

40th SLBC Quarterly meeting for the quarter ended December 2023

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Agenda 1: Adoption of Minutes of the 39th SLBC Quarterly Meeting

The minutes of 39th SLBC meeting for the quarter ended 30th September 2023 held on 29th December 2023 as furnished in **Annexure ‘A’** were 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 39th SLBC Quarterly Meeting - Action Taken Report

No.	Action Point	Action by	Action initiated															
1	All the BCs inactive for more than one month needs to be activated/ replaced with new BCs to extend uninterrupted banking services.	Yes Bank -7537, Kotak Mahindra Bank -1266, IDFC Bank -195, HDFC-164, SBI -87 & other Banks with Inactive BCs	The matter was discussed in Sub-Committee meeting on FI & DP and all Banks have confirmed having sensitized their field functionaries to ensure activation or replacement of the inactive BC/CSPs. There is an increase of 40 inactive BCs over the previous Quarter.															
2	All the remaining 13 URCs (Unbanked Rural Centers) as advised by DFS, Ministry of Finance and allocated by LDMs are to be covered with Banking Outlets and updated in Jan Dhan Darshak (JDD) App by the Banks immediately.	Controllers of SBI, APGVB, TGB, UBI, PNB, IPPB, Indian Bank	DFS has advised vide its e-mail dated 05.02.2024 that there are 3 URCs in Telangana and advised that these URCs are to be covered with Banking Outlets. We have advised the Banks which have covered the URCs with Banking Outlets to immediately update the details in the JDD App. Banks which have been allocated villages by LDMs were advised to cover the villages with Banking Outlets. The status of coverage pending as on 06.02.2024 is as under: <table border="1" data-bbox="917 1160 1465 1326"> <thead> <tr> <th>Sl</th> <th>Name of the Bank</th> <th>No of villages to be covered</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>SBI</td> <td>1</td> </tr> <tr> <td>2</td> <td>TGB</td> <td>1</td> </tr> <tr> <td>3</td> <td>PNB</td> <td>1</td> </tr> <tr> <td colspan="2">Grand Total</td> <td>3</td> </tr> </tbody> </table> SBI informed that a BC has been appointed. TGB has informed that the village has been submerged. PNB has informed that it is not feasible for opening of BC.	Sl	Name of the Bank	No of villages to be covered	1	SBI	1	2	TGB	1	3	PNB	1	Grand Total		3
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Grand Total		3																
3	As envisaged under the ‘Standardized system for data flow and its management’ all banks to invariably submit the quarterly data through the utility made available in SLBC portal within 10 days from the end of quarter without fail.	Controller of all Banks	The matter was discussed in the Sub Committee on FI & DP meeting held on 22.02.2024. Banks have been advised to adhere to timelines of 10th of the following month of end of quarter.															
4	Banks to ensure achievement of Benchmark parameters set out under PM’s Task Force Recommendations and compliance of RBI norms for lending under Priority Sector Advances, Agriculture lending, Loans to Small and Marginal Farmers, Micro enterprises etc.,	Controller of all Banks	The matter has been discussed in the EC- MSME and the Sub Committee meeting also. Banks have assured to strive and achieve the norms. Compared to the previous quarter 24(19) Banks could achieve Norm-1 & 25(22) Banks could achieve Norm-2.															
5	Reimbursement of VLR/ PV amounting to Rs.725.18 crore by Govt of Telangana due to the Banks from 2014 to 2018.	Agriculture Dept/ Finance Dept, GoT	Pending with Govt of Telangana. No developments during the quarter.															

6	Reimbursement of RSETI expenditure of Rs. 16.78 Crores due to the Banks from Government of India through SERP Department.	SERP & GoT, GoI	Pending with MoRD. No developments during the quarter.																		
7	Revised Rythu Bandhu 2018 cheque printing charges of Rs.25.93 Crores i.e., at 40% of original claim to be reimbursed to Banks	Agriculture & Finance Dept, GoT	Pending with Govt of Telangana. No developments during the quarter.																		
8	Banks to focus on complying with RBI Priority Sector Lending norms viz. Priority sector-40%, Agriculture-18%, Micro enterprises- 7.50% and Weaker Sections-10%.	Controller of all Banks	Controllers of Banks have assured that the Banks would strive to achieve the stipulated targets in the next FY. Improvement over the previous quarter is as under:																		
			<table border="1"> <thead> <tr> <th>Particulars</th> <th>As on 30.09.2023</th> <th>As on 31.12.2023</th> </tr> </thead> <tbody> <tr> <td>Priority Sector Advances</td> <td>33.87%</td> <td>35.35%</td> </tr> <tr> <td>Agriculture Advances</td> <td>15.28%</td> <td>16.34%</td> </tr> <tr> <td>Small & Marginal Farmers</td> <td>8.73%</td> <td>9.69%</td> </tr> <tr> <td>Micro Enterprises</td> <td>5.83%</td> <td>6.17%</td> </tr> <tr> <td>Advances to weaker sections</td> <td>11.43%</td> <td>12.42%</td> </tr> </tbody> </table>	Particulars	As on 30.09.2023	As on 31.12.2023	Priority Sector Advances	33.87%	35.35%	Agriculture Advances	15.28%	16.34%	Small & Marginal Farmers	8.73%	9.69%	Micro Enterprises	5.83%	6.17%	Advances to weaker sections	11.43%	12.42%
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9	All SHG members are to be individually covered under the insurance schemes of PMJJBY and PMSBY.	Controller of all Banks & SERP	The matter was discussed in the Sub Committee meeting on Agriculture held on 22.02.2024 and all Banks have agreed to cover all the members under the insurance schemes.																		

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 22.02.2024 to review the progress in financial inclusion initiatives as at the end of December 2023. Major agenda items of the review by the Sub-Committee are furnished below.

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

i) Banking Network in Telangana State

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

As on	Rural	Semi-Urban	Urban/Metro	Total
December 2023	1850	1522	2927	6299

The population group-wise and sector-wise distribution of bank branches as on 31st December 2023 is furnished in **Annexure-1**.

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

Small Finance Banks:

- 1) **Equitas Small Finance Bank Ltd** : 20 Branches and have no BCs
- 2) **Jana Small Finance Bank Ltd:** 1 Branch and have no BCs
- 3) **Fincare Small Finance Bank Ltd** : 57 Branches and 111 BCs
- 4) **Suryoday Small Finance Bank Ltd:** 2 Branches and have no BCs
- 5) **Utkarsh Small Finance Bank Ltd** : 5 Branches and have no BCs
- 6) **A.U.Small Finance Bank Ltd** : 6 Branches and have no BCs
- 7) **ESAF Small Finance Bank Ltd:** 4 Branches and have 6 BCs

Payment Banks:

- 1) **Airtel Payments Bank Ltd:** It is reported that the Bank does not have branches in Telangana State but is operating through its 6419 Banking points (BCs).
- 2) **India Post Payments Bank Ltd:** IPPB has 23 Branches and 7549 Bank Mitra points.
- 3) **Fino Payments Bank:** Fino Payments Bank has 4 branches and 25927 CSPs.

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

- a. All 221 villages identified by DFS during 2019-20, in terms of Department of Financial Services letter No. F.No. 21(23)2014-FI (Mission Office) dated 23.07.2019 have been covered with Banking Outlets by member Banks to provide Banking facilities.

DFS has advised vide its e-mail dated 05.02.2024 that there are 3 URCs in Telangana and advised that these URCs are to be covered with Banking Outlets.

We have advised the Banks which have covered the URCs with Banking Outlets to immediately update the details in the JDD App. Banks which have been allocated villages by LDMs were advised to cover the villages with Banking Outlets. The status of coverage pending as on 21.02.2024 is as under:

Sl No	Name of the Bank	No of villages to be covered
1	SBI	1
2	TGB	1
3	PNB	1
	Grand Total	3

SBI informed that a BC has been appointed. TGB has informed that the village has been submerged. PNB has informed that it is not feasible for opening of BC.

- 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.

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 affected Bhadradi Kothagudem district in the State.

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

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

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

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

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

There are no uncovered CAPF camps in Bhadradi District.

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

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

v) National Strategy for Financial Inclusion 2019-24:

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

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

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

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

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

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

Banks have achieved the milestone of providing banking access within 5 Kms radius of every village and hamlet of 500 households in hilly areas in the state. In the Sub-Committee meeting on Financial Inclusion held on 16.11.2023, they were advised to proactively take action for implementation of the other recommendations under National Strategy for Financial Inclusion (NSFI) 2019-24 like strengthening ecosystem for digital financial services, capacity building of BCs, access to livelihood and skill development programmes to new entrants into banking system, strengthening internal grievances mechanism etc. highlighting the various action plans and milestones articulated in the NSFI document.

vi) National Strategy for Financial Education 2020-25:

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

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

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

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

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

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

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

With the objective of improving the standard of living in selected Aspirational Districts, Govt. of India has launched the Transformation of Aspirational Districts program in January' 2018. Financial inclusion is one of the key thematic areas of focus under the program. To bring about concerted and coordinated action on FI, in conjunction with NITI Aayog, State Governments, District administration, Banks and Insurance Companies, Department of Financial Services, Ministry of Finance is implementing Targeted Financial Inclusion Intervention Programme (TFIIP) for Aspirational Districts. The stipulated timeline has been extended upto 31.03.2024.

Objectives of TFIIP:

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

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

Progress as on 31.12.2023 is as per the table below

Operative CASA Accounts (BENCH MARK TARGET: 129755 PER LAKH POPULATION)					
District	Population	Achievement as on 31.01.2020 (Per lakh population)	Achievement as on 31.12.2023 (Per lakh population)	% Achievement	District
Kumuram Bheem Asifabad	515814	113872	696780	537	
Bhadradri Kothagudem	1069000	139075	347629	268	
Jayashankar Bhupalapally	711434	94996	1168066	900	
PMJJBY enrolments (BENCH MARK TARGET: 9,775 PER LAKH POPULATION)					
District	Population	Achievement as on 31.01.2020 (Per lakh population)	Achievement as on 31.12.2023 (Per lakh population)	% Achievement	Remarks
Kumuram Bheem Asifabad	515814	9756	18847	193	
Bhadradri Kothagudem	1069000	25675	18860	193	
Jayashankar Bhupalapally	711434	8560	18363	188	
PMSBY enrolments (BENCH MARK TARGET: 30,303 PER LAKH POPULATION)					
District	Population	Achievement as on 31.01.2020 (Per lakh population)	Achievement as on 31.12.2023 (Per lakh population)	% Achievement	Remarks
Kumuram Bheem Asifabad	515814	18482	26946	89	
Bhadradri Kothagudem	1069000	42364	29135	96	
Jayashankar Bhupalapally	711434	13945	39304	130	
APY subscribers (BENCH MARK TARGET: 2886 PER LAKH POPULATION)					
District	Population	Achievement as on 31.01.2020 (Per lakh population)	Achievement as on 31.12.2023 (Per lakh population)	% Achievement	Remarks
Kumuram Bheem Asifabad	515814	1275	5278	183	
Bhadradri Kothagudem	1069000	2456	5520	191	
Jayashankar Bhupalapally	711434	1393	5839	202	

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 31.12.2023 for 169 villages is as per the table below:

Progress as on 31.12.2023							
No of Villages	Total Population (A)	Out of (A) Total no. Of people eligible for normal Savings Bank account/ PMJDY account & PMSBY/PMJJBY/APY Schemes enrolment (B)	Out of (A) Savings Bank accounts opened for eligible people (B)	Out of (B) No of PMJDY accounts opened	Out of (B) No of persons covered under PMSBY	Out of (B)No of persons covered under PMJJBY	Out of (B) No of persons covered under APY
169	188327	164020	142912	61165	31671	23136	11225

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

We have been repeatedly requesting Kotak Mahindra Bank to rectify/clarify on the exact number of BC/CSPs operating under their Bank, as the data submitted by them carries huge ambiguity. However, they have not submitted the rectified data as on date.

Inactive Business Correspondents – hurdles/issues involved.

There are 38500 BCs of Banks other than SFBs and Payment Banks functioning in the State of which 26,668 are in Rural, 4,551 in Semi Urban and 7,281 in Urban & Metro areas. A total of 9,412 BCs are inactive as on 31.12.2023 of which, 6752 are in Rural, 1016 in Semi Urban and 1644 in Metro Areas.

Bank wise status of Inactive BCs- Yes Bank -8140, Kotak Mahindra Bank -432, SBI -429, , HDFC-172, IDFC Bank -100, UBI -37, UCO Bank-31 & other Banks with Inactive BCs need to initiate action for activation of BCs or appoint new BCs before 25.02.2024, more particularly, inactive BCs in Rural areas must be activated immediately to ensure that 100% villages are covered with Banking infrastructure.

Apart from the above we have 40,012 BCs of SFBs and Payment banks in the state of which 19,974 are inactive as at the end of December 2023 quarter. FinoPB has 77.01% of their BCs inactive.

POS: As at the end of December 2023, 1,95,971 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

Sector wise position of PMJDY accounts as on 31.12.2023 is as follows

(No in Actuals & Amt in Crs)

Sector	No of A/cs Rural	No of A/cs Urban	No of A/cs Opened for Male customers	No of A/cs Opened for Female customers	Total PMJDY Accounts	Deposit amount	Zero Balance Account	Rupay Card Account	Aadhaar Card Seeded
PSB	2756093	4669859	3268158	4157794	7425952	2421.83	735556	6018888	6399480
PVT	1139080	235220	604869	769431	1374300	298.46	956473	1300639	913794
RRB	2609547	261825	1039513	1831859	2871372	1391.18	286681	1263630	2165487
Grand Total	6504720	5166904	4912540	6759084	11671624	4111.47	1978710	8583157	9478761

Bank wise performance under PMJDY accounts as on 31.12.2023 is as under

(No in Actuals & Amt in Crs)

Sl No	Name of the Bank	Rural A/C	Urban A/C	Male A/C	Female A/C	Total A/C	Total Deposit	Zero Balance Account	Rupay Cards Issued	Aadhaar Seeded
1	State Bank of India	1213709	3222840	1928524	2508025	4436549	1364.10	160564	3883149	3914980
2	TGB	1583617	158481	616918	1125180	1742098	990.64	238153	834676	1339655
3	ICICI Bank Ltd	1102509	47836	453046	697299	1150345	138.28	898916	1150334	733188
4	APGVB	1025930	103344	422595	706679	1129274	400.54	48528	428954	825832
5	Union Bank of India	751972	290988	470006	572954	1042960	258.48	337671	709553	730833
6	Canara Bank	343054	274441	262763	354732	617495	303.31	97132	382174	581434
7	Bank of Baroda	128547	304909	203819	229637	433456	146.55	37853	405275	412456
8	Indian Bank	92297	120928	86020	127205	213225	87.68	40629	163348	135677
9	Indian Overseas Bank	50322	136620	83854	103088	186942	65.35	5916	163439	159688
10	Punjab National Bank	39879	108761	76444	72196	148640	62.94	29596	85172	140282
11	Bank of India	54537	73599	58146	69990	128136	48.58	8894	117470	123869
12	Central Bank of India	47936	54509	41529	60916	102445	30.62	6872	37683	96623
13	HDFC Bank Ltd	16470	70485	61384	25571	86955	104.86	20708	86953	64165
14	Bank of Maharashtra	18709	37967	29762	26914	56676	25.57	7204	41810	55952
15	UCO Bank	14744	41340	25637	30447	56084	28.16	3053	27585	44683
16	Axis Bank Ltd	561	39316	26894	12983	39877	36.89	4983	16102	33822
17	Kotak Mahindra Bank Ltd	9652	25211	22602	12261	34863	3.08	20413	11007	33911
18	IDBI Bank Ltd.	1206	29429	19642	10993	30635	6.99	5522	16973	24153
19	IndusInd Bank Ltd	6	11270	9053	2223	11276	3.60	663	1787	9691
20	Karur Vysya Bank	2969	4563	4043	3489	7532	1.07	1500	7443	7423
21	Yes Bank Ltd	5403	280	4164	1519	5683	0.91	2586	5683	904
22	Punjab & Sind Bank	387	2957	1654	1690	3344	0.48	172	2230	3003
23	South Indian Bank Ltd	304	2458	1573	1189	2762	1.01	546	1670	2666
24	Federal Bank Ltd	0	2378	1348	1030	2378	1.44	297	925	2023
25	City Union Bank Ltd	0	1890	1064	826	1890	0.31	321	1680	1753
26	Jammu & Kashmir Bank Ltd	0	104	56	48	104	0.01	18	82	95
Grand Total		6504720	5166904	4912540	6759084	11671624	4111.47	1978710	8583157	9478761

- Banks in the State have so far opened 1,16,71,624 PMJDY accounts, together having balances amounting to Rs.4,111 crores.
- 19,78,710 PMJDY accounts are having zero balances i.e., 16.95% of total accounts.
- Of the total Zero Balance accounts, ICICI contributed 7.7%(78.14% of its total accounts are zero balance accounts) & UBI-2.89%.
- 85,83,157 (73.53%) of PMJDY accounts have been issued with Rupay cards
 - HDFC, Yes Bank & ICICI Banks have issued Rupay cards to all PMJDY account holders (100% coverage)
 - Axis Bank (40.38%), Federal Bank (38.90%), Kotak Mahindra Bank (31.57%) Central Bank of India (36.78%), UCO Bank(49.19%) & Indusind Bank(15.85%) have less than 50 % coverage
- 94,78,761 (81.21%) of the PMJDY accounts are Aadhar Seeded. KVB and BOM have more than 98% of their accounts Aadhar seeded and Yes Bank has only 15.91% 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

- i. No data received from UIDAI
- ii. We have not received any concerns from UIDAI.

iii) Aadhaar Seeding of Bank Accounts and mapping on NPCI

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

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

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

The progress under **Social Security Schemes** made by banks (sector-wise) in the State as on **31.12.2023** is as per the following table:

Bank Type	As on 31.12.2023			
	PMSBY	PMJJBY	APY	Total
Public Sector	9637510	3819851	1252947	14710308
Private Sector	1199366	266613	123554	1589533
RRB	3341856	1833829	480331	5656016
Coop.	571480	303991	0	875471
Total	14750212	6224284	1856832	22831328

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

Renewal & enrolment of SHG women in PMJJBY & PMSBY

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

Revised claim process for PMJJBY & PMSBY

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

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

RBI vide its letter No. FIDD. CO. LBS. No. 02.01.011/2019-20 dated 07.04.2020 communicated the following action points emerged in the PRAGATI meeting chaired by the Hon'ble Prime Minister to increase coverage and to spread awareness among the targeted beneficiaries.

Controllers of Banks were advised to focus on the following:

- Conduct of periodic publicity campaigns with special focus on rural areas at regular intervals for creating awareness about benefits of Social Security Schemes
- Streamlining the procedures and leverage technology to speed up claim settlement process and improve outreach

- To Ensure that no eligible Jandhan Account holders are left out from availing the risk covers under PMJJBY & PMSBY
- Enrolment of beneficiaries of other Government scheme like PM Ujjwala PM Kisan MGNREGA etc. under the schemes
- Use of SMS and other Digital platforms to make account holders aware of the schemes and also to seek auto debit mandate from them
- Leveraging marketing channels like Banking Correspondents (BCs) for ensuring Pan India coverage and innovative ways be devised for motivating the field level functionaries for enhancing enrolments especially under PMJJBY & PMSBY
- To Fix target of fresh enrolment under PMJJBY & PMSBY to enhance enrolment

The progress of covering PMJDY Accounts under Insurance and Pension Schemes of Govt. of India under the programme as on 31.12.2023 is enclosed as **Annexure “ L ”**.

ii) APY Targets for 2023-24 : DFS, Govt of India has set a target of 4,56,370 enrolments for FY 2023-24.

Bank wise performance as on 03.02.2024 is as under:

Sl No	Name of the Bank	Annual target	APY accounts opened in Current FY	Achievement %	APY accounts opened since inception
1	TAMILNAD MERCANTILE BANK LTD	240	986	410.83	4704
2	KOTAK MAHINDRA BANK	2820	6455	228.90	8916
3	AP Grameena Vikas Bank	49300	53204	107.92	280514
4	TELANGANA GRAMEENA BANK	42700	44932	105.23	203960
5	IDBI BANK LTD	3010	3142	104.39	31562
6	STATE BANK OF INDIA	117700	116227	98.75	546746
7	BANK OF INDIA	6100	5135	84.18	31299
8	INDIAN BANK	15300	12130	79.28	70967
9	BANK OF BARODA	16100	12601	78.27	86062
10	UNION BANK OF INDIA	67600	50516	74.73	389207
11	INDIAN OVERSEAS BANK	11200	7916	70.68	35812
12	BANK OF MAHARASHTRA	4600	3136	68.17	7901
13	CENTRAL BANK OF INDIA	9400	6274	66.74	43325
14	KARNATAKA BANK LIMITED	750	463	61.73	2922
15	IDFC FIRST BANK LIMITED	300	162	54.00	243
16	CANARA BANK	35100	13993	39.87	176257
17	PUNJAB AND SIND BANK	800	266	33.25	2444
18	YES BANK LIMITED	630	125	19.84	203
19	THE SOUTH INDIAN BANK LTD	1350	258	19.11	1704
20	UCO BANK	3700	535	14.46	6360
21	CITY UNION BANK LTD	990	114	11.52	931
22	THE KARUR VYSYA BANK LTD	1770	173	9.77	3133
23	PUNJAB NATIONAL BANK	13500	1000	7.41	26574
24	INDUSIND BANK LIMITED	600	30	5.00	99
25	DHANLAXMI BANK LIMITED	210	9	4.29	320
26	HDFC BANK LTD	23940	754	3.15	32012
27	ICICI BANK LIMITED	11200	156	1.39	12829
28	AXIS BANK LTD	11130	155	1.39	17456
29	THE FEDERAL BANK LTD	720	8	1.11	300
30	DCB BANK LIMITED	1050	10	0.95	474
31	THE LAKSHMI VILAS BANK LTD	1530	0	0.00	169
32	BANDHAN BANK LIMITED	390	0	0.00	355
33	THE CATHOLIC SYRIAN BANK LIMITED	330	0	0.00	40
34	RBL BANK LIMITED	90	0	0.00	16
35	STANDARD CHARTERED BANK	90	0	0.00	0
36	THE JAMMU AND KASHMIR BANK LTD	90	0	0.00	64
37	THE ANDHRA PRADESH STATE CO-OPERATIVE BANK LIMITED	40	0	0.00	3
Grand Total		456370	340865	74.69	2025883

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. Bhadradri 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 Bhadradri Kothagudem District to actively conduct camps in their respective service area villages to cover all eligible customers under APY.

f. Financial Literacy Initiatives

Financial Literacy Centres (FLCs) – Position as on 31.12.2023

Particulars	No. of FLCs
No. of FLCs operating in the District Head Quarters	38
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	80
Banks	No. of FLCs
State Bank of India (AVA)	11
Telangana Grameena Bank	6
AP Grameena Vikas Bank	5
Union Bank of India	9
Canara Bank	2
Dist Co-op Banks	47
Total	80

Financial Literacy activity by FLCs and Rural Branches of Banks:

Quarter ended	Conducted by FLCs			
	Special Camps		Specific Camps	
	Target	Conducted	Target	Conducted
March-2023	186	208	465	581
June 2023	198	254	495	609
Sept -2023	198	317	495	721
December -2023	198	289	495	834

Quarter end	Camps conducted by FLCs of DCCB			
	Special Camps		Specific Camps	
	Target	Conducted	Target	Conducted
March-2023	282	692	705	768
June -2023	282	470	705	710
Sept -2023	282	562	705	624
December-2023	282	746	705	767

Camps conducted by Rural Branches		
Quarter ended	Target	Conducted
March-2023	5496	5442
June -2023	5499	4747
September-2023	5499	4624
December-2023	5514	5156

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

- 80 FLCs are functioning in the state.
- During the Quarter, 289 special camps and 834 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
 - 1838 Rural branches in the State have conducted 5156 camps during the quarter against a target of 5514.
 - 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 22.02.2024 it was resolved that all the Rural branches have to conduct at least one camp in a month regularly.

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

g. CFL (Centre for Financial Literacy)

The idea of Centre for Financial Literacy (CFL) was sown when the Reserve Bank of India came 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.

Apart from the existing 98 CFLs, it is proposed to open the following number of CFLs under 3rd Phase:

Sl.No.	Name of the Sponsor Bank	Total No. of CFLs
01	State Bank of India	43
02	Union Bank of India	18
03	Canara Bank	12
	Grand Total	73

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

All 33 Districts in the state are digitally enabled districts.

i) NABARD FI Fund Utilisation:

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

To address these disparities NABARD has adopted a Differentiated Approach by identifying the Special Focussed Districts (SFDs) on the basis of their physical economic and sociological characteristics. Eight Special Focussed Districts (SFDs) (Adilabad, Asifabad, Nirmal, Khammam, Bhadradi, Warangal(R), JS

Bhupalapalli and Peddapalli) have been identified in Telangana as SFDs and efforts are on to give more emphasis on financial inclusion interventions in these districts.

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

Agenda 4: Review of Credit Disbursement by Banks:

Sub-Committee meetings on Agriculture & MSME for the quarter ended December 2023 were held on 22.02.2024 to review the credit flow to Agriculture, MSME and other priority sectors. Highlights of the position reviewed in the Sub-Committees are furnished in the following paragraphs.

Banking at a Glance / Priority Sector lending as on 31.12.2023

(Rs. In cr)

No	Particulars	O/s as on	O/s as on	O/s as on	RBI Norm	Level of Compliance/ achievement 30.09.2023	Level of Compliance/ achievement 31.12.2023
		31.12.2022	31.03.2023	31.12.2023			
1	Total Deposits	647630.72	683006.06	755800.63			
2	Total Advances	769712.78	813896.44	954189.83			
3	Credit Deposits Ratio (%)	118.85%	119.16	126.25			
4	Total Priority Sector Advances	242579.31	252747.79	287685.47	40.00%	33.87%	35.35%
	Of which						
A	Agriculture advances	109526.18	115921.47	133016.32	18.00%	15.28%	16.34%
i.	Of which: small & marginal farmers	64261.34	73084.55	78891.81	9.50%	8.73%	9.69%
B	Non-farm Sector / MSMEs	93154.71	98115.84	113608.06			
i.	Of which: Micro enterprises	37148.90	41825.81	50214.50	7.50%	5.83%	6.17%
ii.	Small Enterprises	32018.28	31678.38	35714.39			
iii.	Medium Enterprises	23987.53	24611.64	27679.16			
C	Export Credit	97.70	94.10	59.49			
D	Others' under Priority Sector Advances	39800.71	38710.48	41001.60			
	Of which						
i.	Educational Loans	2851.32	2909.15	3160.88			
ii.	Housing Loans	29168.07	29304.85	31908.58			
iii.	Social Infrastructure	2749.74	2907.92	1784.55			
iv.	Renewable Energy	276.01	272.28	317.15			
v.	Others	4755.57	3316.28	3830.44			
5	Out of Priority Sector Adv- Finance to:						
i.	Advances Weaker Sections	87675.89	91849.63	101106.15	11.50%	11.43%	12.42%
ii.	Advances to Women **	119703.43	121867.30	143954.94			
iii.	Advances to SC/ST	22676.42	18314.28	26478.89			
iv.	Advances to Minorities**	12120.21	13351.65	15679.74			
v.	SHGs**	23725.76	24589.74	34216.86			

* 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. **Total figures including non priority.

Performance of Banks upto the quarter ended December 2023

- As at the end of December 2023, Total deposits of the Banks in the State are at Rs. 755800.63 crores and advances are at Rs. 954189.83 crores.
- Banks in the State have registered a CD Ratio of 126.25%.
- Advances to Priority Sector were at 35.35%, as against 33.87% as on 30.09.2023.
- Advances to Agriculture was at 16.34%, as against 15.28% as on 30.09.2023.
- Credit to Small & Marginal Farmers was at 9.69%, as against 8.73% as on 30.09.2023.
- Finance to Micro enterprises was at 6.17%, as against 5.83% as on 30.09.2023.
- Advances to weaker sections were at 12.42%, as against 11.43% as on 30.09.2023.

a. Achievement of Annual Credit Plan 2023-24 Priority Sector lending: Position as on 31.12.2023 (Rs. in cr)

S.No	Particulars	Achievement during			Target 2023-24	Achievement 01.04.2023 to 31.12.2023	% of Ach
		Target 2022-23	01.04.2022 to 31.03.2023	% of Ach			
1	Short Term Production Loans						
A	Kharif	40718.00	23892.82	58.68	44065	35023	79.48
B	Rabi	27146.39	35167.78	129.55	29374	14478	49.29
	Total	67864.39	59060.60	87.03	73439	49501	67.41
2	Agriculture TLs	19683.07	31291.02	158.97	17915	21566	120.38
3	Agriculture Infra	4088.25	972.40	23.78	4563	942	20.66
4	Agr. Ancillary	11558.72	12381.09	107.11	16848	15261	90.58
5	Total Agriculture	103194.33	103705.11	100.49	112764	87270	77.39
6	Micro, Small & Medium Enterprises	49870.86	86958.41	174.37	54671	85800	157
7	Other priority Sector	15353.13	11180.85	72.82	17891	6545	36.58
	Of which						
A	Education Loans	2718.34	678.96	24.97	3153	623.71	19.78
B	Housing Loans	10192.27	4559.26	44.73	11676	2889.65	24.75
C	Others	2442.52	5942.63	243.30	3062	3031.43	98.99
8	Total Priority Sector	168418.42	201844.37	119.84	185326	179614.11	96.92
9	Non-Priority Sector**	47784.40	363081.76	759.83	57449	320480.37	557.85
	Total Credit Plan	216202.82	564926.13	261.29	242775	500094.48	205.99

****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 as at the end of December 2023:

- Banks together disbursed Priority Sector loans of Rs.179614.11 Crs and achieved 96.92% of ACP target.
- Under Short Term Production loans, Banks disbursed Rs. 49501 Crs and achieved 67.41% of targets.
- An amount of Rs. 87270 Crs were disbursed by Banks to Agriculture sector achieving 77.39 % of ACP target.
- MSME loans totalling to Rs.85800 Crs were disbursed by banks achieving 157% of annual target.
- An amount of Rs.6545 Crs was disbursed by Banks as 'Other priority sector advances' achieving 36.58% of annual target.
- Education loans amounting to Rs.623.71Crs were disbursed by banks achieving 19.78% of Annual target.
- Housing loans amounting to Rs. 2889.65 Crs were disbursed by banks achieving 24.75% of target.
- Banks together have disbursed Priority & Non Priority Sector Advances totalling to Rs.500094.48 Crs achieving 205.99 % of annual targets.

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

Total Agriculture: Sector-wise / Category-wise as on 31.12.2023

(Rs. in Crs)

Sector	As on 31.03.2023			As on 31.12.2022			As on 31.12.2023		
	Targets	Achievement	% Achievement	Targets	Achievement	% Achievement	Targets	Achievement	% Achievement
Public Sector Banks	61902.51	67752.35	109.45	61902.51	48070.63	77.66%	69095	51781	74.94
Private Sector Banks	16678.29	14734.35	88.34	16678.29	10963.74	65.74%	18858	14581	77.32
Regional Rural Banks	13599.00	12802.89	94.15	13599.00	10072.31	74.07%	13411	14577	108.7
Cooperative Banks	10804.35	8389.60	77.65	10804.35	5043.34	46.68%	11177	5363	47.98
Small Finance Banks	0.00	25.92	--	0.00	---	--	0	479	
Foreign Banks	210.28	0.00	0.00	210.28	182.36	86.72%	222	488	219.93
Total	103194.33	103705.11	100.49	103194.33	74342.09	72.04%	112764	87270	77.39

Category	31.12.2022			As on 31.03.2023			31.12.2023		
	Targets	Achievement	% Achievement	Targets	Achievement	% Achievement	Targets	Achievement	% Achievement
Crop Loans	67864.39	42499.10	62.62	67864.39	59060.60	87.03	73438	49501	67.41
Agri Term Loans (Allied etc.,)	19683.07	23902.15	121.44	19683.02	31291.02	158.97	17915	21566	120.38
Infrastructure	4088.25	659.05	16.12	4088.20	972.40	23.79	4563	942	20.66
Agr. Ancillary	11558.72	7281.79	63.00	11558.72	12381.09	107.11	16848	15261	90.58
Total Term Loans	35330.04	31842.99	90.13	35329.94	44644.51	126.36	39326	37769	96.04
Grand Total	103194.33	74342.09	72.04	103194.33	103705.11	100.49	112764	87270	77.39

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 02.02.2024 are as per the table:
(Amt in Crs)

S.No.	Bankname	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	Fishries	Total No of KCCs sanctioned	KCC Limit Sanctioned Grand Total	Total Rejected Applications
1	State Bank of India	1136915	1097780	12265	3679	21132	3217	16539	2755	1157367	8430.00	78124
2	Regional Rural Bank	243960	243960	1545	0	727	0	0	1143	247375	1789.56	27666
3	Union Bank of India	200106	193818	3264	699	4916	2	0	1240	203939	2329.50	19363
4	Cooperative Bank	153309	153141	718	0	691	65	179	346	155140	960.77	8804
5	Canara Bank	151270	151270	93	3	1107	7	4	297	152781	1769.43	3187
6	HDFC Bank Ltd	55339	48038	5224	1462	0	247	296	42	55309	8623.35	7102
7	Bank of Baroda	17722	17722	502	478	227	0	3	39	18971	178.55	750
8	Indian Bank	17347	17325	7	0	139	0	0	9	17480	148.99	2187
9	Central Bank of India	15389	15389	2	1	137	4	6	83	15622	104.84	1222
10	Indian Overseas Bank	14047	13997	0	0	79	1	99	70	14246	126.13	1483
11	Punjab National Bank	10850	10704	0	0	56	3	0	56	10819	181.86	1140
12	UCO Bank	4715	4601	0	0	293	0	0	14	4908	47.10	618
13	Bank of India	2882	2880	0	0	1	0	0	0	2881	27.94	20
14	Bank of Maharashtra	2128	2096	0	0	12	0	0	23	2131	34.68	245
15	Punjab & Sind Bank	28	24	0	0	2	0	2	0	28	0.95	4
16	Axis Bank	0	0	0	0	0	0	0	0	0	0	0
17	ICICI Bank	0	0	0	0	0	0	0	0	0	0	0
18	Kotak Mahindra Bank	0	0	0	0	0	0	0	0	0	0	0
	Total	2026007	1972745	23620	6322	29519	3546	17128	6117	2058997	24753.65	151915

13 Commercial Banks, RRBs & Co-Operative Banks(TSCAB) in Telangana together have sanctioned limits amounting to Rs. 24,753.65 Crore to 20,58,997 farmers upto 02.02.2024, under KCC Saturation Scheme launched by DFS. 151,915 applications were rejected due to multiple loans availed and non-availability of land etc., out of these farmers, 5,46,957 are covered under PMJJBY and 8,72,773 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 02.02.2024:

A total number of 11161 applications are received and 11145 applications acknowledged by branches. Banks have sanctioned loans to 3782 beneficiaries & 224 applications are pending for more than 15 days.

S.No	Name of the Bank	Cumulative as on 02.02.2024				During FY as on 02.02.2024				Pendency > 15 days
		Received	Accepted	Sanctioned	Rejected	Received	Accepted	Sanctioned	Rejected	
1	State Bank of India	6344	6329	2041	4208	976	975	519	418	8
2	Union Bank of India	2284	2283	1296	943	200	200	140	59	17
3	Canara Bank	535	535	217	222	130	130	30	15	81
4	TSCAB	1190	1190	27	1055	127	127	16	6	108
5	Indian Bank	109	109	38	55	29	29	3	10	2
6	UCO Bank	22	22	17	5	10	10	10	0	0
7	Bank of Baroda	105	105	29	72	8	8	3	2	4
8	Indian Overseas Bank	216	216	27	183	8	8	0	4	4
9	Bank of India	11	11	1	8	3	3	0	1	0
10	Bank of Maharashtra	30	30	2	28	3	3	1	2	0
11	IDBI Bank Ltd.	9	9	0	9	2	2	0	3	0
12	Punjab National Bank	6	6	0	5	1	1	0	2	0
13	Central Bank of India	298	298	87	211	0	0	0	0	0
14	Jammu & Kashmir Bank Ltd	0	0	0	0	0	0	0	0	0
15	Punjab & Sind Bank	2	2	0	2	0	0	0	0	0
	Grand Total	11161	11145	3782	7006	1497	1496	722	522	224

District wise progress as on 02.02.2024

S.No	Name of the Bank	Cumulative as on 02.02.2024				During FY as on 02.02.2024				Pendency >15 days
		Received	Accepted	Sanctioned	Rejected	Received	Accepted	Sanctioned	Rejected	
1	Nizamabad	865	865	224	393	536	536	145	215	115
2	HANUMAKONDA	681	681	286	287	383	383	167	108	108
3	SIDDIPET	214	214	163	51	151	151	151	0	0
4	NAGARKURNOOL	950	950	10	940	127	127	0	127	0
5	Karimnagar	86	86	86	0	86	86	86	0	0
6	MANCHERIAL	446	442	180	262	70	69	41	61	0
7	VIKARABAD	184	184	166	18	62	62	62	0	0
8	NARAYANPET	339	339	151	188	34	34	34	0	0
9	PEDDAPALLI	66	66	63	3	22	22	21	1	0
10	JAGTIAL	31	31	12	18	12	12	12	-1	1
11	KHAMMAM	800	800	279	521	11	11	0	11	0
12	Kumuram Bheem	259	259	14	245	2	2	2	0	0
13	KAMAREDDY	253	253	8	245	1	1	1	0	0
14	ADILABAD	80	80	1	79	0	0	0	0	0
15	Bhadradi Kothagudem	455	455	127	328	0	0	0	0	0
16	JANGOAN	265	253	182	71	0	0	0	0	0
17	Jayashankar Bhupalapalli	18	18	3	15	0	0	0	0	0
18	JOGULAMBA	161	161	142	19	0	0	0	0	0
19	MAHABUBABAD	191	191	20	171	0	0	0	0	0
20	Mahbubnagar	126	126	22	104	0	0	0	0	0
21	MEDCHAL	265	265	25	240	0	0	0	0	0
22	MULUGU	5	5	0	5	0	0	0	0	0
23	NIRMAL	38	38	12	26	0	0	0	0	0
24	RAJANNA	28	28	1	27	0	0	0	0	0
25	SANGAREDDY	291	291	200	91	0	0	0	0	0
26	SURYAPET	22	22	9	13	0	0	0	0	0
27	WANAPARTHY	401	401	388	13	0	0	0	0	0
28	WARANGAL	3477	3477	962	2515	0	0	0	0	0
29	YADADRI	164	164	46	118	0	0	0	0	0
	Grand Total	11161	11145	3782	7006	1497	1496	722	522	224

Districts with nil data: Hyderabad, Medak, Nalgonda and Rangareddy

(Source Jansuraksha portal)

Progress on KCC to Fish farmers as on 02.02.2024:

A total number of 6968 applications received and acknowledged by branches. Banks have sanctioned loans to 3641 beneficiaries and no application is pending with banks for more than 15 days.

Bank wise status:

S.No	Name of the Bank	Cumulative as on 02.02.2024				During FY as on 02.02.2024				
		Received	Accepted	Sanctioned	Rejected	Received	Accepted	Sanctioned	Rejected	Pendency >15 days
1	TSCAB	4659	4659	2433	2226	145	145	144	1	0
2	Union Bank of India	1344	1344	865	479	141	141	136	5	0
3	Canara Bank	186	186	96	90	23	23	23	11	0
4	Jammu & Kashmir Bank	67	67	47	20	13	13	13	0	0
5	Bank of Baroda	18	18	0	18	0	0	0	0	0
6	Bank of India	10	10	0	10	0	0	0	0	0
7	Bank of Maharashtra	3	3	0	3	0	0	0	0	0
8	Central Bank of India	279	279	133	146	0	0	0	0	0
9	IDBI Bank Ltd.	280	280	0	280	0	0	0	0	0
10	Indian Bank	7	7	0	7	0	0	0	0	0
11	Indian Overseas Bank	54	54	42	12	0	0	0	0	0
12	Punjab & Sind Bank	0	0	0	0	0	0	0	0	0
13	Punjab National Bank	0	0	0	0	0	0	0	0	0
14	State Bank of India	17	17	12	5	0	0	0	0	0
15	UCO Bank	44	44	13	31	0	0	0	0	0
	Grand Total	6968	6968	3641	3327	322	322	316	17	0

District wise status:

S.No	Name of the Bank	Cumulative as on 02.02.2024				During FY as on 02.02.2024				
		Received	Accepted	Sanctioned	Rejected	Received	Accepted	Sanctioned	Rejected	Pendency >15 days
1	SIDDIPET	144	144	144	0	144	144	144	0	0
2	HANUMAKONDA	99	99	86	13	91	91	85	6	0
3	MULUGU	39	39	39	0	39	39	39	0	0
4	VIKARABAD	244	244	244	0	39	39	39	0	0
5	KHAMMAM	48	48	9	39	9	9	9	0	0
6	ADILABAD	154	154	14	140	0	0	0	0	0
7	Bhadradi Kothagudem	289	289	75	214	0	0	0	0	0
8	JAGTIAL	144	144	96	48	0	0	0	0	0
9	JANGOAN	16	16	11	5	0	0	0	0	0
10	JOGULAMBA	698	698	685	13	0	0	0	0	0
11	KAMAREDDY	221	221	56	165	0	0	0	11	0
12	Karimnagar	102	102	61	41	0	0	0	0	0
13	Kumuram Bheem	70	70	47	23	0	0	0	0	0
14	Mahbubnagar	151	151	27	124	0	0	0	0	0
15	Medak	16	16	0	16	0	0	0	0	0
16	MEDCHAL	226	226	56	170	0	0	0	0	0
17	Nalgonda	2	2	2	0	0	0	0	0	0
18	NARAYANPET	123	123	43	80	0	0	0	0	0
19	RAJANNA	96	96	18	78	0	0	0	0	0
20	SANGAREDDY	777	777	284	493	0	0	0	0	0
21	SURYAPET	405	405	252	153	0	0	0	0	0
22	WANAPARTHY	41	41	32	9	0	0	0	0	0
23	WARANGAL	2397	2397	1245	1152	0	0	0	0	0
24	YADADRI	466	466	115	351	0	0	0	0	0
	Grand Total	6968	6968	3641	3327	322	322	316	17	0

(Source Jansuraksha portal)

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

ii) Crop Insurance under PMFBY/RWBCIS Schemes:

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

iii) Agri. Term Loans including Allied Infrastructure & Ancillary Activities as on 31.12.2023 (Rs. In cr)

Sector	As on 31.12.2022			As on 31.12.2023		
	Target	Achievement	%	Target	Achievement	%
Public Sector Banks	19949.19	20657.71	103.55	24008	21726	90.50%
Private Sector Banks	10036.58	6532.31	65.09	11739	9230	78.63%
Regional Rural Banks	3602.93	3350.15	92.98	2163	4793	221.57%
Cooperative Banks	1646.44	1229.39	74.67	1301	1402	107.72%
Small Finance Banks				0	309	0.00%
Foreign Banks	94.90	63.72	67.14	114	164	143.63%
Total	35330.04	31842.99	90.13	39326	37769	96.04%

Achievement in FY 2023-24 under Agri. Term Loans (Term Loans including allied; Infrastructure & Ancillary activities)

- Public sector banks have disbursed Rs.21726 Crs and achieved 90.50% of Annual Targets.
- Private sector banks have disbursed Rs.9230 Crs and achieved 78.63% of Annual Targets.
- RRBs have disbursed Rs.4793 Crs and achieved 221.57% of Annual Targets.
- Co-operative Banks have disbursed Rs. 1402 Crs and achieved 107.72% of Annual Targets.

Banks are requested to give 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:

Under Agriculture Infrastructure Fund (AIF), a Project Management Unit (PMU) has been setup in Agriculture Department, GoTS to provide handholding support to stakeholders like bankers, potential entrepreneurs and State Government officials and facilitate smooth implementation of the AIF scheme. The allocation under AIF to Telangana is ₹3,075 crore. The target achieved is ₹1,903 crore as on 31 January 2024.

Agri Infra Fund is a Top-up scheme which can be converged with all other Central and State Government schemes. MoA&FW is creating modules with each of the schemes for easy availability of multiple scheme benefits by the applicants. Convergence of multiple schemes will facilitate the 'whole of government approach' of putting the benefits on a single platform across ministries with ease.

The PMU-AIF will facilitate the stakeholders to prepare the Detailed Project Reports (DPRs), co-ordination with the Central Project Management Unit (CPMU), banks and other financial institutions and potential entrepreneurs, reporting the status of the implementation of AIF scheme to various state level and district level forums like SLBC, DCC and BLBCs.

Progress under Agri Infrastructure Fund in Telangana as on 31.01.2024 is as under:

S.No	Institution Name	Cum Target - March 2024	Sanctioned to be disbursed		Sanctioned & Disbursed			Total Sanctioned		Gap
			No.	Amount	No.	Disbursed Amount	To be Disbursed Amount	No.	Amount	
1	SBI	383	33	40.30	340	308.09	97.38	373	445.77	62
2	Union Bank of India	346	16	23.46	186	294.59	49.35	202	367.40	21
3	HDFC Bank	209	61	95.38	127	140.41	10.32	188	246.12	37
4	Canara Bank	254	5	9.74	127	206.80	28.96	132	245.50	-9
5	Indian Bank	84	1	2.50	43	79.66	10.09	44	92.25	8
6	Kotak Mahindra Bank	91			30	43.00	45.08	30	88.08	-3
7	Punjab National Bank	52	5	10.88	27	21.33	16.24	32	48.44	-3
8	IDBI BANK LTD	22	3	9.65	8	12.00	3.72	11	25.37	4
9	Bank of Maharashtra	12	1	1.41	8	20.99	0.02	9	22.42	11
10	Karnataka Bank	22			9	15.79	2.04	9	17.83	-4
11	Bank Of Baroda	23	2	4.09	8	11.51	1.62	10	17.22	-6
12	Central Bank Of India	12	2	4.30	4	4.83	1.37	6	10.50	-1
13	Axis Bank	10			5	7.80		5	7.80	-2
14	UCO Bank	12			4	6.43	0.81	4	7.24	-4
15	Karur Vysya Bank	4			4	5.49	1.08	4	6.57	3
16	Bank Of India	12			9	6.43	0.07	9	6.51	-5
17	ICICI Bank	5	2	2.98	1	1.02		3	4.00	-1
18	Indian Overseas Bank	6	1	0.30	2	3.10		3	3.40	-2
19	Tamilnad Mercantile Bank Ltd	6			1	2.00		1	2.00	-4
20	NABKISAN Finance Ltd	5	3	0.22	3	0.30		6	0.52	-4
21	DCB Bank	2								-2
22	IDFC FIRST Bank Ltd.	2								-2
23	South Indian Bank	3								-3
24	YES BANK LTD	5								-5
	SCBs Total	1580	135	205.1998443	946	1191.56	268.16	1081	1664.93	85
25	Telangana Grameen Bank	12			109	3.46	0.02	109	3.48	-8
26	APGVB	6	1	0.17	17	3.10		18	3.27	-3
	Grameena Banks Total	18	1	0.17	126	6.56	0.02	127	6.75	-11
36	TSCAB	278	87	38.71	385	129.94	62.92	472	231.57	-47
	DCCBs Total	278	87	38.71	385	129.94	62.92	472	231.57	-47
	Grand Total	1875	223	244.08	1457	1328.07	331.10	1680	1903.25	28

(Source: NABCONS)

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

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

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

Position of applications under the Scheme as on 15.01.2024:

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.

Bankwise Performance and sanction pendency as on 15.01.2024:

S.No	Name of Bank	Target	Achieved	Achieved %	Age wise Pending Applications				Total
					Less than 30 Days	30 - 60 Days	60 - 90 Days	More than 90 Days	
1	STATE BANK OF INDIA	653	626	96%	122	70	1	0	193
2	TELANGANA GRAMEENA BANK	229	610	266%	51	48	64	369	532
3	UNION BANK OF INDIA	374	597	160%	62	16	13	30	121
4	A.P.GRAMEENA VIKAS BANK	265	396	149%	47	55	85	278	465
5	HDFC BANK	199	353	177%	29	43	113	422	607
6	CANARA BANK	197	148	75%	11	0	0	0	11
7	TSCAB	225	138	61%	27	25	20	185	257
8	BANK OF BARODA	90	104	116%	5	4	23	11	43
9	INDIAN BANK	85	56	66%	9	1	0	0	10
10	CENTRAL BANK OF INDIA	51	36	71%	2	3	6	23	34
11	PUNJAB NATIONAL BANK	77	21	27%	4	1	1	0	6
12	INDIAN OVERSEAS BANK	61	21	34%	3	0	4	4	11
13	UCO BANK	21	13	62%	0	1	0	0	1
14	BANK OF MAHARASHTRA	27	10	37%	1	0	0	0	1
15	BANK OF INDIA	36	3	8%	1	1	0	0	2
16	IDBI BANK	23	1	4%	1	0	0	2	3
17	SOUTH INDIAN BANK	23	1	4%	0	0	0	0	0
18	KARNATAKA BANK	14	1	7%	0	0	0	1	1
19	ICICI BANK	155	0	0%	1	0	2	15	18
20	Other Banks	440	0	0%	1	0	4	40	45
	Grand Total	3245	3135	97%	377	268	336	1380	2361

Banks with nil sanctions under PMFME: ICICI BANK, AXIS BANK, BANDHAN BANK, INDUSIND BANK, KOTAK MAHINDRA BANK, KARUR VYSYA BANK, IDFC FIRST BANK, CITY UNION BANK, DCB BANK, YES BANK, FEDERAL BANK, CSB BANK LIMITED, RBL BANK, KBS LOCAL AREA BANK, PUNJAB AND SIND BANK, DHANLAXMI BANK, TAMILNAD MERCANTILE BANK and J & K BANK.

Bankwise Disbursement Pendency:

Bank	Disbursed	Not Disbursed				Sanctioned but not able to disburse	Total Loan Sanctions
		Less than 30 Days	30 - 60 Days	60-90 Days	More than 90 Days		
STATE BANK OF INDIA	790	8	16	28	182	289	1313
TELANGANA GRAMEENA BANK	616	3	7	9	199	145	979
UNION BANK OF INDIA	652	23	13	7	241	22	958
APGVB	613	15	6	12	140	44	830
HDFC BANK	322	9	6	8	109	5	459
BANK OF BARODA	64	10		4	6	42	126
CENTRAL BANK OF INDIA	13	1	2	0	33	26	75
CANARA BANK	178	3	1	0	4	32	218
TSCAB	171	6	5	0	17	5	204
PUNJAB NATIONAL BANK	12	2	2	0	1	11	28
INDIAN OVERSEAS BANK	21	1	1	1	10	0	34
INDIAN BANK	89	0	0	1	3	7	100
BANK OF MAHARASHTRA	7	0	2	0	1	3	13
BANK OF INDIA	6	0	0	0	1	0	7
IDBI BANK	1	0	0	0	0	0	1
KARNATAKA BANK LIMITED	1	0	0	0	0	0	1
KARUR VYSYA BANK	1	0	0	0	0	0	1
SOUTH INDIAN BANK	1	0	0	0	0	0	1
UCO BANK	16	0	0	0	0	0	16
Grand Total	3574	81	61	70	947	631	5364

(Source :TSFPS)

iv) Pledge Finance against Warehouse Receipts:

During the quarter Banks in the state have extended credit to 46 beneficiary amounting to Rs.15.67 crores and the total outstandings are at Rs.24.32 Crs to 121 beneficiaries.

S.No	Name of the Bank	Outstanding as on 31.12.2023		Disbursement during the Qtr	
		No. of a/c.	Amount	No. of a/c.	Amount
1	IDBI Bank	16	10.56	5	7.98
2	ICICI Bank	14	4.23	6	2.03
3	Indian Overseas Bank	41	3.57	0	0.00
4	Karur Vysya Bank	20	2.48	15	2.08
5	City Union Bank	6	1.91	19	3.43
6	Punjab National Bank	6	1.15	0	0.00
7	Central Bank of India	3	0.37	1	0.15
8	UCO Bank	15	0.04	0	0.00
	GRAND TOTAL	121	24.32	46	15.67

The performance of Banks under NWR finance has been reviewed in the Sub-Committee Meeting on Agriculture held on 22.02.2024 & controllers of Banks were advised to encourage financial assistance under the Scheme to help the farmers to avoid distress selling of agriculture produce.

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

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

DFS advised Convenors of SLBCs to include pledge financing through e-NWR as permanent agenda in SLBC meetings.

All banks are requested to popularise the pledge financing through e-NWR. It is proposed to review progress under e-NWR in the ensuing Sub-Committee / SLBC meetings.

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

During the FY 2023-24, Banks have disbursed an amount of Rs. 232.20 Crores to 51215 groups. The total JLG Loans outstanding with Banks as on 31.12.2023 is Rs.724.21 crore extended to 259099 groups.

S.No	Name of the Bank	Outstanding		Disbursement	
		No.	Amt. in Crs	No.	Amt. in Crs
1	FINCARE SMALL FIN. BANK	232929	551.07	42342	180.89
2	TSCAB	5384	63.84	34	0.48
3	IDFC FIRST BANK	12653	32.56	5317	18.59
4	A.P.GRAMEENA VIKAS BANK	1767	23.50	3	0.04
5	ESAF SMALL FIN. BANK	1171	22.03	278	17.93
6	TELANGANA GRAMEENA BANK	1511	13.75	27	0.82
7	DCB BANK	2034	8.41	1813	7.54
8	UTKARSH SMALL FIN. BANK	1366	5.43	1366	5.46
9	STATE BANK OF INDIA	100	1.22	4	0.00
10	BANK OF INDIA	9	0.71	0	0.00
11	CANARA BANK	29	0.56	6	0.10
12	BANK OF BARODA	12	0.55	3	0.24
13	PUNJAB NATIONAL BANK	18	0.24	0	0.00
14	INDIAN OVERSEAS BANK	63	0.14	0	0.00
15	INDIAN BANK	4	0.12	0	0.00
16	AXIS BANK	11	0.04	22	0.11
17	HDFC BANK	10	0.02	0	0.00
18	CENTRAL BANK OF INDIA	2	0.02	0	0.00
19	KARNATAKA BANK	26	0.00	0	0.00
	GRAND TOTAL	259099	724.21	51215	232.20

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.

MANAGE has not reported any data on Agri-Clinics and Agri-Business Centres, Telangana State during this quarter ending December 2023.

vii Financing of Farmers' Producer Organization

FPOs Financing and Priority Sector Lending Norms:

- Financing to FPOs up to ₹2.0 Crore under Direct Agriculture Finance can be classified under Priority Sector Lending
- Loans up to ₹5.0 crore to FPOs are included under Indirect Agriculture Finance.
- 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%.

Hence banks may consider FPOs for Working Capital and Term Loan lending.

- In Telangana state, NABARD has promoted and sanctioned grant assistance to 377 FPOs. Out of the 377 NABARD supported FPOs, 153 FPOs have been successfully Credit Linked with the formal banking channel. Credit totaling to ₹4050.19 lakh has been sanctioned by APGVB, Adilabad DCCB, TSCAB, NABKISAN, HDFC Bank, SBI, Canara Bank, Indian Bank, Kotak Mahindra Bank.
- Further, NABARD has also supported FPOs with ₹784.39 lakh as Business Development Assistance (BDA) to 167 FPOs. Further credit linkage will enable FPOs to expand and diversify business to achieve self-sustainability.

Central Sector Scheme (CSS) for Formation and Promotion of 10000 FPOs:

- Under CSS in Telangana, so far 285 FPOs are being nurtured through 5 implementing agencies, 25 Cluster Based Business Organisations (CBBOs) and 2 Value Chain Organisations (VCOs).
- Out of these 107 FPOs have availed equity grant assistance to the tune of Rs. 6.19 cr. With sufficient equity base and a bankable business plan, these FPOs are now ready to take next step towards credit linkage.
- Further, NABARD has issued circular no. 297 dated 28.10.2020 to All State Cooperative banks with a guidance note on FPO financing.

Convergence with State Government Department/ other agencies

40 FPOs with predominant Tribal farmers as shareholders have been supported with total grant support of Rs. 1163.29 lakh from TRICOR for creation of agri-infrastructure viz. storage godowns, value addition units, cold storage and custom hiring centre under their special scheme for FPOs. These FPOs were also supported by NABKISAN, HDFC, SBI, TSCAB for credit linkage. List of FPOs eligible for Tricor support is enclosed as **Annexure-Q**.

Credit Guarantee for Financing to FPOs

- Under the CSS, a dedicated Fund of Rs. 1,500.00 crore has been created as CGF which is being maintained and managed by NABSanrakshan.
- The objective of Credit Guarantee is to provide cover for loans to FPOs by eligible lending institutions thereby minimising their credit risks and provide collateral free credit to the FPOs.
- It is applicable to both Term Loan and Working Capital and does not require any collateral security or third-party guarantee (including personal guarantee of Board of Directors/Governing Body Members).

The major features of Credit Guarantee Fund Scheme are as under:

Project Loan	Credit Guarantee Cover	Ceiling
<Rs.1 crore	85% of bankable project loan	Rs.85 lakh
Rs. 1-2 crore	75% of bankable project loan	Rs.1.5 crore
>Rs.2 crore	-	Rs.2 crore

Agri-value Chain (AVC) Financing involving FPOs:

- FPOs are important components of AVC as they are involved in purchase of inputs and aggregation, processing & marketing of outputs.
- AVC financing involves financing the entire value chain by focusing on the value added and the credit requirement of all actors and stakeholders.
- FIs can benefit from AVC Financing by leveraging existing information within the value chain viz. nature of customer demand, information on key participants, markets etc.
- This can help FIs in mitigating credit risk while providing multiple financial services, improving economies of scale, reducing transaction costs thus increasing profitability.

Way Forward:

- a. SLBC may sensitize the bankers for credit linkage of those FPOs who have availed equity grant assistance/business development assistance. SLBC may facilitate interaction of the branch managers of the concerned bank to visit the FPOs, assess the credit needs and facilitate credit linkage.
- b. Banks can avail credit guarantee from NabSanrakshan Trustee Private Limited, a wholly owned subsidiary of NABARD. The list of FPOs along with their bank details is shared herewith as Annexure.
- c. Bankers may also explore the new business opportunity through AVC financing by understanding commodity specific value chain, identifying the potential and challenges through feasibility study and stakeholder consultations, mapping interventions and customizing appropriate financial products.

Viii Support to Rural Infrastructure

A. Rural Infrastructure Development Fund – Overall Status

The annual corpus of RIDF during FY 2023-24 (RIDF Tranche XXIX) is ₹40,000 crore, with an allocation of ₹1,300 crore to Telangana. As on 31 December 2023, RIDF Tranches XXII to XXIX are ongoing with a cumulative sanction of ₹9785.73 crore in the State, against which ₹6625.40 crore has been disbursed. However, it is submitted that Tranche XXII and XXIII have been closed on 31 Dec 2023. The major RIDF projects under implementation in the State are Mission Bhagiratha, Construction of check dams, Oil Palm Area Expansion, Strengthening of School Infrastructure, Renovation/upgradation of Rural Roads etc.

Construction of Check Dams

NABARD has sanctioned 483 check dam projects in the Tranche XXVI, XXVII, XXVIII with an RIDF loan of ₹2013.75 crore. GoTS has availed ₹1571.91 crore for implementation of these projects.

314 check dams out of 484 have been completed, creating irrigation potential of 37991.71 Ha. List of completed checkdams is enclosed in **Annexure I**. Banks may extend crop loan/ agri term loans to the beneficiaries in the project area.

New Infrastructure Projects Sanctioned under RIDF

i. Strengthening of Infrastructure Facilities in Government Schools

NABARD has sanctioned a cumulative RIDF loan of ₹1427.25 crore under Tranche XXVII and XXVIII for strengthening of school infrastructure in Government Schools. The works sanctioned include construction of additional classrooms, water storage tanks and drinking water dispenser system, toilet blocks and anganwadi rooms. NABARD has already disbursed ₹673.99 crore to the State Government for taking up the envisaged works.

Further, under Tranche XXIX, NABARD has sanctioned projects for providing ongrid solar electrical power connection in Govt. Schools (RIDF loan: Rs. 274.78 crore), Setting up of 5880 Digital Classrooms in 2890 Govt. Schools (RIDF loan: Rs. 299.88 crore) and providing additional infrastructure facilities in 475 KGBVs and development of playgrounds in 127 High Schools (RIDF loan: Rs. 454.37 crore). NABARD has already disbursed ₹205.81 crore to the State Government for taking up the envisaged works.

ii. Oil palm area expansion in Telangana State

NABARD has sanctioned a cumulative RIDF loan of ₹516.60 crore under Tranche XXVII, XXVIII and XXIX for oil palm area expansion in the state. The project component includes supply of planting material, supply and installation of drip irrigation units and monitoring and evaluation costs. NABARD has already disbursed ₹202.88 crore to the State Government for taking up the envisaged works.

iii. Residential Schools

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

Further, NABARD under Tranche XXIX has sanctioned a project for Construction of Agri College Building in Siddipet district with a TFO of Rs. 31.00 crore and RIDF loan of Rs.26.35 crore, against which a Mobilisation Advance of Rs. 5.27 crore has been released.

Renovation/ Upgradation of rural roads

NABARD has sanctioned RIDF loan of Rs. 192.00 crore for Renovation/ Upgradation of 147 rural roads in Telangana under XXIX, against which an amount of Rs.78.35 crore has been released.

B. Food Processing Fund

Govt. of India has created the Food Processing Fund with a corpus of ₹2000 crore in NABARD to make affordable credit available to agro-processing units in Food Parks. Financial assistance from this fund is provided by NABARD either directly or through consortium arrangements with other financing agencies.

State Governments, entities promoted by State/ Central Governments, Joint ventures, Cooperatives, Federation of Cooperatives, SPVs, Farmers' Producers Organizations, Corporates, Companies, Entrepreneurs, etc., may avail loans from this Fund for establishing the designated Food Parks and also for setting up of individual food/ agro processing units in the designated Food Parks.

In Telangana, NABARD has sanctioned a loan of ₹28.83 crore to M/s Telangana State Industrial Infrastructure Corporation Ltd (TSIIC) under FPF for setting up a Mega Food Park at Buggapadu Village, Sathupally Mandal, Khammam District. NABARD has disbursed ₹10.07 crore to TSIIC.

TSIIC has now completed the infrastructure works in the project and there is scope for setting up of individual food processing units in the park. Banks may extend loans to eligible entrepreneurs in the area for setting up of Food Processing units in the food park.

NABARD Infrastructure Development Assistance (NIDA)

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

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

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

Since 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.

C. Dairy Infrastructure Development Fund (DIDF)

In Telangana State, under DIDF, NABARD has sanctioned term loans aggregating to ₹156.70 crore to the NDDDB on behalf of three dairy units, viz. the Telangana State Dairy Development Corporation (Vijaya Dairy), the Mulkanoor Women's Mutually Aided Milk Producers' Cooperative Union Ltd. (Mulkanoor Dairy) and the Nalgonda Ranga Reddy Milk Producers' Mutually Aided Cooperative Union Ltd. (NARMUL). The sanction has been extended for establishment/upgradation of infrastructure in their dairy units. As on 22 February 2024, ₹9.60 crore and ₹144.50 crore has been released under DIDF to NDDDB for Mulkanoor Dairy and TSDCCF Ltd respectively. The mega dairy plant of Vijaya Dairy was supported by NABARD both under DIDF and RIDF. The plant has already commenced its operations, which has total processing capacity of 5 lakh ltrs per day. This mega plant is expected to benefit about 1.3 lakh farmers in the State.

Ghar Ghar KCC Abhiyan

a. "Ghar Ghar KCC Abhiyan" (GGKA) launched by GoI to saturate PM KISAN beneficiaries with KCC scheme concluded on 31 December 2023. As part of campaign, 994170 new KCC accounts were opened in Telangana during the campaign period.

b. Banks are now requested to focus on opening new KCC accounts under Animal Husbandry and Fisheries.

PM JANMAN

a. Hon'ble Prime Minister launched PM Janman Yojana on 15 Nov 2023 to focus on Particularly Vulnerable Tribal Groups who have been left out of various Govt Schemes including KCC. Five Districts i.e., K B Asifabad, Rangareddy, Nagarkurnool, Vikarabad & Adilabad were identified from Telangana under this Campaign.

b. As advised by GoI, Bank branches to prepare list of eligible individuals not having KCC. Banks to also ensure filling of loan application form and collect essential documents to open KCC accounts. The progress in this regard is to be reported through KCC Rin Portal. **(Communication issued by GoI in this regard is enclosed)**

Pilot project for World's Largest Grain Storage Plan in Cooperative Sector

- a. The project entails setting up of grain storage infrastructure including warehouse and silos, along with other agri infrastructure, including procurement centre, custom hiring centre, primary processing centre, Grameen Haats, etc. through convergence of various GOI Schemes at PACS level.
- b. Under Phase I of the scheme, Gambhiraopet PACS, Rajanna Sircilla District affiliated to Karimnagar DCCB is implementing the project in Telangana. The project will be inaugurated by Hon'ble Prime Minister on 24 February 2024 in virtual mode.
- c. In the second phase of the pilot project, Govt of Telangana to identify 5 PACS per district to create the storage and processing infrastructure (letter ref. File No. R-11016/28/2022-CTP dated 20th October 2023 from GoI to Chief Secretary of all States)

Extension of Govt Subsidy Schemes

New AMI Scheme: New AMI has been extended till 31.03.2026.

- a. **New AMI Scheme:** New AMI has been extended till 31.03.2026. Addendum on operational guidelines have issued by GoI on 29 December 2023. NABARD has conducted the RCC meeting involving SLBC and Bankers on 10 January 2024 to sensitize bankers regarding the updated guidelines. One more workshop is scheduled to be conducted by DMI in coordination with NABARD on 27 February 2024 involving all the stakeholders.

Banks were advised to resubmit the claims pushed backed to bank maker on 5th January 2024 as per revised guidelines on or before 04 February 2024 on ensure portal. Pending cases bank wise to be resubmitted are as follows

Bank Name	No of Cases	Bank Name	No of Cases
Axis Bank Ltd	1	ICICI Bank	1
Canara Bank	3	IDBI Bank LTD	1
Punjab National Bank	1	DCCB, Karimnagar	1
State Bank of India	39	DCCB, Mahbubnagar	9
Telangana Gramina Bank	1	DCCB, Medak	1
Union Bank of India	13	DCCB, Warangal	5
HDFC Bank Ltd	1	DCCB, Hyderabad	2
Karur Vysya Bank	1	Indian Bank	4
Kotak Mahindra Bank	2	Total	86

- b. **AC&ABC Scheme:** GoI has announced extension of ACABC scheme till 31.03.2024. Banks are requested to focus on applications from Agri Start ups under the scheme.

Social Stock Exchange

Social Stock Exchange segment (SSE) provides Social Enterprises (Non-profit organizations (NPOs) and For-profit enterprises (FPEs)) engaged in eligible activities a unique opportunity to register itself and raise funds.

Key benefits of Social Stock Exchange

1. Improved market access
2. Synergy between investors and investee in social aims.
3. Performance based philanthropy.
4. Minimal Registration Cost.
5. Additional Avenue for Social Enterprises

Eligibility of Social Enterprises

- A social enterprise (SE) shall demonstrate that social intent and impact are its primary goals-independent of the legal structure of SE
- An entity must meet all three following criteria to be eligible as an SE on SSE
 - Activity should belong to one of the 15 broad activities.
 - SE shall target underserved or less privileged population segment or regions
 - At least 67% of its activities qualifying as eligible activity to target population.

To be established based on Revenue/ Expenditure/ Customer Base.

Steps for SSE registration through NSE:

- Fill a formal application in prescribed format seeking registration on NSE SSE.
- Provide registration certificate of the NPO(valid for next 12 months)
- Governing document of the NPO seeking registration
- Registration certificate under IT Act, 1961
- Audited Financial Statements (last 3 yrs.)
- Resolution from the Governing body of NPO for registration on Social Stock Exchange
- Confirmation from NPO in prescribed format
- Confirmation from Social Auditor/Statutory Auditor
- Registration Agreement in prescribed format
- Payment of processing fee, if any.

b) Outstanding & NPAs under Agriculture sector as on 31.12.2023

(Rs. In Crs)

S.No.	Particulars	Outstandings		NPAs as on 31.12.23			NPA %
		No. of A/cs	Amount	No. of A/cs	Amount	% to O/S	As on 30.09.23
1	Short Term Crop Loans	5929304	75106	694840	5077	6.76%	6.29%
2	Agri. Term Loans	1596188	39256	135413	1905	4.85%	3.20%
3	Agri. Infrastructure	12853	1880	504	115	6.13%	7.35%
4	Agri. Ancillary Activities	259570	16774	3220	1027	6.12%	8.47%
	Grand Total	7797915	133016	833977	8123	6.11%	5.64%

i) NPAs in Agriculture segment

- **6.11%** of outstanding short-term crop loans are in NPA category as on 31.12.2023.
- **4.85%** of Agriculture Term Loan, **6.13%** of Agri. Infrastructure; **6.12%** of Agri. Ancillary Activities are in NPA category as on 31.12.2023.
- Total NPAs under Agriculture Advances are at **6.11%**.

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

Under Crop Loan waiver Scheme-2014 guidelines and as per the Government of Telangana (vide their G.O.Ms No.323, dt.04.07.2013 & Subsequent GOs) interest subvention (VLR & PV) scheme guidelines, banks

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 funds position of the Banks.

No reimbursements made towards VLR/PV by Govt of Telangana during previous FY 2022-23 and current FY. We request Govt. of Telangana to expedite reimbursement of PV/VLR claims of Banks at the earliest.

Rythu Bandhu 2018 Cheque Printing Charges

An amount of Rs.25.94 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, Govt of Telangana to immediately reimburse the pending claims.

Sl.No.	Name of the Bank	No. Of Cheques printed	Rabi -2018-19(Cheq. Printing incl. of GST@18%Rs.135.70) (Rs. In crores)	40% of applicable charges claimed by Banks
1	SBI	8,39,483	11.39	4.56
2	Andhra Bank	13,24,378	17.97	7.19
3	Canara Bank	3,36,750	4.57	1.83
4	IOB	3,20,702	4.35	1.74
5	IDBI Bank	1,07,002	1.45	0.58
6	TGB	6,89,816	9.36	3.74
7	DCCB Karimnagar	1,07,972	1.47	0.59
8	DCCB Medak	97,671	1.33	0.53
9	APGVB	9,52,888	12.93	5.17
10	Syndicate Bank	1,614	0.02	0.01
	Total	47,78,276	64.84	25.94

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

Benefits:

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

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

Controllers of Banks are advised to focus on the issue and pass on suitable instructions to branch level functionaries to encourage financing oil palm cultivation.

Progress reported by Banks in Finance for Oil Palm cultivation as on 31.12.2023

S.No	Name of the Bank	Outstanding		Disbursement during Q3 FY 2023-24	
		No.	Amt. in Crs	No.	Amt. in Crs
1	TSCAB	6	26.67	0	0.00
2	State Bank of India	11	0.39	3	0.31
3	RBL Bank	1	0.21	0	0.00
	Total	18	27.27	3	0.31

c.Flow of Credit to MSMEs

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

Particulars	As on 31.12.2022			As on 31.12.2023		
	Target for FY 2022-23	Achievement	% of Achievement	Target for FY 2023-24	Achievement	% of Achievement
Micro Enterprises	19156	24051	126%	22203	32915	148%
Small Enterprises	12764	23624	185%	13685	29255	214%
Total SME	31921	47675	149%	35888	62169	173%
Medium Enterprises (ME)	17950	19053	106%	18784	23630	126%
Total MSME advances	49871	66728	134%	54671	85800	157%

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

(Rs. In Crs)

Particulars	Outstanding as on 31.03.2023		Outstanding as on 31.12.2022		Outstanding as on 31.12.2023	
	A/c.	Amt.	A/c.	Amt.	A/c.	Amt.
Micro Enterprises	673069	41825.81	636347	37148.90	806014	50214.50
Small Enterprises	53021	31678.38	57802	32018.28	53743	35714.39
Total MSE	726090	73504.19	694149	69167.18	859757	85928.89
% of Micro Enterprises to total MSE	92.69%	56.90%	91.67%	53.71%	93.74%	58.44%
% of Small enterprises to total MSE	7.30%	43.10%	8.33%	46.29%	6.26%	41.56%
Medium Enterprises (ME)	13493	24611.65	19244	23987.53	14742	26900.10
% of ME to total MSME advances	1.82%	25.08%	2.70%	25.75%	1.68%	23.84%
Total MSME advances	739583	98115.84	713393	93154.71	874499	112828.99

Performance under MSME in FY 2023-24 as on 31.12.2023:

- Outstanding Advances to MSEs stood at Rs. 85928.89 Crs.
- Outstanding Advances to MEs stood at Rs. 26900.10 Crs.
- Outstanding Advances under MSME segment stood at Rs.112828.99 Crs.

iii) PM Task Force Recommendations:

Banks compliance to the PM Task Force recommendations and the performance of Banks under different parameters of the recommendations has been reviewed in the Sub-committee meeting on MSME held on 22.02.2024.

Status of Compliance as on 31.12.2023:

Norm Description	Norm %	Actual %		No. of banks achieved the norm		Banks not achieved for the quarter December, 2023
		Sept-23	Dec-23	Sept-23	Dec-23	
Banks are advised to achieve a 20 percent year-on-year growth in credit to micro & small enterprises (December-2022 to December-2023)	20	27.67%	24.19%	19	24	BANK OF INDIA, YES BANK STATE BANK OF INDIA, KARUR VYSYA BANK, CENTRAL BANK OF INDIA, CANARA BANK, KBS LOCAL AREA BANK, TAMILNAD MERCANTILE BANK, DCB BANK, FINCARE SMALL FIN. BANK, JANA SMALL FIN. BANK, UJJIVAN SMALL FIN. BANK, DHANLAXMI BANK, KARNATAKA BANK, TSCAB, CITY UNION BANK, RBL BANK, SOUTH INDIAN BANK, BANK OF BARODA, TELANGANA GRAMEENA BANK, SURYODAY SMALL FIN. BANK and A.P.GRAMEENA VIKAS BANK
10 percent annual growth in the number of micro enterprise accounts	10	1.43%	26.63%	22	25	, INDIAN OVERSEAS BANK, KBS LOCAL AREA BANK, SOUTH INDIAN BANK, TAMILNAD MERCANTILE BANK, BANK OF BARODA, BANK OF MAHARASHTRA, FINCARE SMALL FIN. BANK, JANA SMALL FIN. BANK, UJJIVAN SMALL FIN. BANK, CENTRAL BANK OF INDIA, KARNATAKA BANK, CANARA BANK, DCB BANK, PUNJAB NATIONAL BANK, PUNJAB AND SIND BANK, CSB BANK LIMITED, CITY UNION BANK, A.P.GRAMEENA VIKAS BANK, RBL BANK, SURYODAY SMALL FIN. BANK and TSCAB
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	58.05%	58.42%	25	25	UNION BANK OF INDIA, PUNJAB AND SIND BANK, CANARA BANK, INDIAN BANK, ICICI BANK, HDFC BANK, YES BANK, CENTRAL BANK OF INDIA, AU CO BANK, DBS BANK INDIA (E-LVB), KOTAK MAHINDRA BANK, RBL BANK, KARUR VYSYA BANK, SOUTH INDIAN BANK, PUNJAB NATIONAL BANK, KARNATAKA BANK, CSB BANK LIMITED, CITY UNION BANK, AU SMALL FIN. BANK, DHANLAXMI BANK and A P S F C

iv) NPAs in MSME segment as on 31.12.2023

(Rs. In Crs)

Particulars	March-23			September-23			December-23		
	Outstanding	NPA		Outstanding	NPA		Outstanding	NPA	
		Amount	% of NPA		Amount	% NPA		Amount	% NPA
MICRO ENTERPRISES	41826	2154	5.15%	47494	2244	4.72%	50215	2434	4.85%
SMALL ENTERPRISES	31678	1970	6.22%	34319	2051	5.98%	35714	2130	5.96%
TOTAL MSE	73504	4125	5.61%	81813	4295	5.25%	85929	4564	5.31%
MEDIUM ENTERPRISES	24612	1196	4.86%	26484	1366	5.16%	27679	1335	4.82%
TOTAL MSME	98116	5321	5.42%	108297	5661	5.23%	113608	5899	5.19%

NPAs for the FY 2023-24 as on 31.12.2023:

- NPAs under MSE segment advances constitute 5.31% of outstandings
- NPAs under Medium enterprises constitute 4.82% of outstandings
- NPAs under total MSME segment constitute 5.19% of total outstandings

v) CGTSMSE - COVERAGE:

As on 31.12.2023, a total number of 2,22,734 proposals of banks have been approved for an amount of Rs. **17778.13** Crores for coverage under CGTMSE.

During the current quarter under review, total number of 10271 proposals with an amount of **Rs. 1741.89 crore** have been approved under CGTMSE coverage.

Bank wise & District wise details are as under:

From: 01/10/2023 To: 31/12/2023			
SNo.	Bank Name	No	Approved Amt (in Rs. Crs)
1	STATE BANK OF INDIA	388	287.86
2	UNION BANK OF INDIA	2828	182.05
3	HDFC BANK LIMITED	280	150.45
4	INDIAN BANK	933	128.71
5	AXIS BANK LIMITED	132	97.67
6	BANK OF BARODA	411	79.09
7	CANARA BANK	252	76.65
8	CENTRAL BANK OF INDIA	163	57.56
9	ICICI BANK	36	56.96
10	PUNJAB NATIONAL BANK	428	55.59
11	YES BANK LTD	35	36.22
12	KOTAK MAHINDRA BANK	50	32.62
13	BANK OF INDIA	97	28.32
14	ANDHRA PRADESH GRAMEENA VIKAS BANK	796	27.20
15	BANK OF MAHARASHTRA	29	19.57
16	IDBI BANK LTD	42	19.29
17	UCO BANK	35	15.98
18	TELANGANA GRAMIN BANK	576	13.62
19	INDIAN OVERSEAS BANK	55	8.98
20	KARNATAKA BANK LTD	21	7.38
21	Other Banks & NBFC	2684	360.11
	Total	10271	1741.89

District Wise Report of TELANGANA (Guarantee Approved)

(Rs. in Crs)

S.No.	District Name	Q3 FY 2023-24		Cumulative as on 31.12.2023	
		No	Approved Amt	No.	Approved Amt
1	ADILABAD	517	59.33	6963	374.35
2	BHADRADRI KOTHAGUDEM	365	15.77	2338	90.29
3	HYDERABAD	3023	872.36	78626	9219.33
4	JAGTIAL	207	19.06	996	78.29
5	JANGAON	28	1.33	702	33.02
6	JAYASHANKAR BHOOPALPALLY	53	4.19	724	25.87
7	JOGULAMBA GADWAL	107	6.31	1079	23.62
8	KAMAREDDY	149	19.86	1679	144.30
9	KARIMNAGAR	450	40.38	10541	495.24
10	KHAMMAM	386	32.25	10880	508.08
11	KOMARAM BHEEM ASIFABAD	37	3.31	492	15.87
12	MAHABUBABAD	88	8.84	785	43.01
13	MAHBUBNAGAR	512	35.15	13700	410.52
14	MANCHERIAL	168	10.27	883	64.39
15	MEDAK	160	33.30	7778	423.15
16	MEDCHAL	444	98.31	2900	449.10
17	NAGARKURNOOL	95	5.30	539	38.81
18	NALGONDA	440	48.10	15440	582.64
19	NIRMAL	141	9.03	1318	60.98
20	NIZAMABAD	297	39.39	9030	400.66
21	PEDDAPALLI	106	11.56	1027	75.95
22	RAJANNA SIRCILLA	114	6.38	790	42.77
23	RANGAREDDY	912	181.58	31192	2661.35
24	SANGAREDDY	285	47.31	2283	227.29
25	SIDDIPET	198	28.43	1502	108.50
26	SURYAPET	247	20.55	2082	122.81
27	VIKARABAD	154	8.82	1019	37.86
28	WANAPARTHY	64	9.22	361	25.91
29	WARANGAL (RURAL)	125	17.48	2034	184.84
30	WARANGAL (URBAN)	307	38.05	11762	733.14
31	YADADRI BHUVANAGIRI	92	10.67	1289	76.20
Total		10271	1741.89	222734	17778.13

vi) Review of Bank Linkage in MSME Clusters:

Credit flow in MSME Clusters as on 31.12.2023:: There are about 27358 enterprises estimated to be functioning in the MSME Clusters across Telangana State.

- As per the data provided by MSME-DI during the last FY, there are 27358 enterprises functioning in the MSME clusters across the State.
- As on 31.12.2023, 29980 micro, 4261 small and 202 medium enterprises have been credit linked.
- All the Micro, Small and Medium enterprises in the MSME Cluster have been credit Linked.

Category	No. of Enterprises credit linked as on 31.03.2023	No. Of Enterprises credit linked as on 30.09.2023	No. Of Enterprises credit linked as on 31.12.2023
Micro	26026	29199	29980
Small	3996	4286	4261
Medium	1064	192	202
TOTAL	31086	33677	34443

Details of linkage given in 'Annexure-O'.

vii.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 and Rs.50000/- in the Third 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 01.02.2024:

PMSVANidhi Tranche-1 : STATUS OF BANK WISE APPLICATIONS SUBMITTED AND SANCTIONED as on 01.02.2024										
S. No.	Name of the Bank	No. of Loan applications submitted	Returned by Bank	Return %	Sanctioned			Disbursed		
					No.	Balance	%	No.	Balance	%
1	Public Sector Banks	366343	18998	5.19	341476	5869	93.21	339220	2256	92.60
2	Private Sector Banks	11891	5269	44.31	2938	3684	24.71	2714	224	22.82
3	RRBs	48012	1782	3.71	39701	6529	82.69	39171	530	81.59
4	Coop Banks/DCCBs	7942	184	2.32	5415	2343	68.18	5340	75	67.24
5	Streenidhi	26414	14	0.05	23943	2457	90.65	23937	6	90.62
6	Not marked to any	809	0	0.00	0	809	0.00	0	0	0.00
	GRAND TOTAL	461,414	26249	5.69	413473	21692	89.61	410382	3091	88.94

Bank wise performance is as under

Sl. No.	Name of the Bank	No. of Loan applications submitted	Returned by bank	% of applications returned	Sanctioned			Disbursed		
					No.	Balance	%	No.	Balance	%
1	2	3	4	5	6	7	8	9	10	11
1	State Bank of India	184259	8994	4.88	174888	377	94.91	173928	960	94.39
2	Union Bank of India	105459	2608	2.47	100030	2821	94.85	99627	403	94.47
3	APGVB	28982	681	2.35	24021	4280	82.88	23645	376	81.59
4	Canara Bank	22501	2682	11.92	19619	200	87.19	19484	135	86.59
5	Telangana Grameena Bank	19014	1088	5.72	15680	2246	82.47	15526	154	81.66
6	Indian Bank	16477	1298	7.88	14574	605	88.45	14409	165	87.45
7	Bank of Baroda	12292	647	5.26	11054	591	89.93	11016	38	89.62
8	Bank of India	6492	919	14.16	5523	50	85.07	5498	25	84.69
9	Indian Overseas Bank	6829	574	8.41	5150	1105	75.41	5003	147	73.26
10	Central Bank of India	4972	570	11.46	4401	1	88.52	4391	10	88.31
11	Punjab National Bank	3728	350	9.39	3308	70	88.73	3004	304	80.58
12	HDFC Bank	5897	4354	73.83	1474	69	25.00	1311	163	22.23
13	ICICI Bank	593	115	19.39	131	347	22.09	116	15	19.56
14	Axis Bank	1453	40	2.75	71	1342	4.89	48	23	3.30
15	Other Banks	42466	1329	3.13	33549	7588	79	33376	173	78.59
	TOTAL	461,414	26249	5.69	413473	21692	89.61	410382	3091	88.94

- Total street vendors of 461,414 are identified by the MA&UD in Telangana State. Banks together sanctioned loans to 413,473 street vendors and disbursed loan to 410,382 street vendors as on 01.02.2024.
- DFS, Govt of India fixed a Target for disbursal of loans to 500,000 Street vendors under Tranche-1 for Telangana.
- State Bank of India sanctioned loans to 174,888 street vendors (42.30% of total sanctions) and disbursed 173,928 (42.39% of total disbursals) followed by UBI with 100,030(24.19%) sanctions and 99,627 (24.28%) disbursals.
- The performance of Private Sector Banks in sanctions and disbursals is low at **0.71% (of total sanctions) and 0.66% (of total disbursals)** respectively.

PMSVANidhi Scheme TRANCHE-2 progress as on 01.02.2024:

Sl. No.	Name of the Bank	No. of Loan applications submitted	Returned by bank		Sanctioned			Disbursed		
			No.	%	No.	Balance	%	No.	Balance	%
1	Public Sector Banks	202887	17323	8.54	173697	11867	85.61	170897	2800	84.23
2	Private Sector Banks	1325	291	21.96	588	446	44.38	309	279	23.32
3	RRBs	22329	1105	4.95	12620	8604	56.52	12210	410	54.68
4	Coop Banks/DCCBs	1941	55	2.83	1362	524	70.17	1306	56	67.28
5	Streenidhi	23169	25	0.11	16880	6264	72.86	15731	1149	67.90
6	Not marked to any	0	0	0.00	0	0	0.00	0	0	0.00
	GRAND TOTAL	251,651	18799	7.47	205147	27705	81.52	200453	4694	79.66

PMSVANidhi Scheme TRANCHE-2 Bankwise progress as on 01.02.2024

Sl. No.	Name of the Bank	No. of Loan applications submitted	Returned by bank	% of applications returned	Sanctioned			Disbursed		
					No.	Balance	%	No.	Balance	%
1	2	3	4	5	6	7	8	9	10	11
1	State Bank of India	104151	7713	7.41	96362	76	92.52	94805	1557	91.03
2	Union Bank of India	62124	4120	6.63	49599	8405	79.84	49098	501	79.03
3	Canara Bank	12251	1849	15.09	10263	139	83.77	10025	238	81.83
4	Telangana Grameena Bank	9459	886	9.37	6491	2082	68.62	6376	115	67.41
5	APGVB	12869	218	1.69	6129	6522	47.63	5834	295	45.33
6	Indian Bank	6994	975	13.94	5480	539	78.35	5283	197	75.54
7	Bank of Baroda	5957	782	13.13	3282	1893	55.09	3177	105	53.33
8	Bank of India	3112	693	22.27	2402	17	77.19	2395	7	76.96
9	Central Bank of India	2608	580	22.24	2027	1	77.72	2027	0	77.72
10	Indian Overseas Bank	2570	329	12.80	1858	383	72.30	1783	75	69.38
11	HDFC Bank	671	218	32.49	336	117	50.07	79	257	11.77
12	ICICI Bank	78	10	12.82	9	59	11.54	6	3	7.69
13	Axis Bank	0	0	0.00	0	0	0.00	0	0	0.00
14	Yes Bank	0	0	0.00	0	0	0.00	0	0	0.00
15	Other Banks	28807	426	1.48	20909	7472	72.5831	19565	1344	67.92
	TOTAL	251,651	18799	7.47	205147	27705	81.52	200453	4694	79.66

PMSVANidhi Scheme Tranche-3 progress as on 01.02.2024

Sl. No.	Name of the Bank	No. of Loan applications submitted	Returned by bank		Sanctioned			Disbursed		
			No.	%	No.	Balance	%	No.	Balance	%
1	Public Sector Banks	42295	1512	3.57	38559	2224	91.17	37892	667	89.59
2	Private Sector Banks	55	4	7.27	30	21	54.55	23	7	41.82
3	RRBs	4066	36	0.89	3658	372	89.97	3516	142	86.47
4	Coop Banks/DCCBs	504	5	0.99	403	96	79.96	385	18	76.39
5	Streenidhi	5803	2	0.03	111	5690	1.91	7	104	0.12
6	Not marked to any	0	0	0.00	0	0	0.00	0	0	0.00
	GRAND TOTAL	52723	1559	2.96	42761	8403	81.11	41823	938	79.33

PMSVANidhi Scheme TRANCHE-3 Bankwise progress as on 01.02.2024

Sl. No.	Name of the Bank	No. of Loan applications submitted	Returned by bank	% of applications returned	Sanctioned			Disbursed		
					No.	Balance	%	No.	Balance	%
1	2	3	4	5	6	7	8	9	10	11
1	State Bank of India	18532	791	4.27	17656	85	95.27	17304	352	93.37
2	Union Bank of India	14943	104	0.70	13172	1667	88.15	13065	107	87.43
3	Canara Bank	3824	438	11.45	3104	282	81.17	3047	57	79.68
4	Telangana Grameena Bank	2272	12	0.53	2177	83	95.82	2135	42	93.97
5	Indian Bank	1686	82	4.86	1534	70	90.98	1498	36	88.85
6	APGVB	1794	24	1.34	1481	289	82.55	1381	100	76.98
7	Bank of India	898	38	4.23	846	14	94.21	845	1	94.10
8	Central Bank of India	545	17	3.12	528	0	96.88	528	0	96.88
9	Indian Overseas Bank	634	10	1.58	587	37	92.59	514	73	81.07
10	Bank of Baroda	462	18	3.90	394	50	85.28	392	2	84.85
11	HDFC Bank	0	0	0.00	0	0	0.00	0	0	0.00
12	ICICI Bank	0	0	0.00	0	0	0.00	0	0	0.00
13	Axis Bank	0	0	0.00	0	0	0.00	0	0	0.00
14	Yes Bank	0	0	0.00	0	0	0.00	0	0	0.00
15	Other Banks	7133	25	0.35	1282	5826	17.9728	1114	168	15.62
	GRAND TOTAL	52723	1559	2.96	42761	8403	81.11	41823	938	79.33

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 2023-24		Disbursements Upto the quarter		NPAs		
	No. of A/cs	Amount	No. of A/cs	Amount	No. of A/cs	Amount	No. of A/cs	Amount	%
31.01.2024	600944	30941.53	308670	15037.40	225027	12607.72	43107	814.9	2.63

Banks performance in NRLM (SHG):

- A total of 600944 NRLM groups with outstanding loans of Rs.30941.53 crores are in the books of the banks as on 31.01.2024.
- During the FY, Banks have disbursed Rs.12607.72 Crs to 225027 groups
- NPAs are at Rs.814.90 Crs i.e., 2.63% of outstandings.

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

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

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

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

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

(Rs. In Crs)

As on	Outstanding		Target 2023-24		Disbursements Upto the Quarter		NPAs		
	No. of A/cs	Amount	No. of A/cs	Amount	No. of A/cs	Amount	No. of A/cs	Amount	%
31.01.2024	68770	3275.33	30709	1862.23	23360	2368.46	8125	142.6	4.35

Banks performance during the Financial Year 2023-24, upto 31.12.2023:

- A total of 68770 groups with outstanding loans of Rs.3275.33 crores are in the books of banks.
- Banks have disbursed Rs.2368.46 Crs to 23360 groups
- NPAs at Rs.149.60 Crs constitute 4.35% of outstandings.

ii a) Under Self Employment Programme (SEP), against a Target of Rs. 17.95 crores to 2274 units for FY 2023-24, Banks during the FY 2023-24, upto 31.12.2023 have sanctioned loans amounting to Rs.15.81 crores to 1518 units.

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

iii) Credit Flow under MUDRA Scheme

Category-wise performance (Sanctions) under PMMY in Telangana as on 02.02.2024

(Rs in Crs)

As on	Shishu Sanctions		Kishore Sanctions		Tarun Sanctions		Total A/Cs		Target	
	A/Cs	Amt	A/Cs	Amt	A/Cs	Amt	A/Cs	Amt	Amt	%Ach
March, 2023	420855	1290	172530	3227	45938	3618	639323	8135	8910	91%
June, 2023	44600	149	47586	771	9005	743	101191	1662	10089	16%
20.10.2023	191971	557	114291	1879	25372	2048	331634	4485	10706	42%
02.02.2024	456416	1433	212640	3041	40745	3420	709801	7895	10678	74%

Sector Wise performance (Sanctions) under PMMY in Telangana as on 02.02.2024

(Rs. in Crs)

Sector	Shishu		Kishore		Tarun		Total A/Cs	
	A/Cs	Amt	A/Cs	Amt	A/Cs	Amt	A/Cs	Amt
Public Sector	107767	275	68399	1467	23384	2169	199550	3911
Private Sector	148532	566	125751	1287	9287	691	283570	2544
RRBs	127585	288	13491	253	8021	557	149097	1098
SFBs & NBFCs	327702	881	31981	540	16095	1117	375778	2538
Total	456416	1433	212640	3041	40745	3420	709801	7895

Category wise Sanctions under Pradhan Mantri Mudra Yojana (PMMY) as on 02.02.2024

(Rs in Crs)

Sr No	Category	Shishu		Kishore		Tarun		Total	
		(Loans up to Rs. 50,000)		(Loans from Rs. 50,001 to Rs. 5.00 Lakh)		(Loans from Rs. 5.00 to Rs. 10.00 Lakh)			
		No Of A/Cs	Sanctioned Amt	No Of A/Cs	Sanctioned Amt	No Of A/Cs	Sanctioned Amt	No Of A/Cs	Sanctioned Amt
1	General	269192	913.99	163607	2160.54	29113	2509.50	461912	5584.04
2	SC	28944	74.63	7191	124.56	1709	133.05	37844	332.25
3	ST	10564	24.96	4775	92.17	1740	131.97	17079	249.10
4	OBC	147716	419.46	37067	664.15	8187	646.00	192970	1729.61
5	Total	456416	1433.04	212640	3041.43	40749	3420.52	709805	7894.99
	Out of Above								
6	Women Entrepreneurs	211945	618.64	84270	976.29	8958	636.65	305173	2231.59
7	New Entrepreneurs / Accounts	151186	375.79	72821	1392.75	22120	1895.83	246127	3664.38
8	Minority	17975	48.53	8029	138.60	1488	124.86	27492	311.99
9	PMJDY OD Account	335	0.10	0	0.00	0	0.00	335	0.10
10	Mudra card	2163	0.63	516	14.32	246	20.13	2925	35.09
11	NULM	547	0.81	212	5.50	233	18.94	992	25.24
12	NRLM	149	0.31	1166	40.55	2857	257.21	4172	298.08
13	Other Govt. Sponsored Prog.	6549	18.53	13169	232.76	1603	131.30	21321	382.59
14	Skill Certified	213	1.05	3365	96.49	662	53.39	4240	150.93
15	Self Certified	809	3.45	11431	159.78	1259	95.01	13499	258.23
16	Unskilled	9484	20.96	4075	118.98	3368	298.24	16927	438.19

Banks Performance under PMMY up-to the quarter ended 31.12.2023 :

- During the FY 2023-24, as on 31.12.2023 Banks sanctioned MUDRA loans to 709805 beneficiaries with an outlay of Rs. 7894.99Cr
- Rs. 2231.59 Crs Sanctioned to 305173 Women Entrepreneurs.
- Rs. 3664.38 Crs Sanctioned to 246127 New Entrepreneurs
- Rs. 311.99 Crs Sanctioned to 27492 Minority community Entrepreneurs
- Rs. 332.25 Crs Sanctioned to 37844 SC Entrepreneurs
- Rs. 249.10 Crs Sanctioned to 17079 ST Entrepreneurs

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

Performance and NPAs position in PMMY Scheme as on 31.12.2023

(Rs. in Crs)

MUDRA - SCHEME	Outstandings		Disbursements (01.04.23 to 31.12.2023)		NPAs			NPA % as on 30.09.2023
	No. of A/cs	Amount	No. of A/cs	Amount	No. of A/cs	Amount	%	
MUDRA-SHISHU <=50K	576508	946.53	205100	492.70	113924	85.28	9.01	10.57
MUDRA-KISHORE>50k <=5 lacs	402064	3824.26	137923	1800.82	49258	303.71	7.94	9.10
MUDRA-TARUN >5 lacs <=10 lakhs	91394	4029.53	26268	1848.31	7010	313.80	7.79	7.40
Total	1069966	8800.33	369291	4141.84	170192	702.79	7.99	8.46

iv) Credit Flow under STAND UP INDIA Scheme:

(Rs. In Crs)

Cumulative As on	No of Applications sanctioned	Amount Sanctioned	Amount Disbursed
March, 2023	9489	2378.72	896.28
September, 2023	10496	2571.04	986.16
December, 2023	11251	2699.57	1054.68
During the Quarter	755	128.53	68.52

(Rs. In Crs)

Sl. No.	Category	Cumulative loans/ applications sanctioned (Upto 31.03.2023)		Cumulative loans/ applications sanctioned (Upto 30.09.2023)		Cumulative loans/ applications sanctioned (Upto 31.12.2023)	
		No.	No.	Amt	Amt	No.	Amt
1	SC	1891	489.85	2099	527.39	2319	562.27
2	ST	1043	271.91	1281	321.32	1446	347.12
3	Women	6555	1616.97	7116	1722.32	7486	1790.18
	Total	9489	2378.72	10496	2571.04	11251	2699.57

Banks performance upto the quarter ended 31.12.2023:

- Under Stand-Up India scheme banks have sanctioned loans to 11251 borrowers with an outlay of Rs.2699.57 Crs
- 7486 women beneficiaries have been sanctioned loans under SUI amounting to Rs.1790.18Cr
- 2319 SC beneficiaries have been sanctioned loans under SUI amounting to Rs.562.27 Crs
- 1446 ST beneficiaries have been sanctioned loans under SUI amounting to Rs.347.12 Crs

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

v) Credit Flow under PMEGP Scheme:

Agency wise MM/Subsidy claims achievement position: as on 29.01.2024

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

(Projects & Employment in Nos., MM in Rs. Crs)										
Sl.No	Agency	Target for 2023-24			Achievement as on 10.10.2023			% of Achievement		
		Proj.	M.M.	Emp.	Proj.	M.M.	Emp.	Proj.	M.M.	Emp.
1	KVIC	583	18.96	4664	245	11.25	1960	42	59	42
2	KVIB	1167	37.92	9336	754	40.89	6032	65	108	65
3	DIC	1167	37.92	9336	1022	42.32	8176	88	112	88
TOTAL		2917	94.80	23336	2021	94.47	16168	69	100	69

2021 projects were sanctioned by Banks with a Margin Money involvement of Rs.94.47 crores generating employment to 16168 members.

NPAs under PMEGP:

(Rs. in Crores)

Data as on 31.12.2023	Outstanding	NPAs
No.	14392	1432
Amount	844.99	46.98 (5.56%)

Performance of Banks under PMEGP as on 31.12.2023:

- Outstandings PMEGP loans with Banks as on 31.12.2023 are at Rs. 844.99Crs
- Banks sanctioned loans to 2021 beneficiaries as at the end of December 2023
- NPAs are at Rs.46.98 Crs constituting 5.56% of outstandings

vi) Credit flow under SC corporation Schemes as on 31.12.2023:

SC Corporation – Year wise Pending applications Status

(Rs. In lacs)

SC Corporation Scheme pending for Grounding for 2015-16, 2016-17 and 2017-18

S.No.	Scheme Year	No. of Beneficiaries	Total Outlay (In Lacs)	Subsidy (In Lacs)	Bank loan (In Lacs)
1	2015-16	146	240.50	167.97	72.53
2	2016-17	325	842.70	537.42	305.28
3	2017-18	1119	2058.45	1395.88	662.57
4	2019-20	NOT IMPLEMENTED			
5	2020-21	Under implementation Targets communicated in Dec,20			
Grand Total		1590	3141.65	2101.27	1040.38

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 necessary action.

SC Corporation Scheme ESS pending for Grounding as on 31.12.2023:

(Rs. In lacs)

Sl.No.	Particulars	For FY 2018-19		For FY 2020-21	
		Phy	Fin	Phy	Fin
1	Selected	9882	12715.26	15990	32057.68
2	Bank Approved	9178	11833.79	11942	24033.91
3	A/c Nos recd	8935	-	11266	-
4	A/cs No. to be received	947	-	4724	-
5	Sanctioned	8790	11387.41	10452	21756.29
6	Subsidy released	6202	8198.60	1760	5178.29
7	Grounded	4616	6151.41	479	1589.82
8	To be Grounded	1406	1780.37	1281	3588.47

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.

18	KDCC BANK		0.00	2	0.08		0.00	3	0.04	84	1.64	571	10.44	660	12.20
19	MDCCB		0.00		0.00		0.00		0.00		0.00	1	0.02	1	0.02
20	PUNJAB NATIONAL BANK		0.00	1	0.05	17	0.63	22	0.29	87	1.79	36	0.73	163	3.49
21	STATE BANK OF INDIA	12	0.15	81	0.88	196	2.59	747	9.12	1610	27.98	907	18.44	3553	59.15
22	TAMILNAD MERCANTILE BANK		0.00		0.00		0.00	1	0.01		0.00		0.00	1	0.01
23	TELANGANA GRAMEENA BANK		0.00	7	0.06	12	0.18	37	0.41	160	2.68	210	3.41	426	6.74
24	THE LAXMI VILAS BANK LTD		0.00		0.00		0.00	1	0.02		0.00		0.00	1	0.02
25	UCO BANK		0.00		0.00	1	0.02		0.00	4	0.06	2	0.03	7	0.10
26	UNION BANK OF INDIA	8	0.06	11	0.15	26	0.46	113	1.41	431	7.59	523	11.34	1112	21.00
27	VIJAYA BANK		0.00		0.00		0.00	2	0.02		0.00		0.00	2	0.02
	Grand Total	27	0.28	146	1.68	325	5.37	1119	13.97	3321	60.48	2884	58.19	7822	139.98

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 22.02.2023 & Controllers of Banks were requested to extend necessary financial assistance to all eligible applicants at the earliest.

LDMs of respective Districts are also advised to follow up with concerned banks for consent / sanction of loans & grounding of units under the Schemes in co-ordination with the district level officials of TSSC Corporation.

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

(Rs. In Crs)

Abstract - Bank wise to be grounded units under Rural Transportation Plan (RTP) Scheme as on 02.02.2024						
S.No	Bank name	No.of units	Unit Cost	Subsidy	Bank Loan	Beneficiary Contribution
1	STATE BANK OF INDIA	147	887.73	423.36	392.13	72.24
2	AP GRAMEENA VIKAS BANK	4	26.16	11.52	12.64	2.00
3	UNION BANK OF INDIA	4	20.18	11.52	6.71	1.95
4	INDIAN BANK	3	26.94	8.64	16.80	1.50
5	Telangana Grameena Bank	2	12.37	5.76	5.61	1.00
6	CANARA BANK	1	5.33	2.88	1.95	0.50
7	KDCC BANK	1	5.33	2.88	1.95	0.50
	Total	162	984.03	466.56	437.78	79.69

Economic Support Schemes Action Plan wise status as on 02.02.2024 (Rs. In Crore)

S. No	ESS Action Plan Year	Target		Sanctioned		Subsidy released		Grounded		Subsidy returned		To be grounded	
		Phy	Fin	Phy	Fin	Phy	Fin	Phy	Fin	Phy	Fin	Phy	Fin
1	2	3	4	5	6	7	8	9	10	11	12	13	14
1	2014-15	25765	103.15	12431	75.19	12074	72.97	9414	56.05	108	0.56	2552	16.35
2	2015-16	8732	75.00	7370	68.18	7001	65.15	4761	45.76	11	0.11	2229	19.28
3	2017-18	19710	224.20	17493	194.45	16935	188.64	15762	174.40	105	1.33	1068	12.91
4	2020-21	7112	60.03	4539	43.55	2021	19.90	630	5.86	0	0.00	1391	14.04
5	2021-22	28292	226.33	11183	111.75	3877	37.43	606	5.74	0	0.00	3271	31.68
	ESS total	89611	688.71	53016	493.13	41908	384.09	31173	287.82	224	2.00	10511	94.28
6	RTP	1129	32.52	1064	30.64	1004	28.92	823	23.70	19	0.55	162	4.67
	RTP total	1129	32.52	1064	30.64	1004	28.92	823	23.70	19	0.55	162	4.67
	Total	90740	721.22	54080	523.77	42912	413.01	31996	311.52	243	2.55	10673	98.94

All Banks are requested to clear the pending applications either by grounding or by returning the applications along with front end subsidy to the corporation, with proper reasons for rejection, if the projects are not found viable.

In the sub-committee meeting held on 22.02.2024, all Banks were requested to clear off the pending applications either by grounding or by returning the applications along with front end subsidy to the corporation if not viable, duly indicating the reasons for rejection.

viii) Credit flow under TS BC Corporation Schemes

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 Bank's Controllers are requested to either submit UCs if the schemes are grounded or return the subsidy to BC Corporation. The matter was discussed in several meetings earlier and there is a little progress in identification / release of subsidy to the BC Corporation. The latest position on grounding of applications and unspent subsidy is yet to receive from the BC Corporation.

ix) Credit flow under TS Minorities Finance Corporation Schemes as on 31.12.2023

State Minorities finance Corporation has not submitted their Annual Credit Plan for 2023-24 and also not submitted any developments in implementation of their ESS schemes.

x) Credit flow to others:

a) Credit Flow to Weaker Sections as on 31.12.2023:

(Rs. In Crs)

Outstandings		Disbursements Upto the quarter		NPAs		
No. of A/cs	Amount	No. of A/cs	Amount	No. of A/cs	Amount	%
7685975	101106.15	4030392	56962.23	860055	6514.07	6.44

Banks performance upto the quarter ended 31.12.2023:

- As at the end of December 2023, outstanding credit to 7685975 weaker section borrowers was at Rs.101106.15 Crs.
- Upto the quarter, Banks have disbursed an amount of Rs. 56962.23 Crs to 4030392 borrowers
- NPAs are at a level of Rs.6514.07 Crs constituting 6.44% of outstandings.

b) Credit Flow to Women as on 31.12.2023

(Rs. in Crs)

Outstandings of loans to Women as at the end of the Quarter		Individual woman beneficiary upto Rs. 1 Lakh (out of total loans o/s to women)		Loans disbursed to Women from 01.04.23 to 31.12.2023	
No.	Amt.	No.	Amt.	No.	Amt.
5763355	143954.94	1808034	9626.52	3336407	73939.06

Banks performance as on 31.12.2023:

- As at the end of December 2023, outstanding credit to 5763355 women beneficiaries was at Rs.143954.94 Crs.
- Upto the quarter, Banks have disbursed an amount of Rs. 73939.06 Crs to 3336407 women beneficiaries.

e. Credit flow under Education Loans as on 31.12.2023:

(Rs. In Crs)

Category	Outstanding		Disbursement during the Quarter		Disbursement up to the Quarter		NPAs		
	No. of A/cs	Amount	No. of A/cs	Amount	No. of A/cs	Amount	No. of A/cs	Amount	%
Priority	71974	3160.88	12697	227.52	34372	623.71	2649	59.10	1.86
Non-priority	26792	5996.44	5440	682.86	17781	1527.91	162	13.54	0.22
Total	98766	9157.32	18137	910.38	52153	2151.62	2811	72.64	0.79

- ❖ As at the end of December 2023, Banks have Outstanding Education loans of **Rs. 9157.32 cr** to 98766 beneficiaries.
- ❖ As at the end of December 2023, Banks have disbursed an amount of **Rs. 2151.62 cr** to 52153 beneficiaries.
- ❖ NPAs at **Rs. 72.64 cr** constitute 0.79% of outstandings.

f. Credit Flow - Housing Sector as on 31.12.2023

(Rs. In Crs)

Category	Outstanding		Disbursement during the Quarter		Disbursement up to the Quarter		NPAs		
	No. of A/cs	Amount	No. of A/cs	Amount	No. of A/cs	Amount	No. of A/cs	Amount	%
Priority	329664	31908.58	42116	1057.50	127059	2889.65	9814	319.48	1.00
Non-priority	600863	160298.27	76024	17532.94	156968	30295.66	5045	493.17	0.31
Total	930527	192206.85	118140	18590.44	284027	33185.31	14859	812.65	0.42

- ❖ As at the end of December 2023, banks together have outstanding Home Loans amounting to **Rs.192206.85 Cr**
- ❖ As at the end of December 2023, Banks have disbursed an amount of **Rs.33185.31 cr to 284027** Housing Loan borrowers.
- ❖ NPAs of **Rs. 812.65 cr** constitute 0.42 % of the Housing Loans Outstandings.

PMAY Scheme– Details of Subsidy Released:

Under PMAY Scheme, subsidy to PLIs (Primary Lending Institutions) in respect of Housing Loans sanctioned in Telangana State from 01.04.2018 (Introduction of the Scheme) to 31.12.2023 is as under:

District wise lending status as on 31.12.2023

(Amt in Crs)

Total subsidy disbursed under PMAY-CLSS District-wise as on 31-12-2023 for the state of Telangana				
Sl No	Name of the District	No. of Loan Accounts (Net of Refunds)	Loan Disbursement (Net)	Total Disbursement (Subsidy Released + Processing Fee- Subsidy Refund)
		(units in thousands)	(Amount in ₹ crore)	(Amount in ₹ crore)
1	Adilabad	0.59	78.11	13.14
2	Hyderabad	42.23	8,833.93	962.76
3	Jagtial	0.01	0.60	0.16
4	Jogulamba Gadwal	0.01	0.92	0.16
5	Kamareddy	0.03	4.87	0.71
6	Karimnagar	2.43	319.91	54.54
7	Khammam	1.94	343.80	45.94
8	Mahabubabad	0.03	5.06	0.79
9	Mahbubnagar	2.90	439.08	68.30
10	Manchiryal	0.01	2.52	0.33
11	Medak	3.70	659.70	88.41
12	Medchal	1.74	359.38	42.61
13	Nalgonda	3.82	563.76	92.56
14	Nirmal	0.03	3.01	0.56
15	Nizamabad	1.23	172.53	28.24
16	Peddapalli	0.01	0.93	0.16
17	Rangareddy	5.58	1,095.67	130.34
18	Sangareddy	0.09	15.99	2.27
19	Siddipet	0.02	2.43	0.36
20	Suryapet	0.06	9.07	1.45
21	Vikarabad	0.01	0.94	0.18
22	Wanaparthy	0.14	20.12	3.28
23	Warangal	3.77	641.77	86.69
24	Warangal (Rural)	0.02	1.83	0.44
25	Yadadri Bhuvanagiri	0.03	3.33	0.67
	TOTAL	70.398	13,579.260	1,625.049

(Source: NHB)

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

Rural Housing Interest Subsidy Scheme (RHISS):

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

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

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

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

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

Progress in Telangana State:

The progress under the Scheme is discussed in Sub-Committee Meeting on Financial Inclusion held on 22.02.2024 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 RHISS.

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

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

The CD ratio of the State has marginally increased from 124.22% to 126.25% during the quarter. Suryapet district has highest CD Ratio of 245.78% whereas Mancherial district has a CD Ratio of 88.07%. As at the end of December 2023, no District in Telangana has CD ratio below 60%.

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

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

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

The Reserve Bank of India has developed a dedicated portal 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. The issues raised by Banks are being escalated to CCLA / Dharani team on an ongoing basis.

Agenda 9: Efforts towards Skill Development

Performance of RSETIs upto the Quarter ended 31.12.2023

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

RSETIs have conducted 217 programmes and trained 6280 candidates upto December 2023 against target of 276 programmes and 7550 candidates respectively for FY 2023-24.

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

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

Agenda 10: Reimbursement of pending RSETIs claims:

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

SBI which is running 9 RSETIs has to receive Rs.18.83 crores and Union Bank of India which is running 2 RSETIs has to receive Rs.2.35 crores towards reimbursement of its recurring expenditure claims.

SLBC requests the CEO, SERP to arrange for early settlement of the pending claim amounts to RSETI sponsor Banks.

As on 31.12.2023

(Rs. in Crs)

S.No.	RSETI Name	UP to 2018-19	FY 2019-20	FY 2020-21	FY 2021-22	FY 2022-23	FY 2023-24 Upto Q3	GRAND TOTAL
1	Utnoor (Adilabad)	1.57	-0.03	0.00	0.00	0.56	0.68	2.11
2	Sangareddy (Medak)	1.30	-0.06	0.00	0.00	0.73	0.50	1.97
3	Hasanparthy(Warangal)	1.18	0.07	0.00	0.00	0.60	0.33	1.86
4	Chilukuru (Rangareddy)	0.78	0.16	0.00	-0.01	0.73	0.51	1.66
5	Nalgonda	0.88	0.00	0.00	0.00	0.62	0.49	1.50
6	Nizamabad(Dichpally)	1.11	0.00	0.00	0.00	0.37	0.50	1.48
7	Khammam	1.00	0.00	0.00	0.00	0.46	0.32	1.47
8	Karimnagar	0.85	0.07	0.00	0.00	0.41	0.42	1.33
9	Mahabubnagar	0.89	0.02	0.00	0.00	0.37	0.42	1.27
	SBI- Sub-Total	9.56	0.23	0.01	-0.01	4.87	4.18	18.83
10	Siddipet	0.59	0.14	0.00	0.00	0.51	0.41	1.65
11	Muchintal	0.00	0.00	0.00	0.00	0.38	0.32	0.70
	UBI- Sub total	0.59	0.14	0.00	0.00	0.89	0.73	2.35
	GRAND TOTAL	10.15	0.36	0.01	-0.01	5.76	4.91	21.19

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 issue suitable directions to their Controlling authorities to invariably attend the DCC/DLRC Meetings. Wherever, the Controlling Authority is not able to attend, the senior level functionary i.e., Scale-IV Official should attend the meeting and ensure that the decisions taken in the meeting are percolated to their Branch Managers immediately.

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

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

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

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

Data extraction from CBS and uploading to new portal:

All Banks have uploaded the data for quarter ended December -2023 on SLBC portal.

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

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

Controllers of Banks to ensure up-dation of Govt. deposits data in the portal before 10th of every month. The same was discussed in the Sub Committee meeting held on 22.02.2024.

Agenda Item 14: Discussion on Market Intelligence Issues

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

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

1. **Viksit Bharat Sankalp yatra:** Viksit Bharat Sankalp Yatra(VBSY) was started on 16.12.2023 in Telangana in Gram Panchayat's(GPs) and on 27.12.2023 in the Urban Local bodies(ULBs). We had 12769 GPs and approximately 413 ULBs identified by PIB for covering under the VBSY. The Viksit Bharat Sankalp yatra in the state has been successfully completed in all the GPs and 413 ULB's with an average participation of 162 & 292 in GPs and ULB's respectively. The second phase of VBSY has commenced from 8th of February 2024 for which we have been allocated 181 locations & Yatra completed.
2. **Action Point- RBI Senior Management Retreat 2023:** One of the action point in the RBI Senior Management Retreat 2023 was to accord priority in deliberations for districts performing poorly in Financial Inclusion and to assess reasons stalling credit growth in the districts. There are 4 districts(KBASifabad, JS Bhupalapalli, Nagarkurnool & Narayanpet) which fall in the bottom 10 percentile of Financial Inclusion Index and 1 district(Vikarabad) falls in the bottom 10 percentile of credit growth.
3. **SVAMITHVA:** 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 will be 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 by the State Government. Department of Financial Services has reviewed the progress of the scheme through VC on 07.08.2023 and a round table conference was conducted on 21.08.2023.

4. **Central Know Your Customer Registry (CKYCR):** CKYC Registry was set up to receive, store, safeguard and retrieve the KYC records in digital form of clients under the prevention of Money Laundering(Maintaining Records) Rules, 2005. The basic intent for setting up of registry was to achieve universalization of KYC across financial sector to make CKYCR as single source of truth.
5. **Continuation of Call Center Operator:** As per the existing agreement and as discussed in the Sub Committee meeting on FI & DP, the services can be extended for a maximum period of 2 years after completion of first year of appointment. As he has already completed two years, we may continue his services for a further period of 12 months w.e.f 01.02.2024, with a fixed enhanced remuneration of Rs.32000/- per month as call centre operator for SLBC at the existing terms and conditions.
6. **Discussion regarding reduction in frequency of DLRC meeting:** It has been advised by RBI to discuss the proposal for reduction in frequency of DLRC meetings. In terms of extant guidelines DLRC meetings are to be held atleast once in a quarter. In the recently held RBIs 112th Senior Management's Committee meeting, it was proposed to place the proposal before SLBC.
7. **CROP LOANS TO PODU LANDS:** Telangana Legislative Council has requested to examine the matter and send report to the Government where in the Hon'ble Minister for ST Welfare has given an assurance bearing No:479 on the subject of "Crop Loans for Podu lands" while replying to the short discussion on "Tribal Welfare in the State- Distribution of Podu Land Pattas in Telangana Legislative Council.

Hence, it is requested to furnish remarks on implementation of issue of crop loans to Podu Lands so as to furnish the same report to the Government as the subject comes under assurance bearing No:479.

8. **Status of Startups in Telangana State - Challenges :**

The official from a-IDEA sought co-operation from Banks to get Agripreneurs linked to Banks.

Agenda Item 16: Success Stories

Smt M Rajitha

Smt. Mukkera Rajitha W/o Ramesh 30 years old resident of UpperMaliyala Village, Gangadhara (MndI) Karimnagar (Dist) studied up to SSC. Due to her financial problems, she was searching for alternative career to maintain her family and she came to know about RSETI & applied for Beauty Parlor Management training programme course. After successful completion of the training program, she along with the help of her friends and family, started a parlor in the name and style M/s. Rajitha Parlor. Now the unit is running by making profits and she says that the training programme had supported her a lot for her self-employment. She expressed her sincere thanks to SBI-RSETI, Karimnagar and its staff and now earning more than Rs.20,000/- per month.

Activity: Beauty Parlour



Shri Bola Sai

Mr. Bola Sai S/o Anand is a resident of Nizamabad and belongs to a Middle class Family. He Completed his 10th Class and thought of Supporting his family Financially. One day Bola Sai came to know about RSETI, Dichpally through a trainee regarding Refrigeration & Air Condition. He then approached SB RSETI, Dichpally and enrolled his name for Refrigeration & Air Condition. On completion of training in the said activity he not only became confident, but also increased his earnings, became positive in his life. By undergoing training at RSETI he could learn soft skills which made him to extend service with a smile. After completing his story he established a Unit “SRI RAJA RAJESHWARI” Refrigeration & Air condition (Sales & Service) at Nizamabad and is earning More than Rs. 15,000/- per Month. Entire family of Bola Sai expressed their gratitude towards RSETI for giving them a bright future.

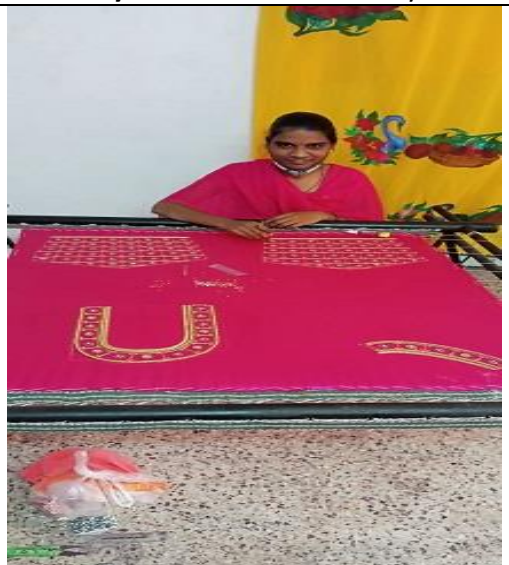
Activity: Refrigeration and Air Conditioning



Ms J Swathi

J Swathi aged 22 years, D/O Shri Komuraiah,R/o Chigurumamidi (Vill&MndI). She used to work under MNREGA, which was only for 100 days a year and the rest of the days were free. Then She came to know about RSETI through DRDO, that RSETI is providing free training in skill and Entrepreneurial Development courses. As she considered Vastra Chitra Kala Udyami course module and displayed interest to undergo the training, she registered for the course and completed the training successfully & practiced at her home for better experience. She did Muggam work her neighbours for free of cost. She gained sufficient experience while doing this and finally established a unit“SWATHI EMBROIDERY WORKS” at Chigurumamidi . She works very hard and lives up to the expectations of her clients. Her commitment levels and her innovative thinking adopted from the entrepreneurial competencies. She has become an ideal young entrepreneur in the society.

Activity: Vastra Chitra Kala Udyami



Agenda 17: RBI Circulars

RBI Circulars				
Circular Number	Date Of Issue	Department	Subject	Meant For
RBI/2023-2024/125	22.2.2024	Department of Regulation	Inclusion of Clearing Corporation of India Limited as a Financial Information Provider under Account Aggregator Framework	All Regulated Entities of the Bank
DoR.FIN.REC.77/03.10.123/2023-24				
RBI/2023-2024/124	22.2.2024	Department of Regulation	Interest Equalization Scheme (IES) on Pre and Post Shipment Rupee Export Credit	All Scheduled Commercial Banks (excluding RRBs), Primary (Urban) Cooperative Banks & State Cooperative Banks (scheduled banks having AD category-I license), and Exim Bank
DOR.STR.REC.78/04.02.001/2023-24				
RBI/2023-2024/123	20.2.2024	Financial Inclusion and Development Department	Formation of new district in the State of Assam – Assignment of Lead Bank Responsibility	The Chairman / Managing Director & Chief Executive Officer Lead Banks Concerned
FIDD.CO.LBS.BC.No.15/02.08.001/2023-24				
RBI/2023-2024/122	15.2.2024	Department of Regulation	Exclusion of “Rupee Co-operative Bank Limited” from the Second Schedule to the Reserve Bank of India Act, 1934	All Banks
DOR.RET.REC.76/12.07.160/2023-24				
RBI/2023-2024/121	09.2.2024	Department of Regulation	Review of Fixed Remuneration granted to Non-Executive Directors (NEDs)	All the Private Sector Banks including Small Finance Banks (SFBs) and Payment Banks (PBs) as also the wholly owned subsidiaries of Foreign Banks
DoR.HGG.GOV.REC.75/29.67.001/2023-24				
RBI/2023-2024/120	09.2.2024	Department of Regulation	Participation of Indian Banks on India International Bullion Exchange IFSC Limited (IIBX)	All Scheduled Commercial Banks
DoR.AUT.REC.74/24.01.041/2023-24				
RBI/2023-2024/119	08.2.2024	Department of Regulation	Implementation of Section 51A of UAPA, 1967: Updates to UNSC’s 1267/ 1989 ISIL (Da’esh) & Al-Qaida Sanctions List: Amendments in 85 Entries	The Chairpersons/ CEOs of all the Regulated Entities
DOR.AML.REC.73/14.06.001/2023-24				
RBI/2023-2024/118	31.1.2024	Foreign Exchange Department	Guidelines on import of gold by Tariff Rate Quota (TRQ) holders under the India-UAE CEPA as notified by–The International Financial Services Centres Authority (IFSCA)	All Category-I Authorised Dealer Banks
A.P. (DIR Series) Circular No.14				
RBI/2023-2024/117	31.1.2024	Department of Supervision	Streamlining of Internal Compliance monitoring function – leveraging use of technology	The Chairman/Managing Director/Chief Executive Officer Scheduled Commercial Banks (excluding Regional Rural Banks); Small Finance Banks; Payments Banks; Primary (Urban) Co-operative Banks (Tier III and IV); Upper- and Middle-Layer Non-Banking Financial Companies (including Housing Finance Companies); Credit Information Companies and All India Financial Institutions (EXIM Bank, NABARD, NaBFID, NHB and SIDBI)
DoS.CO.CSITG.SEC.No.9/31-01-015/2023-24				
RBI/2023-2024/116	19.1.2024	Financial Inclusion and Development Department	Formation of new districts in the State of Madhya Pradesh – Assignment of Lead Bank Responsibility	The Chairman / Managing Director & Chief Executive Officer Lead Banks Concerned
FIDD.CO.LBS.BC.No.14/02.08.001/2023-24				
RBI/2023-2024/115	17.1.2024	Department of Regulation	Second Schedule to the Reserve Bank of India Act, 1934 – Norms for inclusion	Managing Director / Chief Executive Officer All Primary (Urban) Co-operative Banks
DoR.REG/LIC.No.72/16.05.000/2023-24				
RBI/2023-2024/114	16.1.2024	Department of Regulation	Master Circular- Exposure Norms and Statutory / Other Restrictions - UCBS	The Chief Executive Officers
DoR.CRE.REC.71/07.10.002/2023-24				
RBI/2023-2024/113	15.1.2024	Department of Supervision	Guidelines on Appointment / Re-appointment of Statutory Auditors of State Co-operative Banks and Central Co-operative Banks	The Chairman / Managing Director / Chief Executive Officer, All State Co-operative Banks (StCBs) All Central Co-operative Banks (CCBs)
Ref.No.DOS.ARG/SEC.8/08.91.001/2023-24				
RBI/2023-2024/112	15.1.2024	Department of Regulation	Credit/Investment Concentration Norms – Credit Risk Transfer	All Non-Banking Financial Companies including Housing Finance Companies
DOR.CRE.REC.70/21.01.003/2023-				

24				
RBI/2023-2024/111				
DOR.AML.REC.69/14.06.001/2023-24	11.1.2024	Department of Regulation	Implementation of Section 51A of UAPA,1967: Updates to UNSC's 1267/ 1989 ISIL (Da'esh) & Al-Qaida Sanctions List: Amendments in 14 Entries	The Chairpersons/ CEOs of all the Regulated Entities
RBI/2023-2024/110				
DOR.AML.REC.68/14.06.001/2023-24	06.1.2024	Department of Regulation	Implementation of Section 51A of UAPA, 1967 Updates to UNSC's 1267 / 1989 ISIL (Da'esh) & Al-Qaida Sanctions List Amendments in 07 Entries	The Chairpersons/ CEOs of all the Regulated Entities
RBI/2023-2024/109				
DOR.AML.REC.67/14.06.001/2023-24	06.1.2024	Department of Regulation	Implementation of Section 12A of the Weapons of Mass Destruction and their Delivery Systems (Prohibition of Unlawful Activities) Act, 2005: Designated List (Amendments)	The Chairpersons/ CEOs of all the Regulated Entities
RBI/2023-2024/108				
A. P. (DIR Series) Circular No. 13	05.1.2024	Financial Markets Regulation Department	Risk Management and Inter-Bank Dealings – Hedging of foreign exchange risk	Authorised Persons
RBI/2023-2024/107				
DOR.AML.REC.66/14.01.001/2023-24	04.1.2024	Department of Regulation	Amendment to the Master Direction (MD) on KYC	The Chairpersons/ CEOs of all the Regulated Entities
RBI/2023-2024/106				
DOR.AML.REC.65/14.06.001/2023-24	02.1.2024	Department of Regulation	Designation of 2 individuals as 'Terrorists' under Section 35 (1) (a) of the Unlawful Activities (Prevention) Act (UAPA), 1967 and their listing in the Schedule IV of the Act-Reg	The Chairpersons/ CEOs of all the Regulated Entities
RBI/2023-2024/105				
DOR.SOG (LEG).REC/64/09.08.024/2023-24	01.1.2024	Department of Regulation	Inoperative Accounts /Unclaimed Deposits in Banks-Revised Instructions	All Commercial Banks (including RRBs) and all Co-operative Banks
RBI/2023-2024/104				
DoR.SPE.REC.63/13.03.00/2023-2024	01.1.2024	Department of Regulation	Review of Instructions on Bulk Deposits for Urban Co-operative Banks (UCBs)	All Primary (Urban) Co-operative Banks
RBI/2023-2024/103				
DOR.LRG.REC.62/03.10.001/2023-24	29.12.2023	Department of Regulation	Basel III Framework on Liquidity Standards – Net Stable Funding Ratio (NSFR) – Review of National Development Banks	All Scheduled Commercial Banks (excluding Payments Banks and Regional Rural Banks)
RBI/2023-2024/102				
DoR.MCS.REC.61/01.01.001/2023-24	29.12.2023	Department of Regulation	Fair Lending Practice - Penal Charges in Loan Accounts: Extension of Timeline for Implementation of Instructions	All Commercial Banks (including Small Finance Banks, Local Area Banks and Regional Rural Banks, excluding Payments Banks) All Primary (Urban) Co-operative Banks All NBFCs (including HFCs) and All India Financial Institutions (EXIM Bank, NABARD, NHB, SIDBI and NaBFID)
RBI/2023-2024/101				
CO.DPSS.POLC.No.S940/02-29-005/2023-24	29.12.2023	Department of Payment and Settlement Systems	Payments Infrastructure Development Fund – Extension of Scheme and Enhancements	The Chairman / Managing Director / Chief Executive Officer Card Issuing and Acquiring Banks and Non-banks / Authorised Card Networks
RBI/2023-2024/100				
FIDD.MSME & NFS.BC.No.13/06.02.31/2023-24	28.12.2023	Financial Inclusion and Development Department	Classification of MSMEs	The Chairman/ Managing Director/Chief Executive Officer All Scheduled Commercial Banks (except RRBs) (including Small Finance Banks and Local Area Banks)
RBI/2023-2024/99				
DOR.STR.REC.60/21.04.048/2023-24	28.12.2023	Department of Regulation	MHP Exemption for Transfer of Receivables	All Scheduled Commercial Banks (excluding Regional Rural Banks) All All-India Financial Institutions All Non-Banking Financial Companies (including Housing Finance Companies)
RBI/2023-2024/98				
FMRD.FMSD.07/03.07.35/2023-24	28.12.2023	Financial Markets Regulation Department	Reserve Bank of India (Financial Benchmark Administrators) Directions, 2023	All eligible market participants
RBI/2023-2024/97				
	27.12.2023	Financial	Reserve Bank of India	All participants in Government

FMRD.DIRD.No.05/14.03.061/2023-2024		Markets Regulation Department	(Government Securities Lending) Directions, 2023	Securities market
RBI/2023-2024/96				
A.P. (DIR Series) Circular No. 10	22.12.2023	Foreign Exchange Department	Trade Credit for imports into India – Submission of return on issuance of bank guarantees for Trade Credits on the Centralised Information Management System (CIMS)	All Category - I Authorised Dealer Banks
RBI/2023-2024/95				
A.P. (DIR Series) Circular No.09	22.12.2023	Foreign Exchange Department	Rupee Drawing Arrangement - Submission of statement/return on CIMS Portal	All Authorised Dealer Category - I Banks
RBI/2023-2024/94				
A.P. (DIR Series) Circular No.12	22.12.2023	Foreign Exchange Department	CIMS Project implementation - Discontinuation of submission in legacy XBRL	All Category-I Authorised Dealer Banks
RBI/2023-2024/93				
A.P. (DIR Series) Circular No.11	22.12.2023	Foreign Exchange Department	Liberalised Remittance Scheme (LRS) for Resident Individuals- Reporting of monthly return and daily transactions	All Category-I Authorised Dealer Banks
RBI/2023-2024/92				
DoR.RET.REC.59/12.01.001/2023-24	22.12.2023	Department of Regulation	Reverse Repo transactions - Reporting in Form 'A' Return	The Chairperson / CEOs of all Commercial Banks
RBI/2023-2024/91				
CO.DPSS.POLC.No.S-919/02-14-003/2023-24	20.12.2023	Department of Payment and Settlement Systems	Card-on-File Tokenisation (CoFT) – Enabling Tokenisation through Card Issuing Banks	All Payment System Providers and Payment System Participants
RBI/2023-2024/90				
DOR.STR.REC.58/21.04.048/2023-24	19.12.2023	Department of Regulation	Investments in Alternative Investment Funds (AIFs)	All Commercial Banks (including Small Finance Banks, Local Area Banks and Regional Rural Banks) All Primary (Urban) Co-operative Banks/State Co-operative Banks/ Central Co-operative Banks All All-India Financial Institutions All Non-Banking Financial Companies (including Housing Finance Companies)
RBI/2023-2024/89				
FIDD.CO.LBS.BC.No.12/02.08.001/2023-24	18.12.2023	Financial Inclusion and Development Department	Formation of new district Mauganj in the State of Madhya Pradesh – Assignment of Lead Bank Responsibility	The Chairman / Managing Director & Chief Executive Officer Lead Banks Concerned
RBI/2023-2024/88				
CO.DPSS.POLC.No.S-882/02.14.003/2023-24	12.12.2023	Department of Payment and Settlement Systems	Processing of e-mandates for recurring transactions	The Chairman / Managing Director / Chief Executive Officer All Scheduled Commercial Banks, including Regional Rural Banks / Urban Co-operative Banks / State Co-operative Banks / District Central Co-operative Banks / Payments Banks / Small Finance Banks / Local Area Banks / Non-bank Prepaid Payment Instrument issuers / Authorised Card Payment Networks / National Payments Corporation of India
RBI/2023-2024/87				
IDMD.CDD.No.2128/14.04.050/2023-24	11.12.2023	Internal Debt Management Department	Sovereign Gold Bond (SGB) Scheme 2023-24	Scheduled Commercial Banks (as per the list attached), Designated Post Offices (as per the list attached) Stock Holding Corporation of India Ltd. National Stock Exchange of India Ltd. Bombay Stock Exchange Ltd. Clearing Corporation of India Ltd.