

28th SLBC Quarterly Meeting for the quarter ended December, 2020
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Agenda 1: Adoption of Minutes of the 27th SLBC Quarterly Review Meeting

The minutes of 27th SLBC meeting for the quarters ended 30th June & 30th September 2020 held on 21.12.2020 as furnished in **Annexure ' A '** was circulated to all the members of SLBC including RBI, NABARD, LDMs and Government Departments concerned. The modifications suggested by RBI have been taken into account. These minutes may be taken as confirmed by the house as no requests for further amendments/ modifications were received.

Agenda 2: Action Points of 27th SLBC Meeting – Action Taken Report

No.	Action Point	Action by	Action initiated / status as on 31.01.2021
1	Controllers of Banks to initiate immediate steps to cover all eligible farmers with issue of KCC cards to Dairy and Fisheries by 31.03.2021 as a part of the special KCC saturation campaign being conducted by DFS, Govt of India. Banks/Agriculture department to conduct awareness camps among farmers to ensure achievement of KCC saturation. Officials of TSDDCF /LDMs to initiate suitable steps in respect of "NOT RECEIVED" " NO ACTION" " PENDING" applications and to co-ordinate with the Banks to get the applications processed before 31.03.2021.	TSDDCF, LDMs, GoT, All Banks	New KCC loans sanctioned under Saturation Campaign are as under: Crop Loans : 591109 Crop loan with Dairy : 12,482 Crop Loan with Allied : 2146 KCC to Dairy farmers : 22,245 KCC to poultry : 113 KCC to fisheries : 1144 KCC to other : 1529 Total KCC Loans sanctioned : 6,30,768 PENDING: KCC Crop loan Applications : 23,561 KCC to Dairy applications: 27,627 KCC to Fisheries : 49,559
2	Controllers of Banks need to focus on extending eligible financial assistance to MSME units under CGSSD Scheme immediately.	All Banks	CGSSD Progress as on 31.01.2021: For Accounts less than Rs. 10.00 lakhs a total of 41,756 accounts amounting to Rs. 493.69 Crore was outstanding as on 30.04.2020. 562 Accounts reportedly eligible and an amount of Rs. 2.31 Crore sanctioned and Rs. 0.73 Crore disbursed. For Accounts above Rs. 10.00 lakhs a total of 3,538 accounts amounting to Rs. 3869.60 Crore was outstanding as on 30.04.2020. 196 Accounts reportedly eligible and an amount of Rs. 4.94 Crore sanctioned and Rs. 1.43 Crore disbursed.
3	Inactive BCs for more than one month needs to be reviewed at regular intervals and suitable steps to be initiated for activation/replacing with BCs to extend uninterrupted banking services	All Banks	Out of 8122 BCs functioning in the State 230 BCs are inactive as on 20.02.2021. (IDFC First Bank-145, HDFC- 28, APGVB-8, UBI-10, UCO-10, BOB-13, Canara-6, Kotak-4 and Indian Bank-1)

4	4 villages/hamlets with 500 house-holds in hilly areas are still to be covered by Banks as per direction given by RBI under NSFI 2019-24. Controllers of respective Banks need to initiate immediate steps for deploying the BOs at the centres allocated to them before 15.01.2021	Bank of Maharashtra, Indian Bank, SBI, TGB	As on 21.02.2021, all the identified 65 villages located in hilly areas with 500 & above households have been covered with Banking Correspondents.
5	Mapping of Branches with block codes- Three Banks yet to complete the exercise and confirm mapping of their branches with block and district codes for extraction of business data up to block level directly from their CBS to upload on SLBC website for smooth implementation of new data flow system as per revamped LBS guidelines.	Axis Bank, Kotak Mahindra Bank	a) Mapping of Branches with Block codes: Mapping of Branches is pending with Kotak Mahindra Bank and Axis Bank (excluding AP Mahesh Co-Operative Bank, APSFC, Equitas Bank) b. Data extraction from CBS and uploading to new portal: For the Quarter ended September,2020 twenty six Banks uploaded the data on to the portal. 1. UCO Bank, Axis Bank, ICICI Bank, IDBI Bank, Kotak Mahindra Bank, DBS, TGB, APGVB, TSCAB, AP Mahesh, Equitas etc.,
6	Reimbursement of VLR/PV amounting to Rs.740 crores by Govt. of Telangana due to the Banks from 2014 to 2018	Agriculture & Finance Depts., GoT.	PV/VLR : Out of Rs. 740 Crores pending Govt of Telangana released Rs. 13.76 Crores on 04.02.2021. Rythu Bandhu Cheque Printing charges Yet to be reimbursed by the Govt of Telangana
7	Reimbursement of RSETI expenditure of Rs. 18.01 Crore 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. 17.63 Crore.
8	Controllers of Banks to initiate suitable steps for sourcing and grounding of loan applications to extend financial assistance to infrastructure projects under Agriculture Infrastructure Fund Scheme in order to achieve the targets allocated to them.	All Banks	Banks together sanctioned Rs. 237.69 Crores as on 15.02.2021 under Agriculture Infrastructure Fund Scheme.
9	Controllers of Banks to pass on suitable instructions to branches to cover all eligible PMJDY account holders with insurance & Pension schemes viz., PMSBY, PMJJBY and APY duly leveraging the marketing channels like Business Correspondents by 31.01.2021	All Banks	Out of total 1,01,14,280 PMJDY Accounts, 31,36,354 Accounts covered with Insurance Schemes of PMSBY & PMJJBY (31%) and 3,87,072 Accounts covered under APY pension Scheme(3.83%) as on 31.12.2020

10	Controllers of Banks operating in Khammam District are advised to initiate suitable steps immediately for achievement of targets given as per Monitorable Action Plan and to focus on 100% coverage of customers and non-customers with digital products.	All Banks in Khammam district	As on 31 st January,2021 the Achievement in respect of SB Accounts coverage under digital products is 88.01% and in respect of Current Accounts it was 69%. Convened a special review meeting of all Banks on 18.02.2021, chaired by the Dist Collector and attended by GM, RBI, DGM SLBC and Controllers/BMs.
11	Controllers of Banks to bestow their attention in providing necessary assistance and support in implementing the recommendations of National Strategy for Financial Education (NSFE) 2020-2025 in a time bound manner.	All Banks	Detailed discussion held on 09.02.2021 in the Sub-Committee on Financial Inclusion. Action points will be taken forward with the help of Banks and other monitoring bodies.
12	Recommendations of NSFI 2019-24 to be deliberated in the Sub-Committee on Financial Inclusion.	SLBC	Detailed discussion held on 09.02.2021 in the Sub-Committee on Financial Inclusion. Coverage of villages within 5KMs radius and villages with 500 households in hilly areas with BCs completed. Remaining Action points will be taken forward with the help of Banks.
13	Bank wise performance under Priority Sector Lending to be reviewed in Sub-Committee on Agriculture.	SLBC	Reviewed in Sub Committee Meeting on Agriculture held on 10.02.2021 and Banks with short fall in achievement of benchmark parameters of Priority Sector lending have been advised to initiate suitable steps for improvement in lending to achieve bench mark parameters.
14	Benchmark parameters set out by PM's Task Force under MSME disbursements to be achieved by banks.	All Banks	The matter has been reviewed in MSME Sub Committee Meeting held on 11.02.2021 and concerned Banks assured to focus for achievement of the benchmark parameters
15	The trends under different parameters / benchmarks indicated by NABARD on Doubling of Farmers Income to be deliberated in Sub Committee on Agriculture and identify issues/ concerns, if any and suggest measure to resolve them.	SLBC	The matter has been discussed and the progress is reviewed in the Sub Committee Meeting on Agriculture held on 10.02.2021.
16	Collection of data from Banks and compilation of the data on the prescribed benchmark/ indicators for the year ended March 31, 2017 to serve as base year for monitoring the achievements under Doubling of Farmers Income Programme.	Banks, SLBC	Data collected from LDMs and compiled for 31.03.2017 has been included in the Agenda of Doubling of farmers income.

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 09th February 2021 to review the progress in financial inclusion initiatives as at the end of December 2020. Highlights of the review by the Sub-Committee are furnished in the following paragraphs.

a. Status of Banking Network, opening of 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
December,2020	1,783	1,276	727	1,963	5,749

The reduction in number of Branches are on account of mergers and amalgamations happened in Public Sector Banks.

The population group-wise and sector-wise distribution of bank branches as on 31st December, 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
- 6) **A.U.Small Finance Bank Ltd.:** 1 Branch
- 7) **ESAF 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 operating 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

ii) 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.

iii) Status of opening of bank branches in the identified Unbanked 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). Opening of Branch by APGVB in Samathmothe village is pending due to RBI put on hold issuing fresh licence consequent to State bifurcation. In the DCC meeting held on 20.11.2020 UBI representative had advised the forum that their Bank is conducting Survey in Samathmothe village to explore the prospects for opening a Branch.

iv) National Strategy for Financial Inclusion 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.

Coverage of villages without banking outlets within 5 kms radius as per NSFI 2019-24:

DFS has identified 221 villages without banking outlets within 5 kms radius and Banks in the State have fulfilled the task of deploying BCs in all 221 villages as per the directions of DFS.

Coverage of villages with 500 and above households in hilly areas as per NSFI 2019-24:

Under National Strategy for Financial Inclusion (NSFI):2019-24” with a vision to provide access to formal financial services in an affordable manner broadening and deepening financial inclusion and promoting financial literacy 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 the above backdrop, LDMs were carried out survey of uncovered hamlets of 500 household in hilly areas and identified 65 hamlets in hilly areas not covered with Banking infrastructure. SLBC allocated these villages to respective Banks based on their service area for deploying Banking touch points.

The present position as on 20.02.2021 is as under:

Sl.No.	Name of the Bank	No. of villages allotted	No. of villages covered with BC
1	State Bank of India	19	19*
2	TGB	22	22
2	APGVB	12	12
3.	Canara Bank	5	5
4	Bank of Maharashtra	1	1
5	Indian Bank	1	1
6	Punjab National Bank	2	2
8	Union Bank of India	3	3
	Total	65	65*

* In Khanapur(Ch) village of Adilabad Rural Mandal, Adilabad District there is no connectivity and taken up with the Department of Telecom for connectivity resolution. However, SBI has appointed BC in the village.

While Banks have achieved the milestone of providing banking access within 5 Kms radius of every village and hamlet of 500 households in hilly areas in the state. In the Sub-Committee meeting held on 09.02.2021, they were advised to proactively take action for implementation of the various other recommendations under National Strategy for Financial Inclusion (NSFI) 2019-24 as part of strengthening ecosystem for digital financial services, capacity building of BCs, access to livelihood and skill development programmes to new entrants into banking system, strengthening internal grievances mechanism etc. The Sub-committee briefly discussed the various action plans and milestones articulated in the NSFI document and observed that, while action for implementation of some of the recommendations may have to be initiated at the Head Office/ Corporate office level, state heads of banks may critically review the recommendations and forward item-wise status note to SLBC Convener Bank on the action taken/proposed to be taken by them on the various action points and milestones. SLBC Convener Bank will consolidate the feedback from all banks, discuss the position in the next sub-committee meeting and evolve appropriate strategy for implementation in line with the milestones outlined in the NSFI document.

v) National Strategy for Financial Education 2020-25:

Based on the review of progress made under the first National Strategy for Financial Education (NSFE 2013-18) and keeping in view the various developments 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.

All LDMs have been advised to take up the NSFE: 2020-25 document for discussion in the DCC meetings to bring awareness among stake holders for providing necessary assistance and support in implementing the recommendations in due course.

vi) Targeted Financial Inclusion Intervention Programme (TFIIP) for Aspirational Districts (Khammam, Komaram Bheem Asifabad, Jayashanker Bhupalapally)

With the objective of improving the standard of living in selected Aspirational Districts, Govt. of India has launched the Transformation of Aspirational Districts program in January, 2018. Financial inclusion is one of the key thematic areas of focus under the program. To bring about concerted and coordinated action on FI, in conjunction with NITI Aayog, State Governments, District administration, Banks and Insurance Companies, Department of Financial Services, Ministry of Finance is implementing Targeted Financial Inclusion Intervention Programme (TFIIP) for Aspirational Districts. The stipulated timeline is October,2020 to September,2021.

Objectives of TFIIP:

- Availability of at least one banking touch point (Branch/BC kiosk) within 5 KM distance of every inhabited village in the District
- Improving identified key performance Indicators (KPI) for financial inclusion in camp/mission mode upto the 100% benchmark level before September, 2021 (KPIs relate to number of Bank accounts, and enrolments under Pradhan Mantri Jeevan Jyothi Bima Yojana (PMJJBY), Pradhan Mantri Suraksha Bima Yojana(PMSBY) and Atal Pension Yojana(APY) per lakh of population)

Improving performance under KPIs:

- Organisation of financial inclusion (FI) camps in various locations of the District while meeting requirements of social distancing and sanitization. The locations and time schedule for conducting the FI Camps would be decided by the Dist Level Implementation Committee (DLIC) in its first meeting.
- Organisation of the camps should be planned in such a way so that the benchmark under each KPI is achieved.

Effective Communication Plan:

- To ensure large participation by the common people and effective communication is to be planned and implemented.
- Dist Collector Office should ensure availability of scheme related FAQs in PMJDY website in local languages at the local Government Offices like Panchayat Office, Municipalities etc., The same may also be spread through by the community foot soldiers including use of social media.
- Local public representatives may be invited by the District Authorities to mobilize people to participate in the FI related camps and creating awareness.

On boarding merchants on various digital payment platform and encouraging account holders to adapt to the various digital payment modes in the Aspirational Districts.

- District authorities and Banks in consultation with the local merchants associations will conduct campaign to onboard the local merchants on various digital payment modes including the UPI, QR Code, BHIM Aadhaar pay devices, PoS and Card ecosystems etc.,
- Local public representatives, foot soldiers etc., are to be requested by Dist authorities for mobilizing people to adapt digital payment modes.
- NPCI and Banks to arrange for camps on digital financial literacy etc., during TFIIP.

Dist Level Implementation Committees to discuss gaps in coverage and raise in SLBC through State Government and SLBC Convenor for resolution.

vii) Pradhan Mantri Adarsh Garam Yojana (PMAGY):

Department of Financial Services(DFS), Govt of India vide their letter No. 6/02/2020-FI(C-300449002) dated 26.11.2020 has advised implementation of Pradhan Mantri Adarsh Gram Yojana (PMAGY) Scheme for comprehensive development through convergence with the other schemes of the Centre and States to achieve saturation in the villages.

The DFS schemes of (1) Pradhan Mantri Jan Dhan Yojana (PMJDY) (ii) Pradhan Mantri Suraksha Bima Yojana (PMSBY) and (iii) Pradhan Mantri Jeevan Jyothi Bima Yojana(PMJJBY) have been identified by the Department of Social Justice & Empowerment (DoSJ&E) for implementation in convergence of Pradhan Mantri Adarsh Gram Yojana(PMAGY)

In Telangana State 169 villages have been identified by the DFS, where the implementation of the above 3 schemes will be done. The Lead District Managers have been advised to coordinate with the District Administration to ensure implementation of these schemes in convergence with PMAGY in the referred villages, thereby ensuring fulfillment of the deliverables under the Pradhan Mantri Adarsh Gram Yojana.

After due consultation with the Lead District Managers, these 169 villages have been allocated to the Banks serving the villages (SLBC e-mail dated 13.01.2021). The details of District wise and Bank wise No. of villages allotted to each Bank are as under :

Name of the Distrist	SBI	TGB	UBI	APGVV	BOB	Canara	CBI	Ind	IOB	PNB	UCO	Total
Adilabad	--	3	1									4
Bhadradi Kothagudem	4	--	--	4								8
Jangaon	2	4	--	1								7
JS Bhupalapally	1	4	4	3								12
Jogulamba Gadwal	1	--	--			2						3
Kamareddy	--	1	1									2
Karimnagar	--	1	--					1				2
Khammam	2	--	1	4					1			8
Komarambhim Asifabad	--	7	--									7
Mahabubabad	2	--	--									2
Mahabubnagar	1	--	--									1
Mancherial	6	23	3									32
Medak	--	--	1									1
Mulugu	1			1						1		3
Nagarkurnool	2			3	1		1					7
Nalgonda	1		2	4								7
Nirmal	3	3										6
Nizamabad	1	1							1			3
Peddapally	3	2	3									8
Rajanna Sircilla	2											2
Rangareddy	2	5	2	2		2						13
Sangareddy			1	4		1		1				7
Siddipet		1	1	1								3
Suryapet	2											2
Vikarabad	7	4	1	1		1						14
Wanaparthy	1											1
Warangal Rural	2											2
TOTAL	46	59	23	28	1	5	1	2	2	1	1	169

Banks have to conduct house hold survey in all the above villages with the help of District Administration (VRO/Village Secretary/Sarpanch/SHG Groups etc.,) and identify the gaps and ensure that all the eligible customers are covered 100% under the schemes in all the villages allotted to them,

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

All Banks to ensure that their BCs will 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 8122 BCs of various banks in the State. As per the latest data available 271 BCs are inactive for more than 30 days. The Status of Bank wise BCs in Telangana as on 31.12.2020 is as under:

Sl No	Name of the Bank	No. of BC/CSP as on 31.12.2020				No. of Inactive BC/CSP(>30days) as on 31.12.2020				Increase/Decrease in No. of Inactive BC/CSP over Sept-2020			
		Rural	Semi Urban	Urban/Metro	Total	Rural	Semi Urban	Urban/Metro	Total	Rural	Semi Urban	Urban/Metro	Total
	APGVB	1120	160	0	1280	27	4	0	31	15	4	0	19
	Axis Bank	4	0	0	4	0	0	0	0	0	0	0	0
	Bank of Baroda	52	38	57	147	5	4	4	13	-7	-10	-4	-21
	Bank of India	8	1	4	13	0	0	0	0	0	0	0	0
	Bank of Maharashtra	6	0	1	7	0	0	0	0	0	0	0	0
	Canara Bank	248	130	47	425	3	1	2	6	-13	-11	-7	-31
	Central Bank of India	92	2	0	94	0	2	0	2	-2	2	0	0
	HDFC Bank	331	140	67	538	21	7	7	35	7	-1	2	8
	ICICI Bank	406	0	6	412	0	0	0	0	0	0	0	0
	IDFC FIRST Bank	391	168	64	623	75	49	21	145	21	9	5	35
	Indian Bank	87	0	17	104	1	0	0	1	-3	-1	0	-4
	Indian Overseas Bank	57	10	16	83	0	0	0	0	0	0	0	0
	Indus Ind BK	0	0	2	2	0	0	0	0	0	0	0	0
	Karur Vysya Bank	3	0	0	3	0	0	0	0	0	0	0	0
	KBS LAB	0	5	0	5	0	0	0	0	0	0	0	0
	Kotak Mahindra Bank	72	0	0	72	4	0	0	4	-3	0	0	-3
	Punjab National Bank	24	0	3	27	0	0	0	0	-1	0	-1	-2
	State Bank of India	1868	504	664	3036	0	0	0	0	-3	0	0	-3
	Telangana Grameena Bank	436	0	0	436	0	0	0	0	0	0	0	0
	UCO Bank	12	17	1	30	3	6	1	10	3	6	1	10
	Union Bank of India	781	0	0	781	24	0	0	24	16	0	0	16
	TOTAL	5998	1175	949	8122	163	73	35	271*	30	-2	-4	24

In Sub-Committee Meeting on Financial Inclusion for the quarter ended December'2020 held on 09th February 2021, the status of inactive BCs was reviewed.

* Representative of APGVB, HDFC and UBI advised that their inactive BCs have come down to 8, 28 & 10 respectively as on date of review. Accordingly, inactive BCs decreased to 230.

** 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 suitable steps for activation or to appoint new BC in respect of inactive BCs before **28.02.2021** 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.

Connectivity issues:

In the Sub-Committee meeting on Financial Inclusion held on 09.02.2021, SBI has reported connectivity issues for deployment of a BC in Khanapur(C) Village, Adilabad district allocated under NSFI 2019-24 programme. However SBI has since appointed BC in the village. Other Banks have not reported any connectivity issues.

The connectivity issue of SBI has been shared with the representative of DOT for resolving the issue.

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

ATMs: 9,519 ATMs are functioning in the State of Telangana as at the end of December'2020 as against 9,329 ATMs as on 30th September' 2020.

POS: Banks have deployed 1,71,603 POS machines at Merchant points across the State of Telangana As at the end of December' 2020 (2,13,982 as on 30thSeptember,2020). During the quarter under review 42,379 POS Machines were withdrawn from the Merchant locations by Banks (Major withdrawals are from HDFC -4648, IDFC-31,755, IDBI -1713 and Yes Bank -4335 etc.,). Banks cited the MDR Charges and rental charges for the PoS Machines, whereas there are no Rental charges for payments through APPs on UPI platform and QR Code payments.

Controllers of Banks in Khammam District to focus on deployment of maximum number of POS Machines to promote digital transactions and 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 1,01,17,265 PMJDY accounts as on 31st December 2020, out of which 83,77,425 accounts (82.80%) were seeded with Aadhaar Number and 82,52,790 accounts were issued with Rupay Cards (81.57%). During the quarter the net growth in opening of PMJDY accounts in Rural areas is at 1,94,390 A/cs and during the year – 7,31,619. Performance of Banks is reviewed in Sub-committee meeting on Financial Inclusion held on 09.02.2021. Total Deposits held in these accounts as on 31.12.2020 was Rs. 2808.30 Crore. The number of accounts with zero balance are at 9,55,976 as on 31.12.2020, which constitute 9.44% of total PMJDY accounts.

Bank Name	Rural A/C	Urban A/C	Total A/C	Total Deposit	Zero Balance Accounts	RupayCard Issued	Aadhaar Seeded
Public Sector	2453506	4232801	6686307	1804.66	323991	5816083	5765498
Private Sector	1142048	176751	1318799	180.45	419640	1297253	868403
RRBs	1923670	188489	2112159	823.19	212345	1139454	1743524
Total as on 31.12.2020	55,19,224	45,98,041	101,17,265	2808.30	9,55,976	82,52,790 (81.57%)	83,77,425 (82.80%)
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%)
Net growth during the year	7,31,619	(2,67,197)	4,64,422	912.46	(9,25,601)	60,031	3,35,250

Controllers of Banks have been advised to focus on reduction in zero balance PMJDY accounts, 100% coverage of accounts with issue of Rupay Cards and Aadhar seeding etc., and to initiate suitable steps to bring all eligible family members of PMJDY account holders under Financial Inclusion .

Bank-wise / district-wise data is enclosed as **Annexure ' B ' & ' C '**

(i) AADHAAR Centers in Bank Branches

UIDAI has reported that in some of the Mandals more than one Aadhaar Centres are opened and **there is no Aadhaar Centre in about 151 Mandals** which is a major cause of concern causing inconvenience to the General public to travel long distance to avail the facility. It is suggested by UIDAI that the Un-remunerative Aadhaar Centre of a place where more than one Aadhaar Centre is opened, may be shifted to the uncovered Mandals with their permission.

SLBC requested the Controllers of member Banks to review the position of their Aadhaar Centres and to initiate suitable steps for opening of new AECs/relocation of un-remunerative AECs in all 151 uncovered mandals, where the Bank's presence is predominant.

ii) Concerns of UIDAI:

- As per Govt. of India mandate, Banks are required to open Aadhaar centres in 10% of their bank branches, ensuring uniform spread across districts/mandals.
- **Among Public Sector Banks:** State Bank of India, Union Bank of India, Bank of Maharashtra, Canara Bank, Punjab and Sindh Bank, UCO Bank have met the 10% target. Bank of Baroda (24%), Bank of India (71%), Central Bank of India (90%), Indian Bank (83%), IOB (17%) and PNB (71%) to achieve 100% of the 10% target.
- **Among Private Sector and RRBs:** Axis Bank, Bandhan Bank, Dhanalaxmi Bank, Equitas Bank, Federal Bank, Karnataka Bank, Karur Vysya Bank, Lakshmi Vilas Bank, RBL, Kotak Mahindra Bank, Yes Bank have achieved 10% target. City Union Bank(67%), DCB (33%), HDFC Bank (76%), ICICI Bank (63%), IDBI (75%), Indusind Bank (57%), APGVB (94%), TGB (55%) to achieve 100% of the 10% target.

- **Among Districts** : Adilabad, Jangaon, Khammam, KB Asifabad, Mahaboobabad, Mahabubnagar, Nalgonda, Nizamabad, Wanaparthy, Warangal Urban districts (**10 districts**), the 10% target is met.
- **567 Bank Branches are required to have Aadhaar centres in Telangana**, which is 10% of the bank branches in the state (excluding cooperative banks, APSFC).
- **465** branches have Aadhaar Enrolment centers which are active as on date i.e., which have synched during the last 10 days.
- 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.
- Details of new Banks and their branches may be given in the data base / MIS.
- 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.
- **465** branches have Aadhaar Enrolment centers which are active as on date (40% of the mandated 10% i.e., out of 573 centers).
- About 20% of the total Aadhaar Enrolment & Update being done in Telangana state is now catered to by the Aadhaar Enrolment Centres 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.

iii) Aadhaar Seeding of Bank Accounts and mapping on NPCI

Department of Financial Services, Govt of India vide their letter No. 6/41/2012-FI dated 12.01.2021 advised that a meeting was held under the Chairmanship of Joint Secretary(DBT), Cabinet Secretariat on 02.11.2020 to review the recommendation No. 31 of RBI High Level Committee on deepening of Digital payments.

It was noticed that delay in creating mechanisms for regulatory compliance of rules and regulations of Aadhaar Act, 2016 has delayed capturing of Aadhaar across some DBT scheme. DBT Mission, cabinet Secretariat is already working with National Informatics Centre(NIC) to handhold Ministries/Departments in this regard. Once the infrastructure is put in place, the Aadhaar seeding and authentication across schemes will improve.

Hence, requested SLBC/DCC/DLRC to facilitate and encourage Aadhaar seeding of Bank accounts and mapping of the same on NPCI mapper, in respect of customers receiving DBT in their Bank accounts, so that use of Aadhaar payment Bridge (APB) can be promoted.

A mail dated 12.01.2021 sent from SLBC requesting the Controllers of all Banks to advise their Branches and ensure Aadhaar seeding and mapping on NPCI mapper.

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 **31.12.2020** is as under:

Bank Type	PMSBY	PMJJBY	APY	Total
Public Sector	70,09,003	24,41,174	5,76,585	100,26,762
Private Sector	11,49,987	2,14,289	69,808	14,34,084
RRB	14,53,142	9,36,971	1,95,026	25,85,139
Coop.	2,30,786	1,11,553	0	3,42,339
Total	98,42,918	37,03,987	8,41,419	143,88,324
New Customers covered upto 30.09.2020 in FY 2020-21	7,52,716	3,51,119	66,010	11,98,223
New Additions during Dec,2020 Quarter	5,48,734	2,55,929	75,314	8,79,977
Total New Customers covered in FY 2020-21	13,01,450	6,07,048	1,41,324	20,78,200

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

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

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

The progress of covering PMJDY Accounts is as under as on 31.12.2020:

Insurance Schemes												
Sr. No.	Bank Name	No of PMJDY accounts	Eligible Accounts under each Scheme			Total Eligible of PMJJBY & PMSBY				Total Coverage of PMJJBY & PMSBY		% of Insurance coverage
			PMJJBY		PMSBY	PMJJBY		PMSBY		Eligible	Covered	
			Male	Female	Male	Male	Female	Male	Female			
1	BOB	341527	170521	132517	170521	108425	83526	152584	87152	606076	431687	71.23
2	BOI	118385	55081	36722	62686	16838	11561	44756	28171	196281	101326	51.62
3	BOM	31843	11251	8950	13450	3470	3251	6143	5620	44901	18484	41.17
4	Canara	463848	42141	63260	50461	12475	22830	32178	51116	228303	118599	51.95
5	CBI	99664	32509	38238	40028	1219	1747	4305	6059	159226	13330	8.37
6	IB	159452	86103	59503	87214	10728	8776	33936	27766	293134	81206	27.70
7	IOB	136228	8173	5450	12260	2317	3168	5185	7082	34057	17752	52.12
8	P&SB	3403	853	729	1052	28	43	143	51	3581	265	7.40
9	PNB	159250				11771	7923	34375	23623	0	77692	
10	SBI	4144287				188963	199300	923504	71855	0	1383622	
11	UCO	45502	6260	5333	13791	6260	5333	13791	10403	35787	35787	100.00
12	UBI	961322	253480	336059	324451	17522	26744	55713	81290	1357075	181269	13.36
PSBs		6664711	666372	686761	775914	380016	374202	1306613	400188	2958421	2461019	83.19
13	Axis	25358	15527	6690	16983	120	42	382	73	46844	617	1.32
14	Bandhan	0	0	0	0	0	0	0	0	0	0	
15	CSB	0	0	0	0	0	0	0	0	0	0	
16	CUB	1920				96	85	117	104	0	402	
17	DCB	1012	2	1	5					10	0	0.00
18	Dana	0	0	0	0	0	0	0	0	0	0	
19	Fed BK	2767	1182	688	1742	1182	688	1742	956	4568	4568	100
20	HDFC	70595	25588	13146	29342	2032	932	3187	1295	83834	7446	8.88
21	ICICI	1169095	1809278	1206186	1802198	33928	7994	82518	88809	7020348	213249	3.04
22	IDBI	16156	715	646	968	612	596	912	824	3227	2944	91.23
23	IDFC	8	0	0	0	0	0	0	0	0	0	
24	Indus	10321	0	0	0	72	15	2350	623	0	3060	
25	J&K	63	15	11	18	8	5	14	13	61	40	65.57
26	KBL	5496	3129	2366	3129	1029	896	1285	1068	10990	4278	38.93
27	KVB	7680	4992	2688	4992	1190	992	1178	933	15360	4293	27.95
28	KBS	8688	4214	2082	5544	526	413	762	542	14656	2243	15.30
29	Kotak	9252	0	0	0	50	47	238	284	0	619	
30	LVB	3288	923	489	469	38	25	38	18	2221	119	5.36
31	RBL	0	0	0	0	0	0	0	0	0	0	
32	SIB	2736	1039	550	1149	1	4	1	1	3497	7	0.20
33	TMB	718	272	258	326	34	22	92	102	1190	250	21.01
34	Yes	0	0	0	0	0	0	0	0	0	0	
Pvt Banks		1335153	1866876	1235801	1866865	40918	12756	94816	95645	7206806	244135	3.39
35	APGVB	724736	158455	295278	211592	15078	54886	36734	103635	1071093	210333	19.64
36	TGB	1387423	330779	546720	448314	15193	64834	37046	103649	2050034	220722	10.77
RRBs		2112159	489234	841998	659906	30271	119720	73780	207284	3121127	431055	13.81
37	Co-op	0	0	0	0	0	0	0	0	0	0	
38	APM	2257	21	16	82	19	11	76	39	172	145	84.30
Co-op Banks Total		2257	21	16	82	19	11	76	39	172	145	84.30
GRAND TOTAL		10114280	3022503	2764576	3302767	451224	506689	1475285	703156	13286526	3136354	23.61

Pension Schemes												
Sl. No.	Bank Name	No of PMJDY accounts	Eligible Accounts under each Scheme			No of accounts enrolled as on 31.12.2020				Total Eligible of PMJJBY & PMSBY	Total Coverage of pension schemes	% of pension coverage
			APY		NPS	APY		NPS				
			Male	Female	Male	Male	Female	Male	Female			
1	BOB	341527	85263	42615	95678	3630	1031	22	13	317821	4696	1.48
2	BOI	118385	39560	26427		7504	5004			65987	12508	18.96
3	BOM	31843	11251	8950	12000	1452	842	0	0	40201	2294	5.71
4	CANARA	463848	12180	18250		8669	4602			30430	13271	43.61
5	CBI	99664	24321	26312		4362	6104			50633	10466	20.67
6	IB	159452	76536	51025		9430	7714	0	0	127561	17144	13.44
7	IOB	136228	9808	6538	0	2032	2763	0	0	16346	4795	29.33
8	P&SB	3403	548	421	0	11	5	0	0	969	16	1.65
9	PNB	159250				5332	3635			0	8967	
10	SBI	4144287				102047	97808			0	199855	11
11	UCO	45502	2383	1655	2144	2383	1655	2144	1463	7645	7645	100.00
12	UBI	961322	185440	238438	0	12755	16797	0	0	423878	29552	6.97
PSBs		6664711	447290	420631	109822	159607	147960	2166	1476	1081471	311209	28.78
13	Axis	25358				714	115	0	0	0	829	
14	Bandhan	0	0	0	0	0	0	0	0	0	0	
15	CSB	0	0	0	0	0	0	0	0	0	0	
16	CUB	1920				3	1	0	0	0	4	
17	DCB	1012	4	2						6	0	0.00
18	Dana	0	0	0	0	0	0	0	0	0	0	
19	Fed BK	2767	123	50	30	123	50	30	8	211	211	100.00
20	HDFC	70595	19562	9555	8	798	163	9	2	29127	972	3.34
21	ICICI	1169095	8775	7373		8775	7373	0	0	16148	16148	100.00
22	IDBI	16156	8356	3506	762	6508	2352	667	526	13275	10053	75.73
23	IDFC	8								0	0	
24	Indus	10321	0	0		10	4			0	14	
25	J&K	63	8	0	0	0	0	0	0	8	0	0.00
26	KBL	5496	986	618	0	108	127	0	0	1604	235	14.65
27	KVB	7680	4350	2485	4350	395	225	0	0	13670	620	4.54
28	KBS	8688	0	0	0	0	0	0	0	0	0	
29	Kotak	9252	0	0	0	0	0	0	0	0	0	
30	LVB	3288	139	49	71	14	6	12	4	295	36	12.20
31	RBL	0	0	0	0	0	0	0	0	0	0	
32	SIB	2736	915	349	1102	1	1	0	0	3024	2	0.07
33	TMB	718	205	171	309	9	5	0	0	989	14	1.42
34	Yes	0	0	0	0	0	0	0	0	0	0	
Pvt Banks		1335153	43423	24158	6632	17458	10422	718	540	78357	29138	37.19
35	APGVB	724736	113664	207206	0	5329	17970	0	0	320870	23299	7.26
36	TGB	1387423	230106	370366		5911	16289	0	0	600472	22200	3.70
RRBs		2112159	343770	577572	0	11240	34259	0	0	921342	45499	4.94
37	Coop	0	0	0	0	0	0	0	0	0	0	
38	APM	2257	0	0	0	0	0	0	0	0	0	
Co-op Banks Total		2257	0	0	0	0	0	0	0	0	0	
GRAND TOTAL		10114280	834483	1022361	116454	188305	192641	2884	2016	2081170	385846	18.54

(ii) APY Targets for 2020-21 and CITIZEN'S CHOICE Campaigns:

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 31.12.2020 was 1,40,430 enrolments as against target of 2,85,130 which is 49% of achievement.

During the Sub-Committee meeting on Financial Inclusion held on 09.02.2021, the Official of PFRDA observed that the performance in per branch achievement of the following Banks is very dismal and he advised the Controllers of concerned Banks to pay immediate focus on fresh enrollments under the Scheme for achievement of the targets.

Punjab National Bank (11%), UCO Bank (5%), ICICI Bank (6%), HDFC Bank (4%), Kotak Mahindra Bank (6%), City Union Bank (6%), South Indian Bank (4%), Laxmi Vilas Bank (1%), Federal Bank (2%), Indus Ind Bank, Yes Bank and DCB (0%)

CITIZEN'S CHOICE- H1, FY 2020-21 CAMPAIGN: (from 1st September – 31st October 2020)

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 age group of 18-40 years in all states across the country and bring them under the ambit of Atal Pension Yojana 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).**

A total of 51,574 APY accounts have been sourced by member Banks as on 31st Oct 2020 under the Citizen's Choice-H1 FT 2020021 Campaign with an average of around 10 Average APY Accounts Per Branch (AAPB) against the target of 15 AAPB.

The following Banks/LDMs have achieved/surpassed the per Branch target given by the PFRDA and are qualified for Award of Excellence/Certificate of Excellence:

Banks:

1. IDBI Bank Ltd - Award of Excellence
2. Central Bank of India - Award of Excellence
3. State Bank of India - Certificate of Excellence
4. The Karur Vysya Bank Ltd - Certificate of Excellence
5. Canara Bank/e-Syndicate Bank - Certificate of Excellence

LDMs:

1. Warangal Rural - Award of Excellence
2. Mahabubabad - Award of Excellence
3. Jangaon - Certificate of Excellence
4. Jogulamba Gadwal - Certificate of Excellence
5. Warangal Urban - Certificate of Excellence
6. JS Bhupalapally - Certificate of Excellence
7. Peddapally - Certificate of Excellence

PFRDA launched another campaign the **“CITIZEN'S CHOICE- (H2, FY 2020-21) ”** from **1st February 2021– 31st March 2021 with a focus** on sourcing maximum no. of APY accounts through the widespread branch network of all the banks in all the districts/states across India. **The Campaign is meant for Member Banks, SLBCs and Lead District Managers (LDMs).**

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

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 new Campaign.

Saturation of APY in LWE Districts:

Department of Financial Services vide their letter dated 25.11.2020 advised to reach saturation of Govt Schemes in the Left-Wing Extremism (LWE) Districts. Bhadradi Kothagudem District in Telangana is identified as LWE District. Accordingly, PFRDA has directed to increase the coverage of APY in LWE Districts at saturation level (covering all eligible subscribers).

With the collective efforts of Banks/LDMs/DCCs enrolments under APY can be saturated before September, 2021 along with other Insurance schemes. Accordingly, all Controllers are requested to advise their Branches in Bhadradi Kothagudem District to actively conduct camps in their respective service area villages to cover all eligible customers under APY. (As on 31st December,2020 the enrolments under APY in the district are 24,639)

f. Financial Literacy Initiatives

Financial Literacy Centres (FLCs) – Position as on 31.12.2020

Particulars	No. of FLCs
No. of FLCs operating in the District Head Quarters	36
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	78
Banks	No. of FLCs
State Bank of India (AVA)	11
Telangana Grameena Bank	6
AP Grameena Vikas Bank	5
Union Bank of India	4
Canara Bank	2
Dist Co-op Banks	50
Total	78*

Quarter end	Camps conducted by FLCs of DCCB			
	Special Camps		Specific Camps	
	Target	Conducted	Target	Conducted
December, - 2020	300 (50*6)	824	750 (50*15)	634

*Union Bank of India opened new FLC at Warangal District during the quarter

Quarter ended	Total camps conducted by FLCs of Banks & DCCBs				Camps conducted by Rural Branches	
	Special Camps		Specific Camps		Target	Conducted
	Target	Conducted	Target	Conducted		
June-2020	156	68	390	192	5337	1165
Sept,2020	162	118	405	195	5337	1337
Dec, 2020	168 (28*6)	91	420 (28*15)	345	5334 (1778*3)	2992
Total (2020-21)	486	277	1215	732	16008	5494

The brief performance of the FLCs during the quarter ended December 2020 is as under:

- 78 FLCs are functioning in the state.
- 91 special camps and 345 specific camps were conducted by FLC / FLCs during the quarter. (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)

- **1778** Rural branches in the State have conducted **5,494** camps up to the quarter ended December 2020 against a target of **16,008**

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

SI No	FLC Code	District	Bank	Remarks*
1	80701	Karimnagar	SBI	Selection under process
2	80903	Khammam	SBI	Selection under process
3	80203	Medak	SBI	Selection under process
4	83403	Mahaboobnagar	SBI	Selection under process
5	83301	Mahabubabad	SBI	Selection under process
6	83201	Nalgonda	SBI	Selection under process
7	83801	Rangareddy/Chilkur	SBI	Selection under process

*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 –‘E’**

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.

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.

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 periodical review with Controlling Heads of Banks, Regional Managers, LDM and Local Bank Heads of Khammam District 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.

The progress in promotion of digital transactions under various parameters in Khammam District as on 31.12.2020 & 31.01.2021 is as under:

Khammam District: Expanding and Deepening of Digital Payments Ecosystem – Progress Report											
1. Digital coverage for individuals (Savings Accounts)											
As on	Total No. of SB Accs.	No. of Debit cards/ RuPay cards issued to SB Accs.	% Debit/ RuPay cards coverage	No. of net banking issued	% Net banking coverage	No. of Mobile Banking + UPI + USSD	% of MB/ UPI/ USSD coverage	No. of eligible a/cs covered with Aadhaar enabled payment system		Total No. of Operative SB A/cs covered with at least one of the facilities	
								No	%	No	%
Dec20	1765872	1231004	69.71	309477	17.53	381082	21.58	1420050	80.42	1536066	86.99
Jan21	1756982	1255163	71.44	322305	18.34	441605	25.13	1443694	82.16	1546359	88.01

2. Digital coverage for business (Current Accounts)									
As on	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. of eligible CA A/cs with Mobile Banking	% of Mobile Bkg coverage	Total No. of Operative CA A/cs covered with at least one of the facilities	
								No	%
Dec 20	28780	13994	48.62	9387	32.82	7841	27.24	18761	65.19
Jan21	26570	13373	50.33	9861	37.11	8510	32.03	18295	68.86

3. Provision of Digital infrastructure				4. Digital Financial Literacy	
A. POS/ QR issued to shopkeepers (other than CA holders)	B. POS/ QR issued to Govt./ Public Service providers	C. POS/ QR issued to others	Total POS/ QR (A+B+C) other than CA holders	No. of FLC camps on Digital FL	No. of people trained/ educated
364	1844	79	2287	635	24158
369	1844	79	2292	658	25135

h) TS-bPASS Building permission/Approvals – New guidelines of Govt of Telangana

Principal Secretary, MA&UD, Govt of Telangana issued a Memo No. 6120/Plg.1/2020/MAUD dated 28.01.2021 received from the Principal Secretary to Government, MA&UD Department, Govt of Telangana contents of which are self explicit. As per the above letter, Government enacted the **Telangana State Building Permission and Approval and self Certification System (TS-bPASS) Act-2020** to provide hassle free building permissions and layout approvals to the citizens across all the ULBs in the State with effect from 16.11.2020 in terms of G.O.Ms No. 199 dated 16.11.2020.

As per the section 7(2), 7(3) and 7 (7) of TS-bPASS Act, 2020, building permissions are given in three categories i.e., instant Registration, Instant approval and Single Window.

1. Instant Registration: For plot size up to 75 Sq.yards (63 Sq. mts) and the construction of ground or ground plus one floor (i.e., up to 7 mts) no building plan permission is required. The applicant however need to register online with a token amount of Rs. 1 and duly self-certifying his title , the size of the plot and floors, it shall also not require a completion certificate or occupancy certificate. Any plot bigger than 75 Sq. yards cannot be split for this purpose or this provision cannot be misused for taking up constructions in government or prohibited or disputed land and action as prescribed shall be initiated for violations noticed.

2. Instant Approval: (Plot size up to 500 Sq meters and height up to 10 mtrs) : The applications for all the individual residential buildings having plot area of 500 Square meters and less and building height of 10 meters as specifies, shall be processed through an online based self-certification system in accordance with the Master plan or Detailed Planning Scheme or Local area Plan and the building rules and in the manner prescribed, and upon furnishing all required information details shall get instant online approval.

3. Single Window: (Plot size above 500 Square meters and height above 10 meters). There shall be a single window system in case of applications for building permission in plots of area above 500 sq mtrs and height above 10 meters and all commercial buildings, high rise buildings, group development schemes, group housing, apartment complexes, multiplexes, Non-Residential buildings and other such constructions, which require multiple NOCs, one common application form shall be submitted through web based online system as prescribed.

It is informed that for availing the registration certificate under instant Registration and Building permit order under Instant Approval, it is not mandatory for the applicant to submit the Building plan. Even in case of applicant submitting the building plan, the TS-bPASS gives only Registration certificate or Building Permit Order as applicable. **For the first two categories State Government has dispensed with issuing of digitally signed building plan** copies. This self-certification based approval system is in accordance with the Ease of Doing Reforms of the DPIIT, India.

Further, for instant Registration and Instant Approval categories, State Government conducts post verification to ensure the availed certificates/permissions are in accordance with the rules. If all the information furnished is true and in accordance with the rules, Work commencement letter is issued to the applicant. And in case of misrepresentations or incomplete application, revocation letter is issued to the applicant.

Financial institutions can verify the post verification status of the applications by scanning the QR code printed on the registration certificate/Building permit order.

The above guidelines circulated to all member banks as per the instructions given by the Principal Secretary to Government, MA&UD department, Govt of Telangana.

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 Bhadradi 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 - 'H'**.

Agenda 4: Review of Credit Disbursement by Banks:

Sub-Committee meetings on Agriculture & MSME were held on 10.02.2021 & 11.02.2021 respectively for the quarter ended December'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 31.12.2020
(Rs. In cr)

No	Particulars	O/s as on	O/s as on	O/s as on	RBI Norm	Level of Compliance/ achievement
		31.03.2020	30.09.2020	31.12.2020		
1	Total Deposits	484440.29	534031.06	547010.14		
2	Total Advances	570418.14	592241.11	609645.57		
3	Credit Deposits Ratio (%) (RBI Norm 60%)	117.75%	110.90%	111.45%		
4	Total Priority Sector Advances	183275.22	197676.27	204044.09	40.00%	35.77%
	Of which					
A	Agriculture advances	79472.22	87486.81	90472.21	18.00%	15.86%
i.	Of which: small & marginal farmers	42214.11	48433.06	49022.08	8.00%	8.59%
B	Non-farm Sector / MSMEs	61975.90	66267.29	68048.42		
i.	Of which: Micro enterprises	24446.08	24520.75	25250.47	7.50%	4.43%
ii.	Small Enterprises	28566.43	29717.12	29867.39		
iii.	Medium Enterprises	8963.39	12029.41	12930.56		
C	Export Credit	211.76	209.38	935.95		
D	Others' under Priority Sector Advances	41615.34	43712.79	44587.50		
	Of which					
i.	Educational Loans	3086.46	3318.51	3598.97		
ii.	Housing Loans	30660.87	31822.03	32277.29		
iii.	Social Infrastructure	45.49	49.03	30.32		
iv.	Renewable Energy	94.35	99.50	102.11		
v.	Others	7728.16	8423.72	8578.81		
5	Out of Priority Sector Adv- Finance to:					
i.	Advances Weaker Sections	50291.77	53459.64	55265.03	10.00%	9.68%
ii.	Advances to Women	32608.12	34795.62	38518.01	5.00%	6.75%
iii.	Advances to SC/ST	14000.04	14841.58	15657.98		
iv.	Advances to Minorities	9623.83	9315.63	9303.91		
v.	SHGs	16114.14	17379.50	18096.98		

* 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 31st December 2020:

- As at the end of December 2020 Total deposits of the Banks in the State are at Rs. 547010.14 crores and advances are at Rs.609645.57 crores.
- Deposits grew by Rs.12,979.08 crores in December'2020 quarter. Total growth in deposits up to December'2020 was Rs. 62,569.85 crores. Advances grew by Rs. 17,404.46 crores in December' 2020 quarter. Total growth in advances upto September was Rs. 39,227.43 crores.

- Banks in the State have registered a CD Ratio of 111.45% as on 31st December'2020, which marginally increased from 110.90% as on 30th September, 2020.(March,2020 – 117.75%)
- Advances to Priority Sector was at 35.77% as on 31.12.2020 as against 34.65% as on 30.09.2020(March, 2020 -34.33%)
- Advances to Agri. Sector was at 15.86% as on 31.12.2020 as against 15.34% as on 30.09.2020 (March, 2020 -14.88%)
- Small & Marginal Farmers credit was at 8.59% as on 31.12.2020 as against 8.49% as on 30.09.2020 (March, 2020 -7.91%)
- Finance to Micro enterprises was at 4.43% as on 31.12.2020 as against 4.30% as on 30.09.2020 (March, 2020 -4.58%)
- Advances to weaker sections was at 9.68% as on 31.12.2020 as against 9.37% as on 30.09.2020 (March, 2020 -9.42%)
- Advances to Women was at 6.75% as on 31.12.2020 as against 6.10% as on 30.09.2020 (March, 2020 -6.11%)

a. Achievement of Annual Credit Plan 2020-21 Priority Sector lending: Position as on 31.12.2020

(Rs. In cr)

S.No	Particulars	Achievement during		Target 2020-21	Achievement 01.04.2020 to 30.09.2020	Achievement 01.04.2020 to 31.12.2020	% of Ach
		2018-19	2019-20				
1	Short Term Production Loans						
A	Kharif	19671.76	20583.79	31935.00	22935.85	22935.85	71.82
B	Rabi	14079.96	16524.96	21286.51	-	6299.49	29.59
	Total	33751.72	37108.75	53221.51	22935.85	29235.34	54.93
2	Agriculture TLs	12672.32	10209.74	12061.07	7234.42	9741.95	80.77
3	Agriculture Infra	591.66	211.00	2422.37	446.21	563.12	23.25
4	Agr. Ancillary	4336.07	4428.68	7435.76	3111.36	4042.95	54.37
5	Total Agriculture	51351.77	51958.17	75141.71	33727.84	43583.36	58.00
6	Micro & Small Medium Enter	36639.03	49848.88	35196.90	26538.81	32771.79	93.12
7	Other priority Sector	7713.35	9115.27	12382.03	3084.58	4215.23	34.04
	Of which						
A	Education Loans	533.56	977.13	2165.73	294.69	498.12	23.00
B	Housing Loans	5848.66	5099.57	8048.75	1642.04	2523.49	31.35
C	Others	1331.13	3038.57	2167.55	1147.85	1193.62	55.06
8	Total Priority Sector	95736.55	111036.29	122720.61	63351.23	80570.38	65.66
9	Non-Priority Sector*	123855.80	133613.72	38899.90	60430.83	101085.70	259.86
	Total Credit Plan	219592.35	244650.01	161619.53	123782.06	181656.08	112.40

(*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 31.12.2020:

- Banks together disbursed Priority Sector loans of Rs.80570.38 Crs and achieved 65.66% of ACP target
- Under Short Term Production loans, Banks disbursed Rs. 22935.85 Crs in in Vanakalam (Kharif) -2020 and achieved 71.82% of Vanakalam (Kharif) -2020 targets. In Yasangi (Rabi), Banks disbursed Rs. 6299.49 Crs and achieved 29.59% of Yasangi (Rabi) -2020-21 targets. Total achievement under crop loans – 54.93%
- Term loans to agriculture including allied activities; Infrastructure and Ancillary activities were disbursed to the extent of Rs. 14348.02 Crs and achieved 65.45% of target.
- Amount of Rs. 43583.36 Crs disbursed by Banks to Agriculture sector achieving 58 % of ACP target.
- MSME loans totalling to Rs.32771.79 Crs disbursed by banks achieving 93.12% of annual target.
- Amount of Rs.4215.23 Crs disbursed by Banks to ‘Other priority sector advances’ achieving 34.04% of annual target.
- Education loans amounting to Rs.498.12 Crs disbursed by banks achieving 23% of annual target.
- Housing loans amounting to Rs. 2523.49 Crs disbursed by banks achieving 31.35% of target.
- Banks together have disbursed Priority & Non Priority Sector Advances totalling to Rs.181656.08 Crs achieving 112.40% of annual target.

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

Total Agriculture: Sector-wise / Category-wise as on 31.12.2020 (Rs. In Crs)

Sector	As on 30.09.2020			As on 31.12.2020		
	Targets	Achievement	% Achievement	Targets	Achievement	% Achievement
Public Sector Banks	32839.24	18151.88	55.27%	46084.30	23263.71	50.48%
Private Sector Banks	7998.56	4646.36	58.09%	10409.09	6540.19	62.83%
Regional Rural Banks	6761.75	7202.27	106.51%	9637.00	9739.33	101.16%
Cooperative Banks	6254.64	3727.33	59.59%	9011.32	4040.13	44.83%
Yasangi(Rabi) Target	21286.51	-	-	-	-	-
Total	75141.71	33727.84	44.88%	75141.71	43583.36	58%

Category	As on 30.09.2020			As on 31.12.2020		
	Targets	Achievement	% Achievement	Targets	Achievement	% Achievement
Crop Loans	53221.51	22935.85	43.09%	53221.51	29235.34	54.93%
Term Loans	12061.07	7234.42	59.98%	12061.07	9741.95	80.77%
Infrastructure	2422.37	446.21	18.42%	2422.37	563.12	23.25%
Agr. Ancillary	7435.76	3111.36	41.84%	7435.76	4042.95	54.37%
Total	75141.71	33727.84	44.88%	75141.71	43583.36	58.00%

Short Term Crop Production Loans – Vanakalam (Kharif-20) and Yasangi (Rabi 2020-21) as on 31.12.2020 (Rs. In cr)

Category	As on 30.09.2020			As on 31.12.2020		
	Vanakalam (Kharif Season)			Yasangi (Rabi Season)		
	Target	Achievement	%	Target	Achievement	%
Public Sector Banks	19868.00	11905.04	59.92%	13245.06	3641.88	27.49%
Private Sector Banks	3619.00	1769.92	48.91%	2410.53	669.81	27.78%
Regional Rural Banks	4313.00	5766.01	133.69%	2875.25	1713.12	59.58%
Cooperative Banks	4135.00	3494.87	84.52%	2756.67	274.68	9.96%
Total	31935.00	22935.85	71.82%	21287.51	6299.49	29.59%

Achievement under Short Term Crop loans Vanakalam(Kharif) & Yasangi (Rabi):

- Public sector banks have disbursed Rs. 15546.92 Crs in Kharif and Rabi upto December, 2020 and Achieved 46.95% of annual target.
- Private sector banks have disbursed Rs.2439.73 Crs and achieved 40.46% of annual Target.
- RRBs have disbursed Rs. 8641.26 Crs and achieved 104.04% of annual target.
- Co-operative Banks have disbursed Rs. 3769.55 Crs and achieved 60.29% of annual target.

Campaign for 100% KCC Saturation :

The Department of Agriculture Cooperation & Farmers Welfare (DAC&FW) launched 100% KCC Saturation Campaign 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)
- 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. There are 36,79,825 PM Kisan Beneficiaries in the State.

Bank wise details of fresh KCC Sanctions and no. of pending applications as on 31.12.2020 is as under:

S.No.	Bank Name	Cumulative number of KCC applications Received	Status of KCC applications Sanctioned								Pending
			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)	(G)		
1	UBI	143629	133141	3264	659	2243	1	0	171	139479	450
2	SBI	249649	222884	5874	1053	1836	26	1106	151	232930	1102
3	BOB	8903	7329	474	296	140	0	2	42	8200	243
4	BOI	402	306	0	0	41	0	0	0	347	35
5	Canara Bank	24902	21136	93	3	539	2	0	277	22050	81
6	CBI	4665	4212	0	1	164	0	0	1	4378	50
7	Bank of Mah	955	928	0	0	10	0	0	0	938	0
8	DCCB	89734	79811	643	0	336	65	179	66	81100	3988
9	Indian Bank	5188	3090	0	0	61	0	0	0	3151	1
10	IOB	4290	2723	0	0	15	0	26	10	2774	1426
11	PNB	4265	3106	0	0	19	0	0	32	3157	0
12	UCO Bank	2110	1441	0	0	257	0	0	0	1698	18
13	RRBs	77693	76076	1090	0	504	0	0	23	77693	0
14	P & SB	27	21	0	0	0	0	2	0	23	0
15	HDFC	15225	12408	731	53	0	3	13	7	13215	599
	Grand Total	631637	568529	12169	2065	6165	97	1328	780	591133	7993
	Amount Sanctioned (Rs. In Crores)		7009.57	471.11	14.81	43.55	0.7	17.14	6.53	7563.41	

(Source: pmjdy.gov.in; pmfby portal)

As detailed above, fifteen Banks together sanctioned new KCC limits to the extent of Rs.7,563.41 Crore to 5,91,133 farmers under KCC Saturation Scheme launched by DFS. Banks rejected 32,511 applications due to multiple loans of applicants and non-production of land records etc., Out of 5,91,133 new KCC loan sanctions, 1,37,842 farmers are covered under PMJBY and 2,33,617 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 31.01.2021 in respect of applications mobilised and sanctioned are as under:

SI No	Bank Name	Total Applns	Received	Not Received	No Action	Approved	Rejected	Pending
1	SBI	48374	18599	27389	2386	2803	4788	11008
2	APGVB	24822	23848	429	545	2641	7935	13272
3	U B I	24778	9995	13944	839	8539	1421	35
4	TGB	13715	12850	503	362	287	11245	1318
5	TSCAB	10589	8451	616	1522	764	4484	3203
6	Canara Bank	6409	4709	1394	306	1930	2773	6
7	Central Bank of India	3212	1700	120	1392	471	497	732
8	Indian Bank	2565	1112	1335	118	61	67	984
9	I O B	2070	1170	646	254	3	29	1138
10	B O B	1890	1158	592	140	718	440	0
11	P N B	1074	1063	11	0	124	939	0
12	U C O Bank	786	369	376	41	135	229	5
13	HDFC	729	0	0	729	0	0	0
14	Kotak Mahindra	248	0	0	248	0	0	0
15	IDBI Bank	221	16	0	205	0	0	16
16	Bank Of India	201	47	100	54	41	6	0
17	ICICI	131	129	0	2	0	0	129
18	Axis Bank	70	0	0	70	0	0	0
19	B O M	22	3	1	18	2	1	0
20	D C B	22	0	0	22	0	0	0
21	IDFC First	10	0	0	10	0	0	0
22	LVB	5	0	0	5	0	0	0
23	P S B	4	4	0	0	0	4	0
24	Tamilnadu Mer Bank	2	0	0	2	0	0	0
25	C U B	1	0	0	1	0	0	0
26	Others	245	245	0	0	0	0	245
	Grand Total	142195	85468	47456	9271	18519	34858	32091

As on 31.01.2021 applications from 1,42,195 dairy farmers are sourced and uploaded by TSDDCF in PMFBY portal for sanction by Banks. Banks have sanctioned loans to 18,519 beneficiaries out of 85,468 physical applications received by banks from TSDDCF officials. The Jt. Secretary, DFS & Secretary AH Govt. of India is monitoring the progress on a regular basis through VC meetings. Hence, Controllers of Banks are requested to focus on pending applications and pass on instructions to branches for sanction of KCC loans to all eligible dairy farmers.

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 Applications received, sanctioned, rejected and pending should be updated in PMFBY portal by branches and in FI Plan Portal by the respective Bank's Head Office/Corporate Centre.

Issue of KCC to fish farmers: 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/Licence 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.

Progress Report on KCC issued to Fish Farmers as on 31.01.2021 – District wise data

Sl. No.	District	Target fixed in No's	Total No. of Applications Received	Total No. of Applications Submitted	Total PM - KCC Cards issued in Nos	Total PM - KCC issued for Rs. (in Lakhs)	Sum of No's Pending with all Banks
1	Adilabad	2000	2800	2329	0	0	2329
2	B Kothagudem	1500	1294	1294	36	0	1258
3	Hyderabad	2000	0	0	0	0	0
4	Jagtial	4000	4100	4044	0	0	4044
5	Jangaon	3000	2740	2740	46	9.2	2694
6	Jayashankar	2000	662	662	0	0	662
7	Jogulamba	2000	3698	3698	446	100.25	3252
8	Kamareddy	4000	3500	3257	0	0	3206
9	Karimnagar	3500	1011	1011	118	113.19	893
10	Khammam	4500	2682	2682	0	0	2682
11	Kumurambheem	1000	1185	0	0	0	1185
12	Mahabubabad	3000	220	220	0	0	220
13	Mahabubnagar	3500	2596	1564	9	2.25	1555
14	Medak	3000	2448	2448	0	0	2448
16	Medchal	1500	88	0	0	0	88
17	Mulugu	1000	270	270	21	5.25	249
18	Nagarkurnool	4000	2500	2334	20	5	2314
19	Nalgonda	8000	4252	3920	0	0	2647
20	Narayanpet	2000	1200	860	30	7.5	830
21	Nirmal	4000	0	0	0	0	0
22	Nizamabad	5000	216	216	20	50	196
23	Peddapalli	3000	3858	2263	0	0	2263
24	Rajanna Sircila	1200	175	175	0	0	175
25	Ranga Reddy	2500	0	0	0	0	0
26	Sangareddy	3000	2160	2160	0	0	2160
27	Siddipet	4300	1231	1231	0	0	1231
28	Suryapet	4000	1031	1031	0	0	1142
29	Mancherial	3000	3726	3548	3	0	3545
30	Vikarabad	1500	470	470	285	85.15	185
30	Wanaparthy	3500	402	402	0	0	402
31	Warangal (Rural)	4000	710	710	0	0	710
32	Warangal (Urban)	3000	655	601	0	0	601
33	Yadadri Bhongir	2500	2700	2527	385	92.5	2142
Total		100000	52420	46567	1419	470.29	45148

(Source: Dept. of Fisheries, Govt. of Telangana)

The Applications received, Sanctioned, Rejected and pending should be updated in PMFBY portal/ FI Plan Portal by the respective Bank's Head Office/Corporate Centre.

Controllers of Banks have been reporting that branches are not in receipt of applications as mentioned in the report of Department of Fisheries. As there is huge difference between the no. of applications submitted by Department of Fisheries and the no. of applications received by branches, the Department of Fisheries is requested to advise their DFOs to reconcile the gap in coordination with LDM and Bank Officials at district level.

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.

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.

iii) Agri. Term Loans including Allied Infrastructure & Ancillary Activities as on 31.12.2020 (Rs. In cr)

Sector	As on 30.09.2020			As on 31.12.2020		
	Target	Achievement	%	Target	Achievement	%
Public Sector Banks	12971.24	6246.84	48.15%	12971.24	7716.76	59.49%
Private Sector Banks	4379.56	2876.43	65.68%	4379.56	4100.46	93.63%
Regional Rural Banks	2448.75	1436.26	58.65%	2448.75	2260.20	92.30%
Cooperative Banks	2119.64	232.46	10.97%	2119.64	270.60	12.76%
Total	21919.19	10791.99	49.23%	21919.19	14348.02	65.46%

Achivement upto the quarter ended 31.12.2020 under Total Term Loans (Term Loans including allied; Infrastructure & Ancillary activities)

- Public sector banks have disbursed Rs.7716.76 Crs and achieved 59.49% of Annual Targets.
- Private sector banks have disbursed Rs. 4100.46 Crs and achieved 93.63% of Annual Targets.
- RRBs have disbursed Rs.2260.20 Crs and achieved 92.30% of Annual Targets.
- Co-operative Banks have disbursed Rs. 270.60 Crs and achieved 12.76% 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.

Controllers of Banks are requested to focus on extending financial assistance to Agriculture Infrastructure, Agri. allied and Ancillary activities to boost up the income of farmers as well as agriculture Sector.

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

The Hon'ble Finance Minister Govt 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. The Scheme details already circulated to Banks and through SLBC Quarterly review for September,2020.

After conducting a special meeting under the Chairmanship of Secretary to Govt , APC and Commissioner of Agriculture, NABARD and member banks on 29.09.2020, Bank wise Target allocation was finalized within the overall target of Rs. 3,075 crores allocated to Telangana State for the FY 2020-21 to 2023-24. **The targets have been communicated to all Banks. The progress of implementation of the Scheme in Telangana is as under:**

AGRICULTURE INFRASTRUCTURE FUND SCHEME : PROGRESS AS ON 31.01.2021 (Rs. in Crs)

SL No	Name of the Bank	Target	Sanction No. of A/cs	Sanctioned Amount
1	APGVB	25	0	0.00
2	AXIS BANK	150	0	0.00
3	BANK OF BARODA	200	0	0.00
4	BANK OF INDIA	175	0	0.00
5	BANK OF MAHRASHTRA	75	0	0.00
6	CANARA BANK	275	10	26.50
7	CENTRAL BANK OF INDIA	100	0	0.00
8	HDFC	275	9	14.33
9	ICICI BANK	200	6	42.33
10	IDBI	75	0	0.00
11	INDIAN BANK	100	0	0.00
12	INDIAN OVERSEAS BANK	100	0	0.00
13	INDUS IND BANK	100	0	0.00
14	KARNATAKA BANK	5	0	0.00
15	KARUR VYSYA BANK	5	0	0.00
16	KOTAK MAHINDRA BANK	50	0	0.00
17	PUNJAB NATIONAL BANK	100	0	0.00
18	SOUTH INDIAN BANK	30	0	0.00
19	STATE BANK OF INDIA	375	0	0.00
20	TGB	25	1	0.75
21	TSCAB	200	366	152.77
22	UCO BANK	60	0	0.00
23	UNION BANK OF INDIA	325	0	0.00
24	YES BANK	50	0	0.00
	GRAND TOTAL	3075	392	236.68

All Banks to explore potential avenues and sanction the loans to improve the Agriculture Infrastructure as the scheme covers interest subvention and Credit Guarantee.

iv) Dairy Entrepreneurship Development Scheme (DEDS) :

Upto the quarter ended 31st December 2020, banks have disbursed an amount of Rs.27.17 Crs to 2161 beneficiaries under DEDS and the total outstanding as on 31.12.2020 is Rs.170.52 Crs to 17727 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 31st December' 2020 banks have disbursed an amount of Rs. 3.55 Crs to 36 beneficiaries under Negotiable Ware House Receipts pledge finance and the total outstanding as on 31.12.2020 is Rs. 75.47 Crs to 409 beneficiaries.

The performance of Banks under NWR finance has been reviewed in the Sub-Committee Meetings on Agriculture held on 10.02.2021. Controllers of Banks have advised that due to conscious decision take by their Corporate Office on financing loans against Private Ware House Receipts on account of the associated risks, there is low off take under Negotiable Ware house receipt finance. However, Banks were advised to explore 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 31st December 2020, banks have disbursed an amount of Rs.8.51 crore to **742** groups against a target of 10560 groups for the FY 2020-21. The total JLG Loans outstanding with Banks as on 31.12.2020 is Rs.99.33 crore extended to 5521 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 10.02.2021. It is reported by Controllers of Banks that most of the beneficiaries in respect of pending applications were settled in Jobs or otherwise and not coming forward for financial assistance.

In view of the above, SLBC requested the MANAGE to re-examine the pending proposals with the help of the Nodal Training Institutes, who uploaded the applications in MANAGE portal to finalize the list of pending applications and submit (granular data beneficiary wise, bank wise and district wise) to SLBC to take up the issue for further follow up with LDMs and Controllers of respective Banks.

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 31.12.2020 (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	5585641	61729.43	1360686	14792.45	23.96	411699	3152.48	5.10
Agri. Term Loans	1160976	21373.74	127517	2407.45	11.26	104598	1347.85	6.30
Agri. Infrastructure	1698	1044.60	217	181.76	17.39	90	37.02	3.54
Ancillary activities	17559	6324.44	516	423.55	6.69	458	328.04	5.18
Total Agriculture	6765874	90472.21	1488936	17805.21	19.68	516845	4865.39	5.37

i) Overdues in Agriculture segment

- 23.96% of Short Term Crop Loans are overdues in the books of the banks as on 31.12.2020 as against Sept,2020 level of 13.51%.
- 10.48% of Agriculture Term Loans incl. Allied activities; Agri. Infrastructure; Agri. Ancillary Activities outstanding are overdues as on 31.12.2020 as against Sept,2020 level of 11.03%.
- Overdues in total agriculture advances constitute 19.68% of outstanding as on 31.12.2020 as against Sept,2020 level of 12.74%.

ii) NPAs in Agriculture segment

- 5.10% of short term crop loans are NPAs in the books of the banks as on 31.12.2020 as against Sept,2020 level of 5.47%.
- 5.96% of Agriculture Term Loan incl. Allied activities; Agri. Infrastructure; Agri. Ancillary Activities outstanding are NPAs as on 31.12.2020 as against Sept'2020 level of 6.34%
- NPAs in total agriculture advances are at 5.37% as on 31.12.2020 as against Sept,2020 level of 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. 65.87 Crore to Andhra Bank in May,2020 and Rs. 13.76 Crore to 16 Banks on 04.02.2021. The remaining claim amount of Rs. 725.25 crore is yet to be released.

As per the directions of the Statutory Auditors all Banks have made a provision for the outstanding claims of Rs. 725.25 Crore and the same has been adversely affected the funds position and profitability of the Banks.

The Govt. of Telangana is requested to expedite reimbursement of PV/VLR claims of Banks as early as possible.

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 2,95,204 farmers amounting to Rs. 406.54 Crore.
- DBT failed accounts -8650 with an eligible amount of Rs. 10.68 Crore are to be rectified by the Bankers by furnishing correct A/c No., IFSC Code and farmer details.
- Farmers outstanding below Rs. 25,000/- with multiple accounts amounting to Rs. 293.27 crore is kept pending for arriving at eligibility.
- Farmers with outstanding above Rs. 25,000/-, Government yet to take a decision for making payment.

Govt. of Telangana has been requested to release the balance amount to all eligible farmers at the earliest.

v) Oil Palm Cultivation- Modalities of Finance- Scale of Finance

Considering the potentiality in Telangana for cultivation of Oil Palm with the completion of Major and Medium Irrigation projects and increased irrigation facility, the Govt of India notified an additional potential area of 3.29 lakh Ha (8.14 lakh acres) in 25 Districts of Telangana apart from already notified area

- No. Of farmers expected to be benefitted - 1,62,800
- Fresh Fruit Bunches production - 80 Lakh MT per annum
- Value of fresh fruit bunches - 8000 Crore per annum
- Revenue generation on Crude Palm oil prod - 14.80 Lakhj MTs – Rs. 10,360 Crores

Expected revenue to Government in terms of GST per annum is Rs. 518.40 Crores. Apart from revenue generation to the farmers, there is a huge scope for employment generation through establishment of processing industries.

Developments in the State :

- The SLBC Sub-Committee meeting held on 04.01.2020 attended by Hon'ble Agriculture Minister, Secretary to Government, APC and Major Bankers to discuss on Financing of Oilpalm Cultivation.
- The Sub-Committee visited Khammam District on 08.01.2021 and met with the Farmers and also visited Aswaraopet Factory before finalizing Scale of Finance.
- The Scale of Finance finalized by the Sub-Committee at Rs. 1,20,000 Per Acre
- Borrower contribution : 10%
- Bank loan – 90%
- Rate of Interest as per Individual Bank's Loan policy.
- Minimum Area to be cultivated 1 Hectare (2.5 Acres)
- Disbursement will be made to the farmers in four years as per requirement.
- The Moratorium period will be for 4 years for repayment (During moratorium Borrower has to pay the Interest) (Total loan period 9 years)
- Repayment will commence from 5th year onwards up to 9 years.
- Govt Subsidy will be credited to the Farmer Account as and when received.

- **Security for the Loan :**

For Limit up to Rs. 3.00 lacs:

Primary : Hypothecation of Crop

Collateral: Tripartite Agreement between Farmer, Company & Bank

For Limit above Rs. 3.00 lacs:

Primary : Hypothecation of Crop

Collateral : a) Tripartite Agreement between farmer, Company & Bank

b) Mortgage of lands (Any Relaxation can be done as per Individual Bank's policy decision)

c) Mortgage entry will be made in Dharani portal.

- Escrow Account : The Company which is entering into tripartite agreement should open escrow account with all participating Banks in the name of the Company .
- Inter Crop Financing : Inter crop financing can be considered to individual farmers under KCC as a separate limit based on the Crops raised and usual security norms and to avail the interest subvention and Prompt repayment incentives by the farmer as per eligibility .

A Brief Note on working of Scale of Finance is as under :

As advised by Hon'ble Minister of Agriculture, Government of Telangana a Sub-Committee on oil palm was constituted consisting of representatives of various banks to look into the existing unit cost / Scale of finance for oil palm in the state on 04 January 2021 during the steering committee deliberations held with Banks. It was also decided that the members of Sub Committee will visit oilpalm plantation and palm oil processing unit in Bhadradri Kothagudem district on 08 Jan 2021. The officers from NABARD, SBI, Canara Bank, Union Bank of India, Punjab National Bank, Central Bank of India and Telangana State Apex Cooperative Bank along with officials from Horticulture Department of Telangana State undertook the field visit to few oilpalm fields and processing unit on 08 Jan 2021 and had a detailed discussion with the farmers.

Based on the inputs received from farmers, the recommended package of practices published by NMOOP and other available literature on oilpalm, the unit cost / scale of finance for one acre oilpalm was finalized. The cost worked out per acre is Rs.1,20,000 (cost capitalized upto first four years) and the same was approved by the members of sub-committee.

The details of the cost finalized are as under;

(A) Expenditure Parameters:

Cultivation of Oil Palm in one acre - Indicative Unit Cost						
Crop	Oil Palm	Variety	Tenera Hybrid			
Spacing	9 mX9 m Triangular planting	Area	1 acre			
Sl.No	Particulars	Years (Amt. in Rs/)				Total
		1	2	3	4	
A	Material cost					
1	Land preparation and leveling	5000				5000
2	Planting material (incl.10% extra during 2nd year)	6270	660			6930
3	Manures and Fertilizers	5257	8376	9494	9665	32792
4	Plant protection chemicals	500	500	700	700	2400
5	Herbicide Cost	500	500	500	500	2000
6	Drip Irrigation System*	24000	0	0	0	24000
7	Operation and Labour	11900	8400	8400	9800	38500
8	Pruning, Harvesting charges etc.,	0	0	0	3000	3000
9	Misc. Costs (Rs.)	2378	1000	1000	1000	5378
	TOTAL (rounded off)	55805	19436	20094	24665	120000

- **As per actual incurred by the farmer**

Expenditure from 5th year onwards...

5 th year	6 th year	7 th year	8 th year	9 th year	10 th year onwards
26700	27700	29400	31400	32400	33400

(B) Income Parameters:

Years----->	2	3	4	5	6	7	8	9	10....
Yield of FFB (tons / ac)	0	0	3	6	7	8	10	11	12
Farm Gate Price (Rs/ ton of FFB)	10000								
Gross Income per acre	0	0	30000	60000	70000	80000	100000	110000	120000
Maintenance cost / acre from 5th year onwards			0	26700	27700	29400	31400	31400	31400
Net Income	0	0	30000	33300	42300	50600	68600	78600	88600

Economics

Internal Rate of Return (IRR) over a period of 25 years : 37.68%

Benefit cost ratio (BCR) over a period of 25 years : 2.12 : 1 *

**Benefits during initial years will be nil or less upto 4th year and increase over a period of time and the income will stabilize after 10 years.*

(C) Repayment Schedule

(Amount in Rs.)

Year	Loan details			Repayment details		Net Income	Loan O/s at the end of year	Surplus
	Loan Disb.	Loan O/s at beginning	Interest	Principal	Total			
1	50200	50200	5020	0	5020	0	50200	0
2	17500	67700	6770	0	6770	0	67700	0
3	18100	85800	8580	0	8580	0	85800	0
4	22200	108000	10800	0	10800	30000	108000	0
5	0	108000	10800	5850	16650	33300	102150	16650
6	0	102150	10215	10935	21150	42300	91216	21150
7	0	91216	9122	16178	25300	50600	75037	25300
8	0	75037	7504	26796	34300	68600	48241	34300
9	0	48241	4824	48241	53065	78600	0	25534

Rate of Interest considered: 10%, Bank loan :90%, Margin money – 10%

The bank loan can be repaid in 9 years with 4 years grace period. Interest during gestation period is to be repaid from the income received from intercrops.

The cost finalized is technically feasible and financially viable.

The unit cost was also discussed in SLBC Sub-Committee on Agriculture on 10.02.2021 and the same has been recommended for approval of SLBC.

b. 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 30.09.2020		As on 31.12.2020	
		Achievement	% of Ach		Achievement	% of Ach	Achievement	% of Ach
Micro Enterprises	9213.00	21022.67	228.18	10143.87	11353.84	111.93	13187.73	130
Small Enterprises	9810.86	21738.34	221.57	11028.84	10937.07	99.17	14094.88	127.80
Total SME	19023.86	42761.01	224.77	21172.71	22290.91	105.28	27282.61	128.85
Medium Enterprises (ME)	12331.37	7087.87	57.47	14024.19	4247.90	30.29	5489.18	39.14
Total MSME advances	31355.23	49848.88	158.98	35196.90	26538.81	75.40	32771.79	93.10

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

Particulars	Outstanding as on 31.03.2020		Outstanding as on 30.09.2020		Outstanding as on 31.12.2020	
	A/c.	Amt.	A/c.	Amt.	A/c.	Amt.
Micro Enterprises	634422	24446.08	716779	24520.76	819809	25250.47
Small Enterprises	99649	28566.43	104739	29717.12	100551	29867.39
Total MSE	734071	53012.51	821518	54237.88	920360	55117.86
% of Micro Enterprises to total MSE	86.42%	46.11%	87.25%	45.21%	89.07%	45.81%
% of Small enterprises to total MSE	13.58%	53.89%	12.75%	54.79%	10.92%	54.18%
Medium Enterprises (ME)	10028	8963.39	13235	12029.41	14447	12930.56
% of ME to total MSME advances	1.34%	14.46%	1.58%	18.15%	1.54%	19%
Total MSME advances	744099	61975.90	834753	66267.29	934807	68048.42

Performance under MSME upto the Quarter:

- MSE advances increased by Rs.2105.35 Crs (3.82%) and stood at Rs.55117.86 Crs.
- Advances to ME increased by Rs. 3967.17 Crs (44.25%) and stood at Rs. 12930.56 Crs.
- Advances under MSME segment increased by Rs.6072.52 Crs (9.79%) and stood at Rs.68048.42 Crs.

iii) PM Task Force Recommendations:

Compliance to PM Task Force Recommendations	Norm %	Actual %
Banks are advised to achieve a 20 percent year-on-year growth in credit to micro & small enterprises (Dec '19 – Dec'20)	20	3.97%
10 percent annual growth in the number of micro enterprise accounts	10	-13.40%
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	45.81%

Banks compliance to the PM Task Force recommendations and the performance of Banks under different parameters of the recommendations has been reviewed in the Sub-committee meeting on MSME held on 12.02.2021.

Status of Compliance as on 31.12.2020 :

Compliance to PM Task Force Recommendations	
Parameter	Names of Banks not complied with
Banks are advised to achieve a 20 percent year-on-year growth in credit to micro & small enterprises (Dec '19 – Dec'20)	Bank of Baroda; Bank of India ; Canara Bank; Central Bank of India; IDBI; Indian Overseas Bank; PNB; Uco Bank; Union Bank of India; SBI; AXIS; CSB; CUB; Federal Bank; Dhanalakshmi Bank; DCB Bank; HDFC; ICICI; IndusInd Bank; Karnataka Bank; KVB; LVB; RBL Bank; Kotak; TMB; YES; AP Mahesh; KBS LAB Bank; APGVB; APSFC. (11 Banks only achieved)
10 percent annual growth in the number of micro enterprise accounts	Indian Overseas Bank; AXIS; BB; CSB; DCB Bank; Dhanalakshmi; ICICI; Yes Bank; Federal Bank; INDUSIND; KVB; APGVB; APSFC; KBS LAB Bank; TSCAB; RBL Bank. APSFC(23 Banks only achieved)
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	BOB; Bank of India; Canara Bank; Central Bank of India; Indian Overseas Bank; PNB; Union Bank of India; SBI; Axis Bank; CUB; Dhanalakshmi; Equitas Bank; Federal; HDFC; ICICI; INDUSIND; Karnataka Bank; KOTAK; LVB; RBL; South Indian Bank; YES; APSFC; (16 Banks only achieved)

Controllers of Banks have been advised to comply with the norms stipulated under each head as per the PM TASK FORCE recommendations.

iv) Overdues in MSMEs as on 31.12.2020

(Rs. In Crs)

S. No.	Particulars	Outstandings as on 31.12.2020		Overdues as on 31.12.2020		
		A/cs.	Amount	A/cs.	Amount	% to Outstanding
1	Micro	819809	25250.47	123554	4024.21	15.93%
2	Small	100551	29867.39	17066	4981.91	16.68%
	Total MSE	920360	55117.86	140620	9006.12	16.33%
3	Medium	14447	12930.56	2709	2261.11	17.48%
	Total MSME	934807	68048.42	143329	11267.23	16.55%

Overdues for the quarter ended 31st December 2020:

- Overdues of MSE segment advances constitute 16.33% of its outstandings (Sept, 2020-13.64%).
- Overdues of Medium enterprises constitute 17.48% of its outstandings(Sept, 2020-16.08%).
- Overdues under MSME segment constitute 16.55% of outstandings(Sept, 2020-14.08%).

v) NPAs in MSME segment as on 31.12.2020

(Rs. In Crs)

S. No.	Particulars	Outstandings as on 31.12.2020		NPAs as on 31.12.2020		
		A/c.	Amt	A/c.	Amt	% to Outstandings
1	Micro	819809	25250.47	104726	1961.36	7.77%
2	Small	100551	29867.39	4831	2588.90	8.67%
	Total MSE	920360	55117.86	109557	4550.26	8.25%
3	Medium	14447	12930.56	374	911.20	7.04%
	Total MSME	934807	68048.42	109931	5461.46	8.02%

NPAs for the quarter ended 31st December 2020:

- NPAs of MSE segment advances constitute 8.25% of its outstandings (Sept, 2020-8.27%).
- NPAs of Medium enterprises constitute 7.04% of its outstandings. (Sept, 2020-7.30%).
- NPAs of total MSME segment constitute 8.02% of total outstandings. (Sept, 2020-8.09%).

vi) **CGTSME- coverage:** 96746 proposals covered by banks have been approved for an amount of Rs.5992.30 Crores up to the Quarter ended December' 2020 under CGTMSE Scheme. Around 2053 proposals covered by banks have been approved for an amount of Rs.246.63 crores during the current quarter.

CGTMSE					
District Wise Report of TELANGANA (Guarantee Approved) (in Rs. Lakh)					
From: 01.10.2020 To: 31.12.2020				Upto 31.12.2020	
S. No.	District Name	Proposals	Amount	Proposals	Amount
1	ADILABAD	48	126.13	2844	8685.07
2	BHADRADRI KOTHAGUEDEM	42	174.66	242	585.64
3	HYDERABAD	662	15995.90	35725	297578.59
4	JAGITAL	21	59.60	138	348.47
5	JANGAON	17	41.40	67	146.67
6	JAYASHANKAR BHOOPALPALLY	17	64.29	134	368.90
7	JOGULAMBA GADWAL	30	77.90	159	289.75
8	KAMAREDDY	27	81.80	240	673.73
9	KARIMNAGAR	59	349.62	4686	18743.73
10	KHAMMAM	163	670.00	4367	21599.76
11	KOMARAM BHEEM ASIFABAD	2	4.20	184	405.57
12	MAHABUBABAD	5	22.39	48	126.98
13	MAHBUBNAGAR	41	201.86	7177	15588.71
14	MANCHERIAL	7	24.02	50	171.27
15	MEDAK	46	239.22	3895	18903.36
16	MEDCHAL	72	934.67	667	6282.38
17	NAGARKURNOOL	4	22.00	60	205.76
18	NALGONDA	62	363.16	7325	21286.21
19	NIRMAL	10	63.55	127	351.88
20	NIZAMABAD	51	210.91	3729	11587.24
21	PEDDAPALLI	31	68.37	153	583.61
22	RAJANNA SIRCILLA	18	76.46	171	585.24
23	RANGAREDDY	272	3173.99	17064	126290.19
24	SANGAREDDY	47	316.94	341	2133.36
25	SIDDIPET	22	111.10	170	685.55
26	SURYAPET	61	524.35	335	1387.19
27	VIKARABAD	30	62.59	210	388.38
28	WANAPARTHY	9	24.92	46	128.84
29	WARANGAL (RURAL)	33	63.50	456	6910.33
30	WARANGAL (URBAN)	114	443.19	5731	35597.52
31	YADADRI BHUVANAGIRI	30	71.00	205	610.68
Total		2053	24663.69	96746	599230.56

CGTMSE			
MLI Wise Report of TELANGANA (Guarantee Approved)			
From: 01.10.2020 to 31.12.2020			
S. No.	Bank Name	Proposals	Approved Amount (in Rs. Lakh)
1	ANDHRA BANK	4	13.94
2	ANDHRA PRADESH GRAMEENA VIKAS BANK	128	195.14
3	AXIS BANK LIMITED	20	1081.00
4	BANK OF BARODA	38	733.08
5	BANK OF INDIA	45	1290.74
6	CANARA BANK	136	3379.20
7	CENTRAL BANK OF INDIA	5	52.63
8	HDFC BANK LIMITED	81	3357.74
9	ICICI BANK	7	157.60
10	IDBI BANK LTD	2	60.00
11	IDFC FIRST BANK LIMITED	1	120.00
12	INDIAN BANK	132	377.91
13	INDIAN OVERSEAS BANK	44	704.96
14	KARNATAKA BANK LTD	23	148.40
15	KOTAK MAHINDRA BANK	8	420.00
16	PUNJAB NATIONAL BANK	11	93.73
17	SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA	1	35.00
18	STANDARD CHARTERED BANK	83	2728.50
19	STATE BANK OF INDIA	102	3752.96
20	TELANGANA GRAMIN BANK	22	77.42
21	THE FEDERAL BANK LTD	1	10.00
22	THE KARUR VYSYA BANK LTD	9	489.00
23	THE SOUTH INDIAN BANK LIMITED	2	7.58
24	UCO BANK	7	141.74
25	UNION BANK OF INDIA	1126	4150.42
26	YES BANK LTD	15	1085.00
Total		2053	24663.69

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)

Data on One Time Restructuring accounts under MSME Segment as on 31.12.2020 (Rs. In Crore)

Category	No. of eligible Accounts to be restructured		No. of accounts Restructured		No. of accounts pending for Restructuring		No. of customers opted out for Restructuring	
	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	67739	2839.01	26916	393.92	19444	1312.90	21379	1132.19
Small	10418	3093.18	2452	490.03	4992	1261.45	2974	1341.70
Medium	986	763.94	274	72.77	497	300.90	215	390.26
TOTAL	79143	6696.13	29642	956.72	24933	2875.25	24568	2864.15

As the Scheme extended up to 31.03.2021 Controllers of all Banks to extend the benefit of OTR to all eligible customers.

viii. Review of Bank Linkage in MSME Clusters:

Credit flow in MSME clusters as on 31.12.2020

There are 5169 enterprises in MSME Clusters in various districts of Telangana State as per the information provided by the LDMs.

Banks credit linkage in MSME clusters up to the quarter is as under:

- Micro Enterprises- 2241 Small Enterprises-1063 and Medium Enterprises-240
- Total No. of Enterprises in the Clusters Linked to banks is 3544 (68.56%).

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 Abiyan 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 31.01.2021 is as under:

Bank Name	ELIGIBLE		SANCTIONED		DISBURSED		OPTED OUT		% of Sanctions	% of disbursals	% opted out
	No.	Amt	No.	Amt	No.	Amt	No	Amt			
BOB	5691	182.12	4978	178.06	3400	147.00	2318	36.73	97.77	80.72	20.17
BOI	3137	83.56	2356	81.51	2356	81.51	781	2.06	97.55	97.55	2.47
BOM	3697	106.46	2489	86.6	2176	84.5	758	12.56	81.35	79.37	11.80
Canara Bank	26849	496.41	16055	321.91	16033	318.32	10497	202.33	64.85	64.12	40.76
CBI	3940	64.24	3154	58.9	2641	57.81	643	5.35	91.69	89.99	8.33
Indian Bank	8083	207.60	4730	138.98	2091	120.45	1096	56.23	66.95	58.02	27.09
IOB	3070	56.17	682	55.99	682	55.99	676	34.37	99.68	99.68	61.19
P&S Bank	111	0.72	111	0.72	111	0.72	0	0	100.00	100.00	0.00
PNB	3501	74.53	3501	74.53	3331	71.55	170	2.32	100.00	96.00	3.11
SBI	53930	1588.73	44202	1456.93	15022	1207.96	5228	84.00	91.70	76.03	5.29
UCO Bank	332	23.37	269	19.52	237	16.12	63	3.85	83.53	68.98	16.47
UBI	26869	619.36	20755	613.26	17144	566.95	4504	10.94	99.02	91.54	1.77
PSBs	139210	3503.27	103282	3086.91	65224	2728.88	26734	450.74	88.12	77.90	12.87
Axis Bank	5502	575.76	3774	578.52	3774	578.52	4	1.00	100.48	100.48	0.17
CUB	945	226.15	507	171.89	455	141.15	59	10.91	76.01	62.41	4.82
DCB	1149	76.35	1149	71.71	112	8.50	0	0.00	93.92	11.13	0.00
Dhanalaxmi Bank	50	5.71	12	3.56	12	3.56	12	3.56	62.35	62.35	62.35
Federal Bank	115	14.24	64	10.15	64	10.15	35	3.23	71.28	71.28	22.68
I D B I	2043	185.94	954	25.93	738	25.14	1089	11.14	13.95	13.52	5.99
HDFC Bank	10997	895.13	10997	895.13	3160	573.26	1654	116.83	100.00	64.04	13.05
ICICI Bank	10246	702.38	6353	684.96	2590	515.24	2279	156.24	97.52	73.36	22.24
IndusInd Bank	316	123.56	316	119.63	292	118.13	0	0	96.82	95.61	0.00
J&K Bank	77	4.59	47	4.04	47	4.04	6	0.08	88.02	88.02	1.74
Karnataka Bank	539	90.79	308	82.29	308	82.29	214	13.88	90.64	90.64	15.29
KVB	638	68.92	638	68.92	638	68.92	0	0	100.00	100.00	0.00
Kotak Mahindra Bank	1967	546.12	1967	546.12	1616	446.31	0	0	100.00	81.72	0.00
Lakshmi Vilas Bank	54	0.18	44	0.15	34	0.12	4	0.00	83.11	65.57	2.51
RBL	1759	42.77	1354	35.60	1288	31.77	0	0.00	83.23	74.28	0.00
SIB	279	72.75	216	70.09	198	68.06	17	0.96	96.34	93.55	1.32
TMB	331	13.03	331	13.03	331	12.57	0	0.00	100.00	96.47	0.00
Yes Bankk	5329	215.43	5329	215.43	228	68.11	0	0.00	100.00	31.62	0.00
Private Sector Banks	42336	3859.80	34360	3597.15	15885	2755.84	5373	317.84	93.20	71.40	8.23
AP GVB	7028	10.00	58	0.22	58	0.22	13	0.05	2.15	2.15	0.50
TGB	11014	6.11	938	1.58	938	1.58	0	0.00	25.88	25.88	0.00
RRBs	18042	16.11	996	1.80	996	1.80	13	0.05	11.14	11.14	0.31
TSCAB	2973	7.83	1017	11.97	990	11.72	299	2.25	152.87	149.68	28.74
Grand Total	202561	7387.01	139655	6697.83	83095	5498.23	32419	770.88	90.67	74.43	10.44

Under GECL (20% of outstanding MSME loans) Banks together have sanctioned Rs. 6697.83 Crore as against eligible amount of Rs. 7387.01 Crore which is 90.67% and disbursed Rs.5498.23 Crore which is 74.43% of Sanctioned amount as on 31.01.2021. About 32419 borrowers have opted out, who are eligible for an amount of Rs. 770.88 Crore i.e.10.44% of total eligible amount.

In the Sub-Committee meetings held on 11.02.2021, the performance of Banks has been reviewed under GECL and Controllers of Banks have been advised to initiate necessary steps to ensure that 100% disbursements to happen to all the eligible borrowers before 28.02.2021.

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 lakh whichever is lower.

Under CGSSD Scheme Banks together sanctioned Rs. 4.94 Crs and disbursed Rs.1.43 Crores as on 31.01.2021.

Controllers of Banks are requested to speed up the process of TEV study and extend financial assistance to all eligible and viable units under the Scheme.

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 Abiyan package. The loan will be covered under CGTMSE Scheme with interest subvention. Govt of Telangana estimated beneficiaries of 5,00,000 under the Scheme and so far identified 4,42,234 in all ULBs of Telangana.

The progress in financing the beneficiaries is as under:

Status of Bank wise applications submitted, sanctioned & disbursed under PMSVANidhi 31.01.2021

Sl. No.	Name of the Bank	No. of Loan applications submitted	Sanctioned			Disbursed		
			No.	Balance	%	No.	Balance	%
1	State Bank of India	160114	136860	23254	85.48	103684	33176	64.76
2	Union Bank of India	98096	85720	12376	87.38	61535	24185	62.73
3	APGVB	30425	22386	8039	73.58	11679	10707	38.39
4	Streenidhi	31168	21644	9524	69.44	14285	7359	45.83
5	Canara Bank	15660	14827	833	94.68	14415	412	92.05
6	Telangana Grameena Bank	19148	12348	6800	64.49	8708	3640	45.48
7	Indian Bank	11727	8782	2945	74.89	6402	2380	54.59
8	Bank of Baroda	9937	8470	1467	85.24	6932	1538	69.76
9	Bank of India	4485	4414	71	98.42	3900	514	86.96
10	Indian Overseas Bank	4305	3219	1086	74.77	2130	1089	49.48
11	Central Bank of India	4617	3231	1386	69.98	2969	262	64.31
12	Punjab National Bank	2759	2407	352	87.24	2188	219	79.30
13	The Karimnagar DCCB	1827	1479	348	80.95	9	1470	0.49
14	HDFC Bank	2194	1298	896	59.16	315	983	14.36
15	UCO Bank	1389	1225	164	88.19	1145	80	82.43
16	TSCAB	1802	1028	774	57.05	943	85	52.33
17	Gayatri Coop Bank	1666	744	922	44.66	36	708	2.16
18	Adilabad DCCB	880	694	186	78.86	441	253	50.11
19	IDBI Bank	1300	637	663	49.00	460	177	35.38
20	Bank of Maharashtra	679	584	95	86.01	520	64	76.58
21	Nizamabad DCCB	440	392	48	89.09	357	35	81.14
22	Medak DCCB	514	318	196	61.87	293	25	57.00
23	Karnataka Bank	615	201	414	32.68	173	28	28.13
24	Khammam DCCB	186	135	51	72.58	11	124	5.91
25	ICICI Bank	780	96	684	12.31	45	51	5.77
26	Karur Vysya Bank Ltd	794	106	688	13.35	66	40	8.31
27	The DCCB Mahabubnagar	111	63	48	56.76	21	42	18.92
28	Axis Bank	615	62	553	10.08	2	60	0.33
29	Punjab and sind bank	80	35	45	43.75	12	23	15.00
30	South Indian Bank	130	26	104	20.00	6	20	4.62
31	Kotak Mahindra bank	660	29	631	4.39	0	29	0.00
32	Tamilnad Merchantile Bank	87	16	71	18.39	11	5	12.64
33	Federal Bank	123	15	108	12.20	10	5	8.13
34	Universal Coop Bank	14	14	0	100.00	14	0	100.00
35	The Hyderabad DCCB Ltd.	41	8	33	19.51	0	8	0.00
36	Jammu & Kashmir Bank Ltd	4	4	0	100.00	4	0	100.00
37	IndusInd Bank	83	2	81	2.41	0	2	0.00
38	Bandhan Bank Ltd	7	0	7	0.00	0	0	0.00
39	DCB Bank	33	0	33	0.00	0	0	0.00
40	IDFC Bank Ltd.	4	0	4	0.00	0	0	0.00
41	Lakshmi Vikas Bank	140	0	140	0.00	0	0	0.00
42	RBL Bank Limited	1	0	1	0.00	0	0	0.00
43	RRB Andhra Pragathi GB	23	0	23	0.00	0	0	0.00
44	RRB Chaitanya Godavari GB	2	0	2	0.00	0	0	0.00
45	Standard Chartered Bank	2	0	2	0.00	0	0	0.00
46	Yes Bank	67	0	67	0.00	0	0	0.00
47	Not marked to any bank	32500	0	32500	0.00	0	0	0.00
	TOTAL	442234	333519	108715	75.42	243721	89798	55.11

Concerns:

- DFS, Govt of India fixed a Target for sanction and disbursement of all pending applications before 15.02.2021.
- Details of disbursements in respect of loans sanctioned are not being updated in the portal.
- Private Banks are not sanctioning loans and need to pick up applications from market place and improve their performance.
- Bank's Nodal Officers have to participate in camps and onboard all the Street Vendors financed onto Digital platform "My Bhi Digital" campaign. So far Trained 43,564 vendors and 6158 vendors have done inward transactions and 27,111 vendors have done outward transactions. All the vendors have to be provided with QR code where smart phones are not available and ensure two penny drop transactions of Rs. 1/- each for inward and outward transactions.

SOCIO ECONOMIC PROFILING

- DFS/MoHUA issued instructions to conduct Socio Economic Profiling (SEP) of Street vendors by constituting Dist level Committees for covering all the eligible family members of Street vendors under DFS Schemes of PMJDY A/c opening, covering under PMJJBY, PMSBY and APY Schemes etc., by conducting camps. Banks to setup desks at the camps to fill application forms of the eligible beneficiaries.
- MEPMA is organising camps in the first week of every month (1st to 6th) for ensuring scheme linkages to these beneficiaries as per the eligibility
- The DLC will supervise and prepare the upcoming camps programme. City Level Nodal Officers of various line departments to deploy ground level Officials to conduct camps and ensure form filling
- One-time visits by the SVs and their family will enable them to apply for all the eligible schemes
- All other Govt. Schemes i.e., PM Matru Vandana Yojana & Janani Suraksha Yojana, One Nation One Ration Card etc., to be taken care

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	%
31.12.20	445639	14800.07	317335	8662.79	191032	5166.51	63897	1799.83	12.16	22595	337.65	2.28

Banks performance upto the quarter ended 31st December, 2020:

- As at the end of Dec' 2020 loans outstanding under NRLM with banks – 445639 groups amounting to Rs.14800.07 Crs
- Banks disbursed Rs.5166.51 Crs to 191032 groups upto the quarter ended 31st December' 2020
- Overdues are at Rs.1799.83 Crs i.e. 12.06% of outstandings.
- NPAs are at Rs.337.65 Crs i.e. 2.28% of outstandings.
- Bank-wise details are enclosed as **Annexure -22**.

Concerns and Issues of SERP in SHG Bank Linkage:

- To sanction SHG loans under CC/OD facility instead of Term Loan. Still some Banks are sanctioning under TL and renewing only after complete closure of the account which is in contravention of RBI guidelines.
- To renew the limits with enhancement as per their eligibility. Average loan amount per group is around Rs.3.50 lacs and Banks need to enhance the loan amount at least up to Rs.10 lacs (without any collateral security) as almost all groups in the state are more than two decades old and have sufficient corpus to absorb higher doses of loans. Branch Managers have to be advised for strict adherence to MCP and do not reduce the loan while sanctioning. Incidentally, as per RBI policy guidelines a minimum limit of Rs.5.00 lakhs to be sanctioned for 3 years old group and for other SHGs limit to be sanctioned as per MCP.
- Streamline the documentation part. For renewal of limits, Banks are obtaining fresh documentation every time by calling all the members.
- UBI insisting PAN card for opening of accounts and unmarried women not allowed in groups in Mancherial district .
- Conducting of CBRM meetings at Branch level every month.

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	%
31.12.20	123153	3296.91	33314	1249.35	80607	1136.24	8955	255.35	7.74	6958	72.25	2.19

Banks performance upto the quarter ended 31st December 2020:

- As at the end of December 2020 loans outstanding under NULM with banks – 123153 groups amounting to Rs.3296.91 Crs.
- Upto the quarter Banks disbursed Rs.1136.24 Crs to 80607 groups
- Overdues are at Rs.255.35 Crs i.e. 7.74% of outstandings.
- NPAs at Rs72.25 Crs i.e., 2.19% 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 – 'L'**

iii) **Credit Flow under MUDRA Scheme as on 31.12.2020**

(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	
Upto Mar'20 (since introduction of the Scheme)	1213412	3722.14	176702	2768.75	45512	2637.35	1435626	9128.24	6960.82	131.13%
During the quarter(Dec'20)	111502	165.97	24478	491.86	9178	677.52	145153	1335.14	5196.90	25.69%
Up to the quarter ended 31.12.2020	240727	346.89	68172	1275.19	19829	1425.11	328728	3047.19	5196.90	58.63%

Sector Wise performance under PMMY in Telangana as on 31.12.2020

(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	186272	231.67	41209	863.32	13159	1038.03	240640	2133.01	3602.64	59.20
Private Sector	37940	96.35	22350	374.56	6250	371.84	66540	842.75	1094.26	77.01
RRBs	12787	9.35	3833	23.00	286	4.43	16906	36.78	500.00	7.35
Others	3728	9.54	780	14.29	134	10.83	4642	34.65	0.00	--
Total	240727	346.89	68172	1275.19	19829	1425.11	328728	3047.19	5196.90	58.63%

Category wise Sanctions under Pradhan Mantri Mudra Yojana(PMMY) as on 31.12.2020 (Rs in Crores)

Sr No	Category	Shishu		Kishore		Tarun		Total	
		(Loans up to Rs. 50,000)		(Loans from Rs. 50,001 to Rs. 5.00 Lakh)		(Loans from Rs. 5.00 to Rs. 10.00 Lakh)			
		No Of A/Cs	Sanctioned Amt	No Of A/Cs	Sanctioned Amt	No Of A/Cs	Sanctioned Amt	No Of A/Cs	Sanctioned Amt
1	General	150200	222.6	42011	858.64	15399	1165.12	207610	2246.36
2	SC	14665	18.77	4420	69.5	822	46.08	19907	134.35
3	ST	5785	8.32	3292	84.89	1209	69.93	10286	163.14
4	OBC	70077	97.2	18449	262.16	2399	143.98	90925	503.34
5	Total	240727	346.89	68172	1275.19	19829	1425.11	328728	3047.19
Out of Above									
6	Women	137212	205.62	23616	290.21	2311	140.34	163139	636.17
7	New	131383	185.63	40337	741.38	11584	845.65	183304	1772.66
8	Minority	26571	39.12	2452	38.96	544	41.34	29567	119.41
9	PMJDY OD	11769	1.72	0	0	0	0	11769	1.72
10	Mudra card	4988	3.24	1455	14.92	293	16.77	6736	34.93
11	NULM	6891	6.62	170	2.99	17	0.7	7078	10.31
12	NRLM	444	0.23	416	10.29	22	1.21	882	11.73
13	Other Govt. Sponsored.	6430	5.57	2328	42.31	746	55.92	9504	103.8
14	Skill Certified	357	0.98	547	16.39	179	13.45	1083	30.82
15	Self Certified	1934	5.33	1770	43.62	125	12.94	3829	61.89
16	Unskilled	81479	93.49	11782	243.92	3094	242.1	96355	579.51

Banks Performance under PMMY upto the quarter ended 31.12.2020 :

- Banks sanctioned MUDRA loans to 328728 beneficiaries with an outlay of Rs. 3047.19 Crs
- Rs. 636.17 Crs Sanctioned to 163139 Women Entrepreneurs.
- Rs.1772.66 Crs Sanctioned to 183304 New Entrepreneurs
- Rs. 119.41 Crs Sanctioned to 29567 Minority community Entrepreneurs
- Rs. 134.35 Crs Sanctioned to 19907 SC Entrepreneurs
- Rs. 163.14 Crs Sanctioned to 10286 ST Entrepreneurs
- Bank-wise / district-wise details are enclosed an **Annexure 'F'**

Overdues and NPAs position in PMMY Scheme as on 31.12.2020 (Rs. in Crores)

SCHEME	Outstandings as on 31.12.2020		Overdues as on 31.12.2020			NPAs as on 31.12.2020		
	No. of a/cs	Amount	No. of A/cs	Total Balance in overdue A/cs	%	No. of A/cs	Amount	%
SHISHU <=50K	1111522	1720.24	48366	128.89	7.49	44550	137.02	7.96
KISHORE >50k <=5 lacs	274681	3708.85	31342	372.47	10.04	27970	306.63	8.26
TARUN >5 lacs <=10 lacs	51419	3216.15	5256	198.28	6.16	2995	150.77	4.68
Total	1437622	8645.23	84964	699.64	8.09	75515	594.42	6.87

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
Dec, 2020	6887	1717.92	600.33
During the Quarter	1115	251.81	28.01

Sl. No.	Category	Total loans/ applications sanctioned (Upto 31.12.2020 Cumulative since inception of the scheme)		Sanctions during FY 2019-20 (April 2019 to Mar 2020)		Sanctioned during the Current year from 01.04.2020 to 31.12.2020		Sanctions during quarter ended 31.12.2020	
		No.	Amt	No.	Amt	No.	Amt	No.	Amt
1	SC	1304	343.12	260	68.87	67	22.30	35	7.27
2	ST	706	179.43	181	53.73	52	14.39	20	5.75
3	Women	4877	1195.38	545	202.92	1208	281.93	1060	238.80
	Total	6887	1717.92	986	325.52	1327	318.60	1115	251.81

Banks performance upto the quarter ended 31.12.2020:

- Under Stand-Up India scheme banks have sanctioned loans to 6887 borrowers with an outlay of Rs.1717.92 Crs
- 4877 women beneficiaries-outlay of Rs.1195.38 Crs
- 1304 SC beneficiaries -outlay of Rs.343.12 Crs
- 706 ST beneficiaries- outlay of Rs.179.43 Crs
- During the quarter under review Banks disbursed Rs.39.22 Crs to 84 beneficiaries
- Bank wise details are enclosed an **Annexure 'G'**

v) Credit Flow under DRI Scheme as on 31.12.2020 (Rs. In Crore)

As on	Outstandings		Disbursement Upto the quarter		Overdues			NPAs		
	No.	Amount	No.	Amt	No.	Amt	%	No.	Amt	%
31.12.2020	6027	11.93	429	0.39	2955	6.69	56.07	2095	4.31	36.12

Banks performance as on 31.12.2020:

- As at the end of December 2020 outstanding credit to 6027 beneficiaries is at Rs.11.93 Crs.
- Overdues at Rs.6.69 Crs constitute 56.07% of outstandings.
- NPAs with an amount of Rs.4.31 Crs constitute 36.12% of outstandings.

vi) Credit Flow under PMEGP Scheme:

Agency wise MM/Subsidy claims achievement position: as on 31.12.2020

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

S. No	Agency	Target for 2020-21			Achievement as on 31.12.2020			% of Achievement as on 31.12.2020		
		Projects	M.M.	Emp.	Projects	M.M.	Emp	Projects	M.M.	Emp
1	KVIC	431	12.92	3448	144	4.80	1152	33	37	33
2	KVIB	1029	30.88	8232	343	11.83	2744	33	38	33
3	DIC	934	28.01	7472	365	10.63	2920	39	38	39
4	COIR Board	0	0	0	1	7.7	8	0	0	0
	Total :	2394	71.81	19152	853	27.33	6824	36	38	36

Banks Performance as on 31.12.2020

- 853 projects were sanctioned by Banks with a Margin Money involvement of Rs.27.33 crores generating employment to 6824 members. The achievement against target was 36 % in terms of projects & employment generation and 38% in terms of Margin Money claims towards beneficiaries.

Performance of Banks under PMEGP as on 31.12.2020: (Rs. In Crores)

Outstandings		Disbursements During the quarter		Disbursements Upto the quarter		Overdues			NPAs		
No.	Amount	No.	Amount	No.	Amount	No.	Amount	%	No.	Amount	%
9133	314.09	643	14.06	1401	46.05	2392	25.67	8.17	3996	44.68	14.22

Banks performance as on 31.12.2020

- Outstanding under PMEGP as on 31.12.2020 was at Rs.314.09 Crs
- Banks disbursed Rs.14.06 Crs to 643 beneficiaries during the quarter
- Overdues in PMEGP are at Rs.25.67 Crs constituting 8.17% of outstandings (Sept,2020- 23.21%)
- NPAs in PMEGP are at Rs. 44.68 Crs constituting 14.22% of outstandings (Sept,2020- 9.78%)

Bank wise Status of applications from 01.04.2020 to 31.12.2020 under PMEGP

Sl. No	Name of the Bank	Target for 2020-21		Sanctioned by Bank		MM Disbursed		Pending at Bank		Rejected/ Returned
		No. of Proj.	M. M. (Rs. In lakhs)	No. of Proj.	M. M. (Rs. In lakhs)	No. of Proj.	M. M. (Rs. In lakhs)	No. of Proj.	M. M. (Rs. In lakhs)	
A.	PUBLIC SECTOR BANKS									
1	Allahabad Bank	12	36.00	8	21.47	3	10.5	25	74.24	7
3	Bank Of Baroda	54	161.99	89	407.41	55	269.32	284	1008.77	47
4	Bank of India	18	54.00	20	78.63	13	49.02	79	296.46	71
5	Bank of Maharashtra	14	42.00	14	29.4	9	16.8	69	180.7	29
6	Canara Bank	131	392.97	201	566.78	96	230.64	148	569.6	601
7	Central Bank of India	33	98.99	63	266.85	44	200.96	128	426.01	82
8	IDBI Bank	16	48.00	7	18.57	3	13.38	69	257.3	7
9	Indian Bank	49	146.99	14	35.93	11	40.99	124	380.38	46
10	Indian Overseas Bank	47	140.99	24	88.92	21	72.24	160	502.14	31
11	Punjab National Bank	50	128.99	18	38.81	12	26.63	68	201.7	83
12	Punjab & Sind Bank	1	3.00	0	0	0	0	1	3.5	4
13	UCO Bank	16	48.00	2	1.23	2	2	35	142.03	7
14	Union Bank Of India	322	965.93	354	1178.39	187	631.86	1208	3823.55	1044
15	State Bank of India	532	1595.88	435	929.89	200	502.09	543	1569.03	3953
	Total (A)	1295	3884.71	1250	3665.78	656	2079.72	2956	9468.93	

B	PRIVATE SECTOR BANKS									
Sl. No	Name of the Bank	Target for 2020-21		Sanctioned by Bank		MM Disbursed		Pending at Bank		Rej/Ret
		No. of Proj.	M. M. (Rs. In lakhs)	No. of Proj.	M. M. (Rs. In lakhs)	No. of Proj.	M. M. (Rs. In lakhs)	No. of Proj.	M. M. (Rs. In lakhs)	
16	Axis Bank	36	107.99	1	3.95	0	0	39	124.93	1
17	Bhandhan Bank	1	3.00	0	0	0	0	1	0.75	
18	Catholic Syrian Bank	1	3.00	0	0	0	0	0	0	
19	City Union Bank	10	30.00	0	0	0	0	8	36.25	
20	Development Credit Bank	8	24.00	1	3.5	0	0	4	17.5	
21	Dhanalaxmi Bank	1	3.00	1	7.37	1	7.37	1	8.75	
22	DBS Bank Ltd	0	0.00	0	0	0	0	1	1.25	
23	Equitas Bank	0	0.00	0	0	0	0	0	0	
24	Federal Bank	2	6.00	0	0	0	0	4	19.75	1
25	HDFC Bank	63	188.99	4	5.74	0	0	95	313.25	5
26	ICICI Bank	73	218.98	2	1.25	1	0.5	41	146.56	20
27	Indusind Bank	6	18.00	0	0	0	0	7	22.8	
28	Jammu & Kashmir Bank	1	3.00	0	0	0	0	3	4.25	
29	Karnataka Bank	7	21.00	3	4.49	1	1.75	24	105.8	3
30	Karur Vysya Bank	20	60.00	1	8.75	0	0	34	126.88	
31	KBSLAB	4	12.00	0	0	0	0	0	0	
32	Laxmi Vilas Bank	19	57.00	0	0	0	0	6	15.5	
33	South Indian Bank	5	15.00	0	0	1	3.5	6	30.75	
34	Kotak Mahindra Bank	26	77.99	0	0	0	0	17	42.4	
35	Yes Bank	6	18.00	0	0	0	0	1	1.75	
36	Tamilnadu Mer. Bank	1	3.00	0	0	1	8.75	6	17.6	
	Total (B)	290	869.93	13	35.05	5	21.87	298	1036.72	
C.	Co-OPERATIVE BANKS									
37	TS Co-op Apex Bank	244	731.94	155	552.59	154	533.29	915	3282.08	229
38	A P Mahesh Co-op Bank	6	18.00	0	0	0	0	0	0	
39	Saraswat Co-op Bank	0	0.00	0	0	0	0	9	53.25	
	Total (C)	250	749.94	155	552.59	154	533.29	924	3335.33	
D.	REGIONAL RURAL BANKS									
40	APGVB	327	980.93	20	33.73	9	27.7	218	533.83	489
41	Telangana Grameena Bank	232	695.95	42	77.07	29	70.84	418	934.8	52
	Total (D)	559	1676.87	62	110.8	38	98.54	636	1468.63	
	GRAND TOTAL (A+B+C+D)	2394	7181.46	1480	4364.22	853	2733.42	4814	15309.61	6821

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.

vii) Credit flow under SC corporation Schemes as on 31.12.2020:

Telangana State SC Development Corporation:

(Rs. In Cr)

Outstandings		Disbursements During the quarter		Disbursements Upto the quarter		Overdues			NPAs		
No.	Amount	No.	Amount	No.	Amount	No.	Amount	%	No.	Amount	%
172858	3432.32	27384	352.37	66373	837.48	35519	485.73	14.15	24045	211.06	6.15

SC Corportion – Year wise Scheme Performance

(Rs. In Cr)

Scheme Year	Sanctions			Groundings			To be Grounded			
	No.	Fin. (Subsidy)	Bank Loan	No	Fin. (Subsi)	Bank Loan	No.	Outlay	Subsidy	Bank Loan
2015-16	41100	446.19	173.74	40517	446.19	173.74	216	4.14	2.76	1.37
2016-17	17585	209.98	89.49	16275	191.69	80.40	572	13.04	8.51	4.52
2017-18	29416	375.97	178.20	24178	358.10	169.37	2772	51.95	35.16	16.79

For the years 2018-19 and 2019-20 SC Corporation has not implemented any ACP.

SC Corporation vide their letter No. 22.12.2020 circulated SC Action Plan for FY 2020-21 duly approved by the Govt. of Telangana with a total outlay of Rs. 786.22 Crore. Out of which 500.00 Crore is Corporation subsidy and Rs. 279.02 Crore is Bank Loan. The LDMs have been advised to circulate the Targets to all Banks in their respective District after taking DCC approval. The District wise targets are as under:

SC ACTION PLAN 2020-21

SI No	District Name	No. of Units	Total Outlay (Rs. In lacs)	Corp Subsidy	Other Dept Subsidy	Bank Loan (Rs. In lacs)
1	Adilabad	286	1224.03	806.46	8.40	403.80
2	Mancherial	676	2985.91	1925.41	18.20	1031.40
3	Nirmal	310	1336.68	876.64	9.80	444.20
4	Kumarbhim	233	1021.09	662.30	7.70	346.60
5	Karimnagar	653	2813.64	1801.21	16.80	985.40
6	Jagitial	572	2484.85	1588.77	14.70	872.40
7	Peddapalli	535	2312.71	1494.67	14.00	795.80
8	Sircilla	352	1530.30	985.63	9.10	530.20
9	Nizamabad	637	2735.55	1763.70	19.60	940.40
10	Kamareddy	537	2303.37	1479.33	14.00	801.80
11	Warangal U	685	2951.80	1892.23	17.50	1031.40
12	Warangal Rural	448	1927.03	1241.14	11.90	667.00
13	Jayashanker	266	1141.80	746.57	8.40	381.60
14	Mulugu	131	574.31	377.41	4.20	190.20
15	Jangaon	408	1784.35	1155.60	11.20	611.00
16	Mahabubabad	306	1303.12	848.58	9.80	439.00
17	Khammam	969	4202.32	2695.76	25.20	1466.20
18	Bhadradi	496	2034.04	1164.64	0.00	863.40
19	Medak	448	1918.29	1235.80	11.90	663.60
20	Sangareddy	965	4187.56	2673.57	25.20	1474.00
21	Siddipet	657	2835.69	1809.86	16.80	997.60
22	Mahabubnagar	365	1563.09	1020.17	11.20	524.20
23	Narayanpet	265	1142.28	744.55	8.40	383.80
24	Wanaparthy	269	1157.17	756.04	8.40	387.80
25	Nagarkurnool	637	2763.69	1773.63	16.80	963.40
26	Gadwal	411	1801.90	1164.45	11.20	620.00
27	Nalgonda	1019	4412.41	2827.64	26.60	1542.20
28	Suryapet	717	3123.46	2010.85	18.90	1082.60
29	Yadadri	446	1930.83	1241.54	11.90	670.40
30	Vikarbad	619	2699.07	1734.58	16.10	938.60
31	Medchal	807	3289.28	1882.05	0.00	1397.60
32	Rangareddy	1167	5053.53	3226.90	30.10	1778.80
33	Hyderabad	993	4077.68	2392.28	0.00	1675.80
	Grand Total	18285	78622.84	50000.00	434.00	27902.20

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

**Status Report on Economic Support Schemes (Skilled / Unskilled) for FY : 2018-19 as on 01.02.2021:
(Rs. In crores)**

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
10297	132.87	7946	104.40	7507	2790	6879	90.87	1602	24.05

Pilot Project of Dairy Development and Vegetable Pandals in Telangana Districts:

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.

SI No	District	Selected						Vegetable Pandal			
		Pilot Dairy		Vegetable Pandal		Total		Banker Approved		A/C NOs 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	1504	3609.60	568	1225.53	2072	4835.13	455	1000.39	443	125
2	APGVB	825	1980.00	228	476.97	1053	2456.97	158	327.57	153	75
3	ANDHRA BANK	477	1144.80	180	384.83	657	1529.63	158	351.07	150	30
4	CANARA BANK	185	444.00	24	50.37	209	494.37	12	25.20	12	12
5	TGB	86	206.40	107	218.71	193	425.11	67	137.45	66	41
6	KDCC BANK	96	230.40	67	137.48	163	367.88	67	137.48	67	0
7	SYN BANK	38	91.20	108	228.45	146	319.65	104	208.45	84	24
8	CBI	70	168.00	61	126.84	131	294.84	55	114.24	55	6
9	INDIAN BANK	82	196.80	16	34.88	98	231.68	10	22.28	11	5
10	DCCB	27	64.80	83	136.57	110	201.37	69	157.00	60	23
11	CORP BANK	74	177.60	9	20.18	83	197.78	8	16.80	8	1
12	PNB	74	177.60	2	4.20	76	181.80	2	4.20	2	0
13	UBI	43	103.20	29	55.24	72	158.44	25	46.84	25	4
14	IOB	44	105.60	9	20.48	53	126.08	5	10.50	5	4
15	OBC	38	91.20	0	0.00	38	91.20	0	0.00	0	0
16	BOB	2	4.80	33	70.06	35	74.86	31	65.86	31	2
17	BOM	0	0.00	19	39.90	19	39.90	18	37.80	18	1
18	VIJAYA BANK	5	12.00	11	26.26	16	38.26	11	26.26	11	0
19	AXIS BANK	9	21.60	4	8.40	13	30.00	3	6.30	3	1
20	BANK OF INDIA	0	0.00	10	22.55	10	22.55	9	18.06	9	1
21	UCO BANK	0	0.00	8	16.30	8	16.30	8	16.30	8	0
22	ALLAHABAD	2	4.80	3	6.30	5	11.10	2	4.20	2	1
23	KARUR	0	0.00	1	4.49	1	4.49	0	0.00	0	1
24	TSCAB	0	0.00	1	4.49	1	4.49	1	4.49	1	0
25	IDBI BANK	0	0.00	2	4.20	2	4.20	0	0.00	0	2
26	LVB	1	2.40	0	0.00	1	2.40	0	0.00	0	0
Total		3682	8836.80	1583	3323.68	5265	12160.48	1278	2738.74	1224	359

... Table continued

SI No	District	Sanctioned at District Level						Subsidy Released by Head office					
		Pilot Dairy		Vegetable Pandal		Total		Pilot Dairy		Vegetable Pandal		Total	
		Phy	Fin	Phy	Fin	Phy	Fin	Phy	Fin	Phy	Fin	Phy	Fin
1	2	13	14	15	16	17	18	19	20	21	22	23	24
1	SBI	1504	3609.60	435	948.80	1937	4553.60	1421	3410.4	334	684.73	1755	4095.13
2	APGVB	825	1980.00	180	369.81	1005	2349.81	767	1840.8	93	183.14	860	2023.94
3	ANDHRA BANK	477	1144.80	154	339.48	631	1484.28	460	1104.0	90	192.91	550	1296.91
4	CANARA BANK	185	444.00	14	29.40	199	473.40	176	422.4	7	14.70	183	437.10
5	TGB	86	206.40	88	178.33	174	384.73	85	204.0	51	101.47	136	305.47
6	KDCC BANK	96	230.40	61	124.88	157	355.28	96	230.4	23	45.08	119	275.48
7	SYNDICATE	38	91.20	88	190.23	126	281.43	37	88.8	46	98.67	83	187.47
8	CBI	70	168.00	53	110.84	123	278.84	68	163.2	50	102.15	118	265.35
9	INDIAN BANK	82	196.80	11	24.38	93	221.18	81	194.4	10	21.00	91	215.40
10	DCCB	27	64.80	82	179.47	109	244.27	27	64.8	54	98.11	81	162.91
11	CORPN BANK	74	177.60	8	16.80	82	194.40	73	175.2	6	12.60	79	187.80
12	PNBANK	74	177.60	2	4.20	76	181.80	71	170.4	1	2.10	72	172.50
13	UNION BANK	43	103.20	28	53.14	71	156.34	27	64.8	23	43.44	50	108.24
14	IOB	44	105.60	8	16.00	52	121.60	37	88.8	5	10.50	42	99.30
15	OBC	38	91.20	0	0.00	38	91.20	0	0.0	0	0.00	0	0.00
16	BOB	2	4.80	30	63.76	32	68.56	1	2.4	10	21.00	11	23.40
17	BOM	0	0.00	16	33.60	16	33.60	0	0.0	15	31.50	15	31.50
18	VIJAYA BANK	5	12.00	11	26.26	16	38.26	5	12.0	9	22.06	14	34.06
19	AXIS BANK	9	21.60	3	6.30	12	27.90	7	16.8	3	6.30	10	23.10
20	BANK OF INDIA	0	0.00	9	18.06	9	18.06	0	0.0	3	6.30	3	6.30
21	UCO BANK	0	0.00	7	13.90	7	13.90	0	0.0	7	13.90	7	13.90
22	ALHAABAD BK	2	4.80	3	6.30	5	11.10	2	4.8	1	2.10	3	6.90
23	KARUR VYSYA	0	0.00	0	0.00	0	0.00	0	0.0	0	0.00	0	0.00
24	TSCAB	0	0.00	1	4.49	1	4.49	0	0.0	1	4.49	1	4.49
25	IDBI BANK	0	0.00	0	0.00	0	0.00	0	0.0	0	0.00	0	0.00
26	LVB	1	2.40	0	0.00	1	2.40	0	0.0	0	0.00	0	0.00
27	Others			64	32.03	66	36.83			0		0	0.00
	Total	3682	8836.80	1356	2790	5038	11627.26	3441	8258.40	842	1718.25	4283	9976.65

SLBC requests Controllers of all Banks to ground all viable units immediately and utilize the subsidy already provided to the Banks. Banks are requested to return the applications only on valid reasons along with subsidy portion immediately.

Bank wise and District wise performance under the Schemes has been reviewed in the Sub-Committee meeting on Agriculture held on 09.02.2021.

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.

viii) Credit Flow under TRICOR (Telangana State Scheduled Tribal Co-operative Finance Corporation) Schemes as on 31.12.2020 (Rs. In Cr)

Outstandings		Disbursements During the quarter		Disbursements Up to the quarter		Overdues			NPAs		
No.	Amount	No.	Amount	No.	Amount	No.	Amount	%	No.	Amount	%
204534	3632.42	38914	523.90	88384	1134.31	57838	204.57	5.63	22636	232.66	6.40

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

Status of ESS 2017-18 Scheme as on 04.02.2021 (Rs. in Crores)

Subsidy released			Grounded			To be grounded		
Phy	Subsidy	Bank Loan	Phy	Subsidy	Bank Loan	Phy	Subsidy	Bank Loan
16795	187.12	83.34	14979	165.38	72.92	1745	20.86	9.98

ix) Credit flow under TS BC Corporation Schemes as on 31.12.2020 (Rs. In Crore)

Outstandings		Disbursements During the quarter		Disbursements Upto the quarter		Overdues			NPAs		
No.	Amount	No.	Amount	No.	Amount	No.	Amount	%	No.	Amount	%
152414	1654.20	3309	21.93	22513	146.31	18959	247.78	14.97	5157	47.57	2.87

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

BC Corporation has advised the Controllers of 14 Banks to return/remit back the subsidy portion amounting to Rs.18.37 Crores belonging to 151 ungrounded applications of Toddy Tappers. Similarly, the Corporation has also advised to return/remit back the subsidy portion

amounting to Rs.88.54 Crores belonging to 20,906 ungrounded applications of ESS of BC Corporation pertaining to the years 2013-14, 2014-15 and 2015-16.

BC Corporation ESS Scheme application pending for grounding from 2013-14 onwards (Rs. in lacs)				
Scheme Year	No of Beneficiaries	Unit Cost	Subsidy	Loan
2013-14	10447	7078.47	3286.81	3789.70
2014-15	5218	4037.50	1645.79	2390.72
2015-16	5241	5104.84	3923.10	1181.12

In the Sub-Committee meeting Bank wise review was done and advised all Banks to submit Utilisation certificates if grounded, Ground all the viable applications and submit utilization certificates and to return the subsidy to BC Corporation, where not viable with reasons before 31.03.2021.

SLBC has forward the Bank wise and Branch wise details of ungrounded applications in respect of Toddy Tappers and ESS to concerned Banks and requested the Controllers of Banks to pass on necessary instructions to trace out the unutilized subsidy portion immediately for return of the subsidy portion in respect of un-grounded units to BC Corporation. SLBC requests Controllers Banks to submit Utilisation Certificates in respect of units grounded to BC Corporation to update their records and audit purpose.

x) Credit flow under TS Minorities Finance Corporation Schemes as on 31.12.2020

(Rs. In Crore)

Outstandings		Disbursements During the quarter		Disbursements Upto the quarter		Overdues			NPAs		
No.	Amount	No.	Amount	No.	Amount	No.	Amount	%	No.	Amount	%
279665	4970.66	79585	1410.31	149368	1911.02	80402	613.00	12.33	41044	415.72	8.36

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 31.12.2020 (Rs. In Crores)

Scheme	Outstandings		Overdues			NPAs		
	No. of a/cs	Amt	No. of a/cs	Amt	%	No. of a/cs	Amt	%
Central Government Sponsored Schemes (Total)	379334	10199.84	42478	949.72	9.31	23950	364.79	3.57
State Govt. Sponsored Schemes (Total)	1530424	35419.47	287890	4384.38	12.37	145501	1825.49	5.15

The scheme wise performance Overdues and level of NPAs under Government sponsored schemes was discussed in the Sub Committee meeting on MSME held on 11.02.2021 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 'I'**

xii) Credit flow to Others:

a) Credit Flow to Weaker Sections as on 31.12.2020: (Rs. In Crs)

Outstandings		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	%
4899179	55265.03	764975	8299.29	629115	6006.00	10.86	104733	758.08	1.37

Banks performance upto the quarter ended 31.12.2020:

- As at the end of December '2020 outstanding credit to 4899179 weaker section borrowers is at Rs.55265.03 Crs.
- Upto the quarter banks have disbursed an amount of Rs. 8299.29 Crs to 764975 borrowers
- Overdues are at Rs.6006 Crs constituting 10.86% of outstandings.
- NPAs are at a level of Rs.758.08 Crs constituting 1.37% of outstandings.

b) Credit Flow to Women as on 31.12.2020: (Rs. In Crs)

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	%
2213348	38518.01	118869	4008.99	699821	11606.78	394711	4299.35	11.16	159664	1273.14	3.30

Banks performance as on 31.12.2020:

- As at the end of Decmber '2020 outstanding credit to 2213348 women beneficiaries was at Rs.38518.01 Crs.
- During the quarter under review banks have disbursed an amount of Rs. 4008.99 Crs to 118869 women beneficiaries.
- Overdues are at Rs. 4299.35 Crs constituting 11.16% of outstandings.
- NPAs are at a level of Rs. 1273.14 Crs constituting 3.30% of outstandings

e. Credit flow under Education Loans as on 31.12.2020:

(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	%
Priority	78205	3598.97	7232	203.43	22539	498.12	10903	364.65	10.13	3888	58.23	1.62
Non-priority		1394.16		180.70		444.97		52.10	3.73		13.44	0.96
Total	78205	4993.13	7232	384.13	22539	943.09	10903	416.75	8.34	3888	71.67	1.43

- As at the end of December 2020 banks have extended credit to 78205 beneficiaries amounting to Rs.4993.15 cr
- During the quarter under review banks have disbursed an amount of Rs. 384.13 cr to 7232 beneficiaries
- Overdues of Rs. 416.75 cr constitute 8.34% of outstandings.
- NPAs of Rs. 71.67 cr constitute 1.43% of outstandings.

f. Credit Flow - Housing Sector as on 31.12.2020

(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	%
Priority	267417	32277.29	15748	881.46	54813	2523.49	33238	1884.34	5.83	21716	666.40	2.06
Non-priority	161535	51367.19	13992	3151.29	48531	8112.63	6109	1662.38	3.24	1126	303.90	0.59
Total	428952	83644.48	29740	4032.75	103344	10636.12	39347	3546.72	4.24	22842	970.30	1.15

- As at the end of December 2020 banks extended credit to 428952 beneficiaries amounting to **Rs. 83644.48 cr.**
- During the quarter under review banks have disbursed an amount of **Rs. 4032.75 cr to 29740** beneficiaries
- Overdues at **Rs.3546.72 cr** constitute **4.24%** of outstandings.
- NPAs with an amount of **Rs. 970.30 cr** constitute **1.15 %** 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 31.12.2020 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
2020-21 (From 01.10.2020 to 31.12.2020)	2064	525.38	51.68

Under PMAY Scheme –Total Subsidy of Rs.966.75 crores was released to 43,361 housing loan accounts up to 31.12.2020 since introduction of the Scheme.

District wise performance as on 31.12.2020 (Rs. In crores)

Sl No	District Name	No of Loan Accounts	Net Loan Sanctioned	Total Net Subsidy
1	Adilabad	254	52.64	5.33
2	Hyderabad	30404	8640.02	675.57
3	Jogulamba Gadwal	1	0.30	0.02
4	Karimnagar	1216	257.65	25.26
5	Khammam	1009	228.28	23.09
6	Mahbubnagar	1198	233.43	27.49
7	Manchiryal	3	0.86	0.06
8	Medak	1529	374.40	35.22
9	Medchal	62	17.51	1.41
10	Nalgonda	1623	294.23	37.93
11	Nizamabad	559	115.99	12.01
12	Rangareddy	3086	741.07	69.34
13	Sangareddy	2	0.80	0.04
14	Suryapet	1	0.30	0.02
15	Warangal	2414	583.29	53.95
	TOTAL	43361	11540.77	966.75

- Under PMAY Scheme during the quarter– Total Subsidy of Rs.51.68 crores was released to 2064 housing loans
- Details of subsidy released - PLI wise are enclosed as **Annexure 'J'**

(Source: NHB)

Rural Housing Interest Subsidy Scheme (RHISS):

Pradhan Mantri Awas Yojana - Gramin (PMAY (G) for rural areas has been launched from April 1, 2016 with an objective to provide a pucca house with basic amenities to all houseless and households living in kutcha houses by 2022. However, to ensure that adequate resources are made available to such households which requires construction/modification of their dwelling units and have not been covered under PMAY (G), Ministry of Rural Development (MoRD), GoI has launched the Rural Housing Interest Subsidy Scheme (RHISS) under Housing for All by 2022 to provide easy access to institutional loan to needy households for construction/modification of their dwelling units who are not covered under PMAY (U).

The beneficiaries, eligible to receive central assistance under this Scheme, will include any rural household who do not appear/figure on the permanent waitlist for PMAY (G) and have not availed benefit under PMAY (U).

The Scheme is effective from June 19, 2017 and beneficiaries would be eligible for an interest subsidy at the rate of 3 per cent for loan amount up to Rs.2 lakh for maximum tenure of 20 years or the actual tenure of the loan whichever is lesser, with the NPV discount rate of 9 per cent.

RHISS will cover entire India, excluding the statutory towns as per Census 2011 and towns subsequently covered under PMAY (U). It will be implemented through PLIs viz. SCBs, HFCs, RRBs, Co-operative Banks, Small Finance Banks and NBFC-MFIs.

NHB has been identified as the CNA by the GoI, MoRD to implement the RHISS vertical of Housing for All Mission.

Progress in Telangana State:

Sl. No.	Particulars	No of a/s covered	Amount
01	No. of Loan Account	26	209.58 lakhs
02	Loan disbursed	26	209.58 lakhs
03	No. of Claims of Subsidy	26	6.66 lakhs
04	Processing fee	26	0.52 lakhs
05	Total Subsidy	26	7.18 lakhs

The progress under the Scheme is discussed in Sub-Committee Meeting on Financial Inclusion held on 09.02.2021 and Controllers of Banks have been advised to focus on the Scheme and cover all eligible accounts under the Scheme

g. Progress under SHG Bank Linkage as on 31.12.2020:**(Rs. In Crs)**

As on	Outstandings		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	%
31.12.2020	568792	18096.98	271639	6302.75	72852	2055.18	11.35	29553	409.91	2.26

- As at the end of December 2020 banks extended credit to 568792 SHG groups amounting to Rs.18,096.98 Crs.
- Upto the quarter banks have disbursed an amount of Rs. 6302.75 Crs to 271639 groups beneficiaries
- Overdues are at Rs.2055.18 Crs constituting 11.35% of outstandings.
- NPAs are at Rs. 409.91 Crs constituting 2.26% 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 111.45% as on 31.12.2020 as against 110.90% as on 30.09.2020. The highest ratio was in Medak District with 269.87% and the lowest ratio was 55.25% 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 July 2017. 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 RBI portal for the purpose.

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) 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.

b) Credit to New MSME Entrepreneurs: (Ref: RBI/2020-21/92 DOR.No.Ret.BC.37/ 12.01.001/2020-21 dt. February 05, 2021)

In terms of paragraph 5 of the Statement on Developmental and Regulatory Policies of February 5, 2021, Scheduled Commercial Banks will be allowed to deduct the amount equivalent to credit disbursed to 'New MSME borrowers' from their Net Demand and Time Liabilities (NDTL) for calculation of the Cash Reserve Ratio (CRR). For the purpose of this exemption, 'New MSME borrowers' shall be defined as those MSME borrowers who have not availed any credit facilities from the banking system as on January 1, 2021. This exemption will be available only up to Rs.25 lakh per borrower disbursed up to the fortnight ending October 1, 2021, for a period of one year from the date of origination of the loan or the tenure of the loan, whichever is earlier.

Agenda 8: Dharani Portal Issues :

After launching Dharani Portal in the State of Telangana, Banks were given login facility for creation of Hypothecation and Mortgage charges against the Agricultural lands financed by the respective Banks. The following are the issues, which needs to be resolved by the Govt. of Telangana:

- a) Earlier Pahani used to be issued through e-seva centres with the signature of the concerned MRO/Tahasildar with Govt of Telangana logo. Presently, this system is not in vogue. Some of the Agriculturists are not having pass books for Agriculture lands. Banks are not extending loans in such cases.
- b) Banks are not able to create new users through their HO/RO Admin Users. Some users are not visible to the Regional Office admin.
- c) All Admins/Users created prior to launch of the portal are not migrated to new portal. Ex: TSCAB, IOB are facing problem.
- d) Hyderabad DCCB has informed that, in Bankers interface, during Loan Charge Creation, details of the Pattadar passbook holder are not popped up when Pattadhar passbook number is entered, whereas in the (Government) interface in the land details search, the details are available. In this connection, the Hyderabad DCCB is unable to issue loans to such farmers.
- e) DCCBs have informed that, they could not modify the Maker and Checker IDs of Branches.
- f) Branch Level maker checker details are not enabled at regional Manager level in Dharani portal for updating of maker and checker details.

- g) In Dharani portal Banks are getting access only for New Passbooks and in the case of the farmers, who are having only old Passbooks, Banks are unable to access. Enabling the Patta no. in the new portal would be helpful to Banks.
- h) the new portal a pop up stating that Survey number already dispute is being observed in some cases.
- i) Banks are unable to check the report of Mortgage Charge already created in Dharani Portal.
- j) Provision of Branch Wise Charge creation list at R.O level in the portal would be helpful
- k) In the new portal it is stated to submit the survey no. wise sanctioned amount but Banks sanction the loans depending on the extent of land it may be a single survey number or multiple survey number as a whole.
- l) Banks already entered few loans in old Dharani portal and in the new portal Banks are unable to view them. Entries of Old Portal to be updated in the new Portal.
- m) Mortgage Deed Registration Flexibility to the Farmer having Lands in multiple Revenue Villages. (Anywhere Registration)**
 Ex:- A farmer having lands in 2 Revenue Villages will have 2 Title Deed Cum Pattadar Passbooks Slot Booking has to be done for each Passbook Separately as Registration of Mortgage Deed has to be done in different Slots.

2. **Each Mortgage Deed attracts payment of 0.5% as Stamp duty and 0.1% as Registration Fee. Prior to Dharani portal implementation all the Properties Mortgaged** under the same loan were mentioned in single Memorandum of Deposit of Title Deeds (MODT). The Maximum Stamp duty payable by Borrower is only Rs.50000/- prior to implementation of Dharani, Now the Borrower has to execute multiple Mortgage Deeds and multiple times Stamp Duty has to be Paid for each MODT. This will exceed the Rs.50000/- Upper Limit.

3. Acceptability of Bank's customized MODT Format instead of the MODT Format being generated in Dharani Portal while Booking Slot for Mortgage Registration. Bank has its own customized format which is being accepted by SRO's to be made applicable to Tehsildar & **Jt. Registrar** also.

4. Bank Representative's Personal Details including Family details and Aadhar are to be furnished for Registration of MODT. Bank Representatives are subjected to Transfers/Resignations from time to time and the same person will not be available in the Location for release of Mortgage. Hence, with the designation based details of the authorized Officer from the bank may be permitted for such transactions.

5. Certified copy of EC should be made available in Dharani Portal with Bank charge reflecting. Right now Bank charge is not reflecting in any of revenue documents.

6. Loan Enhancement provision in notification of mortgage module to be given in Dharani Portal.

7. The Sale/Gift/Partition/Succession Transactions on properties having Bank Charges should not be allowed in Dharani Portal and should be locked. Transactions may be allowed once charge is released by the concerned Bank in Dharani Portal.

8. Provision of single MODT for Agri and Urban securities to be made applicable to enable farmers to pay single stamp duty as against multiple stamp duties for the same loan.

9. ROR-1B in Dharani Portal with digital Signature of authorised official is to be made available for authenticity and admissibility of such document as per law.

In view of the above issues, SLBC request the Govt of Telangana to conduct one day workshop for all Banks for creating awareness and to clear the doubts on Dharani Portal. It is requested for identification a Nodal Officer from Govt of Telangana, who can take up the Dharani portal related issues with the Service Provider and Govt of Telangana for necessary resolution.

Agenda 9: 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. NABARD has budgeted an amount of Rs. 1200 crore to be disbursed to the Telangana State Government during 2020-21.

Financing Rural Infrastructure through new products of NABARD

I. NABARD Infrastructure Development Assistance (NIDA)

NABARD has opened a new window of support viz., NABARD Infrastructure Development Assistance (NIDA) to fund directly to State Governments /State owned institutions/ corporations on both on-budget as well as off-budget projects for creation of rural infrastructure outside the ambit of RIDF borrowing. Further, PPP and non PPP projects by registered entities like companies, co-operatives etc., and funding for NBFC- Infrastructure Finance Companies (IFCs) and Public Financial Institutions approved by the RBI are also covered under NIDA.

Infrastructure projects largely benefiting rural areas and covered in a harmonized list of projects as approved by the GOI/RBI and activities covered under RIDF and “Rurban” mission are eligible for funding under NIDA.

The Government of Telangana, ever since the formation of the state in June 2014, has been taking a lot of initiatives for improving rural infrastructure in the State. The Telangana Regional Office of NABARD has been working closely with the Government of Telangana and has partnered with the GoTS/GoTS’ promoted SPVs by sanctioning financial assistance under NIDA for various flagship programmes such as the Mission Bhagiratha, the Micro Irrigation Project and the Kaleshwaram Irrigation Project.

a. Telangana Drinking Water Supply Project (Mission Bhagiratha):

NABARD has sanctioned five term loans aggregating to ₹5416.675 crore to the Telangana Drinking Water Supply Corporation Ltd. (TDWSCL) for implementing (i) grid works in erstwhile Medak, Medchal (part of Ranga Reddy district earlier), Nizamabad, Khammam and Nalgonda districts and (ii) intra village works in erstwhile Nalgonda, Adilabad and Karimnagar districts. NABARD has, so far, released an aggregate amount of ₹4459.244 crore under these loans.

The projects supported under these loans are physically and financially completed, except for the intra village works.

Impact of NABARD's intervention:

The implementation of the Project has ensured availability of safe and treated drinking water to 9521 habitations in 09 Segments (grid works) and Intra Village Works in erstwhile Nalgonda, Adilabad and Karimnagar districts. This has also resulted in improvement of health, social empowerment, economic benefits, saving of precious manpower resources and reduction in drudgery of womenfolk in having to scout for water over long distances particularly in remote rural areas.

b. Telangana State Micro Irrigation Project (TSMIP):

NABARD has sanctioned a project to Telangana State Horticulture Development Corporation Ltd. (TSHDCL) for covering an area of 1,39,000 ha under MI systems (both drip and sprinklers) with a project cost of ₹1092.00 crore, which includes Rs.874.00 crore of loan under NIDA (80% of the project cost), Rs.126.00 crore from State Govt and Rs.92 crore from participating farmers.

As against the sanctioned area of 1,39,000 ha., TSHDCL has covered an area of 1,50,395.00 ha., covering 1,37,355 farmers in the State. Impact evaluation of the project by an external agency has revealed that there is an average additional income of Rs.2 lakh per annum per farmer. AADHAR based registration of farmers at Mee Seva Kendras, Geo-Tagging of MI systems, online workflow of the complete system are some of the unique features of the Project.

Impact of NABARD's intervention:

As per the impact assessment study carried out by NABCONS, the implementation of the TSMIP and installation of micro irrigation systems has helped in conservation of precious water resources through application of water in scientific manner, crop diversification and increase in overall income of benefitted farmers. The project has resulted in additional income of Rs.214.7 crore to the farmers and a total savings of Rs.9455.4 crore.

c. Kaleshwaram Irrigation Project:

NABARD has accorded financial assistance of Rs.6174.83 crore to Kaleshwaram Irrigation Project Corporation Ltd. for implementation of balance works of Packages 12, 12(Feeder channel), Package 13 and Sri Komaravelli Mallana Sagar Reservoir of the Project. As against the said sanction, Rs.2746.599 crore has been disbursed by NABARD.

Likely impact of NABARD's intervention :

It is estimated that after completion of the Projects, new ayacut of 10.66 lakh acres will be created and 7.37 lakh acres of ayacut will be stabilized.

// Dairy Infrastructure Development Fund (DIDF)

Government of India, in the Union Budget 2017-18, announced creation of a dedicated Dairy Processing and Infrastructure Development Fund (DIDF) in NABARD with corpus of Rs.8004 crore. The primary objective of DIDF is to modernize the milk processing plants and machinery and to create additional infrastructure for processing milk and increased value addition, especially in the cooperative sector. Loans out of DIDF shall be extended by NABARD to NDDDB and NCDC for financing creation/modernization of dairy processing and value addition infrastructure to Co-operative Milk Unions, State Cooperative Dairy Federations, Multi State Milk Cooperatives, Milk Producer Companies and NDDDB subsidiaries (collectively, the end borrowers). Financial assistance will be given to the end borrowers that are financially viable and fulfil the eligibility criteria.

In Telangana State, under DIDF, NABARD has sanctioned term loans aggregating to Rs 156.70 crore to the NDDB on behalf of three dairy units, viz. the Telangana State Dairy Development Corporation (TSSDCFL), the Mulkanoor Women's Mutually Aided Milk Producers' Cooperative Union Ltd. (Mulkanoor Dairy) and the Nalgonda Ranga Reddy Milk Producers' Mutually Aided Cooperative Union Ltd. (NARMUL). The sanction has been extended for establishment/up-gradation of infrastructure in their dairy units. Disbursements are yet to be made.

/// Fisheries and Aquaculture Infrastructure Development Fund (FIDF)

Department of Fisheries, Ministry of Agriculture and Farmers Welfare, Government of India, has set up a dedicated Fisheries and Aquaculture Infrastructure Development Fund (FIDF) for creation of fisheries infrastructure facilities both in marine and inland fisheries sectors to augment the fish production to achieve the target of 20 million tonnes by 2022-23. The fund creates a special window for the State Governments/UTs and State entities, cooperatives and individual entrepreneurs to avail of concessional finance for development of fisheries infrastructure. National Fisheries Development Board (NFDB) has been designated as the Nodal Implementing Agency (NIA). NABARD, NCDC and all scheduled banks are designated as Nodal Lending Entities (NLEs). NABARD will be providing support for creation of public infrastructure projects to the tune of about Rs.2600 crore through State Governments. In order to operationalise the scheme in the states, a tri -partite agreement is required to be signed between respective State Governments, NABARD and Government of India.

The Fisheries and Aquaculture Infrastructure Development Fund (FIDF) has been set up by Government of India for creation of fisheries infrastructure facilities both in marine and inland fisheries sectors with a corpus of Rs.7522.48 crore. To avail of the benefits under the fund, Government of Telangana, is required to sign a tripartite Memorandum of Agreement with NABARD and Government of India.

Financing Rural Infrastructure through Traditional products of NABARD

I. Rural Infrastructure Development Fund (RIDF)

The Government of India had set up Rural Infrastructure Development Fund (RIDF) in NABARD, during 1995-96, with the objective of providing low cost fund support to the States to facilitate quick completion of ongoing rural infrastructure projects, which were languishing for want of resources. During 1995-96, RIDF was started as a "last mile approach" to facilitate completion of ongoing irrigation, flood protection and watershed management projects. Today, it covers as many as 37 activities which are broadly classified under three categories (i) Agriculture and Related Sector, (ii) Social Sector and (iii) Rural Connectivity.

The initial RIDF corpus during 1995-96 (Tranche I) was Rs. 2000 crore and the corpus has grown to Rs. 30000 crore in 2020-21 (Tranche XXVI). The annual corpus of RIDF is announced in the Union Budget and after announcement of the corpus, RBI makes bank-wise allocations to the corpus based on the shortfall in achievement of priority sector and/or agriculture and/or weaker section targets by each bank. The annual corpus is then allocated for rural infrastructure financing in different States based on various parameters like Geographical Area of the State, Rural Population, Composite Infrastructure Development Index, Inverse CD Ratio, Efficiency in utilization of RIDF allocation etc.

Since commencement of RIDF, a cumulative loan of **Rs. 3.74 lakh crore** (inclusive of Rs. 18500 crore under Bharat Nirman Programme), has been sanctioned to various State Governments (till 31 March 2020), in which Agriculture and Related sectors has the highest share (44%) followed by Rural Connectivity (38%) and Social Sector Projects (18%).

In Telangana, NABARD has sanctioned **Rs.13244.96** crore under RIDF, as on 31 March 2020, for **14,411** different infrastructure projects such as roads and bridges, irrigation, drinking water supply, education, animal husbandry, water harvesting, etc. During 2020-21, NABARD has further sanctioned **Rs. 1142.55 crore** to Govt. of Telangana for construction of **282 check dams** (Rs 1134.71 crore) and for Improvements of **one Rural Road** in Nirmal district (Rs 7.84 crore). Also, NABARD has budgeted an amount of **Rs 1200 crore** to be disbursed to the Telangana State Government during 2020-21. As on 31.01.2021, NABARD has disbursed a sum of **Rs 444.48 crore**, from various RIDF tranches, leaving a gap of **Rs 755.52 crore** for the year 2020-21. Loans are being disbursed to State Government at an interest rate of Bank Rate minus 1.5%.

(a) Focus of RIDF Initiatives in Telangana State:

During last five years, RIDF loan in Telangana State have been primarily sanctioned for Rural Drinking Water Supply Projects (Mission Bhagiratha) and for Construction of check dams.

Mission Bhagiratha project was undertaken by the State Government to provide safe, adequate, sustainable and treated drinking water for the entire rural and urban areas of the State except Hyderabad urban agglomeration inside outer Ring Road. It envisages treated drinking water to every household at their doorstep at the rate of 100 LPCD in rural areas, 135 LPCD in Municipalities / Nagar Panchayats and 150 LPCD in Municipal Corporations. The Project has a Total Financial Outlay of Rs 45,027.61 crore.

NABARD has sanctioned Rs 4262.26 crore to various Mission Bhagiratha projects from 2016-17 to 2019-20. The project is nearing completion and treated water is now being supplied to 55.55 Lakhs households in 23,891 rural habitations.

For construction of check dams, NABARD has sanctioned Rs 82.46 crore during 2019-20 and Rs 1134.71 during 2020-21, the details of which are given below.

(b) New Infrastructure Projects Sanctioned Under RIDF during the Year 2020-21:

1. 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, Govt of Telangana has decided to construct check dams across the major and minor streams (4th to 8th order) in the state, to prevent the water from flowing down to lower levels, improve ground water table and to use the stored for further irrigation. Government of Telangana has accorded Administrative Approval for construction of **1200 Check Dams** in the state on 4th to 8th order streams, vide G.O.MS.No.8, Dt. 08.03.2019 based on typical designs. The projects are being implemented by the Minor Irrigation Wing, Irrigation and Command Area Development Department, Govt of Telangana.

Out of the 1200 check dams proposed to be constructed across Telangana State, 6 check dams on ManairVagu (Godavari Basin) was sanctioned a loan of **Rs 82.46 crore** by NABARD under RIDFXXV.

Further, a loan of **Rs 1134.71 crore** was sanctioned for construction of another 292 check dams under RIDF XXVI. As on 31.12.2021, NABARD has disbursed a sum of **Rs 292.07 crore** to the State Government against these 298 check dam projects.

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

2. Rural Road Project in Nirmal District

NABARD has sanctioned an RIDF loan of Rs 7.84 crore to one Rural Road Project, viz, “Improvements to Boath to Adelly Road via Dhannur, Raghunathpur from km 11/0 to 17/0” in Nirmal District, Telangana. The road will provide all weather connectivity to 15 villages, 02 marketing centres and an important pilgrim centre namely, Adelly Pochamma temple in Nirmal district.

II. Rural Infrastructure Promotion Fund (RIPF)

Rural Infrastructure Promotion Fund has been created with an initial corpus of Rs.25 crore and operationalized from 1st September 2011 with an objective to promote capacity building initiatives as also efforts for creation of innovative/ experimental/ promotional infrastructure. The activities to be supported lead to promotion of sustainable infrastructure development in rural and agriculture & allied sector. Special thrust to North-East Regions including Sikkim, Eastern Region and Hilly Himalayan States of Uttarakhand, Himachal Pradesh and J & K, for creation of experimental/ promotional infrastructure as also for supporting all other activities.

The Institutions eligible for grant support under RIPF include State Governments/UTs, NGOs, Registered Community Based Organisations (CBOs), Panchayat Raj Institutions (PRIs), SHGs/ SHG Federations and Farmers’ Clubs/ FC Federations, Research Institutions, Universities etc.

III Warehouse Infrastructure Fund (WIF)

Warehouse Infrastructure Fund (WIF) was instituted by Govt of India with a corpus of Rs 5000 crore in 2013-14 with NABARD, to provide credit to public and private players for creation and augmentation of decentralised modern scientific storage facilities; leverage credit facilities for farmers against stored produce to mitigate problem of distress sale and realise better prices for produce after harvest. The WIF corpus was augmented with a further allocation of Rs 5000 crore in 2014-15.

In Telangana, a storage gap of 21 lakh MT for warehouses and 1 lakh 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 lakh 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 lakh MT**. The cumulative disbursements under WIF has reached **Rs 848.61 crore**, including a disbursement of **Rs 16.05 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 Government of Telangana is planning to create an additional storage space of 40 lakh MT in the state.

IV. Long Term Irrigation Fund (LTIF)

LTIF was announced in the Union Budget 2016-17 for fast tracking the completion of 99 identified medium and major irrigation projects, spread across 18 states, in mission mode by 31 December 2019.

Under LTIF, NAABRD provides loan towards Central share and State share with a tenure of 15 years. The Central share is provided to National Water Development Agency (NWDA), whereas the State share is availed by the State Government as a loan. Cumulative loan sanctioned by NABARD at the end of 2019-20, is Rs 81864.76 crore, of which Central share stood at Rs 43,509.76 crore and State share at Rs 38,355 crore.

In Telangana, a total of 11 projects are sanctioned by Government of India under LTIF. A loan of Rs 3478.83 crore has been sanctioned by NABARD towards Central share and Rs 511.04 crore has been disbursed till 31 March 2020. However, no loan has been sanctioned /released towards State share.

V. Micro-Irrigation Fund (MIF)

Government of India has operationalized a Micro-Irrigation Fund (MIF) with a corpus of Rs. 5000.00 crore for supporting micro irrigation projects, to achieve the goal “Per Drop, More Crop”. Ministry of Agriculture and Farmers Welfare is the nodal agency for implementation of the fund. The objective of the fund is to facilitate State Governments in mobilizing additional resources for expanding coverage under micro-irrigation. Under MIF, NABARD lends to State Government at 3% below the cost of fund mobilized from the market with Govt of India providing interest subvention of 3% to meet the balance cost.

During 2019-20, NABARD has sanctioned Rs 2841.60 crore under MIF to four states, to expand micro-irrigation to an area of 11.27 lakh Ha benefiting 9.13 lakh farmers. The MoA for availing loan under MIF has not been signed by the State Government and hence no loan has been sanctioned /disbursed to Telangana State under MIF till date.

VI. Agri Market infrastructure Fund (AMIF)

The Agri Market infrastructure Fund, with a corpus of Rs 2000 crore, is established in NABARD, to provide subsidised loans to States and Union Territories for up gradation of 10,000 Rural Haats to GrAMs and for modernisation of 585 APMCs in the country. The Finance Department of the State Govt. is the nodal department to avail loan under AMIF from NABARD.

A Tripartite Memorandum of Agreement (MoA) is envisaged to be signed amongst State Government, NABARD and DAC&FW, MoA&FW, Govt. of India for operationalizing the scheme in respective states. The State Government is yet to execute the MoA with NABARD and DAC&FW, in this regard.

The loan under AMIF will be to the extent of 95% of the Total Financial Outlay (TFO), balance 5% will be the contribution from the State Government as margin money. The repayment period is up to 7 years, including a moratorium period up to 2 years on principal repayment. The rate of interest on loan on each occasion shall be 3% below the corresponding cost of fund (inclusive of 0.60% margin of NABARD) mobilized by NABARD from the market.

(Courtesy : NABARD)

Agenda 10: 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 61 camps and trained 1579 people upto the quarter ended 31st December 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 'M'**

Pending reimbursement of Claims of RSETIs:

11 RSETIs together have to receive pending dues to the tune of Rs. 17.62 Crores as on 31.12.2020 (SBI-Rs.15.75 crores and Andhra Bank –Rs.1.87 Crores) as on 30.09.2020 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 11: 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.

NABARD had 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.

SLBC in its Sub-Committee meeting on Agriculture held on 10.02.2021 has reviewed the progress during the period from 31.03.2017 to 31.12.2020 in Benchmark Parameters as indicated by NABARD in their circular dated 31 December 2019.

LDMs are requested to ensure that the review of the progress of the Benchmark parameters may be taken up regularly in various DCC/DLRC/BLBC meetings.

Progress in respect of various Benchmark parameters is as under:

DOUBLING OF FARMERS INCOME – BENCHMARK PARAMETERS						
Sl No.	Benchmark parameters	As on 31.03.2017	As on 31.03.2018	As on 31.03.2019	As on 31.03.2020	As on 31.12.2020
1	*Total No. of farmers in the State (As per data of Agriculture Dept)	55,54,000	55,54,000	55,54,000	59,48,000	59,48,000
2	No. of Agri loan A/cs as compared to No. of farmers in the State (Crop Loans + ATLS + Agri Gold loans)	56,96,488	56,51,734	58,93,652	62,03,975	67,93,046
	% loan Accounts compared to No. of farmers	102.56%	101.75%	106.11%	104.30%	114.20%
	Outstanding Agri Finance (Crop Loans + ATLS + Agri Gold Loans) (Amount Rs. In Crores)	57,784.64	62,843.53	73,087.01	79,472.22	90,193.11
3	*No. of SF/MF Farmers in the State	47,68,000	47,68,000	47,68,000	52,49,000	52,49,000
	No. of SF/MF finance in the State (Crop Loans+ATLS + Agr Gold Loans)	35,65,634	34,77,418	35,22,947	46,77,408	48,64,468
	% of SF/MF financed in the State	74.78%	72.93%	73.88%	89.11%	92.67%
	Finance to SF/MF farmers (Crop Loans+Agr Gold Loans+ATLS) (Amount Rs. in crores)	21,833.05	30,053.44	29,539.42	42,214.10	49,022
4	*Total Cultivable area (in lac acres)	166.77	166.77	166.77	167.219	167.219
	Crop Loan Accounts	47,64,999	46,79,139	48,22,544	49,75,610	52,84,438
	Crop Loans disbursed to net cultivable area (Amount Rs. In Crores)	30,116.45	36,042.60	41,845.59	46,775.99	51,058.56
5	No. of farmers financed for Allied Activities	8,03,625	7,88,077	7,19,862	9,05,284	11,60,976
	Finance to Allied Activities (Amount Rs. in crores)	17,004.46	16,376.83	15,577.79	17,540.66	21,373.75
	No. of SF/MF/Tenant out of allied activities	5,53,080	5,28,961	4,89,501	8,17,312	10,90,075
	Amount financed to SF/MF/Tenant farmers (Amount Rs. in Crores)	6424.88	7831.83	6296.04	9317.26	11617.14
	% of allied activities in total loans to farmers (No. of A/cs)	14.11%	13.94%	12.21%	14.59%	17.09%
	% of allied Activities Finance to total Agri Finance (Amount)%	29.43%	26.06%	21.31%	22.07%	23.70%
6	CROP INSURANCE					
	No. of loan a/cs covered under Insurance	9,02,121	10,57,612	6,98,276	8,84,130	NA
	% crop loans covered	18.93%	22.60%	14.48%	17.76%	NA

GROWTH PARAMETERS (OVER THE PREVIOUS PERIOD)						
SHORT TERM CREDIT/WORKING CAPITAL FOR ALLIED ACTIVITIES						
		As on 31.03.2017	As on 31.03.2018	As on 31.03.2019	As on 31.03.2020	As on 31.12.2020
A.	Growth in No. of A/cs of short term credit /WC for allied activities to farmers	1,11,299	65,373	3,08,244	1,51,870	2,95,155
B	Growth in amount of short term credit/WC for allied activities to farmers (Amount Rs. In Crores)	2,505.61	8,856.32	10,465.66	6,463.60	5,827.40
Capital Formation in Agriculture						
a.	Agriculture Term Loan disbursed:					
	Agriculture and Allied activities (Farm Credit)/Agri Infrastructure/Ancillary activities (Amount Rs. In Crores)	8751.67	11,572.15	16,898.00	14,849.40	13,767.86
1. Crop insurance						
	Amount of claims received and settled. (Rs. in Crores)	178.50	639.15	154.77 Cr settled Out of total 435.77 cr.	NIL	NA
	No. of farmers benefitted (In lakhs)	2.35	4.46	2.85	NIL	NA
2. Development linkage						
a.	Total No. of FPOs in the State	62	62	255	301	330
(Source: NABARD)	FPOs financed by Banks(No. of A/cs)	0	0	7	27	52
	FPOs financed by Banks (Amount Rs. in Crores)	0	0	1.73	4.27	15.12
b.	SHGs Financed by Banks (No. of A/cs)	215124	299551	255169	180532	214597
	SHGs Financed by Banks (Amount Rs. In Crores)	4246.55	6025.71	5965.6	5484.64	6260.54
c.	JLGs Financed by Banks (No. of A/cs)	17004	18683	17125	5895	5521
	JLGs Financed by Banks (Amount Rs. in Crores)	1300.79	1329.90	1330.89	96.57	99.33
D	NWHR Financed by Banks (No. of A/cs)	553	1702	697	456	409
	NWHR Financed by Banks (Amount Rs. in Crores)	30.72	242.75	118.36	100.33	75.47

***As per the data provided by Agriculture Department, Govt. of Telangana**
Agenda 12: 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
- 58 FPOs with Membership of 300 to 500 and Equity of Rs. 3 Lakh – Rs. 5 Lakh
- **50 FPOs have been successfully Credit Linked with the formal banking channel. Credit totalling to Rs. 1606.94 lakh has been sanctioned by Adilabad DCCB, TSCAB, NABKISAN, HDFC Bank, SBI.**
- 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 Rs. 10.00 lakhs to double members equity and seek collateral-free loan upto Rs. 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 Rs. 2 Crore under Direct Agriculture Finance under the PSL and loans upto Rs. 5 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.

3. Initiatives/Interventions 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 MSC 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. An amount of Rs 178.29 crore has been sanctioned for transforming PACS as MSC.

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.

III.Estimation of Credit potential for 2021-22

The total estimation of credit potential of the priority sectors in Telangana State for 2021-22 is Rs 1,35,780.33 crore, which is a growth of 18.5% over 2020-21. The total credit estimation for Agriculture is Rs 83,368.06 crore for 2021-22, which is a growth of 13.13% over 2020-21, whereas the credit estimation for MSME is Rs 39361.13 crore, exhibiting a growth of 37.77% over 2020-21. The soft copy of the Highlights of the State Focus Paper 2021-22, with detailed sub-sector projections is also hereby attached for kind perusal.

SLBC may kindly ensure that the credit potentials is taken into account while preparing the respective District Credit Plans and the State Annual Credit Plan for 2021-22.

IV. Priorities for 2021-22

The following have been identified as priorities in the upcoming year by NABARD in consultation with the State Government:

- Thrust to Farm Mechanization in the state

- Promoting Oil Palm Cultivation in the state
- Strengthening Farmers Producer Organisations in the state
- Agriculture Infrastructure Fund to promote resilient farm gate infrastructure in the state
(Courtesy : NABARD)

Agenda 13: Issues remaining unresolved at DCC/DLRC meetings:

---NIL---

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

In terms of RBI revamped Lead Bank Scheme, it is mandatory to attend the DCC/DLRC meeting by the Controlling authority or Senior Authority from the Controlling Office who can take decision and convey to their field functionaries for implementation of various decisions taken in the said meetings.

SLBC is receiving repeated complaints from the District Collectors of many Districts ex: Jangaon, Siddipet and Warangal Rural etc., that the Controlling Authority/Senior Authority from Controlling Office are not attending the meetings and the Public representatives attending the meeting are expressing their displeasure for non-attendance. (Ex: IOB-Warangal Rural)

In view of above, SLBC requests all the State Heads to give suitable directions to their Controlling authorities to attend the DCC/DLRC Meeting invariably. Wherever, the Controlling Authority is not able to attend, the senior level functionary i.e., Scale-IV Official should attend the meeting and ensure that the decisions taken in the meeting are percolated to their Branch Managers immediately.

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 16.02.2021, All LDMs have conducted DCC/DLRC meetings for the quarter ended September'20. DCC/DLRC meeting for the quarter ended December 2020 has been conducted in only 5 districts viz., Jangaon, KB Asifabad, Mulugu, Suryapet and Yadadri Bhongir Districts. LDMs of remaining districts are advised to conduct the DCC/DLRC meeting for the quarter ended December 2020 immediately. SLBC requests the District Collectors to ensure conduct of DCC/DLRC meetings promptly at all districts as stipulated under Lead Bank Scheme.

Agenda 14: Timely submission of data by Bank adhering the schedule of SLBC meetings

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 03.07.2019 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, confirmation from two Banks viz., Axis Bank and Kotak Mahindra Bank is yet to be received with regard to mapping of their branches with Block Codes.

Data extraction from CBS and uploading to new portal:

For the quarter ended 25 banks have extracted the data as per RBI formats in txt.format and uploaded

the data in SLBC portal. Default Banks in upload of September 2020 data on SLBC portal are Union Bank of India, UCO Bank, Axis Bank, ICICI Bank, IDBI Bank, Kotak Mahindra Bank, Lakshmi Vilas Bank, Telangana Grameena Bank, APGVB, and TSCAB.

TSCAB, TGB and APGVB have sought more time i.e., upto March,2021 for developing the software for extraction of the data/required files in text format.

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 September '2020 and December'2020 to enable the SLBC to cross check the CQR data manually prepared and submitted by banks for these quarters.

Preparation of block wise ACP plan for the FY 2021-22: Controllers of Banks are requested to advise their Branches to prepare Branch Credit Plan for their Branch duly synchronizing the PLP prepared by NABARD and disbursement targets given to branches by their ROs/HOs. The Targets given by their Regional Office will be growth on March,2021 business levels, whereas, the Annual action plan to be prepared based on credit flow i.e., disbursements in Agriculture, MSME and Other Priority Sectors. The entire exercise should be completed before 31.03.2021 to enable the LDMs to finalise District Credit Plan and to upload the DCP targets in SLBC portal facilitating the SLBC to finalise and launch the ACP for the year 2020-21 at State Level.

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 16 : Success stories

<p>Miss V Bhagya Sri, Resident of Pothireddypally Village, Sangareddy District.</p>	<p>Activity : Beauty Parlour</p>
<p>Miss V Bhagya Sri D/o Shri V Dasharath Chary resident of Pothireddypally (Village) Sangareddy (Mandal), Sangareddy (Dist). Her father is an agriculturist and her family income was around Nine thousand per month. She could only study upto Intermediate and could not continue further studies because of financial problems. She decided to undergo Beauty Parlour training through EAP at RSETI. She underwent training and gained the self confidence and commitment for high quality work during the training. After completion of training she started her own business unit and earned good reputation in the nearby areas by maintaining quality with affordable pricing. Now she is able to earn Rs.20,000/- per month and she owed her success to RSETI Sangareddy and is confident of expanding her business in the near future.</p>	
<p>Shri Iliyas Ali Resident of Ghanpoor Village, Nizamabad District</p>	<p>Activity : A/c/ Fridge Repair & Servicing</p>
<p>Shri Iliyas is a resident of Ghanpoor village, Dichpally, Nizamabad District. He hails from a poor family and his father works as a daily labour in Dubai. He completed his Intermediate and wanted to support his family financially. He came to know about the various training programmes being conducted by RSETI and approached RSETI and underwent training in A/C and fridge repairs. After completion of the training he started his own repair and servicing unit in the name of Coolcare and maintained relations with nearby private shops and firms to develop his business. Presently, he is earning Rs.20,000/- per month. He owed his success to RSETI, for providing quality training and imparting the necessary entrepreneurial skills and instilling confidence in him to overcome the problems he and his family have been facing for the past few years. He also expressed that his training at RSETI made him serve his customers with SMILE and his whole family expressed their gratitude towards RSETI.</p>	
<p>Smt. B Umadevi W/o Shri Hanumantha Rao R/o Rayipadu Village, Surypet District</p>	<p>Activity : Tailoring</p>
<p>Smt. Bhatta Umadevi W/o Hanumatha Rao , aged 30 years resident of Raipadu Village, Palakeedu Mandal & Suryapet District. She hails from a middle class family & completed her Degree and could not get proper job for her qualification. She used to help her father in his work and their family used to earn very little income, not sufficient to meet their family needs. To overcome the situation, She decided to take up the Tailoring unit & has undergone training on Entrepreneurship Development Programme for 10 days in RSETI Nalgonda, completed her training successfully. After completion of training she started her Tailoring unit and it is running successfully. She has provided employment to 2 persons in her unit. At present her monthly income is approximately Rs 25, 000. She is sincerely repaying the bank loan, which she availed for setting up the unit and leading her life happily.</p>	

Agenda 17 : Circulars issued by RBI

Circular Number	Date Of Issue	Department	Subject
RBI/2020-2021/100	17.2.2021	Department of Regulation	Capital and provisioning requirements for exposures to entities with Unhedged Foreign Currency Exposure
DOR.No.MRG.BC.41/21.06.200/2020-21			
RBI/2020-2021/99	16.2.2021	Foreign Exchange Department	Remittances to International Financial Services Centres (IFSCs) in India under the Liberalised Remittance Scheme (LRS)
A.P. (DIR Series) Circular No. 11			
RBI/2020-2021/98	15.2.2021	Financial Markets Regulation Department	Margin for Derivative Contracts
A. P. (DIR Series) Circular No. 10			
RBI/2020-2021/97	12.2.2021	Department of Regulation	Investment in NBFCs from FATF non-compliant jurisdictions
DOR.CO.LIC.CC No.119/03.10.001/2020-21			
RBI/2020-2021/96	11.2.2021	Foreign Exchange Department	Exim Bank's Government of India supported Line of Credit (LoC) of USD 400 million to the Government of the Republic of Maldives
A.P. (DIR Series) Circular No. 09			
RBI/2020-2021/95	05.2.2021	Department of Regulation	Basel III Framework on Liquidity Standards – Net Stable Funding Ratio (NSFR)
DOR.No.LRG.BC.40/21.04.098/2020-21			
RBI/2020-2021/94	05.2.2021	Department of Regulation	SLR holdings in HTM category
DOR.No.MRG.BC.39/21.04.141/2020-21			
RBI/2020-2021/93	05.2.2021	Department of Regulation	Basel III Capital Regulations- Review of transitional arrangements
DOR.CAP.BC.No.34/21.06.201/2020-21			
RBI/2020-2021/92	05.2.2021	Department of Regulation	Credit to MSME Entrepreneurs
DOR.No.Ret.BC.37/12.01.001/2020-21			
RBI/2020-2021/91	05.2.2021	Department of Regulation	Section 24 of the Banking Regulation Act, 1949 – Maintenance of Statutory Liquidity Ratio (SLR) – Marginal Standing Facility (MSF) - Extension of Relaxation
DOR.No.Ret.BC.36/12.01.001/2020-21			

RBI/2020-2021/90	05.2.2021	Department of Regulation	Maintenance of Cash Reserve Ratio (CRR)
DOR.No.Ret.BC.35/12.01.001/2020-21			
RBI/2020-2021/89	05.2.2021	Department of Regulation	Loans and advances to directors, their relatives, and firms / concerns in which they are interested
DOR.CRG.CRS.Cir.No.5/13.05.000/2020-21			
RBI/2020-2021/88	03.2.2021	Department of Supervision	Risk-Based Internal Audit (RBIA)
Ref.No.DoS.CO.PPG./SEC.05/11.01.005/2020-21			
RBI/2020-2021/87	27.1.2021	Customer Service Department	Strengthening of Grievance Redress Mechanism in Banks
CEPD.CO.PRD.Cir.No.01/13.01.013/2020-21			
RBI/2020-2021/86	27.1.2021	Department of Regulation	Prudential Guidelines on Capital Adequacy and Market Discipline - New Capital Adequacy Framework (NCAF) - Eligible Credit Rating Agencies – CRISIL Ratings Limited
DOR.No.CRE.BC.33/21.06.007/2020-21			
RBI/2020-2021/85	25.1.2021	Department of Regulation	Implementation of United Nations Security Council Resolution (UNSCR) - 1518 (2003) Sanctions Committee List – Updated UNSCR 1518 list and Removal of Two Individuals from the Sanctions List
DOR.AML.No.32/14.06.001/2020-21			
RBI/2020-2021/84	21.1.2021	Department of Government and Bank Accounts	Withdrawal of circulars - on Recovery of excess pension made to pensioners
DGBA.GBD.No.SUO 546/45.01.001/2020-21			
RBI/2020-2021/83	07.1.2021	Department of Supervision	Risk Based Internal Audit (RBIA) Framework – Strengthening Governance arrangements
Ref.No.DoS.CO.PPG./SEC.04/11.01.005/2020-21			
RBI/2020-2021/82	05.1.2021	Department of Payment and Settlement Systems	Introduction of Legal Entity Identifier for Large Value Transactions in Centralised Payment Systems
DPSS.CO.OD No.901/06.24.001/2020-21			
RBI/2020-2021/81	05.1.2021	Department of Payment and Settlement Systems	Operationalisation of Payments Infrastructure Development Fund (PIDF) Scheme
DPSS.CO.AD No.900/02.29.005/2020-21			
RBI/2020-2021/79	14.12.2020	Department of Regulation	Opening of Current Accounts by Banks - Need for Discipline
DOR.No.BP.BC.30/21.04.048/2020-21			

RBI/2020-2021/78		Financial Markets Regulation Department	Regional Rural Banks - Access to Call/Notice/Term Money Market
FMRD.DIRD.01/14.01.001/2020-21	04.12.2020		
RBI/2020-2021/77		Foreign Exchange Department	External Trade– Facilitation- Export of Goods and Services
A.P. (DIR Series) Circular No. 08	04.12.2020		
RBI/2020-2021/76		Department of Regulation	Introduction of Liquidity Adjustment Facility (LAF) and Marginal Standing Facility (MSF) for Regional Rural Banks (RRBs)
DOR.RRB.No.28/31.01.001/2020-21	04.12.2020		
RBI/2020-2021/75		Department of Regulation	Declaration of dividends by banks
DOR.BP.BC.No.29/21.02.067/2020-21	04.12.2020		
RBI/2020-2021/74		Department of Payment and Settlement Systems	Processing of e-mandates for recurring transactions
DPSS.CO.PD No.754/02.14.003/2020-21	04.12.2020		
RBI/2020-2021/73		Department of Payment and Settlement Systems	Authorisation of entities for operating a Payment System under the Payment and Settlement Systems Act, 2007 (PSS Act) – Introduction of Cooling Period
DPSS.CO.OD.No.753/06.08.005/2020-21	04.12.2020		
RBI/2020-2021/72		Department of Payment and Settlement Systems	Perpetual Validity for Certificate of Authorisation (CoA) issued to Payment System Operators (PSOs) under Payment and Settlement Systems Act, 2007 (PSS Act)
DPSS.CO.AD.No.724/02.27.005/2020-21	04.12.2020		
RBI/2020-2021/71		Department of Payment and Settlement Systems	Card transactions in Contactless mode - Relaxation in requirement of Additional Factor of Authentication
DPSS.CO.PD No.752/02.14.003/2020-21	04.12.2020		
RBI/2020-2021/70		Department of Payment and Settlement Systems	24x7 Availability of Real Time Gross Settlement (RTGS) System
DPSS (CO) RTGS No.750/04.04.016/2020-21	04.12.2020		
RBI/2020-2021/69		Foreign Exchange Department	Establishment of Branch Office (BO) / Liaison Office (LO) / Project Office (PO) or any other place of business in India by foreign law firms
A.P. (DIR Series) Circular No. 07	23.11.2020		
RBI/2020-2021/68		Department of Payment and Settlement Systems	Maintenance of Escrow Account with a Scheduled Commercial Bank
DPSS.CO.PD.No.660/02.14.008/2020-21	17.11.2020		

RBI/2020-2021/67			Foreign Exchange Management Act, 1999 (FEMA)- Compounding of Contraventions under FEMA, 1999
A.P. (DIR Series) Circular No. 06	17.11.2020	Foreign Exchange Department	
RBI/2020-2021/66			Discontinuation of Returns/Reports under Foreign Exchange Management Act, 1999
A.P. (DIR Series) Circular No. 05	13.11.2020	Foreign Exchange Department	
RBI/2020-2021/65			Formation of new district in the State of Nagaland – Assignment of Lead Bank Responsibility
FIDD.CO.LBS.BC.No.09/02.08.001/2020-21	13.11.2020	Financial Inclusion and Development Department	
RBI/2020-2021/64			Exim Bank's Government of India supported Line of Credit (LoC) of USD 20.10 million to the Government of the Republic of Nicaragua
A.P. (DIR Series) Circular No. 04	05.11.2020	Foreign Exchange Department	
RBI/2020-2021/63			Co-Lending by Banks and NBFCs to Priority Sector
FIDD.CO.Plan.BC.No.8/04.09.01/2020-21	05.11.2020	Financial Inclusion and Development Department	
RBI/2020-2021/62			Opening of Current Accounts by Banks - Need for Discipline
DOR.No.BP.BC.27/21.04.048/2020-21	02.11.2020	Department of Regulation	
