

## 38<sup>th</sup> SLBC Quarterly meeting for the quarter ended June 2023

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## Agenda 1: Adoption of Minutes of the 37<sup>th</sup> SLBC Quarterly Meeting

The minutes of 37<sup>th</sup> SLBC meeting for the quarter ended 31<sup>st</sup> March 2023 held on 19<sup>th</sup> May 2023 as furnished in **Annexure 'A'** was circulated to RBI, NABARD, Government Departments concerned and all the members of SLBC. These minutes may be taken as confirmed by the house as no requests for amendments/modifications were received.

## Agenda 2: Action points of 37<sup>th</sup> SLBC Quarterly Meeting - Action Taken Report

No.	Action Point	Action by	Action initiated																																																		
1	All the 241 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.	Controller of all Banks/LDMs	<p>Banks which have been allocated URCS and covered the same have confirmed that the JDD app has been suitably updated. Further, uncovered villages numbering to 91 are to be covered with Banking Outlets. Bank wise status is as under:</p> <table border="1"> <thead> <tr> <th>Sl</th> <th>Bank</th> <th>No Allocated</th> <th>No covered</th> <th>No to be covered</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>TGB</td> <td>86</td> <td>77</td> <td>9</td> </tr> <tr> <td>2</td> <td>SBI</td> <td>61</td> <td>14</td> <td>47</td> </tr> <tr> <td>3</td> <td>UBI</td> <td>27</td> <td>6</td> <td>21</td> </tr> <tr> <td>4</td> <td>APGVB</td> <td>24</td> <td>18</td> <td>6</td> </tr> <tr> <td>5</td> <td>IPPB</td> <td>22</td> <td>21</td> <td>1</td> </tr> <tr> <td>6</td> <td>Canara</td> <td>12</td> <td>5</td> <td>7</td> </tr> <tr> <td>7</td> <td>Indian</td> <td>7</td> <td>7</td> <td>0</td> </tr> <tr> <td>8</td> <td>PNB</td> <td>2</td> <td>2</td> <td>0</td> </tr> <tr> <td></td> <td><b>Total</b></td> <td><b>241</b></td> <td><b>150</b></td> <td><b>91</b></td> </tr> </tbody> </table>	Sl	Bank	No Allocated	No covered	No to be covered	1	TGB	86	77	9	2	SBI	61	14	47	3	UBI	27	6	21	4	APGVB	24	18	6	5	IPPB	22	21	1	6	Canara	12	5	7	7	Indian	7	7	0	8	PNB	2	2	0		<b>Total</b>	<b>241</b>	<b>150</b>	<b>91</b>
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2	Inactive BCs for more than one month are to be reviewed at regular intervals and suitable corrective steps to be initiated for activation/replacing with new BCs to extend un-interrupted banking services.	Yes, Kotak,HDFC, ICICI,SBI, IDFC, Canara,UCO,UBI,APGVB,TGB,KVB,BOB,IDBI & KBSLAB	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. Payment Banks were also sensitized to ensure activation of their BCs.																																																		
3	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	<p>All the Banks have noted the same for compliance and informed that the same is taken care at the Apex level.</p> <table border="1"> <thead> <tr> <th>Lending to</th> <th>Norm</th> <th>Mar-23 (%)</th> <th>Jun-23 (%)</th> </tr> </thead> <tbody> <tr> <td>Priority Sector</td> <td>40.00</td> <td>34.51</td> <td>31.73</td> </tr> <tr> <td>Agriculture</td> <td>18.00</td> <td>15.82</td> <td>14.84</td> </tr> <tr> <td>Micro Enterprises</td> <td>7.50</td> <td>5.71</td> <td>5.66</td> </tr> <tr> <td>Weaker Sections</td> <td>11.50</td> <td>12.54</td> <td>11.50</td> </tr> </tbody> </table>	Lending to	Norm	Mar-23 (%)	Jun-23 (%)	Priority Sector	40.00	34.51	31.73	Agriculture	18.00	15.82	14.84	Micro Enterprises	7.50	5.71	5.66	Weaker Sections	11.50	12.54	11.50																														
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4	Analysis to be presented on NPAs under loans to SHGs i.e. on NPAs in SHG loans below 3 lakhs, 3 lakhs-5 lakhs, 5 lakhs- 10 lakhs and above 10 lakhs.	Controller of all Banks/SLBC	<p>Bank wise NPAs presented in Agenda 4 d ii b.</p> <table border="1"> <thead> <tr> <th>Limit</th> <th>NPAs in lacs</th> <th>% to O/s</th> </tr> </thead> <tbody> <tr> <td>&lt;3 lacs</td> <td>118.13</td> <td>7.85</td> </tr> <tr> <td>&gt;3 lacs &lt; 5 lacs</td> <td>146.28</td> <td>6.29</td> </tr> <tr> <td>&gt;5 lacs &lt; 10 lacs</td> <td>76.73</td> <td>0.58</td> </tr> <tr> <td>&gt;10 lacs</td> <td>341.93</td> <td>0.03</td> </tr> </tbody> </table>	Limit	NPAs in lacs	% to O/s	<3 lacs	118.13	7.85	>3 lacs < 5 lacs	146.28	6.29	>5 lacs < 10 lacs	76.73	0.58	>10 lacs	341.93	0.03																																			
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5	Under SHG Bank Linkage, Banks to strive to achieve targets in respect of number of groups also as coverage of more groups mean coverage of more women members.	Controller of all Banks/SERP/MEPMA	Banks have confirmed having noted for compliance.																																																		
6	All SHG members are to be individually covered under the insurance schemes of PMJJBY and PMSBY.	Controller of all Banks/SERP/MEPMA	The matter has been discussed in the Sub Committee meetings. Banks have confirmed that they have been coordinating with SERP/MEPMA to improve coverage of SHG members under the Social Security Schemes.																																																		
7	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 10.08.2023. It was observed that all the Banks could complete the data updation by 24th of the following Month. Banks have been advised to adhere to timelines of 10th of the following month of end of quarter.																																																		

8	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.
9	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.
10	Reimbursement of RSETI expenditure of Rs. 21.40 Crores due to the Banks from Government of India through SERP Department.	SERP & GoT, GoI	Pending with MoRD. No developments during the quarter.
11	Banks to refund the subsidy portion / submit utilization certificates in respect of ungrounded units of SC Corporation/BC Corporation, immediately to respective corporations.	Controller of all Banks	As per the information submitted by banks, Utilisation Certificates to the extent of Rs.54.72 crores have been submitted and an amount of Rs. 0.42 crore has been refunded to the BC Corporation and with regard to SC corporation UCs for an amount of Rs.7.07 crores were submitted and Rs.1.31 cr has been returned to SC Corporation. Both the corporations to confirm and update the present status.

**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 10<sup>th</sup> August 2023 to review the progress in financial inclusion initiatives as at the end of June 2023. Major agenda items of the review by the Sub-Committee are furnished below.

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

**i) Banking Network in Telangana State**

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

As on	Rural	Semi-Urban	Urban/Metro	Total
June 2023	1833	1465	2879	6177

The population group-wise and sector-wise distribution of bank branches as on 30<sup>th</sup> June 2023 is furnished in **Annexure-1**.

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

**Small Finance Banks:**

- 1) **Equitas Small Finance Bank Ltd** : 17 Branches and have no BCs
- 2) **Jana Small Finance Bank Ltd:** 1 Branch and have no BCs
- 3) **Fincare Small Finance Bank Ltd** : 58 Branches and 111 BCs
- 4) **Suryoday Small Finance Bank Ltd:** 2 Branches and have no BCs
- 5) **Utkarsh Small Finance Bank Ltd** : 3 Branch and have no BCs
- 6) **A.U.Small Finance Bank Ltd** : 6 Branch and have no BCs
- 7) **ESAF Small Finance Bank Ltd:** 4 Branches and have no BCs

**Payment Banks:**

- 1) **Airtel Payments Bank Ltd:** It is reported that they do not have branches in Telangana State but is operating through its 5392 Banking points (BCs).
- 2) **India Post Payments Bank Ltd:** IPPB has 23 Branches and 6632 Bank Mitra points.
- 3) **Fino Payments Bank:** Fino Payments Bank has 4 branches and 24976 CSPs.

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

- a. All 221 villages identified by DFS during 2019-20, in terms of Department of Financial Services letter No. F.No. 21(23)2014-FI (Mission Office) dated 23.07.2019 have been covered with Banking Outlets by member Banks to provide Banking facilities.
- b. DFS has advised vide its letter dated 17.03.2023 that there are 241 URCs in Telangana and advised that these URCs are to be covered with Banking Outlets.

Banks which have covered the URCs with Banking Outlets have confirmed that JDD app has been suitably updated.

The status of coverage as on 09.08.2023 is as under:

SI No	Name of the Bank	No of villages allocated	No of villages covered	No of villages to be covered
1	TGB	86	77	9
2	SBI	61	14	47
3	UBI	27	6	21
4	APGVB	24	18	6
5	IPPB	22	21	1
6	Canara Bank	12	5	7
7	Indian Bank	7	7	0
8	PNB	2	2	0
	<b>Grand Total</b>	<b>241</b>	<b>150</b>	<b>91</b>

**c. Status of opening of bank branches in the identified Unbanked Centres in LWE Districts**

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

**d. 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 identified LWE worst affected district.

**i. Issue of opening of branches, ATMs or BC outlets in the vicinity of the CAPF camps:**

All the CRPF/CAPF camps have been covered with Branch/ATM/BC.

**ii. 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.

**iii) National Strategy for Financial Inclusion 2019-24:**

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

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

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

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

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

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

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

#### **iv) 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.

**v) 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 30.06.2023 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 30.06.2023 ( Per lakh population)	% Achievement	Remarks
Kumuram Bheem Asifabad	515814	113872	115441	89	
Bhadradri Kothagudem	1069000	139075	156897	121	
Jayashankar Bhupalapally	711434	94996	127568	98	
PMJJBY enrolments (BENCH MARK TARGET: 9,775 PER LAKH POPULATION)					
District	Population	Achievement as on 31.01.2020 ( Per lakh population)	Achievement as on 30.06.2023 ( Per lakh population)	% Achievement	Remarks
Kumuram Bheem Asifabad	515814	9756	17378	178	
Bhadradri Kothagudem	1069000	25675	27728	284	
Jayashankar Bhupalapally	711434	8560	19275	197	
PMSBY enrolments (BENCH MARK TARGET: 30,303 PER LAKH POPULATION)					
District	Population	Achievement as on 31.01.2020 ( Per lakh population)	Achievement as on 30.06.2023 ( Per lakh population)	% Achievement	Remarks
Kumuram Bheem Asifabad	515814	18482	24909	82	
Bhadradri Kothagudem	1069000	42364	48293	159	
Jayashankar Bhupalapally	711434	13945	33640	111	
APY subscribers (BENCH MARK TARGET: 2886 PER LAKH POPULATION)					
District	Population	Achievement as on 31.01.2020 ( Per lakh population)	Achievement as on 30.06.2023 ( Per lakh population)	% Achievement	Remarks
Kumuram Bheem Asifabad	515814	1275	4271	148	
Bhadradri Kothagudem	1069000	2456	4905	170	
Jayashankar Bhupalapally	711434	1393	5222	181	

**vi) 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.

The progress as on 30.06.2023 for 169 villages is as per the table below:

Progress as on 30.06.2023							
No of Villages	Total Population (A)	Out of (A) Total no. Of people eligible for normal Savings Bank account/ PMJDY account & PMSBY/PMJJBY/APY Schemes enrolment (B)	Out of (A) Savings Bank accounts opened for eligible people (B)	Out of (B) No of PMJDY accounts opened	Out of (B) No of persons covered under PMSBY	Out of (B)No of persons covered under PMJJBY	Out of (B) No of persons covered under APY
169	188423	164405	142868	63380	29738	22112	10116

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

All Banks to ensure that their BCs will work from a fixed point location with online interoperable devices so that the financial services and benefits of Social Security Schemes and PMJDY reach the beneficiaries.

There are 42,622 BCs functioning in the State of which 26,161 are in Rural, 4,993 in Semi Urban and 11,468 in Urban & Metro areas. A total of 12213 BCs are inactive as on 30.06.2023 of which, 6474 are in Rural, 932 in Semi Urban and 4807 in Metro Areas.

#### **Federal Bank and Catholic Syrian Bank have added new CSPs in the quarter for the first time.**

Banks with Inactive BCs- Yes Bank -7929, Kotak Mahindra Bank -3538, HDFC -184, IDFC Bank -144 & other Banks with Inactive BCs need to initiate action for activation of BCs or appoint new BCs before 10.08.2023, 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 37,111 BCs of SFBs and Payment banks in the state of which 16670 are inactive as at the end of June 2023 quarter. Fino Payments Bank has 63.14% of their BCs inactive.

SI No.	Name of the Bank	No. of BC/CSP as on 30.06.2023				No. of Inactive BC/CSP(>30days) as on 30.06.2023				Increase/Decrease in No. of Inactive BC/CSP over March 2023				Inc/ Dec in no. of BCs over Mar 23
		R	SU	U/M	Total	R	SU	U/M	Total	R	SU	U/M	Total	
1	Yes Bank	17948	2479	4251	24678	5730	746	1453	7929	-477	-60	-267	-804	165
2	Kotak Mahindra Bank	324	412	3496	4232	245	41	3252	3538	2	-4	195	193	233
3	State Bank of India	1921	498	634	3053	182	57	71	310	182	57	71	310	69
4	HDFC Bank	419	118	30	567	152	30	2	184	8	-19	-9	-20	-57
5	IDFC First Bank	316	119	26	461	89	46	9	144	-2	6	-3	1	-45
6	Canara Bank	304	203	113	620	10	10	7	27	2	1	7	10	30
7	UCO Bank	30	0	9	39	16	0	9	25	-3	0	9	6	9
8	Union Bank of India	900	0	9	909	17	0	0	17	-34	0	0	-34	8
9	APGVB	1177	371	36	1584	14	0	0	14	-1	0	0	-1	0
10	TGB	633	0	0	633	9	0	0	9	0	0	0	0	37
11	Karur Vysya Bank	7	0	0	7	7	0	0	7	7	0	0	7	4
12	Bank of Baroda	120	95	293	508	0	2	2	4	0	0	-1	-1	21
13	IDBI Bank	5	7	5	17	1	0	2	3	-7	-8	-1	-16	-2
14	KBSLAB	28	0	0	28	2	0	0	2	-1	0	0	-1	0
15	Axis Bank	507	413	834	1754	0	0	0	0	0	0	0	0	4
16	Bank of India	7	5	20	32	0	0	0	0	0	0	0	0	0
17	Bank of Maharashtra	9	0	1	10	0	0	0	0	0	0	0	0	0
18	Catholic Syrian Bank	0	0	4	4	0	0	0	0	0	0	0	0	4
19	Central Bank of India	83	19	7	109	0	0	0	0	0	0	0	0	3
20	Federal Bank	0	9	1	10	0	0	0	0	0	0	0	0	10
21	ICICI Bank	364	0	6	370	0	0	0	0	0	0	0	0	0
22	Indian Bank	90	0	17	107	0	0	0	0	0	0	0	0	4
23	Indian Overseas Bank	72	25	15	112	0	0	0	0	0	0	0	0	2
24	Indusind Bank	0	0	316	316	0	0	0	0	0	0	0	0	49
25	Punjab National Bank	97	0	17	114	0	0	0	0	0	0	0	0	1
26	RBL Bank	800	220	1328	2348	0	0	0	0	0	0	0	0	-498
	<b>TOTAL</b>	<b>26161</b>	<b>4993</b>	<b>11468</b>	<b>42622</b>	<b>6474</b>	<b>932</b>	<b>4807</b>	<b>12213</b>	<b>-324</b>	<b>-27</b>	<b>1</b>	<b>-350</b>	<b>51</b>

Details of BCs of Payment Banks and Small Finance Banks:

SI No	Name of the Bank	No of BC/CSP as on 30.06.2023				No of inactive BC/CSP as on 30.06.2023				Increase/ Decrease in No. of Inactive BCs over March 2023			
		Rural	SU	Urban/Metro	Total	Rural	SU	Urban/Metro	Total	Rural	SU	Urban/Metro	Total
1	IPPB	3870	2188	574	6632	0	659	233	892	252	68	28	348
2	Fino PB	16036	4015	4925	24976	9896	2572	3302	15770	3088	1089	1299	5476
3	Airtel PB	3003	1021	1368	5392	0	0	0	0	-405	-166	-241	-812
4	Fincare SFB	58	53	0	111	5	3	0	8	-2	2	0	0
5	Equitas SFB	0	0	0	0								
6	ESAF	0	0	0	0								
7	Suryoday	0	0	0	0								
8	AU SFB	0	0	0	0								
9	Jana SFB	0	0	0	0								
10	Utkarsh SFB	0	0	0	0								
	<b>Total</b>	<b>22967</b>	<b>7277</b>	<b>6867</b>	<b>37111</b>	<b>9901</b>	<b>3234</b>	<b>3535</b>	<b>16670</b>	<b>2933</b>	<b>993</b>	<b>1086</b>	<b>5012</b>

**Connectivity issues:**

Canara Bank has reported connectivity issues at the following centers

S.NO	DPC D	BRANCH NAME	ISSUES	ADDRESS	Village	Mandal	District
1	5902	MAKTHAMADARAM	BSNL COPPER /OFC FEASIBILITY NOT AVAILABLE	# 2-60, Main Road, Mahabubnagar-509408	MAKTHAMADARAM	Talakondapalle	Mahabubnagar
2	5903	POOLAPALLE	BSNL COPPER /OFC FEASIBILITY NOT AVAILABLE	#1-81, Gram Panchayath,Ranga Reddy -501101	POOLAPALLE	Nawabpet	Rangareddy
3	4502	NIRDAVALLY	BSNL COPPER /OFC FEASIBILITY NOT AVAILABLE	H.No.1-52, VPO: Nirdavelly, Mahabubnagar -509408	NIRDAVALLY	Keshampet	Mahabubnagar
4	6292	JALPALLY	BSNL COPPER /OFC FEASIBILITY NOT AVAILABLE	Plot No.6, Survey No.234/6, Main Road, Sriram Colony, Keshogiri Post, Jalpally, SRIRAM COLONY, JALPALLY-500005	JALPALLY	Saroornagar	Rangareddy
5	8717	YELLAKONDA	BSNL COPPER /OFC FEASIBILITY NOT AVAILABLE	H.No.5-61, Main Road, YELLAKONDA, Ranga Reddy-501203	YELLAKONDA	Nawabpet	Rangareddy
6	3737	KISHAN NAGAR	BSNL COPPER /OFC FEASIBILITY NOT AVAILABLE	H.NO.2-4/1 MAIN ROAD, SHADNAGAR PO, Mahabubnagar-509216	KISHAN NAGAR	Shadnagar	Mahabubnagar
7	4503	REPALA	BSNL COPPER /OFC FEASIBILITY NOT AVAILABLE	#3/106, Opp.Panchayath Office, Nalgonda-508213	REPALA	Munagala	Nalgonda

DoT has advised Canara Bank that the issues pertaining to the branches which are not having primary connectivity will be taken up by DoT. Other issues may be taken up with concerned Service Provider for upgradation of existing telecom services are required in the branch..

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

**ATMs:** As per the data submitted by the Banks, as at the end of June 2023, there are 9,612 ATMs functioning in the State of Telangana.

**POS:** As at the end of June 2023, 1,92,853 POS Machines were deployed with the Merchants as touch points across the State of Telangana.

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

- Banks in the State have so far opened 1,11,82,099 PMJDY accounts, together having balances amounting to Rs.3,670 crores.
- 17,54,030 PMJDY accounts are having zero balances i.e., 15.68% of total accounts.
- Of the total Zero Balance accounts, ICICI contributed 51.19%(78% of its total accounts are zero balance accounts) & UBI-14.36%. It is observed that over a period of time ICICI Banks zero balance accounts are at same level.
- 84,18,835 (75.29%) of PMJDY accounts have been issued with Rupay cards
  - HDFC & ICICI Banks have issued Rupay cards to all PMJDY account holders (100%)
  - JKB (42.86%), Axis Bank (42.11%), Federal Bank (40.17%),Kotak Mahindra Bank (38.98%) Central Bank of India (36.18%), & Indusind Bank(29.97) have less than 50 % coverage
- 91,65,472 (81.97%) of the PMJDY accounts are Aadhar Seeded. KVB and BOM have more than 98% of their accounts Aadhar seeded and ICICI has 63.85% & Yes Bank has only 20.98 of the accounts Aadhar seeded.

Performance of Banks was reviewed in Sub-committee meeting on Financial Inclusion held on 10.08.2023.

Sector wise position of PMJDY accounts as on 30.06.2023 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	27,45,922	45,67,847	32,21,993	40,91,776	73,13,769	2,345.09	6,03,954	59,49,990	62,88,447
PVT	11,29,709	2,05,709	5,77,812	7,57,606	13,35,418	270.99	9,38,600	12,81,336	8,82,936
RRB	22,89,055	2,43,857	9,37,688	15,95,224	25,32,912	1,054.02	2,11,476	11,87,509	19,94,089
<b>Total - 30.06.23</b>	<b>61,64,686</b>	<b>50,17,413</b>	<b>47,37,493</b>	<b>64,44,606</b>	<b>1,11,82,099</b>	<b>3,670.10</b>	<b>17,54,030</b>	<b>84,18,835</b>	<b>91,65,472</b>
Total - 31.03.23	61,20,061	49,84,560	46,99,010	64,05,611	1,11,04,621	3,245.26	17,51,162	83,95,790	90,62,796

S.N	Banks	No of A/cs Rural	No of A/cs Urban	Total PMJDY Accounts	Deposit amount (in Rs. Crore)	Zero Balance Account	Zero Balance Account %	Rupay Card issued	Rupay Card issuance %	Aadhaar Card Seeded	Aadhaar seeding %
1	State Bank of India	1197877	3166731	4364608	1310	142810	8.14	3899594	89.35	3828972	87.73
2	RRBs	2289055	243857	2532912	1054	211476	12.06	1187509	46.88	1994089	78.73
3	ICICI Bank Ltd	1098592	47167	1145759	138	898037	51.20	1145748	100.00	731547	63.85
4	Union Bank of India	792962	307008	1099970	277	251795	14.36	748904	68.08	783631	71.24
5	Canara Bank	330989	259035	590024	292	87366	4.98	323418	54.81	553774	93.86
6	Bank of Baroda	126826	295705	422531	138	35689	2.03	381206	90.22	402175	95.18
7	Indian Bank	84757	108093	192850	77	34434	1.96	156711	81.26	135049	70.03
8	Indian Overseas Bank	44308	125250	169558	66	6771	0.39	145093	85.57	141452	83.42
9	Punjab National Bank	39357	105487	144844	66	26185	1.49	79597	54.95	136344	94.13
10	Bank of India	53084	73974	127058	45	7865	0.45	115990	91.29	122872	96.71
11	Central Bank of India	47567	53281	100848	29	5806	0.33	36484	36.18	95036	94.24
12	HDFC Bank Ltd	15407	64596	80003	84	20971	1.20	80001	100.00	58393	72.99
13	UCO Bank	14129	39637	53766	27	3056	0.17	27236	50.66	42438	78.93
14	Bank of Maharashtra	13693	30925	44618	18	2038	0.12	33711	75.55	43930	98.46
15	Axis Bank Ltd	544	37691	38235	32	5711	0.33	16102	42.11	32078	83.90
16	IDBI Bank Ltd.	1193	29044	30237	7	5750	0.33	16886	55.85	23920	79.11
17	Kotak Mahindra Bank	8287	5611	13898	3	3875	0.22	5417	38.98	12942	93.12
18	IndusInd Bank Ltd	7	10239	10246	3	627	0.04	3071	29.97	9621	93.90
19	Karur Vysya Bank	3164	4359	7523	1	1497	0.09	7433	98.80	7411	98.51
20	Punjab & Sind Bank	373	2721	3094	0	139	0.01	2046	66.13	2774	89.66
21	South Indian Bank Ltd	306	2472	2778	1	487	0.03	1659	59.72	2685	96.65
22	Federal Bank Ltd	0	2372	2372	1	286	0.02	943	39.76	2014	84.91
23	Yes Bank Ltd	2209	160	2369	0	1015	0.06	2302	97.17	490	20.68
24	City Union Bank Ltd	0	1893	1893	0	326	0.02	1729	91.34	1740	91.92
25	Jammu & Kashmir Bank	0	105	105	0	18	0.00	45	42.86	95	90.48
	<b>Total</b>	<b>6164686</b>	<b>5017413</b>	<b>11182099</b>	<b>3670</b>	<b>1754030</b>		<b>8418835</b>		<b>9165472</b>	

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

Controllers of Banks are requested to focus on reduction in zero balance PMJDY accounts, 100% coverage of accounts with issue of Rupay Cards and Aadhaar seeding etc., and to initiate suitable steps to bring all eligible family members of PMJDY account holders under Financial Inclusion.

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

UIDAI has advised that there are 40 Uncovered Mandals and 170 Uncovered pin codes, the details of which have been shared with all the Banks.

Sl No	District	Subdistrict	Sl No	District	Subdistrict
1	Bhadradi	Allapalli	21	Mancherial	Hajipur
2	Nalgonda	Anumula (Haliya)	22	Rajanna	Illanthakunta
3	Nizamabad	Armoor	23	Nalgonda	Kanagal
4	Suryapet	Athmakur (S)	24	Nalgonda	Kethepally
5	Nirmal	Basar	25	Hyderabad	Khairathabad
6	Hyderabad	Bhadurpura	26	Khammam	Khammam Rural
7	Warangal Urban	Bheemadevarapalli	27	Warangal Urban	Khila Warangal
8	Nagarkurnool	Bijinapally	28	Medak	Kowdipally
9	Kamareddy	Birkur	29	Jayashankar	Mutharam (Mahadevpur)
10	Khammam	Bonakal	30	Warangal Rural	Nadikuda
11	Nalgonda	Chandampet	31	Siddipet	Narayanaraopet
12	Medak	Chilipched	32	Kamareddy	Nizamsagar
13	Jangoan	Chilpur	33	Wanaparthy	Peddmandaddi
14	Mahabubnagar	Chinna Chinta Kunta	34	Suryapet	Penpahad
15	Khammam	Chintakani	35	Yadadri	Rajapeta
16	Rangareddy	Chowdergudem	36	Warangal Rural	Sangem
17	Bhadradi	Chunchupalli	37	Rangareddy	Serilingampalle
18	Warangal Rural	Damera	38	Khammam	Tirumalayapalem
19	Karimnagar	Ellandakunta	39	Hyderabad	Tirumalgherry
20	Khammam	Enkoor	40	Yadadri	Turkpally

Banks intended to open AEC at these locations are requested to do the needful and confirm to SLBC.

**iii) Aadhaar Seeding of Bank Accounts and mapping on NPCI**

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

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

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

The progress under **Social Security Schemes** made by banks (sector-wise) in the State as on **30.06.2023** is as per the following table:

Bank Type	As on 30.06.2023			
	PMSBY	PMJJBY	APY	Total
Public Sector	8601015	3356227	1106559	13063801
Private Sector	1180479	247445	109776	1537700
RRB	2321341	1366462	414161	4101964
Coop.	479179	295595	0	774774
<b>Total</b>	<b>12582014</b>	<b>5265729</b>	<b>1630496</b>	<b>19478239</b>

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

**Renewal & enrolment of SHG women in PMJJBY & PMSBY**

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

**Revised claim process for PMJJBY & PMSBY**

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

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

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

Controllers of Banks were advised to focus on the following:

- Conduct of periodic publicity campaigns with special focus on rural areas at regular intervals for creating awareness about benefits of Social Security Schemes
- Streamlining the procedures and leverage technology to speed up claim settlement process and improve outreach
- To Ensure that no eligible Jandhan Account holders are left out from availing the risk covers under PMJJBY & PMSBY
- Enrolment of beneficiaries of other Government scheme like PM Ujjwala PM Kisan MGNREGA etc. under the schemes
- Use of SMS and other Digital platforms to make account holders aware of the schemes and also to seek auto debit mandate from them
- Leveraging marketing channels like Banking Correspondents (BCs) for ensuring Pan India coverage and innovative ways be devised for motivating the field level functionaries for enhancing enrolments especially under PMJJBY & PMSBY
- To Fix target of fresh enrolment under PMJJBY & PMSBY to enhance enrolment

The progress of covering PMJDY Accounts under Insurance and Pension Schemes of Govt. of India under the programme as on 30.06.2023 is enclosed as **Annexure “ L ”**.

**ii) APY Targets for 2023-24 and CITIZEN'S CHOICE Campaign:**

**APY Targets for 2023-24:** DFS, Ministry of Finance, Govt of India has set a target of 4,56,370 enrolments for FY 2023-24. The achievement under APY during the CFY as on 15.07.2023 was at 96,937 enrolments against target of 4,56,370 i.e., an achievement of 21.00 % of targets. Bank wise performance, which is as under, was reviewed in the Sub Committee on FI & DP on 10.08.2023.

Name of Bank	Annual Target	APY accounts opened in Current FY	Annual Target Achievement in CFY	Cumulative APY opened since inception
STATE BANK OF INDIA	1,17,700	31,980	27%	4,62,762
APGVB	49,300	19,214	39%	2,46,548
UNION BANK OF INDIA	67,600	11,564	17%	3,50,565
TELANGANA GRAMEENA BANK	42,700	10,671	25%	1,69,706
CANARA BANK	35,100	5,894	17%	1,68,167
BANK OF BARODA	16,100	4,523	28%	78,007
INDIAN BANK	15,300	3,595	23%	62,437
INDIAN OVERSEAS BANK	11,200	1,836	16%	29,735
CENTRAL BANK OF INDIA	9,400	1,829	19%	38,881
KOTAK MAHINDRA BANK	2,820	1,564	55%	4,025
BANK OF INDIA	6,100	1,469	24%	27,634
BANK OF MAHARASHTRA	4,600	723	16%	5,488
IDBI BANK LTD	3,010	498	17%	28,919
PUNJAB NATIONAL BANK	13,500	423	3%	26,007
TAMILNAD MERCANTILE BANK	240	334	139%	4,052
UCO BANK	3,700	199	5%	6,024
HDFC BANK LTD	23,940	166	1%	31,428
PUNJAB AND SIND BANK	800	96	12%	2,274
YES BANK LIMITED	630	81	13%	159
THE KARUR VYSYA BANK LTD	1,770	67	4%	3,027
THE SOUTH INDIAN BANK LTD	1,350	62	5%	1,508
KARNATAKA BANK LIMITED	750	50	7%	2,509
ICICI BANK LIMITED	11,200	49	0%	12,725
AXIS BANK LTD	11,130	27	0%	17,336
DCB BANK LIMITED	1,050	8	1%	472
INDUSIND BANK LIMITED	600	7	1%	76
THE FEDERAL BANK LTD	720	4	1%	296
DHANLAXMI BANK LIMITED	210	2	1%	313
CITY UNION BANK LTD	990	2	0%	819
STANDARD CHARTERED BANK	90	0	0%	0
THE LAKSHMI VILAS BANK	1,530	0	0%	169
THE CATHOLIC SYRIAN BANK	330	0	0%	40
RBL BANK LIMITED	90	0	0%	16
THE JAMMU AND KASHMIR BANK	90	0	0%	64
THE AP STATE CO-OP BANK	40	0	0%	3
BANDHAN BANK LIMITED	390	0	0%	355
IDFC FIRST BANK LIMITED	300	0	0%	81

TOTAL	4,56,370	96,937	21%	17,82,627
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Banks having Nil APY enrollments during the CFY 2023-24- CUB, CSB, RBL, JKB, Bandhan, IDFC & DBS(e-LVB)

**CITIZEN'S CHOICE FY 2022-23 H2- CAMPAIGN:** The main objective of the "APY CITIZEN'S CHOICE - Exclusively for LDMs" campaign is to reach out to the eligible population that has not yet enrolled in the Atal Pension Yojana & the campaign aims to increase APY enrolment so that individuals can live with dignity during their retirement years, starting from the age of 60.

The achievement under Citizen's choice FY 2023-24 H1-P1 Campaign (01.04.2023-30.06.2023) as on 30.06.2023 is at 65,778 enrollments against target of 1,02,620 i.e., an achievement of 64.10% of targets. Out of 33, 8 LDMs could achieve the target.

Sr. No.	Name of the District	Target	No. of APY Accounts enrolled (From 1st May to 30 Jun 2023)	% of Target Achievement
1	MAHABUBABAD	1,020	1,958	191.96%
2	JAYASHANKAR BHUPALAPALLY	980	1,713	174.80%
3	WARANGAL RURAL	1,260	1,870	148.41%
4	WANAPARTHY	900	1,108	123.11%
5	NAGARKURNOOL	1,280	1,545	120.70%
6	JOGULAMBA GADWAL	820	982	119.76%
7	NALGONDA	4,340	4,699	108.27%
8	NIRMAL	1,380	1,426	103.33%
9	RAJANNA SIRCILLA	940	923	98.19%
10	YADADRI BHUVANAGIRI	1,540	1,500	97.40%
11	ADILABAD	2,100	1,912	91.05%
12	MANCHERIAL	1,840	1,648	89.57%
13	KAMAREDDY	1,760	1,516	86.14%
14	JANGOAN	1,060	866	81.70%
15	SIDDIPET	2,020	1,637	81.04%
16	KUMURAM BHEEM ASIFABAD	820	662	80.73%
17	JAGITIAL	1,720	1,358	78.95%
18	SURYAPET	2,440	1,924	78.85%
19	SANGAREDDY	3,380	2,417	71.51%
20	KHAMMAM	3,900	2,755	70.64%
21	NIZAMABAD	4,880	3,260	66.80%
22	WARANGAL URBAN	3,640	2,403	66.02%
23	VIKARABAD	1,600	1,016	63.50%
24	BHADRADRI KOTHAGUDEM	2,320	1,428	61.55%
25	MAHABUBNAGAR	3,060	1,815	59.31%
26	MEDAK	2,600	1,408	54.15%
27	KARIMNAGAR	4,240	2,264	53.40%
28	RANGA REDDY	12,560	5,431	43.24%
29	NARAYANPET	600	254	42.33%
30	PEDDAPALLI	1,680	665	39.58%
31	HYDERABAD	20,780	8,164	39.29%
32	MEDCHAL MALKAJGIRI	8,560	3,154	36.85%
33	MULUGU	600	97	16.17%
<b>Total</b>		<b>1,02,620</b>	<b>65,778</b>	<b>64.10%</b>

#### **Saturation of APY in LWE Districts:**

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

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

## f. Financial Literacy Initiatives

### Financial Literacy Centres (FLCs) – Position as on 30.06.2023

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

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

Camps conducted by Rural Branches		
Quarter ended	Target	Conducted
June -2023	5499	4747

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

- 80 FLCs are functioning in the state.
- During the quarter Union Bank of India has opened 2 new FLCs at Peddapally and Mancherial.
- During the Quarter, 254 special camps and 609 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
- 1833 Rural branches in the State have conducted 4747 camps during the quarter against a target of 5499.
- 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.

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

## g. CFL (Centre for Financial Literacy)

The idea of Centre for Financial Literacy (CFL) was sown when the Reserve Bank of India had come out with an approach paper on National Strategy for Financial Inclusion 2019-24 to accelerate Financial Inclusion to promote economic wellbeing, prosperity and sustainable development. The vision of this document is to

provide universal access to formal financial services in an affordable manner to all the citizens in a safe and transparent manner to support inclusive and resilient growth with broadening & deepening financial inclusion and promoting Financial Literacy and Consumer protection. It also aims to provide access to livelihood and skill development.

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

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

Status of opening of CFLs as on 30.06.2023:

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

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

All 33 Districts in the State are 100% digitally enabled i.e., all the operative CA & SB accounts were provided with at least one of the digital modes of payments.

#### **i) NABARD FI Fund Utilisation:**

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

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

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

#### **Preparation of Potential Linked Credit Plan (PLP) of districts**

NABARD as a part of its mandate and as outlined by the Lead Bank Scheme of the RBI has been preparing the PLP document every year. The PLP document estimates the potential bank credit that exists for various activities classified as priority sector by the RBI.

The PLP of each district assess the potential available, potential already exploited, infrastructure available, infrastructure gaps, proposed infrastructure and past trends in credit flow in the district.

However, with respect to Agri-Term Loan, granular data on Sub-sectors viz., water resources, Farm Mechanization, Animal Husbandry, Fisheries, Plantation and Horticulture, Land development, etc., are not available from SLBC data.

During the meeting held by RBI on 28 July 2023, it was indicated that the granular data may be obtained from LDM/ concerned line departments. However, it was informed by our DDMs that line departments do

not maintain the data on credit flow. Even LDMs also expressed their inability to provide the granular data. Pending this, the projections for 2024-25 may not be a realistic assessment of the potential available. In view of this, RBI/SLBC may consider devising a mechanism to source this data.

**To arrive at the projections for MSME, we request the support of SIDBI also to provide the data as captured in the Udyami portal related to the industries operating in the state.**

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

Sub-Committee meetings on MSME & Agriculture for the quarter ended June 2023 were held on 10.08.2023 & 16.08.2023 respectively to review the credit flow to Agriculture, MSME and other priority sectors. Highlights of the position reviewed in the Sub-Committees are furnished in the following paragraphs.

**Banking at a Glance / Priority Sector lending as on 30.06.2023**

(Rs. In cr)

No	Particulars	O/s as on	O/s as on	O/s as on	RBI Norm	Level of Compliance/ achievement- 30.06.2023	Level of Compliance/ achievement- 31.03.2023
		30.06.2022	31.03.2023	30.06.2023			
1	Total Deposits	630451.27	683006.06	707108.20			
2	Total Advances	710149.49	813896.44	830551.70			
3	Credit Deposits Ratio (%)	112.64	119.16	117.46			
4	<b>Total Priority Sector Advances</b>	<b>226149.77</b>	<b>252747.79</b>	<b>258249.40</b>	40.00%	<b>31.73%</b>	<b>34.51%</b>
	Of which						
A	Agriculture advances	101533.83	115921.47	120802.50	18.00%	<b>14.84%</b>	<b>15.82%</b>
i.	Of which: small & marginal farmers	58066.07	73084.55	70325.30	9.50%	<b>8.64%</b>	<b>9.97%</b>
B	Non-farm Sector / MSMEs	89058.82	98115.84	104237.20			
i.	Of which: Micro enterprises	36685.63	41825.81	46091.16	7.50%	<b>5.66%</b>	<b>5.71%</b>
ii.	Small Enterprises	30770.78	31678.38	32836.10			
iii.	Medium Enterprises	21602.41	24611.64	25309.94			
C	Export Credit	133.74	94.10	100.64			
D	Others' under Priority Sector Advances	35423.38	38710.48	33109.65			
	Of which						
i.	Educational Loans	2675.69	2909.15	2477.15			
ii.	Housing Loans	28421.20	29304.85	25805.50			
iii.	Social Infrastructure	1892.01	2907.92	1817.92			
iv.	Renewable Energy	157.44	272.28	316.10			
v.	Others	2277.04	3316.28	2692.35			
5	Out of Priority Sector Adv-Finance to:						
i.	Advances Weaker Sections	67297.95	91849.63	93608.70	11.50%	<b>11.50%</b>	<b>12.54%</b>
ii.	Advances to Women	106823.56	121867.30	128327.67			
iii.	Advances to SC/ST	12316.03	18314.28	15023.66			
iv.	Advances to Minorities	5347.13	13351.65	13881.86			
v.	SHGs	16887.62	24589.74	25159.54			

\* RBI Norm for computation of priority sector targets/sub-targets achievement is to be based on the ANBC or Credit Equivalent Amount of Off-Balance Sheet Exposures whichever is higher as on the corresponding date of the preceding year. However, in the absence of availability of ANBC it is calculated on the total advances outstanding.

### **Performance of Banks upto the quarter ended 30<sup>th</sup> June 2023**

- Total deposits of the Banks in the State are at Rs. 707108.20 crores and advances are at Rs. 830551.70 crores.
- Banks in the State have registered a CD Ratio of 117.46% as on 30.06.2023.
- Advances to Priority Sector were at 37.81%, when compared to 34.51% recorded as at 31.03.2023.
- Advances to Agriculture was at 16.79%, when compared to 14.84% recorded as at 31.03.2023.
- Credit to Small & Marginal Farmers was at 8.17%, when compared to 8.60% recorded as at 31.03.2023.
- Finance to Micro enterprises was at 5.61%, when compared to 5.55% recorded as at 31.03.2023.
- Advances to weaker sections is at 11.27%, when compared to 12.54% recorded as at 31.03.2023.

#### **a. Achievement of Annual Credit Plan 2023-24 Priority Sector lending: Position as on 30.06.2023 (Rs. in cr)**

S.No	Particulars	Achievement during 2022-23			Target 2023-24	Achievement 01.04.2023 to 30.06.2023	% of Ach
		Target 2022-23	Achievement 01.04.2022 to 31.03.2023	% of Ach			
1	Short Term Production Loans						
A	Kharif	40718.00	23892.82	58.68	44065	11929	27.07
B	Rabi	27146.39	35167.78	129.55	--	--	--
	<b>Total</b>	<b>67864.39</b>	<b>59060.60</b>	<b>87.03</b>	<b>44065</b>	<b>11929</b>	<b>27.07</b>
2	Agriculture TLs	19683.07	31291.02	158.97	17915	9449	52.74
3	Agriculture Infra	4088.25	972.40	23.78	4563	363	7.96
4	Agr. Ancillary	11558.72	12381.09	107.11	16848	7503	44.53
5	<b>Total Agriculture</b>	<b>103194.33</b>	<b>103705.11</b>	<b>100.49</b>	<b>83391</b>	<b>29244</b>	<b>35.07</b>
6	Micro, Small & Medium Enterprises	49870.86	86958.41	174.37	54671	44068	81.00
7	Other priority Sector	15353.13	11180.85	72.82	17891.65	1728.68	9.66
	Of which						
A	Education Loans	2718.34	678.96	24.97	3153.07	69.86	2.22
B	Housing Loans	10192.27	4559.26	44.73	11676.06	881.57	7.55
C	Others	2442.52	5942.63	243.30	3062.52	777.25	19.06
8	<b>Total Priority Sector</b>	<b>168418.42</b>	<b>201844.37</b>	<b>119.84</b>	<b>155953.65</b>	<b>75040.68</b>	<b>48.11</b>
9	<b>Non-Priority Sector**</b>	<b>47784.40</b>	<b>363081.76</b>	<b>759.83</b>	<b>57449.14</b>	<b>107849.40</b>	<b>187.73</b>
	<b>Total Credit Plan</b>	<b>216202.82</b>	<b>564926.13</b>	<b>261.29</b>	<b>213402.79</b>	<b>182890.08</b>	<b>85.70</b>

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

#### **Performance of Banks during the FY 2023-24:**

- Banks together disbursed Priority Sector loans of Rs.75040.68 Crs and achieved 48.11% of ACP target.
- Under Short Term Production loans, Banks disbursed Rs. 11929 Crs and achieved 27.07% of targets.
- An amount of Rs. 29244 Crs were disbursed by Banks to Agriculture sector achieving 35.07 % of ACP target.
- MSME loans totalling to Rs.44068 Crs were disbursed by banks achieving 81% of annual target.
- An amount of Rs.1728.68 Crs was disbursed by Banks as 'Other priority sector advances' achieving 9.66% of annual target.
- Education loans amounting to Rs.69.86 Crs were disbursed by banks achieving 2.22% of annual target.
- Housing loans amounting to Rs. 881.57 Crs were disbursed by banks achieving 7.55% of target.
- Banks together have disbursed Priority & Non Priority Sector Advances totalling to Rs.182890.08 Crs achieving 90.18 % of annual targets.

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

**Total Agriculture: Sector-wise / Category-wise as on 30.06.2023**

(Rs. in Crs)

Sector	As on 30.06.2022			As on 31.03.2023			As on 30.06.2023		
	Targets	Achievement	% Achievement	Targets	Achievement	% Achievement	Targets	Achievement	% Achievement
Public Sector Banks	43744.77	10993.53	25.13	61902.51	67752.35	109.45	51061	17717	34.70
Private Sector Banks	13389.67	4111.22	30.70	16678.29	14734.35	88.34	16012	6405	40.00
Regional Rural Banks	9589.56	2944.58	30.71	13599.00	12802.89	94.15	8911	3497	39.24
Cooperative Banks	7145.38	1130.53	15.82	10804.35	8389.60	77.65	7227	1415	19.58
Small Finance Banks				0.00	25.92	--	0	12	--
Foreign Banks				210.28	0.00	0.00	179	197	110.06
<b>Total</b>	<b>73869.38</b>	<b>19179.86</b>	<b>25.96</b>	<b>103194.33</b>	<b>103705.11</b>	<b>100.49</b>	<b>83391</b>	<b>29244</b>	<b>35.07</b>

Sector	As on 30.06.2022			As on 31.03.2023			As on 30.06.2023		
	Targets	Achievement	% Achievement	Targets	Achievement	% Achievement	Targets	Achievement	% Achievement
Crop Loans	40718.00	9771.96	24.00	67864.39	59060.60	87.03	44065	11929	27.07
Agri Term Loans (Allied etc.,)	17452.37	6113.65	35.03	19683.02	31291.02	158.97	17915	9449	52.74
Infrastructure	4101.79	277.31	6.76	4088.20	972.40	23.79	4563	363	7.96
Agr. Ancillary	11596.22	3016.94	26.02	11558.72	12381.09	107.11	16848	7503	44.53
<b>Total Term Loans</b>	<b>33150.38</b>	<b>9407.90</b>	<b>23.83</b>	<b>35329.94</b>	<b>44644.51</b>	<b>126.36</b>	<b>39326</b>	<b>17315</b>	<b>44.03</b>
<b>Grand Total</b>	<b>73868.38</b>	<b>19179.86</b>	<b>25.96</b>	<b>103194.33</b>	<b>103705.11</b>	<b>100.49</b>	<b>83391</b>	<b>29244</b>	<b>35.07</b>

**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 sakhis for coverage of eligible beneficiaries under the Scheme.

Bank wise details of fresh KCC Sanctions and no. of pending applications as on 04.08.2023 is as per the table:

(Amt in Crs)

S.No.	Bank Name	Cumulative number of KCC applications Received Total	KCC Sanctioned - KCC(Crop Loan)	KCC Sanctioned - KCC(Crop Loan) with dairy	KCC Sanctioned - KCC(Crop Loan) with other allied activities	AH Dairy	AH Poultry	AH Others	Fisheries	Total No of KCCs sanctioned	KCC Limit Sanctioned Grand Total	Total Rejected Applications
1	State Bank of India	1073332	947699	12265	3679	18325	2235	16529	2088	1002820	7387.76	70319
2	Regional Rural Banks	275041	243960	1545	0	727	0	0	1143	247375	1789.56	27666
3	Union Bank of India	202852	174966	3264	699	4730	2	0	1098	184759	2155.06	18008
4	TSCAB	164501	153141	718	0	691	65	179	346	155140	960.77	8804
5	Canara Bank	123802	119209	93	3	999	7	3	295	120609	1420.17	3187
6	Central Bank of India	15609	14262	2	1	145	3	6	83	14502	91.36	1105
7	Indian Bank	15536	13205	7	0	132	0	0	9	13353	111.51	2183
8	Bank of Baroda	14816	12830	502	466	226	0	3	39	14066	131.65	750
9	Indian Overseas Bank	11418	9704	0	0	61	1	99	70	9935	86.5	1483
10	Punjab National Bank	10514	9270	0	0	45	3	0	56	9374	155.92	1140
11	UCO Bank	4365	3465	0	0	273	0	0	14	3752	35.64	613
12	Bank of Maharashtra	2131	1851	0	0	12	0	0	23	1886	30.27	245
13	Bank of India	1852	1832	0	0	1	0	0	0	1833	17.77	19
14	Punjab & Sind Bank	32	24	0	0	2	0	2	0	28	0.9	4
	<b>Total</b>	<b>1915801</b>	<b>1705418</b>	<b>18396</b>	<b>4848</b>	<b>26369</b>	<b>2316</b>	<b>16821</b>	<b>5264</b>	<b>1779432</b>	<b>14374.84</b>	<b>135526</b>

12 Commercial Banks, RRBs & Co-Operative Banks(TSCAB) in Telangana together have sanctioned limits amounting to Rs. 14374.84 Crore to 1779432 farmers upto 04.08.2023, under KCC Saturation Scheme launched by DFS. 135526 applications were rejected due to multiple loans availed and non-availability of land etc., out of these farmers, 492214 are covered under PMJJBY and 785134 farmers are covered under PMSBY.

(Source: pmjdy.gov.in/fiplan)

**KCC campaign on Animal Husbandry & Fisheries:** The Department of Agriculture and Cooperation, Govt of India launched a KCC campaign on Animal Husbandry & Fisheries in November 2021 with an objective to cover the farmers who are supplying Milk to the Dairy Development Cooperative federations/Societies/Private Dairy units etc., and fish farmers.

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

**Progress on KCC to Dairy farmers as on 04.08.2023:**

A total number of 10047 applications are received and 10032 applications were acknowledged by branches. Banks have sanctioned loans to 3268 beneficiaries & 28 applications are pending for more than 15 days.

**Bank wise status as on 04.08.2023**

S.No	Name of the Bank	Applications Received	Applications Accepted	Applications Sanctioned	Applications Rejected	Pendency more than 15 days
1	State Bank of India	5670	5656	1664	3843	14
2	Union Bank of India	2121	2120	1204	911	5
3	Cooperative Bank	1064	1064	11	1053	0
4	Canara Bank	428	428	199	218	9
5	Central Bank of India	298	298	87	211	0
6	Indian Overseas Bank	211	211	27	181	0
7	Bank of Baroda	100	100	29	71	0
8	Indian Bank	89	89	38	50	0
9	Bank of Maharashtra	29	29	1	26	0
10	UCO Bank	12	12	7	5	0
11	Bank of India	9	9	1	7	0
12	IDBI Bank Ltd.	9	9	0	7	0
13	Punjab National Bank	5	5	0	5	0
14	Punjab & Sind Bank	2	2	0	2	0
15	Jammu & Kashmir Bank	0	0	0	0	0
	<b>Grand Total</b>	<b>10047</b>	<b>10032</b>	<b>3268</b>	<b>6590</b>	<b>28</b>

### District wise status as on 04.08.2023

SI No	District	Applications Received	Applications Accepted	Applications Sanctioned	Applications Rejected	Sum of Pendency more than 15 days
1	Warangal	3477	3477	962	2515	0
2	Nagarkurnool	950	950	10	813	0
3	Khammam	800	800	279	510	0
4	Bhadradi Kothagudem	455	455	127	328	0
5	Wanaparthy	401	401	388	13	0
6	Mancherial	396	393	156	237	0
7	Nizamabad	385	385	102	247	28
8	Narayanpet	339	339	151	188	0
9	Hanumakonda	298	298	119	179	0
10	Sangareddy	291	291	200	91	0
11	Jangoan	265	253	182	71	0
12	Medchal	265	265	25	240	0
13	Kumuram bheem	257	257	12	245	0
14	Kamareddy	252	252	7	245	0
15	Mahabubabad	191	191	20	171	0
16	Yadadri	164	164	46	118	0
17	Vikarabad	163	163	145	18	0
18	Jogulamba	161	161	142	19	0
19	Mahbubnagar	126	126	22	104	0
20	Adilabad	80	80	1	79	0
21	Karimnagar	72	72	72	0	0
22	Peddapalli	66	66	63	3	0
23	Siddipet	63	63	12	51	0
24	Nirmal	38	38	12	26	0
25	Rajanna	28	28	1	27	0
26	Suryapet	22	22	9	13	0
27	Jagtial	19	19	0	19	0
28	Jayashankar bhupalapalle	18	18	3	15	0
	<b>Grand Total</b>	<b>10047</b>	<b>10032</b>	<b>3268</b>	<b>6950</b>	<b>28</b>

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

(Source Jansuraksha portal)

During the Current Financial Year 383 applications have been sourced and accepted of which 208 applications have been sanctioned.

### KCC TO FISH FARMERS

A total number of 6785 applications received and acknowledged by branches. Banks have sanctioned loans to 3458 beneficiaries and no application is pending with banks for more than 15 days.

### Bank wise status as on 04.08.2023

SI No	Name of the Bank	Applications Received	Applications Accepted	Applications Sanctioned	Applications Rejected	Pendency more than 15 days
1	State Bank of India	4595	4595	2369	2226	0
2	Union Bank of India	1248	1248	769	479	0
3	Cooperative Bank	280	280	0	280	0
4	Central Bank of India	279	279	133	146	0
5	Canara Bank	163	163	73	90	0
6	Indian Overseas Bank	67	67	47	20	0
7	Indian Bank	54	54	42	12	0
8	UCO Bank	44	44	13	31	0
9	Bank of Baroda	18	18	0	18	0
10	Punjab National Bank	17	17	12	5	0
11	Bank of India	10	10	0	10	0
12	IDBI Bank Ltd.	7	7	0	7	0
13	Bank of Maharashtra	3	3	0	3	0
14	Jammu & Kashmir Bank Ltd	0	0	0	0	0
15	Punjab & Sind Bank	0	0	0	0	0
	<b>Grand Total</b>	<b>6785</b>	<b>6785</b>	<b>3458</b>	<b>3327</b>	<b>0</b>

**District wise status as on 04.08.2023**

S.No	District	Applications Received	Applications Accepted	Applications Sanctioned	Applications Rejected	Pendency more than 15 days
1	Warangal	2397	2397	1245	1152	0
2	Sangareddy	777	777	284	493	0
3	Jogulamba	698	698	685	13	0
4	Yadadri	466	466	115	351	0
5	Suryapet	405	405	252	153	0
6	Bhadradri kothagudem	289	289	75	214	0
7	Vikarabad	244	244	244	0	0
8	Medchal	226	226	56	170	0
9	Kamareddy	221	221	56	165	0
10	Adilabad	154	154	14	140	0
11	Mahbubnagar	151	151	27	124	0
12	Jagtial	144	144	96	48	0
13	Narayanpet	123	123	43	80	0
14	Karimnagar	102	102	61	41	0
15	Hanumakonda	99	99	86	13	0
16	Rajanna	96	96	18	78	0
17	Kumuram bheem	70	70	47	23	0
18	Khammam	48	48	9	39	0
19	Wanaparthy	41	41	32	9	0
20	Jangoan	16	16	11	5	0
21	Medak	16	16	0	16	0
22	Nalgonda	2	2	2	0	0
	<b>Grand Total</b>	<b>6785</b>	<b>6785</b>	<b>3458</b>	<b>3327</b>	<b>0</b>

(Source Jansuraksha portal)

During the Current Financial Year 139 applications have been sourced and accepted of which 133 applications have been sanctioned.

- Controllers of Banks are requested to instruct their Branch Managers to process all eligible applications. Rejection of applications shall be only on valid reasons.
- LDMs and Banks are requested to follow SOP meticulously.
- LDMs/Banks while accepting the application in the camps to ensure that the applications are complete in all respects and the applicants are eligible to be financed under the scheme, 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 30.06.2023 (Rs. In cr)**

Sector	As on 30.06.2022			As on 30.06.2023		
	Target	Achievement	%	Target	Achievement	%
Public Sector Banks	18572.77	5556.19	29.92	24008	11055	46.05
Private Sector Banks	9334.67	2478.16	26.55	11739	4394	37.43
Regional Rural Banks	3592.56	801.48	22.31	2163	966	44.65
Cooperative Banks	1650.38	572.07	34.66	1301	814	62.58
Small Finance Banks				0	25.92	0
Foreign Banks				94.90	0.00	114
<b>Total</b>	<b>33150.38</b>	<b>9407.90</b>	<b>28.38</b>	<b>39326</b>	<b>17315</b>	<b>44.03</b>

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

- Public sector banks have disbursed Rs.11055 Crs and achieved 46.05% of Annual Targets.
- Private sector banks have disbursed Rs.4394 Crs and achieved 37.43% of Annual Targets.

- RRBs have disbursed Rs.966 Crs and achieved 44.65% of Annual Targets.
- Co-operative Banks have disbursed Rs. 814 Crs and achieved 62.58% of Annual Targets.

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

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

#### **Agriculture Infrastructure Fund - Progress:**

Govt launched Agri Infrastructure Fund of Rs. 1.00 lakh crore for farm-gate infrastructure for farmers. Under the Scheme, financing facility will be provided for funding Agriculture Infrastructure Projects at farm-gate & aggregation points(PACS, FPOs, Agri Entrepreneurs, Start-ups, etc.). Development of farm-gate & aggregation point, affordable and financially viable Post Harvest Management Infrastructure should be encouraged. The Scheme details were already circulated to Banks in September'2020.

Govt of India has allocated a target of Rs.3075 crores for Telangana and Bank wise Targets were allocated within the State target of Rs. 3075 crores.

#### **Progress under Agri Infrastructure Fund in Telangana as on 30.07.2023 is as under:**

AGRICULTURE INFRASTRUCTURE FUND – TELANGANA STATE LENDING INSTITUTION WISE – CUMULATIVE SANCTIONS PROGRESS REPORT AS ON 31.07.2023 Target – Rs.3075 (FY 2021-2026) Achievement – Rs. 1117 (Rs. in crore)									
S.No	Institution Name	Cum Target - March 2024	Approved to be disbursed(Total)		Approved & Disbursed(Total)		Total Sanctioned(AIF)		Gap
			No.	Amount	No.	Amount	No.	Amount	
1	SBI	310	33	45.22	220	200.00	253	262.58	47.42
2	Union Bank of India	270	11	29.01	128	218.61	139	191.12	78.88
3	Canara Bank	200	1	0.29	114	160.60	115	138.64	61.36
4	HDFC Bank	170	50	48.74	91	101.61	141	126.65	43.35
5	Kotak Mahindra Bank	78			30	43.00	30	54.08	23.92
6	Indian Bank	63	3	10.48	33	60.63	36	43.84	19.16
7	Punjab National Bank	27	4	7.33	22	17.83	26	20.44	6.56
8	IDBI BANK LTD	10			5	8.37	5	8.02	1.98
9	Bank Of Baroda	20			6	9.28	6	7.38	12.62
10	Karnataka Bank	10			4	11.47	4	5.33	4.67
11	Central Bank Of India	10	1	1.80	3	2.65	4	5.00	5.00
12	Bank Of India	10			5	5.80	5	4.87	5.13
13	Axis Bank	4			3	4.80	3	4.80	-0.80
14	UCO Bank	10			4	5.52	4	4.60	5.40
15	Bank of Maharashtra	10			2	7.63	2	4.00	6.00
16	Karur Vysya Bank	5			2	3.27	2	3.27	1.73
17	Indian Overseas Bank	5	2	0.65	1	2.75	3	2.65	2.35
18	Tamilnad Mercantile Bank Ltd	5			1	2.00	1	2.00	3.00
19	NABKISAN Finance Ltd	4	3	0.22	3	0.30	6	0.52	3.49
20	DCB Bank								
21	ICICI Bank	4							4.00
22	IDFC FIRST Bank Ltd.								
23	South Indian Bank	4							4.00
24	Yes Bank	4							4.00
	<b>Scheduled Commercial Banks Total</b>	<b>1233</b>	<b>108</b>	<b>143.74</b>	<b>677</b>	<b>866.11</b>	<b>785</b>	<b>889.78</b>	<b>343.22</b>
25	Telangana Grameen Bank	10			86	3.02	86	3.02	6.98
26	APGVB	5			4	0.17	4	0.17	4.83
	<b>Grameena Banks Total</b>	<b>15</b>	<b>0</b>	<b>0.00</b>	<b>90</b>	<b>3.19</b>	<b>90</b>	<b>3.19</b>	<b>11.81</b>
	<b>DCCBs Total</b>	<b>352</b>	<b>101</b>	<b>43.59</b>	<b>351</b>	<b>117.88</b>	<b>452</b>	<b>224.11</b>	<b>127.89</b>
	<b>Grand Total</b>	<b>1600</b>	<b>209</b>	<b>187.33</b>	<b>1118</b>	<b>987.17</b>	<b>1327</b>	<b>1117.08</b>	<b>482.92</b>

AGRICULTURE INFRASTRUCTURE FUND – TELANGANA STATE									
LENDING INSTITUTION WISE APPLICATION STATUS AS ON 31.07.2023									
(Rs.in crores)									
S.No	Lending Institution Name	Pending Information		Verified by PMU/DCCBs/St.Cb		Approved not yet disbursed		Total Pending	
		No.	Loan Amount	No.	Loan Amount	No.	Approved Amount	No.	Amount
1	HDFC Bank	44	16.26	19	16.67	50	48.74	113	81.68
2	SBI	31	17.20	18	15.55	33	45.22	82	77.98
3	Union Bank of India	14	8.65	7	10.29	11	29.01	32	47.96
4	Kotak Mahindra Bank	5	10.03	3	22.75			8	32.78
5	Tamilnad Mercantile Bank Ltd			2	12.95			2	12.95
6	Punjab National Bank	9	4.38			4	7.33	13	11.71
7	Indian Bank	1	1.04			3	10.48	4	11.52
8	Axis Bank	1	1.50	4	8.67			5	10.17
9	ICICI Bank	2	2.12	4	7.73			6	9.85
10	Karnataka Bank			7	7.63			7	7.63
11	IDBI BANK LTD			3	6.21			3	6.21
12	Canara Bank	9	5.55			1	0.29	10	5.84
13	Punjab and Sind Bank	1	5.50					1	5.50
14	Indian Overseas Bank	4	2.55	1	1.50	2	0.65	7	4.70
15	Central Bank Of India	2	2.80			1	1.80	3	4.60
16	Karur Vysya Bank	1	1.00	2	3.30			3	4.30
17	YES BANK LTD	2	3.50					2	3.50
18	South Indian Bank			1	2.50			1	2.50
19	UCO Bank	1	2.00					1	2.00
20	Bank Of Baroda	4	0.77	1	0.09			5	0.86
21	APGVB	3	0.20	6	0.62			9	0.82
22	Telangana Grameen Bank	6	0.53					6	0.53
23	IDFC FIRST Bank Ltd.			1	0.22			1	0.22
24	NABKISAN Finance Ltd					3	0.22	3	0.22
25	Bank Of India	1	0.17					1	0.17
26	DCB Bank			1	0.08			1	0.08
<b>Grand Total</b>		<b>156</b>	<b>93.41</b>	<b>132</b>	<b>150.30</b>	<b>209</b>	<b>187.33</b>	<b>497</b>	<b>431.04</b>

(Source: NABCONS)

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

### **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 30.06.2023:**

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

**Bank wise status of applications as on 15.08.2023 is as follows**

**Achievement as on 15.08.2023**

Sl No	Name of Bank	Target	Achieved	Achieved %
1	TELANGANA GRAMEENA BANK	229	272	119%
2	HDFC BANK	199	175	88%
3	UNION BANK OF INDIA	374	213	57%
4	A.P.GRAMEENA VIKAS BANK	265	137	52%
5	STATE BANK OF INDIA	653	248	38%
6	UCO BANK	21	8	38%
7	INDIAN BANK	85	31	36%
8	CANARA BANK	197	63	32%
9	TSCAB	225	67	30%
10	CENTRAL BANK OF INDIA	51	10	20%
11	BANK OF MAHARASHTRA	27	4	15%
12	INDIAN OVERSEAS BANK	61	8	13%
13	BANK OF BARODA	90	8	9%
14	IDBI BANK	23	1	4%
15	SOUTH INDIAN BANK	23	1	4%
16	PUNJAB NATIONAL BANK	77	2	3%
17	AXIS BANK	88		0%
18	BANDHAN BANK	76		0%
19	BANK OF INDIA	36		0%
20	CITY UNION BANK	19		0%
21	CSB BANK LIMITED	12		0%
22	DCB BANK	19		0%
23	DHANLAXMI BANK	4		0%
24	FEDERAL BANK	15		0%
25	ICICI BANK	155		0%
26	IDFC FIRST BANK	23		0%
27	INDUSIND BANK	52		0%
28	J & K BANK	1		0%
29	KARNATAKA BANK	14		0%
30	KARUR VYSYA BANK	33		0%
31	KBS LOCAL AREA BANK	8		0%
32	KOTAK MAHINDRA BANK	52		0%
33	PUNJAB AND SIND BANK	5		0%
34	RBL BANK	12		0%
35	TAMILNAD MERCANTILE BANK	4		0%
36	YES BANK	17		0%
<b>Grand Total</b>		<b>3245</b>	<b>1248</b>	<b>38%</b>

### Bank -Age wise Pending Applications at Bank:

SI No	Bank Name	Less than 30 Days	30 - 60 Days	60 - 90 Days	More than 90 Days	Total
1	STATE BANK OF INDIA	571	84	0	0	655
2	HDFC BANK	172	163	90	183	608
3	UNION BANK OF INDIA	213	133	112	138	596
4	TELANGANA GRAMEENA BANK	175	153	82	180	590
5	ANDHRA PRADESH GRAMEENA VIKAS BANK	121	96	85	114	416
6	TELANGANA STATE COOP APEX BANK	44	45	39	242	370
7	CENTRAL BANK OF INDIA	7	5	10	36	58
8	BANK OF BARODA	19	13	6	2	40
9	INDIAN BANK	29	8	2	0	39
10	CANARA BANK	33	0	0	0	33
11	INDIAN OVERSEAS BANK	8	10	10	5	33
12	ICICI BANK LIMITED	1	0	1	18	20
13	THE GAYATRI CO OP URBAN BANK LTD	3	0	1	12	16
14	BANK OF MAHARASHTRA	11	0	0	0	11
15	KARUR VYSYA BANK	0	1	0	8	9
16	PUNJAB NATIONAL BANK	2	4	2	0	8
17	UCO BANK	6	0	0	0	6
18	IDBI BANK	1	2	0	2	5
19	KOTAK MAHINDRA BANK LIMITED	1	0	0	4	5
20	BHADRADRI C U BANK	0	0	0	3	3
21	IDFC First Bank Ltd	0	1	0	2	3
22	BANK OF INDIA	2	0	0	0	2
23	CITY UNION BANK LIMITED	0	0	1	1	2
24	INDUSIND BANK	0	0	0	2	2
25	POCHAMPALLY COOP BANK	0	0	0	2	2
26	BHADRADRI CO-OP URBAN BANK LTD	0	0	0	1	1
27	KARNATAKA BANK LIMITED	0	0	0	1	1
28	SANGHAMITRA COOP BANK	0	0	0	1	1
29	THE POCHAMPALLY COOP URBAN BANK LTD	0	0	0	1	1
30	THE SHAMRAO VITHAL COOPERATIVE BANK	0	0	0	1	1
<b>Grand Total</b>		<b>1419</b>	<b>718</b>	<b>441</b>	<b>959</b>	<b>3537</b>

### Bank- Age wise Disbursement Pendency:

Bank	Disbursed	Pending for Disbursement					Sanctioned but not able to disburse	Total	Total Loan Sanctions
		Less than 30 Days	30-60 Days	60-90 Days	More than 90 Days				
ANDHRA PRADESH GRAMEENA VIKAS BANK	416	23	19	18	87	8	155	571	
BANK OF BARODA	21	1			8		9	30	
BANK OF INDIA	4							4	
BANK OF MAHARASHTRA	5		2				2	7	
CANARA BANK	113	4	2	3	9	2	20	133	
CENTRAL BANK OF INDIA	4	5	2	1	31	6	45	49	
HDFC BANK	168	41	8	13	51		113	281	
IDBI BANK	1							1	
INDIAN BANK	61	6	5	2	1		14	75	
INDIAN OVERSEAS BANK	14				7		7	21	
KARUR VYSYA BANK	1							1	
PUNJAB NATIONAL BANK	5				4		4	9	
SOUTH INDIAN BANK	1							1	
STATE BANK OF INDIA	566	37	12	1	49	270	369	935	
TELANGANA GRAMEENA BANK	280	91	74	44	152		361	641	
TELANGANA STATE COOP APEX BANK	113	4	1	1	14		20	133	
UCO BANK	11							11	
UNION BANK OF INDIA	367	24	22	24	137		207	574	
<b>Grand Total</b>	<b>2151</b>	<b>236</b>	<b>147</b>	<b>107</b>	<b>836</b>	<b>286</b>	<b>1326</b>	<b>3477</b>	

(Source :TSFPS)

#### iv) Pledge Finance against Warehouse Receipts:

During the quarter, Banks in the state have extended credit to 62 beneficiaries amounting to Rs.10.74 crores and the total outstandings are at Rs.35.71 Crs to 233 beneficiaries.

The performance of Banks under NWR finance has been reviewed in the Sub-Committee Meeting on Agriculture held on 16.08.2023 & controllers of Banks were advised to encourage financial assistance under the Scheme to help the farmers to avoid distress selling of agriculture produce.

The Warehousing Development and Regulatory Authority (WDRA) was set up by Gol to implement the provisions of the W(D&R) Act. and a copy of the letter D.O.No.: WDRA-TechOPS (Depts)/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.

All banks are requested to popularise the pledge financing through e-NWR.

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

During the FY 2023-24, Banks have disbursed an amount of Rs. 4.31 Crores to 901 groups. The total Loans outstanding to JLG with Banks as on 30.06.2023 is Rs.99.98 crore extended to 8152 groups.

Sr.No	Name of the Bank	Outstanding		Disbursement	
		No.	Amt. in Crs	No.	Amt. in Crs
1	TSCAB	3176	48.04	50	1.07
2	A.P.GRAMEENA VIKAS BANK	1830	24.12	8	0.10
3	TELANGANA GRAMEENA BANK	1610	14.55	12	0.30
4	STATE BANK OF INDIA	577	7.99	47	0.02
5	IDFC FIRST BANK	781	2.62	781	2.72
6	CANARA BANK	36	0.79	3	0.10
7	BANK OF INDIA	9	0.75	0	0.00
8	BANK OF BARODA	9	0.39	0	0.00
9	PUNJAB NATIONAL BANK	21	0.32	0	0.00
10	INDIAN OVERSEAS BANK	67	0.14	0	0.00
11	INDIAN BANK	4	0.13	0	0.00
12	HDFC BANK	19	0.09	0	0.00
13	UNION BANK OF INDIA	11	0.03	0	0.00
14	CENTRAL BANK OF INDIA	2	0.02	0	0.00
<b>Grand Total</b>		<b>8152</b>	<b>99.98</b>	<b>901</b>	<b>4.31</b>

**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 improving their skills in Entrepreneurship and Business Management in the chosen activity.

MANAGE has reported that no training programs held for Agri-Clinics and Agri-Business Centres in Telangana State during the quarter ended June 2023.

Controllers of Banks are requested to co-ordinate with MANAGE Hyderabad (National Institute of Agricultural Extension Management) to extend necessary financial assistance on priority basis to all eligible applicants to encourage unemployed trained graduates and to take the scheme forward.

**vii. Financing of Farmers' Producer Organization**

Collectivization of producers, especially small and marginal farmers, into producer organizations has emerged as one of the most effective pathways to address many challenges of agriculture but most importantly, improved access to investments, technology, inputs and markets. Aggregation and consolidation provide a means for these farmers to unite and reap the benefits of economies of scale, making this a critical means to create new growth.

In Telangana state, NABARD has promoted and sanctioned grant assistance to 377 FPOs. Of these FPOs, 99 FPOs are promoted in the watershed project areas covering 151 watersheds and 03 FPOs are promoted in Tribal Areas involving TDF projects of NABARD.

Under the Central Sector Scheme for promotion of 10000 FPOs, so far 285 FPOs are being nurtured through 5 implementing agencies, 25 Cluster Based Business Organisations (CBBOs) and 2 Value Chain Organisations (VCOs). Out of these 98 FPOs have availed equity grant assistance to the tune of Rs. 4.90 cr. The list of these FPOs have already been shared with the SLBC. These FPOs are now eligible for credit linkage. NABARD lays emphasis on expediting the process of credit linkage with Financial Institutions. The State Level Consultative Committee (SLCC) meeting under the chairmanship of Shri M Raghunandan Rao, IAS (APC and Secretary to Govt., Agriculture & Cooperation Dept., Govt. of Telangana) reviews the performance of the sanctioned FPOs. The 5<sup>th</sup> SLCC meeting was organized on 21<sup>st</sup> April 2023 to review the status of implementation of CSS for promotion of 10,000 FPOs by various Implementing Agencies.

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

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

**During the meeting, SLBC is advised to sensitize the bankers for credit linkage of those FPOs who have availed equity grant assistance under the scheme. Further, the banks can avail credit guarantee from NabSanrakshan Trustee Private Limited, a wholly owned subsidiary of NABARD. The list of FPOs along with their bank details is shared with Banks. SLBC may facilitate interaction of the branch managers of the concerned bank to visit the FPOs, assess the credit needs and facilitate credit linkage.**

Out of the 377 NABARD supported FPOs, 187 FPOs have been successfully Credit Linked with the formal banking channel. Credit totaling to ₹ 3398.19 lakh has been sanctioned by APGVB, Adilabad DCCB, TSCAB, NABKISAN, HDFC Bank, SBI, Canara Bank, Indian Bank, Kotak Mahindra Bank. (During 2022-23, 50 FPOs have been credit linked). 112 FPOs are registered and have started trading on e-NAM & NCDEX platforms. NABARD has also supported with ₹ 723.44 lakh as Business Development Assistance (BDA) to 157 FPOs.

### **Convergence with State Government Department/ other agencies**

Convergence with Tribal Welfare Department, GoTS - 34 FPOs with predominant Tribal farmers as shareholders have also been supported with total grant support of ₹ 1013.82 lakh from TRICOR for creation

of agri-infrastructure under their special scheme for FPOs. These FPOs were also supported by the NABKISAN, HDFC, SBI, TSCAB for credit linkage.

### **Credit Guarantee for Financing to FPOs**

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

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

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

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

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

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

NABARD solicits the cooperation from departments and banks for alignment of their priorities in supporting and financing FPOs for achieving making of agriculture viable and profitable.

### **viii. Rural Infrastructure**

#### **A. Rural Infrastructure Development Fund**

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 date, RIDF Tranches XXII to XXIX are ongoing with a cumulative sanction of ₹8,528.50 crore in the State, against which ₹6,165.79 crore has been disbursed. The major RIDF projects under implementation in the State are Mission Bhagiratha, Construction of check dams, Oil Palm Area Expansion, Strengthening of School Infrastructure, Renovation/upgradation of Rural Roads etc.

#### **New Infrastructure Projects Sanctioned under RIDF**

##### **i. Strengthening of Infrastructure Facilities in Government Schools**

NABARD has sanctioned a cumulative RIDF loan of ₹1427.25 crore under Tranche XXVII and XXVIII for strengthening of school infrastructure in Government Schools. The works sanctioned include construction of additional classrooms, water storage tanks and drinking water dispenser system, toilet blocks and

anganwadi rooms. NABARD has already disbursed ₹673.99 crore to the State Government for taking up the envisaged works.

**ii. Oil palm area expansion in Telangana State**

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

**iii. Residential Schools**

NABARD has sanctioned 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.

**iv. Renovation/ Upgradation of rural roads**

NABARD has sanctioned RIDF loan of Rs. 192.00 crore for Renovation/ Upgradation of rural roads in Telangana under XXIX.

**B. Food Processing Fund**

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

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

**NABARD Infrastructure Development Assistance (NIDA)**

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

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

Government of Telangana, ever since formation of the state in June 2014, has been taking a lot of initiatives for improving rural infrastructure in the State. NABARD, Telangana Regional Office has been working closely with the Government of Telangana and has partnered with GoTS and its SPVs by sanctioning financial

assistance under NIDA for various flagship programmes viz., the Mission Bhagiratha, the Micro Irrigation Project and the Kaleshwaram Irrigation Project.

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

#### **Dairy Infrastructure Development Fund (DIDF)**

In Telangana State, under DIDF, NABARD has sanctioned term loans aggregating to ₹156.70 crore to the NDDDB on behalf of three dairy units, viz. the Telangana State Dairy Development Corporation (TSSDCFL), the Mulkanoor Women’s Mutually Aided Milk Producers’ Cooperative Union Ltd. (Mulkanoor Dairy) and the Nalgonda Ranga Reddy Milk Producers’ Mutually Aided Cooperative Union Ltd. (NARMUL). The sanction has been extended for establishment/upgradation of infrastructure in their dairy units. As on date, ₹9.60 crore and ₹93.51 crore has been released under DIDF to NDDDB for Mulkanoor Dairy and TSDCCF Ltd respectively.

#### **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 Gol Schemes at PACS level.
- b. For the purpose of implementation of the scheme one PACS from each State has been identified. Telangana has identified Gambhiraopet PACS, Rajanna Sircilla District affiliated to Karimnagar DCCB for the pilot project.

#### **PACS as MSC**

- a) As on 14.08.2023, NABARD has sanctioned Rs. 285 crore and disbursed a refinance amount of Rs.114 cr under PACS as MSC scheme.

#### **Extension of Govt Subsidy Schemes**

- a. **New AMI Scheme:** New AMI has been extended till 31.03.2026.
- b. **AC&ABC Scheme:** Gol has announced extension of ACABC scheme till 31.03.2024.

**Refinance** – The interest rates on short term and long term refinance products have been revised w.e.f. 17.07.2023.

#### **Short Term**

Sl. No.	Products	Interest rate (%)	Periodicity
1	ST ASAO to StCBs & RRBs	7.75	Half yearly
2	ST ASAO to StCBs & RRBs - Floating rate product	3 month T Bill plus premium	Quarterly
3	ST Others	7.90	Quarterly
4	ST Others - Floating rate product	3 month T Bill plus premium	Quarterly

#### **Long Term**

Sl. No.	Products	Interest rate (%)	Periodicity
<b>LT refinance to RRBs/StCBs</b>			
1	Refinance for 5 years and above	8.10	Quarterly
2	Refinance for 3 years to less than 5 years	8.10	Quarterly
3	Refinance for 18 months to less than 3 years	7.95	Quarterly
<b>LT refinance to RRBs/StCBs - Floating</b>			
4	Refinance for 5 years and above	2 Yr G-Sec yield plus premium	Quarterly
5	Refinance for 3 years to less than 5 years	1 Yr G-Sec yield plus premium	Quarterly
6	Refinance for 18 months to less than 3 years	6M T-Bill plus premium	Quarterly

## **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

### **Agriculture Infrastructure Fund (AIF)- Project Management Unit (PMU)**

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 ₹ 1,100 crore.

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.

(Source:NABARD)

**b) Outstanding & NPAs under Agriculture sector as on 30.06.2023**

(Rs. In Crs)

S.No.	Particulars	Outstandings		NPAs as on 30.06.2023			NPA % as on 31.03.2023
		No. of A/cs	Amount	No. of A/cs	Amount	% to O/S	
1	Short Term Crop Loans	5761224	71165	547900	4618	6.49	6.55
2	Agri. Term Loans	1264854	32703	86614	1275	3.90	3.39
3	Agri. Infrastructure	17486	1945	772	118	6.06	4.31
4	Agri. Ancillary Activities	192699	14990	2655	1253	8.36	9.43
	<b>Grand Total</b>	<b>7236263</b>	<b>120802</b>	<b>637941</b>	<b>7263</b>	<b>6.01</b>	<b>6.04</b>

**i) NPAs in Agriculture segment**

- 6.49% of outstanding short-term crop loans are in NPA category as on 30.06.2023.
- 3.90% of Agriculture Term Loan, 6.06% of Agri. Infrastructure; 8.36% of Agri. Ancillary Activities are in NPA category as on 30.06.2023.
- Total NPAs under Agriculture Advances are at 6.01%.

**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 from 2014 to 2018.**

**As per the directions of the Statutory Auditors all Banks have made a provision for the outstanding claims of Rs. 725.18Crore 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**

Revised claim for Rs. 25.94 Crores as the against the actual claim of Rs. 64.84 crores towards Cheque printing Charges for **Rabi 2018-19**, as detailed hereunder, is still due from Agriculture Department, Govt of Telangana.

Sl.No.	Name of the Bank	No. Of Cheques printed	Rabi -2018-19(Chq. 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
	<b>Total</b>	<b>47,78,276</b>	<b>64.84</b>	<b>25.94</b>

We request the Agriculture department, Govt. Of Telangana to immediately reimburse the pending claims of Banks.

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

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

- Banks have submitted data in respect of 42,22,928 A/cs amounting to Rs. 27,487.36 Crore to Agriculture Dept, Govt of Telangana.
- Agriculture Department, in the Sub Committee meeting on Agriculture held on 16.08.2023 has informed that Crop loan waiver funds to loans accounts with outstanding upto Rs.99,999/- have been credited.

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

**Benefits:**

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

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

Controllers of Banks are advised to pass on suitable instructions to branch level functionaries to encourage oil palm cultivation.

Progress reported by Banks in Finance for Oil Palm cultivation as on 30.06.2023

SI No	Name of the Bank	Sanctions		Disbursements	
		No in Actuals	Amount in Crs	No in Actuals	Amount in Crs
1	TSCAB	6	0.27	2	0.11
2	State Bank of India	6	0.44	2	0.03
3	RBL Bank	1	0.22	0	0.00
	<b>Total</b>	<b>13</b>	<b>0.93</b>	<b>4</b>	<b>0.14</b>

**c.Flow of Credit to MSMEs**

**i) Micro Small & Medium Enterprises (MSME) Targets & Achievement**

(Rs. In Crs)

Particulars	As on 30.06.2022			As on 31.03.2023			As on 30.06.2023		
	Targets	Achievement	% Achievement	Targets	Achievement	% Achievement	Targets	Achievement	% Achievement
Micro Enterprises	19156.22	7457.65	38.93	19156.22	33337.77	174.03%	22203	14829	67%
Small Enterprises	12764.46	8712.25	68.25	12764.46	29171.82	228.54%	13685	15511	113%
<b>Total SME</b>	<b>31920.68</b>	<b>16169.90</b>	<b>50.66</b>	<b>31920.68</b>	<b>62509.59</b>	<b>195.83%</b>	<b>35888</b>	<b>30340</b>	<b>85%</b>
Medium Enterprises (ME)	17950.18	6128.60	34.14	17950.18	24448.82	136.20%	18784	13728	73%
<b>Total MSME advances</b>	<b>49870.86</b>	<b>22298.50</b>	<b>44.71</b>	<b>49870.86</b>	<b>86958.41</b>	<b>174.37%</b>	<b>54671</b>	<b>44068</b>	<b>81%</b>

**ii) Micro Small & Medium Enterprises (MSME) Outstandings:**

(Rs. In Crs)

Particulars	Outstandings as on 31.03.2022		Outstandings as on 31.03.2023		Outstandings as on 30.06.2023	
	A/c.	Amt.	A/c.	Amt.	A/c.	Amt.
Micro Enterprises	796528	35213.29	673069	41825.81	709073	46091
Small Enterprises	79143	31148.44	53021	31678.38	62358	32836
<b>Total MSE</b>	<b>875671</b>	<b>66361.73</b>	<b>726090</b>	<b>73504.19</b>	<b>771431</b>	<b>78927</b>
% of Micro Enterprises to total MSE	89.87%	53.06%	92.69%	56.90%	91.92%	58.40%
% of Small enterprises to total MSE	10.13%	46.94%	7.30%	43.10%	8.08%	41.60%
<b>Medium Enterprises (ME)</b>	<b>17956</b>	<b>21192.95</b>	<b>13493</b>	<b>24611.65</b>	<b>19371</b>	<b>25310</b>
% of ME to total MSME advances	2.01	24.21	1.82%	25.08%	2.45%	24.28%
<b>Total MSME advances</b>	<b>893627</b>	<b>87554.68</b>	<b>739583</b>	<b>98115.84</b>	<b>790802</b>	<b>104237</b>

### Performance under MSME in FY 2023-24:

- Outstanding Advances to MSEs stood at Rs. 78927 Crs.
- Outstanding Advances to MEs stood at Rs. 25310 Crs.
- Outstanding Advances under MSME segment stood at Rs.104237 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 10.08.2023.

### Status of Compliance as on 30.06.2023:

Norm Description	Norm %	Actual %		No. of banks achieved the norm		Banks not achieved for the quarter June, 2023
		Mar-23	Jun-23	Mar-23	Jun-23	
Banks are advised to achieve a 20 percent year-on-year growth in credit to micro & small enterprises (June-2022 to June-2023)	20	11.36%	16.01%	19	19	DHANLAXMI BANK, PUNJAB AND SIND BANK, TAMILNAD MERCANTILE BANK, YES BANK, PUNJAB NATIONAL BANK, CANARA BANK, TELANGANA GRAMEENA BANK, BANK OF INDIA, DCB BANK, INDIAN OVERSEAS BANK, KARUR VYSYA BANK, CSB BANK LIMITED, CITY UNION BANK, SOUTH INDIAN BANK, IDBI BANK, RBL BANK, STATE BANK OF INDIA, BANDHAN BANK, KARNATAKA BANK AND BANK OF MAHARASHTRA
10 percent annual growth in the number of micro enterprise accounts	10	15.25%	-7.47%	15	16	BANK OF INDIA, TAMILNAD MERCANTILE BANK, KBS LOCAL AREA BANK, KARNATAKA BANK, YES BANK, PUNJAB AND SIND BANK, CANARA BANK, DHANLAXMI BANK, ICICI BANK, BANK OF BARODA, CITY UNION BANK, DCB BANK, PUNJAB NATIONAL BANK, BANK OF MAHARASHTRA, CSB BANK LIMITED, TELANGANA GRAMEENA BANK, IDBI BANK, SOUTH INDIAN BANK, INDIAN BANK, RBL BANK, STATE BANK OF INDIA, TSCAB AND HDFC BANK
60 percent of MSE advances should go to the micro enterprises. Allocation of 60% of the MSE advances to the micro enterprises is to be achieved in stages	60	56.92%	58.40%	18	20	PUNJAB AND SIND BANK, CANARA BANK, ICICI BANK, HDFC BANK, CENTRAL BANK OF INDIA, YES BANK, INDIAN BANK, RBL BANK, KARUR VYSYA BANK, KOTAK MAHINDRA BANK, UCO BANK, DBS BANK INDIA (E-LVB), KARNATAKA BANK, PUNJAB NATIONAL BANK, CITY UNION BANK, DHANLAXMI BANK, SOUTH INDIAN BANK, CSB BANK LIMITED & A P S F C

### iv) NPAs in MSME segment as on 30.06.2023

(Rs. In Crs)

Sl No	Particulars	Outstanding		NPA as on 30.06.2023			NPA% as on 31.03.2023
		A/c.	Amt	A/c.	Amt	% to O/S	
1	Micro	709073	46091	135578	2398	5.20%	5.15%
2	Small	62358	32836	9932	2022	6.16%	6.22%
	<b>Total MSE</b>	<b>771431</b>	<b>78927</b>	<b>145510</b>	<b>4420</b>	<b>5.60%</b>	<b>5.61%</b>
3	Medium	19371	25310	1840	1330	5.25%	4.86%
	<b>Total MSME</b>	<b>790802</b>	<b>104237</b>	<b>147350</b>	<b>5750</b>	<b>5.52%</b>	<b>5.42%</b>

### NPAs for the FY 2023-24:

- NPAs under MSE segment advances constitute 5.60% of outstandings
- NPAs under Medium enterprises constitute 5.25% of outstandings
- NPAs under total MSME segment constitute 5.52% of total outstandings

### v) CGTSMSE - COVERAGE:

As on 30.06.2023, a total number of 201029 proposals of banks have been approved for an amount of Rs. **14520.15** Crores for coverage under CGTMSE.

During the current quarter under review, total number of 5680 proposals with an amount of **Rs. 929.51 crore** have been approved under CGTMSE coverage.

Bank wise & District wise details are as under:

Bank Wise Report of TELANGANA (Guarantee Approved)			
From: 01/04/2023 To: 30/06/2023			
SNo.	Bank Name	No	Approved Amt (in Rs. Crs)
1	STATE BANK OF INDIA	335	152.35
2	HDFC BANK LIMITED	347	143.05
3	UNION BANK OF INDIA	1453	87.16
4	AXIS BANK LIMITED	129	68.81
5	CANARA BANK	220	63.32
6	BANK OF BARODA	270	60.03
7	CENTRAL BANK OF INDIA	63	28.33
8	ICICI BANK	21	26.45
9	PUNJAB NATIONAL BANK	460	22.57
10	INDIAN OVERSEAS BANK	72	17.44
11	YES BANK LTD	12	13.92
12	INDIAN BANK	246	13.25
13	BANK OF INDIA	50	12.64
14	KOTAK MAHINDRA BANK	20	12.20
15	ANDHRA PRADESH GRAMEENA VIKAS BANK	377	12.08
16	TELANGANA GRAMIN BANK	352	11.05
17	THE KARUR VYSYA BANK LTD	10	5.72
18	IDBI BANK LTD	20	5.58
19	IDFC FIRST BANK LIMITED	3	4.65
20	UCO BANK	14	4.44
21	KARNATAKA BANK LTD	8	2.20
22	AU SMALL FINANCE BANK LIMITED	1	1.75
23	PUNJAB & SIND BANK	5	1.07
24	BANK OF MAHARASHTRA	3	0.80
25	INDUSIND BANK	40	0.60
26	THE FEDERAL BANK LTD	2	0.55
27	THE DHANALAKSHMI BANK LIMITED	1	0.25
28	THE SOUTH INDIAN BANK LIMITED	1	0.10
29	THE JAMMU & KASHMIR BANK LTD	1	0.03
30	NBFCs	1144	157.12
<b>Total</b>		<b>5680</b>	<b>929.51</b>

SNo.	District Name	Q1 FY 2023-24		Cumulative as on 30/06/2023	
		No	Approved Amt	No.	Approved Amt
1	ADILABAD	283	31.30	6132	274.04
2	BHADRADRI KOTHAGUDEM	170	10.80	1665	60.21
3	HYDERABAD	1907	513.75	71321	7522.07
4	JAGTIAL	72	5.67	662	48.37
5	JANGAON	65	5.49	627	28.16
6	JAYASHANKAR BHOOPALPALLY	56	2.10	619	19.59
7	JOGULAMBA GADWAL	28	1.15	921	14.04
8	KAMAREDDY	81	8.30	1370	107.00
9	KARIMNAGAR	158	28.08	9565	413.37
10	KHAMMAM	335	24.20	10089	446.05
11	KOMARAM BHEEM ASIFABAD	31	0.95	412	11.00
12	MAHABUBABAD	36	2.00	530	24.90
13	MAHBUBNAGAR	147	10.08	12749	350.40
14	MANCHERIAL	106	8.19	629	45.78
15	MEDAK	91	14.13	7413	361.47
16	MEDCHAL	168	34.16	2204	296.24
17	NAGARKURNOOL	47	3.99	371	27.44
18	NALGONDA	347	23.51	14438	489.34
19	NIRMAL	80	9.66	1088	41.63
20	NIZAMABAD	325	26.58	8352	317.42
21	PEDDAPALLI	69	4.58	768	52.94
22	RAJANNA SIRCILLA	65	5.81	574	30.89
23	RANGAREDDY	351	80.51	29226	2323.65
24	SANGAREDDY	128	19.90	1677	145.81
25	SIDDIPET	90	7.73	1159	72.23
26	SURYAPET	102	5.02	1696	93.62
27	VIKARABAD	65	3.47	781	25.52
28	WANAPARTHY	9	1.45	270	15.52
29	WARANGAL	50	7.12	1578	143.12
30	HANUMAKONDA	184	23.09	11027	657.24
31	YADADRI BHUVANAGIRI	34	6.74	1116	61.10
<b>Total</b>		<b>5680</b>	<b>929.51</b>	<b>201029</b>	<b>14520.15</b>

**vi) Review of Bank Linkage in MSME Clusters:**

**Credit flow in MSME Clusters as on 30.06.2023**

As per estimates provided by MSME-DI, there are approximately 27358 enterprises functioning in the MSME clusters across the State. Progress under Bank Credit linkage in MSME clusters as on 30.06.2023 is as under:

- Micro Enterprises- 28590, Small Enterprises-4133, and Medium Enterprises-323 have been extended finance by banks.
- As such total no. of Enterprises in the Clusters Linked to Banks stands at **33046** .

Details of linkage given in 'Annexure-O'.

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

The Govt. of India has announced a Scheme for MSMEs under Aatma Nirbhar Bharat Abiyan package for revival of the MSME units affected due to COVID 19 pandemic. Accordingly, Banks have sanctioned 30% of outstanding working capital loan under Guaranteed Emergency Credit Line for revival of the affected MSMEs during COVID-19 pandemic to meet their immediate working capital needs. The loans will be covered under CGTMSE Scheme. The Scheme was closed for sanction on 31.03.2023 & for Disbursements on 30.06.2023.

The performance of Banks under the Scheme as on 30.06.2023 is as under

Banks	ELIGIBLE		SANCTIONED		DISBURSED		OPTED OUT		(Amt in Crs)		
	No.	Amt	No.	Amt	No.	Amt	No	Amt	% Sanctions	% disbursals	% opted out
PSBs	165057	5815.35	113882	4947.02	80137	4693.36	35124	559.05	85.07	80.71	9.61
Pvt. Banks	48263	9015.02	33986	5227.75	19151	4624.61	6263	697.41	57.99	51.30	7.74
RRBs	19113	24.10	993	1.79	993	1.79	13	0.05	7.43	7.43	0.21
TSCAB	2606	73.82	650	11.92	643	11.75	622	3.11	16.15	15.92	4.21
<b>Total</b>	<b>235039</b>	<b>14928.29</b>	<b>149511</b>	<b>10188.48</b>	<b>100924</b>	<b>9331.51</b>	<b>42022</b>	<b>1259.61</b>	<b>68.25</b>	<b>62.51</b>	<b>8.44</b>

Under Guaranteed Emergency Credit Line @ 30% of working capital limit outstanding as on 30.06.2023, Banks together have sanctioned Rs. 10188.48 Crore i.e., 68.25% eligible amount of Rs. 14928.29 Crore and disbursed Rs. 9331.51 Crore which is 62.51% of the eligible amount. 8.44% of eligible customers opted out of the Scheme. 91.58% of sanctioned amounts have been disbursed by banks.

Under GECL scheme, loans sanction closed on 31.03.2023 and disbursements closed by 30.06.2023.

**viii.PMSVANidhi – FINANCE TO STREET VENDORS:**

Ministry of Municipal Administration and Urban Development (MA&UD) announced the Scheme PMSVANidhi for financing Street Vendors with Rs. 10000/- each in the First Tranche & Rs.20000/- in the Second tranche under Aatma Nirbhar Bharat Abiyan package. The loan will be covered under CGTMSE Scheme with interest subvention. Govt. of Telangana estimated that 5,00,000 beneficiaries shall be likely benefitted under the Scheme.

**PMSVANidhi Scheme TRANCHE-1 progress as on 28.07.2023:**

PMSVANidhi Tranche-1 : STATUS OF BANK WISE APPLICATIONS SUBMITTED AND SANCTIONED as on 28.07.2023										
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	320038	26812	8.38	292786	440	91.48	292307	479	91.34
2	Private Sector Banks	13040	8377	64.24	2935	1728	22.51	2638	297	20.23
3	RRBs	44568	7598	17.05	35112	1858	78.78	34849	263	78.19
4	Coop Banks/DCCBs	7760	705	9.09	5154	1901	66.42	5132	22	66.13
5	Streenidhi	26588	266	1.00	23762	2560	89.37	23734	28	89.27
6	Not marked to any	669	0	0.00	0	669	0.00	0	0	0.00
	<b>GRAND TOTAL</b>	<b>412664</b>	<b>43758</b>	<b>10.60</b>	<b>359749</b>	<b>9157</b>	<b>87.18</b>	<b>358660</b>	<b>1089</b>	<b>86.91</b>

**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	162310	11712	7.22	150434	164	92.68	150284	150	92.59
2	Union Bank of India	95591	5362	5.61	90053	176	94.21	89954	99	94.10
3	APGVB	27873	4976	17.85	21690	1207	77.82	21439	251	76.92
4	Canara Bank	19530	3111	15.93	16387	32	83.91	16272	115	83.32
5	TGB	16682	2617	15.69	13422	643	80.46	13410	12	80.39
6	Indian Bank	11409	1217	10.67	10178	14	89.21	10128	50	88.77
7	Bank of Baroda	10725	1728	16.11	8993	4	83.85	8992	1	83.84
8	Bank of India	5976	968	16.20	5004	4	83.73	4998	6	83.63
9	Central Bank of India	4785	934	19.52	3847	4	80.40	3847	0	80.40
10	Indian Overseas Bank	4165	823	19.76	3322	20	79.76	3285	37	78.87
11	Punjab National Bank	3213	681	21.20	2528	4	78.68	2516	12	78.31
12	TSCAB	2094	160	7.64	1410	524	67.34	1402	8	66.95
13	UCO Bank	1474	153	10.38	1318	3	89.42	1317	1	89.35
14	HDFC Bank	8446	6876	81.41	1560	10	18.47	1299	261	15.38
15	Bank of Maharashtra	775	81	10.45	679	15	87.61	671	8	86.58
16	Other Banks	37616	2359	6.27	28924	6333	76.89	28846	78	76.69
	<b>TOTAL</b>	<b>412664</b>	<b>43758</b>	<b>10.60</b>	<b>359749</b>	<b>9157</b>	<b>87.18</b>	<b>358660</b>	<b>1089</b>	<b>86.91</b>

- Total street vendors of 412664 are identified by the MA&UD in Telangana State. Banks together sanctioned loans to 359749 street vendors and disbursed to 358660 Street Vendors, as on 28.07.2023.
- The performance of private sector Banks in sanctions and disbursals is very low. During the sub committee meeting on MSME held on 10.08.2023 MEPMA has advised that the Private Banks have to participate actively in the camps which are going to be held and ensure that all eligible SVs are sanctioned loans and digitally onboarded.

**PMSVANidhi Scheme TRANCHE-2 progress as on 28.07.2023:**

Sl. No.	Name of the Bank	No. of Loan applications submitted	Returned by bank		Sanctioned			Disbursed		
			No.	%	No.	Balance	%	No.	Balance	%
1	Public Sector Banks	180242	54760	30.38	124079	1403	68.84	123227	852	68.37
2	Private Sector Banks	1366	525	38.43	509	332	37.26	247	262	18.08
3	RRBs	17515	4303	24.57	10821	2391	61.78	10466	355	59.75
4	Coop Banks/DCCBs	1856	106	5.71	1260	490	67.89	1203	57	64.82
5	Streenidhi	22552	0	0.00	16329	6223	72.41	15731	598	69.75
6	Not marked to any	0	0	0.00	0	0	0.00	0	0	0.00
	<b>GRAND TOTAL</b>	<b>223531</b>	<b>59694</b>	<b>26.71</b>	<b>152998</b>	<b>10839</b>	<b>68.45</b>	<b>150874</b>	<b>2124</b>	<b>67.50</b>

**PMSVANidhi Scheme TRANCHE-2 Bankwise progress as on 28.07.2023**

Sl. No.	Name of the Bank	No. of Loan applications submitted	Returned by bank	% of applications returned	Sanctioned			Disbursed		
					No.	Balance	%	No.	Balance	%
1	2	3	4	5	6	7	8	9	10	11
1	State Bank of India	92183	24541	26.62	67530	112	73.26	67256	274	72.96
2	Union Bank of India	54190	15769	29.10	37953	468	70.04	37700	253	69.57
3	Canara Bank	12069	4806	39.82	6561	702	54.36	6366	195	52.75
4	Telangana Grameena Bank	9049	1771	19.57	5772	1506	63.79	5696	76	62.95
5	APGVB	8466	2532	29.91	5049	885	59.64	4770	279	56.34
6	Indian Bank	6904	2452	35.52	4435	17	64.24	4421	14	64.04
7	Bank of India	3757	1929	51.34	1792	36	47.70	1761	31	46.87
8	Bank of Baroda	3029	1474	48.66	1530	25	50.51	1527	3	50.41
9	Indian Overseas Bank	2291	918	40.07	1352	21	59.01	1293	59	56.44
10	Central Bank of India	2568	1302	50.70	1260	6	49.07	1260	0	49.07
11	Punjab National Bank	1835	1042	56.78	782	11	42.62	762	20	41.53
12	UCO Bank	981	382	38.94	597	2	60.86	596	1	60.75
13	TSCAB	785	26	3.31	578	181	73.63	570	8	72.61
14	Bank of Maharashtra	400	124	31.00	273	3	68.25	271	2	67.75
15	IDBI Bank	352	221	62.78	130	1	36.93	128	2	36.36
16	Other Banks	24672	405	1.64	17404	6863	70.5415	16497	907	66.87
	<b>TOTAL</b>	<b>223531</b>	<b>59694</b>	<b>26.71</b>	<b>152998</b>	<b>10839</b>	<b>68.45</b>	<b>150874</b>	<b>2124</b>	<b>67.50</b>

**PMSVANidhi Scheme Tranche-3 progress as on 28.07.2023**

Sl. No.	Name of the Bank	No. of Loan applications submitted	Returned by bank		Sanctioned			Disbursed		
			No.	%	No.	Balance	%	No.	Balance	%
1	Public Sector Banks	14953	1691	11.31	12041	1221	80.53	11609	432	77.64
2	Private Sector Banks	9	1	11.11	6	2	66.67	5	1	55.56
3	RRBs	2019	27	1.34	1728	264	85.59	1559	169	77.22
4	Coop Banks/DCCBs	331	4	1.21	250	77	75.53	232	18	70.09
5	Streenidhi	55	0	0.00	8	47	14.55	7	1	12.73
6	Not marked to any	0	0	0.00	0	0	0.00	0	0	0.00
	<b>GRAND TOTAL</b>	<b>17367</b>	<b>1723</b>	<b>9.92</b>	<b>14033</b>	<b>1611</b>	<b>80.80</b>	<b>13412</b>	<b>621</b>	<b>77.23</b>

**PMSVANidhi Scheme TRANCHE-3 Bank wise progress as on 28.07.2023**

Sl. No.	Name of the Bank	No. of Loan applications submitted	Returned by bank	% of applications returned	Sanctioned			Disbursed		
					No.	Balance	%	No.	Balance	%
1	2	3	4	5	6	7	8	9	10	11
1	State Bank of India	7522	1060	14.09	6030	432	80.16	5799	231	77.09
2	Union Bank of India	3994	158	3.96	3618	218	90.59	3568	50	89.33
3	Telangana Grameena Bank	1181	8	0.68	1085	88	91.87	1000	85	84.67
4	Canara Bank	1514	198	13.08	802	514	52.97	729	73	48.15
5	APGVB	838	19	2.27	643	176	76.73	559	84	66.71
6	Indian Bank	664	170	25.60	472	22	71.08	446	26	67.17
7	UCO Bank	271	6	2.21	264	1	97.42	263	1	97.05
8	Central Bank of India	268	13	4.85	251	4	93.66	249	2	92.91
9	TSCAB	216	3	1.39	178	35	82.41	165	13	76.39
10	Bank of Baroda	195	26	13.33	167	2	85.64	167	0	85.64
11	Other than top 10	704	62	8.81	523	119	74.29	467	56	66.34
12	<b>TOTAL</b>	<b>17367</b>	<b>1723</b>	<b>9.92</b>	<b>14033</b>	<b>1611</b>	<b>80.80</b>	<b>13412</b>	<b>621</b>	<b>77.23</b>

**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	%
30.06.2023	491385	21887.69	308670	15,037.40	32480	2245.13	35184	638.91	2.92

**Banks performance in NRLM (SHG):**

- A total of 491385 NRLM SHG groups with outstanding loans of Rs.21887.69 crores are in the books of the banks.
  - During the Current FY, Banks have disbursed Rs.2245.13 Crs to 32480 groups
  - NPAs are at Rs.638.91 Crs i.e., 2.92% 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	%
30.06.2023	85174	3271.85	30709	1862.23	3715	326.71	10393	172.10	5.26

**Banks performance during the Financial Year 2023-24:**

- A total of 85174 groups with outstanding loans of Rs.3271.85 crores are in the books of banks.
- Banks have disbursed Rs.326.71 Crs to 3715 groups
- NPAs at Rs.172.10 Crs constitute 5.26% 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 have sanctioned loans amounting to Rs.0.47 crores to 38 units i.e., an achievement of 2.62% of Targets.

ii b) NPAs under loans to SHGs – Limit wise break up

NPAs in SHG (NRLM) Loans as on 31.03.2023																					
S.No	Bank Name	Loans Upto 3 Lacs				Loans above 3 Lacs & upto 5 Lacs				Loans above 5 Lacs & upto 10 Lacs				Loans above 10 Lacs				Total (No. in Actual & Amount in Crore)			
		Outstanding		NPA		Outstanding		NPA		Outstanding		NPA		Outstanding		NPA		Outstanding		NPA	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
1	AP Grameena Vikas Bank	22359	208.79	2994	31.26	17810	448.46	1630	43.70	54637	2938.88	661	28.92	17	1.76	0	0.00	94823	3597.89	5285	103.88
2	State Bank of India	21484	183.67	4770	25.56	32991	697.76	2846	49.43	62917	3750.61	245	11.30	3523	489.56	1	0.00	120915	5121.60	7862	86.28
3	Union Bank of India	44290	302.29	4722	42.58	11405	458.50	712	27.90	28046	2114.51	200	12.78	6897	987.82	1	0.10	90638	3863.12	5635	83.36
4	Indian Bank	3245	24.74	481	4.43	2450	60.46	404	10.75	7530	394.76	180	5.19	2720	326.11	12	0.47	15945	806.07	1077	20.84
5	Telangana Grameena Bank	13108	182.66	435	4.07	12248	350.24	353	7.34	31482	1878.22	124	2.85	3650	436.52	0	0.00	60488	2847.64	912	14.26
6	Indian Overseas Bank	1736	33.25	419	4.03	861	29.26	93	1.90	1188	43.97	135	4.28	309	9.91	0	0.00	4094	116.39	647	10.21
7	Central Bank of India	0	0.00	0	0.00	0	0.00	0	0.00	3000	200.00	549	6.64	3940	162.00	0	0.00	6940	362.00	549	6.64
8	TSCAB	3767	515.77	300	1.96	1646	119.02	68	1.24	8291	531.27	31	2.36	1492	172.05	0	0.00	15196	1338.11	399	5.56
9	Canara Bank	2791	31.13	919	1.14	2333	110.57	29	1.25	11393	999.24	11	0.82	2317	326.62	1	0.12	18834	1467.56	960	3.33
10	Punjab National Bank	917	10.05	141	1.72	352	14.41	16	0.63	505	36.46	12	0.79	52	5.76	1	0.10	1826	66.68	170	3.24
11	Bank of Maharashtra	165	1.50	57	0.36	148	3.10	8	0.80	169	9.00	4	0.68	1	0.59	0	0.00	483	14.19	69	1.84
12	Bank of Baroda	731	9.97	75	0.43	929	27.93	42	0.83	3867	267.13	1	0.04	635	89.79	0	0.00	6162	394.82	118	1.30
13	Bank of India	137	1.30	69	0.59	181	3.43	13	0.32	227	12.85	2	0.08	0	0.00	0	0.00	545	17.58	84	0.98
14	UCO Bank	28	0.24	0	0.00	157	2.81	7	0.20	588	31.86	0	0.00	60	7.25	0	0.00	833	42.16	7	0.20
	<b>TOTAL</b>	<b>114758</b>	<b>1505.36</b>	<b>15382</b>	<b>118.13</b>	<b>83511</b>	<b>2325.95</b>	<b>6221</b>	<b>146.28</b>	<b>213840</b>	<b>13208.76</b>	<b>2155</b>	<b>76.73</b>	<b>25613</b>	<b>3015.74</b>	<b>16</b>	<b>0.79</b>	<b>437722</b>	<b>20055.82</b>	<b>23774</b>	<b>341.93</b>

S.No	Bank Name	Loans Upto 3 Lacs				Loans above 3 Lacs & upto 5 Lacs				Loans above 5 Lacs & upto 10 Lacs				Loans above 10 Lacs			
		Outstanding		NPA%		Outstanding		NPA %		Outstanding		NPA%		Outstanding		NPA%	
		No.	Amt	No.	Amt	No.	Amt	No.	Amt	No.	Amt	No.	Amt	No.	Amt	No.	Amt
1	AP Grameena Vikas Bank	22359	208.79	13.39	14.97	17810	448.46	9.15	9.74	54637	2938.88	1.21	0.98	17	1.76	0.17	0.00
2	State Bank of India	21484	183.67	22.20	13.92	32991	697.76	8.63	7.08	62917	3750.61	0.39	0.30	3523	489.56	0.00	0.00
3	Union Bank of India	44290	302.29	10.66	14.09	11405	458.50	6.24	6.09	28046	2114.51	0.71	0.60	6897	987.82	0.01	0.01
4	Indian Bank	3245	24.74	14.82	17.91	2450	60.46	16.49	17.78	7530	394.76	2.39	1.31	2720	326.11	0.00	0.00
5	Telangana Grameena Bank	13108	182.66	3.32	2.23	12248	350.24	2.88	2.10	31482	1878.22	0.39	0.15	3650	436.52	0.00	0.00
6	Indian Overseas Bank	1736	33.25	24.14	12.12	861	29.26	10.80	6.49	1188	43.97	11.36	9.73	309	9.91	0.00	0.00
7	Central Bank of India	0	0			0	0			3000	200	18.30	3.32	3940	162	0.00	0.00
8	TSCAB	3767	515.77	7.96	0.38	1646	119.02	4.13	1.04	8291	531.27	0.37	0.44	1492	172.05	0.00	0.02
9	Canara Bank	2791	31.13	32.93	3.66	2333	110.57	1.24	1.13	11393	999.24	0.10	0.08	2317	326.62	0.08	0.53
10	Punjab National Bank	917	10.05	15.38	17.11	352	14.41	4.55	4.37	505	36.46	2.38	2.17	52	5.76	0.00	0.00
11	Bank of Maharashtra	165	1.50	34.55	24.00	148	3.10	5.41	25.81	169	9.00	2.37	7.56	1	0.59	0.00	0.00
12	Bank of Baroda	731	9.97	10.26	4.31	929	27.93	4.52	2.97	3867	267.13	0.03	0.01	635	89.79		
13	Bank of India	137	1.30	50.36	45.38	181	3.43	7.18	9.33	227	12.85	0.88	0.62	0	0		
14	UCO Bank	28	0.24	0.00	0.00	157	2.81	4.46	7.12	588	31.86	0.00	0.00	60	7.25	0.10	0.36
	<b>TOTAL</b>	<b>114758</b>	<b>1505.36</b>	<b>13.40</b>	<b>7.85</b>	<b>83511</b>	<b>2325.95</b>	<b>7.45</b>	<b>6.29</b>	<b>213840</b>	<b>13208.76</b>	<b>1.01</b>	<b>0.58</b>	<b>25613</b>	<b>3015.74</b>	<b>0.06</b>	<b>0.03</b>

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 30.06.2023

(Rs in Crs)

As on	Shishu		Kishore		Tarun		Total		Target	
	A/Cs	Amt	A/Cs	Amt	A/Cs	Amt	A/Cs	Amt	Amt	%Ach
March, 2023	420855	1290.01	172530	3226.78	45938	3618.02	639323	8134.81	8909.83	91.30
June, 2023	44600	148.73	47586	770.80	9005	742.80	101191	1662.33	10089.00	16.47

**Sector Wise performance (Sanctions) under PMMY in Telangana as on 30.06.2023**

(Rs. in Crs)

Sector	Shishu		Kishore		Tarun		Total A/Cs	
	A/Cs	Amt	A/Cs	Amt	A/Cs	Amt	A/Cs	Amt
Public Sector	11561	36.41	18982	411.24	5411	467.94	35954	915.59
Private Sector	10886	42.74	26954	326.00	2945	219.06	40785	587.80
RRBs	9810	23.56	1650	33.61	649	55.78	12109	112.95
SFBs & NBFCs	12343	45.98	0	0.00	0	0.00	12343	45.98
<b>Total</b>	<b>44600</b>	<b>148.70</b>	<b>47586</b>	<b>770.86</b>	<b>9005</b>	<b>742.78</b>	<b>101191</b>	<b>1662.33</b>

**Category wise Sanctions under Pradhan Mantri Mudra Yojana (PMMY) as on 30.06.2023 (Rs in Crs)**

Sr No	Category	Shishu		Kishore		Tarun		Total	
		(Loans up to Rs. 50,000)		(Loans from Rs. 50,001 to Rs. 5.00 Lakh)		(Loans from Rs. 5.00 to Rs. 10.00 Lakh)		No Of A/Cs	Sanctioned Amt
		No Of A/Cs	Sanctioned Amt	No Of A/Cs	Sanctioned Amt	No Of A/Cs	Sanctioned Amt		
1	General	16337	53.84	32821	548.28	6408	539.82	55566	1141.93
2	SC	2308	6.59	1782	29.96	389	29.62	4479	66.17
3	ST	1094	2.92	1103	19.97	452	32.89	2649	55.77
4	OBC	24861	85.35	11880	172.65	1756	140.45	38497	398.45
5	Total	44600	148.70	47586	770.86	9005	742.78	101191	1662.33
	Out of Above								
6	Women Entrepreneurs	36704	120.82	28648	324.54	1711	135.59	67063	580.95
7	New Entrepreneurs / Accounts	21451	58.69	19137	307.81	3240	256.14	43828	622.64
8	Minority	1849	5.53	1983	32.19	303	25.11	4135	62.83
9	PMJDY OD Account	94	0.02	0	0.00	0	0.00	94	0.02
10	Mudra card	48	0.11	144	4.05	71	5.74	263	9.90
11	NULM	28	0.10	202	7.32	479	40.83	709	48.26
12	NRLM	46	0.07	262	8.83	640	58.47	948	67.38
13	Other Govt. Sponsored Prog.	1456	5.14	4151	74.91	267	21.74	5874	101.79
14	Skill Certified	88	0.43	1105	33.37	121	9.98	1314	43.78
15	Self Certified	242	1.05	4833	81.81	727	54.30	5802	137.16
16	Unskilled	1811	6.36	1629	43.86	965	84.52	4405	134.74

**Banks Performance under PMMY upto the quarter ended 30.06.2023 :**

- Banks sanctioned MUDRA loans to 101191 beneficiaries with an outlay of Rs. 1662.33Crs
- Rs. 580.95 Crs Sanctioned to 67063 Women Entrepreneurs.
- Rs. 622.64 Crs Sanctioned to 43828 New Entrepreneurs
- Rs. 62.83 Crs Sanctioned to 4135 Minority community Entrepreneurs
- Rs. 66.17 Crs Sanctioned to 4479 SC Entrepreneurs
- Rs. 55.77 Crs Sanctioned to 2649 ST Entrepreneurs

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

**Performance and NPAs position in PMMY Scheme as on 30.06.2023**

(Rs. in Crs)

MUDRA - SCHEME	Outstandings		Disbursements (01.04.23 to 30.06.2023)		NPAs			NPA % as on 31.03.2023
	No.of A/cs	Amount	No.of A/cs	Amount	No.of A/cs	Amount	%	
MUDRA-SHISHU <=50K	622667	990.99	64465	145.82	114614	112.72	13.74	27.18
MUDRA-KISHORE>50k <=5 lacs	352740	3831.24	50804	744.44	41239	348.85	9.10	13.73
MUDRA-TARUN >5 lacs <=10 lakhs	80312	4435.45	8203	716.69	5404	351.54	7.92	5.95
<b>Total</b>	<b>1055719</b>	<b>9257.68</b>	<b>123472</b>	<b>1606.95</b>	<b>161257</b>	<b>813.10</b>	<b>8.78</b>	<b>10.95</b>

**iv) Credit Flow under STAND UP INDIA Scheme:**

(Rs. In Crs)

Sl. No.	Category	Cumulative loans/ applications sanctioned (Upto 31.03.2022)		Cumulative loans/ applications sanctioned (Upto 31.03.2023)		Cumulative loans/ applications sanctioned (Upto 30.06.2023)	
		No.	Amt.	No.	Amt	No.	Amt
1	SC	1647	415.90	1891	489.85	1955	502.62
2	ST	820	207.12	1043	271.91	1122	290.75
3	Women	5571	1278.36	6555	1616.97	6693	1643.28
	<b>Total</b>	<b>8038</b>	<b>2001.38</b>	<b>9489</b>	<b>2378.72</b>	<b>9770</b>	<b>2436.64</b>

**Banks performance upto the quarter ended 30.06.2023:**

- Under Stand-Up India scheme banks have sanctioned loans to 9770 borrowers with an outlay of Rs.2436.64 Crs
- 6693 women beneficiaries have been sanctioned loans under SUI amounting to Rs.1643.28Crs
- 1955 SC beneficiaries have been sanctioned loans under SUI amounting to Rs.502.62 Crs
- 1122 ST beneficiaries have been sanctioned loans under SUI amounting to Rs.290.75 Crs

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

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

**Agency wise MM/Subsidy claims achievement position: as on 30.06.2023**

(Projects & Employment in Nos., MM in Rs. Crs)										
Sl.No	Agency	Target for 2023-24			Achievement as on 30.06.2023			% of Achievement		
		Proj.	M.M.	Emp.	Proj.	M.M.	Emp.	Proj.	M.M.	Emp.
1	KVIC	583	18.96	4664	82	4.32	656	14	23	14
2	KVIB	1167	37.92	9336	244	14.75	1952	21	39	21
3	DIC	1167	37.92	9336	342	16.47	2736	29	43	29
<b>TOTAL</b>		<b>2917</b>	<b>94.80</b>	<b>23336</b>	<b>668</b>	<b>35.53</b>	<b>5344</b>	<b>23</b>	<b>37</b>	<b>23</b>

668 projects were sanctioned by Banks with a Margin Money involvement of Rs.35.53 crores generating employment to 5344 members.

**Performance of Banks under PMEGP as on 30.06.2023:**

- Outstandings PMEGP loans with Banks as on 30.06.2023 are at Rs. 660.67Crs
- Banks sanctioned loans to 668 beneficiaries in the FY 2023-24
- NPAs are at Rs. 43.87 Crs constituting 6.64% of outstandings

(Rs. In Crores)

As on 30.06.23	Outstanding	Disbursements	NPAs
<b>No.</b>	<b>11584</b>	<b>1920</b>	<b>1671</b>
<b>Amount</b>	<b>660.67</b>	<b>116.34</b>	<b>43.87 (6.64%)</b>

**vi)Credit flow under SC corporation Schemes as on 30.06.2023:**

SC Corporation – Year wise Pending applications Status

( Rs. In lacs)

S.No.	Scheme Year	No. of Beneficiaries	Total Outlay (In Lacs)	Subsidy (In Lacs)	Bank loan (In Lacs)
1	2015-16	181	349.75	233.27	116.48
2	2016-17	413	996.90	644.26	352.64
3	2017-18	1615	3018.60	2037.81	980.79
4	2019-20	NOT IMPLEMENTED			
5	2020-21	Under implementation Targets communicated in Dec,20			
	<b>Grand Total</b>	<b>2209</b>	<b>4365.25</b>	<b>2915.34</b>	<b>1449.91</b>

**SC Corporation Scheme ESS pending for Grounding as on 30.06.2023:**

**(Rs. In lacs)**

Sl.No.	Particulars	For FY 2018-19		For FY 2020-21	
		Phy	Fin	Phy	Fin
1	Selected	9904	12741.44	15593	30462.30
2	Bank Approved	9191	11849.76	11446	22356.19
3	A/c Nos recd	8945	-	10748	-
4	A/cs No. to be received	959	-	4845	-
5	Sanctioned	8790	11385.16	9724	19547.16
6	Subsidy released	6164	8149.99	610	1881.7
7	Grounded	3626	4855.25	142	515.2
8	To be Grounded	2538	3294.74	468	1366.5

**Pilot Project of Dairy Development and Vegetable Pandals in Telangana Districts:**

Telangana Scheduled Castes Co-op Development Corporation Ltd. Hyderabad has taken up pilot projects of dairy development and vegetable pandals with 60% subsidy and 40% Bank Loan.

**Progress under Vegetable pandals and Dairy financing as on 30.06.2023**

**(Amt in lacs)**

S.NO	BANK	Sanctioned						Subsidy Released						Grounded						Tobe Grounded					
		Pilot Dairy		Vegetable Pandal		Total		Pilot Dairy		Vegetable Pandal		Total		Pilot Dairy		Vegetable Pandal		Total		Pilot Dairy		Vegetable Pandal		Total	
		Phy	Fin	Phy	Fin	Phy	Fin	Phy	Fin	Phy	Fin	Phy	Fin	Phy	Fin	Phy	Fin	Phy	Fin	Phy	Fin	Phy	Fin	Phy	Fin
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26
1	STATE BANK OF INDIA	1517	3640.80	529	1065.73	2046	4706.53	1505	3612.00	435	846.50	1940	4458.50	974	2337.60	54	113.84	1028	2451.44	531	1274.40	381	732.69	912	2007.09
2	APGVB	827	1984.80	230	428.81	1057	2413.61	805	1932.00	144	282.69	949	2214.69	555	1332.00	59	115.49	614	1447.49	250	600.00	85	167.20	335	767.20
3	UNION BANK OF INDIA	701	1666.40	250	505.72	951	2172.12	575	1380.00	160	333.05	735	1713.05	430	1032.00	23	57.52	453	1089.52	145	348.00	137	275.53	282	623.53
4	CANARA BANK	228	547.20	128	307.25	356	854.45	223	535.20	103	210.80	326	746.00	141	338.40	28	54.56	169	392.96	82	196.80	75	156.24	157	353.04
5	CENTRAL BANK OF INDIA	70	168.00	57	105.32	127	273.32	70	168.00	55	101.93	125	269.93	14	33.60	14	21.99	28	55.59	56	134.40	41	79.94	97	214.34
6	Telangana Grameena Bank	86	206.40	94	188.36	180	394.76	86	206.40	70	141.18	156	347.58	53	127.20	8	25.09	61	152.29	33	79.20	62	116.09	95	195.29
7	KDCC BANK	96	230.40	80	185.96	176	416.36	96	230.40	73	168.66	169	399.06	69	165.60	13	49.88	82	215.48	27	64.80	60	118.78	87	183.58
8	PNB	113	271.20	2	4.20	115	275.40	93	223.20	2	4.20	95	227.40	33	79.20	0	0.00	33	79.20	60	144.00	2	4.20	62	148.20
9	DCCB	27	64.80	83	175.97	110	240.77	27	64.80	60	106.40	87	171.20	21	50.40	0	0.00	21	50.40	6	14.40	60	106.40	66	120.80
10	BANK OF BARODA	7	16.80	42	81.58	49	98.38	7	16.80	41	79.48	48	96.28	4	9.60	10	18.17	14	27.77	3	7.20	31	61.31	34	68.51
11	IOB	45	108.00	9	20.48	54	128.48	37	88.80	5	10.50	42	99.30	16	38.40	2	4.20	18	42.60	21	50.40	3	6.30	24	56.70
12	INDIAN BANK	84	201.60	14	31.30	98	232.90	84	201.60	12	24.50	96	226.10	81	194.40	1	1.40	82	195.80	3	7.20	11	23.10	14	30.30
13	BANK OF MAHARASTRA	0	0.00	19	39.90	19	39.90	0	0.00	15	31.50	15	31.50	0	0.00	1	2.10	1	2.10	0	0.00	14	29.40	14	29.40
14	AXIS BANK	9	21.60	3	6.30	12	27.90	9	21.60	3	6.30	12	27.90	5	12.00	0	0.00	5	12.00	4	9.60	3	6.30	7	15.90
15	UCO BANK	0	0.00	8	16.30	8	16.30	0	0.00	7	13.90	7	13.90	0	0.00	0	0.00	0	0.00	0	0.00	7	13.90	7	13.90
16	BANK OF INDIA	0	0.00	9	13.40	9	13.40	0	0.00	9	13.40	9	13.40	0	0.00	5	6.40	5	6.40	0	0.00	4	7.00	4	7.00
17	TSCAB	0	0.00	1	4.49	1	4.49	0	0.00	1	4.49	1	4.49	0	0.00	1	4.49	1	4.49	0	0.00	0	0.00	0	0.00
18	IDBI BANK	0	0.00	2	4.20	2	4.20	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
19	DBS BANK (E-LVB)	1	2.40	0	0.00	1	2.40	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	<b>Total</b>	<b>3811</b>	<b>9130.40</b>	<b>1560</b>	<b>3185.27</b>	<b>5371</b>	<b>12315.67</b>	<b>3617</b>	<b>8680.80</b>	<b>1195</b>	<b>2379.48</b>	<b>4812</b>	<b>11060.28</b>	<b>2396</b>	<b>5750.40</b>	<b>219</b>	<b>475.13</b>	<b>2615</b>	<b>6225.53</b>	<b>1221</b>	<b>2930.40</b>	<b>976</b>	<b>1904.35</b>	<b>2197</b>	<b>4834.75</b>

In respect of pilot project of Pilot Dairy & Vegetable pandals, the Corporation has selected 5371 beneficiaries with an outlay of Rs.123.15 crores. The Banks have grounded 2615 applications with outlay of Rs.62.25 crores. The corporation has released a subsidy of Rs.110.60 crores to 4812 beneficiaries.

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

Bank wise and District wise performance under the Schemes has been reviewed in the Sub-Committee meeting on MSME held on 10.08.2023 & 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.

Bank Name	1. Total Subsidy Amt		b) Subsidy utilised and UC submitted to SC Corporation		c) Subsidy utilised and UC to be submitted to SC Corporation		d) Unutilised Subsidy returned to SC Corporation		e) Unutilised Subsidy to be returned to SC Corporation		Total (a=b+c+d+e)		Unreconciled / subsidy not received / pending		Remarks submitted by Bank
	No. of A/cs	Amt in Lacs	No. of A/cs	Amt in Lacs	No. of A/cs	Amt in Lacs	No. of A/cs	Amt in Lacs	No. of A/cs	Amt in Lacs	No. of A/cs	Amt in Lacs	No. of A/cs	Amt in Lacs	
BoB	182	284.49													
UBI	1297	2086.30													
APGVB	743	1316.37	199	295.49	288	347.17	20	34.39	61	148.20	568	825.25	175	491.12	Subsidy not credited to 175 acc Rs 491.12 lacs
AXIS BANK	7	15.90	7	15.90	0	0.00	0	0.00	0	0.00	7	15.90			
BOI	51	87.10	51	87.10							51	87.10			
BOM	28	52.62	13	24.42	2	2.90	1	2.10	12	23.20	28	52.62			
CANARA	534	922.85													
CBI	188	333.78													
CUB	5	6.80													
HDFC	17	20.45	11	10.97	6	9.48	0	0.00	0	0.00	17	20.45			
ICICI	1	4.80													
IDBI	9	15.11													
INDIAN	150	220.79													
IOB	141	205.43													
INDUSIND	13	32.78													
KBL	4	5.40	4	5.40							4	5.40			
KVB	10	4.00	2	2.20	1	0.80	2	1.60			5	4.60	5	6.80	Subsidy not received for 5 accts amt Rs.6.80 lacs
KOTAK	1	1.00													
PNB	173	355.76													
SBI	4251	6417.28			818	10.33	17	0.22	1294	18.24	2129	28.79	2122	6388.49	Amount belongs to available accounts only
TMB	1	0.80													subsidy not received
TGB	472	677.31	180	210.61	0	0	3	3.8	78	120.53	261	334.94	211	342.37	For 55 beneficiary accts, not received subsidy amt. For 156 beneficiaries the acct either wrongly provided or not provided by Sc Corp
LVB	1	1.50	1	1.5	0	0	0	0	0	0	1	1.5			
UCO	16	22.70													
KDCC BANK	420	665.64	36	54.13	9	20.69	42	89.70	14	22.74	101	187.26	246	364.03	Subsidy to be utilised/not grounded 231 accts Rs.342.02, b. Subsidy not received for 13 accounts amount Rs.18.20 and C. 2 accts Rs. 3.81 lacs did not find in the pending list
<b>Total</b>	<b>8715</b>	<b>13756.96</b>	<b>504</b>	<b>707.72</b>	<b>1124</b>	<b>391.37</b>	<b>85</b>	<b>131.81</b>	<b>1459</b>	<b>332.91</b>	<b>3172</b>	<b>1563.81</b>	<b>2759</b>	<b>7592.81</b>	

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 of 8715 accounts has already been forwarded to Banks and Banks have submitted UCs for 504 accounts to the tune of 7.07 Crores and refunded an amount of Rs.1.32 crores of 85 accounts.

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

Abstract - Bank wise to be grounded units under Rural Transportation Plan (RTP) Scheme as on 10.08.2023 (Rs. In Crs)						
S.No	Bank name	No. of units	Unit Cost	Subsidy	Bank Loan	Beneficiary Contribution
1	STATE BANK OF INDIA	147	8.88	3.92	4.23	0.72
2	AP GRAMEENA VIKAS BANK	4	0.26	0.13	0.12	0.02
3	UNION BANK OF INDIA	4	0.20	0.07	0.12	0.02
4	INDIAN BANK	3	0.27	0.17	0.09	0.02
5	Telangana Grameena Bank	2	0.12	0.06	0.06	0.01
6	CANARA BANK	1	0.05	0.02	0.03	0.01
7	KDCC BANK	1	0.05	0.02	0.03	0.01
	<b>Grand Total</b>	<b>162</b>	<b>9.84</b>	<b>4.38</b>	<b>4.67</b>	<b>0.80</b>

S.No	Name of the Bank	No. of Units	Unit Cost	Subsidy	Bank Loan
1	STATE BANK OF INDIA	624	11.22	7.53	3.68
2	UNION BANK OF INDIA	116	2.08	1.40	0.67
3	AP GRAMEENA VIKAS BANK	91	1.80	1.18	0.62
4	TELANGANA GRAMEENA BANK	88	1.36	0.94	0.42
5	CANARA BANK	34	0.56	0.38	0.17
6	DIST COOP CENTRAL BANK	27	0.64	0.42	0.22
7	CENTRAL BANK OF INDIA	18	0.27	0.18	0.08
8	BANK OF INDIA	16	0.34	0.23	0.11
9	INDIAN BANK	13	0.24	0.16	0.08
10	INDIAN OVERSEAS BANK	11	0.22	0.14	0.08
11	BANK OF BARODA	9	0.11	0.08	0.03
12	BANK OF MAHARASTRA	5	0.15	0.10	0.05
13	KARUR VYSYA BANK	4	0.06	0.04	0.02
14	PUNJAB NATIONAL BANK	3	0.03	0.02	0.01
15	KDCC BANK	2	0.02	0.02	0.01
16	SOUTH INDIAN BANK	2	0.04	0.03	0.01
17	ANDHRA BANK	1	0.02	0.01	0.01
18	HDFC BANK LTD	1	0.08	0.05	0.03
19	INDUSIND BANK LTD	1	0.08	0.05	0.03
20	KOTAK MAHINDRA BANK LTD	1	0.08	0.05	0.03
21	SYNDICATE BANK	1	0.02	0.01	0.01
22	UCO BANK	1	0.03	0.02	0.01
	<b>Grand Total</b>	<b>1069</b>	<b>19.43</b>	<b>13.04</b>	<b>6.39</b>

In the sub-committee meeting held on 10.08.2023, all Banks were requested to clear off the pending applications either by grounding or by returning the applications if projects are found unviable along with front end subsidy to the corporation, duly indicating the reasons for rejection.

**viii) Credit flow under TS BC Corporation Schemes as on 30.06.2023**

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

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

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

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

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

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

**Bank wise unspent subsidy- BC Corporation**

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

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

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

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

During the quarter no progress has been reported by the Banks.

#### ix) Credit flow under TS Minorities Finance Corporation Schemes as on 30.06.2023

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

State Minorities finance Corporation has not submitted their Annual Action Plan for 2023-24 and also not submitted any developments in implementation of their ESS schemes in the State in spite of requests by SLBC.

#### x) Credit flow to others:

##### a) Credit Flow to Weaker Sections as on 30.06.2023:

(Rs. In Crs)

Outstandings		Disbursements Upto the quarter		NPAs		
No. of A/cs	Amount	No. of A/cs	Amount	No. of A/cs	Amount	%
6757651	93608.68	1358696	18475.65	640125	5324.28	5.68

#### Banks performance upto the quarter ended 30.06.2023:

- As at the end of first quarter, outstanding credit to 6757651 weaker section borrowers was at Rs.93608.68 Crs.
- Upto the quarter, Banks have disbursed an amount of Rs. 18475.65 Crs to 1358696 borrowers
- NPAs at a level of Rs.5324.28 Crs constitute 5.68% of outstandings.

##### b) Credit Flow to Women as on 30.06.2023

(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 30.06.2023	
No.	Amt.	No.	Amt.	No.	Amt.
4614347	128327.67	1436852	7860.29	1029125	18361.13

**Banks performance as on 30.06.2023:**

- As at the end of June 2023, outstanding credit to 4614347 women beneficiaries was at Rs.128327.67 Crs.
- During the first the quarter, Banks have disbursed an amount of Rs. 18361.13 Crs to 1029125 women beneficiaries.

**e. Credit flow under Education Loans as on 30.06.2023:**

(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	40579	2477.15	2624	69.86	2624	69.86	1627	43.46	1.75
Non-priority	40687	5105.00	8823	297.45	8823	297.45	1201	28.18	0.55
<b>Total</b>	<b>81266</b>	<b>7582.15</b>	<b>11447</b>	<b>367.31</b>	<b>11447</b>	<b>367.31</b>	<b>2828</b>	<b>71.64</b>	<b>0.94</b>

- ❖ As at the end of June 2023, Banks have Outstanding Education loans of **Rs. 7582.15 cr** to 81266 beneficiaries.
- ❖ During the first quarter, Banks have disbursed an amount of **Rs. 367.31 cr** to 11447 beneficiaries.
- ❖ NPAs at **Rs. 71.64 cr** constitute 0.94% of outstandings.

**f. Credit Flow - Housing Sector as on 30.06.2023**

(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	265742	25805.49	47474	881.57	47474	881.57	6467	215.42	0.83
Non-priority	479451	114675.12	49389	5949.76	49389	5949.76	8484	573.45	0.50
<b>Total</b>	<b>745193</b>	<b>140480.61</b>	<b>96863</b>	<b>6831.33</b>	<b>96863</b>	<b>6831.33</b>	<b>14951</b>	<b>788.87</b>	<b>0.56</b>

- ❖ As at the end of June 2023, banks together have outstanding Home Loans amounting to **Rs.140480.61 Cr**
- ❖ During the first quarter, Banks have disbursed an amount of **Rs.6831.33 cr** to **96863** Housing Loan borrowers.
- ❖ NPAs of **Rs. 788.87 cr** constitute 0.56 % of the Housing Loans Outstandings.

**PMAY Scheme– Details of Subsidy Released:**

Under PMAY Scheme, subsidy to PLIs (Primary Lending Institutions) in respect of Housing Loans sanctioned in Telangana State from 01.04.2018 (Introduction of the Scheme) to 30.06.2023 is as under:

FY	Subsidy Released in Telangana Under PMAY Scheme to all PLIs (Rs. In Crores)		
	No. of accounts	HL- Loan amount sanctioned	Subsidy Released
<b>2017-18</b>	2271	549.57	49.71
<b>2018-19</b>	14964	3908.71	328.76
<b>2019-20</b>	13757	3682.84	311.59
<b>2020-21</b>	16623	4634.91	374.96
<b>2021-22</b>	13320	3024.83	321.99
<b>2022-23</b>	9423	1825.17	237.05
<b>2023-24 (Upto June23)</b>	28	4048.23	0.69

Under PMAY Scheme –Total Net Subsidy of Rs.1624.76 crores was released to 70,386 housing loan accounts up to 30.06.2023.

**District wise performance as on 30.06.2023**

(Rs. In crs)

S. No.	District Name	No of Loan Accounts	Net Loan Disbursed	Total Net Subsidy
1	Adilabad	581	77.54	13.05
2	Hyderabad	42234	8834.72	962.86
3	Jagtial	7	0.60	0.16
4	Jogulamba Gadwal	8	0.92	0.16
5	Kamareddy	30	4.87	0.71
6	Karimnagar	2425	319.91	54.54
7	Khammam	1932	343.34	45.86
8	Mahabubabad	31	5.06	0.79
9	Mahbubnagar	2897	438.10	68.15
10	Manchiryal	14	2.52	0.33
11	Medak	3701	659.68	88.41
12	Medchal	1741	359.38	42.61
13	Nalgonda	3819	563.56	92.53
14	Nirmal	25	3.01	0.56
15	Nizamabad	1231	172.53	28.24
16	Peddapalli	7	0.93	0.16
17	Rangareddy	5576	1095.88	130.36
18	Sangareddy	90	15.97	2.25
19	Siddipet	15	2.43	0.36
20	Suryapet	56	9.07	1.45
21	Vikarabad	7	0.94	0.18
22	Wanaparthy	141	20.12	3.28
23	Warangal	3769	641.57	86.64
24	Warangal (Rural)	20	1.83	0.44
25	Yadadri Bhuvanagiri	29	3.33	0.67
	<b>Total</b>	<b>70386</b>	<b>13577.80</b>	<b>1624.75</b>

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

(Source: NHB)

**Rural Housing Interest Subsidy Scheme (RHSS):**

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

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

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

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

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

**Progress in Telangana State:**

As per the data provided by NHB, no commercial Bank has so far claimed subsidy under RHSS.

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

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

The CD ratio of the State has marginally decreased from 119.16% to 117.46% during the quarter. Adilabad district has highest CD Ratio of 236.80% whereas Medchal Malkajgiri district has a CD Ratio of 62.49%. As at the end of June 2023, no District in Telangana has CD ratio below 60%.

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

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

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

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

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

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

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**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 have been escalated to the CCLA who facilitated a meeting with the Prl. Secretary (Revenue) / CCLA and in the meeting it was agreed by CCLA to resolve the issues as detailed hereunder:

**Issues raised by SLBC and response of the o/o CCLA:**

1. For loans which require collateral security, Bank mortgage charges are being created through MRO/SRO. However, MROs are able to alienate the land despite the existence of specific charge on Survey No and Pattadar Passbook. This is adversely affecting the security interest of the Banks. Alienation of mortgaged land properties not to be permitted.  
**Response** – O/o CCLA has agreed to resolve the issue.
2. Once a mortgage charge is created on a particular survey number for a particular borrower, another bank(s) are also able to create charge for the same survey number and for the same borrower. 2nd mortgage charge creation for such cases not to be permitted  
**SLBC** is yet to have Confirmation/clarification on the issue.
3. Banks are not able to release partial charge from Dharani in case of customer requests to release charge for particular survey number. Bank has to release charge for all the survey numbers and need to create a fresh charge again. Provision for partial release may be made available  
**Response** – Bankers have an option to create charge on individual survey nos. Instead of creating charge on all survey nos at a time. Bankers can choose to create charge on individual survey nos / sub-divisions.

4. Facility of further mortgage (extension of mortgage deed) is not available in Dharani. To facilitate the farmers seeking additional loans, this facility be made available.  
**Response** – Agreed to resolve.
5. Modification Option to be provided for modification of loan account number, amount in case of corrections to be made.  
**Response** – Agreed to resolve by providing option to modify Loan Charge details. System would allow for modification of below details –
  - a. Type of Loan
  - b. Type of Charge
  - c. CIF no
  - d. Loan a/c number
  - e. Loan issue date
  - f. Tenue of Loan
  - g. Loan Amount
  - h. Interest Rate
6. In MIS Dashboard, list for charge creations and release of charges affected in Dharani portal is not available, which is required for internal audit purposes by Banks.  
**Response** – Agreed to resolve.
7. In Dharani, Option to delete existing users who have resigned/retired etc to be made available.  
**Response** – Deactivate user feature is already there in HO & Admin logins.
8. Issues of frequent lag out and delays in receiving OTP are faced by Banks  
**Response** – OTP is sent via Airtel / CDAC SMS gateway. They are usually delivered on time.
9. There is no facility in Dharani to search with Pattadar Passbook number (only available to search with survey number). Option for search with Pattadar Passbook be made available.  
**Response** – Creation of Loan charge facility is available based on signed survey no / sub-division nos only as per instructions of CCLA department.
10. In case Branch Manager gets transferred from one Branch to another, the data pertaining to the previous/old Branch customers are getting displayed in the Checker ID of Branch Manager. The loan charges created are to be made specific to the Branch but not the Branch Manager (or Checker)  
**Response** – On transfer, Head Office /Regional Manager user should deactivate & create a new checker for the branch. This feature is already available at Banker’s portal.

## **Agenda 9: Efforts towards Skill Development**

### **Performance of RSETIs upto the Quarter ended 30.06.2023**

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

RSETIs have conducted 81 programmes and trained 2353 candidates upto June 2023 against target of 238 programmes and train 6530 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.14.66 crores and Union Bank of India which is running 2 RSETIs has to receive Rs.2.12 crores towards reimbursement of its recurring expenditure claims. SLBC request the CEO, SERP to arrange for early settlement of the pending claim amounts to RSETI sponsor Banks.

As on 30.06.2023

(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 Q1	GRAND TOTAL
1	Utnoor(Adilabad)	1.57	-0.03	0.00	0.00	0.56	0.00	2.11
2	Sangareddy	1.30	-0.06	0.00	0.00	0.73	0.00	1.97
3	Hasanparthy(Warangle)	1.18	0.07	0.00	0.00	0.60	0.00	1.86
4	Chilkuru	0.78	0.16	0.00	-0.01	0.73	0.00	1.66
5	Nalgonda	0.88	0.00	0.00	0.00	0.62	0.00	1.50
6	Nizamabad(Dichpally)	1.11	0.00	0.00	0.00	0.37	0.00	1.48
7	Khammam	1.00	0.00	0.00	0.00	0.46	0.00	1.47
8	Karimnagar	0.85	0.07	0.00	0.00	0.41	0.00	1.33
9	Mahabubnagar	0.89	0.02	0.00	0.00	0.37	0.00	1.27
	<b>SBI- Sub-Total</b>	<b>9.56</b>	<b>0.23</b>	<b>0.01</b>	<b>-0.01</b>	<b>4.87</b>	<b>0.00</b>	<b>14.66</b>
10	Siddipet	0.59	0.14	0.00	0.00	0.51	0.00	1.74
11	Muchintal	0.00	0.00	0.00	0.00	0.38	0.00	0.38
	<b>UBI- Sub total</b>	<b>0.59</b>	<b>0.14</b>	<b>0.00</b>	<b>0.00</b>	<b>0.89</b>	<b>0.00</b>	<b>2.12</b>
	<b>GRAND TOTAL</b>	<b>10.15</b>	<b>0.37</b>	<b>0.01</b>	<b>-0.01</b>	<b>5.76</b>	<b>0.00</b>	<b>16.78</b>

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

--NIL--

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

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

SLBC requests all the State Heads to give suitable directions to their Controlling Authorities to attend the DCC/DLRC Meeting invariably. Wherever, the Controlling Authority is not able to attend, the senior level functionary i.e., Scale-IV Official should attend the meeting and ensure that the decisions taken in the meeting are percolated to their Branches immediately.

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

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

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

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

**Data extraction from CBS and uploading to new portal:**

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

**Agenda Item No. 13: Government Deposits –Update 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 10<sup>th</sup> of every month.

**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](http://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 PNB has shared a Fraud that has taken place in one of their branch and the details were circulated to all the Banks.

**Agenda Item 15: Recent Campaigns and Initiatives**

1. **Three Months special Campaign at Gram Panchayat (GP) Level:** DFS has launched a three month campaign at GP level in all Districts from 01.04.2023 to 30.06.2023 and extended it upto 31.07.2023, wherein weekly camps in all the GPs are to be held to ensure coverage of public under Jansuraksha schemes i.e., PMJJBY & PMSBY. All the 12152 GPs have been covered with camps by the Banks.  
Social Security Scheme i.e., PMJJBY & PMSBY targets have been allocated to the Banks and we request all the Banks to achieve the allocated targets.
2. **SARFAESI (Applications pending with DC/DMs for more than 60 days):** We refer to the letter No.1208/154/PF/2023 dated 24.05.2023 received from Finance Department Govt of Telangana addressed to all the District Collectors of Telangana to dispose all the pending applications u/s 14 of the SARFAESI Act. We request all the Banks/LDMs to take up the matter with DC/DM and ensure that all the pending applications u/s 14 of the SARFAESI act are cleared expeditiously.
3. **33<sup>rd</sup> Depositors Education and Awareness (DEA) Fund: 100 days 100 pays Campaign:** Depositors Education and Awareness (DEA) Fund established under DEA Fund scheme 2014, is administered by the DEA Fund Committee headed by Deputy Governor, RBI. In the recent meeting held on 18.04.2023 the committee has advised all the Banks to sensitize their staff in handling cases of deceased depositors and dealing with nominees/ legal heirs. RBI had recently come out with a 100 days 100 pays campaign for the Banks to make concerted efforts to trace and settle at least top 100 depositors in each district in the country.  
The following are the indicative aspects of the campaign  
(i) **Awareness:** Encourage banks to create widespread awareness among their customers, the general public and staff about the campaign's objectives, benefits, and the necessary steps to be taken to trace and settle unclaimed accounts.  
(ii) **Dedicated Teams:** Urge banks to put in place dedicated teams comprising experienced personnel who can efficiently handle the account tracing and settlement process.  
(iii) **Customer Outreach:** Suggest that the banks proactively reach out to their customers, which

could involve targeted communication through various channels such as SMS, email, letters and phone calls.

- (iv) **Reporting and Monitoring:** Stress significance of monitoring the progress made during the campaign. Encourage the banks to maintain accurate records of accounts traced, settled, and overall impact of the campaign. The bank's submission of data post completion of this campaign will enable us to evaluate the campaign's efficacy, identify bottlenecks and make necessary adjustments (if any) for any future campaigns.
4. **Status of Opening of Bank branches:** In the deliberations had in the SLBC quarterly review meeting for the quarter ended March 2023, wherein Hon'ble Finance Minister Shri T Harish Rao garu has requested for opening of branches at the following 3 villages in Siddipet district.
- Mundrai Village - MDCCB
  - Chandlapur Village - UBI
  - Wargal -UBI
5. **Shifting of branches operating at a place other than place of opening:** During the 37th SLBC Quarterly review meeting, the matter of shifting back of branches to their actual place of opening was raised by Hon'ble Finance Minister and Hon'ble Minister wanted the matter to be resolved. As per the information collected from the Banks/LDMs, about 26 Bank branches are functioning from location other than the place of opening of branch due to various reasons. It was discussed in the Sub Committee meeting and resolved that Bank will submit action plan for relocation of such branches.
6. **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 advised that a round table conference will be held shortly to take forward the matter.
7. **Credit Outreach Camps:** DFS vide letter no.F No6/35/2023-FI-Mission Office dated 10.07.2023 advised that during a Consultative Committee meeting attached to Ministry of Finance headed by Hon'ble Union Finance Minister, it was decided that all districts are to hold special DLRC meetings by inviting the local MPs and to prepare roadmap to open Bank accounts for all unbanked adults. It was advised that the special DLRC meetings are to held between 15.07.2023-15.08.2023. Further, Low credit intensive districts in the country have been identified and it is advised that credit outreach camps are to be held for a period of 90 days from 01.07.2023, in such identified districts.
- In Telangana, 5 districts i.e., K B Asifabad, Mancherial, Medchal-Malkajgiri, Rangareddy & Peddapalli have been identified as low credit intensive districts. All the district LDMs have been suitably advised to
- Conduct special DLRC meetings
  - Conduct credit outreach camps for 90 days from 01.07.2023 in the 5 identified districts.

**Agenda Item 16:** Any other issue with the permission of the chair

**Agenda Item 17: Success Stories**

<p><b>Smt. Sankati Anitha</b></p> <p>Smt Sankati Anitha W/o S Yadaiah R/oTuprakurd Village Malleswaram (M), Shamshabad RR (Dt).She studied upto 10<sup>th</sup> class, unemployed and completely dependent on her family members. She came to know that Munchintal RSETI imparts free training in VastraChitra Kala Udyami. As she is interested in learning VastraChitra Kala Udyami work, immediately she approached the institute and enrolled her name as a trainee. She has undergone training for 30 days and during the course she learnt all the skills of Embroidery, Fabric Painting and also learnt how to handle a small business. After completion of training she started doing Maggam Works at her house. Her husband who is a tailor supported her. Within a short period she started earning around Rs.20-25K per month and feeling very happy on her settlement. She expressed her gratitude to Union RSETI- MUNCHINTAL.</p>	<p><b>Activity: Vastra Chitra Kala Udyami</b></p> 
<p><b>Sri. Boorla Sridhar</b></p> <p>Mr.B.Sridhar of Mohammadapur Village, Husnabad Mandal, hails from a lower middle class family. Father is an agriculture labour. Mr.B.Sridhar is elder son in their family and has not pursued his studies after Graduation. He used to work as helper in a Cell Phone Sales shop but meagre earnings could not support their family financially. He had a strong desire to setup his own income generation activity to support his family. He came to know about RSETI through Newspaper advertisement and joined the training course for 30 days. During the training Programme he learned all business aspects. particularly quality management, Cell Phone Repairs &amp; Services. After the training programme, he established his own business in the name of Sridhar Mobiles &amp; Accessories in Husnabad Mandal Head Quarter by availing loan of Rs. 3,30,000/- from UBI Husnabad Branch. He had steadily improved his business and now earning above Rs.30, 000/-per month. He thanked the Union RSETI, Siddipet for all the support.</p>	<p><b>Activity : Cell Phone Repairs &amp; Services</b></p> 
<p><b>Shri. K Rahul</b></p> <p>K Rahul S/o Komuraiah R/o Duggonda mandal, Warangal District.. He is interested in photography and desire, to become a professional photographer. He used to assist in pre-wedding shoots, and wants to become a trained Professional Photographer &amp; Vedioographer. He came to know about SBI-RSETI by Newspaper advertisement on the free training course in photography at Rseti. He joined the course and had training in photography, editing , video albums etc and completed the course successfully.. After completion of the course he opened his own studio . He is now earning Rs.25000/- per month and he is fond of sharing his experiences with the trainees of RSETI. He visits the institute to share his success story.</p>	<p><b>Activity: Photography &amp; Videography</b></p> 

## Agenda 18: Circulars issued by RBI

Circular Number	Date Of Issue	Department	Subject	Meant For
<a href="#">I/2023-2024/33</a>	22.5.2023	Department of Currency Management	₹2000 Denomination Banknotes – Withdrawal from Circulation; Will continue as Legal Tender	The Chairman / Managing Director/ Chief Executive Officer All Banks
<a href="#">DCM(Plg) No.S-239/10.27.00/2023-24</a>				
<a href="#">RBI/2023-2024/32</a>	19.5.2023	Department of Currency Management	₹2000 Denomination Banknotes – Withdrawal from Circulation; Will continue as Legal Tender	The Chairman / Managing Director/ Chief Executive Officer All Banks
<a href="#">DCM(Plg) No.S-236/10.27.00/2023-24</a>				
<a href="#">RBI/2023-2024/31</a>	12.5.2023	Department of Regulation	Master Circular – Basel III Capital Regulations	All Scheduled Commercial Banks (Excluding Small Finance Banks, Payments Banks and Regional Rural Banks)
<a href="#">DOR.CAP.REC.15/21.06.201/2023-24</a>				
<a href="#">RBI/2023-2024/30</a>	12.5.2023	Financial Markets Regulation Department	LIBOR Transition	The Chief Executive Officer/ Chairman/Managing Director, All Commercial and Co-operative Banks / All India Financial Institutions / Non-Banking Financial Companies including Housing Finance Companies and Standalone Primary Dealers
<a href="#">CO.FMRD.DIRD.01/14.02.001/2023-24</a>				
<a href="#">RBI/2023-2024/29</a>	09.5.2023	Foreign Exchange Department	Levy of charges on forex prepaid cards/store value cards/travel cards, etc.	All Authorised Persons
<a href="#">A.P. (DIR Series) Circular No. 04</a>				
<a href="#">RBI/2023-2024/27</a>	09.5.2023	Financial Inclusion and Development Department	Formalisation of Informal Micro Enterprises on Udyam Assist Platform	The Chairman/ Managing Director/Chief Executive Officer All Commercial Banks (including Small Finance Banks, Local Area Banks and Regional Rural Banks) All Primary (Urban) Co-operative Banks/State Co-operative Banks / District Central Co-operative Banks All-India Financial Institutions All Non-Banking Financial Companies
<a href="#">FIDD.MSME &amp; NFS.BC.No.09/06.02.31/2023-24</a>				
<a href="#">RBI/2023-2024/26</a>	08.5.2023	Department of Regulation	Master Circular - Income Recognition, Asset Classification, Provisioning and Other Related Matters - UCBs	The Chief Executive Officers All Primary (Urban) Co-operative Banks
<a href="#">DOR.STR.REC.14/21.04.048/2023-24</a>				
<a href="#">RBI/2023-2024/25</a>	04.5.2023	Department of Regulation	Amendment to the Master Direction (MD) on KYC – Instructions on Wire Transfer	The Chairpersons/ CEOs of all the Regulated Entities
<a href="#">DOR.AML.REC.13/14.01.001/2023-24</a>				
<a href="#">RBI/2023-2024/46</a>	23.6.2023	Financial Markets Regulation Department	Status of MIFOR as a Significant Benchmark	All the Financial Benchmark Administrators
<a href="#">FMRD.FMSD.03/03.07.25/2023-24</a>				
<a href="#">RBI/2023-2024/45</a>	22.6.2023	Foreign Exchange Department	Remittances to International Financial Services Centres (IFSCs) under the Liberalised Remittance Scheme (LRS)	All Authorised Persons
<a href="#">A.P. (DIR Series) Circular No. 06</a>				
<a href="#">RBI/2023-2024/44</a>	15.6.2023	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.
<a href="#">IDMD.CDD.No.S650/14.04.050/2023-24</a>				
<a href="#">BI/2023-2024/43</a>	14.6.2023	Department of Government and Bank Accounts	Agency Commission for collection of indirect taxes through ICEGATE payment gateway	All Agency banks
<a href="#">CO.DGBA.GBD.No.S295/31-12-010/2023-2024</a>				
<a href="#">RBI/2023-2024/42</a>	08.6.2023	Department of Regulation	Priority Sector Lending (PSL) targets / sub-targets and contribution against shortfall in achievement of PSL targets – Primary (Urban) Co-operative Banks (UCBs) - Extension of time	Primary (Urban) Co-operative Banks other than Salary Earners' Banks
<a href="#">DOR.CRE.REC.18/07.10.002/2023-24</a>				
<a href="#">RBI/2023-2024/41</a>	08.6.2023	Department of Regulation	Guidelines on Default Loss Guarantee (DLG) in Digital Lending	All Commercial Banks (including Small Finance Banks), Primary (Urban) Co-operative Banks, State Co-operative Banks, Central Co-operative Banks; and Non-Banking Financial Companies (including Housing Finance Companies)
<a href="#">DOR.CRE.REC.21/21.07.001/2023-24</a>				
<a href="#">RBI/2023-2024/40</a>	08.6.2023	Department of Regulation	Framework for Compromise Settlements and Technical Write-offs	Commercial Banks (including Small Finance Banks, Local Area Banks and Regional Rural Banks) Primary (Urban) Co-operative Banks/State Co-operative Banks/ Central Co-operative Banks All-India Financial Institutions Non-Banking Financial Companies (including Housing Finance Companies)
<a href="#">DOR.STR.REC.20/21.04.048/2023-24</a>				
<a href="#">BI/2023-2024/39</a>	08.6.2023	Department of Regulation	Rationalization of Branch Authorisation Policy for Urban Co-operative Banks (UCBs)	Managing Director / Chief Executive Officer All Primary (Urban) Co-operative Banks (except Salary Earners' Banks)
<a href="#">DOR.REG.No.19/07.01.000/2023-24</a>				
<a href="#">RBI/2023-2024/37</a>	07.6.2023	Department of	Expanding the Scope of	The Trade Receivables Discounting System

<a href="#">CO.DPSS.POLC.No.S-258/02-01-010/2023-24</a>		Payment and Settlement Systems	Trade Receivables Discounting System	Platform Operators and Participants / National Payments Corporation of India (NPCI)
<a href="#">RBI/2023-2024/36</a>				
<a href="#">A. P. (DIR Series) Circular No. 05</a>	06.6.2023	Financial Markets Regulation Department	Risk Management and Inter-Bank Dealings - Non-deliverable derivative contracts (NDDCs)	All Authorised Dealer Category – I Banks
<a href="#">RBI/2023-2024/35</a>				
<a href="#">DOR.AML.REC.17/14.06.001/2023-24</a>	06.6.2023	Department of Regulation	Implementation of Section 51A of UAPA,1967: Updates to UNSC's 1267/1989 ISIL (Da'esh) & Al-Qaida Sanctions List: Removal of 02 entries from Sanction List	The Chairpersons/ CEOs of all the Regulated Entities
<a href="#">RBI/2023-2024/34</a>				
<a href="#">DOR.AML.REC.16/14.06.001/2023-24</a>	05.6.2023	Department of Regulation	Implementation of Section 51A of UAPA,1967: Updates to UNSC's 1267/1989 ISIL (Da'esh) & Al-Qaida Sanctions List: Amendments in 01 Entry	The Chairpersons/ CEOs of all the
<a href="#">RBI/2023-2024/51</a>				
<a href="#">DOR.CRE.REC.No.27/07.10.002/2023-24</a>	25.7.2023	Department of Regulation	Master Circular - Management of Advances - UCBS	All Primary (Urban) Co-operative Banks
<a href="#">RBI/2023-2024/50</a>				
<a href="#">DOR.AML.REC.26/14.06.001/2023-24</a>	24.7.2023	Department of Regulation	Implementation of Section 51A of UAPA,1967: Updates to UNSC's 1267/1989 ISIL (Da'esh) & Al-Qaida Sanctions List: Amendments in 02 Entries	The Chairpersons/ CEOs of all the Regulated Entities
<a href="#">RBI/2023-2024/49</a>				
<a href="#">DoR.RET.REC.25/12.07.160/2023-24</a>	18.7.2023	Department of Regulation	Inclusion of "NongHyup Bank" in the Second Schedule of the Reserve Bank of India Act, 1934	All Banks
<a href="#">RBI/2023-2024/48</a>				
<a href="#">DOR.AML.REC.24/14.06.001/2023-24</a>	04.7.2023	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
<a href="#">RBI/2023-2024/47</a>				
<a href="#">DOR.AML.REC.23/14.06.001/2023-24</a>	04.7.2023	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 (Consolidated)	The Chairpersons/ CEOs of all the Regulated Entities
<a href="#">/2023-2024/52</a>	10.8.2023	Department of Regulation	Reserve Bank of India Act, 1934 - Section 42(1A) - Requirement for maintaining additional CRR	The Chairperson / CEOs of all Scheduled Commercial Banks / Regional Rural Banks / All Scheduled Primary (Urban) Co-operative Banks / All Scheduled State Co-operative Banks