

37th SLBC Quarterly meeting for the quarter ended March 2023

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Agenda 1: Adoption of Minutes of the 36th SLBC Quarterly Meeting

The minutes of 36th SLBC meeting for the quarter ended 31st December 2022 held on 21.03.2023 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 36th 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, Canara Bank, APGVB, UCO, IDBI, BOB, TGB, UBI, CBI & KSLAB	The matter was discussed in Sub-Committee meeting on FI & DP and all Banks have confirmed having sensitized their field functionaries to ensure activation or replacement of the inactive BC/CSPs. Yes Bank has submitted corrected data on its BCs/inactive BCs as on 31.03.2023.																		
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	<p>Controllers of Banks have assured that the Banks would strive to achieve the stipulated targets in the next FY. Improvement over the previous quarter is as under:</p> <table border="1"> <thead> <tr> <th>Particulars</th> <th>As on 31.12.2022</th> <th>As on 31.03.2023</th> </tr> </thead> <tbody> <tr> <td>Priority Sector Advances</td> <td>33.12%</td> <td>34.51%</td> </tr> <tr> <td>Agriculture Advances</td> <td>14.96%</td> <td>15.82%</td> </tr> <tr> <td>Small & Marginal Farmers</td> <td>8.77%</td> <td>9.97%</td> </tr> <tr> <td>Micro Enterprises</td> <td>5.07%</td> <td>5.71%</td> </tr> <tr> <td>Advances to weaker sections</td> <td>11.97%</td> <td>12.54%</td> </tr> </tbody> </table>	Particulars	As on 31.12.2022	As on 31.03.2023	Priority Sector Advances	33.12%	34.51%	Agriculture Advances	14.96%	15.82%	Small & Marginal Farmers	8.77%	9.97%	Micro Enterprises	5.07%	5.71%	Advances to weaker sections	11.97%	12.54%
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3	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 02.05.2023. It was observed that all the Banks could complete the data updation by 28th of the following Month. Banks have been advised to adhere to timelines of 10th of the following month of end of quarter.																		
4	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. However, RBI has advised banks to make a study on the reasons for non-achievement.																		
5	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.																		
6	Reimbursement of RSETI expenditure of Rs. 21.40 Crores due to the Banks from Government of India through SERP Department.	SERP & GoT, GoI	Pending with MoRD. No developments during the quarter.																		
7	Revised Rythu Bandhu 2018 cheque printing charges of Rs.25.93 Crores i.e., 40% of original claim to be reimbursed to Banks	Agriculture & Finance Dept, GoT	Pending with Govt of Telangana. No developments during the quarter.																		

8	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. Banks have requested both the corporations to forward the latest granular data for further action at their end.
9	Banks to cover the URCS (Unbanked Rural Centers) allocated by LDMs in terms of DFS letter F.No. 08/04/2014-FI-Mission Office (300544522) dated 30.11.2022, with Banks outlets by 10/05/2023.	Controller of all Banks	As per the list provided by DFS, the villages have been allocated to Banks serving the villages. Banks have been advised to complete appointment of Banking Outlet latest by 15.05.2023. Few Banks have informed that there are villages wherein the population is below 500 and requested SLBC to exempt from coverage.

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 2nd May 2023 to review the progress in financial inclusion initiatives as at the end of March 2023. 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
March 2023	1832	1460	2853	6145

The population group-wise and sector-wise distribution of bank branches as on 31st March 2023 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** : 17 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 111 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** : 6 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 6284 Bank Mitra points.
- 3) **Fino Payments Bank:** Fino Payments Bank has 4 branches and 19500 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.
- b. DFS has advised vide its letter dated 17.03.2023 that there are 241 URCs in Telangana and advised that these URCs are to be covered with Banking Outlets. Quoting instructions of MHA and the Inter Zonal Councils, advised that URC with population above 3000 are to be necessarily covered with Brick and Mortar branches only. There are 3 Villages with population > 3000, in the list circulated by DFS and the information collected from LDMs indicate that these villages have been covered with Brick and Mortar branches as under

Name of the District	Mandal	Village	Total Population	LDM Remarks
Mulugu	Govindaraopet	Rangapur	4678	SBI branch is located within 5 Kms radius. SBI to confirm having updated the details in JDD app.
Nirmal	Kaddam Peddur	Peddur	3734	TGB branch is located within 5 Kms radius. TGB to confirm having updated the details in JDD app.
Nizamabad	Sirikonda	Ravutla	3156	TGB branch is located within 5 Kms radius.*

*Further, Bank of Baroda was allocated the village Ravutla for opening of a Brick & Mortar branch. However, BOB has requested for allocation of an alternate village Kondapur, which has been approved by DFS.

We have advised the Banks which have covered the URCs with Banking Outlets to update the details in the JDD App. Banks which have been allocated villages by LDMs were advised to cover the villages with Banking Outlets latest by 10.05.2023.

- c. 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.

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 Bhadadri 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, Bhadradi 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:

There are no uncovered CAPF camps in Bhadadri District.

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

There are 479 Gram Panchayats in Bhadradi 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 has been extended upto 31.03.2024.

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 TFIIP programme has been extended upto 31.03.2024
Progress as on 31.03.2023 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 31.03.2023 (Per lakh population)	% Achievement	Remarks
Kumuram Bheem Asifabad	515814	113872	113755	88	
Bhadradi Kothagudem	1069000	139075	153573	118	
Jayashankar Bhupalapally	711434	94996	126020	97	
PMJJBY enrolments (BENCH MARK TARGET: 9,775 PER LAKH POPULATION)					
District	Population	Achievement as on 31.01.2020 (Per lakh population)	Achievement as on 31.03.2023 (Per lakh population)	% Achievement	Remarks
Kumuram Bheem Asifabad	515814	9756	7286	75	
Bhadradi Kothagudem	1069000	25675	27624	283	
Jayashankar Bhupalapally	711434	8560	12435	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 31.03.2023 (Per lakh population)	% Achievement	Remarks
Kumuram Bheem Asifabad	515814	18482	14641	48	
Bhadradi Kothagudem	1069000	42364	48166	159	
Jayashankar Bhupalapally	711434	13945	30036	99	
APY subscribers (BENCH MARK TARGET: 2886 PER LAKH POPULATION)					
District	Population	Achievement as on 31.01.2020 (Per lakh population)	Achievement as on 31.03.2023 (Per lakh population)	% Achievement	Remarks
Kumuram Bheem Asifabad	515814	1275	4136	143	
Bhadradi Kothagudem	1069000	2456	4698	163	
Jayashankar Bhupalapally	711434	1393	4908	170	

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 31.03.2023 for 169 villages is as per the table below:

Progress as on 31.03.2023							
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	188423	163284	142028	62452	28677	21754	9668

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 42,571 BCs functioning in the State of which 26,068 are in Rural, 4,603 in Semi Urban and 11,900 in Urban & Metro areas. A total of 12,563 BCs are inactive as on 31.03.2023 of which, 6798 are in Rural, 959 in Semi Urban and 4806 in Metro Areas.

Yes Bank has shown decrease in BC/CSPs from 26428 to 24513 during the quarter. Indusind Bank has reported 246 Numbers for the first time in the previous quarter.

Bank wise status of Inactive BCs- Yes Bank -8783, Kotak Mahindra Bank -3345, HDFC -204, IDFC Bank -103 & UBI 51. The Banks need to initiate action for activation of BCs or appoint new BCs, more particularly, inactive BCs in Rural areas must be activated immediately to ensure that 100% villages are covered with Banking infrastructure.

Yes Bank has confirmed in the Sub Committee on FI & DP that necessary corrections/modifications have been made as assured in the previous SLBC Quarterly Review Meeting.

Apart from the above we have 32099 BCs of SFBs and Payment Banks, of which 12899 are inactive as at the end of March 2023 quarter. FinoPB has 62% of their BCs inactive.

Sl No	Name of the Bank	No. of BC/CSP as on 31.03.2023				No. of Inactive BC/CSP(>30days) as on 31.03.2023				Increase/Decrease in No. of Inactive BC/CSP over Dec 2022				Inc/Dec in No of BC/CSP over Dec 2022
		R	SU	U/M	Total	R	SU	U/M	Total	R	SU	U/M	Total	
1	Kotak Mahindra Bank	428	69	3502	3999	243	45	3057	3345	243	45	3057	3345	102
2	HDFC Bank	419	153	52	624	144	49	11	204	66	34	6	106	-5
3	Union Bank Of India	893	0	8	901	51	0	0	51	45	0	0	45	-69
4	IDFC First Bank	353	124	29	506	91	40	12	143	29	10	3	42	20
5	TGB	596	0	0	596	9	0	0	9	2	0	0	2	0
6	KBSLAB	28	0	0	28	3	0	0	3	1	0	0	1	5
7	Yes Bank	17694	2394	4425	24513	6207	806	1720	8733	-603	-317	-193	-1113	-1915
8	RBL Bank	928	253	1665	2846	0	0	0	0	0	0	0	0	-621
9	Axis Bank	507	409	834	1750	0	0	0	0	0	0	0	0	-8
10	Bank of Maharashtra	9	0	1	10	0	0	0	0	0	0	0	0	-2
11	ICICI Bank	364	0	6	370	0	0	0	0	0	0	0	0	0
12	Indian Bank	87	0	16	103	0	0	0	0	0	0	0	0	0
13	Bank of India	7	5	20	32	0	0	0	0	0	0	0	0	0
14	UCO Bank	30	0	0	30	19	0	0	19	0	0	0	0	0
15	IDBI Bank	8	8	3	19	8	8	3	19	0	0	0	0	0
16	Karur Vysya Bank	3	0	0	3	0	0	0	0	0	0	0	0	0
17	Central Bank of India	80	19	7	106	0	0	0	0	-5	0	0	-5	0
18	APGVB	1177	371	36	1584	15	0	0	15	-4	-2	-2	-8	0
19	Indian Overseas Bank	70	21	19	110	0	0	0	0	0	0	0	0	9
20	Punjab National Bank	95	0	18	113	0	0	0	0	0	0	0	0	12
21	Indusind Bank	0	0	267	267	0	0	0	0	0	0	0	0	21
22	Bank Of Baroda	118	93	276	487	0	2	3	5	-1	-1	-1	-3	52
23	Canara Bank	287	194	109	590	8	9	0	17	-4	-5	-2	-11	158
24	State Bank of India	1887	490	607	2984	0	0	0	0	0	0	0	0	214
	TOTAL	26068	4603	11900	42571	6798	959	4806	12563	-231	-236	2868	2401	-2027

Connectivity issues:

BOB has reported connectivity issues at the following centers

S.NO	BRANCH NAME	Issue Observed
1	WARGAL	Frequent Network Interruptions
2	MITTAPALLI	Frequent Network Interruptions
3	YERRAGUNTA, TELANGANA	Frequent Network Interruptions

DoT has informed issues are of operational in nature and advised Bank of Baroda to contact the concerned service providers for resolution of issues. If the issue remains unresolved, DoT may be contacted.

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

ATMs: As at the end of Mar 2023, there are 9660 ATMs functioning in the State of Telangana.

POS: As at the end of March 2023, 2,09,116 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 1,11,04,621 PMJDY accounts in their books as on 31st March 2023, out of which 90,62,796 accounts (81.61%) were seeded with Aadhaar and 83,95,790 accounts were issued with Rupay Cards (75.61%). Performance of Banks was reviewed in Sub-committee meeting on Financial Inclusion held on 02.05.2023. Total Deposits held in these accounts as on 31.03.2023 were at Rs. 3245.26 Crore. The number of accounts with zero balance are 17,51,162, which constitute 15.77% of total PMJDY accounts.

Sector wise position of PMJDY accounts as on 31.03.2023 is as follows

(No in Actuals & Amt in Crs)

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	2740230	4539656	3197200	4082686	7279886	2079.43	597988	5935626	6256390
PVT	1126173	201755	572794	755134	1327928	250.21	941220	1277124	877612
RRB	2253658	243149	929016	1567791	2496807	915.62	211954	1183040	1928794
Grand Total	6120061	4984560	4699010	6405611	11104621	3245.26	1751162	8395790	9062796

Bank wise performance under PMJDY accounts as on 31.03.2023 is as under

(No in Actuals & Amt in Crs)

SI No	Name of the Bank	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
1	State Bank of India	3440696	3392268	2808701	4024263	6832964	2035.99	348115	5091786	5727399
2	ICICI Bank Ltd	1098398	47039	450987	694450	1145437	131.86	903415	1145431	731360
3	Union Bank of India	807031	312343	499392	619982	1119374	262.11	254193	765840	802229
4	Canara Bank	327065	254915	248900	333080	581980	259.02	87116	306820	545404
5	Bank of Baroda	126638	294232	200388	220482	420870	125.71	36610	373701	400319
6	Indian Bank	82777	101534	74852	109459	184311	67.15	32730	151845	134873
7	Indian Overseas Bank	43203	123375	73763	92815	166578	65.56	7164	137149	134584
8	Punjab National Bank	39388	105953	75779	69562	145341	64.25	26409	79065	136717
9	Bank of India	53144	74227	57652	69719	127371	42.70	7887	115289	123573
10	Central Bank of India	46907	52910	40261	59556	99817	27.77	4846	35654	93996
11	HDFC Bank Ltd	15322	63813	55133	24002	79135	72.10	21352	79133	57994
12	UCO Bank	13702	38473	23858	28317	52175	26.99	3054	26708	41171
13	Bank of Maharashtra	12962	29931	21219	21674	42893	17.34	1672	32656	42203
14	Axis Bank Ltd	590	37300	25618	12272	37890	30.33	5739	16306	31675
15	IDBI Bank Ltd.	1197	29085	19453	10829	30282	6.64	5670	16970	24035
16	IndusInd Bank Ltd	7	10173	8255	1925	10180	2.47	628	3093	9609
17	Kotak Mahindra Bank	7167	2744	4925	4986	9911	2.76	1641	3967	8989
18	Karur Vysya Bank	3172	4359	4046	3485	7531	0.94	1495	7441	7418
19	Punjab & Sind Bank	375	2644	1451	1568	3019	0.46	146	2153	2716
20	South Indian Bank Ltd	290	2328	1501	1117	2618	1.18	419	1492	2529
21	Federal Bank Ltd	0	2375	1355	1020	2375	1.49	286	954	2018
22	City Union Bank Ltd	0	1900	1069	831	1900	0.30	326	1735	1747
23	Yes Bank Ltd	30	535	396	169	565	0.13	230	557	144
24	Jammu & Kashmir Bank	0	104	56	48	104	0.01	19	45	94
	Grand Total	6120061	4984560	4699010	6405611	11104621	3245.26	1751162	8395790	9062796

- Banks in the State have so far opened 1,11,04,621 PMJDY accounts, together having balances amounting to Rs.3245.26 crores.
- 17,51,162 PMJDY accounts are having zero balances i.e., 15.77% of total accounts.
- Of the total Zero Balance accounts, ICICI contributed 51.59%, SBI-19.88% & UBI-14.52%.
- 83,95,790 (75.61%) of PMJDY accounts have been issued with Rupay cards
 - HDFC & ICICI Banks have issued Rupay cards to all PMJDY account holders (100%)
 - JKB (43.27%), Axis Bank (43.04%), Federal Bank (40.17%), Kotak Mahindra Bank (40.03%) Central Bank of India (35.72%), & Indusind Bank(30.38) have less than 50 % coverage
- 90,62,796 (81.61%) of the PMJDY accounts are Aadhar Seeded. KVB and BOM have more than 98% of their accounts Aadhar seeded and ICICI has 63.85% 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 Aadhar seeding etc., and to initiate suitable steps to bring all eligible family members of PMJDY account holders under Financial Inclusion.

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

(i) AADHAAR Centers in Bank Branches & ii) Concerns of UIDAI

UIDAI in the last SLBC meeting has advised that all citizens have to update their KYC once in 10 years, and UIDAI has requested Bankers for their support.

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 **31.03.2023** is as per the following table:

Bank Type	As on 31.03.2023			
	PMSBY	PMJJBY	APY	Total
Public Sector	8085821	3194570	1096336	12376727
Private Sector	1166963	248344	112344	1527651
RRB	2401403	1514919	387033	4303355
Coop.	493639	242730	0	736369
Total	12147826	5200563	1595713	18944102

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 31.03.2023 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 31.03.2023 was at 3,64,962 enrolments against target of 3,75,820 i.e., an achievement of 97.00 % of targets.

PI					
Sl No	Name of the Bank	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	92,720	1,09,659	118%	4,30,700
2	UNION BANK OF INDIA	55,920	67,983	122%	3,38,996
3	TELANGANA GRAMEENA BANK	34,080	47,983	141%	1,58,999
4	AP GRAMEENA BANK	39,440	40,900	104%	2,27,334
5	CANARA BANK	27,840	28,226	101%	1,62,173
6	BANK OF BARODA	12,880	12,157	94%	73,484
7	INDIAN BANK	12,240	11,795	96%	58,758
8	INDIAN OVERSEAS BANK	8,960	11,746	131%	27,899
9	CENTRAL BANK OF INDIA	7,520	8,649	115%	37,052
10	BANK OF INDIA	4,800	7,966	166%	26,156
11	IDBI BANK LTD	3,280	5,228	159%	28,417
12	PUNJAB NATIONAL BANK	11,440	3,114	27%	25,541
13	HDFC BANK LTD	20,080	2,211	11%	31,146
14	ICICI BANK LIMITED	12,800	1,104	9%	12,676
15	BANK OF MAHARASHTRA	2,960	1,093	37%	4,653
16	KOTAK MAHINDRA BANK	2,790	1,074	38%	2,403
17	TAMILNAD MERCANTILE BANK LTD	240	1,068	445%	3,718
18	UCO BANK	3,040	973	32%	5,825
19	KARNATAKA BANK LIMITED	750	512	68%	2,459
20	AXIS BANK LTD	12,160	509	4%	17,298
21	PUNJAB AND SIND BANK	640	362	57%	2,178
22	THE KARUR VYSYA BANK LTD	1,770	147	8%	2,960
23	THE SOUTH INDIAN BANK LTD L	1,320	136	10%	1,446
24	DCB BANK LIMITED	870	134	15%	432
25	DHANLAXMI BANK LIMITED	180	67	37%	310
26	CITY UNION BANK LTD	990	56	6%	817
27	THE FEDERAL BANK LTD	570	43	8%	290
28	INDUSIND BANK LIMITED	600	33	6%	69
29	THE JAMMU AND KASHMIR BANK LTD	90	11	12%	64
30	BANDHAN BANK LIMITED	360	10	3%	355
31	RBL BANK LIMITED	90	6	7%	16
32	THE CATHOLIC SYRIAN BANK LIMITED	240	6	3%	40
33	IDFC FIRST BANK LIMITED	150	1	1%	2
34	YES BANK LIMITED	390	0	0%	41
35	STANDARD CHARTERED BANK	90	0	0%	0
36	THE LAKSHMI VILAS BANK LTD	1,530	0	0%	169
	TOTAL	3,75,820	3,64,962	97%	16,84,876

The following Banks have Nil enrollments during the CFY

- 1) Yes Bank 2) DBS(e-LVB)

CITIZEN’s CHOICE FY 2022-23 H2- CAMPAIGN: 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 February 2022 to 31st March 2023.

The achievement under Citizen's choice FY 2022-23 H2 Campaign as on 31.03.2023 is at 54,056 enrolments against target of 1,04,540 i.e., an achievement of 51.71% of targets. Only APGVB could achieve the target.

Bank wise achievement under the campaign is as under:

Sr. No.	Name of the Bank	Target	No. of APY Accounts enrolled (From 1st Feb to 31st Mar 2023) Status as on March 31, 2023	% of Target Achievement
1	STATE BANK OF INDIA	23,180	15,853	68.39%
2	AP GRAMEENA VIKAS BANK	9,860	11,446	116.09%
3	UNION BANK OF INDIA	13,980	6,991	50.01%
4	TELANGANA GRAMEENA BANK	8,520	5,581	65.50%
5	BANK OF BARODA	3,220	2,894	89.88%
6	INDIAN OVERSEAS BANK	2,240	2,088	93.21%
7	INDIAN BANK	3,060	2,075	67.81%
8	CANARA BANK	6,960	1,606	23.07%
9	CENTRAL BANK OF INDIA	1,880	1,424	75.74%
10	BANK OF INDIA	1,200	824	68.67%
11	PUNJAB NATIONAL BANK	2,860	570	19.93%
12	ICICI BANK LIMITED	3,200	541	16.91%
13	HDFC BANK LTD	5,020	432	8.61%
14	KOTAK MAHINDRA BANK	1,860	427	22.96%
15	UCO BANK	760	352	46.32%
16	BANK OF MAHARASHTRA	740	268	36.22%
17	TAMILNAD MERCANTILE BANK LTD	600	178	29.67%
18	DCB BANK LIMITED	600	133	22.17%
19	AXIS BANK LTD	3,040	90	2.96%
20	THE SOUTH INDIAN BANK LTD	880	75	8.52%
21	PUNJAB AND SIND BANK	600	73	12.17%
22	IDBI BANK LTD	820	62	7.56%
23	KARNATAKA BANK LIMITED	600	42	7.00%
24	THE KARUR VYSYA BANK LTD	1,180	11	0.93%
25	DHANLAXMI BANK LIMITED	600	9	1.50%
26	INDUSIND BANK LIMITED	600	8	1.33%
27	CITY UNION BANK LTD	660	2	0.30%
28	IDFC FIRST BANK LIMITED	600	1	0.17%
29	BANDHAN BANK LIMITED	600	0	0.00%
30	RBL BANK LIMITED	600	0	0.00%
31	STANDARD CHARTERED BANK	600	0	0.00%
32	THE CATHOLIC SYRIAN BANK LIMITED	600	0	0.00%
33	THE FEDERAL BANK LTD	600	0	0.00%
34	THE JAMMU AND KASHMIR BANK LTD	600	0	0.00%
35	THE LAKSHMI VILAS BANK LTD	1,020	0	0.00%
36	YES BANK LIMITED	600	0	0.00%
	TOTAL	1,04,540	54,056	51.71%

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 31.03.2023

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
March- 2023	186	208	465	581

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
March-2023	282	692	705	768

Camps conducted by Rural Branches		
Quarter ended	Target	Conducted
June -2022	5379	3630
September-2022	5397	4758
December -2022	5448	4638
March-2023	5496	5442

The brief performance of the FLCs during the quarter ended March 2023 is as under:

- During the Quarter FLCs have conducted, 208 special camps and 581 specific camps were conducted by FLCs of RRBs/SCBs whereas 692 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
- 1832 Rural branches have conducted 5442 camps during the quarter against a target of 5496.
- 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 02.05.2023 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 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:

All 33 Districts in the state are digitally enabled districts.

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 March 2023 were held on 03.05.2023 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 31.03.2023

(Rs. In cr)

No	Particulars	O/s as on	O/s as on	O/s as on	RBI Norm	Level of Compliance/ achievement
		31.03.2021	31.03.2022	31.03.2023		
1	Total Deposits	571909.18	632525.25	683006.06		
2	Total Advances	627039.85	732332.18	813896.44		
3	Credit Deposits Ratio (%)	109.64%	115.78%	119.16		
4	Total Priority Sector Advances	208528.27	241341.62	252747.79	40.00%	34.51%
	Of which					
A	Agriculture advances	95498.97	105295.47	115921.47	18.00%	15.82%
	Of which: small & marginal farmers	48795.43	51208.09	73084.55	9.50%	9.97%
B	Non-farm Sector / MSMEs	66508.56	87554.68	98115.84		
	Of which: Micro enterprises	25786.59	35213.29	41825.81	7.50%	5.71%
	ii. Small Enterprises	28128.41	31148.44	31678.38		
	iii. Medium Enterprises	12593.56	21192.95	24611.64		
C	Export Credit	1016.59	1327.42	94.10		
	Others' under Priority Sector Advances	45504.15	47164.04	38710.48		
	Of which					
	i. Educational Loans	3242.73	2892.03	2909.15		
	ii. Housing Loans	32915.48	32272.67	29304.85		
	iii. Social Infrastructure	42.74	68.21	2907.92		
	iv. Renewable Energy	136.26	154.79	272.28		
	v. Others	9166.94	11776.34	3316.28		
	Out of Priority Sector Adv- Finance to:					
5	i. Advances Weaker Sections	56317.35	78898.91	91849.63	11.50%	12.54%
	ii. Advances to Women	44448.43	88567.35	121867.30		
	iii. Advances to SC/ST	16846.43	19552.44	18314.28		
	iv. Advances to Minorities	9592.35	12091.49	13351.65		
	v. SHGs	18717.57	19158.73	24589.74		

* 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 March 2023

- As at the end of FY 2022-23, Total deposits of the Banks in the State are at Rs. 683006.06 crores and advances are at Rs. 813896.44 crores.
- Banks in the State have registered a CD Ratio of 119.16% as on 31.03.2023.
- Advances to Priority Sector were at 34.51%, as against 34.18% as on 31.03.2022.
- Advances to Agriculture was at 15.82%, as against 16.79% as on 31.03.2022.
- Credit to Small & Marginal Farmers was at 9.97%, as against 8.17% as on 31.03.2022
- Finance to Micro enterprises was at 5.71%, as against 5.61% as on 31.03.2022
- Advances to weaker sections is at 12.54%, as against 12.58% as on 31.03.2022

➤ 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 for finalisation of Annual Credit Plan for the districts.

➤ **All India Agriculture Credit Target for 2023-24**

Govt of India, for the FY 2023-24 has estimated an Agriculture credit target (GLC-Agriculture) for ₹20,00,000 crore with the following agency wise break-up:

Agency-wise GLC Targets for Agriculture (2023-24)

(₹ Crore)

Agency	Crop Loan	Term Loan	Total
Commercial Banks	7,68,000	7,32,000	15,00,000
Cooperative Banks	2,37,000	25,000	2,62,000
Regional Rural Banks	1,95,000	43,000	2,38,000
Total	12,00,000	8,00,000	20,00,00

To provide special focus to allied activities, separate sub-targets (within the overall target) were allocated for working capital and term loan towards allied activities for Animal Husbandry, Dairy, Poultry & Fisheries. For FY 2022-23, a sub-target of ₹1,26,000 crore was allocated towards allied activities. For FY 2023-24, a separate sub target of ₹2,93,000 crore has been fixed for allied activities, within the overall agriculture credit target of ₹20,00,000 crore as per the following:

Sub-targets for Animal Husbandry, Dairy & Fisheries within GLC Targets for Agriculture

(₹ Crore)

Sr. No.	Activity	Working Capital	Term Loan	Total
i.	Dairy	39,000	66,000	1,05,000
ii.	Poultry	20,000	8,000	28,000
iii.	Sheep Goat, Piggery & Animal Husbandry- Others	63,000	72,000	1,35,000
iv.	Fisheries	18,000	7,000	25,000
	Total	1,40,000	1,53,000	2,93,000

However, agency wise targets for the State are yet to be received.

a. Achievement of Annual Credit Plan 2022-23 Priority Sector lending: Position as on 31.03.2023 (Rs. In cr)

S.No	Particulars	Achievement during			Target 2022-23	Achievement 01.04.2022 to 31.03.2023	% 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	35167.78	129.55
	Total	41200.56	31489.69	42853.62	67864.39	59060.60	87.03
2	Agriculture TLs	12644.29	8187.24	11430.57	19683.07	31291.02	158.97
3	Agriculture Infra	355.50	403.68	631.99	4088.25	972.40	23.78
4	Agr. Ancillary	3815.29	3118.57	5473.03	11558.72	12381.09	107.11
5	Total Agriculture	58015.64	43199.19	60389.21	103194.33	103705.11	100.49
6	Micro, Small & Medium Enterprises	38416.31	32210.22	45105.33	49870.86	86958.41	174.37
7	Other priority Sector	6694.55	5301.07	7293.77	15353.13	11180.85	72.82
	Of which						
A	Education Loans	693.68	610.72	839.88	2718.34	678.96	24.97
B	Housing Loans	4162.39	3258.99	4536.74	10192.27	4559.26	44.73
C	Others	1838.48	1431.36	1917.15	2442.52	5942.63	243.30
8	Total Priority Sector	103126.50	80710.49	112965.92	168418.42	201844.37	119.84
9	Non-Priority Sector**	155135.02	165337.16	205613.55	47784.40	363081.76	759.83
	Total Credit Plan	258261.52	246047.65	318579.48	216202.82	564926.13	261.29

**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 during the FY 2022-23:

- Banks together disbursed Priority Sector loans of Rs.201844.37 Crs and achieved 119.84% of ACP target.
- Under Short Term Production loans, Banks disbursed Rs. 59060.60 Crs and achieved 87.03% of targets.
- An amount of Rs. 103705.11 Crs were disbursed by Banks to Agriculture sector achieving 100.49 % of ACP target.
- MSME loans totalling to Rs.86958.41 Crs were disbursed by banks achieving 174.37% of annual target.
- An amount of Rs.11180.85 Crs was disbursed by Banks as 'Other priority sector advances' achieving 72.82% of annual target.
- Education loans amounting to Rs.678.96 Crs were disbursed by banks achieving 24.97% of annual target.
- Housing loans amounting to Rs. 4559.26 Crs were disbursed by banks achieving 44.73% of target.
- Banks together have disbursed Priority & Non Priority Sector Advances totalling to Rs.564926.13 Crs achieving 261.29 % of annual targets.

i) Credit flow to Agriculture: Achievement of Annual Credit Plan**Total Agriculture: Sector-wise / Category-wise as on 31.03.2023****(Rs. in Crs)**

Sector	As on 31.03.2022			As on 31.03.2023		
	Targets	Achievement	% Achievement	Targets	Achievement	% Achievement
Public Sector Banks	55770.37	29771.47	53.38	61902.51	67752.35	109.45
Private Sector Banks	16111.34	11081.84	68.78	16678.29	14734.35	88.34
Regional Rural Banks	9211.99	8390.36	91.08	13599.00	12802.89	94.15
Cooperative Banks	10448.01	11143.67	106.66	10804.35	8389.60	77.65
Small Finance Banks				0.00	25.92	--
Foreign Banks				210.28	0.00	0.00
Total	91541.71	60389.21	65.97	103194.33	103705.11	100.49

Category	As on 31.03.2022			As on 31.03.2023		
	Targets	Achievement	% Achievement	Targets	Achievement	% Achievement
Crop Loans	59440.44	42853.62	72.10	67864.39	59060.60	87.03
Agri Term Loans (Allied etc.,)	16537.28	11430.57	69.12	19683.02	31291.02	158.97
Infrastructure	3895.61	631.99	16.22	4088.20	972.40	23.79
Agr. Ancillary	11668.38	5473.03	46.91	11558.72	12381.09	107.11
Total Term Loans	32101.27	17535.59	54.62	35329.94	44644.51	126.36
Grand Total	91541.71	60389.21	65.97	103194.33	103705.11	100.49

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 21.04.2023 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	958129	841404	12265	3679	16903	1740	16502	1759	894252	6511.15	63817
2	Regional Rural Banks	275041	243960	1545	0	727	0	0	1143	247375	1789.56	27666
3	Union Bank of India	202744	174966	3264	684	4683	2	0	1098	184697	2154.36	18008
4	TSCAB	164471	153111	718	0	691	65	179	346	155110	960.65	8804
5	Canara Bank	111836	107262	93	3	980	7	3	293	108641	1272.04	3187
6	HDFC Bank Ltd	47592	38732	1161	1289	0	72	19	14	41287	7219.99	6135
7	Central Bank of India	15355	14008	2	1	145	3	6	83	14248	87.49	1105
8	Indian Bank	14939	12617	3	0	132	0	0	9	12761	104.64	2178
9	Bank of Baroda	13887	11911	502	456	226	0	3	39	13137	122.52	750
10	Indian Overseas Bank	11023	9329	0	0	41	1	99	70	9540	82.32	1483
11	Punjab National Bank	10173	8929	0	0	45	3	0	56	9033	146.92	1138
12	UCO Bank	3962	3081	0	0	260	0	0	14	3355	30.95	607
13	Bank of Maharashtra	2087	1807	0	0	12	0	0	23	1842	29.3	245
14	Bank of India	1602	1501	0	0	0	0	0	0	1501	13.71	101
15	Punjab & Sind Bank	32	24	0	0	2	0	2	0	28	0.9	4
	Total	1832873	1622642	19553	6112	24847	1893	16813	4947	1696807	20526.5	135228

13 Commercial Banks, RRBs & Co-Operative Banks(TSCAB) in Telangana together have sanctioned limits amounting to Rs. 20526.50 Crore to 1696807 farmers upto 21.04.2023, under KCC Saturation Scheme launched by DFS. 135228 applications were rejected due to multiple loans availed and non-availability of land etc., out of these farmers, 453746 are covered under PMJJBY and 727561 farmers are covered under PMSBY.

(Source: pmjdy.gov.in/fiplan)

KCC campaign on Animal Husbandry & Fisheries: The Department of Agriculture and Cooperation, Govt of India launched a 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.

DFS has advised relaunch of the KCC campaign on AH & Fisheries from 01.05.2023 to 31.03.2024.

Progress on KCC to Dairy farmers as on 21.04.2023:

A total number of 9698 applications are received and 9676 applications acknowledged by branches. Banks have sanctioned loans to 3106 beneficiaries & 28 applications are pending for more than 15 days.

Bank wise status as on 05.05.2023

SI No	Name of the Bank	No of Applications Received	No of Applications Accepted	No of Applications Sanctioned	No of Applications Rejected	Sum of Pendency more than 15 days
1	State Bank of India	5396	5377	1560	3817	0
2	Union Bank of India	2084	2083	1160	904	19
3	Cooperative Bank	1063	1063	11	1051	1
4	Canara Bank	411	409	191	216	2
5	Central Bank of India	298	298	87	211	0
6	Indian Overseas Bank	208	208	27	179	2
7	Bank of Baroda	97	97	26	70	1
8	Indian Bank	80	80	35	45	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.	7	7	0	6	1
13	Punjab National Bank	5	5	0	3	2
14	Punjab & Sind Bank	2	2	0	2	0
15	Jammu & Kashmir Bank Ltd	0	0	0	0	0
	Grand Total	9698	9676	3106	6542	28

District wise Status as on 05.05.2023

SL No	Name of the District	No of Applications Received	No of Applications Accepted	No of Applications Sanctioned	No of Applications Rejected	Sum of Pendency more than 15 days
1	WARANGAL	3477	3477	962	2515	0
2	NAGARKURNOOL	823	823	10	813	0
3	KHAMMAM	789	789	279	510	0
4	BHADADRI KOTHAGUDEM	455	455	127	328	0
5	WANAPARTHY	401	401	388	13	0
6	MANCHERIAL	376	373	151	220	2
7	NARAYANPET	339	332	144	188	0
8	NIZAMABAD	329	329	86	217	26
9	HANAMKONDA	298	298	119	179	0
10	SANGAREDDY	291	291	200	91	0
11	JANGOAN	265	253	182	71	0
12	MEDCHAL	265	265	25	240	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	JAYASHANKER BHUPALAPALLY	18	18	3	15	0
28	MULUGU	5	5	0	5	0
29	HYDERABAD	0	0	0	0	0
30	KARIMNAGAR	0	0	0	0	0
31	MEDAK	0	0	0	0	0
32	NALGONDA	0	0	0	0	0
33	RANGAREDDY	0	0	0	0	0
	Grand Total	9698	9676	3106	6542	28

KCC TO FISH FARMERS

A total number of 6737 applications received and acknowledged by branches. Banks have sanctioned loans to 3325 beneficiaries and 91 applications are pending with banks for more than 15 days.

Bank wise status as on 05.05.2023

SI No	Name of the Bank	No of Applications Received	No of Applications Accepted	No of Applications Sanctioned	No of Applications Rejected	Sum of Pendency more than 15 days
1	State Bank of India	4567	4567	2289	2225	53
2	Union Bank of India	1228	1228	729	474	25
3	Cooperative Bank	280	280	0	280	0
4	Central Bank of India	279	279	133	146	0
5	Canara Bank	163	163	73	90	0
6	Indian Overseas Bank	67	67	34	20	13
7	Indian Bank	54	54	42	12	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	6737	6737	3325	3321	91

District wise status as on 05.05.2023

SI No	Name of the District	No of Applications Received	No of Applications Accepted	No of Applications Sanctioned	No of Applications Rejected	Sum of Pendency more than 15 days
1	WARANGAL	2397	2397	1245	1152	0
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	BHADRADRI KOTHAGUDEM	289	289	75	214	0
7	MEDCHAL	226	226	56	170	0
8	KAMAREDDY	221	221	56	165	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	HANAMKONDA	99	99	1	7	91
16	RAJANNA	96	96	18	78	0
17	KUMURAM BHEEM	70	70	47	23	0
18	WANAPARTHY	41	41	32	9	0
19	KHAMMAM	39	39	0	39	0
20	JANGOAN	16	16	11	5	0
21	MEDAK	16	16	0	16	0
22	NALGONDA	2	2	2	0	0
23	HYDERABAD	0	0	0	0	0
24	JAYASHANKAR BHUPALAPALLE	0	0	0	0	0
25	MAHABUBABAD	0	0	0	0	0
26	MANCHERIAL	0	0	0	0	0
27	MULUGU	0	0	0	0	0
28	NAGARKURNOOL	0	0	0	0	0
29	NIRMAL	0	0	0	0	0
30	NIZAMABAD	0	0	0	0	0
31	PEDDAPALLI	0	0	0	0	0
32	RANGAREDDY	0	0	0	0	0
33	SIDDIPET	0	0	0	0	0
	Grand Total	6737	6737	3325	3321	91

(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 31.03.2023 (Rs. In cr)

Sector	As on 31.03.2022			As on 31.03.2023		
	Target	Achievement	%	Target	Achievement	%
Public Sector Banks	18089.34	6104.65	33.74	19949.19	29313.70	146.94
Private Sector Banks	9548.93	6978.69	73.08	10036.58	9040.94	90.08
Regional Rural Banks	3196.04	2724.35	85.25	3602.93	4681.57	129.94
Cooperative Banks	1266.99	1725.90	136.22	1646.44	1582.38	96.11
Small Finance Banks				0	25.92	
Foreign Banks				94.90	0.00	0.00
Total	32101.27	17533.59	35.60	35330.04	44644.51	126.36

Achievement in FY 2022-23 under Agl. Term Loans (Term Loans including allied; Infrastructure & Ancillary activities)

- Public sector banks have disbursed Rs.29313.70 Crs and achieved 146.94% of Annual Targets.
- Private sector banks have disbursed Rs.9040.94 Crs and achieved 90.08% of Annual Targets.
- RRBs have disbursed Rs.4681.57 Crs and achieved 129.94% of Annual Targets.
- Co-operative Banks have disbursed Rs. 1582.38 Crs and achieved 96.11% of Annual Targets.

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

Controllers of Banks are requested to focus on extending financial assistance to Agriculture Infrastructure, Agri. allied and Ancillary activities to improve investment which ultimately creates sustainable income for the farmers.

Agriculture Infrastructure Fund - Progress:

GoI launched Agri Infrastructure Fund of Rs. 1.00 lakh crore for farm-gate infrastructure for farmers. Under the Scheme, financing facility will be provided for funding Agriculture Infrastructure Projects at farm-gate & aggregation points(PACS, FPOs, Agri Entrepreneurs, Start-ups, etc.). Development of farm-gate & aggregation point, affordable and financially viable Post Harvest Management Infrastructure should be encouraged. The Scheme details were 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.

Progress under Agri Infrastructure Fund in Telangana as on 15.04.2023 is as under:

S.No	Bank Name	Cumulative Target till Q1 FY 2023-24	Sanctioned		Achievement	Disbursed	
		Amount	No.	Amount	Amount	No.	Amount
1	State Bank of India	231.09	208	211.90	91.70%	164	161.98
2	HDFC Bank	119.20	114	106.11	89.03%	57	70.39
3	Union Bank of India	193.82	118	171.76	88.62%	65	123.97
4	Canara Bank	155.76	107	137.69	88.39%	107	121.97
5	Kotak Mahindra Bank	57.56	28	50.08	87.00%	28	40.70
6	Bank of Baroda	8.54	6	7.38	86.47%	4	6.60
7	Punjab National Bank	19.69	23	16.92	85.94%	17	15.29
8	Indian Bank	45.52	33	39.03	85.74%	29	58.20
9	TSCAB incl. DCCBs	251.40	430	214.20	85.20%	309	98.59
10	IDBI Bank Ltd	6.78	3	5.70	84.13%	3	2.86
11	Karnataka Bank	6.47	4	5.33	82.35%	4	11.47
12	Central Bank Of India	6.75	4	5.00	74.07%	1	1.15
13	Bank of India	6.65	5	4.87	73.21%	5	5.80
14	Karur Vysya Bank	2.75	1	2.00	72.73%	1	2.00
15	Tamilnad Mercantile Bank	2.75	1	2.00	72.73%	1	2.00
16	UCO Bank	6.45	4	4.60	71.32%	4	5.52
17	Bank of Maharashtra	6.00	2	4.00	66.67%	2	7.63
18	Telangana Grameen Bank	5.26	86	3.02	57.36%	86	3.02
19	Axis Bank	2.00	1	1.00	50.00%	0	0.00
20	Indian Overseas Bank	4.73	2	2.30	48.68%	1	2.75
21	ICICI Bank	1.25	0	0.00	0.00%	0	0.00
22	APGVB	1.25	0	0.00	0.00%	0	0.00
	Grand Total	1141.67	1186	995.41	87.19%	890	742.13

(Source: NABCONS)

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 31.03.2023:

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 31.03.2023 is as follows

SI No	Bank	Target	Total No of Loan Sanctioned	Achievement %	Pending for sanction			
					Less than a Month	1-2 Month	More than 2 Months	Total
1	STATE BANK OF INDIA	663	692	104.37	947	116	0	1063
2	TELANGANA GRAMEENA BANK	143	370	258.74	586	107	199	892
3	UNION BANK OF INDIA	324	362	111.73	450	106	58	614
4	AP GRAMEENA VIKAS BANK	278	434	156.12	520	46	9	575
5	TSCAB	23	66	286.96	162	20	139	321
6	HDFC BANK	24	106	441.67	64	22	76	162
7	INDIAN BANK	47	44	93.62	84	9	0	93
8	CANARA BANK	48	75	156.25	69	0	0	69
9	INDIAN OVERSEAS BANK	16	14	87.5	21	6	13	40
10	CENTRAL BANK OF INDIA	23	39	169.57	26	2	0	28
11	BANK OF BARODA	28	22	78.57	25	2	0	27
12	PUNJAB NATIONAL BANK	15	7	46.67	16	9	1	26
13	ICICI BANK LIMITED				3	1	13	17
14	THE GAYATRI CO OP BANK LTD				3	0	9	12
15	IDBI BANK				3	0	4	7
16	KARUR VYSYA BANK	4	1	25	1	0	5	6
17	BANK OF MAHARASHTRA	6	3	50	5	0	0	5
18	KOTAK MAHINDRA BANK LIMITED				0	0	4	4
19	UCO BANK	4	3	75	3	0	0	3
20	BHADRADRI C U BANK				0	0	2	2
21	IDFC First Bank Ltd				2	0	0	2
22	INDUSIND BANK				0	0	2	2
23	POCHAMPALLY COOP BANK				0	1	1	2
24	BHADRADRI CO-OP BANK LTD				0	0	1	1
25	CITY UNION BANK LIMITED				0	0	1	1
26	KARNATAKA BANK LIMITED				0	0	1	1
27	SANGHAMITRA COOP BANK				0	0	1	1
28	SOUTH INDIAN BANK				0	0	1	1
29	THE SHAMRAO VITHAL COOP BANK				1	0	0	1
30	VIJAYA BANK				0	0	1	1
	Total	1646	2238	135.97	2991	447	541	3979

(Source :TSFPS)

iv) Pledge Finance against Warehouse Receipts:

During the quarter Banks in the state have extended credit to 140 beneficiaries amounting to Rs.26.43 crores and the total outstandings are at Rs.39.50 Crs to 202 beneficiaries.

The performance of Banks under NWR finance has been reviewed in the Sub-Committee Meeting on Agriculture held on 03.05.2023 & 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 Gol 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. 8.01 Crores to 448 groups. The total JLG Loans outstanding with Banks as on 31.03.2023 is Rs.99.82 crore extended to 7590 groups.

Sr.No	Name of the Bank	Outstanding		Disbursement	
		No.	Amt. in Crs	No.	Amt. in Crs
1	TSCAB	3300	49.07	129	1.96
2	A.P.GRAMEENA VIKAS BANK	1874	24.46	53	0.28
3	TELANGANA GRAMEENA BANK	1639	15.13	14	0.32
4	STATE BANK OF INDIA	588	8.39	236	5.03
5	CANARA BANK	36	0.8	7	0.22
6	BANK OF INDIA	10	0.78	0	0
7	BANK OF BARODA	12	0.42	1	0.1
8	PUNJAB NATIONAL BANK	21	0.33	0	0
9	INDIAN BANK	4	0.14	0	0
10	INDIAN OVERSEAS BANK	68	0.14	0	0
11	HDFC BANK	24	0.11	7	0.09
12	UNION BANK OF INDIA	12	0.03	1	0.01
13	CENTRAL BANK OF INDIA	2	0.02	0	0
Grand Total		7590	99.82	448	8.01

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 03.05.2023.

AC&ABC Bank loan pendency data: Telangana State for the period 01.04.2022 to 31.03.2023		
Name of Bank	No. of Cases	Amount in Lac
State Bank of India	17	544.60
Union Bank of India	11	129.37
HDFC	3	15.00
Canara Bank	3	28.10
IDBI Bank	1	10.00
UCO Bank	1	10.00
Indian Overseas Bank	1	15.00
Grand Total	37	752.07

Bank-wise Loans Sanctioned for the period 01.04.2022 to 31.03.2023			
S. No.	Name of Bank	No. of Application	Loan Amount in lacs
1	State Bank of India	3	35.00

Bank Loan Sanctioned 2022 Onward: 01.04.2022 to 07.02.2023 – TS AGROS BATCH - SBI ONLY		
Name of the NTI	No. of Application	Amount Sanctioned in lacs
AWARE Khammam	19	210.00
KVK Jammikunta	3	30.00
SAGAR NTI	4	35.00
CED Hyderabad	11	167.50
Grand Total	37	442.50

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 377 FPOs. Of these FPOs, 99 FPOs are promoted in the watershed project areas covering 151 watersheds and 03 FPOs are promoted in Tribal Areas involving TDF projects of NABARD.

Under the Central Sector Scheme for promotion of 10000 FPOs, so far 285 FPOs are being nurtured through 5 implementing agencies, 25 Cluster Based Business Organisations (CBBOs) and 2 Value Chain Organisations (VCOs). Out of these, 96 FPOs have availed equity grant assistance to the tune of ₹ 4.08 cr. The list of these FPOs have already been shared with the SLBC. These FPOs are now eligible for credit linkage. NABARD lays emphasis on expediting the process of credit linkage with Financial Institutions. The State Level Consultative Committee (SLCC) meeting under the chairmanship of Shri M Raghunandan Rao, IAS (APC and Secretary to Govt., Agriculture & Cooperation Dept., Govt. of Telangana) reviews the performance of the sanctioned FPOs. The 5th SLCC was meeting was organized on 21st April 2023 to review the status of implementation of CSS for promotion of 10,000 FPOs by various Implementing Agencies.

Recently, a review meeting under Central Sector Scheme on Formation and Promotion of 10,000 FPOs was organized by NABARD Telangana RO on 03rd May, 2023 to review the status of implementation of scheme by various Implementing Agencies (IAs). The meeting was chaired by Dr. Vijaya Lakshmi Nadendla, IAS Joint Secretary (Marketing) Ministry of Agriculture & Farmers Welfare, Govt. of India. Shri. M Raghunandan Rao, IAS, APC and Secretary, Agriculture & Cooperation Dept., Govt. of Telangana, Dr. J Prasanna, Deputy Registrar, Dept. of Cooperation, Smt T. Sujatha, JDA, Dept. of Agriculture & Cooperation, representatives from DMI, SLBC, NABKISAN, Implementing Agencies (NABARD, SFAC, NAFED, NCDC and FDRVC), CBBOs and select FPOs participated in the meeting.

Dr. Vijaya Lakshmi Nadendla, IAS highlighted the basic tenets of the scheme with crucial roles and responsibilities of all the stakeholders. Certain issues in implementation of scheme were flagged such as slow pace of FPO registration, subpar disbursement of EGA and CBBO/ FPO Management cost, documentation process by different IAs etc. Further, all the stakeholders were advised to focus on strengthening the fundamentals of FPOs through prompt release of eligible assistance like CBBO cost, FPO Management cost, Equity grant, facilitating credit linkage with Rural Financial Institutions (RFIs) and availing benefits of Credit Guarantee Fund with NABSanrakshan.

During the meeting, SLBC is advised to sensitize the bankers for credit linkage of those FPOs who have availed equity grant assistance under the scheme. Further, the banks can avail credit guarantee from

NabSanrakshan Trustee Private Limited, a wholly owned subsidiary of NABARD. The list of FPOs along with their bank details will be shared with the SLBC. SLBC may facilitate interaction of the branch managers of the concerned bank to visit the FPOs, assess the credit needs and facilitate credit linkage.

Out of the 377 NABARD supported FPOs, 172 FPOs have been successfully Credit Linked with the formal banking channel. Credit totaling to ₹ 3066.69 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 linked). 112 FPOs are registered and have started trading on e-NAM & NCDEX platforms. NABARD has also supported with ₹ 718.44 lakh as Business Development Assistance (BDA) to 152 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 with total grant support of ₹ 1013.82 lakh from TRICOR 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, NABSanrakshan has launched the Credit Guarantee Fund Scheme to provide credit guarantee cover for loans to FPOs by eligible lending institutions thereby minimizing 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 ₹ 2 crore
- In case of project loan up to ₹ 1 crore, credit guarantee cover will be 85% of bankable project loan with ceiling of ₹ 85 lakh; while in case of project loan above ₹ 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 ₹ 2 crore only.

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

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

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

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.

Viii Support to Rural Infrastructure

A. Rural Infrastructure Development Fund

The annual corpus of RIDF during FY 2022-23 (RIDF Tranche XXVIII) was ₹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 ₹8340.17 crore in the State, against which ₹5925.06 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

i. Strengthening of Infrastructure Facilities in Government Schools

NABARD has sanctioned a cumulative RIDF loan of ₹1427.25 crore under Tranche XXVII and XXVIII for strengthening of school infrastructure in Government Schools. The works sanctioned include construction of additional classrooms, water storage tanks and drinking water dispenser system, toilet blocks and anganwadi rooms. NABARD has already disbursed ₹505.31 crore to the State Government for taking up the envisaged works.

ii. Oil palm area expansion in Telangana State

NABARD has sanctioned a cumulative RIDF loan of ₹314.76 crore under Tranche XXVII and XXVIII for oil palm area expansion in the state. The project component includes supply of planting material, supply and installation of drip irrigation units and monitoring and evaluation costs. NABARD has already disbursed ₹152.94 crore to the State Government for taking up the envisaged works.

iii. 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.

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 the harmonized list of projects as approved by the GOI/RBI and activities covered under RIDF and “Rurban” mission are eligible for funding under NIDA.

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

Since TDWSCL 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.

C. 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 04 May 2023, ₹9.60 crore and ₹93.51 crore has been released under DIDF to NDDDB for Mulkanoor Dairy and TSDCCF Ltd respectively.

D. 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 2026, with a financial outlay of Rs 148 crore per year with a total outlay of Rs. 444.00 crore for the years 2023-24 to 2025-26, applicable for the projects for which term loan is sanctioned on or after 01 April 2023, as per order F. No. M-11011/12/New Scheme/2019-AMI (Pt.3) (97293) dated 26 April 2023, issued by the Directorate of Marketing and Inspection (DMI), HOI. **(Source:NABARD)**

b) Outstanding & NPAs under Agriculture sector as on 31.03.2023

(Rs. In Crs)

S.No.	Particulars	Outstandings		NPAs as on 31.03.2023			NPA % as on 31.12.2022
		No. of A/cs	Amount	No. of A/cs	Amount	% to O/S	
1	Short Term Crop Loans	5764113	70084.30	553857	4587.25	6.55	6.75
2	Agri. Term Loans	1177445	30452.29	69714	1031.45	3.39	4.05
3	Agri. Infrastructure	8631	1349.53	378	58.17	4.31	5.43
4	Agri. Ancillary Activities	158756	14035.34	2602	1322.84	9.43	11.50
	Grand Total	7108945	115921.47	626551	6999.71	6.04	6.48

i)NPAs in Agriculture segment

- **6.55%** of outstanding short-term crop loans are in NPA category as on 31.03.2023.
- **3.39%** of Agriculture Term Loan, **4.31%** of Agri. Infrastructure; **9.43%** of Agri. Ancillary Activities are in NPA category as on 31.03.2023.
- Total NPAs under Agriculture Advances are at **6.04%**.

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 **246,038 loan accounts of farmers** having outstanding amount upto Rs.50,000/-.
- 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.

Progress reported by Banks in Finance for Oil Palm cultivation as on 31.03.2023

SI No	Name of the Bank	Sanctions	
		No in Actuals	Amount in Crs
1	State Bank of India	06	0.45
2	TSCAB	06	0.26
	Total	12	0.71

c.Flow of Credit to MSMEs

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

Particulars	As on 31.03.2022			As on 31.03.2023		
	Target for FY 2021-22	Ach	% of Ach	Target for FY 2022-23	Ach	% of Ach
Micro Enterprises	12038.97	18124.01	150.54%	19156.22	33337.77	174.03%
Small Enterprises	12046.75	15418.12	127.99%	12764.46	29171.82	228.54%
Total SME	24085.72	33542.13	139.26%	31920.68	62509.59	195.83%
Medium Enterprises (ME)	15275.44	11563.20	75.70%	17950.18	24448.82	136.20%
Total MSME advances	39361.16	45105.33	114.59%	49870.86	86958.41	174.37%

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

Particulars	Outstanding as on 31.03.2022		Outstanding as on 31.12.2022		Outstanding as on 31.03.2023	
	A/c.	Amt.	A/c.	Amt.	A/c.	Amt.
Micro Enterprises	796528	35213.29	636347	37148.90	673069	41825.81
Small Enterprises	79143	31148.44	57802	32018.28	53021	31678.38
Total MSE	875671	66361.73	694149	69167.18	726090	73504.19
% of Micro Enterprises to total MSE	89.87%	53.06%	91.67%	53.71%	92.69%	56.90%
% of Small enterprises to total MSE	10.13%	46.94%	8.33%	46.29%	7.30%	43.10%
Medium Enterprises (ME)	17956	21192.95	19244	23987.53	13493	24611.65
% of ME to total MSME advances	2.01	24.21	2.70%	25.75%	1.82%	25.08%
Total MSME advances	893627	87554.68	713393	93154.71	739583	98115.84

Performance under MSME in FY 2022-23:

- Outstanding Advances to MSEs stood at Rs. 73504.19 Crs.
- Outstanding Advances to MEs stood at Rs. 24611.65 Crs.
- Outstanding Advances under MSME segment stood at Rs.98115.84 Crs.

iii) PM Task Force Recommendations:

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 03.05.2023.

Status of Compliance as on 31.03.2023:

Norm Description	Norm %	Actual %		No. of banks achieved the norm		Banks not achieved for the quarter March, 2023
		Dec-22	Mar-23	Dec-22	Mar-23	
Banks are advised to achieve a 20 percent year-on-year growth in credit to micro & small enterprises (Mar-2021 to Mar-2022)	20	13.14%	11.36%	18	19	Dcb Bank, City Union Bank, Punjab National Bank, Tamilnad Mercantile Bank, Telangana Grameena Bank, Karnataka Bank, Canara Bank, Bank Of India, Uco Bank, Indian Bank, Karur Vysya Bank, South Indian Bank, Indian Overseas Bank, Rbl Bank, Idbi Bank, State Bank Of India, Bank Of Maharashtra, J & K Bank, Bandhan Bank And DBS Bank
10 percent annual growth in the number of micro enterprise accounts	10	-13.31%	-15.25%	14	15	Punjab And Sind Bank, Tamilnad Mercantile Bank, City Union Bank, Indusind Bank, Dcb Bank, Karnataka Bank, Canara Bank, Bank Of India, Bank Of Maharashtra, Icici Bank, Indian Overseas Bank, Punjab National Bank, Telangana Grameena Bank, Dhanlaxmi Bank, South Indian Bank, Indian Bank, Idbi Bank, Uco Bank, State Bank Of India, Rbl Bank, J & K Bank, Hdfc Bank, Bandhan Bank and DBS 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	53.69%	56.92%	17	18	Union Bank Of India, State Bank of India, Indusind Bank, Canara Bank, ICICI Bank, RBL Bank, HDFC Bank, Central Bank of India, Indian Bank, Yes Bank, Kotak Mahindra Bank, KARUR VYSYA BANK, Karnataka Bank, Punjab National Bank, City Union Bank, CSB BANK LIMITED, South Indian Bank, DHANLAXMI BANK, UCO Bank, A P S F C and DBS BANK

RBI, during the Sub Committee meeting held on 03.05.2023 has advised Banks to compare the data for the past three years and explore the reasons for non-achievement of the Norms under PM Task force recommendations.

iv) NPAs in MSME segment as on 31.03.2023

(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	673846	41825.81	135318	2154.45	5.15	6.33%
2	Small	53021	31678.38	5974	1970.17	6.22	6.48%
	Total MSE	726867	73504.19	141292	4124.62	5.61	6.40%
3	Medium	19052	24611.64	1510	1196.16	4.86	5.01%
	Total MSME	745919	98115.84	142802	5320.78	5.42	6.04%

NPAs for the FY 2022-23:

- NPAs under MSE segment advances constitute 5.61% of outstandings
- NPAs under Medium enterprises constitute 4.86% of outstandings
- NPAs under total MSME segment constitute 5.42% of total outstandings

v) CGTSMSE - COVERAGE:

As on 31.03.2023, a total number of 1,95,349 proposals of banks have been approved for an amount of Rs. **13590.64** Crores for coverage under CGTMSE.

During the current quarter under review, total number of 7477 proposals with an amount of **Rs. 1046.46 crore** have been approved under CGTMSE coverage.

Bank wise & District wise details are as under:

Bank Wise Report of TELANGANA (Guarantee Approved)			
From: 01/01/2023 To: 31/03/2023			
Sl No.	Bank Name	No	Approved Amt (in Rs. Crs)
1	HDFC BANK LIMITED	327	178.29
2	UNION BANK OF INDIA	2923	155.78
3	STATE BANK OF INDIA	307	135.21
4	AXIS BANK LIMITED	198	98.78
5	BANK OF BARODA	563	64.38
6	CANARA BANK	206	52.12
7	CENTRAL BANK OF INDIA	109	47.53
8	PUNJAB NATIONAL BANK	382	20.50
9	ICICI BANK	21	19.33
10	INDIAN BANK	488	16.90
11	KOTAK MAHINDRA BANK	22	12.44
12	INDIAN OVERSEAS BANK	40	9.77
13	UCO BANK	29	9.40
14	BANK OF INDIA	39	8.72
15	IDBI BANK LTD	30	8.49
16	ANDHRA PRADESH GRAMEENA VIKAS BANK	555	7.85
17	TELANGANA GRAMIN BANK	243	6.34
18	YES BANK LTD	5	4.18
19	STANDARD CHARTERED BANK	4	4.00
20	AU SMALL FINANCE BANK LIMITED	3	3.85
21	THE KARUR VYSYA BANK LTD	7	3.45
22	KARNATAKA BANK LTD	16	2.25
23	PUNJAB & SIND BANK	1	1.50
24	THE FEDERAL BANK LTD	3	1.33
25	BANK OF MAHARASHTRA	2	0.31
26	INDUSIND BANK	18	0.22
27	THE JAMMU & KASHMIR BANK LTD	1	0.05
28	TAMILNAD MERCANTILE BANK LTD	1	0.05
29	NBFCs	934	173.45
Total		7477	1046.46

Sl No.	District Name	Q4 FY 2022-23		Cumulative as on 31/03/2023	
		No	Approved Amt	No.	Approved Amt
1	ADILABAD	295	32.77	5849	242.75
2	BHADRADRI KOTHAGUDEM	432	10.84	1495	49.41
3	HYDERABAD	2071	544.53	69414	7008.31
4	JAGTIAL	144	15.01	590	42.70
5	JANGAON	97	6.87	562	22.68
6	JAYASHANKAR BHOOPALPALLY	31	1.05	563	17.49
7	JOGULAMBA GADWAL	147	4.37	893	12.89
8	KAMAREDDY	88	6.73	1289	98.70
9	KARIMNAGAR	252	21.33	9407	385.29
10	KHAMMAM	307	23.97	9754	421.85
11	KOMARAM BHEEM ASIFABAD	8	0.33	381	10.05
12	MAHABUBABAD	57	4.70	494	22.89
13	MAHBUBNAGAR	317	32.79	12602	340.32
14	MANCHERIAL	92	6.65	523	37.59
15	MEDAK	171	16.65	7322	347.33
16	MEDCHAL	165	30.81	2036	262.07
17	NAGARKURNOOL	84	6.98	324	23.45
18	NALGONDA	469	36.89	14091	465.82
19	NIRMAL	77	4.29	1008	31.97
20	NIZAMABAD	414	20.42	8027	290.84
21	PEDDAPALLI	105	11.33	699	48.35
22	RAJANNA SIRCILLA	37	2.66	509	25.09
23	RANGAREDDY	459	97.71	28875	2243.14
24	SANGAREDDY	192	23.93	1549	125.91
25	SIDDIPET	148	13.35	1069	64.50
26	SURYAPET	231	17.08	1594	88.59
27	VIKARABAD	94	4.55	716	22.05
28	WANAPARTHY	66	6.05	261	14.07
29	WARANGAL (RURAL)	122	9.03	1528	135.99
30	WARANGAL (URBAN)	250	24.01	10843	634.15
31	YADADRI BHUVANAGIRI	55	8.77	1082	54.36
Total		7477	1046.46	195349	13590.64

vi) Review of Bank Linkage in MSME Clusters:

Credit flow in MSME Clusters as on 31.03.2023

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 31.03.2023 is as under:

- Micro Enterprises- 26026, Small Enterprises-3996, and Medium Enterprises-1064 have been extended finance by banks.
- As such total no. of Enterprises in the Clusters Linked to Banks stands at **31086** (113.62%).

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 31.03.2023 is as under:

Banks	ELIGIBLE		SANCTIONED		DISBURSED		OPTED OUT		%	%	%
	No.	Amt	No.	Amt	No.	Amt	No.	Amt			
PSBs	165055	5802.08	113658	4924.27	79950	4670.91	35251	561.47	84.87	80.50	9.68
Pvt. Banks	48647	9405.42	33879	5202.50	19103	4582.09	6010	652.68	55.31	48.72	6.94
RRBs	19113	24.10	993	1.79	993	1.79	13	0.05	7.43	7.43	0.21
TSCAB	2606	73.82	650	11.92	643	11.75	622	3.11	16.15	15.92	4.21
Total	235421	15305.42	149180	10140.48	100689	9266.54	41896	1217.31	66.25	60.54	7.95

Under Guaranteed Emergency Credit Line @ 30% of working capital limit outstanding as at the end of 31.03.2023, all Banks together have sanctioned Rs. 10,140.48 Crore against eligible amount of Rs. 15,305.42 Crore i.e., 66.25% and disbursed Rs. 9266.54 Crore which is 60.54% of the eligible amount. 7.95% of customers have opted out of the Scheme.

In the Sub-Committee meeting held on 03.05.2023, the performance of Banks has been reviewed and Controllers of Banks have been advised to initiate necessary steps to ensure 100% disbursals 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.3.56 Crore and disbursed Rs. 2.07 crore to 463 units.

In respect of accounts with outstanding Rs. 10.00 lacs and above, Banks sanctioned Rs. 6.27 crore and disbursed Rs. 1.80 crore under Credit Guarantee Scheme for Subordinate Debt.

In the Sub-Committee meeting held on 03.05.2023, the performance of Banks has been reviewed and Controllers of Banks were requested to speed up the disbursals.

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 Abiyan package. The loan will be covered under CGTMSE Scheme with interest subvention. Govt. of Telangana estimated a beneficiaries of 5,00,000 under the Scheme.

PMSVANidhi Scheme TRANCHE-1 progress as on 18.04.2023:

Sl. No.	Name of the Bank	No. of Loan applications submitted	Returned by bank		Sanctioned			Disbursed		
			No.	%	No.	Balance	%	No.	Balance	%
1	Public Sector Banks	318685	25325	7.95	292689	671	91.84	286555	6134	89.92
2	Private Sector Banks	13638	8697	63.77	3131	1810	22.96	2617	514	19.19
3	RRBs	45207	9102	20.13	34525	1580	76.37	34300	225	75.87
4	Coop Banks/DCCBs	7784	712	9.15	5120	1952	65.78	5104	16	65.57
5	Streenidhi	26610	301	1.13	23762	2547	89.30	23734	28	89.19
6	Not marked to any	602	0	0.00	0	602	0.00	0	0	0.00
	GRAND TOTAL	412526	44137	10.70	359227	9162	87.08	352310	6917	85.40

Bank wise performance is as under

Sl. No.	Name of the Bank	No. of Loan applications submitted	Returned by bank	% of applications returned	Sanctioned			Disbursed		
					No.	Balance	%	No.	Balance	%
1	2	3	4	5	6	7	8	9	10	11
1	SBI	161371	9625	5.96	151709	37	94.01	147240	4469	91.24
2	UBI	95204	6350	6.67	88471	383	92.93	87900	571	92.33
3	Streenidhi	26610	301	1.13	23762	2547	89.30	23734	28	89.19
4	APGVB	28509	6504	22.81	21276	729	74.63	21084	192	73.96
5	Canara Bank	19510	2749	14.09	16742	19	85.81	16110	632	82.57
6	TGB	16685	2593	15.54	13249	843	79.41	13216	33	79.21
7	Indian Bank	11387	1195	10.49	10186	6	89.45	10000	186	87.82
8	BOB	10796	1829	16.94	8888	79	82.33	8822	66	81.72
9	BOI	5952	977	16.41	4972	3	83.53	4966	6	83.43
10	CBI	4789	941	19.65	3804	44	79.43	3769	35	78.70
11	IOB	4142	808	19.51	3296	38	79.58	3251	45	78.49
12	PNB	3213	563	17.52	2594	56	80.73	2487	107	77.40
13	HDFC Bank	8925	7370	82.58	1550	5	17.37	1297	253	14.53
14	KDCCB	1712	54	3.15	1494	164	87.27	1491	3	87.09
15	TSCAB	2090	161	7.70	1390	539	66.51	1387	3	66.36
16	Other Banks	11631	2117	18.20	5844	3670	50.25	5556	288	47.77
	TOTAL	412526	44137	10.70	359227	9162	87.08	352310	6917	85.40

- Total street vendors of 412526 are identified by the MA&UD in Telangana State. Banks together sanctioned loans to 359227 street vendors and disbursed to 352310 Street Vendors, as on 18.04.2023.
- 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 151709 street vendors (42.23% of total sanctions) and disbursed 147240 (41.79% of total disbursals) followed by UBI with 88471 (24.63% of total sanctions) and disbursed 87900 (24.95% of total disbursals).
- The performance of private sector Banks in sanctions and disbursals is very low and during the sub committee meeting on MSME held on 03.05.2023 MEPMA has advised that the Private Banks have to participate actively in the camps which are going to be held and ensure that all eligible SVs are sanctioned loans and digitally onboarded.

PMSVANidhi Scheme TRANCHE-2 progress as on 18.04.2023:

Sl. No.	Name of the Bank	No. of Loan applications submitted	Returned by bank		Sanctioned			Disbursed		
			No.	%	No.	Balance	%	No.	Balance	%
1	Public Sector Banks	182305	43485	23.85	135605	3215	74.38	98180	37425	53.85
2	Private Sector Banks	1155	299	25.89	388	468	33.59	172	216	14.89
3	RRBs	18051	4315	23.90	10043	3693	55.64	9564	479	52.98
4	Coop Banks/DCCBs	1772	120	6.77	1168	484	65.91	1122	46	63.32
5	Streenidhi	22552	0	0.00	16329	6223	72.41	15731	598	69.75
6	Not marked to any	0	0	0.00	0	0	0.00	0	0	0.00
	GRAND TOTAL	225835	48219	21.35	163533	14083	72.41	124769	38764	55.25

PMSVANidhi Scheme TRANCHE-2 Bankwise progress as on 18.04.2023

Sl. No.	Name of the Bank	No. of Loan applications submitted	Returned by bank	% of applications returned	Sanctioned			Disbursed		
					No.	Balance	%	No.	Balance	%
1	2	3	4	5	6	7	8	9	10	11
1	SBI	92599	11216	12.11	81361	22	87.86	50025	31336	54.02
2	UBI	55488	18929	34.11	34352	2207	61.91	31605	2747	56.96
3	Streenidhi	22552	0	0.00	16329	6223	72.41	15731	598	69.75
4	Canara Bank	11690	4053	34.67	7631	6	65.28	6092	1539	52.11
5	TGB	9066	484	5.34	5352	3230	59.03	5157	195	56.88
6	APGVB	8985	3831	42.64	4691	463	52.21	4407	284	49.05
7	Indian Bank	7242	2610	36.04	4140	492	57.17	3967	173	54.78
8	BOI	3819	2142	56.09	1663	14	43.55	1588	75	41.58
9	IOB	2391	763	31.91	1562	66	65.33	1166	396	48.77
10	CBI	2649	1165	43.98	1466	18	55.34	1126	340	42.51
11	BOB	3011	1619	53.77	1371	21	45.53	1216	155	40.39
12	PNB	1950	398	20.41	1206	346	61.85	583	623	29.90
13	UCO Bank	1010	422	41.78	579	9	57.33	545	34	53.96
14	TSCAB	759	13	1.71	546	200	71.94	541	5	71.28
15	KDCCB	525	105	20.00	335	85	63.81	305	30	58.10
16	Other Banks	2099	469	22.34	949	681	45.21	715	234	34.06
	TOTAL	225835	48219	21.35	163533	14083	72.41	124769	38764	55.25

PMSVANidhi Scheme Tranche-3 progress as on 18.04.2023

Sl. No.	Name of the Bank	No. of Loan applications submitted	Returned by bank		Sanctioned			Disbursed		
			No.	%	No.	Balance	%	No.	Balance	%
1	Public Sector Banks	6511	406	6.24	5514	591	84.69	3349	2165	51.44
2	Private Sector Banks	3	1	33.33	1	1	33.33	0	1	0.00
3	RRBs	518	21	4.05	407	90	78.57	380	27	73.36
4	Coop Banks/DCCBs	146	3	2.05	114	29	78.08	106	8	72.60
5	Streenidhi	51	0	0.00	7	44	13.73	7	0	13.73
6	Not marked to any	0	0	0.00	0	0	0.00	0	0	0.00
	GRAND TOTAL	7229	431	5.96	6043	755	83.59	3842	2201	53.15

PMSVANidhi Scheme TRANCHE-3 Bank wise progress as on 18.04.2023

Sl. No.	Name of the Bank	No. of Loan applications submitted	Returned by bank	% of applications returned	Sanctioned			Disbursed		
					No.	Balance	%	No.	Balance	%
1	2	3	4	5	6	7	8	9	10	11
1	SBI	3390	187	5.52	3192	11	94.16	1178	2014	34.75
2	UBI	1819	111	6.10	1431	277	78.67	1377	54	75.70
3	Canara Bank	395	6	1.52	285	104	72.15	271	14	68.61
4	TGB	267	2	0.75	208	57	77.90	191	17	71.54
5	APGVB	251	19	7.57	199	33	79.28	189	10	75.30
6	UCO Bank	202	2	0.99	198	2	98.02	183	15	90.59
7	CBI	160	6	3.75	142	12	88.75	116	26	72.50
8	Indian Bank	350	61	17.43	138	151	39.43	126	12	36.00
9	TSCAB	103	3	2.91	81	19	78.64	80	1	77.67
10	BOB	69	15	21.74	46	8	66.67	35	11	50.72
11	BOM	53	9	16.98	33	11	62.26	26	7	49.06
12	The KDCCB	33	0	0.00	30	3	90.91	24	6	72.73
13	IOB	30	1	3.33	21	8	70.00	16	5	53.33
14	PNB	29	1	3.45	21	7	72.41	15	6	51.72
15	Streenidhi	51	0	0.00	7	44	13.73	7	0	13.73
16	Bank of India	14	7	50.00	7	0	50.00	6	1	42.86
17	ADCCB	5	0	0.00	2	3	40.00	1	1	20.00
18	Universal Coop Bank	2	0	0.00	1	1	0.00	1	0	0.00
19	IDBI Bank	1	0	0.00	1	0	100.00	0	1	0.00
20	Adarsh Coop	3	0	0.00	0	3	0.00	0	0	0.00
21	Karnataka Bank	2	1	50.00	0	1	0.00	0	0	0.00
	TOTAL	7229	431	5.96	6043	755	83.59	3842	2201	53.15

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	%
31.03.2023	561572	23736.62	368192	18069.93	225053	12722.14	31447	544.19	2.29

Banks performance in NRLM (SHG):

- A total of 561572 NRLM groups with outstanding loans of Rs.23736.62 crores are in the books of the banks.

- During the FY, Banks have disbursed Rs.12722.14 Crs to 225053 groups
- NPAs are at Rs.544.19 Crs i.e., 2.29% 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	%
31.03.2023	91437	4565.64	31550	1745.23	30252	2437.95	8708	123.96	2.72

Banks performance during the Financial Year 2022-23:

- A total of 91437 groups with outstanding loans of Rs.4,565.64 crores are in the books of banks.
- Banks have disbursed Rs.2437.95 Crs to 30252 groups
- NPAs at Rs.123.96 Crs constitute 2.72% of outstandings.

ii a)Under Self Employment Programme (SEP), against a Target of Rs. 16.82 crores to 2229 units for FY 2022-23, Banks during the FY 2022-23 have sanctioned loans amounting to Rs.17.57 crores to 1708 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 31.03.2023 (Rs in Crs)

As on	Shishu		Kishore		Tarun		Total		Target	
	A/Cs	Amt	A/Cs	Amt	A/Cs	Amt	A/Cs	Amt	Amt	%Ach
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
March, 2023	420855	1290.01	172530	3226.78	45938	3618.02	639323	8134.81	8909.83	91.30

Sector Wise performance (Sanctions) under PMMY in Telangana as on 31.03.2023 (Rs. in Crs)

Sector	Shishu		Kishore		Tarun		Total A/Cs	
	A/Cs	Amt	A/Cs	Amt	A/Cs	Amt	A/Cs	Amt
Public Sector	152099	374.15	122545	2091.46	27999	2302.01	302643	4767.58
Private Sector	178108	642.88	24814	394.65	6497	492.95	209419	1530.49
RRBs	34688	85.87	9300	221.82	4438	386.51	48426	694.20
SFBs & NBFCs	55960	187.1	15871	518.86	7004	436.59	78835	1142.54
Total	420855	1290.01	172530	3226.78	45938	3618.02	639323	8134.81

Category wise Sanctions under Pradhan Mantri Mudra Yojana (PMMY) as on 31.03.2023 (Rs in Crs)

Sr No	Category	Shishu		Kishore		Tarun		Total	
		(Loans up to Rs. 50,000)		(Loans from Rs. 50,001 to Rs. 5.00 Lakh)		(Loans from Rs. 5.00 to Rs. 10.00 Lakh)		No Of A/Cs	Sanctioned Amt
		No Of A/Cs	Sanctioned Amt	No Of A/Cs	Sanctioned Amt	No Of A/Cs	Sanctioned Amt		
1	General	293943	912.47	115009	2311.9	33933	2681.58	442885	5905.95
2	SC	11733	30.27	6727	118.62	2073	158.29	20533	307.18
3	ST	5131	14.05	5040	96.8	2265	163.87	12436	274.72
4	OBC	110048	333.22	45754	699.46	7667	614.28	163469	1646.96
5	Total	420855	1290.01	172530	3226.78	45938	3618.02	639323	8134.81
	Out of Above								
6	Women Entrepreneurs	295009	979.04	80488	1001.44	8401	692.62	383898	2673.09
7	New Entrepreneurs / Accounts	63762	305.36	77138	1533.87	13382	1734.93	154282	3574.16
8	Minority	49007	166.37	12901	174.16	1841	151.4	63749	491.93
9	PMJDY OD Account	1512	0.43	0	0	0	0	1512	0.43
10	Mudra card	329	0.51	965	24.28	673	54.17	1967	78.95
11	NULM	52	0.2	2281	78.44	3537	305.17	5870	383.81
12	NRLM	146	0.31	1806	63.45	3386	289.79	5338	353.55
13	Other Govt. Sponsored Prog.	10542	25.41	13758	231.59	2087	170.74	26387	427.74
14	Skill Certified	226	1.11	2775	80.23	478	40.04	3479	121.38
15	Self Certified	1345	5.68	12435	174.85	1487	108.18	15267	288.71
16	Unskilled	14532	24.92	5570	152.88	3300	286.81	23402	464.61

Banks Performance under PMMY upto the quarter ended 31.03.2023 :

- Banks sanctioned MUDRA loans to 639323 beneficiaries with an outlay of Rs. 8134.81Crs
- Rs. 2673.09 Crs Sanctioned to 383898 Women Entrepreneurs.
- Rs. 3574.16 Crs Sanctioned to 154282 New Entrepreneurs
- Rs. 491.93 Crs Sanctioned to 63749 Minority community Entrepreneurs
- Rs. 307.18 Crs Sanctioned to 20533 SC Entrepreneurs
- Rs. 274.72 Crs Sanctioned to 12436 ST Entrepreneurs

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

Performance and NPAs position in PMMY Scheme as on 31.03.2023

(Rs. in Crs)

MUDRA - SCHEME	Outstandings		Disbursements (01.04.22 to 31.03.2023)		NPAs			NPA % as on 31.12.2022
	No.of A/cs	Amount	No.of A/cs	Amount	No.of A/cs	Amount	%	
MUDRA-SHISHU <=50K	460008	720.79	176234	466.51	123540	195.93	27.18	19.78
MUDRA-KISHORE>50k <=5 lacs	332976	4189.47	132812	2291.41	48989	575.40	13.73	12.81
MUDRA-TARUN >5 lacs <=10 lakhs	90067	4672.72	39183	3080.26	6157	278.19	5.95	6.26
Total	883051	9582.97	348229	5838.19	178686	1049.52	10.95	10.51

iv) Credit Flow under STAND UP INDIA Scheme:

(Rs. In Crs)

As on	No of Applications sanctioned	Amount Sanctioned	Amount Disbursed
March, 2022	8038	2001.38	725.92
December, 2022	9043	2277.30	843.90
March, 2023	9489	2378.72	896.28
During the Quarter	446	101.42	52.38

(Rs. In Crs)

Sl. No.	Category	Cumulative loans/ applications sanctioned (Upto 31.03.2022)		Cumulative loans/ applications sanctioned (Upto 31.12.2022)		Cumulative loans/ applications sanctioned (Upto 31.03.2023)	
		No.	No.	Amt	Amt	No.	Amt
1	SC	1647	1727	1823	471.05	1891	489.85
2	ST	820	889	974	254.93	1043	271.91
3	Women	5571	5938	6246	1551.32	6555	1616.97
	Total	8038	8554	9043	2277.30	9489	2378.72

Banks performance upto the quarter ended 31.03.2023:

- Under Stand-Up India scheme banks have sanctioned loans to 9489 borrowers with an outlay of Rs.2378.72 Crs
- 6555 women beneficiaries have been sanctioned loans under SUI amounting to Rs.1616.97Crs
- 1891 SC beneficiaries have been sanctioned loans under SUI amounting to Rs.489.85 Crs
- 1043 ST beneficiaries have been sanctioned loans under SUI amounting to Rs.271.91 Crs
- During the quarter, Banks disbursed Rs.52.38 Crs

Bank wise details are enclosed as **Annexure 'H'****v) Credit Flow under PMEGP Scheme:****Agency wise MM/Subsidy claims achievement position: as on 31.03.2023****(Projects Employment in Nos. MM in Rs. crore)**

(Projects & Employment in Nos., MM in Rs. Crs)										
Sl.No	Agency	Target for 2022-23			Achievement as on 31.03.2023			% of Achievement		
		Proj.	M.M.	Emp.	Proj.	M.M.	Emp.	Proj.	M.M.	Emp.
1	KVIC	653	18.96	5224	288	12.56	2304	44	66	44
2	KVIB	1308	37.92	10464	896	43.49	7168	69	115	69
3	DIC	1308	37.92	10464	1353	45.89	10824	103	121	103
TOTAL		3269	94.80	26152	2537	101.94	20296	78	108	78

2537 projects were sanctioned by Banks with a Margin Money involvement of Rs.101.94 crores generating employment to 20296 members.

(Rs. In Crores)

Data as on 31.03.2023	Outstanding	Disbursements	NPAs
No.	11089	3551	1625
Amount	606.52	340.85	39.65 (6.54%)

Performance of Banks under PMEGP as on 31.03.2023:

- Outstandings PMEGP loans with Banks as on 31.03.2023 are at Rs. 606.52Crs
- Banks sanctioned loans to 2537 beneficiaries in the FY 2022-23
- NPAs are at Rs. 39.65 Crs constituting 6.54% of outstandings

vi)Credit flow under SC corporation Schemes as on 31.03.2023:**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	188	361.25	241.32	119.93
2	2016-17	437	1039.60	673.60	366.00
3	2017-18	1704	3179.30	2146.75	1032.55
4	2019-20	NOT IMPLEMENTED			
5	2020-21	Under implementation Targets communicated in Dec,20			
	Grand Total	2329	4580.15	3061.67	1518.48

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 Banks have informed that a portion of the amount has been refunded and UCs for some of the loans have been submitted to the corporation. In the Sub Committee meeting on MSME all the Banks have requested SC Corporation to forward the updated granular data for further action at their end.

SC Corporation Scheme ESS pending for Grounding as on 31.03.2023: (Rs. In lacs)

Sl.No.	Particulars	For FY 2018-19		For FY 2020-21	
		Phy	Fin	Phy	Fin
1	Selected	9909	12747.84	15534	30211.00
2	Bank Approved	9189	11848.40	11072	21337.38
3	A/c Nos recd	8942	-	10354	-
4	A/cs No. to be received	967	-	5180	-
5	Sanctioned	8781	11373.76	9181	18247.15
6	Subsidy released	6159	8142.99	423	1293.06
7	Grounded	3433	4646.92	71	273.74
8	To be Grounded	2728	3948.91	352	1019.32

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 31.03.2023

(Amt in lacs)

S.NO	BANK	Sanctioned						Subsidy Released						Grounded						To be Grounded					
		Pilot Dairy		Vegetable Pandal		Total		Pilot Dairy		Vegetable Pandal		Total		Pilot Dairy		Vegetable Pandal		Total		Pilot Dairy		Vegetable Pandal		Total	
		Phy	Fin	Phy	Fin	Phy	Fin	Phy	Fin	Phy	Fin	Phy	Fin	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	15	16	17	18	19	20	21	22	23	24	25	26
1	SBI	1515	36.36	529	10.66	2044	47.02	1503	36.07	436	8.49	1939	44.56	964	23.14	52	1.08	1016	24.21	539	12.98	384	7.41	923	20.39
2	APGVB	827	19.85	230	4.29	1057	24.14	805	19.32	144	2.83	949	22.15	489	11.74	35	0.63	524	12.37	316	7.58	109	2.19	425	9.78
3	UBI	700	16.64	250	5.06	950	21.70	575	13.80	160	3.33	735	17.13	430	10.32	21	0.55	451	10.87	145	3.48	139	2.78	284	6.26
4	CANARA	228	5.47	128	3.07	356	8.54	223	5.35	102	2.06	325	7.41	141	3.38	25	0.46	166	3.84	82	1.97	77	1.60	159	3.57
5	CBI	70	1.68	57	1.05	127	2.73	70	1.68	55	1.02	125	2.70	13	0.31	14	0.22	27	0.53	57	1.37	41	0.80	98	2.17
6	TGB	86	2.06	94	1.88	180	3.95	86	2.06	70	1.41	156	3.48	53	1.27	4	0.12	57	1.39	33	0.79	66	1.30	99	2.09
7	KDCC	96	2.30	79	1.81	175	4.12	96	2.30	73	1.69	169	3.99	69	1.66	13	0.50	82	2.15	27	0.65	60	1.19	87	1.84
8	DCCB	27	0.65	83	1.76	110	2.41	27	0.65	60	1.06	87	1.71	4	0.10	0	0.00	4	0.10	23	0.55	60	1.06	83	1.62
9	PNB	113	2.71	2	0.04	115	2.75	93	2.23	2	0.04	95	2.27	33	0.79	0	0.00	33	0.79	60	1.44	2	0.04	62	1.48
10	BOB	7	0.17	42	0.82	49	0.98	7	0.17	41	0.79	48	0.96	4	0.10	8	0.15	12	0.25	3	0.07	33	0.64	36	0.71
11	IOB	45	1.08	9	0.20	54	1.28	37	0.89	5	0.11	42	0.99	16	0.38	2	0.04	18	0.43	21	0.50	3	0.06	24	0.57
12	BOM	0	0.00	19	0.40	19	0.40	0	0.00	15	0.32	15	0.32	0	0.00	0	0.00	0	0.00	0	0.00	15	0.32	15	0.32
13	INDIAN	84	2.02	14	0.31	98	2.33	84	2.02	12	0.25	96	2.26	81	1.94	1	0.01	82	1.96	3	0.07	11	0.23	14	0.30
14	AXIS	9	0.22	3	0.06	12	0.28	9	0.22	3	0.06	12	0.28	5	0.12	0	0.00	5	0.12	4	0.10	3	0.06	7	0.16
15	UCO	0	0.00	8	0.16	8	0.16	0	0.00	7	0.14	7	0.14	0	0.00	0	0.00	0	0.00	0	0.00	7	0.14	7	0.14
16	BOI	0	0.00	9	0.13	9	0.13	0	0.00	9	0.13	9	0.13	0	0.00	5	0.06	5	0.06	0	0.00	4	0.07	4	0.07
17	SYNDICATE	0	0.00	0	0.00	0	0.00	2	0.00	0	0.00	2	0.00	0	0.00	0	0.00	0	0.00	2	0.00	0	0.00	2	0.00
18	TSCAB	0	0.00	1	0.04	1	0.04	0	0.00	1	0.04	1	0.04	0	0.00	1	0.04	1	0.04	0	0.00	0	0.00	0	0.00
19	IDBI	0	0.00	2	0.04	2	0.04	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
20	DBS	1	0.02	0	0.00	1	0.02	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Total		3808	91.23	1559	31.81	5367	123.04	3617	86.81	1195	23.77	4812	110.58	2302	55.25	181	3.87	2483	59.12	1315	31.56	1014	19.90	2329	51.46

In respect of pilot project of Pilot Dairy & Vegetable pandals, the Corporation has selected 5367 beneficiaries with an outlay of Rs.123.04 crores. The Banks have grounded 2483 applications with outlay of Rs.59.12 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 03.05.2023 & 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 31.03.2023

(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	%
212213	4357.69	95692	2023.97	54077	414.89	9.52	26181	275.43	6.32

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 03.05.2023, all Banks were 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, duly indicating the reasons for rejection.

viii) Credit flow under TS BC Corporation Schemes as on 31.03.2023

Data as on 31.03.2023

(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	%
38706	452.38	42417	342.72	3374	20.10	4.44	2147	17.05	3.77

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

BC Corporation - ESS Scheme applications and Subsidy pending with Banks and to be remitted back to the Corporation for 2013-14, 2014-15 & 2015-16

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 response is awaited.**

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.

Bank wise unspent subsidy- BC Corporation

Sl No	Bank	2013-14		2014-15		2015-16		Federation		Total	
		No. of A/cs	Subsidy Amount								
	ALLAHABAD BANK	30	12.00	33	17.95	23	19.00	0	0	86	48.95
	INDIAN BANK	236	77.68	114	38.00	73	63.95	4	57	427	236.63
1	INDIAN BANK TOTAL	266	89.68	147	55.95	96	82.95	4	57	513	285.58
	ANDHRA BANK	1892	588.90	910	281.15	786	579.72	30	384	3618	1833.77
	UNION BANK OF INDIA	335	100.04	129	39.55	176	123.67	3	35	643	298.26
	CORPORATION BANK	161	56.20	91	30.25	42	33.71	2	25	296	145.16
2	U B I TOTAL	2388	745.14	1130	350.95	1004	737.10	35	444	4557	2277.19
3	AP GRAMEENA VIKAS BANK	2202	683.17	870	236.75	1063	769.33	27	321.85	4162	2011.10
	BANK OF BARODA	25	9.30	57	23.50	39	31.84	1	15	122	79.64
	VIJAYA BANK	67	20.78	37	10.90	40	24.06	1	4.2	145	59.93
	DENA BANK	0	0.00	0	0.00	2	4.40	0	0	2	4.40
4	B O B TOTAL	92	30.08	94	34.40	81	60.30	2	19.2	269	143.97
5	BANK OF INDIA	34	14.85	46	19.55	36	28.56	3	40	119	102.96
6	BANK OF MAHARASTRA	16	4.70	4	1.10	8	7.00	0	0	28	12.80
	CANARA BANK	193	62.30	159	53.35	169	133.10	3	37	524	285.75
	SYNDICATE BANK	260	86.85	178	67.48	69	61.04	7	77.75	514	293.12
7	CANARA BANK TOTAL	453	149.15	337	120.83	238	194.14	10	114.75	1038	578.86

8	CENTRAL BANK OF INDIA	263	93.80	133	48.06	132	95.67	1	15	529	252.53
9	CITY UNION BANK	0	0.00	1	0.25	0	0.00	0	0	1	0.25
10	DCCB	17	4.65	124	33.95	89	57.63	7	38.4	237	134.63
11	HDFC BANK LTD	2	0.70	7	1.60	2	1.60	0	0	11	3.90
12	IDBI BANK	2	1.00	7	4.00	3	3.00	0	0	12	8.00
13	INDIAN OVERSEAS BANK	203	68.83	185	61.80	146	115.06	2	18.5	536	264.19
14	KARNATAKA BANK	0	0.00	2	0.45	2	1.60	0	0	4	2.05
15	KARUR VYSYA BANK	1	0.30	7	4.25	0	0.00	0	0	8	4.55
16	KDCC BANK	0	0.00	3	0.65	57	43.55	14	184	74	228.20
17	DBS BANK INDIA (E-LVB)	1	0.30	0	0.00	0	0.00	0	0	1	0.30
	ORIENTAL BANK OF COMMERCE	1	0.30	6	2.90	7	5.32	3	42	17	50.52
	PUNJAB NATIONAL BANK	75	25.15	150	65.00	70	54.08	1	14	296	158.23
	UNITED BANK OF INDIA	0	0.00	1	0.25	15	12.00	0	0	16	12.25
18	PNB TOTAL	76	25.45	157	68.15	92	71.40	4	56	329	221.00
19	STATE BANK OF INDIA	3398	1088.96	1664	524.45	1927	1444.24	40	500	7029	3557.65
20	Telangana Grameena Bank	951	261.02	259	68.10	244	196.58	2	29	1456	554.70
21	UCO BANK	60	19.15	27	7.05	21	13.40	0	0	108	39.60
22	UNIVERSAL COOP URBAN BANK LTD	22	5.90	14	3.50	0	0.00	0	0	36	9.40
	Grand Total	10447	3286.81	5218	1645.79	5241	3923.10	151	1837.7	21057	10693.40

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 31.03.2023

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

Data as on 31.03.2023

(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	%
106567	3835.00	103205	1712.27	20551	306.24	7.99	5919	79.00	2.06

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 31.03.2023:

(Rs. In Crs)

Outstandings		Disbursements Upto the quarter		NPAs		
No. of A/cs	Amount	No. of A/cs	Amount	No. of A/cs	Amount	%
9688423	133828.99	5149636	72485.68	641751	5080.31	3.79

Banks performance upto the quarter ended 31.03.2023:

- As at the end of FY 2022-23, outstanding credit to 9688423 weaker section borrowers was at Rs.133828.99 Crs.
- Upto the quarter, Banks have disbursed an amount of Rs. 72485.68 Crs to 5149636 borrowers
- NPAs are at a level of Rs.5080.31Crs constituting 3.79% of outstandings.

b) Credit Flow to Women as on 31.03.2023

(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 31.03.2023	
No.	Amt.	No.	Amt.	No.	Amt.
4569252	121867.30	1737552	10905.51	3359855	70789.32

Banks performance as on 31.03.2023:

- As at the end of March 2023, outstanding credit to 4569252 women beneficiaries was at Rs.121867.30 Crs.
- Upto the quarter, Banks have disbursed an amount of Rs. 70789.32 Crs to 3359855 women beneficiaries.

e. Credit flow under Education Loans as on 31.03.2023:

(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	55635	2909.15	7249	195.69	22601	678.96	2570	58.32	2.00
Non-priority	13481	3013.97	2027	457.20	9066	1357.79	100	9.53	0.31
Total	69116	5923.12	9276	652.89	31667	2036.75	2670	67.85	1.14

- As at the end of Mar 2023, Banks have Outstanding Education loans of **Rs. 5923.12 cr** to 69116 beneficiaries.
- For the FY 2022-23, Banks have disbursed an amount of **Rs. 2036.75 cr**.
- NPAs at **Rs. 67.85 cr** constitute 1.14% of outstandings.

f. Credit Flow - Housing Sector as on 31.03.2023

(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	283314	29304.85	98121	1963.63	83587	4559.26	11118	278.93	0.95
Non-priority	417908	105640.39	42815	9749.91	123679	33225.93	3166	419.98	0.40
Total	701222	134945.24	140936	11713.54	207266	37785.19	14284	698.91	0.52

- As at the end of March 2023, banks together have outstanding Home Loans amounting to **Rs.134945.24 Cr**
- For the FY 2022-23, Banks have disbursed an amount of **Rs.37785.19 cr to 207266** Housing Loan borrowers.
- NPAs of **Rs. 698.91 cr** constitute 0.52 % 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 31.03.2023 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	9423	1825.17	237.05

Under PMAY Scheme –Total Net Subsidy of Rs.1624.06 crores was released to 70358 housing loan accounts up to 31.03.2023.

District wise performance as on 31.03.2023

(Rs. In crs)

SI No	District Name	No of Loan Accounts	Net Loan Sanctioned	Net Loan Disbursed	Total Net Subsidy
1	Adilabad	577	110.77	77.06	12.95
2	Hyderabad	42228	11720.73	8833.84	962.74
3	Jagtial	7	0.78	0.60	0.16
4	Jogulamba Gadwal	8	0.96	0.92	0.16
5	Kamareddy	30	5.00	4.87	0.71
6	Karimnagar	2422	484.09	319.37	54.45
7	Khammam	1932	410.32	343.41	45.86
8	Mahabubabad	31	5.58	5.06	0.79
9	Mahbubnagar	2896	560.81	438.02	68.12
10	Manchiryal	14	3.01	2.52	0.33
11	Medak	3698	815.68	659.03	88.33
12	Medchal	1744	385.35	359.80	42.69
13	Nalgonda	3815	693.59	562.86	92.42
14	Nirmal	25	3.68	3.01	0.56
15	Nizamabad	1230	241.39	172.14	28.21
16	Peddapalli	7	1.67	0.93	0.16
17	Rangareddy	5579	1266.32	1096.11	130.45
18	Sangareddy	90	18.46	15.97	2.25
19	Siddipet	15	2.58	2.43	0.36
20	Suryapet	56	9.93	9.07	1.45
21	Vikarabad	7	0.97	0.94	0.18
22	Wanaparthy	141	21.63	20.12	3.28
23	Warangal	3757	856.47	639.48	86.33
24	Warangal (Rural)	20	1.99	1.83	0.44
25	Yadadri Bhuvanagiri	29	4.26	3.33	0.67
	Total	70,358	17,626.03	13,572.71	1,624.06

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

(Source: NHB)

Rural Housing Interest Subsidy Scheme (RHIS):

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

Progress in Telangana State:

The progress under the Scheme is discussed in Sub-Committee Meeting on Financial Inclusion held on 02.05.2023 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 RHSS.

Controllers of Banks have been advised to cover all eligible accounts and ensure that the interest subsidy benefit is extended to eligible borrowers.

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 has marginally increased from 118.85% to 119.16% during the quarter. Suryapet district has highest CD Ratio of 245.95% whereas Medchal Malkajgiri district has a CD Ratio of 61.39%. As at the end of March 2023, 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 have requested Government of Telangana not to allow the farmer borrower(s) to alienate the land during the existence of loans with the Banks.

Agenda 9: Efforts towards Skill Development

Performance of RSETIs upto the Quarter ended 31.03.2023

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

RSETIs have conducted 258 programmes and trained 7173 candidates upto March 2023 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. 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.24.74 crores and Union Bank of India which is running 2 RSETIs has to receive Rs.3.02 crores towards reimbursement claims.

As on 31.03.2023

(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	0.89	3.10
2	Hasanparthy(Warangal)	1.18	0.07	0.37	0.66	0.76	3.05
3	Karimnagar	0.85	0.07	0.36	0.38	0.57	2.23
4	Khammam	1.00	0.00	0.18	0.42	0.62	2.23
5	Mahabubnagar	0.89	0.02	0.36	0.46	0.53	2.25
6	Nalgonda	0.88	0.00	0.35	0.66	0.78	2.68
7	Nizamabad(Dichpally)	1.11	0.00	0.43	0.72	0.53	2.80
8	Sangareddy (Medak)	1.30	-0.06	0.25	0.65	0.89	3.02
9	Utnoor (Adilabad)	1.57	-0.03	0.35	0.76	0.72	3.38
	SBI- Sub-Total	9.56	0.23	3.12	5.53	6.30	24.74
10	Siddipet	0.59	0.14	0.30	0.45	0.67	2.15
11	Muchintal	0.00	0.00	0.11	0.22	0.54	0.87
	UBI- Sub total	0.59	0.14	0.41	0.67	1.21	3.02
	GRAND TOTAL	10.15	0.37	3.53	6.20	7.51	27.76

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 released the pending claim for the year 2020-21 & 2021-22 which has to be cleared by the State Finance Department.

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 March 2023 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 02.05.2023.

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 specific incidents.

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

1. Three Months special Campaign at Gram Panchayat (GP) Level: DFS has recently launched a three month campaign at GP level in all Districts wherein weekly camps in all the GPs are to be held to ensure coverage of Jansuraksha schemes i.e., PMJJBY & PMSBY. A detailed SOP in this regard has been shared with all the LDMs and Banks by e-mail. LDMs have already shared the branch wise schedule to branches and District controllers. As advised by DFS, LDMs have been advised to allocate Bank wise targets in their Districts.

2.Sharing of call center expenses: As deliberated in the 36th SLBC meeting it was decided to share the call center expenses by all the member Banks in proportion to the network till FY 2022-23 & in proportion to the market share from the FY 2023-24. However, HDFC and CSB are yet to reimburse their share of amount.

Agenda Item 16: Success Stories

<p>Smt. N Bhooli</p> <p>Smt Nunavath Bhooli belongs to Venkatapur village, Narayankhed Mandal, Sangareddy District. After completion of studies she searched for employment but couldnot make it and then she decided to be self employed and was interested in Beauty Parlour Management. Through her friends she came to know about free coaching on Beauty Parlour Management being provided by RSETI at Sangareddy. She approached RSETI Sangareddy and joined the training programme. After completion of training and the EDP skills imparted by RSETI in her she with the help of her family and friends established a unit and is able to earn approximately Rs.20000/- per month. She is thankful to RSETI for the quality training provided.</p>	<p>Activity: Beauty Parlour</p> 
<p>Shri Pranay</p> <p>Shri Pranay S/o Shri Sadaiah is a resident of Gudur Village in Kamalapur Mandal in Hanamkonda District. His father is a carpenter and he could only study till 12th standard due to financial issues and since then he made up his mind to support his family financially and wanted to set up his own business. He came to know about the courses being offered in RSETI and approached them for joining the CCTV installation course. He has successfully completed the course and then with the help of his family and friends has started a CCTV Installation unit and is running the unit successfully earning a monthly income of approximately Rs.20000/-. He owed his success to RSETI for providing not only knowledge but also nurturing his skills to deal with the customers.</p>	<p>Activity: Installation& Servicing of CCTV Camera</p> 
<p>Smt P Jahnvi</p> <p>Smt P Jahnvi resident of Theeleru village, Dhanwada Mandal – Narayanpet District is married women having two children. Her husband is farmer and she could study only up to Intermediate. After her marriage she stopped her education and she decided to work to support her family. She came to know about RSETI training programmes for unemployed rural youth through the previous trainee and applied for Beauty Parlour Management Course. After completion of course with the help of her friends and family members she started her own Beauty parlour shop at Devarakadra town. Presently the unit is running well and she is earning approximately Rs 25000/- per month. She has informed that her family members are happy and gave moral support to her. She is thankful to SBRSETI for giving training.</p>	<p>Activity: Beauty parlour</p> 

Agenda 17: RBI Circulars

Circular Number	Date Of Issue	Department	Subject	Meant For
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/2022-2023/148 DOR.RET.REC.88/12.01.001/2022-23	07.12.2022	Department of Regulation	Change in Bank Rate	All Banks
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/2022-2023/182	20.2.2023	Department of Regulation	Implementation of Indian Accounting Standards (Ind AS)	All ARCs
DOR.ACC.REC.No.104/21.07.001/2022-23				
RBI/2022-2023/180	17.2.2023	Department of Regulation	Governance, measurement and management of Interest Rate Risk in Banking Book	all commercial banks (other than Regional Rural Banks, Small Finance Banks, Payments Banks and Local Area Banks)
DOR.MRG.REC.102/00-00-009/2022-23				
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 DOR.RET.REC.101/12.01.001/2022-23	08.2.2023	Department of Regulation	Change in Bank Rate	All Banks
RBI/2022-2023/187	27.3.2023	Department of Regulation	Exclusion of "Abu Dhabi Commercial Bank PJSC" from the Second Schedule to the Reserve Bank of India Act, 1934	All Banks
DOR.RET.REC.107/12.07.160/2022-23				
BI/2023-2024/24	28.4.2023	Department of Regulation	Amendment to the Master Direction (MD) on KYC	The Chairpersons/ CEOs of all the Regulated Entities
DOR.AML.REC.111/14.01.001/2023-24				
RBI/2023-2024/20	26.4.2023	Financial Inclusion and Development Department	Master Circular – Deendayal Antyodaya Yojana - National Rural Livelihoods Mission (DAY-NRLM)	The Chairman/Managing Director & CEO Public Sector Banks, Private Sector Banks (including Small Finance Banks)
FIDD.GSSD.CO.BC.No.07/09.01.003/2023-24				

RBI/2023-2024/19		Financial Inclusion and Development Department	General Credit Card (GCC) Facility – Review	The Chairman/Managing Director/ Chief Executive Officer Scheduled Commercial Banks (excluding Payments Banks) and Scheduled Urban Co-operative Banks
FIDD.MSME & NFS.BC.No.06/06.02.31/2023-24	25.4.2023			
RBI/2023-2024/17		Department of Regulation	Master Circular- Prudential Norms on Capital Adequacy - Primary (Urban) Co-operative Banks (UCBs)	All Primary (Urban) Co-operative Banks
DOR.CAP.REC.11/09.18.201/2023-24	20.4.2023			
RBI/2023-2024/15		Department of Regulation	Master Circular - Housing Finance for UCBs	All Primary (Urban) Co-operative Banks
DOR.CRE.REC.No.9/07.10.002/2023-24	11.4.2023			
RBI/2023-2024/14		Department of Regulation	Framework for acceptance of Green Deposits	All Scheduled Commercial Banks including Small Finance Banks (excluding Regional Rural Banks, Local Area Banks and Payments Banks) All Deposit taking Non-Banking Finance Companies (NBFCs) including Housing Finance Companies (HFCs)
DOR.SFG.REC.10/30.01.021/2023-24	11.4.2023			
RBI/2023-2024/11		Financial Inclusion and Development Department	Master Circular – Lead Bank Scheme	The Chairman/ Managing Director/ Chief Executive Officer SLBC/ UTLBC Convenor Banks / Lead Banks
FIDD.CO.LBS.BC.No.04/02.01.001/2023-24	03.4.2023			
RBI/2023-2024/10		Department of Government and Bank Accounts	Master Circular - Disbursement of Government Pension by Agency Banks	All Agency Banks
DGBA.GBD.No.S3/31.02.007/2023-24	03.4.2023			
RBI/2023-2024/09		Department of Regulation	Master Circular - Bank Finance to Non-Banking Financial Companies (NBFCs)	All Scheduled Commercial Banks (excluding RRBs)
DOR.CRE.REC.No.07/21.04.172/2023-24	03.4.2023			
RBI/2023-2024/08		Department of Regulation	Master Circular – Housing Finance	All Scheduled Commercial Banks (excluding RRBs)
DOR.CRE.REC.No.06/08.12.001/2023-24	03.4.2023			
RBI/2023-2024/06		Department of Regulation	Master Circular - Prudential norms on Income Recognition, Asset Classification and Provisioning pertaining to Advances	All Commercial Banks (excluding RRBs)
DOR.STR.REC.3/21.04.048/2023-24	01.4.2023			
RBI/2023-2024/05		Department of Regulation	Master Circular - Guarantees, Co-Acceptances & Letters of Credit - UCBs	The Managing Director / Chief Executive Officers All Primary (Urban) Co-operative Banks
DoR.STR.REC.4/09.27.000/2023-24	01.4.2023			
RBI/2023-2024/04		Department of Regulation	Master Circular - Guarantees and Co-acceptances	All Scheduled Commercial Banks (excluding Payments Banks and RRBs)
DOR.STR.REC.5/13.07.010/2023-24	01.4.2023			
RBI/2023-2024/03		Financial Inclusion and Development Department	Master Circular on SHG-Bank Linkage Programme	The Chairman/ Managing Director/ Chief Executive Officer All Scheduled Commercial Banks
FIDD.CO.FID.BC.No.1/12.01.033/2023-24	01.4.2023			
RBI/2023-2024/02		Financial Inclusion and Development Department	Master Circular on Credit Facilities to Minority Communities	The Chairman/Managing Director/Chief Executive Officer All Scheduled Commercial Banks (excluding RRBs and Foreign Banks with less than 20 branches)
FIDD.GSSD.BC.No.02/09.10.001/2023-24	01.4.2023			
RBI/2023-2024/01		Financial Inclusion and Development Department	Master Circular - Credit facilities to Scheduled Castes (SCs) & Scheduled Tribes (STs)	The Chairman / Managing Director / Chief Executive Officer All Scheduled Commercial Banks (including Small Finance Banks)
FIDD.CO.GSSD.BC.No.03/09.09.001/2023-24	01.4.2023			