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| **Minutes of 30th SLBC Quarterly Meeting held on 29.09.2021 through VC Meeting –Microsoft Teams App to Review the Performance of Banks for the quarter ended 30th June’2021** |

The 30th Quarterly meeting of State Level Bankers’ Committee, Telangana was held on 29thSeptember2021virtually to review the performance of Banks for the quarter ended 30th June 2021.

Sri K Mohandas, DGMFI & SLBC) SBI, extended a warm welcome to Sri Amit Jhingran, Chief General Manager, SBI & President SLBC, Sri D. Ronald Rose, IAS, Special Secretary ( Finance) , Govt. of Telangana,Smt K. Nikhila, Regional Director, Reserve Bank of India,Sri N. Satyanarayana, IAS, Director, MA & UD,Shri ZendageHanumantKondiba, IAS,Special Commissioner, Department of Agriculture, Govt. of Telangana, Dr. G. Sunil Kumar, Director, National Commission for SCs, Sri L. Venkatram Reddy, Director, Horticulture Department,Smt Yashoda Bai, General Manager, RBI, SmtSmita Mohanty, General Manager, NABARD, Sri Krishan Sharma, General Manager & Convenor, SLBC, Sri Y. N. Reddy, Director, SERP, Smt. AmitaBindroo, Deputy Director,UIDAI, Senior Officials of Public/Private Sector Banks/RRBs/TSCAB/FIs and Senior Officials from Departments of Government of Telangana.

**(Detailed list of participants is annexed).**

**Sri Amit Jhingran, Chief General Manager, SBI & President, SLBC** in his keynote address outlined the importantpoints on various issues and briefly presented the performance of Banks during the quarter ended 30th June’2021 as under:

* Total Deposits of the banks grew by Rs.31,007 crores (5.42%) during the quarter and the total deposits are at Rs.**602,917 crores.**
* Total Advances grew by 40,498 crores (6.45%) during the quarter and the advances are at Rs.**667,537 crores.**
* CD ratio has marginally increased to **110.72%** from 109.64% as on March 31, 2021.
* Banks have disbursed Short term Production loans to the extent of Rs. **11,040** crores, achieving **30.95%** of Kharif targets.
* Banks have disbursed Rs.**3,783.49** crores as Agriculture Term Loans towards Investment Credit, Agri. Allied, Agri. Infra and Agri. Ancillary activities during the quarter under review.
* Banks have disbursed **Rs.126.71** crores towards Educational loans and **Rs.818.20 crores** towards Housing loans.
* Banks together have disbursed **Rs.27,862.99** crores under Priority Sector, achieving **23.10%** of annual targets.
* Banks have disbursed **Rs.11,689.75** crores to Micro, Small & Medium enterprises (MSME) segment achieving **29.70%** of the targets.
* Under Pradhan Manthri Mudra Yojana Scheme, banks have disbursed **Rs.712.95** crores, achieving **10.50%** of the annual targets.

**On the Financial Inclusion front**;

* Banks have covered all the 221 unbanked rural centers and all the villages with 500 & above households in hilly areas, with banking Infrastructure within 5 KMs radius.
* Banks in the State have **103.87 lakh** PMJDY accounts in their books, out of which 85.52 lacs accounts(82.33%) are seeded with Aadhar and 84.19 lacs accounts (81.05%) have been issued with RuPay cards.
* As far as Social security schemes are concerned, **82.56 lakh** have been covered under Pradhan Manthri Suraksha Bheema Yojana (PMSBY) and **30.76 lakh** have been covered under Pradhan Manthri Jeevan Jyothi Beema Yojana (PMJJBY). **10.31 lakh** have been enrolled under Atal pension Yojana.

**Under AtmaNirbhar Bharat Abhayan:**

* Banks have sanctioned **Rs. 7,327 Crore** and disbursed **Rs.6,178 Crore** to MSME beneficiaries under Guaranteed Emergency Credit line of 20%.
* Banks have sanctioned **Rs.7.27 crores** under CGSSD and disbursed **Rs.2.16 crores**.
* Under PM Street Vendor’sAtmaNirbhar Nidhi (A Micro Finance Scheme

for Street Vendor),Banks have sanctioned **3,57,450** applications and disbursed **3,36,463** as on 18th Aug 2021. **Telangana State occupied pan India number ONE position** in disbursal of PM Svanidhi loans and SBI took lead with **41.65%** of disbursals.

* Under Agriculture Infrastructure Fund, a target of **Rs.3,075 crores**has been set for four years from FY 2020-21 and banks together have sanctioned **384 loans** amounting to **Rs.217.56 crores**. Banks to encourage eligible borrowers by improving sanctions under AIF.

He requested the Special Chief Secretary Finance to resolve the following long pending issues at the earliest:

1. Reimbursement of VLR/ PV amounting to **Rs.725 crores** due to the Banks from 2014. All Banks have made equivalent provisions at the instance of Reserve Bank of India.
2. Reimbursement of RSETI expenditure **of Rs.21.44 Crore** due to the Banks from Government of India through SERP.
3. An amount of **Rs.25.93 crores** is due to Banks towards Rythu Bandhu-Rabi 2018 Cheque printing charges after Banks have agreed to accept 40% of their entitlement of Rs.64.80 crores. During the last SLBC review meeting held on 28th June 2021, Hon’ble Finance Minister assured that the dues in respect of Rythu Bandhu Cheque Printing charges and RSETI expediture would be reimbursed immediately.
4. Bank branches across the State are facing technical issues in accessing and creating loan charge in Dharani portal on account of which renewals are also adversely affected. SLBC has already requested the Government for identifying a nodal officer to take care of the issues of banks for quick resolution. Special Chief Secretary Finance is requested for a seperate Bankers meeting with the stakeholdlers to resolve the Dharani issues.
5. Increasing overdues and NPAs in SHG loans as well as the PMSVANidhi loans is a matter of concern and the departments of SERP and MEPMA to extend all necessary support to arrest the trend, for smooth flow of credit to these segments.

He thanked theSpecial Chief Secretary Finance, Officials of Finance Department, Agriculture Department, Industries Department and other departments of Government of Telangana, DFS, Reserve Bank of India, NABARD and the member banks for their co-operation to the forum in discharging its functions and solicited similar co-operation in future also

**Shri Krishan Sharma, General Manager & Convenor, SLBC**briefed on the recent initiatives of Department of Financial Services, Govt. of India on Social Security Schemes and updated the forum on the yearlong **‘Saturation Drive for Jan Suraksha Schemes’** being launched from **02nd October 2021**detailed by DFS during the VC with CEOs of Banks and SLBCs held on 28th September.

During the drive, banks are expected to achieve saturation of PMJDY and Jansuraksha Schemes of PMSBY, PMJJBY and APY.

**SATURATION UNDER PMJDY**: The Corporate office of the Bank will arrange to download the electoral rolls for the respective States for which it is the SLBC Convenor and arrange to prepare the list in excel format of all such adults between 18-21 years. This list will be arranged District, Assembly constituency and polling station wise, as specified in the electoral rolls and will be provided to the respective SLBCs. Such lists are expected to be provided by the Corporate offices of banks latest by 31.10.2021.

SLBC will consult Banks / LDMs and allocate polling stations wise lists to bank branches, keeping in view proximity to the polling station area.

Banks should submit monthly report to SLBC indicating which of the targeted persons already have accounts and which ones have opened account with the Bank.

SLBC will submit the consolidated report to the Mission Office.

**SATURATION UNDER JANSURAKSHA SCHEMES VIZ. PMSBY, PMJJBY AND APY.**

Towards saturation cover of eligible persons under three Prime Minister’s Jan Suraksha Schemes (PMJSS), viz PMSBY, PMJJBY and APY, camps are to be held for enrolment of eligible persons. It is envisaged that Digital campaign as well as periodic physical campaign is to be held, the first round of which will begin from 02.10.2021.

It is advised that beneficiaries under the major schemes implemented through Banks viz PMJDY and Pradhan Mantri Mudra Yojana (PMMY) are to be targeted for coverage under the Jansuraksha schemes as per their eligibility.

In PMJDY, a quarterly average balance of Rs.1000/- or more in Q2 of current FY may be taken as an indicative criteria of an operative account to pay premium/contribution for PMJSS.

In this connection, Corporate Offices of Banks, by 15.10.2021 will extract (i)State wise numbers of their operative PMJDY accounts with such quarterly average balances and (ii) Standard PMMY accounts, along with number that are already enrolled under respective PMJSS Scheme and communicate to the SLBC concerned.

Such unenrolled/ uncovered accounts will be targets for the Banks for the period upto 30.09.2022. These targets are to be reckoned month-wise and allocated to their branches for achievement.

Banks have to submit **MONTHLY REPORT** to SLBC and SLBC will submit consolidated report to Mission Office.

Later, AGM SLBC made a detailed presentation on the performance of Banks during the quarter ended June’2021 along with state wise performance comparison in respect of PMMY, Stand UP India, APY schemes.

**Shri Amit Jhingran, CGM and President of SLBC**suggested that the state wise compartive performance position in respect of various Govt. Schemes is to be presented in relation to percentage of the population of respective States for better picture on the performance.

**AGM SLBC has presented the additional agenda items:**

1. SLBC is running PMJDY Call Centre(1800 425 8933) as per the directions of DFS, Ministry of Finance, Government of India and a retired official has been recruited as Call Centre Executive on contract basis. The expenditure on account of Call Centre viz. Call centre monthly charges and remuneration is being shared by all the member banks. The Call Centre Executive was recruited on contract basis for a period of One Year @ Rs.18000/- per month. However, during the COVID Pandemic, the official discontinued his services after completion of his contract period and retired officials are not showing interest to join as Call Centre Executive at the present remuneration. As the remuneration is not revised for the last 3 years, it was proposed to increase the remuneration to Rs.25000/- p.m and recruit a retired Bank official as Call Centre Executive. He sought the approval of the forum for increase in the remuneration from Rs.18,000/ to Rs.25,000/- per month, it was approved by the forum.
2. **Handloom Weavers Loan Waiver Scheme- Waiver of working capital loans availed by individual handloom weavers during 01.04.2014 to 31.03.2017.**

The Handloom Weavers LoanWaiver scheme was implemented by Dept of Handlooms& Textiles, Govt of Telangana vide GO Rt No.243 dated 10-11-2017 and GO Rt No.26 dated 23-02-2018. Hon’ble Minister for Finance, Telangana wanted the following agenda to be taken up in the meeting as he had received complaints that many Bank Branches have not implemented the scheme in toto even after the Govt. of Telangana released amounts towards waiver of Loan Principal.

1. Waiver of Outstanding interest amounts by the Banker including broken period interest

2) Issue of “No Due Certificate” to the beneficiaries.

**General Manager and Convenor, SLBC**advised member banks to examine the issue and to take a decision in the matter of waiving the broken period interest and issue of “No Due Certificate” to the beneficiaries.

Banks have assured that their branches will be suitably advised.

**Shri Krishan Sharma, General Manager and Convenor, SLBC** expressed as under during the deliberations on various agenda items presented for discussion:

* The performance of Banks during the quarter under ATL is not encouraging and every bank needs to focus on investment credit for a better performance under this segment.
* Coverage of MSME units under CGTSME in respect of some districts is very low in single digit ex: Nirmal, Wanaparthy, Gadwal, Jangaon and Banks in these districts need to focus and ensure some good improvement.
* Target given under PMSVANidihi is at 3,40,000 and the gap is very less for 100%achievement of the target. The gap between sanctionsand disbursements should be made zero. Contributions of Public sector Banks, RRBs, Co-operatives and Streenidhi is very good, whereas Private Sector Banks need to improve their performance.
* SERP to ensure strengthening of the CBRM process in view of high percentage of NPAs in SHGs and efforts should be made to bring it down to less than 1%.
* Under PMMY in last two years Banks have surpassed the targets and focus is needed this year also for achievement of targets under PMMY and Standup India Schemes.
* In response to the request of the MD, BC Corporation on refund of Rs.85 crores of unspent subsidy portion of BC corporation schemes lying with Banks for the last 5 to 6 years, General Manager and Convenor, SLBC said that a date has been decided earlier for conduct of a special SLBC meeting at the request of BC Corporation to resolve the issue but the meeting was deferred. He requested the BC corporation to submit the granular data of ungrounded applications with full details including the account number to which the subsidy amount is credited etc., to take up the issue with Banks and ensure refund of the unspent subsidy portion to the corporation at the earliest.

MD, BC Corporation assured that the details will be sent to the SLBC/Banks.

**Shri V. Aravind, Chairman TGB** commenting upon low performance under ATL expressed that SHG lending is happening on MCPs and MCPs are based on asset creation. Bus in CBS of Banks SHG lending is being classified as Cash Credits though they are term loans. He requested the SERP to hand over MCPs to their Regional Offices for better monitoring.

**Sri Y.N. Reddy, Director SERP** said that as per RBI guidelines all SHG loans are converted to CCL mode. RBI has to take call whether SHG loans are to be treated as Term Loan or Cash Credit Loan. On strengthening of CBRM mechanism he assured that all help will be extended to Bank officials in containing and reducing the NPAs in SHGs

**Sri P. Obul Reddy, AGM, Lead Bank Department, SBI** expressed that the issue was discussed earlier in ECRRB meeting of RBI and Banks expressed that there is no provision in CBS of Banks, to bifurcate the amount lent to SHGs into Cash Credit and Term Loan.

**Shri Mohit Yadav, Asst. General Manager**, **PFRDA** said the performance of Banks in Telangana State under APY scheme is comparatively better than other States and requested Controllers of banks to put in extra efforts for coverage of more numbers under APY scheme in a camp mode for achievement of current year targets as well as to keep the Telangana State in Top 10 positions at pan India level.

**On extraction of data from CBS and upload of data on SLBC portal :**

* Shri Arvind, Chairman of TGB advised that the matter is under process with the service provider and the uploading of the June quarter data will be completed by 15th October’2021.
* Shri Praveen Kumar, Chairman of APGVB said that efforts are on hand for uploading of June’2021 data by 10th of October’2021 on SLBC portal
* General Manager, TSCAB said that the testing process is completed and the data of June quarter will be uploaded by 1st of October ‘2021.
* Representative of Axis bank advised that with regard to upload of data for the quarter ended June 2021, only 3 files could not be uploaded due to some technical issue and the will be uploaded in 3 days.

**Smt. SmitaMohanty,General Manager, NABARD**said that

* Happy to note that Banks have already achieved 23% of priority sector lending targetset for the year 2021-22 during the quarter.
* The achievement of 31% under short term production is good and with the good rains,Banks are likely to achieve 100%of the Kharif target under crop loans this year. Since the last 3 years achievement in crops is less than 100% of the targets allocated to Banks andDFS has expressed concern over non achievement of crop loan targets.
* During the quarter, the achievement under total agriculture was at 22%.Under MSME itwas at 30%, which is comparatively less than corresponding period of previous year and expected that the disbursements will pick up in subsequent quarters.
* NPAs and overdues in Agriculture, MSME, SHGs is a matter of concern. There is a need to have coordinated approach between bank branches and the SERP in arresting Overdues and NPAs in SHG portfolio.
* Lending under Agriculture Infrastructure Fund has not picked up during the quarter.Under Agri.Ancillary segment achievement is comparatively better.
* In tune with State Government’s priority, there are various potential areas viz., Construction of Ware houses, silos, Cold Storages, etc., where the bankers can focus and improvetheir lending under AIF.
* Keeping in view the priority given for the oilpalm cultivation in the State, subsequent value chain in oil palm sector and potential for construction of oil palm extraction and processing units, Banks can focus on financing oil palm cultivation.
* Govt. of India,NABARD and Govt. of Telangana are giving lot of encouragement for FPOs.As financial assistance upto Rs.2 crores to FPOshas been included in direct agriculturalfinance and upto Rs.5 crores in Indirect agricultural finance under Priority Sector lending(PSL) classification, there is lot of scope to Banks for financing for FPOs. NABARD is ready to extend all necessary guidance/support to Banks in FPO financing.
* Under AIF Banks have sanctioned 384 projects with an amount of Rs.217.56 crores, whereas the disbursements have not picked up to the expected level. Bankers need toencourage financing of projects and start disbursing the loans under AIF.

**Shri ZendageHanumantKondiba, IAS, Special Commissioner, Department of Agriculture, Govt. of Telangana,said that**

* GM, NABARD has rightly expressed concerns on Crop loan lending in the State and he advised Controllers of Banks that the short fall, if any in current Kharifseason Crop loan disbursements to be covered in the upcoming Rabi Season to ensure achievement of ACP targets
* Disbursements under Term Loans, Agricultural Infrastructure are very lowand Banks need to focus on improvement
* With regard to PV/VLR dues to Banks, Govt. of Telangana has released Rs.79 crores last year and the amount dueto Banksis around Rs.694 crores and not Rs.725 crores as on date. There are some errors in the data submitted by Banks and the errors are errors are referred to banks for rectification and resubmission. Only State Bank of India and TGB have reverted back with correct data. Other Banks are yet to re-submit the rectified data for Rs.531 crores. As and when the correct data is received from the remaining banks, it will be put up to the appropriate authority for approval.
* Govt. of Telangana is implementing 2nd phase of Crop loan Waiver Scheme and sofar an amount of Rs.384 crores was credited to 1.26 lakh loan accounts of the farmers. In 2nd phase, Utilization certificates from 4 DCCBs viz., Adilabad DCCB, Warangal DCCB, Karimnagar DCCB and Hyderabad DCCB are yet to be submitted for the amount released. With regard to the amount released in 1st phase, submission of UCs is also pending from societies seeded with Commercial Banks.
* Govt. of India and Govt. of Telangana are promoting projects on large scale under Agriculture InfrastructureFund and it has to be leveraged by the Banks in extending financial assistance to infrastructure projects with a focused approach, which will add value to agriculture in terms of increase in storage capacity, increase in processing capacity etc.,

AGM,SLBC clarified that VLR/PV dues prior to release of Rs.79 crore in FY 2020-21was in fact Rs.804 crore and the dues to banks as on date are Rs.725 Crores.

At the request of AGMSLBC**,Special Commissioner, Department of Agriculture**assured that the amounts will be reconciled with the banks.

**Sri N. Satyanarayana, IAS, Director, MA & UD,** Govt. of Telangana said that :

* Under PMSVANIdhi Scheme very small gap is there between Sanctions and disbursements and Banks to focus on 100% achivement of disbursals.
* So far Closed loans are around 10,867 and these street vendors are eligible for loans under 2nd tranche as per the Government of India guidelines and requested Banks to extend loans as per the guidelines to all eligible Street vendors
* The Department has taken up the task of socio economic profiling to enable the family members of street vendors accessing the benefits of social security schemes in 9 Muncipal corporations of the State viz.,Warangal, Hyderabad, Khammam, Nizamabad, Ramagundam, Adilabad, Suryapet, Mahaboobnagar and Karimnagar.
* The PMJDY,PMSBY and PMJDY Schemes are propagated for more coverage of eligible Street Vendor Family members during the socio economic profiling camps.
* Out of 1,33,000 persons eligible under PMJJBY Scheme, only 81,000 are covered by Banks and 52,000 persons of are to be covered.
* Out of 1,73,000 persons eligible under PMSBY Scheme, only 1,05,000 are covered by Banks leaving a balance of 68,000 persons.
* Under PMJDY Scheme there is a balance of 5,721 for coverage.
* The Department is conducting camps under PMSVANidhi Se Samruddhi from 1st to 11th October and Controllers of Banks to advise their Branch Officials to participate in these camps and ensure coverage of all elgible persons under the respective Schemes.
* Every 2nd Thursday Town level Bankers Committee meetings at Muncipality level are being conducted andthe matter of recovery of NPAs is discussed in the meetings.
* Banks to share list of NPAs in respect of Street Vendor loans and also SHGs with respective Muncipalities/CBRM Comittees to have better recovery mechanism. At present only SBI, UBI, APGVB, PNB and UCO Bank are only sharing the data by 25th of successding month. He requested the controllers of remaining Banks to share the list of the NPAs to facilitate extension of necessary help by the department officials in recovery of overdue amount in NPA accounts.
* Controllers of Banks to initiate suitable steps and ensure sanction of loans as per Micro Credit Plan to SHGs, sanction of loans under Self Employment Schemes of MEPMA and enhancement of SHG loans upto to Rs.20 lacs as per the recent guidelines of RBI in order to achieve the targets by Banks for the current Financial Year.

**Smt.K. Nikhila, Regional Director Reserve Bank of India**highlighting some of important issues relating to credit flow and financial inclusion said that :

* RBI proposedsetting up 98 Centres for Financial Literacy (CFLs) across the State of Telangana by December 01, 2021 where each CFL will cater to 3 blocks/mandals to change the paradigm of financial inclusion as well as financial education in the country. So far 28 CFLs have already been set up in the State and RBI is closely monitoring with the concerned banks for completion of the remaining target of 70 CFLs by December 01, 2021.
* There is a considerable decrease in the conduct of FL camps by rural branches as compared to the previous quarter. In view of COVID -19 pandemic situation, rural branches to consider exploring digital modes for conducting FL camps to ensure uninterrupted dissemination of financial literacy.
* RBI has recently conceptualised and constructed a composite Financial Inclusion Index to capture the extent of financial inclusion across the country which will be published every year. A unique feature of the Index is the quality parameter which captures the quality aspect of financial inclusion as reflected by financial literacy, consumer protection and inequalities and deficiencies in services. The annual FI-Index for the period ending March 2021 is at 53.9 as against 43.4 for the period ending March 2017.
* With regard to Expanding and deepening the digital payments ecosystem, RBI has implemented 100% digitization of Khammam district on pilot basis and it was successful. It has now been decided to extend the programme in other districts as well viz., Rajanna Sircilla and Jangaon districts for the 2nd phase of this programme, in consultation with State Government after consideration of factors such as availability of digital infrastructure/ internet connectivity, literacy level among the population. All the stakeholders to take immediate steps and make all ground level arrangements for the implementation of the project at the earliest in the above mentioned two districts also.
* All the targets and the sub-targets under priority sector lending have not been achieved by the banks in the state. The lending to priority sector in the state stood at **32.53%** which is below the RBI norm of 40%. Likewise, the lending to Agriculture stood at 14.92%, Small & Marginal farmers at 7.86% and Weaker Sections at 9.04% which are below the norm of 18%, 9% and 11% respectively. Similarly, the lending to Micro enterprises at 3.98% was also lower than the norm of 7.5%. Requested all the banks to review their strategies and take appropriate steps to improve this position and ensure that the targets/sub-targets are achieved.
* The achievement under agriculture infrastructure and ancillary activities at **3.05% and 14.93 %** of the ACP target in the first quarter is found non-satisfactory and banks should leverage on the Agri-Infrastructure Fund scheme announced by the Central Government to improve their lending under which interest subvention and credit guarantee coverage are available.
* Banks to achieve the benchmark parameters set out in the PM’s Task Force recommendations for MSMEs.
* With regard to Standardized system for data flow and its management on SLBC Website, it is veryglad to note that all the banks in Telangana have mapped their branches with the block codes. In respect of uploading of data on SLBC portal the left out banks viz.,. TGB, APGVB, TSCAB to expedite the efforts and ensure uploading of the data from September Quarter onwards to facilitate SLBC Telangana conduct the next quarterly review meeting of SLBC within 45 days (i.e. before November 15, 2021) from the end of the preceding quarter. It is to be ensured that the DCC/DLRC meetings at district level should be held well before the conduct of the SLBC meeting, so that the issues raised at district level can be addressed promptly at State level. SLBC and State heads of lead banks to issue instructions to all the Lead District Managers (LDMs) to convene the DCC/DLRC meetings within one month from the end of the preceding quarter. She requested the District Collectors to hold the district level meetings under LBS within the prescribed timelines.
* As per recent guidelines of Govt. Of India, Retail and Wholesale trade would be included as MSMEs for the limited purpose of Priority Sector Lending and they would be allowed to be registered on Udyam Registration Portal. However, benefits to Retail and Wholesale trade MSMEs are to be restricted to Priority Sector Lending only.
* The Central Government has decided to enhance collateral-free loans to SHGs from Rs.10 lakh to Rs.20 lakh under the Deendayal Antyodaya Yojana - National Rural Livelihoods Mission (DAY-NRLM). As per the revised guidelines notified by RBI, for loans to SHGs above Rs 10 lakh and up to Rs 20 lakh, no collateral would be charged and no lien would 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).
* The Reserve Bank has now decided to include street vendors identified as part of the PM Street Vendor's AtmaNirbhar Nidhi (PM SVANidhi Scheme) in tier-1 and tier-2 centres as beneficiaries under the Payments Infrastructure Development Fund (PIDF) Scheme. The objective of the PIDF scheme was to encourage deployment of Points of Sale (PoS) infrastructure (both physical and digital modes) in tier-3 to tier-6 centres and north eastern states. As hitherto, the street vendors in tier-3 to tier-6 centres will continue to be covered under the Scheme.
* Govt. of Telangana is requested to expedite reimbursement of PV/VLR dues to Banks amounting to Rs.725.25 Crore.
* DCC and DLRC meetings for quarter ended March2021 have been held in all districts except Khammam and yet to be conducted in 8 districts for the quarter ended June’2021. SLBC is advised to take up the matter with the respective LDMs and District Collectors to ensure that the meetings are convened at the earliest.

**Sri Ronald Rose IAS, Special Secretary, Finance Department,** Govt. of Telangana said as under:

* Complimented the efforts of Bank Staff in achievement of 100% digitization of Khammam district
* As per the instructions of RBI, RajannaSircilla and Jangaon districts are identified recently for 100% digitization and requested Controllers of Banks to pass on suitable instructions to their Branches in these districts to initiate suitable steps for promotion of digital penetration in Banking activities as was done in Khammam district. Assured that the District Collectors will also be suitably advised.
* Complimented the Controllers of Banks for the great help to the Street Vendors in sanction of loans under PMSvanidhiScheme and for keeping the State in first place across all the States of the country.
* The Department of Agriculture has requested Banks to rectify the errors traced out in the data submitted by the Banks. He said that Govt. of Telangana is committed to release the amount soon after rectification of the data errors.
* Efforts will be made to release RythuBandhu cheque printing charges due to Banks at the earliest.
* Central and State Governments are focusing on oil palm cultivation with high priority. In our State, the Scale of finance for oil palm cultivation is also approved and circulated among all Banks. Govt. of Telangana has also prepared an action plan for promotion of oil palm cultivation. Controllers of Banks need to focus and extend financial assistance in a big way to farmers and to the entrepreneurs for setting up oil palm extraction and processing units.
* Due to increased irrigation facilities the area under paddy cultivation has grown up many folds. As there are some problems on procurement side, Govt. of Telangana is planning to create awareness among farmers and motivate them to go for cultivation of alternate crops in the place of paddy. There is huge scope for cultivation of oil palm in the State, which provides good returns in addition to regular income to farmers through inter cropping.
* State Bank of India and Union Bank of India, which have higher portfolio in agriculture Short Term Production loans need to focus on lending to oil palm cultivation in a big way
* Necessary instructions will be passed on to the District Collectors to ensure conduct of DCC/DLRC meetings within timelines. Advised Controllers of Banks to depute senior level officials for the meetings to have meaningful deliberations
* SLBC is in regular touch on Bankers’ issues with reference to Dharani portal. He requested SLBC to communicate the exact issues viz., technical or other types of issues for quick resolution.
* Banks to ensure opening of AECs in 10% of their bank branches to the extend the services as per the UIDAI guidelines and also requested Bank to open AECs in all uncovered mandals.
* APGVB to ensure deployment of the services of BC point at SamathMotheGram Panchayat, BhadradriKothagudem district before 15th October 2021
* One uncovered village Kalpole, Nizamabad District advised by DFS as per JandhanDarshak App, which is allocated to SBI to be covered by providing the services of a BC before 15th October’2021
* Reimbursement of RSETI expenditure to SBI and UBI will be taken up with concerned department and efforts will be made to resolve the issue at the earliest.
* Controllers of Banks need to ensure that the crop loan renewals and sanction of fresh crop loans should not be slowed down due to the login issues/problems in Dharani portal.
* Appreciated SLBC in conducting the meeting at a short notice.

**Sri. Krishan Sharma, General Manager, SBI and Convenor, SLBC**said that:

* Banks are committed to achieve and surpass the benchmarks in lending to various sectors and the targets given to banks under various govt. programmes.
* In response to the concern of the Special Secretary, Finance Department, Govt of Telangana on promotion of oil palm cultivation in the State of Telangana, he assured that Banks will extend necessary financial support to farmers for oil palm cultivation and to entrepreneurs for setting up of oil palm extraction and processing units.
* On opening of AECs as per the target by banks i.e., 10% of bank branches, he said that it will be ensured to meet their targets by opening the AECs in uncovered mandals.

The meeting is concluded with Vote of Thanks by Sri Krishan Sharma, General Manager, SBI and Convenor, SLBC.

(KRISHAN SHARMA)

General Manager &Convenor-SLBC

**Action points emerged in 30h SLBC Quarterly meeting:**

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

 **(Action: All Banks)**

1. Reimbursement of VLR/ PVamounting to Rs.725.18 crores by Govt of Telangana due to the Banks from 2014 to 2018

 **(Action : Agriculture & Finance Depts, GoT)**

1. Reimbursement of RSETI expenditure of Rs. 17.62 Crore due to the Banks from Government of India through SERP Department

**(Action: SERP & GoT, GoI)**

1. Refund of unspent subsidy portion in respect of ungrounded units to the BC corporation by Banks before 31st October’2021

 **(Action: all Banks)**

1. 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 APYduly leveraging the marketing channels like Business Correspondents under a yearlong campaign”**Saturation Drive for Jan Suraksha Schemes’** for 100% saturation..

**(Action: all Banks)**

1. Controllers of Banks, LDMs, District Administration ofJangaon and RajannaSiricillaDistricts 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.

**(Action: Controllers of Banks, LDMs and District Administration in Jangaon and RajannaSiricilladistricts)**

1. 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.

 **(Action: All Banks)**

1. 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.

 **(Action: All Banks)**

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