

*8th Meeting
of
State Level Bankers' Committee
June 2015*

: Date & Time :

Date: 04.09.2015 at 3.00 p.m.

: Venue :

Auditorium

Ground Floor, 'D' Block

Telangana Secretariat

Hyderabad

Agenda & Background Papers

*STATE LEVEL BANKERS' COMMITTEE
TELANGANA*

Convener



State Bank of Hyderabad
Head Office: Hyderabad

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Action Taken Report:

SLBC at its meeting held on 30th March 2015, launched Annual Credit Plan for the state, as an aggregation of District Credit Plans of the ten districts with a outlay of Rs.72119 crores. All the districts barring Nizambad have adopted lesser targets vis-a-vis GLC/Agriculture targets set by the Government of India for the current financial year. As such it was RESOLVED in the meeting that all the districts have to adopt the agriculture targets advised by Government of India and accordingly the LDMS were advised to get the revised targets approved in DCCs and make additional allotment to the banks in the districts.

All the LDMS have since confirmed having adopted revised targets as detailed hereunder and the Annual Credit Plan for the current financial year, for the State stands revised to Rs.78776 crores.

<i>District</i>	<i>Pre Revised target</i>	<i>Revised Target</i>
<i>Adilabad</i>	<i>3681</i>	<i>3815</i>
<i>Karimngar</i>	<i>3587</i>	<i>5280</i>
<i>Khammam</i>	<i>3728</i>	<i>3852</i>
<i>Mahabubnagar</i>	<i>4658</i>	<i>5560</i>
<i>Medak</i>	<i>2635</i>	<i>3577</i>
<i>Nalgonda</i>	<i>3111</i>	<i>4296</i>
<i>Nizambad</i>	<i>4361</i>	<i>4201</i>
<i>Rangareddy</i>	<i>1616</i>	<i>2904</i>
<i>Warangal</i>	<i>3618</i>	<i>4167</i>
<i>Total</i>	<i>30995</i>	<i>37652</i>

The review for the quarter ended June 2015 is presented basing on the revised targets.

Agenda 1:**1.1 Adoption of minutes of 5th SLBC meetings held on 23/06/2015 & other meetings of SLBC held after 23/06/15**

The minutes of 7th SLBC meeting held on 23rd June 2015 were circulated to the members of SLBC, RBI, NABARD, LDMs and Government Departments concerned.

The minutes of sub-committee meetings and other steering committee meetings held after 31/03/15 were circulated to the members of the SLBC, RBI, NABARD, LDMs and Government Departments concerned. Details of the meetings held are furnished below:

S.No.	Name of the meeting	Date of meeting held
1	SLIC sub-committee meeting for the quarter ended March 2015	16/04/2015
2	Spl. SLBC Meeting on Poultry Industry	19/05/2015
3	SLBC Sub-committee on SHGs	08/06/2015
4	7 th SLBC Meeting (Launching of ACP-2015-16 & Performance of Banks as at the end of March 2015)	23/06/2015

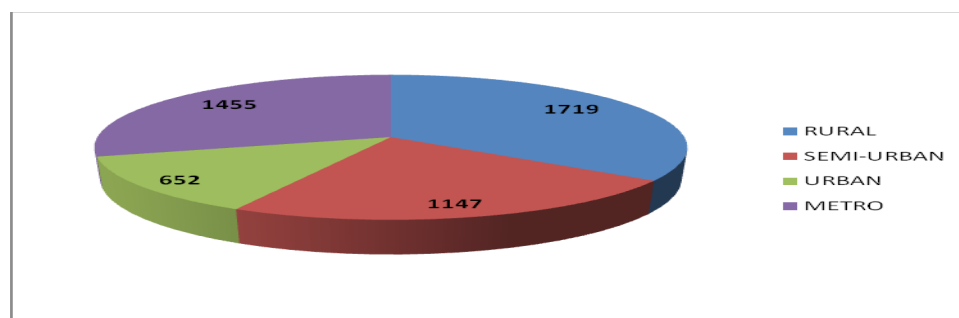
These minutes may be taken as approved by the house as no amendments / changes were received by SLBC of Telangana.

Agenda 2:**2.1 Banking at a glance in Telangana as on 30.06.2015**

Rural	Semi-urban	Urban	Metro	Total
1719	1147	652	1455	4973

Bank-wise & District-wise number of branches is enclosed as **Annexure 1**.

Population group wise number of branch as at the end of 30th June 2015.



➤ During the financial year 2015-16 up to June 2015, banks have opened 54 branches.

(Rs. In cr)

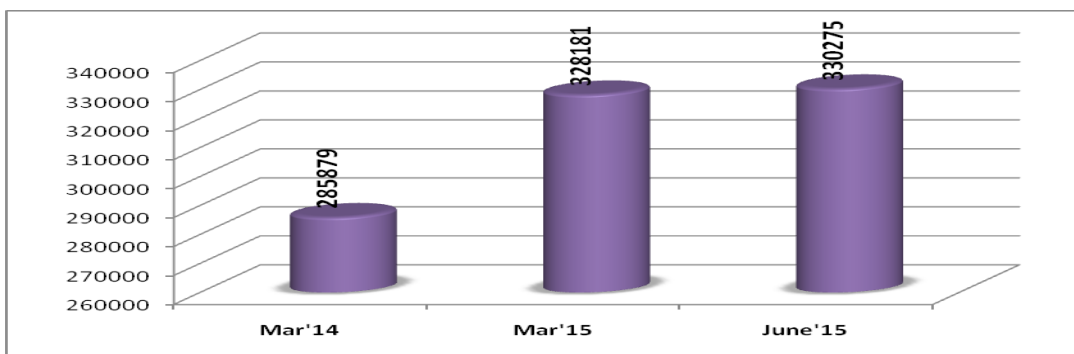
S.No.	Particulars	31.03.2014	31.03.2015	30.06.2015
		Amount	Amount	Amount
1	Total Deposits	285879	328181.11	330275.12
2	Total Advances	324964	354165.67	348682.93
2	Credit Deposits Ratio (%) (RBI Norm 60%)	113.67%	107.92%	105.57%
4	Total Priority Sector Advances	102617	111402.90	115702.11
5	% of Priority Sector Advances to total Advances (RBI Norm 40%)	31.58%	31.46%	33.18%
	Of which			
A	Agriculture advances	49564	51267.73	51175.67
	% of Agri. Advances to Total Advances	15.25%	14.48%	14.68%
B	Non-farm Sector / Micro & Small Enterprises	29301	33558.74	38491.11
	% to Total Advances	9.02%	9.48%	11.04%
C	Others' under Priority Sector Advances	23752	26576.43	25888.92
	% to Total Advances	7.31%	7.50%	7.42%
	Of which			
	i. Educational Loans		2844.80	3058.31
	ii. Housing Loans		18558.51	16925.07
6	Advances Weaker Sections		30278.05	29338.81
7	Advances to Women		20097.89	19807.27
8	Advances to SC/ST		9215.19	9454.87
9	Advances to Minorities (RBI Norm 15% on Priority Sector Adv.		8936.00	10074.31

- Total Deposits grew by Rs. 2094.01cr. (0.64%). However, advances declined by Rs.5482.74 cr (1.55%) over March 2015. The decline in Advances is mainly on account of negative growth in Non-Priority Sector as the Priority Sector Advances have grown by Rs.4300 crores during the quarter ended June 2015
- CD ratio marginally declined from 107.92% to 105.57% during the quarter mainly due to growth in deposits and decline in advances during the quarter as explained above. However CD ratio still it is one of highest in the country.
- Priority sector advances improved over March 2015 by Rs.4300 crores i.e by 172 basis points and constitute 33.18% of total advances.
- Total agricultural advances have improved by 20 basis points and constitute 14.68% of total advances.

- *Micro and small enterprises have recorded a growth of Rs. 4932 crores and constitute 11.04% of total advances. The growth is on account of fresh sanctions apart from reclassification of MSME advances as per new Priority Sector Norms made applicable by RBI w.e.f 1st April 15.*
- *To encourage students for pursuing higher education, banks have sanctioned Education loans which grew by Rs. 213.51 cr during the quarter under review.*
- *Advances to 'Weaker Sections' marginally declined due to recoveries and stood at Rs.29338.81 which constitute 8.41% of total advances.*
- *Loans to "SCs/STs" have recorded a growth of Rs. 239.68 cr over March 2015.*
- *Advances to minority communities recorded a growth of Rs. 1138.31 cr during the quarter up to June 2015 which constitute 8.70% of priority sector advances.*

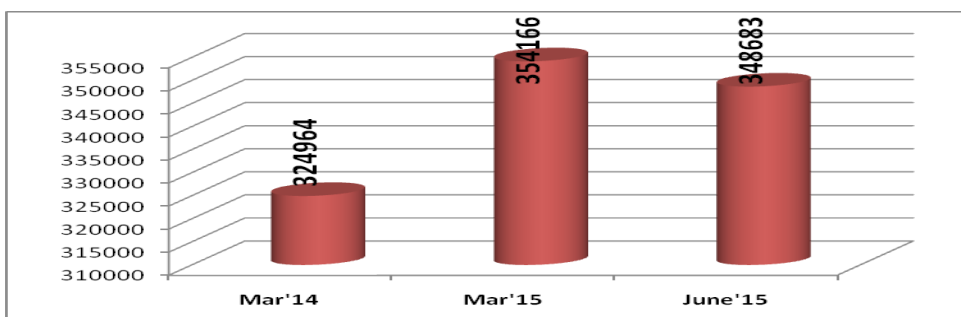
Deposits: Comparative figures of deposits

(Rs. In crore)



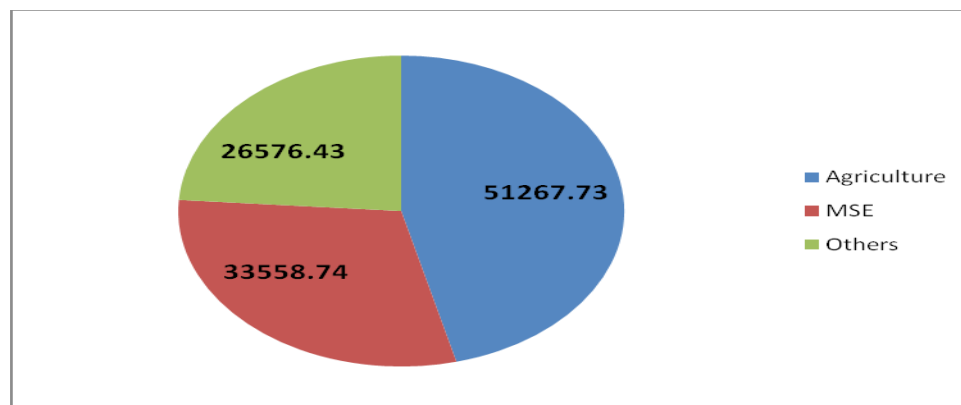
Advances: Comparative figures of advances

(Rs. In crore)



Priority sector advances as at the end of March 2015

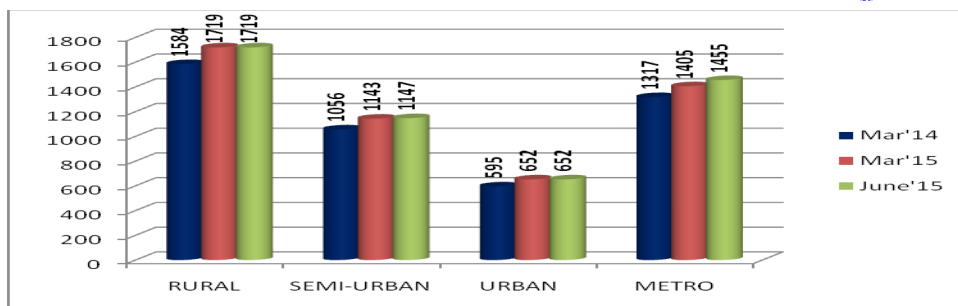
(Rs. In crore)

**2.2 Banking Key Indicators of Telangana**

(Rs. In cr)

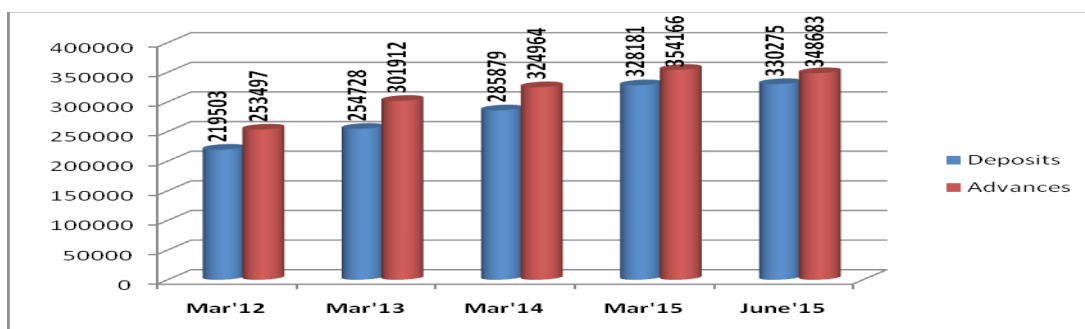
S.No.	Particulars	Mar'12	Mar'13	Mar'14	Mar'15	June'14
1	Number of Branches					
	Rural	1296	1450	1584	1719	1719
	Semi-urban	839	955	1056	1143	1147
	Urban	648	662	595	652	652
	Metro	1044	1115	1317	1405	1455
	Total	3827	4182	4552	4919	4973
2	Deposits	219503.0 0	254728.0 0	285879.0 0	328181.1 1	330275.12
3	Incremental Deposits (% of increase)		35225.00 16.05%	31151.00 12.23%	42302.11 14.80%	2094.01 0.64%
4	Advances	253497.0 0	301912.0 0	324964.0 0	354165.6 7	348682.93
	Incremental Advances (% of increase)		48415.00 19.10%	23052.00 7.64%	29201.67 8.99%	-5482.74 1.55%
4	CD Ratio (RBI Norm 60%)	115.49%	118.52%	113.67%	107.92%	105.57%

- ❖ Bank-wise number of branches is enclosed as **Annexure 1**.
- ❖ District-wise number of branches is enclosed as **Annexure 2**.



Deposits and Advances: Comparative position from March 2012 to June, 2015.

(Rs. In crore)



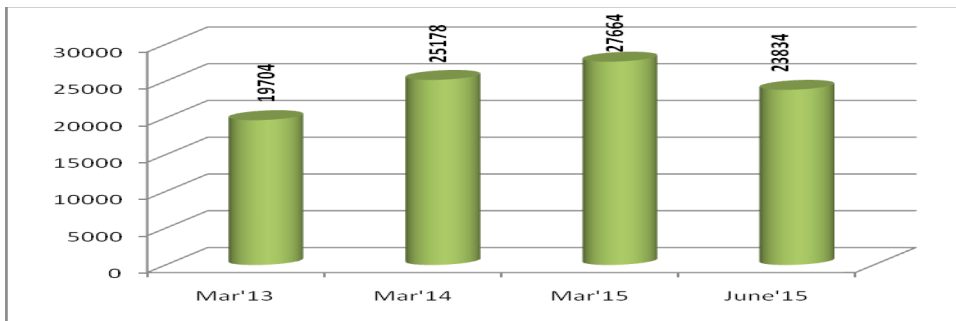
2.3 Statement of Priority Sector Advances (Outstanding) – 30.06.2015

(Rs. In cr)

S.No.	Particulars	Mar'13	Mar'14	Mar'15	June'15
1	Short Term Production Loans	19704.00	25178.00	27663.68	23834.08
2	Agri. Term Loans including allied activities	27140.00	24386.00	23604.05	27341.59
3	Total Agriculture Advances	46844.00	49564.00	51267.73	51175.67
4	% of Agri. Advances to Total Advances	15.52%	15.25%	14.48%	14.68%
5	Non-Farm Sector / Micro & Small Enterprises	22589.00	29301.00	33558.74	38491.11
6	% of Non-Farm Sector / Micro & Small Enterprises to total advances	7.48%	9.02%	9.48%	11.04%
7	Others' under Priority Sector Advances	26957.00	23752.00	26576.43	25888.92
8	% of 'Other' under Priority Sector advances to total advances	8.93%	7.31%	7.50%	7.42%
9	Total Priority Sector Advances	96390.00	102617.00	111402.90	115555.70
10	% of Priority Sector Advances to total advances	31.93%	31.58%	31.46%	33.14%

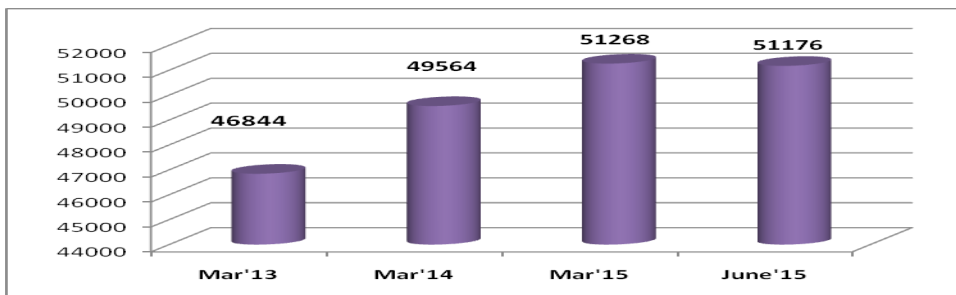
Comparative position of Short Term Agriculture Credit

(Rs. In crore)

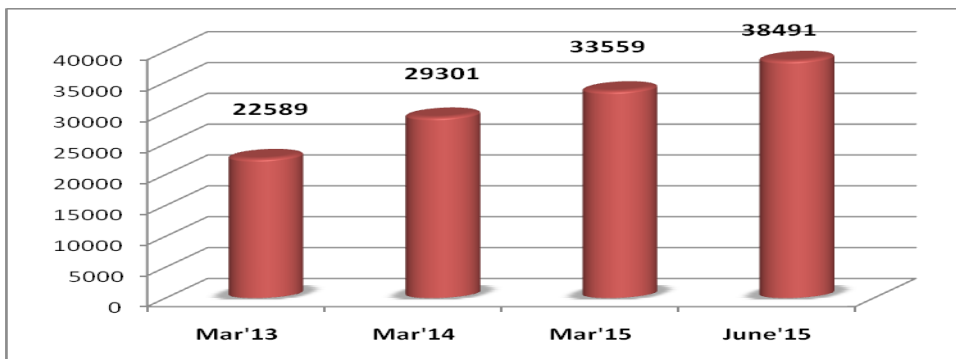


Comparative position of Total Agriculture Credit.

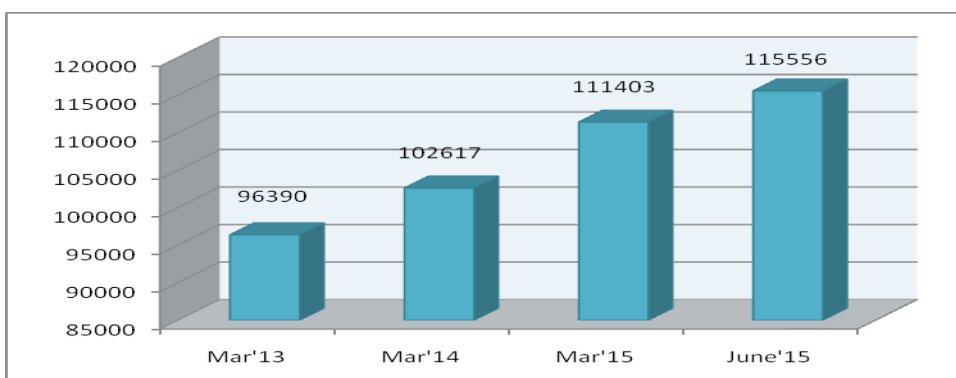
(Rs. In crore)



Comparative position of MSE Advances (Rs. In crore)



Comparative position of Priority sector lendings (Rs. In crore)



- ❖ *Bank-wise position on Deposits; Advances & CD Ratio is enclosed as **Annexure 3.***
- ❖ *District-wise position on Deposits, Advances & Credit Deposit Ratio is enclosed as **Annexure 4.***
- ❖ *Bank-wise position on Priority Sector Advances is enclosed as **Annexure 5.***
- ❖ *District-wise position on Priority Sector Advances is enclosed as **Annexure 6.***

Agenda: 3

Achievement of Annual Credit Plan 2015-16

3.1 Achievement as on 30.06.2015

(Rs. In cr)

S.No.	Particulars	Achievements upto June 14	Achievements upto Mar.15	Target 2015-16	Achievements upto June 15	% of achievement during the quarter
1	Short Term Production Loans					
a	Kharif	4223.49	7816.84	18032.00	6029.30	33.44%
b	Rabi	0.00	10603.04	9707.48	0.00	0.00%
	Total	4223.49	18419.88	18032.00	6029.30	33.44%
2	Agriculture Term Loans	2241.35	2878.97	7525.62	1774.74	23.58%
3	Allied to Agriculture	1767.32	5977.31	2386.90	547.38	22.93%
4	Total Agriculture	8232.16	27276.16	27944.52	8351.42	29.89%
5	Micro & small, Medium Enterprises	6024.03	13330.13	11020.31	7567.12	68.67%
6	Others' under priority Sector Advances	1557.97	7640.96	8647.73	1587.03	18.35%
	Of which					
a	Education Loans	90.18	543.05	864.34	160.18	18.53%
b	Housing Loans	496.77	5591.70	2306.54	798.83	34.63%
c	Others	971.02	1506.21	5476.85	628.02	11.47%
7	Export Credit				26.95	
8	Total Priority Sector Advances	15814.16	48247.25	47612.56	17532.52	30.59%
9	Non-Priority Sector Advances	20796.97	65304.41	21456.13	31509.56	146.85%
10	Total Credit Plan	36611.13	113551.66	69068.69	49042.08	71%

- ❖ *Annual Credit Plan 2014-15: Bank-wise achievement of target under Agriculture advances is enclosed as **Annexure 9**.*
- ❖ *Annual Credit Plan 2014-15: Bank-wise achievement of target under MSME & Priority Sector advances is enclosed as **Annexure 10**.*
- ❖ *Annual Credit Plan 2014-15: District-wise achievement of target under Agriculture advances is enclosed as **Annexure 11**.*
- ❖ *Annual Credit Plan 2014-15: District-wise achievement of target under MSE & Priority Sector Advances is enclosed as **Annexure 12**.*

- *During the quarter ended June 2015, banks in Telangana have achieved 33.44% of target under Short Term Production loans. Crop loan renewal position has improved and as on 29th August, 2015, renewals have been done to the extent of 53% under Kharif.*

- *We have been discussing the issue of capital formation in agriculture and allied sectors which is essential for sustainable agriculture incomes. Towards this direction, Term loans under Agriculture sector and allied agriculture activities have registered a growth of 23.58% and 22.93% respectively, during the year upto June, 2015.*

- *The targets under agriculture sector are achieved to the extent of 29.89% during the year upto June, 2015.*

- *With an achievement of Rs.7567.12 crore, targets under Micro & Small, Medium Enterprises have been achieved to the extent of 68.67% by banks in the State.*

- *Banks have disbursed Rs. 160.18 cr under education loans which constitute 18.53% of the targets. The disbursements up to June, 2015, are higher than the disbursements made upto June of previous year. In view of the importance attached to educational loans, all the banks are requested to advise its branches not to deny educational loans to the eligible students.*

- *Banks have disbursed Rs.798.83 cr under Housing Loans upto the end of June, 2015, thus achieving 34.63% of the targets set for the current financial year. The same are 60.80% higher when compared to June 2014.*

- Banks have disbursed an amount of Rs. 15814.16 cr and achieved 30.59% of the targets under priority sector upto June 2015. The disbursements in the current financial year under priority sector are higher by 11% when compared to the corresponding period of previous year.
- Targets under non-priority sector have been surpassed with an achievement of 146.24%.
- The banks in the State have disbursed credit to the extent of Rs. 49,042.08 cr during the financial year this achieving 71% of the targets.

Agenda : 4:

Agriculture sector

4.1 Progress in lending short term production loans:

- As against the Kharif disbursal target of Rs.18032.00 cr for the financial year 2015-16, banks together have disbursed Rs.6600 crores so as on 29th August 2015 i.e an achievement of 36.60%.
- ❖ Bank-wise position on Agriculture Advances (Direct & Indirect) is enclosed as **Annexure 7.**
- ❖ District-wise position on Agriculture Advances (Direct & Indirect) is enclosed as **Annexure 8.**

4.2 Overdues / NPAs under Agriculture sector as on 30.06.2015

(Amt in cr)

		Outstanding as on 30.06.2015		Overdues (*) as on 30.06.2015			NPAs as on 30.06.2015	
		No.of a/cs.	Amount	No.of a/cs.	Total Balance in overdue a/cs.	Actual overdue amount	No.of a/cs.	Amount
1	Short Term Crop Production Loans	3734935	23834.31	705075	5615.66	3450.70	198799	1657.17
2	Agri. Term Loans	1541577	27341.58	721907	10167.54	4040.40	113493	2713.58
3	Total Agriculture	5276512	51175.89	1426982	15783.20	7491.10	312292	4370.75

- The level of NPAs under Short Term crop loans are higher at 6.95% of outstandings.

- *The NPA level of Rs.2714 crores under Agriculture Term Loans (including allied activities) at 9.92% of outstandings.*
- *The total NPAs of Rs.4371 crores under agriculture advances at 8.54% is a cause of concern for the banks. We request the Government of Telangana to strengthen the recovery mechanism to help banks in recovery of chronic dues.*

4.3 National Agriculture Insurance Scheme – Kharif 2015:

- *The Government of Telangana has issued details of districts and select crops notified under ‘Village as Insurance Unit’ and other crops are notified under ‘Mandal as Insurance Unit’. The Term and conditions are enclosed as **Annexure 47**. The same was circulated to the members banks.*

4.4 Unseasonal rains and hailstorms in several parts of country causing distress to farmers and adversely affecting agriculture production.

- *Dept. Of Financial Services, Ministry of Finance, Govt. Of India has issued communication vide letter no. F.No. 3/65/2012-AC dt. 20th March 2015 to initiate necessary measures as per the guidelines issued by RBI, so as to mitigate the hardship of farmers on account unseasonal rains / hailstorms. The same along with RBI guidelines has been circulated among the members banks on 7th April 2015. – **Annexure 48 & 50***

4.5 Establishment of Poly Houses – Revised guidelines

- *The Dept. Of Agriculture and Co-operation (Horti & Seri), Govt. Of Telangana has issued revised guidelines vide no. Memo/3071/ H&S/2014 dt. 08/06/2015 for establishing Poly houses in the state of Telangana. The same has been communicated to member banks through email. (copy of the guidelines are enclosed as **annexure 49**.)*
- *Short Term Crop Loan Production Loans – Bank-wise position on overdue position is enclosed as **Annexure 32**.*
- ❖ *Agriculture Term Loans including Allied Activities – Bank-wise position on overdue position is enclosed as **Annexure 33**.*
- ❖ *Indirect Agriculture Term Loans including Allied Activities – Bank-wise position on overdue position is enclosed as **Annexure 34**.*

- ❖ *Total Agriculture Advances – Bank-wise position on overdue position is enclosed as **Annexure 35**.*

Agenda: 5:

Micro, Small & Medium Enterprises (MSME) Sector

5.1 Position of lending to MSME sector (Rs. In cr)

S.No.	Particulars	Outstanding as on 31.03.2015		Outstanding as on 30.06.2015	
		A/c.	Amt.	A/c	Amt.
1	Micro Enterprises	534143	18865.40	479717	24186.85
2	Small Enterprises	153394	22317.50	152387	36904.09
3	Total MSE	687537	41182.90	632104	61090.94
4	% of Micro enterprises to total MSE	77.68%	45.81%	75.89%	39.59%
5	% of Small enterprises to total MSE	22.31%	54.19%	24.11%	60.41%
6	Medium Enterprises	93717	10161.48	124917	12831.64
7	% of Medium enterprises to total MSME advances	11.20%	19.79%	16.50%	17.36%
8	Total MSME advances	781254	51344.38	757021	73922.58

- ❖ *Bank-wise position on Micro; Small & Medium Enterprises (MSME) advances is enclosed as **Annexure 13**.*

- *During the quarter, advances to MSE sector have been increased by Rs.19908.04 cr. of which Micro enterprises contributed to a growth of Rs.5321.45 crs and Small Enterprises registered a growth of Rs.14586.59 cr over previous quarter.*
- *Advances to Medium Enterprises registered a growth of Rs.2670.16 Cr over March 2015.*
- *The substantial growth in MSE segment helped MSME segment to achieve a overall growth of Rs. 22578.20 cr over the previous quarter.*

Banks are aware of the thrust being given on Mudra loans by Government of India. Banks are advised to encourage Mudra loans under all the three categories of Sisu, Kishore and Tarun.

5.2 Overdue/NPAs under MSME Sector as on 30.06.2015

(Rs. In cr)

S. No.	Particulars	Outstanding		Overdues			NPAs	
		A/c.	Amt	No. of overdue A/c.	Total Balance in overdue accounts	Actual overdue amount	No. of A/c.	Amount
1	Micro	479717	24186.85	115759	3674.94	2198.76	71036	1380.57 (5.71%)
2	Small	152387	36904.09	16932	5837.78	3139.50	6691	2263.99 (6.13%)
3	Total MSE	632104	61090.94	132691	9512.72	5338.26	77727	3644.56 (5.97%)
4	Medium	124917	12831.64	1075	3120.69	1724.27	560	1582.33 (12.33%)
3	Total MSME	757021	73922.58	133766	12633.41	7062.53	78287	5226.89 (7.07%)

- *Overdues under the Micro enterprises segment is at Rs.2198.76 cr which is 41.19% of total MSE overdues.*
- *5.71% of outstandings under Micro enterprises are NPAs in the books of the banks.*
- *Under Small enterprises, overdue amount of Rs. 3139.50 cr constitute 58.81% of total MSE overdues.*
- *6.13% of outstandings under Small enterprises are NPAs in the books of the banks.*
- *Overdues under Medium enterprises are Rs.1724.27 cr constitute 13.44% of outstandings in Medium enterprises.*
- ❖ *12.33% of outstandings under Medium enterprises are NPAs in the books of the banks.*
- ❖ *Micro & Small, Medium Enterprises – Bank Wise position on overdue / NPAs is enclosed as **Annexure 36.***

5.3 Pradhan Mantri Mudra Yojana (PMMY):

- *The Dept. Of Financial Service, Ministry of Finance, Govt. Of India has communicated to all the banks about launching of PMMY scheme vide letter no. DFS 27/01/2015-RRB dt. 14/05/201 and advised to submit the number and amount of loans upto Rs. 10.00 lac provided by banks to non-farm sector for income generating activities (The communication is enclosed as **Annexure 51.** The same was circulated to the members banks on 20/05/2015.*

Agenda: 6:**Housing Loans****6.1 Position as on 30.06.2015 (under Priority sector)** (Rs. In cr)

Period	Outstanding 30/06/2015		Disbursement during the quarter (01/04/15 to 30/06/15)	
June'15	257090	16925.07	12612	798.83

- ❖ Bank wise position as on 30.06.2015 is given in the **Annexure 14**
- During the quarter an amount of Rs. 798.83 cr has been disbursed by banks to 12612 beneficiaries thus achieving 34.63% of annual targets.

6.2 Overdue/NPAs under Housing Loans as on 30.06.2015

(Rs. In cr)

S.No.	Particulars	Outstanding 30/06/2015		Overdues 30/06/2015			NPAs 30/06/2015	
		A/c.	Amt	No. of overdue A/c.	Total Balance in overdue a/c.	Actual overdue amount	No. of A/c.	Amount
1	Housing Loans	257090	16925.07	53988	3294.32	626.73	20609	559.45 (3.30%)

- Overdue amount under Housing loans at Rs.626.73 cr constitutes 3.70% of total outstandings.
- NPAs constitute 3.30% of the Housing Loans outstanding.
- ❖ Bank wise position on overdue / NPAs as on 30.06.2015 is given in the **Annexure 42.**

Agenda - 7:**Education Loans****7.1 Position as on 30.06.2015 (under Priority sector)** (Rs. In cr)

Period	Outstanding 30/06/2015		Disbursement during the quarter (01/04/15 to 30/06/15)	
June'15	85514	3058.31	5048	160.18

- ❖ Bank-wise position as on 30.06.2015 is given in the **Annexure 15 & 16**

- During the quarter banks disbursed Rs. 160.18 crs under education loans to 5048 students constituting 18.53% of its annual targets.

7.2 Overdue/NPAs under Education Loans as on 30.06.2015

(Rs. In cr)

S.No	Particulars	Outstanding 30/06/2015		Overdues 30/06/2015			NPAs 30/06/2015	
		A/c.	Amt	No. of overdue A/c.	Total Balance in overdue a/c.	Actual overdue amt.	No.of A/c.	Amount
1	Education loan	85514	3058.31	17817	494.08	168.67	7844	157.61 (5.15%)

- 20.83 % of education loan accounts are overdue with an overdue amount of Rs.168.67 crores and 9.17% of loan accounts with an outstanding loan amount of Rs.157.61 crores (5.17%) are NPAs in the books of the banks.

❖ Bank-wise position on overdue . NPAs as on 30.06.2015 is given in the **Annexure 41**.

Agenda – 8:

8.1 Credit flow to Minority Communities :

The position of credit to minority communities as on 30.06.2015 is as under:
(Rs. In cr)

Period	Outstanding 30/06/2015		Disbursement during the quarter (01/04/15 to 30/06/15)	
June'15	754388	10074.31	33709	769.58

- ❖ Bank wise position as on 30.06.2015 is given in the **Annexure 18**.
- During the quarter, banks have financed to Rs. 769.58 cr to 33709 beneficiaries.
- Advances to minorities constitute 8.70% of total priority sector advances

8.2 Overdue/NPAs under loans to Minorities as on 30.06.2015

(Rs. In cr)

S.No	Particulars	Outstanding 30/06/2015		Overdues 30/06/2015			NPAs 30/06/2015	
		A/c.	Amt	No. of overdue A/c.	Total Balance in overdue a/c.	Actual overdue amount	No. of A/c.	Amount
1	Loans to Minorities	754388	10074.31	119455	2050.48	1140.66	88079	1208.61 (11.92%)

- 11.62% of the loan outstanding to minorities are overdue in the books of the banks and 11.92% of loan outstandings are NPAs in the books of the banks. We request the Minorities Corporation to extend necessary co-operation to banks for recovery of dues.

Agenda - 9:

9.1 Credit flow to Weaker sections :

The position of credit flow to weaker sections as on 30.06.2015 is as under:

(Rs. In cr)

Period	Outstanding 30/06/2015		Disbursement during the quarter (01/04/15 to 30/06/15)	
June'15	3251864	29338.81	413846	2467.33

- ❖ Bank wise position as on 30.06.2015 is given in the **Annexure 19**.

- During the quarter Rs. 2467.33 cr. has been disbursed to 413846 weaker section beneficiaries.
- Outstanding advances to weaker sections constitute 8.41% of total advances.

9.2 Overdue/NPAs under loans to Weaker Sections as on 30.06.2015

(Rs. In cr)

S.No	Particulars	Outstanding 30/06/2015		Overdues 30/06/2015			NPAs 30/06/2015	
		A/c.	Amt	No. of overdue A/c.	Total Balance in overdue a/c.	Actual overdue amount	No. of A/c.	Amount
1	Loans to Weaker Sections	3251864	29338.81	933450	6999.37	2613.65	255419	1704.26 (5.08%)

- *Outstanding overdues constitute 8.91% of the loan outstanding to whereas the NPAs constitute 5.08% of loan outstandings to weaker sections, in the books of the banks.*

Agenda – 10:

10.1 Credit Flow to Scheduled Castes/Scheduled Tribes :

The position of credit flow to SC/STs as on 30.06.2015 is as under:

(Rs. In cr)

Period	Outstanding 30/06/2015		Disbursement during the quarter (01/04/15 to 30/06/15)	
	1336013	9454.87	133938	818.28
June'15				

- ❖ *Bank wise position as on 30.06.2015 is given in the **Annexure 20**.*

- *During the quarter, the banks have extended financial assistance of Rs.818.28 crores to 133938 borrowers.*
- *The total loan outstandings to SC/ST beneficiaries constitute 8.17% of Priority sector advances and 2.71% of total advances.*

10.2 Overdue/NPAs position to SC/ST beneficiaries as on 30.06.2015

(Rs. In cr)

S.No	Particulars	Outstanding 30/06/2015		Overdues 30/06/2015			NPAs 30/06/2015	
		A/c.	Amt	No. of overdue A/c.	Total Balance in overdue a/c.	Actual overdue amount	No.of A/c.	Amount
1	Loans to SC/ST beneficiaries	1336013	9454.87	315408	2369.55	757.44	157058	467.09 (4.94%)

- *8.01% of the loan outstanding to SC/STs are overdue in the books of the banks whereas 4.94% of outstandings are NPAs.*

Agenda – 11:**11.1 Credit flow to Women beneficiaries:**

The position of credit flow to women beneficiaries as on 30.06.2015 is as under:
(Rs. In cr)

Period	Outstanding 30/06/2015		Disbursement during the quarter (01/04/15 to 30/06/15)	
	A/c.	Amt	A/c.	Amt
June'15	2385195	19807.27	201311	2251.48

Bank wise position as on 30.06.2015 is given in the **Annexure 21**.

- During the quarter under review, the loans disbursed to women are at Rs.2251.48 cr.
- Total advances outstanding as at the end of June 2015 to women is Rs. 19807.27 cr constituting 5.68% of total advances
- The total loan outstandings to women beneficiaries as at the end of June 2015 constitute 17.11% of priority sector advances.

11.2 Overdue/NPAs under loans to women as on 30.06.2015

(Rs. In cr)

S. N o.	Particulars	Outstanding 30/06/2015		Overdues 30/06/2015			NPAs 30/06/2015	
		A/c.	Amt	No. of overdue A/c.	Total Balance in overdue a/c.	Actual overdue amount	No.of A/c.	Amount
1	Loans to Women beneficiaries	2385195	19807.27	44425	4675.55	2162.71	168889	1162.05 (5.87%)

- Overdues constitute 10.92% of loan outstandings whereas 5.87 % of loan outstandings i.e Rs.1162.05 crs are NPAs in the books of the banks.

Agenda -12:**Position of implementation of Government sponsored schemes during the financial year 2015-16:****Government of India schemes:****12.1 National Rural Livelihood Mission (NRLM)****SHG-Bank linkage programme – position as on 30.06.2015**

The position of SHG-Bank Linkage as on 30.06.2015 is as under: (Rs. In cr)

Period	Outstanding 30/06/2015		Disbursement upto June' 15	
	No. of a/c.	Amount	No. of a/c.	Amount
June 2015	235335	4588.81	11103	308.06

❖ Bank-wise position as on 30.06.2015 is given in the **Annexure 24**.

Overdue / NPA position (NRLM) as on 30.06.2015 (Rs. In cr)

S.No	Particulars	Outstanding 30/06/2015		Overdues 30/06/2015			NPAs 30/06/2015	
		A/c.	Amt	No. of overdue A/c.	Total Balance in overdue a/c.	Actual overdue amount	No.of A/c.	Amount
1	NRLM	235335	4588.81	34863	1481.00	859.70	14204	120.02 (2.61%)

➤ 18.73% of the loan outstandings are overdues where as 2.61% of loans under NRLM are NPAs in the books of banks.

As the overdues are quite high and these are potential NPAs for the banks, we request SERP to advise their field level functionaries to assist the banks in recovery of overdues.

Agenda - 13: Position of implementation of Government sponsored schemes during the financial year 2015-16 – Government of Telangana schemes:

13.1. Targets – 2015-16: District wise targets have been sent to respective Lead District Managers with an advise to allocate bank-wise targets and submit the report to SLBC. It is advised by LDMs that process of allotment to banks is going on.

13.2 State Govt. Sponsored schemes (all schemes) (Rs. In cr)

Period	Outstanding 30/06/2015		Disbursement during the quarter (01/04/15 to 30/06/15)	
June'15	2557366	48187.00	113240	2046.15

➤ During the financial year, banks have financed 113240 beneficiaries with an outlay of Rs. 2046.15 cr.

13.3 Performance of State Govt. Sponsored schemes:

S.No.	Name of the Scheme	Outstanding as on 30/06/15		Disbursement 01/04/15 to 30/06/15	
		No.	Amount	No.	Amount
	State Govt. (Total of 1 to 22)	2557366	48187.00	113240	2046.15
1	APMIP	9100	69.96	78	0.22
2	RKVY	1987	15.99	133	0.84
3	Water resources development	2110	14.38	67	0.25
4	Milch Animal Units (including Pasukranthi Pathakam)	26491	178.21	709	4.60
5	Sheep & Goat (including jeevakranthi Pathakam)	9443	52.03	343	3.17
6	Fisheries - GSS	1412	870.65	45	20.78
7	Horticulture	579	17.54	8	0.24
8	Poly-house	11	6.00	1	0.28
9	Sericulture	1299	15.72	87	1.91
10	SERP (SHG Bank Linkage-Rural)	263354	4198.66	29839	500.93
11	MEPMA (SHG Bank Linkage – Urban)	84924	1510.88	8632	129.14
12	Weavers Credit Cards	3335	16.12	330	2.18

13	Handloom Weavers Groups	1957	14.98	28	0.42
14	SC Action Plan)	316924	904.44	1014	7.12
15	ST Action Plan)	89460	369.44	597	6.01
16	BC Action Plan	323663	1152.34	816	9.83
17	Minorities Finance Corpn.	75556	468.21	632	6.33
18	Christian Finance Corpn.	26285	267.11	32	0.61
19	Rajiv Gruhakalpa	23106	235.86	67	1.05
20	VAMBAY	4209	75.37	147	1.07
21	Rajiv Yuva Shakthi	25265	94.92	0	0
22	Others	1266984	37368.18	69166	1345.42

Bank wise / scheme-wise position as on 30.06.2015 is given in the **Annexures no. 25, 26, 27, 28, 29, 30, 31.**

Agenda -14: Financial Inclusion

Roadmap for Providing Banking Channels / Services:

14.1. Providing Banking Services in all villages with above 2000 population – progress as on 30.06.2015:

Banks have completed process of providing Banking services in respect of all identified villages having population of above 2000. Banks are advised to ensure that the number of transactions in the FI villages is improved and the services of BCs are effective.

14.2. Implementation of FIP in below 2000 population – progress as on 30.06.2015:

SLBC has submitted the Road Map for 6643 identified villages in respect of population below 2000, for providing banking services in a time bound manner latest by 14th August 2015 as advised by Reserve Bank of India. The target for coverage of 6643 villages has been achieved by 30th June 2015 with 6508 villages are covered through BCAs, 116 villages through Brick & Morter branches and 1 village in other mode i.e ATM. Quarterly progress report as on 30.06.2015 enclosed an **Annexure 44 & 45.**

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

PMJDY Programme was launched by Hon'ble Prime Minister of India on 28.08.2014. Latest position of accounts opened in the state of Telangana as on 30/06/2015 is shown hereunder:

	Rural	Urban	Total
	No. Of a/c.	No. Of a/c	No. Of a/c.
All banks	3965386	2507523	6472909

- Upto the end of June 2015, total 5380019 RuPay Debit Cards were issued i.e a coverage of 83.11%
- Total Aadhar seeded accounts are 4348959 i.e a coverage of 67.18%

14.4: Social Security/Insurance schemes launched by Government of India.

Government of India launched two insurance schemes viz. Pradhan Manthri Surkasha Bima Yojana an accident insurance scheme, and Pradhan Manthri Jeevan Jyothi Bima Yojana , a life insurance scheme at a very low premium of Rs.12/- and Rs.330/- p.a respectively to make them affordable for the unorganised sector. Under these two schemes the beneficiaries have an insurance cover of Rs.2.00 lacs.

Similarly Govt of India has launched a pension scheme viz. Atal Pension Yojana for the unorganised sector.

The progress made by banks in the State so far is furnished hereunder:

Enrolments of Social Security Schemes as on 30.06.2015				
	APY	PMJJBY	PMSBY	TOTAL
All banks	9589	1078943	3102623	4191155

14.5: IBA-CYFI Collaboration: SchoolBank Champs Project:

Indian Banks Association has earlier advised the banks to identify and map a school to each of its branches in their area and provide financial literacy to the students.

It has advised the banks to provide the data on its website. However it is informed that only few banks have uploaded the data.

We request the controlling authorities of all the banks to advise their branches suitably.

14.6 Unbanked Mandal / Mandals in which there is no bank branch in Mandal Head Quarters:

There is no unbanked mandal in the State of Telangana.

14.7. Opening of branches in Tribal areas:

No request has been received for opening of branches in tribal areas of Telangana State, during the quarter.

14.8. Financial Literacy activity by rural branches and FLCs:

All banks are advised to issue suitable instructions to their rural branches to take necessary steps in this regard and ensure submission of progress made to RBI and SLBC.

- *29 FLCCs are running in the state. FLCs are functioning at offices of all LDMs*
- *302 Financial Literacy camps were conducted by FLC / FLCCs during the quarter under review.*
- *14339 people attended the camps and 1835 have opened accounts whereas 11496 were already having accounts.*
- *2408 camps were conducted by 1077 rural branches in the State of Telangana.*
- *120721 people attended the camps and 21687 have opened accounts whereas 86527 were already having accounts.*
- *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.*

*Report of financial literacy activities conducted by FLCs for the quarter ended June 2015 is enclosed as **Annexure 46**. Report of conduct of financial literacy camps by rural branches for quarter ended June 2015 is enclosed as **Annexure 46**.*

Agenda – 15:
**15.1 Overdue / NPA position: Overdue / NPAs position as on 30.06.2015
under various sectors** (Amt. in cr.)

Sector	Outstanding 30/06/2015		Overdue 30/06/2015			NPAs 30/06/2015	
	No. of A/c.	Amout	A/c.	Total balance in overdue accounts	Actual overdue amount	A/c.	Amount
Short Term crop production advances	3734935	23834.09	705076	5615.66	3450.70	198799	1657.17
Agri. Term loans incl. Agric allied activities	1521410	22122.57	718540	8362.79	3312.59	112322	2093.46
Agri. Others	20168	5219.01	3367	1804.75	727.82	1171	620.12
Total Agri. Advances	5276513	51175.67	1426983	15783.20	7491.11	312292	4370.75
MSME Sector advances	610123	38491.11	117100	10138.53	5431.65	77055	3948.46
Others'under Priority Sector Advances	517250	25888.92	98345	4812.81	1532.00	49255	1403.89
Export credit	124	146.41	3	1.50	0.75	3	1.25
Total Priority Sector Advances	6404010	115702.11	1642431	30736.04	14455.51	438605	9724.35
Non-Priority Sector Advances	4076908	232980.82	295863	35584.26	16136.42	118604	15901.38
Total advances	10480918	348682.93	1938294	66320.3	30591.93	557209	25625.73
Break-up of Others'under PSA							
Education Loans	85515	3058.31	17817	494.08	168.67	7844	157.61
Housing Loans	257090	16925.07	53988	3294.32	626.73	20609	559.45
Others	174645	5905.54	26540	1024.41	736.6	20802	686.83

- ❖ Bank-wise position on overdues / NPAs in 'Others' under priority sector advances is enclosed as **Annexure 37**.
- ❖ Bank-wise position on overdues / NPAs under Total Priority Sector advances is enclosed as **Annexure 38**.

- ❖ Bank-wise position on overdues / NPAs under Non-Priority Sector advances is enclosed as **Annexure 39**.
- ❖ Bank-wise position on overdues / NPAs under Total Advances is enclosed as **Annexure 40**.

15.2 Overdue / NPAs position under State Government sponsored scheme as on 30.06.2015

(Rs. In cr)

S.No.	Particulars	Outstanding 30/06/2015		Overdues 30/06/2015			NPAs 30/06/2015	
		A/c.	Amt	No. of overdue A/c.	Total Balance in overdue a/c.	Actual overdue amount	No. of A/c.	Amount
1	State Govt schemes	2557366	48187.00	1018164	19615.94	5641.36	247917	4219.84

Under Stage Government schemes, an amount of Rs.5641.36 crores i.e 11.71% of outstandings are overdue whereas Rs.4219.84 cores i.e 8.76% are NPAs in the books of banks

15.3 Overdue / NPAs position under State Government sponsored scheme as on 30.06.2015

(Rs. In cr)

S..No.	Particulars	Outstanding 30/06/2015		Overdues 30/06/2015			NPAs 30/06/2015	
		A/c.	Amt	No. of overdue A/c.	Total Balance in overdue a/c.	Actual overdue amount	No. of A/c.	Amount
1	Milch Animal units	26491	178.21	9076	76.64	41.88	7029	35.33
2	Sheet & Goat	9443	52.03	4058	33.92	24.76	2794	21.45
3	SERP	263354	4198.66	39648	748.46	516.40	21891	3893.22
4	MEPMA	84924	1510.88	16337	207.10	132.30	11567	144.41
5	SC Corp	316924	904.44	66827	275.97	238.42	57559	229.99
6	ST Corp	89460	369.44	26389	204.16	181.94	22022	174.73
7	BC Corp	323663	1152.34	87695	368.97	347.27	53277	334.82
8	Minorities	75556	468.21	213699	154.31	129.71	16409	138.48
9	Rajeev Gruhakalpa	23106	235.86	8028	37.36	11.55	5091	41.02
10	VAMBAY	4209	75.37	2910	31.57	29.44	2532	25.32
11	Rajeev Yuva Shakti	25265	94.92	7868	37.25	28.71	5662	29.86

- **Milch animal units:** 23.50% of the loans extended to **milch animal units** are overdue and 19.82% of the loans are NPAs , which is quite high.
- **Sheep & Goat:** 46.68% of the loans extended to **sheep & goat units** are overdue and 41.22% of the loans extended by banks in Telangana are NPAs which is quite high.
- **SERP:** 12.29% of the loans extended under **SERP** are overdue and 9.27% of the loans are NPAs which is quite high.
- **MEPMA:** 8.75% of the loans extended under **MEPMA** are overdue and 9.56% of the loans are NPAs which is high.
- **SC Corporation:** 26.35% of the loans extended to **SC beneficiaries** by banks in Telangana are overdue and 25.42% of the loans are NPAs which is quite high.
- **ST Corporation:** 49.24% of the loans extended to **ST beneficiaries** by banks in Telangana are overdue and 47.28% of the loans are NPAs which is quite high.
- **BC Corporation:** 30.14% of the loans extended to **BC beneficiaries** by banks in Telangana are overdue and 29.07% of the loans are NPAs which is quite high.
- **Minorities Corporation:** 27.70% of the loans extended to **minorities** community by banks in Telangana are overdue and 29.58% of the loans are NPAs which is quite high.
- **Rajeev Gruhakalpa:** 4.99% of the loans extended under **Rajeev Gruhakalpa** by banks in Telangana are overdue and 17.39% of the loans are NPAs which is quite high.
- **VAMBAY:** 39.08% of the loans extended **under VAMBAY scheme** by banks in Telangana are overdue and 33.60% of the loans are NPAs which is quite high.
- **Rajeev Yuva Shakti:** 30.24% of the loans extended to beneficiaries under Rajeev Yuva Shakti by banks in Telangana are overdue and 31.46% of the loans are NPAs which is quite high.
- As all the loans extended under Govt. Sponsored schemes are registering increase in NPAs, we request the State Government to pass on necessary directions to the concerned departments to assist the banks in recovery to enable the banks to make fresh grounding within the time frame.

15.4 Overdue / NPAs position under Central Government sponsored schemes as on 30.06.2015

(Rs. In cr)_

S.No	Particulars	Outstanding 30/06/2015		Overdues 30/06/2015		NPAs 30/06/2015		
		A/c.	Amt	No. of overdue A/c.	Total Balance in overdue a/c.	Actual overdue amount	No.of A/c.	Amount
	Central Govt schemes	295168	6481.42	68601	2661.99	1897.49	31020	399.86
	Of which							
1	SGSY/NRLM	235335	4588.81	34863	1481.00	859.69	14204	120.02
3	SJSRY/NULM	13477	883.52	2956	377.97	365.49	2297	14.13
5	PMRY/PMEGP	30056	762.52	20533	566.24	460.59	12316	245.82
7	ISHUP /RRY	1502	117.94	857	105.97	103.20	657	10.01
8	Agri Clinics	856	64.20	185	48.37	47.07	107	1.04
9	Dairy Entrepreneurship	13627	44.52	9207	65.59	40.60	1439	8.84

Central Govt. Sponsored schemes: 29.27% of outstandings in Central Government sponsored schemes are identified by banks as overdues and 6.17% of the outstandings are identified as NPAs.

SGSY/NRLM schemes: 18.73% of outstandings in SGSY scheme are identified by banks as overdues and 2.62% of the outstandings are NPAs.

SJSRY/NULM schemes: 41.37% of outstandings in SJSRY scheme are identified by banks as overdues and 1.60% of the outstandings are NPAs.

PMRY/PMEGP schemes: 60.40% of outstandings in PMRY scheme are identified by banks as overdues and 32.24% of the outstandings are NPAs.

ISHUP/RRY schemes: 87.50% of outstandings in ISHUP/PRY scheme are identified by banks as overdues and 8.49% of the outstandings are NPAs.

Agenda—16:**Regional Rural Banks****16.1 Performance of Regional Rural Banks on important parameters**

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

16.2 Bank Net work in Telangana

(Rs. In crore)

S.No	Name of the RRB	No. Of branches as on 30.06.14	No. Of branches as on 31.03.15	No. of branches as on 31.06.15
1	TGB	303	332	332
2	APGVB	474	474	474
	TOTAL	777	806	806

16.3 Deposits

(Rs. In crore)

S.No	Name of the RRB	31.3.14	31.03.15	30.06.15
1	TGB	4155.43	4890.25	4835.35
2	APGVB	4930.00	5716.35	5691.81

➤ During the quarter, under deposits, TGB and APGVB have registered a negative growth of Rs.54.91 crs and Rs.24.54 crs respely

➤ **16.4 Advances:** (Rs. In crore)

S.No	Name of the RRB	31.3.14	31.03.15	30.06.15
1	TGB	3531.10	4162.54	4073.85
2	APGVB	5877.00	6827.67	6801.09

- During the quarter, under advances, TGB has registered a decline of Rs.88.69 cr. and APGVB also registered a decline of Rs. 26.58 cr.

16.5 C D Ratio

S.No	Name of the RRB	31.3.14	31.03.15	30.06.15
1	TGB	84.97%	85.12%	84.25%
2	APGVB	119.20%	119.44%	119.48%

- CD ratio of TGB declined by 87 basis points whereas CD ratio of APGVB registered a marginal growth of 4 basis points.

16.6. Total Agri. Advances % in total advances (Rs.in cr)

S.No.	Name of the RRBs	Total Advances outstanding as on			Total Agricultural advances outstanding as on		
		31.03.14	31.03.15	30.06.15	31.03.14	31.03.15	30.06.15
1	TGB	3531.10	4162.54	4073.85	2338.66	2769.09	2673.82
% of agriculture advances to total advances					66.23%	66.52%	65.63%
2	APGVB	5877.00	6827.67	6801.09	2507.00	5155.84	4368.19
% of agriculture advances to total advances					42.65%	75.51%	64.23%

- TGB has sanctioned about 65.63% of its total advances to agriculture sector.
- Similarly, APGVB also sanctioned 64.23% of its total advances to agriculture sector.

16.7 Total Agricultural advances (Rs. In cr)

S.No	Name of the RRB	Crop Loans			Term Loans		
		31.03.14	31.03.15	30.06.15	31.03.14	31.03.15	30.06.15
1	TGB	1299.45	1440.55	1468.66	113.13	1328.54	1205.16
2	APGVB	2374.00	3937.86	2889.09	1133.00	1217.98	1479.10

17 Additional Agenda:**17.1 SLBC Web based Utility**

- *SLBC has developed a web based utility for submission of quarterly data by Banks. The utility will be shared with the Banks shortly. Controlling Authorities of the Banks are requested to ensure submission of Bank data and District data from September 2015 onwards through the utility.*

17.2 Waiver Scheme of Dept of Handlooms & Textiles

- *Department of Handlooms & Textiles, Government of Telangana has advised that Government has approved a scheme for waiver of loans to powerlooms upto Rs.1 lakh and forwarded a copy G.O No.44 issued by Government of Telangana in this regard.*

- *The salient features of waiver scheme is as under:*
 - ❖ *Writing off of 75% overdue interest the Bankers*
 - ❖ *Writing off of entire penal interest by the Banker*
 - ❖ *Not charging interest for the broken period i.e from 01/04/2014 till the Government loan waiver amount is released to the Bankers.*
 - ❖ *Sanction of fresh loans to the beneficiaries to the extent of waiver amount.*
 - ❖ *Issue of “No Dues certificate” to the beneficiary after scheme is effected by the bankers.*

- *At the request of Director (Handlooms & Textiles) a meeting of banks viz. State Bank of India, State Bank of Hyderabad, Syndicate Bank, Telangana Grameena Bank, Andhra Bank was convened at the office of Director H & T. The meeting was attended by SBH, Syndicate Bank and TGB.*

Banks involved in finance to powerlooms are

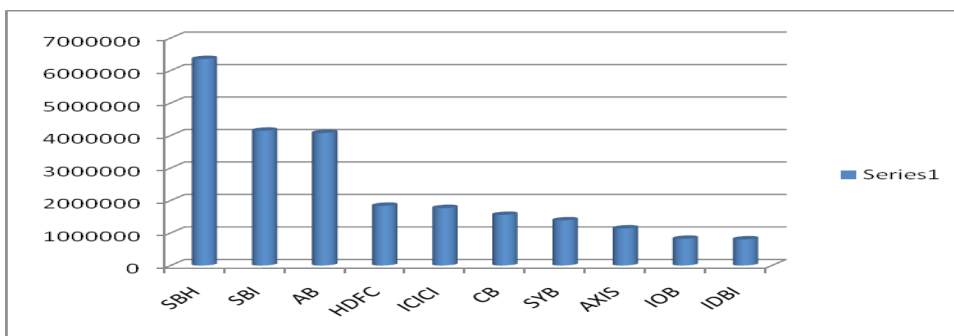
- 1.SBH
- 2.SBI
- 3.Andhra Bank
- 4.Syndicate bank
- 5.TGB
- 6.Union Bank of India
- 7.Indian Overseas Bank
- 8.Corporation Bank
- 9.Sircilla co-op Urban Bank.
- 9.Sangamithra Co-op Urban Bank
- 10.APSFC

As the scheme requires the Banks to extend certain concessions, we have advised the member banks to convey their concurrence to Dept of Handlooms & Textiles at the earliest to take the waiver scheme forward.

Agenda – 18:

18.1 Position of top 10 banks – Deposits: (Rs. In lac)

1	State Bank of Hyderabad	6355802
2	State Bank of India	4149798
3	Andhra Bank	4077366
4	HDFC Bank	1838114
5	ICICI Bank	1769759
6	Canara Bank	1558638
7	Syndicate Bank	1390459
8	Axis Bank	1140967
9	Indian Overseas Bank	822398
10	IDBI Bank	804793



18.21 Position of top 10 banks – Advances: (Rs. In lac)

1	State Bank of India	4880215
2	State Bank of Hyderabad	3929261
3	Andhra Bank	3309160
4	ICICI Bank	1793705
5	HDFC Bank	1743580
6	Canara Bank	1575618
7	Axis Bank	1442965
8	Indian Overseas Bank	1322643
9	IDBI Bank	1182761
10	Bank of India	1164229

