

36th SLBC Quarterly meeting for the quarter ended December 2022

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Agenda 1: Adoption of Minutes of the 35th SLBC Quarterly Meeting

The minutes of 35th SLBC meeting for the quarter ended 30th September 2022 held on 23.12.2022 as furnished in **Annexure 'A'** was circulated to RBI, NABARD, Government Departments concerned and all the members of SLBC. These minutes may be taken as confirmed by the house as no requests for amendments/modifications were received.

Agenda 2: Action points of 35th SLBC Quarterly Meeting - Action Taken Report

No.	Action Point	Action by	Action initiated																																
1	Inactive BCs for more than one month are to be reviewed at regular intervals and suitable corrective steps to be initiated for activation/replacing with new BCs to extend un-interrupted banking services.	Yes Bank, IDFC Bank, HDFC, UBI, Canara Bank, UCO, IDBI, APGVB, TGB, CBI & BOB	The matter was discussed in Sub-Committee meeting on FI & DP. Yes Bank has reported decrease in its BC/CSPs and advised that further more correction downwards will be made by March 2023. Other Banks have also confirmed having sensitized their field functionaries to ensure activation or replacement of the inactive BC/CSPs.																																
2	Banks to focus on complying with 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%.	Controllers of all Banks	There is an improvement in all the parameters over the previous quarter and we are hopeful that the targets would be achieved for the FY.																																
3	LDMs of 24 Districts which are under EDDPE 2.0, along with the Banks functioning in the Districts to ensure 100% digital coverage of SB and Current accounts and on boarding of merchants latest by 31st January 31.01.2023.	All LDMs and Banks Controller of Banks functioning in the 24 Districts.	The matter has been discussed in the Sub Committee meeting on FI and DP on 17.02.2023. Majority of the Banks have achieved 100% digitization and the rest of the Banks are confident of achieving the same latest by 28.02.2023.																																
4	In terms of RBI Master Circular RBI/2022-23/92 FIDD.GSSD.CO.BC.No. 09/09.01.003 / 2022-23 dt July 20, 2022 Banks to reverse excess interest charged on SHG loans immediately and credit to respective loan accounts of SHGs	Controllers of all Banks	<p>The issue was discussed in the Sub Committee on Agriculture held on 17.02.2023 and four Banks viz., UBI, TGB, APGVB & UCO Bank have advised that they have reversed an amount as under:</p> <table border="1"> <thead> <tr> <th>S.No</th> <th>Bank</th> <th>No. Of A/cs</th> <th>Amount (In Crs)</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>UBI</td> <td>54061</td> <td>94.27</td> </tr> <tr> <td>2</td> <td>TGB</td> <td>60372</td> <td>66.78</td> </tr> <tr> <td>3</td> <td>APGVB</td> <td>84917</td> <td>54.76</td> </tr> <tr> <td>4</td> <td>TSCAB</td> <td>2687</td> <td>1.04</td> </tr> <tr> <td>5</td> <td>UCO</td> <td>578</td> <td>0.64</td> </tr> <tr> <td>6</td> <td>BoB</td> <td>920</td> <td>0.12</td> </tr> <tr> <td colspan="2">Total</td> <td>203535</td> <td>217.61</td> </tr> </tbody> </table> <p>Bank of India, Bank of Maharashtra, Canara Bank, Indian Bank, Indian Overseas Bank, Central Bank of India, Punjab National Bank, Bandhan Bank, CSB Bank, Federal Bank, IDBI Bank, Indusind Bank, Karnataka Bank, Karur Vysya Bank, RBL Bank, South Indian Bank, Kotak Mahindra Bank, Punjab & Sind Bank, ICICI, IDFC & TNMB have informed that they don't have any such cases.</p> <p>SBI, HDFC Banks are yet to update.</p>	S.No	Bank	No. Of A/cs	Amount (In Crs)	1	UBI	54061	94.27	2	TGB	60372	66.78	3	APGVB	84917	54.76	4	TSCAB	2687	1.04	5	UCO	578	0.64	6	BoB	920	0.12	Total		203535	217.61
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5	Banks to ensure that pending claim applications under PMSBY and PMJJBY are expedited.	Controllers of all Banks	Controllers of all Banks have informed that pending claims are disposed off within timelines.																																

6	All pending applications under PMSvanidhi to be disposed off on top priority.	Controllers of all Banks	The matter has been discussed in the Sub Committee on MSME held on 20.02.2023 and Banks have confirmed compliance.
7	Banks to focus on sanction of KCC loans to all eligible dairy and fish farmers under KCC saturation drive in a camp mode.	Controllers of all Banks	Progress under KCC campaign launched by Gol is being reviewed regularly in Agri Sub Committee meetings. Controllers of Banks are requested to ensure that all pending eligible applications are sanctioned within timelines set by DFS.
8	(i) Banks to standardize charges being levied on SHGs loans. (ii) To share part of interest as incentive by Banks to SHGs	Controllers of all Banks	(i) The matter was discussed in Sub Committee on Agriculture and also with major Banks individually, but no conclusion could be arrived. (ii) Few Banks agreed to share certain incentive with the Village/Mandal Samakhya for the SHG loans. Other Banks response awaited.
9	Banks to achieve the milestones envisaged under National Strategy for Financial Inclusion (NSFI).	Controllers of all Banks	Banks have assured to achieve the milestones.
10	As envisaged under the 'Standardized system for data flow and its management' all banks to invariably submit the quarterly data through the utility made available in SLBC portal within 10 days from the end of quarter without fail.	Controller of all Banks	The matter was discussed in the Sub Committee on FI & DP meeting held on 17.02.2023. It was observed that all the Banks could complete the data updation by 25th of the following Month. Banks have been advised to adhere to timelines of 10th of the following month of end of quarter.
11	Banks to ensure achievement of Benchmark parameters set out under PM's Task Force Recommendations and compliance of RBI norms for lending under Priority Sector Advances, Agriculture lending, Loans to Small and Marginal Farmers, Micro enterprises etc.,	Controller of all Banks	The matter has been discussed in the EC- MSME and the Sub Committee meeting also. Banks have assured to strive and achieve the norms.
12	Reimbursement of VLR/ PV amounting to Rs.725.18 crore by Govt of Telangana due to the Banks from 2014 to 2018.	Agriculture Dept / Finance Dept, GoT	Pending with Govt of Telangana. No developments during the quarter.
13	Reimbursement of RSETI expenditure of Rs. 20.72 Crores due to the Banks from Government of India through SERP Department.	SERP & GoT, Gol	Pending with MoRD. No developments during the quarter.
14	Revised Rythu Bandhu 2018 cheque printing charges of Rs.25.93 Crores i.e., at 40% of original claim to be reimbursed to Banks	Agriculture & Finance Dept, GoT	Pending with Govt of Telangana. No developments during the quarter.
15	Banks to refund the subsidy portion / submit utilization certificates in respect of ungrounded units of SC Corporation/BC Corporation, pending for the last 5 to 6 years immediately to respective corporations.	Controller of all Banks	As per the information submitted by banks, Utilisation Certificates to the extent of Rs.54.72 crores have been submitted and an amount of Rs. 0.42 crore has been refunded to the BC Corporation and with regard to SC corporation UCs for an amount of Rs.28.54 crores were submitted and Rs.0.50 cr has been returned to SC Corporation. Both the corporations to confirm and update the present status.
16	Banks to update the data on Govt deposits in the Finance Department portal latest by 10th of every month.	Controller of all Banks	Finance department has not advised of any defaulting Banks.

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 17th February 2023 to review the progress in financial inclusion initiatives as at the end of December 2022. Major agenda items of the review by the Sub-Committee are furnished below.

❖ **Status of Banking Network, opening of CBS-enabled Banking Outlets at the Unbanked Rural Centres (URCs)**

i) Banking Network in Telangana State

The number of bank branches functioning in the State are as under:

As on	Rural	Semi-Urban	Urban/Metro	Total
December 2022	1820	1441	2769	6030

The population group-wise and sector-wise distribution of bank branches as on 31st December 2022 is furnished in **Annexure-1**.

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

Small Finance Banks:

- 1) **Equitas Small Finance Bank Ltd :** 16 Branches and have no BCs
- 2) **Jana Small Finance Bank Ltd:** 1 Branch and have no BCs
- 3) **Fincare Small Finance Bank Ltd :** 58 Branches and 80 BCs
- 4) **Suryoday Small Finance Bank Ltd:** 2 Branches and have no BCs
- 5) **Utkarsh Small Finance Bank Ltd :** 3 Branch and have no BCs
- 6) **A.U.Small Finance Bank Ltd :** 5 Branch and have no BCs
- 7) **ESAF Small Finance Bank Ltd:** 4 Branches and have no BCs

Payment Banks:

- 1) **Airtel Payments Bank Ltd:** It is reported that they do not have branches in Telangana State but is operating through its 6204 Banking points (BCs).
- 2) **India Post Payments Bank Ltd:** IPPB has 23 Branches and 5798 Bank Mitra points.
- 3) **Fino Payments Bank:** Fino Payments Bank has 4 branches and 19627 CSPs.

ii) Coverage of (a) Unbanked Rural Centres within 5 kms radius and (b) Hilly Areas with 500 and above households under NSFI, with Bank branch/ Bank Mitra

- a. All 221 villages identified by DFS during 2019-20, 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 Banking Outlets by member Banks to provide Banking facilities.
DFS has identified one village, Pedda Venkatapuram in Bhadadri Kothagudem as uncovered and the village has been allotted to Union Bank of India. Union Bank of India has informed that a CSP has been identified, however, there are connectivity issues which have been taken up with DoT.
- b. All the 65 villages under hamlets of 500 households in hilly areas identified by LDMs in terms of RBI Lr No. FIDD.CO.LBS.No.1488/02.01.001/ 2019-20 dated 13.01.2020 under "National Strategy for Financial Inclusion (NSFI):2019-24" have been covered with BC/CSP before 31.03.2021 and the details were uploaded on to FI Plan portal.
- c. Finance Dept., Govt of Telangana has advised that during the last South Zonal Council meeting, a list of 125 uncovered villages in which Brick and Mortar branches have to be opened in Telangana was shared by the Ministry of Home Affairs to Govt of Telangana. SLBC has shared the list of villages to LDMs and advised them to verify presence of Banking outlets in the 125 villages. In the meantime DFS vide its communication F No. 08/04/2014-FI- Mission Office (300544522) dated 30.11.2022 quoting the Inter State Zonal Council Meetings advised SLBCs to identify villages with population more than 3000, without Brick and Mortar branch/IPPB branch and ensure to cover

them with Brick Mortar /IPPB branch. Accordingly, LDMs have identified 36 such centers across the Districts. These 36 centers have been allocated to Banks by respective LDMs. Banks which have been allocated these villages are requested to ensure coverage of these centers with Brick and Mortar branches.

iii) Status of opening of bank branches in the identified Unbanked Centres in LWE Districts

All the villages have been covered with Banking infrastructure in the only LWE effected district Bhadradri Kothagudem district in the State.

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

Empowered Committee of Ministry of Home Affairs (MHA), is reviewing the progress of financial inclusion in LWE affected districts. It is advised by the DFS to deliberate on the following issues in SLBC meeting.

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

In Telangana State, Bhadradri Kothagudem is the only district identified as the worst LWE affected districts.

a) Issue of opening of branches, ATMs or BC outlets in the vicinity of the CAPF camps:

Union Bank of India has informed that BC has been identified at Chalamala village.

b) Issue of opening of one banking outlet at each Gram Panchayat Bhawan:

- There are 479 Gram Panchayats in Bhadradri Kothagudem District and LDM has confirmed that all 479 Gram Panchayats are covered with Banking infrastructure viz., (brick & mortar, Business correspondents & India Post Payment Banks within 5km radius of the villages.

v) National Strategy for Financial Inclusion 2019-24:

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

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

DFS during 2019 has identified 221 villages without banking outlets within 5 kms radius and Banks in the State have covered all the 221 villages with Banking Outlets.

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

Under National Strategy for Financial Inclusion (NSFI):2019-24” with a vision to provide access to formal financial services in an affordable manner broadening and deepening financial inclusion and promoting financial literacy providing banking access to every village within a 5 KM radius/**hamlet of 500 households in hilly areas** by March 2020 has been one of the key objectives under the strategy.

Accordingly, LDMs carried out survey and identified 65 uncovered hamlets having 500 household in hilly areas. Banks have deployed BCs in all 65 uncovered hamlets as per allocation.

Banks have achieved the milestone of providing banking access within 5 Kms radius of every village and hamlet of 500 households in hilly areas in the state. In the Sub-Committee meeting on Financial Inclusion held on 05.11.2021, they were advised to proactively take action for implementation of the other recommendations under National Strategy for Financial Inclusion (NSFI) 2019-24 like strengthening

ecosystem for digital financial services, capacity building of BCs, access to livelihood and skill development programmes to new entrants into banking system, strengthening internal grievances mechanism etc. highlighting the various action plans and milestones articulated in the NSFI document.

vi) 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-2020-25 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 suggested 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.

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

State Heads of Banks are advised to initiate suitable action plan for implementation of 5C approach as suggested in the Programme in an effective manner and to ensure achievement of the desired goal.

vii) Targeted Financial Inclusion Intervention Programme (TFIIP) for Aspirational Districts (Bhadradi Kothagudem, Komaram Bheem Asifabad, Jayashankar 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, which has been extended upto 31.03.2022.

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)

Ministry of Finance, DFS, Govt of India has advised vide letter No. 6/4/2021-FI dated 28.10.2022 that many of the districts are yet to achieve the targets, the TFIP programme has been extended upto 31.03.2024

Progress as on 31.12.2022 is as per the table below

Operative CASA Accounts (BENCH MARK TARGET: 129755 PER LAKH POPULATION)					
District	Population	Achievement as on 31.01.2020 (Per lakh population)	Achievement as on 31.12.2022 (Per lakh population)	% Achievement	Remarks
Kumuram Bheem Asifabad	515814	113872	112783	87	
Bhadadri Kothagudem	1069000	139075	152726	118	
Jayashankar Bhupalapally	711434	94996	123661	95	
PMJJBY enrolments (BENCH MARK TARGET: 9,775 PER LAKH POPULATION)					
District	Population	Achievement as on 31.01.2020 (Per lakh population)	Achievement as on 31.12.2022 (Per lakh population)	% Achievement	Remarks
Kumuram Bheem Asifabad	515814	9756	7202	74	
Bhadadri Kothagudem	1069000	25675	27362	280	
Jayashankar Bhupalapally	711434	8560	12430	127	
PMSBY enrolments (BENCH MARK TARGET: 30,303 PER LAKH POPULATION)					
District	Population	Achievement as on 31.01.2020 (Per lakh population)	Achievement as on 31.12.2022 (Per lakh population)	% Achievement	Remarks
Kumuram Bheem Asifabad	515814	18482	14553	48	
Bhadadri Kothagudem	1069000	42364	47885	158	
Jayashankar Bhupalapally	711434	13945	30029	99	
APY subscribers (BENCH MARK TARGET: 2886 PER LAKH POPULATION)					
District	Population	Achievement as on 31.01.2020 (Per lakh population)	Achievement as on 31.12.2022 (Per lakh population)	% Achievement	Remarks
Kumuram Bheem Asifabad	515814	1275	4025	139	
Bhadadri Kothagudem	1069000	2456	4471	155	
Jayashankar Bhupalapally	711434	1393	4766	165	

viii) 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 (DoS J&E) for implementation in convergence of Pradhan Mantri Adarsh Gram Yojana (PMAGY)

In Telangana 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).

Banks have to conduct house hold survey in all the above villages with the help of District Administration (VRO/Village Secretary/Sarpanch /SHG Groups etc.,), 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 Gol, Digital penetration etc., at quarterly intervals.

The progress as on 31.12.2022 for 169 villages is as per the table below:

Progress as on 31.12.2022							
No of Villages	Total Population (A)	Out of (A) Total no. Of people eligible for normal Savings Bank account/ PMJDY account & PMSBY/PMJJBY/APY Schemes enrolment (B)	Out of (A) Savings Bank accounts opened for eligible people (B)	Out of (B) No of PMJDY accounts opened	Out of (B) No of persons covered under PMSBY	Out of (B)No of persons covered under PMJJBY	Out of (B) No of persons covered under APY
169	188204	155389	131731	55371	27906	21190	9320

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 reach the beneficiaries.

There are 44,598 BCs functioning in the State of which 27, 436 are in Rural, 5,414 in Semi Urban and 11,748 in Urban & Metro areas. A total of 10,162 BCs are inactive as on 31.12.2022 of which, 7029 are in Rural, 1195 in Semi Urban and 1938 in Metro Areas.

SI No	Name of the Bank	No. of BC/CSP as on 31.12.2022				No. of Inactive BC/CSP(>30days) as on 31.12.2022				Increase/Decrease in No. of Inactive BC/CSP over Sept 2022				Inc/Dec in No of CSPs over September 2022
		R	SU	U/M	Total	R	SU	U/M	Total	R	SU	U/M	Total	
1	Yes Bank	18518	3246	4664	26428	6810	1123	1913	9846	-13876	-3411	-6402	-23689	-32445
2	IDFC First Bank	334	124	28	486	62	30	9	101	-57	-13	-23	-93	-58
3	HDFC Bank	427	150	52	629	78	15	5	98	-17	-4	-2	-23	11
4	Canara Bank	248	138	46	432	12	14	2	28	7	4	-4	7	38
5	APGVB	1177	371	36	1584	19	2	2	23	6	0	2	8	0
6	UCO Bank	30	0	0	30	19	0	0	19	0	0	0	0	0
7	IDBI Bank	8	8	3	19	8	8	3	19	0	0	0	0	0
8	Bank Of Baroda	104	86	245	435	1	3	4	8	1	3	0	4	60
9	Telangana Grameena Bank	596	0	0	596	7	0	0	7	0	0	0	0	0
10	Union Bank Of India	962	0	8	970	6	0	0	6	-17	0	0	-17	0
11	Central Bank of India	80	19	7	106	5	0	0	5	0	0	0	0	0
12	KBSLAB	23	0	0	23	2	0	0	2	2	0	0	2	4
13	Kotak Mahindra Bank	897	93	2907	3897	0	0	0	0	0	0	0	0	-34
14	RBL Bank	1132	283	2052	3467	0	0	0	0	0	0	0	0	-144
15	State Bank of India	1781	460	529	2770	0	0	0	0	0	0	0	0	48
16	Axis Bank	507	409	842	1758	0	0	0	0	0	0	0	0	660
17	ICICI Bank	364	0	6	370	0	0	0	0	0	0	0	0	-1
18	Indusind Bank	0	0	246	246	0	0	0	0	0	0	0	0	246
19	Indian Bank	87	0	16	103	0	0	0	0	0	0	0	0	0
20	Indian Overseas Bank	66	17	18	101	0	0	0	0	0	0	0	0	25
21	Punjab National Bank	76	3	22	101	0	0	0	0	0	0	0	0	0
22	Bank of India	7	5	20	32	0	0	0	0	0	0	0	0	2
23	Bank of Maharashtra	9	2	1	12	0	0	0	0	0	0	0	0	2
24	Karur Vysya Bank	3	0	0	3	0	0	0	0	0	0	0	0	0
	TOTAL	27436	5414	11748	44598	7029	1195	1938	10162	-13951	-3421	-6429	-23801	-31586

Compared to September 2022, inactive BCs in Rural, Semi Urban & Urban/Metro decreased.

Bank wise status of Inactive BCs- Yes Bank -9846, IDFC Bank -101, HDFC-98, Canara Bank -28, APGVB -23, UCO -19, IDBI – 19,BOB -8, TGB-7, UBI-6, CBI-5 & KBSLAB-2. The Banks need to initiate action for activation of BCs or appoint new BCs before 25.02.2023, more particularly, inactive BCs in Rural areas must be activated immediately to ensure that 100% villages are covered with Banking infrastructure.

Though Yes Bank has revised the number of BCs downwards from 58873 to 26428 during the quarter, it is informed that their HO is working out to correct the status and further modifications, if any required will be done by Mar'23.

Apart from the BCs of Commercial Banks/RRBs, Airtel Payments Bank has 6204, Fino Payments Bank has 19627, IPPB has 5798 & Fincare SFB has 80 BCs in the State.

In the Sub-Committee Meeting on Financial Inclusion for the quarter ended December '2022 held on 17.02.2023, the status of inactive BCs was reviewed.

Connectivity issues:

Union Bank of India has appointed a BC at Chalamala Village in Bhadadri Kothagudem District, however, they have reported that there are connectivity issues in Chalamala village and the matter has been taken up with DoT. DoT has requested Union Bank of India to share the coordinates of BC location and also if possible to verify if other service providers to confirm if other service providers connectivity is available in the village.

APGVB has advised that there are 10 villages where they have connectivity issues. The matter was escalated to DoT and DoT has advised that the contact details of the alternative (2nd) service providers were made available to APGVB. DoT, further advised that they may be contacted in case the issue is not resolved by the service providers.

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

ATMs: As at the end of Dec 2022, there are 9661 ATMs functioning in the State of Telangana.

POS: As at the end of Dec 2022, 2,03,478 POS Machines were deployed by banks with the Merchants as touch points across the State of Telangana.

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

Banks in the State have 1,06,47,740 PMJDY accounts in their books as on 31st December 2022, out of which 88,08,304 accounts (82.72%) were seeded with Aadhaar and 83,06,439 accounts were issued with Rupay Cards (78.01%). Performance of Banks was reviewed in Sub-committee meeting on Financial Inclusion held on 17.02.2023. Total Deposits held in these accounts as on 31.12.2022 was at Rs. 3110.37 Crore. The number of accounts with zero balance are 1725771, which constitute 16.21% of total PMJDY accounts.

Sector wise position of PMJDY accounts as on 31.12.2022 is as follows

Bank wise performance under PMJDY accounts as on 31.12.2022 is as under

Sector	No of A/cs Rural	No of A/cs Urban	No of A/cs Opened for Male customers	No of A/cs Opened for Female customers	Total A/cs	Total Deposit	No of zero Balance Accounts	No. of Rupay Cards Issued	No of A/cs seeded with Aadhar
PSB	2730560	4495406	3179850	4046116	7225966	2052.15	591642	5936427	6220201
PVT	1126503	195012	568479	753036	1321515	240.43	942183	1275851	872591
RRB	1911611	188648	763525	1336734	2100259	817.78	191946	1094161	1715512
Grand Total	5768674	4879066	4511854	6135886	10647740	3110.37	1725771	8306439	8808304

- Banks in the State have so far opened 1,06,47,740 PMJDY accounts, together having balances amounting to Rs.3110.37 crores.
- 17,25,771 PMJDY accounts are having zero balances i.e., 16.21% of total accounts.
- Of the total Zero Balance accounts ICICI contributes 52.36%, UBI-15.35% & SBI-7.07%.
- 83,06,439 (78.01%) of PMJDY accounts have been issued with Rupay cards
 - HDFC & ICICI Banks have issued Rupay cards to all PMJDY account holders (100%)
 - UCO Bank (49.76%), Axis Bank (46.20%), Central Bank of India (35.39%), Kotak Mahindra Bank (34.45%) & Indusind Bank(30.77) have less than 50 % coverage
- 88,08,304 (82.72%) of the PMJDY accounts are Aadhar Seeded. KVB and BOM have more than 98% of their accounts Aadhar seeded and ICICI has 63.86% of the accounts Aadhar seeded.

Controllers of Banks are 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 & ii) Concerns of UIDAI

UIDAI has not communicated any issues to be taken up in SLBC.

iii) Aadhaar Seeding of Bank Accounts and mapping on NPCI

Department of Financial Services, Govt of India vide their letter No. 6/41/2012-FI dated 12.01.2021 advised, SLBC/DCC/DLRC to facilitate and encourage Aadhaar seeding of Bank accounts and mapping of the same on NPCI mapper, in respect of customers receiving DBT in their Bank accounts, so that use of Aadhaar Payment Bridge (APB) can be promoted.

Controllers of Banks in the State have been requested to suitably advise their branches.

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

The progress under **Social Security Schemes** made by banks (sector-wise) in the State as on **31.12.2022** is as per the following table:

Bank Type	As on 31.12.2022			
	PMSBY	PMJJBY	APY	Total
Public Sector	7610180	2958329	1055575	11624084
Private Sector	1157993	238073	106536	1502602
RRB	2074275	1334710	365580	3774565
Coop.	520805	269712	0	790517
Total	11363253	4800824	1527691	17691768

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

Renewal & enrolment of SHG women in PMJJBY & PMSBY

We refer Lr No. DO # I-12011/31/2016-RL(C)- Part (1) dated 20.04.2022 received from Ministry of Rural Development, Govt of India, wherein it was advised that all the SHG Members are to be covered with PMJJBY & PMSBY and it is also suggested to establish convergence with the State Govt departments for coverage of 100% eligible SHG members under Pradhan Mantri- Jan Arogya Yojana(Ayushman Bharat) or State specific health insurance schemes.

Revised claim process for PMJJBY & PMSBY

We refer Letter F No. H -12011/2/2015- Ins (E 300489360) dated 04.05.2022 received from Department of Financial services, wherein it was advised that the revised forms and claim procedure for PMJJBY and PMSBY advised through DFS letter dated 23.06.2021 shall be in force till further instructions.

(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.

Controllers of Banks were advised to focus on the following:

- Conduct of periodic publicity campaigns with special focus on rural areas at regular intervals for creating awareness about benefits of Social Security Schemes
- Streamlining the procedures and leverage technology to speed up claim settlement process and improve outreach
- To Ensure that no eligible Jandhan Account holders are left out from availing the risk covers under PMJJBY & PMSBY

- Enrolment of beneficiaries of other Government scheme like PM Ujjwala PM Kisan MGNREGA etc. under the schemes
- Use of SMS and other Digital platforms to make account holders aware of the schemes and also to seek auto debit mandate from them
- Leveraging marketing channels like Banking Correspondents (BCs) for ensuring Pan India coverage and innovative ways be devised for motivating the field level functionaries for enhancing enrolments especially under PMJJBY & PMSBY
- To Fix target of fresh enrolment under PMJJBY & PMSBY to enhance enrolment

The progress of covering PMJDY Accounts under Insurance and Pension Schemes of Govt. of India under the programme as on 31.12.2022 is enclosed as **Annexure “ L ”**.

ii) APY Targets for 2022-23 and CITIZEN’S CHOICE Campaigns:

APY Targets for 2022-23 : DFS, Ministry of Finance, Govt of India has set a target of 3,75,820 enrolments for FY 2022-23.

The achievement under APY during CFY 2022-23 as on 31.01.2023 is at 3,10,901 enrolments against target of 3,75,820 i.e., an achievement of 83.00 % of targets.

SI No	Name of APY- SPs	No. of Branches	AAPB Target	ANNUAL TARGET	APY accounts opened in FY 2022-23	Annual Target Achievement in FY 2022-23	Cumulative APY accounts opened since inception
1	STATE BANK OF INDIA	1,159	80	92,720	93,806	101%	4,14,847
2	UNION BANK OF INDIA	699	80	55,920	60,987	109%	3,31,957
3	TELANGANA GRAMEENA BANK	426	80	34,080	42,402	124%	1,53,418
4	AP GRAMEENA VIKAS BANK	493	80	39,440	29,454	75%	2,15,888
5	CANARA BANK	348	80	27,840	26,620	96%	1,60,567
6	INDIAN BANK	153	80	12,240	9,720	79%	56,683
7	INDIAN OVERSEAS BANK	112	80	8,960	9,658	108%	25,811
8	BANK OF BARODA	161	80	12,880	9,263	72%	70,590
9	CENTRAL BANK OF INDIA	94	80	7,520	7,225	96%	35,628
10	BANK OF INDIA	60	80	4,800	7,142	149%	25,332
11	IDBI BANK LTD	41	80	3,280	5,166	158%	28,355
12	PUNJAB NATIONAL BANK	143	80	11,440	2,544	22%	24,987
13	HDFC BANK LTD	251	80	20,080	1,779	9%	30,714
14	TAMILNAD MERCANTILE BANK LTD	8	30	240	890	371%	3,540
15	BANK OF MAHARASHTRA	37	80	2,960	825	28%	4,385
16	KOTAK MAHINDRA BANK	93	30	2,790	647	23%	1,976
17	UCO BANK	38	80	3,040	621	20%	5,473
18	ICICI BANK LIMITED	160	80	12,800	563	4%	12,135
19	KARNATAKA BANK LIMITED	25	30	750	470	63%	2,417
20	AXIS BANK LTD	152	80	12,160	419	3%	17,208
21	PUNJAB AND SIND BANK	8	80	640	289	45%	2,105
22	THE KARUR VYSYA BANK LTD	59	30	1,770	136	8%	2,949
23	THE SOUTH INDIAN BANK LTD	44	30	1,320	61	5%	1,370
24	DHANLAXMI BANK LIMITED	6	30	180	58	32%	301
25	CITY UNION BANK LTD	33	30	990	54	5%	815
26	THE FEDERAL BANK LTD	19	30	570	43	8%	290
27	INDUSIND BANK LIMITED	20	30	600	25	4%	61
28	THE JAMMU AND KASHMIR BANK LTD	3	30	90	11	12%	64
29	BANDHAN BANK LIMITED	12	30	360	10	3%	355
30	THE CATHOLIC SYRIAN BANK LIMITED	8	30	240	6	3%	40
31	RBL BANK LIMITED	3	30	90	6	7%	16
32	DCB BANK LIMITED	29	30	870	1	0%	299
33	THE LAKSHMI VILAS BANK LTD	51	30	1,530	0	0%	169
34	YES BANK LIMITED	13	30	390	0	0%	41
35	IDFC FIRST BANK LIMITED	5	30	150	0	0%	1
36	STANDARD CHARTERED BANK	3	30	90	0	0%	0
	Total	4,969	80	3,75,820	3,10,901	83%	16,30,787

The following Banks have Nil enrollments during the CFY

- 1) Yes Bank 2)DBS(e-LVB) 3) IDFC First Bank

CITIZEN'S CHOICE FY 2022-23 H2- CAMPAIGN (EXCLUSIVELY FOR LDMs) : To take forward the objective of covering all eligible population under the APY DFS/PFRDA launched "APY CITIZEN'S CHOICE H2, FY 2022-23 CAMPAIGN" from 1st December 2022 to 31st January 2023.

The achievement under Citizen's choice FY 2022-23 H2 Campaign (Exclusively for LDMs) as on 31.01.2023 is at 62,184 enrolments against target of 1,19,784 i.e., an achievement of 51.91% of targets. Only Mahabubabad District could achieve the target.

Sl No	Name of the District	Final Target (Higher from Targe A and B)	No. of APY Accounts enrolled (From 1st Dec to 31 Jan 2023) Status as on January 31, 2023	% of Target Achievement
1	HYDERABAD	24,696	9,648	39%
2	RANGA REDDY	14,376	6,280	44%
3	MEDCHAL MALKAJGIRI	9,816	4,939	50%
4	KARIMNAGAR	4,920	2,943	60%
5	KHAMMAM	4,536	2,815	62%
6	NIZAMABAD	5,880	2,583	44%
7	NALGONDA	5,184	2,500	48%
8	SANGAREDDY	3,840	2,322	60%
9	SIDDIPET	2,352	1,869	79%
10	MANCHERIAL	2,088	1,778	85%
11	ADILABAD	2,544	1,751	69%
12	MEDAK	3,072	1,726	56%
13	YADADRI BHUVANAGIRI	1,776	1,678	94%
14	SURYAPET	2,832	1,593	56%
15	VIKARABAD	1,896	1,498	79%
16	MAHABUBNAGAR	3,672	1,440	39%
17	MAHABUBABAD	1,200	1,431	119%
18	WARANGAL RURAL	1,464	1,405	96%
19	WARANGAL URBAN	4,344	1,260	29%
20	BHADRADRI KOTHAGUDEM	2,664	1,222	46%
21	NIRMAL	1,656	1,185	72%
22	JAGITIAL	1,992	1,184	59%
23	PEDDAPALLI	1,872	1,165	62%
24	KAMAREDDY	2,064	1,015	49%
25	RAJANNA SIRCILLA	1,104	817	74%
26	JANGOAN	1,176	753	64%
27	KUMURAM BHEEM ASIFABAD	984	733	74%
28	NAGARKURNOOL	1,488	661	44%
29	JOGULAMBA GADWAL	960	562	59%
30	JAYASHANKAR BHUPALAPALLY	1,152	529	46%
31	WANAPARTHY	984	527	54%
32	NARAYANPET	600	208	35%
33	MULUGU	600	164	27%
	Total	1,19,784	62,184	51.91%

Saturation of APY in LWE Districts:

Department of Financial Services vide their letter dated 25.11.2020 advised for 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).

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 30.09.2022

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

Financial Literacy activity by FLCs and Rural Branches of Banks:

Quarter ended	Conducted by FLCs of SCBs and RRBs			
	Special Camps		Specific Camps	
	Target	Conducted	Target	Conducted
June -2022	186	289	465	572
September-2022	186	287	465	460
December-2022	186	274	465	602

Quarter end	Camps conducted by FLCs of DCCBs			
	Special Camps		Specific Camps	
	Target	Conducted	Target	Conducted
June 2022	282	562	705	628
September-2022	282	886	705	910
December-2022	282	691	705	768

Camps conducted by Rural Branches		
Quarter ended	Target	Conducted
June -2022	5379	3630
September-2022	5397	4758
December -2022	5448	4638

The brief performance of the FLCs during the quarter ended Dec 2022 is as under:

- 78 FLCs are functioning in the state.
- During the Quarter, 274 special camps and 602 specific camps were conducted by FLCs of RRBs/SCBs whereas 691 special camps and 768 specific camps were conducted by FLCs of DCCBs. Target - Two special camps per month by each FLC covering UPI and USSD
 - Five specific camps per month by each FLC, at least one each for Farmers, SMEs, SHGs, School Children & Senior Citizens
- 1816 Rural branches have conducted 4638 camps during the quarter against a target of 5448.
- 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.

In the Sub-Committee meeting held on 17.02.2023 it was resolved that all the Rural branches have to conduct at least one camp in a month regularly.

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

g. CFL (Centre for Financial Literacy)

The noble idea of Centre for Financial Literacy (CFL) was sown when the Reserve Bank of India had come out with an approach paper on National Strategy for Financial Inclusion 2019-24 to accelerate Financial Inclusion to promote economic wellbeing, prosperity and sustainable development. The vision of this document is to provide universal access to formal financial services in an affordable manner to all the citizens in a safe and transparent manner to support inclusive and resilient growth with broadening & deepening financial inclusion and promoting Financial Literacy and Consumer protection. It also aims to provide access to livelihood and skill development.

To address the barriers of access to a gamut of financial products and services, Reserve Bank of India has come out with “Centre for Financial Literacy” at block level by involving Banks and NGOs.

State Bank of India being the Lead Bank in 20 Districts is partnering for setting up of 60 CFLs. The other Banks partnering in Telangana are Union Bank of India- 29 CFLs in 9 Districts and Canara Bank- 9 CFLs in 3 districts.

Status of opening of CFLs in the 1st phase as on 31.12.2022:

Sl.No.	Name of the Sponsor Bank	Total No. of CFLs established
01	State Bank of India	60
02	Union Bank of India	29
03	Canara Bank	9
	Grand Total	98

h) DIGI DISTRICTS :: For 100% Digitally enabled districts:

With a view to implement Expanding and Deepening of Digital Payment Ecosystem (EDDPE) in the country, RBI launched a pilot programme in October 2019 for making one district in each State/ UT 100% digitally enabled. The programme aimed to enable every individual in the identified districts to make/ receive payments digitally in a safe, secure, quick, affordable and convenient manner. This would, inter alia, include providing the necessary infrastructure and literacy to handle such transactions. Accordingly, Khammam district in the state of Telangana was identified for this purpose and with the help of all stake holders it was 100% digitally enabled by March 2021. Further, under EDDPE 2.0 eight more districts of Telangana viz. Jangaon, Rajanna Sircilla, Jogulamba Gadwal, Jayashankar Bhupalpally, Kamareddy, Medak, Peddapally and Wanaparthy were 100% digitally enabled by October 20, 2022, which was possible due to the collective effort extended by all the stakeholders viz. SLBC, LDMs, banks and the district administration.

Considering the potential benefits of accelerated expansion of digital payments ecosystem encompassing the entire state and based on the experience gained in the implementation of EDDPE 2.0 in 9 districts of Telangana, it was planned to extend EDDPE to the remaining 24 districts of Telangana, we are happy to inform the forum that the State has achieved 100% digitisation.

i) NABARD FI Fund Utilisation:

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

To address these disparities NABARD has adopted a Differentiated Approach by identifying the Special Focussed Districts (SFDs) on the basis of their physical economic and sociological characteristics. Eight Special Focussed Districts (SFDs) (Adilabad, Asifabad, Nirmal, Khammam, Bhadradi, Warangal(R), JS Bhupalapalli and Peddapalli) 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 for the quarter ended December 2022 were held on 17.02.2023 & 20.02.2023 respectively to review the credit flow to Agriculture, MSME and other priority sectors. Highlights of the position reviewed in the Sub-Committees are furnished in the following paragraphs.

Banking at a Glance / Priority Sector lending as on 31.12.2022

(Rs. In cr)

No	Particulars	O/s as on	O/s as on	O/s as on	O/s as on	RBI Norm	Level of Compliance/ achievement
		31.03.2021	31.12.2021	31.03.2022	31.12.2022		
1	Total Deposits	571909.18	603548.53	632525.25	647630.72		
2	Total Advances	627039.85	706123.26	732332.18	769712.78		
3	Credit Deposits Ratio (%)	109.64%	117.00%	115.78%	118.85%		
4	Total Priority Sector Advances	208528.27	230865.77	241341.62	242579.31	40.00%	33.12%
	Of which						
A	Agriculture advances	95498.97	101640.67	105295.47	109526.18	18.00%	14.96%
	Of which: small & marginal farmers	48795.43	49799.06	51208.09	64261.34	9.50%	8.77%
B	Non-farm Sector / MSMEs	66508.56	81965.00	87554.68	93154.71		
	Of which: Micro enterprises	25786.59	31094.35	35213.29	37148.90	7.50%	5.07%
	ii. Small Enterprises	28128.41	30476.82	31148.44	32018.28		
	iii. Medium Enterprises	12593.56	20393.83	21192.95	23987.53		
C	Export Credit	1016.59	1332.71	1327.42	97.70		
	Others' under Priority Sector Advances	45504.15	45927.32	47164.04	39800.71		
	Of which						
	i. Educational Loans	3242.73	2967.15	2892.03	2851.32		
	ii. Housing Loans	32915.48	31465.99	32272.67	29168.07		
	iii. Social Infrastructure	42.74	58.79	68.21	2749.74		
	iv. Renewable Energy	136.26	152.84	154.79	276.01		
	v. Others	9166.94	10494.62	11776.34	4755.57		
	Out of Priority Sector Adv-Finance to:						
5	i. Advances Weaker Sections	56317.35	77574.58	78898.91	87675.89	11.50%	11.97%
	ii. Advances to Women	44448.43	84955.45	88567.35	119703.43		
	iii. Advances to SC/ST	16846.43	18649.54	19552.44	22676.42		
	iv. Advances to Minorities	9592.35	11730.13	12091.49	12120.21		
	v. SHGs	18717.57	19423.00	19158.73	23725.76		

* 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.

Performance of Banks upto the quarter ended 31st December 2022

- As at the end of December 2022, Total deposits of the Banks in the State are at Rs. 647630.72 crores and advances are at Rs. 769712.78 crores.
- Banks in the State have registered a CD Ratio of 118.85% as on 31.12.2022.
- Advances to Priority Sector were at 33.12%, as against 38.49% as on 31.03.2022
- Advances to Agriculture was at 14.95%, as against 16.79% as on 31.03.2022
- Credit to Small & Marginal Farmers was at 8.77%, as against 8.17% as on 31.03.2022
- Finance to Micro enterprises was at 5.07%, as against 5.61% as on 31.03.2022
- Advances to weaker sections is at 11.97%, as against 12.58% as on 31.03.2022

The State Credit Seminar 2023-24 was conducted on 22 December 2022 estimating the expected credit potential of Rs.1,85,326.68 crores. The major action points emanated from State Credit Seminar 2023-24 are given below.

- Credit deepening particularly investment credit.
- Deepening digital payment ecosystem.
- Crop diversification by the farmers for better income generation and credit support to Oil palm cultivation in the state.
- Support to farmers and FPOs in farm mechanization on large scale, especially for plantation & harvesting equipment for paddy production.
- Support the food processing zones in every district of the state and create awareness of food processing industries.
- Green financing.
- Ensure end use of credit extended to farmers.

Estimated Credit potential for Telangana State:

The credit potential has been estimated at ₹1,85,327 crore for the priority sectors for the year 2023-24. The district wise potential has already been shared with respective LDMs.

The controllers may advise the LDMs to take into account the potential estimated in their respective district, while fixing the target under ACP.

a. Achievement of Annual Credit Plan 2022-23 Priority Sector lending: Position as on 31.12.2022 (Rs. In cr)

S.No	Particulars	Achievement during			Target 2022-23	Achievement 01.04.2022 to 31.12.2022	% of Ach
		FY 2020-21	01.04.2021 to 31.12.2021	FY 2021-22			
1	Short Term Production Loans						
A	Kharif	22935.85	24898.25	24898.25	40718.00	23892.82	58.68
B	Rabi	18264.71	6591.44	17955.37	27146.39	18606.28	68.54
	Total	41200.56	31489.69	42853.62	67864.39	42499.10	62.62
2	Agriculture TLs	12644.29	8187.24	11430.57	19683.07	23902.15	121.44
3	Agriculture Infra	355.50	403.68	631.99	4088.25	659.05	16.12
4	Agr. Ancillary	3815.29	3118.57	5473.03	11558.72	7281.79	63.00
5	Total Agriculture	58015.64	43199.19	60389.21	103194.33	74342.09	72.04
6	Micro, Small & Medium Enterprises	38416.31	32210.22	45105.33	49870.86	66728.32	133.80
7	Other priority Sector	6694.55	5301.07	7293.77	15353.13	5353.02	34.87
	Of which						
A	Education Loans	693.68	610.72	839.88	2718.34	483.27	17.78
B	Housing Loans	4162.39	3258.99	4536.74	10192.27	2594.58	25.46
C	Others	1838.48	1431.36	1917.15	2442.52	2275.17	93.15
8	Total Priority Sector	103126.50	80710.49	112965.92	168418.42	146495.57	86.98
9	Non-Priority Sector**	155135.02	165337.16	205613.55	47784.40	265810.02	556.27
	Total Credit Plan	258261.52	246047.65	318579.48	216202.82	412305.59	190.70

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

Performance of Banks upto the quarter ended 31.12.2022:

- Banks together disbursed Priority Sector loans of Rs.146495.57 Crs and achieved 86.98% of ACP target.
- Under Short Term Production loans, Banks disbursed Rs. 42499.10 Crs and achieved 62.62% of targets.
- An amount of Rs. 74342.09 Crs were disbursed by Banks to Agriculture sector achieving 72.04 % of ACP target.
- MSME loans totalling to Rs.66628.32 Crs were disbursed by banks achieving 133.60% of annual target.
- An amount of Rs.5353.02 Crs was disbursed by Banks as 'Other priority sector advances' achieving 34.87% of annual target.

- Education loans amounting to Rs.483.27 Crs were disbursed by banks achieving 17.78% of annual target.
- Housing loans amounting to Rs. 2594.58 Crs were disbursed by banks achieving 25.46% of target.
- Banks together have disbursed Priority & Non Priority Sector Advances totalling to Rs.412305.59 Crs achieving 190.70 % of annual targets.

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

Total Agriculture: Sector-wise / Category-wise as on 31.12.2022

(Rs. In Crs)

Sector	As on 31.12.2021			As on 31.12.2022		
	Targets	Achievement	% Achievement	Targets (Crop loans)	Achievement	% Achievement
Public Sector Banks	55770.37	21873.86	39.22	61902.51	48070.63	77.66
Private Sector Banks	16111.34	7847.25	48.71	16678.29	10963.74	65.74
Regional Rural Banks	10448.01	8485.67	81.22	13599	10072.31	74.07
Cooperative Banks	9211.99	4991.09	54.18	10804.35	5043.34	46.68
Foreign Banks				210.28	182.36	86.72
Total	91541.71	43199.19	47.19	103194.43	74342.09	72.04

Category	As on 31.12.2021			As on 31.12.2022		
	Targets	Achievement	% Achievement	Targets	Achievement	% Achievement
Crop Loans	59440.44	31489.69	52.98	67864.39	42499.10	62.62%
Agri Term Loans (Allied etc.,)	16537.28	8187.24	49.51	19683.07	23902.15	121.44%
Infrastructure	3895.61	403.69	10.36	4088.25	659.05	16.12%
Agr. Ancillary	11668.38	3118.57	26.73	11558.72	7281.79	63.00%
Total Term Loans	32101.27	11709.50	36.47	35330.04	31842.99	90.13%
Grand Total	91541.71	43199.19	47.19	103194.33	74342.09	72.04%

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 incentives are available.

The broad objectives of the campaign are:

- All eligible farmer 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 beneficiaries and map with the list of KCC loan accounts. Branches should also prepare the list of those beneficiaries who do not have KCC from that branch and the list may be shared with village Sarpanch and bank sakhi for coverage of eligible beneficiaries under the Scheme.

Bank wise details of fresh KCC Sanctions and no. of pending applications as on 03.02.2023 is as per the table:

(Amt in Crs)

S.No.	Name of the Bank	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	AH Poultry	AH Others	Fisheries	Total No of KCCs sanctioned	KCC Limit Sanctioned Grand Total	Total Rejected Applications
1	State Bank of India	895668	785108	12265	3679	15334	1310	14290	1414	833400	6623.50	62051
2	Regional Rural Banks	275041	243960	1545	0	727	0	0	1143	247375	1789.56	27666
3	Union Bank of India	169327	142849	3264	684	3645	2	0	1071	151515	1920.07	17750
4	Coop Bank (TSCAB)	164471	153111	718	0	691	65	179	346	155110	960.65	8804
5	Canara Bank	105196	100668	93	3	934	7	3	293	102001	1186.82	3187
6	Central Bank of India	14994	13647	2	1	148	3	6	83	13890	83.60	1103
7	Indian Bank	14333	12019	0	0	128	0	0	9	12156	99.39	2176
8	Bank of Baroda	13305	11331	502	454	226	0	3	39	12555	116.95	750
9	Indian Overseas Bank	10572	8880	0	0	39	1	99	70	9089	78.68	1483
10	Punjab National Bank	9788	8545	0	0	45	3	0	56	8649	139.94	1138
11	UCO Bank	3861	2990	0	0	260	0	0	14	3264	30.21	597
12	Bank of Maharashtra	2079	1799	0	0	12	0	0	23	1834	29.20	245
13	Bank of India	1518	1417	0	0	0	0	0	0	1417	12.86	101
14	Punjab & Sind Bank	32	24	0	0	2	0	2	0	28	0.90	4
	Total	1680185	1486348	18389	4821	22191	1391	14582	4561	1552283	13072.33	127055

12 Banks, RRBs & Co-Operative Banks in Telangana together have sanctioned limits amounting to Rs. 13,072.33 Crore to 15,52,283 farmers upto 03.02.2023, under KCC Saturation Scheme launched by DFS. 1,27,055 applications were rejected due to multiple loans availed and non-availability of land etc., out of these farmers, 4,32,325 are covered under PMJJBY and 6,95,530 farmers are covered under PMSBY.

(Source: pmjdy.gov.in/fiplan)

KCC campaign on Animal Husbandry & Fisheries: Simultaneously the Department of Agriculture and Cooperation, Govt of India launched a three months KCC campaign on Animal Husbandry & Fisheries in November 2021 with an objective to cover the farmers who are supplying Milk to the Dairy Development Cooperative federations/Societies/Private Dairy units etc., and fish farmers. The campaign suspended w.e.f 14.01.2022 had since been relaunched from 18.04.2022.

Progress on KCC to Dairy farmers as on 27.01.2023:

A total number of 9467 applications were received of which 9452 applications have been acknowledged by branches. Banks have sanctioned loans to 2897 beneficiaries and rejected 6210 applications & 222 applications are pending for more than 15 days.

Bank wise status as on 27.01.2023

S.No	Name of the Bank	Applications Received	Applications Accepted	Applications Sanctioned	Applications Rejected	Pendency more than 15 days
1	State Bank of India	5215	5201	1421	3706	0
2	Union Bank of India	2060	2059	1104	777	160
3	Cooperative Bank	1061	1061	11	989	61
4	Canara Bank	392	392	180	206	0
5	Central Bank of India	298	298	87	211	0
6	Indian Overseas Bank	207	207	27	179	0
7	Bank of Baroda	96	96	23	53	0
8	Indian Bank	78	78	35	40	0
9	Bank of Maharashtra	27	27	1	26	0
10	UCO Bank	12	12	7	5	0
11	Bank of India	8	8	1	7	0
12	IDBI Bank Ltd.	6	6	0	6	0
13	Punjab National Bank	5	5	0	3	1
14	Punjab & Sind Bank	2	2	0	2	0
15	J & K Bank Ltd	0	0	0	0	0
	Grand Total	9467	9452	2897	6210	222

District wise Status as on 27.01.2023

SI No	District	Applications Received	Applications Accepted	Applications Sanctioned	Applications Rejected	Sum of Pendency more than 15 days
1	WARANGAL	3427	3427	870	2338	219
2	NAGARKURNOOL	823	823	10	813	0
3	KHAMMAM	789	789	279	510	0
4	Bhadradri Kothagudem	455	455	127	328	0
5	WANAPARTHY	401	401	388	13	0
6	MANCHERIAL	344	341	139	201	1
7	HANUMAKONDA	298	298	119	179	0
8	SANGAREDDY	291	291	200	91	0
9	JANGOAN	265	253	182	71	0
10	MEDCHAL	265	265	25	240	0
11	Nizamabad	261	261	44	92	2
12	NARAYANPET	258	258	81	177	0
13	Kumuram Bheem	257	257	12	245	0
14	KAMAREDDY	252	252	7	245	0
15	MAHABUBABAD	191	191	20	171	0
16	YADADRI	164	164	46	118	0
17	JOGULAMBA	161	161	142	19	0
18	Mahbubnagar	126	126	22	104	0
19	VIKARABAD	122	122	104	18	0
20	ADILABAD	80	80	1	79	0
21	SIDDIPET	63	63	12	51	0
22	PEDDAPALLI	44	44	42	2	0
23	NIRMAL	38	38	12	26	0
24	RAJANNA	28	28	1	27	0
25	SURYAPET	22	22	9	13	0
26	JAGTIAL	19	19	0	19	0
27	Jayashankar Bhupalapalle	18	18	3	15	0
28	MULUGU	5	5	0	5	0
	Grand Total	9467	9452	2897	6210	222

(Source Jansuraksha portal)

KCC TO FISH FARMERS

A total number of 6335 applications were received and acknowledged by Bank branches. Banks have sanctioned loans to 3076 beneficiaries and rejected 2933 applications due to various reasons. 175 applications are pending for more than 15 days with banks.

Bank wise status as on 27.01.2023

SI No	Name of the Bank	Applications Received	Applications Accepted	Applications Sanctioned	Applications Rejected	Pendency more than 15 days
1	State Bank of India	4216	4216	2070	2050	50
2	Union Bank of India	1202	1202	699	363	104
3	Central Bank of India	279	279	133	146	0
4	Cooperative Bank	279	279	0	189	21
5	Canara Bank	152	152	73	79	0
6	Indian Bank	54	54	42	12	0
7	Indian Overseas Bank	54	54	34	20	0
8	UCO Bank	44	44	13	31	0
9	Bank of Baroda	18	18	0	18	0
10	Punjab National Bank	17	17	12	5	0
11	Bank of India	10	10	0	10	0
12	IDBI Bank Ltd.	7	7	0	7	0
13	Bank of Maharashtra	3	3	0	3	0
14	Jammu & Kashmir Bank Ltd	0	0	0	0	0
15	Punjab & Sind Bank	0	0	0	0	0
	Grand Total	6335	6335	3076	2933	175

District wise status as on 27.01.2023

S.No	District	Applications Received	Applications Accepted	Applications Sanctioned	Applications Rejected	Pendency more than 15 days
1	WARANGAL	2105	2105	997	782	175
2	SANGAREDDY	777	777	284	493	0
3	JOGULAMBA	698	698	685	13	0
4	YADADRI	466	466	115	351	0
5	SURYAPET	405	405	252	153	0
6	Bhadradi Kothagudem	289	289	75	214	0
7	MEDCHAL	226	226	56	170	0
8	KAMAREDDY	210	210	56	154	0
9	VIKARABAD	205	205	205	0	0
10	ADILABAD	154	154	14	140	0
11	Mahbubnagar	151	151	27	124	0
12	JAGTIAL	144	144	96	48	0
13	NARAYANPET	123	123	43	80	0
14	Karimnagar	102	102	61	41	0
15	RAJANNA	96	96	18	78	0
16	Kumuram Bheem	70	70	47	23	0
17	WANAPARTHY	41	41	32	9	0
18	KHAMMAM	39	39	0	39	0
19	JANGOAN	16	16	11	5	0
20	Medak	16	16	0	16	0
21	Nalgonda	2	2	2	0	0
	Grand Total	6335	6335	3076	2933	175

(Source Jansuraksha portal)

- Controllers of Banks are requested to instruct their Branch Managers to process all eligible applications received. Rejection of applications can be done only on valid reasons.
- LDMs and Banks are requested to follow SOP meticulously.
- LDMs/Banks to ensure that the application is complete in all respects and the applicant is eligible to be financed under the scheme before accepting the application to reduce the rejection rate.

ii) Crop Insurance under PMFBY/RWBCIS Schemes:

Government of Telangana has not issued any guidelines on PMFBY for the current Financial Year.

iii) Agri. Term Loans including Allied Infrastructure & Ancillary Activities as on 31.12.2022 (Rs. In cr)

Sector	As on 31.12.2021			As on 31.12.2022		
	Target	Achievement	%	Target	Achievement	%
Public Sector Banks	1889.34	3541.52	19.58	19949.19	20657.71	103.55
Private Sector Banks	9548.93	4915.82	51.48	10036.58	6532.31	65.09
Regional Rural Banks	3196.01	1819.51	56.93	3602.93	3350.15	92.98
Cooperative Banks	1266.99	1431.34	112.97	1646.44	1229.39	74.67
Foreign Banks				94.90	63.72	67.14
Total	32101.27	11709.50	36.48	35330.04	31842.99	90.13

Achievement upto the quarter ended 31.12.2022 under Agl. Term Loans (Term Loans including allied; Infrastructure & Ancillary activities)

- Public sector banks have disbursed Rs.20657.71 Crs and achieved 103.55% of Annual Targets.
- Private sector banks have disbursed Rs.6532.31 Crs and achieved 65.09% of Annual Targets.
- RRBs have disbursed Rs.3350.15 Crs and achieved 92.98% of Annual Targets.
- Co-operative Banks have disbursed Rs. 1229.39 Crs and achieved 74.67% of Annual Targets.

Govt of Telangana is giving major thrust on Investment Credit under Farm Mechanisation and Infrastructure i.e. financing Tractors, Paddy transplanter, 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 improve investment which ultimately creates sustainable income for the farmers.

Agriculture Infrastructure Fund - Progress:

The Hon'ble Finance Minister, GoI announced Agri. Infrastructure Fund Scheme of Rs. 1.00 lakh crore for farm-gate infrastructure for farmers. Under the Scheme, financing facility will be provided for funding of Agriculture Infrastructure Projects at farm-gate & aggregation points (PACS FPOs Agri. Entrepreneurs Start-ups etc.) with an impetus for development of affordable and financially viable Post Harvest Management Infrastructure. The Scheme details already circulated to Banks in September'2020.

Govt of India has allocated a target of Rs.3075 crores for Telangana and Bank wise Target allocation was finalized within the overall target of Rs. 3075 crores allocated to Telangana State for the FY 2020-21 to 2023-24. **Progress under Agri Infrastructure Fund in Telangana as on 12.02.2023 is as under:**

S.No	(Amount in Crores)	Target	Sanctioned		Achievment	Disbursed	
	Name of the Bank	Amount	Number	Amount	%	Number	Amount
1	TSCAB	200	387	193.40	96.70	267	81.81
2	STATE BANK OF INDIA	375	166	178.33	47.55	148	144.67
3	Union Bank of India	325	101	151.36	46.57	38	37.99
4	Canara Bank	275	83	126.36	45.95	71	63.90
5	HDFC Bank	275	64	82.30	29.93	17	16.30
6	Indian Bank	100	31	37.45	37.45	11	9.09
7	Kotak Mahindra Bank	50	27	48.08	96.16	27	40.62
8	Punjab National Bank	100	23	16.92	16.92	14	6.50
9	Telangana Grameen Bank	25	16	1.28	5.14	16	1.28
10	NABKISAN Finance Ltd	0	6	0.52	0.00	2	0.25
11	Bank Of Baroda	200	5	5.38	2.69	3	4.10
12	Bank Of India	175	4	4.32	2.47	3	2.25
13	Central Bank Of India	100	4	5.00	5.00	1	1.15
14	IDBI BANK	75	3	5.70	7.60	2	2.00
15	Karnataka Bank	5	3	3.63	72.60	2	1.63
16	UCO Bank	60	3	3.90	6.50	1	1.02
17	Bank of Maharashtra	75	2	4.00	5.33	0	0.00
18	Indian Overseas Bank	100	1	0.30	0.30	0	0.00
19	Karur Vysya Bank	5	1	2.00	40.00	1	2.00
20	Tamilnad Mercantile Bank Ltd	0	1	2.00	0.00	1	2.00
21	Others	555	0	0.00	0.00	0	0.00
	Grand Total	3075	931	872.24	28.37	625	418.57

(Source: AIF Portal)

All Banks to explore potential avenues and sanction the eligible loans under Agriculture Infrastructure Fund as the scheme provides interest subvention and Credit Guarantee.

Pradhan Mantri Formalisation of Micro Food Processing Enterprise Scheme (PMFME):

Ministry of Food Processing Industries in partnership with the State/UT Governments, has launched an all India Central Sponsored PM Formalisation of Micro Food processing Enterprises Schemes (PM FME Scheme) under Aatma Nirbhar Bharat Abhiyan with the aim to enhance the competitiveness of existing individual micro-enterprises in the unorganized segment of the food processing industry and promote formalization of the sector. The Scheme will be implemented over a period of five years from 2020-21 to 2024-25 with a total outlay of Rs.10,000 crore. The Scheme has a special focus on supporting Groups engaged in Agri-food processing such as Farmer Producer Organisations (FPOs), Self Help Groups (SHGs) and Producers Cooperatives along their value chain for providing Financial, technical and business support for upgradation of existing micro food processing enterprises.

Position of applications under the Scheme as on 13.02.2023:

Bank branches are provided with login credentials to <https://pmfme.mofpi.gov.in> portal for updation of status of applications received under the Scheme. Controllers of Banks are requested to initiate suitable steps for processing of all eligible applications under the Scheme and also updation of the status of applications on a regular basis in the portal.

Bank wise status of applications as on 13.02.2023 is as follows

Bank	Total Applications Submitted to Banks	Loan Sanctions	Loan Rejected	Pending Applications at Bank				Average Project Cost of a Unit as per DPR (Rs. In Lakhs)	Sum of Term loan requested as per DPR (Rs. In Lakhs)	Target (No's)	Achievement %	
				Less than a Month	1-2 Month	2-3 Month	More than 3 Month					Total Applications
STATE BANK OF INDIA	3077	529	2143	265	140			405	5	1809	663	79.79
TGB	976	308	202	88	103	144	131	466	4	1609	143	215.38
UNION BANK OF INDIA	1524	233	1043	121	82	34	11	248	6	1303	324	71.91
AP GRAMEENA VIKAS BANK	1977	203	1334	176	151	94	19	440	4	1635	278	73.02
HDFC BANK	175	43	14	44	27	34	13	118	7	746	24	179.17
CENTRAL BANK OF INDIA	126	29	85	11	1			12	5	48	23	126.09
CANARA BANK	289	26	255	8				8	4	27	48	54.17
INDIAN BANK	146	24	104	12	3	3		18	4	64	47	51.06
TSCAB	310	14	77	30	60	64	65	219	5	1065	23	60.87
BANK OF BARODA	155	5	133	16	1			17	11	154	28	17.86
INDIAN OVERSEAS BANK	120	5	49	3	22	17	24	66	4	259	16	31.25
BANK OF INDIA	30	4	23	3				3	5	14	7	57.14
BANK OF MAHARASHTRA	14	3	11						0	0	6	50.00
UCO BANK	19	2	16	1				1	5	4	4	50.00
KARUR VYSYA BANK	7	1	1		1	1	3	5	3	15	4	25.00
CITY UNION BANK LIMITED	1						1	1	5	5	2	0.00
ICICI BANK LIMITED	20		4	1	4	7	4	16	7	99	14	0.00
IDBI BANK	6		1			3	2	5	28	127	4	0.00
INDUSIND BANK	2			1			1	2	10	18		0.00
KARNATAKA BANK	2		1				1	1	3	3	1	0.00
KOTAK MAHINDRA BANK	4					1	3	4	4	13	6	0.00
SOUTH INDIAN BANK	1						1	1	30	27		0.00
VIJAYA BANK	1						1	1	3	3		0.00
BHADRADRI C U BANK	2				1	1		2	3	5		0.00
BHADRADRI CO-OP URBAN BANK	1					1		1	5	4		0.00
Other Banks											7	0.00
POCHAMPALLY COOP BANK	2			1			1	2	3	5		0.00
PUNJAB NATIONAL BANK	80	3	58	6	13			19	10	170	15	20.00
SANGHAMITRA COOP BANK	1						1	1	3	3		0.00
THE GAYATRI COOP URBAN BANK	12		2	3		3	4	10	5	43		0.00
Grand Total	9080	1432	5556	790	609	407	286	2092	5	9276	1687	84.88

(Source :TSFPS)

iv) Pledge Finance against Warehouse Receipts:

During the quarter Banks in the state have extended credit to 81 beneficiaries amounting to Rs.14.98 crores and the total outstandings are at Rs.16.97 Crs to 117 beneficiaries.

The performance of Banks under NWR finance has been reviewed in the Sub-Committee Meeting on Agriculture held on 17.02.2023 & controllers of Banks were advised to encourage financial assistance under the Scheme to help the farmers to avoid distress selling of agriculture produce.

The Warehousing Development and Regulatory Authority (WDRA) was set up by GoI to implement the provisions of the W(D&R) Act. and a copy of the letter D.O.No.: WDRA-TechOPS (Deps)/1/2021-Technical 4602 dated 14.01.2022 and IBA advisory dated 23.11.2021, advising Banks to encourage finance against e-NWRs was forwarded to member banks for information and necessary action at their end.

DFS, vide its letter No. F.No. 3/67/2022-AC dated 17.01.2023 addressed to Banks, explained the benefits of pledge financing using e-NWR, which helps to save expenditure in logistics as stocks can be traded through multiple buyers without physical movement and it facilitates easy pledge financing by banks and other financial institutions. E-NWRs promote scientific warehousing for storage of agricultural goods &

commodities. DFS advised Convenors of SLBCs to include pledge financing through e-NWR as permanent agenda in SLBC meetings. All banks are requested to popularise the pledge financing through e-NWR. It is proposed to review progress under e-NWR in the ensuing Sub-Committee / SLBC meetings.

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

During the FY 2022-23, Banks have disbursed an amount of Rs. 7.22 Crores to 523 groups. The total JLG Loans outstanding with Banks as on 31.12.2022 is Rs.108.37 crore extended to 8736 groups.

Sr.No	Name of the Bank	Outstanding		Disbursement	
		No.	Amt. in Crs	No.	Amt. in Crs
1	TSCAB	4035	54.09	75	1.52
2	A.P.GRAMEENA VIKAS BANK	2101	25.92	186	0.03
3	TELANGANA GRAMEENA BANK	1767	16.19	14	0.31
4	STATE BANK OF INDIA	596	8.69	237	4.99
5	INDIAN OVERSEAS BANK	68	0.14	0	0.00
6	CANARA BANK	42	0.91	6	0.17
7	BANK OF MAHARASHTRA	42	0.49	0	0.00
8	HDFC BANK	27	0.17	3	0.05
9	PUNJAB NATIONAL BANK	22	0.37	0	0.00
10	UNION BANK OF INDIA	11	0.02	0	0.00
11	BANK OF INDIA	10	1.03	0	0.00
12	INDIAN BANK	5	0.15	1	0.05
13	BANK OF BARODA	5	0.14	1	0.10
14	CENTRAL BANK OF INDIA	4	0.05	0	0.00
15	ESAF SMALL FIN. BANK	1	0.01	0	0.00
Grand Total		8736	108.37	523	7.22

vi) Review of progress in Financing Agri Clinics/Agri Business units:

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

Performance of Banks under the Scheme is reviewed in Sub-committee Meeting on Agriculture held on 17.02.2023.

AC&ABC Bank loan pendency data: Telangana State for the period 01.04.2022 to 07.02.2023		
Name of Bank	No. of Cases	Amount in Lac
State Bank of India	3	29.37
HDFC	1	20.00
Indian Overseas Bank	1	15.00
Telangana Grameena Bank	1	10.00
AP Grameena Vikas Bank	1	10.00

Bank-wise Loans Sanctioned for the period 01.04.2022 to 07.02.2023			
S. No.	Name of Bank	No. of Application	Loan Amount in lacs
1	State Bank of India	3	35.00

Banks are requested to sanction the pending applications or examine applicant wise status and furnish the details to MANAGE duly signed by the Head of the Department for deleting the applications, if any, from the pending list.

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.

(vii) Financing of Farmers' Producer Organization

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. 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.

In Telangana state, NABARD has promoted and sanctioned grant assistance to 366 FPOs. Of these FPOs, 230 FPOs are promoted in the watershed project areas covering 151 watersheds and 03 FPOs are promoted in Tribal Areas involving TDF projects of NABARD.

Under the Central Sector Scheme for promotion of 10000 FPOs, so far 232 FPOs are being nurtured through 5 implementing agencies and 21 Cluster based business organisations. . Out of these 80 FPOs have availed equity grant assistance to the tune of ` 2.70 cr. These FPOs are now eligible for credit linkage.

167 FPOs, so far have been successfully Credit Linked with the formal banking channel. Credit totalling to ` 3041.69 lakh has been sanctioned by APGVB, Adilabad DCCB, TSCAB, NABKISAN, HDFC Bank, SBI, Canara Bank, Indian Bank, Kotak mahindra Bank. During 2022-23, 50 FPOs have been credit linke). 83 FPOs registered and have started trading on e-NAM & NCDEX platforms. NABARD has also supported with ` 699.44 lakh as Business Development Assistance (BDA) to 148 FPOs.

Convergence with State Government Department/ other agencies

Convergence with Tribal Welfare Department, GoTS - 34 FPOs with predominant Tribal farmers as shareholders have also been supported by the Tribal Welfare Department, (TWD) for creation of agri-infrastructure under their special scheme for FPOs. These FPOs were also supported by the NABKISAN, HDFC, SBI, TSCAB for credit linkage.

Credit Guarantee for Financing to FPOs

Under the CSS, a dedicated Fund of ` 1,500.00 crore has been created as CGF which will be maintained and managed by NABARD. In this direction, NAB Sanrakshan has launched the Credit Guarantee Fund Scheme to provide credit guarantee cover for loans to FPOs by eligible lending institutions thereby minimising their credit risks and encouraging them to provide collateral free credit to the FPOs.

- The credit guarantee cover per FPO will be limited to the project loan of Rs. 2 crore
- In case of project loan up to ` 1 crore, credit guarantee cover will be 85% of bankable project loan with ceiling of Rs. 85 lakh; while in case of project loan above Rs.1 crore and up to ` 2 crore, credit guarantee cover will be 75% of bankable project loan with a maximum ceiling of ` 150 lakh.
- However, for project loan over ` 2 crore of bankable project loan, credit guarantee cover will be limited maximum upto Rs.2.0 crore only.

Further, RBI has included financing to FPOs up to ₹ 2.00 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%.

NABARD advocates for increasing the flow of institutional finance to FPOs at various for a viz. SLBC, DCC and banker's meet.

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.

vii)Support to Rural Infrastructure

A.Rural Infrastructure Development Fund

The annual corpus of RIDF during FY 2022-23 (RIDF Tranche XXVIII) is ₹40,000 crore, with an allocation of ₹1300 crore to Telangana. As on date, RIDF Tranches XXII to XXVIII are ongoing with a cumulative sanction of ₹7960.98 crore in the State, against which ₹5455.53 crore has been disbursed. The major RIDF projects under implementation in the State are Mission Bhagiratha, Construction of check dams, Oil Palm Area Expansion, Strengthening of School Infrastructure etc.

New Infrastructure Projects Sanctioned under RIDF Tranche XXVIII - FY 2022-23

i. Strengthening of Infrastructure Facilities in 4148 Government Schools

NABARD has sanctioned a loan of ₹918.01 crore under RIDF Tranche XXVIII to strengthen the infrastructure facilities in 4148 schools in 32 districts of the State. The works sanctioned under the current tranche include construction of additional classrooms, toilet block and anganwadi rooms in the proposed schools. NABARD has already disbursed ₹183.60 crore to the State Government for taking up the envisaged works under Tranche XXVIII. The cumulative sanction to Department of School Education, GoTS including the loan sanctioned under RIDF XXVII has reached ₹1427.25 crore and the cumulative disbursement till date is ₹410.83 crore.

ii. Residential Schools

NABARD has sanctioned cumulative RIDF loan of ₹42.50 crore for construction of two residential school buildings in Jagtial and Siddipet districts and additional infrastructure in another 17 residential schools. NABARD has disbursed ₹8.50 crore to Govt of Telangana as Mobilisation Advance for implementation of these projects.

B. Food Processing Fund

Govt of India has created the Food Processing Fund with a corpus of ₹2000 crore in NABARD to make affordable credit available to agro-processing units in Food Parks. Financial assistance from this fund is provided by NABARD either directly or through consortium arrangements with other financing agencies. State Governments, entities promoted by State/ Central Governments, Joint ventures, Cooperatives, Federation of Cooperatives, SPVs, Farmers' Producers Organizations, Corporates, Companies, Entrepreneurs, etc., may avail loans from this Fund for establishing the designated Food Parks and also for setting up of individual food/ agro processing units in the designated Food Parks.

In Telangana, NABARD had sanctioned a loan of ₹28.83 crore to M/s Telangana State Industrial Infrastructure Corporation Ltd (TSIIC) under FPF for setting up a Mega Food Park at Buggapadu Village, Sathupally Mandal, Khammam District.

C. NABARD Infrastructure Development Assistance (NIDA)

NABARD, out of its own funds 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 and its 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.

Since TDWSSL and KIPCL have been financed by other banks as well, the concerned banks may please share Credit Information Reports on quarterly basis as mandated by RBI.

D. Dairy Infrastructure Development Fund (DIDF)

In Telangana State, under DIDF, NABARD has sanctioned term loans aggregating to ₹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. As on 22 February 2023, ₹90.00 crore and ₹9.60 has been released under DIDF to NDDDB for TSSDCFL and Mulkanoor Dairy respectively.

E. 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 ₹2600 crore through State Governments.

Government of India is since according high priority to the scheme, commercial banks are requested to expeditiously process the proposals received under FIDF as per their extant lending guidelines.

F. Continuation of AMI sub-scheme of ISAM

The Ministry of Agriculture and Farmers' Welfare, GOI have approved the continuation of AMI sub-scheme of ISAM upto 31 March 2023, as per order F. No. M-11011/12/New Scheme/2019-AMI (Pt.3) (97293) dated 10 October 2022, issued by the Directorate of Marketing and Inspection (DMI), HOI.

To enable banks to submit the subsidy applications, the claims in respect of projects where bank loan is sanctioned from 01 October 2022 to 31 March 2023, should be submitted in the portal within 60 days of disbursement of 1st instalment of loan. (Source: NABARD)

b) Outstanding & NPAs under Agriculture sector as on 31.12.2022

(Rs. In Crs)

S.No.	Particulars	Outstandings		NPAs as on 31.12.2022			NPA % as on 30.09.2022
		No. of A/cs	Amount	No. of A/cs	Amount	% to O/S	
1	Short Term Crop Loans	5731655	67684.51	558715	4568.61	6.75	6.27
2	Agri. Term Loans	1173668	29729.03	88102	1205.44	4.05	5.26
3	Agri. Infrastructure	7755	1204.67	779	65.43	5.43	3.21
4	Agri. Ancillary Activities	134678	10907.97	2507	1253.93	11.50	10.25
	Grand Total	7047756	109526.18	650103	7093.41	6.48	6.39

i) NPAs in Agriculture segment

- **6.48%** of outstanding short-term crop loans are in NPA category as on 31.12.2022.
- **4.05%** of Agriculture Term Loan, **5.43%** of Agri. Infrastructure; **11.50%** of Agri. Ancillary Activities are in NPA category as on 31.12.2022.
- Total NPAs under Agriculture Advances are at 6.48%.

ii) VaddileniRunalu / PavalaVaddi on Crop Loans / Rythu Bandhu 2018 Cheque Printing Charges

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 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. 725.18 Crore for the years 2014 to 2018**.

As per the directions of the Statutory Auditors all Banks have made a provision for the outstanding claims of Rs. 725.18 Crore and the provisions have adversely affected the profitability position of the Banks.

No reimbursements made towards VLR/PV by Govt of Telangana during FY 2021-22, FY2022-23. Govt. of Telangana is once again requested to expedite reimbursement of PV/VLR claims of Banks at the earliest.

Rythu Bandhu 2018 Cheque Printing Charges

An amount of Rs.25.93 Crores towards RBS-2018 cheque printing charges is due to be reimbursed by Agriculture Department, Govt. of Telangana to the Banks after banks revising the charges downwards to 40% of actual claim. We request the Agriculture Department to immediately reimburse the pending claims.

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

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

- Banks have submitted data in respect of 42,22,928 A/cs amounting to Rs. 27,487.36 Crore to Agriculture Dept, Govt of Telangana.

- In first phase, an amount of **Rs.408.38 crores were credited into 2,96,571 farmers Loan Accounts** having outstanding loans upto Rs.25,000/- by Agriculture Dept, Govt of Telangana.
- In second phase, Government vide GORT No.401 dt.06.06.2021 has issued instruction that in respect of those farmers who have outstanding loan upto Rs.50,000/- only will be credited into Farmer Loan accounts in one instalment from August 15th onwards.
- As per the latest data available, an amount of **Rs.798.99 crores were credited to 2,46,038 farmers** loan accounts having outstanding amount upto Rs.35,000 and remaining amounts outstanding upto Rs.50,000/- is yet to be credited into the accounts of farmers.
- Banks to focus on rectification of the discrepancies in ROI/data errors, farmers account number, IFSC code, etc., pointed out by the Agriculture Department from time to time in the Portal.

iv) Oil Palm Cultivation- Modalities of Finance- Scale of Finance: Considering the potential available in Telangana for cultivation of Oil Palm with the completion of Major and Medium Irrigation projects and increased irrigation facility, the Govt. of India notified potential area of 3.29 lakh Ha (8.14 lakh acres) in 25 Districts of Telangana apart from already notified area.

Benefits:

- No. Of farmers expected to be benefitted - 1,62,800
- Fresh Fruit Bunches production - 80 Lakh MT per annum
- Value of fresh fruit bunches - 8000 Crore per annum
- Revenue generation on Crude Palm oil prod - 14.80 Lakh MTs – Rs. 10,360 Crores
- Expected revenue to Government in terms of GST per annum is Rs. 518.40 Crores. Apart from revenue generation to the farmers, there is a huge scope for employment generation through establishment of processing industries.

The Sub-Committee constituted by the Agriculture Department, Govt. of Telangana finalized and approved the unit cost/cost of cultivation per acre as Rs.1,20,000 (cost capitalized upto first four years).

Controllers of Banks are advised to focus on the issue and pass on suitable instructions to branch level functionaries to encourage financing oil palm cultivation. As at the end of December 2022, Banks have reported Nil sanction for Oil palm cultivation in the state. During the quarter an exclusive Oil Palm Knowledge session was conducted by SLBC in association with Horticulture department wherein the Horticulture department officials have made detailed presentation on Oil Palm cultivation in the State.

c.Flow of Credit to MSMEs

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

Particulars	As on 31.12.2021			As on 31.12.2022		
	Target for FY 2021-22	Ach	% of Ach	Target for FY 2022-23	Ach	% of Ach
Micro Enterprises	12038.97	11836.21	98.31	19156.22	24050.80	125.55%
Small Enterprises	12046.75	11888.98	98.69	12764.46	23624.00	185.08%
Total SME	24085.72	23725.19	98.50	31920.68	47674.84	149.35%
Medium Enterprises (ME)	15275.44	8485.03	55.54	17950.18	19053.41	106.15%
Total MSME advances	39361.16	32210.22	81.83	49870.86	66728.25	133.80%

ii) Micro Small & Medium Enterprises (MSME) Outstanding:

(Rs. In Crs)

Particulars	Outstanding as on 31.12.2021		Outstanding as on 30.09.2022		Outstanding as on 31.12.2022	
	A/c.	Amt.	A/c.	Amt.	A/c.	Amt.
Micro Enterprises	735795	31094.35	660824	34560.06	636347	37148.90
Small Enterprises	82926	30476.82	90821	29521.22	57802	32018.28
Total MSE	818721	61571.17	751645	64081.28	694149	69167.18
% of Micro Enterprises to total MSE	89.87	50.50	87.92%	53.93%	91.67%	53.71%
% of Small enterprises to total MSE	10.13	49.50	12.08%	46.07%	8.33%	46.29%
Medium Enterprises (ME)	17814	20393.83	20971	23020.64	19244	23987.53
% of ME to total MSME advances	2.13	24.88	2.71%	26.43%	2.70%	25.75%
Total MSME advances	836535	81965.00	772616	87101.92	713393	93154.71

Performance under MSME upto the Quarter ended December 2022:

- Outstanding Advances to MSEs stood at Rs. 69167.18 Crs.
- Outstanding Advances to MEs stood at Rs. 23987.53 Crs.
- Outstanding Advances under MSME segment stood at Rs.93154.71 Crs.

iii) PM Task Force Recommendations:

Compliance to PM Task Force Recommendations	Norm %	Actual %
Banks are advised to achieve a 20 percent year-on-year growth in credit to micro & small enterprises (Dec 21 – Dec 22)	20	13.14%
10 percent annual growth in the number of micro enterprise accounts	10	-13.31%
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	53.69%

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 20.02.2023.

Status of Compliance as on 31.12.2022:

Norm Description	Norm %	Actual %		No. of banks achieved the norm		Banks not achieved for the quarter December, 2022
		Sept-22	Dec-22	Sept-22	Dec-22	
Banks are advised to achieve a 20 percent year-on-year growth in credit to micro & small enterprises (Dec-2021 to Dec-2022)	20	14.16%	13.14%	18	18	CSB Bank Ltd, Union Bank Of India, Yes Bank, Indusind Bank, A P S F C, Punjab National Bank, Telangana Grameena Bank, Canara Bank, Canara Bank, Indian Bank, State Bank of India, Karnataka Bank, South Indian Bank, UCO Bank, DBS BANK INDIA (E-LVB), IDBI Bank, Indian Overseas Bank, RBL Bank, Bank of India, Bank of Maharashtra, Bandhan Bank, J & K BANK
10 percent annual growth in the number of micro enterprise accounts	10	-7.98%	-13.31%	16	14	DCB Bank, Tamilnad Mercantile Bank, Karur Vysya Bank, Yes Bank, Karnataka Bank, Bank of Maharashtra, CSB BANK LIMITED, A.P.GRAMEENA VIKAS BANK, Canara Bank, Indusind Bank, Punjab National Bank, Indian Overseas Bank, Indian Overseas Bank, Telangana Grameena Bank, ICICI Bank, Bank of India, DHANLAXMI BANK, South Indian Bank, Indian Bank, IDBI Bank, DBS BANK INDIA (E-LVB), RBL Bank, State Bank of India, UCO Bank, J & K BANK, Bandhan Bank
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	53.93%	53.69%	16	17	Union Bank of India, Canara Bank, Indian Bank, ICICI Bank, RBL Bank, State Bank of India, Indusind Bank, Yes Bank, HDFC Bank, HDFC Bank, Central Bank of India, KARUR VYSYA BANK, Kotak Mahindra Bank, Karnataka Bank, City Union Bank, CSB BANK LIMITED, Punjab National Bank, Bandhan Bank, DBS BANK INDIA (E-LVB), South Indian Bank, DHANLAXMI BANK, UCO Bank, A P S F C

Controllers of Banks have been advised to comply with each norm individually as stipulated under each PM TASK FORCE recommendation.

iv) NPAs in MSME segment as on 31.12.2022

(Rs. In Crs)

Sl No	Particulars	Outstanding		NPA			NPA% as on 30.09.2022
		A/c.	Amt	A/c.	Amt	% to O/S	
1	Micro	636347	37148.90	146548	2350.96	6.33%	6.54%
2	Small	57802	32018.28	9883	2075.44	6.48%	7.72%
	Total MSE	694149	69167.18	156431	4426.40	6.40%	7.08%
3	Medium	19244	23987.53	1896	1200.65	5.01%	5.76%
	Total MSME	713393	93154.71	158327	5627.05	6.04%	6.73%

NPAs for the quarter ended 31st December 2022:

- NPAs under MSE segment advances constitute 6.40% of outstandings
- NPAs under Medium enterprises constitute 5.01% of outstandings
- NPAs under total MSME segment constitute 6.04% of total outstandings

v) CGTSMSE - COVERAGE:

As on 31.12.2022, a total number of 1,87,872 proposals of banks have been approved for an amount of Rs. **12544.19** Crores for coverage under CGTMSE.

During the current quarter under review, total number of 9798 proposals with an amount of **Rs. 1047.11 crore** have been approved under CGTMSE coverage.

Bank wise & District wise details are as under:

Bank Wise Report of TELANGANA (Guarantee Approved) From: 01/10/2022 To: 31/12/2022			
SNo.	Bank Name	No.	Approved Amt (Rs. in Crs)
1	UNION BANK OF INDIA	4384	150.93
2	HDFC BANK LIMITED	210	137.31
3	STATE BANK OF INDIA	237	115.62
4	AXIS BANK LIMITED	219	93.44
5	CANARA BANK	295	58.87
6	BANK OF BARODA	561	49.00
7	CENTRAL BANK OF INDIA	100	31.97
8	PUNJAB NATIONAL BANK	347	19.67
9	ICICI BANK	21	18.85
10	INDIAN BANK	377	13.62
11	ANDHRA PRADESH GRAMEENA VIKAS BANK	741	12.77
12	BANK OF MAHARASHTRA	12	9.95
13	INDIAN OVERSEAS BANK	43	9.74
14	UCO BANK	15	7.41
15	BANK OF INDIA	32	6.57
16	KOTAK MAHINDRA BANK	9	4.79
17	YES BANK LTD	4	4.64
18	THE KARUR VYSYA BANK LTD	17	3.43
19	IDFC FIRST BANK LIMITED	2	2.77
20	KARNATAKA BANK LTD	17	2.21
21	TELANGANA GRAMIN BANK	110	1.80
22	SIDBI	1	1.51
23	IDBI BANK LTD	7	1.10
24	PUNJAB & SIND BANK	1	0.50
25	THE FEDERAL BANK LTD	2	0.20
26	THE SOUTH INDIAN BANK LIMITED	1	0.10
27	THE JAMMU & KASHMIR BANK LTD	1	0.09
28	INDUSIND BANK	6	0.07
29	STANDARD CHARTERED BANK	0	0.00
30	TAMILNAD MERCANTILE BANK LTD	0	0.00
31	THE DHANALAKSHMI BANK LIMITED	0	0.00
32	NBFCs	2026	288.19
	TOTAL	9798	1047.11

District Wise Report of TELANGANA (Guarantee Approved)				(Rs. in Crs)	
SNo.	District Name	For Q3 of FY 2022-23		Cumulative as on 31.12.2022	
		No	Approved Amt	No	Approved Amt
1	ADILABAD	638	63.17	5554	209.97
2	BHADRADRI KOTHAGUDEM	199	7.10	1063	38.57
3	HYDERABAD	2912	550.29	67343	6463.78
4	JAGTIAL	47	4.30	446	27.69
5	JANGAON	58	4.96	465	15.80
6	JAYASHANKAR BHOOPALPALLY	51	2.54	532	16.44
7	JOGULAMBA GADWAL	202	1.43	746	8.52
8	KAMAREDDY	35	2.84	1201	91.97
9	KARIMNAGAR	504	28.40	9155	363.96
10	KHAMMAM	571	22.73	9447	397.88
11	KOMARAM BHEEM ASIFABAD	23	0.64	373	9.72
12	MAHABUBABAD	60	1.71	437	18.19
13	MAHBUBNAGAR	769	33.23	12285	307.54
14	MANCHERIAL	18	1.76	431	30.94
15	MEDAK	183	15.66	7151	330.68
16	MEDCHAL	151	25.69	1871	231.27
17	NAGARKURNOOL	38	4.77	240	16.47
18	NALGONDA	750	43.30	13622	428.94
19	NIRMAL	32	4.17	931	27.68
20	NIZAMABAD	363	21.70	7613	270.43
21	PEDDAPALLI	71	6.55	594	37.02
22	RAJANNA SIRCILLA	35	5.54	472	22.43
23	RANGAREDDY	757	98.18	28416	2145.43
24	SANGAREDDY	297	18.36	1357	101.98
25	SIDDIPET	131	10.75	921	51.14
26	SURYAPET	146	10.49	1363	71.52
27	VIKARABAD	40	1.63	622	17.50
28	WANAPARTHY	16	2.10	195	8.02
29	WARANGAL (RURAL)	180	10.41	1406	126.97
30	WARANGAL (URBAN)	482	35.47	10593	610.14
31	YADADRI BHUVANAGIRI	39	7.23	1027	45.59
Total		9798	1047.11	187872	12544.19

vi) Review of Bank Linkage in MSME Clusters:

Credit flow in MSME Clusters as on 31.12.2022

There are about 27358 enterprises estimated to be functioning in the MSME Clusters across Telangana State.

Progress under Bank Credit linkage in MSME clusters as on 31.12.2022 is as under:

- Micro Enterprises- 22923, Small Enterprises-1598, and Medium Enterprises-340 have been extended finance by banks.
- As such total no. of Enterprises in the Clusters Linked to Banks stands at **24113** (88.14%).

Banks have been advised to adopt clusters for achieving 100% linkage. Controllers of banks are advised to adopt clusters in their service areas to ensure 100% credit linkage is achieved. Details of linkage given in 'Annexure-O'.

vii) Review of Guaranteed Emergency Credit Line (Aatma Nirbhar Bharat Abhiyan Package)- 30% credit to MSMEs

The Govt. of India has announced a Scheme for MSMEs under Aatma Nirbhar Bharat Abhiyan package for revival of the MSME units affected due to COVID 19 pandemic. Accordingly, Banks have sanctioned 30% of outstanding working capital loan under Guaranteed Emergency Credit Line for revival of the affected MSMEs during COVID-19 pandemic to meet their immediate working capital needs. The loans will be covered under CGTMSE Scheme. The Scheme has been extended upto 31.03.2023.

The performance of Banks under the Scheme as on 31.12.2022 is as under: (Amt in Crs)

Sector	ELIGIBLE		SANCTIONED		DISBURSED		OPTED OUT	
	No.	Amt	No.	Amt	No.	Amt	No	Amt
PSBs	165146	5807.09	113561	4912.67	79888	4655.20	35251	565.07
Pvt. Banks	48407	8735.72	37240	5415.66	19876	4702.73	6006	710.06
RRBs	19113	24.10	993	1.79	993	1.79	13	0.05
TSCAB	2606	73.82	650	11.92	643	11.75	622	3.11
Grand Total	235272	14640.73	152444	10342.04	101400	9371.47	41892	1278.29

Under Guaranteed Emergency Credit Line @ 30% of working capital limit outstanding as at the end of 31.12.2022, all Banks together have sanctioned Rs. 10,342.04 Crore against eligible amount of Rs. 14,640.73 Crore i.e., 70.64% and disbursed Rs. 9371.47 Crore which is 64.00% of the eligible amount. 17.80% of customers opted out of the Scheme.

In the Sub-Committee meeting held on 20.02.2023, the performance of Banks has been reviewed and Controllers of Banks have been advised to initiate necessary steps to ensure 100% disbursements to all eligible and sanctioned borrowers.

viii). 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 “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 stake (equity plus debt) or Rs. 75 lakh whichever is lower.

Under CGSSD Scheme, for accounts with outstanding below Rs. 10.00 lacs, Banks together sanctioned Rs.7.57 Crore and disbursed Rs. 5.92 crore to 547 units.

In respect of accounts with outstanding Rs. 10.00 lacs and above, Banks sanctioned Rs. 37.61 crore and disbursed Rs. 31.29 crore under Credit Guarantee Scheme for Subordinate Debt.

In the Sub-Committee meeting held on 20.02.2023, the performance of Banks has been reviewed and Controllers of Banks were requested to speed up the disbursements.

ix. 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 in the First Tranche & Rs.20000/- in the Second tranche under Aatma Nirbhar Bharat Abhiyan package. The loan will be covered under CGTMSE Scheme with interest subvention. Govt. of Telangana estimated a beneficiaries of 5,00,000 under the Scheme.

PMSVANidhi Scheme TRANCHE-1 progress as on 28.01.2023:

Sl. No.	Name of the Bank	No. of Loan applications submitted	Returned by bank	Sanctioned			Disbursed		
				No.	Balance 3-(4+5)=6	%	No.	Balance	%
1	Public Sector Banks	317666	24389	292346	931	92.03	285288	7058	89.81
2	Private Sector Banks	13741	8301	3290	2150	23.94	2572	718	18.72
3	RRBs	45402	9295	34380	1727	75.72	34126	254	75.16
4	Coop Banks/DCCBs	7766	713	5085	1968	65.48	5068	17	65.26
5	Streenidhi	26620	309	23762	2549	89.26	23734	28	89.16
6	Not marked to any	528	0	0	528	0.00	0	0	0.00
7	SFBs	0	0	0	0	0.00	0	0	0.00
	GRAND TOTAL	411723	43007	358863	9853	87.16	350788	8075	85.20

Bank wise performance is as under

Sl. No.	Name of the Bank	No. of Loan applications submitted	Returned by bank	Sanctioned			Disbursed		
				No.	Balance 3-(4+5)=6	%	No.	Balance	%
1	2	3	4	5	6	7	8	9	10
1	State Bank of India	160776	8845	151724	207	94.37	146420	5304	91.07
2	Union Bank of India	94944	6440	88082	422	92.77	87656	426	92.32
3	Streenidhi	26620	309	23762	2549	89.26	23734	28	89.16
4	APGVB	28745	6703	21227	815	73.85	20989	238	73.02
5	Canara Bank	19458	2666	16758	34	86.12	16043	715	82.45
6	Telangana Grameena Bank	16644	2587	13153	904	79.03	13137	16	78.93
7	Indian Bank	11363	1182	10162	19	89.43	9976	186	87.79
8	Bank of Baroda	10762	1848	8860	54	82.33	8769	91	81.48
9	Bank of India	5948	899	5001	48	84.08	4960	41	83.39
10	Central Bank of India	4772	946	3793	33	79.48	3757	36	78.73
11	Indian Overseas Bank	4131	728	3353	50	81.17	3230	123	78.19
12	Punjab National Bank	3204	555	2596	53	81.02	2476	120	77.28
13	HDFC Bank	8958	7411	1541	6	17.20	1285	256	14.34
14	ICICI Bank	593	33	93	467	15.68	92	1	15.51
15	Axis Bank	353	153	27	173	7.65	18	9	5.10
16	Yes Bank	18	18	0	0	0.00	0	0	0.00
17	Other Banks (except above)	13906	1684	8731	3491	62.79	8246	485	59.30
18	Not marked to any bank	528	0	0	528	0.00	0	0	0.00
	TOTAL	411723	43007	358863	9853	87.16	350788	8075	85.20

- Total street vendors of 411723 are identified by the MA&UD in Telangana State. Banks together sanctioned loans to 358863 street vendors and disbursed to 350788 Street Vendors, as on 28.01.2023.
- DFS, Govt of India fixed a Target for disbursal of loans to 340000 Street vendors under Tranche-1 in Telangana.
- State Bank of India sanctioned loans to 151724 street vendors (42.28% of total sanctions) and disbursed 146420 (41.74% of total disbursals) followed by UBI with 88082 (24.54% of total sanctions) and disbursed 87656 (24.99% of total disbursals).
- The performance of private sector Banks in sanctions and disbursals is low at 0.92% (of total sanctions) and 0.73% (of total disbursals) respectively.

PMSVANidhi Scheme TRANCHE-2 progress as on 28.01.2023:

Sl. No	Name of the Bank	No. of Loan applications submitted	Returned by Bank	Sanctioned			Disbursed		
				No.	Balance	%	No.	Balance	%
1	Public Sector Banks	167392	37794	128917	681	77.02	93828	35089	56.05
2	Pvt Sector Banks	1140	291	385	464	33.77	163	222	14.30
3	RRBs	18532	3965	9572	4995	51.65	9063	509	48.90
4	Coop Banks/DCCBs	1752	120	1150	482	65.64	1109	41	63.30
5	Streenidhi	22547	0	16324	6223	72.40	15147	1177	67.18
6	Not marked to any	0	0	0	0	0.00	0	0	0.00
	GRAND TOTAL	211363	42170	156348	12845	73.97	119310	37038	56.45

PMSVANidhi Scheme TRANCHE-2 Bankwise progress as on 28.01.2023

S. No.	Name of the Bank	No. of Loan applications submitted	Returned by bank	Sanctioned			Disbursed		
				No.	Balance 3-(4+5)	%	No.	Balance	%
1	2	3	4	5	6	7	8	9	10
1	State Bank of India	81909	8082	73735	92	90.02	46969	26766	57.34
2	Union Bank of India	52852	18983	33621	248	63.61	30841	2780	58.35
3	Streenidhi	22547	0	16324	6223	72.40	15147	1177	67.18
4	Canara Bank	10872	1592	9268	12	85.25	5814	3454	53.48
5	Telangana Grameena Bank	9074	375	4949	3750	54.54	4874	75	53.71
6	APGVB	9458	3590	4623	1245	48.88	4189	434	44.29
7	Indian Bank	6743	2610	4098	35	60.77	3937	161	58.39
8	Indian Overseas Bank	2424	611	1758	55	72.52	1130	628	46.62
9	Bank of India	3801	2076	1644	81	43.25	1556	88	40.94
10	Central Bank of India	2655	1176	1477	2	55.63	1098	379	41.36
11	Bank of Baroda	3091	1782	1297	12	41.96	1125	172	36.40
12	Punjab National Bank	1643	380	1164	99	70.85	566	598	34.45
13	UCO Bank	964	381	580	3	60.17	529	51	54.88
14	HDFC Bank	442	191	206	45	46.61	53	153	11.99
15	ICICI Bank	39	0	0	39	0.00	0	0	0.00
16	Axis Bank	0	0	0	0	0.00	0	0	0.00
17	Yes Bank	0	0	0	0	0.00	0	0	0.00
18	Other Banks (except above)	2849	341	1604	904	56.30	1482	122	52.02
19	Not marked to any bank	0		0	0	0.00	0	0	0.00
	Grand Total	211363	42170	156348	12845	73.97	119310	37038	56.45

PMSVANidhi Scheme Tranche-3 progress as on 28.01.2023

Sl. No.	Name of the Bank	No. of Loan applications submitted	Applications Returned by bank	Sanctioned			Disbursed		
				No.	Balance	%	No.	Balance	%
1	Public Sector Banks	2020	139	1736	145	85.94	1383	353	68.47
2	Private Sector Banks	3	0	1	2	33.33	0	1	0.00
3	RRBs	209	5	174	30	83.25	152	22	72.73
4	Coop Banks/DCCBs	74	1	64	9	86.49	61	3	82.43
5	Streenidhi	51	0	7	44	13.73	7	0	13.73
6	Not marked to any	0	0	0	0	0.00	0	0	0.00
	GRAND TOTAL	2357	145	1982	230	81.43	1603	379	65.86

PMSVANidhi Scheme TRANCHE-3 Bank wise progress as on 28.01.2023

Sl. No.	Name of the Bank	No. of Loan applications submitted	Applications Returned by bank	Sanctioned			Disbursed		
				No.	Balance	%	No.	Balance	%
1	State Bank of India	838	24	785	29	89.71	546	239	62.40
2	Union Bank of India	682	102	489	91	76.17	452	37	70.40
3	Canara Bank	158	2	148	8	95.48	118	30	76.13
4	APGVB	109	3	99	7	80.49	79	20	64.23
5	UCO Bank	99	0	98	1	83.76	92	6	78.63
6	Indian Bank	82	0	82	0	100.00	77	5	93.90
7	Central Bank of India	89	7	79	3	82.29	71	8	73.96
8	Telangana Grameena Bank	100	2	75	23	64.66	73	2	62.93
9	TSCAB	49	1	42	6	75.00	41	1	73.21
10	Bank of Maharashtra	28	2	23	3	79.31	8	15	27.59
11	Punjab National Bank	19	0	13	6	59.09	8	5	36.36
12	Indian Overseas Bank	9	0	9	0	75.00	5	4	41.67
13	Other Banks (except above)	95	2	40	53	36.70	33	7	30.28
	TOTAL	2357	145	1982	230	81.43	1603	379	65.86

Submission of Interest Subsidy claims:

Controllers of Banks are advised to submit interest subsidy claim on all standard accounts at the end of each quarter on PAISA portal.

d) Lending towards Government sponsored schemes:

i) Credit Flow under DAY-NRLM Scheme (SHG):

(Rs. In Crs)

As on	Outstanding		Target 2022-23		Disbursements Upto the quarter		NPAs		
	No. of A/cs	Amount	No. of A/cs	Amount	No. of A/cs	Amount	No. of A/cs	Amount	%
31.12.2022	537510	21677.60	368192	18069.93	210490	12815.80	34634	585.06	2.70

Banks performance in NRLM (SHG):

- A total of 537510 NRLM groups with outstanding loans of Rs.21677.60 crores are in the books of the banks.
- Upto the quarter ended 20.01.2023, Banks have disbursed Rs.12815.80 Crs to 210490 groups
- NPAs are at Rs.585.06 Crs i.e., 2.70% of outstandings.

Bank-wise performance details are enclosed as **Annexure-P**.

RBI vide letter No.RBI/2021-22/83 FIDD.GSSD.CO.BC.No.09/09.01.003/2021-22 dt. August 9, 2021 issued instructions to Public Sector Banks, Private Sector Banks (including Small Finance Banks) on Enhancement of collateral free loans to Self Help Groups (SHGs) under DAY-NRLM from Rs.10 lakh to Rs.20 Lakh

i) For loans to SHGs up to Rs.10.00 lakh, no collateral and no margin will be charged. No lien should be marked against savings bank account of SHGs and no deposits should be insisted upon while sanctioning loans.

ii) For loans to SHGs above Rs.10 lakh and up to Rs.20 lakh, no collateral should be charged and no lien should be marked against savings bank account of SHGs. However, the entire loan (irrespective of the loan outstanding, even if it subsequently goes below Rs.10 lakh) would be eligible for coverage under Credit Guarantee Fund for Micro Units (CGFMU).

ii) Credit Flow under DAY-NULM Scheme – Bank Linkage

(Rs. In Crs)

As on	Outstanding		Target 2022-23		Disbursements Upto the Quarter		NPAs		
	No. of A/cs	Amount	No. of A/cs	Amount	No. of A/cs	Amount	No. of A/cs	Amount	%
31.12.2022	92020	3037.37	31550	1745.23	21951	1720.80	10443	161.32	5.31

Banks performance upto the quarter ended 31st December 2022:

- A total of 92,020 groups with outstanding loans of Rs.3,037.37 crores are in the books of banks.
- Banks have disbursed Rs.1720.80 Crs to 21,951 groups
- NPAs at Rs.161.32 Crs constitute 5.31% of outstandings.

Under Self Employment Programme (SEP), against a Target of Rs. 16.82 crores to 2229 units for FY 2022-23, Banks during the current FY have sanctioned loans amounting to Rs.14.63 crores to 1439 units.

Performance of Banks in respect of SEP and SHG Bank linkage is furnished in **Annexure-N**.

iii) Credit Flow under MUDRA Scheme

Category-wise performance (Sanctions) under PMMY in Telangana as on 27.01.2023

(Rs in Crs)

As on	Shishu		Kishore		Tarun		Total		Target	
	A/Cs	Amt	A/Cs	Amt	A/Cs	Amt	A/Cs	Amt	Amt	%Ach
December,2021	107203	252.66	57427	1188.56	18938	1424.31	183568	2865.53	6895.89	41.55%
March, 2022	356910	974.14	139867	2506.23	36733	2686.93	533510	6167.31	6895.89	89.43%
September,2022	94129	227.99	66583	1137.25	14816	1210.39	175528	2575.61	8909.83	28.91%
As on 27.01.2023	152963	416.97	119252	2154.67	35590	2538.36	307805	5110.00	8909.83	57.35

Sector Wise performance (Sanctions) under PMMY in Telangana as on 27.01.2023

(Rs. in Crs)

Sector	Shishu		Kishore		Tarun		Total A/Cs	
	A/Cs	Amt	A/Cs	Amt	A/Cs	Amt	A/Cs	Amt
Public Sector	82677	190.13	66417	1386.70	23535	1598.92	172629	3175.76
Private Sector	20960	66.38	45485	587.03	8423	621.14	74868	1274.55
RRBs	10869	36.30	7350	180.94	3622	317.57	21841	534.81
Small Fin. Banks	38457	124.17	0	0.00	10	0.72	38467	124.89
Total	152963	416.97	119252	2154.67	35590	2538.36	307805	5110.00

Category wise Sanctions under Pradhan Mantri Mudra Yojana (PMMY) as on 27.01.2023 (Rs in Crs)

Sr No	Category	Shishu		Kishore		Tarun		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	66512	160.25	72767	1415.07	23277	1770.41	162556	3345.72
2	SC	7020	18.42	5352	95.99	2082	137.95	14454	252.36
3	ST	3146	9.28	4282	80.47	1915	132.90	9343	222.65
4	OBC	76285	229.03	36851	563.14	8316	497.10	121452	1289.27
	Total	152963	416.97	119252	2154.67	35590	2538.36	307805	5110.00
Out of Above									
6	Women Entrepreneurs	108965	294.36	57043	737.28	6340	527.03	172348	1558.67
7	New Entrepreneurs / Accounts	82415	200.69	73523	1198.89	16598	1321.17	172536	2720.74
8	Minority	11902	28.73	8076	124.76	1493	121.76	21471	275.25
9	PMJDY OD Account	1274	0.28	0	0.00	0	0.00	1274	0.28
10	Mudra card	668	1.18	1077	28.76	965	77.31	2710	107.25
11	NULM	39	0.15	1928	68.01	2859	245.68	4826	313.85
12	NRLM	132	0.36	1529	53.54	2740	234.45	4401	288.35
13	Other Govt. Sponsored Prog.	10243	23.44	11885	200.84	2585	209.57	24713	433.85
14	Skill Certified	181	0.89	1859	53.27	367	30.45	2407	84.61
15	Self Certified	1106	4.76	8869	109.97	1092	79.64	11067	194.38
16	Unskilled	12545	20.61	4060	112.81	2513	217.69	19118	351.11

Banks Performance under PMMY upto the quarter ended 31.12.2022 :

- Banks sanctioned MUDRA loans to 307805 beneficiaries with an outlay of Rs. 5110.00 Crs
- Rs. 1558.67 Crs Sanctioned to 172348 Women Entrepreneurs.
- Rs. 2720.74 Crs Sanctioned to 172536 New Entrepreneurs
- Rs. 275.25 Crs Sanctioned to 21471 Minority community Entrepreneurs
- Rs. 252.36 Crs Sanctioned to 14454 SC Entrepreneurs
- Rs. 222.65 Crs Sanctioned to 9343 ST Entrepreneurs

Bank-wise / district-wise details are enclosed an **Annexure 'G'**

Performance and NPAs position in PMMY Scheme as on 31.12.2022

(Rs. in Crs)

MUDRA - SCHEME	Outstandings		Disbursements (01.04.22 to 31.12.22)		NPAs			NPA % as on 30.09.2022
	No.of A/cs	Amount	No.of A/cs	Amount	No.of A/cs	Amount	%	
MUDRA-SHISHU <=50K	611645	1090.70	264321	837.09	131926	215.83	19.78	36.52
MUDRA- KISHORE>50k <=5 lacs	327302	3778.14	126019	2182.53	49110	483.95	12.81	13.23
MUDRA-TARUN >5 lacs <=10 lakhs	82832	4429.19	33584	2652.91	6012	277.22	6.26	7.06
Total	1021779	9298.03	423924	5672.53	187048	977.00	10.51	12.35

iv) Credit Flow under STAND UP INDIA Scheme:

(Rs. In Crore)

As on	No of Applications sanctioned	Amount Sanctioned	Amount Disbursed
March, 2022	8038	2001.38	725.92
June, 2022	8274	2062.35	773.11
Sept, 2022	8554	2133.40	796.82
December, 2022	9043	2277.30	843.90
During the Quarter	489	143.90	47.08

(Rs. In Crs)

Sl. No.	Category	Cumulative loans/ applications sanctioned (Upto 31.03.2022)		Cumulative loans/ applications sanctioned (Upto 30.09.2022)		Cumulative loans/ applications sanctioned (Upto 31.12.2022)	
		No.	Amt	No.	Amt	No.	Amt
1	SC	1647	415.90	1727	440.90	1823	471.05
2	ST	820	207.12	889	226.52	974	254.93
3	Women	5571	1378.36	5938	1465.99	6246	1551.32
	Total	8038	2001.38	8554	2133.40	9043	2277.30

Banks performance upto the quarter ended 31.12.2022:

- Under Stand-Up India scheme banks have sanctioned loans to 9043 borrowers with an outlay of Rs.2277.30 Crs
- 6246 women beneficiaries have been sanctioned loans under SUI amounting to Rs.1551.32 Crs
- 1823 SC beneficiaries have been sanctioned loans under SUI amounting to Rs.471.05 Crs
- 974 ST beneficiaries have been sanctioned loans under SUI amounting to Rs.254.93 Crs
- During the quarter, Banks disbursed Rs.47.08 Crs

Bank wise details are enclosed as **Annexure 'H'**

v) Credit Flow under PMEGP Scheme:

Agency wise MM/Subsidy claims achievement position: as on 31.01.2023

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

S.NO	Agency	Target for 2022-23			Achievement			% of Achievement		
		Proj.	M.M.	Emp.	Proj.	M.M.	Emp.	Proj.	M.M.	Emp.
1	KVIC	653	18.96	5224	193	8.73	1544	30	46	30
2	KVIB	1308	37.92	10464	574	28.94	4592	44	76	44
3	DIC	1308	37.92	10464	902	30.84	7216	69	81	69
TOTAL		3269	94.80	26152	1669	68.51	13352	51	72	51

1669 projects were sanctioned by Banks with a Margin Money involvement of Rs.68.51 crores generating employment to 13352 members.

(Rs. In Crores)

Outstanding		NPAs		
No.	Amt	No.	Amt	%
9457	498.10	1418	36.36	7.29

Performance of Banks under PMEGP as on 31.12.2022:

- Outstandings PMEGP loans with Banks as on 31.12.2022 are at Rs. 498.10 Crs
- Banks sanctioned loans to 1669 beneficiaries in the FY 2022-23
- NPAs are at Rs. 36.36 Crs constituting 7.29% of outstandings

vi) Credit flow under SC corporation Schemes as on 31.12.2022:

SC Corporation – Year wise Pending applications Status

(Rs. In lacs)

S.No.	Scheme Year	No. of Beneficiaries	Total Outlay (In Lacs)	Subsidy (In Lacs)	Bank loan (In Lacs)
1	2015-16	189	363.25	242.72	120.53
2	2016-17	445	1049.10	680.85	368.25
3	2017-18	1726	3215.50	2172.14	1043.36
4	2019-20	NOT IMPLEMENTED			
5	2020-21	Under implementation Targets communicated in Dec,20			
	Grand Total	2360	4627.85	3095.71	1532.14

SC Corporation has forwarded the granular data of the ungrounded units for which subsidy has already been released and requested banks to return the unspent subsidy portion. The granular data has already been forwarded to banks and the **response is awaited**.

SC Corporation Scheme ESS pending for Grounding as on 31.12.2022:

(Rs. In lacs)

Sl.No.	Particulars	For FY 2018-19		For FY 2020-21	
		Phy	Fin	Phy	Fin
1	Selected	9916	12757.91	14962	28591.89
2	Bank Approved	9189	11848.40	10484	19624.85
3	A/c Nos recd	8941	-	9728	-
4	A/cs No. to be received	975	-	5234	-
5	Sanctioned	8765	11354.33	8041	15715.63
6	Subsidy released	5931	7831.88	329	1002.26
7	Grounded	3244	4416.94	50	172.74
8	To be Grounded	2688	3416.41	279	829.52

SC corporation has provided granular data of ungrounded units where subsidy is to be refunded and the progress on refund of subsidy is as Annexed.

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.

Progress under Vegetable pandals and Dairy financing as on 31.12.2022

(Amt in lacs)

Sl No	District	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
1	2	3	4	5	6	7	8	9	10	11	12	13	14
1	STATE BANK OF INDIA	1514	3633.60	527	1059.46	2041	4693.06	1503	3607.20	436	848.61	1939	4455.81
2	AP GRAMEENA VIKAS BANK	826	1982.40	228	422.54	1054	2404.94	805	1932.00	144	282.69	949	2214.69
3	UNION BANK OF INDIA	699	1677.60	250	505.72	949	2183.32	575	1380.00	160	333.05	735	1713.05
4	CANARA BANK	225	540.00	128	307.25	353	847.25	221	530.40	102	206.10	323	736.50
5	KDCC BANK	96	230.40	79	181.26	175	411.66	96	230.40	73	168.66	169	399.06
6	Telangana Grameena Bank	86	206.40	94	188.36	180	394.76	86	206.40	70	141.18	156	347.58
7	PUNJAB NATIONAL BANK	113	271.20	2	4.20	115	275.40	93	223.20	2	4.20	95	227.40
8	CENTRAL BANK OF INDIA	70	168.00	57	106.02	127	274.02	70	168.00	55	102.63	125	270.63
9	DIST COOP CENTRAL BANK	27	64.80	83	175.97	110	240.77	27	64.80	60	106.40	87	171.20
10	INDIAN BANK	84	201.60	14	31.30	98	232.90	84	201.60	12	24.50	96	226.10
11	INDIAN OVERSEAS BANK	45	108.00	9	20.48	54	128.48	37	88.80	5	10.50	42	99.30
12	BANK OF BARODA	7	16.80	42	81.58	49	98.38	7	16.80	41	79.48	48	96.28
13	BANK OF MAHARASTRA	0	0.00	19	39.90	19	39.90	0	0.00	15	31.50	15	31.50
14	AXIS BANK	9	21.60	3	6.30	12	27.90	9	21.60	3	6.30	12	27.90
15	UCO BANK	0	0.00	8	16.30	8	16.30	0	0.00	7	13.90	7	13.90
16	BANK OF INDIA	0	0.00	9	13.40	9	13.40	0	0.00	9	13.40	9	13.40
17	SYNDICATE BANK	2	4.80	0	0.00	2	4.80	4	4.80	0	0.00	4	4.80
18	TSCAB	0	0.00	1	4.49	1	4.49	0	0.00	1	4.49	1	4.49
19	IDBI BANK	0	0.00	2	4.20	2	4.20	0	0.00	0	0.00	0	0.00
20	THE LAXMI VILAS BANK LTD	1	2.40	0	0.00	1	2.40	0	0.00	0	0.00	0	0.00
Total		3804	9129.60	1555	3162.48	5359	12292.08	3617	8680.80	1195	2377.59	4812	11058.39

Sl No	District	Grounded						To be Grounded					
		Pilot Dairy		Vegetable Pandal		Total		Pilot Dairy		Vegetable Pandal		Total	
		Phy	Fin	Phy	Fin	Phy	Fin	Phy	Fin	Phy	Fin	Phy	Fin
1	2	15	16	17	18	19	20	21	22	23	24	25	26
1	STATE BANK OF INDIA	954	2289.20	26	53.87	980	2343.07	549	1322.00	410	794.74	959	2116.74
2	AP GRAMEENA VIKAS BANK	484	1161.60	24	37.60	508	1199.20	321	770.40	120	245.09	441	1015.49
3	UNION BANK OF INDIA	430	1032.00	11	29.33	441	1061.33	145	348.00	149	303.72	294	651.72
4	CANARA BANK	140	336.00	25	45.66	165	381.66	81	194.40	77	160.44	158	354.84
5	KDCC BANK	69	165.60	4	7.60	73	173.20	27	64.80	69	161.06	96	225.86
6	Telangana Grameena Bank	53	127.20	2	2.10	55	129.30	33	79.20	68	139.08	101	218.28
7	PUNJAB NATIONAL BANK	31	74.40	0	0.00	31	74.40	62	148.80	2	4.20	64	153.00
8	CENTRAL BANK OF INDIA	13	31.20	14	21.99	27	53.19	57	136.80	41	80.64	98	217.44
9	DIST COOP CENTRAL BANK	4	9.60	0	0.00	4	9.60	23	55.20	60	106.40	83	161.60
10	INDIAN BANK	81	194.40	1	1.40	82	195.80	3	7.20	11	23.10	14	30.30
11	INDIAN OVERSEAS BANK	16	38.40	0	0.00	16	38.40	21	50.40	5	10.50	26	60.90
12	BANK OF BARODA	4	9.60	8	15.37	12	24.97	3	7.20	33	64.11	36	71.31
13	BANK OF MAHARASTRA	0	0.00	0	0.00	0	0.00	0	0.00	15	31.50	15	31.50
14	AXIS BANK	5	12.00	0	0.00	5	12.00	4	9.60	3	6.30	7	15.90
15	UCO BANK	0	0.00	0	0.00	0	0.00	0	0.00	7	13.90	7	13.90
16	BANK OF INDIA	0	0.00	5	6.40	5	6.40	0	0.00	4	7.00	4	7.00
17	SYNDICATE BANK	1	2.40	0	0.00	1	2.40	3	2.40	0	0.00	3	2.40
18	TSCAB	0	0.00	1	4.49	1	4.49	0	0.00	0	0.00	0	0.00
19	IDBI BANK	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
20	DBS(e-LVB)	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Total		2285	5483.60	121	225.81	2406	5709.41	1332	3196.40	1074	2151.78	2406	5348.18

In respect of pilot project of Pilot Dairy & Vegetable pandals, the Corporation has selected 5359 beneficiaries with an outlay of Rs.122.92 crores. The Banks have grounded 2406 applications with outlay of Rs.57.09 crores. The corporation has released a subsidy of Rs.110.58 crores to 4812 beneficiaries.

SLBC requests Controllers of all Banks to ensure grounding of all viable units and utilize the subsidy already provided to the Banks. Banks are requested to return the applications only on valid reasons along with subsidy immediately, in case the application cannot be sanctioned.

Bank wise and District wise performance under the Schemes has been reviewed in the Sub-Committee meeting on MSME held on 20.02.2023 & Controllers of Banks were requested to extend necessary financial assistance to all eligible applicants at the earliest.

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.

vii) Credit Flow under TRICOR (Telangana State Scheduled Tribal Co-operative Finance Corporation) Schemes

Data as on 31.12.2022

(Amt. in crs)

Outstanding		Disbursement		Overdue Position		NPAs position	
No. of a/c.	Amount	No. of a/c.	Amount	No. of a/c.	Amount	No. of a/c.	Amount
207031	4154.61	88757	1891.70	207031	4154.61	88757	1891.70

ESS- BANK PERFORMANCE REPORT AS ON 23.01.2023						(Rs. In Crore)	
S.No	Bank Name	No.of units	Unit Cost	Subsidy	Bank Loan		
1	STATE BANK OF INDIA	625	11.25	7.55	3.70		
2	UNION BANK OF INDIA	112	2.02	1.36	0.66		
3	Telangana Grameena Bank	92	1.45	1.00	0.45		
4	AP GRAMEENA VIKAS BANK	91	1.80	1.18	0.62		
5	CANARA BANK	32	0.51	0.35	0.15		
6	DIST COOP CENTRAL BANK	27	0.64	0.42	0.22		
7	CENTRAL BANK OF INDIA	18	0.27	0.18	0.08		
8	INDIAN BANK	13	0.24	0.16	0.08		
9	INDIAN OVERSEAS BANK	11	0.22	0.14	0.08		
10	BANK OF BARODA	9	0.11	0.08	0.03		
11	BANK OF INDIA	6	0.15	0.10	0.05		
12	BANK OF MAHARASTRA	5	0.15	0.10	0.05		
13	PUNJAB NATIONAL BANK	3	0.03	0.02	0.01		
14	KARUR VYSYA BANK	2	0.02	0.02	0.01		
15	KDCC BANK	2	0.02	0.02	0.01		
16	SOUTH INDIAN BANK	2	0.04	0.03	0.01		
17	ANDHRA BANK	1	0.02	0.01	0.01		
18	HDFC BANK LTD	1	0.08	0.05	0.03		
19	INDUSIND BANK LTD	1	0.08	0.05	0.03		
20	KOTAK MAHINDRA BANK LTD	1	0.08	0.05	0.03		
21	SYNDICATE BANK	1	0.02	0.01	0.01		
22	UCO BANK	1	0.03	0.02	0.01		
Total		1056	19.22	12.89	6.33		

In the sub-committee meeting held on 20.02.2023, all Banks are requested to clear off the pending applications either by grounding or by returning the applications along with front end subsidy to the corporation if not viable.

viii) Credit flow under TS BC Corporation Schemes as on 31.12.2022

Data as on 31.12.2022

(Amt in Crs)

Outstanding		Disbursement		Overdue Position		NPAs position	
No. of a/c.	Amount	No. of a/c.	Amount	No. of a/c.	Amount	No. of a/c.	Amount
15541	146.52	247	607.34	15541	146.52	247	607.34

BC Corporation is not implementing Govt sponsored Schemes from 2018-19 onwards.

BC Corporation ESS Scheme:

Status of application pending for grounding from 2013-14 onwards

(Rs. In crs)

S.No	Year	No of Beneficiaries	Unit Cost (Rs. In lakhs)	Subsidy (Rs. In lakhs)	Loan (Rs. In lakhs)
1	2013-14	10447	7078.47	3286.81	3789.70
2	2014-15	5218	4037.50	1645.79	2390.72
3	2015-16	5241	5104.84	3923.10	1181.12
	Grand Total	20906	16220.81	8855.70	7361.54

BC Corporation has forwarded the granular data of the ungrounded units for which subsidy has already been released and requested banks to return the unspent subsidy portion. The granular data has already been forwarded to banks and the progress on refund of subsidy is Annexed.

Toddy Tappers applications pending with Banks and Subsidy amount to be remitted back to BC Corporation

S No	Bank Name	No.	Amt in Lakhs
1	UNION BANK OF INDIA	35	444.00
2	AP GRAMEENA VIKAS BANK	27	321.85
3	BANK OF BARODA	2	19.20
4	BANK OF INDIA	3	40.00
5	CANARA BANK	10	114.75
6	CENTRAL BANK OF INDIA	1	15.00
7	DIST COOP CENTRAL BANK	7	38.40
8	INDIAN BANK	4	57.00
9	INDIAN OVERSEAS BANK	2	18.50
10	KDCC BANK	14	184.00
11	PUNJAB NATIONAL BANK	4	56.00
12	STATE BANK OF INDIA	40	500.00
13	Telangana Grameena Bank	2	29.00
	Grand Total	151	1837.70

Similarly, the Corporation has also advised to return/remit back the subsidy portion amounting to Rs.106.93 Crores belonging to 21,057 ungrounded applications of ESS of BC Corporation pertaining to the years 2013-14, 2014-15 and 2015-16.

At the request of Banks, the BC Corporation provided the details of account numbers to which the subsidy portion was credited and the same was forwarded to concerned Banks by SLBC with a request to verify their records and submit the Utilization Certificates in case the Units were grounded /return the subsidy portion if the Units were not grounded.

So far, Banks have submitted data, as per which an amount of Rs. 0.42 crore refunded to the BC Corporation and Utilisation Certificate have been submitted to BC Corporation in respect of loans amounting to Rs.54.72 crores.

ix) Credit flow under TS Minorities Finance Corporation Schemes as on 31.12.2022

Minority Corporation is not implementing Govt sponsored Schemes from 2018-19 onwards.

Data as on 31.12.2022

(Amount in Crs)

Outstanding		Disbursement		Overdue Position		NPAs position	
No. of a/c.	Amount	No. of a/c.	Amount	No. of a/c.	Amount	No. of a/c.	Amount

98062	3574.82	90641	1500.65	98062	3574.82	90641	1500.65
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State Minorities finance Corporation has not submitted their Annual Action Plan for 2022-23 and also not submitted any developments in implementation of their ESS schemes in the State in spite of requests by SLBC. The above disbursements shown by banks are under normal schemes of PMMY/PMEGP/Regular Finance from Banks.

x) Credit flow to others:

a) Credit Flow to Weaker Sections as on 31.12.2022:

(Rs. In Crs)

Outstandings		Disbursements Upto the quarter		NPAs		
No. of A/cs	Amount	No. of A/cs	Amount	No. of A/cs	Amount	%
7073339	87675.89	3804686	52235.61	650598	5145.22	5.86

Banks performance upto the quarter ended 31.12.2022:

- As at the end of December 2022, outstanding credit to 7073339 weaker section borrowers is at Rs.87675.89 Crs.
- Upto the quarter, Banks have disbursed an amount of Rs. 52235.61 Crs to 3804686 borrowers
- NPAs are at a level of Rs.5145.22Crs constituting 5.86% of outstandings.

b) Credit Flow to Women as on 31.12.2022

(Rs. in Crs)

Outstandings of loans to Women as at the end of the Quarter		Individual woman beneficiary upto Rs. 1 Lakh (out of total loans o/s to women)		Loans disbursed to Women from 01.04.22 to 31.12.2022	
No.	Amt.	No.	Amt.	No.	Amt.
4402335	119703.43	1596810	9372.04	2662028	55134.89

Banks performance as on 31.12.2022:

- As at the end of December 2022, outstanding credit to 4402335 women beneficiaries was at Rs.119703.43 Crs.
- Upto the quarter, Banks have disbursed an amount of Rs. 55134.89 Crs to 2662028 women beneficiaries.

e. Credit flow under Education Loans as on 31.12.2022:

(Rs. In Crs)

Category	Outstanding		Disbursement during the Quarter		Disbursement up to the Quarter		NPAs		
	No. of A/cs	Amount	No. of A/cs	Amount	No. of A/cs	Amount	No. of A/cs	Amount	%
Priority	50497	2851.32	7019	191.16	15352	483.27	2857	69.21	2.42
Non-priority	11907	2506.1	1898	274.68	7039	900.59	64	7.38	0.29
Total	62404	5357.42	8917	465.84	22391	1383.86	2921	76.59	1.43

- ❖ As at the end of Dec 2022, banks have extended **Rs. 5357.42 cr** as credit to 62404 beneficiaries.
- ❖ During the quarter under review, banks have disbursed an amount of **Rs. 465.84 cr** to 8917 beneficiaries.
- ❖ NPAs at **Rs. 76.59 cr** constitute 1.43% of outstandings.

f. Credit Flow - Housing Sector as on 31.12.2022

(Rs. In Crs)

Category	Outstanding		Disbursement during the Quarter		Disbursement up to the Quarter		NPAs		
	No. of A/cs	Amount	No. of A/cs	Amount	No. of A/cs	Amount	No. of A/cs	Amount	%
Priority	270944	29168.07	25133	1261.92	45466	2595.63	12258	318.20	1.09
Non-priority	381800	97288.6	37467	9776.11	80864	23476.02	3219	451.16	0.46
Total	652744	126456.67	62600	11038.03	126330	26071.65	15477	769.36	0.61

- As at the end of December 2022, banks together have outstanding Home Loans amounting to Rs.126456.67 cr
- During the quarter under review, banks have disbursed an amount of Rs.11038.03 cr to 62600 beneficiaries
- NPAs of Rs. 769.36 cr constitute 0.61 % of the Housing Loans Outstandings.

PMAY Scheme– Details of Subsidy Released:

Under PMAY Scheme, subsidy to PLIs (Primary Lending Institutions) in respect of Housing Loans sanctioned in Telangana State from 01.04.2018 (Introduction of the Scheme) to 31.12.2022 is as under:

FY	Subsidy Released in Telangana Under PMAY Scheme to all PLIs (Rs. In Crores)		
	No. of accounts	HL- Loan amount sanctioned	Subsidy Released
2017-18	2271	549.57	49.71
2018-19	14964	3908.71	328.76
2019-20	13757	3682.84	311.59
2020-21	16623	4634.91	374.96
2021-22	13320	3024.83	321.99
2022-23	5395	1122.15	138.43

Under PMAY Scheme –Total Net Subsidy of Rs.1525.44 crores was released to 66330 housing loan accounts up to 31.12.2022.

District wise performance as on 31.12.2022

(Rs. In crs)

Sl No	District Name	No of Loan Accounts	Net Loan Sanctioned	Net Loan Disbursed	Net Subsidy	Net Processing Fess	Total Net Subsidy
1	Adilabad	493	98.55	68.08	10.94	0.13	11.06
2	Hyderabad	41,232	11,527.96	8,656.69	928.03	9.42	937.44
3	Jagtial	1	0.13	0.12	0.03	0.00	0.03
4	Jogulamba Gadwal	4	0.67	0.67	0.09	0.00	0.09
5	Kamareddy	2	0.31	0.31	0.05	0.00	0.05
6	Karimnagar	2,128	441.78	288.12	46.97	0.53	47.49
7	Khammam	1,787	388.03	324.61	41.93	0.45	42.37
8	Mahabubabad	7	1.57	1.21	0.16	0.00	0.16
9	Mahbubnagar	2,492	494.50	389.75	57.93	0.62	58.56
10	Manchiryal	11	2.51	2.08	0.25	0.00	0.26
11	Medak	3,331	749.10	604.49	78.46	0.84	79.30
12	Medchal	1,626	361.62	338.03	39.32	0.42	39.74
13	Nalgonda	3,352	610.81	497.09	80.07	0.89	80.96
14	Nirmal	20	2.89	2.64	0.48	0.01	0.48
15	Nizamabad	1,042	214.69	150.08	23.62	0.27	23.89
16	Peddapalli	4	0.95	0.55	0.08	0.00	0.08
17	Rangareddy	5,127	1,181.20	1,019.61	117.72	1.23	118.95
18	Sangareddy	81	16.89	14.68	2.01	0.02	2.03
19	Siddipet	11	2.00	1.94	0.27	0.00	0.27
20	Suryapet	48	8.58	8.25	1.22	0.01	1.24
21	Vikarabad	3	0.37	0.37	0.08	0.00	0.08
22	Wanaparthy	89	15.28	14.52	2.16	0.03	2.19
23	Warangal	3,427	800.88	595.69	77.62	0.83	78.45
24	Warangal (Rural)	2	0.22	0.22	0.05	0.00	0.05
25	Yadadri Bhuvanagiri	10	1.53	1.22	0.21	0.00	0.21
	Total	66,330	16,923.01	12,981.00	1,509.73	15.70	1,525.44

(Source: NHB)

- Details of subsidy released - PLI wise are enclosed as **Annexure 'J'**

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 kutchha 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:

NET SUBSIDY DISBURSED UNDER RHIS IN STATE OF TELANGANA FROM IMPLEMENTATION TO TILL 31.12.2022				
Sl No	Institution Name	No of Loan Accounts	Net Loan Disbursed (In Rupees, Crores)	Total Net Subsidy (In Rupees, Crores)
1	Aptus Value Housing Finance India Ltd	54	4.45	0.15
2	Mahindra Rural Housing Finance Ltd.	171	1.93	0.22
3	Sundaram Home Finance Ltd.	1	0.19	0.00
TOTAL		226	6.57	0.37

The progress under the Scheme is discussed in Sub-Committee Meeting on Financial Inclusion held on 17.02.2023 and a representative from NHB was also present in the meeting. As per the data provided by NHB, no commercial Bank has so far claimed subsidy under RHIS. A total of 226 A/cs were covered by NBFCs/HFCs. Controllers of Banks have been advised to cover all eligible accounts and ensure that the interest subsidy benefit is extended to all eligible borrowers.

g. Progress under SHG Bank Linkage as on 31.12.2022: (Rs. In Crs)

SHG UNDER	Outstanding		Target 2022-23		Disbursements during FY		NPAs		
	No. of A/cs	Amount	No. of A/cs	Amount	No. of A/cs	Amount	No. of A/cs	Amount	%
NRLM	537510	21677.60	368192	18069.93	210490	12815.80	34634	585.06	2.70
NULM	92020	3037.37	31550	1745.23	21951	1720.80	10443	161.32	5.31
Total	629530	24714.97	399742	19815.16	232441	14536.6	45077	746.38	3.02

- As at the end of Dec 2022, Banks have outstanding credit to 629530 SHG groups amounting to Rs.24714.97 Crs.
- Upto the quarter, Banks have disbursed an amount of Rs. 14536.60 Crs to 232441 groups
- NPAs are at Rs. 746.38 Crs, constituting 3.02% of outstandings.

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

The CD ratio of the State is at 118.85% as against 114.65% in the previous quarter. Adilabad district has highest CD Ratio of 236.99% whereas Medchal Malkajgiri district has a CD Ratio of 62.18%. As at the end of December 2022, no District in Telangana has CD ratio below 60%.

District wise CD Ratio is enclosed as Annexure – “ B “

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

No natural calamity declared in the State during the last 2 years. Hence, accounts restructured due to Natural calamity in the State of Telangana during the Current FY are 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. 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.

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

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

Agenda 8: Dharani Portal Issues:

Subsequent to amendment of Telangana Rights in Land and Pattadar Pass Books Act, as per the guidelines of Government of Telangana the relevant loan charges are being recorded in Dharani Portal by Banks without obtaining Title Deed Pass Books.

Member Banks have been raising the following issues which are adversely affecting the security interest of the Banks, time and again in SLBC fora.

(i)Alienation of land is done by farmer borrowers despite the existence of loan charge created by Banks in the Dharani module. Borrowers are able to book slot for further registration (sale/ transfer of property) and the concerned MROs are expressing that as slot is booked, they cannot reject the same and effecting the transfer of property.

(ii)In cases where agricultural land was mortgaged to Banks by way of Memorandum of Deposit of Title Deeds also, the borrowers are able to transfer to buyers/ legal heirs.

To protect the interest of the financing banks in the State, we request Agriculture Department/ Government of Telangana to prevent intended transferor of land (seller) from alienating the land during the existence of Loan outstanding with the Financial Institutions.

Agenda 9: Efforts towards Skill Development

Performance of RSETIs upto the Quarter ended 31.12.2022

There are 11 RSETIs operating in Telangana (SBI-9 and UBI-2).

RSETIs have conducted 205 programmes and trained 5891 candidates upto the quarter ended December 2022 against target of 263 programmes and 7040 candidates respectively for FY 2022-23.

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

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

Agenda 10: Reimbursement of pending RSETIs claims:

There are 11 RSETIs in the State to train the rural youth under various self employment programmes and ensuring majority bank linkage of trained youth. The following expenditure incurred by RSETIs are pending from 2015-16 onwards from the Ministry of Rural Development (MoRD) through Nodal agency SERP.

SBI which is running 9 RSETIs has to receive Rs.21.90 crores and Union Bank of India which is running 2 RSTEIs has to receive Rs.2.40 crores towards reimbursement claims.

As on 31.12.2022

(Rs. In Crs)

S.No.	RSETI Name	UP to	FY	FY	FY	FY 2022-23	GRAND
		2018-19	2019-20	2020-21	2021-22	upto Q3	TOTAL
		Pending	Pending	Pending	Pending	Pending	Pending
1	Chilukuru (Rangareddy)	0.78	0.16	0.47	0.81	0.35	2.56
2	Hasanparthy(Warangal)	1.18	0.07	0.37	0.66	0.29	2.57
3	Karimnagar	0.85	0.07	0.36	0.38	0.43	2.09
4	Khammam	1.00	0.00	0.18	0.42	0.25	1.86
5	Mahabubnagar	0.89	0.02	0.36	0.46	0.40	2.12
6	Nalgonda	0.88	0.00	0.35	0.66	0.28	2.18
7	Nizamabad(Dichpally)	1.11	0.00	0.43	0.72	0.46	2.72
8	Sangareddy (Medak)	1.30	-0.06	0.25	0.65	0.42	2.67
9	Utnoor (Adilabad)	1.57	-0.03	0.35	0.76	0.42	3.14
	Grand Total	9.56	0.41	3.12	5.53	3.29	21.90
10	Siddipet	0.59	0.14	0.30	0.45	0.35	1.83
11	Muchintal	0.00	0.00	0.11	0.22	0.24	0.57
	UBI- Sub total	0.59	0.14	0.41	0.67	0.59	2.40
	GRAND TOTAL	10.15	0.55	3.53	6.20	3.88	24.30

Sponsor Banks have requested SERP to take it up with MoRD for release of the amount for which Director SERP has replied saying that MoRD has promised to release the pending claim for the year 2020-21 & 2021-22 shortly.

Agenda 11: Issues remaining unresolved at DCC/DLRC meetings:

--NIL--

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

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

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 Branches immediately.

Agenda 12: Timely submission of data by Bank adhering the schedule of SLBC meetings

SLBC requests all the banks to upload the data onto the SLBC portal within 10 days from the date of quarter ending to enable SLBC to consolidate and hold review meetings within the stipulated timelines.

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

A standardized system for data flow and management is made available for members in SLBC website and Banks have been submitting the data through portal w.e.f. the quarter June 2022.

Data extraction from CBS and uploading to new portal:

All Banks have uploaded the data for quarter ended December 2022 on SLBC portal.

Agenda Item No. 13: 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 in the Finance Department portal every month and hard copy to be submitted to Finance Department. This covers all the deposits kept by the Government Departments/Agencies.

Controllers of Banks to ensure up-dation of Govt. deposits data in the portal before 10th of every month. The same was discussed in the Sub Committee meeting held on 17.02.2023.

Agenda Item 14: Discussion on Market Intelligence Issues

- National Cyber Crime Reporting portal helpline number 155260 has been changed to 1930 and cyber crime complaints can also be registered at cybercrime.gov.in
- SLBC has been creating awareness to callers who are calling on PMJDY call centre toll free number. Few of them indicated that they lodged complaints with cyber crime department.
- During the quarter under review no Bank has reported any incidents.

Agenda Item 15: Any other issue with the permission of the chair.

1. SHG Interest rate correction and reversal of excess interest charged

Hon'ble Finance Minister, Telangana during the 35th SLBC meeting, made certain observations on interest rates being charged on SHG loans and advised the Banks to correct the interest rates in line with the RBI guidelines and refund the excess interest, wherever its charged, within 4weeks, (i.e., latest by 15th January 2023) and confirm to SLBC.

Banks are aware that RBI has consolidated and updated the DAY-NRLM guidelines vide Master Circular RBI/2022-23/ 92FIDD.GSSD.CO.BC.No.09/09.01.003/2022- 23 dated July 20, 2022 as per which :

i. For loans up to ₹3 lakh under the scheme, banks will extend credit at a concessional interest rate of 7% per annum. For outstanding credit balance upto ₹3 lakh, banks will be subvented at a uniform rate of 4.5% per annum during FY 2022-23.

ii. For loans above ₹3 lakh and up to ₹5 lakh under the scheme, banks will extend credit at interest rate equivalent to their 1 year-MCLR or any other external benchmark based lending rate or 10% per annum, whichever is lower.

iii. For outstanding credit balance above ₹3 lakh and upto ₹5 lakh, banks will be subvented at a uniform rate of 5% per annum during FY 2022-23.

We have requested the Controllers of Banks vide our emails dated 26.12.2022, 07.02.2023, 13.02.2023, 14.02.2023 & 15.02.2023 to ensure correction of interest rates wherever required and refund of excess interest charged to the SHG accounts, latest by 15th January 2023 and confirm to SLBC.

Refund Details:

S.No	Bank	No. Of A/cs	Amount (In Crores)
1	Union Bank of India	54061	94.27
2	Telangana Grameena Bank	60372	66.78
3	Andhra Pradesh Grameena Vikas Bank	84917	54.76
4	TS CAB	2687	1.04
5	UCO Bank	578	0.64
6	Bank of Baroda	920	0.12
	Total	203535	217.61

Banks advised nil refund: Bank of India, Bank of Maharashtra, Canara Bank, Indian Bank, Indian Overseas Bank, Central Bank of India, Punjab National Bank, Bandhan Bank, Kotak Mahindra Bank, Punjab & Sind Bank.

SBI, HDFC are yet to update.

2. Rationalisation of various charges levied on SHG loans:

During the 35th SLBC Quarterly Review meeting held on 23rd Dec 2022, Hon'ble Minister for Finance, Shri T Harish Rao garu advised the Banks to rationalise the charges (other than interest) being levied on SHG loans by the Banks.

From the data collected from the Banks it is observed that in general, maximum amount that banks are levying under various heads are as follows:

S.No	Type of Charge	Charging upto
1	Documentation Charges	Rs.2500/-
2	Inspection Charges	Rs.15000/-
3	Loan Processing Charges	1% of sanctioned limit
4	Other Charges	Rs.500/-

Though the matter was taken up as agenda in the Sub Committee on Agriculture, no conclusion on rationalization of charges could be achieved. It was resolved that Banks will approach their HO/Corp office for concession/guidance.

3. Reconciliation of discrepancy in MSME accounts:

During the 30th EC MSME meeting held on 08.02.2023 the committee has observed discrepancy in total number of MSME accounts reported as on 31.12.2022.

It is observed that in respect of some Banks, total numbers of MSME accounts are less than the number of PMMY / PM SVANidhi accounts viz. the outstanding accounts under PMMY / PM Svanidhi are not reflected under MSME which is impacting the norms of PM Task force recommendations.

Regional Director, RBI has advised to reconcile the discrepancies and discuss the matter as an agenda in the ensuing Sub-Committee meeting on MSME for the quarter December, 2022. The same has been discussed in the Sub Committee meeting on MSME held on 20.02.2023. While few Banks have expressed that MSME borrowers who have not done their Udyami Registration were not reflected in MSME and the Banks have assured to correct the data where ever required.

4. Six Months special Campaign at Gram Panchayat (GP) Level: DFS has recently launched a six month campaign at GP level in the Aspirational Districts & under Mission Utkarsh wherein weekly camps in all the GPs are to be held to ensure coverage of the following

1.CASA 2. PMJJBY 3. PMSBY 4. APY 5. Financial and Digital Literacy 6.Loans under PMMY, SUI, SVANidhi, etc.,7.Covering Villages not having Banking touch points. etc., We have 3 Aspirational Districts in the State viz., KB Asifabad, J S Bhupalapally & Bhadadri Kothagudem and no District is under Mission Utkarsh.

A detailed SOP in this regard has been shared with all the LDMs and Banks by e-mail and LDMs have been advised to ensure meticulous compliance of the SOP.

5. Requests received from the Collector & District Magistrate, Siddipet

(i) Opening of ATMs at Temple Premises: It is advised that during the recent DCC/DLRC meeting, Shri Harish Rao, Hon'ble Minister for Finance and Health requested SBI/BoB/APGVB for installation of ATMs at the temple premises of (a) Sri Saraswathi Devi Temple, Wargal and (b) Sri Laxminarasimha Swamy Temple, Nacharam.

BOB has advised that they have conveyed their concurrence.

(ii) Re-shifting of branches at Thigul & Ahmedipur Villages in Siddipet District : It is advised that the Sarpanch of Thigul and Ahmedipur villages have requested for reshifting or opening of new branches of APGVB at Thigul and Ahmedipur villages. It is also advised that the concerned Gram Panchayat will provide necessary building as per the bank guidelines with all amenities.

APGVB has informed that as per RBI the extant instructions of RBI, APGVB cannot open / shift branches in the state of Telangana. We have advised LDM Siddipet to take up the matter in the ensuing DCC / DLRC meeting and explore the possibility of opening a branch by any other Bank.

(iii) Opening of Brick and Mortar branches at villages with population above 3000:

Subsequent to receipt of communication from DFS quoting the instructions of Ministry of Home Affairs, Government of India to cover villages with population above 3000 with Brick and Mortar branches of Bank/IPPB, three villages as under have been identified for coverage with Brick and Mortar Branches by LDM Siddipet.

District	Sub Dist	Village	Population	Allocated to
Siddipet	Cherial	Akunoor	4671	UBI or IPPB
Siddipet	Cherial	Kadaveru	6754	SBI or IPPB
Siddipet	Cherial	Tunki Kalsa	3063	UBI or IPPB

- IPPB has advised in the Sub Committee meeting that they will not be able to open branches.
- UBI/SBI are yet to update the status of opening of Brick and Mortar branches at the above centers.

6.e-Stamping

Electronic Stamping also known as e-stamp or e-stamping is a method to pay government non-judicial stamp duty electronically. With the e-stamping the process of stamping can be done online saving time for both the customers as well as the Banks.

Currently e-stamping services are made available in many the states and Banks have requested Govt. of Telangana for implementation of e-stamping in Telangana State for the convenience of general public who avail Bank loans.

7. Sharing of Call Center Expenses:

SLBC is running a call center with Toll free no 18004258933, as per the directions of DFS, and call center expenses are to be shared amongst the Banks in proportion to the network as resolved at the time of establishing call center.

An amount of Rs.4,86,764/- is due to be reimbursed by the Banks towards call center expenses upto 31.03.2023. During the deliberations Chairman of APGVB expressed that expenses may be reimbursed by Banks in proportion to the share of Business rather than network.

As other member Banks have also agreed for sharing the expenses in proportion to their business (Market Share), it is resolved that Banks will reimburse the pending expenses of Rs.4,86,764/- as per the existing arrangement and from FY 2023-24, expenses will be shared by Banks in proportion to their Market share.

8. UIDAI DOCUMENT UPDATE PROJECT:

UIDAI has emphasised the need for updation by residents who were issued Aadhaar more than 10 years ago and who have not updated their Aadhaar subsequently at any point of time. Revalidation through "Document Update" a new feature developed by UIDAI is available to revalidate the credentials for seamless delivery of expanded services through Aadhaar. This would aid in Aadhaar based authentication of beneficiaries for various central and State Government Schemes effectively. The pendency of Document Update for Telangana State is about 1.1 Crores. As Banks have been part of the UIDAI ecosystem and have been rendering Aadhaar Services. UIDAI desired pro-active involvement in completion of the Document Update project in time bound manner.

Agenda Item 16: Success Stories

Shri Ramavath Nithin

Activity: Two Wheeler Mechanic

Shri Ramavath Nithin S/o Thulchya R/o Sangareddy had studied up to 10th standard and hails from Chitkul village. His family income is less than Rs.10,000/- per month and could only study upto SSC. He joined the training programme after coming to know through an EAP conducted by the institute and through newspaper. He earned good reputation in the nearby areas by giving prompt and qualitative service. Initiative, persistence, self-confidence, commitment and concern for high quality work are some of the competencies which made him successful. On completion of the training, he had established a Two Wheeler Mechanic unit by investing funds mobilized through family & friends. Presently, he is earning approximately Rs.20,000/- per month. He owed his success to SBIRSETI, Sangareddy, for providing quality training and imparting the necessary entrepreneurial skills.



Shri B Bhoomaiah

Activity: Installation & Servicing of CCTV Camera, Security Alarm & Smoke Detector

Bijjiki Bhoomaiah aged 43 years, is a resident of Laximidevipalli (Village), Gangadhara (Mandal), Gangadhara District. He came across the Past trainee and contacted RSETI Karimnagar regarding training programmers for Installation & Servicing of CCTV Camera, Security Alarm & Smoke Detector course. He had skills aptitude and interest in acquiring the knowledge during training and he was suggested to utilize his Entrepreneurial skills in his own business. At the time of valediction he expressed gratitude to RSETI and shared his intentions to explore all the entrepreneurial competencies after going to back to his town. He could successfully start his own unit and is earning approximately Rs 15000/- to Rs. 20000/- per month. He is satisfied with his doubled income and also for having provided work to an assistant. He shares his experiences with the trainees on how he is benefited from RSETI.



Shri. D Sudharshan

Activity: Photography & Vediography

Durgam Sudharshan aged 34 years, resident of Ramjigond (Village), utnoor (Mandal), Adilabad District, completed his 12th Standard and couldn't continue his studies because of the poor financial status. He came to know about the various training programmes being conducted and contacted RSETI for Photography & Videography course. The knowledge he gained during the training and his personal interest has helped in successful completion of the course and after completion he worked as an assistant in an existing shop to gain on hand experience and finally with the help of his friends and family set up Chandana Photo Studio and which is running successfully. He had also given employment to one person and is earning approximately Rs.20000/- to Rs 25000/-. He is thankful to SBRSETI Utnoor for training him and helping him set up his unit.



Agenda 17: RBI Circulars

Circular Number	Date of Issue	Department	Subject	Meant For
RBI/2022-2023/178	16.2.2023	Department of Payment and Settlement System	Introduction of Foreign Contribution (Regulation) Act (FCRA) related transaction code in NEFT and RTGS Systems	The Chairman / Managing Director / Chief Executive Officer of member banks participating in NEFT and RTGS Systems
CO.DPSS.RPPD.No.S1931/04-03-001/2022-23				
RBI/2022-2023/176	10.2.2023	Department of Payment and Settlement Systems	Issuance of PPIs to Foreign Nationals / Non-Resident Indians (NRIs) visiting India	All Prepaid Payment Instrument (PPI) Issuers (Banks and Non-banks) and National Payments Corporation of India (NPCI)
CO.DPSS.POLC.No.S-1907/02.14.006/2022-23				
RBI/2022-2023/174	08.2.2023	Department of Regulation	Change in Bank Rate	All Banks
DOR.RET.REC.101/12.01.001/2022-23				
RBI/2022-2023/172	03.2.2023	Department of Regulation	Implementation of Section 51A of UAPA, 1967: Updates to UNSC's 1267/ 1989 ISIL (Da'esh) & Al-Qaida Sanctions List (Amendments to 29 entries)	The Chairpersons/CEOs of all the Regulated Entities
DOR.AML.REC.100/14.06.001/2022-23				
RBI/2022-2023/171	30.1.2023	Department of Regulation	Implementation of Section 51A of UAPA, 1967: Updates to UNSC's 1267/ 1989 ISIL (Da'esh) & Al-Qaida Sanctions List: Addition of 1 entry	The Chairpersons/ CEOs of all the Regulated Entities
DOR.AML.REC.99/14.06.001/2022-23				
RBI/2022-2023/170	24.1.2023	Department of Regulation	Designation of 3 individuals as 'Terrorists' under Section 35 (1) (a) of the Unlawful Activities (Prevention) Act (UAPA), 1967 and their listing in the Schedule IV of the Act-Reg.	The Chairpersons/ CEOs of all the Regulated Entities
DOR.AML.REC.98/14.06.001/2022-23				
RBI/2022-2023/169	23.1.2023	Financial Markets Regulation Department	'Fully Accessible Route' for Investment by Non-residents in Government Securities – Inclusion of Sovereign Green Bonds	All participants in Government Securities market
FMRD.FMID.No.07/14.01.006/2022-23				
RBI/2022-2023/168	23.1.2023	Customer Service Department	Safe Deposit Locker/Safe Custody Article Facility provided by banks	All Commercial Banks (including RRBs, Small Finance Banks, Payment Banks and Local Area Banks) All Co-operative Banks
CO.CEPD.PRS.No.S1233/13-01-018/2022-2023				
RBI/2022-2023/167	17.1.2023	Department of Regulation	Implementation of Section 51A of UAPA, 1967: Updates to UNSC's 1267/ 1989 ISIL (Da'esh) & Al-Qaida Sanctions List: Addition of 1 entry	The Chairpersons/ CEOs of all the Regulated Entities
DOR.AML.REC.97/14.06.001/2022-23				
RBI/2022-2023/166	17.1.2023	Department of Regulation	Designation of two individuals and one organisation under Section 35(1) (a) and 2(1) (m) of the Unlawful Activities (Prevention) Act, 1967 and their listing in the First and Fourth Schedule of the Act	The Chairpersons/ CEOs of all the Regulated Entities
DOR.AML.REC.96/14.06.001/2022-23				

RBI/2022-2023/162	09.1.2023	Department of Regulation	Basel III Capital Regulations - Eligible Credit Rating Agencies	All Scheduled Commercial Banks (including Small Finance Banks) (excluding Local Area Banks, Payments Banks and Regional Rural Banks)
DOR.STR.REC.94/21.06.008/2022-23				
RBI/2022-2023/160	04.1.2023	Foreign Exchange Department	Foreign Investment in India - Rationalisation of reporting in Single Master Form (SMF) on FIRMS Portal	All Category-I Authorised Dealer Banks
A.P. (DIR Series) Circular No. 22				
RBI/2022-2023/159	30.12.2022	Department of Regulation	Individual Housing loans – Revised limits under four-tiered regulatory framework	All Primary (Urban) Co-operative Banks,
DOR.CRE.REC.92/07.10.002/2022-23				
RBI/2022-2023/158	26.12.2022	Department of Payment and Settlement Systems	Central Payments Fraud Information Registry – Migration of Reporting to DAKSH	The Chairman / Managing Director / Chief Executive Officer Banks, Non-bank Payment System Operators (PSOs) and Credit Card issuing Non-Banking Financial Companies (NBFCs)
CO.DPSS.OVRST.No.S1619/06-08-005/2022-2023				
RBI/2022-2023/156	16.12.2022	Internal Debt Management Department	Sovereign Gold Bond (SGB) Scheme 2022-23	Scheduled Commercial Banks (as per the list attached), Designated Post Offices (as per the list attached) Stock Holding Corporation of India Ltd. National Stock Exchange of India Ltd, Bombay Stock Exchange Ltd. Clearing Corporation of India Ltd.
IDMD.CDD.No.S2581/14.04.050/2022-23				
RBI/2022-2023/154	13.12.2022	Department of Regulation	Data Format for Furnishing of Credit Information to Credit Information Companies and other Regulatory Measures	All Commercial Banks (including Small Finance Banks, Local Area Banks and Regional Rural Banks) All Primary (Urban) Co-operative Banks/State Co-operative Banks/District Central Co-operative Banks All-India Financial Institutions (Exim Bank, NABARD, NHB, SIDBI and NaBFID) All Non-Banking Financial Companies (including Housing Finance Companies) All Credit Information Companies
DoR.FIN.REC.90/20.16.056/2022-23				
RBI/2022-2023/153	12.12.2022	Financial Markets Regulation Department	Master Direction – Foreign Exchange Management (Hedging of Commodity Price Risk and Freight Risk in Overseas Markets) Directions, 2022	All Authorised Dealer Category – I Banks
A. P. (DIR Series) Circular No. 21				
RBI/2022-2023/148	07.12.2022	Department of Regulation	Change in Bank Rate	All Banks
DOR.RET.REC.88/12.01.001/2022-23				
RBI/2022-2023/146	01.12.2022	Department of Regulation	Revised Regulatory Framework for Urban Co-operative Banks (UCBs) – Net Worth and Capital Adequacy	All Primary (Urban) Co-operative Banks
DOR.CAP.REC.No.86/09.18.201/2022-23				
RBI/2022-2023/144	01.12.2022	Department of Regulation	Revised Regulatory Framework - Categorization of Urban Co-operative Banks (UCBs) for Regulatory Purposes	All Primary (Urban) Co-operative Banks
DOR.REG.No.84/07.01.000/2022-23				
RBI/2022-2023/143	01.12.2022	Department of Regulation	Review of norms for classification of Urban Co-operative Banks (UCBs) as Financially Sound and Well Managed (FSWM)	All Primary (Urban) Co-operative Banks
DOR.REG.No.85/07.01.000/2022-23				

RBI/2022-2023/142	01.12.2022	Financial Markets Regulation Department	Notification of Significant Benchmark	All the Financial Benchmark Administrators
FMRD.FMSD.06/03.07.25/2022-23				
RBI/2022-2023/141	23.11.2022	Department of Regulation	Basel III Framework on Liquidity Standards – Standing Deposit Facility	All Commercial Banks (excluding Local Area Banks, Regional Rural Banks and Payments Banks)
DOR.LRG.REC.83/03.10.001/2022-23				
RBI/2022-2023/140	23.11.2022	Department of Regulation	Inclusion of Goods and Service Tax Network (GSTN) as a Financial Information Provider under Account Aggregator Framework	All Regulated Entities of the Bank
DoR.FIN.REC.82/03.10.123/2022-23				
RBI/2022-2023/139	23.11.2022	Financial Inclusion and Development Department	Modified Interest Subvention Scheme for Short Term Loans for Agriculture and Allied Activities availed through Kisan Credit Card (KCC) during the financial years 2022-23 and 2023-24	The Chairman/Managing Director/Chief Executive Officer All Public Sector Banks, Private Sector Banks and Small Finance Banks
FIDD.CO.FSD.BC.No.13/05.02.001/2022-23				
RBI/2022-2023/137	17.11.2022	Foreign Exchange Department	Exim Bank's GoI supported Line of Credit of USD 300 Mn to the SBM (Mauritius) Infrastructure Development Company Ltd. for Construction of Phase-IV of the Mauritius Metro Express Project in Mauritius	All Category – I Authorised Dealer Banks
A.P. (DIR Series) Circular No. 18				
RBI/2022-2023/136	14.11.2022	Department of Government and Bank Accounts	Agency Commission for Direct Tax collection under TIN 2.0 regime	All Agency banks (authorised to collect direct taxes)
CO.DGBA.GBD.No.S957/43-33-005/2022-2023				