**31stSLBC Quarterly meeting for the quarter ended September 2021**

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**Agenda 1: Adoption of Minutes of the 30th SLBC Quarterly Review Meeting**

The minutes of 30th SLBC meeting for the quarter ended 30thJune’2021 held on 29.09.2021 as furnished in **Annexure ‘ A** ‘ was circulated to all 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/ modifications were received.

**Agenda 2: Action Points of 30thSLBC Meeting – Action Taken Report**

|  |  |  |  |
| --- | --- | --- | --- |
| **No.** | **Action Point** | **Action by** | **Action initiated / status as on 30.09.2021** |
| 1 | Inactive BCs for more than one month needs to be reviewed at regular intervals and suitable steps to be initiated for activation/replacing with new BCs to extend un-interrupted banking services | All Banks | A total of 301 BCs are inactive as on 30.09.2021 of which, 195 are in Rural, 81 in Semi Urban and 25 in Metro Areas. The Bank wise details are: IDFC- 132, HDFC-57,TGB-24, BOB-20, IDBI-19, UCO Bank-11, UBI-11, and others -27. We have been following up with these banks regularly. |
| 2 | Reimbursement of VLR/ PV amounting to Rs.725.18 crores by Govt of Telangana due to the Banks from 2014 to 2018 | Agriculture Dept / Finance Depts, GoT | Pending with Govt of Telangana.No development. |
| 3 | Reimbursement of RSETI expenditure of Rs. 17.62 Crore due to the Banks from Government of India through SERP Department | SERP & GoT, GoI | Pending with MoRD. No development |
| 4 | Refund of unspent subsidy portion in respect of ungrounded units to the BC corporation by Banks before 31st October’2021 | All Banks | The issue was discussed in Sub Committee meeting on MSME held on 06.11.2021 and Controllers of Banks were advised to pass suitable instructions to return the subsidy portion in respect of ungrounded units and submit utilisation certificates in respect of grounded units. |
| 5 | Controllers of Banks to pass on suitable instructions to branches to cover all eligible PMJDY account holders with insurance & Pension schemes viz., PMSBY, PMJJBY and APY duly leveraging the marketing channels like Business Correspondents under a yearlong campaign ”**Saturation Drive for Jan Suraksha Schemes’**for 100% saturation. | All Banks | The instructions were reiterated in the Sub Committee meeting on Financial Inclusion held on 05.11.2021 and Controllers of Banks were advised to pass on suitable instructions to branches for coverage of eligible PMJDY account holders under insurance and pension schemes. |
| 6 | Controllers of Banks, LDMs, District Administration of Jangaon and Rajanna Siricilla Districts are requested to initiate suitable steps immediately for promotion of digital activities to ensure achievement 100% digital coverage of SB and Current accounts customers and on boarding of merchants. | Controllers of Banks, LDMs and District Administration in Jangaon and Rajanna Siricilla districts | LDMs were once again advised in the Sub Committee meeting on Financial Inclusion held on 05.11.2021 to draw suitable action plan with Banks and district administration for 100% digitization of the districts and submit the progress report at monthly intervals.. |
| 7 | Benchmark parameters set out by PM’s Task Force in respect of annual growth in No. of accounts of Micro enterprises and YoY growth in credit to Micro & Small enterprises under MSME sector to be achieved by banks. | All Banks | Discussed in detail under Agenda item No. 4 c(iii).  |
| 8 | Banks to extract data on prescribed RBI formats from their CBS and upload the txt.files on SLBC portal as per revised data flow system under revamped Lead Bank Scheme for the quarter ended September’2021 latest by 15th October 2021. | All Banks | The following Banks have not uploaded the data for September’21 quarter on SLBC portal : Bank of Baroda, Bank of India, Indian Bank, Punjab National Bank, P&SB Bank, State Bank of India, APGVB,TGB, TSCAB, Bandhan Bank, City Union Bank, IDBI, J&K Bank and Small Finance Banks. The matter is being followed up with Banks regularly. |

**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 05th November ‘2021to review the progress in financial inclusion initiatives as at the end of September 2021. Highlights of the review by the Sub-Committee are furnished in the following paragraphs.

1. **Status of Banking Network, opening of CBS-enabled Banking Outlets at the Unbanked Rural Centres (URCs)**
2. **Banking Network in Telangana State**

The number of bank branches functioning in the State are as under:

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| As on  | Rural  | Semi-Urban  | Urban  | Metro  | Total  |
| June2020 | 1,785 | 1,281 | 724 | 1,991 | 5,781 |
| Sept’2020 | 1,782 | 1,288 | 739 | 1,977 | 5,786 |
| December2020 | 1,783 | 1,276 | 727 | 1,963 | 5,749 |
| March2021 | 1,783 | 1,283 | 728 | 1,968 | 5,762 |
| June2021 | 1,775 | 1,294 | 716 | 1,958 | 5,743 |
| September2021 | 1,781 | 1,290 | 742 | 1,937 | 5,750 |

The population group-wise and sector-wise distribution of bank branches as on 30th September’2021 is furnished in **Annexure-1**.

**Status of 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

6) **A.U.Small Finance Bank Ltd :** 1 Branch

7) **ESAF Small Finance Bank Ltd:** 1 Branch

**Payment Banks:**

1. **Airtel Payments Bank Ltd** : It is reported that they do not have branches in Telangana State and is operating through its 2890 Banking points (BCs).

 2) **India Post Payments Bank Ltd** : 23 Branches and 5809 Bank Mitra points.

 3) **FINO Payments Bank Ltd** :3 Branches

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

All the 221 villages identified as Unbanked Rural Centre’s by Department of Financial Services, GoI vid e communication dated 23.07.2019, have been covered with Banking Infrastructure within 5 kms radius as per Financial Inclusion Plan. The details of BC code, Bank/Branch IFSC code, Longitude and latitude of the village where from the BC is serving the village have been uploaded in the FI Plan Portal by Banks/SLBC.

Member Banks have been requested to ensure that all the appointed BC/CSPs are functional and active.

**iii) Status of opening of bank branches in the identified Unbanked Centres in LWE Districts**

Bhadradi Kothagudem is the identified LWE District in the State and banks were given a target of 16 villages to cover with brick and mortar branches as per the guidelines of DFS dated 04.08.2018. One village viz Samath Mothe was uncovered as at the end of previous quarter and the village has been covered with BC by APGVB during the quarter ended September 21.

**iv) Opening of bank branch, ATM or BC outlet in the vicinity of CAPF camps and opening of one banking outlet at each Gram Panchayat Bhawan in the 30 worst LWE affected districts.**

Empowered Committee of Ministry of Home Affairs (MHA), is reviewing the progress of financial inclusion in LWE affected districts. It is advised by the DFS to deliberate on the following issues in SLBC meeting.

* The issue of opening of branches, ATMs or BC outlets in the vicinity of the CAPF camps in the LWE affected districts– from the aspect of feasibility and utility of the banking services by the villages; and
* The issue on opening of one banking outlet at each Gram Panchayat Bhawan.

In Telangana State, Bhadradri Kothagudem is the only district identified as LWE worst affected district.

LDM of Bhadradri Kothagudem has advised as under :

1. **Issue of opening of branches, ATMs or BC outlets in the vicinity of the CAPF camps:**

Two camps i.e., Chalamala & Tippapuram are uncovered and the matter has been discussed with the controllers of SBI, UBI, APGVB, & DCCB in the DCC meetings. Efforts are on to setup Banking Outlets /ATM at Chalamala and Tippapuram camps.

Union Bank of India agreed to place BC in Chalamala camp vicinity but has expressed that there are connectivity issues. The matter has been discussed in the Sub Committee meeting on FI& Digital and the Director, DoT indicated that BSNL 2G and Jio connectivity are available at Chalamala village and wanted the latitude and longitude of the BC location to be shared for resolving the connectivity issue.

State Bank of India agreed to place BC in Tippapuram village but connectivity issues are found in the village. Director DoT indicated that there is no mobile network connectivity in that area and said that SBI has to explore use of wi-fi of Bharat Network. He also said that connectivity issue will be further looked into, for resolution.

1. **Issue of opening of one banking outlet at each Gram Panchayat Bhawan:**

There are 479 Gram Panchayats in Bhadradri Kothagudem District. 478 Gram Panchayats are covered with Banking infrastructure viz., Brick &Mortar branches, Business Correspondents &India Post Payment Banks within 5km radius of the villages. There is only one Gram Panchayat. i.e.  Samath Mothe, uncovered with any banking outlet. During the quarter, APGVB has deployed the services of a BC in Samath Mothe, thereby all Gram Panchayats are covered with Banking outlets.

**v) National Strategy for Financial Inclusion 2019-24:**

**The 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 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.

**Coverage of villages without banking outlets within 5 kms radius as per NSFI 2019-24:**

DFS has identified 221 villages without banking outlets within 5 kms radius and Banks in the State have fulfilled the task of deploying BCs in all 221 villages.

**Coverage of villages with 500 and above households in hilly areas as per NSFI 2019-24:**

Under National Strategy for Financial Inclusion (NSFI):2019-24” with a vision to provide access to formal financial services in an affordable manner broadening and deepening financial inclusion and promoting financial literacy 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.

Accordingly, LDMs carried out survey and identified 65 uncovered hamlets having 500 household in hilly areas. Banks have deployed BCs in all 65 uncovered hamlets as per allocation.

In Khanapur( c ) village of Adilabad Rural Mandal, Adilabad District there are connectivity issues, which have been taken up with the Department of Telecom for resolution. However, SBI has appointed BC in the village.

Banks have achieved the milestone of providing banking access within 5 Kms radius of every village and hamlet of 500 households in hilly areas in the state. In the Sub-Committee meeting on Financial Inclusion held on 05.11.2021, they were advised to proactively take action for implementation of the other recommendations under National Strategy for Financial Inclusion (NSFI) 2019-24 like strengthening ecosystem for digital financial services, capacity building of BCs, access to livelihood and skill development programmes to new entrants into banking system, strengthening internal grievances mechanism etc. Highlighting the various action plans and milestones articulated in the NSFI document.

The progress report in respect of various action points/mile stones of NSFI for the quarter ended 30.09.2021has been submitted to RBI for information.

**vi) National Strategy for Financial Education 2020-25:**

Based on the review of progress made under the first National Strategy for Financial Education (NSFE 2013-18) and keeping in view the various developments that have taken place over the last 5 years, notably the Pradhan Mantri JanDhan Yojana(PMJDY), the NCFE in consultation with regulators and other relevant stakeholders has prepared the revised NSFE-2020-25 to support the vision of Government of India and Financial Sector Regulators by empowering various sections of the population to develop adequate knowledge, skills, attitude and behavior , which are needed to manage their money better and plan for their future.

To achieve the vision of creating a financially aware and empowered India, the following Strategic objectives have been laid down:

1. Inculcate financial literacy concepts among the various sections of the population through financial education to make it an important life skill.
2. Encourage active savings behavior
3. Encourage participation in financial markets to meet financial goals and objectives
4. Develop credit discipline and encourage availing credit from formal financial institutions as per requirement
5. Improve usage of digital financial services in a safe and secure manner
6. Manage risk at various stages through relevant and suitable insurance cover
7. Plan for old age and retirement through coverage of suitable pension products.
8. Knowledge about rights, duties and avenues for grievance redressal
9. Improve research and evaluation methods to assess progress in financial education.

In order to achieve the above objectives, the recommendations suggested for adoption of a “5C” approach for dissemination of financial education through emphasis on development of relevant **Content** (including Curriculum in Schools, Colleges and Training establishments), developing **Capacity** among the intermediaries involved in providing financial services, leveraging on the positive effect of **Community** led model for financial literacy through appropriate **Communication** strategy and lastly enhancing **Collaboration** among various stakeholders.

All LDMs have been advised to take up the strategic objectives for deliberation in the DCC meetings to bring awareness among stake holders.

State Heads of Banks are advised to initiate suitable action plan for implementation of 5C approach as suggested in the Programme in an effective manner and to ensure achievement of the desired goal.

**vii) Targeted Financial Inclusion Intervention Programme (TFIIP) for Aspirational Districts (Khammam, KomaramBheem Asifabad, JayashankerBhupalapally)**

With the objective of improving the standard of living in selected Aspirational Districts, Govt. of India has launched the Transformation of Aspirational Districts program in January, 2018. Financial inclusion is one of the key thematic areas of focus under the program. To bring about concerted and coordinated action on FI, in conjunction with NITI Aayog, State Governments, District administration, Banks and Insurance Companies, Department of Financial Services, Ministry of Finance is implementing Targeted Financial Inclusion Intervention Programme (TFIIP) for Aspirational Districts. The stipulated timeline is October, 2020 to September, 2021.

**Objectives of TFIIP:**

* Availability of at least one banking touch point (Branch/BC kiosk) within 5 KM distance of every inhabitated village in the District
* Improving identified key performance Indicators (KPI) for financial inclusion in camp/mission mode upto the 100% benchmark level before September, 2021 (KPIs relate to number of Bank accounts, and enrolments under Pradhan Mantri Jeevan Jyothi Bima Yojana (PMJJBY), Pradhan Mantri Suraksha Bima Yojana(PMSBY) and Atal Pension Yojana(APY) per lakh of population)

**District Level Implementation Committees are constituted to discuss gaps in coverage and raise in SLBC through State Government and SLBC Convener for resolution.**

**LDMs of respective districts are advised to update the progress at fortnight intervals in Jansurakha portal in respect of progress under Key Performance Indicators in respect of PMJDY, PMSBY, PMJJBY and APY Schemes as per DFS instructions.**

**Progress Report as on 30.09.2021:**

|  |
| --- |
| **Operative CASA Accounts (BENCH MARK TARGET: 1,29,755 PER LAKH POPULATION)** |
| **District** | **Population** | **Achievement as on 31.01.2020****( Per lakh population)** | **Achievement as on 30.09.2021 ( Per lakh population)** | **% Achievement** | **Remarks** |
| Kumuram Bheem Asifabad | 515814 | 113872 | 141632 | 109.15 | **Target Achieved** |
| Bhadadri Kothagudem | 1069261 | 139075 | 147039 | 113.32 | **Target Achieved** |
| Jayashankar Bhupalapally | 416764 | 84996 | 87646 | 67.54 | Requires 1,75,496 Accounts  |
| **PMJJBY enrollments (BENCH MARK TARGET: 9,775 PER LAKH POPULATION)** |
| **District** | **Population** | **Achievement as on 31.01.2020****( Per lakh population)** | **Achievement as on 30.09.2021 ( Per lakh population)** | **% Achievement** | **Remarks** |
| Kumuram Bheem Asifabad | 515814 | 9756 | 10963 | 112.15 | **Target Achieved** |
| Bhadadri Kothagudem | 1069261 | 25675 | 31072 | 317.87 | **Target achieved** |
| Jayashankar Bhupalapally | 416764 | 8559 | 17696 | 181.04 | **Target Achieved** |
| **PMSBY enrollments (BENCH MARK TARGET: 30,303 PER LAKH POPULATION)** |
| **District** | **Population** | **Achievement as on 31.01.2020****( Per lakh population)** | **Achievement as on 30.09.2021 ( Per lakh population)** | **% Achievement** | **Remarks** |
| Kumuram Bheem Asifabad | 515814 | 10481 | 20323 | 67.06 | 51,474 Enrollments required |
| Bhadadri Kothagudem | 1069261 | 42364 | 52323 | 172.66 | **Target Achieved** |
| Jayashankar Bhupalapally | 416764 | 13944 | 28616 | 94.43 | 7,026 Enrollments required |
| **APY subscribers (BENCH MARK TARGET: 2,886 PER LAKH POPULATION)** |
| **District** | **Population** | **Achievement as on 31.01.2020****( Per lakh population)** | **Achievement as on 30.09.2021 ( Per lakh population)** | **% Achievement** | **Remarks** |
| Kumuram Bheem Asifabad | 515814 | 1274 | 2199 | 76.19 | 3,543 Enrollments required |
| Bhadadri Kothagudem | 1069261 | 2456 | 2590 | 89.73 | 3,166 Enrollments required |
| Jayashankar Bhupalapally | 416764 | 1393 | 4448 | 154.15 | **Target Achieved** |

**viii) Pradhan Mantri Adarsh Gram Yojana (PMAGY):**

Department of Financial Services(DFS), Govt of India vide their letter No. 6/02/2020-FI(C-300449002) dated 26.11.2020 has advised implementation of Pradhan Mantri Adarsh Gram Yojana (PMAGY) Scheme for comprehensive development through convergence with the other schemes of the Centre and States to achieve saturation in the villages.

The DFS schemes of (1) Pradhan Mantri Jan Dhan Yojana (PMJDY) (ii) Pradhan Mantri Suraksha Bima Yojana (PMSBY) and (iii) Pradhan Mantri Jeevan Jyothi Bima Yojana( PMJJBY) have been identified by the Department of Social Justice & Empowerment (DoS J&E) for implementation in convergence of Pradhan Mantri Adarsh Gram Yojana (PMAGY)

In Telangana State 169 villages have been identified by the DFS, where the implementation of the above 3 schemes will be done. The Lead District Managers have been advised to coordinate with the District Administration to ensure implementation of these schemes in convergence with PMAGY in the referred villages, thereby ensuring fulfillment of the deliverables under the Pradhan Mantri Adarsh Gram Yojana.

After due consultation with the Lead District Managers, these 169 villages have been allocated to the Banks serving the villages (SLBC e-mail dated 13.01.2021).

Banks have to conduct house hold survey in all the above villages with the help of District Administration (VRO/Village Secretary/Sarpanch/SHG Groups etc., ) and identify the gaps and ensure that all the eligible customers are covered 100% under the schemes in all the villages allotted to them,

Banks need to submit progress report in respect of allocated villages i.e., Number of FI camps conducted, New customers covered under the Insurance and Pension schemes of the GoI, Digital penetration etc., at quarterly intervals.

In Sub-committee meeting on Financial Inclusion held on 05.11.2021, it has been resolved that monthly progress in respect of PMAGY will be submitted Banks to SLBC.

**b. Review of operations of Business Correspondents –Connectivity Issues:**

All Banks to ensure that their BCs will work from a fixed point location with online interoperable devices so that the financial services and benefits of Social Security Schemes and PMJDY reach the beneficiaries.

There are 35,756 BCs of banks functioning in the State, out of which 9257 are in Rural, 3437 are in Semi Urban and 22889are in Urban & Metro areas .About 301 BCs are inactive as on 30.09.2021, out of which 195 are in Rural, 81 are in Semi Urban and 25 are in Metro Areas.

Bank wise status of BCs in Telangana as on 30.09.2021 is as per the table:

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **SlNo** | **Name of the Bank** | **No. of BC/CSP as on 30.09.2021** | **No. of Inactive BC/CSP(>30days) as on 30.09.2021** | **Increase/Decrease in No. of Inactive BC/CSP overJun-2021** |
| **Rural** | **SU** | **Urban/Metro** | **Total** | **Rural** | **SU** | **Urban/Metro** | **Total** | **Rural** | **SU** | **Urban/Metro** | **Total** |
| 1 | IDFC First Bank | 376 | 148 | 50 | **574** | 85 | 34 | 13 | **132** | 17 | 3 | -6 | **14** |
| 2 | HDFC Bank | 404 | 172 | 66 | **642** | 36 | 16 | 5 | **57** | -4 | -1 | 0 | **-5** |
| 3 | TGB | 596 | 0 | 0 | **596** | 24 | 0 | 0 | **24** | 24 | 0 | 0 | **24** |
| 4 | Bank Of Baroda | 78 | 53 | 140 | **271** | 10 | 10 | 0 | **20** | 10 | 6 | -4 | **12** |
| 5 | IDBI Bank | 8 | 8 | 3 | **19** | 8 | 8 | 3 | **19** | 8 | 8 | 3 | **19** |
| 6 | UCO Bank | 12 | 17 | 1 | **30** | 5 | 5 | 1 | **11** | 3 | 1 | 0 | **4** |
| 7 | UBI | 781 | 0 | 0 | **781** | 11 | 0 | 0 | **11** | -19 | 0 | 0 | **-19** |
| 8 | APGVB | 1062 | 351 | 31 | **1444** | 2 | 6 | 0 | **8** | 0 | -1 | 0 | **-1** |
| 9 | Canara Bank | 136 | 233 | 33 | **402** | 6 | 2 | 0 | **8** | -1 | 1 | 0 | **0** |
| 10 | CBI | 88 | 1 | 0 | **89** | 6 | 0 | 0 | **6** | 6 | -1 | 0 | **5** |
| 11 | PNB | 24 | 0 | 2 | **26** | 1 | 0 | 2 | **3** | 1 | 0 | 2 | **3** |
| 12 | Indian Bank | 87 | 0 | 16 | **103** | 0 | 0 | 1 | **1** | 0 | 0 | 1 | **1** |
| 13 | IOB | 58 | 15 | 13 | **86** | 1 | 0 | 0 | **1** | 1 | 0 | -2 | **-1** |
| 14 | RBL Bank | 3157 | 1912 | 21874 | **26943** | 0 | 0 | 0 | **0** | 0 | 0 | 0 | **0** |
| 15 | SBI | 1891 | 520 | 647 | **3058** | 0 | 0 | 0 | **0** | 0 | 0 | 0 | **0** |
| 16 | ICICI Bank | 406 | 0 | 6 | **412** | 0 | 0 | 0 | **0** | 0 | 0 | 0 | **0** |
| 17 | Kotak Mahindra Bank | 127 | 75 | 43 | **245** | 0 | 0 | 0 | **0** | 0 | 0 | 0 | **0** |
| 18 | BOI | 5 | 2 | 4 | **11** | 0 | 0 | 0 | **0** | 0 | 0 | 0 | **0** |
| 19 | BOM | 9 | 0 | 1 | **10** | 0 | 0 | 0 | **0** | 0 | 0 | 0 | **0** |
| 20 | KBSLAB | 0 | 5 | 0 | **5** | 0 | 0 | 0 | **0** | 0 | 0 | 0 | **0** |
| 21 | Axis Bank | 4 | 0 | 0 | **4** | 0 | 0 | 0 | **0** | 0 | 0 | 0 | **0** |
| 22 | Karur Vysya Bank | 3 | 0 | 0 | **3** | 0 | 0 | 0 | **0** | 0 | 0 | 0 | **0** |
| 23 | IndusInd Bank | 0 | 0 | 2 | **2** | 0 | 0 | 0 | **0** | 0 | 0 | -2 | **-2** |
| **Total** | **9257** | **3437** | **22889** | **35756** | **195** | **81** | **25** | **301** | **46** | **16** | **-8** | **54** |

In the Sub-Committee Meeting on Financial Inclusion for the quarter ended September’2021 held on 05th November’2021, the status of inactive BCs was reviewed.

Banks more particularly IDFC Bank, HDFC Bank and TGB, which have highest number of inactive BCs i.e., 132, 57 and 24 respectively, need to review the position and initiate suitable steps for activation or to appoint new BCs in respect of inactive BCs, before **30.11.2021**.

**Connectivity issues**:

SBI has reported connectivity issues for deployment of a BC in Khanapur Village, Adilabad district allocated under NSFI 2020-24 programme.

DoT has communicated hat Khanapur Village of  Adilabad Rural mandal, Adilabad District is surrounded by hill sand as of now Mobile Network Coverage is unavailable. They explored the possibility of fiber termination (for media) in the said village through M/s T-FIBER of Telangana State Government and M/s T-FIBER indicated that the said village is waiting for  Right of Permission from Forest Department of Telangana State. Once permission is provided, the village will be connected with fiber.

Regarding the connectivity issues at Tiryani village, Mancherial District raised by Telangana Grameena Bank in Sub Committee meeting held on 05.11.2021, Director DoT assured that the matter will be taken up with the concerned for necessary resolution.

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

**ATMs**:As on 30.09.2021, a total of 9,899 ATMs are functioning in the State of Telangana as against 9,687 ATMs as on 30.06.2021.

**POS**: Banks have deployed 2,08,773 POS machines at Merchant points across the State of Telangana as at the end of September’2021 (1,83,156as on 30.06.2021).

RBL Bank has reported deployment of 50,947 POS machines, with an increase of 29,789 machines over previous quarter.

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

Banks in the State have 1,03,68,579 PMJDY accounts in their books as on 30thSeptember’2021, out of which 85,59,608accounts (82.55%) were seeded with Aadhaar Number and 84,04,544 accounts were issued with Rupay Cards (81.06%). Performance of Banks was reviewed in Sub-committee meeting on Financial Inclusion held on 05.11.2021. Total Deposits held in these accounts as on 30.09.2021was at Rs. 2,696 Crore. The number of accounts with zero balance are at 16,43,694, which constitute 15.85% of total PMJDY accounts.

**Sector wise position of PMJDY accounts as on 30.09.2021**

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Sector** |  **Rural A/C** |  **Urban A/C** |  **Total A/C** |  **Total Deposit** |  **Zero Balance Account** | **% to Total A/c** | **Rupay Card Issued** | **% to Total A/c** |  **Aadhaar Seeded** | **% to Total A/c** |
| PSB | 2658306 | 4316567 | 6974873 | 1754.84 | 491826 | 4.74 | 6010680 | 57.97 | 5973206 | 57.61 |
| PVT | 1130391 | 174222 | 1304613 | 185.55 | 951694 | 9.18 | 1275282 | 12.30 | 859848 | 8.29 |
| RRB | 1897867 | 191226 | 2089093 | 755.70 | 200174 | 1.93 | 1118582 | 10.79 | 1726554 | 16.65 |
| **Grand Total** | **5686564** | **4682015** | **10368579** | **2696.09** | **1643694** | **15.85** | **8404544** | **81.06** | **8559608** | **82.55** |

Controllers of Banks are advised to focus on reduction in zero balance PMJDY accounts, 100% coverage of accounts with issue of Rupay Cards and Aadhar seeding etc., and to initiate suitable steps to bringall eligible family members of PMJDY account holders under Financial Inclusion.

Bank-wise / district-wise data is enclosed as **Annexure ‘ C ‘ & ‘ D ‘.**

1. **AADHAAR Centers in Bank Branches**

UIDAI has reported that in some of the Mandals more than one Aadhaar Centre are opened and **there is no Aadhaar Centre in about 118Mandals** which is a major cause of concern causing inconvenience to the General public to travel long distance to avail the facility. It is suggested by UIDAI that the Un-remunerative Aadhaar Centre of a place where more than one Aadhaar Centre is opened, may be shifted to the uncovered Mandals with their permission.

SLBC requested the Controllers of member Banks to review the position of their Aadhaar Centres and to initiate suitable steps for opening of new AECs/relocation of un-remunerative AECs in all 118 uncovered mandals, where the Bank's presence is predominant.

**ii) Concerns of UIDAI:**

* As per Govt of India mandate, Banks are required to open Aadhaar centres in 10% of their bank branches, ensuring uniform spread across districts/mandals.
* 573 Bank Branches are required to have Aadhaar centres in Telangana, which is 10% of the bank branches in the state (excluding cooperative banks, APSFC).
* 495 branches have Aadhaar Enrolment centers which are active as on date i.e., which have synced during the last 30 days. 86% of the mandated 10% i.e., out of 578 centers.

**Among Public Sector Banks:** State Bank of India, Union Bank of India, Bank of Maharashtra, Bank of Baroda, Punjab and Sindh Bank, UCO Bank (6 banks) have met the 10% target.

**Among Private Sector and RRBs:** City Union Bank, Dhanalaxmi Bank, Equitas Bank, Federal Bank, Karnataka Bank, Karur Vysya Bank, DBS Bank, RBL, Kotak Mahindra Bank, Yes Bank and Tamilnad Mercantile Bank (11 banks) have achieved 10% target.

**Among Districts :** Adilabad, Jangaon, Khammam, KB Asifabad, Mahaboobabad, Mahabubnagar, Nirmal, Sangareddy, Vikarabad, Wanaparthy, Warangal Urban districts (11 districts), have met the 10% target.

* Distribution of Aadhaar centres in Bank Branches across districts/ mandals are not uniform. Banks may mutually discuss to arrive at Mandals where each Bank will have Aadhaar Centre.
* Mandal wise distribution of bank branches data is required to be provided, by each bank.
* Details of new Banks and their branches may be given in the data base / MIS.
* 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 has be understood by officers concerned.
* Banks should add their centres in AMS portal and open the slots to the residents for booking the centres through AMS portal
* About 18% of the total Aadhaar Enrolment & Update being done in Telangana state is now catered to by the Aadhaar Enrolment Centres in Banks.

LDMs in the respective districts were advised to identify the potential centres for opening of new AECs and to inform the same to UIDAI for taking up with respective Banks for establishing new Aadhaar centres.

**iii)Aadhaar Seeding of Bank Accounts and mapping on NPCI**

Department of Financial Services, Govt of India vide their letter No. 6/41/2012-FI dated 12.01.2021 advised, SLBC/DCC/DLRC to facilitate and encourage Aadhaar seeding of Bank accounts and mapping of the same on NPCI mapper, in respect of customers receiving DBT in their Bank accounts, so that use of Aadhaar payment Bridge (APB) can be promoted.

Controllers of Banks in the State have been requested to suitably advise their branches.

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

The progress under **Social Security Schemes** made by banks (sector-wise) in the State as on

**30.09.2021** is as under:

|  |  |  |
| --- | --- | --- |
| **Bank Type** | **As on 30.06.2021** | **As on 30.09.2021** |
| **PMSBY** | **PMJJBY** | **APY** | **Total** | **PMSBY** | **PMJJBY** | **APY** | **Total** |
| **Public Sector** | **5114160** | **1588633** | **721329** | **7424122** | **5978290** | **1852415** | **765291** | **8595996** |
| **Private Sector** | **1142747** | **225676** | **84750** | **1453173** | **1178469** | **257443** | **87897** | **1523809** |
| **RRB** | **1593521** | **1056262** | **225231** | **2875014** | **1697912** | **1144524** | **235971** | **3078407** |
| **Coop.** | **405188** | **205484** | **0** | **610672** | **543961** | **270545** | **0** | **814506** |
| **Total** | **8255616** | **3076055** | **1031310** | **12362981** | **9398632** | **3524927** | **1089159** | **14012718** |

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

**(i) PRAGATI (PRO-Active Governance and Timely Implementation) on PMJJBY PMSBY& APY**

RBI vide its letter No. FIDD. CO. LBS. No. 02.01.011/2019-20 dated 07.04.2020 communicated the following action points emerged in the PRAGATI meeting chaired by the Hon’ble Prime Minister to increase coverage and to spread awareness among the targeted beneficiaries.

Controllers of Banks were advised to focus on the following:

* Conduct of periodic publicity campaigns with special focus on rural areas at regular intervals for creating awareness about benefits of Social Security Schemes
* Streamlining the procedures and leverage technology to speed up claim settlement process and improve outreach
* To Ensure that no eligible Jandhan Account holders are left out from availing the risk covers under PMJJBY & PMSBY
* Enrolment of beneficiaries of other Government scheme like PM Ujjawala PM Kisan MGNREGA etc. under the schemes
* Use of SMS and other Digital platforms to make account holders aware of the schemes and also to seek auto debit mandate from them
* Leveraging marketing channels like Banking Correspondents (BCs) for ensuring Pan India coverage and innovative ways be devised for motivating the field level functionaries for enhancing enrolments especially under PMJJBY & PMSBY
* To Fix target of fresh enrolment under PMJJBY & PMSBY to enhance enrolment

The progress of covering PMJDY Accounts under Insurance and Pension Schemes of Govt. of India under the programme as on 30.09.2021 is as under:

As per the information submitted by the Banks

**Total number of PMJDY accounts covered: 10316234**

Of which, coverage under PMJJBY scheme is as follows

|  |  |  |  |
| --- | --- | --- | --- |
| **Eligible Male** | **Covered Male** | **Eligible Female** | **Covered Female** |
| 2719403 | 278979 | 4936648 | 391784 |

Coverage under PMSBY scheme is as follows

|  |  |  |  |
| --- | --- | --- | --- |
| **Eligible Male** | **Covered Male** | **Eligible Female** | **Covered Female** |
| 3399492 | 652781 | 4370614 | 936715 |

Coverage under APY scheme is as follows

|  |  |  |  |
| --- | --- | --- | --- |
| **Eligible Male** | **Covered Male** | **Eligible Female** | **Covered Female** |
| 1811524 | 152632 | 2235182 | 177573 |

Bank wise details have been provided in Annexure “ M “

**(ii)APY Targets for 2021-22 and CITIZEN’s CHOICE Campaigns:**

**APY Targets for 2021-22 :**DFS, Ministry of Finance, Govt of India approved the following targets allocated by PFRDA for enrolments under Atal Pension Yojana (APY) to Banks/Department of Posts for FY 2021-22:

|  |  |
| --- | --- |
| **Category** | **Target per branch FY 2021-22-APY accounts** |
| Major Banks (All PSBs and 4 private Banks i.e. ICICI Bank, Axis Bank, HDFC Bank, IDBI Bank) | 70 |
| Regional Rural Banks | 70 |
| Private Banks (others) | 30 |

DFS approved a Target of 3,32,410 enrolments for FY 2021-22. Banks have been advised of the targets.

The achievement under APY during CFY 2021-22 as on 30.09.2021 was 94,902 enrolments against target of 3,32,410 which is 28.54% of target. Except Tamilnad Mercantile Bank (100%), IDBI (98%), Canara Bank (61%), Central Bank of India (58%), SBI (35%) Punjab and Sindh Bank (32%), Bank of Baroda (31%) ,TGB (30%) , Indian Bank (29%) & UBI (29%) , performance of other Banks is not notable.

**CITIZEN'S CHOICE- H1, FY 2021-22CAMPAIGN**:

To take forward the objective of covering all eligible population under the APY,  DFS/PFRDA launched the **APY CITIZEN's CHOICE (H1, FY 2021-22) from 1st August’21to 30th September ‘21.** The Campaign aims to target the uncovered potential population in age group of 18-40 years in all states across the country and bring them under the ambit of Atal Pension Yojana so that they can live respectfully in their vulnerable years after 60 years. **The Campaign is meant for Member Banks, SLBCs and Lead District Managers (LDMs).**

**Targets under the Campaign:**

|  |  |
| --- | --- |
| **Parameters** | **Target under the Campaign** |
| Minimum Number of APYs by each Branch | 15 - (All PSBs,RRBs and 4 private Banks i.e. ICICI Bank Axis Bank HDFC Bank IDBI Bank)6- ( for all Other Private Sector Banks except 4 major Pvt.Banks) |
| Minimum number of APYs for SLBC convenors | 1000 |
| Minimum number of APYs for SLBC co-ordinators of Banks | 500 |
| Minimum number by each District for qualification – for LDMs | 500 |
| Total Target for Telangana during Campaign  | 69,818 |

As on 30.09.2021, Banks in the State have achieved 52,563 enrolments under the Campaign, achieving 75.28% of the Target.

Tamilnadu Mercantile Bank, IDBI Bank, Dhanalakshmi Bank and Telangana Grameena Banks have achieved 100% of targets under the campaign and qualified for Certificate of Excellence of PFRDA.

SLBC Telangana has qualified for Certificate of Appreciation of PFRDA with an achievement of 75% under the campaign.

**Saturation of APY in LWE Districts:**

Department of Financial Services vide their letter dated 25.11.2020 advised for saturation of Govt Schemes in the Left-Wing Extremism (LWE) Districts. Bhadradri Kothagudem District in Telangana is identified as LWE District. Accordingly, PFRDA has directed to increase the coverage of APY in LWE Districts at saturation level (covering all eligible subscribers).

Controllers are requested to advise their Branches in Bhadradri Kothagudem District to actively conduct camps in their respective service area villages to cover all eligible customers under APY.

**f. Financial Literacy Initiatives**

**Financial Literacy Centres (FLCs) – Position as on 30.09.2021**

|  |  |
| --- | --- |
| **Particulars** | **No. of FLCs** |
| No.of FLCs operating in the District Head Quarters | **36** |
| 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 | **78** |
| **Banks** | **No. of FLCs** |
| State Bank of India (AVA) | **11** |
| Telangana Grameena Bank | **6** |
| AP Grameena Vikas Bank | **5** |
| Union Bank of India  | **7** |
| Canara Bank | **2** |
| Dist Co-op Banks | **47** |
| Total | **78** |

**Financial Literacy activity by FLCs and Rural Branches of Banks:**

|  |  |  |
| --- | --- | --- |
| **Quarter ended** | **Total camps conducted by FLCs of Banks & DCCBs** | **Camps conducted by Rural Branches** |
| **Special Camps** | **Specific Camps** |
|  | Target | Conducted | Target | Conducted  | Target  | Conducted |
| **FY 2020-21** | 672 | 406 | 1680 | 1406 | 21357 | 7705 |
| **FY 2021-22 (Upto 30.09.2021)** | 372 | 425 | 930 | 809 | 10662 | 4567 |

The brief performance of the FLCs during the quarter ended September 2021 is as under:

* 78 FLCs are functioning in the state.
* 425 special camps and 809 specific camps were conducted by FLC / FLCs upto the quarter.

(Target- 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)

* **1781** Rural branches in the State have conducted **4,567** camps upto the quarter ended September’2021 against a target of **10,662**

The low number of camps by Rural Branches are on account of COVID-19 pandemic. However, Banks have been advised to shift to digital modes for conducting the camps.

Details of camps conducted are enclosed as **Annexure –‘F’**

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](http://www.slbctelangana.com/). Banks are requested to advise the counsellors to make use of the standardised financial literacy material.

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

**g. CFL (Centre for Financial Literacy)**

The noble idea of Centre for Financial Literacy (CFL) was sown when the Reserve Bank of India  had came out with an approach paper on   National Strategy for Financial Inclusion 2019-24  to accelerate Financial Inclusion to promote economic wellbeing, prosperity and sustainable development.  The vision of this document is to provide universal access to formal financial services in an affordable manner to all the citizens in a safe and transparent manner to support inclusive and resilient growth with broadening & deepening financial inclusion and promoting Financial Literacy and Consumer protection.  It also aims to provide access to livelihood and skill development.

To address the barriers of access to a gamut of financial products and services, Reserve Bank of India has come out with “Centre for Financial Literacy” at block level by involving Banks and NGOs.

M/s Progressive Action for Community Emancipation (PACE) has been identified for setting up of 98 CFLs covering 294 Mandals in 31 Districts of Telangana at Block level.  State Bank of India being the Lead Bank in 20 Districts is partnering for setting up of 60 CFLs based on the successful pilot project undertaken in 2017 in Vikarabad District by SBI with five CFLs. The other Banks partnering in Telangana are  Union Bank of India - 29 CFLs in 9 Districts and Canara Bank-9 CFLs in 3 districts.

 Status of opening of CFLs in the 1st phase as on 30.09.2021:

|  |  |  |  |
| --- | --- | --- | --- |
| **Sl.No.** | **Name of the Sponsor Bank** | **District wise details of CFLs established** | **Total No. of CFLs established** |
| 01  | State Bank of India | Mahabubnagar-3 , Medak-3,Nalgonda-4, Rangareddy-3, Jangaon-3, Narayanpet-2 | 18 |
| 02  | Union Bank of India | Wanaparthy-3, Jogulamba Gadwal-3 and Nagarkurnool -4 | 10 |
| 03  | Canara Bank | Proposed to establish in next month | -- |
|  | **Grand Total** |  | **28** |

 Remaining CFLs will be opened before 1st December, 2021 as per the time stipulated by RBI.

**h)Digi Districts:**

Based on the recommendations of the High Level Committee on Deepening of Digital Ecosystem and RBI letter No.FIDD.CO.LBS.BC.No.13/02.01.001/2019-20 dated 7th October, 2020, Khammam District has been identified on a pilot basis in Telangana State for making it 100% digitally enabled district within a period of one year i.e., before October,2020 to enable every household in the identified district to make/receive payments digitally in a safe, secure, quick affordable and convenient manner. The District has become 100 per cent digitally enabled district by March 31, 2021.

As advised by Reserve Bank of India, Rajanna Siricilla and Jangaon districts have been identified for making 100% digitally enabled districts. LDMs of these districts and all Banks have been advised of the same. LDMs have confirmed that Banks in the district have been apprise of the same and discussed in the DCC meetings.

**i)NABARD FI Fund Utilisation:**

NABARD has been extending grant assistance under Financial Inclusion Fund (FIF) to SCBs, RRBs and RCBs various financial inclusion and banking technology related interventions. Concerted efforts of all stakeholders have brought 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.

To address these disparities NABARD has adopted a Differentiated Approach by identifying the Special Focussed Districts (SFDs) on the basis of their physical economic and sociological characteristics. Eight Special Focussed Districts (SFDs) (Adilabad Asifabad Nirmal Khammam Bhadradri Warangal(R) JS Bhupalapalli and Peddapalle) have been identified in Telangana as SFDs and efforts are on to give more emphasis on financial inclusion interventions in these districts.

Some of the schemes for support under FIF and their progress are indicated in **Annexure - ‘I’ .**

**Agenda 4: Review of Credit Disbursement by Banks:**

Sub-Committee meetings on Agriculture & MSME for the quarter ended September’2021 were held on 05.11.2021 &06.11.2021 respectively to review the credit flow to Agriculture, MSME and other priority sectors. Highlights of the position reviewed in the Sub-Committees are furnished in the following paragraphs.

 **Banking at a Glance / Priority Sector lending as on 30.09.2021 (Rs. In cr)**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **No** | **Particulars** | **O/s as on** | **O/s as on** | **O/s as on** | **RBI Norm** | **Level of Compliance/ achievement** |
| **31.03.2020** | **31.03.2021** | **30.09.2021** |
| 1 | Total Deposits | 484440.29 | 571909.18 | 617760.42 |   |   |
| 2 | Total Advances | 570418.14 | 627039.85 | 680234.83 |   |   |
| 3 | Credit Deposits Ratio (%) (RBI Norm 60%) | 117.75% | 109.64% | 110.11% |   |   |
| 4 | **Total Priority Sector Advances** | **183275.22** | **208528.27** | **216274.18** | **40.00%** | **34.49%** |
|   | Of which |  |  |  |   |   |
| A | Agriculture advances | 79472.22 | 95498.97 | 96203.73 | 18.00% | 15.34% |
| i. | Of which: small & marginal farmers | 42214.11 | 48795.43 | 43562.51 | 9.00% | 6.95% |
| B | Non-farm Sector / MSMEs | 61975.90 | 66508.56 | 72990.88 |   |   |
| i. | Of which: Micro enterprises | 24446.08 | 25786.59 | 27208.14 | 7.50% | 4.34% |
| ii. | Small Enterprises | 28566.43 | 28128.41 | 28922.73 |   |   |
| iii. | Medium Enterprises | 8963.39 | 12593.56 | 16860.01 |   |   |
| C | Export Credit | 211.76 | 1016.59 | 1256.38 |   |   |
| D | Others' under Priority Sector Advances | 41615.34 | 45504.15 | 45823.19 |   |   |
|   | Of which |  |  |  |   |   |
| i. | Educational Loans | 3086.46 | 3242.73 | 3282.98 |   |   |
| ii. | Housing Loans | 30660.87 | 32915.48 | 34025.37 |   |   |
| iii. | Social Infrastructure | 45.49 | 42.74 | 58.72 |   |   |
| iv. | Renewable Energy | 94.35 | 136.26 | 84.35 |   |   |
| v. | Others | 7728.16 | 9166.94 | 8371.77 |   |   |
| 5 | Out of Priority Sector Adv- Finance to: |  |  |  |   |   |
|  i. | Advances Weaker Sections  | 50291.77 | 56317.35 | 58955.44 | 11.00% | 9.40% |
| ii. | Advances to Women  | 32608.12 | 44448.43 | 47766.38 | 5.00% | 7.61% |
| iii. | Advances to SC/ST | 14000.04 | 16846.43 | 17856.15 |   |   |
| iv. | Advances to Minorities | 9623.83 | 9592.35 | 10648.85 |   |   |
|  v. | SHGs | 16114.14 | 18717.57 | 18223.86 |   |   |

\* 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 31.03.2021.

**Performance of Banks upto the quarter ended 30thSeptember’ 2021**

* As at the end of September’2021, Total deposits of the Banks in the State are at Rs. 617760.42 crores and advances are at Rs.680234.83 crores.
* Deposits grew by Rs.14843.38 Crores and Advances grew by Rs. 12696.84 Crores in September’2021 quarter.
* Banks in the State have registered a CD Ratio of 110.72% as on 30th June’2021, which is increased from 110.11% as on 30th September’2021.
* Advances to Priority Sector was at 34.49%,as against 32.53% as on 30.06.2021
* Advances to Agri. Sector was at 15.34%,as against 14.92% as on 30.06.2021
* Credit to Small & Marginal Farmers was at 6.95%, as against 7.86% as on 30.06.2021
* Finance to Micro enterprises was at 4.34%, as against 3.98% as on 30.06.2021
* Advances to Weaker sections was at 9.40%, as against 9.04% as on 30.06.2021
* Advances to Women was at 7.61%, as against 6.89% as on 30.06.2021

**a. Achievement of Annual Credit Plan 2021-22 Priority Sector lending: Position as on 30.09.2021**

 **(Rs. In cr)**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| S.No | Particulars | Achievement during | Target2021-22 | Achievement01.04.2020 to 30.09.2020 | Achievement01.04.2021 to 30.09.2021 | % of Ach |
| 2018-19 | 2019-20 | 2020-21 |
| 1 | Short Term Production Loans |  |   |  |  |  |
| A | Kharif | 19671.76 | 20583.79 | 22935.85 | 35665.00 | 22935.85 | 24898.25 | 69.81 |
| B | Rabi | 14079.96 | 16524.96 | 18264.71 | --- | - | --- | --- |
|  | **Total** | **33751.72** | **37108.75** | **41200.56** | **35665.00** | **22935.85** | **24898.25** | **69.81** |
| 2 | Agriculture TLs | 12672.32 | 10209.74 | 12644.29 | 16537.28 | 7234.42 | 4574.05 | 27.66 |
| 3 | Agriculture Infra | 591.66 | 211.00 | 355.50 | 3895.61 | 446.21 | 152.44 | 3.91 |
| 4 | Agr. Ancillary  | 4336.07 | 4428.68 | 3815.29 | 11668.38 | 3111.36 | 2189.16 | 18.76 |
| 5 | **Total Agriculture** | **51351.77** | **51958.17** | **58015.64** | **67766.27** | **33727.84** | **31813.90** | **46.95** |
| 6 | Micro &small Medium Enterprises | 36639.03 | 49848.88 | 38416.31 | 39361.16 | 26538.81 | 21426.07 | 54.44 |
| 7 | Other priority Sector  | 7713.35 | 9115.27 | 6694.55 | 13451.19 | 3084.58 | 3316.87 | 24.66 |
|   | Of which |  |  |  |  |  |  |  |
| A | Education Loans | 533.56 | 977.13 | 693.68 | 2347.85 | 294.69 | 390.90 | 16.65 |
| B | Housing Loans | 5848.66 | 5099.57 | 4162.39 | 8640.24 | 1642.04 | 2068.53 | 23.94 |
| C | Others | 1331.13 | 3038.57 | 1838.48 | 2463.10 | 1147.85 | 857.44 | 34.81 |
| 8 | **Total Priority Sector**  | **95736.55** | **111036.29** | **103126.50** | **120578.62\*** | **63351.23** | **56556.84** | **46.91** |
| 9 | **Non-Priority Sector\*\*** | **123855.80** | **133613.72** | **155135.02** | **41681.54** | **60430.83** | **78227.62** | **187.68** |
|  | **Total Credit Plan** | **219592.35** | **244650.01** | **258261.52** | **162260.16** | **123782.06** | **134784.46** | **83.07** |

**\* Rabi 2021-22 Targets are not included**

**\*\*Non- Priority sector advances include Advances to L&M, PLs, HLs other than priority sector, Gold Loans other than AGRI Gold Loans, Loans against FDRs and other Mortgage based loans etc.**

**Performance of Banks uptothe quarter ended 30.09.2021:**

* Banks together disbursed Priority Sector loans of Rs.56,556.84 Crs and achieved 46.91% of ACP target.
* Under Short Term Production loans for Kharif 2021, Banks disbursed Rs. 24,898.25 Crs and achieved 69.81% of targets.
* Term loans to agriculture including allied activities; Infrastructure and Ancillary activities were disbursed to the extent of Rs. 6.915.65 Crs and achieved 21.54% of targets.
* An amount of Rs. 31,813.90 Crs were disbursed by Banks to Agriculture sector achieving 46.95 % of ACP target.
* MSME loans totalling to Rs.21,426.07 Crs were disbursed by banks achieving 54.45% of annual target.
* An amount of Rs.3,316.87 Crs was disbursed by Banks as ‘Other priority sector advances’ achieving 24.66% of annual target.
* Education loans amounting to Rs.390.90 Crs were disbursed by banks achieving 16.65% of annual target.
* Housing loans amounting to Rs. 2068.53 Crs were disbursed by banks achieving 23.94% of target.
* Banks together have disbursed Priority & Non Priority Sector Advances totalling to Rs.1,34,784.46 Crs achieving 83.07% of annual targets.

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

 **Total Agriculture: Sector-wise / Category-wise as on 30.09.2021 (Rs. In Crs)**

|  |  |  |
| --- | --- | --- |
| **Sector** | **As on 30.09.2020** | **As on 30.09.2021** |
| **Targets** | **Achievement** | **% Achievement** | **Targets** | **Achievement** | **% Achievement** |
| Public Sector Banks | 32839.25 | 18151.88 | 55.27% | 40699.34 | 15635.60 | 38.42% |
| Private Sector Banks | 7998.56 | 4646.36 | 58.09% | 13485.93 | 4398.38 | 32.61% |
| Regional Rural Banks | 6761.75 | 7202.27 | 106.51% | 7547.01 | 7852.48 | 104.05% |
| Cooperative Banks | 6254.64 | 3727.33 | 59.59% | 6033.99 | 3927.44 | 65.08% |
| **Total (excluding Rabi Targets)** | **53854.20** | **33727.84** | **62.62%** | **67766.27** | **31813.90** | **46.95%** |

|  |  |  |
| --- | --- | --- |
| **Category** | **As on 30.09.2020** | **As on 30.09.2021** |
| **Targets** | **Achievement** | **% Achievement** | **Targets** | **Achievement** | **% Achievement** |
| Crop Loans | 31935.00 | 22935.85 | 43.09% | 35665.00 | 24898.24 | 69.81% |
| Term Loans | 12061.07 | 7234.42 | 59.98% | 16537.28 | 4574.05 | 27.66% |
| Infrastructure | 2422.37 | 446.21 | 18.42% | 3895.61 | 152.44 | 3.91% |
| Agr. Ancillary | 7435.76 | 3111.36 | 41.84% | 11668.38 | 2189.16 | 18.76% |
| **Total (excluding Rabi Targets)** | **53854.20** | **33727.84** | **62.62%** | **67766.27** | **31813.90** | **46.95%** |

**Short Term Crop Production Loans – Sector Wise Achievement - Vanakalam (Kharif-21) as on 30.09.2021 (Rs. In cr)**

|  |  |  |  |
| --- | --- | --- | --- |
| **Category** | **Achievement in FY 2020-21** | **As on 30.09.2020** | **As on 30.09.2021** |
| **Vanakalam (Kharif) &Yasangi (Rabi)** | **Vanakalam (Kharif Season)** | **Vanakalam(Kharif)**  |
| **Target** | **Achievement** | **%** | **Target** | **Achievement** | **%** | **Target** | **Achievement** | **%** |
| Public Sector Banks | 33113.06 | 22449.83 | 67.80% | 19868.00 | 11905.04 | 59.92% | 22610.00 | 12757.92 | 56.43 |
| Private Sector Banks | 6029.53 | 3248.50 | 53.88% | 3619.00 | 1769.92 | 48.91% | 3937.00 | 1886.10 | 47.91 |
| Regional Rural Banks | 7188.25 | 8869.23 | 123.39% | 4313.00 | 5766.01 | 133.69% | 4351.00 | 6767.39 | 155.54 |
| Cooperative Banks | 6891.67 | 6633.00 | 96.25% | 4135.00 | 3494.87 | 84.52% | 4767.00 | 3486.83 | 73.15 |
| **Total** | 53222.51 | 41200.56 | 77.41% | 31935.00 | 22935.85 | 71.82% | 35665.00 | 24898.24 | 69.81 |

**Achievement under Short Term Crop loans Vanakalam (Kharif):**

* Public sector banks have disbursed Rs.12,757.92 Crs in Kharif-2021 upto Septmber’2021 and achieved 56.43% of annual target.
* Private sector banks have disbursed Rs.1,886.10 Crs and achieved 47.91% of annual Target.
* RRBs have disbursed Rs. 6,767.39 Crs and achieved 155.54% of annual target.
* Co-operative Banks have disbursed Rs.3,486.83 Crs and achieved 73.15% of annual target.

**Campaign for 100% KCC Saturation :**

The Department of Agriculture Cooperation & Farmers Welfare (DAC&FW) launched 100% KCC Saturation Campaign covering the farmers engaged in Crops raising, Dairy /Fisheries and other allied activities for which interest subvention and prompt repayment incentive are available.

 The broad objectives of the campaign are:

* 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.
* To cover 100% Dairy farmers associated with Milk federations.
* To cover farmers engaged in fisheries activity.
* 100% Aadhaar Seeding to all KCC Accounts ( Without Aadhaar linkage interest subvention is not available)
* Bank branches will prepare a list of all PM-KISAN beneficiaries and map 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 village Sarpanch and bank sakhi for coverage of eligible PM Kisan beneficiaries under the Scheme. There are 36,79,825 PM Kisan Beneficiaries in the State.

 Bank wise details of fresh KCC Sanctions and no. of pending applications as on 29.10.2021 is as per the table:

|  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **SrNo.** | **Bankname** | **Cumulative number of KCC applications Received Total** | **KCC Sanctioned - KCC(Crop Loan)** | **KCC Sanctioned - KCC(Crop Loan) with dairy** | **KCC Sanctioned - KCC(Crop Loan) with other allied activities** | **AH Dairy** | **Fishries** | **AH Poultry & Others** | **Grand Total(No. of applications)** | **KCC Limit Sanctioned-AMOUNT Grand Total** | **No of Pending Applications Total** |
| 1 | BOB | 10086 | 8258 | 502 | 389 | 199 | 16 | 3 | 9367 | 67.55 | 162 |
| 2 | BOI | 777 | 674 | 0 | 0 | 1 | 0 | 0 | 675 | 5.90 | 94 |
| 3 | BOM | 1568 | 1299 | 0 | 0 | 10 | 23 | 0 | 1332 | 20.25 | 150 |
| 4 | Canara Bk | 53631 | 49188 | 93 | 3 | 606 | 288 | 6 | 50184 | 545.11 | 321 |
| 5 | CBI | 10142 | 8935 | 0 | 1 | 166 | 2 | 2 | 9106 | 39.24 | 199 |
| 6 | CoopBanks | 115130 | 104779 | 645 | 0 | 336 | 128 | 244 | 106132 | 610.74 | 4255 |
| 7 | RRBs | 159665 | 127884 | 1139 | 0 | 689 | 296 | 0 | 130008 | 848.46 | 17596 |
| 8 | HDFC Bank  | 26933 | 22431 | 1019 | 210 | 0 | 8 | 24 | 23692 | 4365.47 | 164 |
| 9 | Indian Bk | 8241 | 6014 | 0 | 0 | 66 | 6 | 0 | 6086 | 49.43 | 62 |
| 10 | IOB | 6016 | 4440 | 0 | 0 | 15 | 11 | 38 | 4504 | 41.41 | 838 |
| 11 | P& S Bank | 31 | 24 | 0 | 0 | 1 | 0 | 2 | 27 | 0.67 | 0 |
| 12 | PNB | 6324 | 5139 | 0 | 0 | 19 | 32 | 0 | 5190 | 64.65 | 26 |
| 13 | SBI | 478681 | 419397 | 10370 | 2309 | 5941 | 356 | 3841 | 442214 | 3535.00 | 544 |
| 14 | UCO Bank | 2856 | 1995 | 0 | 0 | 257 | 2 | 0 | 2254 | 20.19 | 5 |
| 15 | UBI | 155900 | 137210 | 3264 | 659 | 2243 | 451 | 1 | 143828 | 1855.35 | 0 |
|  | **Total** | **1035981** | **897667** | **17032** | **3571** | **10549** | **1619** | **4161** | **934599** | **12069.40** | **24416** |

 (Source: pmjdy.gov.in; PMFBY portal)

As detailed above, fifteen Banks together sanctioned new KCC limits to the extent of Rs.12,069.40 Crore to 9,34,599 farmers. Banks rejected 76,966 applications due to multiple loans of applicants and non-production of land records etc., Out of 9,34,599 new KCC loan sanctions, 2,44,101 farmers are covered under PMJJBY and4,15,217 farmers covered under PMSBY.

**Issue of KCC to Dairy farmers:**

Department of Agriculture and Cooperation, Govt. of India launched a campaign for covering Dairy farmers under KCC Scheme with an objective to cover the farmers who are supplying Milk to the Dairy Development Cooperative federations/Societies/Private Dairy units etc., Accordingly, the TSDDCF targeted 2,50,000 farmers supplying Milk to various Federations/Societies.

As on 01.11.2021 applications from 1,43,039 dairy farmers are sourced and uploaded by TSDDCF in PMFBY portal for sanction by Banks. Banks have sanctioned loans to 22,445 beneficiaries out of 86,854 physical applications received from TSDDCF.

**KCC to Fish Farmers:**

As on 01.11.2021, applications sourced from 77,831fish farmers are submitted to Banks for sanction of loans. Banks have sanctioned loans to 4,009 beneficiaries and 71,718 applications are pending with Banks as per the information provided by the Department of Fisheries, Govt. of Telangana.

During a VC meeting held by DFS on **“KCC Saturation Drive”** (Animal Husbandry & Fisheries) advised that District Level KCC camps are to be held on Friday of every week for a period of 3 month starting from 08.11.2021 and to adopt the suggested **Standard Operating Procedure** for sourcing, scrutiny and sanction of loan applications during the campaign period. Some of the important points are furnished below:

1. State Animal Husbandry Department/State Fisheries Department will appoint District Nodal Officers respectively for this campaign and both Nodal Officers will regularly coordinate with LDM for the weekly camps in the district.
2. The applications will be sourced by the Nodal Officers from eligible farmers for Animal Husbandry and Fisheries activities through District Veterinary Surgeons, District Fishery Officer, Field Supervisors of district milk unions and CSC.
3. A KCC Coordination Committee will be constituted at district level for scrutiny of sourced applications with the composition as follows:
4. Lead District Manager- Convenor
5. DDM,NABARD- Member
6. District Nodal Officer, Department of Animal Husbandry- Member
7. District Nodal Officer, Department of Fisheries-Member
8. Bank’s representatives at District Level-Member

**The Co-ordination Committee will function under the overall supervision of the District Magistrate.**

During the meeting, Addl. Secretary, DFS indicated that KCC to Animal Husbandry/Fisheries should be as per the guidelines of RBI on Kisan **Credit Card (KCC) Scheme: Working Capital for Animal Husbandry and Fisheries**and as per the Scale of Finance approved by DLTC.

**It was also advised that all pending applications in the PMFBY portal have to be either sanctioned or rejected by banks latest by 15.11.2021.**

 **ii) Crop Insurance under PMFBY/RWBCIS Schemes:**

Government of Telangana has not issued guidelines regarding participation in PMFBY Revamped Scheme introduced by the Government of India.

**iii)Agri. Term Loans including Allied Infrastructure & Ancillary Activities as on30.09.2021 (Rs. In cr)**

|  |  |  |
| --- | --- | --- |
| Sector | As on 30.09.2020 | As on 30.09.2021 |
| Target | Achievement | % | Target | Achievement | % |
| Public Sector Banks | 12971.24 | 6246.84 | 48.15% | 18089.34 | 2877.68 | 15.91% |
| Private Sector Banks | 4379.56 | 2876.43 | 65.68% | 9548.93 | 2512.28 | 26.31% |
| Regional Rural Banks | 2448.75 | 1436.26 | 58.65% | 3196.01 | 1085.09 | 33.95% |
| Cooperative Banks | 2119.64 | 232.46 | 10.97% | 1266.99 | 440.60 | 34.73% |
| **Total** | 21919.19 | 10791.99 | 49.23% | **32101.27** | **6915.65** | **21.54%** |

**Achivement upto the quarter ended 30.09.2021 under Agl. Term Loans (Term Loans including allied; Infrastructure & Ancillary activities)**

* Public sector banks have disbursed Rs.2,877.68 Crs and achieved 15.91% of Annual Targets.
* Private sector banks have disbursed Rs. 2,512.28 Crs and achieved 26.31% of Annual Targets.
* RRBs have disbursed Rs.1,085.09 Crs and achieved 33.95% of Annual Targets.
* Co-operative Banks have disbursed Rs. 440.60 Crs and achieved 34.73% of Annual Targets.

Govt of Telangana is giving major thrust on Investment Credit under Farm Mechanisation and Infrastructure i.e. financing Tractors, Paddy transplanters, Paddy thrashers, Minor Irrigation projects land development, Construction of Rural warehouses, Cold storages and Fruit ripening plants, Seed processing and Agro Food processing units etc.

Controllers of Banks are requested to focus on extending financial assistance to Agriculture Infrastructure, Agri. Allied and Ancillary activities for creating sustainable incomes for the farmers.

**Agriculture Infrastructure Fund-Allocation of Budget to Banks in Telangana State:**

The Hon’ble Finance Minister, GoI announced Agri Infrastructure Fund Scheme of Rs. 1.00 lakh crore for farm-gate infrastructure for farmers. Under the Scheme, financing facility will be provided for funding of Agriculture Infrastructure Projects at farm-gate & aggregation points (PACS FPOs Agri. Entrepreneurs Start-ups etc.) with an impetus for development of affordable and financially viable Post Harvest Management Infrastructure. The Scheme details already circulated to Banks in September’2020.

During a special meeting under the Chairmanship of Secretary to Govt., APC and Commissioner of Agriculture, NABARD and member banks, Bank wise Target allocation was finalized within the overall target of Rs. 3,075 crores allocated to Telangana State for the FY 2020-21 to 2023-24.**The targets have been communicated to all Banks. The progress of implementation of the Scheme in Telangana is as under:**

**AGRICULTURE INFRASTRUCTURE FUND SCHEME : Progress as on 28.10.2021**

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **SL No** | **Name of the Bank** | **Target Amt (Rs. In crores)** | **No. of Accounts** | **Amount Sanctioned (Rs. In crores)** | **SL No** | **Name of the Bank** | **Target Amt (Rs. In crores)** | **No. of Accounts** | **Amount Sanctioned (Rs. In crores)** |
| 1 | APGVB | 25 | 0 | 0.00 | 14 | Karnataka Bank | 5 | 0 | 0.00 |
| 2 | AXIS Bank | 150 | 0 | 0.00 | 15 | Karur Vysya Bank | 5 | 0 | 0.00 |
| 3 | Bank of Baroda | 200 | 0 | 0.00 | 16 | Kotak Mahindra Bank | 50 | 8 | 15.25 |
| 4 | Bank of India | 175 | 3 | 4.17 | 17 | Punjab National Bank | 100 | 4 | 1.60 |
| 5 | Bank of Maharashtra | 75 | 1 | 2.00 | 18 | South Indian Bank | 30 | 0 | 0.00 |
| 6 | Canara Bank | 275 | 14 | 21.48 | 19 | State Bank of India | 375 | 43 | 56.72 |
| 7 | Central Bank of India | 100 | 0 | 0.00 | 20 | Telangana Grameena Bank | 25 | 0 | 0.00 |
| 8 | HDFC Bank | 275 | 1 | 2.00 | 21 | TSCAB | 200 | 239 | 132.84 |
| 9 | ICICI Bank | 200 | 0 | 0.00 | 22 | UCO Bank | 60 | 0 | 0.00 |
| 10 | IDBI | 75 | 0 | 0.00 | 23 | Union Bank of India | 325 | 23 | 32.65 |
| 11 | Indian Bank | 100 | 3 | 6.00 | 24 | YES Bank | 50 | 0 | 0.00 |
| 12 | Indian Overseas Bank | 100 | 0 | 0.00 | 25 | NAB Kisan Finance Ltd | -- | 1 | 0.20 |
| 13 | IndusInd Bank | 100 | 0 | 0.00 |   | **GRAND TOTAL**  | **3075** | **340** | **274.91** |

All Banks to explore potential avenues and sanction the eligible loans under Agriculture Infrastructure Fund as the scheme provides interest subvention and Credit Guarantee.

**Pradhan Mantri Formalisation of Micro Food Processing Enterprise Scheme**(**PMFME**):

Ministry of Food Processing Industries in partnership with the State/UT Governments, has launched an all India Central Sponsored PM Formalisation of Micro Food processing Enterprises Schemes (PM FME Scheme) under Aatma Nirbhar Bharat Abhiyan with the aim to enhance the competitiveness of existing individual micro-enterprises in the unorganized segment of the food processing industry and promote formalization of the sector. The Scheme will be implemented over a period of five years from 2020-21 to 2024-25 with a total outlay of Rs.10,000 crore. The Scheme has a special focus on supporting Groups engaged in Agri-food processing such as Farmer Producer Organisations (FPOs), Self Help Groups(SHGs) and Producers Cooperatives along their value chain. for providing Financial, technical and business support for upgradation of existing micro food processing enterprises.

**The PMFME scheme support in terms of:**

i. Food processing entrepreneurs through credit-linked capital subsidy @35% of the eligible project cost with a maximum ceiling of Rs.10 lakh per unit.

ii. Seed capital @ Rs. 40,000/- per SHG member for working capital and purchase of small tools.

iii. Credit linked grant of 35% for capital investment to FPOs/ SHGs/ producer cooperatives.

iv. Support for marketing & branding to micro-units.

v. Support for common infrastructure and handholding support to SHGs, FPOs and Producer Cooperatives.

vi. Providing Capacity building and training support to increase the capabilities of the enterprises and up-gradation of skills of workers.

**Pending position of applications under the Scheme as on 30.10.2021:**

Out of 735 applications received for financial assistance under the Scheme, 33 loans are sanctioned, 496 applications are under process, 86 applications are withdrawn and 120 applications are rejected by Banks.

Bank branches are provided with login credentials to <https://pmfme.mofpi.gov.in> portal for updation of status of applications received under the Scheme. Controllers of Banks are requested to initiate suitable steps for processing of all eligible applications under the Scheme and also up-dation of the status of applications on a regular basis in the portal.

**iv) Dairy Entrepreneurship Development Scheme (DEDS) :**

The Scheme has since been discontinued by Govt. Of India.

**v) Pledge Finance against Warehouse Receipts :**

Upto the quarter ended 30th September’2021 banks have disbursed an amount of Rs. 9.81 Crs to 77 beneficiaries under Negotiable Ware House Receipts pledge finance and the total outstanding as on 30.09.2021 is Rs.39.35Crs to 298beneficiaries.

The performance of Banks under NWR finance has been reviewed in the Sub-Committee Meetings on Agriculture held on 05.11.2021

Controllers of Banks were advised to plan for improvement in financial assistance under the Scheme to help the farmers from distress selling of agriculture produce.

**vi) Joint Liability Groups (Bhoomi Heen-Kisan):**

Upto the quarter ended 30thSeptember’2021, banks have disbursed an amount of Rs.2.34 crores to 334 groups against a target of 10,500 groups for the FY 2021-22. The total JLG Loans outstanding with Banks as on 30.09.2021 is Rs.75.57 crore extended to 8,527 groups.

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

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 free of cost specialized 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.

**Status as on 30.09.2021-pending applications of 2018-19 and 2019-20**

|  |  |  |  |
| --- | --- | --- | --- |
| **Sl No** | **Name of the Bank**  | **No. of applications** | **Loan Amount ( Rs.in Lakhs)** |
| 1 | State Bank of India | 196 | 2430.18 |
| 2 | Union Bank of India | 76 | 915.71 |
| 3 | Canara Bank | 15 | 175.93 |
| 4 | APGVB | 11 | 101.46 |
| 5 | Central Bank of India | 5 | 67.82 |
| 6 | Bank of Baroda | 4 | 26.00 |
| 7 | Indian Bank | 4 | 40.82 |
| 8 | Indian Overseas Bank | 3 | 34.52 |
| 9 | IDBI Bank | 2 | 15.00 |
| 10 | Punjab National Bank | 2 | 20.00 |
| 11 | HDFC Bank | 1 | 15.00 |
| 12 | Karimnagar Co-operative Bank | 1 | 12.20 |
|  | **GRAND TOTAL** | **320** | **3854.64** |

Performance of Banks under the Scheme is reviewed in Sub-committee Meeting on Agriculture held on 05.11.2021. Controllers of Banks have reported that most of the beneficiaries in respect of pending applications were settled in Jobs or otherwise and not coming forward for financial assistance.

State Bank of India has communicated in writing to MANAGE as well as SLBC that there are no applications pending with their branches.

SLBC requested MANAGE to initiate suitable steps for deletion of pending applications in the portal through NTIs, wherever Banks have communicated NIL pendency of applications.

Controllers of Banks are requested to co-ordinate with MANAGE Hyderabad (National Institute of Agricultural Extension Management) to extend necessary financial assistance on priority basis to all eligible applicants to encourage unemployed trained graduates and to take the scheme forward.

**b) Outstanding Overdues & NPAs under Agriculture sector as on 30.09.2021 (Rs. In Crs)**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **S.****No.** | **Particulars**  | **Outstandings** | **Overdues** | **NPAs** |
| **No. of A/cs**  | **Amount**  | **No. of A/cs**  | **Amount**  | **% to O/S**  | **No. of A/cs**  | **Amount**  | **% to O/S**  |
| 1 | Short Term Crop Loans (Crop Loans+GL+ SHGs) | 5760113 | 68209.89 | 1600656 | 16064.23 | 23.55 | 521562 | 4265.58 | 6.25 |
| 2 | Agri. Term Loans  | 997904 | 20447.98 | 129057 | 3166.51 | 15.49 | 120736 | 1816.83 | 8.89 |
| 3 | Agri. Infrastructure | 1782 | 1201.90 | 180 | 187.44 | 15.60 | 98 | 201.68 | 16.78 |
| 4 | Agri. Ancillary Activities  | 25856 | 6343.94 | 246 | 348.37 | 5.49 | 1490 | 378.71 | 5.97 |
|   | **Grand Total** | **6785655** | **96203.73** | **1730139** | **19766.56** | **20.55** | **643886** | **6662.81** | **6.93** |

**i)Overdues in Agriculture segment**

* **23.55**% of Short Term Crop Loan outstandings are overdues as on 30th September’2021.
* **13.22**% of Agriculture Term Loans incl. Allied activities; Agri. Infrastructure; Agri. Ancillary Activities outstandings are overdue as at the end of 30th September’2021.
* Total Overdues in agriculture advances constitute **20.55**% of outstandings.

**ii)NPAs in Agriculture segment**

* **6.25%** of outstanding short term crop loans are in NPA category as on 30th September’ 2021.
* **8.56**% of outstanding Agriculture Term Loan incl. Allied activities; Agri. Infrastructure; Agri. Ancillary Activities are in NPA category as on 30th September, 2021.
* Total NPAs under agriculture advances are at **6.93**%.

**iii) Vaddileni Runalu/PavalaVaddi on Crop Loans:**

As per the Crop Loan waiver Scheme-2014 guidelines of Government of Telangana (vide their G.O.Ms No.323 dt. 04.07.2013 & Subsequent guidelines ), interest subvention (VLR & PV) to the promptly paid farmers was permitted at the time of renewal/repayment of loan and subsequently submitted claims to Department of Agriculture.

The total pending claims of member Banks to be reimbursed by Agriculture Department, Govt. of Telangana stood at **Rs. 725.18 Crore for the years 2014 to 2018**.

* An amount of Rs.65.87 crores was released in May, 2020 to the Andhra Bank (Presently Union Bank of India) towards the settlement of pending claims for the year 2015-16 and 2016-17.
* An amount of Rs.13.76 crores was released on 04.02.2021 to 16 Banks concerned.

**As per the directions of the Statutory Auditors all Banks have made a provision for the outstanding claims of Rs. 725.18 Crore and the same has adversely affected the funds position of the Banks.**

**Govt. of Telangana is once again requested to expedite reimbursement of PV/VLR claims of Banks.**

 **iv)Crop Loan Waiver Scheme-2018 – Implementation – Progress:**

Govt of Telangana issued guidelines on Crop Loan waiver Scheme and Eligible amount vide G.O.Rt No. 148 dated 17.03.2020 and subsequent communications.

* Banks have submitted data in respect of 42,22,928 A/cs amounting to Rs. 27,487.36 Crore
* In first phase, an amount of ***Rs.408.38 crores were credited into* 2,96,571 farmers Loan Accounts** having outstanding loans upto Rs.25,000/- till date after processing of data furnished by Bankers at NIC by Aadhar ceding and family grouping.
* In second phase, Government vide GORT No.401 dt.06.06.2021 has issued instruction that in respect of those farmers who have outstanding loan upto Rs.50,000/- only will be credited into Farmer Loan accounts in one installment from August 15th onwards.
* As on 15.09.2021, an amount of Rs.323.90 crores were credited to 1,10,119 farmers loan accounts and till 07.10.2021 an amount of Rs.435.24 crores were credited to 1,39,460 farmers loan accounts.
* The extension of benefit to the remaining farmers having outstanding loan upto Rs.50,000/- is under progress (Approx. 4,67,351 farmers- amount Rs.1,570.61 crores).
* The Government is to extend benefit to the farmers having outstanding loans upto Rs.1.00 lakh.
* Banks to focus on rectification of the discrepancies in ROI/data errors, farmers account number, IFSC code, etc., pointed out by the Agriculture Department from time to time in the Portal

**v) Oil Palm Cultivation- Modalities of Finance- Scale of Finance**

Considering the potential available in Telangana for cultivation of Oil Palm with the completion of Major and Medium Irrigation projects and increased irrigation facility, the Govt. of India notified potential area of 3.29 lakh Ha (8.14 lakh acres) in 25 Districts of Telangana apart from already notified area.

**Benefits:**

* No. Of farmers expected to be benefitted - 1,62,800
* Fresh Fruit Bunches production - 80 Lakh MT per annum
* Value of fresh fruit bunches - 8000 Crore per annum
* Revenue generation on Crude Palm oil prod - 14.80 Lakh MTs – Rs. 10,360 Crores
* Expected revenue to Government in terms of GST per annum is Rs. 518.40 Crores .
* Apart from revenue generation to the farmers, there is a huge scope for employment generation through establishment of processing industries.

The Sub-Committee constituted by the Agriculture Department, Govt. of Telangana finalized and approved the unit cost/cost of cultivation per acre as Rs.1,20,000 (cost capitalized upto first four years).

The detailed workings on cost of cultivation finalized by the Sub-Committee constituted by the Agriculture Department, Govt. of Telangana and approved in SLBC quarterly review meeting for the quarter ended 31st March 2021 held on 28.06.2021 were circulated to all Banks.

Controllers of Banks are advised to focus on the issue and pass on suitable instructions to branch level functionaries to encourage financing oil palm cultivation.

**c. Flow of Credit to MSMEs**

1. **Micro Small & Medium Enterprises (MSME) Targets& Achievement (Rs. In Crs)**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Particulars** | **Target 2020-21** | **As on 31.03.2021** | **Target 2021-22** | **As on 30.09.2020** | **As on 30.09.2021** |
| **Achieve-ment** | **% of Ach**  | **Achieve-ment** | **% of Ach**  | **Achieve-ment** | **% of Ach**  |
| Micro Enterprises  | 10143.87 | 14834.23 | 146.24 | 12038.97 | 11353.84 | 111.93 | 7707.41 | 64.02 |
| Small Enterprises  | 11028.84 | 16210.30 | 146.98 | 12046.75 | 10937.07 | 99.17 | 8449.78 | 70.14 |
| **Total SME**  | **21172.71** | **31044.53** | **146.62** | **24085.72** | **22290.91** | **105.28** | **16157.19** | **67.08** |
| Medium Enterprises (ME)  | 14024.19 | 7371.78 | 52.56 | 15275.44 | 4247.90 | 30.29 | 5268.88 | 34.49 |
| **Total MSME advances**  | **35196.90** | **38416.31** | **109.16** | **39361.16** | **26538.81** | **75.40** | **21426.07** | **54.44** |

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

|  |  |  |  |
| --- | --- | --- | --- |
| **Particulars** | **Outstandings as on 31.03.2020** | **Outstandings as on 31.03.2021** | **Outstandings as on 30.09.2021** |
| **A/c.** | **Amt.** | **A/c.** | **Amt.** | **A/c.** | **Amt.** |
| Micro Enterprises | 634422 | 24446.08 | 861638 | 25786.59 | 718160 | 27208.14 |
| Small Enterprises | 99649 | 28566.43 | 108947 | 28128.40 | 92768 | 28922.73 |
| **Total MSE** | **734071** | **53012.51** | **970585** | **53914.99** | **810928** | **56130.87** |
| % of Micro Enterprises to total MSE | 86.42% | 46.11% | 88.77% | 47.83% | 88.56% | 48.47% |
| % of Small enterprises to total MSE | 13.58% | 53.89% | 11.22% | 52.17% | 11.43% | 51.52% |
| Medium Enterprises (ME) | 10028 | 8963.39 | 13943 | 12593.57 | 16231 | 16860.01 |
| % of ME to total MSME advances | 1.34% | 14.46% | 1.41% | 18.93% | 1.96% | 23.09% |
| **Total MSME advances** | **744099** | **61975.90** | **984528** | **66508.56** | **827159** | **72990.88** |

**Performance under MSME upto the Quarter:**

* Outstanding Advances to MSEs grew by 2,215 Crs (3.33%) and stood at Rs.56,130 Crs.
* Outstanding Advances to MEs grew by Rs. 4,266 Crs(33.87%) and stood at Rs. 16,860 Crs.
* Outstanding Advances under MSME segment grew by Rs.6,.482 Crs (9.74%) and stood at Rs.72,990 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 (June ’20 – June’21) | 20 | 3.49%  |
| 10 percent annual growth in the number of micro enterprise accounts | 10 | 0.19%  |
| 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 | 48.47%  |

Banks compliance to the PM Task Force recommendations and the performance of Banks under different parameters of the recommendations has been reviewed in the Sub-committee meeting on MSME held on 06.11.2021.

Status of Compliance as on 30.09.2021 :

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Compliance to PM Task Force Recommendations** | **Norm %** | **Actual %** | **No. of banks achieved the norm**  | **Banks not achieved**  |
| June, 21  | Sept,21  | June, 21  | Sept,21 |
| **Banks are advised to achieve a 20 percent year-on-year growth in credit to micro & small enterprises (June,2020 to June,2021)** | **20** | **-7.20%**  | **3.49%**  | **8**  | **10** | A P Mahesh Co-op Bank, Axis Bank, Indusind Bank, City Union Bank, Telangana Grameena Bank, State Bank of India, Bank of Maharashtra, Bank Of Baroda, Kotak Mahindra Bank, Indian Bank, Karnataka Bank, Indian Overseas Bank, Bank of India, Laxmi Vilas Bank, ICICI Bank, Yes Bank, South Indian Bank, Equitas Bank, Dhanalaxmi Bank, Central Bank of India, DCB Bank, Union Bank Of India, APGVBUCO Bank, Punjab National Bank, Jammu & Kashmir Bank, Federal Bank, APSFCRBL Bank, Karur Vysya Bank.  |
| **10 percent annual growth in the number of micro enterprise accounts** | **10** | **-17.28%**  | **0.19%**  | **6**  | **15**  | Canara Bank, Bank of Maharashtra, Indian Bank, Telangana Grameena Bank, IDBI Bank, Equitas Bank, Central Bank of India, DCB Bank, Punjab National Bank, State Bank of India, APGVB, ICICI Bank, Jammu & Kashmir Bank, South Indian Bank, City Union Bank, Laxmi Vilas Bank, Axis Bank, Federal Bank, Indusind Bank, Yes Bank, APSFC, Karur Vysya Bank, A P Mahesh Co-op Bank, HDFC Bank, RBL Bank.  |
| **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** | **49.92%**  | **48.47%**  | **14**  | **15**  | Dhanalaxmi Bank, RBL Bank, Indian Overseas Bank, A P Mahesh Co-op Bank, Union Bank Of India, State Bank of India, Canara Bank, Yes Bank, Axis Bank, Karur Vysya Bank, ICICI Bank, Indusind Bank, Bank Of Baroda, IDFC First Bank, Punjab & Sind Bank, Central Bank of India, Federal Bank, Karnataka Bank, Kotak Mahindra Bank, Punjab National Bank, HDFC Bank, Laxmi Vilas Bank, City Union Bank, South Indian Bank, APSFC.  |

Controllers of Banks have been advised to comply with each norm stipulated under each PM TASK FORCE recommendation.

**iv) Overdues in MSMEs as on 30.09.2021 (Rs. In Crs)**

|  |  |  |  |
| --- | --- | --- | --- |
| **S No** | **Particulars** | **Outstanding** | **Ovedues as on 30.09.2021** |
| **A/cs.** | **Amount** | **A/cs.** | **Amount** | **% to****Outstanding** |
| 1 | Micro | 718160 | 27208.14 | 149539 | 4261.46 | 15.66% |
| 2 | Small | 92768 | 28922.73 | 22405 | 4791.30 | 16.56% |
|  | **Total MSE** | **810928** | **56130.87** | **171944** | **9052.76** | **16.12%** |
| 3 | Medium | 16231 | 16860.01 | 2829 | 2267.55 | 13.45% |
|  | **Total MSME** | **827159** | **72990.88** | **174773** | **11320.31** | **15.50%** |

**Overdues for the quarter ended 30thSeptember’ 2021:**

* Overdues under MSE segment constitute 16.12% of outstandings(March’21-16.50%).
* Overdues under Medium enterprises constitute 13.45% of outstandings (March’21-17.75%).
* Overdues under MSME segment constitute 15.50% of outstandings (March’21-16.74%).

**v) NPAs in MSME segment as on 30.09.2021 (Rs. In Crs)**

|  |  |  |  |
| --- | --- | --- | --- |
| **Sl No** | **Particulars** | **Outstandings as on 30.09.2021** | **NPAs as on 30.09.2021** |
| **A/c.** | **Amt** | **A/c.** | **Amt** | **% to Outstandings** |
| 1 | Micro | 718160 | 27208.14 | 145336 | 2832.14 | 10.41% |
| 2 | Small | 92768 | 28922.73 | 8127 | 2662.96 | 9.20% |
|  | **Total MSE** | **810928** | **56130.87** | **153463** | **5495.10** | **9.79%** |
| 3 | Medium | 16231 | 16860.01 | 592 | 1155.07 | 3.65 |
|  | **Total MSME** | **827159** | **72990.88** | **154055** | **6650.17** | **9.11%** |

**NPAs for the quarter ended 30thSeptember’ 2021:**

* NPAs under MSE segment advances constitute 9.79% of outstandings (March’21-9.89%).
* NPAs under Medium enterprises constitute 3.65% of outstandings. (March’21-8.28%).
* NPAs under total MSME segment constitute 9.11% of totaloutstandings.(March’21-9.59%).

**vi) CGTSME-COVERAGE:**

About1,06,252 proposals of banks have been approved for an amount of Rs.6,751.80 Crores for coverage under CGTMSE up to 30.09.2021.

Upto the quarter ended September’2021, total number of 3,841 proposals with an amount of **Rs. 265.78 crore** have been approved under CGTMSE during the current financial year.

|  |
| --- |
| **District wise & MLI wise details of coverage are as under: CGTMSE** |
| **District Wise coverage in Telangana(Guarantee Approved) (Rs. in Crores)** |
| **S. No** | **District Name** | **From 01.04.21 to 30.09.21** | **As on 30.09.2021** | **S. No** | **District name** | **From 01.04.21 to 30.09.21** | **As on 30.09.2021** |
| **No** | **Amt**  | **No** | **Amt**  | **No** | **Amt**  | **No** | **Amt**  |
| 1 | Adilabad | 27 | 0.78 | 2995 | 91.08 | 17 | Nagarkurnool | 7 | 0.13 | 77 | 2.81 |
| 2 | Bhadradi Kothagudem | 42 | 1.45 | 329 | 8.56 | 18 | Nalgonda | 124 | 6.51 | 7774 | 231.15 |
| 3 | Hyderabad | 1548 | 137.16 | 38963 | 3386.49 | 19 | Nirmal | 14 | 0.62 | 159 | 5.00 |
| 4 | Jagityal | 9 | 2.87 | 182 | 7.20 | 20 | Nizamabad | 122 | 4.49 | 4067 | 128.07 |
| 5 | Jangaon | 11 | 0.43 | 89 | 2.36 | 21 | Peddpalli | 16 | 3.65 | 203 | 10.18 |
| 6 | Jayashankar Bhupalapally | 22 | 1.08 | 170 | 5.13 | 22 | Rajanna siricilla | 0 | 0.00 | 211 | 8.55 |
| 7 | Jogulamba Gadwal | 6 | 0.42 | 208 | 3.93 | 23 | Rangareddy | 351 | 31.27 | 18122 | 1359.91 |
| 8 | Kamareddy | 22 | 1.17 | 284 | 8.82 | 24 | Sangareddy | 29 | 4.24 | 445 | 34.35 |
| 9 | Karimnagar | 167 | 4.43 | 5198 | 205.24 | 25 | Siddipet | 42 | 7.29 | 268 | 15.95 |
| 10 | Khammam | 341 | 10.90 | 5096 | 242.02 | 26 | Suryapet | 58 | 5.08 | 554 | 26.18 |
| 11 | KB Asifabad | 3 | 0.41 | 188 | 4.50 | 27 | Vikarabad | 8 | 0.44 | 287 | 6.12 |
| 12 | Mahabubabad | 27 | 0.99 | 103 | 3.26 | 28 | Wanaparthy | 2 | 0.11 | 61 | 1.81 |
| 13 | Mahabubnagar | 59 | 3.62 | 7483 | 173.84 | 29 | Warangal (Rural) | 68 | 2.52 | 559 | 73.68 |
| 14 | Mancherial | 10 | 3.19 | 73 | 6.25 | 30 | Warangal (Urban) | 324 | 8.40 | 6415 | 383.74 |
| 15 | Medak | 301 | 5.10 | 4520 | 203.84 | 31 | YadadriBhongir | 22 | 3.39 | 278 | 12.85 |
| 16 | Medchal | 59 | 13.64 | 891 | 98.91 |  | **Total** | **3841** | **265.78** | **106252** | **6751.80** |

|  |
| --- |
| **CGTMSE** |
| **MLI Wise coverage in Telangana (Guarantee Approved) From 01.04.2021 to 30.09.2021** |
| **S. No.** | **Bank Name** | **Proposals** | **Approved Amount** **(Rs. in crores)** | **S. No.** | **Bank Name** | **Proposals** | **Approved Amount** **(Rs. in crores)** |
| 1 | APGVB | 31 | 0.53 | 16 | Karnataka Bank | 14 | 0.99 |
| 2 | AXIS Bank  | 60 | 27.10 | 17 | Kotak Mahindra Bank | 13 | 14.30 |
| 3 | Bank of Baroda | 291 | 28.31 | 18 | Punjab National Bank | 67 | 2.92 |
| 4 | Bank of India | 35 | 7.08 | 19 | SIDBI | 2 | 0.53 |
| 5 | Bank of Maharashtra | 20 | 5.08 | 20 | Standard Chartered Bank | 1 | 0.70 |
| 6 | Canara Bank | 81 | 17.49 | 21 | State Bank of India | 82 | 43.61 |
| 7 | Central Bank of India | 21 | 5.65 | 22 | TGB | 11 | 0.42 |
| 8 | City Union Bank | 2 | 0.18 | 23 | Jammu & Kashmir Bank | 1 | 0.10 |
| 9 | ESAF Small Finance Bank | 1 | 0.05 | 24 | Karur Vysya Bank | 10 | 3.52 |
| 10 | HDFC Bank | 76 | 40.74 | 25 | South Indian Bank | 1 | 0.10 |
| 11 | ICICI Bank | 1 | 0.02 | 26 | UCO Bank | 6 | 1.40 |
| 12 | IDBI Bank | 2 | 0.40 | 27 | Union Bank of India | 1506 | 43.92 |
| 13 | Indian Bank | 102 | 5.31 | 28 | YES Bank | 6 | 5.73 |
| 14 | Indian Overseas Bank | 23 | 2.25 |  | **Total** | **3841** | **265.78** |
| 15 | Indusind Bank | 1375 | 7.34 |  |

**vii) One time Restructuring of MSMEAdvances(Cir.**RBI/2020-21 / 17 DOR.No.BP.BC/ 4 / 21.04.048 /2020-21dt. 06.08.2020 and [Cir. DOR.No.BP.BC.34 / 21.04.048 / 2019-20 dated February 11 2020](https://www.rbi.org.in/Scripts/NotificationUser.aspx?Id=11808&Mode=0) )

|  |
| --- |
| **Data on One Time Restructuring accounts under MSME Segment as on 30.09.2021** |
|  | **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 for Restructuring** |
| **Category**  | **No. of A/cs**  | **Loan account outstanding**  | **No. of A/cs**  | **Loan account outstanding**  | **No. of A/cs**  | **Loan account outstanding**  | **No. of A/cs**  | **Loan account outstanding**  |
| **Micro**  | 101629 | 2648.56 | 33649 | 1026.72 | 56559 | 1206.88 | 11421 | 414.96 |
| **Small**  | 24437 | 3963.82 | 6792 | 1269.12 | 14301 | 2314.11 | 3344 | 380.60 |
| **Medium**  | 3278 | 1546.46 | 473 | 179.86 | 1418 | 1030.63 | 1387 | 335.98 |
| **TOTAL**  | **129344** | **8158.84** | **40914** | **2475.69** | **72278** | **4551.62** | **16152** | **1131.54** |

**viii. Review of Bank Linkage in MSME Clusters:**

**Credit flow in MSME clusters as on 30.09.2021.**

There are 5169 enterprises in MSME Clusters across Telangana State .

Progress under Bank Credit linkage in MSME clusters as on 30.09.2021 is as under:

* Micro Enterprises- 2495/ Small Enterprises-1012/Medium Enterprises-101 have been extended finance by banks.
* Total No. of Enterprises in the Clusters Linked to banks are 3608 (69.80%).

Banks have been advised to adopt clusters for achieving 100% linkage. Controllers of banks are advised to adopt clusters in their service areas to ensure 100% credit linkage is achieved.

**ix.Review of Guaranteed Emergency Credit Line (AatmaNirbhar Bharat Abhiyan Package)- 20% credit to MSME’s**

The Govt of India has announced a Scheme for MSMEs under Aatma Nirbhar Bharat Abhiyan package for revival of the MSME units affected due to COVID 19 pandemic. Accordingly, Banks have sanctioned 20% of outstanding working capital loan under Guaranteed Emergency Credit Line for revival of the affected MSMEs during COVID-19 pandemic to meet their immediate working capital needs. The loans will be covered under CGTMSE Scheme. The Scheme has been extended upto 31.03.2022.

The performance of Banks under the Scheme as on 30.09.2021 is as per the table:

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **Banks** | **ELIGIBLE** | **SANCTIONED** | **DISBURSED** | **OPTED OUT** | **% Sanctions** | **% disbursals** | **% opted out** |
| **No.**  | **Amt**  | **No.**  | **Amt**  | **No.**  | **Amt**  | **No**  | **Amt**  |
| Public Sector Banks | 143362 | 3705.10 | 104185 | 3363.69 | 68224 | 3064.54 | 26523 | 431.67 | 90.79 | 82.71 | 11.65 |
| Private Banks | 52083 | 4488.31 | 34943 | 4025.71 | 17062 | 3150.93 | 6582 | 645.82 | 89.69 | 70.20 | 14.39 |
| RRBs | 18042 | 16.11 | 996 | 1.80 | 996 | 1.80 | 13 | 0.05 | 11.14 | 11.14 | 0.31 |
| TSCAB | 2606 | 73.82 | 650 | 11.92 | 643 | 11.75 | 622 | 3.11 | 16.15 | 15.92 | 4.21 |
| IDFC | 2071 | 659.73 | 890 | 76.02 | 880 | 75.65 | 0 | 0 | 11.52 | 11.47 | 0.00 |
| **Grand Total** | **218164** | **8943.06** | **141664** | **7479.13** | **87805** | **6304.66** | **33740** | **1081** | **83.63** | **70.50** | **12.08** |

As on 30.09.2021, under GECL (20% of outstanding MSME loans),Banks together have sanctioned Rs.7479.13 Crore(83.63%) as against eligible amount of Rs. 8943.06 Crore and disbursed Rs.6304.66 Crore (84.29%) of Sanctioned amount. About 33740 eligible borrowers i.e., 15.46% have opted out of the Scheme.

In the Sub-Committee meeting held on 06.11.2021, the performance of Banks has been reviewed and Controllers of Banks have been advised to initiate necessary steps to ensure 100% disbursals to all eligible and sanctioned borrowers.

x).**Distressed Asset Fund-Subordinate Debt for StressedMSMEs: Credit Guarantee Scheme for Subordinate Debt(CGSSD)**

The Govt of India has announced a Scheme of Credit Guarantee Scheme for Subordinated Debt “Distressed Assets fund – Subordinate Debt for Stressed MSMEs” to provide guarantee coverage for the CGSSD to provide Sub-Debt support in respect of restructuring MSMEs. 90% guarantee coverage would come from scheme/Trust and remaining 10% from concerned promoter(s). The objective of the scheme is to provide personal loan through Banks to the promoters of stressed MSMEs for infusion as equity/quasi equity in the business for restructuring as per RBI guidelines for restructuring of stressed MSME advances. Under this arrangement promoter of the MSME unit will be given credit equal to 15% of his/her stake (equity plus debt) or Rs. 75 lakh whichever is lower.

Under CGSSD Scheme, for accounts with outstanding below Rs. 10.00 lacs, Banks together sanctioned Rs.2.32 Crore and disbursed Rs. 0.73 crore to 562 units.

In respect of accounts with outstanding Rs. 10.00 lacs and above, Banks sanctioned Rs. 4.95 crore and disbursed Rs. 1.43 crore under Credit Guarantee Scheme for Subordinate Debt.

Controllers of Banks are requested to speed up the disbursals.

**xi.PMSVANidhi – FINANCE TO STREET VENDORS:**

Ministry of Municipal Administration and Urban Development (MA&UD) announced a Scheme PMSVANidhi for financing Street Vendors with Rs. 10000/- each under AatmaNirbhar Bharat Abiyan package. The loan will be covered under CGTMSE Scheme with interest subvention. Govt of Telangana estimated a beneficiaries of 5,00,000 under the Scheme and so far identified 4,46,260 in all ULBs of Telangana. The Agency wise progress in financing the beneficiaries is as under:

**Progress under the Scheme as on 06.11.2021:**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Sl. No.** | **Name of the Bank** | **No. of Loan applications submitted** | **Sanctioned** | **Disbursed** |
| **No.** | **Balance** | **%** | **No.** | **Balance** | **%** |
| 1 | Public Sector Banks | 343611 | 296619 | 46992 | 86.32 | 282134 | 14485 | 30.82 |
| 2 | Pvt Sector Banks  | 11628 | 3185 | 8443 | 27.39 | 1727 | 1458 | 17.27 |
| 3 | RRBs | 53127 | 34668 | 18459 | 65.25 | 32243 | 2425 | 13.14 |
| 4 | Coop Banks/DCCBs | 8225 | 5231 | 2994 | 63.60 | 4813 | 418 | 13.96 |
| 5 | Streenidhi | 28646 | 23926 | 4720 | 83.52 | 23649 | 277 | 5.87 |
| 6 | Market place  | 4634 | 0 | 4634 | 0.00 | 0 | 0 | 0.00 |
| 7 | SFBs | 2 | 0 | 2 | 0.00 | 0 | 0 | 0.00 |
|   |  GRAND TOTAL | **449873** | **363629** | **86244** | **80.82** | **344566** | **19063** | **94.75** |

**Bank wise performance:**

* A Total of 4,49,873 street vendors identified by the MA&UD in Telangana State. Banks together sanctioned loans to 3,63,629 and disbursed to 3,44,566 street vendors as on 06.11.2021
* The DFS, Govt. of India fixed a disbursal target of 3,40,000 under the Scheme for Telangana State against which Banks disbursed to 3,44,566 (107.34%).
* State Bank of India sanctioned 1,59,397 (43.83% of total sanctions)and disbursed 1,46,386 (42.48% of total disbursals) loans followed by UBI with 86,220 (23.71%) sanctions and 85,749 (24.88%) disbursals.
* The performance of private sector Banks in sanctions and disbursals is very low at 0.87% (of total sanctions) and 0.50%( of total disbursals).
* In the Sub-committee Meeting on MSME held on 06.11.2021, Controllers of Banks have been advised to clear all pending sanctions and disbursals by 30.11.2021
* Details of disbursals in respect of loans sanctioned to be updated immediately in the portal.
* Private Banks need to pick up applications from market place and improve their performance.
* Bank’s Nodal Officers have to participate in camps and onboard all the Street Vendors financed onto Digital platform “My Bhi Digital” campaign.
* Bank-wise details of sanctions and disbursements is enclosed as **Annexure –“P”.**

**Submission of Interest Subsidy claims:**

**Controllers of Banks are advised to submit interest subsidy claim on all standard accounts at the end of each quarter on PAISA portal.**

**d) Lending towards Government sponsored schemes:**

1. **Credit Flow under DAY-NRLM Scheme: (Rs. In Crs)**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **As on** | **Outstanding** | **Target 2021-22** | **Disbursements****Upto the Quarter** | **Overdues** | **NPAs** |
| **No. ofA/cs** | **Amount** | **No. ofA/cs** | **Amount** | **No. ofA/cs** | **Amount** | **No. ofA/cs** | **Amount** | **%** | **No. ofA/cs** | **Amount** | **%** |
| 30.09.2021 | 491588 | 16349.14 | 380042 | 12066.55 | 139989 | 3120.94 | 89486 | 2593.95 | 15.86 | 33415 | 579.67 | 3.54 |

**Banks performance upto the quarter ended 30thSeptember’2021:**

* A total of 491588 groups with outstanding loans of Rs.16349.14 crores are in the books of the banks.
* During the quarter ended September’21, Banks disbursed Rs.3120 Crs to 139989 groups
* Overdues are at Rs.2593 Crs i.e.15.86% of outstandings.
* NPAs are at Rs.579 Crs i.e.,3.54% of outstandings.
* Bank-wise details are enclosed as **Annexure -22.**

RBI vide letter No.RBI/2021-22/83 FIDD.GSSD.CO.BC.No.09/09.01.003/2021-22 dt. August 9, 2021 issued instructions to Public Sector Banks, Private Sector Banks (including Small Finance Banks) on Enhancement of collateral free loans to Self Help Groups (SHGs) under DAY-NRLM from Rs.10 lakh to Rs.20 Lakh

i)For loans to SHGs up to Rs.10.00 lakh, no collateral and no margin will be charged. No lien should be marked against savings bank account of SHGs and no deposits should be insisted upon while sanctioning loans.

ii)For loans to SHGs above Rs.10 lakh and up to Rs.20 lakh, no collateral should be charged and no lien should be marked against savings bank account of SHGs. However, the entire loan (irrespective of the loan outstanding, even if it subsequently goes below Rs.10 lakh) would be eligible for coverage under Credit Guarantee Fund for Micro Units (CGFMU).

Controllers of Banks are requested to initiate suitable steps for early implementation of RBI revised guidelines on "Security and Margins" in respect of SHG loans under DAY-NRLM.

**Concerns and Issues of SERP in SHG Bank Linkage:**

* Many Branches are not sanctioning separate CCL (Cash Credit Limit), not allowing yearly drawing power (DP) and imposing charges on SHGs for documentation and processing.
* While renewing/enhancing the CCL limits, loan assessment made in MCP is not taken into consideration for senior SHGs resulting in under financing.
* A few branches of banks are insisting on activities of members though the loans extended by banks to SHGs are activity neutral.
* SERP is taking all measures to reduce NPA and weekly/ monthly targets are given to the field staff.Though SLBC decided to observe third Wednesday of every month as CBRM day by all Bank branches, the same is not observed by majority of Banks / Branches.
* It is observed that even after some accounts are settled/agreed for settlement under OTS/RINN Samadhan/Lok Adalat, these accounts were not closed even after depositing of agreed amount by the SHGs.
* Banks to maintain uniformity in levying charges for SHG Loans viz., ROI, Processing charges etc.,
1. **Credit Flow under DAY-NULM Scheme – SHG Bank Linkage (Rs. In Crs)**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **As on** | **Outstanding** | **Target 2021-22** | **Disbursements****Upto the Quarter** | **Overdues** | **NPAs** |
| **No. ofA/cs** | **Amount** | **No. ofA/cs** | **Amount** | **No. ofA/cs** | **Amount** | **No. ofA/cs** | **Amount** | **%** | **No. ofA/cs** | **Amount** | **%** |
| 30.09.2021 | 84607 | 1874.72 | 35503 | 1507.46 | 19491 | 608.19 | 15277 | 260.73 | 13.90 | 4949 | 74.99 | 4.00 |

**Banks performance upto the quarter ended 30thSeptember’2021:**

* A total of 84607 groups with outstanding loans of Rs.1874.72 crores are in the books of banks.
* During the quarter ended September ’21, Banks disbursed Rs.608.19 Crs to 19491 groups
* Overdues are at Rs.260.73 Crs i.e., 13.90% of outstandings.
* NPAs at Rs.74.99 Crs i.e.,4% of outstandings.

Under Self Employment Programme (SEP), against a Target of Rs.17.62 crores to 2397 units for FY 2021-22, Banks during the quarter ended September’2021 have sanctioned loans Rs.6.19 crores to 670 units.

Performance of Banks in respect of SEP and SHG Bank linkage is furnished in **Annexure – ‘O’**

1. **Credit Flow under MUDRA Scheme as on 30.09.2021 (Rs. In Crs)**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
|  | **Shishu****Sanctions** | **Kishore****Sanctions** | **Tarun****Sanctions** | **Total A/Cs** | **Target** | **% of Ach** |
|  | **A/Cs** | **Amt** | **A/Cs** | **Amt** | **A/Cs** | **Amt** | **A/Cs** | **Amt** | **Amt** |  |
| **During FY 2019-20** | **1213412** | **3722.14** | **176702** | **2768.75** | **45512** | **2637.35** | **1435626** | **9128.24** | **6960.82** | **131.13%** |
| **During FY 2020-21** | **379113** | **555.86** | **138807** | **2937.56** | **41383** | **2951.40** | **559303** | **6444.82** | **5196.90** | **124.01%** |
| **During FY 2021-22 (upto September’21)** | **81288** | **159.37** | **33610** | **673.5** | **11603** | **849.73** | **126501** | **1682.59** | **6895.89** | **24.40%** |

**Sector Wise performance under PMMY in Telangana as on 30.09.2021 (Rs in Crores)**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
|  | **Shishu****Sanctions** | **Kishore****Sanctions** | **Tarun****Sanctions** | **Total A/Cs** | **Target** | **% of Ach**  |
|  | **A/Cs** | **Amt**  | **A/Cs** | **Amt** | **A/Cs** | **Amt**  | **A/Cs** | **Amt**  | **Amt** |
| **Public Sector** | 46611 | 82.13 | 22182 | 453.44 | 7254 | 606.26 | 76047 | 1141.83 | 4355.89 | **26.21** |
| **Private Sector** | 20737 | 65.34 | 8709 | 210.83 | 4065 | 239.41 | 33511 | 515.58 | 1550.00 | **33.26** |
| **RRBs** | 9818 | 1.78 | 2633 | 7.43 | 256 | 1.64 | 12707 | 10.86 | 975.00 | **1.11** |
| **Others** | 4122 | 10.11 | 86 | 1.8 | 28 | 2.41 | 4236 | 14.33 | 15.00 | **95.53** |
| **Total** | **81288** | **159.37** | **33610** | **673.5** | **11603** | **849.73** | **126501** | **1682.59** | **6895.89** | **24.40** |

**Category wise Sanctions under Pradhan Mantri Mudra Yojana(PMMY) as on 30.09.2021 (Rs in Crores)**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Sr No** | **Category** | **Shishu** | **Kishore** | **Tarun** | **Total** |
| **(Loans up to Rs. 50,000)** | **(Loans from Rs. 50,001 to Rs. 5.00 Lakh)** | **(Loans from Rs. 5.00 to Rs. 10.00 Lakh)** |
| **No Of A/Cs** | **Sanctioned Amt** | **No Of A/Cs** | **Sanctioned Amt** | **No Of A/Cs** | **Sanctioned Amt** | **No Of A/Cs** | **Sanctioned Amt** |
| 1 | General | 60185 | 128.75 | 22676 | 457.35 | 7733 | 622.86 | 90594 | 1208.97 |
| 2 | SC | 3629 | 5.58 | 1665 | 32.82 | 889 | 53.49 | 6183 | 91.88 |
| 3 | ST | 1731 | 2.72 | 1754 | 45.69 | 947 | 53.15 | 4432 | 101.57 |
| 4 | OBC | 15743 | 22.32 | 7515 | 137.63 | 2034 | 120.22 | 25292 | 280.17 |
| 5 | **Total** | 81288 | 159.37 | 33610 | 673.5 | 11603 | 849.73 | 126501 | 1682.59 |
| **Out of Above** |
| 6 | Women  | 44697 | 98.87 | 10106 | 158.19 | 1733 | 104.29 | 56536 | 361.35 |
| 7 | New  | 30543 | 60.44 | 12546 | 277.81 | 3694 | 244.21 | 46783 | 582.46 |
| 8 | Minority | 9188 | 21.84 | 1765 | 31.33 | 551 | 42.07 | 11504 | 95.24 |
| 9 | PMJDY OD  | 1623 | 0.22 | 0 | 0 | 0 | 0 | 1623 | 0.22 |
| 10 | Mudra card | 3655 | 0.4 | 1065 | 6.91 | 205 | 9.76 | 4925 | 17.07 |
| 11 | NULM | 397 | 0.05 | 140 | 2.15 | 33 | 1.92 | 570 | 4.11 |
| 12 | NRLM | 346 | 0.1 | 412 | 12.25 | 300 | 22.82 | 1058 | 35.17 |
| 13 | Other Govt. Sponsored. | 3668 | 2.92 | 3651 | 61.18 | 579 | 41.57 | 7898 | 105.67 |
| 14 | Skill Certified | 22 | 0.08 | 557 | 18.19 | 108 | 8.54 | 687 | 26.81 |
| 15 | Self Certified | 542 | 2.11 | 2625 | 41.82 | 331 | 23.96 | 3498 | 67.88 |
| 16 | Unskilled | 22683 | 31.16 | 6824 | 140.77 | 3867 | 318.8 | 33374 | 490.74 |

**Banks Performance under PMMY upto the quarter ended 30.09.2021 :**

* Banks sanctioned MUDRA loans to 126501 beneficiaries with an outlay of Rs. 1682.59 Crs
* Rs. 361.35 Crs Sanctioned to 56536 Women Entrepreneurs.
* Rs.582.46 Crs Sanctioned to 46783 New Entrepreneurs
* Rs. 95.24 Crs Sanctioned to 11504 Minority community Entrepreneurs
* Rs. 91.88 Crs Sanctioned to 6183 SC Entrepreneurs
* Rs. 101.57 Crs Sanctioned to 4432 ST Entrepreneurs
* Bank-wise / district-wise details are enclosed an **Annexure ‘G’**

**Overdues and NPAs position in PMMY Scheme as on 30.09.2021 (Rs. in Crores)**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **SCHEME** | **Outstandings as on 30.09.2021** | **Disbursements from 01.04.2021 to 30.09.2021** | **Overdues as on 30.09.2021** | **NPAs as on 30.09.2021** |
| **No.of a/cs** | **Amount** | **No.of A/cs** | **Amount** | **No.of A/cs** | **Total Balance in overdue A/cs** | **%** | **No.of A/cs** | **Amount** | **%** |
| MUDRA-SHISHU <=50K | 413773 | 739.44 | 47724 | 93.56 | 61977 | 174.75 | 23.63 | 75537 | 218.87 | 29.60 |
| MUDRA-KISHORE>50k <=5 lacs | 270618 | 4149.14 | 33985 | 698.05 | 46128 | 627.09 | 15.11 | 48860 | 443.80 | 10.70 |
| MUDRA-TARUN >5 lacs <=10 lakhs | 60484 | 3826.97 | 13070 | 901.90 | 8866 | 494.56 | 12.92 | 8027 | 233.53 | 6.10 |
| **Total** | **744875** | **8715.55** | **94779** | **1693.51** | **116971** | **1296.40** | **14.87** | **132424** | **896.20** | **10.28** |

**iv) Credit Flow under STAND UP INDIA Scheme: (Rs. In Crore)**

|  |  |  |  |
| --- | --- | --- | --- |
| **Period** | **No of Applications sanctioned** | **Amount Sanctioned** | **Amount Disbursed** |
| Upto Mar, 2020 | 5560 | 1399.32 | 564.05 |
| Upto June, 2020 | 5688 | 1426.89 | 569.54 |
| Upto Sept,2020 | 5772 | 1466.11 | 572.31 |
| Upto March’2021 | 7336 | 1839.93 | 620.81 |
| Upto September’2021 | 7651 | 1899.12 | 634.34 |
| During the Quarter  | 237 | 61.95 | 11.27 |

**(Rs. In crores)**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Sl. No** | **Category** | **Total loans/ applications sanctioned (Upto 31.03.2021 Cumulative)** | **Total loans/ applications sanctioned (Upto 30.09.2021 Cumulative)** | **Total loans/ applications sanctioned****Upto the Quarter of CFY** |
| **No.** | **Amount** | **No.** | **Amount** | **No.** | **Amount** |
| 1 | SC | 1423 | 362.36  | 1493 | 380.20 | 57 | 14.81 |
| 2 | ST | 778 | 193.77  | 842 | 207.38 | 44 | 10.46 |
| 3 | Women  | 5135 | 1265.31  | 5316 | 1311.54 | 136 | 36.68 |
|  | **Total**  | 7336 | 1821.44  | 7651 | 1899.12 | 237 | 61.95 |

**Banks performance upto the quarter ended 30.09.2021:**

* Under Stand-Up India scheme banks have sanctioned loans to 7651 borrowers with an outlay of Rs.1899.12 Crs
* 5316 women beneficiaries have been sanctioned loans under SUI amounting to Rs.1311.54 Crs
* 1493 SC beneficiaries have been sanctioned loans under SUI amounting to Rs.380.20 Crs
* 842 ST beneficiaries have been sanctioned loans under SUI amounting to Rs.207.38 Crs
* Upto the quarter, Banks disbursed Rs.61.95 Crs to 237 beneficiaries
* Bank wise details are enclosed an **Annexure ‘H’**

**v) Credit Flow under DRI Scheme as on 30.09.2021 (Rs. In Crore)**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **As on** | **Outstandings** | **Disbursement****Upto the quarter** | **Overdues** | **NPAs** |
| **No.** | **Amount**  | **No.** | **Amt**  | **No.**  | **Amt**  | **%** | **No.** | **Amt**  | **%** |
| **30.09.2021** | 3103 | 6.46 | 30 | 4.25 | 1293 | 3.31 | 51.23 | 477 | 1.45 | 22.44 |

**Banks performance as on 30.09.2021:**

* As at the end of September’2021 outstanding credit to 3103 beneficiaries is at Rs.6.46 Crs.
* Overdues at Rs.3.31 Crs constitute 51.23% of outstandings.
* NPAs with an amount of Rs.1.45 Crs constitute 22.44% of outstandings.

**vi) Credit Flow under PMEGP Scheme:**

**Agency wise MM/Subsidy claims achievement position: as on 30.09.2021**

**(Projects Employment in Nos. MM in Rs. crore)**

|  |  |  |  |
| --- | --- | --- | --- |
| **Agency** | **Target for 2021-22** | **Achievement as on 30.09.2021** | **% of Achievement as on 30.09.2021** |
| **Projects** | **M.M.** | **Emp.** | **Projects** | **M.M.** | **Emp.** | **Projects** | **M.M.** | **Emp.** |
| **KVIC** | 575 | 17.20 | 4600 | 105 | 4.12 | 840 | 18 | 24 | 18 |
| **KVIB** | 1150 | 34.40 | 9200 | 276 | 10.65 | 2208 | 24 | 31 | 24 |
| **DIC** | 1156 | 34.58 | 9248 | 443 | 14.65 | 3544 | 38 | 42 | 38 |
| **Total**  | 2881 | 86.18 | 23048 | 824 | 29.42 | 6592 | 29 | 34 | 29 |

**Banks Performance as on 30.09.2021**

824 projects were sanctioned by Banks with a Margin Money involvement of Rs.29.42 crores generating employment to 6592 members. The achievement was 29 % in terms of projects & employment generation and 34% in terms of Margin Money.

**Performance of Banks under PMEGP as on 30.09.2021: (Rs. In Crores)**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Outstandings** | **Disbursements****In FY 2020-21** | **Disbursements****upto the quarter ended Sept’21** | **Overdues** | **NPAs** |
| **No.** | **Amt.** | **No.** | **Amt.** | **No.** | **Amt.** | **No.** | **Amt.** | **%** | **No.** | **Amt.** | **%** |
| 6092 | 318.86 | 1572 | 90.75 | 1238 | 78.62 | 1409 | 42.38 | 13.29 | 2327 | 25.36 | 7.95 |

**Banks performance as on 30.09.2021**

* Outstandings under PMEGP as on 30.09.2021 are at Rs.318.86 Crs
* Banks disbursed Rs.78.62 Crs to 1238 beneficiaries upto the quarter
* Overdues in PMEGP are at Rs.42.38 Crs constituting 13.29% of outstandings (Mar’21- 8.59%)
* NPAs in PMEGP are at Rs. 25.36 Crs constituting 7.95% of outstandings (Mar’21- 11%)

**Online EDP Training Programme under PMEGP** launched with effect from 22.10.2019 can be accessed either through [www.kvic.org.in](http://www.kvic.org.in) PMEGP portal i.e. [www.kviconline.gov.in/pmegp](http://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.

1. **Credit flow under SC corporation Schemes as on 30.09.2021:**

**SC Corporation – Year wise Pending applications Status as on 30.06.2021 ( Rs. In Cr)**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Sl.No.** | **Scheme Year**  | **No. of Beneficiaries**  | **Total Outlay**  | **Subsidy** | **Bank loan**  |
| 1 | 2015-16 | **195** | **3.68** | **2.47** | **1.21** |
| 2 | 2016-17 | **484** | **11.56** | **7.48** | **4.08** |
| 3 | 2017-18 | **2035** | **37.85** | **25.64** | **12.21** |
| 4 | 2018-19 | ESS Implemented along with pilot projects in Dairy and Vegetable Pandals  |
| 5 | 2019-20  | Not Implemented |
| 6 | 2020-21  |  | **786.22** | **500** | **286.22** |
|  | **Grand Total**  | **2918** | **53.10** | **35.59** | **17.51** |

**For the year 2019-20 SC Corporation has not implemented any ACP.**

SC Corporation vide their letter No. 22.12.2020 circulated SC Action Plan for FY 2020-21 duly approved by Govt. of Telangana with a total outlay of Rs. 786.22 Crore, out of which 500.00 Crore is Corporation subsidy and Rs. 286.22 Crore is Bank Loan.

Controllers of Banks to pass on suitable instructions to concerned branches to ground all viable proposals immediately and utilize the subsidy amount already provided to the Banks.

**Status Report on Economic Support Schemes (Skilled / Unskilled) for FY : 2018-19 as on 30.09.2021:**

 **(Rs. In crores)**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Selected** | **Approved by Banks**  | **A/c Number received** | **A/c Number to be received** | **Sanctioned at District level** | **To be Grounded** |
| **Phy** | **Fin** | **Phy** | **Fin** | **Phy** | **Phy** | **Phy** | **Fin** | **Phy** | **Fin** |
| 10018 | 128.83 | 8919 | 115.31 | 8620 | 1398 | 8368 | 108.79 | 4097 | 51.40 |

**Status Report on Economic Support Schemes (Skilled / Unskilled) for FY :2020-21 as on 30.09.2021:**

 **(Rs. In crores)**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Selected** | **Approved by Banks**  | **A/c Number received** | **A/c Number to be received** | **Sanctioned at District level** |
| **Phy** | **Fin** | **Phy** | **Fin** | **Phy** | **Phy** | **Phy** | **Fin** |
| 6280 | 97.27 | 1314 | 20.09 | 1097 | 5183 | 642 | 10.63 |

**Pilot Project of Dairy Development and Vegetable Pandals in Telangana Districts**:

Telangana Scheduled Castes Co-op Development Corporation Ltd. Hyderabad has taken up pilot projects of dairy development and vegetable pandals with 60% subsidy and 40% Bank Loan.

**Progress under Vegetable pandals and Dairy financing as on 30.09.2021**

|  |  |  |  |
| --- | --- | --- | --- |
| **SlNo** | **District** | **Selected** | **Vegetable Pandal** |
| **Pilot Dairy** | **Vegetable Pandal** | **Total** | **Banker Approved** | **Account Numbers Received** | **Balance Account Numbers** |
| **Phy** | **Fin** | **Phy** | **Fin** | **Phy** | **Fin** | **Phy** | **Phy** | **Phy** |
| **1** | **2** | **3** | **4** | **5** | **6** | **7** | **8** | **9** | **11** | **12** |
| 1 | STATE BANK OF INDIA | 1510 | 3624.00 | 542 | 1119.77 | 2052 | 4743.77 | 542 | 482 | 60 |
| 2 | AP GRAMEENA VIKAS BANK | 828 | 1987.20 | 236 | 493.39 | 1064 | 2480.59 | 236 | 162 | 74 |
| 3 | UNION BANK OF INDIA | 698 | 1675.20 | 238 | 489.27 | 936 | 2164.47 | 238 | 203 | 35 |
| 4 | CANARA BANK | 185 | 444.00 | 41 | 131.04 | 226 | 575.04 | 41 | 34 | 7 |
| 5 | KDCC BANK | 96 | 230.40 | 67 | 137.48 | 163 | 367.88 | 67 | 67 | 0 |
| 6 | TELANGANA GRAMEENA BANK | 86 | 206.40 | 104 | 207.92 | 190 | 414.32 | 104 | 67 | 37 |
| 7 | CENTRAL BANK OF INDIA | 70 | 168.00 | 59 | 118.15 | 129 | 286.15 | 59 | 57 | 2 |
| 8 | INDIAN BANK | 82 | 196.80 | 11 | 24.38 | 93 | 221.18 | 11 | 11 | 0 |
| 9 | SYNDICATE BANK | 38 | 91.20 | 111 | 242.54 | 149 | 333.74 | 111 | 87 | 24 |
| 10 | PUNJAB NATIONAL BANK | 74 | 177.60 | 2 | 4.20 | 76 | 181.80 | 2 | 2 | 0 |
| 11 | DIST COOP CENTRAL BANK | 27 | 64.80 | 84 | 137.86 | 111 | 202.66 | 84 | 62 | 22 |
| 12 | INDIAN OVERSEAS BANK | 45 | 108.00 | 9 | 20.48 | 54 | 128.48 | 9 | 6 | 3 |
| 13 | VIJAYA BANK | 5 | 12.00 | 11 | 26.26 | 16 | 38.26 | 11 | 11 | 0 |
| 14 | BANK OF MAHARASTRA | 0 | 0.00 | 19 | 39.90 | 19 | 39.90 | 19 | 18 | 1 |
| 15 | BANK OF BARODA | 2 | 4.80 | 33 | 65.57 | 35 | 70.37 | 33 | 31 | 2 |
| 16 | AXIS BANK | 9 | 21.60 | 3 | 6.30 | 12 | 27.90 | 3 | 3 | 0 |
| 17 | UCO BANK | 0 | 0.00 | 8 | 16.30 | 8 | 16.30 | 8 | 8 | 0 |
| 18 | ALHAABAD BANK | 2 | 4.80 | 3 | 6.30 | 5 | 11.10 | 3 | 2 | 1 |
| 19 | BANK OF INDIA | 0 | 0.00 | 9 | 18.06 | 9 | 18.06 | 9 | 9 | 0 |
| 20 | TSCAB | 0 | 0.00 | 1 | 4.49 | 1 | 4.49 | 1 | 1 | 0 |
| 21 | ANDHRA BANK | 1 | 2.40 | 0 | 0.00 | 1 | 2.40 | 0 | 0 | 0 |
| 22 | KARUR VYSYA BANK | 0 | 0.00 | 1 | 4.49 | 1 | 4.49 | 1 | 0 | 1 |
| 23 | OBC | 38 | 91.20 | 0 | 0.00 | 38 | 91.20 | 0 | 0 | 0 |
| 24 | IDBI BANK | 0 | 0.00 | 2 | 4.20 | 2 | 4.20 | 2 | 2 | 0 |
| 25 | THE LAXMI VILAS BANK LTD | 1 | 2.40 | 0 | 0.00 | 1 | 2.40 | 0 | 0 | 0 |
| **Total** | **3797** | **9112.80** | **1594** | **3318.35** | **5391** | **12431.15** | **1594** | **1325** | **269** |

|  |  |  |  |
| --- | --- | --- | --- |
| **SlNo** | **District** | **Sanctioned at District Level** | **Subsidy Released by Head office** |
| **Pilot Dairy** | **Vegetable Pandal** | **Total** | **Pilot Dairy** | **Vegetable Pandal** | **Total** |
| **Phy** | **Fin** | **Phy** | **Fin** | **Phy** | **Fin**  | **Phy** | **Fin** | **Phy** | **Fin** | **Phy** | **Fin** |
| **1** | **SBI** | **1510** | **3624.00** | **570** | **1079.43** | **2080** | **4703.43** | **1423** | **3415.20** | **387** | **772.10** | **1810** | **4187.30** |
| **2** | **APGVB** | **828** | **1987.20** | **192** | **394.63** | **1020** | **2381.83** | **769** | **1845.60** | **119** | **233.54** | **888** | **2079.14** |
| **3** | **UNION BANK** | **698** | **1675.20** | **217** | **492.91** | **915** | **2168.11** | **559** | **1341.60** | **135** | **277.55** | **694** | **1619.15** |
| **4** | **CANARA BANK** | **185** | **444.00** | **36** | **121.34** | **221** | **565.34** | **176** | **422.40** | **12** | **25.20** | **188** | **447.60** |
| **5** | **KDCC BANK** | **96** | **230.40** | **61** | **124.88** | **157** | **355.28** | **96** | **230.40** | **55** | **112.28** | **151** | **342.68** |
| **6** | **TGB** | **86** | **206.40** | **89** | **175.95** | **175** | **382.35** | **85** | **204.00** | **59** | **116.17** | **144** | **320.17** |
| **7** | **CENTRAL BANK** | **70** | **168.00** | **57** | **113.95** | **127** | **281.95** | **69** | **165.60** | **51** | **102.15** | **120** | **267.75** |
| **8** | **INDIAN BANK** | **82** | **196.80** | **11** | **24.38** | **93** | **221.18** | **81** | **194.40** | **10** | **21.00** | **91** | **215.40** |
| **9** | **SYN. BANK** | **38** | **91.20** | **91** | **204.32** | **129** | **295.52** | **37** | **88.80** | **51** | **113.95** | **88** | **202.75** |
| **10** | **PNB** | **74** | **177.60** | **2** | **4.20** | **76** | **181.80** | **71** | **170.40** | **2** | **4.20** | **73** | **174.60** |
| **11** | **DCCB** | **27** | **64.80** | **83** | **180.76** | **110** | **245.56** | **27** | **64.80** | **55** | **99.40** | **82** | **164.20** |
| **12** | **IOB** | **45** | **108.00** | **9** | **20.48** | **54** | **128.48** | **37** | **88.80** | **5** | **10.50** | **42** | **99.30** |
| **13** | **VIJAYA BANK** | **5** | **12.00** | **11** | **26.26** | **16** | **38.26** | **5** | **12.00** | **10** | **24.16** | **15** | **36.16** |
| **14** | **BOM** | **0** | **0.00** | **19** | **39.90** | **19** | **39.90** | **0** | **0.00** | **15** | **31.50** | **15** | **31.50** |
| **15** | **BOB** | **2** | **4.80** | **31** | **61.37** | **33** | **66.17** | **1** | **2.40** | **12** | **23.10** | **13** | **25.50** |
| **16** | **AXIS BANK** | **9** | **21.60** | **3** | **6.30** | **12** | **27.90** | **7** | **16.80** | **3** | **6.30** | **10** | **23.10** |
| **17** | **UCO BANK** | **0** | **0.00** | **8** | **16.30** | **8** | **16.30** | **0** | **0.00** | **7** | **13.90** | **7** | **13.90** |
| **18** | **ALHABAD BANK** | **2** | **4.80** | **3** | **6.30** | **5** | **11.10** | **2** | **4.80** | **1** | **2.10** | **3** | **6.90** |
| **19** | **BANK OF INDIA** | **0** | **0.00** | **9** | **18.06** | **9** | **18.06** | **0** | **0.00** | **3** | **6.30** | **3** | **6.30** |
| **20** | **TSCAB** | **0** | **0.00** | **1** | **4.49** | **1** | **4.49** | **0** | **0.00** | **1** | **4.49** | **1** | **4.49** |
| **21** | **ANDHRA BANK** | **1** | **2.40** | **0** | **0.00** | **1** | **2.40** | **1** | **2.40** | **0** | **0.00** | **1** | **2.40** |
| **22** | **KVB** | **0** | **0.00** | **0** | **0.00** | **0** | **0.00** | **0** | **0.00** | **0** | **0.00** | **0** | **0.00** |
| **23** | **OBC** | **38** | **91.20** | **0** | **0.00** | **38** | **91.20** | **0** | **0.00** | **0** | **0.00** | **0** | **0.00** |
| **24** | **IDBI BANK** | **0** | **0.00** | **2** | **4.20** | **2** | **4.20** | **0** | **0.00** | **0** | **0.00** | **0** | **0.00** |
| **25** | **LVB** | **1** | **2.40** | **0** | **0.00** | **1** | **2.40** | **0** | **0.00** | **0** | **0.00** | **0** | **0.00** |
| **Total** | **3797** | **9112.80** | **1505** | **3120.41** | **5302** | **12233.21** | **3446** | **8270.40** | **993** | **1999.89** | **4439** | **10270.29** |

In respect of pilot project of Vegetable pandals, the Corporation has selected 1,594 beneficiaries with an outlay of Rs.33.18 crores. The Corporation has sanctioned 1505 applications with outlay of Rs.31.20 crores and released subsidy of Rs.20.00 crores to 993 beneficiaries. Banks have approved 1,594 loan applications of beneficiaries and generated account numbers for 1,325 applications.

In respect of pilot project of dairy, the Corporation has selected and sanctioned the applications of 3,797 beneficiaries with an outlay of Rs.91.12 crores and released subsidy of Rs.82.70 crores to 3,446 beneficiaries.

SLBC requests Controllers of all Banks to ensure grounding of all viable units and utilize the subsidy already provided to the Banks. Banks are requested to return the applications only on valid reasons along with subsidy immediately, in case the application cannot be sanctioned.

Bank wise and District wise performance under the Schemes has been reviewed in the Sub-Committee meeting on MSME held on 06.11.2021.

Controllers of Banks are requested to extend necessary financial assistance to all eligible applicants at the earliest.

LDMs of respective Districts are also advised to follow up with concerned banks for consent/sanction of loans & grounding of units under the Schemes in co-ordination with the district level officials of TSSC Corporation.

**viii) Credit Flow under TRICOR (Telangana State Scheduled Tribal Co-operative Finance Corporation)Schemes**

**Status of ESS 2017-18 Scheme as on 26.10.2021 (Rs. in Crores)**

|  |  |  |
| --- | --- | --- |
| **Subsidy released** | **Grounded** | **To be grounded** |
| **Phy** | **Subsidy** | **Bank Loan** | **Phy** | **Subsidy** | **Bank Loan** | **Phy** | **Subsidy** | **Bank Loan** |
| 16846 | 187.64 | 83.56 | 15515 | 171.41 | 75.61 | 1240 | 15.10 | 7.39 |

**ix) Credit flow under TS BC Corporation Schemes as on 30.09.2021**

BC Corporation is not implementing Govt sponsored Schemes from 2018-19 onwards.

|  |
| --- |
| **ix)BC Corporation ESS Scheme:****Status of application pending for grounding from 2013-14 onwards** |
| **Scheme Year**  | **No of Beneficiaries** |  **Unit Cost**  |  **Subsidy** |  **Loan** |
| **2013-14** | 10447 | 70.78 | 32.87 | 37.90 |
| **2014-15** | 5218 | 40.37 | 16.45 | 23.90 |
| **2015-16** | 5241 | 51.05 | 39.22 | 11.80 |

BC Corporation has advised the Controllers of 12 Banks as mentioned below to return/remit back the subsidy portion amounting to Rs.18.37 Crores belonging to 151 ungrounded applications of Toddy Tappers.

|  |
| --- |
| **Toddy Tappers applications pending with Banks and Subsidy amount to be remitted back to BC Corporation**  |
| **Sl No**  | **Bank Name**  | **No.**  | **Amt in Rs.(in crores)**  |
| 1 | Union Bank of India | 35 | 4.44 |
| 2 | APGVB | 27 | 3.22 |
| 3 | Bank of Baroda | 2 | 0.19 |
| 4 | Bank of India | 3 | 0.40 |
| 5 | Canara Bank | 10 | 1.15 |
| 6 | Central Bank of India | 1 | 0.15 |
| 7 | TSCAB(DCCBs) | 21 | 2.22 |
| 8 | Indian Bank | 4 | 0.57 |
| 9 | Indian Overseas Bank | 2 | 0.19 |
| 10 | Punjab National Bank | 4 | 0.56 |
| 11 | State Bank of India | 40 | 5.00 |
| 12 | Telangana Grameena Bank  | 2 | 0.29 |
|    | **Grand Total**  | **151** | **18.38** |

Similarly, the Corporation has also advised to return/remit back the subsidy portion amounting to Rs.88.54 Crores belonging to 20,906 ungrounded applications of ESS of BC Corporation pertaining to the years 2013-14, 2014-15 and 2015-16.

At the request of Banks, the BC Corporation provided the details of account numbers to which the subsidy portion was credited and the same was forwarded to concerned Banks by SLBC with a request to verify their records and submit the Utilisation Certificates in case the Units were grounded /return the subsidy portion if the Units were not grounded.

Controllers of Banks are once again advised to take up the issue on priority basis and arrange to submit the Utilisation Certificates for units grounded or return the unutilized subsidy portion immediately before 30.11.2021.

**x) Credit flow under TS Minorities Finance Corporation Schemes as on 30.09.2021**

Minority Corporation is not implementing Govt sponsored Schemes from 2018-19 onwards.

**xi) Postition of Overdues and NPAs in respect of Schematic Lending as on 30.09.2021 (Rs. In Crores)**

|  |  |  |  |
| --- | --- | --- | --- |
| **Scheme** | **Outstandings** | **Overdues** | **NPAs** |
| **No. of a/cs** | **Amt** | **No. of a/cs** | **Amt** | **%**  | **No. of a/cs** | **Amt** | **%**  |
| Central Government Sponsored Schemes (Total) | 492369 | 11882.74 | 67665 | 1650.41 | 13.88 | 28328 | 382.81 | 3.22 |
| State Govt. Sponsored Schemes (Total) | 1396781 | 33426.66 | 264581 | 5539.85 | 16.57 | 127224 | 2495.81 | 7.46 |

The scheme wise performance, Overdues and level of NPAs under Government sponsored schemes was discussed in the Sub Committee meeting on MSME held on 06.11.2021 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 ’**

**xii) Credit flow to Others:**

**a) Credit Flow to Weaker Sections as on 30.09.2021: (Rs. In Crs)**

|  |  |  |  |
| --- | --- | --- | --- |
| **Outstandings** | **Disbursements****Upto the quarter** | **Overdues** | **NPAs** |
| No. ofA/cs | Amount | No. ofA/cs | Amount | No. ofA/cs | Amount | % | No. ofA/cs | Amount | % |
| 5067527 | 58955.44 | 780320 | 9444.06 | 785194 | 7158.17 | 12.14 | 136617 | 1369.90 | 2.32 |

**Banks performance upto the quarter ended 30.09.2021:**

* As at the end of September’2021, outstanding credit to 5067527 weaker section borrowers is at Rs.58955.44 Crs.
* Upto the quarter, Banks have disbursed an amount of Rs. 9444.06 Crs to 780320 borrowers
* Overdues are at Rs.7158.17 Crs constituting 12.14% of outstandings.
* NPAs are at a level of Rs.1369.90 Crs constituting 2.32% of outstandings.

 **b) Credit Flow to Women as on 30.09.2021: (Rs. In Crs)**

|  |  |  |  |
| --- | --- | --- | --- |
| **Outstandings** | **Disbursements****Upto the quarter** | **Overdues** | **NPAs** |
| No. ofA/cs | Amount | No. ofA/cs | Amount | No. ofA/cs | Amount | % | No. ofA/cs | Amount | % |
| 2543995 | 47766.38 | 712321 | 11990.30 | 448959 | 4840.72 | 10.13 | 173791 | 1425.74 | 2.98 |

**Banks performance as on 30.09.2021:**

* As at the end of September’2021, outstanding credit to 2543995 women beneficiaries was at Rs.47766.38 Crs.
* Upto the quarter, Banks have disbursed an amount of Rs. 11990.30 Crs to 712321 women beneficiaries.
* Overdues are at Rs. 4840.72 Crs constituting 10.13% of outstandings.
* NPAs are at a level of Rs. 1425.74 Crs,constituting 2.98% of outstandings

**e.Credit flow under Education Loans as on 30.09.2021: (Rs in Crs)**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Category** | **Outstanding** | **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 | **65374** | **3282.98** | **11132** | **264.20** | **14221** | **390.90** | **8330** | **99.57** | **3.03** | **2928** | **85.07** | **2.59** |
| Non-priority | **1563.84** | **123.22** | **286.19** | **32.23** | **2.06** | **24.26** | **1.55** |
| **Total** | **65374** | **4846.82** | **11132** | **387.42** | **14221** | **677.09** | **8330** | **131.80** | **2.72** | **2928** | **109.33** | **2.25** |

* As at the end of September ’2021, Banks have extended credit to 65374 beneficiaries amounting to Rs.4846.82 cr
* During the quarter under review, Banks have disbursed an amount of Rs. 387.42 cr to 11132 beneficiaries
* Overdues of Rs. 131.80 cr constitute 2.72% of outstandings.
* NPAs of Rs. 109.33 cr constitute 2.25% of outstandings.

**f. Credit Flow - Housing Sector as on 30.09.2021 (Rs. In Crores)**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| 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 | **274920** | **34025.37** | **17161** | **1250.33** | **32131** | **2068.53** | **29275** | **744.93** | **2.18** | **16061** | **461.32** | **1.35** |
| Non-priority | **185063** | **91349.17** | **11352** | **1807.58** | **27754** | **4203.67** | **15461** | **402.85** | **0.44** | **3949** | **438.12** | **0.48** |
| **Total** | **459983** | **125374.54** | **28513** | **3057.91** | **59885** | **6272.20** | **44736** | **1147.78** | **0.91** | **20010** | **899.44** | **0.71** |

* As at the end of September’2021, Banks extended credit to 459983 beneficiaries amounting to **Rs. 125374.54 cr.**
* During the quarter under review, Banks have disbursed an amount of **Rs. 3057.91 cr to 28513** beneficiaries
* Overdues at **Rs.1147.78 cr** constitute **0.91%** of outstandings.
* NPAs with an amount of **Rs. 899.44 cr** constitute **0.71%** of the Housing Loans outstandings.

**i)PMAY Scheme– Details of Subsidy Released:**

Under PMAY Scheme, subsidy to PLIs (Primary Lending Institutions) in respect of Housing Loans sanctioned in Telangana State from 01.04.2018 (Introduction of the Scheme) to 30.09.2021 is 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** | 13757 | 3682.84 | 311.59 |
| **2020-21** | 16623 | 4634.91 | 374.96 |
| **2021-22 (From 01.04.2021 to 30.09.2021)** | 8200 | 2024.09 | 193.80 |

**Under PMAY Scheme –Total Subsidy of Rs.1258.82 crores was released to 55815 housing loan accounts up to 30.09.2021.**

**District wise performance as on 30.09.2021 (Rs. In crores)**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Sl No** | **District Name** | **No of Loan Accounts** | **Net Loan Sanctioned** | **Total Net Subsidy** |
| 1 | Adilabad | 349 | 71.44 | 7.59 |
| 2 | Hyderabad | 36875 | 10588.41 | 826.46 |
| 3 | Jagtial | 0 | 0.00 | 0.00 |
| 4 | Jogulamba Gadwal | 1 | 0.30 | 0.02 |
| 5 | Kamareddy | 0 | 0.00 | 0.00 |
| 6 | Karimnagar | 1604 | 337.48 | 34.09 |
| 7 | Khammam | 1494 | 333.73 | 34.98 |
| 8 | Mahabubabad | 4 | 1.03 | 0.08 |
| 9 | Mahbubnagar | 1907 | 381.19 | 43.90 |
| 10 | Manchiryal | 7 | 1.80 | 0.16 |
| 11 | Medak | 2441 | 579.29 | 56.85 |
| 12 | Medchal | 755 | 182.60 | 17.33 |
| 13 | Nalgonda | 2443 | 446.65 | 58.15 |
| 14 | Nirmal | 4 | 0.89 | 0.09 |
| 15 | Nizamabad | 714 | 151.25 | 15.62 |
| 16 | Peddapalli | 2 | 0.55 | 0.03 |
| 17 | Rangareddy | 4230 | 1001.72 | 96.24 |
| 18 | Sangareddy | 30 | 5.74 | 0.72 |
| 19 | Siddipet | 1 | 0.16 | 0.02 |
| 20 | Suryapet | 1 | 0.30 | 0.02 |
| 21 | Vikarabad | 0 | 0.00 | 0.00 |
| 22 | Wanaparthy | 65 | 11.85 | 1.58 |
| 23 | Warangal | 2885 | 703.15 | 64.84 |
| 24 | Warangal (Rural) | 0 | 0.00 | 0.00 |
| 25 | Yadadri Bhuvanagiri | 3 | 0.61 | 0.06 |
|  | **Grand Total** | **55815** | **14800.12** | **1258.82** |

* Under PMAY Scheme during the quarter– Total Subsidy of Rs.66.18 crores was released to 2660housing loans
* Details of subsidy released - PLI wise are enclosed as **Annexure ’K ’**

*(Source: NHB)*

**ii)Rural Housing Interest Subsidy Scheme (RHISS):**

Pradhan Mantri Awas Yojana - Gramin (PMAY (G) for rural areas has been launched from April 1, 2016 with an objective to provide a pucca house with basic amenities to all houseless and households living in kutcha houses by 2022. However, to ensure that adequate resources are made available to such households which requires construction/modification of their dwelling units and have not been covered under PMAY (G), Ministry of Rural Development (MoRD), GoI has launched the Rural Housing Interest Subsidy Scheme (RHISS) under Housing for All by 2022 to provide easy access to institutional loan to needy households for construction/modification of their dwelling units who are not covered under PMAY (U).

The beneficiaries, eligible to receive central assistance under this Scheme, will include any rural household who do not appear/figure on the permanent waitlist for PMAY (G) and have not availed benefit under PMAY (U).

The Scheme is effective from June 19, 2017 and beneficiaries would be eligible for an interest subsidy at the rate of 3 per cent for loan amount up to Rs.2 lakh for maximum tenure of 20 years or the actual tenure of the loan whichever is lesser, with the NPV discount rate of 9 per cent.

RHISS will cover entire India, excluding the statutory towns as per Census 2011 and towns subsequently covered under PMAY (U). It will be implemented through PLIs viz. SCBs, HFCs, RRBs, Co-operative Banks, Small Finance Banks and NBFC-MFIs.

NHB has been identified as the CNA by the GoI, MoRD to implement the RHISS vertical of Housing for All Mission.

**Progress in Telangana State: (Rs. In crores)**

|  |  |  |  |
| --- | --- | --- | --- |
| **Sl. No.**  | **Particulars**  | **No of a/s covered** | **Amount**  |
| 01 | No. of Loan Account  | 128 | 4.84 |
| 02 | Loan disbursed  | 128 | 4.76 |
| 03 | No. of Claims of Subsidy  |  | 0.24 |

The progress under the Scheme is discussed in Sub-Committee Meeting on Financial Inclusion held on 05.11.2021 and Controllers of Banks have been advised to focus on the Scheme and cover all eligible accounts under the Scheme

**g. Progress under SHG Bank Linkage as on 30.09.2021: (Rs. In Crs)**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| As on | Outstandings | 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 | % |
| 30.09.2021 | 576195 | 18223.86 | 159470 | 3729.13 | 104763 | 2854.69 | 15.66 | 38364 | 654.66 | 3.59 |

* As at the end of September’2021, Banks extended credit to 576195 SHG groups amounting to Rs.18223.86 Crs.
* Upto the quarter, Banks have disbursed an amount of Rs. 3729.13 Crs to 159470 groups
* Overdues are at Rs.2854.69 Crs, constituting 15.66% of outstandings.
* NPAs are at Rs. 654.66 Crs, constituting 3.59% 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 is at 110.11% as on 30.09.2021 as against 110.72% as on 30.06.2021. The highest ratio was in Medak District with 251.70% and the lowest ratio was 52.59% in Peddapally District. None of the District reported CD ratio below the stipulated norm of 40%.

**District wise CD Ratio is enclosed as Annexure – “ B “**

**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** .**No natural calamity declared in the State during the last 2 years.**

The 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. 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.

All Banks to ensure that the data on relief measures extended is invariably uploaded in RBI’s portal, by 10th of the following month, even if the data to be submitted is NIL.

**Agenda 7: Policy Initiatives of the Central / State Governments / RBI:**

**A)Opening of Current Accounts by Banks - Need for Discipline( RBI Circular No**RBI/2021-22/116
DOR.CRE.REC.63/21.04.048/2021-22 dt.October 29, 2021)

Please refer to RBI [circular DOR.No.BP.BC/7/21.04.048/2020-21 dated August 6, 2020](https://www.rbi.org.in/Scripts/NotificationUser.aspx?Id=11945&Mode=0) on the captioned subject and associated circulars thereon.

2. On a review and taking into account feedback received from Indian Banks’ Association (IBA) and other stakeholders, it has been decided that banks may open current accounts for borrowers who have availed credit facilities in the form of cash credit (CC)/ overdraft (OD) from the banking system as per the provisions below:

(i) For borrowers, where the exposure of the banking system is less than Rs.5 crore, there is no restriction on opening of current accounts or on provision of CC/OD facility by banks, subject to obtaining an undertaking from such borrowers that they shall inform the bank(s), as and when the credit facilities availed by them from the banking system reaches Rs.5 crore or more.

(ii) In respect of borrowers where exposure of the banking system is Rs.5 crore or more, such borrower can maintain current accounts with any one of the banks with which it has CC/OD facility, provided that the bank has at least 10 per cent of the exposure of the banking system to that borrower.

Further, other lending banks may open only collection accounts subject to the condition that funds deposited in such collection accounts will be remitted within two working days of receiving such funds, to the CC/OD account maintained with the above-mentioned bank maintaining current accounts for the borrower. In case none of the lenders has at least 10% exposure of the banking system to the borrower, the bank having the highest exposure may open current accounts. Non-lending banks are not permitted to open current accounts.

3. It is clarified that borrowers not availing CC/OD facility from the banking system shall continue to maintain current accounts as per para 1(v) of the above mentioned [circular dated August 6, 2020](https://www.rbi.org.in/Scripts/NotificationUser.aspx?Id=11945&Mode=0), as hitherto.

4. Further, banks are permitted to open/ maintain the following accounts, without any restrictions placed in terms of the above-mentioned [circular dated August 6, 2020](https://www.rbi.org.in/Scripts/NotificationUser.aspx?Id=11945&Mode=0), subject to meeting the conditions specified as at para 2 of [DOR.No.BP.BC.30/21.04.048/2020-21 dated December 14, 2020](https://www.rbi.org.in/Scripts/NotificationUser.aspx?Id=12007&Mode=0):

i. Inter-bank accounts

ii. Accounts of All India Financial Institutions (AIFIs), viz., EXIM Bank, NABARD, NHB, and SIDBI

iii. Accounts opened under specific instructions of Central Government and State Governments

iv. Accounts attached by orders of Central or State governments/regulatory body/Courts/investigating agencies etc. wherein the customer cannot undertake any discretionary debits

5. With reference to FAQ 18 of the [circular dated December 14, 2020](https://www.rbi.org.in/Scripts/NotificationUser.aspx?Id=12007&Mode=0), in line with FAQ 9, banks maintaining collection accounts are permitted to debit fee/charges from such accounts before transferring the funds to the escrow account/CC/OD account of the borrower.

6. With reference to para 3 of the [circular dated December 14, 2020](https://www.rbi.org.in/Scripts/NotificationUser.aspx?Id=12007&Mode=0) read with FAQ 17, it is clarified that banks shall monitor all accounts regularly, at least on a half-yearly basis, specifically with respect to the exposure of the banking system to the borrower, and the bank’s share in that exposure, to ensure compliance with these instructions. If there is a change in exposure of banks or aggregate exposure of the banking system to the borrower which warrants implementation of new banking arrangements, such changes shall be implemented within a period of three months from the date of such monitoring.

7. Banks may implement the necessary changes within one month from the date of this circular. The compliance position thereon will be reviewed thereafter.

**B)Enhancement of collateral free loans to Self Help Groups (SHGs) under DAY-NRLM from Rs.10 lakh to Rs.20 Lakh: (RBI Circular No.**RBI/2021-22/83 FIDD.GSSD.CO.BC.No.09/09.01.003/2021-22 Dt. August 9, 2021)

Please refer to the [Master Circular FIDD.GSSD.CO.BC.No.04/09.01.01/2021-22 dated April 1, 2021](https://www.rbi.org.in/Scripts/BS_ViewMasCirculardetails.aspx?id=12062), on Deendayal Antyodaya Yojana - National Rural Livelihoods Mission (DAY-NRLM).

2. In this connection, the Government of India, vide their [Gazette Notification S.O. 2668(E) dated July 1, 2021](https://rbidocs.rbi.org.in/rdocs/content/pdfs/CGFMUN01072021.pdf), has notified amendments in the Credit Guarantee Fund for Micro Units (CGFMU) Scheme in paragraph (2) sub-paragraph (xii) of the notification of the Government of India, Ministry of Finance (Department of Financial Services), [number S.O. 1443(E), dated the April 18, 2016](https://rbidocs.rbi.org.in/rdocs/content/pdfs/CGFMUN18042016.pdf), published in the Gazette of India.

3. In view of the above amendment, paragraph 7.4 of [RBI Master Circular FIDD.GSSD.CO.BC.No.04/09.01.01/2021-22 (on DAY-NRLM) dated April 01, 2021](https://www.rbi.org.in/Scripts/BS_ViewMasCirculardetails.aspx?id=12062) stands modified as under:

**7.4 Security and Margin**:

7.4.1 For loans to SHGs up to Rs.10.00 lakh, no collateral and no margin will be charged. No lien should be marked against savings bank account of SHGs and no deposits should be insisted upon while sanctioning loans.

7.4.2 For loans to SHGs above Rs.10 lakh and up to Rs.20 lakh, no collateral should be charged and no lien should be marked against savings bank account of SHGs. However, the entire loan (irrespective of the loan outstanding, even if it subsequently goes below Rs.10 lakh) would be eligible for coverage under Credit Guarantee Fund for Micro Units (CGFMU).”

4. All other provisions of the Master Circular remain unchanged.

**C) Guidelines for Implementation of the circular on Opening of Current Accounts by Banks (RBI CIRCULAR :**RBI/2021-22/77DOR.CRE.REC.35/21.04.048/2021-22 Dt..August 04, 2021)

Please refer to [circulars DOR.No.BP.BC/7/21.04.048/2020-21 dated August 6, 2020](https://www.rbi.org.in/Scripts/NotificationUser.aspx?Id=11945&Mode=0), [DOR.No.BP.BC.27/ 21.04.048/ 2020-21 dated November 2, 2020](https://www.rbi.org.in/Scripts/NotificationUser.aspx?Id=11990&Mode=0) and [DOR.No.BP.BC.30/21.04.048/2020-21 dated December 14, 2020](https://www.rbi.org.in/Scripts/NotificationUser.aspx?Id=12007&Mode=0) on Opening of Current Accounts by Banks - Need for Discipline.

2. The instructions were issued vide the above circulars in order to enforce credit discipline amongst the borrowers as well as to facilitate better monitoring by the lenders; and for this purpose, a graded approach had been prescribed on opening and operating of current accounts and CC/OD facilities. Banks were required to implement these instructions in a non-disruptive manner while keeping the bonafide business requirements of the borrowers in mind.

3. It is reiterated that:

1. In case of borrowers **who have not availed of CC/OD facility from any bank**, there is no restriction on opening of current accounts by any bank if exposure of the banking system to such borrowers is less than Rs.5 crore.
2. In case of borrowers **who have not availed of CC/OD facility from any bank** and the exposure of the banking system is Rs.5 crore or more but less than Rs.50 crore, there is no restriction on lending banks to such borrowers from opening a current account. Even non-lending banks can open current accounts for such borrowers though only for collection purposes.
3. The restriction applies to borrowers in case they avail of CC/OD facility since all operations that can be carried out from a current account can also be carried out from a CC/OD account as banks in a CBS environment follow a one-bank-one-customer model as against a one-branch-one-customer model.

4. We have in the meantime received requests from the banks for some more time to resolve the operational issues while implementing the circular in letter and spirit. Therefore, in order to ensure that the instructions are implemented in a non-disruptive manner, it has been decided that:

1. Banks will be permitted time till October 31, 2021 to implement the provisions of the circular. This extended time line shall be utilised by banks to engage with their borrowers to arrive at mutually satisfactory resolutions within the ambit of the circular. Such issues which banks are unable to resolve themselves shall be escalated to Indian Banks’ Association (IBA) for appropriate guidance. Residual issues, if any, requiring regulatory consideration shall be flagged by IBA to the Reserve Bank for examination by September 30, 2021.
2. In terms of para 1(vii) of [circular DOR.No.BP.BC.30/21.04.048/2020-21 dated December 14, 2020](https://www.rbi.org.in/Scripts/NotificationUser.aspx?Id=12007&Mode=0), accounts of White Label ATM operators and their agents are exempt from the provisions of the Current Account [circular dated August 6, 2020](https://www.rbi.org.in/Scripts/NotificationUser.aspx?Id=11945&Mode=0). Since Cash-in-Transit (CIT) Companies/ Cash Replenishment Agencies (CRAs) essentially carry out a similar activity, the exemption would be applicable to these entities as well.
3. Banks shall put in place a monitoring mechanism, both at head office and regional/zonal office levels to monitor non-disruptive implementation of the circular and to ensure that customers are not put to undue inconvenience during the implementation process.
4. As has already been indicated in FAQ no 6 of [circular DOR.No.BP.BC.30/21.04.048/2020-21 dated December 14, 2020](https://www.rbi.org.in/Scripts/NotificationUser.aspx?Id=12007&Mode=0), banks are not permitted to open current accounts for borrowers who have availed agricultural/ personal Overdraft (OD) or OD against deposits.

5. Banks shall ensure that the contents of the circular are implemented in letter and spirit without causing undue inconvenience to their borrowers. All other instructions contained in the circulars ibid remain unchanged.

**D) Monitoring of Availability of Cash in ATMs (RBI CIRCULAR :** RBI/2021-22/84 DCM (RMMT) No.S153/11.01.01/2021-22 Dt.August 10, 2021)

As you are aware, the Reserve Bank of India has a mandate to issue banknotes and the banks are fulfilling this mandate by dispensing banknotes to the public through their wide network of branches and ATMs. In this connection, a review of downtime of ATMs due to cash-outs was undertaken and it was observed that ATM operations affected by cash-outs lead to non-availability of cash and cause avoidable inconvenience to the members of the public.

2. It has, therefore, been decided that the banks/ White Label ATM Operators (WLAOs) shall strengthen their systems/ mechanisms to monitor availability of cash in ATMs and ensure timely replenishment to avoid cash-outs. Any non-compliance in this regard shall be viewed seriously and shall attract monetary penalty as stipulated in the **“Scheme of Penalty for non-replenishment of ATMs”** in the [Annex](https://www.rbi.org.in/Scripts/NotificationUser.aspx?Id=12144&Mode=0#ANN1). The Scheme shall be effective from October 01, 2021.

**Agenda 8: Dharani Portal Issues :**

Banks have been representing time and again that they are facing issues in accessing Dharani Portal. The issues have been taken up with Terrasistech, the service provider for the Dharani portal for necessary resolution. But many issues remain unresolved.

We request the Govt. of Telangana to appoint a nodal officer to represent/resolve the issues of Banks. We also request for a meeting of Nodal officer, Service provider and Banks for resolving operational issues.

**Agenda 9: Improving Rural Infrastructure**

NABARD has been aiding the creation of Rural Infrastructure in the country since 1995 through its Rural Infrastructure Development Fund (RIDF). RIDF was set up in the year 1995-96 to fund incomplete infrastructure projects in States due to lack of financial resources. Though RIDF was first envisaged to support the ongoing rural infrastructure projects in irrigation sector, its ambit was later broadened to cover almost all important aspects of rural infrastructure.

**Support under Rural Infrastructure in Telangana**

**A. RURAL INFRASTRUCTURE DEVELOPMENT FUND (RIDF)**

The Government of India had set up Rural Infrastructure Development Fund (RIDF) in NABARD, during 1995-96, with the objective of providing low cost fund support to the States to facilitate quick completion of ongoing rural infrastructure projects, which were languishing for want of resources. During 1995-96, RIDF was started as a “last mile approach” to facilitate completion of ongoing irrigation, flood protection and watershed management projects. Today, it covers as many as 37 activities which are broadly classified under three categories (i) Agriculture and Related Sector, (ii) Social Sector and (iii) Rural Connectivity.

The initial RIDF corpus during 1995-96 (Tranche I) was Rs. 2000 crore and the corpus has grown to Rs.40,491 crore in 2021-22 (Tranche XXVII). The annual corpus of RIDF is announced in the Union Budget and after announcement of the corpus, RBI makes bank-wise allocations to the corpus based on the shortfall in achievement of priority sector and/or agriculture and/or weaker section targets by each bank. The annual corpus is then allocated for rural infrastructure financing in different States based on various parameters like Geographical Area of the State, Rural Population, Composite Infrastructure Development Index, Inverse CD Ratio, Efficiency in utilization of RIDF allocation etc.

Since commencement of RIDF, a cumulative loan of **Rs. 3.78 lakh crore** (inclusive of Rs. 18,500 crore under Bharat Nirman Programme), has been sanctioned to various State Governments (till 31 March 2020), in which Agriculture and Related sectors has the highest share (44%) followed by Rural Connectivity (38%) and Social Sector Projects (18%).

In Telangana, NABARD has sanctioned **Rs.14387.51** crore under RIDF, as on 31 March 2021, for **14,694** different infrastructure projects such as roads and bridges, irrigation, drinking water supply, education, animal husbandry, water harvesting, etc. During 2020-21, NABARD has sanctioned **Rs.1142.55 crore** to Govt. of Telangana for construction of **282 check dams** (Rs. 1134.71 crore) and for Improvements of **one Rural Road** in Nirmal district (Rs.7.84 crore). Also, NABARD has disbursed Rs.703.18 crore to the Telangana State Government during 2020-21. The loans under RIDF are disbursed to State Government at an interest rate of Bank Rate minus 1.5%.

During 2021-22, NABARD has made a Normative Allocation of Rs.1300 crore to Telangana. Government of Telangana proposed to utilize these funds for construction of check dams across major streams and for other projects in the State. In this regard, NABARD has sanctioned a proposal for construction of 196 checkdams across various streams in the state with a loan of Rs. 799.11 crore under RIDF XXVII.

1. **Focus of RIDF Initiatives in Telangana State:**

During last five years, RIDF loan in Telangana State have been primarily sanctioned for Rural Drinking Water Supply Projects (Mission Bhagiratha) and for Construction of check dams.

Mission Bhagiratha project was undertaken by the State Government to provide safe, adequate, sustainable and treated drinking water for the entire rural and urban areas of the State except Hyderabad urban agglomeration inside outer Ring Road. It envisages treated drinking water to every household at their doorstep at the rate of 100 LPCD in rural areas, 135 LPCD in Municipalities / Nagar Panchayats and 150 LPCD in Municipal Corporations. The Project has a Total Financial Outlay of Rs. 45,027.61 crore.

NABARD has sanctioned Rs.4262.26 crore to various Mission Bhagiratha projects from 2016-17 to 2019-20. Out of a sanction of Rs.4262.26 crore, NABARD has already disbursed Rs.3043.83 crore to Government of Telangana as on 30th September 2021, leaving a further drawable gap of Rs.1218.43 crore under Mission Bhagiratha projects.

For construction of check dams, NABARD has sanctioned Rs.82.46 crore during 2019-20 and Rs.1134.71 during 2020-21, the details of which are given below.

1. **New Infrastructure Projects Sanctioned Under RIDF during the Year 2020-21:**
2. **Construction of Check Dams across Major Streams(Minor Irrigation)**

The average annual rainfall in Telangana state is 927.58 mm and ranges from 604 mm in semi-arid belt in Mahabubnagar district to 1157mm in the north of the state. The topography and rainfall pattern in Telangana has made tank irrigation ideal for irrigation, storing of water and regulating water flow for agricultural use.

However**,** well irrigation has progressed substantially in the state, while Tank irrigation witnessed a decline since the 1990s. This accelerated the ground water depletion in the state. Nearly 18% of the 462 groundwater basins in Telangana have been declared as ‘over exploited’ and 28% are ‘critical’ or ‘semi-critical’. With deterioration of the tanks in the state, recharge of groundwater has been badly affected.

The Government of Telangana in 2015 initiated a flagship programme called **Mission Kakatiya** for restoration and rehabilitation of all minor irrigation tanks in the state. As an extension to Mission Kakatiya, Govt. of Telangana has decided to construct check dams across the major and minor streams(4th to 8thorder) in the state, to prevent the water from flowing down to lower levels, improve ground water table and to use the stored water for further irrigation. Government of Telangana has accorded Administrative Approval for construction of **1200 Check Dams** in the state on 4th to 8thorder streams, vide G.O.Ms.No.8, Dt. 08.03.2019 based on typical designs. The projects are being implemented by the Minor Irrigation Wing, Irrigation and Command Area Development Department, Govt of Telangana.

Out of the 1200 check dams proposed to be constructed across Telangana State, 6 check dams on Manair Vagu (Godavari Basin) was sanctioned a loan of **Rs.82.46 crore** by NABARD under RIDFXXV. Aloan of **Rs.1134.71 crore** was sanctioned for construction of another 282 check dams under RIDF XXVI. Further, a proposal for construction of 196 check dams across various streams in the state with an RIDF loan of Rs. 799.11 crore under RIDF XXVII has been sanctioned by NABARD.

As on 30th September’ 2021, NABARD has disbursed a sum of **Rs.672.05 crore** to the State Government against these 288 check dam projects.

Construction of check dams will improve the ground water recharge on either side of the stream and stabilize tail end ayacut of major irrigation projects. At present, farmers in Telangana grow only one crop under rain-fed conditions. It is expected that the construction of check dams will enable the farmers to have upto three crops in a year, thereby increasing their income.

**B. Rural Infrastructure Promotion Fund (RIPF)**

Rural Infrastructure Promotion Fund has been created with an initial corpus of Rs.25 crore and operationalized from 1st September ‘2011 with an objective to promote capacity building initiatives as also efforts for creation of innovative/ experimental/ promotional infrastructure. The activities to be supported lead to promotion of sustainable infrastructure development in rural and agriculture & allied sector. Special thrust to North-East Regions including Sikkim, Eastern Region and Hilly Himalayan States of Uttarakhand, Himachal Pradesh and J & K, for creation of experimental/ promotional infrastructure as also for supporting all other activities.

The Institutions eligible for grant support under RIPF include State Governments/UTs, NGOs, Registered Community Based Organisations (CBOs), Panchayat Raj Institutions (PRIs), SHGs/ SHG Federations and Farmers’ Clubs/ FC Federations, Research Institutions, Universities etc.

**C. Warehouse Infrastructure Fund (WIF)**

Warehouse Infrastructure Fund (WIF) was instituted by Govt of India with a corpus of Rs.5000 crore in 2013-14 with NABARD, to provide credit to public and private players for creation and augmentation of decentralised modern scientific storage facilities; leverage credit facilities for farmers against stored produce to mitigate problem of distress sale and realise better prices for produce after harvest. The WIF corpus was augmented with a further allocation of Rs.5000 crore in 2014-15.

In Telangana, a storage gap of 21 lakh MT for warehouses and 1 lakh MT for cold storages had been estimated during 2014-15. To bridge this gap, Government of Telangana has availed a loan of Rs.972.79 crore under WIF for creating 364 warehouses with 18.23 lakh MT of dry storage capacity. After deletion of 14 Non Starter Projects, the loan amount has been revised downwards to **Rs.951.69 crore for 350 warehouses with a total capacity of 17.76 lakh MT**. The cumulative disbursements under WIF has reached **Rs.852.28 crore**, including a disbursement of **Rs.19.72 crore** in 2020-21.

The phasing of all projects, under WIF, in the state has ended as on 31 March 2021 and 347 projects have been completed creating a storage capacity of **17.60 lakh MT**.

However, it is observed that the food production in the state has significantly increased in the last few years. During 2020-21, Government of Telangana State has estimated a storage gap of 43.64 lakh MT and is hence planning to create an additional storage space of 40 lakh MT in the state.

**D. Long Term Irrigation Fund (LTIF)**

LTIF was announced in the Union Budget 2016-17 for fast tracking the completion of 99 identified medium and major irrigation projects, spread across 18 states, in mission mode by 31 December 2019. Under LTIF, NABARD provides loan towards Central share and State share with a tenure of 15 years. The Central share is provided to National Water Development Agency (NWDA), whereas the State share is availed by the State Government as a loan.

In Telangana, a total of 11 projects are sanctioned by Government of India under LTIF. A loan of Rs 3478.83 crore has been sanctioned by NABARD towards Central share. However, no loan has been sanctioned/released towards State share.

**E. Micro-Irrigation Fund (MIF)**

Government of India has operationalized a Micro-Irrigation Fund (MIF) with a corpus of Rs. 5000.00 crore for supporting micro irrigation projects, to achieve the goal “Per Drop, More Crop”. Ministry of Agriculture and Farmers Welfare is the nodal agency for implementation of the fund. The objective of the fund is to facilitate State Governments in mobilizing additional resources for expanding coverage under micro-irrigation. Under MIF, NABARD lends to State Government at 3% below the cost of fund mobilized from the market with Govt. of India providing interest subvention of 3% to meet the balance cost.

A Tripartite Memorandum of Agreement (MoA) is envisaged to be signed amongst State Government, NABARD and DAC&FW, MoA&FW, Govt. of India for operationalizing the scheme in respective states. The State Government is yet to execute the MoA with NABARD and DAC&FW, in this regard.

**F. Agri Market infrastructure Fund (AMIF)**

The Agri. Market infrastructure Fund, with a corpus of Rs 2000 crore, is established in NABARD, to provide subsidised loans to States and Union Territories for up gradation of 10,000 Rural Haats to GrAMs and for modernisation of 585 APMCs in the country. The Finance Department of the State Govt. is the nodal department to avail loan under AMIF from NABARD.

A Tripartite Memorandum of Agreement (MoA) is envisaged to be signed amongst State Government, NABARD and DAC&FW, MoA&FW, Govt. of India for operationalizing the scheme in respective states. The State Government is yet to execute the MoA with NABARD and DAC&FW, in this regard.

The loan under AMIF will be to the extent of 95% of the Total Financial Outlay (TFO), balance 5% will be the contribution from the State Government as margin money. The repayment period is up to 7 years, including a moratorium period up to 2 years on principal repayment. The rate of interest on loan on each occasion shall be 3% below the corresponding cost of fund (inclusive of 0.60% margin of NABARD) mobilized by NABARD from the market.

**G. NABARD Infrastructure Development Assistance (NIDA)**

NABARD, out of its own funds opened a new window of support viz., NABARD Infrastructure Development Assistance (NIDA) to fund directly to State Governments /State owned institutions/ corporations on both on-budget as well as off-budget projects for creation of rural infrastructure outside the ambit of RIDF borrowing. Further, PPP and non PPP projects by registered entities like companies, co-operatives etc., and funding for NBFC- Infrastructure Finance Companies (IFCs) and Public Financial Institutions approved by the RBI are also covered under NIDA.

Infrastructure projects largely benefiting rural areas and covered in a harmonized list of projects as approved by the GOI/RBI and activities covered under RIDF and “Rurban” mission are eligible for funding under NIDA.

The Government of Telangana, ever since the formation of the state in June 2014, has been taking a lot of initiatives for improving rural infrastructure in the State. The Telangana Regional Office of NABARD has been working closely with the Government of Telangana and has partnered with the GoTS/GoTS’ promoted SPVs by sanctioning financial assistance under NIDA for various flagship programmes such as the Mission Bhagiratha, the Micro Irrigation Project and the Kaleshwaram Irrigation Project. The projects sanctioned by NABARD in Telangana under NIDA are summarised below:

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Sl.****No** | **Name of the Client Supported** | **Name of the Project** | **Projects****Sanctioned** | **Sanctioned Loan Amount (Cumulative)****(Rs. Crore)** | **Disbursed Loan Amount (Cumulative)** **(Rs. Crore)** |
| 1 | Telangana Drinking Water Supply Corporation Limited (TDWSCL)(05 Loans) | Telangana Drinking Water Supply Project (Mission Bhagiratha) | Grid works in erstwhile districts of Medak (Segments 8,9,10A and 10B), Rangareddy (Segment 6), Nizamabad (Segment 13), Khammam (Segments 25 & 26) and Nalgonda (Segment 3) and Intra Village Works in erstwhile districts of Nalgonda, Adilabad and Karimnagar | 5416.67 | 4459.244 |
| 2 | Telangana State Horticulture Development Corporation Limited (TSHDCL)(01 Loan) | Telangana State Micro Irrigation Project | Micro Irrigation Project in all the districts of Telangana State | 874.00 | 874.00 |
| 3 | Kaleshwaram Irrigation Project Corporation Limited (KIPCL)(03 Loans) | Kaleshwaram Project | Packages 12, 12 feeder, 13 (in erstwhile district of Medak and Karimnagar) and Sri KomaravelliMallanaSagar Reservoir (in ersthwileMedak) of the ProjectRecently sanctioned for implementation of balance works in package 15, 16 and Baswapur reservoir | 8225.97 | 5218.420 |
| **Total** | **14516.64** | **10551.664** |

Since TDWSCL and KIPCL have been financed by other banks as well, the concerned banks may share Credit Information Reports on quarterly basis as mandated by RBI.

**H. Dairy Infrastructure Development Fund (DIDF)**

Government of India, in the Union Budget 2017-18, announced creation of a dedicated Dairy Processing and Infrastructure Development Fund (DIDF) in NABARD with corpus of Rs.8004 crore. The primary objective of DIDF is to modernize the milk processing plants and machinery and to create additional infrastructure for processing milk and increased value addition, especially in the cooperative sector. Loans out of DIDF shall be extended by NABARD to NDDB and NCDC for financing creation/modernization of dairy processing and value addition infrastructure to Co-operative Milk Unions, State Cooperative Dairy Federations, Multi State Milk Cooperatives, Milk Producer Companies and NDDB subsidiaries (collectively, the end borrowers). Financial assistance will be given to the end borrowers that are financially viable and fulfil the eligibility criteria.

In Telangana State, under DIDF, NABARD has sanctioned term loans aggregating to Rs 156.70 crore to the NDDB on behalf of three dairy units, viz. the Telangana State Dairy Development Corporation (TSSDCFL), the Mulkanoor Women’s Mutually Aided Milk Producers’ Cooperative Union Ltd. (Mulkanoor Dairy) and the Nalgonda Ranga Reddy Milk Producers’ Mutually Aided Cooperative Union Ltd. (NARMUL).The sanction has been extended for establishment/upgradation of infrastructure in their dairy units. Disbursements are yet to be made.

**I. Fisheries and Aquaculture Infrastructure Development Fund (FIDF)**

Department of Fisheries, Ministry of Agriculture and Farmers Welfare, Government of India, has set up a dedicated Fisheries and Aquaculture Infrastructure Development Fund (FIDF) for creation of fisheries infrastructure facilities both in marine and inland fisheries sectors to augment the fish production to achieve the target of 20 million tonnes by 2022-23. The fund creates a special window for the State Governments/UTs and State entities, cooperatives and individual entrepreneurs to avail of concessional finance for development of fisheries infrastructure. National Fisheries Development Board (NFDB) has been designated as the Nodal Implementing Agency (NIA). NABARD, NCDC and all scheduled banks are designated as Nodal Loaning Entities (NLEs). NABARD will be providing support for creation of public infrastructure projects to the tune of about Rs.2600 crore through State Governments.

Government of India is since according high priority to the scheme, commercial banks are requested to expeditiously process the proposals received under FIDF as per their extant lending guidelines. *(Courtesy : NABARD)*

**Agenda 10: Efforts towards Skill Development**

**Performance of RSETIs upto the Quarter ended 30th September 2021**

There are 11 RSETIs operating in Telangana (SBI-9 and UBI(e-AB)-2).

RSETIs have conducted 73 camps and trained 2166 people upto the quarter ended 30thseptember’2021 against target of 260 camps and 6775 people respectively for FY 2021-22. Due to COVID pandemic conditions, the performance in 1st quarter was not at expected level.

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.slbctelangana.com](http://www.slbctelangana.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 ‘**

 **Agenda 11: Pending reimbursement of Claims of RSETIs:**

11 RSETIs together have to receive pending dues to the tune of Rs. 24.45 Crores as on 30.09.2021(SBI- Rs.21.87 crores and Union Bank of India(e-AB) Rs.2.58 Crores) from MoRD Government of India. 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 12: Doubling of farmers income**

**1. Benchmark Parameters for doubling of farmers income**

RBI has advised inclusion “Doubling of Farmers’ Income” as an agenda item in SLBC besides regular review at DCC/DLRC/BLBC meetings.

NABARD had 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.

SLBC in its Sub-Committee meeting on Agriculture held on 05.11.2021 has reviewed the progress during the period from 31.03.2017 to 30.09.2021 in Benchmark Parameters.

LDMs are advised to ensure that the review of the progress of the Benchmark parameters be taken up regularly in DCC/DLRC/BLBC meetings.

**Progress in respect of various Benchmark parameters as on 30.09.2021 is as under:**

* Number of Agriculture loans have grown by 10,89,167 when compared to March 2017
* Short Term working capital loans have increased by 6,70,033 when compared to March 2017.
* Number of farmers financed for Allied activities have increased by 3,03,279 when compared to March 2017.
* Close to 96.89% of SF/MF have availed Bank finance as on 30th September 2021
* Outstanding finance to Agriculture has grown substantially by Rs.38419 crores when compared to March 2017
* Outstanding finance to SF/MF has grown substantially by Rs.28,317 crores when compared to March 2017.
* Outstanding finance to SF/MF for Allied activities has grown by Rs.4,666 crores over March 2017.

**Progress in respect of various Benchmark parameters as on 30.09.2021 is as under:**

|  |
| --- |
| **DOUBLING OF FARMERS INCOME – BENCHMARK PARAMETERS**  |
| Sl No. |  Benchmark parameters  | As on 31.03.2017  | As on 31.03.2018  | As on 31.03.2019  | As on 31.03.2020  | As on31.03.2021 | As on 30.09.2021 |
| 1  | Total No. of farmers in the State (As per data of Agriculture Dept)  | 55,54,000  | 55,54,000  | 55,54,000  | 59,48,000  | 60,95,134 | 60,95,134 |
| 2  | No. of Agri loan A/cs as compared to No. of farmers in the State (Crop Loans + ATLs + Agri Gold loans)  | 56,96,488  | 56,51,734  | 58,93,652  | 62,03,975  | 69,61,120 | 67,85,655 |
|    | % loan Accounts compared to No. of farmers  | 102.56%  | 101.75%  | 106.11%  | 104.30%  | 114.21% | 111.32% |
|    | Outstanding Agri Finance (Crop Loans + ATLs + Agri Gold Loans) (Amount Rs. In Crores)  | 57,784.64  | 62,843.53  | 73,087.01  | 79,472.22  | 95,498.97 | 96,203.73 |
| 3  | No. of SF/MF Farmers in the State  | 47,68,000  | 47,68,000  | 47,68,000  | 52,49,000  | 52,49,000 | 52,49,000 |
|    | No. of SF/MF finance in the State (Crop Loans+ATLs + Agr Gold Loans)  | 35,65,634  | 34,77,418  | 35,22,947  | 46,77,408  | 50,43,084 | 50,86,155 |
|    | % of SF/MF financed in the State  | 74.78%  | 72.93%  | 73.88%  | 89.11%  | 96.07% | 96.89% |
|    | Finance to SF/MF farmers (Crop Loans+Agr Gold Loans+ATLs) ( Amount Rs. in crores )  | 21,833.05  | 30,053.44  | 29,539.42  | 42,214.10  | 49,452.37 | 50,150.55 |
| 4  | Total Cultivable area (in lacs of Acres)  | 166.77  | 166.77  | 166.77  | 167.219  | 167.219 | 167.219 |
|    | Crop Loan Accounts  | 47,64,999  | 46,79,139  | 48,22,544  | 49,75,610  | 53,18,723 | 54,35,032 |
|    | Crop Loans disbursed to net cultivable area (Amount Rs. In Crores)  | 30,116.45  | 36,042.60  | 41,845.59  | 46,775.99  | 50,015.49 | 56,231.83 |
| 5  | No. of farmers financed for Allied Activities  | 8,03,625  | 7,88,077  | 7,19,862  | 9,05,284  | 11,62,850 | 11,06,904 |
|    | Finance to Allied Activities (Amount Rs. in crores)  | 17,004.46  | 16,376.83  | 15,577.79  | 17,540.66  | 21.465.73 | 20,655.06 |
|    | No. of SF/MF/Tenant out of allied activities  | 5,53,080  | 5,28,961  | 4,89,501  | 8,17,312  | 10,90,270 | 10,01,107 |
|    | Amount financed to SF/MF/Tenant farmers (Amount Rs. in Crores)  | 6424.88  | 7831.83  | 6296.04  | 9317.26  | 11,690.15 | 11,090.05 |
|    | % of allied activities in total loans to farmers ( No. of A/cs)  | 14.11%  | 13.94%  | 12.21%  | 14.59%  | 16.70% | 16.31% |
|    | % of allied Activities Finance to total Agri Finance (Amount)%  | 29.43%  | 26.06%  | 21.31%  | 22.07%  | 22.48% | 21.47% |
| 6  | **CROP INSURANCE**  |  |
|    | No. of loan a/cs covered under Insurance  | 9,02,121  | 10,57,612  | 6,98,276   | 8,84,130  | NA  | NA |
|  | % crop loans covered  | 18.93.%   | 22.60%   |  14.48%  | 17.76%  | NA | NA |
|    |    | As on 31.03.2017  | As on 31.03.2018  | As on 31.03.2019  | As on 31.03.2020  | As on 31.03.2021 | As on 30.09.2021 |
| A.  | Growth in No. of A/cs of short term credit /WC for allied activities to farmers  | 1,11,299  | 65,373  | 1,43,405 | 1,53,066 | 3,43,113 | -9,863 |
| B  | Growth in amount of short term credit/WC for allied activities to farmers (Amount Rs. In Crores)  | 2,505.61  | 5,926.15 | 5,802.99 | 4,930.39 | 3,239.50 | 2917.65 |
| Capital Formation in Agriculture  |    |  |  |
| a.  | Agriculture Term Loan disbursed:  |  |  |
|    | Agriculture and Allied activities (Farm Credit)/Agri Infrastructure/Ancilliary activities (Amount Rs. In Crores)  | 8751.67  | 11,572.15  | 16,898.00  | 14,849.40  | 16,815.08 | 6915.64 |
| 1. Crop insurance  |  |  |
|    | Amount of claims received and settled. (Rs. in Crores)  |  178.50  |  639.15  | 154.77 Cr settled Out of total 435.77 cr.  | NIL  | NA | NA |
|  | No. of farmers benefitted  ( In lakhs)  | 2.35  | 4.46  | 2.85  | NIL  | NA | NA |
| 2.      Development linkage  |  |  |
| a.  | FPOs financed by Banks(No. of A/cs)  | 62  | 62  | 255  | 301  | 330 | 330 |
|    | FPOs financed by Banks (Amount Rs. in Crores)  | 0  | 0  | 7  | 27  | 52 | 52 |
| b.  | SHGs Financed by Banks (No. of A/cs)  | 567733 | 392988 | 395500 | 559455 | 581392 | 5,76,195 |
|    | SHGs Financed by Banks (Amount Rs. In Crores)  | 10662.83 | 7991.43  | 9705.76  | 16,114.14 | 18,717.56 | 18,223.86 |
| c.  | JLGs Financed by Banks (No. of A/cs)  | 17004  | 18863  | 17125  | 5895  | 9848 | 8527 |
|    | JLGs Financed by Banks (Amount Rs. in Crores )  | 1300.79  | 1329.90  | 1330.88  | 96.57  | 91.12 | 75.27 |
| D  | NWHR Financed by Banks (No. of A/cs)  | 553  | 1702  | 697  | 456  | 351 | 298 |
|    | NWHR Financed by Banks (Amount Rs. in Crores)  | 30.72  | 242.75  | 118.36  | 100.33  | 53.98 | 33.49 |

**Agenda 13: Financing of FPOs**

Agriculture has always been a lifeline of the Indian economy, providing livelihood to millions of farmers; However high production costs, as well as poor market linkages hinder the sector’s growth. This adversely impacts India’s ranks of small and marginal farmers, which comprises around 85% of the sector. Aggregation and consolidation provide a means for these farmers to unite and reap the benefits of economies of scale, making this a critical means to create new growth.

Collectivization of producers, especially small and marginal farmers, into producer organizations has emerged as one of the most effective pathways to address the many challenges of agriculture but most importantly, improved access to investments, technology, inputs and markets.

Recognizing the centrality of FPOs to meet national agricultural goals, NABARD has been promoting the FPOs. In Telangana state, NABARD has promoted and sanctioned grant assistance to 339 FPOs (62 FPOs under PRODUCE and 261 FPOs under PODFI-ID and 16 FPOs under Central Sector Scheme). Out of these 339 FPOs, 230 FPOs are promoted in the watershed project areas covering 151 watersheds and 03 FPOs are promoted in Tribal Areas involving TDF projects of NABARD.

The present shareholder membership in these FPOs is 1,09,572, out of which 26,737 are women shareholders. The 83% of the shareholders are small and marginal farmers.

**Some encouraging highlights of FPO promotion.**

* 4 FPOs with Membership of 1000 or more and Equity of Rs. 12 Lakh or more
* 27 FPOs with Membership of 500 to 1000 and Equity more than Rs. 5 Lakh
* 79 FPOs with Membership of 300 to 500 and Equity of Rs. 3 Lakh – Rs. 5 Lakh
* 73 FPOs have been successfully Credit Linked with the formal banking channel. Credit totalling to Rs. 2246 lakhs has been sanctioned by APGVB, Adilabad DCCB, TSCAB, NABKISAN, HDFC Bank, SBI. (During 2021-22, 16 FPOs were credit linked with a loan amount of Rs.422 Lakhs)
* 48 FPOs registered and have started trading on e-NAM platform
* 220 FPOs are into various business activities viz. Input Supply, Procurement, Custom hiring centre etc.

**Convergence with State Government Department/ other agencies**

1. ***Tribal Welfare Department, GoTS***

During the year 2019-20, 13 FPOs, which were promoted in predominantly tribal areas, have been sanctioned grant assistance of amount Rs.397.80 lakhs by Tribal Welfare Department, (TWD) for creation of agri-infrastructure. These FPOs were also supported by the NABKISAN Ltd with a total amount of Rs 198.86 lakhs as collateral free loan.

An interface meeting was convened by FSDD, Telangana Regional Office, Hyderabad with Bankers & Tribal Welfare Department on 06th Nov 2020 to facilitate the credit linkage for 18 FPOs identified for implementation of infrastructure projects with grant support from the Tribal Welfare Department of Govt. of Telangana.

During the year 2020-21 another 18 FPOs were selected under this project by Tribal Welfare Department with a grant assistance of Rs. 570.40 lakhs. Banks and finance companies such as NABKISAN, HDFC, SBI, TSCAB are supporting there 18 FPOs with a loan amount of Rs. 277.92 lakhs.

1. ***e with state government***

A State Level Meet organised on 23.10.2020 for developing FPOs as Business organisations with the following objectives:

* *To facilitate the issuance of licenses and permits.*
* *Develop strategies and policy framework for developing FPOs as viable business organisations in the state of Telangana.*
* *All the district level officers were instructed to facilitate the FPOs in their efforts.*

The financial resources needed to initiate business activities are often inadequate duetopoorequitycontributionbyitsshareholders/membershavingvotingrightsand lack of access to credit for want of collateral security. To address this limitation, a one- time grant support, not exceeding **Rs. 5.00 lakh per FPO**, is being provided by NABARD, to the FPOs promoted with financial assistance from NABARD, towards taking up business activities, subject to certain eligibility criteria. **So far 80 FPOs were provided with business development assistance worth Rs. 367 lakhs as grant. (During 2021-22, 23 FPOs were supported with an assistance of RS.106 lakhs towards BDA)**

**Financing of FPOs**

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 grant upto Rs. 10.00 lakhs to double members equity and seek collateral-free loan upto Rs. 1.00 crore from banks, which in turn can seek 85 percent cover.

**NABARD also issued circular no. 297 dated 28.10.2020 to all State Cooperative banks with a guidance note on FPO financing**.

Further, RBI has included financing to FPOs up to Rs. 2 Crore under Direct Agriculture Finance under the PSL and loans upto Rs. 5 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 Agr-Institutions is need of hour.

NABARD advocates for increasing the flow of institutional finance to FPOs at various for a viz. SLBC, DCC and banker’s meet.

NABARD solicits the cooperation form departments and banks for alignment of their priorities in supporting and financing FPOs for achieving making agriculture viable and profitable.

*(Courtesy : NABARD)*

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

 ---NIL---

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

In terms of RBI revamped Lead Bank Scheme, it is mandatory for the Controlling authority or Senior Authority from the Controlling Office to attend the DCC/DLRC meetings, who can take decision and convey to their field functionaries to attend the DCC/DLRC meetings for implementation of various decisions taken in the said meetings.

SLBC is still receiving complaints from the District Collectors of many Districts ex: Warangal Rural district that the Controlling Authority/Senior Authority from Controlling Office are not attending the meetings and the Public representatives attending the meeting are expressing their displeasure for non-attendance.

SLBC requests all the State Heads to give suitable directions to their Controlling authorities to attend the DCC/DLRC Meeting invariably. Wherever, the Controlling Authority is not able to attend, the senior level functionary i.e., Scale-IV Official should attend the meeting and ensure that the decisions taken in the meeting are percolated to their Branch Managers immediately.

**Agenda 15: Timely submission of data by Banks adhering the schedule of SLBC meetings**

It is observed that many Banks are submitting quarterly data beyond 15 days and upto 45 days, thereby 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 in various fora in stipulated time.

Controllers of banks are requested to instruct their nodal officers to submit the data called for, within the timelines.

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

As per the directions of Reserve Bank of India, a standardized system for data flow and management has been developed on the SLBC website. As per the suggestion of the Working Group upload of the data up to block level is to be done for which, **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.  For 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.

The progress is being reviewed in all the SLBC fora.

**Mapping of Branches with Block Codes**:

All Banks have confirmed that mapping of their branches with block codes has been completed.

**Data extraction from CBS and uploading to new portal**:

With regard to extraction of data, the following Banks have not uploaded the data for September’21 quarter on SLBC portal : Bank of Baroda, Bank of India, Indian Bank, Punjab National Bank, P&SB Bank, APGVB, TGB, TSCAB, Bandhan Bank, City Union Bank, IDBI, J&K Bank and Small Finance Banks. The matter is being followed up with Banks regularly.

APGVB, TGB and TSCAB advised that updation of their software to match the data extraction will be completed by 31st Decdember’21 as their software updation is under process for extraction of data from CBS.

Controllers of Banks to take up with their Corporate Office/Head Office for extracting the data directly from CBS and to upload onto the SLBC web portal for the Quarter ended September’ 2021 to enable the SLBC to check with the CQR data manually prepared and submitted by banks.

**Agenda Item No. 16 : Government Deposits –Updation of information in Finance Department portal in**

**the prescribed proforma**

All the Public Sector Banks Private Sector Banks Regional Rural Banks Cooperative Banks and Notified Financial Institutions maintaining Government accounts/ funds are required to update the requisite information on deposits Branch wise /account wise in the Finance Department portal every month and hard copy to be submitted to Finance Department. This covers all the deposits kept by the Government Departments/Agencies.

Controllers of Banks to ensure up-dation of Govt. deposits data in the portal before 10th of every month.

**Agenda 17 :** Any other issue with the permission of the chair

**a)SVAMITVA Scheme:**

Hon’ble Prime Minister has launched the SVAMITVA Scheme on 24.04.2020 with the objective to enable demarcation of inhabited land in rural areas by using the latest drone survey technology. The Scheme aims to bring financial stability to the citizens in rural areas by enabling them to use their residential property as a financial asset for availing loans and other financial benefits. On 25.09.2021 Hon’ble Prime Minister has reiterated that SVAMITVA Scheme is one of the prime focus agenda of the Government.

Ministry of Panchayat Raj, Govt. of India informed that so far property cards have been issued to nearly 22 lakh beneficiaries in around 19,000 village of 9 pilot states and property card distribution in the 19 new States/UTs, which have signed the MoU with Survey of India and where work will be started soon.

In order to unlock the economic potential of the 19 crore plus residential assets all over the country in rural Abadi areas by leveraging them as collateral, it is suggested that Banks may be advised to closely interact with States/UTs in the meetings of SLBC to work out modalities in this regard.

SLBC has forwarded the details of the Scheme as advised by the Ministry of Panchayat Raj vide their DO letter N19011/1/2021-Governance dated 27.10.2021 to all Banks in the State for information and necessary action.

DFS, Govt. of India has advised SLBCs on 01.11.2021 to take further necessary action in the matter in consultation with member banks, State Govt. & other stake holders.

The matter has been discussed in the Steering Sub Committee meeting held on 12.11.2021.

**b)** **Provision of Infrastructure at DRT I & II, Abids, Hyderabad- Sharing of expenditure by member Banks, Outstanding balance in Project Under Construction(PUC)**

During the SLBC meetings in the year 2016-17, provision of necessary infrastructure and facilities for establishment of DRT I & II at Abids, Hyderabad was agreed by all the member Banks. It is advised by Premises Department State Bank of India that out of an amount of Rs.93,28,220/- incurred, an amount of Rs.67,53,903/- was reimbursed by the member Banks and still Rs.25,74,317/- is yet to be reimbursed by 14 Banks. We request the Banks which have not reimbursed the amount to reimburse the same immediately.

**Agenda No.18**: **Success Stories**

|  |
| --- |
| **Smt G Manjula W/o Sri Ramesh, Resident of Kodimial Village, Karimnagar Dist. Activity : Artificial Jewellery** |
| Smt G Manjula W/o Ramesh resident of Kodimial village and Mandal, hails from a rural background. Her family’s financial issues made her think of alternative to lead a respectable life earning good income. She came to know about various training programmes being conducted at RSETI through past trainee and decided to enrol herself under Artificial Jewellery making course. She completed her course successfully and set up a unit at her house with her savings and help from other family members. She has started manufacturing Bangles, Ear rings, Saree pins, Necklace etc., and there is a good demand for the same and she is running the unit successfully. She was thankful to SBRSETI, which trained her and supported her in achieving this success. | E:\swapna\all rseti photos\follow up gangadara\20170901_111804.jpg |
| **Smt. G.Usha W/o Buchchireddy Resident of Kusumanchi Village, Khammam Dist. Activity : Beauty parlour** |
| Smt. G.Usha W/o Buchchireddy aged 35 years hails from Kusumanch(Vi&Mdl), Khammam District. Due to her family’s poor financial status she could study only upto 10th class. She had a desire to be successful in life and had keen interest in learning new things. She came to know about the various training programmes at SBRSETI and enrolled herself in the Beauty Parlour management Program. She is committed and hard working and after completion of the course, she established a beauty parlour in rented premises and running the same successfully. She expressed her gratitude towards RSETI for extending proper training and support. She is earning approx. Rs.14,000/- to 16,000/-per month and wanted to extend her services to other places as well.  | C:\Users\RSETI\Desktop\IMG-20211025-WA0019.jpg |
| **Smt D Bharathi W/o Ramu R/o Didugupadu Village Khammam District Activity : Manufacturing of Jute products** |
| Smt. D.Bharathi W/o Ramu aged 32 years is resident of Didugupadu village, Madhira Mandal, Khammam District. She hails from poor family and wanted to take up self employment activity. She came to know about the various trainings being conducted at SBRSETI through ex trainees. She had interest to learn stitching of Jute bags and approached RSETI to learn the same. After completion of the course, she decided to initiate small business with the support family. She is running **Jute Products Udyami** atDidugupadu(vi), Madhira mandal at her residence and earning an amount of Rs 10,000/- to 14, 000/- per month .She expressed her gratitude for the quality training at SBRSETI, which helped in commencing business and implement the marketing strategies. | IMG-20211027-WA0119.jpg |

**Agenda 19: RBI Circulars**

|  |  |  |  |
| --- | --- | --- | --- |
| **Circular Number** | **Date Of Issue** | **Department** | **Subject** |
| [RBI/2021-2022/118](https://www.rbi.org.in/Scripts/BS_CircularIndexDisplay.aspx?Id=12186) | 02.11.2021 | Department of Regulation | Prompt Corrective Action (PCA) Framework for Scheduled Commercial Banks |
| [DOS.CO.PPG.SEC.No.4/11.01.005/2021-22](https://www.rbi.org.in/Scripts/BS_CircularIndexDisplay.aspx?Id=12186) |
| [RBI/2021-2022/117](https://www.rbi.org.in/Scripts/BS_CircularIndexDisplay.aspx?Id=12185) | 01.11.2021 | Department of Regulation | Master Circular- Income Recognition, Asset Classification, Provisioning and Other Related Matters - UCBs |
| [DOR.No.STR.REC.64/21.04.048/2021-22](https://www.rbi.org.in/Scripts/BS_CircularIndexDisplay.aspx?Id=12185) |
| [RBI/2021-2022/116](https://www.rbi.org.in/Scripts/BS_CircularIndexDisplay.aspx?Id=12184) | 29.10.2021 | Department of Regulation | Opening of Current Accounts by Banks - Need for Discipline |
| [DOR.CRE.REC.63/21.04.048/2021-22](https://www.rbi.org.in/Scripts/BS_CircularIndexDisplay.aspx?Id=12184) |
| [RBI/2021-2022/115](https://www.rbi.org.in/Scripts/BS_CircularIndexDisplay.aspx?Id=12183) | 28.10.2021 | Department of Regulation | Gold Monetization Scheme (GMS), 2015 |
| [RBI/2021-2022/111](https://www.rbi.org.in/Scripts/BS_CircularIndexDisplay.aspx?Id=12178) | 14.10.2021 | Department of Regulation | Data Format for Furnishing of Credit Information to Credit Information Companies |
| [DoR.FIN.REC.59/20.16.056/2021-22](https://www.rbi.org.in/Scripts/BS_CircularIndexDisplay.aspx?Id=12178) |
| [RBI/2021-2022/110](https://www.rbi.org.in/Scripts/BS_CircularIndexDisplay.aspx?Id=12177) | 08.10.2021 | Financial Inclusion and Development Department | Priority Sector Lending- Banks’ lending to NBFCs for on-lending – Extension of facility |
| [FIDD.CO.Plan.BC.No.15/04.09.01/2021-22](https://www.rbi.org.in/Scripts/BS_CircularIndexDisplay.aspx?Id=12177) |
| [RBI/2021-2022/109](https://www.rbi.org.in/Scripts/BS_CircularIndexDisplay.aspx?Id=12176) | 07.10.2021 | Department of Regulation | Inclusion of “Paytm Payments Bank Limited” in the Second Schedule of the Reserve Bank of India Act, 1934 |
| [DOR.RET.REC.58/12.07.160/2021-22](https://www.rbi.org.in/Scripts/BS_CircularIndexDisplay.aspx?Id=12176) |
| [RBI/2021-2022/108](https://www.rbi.org.in/Scripts/BS_CircularIndexDisplay.aspx?Id=12175) | 05.10.2021 | Internal Debt Management Department | Value Free Transfer (VFT) of Government Securities – Guidelines |
| [IDMD.CDD.No.S930/11.22.003/2021-22](https://www.rbi.org.in/Scripts/BS_CircularIndexDisplay.aspx?Id=12175) |
| [RBI/2021-2022/107](https://www.rbi.org.in/Scripts/BS_CircularIndexDisplay.aspx?Id=12174) | 05.10.2021 | Internal Debt Management Department | Revised Subsidiary General Ledger (SGL) Account Guidelines and Constituents' Subsidiary General Ledger (CSGL) Account Guidelines |
| [IDMD.CDD.No.S931/11.22.001/2021-2022](https://www.rbi.org.in/Scripts/BS_CircularIndexDisplay.aspx?Id=12174) |
| [RBI/2021-2022/106](https://www.rbi.org.in/Scripts/BS_CircularIndexDisplay.aspx?Id=12173) | 04.10.2021 | Department of Regulation | Basel III Capital Regulations - Perpetual Debt Instruments (PDI) in Additional Tier 1 Capital – Eligible Limit for Instruments Denominated in Foreign Currency/Rupee Denominated Bonds Overseas |
| [DOR.CAP.REC.No.56/21.06.201/2021-22](https://www.rbi.org.in/Scripts/BS_CircularIndexDisplay.aspx?Id=12173) |
| [RBI/2021-2022/105](https://www.rbi.org.in/Scripts/BS_CircularIndexDisplay.aspx?Id=12172) | 04.10.2021 | Department of Regulation | Enhancement in family pension of employees of banks - Treatment of additional liability |
| [DOR.ACC.REC.57/21.04.018/2021-22](https://www.rbi.org.in/Scripts/BS_CircularIndexDisplay.aspx?Id=12172) |
| [RBI/2021-2022/104](https://www.rbi.org.in/Scripts/BS_CircularIndexDisplay.aspx?Id=12171) | 01.10.2021 | Department of Regulation | Master Circular - Prudential norms on Income Recognition, Asset Classification and Provisioning pertaining to Advances |
| [DOR.No.STR.REC.55/21.04.048/2021-22](https://www.rbi.org.in/Scripts/BS_CircularIndexDisplay.aspx?Id=12171) |
| [RBI/2021-2022/100](https://www.rbi.org.in/Scripts/BS_CircularIndexDisplay.aspx?Id=12164) | 20.9.2021 | Department of Regulation | Master Circular on Investments by Primary (Urban) Co-operative Banks |
| [DOR.MRG.REC.50/21.04.141/2021-22](https://www.rbi.org.in/Scripts/BS_CircularIndexDisplay.aspx?Id=12164) |
| [RBI/2021-2022/99](https://www.rbi.org.in/Scripts/BS_CircularIndexDisplay.aspx?Id=12162) | 13.9.2021 | Department of Regulation | Implementation of Section 51A of UAPA, 1967: Updates to UNSC’s 1267/ 1989 ISIL (Da'esh) & Al-Qaida Sanctions List: Deletion of one entry |
| [DOR.AML.REC.49/14.06.001/2021-22](https://www.rbi.org.in/Scripts/BS_CircularIndexDisplay.aspx?Id=12162) |
| [RBI/2021-2022/98](https://www.rbi.org.in/Scripts/BS_CircularIndexDisplay.aspx?Id=12161) | 13.9.2021 | Department of Regulation | Application for Aadhaar e-KYC Authentication Licence |
| [DOR.AML.REC 48/14.01.001/2021-22](https://www.rbi.org.in/Scripts/BS_CircularIndexDisplay.aspx?Id=12161) |
| [RBI/2021-2022/97](https://www.rbi.org.in/Scripts/BS_CircularIndexDisplay.aspx?Id=12160) | 09.9.2021 | Department of Regulation | Large Exposures Framework – Credit Risk Mitigation (CRM) for offsetting – non-centrally cleared derivative transactions of foreign bank branches in India with their Head Office |
| [DOR.CRE.REC.47/21.01.003/2021-22](https://www.rbi.org.in/Scripts/BS_CircularIndexDisplay.aspx?Id=12160) |
| [RBI/2021-2022/96](https://www.rbi.org.in/Scripts/BS_CircularIndexDisplay.aspx?Id=12159) | 07.9.2021 | Department of Payment and Settlement Systems | Tokenisation – Card Transactions: Permitting Card-on-File Tokenisation (CoFT) Services |
| [CO.DPSS.POLC.No.S-516/02-14-003/2021-22](https://www.rbi.org.in/Scripts/BS_CircularIndexDisplay.aspx?Id=12159) |

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