

15th Meeting of SLBC of Telangana

Date: 12/06/2017

Time: 3.30 p.m.

-: Venue :-

**"Hyder Mahal"
ITC Grand Kakatiya
Hyderabad**

**Agenda & Background Papers
State Level Bankers' Committee
Telangana**

-: Convener :-



Agenda 1: Adoption of Minutes**1.1 Adoption of minutes of 13th SLBC meeting held on 24/03/2017 & other meetings of SLBC held after 31/03/16**

The minutes of 14th SLBC meeting held on 24th March 2017 was 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 31/12/2016 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	SLBC Telangana – Review of performance of banks as at the end of Dec, 2016	24/03/17
2	Steering committee meeting on printing of PMFBY folios,	30/03/17
3	Steering committee meeting of banks: a. Aadhaar seeding and mobile seeding of all operative SB accounts b. Issuance of RuPay cards to all the existing SB account holders c. Promoting BHIM / BHIM Aadhaar and On-Boarding of Merchants by banks	10/05/17
4	Steering committee meeting of banks: a. Issues relating to Crop Loan waiver Scheme 2014 b. Position of Agriculture lending c. Coverage of farmers under PMFBY d. Delay in payment of pensions, especially in Bhainsa area e. Opening of a Bank branch in Ambetpally village, Lingala Mandal, Nagarkurnool district	22/05/17

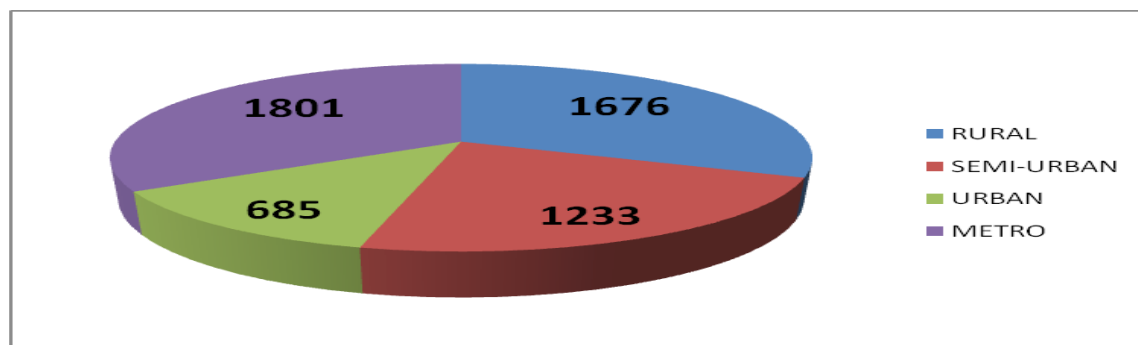
These minutes may be taken as approved by the house as no requests for amendments / changes were received.

Agenda 2: Banking Network in the State of Telangana**2.1 Banking Network at a glance in Telangana as on 31/03/17**

Rural	Semi-urban	Urban	Metro	Total
1676	1231	687	1801	5395

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

Population group wise number of branch as at the end of 31st March, 2017.



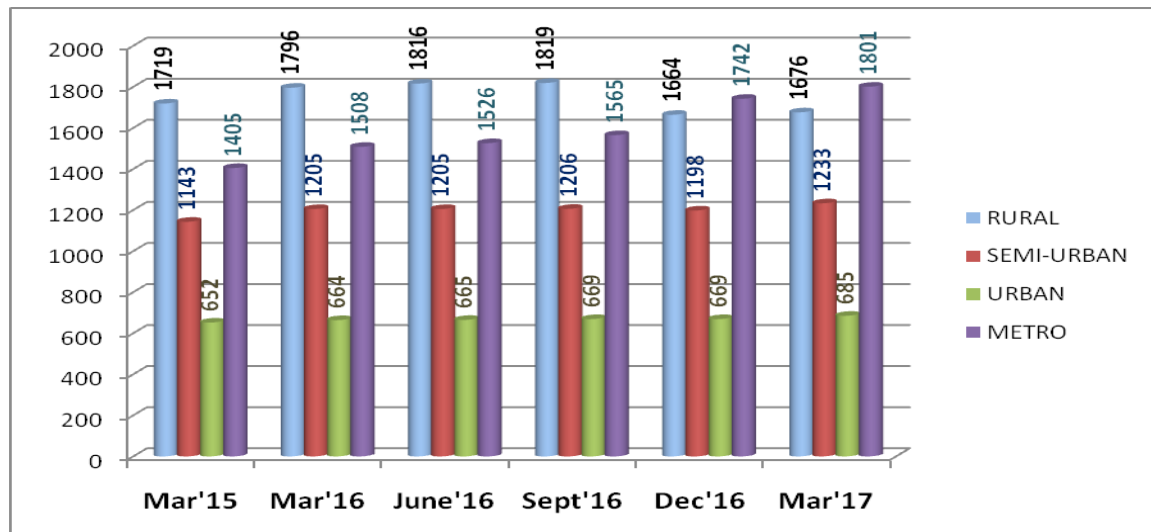
- During the quarter under review, Banks have opened 122 new branches in the State.
- During the current FY 2016-17 up to Mar. 2017, banks have opened 222 new branches.

➤ Comparative statement of branches, deposits & advances as on 31/03/17 vis-à-vis 31/03/2016

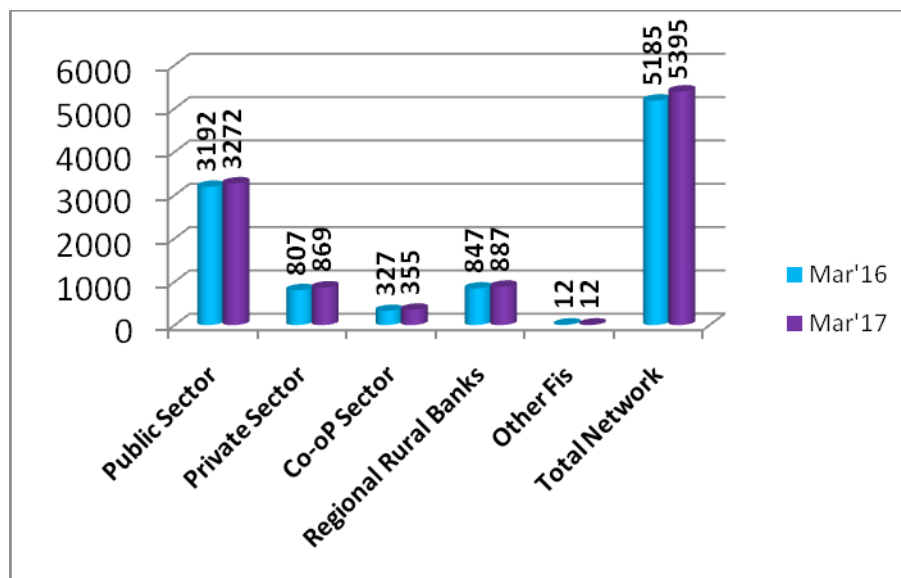
(Rs. in cr)

Category	Public Sector Banks		Pvt. Sector Banks		RRBs		Co-op. Banks		Others (APSF)	
	31/03/17	31/03/16	31/03/17	31/03/16	31/03/17	31/03/16	31/03/17	31/03/16	31/03/17	31/03/16
Rural	830	961	111	135	598	586	137	114	0	0
Semi Urban	760	735	178	178	202	199	93	93	0	0
Urban	433	448	128	123	68	49	44	44	0	0
Metro	1249	1048	452	371	19	13	81	76	12	0
Total Branches	3272	3192	869	807	887	847	355	327	12	0
Deposits	277044.39	256347.92	93918.73	80282.32	15421.61	12649.13	9312.93	8039.18	0.00	0.00
Advances	267737.97	269150.64	102241.23	89360.96	14150.45	12524.40	7472.59	6581.35	1241.81	0.00
CD Ratio %	96.64%	104.99%	108.86%	111.31%	91.58%	99.01%	80.24%	81.87%		

2.2 Comparative position of number of branches



2.3 Sector-wise network of branches as at 31/03/17



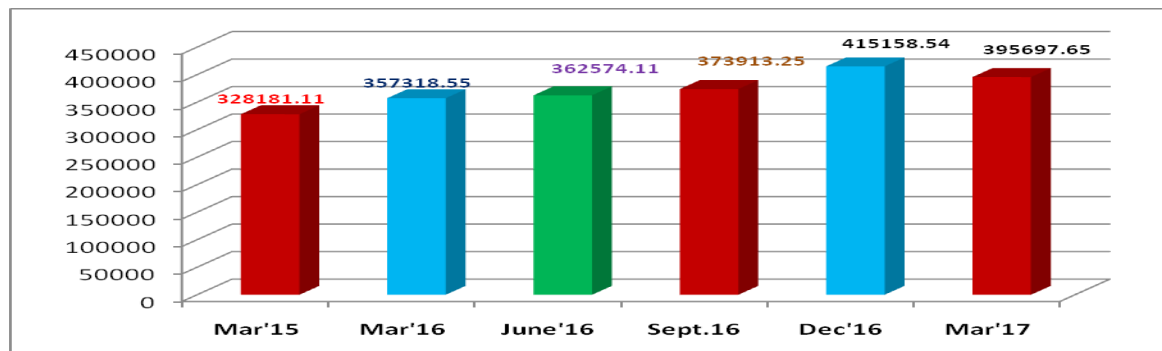
3. Banking Statistics:**3.1 Banking at a glance as on 31/03/17: (Rs. In cr)**

S.No.	Particulars	Amount
1	Total Deposits	395697.65
2	Total Advances	392854.06
2	Credit Deposits Ratio (%) (RBI Norm 60%)	99.28%
4	Total Priority Sector Advances	129163.26
5	% of Priority Sector Advances to total Advances (RBI Norm 40%)	32.88%
	Of which	
A	Agriculture advances	57784.66
	% of Agri. Advances to Total Advances	14.71%
i.	Of which: small & marginal farmers	22068.46
	% to total advances (RBI norm 7% of ANBC)	5.62%
B	Non-farm Sector / Micro & Small Enterprises	46115.28
	% to Total Advances	11.74%
i.	Of which: Micro enterprises	20019.34
	(RBI Norm 7% of ANBC)	5.10%
ii.	Small Enterprises	18607.51
	% to total advances	4.74%
iii.	Medium Enterprises	7488.43
	% to total advances	1.91%
C	Export Credit	92.20
D	Others' under Priority Sector Advances	25171.11
	% to Total Advances	6.41%
	Of which	
i.	Educational Loans	3811.36
ii.	Housing Loans	19099.13
iii.	Social Infrastructure	112.71
iv.	Renewable Energy	175.13
v.	Others	1972.78
6	Out of Priority Sector Advances - Finance to:	
	Advances Weaker Sections	37416.19
	% to total advances (RBI norm 10% of ANBC)	9.52%
ii.	Advances to Women	28194.02
	% to total advances (RBI norm 5% of ANBC)	7.18%
iii.	Advances to SC/ST	10976.99
iv.	Advances to Minorities	10392.62
	% to total advances(RBI Norm 15% on Priority Sector Adv.	8.05%
	SHGs	10662.83

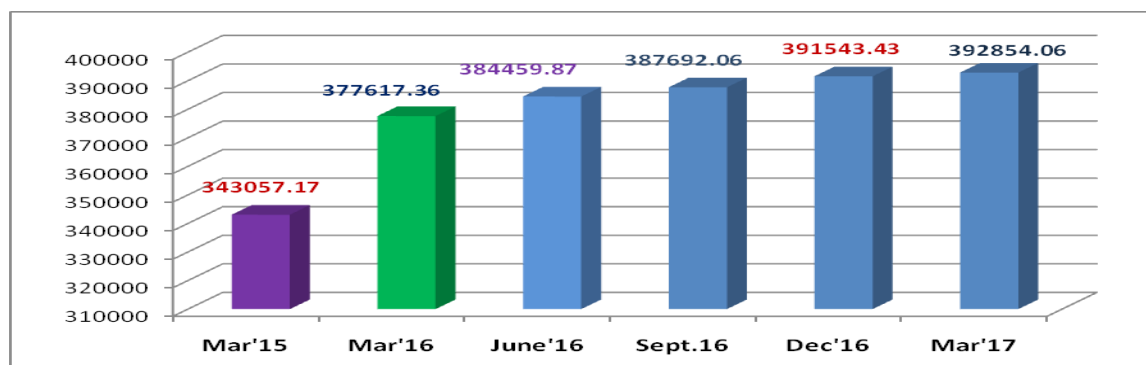
3.2 Highlights of performance of the Banks as at the end of 31/03/17:

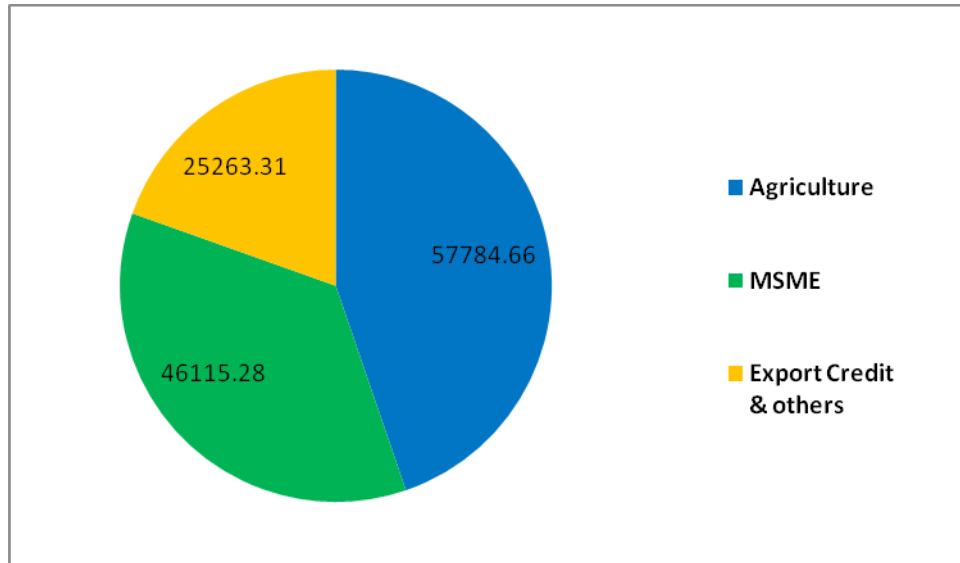
- Total deposits are at Rs.395697.65 cr.
- Total advances are at Rs.392854.06 cr
- Priority sector segment advances are at Rs.129163.26 cr
- Agricultural advances are at Rs. 57784.66 cr
- MSME advances (Priority sector) are at Rs. 46115.28 cr
- Advances to Micro enterprises are at Rs. 19982.77 cr
- Advances to Small enterprises are at Rs. 18644.08 cr
- MSE advances are at Rs. 38626.85 cr
- Advances to Medium enterprises are at Rs. 7488.43 cr
- Export credit finance is at Rs. 92.20 cr
- Education loan segment (Priority sector) is at Rs. 3811.36 cr
- Loans to Housing segment (Priority sector) are at Rs. 19099.13 cr
- Loans to Social Infrastructure are at Rs. 112.71 cr
- Advances to Renewable Energy segment are at Rs. 175.13 cr.
- Advances to women beneficiaries are at Rs. 28194.02 cr
- Advances to SC/STs beneficiaries are at Rs. 10976.99 cr
- Advances to Minority category beneficiaries are at Rs. 10392.62 cr
- Advances to weaker section beneficiaries are at Rs. 37416.19cr
- Loans to SHGs are at Rs. 10662.83 cr

Deposits: Comparative figures of deposits (Rs. In cr)



Advances: Comparative figures of advances (Rs. In crore)



Priority sector advances as at the end of 31/03/17 (Rs. In cr)**3.3 Banking Key Indicators in Telangana State**

(Rs. In cr)

S.No.	Particulars	Mar'15	Mar'16	June'16	Sept'16	Dec'16	Mar'17
1	Number of Branches						
	Rural	1719	1796	1816	1819	1664	1676
	Semi-urban	1143	1205	1205	1206	1198	1233
	Urban	652	664	665	669	669	685
	Metro	1405	1508	1526	1565	1742	1801
	Total	4919	5173	5212	5259	5273	5395
2	Deposits	328181.11	357318.55	362574.11	373913.25	415158.54	395697.65
	Incremental Deposits (% of increase)	42302.11	29137.44	5255.56	16594.70	57839.99	38379.10
3		14.80%	8.88%	1.47%	4.64%	16.19%	10.74%
4	Advances	343057.17	* 377617.36	384459.87	387692.06	391543.43	392854.06
	Incremental Advances (% of increase)	18093.17	34560.19	6842.51	10074.70	13926.07	15236.70
		5.57%	10.07%	1.81%	2.67%	3.69%	4.03%
4	CD Ratio (RBI Norm 60%)	104.53%	105.68%	106.04%	103.69%	94.31%	99.28%

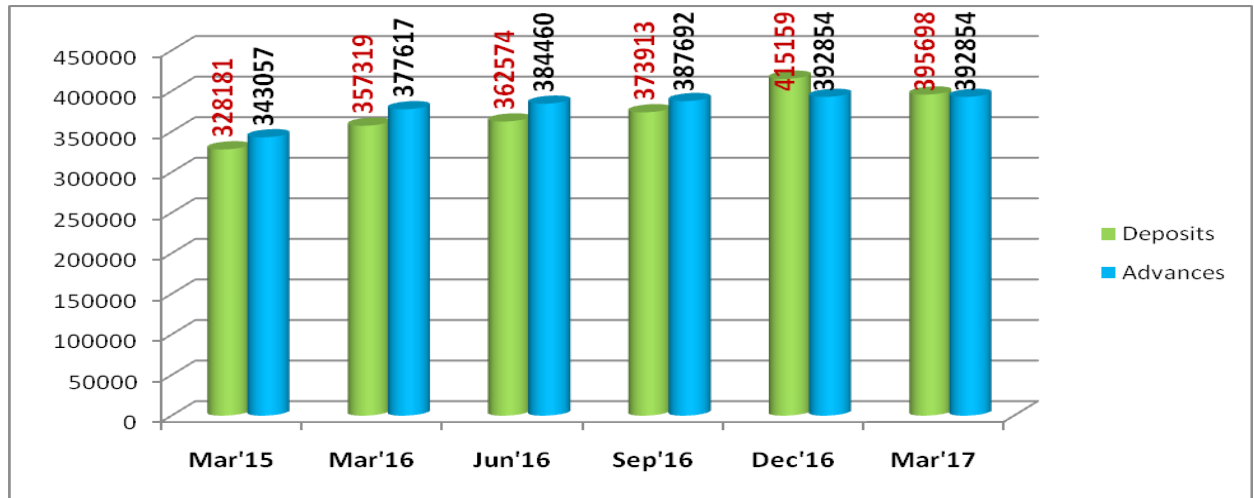
* corrections made as advised by Indian Overseas Bank

(Amount in cr)

Particulars	As on 31/03/16	As on 31/03/17	% Increase over Mar. 2016 (YoY growth)
Deposits	357318.55	395697.65	10.74%
Advances	377617.36	392854.06	4.03%

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

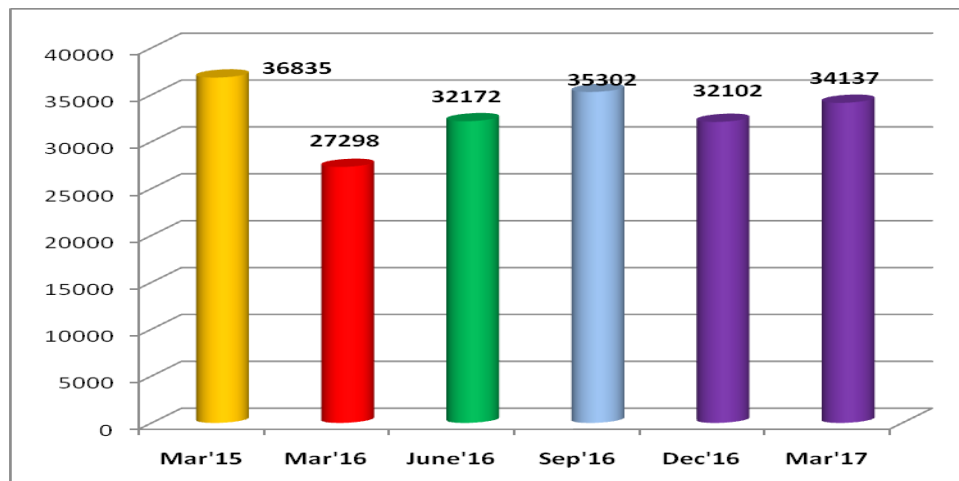
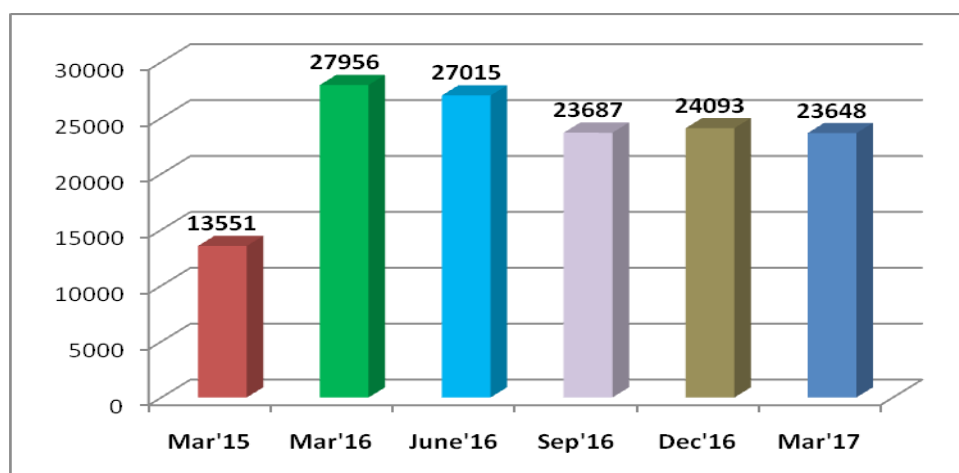
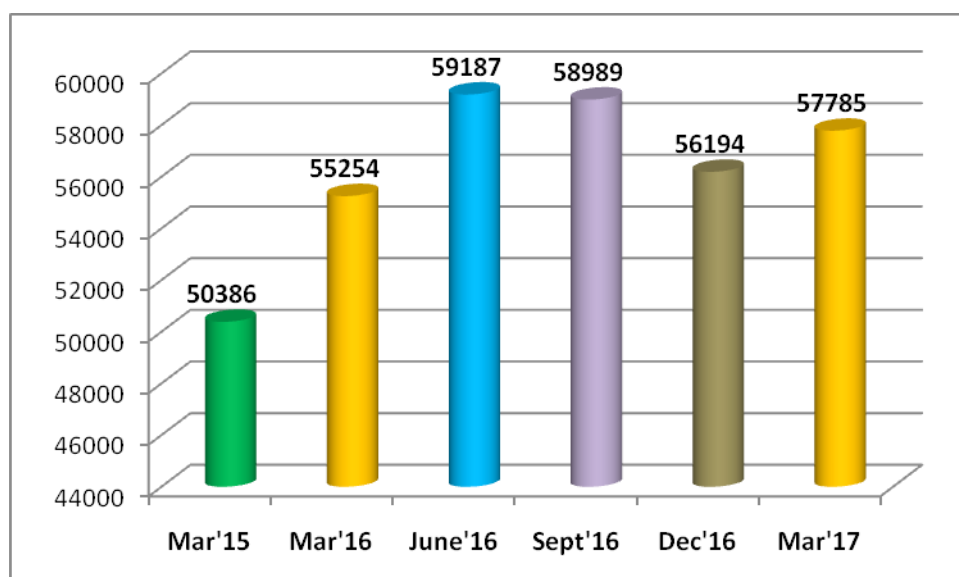
3.4 Deposits and Advances : Comparative position from March 2015 to Mar. 2017. (Rs. In crore)

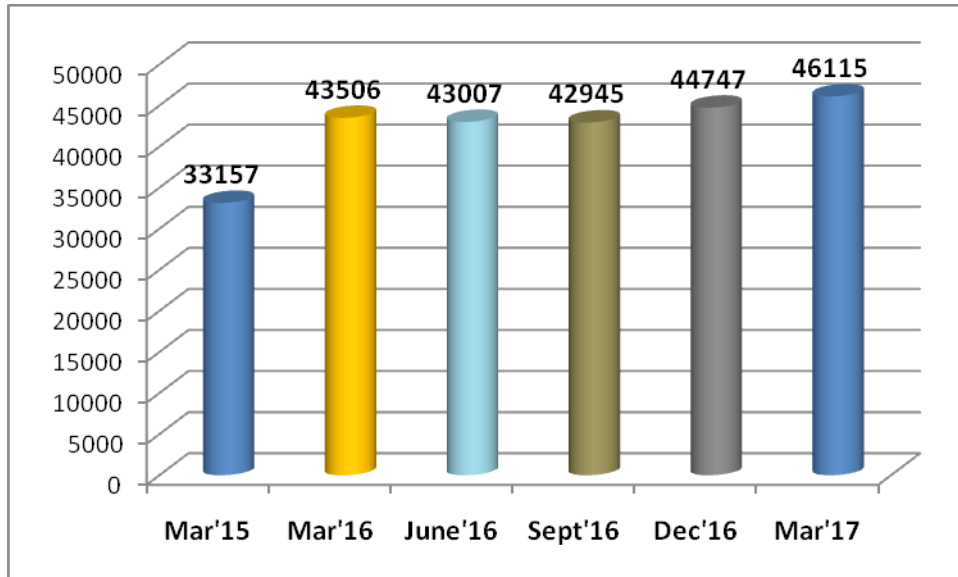
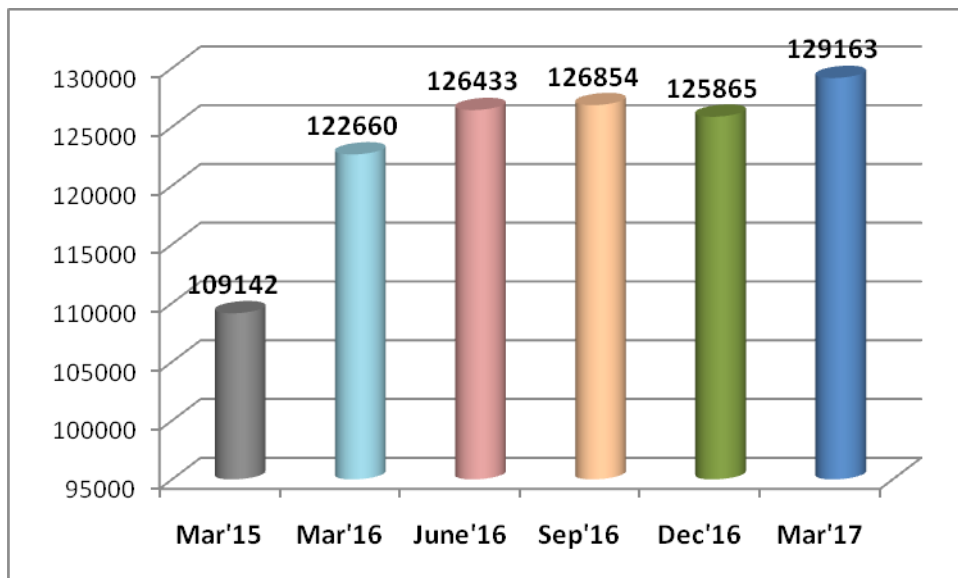


3.5 Statement of Priority Sector Advances (Outstanding) – 31/03/17 (Rs. In cr)

S.No.	Particulars	Mar'15	Mar'16	June'16	Sept'16	Dec'16	Mar'17
1	Short Term Production Loans	36834.60	27298.45	32171.72	35301.67	32101.50	34136.83
2	Agri. Term Loans including allied activities	13551.20	19364.52	19101.64	16314.39	16830.21	17004.46
3	Agriculture Infrastructure		1170.85	1127.37	1168.45	1285.61	997.25
4	Agri. Ancillary Activities		7420.38	6786.30	6204.60	5977.09	5646.12
3	Total Agriculture Advances	50385.80	55254.20	59187.03	58989.11	56194.41	57784.66
4	% of Agri. Advances to Total Advances	14.69%	14.63%	15.39%	15.22%	14.35%	14.71%
5	Non-Farm Sector / Micro & Small Enterprises	33156.61	43505.67	43007.11	42944.64	44746.88	46115.29
6	% of Non-Farm Sector / Micro & Small Enterprises to total advances	9.67%	11.52%	11.19%	11.08%	11.43%	11.74%
7	Export credit		43.91	65.98	67.70	94.41	92.20
8	Others' under Priority Sector Advances	25599.96	23856.65	24173.18	24852.92	24829.15	25171.11
9	% of 'Other' under Priority Sector advances to total advances	7.46%	6.32%	6.29%	6.41%	6.34%	6.41%
10	Total Priority Sector Advances	109142.37	122660.43	126433.30	126854.37	125864.85	129163.26
10	% of Priority Sector Advances to total advances	31.81%	32.48%	32.89%	32.72%	32.15%	32.88%

Note : Percentage calculated on total Advances (due to non-availability of ANBC & Net Bank Credit)

Comparative position of Short Term Agriculture Credit: (Rs. In crore)**Comparative position of Agri. Term Loans incl. Allied activities:**(Rs. In crore)**Comparative position of Total Agriculture Credit:** (Rs. In crore)

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

- ❖ Bank-wise position on Deposits, Advances & Credit Deposit Ratio provided in **Annexure 3**.
- ❖ District-wise position on Deposits, Advances & Credit Deposit Ratio provided in **Ann- 4**.
- ❖ Bank-wise position on Priority Sector Advances provided in **Annexure 5**.
- ❖ District-wise position on Priority Sector Advances provided in **Annexure 6**.

Agenda: 4: Achievement of Annual Credit Plan 2016-17**4.1 Achievement as on 31/03/17**

(Rs. In cr)

S.No.	Particulars	Achievements upto Mar.15	Achievements upto Mar'16	Target 2016-17	Achievements upto Dec'16	Achievements upto Mar'17	% of achievement upto the quarter
1	Short Term Production Loans						
a	Kharif	7816.84	12938.74	17460.81	15205.40	15205.40	87.08%
b	Rabi	10603.04	10426.77	11640.57	6662.25	13456.07	115.60%
	Total	18419.88	23365.51	29101.38	21867.65	28661.47	98.49%
2	Agriculture Term Loans	2878.97	8746.12	9202.84	6494.83	6143.27	66.75%
	Allied to Agriculture	5977.31					
3	Agriculture Infrastructure		258.57	1358.97	206.70	234.39	17.25%
4	Agr. Ancillary activities		1686.76	1349.45	1817.96	2374.03	175.93%
5	Total Agriculture	27276.16	34056.96	41012.64	30387.14	37413.16	91.22%
6	Micro & small, Medium Enterprises	13330.13	16571.32	10807.48	17318.38	20221.46	187.11%
7	Others' under priority Sector Advances	7640.96	5005.49	8793.51	7236.14	4734.82	53.84%
	Of which						
a	Education Loans	543.05	755.52	731.77	514.38	525.34	71.79%
b	Housing Loans	5591.70	2379.80	2189.53	2975.24	2795.94	127.70%
c	Others	1506.21	1870.17	5872.21	3746.52	1413.54	24.07%
7	Export Credit		3.09	0.00	31.64	62.72	
8	Total Priority Sector Advances	48247.25	55636.86	60613.63	54973.30	62432.16	103.00%
9	Non-Priority Sector Advances	65304.41	79032.69	30163.35	67693.58	78957.84	261.77%
10	Total Credit Plan	113551.66	134669.55	90776.98	122666.88	141390.00	155.76%

4.2 Performance of Banks during the year up to 31/03/17 – Achievement vis-à-vis targets

- ✦ Banks disbursed priority sector loans amounting to Rs. 62432.16 cr and achieved 103.00% of annual targets.
- ✦ Short term production loans to the extent of Rs. 28661.47 cr were disbursed achieving 98.49% of annual targets.
- ✦ Term loans to agriculture, allied activities, agriculture infrastructure and agr. Ancillary activities amounting to Rs. 8751.69 cr was disbursed, achieving 73.47% of targets.
- ✦ Total amount of Rs. 37413.16 cr was disbursed to agriculture sector, achieving 91.22% of annual targets.
- ✦ MSME loans amounting to Rs. 20221.46 cr was disbursed by banks surpassing the annual targets with an achievement of 187.11%.

- ✦ Amount disbursed to 'Other priority sector advances' was at Rs. 4734.82 cr and banks achieved 53.84% of annual targets.
- ✦ Education loans amounting to Rs. 525.34 cr was disbursed by banks achieving 71.79% of annual targets.
- ✦ Housing loans amounting to Rs. 2795.94 cr was disbursed by banks achieving 127.70% of targets.
- ✦ Disbursals to beneficiaries belonging to Weaker Sections, Minorities & SC/STs are at Rs.15562.19 cr., Rs. 2681.36 cr. and Rs. 5304.24 cr. respectively.
- ✦ Banks disbursed total loans (Priority & non-priority) amounting to Rs.141390.00 cr. achieving 155.76% of annual targets.
- ❖ Bank-wise agriculture advances (Direct & Indirect) provided in Annexure 7.
- ❖ District-wise agriculture advances (Direct & Indirect) provided in **Annexure 8**.
- ❖ Annual Credit Plan 2016-17: Bank-wise achievement of target under Agriculture advances provided in **Annexure 9**.
- ❖ Annual Credit Plan 2016-17: Bank-wise achievement of target under MSME & Priority Sector advances provided in **Annexure 10**.
- ❖ Annual Credit Plan 2016-17: District-wise achievement of target under Agriculture advances provided in **Annexure 11**.
- ❖ Annual Credit Plan 2016-17: District-wise achievement of target under MSME & Priority Sector Advances provided in **Annexure 12**.

Agenda : 5: Agriculture sector

5.1 Progress in lending short term production loans / Term loans:

- As against Kharif disbursement target of Rs. 17460.81 cr for the financial year 2016-17, banks have disbursed Rs. 15205.40 cr recording an achievement of 87.08%.
- As against Rabi disbursement target of Rs. 11640.57 cr for the financial year 2016-17, banks have disbursed Rs. 13456.07 cr recording an achievement of 115.60%.
- As against total short term crop loan (Kharif & Rabi) disbursement target of Rs. 29101.38 cr for the financial year 2016-17, banks together have disbursed Rs. 28661.47 cr recording an achievement of 98.49%.
- Against a term loan target of Rs. 11911.26 cr, an amount of Rs. 8751.69 cr disbursed to agriculture, allied activities, agr. Infrastructure and agr. ancillary activities achieving 73.47% of targets.
- Against a total agriculture lending target of Rs. 41012.64 cr for the year 2016-17, an amount of Rs. 37413.16 cr disbursed by banks achieving 91.22% of targets.

5.2.1 Short Term Crop Production: (Rs. In cr)

Category	Kharif Season			Rabi Season		
	Target	Achievement	% achievement	Target	Achievement	% achievement
Public Sector Banks	10348.56	7786.42	75.24%	6899.35	7211.31	104.52%
Private Sector Banks	812.71	1192.28	146.70%	541.29	1068.84	197.46%
Regional Rural Banks	2999.95	3372.96	112.43%	1999.85	2374.58	118.74%
Cooperative Banks	3299.60	2853.74	86.49%	2200.06	2801.34	127.33%
Total	17460.82	15205.40	87.08%	11640.55	13456.07	115.60%

5.2.2 Agricultural Term Loans including Allied Activities, Agriculture Infrastructure & ancillary activities: (Rs. In cr)

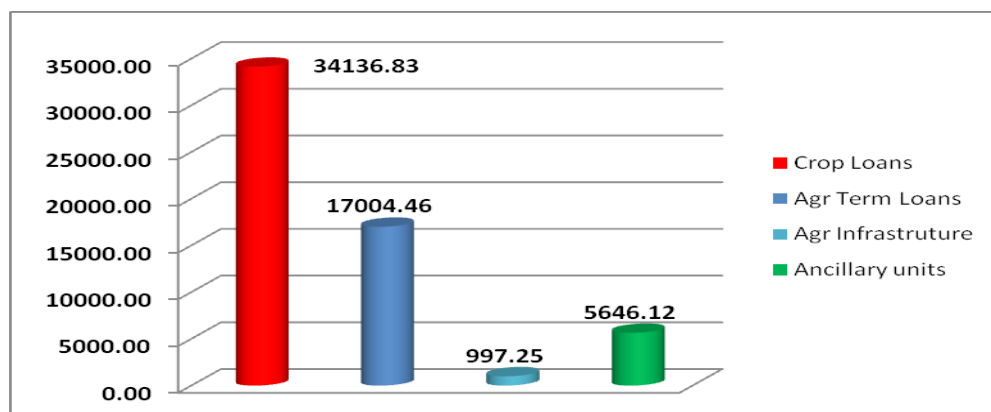
Bank	Target	Achievement	% achievement
Public Sector Banks	7842.14	3422.21	43.64%
Private Sector Banks	1168.46	2636.73	225.66%
Regional Rural Banks	1599.30	1732.68	108.34%
Cooperative Banks	1301.36	960.06	73.77%
Total	11911.26	8751.68	73.47%

5.2.3 Total Agriculture: (Rs. cr)

Bank	Targets	Achievement	% of achievement
Public Sector Banks	25089.74	18419.94	73.42%
Private Sector Banks	2522.98	4897.85	194.13%
Regional Rural Banks	6599.22	7480.22	113.35%
Cooperative Banks	6800.70	6615.14	97.27%
Total	41012.64	37413.15	91.22%

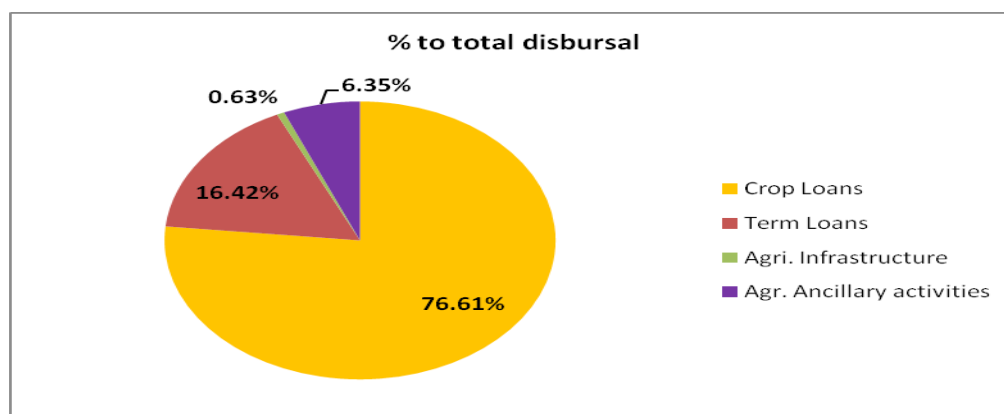
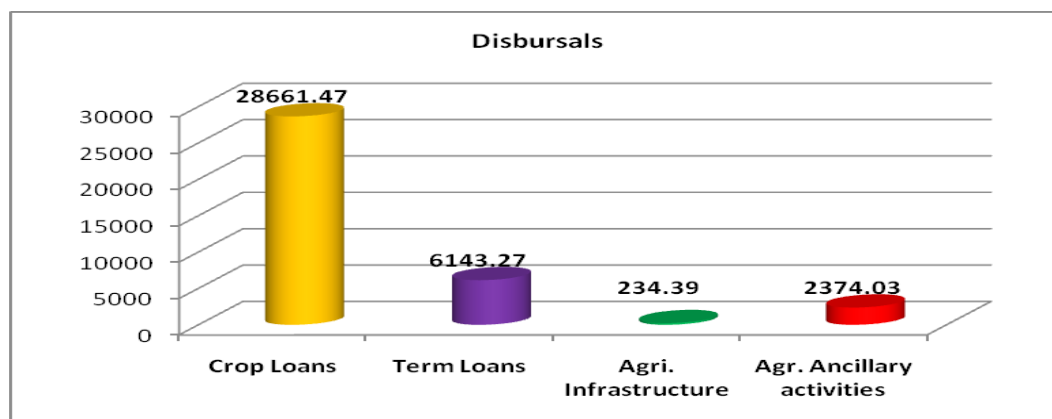
5.3 Category-wise Total Agriculture Advances (Rs. In cr)

1	Crop Loans	34136.83
2	Agri Term Loans	17004.46
3	Agri. Infrastructure	997.25
4	Ancillary units	5646.12
5	Total Agriculture	57784.66



5.3.1 Category-wise Disbursals of Agriculture Advances: (Rs. In cr)

Particulars	Disbursals	% to total disbursal
Crop Loans	28661.47	76.61%
Term Loans	6143.27	16.42%
Agri. Infrastructure	234.39	0.63%
Agr. Ancillary activities	2374.03	6.34%
Total Agriculture	37413.16	100.00%

**5.4 Dairy Entrepreneurship Development Scheme (DEDS) – Continuation of the scheme for the financial year 2016-17 (Rs. In Crores)**

The progress made under Dairy Entrepreneurship Development Scheme (DEDS) is as under:

Period	Outstanding		Disbursement during the quarter (01/01/17 to 31/03/17)		Disbursement up to the quarter (01/04/16 to 31/03/17)	
	No.	Amount	No.	Amount	No.	Amount
Mar'17	21342	205.33	1792	34.26	3653	53.44

- Banks have disbursed an amount of Rs. 34.26 cr to 1792 beneficiaries during the quarter and Rs. 53.44 cr to 3653 cr beneficiaries up to the quarter ended Mar., 2017

5.5 Pledge financing against Negotiable Warehouse receipts (NWRs):

RBI advised banks to furnish quarterly data (district-wise) on pledge financing against Negotiable Warehouse Receipts (NWRs) to farmers, within 20 days from the end of each quarter. All the controlling authorities of banks are requested to submit the information in the format already communicated. The position as on 31/03/17 is as under: **(Rs. In Lakhs)**

Particulars	Disbursement during the quarter		Outstanding as at the end of Mar. 2017	
	No. of a/cs	Amount	No. of a/cs	Amount
NWRs	143	1189.92	553	3072.31

5.6 Joint Liability Groups (Bhoomi Heen Kisan) – Agency-wise Targets for the year 16-17

The targets for the year 2016-17 have been sent to all the banks for implementation. The bank-wise targets are provided in **Annexure No. 45**.

5.7 Vaddileni Runalu and Pavala Vaddi Scheme on Crop Loans:

Under the scheme Govt of Telangana is providing interest subvention at 4% on the crop loans up to Rs. 1 lac and 1% as Pavala Vaddi on the crop loans availed above Rs.1.00 lac up to Rs.3.00 lac, subject to the repayment of these loans within maximum period of 1 year from the date of disbursement by the farmer.

5.8 Reimbursement of VLR / Pavala Vaddi claims to banks:

Member banks have informed that as per the interest subvention (VLR & PV) scheme guidelines of Govt. Of telangana, banks are allowing the benefit of interest to the promptly paying farmers at the time of repayment of loan itself and subsequently submitting claims to Department of Agriculture, Govt. Of Telangana. Member banks have informed that they are yet to receive the reimbursement of pending claims under Vaddi Leni Runalu / Pavala Vaddi for the kharif & rabi 2015-16 and Kharif 2016, from Agriculture Department. SLBC has brought the issue of pendency to the notice of Secretary, Agriculture Dept., Govt. of Telangana and requested for release of the pending claims at the earliest. List of pending claims is as per **Annexure 46-A**

5.9 Prime Minister Fasal Bhima Yojana (PMFBY) & Weather based Crop Insurance Scheme (WBCIS):

Ministry of Agriculture and Farmers Welfare, GOI advised that a number of banks have been asking for condonation of delay in remittance of the premium amount collected from the farmers to the concerned insurance companies. As per the operational guidelines of the PMFBY, banks have to remit the premium along with declaration containing the details of the area insured (crop wise) in the concerned insurance unit area to the insurance companies within 15 days from the cut-off date from receipt of proposals of farmers. In most of the cases banks have argued that the draft for the concerned amount was prepared within the cut-off period but there was delay in sending the draft to the concerned insurance companies for various reasons. It is observed that Govt. of India is strictly advocating the need for cashless transactions, many banks are still using the out dated systems and remitting the premiums through draft / cheques. In a number of cases due to delay in receipt of premium from the banks, the insurance companies have refused to accept the premium and provide insurance cover to the concerned farmers.

Govt. of India has vide their letter no. 11018/01/2016-Credit-II, dt. 20th March 2017, advised that all banks henceforth shall compulsorily transmit the collected premium from the farmers to the insurance companies through electronic mode only and shall not under any circumstances use cheque / draft as a mode of payment of premium to the insurance companies and any diversion from this mode will not be accepted under any circumstances.

Electronic remittance of premiums to Insurance Companies will address the issue of non-receipt of premium within the prescribed time by insurance companies. The communication has already been circulated among member banks. Copy of the circular is enclosed as **Annexure 46**.

5.10 Prime Minister Fasal Bhima Yojana (PMFBY) & Weather based Crop Insurance Scheme (WBCIS) and United Package Insurance Scheme (UPIS) during Kharif Season 2017:

Dept. of Agriculture, Govt. of Telangana issued a communication vide circular no. 1266/Agri-II/2016 dated the 12th May 2017, the modalities for implementation of PMFBY and WBCIS for the ensuing Kharif 2017 season. The communication of Govt. of Telangana has already been circulated among member banks. Copy of the circular is enclosed as **Annexure 47**.

**5.11 Updation of reorganized district-wise bank branches / master file
Of Govt. of India Crop Insurance portal**

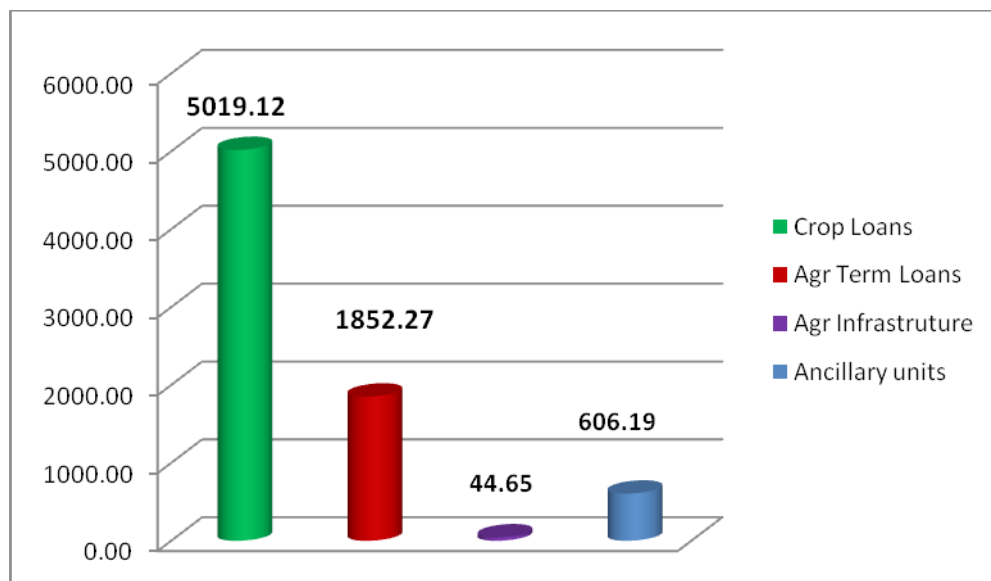
Dept. of Agriculture, Govt. of Telangana has informed vide letter no. Crop Ins (2)/140/2016 dated 6th January 2017 that the district-wise / Mandal-wise and village-wise master files were uploaded on the crop insurance portal. To enable the banks to upload the information of insured farmers in the portal, Dept. of Agriculture has advised banks to map the bank branches in each reorganized districts and forward the same to the administrator of crop insurance portal. The communication has been sent to member banks for compliance. Copy of the communication is as per **Annexure 48**.

**5.12 Data submission on Relief measures extended by banks in areas affected
by Natural Calamities:**

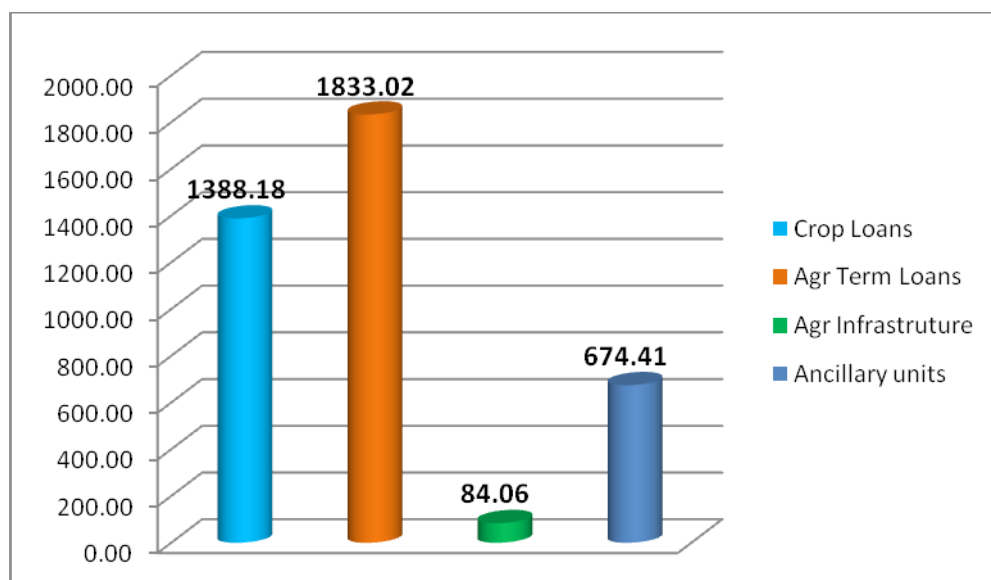
The data is required to be submitted every quarter by banks. SLBC has been continuously following up with the banks for the data. Controlling authorities of all banks are requested to submit the information to SLBC with 15 days, from the end of the quarter. Copy of the letter on reporting system in respect of relief extended by banks in areas affected by natural calamities is placed as **Annexure 49**.

5.13 Overdues / NPAs under Agriculture sector as on 31/03/17 (Rs. In cr)

S. N o.	Category	Outstanding as on 31/03/17		Overdues (*) as on 31/03/17			NPAs as on 31/03/17	
		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	4987321	34136.83	964169	8061.44	5019.12	192030	1388.18
2	Agri. Term Loans	903625	17004.46	156476	3889.71	1852.27	91450	1833.02
3	Agri. Infrastructure	18182	997.25	841	217.58	44.65	471	84.06
4	Ancillary activities	9682	5646.12	1836	961.47	606.19	1031	674.41
3	Total Agriculture	5918810	57784.66	1123322	13130.20	7522.23	284982	3979.67

Overdues in Agriculture segment as at the end of Mar. 2017

- The level of agriculture overdues at Rs. 7522.23 cr marginally decreased by Rs. 314.37 cr when compared to 31st March 2016.
- 14.70% of short term crop loan outstandings are overdues in the books of the banks.
- 10.67% of Agriculture Term Loan outstandings (including allied activities, infrastructure and ancillary activities) are overdues in books of the banks.
- Overdues in total agriculture advances constitute 13.02% of outstanding.

NPAs in agriculture segment as at the end of Mar. 2017

- The level of total agriculture NPAs at Rs. 3979.67 cr marginally decreased by Rs. 49.64 cr when compared to 31/03/2016.
- 4.07% of short term crop loan outstandings are NPAs in the books of the banks.
- 11.04% of Agriculture Term Loan outstandings (including allied activities, infrastructure and ancillary activities) are NPAs in books of the banks.
- NPAs in total agriculture advances are at 6.89%.

- ❖ Short Term Crop Loan Production Loans – Bank-wise data on overdues position is enclosed as **Annexure 32**.
- ❖ Agriculture Term Loans including Allied Activities – Bank-wise data on overdues position is as per **Annexure 33**.
- ❖ Indirect Agriculture Term Loans including Allied Activities – Bank-wise data on overdues position is as per **Annexure 34**.
- ❖ Total Agriculture Advances – Bank-wise data on overdues is provided as per **Annexure 35**.

Agenda: 6:**6.1.1 Micro, Small & Medium Enterprises (MSME)- Priority Sector (Rs. In cr)**

S.No.	Particulars	Outstanding as on 31/03/2015		Outstanding as on 31/03/2016		Outstanding as on 31/03/2017	
		A/c.	Amt.	A/c.	Amt.	A/c.	Amt.
1	Micro Enterprises	372687	13075.34	551204	17718.88	615980	19982.77
2	Small Enterprises	81488	20081.27	101225	18638.77	103504	18644.08
3	Total SME	454175	33156.61	652429	36357.65	719484	38626.85
4	% of Micro enterprises to total MSE	82.06%	39.44%	84.48%	48.73%	85.61%	51.73%
5	% of Small enterprises to total MSE	17.94%	60.56%	15.52%	51.27%	14.39%	48.27%
6	Medium Enterprises	0	0	94039	7148.02	95431	7488.43
7	% of Medium enterprises to total MSME advances	0.00%	0.00%	12.60%	16.43%	11.71%	16.24%
8	Total MSME advances	454175	33156.61	746468	43505.67	814915	46115.28

6.1.2 Micro, Small & Medium Enterprises (MSME)- Non-Priority Sector (Rs. In cr)

S.No.	Particulars	Outstanding as on 31/03/2015		Outstanding as on 31/03/2016		Outstanding as on 31/03/2017	
		A/c.	Amt.	A/c.	Amt.	A/c.	Amt.
1	Micro Enterprises	161456	5752.15	89657	10890.19	281612	11668.58
2	Small Enterprises	71906	1872.01	248471	17975.54	459720	19461.05
3	Total SME	233362	7624.16	338128	28865.73	741332	31130
4	% of Micro enterprises to total MSE	69.19%	75.45%	26.52%	37.73%	37.99%	37.48%
5	% of Small enterprises to total MSE	30.81%	24.55%	73.48%	62.27%	62.01%	62.52%

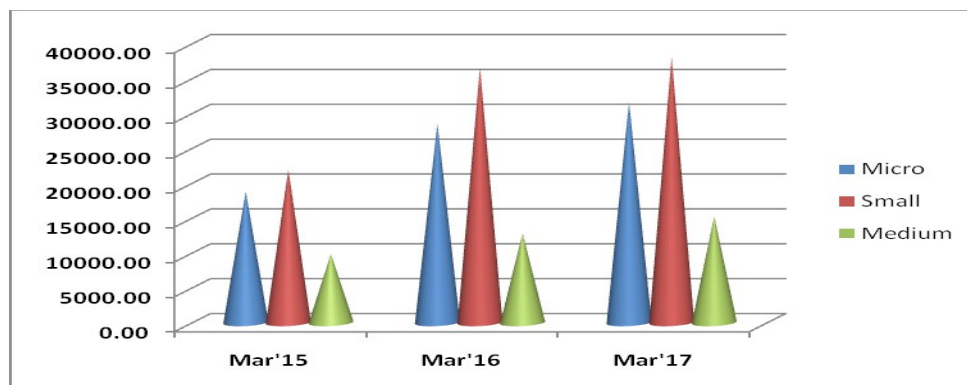
6	Medium Enterprises	93717	9865.16	6976	5647.57	6820	7753.81
7	% of Medium enterprises to total MSME advances	28.65%	56.41%	2.02%	16.36%	0.91%	19.94%
8	Total MSME advances	327079	17489.32	345104	34513.30	748152	38883.44

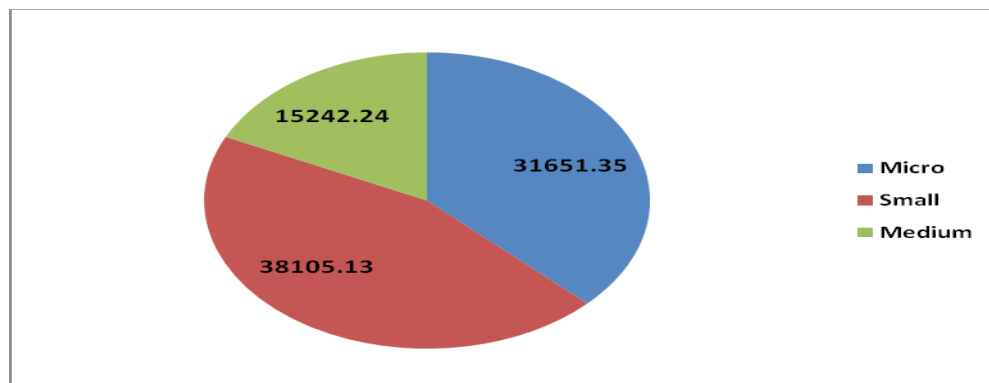
6.1.3 Micro, Small & Medium Enterprises (MSME) Sector (Priority & Non-priority)

S.No.	Particulars	Outstanding as on 31/03/2015		Outstanding as on 31/03/2016		Outstanding as on 31/03/2017	
		A/c.	Amt.	A/c.	Amt.	A/c.	Amt.
1	Micro Enterprises	534143	18827.49	640861	28609.07	897585	31651.35
2	Small Enterprises	153394	21953.28	349696	36614.31	563224	38105.13
3	Total SME	687537	40780.77	990557	65223.38	1460809	69756.48
4	% of Micro enterprises to total MSE	77.69%	46.17%	64.70%	43.86%	61.44%	45.37%
5	% of Small enterprises to total MSE	22.31%	53.83%	35.30%	56.14%	38.56%	54.63%
6	Medium Enterprises	93717	9865.16	100615	12795.59	102251	15242.24
7	% of Medium enterprises to total MSME advances	12.00%	19.48%	9.22%	16.40%	6.54%	17.93%
8	Total MSME advances	781254	50645.93	1091172	78018.97	1563060	84998.72

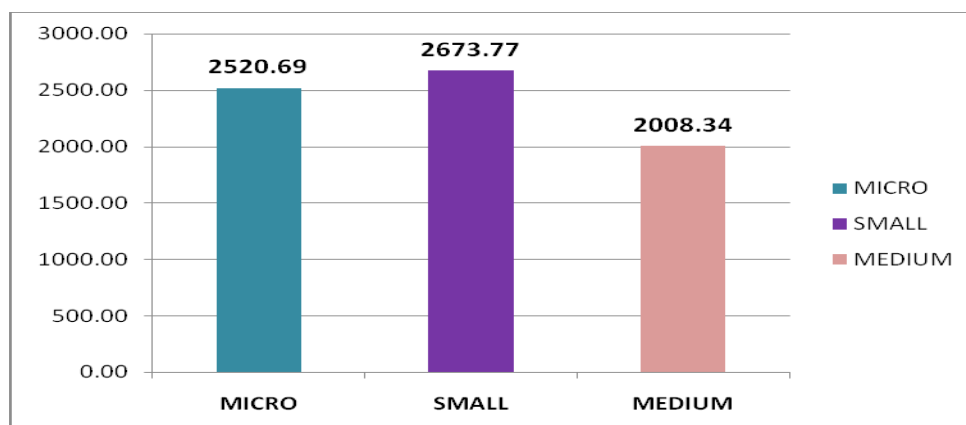
- Advances to Micro units and Small Enterprises grown by 3042.28 cr and Rs.490.82 cr.
- Medium Enterprises registered a growth of Rs. 2446.65 cr during the year and overall MSME segment grown by Rs. 6979.75 cr during the year.

Comparative position of MSME advances: (Rs. In cr)

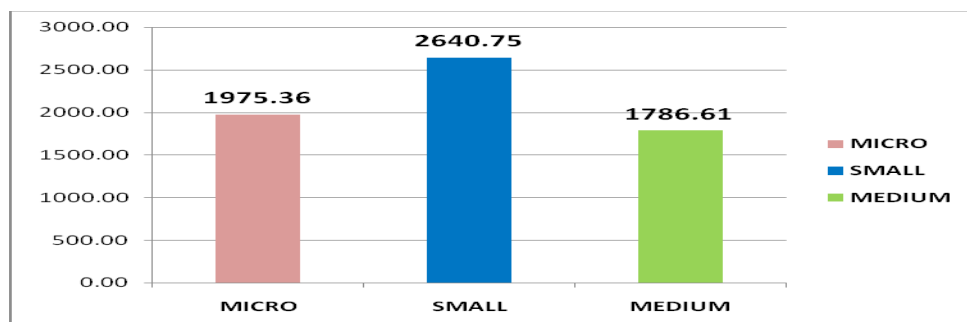


Category-wise total MSME advances (Rs. In cr)**6.2 Overdues/NPAs under MSME Sector as on 31/03/17 (Rs. in Crores)**

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	897585	31651.35	128291	4201.46	2520.69 (7.96%)	69695	1975.36 (6.24%)
2	Small	563224	38105.13	16347	4834.38	2673.77 (7.02%)	6493	2640.75 (6.93%)
3	Total MSE	1460809	69756.48	144638	9035.84	5194.46 (7.45%)	76188	4616.11 (6.62%)
4	Medium	102251	15242.24	3347	3535.41	2008.34 (13.18%)	873	1786.61 (11.72%)
4	Total MSME	1563060	84998.72	147985	12571.25	7202.80 (8.47%)	77061	6402.72 (7.53%)

Over dues under MSME segment:

- Overdues under Micro Enterprises constitute 7.96% of its outstandings.
- Overdues under Small Enterprises constitute 7.02% of its outstandings.
- Overdues under MSE segment advances constitute 7.45% of its outstandings.
- Overdues under Medium enterprises constitute 13.18% of its outstandings.
- Overdues under MSME segment constitute 8.47% of its outstandings.

NPAs under MSME segment:

- NPAs under Micro Enterprises constitute 6.24% of its outstandings.
- NPAs under Small Enterprises constitute 6.93% of its outstandings.
- NPAs under MSE segment advances constitute 6.62% of its outstandings.
- NPAs under Medium enterprises constitute 11.72% of its outstandings.
- NPAs of MSME segment constitute 7.53% of its outstandings.
- ❖ Bank-wise position on Micro; Small & Medium Enterprises (MSME) advances is enclosed as **Annexure 13.**
- ❖ Micro & Small Enterprises – Bank Wise position of overdues / NPAs is enclosed as **Annexure 36.**

6.3 Prime Minister's Task Force Recommendations:

Compliance to PM TASK FORCE RECOMMENDATIONS	NORM %	ACTUAL %
Banks are advised to achieve a 20 percent year-on-year growth in credit to micro & small enterprises (Dec' 2015- Dec' 2016)	20	35.64%
10 percent annual growth in the number of micro enterprise accounts	10	21.69%
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	38.81%

6.4 PMEGP: The performance of banks under PMEGP is furnished as under: (Rs. In lac)

Sr. No	Agency	TARGET-2016-17			Achievement up to Dec' 2016		
		No.of Projects	Margin Money	Emp. (Nos)	No.of Projects	Margin Money	Empl. (Nos)
1	KVIC	428	856.33	3424	242	907.75	3178
2	KVIB	428	856.33	3424	291	1261.57	4415
3	DIC	571	1141.76	4568	150	442.00	1547
	TOTAL	1427	2854.41	11416	683	2611.32	9140

- During the year 2016-17, achievement in no. of projects is 683 (47.86%) with an amount of Rs.2611.32 lac (91.48%) against a target of 1427 projects and an outlay of Rs. 2854.41 lac.

6.5.1 Pradhan Manthri Mudra Yojana (PMMY):

Bank-wise performance as at the end of March, 2017 under PMMY is as per **Annexure no. 50**.
The consolidated performance of banks as on 31/03/17 is as under. **(Rs. in Crores)**

Shishu		Kishore		Tarun		Total	
Disbursed		Disbursed		Disbursed		Disbursed	
No. of A/cs.	Amt.	No. of A/cs.	Amt.	No. of A/cs.	Amt.	No. of A/cs.	Amt.
379247	884.03	86416	1651.17	17031	1261.90	482694	3780.49

6.5.2 District-wise Mudra performance as on 31/03/ 17

Rs. In cr

S r N o	State/District	Shishu			Kishore			Tarun			Total		
		No Of A/Cs	Sanctioned Amt	Disbursement Amt	No Of A/Cs	Sanctioned Amt	Disbursement Amt	No Of A/Cs	Sanctioned Amt	Disbursement Amt	No Of A/Cs	Sanctioned Amt	Disbursement Amt
1	Adilabad	26262	36.04	32.01	5962	96.07	91.65	533	41.61	40.90	29757	173.71	164.56
2	Hyderabad	256264	548.94	546.49	18921	416.68	408.42	7835	577.65	571.76	283020	1543.26	1526.67
3	Karimnagar	13055	36.40	35.60	8404	160.41	156.21	889	71.81	70.27	22348	268.62	262.07
4	Khammam	9579	30.94	30.34	5052	98.07	96.31	963	77.26	76.09	15594	206.27	202.74
5	Mahbubnagar	16845	52.73	50.70	7574	132.88	125.77	833	61.95	54.78	25252	247.56	231.26
6	Medak	8977	28.44	27.79	4680	103.31	100.47	565	44.07	43.35	14222	175.83	171.61
7	Nalgonda	11981	38.14	37.20	7822	151.80	144.06	962	73.79	72.57	20765	263.70	253.83
8	Nizamabad	8972	25.80	24.91	6943	127.29	122.51	532	42.62	40.92	16447	195.70	188.35
9	Rangareddy	15774	44.42	42.40	13846	279.75	271.53	2821	212.48	208.52	32441	536.66	522.45
10	Warangal	14538	42.19	39.99	7212	139.46	134.23	1098	85.39	82.74	22848	267.04	256.95
	Total	379247	884.03	867.42	86416	1705.71	1651.17	17031	1288.64	1261.90	482694	3878.38	3780.49

- Under Shishu category, Banks in the State have financed Rs. 884.03 cr to 379247 borrowers.
- Under Kishore category, banks have sanctioned loans to 86416 borrowers amounting to Rs. 1705.71 cr.
- Under Tarun category, banks have sanctioned loans to 17031 borrowers amounting to Rs.1288.64 cr.
- Banks together under three categories have sanctioned loans to 4826840 borrowers amounting to Rs. 3878.38 cr.

6.5.3 Sector-wise performance under Mudra Scheme (PMMY) as on 31/03/17 (Rs. in Cr.)

Category	Shishu		Kishore		Tarun		Total	
	Disbursed		Disbursed		Disbursed		Disbursed	
	No. of A/cs.	Amt.	No. of A/cs.	Amt.	No. of A/cs.	Amt.	No. of A/cs.	Amt.
Public Sector	325733	670.58	70351	1342.18	13769	1037.44	409853	3050.22
Private Sector	24443	87.70	8336	210.64	2754	191.36	35533	489.69
RRBs	25778	103.75	6323	73.74	313	18.88	32414	196.37
Others	3293	5.39	1406	24.61	195	14.22	4894	44.21
Total	379247	867.42	86416	1651.17	17031	1261.90	482694	3780.49

(Source: PMMY-Mission Office)

6.5.4 Mudra Scheme – Sanctions to various categories as on 31/03/17

(Rs. in cr)

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	170743	404.47	62427	1309.07	14541	1113.32	247711	2826.86
2	SC	58203	129.31	5039	81.98	478	32.81	63720	244.11
3	ST	20775	49.25	3180	53.26	452	30.74	24407	133.25
4	OBC	129526	300.99	15770	261.41	1560	111.76	146856	674.16
5	Total	379247	884.03	86416	1705.71	17031	1288.64	482694	3878.38
	Out of Above								
6	Women Entrepreneurs	36315	111.75	19474	366.04	1736	125.68	57525	603.47
7	Minority	11525	38.17	6208	104.56	697	50.78	18430	193.52
8	PMJDY OD Account	31869	13.46	0	0	0	0	31869	13.46
9	Mudra card	9171	30.15	1091	22.63	297	22.12	10559	74.91
10	Other Govt. Sponsored Prog.	10235	36.28	8441	183.11	2822	245.57	21498	464.96
11	Others	52597	173.37	47019	918.96	9170	675.23	108786	1767.57

- 57525 women beneficiaries were sanctioned Rs. 603.47 cr under Mudra Scheme
- 18430 minority category beneficiaries were sanctioned Rs.193.52 cr
- 31869 beneficiaries were sanctioned OD against PMJDY accounts amounting to Rs. 13.46 cr.
- 21498 beneficiaries were sanctioned under various Govt. Sponsored schemes Rs. 464.96 cr.
- 108786 beneficiaries were sanctioned to various sections of the beneficiaries Rs. 1767.57 cr.

6.5.5 Mudra Scheme – Performance of top 10 banks: (Rs. In cr)

S. N o.	Bank Name	Shishu (Loans up to Rs. 50,000)		Kishore (Loans from Rs. 50,001 to Rs. 5.00 Lakh)		Tarun (Loans from Rs. 5.00 to Rs. 10.00 Lakh)		Total		Target/Achievement for 16-17	
		No Of A/Cs	Disbursement Amt	No Of A/Cs	Disbursement Amt	No Of A/Cs	Disbursement Amt	No Of A/Cs	Disbursement Amt	Target Amt	Achievement % as on 31/03/17
1	SBI	253277	494.61	4711	130.03	4510	329.37	262498	954.01	520.00	183.46%
2	SBH	15074	40.44	17318	385.07	3376	280.47	35768	705.98	670.00	105.37%
3	AB	11341	32.23	10492	201.72	910	68.96	22743	302.91	516.00	58.70%
4	IndusInd Bank	8395	35.8	5208	113.6	512	28.84	14115	178.23	0.00	
5	CB	7980	27.08	6411	104.96	555	42.8	14946	174.84	320.00	54.64%
6	Vijaya Bank	5594	18.82	7395	108.99	487	34.94	13476	162.75	115.00	141.52%
7	Syndicate Bank	7074	11.78	4854	87.74	753	48.59	12681	148.12	209.00	70.87%
8	ICICI	15655	50.22	656	21.33	938	66.31	17249	137.86	74.39	185.32%
9	TGBk	11513	46.7	5135	49.94	71	4.63	16719	101.27	800.00	12.66%
10	APGVB	14265	57.05	1188	23.8	242	14.25	15695	95.1	95.00	100.11%

6.6 Pradhan Manthri Stand-up India Scheme (District-wise):

The performance under PM's Stand-up India Scheme as on 18/04/2017 is as under: (Rs. in lac)

S.No	Bank	No. of Branches	No. of Applications	Sanctioned Amount	Disbursed Amount	Out of Which SC/ST	All Women
1	Adilabad	173	15	280.90	233.65	11	13
2	Bhadrachari Kothagudem	115	24	375.67	231.21	5	21
3	Hyderabad	1113	656	14677.85	7812.35	125	571
4	Jagtial	72	15	305.75	206.44	6	10
5	Jangaon	46	5	153.00	153.00	1	5
6	Jayashankar Bhoopalpally	52	3	158.00	79.00	2	3
7	Jogulamba Gadwal	46	1	10.50	10.50	1	
8	Kamareddy	85	10	156.20	52.35	1	9
9	Karimnagar	262	46	1113.25	691.06	5	43
10	Khammam	206	33	631.95	418.70	8	31
11	Mahabubabad	53	4	56.70	48.37	2	3
12	Mahbubnagar	173	20	650.81	183.01	10	14
13	Mancherial	62	7	112.75	60.60	4	4
14	Medak	104	2	20.00	10.00	2	
15	Medchal	417	73	1634.48	763.91	13	67
16	Nagarkurnool	73	2	21.10	21.02	0	2
17	Nalgonda	213	24	314.10	164.11	9	21
18	Nirmal	49	10	193.05	138.35	2	8
19	Nizamabad	281	41	904.25	537.26	9	37
20	Peddapalli	69	11	205.25	72.44	2	10
21	Rajanna Sircilla	41	10	118.90	66.72	0	10

22	Ranga Reddy	671	71	1377.82	834.74	22	61
23	Sangareddy	189	43	1382.87	132.01	32	28
24	Siddipet	101	19	257.77	64.16	10	17
25	Suryapet	132	19	392.23	275.78	6	14
26	Vikarabad	66	1	50.00	0.00	0	1
27	Wanaparthy	49	1	11.00	11.00	0	1
28	Warangal (Rural)	67	7	125.80	108.20	2	6
29	Warangal (Urban)	183	114	2568.78	1994.95	66	94
30	Yadadri Bhuvanagiri	87	11	220.54	146.74	5	8
	Total	5250	1298	28481.26	15521.64	361	1112

→ During the year, under Pradhan Manthri Stand Up India programme, Banks in the state have sanctioned loans to 1298 beneficiaries amounting to Rs. 284.81 cr and disbursed an amount of Rs. 155.22 cr.

Pradhan Manthri Stand-up India Scheme (Bank-wise):

(Rs. in lac)

S.No.	Bank	No. of Branches	No. of Applications	Sanctioned Amount	Disbursed Amount	Out of Which SC/ST	All Women
1	Andhra Bank	579	527	10778.56	6996.13	81	487
2	State Bank of India	1297	190	4658.90	1596.36	102	132
3	HDFC Bank	196	113	2604.14	2604.14	0	113
4	Bank of India	67	131	2288.87	344.86	54	107
5	Punjab National Bank	76	90	1738.57	843.98	15	83
6	Canara Bank	164	52	1342.10	167.90	18	37
7	Indian Bank	86	40	1309.20	457.61	18	35
8	IndusInd Bank	29	19	649.45	472.36	15	13
9	Central Bank of India	93	18	500.76	201.85	10	12
10	Corporation Bank	85	20	497.79	256.91	5	18
11	Syndicate Bank	182	18	491.99	335.87	8	16
12	Vijaya Bank	82	24	439.95	332.70	8	18
13	IDBI Bank Ltd.	43	19	391.40	225.16	10	12
14	United Bank of India	17	15	225.96	225.93	6	13
15	Oriental Bank of Commerce	47	3	136.50	126.00	2	1
16	Bank of Baroda	76	3	100.60	57.00	2	2
17	Indian Overseas Bank	117	4	86.25	81.25	0	4
18	UCO Bank	38	2	65.22	61.20	0	2
19	Union Bank of India	76	3	56.40	56.40	2	2
20	Allahabad Bank	41	2	53.75	24.00	1	2
21	Dena Bank	26	1	24.90	24.00	1	0
22	Bhartiya Mahila Bank	4	2	20.00	20.00	1	2
23	Bank of Maharashtra	29	1	10.00	10.00	1	1
24	APGVB	480	1	10.00	0.00	1	0
	Grand Total	3930	1298	28481.26	15521.64	361	1112

PM Stand Up India Programme – Top 10 Banks (No. of applications-wise)

S.No.	Bank	No. of Branches	No. of Applications	Sanctioned Amount	Disbursed Amount	Out of Which SC/ST	All Women
1	Andhra Bank	579	527	10778.56	6996.13	81	487
2	State Bank of India	1297	190	4658.90	1596.36	102	132
3	Bank of India	67	131	2288.87	344.86	54	107
4	HDFC Bank	196	113	2604.14	2604.14	0	113
5	Punjab National Bank	76	90	1738.57	843.98	15	83
6	Canara Bank	164	52	1342.10	167.90	18	37
7	Indian Bank	86	40	1309.20	457.61	18	35
8	Vijaya Bank	82	24	439.95	332.70	8	18
9	Corporation Bank	85	20	497.79	256.91	5	18
10	IndusInd Bank	29	19	649.45	472.36	15	13

Agenda: 7: Housing Loans**7.1 Position as on 31/03/17 (under Priority & Non-Priority sector)****(Rs. in Cr)**

Period	Outstanding		Disbursement during the quarter (01/01/17 to 31/03/17)		Disbursement up to the quarter (01/04/16 to 31/03/17)	
	No.	Amount	No.	Amount	No.	Amount
Priority Sector	306723	19099.13	3040	576.51	35214	2795.94
Non-priority sector	89384	17610.39	3470	1208.28	31272	4445.46
Total	396107	36709.52	6510	1784.79	66486	7214.40

- During the quarter under review, banks have disbursed an amount of Rs. 1784.79 cr to 6510 beneficiaries
- During the year up to March 2017, banks have disbursed an amount of Rs. 7414.40 cr to 66486 beneficiaries.
- ❖ Bank wise position of Housing loans as on 31/03/17 is given in the **Annexure 14**.

7.2 Overdues/NPAs under Housing Loans as on 31/03/17 (Rs. In cr)

S.No.	Housing Loans	Outstanding		Overdues			NPAs	
		A/c.	Amt	No. of overdues A/c.	Total Balance in overdues a/c.	Actual overdues amount	No. of A/c.	Amount
1	Priority Sector	306723	19099.13	48938	2938.79	479.67 (2.51%)	42713	494.70 (2.59%)
2	Non-priority sector	89380	17610.39	8875	1547.22	2031.38 (11.54%)	1261	276.29 (1.57%)
3	Total	396107	36709.52	57813	4486.01	2511.05 (6.84%)	43974	770.99 (2.10%)

- ❖ Overdues at Rs. 2511.05 cr constitute 6.84% of outstandings. .
- ❖ NPAs with an amount of Rs. 770.99 cr constitute 2.10% of the Housing Loans outstanding.
- ❖ Bank wise position on overdues / NPAs as on 31/03/17 is given in the **Annexure 42**.

7.3 Housing for All (Urban) under Pradhan Mantri Awas Yojana (PMAY):

Credit – Linked Subsidy Scheme: The Mission, in order to expand institutional credit flow to the housing needs of urban poor will implement credit linked subsidy component as a demand side intervention. Credit linked subsidy will be provided on home loans taken by eligible urban poor (EWS/LIG) for acquisition, construction of house. The Credit Linked Subsidy Scheme (CLSS) for Housing for All (Urban) Mission of Pradhan Manthri Awas Yojana (PMAY) was launched by the Hon'ble Prime Minister. The 'Housing for All' Mission for urban area has become effective from 17th June 2016 and will be implemented upto 31st March 2022.

Beneficiaries of Economically Weaker Section (EWS) and Low Income Group (LIG) seeking housing loans from Banks, Housing Finance Companies and other such institutions would be eligible for an interest subsidy at the rate of 6.5% for tenure of 15 years or during tenure of loan whichever is lower. The Net Present Value (NPV) of the interest subsidy will be calculated at a discount rate of 9%.

The credit linked subsidy will be available only for loan amounts upto Rs.6 lac and additional loans beyond Rs.6 lac, if any, will be at non-subsidized rate. Interest subsidy will be credited upfront to the loan account of beneficiaries through lending institutions resulting in reduced effective housing loan and Equated Monthly Instalment (EMI). Credit linked subsidy would be available for housing loans availed for new construction and addition of rooms, kitchen, toilet etc. to existing dwellings as incremental housing. The carpet area of houses being constructed under this component of the mission should be up to 30 square meters and 60 square meters for EWS and LIG, respectively in order to avail of this credit linked subsidy. The beneficiary, at his/her discretion, can build a house of larger area but interest subvention would be limited to first Rs.6 lac only.

DoF, MoF, GoI vide Letter No.8/133/2014-IF.II dated 1st June, 2016 informed that it has been decided that a review of progress under CLSS should be included in the agenda of meetings of SLBCs. All the members are requested to submit progress on the above scheme to SLBC every quarter to review the same in the SLBC meetings.

Agenda – 8: Education Loans**8.1 Position as on 31/03/17 (Priority & Non-priority Sectors):** (Rs. In cr)

Period	Outstanding		Disbursement during the quarter (01/01/17 to 31/03/17)		Disbursement up to the quarter (01/04/16 to 31/03/17)	
	No.	Amount	No.	Amount	No.	Amount
Priority Sector	85972	3811.36	3015	120.71	15932	525.34
Non-priority sector	14111	1730.53	494	41.34	2842	190.13
Total	100083	5541.89	3509	162.05	18774	715.47

- During the quarter banks have disbursed an amount of Rs. 162.05 cr towards education loans
- During the year up to March 2017, banks have disbursed an amount of Rs. 715.47 cr to 18774 towards education loans.

8.2 Overdues/NPAs under Education Loans as on 31/03/17 (Rs. in Cr.)

S.No.	Education Loans	Outstanding		Overdues			NPAs	
		A/c.	Amt	No. of overdues A/c.	Total Balance in overdues a/c.	Actual overdues amount	No.of A/c.	Amount
1	Priority Sector	85972	3811.36	12226	430.09	122.68 (3.22%)	5494	116.91 (3.07%)
2	Non-priority sector	14111	1730.53	868	133.37	63.35 (3.69%)	358	67.07 (3.88%)
3	Total	100083	5541.89	13094	563.46	186.03 (3.56%)	5852	183.98 (3.32%)

- ❖ Overdues under education loans at Rs. 186.03 cr constitute 3.56% of total outstandings. Overdues decreased by Rs. 2.67 cr during the quarter under review.
- ❖ NPAs with an amount of Rs. 183.98 cr constitute 3.32% of the education Loans outstanding. .
- ❖ Bank-wise position as on 31/03/17 is given in the **Annexure 15**. Bank-wise targets & disbursements are given in the **Annexure 16**.
- ❖ Bank-wise position on overdues / NPAs as on 31/03/17 is given in the **Annexure 41**.

Agenda – 9:**9.1 Credit flow to Minority Communities :**

The position of credit to minority communities as on 31/03/17 is as under: (Rs. in Cr.)

Period	Outstanding		Disbursement during the quarter (01/01/17 to 31/03/17)		Disbursement up to the quarter (01/04/16 to 31/03/17)	
	No.	Amount	No.	Amount	No.	Amount
Mar'17	948167	10392.62	77692	1001.60	218056	2681.36

- During the current financial year, banks have lent Rs. 2681.36 cr to 218056 beneficiaries belonging to minority communities.
- ❖ Bank wise position as on 31/03/17 is given in the **Annexure 18**.

9.2 Overdues/NPAs under loans to Minorities as on 31/03/17

(Rs. in Cr.)

S. No	Particulars	Outstanding		Overdues			NPAs	
		A/c.	Amt	No. of overdue s A/c.	Total Balance in overdues a/c.	Actual overdues amount	No.of A/c.	Amount
1	Loans to Minorities	948167	10392.62	157934	2202.20	1446.60 (13.92%)	86994	1228.01 (11.82%)

- ❖ 13.92% of the outstanding loans to minorities are overdues in the books of the banks
- ❖ Similarly 11.82% of the outstanding loans to minorities are NPAs.

Agenda – 10:**10.1 Credit flow to Weaker sections :**

The position of credit flow to weaker sections as on 31/03/17 is as under: (Rs. in Cr.)

Period	Outstanding		Disbursement during the quarter (01/01/17 to 31/03/17)		Disbursement up to the quarter (01/04/16 to 31/03/17)	
	No.	Amount	No.	Amount	No.	Amount
Mar'17	3813158	37416.19	580610	4970.07	1972075	15562.19

- During the quarter under review, Rs. 4970.07 cr has been disbursed to 580610 weaker section beneficiaries.
- During the year up to Mar., 2017, banks have disbursed Rs. 15562.19 cr to 1972075 beneficiaries.
- ❖ Bank wise position as on 31.12.2016 is given in the **Annexure 19**.

10.2 Overdues/NPAs under loans to Weaker Sections as on 31/03/17 (Rs. in Cr.)

S.No.	Particulars	Outstanding		Overdues			NPAs	
		A/c.	Amt	No. of overdues A/c.	Total Balance in overdues a/c.	Actual overdues amount	No.of A/c.	Amount
1	Loans to Weaker Sections	3813158	37416.19	726668	5816.70	3033.32 (8.11%)	244139	2100.56 (5.61%)

- ❖ 8.11% of the outstanding loans to weaker sections are overdues in the books of the banks. .
- ❖ The level of NPAs at Rs. 2100.56 cr constitutes 5.61% of outstanding loans to weaker sections.

Agenda – 11:**11.1 Credit Flow to Scheduled Castes/Scheduled Tribes :**

The position of credit flow to SC/STs as on 31/03/17 is as under: (Rs. In cr)

Period	Outstanding		Disbursement during the quarter (01/01/17 to 31/03/17)		Disbursement up to the quarter (01/04/16 to 31/03/17)	
	No.	Amount	No.	Amount	No.	Amount
Mar'17	1418334	10976.99	291509	2014.66	759889	5304.24

- During the quarter under review, banks have extended financial assistance to 291509 borrowers with an outlay of Rs. 2014.66 cr.
- During the year up to Mar' 17, banks have disbursed an amount of Rs.5304.24 cr to 759889 borrowers.
- The total loan outstandings to SC/ST beneficiaries constitute 8.50% of Priority sector advances.
- The total loan outstandings to SC/ST beneficiaries constitute 2.79% of total sector advances.
- ❖ Bank wise position as on 31/03/17 is given in the **Annexure 20**.

11.2 Overdues/NPAs position to SC/ST beneficiaries as on 31/03/17: (Rs. in Crs.)

S. N o.	Particu-lars	Outstanding		Overdues			NPAs	
		A/c.	Amt	No. of overdue s A/c.	Total Balance in overdue s a/c.	Actual overdue s amount	No.of A/c.	Amount
1	Loans to SC/ST beneficiaries	1418334	10976.99	219412	1660.17	650.53 (5.93%)	88056	445.87 (4.06%)

- ❖ 5.93% of the outstanding loans to SC/STs are overdues in the books of the banks.
- ❖ Similarly, 4.06% of outstanding loans i.e., Rs. 445.87 cr are NPAs in the books of the banks.

Agenda – 12:**12.1 Credit flow to Women beneficiaries:**

The position of credit flow to women as on 31/03/17 is as under: (Rs. In cr)

Period	Outstanding		Disbursement during the quarter (01/01/17 to 31/03/17)		Disbursement up to the quarter (01/04/16 to 31/03/17)	
	No.	Amount	No.	Amount	No.	Amount
Mar'17	2432657	28194.02	283598	3503.10	1067686	11543.96

- During the quarter under review, banks have disbursed loans amounting to Rs. 3503.10 cr to 283598 women beneficiaries.
- During the year up to Mar' 17, banks have disbursed an amount of Rs.11543.96 cr to 1067686 women beneficiaries.

- Total loan outstanding as the end of Mar. 2017 to women beneficiaries at Rs. 28194.02 cr constitute 21.83% of priority sector advances and 7.18% of total advances.
- ❖ Bank wise position as on 31/03/17 is given in the **Annexure 21**.

12.2 Overdues/NPAs under loans to women as on 31/03/17 (Rs. In lac)

S. N o.	Particu-lars	Outstanding		Overdues			NPAs	
		A/c.	Amt	No. of overdues A/c.	Total Balance in overdues a/c.	Actual overdues amount	No.of A/c.	Amount
	Loans to Women beneficiaries	2432657	28194.02	441672	7602.32	3095.94 (10.98%)	159537	2036.55 (7.22%)

- ❖ 10.98% of outstanding loans to women beneficiaries are overdues whereas 7.22% of outstanding loans to women beneficiaries are NPAs in the books of the banks.

Agenda -13: Position of implementation of Government sponsored schemes during the financial year 2016-17:

13.1 National Rural Livelihood Mission (NRLM)

SHG-Bank linkage programme – position as on 31/03/17

The position of SHG-Bank Linkage as on 31/03/17 is as under: (Rs. In cr)

Period	Outstanding		Disbursement during the quarter (01/01/17 to 31/03/17)		Disbursement up to the quarter (01/04/16 to 31/03/17)	
	No.	Amount	No.	Amount	No.	Amount
Mar'17	257637	4743.02	24639	760.65	62069	1771.48

- ❖ Bank-wise position as on 31/03/17 is given in the **Annexure 24**.

13.2 Overdues / NPA position (NRLM) as on 31/03/17 (Rs. In cr)

S.No.	Particu-lars	Outstanding		Overdues			NPAs	
		A/c.	Amt	No. Of accounts with overdues	Total Balance in overdues a/c.	Actual overdues amount	No.of A/c.	Amount
1	NRLM	257637	4743.02	31051	633.73	234.28 (4.94%)	12075	145.00 (3.06%)

- 4.94% of loans under NRLM are overdues in the books of banks.
- 3.06% of loan outstandings i.e., Rs. 145.00 cr are NPAs in the books of banks.
- ❖ Bank-wise linkages – Overdues / NPAs position is given in the **Annexure 23**.

13.3 SHG-Bank linkage under NULM programme – position as on 31/03/17

The position of SHG-Bank Linkage as on 31/03/17 is as under: (Rs. In cr)

Period	Outstanding		Disbursement during the quarter (01/01/17 to 31/03/17)		Disbursement up to the quarter (01/04/16 to 31/03/17)	
	No.	Amount	No.	Amount	No.	Amount
Mar'17	32401	1031.32	5785	182.34	14775	440.88

❖ Bank-wise position as on 31/03/17 is given in the **Annexure 43**.

13.4 Overdues / NPA position (NULM) as on 31/03/17 (Rs. In cr)

S.No.	Particulars	Outstanding		Overdues			NPAs	
		A/c.	Amt	No. of accounts with overdues	Total Balance in overdues a/c.	Actual overdues amount	No. of A/c.	Amount
1	NULM	32401	1031.32	5250	42.72	51.43 (4.99%)	5294	38.57 (3.74%)

➤ 4.99% of loans under NULM are overdues in the books of banks.

➤ 3.74% of loan outstandings i.e., Rs. 38.57 cr are NPAs in the books of banks.

❖ Bank-wise linkages – Overdues / NPAs position is given in the **Annexure 43**

13.5 Position of implementation of Government sponsored schemes during the financial year 2016-17 – Central Government: (Rs. In cr.)

	Scheme	Outstanding as on 31/03/17		Disbursements during the quarter from 01/01/17 to 31/03/17		Disbursement during the year 01/04/16 to 31/03/17	
		No. of a/cs	Amount	No. of A/cs	Amount	No. of A/cs	Amount
1	Central Government Sponsored Schemes (total of i to x)	344443	6621.02	34488	1047.98	85191	2370.47
I	SGSY / NRLM	257637	4743.02	24639	760.65	62069	1771.48
ii	SJSRY / NULM	32401	1031.32	5785	182.34	14775	440.88
lii	PMRY / PMEGP	31044	618.18	2144	69.92	4500	102.41
Vii	ISHUP / RRY	783	10.63	0	0.00	4	0.16
Viii	Agri Clinics / Agri Business Centres	702	9.76	3	0.12	14	1.19
Ix	Dairy Entrepreneurship Development Scheme	21342	205.33	1792	34.26	3653	53.44
X	Renewable Sources of Energy	534	2.78	125	0.69	176	0.91
Xi	Farmer Producer Organisation	0	0.00	0	0.00	0	0.00

13.6 Credit flow under DRI scheme- 31/03/17

(Rs. In cr)

Period	Outstanding		Disbursement during the quarter (01/01/17 to 31/03/17)		Disbursement up to the quarter (01/04/16 to 31/03/17)	
	No.	Amount	No.	Amount	No.	Amount
Mar' 17	20617	80.95	1148	0.44	3875	3.93

➤ During the year, banks have sanctioned Rs. 3.93 cr under DRI scheme.

❖ Bank-wise position as on 31/03/17 is given in the **Annexure 22**.

13.7 Overdues / NPA position as on 31/03/17 (Rs. In cr)

S.No.	Particulars	Outstanding		Overdues			NPAs	
		A/c.	Amt	No. of overdues A/c.	Total Balance in overdues a/c.	Actual overdues amount	No. of A/c.	Amount
1	DRI	20617	80.95	6391	13.15	8.66 (10.70%)	3918	7.02 (8.67%)

➤ 8.67% of loans under DRI scheme are NPAs in the books of banks whereas 10.70% of outstanding loans are overdues.

Agenda - 14: Position of implementation of Government sponsored schemes during the financial year 2016-17 – Government of Telangana schemes:

14.1. Targets – 2016-17 (all State Govt. Sponsored Schemes): District wise targets have been sent to respective Lead District Managers and accordingly, LDMs were allocated the same to banks.

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

Period	Outstanding		Disbursement during the quarter (01/01/17 to 31/03/17)		Disbursement up to the quarter (01/04/16 to 31/03/17)	
	No.	Amount	No.	Amount	No.	Amount
Mar'17	2782718	41976.08	85326	1461.24	358366	7974.47

➤ During the quarter under review, banks have financed 85326 beneficiaries with an outlay of Rs.1461.24 cr.

➤ During the financial year 2016-17, banks have disbursed an amount of Rs.7974.47 cr to 358366 beneficiaries.

14.3 Performance of Govt. Sponsored schemes: (Rs. In cr)

	Scheme	Outstanding as on 31/03/2017		Disbursements from 01/04/16 to 31/03/17	
		No.of a/cs	Amount	No.of A/cs	Amount
	State Government Sponsored Schemes (Total of i to xx)	2782718	41976.08	358366	7974.47
i	APMIP	10187	556.97	104	0.43
ii	RKVY	2177	17.92	124	0.86
iii	Water Resources Development	6850	71.30	1100	16.60
iv	Animal husbandry / Milch Animal Units (including Pasukarnthi Pathakam)	25184	155.71	263	2.10
v	Sheep & Goat (including Jeevakranthi Pathakam)	9224	54.73	446	4.10
vi	Fisheries - GSS	1540	91.30	22	0.29
vii	Horticulture	1493	78.41	161	11.34
viii	Poly-house	115	18.06	87	10.60
ix	Sericulture	1213	10.99	13	0.63
x	SERP (SHG Bank Linkage - Rural)	245374	4412.11	61559	1856.47
xi	MEPMA (SHG Bank Linkage -Urban)	93225	1786.17	26496	770.54
xii	Weavers Credit Cards	3344	18.99	628	4.39
xiii	Handloom Weavers Groups	2649	20.78	59	0.77
xiv	S.C.Action Plan	475314	1057.05	7536	47.77
xv	S.T.Action Plan	95579	431.12	3492	22.85

	Scheme	Outstanding as on 31/03/2017		Disbursements from 01/04/16 to 31/03/17	
		No.of a/cs	Amount	No.of A/cs	Amount
	State Government Sponsored Schemes (contd..)				
xvi	B.C.Action Plan	336073	1316.35	4191	29.39
xvii	Minorities Finance Corpn.	78089	458.85	2338	17.18
xviii	Christian Finance Corpn.	26378	262.85	450	4.12
xix	Rajiv Gruhakalpa	22050	211.95	163	2.81
xx	VAMBAY	4566	71.04	205	2.36
xxi	Rajiv Yuva Sakthi	27534	98.16	424	4.46
xxii	Renewable Sources of Energy	454	2.62	71	0.55
xxiii	Economic Rehabilitation Scheme for Disabled	487	4.06	62	0.74
xxiv	Others	1313620	30768.59	248372	5163.14

Bank wise / scheme-wise (some) position as on 31/03/17 is provided in the **Annexures no. 25, 26, 27, 28, 29, 30, 31.**

14.3.1 Fisheries: Achievement as on 31/03/17

(Rs. in lac)

Total Credit proposed for Govt. sponsored schemes in the credit plan	Credit extended to Govt. sponsored schemes	Direct loans to Fisheries sector by the Banks
11534.00	NIL	9130.26

14.3.2 TS. TRICOR –Economic Support – report as on 31/03/17:

(Rs. In lac)

Sl. No	Name of the District	Target		Sanctions		Subsidy released	
		Phy	Fin	Phy	Fin	Phy	Fin
1	2	3	4	5	6	7	8
1	Adilabad	2259	1238.85	1310	1122.20	784	691.08
2	Hyderabad	73	110.2	73	118.75	68	101.55
3	Karimnagar	167	238.93	237	215.85	215	194.09
4	Khammam	1393	1681.87	1622	1513.24	1344	1315.85
5	Mahaboobnagar	993	829.78	776	801.75	675	704.48
6	Medak	385	376.92	373	378.16	355	363.56
7	Nalgonda	846	879.37	614	647.51	464	498.67
8	Nizambad	295	430.52	270	284.6	216	220.74
9	Ranga Reddy	303	491.85	364	469.51	334	424.51
10	Warangal	2018	1221.72	1736	1272.64	1367	1032.01
	Total	8732	7500	7375	6824.21	5822	5546.54

Agenda –15: Financial Inclusion**Roadmap for Providing Banking Channels / Services:****15.1 Roadmap for opening brick and mortar branches in villages with population more than 5000 without a bank branch of a scheduled commercial bank**

[RBI vide circular No. RBI /2015-16 / 277, FIDD. CO. LBS. BC. No. 82 / 02.01.001 / 2015-16 dated December 31, 2015](#) informed that coverage of banking services in unbanked villages is skewed towards the BC model and the ratio of branches to BC is very low. For increasing banking penetration and financial inclusion, brick and mortar branches are an integral component. Therefore, it has been decided to focus on villages with population above 5000 without a bank branch of a scheduled commercial bank. This will also enable banks to provide quality financial services and timely support to BC outlets that would help in sustaining and strengthening the services provided through BCs and also ensures close supervision of BC operations.

In this regard, RBI advised SLBC to identify villages with population of above 5000 which are without a bank branch of scheduled commercial bank and allot the villages among scheduled commercial banks including Regional Rural Banks for opening of branches. The opening of bank branches as per the proposed Roadmap should be completed by **March 31, 2017**.

SLBC has allocated 255 such centres to various Scheduled Commercial Banks / RRBs and conveyed the same to the respective banks. Progress made by banks during the quarter ended March 2017 is as per **Annexure 51**.

15.2 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 03/05/2017 is shown hereunder:

Type of Bank	Rural A/C	Urban A/C	Male A/C	Female A/C	Total A/C	Total Deposit (in Cr.)	Zero Balance Account	Rupay Card Issued	Aadhaar Seeded
Public Sector Banks	2295484	3556259	2635628	3216115	5851743	779.66	1813052	5296815	5106804
Private Sector Banks	1111230	111630	521049	701811	1222860	59.16	410951	1205513	715607
Regional Rural Banks	1336301	405095	768096	973300	1741396	375.74	321706	957211	1574229
Grand Total	4743015	4072984	3924773	4891226	8815999	1214.57	2545709	7459539	7396640

(Source: PMJDY Mission Office)

- No. of accounts opened in rural areas are 47,43,015 and in urban areas are 40,72,984 totalling to 88,15,999 accounts.
- Ru-Pay Debit Cards were issued to 74,59,539 (84.61%) account holders
- 73,96,640 accounts were seeded / inked with Aadhaar (83.90%)
- 25,45,709 accounts are Zero Balance Accounts (28.88%)

15.3 District-wise Progress report on PMJDY accounts as on 03/05/17

District	Rural A/C	Urban A/C	Male A/C	Female A/C	Total A/C	Total Deposit (in Cr.)	Zero Balance Account	Rupay Card Issued	Aadhaar Seeded
Adilabad	205221	245479	206368	244332	450700	45.70	153120	375717	
Hyderabad	209495	924447	476794	657148	1133942	213.02	329085	1000892	
Karimnagar	715661	297038	411497	601202	1012699	113.26	224042	917912	845701
Khammam	314067	253505	260978	306594	567572	91.23	143620	492173	489045
Mahbubnagar	740166	465714	531365	674515	1205880	99.11	469374	1107711	886096
Medak	886504	304715	547181	644038	1191219	167.98	367152	882650	1006371
Nalgonda	560728	348604	420691	488641	909332	133.29	222655	716240	757458
Nizamabad	314841	227237	237079	304999	542078	81.14	131028	433612	481130
Rangareddy	354364	586917	438311	502970	941281	163.85	257934	834481	793987
Warangal	441968	419328	394509	466787	861296	105.99	247699	698151	723665
Grand Total	4743015	4072984	3924773	4891226	8815999	1214.57	2545709	7459539	7396640

(Source: PMJDY Mission Office)

Bank-wise / district-wise performance under PMJDY is enclosed as **Annexure 52**

15.4 Bank-wise Progress report on PMJDY accounts as on 03/05/17

Bank	Rural A/C	Urban A/C	Male A/C	Female A/C	Total A/C	Total Deposit (in Cr.)	Zero Balance Account	RupayCard Issued	Aadhaar Seeded
Allahabad Bank	12465	13045	11025	14485	25510	2.76	1756	24498	24425
Andhra Bank	504791	164120	291531	377380	668911	69.48	151462	559746	475424
Axis Bank Ltd	502	32480	19326	13656	32982	7.04	12038	31679	10009
Bank of Baroda	18712	146199	86540	78371	164911	28.91	12446	162956	153904
Bank of India	26182	95323	55525	65980	121505	18.62	18321	116024	114341
Bank of Maharashtra	8792	15627	12423	11996	24419	4.84	8033	9326	22953
Canara Bank	77576	75991	64229	89338	153567	28.87	20258	102751	148489
Central Bank of India	55784	50202	46048	59938	105986	15.09	3626	79839	98165
City Union Bank Ltd	0	1921	1135	786	1921	0.32	540	1613	1761
Corporation Bank	44081	43088	43662	43507	87169	22.73	22396	85722	81671
Dena Bank	8924	9289	7117	11096	18213	3.65	3518	13743	16258
Federal Bank Ltd	0	1751	925	826	1751	1.33	472	1533	217
HDFC Bank Ltd	11270	39265	36228	14307	50535	25.19	15492	50533	40806
ICICI Bank Ltd	108050 2	10803	436073	655232	1091305	21.00	370141	1091305	634358
IDBI Bank Ltd.	4757	11672	8893	7536	16429	3.23	1096	14728	12916
Indian Bank	57785	54909	46174	66520	112694	14.47	27629	112469	108705
Indian Overseas Bank	28531	82090	45500	65121	110621	15.06	30647	108697	99997
IndusInd Bank Ltd	3478	13190	13667	3001	16668	1.50	2148	15986	10786
Jammu & Kashmir Bank Ltd	0	36	16	20	36	0.00	14	17	0

Bank	Rural A/C	Urban A/C	Male A/C	Female A/C	Total A/C	Total Deposit (in Cr.)	Zero Balance Account	RupayCard Issued	Aadhaar Seeded
Karur Vysya Bank Ltd	2275	5989	4796	3468	8264	0.43	4068	6418	2540
Kotak Mahindra Bank Ltd	12318	1533	5964	7887	13851	0.63	4507	2732	12403
Lakshmi Vilas Bank Ltd	446	1662	1019	1089	2108	0.19	827	1929	1562
Oriental Bank of Commerce	10967	67094	46988	31073	78061	62.71	9163	75414	61900
Punjab & Sind Bank	64	2468	1155	1377	2532	0.14	9	2424	2215
Punjab National Bank	28847	19778	27581	21044	48625	8.41	2035	42222	48207
South Indian Bank Ltd	407	2959	1853	1513	3366	1.54	678	1705	1101
State Bank of India	119642 0	253765 1	1674993	2059078	3734071	362.46	1416221	3459255	3295443
Syndicate Bank	110900	87058	87188	110770	197958	67.15	49354	174243	187335
UCO Bank	10402	25603	16993	19012	36005	7.15	7231	23494	30401
Union Bank of India	62808	19153	30014	51947	81961	13.71	25828	74484	68691
United Bank of India	0	24746	16158	8588	24746	24.23	1403	18340	22428
Vijaya Bank	26696	11153	15891	21958	37849	5.98	620	36440	32936
Yes Bank Ltd	32	41	47	26	73	0.00	26	63	64
Telangana Gramin Bank	432863	249232	290445	391650	682095	89.45	119410	448837	666262
APGVB	903438	155863	477651	581650	1059301	286.29	202296	508374	907967
Grand Total	474301 5	407298 4	3924773	4891226	8815999	1214.57	2545709	7459539	7396640

15.5 Deployment of Bank Mithras:

Banks have to complete the process of deployment of Bank Mithras in all the pending locations. Wherever bank Mithras are appointed, banks have to ensure that they work from a fixed point location with online interoperable devices at the earliest so that the benefits of PMJDY can reach to the beneficiaries. Bank wise Bank Mithras list is provided in **Annexure 53**.

15.6 Social Security/Insurance schemes launched by Government of India.

- i. Pradhan Manthri Surksha Bima Yojana an accident insurance scheme;
- ii. Pradhana Manthri Jeevan Jyothi Bima Yojana, a life insurance scheme;
- iii. Atal Pension Yojana - pension scheme;

The progress made by banks in the State as on 31/03/17 is furnished hereunder:

Bank Type	PMSBY	PMJJBY	APY	Total
Public Sector	3935177	1117155	150912	5203244
Private Sector	743931	130300	17941	892172
RRB	751208	320832	25746	1097786
Coop.	134658	65905	0	200563
Grand Total	5564974	1634192	194599	7393765

Bank-wise enrolment data is provided in **Annexure 54**. Bank-wise position on claims in respect of PMJJBY and PMSBY is provided in **Annexure 55**.

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

There is no unbanked mandal in the State of Telangana.

15.8 Opening of branches in Tribal areas:

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

15.9 Online VIP Reference Tracking Module with Banks / SLBC:

The system was operationalized w.e.f 01.06.2015.

No VIP references were received during the quarter.

15.10 Installation of ATMs:

Govt. of India has advised all Banks including Regional Rural banks to establish onsite ATMs at their branches to enable the beneficiaries to draw the benefits as per their convenience.

MoF also advised Banks to go for offsite ATMs wherever there is no possibility of provision of on-site and other infrastructures readily available at the branch. It is also advised that top priority is to be given for establishment of ATMs in all identified pilot districts under Direct Benefit Transfer Scheme. Onsite ATM means ATM installed at the branch or within 500 meters vicinity of the branch and in case of SBI, ATM of any SBI group of banks located within 500 meters vicinity will be considered as onsite ATM.

All Banks to ensure that Micro ATMs are to be placed in all BC locations immediately to enable the DBT beneficiaries to draw the benefits.

S.No.	Quarter ended	No. of ATMs
1	Dec'14	7822
2	Mar'15	7944
3	Mar'16	8352
4	Sep'16	8458
5	Dec'16	8617
6	Mar'17	8730

15.11 Financial Literacy Centres (FLCs) – Position: Position in Telangana:

Particulars	No. of FLCs
No. of FLCCs operating in the District Head Quarters	31
No. of FLCCs operating in Lead District Offices	10
No. of FLCCs operating in Divisional Head Quarters	25
No. of FLCCs operating in Rural Areas	20
Total FLCCs functioning in the State of Telangana	86

(Detailed statement is as per **Annexure 56**)

Banks	No. of FLCs
State Bank of India	10
Telangana Grameena Bank	4
AP Grameena Vikas Bank	5
Society (RVA)	10
Dist Co-op Banks	57
Total	86

15.12 Availability of standardized Financial Literacy material of RBI at FLCs

As advised by Reserve Bank of India, Standardised literacy material was made available to all the FLC counsellors. The material is available in SLBC website, www.telanganaslbc.com also. Controlling offices of banks are requested to advise the counsellors to make use of the standardized financial literacy material.

15.13 Financial Literacy activity by rural branches and FLCs:

The Financial Literacy Centres (FLCs) both in Districts and LDM offices opened by the Banks are meant to take up Financial Literacy activities on a regular basis but it is observed that activities are not conducted at anticipated scale.

The performance of the FLCs during the quarter under review is:

- 86 FLCCs are running in the state.
- 315 special camps and 305 specific camps were conducted by FLC / FLCCs during the quarter under review.
- 1334 special camps and 1143 specific camps were conducted by 1664 rural branches in the State of Telangana.
- 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 March 2017 is provided in **Annexure 57**. Report on conduct of financial literacy camps by rural branches for quarter ended March 2017 is provided in **Annexure 58**.

15.14 Financial Literacy Centres: Revised format for submission of data:

Reserve Bank of India, vide Cir.No.FIDD.FLC.BC.No.22/12.01.018/2016-17 dated 02.03.2017 as per the revised RBI guidelines, FLCs and rural branches of the banks have to adopt the following:

Financial Literacy Centres (FLCs): FLCs have to conduct special camps for a period of one year beginning April 1, 2017 on "Going digital" through UPI and *99# (USSD)". Two posters, one on UPI and one on *99# have been prepared for the benefit of the trainers and the audience by RBI. The English, Hindi and Telugu language versions of the two posters are available at the [financial education webpage](#) of the RBI for download and printing purposes. While the A2 and A3 sizes can be used by trainers, A4 and A5 sizes can be distributed to the general public during the camps.

Besides the special camps on "going digital", FLCs will continue to conduct the tailored camps for the different target groups as prescribed in RBI circular dated January 14, 2016. The tailored content for each target group is currently being prepared by RBI and is expected to be shared with banks/FLCs in due course of time. The proposed approach by FLCs and the operational guidelines for conduct of special camps is illustrated in **Annex I**.

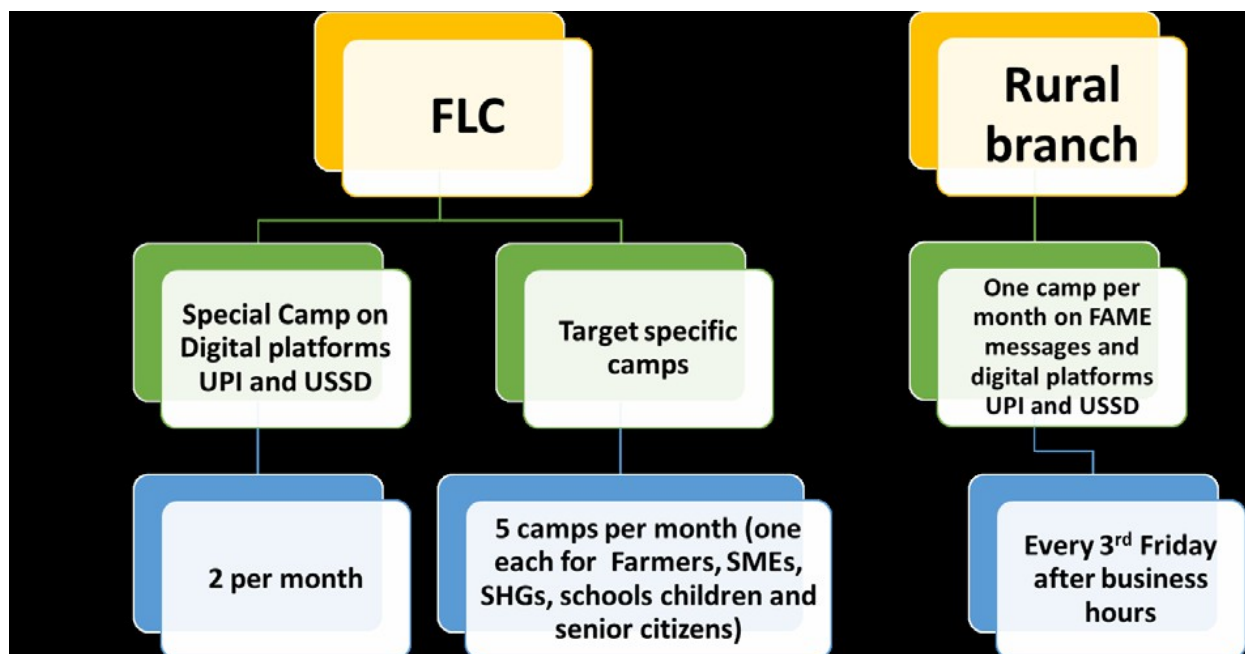
Rural branches of banks: Rural branches of banks are henceforth required to conduct only one camp per month (on the Third Friday of each month after branch hours). This camp will cover all the messages that are part of the [Financial Awareness Messages \(FAME\) booklet](#) and the two digital platforms UPI and *99# (USSD). The proposed approach by rural branches is illustrated in **Annex I**.

In case there are two or more rural branches in a village, the LDM may ensure that the rural branches conduct the camps on rotation basis every month.

Reporting mechanism: The reporting formats prescribed vide RBI circular FIDD.FLC.BC.No.12/12.01.018/2016-17 dated August 25, 2016 have been modified and the revised reporting formats are as per Annex II (Part A, B and C) for FLCs and Annex III for rural branches.

The Annex II quarterly report on FLCs is to be submitted to the Regional office of RBI, Hyderabad within 20 days from the end of the quarter and Annex III quarterly report on rural branches within 30 days from the end of the quarter.

The above **RBI guidelines will come into force from April 1, 2017** and the revised reporting formats **will be effective from the quarter ending June 30, 2017**. For the quarter ending March 2017, the quarterly returns may be submitted in the format as prescribed in circular FIDD.FLC.BC.No.12/12.01.018/2016-17 dated August 25, 2016.

Annex-I

“FLCs may conduct two special camps per month in two gram panchayats (once every fortnight). FLCs may utilize the posters and flyers prescribed by RBI for propagating the UPI and USSD platforms. The focus of the camp should be on process literacy through demonstrations of UPI and *99# (USSD). People should be encouraged to register and get on board the digital platforms. The calendar for each quarter (6 camps per quarter) may be prepared in advance by each FLC and shared with the SLBC and the Regional office concerned of RBI. DCCs/BLBCs may discuss the "Conduct of Special camps by FLCs" as a separate agenda item in the quarterly DCC/BLBC meetings and provide necessary support in terms of identifying public places where camps can be held, enabling participation of bankers and public authorities for a concerted approach, giving publicity to camps and continuous monitoring of conduct of the camps by the FLCs.”

15.15 Financial Literacy Week (June 5 to 9, 2017)

We have been informed by RBI that Financial Literacy material has been provided to the controllers of Banks for onward distribution to their branches. It also advised that Banks, LDMs and FLCs, have to undertake the following activities during the Financial Literacy Week (June 5 to 9, 2017).

- ✦ Banks to advise their Financial Literacy Centres to conduct special camps on each of the five days in backward/unbanked areas. FLC Counsellors to utilize the charts of A2 size for training purposes and may distribute the promotional material of A5 size to the participants.
- ✦ All bank branches in the state to display A3 size posters on the five messages in the local language in a prominent place inside the branch premises. These posters will continue to be displayed for at least six months in the branch premises even after the Financial Literacy week is over.

- ✦ Banks may display one message each day on the home page of their websites in English and Hindi and also display one message each day on the ATM screens across the country in English and the local languages (As per [Annexure](#))
- ✦ All Rural branches to conduct one camp on any of the five days of the week after branch hours.
- ✦ An online quiz will be hosted for the general public on the four broad themes to generate interest/awareness about financial literacy. Details of the quiz will be intimated shortly through RBI website www.rbi.org.in.

SLBC has forwarded the communication to Controlling Authorities of Banks, Lead District Managers and FLC Centres and advised for compliance of RBI guidelines. The controlling authorities of the banks are advised to instruct their branches suitably in this regard. Copy of the RBI circular is provided as **Annexure 59**

15.16 Rural Self Employment Training Institutes in Telangana:

Statement of performance of RSETIs during the quarter under review is provided as **Annexure 60**.

15.17 RSETIs – Pending reimbursement of Claims:

State Bank of Hyderabad is operating 7 & State Bank of India is operating 2 RSETIs in the state. These RSETIs have to receive pending dues from SERP, Govt. of Telangana.

Govt. of Telangana is requested to reimburse the pending claims of Rs.105.11 lac and Rs. 325.81 lac to SBI & SBH at the earliest to enable the RSETIs to give better services to the rural youth attending the training programmes thereat, towards maintenance, create / provide better infrastructure at RSETIs.

15.18 Opening of bank branches in Left Wing Extremism (LWE) affected Districts - Khammam District

We have been advised by DFS that 'Financial Inclusion' is a national priority of the Government as it is an enabler for inclusive growth. Financial Inclusion is important as it provides an avenue to the poor for bringing their savings into the formal financial system besides enabling them to get benefits of various schemes under Direct Benefit Transfer (DBT). Although all round improvement has been made in expansion of banking activities across the country in recent past yet the progress in Left Wing Extremism (LWE) affected Areas have not been at par with the country. Khammam District in Telangana is identified as one of the LWE affected districts of the country.

To fasten the pace of expansion of banking activities in affected LWE districts, DFS advised SLBC Convener Banks to remain in constant touch with the State Administration regarding

opening of branch/installation of ATMs, particularly at campuses of Central Paramilitary Forces stationed at such LWE affected districts.

DFS further advised SLBC to monitor the issuance of RuPay Cards in all the eligible accounts and also ensure availability of Bank Mitras in these areas. Position of issuance of Rupay Cards and Bank Mitras is furnished hereunder.

District	RuPay Cards Issued	Bank Mitra
Khammam	492173	401

As on	No. of Branches				No. of ATMs
	Rural	Semi-urban	Urban	Total	
31/03/2016	156	92	78	326	261
31/03/2017	157	98	89	344	282

15.19 Need for expediting Aadhaar seeding into bank accounts of Mahatma Gandhi NREGA workers by banks.

Director, DFS, MoF, New Delhi advised that consents for Aadhaar seeding of bank accounts in respect of Mahatma Gandhi NREGA accounts have been given to the banks by the O/o Commissioner, MGNREGA, Department of Rural Development, Govt. of Telangana, to all the Banks/LDMs. Letter as per **Annexure 61**.

LDMs of the districts are advised to co-ordinate with the officials of Rural Development/MGNREGA at District level to ensure that all the consents reach the respective banks/branches.

We request the Controllers of banks to advise the branches under their control to complete Aadhaar seeding/mapping in respect of such consents received and confirm having completed the seeding and mapping the same on the NPCI mapper. Banks may contact the RD, Govt. of Telangana for their data on pending applications for Aadhaar seeding of MGNREGA accounts.

15.20 Success stories of RSETIs:**RSETI – Sangareddy : Sri Gudikadi Shekar s/o Anjaiah R/o Chinatapally Village (Dairy Farming)**

Sri G. Shekar S/o Anjaiah hailing from Chinthalpally village of Sangareddy mandal studied up to 10th Standard and started Dairy Farming business . He had undergone 6 days 'Dairy Farming' training programme at SBI-RSETI, Sangareddy.

The unique training at the Institute has not only helped him acquire necessary skills to manage his milk business and earn income for his sustenance. He started his business with his own funds. He is getting an income of Rs. 5,000/- p.m.

**RSETI – Sangareddy : Sri Syed Khaja S/o Habeeb R/o Bobilgam village (Two wheeler Servicing unit)**

Sri. Syed Khaja S/o Habeeb has learnt about two wheeler servicing by undergoing the relevant course at RSETI. He established a two wheeler work shop at his native Bobilgam village, Sadasivpet Mandal with an investment of Rs. 35,000 mobilised from his family. He is now earning Rs.10,000/- per month. He earned good reputation in the nearby areas by giving prompt and qualitative service. He attributes his success to the quality of training imparted at the Institute which also motivated him to take up a micro enterprise and run it successfully.

**RSETI – Sangareddy : Sri. R. Satyanarayana Goud S/o Sayanna R/o Munidevunpally village, Kondapur Mandal (Dairy Unit)**

Sri R.Sathyanarayana Goud S/o Sayanna hailing from Munidevunpally village of Kondapur mandal studied up to 10th Standard and started Dairy Farming business. He has undergone 6 days 'Dairy Farming' training programme at SBI-RSETI, Sangareddy. The training at the Institute helped him acquire necessary skills to manage his his existing milk



business and improve his income. Presently he is earning Rs.7000/- p.m. Now he is planning to buy more cattle by availing bank finance to improve his monthly income.

RSETI – Sangareddy : Smt. Nagini Rajitha W/o Sailu R/o Shankarampet village (Beauty parlour & Tailoring & Zari works)

Smt N Rajitha w/o Sailu hailing from Shankarampet village & mandal studied upto 10th Standard and undergone Beauty Parlour management training Programme at SBIRSETI, Sangareddy.



She had joined the training programme after coming to know about it through friends and Newspapers. The training at the Institute has helped her acquire the necessary entrepreneurial skills.

On completion of the training, she worked in a Beauty Parlour to improve her skills and after gaining experience she started her own unit at her house in Sangareddy. She was sanctioned a Bank Loan for Rs.45,000/- with project cost of Rs.65,000/-. She also does tailoring and zari work and acquired regular clientele with her quality of work. She is now earning Rs.12,000/- per month.

RSETI – Sangareddy : Sri. Yeallarm Ashok S/o Buchaiah R/o Gadimalkapur village, Kondapur Mandal (Dairy Unit)

Sri Y. Ashok S/o Buchaiah hailing from Gadimalkapur village of Kondapur mandal has studied up to 7th Standard and started Dairy Farming business. He had undergone 6 days 'Dairy Farming' training programme at SBIRSETI, Sangareddy. He had acquired necessary skills to improve his existing business and started earning an amount of Rs.5000 p.m. Now, he is planning to buy more cattle by availing bank finance.



Agenda 16: Lead Bank Scheme**16.1 Attendance in JMLBC/DLRC/DCC Meetings:**

It is brought to the notice of SLBC that in some districts due to non participation by the controllers of banks and representatives of Banks DCC/DLRC meetings were postponed by the District Collectors. This is a matter of serious concern and all banks are advised to take corrective steps and ensure attendance at appropriate level in JMLBC/DCC/DLRC meetings.

LDMs are advised to maintain the attendance of meetings and inform the names of absentees to the controlling authorities of banks.

Banks are advised to attend all JMLBC/DLRC/DCC meetings regularly and ensure 100% attendance in the meetings and participate in the deliberations.

16.2 Information to be submitted quarterly by banks and LDMs:

All Banks and LDMs are advised to submit the quarterly information to be submitted to SLBC within 15 days from the end of the respective quarter to enable the SLBC to consolidate the position and to convene the SLBC meetings as per schedule. The delay in submission leads to delay in conducting of SLBC meetings. Hence, all banks and LDMs are advised to submit the data well on time to adhere to the time schedule of SLBC meetings.

Agenda – 17:**17.1 Overdues / NPA position: Overdues / NPAs position as on 31/0317 under various sectors**
(Amt. in cr.)

Sector	Outstanding		Overdue			NPAs	
	No. of A/c.	Amount	A/c.	Total balance in overdue accounts	Actual overdue amount	A/c.	Amount
Short Term crop production advances	4987321	34136.83	964169	8061.44	5019.12	192030	1388.18
Agri. Term loans incl. Agric allied activities	903625	17004.46	156476	3889.71	1852.27	91450	1833.02
Agr. Infrastructure	18182	997.25	841	217.58	44.65	471	84.06
Agr. Ancillary	9682	5646.12	1836	961.47	606.19	1031	674.41
Total Agri. Advances	5918810	57784.66	1123322	13130.20	7522.23	284982	3979.67
MSME Sector advances	814915	46115.28	124361	9969.55	5204.78	75623	5444.97
Others' under Priority Sector Advances	495545	25171.11	70377	3509.30	670.54	56202	829.29
Export credit	191	92.20	2	2.08	0.07	0	0
Total Priority Sector Advances	7229461	129163.25	1318062	26611.13	13397.62	416807	10253.93
Non-Priority Sector Advances	5770431	263690.80	209382	45713.56	22160.13	102272	28168.04
Total advances	12999892	392854.05	1527444	72324.69	35557.75	519079	38421.97
Break-up of Others' under PSA							
Education Loans	85972	3811.36	12226	430.10	122.68	5494	116.91
Housing Loans	306723	19099.13	48938	2938.79	479.68	42713	494.70
Social Infrastructure	762	112.71	121	23.53	3.86	21	4.37
Renewable Energy	1987	175.13	299	20.36	1.24	257	1.03
SHG - Non Farm Sector (Other than eligible under MSME)	28513	704.26	1999	20.01	22.40	4532	19.58
Others	71588	1268.52	6794	76.51	40.68	3185	192.70

❖ Bank-wise position on overdues / NPAs in 'Others' under priority sector advances is as per **Annexure 37.**

- ❖ Bank-wise position on overdues / NPAs under Total Priority Sector advances is as per **Annexure 38.**
- ❖ Bank-wise position on overdues / NPAs under Non-Priority Sector advances is as per **Annexure 39.**
- ❖ Bank-wise position on overdues / NPAs under Total Advances is as per **Annexure 40.**

Short Term Agriculture Crop Production Loans:

The total overdues at Rs.5019.2 cr constitute 14.70% of outstandings and NPAs at Rs. 1388.18 cr constitute 4.07% to total outstandings

Agriculture Term Loans Including Allied Activities:

The total overdues at Rs.1852.27 cr constitute 10.89% of outstandings and NPAs at Rs.1833.02 cr constitute 10.78% to total outstandings.

Agriculture Infrastructure loans:

The total overdues at Rs.44.65 cr constitute 4.48% of outstandings and NPAs at Rs.84.06 cr constitute 8.43% to total outstandings.

Agriculture Ancillary activities:

The total overdues at Rs.606.19 cr constitute 10.74% of outstandings and NPAs at Rs.674.41 cr constitute 11.94% to total outstandings.

Total agriculture Advances:

The total overdues at Rs.7522.23 cr constitute 13.02% of outstandings and NPAs at Rs.3979.67 cr constitute 6.89% to total outstandings.

MSME Sector Advances:

The total overdues at Rs.5204.78 cr constitute 11.29% of outstandings and NPAs at Rs.5444.97 cr constitute 11.81% to total outstandings .

Other Priority Sector Advances:

The total overdues at Rs.670.54 cr constitute 2.66% of outstandings and NPAs at Rs.829.29 cr constitute 3.29% to total outstandings.

Total Priority Sector Advances:

The total overdues at Rs.13397.62 cr constitute 10.37% of outstandings and NPAs at Rs.10253.93 cr constitute 7.94% to total outstandings.

Non-Priority Sector Advances:

The total overdues at Rs.22160.13 cr constitute 8.40% of outstandings and NPAs at Rs.28168.04 cr constitute 10.68% to total outstandings.

Total Advances:

The total overdues at Rs.35557.75 cr constitute 9.05% of outstandings and NPAs at Rs.38421.97 cr constitute 9.78% to total outstandings.

Housing Loans Advances:

The total overdues at Rs.479.68 cr constitute 2.51% of outstandings and NPAs at Rs.494.70 cr constitute 2.59% to total outstandings.

Education Loans Advances:

The total overdues at Rs.122.68 cr constitute 3.22% of outstandings and NPAs at Rs.116.91 cr constitute 3.07% to total outstandings.

Self Help Group Advances – non-farm sector:

The total overdues at Rs.22.40 cr constitute 3.18% of outstandings and NPAs at Rs.19.58 cr constitute 2.78 % to total outstandings.

17.2 Overdues / NPAs position under State Government sponsored scheme as on 31/03/17

(Rs. In cr)

S.No.	Particu-lars	Outstanding		Overdues			NPAs	
		A/c.	Amt	No. of overdues A/c.	Total Balance in overdues a/c.	Actual overdues amount	No.of A/c.	Amount
1	State Govt schemes	2782718	41976.08	753011	11745.40	4776.06 (11.38%)	284825	4576.69 (10.90%)

- Under State Government sponsored schemes, an amount of Rs. 4576.69 cr i.e., 10.90% of total outstandings are NPAs.
- Similarly, 11.38% of outstanding advances are overdues under State Govt. sponsored schemes.

17.3 Overdues / NPAs position under State Government sponsored scheme as on 31/03/17

(Rs. In cr)

	Scheme	Outstanding as on 31/03/17		Overdues including NPAs as on 31/03/17			Out of Total Overdues, NPAs as on 31/03/17	
		No.of a/cs	Amount	No.of A/cs	Total Balance in overdues A/cs	Actual overdues amount	No.of A/cs	Amount
i	APMIP	10187	556.97	1475	27.10	24.93	1065	18.85
ii	RKVY	2177	17.92	811	8.19	6.57	563	4.67
iii	Water Resources Development	6850	71.30	4316	51.45	24.56	1184	9.39
iv	Animal husbandry / Milch Animal Units (including Pasukarnthi Pathakam)	25184	155.71	9620	80.32	47.97	6714	35.43
v	Sheep & Goat (including Jeevakranthi Pathakam)	9224	54.73	3930	33.19	27.62	2959	23.12
vi	Fisheries - GSS	1540	91.30	822	30.50	26.90	584	23.35
vii	Horticulture	1493	78.41	577	40.27	21.21	321	11.55
viii	Poly-house	115	18.06	0	0.00	0.00	0	0.00
ix	Sericulture	1213	10.99	265	4.73	4.54	229	4.18
x	SERP (SHG Bank Linkage - Rural)	245374	4412.11	30201	634.06	453.04	22136	370.47
xi	MEPMA (SHG Bank Linkage -Urban)	93225	1786.17	11806	170.53	144.67	8665	77.93
xii	Weavers Credit Cards	3344	18.99	468	1.51	0.43	295	0.62
xiii	Handloom Weavers Groups	2649	20.78	1218	12.01	8.30	864	7.19

xiv	S.C.Action Plan	475314	1057.05	76843	344.35	303.63	57421	241.64
xv	S.T.Action Plan	95579	431.12	32286	246.38	216.57	23470	184.57

	Scheme	Outstanding as on 31/03/17		Overdues including NPAs as on 31/03/17			Out of Total Overdues, NPAs as on 31/03/17	
		No.of a/cs	Amount	No.of A/cs	Total Balance in overdue s A/cs	Actual overdue s amount	No.of A/cs	Amount
xvi	B.C.Action Plan	336073	1316.35	101518	452.06	414.51	54032	350.01
xvii	Minorities Finance Corpn.	78089	458.85	26128	188.03	156.26	16609	143.35
xviii	Christian Finance Corpn.	26378	262.85	3354	14.16	13.24	2464	11.24
xix	Rajiv Gruhakalpa	22050	211.95	12850	150.15	74.17	12116	99.73
xx	VAMBAY	4566	71.04	2996	30.92	30.24	2763	28.97
xxi	Rajiv Yuva Sakthi	27534	98.16	7561	37.08	32.16	5008	28.65
xxii	Renewable Sources of Energy	454	2.62	191	1.32	0.73	56	0.72
xxiii	Economic Rehabilitation Scheme for Disabled	487	4.06	96	0.72	0.53	68	0.52
xxiv	Others	1313620	30768.59	423680	9186.38	2743.27	65239	2900.53

APMIP: 4.48% of the outstanding loans extended under **APMIP scheme** are overdues and 3.38% of the outstanding loans are NPAs.

RKVY: **36.67%** of the outstanding loans extended under RKVY scheme are overdues and 26.07% of the outstanding loans are NPAs which is quite high.

Water Resources Development units: 34.44% of the outstanding loans extended to Water Resources Development units are overdues and 13.17% of the outstanding loans are NPAs which is high.

Milch animal units: 30.80% of the outstanding loans extended to **milch animal units** are overdues and 22.75% of the outstanding loans are NPAs which is quite high.

Sheep & Goat: **50.47%** of the outstanding loans extended to **sheep & goat units** are overdues and 42.24% of the outstanding loans are NPAs which is quite high.

Fisheries-GSS: 29.47% of the outstanding loans extended to **fisheries groups** are overdues and 25.57% of the outstanding loans are NPAs which is quite high.

Horticulture units: 27.05% of the outstanding loans extended to **horticulture units** are overdues and 14.73% of the outstanding loans are NPAs which is quite high.

Sericulture units: 41.30% of the outstanding loans extended to **sericulture units** are overdues and 38.06% of the outstanding loans are NPAs which is quite high.

SERP: 10.27% of the outstanding loans extended under **SERP - SHG linkage** are overdues and 8.40% of the outstanding loans are NPAs which is quite high.

MEPMA: 8.10% of the outstanding loans extended under **MEPMA - SHG linkage** are overdues and 4.36% of the outstanding loans are NPAs.

Handloom weavers groups: 39.93% of the outstanding loans extended to **Handloom weavers groups** are overdues and 34.60% of the outstanding loans are NPAs which is quite high.

SC Corporation: 28.72% of the outstanding loans extended to **SC beneficiaries** are overdues and 22.86% of the outstanding loans are NPAs which is quite high.

ST Corporation: 50.23% of the outstanding loans extended to **ST beneficiaries** are overdues and 42.81% of the outstanding loans are NPAs which is quite high.

BC Corporation: 31.49% of the outstanding loans extended to **BC beneficiaries** are overdues and 26.59% of the outstanding loans are NPAs which is quite high.

Minorities Corporation: 34.06% of the outstanding loans extended to **minorities** community are overdues and 31.24% of the outstanding loans are NPAs which is quite high.

Rajeev Gruhakalpa: 34.99% of the outstanding loans extended under **Rajeev Gruhakalpa** are overdues and 47.05% of the outstanding loans are NPAs which is quite high.

VAMBAY: 42.56% of the outstanding loans extended under **VAMBAY scheme** are overdues and 40.78% of the outstanding loans are NPAs which is quite high.

Rajeev Yuva Shakti: 32.77% of the outstanding loans extended beneficiaries under Rajeev Yuva Shakti are overdues and 29.19% of the outstanding loans are NPAs which is quite high.

Renewable Energy: 27.71% of the outstanding loans extended under **Renewable Energy** are overdues and 27.48% of the outstanding 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.

17.4 Overdues / NPAs position under Central Government sponsored schemes as on 31/03/17
(Rs. In cr)

	Scheme	Outstanding as on 31/03/17		Overdues including NPAs as on 31/03/17			Out of Total Overdues, NPAs as on 31/03/17	
		No. of a/cs	Amount	No. of A/cs	Total Balance in overdue A/cs	Actual overdue amount	No. of A/cs	Amount
1	Central Government Sponsored Schemes	344443	6621.02	53975	1133.72	624.03	36280	474.36
i	SGSY / NRLM	257637	4743.02	31051	633.73	234.28	12075	145.00
ii	SJSRY / NULM	32401	1031.32	5220	42.72	51.44	5294	38.57
iii	PMRY / PMEGP	31044	618.18	11375	387.99	294.07	11729	241.42
iv	ISHUP / RRY	783	10.63	463	1.92	1.88	380	1.33

v	Agri Clinics / Agri Business Centres	702	9.76	242	3.59	2.20	196	1.42
vi	Dairy Entrepreneurship Development Scheme	21342	205.33	5471	63.05	40.03	6590	46.51
vii	Renewable Sources of Energy	534	2.78	153	0.73	0.12	16	0.11
viii	Farmer Producer Organisation	0	0.00	0	0.00	0.00	0	0.00

Central Govt. Sponsored schemes: 9.42% of outstandings in Central Government sponsored schemes are overdues and 7.16% of the outstandings are NPAs.

SGSY/NRLM schemes: 4.94% of outstanding loans under SGSY scheme are overdues and 3.06% of the outstanding loans are NPAs.

SJSRY/NULM schemes: 4.99% of outstanding loans under SJSRY scheme are overdues and 3.74% of the outstandings are NPAs.

PMRY/PMEGP schemes: 47.57% of outstanding loans under PMRY / PMEGP scheme are overdues and 39.05% of the outstandings are NPAs.

ISHUP/RRY schemes: 17.72% of outstanding loans under ISHUP/RRY are overdues and 12.51% of the outstandings are NPAs.

Agri Clinic / Agri business centres: 22.55% of outstanding loans under Agri. Clinics / agri. Business centres scheme are identified by banks as overdues and 14.50% of the outstandings are NPAs.

Dairy Entrepreneurship Development scheme: 19.50% of outstanding loans under Dairy Entrepreneurship Development scheme are identified by banks as overdues and 22.65% of the outstandings are NPAs.

Renewable Energy: 4.28% of outstanding loans under Renewable Energy scheme are identified by banks as overdues and 3.94% of the outstandings are NPAs.

Agenda—18: Regional Rural Banks

18.1 Performance of Regional Rural Banks on important parameters

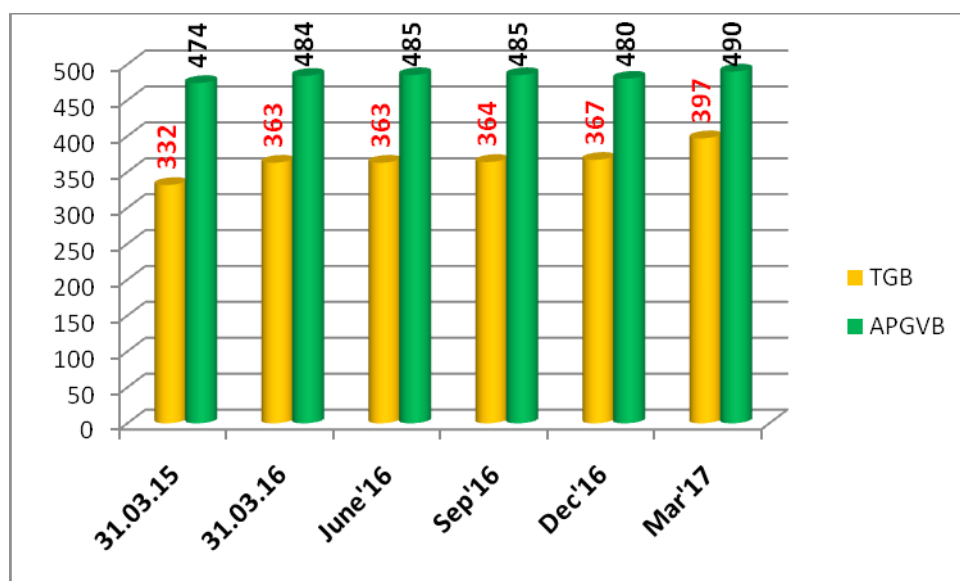
Regional Rural Banks' main focus of lending is to Agriculture and allied activities in rural, semi-urban and urban area. Reserve Bank of India, NABARD and Sponsored Banks are reviewing the performance of RRBS at regular intervals.

18.2 Net work

S.No	Name of the RRB	No. Of branches as on 31/03/15	No. of branches as on 31/03/16	No. of branches as on 30/06/16	No. of branches as on 30/09/16	No. of branches as on 31/12/16	No. of branches as on 31/03/17
1	TGB	332	363	363	364	367	397
2	APGVB	474	484	485	485	480	490
	TOTAL	806	847	848	849	847	887

- During the quarter, Telangana Grameena Bank (TGB) has opened 30 branches and AP Grameena Vikas Bank (APGVB) has opened 10 branches.
- During the financial year under review, TGB has opened 34 branches and APGVB has opened 15 branches.

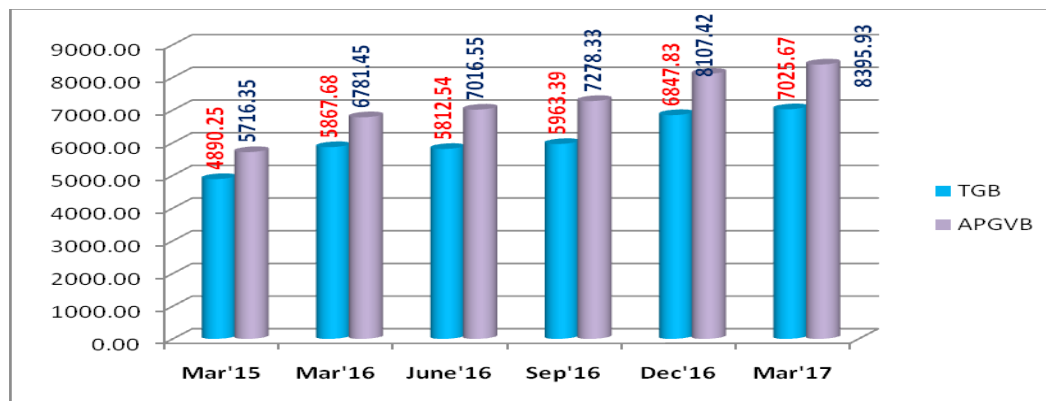
Comparative position of branches:



18.3 Deposits

(Rs. In crore)

S.No	Name of the RRB	31/03/15	31/03/16	30/06/16	30/09/16	31/12/16	31/03/17
1	TGB	4890.25	5867.68	5812.54	5963.39	6847.83	7025.67
2	APGVB	5716.35	6781.45	7016.55	7278.33	8107.42	8395.93



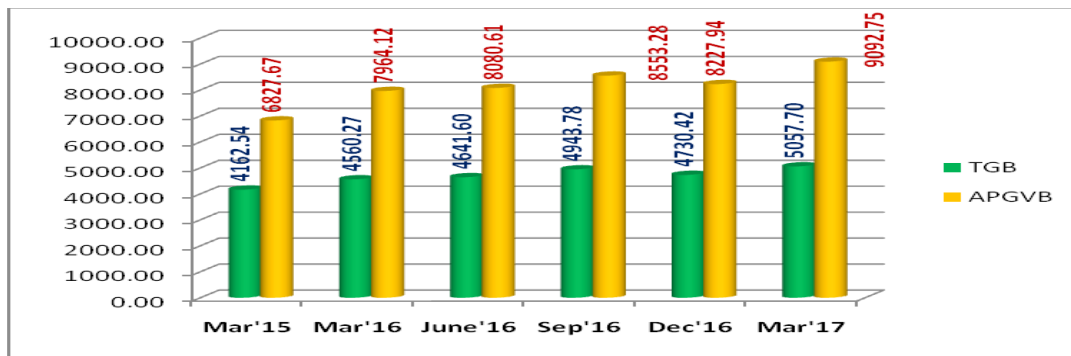
During the quarter under review:

- TGB has registered a growth of Rs. 1157.99 cr (19.74%) in deposits.
- APGVB has registered a growth of Rs.1614.48 cr (23.81%).

18.4 Advances:

(Rs. In crore)

S.No	Name of the RRB	31/03/15	31/03/16	30/06/16	30/09/16	31/12/16	31/03/17
1	TGB	4162.54	4560.27	4641.60	4943.78	4730.42	5057.71
2	APGVB	6827.67	7964.12	8080.61	8553.28	8227.94	9092.75



- During the quarter under review, TGB has registered a decline of Rs. 327.29 cr (6.92%) and during the current financial year registered a growth of Rs. 497.44 cr (10.91%).
- During the quarter, APGVB registered a growth of Rs. 864.81 cr (10.51%) and during the financial year registered a growth of Rs. 1128.63 cr (14.17%).

18.5 C D Ratio

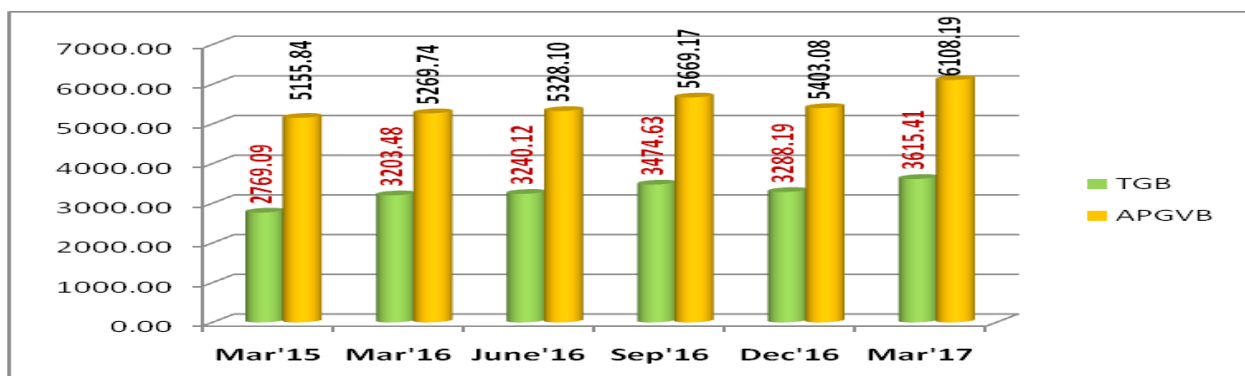
(%)

S.No	Name of the RRB	31/03/15	31/03/16	30.06.16	30.09.16	31.12.16	31/03/17
1	TGB	85.12%	77.72%	79.85%	82.90%	69.08%	71.99%
2	APGVB	119.44%	117.44%	115.17%	117.52%	101.49%	108.31%

- TGB and APGVB have registered CD ratio of 71.99% and 108.31% respectively.

18.6 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			
		31/03/15	31/03/16	31.12.16	31/03/17	31/03/15	31/03/16	31.12.16	31/03/17
1	TGB	4162.54	4560.27	4730.42	5057.71	2769.09	3203.48	3288.19	3615.41
% of agriculture advances to total advances						66.52%	70.25%	69.51%	71.48%
2	APGVB	6827.67	7964.12	8227.94	9092.75	5155.84	5269.74	5403.08	6108.19
% of agriculture advances to total advances						75.51%	66.17%	65.68%	67.18%



- Out of total advances, the share of agriculture advances of TGB is at 71.48% and share of APGVB is at 67.18%.

18.7 Break-up of Total Agricultural advances

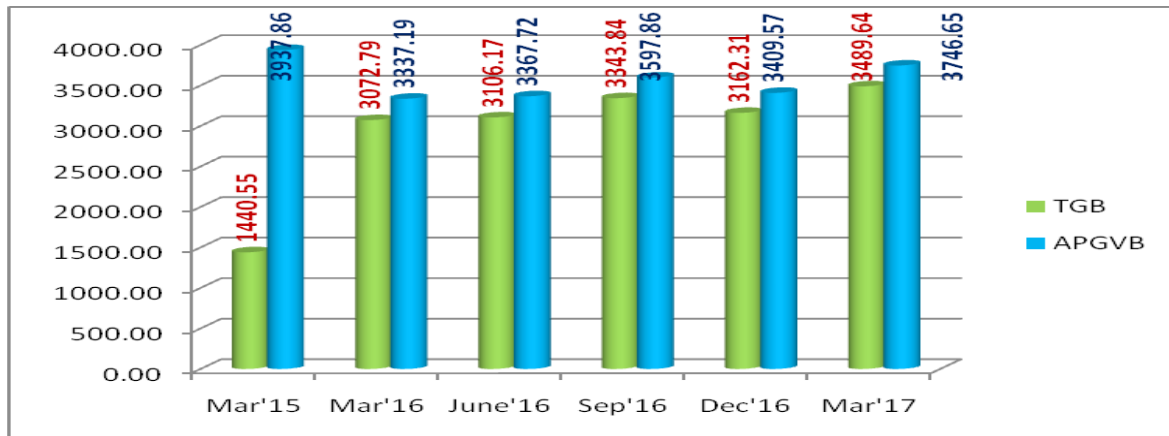
(Rs. In cr)

S. N O	Name of the RRB	Crop Loans				Term Loans			
		31/03/15	31/03/16	31.12.16	31/03/17	31/03/15	31/03/16	31.12.16	31/03/17
1	TGB	1440.55	3072.79	3162.31	3489.64	1328.54	130.69	125.88	125.77
2	APGVB	3937.86	3337.19	3409.57	3746.65	1227.98	1932.55	1993.51	2361.54

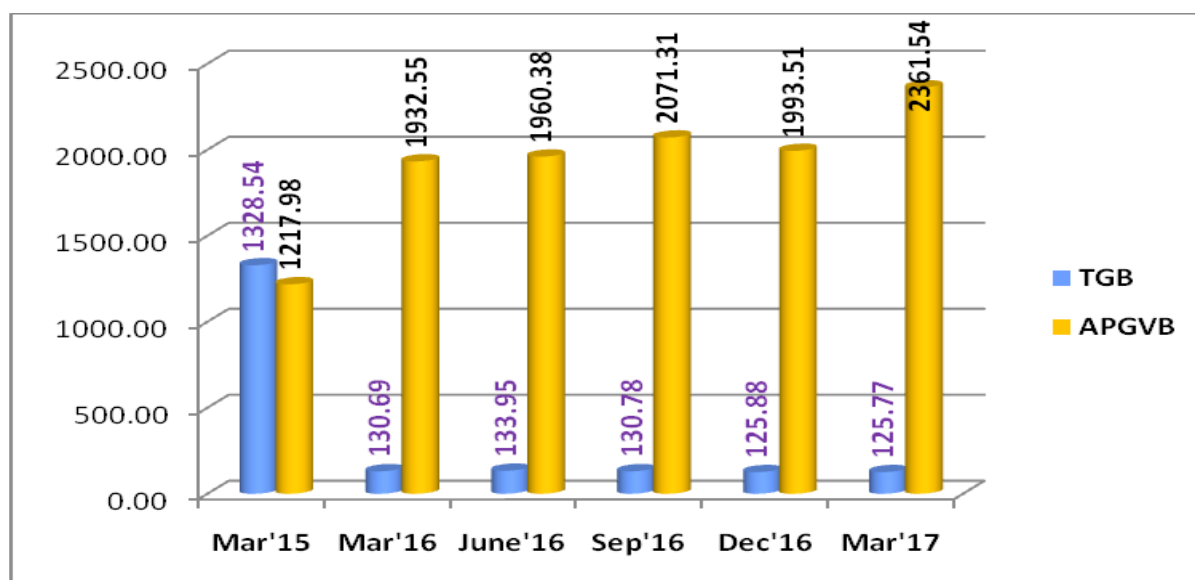
18.8 Comparative position of Crop Loans:

(Rs. In cr)

Bank	Mar'15	Mar'16	June'16	Sept'16	Dec'16	Mar'17
TGB	1440.55	3072.79	3106.17	3343.84	3162.31	3489.64
PGVB	3937.86	3337.19	3367.72	3597.86	3409.57	3746.65

**18.9 Comparative position of Agri. Term Loans** (Rs. In cr)

Bank	Mar'15	Mar'16	June'16	Sept'16	Dec'16	Mar'17
TGB	1328.54	130.69	133.95	130.78	125.88	125.77
APGVB	1227.98	1932.55	1960.39	2071.31	1993.51	2361.54



Agenda 19: Agenda

19.1 To allocate targets to Banks / include the Annual Targets of PMEGP for the FY 2017-18:

Khadi & Village Industries Commission, Ministry of MSME, Govt. of India (State Office – Telangana) has advised vide their letter no. TS/SOH/PMEGP/Targets/2017-18/108 dated 27th April 2017 to include the district-wise targets for the financial year 2017-18 for the approval of the forum. The targets are as per **Annexure no. 62**. We request the forum to approve the same. Lead District Managers will be advised of the targets to suitably take up in DLTF for bank-wise allocation.

19.2 Fixation of Scale of Finance for the year 2017-18:

State Level Technical committee (SLTC) has advised vide their letter no. L&A/ST(P)/f.109/2016-17 dated 1st March 2017, the Scale of Finance for various crops in the State of Telangana for circulation to member banks. The same were circulated among member banks and provided as **Annexure no. 63**.

Agenda – 20:

20.1 Circulars issued by RBI:

→ RBI/2016-17/222 - DBR.BP.BC.No.50/21.06.201/2016-17 February 02, 2017 - Basel III Capital Regulations- Additional Tier 1 Capital

- Amend to Pradhan Mantri Garib Kalyan Deposit Scheme – Government of India, Ministry of Finance, Department of Economic Affairs, new Delhi –dated the February 07, 2017 – Notification no. S.O..4061 E
- RBI/FED/2016-17/52 -FED Master Direction No.1/2016-17 - February 22, 2017 - Authorised Persons who are Indian Agents under the Money Transfer Service Scheme - Master Direction – Money Transfer Service Scheme (MTSS)
- RBI/2016-17/236 - FIDD.FLC.BC.No.22/12.01.018/2016-17, March 02, 2017 - Financial Literacy by FLCs (Financial Literacy Centres) and rural branches - Policy Review
- RBI/2016-17/242 - DNBR.PD.CC.No.085/03.10.001/2016-17, March 2, 2017 - Infrastructure Financing- Definition of 'Infrastructure Lending'
- RBI/2016-17/243 - DGBA.GAD.No.2294/15.04.001/2016-17, March 6, 2017 - Gold Monetisation Scheme
- RBI/2016-17/251 - IDMD.CDD.No. 2347/14.04.051/2016-17, March 16, 2017 - Pradhan Mantri Garib Kalyan Deposit Scheme (PMGKDS), 2016 - Clarification
- RBI/2016-17/261 – FIDD.CO.LBS.BC. No. 25/02.01.001/2016-17, March 30, 2017 Assignment of SLBC Convenorship – State of Telangana to State Bank of India.
- RBI/2016-17/262- FIDD.CO.LBS.BC. No. 26/02.01.001/2016-17, March 30, 2017 - Assignment of Lead Bank Responsibility - decided to assign the lead bank responsibility of districts hitherto held by the Associate banks to State Bank of India.
- RBI/2016-17/267-DGBA.GAD.2618/15.02.005/2016-17, April 6, 2017 - Interest rates for Small Savings Schemes
- RBI/2016-17/273 - DBR.IBD.BC.59/23.13.004/2016-17, April 10, 2017 - Setting up of IFSC Banking Units (IBUs) – Permissible activities
- RBI/2016-17/280 - DBR.No.FSD.BC.62/24.01.040/2016-17, April 18, 2017 - Prudential Guidelines – Banks' investment in units of REITs and InvITs
- RBI/2016-17/284 - Ref. DBS.CO.PPD.BC.No.9/11.01.005/2016-17, April 20, 2017 - Compliance with Ghosh Committee Recommendations
- RBI/2016-17/300 - DPSS (CO) EPPD No.2612/04.03.01/2016-17, May 08, 2017 - National Electronic Funds Transfer (NEFT) system – Settlement at half-hourly intervals
- RBI/2016-17/306 - DBR.No.BAPD.BC.69/22.01.001/2016-17, May 18, 2017 - Rationalisation of Branch Authorisation Policy- Revision of Guidelines
- RBI/2016-17/308 - FIDD.CO.FSD.BC.No.29/05.02.001/2016-17, May 25, 2017 - Continuation of Interest Subvention Scheme for short-term crop loans on interim basis during the year 2017-18- regarding