

35th SLBC Quarterly meeting for the quarter ended September 2022

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Agenda 1: Adoption of Minutes of the 34th SLBC Quarterly Meeting

The minutes of 34th SLBC meeting for the quarter ended 30th June 2022 held on 30.09.2022 as furnished in **Annexure 'A'** was circulated to RBI, NABARD, Government Departments concerned and all the members of SLBC. These minutes may be taken as confirmed by the house as no requests for amendments/modifications were received.

Agenda 2: Action points of 34th SLBC Quarterly Meeting - Action Taken Report

No.	Action Point	Action by	Action initiated / status as on 30.09.2022
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 uninterrupted banking services.	Yes Bank, IDFC Bank -, HDFC, UBI , Canara Bank , UCO and IDBI each, APGVB, TGB , CBI & BOB.	The matter was discussed in Sub-Committee meeting on FI & DP. 98% of the inactive BCs in the State are of Yes Bank. Yes Bank has assured that suitable action will be initiated on approval of RBI and their Board.
2	Controllers of Banks, LDMs of Jogulamba Gadwal, Jayashankar Bhupalpally, Kamareddy, Medak, Peddapally and Wanaparthy Districts to ensure 100% digital coverage of SB and Current accounts customers and on boarding of merchants latest by 30 th September 2022.	All Banks/ LDMs of Jogulamba Gadwal, Jayashankar Bhupalpally, Kamareddy, Peddapally and Wanaparthy	Banks have confirmed that 100% digitization has been achieved in the identified Six districts.
3	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.,	All Banks	There has been improvement in all the parameters during the quarter. Banks have assured to improve performance in all the parameters.
4	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 development during the quarter.
5	Reimbursement of RSETI expenditure of Rs. 20.72 Crores due to the Banks from Government of India through SERP Department.	SERP & GoT, Gol	Pending with MoRD.
6	Revised Rythu Bandhu 2018 cheque printing charges of Rs.25.93 Crores i.e., at 40% of original claim to be reimbursed to Banks	Agriculture & Finance Dept, GoT	Pending with Govt of Telangana. No developments during the quarter.
7	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.	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. Banks have to submit information on pending subsidies.

8	Banks to extract data on prescribed RBI formats from their CBS and upload the txt.files on SLBC portal as per revised data flow system under revamped Lead Bank Scheme within 10 days from the end of each quarter.	All Banks	All Banks have uploaded the txt files. However, Banks have been advised to upload the data within 10 days from the end of the quarter.
9	Banks to focus on sanction of KCC loans to all eligible dairy and fish farmers under KCC saturation drive in a camp mode.	All Banks	Progress under KCC campaign launched by GoI is being reviewed regularly by VCs and also in Agri Sub Committee meetings. Controllers of Banks are requested to ensure that all pending eligible applications are sanctioned.
10	Banks to update the data on Govt deposits in the Finance Department portal latest by 10th of every month.	All Banks	Finance department has advised all Banks to update the data in the portal.

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 03rd November 2022 to review the progress in financial inclusion initiatives as at the end of September 2022. Major agenda items of the review by the Sub-Committee are furnished below.

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

i) Banking Network in Telangana State

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

As on	Rural	Semi-Urban	Urban/Metro	Total
September 2022	1818	1408	2732	5958

The population group-wise and sector-wise distribution of bank branches as on 30th September 2022 is furnished in **Annexure-1**.

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

Small Finance Banks:

- 1) **Equitas Small Finance Bank Ltd** : 15 Branches and have no BCs
- 2) **Jana Small Finance Bank Ltd:** 1 Branch and have no BCs
- 3) **Fincare Small Finance Bank Ltd** : 54 Branches and 80 BCs
- 4) **Suryoday Small Finance Bank Ltd:** 2 Branches and have no BCs
- 5) **Utkarsh Small Finance Bank Ltd** : 3 Branch and have no BCs
- 6) **A.U.Small Finance Bank Ltd** : 3 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 8864 Banking points (BCs).
- 2) **India Post Payments Bank Ltd:** IPPB has 23 Branches and 5797 Bank Mitra points.
- 3) **Fino Payments Bank:** Fino Payments Bank has 4 branches and 8918 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.

However, DFS has recently identified one village, Pedda Venkatapuram in Bhadradri Kothagudem as uncovered and the village has been allotted to Union Bank of India. Union Bank of India vide its mail dated 01.11.2022 has informed that there is connectivity issue in the village for setting up a Banking Outlet. The matter has been taken up with DoT. DoT has informed that a 2G Repeater has been installed at Pedda Venkatapuram village to improve the signal. However, the Bank has informed that there is no connectivity in the village.

The issue was discussed in the Sub-Committee meeting on FI & DP held on 03.11.2022 and it was decided that the Bank officials and officials from Dept of Telecom would make a joint visit to the village within a week to find a solution.

- b. All the 65 villages under hamlets of 500 households in hilly areas identified by LDMs in terms of RBI Lr No. FIDD.CO.LBS.No.1488/02.01.001/ 2019-20 dated 13.01.2020 under “National Strategy for Financial Inclusion (NSFI):2019-24” have been covered with BC/CSP before 31.03.2021 and the details were uploaded on to FI Plan portal.
- c. Finance Dept., Govt of Telangana has advised that during the last South Zonal Council meeting, a list of 125 uncovered villages in which Brick and Mortar branches have to be opened in Telangana was shared by the Ministry of Home Affairs to Govt of Telangana. The updated status of coverage of these villages is presented as per Annexure..

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

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

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

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

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

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

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

- Union Bank of India has informed that the national BC, who was entrusted with the task of appointing BC at Chalamalla village has advised UBI that no one from the village is interested in being appointed as BC/CSP.

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

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

v) National Strategy for Financial Inclusion 2019-24:

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

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

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

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

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

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

Banks have achieved the milestone of providing banking access within 5 Kms radius of every village and hamlet of 500 households in hilly areas in the state. In the Sub-Committee meeting on Financial Inclusion held on 05.11.2021, they were advised to proactively take action for implementation of the other recommendations under National Strategy for Financial Inclusion (NSFI) 2019-24 like strengthening ecosystem for digital financial services, capacity building of BCs, access to livelihood and skill development programmes to new entrants into banking system, strengthening internal grievances mechanism etc. highlighting the various action plans and milestones articulated in the NSFI document.

vi) National Strategy for Financial Education 2020-25:

Based on the review of progress made under the first National Strategy for Financial Education (NSFE 2013-18) and keeping in view the various developments that have taken place over the last 5 years, notably the Pradhan Mantri Jan Dhan Yojana (PMJDY), the NCFE in consultation with regulators and other relevant stakeholders has prepared the revised NSFE-2020-25 to support the vision of Government of India and Financial Sector Regulators by empowering various sections of the population to develop adequate knowledge, skills, attitude and behavior , which are needed to manage their money better and plan for their future.

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

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

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

LDMs of respective districts are advised to update the progress at fortnight intervals in Jansurakha portal in respect of progress under Key Performance Indicators in respect of PMJDY, PMSBY, PMJJBY and APY Schemes as per DFS instructions.

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

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

vii) Targeted Financial Inclusion Intervention Programme (TFIIP) for Aspirational Districts (Bhadradi Kothagudem, Komaram Bheem Asifabad, Jayashankar Bhupalapally)

With the objective of improving the standard of living in selected Aspirational Districts, Govt. of India has launched the Transformation of Aspirational Districts program in January' 2018. Financial inclusion is one of the key thematic areas of focus under the program. To bring about concerted and coordinated action on FI, in conjunction with NITI Aayog, State Governments, District administration, Banks and Insurance Companies, Department of Financial Services, Ministry of Finance is implementing Targeted Financial Inclusion Intervention Programme (TFIIP) for Aspirational Districts. The stipulated timeline is October' 2020 to September' 2021, which has been extended upto 31.03.2022.

Objectives of TFIIP:

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

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

Progress as on 30.09.2022 is as per the table below

Operative CASA Accounts (BENCH MARK TARGET: 129755 PER LAKH POPULATION)					
District	Population	Achievement as on 31.01.2020 (Per lakh population)	Achievement as on 30.09.2022 (Per lakh population)	% Achievement	Remarks
Kumuram Bheem Asifabad	515814	113872	109917	85	
Bhadradi Kothagudem	1069000	139109	149647	115	
Jayashankar Bhupalapally	711434	94996	121146	93	
PMJJBY enrolments (BENCH MARK TARGET: 9,775 PER LAKH POPULATION)					
District	Population	Achievement as on 31.01.2020 (Per lakh population)	Achievement as on 30.09.2022 (Per lakh population)	% Achievement	Remarks
Kumuram Bheem Asifabad	515814	9756	6662	68	
Bhadradi Kothagudem	1069000	25681	26440	270	
Jayashankar Bhupalapally	711434	8560	12414	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 30.09.2022 (Per lakh population)	% Achievement	Remarks
Kumuram Bheem Asifabad	515814	18482	13891	46	
Bhadradi Kothagudem	1069000	42374	46772	154	
Jayashankar Bhupalapally	711434	13945	30010	99	
APY subscribers (BENCH MARK TARGET: 2886 PER LAKH POPULATION)					
District	Population	Achievement as on 31.01.2020 (Per lakh population)	Achievement as on 30.09.2022 (Per lakh population)	% Achievement	Remarks
Kumuram Bheem Asifabad	515814	1274	3487	121	
Bhadradi Kothagudem	1069000	2452	4113	143	
Jayashankar Bhupalapally	711434	1393	4409	153	

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 GoI, Digital penetration etc., at quarterly intervals.

The progress as on 30.09.2022 for 169 villages is as per the table below:

Progress as on 30.09.2022							
No of Villages	Total Population (A)	Out of (A) Total no. Of people eligible for normal Savings Bank account/ PMJDY account & PMSBY/PMJJBY/APY Schemes enrolment (B)	Out of (A) Savings Bank accounts opened for eligible people (B)	Out of (B) No of PMJDY accounts opened	Out of (B) No of persons covered under PMSBY	Out of (B)No of persons covered under PMJJBY	Out of (B) No of persons covered under APY
169	188204	148520	109897	47298	26080	20098	8933

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 76,184 BCs functioning in the State of which 48006 are in Rural, 9571 in Semi Urban and 18607 in Urban & Metro areas. A total of 33963 BCs are inactive as on 30.09.2022 of which, 20980 are in Rural, 4616 in Semi Urban and 8367 in Metro Areas.

Compared to June 2022, inactive BCs in Rural, Semi Urban & Urban/Metro increased.

Bank wise status of Inactive BCs- Yes Bank -33,535, IDFC Bank -194, HDFC-121, UBI- 23, Canara Bank -21, UCO and IDBI – 19 each, APGVB 15, TGB -7, CBI -5 & BOB -4. The Banks need to initiate action for activation of BCs or appoint new BCs before 10.11.2022, more particularly, inactive BCs in Rural areas must be activated immediately to ensure that 100% villages are covered with Banking infrastructure.

Yes Bank has informed that as per RBIs advice they have taken up the matter with their Compliance team & any changes need approval from RBI, Board Members of Yes Bank. It is advised by Yes Bank that necessary changes/corrections if any suggested by their Board will be done before March 2023.

Apart from the BCs of Commercial Banks/RRBs, Airtel Payments Bank has 8510, Fino Payments Bank has 8918 and IPPB has 5797 BCs in the State.

In the Sub-Committee Meeting on Financial Inclusion for the quarter ended Sept '2022 held on 03.11.2022, the status of inactive BCs was reviewed.

Connectivity issues:

Union Bank of India has reported that there are connectivity issues in Pedda Venkatapuram village in Bhadadri Kothagudem district and the matter has been taken up with DoT. DoT has informed that a 2G Repeater has been installed at Pedda Venkatapuram village to improve the signals. However, the Bank has informed that there is no connectivity in the village.

The issue was discussed in the Sub-Committee meeting on FI & DP held on 03.11.2022 and it was decided that the Bank officials and officials from Dept of Telecom would make a joint visit to the village within a week to find a solution.

APGVB has advised that there are 4 villages where they have connectivity issues. However, during the course of discussion it was found that connectivity is available in the village but APGVB desired to have alternate / 2nd service provider.

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

ATMs: As at the end of Sept 2022, there are 9458 ATMs functioning in the State of Telangana.

POS: As at the end of Sept 2022, 1,84,650 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 1,05,19,406 PMJDY accounts in their books as on 30th September 2022, out of which 87,35,970 accounts (83.05%) were seeded with Aadhaar and 83,27,822 accounts were issued with Rupay Cards (79.17%). Performance of Banks was reviewed in Sub-committee meeting on Financial Inclusion held on 03.11.2022. Total Deposits held in these accounts as on 30.09.2022 was at Rs. 3013.80 Crore. The number of accounts with zero balance are 1690847, which constitute 16.07% of total PMJDY accounts.

Sector wise position of PMJDY accounts as on 30.09.2022 is as follows

Bank wise performance under PMJDY accounts as on 30.09.2022 is as under

Sector	No of A/cs Rural	No of A/cs Urban	No of A/cs Opened for Male customers	No of A/cs Opened for Female customers	Total A/cs	Total Deposit	No of zero Balance Accounts	No. of Rupay Cards Issued	No of A/cs seeded with Aadhar
PSB	2716769	4446214	3146955	4016028	7162983	2015.90	564397	5957792	6162109
PVT	1130012	185269	562534	752747	1315281	221.65	951510	1275875	868603
RRB	1858833	182309	739195	1301947	2041142	776.25	174940	1094155	1705258
Grand Total	5705614	4813792	4448684	6070722	10519406	3013.80	1690847	8327822	8735970

- Banks in the State have so far opened 1,05,19,406 PMJDY accounts, together having balances amounting to Rs.3013.80 crores.
- 16,90,847 PMJDY accounts are having zero balances i.e., 16.07% mostly contributed by ICICI (8.71%) UBI (2.50%), TGB (1.43%) & SBI (1.07%)
- 83,27,822 (79.17%) of PMJDY accounts have been issued with Rupay cards
 - HDFC & ICICI Banks have issued Rupay cards to all PMJDY account holders (100%)
 - Axis (47.71%), J&K Bank (46.39%), Federal Bank (41.55%), Central Bank of India (35.37%), Indusind Bank (31.01%) & Kotak Mahindra Bank (29.64%) have less than 50 % coverage
- 87,35,970 (83.05%) of the PMJDY accounts are Aadhar Seeded. KVB and BOM have more than 98% of their accounts Aadhar seeded and ICICI has 63.80% 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 has not communicated any issues to be taken up in SLBC.

iii) Aadhaar Seeding of Bank Accounts and mapping on NPCI

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

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

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

The progress under **Social Security Schemes** made by banks (sector-wise) in the State as on **30.09.2022** is as per the following table:

Bank Type	As on 30.09.2022			
	PMSBY	PMJJBY	APY	Total
Public Sector	7248031	2746264	963682	10957977
Private Sector	1161915	239329	99174	1500418
RRB	1938000	1228128	345712	3511840
Coop.	539029	263246	0	802275
Total	10886975	4476967	1408568	16772510

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 30.06.2022 is enclosed as **Annexure “ L ”**.

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

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

The achievement under APY during CFY 2022-23 as on 31.07.2022 is at 1,59,399 enrolments against target of 3,75,820 i.e., an achievement of 42.41% of targets.

Bank wise targets and achievement as on 30.09.2022 :

Sl No	Name of the Bank	Annual Target	APY accounts opened in FY 2022-23 till 30 Sept 2022	Annual Target Achievement	APY accounts opened since inception till 30 Sept 2022
1	STATE BANK OF INDIA	92,720	43,813	47.25	3,64,854
2	TELANGANA GRAMEENA BANK	34,080	29,096	85.38	1,40,112
3	CANARA BANK	27,840	17,061	61.28	1,51,008
4	UNION BANK OF INDIA	55,920	20,197	36.12	2,91,167
5	AP Grameena Vikas Bank	39,440	18,841	47.77	2,05,275
6	BANK OF INDIA	4,800	5,413	112.77	23,603
7	CENTRAL BANK OF INDIA	7,520	4,575	60.84	32,979
8	INDIAN OVERSEAS BANK	8,960	3,942	44.00	20,095
9	INDIAN BANK	12,240	4,156	33.95	51,119
10	BANK OF BARODA	12,880	3,168	24.60	64,495
11	IDBI BANK LTD	3,280	3,228	98.41	26,417
12	PUNJAB NATIONAL BANK	11,440	1,538	13.44	23,981
13	HDFC BANK LTD	20,080	1,271	6.33	30,206
14	KOTAK MAHINDRA BANK	2,790	485	17.38	1,826
15	BANK OF MAHARASHTRA	2,960	463	15.64	4,023
16	TAMILNAD MERCANTILE BANK LTD	240	394	164.17	3,044
17	AXIS BANK LTD	12,160	354	2.91	17,143
18	ICICI BANK LIMITED	12,800	459	3.59	12,031
19	UCO BANK	3,040	282	9.28	5,134
20	KARNATAKA BANK LIMITED	750	259	34.53	2,206
21	PUNJAB AND SIND BANK	640	165	25.78	1,981
22	THE SOUTH INDIAN BANK LTD	1,320	47	3.56	1,356
23	THE KARUR VYSYA BANK LTD	1,770	61	3.45	2,874
24	THE FEDERAL BANK LTD	570	37	6.49	284
25	CITY UNION BANK LTD	990	40	4.04	801
26	DHANLAXMI BANK LIMITED	180	19	10.56	262
27	BANDHAN BANK LIMITED	360	10	2.78	355
28	RBL BANK LIMITED	90	6	6.67	16
29	INDUSIND BANK LIMITED	600	16	2.67	52
30	YES BANK LIMITED	390	0	0.00	41
31	STANDARD CHARTERED BANK	90	0	0.00	0
32	DBS (e-LVB)	1,530	0	0.00	169
33	THE CATHOLIC SYRIAN BANK LIMITED	240	2	0.83	36
34	DCB BANK LIMITED	870	1	0.11	299
35	THE JAMMU AND KASHMIR BANK LTD	90	0	0.00	53
36	IDFC BANK LIMITED	150	0	0.00	1
	Total	3,75,820	1,59,399	42.41	14,79,298

The following Banks have Nil enrollments during the CFY

1) Yes Bank 2)DBS(e-LVB) 3)J&K Bank 4) IDFC First Bank

CITIZEN'S CHOICE- H1, FY 2022-23 CAMPAIGN: To take forward the objective of covering all eligible population under the APY DFS/PFRDA launched "APY CITIZEN's CHOICE H1, FY 2022-23 CAMPAIGN" from 1st August '2022 to 30th September 2022.

The Campaign aims to target the uncovered potential population in age group of 18-40 years in all states across the country and bring them under the ambit of Atal Pension Yojana so that they can live respectfully in their vulnerable years after 60 years. **The Campaign is meant for Member Banks, SLBCs and Lead District Managers (LDMs).**

Sr. No.	Name of the Bank	Target	No. of APY Accounts enrolled (From 1st Aug to 30th Sept 2022) Status as on 30.09.2022	% of Target Achievement
1	STATE BANK OF INDIA	34,770	16,938	49%
2	TELANGANA GRAMEENA BANK	12,780	15,819	124%
3	UNION BANK OF INDIA	20,970	11,607	55%
4	ANDHRA PRADESH GRAMEENA VIKAS BANK	14,790	10,878	74%
5	CANARA BANK	10,440	6,964	67%
6	INDIAN BANK	4,590	1,953	43%
7	CENTRAL BANK OF INDIA	2,820	1,704	60%
8	INDIAN OVERSEAS BANK	3,360	1,599	48%
9	BANK OF INDIA	1,800	1,581	88%
10	IDBI BANK LTD	1,230	1,312	107%
11	BANK OF BARODA	4,830	1,022	21%
12	PUNJAB NATIONAL BANK	4,290	748	17%
13	HDFC BANK LTD	7,530	590	8%
14	ICICI BANK LIMITED	4,800	225	5%
15	BANK OF MAHARASHTRA	1,110	184	17%
16	KOTAK MAHINDRA BANK	1,395	150	11%
17	UCO BANK	1,140	143	13%
18	KARNATAKA BANK LIMITED	600	128	21%
19	TAMILNAD MERCANTILE BANK PVT LTD	600	116	19%
20	PUNJAB AND SIND BANK	600	105	18%
21	AXIS BANK	4,560	89	2%
22	THE KARUR VYSYA BANK LTD	885	27	3%
23	CITY UNION BANK LTD	600	25	4%
24	INDUSIND BANK LIMITED	600	14	2%
25	THE SOUTH INDIAN BANK LTD	660	11	2%
26	THE FEDERAL BANK LTD	600	5	1%
27	DHANLAXMI BANK LIMITED	600	5	1%
28	THE CATHOLIC SYRIAN BANK LIMITED	600	2	0%
29	RBL BANK LIMITED	600	1	0%
30	BANDHAN BANK LIMITED	600	1	0%
31	DCB BANK LIMITED	600	1	0%
32	YES BANK LIMITED	600	-	0%
33	STANDARD CHARTERED BANK	600	-	0%
34	THE LAKSHMI VILAS BANK LTD	765	-	0%
35	THE JAMMU AND KASHMIR BANK LTD	600	-	0%
36	IDFC FIRST BANK	600	-	0%
	Total	1,48,515	73,947	49.79

Saturation of APY in LWE Districts:

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

Controllers are requested to advise their Branches in Bhadradi Kothagudem District to actively conduct camps in their respective service area villages to cover all eligible customers under APY.

f. Financial Literacy Initiatives

Financial Literacy Centres (FLCs) – Position as on 30.09.2022

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

Financial Literacy activity by FLCs and Rural Branches of Banks:

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

Quarter end	Camps conducted by FLCs of DCCB			
	Special Camps		Specific Camps	
	Target	Conducted	Target	Conducted
June 2022	282	562	705	628
September 2022	282	886	705	910

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

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

- 78 FLCs are functioning in the state.
- During the Quarter, 287 special camps and 460 specific camps were conducted by FLCs. 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
- 1799 Rural branches in the State have conducted 4758 camps during the quarter against a target of 5397.
- 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 03.11.2022 it was resolved that all the Rural branches have to conduct at least one camp in a month regularly.

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

g. CFL (Centre for Financial Literacy)

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

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

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

Status of opening of CFLs in the 1st phase as on 30.09.2022:

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:

After successfully digitizing Rajanna Sircilla district and Jangaon districts with a view to leveraging the experience gained in the implementation of EDDPE 2.0 and the prompt response of the various stakeholders viz. banks, SLBC, District Collectors etc., six more districts of Telangana viz. Jogulamba Gadwal, Jayashankar Bhupalpally, Kamareddy, Medak, Peddapally and Wanaparthy have been identified, thereby catalysing the endeavour to expand the digital payments ecosystem to the maximum extent possible. The timeline for completion of EDDPE 2.0 in these six districts was September 30, 2022.

With the support of all the stakeholders all the 6 districts have been successfully digitized.

i) NABARD FI Fund Utilisation:

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

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

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

Agenda 4: Review of Credit Disbursement by Banks:

Sub-Committee meetings on Agriculture & MSME for the quarter ended September 2022 were held during November 2022 to review the credit flow to Agriculture, MSME and other priority sectors. Highlights of the position reviewed in the Sub-Committees are furnished in the following paragraphs.

Banking at a Glance / Priority Sector lending as on 30.09.2022
(Rs. In cr)

No	Particulars	O/s as on	O/s as on	O/s as on	O/s as on	RBI Norm	Level of Compliance/ achievement
		31.03.2021	30.09.2021	31.03.2022	30.09.2022		
1	Total Deposits	571909.18	617760.42	632525.25	632834.45		
2	Total Advances	627039.85	680234.83	732332.18	725568.02		
3	Credit Deposits Ratio (%)	109.64%	110.11%	115.78%	114.65%		
4	Total Priority Sector Advances	208528.27	216274.18	241341.62	230751.05	40.00%	31.51%
	Of which						
A	Agriculture advances	95498.97	96203.73	105295.47	107555.22	18.00%	14.68%
	Of which: small & marginal farmers	48795.43	43562.51	51208.09	60325.48	9.50%	8.24%
B	Non-farm Sector / MSMEs	66508.56	72990.88	87554.68	87101.92		
	Of which: Micro enterprises	25786.59	27208.14	35213.29	34560.06	7.50%	4.72%
	Small Enterprises	28128.41	28922.73	31148.44	29521.22		
	Medium Enterprises	12593.56	16860.01	21192.95	23020.64		
C	Export Credit	1016.59	1256.38	1327.42	95.39		
D	Others' under Priority Sector Advances	45504.15	45823.19	47164.04	35998.52		
	Of which						
	i. Educational Loans	3242.73	3282.98	2892.03	2795.13		
	ii. Housing Loans	32915.48	34025.37	32272.67	28735.23		
	iii. Social Infrastructure	42.74	58.72	68.21	1860.91		
	iv. Renewable Energy	136.26	84.35	154.79	245.19		
	v. Others	9166.94	8371.77	11776.34	2362.06		
5	Out of Priority Sector Adv-Finance to:						
	i. Advances Weaker Sections	56317.35	58955.44	78898.91	83324.92	11.50%	11.38%
	ii. Advances to Women	44448.43	47766.38	88567.35	111980.81		
	iii. Advances to SC/ST	16846.43	17856.15	19552.44	21619.96		
	iv. Advances to Minorities	9592.35	10648.85	12091.49	11317.92		
	v. SHGs	18717.57	18223.86	19158.73	17146.08		

* 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 30th September 2022

- As at the end of September 2022, Total deposits of the Banks in the State are at Rs. 632834.45 crores and advances are at Rs. 732332.18 crores.
- Banks in the State have registered a CD Ratio of 114.65% as on 30.09.2022.
- Advances to Priority Sector were at 31.51%, as against 38.49% as on 31.03.2022
- Advances to Agriculture was at 14.68%, as against 16.79% as on 31.03.2022
- Credit to Small & Marginal Farmers was at 8.24%, as against 8.17% as on 31.03.2022
- Finance to Micro enterprises was at 4.72%, as against 5.61% as on 31.03.2022
- Advances to weaker sections was at 11.38%, as against 12.58% as on 31.03.2022

a. Achievement of Annual Credit Plan 2022-23 Priority Sector lending: Position as on 30.09.2022 (Rs. In cr)

S.No	Particulars	Achievement during			Target 2022-23	Achievement 01.04.2022 to 30.09.2022	% of Ach
		FY 2020-21	01.04.2021 to 30.09.2021	FY 2021-22			
1	Short Term Production Loans						
A	Kharif	22935.85	24898.25	24898.25	40718.00	23793.15	58.43
B	Rabi	18264.71		17955.37	--	--	
	Total	41200.56	24898.25	42853.62	40718.00	23793.15	58.43
2	Agriculture TLs	12644.29	4574.05	11430.57	19683.07	12690.01	64.47
3	Agriculture Infra	355.50	152.44	631.99	4088.25	429.80	10.51
4	Agr. Ancillary	3815.29	2189.16	5473.03	11558.72	5043.51	43.63
5	Total Agriculture	58015.64	31813.90	60389.21	76048.04	41956.47	55.17
6	Micro, Small & Medium Enterprises	38416.31	21426.07	45105.33	49870.86	38737.01	77.67
7	Other priority Sector	6694.55	3316.87	7293.77	15353.13	3449.64	22.47
	Of which						
A	Education Loans	693.68	390.90	839.88	2718.34	325.89	11.99
B	Housing Loans	4162.39	2068.53	4536.74	10192.27	1526.00	14.97
C	Others	1838.48	857.44	1917.15	2442.52	1597.75	65.41
8	Total Priority Sector	103126.50	56556.84	112965.92	168418.42	84143.12	49.96
9	Non-Priority Sector**	155135.02	78227.62	205613.55	47784.40	179586.26	375.83
	Total Credit Plan	258261.52	134784.46	318579.48	216202.82	263729.37	121.98

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

Performance of Banks upto the quarter ended 30.09.2022:

- Banks together disbursed Priority Sector loans of Rs.84143.12 Crs and achieved 49.96% of ACP target.
- Under Short Term Production loans for Kharif 2022, Banks disbursed Rs. 23793.15 Crs and achieved 58.43% of targets.
- An amount of Rs. 41956.47 Crs were disbursed by Banks to Agriculture sector achieving 55.17 % of ACP target.
- MSME loans totalling to Rs.38737.01 Crs were disbursed by banks achieving 77.67% of annual target.
- An amount of Rs.3449.64 Crs was disbursed by Banks as 'Other priority sector advances' achieving 22.47% of annual target.
- Education loans amounting to Rs.325.89 Crs were disbursed by banks achieving 11.99% of annual target.
- Housing loans amounting to Rs. 1526.00 Crs were disbursed by banks achieving 14.97% of target.
- Banks together have disbursed Priority & Non Priority Sector Advances totalling to Rs.263729.37 Crs achieving 121.98 % of annual targets.

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

Total Agriculture: Sector-wise / Category-wise as on 30.09.2022

(Rs. In Crs)

Sector	As on 30.09.2021			As on 30.09.2022		
	Targets	Achievement	% Achievement	Targets (Excl. Rabi Crop loans)	Achievement	% Achievement
Public Sector Banks	40699.34	15635.60	38.42%	45121.19	23129.33	51.26
Private Sector Banks	13485.93	4398.38	32.61%	14186.48	7507.05	52.92
Regional Rural Banks	7547.01	7852.48	104.05%	9599.33	7358.75	76.66
Cooperative Banks	3927.44	3927.44	65.08%	7141.04	3961.01	55.47
Total	67766.27	31813.90	46.95%	76048.04	41956.47	55.17

Category	01.04.2021 to 30.09.2021			01.04.2022 to 30.09.2022		
	Targets	Achievement	% Achievement	Targets	Achievement	% Achievement
Crop Loans	35665.00	24898.24	69.81%	40718.00	23793.15	58.43
Agri Term Loans (Allied etc.,)	16537.28	4574.05	27.66%	19683.07	12690.01	64.47
Infrastructure	3895.61	152.44	3.91%	4088.25	429.80	10.51
Agr. Ancillary	11668.38	2189.16	18.76%	11558.72	5043.51	43.63
Total Term Loans	67766.27	31813.90	46.95%	35330.04	18163.32	51.41
Grand Total	103431.27	56712.14	54.83%	76048.04	41956.47	55.17

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 28.10.2022 is as per the table:

(Amt in Crs)

S.No.	Bank Name	Cumulative number of KCC applications Received Total	KCC Sanctioned - KCC(Crop Loan)	KCC Sanctioned - KCC(Crop Loan) with dairy	KCC Sanctioned - KCC(Crop Loan) with other allied activities	AH Dairy	AH Poultry	AH Others	Fisheries	Total No of KCCs sanctioned	KCC Limit Sanctioned Grand Total	Total Rejected Applications
1	State Bank of India	801003	699844	12265	3679	14230	1030	8749	1180	740977	5892.26	59961
2	Regional Rural Banks	265161	234349	1545	0	718	0	0	883	237495	1723.34	27666
3	Union Bank of India	169023	142737	3264	663	3607	2	0	1033	151306	1918.85	17717
4	Cooperative Bank	158708	147354	718	0	685	65	179	346	149347	921.60	8515
5	Canara Bank	94639	90192	93	3	839	7	3	292	91429	1049.41	3187
6	Central Bank of India	14480	13133	2	1	149	3	6	83	13377	76.86	1100
7	Indian Bank	13169	10873	0	0	118	0	0	9	11000	89.73	2169
8	Bank of Baroda	12207	10290	502	412	211	0	3	39	11457	107.25	750
9	Indian Overseas Bank	9718	8044	0	0	23	1	98	69	8235	71.37	1483
10	Punjab National Bank	9071	7830	0	0	45	2	0	56	7933	122.72	1137
11	UCO Bank	3656	2788	0	0	260	0	0	11	3059	28.63	597
12	Bank of Maharashtra	1920	1640	0	0	12	0	0	23	1675	26.67	245
13	Bank of India	1423	1322	0	0	0	0	0	0	1322	11.93	101
14	Punjab & Sind Bank	32	24	0	0	2	0	2	0	28	0.90	4
	Total	1554210	1370420	18389	4758	20899	1110	9040	4024	1428640	12041.52	124632

12 Banks, RRBs & Co-Operative Banks in Telangana together have sanctioned limits amounting to Rs. 12,041.52 Crore to 14,28,640 farmers upto 28.10.2022, under KCC Saturation Scheme launched by DFS. 2,24,632 applications were rejected due to multiple loans availed and non-availability of land etc., out of these farmers, 4,48,620 are covered under PMJJBY and 6,44,160 farmers are covered under PMSBY.

(Source: pmjdy.gov.in/fiplan)

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

Progress on KCC to Dairy farmers as on 28.10.2022:

A total number of 8643 applications received and 8628 applications acknowledged by branches. Banks have sanctioned loans to 2609 beneficiaries and rejected 5758 applications & 30 applications are pending for more than 15 days.
(Source Jansuraksha portal)

Bank wise status

S.No	Name of the Bank	Applications Received	Applications Accepted	Applications Sanctioned	Applications Rejected	Pendency more than 15 days
1	State Bank of India	4897	4883	1214	3483	6
2	Union Bank of India	1659	1658	1036	583	1
3	Cooperative Bank	998	998	11	983	0
4	Canara Bank	377	377	167	178	23
5	Central Bank of India	298	298	87	211	0
6	Indian Overseas Bank	206	206	27	179	0
7	Bank of Baroda	76	76	23	53	0
8	Indian Bank	74	74	35	39	0
9	Bank of Maharashtra	27	27	1	26	0
10	UCO Bank	12	12	7	5	0
11	Bank of India	8	8	1	7	0
12	IDBI Bank Ltd.	6	6	0	6	0
13	Punjab National Bank	3	3	0	3	0
14	Punjab & Sind Bank	2	2	0	2	0
15	Jammu & Kashmir Bank	0	0	0	0	0
	Grand Total	8643	8628	2609	5758	30

District wise Status

SI No	District	Applications Received	Applications Accepted	Applications Sanctioned	Applications Rejected	Sum of Pendency more than 15 days
1	WARANGAL	2847	2847	774	2073	0
2	NAGARKURNOOL	823	823	10	813	0
3	KHAMMAM	789	789	279	510	0
4	Bhadradi Kothagudem	455	455	127	328	0
5	WANAPARTHY	401	401	388	13	0
6	MANCHERIAL	300	297	120	177	0
7	Hanumakonda	298	298	24	69	23
8	SANGAREDDY	291	291	200	91	0
9	JANGOAN	265	253	182	71	0
10	MEDCHAL	262	262	22	240	0
11	Kumuram Bheem	257	257	12	245	0
12	KAMAREDDY	252	252	7	245	0
13	NARAYANPET	221	221	30	142	0
14	MAHABUBABAD	191	191	20	171	0
15	YADADRI	164	164	46	111	7
16	JOGULAMBA	161	161	142	19	0
17	Mahbubnagar	126	126	22	104	0

18	VIKARABAD	120	120	102	18	0
19	Nizamabad	103	103	22	81	0
20	ADILABAD	80	80	1	79	0
21	SIDDIPET	63	63	12	51	0
22	PEDDAPALLI	44	44	42	2	0
23	NIRMAL	38	38	12	26	0
24	RAJANNA	28	28	1	27	0
25	SURYAPET	22	22	9	13	0
26	JAGTIAL	19	19	0	19	0
27	Jayashankar Bhupalapalle	18	18	3	15	0
28	MULUGU	5	5	0	5	0
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	8643	8628	2609	5758	30

KCC TO FISH FARMERS

A total number of 5744 applications received and acknowledged by branches. Banks have sanctioned loans to 2987 beneficiaries and rejected 2708 applications. None of the applications are pending with banks. (Source Jansuraksha portal)

Bank wise status

SI No	Name of the Bank	Applications Received	Applications Accepted	Applications Sanctioned	Applications Rejected	Pendency more than 15 days
1	State Bank of India	3900	3900	1996	1902	2
2	Union Bank of India	1018	1018	686	285	47
3	Central Bank of India	279	279	133	146	0
4	Cooperative Bank	190	190	0	190	0
5	Canara Bank	152	152	73	79	0
6	Indian Bank	54	54	42	12	0
7	Indian Overseas Bank	54	54	34	20	0
8	UCO Bank	42	42	11	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	5744	5744	2987	2708	49

District wise status

S.No	District	Applications Received	Applications Accepted	Applications Sanctioned	Applications Rejected	Pendency more than 15 days
1	WARANGAL	1536	1536	940	596	0
2	SANGAREDDY	775	775	282	493	0
3	JOGULAMBA	698	698	685	13	0
4	YADADRI	448	448	94	305	49
5	SURYAPET	405	405	252	153	0
6	Bhadradi Kothagudem	289	289	75	214	0
7	MEDCHAL	226	226	56	170	0
8	KAMAREDDY	210	210	56	154	0
9	VIKARABAD	205	205	205	0	0
10	ADILABAD	154	154	14	140	0
11	Mahbubnagar	151	151	27	124	0
12	JAGTIAL	144	144	96	48	0
13	NARAYANPET	123	123	43	80	0
14	Karimnagar	102	102	61	41	0
15	RAJANNA	96	96	18	78	0

16	Kumuram Bheem	60	60	37	23	0
17	WANAPARTHY	41	41	32	9	0
18	KHAMMAM	39	39	0	39	0
19	JANGOAN	16	16	11	5	0
20	Medak	16	16	0	16	0
21	HANUMAKONDA	8	8	1	7	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	5744	5744	2987	2708	49

- 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.
- DFS has indicated that rejection rate is high in Telangana, therefore 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.
- DFS has also advised the AHD and Fisheries departments to mobilize applications and ensure that all the eligible farmers are covered under the scheme.

ii) Crop Insurance under PMFBY/RWBCIS Schemes:

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

iii) Agri. Term Loans including Allied Infrastructure & Ancillary Activities as on 30.09.2022 (Rs. In cr)

Sector	01.04.2021- 30.09.2021			01.04.2022- 30.09.2022		
	Target	Achievement	%	Target	Achievement	%
Public Sector Banks	40699.34	15635.60	38.42	19949.19	10786.85	54.07
Private Sector Banks	13485.93	4398.38	32.61	10131.48	4351.14	42.95
Regional Rural Banks	7547.01	7852.48	104.05	3602.93	2177.28	60.43
Cooperative Banks	6033.99	3927.44	65.08	1646.44	848.05	51.51
Total	67766.27	31813.90	46.95	35330.04	18163.32	51.41

Achievement upto the quarter ended 30.09.2022 under Agri. Term Loans (Term Loans including allied; Infrastructure & Ancillary activities)

- Public sector banks have disbursed Rs.10786.85 Crs and achieved 54.07% of Annual Targets.
- Private sector banks have disbursed Rs.4351.14 Crs and achieved 42.95% of Annual Targets.
- RRBs have disbursed Rs.2177.28 Crs and achieved 60.43% of Annual Targets.
- Co-operative Banks have disbursed Rs. 848.05 Crs and achieved 51.51% 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 threshers, Minor Irrigation projects land development, Construction of Rural warehouses, Cold storages and Fruit ripening plants, Seed processing and Agro Food processing units etc.

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

Agriculture Infrastructure Fund - Progress:

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

Govt of India has allocated a target of Rs.3075 crores for Telangana and Bank wise Target allocation was finalized within the overall target of Rs. 3075 crores allocated to Telangana State for the FY 2020-21 to 2023-24. **Progress under Agri Infrastructure Fund in Telangana as on 03.11.2022 is as under:**

(Amt in Crs)							
S.No	Name of the Bank	Target	Sanctioned		Achievement	Disbursed	
		Amount	Number	Amount	%	Number	Amount
1	TSCAB	200	366	182.34	91.17	217	55.88
2	State Bank of India	375	142	151.68	40.45	127	129.65
3	Union Bank of India	325	92	140.87	43.34	57	108.44
4	Canara Bank	275	52	87.53	31.83	52	72.34
5	HDFC Bank	275	47	61.35	22.31	15	36.41
6	Kotak Mahindra Bank	50	24	42.23	84.46	19	28.78
7	Punjab National Bank	100	20	13.87	13.87	12	13.99
8	Indian Bank	100	16	19.60	19.60	14	22.24
9	NABKISAN Finance Ltd	0	6	0.52	0.00	2	0.25
10	Bank Of India	175	4	4.32	2.47	4	5.25
11	Karnataka Bank	5	3	3.63	72.60	3	10.01
12	Bank of Maharashtra	75	2	4.00	5.33	2	7.63
13	UCO Bank	60	1	2.00	3.33	1	3.94
14	Karur Vysya Bank	5	1	2.00	40.00	1	0.02
15	IDBI Bank	75	1	1.70	2.27	1	1.20
16	Bank Of Baroda	200	1	0.50	0.25	1	0.50
17	Telangana Grameen Bank	25	1	0.20	0.80	1	0.20
18	Central Bank Of India	100	1	1	1.00	0	0
19	Indian Overseas Bank	100	0	0	0.00	0	0
20	South Indian Bank	30	0	0	0.00	0	0
21	APGVB	25	0	0	0.00	0	0
22	AXIS Bank	150	0	0	0.00	0	0
23	ICICI Bank	200	0	0	0.00	0	0
24	Indus Ind Bank	100	0	0	0.00	0	0
25	Yes Bank	50	0	0	0.00	0	0
	Grand Total	3075	780	719.34	23.39	529	496.73

(Source: AIF Portal)

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

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

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

The PMFME scheme support in terms of:

- i. Food processing entrepreneurs through credit-linked capital subsidy @35% of the eligible project cost with a maximum ceiling of Rs.10 lakh per unit.
- ii. Seed capital @ Rs. 40,000/- per SHG member for working capital and purchase of small tools.
- iii. Credit linked grant of 35% for capital investment to FPOs/ SHGs/ producer cooperatives.
- iv. Support for marketing & branding to micro-units.
- v. Support for common infrastructure and handholding support to SHGs, FPOs and Producer Cooperatives.
- vi. Providing Capacity building and training support to increase the capabilities of the enterprises and up-gradation of skills of workers.

Position of applications under the Scheme as on 31.10.2022:

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 31.10.2022 is as follows

Bank	Total Applications Submitted to Banks	Loan Sanctions	Loan Rejected	Pending Applications at Bank					No of Pending Applications at Bank	Avg Project Cost (Rs. In Crs)	Total Term Loan Requested as per DPR (Rs. In Crs)
				Less than a Month	1-2 Month	2-3 Month	More than 3 Month	Total Applications			
STATE BANK OF INDIA	1055	216	681	158	0	0	0	158	158	0.12	17.26
APGVB	595	71	291	162	65	5	1	233	233	0.04	8.30
UNION BANK OF INDIA	629	61	340	215	13			228	228	0.06	11.61
TGB	433	26	97	246	45	7	12	310	310	0.04	10.20
INDIAN BANK	62	11	19	29	3	0	0	32	32	0.04	1.27
CANARA BANK	73	9	53	11	0	0	0	11	11	0.17	1.70
CENTRAL BANK OF INDIA	29	8	16	5	0	0	0	5	5	0.04	0.19
TSCAB	119	5	24	59	4	2	25	90	90	0.08	6.44
BANK OF BARODA	40	2	28	3	7			10	10	0.05	0.48
BANK OF INDIA	8	2	5	1	0	0	0	1	1	0.03	0.02
HDFC BANK	28	2	12	5	0	0	9	14	14	0.06	0.75
INDIAN OVERSEAS BANK	33	2	20	9	2	0	0	11	11	0.05	0.48
BANK OF MAHARASHTRA	7	1	2	4		0	0	4	4	0.06	0.23
PUNJAB NATIONAL BANK	14	1	8	2	3	0	0	5	5	0.05	0.23
CITY UNION BANK LIMITED	2	0	0	0		0	2	2	2	0.05	0.09
ICICI BANK LIMITED	5	0	0	0	1	0	4	5	5	0.05	0.22
IDBI BANK	3	0	0	1	0	0	2	3	3	0.10	0.26
INDUSIND BANK	1	0	0	0	0	0	1	1	1	0.05	0.05
KARNATAKA BANK LIMITED	2	0	0	1	0	0	1	2	2	0.03	0.05
KARUR VYSYA BANK	5	0	0	1	0	0	4	5	5	0.16	0.72
KOTAK MAHINDRA BANK	3	0	0	0	0	0	3	3	3	0.04	0.10
SANGHAMITRA COOP BANK	1	0	0	0	0	0	1	1	1	0.03	0.03
SOUTH INDIAN BANK	1	0	0	1	0	0	0	1	1	0.30	0.27
THE GAYATRI CO OP BANK	5	0	2	2	1	0	0	3	3	0.07	0.18
UCO BANK	5	0	5	0	0	0	0	0	0	0.00	0.00
VIJAYA BANK	1	0			1	0		1	1	0.03	0.03
Grand Total	3159	417	1603	915	145	14	65	1139	1139	0.06	61.16

(Source :TSFPS)

Bank wise Target and Achievement is as follows.

Name of the Bank	Total Applications Submitted to Banks	Loan Sanctions	Loan Rejected	Pending Applications at Bank					No of Pending Applications at Bank	Avg. Project Cost	Total Term Loan Requested as per DPR
				Less than a Month	1-2 Month	2-3 Month	More than 3 Month	Total Applications			
STATE BANK OF INDIA	1055	216	681	158	0	0	0	158	158	0.12	17.26
APGVB	595	71	291	162	65	5	1	233	233	0.04	8.30
UNION BANK OF INDIA	629	61	340	215	13			228	228	0.06	11.61
TGB	433	26	97	246	45	7	12	310	310	0.04	10.20
INDIAN BANK	62	11	19	29	3	0	0	32	32	0.04	1.27

CANARA BANK	73	9	53	11	0	0	0	11	11	0.17	1.70
CENTRAL BANK OF INDIA	29	8	16	5	0	0	0	5	5	0.04	0.19
TSCAB	119	5	24	59	4	2	25	90	90	0.08	6.44
BANK OF BARODA	40	2	28	3	7			10	10	0.05	0.48
BANK OF INDIA	8	2	5	1	0	0	0	1	1	0.03	0.02
HDFC BANK	28	2	12	5	0	0	9	14	14	0.06	0.75
INDIAN OVERSEAS BANK	33	2	20	9	2	0	0	11	11	0.05	0.48
BANK OF MAHARASHTRA	7	1	2	4		0	0	4	4	0.06	0.23
PUNJAB NATIONAL BANK	14	1	8	2	3	0	0	5	5	0.05	0.23
CITY UNION BANK LIMITED	2	0	0	0		0	2	2	2	0.05	0.09
ICICI BANK LIMITED	5	0	0	0	1	0	4	5	5	0.05	0.22
IDBI BANK	3	0	0	1	0	0	2	3	3	0.10	0.26
INDUSIND BANK	1	0	0	0	0	0	1	1	1	0.05	0.05
KARNATAKA BANK LIMITED	2	0	0	1	0	0	1	2	2	0.03	0.05
KARUR VYSYA BANK	5	0	0	1	0	0	4	5	5	0.16	0.72
KOTAK MAHINDRA BANK	3	0	0	0	0	0	3	3	3	0.04	0.10
SANGHAMITRA COOP BANK	1	0	0	0	0	0	1	1	1	0.03	0.03
SOUTH INDIAN BANK	1	0	0	1	0	0	0	1	1	0.30	0.27
THE GAYATRI CO OP BANK	5	0	2	2	1	0	0	3	3	0.07	0.18
UCO BANK	5	0	5	0	0	0	0	0	0	0.00	0.00
VIJAYA BANK	1	0			1	0		1	1	0.03	0.03
Grand Total	3159	417	1603	915	145	14	65	1139	1139	0.06	61.16

iv) Pledge Finance against Warehouse Receipts:

During the quarter Banks in the state have extended credit to 60 beneficiaries amounting to Rs.17.65 crores and the total outstandings are at Rs.27.86 Crs to 159 beneficiaries.

The performance of Banks under NWR finance has been reviewed in the Sub-Committee Meetings on Agriculture held on 09.11.2022 & 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.

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

During the FY 2022-23, Banks have disbursed Rs. 3.27 Crores to 379 groups. The total JLG Loans outstanding with Banks as on 30.09.2022 is Rs.111.02 crore extended to 8880 groups.

Sr.No	Name of the Bank	Outstanding		Disbursement	
		No.	Amt. in Crs	No.	Amt. in Crs
1	TSCAB	4082	54.82	81	1.41
2	A.P.GRAMEENA VIKAS BANK	2160	27.03	218	0.06
3	TELANGANA GRAMEENA BANK	1827	17.37	37	0.9
4	STATE BANK OF INDIA	600	8.34	4	0.06
5	BANK OF INDIA	10	1.06	0	0
6	CANARA BANK	44	0.96	4	0.09
7	BANK OF MAHRASHTRA	19	0.52	16	0.66
8	PUNJAB NATIONAL BANK	22	0.39	0	0
9	HDFC BANK	28	0.22	19	0.09
10	INDIAN OVERSEAS BANK	68	0.12	0	0
11	INDIAN BANK	3	0.11	0	0
12	CENTRAL BANK OF INDIA	4	0.05	0	0
13	UNION BANK OF INDIA	11	0.02	0	0
14	BANK OF BARODA	2	0.01	0	0
	Grand Total	8880	111.02	379	3.27

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 09.11.2022. Controllers of Banks have reported that most of the beneficiaries in respect of pending applications have settled in Jobs or otherwise and not coming forward for financial assistance.

AC&ABC Bank loan pendency data: Telangana State for the period 01.04.2022 to 03.11.2022		
Name of Bank	No. of Cases	Amount in Lac
State Bank of India	2	19.37
Union Bank of India	1	10.00
HDFC	1	20.00

Bank-wise Loans Sanctioned for the period 01.04.2022 to 03.11.2022			
S. No.	Name of Bank	No. of Application	Loan amount lacs
1	APGVB	2	26.25
2	Indian Overseas Bank	1	15.00
	Total	3	41.25

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 341 FPOs. Of these FPOs, 230 FPOs are promoted in the watershed project areas covering 151 watersheds and 03 FPOs are promoted in Tribal Areas involving TDF projects of NABARD.

Under the Central Sector Scheme for promotion of 10000 FPOs, so far 232 FPOs are being nurtured through 5 implementing agencies and 21 Cluster based business organisations. Out of these 72 FPOs have availed equity grant assistance to the tune of ` 2.70 cr. These FPOs are now eligible for credit linkage. 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

Out of the 342 NABARD supported FPOs, 146 FPOs have been successfully Credit Linked with the formal banking channel. Credit totaling to Rs.2815.97 lakh has been sanctioned by APGVB, Adilabad DCCB, TSCAB, NABKISAN, HDFC Bank, SBI. (During 2022-23, 30 FPOs have been credit linked). 58 FPOs registered and have started trading on e-NAM platform. NABARD has also supported with ` 632 lakh as Business Development Assistance (BDA) to 134 FPOs.

Convergence with State Government Department/ other agencies

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

Credit Guarantee for Financing to FPOs

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

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

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

Support to Rural Infrastructure

viii) Rural Infrastructure Development Fund

Rural Infrastructure Development Fund (RIDF) was set up by Govt of India in NABARD, during 1995-96, with the objective of providing low cost financial support to the State Governments to facilitate quick completion of ongoing rural infrastructure projects, which were languishing for want of resources. The annual corpus of RIDF during FY 2021-22 (RIDF Tranche XXVII) was ₹40,490.95 crore, with an allocation of ₹1500 crore to Telangana. The allocation was utilized for financing projects like check dams, Strengthening of Infrastructure Facilities in Govt Schools and for Oil Palm Area Expansion by Department of Horticulture . The annual corpus of RIDF during FY 2022-23 (RIDF Tranche XXVIII) is ₹40,000 crore, with an allocation of ₹1300 crore to Telangana. As on 30 September 2022, NABARD has sanctioned 4111 projects to Govt of Telangana under various ongoing RIDF Tranches (RIDF XX to XXVII), with a cumulative sanction of ₹8873.42 crore, against which ₹6366.57 crore has been disbursed to the State Govt. Under the ongoing tranches, social sector projects dominate with 59% of sanctions, followed by agriculture/ Allied activities/Irrigation (33%) and then connectivity projects (8%).

New Infrastructure Projects Sanctioned during FY 2021-22

i. Strengthening of Infrastructure Facilities in 8884 Government Schools

NABARD has sanctioned a loan of ₹509.24 crore under RIDF Tranche XXVII to strengthen the infrastructure facilities in 8884 schools in 32 districts of the State. NABARD has already disbursed 167.96 crore to the State Government for taking up the envisaged works under the sanctioned projects.

ii. Oil Palm Area Expansion in Telangana State

The National Mission on Edible Oils - Oil Palm (NMEO-OP) has been launched to augment the availability of edible oil in the country by harnessing area expansion and through price incentives. Oil palm produces 10 to 46 times more oil per hectare compared to other oilseed crops and has yield of around 4 tons oil per ha. Given the fact that around 98 per cent of CPO is being imported, the NMEO-OP is a major initiative of the Government to reduce import dependency of edible oil in India. The NMEO-OP will cover development of all aspects of oil palm production having long term agreement with farmers, processors and State Governments, plantation & re-plantation support, FFBs price fixation, payment of viability gap of Fresh Fruit Bunches (FFBs) to the farmers, special package for North East states etc.

As of now, about 20,000 Ha., is under oil palm cultivation in Telangana, spread across the districts of Khammam, Bhadrachalam, Nalgonda and Suryapet. Govt. of India has notified an additional potential area in Telangana during 2020 with which the total notified area in Telangana State is 4.36 lakh ha (10.90 lakh acres).

In the potential areas identified for oil palm cultivation, GoTS have allotted factory zones to companies to take up Oil Palm Area expansion. All the processors after allocation of factory zone has entered into MoA with the State Government as per the Telangana Oil Palm Act. Govt of Telangana will take measures to expand the area under Oil Palm in the State in a phased manner by supplying planting material to farmers, providing extension services and through price protection measures.

NABARD has sanctioned a loan of ₹204.84 crore to the State Government under RIDF Tranche XXVII to meet the State Government share for undertaking oil palm cultivation in 1,02,500 acres in 26 districts of the State. The RIDF loan will be utilised for supply of oil palm planting material to farmers, for supply and installation of drip irrigation units and to support monitoring and evaluation expenses. Loan of Rs. 40.96 crore has already been released till date.

iii. Construction of Check Dams

After formation of Telangana, Government of Telangana took up re-engineering of Irrigation Projects and formulated various Barrages, Reservoirs, and Lift Schemes. The water being supplied for irrigation by Lift Schemes is very expensive and Govt. is very particular not to waste a single drop of water after utilization for irrigation. It is estimated that 20 – 25% of water supplied to the field would return to the streams as regenerated water from the command areas of projects. To harness this regenerated water, the State Govt decided to construct Check Dams across 4th to 8th order streams to recharge the ground water table and to stabilize tail end ayacut of projects wherever necessary. The water storage behind the Check Dams would enhance the river ecology, environment, create water facilities to the wild life and cattle, and improve flora and fauna in the vicinity of the check dams.

NABARD has sanctioned 484 check dam projects in the State with an RIDF loan of ₹2016.28 crore, including a sanction of ₹799.11 crore during FY 2021-22. Also, ₹1256.55 crore has already been disbursed to the State Govt for implementation of these projects, till 30 September 2022.

A. NABARD Infrastructure Development Assistance (NIDA)

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

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

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

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

B. Dairy Infrastructure Development Fund (DIDF)

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

In Telangana State, under DIDF, NABARD has sanctioned term loans aggregating to ₹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 30 September 2022, ₹5.40 crore was released under DIDF to Mulkanoor Dairy.

C. Fisheries and Aquaculture Infrastructure Development Fund (FIDF)

Department of Fisheries, Ministry of Agriculture and Farmers Welfare, Government of India, has set up a dedicated Fisheries and Aquaculture Infrastructure Development Fund (FIDF) for creation of fisheries infrastructure facilities both in marine and inland fisheries sectors to augment the fish production to achieve the target of 20 million tonnes by 2022-23. The fund creates a special window for the State Governments/UTs and State entities, cooperatives and individual entrepreneurs to avail of concessional finance for development of fisheries infrastructure. National Fisheries Development Board (NFDB) has been designated as the Nodal Implementing Agency (NIA). NABARD, NCDC and all scheduled banks are

designated as Nodal Lending Entities (NLEs). NABARD will be providing support for creation of public infrastructure projects to the tune of about ₹2600 crore through State Governments.

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

(Source: NABARD)

b) Outstanding & NPAs under Agriculture sector as on 30.09.2022 (Rs. In Crs)

S.No.	Particulars	Outstandings		NPAs as on 30.09.2022			NPA % as on 30.06.2022
		No. of A/cs	Amount	No. of A/cs	Amount	% to O/S	
1	Short Term Crop Loans	5695302	68819.14	528176	4316.99	6.27	6.46
2	Agri. Term Loans	1069852	24999.85	108565	1313.94	5.26	6.31
3	Agri. Infrastructure	60184	2334.96	1259	75.01	3.21	3.47
4	Agri. Ancillary Activities	103913	11401.27	2258	1168.18	10.25	11.40
	Grand Total	6929251	107555.22	640258	6874.12	6.39	6.89

i) NPAs in Agriculture segment

- **6.39%** of outstanding short-term crop loans are in NPA category as on 30.09.2022.
- **5.26%** of Agriculture Term Loan, **3.21%** of Agri. Infrastructure; **10.25%** of Agri. Ancillary Activities are in NPA category as on 30.09.2022.
- Total NPAs under Agriculture Advances are at 6.39%.

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 on 01.11.2022, an amount of **Rs.798.99 crores were credited to 2,46,038 farmers** loan accounts having outstanding amount upto Rs.35,000 and remaining amounts outstanding upto Rs.50,000/- is yet to be credited into the accounts of farmers.
- Banks to focus on rectification of the discrepancies in ROI/data errors, farmers account number, IFSC code, etc., pointed out by the Agriculture Department from time to time in the Portal.

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

Benefits:

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

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

Controllers of Banks are advised to focus on the issue and pass on suitable instructions to branch level functionaries to encourage financing oil palm cultivation. As at the end of September 2022, Banks have reported Nil sanction for Oil palm cultivation in the state.

c.Flow of Credit to MSMEs

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

Particulars	As on 30.09.2021			As on 30.09.2022		
	Target for FY 2021-22	Ach	% of Ach	Target for FY 2022-23	Ach	% of Ach
Micro Enterprises	12038.96	7707.41	64.02	19156.22	13731.03	71.68
Small Enterprises	12046.76	8449.78	70.14	12764.46	14393.13	112.76
Total SME	24085.75	16157.19	67.08	31920.68	28124.16	88.11
Medium Enterprises (ME)	15275.44	5268.88	34.49	17950.18	10612.85	59.12
Total MSME advances	39361.16	21426.07	54.43	49870.86	38737.01	77.67

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

Particulars	Outstanding as on 30.09.2021		Outstanding as on 30.06.2022		Outstanding as on 30.09.2022	
	A/c.	Amt.	A/c.	Amt.	A/c.	Amt.
Micro Enterprises	718160	27208.14	767462	36889.49	660824	34560.06
Small Enterprises	92768	28922.73	110618	31143.31	90821	29521.22
Total MSE	810928	56130.87	878080	68032.80	751645	64081.28
% of Micro Enterprises to total MSE	88.56	48.47	87.40%	54.22%	87.92%	53.93%

% of Small enterprises to total MSE	11.43	51.52	12.60%	45.78%	12.08%	46.07%
Medium Enterprises (ME)	16231	16860.01	21365	21502.17	20971	23020.64
% of ME to total MSME advances	1.96	23.09	2.38%	24.02%	2.71%	26.43%
Total MSME advances	827159	72990.88	899445	89534.97	772616	87101.92

Performance under MSME upto the Quarter ended September 2022:

- Outstanding Advances to MSEs stood at Rs. 64081.28 Crs.
- Outstanding Advances to MEs stood at Rs. 23020.64 Crs.
- Outstanding Advances under MSME segment stood at Rs.87101.92 Crs.

iii) PM Task Force Recommendations:

Compliance to PM Task Force Recommendations	Norm %	Actual %
Banks are advised to achieve a 20 percent year-on-year growth in credit to micro & small enterprises (Jun 21 – Jun 22)	20	14.16%
10 percent annual growth in the number of micro enterprise accounts	10	-7.98%
60 percent of MSE advances should go to the micro enterprises. Allocation of 60% of the MSE advances to the micro enterprises is to be achieved in stages	60	53.93%

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 04.11.2022.

Status of Compliance as on 30.09.2022:

Compliance to PM Task Force Recommendations	Norm %	Actual %		No. of banks achieved the norm		Banks not achieved for the quarter September, 2022
		June-22	September-22	June-22	September-22	
Banks are advised to achieve a 20 percent year-on-year growth in credit to micro & small enterprises (June, 2021 to June, 2022)	20	36.19%	14.16%	19	18	Union Bank Of India, Indusind Bank, Indian Overseas Bank, Karnataka Bank, KARUR VYASYA BANK, Telangana Grameena Bank, TSCAB, Canara Bank, A P S F C, Central Bank of India, RBL Bank, Indian Bank, TAMILNAD MERCANTILE BANK, Indian Bank, UCO Bank, Bank of India, South Indian Bank, State Bank of India, IDBI Bank, DBS BANK INDIA (E-LVB), Bandhan Bank, J & K BANK.
10 percent annual growth in the number of micro enterprise accounts	10	7.68%	-7.98%	17	16	Bank of Maharashtra, DHANLAXMI BANK, RBL Bank, Canara Bank, A.P.GRAMEENA VIKAS BANK, Karnataka Bank, Punjab National Bank, Telangana Grameena Bank, Indusind Bank, Bank of India, ICICI Bank, IDBI Bank, South Indian Bank, Indian Bank, KARUR VYASYA BANK, DBS BANK INDIA (E-LVB), TAMILNAD MERCANTILE BANK, UCO Bank, State Bank of India, Indian Overseas Bank, J & K BANK, Central Bank of India, Bandhan Bank.
60 percent of MSE advances should go to the micro enterprises. Allocation of 60% of the MSE advances to the micro enterprises is to be achieved in stages	60	54.22%	53.93%	13	16	Axis Bank, Union Bank Of India, Canara Bank, RBL Bank, Indian Bank, State Bank of India, ICICI Bank, Yes Bank, Indusind Bank, HDFC Bank, KARUR VYASYA BANK, Indian Overseas Bank, City Union Bank, Kotak Mahindra Bank, Karnataka Bank, Punjab National Bank, Central Bank of India, DBS BANK INDIA (E-LVB), South Indian Bank, CSB BANK LIMITED, Bandhan Bank, UCO Bank, A P S F C

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

iv) NPAs in MSME segment as on 30.09.2022

(Rs. In Crs)

SI No	Particulars	Outstanding		NPA			NPA% as on 30.06.2022
		A/c.	Amt	A/c.	Amt	% to O/S	
1	Micro	660824	34560.06	145272	2259.18	6.54%	7.75%
2	Small	90821	29521.22	13912	2280.07	7.72%	9.80%
	Total MSE	751645	64081.28	159184	4539.25	7.08%	8.68%
3	Medium	20971	23020.64	1772	1325.57	5.76%	7.01%
	Total MSME	772616	87101.92	160956	5864.82	6.73%	8.28%

NPAs for the quarter ended 30th September 2022:

- NPAs under MSE segment advances constitute 7.08% of outstandings
- NPAs under Medium enterprises constitute 5.76% of outstandings
- NPAs under total MSME segment constitute 6.73% of total outstandings

v) CGTSME - COVERAGE:

As on 30.09.2022, 1,78,074 proposals of banks have been approved for an amount of Rs. 11497.08 Crores for coverage under CGTMSE.

During the current quarter under review, total number of 6936 proposals with an amount of Rs. 712.21 crore have been approved under CGTMSE coverage.

Bank wise & District wise details are as under:

Bank Wise Report of TELANGANA (Guarantee Approved) From: 01/07/2022 To: 30/09/2022			
SNo.	Bank Name	No	Approved Amt (Rs. in Crs)
1	UNION BANK OF INDIA	3819	123.23
2	NBFCs	643	116.34
3	HDFC BANK LIMITED	145	100.06
4	STATE BANK OF INDIA	151	90.32
5	AXIS BANK LIMITED	165	65.90
6	CENTRAL BANK OF INDIA	106	39.33
7	BANK OF BARODA	602	38.20
8	CANARA BANK	204	35.65
9	PUNJAB NATIONAL BANK	311	23.28
10	ICICI BANK	15	17.90
11	YES BANK LTD	6	8.90
12	BANK OF INDIA	46	6.79
13	KOTAK MAHINDRA BANK	9	6.42
14	INDIAN OVERSEAS BANK	32	6.40
15	ANDHRA PRADESH GRAMEENA VIKAS BANK	424	5.85
16	INDIAN BANK	146	4.68
17	IDBI BANK LTD	17	4.39
18	STANDARD CHARTERED BANK	3	3.25
19	SIDBI	2	2.73
20	THE DHANALAKSHMI BANK LIMITED	3	2.14
21	PUNJAB & SIND BANK	2	2.00
22	BANK OF MAHARASHTRA	8	1.77
23	THE KARUR VYSYA BANK LTD	9	1.68
24	TELANGANA GRAMIN BANK	37	1.39
25	KARNATAKA BANK LTD	20	1.37
26	TAMILNAD MERCANTILE BANK LTD	1	1.00
27	UCO BANK	4	0.78
28	THE SOUTH INDIAN BANK LIMITED	5	0.35
29	THE JAMMU & KASHMIR BANK LTD	1	0.10
	Total	6936	712.21

District Wise Report of TELANGANA (Guarantee Approved)				(Rs. in Crs)	
SNo.	District Name	For Q2 of FY 2022-23		Cumulative as on 30.09.2022	
		No	Approved Amt	No	Approved Amt
1	ADILABAD	290	14.23	4916	146.80
2	BHADRADRI KOTHAGUDEM	122	8.42	864	31.47
3	HYDERABAD	1706	376.86	64431	5913.48
4	JAGTIAL	20	2.68	399	23.39

5	JANGAON	69	1.71	407	10.84
6	JAYASHANKAR BHOOPALPALLY	53	2.15	481	13.90
7	JOGULAMBA GADWAL	25	0.27	544	7.09
8	KAMAREDDY	363	11.14	1166	89.13
9	KARIMNAGAR	270	18.51	8651	335.56
10	KHAMMAM	172	11.00	8876	375.15
11	KOMARAM BHEEM ASIFABAD	16	0.55	350	9.08
12	MAHABUBABAD	39	2.70	377	16.48
13	MAHBUBNAGAR	452	17.81	11516	274.31
14	MANCHERIAL	31	2.59	413	29.18
15	MEDAK	53	9.59	6968	315.02
16	MEDCHAL	179	26.52	1720	205.58
17	NAGARKURNOOL	17	1.35	202	11.70
18	NALGONDA	740	28.15	12872	385.63
19	NIRMAL	326	8.43	899	23.52
20	NIZAMABAD	680	42.47	7250	248.72
21	PEDDAPALLI	29	4.58	523	30.47
22	RAJANNA SIRCILLA	34	1.82	437	16.89
23	RANGAREDDY	539	74.60	27659	2047.25
24	SANGAREDDY	106	7.17	1060	83.62
25	SIDDIPET	92	3.33	790	40.39
26	SURYAPET	61	2.25	1217	61.03
27	VIKARABAD	61	4.10	582	15.87
28	WANAPARTHY	8	0.63	179	5.92
29	WARANGAL	149	5.42	1226	116.55
30	HANUMAKONDA	141	14.27	10111	574.66
31	YADADRI BHUVANAGIRI	93	6.90	988	38.36
Total		6936	712.21	178074	11497.08

vi) Review of Bank Linkage in MSME Clusters:

Credit flow in MSME Clusters as on 30.09.2022

There are 27358 enterprises in MSME Clusters across Telangana State.

Progress under Bank Credit linkage in MSME clusters as on 30.09.2022 is as under:

- Micro Enterprises- 22923, Small Enterprises-1598, and Medium Enterprises-340 have been extended finance by banks.
- Total No. of Enterprises in the Clusters Linked to banks are **24861** (90.87%).

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

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

The Govt. of India has announced a Scheme for MSMEs under Aatma Nirbhar Bharat Abiyan 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 30.09.2022 is as under:

(Amt in Crs)

Sector	ELIGIBLE		SANCTIONED		DISBURSED		OPTED OUT	
	No.	Amt	No.	Amt	No.	Amt	No	Amt
PSBs	165113	5789.68	113408	4888.20	78876	4625.11	35251	565.07
Pvt. Banks	47815	8387.71	36734	5378.78	19465	4662.46	5904	725.74
RRBs	19113	24.11	993	1.80	993	1.80	13	0.05
TSCAB	2606	73.82	650	11.92	643	11.75	622	3.11
Grand Total	234647	14275.31	151785	10280.70	99977	9301.12	41790	1293.97

Under Guaranteed Emergency Credit Line @ 30% of working capital limit outstanding as on 30.09.2022, all Banks together have sanctioned Rs. 10,280.70 Crore against eligible amount of Rs. 14,275.31 Crore i.e., 72.02% and disbursed Rs. 9301.12 Crore which is 65.16% of the eligible amount. 9.06% of customers opted out of the Scheme.

In the Sub-Committee meeting held on 04.11.2022, the performance of Banks has been reviewed and Controllers of Banks have been advised to initiate necessary steps to ensure 100% disbursements to all eligible and sanctioned borrowers.

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

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

Under CGSSD Scheme, for accounts with outstanding below Rs. 10.00 lacs, Banks together sanctioned Rs.3.56 Crore and disbursed Rs. 2.07 crore to 495 units.

In respect of accounts with outstanding Rs. 10.00 lacs and above, Banks sanctioned Rs. 5.93 crore and disbursed Rs. 1.54 crore under Credit Guarantee Scheme for Subordinate Debt.

In the Sub-Committee meeting held on 04.11.2022, the performance of Banks has been reviewed and Controllers of Banks were requested to speed up the disbursements.

ix. PMSVANidhi – FINANCE TO STREET VENDORS:

Ministry of Municipal Administration and Urban Development (MA&UD) announced a Scheme PMSVANidhi for financing Street Vendors with Rs. 10000/- each in the First Tranche & Rs.20000/- in the Second tranche under Aatma Nirbhar Bharat 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 30.09.2022:

Sl. No.	Name of the Bank	No. of Loan applications submitted	Returned by bank	Sanctioned			Disbursed		
				No.	Balance	%	No.	Balance	%
1	Public Sector Banks	309053	19258	286538	3257	92.71%	281026	5512	90.93%
2	Private Sector Banks	17648	6239	9262	2147	52.48%	2532	6730	14.35%
3	RRBs	44563	7327	33746	3490	75.73%	33698	48	75.62%
4	Coop Banks/DCCBs	7621	373	5029	2219	65.99%	5017	12	65.83%
5	Streenidhi	26261	309	23763	2189	90.49%	23735	28	90.38%
6	Not marked to any Bank	488	0	0	488	0.00%	0	0	0.00%
7	SFBs	0	0	0	0	0.00%	0	0	0.00%
	TOTAL	405634	33506	358338	13790	88.34%	346008	12330	85.30%

Bank wise performance:

- Total street vendors of 405634 are identified by the MA&UD in Telangana State. Banks together sanctioned loans to 358338 street vendors and disbursed to 346008 street vendors as on 30.09.2022.
- DFS, Govt of India fixed a Target for disbursement of loans to 340000 Street vendors in Telangana.

- State Bank of India sanctioned loans to 147915 street vendors (41.28% of total sanctions) and disbursed 143858 (41.58% of total disbursals) followed by UBI with 86643(24.40%) sanctions and 86492 (24.99%) disbursals.
- The performance of private sector Banks in sanctions and disbursals is low at 2.58% (of total sanctions) and 0.73% (of total disbursals) respectively.

PMSVANidhi Scheme TRANCHE-2 progress as on 30.09.2022:

Sl. No.	Name of the Bank	No. of Loan applications submitted	Sanctioned			Disbursed		
			No.	Balance	%	No.	Balance	%
1	Public Sector Banks	108186	100601	7585	93%	63520	37081	59%
2	Pvt Sector Banks	501	265	236	53%	126	139	25%
3	RRBs	11659	7618	4041	65%	7294	324	63%
4	Coop Banks/DCCBs	1290	1056	234	82%	1015	41	79%
5	Streenidhi	16268	14649	1619	90%	14407	242	89%
6	Not marked to any	0	0	0	0%	0	0	0%
	GRAND TOTAL	137904	124189	13715	90%	86362	37827	63%

PMSVANidhi Scheme TRANCHE-3 Bankwise progress as on 30.09.2022

Sl. No	Name of the Bank	No. of Loan applications submitted	Sanctioned			Disbursed		
			No.	Balance	%	No.	Balance	%
1	Public Sector Banks	256	174	82	67.97	126	48	49.22
2	Private Sector Banks	0	0	0	0.00	0	0	0.00
3	RRBs	4	1	3	25.00	1	0	25.00
4	Coop Banks/DCCBs	4	2	2	50.00	2	0	50.00
5	Sreenidhi	25	7	18	28.00	7	0	28.00
6	Not marked to any	0	0	0	0.00	0	0	0.00
	GRAND TOTAL	289	184	105	63.67	136	48	47.06

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 10.08.22		NPAs		
	No. of A/cs	Amount	No. of A/cs	Amount	No. of A/cs	Amount	No. of A/cs	Amount	%
30.09.2022	577034	21115.81	368192	18069.93	141111	8352.67	36592	628.78	2.98

Banks performance in NRLM (SHG):

- A total of 577034 NRLM groups with outstanding loans of Rs.21115.81 crores are in the books of the banks.
- Upto the quarter ended September 22, Banks have disbursed Rs.8352.67 Crs to 141111 groups
- NPAs are at Rs.628.78 Crs i.e.2.98% of outstandings.
- Bank-wise performance details are enclosed as **Annexure -18 & 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	%
30.09.2022	63743	2075.72	31550	1745.23	13341	1013.45	5870	92.66	4.46

Banks performance upto the quarter ended 30th September 2022:

- A total of 63743 groups with outstanding loans of Rs.2075.72 crores are in the books of banks.
- Upto quarter ended Sept 22, Banks disbursed Rs.1013.45 Crs to 13341 groups
- NPAs at Rs.92.66 Crs i.e., 4.46% of outstandings.

Under Self Employment Programme (SEP), against a Target of Rs. 16.82 crores to 2229 units for FY 2022-23, Banks during the current FY have sanctioned loans amounting to Rs.8.59 crores to 863 units.

Performance of Banks in respect of SEP and SHG Bank linkage is furnished in **Annexure–‘19’ & Annexure-N.**

iii) Credit Flow under MUDRA Scheme

Sector Wise performance under PMMY in Telangana as on 30.09.2022

(Rs in Crores)

FY	Shishu Sanctions		Kishore Sanctions		Tarun Sanctions		Total A/Cs		Target	% of Ach
	A/Cs	Amt	A/Cs	Amt	A/Cs	Amt	A/Cs	Amt	Amt	
2020-21	379113	555.86	138807	2937.56	41383	2951.40	559303	6444.82	5196.90	124.01%
2021-22	356910	974.14	139867	2506.23	36733	2686.93	533510	6167.31	6895.89	89.43%
2022-23	94129	227.99	66583	1137.25	14816	1210.39	175528	2575.61	8909.83	28.91%

Sector	Shishu		Kishore		Tarun		Total A/Cs	
	A/Cs	Amt	A/Cs	Amt	A/Cs	Amt	A/Cs	Amt
Public Sector	47901	107.45	36485	745.92	10552	893.54	94938	1746.9
Private Sector	12139	34.44	27145	345.49	4135	307.16	43419	687.09
RRBs	18281	39.73	2953	45.84	119	8.97	21353	94.53
Others(SFB, NBFC)	15808	46.37	0	0	10	0.72	15818	47.09
Total	94129	227.99	66583	1137.25	14816	1210.39	175528	2575.61

Category wise Sanctions under Pradhan Mantri Mudra Yojana (PMMY) as on 30.09.2022 (Rs in Crs)

Sr No	Category	Shishu		Kishore		Tarun		Total	
		No Of A/Cs	Sanctioned Amt						
1	General	42231	95.66	41044	773.69	11516	963.54	94791	1832.9
2	SC	5913	13.73	2878	47.11	595	43.77	9386	104.61
3	ST	2822	6.82	2330	40.36	616	43.27	5768	90.45
4	OBC	43163	111.76	20331	276.08	2089	159.8	65583	547.65
5	Total	94129	227.98	66583	1137.25	14816	1210.38	175528	2575.60
Out of Above									
6	Women Entrepreneurs	59378	146.43	32203	375.2	1806	137.94	93387	659.57
7	New Entrepreneurs / Accounts	46351	109.89	40158	593.28	6805	530.66	93314	1233.82
8	Minority	8369	18.58	4659	65.64	649	52.07	13677	136.29
9	PMJDY OD Account	2624	4.81	0	0	0	0	2624	4.81
10	Mudra card	7180	15.39	1435	26.21	440	35.42	9055	77.02
11	NULM	766	1.68	260	8.37	92	6.73	1118	16.78
12	NRLM	668	1.46	744	25.5	1015	83.22	2427	110.18
13	Other Govt. Sponsored Prog.	7471	18.04	6484	105.13	1171	94.26	15126	217.43
14	Skill Certified	138	0.68	899	25.14	166	13.6	1203	39.43
15	Self Certified	668	2.88	4765	59.23	452	34.08	5885	96.19
16	Unskilled	7100	11.41	2095	58.91	1340	115.59	10535	185.91

Banks Performance under PMMY upto the quarter ended 30.09.2022 :

- Banks sanctioned MUDRA loans to 175528 beneficiaries with an outlay of Rs. 2575.60 Crs
- Rs. 659.57 Crs Sanctioned to 93387 Women Entrepreneurs.
- Rs. 1233.82 Crs Sanctioned to 93314 New Entrepreneurs
- Rs. 136.29 Crs Sanctioned to 13677 Minority community Entrepreneurs
- Rs. 104.61 Crs Sanctioned to 9386 SC Entrepreneurs
- Rs. 90.45 Crs Sanctioned to 5768 ST Entrepreneurs

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

Performance and NPAs position in PMMY Scheme as on 30.09.2022

(Rs. in Crore)

MUDRA - SCHEME	Outstandings		Disbursements (01.04.22 to 30.09.22)		NPAs			NPA % as on 30.06.2022
	No.of A/cs	Amount	No.of A/cs	Amount	No.of A/cs	Amount	%	
SHISHU <=50K	609575	630.36	152084	142.45	134597	230.23	36.52	21.99
KISHORE >50k <=5 lacs	311662	3719.16	59186	1047.83	47133	491.96	13.23	12.68
TARUN >5 lacs <=10 lakhs	68085	3494.71	14687	986.80	5192	246.58	7.06	7.54
Total	989322	7844.23	225957	2177.08	186922	968.78	12.35	11.43

iv) Credit Flow under STAND UP INDIA Scheme:

(Rs. In Crore)

As on	No of Applications sanctioned	Amount Sanctioned	Amount Disbursed
March, 2021	7336	1821.44	620.81
March, 2022	8038	2001.38	725.92
June, 2022	8274	2062.35	773.11
Sept, 2022	8554	2133.40	796.82
During the Quarter	280	71.05	23.71

(Rs. In crores)

Sl. No.	Category	Cumulative loans/ applications sanctioned (Upto 31.03.2022)		Cumulative loans/ applications sanctioned (Upto 30.06.2022)		Cumulative loans/ applications sanctioned (Upto 30.09.2022)	
		No.	Amt	No.	Amt	No.	Amt
1	SC	1647	415.90	1693	429.86	1727	440.90
2	ST	820	207.12	853	216.64	889	226.52
3	Women	5571	1378.36	5728	1415.85	5938	1465.99
	Total	8038	2001.38	8274	2062.35	8554	2133.40

Banks performance upto the quarter ended 30.09.2022:

- Under Stand-Up India scheme banks have sanctioned loans to 8554 borrowers with an outlay of Rs.2133.40 Crs
 - 5938 women beneficiaries have been sanctioned loans under SUI amounting to Rs.1465.99 Crs
 - 1727 SC beneficiaries have been sanctioned loans under SUI amounting to Rs.440.90 Crs
 - 889 ST beneficiaries have been sanctioned loans under SUI amounting to Rs.226.52 Crs
 - During the quarter, Banks disbursed Rs.23.71 Crs to 280 beneficiaries
- Bank wise details are enclosed an **Annexure 'H'**

v) Credit Flow under PMEGP Scheme:**Agency wise MM/Subsidy claims achievement position: as on 30.09.2022**

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

Agency	Target for 2022-23			Achievement as on 30.09.2022			% of Achievement		
	Projects	M.M.	Emp.	Projects	M.M.	Emp.	Projects	M.M.	Emp.
KVIC	653	18.96	5224	101	4.51	808	15	24	15
KVIB	1308	37.92	10464	276	13.92	2208	21	37	21
DIC	1308	37.92	10464	422	13.96	3376	32	37	32
Total	3269	94.80	26152	799	32.39	6392	24	34	24

799 projects were sanctioned by Banks with a Margin Money involvement of Rs.32.39 crores generating employment to 6392 members.

Performance of Banks under PMEGP as on 30.09.2022: (Rs. In Crores)

Outstanding		NPAs		
No.	Amt	No.	Amt	%
5873	358.46	751	25.54	7.12

- Outstandings PMEGP loans as on 30.09.2022 are at Rs. 358.46 Crs
- Banks sanctioned loans to 799 beneficiaries in the FY 2022-23
- NPAs are at Rs. 25.54 Crs constituting 7.12% of outstandings

vi)Credit flow under SC corporation Schemes as on 30.09.2022:**SC Corporation – Year wise Pending applications Status**

(Rs. In lacs)

S.No.	Scheme Year	No. of Beneficiaries	Total Outlay (In Lacs)	Subsidy (In Lacs)	Bank loan (In Lacs)
1	2015-16	191	365.25	244.32	120.93
2	2016-17	457	1071.60	696.50	375.10
3	2017-18	1788	3332.40	2251.77	1080.63
4	2019-20	NOT IMPLEMENTED			
5	2020-21	Under implementation Targets communicated in Dec,20			
	Grand Total	2436	4769.25	3192.59	1576.66

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 for action at their end.

SC Corporation Scheme ESS pending for Grounding as on 30.09.2022: (Rs. In lacs)

Sl.No.	Particulars	For FY 2018-19		For FY 2020-21	
		Phy	Fin	Phy	Fin
1	Selected	9920	12762.91	14139	25192.42
2	Bank Approved	9181	11840.39	9618	17499.11
3	A/c Nos recd	8934	-	8816	-
4	A/cs No. to be received	986	-	5323	-
5	Sanctioned	8733	11321.53	6862	13062.57
6	Subsidy released	5990	7916.73	266	882.55
7	Grounded	2878	3973.46	14	40.91
8	To be Grounded	3112	3943.34	252	841.64

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

Bank Name	Total Subsidy Amt		Subsidy utilised and UC submitted to SC Corporation		Subsidy utilised and UC to be submitted to SC Corporation		Unutilised Subsidy returned to SC Corporation		Unutilised Subsidy to be returned to SC Corporation		Total (should tally above total of your bank)		Remarks
	No. of A/cs	Amt in Lacs	No. of A/cs	Amt in Lacs	No. of A/cs	Amt in Lacs	No. of A/cs	Amt in Lacs	No. of A/cs	Amt in Lacs	No. of A/cs	Amt in Lacs	
Bank of Baroda	61	89.07	38	54.55	5	3.96	0	0	14	22.28	60	86.67	HYD METRO REGION:2 acs of Mehdiapatnam branch are not retrievable & in malakpet br , branch is awaiting for customer response in 1 account(subsidy rec in 2021).TEL SOUTH REGION: in 11 accounts with amount Rs.19.95 Lakhs where subsidy has been received recently and loan in under process to sanction since we have mentioned in the unutilised portion.TEL NORTH REGION:8 accounts subsidy amount has not yet received.Mail Dt 07.06.22 @ 16.36. NOTE: 1 ACCOUNT SUBSIDY OF RS.140000/- IS UNABLE TO TRACE BY BRANCHES OUT OF 146 ACCOUNTS
Dena Bank	5	8.10	2	4.5	1	0.9	1	0.8	2	2.8	5	8.1	HYD METRO REGION:In East Marredpally branch, branch is awaiting for customer response in 1 account (subsidy rec in 2021).TEL SOUTH REGION: 1 account with amount 1.40 lakhs where subsidy amount has been received recently and loan is under process to sanction Hence mentioned in the unutilised subsidy to be returned.
Vijaya Bank	80	115.07	52	67.03	3	4.2	1	2.1	10	16.14	80	115.07	HYD METRO REGION:2 Accounts of Mehdiapatnam Branch, unable to find data.TEL SOUTH REGION: In 7 accounts with amount of Rs. 3.93 Lakhs where subsidy amount not received and in 01 account loan is under process to sanction hence mentioned under unutilised subsidy to be returned.TEL NORTH REGION:17 accounts subsidy amount not received
Bank of India	46	70.15	46	70.15	0	0	0	0	0	0	46	70.15	Mail Dt: 03.06.22 @15.56
Bank of Maharashtra	46	78.55											Mail sent to Sc Corp Dt : 07.06.00 @ 19.51 for clarification of accounts , but no reply, 31 accounts to be clarified
Canara Bank	338	636.68											

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 30.09.2022

(Amt in lacs)

SI No	Bank Name	Selected						Vegetable Pandal		
		Pilot Dairy		Vegetable Pandal		Total		Banker Approved	Account Numbers Received	Balance Account Numbers
		Phy	Fin	Phy	Fin	Phy	Fin	Phy	Phy	Phy
1	2	3	4	5	6	7	8	9	10	11
1	STATE BANK OF INDIA	1514	3633.60	546	1097.38	2060	4730.98	546	487	59
2	AP GRAMEENA VIKAS BANK	823	1975.20	237	484.35	1060	2459.55	237	172	65
3	UNION BANK OF INDIA	699	1677.60	246	497.57	945	2175.17	246	208	38
4	CANARA BANK	221	530.40	153	355.16	374	885.56	153	122	31
5	KDCC BANK	96	230.40	80	182.66	176	413.06	80	80	0
6	Telangana Grameena Bank	86	206.40	105	210.65	191	417.05	105	74	31
7	CENTRAL BANK OF INDIA	70	168.00	59	110.22	129	278.22	59	57	2
8	PUNJAB NATIONAL BANK	113	271.20	2	4.20	115	275.40	2	2	0
9	INDIAN BANK	84	201.60	14	31.30	98	232.90	14	13	1
10	DIST COOP CENTRAL BANK	27	64.80	84	135.97	111	200.77	84	62	22
11	INDIAN OVERSEAS BANK	45	108.00	9	20.48	54	128.48	9	6	3
12	BANK OF BARODA	7	16.80	44	85.78	51	102.58	44	42	2
13	BANK OF MAHARASTRA	0	0.00	19	39.90	19	39.90	19	18	1
14	AXIS BANK	9	21.60	3	6.30	12	27.90	3	3	0
15	UCO BANK	0	0.00	12	24.70	12	24.70	12	8	4
16	BANK OF INDIA	0	0.00	9	13.40	9	13.40	9	9	0
17	SYNDICATE BANK	2	4.80	0	0.00	2	4.80	0	0	0
18	TSCAB	0	0.00	1	4.49	1	4.49	1	1	0
19	KARUR VYSYA BANK	0	0.00	1	4.49	1	4.49	1	0	1
20	IDBI BANK	0	0.00	2	4.20	2	4.20	2	2	0
21	DBS BANK (e-LVB)	1	2.40	0	0.00	1	2.40	0	0	0
Total		3797	9112.80	1626	3313.20	5423	12426.00	1626	1366	260

SI	Bank Name	Sanctioned at District Level						Subsidy Released by Head office					
		Pilot Dairy		Vegetable Pandal		Total		Pilot Dairy		Vegetable Pandal		Total	
		Phy	Fin	Phy	Fin	Phy	Fin	Phy	Fin	Phy	Fin	Phy	Fin
1	2	12	13	14	15	16	17	18	19	20	21	22	23
1	STATE BANK OF INDIA	1514	3633.6	527	1059.46	2041	4693.06	1503	3607.2	431	827.71	1934	4434.91
2	AP GRAMEENA VIKAS BANK	823	1975.2	228	422.54	1051	2397.74	804	1929.6	142	273.29	946	2202.89
3	UNION BANK OF INDIA	699	1677.6	250	505.72	949	2183.32	575	1380	158	323.66	733	1703.66
4	CANARA BANK	221	530.4	128	307.25	349	837.65	221	530.4	102	206.1	323	736.5
5	KDCC BANK	96	230.4	79	181.26	175	411.66	96	230.4	61	112.28	157	342.68
6	TELANGANA GRAMEENA BANK	86	206.4	94	188.36	180	394.76	86	206.4	65	117.69	151	324.09
7	CENTRAL BANK OF INDIA	70	168	57	106.02	127	274.02	70	168	55	102.63	125	270.63
8	PUNJAB NATIONAL BANK	113	271.2	2	4.2	115	275.4	93	223.2	2	4.2	95	227.4
9	INDIAN BANK	84	201.6	14	31.3	98	232.9	84	201.6	12	24.5	96	226.1
10	DCCB	27	64.8	83	175.97	110	240.77	27	64.8	60	106.4	87	171.2
11	INDIAN OVERSEAS BANK	45	108	9	20.48	54	128.48	37	88.8	5	10.5	42	99.3
12	BANK OF BARODA	7	16.8	42	81.58	49	98.38	7	16.8	41	79.48	48	96.28
13	BANK OF MAHARASTRA	0	0	19	39.9	19	39.9	0	0	15	31.5	15	31.5
14	AXIS BANK	9	21.6	3	6.3	12	27.9	9	21.6	3	6.3	12	27.9
15	UCO BANK	0	0	8	16.3	8	16.3	0	0	7	13.9	7	13.9
16	BANK OF INDIA	0	0	9	13.4	9	13.4	0	0	9	13.4	9	13.4
17	SYNDICATE BANK	2	4.8	0	0	2	4.8	4	4.8	0	0	4	4.8
18	TSCAB	0	0	1	4.49	1	4.49	0	0	1	4.49	1	4.49
19	KARUR VYSYA BANK	0	0	0	0	0	0	0	0	0	0	0	0
20	IDBI BANK	0	0	2	4.2	2	4.2	0	0	0	0	0	0
21	DBS BANK (e-LVB)	1	2.4	0	0	1	2.4	0	0	0	0	0	0
Total		3797	9112.8	1555	3168.73	5352	12281.53	3616	8673.6	1169	2258.03	4785	10931.63

In respect of pilot project of Vegetable pandals, the Corporation has selected 5423 beneficiaries with an

outlay of Rs.124.26 crores. The Corporation has sanctioned 5352 applications with outlay of Rs.122.81 crores and released subsidy of Rs.109.31 crores to 4785 beneficiaries.

In respect of pilot project of dairy, the Corporation has sanctioned the applications of 3,797 beneficiaries with an outlay of Rs.91.12 crores and released subsidy of Rs.86.73 crores to 3616 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 04.11.2022 & 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 30.09.2022

(Amt. in crs)

Outstanding		Disbursement		Overdue Position		NPAs position	
No. of a/c.	Amount	No. of a/c.	Amount	No. of a/c.	Amount	No. of a/c.	Amount
205109	3963.68	23015	365.46	61820	465.19(11.73%)	29332	306.87(7.74%)

ESS- BANK PERFORMANCE REPORT AS ON 29.10.2022 (Rs. In Crore)					
S.No	Bank Name	No.of units	Unit Cost	Subsidy	Bank Loan
1	STATE BANK OF INDIA	627	11.28	7.57	3.71
2	UNION BANK OF INDIA	133	2.39	1.61	0.79
3	Telangana Grameena Bank	98	1.53	1.06	0.47
4	AP GRAMEENA VIKAS BANK	93	1.87	1.22	0.65
5	CANARA BANK	35	0.60	0.41	0.19
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	10	0.12	0.09	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	KDCC BANK	3	0.07	0.05	0.03
14	PUNJAB NATIONAL BANK	3	0.03	0.02	0.01
15	KARUR VYSYA 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		1092	19.93	13.35	6.58

In the sub-committee meeting held on 04.11.2022, all Banks are requested to clear off the pending applications either by grounding or by returning the applications along with front end subsidy to the corporation if not viable.

viii) Credit flow under TS BC Corporation Schemes as on 30.09.2022

Data as on 30.09.2022

(Amount in Crores)

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
15138	136.75	199	4.44	3749	18.79(13.74%)	3512	19.37(14.16%)

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

BC Corporation ESS Scheme:

Status of application pending for grounding from 2013-14 onwards

(Rs. In crs)

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

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

Name of the Bank	Total Subsidy Amount		Subsidy utilised and UC submitted to BC Corporation		Subsidy utilised and UC to be submitted to BC Corporation		Unutilised Subsidy returned to BC Corporation		Unutilised Subsidy to be returned to BC Corporation		Total (should tally with total of your bank)		Remarks / Reason
	No. of A/cs	Amt in Lacs	No. of A/cs	Amt in Lacs	No. of A/cs	Amt in Lacs	No. of A/cs	Amt in Lacs	No. of A/cs	Amt in Lacs	No. of A/cs	Amt in Lacs	
Bank of Baroda	269	143.97	157	80.65	0	0.00	2	2.45	3	30.00	168	131.43	HYD METRO REGION:DATA OF 1 ACCOUNTS NOT RETRIVED_ AMT RS 0.30 LAKH.TEL NORTH:5 accounts subsidy amount not received yet and 1 account loan not sanctioned .TEL SOUTH REGION:EVB Khammam Branch has reported in one account subsidy amount not yet received i.e No. of account 01-Rs.0.32 Lakhs. Advised to mail Bc Corp on 07.06.22 @19.43
Bank of India	119	102.96	119	102.96	0	0.00	0	0.00	0	0.00	119	102.96	Mail received 04.06.22 @ 18.46
Bank of Maharashtra	28	12.80	11	7.50									Data of 17 accounts need to provided by BC Corporation, Mail dt 07.06 @ 19.38, Reminder mail sent to BC Corp
Canara Bank	1038	578.86											
Central Bank of India	529	252.53	516	250.47	0	0.00	0	0.00	13	2.05	529	252.52	Mail dt 08.06.22 @ 17.41
Indian Bank	513	285.58	513	285.57	0	0.00	0	0.00	0	0.00	513	285.57	As these were old accounts and Auditing time and Transfers time, Branches have taken time for submission. Mail Dt 03.06.22 @ 14.51
Indian Overseas Bank	536	264.19	385	171.97							385	171.97	For remaining 151 accounts no such records are available with branches and also there is no subsidy lying with the branches. Mail received on 01.11 @ 13.45
Punjab National Bank	329	221.00	328	220.20	0	0.00	0	0.00	1	0.80	329	221.00	Amount is not traceable due to IFSC Code mismatch during banks amalgamation-taken up with local BC Welfare Corporation, Mail dt 01.06.22 @ 10.11
State Bank of India	7029	3557.65											
UCO Bank	108	39.60	108	39.60	0	0.00	0	0.00	0	0.00	108	39.60	Subsidy utilized and UC submitted to BC Corporation. Received mail Dt: 07.06.22 @ 18.20
Union Bank of India	4557	2277.19	4524	2196.62	5	2.15	0	0.00	28	78.41	4557	2277.18	Received mail Dt: 03.06.22 @ 11.40
City Union Bank Ltd	1	0.25											
Dist Co-operative Central Bank	237	134.63	69	82.16	0	0.00	0	0.00	1	0.80	70	82.96	Mail Dt: 04.06.22 @ 16.01.110 196.69 0 1 15 7 10.4 118 222.09 1.

														Customer is not approaching the Bank with required documents. 2. There are no physical units in few cases for sanctioning of the same.
I D B I Ltd	12	8.00	11	7.20	0	0.00	1	0.80	0	0.00	12	8.00	8.00	Received mail Dt: 07.06.22 @16.05
HDFC Bank Ltd	11	3.90												Mail sent to BC Corp dt :29.06.22 @ 12.23,Still We haven't received any update regarding BC Corporation Subsidy from Corporation
Karnataka Bank Ltd	4	2.05	4	2.05										subsidy utilized
Karur Vysya Bank Ltd	8	4.55	7	3.55	0	0.00	1	1.00	0	0.00	8	4.55	4.55	Received mail dt 02.06.22 @ 15.36
KDCC Bank	74	228.20	41	114.53	0	0.00	1	15.00	6	9.60	48	139.13	139.13	Mail dt :04.06.22 @16.01, for remaining accounts mail replied.
DBS(e-LVB)	1	0.30												Unable to trace the A/c , They mailed to Bc Corp vide mail dt 02.06.22 @ 16.56. We are unable to trace the fund since the provided information is insufficient and we requested the BC corporation and SLBC-Telangana for the details in which account the fund was transferred and the date of transaction. we have requested orally through mobile and mail dated vide mail dated: 28.07.2021, 14.12.2021, 04.01.2022 and 02.06.2022.
AP Grameena Vikas Bank	4162	2011.10	1682	1402.27	117	66.15	6	4.82	12	8.54	1817	1481.48	1481.48	Non Availability of proper data
Telangana Grameena Bank	1456	554.70	1316	505.48	0	0.00	28	18.69	0	0.00	1344	524.17	524.17	Data not traceable for 112 accounts of 2013-14 for Rs 30,52,500, mail dt 08.06.22 @ 19.09 forwarded to BC corp
Universal Coop Urban Bank Ltd	36	9.40												
Total	21057	10693.40	9791	5472.78	122	68.30	39	42.76	64	130.20	10007	5722.52	5722.52	

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

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

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

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

ix) Credit flow under TS Minorities Finance Corporation Schemes as on 30.09.2022

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

Data as on 30.09.2022

(Amount in Crs)

Outstanding		Disbursement		Overdue Position		NPAs position	
No. of a/c.	Amount	No. of a/c.	Amount	No. of a/c.	Amount	No. of a/c.	Amount
142716	3397.24	110171	422.48	20697	305.26(8.99%)	6183	60.38(1.78%)

x) Position of Overdues and NPAs in respect of Schematic Lending as on 30.09.2022

(Rs. In Crs)

Scheme	Outstandings		Overdues			NPAs		
	No. of a/cs	Amt	No. of a/cs	Amt	%	No. of a/cs	Amt	%
Central Government Sponsored Schemes (Total)	231314	7005.07	25432	479.72	6.85	28709	264.27	3.77
State Govt. Sponsored Schemes (Total)	510367	13082.69	68362	1368.46	10.46	50943	739.51	5.65

The scheme wise performance, Overdues and level of NPAs under Government sponsored schemes was discussed in the Sub Committee meeting on MSME held on 04.11.2022 and the concerned departments of the Govt of Telangana were requested to extend assistance to Banks in recovery of NPAs.

xi) Credit flow to others:

a) Credit Flow to Weaker Sections as on 30.09.2022:

(Rs. In Crs)

Outstandings		Disbursements Upto the quarter		NPAs		
No. of A/cs	Amount	No. of A/cs	Amount	No. of A/cs	Amount	%
6433525	83324.92	2331648	27838.49	643200	5025.70	6.03

Banks performance upto the quarter ended 30.09.2022:

- As at the end of September 2022, outstanding credit to 6433525 weaker section borrowers is at Rs.83324.92 Crs.
- Upto the quarter, Banks have disbursed an amount of Rs. 25884.4 Crs to 2204128 borrowers
- NPAs are at a level of Rs.5025.70 Crs constituting 6.03% of outstandings.

b) Credit Flow to Women as on 30.09.2022:

(Rs. In Crs)

Outstandings of loans to Women as at the end of the Quarter		Individual woman beneficiary upto Rs. 1 Lakh (out of total loans o/s to women)		Loans disbursed to Women from 01.04.22 to 30.09.22	
No.	Amt.	No.	Amt.	No.	Amt.
4162446	111980.81	1579286	8979.75	1666116	33194.09

Banks performance as on 30.09.2022:

- As at the end of September 2022, outstanding credit to 4162446 women beneficiaries was at Rs.111980.81 Crs.
- Upto the quarter, Banks have disbursed an amount of Rs. 33194.09 Crs to 1666116 women beneficiaries.

e. Credit flow under Education Loans as on 30.09.2022:

(Rs. In Crs)

Category	Outstanding		Disbursement during the Quarter		Disbursement up to the Quarter		NPAs		
	No. of A/cs	Amount	No. of A/cs	Amount	No. of A/cs	Amount	No. of A/cs	Amount	%
Priority	47588	2794.91	5514	217.59	9394	325.89	2903	67.46	2.41
Non-priority	10948	2333.64	3384	427.84	5141	625.91	39	6.41	0.27
Total	58536	5128.55	8898	645.43	14535	951.80	2942	73.87	1.44

- ❖ As at the end of Sept 2022, banks have extended credit to 58536 beneficiaries amounting to Rs. 5128.75 cr.
- ❖ During the quarter under review, banks have disbursed an amount of Rs. 645.43 cr to 8898 beneficiaries.
- ❖ NPAs at Rs. 73.87 cr constitute 1.44% of outstandings.

f. Credit Flow - Housing Sector as on 30.09.2022

(Rs. In Crores)

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	256826	28735.09	10638	883.71	22006	1526.00	12673	328.61	1.14
Non-priority	359953	89885.81	24733	9904.59	54503	16188.39	3188	427.95	0.47
Total	616779	118620.90	35371	10788.3	76509	17714.39	1581	756.56	0.64

- ❖ As at the end of September 2022, banks together have outstanding Home Loans amounting to Rs.118621.08 Cr
- ❖ During the quarter under review, banks have disbursed an amount of Rs.10788.30 cr to 35371 beneficiaries
- ❖ NPAs of Rs. 756.56 cr constitute 0.64 % 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 30.09.2022 is as under:

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

Under PMAY Scheme –Total Subsidy of Rs.1413.15 crores was released to 62516 housing loan accounts up to 30.09.2022.

District wise performance as on 30.09.2022

(Rs. In crores)

SI No	District Name	No of Loan Accounts	Net Loan Sanctioned	Net Loan Disbursed	Net Subsidy	Net Processing Fess	Total Net Subsidy
1	Adilabad	428	86.32	60.54	9.41	0.11	9.52
2	Hyderabad	39684	11188.91	8374.23	888.78	8.96	897.74
3	Jagtial	1	0.13	0.12	0.03	0.00	0.03
4	Jogulamba Gadwal	4	0.67	0.67	0.09	0.00	0.09
5	Kamareddy	0	0.00	0.00	0.00	0.00	0.00
6	Karimnagar	1917	398.78	257.09	41.63	0.47	42.10
7	Khammam	1686	367.67	306.95	39.41	0.42	39.82
8	Mahabubabad	6	1.35	1.09	0.13	0.00	0.13
9	Mahbubnagar	2321	457.30	361.43	53.58	0.57	54.15
10	Manchiryal	8	1.98	1.61	0.18	0.00	0.19
11	Medak	3020	688.75	554.69	70.64	0.75	71.39
12	Medchal	1166	264.11	244.92	27.40	0.29	27.68
13	Nalgonda	3115	561.24	458.40	74.13	0.82	74.95

14	Nirmal	20	2.89	2.64	0.48	0.01	0.48
15	Nizamabad	891	183.77	126.20	19.84	0.22	20.06
16	Peddapalli	4	0.95	0.55	0.08	0.00	0.08
17	Rangareddy	4752	1099.23	947.64	108.11	1.12	109.23
18	Sangareddy	57	11.16	10.30	1.39	0.02	1.41
19	Siddipet	10	1.82	1.82	0.24	0.00	0.25
20	Suryapet	42	7.49	7.26	1.07	0.01	1.08
21	Vikarabad	0	0.00	0.00	0.00	0.00	0.00
22	Wanaparthy	88	15.22	14.50	2.16	0.02	2.18
23	Hanamkonda	3290	773.61	573.96	74.24	0.79	75.03
24	Warangal	1	0.12	0.12	0.03	0.00	0.03
25	Yadadri Bhuvanagiri	5	0.77	0.74	0.10	0.00	0.11
Total		62516	16114.21	12307.46	1413.15	14.57	1427.72

(Source: NHB)

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

Rural Housing Interest Subsidy Scheme (RHSS):

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 (RHSS) 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.

RHSS 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 RHSS vertical of Housing for All Mission.

Progress in Telangana State:

NET SUBSIDY DISBURSED UNDER RHSS IN STATE OF TELANGANA FROM IMPLEMENTATION TO TILL 30.09.2022				
Sl No	Institution Name	No of Loan Accounts	Net Loan Disbursed (In Rupees, Crores)	Total Net Subsidy (In Rupees, Crores)
1	Aptus Value Housing Finance India Ltd	52	4.37	0.15
2	Mahindra Rural Housing Finance Ltd.	115	1.88	0.16
3	Sundaram Home Finance Ltd.	1	0.19	0.00
TOTAL		168	6.52	0.31

The progress under the Scheme is discussed in Sub-Committee Meeting on Financial Inclusion held on 03.11.2022 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. A total of 168 A/cs were covered by NBFCs/HFCs. Controllers of Banks have been advised to cover all eligible accounts and ensure that the interest subsidy benefit is extended to all eligible borrowers.

g. Progress under SHG Bank Linkage as on 30.09.2022:**(Rs. In Crs)**

SHG UNDER	Outstanding		Target 2022-23		Disbursements during FY		NPAs		
	No. of A/cs	Amount	No. of A/cs	Amount	No. of A/cs	Amount	No. of A/cs	Amount	%
NRLM	577034	21115.81	368192	18069.93	141111	8352.67	36592	628.78	2.98
NULM	63743	2075.72	31550	1745.23	13341	1013.45	5870	92.66	4.46
Total	640777	23191.53	399742	19815.16	154452	9366.12	42462	721.44	3.11

- As at the end of Sept 2022, Banks have outstanding credit to 640777 SHG groups amounting to Rs.23191.53 Crs.
- Upto the quarter, Banks have disbursed an amount of Rs. 9336.12 Crs to 154452 groups
- NPAs are at Rs. 721.44 Crs, constituting 3.11% of outstandings.

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

The CD ratio of the State is at 114.65% as against 112.64% as on 30.09.2022. Medak district has highest CD Ratio of 237.02% whereas Medchal Malkajgiri district has a CD Ratio of 59.16%. As at the end of September 2022, Medchal Malkajgiri is the only 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

Accounts restructured due to Natural calamity in the State of Telangana during the last two years –**NIL**. **No natural calamity declared in the State during the last 2 years.**

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

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

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

Agenda 8: Dharani Portal Issues:

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

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

(i)Alienation of land is done by farmer borrowers despite the existence of loan charge created by Banks in the Dharani module. Borrowers are able to book slot for further registration (sale/ transfer of property) and

the concerned MROs are expressing that as slot is booked, they cannot reject the same and effecting the transfer of property.

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

To protect the interest of the financing banks in the State, we request Agriculture Department/ Government of Telangana to make it mandatory for the intended transferor of land (seller) to produce 'No Objection Certificate' from the concerned Financial Institution in case of existence of loans in Dharani portal.

Agenda 9: Efforts towards Skill Development

Performance of RSETIs upto the Quarter ended 30.09.2022

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

RSETIs have conducted 147 programmes and trained 4166 candidates upto the quarter ended 30th September 2022 against target of 263 programmes and 7040 candidates respectively for FY 2022-23.

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

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

Agenda 10: Reimbursement of pending RSETIs claims:

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

SBI which is running 9 RSETIs has to receive Rs.21.72 crores and Union Bank of India which is running 2 RSETIs has to receive Rs.2.33 crores towards reimbursement claims.

(Rs. In Crs)

S.No.	RSETI Name	UP to2018-19	FY 2019-20	FY 2020-21	FY 2021-22	FY 2022-23 upto Q2	GRAND TOTAL
		Pending	Pending	Pending	Pending	Pending	Pending
1	Chilukuru (Rangareddy)	0.78	0.16	0.47	0.81	0.35	2.56
2	Hasanparthy(Warangal)	1.18	0.07	0.37	0.66	0.29	2.57
3	Karimnagar	0.85	0.07	0.36	0.38	0.43	2.09
4	Khammam	1.00	0.00	0.18	0.42	0.25	1.86
5	Mahabubnagar	0.89	0.02	0.36	0.46	0.40	2.12
6	Nalgonda	0.88	0.00	0.35	0.66	0.28	2.18
7	Nizamabad(Dichpally)	1.11	0.00	0.43	0.72	0.46	2.72
8	Sangareddy (Medak)	1.30	-0.06	0.25	0.65	0.42	2.56
9	Utnoor (Adilabad)	1.57	-0.03	0.35	0.76	0.42	3.07
	Grand Total	9.56	0.23	3.12	5.53	3.29	21.72
10	Muchintal	0	0	0.11	0.22	0.26	0.59
11	Siddipet	1.09	0.14	0.30	0.45	0.35	1.98
	UBI- Sub total	1.09	0.14	0.40	0.67	0.00	2.33
	GRAND TOTAL	10.65	0.37	3.52	6.20	3.29	24.05

SLBC has conducted a Reconciliation meeting between SERP officials and sponsor bank Nodal Officers along

with RSETI Directors on 21.09.2022. In the said meeting, the Sponsor Banks made special mention of pending claims as under:

Up to FY 2014-15 for Rs.96.20 lakhs

FY 2015-16 for Rs.32.69 lakhs

FY 2016-17 to FY 2018-19 for Rs.827.11 lakhs

In response, SERP clarified in the same meeting that the claims for aforesaid years were settled as per guidelines as under:

Claims up to FY 2014-15 have been settled under Onetime Settlement Option

Claims for FY 2015-16 settled with maximum cap of Rs.22.0 lakhs for RSETI

Claims for FY 2016-17, 2017-18 and 2018-19 processed with a cap of Rs.3000/- per candidate

The Sponsor Banks responded that they were not aware of any such guidelines and requested SERP to provide the same. Subsequently SBI, vide letter No. LB&RSETI / Claims / 85 dated 28.09.2022 to SERP submitted that the cap of Rs.3,000/- per candidate has been removed w.e.f. 15.11.2015 and in support enclosed MoRD office Memorandum dated 16.02.2016 in which the competent authority of MoRD decided to do away the ceilings mentioned earlier. Sponsor Banks have requested SERP to clarify and also arrange for clearance of pending dues.

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 September 2022 on SLBC portal.

Agenda Item No. 13: Government Deposits –Updation of information in Finance Department portal in the prescribed proforma

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

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

The same was discussed in the Sub Committee meeting held on 03.11.2022, wherein Dy. Secretary, Finance has advised all the Banks to update the portal immediately, particularly data of Aug, Sept & Oct 2022 as the Government is likely to empanel the Banks as advised earlier.

Agenda Item 14: Discussion on Market Intelligence Issues

- National Cyber Crime Reporting portal helpline number 155260 has been changed to 1930 and cyber crime complaints can also be registered at cybercrime.gov.in
- SLBC has been creating awareness to callers who are calling on PMJDY call centre toll free number. Few of them indicated that they lodged complaints with cyber crime department.
- During the quarter under review no Bank has reported any incidents.
- A month long nationwide Intensive Customer Awareness programme has been launched starting from 01.11.2022 to 30.11.2022.

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

1. Debt Swap Loans to Distressed Farmers

The President, Telangana Rythu Rakshana Samithi has addressed a letter to SLBC and Govt. Of Telangana for considering debt swap loan to farmers to pay off loan availed from money lenders. Secretary(Agriculture), GoT advised SLBC to keep it as agenda in Sub-Committee. RBI has issued guidelines on debt swapping loans by banks, vide: RBI/2004/266 RPCD. No. Plan. BC. 92 / 04.09.01/ 2004-05 dated June 24, 2004, the gist of which is as under:

“Relief measures for farmers indebted to non-institutional lenders:

In order to mitigate the acute distress that farmers might be facing due to the heavy burden of debt from non-institutional lenders (e.g. moneylenders) and to provide them relief from such indebtedness, banks may, subject to the guidelines to be approved by their Boards of Directors, advance loans to such farmers, against appropriate collateral or group security.

2. Opening of a branch at Gattu Ippalapally

As advised by Finance Dept. Govt of Telangana indicating receipt of a request by Hon'ble Finance Minister, Telangana from Hon'ble MLA of Kalwakurthy, Shri.G Jaipal Yadav, for opening of a Bank branch at Gattu Ippalapally Village of Talakondapally mandal, Rangareddy District, the matter was taken up in SLBC meeting held on 30.09.2022, prior to this the matter was already discussed in DCC, Rangareddy District and it was informed by LDM Rangareddy that PNB has come forward to open the branch at Gattu Ippalapally.

However, PNB vide its e-mail dated 06.10.2022 has informed that opening a brick and mortar branch at Gattu Ippalapally is not feasible as the village is being serviced by APGVB and a BC is also located in the same village.

We have advised the LDM to take this matter as a special Agenda in the ensuing DCC meeting and explore the possibilities of any other Bank willing to open a branch in the village. We will update the developments in due course.

Agenda Item 16: Success Stories

Shri Megavath Sevu

Activity: Mobile Repair & Servicing

Mr . Megavath Sevu S/O Sona, Aged 29 R/O Mysamma Kunta Thanda village, Miryalaguda Mandal Nalgonda. He completed his degree but could not continue due to his financial conditions. He was interested in Mobile repair and servicing and came to know about RSETI providing the training through various awareness camps and got trained in Mobile Repair & Servicing. After successful completion of training, he established a Mobile phone repair unit with the help of his friends and close relatives at Miryalguda in the name of Best C mobiles. He is earning an amount of Rs. 22-25k per month. He is young and enthusiastic and is upgrading his knowledge on a regular basis. He expressed his gratitude towards RSETI for helping him in learning and enabling him in setting up his own unit.



Smt. Banoth Sindhu

Activity: Tailoring

Smt. B Sindhu W/O KEERU aged 25 years hails from. Yerrabodu thanda vill, Enkuru mdl, Khammam dist. She completed her Intermediate and could not continue further because of her financial status. She wanted to be self employed and was interested in learning tailoring and she came to know about the training programmes being conducted in RSETI and she approached RSETI and enrolled herself in the course. She has commitment to work and is honest. She has exhibited utmost interest in learning skills in EDP Inputs and also actively participated in the behavioral aspects of training. Now after establishing her unit she informed that she is earning approximately Rs.12,000/- per month and expressed her gratitude towards RSETI.



Shri. K Venkatesh

Activity: Photography & Vediography

Katherapaka Venkatesh aged 25 years, resident of Kodurupaka (Village), Boinpally (Mandal), Rajanna Sirsilla District. He completed his graduation but could not find a suitable job despite his sincere efforts. He came to know about the various training programmes being conducted from one of the past trainees and contacted RSETI Karimnagar for Photography & Vediography course. He had aptitude and interest in acquiring the knowledge during training and he was suggested to utilize his Entrepreneurial skills along with the training being provided. After completion of the course he shared his intentions to explore all the entrepreneurial competencies after going to back to his town and he was financed by State Bank of India, Vilasagar branch. He is now earning Rs.15-20K per month and he is fond of sharing his experiences with the trainees of RSETI and visits the institute as an inspiring personality.



Agenda 17: RBI Circulars

Circular Number	Date of Issue	Department	Subject	Meant For
RBI/2022-2023/135	01.11.2022	Department of Regulation	Eligibility Criteria for offering Internet Banking Facility by Regional Rural Banks, 2022	All Regional Rural Banks (RRBs)
DoR.AUT.REC.81/24.01.001/2022-23				
RBI/2022-2023/132	13.10.2022	Department of Regulation	Claims Received from the National Credit Guarantee Trustee Company Ltd (NCGTC) - Classification for the Purpose of Maintenance of Cash Reserve Ratio (CRR)/Statutory Liquidity Ratio (SLR)	All Scheduled Commercial Banks (including Regional Rural Banks) Local Area Banks, Small Finance Banks, Payments Banks Primary (Urban) Co-operative Banks (UCBs) State and Central Co-operative Banks (StCBs/CCBs)
DOR.RET.REC.79/12.01.001/2022-23				
RBI/2022-2023/130	11.10.2022	Department of Regulation	Reserve Bank of India (Financial Statements - Presentation and Disclosures) Directions, 2021 - Disclosure of Divergence in Asset Classification and Provisioning	All commercial banks (excluding Regional Rural Banks) and all Primary (Urban) Co-operative Banks
DOR.ACC.REC.No.74/21.04.018/2022-23				
RBI/2022-2023/125	10.10.2022	Department of Regulation	Review of Prudential Norms – Risk Weights for Exposures to Corporates and NBFCs	All Scheduled Commercial Banks (including Small Finance Banks) (Excluding Local Area Banks, Regional Rural Banks and Payments Banks)
DOR.STR.REC.71/21.06.201/2022-23				
RBI/2022-2023/124	06.10.2022	Customer Service Department	Appointment of Internal Ombudsman by the Credit Information Companies	All Credit Information Companies
CEPD.PRD.No.S806/13-01-008/2022-23				
RBI/2022-2023/123	30.9.2022	Department of Regulation	Change in Bank Rate	All Banks
DOR.RET.REC.70/12.01.001/2022-23				
RBI/2022-2023/122	30.9.2022	Foreign Exchange Department	Late Submission Fee for reporting delays under Foreign Exchange Management Act, 1999 (FEMA)	All Category-I Authorised Dealer Banks
A.P. (DIR Series) Circular No.16				
RBI/2022-2023/119	19.9.2022	Department of Regulation	United Nations Security Council Resolutions (UNSCR) 1718 Sanctions Committee on Democratic People's Republic of Korea (DPRK) amends 02 existing entries on its Sanctions List	The Chairpersons/ CEOs of all the Regulated Entities
DOR.AML.REC.69/14.06.001/2022-23				
RBI/2022-2023/117	16.9.2022	Department of Regulation	Master Directions on Interest Rate on Deposits	All Scheduled Commercial Banks (including Regional Rural Banks) All Small Finance Banks All Payment Banks All Local Area Banks All Primary (Urban) Co-operative Banks/ DCCBs /State Cooperative Banks
DOR.SOG (SPE).REC.No 68/13.03.00/2022-23				

RBI/2022-2023/115			Rupee Drawing Arrangement - Enabling Bharat Bill Payment System (BBPS) to process cross-border inbound Bill Payments	
A.P. (DIR Series) Circular No. 14	15.9.2022	Foreign Exchange Department		All Category-I Authorised Dealer Banks
RBI/2022-2023/113				
DOR.STR.REC.67/21.06.201/2022-23	07.9.2022	Department of Regulation	Review of Prudential Norms – Risk Weights for Exposures guaranteed by Credit Guarantee Schemes (CGS)	All Scheduled Commercial Banks (including Regional Rural Banks) All Primary (Urban) Co-operative Banks All Non-Banking Financial Companies (including Housing Finance Companies) All All-India Financial Institutions
RBI/2022-2023/112				
DCM (NPD) No.5770/09.40.002/2022-23	06.9.2022	Department of Currency Management	Incentive for improving service to non-chest branches	The Chairman & Managing Director Managing Director/ Chief Executive Officer All Banks having Currency Chests
RBI/2022-2023/107				
DOR.MRG.REC.64/00-00-005/2022-23	11.8.2022	Department of Regulation	Bilateral Netting of Qualified Financial Contracts - Amendments to Prudential Guidelines	All Commercial Banks, Co-operative Banks, Standalone Primary Dealers, Systemically Important Non-Deposit taking Non-Banking Financial Companies (NBFC-ND-SIs), Deposit taking Non-Banking Financial Companies (NBFC-Ds) and Housing Finance Companies (HFCs)
RBI/2022-2023/106				
DOR.REG.No.63/19.51.052/2022-23	11.8.2022	Department of Regulation	Section 23 of the Banking Regulation Act, 1949 (As Applicable to Co-operative Societies) – Opening of new place of business by District Central Co-operative Banks (DCCBs)	All District Central Co-operative Banks
RBI/2022-2023/103				
DOR.RET.REC.59/12.01.001/2022-23	05.8.2022	Department of Regulation	Change in Bank Rate	All Banks
RBI/2022-2023/100				
DoR.AUT.REC.58/23.67.001/2022-23	04.8.2022	Department of Regulation	Gold Monetization Scheme (GMS), 2015	All Scheduled Commercial Banks (excluding Regional Rural Banks)
RBI/2022-2023/99				
FIDD.GSSD.BC.No.11/09.10.001/2022-23	02.8.2022	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)
RBI/2022-2023/98				
A.P. (DIR Series) Circular No. 11	01.8.2022	Foreign Exchange Department	External Commercial Borrowings (ECB) Policy – Liberalisation Measures	All Category-I Authorised Dealer Banks
RBI/2022-2023/97				
FIDD.CO.GSSD.BC.No.10/09.09.001/2022-23	01.8.2022	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)
RBI/2022-2023/94				
CO.DPSS.POLC.No.S-761/02-14-008/2022-23	28.7.2022	Department of Payment and Settlement Systems	Regulation of Payment Aggregators – Timeline for submission of applications for authorisation – Review	All Payment System Providers and Payment System Participants
RBI/2022-2023/93				
DOR.CRE.REC.56/13.05.000/	26.7.2022	Department of Regulation	Board approved Loan Policy – Management of Advances	All Primary (Urban) Co-operative Banks

2022-23			- UCBs	
RBI/2022-2023/92		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.09/09.01.003/2022-23	20.7.2022			
RBI/2022-2023/90		Foreign Exchange Department	International Trade Settlement in Indian Rupees (INR)	All Category-I Authorised Dealer Banks
A.P. (DIR Series) Circular No.10	11.7.2022			
RBI/2022-2023/85		Financial Inclusion and Development Department	Formation of new districts in the State of Andhra Pradesh – Assignment of Lead Bank Responsibility	The Chairman / Managing Director & Chief Executive Officer Lead Banks Concerned
FIDD.CO.LBS.BC.No.8/02.08.001/2022-23	07.7.2022			
RBI/2022-2023/83		Department of Regulation	Section 42 of the Reserve Bank of India Act, 1934 and Section 18 and 24 of the Banking Regulation Act, 1949 – FCNR (B)/NRE Term deposits - Exemption from maintenance of CRR/SLR	All Scheduled Commercial Banks (including Regional Rural Banks) Local Area Banks, Small Finance Banks, Payments Banks Primary (Urban) Co-operative Banks (UCBs) State and Central Co-operative Banks (StCBs / CCBs)
DOR.RET.REC.54/12.01.001/2022-23	06.7.2022			
RBI/2022-2023/82		Department of Regulation	Master Direction on Interest Rate on Deposits - Foreign Currency (Non-resident) Accounts (Banks) Scheme [FCNR(B)] and Non-Resident (External) Rupee (NRE) Deposit	All Scheduled Commercial Banks (including Regional Rural Banks) All Small Finance Banks All Local Area Banks All Payment Banks All Primary (Urban) Co-operative Banks/ DCCBs /State Cooperative Banks
DOR. SOG (SPE).REC.No 53/13.03.000/2022-23	06.7.2022			
RBI/2022-2023/81		Department of Regulation	Inclusion of “Unity Small Finance Bank Limited” in the Second Schedule of the Reserve Bank of India Act, 1934	All Banks
DoR.RET.REC.52/12.07.160/2022-23	06.7.2022			
RBI/2022-2023/80		Department of Payment and Settlement Systems	Requirement for obtaining prior approval in case of takeover / acquisition of control of non-bank PSOs and sale / transfer of payment system activity of non-bank PSO	The Chairman / Managing Director / Chief Executive Officer Bank and Non-bank Payment System Operators (PSOs)
CO.DPSS.POLC.No.S-590/02-14-006/2022-23	04.7.2022			
RBI/2022-2023/79		Department of Currency Management	Note Sorting Machines - Authentication and Fitness Sorting Parameters	The Chairman/ Managing Director/ Chief Executive Officers All Banks
DCM(NPD)No.S488/18.00.14/2022-23	01.7.2022			

Additional Agenda-1: Communication from Hon'ble Finance Minister, Telangana

1. DAY NRLM - Interest Subvention scheme on credit to Women SHGs:

RBI has issued revised Master Circular instructions/ guidelines (circular FIDD.GSSD.CO.BC.No.09/09. 01.003/2022-23 July 20, 2022) extending the Interest Subvention Scheme for the year 2022- 23 to all district of the country. As per the revised instructions;

i. For loans up to ₹3 lakh, banks will charge interest rate of 7% pa

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

Hon'ble Finance Minister advised that, the feedback from their ground level people indicated that the necessary changes (revised interest rates) have not been effected in core banking software of the banks.

Hon'ble Finance Minister desired, all banks to implement RBI instructions/guidelines immediately, and to refund the excess interest charged to SHGs during 2022-23.

2. Different Rates of Interest charged by banks on credit to SHGs:

a. Different banks are charging different interest rates on SHG loans ranging between 7.0% pa and 12.5% pa.

b. Interest charged on SHG loans are higher as compared to other priority sector loans, such as agriculture loans, education loans, housing loans, etc.

c. The details of interest rates charged by major banks are furnished hereunder.

S.No	Bank	Rate of Interest %
1	Telangana Grameena Bank	12.50
2	AP Grameena Vikas Bank	12.50
3	State Bank of India	9.00
4	Union Bank of India	9.10
5	Canara Bank	9.75
6	Indian Bank	12.50
7	Central Bank of India	10.65
8	Bank of Baroda	9.80
9	Punjab National Bank	10.75
10	Bank of India	10.75
11	HDFC Bank	12.00
12	DCCBs	12.00

3. Bank charges on SHG loans:

a. Banks levy different charges viz. processing, inspection, portfolio, maintenance charges, etc.

b. The charges ranges between Rs.500/- and Rs.5000/-.

c. Most of the handholding services such as mobilization, preparation of MCPs, documentation, monitoring and recovery services are provided by SERP field staff. Therefore, there is no justification for levying any charges on SHG loans.

4. Facilitation Charges to VOs, MS & ZS :

- a. Mobilization and handholding support to banks provided by VOs.
- b. Banks to share a part of interest earned to VOs, MS and ZS.
- c. Medak DCCB already entered MOU with ZS to share 5% of interest recovered from SHGs towards facilitation charges.

Additional Agenda-2: Communication from MEPMA

Rate of Interest charged by banks on credit to SHGs:

Different banks are charging different interest rates on SHG loans ranging between 8% to 14.5% p.a. The details of interest rates charged by major banks in urban areas are furnished below:

S.No	Bank	Rate of interest (%)
1	Union Bank of India	10.10
2	AP Grameena Vikas Bank	12.50
3	State Bank of India	12.15
4	Telangana Grameena Bank	12.50
5	Canara Bank	10.65
6	Indian Bank	12.50
7	Central Bank of India	10.00
8	HDFC	14.50
9	Bank of Baroda	9.50
10	DCCBs	12.00

Bank charges on SHG loans:

- Banks levy different other charges viz. Processing charges, Inspection charges, Documentation charges, Maintenance charges, etc.
- The charges range from Rs. 500/- to 10000/-.
- Handholding services such as Mobilization, Documentation, Preparation of MCPs, Monitoring & Recovery services are provided by MEPMA staff (COs & RPs).

Additional Agenda-3: Communication from DFS, MoF, GoI.

Parliamentary Standing Committee on Industry on their study visit to Kumarakom, Chennai & Havelock (Swaraj Dweep) from 7th to 11th November, 2022:

DFS, Ministry of Finance, GoI advised that Hon'ble Committee members raised concerns about the high rate of rejection of applications under PMEGP by the banks, particularly on the grounds of service area, time limit for submitting documents, having achieved the target etc. during the Committee meeting in Kumarakom, Chennai & Havelock (Swaraj Dweep).

The DFS, MoF desired Convenor, SLBCs to take up this matter in the SLBC meeting and sensitise the banks.

We request banks not to reject the applications on the grounds of service area, time limit for submitting documents etc., Further Banks are advised to consider viable projects for sanction even if the targets set are achieved.

Additional Agenda-4: Communication from LBS Scheme Division, RBI.

Extending loans against the security of property cards issued under SVAMITVA scheme:

Govt. of India has launched the scheme for Monetization of lands in rural areas. Property cards are to be issued at State level, so that banks are able to finance against these cards. As per information from the Panchayat Raj and Rural Development Department, Govt. of Telangana has so far taken up 5 GPs on pilot basis in the state and survey has been done with the help of Survey of India. However, Property cards have not been issued.