27th SLBC Quarterly Meeting for the quarter ended June and September, 2020

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Agenda 1: Adoption of Minutes of the 26th SLBC Quarterly Review Meeting

The minutes of 26th SLBC meeting for the quarter ended 31st December2019 and 31st March 2020 held on 06.07.2020 as furnished in **Annexure ' A '** was circulated to all the members of SLBC including RBI, NABARD, LDMs and Government Departments concerned. These minutes may be taken as confirmed by the house as no requests for amendments/ changes were received.

Agenda 2: Action Points of 26th SLBC Meeting – Action Taken Report

No.	Action Point	Action by	Action initiated / status as on 30.06.2020
1	The DFS, Govt. of India's is running a campaign to achieve KCC saturation campaign for extending KCC to all farmers more particularly to those farmers engaged in Animal Husbandry and Fisheries. Agriculture Department, Animal Husbandry and Fisheries Departments to source the KCC applications from the eligible Farmers and coordinate with LDMs/Banks for processing/Sanction at the earliest.	Agri., AH & Fisheries Depts., All Banks	Discussed in detail under Agenda item no.4(a)(i)
2	Continuation of assistance under Emergency Guaranteed Credit line to all the eligible MSMEs by Banks under Aatma Nirbhar Bharat Abhiyan Package. Extending loans to Street Vendors under PM SVANidhi Scheme upto Rs. 10,000/- per member identified by MA&UD.	All Banks	Discussed in detail under Agenda item no. 4(c) (ix) and (xi)
3	Inactive BCs for more than one month needs to be reviewed for resolution of any hard ware or software related problems and to make them active. If required, new BCs to be appointed for rendering uninterrupted services.	All Banks	Discussed in detail under Agenda item no. 3 (b)
4	65 villages/hamlets with 500 households in hilly areas are identified by LDMs for providing banking services. Expected time line for completion of this i.e., 30.06.2020 is already over. There could be over-lapping with the "5 kms. Radius" target and SLBC to work on this with the co-ordination of LDMs of districts and allot to the Banks for Banking outlets in these villages.	SLBC, LDMs & Banks	Discussed in detail under Agenda item no. 3 (a) (iv)

5	With regard to RBI instructions on development of a Standardized System for LBS related data flow and management: a) The Banks that have still to complete the first step of mapping of branches with block codes should complete the same and confirm to SLBC without further delay b) The generation of data from CBS directly in the formats prescribed by RBI and uploading of the same onto SLBC portal is either pending or incomplete in respect of all banks. Controllers of all banks should look into this aspect and submit status report to the SLBC Convenor by July 15, 2020 including the reasons for the delay.	Concerned Banks All Banks	**a)Mapping of Branches with Block codes**: Out of 37 banks (excluding AP Mahesh Co-Operative Bank, APSFC, Equitas Bank), 33 banks have confirmed mapping of their branches with block codes. Confirmation is yet to be received from 4 banks, viz., Union Bank of India, Kotak Mahindra Bank, Axis Bank and City Union Bank. b**. Data extraction from CBS and uploading to new portal**: For the Quarter ended June, 2020 twenty one Banks have uploaded the data on to the portal. The Banks in default are 1) Indian Bank, 2) Union Bank of India, 3) Bank of India 4) Bank of Maharashtra, 5) IOB 6) PNB, 7)UCO Bank, 8) Axis Bank, 9) Bandhan Bank, 10) City Union Bank, 11) DCB Bank, 12) IDBI Bank, 13) ICICI Bank 14) Kotak Mahindra, 15) LVB, 16) TSCAB, 17) APGVB, 18) TSCAB and 19) AP Mahesh Co-op Bank.
6	Reimbursement of VLR/ PV amounting to Rs.804 crores by Govt. of Telangana due to the Banks from 2014. Reimbursement of Rs. 32.42 crores to Banks for Rythu Bandhu-Rabi 2018 Cheque printing charges.	Agriculture & Finance Depts., GoT.	**PV/VLR**: Govt released Rs. 65.84 Crores to Andhra Bank. Rs. 738.16 Crores is yet to be reimbursed by the Govt of Telangana to all Banks. **Rythu Bandhu Cheque Printing charges**: Yet to be reimbursed by the Commissioner, Agriculture.
7	Reimbursement of RSETI expenditure of Rs. 15.16 Crores due to the Banks from Government of India through SERP Department	SERP & GoT, GoI	The reimbursement of RSETI expenditure not received from Govt. The present outstanding pending for reimbursement is Rs. 18.01 Crores. SERP is requested to take up with MoRD to expedite reimbursement of the expenses incurred by RSETIs.
8	Dharani Portal issues : a) Charge created by Banks should be visible to all concerned and Print option to be given to Banks b) Updation of Assigned/ROFR lands in Dharani Portal	CCLA Department	a) Charge created by Banks is visible now and print out can be taken by Banks. b)Reply awaited in respect of updation of Assigned /ROFR lands in Dharani portal
9	Adopting a format for submission of solvency certificate and issuing instructions to all Govt Departments	Govt. of Telangana	Matter regarding adopting new format of Solvency certificate is pending with concerned department of the Govt. of Telangana

10	Identification of notified Centers at all Bank Branches for creation of Mortgage	Govt of Telangana	Decision yet to be taken by the Govt. of Telangana in respect of Notified Centres for creation of Equitable Mortgage.
11	Rectification of errors and data cleansing in Crop Loan Waiver portal for processing of records to identify eligible farmers and to pass on the benefit immediately.	All Banks	Aadhaar updation completed in respect of 99% accounts. The Department of Agriculture advised all Banks to rectify other errors before 15.10.2020 and there after the data will be freezed for processing.
12	With regard to implementation of the pilot project on "Expanding and Deepening of Digital Payments Ecosystem-100% digitally enabled districts, State Level Controllers of the Banks operating in Khammam to look into the data extraction/compiling process and ensure that data in respect of the district submitted to RBI/SLBC/LDM is accurate and complete in all respects and work towards achieving 100% digitization of Khammam district within the timelines.	All Banks	The Reserve Bank of India conducted Review meeting with Banks on 16.10.2020 and also the President; SLBC addressed a letter on 23.10.2020 to all the Controllers of respective Banks requesting to ensure data integrity, accuracy and timely submission to SLBC and to achieve the target before 28.02.2021. SLBC Advised all Banks to achieve the targets month on month basis as fixed by the RBI.

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 26th August, 2020 and 22nd October, 2020 to review the progress in financial inclusion initiatives as at the end of June,2020 and September,2020. Highlights of the review 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 are as under:

As on	Rural	Semi-Urban	Urban	Metro	Total
June,2020	1,785	1,281	724	1,991	5,781
Sept,2020	1,782	1,288	739	1,977	5,786

The population group-wise and sector-wise distribution of bank branches as on 30th September, 2020 is furnished in **Annexure-1**.

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

Small Finance Banks:

1) **Equitas Small Finance Bank Ltd** : 14 Branches
2) **Jana Small Finance Bank Ltd:** 1 Branch
3) **Fincare Small Finance Bank Ltd:** 11 Branches
4) **Suryoday Small Finance Bank Ltd:** 1 Branch
5) **Utkarsh Small Finance Bank Ltd** : 1 Branch

Payment Banks:

1) **Airtel Payments Bank Ltd** : It is reported that they do not have branches in Telangana State and they do business through their 2890 Banking points (BCs).
2) **India Post Payments Bank Ltd** : 23 Branches (5809 Bank Mitra points).
3) **FINO Payments Bank Ltd** : 3 Branches

Union Bank of India is proposing to closed 4 of their Branches in LWE District of Bhadradri Kothagudem i.e., branches located at Karukonda, Penugadapa, Asupaka and Tirumalakunta villages. The Banking correspondents of UBI are working in these villages and rendering Banking services. DCC accorded approval on 19.06.2020. Bhadradri Kothagudem is identified as LWE District and these four villages are allocated to Andhra Bank as part of DFS objective of Opening bank branches in most affected LWE Districts in Telangana. Hence, Union Bank of India is advised to obtain prior permission from DFS before closure of these branches.

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

In terms of RBI circular FIDD.CO.LBS.BC.No.82/02.01.001/2015-16 dated December 31, 2015, DBR. No. BAPD. BC. 69/22.01.001/2016-17 dated May 18, 2017 and FIDD.CO.LBS.BC.No 31/02.01.001/2016-17 dated June 8, 2017, under " Rationalization of Branch authorization policy" Banks have to cover the **villages with population above 5000 with a bank branch or Banking outlet** of a scheduled commercial bank. Accordingly, Banks have opened 59 Brick and Mortar Branches and 196 Banking outlets and all the 255 identified villages have been covered with Banking infrastructure as at the end of December, 2019. (Bank-wise & District Wise list of Brs/BOs is enclosed as **Annexure-B**).

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

Department of Financial Services, vide their letter No. F.No. 21(23)2014-FI(Mission Office) dated 23.07.2019, communicated 221 villages, which are not covered with Banking infrastructure within 5KMs radius. The member Banks including IPPB have confirmed of having covered all the villages with BC outlets as on 30.09.2019 and confirmed the details of BC code, Bank/Branch IFSC code, Longitude and latitude of the village where from the BC is serving the village. The details have been updated in the FI Plan Portal by SLBC.

Further, LDMs have been provided with USER ID and Password for submitting their feedback on Banking touch points in PMJDY FI Plan Portal as per the directions of DFS. The feedback submitted by the LDMs in the portal has to be attended by respective Banks and resolve the same by inputting their response. This activity is being monitored by the Department of Financial Services. Member Banks have been requested to ensure that all the appointed BC/CSPs are working and active as the DFS will be tracking their activity through NPCI/NIC.

An additional feature has been created by NIC on the web version of GIC App (http://findmybank.gov.in/ & www.dbtgis.nic.in/bankgis), namely " Nearby banking touch point which provides details of banking outlet present within 5 Kms distance of any selected village.

iv. **"National Strategy for Financial Inclusion (NSFI):2019-24"**

The Reserve Bank of India vide their letter No. FIDD.CO.LBS.No.1488/02.01.001/ 2019-20 dated 13.01.2020 advised launching of "National Strategy for Financial Inclusion (NSFI):2019-24" with a vision and key objective of the Financial Inclusion policies in India to expand and sustain the financial inclusion process at the National level through a broad convergence of action involving all the stakeholders in the financial sector.

The strategy aims to provide access to formal financial services in an affordable manner broadening and deepening financial inclusion and promoting financial literacy & consumer protection. Providing banking access to every village within a 5 KM radius/**hamlet of 500 households in hilly areas** by March 2020 has been one of the key objectives under the strategy.

Against this backdrop and as per one of the objectives under NSFI 2019-2024, for further expanding the banking coverage and ensuring universal access of financial services, all SLBC convener banks are advised to review the presence of banking outlets of Scheduled Commercial Banks, Regional Rural Banks, Small Finance Banks and Payments Banks in every village within a 5 KM radius/hamlet of 500 households in hilly areas, under their jurisdiction.

Further, NSFI sets forth the vision and key objectives of the Financial inclusion policies in India to expand the reach and sustain the efforts through a broad convergence of action involving all the stake holders in the Financial sector, which has also envisaged that " Every willing and eligible adult who has been enrolled under the PMJDY (including the young adults who have recently taken up employment) to be enrolled under an insurance Scheme (PMJJBY, PMSBY) Pension Scheme (NPS & APY) as one of the objective.

Department of Financial Services vide their letter No. F.No. 21(23)2014-FI(Mission Office) dated 23.07.2019, communicated 221 villages details, which are not covered with Banking infrastructure within 5KMs radius and all the 221 villages are covered with the services of BC outlets deployed by respective Banks.

LDMs were carried out survey of uncovered hamlets of 500 household in hilly areas and identified 65 hamlets with above 500 households in hilly areas which are not covered. SLBC allocated these villages to respective Banks based on their service area for deploying Banking touch points. The present position as on 30.09.2020 is as under:

Name of the Bank	**No. of villages allotted**	**No. of villages covered**	**Yet to be covered**	**Remarks**
State Bank of India	19	17	2	Process initiated(No connectivity in1 village)
APGVB	12	12	0	Covered
TGB	22	--	22	Process initiated (No connectivity in 4 villages)
Canara Bank	5	2	3	Process initiated
Bank of Maharashtra	1	--	1	Process initiated

Indian Bank	1	-	1	Process initiated
Punjab National Bank	2	1	1	Process initiated
Union Bank of India	3	2	1	Process initiated
Total	**65**	**25**	**40**	

Controllers of respective Banks are advised to initiate immediate action for appointing Banking Correspondents in all these uncovered villages/hamlets of 500 household in hilly areas before 31.12.2020 and furnish us the details of the BCs i.e., Name, KO Code, Branch IFSC Code, Longitude and Latitude etc., to enable us to update the details in FI Plan portal.

In the Sub-Committee meeting RBI advised Controllers of all Banks to ensure deployment of BCs in all the 64 hamlets with 500 households allocated to them before 15.11.2020 as identified by the LDMs.

(Action : LDMs and Banks)

v) <u>National Strategy for Financial Education 2020-25</u>:

Based on the review of progress made under the first National Strategy for Financial Education (NSFE 2013-18) and keeping in view the various development that have taken place over the last 5 years, notably the Pradhan Mantri Jan Dhan Yojana(PMJDY), the NCFE in consultation with regulators and other relevant stakeholders has prepared the revised NSFE-2020-2025 to support the vision of Government of India and Financial Sector Regulators by empowering various sections of the population to develop adequate knowledge, skills, attitude and behavior , which are needed to manage their money better and plan for their future.

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

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

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

Content: Financial literacy content for School children (including curriculum and co-scholastic), teachers, young adults, women, new entrants at workplace/entrepreneurs (MSMEs), Senior Citizens, persons with disabilities, illiterate people etc.,

Capacity: Develop the capacity of various intermediaries who can be involved in providing financial literacy. Develop a "Code of Conduct" for financial education providers.

Community: Evolve community led approaches for disseminating financial literacy in a sustainable manner

Communication:

- Use Technology, mass media channels and innovative ways of communication for dissemination of financial education messages.
- Identify a specific period in the year to disseminate financial literacy messages on a large/focused scale.
- Leverage on Public places with greater visibility (e.g., Bus Stands, Railway Stations etc.,) for meaningful dissemination of financial literacy messages.

Collaboration:

- Preparation of an information Dashboard.
- Integrate financial education content in school curriculum, various professional and vocational courses (undertaken by Ministry of Skill Development and Entrepreneurship) through their sector skilling Missions and the likes of B.Ed/M.Ed programmes.
- Integrate financial education dissemination as part of various on-going programmes.
- Streamline efforts of other stakeholders for financial literacy.

The Strategy also suggests adoption of a robust "Monitoring and Evaluation Framework" to assess the progress made under the Strategy.

vi) Status of opening of bank branches in the unbanked identified Centres in LWE Districts

In Telangana, Bhadradi Kothagudem is identified as LWE District and banks were given a target of 16 villages to cover with brick and mortar branches as per the guidelines of DFS dated 04.08.2018. So far, 15 villages have been covered by **Banks with Brick and Mortar branches** (i.e., Andhra Bank-6, State Bank of India-4, Indian Overseas Bank-1 and APGVB-4)**.**

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 opening of Branch at Samath Mothe village is pending.

SLBC advised the LDM to take up in DCC and allocate this centre to another Bank willing to open the branch in view of above development. In the DCC Meeting held on 11.12.2019, the member Banks expressed that suitable building is not available in Samathmothe village with RCC roof. Hence, SLBC again advised the LDM to take up with the District Collector to identify alternate village where suitable infrastructure is available. The alternate village is yet to be identified.

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

Under the Chairmanship of the Home Minister and Empowered Committee of Ministry of Home Affairs (MHA), in its recent meeting held on 07.08.2020, the progress of developmental works in respect of financial inclusion in LWE affected districts was reviewed. Based on the discussion, it is advised by the DFS to deliberate on the following issues in SLBC meeting.

- The issue of opening of branches, ATMs or BC outlets in the vicinity of the CAPF camps in LWE district from the aspect of feasibility and utility of the banking services by the villages; and
- The issue on opening of one banking outlet each at all Gram Panchayat Bhawans.

Accordingly, the matter has been discussed in the Sub-Committee meeting on Financial Inclusion held on 26.08.2020. The Committee opined as under:

- Opening of Banking outlet in all Gram Panchayats may not be feasible as it will be un-remunerative for the Banking Correspondent. In Telangana, the villages with population less than 500 in SC/ST Thandas are also identified as Gram Panchayat (Total GPs in Telangana-12751).
- The Gram Panchayat should offer the accommodation at free of cost to the BC wherever feasible.
- Some of the Gram Panchayats are even not having pucca buildings.
- The Government should supplement the income of the Banking correspondent.
- Where the population is 1000 and below, the Banking correspondent may be permitted to entrust two to three adjacent Gram Panchayats with a condition to work at least two days in each village.
- SHG Group Members/Bank Sakhi can be offered to work as Banking Correspondent.

The above decisions have been conveyed to the Department of Financial Services as the SLBC for the quarter ended could not taken place due to COVID19. The response is awaited.

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

All Banks having Business Correspondents (BCs) have to ensure that they work from a fixed point/ location with online interoperable devices, so that the financial services and benefits of Social Security Schemes and PMJDY can reach the beneficiaries.

There are 7340 BCs of various banks in the State. As per the latest data available 247 BCs are inactive for more than 30 days. The Status of Bank wise BCs in Telangana as on 30.09.2020 is as under:

Sl. No	Bank	No. of BCs	No. of Inactive BCs (> 30 days) as on 30.06.2020	No. of Inactive BCs (> 30 days) as on 30.09.2020	Increase/Decrease over June 2020
1	SBI	2518	9	3	-6
2	APGVB	1092	34	*12	-22
3	Union Bank of India	781	0	8	8
4	IDFC Bank	598	0	**110	110
5	TGB	436	0	0	0
6	Canara Bank	424	34	37	3
7	HDFC Bank	476	0	27	27
8	ICICI Bank	432	0	0	0
9	Bank of Baroda	147	0	34	34

10	Indian Bank	101	0	5	5
11	Central Bank of India	93	4	2	-2
12	Indian Overseas Bank	83	0	0	0
13	Kotak Mahindra Bank	72	16	7	-9
14	U C O Bank	29	0	0	0
15	Bank of India	11	0	2	2
16	Punjab National Bank	27	0	0	0
17	Bank of Maharashtra	6	0	0	0
18	KBSLAB	5	0	0	0
19	Axis Bank	4	0	0	0
20	Karur Vysya Bank	3	0	0	0
21	Indus Ind Bank	2	0	0	0
	Total	**7340**	**97**	**247**	**150**

In Sub-Committee Meeting on Financial Inclusion for the quarter ended 30th September 2020 held on 22.10.2020, the status of inactive BCs was reviewed.

* Representative of APGVB advised that their inactive BCs have come down to 8 as on the date of review.

** Representative of IDFC Bank informed that the increase in inactive BCs is due to COVID-19 positive cases in family members of some of the BCs and non-availability of alternate members in place of inactive BCs in some of the villages. The Bank assured that all inactive BCs will be activated by 30.11.2020 as they are proposing to replace with new BCs, wherever BCs are inactive in the village.

Banks have to initiate activation of BCs or appoint new BCs before **15.11.2020** as the Department of Financial Services is time and again following up with SLBC for ensuring 100% coverage of villages with Banking infrastructure within 5 KMs radius.

SLBC also requested Controllers of Banks to initiate immediate steps for activation or replacement of inactive BCs with new BCs, before 15.11.2020 and to upload the details of BCs details in the FI Plan portal. (**Action : SBI, APGVB, UBI, Canara Bank, IDFC Bank, HDFC Bank, BOB, Indian Bank, CBI, Kotak Mahindra Bank)**

Connectivity issues: Andhra Bank represented that 4 (four) of their CSPs in Nalgonda and Bhadradri Kothagudem districts viz., Kambalapally, Yelamalamanda, Peda Venkatapuram and Pusuguppa are having connectivity issues.

Apart from the above, about 9 (nine) villages with 500 hamlets in Hilly areas identified by LDMs under " National Strategy for Financial inclusion" for deployment of Banking touch points have connectivity issues.

The details of villages having connectivity issues have been shared with Department of Telecom to look into the issue and to suggest the measures to be taken up to resolve the issue.

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

ATMs: As at the end of June, 2020, there are 9,249 ATMs functioning in the State of Telangana which increased to 9,329 as on September, 2020. The Banks have opened 91 new ATMs in June, 2020 quarter and 80 new ATMs in September, 2020 quarter.
POS: Banks have deployed 2,11,312 POS Machines at Merchant points across the State of Telangana as at the end of June,2020 and 2,13,982 POS Machines as at the end of September,2020. 4,890 new POS deployed in June, 2020 quarter and 2,670 POS Machines in September, 2020 quarter.

Controllers of Banks in Khammam District have to give more thrust for deployment of maximum number of POS Machines to achieve 100% digitization in the district before March 2021.

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

Banks in the State have opened 1,00,83,129 PMJDY accounts as on 30th September 2020, out of which 83,21,108 accounts (82.52%) were seeded with Aadhaar Number and 82,08,330 accounts were issued with Rupay Cards (81.40%). During the quarter the net growth in opening of PMJDY accounts in Rural areas is at 41,011 accounts. Performance of Banks is reviewed in Sub-committee meeting on Financial Inclusion held on 22.10.2020. Total Deposits held in these accounts as on 30.09.2020 was Rs. 2631.22 Crore. The number of accounts with zero balance decreased to 9,36,051 as on 30.09.2020 from 18,81,577 as on 31.03.2020 due to receipt of DBT and activation.

Type of Banks	No. of Accounts (Rural)	No. of Accounts (Urban)	Total Accounts	Total Deposit (Amt in Crores)	No. of Accounts with Zero Balance	Rupay Cards Issued	No. of Aadhaar Seeded Accounts
Public Sector	2444640	4207413	6652053	1653.38	306021	5772194	5707494
Private Sector	1141852	175071	1316923	176.12	417325	1296495	867532
Regional Rural Banks	1738342	375811	2114153	801.72	212705	1139641	1746082
Total 30.09.2020	**53,24,834**	**47,58,295**	**100,83,129**	**2631.22**	**9,36,051 (9.28%)**	**82,08,330 (81.40%)**	**83,21,108 (82.52%)**
Total as on 31.03.2020	47,87,605	48,65,238	96,52,843	1895.84	18,81,577 (19.49%)	81,92,759 (84.87%)	80,42,175 (83.31%)
Total as on 30.06.2020	52,83,823	47,59,629	100,43,452	3254.11	9,52,016	82,20,410	82,76,331
Net growth during the year upto Sept,2020	5,37,229	(1,06,943)	4,30,286	735.38	(9,45,526)	15,571	2,78,933

SLBC Sub-Committee advised Controllers of Banks to have more focus on opening of PMJDY accounts to bring all households under Financial Inclusion, 100% activation of Zero balance accounts, issue of Rupay Cards and Aadhar seeding etc., **(Action: All Banks)**

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

(i) AADHAAR Centers in Bank Branches

In terms of Letter No.4(4)/57/122/2012/UIDAI/pt dated 28.04.2020 received from Ministry of Electronics and Information Technology, with a view to limit the fallout of the novel corona virus (COVID-19) pandemic, limiting direct social contact and visit to public places, the Aadhaar enrolment/update activities were suspended temporarily across the country.

However, after unlock 4.0 guidelines issued by Govt of India, all Aadhaar centers have to be functional by following the COVID-19 guidelines with effect from 01.09.2020.

ii) Concerns of UIDAI:

- As per Govt of India mandate, Banks are required to open Aadhaar centers in 10% of their bank branches, ensuring uniform spread across districts/mandals.
- **573 Bank Branches are required to have Aadhaar centers in Telangana,** which is 10% of the bank branches in the state (excluding cooperative banks, APSFC).
- **372** branches have Aadhaar Enrolment centers which are active as on date i.e., which have synchronized as on 15.10.2020 (though 455 have synchronized as of 3rd week of March 2020 before lockdown). The rest of the centers have to start.
- Mandal wise distribution of bank branches data is required to be provided, by each bank.
- Footfall per day per station should be increased. Target 8 per day per kit.
- IEC for Aadhaar to be prominently displayed at the Bank Branches.
- Shift to In-House Model for all Aadhaar Centre operations from outsourced model to be completed early. Responsibilities of Branch In charge, Verifier etc., in respect of Aadhaar has be understood by officers concerned.
- **About 11% of the total Aadhaar Enrolment & Update being done in Telangana state is now catered to by the Aadhaar Enrolment Centers in Banks**.

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

(Action: All Banks & LDMs)

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

The progress under **Social Security Schemes** made by banks (sector-wise) in the State as on **30.09.2020** is as under:

Bank Type	PMSBY	PMJJBY	APY	Total
Public Sector	6685976	2323972	523213	9533161
Private Sector	1144682	207698	63024	1415404
RRB	1333983	845587	184517	2364087
Coop.	225688	107482	0	333170
Total	**9390329**	**3484739**	**770754**	**13645822**
New Additions during the June.2020 quarter	667272	668531	15772	1351575
New Additions during Sept 2020 Quarter	1185813	305138	50238	1541189
New Additions during the year 20-21	1853085	973669	66010	2892764

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

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

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

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

Details of Bank wise coverage under PMSBY and PMJJBY as on 30.09.2020 are furnished in **"ANNEXIRE-O "**

Controllers of Banks and LDM of Districts have been advised to conduct camps extensively for creating awareness among general public on benefits of Social Security Schemes, **use of digital platforms for enhancement in enrolments under PMJJBY & PMSBY. (Action : All Banks)**

(ii) PMJJBY & PMSBY Claims data for Telangana State :

Claims Data upto 31.03.2019					
Scheme Name	Reported	Paid	Rejected	Outstanding	Amount Paid (Rs. In Cr)
PMJJBY	12775	11946	568	261	238.92
PMSBY	2380	2077	202	101	41.54
Claims Data upto 31.03.2020					
PMJJBY	15905	15154	699	52	303.08
PMSBY	2955	2556	376	23	51.12

Source: Claim data as uploaded by Banks and updated by Insurance Companies after claim settlement on Jansuraksha Portal.

Data for the quarter ended June 2020 and September 2020 has been sought from Mission Office and the information is yet to be received.

(iii) APY Targets for 2020-21 and CITIZEN's CHOICE 2020-21 Campaign:

APY Targets for 2020-21 : DFS approved the following targets allocated by PFRDA for enrolments under Atal Pension Yojana(APY) to Banks/Department of Posts for FY 2020-21:

Category	Target per branch FY 2020-21
Major Banks (All PSBs and 4 private Banks i.e. ICICI Bank Axis Bank HDFC Bank IDBI Bank)	60
Regional Rural Banks	60
Private Banks (other)	30
Co-operative Banks	20
Department of Post	30
All Small Finance Banks	50
All Payment Banks	50000 (Absolute)

Accordingly Banks have been advised their targets by SLBC for enrolments under APY for the year FY 2020-21.

The performance under APY during CFY 2020-21 as on 30.09.2020 was 66,010 enrolments as against target of 2,85,130 which is 23.15% of achievement. Except Karur Vysya Bank (71.07%), SBI (50.47%), IDBI Bank (61.42%), IDFC Bank (39.33%), Canara Bank (40.96%), Dhanalaxmi 25%) TGB (23.65%) and Bank of Maharashtra (20.86%) all other Banks performance is ranging from 1% to below 20%.

The low performance was attributed to lockdown announced from March, 2020 due to COVID-19 pandemic. The performance is improving after lockdown relaxations.

CITIZEN's CHOICE FY 2020-21 CAMPAIGN:
To take forward the objective of covering all eligible population under the APY DFS/PFRDA launched the **"CITIZEN'S CHOICE FY 2020-21" Campaign from 1st September – 31st October 2020.** The Campaign aims to target the uncovered potential population in all states across the country and bring them under the ambit of Atal Pension Yojana. The target is to increase the APY enrolment so that they can live respectfully in their vulnerable years after 60 years. **The Campaign is meant for Member Banks, SLBCs and Lead District Managers (LDMs).**

The **CITIZEN'S CHOICE** Campaign focus is on sourcing maximum no. of APY accounts through the widespread branch network of all the banks in all the districts/states across India. **Targets under the Campaign:**

Parameters	Target under the Campaign
Minimum Number of APYs by each Branch	15
Minimum number of APYs by each Bank in the State	1000
Minimum number of Banks to achieve target in the State	16 Major Banks & 8 Minor Banks
Minimum number by each District for qualification – for LDMs	500
Total Target for Telangana during Campaign	76032

Under the campaign Banks mobilised 40,425 enrolments up to 19.10.2020 which is 53% of Achievement. State Bank of India, Canara Bank, Central Bank of India and IDBI Bank have achieved their 100% Target. Axis Bank, Bank of India, APGVB, Indian Overseas Bank, Karur Vysya Bank, Bank of Maharashtra are in the

range of 35% to 78% of their target, Union Bank of India, Punjab National Bank, Telangana Grameena Bank, Karnataka Bank and Dhanalaxmi Bank are between 15% to 30% of their target, Bank of Baroda, ICICI Bank, Kotak Mahindra Bank are at 5% of their target and the remaining Banks i.e., City Union Bank, Laxmi Vilas Bank, Indus Ind Bank, Yes Bank, Catholic Syrian Bank, DCB Bank, RBL Bank, J &K Bank, Bandhan Bank and IDFC Bank are non-starters and are at zero achievement.

SLBC member Banks & Lead District Managers of all districts are advised to conduct enrolment camps at all centres and motivate branches to source more and more APY accounts to achieve targets under the Campaign.

(Action : All Banks)

f. Financial Literacy Initiatives

Financial Literacy Centres (FLCs) – Position as on 30.09.2020

Particulars	**No. of FLCs as on June & Sept,2020**
No.of FLCs operating in the District Head Quarters	**35**
No. of FLCs operating in Divisional Head Quarters	**23**
No. of FLCs operating in Rural Areas	**19**
Total FLCs functioning in the State of Telangana	**77**
Banks	**No. of FLCs**
State Bank of India (AVA)	**11**
Telangana Grameena Bank	**6**
AP Grameena Vikas Bank	**5**
Andhra Bank	**3**
Canara Bank	**2**
Dist Co-op Banks	**50**
Total	**77**

Financial Literacy Activity by FLCs of Banks:

Quarter ended	**Conducted by FLCs**				**Camps conducted by Rural Branches**	
	Special Camps		**Specific Camps**			
	Target	**Conducted**	**Target**	**Conducted**	**Target**	**Conducted**
June-2020	156	68	390	118	5337	1165
September -2020	162	118	405	195	5337	1337
Total (2020-21)	318	186	795	387	10674	2502

The brief performance of the FLCs during the quarter ended June 2020 and September 2020 is as under:

- 77 FLCs are functioning in the state.
- 186 special camps and 387 specific camps were conducted by FLC / FLCs up to the quarter ended September 2020 as against target of 318 & 795 respectively.
  (Target- two special camps per month by each FLC covering UPI and USSD & five specific camps per month by each FLC one each for Farmers SMEs SHGs School Children & Senior Citizens)
- **1783** Rural branches in the State have conducted 2502 camps up to the quarter ended September 2020 against a target of **10674**

The following FLCs have not conducted any camp during the quarter ended September 2020:

Sl No	FLC Code	District	Bank	Remarks
1	81401	Rajanna Sircilla	UBI	Vacant
2	81901	Siddipet	UBI	Vacant
3	81101	Jagtial	UBI	Vacant
4	83803	Rangareddy	TGB	Vacant
5	84501	Medchal-Malkajgiri	Canara Bank	Vacant
6	80203	Medak	SBI	Vacant
7	83403	Mahaboobnagar	SBI	Vacant
8	83301	Mahabubabad	SBI	Vacant

Due to Covid-19 pandemic the FLC counsellors have resigned from their positions. Banks have initiated process of selection of new counsellors for the above vacancies.

Details of camps conducted are enclosed as **Annexure –'F'**

At Rural Self Employment Training Institutes in the State financial literacy material is made available and literacy sessions are made part of sessions in the training schedule. The material is also made available in SLBC website www.telanganaslbc.com. Banks are requested to advise the counsellors to make use of the standardised financial literacy material.

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/FLCs to conduct Financial Literacy camps as per the prescribed periodicity.

The performance of FLCs was reviewed during the Sub-Committee meeting on Financial Inclusion held on 26.08.2020 & 22.10.2020. During the review, GM, RBI advised that FLCs to explore the possibility of conducting the camps through digital mode in view of COVID-19 crisis.

(Action: SBI, UBI, TGB, Canara Bank)

g) 100% digitally enabling Khammam District :

Based on the recommendations of the High Level Committee on Deepening of Digital Ecosystem and RBI letter No. FIDD.CO.LBS.BC.No. 13/02.01.001/2019-20 dated 7th October,2020, Khammam District has been identified on a pilot basis in Telangana State for 100% digitally enabled within a period of one year i.e., before October,2020. However, due to prevailing COVID-19 pandemic situation the deadline has been extended up to 31st March,2021 for achieving 100% digitization. This would enable every household in the identified district to make/receive payments digitally in a safe, secure, quick affordable and convenient manner.

All member Banks operating in the District i.e. Public/Private Sector Banks, Regional Rural Banks, Co-operative Banks, Small Finance Banks and payment Banks have to onboard merchants/Traders/ Business /Utility service providers to facilitate full digital transactions by March 2021.

The SOP and other modalities including targets fixed for each Bank communicated to all Banks present in the District to take forward this programme. The Lead District Manager i.e. coordinator for the District is reviewing the same in all JMLBC/DCC/FLC Meetings and other forums. FLCs are also conducting awareness camps. All Banks Controllers were advised to identify Nodal Officer to coordinate with LDM and attend review meetings. Banks were requested to advise their Branches operating in Khammam District to extensively participate in the programme to conduct TLC meetings in Branches/Villages on weekly basis and extend full cooperation to the Lead Bank i.e. State Bank of India who took the responsibility for achieving 100% targets.

Reserve Bank of India vide its letter No. FIDD.CO.LBS.No.1551/02.01.001/2019-20 dated 23.01.2020 suggested as under:

- Giving a thrust to digital Business to Consumers (B2C) and Consumers to Business (C2B) transactions in the identified district would act as a catalyst for achieving the desired objectives of the programme.
- A time bound roadmap to all branches of member Banks (PSBs/Pvt Banks/RRBs/Small Finance Banks and Payment Banks) located in the identified district for on-boarding merchants/traders/business/utility service providers to facilitate fully digital transactions by October2020.
- A Field level assessment/Survey of merchants/traders/business/utility service providers located in the identified district to be conducted. (Field level survey conducted by the LDM and submitted to Nodal Bank)
- Based on assessment exercise realistic branch-wise (Urban Semi-Urban and Rural) targets should be assigned to each member Bank located in the district keeping in view factors such as penetration of Banks in the area number of merchant establishments in the area availability of digital infrastructure connectivity issues etc.
- Targets may be assigned for on-boarding merchants other than those already covered by branches and in such a manner that all the merchants operating in the identified district are effectively enabled for facilitating digital transactions.
- Any impending issues related to availability of digital infrastructure connectivity etc. in the identified districts may be looked into and addressed by the Sub-Committee of the SLBC constituted on Digital Payments.
- The progress in the prescribed format to be submitted to the Regional Office of RBI.

RBI has been reviewing the progress in Khammam district under various parameters of promotion of digital transactions by banks under 100% digitization programme from October 2019 onwards based on the data submitted by banks in Khammam district at monthly intervals on the lines format designed by RBI during sub-committee meetings on Financial Inclusion.

RBI conducted exclusive review on 16.10.2020 with Controlling Heads of Banks, Regional Managers, LDM and Local Bank Heads of Khammam District under the Chairmanship of Regional Director, RBI and advised the banks to devise suitable strategies to bring about quantum improvement in digital coverage of the district, as against incremental improvements seen so far. FIDD, Hyderabad has prepared bank-wise draft Monitorable Action Plans (MAPs) as per which month-wise targets have been projected under different parameters. SLBC communicated bank wise targets to the Controllers of respective Banks on 29.10.2020 for issue of Rupay/Debit Cards, Net Banking, Mobile Banking for SB Accounts, Net Banking, POS/QR Code to Current Accounts and Shop keepers/Govt./Others for on

boarding merchants/traders/businesses/utility service providers" to draw a suitable action plan for their Branches and achievement of targets month–on-month basis. LDM of Khammam district has submitted the Field Level Survey report on 28.10.2020.

During the meeting, it is advised to Controllers of Banks as under:

- Banks to take stock of the situation and initiate necessary steps to ensure achievement of the desired objectives within the revised time line i.e., 31.03.2021.
- Progress in certain key parameters was unsatisfactory and advised banks to speed up the implementation process.
- Issues relating to data integrity and consistency continue to persist and Controllers of banks have been advised to resolve all data issues and ensure that they do not recur in the statements from the month of October' 2020.
- Branch wise targets to be assigned for issue of "POS/QR Code to Shop keepers/Govt./Others at the earliest basing on the Field level assessments/ surveys conducted by the LDM for on-boarding merchants/ traders/ businesses/ utility service providers at the earliest.

During the Sub-Committee meetings on Financial Inclusion held on 26.08.2020 & 22.10.2020, Controllers of Banks are requested to advise the concerned Regional Manager/Nodal Officer/Branch Managers to concentrate on the following to achieve 100% digitization in respect of Khammam.

a) Daily Monitoring by the Nodal Officer at RO level/State level with Branch Managers of Khammam District by creating a Whatsapp group
b) Devise a time bound road map for all Branches by fixing Branch wise Targets for the uncovered accounts as advised by RBI in the review meeting held on 16.10.2020 and monitor on daily basis.
c) Issue Rupay Cards to all uncovered SB Accounts will facilitate 100% coverage with atleast one Digital Product. Also explore to issue Net Banking with minimum view rights and Mobile Banking wherever feasible.
d) All Current Account holders to be provided with Net Banking facility with minimum view rights. Major Current Account holders/Govt Departments receiving payments/Schools/Colleges to be provided with POS Machines/QR Codes for accepting the payments.
e) Aggregating solutions like e-pay platform may also be provided where bulk receipts are there.
f) Conducting digital awareness camps in Branches and playing jingles and small videos in radio and cable TV etc., may also be explored to create awareness among customers and general public how to conduct their digital transactions in a safe, secure and convenient manner.

(Action: LDM and All Banks in Khammam district)

The progress in promotion of digital transactions under various parameters in Khammam District as on 30.09.2020 is as under:

Khammam District: Expanding and Deepening of Digital Payments Ecosystem									
1. Digital coverage for individuals (Savings Accounts)									
Month	**Total No. of SB Accs.**	**No. of Debit/ RuPay cards issued to SB Accs.**	**% Debit/ RuPay cards coverage**	**No. of net banking issued**	**% Net banking coverage**	**No.of Mobilie Banking + UPI + USSD**	**% of MB/ UPI/ USSD coverage**	**Total No. of Operative SB A/cs covered with at least one of the facilities**	
								No	**%**
Sep-19	2530228	1402333	55.42	180882	7.15	225106	8.90	--	---
Dec-19	2536708	1404242	55.36	191584	7.55	226013	8.91	---	--
Mar- 20	2554165	1635509	64.03	269798	10.56	316189	12.38	1701400	66.53
June-20	2557217	1593027	62.30	247733	9.69	282267	11.04	1701400	66.53
Sept-20	*1960321	1170104	59.69	298954	15.25	364275	18.58	1264238	64.49

*SBI Deducted the illiterate accounts from Total SB accounts in July 2020. During the deliberations of the review meeting on the progress in Khammam district, SBI assured to review and submit revised data.

2. Digital coverage for business (Current Accounts)						**Total No. of Operative CA A/cs covered with at least one of the facilities**		**4. Digital Financial Literacy**	
Month	**Total No. of Current Accounts**	**No. of net banking to CAs**	**% Net banking coverage**	**No. of POS/ QR availed by CA accounts**	**% of POS/ QR coverage**	**No**	**%**	**No. of FLC camps on Digital FL**	**No. of people trained/ educated**
Sep-19	31305	8456	27.01	4307	13.76	-	-	194	6806
Dec-19	31155	6257	20.08	4794	15.39	-	-	189	6290
Mar-20	39455	9930	25.17	4292	10.88	-	-	150	7697
June-20	40167	10937	27.23	6514	16.22	-	-	36	631
Sept-20	36791	13076	35.54	7462	20.28	15988	48.46	32	1272

h) <u>Digital Payments Eco System in the State:</u>

As per the Reserve Bank of India guidelines all Banks to improve the Digital eco system as it is Government of India's priority to reduce cash transactions. The digitization needs to be improved across the state by fixing the target in all the areas of issuing Rupay/Debit Cards, Net Banking Mobile Banking, UPI penetration, POS/QR Codes deployment with Merchants etc.

Banks should submit quarterly performance as advised by the Reserve Bank of India letter No. FIDD.CO.LBS.No.1551/02.01.001/2019-20 dated 23.01.2020. Controllers of Banks are advised to submit the data at quarterly intervals on the lines of RBI format to SLBC for review of the progress in digital payments at State Level. Banks should develop their data extraction utility through CBS at their State level offices for prompt submission.

i) NABARD FI Fund Utilisation:

NABARD has been extending grant assistance under Financial Inclusion Fund (FIF) to SCBs, RRBs and RCBs various financial inclusion and banking technology related interventions. Concerted efforts of all stakeholders have brought notable progress in creating financial awareness and delivery of financial services. However there still exist regions that are financially excluded and banks where technology adoption is inadequate thus preventing equitable spread of financial services.

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

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

j. Opening of RSETI – Medchal Malkajgiri District :

Medchal-Malkajgiri District being the third largest District in Telangana having population of more than 25 lakh in 15 Mandals, Which includes GHMC, 4 Corporations and 9 Municipalities and also Rural area spread over 5 Mandals. The existing RSETI located at Chilkur is catering to the needs of Ranga Reddy District and is far away and the people of Medchal-Malkajgiri District are not able to utilize the facilities.

In the above backdrop, DCC in its meeting held on 03.03.2020, the District Collect informed the forum that the land will be provided by the District Authority for establishment of RSETI in Medchal Malkajgiri and advised the Lead Bank to take forward the proposal.

The Hon'ble Minister for Labour, Employment & Skill Development, Govt of Telangana also deliberated the issue in the DCC meeting held on 25.09.2020 and advised the Banks to come forward.

The Dy General Manager, Canara Bank, assured to take forward the process of RESETI in the DCC Meeting held on 03.03.2020/25.09.2020, as the Bank is holding Lead Bank responsibility.

In view of above, we propose to submit the above proposal to the SLBC in the ensuing meeting for the Quarter ended September, 2020.

Agenda 4: Review of Credit Disbursement by Banks:

Sub-Committee meetings on Agriculture & MSME were held on 27.08.2020 & 28.08.2020 for the quarter ended June,2020 and 28.10.2020 & 27.10.2020 for the quarter ended September, 2020 to review the credit flow to Agriculture, MSME and other priority sectors. Highlights of the position reviewed in the Sub-Committees are furnished in the following paragraphs.

Banking at a Glance / Priority Sector lending as on 30.06.2020 and 30.09.2020 (Rs. In cr)

No	Particulars	O/s as on 31.03.2020	O/s as on 30.06.2020	O/s as on 30.09.2020	RBI Norm	Level of Compliance/ achievement
1	Total Deposits	484440.29	520436.23	534031.06		
2	Total Advances	570418.14	584165.57	592241.11		
3	Credit Deposits Ratio (%) (RBI Norm 60%)	117.75%	112.25%	110.90%		
4	**Total Priority Sector Advances**	**183275.22**	**189898.19**	**197676.27**	**40.00%**	**34.65%**
	Of which					
A	Agriculture advances	79472.22	83760.58	87486.81	18.00%	15.34%
i.	Of which: small & marginal farmers	42214.11	41866.06	48433.06	8.00%	8.49%
B	Non-farm Sector / MSMEs	61975.90	62834.03	66267.29		
i.	Of which: Micro enterprises	24446.08	24516.94	24520.75	7.50%	4.30%
ii.	Small Enterprises	28566.43	29308.67	29717.12		
iii.	Medium Enterprises	8963.39	9008.40	12029.41		
C	Export Credit	211.76	323.94	209.38		
D	Others' under Priority Sector Advances	41615.34	42979.64	43712.79		
	Of which					
i.	Educational Loans	3086.46	3252.60	3318.51		
ii.	Housing Loans	30660.87	30980.38	31822.03		
iii.	Social Infrastructure	45.49	56.02	49.03		
iv.	Renewable Energy	94.35	113.95	99.50		
v.	Others	7728.16	8576.69	8423.72		
5	Out of Priority Sector Adv- Finance to:					
i.	Advances Weaker Sections	50291.77	51235.60	53459.64	10.00%	9.37%
ii.	Advances to Women	32608.12	32282.75	34795.62	5.00%	6.10%
iii.	Advances to SC/ST	14000.04	14130.67	14841.58		
iv.	Advances to Minorities	9623.83	8849.02	9315.63		
v.	SHGs	16114.14	16248.36	17379.50		

* 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 31.03.2020.

Performance of Banks upto the quarter ended 30th September 2020:

- As at the end of September 2020 Total deposits of the Banks in the State are at Rs. 534031.06 crores and advances are at Rs.592241.11 crores.
- Deposits grew by Rs.35,994.94 Crores in June,2020 quarter and Rs.13,594.83 crores in September,2020 quarter. Total growth in deposits up to September, 2020 was Rs. 49,599.77 crores. Advances grew by Rs. 13,747.43 Crores in June, 2020 quarter and Rs. 8075.54crores in September,2020 quarter. Total growth in advances up-to September was Rs. 21,822.97 crores .

- Banks in the State have registered a CD Ratio of 112.25% as on 30th June, 2020 which marginally decreased to 110.90% as on 30th September, 2020 due to disproportionate growth in deposits and advances during the corresponding period. (March, 2020 – 117.75%)
- Advances to Priority Sector was at 34.65% as on 30.09.20 as against 33.29% as on 30.06.2020(March, 2020 -34.33%)
- Advances to Agri. Sector was at 15.34% as on 30.09.2020 as against 14.68% as on 30.06.2020 (March, 2020 -14.88%)
- Small & Marginal Farmers credit was at 8.49% as on 30.09.2020 as against 7.34% as on 30.06.2020 (March, 2020 -7.91%)
- Finance to Micro enterprises was at 4.30% as on 30.09.2020 as against 4.29% as on 30.06.2020 (March, 2020 -4.58%)
- Advances to weaker sections was at 9.37% as on 30.09.2020 as against 8.98% as on 30.06.2020 (March, 2020 -9.42%)
- Advances to Women was at 6.10% as on 30.09.2020 as against 5.66% as on 30.06.2020 (March, 2020 -6.11%)

a. Achievement of Annual Credit Plan 2020-21 Priority Sector lending: Position as on 30.06.2020 and 30.09.2020

(Rs. In cr)

S.No	Particulars	Achievement during		Target 2020-21	Achievement From 01.04.2020 to 30.06.2020	Achievement From 01.04.2020 to 30.09.2020	%
		2018-19	2019-20				
1	Short Term Production Loans						
A	Kharif	19671.76	20583.79	31935.00	7750.58	22935.85	71.82
B	Rabi	14079.96	16524.96	21286.51	-	-	-
	Total	**33751.72**	**37108.75**	**53221.51**	**7750.58**	**22935.85**	**43.09**
2	Agriculture TLs	12672.32	10209.74	12061.07	3038.36	7234.42	59.98
3	Agriculture Infra	591.66	211.00	2422.37	95.06	446.21	18.42
4	Agr. Ancillary	4336.07	4428.68	7435.76	2398.39	3111.36	41.84
5	**Total Agriculture**	**51351.77**	**51958.17**	**75141.71**	**13282.39**	**33727.84**	**44.88**
6	Micro &small Medium Enter	36639.03	49848.88	35196.90	15415.21	26538.81	75.41
7	Other priority Sector	7713.35	9115.27	12382.03	1353.97	3084.58	24.91
	Of which						
A	Education Loans	533.56	977.13	2165.73	108.61	294.69	13.61
B	Housing Loans	5848.66	5099.57	8048.75	653.58	1642.04	20.40
C	Others	1331.13	3038.57	2167.55	591.78	1147.85	52.96
8	**Total Priority Sector Adv**	**95736.55**	**111036.29**	**122720.61**	**30051.57**	**63351.23**	**51.62**
9	**Non-Priority Sector Adv***	**123855.80**	**133613.72**	**38899.90**	**29767.60**	**60430.83**	**155.35**
	Total Credit Plan	**219592.35**	**244650.01**	**161619.53**	**59819.17**	**123782.06**	**76.59**

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

Performance of Banks upto the quarter ended 30.09.2020:

- Banks together disbursed Priority Sector loans of Rs.63351.23Crs and achieved 51.62% of ACP targets.
- Under Short Term Production loans Rs. 22935.85 Crs were disbursed and achieved 71.82% of Vanakalam (Kharif) -2020 targets.
- Term loans to agriculture including allied activities; Infrastructure and Ancillary activities were disbursed to the extent of Rs. 10791.99Crs and achieved 49.23% of targets.
- Amount of Rs. 33727.84 Crs disbursed by Banks to Agriculture sector achieving 44.88 % of ACP targets.
- SME loans totalling to Rs. 26538.81 Crs disbursed by banks achieving 75.41% of annual targets.
- Amount of Rs.3084.58 Crs disbursed to 'Other priority sector ' achieving 24.91% of annual targets.
- Education loans amounting to Rs.294.69 Crs disbursed by banks achieving 13.61% of annual targets.
- Housing loans amounting to Rs. 1642.04 Crs disbursed by banks achieving 20.40% of targets.
- Banks together have disbursed Priority & Non Priority Sector Advances totalling to Rs.123782.06 Crs achieving 76.59% of annual targets.

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

Total Agriculture: Sector-wise / Category-wise as on 30.06.2020 and 30.09.2020 (Rs. In Crs)

Sector	As on 30.06.2020			As on 30.09.2020		
	Targets	Achieve-ment	% Ach	Targets	Achieve ment	% Ach
Public Sector Banks	32839.24	7454.13	22.70%	32839.24	18151.88	55.27%
Private Sector Banks	7998.56	2451.07	30.64%	7998.56	4646.36	58.09%
Regional Rural Banks	6761.75	2239.64	33.12%	6761.75	7202.27	106.51%
Cooperative Banks	6254.64	1137.55	18.19%	6254.64	3727.33	59.59%
Yasangi(Rabi) Target	21286.51	--	-	21286.51	-	-
Total	**75141.71**	**13282.39**	**17.68%**	**75141.71**	**33727.84**	**44.88%**

Category	As on 30.06.2020			As on 30.09.2020		
	Targets	Achievement	% Ach	Targets	Achievement	% Ach
Crop Loans	53221.51	7750.58	14.56%	53221.51	22935.85	43.09%
Term Loans	12061.07	3038.35	25.19%	12061.07	7234.42	59.98%
Infrastructure	2422.37	95.07	3.92%	2422.37	446.21	18.42%
Agr. Ancillary	7435.76	2398.39	32.25%	7435.76	3111.36	41.84%
Total	**75141.71**	**13282.39**	**17.67%**	**75141.71**	**33727.84**	**44.88%**

Short Term Crop Production Loans – Vanakalam (Kharif-20) as on 30.06.2020 and 30.09.2020 (Rs. In cr)

Category	As on 30.06.2020			As on 30.09.2020		
	Vanakalam (Kharif Season)			Vanakalam (Kharif Season)		
	Target	Achievement	%	Target	Achievement	%
Public Sector Banks	19868.00	4185.01	21.06	19868.00	11905.04	59.92%
Private Sector Banks	3619.00	932.90	25.78	3619.00	1769.92	48.91%
Regional Rural Banks	4313.00	1642.70	38.09	4313.00	5766.01	133.69%
Cooperative Banks	4135.00	989.97	23.94	4135.00	3494.87	84.52%
Total	**31935.00**	**7750.58**	**24.27**	**31935.00**	**22935.85**	**71.82%**

Achievement upto the quarter ended 30.09.2020 under Short Term Crop loans:Vanakalam(Kharif) 2020

- Public sector banks have disbursed Rs. 11905.04 Crs and achieved 59.92% of Kharif Targets.
- Private sector banks have disbursed Rs.1769.92 Crs and achieved 48.91% of Kharif Targets.
- RRBs have disbursed Rs. 5766.01 Crs and achieved 133.69% of Kharif Targets.
- Co-operative Banks have disbursed Rs. 3494.87 Crs and achieved 84.52% of Kharif Targets

Campaign for 100% KCC Saturation :

The Department of Agriculture Cooperation & Farmers Welfare (DAC&FW) launched 100% KCC Saturation Campaign from 28.02.2020 to 30.09.2020 covering the farmers engaged in Crops raising, Dairy /Fisheries and other allied activities for which interest subvention and prompt repayment incentive are available. The broad objectives of the campaign are:

- All eligible PM-KISAN beneficiaries are covered under the KCC scheme by issue of fresh KCC; or enhancement of existing KCC limit; or activation of inoperative KCC account.
- To cover 100% Dairy farmers associated with Milk federations.
- To cover farmers engaged in fisheries activity.
- 100% Aadhaar Seeding to all KCC Accounts (Without Aadhaar linkage interest subvention is not available)

During the special campaign banks are advised to make all out efforts to ensure the following:

- Eligible farmers may also be enrolled for the Social Security Schemes such as; PMSBY & PMJJBY.
- All SCBs, RRBs and Cooperative Banks to organize village-wise or bank/ branch-wise camps.
- Bank branches will prepare a list of all PM-KISAN beneficiaries and map with the list of KCC loan accounts. Branches should also prepare the list of those PM-KISAN beneficiaries who do not have KCC from that branch and the list may be shared with village Sarpanch and bank sakhi.
- IBA has devised a one page format and made available on the website of DAC&FW & PM-KISAN Portal for PM-KISAN beneficiaries to facilitate them for availing KCC credit from the branch.
- **The applications sourced by Milk federations/Cooperatives/CSCs and uploaded should also be acknowledged by Banks in PMFBY portal after receipt of physical applications along with Documents and process the same within 15 days.**
- Dedicated desks may also be set up by the branches for quick processing and sanctions.
- IBA vide letter no. SB/Cir/KCC/2018-19/6778 Dt. 04.02.2019 had issued an advisory guideline to all banks to waive the processing, documentation, inspection, ledger folio charges and all other service charges for KCC/Crop loans up to Rs. 3 lac, keeping in view of the hardship and financial distress of small and marginal farmers.

All stake holders should involve in the campaign and aim for 100% saturation of PM-KISAN beneficiaries with KCC and make the campaign a grand success. There are 36,79,825 PM Kisan Beneficiaries in the State and Banks in the State have financed to 42,80,470 farmers under KCC as on 30.09.2020.

(Action: all Banks)

Bank wise details of fresh KCC Sanctions and no. of pending applications as on 30.09.2020 is as under:

S.No.	Bank Name	Cumulative number of KCC applications Received	Status of KCC applications Sanctioned							
			KCC (Crop Loan)	Farmers with AH or Fisheries Activities		Only Animal Husbandry			Fisheries	Grand Total
				KCC (Crop Loan) with dairy activity	KCC (Crop Loan) with any other allied activities	Dairy	Poultry	Others		
		(A)	(B)	(C)		(D)			(E)	(F)=B+C+D+E
1	Union Bk(e-AB)	179182	170142	2610	545	1995	1	0	84	175377
2	S B I	166707	144915	4031	688	844	16	528	64	151086
3	B O B	3981	2980	474	191	39	0	0	26	3710
4	B O I	373	279	0	0	42	0	0	0	321
5	Canara Bank	17525	14579	91	3	364	1	0	31	15069
6	CBI	3706	2691	0	1	8	0	0	1	2701
7	BOM	806	771	0	0	7	0	0	0	778
8	DCCB	77387	74752	44	0	194	65	179	0	75234
9	Indian Bank	3811	1041	236	5	643	0	0	0	1925
10	I O B	2360	1852	0	0	8	0	11	3	1874
11	PNB	2083	1507	0	0	4	0	0	0	1511
12	U CO Bank	1717	1204	0	0	155	0	0	0	1359
13	RRBs	56132	55259	579	0	271	0	0	23	56132
14	IDBI	134	112	0	0	2	1	0	0	115
15	HDFC	9477	7243	492	20	0	0	13	7	7775
	Grand Total	**525387**	**479327**	**8557**	**1453**	**4576**	**84**	**733**	**239**	**494969**

As detailed above, fifteen Banks together sanctioned new KCC limits to the extent of Rs.6019.32 Crore to 4,94,969 farmers under KCC Saturation Scheme launched by DFS from 28.02.2020 to 30.09.2020. Banks rejected 21,608 applications due to multiple loans of applicants and non-production of land records etc., Out of 4,94,969 new KCC loan sanctions, 1,82,723 farmers are covered under PMJJBY and 1,08,429 farmers covered under PMSBY.

Issue of KCC to Dairy farmers:

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

The progress report as on 22.10.2020 in respect of applications mobilised and sanctioned are as under:

Sl No	Bank Name	Total Applica-tions	Received	Not Received	No Action	Approved	Rejected	pending
1	SBI	47220	16567	22019	8634	721	596	15250
2	APGVB	23814	21178	1672	964	2567	6623	11988
	Andhra Bank	22202	9851	12013	338	8329	1197	325
	Union Bank Of India	1909	215	1345	349	99	0	116
	Corporation Bank	237	30	138	69	24	5	1
3	**Union Bank Of India Total**	**24348**	**10096**	**13496**	**756**	**8452**	**1202**	**442**
4	TGB	13416	11137	44	2235	376	3136	7625
	TSCAB	9846	8719	207	920	156	5154	3409
	AP state Co-op Bank	567	0	0	567	0	0	0
5	**TSCAB Total**	**10413**	**8719**	**207**	**1487**	**156**	**5154**	**3409**
	Canara Bank	3636	3093	492	51	793	664	1636
	Syndicate Bank	2482	1276	1182	24	247	467	562
6	**Canara Bank Total**	**6118**	**4369**	**1674**	**75**	**1040**	**1131**	**2198**
7	Central Bank of India	3209	1440	171	1598	53	50	1337
	Indian Bank	2220	798	774	648	0	0	798
	Allahabad Bank	328	0	53	275	0	0	0
8	**Indian Bank Total**	**2548**	**798**	**827**	**923**	**0**	**0**	**798**
9	I O B	2056	1117	617	322	9	5	1103
	B O B	1053	641	195	217	499	94	48
	Vijaya Bank	780	239	508	33	82	149	8
	Dena Bank	33	0	15	18	0	0	0
10	**Bank of Baroda Total**	**1866**	**880**	**718**	**268**	**581**	**243**	**56**
	PNB	1039	1037	0	2	113	875	49
	O B C	20	14	0	6	3	9	2
11	**Punjab National Bank Total**	**1059**	**1051**	**0**	**8**	**116**	**884**	**51**
12	U C O Bank	785	368	367	50	134	229	5
13	HDFC	718	0	0	718	0	0	0
14	Kotak Mahindra	247	0	0	247	0	0	0
15	others	245	245	0	0	0	0	245
16	IDBI Bank	216	16	0	200	0	0	16
17	Bank Of India	178	46	98	34	42	2	2
18	ICICI	129	0	129	0	0	0	0
19	Axis Bank	70	0	0	70	0	0	0
20	B O M	22	3	1	18	2	1	0
21	D C B	22	0	0	22	0	0	0
22	Others	12	4	0	8	0	4	0
	Grand Total	**138711**	**78034**	**42040**	**18637**	**14249**	**19260**	**44525**

As on 22.10.2020 applications from 1,38,711 dairy farmers are sourced and uploaded by TSDDCF in PMFBY portal for sanction by Banks. Banks have sanctioned loans to 14,249 beneficiaries out of 78,034 physical applications received by banks from TSDDCF officials. Controllers of Banks are requested to acknowledge receipt of KCC applications in PMFBY portal as and when received from TSDDCF Officials and process the loan applications immediately. The Secretary AH Govt of India is monitoring the progress in this regard. All the pending applications to be processed before 15.11.2020.

Controllers of Banks are advised to acknowledge receipt of KCC applications through PMFBY portal as and when received from TSDDCF Officials. The Secretary AH, Govt of India is monitoring the progress in this regard.

Financing of Fisheries: The Department of fisheries evolved special schemes for fisheries farming under KCC scheme and proposed action plan to tie up the farmers for financing in the service area banks. The department vide their letter No. KCC/A2/2020 dated 21.03.2020 have elaborated the scope of the various projects and fixed scale of finance that can be considered while sanctioning KCC limit to fisheries farmers and the same has been circulated among member banks through SLBC to maximize the beneficiaries. The details are as under:

a) Fishermen Societies members/License Holders (Reservoir Fishermen) - Rs. 30000/-
b) Marketing support to fishers - Rs. 25000/-
c) Re-Circulatory Aquaculture System Units (10 tons capacity) - Rs. 600000/-
d) Ice Plant with capacity of 10 tonnes - Rs. 600000/-
e) Feed Mill Small (1-5 Quintal/day) - Rs. 500000/-
f) Pen Culture (Per 1 Hectare unit) - Rs. 50000/-
g) Cage Culture (6 X 4 X 4 Sq.Mts) - Rs. 150000/-
h) Establishment of Fish seed Hatchery (unit of 2 Ha) - Rs. 300000/-
i) Ornamental Fish rearing and Aquarium - Rs. 175000/-

Detailed guidelines circulated to all member Banks. Request all Controllers of Banks to disseminate the information to Branches and ensure to cover maximum KCC accounts for Dairy and Fisheries activity.
As on 30.09.2020 under KCC Scheme, Banks have financed 239 farmers engaged in Fisheries activity.

ii) Crop Insurance under PMFBY/RWBCIS Schemes:

Government of Telangana has not issued guidelines regarding participation in PMFBY Revamped Scheme introduced by the Government of India in Vanakalam(Kharif) season. Since the Yasangi (Rabi) season is also commenced, SLBC requested Govt. of Telangana to clarify about participating in the Crop Insurance Scheme under PMFBY Scheme or otherwise. However, there is no communication from the Commissioner, Agriculture Department, Govt. of Telangana up to 31.10.2020.

Department of Agriculture Govt. of Telangana advised Controllers of Banks vide their letter No Crop Ins(2) 16/2018 dt. 18.07.2020 (copy of letter No. AIC/HYD/RO/635/2019 dt. 20.07.2020 of AIC attached) to ensure immediate submission of all pending Utilisation Certificates(UCs) under erstwhile schemes of NAIS modified NAIS and WBCIS to AIC as the issue pertains to C&AG report No.7 of 2017 on the subject of Performance Audit of Agriculture Crop Insurance Scheme by the Public Accounts Committee(PAC). Bank wise and crop season wise pending list for submission of UCs is forwarded to concerned Banks vide SLBC mail dt. 29.07.2020. Controllers of Banks are advised to co-ordinate with the officials of AIC and ensure submission of UCs at the earliest. (Action : all Banks)

iii) Agri. Term Loans including Allied Infrastructure & Ancillary Activities as on 30.09.2020- (Rs. In cr)

Sector	As on 30.06.2020			As on 30.09.2020		
	Target	Achievement	%	Target	Achievement	%
Public Sector Banks	12971.24	3269.12	25.20	12971.24	6246.84	48.15%
Private Sector Banks	4379.56	1518.17	34.66	4379.56	2876.43	65.68%
Regional Rural Banks	2448.75	596.93	24.38	2448.75	1436.26	58.65%
Cooperative Banks	2119.64	147.59	6.96	2119.64	232.46	10.97%
Total	**21919.19**	**5531.81**	**25.24**	**21919.19**	**10791.99**	**49.23%**

Achivement upto the quarter ended 30.09.2020 under Total Term Loans (Term Loans including allied; Infrastructure & Ancillary activities)

- Public sector banks have disbursed Rs.6246.84 Crs and achieved 48.15% of Annual Targets.
- Private sector banks have disbursed Rs. 2876.43 Crs and achieved 65.68% of Annual Targets.
- RRBs have disbursed Rs.1436.26 Crs and achieved 58.65% of Annual Targets.
- Co-operative Banks have disbursed Rs. 232.46 Crs and achieved 10.97% of Annual Targets.

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

(Action: All Banks)

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

The Hon'ble Finance Minister GoI announced on 15.05.2020 Agri Infrastructure Fund Scheme of Rs. 1.00 lakh crore for farm-gate infrastructure for farmers. Under the Scheme financing facility will be provided for funding of Agriculture Infrastructure Projects at farm-gate & aggregation points (PACS FPOs Agri Entrepreneurs Start-ups etc.) with an impetus for development of affordable and financially viable Post Harvest Management Infrastructure. Brief details of the Scheme are furnished hereunder:

i) Objective and benefits:

- Improved marketing infrastructure to allow farmers to sell directly to a larger base of consumers and hence increase value realization for the farmers which will improve the overall income of farmers.
- With the Investments in logistics infrastructure farmers will be able to sell in the market with reduced post-harvest losses and a smaller number of intermediaries. This further will make farmers independent and improve access to market.
- With modern packaging and cold storage system access farmers will be able to further decide when to sell in the market and improve realization.
- Community farming assets for improved productivity and optimization of inputs will result in substantial savings to farmers.
- Govt. will be able to direct priority sector lending in the currently unviable projects by supporting through interest subvention incentive and credit guarantee. This will initiate the cycle of innovation and private sector investment in agriculture.

- Due to improvements in post-harvest infrastructure government will further be able to reduce national food wastage percentage thereby enable agriculture sector to become competitive with current global levels.
- Central/State Govt. Agencies or local bodies will be able to structure viable PPP projects for attracting investment in agriculture infrastructure.
- With a dedicated source of funding entrepreneurs will push for innovation in agriculture sector by leveraging new age technologies.
- It will also connect the players in ecosystem and hence improve avenues for collaboration between entrepreneurs and farmers.
- With Credit Guarantee incentive and interest subvention lending institutions will be able to lend with a lower risk. The Scheme will help to enlarge their customer base and diversification of portfolio.
- Refinance facility will enable larger role for cooperative banks and RRBs.
- With reduced inefficiencies in post-harvest ecosystem key benefit for consumers will be a larger share of produce reaching the market and hence better quality and prices.

Overall the investment via the financing facility in agriculture infrastructure will benefit all the eco-system players.

ii) Interest Subvention:
Interest subvention of 3% per annum up to a limit of Rs.2.00 Crore for a maximum period of 7 years. The cost will be released through PFMS

iii) Credit Guarantee Cost: Credit guarantee will be available for a loan up to Rs. 2.00 Crore under CGTMSE. The fee for the coverage will be paid by the Government. In case of FPOs the credit guarantee may be availed from the facility created under FPO promotion scheme of DACFW.

iv) Eligible Projects: The scheme will facilitate setting up and modernization of key elements of the value chain including:

a) Post Harvest Management Projects like:
   - Supply chain services including e-marketing platforms.
   - Warehouses.
   - Silos
   - Pack houses.
   - Assaying Units.
   - Sorting and Grading Units, Cold Chains.
   - Logistics facilities.
   - Primary processing centres.
   - Ripening Chambers.

b) Viable projects for building community farming assets including-
   - Organic inputs production.
   - Bio-stimulant production units
   - Infrastructure for smart and precision agriculture.
   - Projects identified for providing supply chain infrastructure for clusters of crops including export clusters

- Projects promoted by Central/State/Local Governments or their agencies under PPP for building community farming assets or post harvest management projects.

v) Participating Institutions: All SCBs COOP Banks RRBs SFBs NBFCs and NCDC may participate to provide this financing facility after signing MoU with NABARD. Need based REFINANCE support will be made available by NABARD to all eligible lending entities including COOP Banks and RRBs as per its policy.

vi) Rate of Interest: Lending institutions will sign MoU with DAC&FW/NABARD for implementation of the scheme. MoUs to be signed by DAC&FW/NABARD with banks/financial institutions with a view that NABARD will negotiate cap on lending rates in a fair manner.

vii) Convergence: Any grant or subsidy available under any present or future scheme of Central/State Government can be availed for projects under this financing facility. In cases of capital subsidy such amount shall be considered as promoter's contribution. However a minimum of 10% of the project cost shall be mandatory as promoter's contribution.

The National State and District level Committees are set up to ensure real-time monitoring and effective feed-back about the implementation of the proposed scheme. All assets created under this financing facility will be geo-tagged.

After conducting a special meeting under the Chairmanship of Secretary to Govt , APC and Commissioner of Agriculture, NABARD and member banks the Bank wise allocation of Target under the scheme was finalized within the overall target of Rs. 3,075 crores allocated to Telangana State for the FY 2020-21. **The targets have been communicated to all Banks.**

The Bank wise Targets fixed are as under :

Sl.No.	Name of the Banks	Target (Rs. In Crore)		Sl.No.	Name of the Banks	Target (Rs. In Crore)
01	State Bank of India	375.00		15	Indus Ind Bank	100.00
02	Union Bank of India	325.00		16	IDBI Bank	75.00
03	Canara Bank	275.00		17	Yes Bank	50.00
04	Bank of Baroda	200.00		18	Kotak Mahindra Bank	50.00
05	Bank of India	175.00		19	South Indian Bank	30.00
06	Central Bank of India	100.00		20	Karur Vysya Bank	5.00
07	Indian Bank	100.00		21	Karnataka Bank	5.00
08	Indian Overseas Bank	100.00		**Total of Private Sector Banks**		**940.00**
09	Punjab National Bank	100.00		22	APGVB	25.00
10	Bank of Maharashtra	75.00		23	TGB	25.00
11	Uco Bank	60.00		24	TSCAB	200.00
Total of Public Sector Banks		**1885.00**		**Total of RRBs & Co-op Banks**		**250.00**
12	HDFC Bank	275.00			**Grand Total**	**3075.00**
13	ICICI Bank	200.00				
14	AXIS Bank	150.00				

All Banks in the State have to extend the loans under Agri Infrastructure Scheme and achieve the target before 31.03.2021. Agriculture Department to identify the potential viable units and share the leads to the nearest servicing Bank for extending the finance under the scheme.

(Action: Agri Dept & All Banks)

Continuation of New AMI Sub-Scheme of ISAM during 2020-21: The Agricultural Marketing Infrastructure (AMI) sub-scheme of ISAM is being implemented by Ministry of Agriculture and Farmers' Welfare Govt. of India. The AMI sub scheme of ISAM is applicable for new credit linked projects where term loan has been sanctioned by eligible financial institutions from 22.10.2018 to 31.03.2020. NABARD is the channelizing agency for release of subsidy @25% to 33.33% of the capital cost for institutions eligible for refinance by NABARD or any other FI such as State Financial Corporation (SFC) approved by DAC&FW. The details guidelines of the Scheme are advised by NABARD vide their Circular No.283/DoR-68/2018-19 dated 26th November 2018.

It is advised by NABARD vide their Circular no. 176/DoR-59/2020 dt. 29.06.2020 that DAC&FW has approved continuation of the Scheme till 31st March 2021 or till the date the recommendations of 15th Finance Commission come into effect whichever is earlier.

iv) Dairy Entrepreneurship Development Scheme (DEDS) :

Upto the quarter ended 30th September 2020, banks have disbursed an amount of Rs.6.95 Crs to 550 beneficiaries under DEDS and the total outstanding as on 30.09.2020 is Rs. 80.18 Crs to 11347 beneficiaries.

The Govt of India has decided to discontinue the scheme for the Current FY 2020-21 vide their communication No.M-01027/1/2018-CDD dated 27.08.2020, which was forwarded by the Ministry of Fisheries Animal Husbandry and Dairying Govt of India through NABARD Regional Office and the same has been communicated to Controllers of all Banks.

v) Pledge Finance against Warehouse Receipts :

During the quarter ended 30th June 2020 banks have disbursed an amount of Rs. 10.79 Crs to 252 beneficiaries under Negotiable Ware House Receipts pledge finance and the total outstanding as on 30.06.2020 is Rs. 96.09 Crs to 545 beneficiaries. During the quarter ended 30th September 2020, banks have disbursed an amount of Rs. 0.41 Crs to 3 beneficiaries under Negotiable Ware House Receipts pledge finance and the total outstanding as on 30.09.2020 is Rs. 80.06 Crs to 511 beneficiaries.

The performance of Banks under NWR finance has been reviewed in the Sub-Committee Meetings on Agriculture held on 28.08.2020 & 28.10.2020 and the Controllers of Banks have been advised to analyse the reasons for low off take under Negotiable Ware house receipt finance and to initiate necessary action plan for improvement in financial assistance under the Scheme to help the farmers from distress selling of agriculture produce.

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

Upto the quarter ended 30th September 2020, banks have disbursed an amount of Rs.6.77 crores to **590** groups (During June quarter Rs. 4.92 Crores to 215 groups) against a target of 10560 groups for the FY 2020-21. The total JLG Loans outstanding with Banks as on 30.09.2020 is Rs.97.14 crore extended to 5827 groups.

vii) Review of progress in Financing Agri Clinics/Agri Business units: Ministry of Agriculture and farmers welfare Govt. of India in association with NABARD has launched the programme to adopt innovative methods of farming by each and every farmer across the country. The programme aims to tap the expertise available in the large pool of Agriculture Graduates and to offer professional extension services to the farmers. As a part of this initiative free of cost specialized training will be provided to Agriculture Graduates through the Nodal Training Institutes for improvement their skills in Entrepreneurship and Business Management in the chosen activity.

Performance of Banks under the Scheme is reviewed in Sub-committee Meeting on Agriculture held on 28.10.20. MANAGE sponsored 28 applications to Banks which are pending. However, during the review it was observed that all applicants were settled in JOBs or otherwise and all applications treated as dropped.

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

b) Outstanding Overdues & NPAs under Agriculture sector as on 30.06.2020 **(Rs. In Crs)**

	Outstandings		Overdues			Non-Performing Assets		
Category	No. of a/cs.	Amount	No. of a/cs.	O/s in Overdue A/cs	%	No. of a/cs.	Amount	%
Short Term Crop Production Loans	5255969	58179.99	1492166	14137.46	24.30	335624	2460.82	4.23
Agri. Term Loans	1106152	19329.14	112336	2038.99	10.55	109288	1303.67	6.74
Agri. Infrastructure	1662	816.80	213	132.68	16.24	82	35.58	4.36
Ancillary activities	13045	5434.65	416	328.53	6.05	351	184.54	3.40
Total Agriculture	6376828	83760.58	1605131	16637.66	19.86	445345	3984.61	4.76

i) Overdues in Agriculture segment

- 24.30% of Short Term Crop Loan outstanding are overdues in the books of the banks.
- 9.77% of Agriculture Term Loan incl. Allied activities; Agri. Infrastructure; Agri. Ancillary Activities outstanding are overdues .
- Overdues in total agriculture advances constitute 19.86% of outstanding.

ii) NPAs in Agriculture segment

- 4.23% of short term crop loan outstanding are NPAs in the books of the banks.
- 5.96% of ATL incl. Allied activities; Agri. Infrastructure; Agri. Ancillary Activities outstanding are NPAs.
- NPAs in total agriculture advances are at 4.76%.

Outstanding Overdues & NPAs under Agriculture sector as on 30.09.2020 **(Rs. In Crs)**

Category	Outstandings		Overdues			Non-Performing Assets		
	No. of a/cs.	Amount	No. of a/cs.	O/s in Overdue A/cs	%	No. of a/cs.	Amount	%
Short Term Crop Production Loans	5432186	60393.77	1532455	8161.22	13.51	425080	3301.07	5.47
Agri. Term Loans	1142807	21126.75	124875	2372.88	11.23	112817	1320.72	6.25
Agri. Infrastructure	1607	914.97	207	177.80	19.43	106	42.33	4.63
Ancillary activities	16683	5051.31	459	438.01	8.67	515	355.84	7.04
Total Agriculture	**6593283**	**87486.80**	**1657996**	**11149.91**	**12.74**	**538518**	**5019.96**	**5.74**

j) Overdues in Agriculture segment

- 13.51% of Short Term Crop Loan outstanding are overdues in the books of the banks.
- 11.03% of Agriculture Term Loan incl. Allied activities; Agri. Infrastructure; Agri. Ancillary Activities outstanding are overdues .
- Overdues in total agriculture advances constitute 12.74% of outstanding.

ii) NAs in Agriculture segment

- 5.47% of short term crop loan outstanding are NPAs in the books of the banks.
- 6.34% of Agriculture Term Loan incl. Allied activities; Agri. Infrastructure; Agri. Ancillary Activities outstanding are NPAs.
- NPAs in total agriculture advances are at 5.74%.

iii) Vaddileni Runalu/Pavala Vaddi on Crop Loans: Under Crop Loan waiver Scheme-2014 guidelines and as per the Government of Telangana (vide their G.O.Ms No.323 dt.04.07.2013 & Subsequent GOs) interest subvention (VLR & PV) scheme guidelines, Banks were allowed the benefit of interest to the promptly paid farmers at the time of repayment of loan itself and subsequently submitted claims to Department of Agriculture.

The total pending claims of member Banks stood at **Rs. 804.88 Crore for the years 2014 to 2018**. Government of Telangana till date released an amount of Rs. 65 Crore to Andhra Bank and the remaining claim amount of Rs. 739.88 crore is yet to be released. The Joint Commissioner, Agriculture informed that, Govt of Telangana issued a BRO for Rs. 54Crore towards 2015-16 claims. However, Funds are yet to be released.

As per the directions of the Statutory Auditors all Banks have made a provision for the outstanding claims of Rs. 739.88 Crore and the same has been adversely affecting the funds position and profitability of the Banks.

In view of above, Govt. of Telangana is requested to expedite reimbursement of PV/VLR claims of Banks as early as possible. **(Action: Agri Dept & Govt of Telangana)**

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

Govt. of Telangana issued guidelines on Crop Loan waiver Scheme 2018 vide G.O.Rt No. 148 dated 17.03.2020 and subsequent communications.

- Banks have submitted data in respect of 42,22,928 A/cs amounting to Rs. 27,487.36 Crore
- Payment made to farmers with outstanding below 25,000/- to 2,87,999 farmers amounting to Rs. 398.32 Crore.
- Farmers outstanding below Rs. 25,000/- with multiple accounts amounting to Rs. 293.27 crore kept pending for arriving at eligibility.
- Farmers with outstanding above Rs. 25,000/-, Government is yet to take a decision for making payment.
- The Commissioner, Agriculture Govt. of Telangana requested all Banks to rectify the discrepancies in ROI and other details and confirm the data integrity.

SLBC requests the Govt. of Telangana to quicken the process of releasing the eligible amount to all eligible farmers at the earliest for motivating the farmers to come forward for renewal of their crop loans, which will help to boost up the agriculture lending by banks in the State.

v) Monograph of the State of Sikkim in Organic Transformation- Adoption in Telangana State:

Reserve Bank of India vide their Letter No. FIDD.Co.LBS.No.10/02.01.001/2020-21 dated 06.07.2020 advised the SLBC to deliberate on the Monograph of the State of Sikkim in organic transformation and advised to explore ways to replicate the best practices of the model frame work adopted by the State of Sikkim. SLBC has forwarded the documents on synopsis of the Monograph on Sikkim's organic transformation to all Banks and NABARD for information and requested the members to give their valuable suggestions way forward.

During the deliberations in Sub Committee Meeting on Agriculture held on27.08.2020 the Committee opined that the adoption of monograph of the State of Sikkim in organic transformation is to be studied by a team consisting of Academicians from the Agriculture University located at Hyderabad Officials of NABARD concerned officials from Agriculture Department Govt. of Telangana. Advised SLBC to take up the issue with NABARD for formation of the study team and to initiate further course of action in the matter in cooperation with Department of Agriculture Govt of Telangana.

Accordingly the above subjected matter has been referred to NABARD and Commissioner of Agriculture and Secretary to Government APC Govt of Telangana on 18.09.2020

c. Flow of Credit to MSMEs

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

Particulars	Target 2019-20	As on 31.03.2020		Target 2020-21	As on 30.06.2020		As on 30.09.2020	
		Achieve-ment	% of Ach		Achieve-ment	% of Ach	Achieve-ment	% of Ach
Micro Enterprises	9213.00	21022.67	228.18	10143.87	5231.70	51.57	11353.84	111.93
Small Enterprises	9810.86	21738.34	221.57	11028.84	7688.04	69.71	10937.07	99.17
Total SME	**19023.86**	**42761.01**	**224.77**	**21172.71**	**12919.74**	**61.02**	**22290.91**	**105.28**
Medium Enterprises (ME)	12331.37	7087.87	57.47	14024.19	2495.47	17.79	4247.90	30.29
Total MSME advances	**31355.23**	**49848.88**	**158.98**	**35196.90**	**15415.21**	**43.80**	**26538.81**	**75.40**

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

Particulars	Outstanding as on 31.03.2020		Outstanding as on 30.06.2020		Outstanding as on 30.09.2020	
	A/c.	Amt.	A/c.	Amt.	A/c.	Amt.
Micro Enterprises	634422	24446.08	650688	24516.95	716779	24520.76
Small Enterprises	99649	28566.43	104439	29308.67	104739	29717.12
Total MSE	**734071**	**53012.51**	**755127**	**53825.62**	**821518**	**54237.88**
% of Micro Enterprises to total MSE	86.42%	46.11%	86.17%	45.55%	87.25%	45.21%
% of Small enterprises to total MSE	13.58%	53.89%	13.83%	54.45%	12.75%	54.79%
Medium Enterprises (ME)	10028	8963.39	9904	9008.41	13235	12029.41
% of ME to total MSME advances	1.34%	14.46%	1.29%	14.34%	1.58%	18.15%
Total MSME advances	**744099**	**61975.90**	**765031**	**62834.03**	**834753**	**66267.29**

Performance under MSME upto the Quarter:

- MSE advances increased by Rs.1225.37 (2.31%) and stood at Rs.54237.88 Crs.
- Advances to Medium Enterprises increased by Rs. 3066.02 Crs (34.021%) and stood at Rs. 120296.41 Crs.
- Advances under MSME segment increased by Rs.4291.39 Crs (6.92%) and stood at Rs.66267.29 Crs.

B) TIMELY DISPOSAL OF APPLICATIONS BY DIST MAGISTRATES U/S 14 OF SARFAESI ACT, 2002:

As per the data provided by various Banks 140 applications involving NPA amount of Rs. 292.83 Crore are pending with the District Collectors for taking possession of Mortgaged properties u/s 14 of SARFAESI Act ,2002 for more than 60 days, where the secured creditors/Banks could not be able to take direct possession of the property.

We request the Chief Secretary, Govt of Telangana to issue suitable instructions to the District Magistrates/Collectors to support the efforts of Banks/FIs to recover dues from defaulters and clear all the pending application u/s 14 of the SARFAESI Act, 2002 well within the prescribed period of 60 days.

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 (Sept '19 – Sept '20)	20	9.15%
10 percent annual growth in the number of micro enterprise accounts	10	12.98%
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	45.21%

iv) Overdues in MSMEs as on 30.06.2020 and 30.09.2020 (Rs. In Crs)

S. No.	Particulars	Overdues as on 30.06.2020			Overdues as on 30.09.2020		
		A/cs.	Amount	% to Outstanding	A/cs.	Amount	% to Outstanding
1	Micro	85187	3422.16	13.96	85995	3070.18	12.52
2	Small	10381	4115.19	14.04	9099	4329.88	14.57
	Total MSE	**95528**	**7537.35**	**14.00**	95094	7400.06	13.64
3	Medium	1554	1541.24	17.11	1992	1934.69	16.08
	Total MSME	**97082**	**9078.59**	**14.45**	97086	9334.75	14.08

Overdues for the quarter ended 30th September 2020:

- Overdues of MSE segment advances constitute 13.64%(June-14%) of its outstanding.
- Overdues of Medium enterprises constitute 16.08% (June- 17.11%) of its outstanding.
- Overdues under MSME segment constitute 14.08% (June- 14.45%) of outstanding.

v) NPAs in MSME segment as on 30.06.2020 and 30.09.2020 (Rs. In Crs)

S. No.	Particulars	NPAs as on 30.06.2020			NPAs as on 30.09.2020		
		A/c.	Amt	% to Outstand -ings	A/c.	Amt	% to Outstandings
1	Micro	95878	2109.35	8.60	91564	1916.29	7.81
2	Small	4688	2789.09	9.52	4375	2569.81	8.65
	Total MSE	**100566**	**4898.44**	**9.10**	**95939**	**4486.10**	**8.27**
3	Medium	503	928.27	10.30	471	878.18	7.30
	Total MSME	**101069**	**5826.71**	**9.27**	**96410**	**5364.28**	**8.09**

NPAs for the quarter ended 30th September 2020:

- NPAs of MSE segment advances constitute 8.27% (June- 9.10%) of its outstanding.
- NPAs of Medium enterprises constitute 7.30% (June10.30%) of its outstanding.
- NPAs of total MSME segment constitute 8.09% (June- 9.27%) of total outstanding

vi) CGTSME- coverage: up to the Quarter ended September, 2020 under review for the F.Y. **2020-21** in Telangana State under CGTMSE Scheme 31648 proposals with an amount of **Rs.7372.31 Crores** have been approved.

District Wise Report of TELANGANA (Guarantee Approved)				(Rs. In lacs)	
S. No.	From: 01/07/2020 To: 30/09/2020			As on 30.09.2020	
	District Name	Proposals	Amount	Proposals	Amount
1	ADILABAD	211	379.42	7728	45469.23
2	BHADRADRI KOTHAGUDEM	51	119.33	244	644.66
3	HYDERABAD	2824	18715.24	51633	357073.70
4	JAGITAL	1	5.80	118	294.67
5	JANGAON	10	33.00	103	207.38
6	JS BHOOPALPALLY	34	57.57	118	311.84
7	JOGULAMBA GADWAL	51	106.51	140	239.43
8	KAMAREDDY	38	125.48	392	876.82
9	KARIMNAGAR	461	1156.04	7135	25398.94
10	KHAMMAM	463	1527.91	6167	26058.39
11	ASIFABAD	0	0.00	182	401.37
12	MAHABUBABAD	23	44.01	55	179.02
13	MAHBUBNAGAR	272	491.31	8697	19171.33
14	MANCHERIAL	10	43.02	52	216.01
15	MEDAK	217	524.11	5058	22476.05
16	MEDCHAL	96	807.69	649	5793.87
17	NAGARKURNOOL	20	39.75	67	220.31
18	NALGONDA	285	796.11	8826	26258.60
19	NIRMAL	24	49.62	125	332.95
20	NIZAMABAD	397	608.88	4765	13781.11
21	PEDDAPALLI	7	39.52	134	589.35
22	RAJANNA SIRCILLA	31	94.50	154	511.94
23	RANGAREDDY	904	3422.67	19605	136128.11
24	SANGAREDDY	65	244.48	379	2400.51
25	SIDDIPET	19	203.23	169	741.51
26	SURYAPET	63	233.44	294	1058.62
27	VIKARABAD	52	70.87	188	370.43
28	WANAPARTHY	19	56.73	38	108.34
29	WARANGAL (RURAL)	52	134.71	565	7357.49
30	WARANGAL (URBAN)	929	1419.80	8805	41975.13
31	YADADRI BHUVANAGIRI	22	98.23	177	584.23
Total		**7651**	**31648.99**	**31648**	**737231.35**

MLI Wise Report of TELANGANA (Guarantee Approved)			
From: 01/07/2020 To 30/09/2020			
S. No.	**Bank Name**	**Proposals**	**Approved Amount (in Rs. Lakh)**
1	ALLAHABAD BANK	2	10.40
2	ANDHRA BANK	125	314.54
3	ANDHRA PRADESH GRAMEENA VIKAS BANK	131	113.52
4	AXIS BANK LIMITED	17	590.00
5	BANK OF BARODA	254	1200.50
6	BANK OF INDIA	100	1935.60
7	CANARA BANK	429	2559.16
8	CENTRAL BANK OF INDIA	12	166.25
9	EQUITAS SMALL FINANCE BANK LIMITED	3	250.00
10	HDFC BANK LIMITED	55	2702.00
11	IDBI BANK LTD	10	251.00
12	INDIAN BANK	73	489.60
13	INDIAN OVERSEAS BANK	32	497.74
14	INDUSIND BANK	20	9.19
15	KARNATAKA BANK LTD	8	93.40
16	KOTAK MAHINDRA BANK	2	150.00
17	ORIENTAL BANK OF COMMERCE	2	10.90
18	PUNJAB NATIONAL BANK	7	53.35
19	STANDARD CHARTERED BANK	51	1995.00
20	STATE BANK OF INDIA	148	3248.10
21	SYNDICATE BANK	13	107.50
22	TELANGANA GRAMIN BANK	29	69.82
23	THE KARUR VYSYA BANK LTD	1	15.00
24	THE SOUTH INDIAN BANK LIMITED	7	142.90
25	UCO BANK	6	124.50
26	UNION BANK OF INDIA	908	2904.30
27	YES BANK LTD	3	102.70
28	NBFCs	5203	11542.02
Total BANKs		7651	31648.99

vii) One time Restructuring of MSME Advances(Cir.RBI/2020-21 / 17 DOR.No.BP.BC/ 4 / 21.04.048 /2020-21dt. 06.08.2020 and Cir. DOR.No.BP.BC.34 / 21.04.048 / 2019-20 dated February 11 2020)

In view of the continued need to support the viable MSME entities on account of the fallout of Covid19 and to align these guidelines with the Resolution Framework for COVID 19 – related Stress announced for other advances Reserve Bank of India decided to extend the scheme permitted in terms of the aforesaid circular. Accordingly existing loans to MSMEs classified as 'standard' may be restructured without a downgrade in the asset classification subject to the following conditions:

i) The aggregate exposure including non-fund based facilities of banks and NBFCs to the borrower does not exceed Rs.25 crore as on March 1 2020.

ii) The borrower's account was a 'standard asset' as on March 1 2020.

iii) The restructuring of the borrower account is implemented by March 31 2021.

iv) The borrowing entity is GST-registered on the date of implementation of the restructuring. However this condition will not apply to MSMEs that are exempt from GST-registration. This shall be determined on the basis of exemption limit obtaining as on March 1 2020.

v) Asset classification of borrowers classified as standard may be retained as such whereas the accounts which may have slipped into NPA category between March 2 2020 and date of implementation may be upgraded as 'standard asset' as on the date of implementation of the restructuring plan. The asset classification benefit will be available only if the restructuring is done as per provisions of this circular.

vi) As hitherto for accounts restructured under these guidelines banks shall maintain additional provision of 5% over and above the provision already held by them.

vii) All other instructions specified in the circular dated February 11 2020 shall remain applicable.

Data on One Time Restructuring accounts under MSME Segment as on 30.06.2020 (Rs. In Crore)

	No. of eligible Accounts to be restructured		**No. of accounts Restructured**		**No. of accounts pending for Restructuring**		**No. of customers opted out for Restructuring**	
Category	**No. of A/cs**	**Loan a/cs o/sg**	**No. of A/cs**	**Loan a/cs o/sg**	**No. of A/cs**	**Loan a/cs o/sg**	**No. of A/cs**	**Loan a/cs o/sg**
Micro	53463	2287.86	21824	447.75	7953	596.39	23686	1243.72
Small	8456	2379.51	1490	302.68	4069	541.31	2897	1535.52
Medium	783	672.33	151	107.29	467	185.83	165	379.21
TOTAL	62702	5339.70	23465	857.72	12489	1323.52	26748	3158.46

Data on One Time Restructuring accounts under MSME Segment as on 30.09.2020 (Rs. In Crore)								
	No. of eligible Accounts to be restructured (As per RBI guidelines)		**No. of accounts Restructured**		**No. of accounts pending for Restructuring**		**No. of customers opted out for Restructuring**	
Category	**No. of A/cs**	**Loan account oustanding**	**No. of A/cs**	**Loan account oustanding**	**No. of A/cs**	**Loan account oustanding**	**No. of A/cs**	**Loan account oustanding**
Micro	68496	3231.40	23130	472.80	21618	1513.99	23748	1244.61
Small	9156	3104.81	1541	318.16	4685	1239.02	2930	1547.63
Medium	806	820.92	157	105.88	484	335.83	165	379.21
TOTAL	78458	7157.13	24828	896.84	26787	3088.83	26843	3171.46

As the Scheme extended up to 31.03.2021 Controllers of all Banks to extend the benefit of OTR to all eligible customers. (Action: All Banks)

viii. Review of Bank Linkage in MSME Clusters:

Credit flow in MSME clusters as on 30.09.2020 :
Banks credit linkage in MSME clusters up to 30.09.2020 is as under:

- Micro Enterprises- 1671 Small Enterprises- 939 and Medium Enterprises-184
- Total No. of Enterprises in the Clusters Linked to banks is 2794 (80.01%) .

Reserve Bank of India advised the Banks to adopt clusters for achieving 100% Financial inclusion. Hence we request each Bank to adopt the clusters which are in the service area of their Branches and furnish the list to the SLBC**.**

ix. Review of Guaranteed Emergency Credit Line (Aatma Nirbhar Bharat Abhiyan Package)- 20% credit to MSME's

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

The performance of Banks under the Scheme as on 17.10.2020 is as under: **(Amt in Crs)**

Particulars	ELIGIBLE		SANCTIONED		DISBURSED		OPTED OUT		% of sanction	% OF Disb to sanction	% opted out
	No.	Amt	No.	Amt	No.	Amt	No.	Amt			
SBI	53930	1588.73	44094	1388.18	14439	1085.18	5228	84.00	87.38	78.17	5.29
UBI	26869	619.35	20750	608.54	17130	560.55	4504	10.94	98.25	92.11	1.77
Bank of Baroda	5691	182.12	4978	178.06	3400	147.00	2318	36.73	97.77	82.56	20.17
Canara Bank	26849	496.41	16006	306.13	16004	305.83	10497	202.33	61.67	99.90	40.76
Bank of India	3955	83.56	2169	78.34	2141	77.00	521	8.67	93.75	98.29	10.38
CBI	3940	64.24	2931	55.72	2431	52.25	0	0	86.74	93.77	0.00
Bank of Maharashtra	1802	64.67	1195	52.00	977	50.56	325	12.67	80.41	97.23	19.59
Indian Bank	8083	207.60	4730	133.28	2076	116.33	1096	56.23	64.20	87.28	27.09
PNB	3501	74.53	3501	74.53	2051	65.87	454	7.16	100.00	88.38	9.61
IOB	3070	56.17	662	55.40	662	55.40	676	0.34	98.63	100.00	0.61
UCO Bank	332	23.37	256	17.82	220	14.70	76	5.55	76.25	82.49	23.75
Punjab& Sind Bank	116	4.70	111	4.67	111	4.67	0	0	99.36	100.00	0.00
Total of Publc Sector Banks	**138138**	**3465.45**	**101383**	**2952.67**	**61642**	**2535.34**	**25695**	**424.62**	**85.20**	**85.87**	**12.25**
HDFC Bank	10896	857.46	10896	857.46	2843	512.07	1689	125.06	100.00	59.72	14.58
South Indian Bank	279	72.76	213	67.91	195	64.53	17	0.96	93.33	95.02	1.32
Axis Bank	5502	575.76	2346	520.45	2346	520.45	4	100.00	90.39	100.00	17.37
Yes Bank	2914	165.11	2832	156.34	207	53.88	0	0	94.69	34.46	0.00

ICICI Bank	10246	702.38	5,690	576.13	2061	472.79	1997	126.24	82.03	82.06	17.97
Indusind Bank	171	297.33	171	57.59	76	23.57	0	0	19.37	40.93	0.00
IDBI	973	26.51	865	25.69	727	22.4	0	0	96.91	87.19	0.00
Kotak Mahindra Bank	1776	458.63	1776	458.63	1386	396.56	0	0	100.00	86.47	0.00
Karur Vysya Bank	638	68.92	615	67.75	588	66.32	0	0	98.30	97.89	0.00
Karnataka Bank	539	90.79	286	70.40	286	70.40	214	13.88	77.54	100.00	15.30
TMB	336	13.20	336	13.20	333	12.74	0	0	100.00	96.52	0.00
Federal Bank	144	78.51	72	26.33	67	24.90	5	0.10	33.54	94.57	0.13
CUB	675	164.13	415	114.18	358	94.78	0	0	69.57	83.01	0.00
Laxmi vilas Bank	54	0.18	44	0.15	29	0.10	4	0.01	83.33	66.67	5.56
RBL BANK	1759	42.77	1045	27.93	953	23.46	47	36.97	65.30	84.00	86.44
DCB Bank	962	58.43	962	58.43	168	11.72	0	0	100.00	20.06	0.00
J& K Bank	77	4.59	45	4.02	45	4.02	6	0.08	87.58	100.00	1.74
Dhanalaxmi Bank	50	5.70	5	0.17	5	0.17	5	0.17	2.98	100.00	2.98
Total of Private Sector Banks	**37991**	**3683.16**	**28614**	**3102.76**	**12673**	**2374.86**	**3988**	**403.47**	**84.24**	**76.54**	**10.95**
APGVB	7028	10.00	53	0.20	53	0.20	13	0.05	2.00	100.00	0.50
T G B	11014	6.10	938	1.58	938	1.58	0	0	25.90	100.00	0.00
TSCAB	2598	73.51	633	11.58	616	11.32	299	2.11	15.75	97.75	2.87
Grand Total	**196769**	**7238.22**	**131621**	**6068.79**	**75922**	**4923.30**	**29995**	**830.25**	**83.84**	**81.12**	**11.47**

Under GECL (20% of outstanding MSME loans) Banks together have sanctioned Rs. 6,068.79 Crore as against eligible amount of Rs. 7,238.22 Crore which is 83.84% and disbursed Rs.4,923.30 Crore which is 81.12% of Sanctioned amount as on 17.10.2020. About 29,995 borrowers have opted out who are eligible for an amount of Rs. 830.25 Crore i.e.11.47%.

In the Sub-Committee meetings held on 28.08.2020 & 27.10.2020, the performance of Banks has been reviewed under GECL and Controllers of Banks have been advised to initiate necessary steps to ensure that 100% disbursals to happen to all the eligible borrowers before 31.10.2020.

(Action: All Banks)

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

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

Under CGSSD Scheme Banks together sanctioned Rs. 1.22 Crore to 42 MSME promoters. The Bank Branches are examining the viability study of each unit and the momentum will gain in sanctions and disbursals after finalising the viability of the units.

xi. PMSVANidhi – FINANCE TO STREET VENDORS:

Ministry of Municipal Administration and Urban Development (MA&UD) announced a Scheme PMSVANidhi for financing Street Vendors with Rs. 10000/- each under Aatma Nirbhar Bharat Abhiyan package. The loan will be covered under CGTMSE Scheme with interest subvention. Govt of Telangana estimated a beneficiaries of 5,00,000 under the Scheme and so far identified 4,12,598 in all ULBs of Telangana. The progress in financing the beneficiaries is as under:

PMSVANidhi – Status of Bank wise applications Submitted and Sanctioned as on 19.10.2020						
Sl No	**Name of the Bank**	**Applications submitted**	**Sanctioned**	**Balance**	**% of Acht**	**No. Disbursed**
1	State Bank of India	149550	110833	38717	74.11	15462
2	Union Bank of India	91025	66372	24653	72.92	20166
3	Streenidhi	31877	12349	19528	38.74	6467
4	Bank of India	6150	5034	1116	81.85	1334
5	Canara Bank	20482	8858	11624	43.25	4933
6	Indian Bank	10765	5791	4974	53.79	1468
7	Central Bank of India	5189	2925	2264	56.37	698
8	Bank of Baroda	10518	2150	8368	20.44	379
9	Uco Bank	1526	811	715	53.15	539
10	Bank of Mah	725	350	375	48.28	29
11	Indian Overseas Bank	4982	1758	3224	35.29	176
12	Punjab National Bank	3217	1436	1781	44.64	838
13	Punjab & Sind Bank	61	9	52	14.75	1
	Public Sector Banks : Sub-Total	**336067**	**218676**	**117391**	**65.07**	**52490**
14	APGVB	26418	11628	14790	44.02	45
15	TGB	19652	6599	13053	33.58	541
	RRBs :Sub-total	**46070**	**18227**	**27843**	**39.56**	**586**
16	All Private Banks	8950	583	9533	6.51	152
17	Coop Banks	5895	2008	3887	34.05	681
	Market Place Not allotted	15616	0	15616	0	0
	Grand Total	**412598**	**239494**	**173104**	**58.05**	**53909**

Issues from represented by the Government Officials:

- Bank Branches not downloading the applications inspite of Commissioner of ULB follow up and not processing the applications.
- Where sanctioned, disbursals are not being updated in the portal.
- Private Banks are not sanctioning the loans
- The applications placed in market place not allotted to any Bank are not being picked by any of the Bank.

The Govt. of Telangana waived Stamp duty on Documentation which is valid upto 31.10.2020. Govt. of Telangana is requested to extend stamp duty waiver for further period.

(Action: All Banks)

xii. SIDBI - Mission Swavalamban :: Credit connect for setting up 10,000+ Micro Enterprises across 100 Districts in 5 States

SIDBI under its vision 2.0 lays thrust on inclusive and impactful engagements in strengthening the enterprise ecosystem. Mission Swavalamban is the umbrella programme aimed at inducing entrepreneurship culture across the country. In order to enable this handholding frame work, SIDBI appointed "LetsEndorse" to set up 10000 plus enterprises under the Mission Swavalamban in UP, BIHAR, JHARKHAND, ODISHA and **TELANGANA.**

The programme offers business counselling including idea selection, training connect, business plan preparation, completion of documentation, enterprise setup support, market linkage and hand holding to the candidates.

The following are the salient features of the program:

1. Swavalamban Connect Kendras (SCKs) in 15 Districts have been set up in Telangana to create awareness for enterprise setting up & scaling up under Mission Swavalamban programme of SIDBI.
2. Identifying business aspirants and working closely with them to establish the most befitting enterprise ideas and plans that they can work on.
3. Assisting business aspirants to set up their enterprises and existing enterprises to scale up their enterprises through –

   i) Developing bankable business proposals.
   ii) Hand holding for credit connect with banks by conducting due diligence of aspirants etc.,
   iii) Providing market linkages and hand-holding support for a period of 12 months to ensure the success and sustainability of the enterprise.

Controllers of Banks are requested to extend loans to the entrepreneurs trained by "LetsEndorse" under Mission Swavalamban.

d) Lending towards Government sponsored schemes:

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

As on	Outstanding		Target 2020-21		Disbursements Upto the Quarter		Overdues			NPAs		
	No. of A/cs	Amount	No. of A/cs	Amount	No. of A/cs	Amount	No. of A/cs	Amount	%	No. of A/cs	Amount	%
30.06.20	428934	13096.32	317335	8662.79	77278	1293.18	43610	1044.14	7.97	27341	395.31	3.01
30.09.20	439688	14319.22	317335	8662.79	136242	3685.06	105117	1156.50	8.07	28503	400.52	2.79

Banks performance upto the quarter ended 30th September, 2020:

- As at the end of Sep' 2020 loans outstanding under NRLM with banks – 439688 groups amounting to Rs.14319.22 Crs
- Banks disbursed Rs.3685.06 Crs to 136242 groups upto the quarter ended 30th September 2020
- Overdues are at Rs.1156.50 Crs i.e. 8.07% of outstandings.
- NPAs are at Rs.400.52 Crs i.e. 2.79% of outstandings.
- Bank-wise details are enclosed as **Annexure -22.**

Concerns and Issues of SERP in SHG Bank Linkage:

Implementation of measures announced by Hon'ble Union Finance Minister

a. Enhancing loan limit to Rs.20.00 Lakhs without any collateral security
b. Coverage of loans above Rs.10.00 lakh to SHGs under Credit Guarantee Fund for micro units.
c. The average lending per group is at Rs. 3.22 lakhs which is not in commensurate with the eligibility of the groups as per MCPs.

Positioning of SHG members as BC Agent – "Mission one GP one BC Sakhi"- Roll out Plan:

Government of India has focused on digital financial transactions and moving towards cashless economy have decided to facilitate setting up of BC points by banks in remote and rural areas by creating a pool of 125000 trained and certified women SHG members as BC Sakhi in next 3 years. Accordingly SERP has identified eligible SHG Women members in all the districts for imparting training by RSETIs for creating a pool of trained and certified women SHG members to be appointed as BC Sakhi by banks.

ii) Credit Flow under DAY-NULM Scheme – SHG Bank Linkage (Rs. In Crs)

As on	Outstanding		Target 2020-21		Disbursements Upto the Quarter		Overdues			NPAs		
	No. of A/cs	Amount	No. of A/cs	Amount	No. of A/cs	Amount	No. of A/cs	Amount	%	No. of A/cs	Amount	%
30.06.20	116987	3152.04	33314	1249.35	1328	133.14	15209	231.65	7.35	11498	101.29	3.21
30.09.20	120314	3060.27	33314	1249.35	4493	232.77	14540	259.77	8.49	12613	114.31	3.73

Banks performance upto the quarter ended 30th September 2020:

- As at the end of September 2020 loans outstanding under NULM with banks – 120314 groups amounting to Rs.3060.27 Crs.
- Upto the quarter Banks disbursed Rs.232.77 Crs to 4493 groups
- Overdues are at Rs.259.77 Crs i.e. 8.49% of outstandings.
- NPAs at Rs. 114.31 Crs i.e. 3.73% of outstandings.

The following Targets for 2020-21 approved in the SLBC Sub-Committee meeting on MSME for financing under SEP-I & SEP Gr. under National Urban Livelihood Mission(NULM) through MEPMA

(Rs. In crores)

SEP-I		MUDRA		SEP-Group		Street Vendors	
No.	Amt	No.	Amt	No.	Amt	No.	Amt
1651	13.09	27	4.27	45	2.02	476	3.32

Performance of Banks in respect of SEP and SHG Bank linkage is furnished in **Annexure – 'M'**

iii) **Credit Flow under MUDRA Scheme as on 30.06.2020 and 30.09.2020**

(Rs. In Crores)

	Shishu Sanctions		Kishore Sanctions		Tarun Sanctions		Total A/Cs		Target	% of Ach
	A/Cs	Amt	A/Cs	Amt	A/Cs	Amt	A/Cs	Amt	Amt	
FY 2019-20	1213412	3722.14	176702	2768.75	45512	2637.35	1435626	9128.24	6960.82	131.13%
During the quarter(Jun'20)	8495	22.30	8692	210.76	3096	235.01	20283	468.05	5196.90	9.00%
During Qrt 30.09.2020	129225	180.92	43694	783.33	10651	747.59	183575	1711.85	5196.90	32.93%

SECTOR Wise performance under PMMY in Telangana as on 30.09.2020 (Rs in Crores)

	Shishu Sanctions		Kishore Sanctions		Tarun Sanctions		Total A/Cs		Target	% of Ach
	A/Cs	Amt	A/Cs	Amt	A/Cs	Amt	A/Cs	Amt	Amt	
Public Sector	69379	98.06	25738	495.12	6249	492.29	101366	1085.47	3602.64	30.13%
Private Sector	22713	54.55	14315	274.57	4250	249.09	41278	578.21	1094.26	52.84%
RRBs	26315	7.94	3577	11.98	105	2.40	29997	22.32	500.00	4.46%
Others	10818	20.37	69	1.66	47	3.82	10934	25.85	0.00	0.00%
Total	129225	180.92	43699	783.33	10651	747.60	183575	1711.85	5196.90	32.93%

Category wise Sanctions under Pradhan Mantri Mudra Yojana(PMMY) as on 30.09.2020 (Rs in Crores)

Sr No	Category	Shishu (Loans up to Rs. 50,000)		Kishore (Loans from Rs. 50,001 to Rs. 5.00 Lakh)		Tarun (Loans from Rs. 5.00 to Rs. 10.00 Lakh)		Total	
		No Of A/Cs	Sanctioned Amt	No Of A/Cs	Sanctioned Amt	No Of A/Cs	Sanctioned Amt	No Of A/Cs	Sanctioned Amt
1	General	69194	107.77	27077	531.14	8296	612.91	104567	1251.83
2	SC	8762	8.58	3102	43.18	457	24.82	12321	76.59
3	ST	4342	4.51	2134	53.43	620	34.86	7096	92.8
4	OBC	46927	60.06	11386	155.58	1278	74.99	59591	290.62
5	Total	129225	180.92	43699	783.33	10651	747.59	183575	1711.85
Out of Above									
6	Women	68576	105.49	13316	172.83	1496	92.96	83388	371.27
7	New	54361	89.42	26332	457.86	5296	379.9	85989	927.18
8	Minority	9718	10.53	1813	27.4	418	29.66	11949	67.6
9	PMJDY OD	10829	1.34	0	0	0	0	10829	1.34
10	Mudra card	12558	2.33	1167	3.36	101	5.66	13826	11.35
11	NULM	2319	1.51	143	1.19	4	0.12	2466	2.82
12	NRLM	882	0.22	295	6.18	16	1.02	1193	7.43
13	Other Govt. Sponsored.	8335	3.91	1938	28.34	450	34.64	10723	66.9
14	Skill Certified	119	0.44	394	11.3	116	8.53	629	20.27
15	Self Certified	691	2.23	1310	32.35	46	6.39	2047	40.96
16	Unskilled	39454	47.24	8207	167.21	2149	173.84	49810	388.29

Banks Performance under PMMY upto the quarter ended 30.09.2020 :

- Banks sanctioned MUDRA loans to 183575 beneficiaries with an outlay of Rs. 1711.85 Crs
- Rs. 371.27 Crs Sanctioned to 83388 Women Entrepreneurs.
- Rs. 927.18 Crs Sanctioned to 85989 New Entrepreneurs
- Rs. 67.60 Crs Sanctioned to 11949 Minority community Entrepreneurs
- Rs. 76.59 Crs Sanctioned to 12321 SC Entrepreneurs
- Rs. 92.80 Crs Sanctioned to 7096 ST Entrepreneurs
- Bank-wise / district-wise details are enclosed an **Annexure 'G'**

Overdues and NPAs position in PMMY Scheme as on 30.06.2020 and 30.09.2020

SCHEME	Outstandings as on 30.06.2020		Overdues as on 30.06.2020			NPAs as on 30.06.2020		
	No.of a/cs	Amount	No.of A/cs	Total Balance in overdue A/cs	%	No.of A/cs	Amount	%
SHISHU <=50K	1111643	2255.48	23254	66.76	2.95%	41326	118.18	5.24%
KISHORE>50k <=5 lacs	159499	2739.14	17778	451.36	16.48%	24097	332.00	12.12%
TARUN >5 lacs <=10 lacs	29075	1567.81	3234	172.74	11.02%	2590	161.46	10.30%
Total	**1300217**	**6562.42**	**44266**	**690.86**	**10.53%**	**68013**	**611.63**	**9.32%**

SCHEME	Outstandings as on 30.09.2020		Overdues as on 30.09.2020			NPAs as on 30.09.2020		
	No.of a/cs	Amount	No.of A/cs	Total Balance in overdue A/cs	%	No.of A/cs	Amount	%
SHISHU <=50K	1087889	1875.25	78265	189.27	10.09%	42507	115.51	6.16%
KISHORE>50k <=5 lacs	243369	3535.58	49131	645.12	18.24%	29673	345.20	9.76%
TARUN >5 lacs <=10 lacs	44957	2848.75	8348	388.90	13.65%	3474	181.89	6.38%
Total	**1376215**	**8259.58**	**135744**	**1223.28**	**14.81%**	**75654**	**642.60**	**7.78%**

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

As on	No of Applications sanctioned	Amount Sanctioned	Amount Disbursed
Mar, 2020	5560	1399.32	564.05
June, 2020	5688	1426.89	569.54
Sept,2020	5772	1466.11	572.31

Sl. No.	Category	Total loans/ applications sanctions (Upto 30.09.2020 Cumulative since inception of the scheme)		Sanctions during FY 2019-20 (April2019 to Mar 2020)		Sanctioned during the quarter ended 30.06.20		Sanctions during quarter ended 30.09.20	
		No.	Amt	No.	Amt	No.	Amt	No.	Amt
1	SC	1269	335.85	260	68.87	22	4.44	10	10.59
2	ST	686	173.68	181	53.73	22	3.73	10	4.91
3	Women	3817	956.58	545	202.92	84	19.41	64	23.72
	Total	**5772**	**1466.11**	**986**	**325.52**	**128**	**27.57**	**84**	**39.22**

Banks performance upto the quarter ended 30.09.2020:

- Under Stand-Up India scheme banks have sanctioned loans to 5772 borrowers with an outlay of Rs.1466.11 Crs as on 30.09.2020
- 3817 women beneficiaries-outlay of Rs.956.58 Crs
- 1269 SC beneficiaries -outlay of Rs.335.85 Crs
- 686 ST beneficiaries- outlay of Rs.173.68 Crs
- During the quarter under review Banks disbursed Rs.39.22 Crs to 84 beneficiaries
- Bank wise details are enclosed an **Annexure 'H'**

v) Credit Flow under DRI Scheme as on 30.06.2020 and 30.09.2020 (Rs. In Crore)

As on	Outstandings		Disbursement During the quarter		Overdues			NPAs		
	No.	Amount	No.	Amt	No.	Amt	%	No.	Amt	%
30.06.2020	6373	12.85	366	0.35	2752	6.55	50.97	1971	4.12	32.06
30.09.2020	6019	11.85	411	0.37	2893	6.61	55.78	2064	4.26	35.95

Banks performance as on 30.09.2020:

- As at the end of September 2020 outstanding credit to 6019 beneficiaries is at Rs.11.85 Crs.
- Overdues at Rs. 6.61 Crs constitute 55.78% of outstandings.
- NPAs with an amount of Rs.4.26 Crs constitute 35.95% of outstandings.

vi) Credit Flow under PMEGP Scheme:

Agency wise MM/Subsidy claims achievement position: as on 30.06.2020 and 30.09.2020

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

S. No	Agency	Target for 2020-21			Achievement as on 30.06.2020			Achievement as on 30.09.2020		
		Projects	M.M.	Emp.	Projects	M.M.	Emp	Projects	M.M.	Emp
1	KVIC	431	12.92	3448	28	1.08	224	86	3.02	688
2	KVIB	1029	30.88	8232	92	3.13	736	257	8.58	2056
3	DIC	934	28.01	7472	97	2.25	776	261	7.45	2088
	Total :	**2394**	**71.81**	**19152**	**217**	**6.46**	**1736**	**604**	**19.05**	**4832**
Percentage of achievement					**9.06%**	**8.99%**	**9.06%**	**25.22%**	**26.52%**	**25.22%**

Banks Performance as on 30.09.2020

- 604 projects were sanctioned by Banks with a Margin Money involvement of Rs.19.05 crores generating employment to 4832 members. The achievement against target was 25.22 % in terms of projects & employment generation and 26.52% in terms of Margin Money claims towards beneficiaries.

Performance of Banks as on 30.06.2020 and 30.09.2020: (Rs. In Crores)

As on	Outstandings		Disbursements During the quarter		Disbursements Upto the quarter		Overdues		NPAs	
	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
30.06.20	8465	249.88	542	22.47	542	22.47	2929	21.41 (8.57%)	1132	11.30 (4.52%)
30.09.20	8549	244.85	216	9.52	758	31.99	3282	56.84 (23.21%)	1299	23.95 (9.78%)

Banks performance as on 30.09.2020

- Outstanding under PMEGP as on 30.09.2020 was at Rs.244.85 Crs
- Banks disbursed Rs.9.52 Crs to 216 beneficiaries during the quarter
- Overdues in PMEGP are at Rs.56.84 Crs constituting 23.21% of outstandings
- NPAs in PMEGP are at Rs. 23.95 Crs constituting 9.78% of outstandings

Online EDP Training Programme under PMEGP launched with effect from 22.10.2019 which can be accessed either through www.kvic.org.in PMEGP portal i.e. www.kviconline.gov.in/pmegp and the applicant can complete the training by logging into the portal with ID of PMEGP or with his registered mobile Number. After completion of all modules certificate will be generated automatically which will entail the applicant to approach the Bank for loan.

Simplification in PMEGP Scheme procedures – selection of application and flow of application through PMEGP e-portal: The State/District level implementing agencies viz. KVIC KVIB and DICs after receiving the applications will scrutinize the applications preliminary examining the personal and factual details mentioned in the applications/ project reports and the corrected and complete applications along with the detailed project report will be forwarded to the Banks within three weeks of receipt of application for taking credit decision. Scoring Model has been introduced for assessing the eligibility of the applicants.

KVIC has changed/amended the Score Card keeping in view the difficulties faced by the implementing agencies in scrutinizing/validating the applications based on score card module of PMEGP portal and the same has been circulated to all Banks on 30.07.2020.

In the Sub-Committee meeting held on 28.08.2020 the General Manager RBI seriously commented upon the non-participation of Private Sector Banks and high rejection of loan applications and advised KVIC to submit a report to RBI with more than 50% rejections by Banks at monthly intervals with the reasons for rejection. He said that none of the Banks achieved the targets of PM Task force recommendations in

respect of financing micro enterprises. He advised all Private Sector Banks to focus on the issue and initiate suitable action plan for achievement of the PMEGP targets allocated to them at any cost and the KVIC to closely monitor the progress. He advised the officials of KVIC to bring the poor performance of private sector banks wherever required to their notice for initiating remedial action and also take up the issue with their Corporate Office. **(Action: KVIC and All Banks)**

vii) <u>Credit flow under SC corporation Schemes as on 30.06.2020 and 30.09.2020:</u>

Telangana State SC Development Corporation: (Rs. In Cr)

As on	Outstandings		Disbursements During the quarter		Disbursements Upto the quarter		Overdues		NPAs	
	No	Amount	No	Amount	No	Amount	No	Amount	No	Amount
30.06.20	163049	2412.95	1534	18.54	1534	18.54	52092	705.34 (29.23%)	22708	182.94 (7.58%)
30.09.20	162891	2507.11	37455	466.57	38989	485.11	54538	740.00 (29.52%)	24010	189.79 (7.57%)

SC Corporation – Year wise Scheme Performance (Rs. In lakhs)

SC Corporation – summary of year wise application sanction/grounding/pending

Scheme Year	Sanctions			Groundings			Pending		
	Phy.	Fin. (Subsidy)	Bank Loan	Phy.	Fin. (Subsi)	Bank Loan	Phy.	Fin. (Subsi)	Bank Loan
2015-16	41100	446.19	173.74	40517	446.19	173.74	248	308.61	149.00
2016-17	17585	209.98	89.49	16275	191.69	80.40	659	966.12	502.48
2017-18	29416	375.97	178.20	24178	358.10	169.37	3279	308.09	145.22

From 2018-19 onwards SC Corporation has not implemented any ACP.

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

Status Report on Economic Support Schemes (Skilled / Unskilled) for FY : 2018-19 as on 30.09.2020:

(Rs. In lacs)

Selected		Approved by Banks		A/c Number received	A/c Number to be received	Sanctioned at District level		Subsidy released / To be Grounded	
Phy	Fin	Phy	Fin	Phy	Phy	Phy	Fin	Phy	Fin
10010	12949.94	6654	8739.40	6074	3936	5235	6885.81	1275	2009.67

<u>Pilot Project of Dairy Development and Vegetable Pandals in Telangana Districts</u>:

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

Rs. In lacs

Sl No	Bank	Selected						Vegtable Pandal			
		Pilot Dairy		Vegtable Pandal		Total		Banker Approved		Account Numbers Received	Balance Account Numbers
		Phy	Fin	Phy	Fin	Phy	Fin	Phy	Fin	Phy	Phy
1	**2**	**3**	**4**	**5**	**6**	**7**	**8**	**9**	**10**	**11**	**12**
1	SBI	1461	3506.40	492	1035.77	1953	4542.17	400	880.17	389	103
2	APGVB	781	1874.40	177	363.51	958	2237.91	129	260.31	124	53
3	TGB	86	206.40	94	188.22	180	394.62	57	114.87	56	38
4	DCCB	27	64.80	78	126.07	105	190.87	62	143.91	53	25
5	AB	408	979.20	154	320.68	562	1299.88	138	306.69	131	23
6	CANARA	177	424.80	18	36.19	195	460.99	12	25.20	12	6
7	SYNd BK	38	91.20	77	168.02	115	259.22	77	168.02	72	5
8	INDIAN	82	196.80	16	34.88	98	231.68	10	22.28	11	5
9	UBI	42	100.80	28	53.94	70	154.74	23	43.44	23	5
10	CBI	127	304.80	55	115.04	182	419.84	51	106.64	51	4
11	IOB	43	103.20	8	16.00	51	119.20	5	10.50	5	3
12	BOB	1	2.40	19	41.48	20	43.88	16	35.99	16	3
13	BOM	0	0.00	17	35.70	17	35.70	16	33.60	15	2
14	CORP	74	177.60	8	18.08	82	195.68	7	14.70	7	1
15	PNB	71	170.40	2	4.20	73	174.60	1	2.10	1	1
16	VIJAYA	5	12.00	11	26.26	16	38.26	10	24.16	10	1
17	AXIS	9	21.60	4	8.40	13	30.00	3	6.30	3	1
18	ALLAHA	1	2.40	2	4.20	3	6.60	1	2.10	1	1
19	KDCC	96	230.40	53	108.08	149	338.48	53	108.08	53	0
20	OBC	38	91.20	0	0.00	38	91.20	0	0.00	0	0
21	UCO	0	0.00	8	16.30	8	16.30	8	16.30	8	0
22	BOI	0	0.00	3	6.30	3	6.30	3	6.30	3	0
23	TSCAB	0	0.00	1	4.49	1	4.49	1	4.49	1	0
24	LVB	1	2.40	0	0.00	1	2.40	0	0.00	0	0
Total		**3568**	**8563.20**	**1325**	**2731.81**	**4893**	**11295.01**	**1083**	**2336.15**	**1045**	**280**

Sl.No.	Bank	Sanctioned at District Level – PILOT PROJECT OF DAIRY AND VEGETABLES (Contd..)(Rs. In lacs)					
		Pilot Dairy		Vegtable Pandal		Total	
		Phy	Fin	Phy	Fin	Phy	Fin
		13	**14**	**15**	**16**	**17**	**18**
1	SBI	1434	3441.60	396	835.38	1830	4276.98
2	APGVB	781	1874.40	162	327.23	943	2201.63
3	TGB	86	206.40	76	150.75	162	357.15
4	DCCB	27	64.80	77	168.97	104	233.77
5	AB	408	979.20	113	248.60	521	1227.80
6	CANARA	177	424.80	14	29.40	191	454.20
7	SYNd BK	38	91.20	74	156.95	112	248.15
8	INDIAN	82	196.80	11	24.38	93	221.18
9	UBI	42	100.80	26	49.74	68	150.54
10	CBI	126	302.40	48	99.56	174	401.96
11	IOB	43	103.20	8	16.00	51	119.20

12	BOB	1	2.40	15	31.50	16	33.90
13	BOM	0	0.00	16	33.60	16	33.60
14	CORP	74	177.60	7	14.70	81	192.30
15	PNB	71	170.40	1	2.10	72	172.50
16	VIJAYA	5	12.00	10	24.16	15	36.16
17	AXIS	9	21.60	3	6.30	12	27.90
18	ALLAHA	1	2.40	2	4.20	3	6.60
19	KDCC	96	230.40	48	97.58	144	327.98
20	OBC	38	91.20	0	0.00	38	91.20
21	UCO	0	0.00	7	13.90	7	13.90
22	BOI	0	0.00	3	6.30	3	6.30
23	TSCAB	0	0.00	1	4.49	1	4.49
24	LVB	1	2.40	0	0.00	1	2.40
Total		**3540**	**8496.00**	**1118**	**2345.79**	**4658**	**10841.79**

It is requested to all Banks to ground all viable schemes immediately and utilize the subsidy already provided to the Banks. If not viable, Banks are requested to reject the applications along with subsidy immediately.

Bank wise and District wise performance under the Schemes has been reviewed in the Sub-Committee meeting on Agriculture held on 28.10.2020.

Controllers of Banks are requested to extend necessary financial assistance to all eligible applicants at the earliest as the Government has already sanctioned grant towards subsidy for the above schemes.

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

viii) Credit Flow under TRICOR(Telangana State Scheduled Tribal Co-operative Finance Corporation) Schemes as on 30.06.2020 and 30.09.2020: (Rs. In Cr)

	Outstandings		**Disbursements during the quarter**		**Disbursements Upto the quarter**		**Overdues**		**NPAs**	
	No	**Amt**	**No**	**Amt**	**No**	**Amt**	**No**	**Amt**	**No**	**Amt**
30.06.20	177349	2474.55	1692	23.18	1692	23.18	70332	121.29 (4.90%)	18360	185.21 (7.48%)
30.09.20	189366	2736.53	47778	587.23	49470	610.41	72719	136.75 (4.99%)	19852	202.05 (7.38)

TRICOR is not implementing Govt sponsored Schemes from 2018-19 onwards. The disbursements include TRICOR schemes prior to 201819 qnd also under normal credit disbursals

Status of ESS 2017-18 Scheme as on 30.09.2020

Subsidy released			**Grounded**			**To be grounded**		
Phy	**Subsidy**	**Bank Loan**	**Phy**	**Subsidy**	**Bank Loan**	**Phy**	**Subsidy**	**Bank Loan**
16789	187.06	83.32	14477	159.83	70.51	2251	26.49	12.43

ix) Credit flow under TS BC Corporation Schemes as on 30.06.2020 and 30.09.2020 (Rs. In Crore)

As on	Outstandings		Disbursements During the quarter		Disbursements Upto the Quarter		Overdues		NPAs	
	No.	Amt	No.	Amt	No.	Amt	No.	Amt	No.	Amt
30.06.20	148251	1491.15	16370	117.71	16370	117.71	21073	277.28 (18.60%)	5774	52.30 (3.51%)
30.09.20	148984	1517.30	2834	6.67	19204	124.38	22303	282.40 (18.61%)	6132	54.78 (3.61%)

BC Corporation is not implementing Govt sponsored Schemes from 2018-19 onwards. The disbursements are under normal credit disbursals

x) Credit flow under TS Minorities Finance Corporation Schemes as on 30.06.2020 and 30.09.20:

(Rs. In Crore)

As on	Outstandings		Disbursements During the quarter		Disbursements Upto the Quarter		Overdues		NPAs	
	No.	Amt	No.	Amt	No.	Amt	No.	Amt	No.	Amt
30.06.20	64247	1916.48	16971	270.32	16971	270.32	33623	408.33 (21.31%)	13583	387.15 (20.20%)
30.09.20	76788	2419.06	52759	230.14	69730	500.46	35120	426.27 (17.62%)	14930	415.18 (17.16%)

Minority Corporation is not implementing Govt sponsored Schemes from 2018-19 onwards. The disbursements are under normal credit disbursals

xi) Postition of NPAs in respect of Schematic Lending as on 30.06.2020 and 30.09.2020 (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
AS ON 30.06.2020								
Central Government Sponsored Schemes (Total)	358084	9349.32	39361	895.87	9.58	24590	263.52	2.82
State Govt. Sponsored Schemes (Total)	1266551	28217.72	275404	3768.86	13.36	143217	2082.37	7.38
AS ON 30.09.2020								
Central Government Sponsored Schemes (Total)	366148	9637.47	38497	931.07	9.66	24060	277.53	2.87
State Govt. Sponsored Schemes (Total)	1318434	30506.64	345497	3999.50	13.11	151705	2148.82	7.04

The scheme wise performance Overdues and level of NPAs under Government sponsored schemes was discussed in the Sub Committee meeting on MSME held on 27th October 2020 and the concerned departments of the Govt of Telangana were requested to extend assistance to Banks in recovery of NPAs. Scheme-wise details are enclosed as **Annexure 'J '**

xi) Credit flow to Others:

a) Credit Flow to Weaker Sections as on 30.06.2020 and 30.09.2020: (Rs. In Crs)

As on	Outstandings		Disbursements during the Quarter		Disbursements Upto the quarter		Overdues			NPAs		
	No. of A/cs	Amount	No. of A/cs	Amt	No. of A/cs	Amount	No. of A/cs	Amount	%	No. of A/cs	Amount	%
30.06.20	4676686	51235.60	385912	4064.35	385912	4064.35	663438	6103.24	11.91	106013	734.04	1.43
30.09.20	4786293	53459.64	431667	3851.43	817579	7915.78	602813	5969.33	11.16	107009	780.73	1.46

Banks performance upto the quarter ended 30.09.2020:

- As at the end of September'2020 outstanding credit to 4786293 weaker section borrowers is at Rs.53459.64 Crs.
- During the quarter under review banks have disbursed an amount of Rs. 3851.43 Crs to 431667 borrowers
- Overdues are at Rs.5969.33 Crs constituting 11.16% of outstandings.
- NPAs are at a level of Rs. 780.73 Crs constituting 1.46% of outstandings.

b) Credit Flow to Women as on 30.06.2020 and 30.09.2020: (Rs. In Crs)

As on	Outstandings		Disbursements during the Quarter		Disbursements Upto the quarter		Overdues			NPAs		
	No. of A/cs	Amount	No. of A/cs	Amt	No. of A/cs	Amount	No. of A/cs	Amount	%	No. of A/cs	Amount	%
30.06.20	2050453	32282.76	327255	4287.85	327255	4287.85	438949	4769.96	14.78	148085	1197.62	3.71
30.09.20	2174526	34795.62	253697	3309.94	580952	7597.79	394264	4382.74	12.59	158556	1290.80	3.79

Banks performance as on 30.09.2020:

- As at the end of September '2020 outstanding credit to 2174526 women beneficiaries was at Rs.34795.62 Crs.
- During the quarter under review banks have disbursed an amount of Rs. 3309.94 Crs to 253697 women beneficiaries.
- Overdues are at Rs. 4382.74 Crs constituting 12.59% of outstandings.
- NPAs are at a level of Rs. 1290.80 Crs constituting 3.79% of outstandings

e. Credit flow under Education Loans as on 30.06.2020 and 30.09.2020:

(Rs. In Crores)

Category	Outstanding		Disbursement during the Quarter		Disbursement up to the Quarter		Overdues			NPAs		
	No. of A/cs	Amount	No. of A/cs	Amount	No. of A/cs	Amount	No. of A/cs	Amount	%	No. of A/cs	Amount	%
AS ON 30.06.2020												
Priority	63373	3251.41	5142	108.26	4856	108.26	8002	161.27	4.96	5957	150.74	4.64
Non-priority		624.37		17.91	286	17.91		4.34	0.70		1.96	0.31
Total	**63373**	**3875.78**	**5142**	**126.17**	**5142**	**126.17**	**8002**	**165.61**	**4.27**	**5957**	**152.70**	**3.94**
AS ON 30.09.2020												
Priority	74213	3318.51	**10165**	186.43	11509	294.69	8636	295.08	8.89	5643	145.78	4.39
Non-priority		1168.74		246.36	3798	264.27	2704	38.82	3.32	414	17.77	1.52
Total	**74213**	**4487.25**	**10165**	**432.79**	**15307**	**558.96**	**11340**	**333.90**	**7.44**	**6057**	**163.55**	**3.64**

- As at the end of September 2020 banks have extended credit to 74213 beneficiaries amounting to Rs. 4487.25 cr
- During the quarter under review banks have disbursed an amount of Rs. 432.79 cr to 15307 beneficiaries
- Overdues of Rs. 333.90 cr constitute 7.44% of outstandings.
- NPAs of Rs. 163.55 cr constitute 3.64% of outstandings.

f. Credit Flow - Housing Sector as on 30.06.2020 and 30.09.2020 **(Rs. In Crores)**

Category	Outstandings		Disbursement during the Quarter		Disbursement up to the Quarter		Overdues			NPAs		
	No. of A/cs	Amount	No. of A/cs	Amount	No. of A/cs	Amount	No. of A/cs	Amount	%	No. of A/cs	Amount	%
AS ON 30.06.2020												
Priority	264982	30846.14	18568	651.5	18568	651.5	32784	713.21	2.31	40224	600.37	1.95
Non-priority	222772	46914.18	24073	1721.38	24073	1721.38	4609	173.11	0.37	941	331.88	0.71
Total	**487754**	**77760.32**	**42641**	**2372.88**	**42641**	**2372.88**	**37393**	**886.32**	**1.14**	**41165**	**932.25**	**1.20**
AS ON 30.09.2020												
Priority	267640	31822.02	20497	990.53	39065	1642.03	38834	1828.16	5.74	21094	635.61	1.99
Non-priority	154282	48332.69	10466	3239.96	34539	4961.34	5876	2176.41	4.50	1099	251.38	0.52
Total	**421922**	**80154.71**	**30963**	**4230.49**	**73604**	**6603.37**	**44710**	**4004.57**	**5.00**	**22193**	**887.00**	**1.10**

- As at the end of September 2020 banks extended credit to 421922 beneficiaries amounting to **Rs. 80154.71 cr.**
- During the quarter under review banks have disbursed an amount of **Rs. 4230.49 cr to 30963** beneficiaries
- Overdues at **Rs.4004.57 cr** constitute **5.00%** of outstandings.
- NPAs with an amount of **Rs. 887 cr** constitute **1.10 %** of the Housing Loans outstandings.

PMAY Scheme– Details of Subsidy Released:

Under PMAY Scheme NHB has released subsidy to PLIs (Primary Lending Institutions) in respect of Housing Loans sanctioned in Telangana State from 01.04.2018 (Introduction of the Scheme) to 30.09.2020 is as under:

Year	Details of Subsidy Released in Telangana State Under PMAY Scheme to all PLIs		
	No. of accounts	HL- Loan amount sanctioned (Rs. In crores)	Subsidy Released (Rs. In Crores)
2017-18	2271	549.57	49.71
2018-19	14964	3908.71	328.76
2019-20 (From 01.04.2019 to 30.06.2019)	3658	915.50	86.36
2019-20 (From 01.07.2019 to 30.09.2019)	3110	804.56	69.34
2019-20 (From 01.10.2019 to 31.12.2019)	3170	873.51	72.08
2019-20 (From 01.01.2020 to 31.03.2020)	3819	1089.27	83.81
2020-21 (From 01.04.2020 to 30.06.2020)	3121	879.98	66.89
2020-21 (From 01.07.2020 to 30.09.2020)	7184	1993.79	158.12

Under PMAY Scheme –Total Subsidy of Rs.915.07 crores was released to 41,297 housing loan accounts up to 30.09.2020 since introduction of the Scheme.

District wise performance as on 30.09.2020 (Rs. In crores)

Sl No	District Name	No of Loan Accounts	Net Loan Sanctioned	Total Net Subsidy
1	Adilabad	221	45.61	4.67
2	Hyderabad	29292	8308.39	647.69
3	Jogulamba Gadwal	1	0.30	0.02
4	Karimnagar	1165	244.85	23.64
5	Khammam	952	217.45	21.65
6	Mahbubnagar	1116	218.61	25.34
7	Manchiryal	3	0.86	0.06
8	Medak	1364	335.78	30.90
9	Medchal	52	15.05	1.20
10	Nalgonda	1384	259.66	31.85
11	Nizamabad	539	112.21	11.54
12	Rangareddy	2910	704.31	65.19

13	Sangareddy	1	0.25	0.02
14	Suryapet	1	0.30	0.02
15	Warangal	2296	551.25	51.28
	GRAND TOTAL	**41297**	**11014.89**	**915.07**

- Under PMAY Scheme during the quarter– Total Subsidy of Rs.158.12 crores was released to 7184 housing loans
- Details of subsidy released - PLI wise are enclosed as **Annexure 'K '**

(Source: NHB)

g. Progress under SHG Bank Linkage as on 30.06.2020 and 30.09.2020: **(Rs. In Crs)**

As on	Outstandings		Disbursement during quarter		Overdues			NPAs		
	No. of A/cs	Amount	No. of A/cs	Amount	No. of A/cs	Amount	%	No. of A/cs	Amount	%
30.06.2020	545921	16248.36	146716	2080.45	58819	1275.78	7.85%	38839	496.60	3.06%
30.09.2020	568306	17530.21	210869	4223.78	120677	1435.46	8.18%	41772	526.43	3.00%

- As at the end of September 2020 banks extended credit to 568306 SHG groups amounting to Rs.17,530.21 Crs.
- During the quarter banks have disbursed an amount of Rs. 4,223.78 Crs to 210869 groups beneficiaries
- Overdues are at Rs.1435.46 Crs constituting 8.18% of outstandings.
- NPAs are at Rs. 526.43 Crs constituting 3.00% of outstandings.

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

The CD ratio of the State stood at 110.90% as on 30.09.2020 as against 112.25% as on 30.06.2020. The highest ratio was in Medak District with 282.87% and the lowest ratio was 54.88% in Peddapally District. None of the District reported CD ratio below the stipulated norm of 40%.

Agenda 6: Review of Restructuring of loans in Natural Calamity affected districts if any

Accounts restructured due to Natural calamity in the State of Telangana during the last two years - **NIL**

The Reserve Bank of India has developed a dedicated portal i.e. https:dbie.rbi.org.in/DCP for collection and compilation of data on natural calamities on a real time basis through a centralized system which has gone live from 20th July2017. The portal provides facility for uploading data files relating to relief measures extended by banks and notifications issued by State Governments with regard to natural calamities.

Front line staff of Banks to be made aware of the detailed guidelines of RBI on natural calamities in order to ensure timely implementation of relief measures by Banks and to access the portal for the purpose which is maintained by RBI.

All Banks to ensure that the data on relief measures extended is invariably uploaded in RBI's portal by 10th of the following month.

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

a) Credit flow to Micro Small and Medium Enterprises Sector (Cir.RBI/2020-2021/10FIDD.MSME & NFS.BC.No.3/ 06.02.31/2020-21 dt.02.07.2020)

Refer to our circular RPCD.PLNFS.BC.No.63/06.02.31/2006-07 dated April 4 2007 containing definition of Micro Small and Medium Enterprises as per Section 7 (I) of the Micro Small and Medium Enterprises Development Act 2006.

2. In this connection we inform that Government of India (GoI) vide Gazette Notification S.O. 2119 (E) dated June 26 2020 has notified new criteria for classifying the enterprises as Micro Small and Medium enterprises. The new criteria will come into effect from July 1 2020. The details are as under:

2.1 Classification of enterprises

An enterprise shall be classified as a Micro Small or Medium enterprise on the basis of the following criteria namely:

i) A micro enterprise where the investment in plant and machinery or equipment does not exceed one crore rupees and turnover does not exceed five crore rupees;

ii) A small enterprise where the investment in plant and machinery or equipment does not exceed ten crore rupees and turnover does not exceed fifty crore rupees; and

iii) A medium enterprise where the investment in plant and machinery or equipment does not exceed fifty crore rupees and turnover does not exceed two hundred and fifty crore rupees

2.2 Composite criteria of investment and turnover for classification

i) A composite criterion of investment and turnover shall apply for classification of an enterprise as micro small or medium.

ii) If an enterprise crosses the ceiling limits specified for its present category in either of the two criteria of investment or turnover it will cease to exist in that category and be placed in the next higher category but no enterprise shall be placed in the lower category unless it goes below the ceiling limits specified for its present category in both the criteria of investment as well as turnover.

iii) All units with Goods and Services Tax Identification Number (GSTIN) listed against the same Permanent Account Number (PAN) shall be collectively treated as one enterprise and the turnover and investment figures for all of such entities shall be seen together and only the aggregate values will be considered for deciding the category as micro small or medium enterprise.

2.3 Calculation of investment in plant and machinery or equipment

i) The calculation of investment in plant and machinery or equipment will be linked to the Income Tax Return (ITR) of the previous years filed under the Income Tax Act 1961.

ii) In case of a new enterprise where no prior ITR is available the investment will be based on self-declaration of the promoter of the enterprise and such relaxation shall end after the 31st March of the financial year in which it files its first ITR.

iii)The expression ''plant and machinery or equipment'' of the enterprise shall have the same meaning as assigned to the plant and machinery in the Income Tax Rules 1962 framed under the Income Tax Act 1961 and shall include all tangible assets (other than land and building furniture and fittings).

iv) The purchase (invoice) value of a plant and machinery or equipment whether purchased first hand or second hand shall be taken into account excluding Goods and Services Tax (GST) on self-disclosure basis if the enterprise is a new one without any ITR.

v) The cost of certain items specified in the Explanation I to sub-section (1) of section 7 of the Act shall be excluded from the calculation of the amount of investment in plant and machinery.

2.4 Calculation of turnover

i) Exports of goods or services or both shall be excluded while calculating the turnover of any enterprise whether micro small or medium for the purposes of classification.

ii) Information as regards turnover and exports turnover for an enterprise shall be linked to the Income Tax Act or the Central Goods and Services Act (CGST Act) and the GSTIN.

iii) The turnover related figures of such enterprise which do not have PAN will be considered on self-declaration basis for a period up to 31st March 2021 and thereafter PAN and GSTIN shall be mandatory.

2.5 In case of an upward change in terms of investment in plant and machinery or equipment or turnover or both and consequent re-classification an enterprise will maintain its prevailing status till expiry of one year from the close of the year of registration. In case of reverse-graduation of an enterprise whether as a result of re-classification or due to actual changes in investment in plant and machinery or equipment or turnover or both and whether the enterprise is registered under the Act or not the enterprise will continue in its present category till the closure of the financial year and it will be given the benefit of the changed status only with effect from 1st April of the financial year following the year in which such change took place. Other aspects relating to registration of enterprises grievance redressal etc., are mentioned in the Gazette Notification S.O. 2119 (E) dated June 26 2020.

3. The above instructions supersedes our earlier guidelines dated April 4 2007 except paragraph 6 relating to delayed payment to micro and small enterprises.

4. We advise you to initiate necessary action for reclassification of enterprises as per the new definition w.e.f July 1 2020 and issue necessary instructions to your branches/controlling offices in this regard at the earliest.

b) New Definition of Micro Small and Medium Enterprises–clarifications (RBI/2020-2021/26 FIDD. MSME & NFS.BC.No.4/06.02.31/2020-21 August 21 2020)

Refer to the circular FIDD.MSME & NFS.BC.No.3/06.02.31/2020-21 dated July 2 2020 on 'Credit flow to Micro Small and Medium Enterprises Sector'.

2. In view of the representations from IBA and banks regarding applicability of certain aspects contained in the Gazette notification No. S.O. 2119(E) dated June 26 2020 on new criteria for classifying the

enterprises as micro small and medium enterprises the Ministry of MSME vide their Office Memorandum (OM) No.2/1(5)/2019 – P & G/Policy (pt. IV) dated August 6 2020 and letter F.No.5/2(2)/2020 - P & G/Policy dated August 13 2020 has inter alia clarified the following:

2.1 Classification of Enterprises as per new definition

(i) Classification / re-classification of MSMEs is the statutory responsibility of the GoI Ministry of MSME as per the provisions of the MSMED Act 2006.

(ii) As per para 2 of the said Gazette notification all enterprises are required to register online and obtain 'Udyam Registration Certificate'. All lenders may therefore obtain 'Udyam Registration Certificate 'from the entrepreneurs.

2.2 Validity of EM Part II and UAMs issued till June 30 2020

(i) The existing Entrepreneurs Memorandum (EM) Part II and Udyog Aadhaar Memorandum (UAMs) of the MSMEs obtained till June 30 2020 shall remain valid till March 31 2021. Further all enterprises registered till June 30 2020 shall file new registration in the Udyam Registration Portal well before March 31 2021.

(ii) 'Udyam Registration Certificate' issued on self-declaration basis for enterprises exempted from filing GSTR and / or ITR returns will be valid for the time being upto March 31 2021.

2.3 Value of Plant and Machinery or Equipment

The online form for Udyam Registration captures depreciated cost as on 31st March each year of the relevant previous year. Therefore the value of Plant and Machinery or Equipment for all purposes of the Notification No. S.O. 2119(E) dated June 26 2020 and for all the enterprises shall mean the Written Down Value (WDV) as at the end of the Financial Year as defined in the Income Tax Act and not cost of acquisition or original price which was applicable in the context of the earlier classification criteria.

3. In view of the above instructions contained in circular FIDD.MSME & NFS.BC.No.10/06.02.31/2017-18 dated July 13 2017 on 'Investment in plant and machinery for the purpose of classification as Micro Small and Medium Enterprises – documents to be relied upon' are superseded.

4. Further other instructions contained in circular FIDD.MSME & NFS.BC.No.3/06.02.31/2020-21 dated July 2 2020 remains the same.

c) Online Dispute Resolution(ODR) System for Digital Payments (RBI/2020-21/21 DPSS. CO.PD No.116/ 02.12.004/2020-21 dt.06.08.2020)

Reserve Bank of India (RBI) had announced introduction of Online Dispute Resolution (ODR) system for resolving customer disputes and grievances pertaining to digital payments using a system-driven and rule-based mechanism with zero or minimal manual intervention.

2. The Payment System Vision-2021 of Reserve Bank highlights the need for technology-driven rule-based customer-friendly and transparent dispute redressal systems. As a step in this direction authorised Payment System Operators (PSOs) – banks and non-banks – and their participants are hereby advised to put in place system/s for ODR for resolving disputes and grievances of customers.

3. To begin with authorised PSOs shall be required to implement an ODR system for disputes and grievances related to failed transactions in their respective payment systems by January 1 2021. The PSOs shall provide access to such a system to its participating members i.e. Payment System Participants (PSPs). Any entity setting up a payment system in India thereafter or participating therein shall make available the ODR system at the commencement of its operations. The minimum requirements of the

ODR system are specified in Annex.

4. Based on experience gained ODR arrangement would later be extended to cover disputes and grievances other than those related to failed transactions. Please note that if the grievance remains unresolved up to one month the customer may approach the respective ombudsman.

d) Opening of Current Accounts by Banks - Need for Discipline (RBI/2020-21/20 DOR. No.BP.BC/7/ 21.04.048/2020-21 dt.06.08.2020)

Reserve Bank of India has reviewed the instructions on opening of current accounts by banks and the revised instructions are as under:

i. No bank shall open current accounts for customers who have availed credit facilities in the form of cash credit (CC)/ overdraft (OD) from the banking system and all transactions shall be routed through the CC/OD account.

ii. Where a bank's exposure[1] to a borrower is less than 10 per cent of the exposure of the banking system to that borrower while credits are freely permitted debits to the CC/OD account can only be for credit to the CC/OD account of that borrower with a bank that has 10 per cent or more of the exposure of the banking system to that borrower. Funds will be remitted from these accounts to the said transferee CC/OD account at the frequency agreed between the bank and the borrower. Further the credit balances in such accounts shall not be used as margin for availing any non-fund based credit facilities. In case there is more than one bank having 10 per cent or more of the exposure of the banking system to that borrower the bank to which the funds are to be remitted may be decided mutually between the borrower and the banks. It may be noted that banks with exposure to the borrower of less than 10 per cent of the exposure of the banking system can offer working capital demand loan (WCDL) / working capital term loan (WCTL) facility to the borrower.

iii. Where a bank has a share of 10 per cent or more in the total exposure of the banking system to the borrower it can provide CC/OD facility as hitherto.

iv. In case of borrowers covered under guidelines on loan system for delivery of bank credit issued vide circular DBR.BP.BC.No.12/21.04.048/2018-19 dated December 5 2018 bifurcation of working capital facility into loan component and cash credit component shall henceforth be maintained at individual bank level in all cases including consortium lending.

v. In case of customers who have not availed CC/OD facility from any bank banks may open current accounts as under:

a. In case of borrowers where exposure of the banking system is ₹50 crore or more banks shall be required to put in place an escrow mechanism. Accordingly current accounts of such borrowers can only be opened/maintained by the escrow managing bank. However there is no restriction on opening of 'collection accounts' by lending banks subject to the condition that funds will be remitted from these accounts to the said escrow account at the frequency agreed between the bank and the borrower. Further the balances in such accounts shall not be used as margin for availing any non-fund based credit facilities. While there is no prohibition on amount or number of credits in 'collection accounts' debits in these accounts shall be limited to the purpose of remitting the proceeds to the said escrow account. Non-lending banks shall not open any current account for such borrowers.

b. In case of borrowers where exposure of the banking system is ₹5 crore or more but less than ₹50 crore there is no restriction on opening of current accounts by the lending banks. However non- lending banks may open only collection accounts as defined at (v) (a) above.

c. In case of borrowers where exposure of the banking system is less than ₹5 crore banks may open current accounts subject to obtaining an undertaking from such customers to the effect that customers shall inform the bank(s) if and when the credit facilities availed by them from the banking system becomes ₹5 crore or more. The current account of such customers as and when the exposure of the banking system becomes ₹5 crore or more and ₹50 crore or more will be governed by the provisions of para (v) (b) and (v) (a) respectively.

d. Banks are free to open current accounts of prospective customers who have not availed any credit facilities from the banking system subject to necessary due diligence as per their Board approved policies.

2. Banks shall monitor all current accounts and CC/ODs regularly at least on a quarterly basis specifically with respect to the exposure of the banking system to the borrower to ensure compliance with these instructions.

3. Banks should not route drawal from term loans through current accounts. Since term loans are meant for specific purposes the funds should be remitted directly to the supplier of goods and services. Expenses incurred by the borrower for day to day operations should be routed through CC/OD account if the borrower has a CC/OD account else through a current account.

4. As regards existing current and CC/OD accounts banks shall ensure compliance with the above instructions within a period of three months from the date of this circular.

e) Offline Retail Payments using Cards / Wallets / Mobile Devices – Pilot (RBI/2020-21/22DPSS. CO.PD.No.115/02.14.003/2020-21 dt. 06.08.2020)

As part of Monetary Policy statement dated August 06 2020 wherein it was proposed that the Reserve Bank would allow a pilot scheme for small value payments in offline mode.

2. Over the years the Reserve Bank has prioritised security measures for digital payments such as the requirement of Additional Factor of Authentication and online alerts for every transaction. These measures have significantly increased customer confidence and safety leading to increased adoption of digital payments.

3. Absence of or erratic internet connectivity especially in remote areas is a major impediment for adoption of digital payments. Availability of options to make offline payments using cards wallets or mobile devices could boost the adoption of digital payments.

4. To encourage technological innovations that enable offline digital transactions Reserve Bank shall permit a pilot scheme to be conducted for a limited period. Under the pilot scheme authorised Payment System Operators (PSOs) – banks and non-banks – will be able to provide offline payment solutions using cards wallets or mobile devices for remote or proximity payments. The scheme would be subject to the conditions detailed in the Annex. Other entities having innovative solutions shall tie-up with the authorised PSOs.

5. The pilot scheme shall be undertaken till March 31 2021 only. The Reserve Bank shall decide on formalising such a system based on the experience gained under the pilot.

f) Micro Small and Medium Enterprises (MSME) sector – Restructuring of Advances(Cir. RBI/2020-21/17 DOR.No.BP.BC/4/21.04.048/2020-21dt. 06.08.2020 and Cir. DOR.No.BP.BC.34/21.04.048/2019-20 dated February 11 2020)

In view of the continued need to support the viable MSME entities on account of the fallout of Covid19 and to align these guidelines with the Resolution Framework for COVID 19 – related Stress announced for other advances it has been decided to extend the scheme permitted in terms of the aforesaid circular. Accordingly existing loans to MSMEs classified as 'standard' may be restructured without a downgrade in the asset classification subject to the following conditions:

i. The aggregate exposure including non-fund based facilities of banks and NBFCs to the borrower does not exceed Rs.25 crore as on March 1 2020.

ii. The borrower's account was a 'standard asset' as on March 1 2020.

iii. The restructuring of the borrower account is implemented by March 31 2021.

iv. The borrowing entity is GST-registered on the date of implementation of the restructuring. However this condition will not apply to MSMEs that are exempt from GST-registration. This shall be determined on the basis of exemption limit obtaining as on March 1 2020.

v. Asset classification of borrowers classified as standard may be retained as such whereas the accounts which may have slipped into NPA category between March 2 2020 and date of implementation may be upgraded as 'standard asset' as on the date of implementation of the restructuring plan. The asset classification benefit will be available only if the restructuring is done as per provisions of this circular.

vi. As hitherto for accounts restructured under these guidelines banks shall maintain additional provision of 5% over and above the provision already held by them.

g) Resolution Framework for COVID-19-related Stress (RBI/2020-21/16 DOR.No.BP.BC/3/ 21.04.048 /2020-21 dt.06.08.2020)

The Reserve Bank of India (Prudential Framework for Resolution of Stressed Assets) Directions 2019 dated June 7 2019 **("Prudential Framework")** provides a principle-based resolution framework for addressing borrower defaults under a normal scenario. Any resolution plan implemented under guidelines of "Prudential Framework" which involves granting of any concession on account of financial difficulty of the borrower entails an asset classification downgrade except when it is accompanied by a change in ownership which allows the asset classification to be retained as or upgraded to Standard subject to the prescribed conditions.

2. The economic fallout on account of the Covid-19 pandemic has led to significant financial stress for borrowers across the board. The resultant stress can potentially impact the long-term viability of many firms otherwise having a good track record under the existing promoters due to their debt burden becoming disproportionate relative to their cash flow generation abilities. Such wide spread impact could impair the entire recovery process posing significant financial stability risks.

3. Considering the above with the intent to facilitate revival of real sector activities and mitigate the impact on the ultimate borrowers it has been decided to provide a window under the Prudential Framework to enable the lenders to implement a resolution plan in respect of eligible corporate exposures without change in ownership and personal loans while classifying such exposures as Standard subject to specified conditions. The details of the facility are given in the Annex to the Circular.

4. The lending institutions shall ensure that the resolution under this facility is extended only to borrowers having stress on account of Covid19. Further the lending institutions will be required to assess the viability of the resolution plan subject to the prudential boundaries laid out in the Annex. Towards this end each lending institution shall put in place a Board approved policy detailing the manner in which such evaluation may be done and the objective criteria that may be applied while considering the resolution plan in each case.

5. Accounts which do not fulfill the required eligibility conditions to be considered for resolution under this framework may continue to be considered for resolution under the Prudential Framework or the relevant instructions as applicable to specific category of lending institutions where the Prudential Framework is not applicable.

6. While the Prudential Framework is otherwise not applicable to certain categories of lending institutions to which this circular is addressed exposures of these lending institutions shall also be included for any resolution under this facility. Consequently without prejudice to the specific conditions applicable to this facility all the norms applicable to implementation of a resolution plan including the mandatory requirement of Inter-Creditor Agreements (ICA) and specific implementation conditions as laid out in the Prudential Framework shall be applicable to all lending institutions for any resolution plan implemented under this facility. Terms used in this document to the extent not defined herein shall have the same meaning assigned to them in the Prudential Framework.

h) Increasing Instances of Payment Frauds – Enhancing Public Awareness Campaigns through Multiple Channels (Cir**.** RBI/2019-20/256 DPSS.CO.OD.No.1934/06.08.005/2019-20 dt.22.06.2020)

Reserve Bank has been taking measures to improve awareness through its e-BAAT programmes and organising campaigns on safe use of digital payment modes to avoid sharing critical personal information like PIN OTP passwords etc.

2. Inspite of these initiatives incidence of frauds continue to bedevil digital users often using the same modus operandi users were cautioned about such as luring them to disclose vital payment information swapping sim cards opening links received in messages and mails etc. There are also cases of users being tricked into downloading spurious apps that access critical information stored on devices. It is therefore essential that all payment systems operators and participants – banks and non-banks – continue and reinforce efforts to spread awareness about digital safety.

3. All authorised payment systems operators and participants are hereby advised to undertake targeted multi-lingual campaigns by way of SMSs advertisements in print and visual media etc. to educate their users on safe and secure use of digital payments.

i) Enhancing Credit Delivery to Agriculture Logistics and Supply Chain Ecosystem: (Cir No. FIDD.CO.FSD. 79 /05.06.001/2020-21 August 3 2020)

As per the third advance estimates of the Ministry of Agriculture & Farmer's Welfare food grains production estimates in 2019-20 are 3.7 percent higher than the final estimates of the previous year. Rabi procurement is in full flow in respect of oilseeds pulses and wheat benefiting from the bumper harvest although some delays are reported owing to transportation and labour issues. Additionally as per latest information available kharif season sowing was higher by 44 per cent over last year's acreage. These developments will support farm incomes improve the terms of trade facing the farm sector and strengthen food security for the country.

2. In this context there is a need for taking full advantage of the bumper harvest and increase in net sown area in the ongoing crop cycle by enhancing the investment credit provided to agriculture logistics and supply chain sector through enhanced lending against Warehouse Receipts (WRs) including Negotiable Warehouse Receipts (NWRs) and electronic NWRs and promoting agriculture infrastructure investment as is provided under the PSL guidelines.

3. The Prime Minister's Atma Nirbhar Bharat Abhiyan Stimulus Package inter alia includes setting up of Rs.1 lakh crore agri infrastructure fund to strengthen the farm gate infrastructure wherein the prime focus is on development of post-harvest infrastructure including development of warehouse silos storage and grading units cold chains logistic facilities supply chain services etc. Guidelines on this have been issued by the Govt. of India.

4. Accordingly lending for augmenting the farm gate and supply chain infrastructure including against WRs/ NWRs/ e-NWRs may be included as one of the key action points in your current Annual Credit Plan/ District Credit Plan.

j) Master Directions – Priority Sector Lending (PSL) – Targets and Classification:(Circular No. FIDD.CO.Plan.BC.5/04.09.01/2020-21 dated September 04 2020)

The Priority Sector Lending (PSL) guidelines issued by Reserve Bank of India were last reviewed for Commercial Banks in April 2015 and for UCBs in May 2018 respectively. With an objective to harmonise various instructions issued to Commercial Banks SFBs RRBs UCBs and LABs; align these guidelines with emerging national priorities and bring sharper focus on inclusive development it was decided to comprehensively review the PSL guidelines. The revised guidelines also aim to encourage and support environment friendly lending policies to help achieve Sustainable Development Goals (SDGs). This review also took into account the recommendations made by the 'Expert Committee on Micro Small and Medium Enterprises (Chairman: Shri U.K. Sinha) and the 'Internal Working Group to Review Agriculture Credit' (Chairman: Shri M. K. Jain) apart from discussions with all stakeholders. Further these Master Directions encompass the revised guidelines on PSL for all Commercial banks RRBs SFBs UCBs and LABs and accordingly supersede the earlier Master Directions on PSL issued separately for Scheduled Commercial Banks RRBs SFBs and guidelines issued for UCBs respectively. The list of circulars consolidated in these Master Directions is indicated in the Appendix. The Master Directions have been placed on the RBI website www.rbi.org.in.

i) CATEGORIES AND TARGETS UNDER PRIORITY SECTOR

The categories under priority sector are as follows:

i. Agriculture
ii. Micro Small and Medium Enterprises
iii. Export Credit
iv. Education
v. Housing
vi. Social Infrastructure
vii. Renewable Energy
viii. Others

The details of eligible activities under the above categories are specified in Chapter III of above referred RBI Circular.

ii)Targets /Sub-targets for Priority sector

The targets and sub-targets set under priority sector lending to be computed on the basis of the ANBC/ CEOBE as applicable as on the corresponding date of the preceding year are as under:

Categories	Domestic commercial banks (excl. RRBs & SFBs) & foreign banks with 20 branches and above	Foreign banks with less than 20 branches	Regional Rural Banks	Small Finance Bank
Total Priority Sector	40 per cent of ANBC as computed in para 6 below or CEOBE whichever is higher	40 per cent of ANBC as computed in para 6 below or CEOBE whichever is higher; out of which up to 32% can be in the form of lending to Exports and not less than 8% can be to any other priority sector	75 per cent of ANBC as computed in para 6 below or CEOBE whichever is higher; However lending to Medium Enterprises Social Infrastructure and Renewable Energy shall be reckoned for priority sector achievement only up to 15 per cent of ANBC.	75 per cent of ANBC as computed in para 6 below or CEOBE whichever is higher.
Agriculture	18 per cent of ANBC or CEOBE whichever is higher; out of which a target of 10 percent# is prescribed for Small and Marginal Farmers (SMFs)	Not applicable	18 per cent ANBC or CEOBE whichever is higher; out of which a target of 10 percent# is prescribed for SMFs	18 per cent of ANBC or CEOBE whichever is higher; out of which a target of 10 percent# is prescribed for SMFs
Micro Enterprises	7.5 per cent of ANBC or CEOBE whichever is higher	Not applicable	7.5 per cent of ANBC or CEOBE whichever is higher	7.5 per cent of ANBC or CEOBE whichever is higher
Advances to Weaker Sections	12 percent# of ANBC or CEOBE whichever is higher	Not applicable	15 per cent of ANBC or CEOBE whichever is higher	12 percent# of ANBC or CEOBE whichever is higher
# Revised targets for Agriculture and SMFs will be implemented in a phased manner as indicated hereunder:				

The targets for lending to SMFs and for Weaker Sections shall be revised upwards from FY 2021-22 onwards as follows:

Categories	Primary Urban Co-operative Bank
Total Priority Sector	40 per cent of ANBC or CEOBE whichever is higher which shall stand increased to 75 per cent of ANBC or CEOBE whichever is higher with effect from March 31 2024. UCBs shall comply with the stipulated target as per the following milestones:

Existing target	March 31 2021	March 31 2022	March 31 2023	March 31 2024
40%	45%	50%	60%	75%

Micro Enterprises	7.5 per cent of ANBC or Credit Equivalent Amount of Off-Balance Sheet Exposure whichever is higher
Advances to Weaker Sections	12 per cent# of ANBC or credit equivalent amount of Off-Balance Sheet Exposure whichever is higher.

# Revised targets for weaker sections will be implemented in a phased manner as indicated below		
Financial Year	**Small and Marginal Farmers target***	**Weaker Sections Target^**
2020-21	8%	10%
2021-22	9%	11%
2022-23	9.5%	11.5%
2023-24	10%	12%

* Not applicable . ^ Weaker sections target for RRBs will continue to be of ANBC or CEOBE whichever is higher.

All domestic banks (other than UCBs) and foreign banks with more than 20 branches are directed to ensure that the overall lending to Non-Corporate Farmers (NCFs) does not fall below the system-wide average of the last three years' achievement which will be separately notified every year. The applicable target for lending to the non-corporate farmers for FY 2020-21 will be 12.14% of ANBC or CEOBE whichever is higher. All efforts should be made by banks to reach the level of 13.5 percent of ANBC (erstwhile target for direct lending to agriculture sector).

iii) Computation of Adjusted Net Bank Credit (ANBC) :

For the purpose of priority sector lending ANBC denotes the outstanding Bank Credit in India [As prescribed in item No.VI of Form 'A' under Section 42 (2) of the RBI Act 1934] and computed as follows:

Bank Credit in India [As prescribed in item No.VI of Form `A' under Section 42(2) of the RBI Act 1934]	I
Bills Rediscounted with RBI and other approved Financial Institutions	II
Net Bank Credit (NBC)*	III(I-II)

Outstanding Deposits under RIDF and other eligible funds with NABARD NHB SIDBI and MUDRA Ltd in lieu of non-achievement of priority sector lending targets/sub-targets + outstanding PSLCs	IV
Eligible amount for exemptions on issuance of long-term bonds for infrastructure and affordable housing as per circular DBOD.BP.BC. No.25/08.12.014/2014-15 dated July 15 2014	V
Advances extended in India against the incremental FCNR (B)/NRE deposits qualifying for exemption from CRR/SLR requirements as per the Reserve Bank's circulars DBOD.No.Ret.BC.36/12.01.001/ 2013-14 dated August 14 2013 read with DBOD.No.Ret.BC.93/ 12.01.001/2013- 14 dated January 31 2014 DBOD mailbox clarification issued on February 6 2014 and UBD.BPD.(PCB).CIR.No.5/13.01.000/2013-14 dated August 27 2013 read with UBD.BPD.(PCB). Cir.No.72/ 13.01.000/ 2013-14 dated June 11 2014.	VI
Investments made by public sector banks in the Recapitalization Bonds floated by Government of India	VII
Other investments eligible to be treated as priority sector (e.g. investments in securitised assets)	VIII
Face Value of securities acquired and kept under HTM category under the TLTRO 2.0 (Press Release 2019-2020/2237 dated April 17 2020 read with Q.11 of FAQ and SLF-MF- Press Release 2019-2020/2276 dated April 27 2020 and also Extended Regulatory Benefits under SLF- MF	IX

Scheme vide Press Release 2019-2020/2294 dated April 30 2020.	
Bonds/debentures in Non-SLR categories under HTM category	X
For UCBs: investments made after August 30 2007 in permitted non SLR bonds held under 'Held to Maturity' (HTM) category	XI
ANBC (Other than UCBs)	III + IV- (V+VI+VII) +VIII - IX + X
ANBC for UCBs	III + IV - VI - IX + XI

** For the purpose of priority sector computation only. Banks should not deduct / net any amount like provisions accrued interest etc. from NBC.*

For the purpose of calculation of CEOBE banks may be guided by the Master Circular on Exposure Norms issued by Department of Regulation RBI vide DBR.No.Dir.BC.12/13.03.00/ 2015-16 dated July 1 2015 and as updated from time to time. UCBs may be guided by the relevant provisions of the Master Circular dated July 1 2015 on 'Prudential Norms on Capital Adequacy - UCBs' issued by Reserve Bank of India.

SFBs may be further guided by Para 6.5 (ii to vii) of the Operating Guidelines for Small Finance Banks issued by Department of Regulation (RBI/2016-17/81 DBR.NBD. No.26/16.13.218/2016-17 dated October 06 2016) pertaining to treatment of grandfathered loans for computation of ANBC.

While calculating Net Bank Credit as above if banks subtract prudential write off at Corporate/Head Office level it must be ensured that the credit to priority sector and all other sub-sectors so written off should also be subtracted category wise from priority sector and sub-target achievement. Wherever investments or any other items which are treated as eligible for classification under priority sector target/sub-target achievement the same should also form part of Adjusted Net Bank Credit.

All the banks have to adhere to the respective licensing guidelines and operating guidelines issued by the Department of Regulation RBI and updated from time to time

iv)<u>Adjustments for weights in PSL Achievement</u>

To address regional disparities in the flow of priority sector credit at the district level it has been decided to rank districts on the basis of per capita credit flow to priority sector and build an incentive framework for districts with comparatively lower flow of credit and a dis-incentive framework for districts with comparatively higher flow of priority sector credit. Accordingly from FY 2021-22 onwards a higher weight (125%) would be assigned to the incremental priority sector credit in the identified districts where the credit flow is comparatively lower (per capita PSL less than ₹6000) and a lower weight (90%) would be assigned for incremental priority sector credit in the identified districts where the credit flow is comparatively higher (per capita PSL greater than ₹25000). The list of both categories of districts is given in Annex IA & IB. This list will be valid for a period up to FY 2023-24 and will be reviewed thereafter. The districts other than those mentioned in Annex IA and IB will continue to have existing weightage of 100%.

The banks should continue to report the actual outstanding amount in QPSA returns as hitherto. Adjustments for weights to incremental PSL credit will be done by RBI based on reporting of district wise credit flow to FIDD CO through the ADEPT database. RRBs UCBs LABs and foreign banks (including WoS) would be exempted from adjustments of weights in PSL achievement due to their currently limited area of operation/catering to a niche segment.

(For details of description of eligible categories under priority sector : please refer above circular)

k)Scheme for grant of ex-gratia payment of difference between compound interest and simple interest for six months to borrowers in specified loan accounts (1.3.2020 to 31.8.2020) (Ref. RBI. Cor.No.RBI/2020-21/61 DOR.No.BP.BC.26/21.04.048/2020-21 dt.26.10.2020)

The Government of India has announced the Scheme for grant of ex-gratia payment of difference between compound interest and simple interest for six months to borrowers in specified loan accounts (1.3.2020 to 31.8.2020) (**the 'Scheme'**) on October 23, 2020, which mandates ex-gratia payment to certain categories of borrowers by way of crediting the difference between simple interest and compound interest for the period between March 1, 2020 to August 31, 2020 by respective lending institutions. The details of the Scheme are available at:

https://financialservices.gov.in/sites/default/files/Scheme%20Letter.pdf.

2. All lending institutions are advised to be guided by the provisions of the Scheme and take necessary action within the stipulated timeline.

l . GUIDELINES FOR FISHERIES AND AQUACULTURE INFRASTRUCTURE DEVELOPMENT FUND (FIDF):

The Mission Blue Revolution envisioned by the Govt., primarily focuses to enhance fish productivity, fish production at a growth rate of 6% to 8% and creation of need based infrastructure facilities for fisheries. Keeping in view the (a) limited availability of funds through the normal budgetary process and even these are mostly grant based without the ability to leverage them for credit based finance, (b) there is conspicuous lack of credit funding in fisheries sector and (c) to fill the large gaps in fisheries infrastructure, the Department of Fisheries, Animal Husbandry and Dairying has set up a dedicated Fisheries and Aquaculture Infrastructure Fund (FIDF) which envisages creation of fisheries infrastructure facilities both in marine and inland fisheries sectors and augment the fish production to achieve the target of 15 million tonnes by 2020. The FIDF aims to achieve a sustainable growth of 8- 9% to augment the country's fish production up to 20 million tonnes by 2022-23.

In the Union Budget 2018, the Hon'ble Finance Minister has announced to set aside a corpus of Rs. 10,000 Crores for setting up of a FIDF for financing infrastructure requirement of animal husbandry sector. The proposed FIDF entails an estimated fund size of Rs. 7522.48 Crores , comprising of Rs. 5266.40 crores to be raised by the Nodal loaning entities (NLEs). Rs. 1316.60 Crore beneficiary contribution and Rs. 939.48 Crore budgetary support from Govt of India. The scheme is implemented in all the States and Union Territories of India.

The Objectives of the Scheme is to (a) Creation and modernization of capture& culture fisheries infrastructure (b) Creation of Marine Aquaculture Infrastructure (c) Creation and Modernization of Inland Fisheries Infrastructure (d) Reduce post-harvest losses and improve domestic marketing facilities through infrastructure support and (e) To bridge the resource gap and facilitate completion of ongoing infrastructure projects.

The detailed scheme guidelines have been circulated to all member Banks/NABARD /NCDC.

Agenda 8: Improving Rural Infrastructure

NABARD has been aiding the creation of Rural Infrastructure in the country since 1995 through its Rural Infrastructure Development Fund (RIDF). RIDF was set up in the year 1995-96 to fund incomplete infrastructure projects in States due to lack of financial resources. Though RIDF was first envisaged to support the ongoing rural infrastructure projects in irrigation sector, its ambit was later broadened to cover almost all important aspects of rural infrastructure. The annual allocations to RIDF have grown up from an initial corpus of Rs 2000 crore to Rs 30,000 crore in 2020-21 (RIDF XXVI).

Telangana State has a Normative Allocation of Rs 1130 crore under RIDF XXVI, out of which Rs 809.71 crore has already been sanctioned for construction of 186 check dams across major streams in the state. This leaves a gap of Rs 320.29 crore, for which two proposals are under the consideration of NABARD viz., construction of another 96 check dams and for construction of a rural road in Nirmal district.

NABARD has budgeted an amount of Rs 1200 crore to be disbursed to the Telangana State Government during 2020-21. As on 30.09.2020, NABARD has disbursed a sum of Rs 302.52 crore to the State Government, from various RIDF tranches, leaving a gap of Rs 897.48 crore.

I. New Infrastructure Projects Sanctioned Under RIDF during the Year 2019-20:

(a) Construction of Check Dams across Major Streams (Minor Irrigation)

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

However**,** well irrigation has progressed substantially in the state, while Tank irrigation witnessed a decline since the 1990s. This accelerated the ground water depletion in the state. Nearly 18% of the 462 groundwater basins in Telangana have been declared as 'over exploited' and 28% are 'critical' or 'semi-critical'. With deterioration of the tanks in the state, recharge of groundwater has been badly affected.
The Government of Telangana in 2015 initiated a flagship programme called **Mission Kakatiya** for restoration and rehabilitation of all minor irrigation tanks in the state. As an extension to Mission Kakatiya, it is proposed in the present proposal to construct check-dams across the major and minor streams(4thto8thorder)to prevent the water from flowing down to lower levels and impound the same for further irrigation/ use.

Administrative Approval has been accorded by the Government of Telangana for construction of **1200 Check Dams** in the state on 4th to 8thorder streams, vide G.O.Ms.No.8, Dt. 08.03.2019 (copy enclosed) based on typical designs. The approved typical drawings provided by Chief Engineer, Central Design Organization for check dams is adopted for technical sanction and execution by the Chief Engineers, Minor Irrigation.

Out of the 1200 check dams to be constructed across Telangana State as mentioned above, 6 check dams on ManairVagu (Godavari Basin) was sanctioned by NABARD under RIDFXXV. Further, an RIDF loan of **Rs 809.71 crore** was sanctioned for construction of another 186 check dams under RIDF XXVI. NABARD has also disbursed a sum of **Rs 161.94 crore** to the State Government against these 186 check dam projects.

The projects are being implemented by the Minor Irrigation Wing, Irrigation and Command Area Development Department, Govt of Telangana.

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

II. Warehouse Infrastructure Fund (WIF)

In Telangana, a storage gap of 21 lac MT for warehouses and 1 lac MT for cold storages had been estimated during 2014-15. To bridge this gap, Government of Telangana has availed a loan of Rs972.79 crore under WIF for creating 364 warehouses with 18.23 lac MT of dry storage capacity. After deletion of 14 Non Starter Projects, the loan amount has been revised downwards to **Rs951.69 crore for 350 warehouses with a total capacity of 17.76 lac MT**. The cumulative disbursements under WIF has reached Rs 845.43 crore, including a disbursement of Rs 12.88 crore in 2020-21.

The food production in the state has significantly increased in the last few years. Hence, during 2020-21, a storage gap of 43.64 lakh MT is estimated and Telangana Government is planning to create an additional storage space of 40 lakh MT in the state.

3. **Agriculture Infrastructure Fund**

Objective:

- Improved marketing infrastructure to allow farmers to sell directly to consumers
- Able to sell in the market with reduced post-harvest losses and intermediaries
- Community farming assets for improved productivity and optimization of inputs
- With a dedicated source of funding, entrepreneurs will push for innovation in agriculture sector

Key Features

- Size of the fund – Rs. 1 lac Crore, disbursement over 4 years
- Beneficiaries - farmers, FPOs, PACS and Agri tech entrepreneurs and startups
- Participating institutions - All scheduled commercial banks, Cooperative banks, RRBs, Small Finance banks, NBFCs, NCDC
- Interest subvention – 3% p. a. up to loan amount of Rs. 2 Cr.
- Credit Guarantee – Under CGTMSE scheme for loan up to Rs. 2 Crore
- Duration – 7 years (6 months to 2 years of moratorium)
- Loan ratio – min. of 10% of the project cost to be mandatory as promoter's contribution
- Refinance – Need based support via NABARD to all eligible lending entities as per policy

Initial list of projects which can potentially be funded

- Supply chain services including e-marketing platforms
- Warehouses, silos, cold chains
- Pack houses
- Assaying units
- Sorting &grading units
- Logistics facilities

- Primary processing centers
- Ripening Chambers
- Soil testing labs
- Infrastructure for smart and precision agriculture
- Micro irrigation
- Organic manure production

Formation of DLMC, SLMC: Vide Govt. of Telangana Abstract dated 19.09.2020, SLMC and DLMC have been constituted in the state of Telangana.

Allocation of financing facility: Out of Rs 3075 crore allocated to Telangana, Rs 200 cr has been allocated to Telangana State Co-operative Bank and Rs 25 crore each has been allocated to TGB and APGVB each. Banks are requested to hasten the process of submission of Detailed Project Reports (DPR). DPRs may be uploaded in the AIF portal by the end of this month. It is mentioned that the same is being monitored at the highest level. *(Courtesy : NABARD)*

Agenda 9: Efforts towards Skill Development

Performance of RSETIs during the Quarter of FY 2020-21

There are 11 RSETIs operating in Telangana (SBI-9 and UBI(e-AB)-2). RSETIs have not conducted any training programmes during the quarter ended 30th June 2020 due to lock down announced by Central and State Government on account of COVID-19 crisis and social distancing norms.

RSETIs have conducted 18 camps and trained 430 people upto the quarter ended 30th September 2020.

The Director SERP requested to prepare a curriculum for training of SHG members on the lines of IIBF training guidelines to train them and to provide certificate for appointing them as Banking Correspondents. Govt has fixed a target of 13,500 for SHG members training for Telangana State.

At Rural Self Employment Training Institutes in the State financial literacy material is made available and literacy sessions are made part of sessions in the training schedule. The material is also made available in SLBC website www.slbctelangana.com. Banks are requested to advise the counsellors to make use of the standardised financial literacy material.

Details of Rural Self Employment Training Institutes and performance of RSETIs during the quarter enclosed as **Annexure 'N '**

Pending reimbursement of Claims of RSETIs:

11 RSETIs together have to receive pending dues to the tune of Rs. 18.01 Crores as on 30.09.2020 (SBI-Rs.16.00 crores and Andhra Bank –Rs.2.01 Crores) as on 30.06.2020 from MoRD Government of India. SLBC requests the CEO SERP to follow up the matter with MoRD Govt. of India for reimbursement of the pending amount to RSETIs at the earliest.

Agenda 10: Doubling of farmers income

1. Benchmark Parameters for doubling of farmers income

RBI has advised all the banks to include "Doubling of Farmers' Income" as an agenda item in SLBC besides regular review at DCC/DLRC/BLBC meetings. As informed earlier vide NABARD Telangana agenda for the 26th SLBC Quarterly meeting NABARD had recently developed "Benchmark Parameters" for monitoring progress in achievement of Doubling of Farmers' Income and advised all banks/SLBC for using the same for fruitful deliberations in various fora. In this regard it is requested that it may be ensured that the review of the progress of the parameters may be taken up regularly in SLBC meetings (including the present one) and various DCC/DLRC/BLBC meetings as per the parameters indicated in NABARD circular dated 31 December 2019.

	DOUBLING OF FARMERS INCOME – BENCH MARK PARAMETERS AS ON 31.03.2019 TO 30.09.2020				
Sl,No.	**Benchmark parameters**	**As on 31.03.2019**	**As on 31.03.2020**	**As on 30.06.2020**	**As on 30.09.2020**
1	**Total No. of farmers in the State (As per data of Agriculture Dept)**	60,95,134	60,95,134	60,95,134	60,95,134
2.	**No. of Agri loan A/cs as compared to No. of farmers in the State (Crop Loans + ATLs + Agri Gold loans)**	53,26,932	56,56,133	58,37,278	62,68,815
	% loan Accounts compared to No. of farmers	87.39%	92.79%	95.76%	102.84%
	Outstanding Agri Finance (Crop Loans + ATLs + Agri Gold Loans)	62,363.86Cr	69,297.95 Cr	73,565.37 Cr	76,162.54 Cr
3	**No. of SF/MF Farmers in the State**	39,52,232	39,52,232	39,52,232	39,52,232
	No. of SF/MF finance in the State (Crop Loans+ATLs + Agr Gold Loans)	36,18,644	37,17,724	37,24,839	38,37953
	% of SF/MF financed in the State	91.55%	94.06%	94.24%	97.10%
	Finance to SF/MF farmers (Amount) (Crop Loans+Agr Gold Loans+ ATLs)	30,131.43 Crore	43,873.94 Crore	43,920.44 Crore	49,121.11 Crores
4	**Total Cultivable area (as on 30.06.2020)**	462.68 Lakh Acres	142.68 lakh Acres	142.68 lakh Acres	142.68 lakh Acres
	Crop Loan Accounts	36,31,225	41,60,667	41,15,942	43,30,203
	Crop Loans disbursed to net cultivable area	31,097.17 Cr	34,780.50 Cr	35,749.74 Cr	39,407.70 Cr

5	**No. of farmers financed for Allied Activities**	2,91,783	2,25,851	2,48,595	2,57,769
	% to total No. of farmers	4.78%	3.70%	4.08%	4.23%
	Finance to Allied Activities (Amount)	6,973.66 Cr	6,396.52 Cr	5,532.52 Cr	5868.42 Cr
	No. of SF/MF/Tenant out of allied activities	30,348	70,159	73,896	74,526
	Amount financed to SF/MF/Tenant farmers	167.24 Cr	298.57 Cr	299.33 Cr	303.13 Cr
	% of allied activities in total loans to farmers (No. of A/cs)	5.47%	3.99%	4.26%	4.11%
	% of allied Activities Finance to total Agri Finance (Amount)	11.18%	9.23%	7.52%	7.71%
6	**CROP INSURANCE**				
	No. of loan a/cs covered under Insurance		10,46,573	NA	NA
	% crop loans covered		25.15%	NA	NA

GROWTH PARAMETERS (OVER THE PREVIOUS PERIOD					
SHORT TERM CREDIT/WORKING CAPITAL FOR ALLIED ACTIVITIES			**As on 31.03.2020**	**As on 30.06.2020**	**As on 30.09.2020**
A.	Growth in No. of A/cs of short term credit /WC for allied activities to farmers		1,45,706	5,121	9,174
B	Growth in amount of short term credit/WC for allied activities to farmers		6,186.14 Cr	2,257.02 Cr	335.90 Cr
Formation in Agriculture					
a.	Agriculture Term Loan disbursed: Agriculture and Allied activities (Farm Credit)/Agri Infrastructure/Ancilliary activities **(Cumulative from Base)**	18,194.51 Cr	18,582.73 Cr	24,114.54 Cr	28,197.81 Cr
1. Crop insurance					
	Growth in number of claims received and settled.		NIL	NA	NA

2. Development linkage		As on 31.03.2019		As on 31.03.2020		As on 30.06.2020		As on 30.09.2020	
		No.	Amt	No.	Amt	No.	Amt	No.	Amt
a.	FPOs financed by Banks	2840	543.15	3469	751.97	3943	862.34	4093	898.52
b.	SHGs Financed by Banks	508366	12913.14	559455	16114.14	545921	16248.36	560002	17379.50
c.	JLGs Financed by Banks	17125	131.09	5895	96.58	5959	96.38	5521	94.61
D	NWHR Financed by Banks	697	118.36	456	100.33	545	96.09	511	80.07

Initiatives of NABARD:

i.Special Refinance Scheme for Transformation of PACS as MSC

Primary Agriculture Cooperative Societies (PACS) are grass root level Cooperative institutions primarily involved in meeting the credit requirement of the farmer members. PACS can play a major role in physical and financial supply chain of commodities by working as spokes to the Gramin Agriculture Markets (GrAMs). To transform PACS into MACS to facilitate input, processing and marketing activities, Refinance assistance is provided to the banks under pre-sanction procedure wherein banks are required to submit the projects for approval of NABARD. Interest rate on refinance will be 3%. However, the ultimate interest rate to be charged from PACS should not be more than 1% over & above the interest rate charged by NABARD and can be shared by StCB& CCB as per the mutually agreed terms. Repayment period of refinance will be up to 7 years.

ii. Special Refinance Scheme in NABARD Watershed and Wadi Project Areas

In order to facilitate primary, secondary and tertiary sectors in watershed and micro food processing activities in wadi project areas, it has been decided to extend concessional long term refinance support to all eligible banks/FIs at 3% to enable them to deepen institutional credit to beneficiaries in these project areas.

Initiatives of State Government

a) Regulated Cropping to maximise production and enhance productivity– Performance during Vaanakalam 2020

Govt. of Telangana has also announced the Action Plan for the ensuing Vaanakalam(Kharif) 2020, wherein 1.25 crore acres of various food crops are expected to be cultivated. Moreover, District wise, crop –wise plan has been released by the department. Paddy in 41.80 lakh acres, red gram in 12.31 lakh acres and cotton in 60 lakh acres are expected to be cultivated, as per the plan. Telangana State has witnessed about 36.59 per cent increased in its total crop area during the Vaanakalam (Kharif) season against the corresponding period last year. In the process, Telangana has topped all other States in the country as far as percentage increase of crop area during the season is concerned, with Jharkhand and Tamil Nadu achieving 36,01 per cent and 35.14 per cent increase respectively.

More than 1,40,50,000 acres of land in Telangana State has been brought under cultivation during the current Vaanakalam season.

SLBC may ensure that the aforementioned schemes and the Action plan is taken into account, specifically with respect to the upcoming Rabi season while preparing the respective District Credit Plans and the State Annual Credit Plan for 2021-22. It may be noted that the State Government has categorically stated that the famers may not cultivate maize in the upcoming Yasangi season under any circumstances

b) Major priorities of the State Government

As understood, the major priorities of the State Government which may be kept in mind while formulation the respective District Credit Plans for 2021-22 are as follows:

Increase in NCA and GCA on account of Kaleshwaram Project - The Net Cropped Area and Gross Cropped Area in the State would see an increase, in light of grounding of the Kaleshwaram Project and the increased availability of water thereof. The districts that are immediately expected to benefit are Nizamabad, Medak, Karimnagar and Warangal.

Potential for labour saving devices under Farm Mechanisation– High demand for labour saving devices such as transplanters/weeders/ threshers which would drive up, the credit requirement for Farm Mechanisation.

Potential for Scientifically Designed Warehouses - Due to rise in acreage under field crops and likely increase in production, there is need to increase scientifically designed storage structures in the state.

Potential for Oil Palm cultivation - One of the Thrust Areas for GoTS is Oil Palm cultivation. Credit Potential for the same, under Plantation and Horticulture may be firmed up wherever possible. The districts wherein oil palm cultivation are to be taken up in a big way are Nalgonda, Suryapet, Khammam, Bhadadrikothaguthem and Mahabubabad.

c)

d) Initiatives of Central Government

i. Fighting COVID together through the Jan Andolan Campaign

Please refer to the mail sent to APGVB/TBGB/TSCAB/DCCBs dated 26th October, 2020 on the captioned subject, wherein the link pertaining to different action points were also sent. In today's, scenario, fighting COVID-19 is complementary to the implementation of any welfare scheme, as the benefits of the same can only be enjoyed by a healthy population. In this context, you are requested to give wide publicity to the captioned campaign. The five major actions points pertaining to the banks are:

- Display of banner/standee by the Stakeholders/Channel partners of NABARD in their premises. (meet expenditure from own budget)
- Pop-up Banner on Website
- SMS Campaign (One SMS in a week may be sent until the end of the pandemic)
- Banner on social media sites
- COVID Pledge to be administered at offices

Action in this regard may please be intimated to us.

(Courtesy : NABARD)

Agenda 11: Financing of FPOs

Agriculture has always been a lifeline of the Indian economy, providing livelihood to millions of farmers; However high production costs, as well as poor market linkages hinder the sector's growth. This adversely impacts India's ranks of small and marginal farmers, which comprises around 85% of the sector. Aggregation and consolidation provide a means for these farmers to unite and reap the benefits of economies of scale, making this a critical means to create new growth.
Collectivization of producers, especially small and marginal farmers, into producer organizations has emerged as one of the most effective pathways to address the many challenges of agriculture but most importantly, improved access to investments, technology, inputs and markets.

Recognizing the centrality of FPOs to meet national agricultural goals, NABARD has been promoting the FPOs. In Telangana state, NABARD has promoted 370 FPOs and sanctioned grant assistance to 330 FPOs (62 FPOs under PRODUCE and 268 FPOs under PODFI-ID). Out of these 330 FPOs, 99 FPOs are promoted in the watershed project areas covering 151 watersheds and 03 FPOs are promoted in Tribal Areas involving TDF projects of NABARD.

The present shareholder membership in these FPOs is 69632, out of which 15378 are women shareholders. The 82% of the shareholders are small and marginal farmers.

Some encouraging highlights of FPO promotion.

- 4 FPOs with Membership of 1000 or more and Equity of Rs. 12 Lakh or more
- 24 FPOs with Membership of 500 to 1000 and Equity more than Rs. 5 Lakh
- 36 FPOs with Membership of 300 to 500 and Equity of Rs. 3 Lakh – Rs. 5 Lakh
- 41 FPOs have been successfully Credit Linked with the formal banking channel. Credit totalling to Rs. 1067.03 lakh has been sanctioned by Adilabad DCCB, NABKISAN, APGVB, TGB and NABSAMRUDDHI
- 48 FPOs registered and have started trading on e-NAM platform
- 180 FPOs are into various business activities viz. Input Supply, Procurement, Custom hiring centre etc.

Convergence with State Government Department/ other agencies

i. Tribal Welfare Department, GoTS

During the year 2018-19, 13 FPOs, which were promoted in predominantly tribal areas, have been sanctioned grant assistance of amount Rs. 397.80 lakhs by Tribal Welfare Department, (TWD) for creation of agri-infrastructure. These FPOs were also supported by the NABKISAN Ltd with a total amount of Rs 198.86 lakhs as collateral free loan. During the year 2019-20 another 19 FPOs have submitted their proposals to TWD. These FPOs requires institutional finance to be eligible for grant support by TWD.
Banks may take up the proposals for of these 19 FPOs which were already scrutinised by NABARD and TWD and consider for extending the loans.

ii. Dialogue with state government

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

•To facilitate the issuance of licenses and permits.
•Develop strategies and policy framework for developing FPOs as viable business organisations in the state of Telangana.
•All the district level officers were instructed to facilitate the FPOs in their efforts.
The financial resources needed to initiate business activities are often inadequate due to poor equity contribution by its shareholders / members having voting rights and lack of access to credit for want of collateral security. To address this limitation, a one- time grant support, not exceeding Rs. 5.00 lakh per FPO, is being provided by NABARD, to the FPOs promoted with financial assistance from NABARD, towards taking up business activities, subject to certain eligibility criteria.

The main issue in financing FPOs is lack of equity and collateral. To address this issue Government of India has launched the "Equity Grant and Credit Guarantee Fund Scheme" for FPOs to access grant upto ₹ 10.00 lakhs to double members equity and seek collateral-free loan upto ₹ 1.00 crore from banks, which in turn can seek 85 percent cover.

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

Further, RBI has included financing to FPOs up to ₹ 2.0 Crore under Direct Agriculture Finance under the PSL and loans upto ₹ 5.0 crore to FPOs were considered to be included under Indirect Agriculture Finance. Further, the financing to FPOs, where more than 75% shareholders are small and marginal farmers (by Number), will be considered as achievement under PSL-Agriculture- SF/MF on-lending target of 8%.

For the holistic development of FPOs and to ultimately achieve the farmer's welfare convergence among various stakeholders' viz. NABARD, Line department of State Govt., Banks and Agr-Institutions is need of hour.

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

Formation of 10000 FPOs

Convening of D-MC:DDMs have been convening the D- MC as per the guidelines for central sector schemes viz. formation of 10000 FPOs (16 FPOs for NABARD, TSRO for 2020-21) and Agriculture Infrastructure Fund in their capacity as member secretary. SLBC may impress the LDM to attend the meeting as member.

The First State level Consultative Committee meeting: The First State Level Consultative Committee meeting of Telangana state on central sector scheme for promotion of 10,000 FPOs was held on 2nd September 2020. The meeting was organized by NABARD, Telangana regional office; CGM, NABARD being the member secretary of the SLCC. Shri Janardhan Reddy, APC and Secretary to Govt. (Agriculture Cooperation Dept. Govt. of Telangana) presided over the meeting.

One major takeaway of the meeting which is of relevance to SLBC is that a resolution was passed in the meeting to assign the LDM of the district to be the member secretary of D-MC of respective district where DDM is not physically posted.

Formation of State Level Monitoring Committee (SLMC) and District Level Monitoring Committee (DLMC):Telangana Government has agreed to form a State Level Monitoring Committee (SLMC) and District Level Monitoring Committee (DLMC) in Telangana for promotion of 10,000 FPOs under the Central Sector Scheme, vide Orders dated 19.09.2020. CGM of TS RO would be a member in SLMC and DDM of NABARD would be a Member Secretary in DLMC.

SLMC will implement the National Level Monitoring Committee guidelines at the State Level and provide feedback to National Level Monitoring Committee. It will also guide and steer the implementation of the scheme in the state. It will examine and approve the selected list of beneficiaries-projects for inclusion in the scheme in consultation with District Level Monitoring Committee. It will set the targets as per Output Outcome Monitoring Framework format and review the progress regularly.

DLMC will be the first line of implementation and monitoring system within the overall framework. It will identify the beneficiaries to ensure viability of the project and prepare viable project reports to support the beneficiaries in collaboration with Project Management Unit. It will also examine the proposal and recommend to State Level Monitoring Committee for consideration. District Level Monitoring Committee will set targets in consultation with State Level Monitoring Committee as per Output Outcome Monitoring Framework format and monitor the progress closely with the support of Project Management Unit. District Level Monitoring Committee will maintain the Dashboard in collaboration with Project Management Unit. It will be responsible for the smooth implementation of the scheme and resolve any issues at the district level. In the process of sorting out implementation issues the Committee would be supported by the district administration wherever required.

(Courtesy : NABARD)

Agenda Item No. 12 : NABARD - Schematic Refinance for Water, Sanitation and Hygiene (WASH) Activities – Scheme for FY 2020-21-NABARD

The Sustainable Development Goals aim to provide Clean Water and Sanitation for all. Access to safe water, sanitation and hygienic conditions is essential to protect human health during infectious disease outbreaks, especially in the times of on-going COVID-19 pandemic. NABARD decided to provide special Refinance Facility to eligible financial institutions for financing WASH related activities such as construction of toilets/twin-pit toilets, converting toilet to toilet-cum-bathroom with piped water connection, construction of overhead water tanks, additional bathroom-cum-toilet, installing piped water connection, retrofitting and up-gradation of dysfunctional toilets, setting up of bio-gas plants using human excreta, cow dung and kitchen waste, rain water harvesting structures, etc.

The financing to WASH activities is a “Thrust” area and will be eligible for 95% of eligible loan as refinance. Refinance will be available at concessional rate of interest, i.e. 5.70% p.a. at quarterly rest. Interest rate on refinance are subject to change from time to time.

The detailed operational Guidelines are furnished hereunder::

1. **OBJECTIVE:**
   i) To meet credit requirement of banks/FIs so as to enable them to provide timely and hassle credit to eligible beneficiaries/entrepreneurs so as to facilitate WASH activities.

ii) To address the issues related to reverse migration.
iii) To give a boost towards sanitation, health and hygiene during COVID-19 era.
iv) Credit intensification and enhancing GLC flow in priority sector.

2. PRODUCT:

The WASH Scheme will provide refinance to banks for extending loans directly as well as indirectly through NBFCs/MFIs for the following activities.

a) Household Toilet Construction(Twin-pit)
b) Repairing of the old sanitation unit.
c) Enlarging existing toilet to Toilet-cum-bathroom.
d) Construction or renovation of a shared toilet facility.
e) Installing/adding a hand wash facility.
f) Constructing/converting as existing toilet to an accessible family toilet.
g) Domestic water motor pump/Bore well/Tube well, sumps.
h) Water connections/pipelines
i) WATER STORAGE – Overhead tanks.
j) RAINWATER harvesting structures.
k) Water filters/purifiers.
l) Community Water Purifier Plants.
m) Waste-water systems- pipe, Drain, soak pits.
n) SHGs for the setting up the sanitary napkin manufacturing units.
o) WASH Enterprise promotion – retail mart, WASH mart etc.
p) Setting up FAECAL sludge Treatment plant.

Support to start-ups/entrepreneurs/MSMEs manufacturing/supplying sanitary fittings, readymade toilets, etc. NCGTC's Credit Guarantee Funds for Micro Unit could be utilized to support WASH enterprises. These enterprises would be able to provide constructions material to nearby areas ar reasonable cost and also generate employment.

3. MAINTANENCE:

Banks may consider a follow-on component from their own funds for the maintenance of the assets created out of the bank loan for those borrowers who are regular in repaying the first loan. This will help sustain the ODF initiative. This will also be incentive for households to go in for improvements and also ensure regular usage of the facility created.

4. SERVICE CHARGES:

As per PSL Guidelines, no loan related and adhoc service charges /inspection charges should be levied on priority sector loans upto Rs. 25,000. In the case of eligible priority sector loans to SHGs/JLGs, this limit will be applicable per member and not to the group as a whole.

5. REPAYMENT PERIOD:

Repayment period may be fixed between 18-36 months based on the quantum of loan, purpose and income stream of the family. The beneficiary, if so desires, may prepay the loan with interest without any prepayment charges.

6. MODE OF SANCTION AND OPERATIVE PERIOD OF THE LIMIT:

The refinance will be provided to eligible banks and NABARD Subsidiaries in the form of term loan for a period of 18 to 36 months.

7. **NATURE OF ACCOMODATION, SECURITY ETC.:**
   The refinance will be provided to eligible institutions as per the refinance policy for schematic lending for the particular FI and will be available under ARF.

Agenda 13: <u>Issues remaining unresolved at DCC/DLRC meetings:</u>

---NIL---

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

As per the Lead Bank Scheme the quarterly DCC/DLRC meetings will take place every quarter for reviewing the progress in achieving the Targets under District Credit Plan Government Schemes Financial Inclusion and other important issues related to Banks.

In view of above all Member Banks and Government Departments are advised to depute their Senior level Officials to the meeting to have a meaningful deliberations in the meeting and to achieve the objectives of the Lead Bank Scheme.

It is suggested to LDMs and Controllers of Banks as under:

- LDMs/Lead banks to make every effort to conduct the quarterly DCC/DLRC meetings as per the annual calendar. Ideally the DCC/DLRC meeting for a quarter should be convened by the middle of the following quarter rather than at the end in order to ensure timely review.
- Banks should submit necessary data for the meetings in a timely manner well within the cut-off dates advised by the LDMs/Lead banks. LDMs should finalise and circulate agenda notes for the meetings in advance without waiting for the data from defaulting banks who may be asked to furnish reasons for non-submission at the meeting.
- Wherever the quarterly DCC/DLRC meetings are being skipped or are being frequently cancelled/re-scheduled and held belatedly it is suggested that Joint-Collectors could chair the meetings if District Collectors are not available due to their preoccupation with other commitments.

As on 09.11.2020, LDMs have not conducted DCC/DLRC meetings for the quarter ended June'20 in Adilabad, Medak, Nagarkurnool, Wanaparthy and Warangal Urban districts. LDMs of these districts are advised to conduct the DCC/DLRC meetings for the quarter ended June 2020 along with September, 2020 Quarter immediately. DCC/DLRC meetings for the quarter ended September 2020 have not been conducted by any of the districts except by Kamareddy District. SLBC requests the District Collectors to ensure conduct of DCC/DLRC meetings promptly at all districts as stipulated under Lead Bank Scheme.

Agenda 14: <u>Timely submission of data by Bank adhering the schedule of SLBC meetings</u>

It is observed that many Banks are submitting quarterly data beyond 15 days and upto 45 days, thereby SLBC is unable to consolidate and conduct the meetings within 45 days from the date of quarter end. As such SLBC requests all the banks to submit the data within 15 days from the date of quarter ending by adhering to the timelines to enable SLBC to consolidate the same and to review in various fora in stipulated time.

Further the interim data called by various agencies i.e. RBI, NABARD, DFS, Govt of Telangana etc. could not be submitted in time as SLBC is unable to consolidate and submit the data in the absence of timely

submission by the member banks. **Request all member Banks to identify one exclusive Nodal Officer (One point contact) for SLBC data and submit the data as and when called for.**

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 03.07.209 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, 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.
SLBC constituted an "Implementation Committee" with RBI NABARD and 19 banks as members of the Committee as per RBI's instructions for devising and executing transition plan for the new data system within the prescribed timeline.

SLBC forwarded the revised list of Block Codes received from RBI to all Banks on 21.01.2020 and advised to map their branches with new Block Codes. The matter has also been discussed in the Implementation Committee meeting held on 14.05.2020.

Out of 37 banks (excluding AP Mahesh Co-op.Bank, APSFC, Equitas Bank,) 33 banks have submitted confirmation on mapping of branches with block codes. Confirmation is yet to be received from only 4 banks viz. Kotak Mahindra Bank, Axis Bank, Union Bank of India and City Union Bank. Controllers of these banks to arrange for mapping of their branches with block codes on priority basis and send confirmation to SLBC immediately.

Data extraction from CBS and uploading to new portal: For the Quarter ended June, 2020 twenty one Banks have uploaded the data on to the portal. The Banks in default are 1) Indian Bank, 2) Union Bank of India, 3) Bank of India 4) Bank of Maharashtra, 5) IOB 6) PNB, 7)Uco Bank, 8) Axis Bank, 9) Bandhan Bank, 10) City Union Bank, 11) DCB Bank, 12) IDBI Bank, 13) ICICI Bank 14) Kotak Mahindra, 15) LVB, 16) TSCAB, 17) APGVB, 18) TSCAB and 19) AP Mahesh Co-op Bank.

All the Controllers of Banks to take up with their Corporate Office/Head Office for extracting the data directly from CBS and to upload onto the SLBC web portal for the Quarter ended June2020 and 30th September 2020 to enable the SLBC to cross check the CQR data manually prepared and submitted by banks for these quarters. (**Action: All Banks)**

Agenda Item No. 15 : Government Deposits –Updation of information in Finance Department portal in the prescribed proforma

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

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

Agenda Item No. 16 : State Govt. Land Reforms – LRS – Registration of lands:

Govt. of Telangana has issued guidelines recently through Stamps and Registration Department vide G.O.Ms No.135 Dated 16.09.2020 that henceforth all properties which are situated in unauthorised layouts and properties constructed without proper permission from the competent authority will be prohibited from registration unless the same has been approved under Land Regularisation and Building Regularisation Schemes.

The banking industry in the State with the intention to promote the MSMEs/Agriculturists/Housing/ Education/Other priority sector loans extended loans against such properties where the LRS/BRS is not available but located in Urban areas with the understanding that the same can be enforced under SARFEASI Act in the event of any eventuality.

The directions of the State Govt. are detrimental to the Banking Industry, if the borrowers won't apply for the LRS/BRS and submit the same in the Bank.

SLBC requests the Govt. of Telangana to provide some cushion or exemption for the Banks to proceed under SARFEASI Action and issue directions to the Stamps and Registration Department to allow Registration of properties enforced under SARFEASI and mortgaged prior to the Directions issued by the Govt. of Telangana.

Agenda Item No. 17 : Customer Service at Branches

A Social Activist from Hyderabad submitted a representation to the Hon'ble Chief Minister of Telangana complaining about the customer service as under:

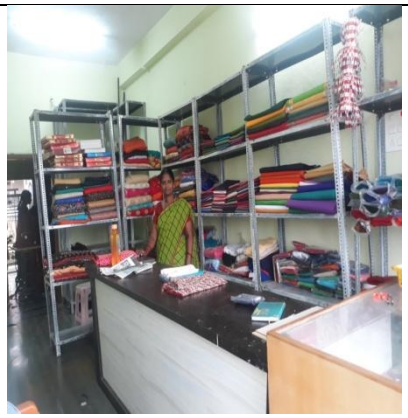
a) All Nationalized Banks harassing to General public for opening "ZERO" account , Opening of SB A/cs, preparing DD, Personal Loan, Mudra Loan, Housing Loans, Gold Loans, Vehicle loans and pension loans etc.,
b) Every alternate day the employees saying that "Server is down".
c) Customers are waiting more than 1 to 4 hours for getting cash
d) Bank staff behaviour is very bad/inhuman behavior with the uneducated customers
e) Closing the Branches before working hours.
f) Pensioners and old age people with BP, Diabetic are waiting for 2 to 3 hours in queue

In view of above, SLBC advises all Banks to pass on necessary instructions to address the concerns raised in the representation.

Agenda 18: Success stories

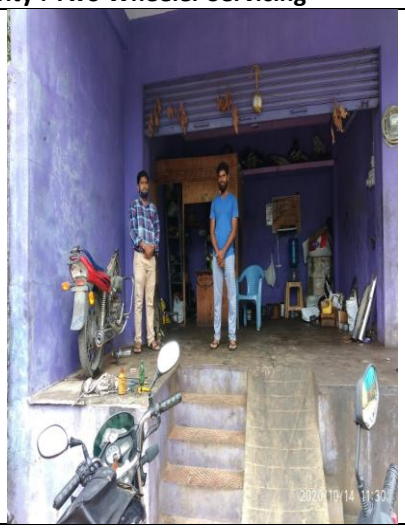
Smt Kavitha, Resident of Puttapaka Village, Nalgonda District. Activity : Tailoring & Sale of Cloth

Srimathi Kavitha W/o Srihari aged 39 years resident of Puttapaka (Village) SanthanNarayanapuram(Mandal), Nalgonda (Dist). Her Husband is an agriculture labour and having very meagre income. She could study upto Intermediate and could not continue further because of her family couldn't afford her studies and needed her to help them financially. She found it difficult to run the family and household with the income they were earning from daily wages. To overcome the situation, she decided to take up Tailoring/Sale of cloth activity. She had gained experience by associating herself with her friends who were involved in the activity. She developed confidence and was sure of being able to manage to earn and make a success of her proposed business. On our visit to her unit, she proudly tells that she is earning Rs 16,000 per month after meeting all the expenses and expressed her gratitude for the excellent training given by our RSETI.



Shri N Sandeep S/o Shri Chandu Resident of Dobbakunta Village, Kondapur Mdl Activity : Two Wheeler Servicing

Shri N Sandeep S/o Shri N Chandu is a resident of Dobbakunta village, Kondapur Mandal, Sangareddy District. He hails from a family wherein the total income of the family was about Rs.8000/- p.m. He has studied upto 10th class and had the zeal to do something for his family. He came to know about various training programmes being conducted at RSETI through an EAP conducted by the institute and joined two wheeler mechanism programme. On completion of the training, he expanded his business by investing his savings and has earned good reputation in the nearby areas by maintaining quality with affordable pricing. Initiative, persistence, self-confidence, commitment and concern for high quality work are some of the competencies which made him successful. Presently, he is earning Rs.30,000/- per month. He owed his success to SBIRSETI, Sangareddy, for providing quality training and imparting the necessary entrepreneurial skills and instilling confidence in him to expand his existing business.



Shri Y suresh R/o Bethevolu Village, Nalgond District

Activity : CCTV Sales & Service

Mr. Yaramalla Suresh S/O Gopaiah , Age 25 R/O Bethevolu has studied up to Intermediate and could not continue further studies because of his poor financial status. His father is an Agriculture labourer having very low Income and was difficult to run his family. After completion of studies Suresh could not get suitable job to meet the needs of his family, however he was interested in Installation & Servicing of CCTV Camera, Security Alarm & Smoke detectors and wanted to settle in sales and service business of the same. He came to know about our RSETI through Awareness Camp and approached for Installation & Servicing of CCTV Camera, Security Alarm & Smoke detector training. After completing his training he worked for few months in an established CCTV shop and further honed his skill. With the help of his friends and close relatives, he has set up a CCTV sales and service shop at Bethevolu named" Jasmitha " with an investment of Rs 2,00,000/- and earning a decent monthly income of about Rs 25,000/- to 30,000/-.

Agenda 19: Circulars issued by RBI

Circular Number	Date Of Issue	Department	Subject
RBI/2020-2021/61 DOR.No.BP.BC.26/21.04.048/2020-21	27.10.2020	Department of Regulation	Scheme for grant of ex-gratia payment of difference between compound interest and simple interest for six months to borrowers in specified loan accounts (1.3.2020 to 31.8.2020)
RBI/2020-2021/60 DOR.NBFC (HFC).CC.No.118/03.10.136/2020-21	22.10.2020	Department of Regulation	Review of regulatory framework for Housing Finance Companies (HFCs)
RBI/2020-2021/59 DPSS.CO.PD.No.497/02.14.003/2020-21	22.10.2020	Department of Payment and Settlement Systems	Digital Payment Transactions – Streamlining QR Code infrastructure
RBI/2020-2021/58 DPSS.CO.PD.No.503/02.12.004/2020-21	22.10.2020	Department of Payment and Settlement Systems	Framework for Recognition of a Self-Regulatory Organisation for Payment System Operators
RBI/2020-2021/57 DOR.CO RRB.No.25/31.04.002/2020-21	20.10.2020	Department of Regulation	Inclusion in/exclusion from the Second Schedule to the Reserve Bank of India Act, 1934 - Regional Rural Banks (RRBs)
RBI/2020-2021/56 DOR.No.BP.BC.24/08.12.015/2020-21	16.10.2020	Department of Regulation	Individual Housing Loans – Rationalisation of Risk Weights
RBI/2020-2021/55 DoR(PCB).BPD.Cir No.4/12.05.001/2020-21	13.10.2020	Department of Regulation	Submission of returns under Section 31 (read with section 56) of the Banking Regulation Act, 1949 - Extension of time
RBI/2020-2021/54 DoR.No.BP.BC.22/21.04.141/2020-21	12.10.2020	Department of Regulation	SLR holdings in HTM category
RBI/2020-2021/53 DOR.No.BP.BC.23/21.06.201/2020-21	12.10.2020	Department of Regulation	Regulatory Retail Portfolio – Revised Limit for Risk Weight
RBI/2020-2021/52 IDMD.CDD.No.730/14.04.050/2020-21	09.10.2020	Internal Debt Management Department	Sovereign Gold Bond Scheme (SGB) 2020-21- Series VII, VIII, IX, X, XI, XII
RBI/2020-2021/51 DOR.AML.BC.No.21/14.06.001/2020-21	09.10.2020	Department of Regulation	Implementation of Section 51A of UAPA, 1967: Updates to UNSC's 1267/ 1989 ISIL (Da'esh) & Al-Qaida Sanctions List – Addition of one entry

RBI/2020-2021/50 A.P. (DIR Series) Circular No.03	09.10.2020	Foreign Exchange Department	Export Data Processing and Monitoring System (EDPMS) Module for 'Caution/De-caution Listing of Exporters' - Review
RBI/2020-2021/49 A.P. (DIR Series) Circular No.02	08.10.2020	Foreign Exchange Department	Exim Bank's Government of India supported Line of Credit (LoC) of USD 310 million to the Government of the Republic of Zimbabwe
RBI/2020-2021/48 DOR (PCB).BPD.Cir No.3/13.05.001/2020-21	07.10.2020	Department of Regulation	Interest Subvention Scheme for MSMEs – Co-operative banks
RBI/2020-2021/47 DOR.No.Ret.BC.20/12.07.150/2020-21	30.9.2020	Department of Regulation	Exclusion of "Syndicate Bank" from the Second Schedule to the Reserve Bank of India Act, 1934 and cessation as banking company
RBI/2020-2021/46 DOR.No.Ret.BC.19/12.07.150/2020-21	30.9.2020	Department of Regulation	Exclusion of "Oriental Bank of Commerce" and "United Bank of India" from the Second Schedule to the Reserve Bank of India Act, 1934 and cessation as banking company
RBI/2020-2021/45 DOR.No.Ret.BC.18/12.07.150/2020-21	30.9.2020	Department of Regulation	Exclusion of "Andhra Bank" and "Corporation Bank" from the Second Schedule to the Reserve Bank of India Act, 1934 and cessation as banking company
RBI/2020-2021/44 DOR.No.Ret.BC.17/12.07.150/2020-21	30.9.2020	Department of Regulation	Exclusion of "Allahabad Bank" from the Second Schedule to the Reserve Bank of India Act, 1934 and cessation as banking company
RBI/2020-2021/43 DOR.BP.BC.No.16/21.04.098/2020-21	29.9.2020	Department of Regulation	Basel III Framework on Liquidity Standards – Net Stable Funding Ratio (NSFR)
RBI/2020-2021/42 DOR.BP.BC.No15/21.06.201/2020-21	29.9.2020	Department of Regulation	Basel III Capital Regulations - Review of transitional arrangements
RBI/2020-2021/41 DPSS.CO.RPPD.No.309/04.07.005/2020-21	25.9.2020	Department of Payment and Settlement Systems	Positive Pay System for Cheque Truncation System
RBI/2020-2021/40 FIDD.CO.LBS.BC.No.07/02.08.001/2020-21	25.9.2020	Financial Inclusion and Development Department	Formation of new districts in the State of Arunachal Pradesh – Assignment of Lead Bank Responsibility
RBI/2020-2021/39 FIDD.GSSD.CO.BC. No.06/09.01.01/2020-21	18.9.2020	Financial Inclusion and Development Department	Master Circular – Deendayal Antyodaya Yojana - National Rural Livelihoods Mission (DAY-NRLM)

RBI/2020-2021/38 A.P. (DIR Series) Circular No.01	17.9.2020	Foreign Exchange Department	Exim Bank's Government of India supported Line of Credit (LoC) of USD 215.68 million to the Government of the Republic of Malawi
RBI/2020-2021/37 Ref. No. DoS.CO.PPG./SEC.03/11.01.005/2020-21	14.9.2020	Department of Supervision	Automation of Income Recognition, Asset Classification and Provisioning processes in banks
RBI/2020-2021/36 DOR.AML.BC.No.14/14.06.001/2020-21	11.9.2020	Department of Regulation	Implementation of Section 51A of UAPA, 1967 - Updates to UNSC's 1267/1989 ISIL (Da'esh) & Al-Qaida Sanctions List - Amendment to 11 entries (10 Individuals and one entry in Entities and Groups)
RBI/2020-2021/35 Ref. No. DoS.CO.PPG./SEC.02/11.01.005/2020-21	11.9.2020	Department of Supervision	Compliance functions in banks and Role of Chief Compliance Officer (CCO)
RBI/2020-2021/34 DOR.No.BP.BC/13/21.04.048/2020-21	07.9.2020	Department of Regulation	Resolution Framework for COVID-19-related Stress – Financial Parameters
RBI/2020-2021/33 Ref.No.DOS.CO.PPG./SEC.01/11.01.005/2020-21	05.9.2020	Department of Supervision	Long Form Audit Report (LFAR) - Review
RBI/2020-2021/32 DOR.No.Ret.BC.12/12.07.150/2020-21	03.9.2020	Department of Regulation	Cessation of "Aditya Birla Idea Payments Bank Limited" as a banking company within the meaning of sub section (2) of Section 36 A of Banking Regulation Act, 1949
RBI/2020-2021/31 DOR.No.Ret.BC.11/12.07.150/2020-21	03.9.2020	Department of Regulation	Cessation of "Westpac Banking Corporation" as a banking company within the meaning of sub section (2) of Section 36 A of Banking Regulation Act, 1949
RBI/2020-2021/30 DOR.No.Ret.BC.10/12.07.150/2020-21	03.9.2020	Department of Regulation	Exclusion of "Westpac Banking Corporation" from the Second Schedule to the Reserve Bank of India Act, 1934
RBI/2020-2021/29 DoR.No.BP.BC.9/21.04.141/2020-21	01.9.2020	Department of Regulation	SLR holdings in HTM category