

**Agenda 1: Adoption of Minutes**

The minutes of the 23<sup>rd</sup> SLBC meeting held on 30<sup>th</sup> May 2019 as furnished in **Annexure ' A '** was circulated to the members of SLBC including RBI, NABARD, LDMs and Government Departments concerned.

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

**Agenda 2: Action Points of 23<sup>rd</sup> SLBC Meeting – Action Taken Report**

No.	Action Point	Action by	Action initiated / status
1	Under Financial Inclusion Plan, the 11 identified unbanked villages with population above 5000, to be covered with <b>"Banking Outlets"</b> by banks latest by 30 <sup>th</sup> June 2019.	Andhra Bank, HDFC Bank, APGVB, Karur Vysya Bank, SBI	During the quarter 8 more unbanked villages were covered with Banking Outlets leaving 3 unbanked villages to be covered. In Sub Committee meeting on FI, Banks have assured that they will cover the villages with Banking Outlets latest by 30.09.2019.
2	All 68 inactive BCs to be activated/ or replaced with new BCs, wherever required, on top priority. Banks to arrange for submission of the list of inactive BCs, which are inactive for more than 30 days, with reasons and the expected date of activation to SLBC every month by 5 <sup>th</sup> of succeeding month.	SBI, TGB, APGVB, Andhra Bank, Syndicate Bank, Central Bank of India, Kotak Mahindra Bank & SLBC	The matter was discussed in Sub-Committee meeting on FI. The number of inactive BCs as on 30.06.2019 was at 70. Kotak Mahindra Bank advised that their 22 BCs are inactive beyond one month and they are migrating to AEPS based system and they will be able to activate the BCs by 30.09.2019. Andhra Bank advised that their inactive BCs are on account of connectivity issues and floated RFP for appointing new corporate BC.
3	Connectivity issues of branches /BCs as advised by Banks/SLBC to be resolved at the earliest.	Term Cell, Dept. Of Telecom	SLBC arranged a meeting of officials from TGB and Andhra Bank to sort out the connectivity issues on 11.07.2019
4	VLR/PV claims of Banks amounting to approx. Rs.804 crores to be immediately reimbursed to the Banks.	Agri. Department, GoT	Govt. of Telangana issued Budget Release Order for Rs.256 crores on 31.05.2019 in respect of PV/VLR. The Treasury Department is yet to receive clearance from Finance Department for payment of Bill for further release to Banks.
5	Pending reimbursement of claims of RSETIs amounting to Rs.10 crores in respect of SBI and Andhra Bank to be released immediately.	State Director, RSETIs/SERP, GoT	An amount of Rs. 1.59 crores released by SERP on 24 <sup>th</sup> May' 2019 has been received by RSETIs. Remaining amount is yet to be received from MoRD, Govt. Of India.
6	Bank's business targets to be aligned with the Annual Credit Plan targets of FY 2019-20 at all levels viz. State, district, block and branch levels as per Lead Bank Scheme guidelines.	All Banks/LDMs	The matter was discussed in the Sub Committee meetings. Banks have been advised to align their business targets with the Bank wise District wise ACP targets, which are advised to respective Banks by SLBC

7	Access for Loan charge creation Module of Dharani Portal to be provided to Banks at the earliest.	CCLA Dept., GoT	ADMIN USER IDs for 28 Banks have been provided for the Loan charge creation module of ILRMS portal of CCLA Dept. Banks have started creation of loan charge in the portal. Remaining Banks are also advised to share the details of the officials identified as ADMIN User and also Bank Master data to enable CCLA Department to create User Ids.
8	Scales of Finance for Animal Husbandry and Fisheries activities for extending working capital loans by Banks to be finalised at the earliest	TSCAB	SLTC of TSCAB finalised the Scales of Finance for Animal Husbandry and Fisheries activities on 18.07.2019 for extending working capital loans for these activities and circulated by SLBC to all banks on 30.07.2019

**Agenda 3: Review of Financial Inclusion Initiatives, expansion of banking network and Financial Literacy:**

A meeting of the Sub-Committee of SLBC on Financial Inclusion was held on August 20, 2019 to review the progress in financial inclusion initiatives. Highlights of the position reviewed by the Sub-Committee are furnished in the following paragraphs.

**a. Status of Banking Net work, opening of banking outlets in unbanked villages, CBS-enabled banking outlets at the unbanked rural centres (URCs)**

**i) Banking Network in Telangana State**

The numbers of bank branches functioning in the State as on June 30, 2019 are 5579. Of these, 1,776 are in rural centres; 1,234 in semi-urban centres; 699 in urban centres and 1,870 in metro centres. The population group-wise and sector-wise distribution of bank branches is furnished in **Annexure-1**.

**Small Finance Banks and Payment Banks in Telangana State:**

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

Reserve Bank of India had released the Guidelines for Licensing of Payments Banks vide its press release dated November 27, 2014 followed by Operating Guidelines for Payments Banks vide Circular DBR.NBD.No.25/16.13.218/2016-17 dated October 6, 2016.

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

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

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

**Small Finance Banks:**

- 1) Equitas Small Finance Bank Ltd
- 2) Jana Small Finance Bank Ltd
- 3) Fincare Small Finance Bank Ltd.,
- 4) Suryoday Small Finance Bank Ltd

**Payment Banks:**

- 1) Airtel Payments Bank Ltd
- 2) India Post Payments Bank Ltd
- 3) FINO Payments Bank Ltd

As per RBI Instructions SLBC sought data on Business and Financial Inclusion parameters from Small Finance Banks and Payment Banks for review in SLBC meeting from September, 2019 quarter onwards.

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

In terms of RBI instructions, the villages with population above 5000 are to be covered with a bank branch of a scheduled commercial bank or a Banking Outlet. 255 centres were identified and allocated to banks for the purpose. As at the end of June 2019, 252 centres (Bank-wise & District Wise is enclosed as Annexure ' B ') were covered with Banking Outlets by banks leaving 3 centres to be covered, as Under:

No	Bank	Village	Mandal	District
1	UCO Bank	Kesaram	Suryapet	Suryapet
2	Bank of Baroda	Thattepally	Peddemul	Vikarabad
3	State Bank of India	Polepalle	Bijinapalle	Nagarkurnool

SBI advised that a BC will be opened in Polepalle village by 30.09.2019 through Stree Nidhi.

Controllers of respective Banks are advised to open Banking outlets at remaining 3 centres before 30.09.2019.

**iii) Status of opening of Banking touch points (Branch/BC/CSP) in villages or within 5 km radius of the village identified as without financial infrastructure/unbanked as per Jan Dhan Darshak GIS App:**

Department of Financial Services (DFS) vide their letter No. F.No. 21(23)2014-FI(Mission Office) dated 23.07.2019, communicated that 221 villages were identified as without Financial Infrastructure within 5 km radius unbanked in Telangana State and in respect of those villages data is not uploaded in Jan Dhan Darshak GIS App by banks. In this regard, DFS advised as under:

- (a) Update the status of banking infrastructure in respect of all 221 identified villages:
  - (i) Whether covered or not, through a touch point
  - (ii) If covered, required parameters about the touch point i.e. latitude-longitude, IFSC Code/ KO Code of BC/CSP, date of opening etc., to be updated on the FI Plan portal by SLBC and in Jan Dhan Darshak GIS App by Banks
- (b) Allocation of the remaining uncovered villages to banks for coverage through deployment of banking touch point and upload the information on the FI Plan portal
- (c) Deployment of banking touch points (branch/BC/CSP) by the allotted bank in the uncovered villages latest by 30.8.2019 and to update the information on FI Plan portal and also in Jan Dhan Darshak App.

SLBC has sent communication to all allocated Banks which are serving these villages to deploy banking touch points (branch, BC, CSP) in the uncovered villages latest by 30.8.2019 / upload their existing BC outlets/Branches/CSPs deployed in or within 5km radius of these unbanked villages.

Banks advised the details of BC outlets/Branches in respect of 221 villages confirming that BC outlets/branches have been deployed in the villages/within 5 km radius of the villages.

Banks to ensure uploading the details of BC outlet/Branch functioning in the unbanked village/within 5 km radius of the village with latitude and longitude positions in Jan Dhan Darshak GIS App ([www.dbtgis.nic.in/bankgis](http://www.dbtgis.nic.in/bankgis)). Banks also to ensure display of timelines by BC outlets (full time/part-time)/Branches/CSPs deployed in respective villages covered with banking infrastructure for the information of the public to make use of the banking facilities.

**Bank wise data of villages covered:**

Sl.No.	Name of the Bank serving the villages	Total No. of villages in the list	Villages covered with Banking infrastructure and uploaded in FI portal
1.	State Bank of India	66	66
2.	Telangana Grameena Bank	92	92
3.	Andhra Bank	24	24
4.	AP Grameena Vikas Bank	13	13
5.	Syndicate Bank	6	6
6.	Indian Bank	5	5
7.	Union Bank of India	3	3
8.	Punjab National Bank	3	3
9.	Canara Bank	2	2
10.	Bank of India	2	2
11.	Bank of Baroda	1	1
12.	Central Bank of India	1	1
13.	India Post Payments Bank	3	3
	<b>Total</b>	<b>221</b>	<b>221</b>

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

Dept. of Financial Services, Ministry of Finance, Government of India during a Video Conference held on 4<sup>th</sup> August, 2018 advised that in respect of LWE districts, any uncovered villages/centres allocated to the banks are to be covered with Brick and Mortar Branches only.

In Telangana, Bhadradi Kothagudem is identified as LWE District and banks have a target of 16 villages to cover with brick and mortar branches. So far, 14 villages have been covered by

**Banks with Brick and Mortar branches. Progress shown hereunder:**

No.	Name of the Bank	No. of centres allocated	Remarks
1	Andhra Bank	6	All centres covered with Brick & Mortar branches
2	AP Grameena Vikas Bank	5	APGVB has opened 4 branches at Gollapalli, Nagineniprolu, Gundepudi and Papakollu villages. As RBI has put on hold on fresh licence proposals for opening/shifting of branches by APGVB in the state of Telangana due to GoI Gazette notification pursuant to implementation of AP Re-organisation Act, 2014, APGVB will open branch at remaining 1(one) village viz., <b>Samath Mothe</b> after receipt approval from RBI only. We have advised the LDM to take up in next DCC and allocate this centre to another Bank willing to open the branch.
3	State Bank of India	4	All centres covered with Brick & Mortar branches
4	Indian Overseas Bank	1	Branch opened on 14.09.2018

**b. Review of operations of Business Correspondents in RURAL Areas- hurdles/issues involved:**

All Banks having Business Correspondents (BCs) have to ensure that they work from a fixed point location with online interoperable devices so that the benefits of Social Security Schemes and PMJDY can reach the beneficiaries. Status of BCs in Telangana as on 28.06.2019

S.No.	Bank	No. of BCs	No of Active BCs	No. of Inactive BCs
1	State Bank of India	1212	1211	1
2	Regional Rural Banks(2 RRBs)	1467	1456	11
3	Andhra Bank	691	663	28
4	Syndicate Bank	160	157	3
5	Central Bank of India	104	99	5
6	Union Bank of India	110	110	0
7	Canara Bank	62	62	0
8	Indian Bank	74	74	0
9	Indian Overseas Bank	74	74	0
10	Kotak Mahindra Bank	75	53	22
11	Punjab National Bank	27	27	0
12	Bank of Baroda	44	44	0
13	UCO Bank	25	25	0
14	Corporation Bank	20	20	0
15	Bank of India	18	18	0
16	HDFC Bank	1	1	0
17	Bank of Maharashtra	10	10	0
18	Allahabad Bank	7	7	0
19	Karur Vysya Bank	2	2	0
	<b>Grand Total</b>	<b>4183</b>	<b>4113</b>	<b>70</b>

(Source: pmjdy.gov.in)

Banks to activate all inactive BCs to ensure that at least one BC is functioning at all identified unbanked areas. There are 4,183 BCs of various banks in the State. As per the latest data available 70 BCs are inactive. Banks were advised to initiate immediate steps for activation or replacement of inactive BCs, wherever required.

**Connectivity Issues:** Connectivity issues were discussed on 11.07.2019 and also in the 'Sub Committee meeting on FI' held on 20<sup>th</sup> August, 2019.

SLBC arranged a meeting with officials of Department of Telecom, Andhra Bank and TGB on 11.07.2019 at SBI, LHO, Hyderabad to resolve the connectivity issues of Andhra Bank & TGB. The Director of Telecom had assured to resolve the issues.

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

As at the end of June, 2019, there are 9,024 ATMs functioning in the State of Telangana and 1,64,277 POS machines installed, by various banks at merchant points across the State.

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

Banks in the State have opened 96,12,584 PMJDY accounts so far. Out of these accounts, 81,93,132 accounts (85.23%) were Aadhaar Seeded and Rupay Cards were issued to 77,34,164 accounts (80.45%). Bank-wise / district-wise data is enclosed as **Annexure ' C ' & ' D ' .**

Banks felt that in view of the recent Supreme Court Ruling, Aadhaar seeding cannot be insisted by banks and seeding is done wherever customers have voluntary requested.

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

The progress made by banks (sector-wise) in the State as on 30.06.2019 is furnished hereunder:

Bank Type	PMSBY	PMJJBY	APY	Total
Public Sector	41,86,202	11,70,596	4,17,058	57,73,856
Private Sector	6,53,726	1,77,999	46,525	8,78,250
RRB	9,95,954	5,82,162	1,02,881	16,80,997
Coop.	1,64,494	76,436	0	2,40,930
<b>Grand Total</b>	<b>60,00,376</b>	<b>20,07,193</b>	<b>5,66,464</b>	<b>85,74,033</b>

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

**"APY CITIZEN'S CHOICE 2019" Campaign**

DFS/PFRDA has launched the "APY CITIZEN'S CHOICE 2019" Campaign from 1<sup>st</sup> August 2019 to 31<sup>st</sup> August 2019 to target the uncovered population and bring them under the ambit of Atal Pension Yojana. Under the campaign SLBC/Banks organised Town-hall meetings in order to enable Banks to source more and more APY accounts. During the Campaign, Banks have done 12172 enrolments achieving 68% Target of 18000 enrolments.

**f. Financial Literacy Initiatives****Financial Literacy Centres (FLCs) – Position as on 30.06.2019**

Particulars	No. of FLCs
No.of FLCCs operating in the District Head Quarters	<b>34</b>
No. of FLCCs operating in Divisional Head Quarters	<b>23</b>
No. of FLCCs operating in Rural Areas	<b>21</b>
Total FLCCs functioning in the State of Telangana	<b>78</b>
<b>Banks</b>	<b>No. of FLCs</b>
State Bank of India (Aardika Vivek Acharana)	<b>11</b>
Telangana Grameena Bank	<b>6</b>
AP Grameena Vikas Bank	<b>5</b>
Andhra Bank	<b>3</b>
Canara Bank	<b>1</b>
Dist Co-op Banks	<b>52</b>
Total	<b>78</b>

**Financial Literacy Activity by FLCs and Rural Branches of Banks for FY 2019-20:**

Quarter ended	Conducted by FLCs		Camps conducted by Rural Branches
	Special Camps	Specific Camps	
Jun-2019	199	426	2455

While reviewing the performance for the quarter ended June, 2019, RBI observed that there was a shortfall in conducting Financial Literacy camps by Rural Branches of Banks. SLBC on 02.08.2019 Communicated Circular guidelines of RBI (No.RBI/2016-17/236-FIDD.FLC.BC. No.22/12/01.018/2016-17 dated 02.03.2017) with regard to Financial Literacy by FLCs and Rural Branches- Policy review and advised all Bank's Controllers to advise their rural branches to conduct Financial Literacy camps as per the prescribed periodicity.

RBI observed The Financial Literacy Centers (FLCs) both in Districts and LDM offices opened by the Banks are meant to take up Financial Literacy activities on a regular basis.

Canara Bank opened a new Financial Literacy Centre on 03.06.2019 during the quarter at Hyderabad

**g) Conduct of "Financial Literacy Week" – by RBI:**

RBI conducted "Financial Literacy Week" from 3<sup>rd</sup> to 7<sup>th</sup> June 2019 to promote awareness on key topics through a focussed campaign with the theme of "Farmers" and how they benefit by being a part of the formal banking system. In order to build awareness and disseminate financial literacy messages to the farming community, focussed content in the form of posters and leaflets have been prepared for display in rural bank branches, Financial Literacy Centers, ATMs and Websites.

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

- ✦ 78 FLCs are functioning in the state.
- ✦ 199 special camps were conducted by FLCs of CBs/RRBs as against a target of 156 camps (i.e., two special camps per month by each FLC covering UPI and USSD )
- ✦ 426 specific camps were conducted by FLC / FLCs of CBs/RRBs during the quarter as against a target of 390 camps (i.e., five camps per month by each FLC, one each for Farmers, SMEs, SHGs, School Children & Senior Citizens)
- ✦ 1776 Rural branches in the State have conducted 2,455 camps during the quarter against a target of 5328 camps)
- ✦ 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.

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

**h) Constitution of Sub-Committee on Digital Payments:**

With a view to encourage digitization of payments and enhance financial inclusion through digitization, a High-Level Committee on Deepening of Digital Payments (CDDP) under the Chairmanship of Shri Nandan Nilekani, former Chairman UIDAI was constituted by RBI. The Committee recommended leveraging SLBC mechanism for deepening of digital payments.

Accordingly, RBI advised vide letter no. FIDD.CO.LBS.No.475/02.01.001/2019-20 dated 27.08.2019 for constitution of Sub-Committee on digital payments.

Steering Committee of SLBC in its meeting held on 16.09.2019 constituted a Sub-Committee on Digital payments with the following departments/banks as members to review and monitor the progress/performance and steps initiated by Banks in respect of promotion of digital transactions.

1) Reserve Bank of India 2) NABARD 3) State Bank of India 4) Andhra Bank 5) Punjab National Bank 6) Bank of Baroda 7) Canara Bank 8) Union Bank of India 9) Indian Bank 10) Syndicate Bank 11) Indian Overseas Bank 12) HDFC Bank 13) ICICI Bank 14) Axis Bank 15) APGVB 16) TGB 17) Institutional Finance Department, Govt of Telangana 18) Industries & Information Technology, Electronics and Communication Dept, Govt. Of Telangana 19) UIDAI 20) Term Cell, DOT 21) India Post Payments Bank 22) Agriculture Department, Government of Telangana 23) Panchayat Raj, Rural Development Department, GoT

**i) DIGI District – Khammam:**

Meeting was held between RBI Governor and Heads of PSU Banks on 18.07.2019 wherein, it was decided that PSU Banks will undertake 100% digitization of one District in each State.

Khammam District has been identified in Telangana State which is included under “Transformation of Aspirational District” programme of Government of India for better synergies.

The SOP and other modalities have been communicated to Banks present in the District on 06.09.2019 to take forward this programme. Banks to advise their Regional Heads/Branches operating in Khammam District to extensively participate in the programme and extend full support to the Nodal Officer i.e., the Lead District Manager and Nodal Officer identified for the District.

The issues have been discussed in detail in Sub-Committee meeting on Financial Inclusion held on 20.08.2019.

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

The meeting of the Sub-Committee on MSME was held on August 21, 2019 and the Sub-Committee on Agriculture was held on August 29, 2019 to review the credit flow to MSME, Agriculture and other priority sectors. Highlights of the position reviewed by the Sub-Committee are furnished in the following paragraphs.

**Banking at a Glance / Priority Sector lending as on 30.06.2019**

(Rs. In cr)

No.	Particulars	O/s as on	O/s as on	RBI Norm	Level of Compliance/ achievement
		31.03.2019	30.06.2019		
1	Total Deposits	454272.19	455709.56		
2	Total Advances	533874.07	533106.75		
3	Credit Deposits Ratio (%) (RBI Norm 60%)	117.52%	116.98%		
4	Total Priority Sector Advances	162281.01	193466.25	40.00%	36.24%
	Of which				
A	Agriculture advances	73087.01	69917.93	18.00%	13.10%
i.	Of which: small & marginal farmers	29539.43	28550.91	8.00%	5.34%
B	Non-farm Sector / MSMEs	59324.03	91834.12		
i.	Of which: Micro enterprises	22297.91	28129.21	7.50%	5.27%
ii.	Small Enterprises	26180.76	33193.72		
iii.	Medium Enterprises	10845.36	30511.19		
C	Export Credit	140.50	139.52		
D	Others' under Priority Sector Advances	29729.46	31574.68		



	Of which				
i.	Educational Loans	2929.16	2944.43		
ii.	Housing Loans	23848.43	24969.69		
iii.	Social Infrastructure	43.97	38.41		
iv.	Renewable Energy	131.12	110.10		
v.	Others	2776.78	3512.05		
5	Out of Priority Sector Advances - Finance to:				
i.	Advances Weaker Sections	45827.81	42979.78	10.00%	8.05%
ii.	Advances to Women	32146.53	32474.64	5.00%	6.08%
iii.	Advances to SC/ST	13628.22	12145.45		
iv.	Advances to Minorities	11709.66	11380.85		
v.	SHGs	12913.14	11895.56		

- ✦ As at the end of June, 2019 total deposits of the Banks in the State are at Rs. 4,55,709.56 cr and advances are at Rs. 5,33,106.75 cr.
- ✦ Deposits have registered a growth of Rs.1,437.37 cr and advances declined by Rs. 767.32 cr during the quarter under review. (March'19 - June'19).
- ✦ Banks in the State have registered a CD Ratio of 116.98%

**a. Achievement of Annual Credit Plan 2019-20, Priority Sector lending: Position as on 30.06.2019**  
(Rs. In cr)

S.No	Particulars	Achievement during		Target 2019-20	01.04.19 to 30.06.19	%
		2017-18	2018-19			
1	Short Term Production Loans					
a	Kharif	21025.90	19671.76	29244.25	7345.65	25.12
b	Rabi	10384.67	14079.96	--	--	--
	<b>Total</b>	<b>31410.57</b>	<b>33751.72</b>	<b>29244.25</b>	<b>7345.65</b>	<b>25.12</b>
2	Agriculture Term Loans	7320.07	12672.32	11445.23	1620.17	14.15
3	Agriculture Infrastructure	391.02	591.66	2088.07	86.94	4.16
4	Agr. Ancillary activities	3261.07	4336.07	6323.03	1204.20	19.04
5	<b>Total Agriculture</b>	<b>42382.73</b>	<b>51351.77</b>	<b>49100.58</b>	<b>10256.96</b>	<b>20.89</b>
6	Micro & small, Medium Enterprises	26542.24	36639.03	21420.19	16249.25	75.86
7	Others' under priority Sector Advances	5786.83	7713.35	11336.30	1760.05	15.52
	<b>Of which</b>					
a	Education Loans	401.02	533.56	1841.04	167.88	9.12
b	Housing Loans	4000.88	5848.66	6288.87	1035.21	16.46
c	Others	1384.93	1331.13	3206.39	556.94	17.37
7	Export Credit	46.16	32.40	0.00	6.66	0.00
8	<b>Total Priority Sector Advances</b>	<b>74757.96</b>	<b>95736.55</b>	<b>81857.07</b>	<b>28272.92</b>	<b>34.54</b>
9	Non-Priority Sector Advances	125959.66	123855.80	44885.21	37446.46	83.43
10	<b>Total Credit Plan</b>	<b>200717.62</b>	<b>219592.35</b>	<b>126742.28</b>	<b>65719.38</b>	<b>51.85</b>

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

- ✦ Banks together disbursed Priority Sector loans of Rs.28,272.92 Crs and achieved 34.54% of annual targets.
- ✦ Under Short Term Production loans, Rs. 7,345.65 Crs disbursed and achieved 25.12% of annual targets.
- ✦ Term loans to agriculture including allied activities; Infrastructure and Ancillary activities were disbursed to the extent of Rs. 2,911.31 Crs and achieved 14.66% of targets.
- ✦ Amount of Rs. 10,256.96 Crs disbursed by Banks to Agriculture sector, achieving 20.89% of annual targets.
- ✦ MSME loans totalling to Rs. 16,249.25 Crs disbursed by banks, achieving 75.86% of annual targets.
- ✦ Amount of Rs.1,760.05 Crs disbursed by Banks to 'Other priority sector advances', achieving 15.52% of annual targets.
- ✦ Education loans amounting to Rs. 167.88 Crs disbursed by banks, achieving 9.12% of annual targets.
- ✦ Housing loans amounting to Rs. 1,035.21 Crs disbursed by banks, achieving 16.46% of targets.
- ✦ Banks together have disbursed Priority & Non Priority Sector Advances totaling to Rs.65,719.38 Crs, achieving 51.85% of annual targets.

\* RBI Norm for computation of priority sector targets/sub-targets achievement is to be based on the ANBC or Credit Equivalent Amount of Off-Balance Sheet Exposures, whichever is higher, as on the corresponding date of the preceding year. However, in the absence of availability of ANBC, it is calculated on the total advances outstanding as on 31.03.2019.

**i) Credit flow to Agriculture:****Total Agriculture: Sector-wise / Category-wise as on 30.06.2019 (Rs. In Crs)**

Sector	Targets	Achievement	Category	Targets	Achievement	% Achievement
Public Sector Banks	30863.55	5450.58	Crop Loans	29244.25	7345.65	25.12
Private Sector Banks	5186.54	2379.20	Term Loans	11445.23	1620.17	14.15
Regional Rural Banks	8144.32	1437.55	Infrastructure	2088.07	86.94	4.16
Cooperative Banks	4906.17	989.62	Agr. Ancillary	6323.03	1204.20	19.04
<b>Total</b>	<b>49100.58</b>	<b>10256.96</b>	<b>Total</b>	<b>49100.58</b>	<b>10256.96</b>	<b>20.89</b>

- ✦ Amount of Rs. **10,256.96 Crs** was disbursed to Agriculture sector by banks, achieving **20.89%** of annual targets.

**Short Term Crop Production Loans as on 30.06.2019****(Rs. In cr)**

Category	Kharif Season			Rabi Season		
	Target	Achievement	%	Target	Achievement	%
Public Sector Banks	17378.08	4339.65	24.97	11585.38	NA	NA
Private Sector Banks	2433.02	826.41	33.96	1622.02		
Regional Rural Banks	6098.00	1272.84	20.87	4065.33		
Cooperative Banks	3335.15	906.75	27.18	2223.42		
<b>Total</b>	<b>29244.25</b>	<b>7345.65</b>	<b>25.12</b>	<b>19496.15</b>		

**Under Short Term Crop loans:****Kharif 2019-20**

- ✦ Public sector banks have disbursed Rs. 4,339.65 Crs and achieved 24.97% of Kharif Targets.
- ✦ Private sector banks have disbursed Rs.826.41Crs and achieved 33.96% of Kharif Targets.
- ✦ RRBs have disbursed Rs. 1,272.84 Crs and achieved 20.87% of Kharif Targets.
- ✦ Co-operative Banks have disbursed Rs. 906.75 Crs and achieved 27.18% of Kharif Targets

**ii) Agri. Term Loans including Allied, Infrastructure & Ancillary Activities as on 30.06.2019  
(Rs. In cr)**

Sector	Target	Achievement	%
Public Sector Banks	13485.47	1110.94	8.24
Private Sector Banks	2753.52	1552.78	56.39
Regional Rural Banks	2046.32	164.71	8.05
Cooperative Banks	1571.02	82.86	5.27
<b>Total</b>	<b>19856.33</b>	<b>2911.31</b>	<b>14.66</b>

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

- ✦ Public sector banks have disbursed Rs. 1,110.94 Crs and achieved 8.24% of Annual Targets.
- ✦ Private sector banks have disbursed Rs. 1,552.78 Crs and achieved 56.39% of Annual Targets.
- ✦ RRBs have disbursed Rs. 164.71 Crs and achieved 8.05% of Annual Targets.
- ✦ Co-operative Banks have disbursed Rs. 82.86 Crs and achieved 5.27% of Annual Targets.

**iii) Dairy Entrepreneurship Development Scheme (DEDS) as on 30.06.2019**

Outstanding loans to 21,721 borrowers under DEDS scheme are at Rs.242.63 Crs. During the quarter banks have disbursed an amount of Rs.4.55 Crs to 416 beneficiaries.

**iv) Pledge Finance against Warehouse Receipts**

Banks have extended credit to 880 beneficiaries amounting to Rs.129.87 Crs as on June,2019. During the quarter, an amount of Rs. 38.63 Crs disbursed to 325 units.

**v) Joint Liability Groups (Bhoomi Heen-Kisan)**

Banks have so far, financed 15,821 Joint Liability Groups with an outlay of Rs.1,009.20 Crs. During the current quarter, banks in the State have disbursed an amount of Rs.2.10 Crs to 231 JLGs.

**vi) Scale of Finance:**

Scales of Finance for 2019-20 fixed by DLTCs and ratified by State Level Technical Committee have been communicated to the LDMs and Banks.

During the quarter SLTC fixed Scale of finance for working capital requirement to Animal Husbandry and Fisheries Activities, which are eligible for Interest Subvention and prompt repayment incentive. The Scale of finance fixed for these activities has been communicated to all Banks on 30.07.2019.

**b) Outstanding, Overdues & NPAs under Agriculture sector as on 30.06.2019****(Rs. In Crs)**

Category	Outstandings		Overdues			Non-Performing Assets		
	No. of a/cs.	Amount	No. of a/cs.	O/s in Overdue Accounts	%	No. of a/cs.	Amount	%
Short Term Crop Production Loans	5228581	48436.82	1039869	9668.56	19.96	306303	1962.00	4.05
Agri. Term Loans	687586	15674.32	108769	2101.08	13.40	113836	1357.59	8.66
Agri. Infrastructure	2830	983.80	204	189.39	19.25	171	38.34	3.89
Ancillary activities	7017	4822.98	617	385.99	8.00	1812	411.63	8.53
<b>Total Agriculture</b>	<b>5926014</b>	<b>69917.93</b>	<b>1149459</b>	<b>12345.03</b>	<b>17.65</b>	<b>422122</b>	<b>3769.57</b>	<b>5.39</b>

**i) Overdues in Agriculture segment**

- ✦ 19.96% of Short Term Crop Loan outstanding are overdues in the books of the banks.
- ✦ 12.45% of Agriculture Term Loan incl. Allied activities; Agri. Infrastructure; Agri. Ancillary Activities outstanding are overdues .
- ✦ Overdues in total agriculture advances constitute 17.65% of outstanding.

**ii) NPAs in Agriculture segment**

- ✦ 4.05% of short term crop loan outstanding are NPAs in the books of the banks.
- ✦ 8.41% of Agriculture Term Loan incl. Allied activities; Agri. Infrastructure; Agri. Ancillary Activities outstanding are NPAs.
- ✦ NPAs in total agriculture advances are at 5.39%.

**iii) Gold loans sanctioned for Agriculture purpose:**

During the course of recent review of the interest subvention scheme, the Department of Agriculture Cooperation and Farmers Welfare (DAC&FW) expressed concern regarding the benefits of interest subvention being diverted to ineligible persons through Agri Gold Loans specially in Southern states of Kerala, Tamilnadu, Andhra Pradesh and Telangana and stressed the need to stop this diversion immediately.

It was pointed out in the meeting that as against 9.7 Crore active agri loan accounts, there only 6.92 Crore are active KCC holders, which means that 2.78 Crore number of accounts are availing agriculture loan without KCC. With a view to putting a check on the existing practice of giving Agri. loan to ineligible beneficiaries, it has been suggested that Govt. could consider providing interest subvention only through KCC linked accounts by making KCC a pre-requisite for claiming interest subvention and prompt repayment incentive (PRI) benefits by the farmers. (Letter No. F.No. 3/29/2019-AC dated 09.07.2019 circulated to all Banks).

**iv) Vaddileni Runalu/Pavala Vaddi on Crop Loans:**

Banks have informed that as per the interest subvention (VLR & PV) scheme guidelines, banks were 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, Finance Department vide its G.O.Rt No. 807 dated 31.05.2019 issued

Budget Release Order sanctioning an amount of **Rs. 256.00 Crs** as against pending claims of **Rs. 804.88 Crs**. Finance Department is requested to issue instructions for release of funds by the Treasury department, as the released amount is yet to be received by Banks.

**SLBC requests Govt. of Telangana to expedite reimbursement of total claimed amount of Rs. 804.88 Crs under VLR/PV claims of Banks as early as possible, as the Banks' auditors insisting for making a provision for the amount, as these receivables are more than 2 years old**

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

**i) Credit Flow under DAY-NRLM Scheme:**

**(Rs. In Crs)**

Outstanding 30.06.2019		Disbursements 01.04.19 to 30.06.19		Overdues			NPAs		
No. of A/cs	Amount	No. of A/cs	Amount	No. of A/cs	Amount	%	No. of A/cs	Amount	%
291364	7189.38	14068	461.85	28159	437.35	6.08	25227	244.34	3.40

- ✦ As at the end of June,2019 loan outstanding of banks to 2,91,364 groups is at Rs.7,189.38Crs
- ✦ Banks disbursed Rs. 461.85 Crs to 28,159 groups during the quarter
- ✦ Overdues at Rs.437.35 Crs constitute 6.08% of outstanding.
- ✦ NPAs at Rs. 244.34 Crs constitute 3.40% of outstanding.
- ✦ Bank-wise details are enclosed as **Annexure 22**.

**ii) Credit Flow under DAY-NULM Scheme up to 30.06.2019:**

**(Rs. In Crs)**

Outstanding 30.06.2019		Disbursements 01.04.19 to 30.06.19		Overdues			NPAs		
No. of A/cs	Amount	No. of A/cs	Amount	No. of A/cs	Amount	%	No. of A/cs	Amount	%
112486	2378.90	6150	205.29	11816	152.47	6.41	11174	97.49	4.09

- ✦ As at the end of June, 2019, outstanding loans by banks to 1,12,486 groups are at Rs.2,378.90 Crs.
- ✦ During the quarter under review, Banks disbursed Rs.205.29 Crs to 6,150 groups
- ✦ Overdues are at Rs.152.47 Crs constitute 6.41% of outstanding.
- ✦ NPAs at Rs. 97.49 Crs constitute 4.09% of outstanding.
- ✦ Bank-wise details are enclosed as **Annexure 23**.

**iii) Credit Flow under MUDRA Scheme: During the quarter ended 30<sup>th</sup> June 2019**

**(Rs. In Crs)**

Particulars	Shishu		Kishore		Tarun		Total	
	A/cs	Amt.	A/cs	Amt.	A/cs	Amt.	A/cs	Amt.
<b>All Beneficiaries</b>	141488	394.82	19472	322.09	3636	261.36	164596	978.28
<b>Women Entrepreneurs</b>	6992	20.45	3597	54.31	748	34.54	11337	109.30
<b>New Entrepreneurs</b>	8069	23.12	6428	132.55	1249	92.98	15746	248.65
<b>Minority Entrepreneurs</b>	756	2.94	794	14.48	160	12.18	1710	29.61
<b>SC Entrepreneurs</b>	35426	95.54	968	18.47	138	8.89	36532	122.90
<b>ST Entrepreneurs</b>	23473	66.10	692	13.63	133	8.92	24298	88.64

**Performance of Banks during the quarter under review:**

- ✦ Banks sanctioned loans to 1,64,596 beneficiaries with an outlay of Rs.978.28 Crs
- ✦ Rs. 109.30 Crs - Sanctioned to 11,337 Women Entrepreneurs.
- ✦ Rs. 248.65 Crs - Sanctioned to 15,746 New Entrepreneurs
- ✦ Rs. 29.61 Crs - Sanctioned to 1,710 Minority community Entrepreneurs
- ✦ Rs. 122.90 Crs - Sanctioned to 36,532 SC Entrepreneurs
- ✦ Rs. 88.64 Crs - Sanctioned to 24,298 ST Entrepreneurs
- ✦ Bank-wise / district-wise details are enclosed an **Annexure 'G'**

**iv) Credit Flow under STAND UP INDIA Scheme up to 30<sup>th</sup> June 2019****(Rs. in Crs)**

No. of Sanctions	Women	SC	ST	Amount sanctioned
4673	3186	990	497	1,127.47

- ✦ Under Stand-Up India scheme, banks have sanctioned loans to 4,673 borrowers with an outlay of Rs.1,127.47 Crs as on 30.06.2019. Details are as under:
- ✦ 3,186 women beneficiaries-outlay of Rs.751.51 Crs
- ✦ 990 SC beneficiaries -outlay of Rs.256.90 Crs
- ✦ 497 ST beneficiaries- outlay of Rs.119.06 Crs
- ✦ During the quarter under review, Banks disbursed Rs.53.68 Crs to 99 beneficiaries
- ✦ Bank wise details are enclosed an Annexure 'H'

**v) Credit Flow under DRI Scheme:**

- ✦ As at the end of June 2019, outstanding credit to 15,697 beneficiaries is at Rs.27.63 Crs.
- ✦ Overdues at Rs. 4.14 Crs constitute 14.98% of outstanding.
- ✦ NPAs with an amount of Rs. 5.32 Crs constitute 19.25% of outstanding.

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

KVIC advised Bank-wise and District-wise Targets for 2019-20 (excluding 2<sup>nd</sup> finance Targets for existing units) as under:

**Target for FY 2019-20**

3212 Units with a loan outlay of Rs260.08 Crs with Margin Money /Subsidy out lay of Rs96.32 Crs

**Performance of Banks:**

- ✦ Outstanding of PMEGP as on 30.06.2019 was at Rs.195.41 Crs
- ✦ Banks disbursed Rs.18.96 Crs during the quarter to 534 beneficiaries
- ✦ Overdues in PMEGP are at Rs.35.47 Crs, constituting 18.15% of outstanding
- ✦ NPAs in PMEGP are at Rs. 38.87 Crs, constituting 19.89% of outstanding

**MM/Subsidy claims achievement position: as on 30.06.2019 (MM -Rs. In lacs)**

Sl. No.	Agency	Target for 2019-20			Achievement (as on 30.06.2019)			100 days Target (commencing from 15-06-2019)			Achievement (as on 16-08-2019)		
		Projects	M.M.	Emp.	Projects	M.M.	Emp.	Projects	M.M.	Emp.	Projects	M.M.	Emp.
1.	KVIC	737	2143.39	5896	21	86.10	168	262	786.44	2097	33	143.10	264
2.	KVIB	1424	4141.44	11392	41	159.57	328	506	1519.52	4052	61	233.06	488
3.	DIC	1151	3347.47	9208	39	115.91	312	409	1228.21	3275	101	257.61	808
	<b>Total:</b>	<b>3312</b>	<b>9632.29</b>	<b>26496</b>	<b>101</b>	<b>361.58</b>	<b>808</b>	<b>1177</b>	<b>3534.17</b>	<b>9424</b>	<b>195</b>	<b>633.77</b>	<b>1560</b>

**Exemption of EDP training till 30.09.2019**

The Directorate of PMEGP, KVIC conveyed the decision of the Ministry of MSME, GOI for exemption of EDP training prior to disbursement of Loan till 30.09.2019. The said exemption will facilitate the financing bank to disburse the first instalment of loan and claim/upload Margin Money /Subsidy on PMEGP online portal without waiting for completion of EDP training. However, Banks are advised to focus on all the pending EDP trainings pertaining to cases sanctioned up to 30.09.2019 shall be completed during the next quarter i.e., up to 31.12.2019. The exemption is already communicated by SLBC to all Banks, LDMs for necessary action and discussed in Sub-Committee Meeting of MSME held on 29<sup>th</sup> August 2019.

KVIC, Telangana advised that Orientation Training programme to officials of Banks and other Implementing Agencies on implementation of PMEGP Scheme, processing of applications, operation of PMEGP e-portal etc., are conducted during the month of August and September 2019.

**vii) Credit flow to others:****a. Credit Flow to Weaker Sections as on 30.06.2019****(Rs. In Crs)**

Outstanding		Disbursements During the quarter		Disbursements During the year		Overdues			NPAs		
No. of A/cs	Amount	No. of A/cs	Amount	No. of A/cs	Amount	No. of A/cs	Amount	%	No. of A/cs	Amount	%
4166652	42979.78	395437	3638.81	395437	3638.81	751521	6894.03	16.04%	247476	1905.69	4.43%

- ✦ As at the end of June 2019, outstanding credit to 41,66,652 weaker section borrowers is at Rs.42,979.78 Crs.
- ✦ During the quarter under review, banks have disbursed an amount of Rs. 3,638.81 Crs to 3,95,437 borrowers
- ✦ Overdues are at Rs.6,894.03 Crs constituting 16.04% of outstanding.
- ✦ NPAs are at a level of Rs. 1,905.69 Crs constituting 4.43% of outstanding.

**b. Credit Flow to Women as on 30.06.2019:****(Rs. In Crs)**

Outstanding		Disbursements During the quarter		Disbursements During the year		Overdues			NPAs		
No. of A/cs	Amount	No. of A/cs	Amount	No. of A/cs	Amount	No. of A/cs	Amount	%	No. of A/cs	Amount	%
2458164	32474.64	230958	3573.14	230958	3573.14	435007	4936.33	15.20%	154043	1164.75	3.59%

- ✦ As at the end of June 2019, outstanding credit to 24,58,164 women beneficiaries was at Rs.32,474.64 Crs.
- ✦ During the quarter under review, banks have disbursed an amount of Rs. 3,573.14 Crs to 2,30,958 beneficiaries.
- ✦ Overdues are at Rs. 4,936.33 Crs constituting 15.20% of outstanding.
- ✦ NPAs are at a level of Rs. 1,164.75 Crs constituting 3.59% of outstanding.

#### d. Credit flow to MSMEs

##### i) Disbursements -Micro, Small & Medium Enterprises (MSME) as on 30.06.2019 (Rs. In Crs)

Particulars	Target	Achievement	%
Micro Enterprises	7047.05	6295.95	89.34
Small Enterprises	7023.74	7311.51	104.10
Total SME	14070.79	13607.46	96.71
Medium Enterprises (ME)	7349.40	2641.79	35.95
<b>Total MSME advances</b>	<b>21420.19</b>	<b>16249.25</b>	<b>75.86</b>

##### ii) Outstandings -Micro, Small & Medium Enterprises (MSME) as on 30.06.2019 (Rs. In Crs)

Particulars	Outstanding as on 31.03.2018		Outstanding as on 31.03.2019		Outstanding as on 30.06.2019	
	A/c.	Amt.	A/c.	Amt.	A/c.	Amt.
Micro Enterprises	1069009	27539.12	1249665	28508.37	1282041	28129.21
Small Enterprises	758645	28742.04	949546	32458.09	964908	33193.72
Total SME	1827654	56281.16	2199211	60966.46	2246949	61322.93
% of Micro Enterprises to total MSE	58.49%	48.93%	56.82%	46.76%	57.05%	45.87%
% of Small enterprises to total MSE	41.51%	51.07%	43.17%	53.24%	42.94%	54.12%
Medium Enterprises (ME)	146937	26519.36	252873	36746.58	226851	30511.19
% of ME to total MSME advances	7.44%	32.03%	10.31%	37.61%	9.17%	33.22%
<b>Total MSME advances</b>	<b>1974591</b>	<b>82800.52</b>	<b>2452084</b>	<b>97713.04</b>	<b>2473800</b>	<b>91834.12</b>

#### During the Quarter under review:

- ✦ SME advances increased by Rs.356.47 Crs (0.58%) and stood at Rs.61,322.93 Crs. (No. of accounts grew by 47,738)
- ✦ Advances to Medium Enterprises decreased by Rs. 6,235.39 Crs (-16.96%) and stood at Rs. 30,511.19 Crs.
- ✦ Advances under MSME segment decreased by Rs.5,878.92 Crs ( -6.02%) and stood at Rs.91,834.12 Crs.

#### iii) PM Task Force Recommendations:

Compliance to PM Task Force Recommendations	Norm %	Actual %
Banks are advised to achieve a 20 percent year-on-year growth in credit to micro & small enterprises (Jun'18 – Jun' 19)	20	13.73%
10 percent annual growth in the number of micro enterprise accounts	10	2.59%*
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	45.87%

\* Growth for one Quarter (Not Annualised)



**iv) Overdues in MSMEs as on 30.06.2019****(Rs. In Crs)**

S. No.	Particulars	Overdues		
		A/c.	Amount	% to Out-standing
1	Micro	112219	2904.99	10.32%
2	Small	15304	4151.76	12.50%
	<b>Total MSE</b>	<b>127523</b>	<b>7056.75</b>	<b>11.51%</b>
3	Medium	6399	2057.92	6.74%
	<b>Total MSME</b>	<b>133922</b>	<b>9114.67</b>	<b>9.93%</b>

- ✦ Overdues under total MSE segment advances constitute 11.51% of its outstanding.
- ✦ Overdues under Medium enterprises constitute 6.74% of its outstanding.
- ✦ Overdues under total MSME segment constitute 9.93% of its outstanding.

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

S. No.	Particulars	NPAs		
		A/c.	Amount	% to Out-standing
1	Micro	128919	2471.24	8.79%
2	Small	16325	2700.23	8.14%
	<b>Total MSE</b>	<b>145244</b>	<b>5171.57</b>	<b>8.43%</b>
3	Medium	5828	1870.94	6.13%
	<b>Total MSME</b>	<b>151072</b>	<b>7042.51</b>	<b>7.67%</b>

- ✦ NPAs under total MSE segment advances constitute 8.43% of its outstanding.
- ✦ NPAs under Medium enterprises constitute 6.13% of its outstanding.
- ✦ NPAs of total MSME segment constitute 7.67% of its outstanding

**vi) MSME Support and Outreach Campaign – Phase II**

MSME outreach initiative was launched by the Hon'ble Prime Minister on 2nd November, 2018 to provide access to credit, access to market, technology upgradation, ease of doing business and a sense of security for employees of MSMEs. Twelve announcements were made to address each of these 5 categories.

In order to further consolidate the gains made during MSME Support and Outreach Campaign, the second phase of the campaign, beginning from 1st July, 2019 to 15<sup>th</sup> August, 2019 was launched. Banks have to suomoto try to approach all MSMEs and address their credit needs as per existing policy. All GST registered MSMEs should be educated about PSB Loans in 59 Minutes.

**vii) CGTMSE Scheme- Guidelines:**

Ministry of MSME, Government of India advised banks to focus on the revamped CGTMSE scheme for enhancing credit flow to MSEs and the same was discussed in the SLBC Sub Committee on MSME.

A work shop on CGTMSE for the benefit of newly reported officials at banks was organized by SLBC at State Bank Institute of Learning and Development in association with CGTMSE, Mumbai on

17.08.2019 in which 50 officials from major banks have participated. Guidelines of Scheme and Process flow for lodgment of claims etc. were explained in detail to the bank officials. The revised CGTMSE guidelines are furnished in **Annexure-‘ I ’**

**e) KCC loan, crop insurance under PMFBY:**

**i) Campaign to achieve saturation under KCC :**

Department of Agriculture, Co-operation & Farmers Welfare, Govt. of India launched a campaign to saturate farmers for financial inclusion under KCC. DAC&FW has given detailed guidelines vide their letter FNo.1-20/2018-Credit-1(part) dt. 12.06.2018 to be followed by Commercial Banks, Co-operative Banks and RRBs during the campaign.

**Keeping in view the importance of achieving saturation under KCC, Commissioner, Agriculture, Govt of Telangana, Banks & LDMs were advised to conduct village level camps in co-ordination with each other. The Camps will continue for 45 days from 01.08.2019. The detailed guidelines are;**

- i) To organise village wise / bank branch wise camps to facilitate collection of KCC applications from eligible farmers. DLBCs to decide the modalities of the camps and date wise schedule. Accordingly officials from the concerned banks may actively associate during these camps;
- ii) To create awareness on KCC and to cover the farmers engaged in activities related to Animal Husbandry and Fisheries extending the benefits of KCC with interest subvention and prompt repayment incentive. Farmers already possessing KCC and involved in Animal Husbandry and Fisheries can avail an additional sub-limit within overall limit of Rs.3.00 lakhs and the interest subvention/prompt repayment incentive will also be applicable within this credit limit. Farmers involved in activities relating to Animal Husbandry and Fisheries, but not possessing any KCC will be eligible for issue of fresh KCC with credit limit up to Rs. 2.00 lakhs with applicability of interest subvention/prompt repayment incentive.
- iii) To set up dedicated desks by banks at branches for receiving the forms and providing appropriate guidance to the farmers to ensure prompt processing and approvals;
- iv) To ensure that all eligible farmers are issued KCCs within two weeks of the submission of completed application forms;
- v) The details of Aadhar Card Number of the applicant shall be captured as the credit availed under KCC is eligible for Interest Subvention Support from Govt. of India

Hence forth, all Crop Loan account, Working capital limits for Animal Husbandry/Fisheries and Gold Loans under Agriculture must be given under KCC Limit to be eligible for Interest subvention/Prompt payment incentive.

Ministry of Agriculture & Farmers Welfare Department of Agriculture Cooperation and Farmers Welfare, Govt. Of India, New Delhi vide their letter no No. 1-20/201 8-Credit-I dt.19.08.2019 advised the state wise gap in respect of live KCCs & Operational holdings as under:

(₹'000)				
STATE/UTs	TOTAL NO. OF OPERATIONAL HOLDINGS (2015-16)	NO OF OPERATIVE KCC5 (AS ON 31.03,2018)	GAP IN KCC COVERAGE	% OF KCC TO OPERATIONAL HOIDINGS
TELANGANA	5948	3838	2710	65

(Source: NABARD)

The Department advised SLBCs to analyse the district-wise gap and fix targets to the Banks immediately for improvement in KCC penetration levels in order to achieve KCC saturation.

SLBC requested the Agriculture department, Govt. Of Telangana and also NABARD to provide district wise details of operational land holdings so as to fix targets to Banks. District wise data on operational holdings is yet to be received.

#### ii) Crop Insurance under PMFBY:

Government of Telangana issued G.O.Rt.156 &157 Dt. 03.05.2019, implementing the PMFBY for Kharif 2019 & Rabi 2019-20 and the detailed guidelines viz., Crops covered Clusters and cut-off dates etc. circulated to all Banks and discussed in the last Agricultural Sub-Committee meetings from time to time.

As Crop Insurance scheme assumes more importance in the situation of Crop loss due to monsoon aberrations, pest attack and natural calamity, SLBC advised Banks to cover all eligible farmers sanctioned/renewed KCC facility mandatorily under PMFBY Scheme.

SLBC in coordination with Capacity building team from Ministry of Agriculture, GOI, conducted one day workshop on 28.06.2019 in State Bank Institute for learning and development Centre on PMFBY wherein the details of the Scheme and data entry in portal was explained in detail to all the participants from various Banks.

Insurance Companies in co-ordination with LDMs have also organized Capacity Building Training Programmes on PMFBY for Branch Managers/Field Officers at all District Head Quarters.

#### f. Grant of Education Loans:

##### **Credit Flow - Education Loans as on 30.06.2019:**

**(Rs. In Crs)**

Category	Outstandings		Disbursement during the Quarter		Disbursement during the year		Overdues			NPAs		
	No. of A/cs	Amount	No. of A/cs	Amount	No. of A/cs	Amount	No. of A/cs	Amount	%	No. of A/cs	Amount	%
Priority	75126	2944.43	7511	167.87	7511	167.87	11254	439.95	14.94%	6503	155.62	5.28%
Non-priority		1061.16		31.17		31.17		51.37	4.84%		19.58	1.85%
<b>Total</b>	<b>75126</b>	<b>4005.59</b>	<b>7511</b>	<b>199.04</b>	<b>7511</b>	<b>199.04</b>	<b>11254</b>	<b>491.32</b>	<b>12.27%</b>	<b>6503</b>	<b>175.20</b>	<b>4.37%</b>

- ✦ As at the end of June 2019, banks have extended credit to 75,126 beneficiaries amounting to Rs. 4,005.59 Crs.
- ✦ During the quarter under review, banks have disbursed an amount of Rs199.04 Crs to 7,511 beneficiaries
- ✦ Overdues are at Rs.491.32 Crs constituting 12.27% of outstanding.
- ✦ NPAs are at Rs.175.20 Crs constituting 4.37% of outstanding.

**g. Credit Flow - Housing Sector as on 30.06.2019****(Rs. In Crs)**

Category	Outstandings		Disbursement during the quarter		Disbursement during the year		Overdues			NPAs		
	No. of A/cs	Amount	No. of A/cs	Amount	No. of A/cs	Amount	No. of A/cs	Amount	%	No. of A/cs	Amount	%
Priority	257859	24969.70	22210	1035.21	22210	1035.21	51813	3032.21	12.14%	41588	647.01	2.59%
Non-priority	475939	31575.41	5061	1581.52	5061	1581.52	13601	1589.99	5.03%	1101	132.38	0.42%
<b>Total</b>	<b>733798</b>	<b>56545.11</b>	<b>27271</b>	<b>2616.73</b>	<b>27271</b>	<b>2616.73</b>	<b>65414</b>	<b>4622.20</b>	<b>8.17%</b>	<b>42689</b>	<b>779.39</b>	<b>1.38%</b>

- ✦ As at the end of June 2019, banks extended credit to 7,33,798 beneficiaries amounting to Rs. 56,545.11 Crs.
- ✦ During the quarter under review, banks have disbursed an amount of Rs. 2,616.73 Crs to 27,271 beneficiaries
- ✦ Overdues are at Rs.4,622.20 Crs constituting 8.17% of outstanding.
- ✦ NPAs are at Rs. 779.39 Crs constituting 1.38% of outstanding.

**Refinance Scheme under Affordable Housing Fund:**

Salient features of Refinance Scheme under Affordable Housing Fund(AHF) are as follows.

**Objective:** The AHF shall be utilized for refinancing the individual housing loans sanctioned and disbursed on or after 01-04-2017 falling under rural and urban category based on the demands received from the Primary Lending Institutions.(PLIs)

**PLIs eligible for refinance under Affordable Housing Fund**

- ✦ Housing Finance Companies (HFCs)
- ✦ Scheduled Commercial Banks (SCBs)
- ✦ Scheduled Urban Cooperative Banks (UCBs)
- ✦ Regional Rural Banks (RRBs)
- ✦ Scheduled Cooperative Banks (SCoBs)
- ✦ Small Finance Banks (SFBs)
- ✦ Apex Cooperative Housing Finance Societies (ACHFS)
- ✦ Agricultural & Rural Development Banks (ARDBs)

**Areas Covered:**

- ✦ Urban - All areas falling under the Statutory Town definition of Pradhan Mantri Awas Yojana – Urban;
- ✦ Rural - Any other areas not falling under the Statutory Town definition of Pradhan Mantri Awas Yojana – Urban.

**Eligible individual housing loans :**

- ✦ Urban - Annual household income not exceeding 6 lakh.
- ✦ Rural – (i) Weaker Sections as defined in the RBI's priority sector guidelines (as amended from time to time); (ii) Annual household income not exceeding 3 lakh; and (iii) Women.

**Loan Tenure** – Maximum 7 years

**On-lending interest rate Cap :**

The on-lending interest rate cap is MCLR plus 100 bps for Scheduled Commercial Banks and NHB Refinance Rate plus 350 bps for others. Refinance offered by NHB to PLIs will be presently at a fixed interest rate of 4.93% p.a.

**Payment of Interest-** Compounded monthly and payable quarterly

**Repayment of Principal** – Quarterly

**Others**

Any disbursement made under the AHF will be within the PLI's annual sanction limit approved by the NHB and other terms and conditions applicable under NHB's Regular Refinance Scheme. PLIs are required to submit the category wise eligible individual housing loan accounts list in soft format as well as print outs.  
(Source: NHB)

**h. Progress under SHG Bank Linkage AS ON 30.06.2019:**

(Rs. In Crs)

Category	Outstandings		Disbursement during the quarter		Disbursement during the year		Overdues			NPAs		
	No. of A/cs	Amount	No. of A/cs	Amount	No. of A/cs	Amount	No. of A/cs	Amount	%	No. of A/cs	Amount	%
SHGs	499744	11895.56	26921	828.68	26921	828.68	50598	847.83	7.12%	43304	436.13	3.67%

- ✦ As at the end of June 2019, banks extended credit to 4,99,744 SHG groups amounting to Rs.11,895.56 Crs.
- ✦ During the quarter under review, banks have disbursed an amount of Rs. 828.67 Crs to 26,921 beneficiaries
- ✦ Overdues are at Rs.847.83 Crs constituting 7.12% of outstanding.
- ✦ NPAs are at Rs. 436.12 Crs constituting 3.67% of outstanding.

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

No District is having CD Ratio below 40%. Hence no special Sub-committee(s) was formed at district level.

**Agenda 6: Position of NPAs in respect of Schematic lendings**

**Recovery of NPAs: as at the end of June 2019**

(Rs. In Crores)

Scheme	Outstandings		Overdues			NPAs		
	No. of a/cs	Amt	No. of a/cs	Amt	% to O/s	No. of a/cs	Amt	% to O/s
Central Government Sponsored Schemes (Total)	343312	8416.97	34203	752.64	8.94%	39002	387.95	4.61%
State Govt. Sponsored Schemes (Total)	958137	15792.70	153964	1654.68	10.48%	157480	1600.18	10.13%

The scheme wise performance, Overdues and level of NPAs under Government sponsored schemes was discussed in the Sub Committee meeting on MSME held on 29<sup>th</sup> August, 2019 and the concerned departments of the Govt of Telangana were requested to extend assistance in recovery of NPAs. Scheme-wise details are enclosed as **Annexure 'J'**

**Agenda 7: Review of Restructuring of loans in Natural Calamity affected districts, if any**

Reserve Bank of India vide their letter No FIDD(H)/LBS.NO. 305/02.03.020/2018-19 dated 28.02.2019 advised banks to upload district wise data on relief measures extended by banks on account of Natural Calamities in **Natural Calamity Portal of RBI (<https://dbie.rbi.org.in/DCP/>) every quarter** (by 10th of the following month after the end of the quarter).

Govt. of Telangana has not declared natural calamity in any of the Mandals / Districts in the State during the quarter under review. Hence accounts restructured due to Natural Calamity in the State during the last quarter is – NIL

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

**(a) Interest Subvention Scheme for Kisan Credit Card (KCC) to Fisheries and Animal Husbandry farmers during the years 2018-19 and 2019-20 : (RBI Circular :RBI/2019-20/48 FIDD.CO.FSD.BC.No.10/05.02.001/2019-20 August 26, 2019)**

Govt. of India has issued the operational guidelines of the Interest Subvention Scheme for Kisan Credit Card facility (Working Capital loans) to fisheries and animal husbandry farmers for a period of two years i.e. **2018-19 and 2019-20** with certain stipulations. The scales of Finance for working capital loans fixed by SLTC circulated to all Banks by TSCAB.

**(b) Inclusion of “India Post Payments Bank Limited” in the Second Schedule of the Reserve Bank of India Act, 1934 (RBI Cir.No.RBI/2019-20/11DBR.No.Ret.BC.01/12.06.162/2019-20 dt 03.07.19)**

“India Post Payments Bank Limited” has been included in the Second Schedule to the Reserve Bank of India Act, 1934 vide Notification DBR.NBD.(PB-IPPB).No.9980/16.13.215/2018-19 dated May 27, 2019 and published in the Gazette of India (**Part III - Section 4**) dated June 22- June 28, 2019.

**(c) Formation of new districts in the State of Telangana– Assignment of Lead Bank Responsibility( (RBI/2018-19/218 FIDD.CO.LBS.BC.No.19/02.08.001/ 2018-19 dt 20.06.2019)**

Government of Telangana vide Gazette Notification G.O.MS.No.18 and 19 dated February 16, 2019 had notified the formation of two new districts in the State of Telangana. It has been decided to assign the lead bank responsibility of the new districts as under:

Sr No	State	Newly Carved District	Erstwhile District	Revenue Division/ Tehsils under newly created District	Lead Bank Responsibility assigned to	District Working Code allotted to new district
1	Telangana	Mulugu	Jayashankar Bhupalpally	Mulugu Revenue Division	State Bank of India	00A
2	Telangana	Narayanpet	Mahabubnagar	Narayanpet Revenue Division	State Bank of India	00B

Further, the District Working Codes of the new districts have also been allotted for the purpose of BSR reporting by banks. SBI has posted new LDMs for these districts and the officials assumed charge of the office.

**(d) National Electronic Funds Transfer (NEFT) and Real Time Gross Settlement (RTGS) systems– Waiver of charges (Cir. No. RBI/2018-2019/208 DPSS (CO) RPPD No.2557/ 04.03.01/ 2018-19 dt 11.06.2019)**

Reserve Bank has since reviewed the various charges levied by it on the member banks for transactions processed in the RTGS and NEFT systems. In order to provide an impetus to digital funds movement, it has been decided that with effect from **July 1, 2019**, processing charges and time varying charges levied on banks by Reserve Bank of India (RBI) for outward transactions undertaken using the RTGS system, as also the processing charges levied by RBI for transactions processed in NEFT system are **waived** by the Reserve Bank.

The banks are advised to pass on the benefits to their customers for undertaking transactions using the RTGS and NEFT systems with effect from July 1, 2019.

**(e) RBI Advisory to the Banks/Currency Chests (CCs) in Telangana State regarding acceptance of Coins (Ref: RBI Lr. No. HYD/ID/R60/03.01.020/2019-20 dated 04.09.2019)**

In the wake of complaints from public regarding non-acceptance of coins in certain districts of Telangana, RBI has issued certain instructions/guidelines for meticulous compliance by banks.

**Some of the guidelines/instructions to Banks:**

- i) To issue clear instructions to all the branches in the State to accept coins of all denominations from the members of public.
- ii) All Branches should display a board “Coins will be accepted here” at a prominent place.
- iii) To strictly adhere to RBI DCM(RMMT) No.2945/11.374.01/2017-18 dated February 15,2018 and Master Circular No.DCM(NE) No.G-2/08.07.18/2019-20 dated July 01, 2019 on facility for Exchange of notes and coins and any non-compliance in this regard shall be viewed as violation of instructions issued by the Reserve Bank of India.
- iv) To conduct regular awareness campaigns/coin melas in all the districts regarding acceptance of coins
- v) Currency Chest branches must take initiative and arrange meetings with trade associations, transport associations and business chambers to understand the issues in coins acceptance

**(f) NABARD – Capital Investment subsidy scheme under restructured National Bamboo Mission for sanction and release of subsidy**

The Government of India has launched the restructured National Bamboo Mission during 2018-19, to provide new avenues for bamboo plantation and also for holistic development of its value chain in potential states. The restructured National Bamboo Mission provides for a number of activities which have credit linked subsidy component ([www.nbm.nic.in](http://www.nbm.nic.in)).

NABARD has also prepared an integrated policy for bamboo development indicating the credit

opportunities for banks and the same was forwarded to all Banks in February, 2019. The Scheme guidelines of “ Capital Investment subsidy Scheme under National Bamboo Mission “ procedure for sanction and release of subsidy received from the Ministry of Agriculture & Farmer’s Welfare, GOI was also circulated to all Banks on 12.07.2019 by SLBC.

The Scheme was discussed in Sub-Committee meeting on Agriculture held on 29.08.2019. All Banks to encourage Bamboo cultivation and utilize the Subsidy scheme.

**(g) EASE 2.0 AP VII- Implementation of Uniform Banking Hours in all Public Sector Banks on PAN India basis:**

It is advised by IBA vide their letter CI-I/EASE/BCC dated 06.08.2019 that the issue of “ Banking for Customer Convenience” was discussed along with the time lines by DFS with all CEOs/EDs of Public Sector Banks. The Sub-Committee of IBA constituted to finalise the action points of the meeting had initially approved 3 time sets for customer banking hours on Pan India basis viz., 9.00 am to 3.00 pm; 10.00 am to 4.00 pm and 11.00 am to 5.00 pm. It is advised by the IBA Sub-Committee that LDMs after due co-ordination with DLCCs are to give their recommendations about the new timings to be adopted by branches under their purview, to SLBC to approve and implement the new timings by 01.10.2019 after publishing the same in the local media.

Further, IBA clarified vide their letter No.CI-I/EASE/BCC dt 17.09.2019 for convenience of public as under:

- i) Banks located in residential and commercial places in the same district can have different timings subject to approval of SLBC and proper notification/publication;
- ii) Different districts of the State can have different timings subject to approval of SLBC and proper notification/publication
- iii) Branches having mandi operations or any specific area branches requiring special timings may be notified as per public convenience but the same must be decided at SLBC level only.
- iv) The decision on uniform timings is binding on Public Sector Banks only. However, other Banks may follow the norms to have uniformity in timings.

LDMs of all 33 districts recommended after due co-ordination with DLCC for implementation of Customer Banking Hours uniformly for **Public Sector Banks from 10.00 am to 4.00 pm** in their respective districts. SLBC approved the Uniform Banking Hours recommended by the LDMs for respective Districts and advised the Controllers of Public Sector Banks and LDMs to arrange for publication of new Uniform Banking Hours to be implemented w.e.f 01.10.2019 in local news papers and give wide publicity/press coverage to create awareness among the public/customers.

**(h) Formulation of Gram Panchayat Development Plans (GPDP) for 2020-21 through Sabki Yojana Sabka Vikas (People’s Plan Campaign)**

Department of Financial Services, Ministry of Finance, Govt. Of India has sent a communication on the implementation of Gram Panchayat Development Plans.

The major deliverables under Gram Panchayat Development Plans are as under:

- i) Full coverage under Pradhan Mantri Suraksha Bima Yojana



- ii) Full coverage under Atal Pension Yojana
- iii) Full coverage under Pradhan Mantri Jeevan Jyothi Bima Yojana
- iv) Pradhan Mantri Jan Dhan Yojana Scheme through Banking Correspondents assisted by micro ATMs

DFS advised SLBC to work in co-ordination with Nodal officers of State Panchayat Raj Departments to sensitize the people about the above mentioned schemes. LDMs, Members of Block Level Banker's Committees and Financial Literacy Counsellors were advised suitably to attend Special Gram Sabha meetings as front line workers for making presentations on the schemes highlighting Scheme's benefits and salient features

**Agenda 9: Improving Rural Infrastructure / Credit absorption capacity:**

Under RIDF, NABARD has sanctioned to Mission Bhagiratha - Intra Village Projects under the last three RIDF Tranches viz. RIDF XXII, XXIII and XXIV. The total loan assistance sanctioned to Mission Bhagiratha is to the extent of Rs.3294.04 crore for 279 (no of mandals) Intra Village works as on 31 March 2019.

The DDMs of NABARD have also identified the sector/sub-sector-wise infrastructure gaps, which have been covered in detail in the State Focus Paper prepared by NABARD for the year 2019-20.

Under RIDF XXV, NABARD has sanctioned a loan of Rs. 887.40 crore to Government of Telangana for "Construction of Intake Structure, WTP, Pipelines etc for four segment of Mission Bhagiratha viz. Gajwal, Jangaon, Alair-Bhongir&Medchal with Sri Mallanasagar Reservoir as Source" to be implemented by Mission Bhagiratha Department" *(Courtesy : NABARD)*

**Agenda 10: Efforts towards Skill Development**

**RSETIs:** SBI is running 9 and Andhra Bank is running one RSETI in the State. Details of Rural Self Employment Training Institutes and performance of RSETIs during the quarter enclosed as **Annexure 'K'**

During the quarter ended 30.06.2019, RSETI performance is as under:

- Against a target of 226 programmes for FY 2019-20, during the quarter 59 programmes were conducted.
- Training provided to 1,608 candidates against a target of 6,200 consisting of 864 male candidates and 743 female candidates.
- Out of 1,608 candidates, 1,502 candidates belong to Below Poverty Line.
- Out of 1,608 candidates, 407 candidates belong to SC category; 440 - ST category; 603 - OBC category; and 59 -Minority Category.

**Pending reimbursement of Claims:**

**10 RSETIs together have to receive pending dues to the tune of Rs. 1085.27 lac (SBI Rs. 1016.50 lac & Andhra Bank Rs. 68.77 lac) from Government of India. Out of which, an amount of Rs. 1.59 crores released by SERP on 24<sup>th</sup> May' 2019 has been received by RSETIs. The remaining amount is yet to be received from MoRD, Govt. of India. SLBC requests the CEO, SERP to follow up the matter with MoRD, Govt. of India for reimbursement of the pending amount to RSETIs at the earliest.**

**Agenda 11: Steps taken for improving land record, progress in digitalization of land records and seamless loan disbursement-DHARANI PORTAL**

Revenue department of Telangana took an initiative to design, develop & maintain a Web based application called “Dharani” to establish and manage a new Integrated Land Records Management System(ILRMS) that integrate both Land Administration and Registration services.

Loan charge creation in Dharani portal has been insisted upon by banks in the wake of introduction of New e-Pattadar Pass Books by Govt. of Telangana. Several meetings were conducted by SLBC to work out the modus operandi for loan charge creation in the portal between the Banks and CCLA and Agriculture departments of Govt. of Telangana.

CCLA department, Govt. of Telangana and Department of Agriculture, Govt. of Telangana have arranged for loan charge creation by Banks in ILRMS portal on OTP basis. 28 Banks have been provided Admin User IDs by the CCLA Department for registration of details of agriculture loans sanctioned by Banks to farmers in the loan charge creation module of ILRMS portal. Banks have started registering their existing charges in the portal recently. Registration of charges by banks in the portal is yet to gain momentum as there are some issues in user creation etc., and SLBC is co-ordinating with the officials of CCLA and Terra Cistech (service provider) for resolution of the issues raised by the Banks in loan charge creation in the portal.

Banks to initiate immediate steps for completion of the process of loan charge creation in respect of existing loans in the portal by 25<sup>th</sup> September 2019 as it would ease some of the problems in renewal of crop loans. The following are the requests from member banks to be addressed by CCLA:

- a) Bulk up load facility for creating charge in the portal.
- b) Print option should be made available after successful creation of charge as this will be an evidence for the auditors as some of the Banks are sanctioning higher limits without collateral security with creation of loan charge in Dharani portal.
- c) Help desk for redressal of the issues at CCLA Department

**Agenda 12: Doubling of farmers income**

Doubling of farmers’ income as a national objective was announced in the Budget 2016-17, wherein the finance minister announced the intent of the government to double farmers’ income by 2022. In the same context, it is imperative to address various dimensions in both farm and non-farm sectors effectively, to increase farmers income on a sustainable basis. In this regard, NABARD and the Government of Telangana has taken a multitude of initiatives to make the vision of doubling of farmer’s income a reality.

**Big focus on irrigation with large budgets, with the aim of more crop per drop** –As part of PMKSY, NABARD is identified irrigation projects under the state under LTIF and is funding the early completion of such projects. NABARD is also supporting flagships schemes of the Telangana Government concerning Irrigation viz., Kaleshwaram lift Irrigation Project. It is said to be the world’s largest lift irrigation project on the banks of the river Kaleshwaram. The total cost of the project is Rs. 80,000 crores, of which NABARD has sanctioned Rs. 1500 crores under NIDA. In addition to this, NABARD is giving importance to Micro-irrigation (MI) as it ensures water use efficiency and greater profits to the farmer. The Govt. of Telangana State (GoTS) is implementing the “Telangana State Micro Irrigation Project” in the state, for enhancing crop productivity of horticultural crops by improving water and fertilizer use efficiency and expanding area under horticultural crops in the

state. NABARD has sanctioned a project to TSHDCL (Telangana State Horticulture Development Corporation Limited (**TSHDCL**)) for covering an area of 1,39,000 ha under MI systems ( both drip and sprinklers) with a project cost of Rs.1092.00 crore, which is funded by Rs.874.00 crore of loan under NIDA (80% of the project cost), Rs.126.00 crore from State Govt and Rs. 92 crore from participating farmers. NABCONS, a subsidiary of NABARD had conducted an impact study of TSMIP based on the beneficiaries perception of the outcome of the project. As perceived by the beneficiaries:

- The cultivable area has been increased by 50.91% on account of installation of MIS.
- The perceived benefits in terms of water savings is estimated at **43 TMC**.
- Further, **2844 lakh units of power** is estimated to have been saved on account of decreased operating period of pumping systems in the project areas. The monetary equivalent of the power saved is computed at **Rs 128 crores**.
- Drip irrigation enhanced the productivity of the crops. The enhanced production in the project area is estimated at **18.9 lakh MT**.
- Drip Irrigation decreased labour demand and the savings on account of labour is estimated to be around **Rs 6500 per ha** among the sampled beneficiaries.
- The estimated benefits to the project beneficiaries is put at **Rs 94 crore**.
- The estimated net income is at **Rs 1251 crores**.

**Support to Institutions that cater to farmers** – There are various institutions that aims to holistically support the farmers from providing inputs to marketing the produce. This ensures that farmers are assured higher income for their produce as they are now able to bypass middle men and reap benefits of aggregation. NABARD endeavors to support efforts of these institutions by providing financial and non-financial support. In this context, Term Loan aggregating to Rs156.70 crore was sanctioned by BID, HO to the National Dairy Development Board (NDDB) for three projects under DIDF. The details of the same are as under:

(a) Rs. 9.60 crore to the Mulukanoor Women's Mutually Aided Milk Producers' Cooperative Union Ltd., for expansion of dairy plant and strengthening of milk product plant at Bheemadevarapally, Warangal Urban district, and

(b) Rs. 2.60 crore to the Nalgonda Ranga Reddy Milk Producers Mutually Aided Cooperative Union Ltd for setting up of curd plant at Hayath Nagar, Ranga Reddy district.

(c) Rs. 144.50 crore to Telangana State Dairy Development Co-operative Federation Ltd for setting up of milk processing plant at Lalapet, Hyderabad.

The sanctions will enable the said dairy units to expand their business operations and diversify into new products thereby helping them to improve their profitability and viability. NABARD also endeavors to provide financial support to banking institutions which directly lends to weaker section such as farmers, artisans. Under Short term Short Term Multi-purpose Credit limit an amount of Rs.399.99 crore was released to the TSCAB. The credit limit is for financing individuals directly from branches against security of gold ornaments/jewels for various non-agricultural purposes. NABARD also provided refinance, an amount of Rs. 400 crore under ST(SAO), Rs. 189 crore under ST(others), Rs. 300 crore under ASAO during the year 2019-20.

**Targeted Credit Delivery:** Credit dispensation to priority sectors is one of the most important pillars to promote investment by farmers and augment their ability to buy quality inputs. The importance of the PLPs prepared by NABARD, lies in the fact that it acts as a guiding light for the LDMs to prepare their ACPs. This is highlighted by the fact that the share of priority sector target in the Annual Credit Plan of Telangana for the year 2019-20 is Rs 1,01,253 crore while the credit potential assessed by NABARD for the current year i.e, 2019-20 is Rs. 1,01,378.60 crore. In this regard, the DDMs of NABARD, TSRO has initiated the process of preparing the Potential Linked credit Plans of 2020-21 which is expected to help the LDM prepare the ACPs and the bankers to disburse credit to the priority sector in a targeted manner. As part of the PLP process, and as a guide to the Banks for financing ATL, NABARD has released the unit cost for 2019-20. This would help determine unit costs for various activities under minor irrigation, horticulture, animal husbandry, land development, farm mechanization.

**Promotion of value addition through food processing** - It is important that food items are processed in order to increase their shelf life in addition to investments in cold chains and warehouses to ensure holistic strengthening of the value chain. In this consideration, NABARD has been facilitating the provision of affordable credit to both the public and private sector for setting up of food parks under the food processing fund. In this regard, NABARD is providing Loan assistance of Rs.29.44 crore to M/s Telangana State Industrial Infrastructure Corporation Ltd (TSIIC) for setting up a Mega Food Park at Buggapadu Village, Satthupally Mandal, Khammam District. An amount of Rs.6 crore is available with NABARD, TSRO for sanction of food parks during the year 2019-20.

**Creation of a national market and removing distortions** – Adequate marketing facilities has always been an impediment in farmers realizing the true value of their produce. A variety of intermediaries leads to distortions in the supply chain. In this regard, creation of an Electronic National Agricultural Market has been envisaged to seamlessly integrate APMCs on a electronic market and facilitate bidding of agricultural produce. The Union budget 2018-19 announced the setting up Agri-Market Infrastructure Fund with a corpus of Rs. 2,000 cr in NABARD for developing and upgrading agriculture marketing infrastructure in the 22,000 Grameen Agriculture Markets(GrAMs) and 585 APMC. This fund will help in creating further scope for financing market infrastructure projects to small and marginal farmers. Five APMCs are connected to eNAM on pilot basis covering paddy, turmeric, maize and onion.

**Promotion of allied and ancillary activities**– Allied activities are of utmost importance in diversification of income generation activities of the farmers and also for providing a safety net in case of failure of traditional crops. NABARD has actively encouraged bank to extend loans for integrated farming activities such as backyard poultry ,rearing of milch animals, vegetable and floriculture cultivation etc and is also providing refinance for the same. In this context, it is also pertinent to mention that, NABARD has indicated the total credit potential in Farm Credit - Term Investment of Agriculture and Allied Activities, Agricultural Infrastructure, and Agricultural Ancillary Activities as Rs.11,671.92 crores, Rs. 2,318.37 crores and Rs.7,189.29 crores respectively for the year 2019-20. NABARD has also prepared 60 Area Development Schemes (2 per district) for Telangana state on five major activities. The scheme, phased over a period of five years (2018-19 to 2022-23) is a step towards increasing investment credit portfolio of banks and achieving the goal of doubling of farmers' income by 2022-23, by helping direct bank credit for asset based agricultural financing.

A vital component to promote sustainable agriculture under allied and ancillary activities is climate smart agriculture. With this concern, Under NAFCC, one new project was sanctioned to Telangana state in this financial year “Restoration of Degraded Landscape to Natural state of Ecosystem for Climate Resilience and Livelihood Improvement of Vulnerable Communities” which aims to restore degraded forest in Telangana, promote Micro propagation of locally endangered plant species,

Enhance capacity of stake holders etc. The total project cost is estimated to be Rs. 24.84 crore

**Focus on Research and Development** – Breakthroughs in Research and development is absolutely essential to break the technological barriers to the objective of “Doubling farmers income” and ensure increased income to farmers in the form of better quality seeds, climate smart agriculture techniques, improved Agricultural practices etc. In this Context too, NABARD is playing a major role along with major Research Institutes. A review meeting with Indian Institute of Millets Research IIMR for implementation of project on Promotion of Millets Technology and Entrepreneurial Skills among farmers, youth etc of Vikarabad District, wherein an Interactive session was held with Scientists of IIMR to come out with possible solution for enhancement of millets production, productivity and their utilization in multi-fold sectors. NABARD, TSRO is also funding various conferences and seminars under its “R&D” fund, which will help disseminate new and path breaking ideas to the Agricultural community. The Student Internship Scheme promoted by NABARD assigns short term tasks/ projects/studies on relevant topics to students pursuing the post graduate degree in agriculture and allied disciplines in institutes/ universities of repute. The scheme is expected to provide valuable feedback with a fresh perspective through studies/ projects undertaken by the students on themes of interest to NABARD.

Doubling of farmers’ income is not an easy objective to fulfil. Focused and innovative interventions on various dimensions of farm and non-farm sector activities by stake holders including Banks and Government will go a long way in making the vision a reality. *(Courtesy: NABARD)*

### **Agenda 13: Financing of FPOs**

Collectivizing farmers into Producer Organizations (POs) has been considered as one of the way to overcome the challenges faced by the small and marginal farmers. The FPO approach is demonstrating the potential to be more successful in breaking farmer’s dependency on intermediaries, and enabling them access better markets (inputs and output). Keeping in view the benefits of collectivization Telangana RO has promoted 75 FPOs under PRODUCE Fund. Along with this, NABARD, Telangana, through its own Farm Sector Promotion Fund (FSPF), Sustainable Development Plan Fund(SDP) and Tribal Development Fund has also promoted 295 FPOs of which 259 FPOs are registered as on date. For initial period of 3 years the financial support is provided by NABARD. However, to expand the business further and make them a sustainable business entity, financing of FPO is the key. Recently, The Tribal Welfare Department had given away cheques for a total of Rs.274.76 Lakh to 9 Tribal FPOs with an aim to create physical infrastructure like storage godowns, marketing sheds, cold storages, value addition processing units and Custom Hiring Centres, etc. in the tribal villages of the State. 30% of the Project cost has been provided by NABKISAN – A Subsidiary of NABARD, as Institutional Finance. As on date, NABKISAN has sanctioned loan amounting to Rs.978.18 Lakh to 16 FPOs in the state of Telangana.

The financing requirements of the FPOs are based on their stages in the lifecycle. Stages of the FPOs are broadly categorized into three phases:

- Incubation and Early Stage
- Emerging and Growing Stage
- Matured Stage (Business Expansion)

In each of the stage of the FPO, the financial needs were found to be different. In early stages, financial need of the FPOs revolves around the cost of mobilizing farmers, registration cost, cost of operations and management, training, exposure visits etc. Mostly the need is met thorough the grant support by NABARD. Later in the emerging and growing stage, FPOs need working capital to run their businesses. As the FPOs move towards expanding their businesses, FPOs need term loans are needed to set up processing units, processing/grading/sorting yards, storage go-downs, cold storage,

transport facilities, etc.

It is no wonder that without access to credit, the FPOs cannot realize their full potential. At present, most formal financial institutions provide short-term loans in the form of crop loans to the farmers and working capital limits for marketing of crops. In addition, a few banks have been providing term loans for investment in agriculture. In the case of the FPOs, it is necessary that the banks recognise the need for mixture of short term working capital and term loans to enable FPOs plan their business development activities. A few commercial banks have been funding agribusiness companies for procurement of raw material but rarely do they include FPOs.

The main issue in financing FPOs is lack of equity and collateral. To address this issue Government of India has launched the "Equity Grant and Credit Guarantee Fund Scheme" for FPOs in January, 2014, enabling the FPOs to access a grant up to Rs. 10.00 lakh to double members' equity and seek collateral-free loan up to Rs. 1.00 crore from banks, which in turn can seek 85 percent cover. Moreover, RBI has included financing to FPOs up to Rs. 2 crore under Direct Agriculture finance under the Priority Sector Lending (PSL) and loans up to Rs. 5 crore to FPCs were considered to be included under Indirect Agriculture finance. Further, the financing to the FPOs, where more than 75% shareholders are small and marginal farmers (By number), will be considered as achievement under PSL-agriculture-SF/MF on-lending target of 8%.

The financing of FPOs need to be pitched at various banking forums as most of the bankers averse or unaware in this regard. Applications from FPOs to the banks could be reviewed at these meetings to assess progress in implementation. As most FPOs are located in rural areas and bulk of financing requirements are going to be for working capital, the RRBs could play a pivotal role in financing the FPOs.  
*(Courtesy: NABARD)*

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

---NIL---

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

The DLRC meetings during the quarter ended June, 2019 are not conducted in Adilabad, Kamareddy, Mahabubabad, Mancherial, Nalgonda, Peddapalli, Rajanna Sircilla and Siddipet districts. LDMs informed that pre-occupation of District Collectors with other meetings, Election code etc., are some of the reasons for non conduct of the meetings in time. The matter has been taken up with the LDMs concerned. RBI and SLBC advised LDMs of respective districts to ensure conduct of the DCC/DLRC meetings as prescribed under LBS promptly.

SLBC requests the Chief Secretary, Govt. of Telangana for issuance of necessary instructions to District Collectors to ensure conduct of DCC/DLRC meetings promptly at all districts as stipulated under Lead Bank Scheme.

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

SLBC has advised all the banks to submit the data sought for compilation of various returns within the timelines.

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

RBI advised vide their Letter No. FIDD.CO.LBS.No.21/02.01.001/2019-20 dated 03.07.2019 advised SLBC convenor banks to adapt model data reporting formats and Standard Operating Procedure suggested by the Working Group of select SLBC Convenor Banks and NABARD constituted by RBI for developing a standardized system for data flow and management on SLBC website within a time frame of 6 months.

SLBC forwarded a copy of the model data sheets, District/Block codes and RBI letter to all Banks on 08.07.2019 for information and necessary action.

As the Working Group suggested upload of the data up to block level, **Banks should map all the branches with Block codes in their CBS/MIS systems in order generate data at Block level as well as at District and State level** for effective monitoring at different fora of the Lead Bank Scheme, Banks to arrange for extraction of data required from their CBS/MIS to the extent possible. Data pertaining to State Government/Other data (which is not available on CBS or MIS of the Bank) Controlling Office of the bank at state level will collate the data in format given and upload the same on the SLBC portal. Each Bank's controlling office at state level is responsible to feed and upload the data in SLBC portal.

Developing a Tool for uploading/downloading, data feeding for reports in SLBC Website by the member banks is under process.

RBI vide the letter FIDD/CO/LBS/ No.558/02.01.001/2019-20 dated 06<sup>th</sup> September 2019 advised the SLBC to constitute an "Implementation Committee" in consultation with member Banks and RBI Regional Office for devising and executing transition plan for the new data system within the prescribed timeline. The implementation Committee should also decide a roadmap and assign work schedules to ensure timely completion of the task.

SLBC has constituted a Sub-Committee with the following member banks in the Steering Sub-Committee meeting held on 16.09.2019 to ensure timely implementation of RBI instructions for migration to the new data flow and management system on SLBC website.

**Committee Members:**

1) Reserve Bank of India 2) NABARD 3) State Bank of India 4) Andhra Bank 5) Bank of Baroda 6) Canara Bank 7) Punjab National Bank 8) Union Bank of India 9) Syndicate Bank 10) Indian Bank 11) Indian Overseas Bank 12) Central Bank of India 13) Bank of India 14) Corporation Bank 15) HDFC Bank 16) ICICI Bank 17) Axis Bank 18) Kotak Mahindra Bank 19) APGVB 20) TGB and 21) TSCAB

**Agenda 16: Success Stories****Sri A. Satheesh Kumar S/o Krishnaiah, Singoor (Village), Pulkal Mandal, Medak District****Activity : Motor Bike repair & service shop**

Sri A.Satheesh Kumar S/o Krishnaiah hails from Singoor village, Pulkal Mandal and has studied up to 10th standard. His father is engaged in Agriculture and the family income is less than 7,000/- per month at the time of his joining the training. He has joined the training programme after coming to know about it through an EAP conducted by the SBRSETI, Sangareddy.

He joined the training programme at RSETI for Motor Bike repair and Service works and gained self-confidence, commitment and concern for high quality work in the activity.

He has earned good reputation in the nearby areas by maintaining quality service at affordable price. Presently, he is earning Rs.20,000/- per month.

**Sri T. Aravind, S/o Narayana, Suddulam (Village), Dichpally (Mandal), Nizamabad (District)****Activity: Mobile repair shop**

Sri Aravind Belongs to Middle class Family. His father is a Farmer. He has studied up to Intermediate.

Sri Aravind came to know about SBRSETI, Dichpally through one of the past trainees regarding Cell phone servicing. He approached SBRSETI, Dichpally and has undergone training for cell phone repair & servicing. On completion of training, he has become self- confident and learnt business techniques i.e., service with smile.

He has opened a shop in the name of "AS MOBILES" at Dichpally Mandal, Nizamabad District and earning Rs. 20,000/- per month. Now, he is able to meet expenses in respect of family needs, children education etc.,

**Smt B Roopa Devi W/o Ravi Kumar Jogipet village, Andole Mandal****Activity : Paper Plate Manufacturing**

Smt B Roopa Devi W/o Ravi Kumar hails from Jogipet village, Andole Mandal. She has studied up to 10th class. Her family income is less than Rs.7,000/- per month.

She came to know about the training programmes provided for development of skills in different activities through EAP conducted by SBRSETI, Sanga Reddy.

She has joined the training programme in Paper Plate Manufacturing activity. On successful completion of the training, She has established a unit with her savings and bank loan.

At present, she is earning Rs.25,000/- per month with the self confidence and entrepreneurial skills gained from the training provided by the RSETI.





**Smt N. Padma, W/o Devadas, Dharmaram village, Nizamabad District.****Activity : Jute products Training Programme**

Smt.N. Padma is a housewife and studied upto 7<sup>th</sup> Standard. As her spouse income is not sufficient to meet family requirements, she intended to undertake some income generating activity. She attended the awareness programme conducted by RSETI, Nizamabad and enrolled her name for Jute Products Training Programme. During the training programme, she learned all the technical aspects as well as business aspects like entrepreneurial competencies, EDP Inputs etc. After completion of the training programme, She established JUTE PRODUCTS Unit t in the name of “**PADMA JUTE UNIT**” at Dharmaram village and started earning Rs.12,000/- to Rs. 15,000/-per month from the activity.

**Sri B.Mahesh S/o Jangaiah, v):KANDI ,(M) : SANGAREDDY****Activity : Two wheeler repair and service Unit**

Sri B.Mahesh S/o Jangaiah hails from Kandi village, Sangareddy Mandal . He studied up to 10th standard. His father is engaged in Agriculture activity and the family income is less than 8,000/- per month. He came to know about the skill development programme for unemployed youth conducted by RSETIs through an EAP conducted by SBRSETI, Sangareddy. He has undergone training in Two wheeler repair and service from 21.07.2018 to 19.08.2018 conducted at SBRSETI, Sangareddy. He established a Two wheeler repair and service shop with his savings. He got good reputation in a short time for his quality service in nearby villages. At present, he is able to earn Rs.20,000/- per month and to meet the financial needs of his family supplementing the income of his father.

**Sri Mohammed Abdul Najeeb S/o Majeed, Hasmi Colony (Village & Mandal), Nizamabad Dist.****Activity : Cell Phone repair and service shop**

Shri Md Abdul Najib s/o Majeed of Hasmi Colony village studied upto SSC. He joined the 221st batch of SBI RSETI Dichpally through a friend. He has undergone training programme in Cell phone repair and service activity and successfully completed the training programme.

He started a mobile repair shop in the name of “**UNIQUE MOBILES SALES & SERVICES**” in Nizamabad with his own funds. Now he is able to earn up to Rs. 15000/- per month. His earnings are very useful to his family to meet the day to day needs.



**Agenda 17: Circulars issued by RBI**

Circular Number	Date Of Issue	Department	Subject
RBI/2019-2020/51	30.8.2019	Department of Payment and Settlement Systems	Amendment to Master Direction on Issuance and Operation of Prepaid Payment Instruments (PPIs)
DPSS.CO.PD.No.499/02.1 4.006/2019-20			
RBI/2019-2020/50	29.8.2019	Department of Payment and Settlement System	Cash Withdrawal at Points-of-Sale (PoS) Devices
DPSS.CO.PD.No.501/02.1 4.003/2019-20			
RBI/2019-2020/48	26.8.2019	Financial Inclusion and Development Department	Interest Subvention Scheme for Kisan Credit Card (KCC) to Fisheries and Animal Husbandry farmers during the years 2018-19 and 2019-20
FIDD.CO.FSD.BC.No.10/0 5.02.001/2019-20			
RBI/2019-2020/47	21.8.2019	Department of Payment and Settlement Systems	Processing of e-mandate on cards for recurring transactions
DPSS.CO.PD. No.447/02.14.003/2019 - 20			
RBI/2019-2020/46	21.8.2019	Department of Payment and Settlement Systems	Real Time Gross Settlement (RTGS) System – Increase in operating hours
DPSS (CO) RTGS No.364/04.04.016/2019-20			
RBI/2019-2020/44	16.8.2019	Foreign Exchange Department	Foreign Exchange Management (Deposit) (Amendment) Regulations, 2019 – Acceptance of Deposits by issue of Commercial Papers
A.P. (DIR Series) Circular No. 06			
RBI/2019-2020/43	16.8.2019	Department of Banking Regulation	Gold Monetisation Scheme, 2015
DBR.IBD.BC.No.13/23.67. 001/2019-20			
RBI/2019-2020/42	15.8.2019	Department of Banking Regulation	Inclusion of “North East Small Finance Bank Limited” in the Second Schedule to the Reserve Bank of India Act, 1934
DBR.No.Ret.BC.12/12.07. 160/2019-20			
RBI/2019-2020/41	14.8.2019	Department of Payment and Settlement System	Usage of ATMs – Free ATM transactions – Clarifications
DPSS.CO.PD No. 377/02.10.002/2019-20			
RBI/2019-2020/40	13.8.2019	Financial Inclusion and Development Department	Direct Benefit Transfer (DBT) Scheme – Implementation
FIDD.CO.LBS.BC.No.09/02 .01.001/2019-20			
RBI/2019-2020/39	13.8.2019	Financial Inclusion and Development Department	Priority Sector Lending – Lending by banks to NBFCs for On-Lending
FIDD.CO.Plan.BC.7/04.09. 01/2019-20			
RBI/2019-2020/37	09.8.2019	Department of Banking Regulation	Amendment to Master Direction (MD) on KYC
DBR.AML.BC.No.11/14.01 .001/2019-20			
RBI/2019-2020/36	07.8.2019	Department of Banking Regulation	Change in Bank Rate
DBR.No.Ret.BC.10/12.01. 001/2019-20			
RBI/2019-2020/35	07.8.2019	Monetary Policy Department	Standing Liquidity Facility for Primary Dealers
REF.No.MPD.BC.388/07.0 1.279/2019-20			
RBI/2019-2020/34	07.8.2019	Financial Markets Operation Department	Marginal Standing Facility
FMOD.MAOG. No.135/01.18.001/19-20			

RBI/2019-2020/33			
FMOD.MAOG. No.134/01.01.001/2019-20	07.8.2019	Financial Markets Operation Department	Liquidity Adjustment Facility – Repo and Reverse Repo Rates
RBI/2019-2020/31			
DCBR.BPD (PCB/RCB).Cir.No.02/13.01.000/2019-20	02.8.2019	Department of Co operative Banking Regulation	Financial Inclusion - Access to Banking Services - Basic Savings Bank Deposit Account (BSBDA)
RBI/2019-2020/30			
DNBR (PD) CC.No.101/03.10.001/2019-20	02.8.2019	Department of Non Banking Regulation	Levy of foreclosure charges/pre-payment penalty on Floating Rate Loans by NBFCs
RBI/2019-2020/29			
DBR.Dir.BC.No.08/13.03.00/2019-20	02.8.2019	Department of Banking Regulation	Levy of Foreclosure Charges /Pre-payment Penalty on Floating Rate Term Loans
RBI/2019-2020/28			
DGBA.GBD.No.250/31.12.010/2019-20	01.8.2019	Department of Government and Bank Accounts	Master Circular on Conduct of Government Business by Agency Banks - Payment of Agency Commission
RBI/2019-2020/27			
A.P. (DIR Series) Circular No. 5	01.8.2019	Foreign Exchange Department	Exim Bank's Government of India supported Line of Credit of USD 38 million to the Government of the Republic of Mozambique
RBI/2019-2020/26			
DBR.No.Ret.BC.07/12.07.150/2019-20	01.8.2019	Department of Banking Regulation	Alteration in the name of "The Royal Bank of Scotland plc" to "NatWest Markets Plc" in the Second Schedule to the Reserve Bank of India Act, 1934
RBI/2019-2020/25			
DBR.No.Ret.BC.04/12.07.134/2019-20	01.8.2019	Department of Banking Regulation	Exclusion of "National Australia Bank" from the Second Schedule of the Reserve Bank of India Act, 1934
RBI/2019-2020/24			
DBR.No.Ret.BC.03/12.07.134/2019-20	01.8.2019	Department of Banking Regulation	Cessation of "National Australia Bank" as a banking company within the meaning of sub – section (2) of Section 36 (A) of Banking Regulation Act, 1949
RBI/2019-2020/23			
DBR.No.Ret.BC.06/12.06.172/2019-20	01.8.2019	Department of Banking Regulation	Inclusion of "Bank of China Limited" in the Second Schedule of the Reserve Bank of India Act, 1934
RBI/2019-2020/22			
DBR.No.Ret.BC.05/12.06.173/2019-20	01.8.2019	Department of Banking Regulation	Inclusion of "Jana Small Finance Bank Limited" in the Second Schedule of the Reserve Bank of India Act, 1934
RBI/2019-2020/21			
DGBA.GBD.No.5/31.02.007/2019-20	31.7.2019	Department of Government and Bank Accounts	Agency Commission- Furnishing reconciliation certificate
RBI/2019-2020/20			
A.P. (DIR Series) Circular No. 04	30.7.2019	Foreign Exchange Department	External Commercial Borrowings (ECB) Policy – Rationalisation of End-use Provisions
RBI/2019-2020/18			
A.P. (DIR Series) Circular No. 3	25.7.2019	Foreign Exchange Department	Exim Bank's Government of India supported Line of Credit of USD 10 million (as first tranche out of USD 50 million) to the Government of Republic of Seychelles

RBI/2019-2020/15			Exim Bank's Government of India supported Line of Credit of USD 24.50 million to the Government of the Republic of Senegal
A.P. (DIR Series) Cir. No.2	11.7.2019	Foreign Exchange Department	
RBI/2019-2020/14			Exim Bank's Government of India supported Line of Credit of USD 100 million to the Government of Independent State of Papua New Guinea
A.P. (DIR Series) Circular No.1	11.7.2019	Foreign Exchange Department	
RBI/2019-2020/12			Basel III Framework on Liquidity Standards - Liquidity Coverage Ratio (LCR), FALLCR against credit disbursed to NBFCs and HFCs
DBR.BP.BC.No.2/21.04.09 8/2019-20	05.7.2019	Department of Banking Regulation	
RBI/2019-2020/11			Inclusion of "India Post Payments Bank Limited" in the Second Schedule of the Reserve Bank of India Act, 1934
DBR.No.Ret.BC.01/12.06.162/2019-20	04.7.2019	Department of Banking Regulation	
RBI/2019-2020/10			Master Circular – Lead Bank Scheme
FIDD.CO.LBS.BC.No.06/02.01.001/2019-20	02.7.2019	Financial Inclusion and Development Department	
RBI/2019-2020/08			Master Circular on SHG-Bank Linkage Programme
FIDD.FID.BC.No.05/12.01.033/2019-20	01.7.2019	Financial Inclusion and Development Department	
RBI/2019-2020/07			Master Circular – Scheme of Penalties for bank branches based on performance in rendering customer service to the members of public
DCM (CC) No.G-5/03.44.01/2019-20	01.7.2019	Department of Currency Management	
RBI/2019-2020/06			Master Circular-Credit facilities to Scheduled Castes (SCs) & Scheduled Tribes (STs)
FIDD.CO.GSSD.BC.No.03/09.09.001/2019-20	01.7.2019	Financial Inclusion and Development Department	
RBI/2019-2020/05			Deendayal Antyodaya Yojana – National Urban Livelihoods Mission (DAY-NULM)
FIDD.GSSD.CO.BC.No.01/09.16.03/2019-20	01.7.2019	Financial Inclusion and Development Department	
RBI/2019-2020/04			Master Circular – Deendayal Antyodaya Yojana - National Rural Livelihoods Mission (DAY-NRLM)
FIDD.GSSD.CO.BC.No.02/09.01.01/2019-20	01.7.2019	Financial Inclusion and Development Department	
RBI/2019-2020/03			Master Circular- Credit Facilities to Minority Communities
FIDD.GSSD.BC.No.04/09.10.01/2019-20	01.7.2019	Financial Inclusion and Development Department	
RBI/2019-2020/02			Master Circular – Facility for Exchange of Notes and Coins
DCM (NE) No. G-2/08.07.18/2019-20	01.7.2019	Department of Currency Management	
RBI/2019-2020/01			Master Circular – Detection and Impounding of Counterfeit Notes
DCM (FNVD) G – 1/16.01.05/2019-20	01.7.2019	Department of Currency Management	
RBI/2018-2019/228			Revision in Proforma and Reporting of Bank/Banking Outlet (BO) details under the Central Information System for Banking Infrastructure (CISBI)
DBR.No.BAPD.BC.50/22.01.001/2018-19	28.6.2019	Department of Banking Regulation	
RBI/DNBR/2018-2019/227			Permission to acquire financial asset from other Asset Reconstruction Companies (ARCs)
DNBR.PD (ARC) CC.No.07/26.03.001/2018-19	28.6.2019	Department of Non Banking Regulation	
RBI/2018-2019/226			Annual Return on Foreign Liabilities and Assets Reporting by Indian Companies
A.P. (DIR Series) Cir.No 37	28.6.2019	Foreign Exchange Department	

RBI/2018-2019/225	28.6.2019	Department of Banking Regulation	Basel III Capital Regulations- Implementation of Leverage Ratio
DBR.BP.BC.No.49/21.06.201/2018-19			
RBI/2018-2019/224	27.6.2019	Department of Banking Regulation	Gold Card Scheme for Exporters
DBR.Dir.BC.No.48/04.02.002/2018-19			
RBI/2018-2019/223	26.6.2019	Department of Currency Management	Acceptance of coins
DCM (NE) No.3057/08.07.18/2018-19			
RBI/2018-2019/222	26.6.2019	Financial Markets Regulation Department	Rupee Interest Rate Derivatives (Reserve Bank) Directions, 2019
FMRD.DIRD.19/14.03.046/2018-19			
RBI/2018-2019/221	26.6.2019	Financial Markets Regulation Department	Financial Benchmark Administrators (Reserve Bank) Directions, 2019
FMRD.FMSD.17/03.07.035/2018-19			
RBI/2018-2019/219	20.6.2019	Department of Government and Bank Accounts	Rationalisation and Revision of Agency Commission Payable to Banks on Government Transactions
DGBA.GBD.No.3144/31.02.007/2018-19			
RBI/2018-2019/218	20.6.2019	Financial Inclusion and Development Department	Formation of new district in the States of Telangana and Madhya Pradesh – Assignment of Lead Bank Responsibility
FIDD.CO.LBS.BC.No.19/02.08.001/2018-19			
RBI/2018-2019/217	20.6.2019	Financial Markets Regulation Department	Rollout of the foreign exchange trading platform for retail participants – FX-Retail
FMRD.FMD.16/02.03.225/2018-19			
RBI/2018-2019/216	20.6.2019	Department of Government and Bank Accounts	Discontinuation of the requirement of Paper to Follow (P2F) for State Government Cheques
DGBA.GBD.No.3136/42.01.035/2018-2019			
RBI/2018-2019/214	14.6.2019	Department of Currency Management	Security Measures for ATMs
DCM (Plg.)No.2968/10.25.007/2018-19			
RBI/2018-2019/213	13.6.2019	Foreign Exchange Department	Exim Bank's Government of India supported Line of Credit of USD 95 million to the Government of the Republic of Mozambique
A.P. (DIR Series) Circular No.36			
RBI/2018-2019/212	13.6.2019	Foreign Exchange Department	Exim Bank's Government of India supported Line of Credit of USD 150 million to the Government of the Republic of Ghana
A.P. (DIR Series) Circular No.35			
RBI/2018-2019/211	13.6.2019	Department of Co-operative Banking Regulation	Inclusion in the Second Schedule to the Reserve Bank of India Act, 1934 – Delhi State Co-operative Bank Ltd., Delhi
DCBR.RCBD.BC.No.11/19.51.025/2018-19			
RBI/2018-2019/210	13.6.2019	Department of Government and Bank Accounts	Scheme for Reimbursement of MDR- withdrawal of RBI circulars
DGBA.GBD.No.3089/43.33.001/2018-19			
RBI/2018-2019/209	12.6.2019	Department of Payment and Settlement Systems	Directions for Central Counterparties (CCPs)
DPSS.CO.OD No.2565/06.08.005/2018-2019			

RBI/2018-2019/208			
DPSS (CO) RPPD No.2557/04.03.01/2018-19	11.6.2019	Department of Payment and Settlement Systems	National Electronic Funds Transfer (NEFT) and Real Time Gross Settlement (RTGS) systems – Waiver of charges
RBI/2018-2019/206			
DBR.LEG.BC.No.47/09.07.005/2018-19	10.6.2019	Department of Banking Regulation	Financial Inclusion- Access to Banking Services – Basic Savings Bank Deposit Account (BSBDA)
RBI/2018-2019/205			
DCBR.BPD.(PCB) Cir.No.10/16.20.000/2018-19	10.6.2019	Department of Co operative Banking Regulation	Sale of Securities held in Held to Maturity (HTM) Category - Accounting treatment
RBI/2018-2019/204			
DBR.No.BP.BC.46/21.04.141/2018-19	10.6.2019	Department of Banking Regulation	Prudential Norms for Classification, Valuation and Operation of Investment Portfolio by Banks - Sale of investments held under Held to Maturity (HTM) category
RBI/2018-2019/203			
DBR.No.BP.BC.45/21.04.048/2018-19	07.6.2019	Department of Banking Regulation	Prudential Framework for Resolution of Stressed Assets
RBI/2018-2019/202			
DBR.No.Ret.BC.42/12.06.154/2018-19	06.6.2019	Department of Banking Regulation	Inclusion of “Kookmin Bank” in the Second Schedule of the Reserve Bank of India Act, 1934
RBI/2018-2019/201			
DBR.No.Ret.BC.41/12.06.159/2018-19	06.6.2019	Department of Banking Regulation	Inclusion of “Fincare Small Finance Bank Limited” in the Second Schedule of the Reserve Bank of India Act, 1934
RBI/2018-2019/200			
REF.No.MPD.BC.387/07.01.279/2018-19	06.6.2019	Monetary Policy Department	Standing Liquidity Facility for Primary Dealers
RBI/2018-2019/199			
DBR.No.Ret.BC.44/12.01.001/2018-19	06.6.2019	Department of Banking Regulation	Change in Bank Rate
RBI/2018-2019/198			
FMOD.MAOG. No.133/01.18.001/2018-19	06.6.2019	Financial Markets Operation Department	Marginal Standing Facility
RBI/2018-2019/197			
FMOD.MAOG.No.132/01.01.001/2018-19	06.6.2019	Financial Markets Operation Department	Liquidity Adjustment Facility – Repo and Reverse Repo Rates
RBI/2018-2019/196			
DBR.No.BP.BC.43/21.01.003/2018-19	03.6.2019	Department of Banking Regulation	Large Exposures Framework
RBI/2018-2019/194			
DBR.RRB.BL.BC.No.40/31.01.002/2018-19	31.5.2019	Department of Banking Regulation	Rationalisation of Branch Authorisation Policy- Revision of Guidelines
RBI/2018-2019/191			
DNBR (PD) CC. No. 100/03.10.001/2018-19	29.5.2019	Department of Non Banking Regulation	Extension of relaxation on the guidelines to NBFCs on securitisation transactions
RBI/2018-2019/190			
DBR.AML.BC.No.39/14.01.001/2018-19	29.5.2019	Department of Banking Regulation	Amendment to Master Direction (MD) on KYC

RBI/2018-2019/189	28.5.2019	Department of Payment and Settlement Systems	Real Time Gross Settlement (RTGS) System – Extension of Timings for Customer Transactions
DPSS (CO) RTGS No. 2488/04.04.016/2018-19			
RBI/2018-2019/187	24.5.2019	Financial Markets Regulation Department	'Voluntary Retention Route' (VRR) for Foreign Portfolio Investors (FPIs) investment in debt
A.P. (DIR Series) Circular No.34			
RBI/2018-2019/186	23.5.2019	Department of Currency Management	Incentive for improving service to non-chest branches
DCM (Plg.) No.2845/10.25.007/2018-19			
RBI/2018-2019/184	16.5.2019	Department of Non Banking Regulation	Risk Management System – Appointment of Chief Risk Officer (CRO) for NBFCs
DNBR (PD) CC. No.099/03.10.001/2018-19			