops will be treated as NPA, if the instalment of principal or interest thereon remains overdue for one crop season”. For the purpose of these guidelines, “Long duration” crops would be crops with crop season longer than one year and crops, which are not “long duration” crops would be treated as “Short duration” crops. The crop season for each crop, which means the period up to harvesting and marketing of the crops raised, would be as determined by the State Level Bankers’ Committee in each State. **The Crop season of each crop is discussed in the SLTC meeting held in TSCAB on 21.01.2020 and the same is furnished in Annexure ‘ I ’. The short term crop period is 60 to 180 days depending on the Crop sowing and harvesting period. Generally, Banks will extend 6 months as marketing period. Accordingly, the due date of short term crop loan will be 12 months from the date of sanction. As per extant guidelines, a Crop loan will become NPA after two Crop seasons from the due date. As such, the crop loan account will become NPA at the end of 36 months from the date of first sanction/disbursal. Long term crop loans are defined, where the crop period is more than one year and below 18 months. The marketing period fixed by banks will be 6 months. As such, the loan becomes due after 24 months from the date of first disbursal. The account will become NPA after 12 months from the due date i.e., as at the end of 36 months from the date of first sanction/disbursal.**

Depending upon the duration of crops raised by an agriculturist, the NPA norms would also be made applicable to Agricultural term loans availed by them.

As per the above guidelines, the NPA tracking norms proposed are as under for short/long term crops:

Sr. No	Crop	Period of crop	Marketing period	Due date of repayment /limit expiry	NPA Reckon date
1	Short Term Crop	60 to 180 days	6 months	12 Months	“Crop Season Period for IRAC” as 24 months (Two crop season). In this ideal situation, KCC account will become NPA at the end of 36 months from date of first disbursal if not renewed.
2	Long Term Crop	>12 months upto 18 months	6 months	24 Months	“Crop Season Period for IRAC” as 18 months (One crop season). In this ideal situation, the Term loan becomes due after 24 months from the date of first disbursal. The account will become NPA after 12 months from the due date i.e., as at the end of 36 months from the date of first sanction/disbursal.

Banks shall adopt the following seasonality norms for disbursal:

Kharif: 1st April to 30th September

Rabi : 1st October to 31st March

The above representation is placed before the SLBC Committee for approval and adoption by all Banks in the State uniformly and to represent to the Reserve Bank of India for necessary guidance in the matter.

vi) Problems/ Issues of Poultry Farmers :

It is represented by the Telangana Poultry Federation and Telangana Poultry Breeders Association as under:

- Poultry Industry especially in Telangana is facing an unprecedented crisis ever since outbreak of Corona virus in China in the month of December 2019 and due to fake circulation of news in Social media on spread of Carona virus linking to consumption of Chicken and eggs.
- The sales of poultry products have dropped by 50% across the Country and the farm gate prices have crashed by 80% causing huge loss to poultry farmers
- The poultry industry in Telangana State has incurred a loss of around Rs.400 crores along during the month of February 2020 and now the losses are of the order of Rs.18 crores per day.
- All Small and marginal farmers are on the verge of closing their poultry business

In view of above, the Associations have sought the following relief measures for consideration of Banks and the Government:

- Conversion of existing Working Capital outstandings into Working Capital Term Loan and sanction of fresh Working Capital Limits to the poultry units by Banks
- Interest and Term Loan instalments to be rescheduled with a moratorium of one and half year by Banks lest the accounts will become NPAs
- State Government to provide interest subvention for all poultry farms in the State of Telangana to the extent of 6% for two financial years 2019-20 and 2020-21
- Release of amounts from "Risk Mortality Fund" of farmers to their CC accounts, as the fund is created exclusively for meeting contingencies of this nature.

c) Lending towards Government sponsored schemes:**i) Credit Flow under DAY-NRLM Scheme:****(Rs. In Crs)**

Outstanding 31.12.2019		Disbursements 01.04.19 to 31.12.2019		Target 2019-20		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	%
448997	11942.12	127141	3799.82	344353	6584.13	72623	1399.77	11.72	46780	543.33	4.55

- As at the end of December,2019 loans outstanding under NRLM with banks – 4,48,997 groups amounting to Rs.11,942.12 Crs
- Banks disbursed Rs.1,784.58Crs to 60,515 groups during the quarter October'19 to December'19
- Overdues are at Rs.1399.77 Crs i.e., 11.72% of outstandings.
- NPAs are at Rs.543.33 Crs i.e., 4.55% of outstandings.
- Bank-wise details are enclosed as **Annexure -22**.

ii) Credit Flow under DAY-NULM Scheme**(Rs. In Crs)**

Outstanding 31.12.2019		Disbursements 01.04.19 to 31.12.2019		Target 2019-20		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	%
137829	3160.76	33376	886.28	34327	1156.32	15565	207.57	6.57	12214	109.51	3.46

- As at the end of December, 2019, loans outstanding under NULM with banks – 1,37,829 groups amounting to Rs.3,160.76 Crs.
- During the quarter under review, Banks disbursed Rs.542.28 Crs to 12,698 groups (October,19 – December,2019)
- Overdues are at Rs.207.57 Crs i.e., 6.57% of outstandings.
- NPAs at Rs. 109.51 Crs i.e., 3.46% of outstandings.
- Bank-wise details are enclosed as **Annexure- 23**.

iii) Credit Flow under MUDRA Scheme

(Rs. In Crores)

Particulars	Shishu		Kishore		Tarun		Total	
	A/cs	Amt.	A/cs	Amt.	A/cs	Amt.	A/cs	Amt.
2018-19	786781	2240.38	161302	3034.34	34082	2502.91	982165	7777.66
2019-20 (Upto December,2019)	515233	1426.79	77271	1304.32	19684	1016.02	612188	3747.13
Of which								
Women Entrepreneurs	165191	467.07	17848	242.44	8790	156.94	191829	866.45
New Entrepreneurs	151804	438.12	29362	619.49	5183	374.21	186349	1431.82
Minority Entrepreneurs	16025	39.45	3976	63.40	518	38.64	20519	141.48
SC Entrepreneurs	108084	299.95	6358	120.96	887	51.86	115329	472.78
ST Entrepreneurs	78465	225.09	3753	73.63	762	46.93	82980	345.65

Performance of Banks upto the quarter:

- Banks sanctioned MUDRA loans to 6,12,188 beneficiaries with an outlay of Rs.3,747.13 Crs
- Rs. 866.45 Crs Sanctioned to 1,91,829 Women Entrepreneurs.
- Rs. 1,431.82 Crs Sanctioned to 1,86,349 New Entrepreneurs
- Rs. 141.48 Crs Sanctioned to 20,519 Minority community Entrepreneurs
- Rs. 472.78 Crs Sanctioned to 1,15,329 SC Entrepreneurs
- Rs. 345.65 Crs Sanctioned to 82,980 ST Entrepreneurs
- Bank-wise / district-wise details are enclosed an **Annexure 'G'**

iv) Credit Flow under STAND UP INDIA Scheme

(Rs. in Crs)

S.No.	Category	Total loans/ Applications Sanctioned (Upto 31.12.2019)		During the Year (01.04.19 to 31.12.2019)		During the Quarter (Oct - Dec,19)	
		No	Amt	No.	Amt	No.	Amt
1	SC	1094	289.76	117	37.82	88	26.65
2	ST	616	149.69	143	38.38	107	27.26
3	Women	3545	875.81	421	165.27	308	92.97
	Total	5255	1315.26	681	241.47	503	146.88

- Under Stand-Up India scheme, banks have sanctioned loans to 5,255 borrowers with an outlay of Rs.1,315.26 Crs as on 31.12.2019. Details are as under:

- 3,545 women beneficiaries-outlay of Rs.875.81 Crs
- 1,094 SC beneficiaries -outlay of Rs.289.76 Crs
- 616 ST beneficiaries- outlay of Rs.149.69 Crs
- During the quarter under review, Banks disbursed Rs.146.88 Crs to 503 beneficiaries
- Bank wise details are enclosed an Annexure 'H'

v) Credit Flow under DRI Scheme:**(Rs. In Crore)**

Outstanding 31.12.2019		Disbursement 01.10.2019 to 31.12.2019		Disbursement 01.04.2019 to 31.12.2019		Overdues			NPAs		
No.	Amount	No.	Amt	No.	Amount	No.	Amt	%	No.	Amt	%
17094	31.87	1125	1.94	347	0.51	5057	5.31	16.66	4908	5.13	16.09

- As at the end of December 2019, outstanding credit to 17,094 beneficiaries is at Rs.31.87 Crs.
- Overdues at Rs. 5.31 Crs constitute 16.66% of outstandings.
- NPAs with an amount of Rs. 5.13 Crs constitute 16.09% 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:

Agency wise MM/Subsidy claims achievement position: as on 31.12.2019 (MM -Rs. In Crore)

Sl. No.	Agency	Target for 2019-20			Achievement (as on 31.12.2019)		
		Proj.	M.M.	Emp.	Proj.	M.M.	Emp.
1.	KVIC	737	21.43	5896	167	7.20	1336
2.	KVIB	1424	41.41	11392	401	15.95	3208
3.	DIC	1151	33.48	9208	524	15.62	4192
	Total	3312	96.32	26496	1092	38.77	8736

Position as on 31.01.2020

- 1576 projects were sanctioned by Banks with a Margin Money involvement of Rs.54.19 crores
- 9288 applications are rejected by Banks with a Margin Money involvement of Rs.256.38 crores
- 5362 applications are pending with Banks with a Margin Money involvement of Rs.162.96 crores

Performance of Banks as on 31.12.2019:

Amount Outstandings as on 31.12.2019	Disbursements 1 st April 19 to 31 st Dec' 19	Overdues	NPAs
248.74	151.36	30.76 (12.36%)	38.65 (15.53%)

- Outstandings of PMEGP as on 31.12.2019 were at Rs.248.74 Crs

- Banks disbursed Rs.104.95 Crs during the quarter to 1165 beneficiaries
- Overdues in PMEGP are at Rs.30.76 Crs, constituting 12.36% of outstandings
- NPAs in PMEGP are at Rs. 38.65 Crs, constituting 15.53% of outstandings

Exemption of EDP Training for claiming Margin Money:

It has been advised by Directorate of PMEGP that Ministry of MSME vide letter dt 23.01.2020 conveyed their approval for exemption of EDP training till 31.03.2020 to enable the MLIs to disburse loan / claim the Margin Money under PMEGP. The said exemption will facilitate the financing bank to disburse the first instalment of the loan and claim /upload Margin Money Subsidy on the PMEGP online portal without waiting for completion of EDP training and to achieve the target for the year 2019-20. All the pending EDP training pertaining to cases sanctioned upto 31.03.2020 shall be completed during the next quarter i.e., up to 30th June 2020.

Online EDP Training Programme under PMEGP launched with effect from 22.10.2019 which can be accessed either through www.kvic.org.in, PMEGP portal i.e., www.kviconline.gov.in/pmegp and the applicant can complete the training by logging into the portal with ID of PMEGP or with his registered mobile Number. After completion of all modules, certificate will be generated automatically which will entail the applicant to approach the Bank for loan (The detailed modalities discussed in 25th SLBC meeting held on 23.12.2019). **Controllers of Banks are advised to take note of the above and to encourage PMEGP beneficiaries and prospective beneficiaries to avail the online EDP facility.**

vii) Credit flow to others:

a) Credit Flow to Weaker Sections as on 31.12.2019

(Rs. In Crs)

Outstanding		Disbursements during the Quarter		Disbursements Upto the quarter (01.04.19 to 31.12.19)		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	%
4462503	48634.11	716856	6363.03	1702599	14964.97	780171	7530.04	15.48	231015	2944.71	6.05

- As at the end of December 2019, outstanding credit to 44,62,503 weaker section borrowers is at Rs.48,634.11 Crs.
- During the quarter under review, banks have disbursed an amount of Rs. 6,363.03 Crs to 7,16,856 borrowers
- Overdues are at Rs.7,530.04 Crs constituting 15.48% of outstandings.
- NPAs are at a level of Rs. 2,944.71 Crs constituting 6.05% of outstandings.

b) Credit Flow to Women as on 31.12.2019:

(Rs. In Crs)

Outstanding		Disbursements during the Quarter		Disbursements Upto the quarter(01.04.19 to 31.12.19)		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	%
2682703	36988.27	295785	4303.11	843486	11467.14	477166	5388.49	14.56	155894	1180.05	3.19

- As at the end of December' 2019, outstanding credit to 26,82,703 women beneficiaries was at Rs.36,988.27 Crs.
- During the quarter under review, banks have disbursed an amount of Rs. 4,303.11 Crs to 2,95,785 beneficiaries.
- Overdues are at Rs. 5,388.49 Crs constituting 14.56% of outstandings.
- NPAs are at a level of Rs. 1,180.05 Crs constituting 3.19% of outstandings.

d. Credit flow to MSMEs

i) Micro, Small & Medium Enterprises (MSME) Targets & Achievement (Rs. In Crs)

Particulars	Target	Achievement	%
Micro Enterprises	9213.02	16272.19	176.62
Small Enterprises	9810.87	16904.44	172.30
Total SME	19023.89	33176.63	174.39
Medium Enterprises (ME)	12331.34	5550.61	45.01
Total MSME advances	31355.23	38727.24	123.51

ii) Micro, Small & Medium Enterprises (MSME) Out standings (Rs. In Crs)

Particulars	Outstanding as on 31.03.2018 (Priority & Non-Priority)		Outstanding as on 31.03.2019		Outstanding as on 31.12.2019	
	A/c.	Amt.	A/c.	Amt.	A/c.	Amt.
Micro Enterprises	775916	22701.27	847833	22297.91	946766	24719.06
Small Enterprises	233219	22490.37	323480	26180.76	345456	28291.76
Total MSE	1009135	45191.64	1171313	48478.67	1292222	53010.82
% of Micro Enterprises to total MSE	76.89%	50.23%	72.38%	45.99%	73.26%	46.63%
% of Small enterprises to total MSE	23.11%	49.77%	27.62%	54%	26.73%	53.36%
Medium Enterprises (ME)	132524	11040.09	210913	10845.36	101172	9184.45
% of ME to total MSME advances	11.61%	19.63%	15.26%	18.28%	7.26%	14.76%
Total MSME advances	1141659	56231.73	1382226	59324.03	1393394	62195.28

Performance under MSME Up to the Quarter:

- MSE advances increased by Rs.4,532.15 Crs (9.34%) and stood at Rs.53,010.82 Crs.
- Advances to Medium Enterprises decreased by Rs. 1,660.91Crs (- 15.31%) and stood at Rs. 9,184.45 Crs.
- Advances under MSME segment increased by Rs.2,871.25 Crs (4.83%) and stood at Rs.62,195.28 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 (Dec'18 – Dec' 19)	20	-7.90%
10 percent annual growth in the number of micro enterprise accounts	10	11.66*
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	46.63%

*up to the quarter (Not annualised)

iv) Overdues in MSMEs as on 31.12.2019

(Rs. In Crs)

S. No.	Particulars	Overdues		
		A/c.	Amt	% to Outstanding
1	Micro	98145	2906.76	11.76
2	Small	11447	4298.87	15.19
3	Total MSE	109592	7205.63	13.73
4	Medium	2336	1818.36	19.79
5	Total MSME	111928	9023.99	14.50

- Overdues under total MSE segment advances constitute 13.73% of its outstandings.
- Overdues under Medium enterprises constitute 19.79% of its outstandings.
- Overdues under total MSME segment constitute 14.50% of its outstandings.

v) NPAs in MSME segment as on 31.12.2019

(Rs. In Crs)

S. No.	Particulars	NPAs		
		A/c.	Amt	% to Outstandings
1	Micro	80570	1649.12	6.67
2	Small	10762	2855.41	10.09
3	Total MSE	91331	4504.53	8.49
4	Medium	1847	1299.04	14.14
5	Total MSME	93178	5803.57	9.33

- NPAs under total MSE segment advances constitute 10.13% of its outstandings.
- NPAs under Medium enterprises constitute 16.83% of its outstandings.
- NPAs of total MSME segment constitute 11.03% of its outstandings

vi) SC Corporation Schemes

(Rs. In Crores)

Amount Outstandings as on 31.12.2019	Disbursements 1 st April 19 to 31 st Dec' 19	Overdues	NPAs
688.10	74.67	126.85 (18.43%)	98.84 (14.36%)

Year wise Progress of SC Corporation Schemes:

(Rs. In Cr):

	Physical	Outlay	Subsidy	Bank loan
2014-15				
Sanctions	5691	85.67	45.62	40.05
Grounding	5602	84.10	44.86	39.24
Pending*	44	0.70	0.36	0.34

2015-16				
Sanctions	41100	619.91	446.18	173.73
Grounding	40457	608.60	438.28	170.32
Pending *	355	6.33	4.33	2.00
2016-17				
Sanctions	17585	299.48	209.98	89.49
Grounding	15622	260.03	183.38	76.65
Pending *	1359	27.76	18.62	9.14
2017-18				
Sanctions	29419	554.21	376.00	178.21
Grounding	16500	316.71	214.02	102.69
Pending *	11107	201.17	137.76	63.41

* Pending after rejections

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

Amount Outstandings as on 31.12.2019	Disbursements 1 st April 19 to 31 st Dec' 19	Overdues	NPAs
630.38	52.81	81.58 (12.94%)	63.50 (10.07%)

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

Amount Outstandings as on 31.12.2019	Disbursements 1 st April 19 to 31 st Dec' 19	Overdues	NPAs
986.12	24.50	133.40 (13.52%)	352.07 (35.70%)

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

Amount Outstandings as on 31.12.2019	Disbursements 1 st April 19 to 31 st Dec' 19	Overdues	NPAs
489.15	21.72	117.37 (23.99%)	169.13 (34.57%)

x. Position of NPAs in respect of Schematic lendings (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)	347335	9320.95	29815	748.55	8.03%	35921	363.54	3.90%
State Govt. Sponsored Schemes (Total)	1113164	20242.30	203701	2432.66	12.02%	189664	1794.71	8.86%

The scheme wise performance, Overdues and level of NPAs under Government sponsored schemes was discussed in the Sub Committee meeting on MSME held on 19th February, 2020 and the concerned departments of the Govt of Telangana were requested to extend assistance to Banks in recovery of NPAs.

Scheme-wise details are enclosed as Annexure 'J'

xi) CGTSME- coverage:

During the Financial Year **2019-20** for Telangana State, **8171** proposals with an amount of **Rs.760.76 crore** have been approved upto 31.12.2019 under CGTMSE Scheme.

Bank wise details of guarantee approved as on 31.12.2019 are as under:

"MLI Wise Report for TELANGANA(Guarantee Approved) From Date 01/04/2019 To 31/12/2019"			
SNo.	Bank Name	Proposals	Approved Amount (in Rs. Lakh)
1	ALLAHABAD BANK	24	247.65
2	ANDHRA BANK	1549	5389.38
3	ANDHRA PRADESH GRAMEENA VIKAS BANK	627	592.73
4	AXIS BANK LIMITED	28	1039.92
5	BANK OF BARODA	567	2681.64
6	BANK OF INDIA	257	5535.37
7	BANK OF MAHARASHTRA	21	1002.38
8	CANARA BANK	694	12124.18
9	CENTRAL BANK OF INDIA	14	169.74
10	CORPORATION BANK	230	1350.71
11	DENA BANK	2	106.00
12	EQUITAS SMALL FINANCE BANK LIMITED	3	290.00
13	HDFC BANK LIMITED	122	5771.55
14	ICICI BANK	1	35.00
15	IDBI BANK LTD	9	204.40
16	INDIAN BANK	110	840.64
17	INDIAN OVERSEAS BANK	155	1719.40
18	INDUSIND BANK	5	4.94
19	KARNATAKA BANK LTD	50	894.24
20	KOTAK MAHINDRA BANK	3	150.00
21	LAKSHMI VILAS BANK	3	132.00
22	ORIENTAL BANK OF COMMERCE	45	2098.42
23	PUNJAB & SIND BANK	6	45.00
24	PUNJAB NATIONAL BANK	36	53.00
25	SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA	3	112.50
26	STANDARD CHARTERED BANK	31	2315.00
27	STATE BANK OF INDIA	772	8098.46
28	SYNDICATE BANK	1254	14906.95
29	TELANGANA GRAMIN BANK	66	133.44
30	THE DHANALAKSHMI BANK LIMITED	2	28.00
31	THE FEDERAL BANK LTD	1	9.90
32	THE KARUR VYSYA BANK LTD	4	133.75
33	THE SOUTH INDIAN BANK LIMITED	40	348.88
34	UCO BANK	38	1394.46
35	UNION BANK OF INDIA	1384	5024.50
36	YES BANK LTD	15	1092.00
Total		8171	76076.13

xii) ONE TIME RESTRUCTURING OF MSME A/Cs

RBI vide their Circular [DBR.No.BP.BC.18/21.04.048/2018-19 dated January 1, 2019](#) advised the detailed guidelines and instructions applicable under the Scheme. It has been decided to extend the one-time restructuring of MSME advances upto 31.12.2020, permitted in terms of RBI Circular DOR.No.BP.BC.34/21.04.048/2019-20 dt 11.02.2020. Accordingly, a one-time restructuring of existing loans to MSMEs classified as 'standard' without a downgrade in the asset classification is permitted, subject to the following conditions:

- The aggregate exposure, including non-fund based facilities, of banks and NBFCs to the borrower does not exceed Rs.25 crore as on January 1, 2020.
- The borrower's account was in default but was a 'standard asset' as on January 1, 2020 and continues to be classified as a 'standard asset' till the date of implementation of the restructuring.
- The restructuring of the borrower account is implemented on or before December 31, 2020.
- The borrowing entity is GST-registered on the date of implementation of the restructuring. However, this condition will not apply to MSMEs that are exempt from GST-registration. This shall be determined on the basis of exemption limit obtaining as on January 1, 2020.
- 2. It is clarified that accounts which have already been restructured in terms of the [circular dated January 1, 2019](#) shall be ineligible for restructuring under this circular.

3. All other instructions specified in the [circular dated January 1, 2019](#) shall be applicable.

4. Accounts eligible for restructuring as on 31.12.2019:

Data on Accounts Eligible for One Time Restructuring under MSME Segment as on 31.12.2019 (Rs. In Crore)								
Category	No. of eligible Accounts to be restructured (As per RBI guidelines)		No. of accounts Restructured		No. of accounts pending for Restructuring		No. of customers opted out of Restructuring	
	No. of A/cs	Loan account outstandings	No. of A/cs	Loan account outstandings	No. of A/cs	Loan account outstandings	No. of A/cs	Loan account outstandings
Micro	31268	1211.73	18950	339.8	4341	302.65	7977	569.28
Small	2385	1343.44	643	206.27	379	322.08	1363	815.09
Medium	261	499.87	134	76.98	61	150.17	66	272.72
TOTAL	33914	3055.04	19727	623.05	4781	774.90	9406	1657.09

Data on accounts extended One Time Restructuring under MSME Segment from 01.04.2019 to 31.12.2019 (Rs. In Crore)								
Period	Micro		Small		Medium		GRAND TOTAL	
	No. of a/c	Amount	No. of a/c	Amount	No. of a/c	Amount	No. of a/c	Amount
01.04.2019 to 31.12.2019	11998	177.35	1917	165.29	95	43.12	14010	385.76

As the Scheme extended up to 31.12.2020, Controllers of all Banks to extend the benefit of guidelines/relaxations given by RBI under OTR to all eligible customers.

e) KCC Loans and Crop Insurance under PMFBY/RWBCIS Schemes:**i) Campaign for saturation of all PM-KISAN beneficiaries with Kisan Credit Cards (KCC)**

The Department of Agriculture, Cooperation & Farmers Welfare (DAC&FW) launched PM-KISAN, an income support scheme for all land holder farmer families in the country.

- More than 9.70 crore farmers families have been registered on the PM-KISAN Portal.
- Benefit of Income Support has been transferred to nearly 8.40 crore farmers.
- In Telangana 35.02 lakh farmer families have been registered on the PM KISAN portal.

With a view to ensuring coverage of all PM-KISAN beneficiaries under KCC, DAC&FW has launched a 15 day special drive for saturation starting from 09.02.2020 to 29.02.2020 to extend the benefit of concessional institutional credit to all PM-KISAN beneficiaries under KCC to achieve 100% saturation.

During the special campaign, banks are advised to make all efforts to ensure the following:

- All eligible PM-KISAN beneficiaries are covered under the KCC scheme by issue of fresh KCC; or, enhancement of existing KCC limit; or, activation of inoperative KCC account.
- Eligible farmers to be enrolled for the Social Security Schemes such as; PMSBY & PMJJBY.
- SLBC Convenor and LDMS should actively associate with the State/District administration & coordinate with all SCBs, RRBs and Cooperative Banks in organizing village-wise or bank branch-wise camps.
- DLBC will decide the modalities of camps to be conducted in the districts.
- Bank branches will prepare a list of all PM-KISAN beneficiaries and map it with the list of KCC loan accounts. Branches should also prepare the list of those PM-KISAN beneficiaries who do not have KCC from that branch and the list may be shared with AEOs/village Sarpanch and Bank Sakhi for obtaining one page application format devised by IBA and circulated by DFS which is also available under PM KISAN Portal.
- IBA has devised an one page form and made available on the website of DAC&FW & PM-KISAN Portal for PM-KISAN beneficiaries to facilitate them for availing KCC facility from branches.
- The application form should also be uploaded on the websites of all banks and widely disseminated in local language.
- Dedicated desks may also be set up by the branches for quick processing and sanctions.
- IBA vide letter no. SB/Cir/KCC/2018-19/6778, Dt. 04.02.2019, had issued an advisory guideline to all banks to waive the processing, documentation, inspection, ledger folio charges and all other service charges for KCC/Crop loans up to Rs. 3 lakh, keeping in view of the hardship and financial distress of small and marginal farmers.
- The applicants will be encouraged to give consent for coverage under PMSBY & PMJJBY as this would provide the much needed social security cover to the farmers.
- PM-KISAN beneficiaries are to be issued KCC /in-principle sanction within a maximum of period of 2 weeks from the date of submission of the completed application forms, after due process and verification as per Bank policy and regulatory guidelines.

- Nodal Officer may be identified by each bank and details of name & designation of such officer & progress thereof may also be advised DAC&FW during the campaign period on a daily basis.

All stake holders should involve in the campaign and aim for 100% saturation of PM-KISAN beneficiaries with KCC and make the final day of campaign i.e., 29.02.2020 a grand success by issuing KCC cards to all eligible farmers at all Rural Branches by attending the addressing by the Hon'ble Prime Minister address to the farmers throughout the Nation.

- In Telangana State as on 31.12.2020 , there are 55.17 operational land holdings as on 30.06.2018
- KCC sanctioned by Banks as on 31.01.2020 – 40.95 lacs (coverage-74.22%) and the gap is 14.22 lacs
- PM Kisan Samman beneficiaries as on 31.01.2020 35.02 lacs
- Hence, in Telangana is observed that 5.93 additional beneficiaries covered over and above PM Kisan Samman Yojana.

However, during the campaign period 1,49,812 new applications received for KCC of which 97,410 applications sanctioned as on 10.03.2020. Of the total applications received 46,312 applicants opted for PMJJBY and 33,451 applicants opted for PMSBY. 136 KCC applications received under Animal Husbandry and 14 KCC applications received under Fisheries.

ii) Crop Insurance under PMFBY/RWBCIS Schemes:

The details of coverage under PMFBY and RWBCIS for Kharif 2019 upto 31st December, 2019 is as under:

Sl No.	Particulars	PMFBY-Kharif 2019	RWBCIS-Kharif 2019	Total Accounts covered in Kharif	Total Crop Loan accounts renewed upto Sept,2019	% of coverage
1	No. of loanee farmers covered	4,55,319	2,07,812	6,63,131	18,60,155	35.64%
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	18,60,155	43.50%
4	Total Sum Insured (Rs in Crores)	4,032.05	2,457.50	6,489.55	13,993.30	46.37%
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		

The details of coverage under PMFBY and RWBCIS for Rabi 2019-20 upto 31st December, 2019 is as under:

Sl No.	Particulars	PMFBY-Rabi 2019	WBCIS-RABI 2019	Total Accounts covered in RABI	ACC renewals upto Dec,2019	% of coverage
1	No. of loanee farmers covered	1,91,601	454	1,92,055	10,07,364	19.06%
2	No. of Non loanee farmers covered	8,750	349	9,099	--	
3	Total No. of farmers covered	2,00,351	803	2,01,154		
4	Total Sum Insured (Rs in Crores)	1,748.13	6.84	1,754.96		
5	Total premium paid (Rs. In crores)	74.26	0.55	74.81		
6	Total Area Insured Ha	209199	1,15,564	3,24,763		

Under PMFBY Scheme 6,63,131 loanee farmers were covered as against total renewals of 18,60,155 loan accounts which constitutes 35.64% during Kharif 2018-19. During RABI 2019 1,92,055 farmers are covered as against renewals of 10,07,364 loan accounts, the coverage percentage came down to 19.06%. Banks need to focus on the issue as the objective of Government of India is to cover all eligible loanee and non-loanee farmers under PMFBY Scheme and the Department of Agriculture, GoI is reviewing the performance in various fora insisting the SLBC to impress upon all the Banks.

Some of the concerns in PMFBY which needs immediate attention of all the Banks are:

- Updation of Bank location master in the newly formed districts of Narayanpet and Mulugu by respective Banks.
- Reconciliation of premium for Kharif and Rabi 2019-20 and attaching the UTRs as the cut-off date is already over. Ministry of Agriculture expressed that they cannot keep open the portal beyond cut-off date.
- Premium debited to farmers account but not remitted to Insurance Companies in time (Banks will be held responsible)
- Furnishing Utilisation Certificates for the claims settled for 2015-16, 2016-17
- Pending farmers data to be updated immediately.

Agriculture Department convened a meeting on 09.01.2020 and the proposals for notification of clusters, crops and areas, indemnity level, seasonality discipline, bid document etc., were issued. Clusters, crops and Districts (areas) proposed for 2020-21 under PMFBY and RWBCIS are decided to be continued for 2020-21. **However, as per the latest press release on PMFBY by the Ministry of Agriculture, GoI, enrolment under the scheme will be made voluntary for all farmers (both PMFBY/RWBCIS). Detailed guidelines proposed for the year 2020-21 are furnished in Annexure-"M"**

f. Grant of Education Loans:

Credit Flow - Education Loans as on 31.12.2019:

(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		3571.29		162.34		673.75		225.95	6.33		150.02	4.20
Non-priority	69166	678.96	8445	27.97	26044	101.18	12549	8.05	1.19	6009	17.74	2.61
Total	69166	4250.25	8445	190.31	26044	774.93	12549	234.00	5.51	6009	167.76	3.95

- As at the end of December 2019, banks have extended credit to **69166** beneficiaries amounting to **Rs. 4250.25 cr.**
- Up to the quarter under review, banks have disbursed an amount of **Rs. 774.93 cr** to 26,044 beneficiaries
- Overdues of **Rs. 234.00 cr** constitute **5.51%** of outstandings.
- NPAs of **Rs. 167.76 cr** constitute **3.95%** of outstandings.

g. Credit Flow - Housing Sector as on 31.12.2019**(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	271418	29357.54	22273	1227.84	64865	3642.94	52073	1125.41	3.83	40933	660.38	2.25
Non-priority	476098	37749.75	5510	1937.73	14654	5392.20	19571	321.69	0.85	1237	293.97	0.78
Total	747516	67107.29	27783	3165.57	79519	9035.14	71644	1447.1	2.16	42170	954.35	1.42

- As at the end of December 2019, banks extended credit to 7,47,516 beneficiaries amounting to **Rs. 67,107.29 cr.**
- Up to the quarter under review, banks have disbursed an amount of **Rs. 9,035.14 cr to 79,519** beneficiaries
- Overdues at **Rs.1,447.10 cr** constitute **2.16%** of outstandings.
- NPAs with an amount of **Rs. 954.35 cr** constitute **1.42%** of the Housing Loans outstandings.

PMAY Scheme– Details of Subsidy Released:

Under PMAY Scheme NHB has released subsidy to PLIs (Primary Lending Institutions) in respect of Housing Loans sanctioned in Telangana State from 01.04.2018 (Introduction of the Scheme) to 31.12.2019 are as under:

Year	Details of Subsidy Released in Telangana State Under PMAY Scheme to all PLIs		
	No. of accounts	HL- Loan amount sanctioned (Rs. In crores)	Subsidy Released (Rs. In Crores)
2017-18	2271	549.57	49.71
2018-19	14964	3908.71	328.76
2019-20 (From 01.04.2019 to 30.06.2019)	3658	915.50	86.36
2019-20 (From 01.07.2019 to 30.09.2019)	3110	804.56	69.34
2019-20 (From 01.10.2019 to 31.12.2019)	3170	873.51	72.08

Under PMAY Scheme – Total Subsidy of Rs.612.74 crores was released to 27,501 housing loans with Sanction Amount of Rs.7,090.14 crores

Out Of which:

- Under EWS Old Scheme – Total Subsidy of Rs.31.24 crores was released to 1,518 housing loans with Sanction Amount of Rs.212.38 crores
- Under EWS New Scheme – Total Subsidy of Rs.182.38 crores was sanctioned to 7,366 housing loans with Sanction Amount of Rs.1,270 crores
- Under MIG-I Scheme – Total Subsidy of Rs.304.26 crores was sanctioned to 14,073 housing loans with Sanction Amount of Rs.3,939 crores

- Under MIG-II - Total Subsidy of Rs.94.85 crores was sanctioned to 4,544 housing loans with Sanction Amount of Rs.1,667 crores

During the Quarter : From 01.10.2019 to 31.12.2019:

- Under PMAY Scheme – Total Subsidy of Rs.72.08 crores was released to 3,170 housing loans with Sanction Amount of Rs.873.51 crores

Out Of which:

- Under EWS Old Scheme – Total Subsidy of Rs.5.72 crores was released to 272 housing loans with Sanction Amount of Rs.40.69 crores
- Under EWS New Scheme – Total Subsidy of Rs.26.51 crores was sanctioned to 1,079 housing loans with Sanction Amount of Rs.208.85 crores
- Under MIG-I Scheme – Total Subsidy of Rs.22.91 crores was sanctioned to 1,029 housing loans with Sanction Amount of Rs.311.62 crores
- Under MIG-II - Total Subsidy of Rs.16.94 crores was sanctioned to 790 housing loans with Sanction Amount of Rs.312.35 crores

Scheme-wise and district wise details are enclosed as **Annexure 'K'**

(Source: NHB)

h. Progress under SHG Bank Linkage as on 31.12.2019:

(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	586826	15102.88	63166	1723.12	160517	4686.11	88187	1607.35	10.64%	58994	652.83	4.32%

- ✦ As at the end of December 2019, banks extended credit to 5,86,826 SHG groups amounting to Rs.15,102.88 Crs.
- ✦ During the quarter under review, banks have disbursed an amount of Rs. 1,723.12 Crs to 63,166 beneficiaries
- ✦ Overdues are at Rs.1,607.35 Crs constituting 10.64% of outstandings.
- ✦ NPAs are at Rs. 652.83 Crs constituting 4.32% of outstandings.

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

The CD ratio of the State stood at 110.80% as on 31.12.2019 as against 111.28% as on 30.09.2019. The highest ratio was in Medak District with 272.87% and the lowest ratio was 45.89% in Peddapally District. None of the District reported CD ratio below the stipulated norm of 40%.

Agenda 6: 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 7: Issue of Solvency Certificate by Banks - Common Format

It is advised by the Finance (PF) Department, Govt. of Telangana that the Comprehensive orders on Tender Procedures and Registration of Contractors for State Government works issued in G.O MS No.94, I&CAD (PW: COD) Department dated 01.07.2003, among others, provide for the format in which the Solvency Certificate for the purpose of registration of Contractors and award of works is to be issued by Bankers. The format prescribed is at Annexure –V (b) of the said G.O.

In view of the under mentioned issues, a Common Solvency Certificate for issue by Banks is suggested.

- Solvency Certificates are being issued in different formats by different Banks.
- Banks represented that the Solvency Certificate issued by their Branches as per their Bank's format is not accepted by the Departments of Govt. of Telangana.
- Under proposed Common format, Banks will be issuing Solvency certificate after assessing the "CREDIT WORTHINESS" of the applicants.
- In the format prescribed by the Govt. of Telangana – There is no obligation on the part of Bankers - No disclaimer
- The Common format is more meaningful as it certifies the "Net Worth based on the Audited Balance Sheets "of the Company.
- Common format of Solvency Certificate also indicates to obtain a confirmation from the Bank to avoid frauds.

A comprehensive and common format is proposed for issue of Solvency Certificate by all Banks in the State. A copy of the format is appended below for information.

SLBC requests the Govt. of Telangana to give necessary instructions to adopt the Common Solvency Certificate uniformly by all Banks in the State and also to accept the Common Solvency certificate by all Govt. Departments:

SOLVENCY CERTIFICATE COMMON FORMAT:

Name of Entity/Authority:

(To whom solvency certificate is issued)

Address: _____

Reference No. _____

Date: _____

Solvency Certificate: M/s _____ (Firm/Company name)

This is to state that M/s _____ having Regd. Office/Head Office at _____ are a customer of our Bank for over _____ years, and are presently enjoying certain credit facilities with us. The conduct of account(s) of the company has been satisfactory. The Company, can be considered good upto Rs. _____ (Rupees _____ only) in terms of Net Worth shown in their Audited Balance Sheet as on _____ This certificate is being issued only for the purpose of _____

It is clarified that this Certificate is issued without any risk and responsibility on the part of _____ Bank or any of its officials in any respect whatsoever, more particularly either as guarantor or otherwise. This certificate must be taken as a private & confidential report given by the Bank without prejudice and on the express condition that _____ Bank & its Officials are held free by you from any liability in connection with it.

This certificate is issued for the above mentioned specific purpose, and at the specific request of our customer M/s _____

1. Name and Designation

2. Name and Designation

Note: Confirmation of issuance of this Solvency Certificate may be sought by sending us an e-mail at (.....@....co.in)

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

a) Micro, Small and Medium Enterprises (MSME) sector – Restructuring of Advances
(RBI/2019-20/160 DOR.No.BP.BC.34/21.04.048/2019-20 DT 11.02.2020)

Please refer to the [circular DBR.No.BP.BC.18/21.04.048/2018-19 dated January 1, 2019](#). It has been decided to extend the one-time restructuring of MSME advances permitted in terms of the aforesaid circular. Accordingly, a one-time restructuring of existing loans to MSMEs classified as 'standard' without a downgrade in the asset classification is permitted, subject to the following conditions:

- i) The aggregate exposure, including non-fund based facilities, of banks and NBFCs to the borrower does not exceed ₹25 crore as on January 1, 2020.

- ii) The borrower's account was in default but was a 'standard asset' as on January 1, 2020 and continues to be classified as a 'standard asset' till the date of implementation of the restructuring. The restructuring of the borrower account is implemented on or before December 31, 2020.
- iii) The borrowing entity is GST-registered on the date of implementation of the restructuring. However, this condition will not apply to MSMEs that are exempt from GST-registration. This shall be determined on the basis of exemption limit obtaining as on January 1, 2020.

2. It is clarified that accounts which have already been restructured in terms of the [circular dated January 1, 2019](#) shall be ineligible for restructuring under this circular.

3. All other instructions specified in the [circular dated January 1, 2019](#) shall be applicable.

b) Cash withdrawal using Point of Sale (PoS) terminals

Please refer to our circulars DPSS.CO.PD.No.147/02.14.003/2009-10 date: 22.07.2009, DPSS.CO.PD.No. 563/02.14.003/2013-14 date: 05.09.2013, DPSS.CO.PD.No.449/02.14.003/2015-16 date: 27.08.2015 and DPSS.CO.PD.No.501/02.14.003/2019-20 date: 29.08.2019, in terms of which banks are required to obtain one time permission from the Reserve Bank of India (RBI) for offering the facility of cash withdrawal at PoS terminals deployed by them.

2. It has been decided that the requirement of obtaining permission from the RBI be dispensed with and that henceforth, banks may, based on the approval of their Board, provide cash withdrawal facility at PoS terminals. The designated merchant establishments may be advised to clearly indicate / display the availability of this facility along with the charges, if any, payable by the customer.

3. All other provisions, including those pertaining to the submission of data / reports to RBI, shall continue as hitherto.

c) Furthering Digital Payments–Waiver of Charges-National Electronic Funds Transfer(NEFT) System (RBI/2019-20/116 DPSS (CO) RPPD No.1140/04.03.01/2019-20 dt 16.12.2019)

A reference is invited to [RBI circulars DPSS CO \(EPPD\)/98/04.03.01/2012-13 dated July 13, 2012](#) on National Electronic Funds Transfer (NEFT) System - Rationalisation of customer charges and [DPSS \(CO\) RPPD No.2557/04.03.01/2018-19 dated June 11, 2019](#) on National Electronic Funds Transfer (NEFT) and Real Time Gross Settlement (RTGS) systems – Waiver of charges.

2. In order to give further impetus to digital retail payments, it has now been decided that member banks shall not levy any charges from their savings bank account holders for funds transfers done through NEFT system which are initiated online (viz. internet banking and/or mobile apps of the banks).

d) Availability of National Electronic Funds Transfer (NEFT) System on 24x7 basis (RBI/2019-20/111 DPSS (CO) RPPD No.1097/04.03.01/2019-20 dt 06.12.2019)

Please refer to our circular DPSS (CO) RPPD No.510/04.03.01/2019-20 dated August 30, 2019 regarding availability of NEFT on a 24x7 basis.

2. It has been decided that the above facility shall be made available from December 16, 2019 with the first settlement taking place after 00:30 hours on December 16, 2019 (i.e. night of December 15, 2019).

3. Member banks are advised to note the following:

- There will be 48 half-hourly batches every day. The settlement of first batch will commence after 00:30 hours and the last batch will end at 00:00 hours.
- The system will be available on all days of the year, including holidays.
- NEFT transactions after usual banking hours of banks are expected to be automated transactions initiated using 'Straight through Processing (STP)' modes by the banks.
- The existing discipline for crediting beneficiary's account or returning the transaction (within 2 hours of settlement of the respective batch) to originating bank will continue.
- Member banks will ensure sending of positive confirmation message (N10) for all NEFT credits.
- All provisions of NEFT procedural guidelines will be applicable for NEFT 24x7 transactions as well.

4. Member banks are expected to keep adequate liquidity in their current account with Reserve Bank of India at all times to facilitate successful posting of NEFT batch settlements.

5. Member banks are also advised to initiate necessary action and ensure availability of all necessary infrastructural requirements at their end for providing seamless NEFT 24x7 facility to their customers. Banks may disseminate information on the extended timings for NEFT to all their customers.

e) Exclusion of "Vijaya Bank" and "Dena Bank" from the Second Schedule of the Reserve Bank of India Act, 1934 and cessation as banking companies (RBI/2019-20/106 DOR.No.Ret.BC.25/12.07.160/2019-20 dt.28.11.2019)

"Vijaya Bank" and "Dena Bank" have been excluded from the Second Schedule to the Reserve Bank of India Act, 1934 with effect from April 01, 2019 since they have ceased to carry on banking business with effect from April 01, 2019 vide Notification DBR.No.Ret.BC.35/12.01.001/2018-19 dated April 10, 2019 which was published in the Gazette of India (Part III - Section 4) dated August 10, 2019 – August 16, 2019.

Agenda 9: Improving Rural Infrastructure / Credit absorption capacity:

The credit potential of Telangana State determined by NABARD for 2019-20 with regard to Social Infrastructure activities is Rs 1008.92 crore. The sub-sector wise potential determined are as below:

(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

The banks may indicate the credit extended by them, during the year 2019-20 to various Social Infrastructure activities viz. Educational Institutions, Common Facility centers, Hospitals, Water plants and sanitation units, in this regard.

The Bankers should also strive to lend for various rural and social infrastructure activities in their respective districts for the upcoming year, given the substantial credit potential of Rs 1,116.08 crore determined for 2020-21 by NABARD for the same. SLBC may take up review of the same in the subsequent meetings.

(Courtesy: NABARD)

Agenda 10: Efforts towards Skill Development

PERFORMANCE OF RSETIs FOR THE YEAR 2019-20:

There are 11 RSETIs operating in Telangana (SBI-9 and AB-2) and conducted 181 programmes for 4,982 candidates as against target of 206 programmes and 5,600 candidates as on 31.12.2019. Of which 4,842 BPL candidates and 140 APL candidates were trained. Category wise 1,618-SC, 857-ST, 2,035-OBC and 256 General candidates have been trained. Of the total trained candidates, Bank linkage provided to 1,652 candidates and 2,034 candidates settled with self finance. Remaining are wage earners.

The Director SERP requested to prepare a curriculum for training of SHG members on the lines of IIBF training guidelines to train them and to provide certificate for appointing them as Banking Correspondents. Govt has fixed a target of 13,500 for SHG members training for Telangana State.

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.

Details of Rural Self Employment Training Institutes and performance of RSETIs during the quarter enclosed as **Annexure 'N'**

Pending reimbursement of Claims of RSETIs:

10 RSETIs together have to receive pending dues to the tune of Rs. 15.16 Crores (SBI - Rs.13.88 crores and Andhra Bank - Rs.1.28 Crores) 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.

PENDING ISSUES OF DHARANI PORTAL:

- To provide Print option after creation of Charge in ILRMS portal as per the format/Certificate shared with the CCLA Department
- To update assigned/ROFR land survey numbers in ILRMS portal to enable the Banks to extend/renew crop loans on these lands.
- Charges created by Banks should not be deleted from back end and the charges should be visible to all MROs/Tahasildars and Banks.
- Instructions to be given to MROs/Tahasildars not to alienate the properties or amend the charges without "No objection certificate" from the concerned Bank which created the charge.
- TGB/APGVB will be having one IFSC code for all Branches. Creation of Branch level users be permitted without linking IFSC code/Instead Branch code may be taken as unit.

CCLA Department clarified that the assigned lands have been updated in the portal. However, in respect of Certificate print option, there are some objections from the Department on the format designed for the Certificate to be provided by the CCLA Department. It is clarified by the Department that a provision has been made in the Pahani/Adangal, wherein the created charge will be visible with remarks indicating the Bank which created the charge and view option is provided to Tahasildars.

Member Banks requested to provide the certificate print option to Banks so that the same can be shown to their auditors as an evidence of creating charge against the crops financed. Further, some Banks are financing crop loans upto Rs. 3.00 lacs by creating charge in ILRMS portal without creating mortgage as against the RBI guidelines of Rs. 1.60 lacs. Hence, providing certificate with print option to the Branches is mandatory to meet their audit requirement. It is beneficial to the farmers if the same is being provided in ILRMS portal as higher limits are being sanctioned without Mortgage of lands.

Agenda 12: Renewal of Lease of land and buildings allotted to BIRED for 30 years

Bankers Institute of Rural and Entrepreneurship Development (BIRED), Rajendra Nagar, Hyderabad was established in the year 2007 with an aim of Rural Development by providing free of cost Skill Development Training to Unemployed Rural Youth to encourage self employment with joint sponsorship of AP State Government, NABARD and six Public Sector Banks viz., State Bank of India, Andhra Bank, Canara Bank, Corporation Bank, Indian Bank and Indian Overseas Bank.

It is informed by the BIRED as under:

- Panchayatraj & Rural Development Department(RDIV) allotted the buildings of erstwhile Home Science wing of AMR-APARD in Budevel Village, Rajendra Nagar Mandal and the lease is valid upto 12.08.2014 vide memo no. 808/RDIV/A2/2010 dt .15.02.2010.

- BIRED vide their letter No. 54/2011-12 dt 12.10.2011 to PR & RD requested to provide long term lease of the existing premises for a further period of 30 years i.e., upto 13.08.2044 and permit to create requisite infrastructure as the buildings are more than 50 years old and in dilapidated condition.
- MD& CEO of Andhra Bank and President of BIRED represented the issue to the Chief Secretary, Govt. of Telangana on 13.06.2019 and the Chief Secretary advised the Special Chief Secretary, Revenue Department & CCLA to look into the matter and issue necessary orders and also to take cabinet approval, if necessary.
- Office of CCLA, forwarded Govt. Memo No. 1164/Assn.II/19,Rev(Ass II) Dept dt 27.06.2019 advising the District Collector, Ranga Reddy District to examine the request of the BIRED as per rules in vogue and furnish a detailed report along with specific remarks/recommendations to the Government through TSLMA, which was replied on 20.11.2019 vide letter no.LCI/6317/2007
- Principal Secretary, PR&RD Department vide memo no.1139/RD/A2/2018-3 dated 27.01.2020 requested CEO,TSIRD to once again advise the District Collector to identify a patch of land in the same or nearby land as per minimum requirement for BIRED as per their earlier letter Govt. Memo 1139/RD/A3/2018 dt. 18.06.2018.

It is also represented that in view of dilapidated condition of the buildings, governing body of BIRED to postpone temporarily the training programmes of In-Campus during rainy season keeping in view of the safety of trainees and to have more no. of on-location training programmes.

In view of the above, SLBC requests the Govt. of Telangana for early resolution of lease renewal for a period of 30 years of existing premises to BIRED to enable to construct infrastructure for conducting the training programmes un-interruptedly.

Agenda 13: Doubling of farmers income

Government of India, in the Union Budget for 2016-17 had announced its resolve to double the income of farmers by 2022. The same was reiterated in the 2020-21 budget speech by the Hon'ble Finance Minister. This calls for multipronged strategies viz Natural Resources Management, Strengthening Value Chain, Improving market access etc in the farm and non-farm sectors. Above all, Doubling of farmer's income should be the collective effort of all the stakeholders in the Agro-Rural eco-sphere. In this context, RBI has advised all the banks to include "Doubling of Farmers' Income" as an agenda item in SLBC besides regular review at DCC/DLRC/BLBC meetings.

NABARD has recently developed "Benchmark Parameters" for monitoring progress in achievement of Doubling of Farmers' Income and advised all banks/SLBC for using the same for fruitful deliberations in various fora. In this regard, it may be ensured that the review of the progress of the parameters may be taken up regularly in SLBC meetings and various DCC/DLRC/BLBC meetings as per the parameters indicated in NABARD circular dated 31 December 2019.

(Courtesy: NABARD)

The format has been circulated to all Banks/LDMs for submitting the information as per the format devised by the NABARD. The data is yet to be received from the member Banks/LDMs. SLBC note to get the data from member banks/LDMs and will be submitted in the Quarterly review meeting for the quarter ended March, 2020.

Agenda 14: 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 Up-liftment 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 286 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
- 23 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(List is appended)
- 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

1. 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. In phase I, 13 tribal FPOs have received a grant sanction of Rs.6.60 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. Further, we have received 18 proposal for phase II which will be forwarded to TRICOR in due time.

IFFCO

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

2. 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 up to Rs. 10.00 lakhs to double members equity and seek collateral-free loan up to Rs.1.00 crore from banks, which in turn 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.2.0 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. Departments and banks to align their priorities in supporting and financing FPOs for making agriculture viable and profitable for the farming community.

(Courtesy: NABARD)

Agenda 15: 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 for the quarter ended 30th September 2019, DCC/DLRC meetings were conducted in all districts of the State. For the quarter ended December,2019 DCC/DLRCs were conducted in Hyderabad, Jangaon, Jayashankar Bhupalapally, Jogulamba Gadwal, KB Asifabad, Karimnagar, Mahabubabad, Mahabubnagar, Medchal, Medak, Mulugu, Narayanpet, Nirmal, Peddapalli, Rangareddy, Sangareddy, Waranal Urban and Yadadri Districts only as on 13.03.2020. LDMs informed that delay in submission of data by Banks and pre-occupation of District Collectors and not giving appointment for conducting meetings are some of the reasons for non conduct of the

meetings in time. 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:

- 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.
- 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 ensure conduct of DCC/DLRC meetings promptly at all districts as stipulated under Lead Bank Scheme.

All Controllers of the Banks located in the District HQ are advised to attend the DCC/DLRC meeting invariably. Where Controlling Offices are located in other than the District HQ, the Official of not below the rank of Scale-IV/Chief Manager should attend the meeting as per the Lead Bank Scheme.

Agenda 16: Timely submission of data by Bank, adhering the schedule of SLBC meetings

It is observed that, many Banks are submitting quarterly data beyond 45 days and SLBC is unable to consolidate and conduct the meetings within 45 days from the date of quarter end. As such SLBC requests all the banks to submit the data within 15 days from the date of quarter ending by adhering to the timelines to enable SLBC to consolidate the same and to review the same in various fora in stipulated time.

Further, the interim data called by various agencies i.e., RBI, NABARD, DFS, Govt of Telangana etc., not being submitted within time frame, as such, SLBC is unable to consolidate and submit the data in time. **Request all member Banks to identify one exclusive Nodal Officer (One point contact) for SLBC data and submit the data as and when called for.**

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 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 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.

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.

Implementation committee again met on 21.11.2019 with the officials of RBI, NABARD and 19 banks to review the progress. Committee advised Banks once again to take up the issue of mapping of bank branches with block codes by their Corporate/Head Office is to be followed up and ensure completion at the earliest.

SLBC forwarded the revised list of Block Codes received from RBI to all Banks on 21.01.2020 and advised to map their branches with new Block Codes. The matter has also been discussed in the Sub-Committee meeting of Financial Inclusion/Digital Payments held on 18.02.2020.

Agenda 17: Fraudulent activities in the name of Pradhan Mantri Jan Dhan Yojana (PMJDY)

It has been advised by DFS as under:

"A complaint has been received regarding fraud using the picture of the Hon'ble Prime Minister, name and logo of the PMJDY and office address of the Department. The complainant, on seeing an advertisement, contacted the number given and subsequently submitted his documents in order to get his loan sanctioned. After submitting the same, he was offered a sanction letter bearing the picture of Hon'ble Prime Minister, mentioning the address of Mission Office, Department of Financial Services along with logo of PMJDY with stamps under the name of PMJDY and Reserve Bank of India. He was further asked to deposit Rs. 3200/- as agreement charges in account number XXXXXXXXX with IFSC code XXXXXX. This account number is in the name of Mr. XXXXX. Pradhan Mantri Jan Dhan Yojana (PMJDY) is a flagship scheme of the Government being implemented by the Department of Financial Services (DFS). There is no provision of disbursement of such loans under this scheme from the Department. Loans, if any to the PMJDY account-holders are provided by banks under extant guidelines. The Department has already lodged a FIR in this regard with the local police station."

In view of the above, Controllers of Banks to initiate necessary steps that PMJDY account-holders should be made well aware to prevent them from falling prey to any such fraudulent activities in future. All the branches and BCs may also be sensitized to create customer awareness. SLBC Convenor's of all States and UTs are to create widespread publicity in this regard including displaying related disclaimer on their official websites.

Agenda 18: Success Stories**Smt Md. Kaneesha, Gullakota Village, Velgatur Mandal, Jagityal District.****Activity : Jute Products Manufacturing**

Smt. Md.Kaneesha, aged 27 years from a middle class, who studied up to 7th class came to know about RSETI, Karimnagar through EAP Conducted/Organized by RSETI staff at Gullakota Village. She attended the same and enrolled herself for the training in Jute products Udyami. She joined the course from 15-10-2019 to 27-10-2019 and completed successfully. After completion of training she started her own business **“JUTE PRODUCTS MAKING”** from home itself by investing of Rs.50,000/-. She started stitching of all types of Jute Products. Her monthly income Rs.10,000/-.She also received orders from Gram panchayath for stitching Non- women Bags. Now She is running the business successfully and earning sufficient amount to support her family needs.

**Smt Chepuri Kavitha W/o Srihari, Puttapaka (Village), SanthanNarayanapuram (Mandal),Nalgonda (Dt.)****Activity : Tailoring and Sale of Cloth**

Smt. Kavitha W/o Srihari aged about 39 years and resident of Puttapaka (Village) Santhan Narayanapuram (Mandal), Nalgonda (Dist) hails from agriculturist family. Her Husband is an agriculture labour and having very meager income. She had studied up to Intermediate and could not study further on account of her poor financial status. She found it difficult to run the family and to overcome the situation; she decided to take up Tailoring/Sale of cloth activity. She had undergone training at RSETI and gained confidence and the skills in Tailoring. She established a Tailoring unit and able to run the unit successfully. Now She is earning net income of Rs.16,000 per month after meeting all the expenses.

**Smt. Chirukuri Bhavani W/o Haribabu, Miryalaguda(Village), Miryalaguda (Mandal),Nalgonda(District)****Activity : Two Wheeler service & sale of parts**

Smt. Chilukuri Bhavani W/oHaribabu, aged 34 years resident of Miryalaguda (Village) and her husband is an agriculture labour. She had studied up to X class and could not study further on account of her poor financial status. She found it difficult to run the family and household with the income they were earning from daily wages. To overcome the situation, she started Sri Bhavani Motors- Bike Mechanic /Sales & Servicing point activity with help of her husband at Miryalaguda .

She has undergone training in the activity for a period of 10 days from 11-03-2019 to21-03-2019 at RSETI Nalgonda intended for PMEGP beneficiaries. He has got a Bank loan of Rs. Lacs under PMEGP and started the unit at project cost of Rs.12 lacs. Now, she is earning more than Rs 25,000/- per month from the activity after meeting all the expenses.



Agenda 19: Circulars issued by RBI

Important RBI Circulars			
Circular Number	Date Of Issue	Department	Subject
RBI/2019-2020/171	13.3.2020	Department of Regulation	Limits on exposure to single and group borrowers/parties and large exposures and Revision in the target for priority sector lending – UCBS
DOR (PCB).BPD.Cir.No.10/13.05.000/2019-20			
RBI/2019-2020/170	13.3.2020	Department of Regulation	Implementation of Indian Accounting Standards
DOR (NBFC).CC.PD.No.109/22.10.106/2019-20			
RBI/2019-2020/169	06.3.2020	Department of Regulation	Implementation of Section 51A of UAPA, 1967 - Addition of three entities to 1267 List
DOR.AML.BC.No.40/14.06.001/2019-20			
RBI/2019-2020/168	28.2.2020	Financial Inclusion and Development Department	Formation of new districts in the State of Tamil Nadu – Assignment of Lead Bank Responsibility
FIDD.CO.LBS.BC.No.18/02.08.001/2019-20			
RBI/2019-2020/167	26.2.2020	Department of Regulation	External Benchmark Based Lending – Medium Enterprises
DOR.DIR.BC.No.39/13.03.00/2019-20			
RBI/2019-2020/166	26.2.2020	Financial Inclusion and Development Department	Short Term Crop Loans eligible for Interest Subvention Scheme (ISS) and Prompt Repayment Incentive (PRI) through KCC
FIDD.CO.FSD.BC.No.1785/05.02.001/2019-20			
RBI/2019-2020/165	26.2.2020	Department of Regulation	Investment in Certificates of Deposit (CDs) - Reporting in Form 'A' Return
DOR.No.Ret.BC.38/12.01.001/2019-20			
RBI/2019-2020/164	25.2.2020	Department of Regulation	Implementation of Section 51A of UAPA, 1967 - Addition of two entities to 1267 List
DOR.AML.BC.No.37/14.06.001/2019-20			
RBI/2019-2020/163	20.2.2020	Department of Regulation	Implementation of Section 51A of UAPA, 1967 - Removal of two entries from 1267 List
DOR.AML.BC.No.36/14.06.001/2019-20			
RBI/2019-2020/161	18.2.2020	Department of Regulation	Implementation of Section 51A of UAPA, 1967: Addition of one new entry to 1533 Democratic Republic of the Congo (DRC) Sanctions list
DOR.AML.BC.No.35/14.06.001/2019-20			
RBI/2019-2020/160	11.2.2020	Department of Regulation	Micro, Small and Medium Enterprises (MSME) sector – Restructuring of Advances
DOR.No.BP.BC.34/21.04.048/2019-20			
RBI/2019-2020/159	10.2.2020	Department of Regulation	Incentivising Bank Credit to Specific Sectors – Exemption from CRR Maintenance
DOR.No.Ret.BC.30/12.01.001/2019-20			
RBI/2019-2020/158	07.2.2020	Department of Regulation	Prudential Norms on Income Recognition, Asset Classification and Provisioning Pertaining to Advances - Projects under Implementation
DOR.No.BP.BC.33/21.04.048/2019-20			
RBI/2019-2020/157	07.2.2020	Department of Regulation	Implementation of Section 51A of Unlawful Activities Prevention Act (UAPA), 1967- Updates to ISIL (Da'esh) & Al-Qaida Sanctions List
DOR.AML.BC.No.32/14.06.001/2019-20			
RBI/2019-2020/156	06.2.2020	Department of Regulation	Guidelines on Merchant Acquiring Business – Regional Rural Banks
DOR.RRB.BL.BC.No.31/31.01.001/2019-20			
RBI/2019-2020/155	05.2.2020	Financial Inclusion and	Interest Subvention Scheme for

FIDD.CO.MSME.BC.No.17/06.02.031/2019-20		Development Department	MSMEs
RBI/2019-2020/154		Department of Payment and Settlement Systems	Cash withdrawal using Point of Sale (PoS) terminals
DPSS.CO.PD No.1465/02.14.003/2019-20	31.1.2020		
RBI/2019-2020/149		Department of Regulation	Implementation of Section 51A of Unlawful Activities Prevention Act (UAPA), 1967- Updates to ISIL (Da'esh) & Al-Qaida Sanctions List
DOR.AML.BC. No. 29/14.06.001/2019-20	22.1.2020		
RBI/2019-2020/148		Department of Regulation	Lending against security of single product – Gold jewellery
DOR.NBFC (PD).CC.No.108/03.10.001/2019-20	21.1.2020		
RBI/2019-2020/147		Department of Regulation	Setting up of IFSC Banking Units (IBUs) – Permissible activities
DOR.IBD.BC.No.28/23.13.004/2019-20	21.1.2020		
RBI/2019-2020/145		Financial Markets Regulation Department	Introduction of Rupee derivatives at International Financial Services Centres (IFSC)
A.P. (DIR Series) Circular No.17	20.1.2020		
RBI/2019-2020/144		Department of Supervision	Reporting of Large Exposures to Central Repository of Information on Large Credits (CRILC) – UCBs
DoS.OSMOS.No.4633/33.05.018/2019-20	16.1.2020		
RBI/2019-2020/143		Financial Markets Regulation Department	Hedging of Commodity Price Risk and Freight Risk in Overseas Markets (Reserve Bank) Directions, 2018 - Amendment
A.P. (DIR Series) Circular No. 16	15.1.2020		
RBI/2019-2020/142		Department of Payment and Settlement Systems	Enhancing Security of Card Transactions
DPSS.CO.PD No.1343/02.14.003/2019-20	15.1.2020		
RBI/2019-2020/140		Department of Payment and Settlement Systems	Framework for imposing monetary penalty on authorised payment system operators / banks under the Payment and Settlement Systems Act, 2007
DPSS.CO.OD.No.1328/06.08.005/2019-20	10.1.2020		
RBI/2019-2020/139		Department of Payment and Settlement Systems	Processing of e-mandate in Unified Payments Interface (UPI) for recurring transactions
DPSS.CO.PD No.1324/02.23.001/2019-20	10.1.2020		
RBI/2019-2020/138		Department of Regulation	Amendment to Master Direction (MD) on KYC
DOR.AML.BC.No.27/14.01.001/2019-20	09.1.2020		
RBI/2019-2020/135		Department of Regulation	Supervisory Action Framework for Primary (Urban) Co-operative Banks (UCBs)
DOR (PCB).BPD. Cir No. 9/12.05.001/2019-20	06.1.2020		
RBI/2019-2020/133		Financial Markets Regulation Department	Financial Benchmark Administrators (Reserve Bank) Directions, 2019
FMRD.FMSD.22/03.07.035/2019-20	01.1.2020		
RBI/2019-2020/131		Department of Regulation	Extension of relaxation on the guidelines to NBFCs on securitisation transactions
DOR.NBFC (PD) CC.No.107/03.10.001/2019-20	31.12.2019		
RBI/2019-2020/130		Department of Supervision	Cyber Security controls for Third party ATM Switch Application Service Providers
DoS.CO/CSITE/BC.4084/31.01.015/2019-20	31.12.2019		
RBI/2019-2020/129		Department of Supervision	Comprehensive Cyber Security Framework for Primary (Urban) Cooperative Banks (UCBs) – A Graded Approach
DoS.CO/CSITE/BC.4083/31.01.052/2019-20	31.12.2019		
RBI/2019-2020/128		Department of Regulation	Constitution of Board of Management (BoM) in Primary (Urban) Co-operative Banks (UCBs)
DoR (PCB).BPD.Cir.No.8/12.05.002/2019-20	31.12.2019		

RBI/2019-2020/126	30.12.2019	Department of Payment and Settlement Systems	Enhancing facilitation of National Electronic Toll Collection (NETC) system
DPSS.CO.PD.No.1227/02.31.001/2019-20			
RBI/2019-2020/125	27.12.2019	Department of Regulation	Reporting of Large Exposures to Central Repository of Information on Large Credits (CRILC) - UCBS
DOR(PCB).BPD.Cir.No.7/13.05.000/2019-20			
RBI/2019-2020/124	26.12.2019	Financial Inclusion and Development Department	Formation of new Union Territory of Jammu and Kashmir and Union Territory of Ladakh - Assignment of UTLBC Convenorship
FIDD.CO.LBS.BC.No.16/02.01.001/2019-20			
RBI/2019-2020/123	24.12.2019	Department of Payment and Settlement Systems	Introduction of a new type of semi-closed Prepaid Payment Instrument (PPI) – PPIs upto ₹ 10,000/- with loading only from bank account
DPSS.CO.PD.No.1198/02.14.006/2019-20			
RBI/2019-2020/122	23.12.2019	Department of Regulation	Setting up of IFSC Banking Units (IBUs) – Permissible activities
DOR.IBD.BC.26/23.13.004/2019-20			
RBI/2019-2020/121	23.12.2019	Department of Regulation	Review of Master Directions - Non-Banking Financial Company – Peer to Peer Lending Platform (Reserve Bank) Directions, 2017
DOR.NBFC(PD) CC.No.106/03.10.124/2019-20			
RBI/2019-2020/116	16.12.2019	Department of Payment and Settlement Systems	Furthering Digital Payments – Waiver of Charges – National Electronic Funds Transfer (NEFT) System
DPSS (CO) RPPD No.1140/04.03.01/2019-20			
RBI/2019-2020/115	13.12.2019	Financial Markets Operation Department	Liquidity Support (LS) Facility - NEFT 24 x 7
FMOD.MAOG.No.138/01.01.001/2019-20			
RBI/2019-2020/114	12.12.2019	Internal Debt Management Department	Operational Risk Management: Price / Yield range setting in e-Kuber
Ref. No. IDMD/1615/08.02.032/2019-20			
RBI/2019-2020/113	12.12.2019	Department of Government and Bank Accounts	RBI Master Circular on Collection of Direct Tax – OLTAS
DGBA.GBD.No.1141/42.01.034/2019-20			
RBI/2019-2020/111	06.12.2019	Department of Payment and Settlement Systems	Availability of National Electronic Funds Transfer (NEFT) System on 24x7 basis
DPSS (CO) RPPD No.1097/04.03.01/2019-20			
RBI/2019-2020/110	06.12.2019	Department of Regulation	Acquisition of financial assets by Asset Reconstruction Companies from sponsors and lenders
DOR.NBFC(ARC) CC. No. 8/26.03.001/2019-20			
RBI/2019-2020/107	28.11.2019	Financial Markets Regulation Department	Repurchase Transactions (Repo) (Reserve Bank) Directions, 2018 - Amendment
FMRD.DIRD.21/14.03.038/2019-20			
RBI/2019-2020/106	28.11.2019	Department of Regulation	Exclusion of “Vijaya Bank” and “Dena Bank” from the Second Schedule of the Reserve Bank of India Act, 1934 and cessation as banking companies
DOR.No.Ret.BC.25/12.07.160/2019-20			
RBI/2019-2020/105	28.11.2019	Financial Inclusion and Development Department	Master Circular – Deendayal Antyodaya Yojana - National Rural Livelihoods Mission (DAY-NRLM)
FIDD.GSSD.CO.BC.No.15/09.01.01/2019-20			