

## 29<sup>th</sup> SLBC Quarterly Meeting for the quarter ended March 2021

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### **Agenda 1: Adoption of Minutes of the 28<sup>th</sup> SLBC Quarterly Review Meeting**

The minutes of 28<sup>th</sup> SLBC meeting for the quarter ended 30<sup>th</sup> December 2020 held on 30.03.2021 as furnished in **Annexure 'A'** were 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 28<sup>th</sup> SLBC Meeting – Action Taken Report**

<b>No.</b>	<b>Action Point</b>	<b>Action by</b>	<b>Action initiated / status as on 31.03.2021</b>
1	Inactive BCs for more than one month needs to be reviewed at regular intervals and suitable steps to be initiated for activation/replacing with new BCs to extend un-interrupted banking services	All Banks	A total of 270 BCs are inactive as on 31.03.2021 of which, 163 are in Rural, 74 in Semi Urban and 33 in Metro Areas. Compared to Dec-2020, the increase in inactive BCs in Semi Urban is 1 and in Urban and Metro there is a decrease by 2 numbers.  The Bank wise details are: IDFC- 135, HDFC-48, UBI-24, APGVB-22, BOB-13, Canara Bank-8, UCO Bank-8 and others -12.
2	Mapping of Branches with block codes to be completed and upload data on to SLBC portal by extraction from CBS as per the formats of new data flow system as per revamped LBS guidelines for the quarter ended March,2021	Mapping by Axis Bank, Kotak Mahindra Bank & Data by all Banks	Mapping of Branch codes: Axis Bank confirmed. Kotak Mahindra Bank still Pending.  With regard to extraction of data from CBS for the quarter ended December 2020, 32 banks have extracted the data as per RBI formats in txt.format and uploaded the data in SLBC portal. Default Banks are Axis Bank, ICICI Bank, Kotak Mahindra Bank, DBS Bank, TSCAB, APSFC, APGVB and TGB.
3	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 schemes and also in 3 aspirational districts of JS Bhupalapally, KB Asifabad and B.Kothagudem Districts under TFIIP duly leveraging the marketing channels like Business Correspondents	All Banks	Discussed in detail under Agenda item No. 3. a (vi)
4	Controllers of Banks to bestow their attention in providing necessary assistance and support in implementing the recommendations of <b>National Strategy for Financial Inclusion (NSFI) 2019-2021</b> in a time bound manner.	All Banks	Discussed in detail under Agenda item No. 3. a (iv)

5	Establishing AECs in 151 Mandals where there is no Aadhar enrolment centre	UIDAI, LDMs, GoT, Banks	Discussed in detail under Agenda item No. 3. d (ii)
6	Controllers of Banks operating in Khammam District are advised to initiate suitable steps immediately for achievement 100% digital coverage of SB and Current accounts customers and on boarding of merchants	All Banks in Khammam district	All Banks confirmed having achieved 100% coverage of SB/CAs with atleast one digital product.
7	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	8 Banks together sanctioned 453 proposals amounting to Rs. 334.44 Crore as against the target of 3075 Crore.
8	Grounding of all pending KCC applications under Dairy and Fisheries sourced by APDDCF and Department of fisheries	All Banks	Discussed in detail under Agenda item No. 4 a(i)
9	Benchmark parameters set out by PM's Task Force in respect of annual growth in No. of accounts of Micro enterprises and YoY growth in credit to Micro & Small enterprises under MSME sector to be achieved by banks.	All Banks	Discussed in detail under Agenda item No. 4 c(iii)
10	The Controllers of Banks have to focus on achievement of RBI norms/targets under Priority Sector Lending and its sub-sectors, i.e., priority sector-40%, Agriculture-18%, Micro enterprises- 7.50% and Weaker Sections - 10%.	All Banks	The achievement under priority sector was - 36.55%, Agriculture-16.74%, Micro Enterprises - 4.52 % and Weaker Sections -9.87 % as on 31.03.2021.
11	The pending applications under PMSVANidhi Scheme to be disbursed before 15.04.2021	All Banks	As against total sourced applications of 4,44,004 Banks sanctioned 3,51,908 (79.26%) loans and disbursed 3,06,879 (69.12%). Pending for sanction are 92,096.
12	Reimbursement of VLR/ PV amounting to Rs.725.25 crores by Govt of Telangana due to the Banks from 2014 to 2018 and reimbursement of Rythubandhu Cheque printing Charges.	Agriculture & Finance Depts, GoT	Pending with Govt of Telangana. No development.
13	Reimbursement of RSETI expenditure of Rs. 17.62 Crore due to the Banks from Government of India through SERP Department	SERP & GoT, Gol	Pending with MoRD. No development.
14	The banks assigned the responsibility of setting up Centre for Financial Literacy (CFL) are advised to expedite action for timely implementation of the programme.	Concerned Banks	PACE was selected for 60 centers covering 18 Districts to implement CFL project. In 14 Districts LDMs have entered into agreement with PACE and remaining will be completed before 31.05.2021. The process of setting up CFL is in process and will be completed as per the time lines before September, 2021.

15	State Government is requested to look into and resolve at the earliest the various issues in Dharani Portal.	GoT	Some Banks are still facing issues in creation of maker/checker in Dharani portal. The issues are brought to the notice of CCLA/Govt., for resolution as and when received.
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**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 18<sup>th</sup> May 2021 to review the progress in financial inclusion initiatives as at the end of March 2021. 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
March,2021	1,783	1,283	728	1,968	5,762

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 31<sup>st</sup> March,2021 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**

All identified 221 villages by DFS, in terms of Department of Financial Services letter No. F.No. 21(23)2014-FI(Mission Office) dated 23.07.2019 have been covered with BC/CSP by member Banks to provide Banking facilities under Financial Inclusion.

**NSFI 2019-24** : All the 65 villages identified by LDMs under “National Strategy for Financial Inclusion (NSFI):2019-24” i.e., hamlets of 500 households and above in hilly areas have been covered with BC/CSP before 31.03.2021 and the details uploaded on to FI Plan portal.

**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 on issuing fresh licences to APGVB 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 for exploring to open 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.

S No	Action Plan	Timeline	Progress
<b>Milestone :Universal Access to Financial Services</b>			
1	Increasing outreach of Banking Outlets of Scheduled Commercial Banks /Payments Banks/ Small Finance Banks, to provide banking access to every village within a 5 KM radius/ hamlet of 500 households in hilly areas by <b>March 2020.</b>	<b>March 2020</b>	<b>Achieved in Telangana</b>
2	Strengthen eco-system for various modes of digital financial services in all the Tier-II to Tier VI centres to create the necessary infrastructure to move towards a less cash society by <b>March 2022.</b>	<b>March 2022</b>	<b>Action by SLBC / Banks</b>
3	Leverage on the developments in fin-tech space to encourage financial service providers to adopt innovative approaches for strengthening outreach through virtual modes including mobile apps so that every adult has access to a financial service provider through a mobile device by <b>March 2024.</b>	<b>March 2024</b>	<b>Action by Banks (through HO)</b>

S No	Action Plan	Timeline	Progress
4	Move towards an increasingly digital and consent-based architecture for customer onboarding by <b>March 2024</b> .	<b>March 2024</b>	Action by HO of banks
<b>Milestone :Providing Basic Bouquet of Financial Services</b>			
5	Every willing and eligible adult who has been enrolled under the PMJDY (including the young adults who have recently taken up employment) to be enrolled under an insurance scheme (PMJJBY, PMSBY, etc.), Pension scheme (NPS, APY, etc.) by <b>March 2020</b> .	<b>March 2020</b>	Action by banks
6	Capacity building of all BCs either directly by the parent entity or through accredited institutions by <b>March 2020</b> .	<b>March 2020</b>	All BCs trained
7	Make the Public Credit Registry (PCR) fully operational by <b>March 2022</b> so that authorised financial entities can leverage on the same for assessing credit proposals from all citizens.	<b>March 2022</b>	Action at Central level
<b>Milestone :Access to Livelihood and Skill Development</b>			
8	All the relevant details pertaining to the ongoing skill development and livelihood generation programmes through RSETIs, NRLM, NULM, PMKVY shall be made available to the new entrants at the time of account opening. The details of the account holders including unemployed youth, and women who are willing to undergo skill development and be a part of the livelihood programme may be shared to the concerned skill development centres/ livelihood mission and vice versa by <b>March 2020</b> .	<b>March 2020</b>	Action by banks
9	Keeping in view the importance of handholding for the newly financially included SHGs/ Micro entrepreneurs, a framework for a focused approach ensuring convergence of efforts from civil society/ banks/ NGOs to increase their awareness on financial literacy, managerial skills, credit and market linkages needs to be developed by National Skill Development Mission by <b>March 2022</b> .	<b>March 2022</b>	Action by NSDM
<b>Milestone :Financial Literacy and Education</b>			
10	Develop financial literacy modules through National Centre for Financial Education (NCFE) that cover financial services in the form of Audio-Video content/ booklets etc., These modules should be with specific target audience orientation (e.g. children, young adults, women, new workers/ entrepreneurs, senior citizens etc.) by <b>March 2021</b> .	<b>March 2021</b>	Action by NCFE
11	Focus on process literacy along with concept literacy which empowers the customers to understand not only what the product is about, but also helps them how to use the product by using technology led Digital Kiosks, Mobile apps etc. through the strategy period <b>(2019-2024)</b> .	<b>(2019-2024)</b>	Action by banks

S No	Action Plan	Timeline	Progress
12	Expanding the reach of Centers for Financial Literacy (CFL) at every block in the country by <b>March 2024</b> .	<b>March 2024</b>	<b>Action by RBI CO</b>
<b>Milestone :Customer Protection and Grievance Redressal</b>			
13	Strengthening the Internal Grievances Redressal Mechanism of financial service providers for effectiveness and timely response by <b>March 2020</b> .	<b>March 2020</b>	<b>Action by HO of banks</b>
14	Developing a robust customer grievance portal/ mobile app which acts as a common interface for lodging, tracking and redressal status of the grievances pertaining to financial sector collectively by all the stakeholders by <b>March 2021</b> .	<b>March 2021</b>	<b>Action by HO of banks</b>
15	Operationalizing a Common Toll-Free Helpline which offers response to the queries pertaining to customer grievances across banking, securities, insurance, and pension sectors by <b>March 2022</b> .	<b>March 2022</b>	<b>Action by HO of banks</b>
16	Developing a portal to facilitate inter-regulatory co-ordination for redressal of customer grievance by <b>March 2022</b> .	<b>March 2022</b>	<b>Action by Regulators</b>
<b>Milestone :Effective Co-ordination</b>			
17	Clearly articulate the responsibilities/ expectations of each of the stakeholders at the grass-root level to ensure convergence of action between the Government/ Regulators/ financial service providers/ Civil Society etc. With the Lead Bank Scheme completing 50 years in 2019, SLBCs may review and implement the vision, action plans and the milestones to be achieved during the NSFI period <b>(2019-24)</b> .	<b>(2019-2024)</b>	<b>Action by SLBC</b>
18	With advancements in Geo-Spatial Information Technology, a robust monitoring framework leveraging on the said technology can be developed for monitoring progress under financial inclusion with special emphasis given to Aspirational Districts, North Eastern Region and Left -Wing Extremist affected Districts. A monitoring framework and a GIS dashboard to be developed by <b>March 2022</b> .	<b>March 2022</b>	<b>Action by CG / HO</b>

**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.



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

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

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

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

All LDMs have been advised to take up the strategic objectives for deliberation in the DCC meetings to bring awareness among stake holders.

**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 Convener for resolution.

LDMs of respective districts are advised to update the progress at fortnight intervals in Janasurakha portal in respect of PMJDY accounts opened, Number of PMJDY accounts covered under PMSBY, PMJJBY and APY Schemes as per DFS instructions.

**vii) Pradhan Mantri Adarsh Gram 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:

District	SBI	TGB	UBI	APGVB	BOB	Canara	CBI	Ind	IOB	PNB	UCO	Total
Adilabad		3	1									4
B Kothagudem	4			4								8
Jangaon	2	4		1								7
Jagtial			1									1
Bhupalapally	1	4	4	3								12
JogGadwal	1					2						3
Kamareddy		1	1									2
Karimnagar		1						1				2
Khammam	2		1	4					1			8
KB 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
Narayanpet											1	1
Nirmal	3	3										6
Nizamabad	1	1							1			3
Peddapally	3	2	3									8
RajannaSircilla	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
<b>TOTAL</b>	<b>46</b>	<b>59</b>	<b>22</b>	<b>28</b>	<b>1</b>	<b>6</b>	<b>1</b>	<b>2</b>	<b>2</b>	<b>1</b>	<b>1</b>	<b>169</b>

Bank Branches serving the above villages have to conduct house hold survey 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.

Banks need to submit progress report in respect of allocated villages i.e., Number of FI camps conducted, New customers covered under the Insurance and Pension schemes of the GoI, Digital penetration etc., at quarterly intervals.

**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 8553 BCs functioning in the State appointed by various banks, out of which 6368 are in Rural, 1181 are in Semi Urban and 1004 are in Urban & Metro areas. In all 270 BCs are inactive as on 31.03.2021, out of which 163 are in Rural, 74 in Semi Urban and 33 in Metro Areas.

The Status of Bank wise BCs in Telangana as on 31.03.2021 is as under:

Sl No	Name of the Bank	No. of BC/CSP as on 31.03.2021				No. of Inactive BC/CSP(>30days) as on 31.03.2021				Increase/Decrease in No. of Inactive BC/CSP over Dec-2020			
		Rural	Semi Urban	Urban/Metro	Total	Rural	Semi Urban	Urban/Metro	Total	Rural	Semi Urban	Urban/Metro	Total
1	IDFC First Bank	380	153	56	589	81	37	17	135	6	-12	-4	-10
2	HDFC Bank	387	167	77	631	29	11	8	48	8	4	1	13
3	Union Bank Of India	731	0	0	731	24	0	0	24	0	0	0	0
4	APGVB	1318	126	0	1444	11	11	0	22	-16	7	0	-9
5	Bank Of Baroda	52	45	96	193	5	4	4	13	0	0	0	0
6	Canara Bank	239	120	50	409	6	2	0	8	3	1	-2	2
7	UCO Bank	12	17	1	30	2	5	1	8	-1	-1	0	-2
8	State Bank of India	1898	527	677	3102	0	0	0	0	0	0	0	0
9	Indian Overseas Bank	57	14	14	85	0	0	2	2	0	0	2	2
10	Punjab National Bank	23	4	3	30	0	2	0	2	0	2	0	2
11	Central Bank of India	92	1	0	93	0	1	0	1	0	-1	0	-1
12	TGB	596	0	0	596	0	0	0	0	0	0	0	0
13	ICICI Bank	406	0	6	412	0	0	0	0	0	0	0	0
14	Indian Bank	87	0	17	104	0	0	0	0	-1	0	0	-1
15	Kotak Mahindra Bank	72	0	0	72	0	0	0	0	-4	0	0	-4
16	Bank of India	5	2	4	11	0	0	0	0	0	0	0	0
17	Bank of Maharashtra	6	0	1	7	0	0	0	0	0	0	0	0
18	KBSLAB	0	5	0	5	0	0	0	0	0	0	0	0
19	Axis Bank	4	0	0	4	0	0	0	0	0	0	0	0
20	Karur Vysya Bank	3	0	0	3	0	0	0	0	0	0	0	0
21	Indusind Bank	0	0	2	2	0	0	0	0	0	0	0	0
	<b>TOTAL</b>	<b>6368</b>	<b>1181</b>	<b>1004</b>	<b>8553</b>	<b>163</b>	<b>74</b>	<b>33</b>	<b>263</b>	<b>0</b>	<b>1</b>	<b>-2</b>	<b>-8</b>

The status was reviewed in the Sub-Committee Meeting on FI for the quarter ended March'2021 held on 18<sup>th</sup> May 2021 and requested all member Banks to activate or appoint new BCs before 30.06.2021.

IDFC Bank , HDFC, UBI, APGVB, BOB where major inactive BCs are there, need to initiate suitable steps immediately for activation or to appoint new BCs before **30.06.2021**. DFS/RBI expressed serious concern on mounting inactive BCs as the objective of Financial inclusion is defeated.

#### **Connectivity issues:**

In the Sub-Committee meeting on Financial Inclusion held on 18.05.2021, SBI has reported connectivity issue for ensuring smooth functioning of BC in Khanapur Village, Adilabad district allocated under NSFI 2020-24 programme. Other Banks have not reported any connectivity issues.

The connectivity issue of SBI has been shared with the representative of DOT and the DOT is making efforts to resolve the issue at the earliest.

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

**ATMs:** 9,675 ATMs are functioning in the State of Telangana as at the end of March'2021 as against 9,519 ATMs as on 31<sup>st</sup> December '2020.

**POS:** Banks have deployed 1,92,408 POS machines at Merchant points across the State of Telangana as at the end of March'2021 (1,71,603 as on 31<sup>st</sup> December,2020). During the quarter around 20,805 new POS machines are deployed by various Banks.

Controllers of Banks in Khammam District to focus on deployment of maximum number of POS Machines to promote digital transactions as a part of 100% digitization programme.

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

Banks in the State have opened 1,03,78,856 PMJDY accounts as on 31<sup>st</sup> March'2021, out of which 85,27,520 accounts (82.16%) were seeded with Aadhaar Number and 84,39,436 accounts were issued with Rupay Cards (81.31%). During the quarter the net growth in opening of PMJDY accounts in Rural areas is at 2,39,022 a/cs and during the year – 9,70,641 a/cs. Performance of Banks is reviewed in Sub-committee meeting on Financial Inclusion held on 18.05.2021. Total Deposits held in these accounts as on 31.03.2021 were at Rs. 2,706 Crore. The number of accounts with zero balance are at 11,04,222 as on 31.03.2021, which constitute 10.64% of total PMJDY accounts.

Bank Name	Rural A/C	Urban A/C	Total A/C	Total Deposit	Zero Balance Account	RupayCard Issued	Aadhaar Seeded
Public Sector	2681250	4289776	6971026	1730.95	492456	6026916	5934033
Private Sector	1129268	170369	1299637	179.72	401203	1276650	856833
RRBs	1917728	190465	2108193	795.33	210563	1135870	1736654
<b>Grand Total</b>	<b>57,58,246</b>	<b>46,50,610</b>	<b>103,78,856</b>	<b>2706.00</b>	<b>11,04,222 (10.64%)</b>	<b>84,39,436 (81.31)</b>	<b>85,27,520 (82.16%)</b>
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	9,70,641	-2,14,628	7,26,013	810.16	(7,77,355)	2,46,677	4,85,345

Controllers of Banks were requested to focus on reduction in zero balance PMJDY accounts, 100% coverage of accounts with issue of Rupay Cards and Aadhaar 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 ' C ' & ' D ' .**

**(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 157 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 157 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, Bank of Baroda, Punjab National Bank, Punjab and Sindh Bank, UCO Bank have met the 10% target.
- **Among Private Sector and RRBs:** Dhanalaxmi Bank, Equitas Bank, Federal Bank, Karnataka Bank, Karur Vysya Bank, DBS Bank, RBL, Kotak Mahindra Bank, Yes Bank and Tamilnadu Mercantile Bank have achieved 10% target.
- **Among Districts :** Adilabad, Jangaon, Khammam, KB Asifabad, Mahaboobabad, Mahabubnagar, Suryapet, Vikarabad, Wanaparthy, Warangal Urban, Yadadri districts (11 districts), have met the 10% target.
- **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).
- **486** branches have Aadhaar Enrolment centers which are active as on date i.e., which have synched during the last 30 days.
- Distribution of Aadhaar centers in Bank Branches across districts/ mandals are not uniform.
- 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.
- Banks should add their centers in AMS portal and open the slots to the residents for booking the centers through AMS portal
- **About 17% of the total Aadhaar Enrolment & Update being done in Telangana state is now catered to by the Aadhaar Enrolment Centers in Banks.**

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

**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 **31.03.2021** is as under:

<b>Bank Type</b>	<b>PMSBY</b>	<b>PMJJBY</b>	<b>APY</b>	<b>Total</b>
Public Sector	72,77,861	25,57,328	6,34,356	104,69,545
Private Sector	11,41,577	2,18,860	81,893	14,42,330
RRB	15,58,511	10,25,449	2,23,403	28,07,363
Co-op Banks	2,58,484	1,24,677	0	3,83,161
<b>Total</b>	<b>102,36,433</b>	<b>39,26,314</b>	<b>9,39,652</b>	<b>1,51,02,399</b>
As on 31.03.2021	75,37,244	25,11,070	7,64,144	1,08,12,458
Total New Customers covered in FY 2020-21	26,99,189	14,15,344	1,75,508	42,89,941

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

**(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 To ensure that no eligible Jandhan Account holders are left out from availing the risk covers under PMJJBY , PMSBY & APY. Banks have to leverage 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 & APY Schemes.

The progress of covering PMJDY Accounts under Insurance and Pension Schemes of Govt. of India under the programme is as under as on 31.03.2021:

Insurance												
Bank Name	Total No of PMJDY accounts (I)	Out of (I), No of PMJDY accounts opened during the the financial year	No of accounts enrolled as on 31.03.2021 (half year ended)									
			PMJJBY				PMSBY				Others, if any	
			Male (II)	Out of II, no of PMJJBY enrolment during the financial year	Female (III)	Out of III, no of PMJJBY enrolment during the financial year	Male (IV)	Out of IV, no of PMSBY enrolment during the financial year	Female (V)	Out of V, no of PMSBY enrolment during the financial year	Male	Female
BOB	353503	52410	47702	9115	36119	7811	183920	39720	133679	29311	0	0
BOI	121385	2310	55898	27679	37540	19235	63504	62626	42610	40040	0	0
BOM	32435	1184	11251	354	8950	154	13450	357	11250	243	0	0
Canara Bank	471329	36513	15485	6194	21028	10514	15485	9291	21028	12616	0	0
CBI	116532	1563	2132	654	2735	736	5615	1125	7126	1256	0	0
Indian Bank	159452	1016	11052	276	9040	180	34961	698	28604	572	0	0
IOB	138220	4579	7500	247	5001	165	9951	330	6635	229	0	0
P&S Bank	3429	27	852	28	1055	43	1060	151	953	60	0	0
PNB	123009	2794	1624	336	1734	596	10166	618	8757	982	0	0
UCO	45748	36650	6458	6458	5452	5452	14117	14117	10623	10623	0	0
UBI	1212791	267477	191564	18248	245634	30156	1294635	78956	966377	102568	0	0
SBI	3164872	207915	239760	45213	251286	93615	934914	91386	323674	95047	235	
AXIS Bank	26639	618	1294	88	204	19	517	82	148	24	0	0
CUB	1918	39	97	3	86	5	118	6	104	4		
DCB	1027	37	170	0	138	1	313	0	227	0	0	0
Dhanlaxmi Bk	8	0	3	0	5	0	3	0	5	0	0	0
Federal Bank	2059	60	32	1	66	1	56	1	107	1	1	1
HDFC Bank	71487	2722	2078	53	953	25	3276	84	1336	44	0	0
ICICI	1148156		38765	15678	16789	3456	45678	24356	18097	5434	0	0
I D B I	16142	2	13120	235	4184	104	1359	307	1279	141	752	641
Indus Ind Bank	10211	53	73	1	15	1	2351	3	624	0	0	0
J&K Bank	65	26	15	8	11	5	19	14	18	13	0	0
Karnataka Bank	5496	321	3129	126	2366	85	3129	198	2366	101	0	0
KVB	7616	68	4099	272	3517	216	4099	751	3517	684	0	0
KMB	9252		50	0	47	0	238	0	284	0	0	0
DSB (LVB)	3131	139	869	452	421	311	521	197	309	107	0	0
SIB	2645	19	1	0	3	1	0	0	0	0	0	0
TMB	709	1	33	1	22	2	89	1	102	1	0	0
Yes Bank	67	0	149	0	17	0	165	0	25	0	0	0
KBSLA Bank	8859	878	4846	527	2394	351	6376	3826	3238	1943	0	0
APGVB	708429	54330	154457	5289	289628	17892	207942	8168	401490	24391	0	0
TGB	1382848	29727	328160	15334	547909	69972	445166	37312	741133	108042	0	0
APMahesh	2258	35	1375	18	883	10	1375	63	883	35	0	0
IDFC First	21	3	68	0	16	0	88	0	45	0	0	0
<b>TOTAL</b>	<b>9351748</b>	<b>703516</b>	<b>1144161</b>	<b>152888</b>	<b>1495248</b>	<b>261114</b>	<b>3304656</b>	<b>374744</b>	<b>2736653</b>	<b>434512</b>	<b>988</b>	<b>642</b>



## Pension

Bank Name	Total No of PMJDY accounts (I)	Out of (I), No of PMJDY accounts opened during the financial year	No of accounts enrolled as on 31.03.2021 (half year ended)									
			APY				NPS				Others, if any	
			Male (II)	Out of II, no of APY enrolment during the financial year	Female (III)	Out of III, no of APY enrolment during the financial year	Male (IV)	Out of IV, no of NPS enrolment during the financial year	Female (V)	Out of V, no of NPS enrolment during the financial year	Male	Female
Bank of Baroda	353503	52410	23824	4352	16917	3207	4681	35	2976	24	0	0
Bank of India	121385	2310	39670	8422	26892	5615	0	0	0	0	0	0
BOM	32435	1184	1413	366	811	237	0	0	0	0	0	0
Canara Bank	471329	36513	15485	1520	21028	4205	15485	3	21028	1	0	0
CBI	116532	1563	6543	1645	7925	1123	0	0	0	0	0	0
Indian Bank	159452	2391	9571	179	7829	164	0	0	0	0	0	0
IOB	138220	4579	5805	193	3870	128	0	0	0	0	0	0
P&S Bank	3429	27	548	421	11	5	0	0	0	0	0	0
PNB	123009	2794	2191	80	1522	105	0	0	0	0	0	0
UCO	45748	7922	2479	2479	1702	1702	2234	2234	1507	1507	0	0
UBI	1212791	267477	156819	16088	152519	19689	0	0	0	0	0	0
SBI	3164872	207915	109779	25478	115085	29521	0	0	0	0	20	0
AXIS Bank	26639	618	743	121	211	26	0		0		0	0
CUB	1918	39	6	3	3	3	0	0	0	0		
DCB	1027	37	251	209	38	26	0	0	0	0	0	0
DhanaLaxmi Bank	8	0	3	0	5	0	3	0	5	0	0	0
Federal Bank	2059	60	140	1	57	1	0	0	0	0	0	0
HDFC Bank	71487	2722	1046	232	224	60	9	0	2	0	0	0
ICICI Bank	1148156		8876	8876	7421	7421	1840	1840	403	403	0	0
I D B I	16142	2	8727	1258	2614	300	698	104	589	91	579	854
Indus Ind Bank	10211	53	11	0	4	0	3	3	0	0	0	0
J&K BK	65	26	8	0	0	0	0	0	0	0	0	0
Karnataka Bank	5496	321	986	38	618	24	0	0	0	0	0	0
KVB	7616	68	0	0	0	0	0	0	0	0	0	0
Kotak Mahindra	9252	0	0	0	0	0	0	0	0	0	0	0
DSB (LVB)	3131	139	86	37	53	19	0	0	0	0	0	0
SIB	2645	19	1	0	1	1	0	0	0	0	0	0
TMB	709	1	9	0	7	2	0	0	0	0	0	0
Yes Bank	67	0	31	0	11	0	0	0	0	0		
KBSLA Bank	8859	878	0	0	0	0	0	0	0	0	0	0
APGVB	708429	54330	109618	782	201082	3332	0	0	0	0	0	0
TGB	1382848	29727	228505	6421	371268	19733	0	0	0	0	0	0
AP Mahesh Co-op	2258	35	1375	0	883	0	1375	0	883	0	0	0
IDFC First	21	3	1	0	0	0	0	0	0	0	0	0
<b>TOTAL</b>	<b>9351748</b>	<b>676163</b>	<b>734550</b>	<b>79201</b>	<b>940611</b>	<b>96649</b>	<b>26328</b>	<b>4219</b>	<b>27393</b>	<b>2026</b>	<b>599</b>	<b>854</b>

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

**APY Targets for 2020-21 :** Banks have been given annual target of 2,85,120 new enrolments under APY for the year 2020-21 against which Banks enrolled 2,25,004 APY accounts and achieved 78.91% of annual Targets.

Among major Banks, Central Bank of India, Canara Bank, IDBI and State Bank of India and among Private Banks Tamilnadu Mercantile Bank and Karur Vysya Bank have achieved 100% of Annual Targets.

**APY CITIZEN'S CHOICE- H1, FY 2020-21 CAMPAIGN: (from 1<sup>st</sup> September – 31<sup>st</sup> October 2020)**

A total of 51,574 APY accounts have been enrolled by member Banks as on 31st Oct 2020 under the Citizen's Choice-H1 FT 2020-21 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 |

**APY CITIZEN'S CHOICE- (H2, FY 2020-21) ” from 1<sup>st</sup> February 2021– 31<sup>st</sup> March 2021:** A total of 63,480 APY accounts have been enrolled by member Banks from 01.01.2021 to 31.03.2021 under the Citizen's Choice-H2 FT 2020-21 Campaign as against target of 74,385 and achieved 85% of the target.

Among Banks, four Banks viz., APGVB, Telangana Grameena Bank, HDFC Bank and IDBI Bank have achieved 100% of targets under the campaign and qualified for “ Certificate of Appreciation”.

Around 15 districts viz., Adilabad, Bhadrachalam, Kothagudem, Jangaon, Khammam, KB Asifabad, Mahabubabad, Mahabubnagar, Nagarkurnool, Nalgonda, Siddipet, Suryapet, Vikarabad, Wanaparthy, Warangal Rural and Yadadri Bhongir districts have achieved 100% of targets under the campaign and the LDMs of these Districts qualified for “ Certificate of Appreciation”.

**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.

#### **f. Financial Literacy Initiatives**

##### **Financial Literacy Centres (FLCs) – Position as on 31.03.2021**

<b>Particulars</b>	<b>No. of FLCs</b>
No. of FLCs operating in the District Head Quarters	<b>36</b>
No. of FLCs operating in Divisional Head Quarters	<b>23</b>
No. of FLCs operating in Rural Areas	<b>19</b>
Total FLCs functioning in the State of Telangana	<b>78</b>
<b>Banks</b>	<b>No. of FLCs</b>
State Bank of India (AVA)	<b>11</b>
Telangana Grameena Bank	<b>6</b>
AP Grameena Vikas Bank	<b>5</b>
Union Bank of India	<b>7</b>
Canara Bank	<b>2</b>
Dist Co-op Banks	<b>47</b>
Total	<b>78*</b>

- \*Union Bank of India opened 3 new FLCs at Jogulamba Gadwal, Wanaparthy and Nagarkurnool Districts during the quarter. DCCB Karimnagar closed two FLCs in the District and DCCB Medak closed one FLC in the District.

##### **Financial Literacy activity by FLCs and Rural Branches of Banks:**

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	91	420	345	5334	2992
March-2021	186	129	465	674	5349	2211
<b>Total (2020-21)</b>	672	406	1680	1406	21357	7705

The brief performance of the FLCs during the quarter ended March 2021 is as under:

- 78 FLCs are functioning in the state.
- 129 special camps and 674 specific camps 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)
- **1783** Rural branches in the State have conducted **2,211** camps up to the quarter ended March 2021 against a target of **5,349**

Details of camps conducted are enclosed as **Annexure –‘F’**

At Rural Self Employment Training Institutes in the State financial literacy material is made available and literacy sessions are made part of sessions in the training schedule. The material is also made available in SLBC website [www.telanganaslbc.com](http://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 7<sup>th</sup> October,2020, Khammam District has been identified on a pilot basis in Telangana State for 100% digitally enabled before 31<sup>st</sup> March,2021. This would enable every household in the identified district to make/receive payments digitally in a safe, secure, quick affordable and convenient manner.

As per the consolidated progress report submitted to RBI for the month ended 31.03.2021, the penetration of Debit/Rupay Cards is at 81.71% Net Banking at 21.35%, Mobile Banking at 31.51%, AEPS at 78.18% in respect of Savings Bank Accounts. Coverage of Total no. of eligible operative SB accounts with at least one of the digital banking facilities is at 100%.

The penetration of Net Banking, POS/QR, mobile banking, Debit card/Rupay Card coverage for Current Accounts is at 65.40%, 50.78%, 47.37% and 35.79% respectively. Coverage of Total no. of eligible operative current accounts with at least one of the digital banking facilities is also at 100%.

**The progress in promotion of digital transactions under various parameters in Khammam District as on 31.03.2021 is as under:**

Khammam District: Expanding and Deepening of Digital Payments Ecosystem - Review Format											
1. Digital coverage for individuals (Savings Accounts)											
Month	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 Mobilie Banking + UPI + USSD	% of MB/ UPI/ USSD coverage	No. of SB A/cs ceded with Aadhar enabled payment system	% of A/cs with AEPS	Total No. of operative SB A/cs covered with at lease one of the facilities	% of Ach
Mar,2021	1696040	1385779	81.71	362053	21.35	534400	31.51	1325978	78.18	1696040	100

No. of operative SB accounts ineligible for digital coverage as per Bank's Board approved policies – 35,397

2. Digital coverage for business (Current Accounts)											
Month	Total No. of Current Accounts	No. of net banking to CAs	% Net banking coverage	No. of POS/ QR availed by CA accounts	% of POS/ QR coverage	No. eligible CAs covered with Mobile Bkg	% of Mobile Bkg	No. of eligible operative CAs covered with Debit Card/Rupay Card	% of Debit Card Coverage	Total No. of Operative CA A/cs covered with at least one of the facility	% of coverage of Current Accounts
Mar, 2021	24621	16101	65.40	12503	50.78	11663	47.37	8811	35.79	24621	100

No. of operative Current accounts ineligible for digital coverage as per Bank's Board approved policies - 4084

Controllers of Banks in Khammam district to continue their efforts to cover the remaining eligible customers of SB and Current accounts under each parameter and also digital on-boarding of all merchants/traders in the district.

#### **h) 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 Bhadrachari Warangal(R) JS Bhupalapalli and Peddapalle) have been identified in Telangana as SFDs and efforts are on to give more emphasis on financial inclusion interventions in these districts.

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

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

Sub-Committee meetings on Agriculture & MSME were held on 19.05.2021 & 20.05.2021 respectively for the quarter ended March' 2021 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 31.03.2021 (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	31.12.2020	31.03.2021		
1	Total Deposits	484440.29	547010.14	571909.18		
2	Total Advances	570418.14	609645.57	627039.85		
3	Credit Deposits Ratio (%) (RBI Norm 60%)	117.75%	111.45%	109.64%		
4	<b>Total Priority Sector Advances</b>	<b>183275.22</b>	<b>204044.09</b>	<b>208528.27</b>	<b>40.00%</b>	<b>36.55%</b>
	Of which					
A	Agriculture advances	79472.22	90472.21	95498.97	18.00%	16.74%
i.	Of which: small & marginal farmers	42214.11	49022.08	48795.43	8.00%	8.55%
B	Non-farm Sector / MSMEs	61975.90	68048.42	66508.56		
i.	Of which: Micro enterprises	24446.08	25250.47	25786.59	7.50%	4.52%
ii.	Small Enterprises	28566.43	29867.39	28128.41		
iii.	Medium Enterprises	8963.39	12930.56	12593.56		
C	Export Credit	211.76	935.95	1016.59		
D	Others' under Priority Sector Advances	41615.34	44587.50	45504.15		
	Of which					
i.	Educational Loans	3086.46	3598.97	3242.73		
ii.	Housing Loans	30660.87	32277.29	32915.48		
iii.	Social Infrastructure	45.49	30.32	42.74		
iv.	Renewable Energy	94.35	102.11	136.26		
v.	Others	7728.16	8578.81	9166.94		
5	Out of Priority Sector Adv-Finance to:					
i.	Advances Weaker Sections	50291.77	55265.03	56317.35	10.00%	9.87%
ii.	Advances to Women	32608.12	38518.01	44448.43	5.00%	7.79%
iii.	Advances to SC/ST	14000.04	15657.98	16846.43		
iv.	Advances to Minorities	9623.83	9303.91	9592.35		
v.	SHGs	16114.14	18096.98	18717.57		

\* 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 31<sup>st</sup> March 2021** As at the end of March 2021, Total deposits of the Banks in the State are at Rs. 5,71,909.18 crores and advances are at Rs. 6,27,039.85 crores.

- Deposits grew by Rs.24,889.04 Crores during the quarter March'2021 and during the year Rs. 87,468.89 crores. Advances grew by Rs. 17,394.28 Crores during the quarter March'2021 and during the year Rs. 56,621.71 crores.
- Banks in the State have registered a CD Ratio of 109.64% as on 31<sup>st</sup> March'2021, which marginally decreased from 111.45% as on 31<sup>st</sup> December, 2020.(March,2020 – 117.75%)
- Advances to Priority Sector was at 36.55% as on 31.03.2021 as against 35.77% as on 31.12.2020 (March, 2020 -34.33%)
- Advances to Agri. Sector was at 16.74% as on 31.03.2021 as against 15.86% as on 31.12.2020 (March, 2020 -14.88%)
- Small & Marginal Farmers credit was at 8.55% as on 31.03.2021 as against 8.59% as on 31.12.2020 (March, 2020 -7.91%)
- Finance to Micro enterprises was at 4.52% as on 31.03.2021 as against 4.43% as on 31.12.2020 (March, 2020 -4.58%)
- Advances to weaker sections was at 9.87% as on 31.03.2021 as against 9.68% as on 31.12.2020 (March, 2020 -9.42%)
- Advances to Women was at 7.79% as on 31.03.2021 as against 6.75% as on 31.12.2020 (March, 2020 -6.11%)

**Bank wise Deposits data has been provided in Annexure- B**

**a. Achievement of Annual Credit Plan 2020-21 Priority Sector lending: Position as on 31.03.2021**

(Rs. In cr)

S.No	Particulars	Achievement during		Target 2020-21	Achievement 01.04.2020 to 31.12.2020	Achievement 01.04.2020 to 31.03.2021	% 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	18264.71	85.80%
	<b>Total</b>	<b>33751.72</b>	<b>37108.75</b>	<b>53221.51</b>	<b>29235.34</b>	<b>41200.56</b>	<b>77.41%</b>
2	Agriculture TLs	12672.32	10209.74	12061.07	9741.95	12644.29	104.84%
3	Agriculture Infra	591.66	211.00	2422.37	304.15	355.50	14.68%
4	Agr. Ancillary	4336.07	4428.68	7435.76	3721.77	3815.29	51.31%
5	<b>Total Agriculture</b>	<b>51351.77</b>	<b>51958.17</b>	<b>75141.71</b>	<b>43003.21</b>	<b>58015.64</b>	<b>77.21%</b>

6	Micro & small Medium Enter	36639.03	49848.88	35196.90	32771.79	38416.31	109.16%
7	Other priority Sector	7713.35	9115.27	12382.03	4160.97	6694.55	54.06%
	Of which						
A	Education Loans	533.56	977.13	2165.73	498.12	693.68	32.03%
B	Housing Loans	5848.66	5099.57	8048.75	2523.43	4162.39	51.71%
C	Others	1331.13	3038.57	2167.55	1139.42	1838.48	84.82%
8	<b>Total Priority Sector</b>	<b>95736.55</b>	<b>111036.29</b>	<b>122720.61</b>	<b>79990.18</b>	<b>103126.50</b>	<b>84.04%</b>
9	<b>Non-Priority Sector*</b>	<b>123855.80</b>	<b>133613.72</b>	<b>38899.90</b>	<b>101085.70</b>	<b>155135.02</b>	<b>398.80%</b>
	<b>Total Credit Plan</b>	<b>219592.35</b>	<b>244650.01</b>	<b>161619.53</b>	<b>181075.88</b>	<b>258261.52</b>	<b>159.79%</b>

(\*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 up to the quarter ended 31.03.2021:

- Banks together disbursed Priority Sector loans of Rs.1,03,126.50 Crs and achieved 84.04% of ACP target
- Under Short Term Production loans, Banks disbursed Rs. 22,935.85 Crs in in Vanakalam (Kharif -2020) and achieved 71.82% of targets. In Yasangi (Rabi-2020-21), Banks disbursed Rs. 18,264.71 Crs and achieved 85.80% of targets. Total achievement under crop loan disbursals – 77.41%
- Term loans to agriculture including allied activities; Infrastructure and Ancillary activities were disbursed to the extent of Rs. 16,815.08 Crs and achieved 76.71% of target.
- Amount of Rs. 58,015.64 Crs disbursed by Banks to Agriculture sector achieving 77.21 % of ACP target.
- MSME loans totalling to Rs.38,416.31 Crs disbursed by banks and achieved 109.16% of annual target.
- Amount of Rs.6,694.55 Crs disbursed by Banks to 'Other priority sector advances' achieving 54.06% of annual target.
- Education loans amounting to Rs.693.68 Crs disbursed by banks achieving 32.03% of annual target.
- Housing loans amounting to Rs. 4,162.39 Crs disbursed by banks achieving 51.71% of target.
- Banks together have disbursed Priority & Non Priority Sector Advances totalling to Rs.2,58,261.52 Crs achieving 159.79% of annual target.

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

**Total Agriculture: Sector-wise / Category-wise as on 31.03.2021 (Rs. In Crs)**

Sector	As on 31.12.2020			As on 31.03.2021		
	Targets	Achievement	% Achievement	Targets	Achievement	% Achievement
Public Sector Banks	46084.30	22683.56	49.22%	46084.30	30499.49	66.18%
Private Sector Banks	10409.09	6540.19	62.83%	10409.09	8405.40	80.75%
Regional Rural Banks	9637.00	9739.33	101.16%	9637.00	11839.17	122.85%
Cooperative Banks	9011.32	4040.13	44.83%	9011.32	7271.58	80.69%
<b>Total</b>	<b>75141.71</b>	<b>43003.21</b>	<b>57.23%</b>	<b>75141.71</b>	<b>58015.64</b>	<b>77.21%</b>



Category	As on 31.12.2020			As on 31.03.2021		
	Targets	Achievement	% Achievement	Targets	Achievement	% Achievement
Crop Loans	53221.51	29235.34	54.93%	53221.51	41200.56	77.41%
Term Loans	12061.07	9741.95	80.77%	12061.07	12644.29	104.84%
Infrastructure	2422.37	304.15	12.56%	2422.37	355.50	14.68%
Agr. Ancillary	7435.76	3721.77	50.55%	7435.76	3815.29	51.31%
<b>Total</b>	<b>75141.71</b>	<b>43003.21</b>	<b>57.23%</b>	<b>75141.71</b>	<b>58015.64</b>	<b>77.21%</b>

**Short Term Crop Production Loans – Vanakalam (Kharif-20) and Yasangi (Rabi 2020-21) as on 31.03.2021 (Rs. In cr)**

Category	As on 30.09.2020			As on 31.03.2021			Total As on 31.03.2021		
	Vanakalam (Kharif Season)			Yasangi (Rabi Season)			Vanakalam(Kharif) & Yasangi(Rabi)		
	Target	Achievement	%	Target	Achievement	%	Target	Achievement	%
Public Sector Banks	19868.00	11905.05	59.92%	13245.06	10544.78	79.61%	33113.06	22449.83	67.80%
Private Sector Banks	3619.00	1769.92	48.91%	2410.53	1478.58	61.34%	6029.53	3248.50	53.88%
Regional Rural Banks	4313.00	5766.01	133.69%	2875.25	3103.22	107.92%	7188.25	8869.23	123.39%
Cooperative Banks	4135.00	3494.87	84.52%	2756.67	3138.13	113.83%	6891.67	6633.00	96.25%
<b>Total</b>	<b>31935.00</b>	<b>22935.85</b>	<b>71.82%</b>	<b>21287.51</b>	<b>18264.71</b>	<b>85.80%</b>	<b>53222.51</b>	<b>41200.56</b>	<b>77.41</b>

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

- Public sector banks have disbursed Rs. 22,449.83 Crs in Kharif and Rabi upto March'2021 and achieved 67.80% of annual target.
- Private sector banks have disbursed Rs.3,248.50 Crs and achieved 53.88% of annual Target.
- RRBs have disbursed Rs. 8,869.23 Crs and achieved 123.39% of annual target.
- Co-operative Banks have disbursed Rs. 6,633 Crs and achieved 96.25% 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 31.03.2021 is as under:**

Sr No.	Bank name	Cumulative number of KCC applications Received Total	KCC Sanctioned - KCC(Crop Loan)	KCC Sanctioned - KCC(Crop Loan) with dairy	KCC Sanctioned - KCC(Crop Loan) with other allied activities	AH Dairy	Fisheries	AH Poultry & Others	Grand Total	KCC Limit Sanctioned Grand Total	No of Pending Applications Total
1	SBI	317740	279825	7289	1331	4699	303	2727	296174	2295.25	74
2	UBI	151881	133191	3264	659	2243	451	1	139809	1844.5	0
3	DCCBs	104361	94010	645	0	336	106	234	95341	540.71	4277
4	RRBs	124347	93985	1138	0	645	246	0	96014	618.11	18367
5	Canara Bk	33887	29325	93	3	573	287	5	30286	331.46	632
6	HDFC Bank	19230	15857	939	53	0	8	17	16874	3588.49	259
7	BOB	9889	8095	502	389	165	16	3	9170	49.77	162
8	CBI	7337	6134	0	1	166	1	0	6302	26.85	728
9	Indian Bank	6326	4104	0	0	62	6	0	4172	33.75	113
10	PNB	4949	3790	0	0	19	32	0	3841	37.96	0
11	IOB	4794	3224	0	0	15	10	33	3282	32.68	886
12	UCO Bank	2472	1612	0	0	257	1	0	1870	15.51	253
13	BOM	1284	1032	0	0	10	23	0	1065	16.31	142
14	BOI	470	367	0	0	1	0	0	368	3.29	94
15	P & S Bank	29	23	0	0	0	0	2	25	0.59	0
<b>Total</b>		<b>788996</b>	<b>674574</b>	<b>13870</b>	<b>2436</b>	<b>9191</b>	<b>1490</b>	<b>2853</b>	<b>704593</b>	<b>9435.23</b>	<b>25987</b>

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

As detailed above, fifteen Banks together sanctioned new KCC limits to the extent of Rs.9,435.23 Crore to 7,04,593 farmers under KCC Saturation Scheme launched by DFS. Banks rejected 58,416 applications due to multiple loans of applicants and non-production of land records etc., Out of 7,04,593 new KCC loan sanctions, 1,76,837 farmers are covered under PMJJBY and 3,00,352 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 31.03.2021 in respect of applications mobilised and sanctioned are as under:

SI NO	Bank Name	Total Applications Sourced	Received By Banks	Not Received By Banks	No Action By Banks	Sanctioned by Banks	Rejected By Banks	Pending With Banks
1	SBI	48466	19559	27081	1826	6763	6291	6505
2	APGVB	24954	23907	435	612	2645	9345	11917
3	U B I	25019	10024	13962	1033	8486	1501	37
4	TGB	13761	12850	503	408	287	11245	1318
5	TSCAB	<b>10623</b>	<b>8505</b>	<b>626</b>	<b>1492</b>	<b>802</b>	<b>5439</b>	<b>2264</b>
6	Canara Bank	<b>6441</b>	<b>4717</b>	<b>1398</b>	<b>326</b>	<b>1938</b>	<b>2773</b>	<b>6</b>
7	Central Bank of India	3214	1710	119	1385	532	450	728
8	Indian Bank	<b>2566</b>	<b>1112</b>	<b>1335</b>	<b>119</b>	<b>61</b>	<b>67</b>	<b>984</b>
9	I O B	2070	1170	646	254	6	37	1127
10	Bank of Baroda	<b>1893</b>	<b>1240</b>	<b>583</b>	<b>70</b>	<b>719</b>	<b>521</b>	<b>0</b>
11	PNB	<b>1075</b>	<b>1063</b>	<b>11</b>	<b>1</b>	<b>124</b>	<b>939</b>	<b>0</b>
12	U C O Bank	786	369	376	41	135	229	5
13	HDFC Bank	729	0	0	729	0	0	0
14	Kotak Mahindra Bank	248	0	0	248	0	0	0
15	IDBI Bank	221	16	0	205	0	0	16
16	BOI	202	47	112	43	41	6	0
17	ICICI	132	129	0	3	0	0	129
18	All other Pvt. Banks	137	7	1	129	2	1	0
19	Others	245	245	0	0	0	0	245
	<b>Grand Total</b>	<b>142782</b>	<b>86670</b>	<b>47188</b>	<b>8924</b>	<b>22541</b>	<b>38848</b>	<b>25281</b>

As on 31.03.2021 applications from 1,42,782 dairy farmers are sourced and uploaded by TSDDCF in PMFBY portal for sanction by Banks. Banks have sanctioned loans to 22,541 beneficiaries out of 86,670 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.

**Progress Report on KCC issued to Fish Farmers as on 30.04.2021 – District wise data**

S.No.	District	Total no. of Applications received from fish farmers by the DFO	Total Physical Applications submitted to Bank Branches by the DFO	No'of loans Sanctioned	No. of applications rejected	No. of applications pending
1	ADILABAD	2800	2800	2	305	2493
2	B.KOTHEGUDEM	1994	1994	126	0	1868
3	JAGITIYAL	4100	4044	8	56	4036
4	JANGOAN	3509	3509	46	107	
5	J S BHUPALAPALLY	662	662	20	0	642
6	J. GADWAL	4034	4034	563	89	3382
7	KAMAREDDY	3045	3045	94	6	2945
8	KARIMNAGAR	3659	3076	118	0	465
9	KHAMMAM	3003	2464	70	0	539
10	KB ASIFABAD	1177	1177	0	15	1162
11	MAHABUBABAD	543	543	0	0	543
12	MAHBUBNAGAR	2671	1788	9	426	1353
13	MANCHERIAL	3726	3726	3	178	3545
14	MEDAK	2448	2448	1	0	2447
15	MEDCHAL	520	234	1	72	180
16	NAGARKURNOOL	2568	2316	20	252	2044
17	NALGONDA	4402	3351	122	6	3223
18	NIRMAL	3436	3236	0	0	200
19	NIZAMABAD	4710	4710	1046	0	3664
20	PEDDAPALLI	3858	3001	0	0	3001
21	R.SIRICILLA	295	235	75	0	220
22	RANGAREDDY	345	345	0	0	0
23	SANGAREDDY	2179	2179	0	0	2179
24	SIDDIPET	1231	1231	0	0	1231

25	SURYAPET	2500	2500	0	0	2500
26	VIKARABAD	728	728	345	87	296
27	WANAPARTHY	4340	4340	9	0	0
28	WARANGAL-R	7025	7025	0	0	7025
29	WARANGAL-U	3348	3000	37	197	2766
30	YADADRI	2500	2500	385	0	2115
31	MULUGU	2099	2099	21	0	2078
32	NARAYANPET	2000	1200	47	0	813
33	HYDERABAD	40	0	0	0	40
<b>Total</b>		<b>85495</b>	<b>79540</b>	<b>3168</b>	<b>1796</b>	<b>58995</b>

**(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 for the FY 2020-21.

**iii) Agri. Term Loans including Allied Infrastructure & Ancillary Activities as on 31.03.2021 (Rs. In cr)**

Sector	As on 31.12.2020			As on 31.03.2021		
	Target	Achievement	%	Target	Achievement	%
Public Sector Banks	12971.24	7136.61	55.02%	12971.24	8049.66	62.06%
Private Sector Banks	4379.56	4100.46	93.63%	4379.56	5156.91	117.75%
Regional Rural Banks	2448.75	2260.20	92.30%	2448.75	2969.94	121.28%
Cooperative Banks	2119.64	270.60	12.76%	2119.64	638.57	30.13%
<b>Total</b>	<b>21919.19</b>	<b>13767.87</b>	<b>62.81%</b>	<b>21919.19</b>	<b>16815.08</b>	<b>76.71%</b>

**Achivement upto the quarter ended 31.03.2021 under Total Term Loans (Term Loans including allied; Infrastructure & Ancillary activities)**

- Public sector banks have disbursed Rs.8,049.66 Crs and achieved 62.06% of Annual Targets.
- Private sector banks have disbursed Rs. 5,156.91 Crs and achieved 117.75% of Annual Targets.
- RRBs have disbursed Rs.2,969.94 Crs and achieved 121.28% of Annual Targets.
- Co-operative Banks have disbursed Rs. 638.57 Crs and achieved 30.13% 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 announced on 15.05.2020 Agri Infrastructure Fund of Rs. 1.00 lakh crore for farm-gate infrastructure for farmers. Under the Scheme financing facility will be provided for funding Agriculture Infrastructure Projects at farm-gate & aggregation points(PACS, FPOs, Agri Entrepreneurs, Start-ups, etc.). Impetus for development of farm-gate & aggregation point, affordable and financially viable Post Harvest Management Infrastructure. Accordingly target of Rs. 3075 Crore allocated to Telangana which has to be achieved in 4 years. The Bank wise targets have been communicated to all Banks.

**AGRICULTURE INFRASTRUCTURE FUND SCHEME : PROGRESS AS ON 31.03.2021**

<b>AGRI INFRASTRUCTURE FUND- DATA ON FINANCIJAL ASSISTANCE OF BANKS AS ON 31.03.2021</b>				
<b>SL No</b>	<b>Name of the Bank</b>	<b>Target</b>	<b>NO. OF ACCOUNTS</b>	<b>AMOUNT (Rs. IN CRORES)</b>
1	APGVB	25	8	0.32
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	11	27.50
7	CENTRAL BANK OF INDIA	100	0	0.00
8	HDFC BANK	275	27	52.61
9	ICICI BANK	200	13	47.50
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	28	40.00
20	TGB	25	1	0.75
21	TSCAB	200	366	152.77
22	UCO BANK	60	8	12.00
23	UNION BANK OF INDIA	325	0	0.00
24	YES BANK	50	0	0.00
	<b>GRAND TOTAL</b>	<b>3075</b>	<b>453</b>	<b>334.44</b>

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 31<sup>st</sup> March'2021, banks have disbursed an amount of Rs.40.91 Crs to 3,149 beneficiaries under DEDS and the total outstanding as on 31.03.2021 is Rs.168.47 Crs to 19,581 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 31<sup>st</sup> March'2021 banks have disbursed an amount of Rs. 21.87 Crs to 102 beneficiaries under Negotiable Ware House Receipts pledge finance and the total outstanding as on 31.03.2021 is Rs. 53.98 Crs to 351 beneficiaries.

The performance of Banks under NWR finance has been reviewed in the Sub-Committee Meeting on Agriculture held on 19.05.2021.

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

Upto the quarter ended 31<sup>st</sup> March'2021, banks have disbursed an amount of Rs.17.82 crores to 1,278 groups against a target of 10560 groups for the FY 2020-21. The total JLG Loans outstanding with Banks as on 31.03.2021 is Rs.100.34 crore extended to 10,503 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.

As per the data submitted by the MANAGE, Banks together sanctioned loans to 38 units amounting to Rs. 6.89 Crore. The details are as under:

<b>Name of the Bank</b>	<b>No. of accounts</b>	<b>Amount sanctioned (Rs. in Lakhs)</b>
Bank of Baroda	1	5
Bank of India	4	20
Bank of Maharashtra	2	45
Canara Bank	3	30
Central Bank of India	4	20

Indian Overseas Bank		0
Punjab National Bank	1	4
SBI	20	528
UCO Bank	1	10
Union Bank of India	2	27
<b>Grand Total</b>	<b>38</b>	<b>689</b>

**Data on pending applications with Banks provided by MANAGE:**

SI No	Name of the Bank	No. of applications	Loan Amount ( Rs.in Lakhs)
1	State Bank of India	271	2932.71
2	Union Bank of India	85	970.71
3	Canara Bank	15	175.93
4	APGVB	13	111.46
5	Central Bank of India	6	91.49
6	Indian Bank	7	65.82
7	Punjab National Bank	3	39.72
8	Indian Overseas Bank	3	34.52
9	Bank of Baroda	4	26.00
10	HDFC Bank	1	15.00
11	IDBI	2	15.00
12	Others	4	45.92
	<b>Grand Total</b>	<b>414</b>	<b>4524.28</b>

Performance of Banks under the Scheme is reviewed in Sub-committee Meeting on Agriculture held on 19.05.2021. 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 and requested MANAGE to delete all applications.

In this regard, official of MANAGE has informed that they require a written confirmation duly signed by the Head of the Bank/ Department providing **beneficiary wise details in respect of pending applications, which are to be deleted from the portal** with reasons (Hard copy as well as soft copy) to enable them to get necessary approval from their Head Office and to advise respective Nodal Training Institutes, who have sourced the applications, for removal of the pending applications in the portal duly mentioning the reasons.

It is reported by the Official from State Bank of India that no applications are pending with their branches and they have given a written confirmation to MANAGE duly signed by Head of the Department for removal of 271 pending applications in the portal.



Controllers of other Banks also to verify the status of pending applications and advise MANAGE suitably in the matter.

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 31.03.2021**

**(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	5769976	65292.24	1568764	15301.40	23.43	418795	3266.04	5.00
Agri. Term Loans	1171974	21995.92	102992	2068.81	9.40	104226	1456.64	6.62
Agri. Infrastructure	1721	1190.29	192	199.63	16.77	87	43.09	3.62
Ancillary activities	17449	7020.52	459	447.85	6.38	550	313.51	4.46
<b>Total Agriculture</b>	<b>6961120</b>	<b>95498.97</b>	<b>1672407</b>	<b>18017.69</b>	<b>18.87</b>	<b>523658</b>	<b>5079.28</b>	<b>5.31</b>

**i) Overdues in Agriculture segment**

- 23.43% of Short Term Crop Loans are overdues in the books of the banks as on 31.03.2021 as against December'2020 level of 23.96%.
- 8.99% of Agriculture Term Loans incl. Allied activities; Agri. Infrastructure; Agri. Ancillary Activities outstanding are overdues as on 31.03.2021 as against December'2020 level of 10.48%.
- Overdues in total agriculture advances constitute 18.87% of outstanding as on 31.03.2021 as against December'2020 level of 19.68%.

**ii) NPAs in Agriculture segment**

- 5.00% of short term crop loans are NPAs in the books of the banks as on 31.03.2021 as against December'2020 level of 5.10%.
- 6.00% of Agriculture Term Loan incl. Allied activities; Agri. Infrastructure; Agri. Ancillary Activities outstanding are NPAs as on 31.03.2021 as against December'2020 level of 5.96%.
- NPAs in total agriculture advances are at 5.31% as on 31.03.2021 as against December'2020 level of 5.37%.

**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.**

- An amount of Rs.65.87 crores was released in May,2020 to the Andhra Bank (Presently Union Bank of India) towards the settlement of pending claims for the year 2015-16 and 2016-17.

- An amount of Rs.13,76,47,000/- was released on 04.02.2021 to 16 Banks concerned.

The Chief Secretary, the Government of Telangana assured in the SLBC meeting dated 30.03.2021 the PV/VLR dues will be paid shortly.

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 of the Banks.

In view of above, Govt. of Telangana is once again requested to expedite reimbursement of PV/VLR claims of Banks as early as possible.

**c. Flow of Credit to MSMEs**

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

Particulars	Target 2019-20	As on 31.03.2020		Target 2020-21	As on 31.12.2020		As on 31.03.2021	
		Achievement	% of Ach		Achievement	% of Ach	Achievement	% of Ach
Micro Enterprises	9213.00	21022.67	228.18	10143.87	13187.73	130	14834.23	146.24
Small Enterprises	9810.86	21738.34	221.57	11028.84	14094.88	127.80	16210.30	146.98
<b>Total SME</b>	<b>19023.86</b>	<b>42761.01</b>	<b>224.77</b>	<b>21172.71</b>	<b>27282.61</b>	<b>128.85</b>	<b>31044.53</b>	<b>146.62</b>
Medium Enterprises (ME)	12331.37	7087.87	57.47	14024.19	5489.18	39.14	7371.78	52.56
<b>Total MSME advances</b>	<b>31355.23</b>	<b>49848.88</b>	<b>158.98</b>	<b>35196.90</b>	<b>32771.79</b>	<b>93.10</b>	<b>38416.31</b>	<b>109.16</b>

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

Particulars	Outstanding as on 31.03.2020		Outstanding as on 31.12.2020		Outstanding as on 31.03.2021	
	A/c.	Amt.	A/c.	Amt.	A/c.	Amt.
Micro Enterprises	634422	24446.08	819809	25250.47	861638	25786.59
Small Enterprises	99649	28566.43	100551	29867.39	108947	28128.40
<b>Total MSE</b>	<b>734071</b>	<b>53012.51</b>	<b>920360</b>	<b>55117.86</b>	<b>970585</b>	<b>53914.99</b>
% of Micro Enterprises to total MSE	86.42%	46.11%	89.07%	45.81%	88.77%	47.83%
% of Small enterprises to total MSE	13.58%	53.89%	10.92%	54.18%	11.22%	52.17%
Medium Enterprises (ME)	10028	8963.39	14447	12930.56	13943	12593.57
% of ME to total MSME advances	1.34%	14.46%	1.54%	19%	1.41%	18.93%
<b>Total MSME advances</b>	<b>744099</b>	<b>61975.90</b>	<b>934807</b>	<b>68048.42</b>	<b>984528</b>	<b>66508.56</b>

**Performance under MSME upto the Quarter:**

- Advances to MSEs increased by Rs.902.48 Crs (1.70%) and stood at Rs.53914.99 Crs.
- Advances to MEs increased by Rs. 3,630.18 Crs (40.50%) and stood at Rs. 12593.57 Crs.
- Advances under MSME segment increased by Rs.6072.52 Crs (7.31%) and stood at Rs.66508.56 Crs.

**iii) PM Task Force Recommendations:**

<b>Compliance to PM Task Force Recommendations</b>	<b>Norm %</b>	<b>Actual %</b>
Banks are advised to achieve a 20 percent year-on-year growth in credit to micro & small enterprises (March '20 – March'21)	20	1.70%
10 percent annual growth in the number of micro enterprise accounts	10	35.81%
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	47.83%

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 20.05.2021.

Status of Compliance as on 31.03.2021 :

<b>Compliance to PM Task Force Recommendations</b>	
<b>Parameter</b>	<b>Names of Banks not complied with</b>
Banks are advised to achieve a 20 percent year-on-year growth in credit to micro & small enterprises (March '20 – March'21)	Bank of Baroda, Bank of India, Bank of Maharashtra, Central Bank of India, IDBI, Indian Overseas Bank, PNB, P&S Bank, UCO Bank, Union Bank of India, SBI, AXIS Bank, Bank of Baroda, CSB, CUB, Federal Bank, Dhanalakshmi Bank, DCB Bank, Equitas Bank, HDFC, ICICI, IndusInd Bank, J&K Bank, Karnataka Bank, KVB, Kotak Mahindra Bank, DBS Bank(e-LVB), RBL Bank, Tamilnadu Mercantile Bank, YES Bank, TGB, KBS LAB Bank, APGVB, TSCAB Bank, APSFC (5 Banks only achieved)
10 percent annual growth in the number of micro enterprise accounts	Bank of Maharashtra, AXIS Bank, Bank of Baroda, CSB, Dhanalakshmi Bank, Federal Bank, ICICI, Indus Ind Bank, KVB, APSFC, KBSLA Bank, TSCAB, YES Bank, AP Mahesh Co-op Bank, RBL Bank (24 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	Bank of Barodad, Bank of India, Bank of Maharashtra, Canara Bank, Central Bank of India, Indian Overseas Bank, PNB, Union Bank of India, SBI, Axis Bank, CUB, Dhanalakshmi Bank, Equitas Bank, Federal, HDFC Bank, ICICI Bank, Indus Ind Bank, Karnataka Bank, Kotak Mahindra Bank, DBS Bank(e-LVB), RBL Bank, South Indian Bank, YES, APSFC, AP Mahesh Co-op Bank. (15 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 31.03.2021

(Rs. In Crs)

S. No.	Particulars	Outstandings as 31.03.2021		Overdues as on 31.03.2021		
		A/cs.	Amount	A/cs.	Amount	% to Outstanding
1	Micro	861638	25786.59	132756	4252.86	16.49%
2	Small	108947	28128.40	19110	4642.87	16.50%
	<b>Total MSE</b>	<b>970585</b>	<b>53914.99</b>	151866	8895.73	16.50%
3	Medium	13943	12593.57	2749	2235.59	17.75%
	<b>Total MSME</b>	<b>984528</b>	<b>66508.56</b>	154615	11131.32	16.74%

**Overdues for the quarter ended 31<sup>st</sup> March 2021:**

- Overdues of MSE segment advances constitute 16.50% of its outstandings (Dec, 2020-16.33%).
- Overdues of Medium enterprises constitute 17.75% of its outstandings(Dec, 2020-17.48%).
- Overdues under MSME segment constitute 16.74% of outstandings (Dec, 2020-16.55%).

## v) NPAs in MSME segment as on 31.03.2021

(Rs. In Crs)

S. No.	Particulars	Outstandings as on 31.03.2021		NPAs as on 31.03.2021		
		A/c.	Amt	A/c.	Amt	% to Outstandings
1	Micro	861638	25786.59	124319	2366.00	9.17%
2	Small	108947	28128.40	7250	2966.97	10.54%
	<b>Total MSE</b>	<b>970585</b>	<b>53914.99</b>	<b>131569</b>	<b>5332.97</b>	<b>9.89%</b>
3	Medium	13943	12593.57	680	1043.60	8.28%
	<b>Total MSME</b>	<b>984528</b>	<b>66508.56</b>	<b>132249</b>	<b>6376.57</b>	<b>9.59%</b>

**NPAs for the quarter ended 31<sup>st</sup> March 2021:**

- NPAs of MSE segment advances constitute 9.89% of its outstandings (Dec, 2020-8.25%).
- NPAs of Medium enterprises constitute 8.28% of its outstandings. (Dec, 2020-7.04%).
- NPAs of total MSME segment constitute 9.59% of total outstandings. (Dec, 2020-8.02%).

vi) **CGTSME- Scheme coverage:** CGTMSE approved 1,00,962 proposals of banks amounting to Rs.6,300.64 Crores up to 31.03.2021 for coverage under CGTMSE Scheme.

During the F.Y. **2020-21** in Telangana State, 4,216 proposals with an amount of **Rs. 308.33 crore** have been approved under CGTMSE Scheme.

District wise details of coverage:

<b>CGTMSE</b>					
<b>District Wise coverage in Telangana (Guarantee Approved)</b>				<b>(Rs. in Crores)</b>	
<b>S. No.</b>	<b>District Name</b>	<b>From 01.04.20 to 31.03.21</b>		<b>As on 31.03.2021</b>	
		<b>Proposals</b>	<b>Amount</b>	<b>Proposals</b>	<b>Amount</b>
1	ADILABAD	104	2.78	2948	89.63
2	BHADRADRI KOTHAGUDEM	26	0.89	268	6.75
3	HYDERABAD	1211	168.34	36936	3144.13
4	JAGTIAL	26	0.69	164	4.17
5	JANGAON	8	0.40	75	1.87
6	JAYASHANKAR BHOOPALPALLY	7	0.20	141	3.89
7	JOGULAMBA GADWAL	38	0.53	197	3.43
8	KAMAREDDY	15	0.56	255	7.30
9	KARIMNAGAR	274	7.39	4960	194.83
10	KHAMMAM	334	11.14	4701	227.14
11	KOMARAM BHEEM ASIFABAD	1	0.04	185	4.09
12	MAHABUBABAD	19	0.78	67	2.05
13	MAHBUBNAGAR	149	9.20	7326	165.09
14	MANCHERIAL	7	0.41	57	2.12
15	MEDAK	244	6.41	4139	195.45
16	MEDCHAL	145	15.87	812	78.69
17	NAGARKURNOOL	4	0.12	64	2.17
18	NALGONDA	173	5.45	7498	218.31
19	NIRMAL	14	0.72	141	4.24
20	NIZAMABAD	186	6.56	3915	122.43
21	PEDDAPALLI	15	0.24	168	6.08
22	RAJANNA SIRCILLA	32	2.27	203	8.12
23	RANGAREDDY	532	38.76	17596	1301.66
24	SANGAREDDY	65	7.61	406	28.95
25	SIDDIPET	45	1.45	215	8.31
26	SURYAPET	120	3.47	455	17.34
27	VIKARABAD	53	0.78	263	4.67
28	WANAPARTHY	6	0.13	52	1.42
29	WARANGAL (RURAL)	23	0.79	479	69.90
30	WARANGAL (URBAN)	300	12.91	6031	368.89
31	YADADRI BHUVANAGIRI	40	1.43	245	7.54
<b>Total</b>		<b>4216</b>	<b>308.33</b>	<b>308.33</b>	<b>6300.64</b>

<b>CGTMSE</b>			
<b>MLI Wise coverage in Telangana (Guarantee Approved) From 01.04.2020 to 31.03.2021</b>			
<b>S. No.</b>	<b>Bank Name</b>	<b>Proposals</b>	<b>Approved Amount (Rs. in crores)</b>
1	ANDHRA PRADESH GRAMEENA VIKAS BANK	162	2.13
2	AXIS BANK LIMITED	45	19.15
3	BANK OF BARODA	661	22.22
4	BANK OF INDIA	54	11.41
5	CANARA BANK	186	41.12
6	CENTRAL BANK OF INDIA	16	2.87
7	EQUITAS SMALL FINANCE BANK LIMITED	1	0.45
8	ESAF SMALL FINANCE BANK LTD.	1	0.10
9	HDFC BANK LIMITED	102	55.24
10	ICICI BANK	2	0.05
11	IDBI BANK LTD	1	0.25
12	INDIAN BANK	169	5.11
13	INDIAN OVERSEAS BANK	38	3.69
14	INDUSIND BANK	612	2.64
15	KARNATAKA BANK LTD	28	1.63
16	KOTAK MAHINDRA BANK	11	9.90
17	PUNJAB & SIND BANK	1	0.40
18	PUNJAB NATIONAL BANK	173	4.45
19	STANDARD CHARTERED BANK	2	1.95
20	STATE BANK OF INDIA	88	39.86
21	TELANGANA GRAMIN BANK	15	0.66
22	THE DHANALAKSHMI BANK LIMITED	1	0.23
23	THE FEDERAL BANK LTD	1	0.06
24	THE KARUR VYSYA BANK LTD	2	1.00
25	THE SOUTH INDIAN BANK LIMITED	1	0.10
26	UCO BANK	10	3.86
27	UNION BANK OF INDIA	1816	63.21
28	YES BANK LTD	17	14.62
<b>Total</b>		<b>4216</b>	<b>308.33</b>

**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 31.03.2021								
	No. of eligible Accounts to be restructured (As per RBI guidelines)		No. of accounts Restructured		No. of accounts pending for Restructuring		No. of customers opted out for Restructuring	
Category	No. of A/cs	Loan account outstanding	No. of A/cs	Loan account outstanding	No. of A/cs	Loan account outstanding	No. of A/cs	Loan account outstanding
Micro	80508	3597.45	31768	637.65	16935	1432.19	31805	1527.61
Small	19231	4166.76	3570	750.42	5672	1292.78	9989	2123.56
Medium	1180	959.54	358	185.46	481	381.62	341	455.46
<b>TOTAL</b>	<b>100919</b>	<b>8723.75</b>	<b>35696</b>	<b>1573.53</b>	<b>23088</b>	<b>3043.59</b>	<b>42135</b>	<b>4106.63</b>

**viii. Review of Bank Linkage in MSME Clusters:**

**Credit flow in MSME clusters as on 31.03.2021 :** 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 during the year is as under:

- Micro Enterprises- 2442, Small Enterprises-1065 and Medium Enterprises-292 have been extended bank credit linkage.
- Total No. of Enterprises in the Clusters Linked to banks are 3799 (73.50%).

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 31.03.2021 is as under:

Banks	ELIGIBLE		SANCTIONED		DISBURSED		OPTED OUT		% Sanction s	% disbursal s	% opted out
	No.	Amt	No.	Amt	No.	Amt	No	Amount			
PSB	139210	3503.27	103330	3118.99	65249	2845.11	26734	450.74	89.03	81.21	12.87
Private Banks	42260	3874.4	34300	3644.45	16243	2877.22	5407	318.58	94.06	74.26	8.22
RRBs	18042	16.11	996	1.8	996	1.8	13	0.05	11.17	11.17	0.31
TSCAB	2973	7.83	1017	5.97	990	5.8	299	2.25	76.25	74.07	28.74
<b>Grand Total</b>	<b>202485</b>	<b>7401.61</b>	<b>139643</b>	<b>6771.21</b>	<b>83478</b>	<b>5729.93</b>	<b>32453</b>	<b>771.62</b>	<b>91.48</b>	<b>77.41</b>	<b>10.43</b>

Under GECL (20% of outstanding MSME loans) Banks together have sanctioned Rs. 6,771.21 Crore as against eligible amount of Rs. 7,401.61 Crore which is 91.48% and disbursed Rs.5729.93 Crore which is 77.41% of Sanctioned amount as on 31.03.2021. About 32453 borrowers have opted out who are eligible for an amount of Rs. 771.62 Crore i.e.10.43% of total eligible amount.

In the Sub-Committee meetings held on 20.05.2021, 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 31.05.2021.

**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.2.32 Crore and disbursed Rs. 0.73 crore to 562 units for accounts with outstanding below Rs. 10.00 lacs and classified as SMA2/NPA as on 30.04.2020.

In respect of accounts with outstanding Rs. 10.00 lacs and above, Banks conducted TEV study in respect of 39 units as against total viable units of 199 and sanctioned Rs. 4.95 crore and disbursed Rs. 1.43 crore under Credit Guarantee Scheme for Subordinate Debt.

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 a beneficiaries of 5,00,000 under the Scheme and so far identified 4,44,004 in all ULBs of Telangana. The Agency wise progress in financing the beneficiaries is as under:

**Progress under the Scheme as on 24.04.2021:**

Sl. No.	Name of the Bank	No. of Loan applications submitted	Sanctioned			Disbursed		
			No.	Balance	%	No.	Balance	%
1	Public Sector Banks	339975	285080	54895	83.85	247029	38051	72.66
2	Private Sector Banks	7704	2660	5044	34.52	1499	1161	19.46
3	RRBs	56264	35569	20695	63.22	30597	4972	54.38
4	Coop Banks/DCCBs	8113	4962	3151	61.16	4440	522	54.73
5	Streenidhi	28746	23637	5109	82.23	23314	323	81.1
6	Market Place	3202	0	3202	0	0	0	0
	<b>Total</b>	<b>444004</b>	<b>351908</b>	<b>92096</b>	<b>79.26</b>	<b>306879</b>	<b>45029</b>	<b>69.12</b>



- Total street vendors identified 4,44,004 by the MA&UD in Telangana State. Banks together sanctioned loans to 351908 and disbursed to 306879 street vendors as on 24.04.2021.
- The DFS, Govt of India fixed a Target for sanction and disbursal of loans to 3,81,000 Street vendors in Telangana State against which Banks sanctioned 351908 ( 92.36%) and disbursed to 306879 (80.54%).
- State Bank of India sanctioned 1,44,225 (41% of total sanctions)and disbursed 1,26,391 (35.91% of total disbursals) loans followed by UBI with 90,423(25.69%) sanctions and 73621 (24%) disbursals.
- The performance private sector Banks is very low at 34.52% of sanctions and 19.46% of disbursals, though the applications tagged to these Banks are low .

#### **Concerns of MA&UD:**

- DFS, Govt of India fixed a Target for sanction and disbursal of all pending applications before 31.05.2021.
- Details of disbursals in respect of loans sanctioned to be updated immediately 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 (1<sup>st</sup> to 6<sup>th</sup>) 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	%
31.03.21	451253	15276.75	317335	8662.79	244632	7684.73	61721	1769.54	11.58	24333	364.39	2.39

**Banks performance upto the quarter ended 31<sup>st</sup> March'2021:**

- As at the end of March'2021 loans outstanding under NRLM with banks – 451253 groups amounting to Rs.15276.75 Crs
- Banks disbursed Rs.7684.73 Crs to 244632 groups upto the quarter ended 31<sup>st</sup> March'2021
- Overdues are at Rs.1769.54 Crs i.e. 11.58% of outstandings.
- NPAs are at Rs.364.39 Crs i.e. 2.39% of outstandings.
- Bank-wise details are enclosed as **Annexure -22**.

**Concerns and Issues of SERP in SHG Bank Linkage:**

- Per Group Loan:** The per group loan is hovering around Rs. 3.50 lakh to Rs.5.00 lakh during the last two years. As almost all groups in the State are more than two decades old and have sufficient corpus to absorb higher doses of loans. Banks to advise Branch Managers to strictly adhere to MCP and not to 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
- Few Branch Managers are limiting loans to Rs.5.00 lakh citing HO circular. As per RBI guidelines loans upto Rs.10.00 lakhs to be extended without collateral and margin. For loans above Rs. 10.00 lakhs and upto Rs. 20.00 lakhs CGTMSE coverage is available.
- Appointment of Banking Correspondents (BC Sakhies):As per NRLM, GoI guidelines, "One Gram Panchayat One BC Sakhi" concept to be followed. SERP is in the process of identification of eligible SHG women for training on BC Sakhi. The State Coordinator, RSETIs has to make necessary arrangements at RSETIs for these identified SHG women who will undergo IIBF test for the same. The qualified women to be appointed as BC Sakhi by banks as per requirement.
- As advised by NRLM, GOI, banks ensure that all SHG women availed SHG loans / bank loans to be covered under and enrolled under PBJBY , PMSBY and APY Schemes.
- 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	%
31.03.21	130139	3440.81	33314	1249.35	89887	1394.98	6362	199.99	5.81	2875	36.42	1.06

**Banks performance upto the quarter ended 31<sup>st</sup> March'2021:**

- As at the end of March'2021 loans outstanding under NULM with banks – 130139 groups amounting to Rs.3440.81 Crs.
- Upto the quarter Banks disbursed Rs.1394.98 Crs to 89887 groups
- Overdues are at Rs.199.99 Crs i.e. 5.81% of outstandings.
- NPAs at Rs.36.42 Crs i.e., 1.06% of outstandings.

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

**iii) Credit Flow under MUDRA Scheme as on 31.03.2021:**

**Sector Wise performance under PMMY in Telangana as on 31.03.2021**

**(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	
<b>Public Sector</b>	314375	405.97	79134	1663.69	23722	1859.79	417231	3929.46	3602.64	109.07
<b>Private Sector</b>	43020	113.33	32455	599.53	9566	573.48	85041	1286.34	1094.26	117.55
<b>RRBs</b>	13052	12.22	4258	33.27	311	6.78	17621	52.26	500.00	10.45
<b>Others</b>	8666	24.32	22960	641.08	7784	511.35	39410	1176.76	0.00	--
<b>Total</b>	<b>379113</b>	<b>555.84</b>	<b>138807</b>	<b>2937.57</b>	<b>41383</b>	<b>2951.40</b>	<b>559303</b>	<b>6444.82</b>	<b>5196.90</b>	<b>124.01</b>

**Category wise Sanctions under Pradhan Mantri Mudra Yojana(PMMY) as on 31.03.2021 (Rs in Crores)**

Sr No	Category	Shishu (Loans up to Rs. 50,000)		Kishore (Loans from Rs. 50,001 to Rs. 5.00 Lakh)		Tarun (Loans from Rs. 5.00 to Rs. 10.00 Lakh)		Total	
		No Of A/Cs	Sanctioned Amt	No Of A/Cs	Sanctioned Amt	No Of A/Cs	Sanctioned Amt	No Of A/Cs	Sanctioned Amt
1	General	274838	390.96	101190	2258.52	33715	2488.42	409743	5137.90
2	SC	16251	24.02	6014	124.67	1552	93.92	23817	242.60
3	ST	6357	10.53	4672	126.74	1940	113.01	12969	250.28
4	OBC	81667	130.35	26931	427.64	4176	256.05	112774	814.04
5	<b>Total</b>	<b>379113</b>	<b>555.86</b>	<b>138807</b>	<b>2937.56</b>	<b>41383</b>	<b>2951.40</b>	<b>559303</b>	<b>6444.82</b>
<b>Out of Above</b>									
6	Women	177621	274.94	38722	579.68	4770	314.40	221113	1169.02
7	New	221538	302.58	60733	1178.67	19463	1407.23	301734	2888.48
8	Minority	38114	54.60	4300	93.00	1055	81.55	43469	229.15

9	PMJDY OD	14588	2.12	0	0.00	0	0.00	14588	2.12
10	Mudra card	4960	4.60	2902	53.92	788	59.84	8650	118.36
11	NULM	3972	3.74	213	4.02	28	1.62	4213	9.38
12	NRLM	448	0.52	466	11.74	26	1.52	940	13.78
13	Other Govt. Sponsored.	8807	10.97	7795	132.31	500	34.50	17102	177.78
14	Skill Certified	1597	7.58	4601	133.44	1042	89.44	7240	230.47
15	Self Certified	1684	4.90	6353	95.06	475	36.68	8512	136.65
16	Unskilled	100620	129.82	19723	425.91	3880	301.60	124223	857.33

**Banks Performance under PMMY upto the quarter ended 31.03.2021 :**

- Banks sanctioned MUDRA loans to 559303 beneficiaries with an outlay of Rs. 6444.82 Crs
- Rs. 1169.02 Crs Sanctioned to 221113 Women Entrepreneurs.
- Rs.2888.48 Crs Sanctioned to 301734 New Entrepreneurs
- Rs. 229.15 Crs Sanctioned to 43469 Minority community Entrepreneurs
- Rs. 242.60 Crs Sanctioned to 23817 SC Entrepreneurs
- Rs. 250.28 Crs Sanctioned to 12969 ST Entrepreneurs
- Bank-wise / district-wise details are enclosed an **Annexure 'G'**

**Overdues and NPAs position in PMMY Scheme as on 31.03.2021 (Rs. in Crores)**

SCHEME	Outstandings as on 31.03.2021		Disbursements from 01.01.2021 to 31.03.2021		Overdues as on 31.03.2021			NPAs as on 31.03.2021		
	No.of a/cs	Amount	No.of A/cs	Amount	No.of A/cs	Total Balance in overdue A/cs	%	No.of A/cs	Amount	%
MUDRA-SHISHU <=50K	801998	1168.48	47271	166.89	45444	159.26	13.62	57721	287.88	24.63
MUDRA-KISHORE>50k <=5 lacs	280427	3970.19	39369	579.93	33770	374.14	9.42	35669	410.68	10.34
MUDRA-TARUN >5 lacs <=10 lakhs	57516	3543.26	14590	418.97	6183	371.33	10.47	4677	237.21	6.69
<b>Total</b>	<b>1139941</b>	<b>8681.93</b>	<b>101230</b>	<b>1165.79</b>	<b>85397</b>	<b>904.73</b>	<b>10.42</b>	<b>98067</b>	<b>935.77</b>	<b>10.77</b>

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

Period	No of Applications sanctioned	Amount Sanctioned	Amount Disbursed
Upto Mar, 2020	5560	1399.32	564.05
Upto June, 2020	5688	1426.89	569.54
Upto Sept,2020	5772	1466.11	572.31
Upto March'2021	7336	1839.93	620.81
During the Quarter	449	122.01	20.48

Sl. No.	Category	Total loans/ applications sanctioned (Upto 31.12.2020 Cumulative)		Total loans/ applications sanctioned (Upto 31.03.2021 Cumulative)		Total loans/ applications sanctioned During the Quarter	
		No.	Amt				
1	SC	1304	343.12	1423	369.60	119	26.48
2	ST	706	179.43	778	195.57	72	16.14
3	Women	4877	1195.38	5135	1274.76	258	79.38
	<b>Total</b>	<b>6887</b>	<b>1717.92</b>	<b>7336</b>	<b>1839.93</b>	<b>449</b>	<b>122.01</b>

**Banks performance upto the quarter ended 31.03.2021:**

- Under Stand-Up India scheme banks have sanctioned loans to 7336 borrowers with an outlay of Rs.1839.93 Crs
- 5135 women beneficiaries-outlay of Rs.1274.76 Crs
- 1423 SC beneficiaries -outlay of Rs.369.60 Crs
- 778 ST beneficiaries- outlay of Rs.195.57 Crs
- During the quarter under review Banks disbursed Rs.122.01 Crs to 449 beneficiaries
- Bank wise details are enclosed an **Annexure 'H'**

**v) Credit Flow under DRI Scheme as on 31.03.2021****(Rs. In Crore)**

As on	Outstandings		Disbursement Upto the quarter		Overdues			NPAs		
	No.	Amount	No.	Amt	No.	Amt	%	No.	Amt	%
<b>31.03.2021</b>	4846	10.71	533	0.55	2851	6.51	60.78	1649	3.62	33.80

**Banks performance as on 31.03.2021:.**

- As at the end of March'2021 outstanding credit to 4846 beneficiaries is at Rs.10.71 Crs.

- Overdues at Rs.6.51 Crs constitute 60.78% of outstandings.
- NPAs with an amount of Rs.3.62 Crs constitute 33.80% of outstandings.

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

**Agency wise MM/Subsidy claims achievement position: as on 31.03.2021**

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

Agency	Target for 2020-21			Achievement as on 31.03.2021			% of Achievement as on 31.03.2021		
	Projects	M.M.	Emp.	Projects	M.M.	Emp.	Projects	M.M.	Emp.
KVIC	431	12.93	3448	290	9.52	2320	67	74	67
KVIB	1029	30.88	8232	741	26.40	5928	72	85	72
DIC	934	28.01	7472	991	27.61	7928	106	99	106
COIR Board	0	0	0	3	0.23	24	0	0	0
<b>Total</b>	<b>2394</b>	<b>71.81</b>	<b>19152</b>	<b>2025</b>	<b>63.76</b>	<b>16200</b>	<b>85</b>	<b>89</b>	<b>85</b>

**Banks Performance as on 31.03.2021**

- 2025 projects were sanctioned by Banks with a Margin Money involvement of Rs.63.76 crores generating employment to 16200 members. The achievement against target was 85 % in terms of projects & employment generation and 89% in terms of Margin Money claims towards beneficiaries.

**Performance of Banks under PMEGP as on 31.03.2021: (Rs. In Crores)**

Outstandings		Disbursements During the quarter		Disbursements Upto the quarter		Overdues			NPAs		
No.	Amount	No.	Amount	No.	Amount	No.	Amount	%	No.	Amount	%
7238	266.77	171	44.70	1572	90.75	1689	22.93	8.59	2808	29.35	11.00

**Banks performance as on 31.03.2021**

- Outstanding under PMEGP as on 31.03.2021 was at Rs.266.77 Crs
- Banks disbursed Rs.44.70 Crs to 171 beneficiaries during the quarter
- Overdues in PMEGP are at Rs.22.93 Crs constituting 8.59% of outstandings (Dec'2020-8.17%)
- NPAs in PMEGP are at Rs. 29.35 Crs constituting 11.00% of outstandings (Dec,2020-14.22%)

vii) **Credit flow under SC corporation Schemes as on 31.03.2021:**  
**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	%
179646	3574.42	18101	320.65	84474	1158.13	39439	509.91	14.26	25803	233.29	6.52

**SC Corportion – Year wise Pending applications Status as on 31.03.2021 ( Rs. In Cr)**

Sl.No.	Scheme Year	No. of Beneficiaries	Total Outlay	Subsidy	Bank loan
1	2015-16	203	3.89	2.60	1.29
2	2016-17	527	12.27	7.98	4.29
3	2017-18	2467	45.38	30.85	14.53
4	2018-19	NOT IMPLEMENTED			
5	2019-20	NOT IMPLEMENTED			
6	2020-21	Under implementation Targets communicated in Dec,20			
	<b>Grand Total</b>	<b>3197</b>	<b>61.55</b>	<b>41.44</b>	<b>20.11</b>

**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.

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 31.03.2021:**  
**(Rs. In crores)**

Selected		Approved by Banks		A/c Number received	A/c Number to be received	Sanctioned at District level		To be Grounded	
Phy	Fin	Phy	Fin	Phy	Phy	Phy	Fin	Phy	Fin
10107	129.75	8674	223.33	8354	1753	7989	104.20	4862	64.23

**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 N o	Name of the Bank	Selected						Vegetable Pandal			
		Pilot Dairy		Vegetable Pandal		Total		Banker Approved		A/C NOs Recei ved	Bal anc e
		Phy	Fin	Phy	Fin	Phy	Fin	Phy	Fin	Phy	Phy
		1	2	3	4	5	6	7	8	9	10
1	SBI	1505	3612.00	527	1088.49	2032	4700.49	486	1146.94	464	63
2	APGVV	825	1980.00	232	483.56	1057	2463.56	186	329.38	156	76
3	UBI	593	1423.20	219	460.54	812	1883.74	196	421.01	188	31
4	CANARA BANK	185	444.00	42	132.93	227	576.93	35	116.65	33	9
5	TGB	86	206.40	105	210.02	191	416.42	89	135.07	67	38
6	KDCC BANK	96	230.40	67	137.48	163	367.88	67	137.48	67	0
7	CBI	70	168.00	59	118.15	129	286.15	57	113.95	57	2
8	CANARA BANK (E-SYNDICATE BANK)	38	91.20	111	232.94	149	324.14	104	199.47	84	27
9	DCCB	27	64.80	83	136.57	110	201.37	82	159.10	61	22
10	INDIAN BANK	82	196.80	11	24.38	93	221.18	11	22.28	11	0
11	PNB	74	177.60	2	4.20	76	181.80	2	4.20	2	0
12	IOB	44	105.60	9	20.48	53	126.08	8	14.99	6	3
13	PNB (E-OBC)	38	91.20	0	0.00	38	91.20	0	0.00	0	0
14	BOB	2	4.80	33	65.57	35	70.37	31	61.37	31	2
15	BOM	0	0.00	19	39.90	19	39.90	19	37.80	18	1
16	BOB(E-VIJAYA BANK)	5	12.00	11	26.26	16	38.26	11	26.26	11	0
17	AXIS BANK	9	21.60	3	6.30	12	27.90	3	6.30	3	0
18	BANK OF INDIA	0	0.00	9	18.06	9	18.06	9	18.06	9	0
19	UCO BANK	0	0.00	8	16.30	8	16.30	8	16.30	8	0
20	INDIAN BANK (E-ALHAABAD BANK)	2	4.80	3	6.30	5	11.10	3	4.20	2	1
21	TSCAB	0	0.00	1	4.49	1	4.49	1	4.49	1	0
22	UBI(E-ANDHRA BANK)	1	2.40	0	0.00	1	2.40	0	0.00	0	0
23	DSB(E-LVB)	1	2.40	0	0.00	1	2.40	0	0.00	0	0
24	KVB	0	0.00	1	4.49	1	4.49	0	0.00	0	1
25	IDBI BANK	0	0.00	2	4.20	2	4.20	2	4.20	2	0
<b>Total</b>		<b>3683</b>	<b>8839.20</b>	<b>1557</b>	<b>3241.61</b>	<b>5240</b>	<b>12080.81</b>	<b>1410</b>	<b>2979.50</b>	<b>1281</b>	<b>276</b>

Continued...



Sl No	Name of the Bank	Sanctioned						Subsidy Released					
		Pilot Dairy		Vegetable Pandal		Total		Pilot Dairy		Vegetable Pandal		Total	
		Phy	Fin	Phy	Fin	Phy	Fin	Phy	Fin	Phy	Fin	Phy	Fin
		11	12	13	14	15	16	17	18	19	20	21	22
1	STATE BANK OF INDIA	1505	3612.00	463	955.05	1968	4567.05	1421	3410.40	379	755.33	1800	4165.73
2	APGVB	825	1980.00	186	373.43	1011	2353.43	767	1840.80	119	232.73	886	2073.53
3	UBI	593	1423.20	194	408.84	787	1832.04	559	1341.60	132	271.25	691	1612.85
4	CANARA BANK	185	444.00	34	112.16	219	556.16	176	422.40	12	25.20	188	447.60
5	TGB	86	206.40	89	175.95	175	382.35	85	204.00	58	114.07	143	318.07
6	KDCC BANK	96	230.40	61	124.88	157	355.28	96	230.40	50	101.78	146	332.18
7	CBI	70	168.00	55	110.55	125	278.55	68	163.20	51	102.15	119	265.35
8	CANARAB BANK(E-SYNDICATE BANK)	38	91.20	88	181.25	126	272.45	37	88.80	51	104.97	88	193.77
9	DCCB	27	64.80	82	179.47	109	244.27	27	64.80	54	98.11	81	162.91
10	INDIAN BANK	82	196.80	11	24.38	93	221.18	81	194.40	10	21.00	91	215.40
11	PNB	74	177.60	2	4.20	76	181.80	71	170.40	2	4.20	73	174.60
12	IOB	44	105.60	8	16.00	52	121.60	37	88.80	5	10.50	42	99.30
13	PNB(E-OBC)	38	91.20	0	0.00	38	91.20	0	0.00	0	0.00	0	0.00
14	BOB	2	4.80	31	61.37	33	66.17	1	2.40	12	23.10	13	25.50
15	BOM	0	0.00	19	39.90	19	39.90	0	0.00	15	31.50	15	31.50
16	BOB(E-VIJAYA BANK)	5	12.00	11	26.26	16	38.26	5	12.00	10	24.16	15	36.16
17	AXIS BANK	9	21.60	3	6.30	12	27.90	7	16.80	3	6.30	10	23.10
18	BOI	0	0.00	9	18.06	9	18.06	0	0.00	3	6.30	3	6.30
19	UCO BANK	0	0.00	8	16.30	8	16.30	0	0.00	7	13.90	7	13.90
20	INDIAN BANK(E-ALLHABAD BANK)	2	4.80	3	6.30	5	11.10	2	4.80	1	2.10	3	6.90
21	TSCAB	0	0.00	1	4.49	1	4.49	0	0.00	1	4.49	1	4.49
22	UBI(E-AB)	1	2.40	0	0.00	1	2.40	1	2.40	0	0.00	1	2.40
23	DBS(E-LVB)	1	2.40	0	0.00	1	2.40	0	0.00	0	0.00	0	0.00
24	KVB	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
25	IDBI BANK	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
<b>Total</b>		<b>3683</b>	<b>8839.20</b>	<b>1358</b>	<b>2845.14</b>	<b>5041</b>	<b>11684.34</b>	<b>3441</b>	<b>8258.40</b>	<b>975</b>	<b>1953.14</b>	<b>4416</b>	<b>10211.54</b>

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 19.05.2021.

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 31.03.2021 (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	%
211051	3774.01	20755	387.88	109139	1522.19	59399	219.74	5.82	23376	248.22	6.57

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 disbursals

**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 31.03.2021 (Rs. In Crore)**

Outstandings		Disbursements During the quarter		Disbursements Upto the quarter		Overdues			NPAs		
No.	Amount	No.	Amount	No.	Amount	No.	Amount	%	No.	Amount	%
153689	1689.14	1212	14.63	23725	160.94	19902	250.59	14.83	5629	49.89	2.95

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

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				
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 31.05.2021.

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 31.03.2021**

(Rs. In Crore)

Outstandings		Disbursements During the quarter		Disbursements Upto the quarter		Overdues			NPAs		
No.	Amount	No.	Amount	No.	Amount	No.	Amount	%	No.	Amount	%
281222	5050.65	3855	51.05	153223	1962.07	83309	649.28	12.85	11005	795.50	15.75

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

**xi) Postition of Overdues and NPAs in respect of Schematic Lending as on 31.03.2021 (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)	382155	10341.82	37194	791.12	7.65	20851	254.04	2.45
State Govt. Sponsored Schemes (Total)	1573231	36621.55	283789	4403.60	12.02	112834	2224.76	6.07

The scheme wise performance Overdues and level of NPAs under Government sponsored schemes was discussed in the Sub Committee meeting on MSME held on 20.05.2021 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 'J'

**xii) Credit flow to Others:**

**a) Credit Flow to Weaker Sections as on 31.03.2021: (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	%
4902864	56317.35	1182083	18998.35	634559	6102.94	10.83	129809	1309.74	2.32

**Banks performance upto the quarter ended 31.03.2021:**

- As at the end of March'2021 outstanding credit to 4902864 weaker section borrowers is at Rs.56317.35 Crs.
- Upto the quarter banks have disbursed an amount of Rs. 18998.35 Crs to 1182083 borrowers
- Overdues are at Rs.6102.94 Crs constituting 10.83% of outstandings.
- NPAs are at a level of Rs.1309.74 Crs constituting 2.32% of outstandings.

**b) Credit Flow to Women as on 31.03.2021: (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	%
2337980	44448.43	177870	2120.95	877691	13727.73	399528	4387.12	9.87	158155	1254.69	2.82

**Banks performance as on 31.03.2021:**

- As at the end of March'2021 outstanding credit to 2337980 women beneficiaries was at Rs.44448.43 Crs.
- During the quarter under review banks have disbursed an amount of Rs. 2120.95 Crs to 177870 women beneficiaries.
- Overdues are at Rs. 4387.12 Crs constituting 9.87% of outstandings.
- NPAs are at a level of Rs. 1254.69 Crs constituting 2.82% of outstandings

**e. Credit flow under Education Loans as on 31.03.2021:**

(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	69454	3242.73	2777	195.56	25316	693.68	10141	314.91	9.71	3991	64.45	1.99
Non-priority		1775.31		102.11		547.08		67.72	3.81		15.84	0.89
<b>Total</b>	<b>69454</b>	<b>5018.04</b>	<b>2777</b>	<b>297.67</b>	<b>25316</b>	<b>1240.76</b>	<b>10141</b>	<b>382.63</b>	<b>7.62</b>	<b>3991</b>	<b>80.29</b>	<b>1.60</b>

- As at the end of March'2021 banks have extended credit to 69454 beneficiaries amounting to Rs.5018.04 cr
- During the quarter under review banks have disbursed an amount of Rs. 297.67 cr to 2777 beneficiaries
- Overdues of Rs. 382.63 cr constitute 7.62% of outstandings.
- NPAs of Rs. 80.29 cr constitute 1.60% of outstandings.

**f. Credit Flow - Housing Sector as on 31.03.2021**

(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	269329	32915.48	19414	1638.90	74227	4162.39	27638	1815.27	5.51	15777	328.77	0.99
Non-priority	174322	54270.34	61556	5372.93	110087	13485.56	8923	1966.57	3.62	4217	403.78	0.74
<b>Total</b>	<b>443651</b>	<b>87185.82</b>	<b>80970</b>	<b>7011.83</b>	<b>184314</b>	<b>17647.95</b>	<b>36561</b>	<b>3781.84</b>	<b>4.33</b>	<b>19994</b>	<b>732.55</b>	<b>0.84</b>

- As at the end of March'2021 banks extended credit to 443651 beneficiaries amounting to **Rs. 87185.82 cr.**
- During the quarter under review banks have disbursed an amount of **Rs. 7011.83 cr to 80970** beneficiaries
- Overdues at **Rs.3781.84 cr** constitute **4.33%** of outstandings.
- NPAs with an amount of **Rs. 732.55 cr** constitute **0.84 %** 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 31.03.2021 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)
<b>2017-18</b>	2271	549.57	49.71
<b>2018-19</b>	14964	3908.71	328.76
<b>2019-20 (From 01.04.2019 to 30.06.2019)</b>	3658	915.50	86.36
<b>2019-20 (From 01.07.2019 to 30.09.2019)</b>	3110	804.56	69.34
<b>2019-20 (From 01.10.2019 to 31.12.2019)</b>	3170	873.51	72.08
<b>2019-20 (From 01.01.2020 to 31.03.2020)</b>	3819	1089.27	83.81
<b>2020-21 (From 01.04.2020 to 30.06.2020)</b>	3121	879.98	66.89
<b>2020-21 (From 01.07.2020 to 30.09.2020)</b>	7184	1993.79	158.12
<b>2020-21 (From 01.10.2020 to 31.12.2020)</b>	2064	525.38	51.68
<b>2020-21 (From 01.01.2021 to 31.03.2021)</b>	4254	1235.76	98.27

Under PMAY Scheme –Total Subsidy of Rs.1065.02 crores was released to 47615 housing loan accounts up to 31.03.2021 since introduction of the Scheme.

**District wise performance as on 31.03.2021 (Rs. In crores)**

Sl No	District Name	No of Loan Accounts	Net Loan Sanctioned	Total Net Subsidy
1	Adilabad	283	58.89	6.01
2	Hyderabad	32744	9402.56	730.07
3	Jogulamba Gadwal	1	0.30	0.02
4	Karimnagar	1352	284.76	28.51
5	Khammam	1201	275.56	27.67
6	Mahabubabad	1	0.16	0.01
7	Mahbubnagar	1411	274.10	32.30
8	Manchiryal	6	1.63	0.13
9	Medak	1828	453.90	41.93
10	Medchal	308	83.46	6.76
11	Nalgonda	1762	327.96	41.26
12	Nizamabad	595	124.90	12.88
13	Peddapalli	1	0.10	0.01
14	Rangareddy	3513	849.22	79.24
15	Sangareddy	9	2.66	0.19
16	Suryapet	1	0.30	0.02
17	Warangal	2598	635.39	58.00
18	Yadadri Bhuvanagiri	1	0.20	0.02
	<b>Grand Total</b>	<b>47615</b>	<b>12776.03</b>	<b>1065.02</b>

- Under PMAY Scheme during the quarter– Total Subsidy of Rs.98.27 crores was released to 4254 housing loans
- Details of subsidy released - PLI wise are enclosed as **Annexure 'K'**

(Source: NHB)

#### **Rural Housing Interest Subsidy Scheme (RHIS):**

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 (RHIS) 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.

RHIS 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 RHIS vertical of Housing for All Mission.

#### **Progress in Telangana State:**

Sl. No.	Particulars	No of a/s covered	Amount
01	No. of Loan Account	50	189.74 lakhs
02	Loan disbursed	50	189.74 lakhs
03	No. of Claims of Subsidy	50	8.97 lakhs

The progress under the Scheme is discussed in Sub-Committee Meeting on Financial Inclusion held on 18.05.2021 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 31.03.2021:****(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	%
31.03.2021	581392	18717.57	334519	9079.72	68083	1969.54	10.52	27205	400.81	2.14

- As at the end of March'2021 banks extended credit to 581392 SHG groups amounting to Rs.18717.57 Crs.
- Upto the quarter banks have disbursed an amount of Rs. 9079.72 Crs to 334519 groups beneficiaries
- Overdues are at Rs.1969.54 Crs constituting 10.52% of outstandings.
- NPAs are at Rs. 400.81 Crs constituting 2.14% 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 109.64% as on 31.03.2021 as against 111.45% as on 31.12.2020. The highest ratio was in Medak District with 269.80% and the lowest ratio was 56.05% in Medchal 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 20<sup>th</sup> July2017. The portal provides facility for uploading data files relating to relief measures extended by banks and notifications issued by State Governments with regard to natural calamities.

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

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



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

### **a) Resolution Framework 2.0 – Resolution of Covid-19 related stress of Micro, Small and Medium Enterprises (MSMEs):( RBI Circular No.RBI/2021-22/32 DOR.STR. REC.12/21.04.048/2021-22 dt. 05.05.2021)**

Refer to the [circular DOR.No.BP.BC/4/21.04.048/2020-21 dated August 6, 2020](#) on restructuring of advances to the MSME borrowers.

2. In view of the uncertainties created by the resurgence of the Covid-19 pandemic in India in the recent weeks, it has been decided to extend the above facility for restructuring existing loans without a downgrade in the asset classification subject to the following conditions:

(i) The borrower should be classified as a micro, small or medium enterprise as on March 31, 2021 in terms of the Gazette Notification S.O. 2119 (E) dated June 26, 2020.

(ii) The borrowing entity is GST-registered on the date of implementation of the restructuring. However, this condition will not apply to MSMEs that are exempt from GST-registration. This shall be determined on the basis of exemption limit obtaining as on March 31, 2021.

(iii) The aggregate exposure, including non-fund based facilities, of all lending institutions to the borrower does not exceed ₹25 crore as on March 31, 2021.

(iv) The borrower's account was a 'standard asset' as on March 31, 2021.

(v) The borrower's account was not restructured in terms of the [circulars DOR.No.BP.BC/4/21.04.048/2020-21 dated August 6, 2020](#), [DOR.No.BP.BC.34/21.04.048/2019-20 dated February 11, 2020](#), or [DBR.No.BP.BC.18/21.04.048/2018-19 dated January 1, 2019](#) (collectively referred to as MSME restructuring circulars).

(vi) The restructuring of the borrower account is invoked by September 30, 2021. For this purpose, the restructuring shall be treated as invoked when the lending institution and the borrower agree to proceed with the efforts towards finalising a restructuring plan to be implemented in respect of such borrower. The decisions on applications received by the lending institutions from their customers for invoking restructuring under this facility shall be communicated in writing to the applicant by the lending institutions within 30 days of receipt of such applications. The decision to invoke the restructuring under this facility shall be taken by each lending institution having exposure to a borrower independent of invocation decisions taken by other lending institutions, if any, having exposure to the same borrower.

(vii) The restructuring of the borrower account is implemented within 90 days from the date of invocation.

(viii) If the borrower is not registered in the Udyam Registration portal, such registration shall be required to be completed before the date of implementation of the restructuring plan for the plan to be treated as implemented.

(ix) Upon implementation of the restructuring plan, the lending institutions shall keep provision of 10 percent of the residual debt of the borrower.

(x) It is reiterated that lending institutions shall put in place a Board approved policy on restructuring of MSME advances under these instructions at the earliest, and in any case not later than a month from the date of this circular.

(xi) All other instructions specified in the [circular DOR.No.BP.BC/4/21.04.048/2020-21 dated August 6, 2020](#) shall remain applicable.

3. In respect of restructuring plans implemented as per Clause 2 above, asset classification of borrowers classified as standard may be retained as such, whereas the accounts which may have slipped into NPA category between April 1, 2021 and date of implementation may be upgraded as 'standard asset', as on the date of implementation of the restructuring plan.

4. In respect of accounts of borrowers which were restructured in terms of the MSME restructuring circulars, lending institutions are permitted, as a one-time measure, to review the working capital sanctioned limits and / or drawing power based on a reassessment of the working capital cycle, reduction of margins, etc. without the same being treated as restructuring. The decision with regard to above shall be taken by lending institutions by September 30, 2021. The reassessed sanctioned limit / drawing power shall be subject to review by the lending institution at least on a half yearly basis and the renewal / reassessment at least on an annual basis. The annual renewal/reassessment shall be expected to suitably modulate the limits as per the then-prevailing business conditions.

5. The above measures shall be contingent on the lending institutions satisfying themselves that the same is necessitated on account of the economic fallout from Covid-19. Further, accounts provided relief under these instructions shall be subject to subsequent supervisory review with regard to their justifiability on account of the economic fallout from Covid-19.

**b) Resolution Framework – 2.0: Resolution of Covid-19 related stress of Individuals and Small Businesses (Cir . No. RBI/2021-22/31 DOR.STR.REC.11/21.04.048/2021-22 dt.05.05.2021)**

The Reserve Bank of India vide its [circular DOR.No.BP.BC/3/21.04.048/2020-21 dated August 6, 2020](#) on "Resolution Framework for COVID-19-related Stress" ("**Resolution Framework – 1.0**") had provided a window to enable lenders to implement a resolution plan in respect of eligible corporate exposures without change in ownership, and personal loans, while classifying such exposures as Standard, subject to specified conditions.

2. The resurgence of Covid-19 pandemic in India in the recent weeks and the consequent containment measures to check the spread of the pandemic may impact the recovery process and create new uncertainties. With the objective of alleviating the potential stress to individual borrowers and small businesses, the following set of measures are being announced. These set of measures are broadly in line with the contours of the Resolution Framework - 1.0, with suitable modifications.

3. [Part A](#) of this circular pertains to requirements specific to resolution of advances to individuals and

small businesses and [Part B](#) pertains to working capital support for: (i) individuals who have availed of loans for business purposes, and (ii) small businesses, where resolution plans were implemented previously. [Part C](#) lists the disclosure requirements for the lending institutions with respect to the resolution plans implemented under this window.

#### **A. Resolution of advances to individuals and small businesses**

4. Lending institutions are permitted to offer a limited window to individual borrowers and small businesses to implement resolution plans in respect of their credit exposures while classifying the same as Standard upon implementation of the resolution plan subject to the conditions specified hereafter.

5. The following borrowers shall be eligible for the window of resolution to be invoked by the lending institutions:

- a. Individuals who have availed of personal loans (as defined in the [Circular DBR.No.BP.BC.99/08.13.100/2017-18 dated January 4, 2018](#) on “XBRL Returns – Harmonization of Banking Statistics”), excluding the credit facilities provided by lending institutions to their own personnel/staff.
- b. Individuals who have availed of loans and advances for business purposes and to whom the lending institutions have aggregate exposure of not more than Rs.25 crore as on March 31, 2021.
- c. Small businesses, including those engaged in retail and wholesale trade, other than those classified as micro, small and medium enterprises as on March 31, 2021, and to whom the lending institutions have aggregate exposure of not more than Rs.25 crore as on March 31, 2021.

Provided that the borrower accounts / credit facilities shall not belong to the categories listed in sub-clauses (a) to (e) of the Clause 2 of the Annex to the Resolution Framework 1.0, read with the response to Sl. No. 2 of [FAQs on Resolution Framework for Covid-19 related stress](#) (Revised on December 12, 2020).

Provided further that the borrower accounts should not have availed of any resolution in terms of the Resolution Framework – 1.0 subject to the special exemption mentioned at Clause 22 below.

Provided further that the credit facilities / investment exposure to the borrower was classified as Standard by the lending institution as on March 31, 2021.

6. Any resolution plan implemented in breach of the stipulations of this circular shall be fully governed by the [Prudential Framework for Resolution of Stressed Assets issued on June 7, 2019](#) (“**Prudential Framework**”), or the relevant instructions as applicable to specific category of lending institutions where the Prudential Framework is not applicable.

#### **Invocation of resolution process**

7. The lending institutions shall frame Board approved policies at the earliest (but not later than four weeks from the date of this Circular), pertaining to implementation of viable resolution plans for eligible borrowers under this framework, ensuring that the resolution under this facility is provided only to the borrowers having stress on account of Covid-19. The Board approved policy shall, inter alia, detail the eligibility of borrowers in respect of whom the lending institutions shall be willing to consider the

resolution, and shall lay down the due diligence considerations to be followed by the lending institutions to establish the necessity of implementing a resolution plan in respect of the concerned borrower as well as the system for redressing the grievance of borrowers who request for resolution under the window and / or are undergoing resolution under this window. The Board approved policy shall be sufficiently publicised and should be available on the website of the lending institutions in an easily accessible manner.

8. The resolution process under this window shall be treated as invoked when the lending institution and the borrower agree to proceed with the efforts towards finalising a resolution plan to be implemented in respect of such borrower. In respect of applications received by the lending institutions from their customers for invoking resolution process under this window, the assessment of eligibility for resolution as per the instructions contained in this circular and the Board approved policy put in place as above shall be completed, and the decision on the application shall be communicated in writing to the applicant by the lending institutions within 30 days of receipt of such applications. In order to optimise the processing time, lending institutions may prepare product-level standardized templates as part of their Board approved policies, as above, for resolution under this window.

9. The decision to invoke the resolution process under this window shall be taken by each lending institution having exposure to a borrower independent of invocation decisions taken by other lending institutions, if any, having exposure to the same borrower.

10. The last date for invocation of resolution permitted under this window is September 30, 2021.

#### **Permitted features of resolution plans and implementation**

11. The resolution plans implemented under this window may inter alia include rescheduling of payments, conversion of any interest accrued or to be accrued into another credit facility, revisions in working capital sanctions, granting of moratorium etc. based on an assessment of income streams of the borrower. However, compromise settlements are not permitted as a resolution plan for this purpose.

12. The moratorium period, if granted, may be for a maximum of two years, and shall come into force immediately upon implementation of the resolution plan. The extension of the residual tenor of the loan facilities may also be granted to borrowers, with or without payment moratorium. The overall cap on extension of residual tenor, inclusive of moratorium period if any permitted, shall be two years.

13. The resolution plan may also provide for conversion of a portion of the debt into equity or other marketable, non-convertible debt securities issued by the borrower, wherever applicable, and the same shall be governed in terms of Paragraphs 30-32 of the Annex to the Resolution Framework – 1.0.

14. The instructions contained in the [circular DOR.No.BP.BC/13/21.04.048/2020-21 dated September 7, 2020](#) on “Resolution Framework for COVID-19-related Stress – Financial Parameters” shall not be applicable to resolution plans implemented under this window.

15. The resolution plan should be finalised and implemented within 90 days from the date of invocation of the resolution process under this window. The resolution plan shall be deemed to be implemented only if all the conditions in Paragraph 10 of the Annex to the Resolution Framework – 1.0 are met.

## **Asset classification and provisioning**

16. If a resolution plan is implemented in adherence to the provisions of this circular, the asset classification of borrowers' accounts classified as Standard may be retained as such upon implementation, whereas the borrowers' accounts which may have slipped into NPA between invocation and implementation may be upgraded as Standard, as on the date of implementation of the resolution plan.

17. The subsequent asset classification for such exposures will be governed by the criteria laid out in the [Master Circular - Prudential norms on Income Recognition, Asset Classification and Provisioning pertaining to Advances dated July 1, 2015](#) or other relevant instructions as applicable to specific category of lending institutions ("extant IRAC norms").

18. In respect of borrowers where the resolution process has been invoked, lending institutions are permitted to sanction additional finance even before implementation of the plan in order to meet the interim liquidity requirements of the borrower. This facility of additional finance may be classified as 'Standard' till implementation of the plan regardless of the actual performance of the borrower in the interim. However, if the resolution plan is not implemented within the stipulated timelines, the asset classification of the additional finance sanctioned will be as per the actual performance of the borrower with respect to such additional finance or performance of the rest of the credit facilities, whichever is worse.

19. The lending institutions shall keep provisions from the date of implementation, which are higher of the provisions held as per the extant IRAC norms immediately before implementation, or 10 percent of the renegotiated debt exposure of the lending institution post implementation (residual debt). Residual debt, for this purpose, will also include the portion of non-fund based facilities that may have devolved into fund based facilities after the date of implementation.

20. Half of the above provisions may be written back upon the borrower paying at least 20 per cent of the residual debt without slipping into NPA post implementation of the plan, and the remaining half may be written back upon the borrower paying another 10 per cent of the residual debt without slipping into NPA subsequently.

Provided that in respect of exposures other than personal loans, the above provisions shall not be written back before one year from the commencement of the first payment of interest or principal (whichever is later) on the credit facility with longest period of moratorium.

21. The provisions required to be maintained under this window, to the extent not already reversed, shall be available for the provisioning requirements when any of the accounts, where a resolution plan had been implemented, is subsequently classified as NPA.

## **Convergence of the norms for loans resolved previously**

22. In cases of loans of borrowers specified in Clause 5 above where resolution plans had been implemented in terms of the Resolution Framework – 1.0, and where the resolution plans had permitted no moratoria or moratoria of less than two years and / or extension of residual tenor by a period of less than two years, lending institutions are permitted to use this window to modify such plans **only** to the

extent of increasing the period of moratorium / extension of residual tenor subject to the caps in Clause 12 above, and the consequent changes necessary in the terms of the loan for implementing such extension. The overall caps on moratorium and / or extension of residual tenor granted under Resolution Framework – 1.0 and this framework combined, shall be two years.

23. This modification shall also follow the timelines specified in Clauses 7, 10 and 15 above. For loans where modifications are implemented in line with Clause 22 above, the instructions regarding asset classification and provisioning shall continue to be as per the Resolution Framework – 1.0.

#### **B. Working capital support for small businesses where resolution plans were implemented previously**

24. In respect of borrowers specified at sub-clauses (b) and (c) of Clause 5 above where resolution plans had been implemented in terms of the Resolution Framework – 1.0, lending institutions are permitted, as a one-time measure, to review the working capital sanctioned limits and / or drawing power based on a reassessment of the working capital cycle, reduction of margins, etc. without the same being treated as restructuring. The decision with regard to above shall be taken by lending institutions by September 30, 2021, with the margins and working capital limits being restored to the levels as per the resolution plan implemented under Resolution Framework – 1.0, by March 31, 2022.

25. The above measures shall be contingent on the lending institutions satisfying themselves that the same is necessitated on account of the economic fallout from COVID-19. Further, accounts provided relief under these instructions shall be subject to subsequent supervisory review with regard to their justifiability on account of the economic fallout from COVID-19.

26. Lending institutions may, accordingly, put in place a Board approved policy to implement the above measures, which should be disclosed in the public domain and placed on their websites in a prominent and easily accessible manner.

#### **C. Disclosures and Credit Reporting**

27. Lending institutions publishing quarterly financial statements shall, at the minimum, make disclosures as per the format prescribed in [Format-X](#) in their financial statements for the quarters ending September 30, 2021 and December 31, 2021. The resolution plans implemented in terms of Part A of this framework should also be included in the continuous disclosures required as per Format-B prescribed in the Resolution Framework – 1.0.

28. The number of borrower accounts where modifications were sanctioned and implemented in terms of Clause 22 above, and the aggregate exposure of the lending institution to such borrowers may also be disclosed on a quarterly basis, starting from the quarter ending June 30, 2021.

29. Lending institutions that are required to publish only annual financial statements shall make the required disclosures in their annual financial statements, along with other prescribed disclosures.

30. The credit reporting by the lending institutions in respect of borrowers where the resolution plan is implemented under Part A of this window shall reflect the “restructured due to COVID-19” status<sup>1</sup> of the account. The credit history of the borrowers shall consequently be governed by the respective policies of the credit information companies as applicable to accounts that are restructured.

**c) Asset Classification and Income Recognition following the expiry of Covid-19 regulatory package(Cir. No.RBI/2021-22/17 DOR.STR.REC.4/21.04.048/2021-22 dt. 07.04.2021)**

The Hon'ble Supreme Court of India has pronounced its judgement in the matter of Small Scale Industrial Manufacturers Association vs UOI & Ors. and other connected matters on March 23, 2021. In this connection, it is advised hereunder:

**I. Refund/adjustment of 'interest on interest'**

2. All lending institutions<sup>1</sup> shall immediately put in place a Board-approved policy to refund/adjust the 'interest on interest' charged to the borrowers during the moratorium period, i.e. March 1, 2020 to August 31, 2020 in conformity with the above judgement. In order to ensure that the above judgement is implemented uniformly in letter and spirit by all lending institutions, methodology for calculation of the amount to be refunded/adjusted for different facilities shall be finalised by the Indian Banks Association (IBA) in consultation with other industry participants/bodies, which shall be adopted by all lending institutions.

3. The above reliefs shall be applicable to all borrowers, including those who had availed of working capital facilities during the moratorium period, irrespective of whether moratorium had been fully or partially availed, or not availed, in terms of the [circulars DOR.No.BP.BC.47/21.04.048/2019-20 dated March 27, 2020](#) and [DOR.No.BP.BC.71/21.04.048/2019-20 dated May 23, 2020](#) ("Covid-19 Regulatory Package").

4. Lending institutions shall disclose the aggregate amount to be refunded/adjusted in respect of their borrowers based on the above reliefs in their financial statements for the year ending March 31, 2021.

**II. Asset Classification**

5. Asset classification of borrower accounts by all lending institutions following the above judgment shall continue to be governed by the extant instructions as clarified below.

- i. In respect of accounts which were not granted any moratorium in terms of the Covid19 Regulatory Package, asset classification shall be as per the criteria laid out in the [Master Circular - Prudential norms on Income Recognition, Asset Classification and Provisioning pertaining to Advances dated July 1, 2015](#) or other relevant instructions as applicable to the specific category of lending institutions (**IRAC Norms**).
- ii. In respect of accounts which were granted moratorium in terms of the Covid19 Regulatory Package, the asset classification for the period from March 1, 2020 to August 31, 2020 shall be governed in terms of the [circular DOR.No.BP.BC.63/21.04.048/2019-20 dated April 17, 2020](#), read with [circular DOR.No.BP.BC.71/21.04.048/2019-20 dated May 23, 2020](#). For the period commencing September 1, 2020, asset classification for all such accounts shall be as per the applicable IRAC Norms.

## **Agenda 8: Dharani Portal Issues :**

Issues related to Loan charge creation module raised by banks from time to time have been communicated to the Govt. of Telangana which needs to be resolved at the earliest.

SLBC request the Govt of Telangana to conduct one day workshop for all Banks for creating portal awareness and clear the doubts. Also request for identification of one Nodal Officer from Govt of Telangana who can originate the Bankers request to the Govt of Telangana and take approval for 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.

### **Support under Rural Infrastructure in Telangana**

#### **A. 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. 30,000 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. 18,500 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 **Rs14,387.51** crore under RIDF, as on 31 March 2021 for **14,694** different infrastructure projects such as roads and bridges, irrigation, drinking water supply, education, animal husbandry, water harvesting, etc. During 2020-21, NABARD has sanctioned **Rs 1,142.55 crore** to Govt. of Telangana for construction of **282 check dams** (Rs 1,134.71 crore) and for Improvements of **one Rural Road** in Nirmal district (Rs 7.84 crore). Also, NABARD has disbursed Rs. 703.18 crore to the Telangana State Government during 2020-21. The loans under RIDF are 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 4,262.26 crore to various Mission Bhagiratha projects from 2016-17 to 2019-20. Out of a sanction of Rs. 4,262.26 crore, NABARD has already disbursed Rs. 2,898.11 crore to Government of Telangana as on 31 March 2021, leaving a further drawable gap of Rs. 1,364.14 crore under Mission Bhagiratha projects.

For construction of check dams, NABARD has sanctioned Rs 82.46 crore during 2019-20 and Rs 1,134.71 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 (4<sup>th</sup> to 8<sup>th</sup> order) in the State to prevent the water from flowing down to lower levels, improve ground water table and to use the stored water for further irrigation. Government of Telangana has accorded Administrative Approval for construction of **1200 Check Dams** in the state on 4<sup>th</sup> to 8<sup>th</sup> 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 Manair Vagu (Godavari Basin) was sanctioned a loan of **Rs 82.46 crore** by NABARD under RIDFXXV. Further, a loan of **Rs 1,134.71 crore** was sanctioned for construction of another 282 check dams under RIDF XXVI. As on 31.03.2021, NABARD has disbursed a sum of **Rs 432.89 crore** to the State Government against these 288 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 upto 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.

## **B. 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.

## **C. 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 852.28 crore**, including a disbursement of **Rs 19.72 crore** in 2020-21.

However, it is observed that the food production in the State has significantly increased in the last few years. During 2020-21, Government of Telangana State has estimated a storage gap of 43.64 lakh MT and is hence planning to create an additional storage space of 40 lakh MT in the state.

#### **D. 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, NABARD 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.

In Telangana, a total of 11 projects are sanctioned by Government of India under LTIF. A loan of Rs. 3,478.83 crore has been sanctioned by NABARD towards Central share. However, no loan has been sanctioned/released towards State share.

#### **E. Micro-Irrigation Fund (MIF)**

Government of India has operationalized a Micro-Irrigation Fund (MIF) with a corpus of Rs. 5,000.00 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.

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.

#### **F. Agri Market infrastructure Fund (AMIF)**

The Agri. Market infrastructure Fund, with a corpus of Rs 2,000 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.

### **G. 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. The projects sanctioned by NABARD in Telangana under NIDA are summarised below:

<b>Sl. No</b>	<b>Name of the Client Supported</b>	<b>Name of the Project</b>	<b>Projects Sanctioned</b>	<b>Sanctioned Loan Amount (Cumulative) (₹ Crore)</b>	<b>Disbursed Loan Amount (Cumulative) (₹ Crore)</b>
1	Telangana Drinking Water Supply Corporation Limited (TDWSCL) (05 Loans)	Telangana Drinking Water Supply Project (Mission Bhagiratha)	Grid works in erstwhile districts of Medak (Segments 8,9,10A and 10B), Rangareddy (Segment 6), Nizamabad (Segment 13), Khammam (Segments 25 & 26) and Nalgonda (Segment 3) and Intra Village Works in erstwhile districts of Nalgonda, Adilabad and Karimnagar	5416.67	4459.244
2	Telangana State Horticulture Development Corporation Limited (TSHDCL) (01 Loan)	Telangana State Micro Irrigation Project	Micro Irrigation Project in all the districts of Telangana State	874.00	874.00

3	Kaleshwaram Irrigation Project Corporation Limited (KIPCL) (02 Loans)	Kaleshwaram Project	Packages 12, 12 feeder, 13 (in erstwhile district of Medak and Karimnagar) and Sri Komaravelli MallanaSagar Reservoir (in erstwhile Medak) of the Project	6174.83	2903.353
Total				12465.5	8236.597

#### **H. 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 ₹8,004 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 NDDDB 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/upgradation of infrastructure in their dairy units. Disbursements are yet to be made.

#### **I. 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 Loaning Entities (NLEs). NABARD will be providing support for creation of public infrastructure projects to the tune of about ₹2,600 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 ₹7,522.48 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.

*(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 conducted 133 camps and trained 3702 people up to the quarter ended 31<sup>st</sup> March'2021. RSETIs could not conduct regular training programmes during the peak of COVID-19 pandemic due to lock down announced by Central and State Government.

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](http://www.slbctelangana.com). Banks are requested to advise the counsellors to make use of the standardised financial literacy material.

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

### **Pending reimbursement of Claims of RSETIs:**

11 RSETIs together have to receive pending dues to the tune of Rs. 17.63 Crores as on 31.03.2021 (SBI-Rs.15.76 crores and Andhra Bank –Rs.1.87 Crores) 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 19.05.2021 has reviewed the progress during the period from 31.03.2017 to 31.03.2021 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 as on 31.03.2021 is as under:**  
(Rs. In crore)

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 31.03.2021
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	60,95,134
2	No. of Agri loan A/cs as compared to No. of farmers in the State (Crop Loans + ATLS + Agri Gold loans)	56,96,488	56,51,734	58,93,652	62,03,975	69,61,120
	% loan Accounts compared to No. of farmers	102.56%	101.75%	106.11%	104.30%	114.21%
	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	95,498.97
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	50,43,084
	% of SF/MF financed in the State	74.78%	72.93%	73.88%	89.11%	96.07%
	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	49,452.37
4	Total Cultivable area (in lacs of 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	53,18,723
	Crop Loans disbursed to net cultivable area (Amount Rs. In Crores)	30,116.45	36,042.60	41,845.59	46,775.99	50,015.49
5	No. of farmers financed for Allied Activities	8,03,625	7,88,077	7,19,862	9,05,284	11,62,850
	Finance to Allied Activities (Amount Rs. in crores)	17,004.46	16,376.83	15,577.79	17,540.66	21,465.73
	No. of SF/MF/Tenant out of allied activities	5,53,080	5,28,961	4,89,501	8,17,312	10,90,270
	Amount financed to SF/MF/Tenant farmers (Amount Rs. in Crores)	6424.88	7831.83	6296.04	9317.26	11,690.15
	% of allied activities in total loans to farmers ( No. of A/cs)	14.11%	13.94%	12.21%	14.59%	16.70%
	% of allied Activities Finance to total Agri Finance (Amount)%	29.43%	26.06%	21.31%	22.07%	22.48%

6	<b>CROP INSURANCE</b>					
	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 NA
		<b>As on 31.03.2017</b>	<b>As on 31.03.2018</b>	<b>As on 31.03.2019</b>	<b>As on 31.03.2020</b>	<b>As on 31.03.2021</b>
A.	Growth in No. of A/cs of short term credit /WC for allied activities to farmers	1,11,299	65,373	1,43,405	1,53,066	3,43,113
B	Growth in amount of short term credit/WC for allied activities to farmers (Amount Rs. In Crores)	2,505.61	5,926.15	5,802.99	4,930.39	3,239.50
<b>Capital Formation in Agriculture</b>						
a.	<b>Agriculture Term Loan disbursed:</b>					
	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	16,815.08
<b>1. Crop insurance</b>						
	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
<b>2. Development linkage</b>						
a.	FPOs financed by Banks(No. of A/cs)	62	62	255	301	330
	FPOs financed by Banks (Amount Rs. in Crores)	0	0	7	27	52
b.	SHGs Financed by Banks (No. of A/cs)	567733	392988	395500	559455	581392
	SHGs Financed by Banks (Amount Rs. In Crores)	10662.83	7991.43	9705.76	16,114.14	18,717.56
c.	JLGs Financed by Banks (No. of A/cs)	17004	18863	17125	5895	9848
	JLGs Financed by Banks (Amount Rs. in Crores )	1300.79	1329.90	1330.88	96.57	91.12
D	NWHR Financed by Banks (No. of A/cs)	553	1702	697	456	351
	NWHR Financed by Banks (Amount Rs. in Crores)	30.72	242.75	118.36	100.33	53.98



**2. Channelizing Credit to Agriculture:** In the process of ACP 2021-22 preparation targets set for Agri Term Loans (ATL) by Government of India Rs. 32101 cr, which is more than the PLP 2021-22 have been considered. However, crop loan disbursements target of Rs. 59,440.44 Crore taken into account for preparation of ACP which is more than the GLC of Govt of India. (Rs. in crore)

<b>Gol targets for Agriculture during 2021-22</b>			
<b>Agency</b>	<b>Crop Loan</b>	<b>Term Loan</b>	<b>Total</b>
Commercial Banks	37,804	27,637	65,441
Cooperative Banks	7,944	1,267	9,212
Regional Rural Banks	7,252	3,197	10,448
<b>Total</b>	<b>53,000</b>	<b>32,101</b>	<b>85,101</b>
<b>PLP projections 2021-22</b>	<b>59440.44</b>	<b>23927.61</b>	<b>83368.05</b>

Also it is reiterated that, to increase the farmers' income, GoT has decided to promote cultivation of oil palm in 8.14 lakh acres and has prepared a comprehensive plan. To encourage farmers to take up its cultivation, the government will provide a subsidy of Rs 30,000 per acre. The balance input cost is met through bank financing to lessen the immediate burden on the farmer. Controllers of Banks need to focus on lending to oil palm cultivation in the State.

### **3. Thrust on Dairy/Poultry/ Sheep, Goat, Piggery & other Animal Husbandry /and fisheries.**

In line with Gol, thrust on Dairy/Poultry/ Sheep, Goat, Piggery & other Animal Husbandry /and fisheries which has the potential to transform the lives of small and marginal farmers, reducing their dependence on Agriculture crops.

#### **Cluster office of DDMs on a pilot basis to promote accelerated development:**

DDM offices have been transformed from a single man office to a cluster office on a pilot basis, comprising of 2-3 officers per erstwhile district in Telangana to reaffirm focus on NABARDs developmental agenda especially at the grass root level. In this context, the total number of DDMs has risen to 17.

#### **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 ₹ 10.00 lakhs to double members equity and seek collateral-free loan upto ₹ 1.00 crore from banks, which in turn can seek 85 percent cover.

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

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

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

NABARD solicits the cooperation from 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 'L'**

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.

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.

**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 up to 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 for information and necessary action.

**Mapping of Branches with Block Codes:**

Out of 37 banks, confirmation from one Bank viz., 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:**

With regard to extraction of data from CBS for the quarter ended December 2020, 32 banks have extracted the data as per RBI formats in txt.format and uploaded the data in SLBC portal. Default Banks are Axis Bank, ICICI Bank, Kotak Mahindra Bank, DBS Bank, TSCAB, APSFC, APGVB and TGB.

APSFC, APGVB, TGB and TSCAB are advised to update their software to match the data extraction before 30<sup>th</sup> June 2021 as their software updation is under process for extraction of data from CBS .

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 to enable the SLBC to cross check the CQR data manually prepared and submitted by banks.

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

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

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

## Agenda 16 : Success Stories

<p><b>Ms K Kavitha R/o Kistapur Village, Doma (Mandal) Vikarabad District</b></p> <p>Ms K Kavitha, aged 40 years resident of Kistapur Village, Doma Mandal &amp; Vikarabad District. She hails from a middle class family &amp; completed her Intermediate and could not go for her qualification due to financial issues. Their family used to earn very little income, not sufficient to meet their family needs. She came to know about the trainings being provided at RSETI and to overcome her financial problems, She decided to take up the Tailoring unit &amp; has undergone training programme in our RSETI Chilkur for 30 days &amp; completed her training successfully. After completion of training she started her Tailoring unit with her own funds and it is running successfully. She is earning approximately Rs.15000/- per month She is leading her life happily and is thankful for RSETI for guiding and training her.</p>	<p><b>Activity : Tailoring</b></p> 
<p><b>Shri B Naresh R/o Kanmanoor Vil, Addakal (Mdl) Mahabubnagar District</b></p> <p>Sri Naresh S/o Masanna is an unemployed youth from Kanmanoor village Addakal mandal Mahabubnagar Dist. His father Sri Masanna is a farmer. Mr Chakravarthy did not show interest on studies and stopped his education at SSC, however he was interested in Photography and Videography and came to know about the training programmes being offered by RSETI. He approached RSETI Mahabubnagar and applied for training programme on Photography &amp; Videography and completed the training successfully. After completion of course, he decided to open his own photography shop and he approached SBI &amp; availed MUDRA loan for purchasing Cameras. He started his own unit at Addakal and could attract customers with his work. His family members are happy with his earnings &amp; he is thankful to SBRSETI for giving training. He is earning approximately Rs.15000/- per month.</p>	<p><b>Activity : Photography &amp; Videography</b></p> 
<p><b>Shri Ch Janaiah R/o Nalgonda Village&amp; Mandal Nalgonda District</b></p> <p>Mr. Chilumula Janaiah S/O Venkaiah , Aged 36 years R/O Nalgonda has studied up to Intermediate and could not continue further studies because of his poor financial status as his father is an Agriculture labour having very low Income. He could not get a job for his qualification. He was interested in Electrical works and especially in Refrigeration and Air –Conditioning and wanted to settle in Refrigeration and Air –Conditioning sales and service business. He came to know about our RSETI through Awareness Camp and approached for Refrigeration and Air –Conditioning training &amp; completed his training successfully. After completion of training he worked for few months in an established Refrigeration and Air –Conditioning shop and further honed his skill. With the help of his friends and close relatives, he has set up a Refrigeration and Air –Conditioning sales and service shop at nalgonda named “ Princi Electrical “ with an investment of Rs 2,00,000/- and earning a decent monthly income of about Rs 25,000/- to 30,000/-</p>	<p><b>Activity : Refrigeration and Air–Conditioning</b></p> 

**Agenda 17 : Circulars issued by RBI**

Circular Number	Date Of Issue	Department	Subject
<a href="#">RBI/2020-2021/105</a>	26.2.2021	Financial Markets Regulation Department	Investment by Foreign Portfolio Investors (FPI) in Defaulted Bonds - Relaxations
<a href="#">A.P. (DIR Series) Circular No. 12</a>			
<a href="#">RBI/2020-2021/104</a>	24.2.2021	Department of Regulation	Large Exposures Framework – Exemptions
<a href="#">DOR.No.CRE.BC.45/21.01.003/2020-21</a>			
<a href="#">RBI/2020-2021/103</a>	24.2.2021	Department of Regulation	Implementation of Section 51A of UAPA, 1967: Updates to UNSC's 1267/ 1989 ISIL (Da'esh) & Al-Qaida Sanctions List – Amendment of 92 entries
<a href="#">DOR.AML.BC.No.44/14.06.001/2020-21</a>			
<a href="#">RBI/2020-2021/102</a>	23.2.2021	Department of Regulation	Inclusion of “Fino Payments Bank Limited” in the Second Schedule of the Reserve Bank of India Act, 1934
<a href="#">DOR.No.Ret.BC.43/12.07.150/2020-21</a>			
<a href="#">RBI/2020-2021/101</a>	22.2.2021	Department of Regulation	Implementation of Section 51A of UAPA, 1967: Updates to UNSC's 1267/ 1989 ISIL (Da'esh) & Al-Qaida Sanctions List – Deletion of two entries
<a href="#">DOR.AML.BC.No.42/14.06.001/2020-21</a>			
<a href="#">2020-2021/118</a>	31.3.2021	Department of Payment and Settlement Systems	Framework for processing of e-mandates for recurring online transactions
<a href="#">CO.DPSS.POLC.No.S34/02-14-003/2020-2021</a>			
<a href="#">RBI/2020-2021/117</a>	31.3.2021	Department of Payment and Settlement Systems	Guidelines on Regulation of Payment Aggregators and Payment Gateways
<a href="#">CO.DPSS.POLC.No.S33/02-14-008/2020-2021</a>			
<a href="#">RBI/2020-2021/116</a>	31.3.2021	Financial Markets Regulation Department	Investment by Foreign Portfolio Investors (FPI): Investment limits
<a href="#">A.P. (DIR Series) Circular No. 14</a>			
<a href="#">RBI/2020-2021/115</a>	30.3.2021	Department of Regulation	Bilateral Netting of Qualified Financial Contracts- Amendments to Prudential Guidelines
<a href="#">DOR.CAP.51/21.06.201/2020-21</a>			
<a href="#">RBI/2020-2021/114</a>	26.3.2021	Department of Payment and Settlement Systems	Special Clearing operations on March 31, 2021
<a href="#">DPSS.CO.RPPD.No./SUO 28065/03.01.02/2020-21</a>			
<a href="#">RBI/2020-2021/113</a>	25.3.2021	Foreign Exchange Department	FETERS – Cards: Monthly Reporting
<a href="#">A.P. (DIR Series) Circular No.13</a>			
<a href="#">RBI/2020-2021/112</a>	25.3.2021	Department of Government and Bank Accounts	Annual Closing of Government Accounts – Transactions of Central / State Governments – Special Measures for the Current Financial Year (2020-21)
<a href="#">DGBA.GBD.No.S212/42.01.029/2020-21</a>			

<a href="#">RBI/2020-2021/111</a>			Implementation of Section 51A of UAPA, 1967: Updates to UNSC's 1267/ 1989 ISIL (Da'esh) & Al-Qaida Sanctions List – Amendment of 8 entries
<a href="#">DOR.AML.BC.No.50/14.06.001/2020-21</a>	24.3.2021	Department of Regulation	
<a href="#">RBI/2020-2021/110</a>			Amendment to Master Direction (MD) on KYC – Procedure for Implementation of Section 51A of the Unlawful Activities (Prevention) Act, 1967
<a href="#">DOR.AML.REC.48/14.01.001/2020-21</a>	23.3.2021	Department of Regulation	
<a href="#">RBI/2020-2021/109</a>			Large Exposures Framework – Deferment of applicability of limits on non-centrally cleared derivatives exposures
<a href="#">DOR.No.CRE.BC.47/21.01.003/2020-21</a>	23.3.2021	Department of Regulation	
<a href="#">RBI/2020-2021/108</a>			Reporting and Accounting of Central Government transactions of March 2021
<a href="#">DGBA.GBD.No.S-140/42.01.029/2020-21</a>	18.3.2021	Department of Government and Bank Accounts	
<a href="#">RBI/2020-2021/107</a>			Extension of Cheque Truncation System (CTS) across all bank branches in the country
<a href="#">DPSS.CO.RPPD.No.SUO 21102/04.07.005/2020-21</a>	15.3.2021	Department of Payment and Settlement Systems	
<a href="#">RBI/2020-2021/106</a>			Data Format for Furnishing of Credit Information to Credit Information Companies and other Regulatory Measures
<a href="#">DoR.FIN.REC.46/20.16.056/2020-21</a>	12.3.2021	Department of Regulation	
<a href="#">RBI/2021-2022/26</a>			Exim Bank's Government of India supported Line of Credit (LoC) of USD 250 million to the Government of the Republic of Mozambique
<a href="#">A.P.(DIR Series) Circular No.02</a>	29.4.2021	Foreign Exchange Department	
<a href="#">RBI/2021-2022/25</a>			Guidelines for Appointment of Statutory Central Auditors (SCAs)/Statutory Auditors (SAs) of Commercial Banks (excluding RRBs), UCBs and NBFCs (including HFCs)
<a href="#">Ref.No.DoS.CO.ARG/SEC.01/08.91.001/2021-22</a>	27.4.2021	Department of Banking Supervision	
<a href="#">RBI/2021-2022/24</a>			Corporate Governance in Banks - Appointment of Directors and Constitution of Committees of the Board
<a href="#">DOR.GOV.REC.8/29.67.001/2021-22</a>	26.4.2021	Department of Regulation	
<a href="#">RBI/2021-2022/23</a>			Declaration of dividends by banks
<a href="#">DOR.ACC.REC.7/21.02.067/2021-22</a>	22.4.2021	Department of Regulation	
<a href="#">RBI/2021-2022/22</a>			Formation of new district in the State of Tamil Nadu – Assignment of Lead Bank Responsibility
<a href="#">FIDD.CO.LBS.BC.No.09/02.08.001/2021-22</a>	20.4.2021	Financial Inclusion and Development Department	
<a href="#">RBI/2021-2022/21</a>			Interest Equalization Scheme on Pre and Post Shipment Rupee Export Credit- Extension
<a href="#">DOR.CRE.REC.06/04.02.001/2021-22</a>	12.4.2021	Department of Regulation	



<a href="#">RBI/2021-2022/20</a>			Enhancement of limit of maximum balance per customer at end of the day from ₹1 lakh to ₹2 lakh – Payments Banks (PBs)
<a href="#">DoR.LIC.REC.5/16.13.218/2021-22</a>	08.4.2021	Department of Regulation	
<a href="#">RBI/2021-2022/19</a>			Implementation of Section 51A of UAPA, 1967 and Security Council Resolution: Updates to UNSC's 1267/ 1989 ISIL (Da'esh) & Al-Qaida Sanctions List & Democratic People's Republic of Korea (DPRK) Order, 2017
<a href="#">DoR.AML.REC.03/14.06.001/2021-22</a>	08.4.2021	Department of Regulation	
<a href="#">RBI/2021-2022/18</a>			Reporting and Accounting of Central Government transactions of March 2021 – Change of date of closure
<a href="#">DGBA.GBD.No.S26/42.01.029/2021-22</a>	07.4.2021	Department of Government and Bank Accounts	
<a href="#">RBI/2021-2022/17</a>			Asset Classification and Income Recognition following the expiry of Covid-19 regulatory package
<a href="#">DOR.STR.REC.4/21.04.048/2021-22</a>	07.4.2021	Department of Regulation	
<a href="#">RBI/2021-2022/16</a>			External Commercial Borrowings (ECB) Policy – Relaxation in the period of parking of unutilised ECB proceeds in term deposits
<a href="#">A.P. (DIR Series) Circular No. 01</a>	07.4.2021	Foreign Exchange Department	
<a href="#">RBI/2021-2022/15</a>			Priority Sector Lending (PSL) - Lending by banks to NBFCs for On-Lending
<a href="#">FIDD.CO.Plan.BC.No.8/04.09.01/2021-22</a>	07.4.2021	Financial Inclusion and Development Department	
<a href="#">RBI/2021-2022/14</a>			Priority Sector Lending (PSL) – Increase in limits for bank lending against Negotiable Warehouse Receipts (NWRs) / electronic Negotiable Warehouse Receipts (eNWRs)
<a href="#">FIDD.CO.Plan.BC.No.7/04.09.01/2021-22</a>	07.4.2021	Financial Inclusion and Development Department	
<a href="#">RBI/2021-2022/13</a>			Gold Monetization Scheme (GMS), 2015
<a href="#">DoR.AUT.REC.2/23.67.001/2021-22</a>	05.4.2021	Department of Regulation	
<a href="#">RBI/2021-2022/12</a>			Deendayal Antyodaya Yojana – National Urban Livelihoods Mission (DAY-NULM)
<a href="#">FIDD.GSSD.CO.BC.No.03/09.16.03/2021-22</a>	05.4.2021	Financial Inclusion and Development Department	
<a href="#">RBI/2021-2022/11</a>			Master Circular - Credit facilities to Scheduled Castes (SCs) & Scheduled Tribes (STs)
<a href="#">FIDD.CO.GSSD.CO.No.05/09.09.001/2021-22</a>	05.4.2021	Financial Inclusion and Development Department	
<a href="#">RBI/2021-2022/10</a>			Amendment to Master Direction (MD) on KYC – KYC norms for Self Help Groups (SHGs)
<a href="#">DOR.AML.BC.No.1/14.01.001/2021-22</a>	01.4.2021	Department of Regulation	
<a href="#">RBI/2021-2022/09</a>			Master Circular on SHG-Bank Linkage Programme
<a href="#">FIDD.CO.FID.BC.No.06/12.01.033/2021-22</a>	01.4.2021	Financial Inclusion and Development Department	

<a href="#">RBI/2021-2022/08</a>	01.4.2021	Department of Government and Bank Accounts	Master Circular - Disbursement of Government Pension by Agency Banks
<a href="#">DGBA.GBD.No.S-1/31.02.007/2021-22</a>			
<a href="#">RBI/2021-2022/07</a>	01.4.2021	Department of Government and Bank Accounts	Master Circular on Conduct of Government Business by Agency Banks - Payment of Agency Commission
<a href="#">DGBA.GBD.No. S-2/31.12.010/2021-22</a>			
<a href="#">RBI/2021-2022/06</a>	01.4.2021	Financial Inclusion and Development Department	Master Circular - Credit Facilities to Minority Communities
<a href="#">FIDD.GSSD.BC.No.01/09.10.01/2021-22</a>			
<a href="#">RBI/2021-2022/05</a>	01.4.2021	Financial Inclusion and Development Department	Master Circular – Deendayal Antyodaya Yojana - National Rural Livelihoods Mission (DAY-NRLM)
<a href="#">FIDD.GSSD.CO.BC.No.04/09.01.01/2021-22</a>			
<a href="#">RBI/2021-2022/04</a>	01.4.2021	Financial Inclusion and Development Department	Master Circular – Lead Bank Scheme
<a href="#">FIDD.CO.LBS.BC.No.02/02.01.001/2021-22</a>			
<a href="#">RBI/2021-2022/03</a>	01.4.2021	Department of Currency Management	Master Circular – Scheme of Penalties for bank branches including Currency Chests based on performance in rendering customer service to the members of public
<a href="#">DCM (CC) No.G-3/03.44.01/2021-22</a>			
<a href="#">RBI/2021-2022/02</a>	01.4.2021	Department of Currency Management	Master Circular – Detection and Impounding of Counterfeit Notes
<a href="#">DCM (FNVD) G-1/16.01.05/2021-22</a>			
<a href="#">RBI/2021-2022/01</a>	01.4.2021	Department of Currency Management	Master Circular – Facility for Exchange of Notes and Coins
<a href="#">DCM (NE) No.G-4/08.07.18/2021-22</a>			
<a href="#">RBI/2021-2022/43</a>	27.5.2021	Financial Inclusion and Development Department	Formation of new district in the State of Karnataka - Assignment of Lead Bank Responsibility
<a href="#">FIDD.CO.LBS.BC.No.11/02.08.001/2021-22</a>			
<a href="#">RBI/2021-2022/42</a>	24.5.2021	Department of Regulation	Amalgamation of District Central Co-operative Banks (DCCBs) with the State Co-operative Bank (StCB) - Guidelines
<a href="#">DOR.RUR.REC.No.17/19.51.007/2021-22</a>			
<a href="#">RBI/2021-2022/41</a>	21.5.2021	Department of Payment and Settlement Systems	Relaxation in timeline for compliance with various payment system requirements
<a href="#">CO.DPSS.POLC.No.S-106/02-14-003/2021-2022</a>			
<a href="#">RBI/2021-2022/40</a>	19.5.2021	Department of Payment and Settlement Systems	Prepaid Payment Instruments (PPIs) – (i) Mandating Interoperability; (ii) Increasing the Limit to ₹2 lakh for Full-KYC PPIs; and (iii) Permitting Cash Withdrawal from Full-KYC PPIs of Non-Bank PPI Issuers
<a href="#">DPSS.CO.PD.No.S-99/02.14.006/2021-22</a>			
<a href="#">RBI/2021-2022/39</a>	14.5.2021	Internal Debt Management Department	Sovereign Gold Bond Scheme (SGB) 2021-22- Series I/II/III/IV/V/VI
<a href="#">IDMD.CDD. No.45187/14.04.050/2021-22</a>			

<a href="#">RBI/2021-2022/38</a>	12.5.2021	Foreign Exchange Department	Sponsor Contribution to an AIF set up in Overseas Jurisdiction, including IFSCs
<a href="#">A.P.(DIR Series) Circular No. 04</a>			
<a href="#">RBI/2021-2022/37</a>	11.5.2021	Department of Regulation	Banking Regulation Act, 1949 – Section 26A Depositor Education and Awareness Fund Scheme, 2014 – Interest rates payable on unclaimed interest bearing deposit
<a href="#">DoR.DEA.REC.No.16/30.01.002/2021-22</a>			
<a href="#">RBI/2021-2022/36</a>	10.5.2021	Department of Government and Bank Accounts	Government Agency Business Arrangement – Appointment of Scheduled Private Sector Banks as Agency Banks of Reserve Bank of India (RBI)
<a href="#">CO.DGBA.GBD.No.S77/42.01.033/2021-22</a>			
<a href="#">RBI/2021-2022/35</a>	10.5.2021	Department of Regulation	Amendment to the Master Direction (MD) on KYC
<a href="#">DOR.AML.REC.No.15/14.01.001/2021-22</a>			
<a href="#">RBI/2021-2022/34</a>	06.5.2021	Foreign Exchange Department	Exim Bank's Government of India supported Line of Credit (LoC) of USD 7.35 million to the Government of the Republic of Nicaragua
<a href="#">A.P.(DIR Series) Circular No.03</a>			
<a href="#">RBI/2021-2022/33</a>	06.5.2021	Department of Regulation	Exclusion of "Lakshmi Vilas Bank Ltd" from the Second Schedule to the Reserve Bank of India Act, 1934
<a href="#">DoR.RET.REC.14/12.07.150/2021-22</a>			
<a href="#">RBI/2021-2022/32</a>	05.5.2021	Department of Regulation	Resolution Framework 2.0 – Resolution of Covid-19 related stress of Micro, Small and Medium Enterprises (MSMEs)
<a href="#">DOR.STR.REC.12/21.04.048/2021-22</a>			
<a href="#">RBI/2021-2022/31</a>	05.5.2021	Department of Regulation	Resolution Framework – 2.0: Resolution of Covid-19 related stress of Individuals and Small Businesses
<a href="#">DOR.STR.REC.11/21.04.048/2021-22</a>			
<a href="#">RBI/2021-2022/30</a>	05.5.2021	Department of Regulation	Credit to MSME Entrepreneurs
<a href="#">DoR.RET.REC.09/12.01.001/2021-22</a>			
<a href="#">RBI/2021-2022/29</a>	05.5.2021	Department of Regulation	Periodic Updation of KYC – Restrictions on Account Operations for Non-compliance
<a href="#">DOR. AML.REC 13/14.01.001/2021-22</a>			
<a href="#">RBI/2021-2022/28</a>	05.5.2021	Department of Regulation	Utilisation of Floating Provisions/Counter Cyclical Provisioning Buffer
<a href="#">DOR.STR.REC.10/21.04.048/2021-22</a>			
<a href="#">RBI/2021-2022/27</a>	05.5.2021	Financial Inclusion and Development Department	Priority Sector Lending (PSL) - On-lending by Small Finance Banks (SFBs) to NBFC-MFIs
<a href="#">FIDD.CO.Plan.BC.No.10/04.09.01/2021-22</a>			