

39th SLBC Quarterly meeting for the quarter ended September 2023

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Agenda 1: Adoption of Minutes of the 38th SLBC Quarterly Meeting

The minutes of 38th SLBC meeting for the quarter ended 30th June 2023 held on 21st August 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 38th SLBC Quarterly Meeting - Action Taken Report

No.	Action Point	Action by	Action initiated																											
1	All the BCs inactive for more than one month needs to be activated/ replaced with new BCs to extend un-interrupted banking services.	Yes Bank, kotak Mahindra Bank, SBI, HDFC Bank, IDFC Bank, Canara Bank , APGVB , UCO, IDBI,BOB, TGB, UBI & 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.																											
2	All the remaining 84 URCs (Unbanked Rural Centers) out of 241 URCs as advised by DFS, Ministry of Finance and allocated by LDMs are to be covered with Banking Outlets and updated in Jan Dhan Darshak (JDD) App by the Banks immediately.	Controllers of all Banks	DFS has advised vide its e-mail dated 03.11.2023 that there are 13 URCs in Telangana and advised that these URCs are to be covered with Banking Outlets. We have advised the Banks which have covered the URCs with Banking Outlets to immediately update the details in the JDD App. Banks which have been allocated villages by LDMs were advised to cover the villages with Banking Outlets. The status of coverage pending as on 31.10.2023 is as under: <table border="1" data-bbox="917 1182 1465 1480"> <thead> <tr> <th>Sl</th> <th>Name of the Bank</th> <th>No of villages to be covered</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>SBI</td> <td>5</td> </tr> <tr> <td>2</td> <td>APGVB</td> <td>3</td> </tr> <tr> <td>3</td> <td>TGB</td> <td>1</td> </tr> <tr> <td>4</td> <td>UBI</td> <td>1</td> </tr> <tr> <td>5</td> <td>PNB</td> <td>1</td> </tr> <tr> <td>6</td> <td>IPPB</td> <td>1</td> </tr> <tr> <td>7</td> <td>Indian Bank</td> <td>1</td> </tr> <tr> <td colspan="2">Grand Total</td> <td>13</td> </tr> </tbody> </table>	Sl	Name of the Bank	No of villages to be covered	1	SBI	5	2	APGVB	3	3	TGB	1	4	UBI	1	5	PNB	1	6	IPPB	1	7	Indian Bank	1	Grand Total		13
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3	As envisaged under the 'Standardized system for data flow and its management' all banks to invariably submit the quarterly data through the utility made available in SLBC portal within 10 days from the end of quarter without fail.	Controller of all Banks	The matter was discussed in the Sub Committee on FI & DP meeting held on 16.11.2023. Banks have been advised to adhere to timelines of 10th of the following month of end of quarter.																											
4	Banks to ensure achievement of Benchmark parameters set out under PM's Task Force Recommendations and compliance of RBI norms for lending under Priority Sector Advances, Agriculture lending, Loans to Small and Marginal Farmers, Micro enterprises etc.,	Controller of all Banks	The matter has been discussed in the EC- MSME and the Sub Committee meeting also. Banks have assured to strive and achieve the norms.																											
5	Reimbursement of VLR/ PV amounting to Rs.725.18 crore by Govt of Telangana due to the Banks from 2014 to 2018.	Agriculture Dept / Finance Dept, GoT	Pending with Govt of Telangana. No developments during the quarter.																											

6	Reimbursement of RSETI expenditure of Rs. 16.78 Crores due to the Banks from Government of India through SERP Department.	SERP & GoT, GoI	Pending with MoRD. No developments during the quarter.																		
7	Revised Rythu Bandhu 2018 cheque printing charges of Rs.25.93 Crores i.e., at 40% of original claim to be reimbursed to Banks	Agriculture & Finance Dept, GoT	Pending with Govt of Telangana. No developments during the quarter.																		
8	Banks to refund the unutilised subsidies / submit utilization certificates in respect of grounded units of SC Corporation/BC Corporation, immediately to respective Corporations.	Controller of all Banks	Both the corporations to confirm and update the present status. Banks have requested both the corporations to forward the latest granular data for further action at their end.																		
9	Banks to 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>Controllers of Banks have assured that the Banks would strive to achieve the stipulated targets in the next FY. Improvement over the previous quarter is as under:</p> <table border="1"> <thead> <tr> <th>Particulars</th> <th>As on 30.06.2023</th> <th>As on 30.09.2023</th> </tr> </thead> <tbody> <tr> <td>Priority Sector Advances</td> <td>31.73%</td> <td>33.87%</td> </tr> <tr> <td>Agriculture Advances</td> <td>14.84%</td> <td>15.28%</td> </tr> <tr> <td>Small & Marginal Farmers</td> <td>8.60%</td> <td>8.73%</td> </tr> <tr> <td>Micro Enterprises</td> <td>5.55%</td> <td>5.83%</td> </tr> <tr> <td>Advances to weaker sections</td> <td>11.27%</td> <td>11.43%</td> </tr> </tbody> </table>	Particulars	As on 30.06.2023	As on 30.09.2023	Priority Sector Advances	31.73%	33.87%	Agriculture Advances	14.84%	15.28%	Small & Marginal Farmers	8.60%	8.73%	Micro Enterprises	5.55%	5.83%	Advances to weaker sections	11.27%	11.43%
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Advances to weaker sections	11.27%	11.43%																			
10	All SHG members are to be individually covered under the insurance schemes of PMJJBY and PMSBY.	Controller of all Banks & SERP	The matter was discussed in the Sub Committee meeting on Agriculture held on 16.11.2023 and all Banks have agreed to cover all the members under the insurance schemes.																		
11	Special SLBC to be conducted exclusively on Crop Loan Waiver-2018 implementation by 21.09.23.	SLBC	It was proposed to conduct a special SLBC on 21.09.2023, however due to unforeseen circumstances the same was deferred.																		

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 16.11.2023 to review the progress in financial inclusion initiatives as at the end of September 2023. Major agenda items of the review by the Sub-Committee are furnished below.

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

i) Banking Network in Telangana State

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

As on	Rural	Semi-Urban	Urban/Metro	Total
September 2023	1881	1490	2904	6275

The population group-wise and sector-wise distribution of bank branches as on 30th September 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 Branches and have no BCs
- 6) **A.U.Small Finance Bank Ltd** : 6 Branches and have no BCs
- 7) **ESAF Small Finance Bank Ltd:** 4 Branches and have no BCs

Payment Banks:

- 1) **Airtel Payments Bank Ltd:** It is reported that the Bank does not have branches in Telangana State but is operating through its 5392 Banking points (BCs).
- 2) **India Post Payments Bank Ltd:** IPPB has 23 Branches and 7471 Bank Mitra points.
- 3) **Fino Payments Bank:** Fino Payments Bank has 4 branches and 26065 CSPs.

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

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

DFS has advised vide its e-mail dated 03.11.2023 that there are 13 URCs in Telangana and advised that these URCs are to be covered with Banking Outlets.

We have advised the Banks which have covered the URCs with Banking Outlets to immediately update the details in the JDD App. Banks which have been allocated villages by LDMs were advised to cover the villages with Banking Outlets. The status of coverage pending as on 31.10.2023 is as under:

Sl No	Name of the Bank	No of villages to be covered
1	SBI	5
2	APGVB	3
3	TGB	1
4	UBI	1
5	PNB	1
6	IPPB	1
7	Indian Bank	1
	Grand Total	13

- b. All the 65 villages under hamlets of 500 households in hilly areas identified by LDMs in terms of RBI Lr No. FIDD.CO.LBS.No.1488/02.01.001/ 2019-20 dated 13.01.2020 under “National Strategy for Financial Inclusion (NSFI):2019-24” have been covered with BC/CSP before 31.03.2021 and the details were uploaded on to FI Plan portal.

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

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

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

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

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

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

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

There are no uncovered CAPF camps in Bhadradi District.

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

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

v) National Strategy for Financial Inclusion 2019-24:

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

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

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

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

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

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

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

vi) National Strategy for Financial Education 2020-25:

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

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

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

In order to achieve the above objectives, the recommendations suggested for adoption of a “5C” approach for dissemination of financial education through emphasis on development of relevant **Content** (including Curriculum in Schools, Colleges and Training establishments), developing **Capacity** among the

intermediaries involved in providing financial services, leveraging on the positive effect of **Community** led model for financial literacy through appropriate **Communication** strategy and lastly enhancing **Collaboration** among various stakeholders.

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

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

vii) Targeted Financial Inclusion Intervention Programme (TFIIP) for Aspirational Districts (Bhadra dri 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 30.09.2023 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 30.09.2023 (Per lakh population)	% Achievement	District
Kumuram Bheem Asifabad	515814	113872	131181	101	
Bhadra dri Kothagudem	1069000	139075	167250	129	
Jayashankar Bhupalapally	711434	94996	139554	108	
PMJJBY enrolments (BENCH MARK TARGET: 9,775 PER LAKH POPULATION)					
District	Population	Achievement as on 31.01.2020 (Per lakh population)	Achievement as on 30.09.2023 (Per lakh population)	% Achievement	Remarks
Kumuram Bheem Asifabad	515814	9756	17295	177	
Bhadra dri Kothagudem	1069000	25675	15945	163	
Jayashankar Bhupalapally	711434	8560	16786	172	
PMSBY enrolments (BENCH MARK TARGET: 30,303 PER LAKH POPULATION)					
District	Population	Achievement as on 31.01.2020 (Per lakh population)	Achievement as on 30.09.2023 (Per lakh population)	% Achievement	Remarks
Kumuram Bheem Asifabad	515814	18482	23542	78	
Bhadra dri Kothagudem	1069000	42364	24439	81	
Jayashankar Bhupalapally	711434	13945	35367	117	
APY subscribers (BENCH MARK TARGET: 2886 PER LAKH POPULATION)					
District	Population	Achievement as on 31.01.2020 (Per lakh population)	Achievement as on 30.09.2023 (Per lakh population)	% Achievement	Remarks
Kumuram Bheem Asifabad	515814	1275	4781	166	
Bhadra dri Kothagudem	1069000	2456	5216	181	
Jayashankar Bhupalapally	711434	1393	5617	195	

viii) Pradhan Mantri Adarsh Gram Yojana (PMAGY):

Department of Financial Services (DFS), Govt of India vide their letter No. 6/02/2020-FI(C-300449002) dated 26.11.2020 has advised implementation of Pradhan Mantri Adarsh Gram Yojana (PMAGY) Scheme for comprehensive development through convergence with the other schemes of the Centre and States to achieve saturation in the villages.

The DFS schemes of (1) Pradhan Mantri Jan Dhan Yojana (PMJDY) (ii) Pradhan Mantri Suraksha Bima Yojana (PMSBY) and (iii) Pradhan Mantri Jeevan Jyothi Bima Yojana (PMJJBY) have been identified by the Department of Social Justice & Empowerment (DoS J&E) for implementation in convergence of Pradhan Mantri Adarsh Gram Yojana (PMAGY)

In Telangana 169 villages have been identified by the DFS, where the implementation of the above 3 schemes will be done. The Lead District Managers have been advised to coordinate with the District Administration to ensure implementation of these schemes in convergence with PMAGY in the referred villages, thereby ensuring fulfillment of the deliverables under the Pradhan Mantri Adarsh Gram Yojana.

After due consultation with the Lead District Managers, these 169 villages have been allocated to the Banks serving the villages (SLBC e-mail dated 13.01.2021).

Banks have to conduct house hold survey in all the above villages with the help of District Administration (VRO/Village Secretary/Sarpanch /SHG Groups etc.,), identify the gaps and ensure that all the eligible customers are covered 100% under the schemes in all the villages allotted to them.

Banks need to submit progress report in respect of allocated villages i.e., Number of FI camps conducted, New customers covered under the Insurance and Pension schemes of the Gol, Digital penetration etc., at quarterly intervals.

The progress as on 30.09.2023 for 169 villages is as per the table below:

Progress as on 30.09.2023							
No of Villages	Total Population (A)	Out of (A) Total no. Of people eligible for normal Savings Bank account/ PMJDY account & PMSBY/PMJJBY/APY Schemes enrolment (B)	Out of (A) Savings Bank accounts opened for eligible people (B)	Out of (B) No of PMJDY accounts opened	Out of (B) No of persons covered under PMSBY	Out of (B)No of persons covered under PMJJBY	Out of (B) No of persons covered under APY
169	188327	164462	143366	64423	31236	23124	11136

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

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

Inactive Business Correspondents – hurdles/issues involved.

There are 40521 BCs functioning in the State of which 26,830 are in Rural, 4,925 in Semi Urban and 8,766 in Urban & Metro areas. A total of 9,372 BCs are inactive as on 30.09.2023 of which, 6152 are in Rural, 913 in Semi Urban and 2307 in Metro Areas.

Bank wise status of Inactive BCs- Yes Bank -7537, Kotak Mahindra Bank -1266, IDFC Bank -195, HDFC-164, SBI -87 & other Banks with Inactive BCs need to initiate action for activation of BCs or appoint new BCs, more particularly, inactive BCs in Rural areas must be activated immediately to ensure that 100% villages are covered with Banking infrastructure.

Apart from the above we have 39,470 BCs of SFBs and Payment banks in the state of which 18,825 are inactive as at the end of September 2023 quarter. FinoPB has 72.19% of their BCs inactive.

Sl No	Name of the Bank	No. of BC/CSP as on 30.09.2023				No. of Inactive BC/CSP(>30days) as on 30.09.2023				Increase/Decrease in No. of Inactive BC/CSP over June 2023				No of BC/CSP as on 30.06.2023
		Rural	SU	Urban/Metro	Total	Rural	SU	Urban/Metro	Total	Rural	SU	Urban/Metro	Total	
1	Yes Bank	18505	2567	4097	25169	5472	740	1325	7537	-258	-6	-128	-392	24678
2	Kotak Mahindra Bank	332	252	1101	1685	280	57	929	1266	35	16	-2323	-2272	4232
3	IDFC First Bank	321	120	26	467	127	58	10	195	38	12	1	51	461
4	HDFC Bank	419	120	29	568	138	25	1	164	-14	-5	-1	-20	567
5	State Bank of India	1960	512	680	3152	43	22	22	87	-139	-35	-49	-223	3053
6	UCO Bank	28	2	9	39	19	0	9	28	3	0	0	3	39
7	Canara Bank	304	203	113	620	10	10	7	27	0	0	0	0	620
8	Union Bank Of India	933	0	14	947	22	0	0	22	5	0	0	5	909
9	APGVB	1189	372	36	1597	21	0	0	21	7	0	0	7	1584
10	Telangana Grameena Bank	690	0	0	690	9	0	0	9	0	0	0	0	633
11	Karur Vysya Bank	7	0	0	7	7	0	0	7	0	0	0	0	7
12	Bank Of Baroda	129	103	294	526	0	1	2	3	0	-1	0	-1	508
13	KBSLAB	28	0	0	28	3	0	0	3	1	0	0	1	28
14	IDBI Bank	5	7	5	17	1	0	2	3	0	0	0	0	17
15	RBL Bank	740	193	1100	2033	0	0	0	0	0	0	0	0	2348
16	Axis Bank	507	413	862	1782	0	0	0	0	0	0	0	0	1754
17	ICICI Bank	387	0	8	395	0	0	0	0	0	0	0	0	370
18	Indusind Bank	0	0	318	318	0	0	0	0	0	0	0	0	316
19	Indian Overseas Bank	77	25	15	117	0	0	0	0	0	0	0	0	112
20	Central Bank of India	83	19	7	109	0	0	0	0	0	0	0	0	109
21	Indian Bank	90	0	17	107	0	0	0	0	0	0	0	0	107
22	Punjab National Bank	80	0	12	92	0	0	0	0	0	0	0	0	114
23	Bank of India	7	5	20	32	0	0	0	0	0	0	0	0	32
24	Bank of Maharashtra	9	3	2	14	0	0	0	0	0	0	0	0	10
25	Federal Bank	0	9	1	10	0	0	0	0	0	0	0	0	10
26	Bhandhan Bank	0	0	0	0	0	0	0	0	0	0	0	0	0
27	Catholic Syrian Bank	0	0	0	0	0	0	0	0	0	0	0	0	4
28	City Union Bank	0	0	0	0	0	0	0	0	0	0	0	0	0
29	DCB Bank	0	0	0	0	0	0	0	0	0	0	0	0	0
30	Dhanalaxmi Bank	0	0	0	0	0	0	0	0	0	0	0	0	0
31	Jammu & Kashmir Bank	0	0	0	0	0	0	0	0	0	0	0	0	0
32	Karnataka Bank	0	0	0	0	0	0	0	0	0	0	0	0	0
33	DBS (e-LVB)	0	0	0	0	0	0	0	0	0	0	0	0	0
34	Punjab & Sind Bank	0	0	0	0	0	0	0	0	0	0	0	0	0
35	South Indian Bank	0	0	0	0	0	0	0	0	0	0	0	0	0
36	Tamilnadu Mer. Bank	0	0	0	0	0	0	0	0	0	0	0	0	0
37	TS Co-op Apex Bank	0	0	0	0	0	0	0	0	0	0	0	0	0
	TOTAL	26830	4925	8766	40521	6152	913	2307	9372	-322	-19	-2500	-2841	42622

Details of BCs of Payment Banks and Small Finance Banks:

Sl No	Name of the Bank	No of BC/CSP as on 30.09.2023				No of inactive BC/CSP as on 30.09.2023				Increase/ Decrease in No. of Inactive BCs over June 2023			
		Rural	SU	Urban/Metro	Total	Rural	SU	Urban/Metro	Total	Rural	SU	Urban/Metro	Total
1	PPB	5449	789	1233	7471	0	0	0	0	0	-659	-233	-892
2	Fino PB	16789	4199	5077	26065	11853	3054	3910	18817	1957	482	608	3047
3	Airtel PB	3265	1083	1475	5823	0	0	0	0	0	0	0	0
4	Fincare SFB	59	52	0	111	2	0	0	2	-3	-3	0	-6
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								
11	Ujjivan SFB	0	0	0	0								
	Total	25562	6123	7785	39470	11855	3054	3910	18825	1954	-180	375	2149

Connectivity issues:

Bank of Baroda has reported connectivity issues at the following centers

Name of the Branch	District	Issue
MANIKONDA	RANGAREDDY	Frequent Network Interruptions
WARGAL	SIDDIPET	Frequent Network Interruptions
MITTAPALLI	NIZAMABAD	Frequent Network Interruptions

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

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

ATMs: As at the end of September 2023, there are 9576 ATMs functioning in the State of Telangana.

POS: As at the end of Sept 2023, 1,90,300 POS Machines were deployed by banks with the Merchants as touch points across the State of Telangana.

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

Sector wise position of PMJDY accounts as on 30.09.2023 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 No of PMJDY Accounts	Total Deposit	No of Zero Balance Accounts	No. of Rupay Cards Issued	No of A/cs seeded with Aadhar
PSB	2758567	4609004	3248344	4119227	7367571	2235.66	618224	5976259	6338180
PVT	1132930	218520	588502	762948	1351450	270.72	948145	1290845	896253
RRB	2406258	247233	991983	1661508	2653491	1092.54	246039	1208658	2034639
Grand Total	6297755	5074757	4828829	6543683	11372512	3598.92	1812408	8475762	9269072

Bank wise performance under PMJDY accounts as on 30.09.2023 is as under

(No in Actuals & Amt in Crs)

Sl No	Name of the Bank	No of A/cs Rural	No of A/cs Urban	No of A/cs Opened for Male customers	No of A/cs Opened for Female customers	Total No of PMJDY Accounts	Total Deposit	No of Zero Balance Accounts	No. of Rupay Cards Issued	No of A/cs seeded with Aadhar
1	State Bank of India	1204024	3182462	1910584	2475902	4386486	1230.85	145036	3882423	3859123
2	Regional Rural Banks	2406258	247233	991983	1661508	2653491	1092.55	246039	1208658	2034639
3	ICICI Bank Ltd	1099921	47344	451670	695595	1147265	138.24	898424	1147254	732252
4	Union Bank of India	778305	301767	485325	594747	1080072	261.08	250107	734816	765051
5	Canara Bank	339653	267575	259296	347932	607228	280.10	92296	340972	571010
6	Bank of Baroda	127468	297602	202137	222933	425070	133.85	35424	398211	404626
7	Indian Bank	90616	117156	84099	123673	207772	78.24	40077	162997	135454
8	Indian Overseas Bank	47110	130704	79550	98264	177814	66.35	6240	154346	150682
9	Punjab National Bank	39561	105991	75844	69708	145552	61.82	27025	81368	137121
10	Bank of India	53522	73627	57625	69524	127149	45.23	8283	116245	122913
11	Central Bank of India	47879	54031	41311	60599	101910	28.83	6329	37300	96092
12	HDFC Bank Ltd	15408	64773	55841	24340	80181	81.03	20465	80179	58478
13	UCO Bank	14500	40690	25230	29960	55190	27.96	3054	27506	43815
14	Bank of Maharashtra	15557	34552	25752	24357	50109	20.88	4186	37931	49410
15	Axis Bank Ltd	555	38544	26401	12698	39099	34.51	5168	16102	32987
16	DBI Bank Ltd.	1206	29371	19630	10947	30577	6.72	5739	16988	24162
17	Kotak Mahindra Bank Ltd	8978	16163	15482	9659	25141	2.91	13179	11862	24187
18	IndusInd Bank Ltd	7	10716	8647	2076	10723	2.94	661	2965	9670
19	Karur Vysya Bank	2975	4561	4046	3490	7536	0.96	1502	7447	7425
20	Yes Bank Ltd	3572	216	2735	1053	3788	0.66	1874	3788	569
21	Punjab & Sind Bank	372	2847	1591	1628	3219	0.49	167	2144	2883
22	South Indian Bank Ltd	306	2466	1575	1197	2772	1.02	503	1670	2676
23	Federal Bank Ltd	0	2373	1354	1019	2373	1.42	288	932	2015
24	City Union Bank Ltd	2	1889	1065	826	1891	0.31	324	1613	1737
25	Jammu & Kashmir Bank Ltd	0	104	56	48	104	0.01	18	45	95
	Grand Total	6297755	5074757	4828829	6543683	11372512	3598.94	1812408	8475762	9269072

- As on 30.09.2023, Banks in the State have so far opened 1,13,72,512 PMJDY accounts, together having balances amounting to Rs.3,598 crores.
- 18,12,408 PMJDY accounts are having zero balances i.e., 15.93% of total accounts.
- Of the total Zero Balance accounts, ICICI contributed 49.57%(78.31% of its total accounts are zero balance accounts) & UBI-13.80%. It is observed that over a period of time ICICI Banks zero balance accounts are at same level.
- 84,75,762 (74.52%) of PMJDY accounts have been issued with Rupay cards

- HDFC, Yes Bank & ICICI Banks have issued Rupay cards to all PMJDY account holders (100%)
- JKB (43.27%), Axis Bank (41.18%), Federal Bank (39.28%), Kotak Mahindra Bank (47.18%) Central Bank of India (36.60%), UCO Bank(49.84%) & Indusind Bank(27.65%) have less than 50 % coverage
- 92,69,072 (81.50%) of the PMJDY accounts are Aadhar Seeded. KVB and BOM have more than 98% of their accounts Aadhar seeded and Yes Bank has only 15.02% of the accounts Aadhar seeded.

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

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

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

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

iii) Aadhaar Seeding of Bank Accounts and mapping on NPCI

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

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

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

The progress under **Social Security Schemes** made by banks (sector-wise) in the State as on **30.09.2023** is as per the following table:

Bank Type	As on 30.09.2023			
	PMSBY	PMJJBY	APY	Total
Public Sector	9323294	3690054	1183864	14197212
Private Sector	1199196	253803	118939	1571938
RRB	2720452	1559929	455077	4735458
Coop.	496689	308622	0	805311
Total	13739631	5812408	1757880	21309919

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 30.09.2023 is enclosed as **Annexure “ L ”**.

ii) APY Targets for 2023-24 and CITIZEN'S CHOICE 2022-23-H1P2 Campaign:

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

Bank wise performance as on 31.10.2023 is as under:

Name of Bank	Annual Target	APY accounts opened in Current FY	Annual Target Achievement in Current FY	Cumulative APY accounts opened since inception
STATE BANK OF INDIA	1,17,700	59955	51%	3,80,996
TELANGANA GRAMEENA BANK	42,700	33889	79%	1,44,905
UNION BANK OF INDIA	67,600	24219	36%	2,95,189
AP Grameena Vikas Bank	49,300	22202	45%	2,08,636
CANARA BANK	35,100	17970	51%	1,51,917
INDIAN BANK	15,300	5690	37%	52,653
INDIAN OVERSEAS BANK	11,200	5592	50%	21,745
BANK OF BARODA	16,100	4221	26%	65,548
PUNJAB NATIONAL BANK	13,500	1746	13%	24,189
HDFC BANK LTD	23,940	1293	5%	30,228
ICICI BANK LIMITED	11,200	516	5%	12,088
AXIS BANK LTD	11,130	369	3%	17,158
CENTRAL BANK OF INDIA	9,400	5545	59%	33,948
BANK OF INDIA	6,100	5761	94%	23,951
BANK OF MAHARASHTRA	4,600	489	11%	4,049
UCO BANK	3,700	345	9%	5,197
IDBI BANK LTD	3,010	3565	118%	26,754
KOTAK MAHINDRA BANK	2,820	537	19%	1,866
THE KARUR VYSYA BANK LTD	1,770	71	4%	2,884
THE LAKSHMI VILAS BANK LTD	1,530	0	0%	169
THE SOUTH INDIAN BANK LTD	1,350	58	4%	1,367
DCB BANK LIMITED	1,050	1	0%	299
CITY UNION BANK LTD	990	53	5%	814
PUNJAB AND SIND BANK	800	168	21%	1,984
KARNATAKA BANK LIMITED	750	308	41%	2,255
THE FEDERAL BANK LTD	720	38	5%	285
YES BANK LIMITED	630	0	0%	41
INDUSIND BANK LIMITED	600	18	3%	54
BANDHAN BANK LIMITED	390	10	3%	355
THE CATHOLIC SYRIAN BANK LIMITED	330	2	1%	36
IDFC FIRST BANK LIMITED	300	0	0%	1
TAMILNAD MERCANTILE BANK LTD	240	472	197%	3,122
DHANLAXMI BANK LIMITED	210	50	24%	293
RBL BANK LIMITED	90	6	7%	16
STANDARD CHARTERED BANK	90	0	0%	0
THE JAMMU AND KASHMIR BANK LTD	90	0	0%	53
THE AP STATE CO-OP BANK LTD	40	0	0%	3
Total	4,56,370	195159	43%	15,15,048

CITIZEN'S CHOICE FY 2023-24 H1P2 - CAMPAIGN: The main objective of the "APY CITIZEN'S CHOICE - Exclusively for State Coordinators" campaign is to reach out to the eligible population that have 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-P2 Campaign as on 30.09.2023 is at 80,742 enrollments against target of 1,34,800 i.e., an achievement of 59.90% of targets. Only Two Banks could achieve the target.

Bank wise achievement under the campaign is as under:

Name of the Bank	Target	No. of APY Accounts enrolled (From 1st August to 30th September 2023)	% of Target Achievement
State Bank of India	29,425	24,961	85%
Andhra Pradesh Grameena Vikas Bank	12,325	15,295	124%
Telangana Grameena Bank	10,675	11,986	112%
Union Bank of India	16,900	8,936	53%
Canara Bank	8,775	5,414	62%
Bank of Baroda	4,025	3,194	79%
Indian Overseas Bank	2,800	2,782	99%
Indian Bank	3,825	2,504	65%
HDFC Bank Ltd.	8,550	196	2%
Punjab National Bank	3,375	161	5%
Axis Bank Ltd.	3,975	92	2%
ICICI Bank Ltd.	4,000	30	1%
Bank of India	1,525	1,468	96%
Bank of Maharashtra	1,150	1,097	95%
Kotak Mahindra Bank	2,350	815	35%
Central Bank of India	2,350	678	29%
IDBI Bank Ltd.	1,075	358	33%
UCO Bank	925	149	16%
The South Indian Bank Ltd.	1,125	105	9%
The Karur Vysya Bank Ltd.	1,475	30	2%
DCB Bank Ltd.	875	2	0%
The Lakshmi Vilas Bank Ltd.	1,275	0	0%
Tamilnad Mercantile Bank	800	264	33%
Karnataka Bank Ltd.	800	72	9%
IDFC First Bank	800	66	8%
Punjab and Sind Bank	800	34	4%
Yes Bank Ltd.	800	31	4%
City Union Bank Ltd.	825	19	2%
Dhanlaxmi Bank Ltd.	800	3	0%
Indusind Bank Ltd.	800	0	0%
Standard Chartered Bank	800	0	0%
The Catholic Syrian Bank Ltd.	800	0	0%
The Federal Bank Ltd.	800	0	0%
RBL Bank Ltd.	800	0	0%
The Jammu and Kashmir Bank Ltd.	800	0	0%
The Andhra Pradesh State Co-op Bank Ltd.	800	0	0%
Bandhan Bank Ltd.	800	0	0%
Grand Total	1,34,800	80,742	59.9

Saturation of APY in LWE Districts:

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

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

f. Financial Literacy Initiatives

Financial Literacy Centres (FLCs) – Position as on 30.09.2023

Particulars	No. of FLCs
No. of FLCs operating in the District Head Quarters	38
No. of FLCs operating in Divisional Head Quarters	23
No. of FLCs operating in Rural Areas	19
Total FLCs functioning in the State of Telangana	80
Banks	No. of FLCs
State Bank of India (AVA)	11
Telangana Grameena Bank	6
AP Grameena Vikas Bank	5
Union Bank of India	9
Canara Bank	2
Dist Co-op Banks	47
Total	80

Financial Literacy activity by FLCs and Rural Branches of Banks:

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

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

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

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

- 80 FLCs are functioning in the state.
- During the Quarter, 317 special camps and 721 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 4624 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.

In the Sub-Committee meeting held on 16.11.2023 it was resolved that all the Rural branches have to conduct at least one camp in a month regularly.

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

g. CFL (Centre for Financial Literacy)

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

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

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

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

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

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

All 33 Districts in the state are digitally enabled districts.

i) NABARD FI Fund Utilisation:

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

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

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

Agenda 4: Review of Credit Disbursement by Banks:

Sub-Committee meetings on Agriculture & MSME for the quarter ended September 2023 were held on 16.11.2023 to review the credit flow to Agriculture, MSME and other priority sectors. Highlights of the position reviewed in the Sub-Committees are furnished in the following paragraphs.

Banking at a Glance / Priority Sector lending as on 30.09.2023

(Rs. In cr)

No	Particulars	O/s as on	O/s as on	O/s as on	RBI Norm	Level of Compliance/ achievement	Level of Compliance/ achievement
		30.09.2022	31.03.2023	30.09.2023		30.06.2023	30.09.2023
1	Total Deposits	632834.45	683006.06	735159.54			
2	Total Advances	725568.02	813896.44	913179.97			
3	Credit Deposits Ratio (%)	114.65	119.16	124.22			
4	Total Priority Sector Advances	230751.05	252747.79	275656.30	40.00%	31.73%	33.87%
	Of which						
A	Agriculture advances	107555.22	115921.47	124399.41	18.00%	14.84%	15.28%
i.	Of which: small & marginal farmers	60325.48	73084.55	71083.58	9.50%	8.60%	8.73%
B	Non-farm Sector / MSMEs	87101.92	98115.84	108296.90			
i.	Of which: Micro enterprises	34560.06	41825.81	47493.96	7.50%	5.55%	5.83%
ii.	Small Enterprises	29521.22	31678.38	34319.07			
iii.	Medium Enterprises	23020.64	24611.64	26483.87			
C	Export Credit	95.39	94.10	64.09			
	Others' under Priority Sector						
D	Advances	35998.52	38710.48	42895.90			
	Of which	2795.13					
i.	Educational Loans	28735.23	2909.15	3081.37			
ii.	Housing Loans	1860.91	29304.85	32462.86			
iii.	Social Infrastructure	245.19	2907.92	1823.09			
iv.	Renewable Energy	2362.06	272.28	318.44			
v.	Others		3316.28	5030.14			
5	Out of Priority Sector Adv- Financeto:						
i.	Advances Weaker Sections	83324.92	91849.63	93016.99	11.50%	11.27%	11.43%
ii.	Advances to Women **	111980.81	121867.30	135884.10			
iii.	Advances to SC/ST	21619.96	18314.28	15023.18			
iv.	Advances to Minorities**	11317.92	13351.65	14673.91			
v.	SHGs**	17146.08	24589.74	31953.87			

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

Performance of Banks upto the quarter ended September 2023

- As at the end of September 2023 , Total deposits of the Banks in the State are at Rs. 735159.54 crores and advances are at Rs. 913179.97 crores.
- Banks in the State have registered a CD Ratio of 124.22%.
- Advances to Priority Sector were at 33.87%, as against 31.73% as on 30.06.2023.
- Advances to Agriculture was at 15.28%, as against 14.84% as on 30.06.2023.
- Credit to Small & Marginal Farmers was at 8.73%, as against 8.60% as on 30.06.2023.
- Finance to Micro enterprises was at 5.83%, as against 5.55% as on 30.06.2023.
- Advances to weaker sections were at 11.43%, as against 11.27% as on 30.06.2023.

a. Achievement of Annual Credit Plan 2023-24 Priority Sector lending: Position as on 30.09.2023 (Rs. in cr)

S.No	Particulars	Achievement during			Target 2023-24	Achievement 01.04.2023 to 30.09.2023	% of Ach
		Target 2022-23	01.04.2022 to 31.03.2023	% of Ach			
1	Short Term Production Loans						
A	Kharif	40718.00	23892.82	58.68	44065	35023	79.48
B	Rabi	27146.39	35167.78	129.55	--	--	--
	Total	67864.39	59060.60	87.03	44065	35023	79.48
2	Agriculture TLs	19683.07	31291.02	158.97	17915	14367	80.20
3	Agriculture Infra	4088.25	972.40	23.78	4563	612	13.41
4	Agr. Ancillary	11558.72	12381.09	107.11	16848	11751	69.75
5	Total Agriculture	103194.33	103705.11	100.49	83391	61753	74.05
6	Micro, Small & Medium Enterprises	49870.86	86958.41	174.37	54671	67723	124%
7	Other priority Sector	15353.13	11180.85	72.82	17891	4342	24.26%
	Of which						
A	Education Loans	2718.34	678.96	24.97	3153	396	12.56%
B	Housing Loans	10192.27	4559.26	44.73	11676	1832	15.69%
C	Others	2442.52	5942.63	243.30	3062	2114	69.04%
8	Total Priority Sector	168418.42	201844.37	119.84	155953	133819	85.80%
9	Non-Priority Sector**	47784.40	363081.76	759.83	57449	214201	372.85%
	Total Credit Plan	216202.82	564926.13	261.29	213402	348020	163.08%

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

Performance of Banks as at the end of September 2023:

- Banks together disbursed Priority Sector loans of Rs.133819 Crs and achieved 85.80% of ACP target.
- Under Short Term Production loans, Banks disbursed Rs. 35023 Crs and achieved 79.48% of targets.
- An amount of Rs. 61753 Crs were disbursed by Banks to Agriculture sector achieving 74.05 % of ACP target.
- MSME loans totalling to Rs.67723 Crs were disbursed by banks achieving 124% of annual target.
- An amount of Rs.4342 Crs was disbursed by Banks as 'Other priority sector advances' achieving 24.26% of annual target.
- Education loans amounting to Rs.396 Crs were disbursed by banks achieving 12.56% of Annual target.
- Housing loans amounting to Rs. 1832 Crs were disbursed by banks achieving 15.69% of target.
- Banks together have disbursed Priority & Non Priority Sector Advances totalling to Rs.348020 Crs achieving 163.08 % of annual targets.

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

Total Agriculture: Sector-wise / Category-wise as on 30.09.2023

(Rs. in Crs)

Sector	As on 31.03.2023			As on 30.09.2022			As on 30.09.2023		
	Targets	Achievement	% Achievement	Targets(Excl. Rabi Crop Loans)	Achievement	% Achievement	Targets(Excl. Rabi Crop Loans)	Achievement	% Achievement
Public Sector Banks	61902.51	67752.35	109.45	45121.19	23129.33	51.26	51061	36094	70.69
Private Sector Banks	16678.29	14734.35	88.34	14186.48	7507.05	52.92	16012	10702	66.84
Regional Rural Banks	13599.00	12802.89	94.15	9599.33	7358.75	76.66	8911	10429	117.04
Cooperative Banks	10804.35	8389.60	77.65	7141.04	3961.01	55.47	7227	4023	55.67
Small Finance Banks	0.00	25.92	--	--	---	--	0	309	---
Foreign Banks	210.28	0.00	0.00	--	---	--	179	197	110.06
Total	103194.33	103705.11	100.49	76048.04	41956.47	55.17	83391	61753	74.05

Category	30.09.2022			As on 31.03.2023			30.09.2023		
	Targets	Achievement	% Achievement	Targets	Achievement	% Achievement	Targets	Achievement	% Achievement
Crop Loans	40718	23793.15	58.43	67864.39	59060.60	87.03	44065	35023	79.48
Agri Term Loans (Allied etc.,)	19683.07	12690.01	64.47	19683.02	31291.02	158.97	17915	14367	80.20
Infrastructure	4088.25	429.80	10.51	4088.20	972.40	23.79	4563	612	13.41
Agr. Ancillary	11558.72	5043.51	43.63	11558.72	12381.09	107.11	16848	11751	69.75
Total Term Loans	67766.27	31813.90	46.95	35329.94	44644.51	126.36	39326	26730	67.97
Grand Total	76048.04	41956.47	55.17	103194.33	103705.11	100.49	83391	61753	74.05

Campaign for 100% KCC Saturation :

The Department of Agriculture Cooperation & Farmers Welfare (DAC&FW) launched 100% KCC Saturation Campaign covering the farmers engaged in Crops raising, Dairy /Fisheries and other allied activities for which interest subvention and prompt repayment incentives are available.

The broad objectives of the campaign are:

- All eligible farmer beneficiaries are covered under the KCC scheme by issue of fresh KCC; or enhancement of existing KCC limit; or activation of inoperative KCC account.
- To cover 100% Dairy farmers associated with Milk federations.
- To cover farmers engaged in fisheries activity.
- 100% Aadhaar Seeding to all KCC Accounts (Without Aadhaar linkage interest subvention is not available)
- Bank branches will prepare a list of all beneficiaries and map with the list of KCC loan accounts. Branches should also prepare the list of those beneficiaries who do not have KCC from that branch and the list may be shared with village Sarpanch and bank sakhi for coverage of eligible beneficiaries under the Scheme.

Bank wise details of fresh KCC Sanctions and no. of pending applications as on 27.10.2023 are as per the table:

(Amt in Crs)

S.No.	Bankname	Cumulative number of KCC applications Received Total	KCC Sanctioned - KCC(Crop Loan)	KCC Sanctioned - KCC(Crop Loan) with dairy	KCC Sanctioned - KCC(Crop Loan) with other allied activities	AH Dairy	AH Poultry	AH Others	Fisheries	Total No of KCCs sanctioned	KCC Limit Sanctioned Grand Total	Total Rejected Applications
1	State Bank of India	1145523	1014288	12265	3679	19564	2667	16539	2381	1071383	7830.72	74055
2	Regional Rural Banks	275041	243960	1545	0	727	0	0	1143	247375	1789.56	27666
3	Union Bank of India	211424	182072	3264	699	4896	2	0	1098	192031	2200.86	19342
4	TSCAB	164501	153141	718	0	691	65	179	346	155140	960.77	8804
5	Canara Bank	142265	137642	93	3	1033	7	3	295	139076	1619.09	3187
6	HDFC Bank Ltd	57890	44799	4139	1436	0	196	253	38	50861	8074.94	6825
7	Bank of Baroda	17499	15505	502	473	227	0	3	39	16749	157.16	750
8	Indian Bank	17534	15199	7	0	133	0	0	9	15348	128.96	2186
9	Central Bank of India	15982	14635	2	1	142	3	6	83	14872	96.81	1110
10	Indian Overseas Bank	13380	11658	0	0	69	1	99	70	11897	105.94	1483
11	Punjab National Bank	10985	9730	0	0	56	3	0	56	9845	166.34	1140
12	UCO Bank	5149	4233	0	0	289	0	0	14	4536	43.81	613
13	Bank of India	2428	2407	0	0	1	0	0	0	2408	23.46	20
14	Bank of Maharashtra	2226	1946	0	0	12	0	0	23	1981	31.88	245
15	Punjab & Sind Bank	32	24	0	0	2	0	2	0	28	0.95	4
16	Axis Bank	0	0	0	0	0	0	0	0	0	0	0
17	ICICI Bank	0	0	0	0	0	0	0	0	0	0	0
18	Kotak Mahindra Bank	0	0	0	0	0	0	0	0	0	0	0
	Total	2081859	1851239	22535	6291	27842	2944	17084	5595	1933530	23231.25	147430

13 Commercial Banks, RRBs & Co-Operative Banks(TSCAB) in Telangana together have sanctioned limits amounting to Rs. 23231.25 Crore to 19,33,530 farmers upto 27.10.2023, under KCC Saturation Scheme launched by DFS. 147430 applications were rejected due to multiple loans availed and non-availability of land etc., out of these farmers, 516542 are covered under PMJBY and 827045 farmers are covered under PMSBY. (Source: pmjdy.gov.in/fiplan)

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

Progress on KCC to Dairy farmers as on 27.10.2023:

A total number of 10776 applications are received and 10760 applications acknowledged by branches. Banks have sanctioned loans to 3688 beneficiaries & 150 applications are pending for more than 15 days.

S.No	Name of the Bank	Applications Received	Applications Accepted	Applications Sanctioned	Applications Rejected	Pendency more than 15 days
1	State Bank of India	6139	6124	1982	4142	0
2	Union Bank of India	2231	2230	1290	926	13
3	TSCAB	1176	1176	13	1055	108
4	Canara Bank	450	450	202	222	26
5	Central Bank of India	298	298	87	211	0
6	Indian Overseas Bank	213	213	27	183	3
7	Bank of Baroda	101	101	29	72	0
8	Indian Bank	91	91	38	53	0
9	Bank of Maharashtra	30	30	2	28	0
10	UCO Bank	22	22	17	5	0
11	Bank of India	9	9	1	8	0
12	IDBI Bank Ltd.	9	9	0	9	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
	Grand Total	10776	10760	3688	6921	150

District wise progress as on 27.10.2023

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	940	0
3	KHAMMAM	800	800	279	521	0
4	HANUMAKONDA	681	681	286	287	108
5	NIZAMABAD	511	511	162	308	41
6	BHADRADRI KOTHAGUDEM	455	455	127	328	0
7	MANCHERIAL	446	442	180	262	0
8	WANAPARTHY	401	401	388	13	0
9	NARAYANPET	339	339	151	188	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	253	253	7	245	0
15	SIDDIPET	199	199	148	51	0
16	MAHABUBABAD	191	191	20	171	0
17	VIKARABAD	184	184	166	18	0
18	YADADRI	164	164	46	118	0
19	JOGULAMBA	161	161	142	19	0
20	MAHBUBNAGAR	126	126	22	104	0
21	ADILABAD	80	80	1	79	0
22	KARIMNAGAR	72	72	72	0	0
23	PEDDAPALLI	66	66	63	3	0
24	NIRMAL	38	38	12	26	0
25	JAGTIAL	31	31	12	18	1
26	RAJANNA	28	28	1	27	0
27	SURYAPET	22	22	9	13	0
28	JAYASHANKAR BHUPALAPALLY	18	18	3	15	0
29	MULUGU	5	5	0	5	0
	Grand Total	10776	10760	3688	6921	150

(Source Jansuraksha portal)

Progress on KCC to Fish farmers as on 27.10.2023:

A total number of 6956 applications received and acknowledged by branches. Banks have sanctioned loans to 3629 beneficiaries and no application is pending with banks for more-than 15 days.

Bank wise status:

SI No	Name of the Bank	Applications Received	Applications Accepted	Applications Sanctioned	Applications Rejected	Pendency more than 15 days
1	State Bank of India	4659	4659	2433	2226	0
2	Union Bank of India	1332	1332	853	479	0
3	Cooperative Bank	280	280	0	280	0
4	Central Bank of India	279	279	133	146	0
5	Canara Bank	186	186	96	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	0	0	0	0	0
15	Punjab & Sind Bank	0	0	0	0	0
	Grand Total	6956	6956	3629	3327	0

District wise status:

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	Bhadradi 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	SIDDIPET	132	132	132	0	0
14	NARAYANPET	123	123	43	80	0
15	Karimnagar	102	102	61	41	0
16	Hanumakonda	99	99	86	13	0
17	RAJANNA	96	96	18	78	0
18	Kumuram Bheem	70	70	47	23	0
19	KHAMMAM	48	48	9	39	0
20	WANAPARTHY	41	41	32	9	0
21	MULUGU	39	39	39	0	0
22	JANGOAN	16	16	11	5	0
23	Medak	16	16	0	16	0
24	Nalgonda	2	2	2	0	0
	Grand Total	6956	6956	3629	3327	0

(Source Jansuraksha portal)

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

ii) Crop Insurance under PMFBY/RWBCIS Schemes:

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

iii) Agri. Term Loans including Allied Infrastructure & Ancillary Activities as on 30.09.2023 (Rs. In cr)

Sector	As on 30.09.2022			As on 30.09.2023		
	Target	Achievement	%	Target	Achievement	%
Public Sector Banks	19949.19	10786.85	54.07	24008	15151	63.11%
Private Sector Banks	10131.48	4351.14	42.95	11739	6949	59.20%
Regional Rural Banks	3602.93	2177.28	60.43	2163	3122	144.33%
Cooperative Banks	1646.44	848.05	51.51	1301	1127	86.60%
Small Finance Banks				0	309	0.00%
Foreign Banks				114	73	64.14%
Total	35330.04	18163.32	51.41	39326	26730	67.97%

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

- Public sector banks have disbursed Rs.15151 Crs and achieved 63.11% of Annual Targets.
- Private sector banks have disbursed Rs.6949 Crs and achieved 59.20% of Annual Targets.
- RRBs have disbursed Rs.3122 Crs and achieved 144.33% of Annual Targets.
- Co-operative Banks have disbursed Rs. 1127 Crs and achieved 86.60% of Annual Targets.

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

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

Agriculture Infrastructure Fund - Progress:

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 ₹ 1,597 crore as on 30 September 2023.

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

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

Progress under Agri Infrastructure Fund in Telangana as on 31.10.2023 is as under:

S.No	Institution Name	Cum Target - March 2024	Sanctioned to be disbursed		Sanctioned & Disbursed			Total Sanctioned		Gap
			No.	Amount	No.	Disbursed Amount	To be Disbursed Amount	No.	Amount	
1	SBI	383	39	53.62	276	236.42	80.71	315	370.74	13
2	Union Bank of India	346	26	51.88	144	227.04	36.32	170	315.24	31
3	Canara Bank	254	4	14.84	121	174.60	36.86	125	226.29	28
4	HDFC Bank	209	56	59.81	109	117.02	15.85	165	192.68	17
5	Kotak Mahindra Bank	91			30	43.00	45.08	30	88.08	3
6	Indian Bank	84			38	71.80	10.09	38	81.89	2
7	Punjab National Bank	52	4	7.33	26	20.63	11.44	30	39.39	12
8	Bank Of Baroda	23	3	6.25	6	9.28	1.60	9	17.13	6
9	Karnataka Bank	22			7	14.50	1.42	7	15.93	6
10	IDBI BANK LTD	22			8	12.00	3.72	8	15.72	6
11	Bank of Maharashtra	12			2	7.63	0.02	2	7.65	4
12	Central Bank Of India	12	2	4.30	3	2.65	0.55	5	7.50	4
13	UCO Bank	12			4	6.43	0.81	4	7.24	4
14	Bank Of India	12			7	5.83	0.07	7	5.91	6
15	Axis Bank	10			4	5.80		4	5.80	4
16	Karur Vysya Bank	4			3	4.56	1.01	3	5.57	-2
17	Indian Overseas Bank	6	2	0.65	1	2.75		3	3.40	2
18	ICICI Bank	5	2	2.13				2	2.13	3
19	Tamilnad Mercantile Bank Ltd	6			1	2.00		1	2.00	4
20	NABKISAN Finance Ltd	5	3	0.22	3	0.30		6	0.52	4
21	DCB Bank	2								2
22	IDFC FIRST Bank Ltd.	2								2
23	South Indian Bank	3								3
24	YES BANK LTD	5								5
	SCBs Total	1580	141	201.01	793	964.24	245.54	934	1410.80	169
25	TGB	12			106	3.41	0.02	106	3.43	8
26	APGVB	6	1	0.10	6	0.57		7	0.68	5
	Grameena Banks Total	18	1	0.10	112	3.98	0.02	113	4.11	13
	DCCBs Total	278	100	45.30	376	130.42	65.81	476	241.53	36
	Grand Total	1875	242	246.41	1281	1098.65	311.38	1523	1656.44	219

(Source: NABCONS)

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

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

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

Position of applications under the Scheme as on 05.10.2023:

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.

Bankwise Performance and sanction pendency as on 05.10.2023:

S.No	Name of Bank	Target	Achieved	Achieved %	Age wise Pending Applications					Total
					Less than 30 Days	30 - 60 Days	60 - 90 Days	More than 90 Days	Total	
1	TELANGANA GRAMEENA BANK	229	504	220%	189	84	103	199	575	
2	STATE BANK OF INDIA	653	486	74%	621	81	3	1	706	
3	UNION BANK OF INDIA	374	471	126%	210	67	49	58	384	
4	HDFC BANK	199	307	154%	145	120	88	227	580	
5	A.P.GRAMEENA VIKAS BANK	265	291	110%	329	74	54	95	552	
6	CANARA BANK	197	118	60%	30	0	0	0	30	
7	TSCAB	225	109	48%	43	16	21	160	240	
8	BANK OF BARODA	90	73	81%	20	6	2	5	33	
9	INDIAN BANK	85	48	56%	33	3	1	0	37	
10	CENTRAL BANK OF INDIA	51	31	61%	32	3	3	19	57	
11	PUNJAB NATIONAL BANK	77	16	21%	21	2	1	0	24	
12	INDIAN OVERSEAS BANK	61	14	23%	15	3	0	3	21	
13	UCO BANK	21	11	52%	3	0	0	0	3	
14	BANK OF MAHARASHTRA	27	7	26%	1	0	6	1	8	
15	IDBI BANK	23	1	4%	0	0	0	2	2	
16	SOUTH INDIAN BANK	23	1	4%	0	0	0	0	0	
17	ICICI BANK	155	0	0	0	0	1	19	20	
18	KOTAK MAHINDRA BANK	52	0	0	1	3	0	4	8	
19	KARUR VYSYA BANK	33	0	0	0	0	1	5	6	
20	BANK OF INDIA	36	0	0	3	0	1	0	4	
21	INDUSIND BANK	52	0	0	0	1	0	2	3	
22	CITY UNION BANK	19	0	0	0	0	0	2	2	
23	IDFC FIRST BANK	23	0	0	0	0	0	2	2	
24	KARNATAKA BANK	14	0	0	0	0	0	1	1	
25	AXIS BANK	88	0	0	0	0	0	0	0	
25	Other Banks	173	0	0	0	0	0	0	0	
	Total	3245	2488	77%	1696	463	334	805	3298	

Banks with nil sanctions under PMFME: Axis Bank, Bandhan Bank, CSB Bank Limited, DCB Bank, Dhanlaxmi Bank, Federal Bank, J & K Bank, KBS Local Area Bank, Punjab And Sind Bank, RBL Bank, Tamilnad Mercantile Bank & Yes Bank

Bankwise Disbursement Pendency:

Bank	Disbursed	Not Disbursed				Sanctioned but not able to disburse	Total Loan Sanctions
		Less than 30 Days	30 - 60 Days	More than 60 Days	Total		
STATE BANK OF INDIA	637	171	39	44	254	282	1173
TELANGANA GRAMEENA BANK	405	194	53	119	366	102	873
UNION BANK OF INDIA	473	188	14	143	345	14	832
APGVB	492	106	14	80	200	33	725
HDFC BANK	253	74	18	67	159	1	413
CANARA BANK	138	34		1	35	15	188
TSCAB	143	19	1	8	28	4	175
BANK OF BARODA	30	59	2	4	65		95
INDIAN BANK	69	10	9		19	4	92
CENTRAL BANK OF INDIA	6	19	2	35	56	8	70
INDIAN OVERSEAS BANK	16	3	1	7	11		27
PUNJAB NATIONAL BANK	8	14			14	1	23
UCO BANK	14						14
BANK OF MAHARASHTRA	6	3		1	4		10
BANK OF INDIA	4						4
IDBI BANK	1						1
KARUR VYSYA BANK	1						1
SOUTH INDIAN BANK	1						1
Grand Total	2697	894	153	509	1556	464	4717

(Source :TSFPS)

iv) Pledge Finance against Warehouse Receipts:

During the quarter Banks in the state have extended credit to 1 beneficiary amounting to Rs.0.50 crores and the total outstandings are at Rs.29.92 Crs to 170 beneficiaries.

The performance of Banks under NWR finance has been reviewed in the Sub-Committee Meeting on Agriculture held on 16.11.2023 & 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.

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

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

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

During the FY 2023-24, Banks have disbursed an amount of Rs. 203.31 Crores to 47451 groups. The total JLG Loans outstanding with Banks as on 30.09.2023 is Rs.611.99 crore extended to 241221 groups.

Sr.No	Name of the Bank	Outstanding		Disbursement	
		No.	Amt. in Crs	No.	Amt. in Crs
1	FINCARE SMALL FIN. BANK	225701	487.66	40321	171.99
2	TSCAB	3724	47.85	53	1.27
3	A.P.GRAMEENA VIKAS BANK	1767	23.50	3	0.04
4	IDFC FIRST BANK	7381	22.42	6551	22.86
5	TELANGANA GRAMEENA BANK	1557	14.14	18	0.69
6	STATE BANK OF INDIA	571	7.80	154	0.11
7	ESAF SMALL FIN. BANK	101	4.89	103	4.92
8	DCB BANK	222	1.02	222	1.02
9	CANARA BANK	36	0.75	6	0.10
10	BANK OF INDIA	9	0.72	0	0.00
11	BANK OF BARODA	13	0.56	2	0.22
12	PUNJAB NATIONAL BANK	19	0.28	0	0.00
13	INDIAN OVERSEAS BANK	65	0.14	0	0.00
14	INDIAN BANK	4	0.13	0	0.00
15	HDFC BANK	13	0.06	0	0.00
16	AXIS BANK	9	0.05	18	0.09
17	CENTRAL BANK OF INDIA	2	0.02	0	0.00
18	KARNATAKA BANK	26	0.00	0	0.00
19	BANK OF MAHARASHTRA	1	0.00	0	0.00
GRAND TOTAL		241221	611.99	47451	203.31

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

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

MANAGE has not reported any data on Agri-Clinics and Agri-Business Centres, Telangana State for this quarter ended September 2023.

vii Financing of Farmers' Producer Organization

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

In Telangana state, NABARD has promoted and sanctioned grant assistance to 377 FPOs. Of these FPOs, 99 FPOs are promoted in the watershed project areas covering 151 watersheds and 16 FPOs are promoted in Tribal Areas involving 16 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 107 FPOs have availed equity grant assistance to the tune of Rs. 6.19 cr (list already shared with the SLBC). The State Level Consultative Committee (SLCC) meeting under the chairmanship of Shri M Raghunandan Rao, IAS (APC and Secretary to Govt., Agriculture & Cooperation Dept., Govt. of Telangana) reviews the performance of the sanctioned FPOs. The 5th SLCC meeting was organized on 21st April 2023 to review the status of implementation of CSS for promotion of 10,000 FPOs by various Implementing Agencies. Government of India undertook a review of the scheme in Telangana State on 03rd May 2023. With sufficient equity base and a bankable business plan, these FPOs are now ready to take next step towards credit linkage. NABARD lays emphasis on expediting the process of credit linkage of FPOs with Financial Institutions.

Out of the 377 NABARD supported FPOs, 144 FPOs have been successfully Credit Linked with the formal banking channel. Credit totaling to ₹ 3966.19 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 ₹ 768.41 lakh as Business Development Assistance (BDA) to 167 FPOs.

Timely and adequate availability of Institutional Credit is vital to the sustainability of FPOs. To facilitate Rural Financial Institutions (RFIs) to finance FPOs, NABARD has already issued circular no. 297 dated 28.10.2020 to All State Cooperative banks with a guidance note on FPO financing.

Besides, RBI has included financing to FPOs up to ₹ 2.0 Crore under Direct Agriculture Finance under the PSL and loans up to ₹ 5.0 crore to FPOs were 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%.

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

Convergence with State Government Department/ other agencies

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

Credit Guarantee for Financing to FPOs

Under the CSS, a dedicated Fund of Rs. 1,500.00 crore has been created as CGF which is being maintained and managed by NABSanrakshan 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 major features of Credit Guarantee Fund Scheme are as under

- Credit guarantee cover per FPO up to project loan of Rs. 2 crore
- In case of project loan up to Rs. 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 Rs. 2 crore, credit guarantee cover will be 75% of bankable project loan with a maximum ceiling of Rs. 150 lakh.
- In respect of project loan over Rs. 2 crore of bankable project loan, credit guarantee cover will be limited up to Rs.2.0 crore only.
- The scheme is applicable for both Term Loan and Working Capital and does not require any collateral security or third-party guarantee (including personal guarantee of Board of Directors/Governing Body Members).

Agri-value Chain (AVC) Financing involving FPOs:

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

Way Forward:

- a. SLBC may sensitize the bankers for credit linkage of those FPOs who have availed equity grant assistance under the scheme. SLBC may facilitate interaction of the branch managers of the concerned bank to visit the FPOs, assess the credit needs and facilitate credit linkage.
- b. Banks can avail credit guarantee from NabSanrakshan Trustee Private Limited, a wholly owned subsidiary of NABARD. The list of FPOs along with their bank details has already been shared with SLBC vide email dated 16.08.2023.
- c. Bankers may also explore the new business opportunity through AVC financing by understanding commodity specific value chain, identifying the potential and challenges through feasibility study and stakeholder consultations, mapping interventions and customizing appropriate financial products.

Viii Support to Rural Infrastructure

A. Rural Infrastructure Development Fund

As on 30 September 2023, RIDF Tranches XXII to XXIX are ongoing with a cumulative sanction of ₹8,756.69 crore in the State, against which ₹6,329.06 crore has been disbursed. The major RIDF projects under implementation in the State are Mission Bhagiratha, Construction of check dams, Oil Palm Area Expansion, Strengthening of School Infrastructure, Renovation/upgradation of Rural Roads etc.

Construction of Check Dams

NABARD has sanctioned 484 check dam projects in the Tranche XXVI, XXVII, XXVIII with an RIDF loan of ₹2016.28 crore. GoTS has availed ₹1547.55 crore for implementation of these projects.

235 checkdams out of 484 have been completed, creating irrigation potential of 26880.92 Ha. List of completed checkdams is enclosed in **Annexure I. Banks may extend crop loan/ agri term loans to the beneficiaries in the project area.**

New Infrastructure Projects Sanctioned under RIDF

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, against which an amount of ₹ 1449.24 crore has been sanctioned.

i. Strengthening of Infrastructure Facilities in Government Schools

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

Further, under Tranche XXIX, State Govt. has proposed projects for providing ongrid solar electrical power connection in Govt. Schools (RIDF loan: Rs. 274.78 crore), Setting up of 5880 Digital Classrooms in 2890 Govt. Schools (RIDF loan: Rs. 299.88 crore) and providing additional infrastructure facilities in 475 KGBVs and development of playgrounds in 127 High Schools (RIDF loan: Rs. 454.37 crore). HO sanctioned the same proposals in its 123 ISC dated 12 Sep 2023 and 206 SCB dated 22 Sep 2023 respectively.

ii. Oil palm area expansion in Telangana State

NABARD has sanctioned a cumulative RIDF loan of ₹516.60 crore under Tranche XXVII, XXVIII and XXIX for oil palm area expansion in the state. The project component includes supply of planting material, supply and installation of drip irrigation units and monitoring and evaluation costs. NABARD has already disbursed ₹199.59 crore to the State Government for taking up the envisaged works. **With a view to optimize the benefits accrued from the implementation of these projects, banks may consider extending crop loan and other investment credit to farmers supported under this project.**

iii. Residential Schools

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

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

Renovation/ Upgradation of rural roads

NABARD has sanctioned RIDF loan of Rs. 192.00 crore for Renovation/ Upgradation of 147 rural roads in Telangana under XXIX, against which Mobilisation Advance of Rs.38.40 crore has been released.

B. Food Processing Fund

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

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

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

NABARD Infrastructure Development Assistance (NIDA)

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

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

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

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

C. Dairy Infrastructure Development Fund (DIDF)

In Telangana State, under DIDF, NABARD has sanctioned term loans aggregating to ₹156.70 crore to the NDDDB on behalf of three dairy units, viz. the Telangana State Dairy Development Corporation (Vijaya Dairy), the Mulkanoor Women's Mutually Aided Milk Producers' Cooperative Union Ltd. (Mulkanoor Dairy) and the Nalgonda Ranga Reddy Milk Producers' Mutually Aided Cooperative Union Ltd. (NARMUL). The sanction has been extended for establishment/upgradation of infrastructure in their dairy units. As on 22 November 2023, ₹9.60 crore and ₹93.51 crore have been released under DIDF to NDDDB for Mulkanoor Dairy and TSDCCF Ltd respectively. The mega dairy plant of Vijaya Dairy was supported by NABARD both under DIDF and RIDF. The plant has already commenced its operations, which has total processing capacity of 5 lakh ltrs per day. This mega plant is expected to benefit about 1.3 lakh farmers in the State.

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

- a. The project entails setting up of grain storage infrastructure including warehouse and silos, along with other agri infrastructure, including procurement centre, custom hiring centre, primary processing centre, Grameen Haats, etc. through convergence of various GOI Schemes at PACS level.
- b. Under Phase I of the scheme, Telangana has identified Gambhiraopet PACS, Rajanna Sircilla District affiliated to Karimnagar DCCB for the pilot project. The construction is in progress and is scheduled to be completed by 20 January 2024.
- c. In the next phase of the pilot project, Govt. of Telangana to identify 5 PACS per district (letter ref. File No. R-11016/28/2022-CTP dated 20th October 2023 from Gol to Chief Secretary of all States)

Extension of Govt Subsidy Schemes

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

- a. **AC&ABC Scheme:** Gol has announced extension of ACABC scheme till 31.03.2024. Banks are requested to ensure for Agri Start ups under AC&ABC scheme as NABARD is focusing on Agri Start ups for enrolling them under AC&ABC scheme.

Social Stock Exchange

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

Key benefits of Social Stock Exchange

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

Eligibility of Social Enterprises

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

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

Steps for SSE registration through NSE:

- Fill a formal application in prescribed format seeking registration on NSE SSE.
- Provide registration certificate of the NPO(valid for next 12 months)
- Governing document of the NPO seeking registration
- Registration certificate under IT Act, 1961

- Audited Financial Statements (last 3 yrs.)
- Resolution from the Governing body of NPO for registration on Social Stock Exchange
- Confirmation from NPO in prescribed format
- Confirmation from Social Auditor/Statutory Auditor
- Registration Agreement in prescribed format
- Payment of processing fee, if any

Viksit Bharat Sankalp Yatra

Govt. of India, with the participation of States and UTs has launched a nation-wide campaign named '**Viksit Bharat Sankalp Yatra**' to create awareness through outreach activities to achieve saturation of different schemes so as to ensure last mile delivery of the benefits arising from the flagship schemes.

The objectives of the campaign are;

- **Reaching the unreachd** - reach out to the vulnerable who are eligible under various schemes but have not benefited.
- **Dissemination of information and generating awareness about schemes**
- **Learning from the citizens** - Interaction with beneficiaries of government schemes through personal stories / experience sharing
- **Enrolment of potential beneficiaries** through details ascertained during the Yatra

The scheme was launched on 15 November 2023 in 69 districts having significant ST population and in other districts of 28 states from 3rd week of November 2023.

In Election bound states/constituencies the scheme will be launched after model code of conduct.

The Planning, Coordination and Monitoring for the campaign is to be done by State, District & Gram Panchayat & Urban Local Body Level Committees and Central Government Organisations/ Institutions.

The campaign will commence in Telangana after the model code of conduct and SLBC is requested to provide necessary cooperation and support for the event.

Ghar Ghar KCC Abhiyan

- GOI has launched "Ghar Ghar KCC Abhiyan" (GGKA) on 19th September 2023 to saturate the remaining PM Kisan Beneficiaries with Short Term Agriculture Loans through KCC. The campaign period is from 01 October 2023 to 31 December 2023.
- As part of campaign, LDMs to convene special DCC meeting and JMLBC in all districts.
- All Banks to conduct GGKA camps and report the details of camps conducted to LDM and DDM. As on 22 November 2023, 78 camps have been organized by Bankers in connection with the Abhiyan covering 19 districts, 78 villages, and 3149 participants.
- Status of the KCC saturation in Telangana as on 22 November 2023 is given below

Sl. No.	Bank Name	No. of Branches	Saturated Beneficiaries	Pending Beneficiaries	Total no. of Beneficiaries	Saturation completed(%)
1	State Bank Of India	996	349145	390634	739779	48
2	Union Bank Of India	503	120102	145303	265405	46
3	APGVB	474	59056	138894	197950	30
4	TGB	389	1902	104713	106615	2
5	Canara Bank	259	19894	39998	59892	34

Sl. No.	Bank Name	No. of Branches	Saturated Beneficiaries	Pending Beneficiaries	Total no. of Beneficiaries	Saturation completed(%)
6	Indian Bank	101	11472	17117	28589	41
7	Central Bank Of India	55	6803	14472	21275	32
8	Bank Of Baroda	105	9601	11111	20712	47
9	Indian Overseas Bank	45	7546	11884	19430	39
10	DCCB Karimnagar	62	4285	9816	14101	31
11	Punjab National Bank	79	5368	3620	8988	60
12	DCCB Nizamabad	61	1144	6743	7887	15
13	UCO Bank	21	3388	3586	6974	49
14	Bank Of India	41	3317	3369	6686	50
15	DCCB Medak	44	692	5230	5922	12
16	DCCB Adilabad	38	3020	465	3485	87
17	DCCB Mahbubnagar	20	176	3266	3442	6
18	DCCB Nalgonda	50	0	5375	5375	0
19	Bank Of Maharashtra	20	1267	2033	3300	39
20	HDFC Bank Ltd.	121	2	3251	3253	1
21	DCCB Warangal	14	236	2495	2731	9
22	IDBI Bank Limited	19	5	2709	2714	1
23	DCCB Khammam	43	261	1692	1953	14
24	ICICI Bank Limited	57	815	961	1776	46
25	DCCB Hyderabad	25	0	1746	1746	0
26	Axis Bank Limited	24	392	1047	1439	28
27	Kotak Mahindra Bank	16	0	889	889	0
28	District Cooperative Central Bank Ltd.	11	0	183	183	0
29	Tamilnad Mercantile Bank	1	60	48	108	56
30	Karur Vysya Bank Ltd	2	48	25	73	66
31	Federal Bank Ltd	9	17	45	62	28
32	Dcb Bank Limited	13	0	50	50	0
33	KBS Lab Ltd.	4	0	44	44	0
34	TSCAB	6	0	28	28	0
35	South Indian Bank Ltd	2	9	7	16	57
36	City Union Bank Limited	2	0	8	8	0
37	Idfc Bank Limited	1	0	1	1	0
		3733	61023	932858	1542881	

Banks are requested to prioritize the saturation drive and complete it by 31 December 2023. Further, banks are also requested to issue new KCC for Animal Husbandry and Fisheries.

(Source:NABARD)

b) Outstanding & NPAs under Agriculture sector as on 30.09.2023

(Rs. In Crs)

S.No.	Particulars	Outstandings		NPAs as on 30.09.23			NPA %
		No. of A/cs	Amount	No. of A/cs	Amount	% to O/S	As on 30.06.23
1	Short Term Crop Loans	5748939	70488	555823	4430	6.29%	6.49%
2	Agri. Term Loans	1567868	37176	78402	1191	3.20%	3.90%
3	Agri. Infrastructure	11257	1672	381	123	7.35%	6.06%
4	Agri. Ancillary Activities	233331	15064	3088	1276	8.47%	8.36%
	Grand Total	7561395	124399	637694	7020	5.64%	6.01%

i) NPAs in Agriculture segment

- **6.29%** of outstanding short-term crop loans are in NPA category as on 30.09.2023.
- **3.20%** of Agriculture Term Loan, **7.35%** of Agri. Infrastructure; **8.47%** of Agri. Ancillary Activities are in NPA category as on 30.09.2023.
- Total NPAs under Agriculture Advances are at **5.64%**.

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

Under Crop Loan waiver Scheme-2014 guidelines and as per the Government of Telangana (vide their G.O.Ms No.323, dt.04.07.2013 & Subsequent GOs) interest subvention (VLR & PV) scheme guidelines, banks allowed the benefit of interest to the promptly paid farmers at the time of repayment of loan itself and subsequently submitted claims to Department of Agriculture.

The total pending claims of member Banks stood at **Rs. 725.18 Crore for the years 2014 to 2018.**

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

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

Rythu Bandhu 2018 Cheque Printing Charges

An amount of Rs.25.94 Crores towards RBS-2018 cheque printing charges is due to be reimbursed by Agriculture Department, Govt. of Telangana to the Banks after banks revising the charges downwards to 40% of actual claim. We request the Agriculture Department, Govt of Telangana to immediately reimburse the pending claims.

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

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

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

- Banks have submitted data in respect of 42,22,928 A/cs amounting to Rs. 27,487.36 Crore to Agriculture Dept, Govt of Telangana.
- In first phase, an amount of **Rs.408.38 crores were credited into 296,571 farmers** Loan Accounts having outstanding loans upto Rs.25,000/- by Agriculture Dept, Govt of Telangana.
- In second phase, Government vide GORT No.401 dt.06.06.2021 has issued instruction that in respect of those farmers who have outstanding loan upto Rs.50,000/- only will be credited into Farmer Loan accounts in one instalment from August 15th onwards.
- As per the latest data available, an amount of **Rs.13,329.05 crores** was credited to **23,61,899 loan accounts of farmers** having outstanding amount under CLW 2018.

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

Benefits:

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

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

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

Progress reported by Banks in Finance for Oil Palm cultivation as on 30.09.2023

S.No	Name of the Bank	Outstanding		Disbursement during FY 2023-24	
		No.	Amt. in Crs	No.	Amt. in Crs
1	HDFC Bank	63	20.01	95	5.52
2	State Bank of India	13	1.03	7	0.58
3	TSCAB	6	26.67	0	0.00
	Total	82	47.71	102	6.10

c.Flow of Credit to MSMEs

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

Particulars	As on 30.09.2022			As on 30.09.2023		
	Target for FY 2022-23	Achievement	% of Achievement	Target for FY 2023-24	Achievement	% of Achievement
Micro Enterprises	19156	13447	70%	22203	24412	110%
Small Enterprises	12764	14271	112%	13685	23476	172%
Total SME	31921	27718	87%	35888	47889	133%
Medium Enterprises (ME)	17950	10331	58%	18784	19835	106%
Total MSME advances	49871	38049	76%	54671	67723	124%

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

(Rs. In Crs)

Particulars	Outstanding as on 31.03.2023		Outstanding as on 30.09.2022		Outstanding as on 30.09.2023	
	A/c.	Amt.	A/c.	Amt.	A/c.	Amt.
Micro Enterprises	673069	41825.81	660824	34560.06	670300	47493.96
Small Enterprises	53021	31678.38	90821	29521.22	55766	34319.07
Total MSE	726090	73504.19	751645	64081.28	726066	81813.03
% of Micro Enterprises to total MSE	92.69%	56.90%	87.92%	53.93%	92.31%	58.05%
% of Small enterprises to total MSE	7.30%	43.10%	12.08%	46.07%	7.68%	41.94%
Medium Enterprises (ME)	13493	24611.65	20971	23020.64	18647	26483.87
% of ME to total MSME advances	1.82%	25.08%	2.71%	26.43%	2.50%	24.45%
Total MSME advances	739583	98115.84	772616	87101.92	744713	108296.90

Performance under MSME in FY 2023-24 as on 30.09.2023:

- Outstanding Advances to MSEs stood at Rs. 81813.03 Crs.
- Outstanding Advances to MEs stood at Rs. 26483.87 Crs.
- Outstanding Advances under MSME segment stood at Rs.108296.90 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 16.11.2023.

Status of Compliance as on 30.09.2023:

Norm Description	Norm %	Actual %		No. of banks achieved the norm		Banks not achieved for the quarter September, 2023
		Jun-23	Sept-23	Jun-23	Sept-23	
Banks are advised to achieve a 20 percent year-on-year growth in credit to micro & small enterprises (September-2022 to September-2023)	20	16.01%	27.67%	19	19	PUNJAB AND SIND BANK, KARUR VYSYA BANK, KBS LOCAL AREA BANK, TAMILNAD MERCANTILE BANK, BANK OF INDIA, PUNJAB NATIONAL BANK, YES BANK, IDBI BANK, DCB BANK, CANARA BANK, CSB BANK LIMITED, KARNATAKA BANK, TSCAB, CITY UNION BANK, RBL BANK, SOUTH INDIAN BANK, DHANLAXMI BANK, SURYODAY SMALL FIN. BANK, BANK OF MAHARASHTRA, TELANGANA GRAMEENA BANK and A.P.GRAMEENA VIKAS BANK
10 percent annual growth in the number of micro enterprise accounts	10	-7.47%	1.43%	16	22	TAMILNAD MERCANTILE BANK, SOUTH INDIAN BANK, BANK OF BARODA, PUNJAB AND SIND BANK, KARNATAKA BANK, BANK OF MAHARASHTRA, CANARA BANK, CSB BANK LIMITED, DCB BANK, PUNJAB NATIONAL BANK, RBL BANK, CITY UNION BANK, DHANLAXMI BANK, SURYODAY SMALL FIN. BANK, TSCAB, A.P.GRAMEENA VIKAS BANK, HDFC BANK and TELANGANA GRAMEENA 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	58.40%	58.05%	20	25	PUNJAB AND SIND BANK, JANA SMALL FIN. BANK, CANARA BANK, ICICI BANK, HDFC BANK, CENTRAL BANK OF INDIA, INDIAN BANK, YES BANK, RBL BANK, DBS BANK INDIA (E-LVB), UCO BANK, KOTAK MAHINDRA BANK, KARUR VYSYA BANK, PUNJAB NATIONAL BANK, KARNATAKA BANK, CSB BANK LIMITED, CITY UNION BANK, AU SMALL FIN.BANK, SOUTH INDIAN BANK, DHANLAXMI BANK and A P S F C

iv) NPAs in MSME segment as on 30.09.2023

(Rs. In Crs)

Particulars	Mar-23			Jun-23			Sept-23		
	Outstanding	NPA		Outstanding	NPA		Outstanding	NPA	
		Amount	% of NPA		Amount	% NPA		Amount	% NPA
MICRO ENTERPRISES	41826	2154	5.15%	46091	2398	5.20%	47494	2244	4.72%
SMALL ENTERPRISES	31678	1970	6.22%	32836	2022	6.16%	34319	2051	5.98%
TOTAL MSE	73504	4125	5.61%	78927	4420	5.60%	81813	4295	5.25%
MEDIUM ENTERPRISES	24612	1196	4.86%	25310	1330	5.25%	26484	1366	5.16%
TOTAL MSME	98116	5321	5.42%	104237	5750	5.52%	108297	5661	5.23%

NPAs for the FY 2023-24 as on 30.09.2023:

- NPAs under MSE segment advances constitute 5.25% of outstandings
- NPAs under Medium enterprises constitute 5.16% of outstandings
- NPAs under total MSME segment constitute 5.23% of total outstandings

v) CGTSME - COVERAGE:

As on 30.09.2023, a total number of 2,12,463 proposals of banks have been approved for an amount of Rs. **16036.25** Crores for coverage under CGTMSE.

During the current quarter under review, total number of 11435 proposals with an amount of **Rs. 1516.09 crore** have been approved under CGTMSE coverage.

Bank wise & District wise details are as under:

From: 01/07/2023 To: 30/09/2023			
SNo.	Bank Name	No	Approved Amt (in Rs. Crs)
1	STATE BANK OF INDIA	345	221.66
2	HDFC BANK LIMITED	395	183.85
3	UNION BANK OF INDIA	2639	124.38
4	AXIS BANK LIMITED	136	88.34
5	BANK OF BARODA	653	76.68
6	CANARA BANK	218	46.54
7	ICICI BANK	27	38.87
8	CENTRAL BANK OF INDIA	118	32.73
9	YES BANK LTD	34	31.32
10	INDIAN BANK	382	29.17
11	PUNJAB NATIONAL BANK	362	25.84
12	KOTAK MAHINDRA BANK	29	19.88
13	BANK OF MAHARASHTRA	37	15.99
14	UCO BANK	16	13.29
15	INDIAN OVERSEAS BANK	53	10.64
16	BANK OF INDIA	61	9.73
17	IDBI BANK LTD	19	8.65
18	THE KARUR VYSYA BANK LTD	17	8.34
19	TELANGANA GRAMIN BANK	346	7.92
20	STANDARD CHARTERED BANK	5	7.20
21	IDFC FIRST BANK LIMITED	6	7.11
22	KARNATAKA BANK LTD	33	5.89
23	ANDHRA PRADESH GRAMEENA VIKAS BANK	296	4.78
24	SIDBI	3	4.71
25	INDUSIND BANK	168	2.98
26	UGRO CAPITAL LTD & BANK OF BARODA	11	2.25
27	PUNJAB & SIND BANK	5	1.21
28	AMBIT FINVEST PVT LTD and SIDBI	33	1.12
29	TAMILNAD MERCANTILE BANK LTD	1	0.56
30	THE FEDERAL BANK LTD	3	0.52
31	THE SOUTH INDIAN BANK LIMITED	2	0.13
32	THE JAMMU & KASHMIR BANK LTD	1	0.06
33	NBFCs	4981	483.75
	Total	11435	1516.09

SNo.	District Name	Q2 FY 2023-24		Cumulative as on 30/09/2023	
		No	Approved Amt	No.	Approved Amt
1	ADILABAD	314	40.98	6446	315.02
2	BHADRADRI KOTHAGUDEM	308	14.30	1973	74.52
3	HYDERABAD	4282	824.90	75603	8346.96
4	JAGTIAL	127	10.86	789	59.23
5	JANGAON	47	3.52	674	31.68
6	JAYASHANKAR BHOOPALPALLY	52	2.09	671	21.68
7	JOGLAMBA GADWAL	51	3.27	972	17.31
8	KAMAREDDY	160	17.44	1530	124.44
9	KARIMNAGAR	526	41.49	10091	454.87
10	KHAMMAM	405	29.78	10494	475.83
11	KOMARAM BHEEM ASIFABAD	43	1.57	455	12.57
12	MAHABUBABAD	167	9.27	697	34.16
13	MAHBUBNAGAR	439	24.97	13188	375.37
14	MANCHERIAL	86	8.34	715	54.12
15	MEDAK	205	28.39	7618	389.85
16	MEDCHAL	252	54.55	2456	350.79
17	NAGARKURNOOL	73	6.07	444	33.51
18	NALGONDA	562	45.20	15000	534.53
19	NIRMAL	89	10.33	1177	51.96
20	NIZAMABAD	381	43.85	8733	361.27
21	PEDDAPALLI	153	11.46	921	64.40
22	RAJANNA SIRCILLA	102	5.49	676	36.38
23	RANGAREDDY	1054	156.13	30280	2479.77
24	SANGAREDDY	321	34.17	1998	179.98
25	SIDDIPET	145	7.85	1304	80.07
26	SURYAPET	139	8.64	1835	102.26
27	VIKARABAD	84	3.52	865	29.04
28	WANAPARTHY	27	1.17	297	16.69
29	WARANGAL	331	24.24	1909	167.36
30	HANUMAKONDA	429	37.85	11455	695.09
31	YADADRI BHUVANAGIRI	81	4.43	1197	65.53
	Total	11435	1516.09	212463	16036.25

vi) Review of Bank Linkage in MSME Clusters:

Credit flow in MSME Clusters as on 30.09.2023:: There are about 27358 enterprises estimated to be functioning in the MSME Clusters across Telangana State.

- As per the data provided by MSME-DI during the last FY, there are **27358 enterprises** functioning in the MSME clusters across the State.
- As on 30.09.2023, 29199 micro, 4286 small and 192 medium enterprises have been credit linked.
- All the Micro, Small and Medium enterprises in the MSME Cluster have been credit Linked.

Category	No. of Enterprises credit linked as on 31.03.2023	No. Of Enterprises credit linked as on 30.06.2023	No. Of Enterprises credit linked as on 30.09.2023
Micro	26026	28590	29199
Small	3996	4133	4286
Medium	1064	323	192
TOTAL	31086	33046	33677

Details of linkage given in 'Annexure-O'.

vii. PMSVANidhi – FINANCE TO STREET VENDORS:

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

PMSVANidhi Scheme TRANCHE-1 progress as on 18.10.2023:

PMSVANidhi Tranche-1 : STATUS OF BANK WISE APPLICATIONS SUBMITTED AND SANCTIONED as on 18.10.2023										
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	346631	18019	5.20	316718	11894	91.37	312970	3748	90.29
2	Private Sector Banks	11887	6249	52.57	2715	2923	22.84	2653	62	22.32
3	RRBs	45795	3124	6.82	36881	5790	80.53	36482	399	79.66
4	Coop Banks/DCCBs	7797	246	3.16	5221	2330	66.96	5193	28	66.60
5	Streenidhi	26461	87	0.33	23944	2430	90.49	23922	22	90.40
6	Not marked to any	5811	0	0.00	0	5811	0.00	0	0	0.00
	GRAND TOTAL	444383	27725	6.24	385479	31179	86.74	381220	4259	85.79

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	173290	7780	4.49	161221	4289	93.04	158677	2544	91.57
2	Union Bank of India	100293	3340	3.33	93947	3006	93.67	93638	309	93.36
3	Streenidhi	26461	87	0.33	23944	2430	90.49	23922	22	90.40
4	APGVB	28030	1711	6.10	22655	3664	80.82	22390	265	79.88
5	Canara Bank	21557	2564	11.89	17850	1143	82.80	17504	346	81.20
6	TGB	17749	1410	7.94	14226	2113	80.15	14092	134	79.40
7	Indian Bank	15689	1157	7.37	13699	833	87.32	13476	223	85.89
8	Bank of Baroda	11539	643	5.57	10292	604	89.19	10267	25	88.98
9	Bank of India	6274	800	12.75	5177	297	82.52	5156	21	82.18
10	Indian Overseas Bank	6558	614	9.36	4785	1159	72.96	4657	128	71.01
11	Central Bank of India	4801	560	11.66	4096	145	85.32	4087	9	85.13
12	Punjab National Bank	3514	374	10.64	2939	201	83.64	2871	68	81.70
13	UCO Bank	1687	122	7.23	1497	68	88.74	1455	42	86.25
14	TSCAB	2315	141	6.09	1431	743	61.81	1424	7	61.51
15	HDFC Bank	6751	5218	77.29	1328	205	19.67	1303	25	19.30
16	Bank of Maharashtra	1343	62	4.62	1133	148	84.36	1100	33	81.91
17	IDBI Bank	991	235	23.71	631	125	63.67	627	4	63.27
18	ICICI Bank	621	36	5.80	118	467	19.00	105	13	16.91
19	Axis Bank	813	46	5.66	27	740	3.32	21	6	2.58
20	Kotak Mahindra bank	637	388	60.91	41	208	6.44	30	11	4.71
21	Other Banks	13470	437	3.24	4442	8591	32.98	4418	24	32.80
	TOTAL	444383	27725	6.24	385479	31179	86.74	381220	4259	85.79

- Total street vendors of 444383 are identified by the MA&UD in Telangana State. Banks together sanctioned loans to 385479 street vendors and disbursed loan to 381220 street vendors as on 18.10.2023.
- DFS, Govt of India fixed a Target for disbursal of loans to 500000 Street vendors under Tranche-1 for Telangana.
- State Bank of India sanctioned loans to 161221 street vendors (41.82% of total sanctions) and disbursed 158677 (41.62% of total disbursals) followed by UBI with 93947(24.37%) sanctions and 93638 (24.56%) disbursals.
- The performance of Private Sector Banks in sanctions and disbursals is low at **0.70% (of total sanctions) and 0.69% (of total disbursals)** respectively.

PMSVANidhi Scheme TRANCHE-2 progress as on 18.10.2023:

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	196467	20605	10.49	163530	12332	83.24	155761	7769	79.28
2	Private Sector Banks	1099	315	28.66	375	409	34.12	260	115	23.66
3	RRBs	16427	1662	10.12	11758	3007	71.58	11371	387	69.22
4	Coop Banks/DCCBs	1889	51	2.70	1311	527	69.40	1258	53	66.60
5	Streenidhi	22877	0	0.00	16329	6548	71.38	15731	598	68.76
6	Not marked to any	0	0	0.00	0	0	0.00	0	0	0.00
	GRAND TOTAL	238759	22633	9.48	193303	22823	80.96	184381	8922	77.22

PMSVANidhi Scheme TRANCHE-2 Bankwise progress as on 18.10.2023

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	106049	9573	9.03	93847	2629	88.49	87886	5961	82.87
2	Union Bank of India	56246	5771	10.26	43877	6598	78.01	43120	757	76.66
3	Streenidhi	22877	0	0.00	16329	6548	71.38	15731	598	68.76
4	Canara Bank	11837	2205	18.63	9473	159	80.03	8812	661	74.44
5	Telangana Grameena Bank	8137	1088	13.37	6289	760	77.29	6163	126	75.74
6	APGVB	8290	574	6.92	5469	2247	65.97	5208	261	62.82
7	Indian Bank	7109	677	9.52	5306	1126	74.64	5159	147	72.57
8	Bank of Baroda	3296	277	8.40	2683	336	81.40	2667	16	80.92
9	Bank of India	3514	761	21.66	2331	422	66.33	2291	40	65.20
10	Central Bank of India	2616	564	21.56	1845	207	70.53	1835	10	70.15
11	Indian Overseas Bank	2625	418	15.92	1809	398	68.91	1742	67	66.36
12	Punjab National Bank	1777	173	9.74	1332	272	74.96	1246	86	70.12
13	UCO Bank	947	125	13.20	697	125	73.60	678	19	71.59
14	TSCAB	802	21	2.62	597	184	74.44	590	7	73.57
15	Bank of Maharashtra	412	61	14.81	292	59	70.87	287	5	69.66
16	IDBI Bank	309	65	21.04	135	109	43.69	133	2	43.04
17	HDFC Bank	477	183	38.36	172	122	36.06	76	96	15.93
18	ICICI Bank	39	22	56.41	1	16	2.56	1	0	2.56
19	Axis Bank	0	0	0.00	0	0	0.00	0	0	0.00
20	Kotak Mahindra bank	19	0	0.00	16	3	84.21	2	14	10.53
21	Other Banks	1381	75	5.43	803	503	58.15	754	49	54.60
	TOTAL	238759	22633	9.48	193303	22823	80.96	184381	8922	77.22

PMSVANidhi Scheme Tranche-3 progress as on 18.10.2023

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	33051	1318	3.99	30412	1321	92.02	29334	1078	88.75
2	Private Sector Banks	25	3	12.00	15	7	60.00	8	7	32.00
3	RRBs	3300	25	0.76	3051	224	92.45	2848	203	86.30
4	Coop Banks/DCCBs	423	3	0.71	332	88	78.49	302	30	71.39
5	Streenidhi	265	0	0.00	8	257	3.02	7	1	2.64
6	Not marked to any	0	0	0.00	0	0	0.00	0	0	0.00
	GRAND TOTAL	37064	1349	3.64	33818	1897	91.24	32499	1319	87.68

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	15304	705	4.61	14356	243	93.81	13845	511	90.47
2	Union Bank of India	10545	124	1.18	9598	823	91.02	9357	241	88.73
3	Canara Bank	2959	333	11.25	2573	53	86.96	2398	175	81.04
4	Telangana Grameena Bank	1902	12	0.63	1833	57	96.37	1751	82	92.06
5	Indian Bank	1542	82	5.32	1361	99	88.26	1304	57	84.57
6	APGVB	1398	13	0.93	1218	167	87.12	1097	121	78.47
7	Bank of India	616	16	2.60	579	21	93.99	564	15	91.56
8	Central Bank of India	500	18	3.60	481	1	96.20	477	4	95.40
9	Indian Overseas Bank	529	6	1.13	502	21	94.90	453	49	85.63
10	UCO Bank	328	4	1.22	321	3	97.87	316	5	96.34
11	Bank of Baroda	344	1	0.29	299	44	86.92	296	3	86.05
12	Punjab National Bank	273	13	4.76	253	7	92.67	237	16	86.81
13	TSCAB	293	3	1.02	247	43	84.30	223	24	76.11
14	Bank of Maharashtra	108	16	14.81	86	6	79.63	84	2	77.78
15	IDBI Bank	16	1	6.25	12	3	75.00	5	7	31.25
16	HDFC Bank	0	0	0.00	0	0	0.00	0	0	0.00
17	Kotak Mahindra bank	0	0	0.00	0	0	0.00	0	0	0.00
18	ICICI Bank	0	0	0.00	0	0	0.00	0	0	0.00
19	Axis Bank	0	0	0.00	0	0	0.00	0	0	0.00
20	Yes Bank	0	0	0.00	0	0	0.00	0	0	0.00
21	Other Banks	407	2	0.49	99	306	24.32	92	7	22.60
	TOTAL	37064	1349	3.64	33818	1897	91.24	32499	1319	87.68

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	%
30.09.2023	593605	28166.38	308670	15037.40	107429	7974.35	45073	861.98	3.06

Banks performance in NRLM (SHG):

- A total of 593605 NRLM groups with outstanding loans of Rs.28166.38 crores are in the books of the banks as on 30.09.2023.
- During the FY, Banks have disbursed Rs.7974.35 Crs to 107429 groups
- NPAs are at Rs.861.98 Crs i.e.,3.06% 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	%
30.09.2023	70561	3787.49	30709	1862.23	13575	1271.53	9722	149.26	3.94

Banks performance during the Financial Year 2023-24, upto 30.09.2023:

- A total of 70561 groups with outstanding loans of Rs.3787.49 crores are in the books of banks.
- Banks have disbursed Rs.1271.53 Crs to 13575 groups
- NPAs at Rs.149.26 Crs constitute 3.94% of outstandings.

ii a)Under Self Employment Programme (SEP), against a Target of Rs. 17.95 crores to 2274 units for FY 2023-24, Banks during the FY 2023-24, upto 30.09.2023 have sanctioned loans amounting to Rs.9.80 crores to 908 units.

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

iii)Credit Flow under MUDRA Scheme

Category-wise performance (Sanctions) under PMMY in Telangana as on 20.10.2023 (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	172530	3227	45938	3618	639323	8135	8910	91%
June, 2023	44600	149	47586	771	9005	743	101191	1662	10089	16%
20.10.2023	191971	557	114291	1879	25372	2048	331634	4485	10706	42%

Sector Wise performance (Sanctions) under PMMY in Telangana as on 20.10.2023 (Rs. in Crs)

Sector	Shishu		Kishore		Tarun		Total A/Cs	
	A/Cs	Amt	A/Cs	Amt	A/Cs	Amt	A/Cs	Amt
Public Sector	77558	208	49015	1039	14870	1289	141443	2536
Private Sector	25443	93	51826	647	6099	453	83368	1194
RRBs	53205	113	8771	162	4394	305	66370	581
SFBs & NBFCs	35765	143	4679	30	9	1	40453	174
Total	191971	557	114291	1879	25372	2048	331634	4485

Category wise Sanctions under Pradhan Mantri Mudra Yojana (PMMY) as on 30.09.2023 (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	88936	257.64	76536	1244.23	17789	1456.31	183261	2958.18
2	SC	13169	32.97	5113	84.05	1179	91.46	19461	208.48
3	ST	5776	13.53	3479	66.7	1114	83.57	10369	163.8
4	OBC	84090	253.33	29163	484.44	5290	416.31	118543	1154.09
5	Total	191971	557.47	114291	1879.42	25372	2047.65	331634	4484.55
	Out of Above								
6	Women Entrepreneurs	141000	406.13	63796	734.59	5951	428.95	210747	1569.66
7	New Entrepreneurs / Accounts	105809	272.09	56837	1020.7	13880	1145.24	176526	2438.03
8	Minority	12072	34.12	6357	101.66	908	74.12	19337	209.89
9	PMJDY OD Account	317	0.1	0	0	0	0	317	0.1
10	Mudra card	2133	0.55	428	11.97	178	14.57	2739	27.08
11	NULM	340	0.52	709	21.94	1077	90.6	2126	113.06
12	NRLM	103	0.15	784	27.61	2027	182.93	2914	210.69
13	Other Govt. Sponsored Prog.	5378	15.1	9688	172.31	982	81.14	16048	268.56
14	Skill Certified	186	0.92	2486	72.12	427	34.83	3099	107.87
15	Self Certified	631	2.7	8931	130.8	1003	74.97	10565	208.46
16	Unskilled	8213	16.94	3078	87.6	2359	209.18	13650	313.71

Banks Performance under PMMY up-to the quarter ended 30.09.2023 :

- During the FY 2023-24, as on 30.09.2023 Banks sanctioned MUDRA loans to 331634 beneficiaries with an outlay of Rs. 4484.55Crs
- Rs. 1569.66 Crs Sanctioned to 210747 Women Entrepreneurs.
- Rs. 2438.03 Crs Sanctioned to 176526 New Entrepreneurs
- Rs. 209.89 Crs Sanctioned to 19337 Minority community Entrepreneurs
- Rs. 208.48 Crs Sanctioned to 19461 SC Entrepreneurs
- Rs. 163.80 Crs Sanctioned to 10369 ST Entrepreneurs

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

Performance and NPAs position in PMMY Scheme as on 30.09.2023 (Rs. in Crs)

MUDRA - SCHEME	Outstandings		Disbursements (01.04.23 to 30.09.2023)		NPAs			NPA % as on 30.06.2023
	No.of A/cs	Amount	No.of A/cs	Amount	No.of A/cs	Amount	%	
MUDRA-SHISHU <=50K	587817	1030.16	203819	645.53	117888	108.93	10.57	13.74
MUDRA-KISHORE>50k <=5 lacs	368924	4025.47	117821	1598.73	49084	366.20	9.10	9.10
MUDRA-TARUN >5 lacs <=10 lakhs	86734	4487.72	20514	1460.86	6702	331.90	7.40	7.92
Total	1043475	9543.34	342154	3705.12	173674	807.03	8.46	8.78

iv) Credit Flow under STAND UP INDIA Scheme:

(Rs. In Crs)

As on	No of Applications sanctioned	Amount Sanctioned	Amount Disbursed
March, 2022	8038	2001.38	725.92
December, 2022	9043	2277.30	843.90
March, 2023	9489	2378.72	896.28
September, 2023	10496	2571.04	986.16

(Rs. In Crs)

Sl. No.	Category	Cumulative loans/ applications sanctioned (Upto 31.03.2023)		Cumulative loans/ applications sanctioned (Upto 30.06.2023)		Cumulative loans/ applications sanctioned (Upto 30.09.2023)	
		No.	No.	Amt	Amt	No.	Amt
1	SC	1891	489.85	1955	502.62	2099	527.39
2	ST	1043	271.91	1122	290.75	1281	321.32
3	Women	6555	1616.97	6693	1643.28	7116	1722.32
	Total	9489	2378.72	9770	2436.64	10496	2571.04

Banks performance upto the quarter ended 30.09.2023:

- Under Stand-Up India scheme banks have sanctioned loans to 10496 borrowers with an outlay of Rs.2571.04 Crs
- 7116 women beneficiaries have been sanctioned loans under SUI amounting to Rs.1722.32Crs
- 2100 SC beneficiaries have been sanctioned loans under SUI amounting to Rs.527.39 Crs
- 1285 ST beneficiaries have been sanctioned loans under SUI amounting to Rs.321.32 Crs

Bank wise details are enclosed as **Annexure 'H'****v) Credit Flow under PMEGP Scheme:****Agency wise MM/Subsidy claims achievement position: as on 10.10.2023****(Projects Employment in Nos. MM in Rs. crore)**

(Projects & Employment in Nos., MM in Rs. Crs)										
Sl.No	Agency	Target for 2023-24			Achievement as on 10.10.2023			% of Achievement		
		Proj.	M.M.	Emp.	Proj.	M.M.	Emp.	Proj.	M.M.	Emp.
1	KVIC	583	18.96	4664	172	8.18	1376	30	43	30
2	KVIB	1167	37.92	9336	508	28.82	4064	44	76	44
3	DIC	1167	37.92	9336	665	28.76	5320	57	76	57
TOTAL		2917	94.80	23336	1345	65.76	10760	46	69	46

1345 projects were sanctioned by Banks with a Margin Money involvement of Rs.65.76 crores generating employment to 10760 members.

NPAs under PMEGP:

(Rs. in Crores)

Data as on 30.09.23	Outstanding	NPAs
No.	12937	1025
Amount	750.23	46.21 (6.16%)

Performance of Banks under PMEGP as on 30.09.2023:

- Outstandings PMEGP loans with Banks as on 30.09.2023 are at Rs. 750.23Crs
- Banks sanctioned loans to 1345 beneficiaries as at the end of September 2023
- NPAs are at Rs. 46.21 Crs constituting 6.16% of outstandings

vi) Credit flow under SC corporation Schemes as on 30.09.2023:**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	164	261.25	183.97	77.28
2	2016-17	382	947.40	609.16	338.24
3	2017-18	1423	2685.50	1810.63	874.87
4	2019-20	NOT IMPLEMENTED			
5	2020-21	Under implementation Targets communicated in Dec,20			
	Grand Total	1970	3896.65	2605.26	1291.39

SC Corporation has forwarded the granular data of the ungrounded units for which subsidy has already

been released and requested banks to return the unspent subsidy portion. The granular data has already been forwarded to Banks and the Banks have informed that a portion of the amount has been refunded and UCs for some of the loans have been submitted to the corporation.

SC Corporation Scheme ESS pending for Grounding as on 30.09.2023: (Rs. In lacs)

Sl.No.	Particulars	For FY 2018-19		For FY 2020-21	
		Phy	Fin	Phy	Fin
1	Selected	9883	12716.04	15806	31408.93
2	Bank Approved	9176	11830.16	11811	23532.38
3	A/c Nos recd	8933	-	11130	-
4	A/cs No. to be received	950	-	4676	-
5	Sanctioned	8790	11385.16	10287	21133.19
6	Subsidy released	6202	8149.99	1760	5178.28
7	Grounded	4042	4855.25	242	890.84
8	To be Grounded	2042	3294.74	1518	4287.44

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

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

Progress under Vegetable pandals and Dairy financing as on 30.09.2023 (Amt in lacs)

Sl No	District	Sanctioned at District Level						Subsidy Released by Head office						Grounded						To be Grounded					
		Pilot Dairy		Vegetable Pandal		Total		Pilot Dairy		Vegetable Pandal		Total		Pilot Dairy		Vegetable Pandal		Total		Pilot Dairy		Vegetable Pandal		Total	
		Phy	Fin	Phy	Fin	Phy	Fin	Phy	Fin	Phy	Fin	Phy	Fin	Phy	Fin	Phy	Fin	Phy	Fin	Phy	Fin	Phy	Fin	Phy	Fin
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26
1	STATE BANK OF INDIA	1517	3641	529	1053	2046	4694	1505	3612	435	837	1940	4449	974	2338	67	142	1041	2479	531	1274	368	695	899	1970
2	AP GRAMEENA VIKAS BANK	824	1978	230	428	1054	2406	805	1932	144	280	949	2212	555	1332	66	125	621	1457	250	600	78	155	328	755
3	UNION BANK OF INDIA	701	1666	255	513	956	2179	575	1380	160	333	735	1713	430	1032	29	69	459	1101	145	348	131	264	276	612
4	CANARA BANK	224	538	132	313	356	850	223	535	103	211	326	746	141	338	28	55	169	393	82	197	75	156	157	353
5	CENTRAL BANK OF INDIA	70	168	57	105	127	273	70	168	55	102	125	270	14	34	22	39	36	72	56	134	33	63	89	198
6	Telangana Grameena Bank	86	206	94	188	180	394	86	206	71	143	157	349	53	127	10	31	63	158	33	79	61	111	94	191
7	KDCB BANK	96	230	81	191	177	421	96	230	73	169	169	399	69	166	17	63	86	229	27	65	56	105	83	170
8	PUNJAB NATIONAL BANK	113	271	2	4	115	275	93	223	2	4	95	227	33	79	0	0	33	79	60	144	2	4	62	148
9	DCCB	27	65	83	175	110	240	27	65	61	108	88	173	21	50	0	0	21	50	6	14	61	108	67	122
10	BANK OF BARODA	7	17	42	82	49	98	7	17	41	79	48	96	4	10	13	24	17	33	3	7	28	56	31	63
11	INDIAN OVERSEAS BANK	45	108	9	20	54	128	37	89	5	11	42	99	16	38	2	4	18	43	21	50	3	6	24	57
12	INDIAN BANK	84	202	14	31	98	233	84	202	12	25	96	226	81	194	1	1	82	196	3	7	11	23	14	30
13	BANK OF MAHARASTRA	0	0	19	39	19	39	0	0	15	31	15	31	0	0	1	2	1	2	0	0	14	29	14	29
14	AXIS BANK	9	22	3	6	12	28	9	22	3	6	12	28	5	12	0	0	5	12	4	10	3	6	7	16
15	JCO BANK	0	0	8	16	8	16	0	0	7	14	7	14	0	0	0	0	0	0	0	0	7	14	7	14
16	BANK OF INDIA	0	0	9	13	9	13	0	0	9	13	9	13	0	0	6	9	6	9	0	0	3	5	3	5
17	TSCAB	0	0	1	4	1	4	0	0	1	4	1	4	0	0	1	4	1	4	0	0	0	0	0	0
18	DBI BANK	0	0	2	4	2	4	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
19	DBS BANK (e-LVB)	1	2	0	0	1	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Total	3804	9114	1570	3187	5374	12301	3617	8681	1197	2369	4814	11050	2396	5750	263	568	2659	6319	1221	2930	934	1801	2155	4731

In respect of pilot project of Pilot Dairy & Vegetable pandals, the Corporation has selected 5374 beneficiaries with an outlay of Rs.123.01 crores. The Banks have grounded 2659 applications with outlay of Rs.63.19 crores. The corporation has released a subsidy of Rs.110.5 crores to 4814 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 16.11.2023 & Controllers of Banks were requested to extend necessary financial assistance to all eligible applicants at the earliest.

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

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

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
	Grand Total	162	9.84	4.38	4.67	0.80

ESS- BANK PERFORMANCE FOR FY 2021-22

(Amt in Lacs)

S.No	Bank Name	To be grounded			
		Physical	Outlay	Subsidy	Bank Loan
1	STATE BANK OF INDIA	1105	1589.14	1123.78	465.53
2	Telangana Grameena Bank	801	1064.40	761.06	303.44
3	AP GRAMEENA VIKAS BANK	661	855.50	628.49	227.05
4	UNION BANK OF INDIA	525	682.43	494.89	187.59
5	CANARA BANK	159	179.18	137.51	41.71
6	INDIAN OVERSEAS BANK	86	90.95	71.54	19.41
7	PUNJAB NATIONAL BANK	75	73.85	57.24	16.62
8	BANK OF INDIA	46	92.30	59.76	32.54
9	BANK OF MAHARASTRA	43	53.10	38.68	14.42
10	CENTRAL BANK OF INDIA	26	26.00	19.76	6.26
11	DIST COOP CENTRAL BANK	17	28.05	19.34	8.73
12	BANK OF BARODA	16	27.30	18.87	8.43
13	INDIAN BANK	7	11.95	8.12	3.84
14	TAMILNAD MERCANTILE BANK LTD	2	9.80	6.06	3.74
	Total	3569	4783.95	3445.10	1339.31

In the sub-committee meeting held on 16.11.2023, all Banks were requested to clear off the pending applications either by grounding or by returning the applications along with front end subsidy to the corporation if not viable, duly indicating the reasons for rejection.

viii) Credit flow under TS BC Corporation Schemes

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

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

BC Corporation has forwarded the granular data of the ungrounded units for which subsidy has already been released and requested banks to return the unspent subsidy portion. The granular data has already been forwarded to banks and Bank's Controllers are requested to either submit UCs if the schemes are grounded or return the subsidy to BC Corporation. The matter was discussed in several meetings earlier and

there is a little progress in identification / release of subsidy to the BC Corporation. The latest position on grounding of applications and unspent subsidy is yet to receive from the BC Corporation.

ix) Credit flow under TS Minorities Finance Corporation Schemes as on 30.09.2023

Minority Corporation is not implementing Govt sponsored Schemes from 2018-19 onwards. State Minorities finance Corporation has not submitted their Annual Credit Plan for 2023-24 and also not submitted any developments in implementation of their ESS schemes.

x) Credit flow to others:

a) Credit Flow to Weaker Sections as on 30.09.2023:

(Rs. In Crs)

Outstandings		Disbursements Upto the quarter		NPAs		
No. of A/cs	Amount	No. of A/cs	Amount	No. of A/cs	Amount	%
7387878	93016.99	2965183	40570.03	635066	5041.23	5.41

Banks performance upto the quarter ended 30.09.2023:

- As at the end of September 2023, outstanding credit to 7387878 weaker section borrowers was at Rs.93016.99 Crs.
- Upto the quarter, Banks have disbursed an amount of Rs. 40570.03 Crs to 2965183 borrowers
- NPAs are at a level of Rs.5041.23 Crs constituting 5.41% of outstandings.

b) Credit Flow to Women as on 30.09.2023

(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 30.09.2023	
No.	Amt.	No.	Amt.	No.	Amt.
5287001	135884.10	1630850	9250.58	2225250	45418.91

Banks performance as on 30.09.2023:

- As at the end of September 2023, outstanding credit to 5287001 women beneficiaries was at Rs.135884.10 Crs.
- Upto the quarter, Banks have disbursed an amount of Rs. 45418.91 Crs to 2225250 women beneficiaries.

e. Credit flow under Education Loans as on 30.09.2023:

(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	67190	3081.37	19114	318.82	21675	396.19	2643	58.98	1.91
Non-priority	25472	5599.52	3518	547.60	12341	845.05	144	10.86	0.19
Total	92662	8680.89	22632	866.42	34016	1241.24	2787	69.84	0.80

- ❖ As at the end of September 2023, Banks have Outstanding Education loans of **Rs. 8680.89 cr** to 92662 beneficiaries.
- ❖ As at the end of September 2023, Banks have disbursed an amount of **Rs. 1241.24 cr**.
- ❖ NPAs at **Rs. 69.84 cr** constitute 0.80% of outstandings.

f. Credit Flow - Housing Sector as on 30.09.2023

(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	333428	32642.86	37448	32.02	84943	1832.15	11800	345.28	1.05
Non-priority	443426	109707.20	31368	4742.30	80944	13392.72	3162	432.42	0.39
Total	776854	142350.06	68816	4774.32	165887	15224.87	14962	777.70	0.55

- ❖ As at the end of September 2023, banks together have outstanding Home Loans amounting to Rs. **142350.06 Cr**
- ❖ As at the end of September 2023, Banks have disbursed an amount of **Rs.15224.87 cr to 165887** Housing Loan borrowers.
- ❖ NPAs of **Rs. 777.70 cr** constitute 0.55 % of the Housing Loans Outstandings.

PMAY Scheme– Details of Subsidy Released:

Under PMAY Scheme, subsidy to PLIs (Primary Lending Institutions) in respect of Housing Loans sanctioned in Telangana State from 01.04.2018 (Introduction of the Scheme) to 30.09.2023 is as under:

District wise lending status as on 30.09.2023

(Amt in Crs)

SI No	Name of the District	No. of Loan Accounts	Loan Disbursement (Net)	Total Disbursement (Subsidy Released + Processing Fee- Subsidy Refund)
1	Adilabad	581	77.54	13.05
2	Hyderabad	42227	8833.45	962.68
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	3702	659.78	88.43
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	5575	1095.63	130.34
18	Sangareddy	91	15.99	2.27
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
TOTAL		70380	13576.40	1624.59

(Source: NHB)

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

Rural Housing Interest Subsidy Scheme (RHIS):

Pradhan Mantri Awas Yojana - Gramin (PMAY (G) for rural areas has been launched from April 1, 2016 with an objective to provide a pucca house with basic amenities to all houseless and households living in 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), GoI has launched the Rural Housing Interest Subsidy Scheme (RHIS) under Housing for All by 2022 to provide easy access to institutional loan to needy households for construction/modification of their dwelling units who are not covered under PMAY (U).

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

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

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

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

Progress in Telangana State:

The progress under the Scheme is discussed in Sub-Committee Meeting on Financial Inclusion held on 16.11.2023 and a representative from NHB was also present in the meeting.

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

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

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

The CD ratio of the State has marginally increased from 117.46% to 124.22% during the quarter. Suryapet district has highest CD Ratio of 255.18% whereas Mancheril district has a CD Ratio of 83.25%. As at the end of September 2023, no District in Telangana has CD ratio below 60%.

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

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

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

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

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

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

Agenda 8: Dharani Portal Issues:

Subsequent to amendment of Telangana Rights in Land and Pattadar Pass Books Act, as per the guidelines of Government of Telangana the relevant loan charges are being recorded in Dharani Portal by Banks without obtaining Title Deed Pass Books. The issues raised by Banks are being escalated to CCLA / Dharani team on an ongoing basis.

Agenda 9: Efforts towards Skill Development
Performance of RSETIs upto the Quarter ended 30.09.2023

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

RSETIs have conducted 122 programmes and trained 3567 candidates upto September 2023 against target of 225 programmes and 6205 candidates respectively for FY 2023-24.

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

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

Agenda 10: Reimbursement of pending RSETIs claims:

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

SBI which is running 9 RSETIs has to receive Rs.18.83 crores and Union Bank of India which is running 2 RSETIs has to receive Rs.2.43 crores towards reimbursement of its recurring expenditure claims.

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

As on 30.09.2023

(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 Q2	GRAND TOTAL
1	Utnoor (Adilabad)	1.57	-0.03	0.00	0.00	0.56	0.68	2.11
2	Sangareddy (Medak)	1.30	-0.06	0.00	0.00	0.73	0.50	1.97
3	Hasanparthy(Warangal)	1.18	0.07	0.00	0.00	0.60	0.33	1.86
4	Chilukuru (Rangareddy)	0.78	0.16	0.00	-0.01	0.73	0.51	1.66
5	Nalgonda	0.88	0.00	0.00	0.00	0.62	0.49	1.50
6	Nizamabad(Dichpally)	1.11	0.00	0.00	0.00	0.37	0.50	1.48
7	Khammam	1.00	0.00	0.00	0.00	0.46	0.32	1.47
8	Karimnagar	0.85	0.07	0.00	0.00	0.41	0.42	1.33
9	Mahabubnagar	0.89	0.02	0.00	0.00	0.37	0.42	1.27
	SBI- Sub-Total	9.56	0.23	0.01	-0.01	4.87	4.18	18.83
10	Siddipet	1.09	0.14	0.00	0.00	0.51	0.00	1.73
11	Muchintal	0.00	0.00	0.00	0.00	0.38	0.32	0.70
	UBI- Sub total	1.09	0.14	0.00	0.00	0.89	0.32	2.43
	GRAND TOTAL	10.65	0.36	0.01	-0.01	5.76	4.50	21.26

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.

Recently, we have received a mail from LDM Siddipet with letter No. DO.No.H4/3600/LEAD BANK/2023/12 dated 21.09.2023 and DO. No. H4/3600/LEAD BANK/2023/13 dated 22.09.2023 advising us that officials of various Banks have not attended the DCC/DLRC meeting held on 19.09.2023 and a meeting on crop loan waiver and Govt sponsored schemes held on 22.09.2023. We request Controllers of Banks to ensure participation without fail.

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

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

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

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

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

Data extraction from CBS and uploading to new portal:

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

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

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

Controllers of Banks to ensure up-dation of Govt. deposits data in the portal before 10th of every month. The same was discussed in the Sub Committee meeting held on 16.11.2023.

Agenda Item 14: Discussion on Market Intelligence Issues

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

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

1. **Three Months special Campaign at Gram Panchayat (GP) Level:** DFS has launched a three month campaign at GP level in all Districts from 01.10.2023 to 31.12.2023, 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 along with ULBs have to be covered with camps and data has to be uploaded in the portal. Few rectifications as received from respective LDMs have been forwarded to DFS for necessary action at their end.
Targets have been allocated to the Banks and we request all the Banks to achieve the allocated targets.
2. **SVAMITHVA:** Govt. of India has launched the scheme for Monetization of lands in rural areas. Property cards are to be issued at State level, so that banks will be able to finance against these cards. As per information from the Panchayat Raj and Rural Development Department, Govt. of Telangana has so far taken up 5 GPs on pilot basis in the state and survey has been done with the help of Survey of India. However, Property cards have not been issued by the State Government. Department of Financial Services has reviewed the progress of the scheme through VC on 07.08.2023 and a round table conference was conducted on 21.08.2023, the details of the meeting have been shared with Banks for necessary action at their end.
3. **Ghar Ghar KCC Abhiyan** : Gol have launched "Ghar Ghar KCC Abhiyan" on 19 September 2023 to saturate the remaining 1.5 crore PM Kisan beneficiaries with Short Term Agriculture Loans through KCC. The campaign has started from 1st October 2023 and will continue upto 31st December 2023.

Agenda Item 16: Success Stories

Shri T Mahesh

Shri T Mahesh is a resident of Suraram Village in Medak District. After completion of his studies he searched for job but could not find one and then he decided to start his own business and was interested in two wheeler servicing. He came to know about the training programmes being organized by SBRSETI and joined the two wheeler mechanic course immediately. He successfully completed his training and his self confidence was boosted with EDP training that he has undergone at SBRSETI Sangareddy. Immediately after completion of the training he has opened his own unit with the help of his friends and family and his unit is running well with an approximate monthly income of Rs.25000/-.

Activity: Two Wheeler Mechanic



Smt D Chaitanya

Smt D Chaitanya w/o Shri Maheshwar Goud resident of Jagriyal village of Regode mandal. Due to financial issues and to support her family financially she wanted to set up her own business. She came to know about the courses being offered in RSETI and approached them for joining the vastra Chitra kala Udyami training. She has successfully completed the course and then with the help of her family and friends has started a unit and is running the unit successfully earning a monthly income of approximately Rs.20000/-. She owed her success to RSETI for providing not only knowledge but also nurturing his skills to deal with the customers.

Activity: Vastra Chitra kala Udyami



Smt M Shravya

Smt M Shravya daughter of Shri Srinivas resident of Upperpally village of Kesamudram Mandal. She married a private employee and was finding it difficult to run the house with the income. She decided to support her family by staying in the house and she thought of few activities and chose beauty parlour as suitable for her. She came to know about the training programmes being organized by RSETI and joined the course at SBRSETI Hasanparthy. She completed her training successfully and with the help of her friends opened a beauty parlour in her house. She is running the unit successfully and earning a decent amount of Rs.18000/- per month. She is thankful to RSETI for the quality training provided and also informed that she was inspired by tower building game and boat game because of which her self-confidence boosted and could achieve this success.

Activity: Beauty parlour



Agenda 17: RBI Circulars

Circular Number	Date Of Issue	Department	Subject	Meant For
RBI/2023-2024/86 FED Circular No.08	17.11.2023	Foreign Exchange Department	International Trade Settlement in Indian Rupees (INR) – Opening of additional Current Account for exports proceeds	All Scheduled Commercial Banks (holding AD Category-I license)
RBI/2023-2024/85 DOR.STR.REC.57/21.06.001/2023-24	16.11.2023	Department of Regulation	Regulatory measures towards consumer credit and bank credit to NBFCs	Commercial Banks (including Small Finance Banks, Local Area Banks and Regional Rural Banks) Non-Banking Financial Companies (including HFCs)
RBI/2023-2024/84 DOR.AML.REC.56/14.06.001/2023-24	15.11.2023	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 05 Entries	The Chairpersons / CEOs of all the Regulated Entities
RBI/2023-2024/83 A.P. (DIR Series) Circular No. 07	10.11.2023	Foreign Exchange Department	Guidelines on import of silver by Qualified Jewellers as notified by – The International Financial Services Centres Authority (IFSCA)	All Category-I Authorised Dealer Banks
RBI/2023-2024/82 FIDD.CO.LBS.BC.No.11/02.08.001/2023-24	10.11.2023	Financial Inclusion and Development Department	Formation of new districts in the State of Rajasthan – Assignment of Lead Bank Responsibility	The Chairman / Managing Director & Chief Executive Officer Lead Banks Concerned
RBI/2023-2024/81 FMRD.FMID.No.04/14.01.006/2023-24	08.11.2023	Financial Markets Regulation Department	'Fully Accessible Route' for Investment by Non-residents in Government Securities – Inclusion of Sovereign Green Bonds	All participants in Government Securities market
RBI/2023-2024/80 CO.DPSS.POLC.No.S-786/02-14-008/2023-24	31.10.2023	Department of Payment and Settlement Systems	Regulation of Payment Aggregator – Cross Border (PA - Cross Border)	All Payment System Providers and Payment System Participants
RBI/2023-2024/79 DoR.REG/LIC.No.55/07.01.000/2023-24	30.10.2023	Department of Regulation	Banking Regulation (Amendment) Act 2020 - Change in Name of Co-operative Banks	Chairman / Managing Director / Chief Executive Officer All Primary (Urban) Co-operative Banks All State Co-operative Banks and All District Central Co-operative Banks
RBI/2023-2024/78 DoR.REG/LIC.No.54/19.51.052/2023-24	30.10.2023	Department of Regulation	Clarification regarding Shifting of Branches/Offices/Extension Counters within the same city, town or village by District Central Co-operative Banks (DCCBs) and Guidelines on Closure of Branches and Extension Counters by DCCBs	All District Central Co-operative Banks
RBI/2023-2024/77 DoR.FIN.REC.53/03.10.123/2023-24	26.10.2023	Department of Regulation	Joining the Account Aggregator Ecosystem as Financial Information User	All Regulated Entities of the Bank
RBI/2023-2024/76 DoR.FIN.REC.52/03.10.123/2023-24	26.10.2023	Department of Regulation	Review of Financial Information Provider (FIP) under Account Aggregator Framework	All Regulated Entities of the Bank
RBI/2023-2024/75 DoR.SPE.REC.50/13.03.00/2023-2024	26.10.2023	Department of Regulation	Review of Instructions on Bulk Deposits for Regional Rural Banks (RRBs)	All Regional Rural Banks
RBI/2023-2024/74 DOR.SPE.REC.No.51/13.03.000/2023-24	26.10.2023	Department of Regulation	Non-Callable Deposits - Master Direction on Interest Rate on Deposits	All Commercial Banks and Co-operative Banks
RBI/2023-2024/73 DoR.FIN.REC.49/20.16.003/2023-24	26.10.2023	Department of Regulation	Strengthening of customer service rendered by Credit Information Companies and Credit Institutions	All Commercial Banks (including Small Finance Banks, Local Area Banks and Regional Rural Banks, and excluding Payments Banks) All Primary (Urban) Co-operative Banks/ State Co-operative Banks/ Central Co-operative Banks All Non-Banking Financial Companies (including Housing Finance Companies) All-India Financial Institutions (Exim Bank, NABARD, NHB, SIDBI and NaBFID) All Asset Reconstructions Companies All Credit Information Companies
RBI/2023-2024/72 DoR.FIN.REC.48/20.16.003/2023-24	26.10.2023	Department of Regulation	Framework for compensation to customers for delayed updation/rectification of credit information	All Commercial Banks (including Small Finance Banks, Local Area Banks and Regional Rural Banks, and excluding Payments Banks) All Primary (Urban) Co-operative Banks/ State Co-operative Banks/ Central Co-operative Banks All Non-Banking Financial Companies (including Housing Finance Companies) All-India Financial Institutions (Exim Bank, NABARD, NHB, SIDBI and NaBFID) All Asset Reconstruction Companies All Credit Information Companies

RBI/2023-2024/71				
DOR.ACC.47/21.04.018/2023-24	25.10.2023	Department of Regulation	Reserve Bank of India (Financial Statements - Presentation and Disclosures) Directions, 2021: Presentation of unclaimed liabilities transferred to Depositor Education and Awareness (DEA) Fund	All commercial and cooperative banks
RBI/2023-2024/70				
DOR.HGG.GOV.REC.46/29.67.001/2023-24	25.10.2023	Department of Regulation	Appointment of Whole-Time Director(s)	All Private Sector Banks and Wholly-Owned Subsidiaries of Foreign Banks (excluding Payment Banks and Local Area Banks)
RBI/2023-2024/69				
DOR.AML.REC.44/14.01.001/2023-24	17.10.2023	Department of Regulation	Amendment to the Master Direction (MD) on KYC	The Chairpersons/ CEOs of all the Regulated Entities
RBI/2023-2024/68				
DoR.RET.REC.43/12.01.001/2023-24	16.10.2023	Department of Regulation	Reverse Repo transactions - Reporting in Form 'A' Return	The Chairperson / CEOs of all Commercial Banks
RBI/2023-2024/67				
Ref. No.DoS.CO.PPG/SEC.05/11.01.005/2023-24	10.10.2023	Department of Supervision	Prompt Corrective Action (PCA) Framework for Non-Banking Financial Companies (NBFCs) – Extension to Government NBFCs	All Deposit Taking Government NBFCs All Non-Deposit Taking Government NBFCs in Middle, Upper and Top Layers
RBI/2023-2024/66				
DOR.CRE.REC.42/07.10.002/2023-24	06.10.2023	Department of Regulation	Gold Loan – Bullet Repayment – Primary (Urban) Co-operative Banks (UCBs)	Primary (Urban) Co-operative Banks other than Salary Earners' Banks
RBI/2023-2024/65				
CO.DGBA.GBD.No.S646/42-01-029/2023-2024	03.10.2023	Department of Government and Bank Accounts	Status of March 31, 2024 for Government transactions through integration with e-Kuber	All Agency Banks
RBI/2023-2024/64				
DCM(Plg) No. S-1288/10.27.00/2023-24	30.9.2023	Department of Currency Management	₹2000 Denomination Banknotes – Withdrawal from Circulation – Review	The Chairman / Managing Director / Chief Executive Officer All Banks
RBI/2023-2024/63				
DoR.FIN.REC.41/20.16.003/2023-24	25.9.2023	Department of Regulation	Display of information - Secured assets possessed under the SARFAESI Act, 2002	All Commercial Banks including Small Finance Banks, Local Area Banks and Regional Rural Banks and excluding Payment Banks All Primary (Urban) Co-operative Banks/ State Co-operative Banks/ Central Co-operative Banks All India Financial Institutions (Exim Bank, NABARD, NHB, SIDBI and NaBFID) All Non-Banking Financial Companies including Housing Finance Companies All Asset Reconstruction Companies
RBI/2023-2024/62				
DoR.FIN.REC.39/20.16.056/2023-24	20.9.2023	Department of Regulation	Data Quality Index for Commercial and Microfinance Segments by Credit Information Companies	All Commercial Banks (including Small Finance Banks, Local Area Banks and Regional Rural Banks) All Primary (Urban) Co-operative Banks/State Co-operative Banks/ Central Co-operative Banks All-India Financial Institutions (Exim Bank, NABARD, NHB, SIDBI and NaBFID) All Non-Banking Financial Companies (including Housing Finance Companies) All Asset Reconstruction Companies All Credit Information Companies
RBI/2023-2024/61				
FIDD.CO.MSME.BC.No.10/06.02.031/2023-24	13.9.2023	Financial Inclusion and Development Department	PM Vishwakarma Scheme	The Chairman/ Managing Director/Chief Executive Officer All Scheduled Commercial Banks (including Small Finance Banks and Regional Rural Banks, excluding Payments Banks) All Primary (Urban) Co-operative Banks/ State Co-operative Banks / District Central Co-operative Banks All Non-Banking Financial Companies (excluding housing finance companies)
RBI/2023-2024/60				
DoR.MCS.REC.38/01.01.001/2023-24	13.9.2023	Department of Regulation	Responsible Lending Conduct – Release of Movable / Immovable Property Documents on Repayment/ Settlement of Personal Loans	All Commercial Banks (including Small Finance Banks and Regional Rural Banks, excluding Payments Banks) All Local Area Banks All Primary (Urban) Co-operative Banks All State Co-operative Banks and District Central Co-operative Banks All NBFCs (including HFCs) All Asset Reconstruction Companies
RBI/2023-2024/59				
DOR.RET.REC.34/12.01.001/2023-24	08.9.2023	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
RBI/2023-2024/58				
CO.DPSS.POLC.No.S-567/02-23-001/2023-2024	04.9.2023	Department of Payment and Settlement Systems	Operation of Pre-Sanctioned Credit Lines at Banks through Unified Payments Interface (UPI)	The Managing Director / Chief Executive Officer Scheduled Commercial Banks (excluding Payment Banks, Small Finance Banks and Regional Rural Banks)
RBI/2023-2024/57				
CO.DPSS.POLC.No.S526/02-14-003/2023-24	24.8.2023	Department of Payment and Settlement Systems	Enhancing transaction limits for Small Value Digital Payments in Offline Mode	The Chairman / Managing Director / Chief Executive Officer Authorised Payment System Operators and Participants (Banks and Non-banks)
RBI/2023-2024/56				
DOR.AML.REC.33/14.06.001/2023-24	18.8.2023	Department of Regulation	Implementation of Section 12A of the Weapons of Mass Destruction and their Delivery Systems (Prohibition of Unlawful	The Chairpersons/ CEOs of all the Regulated Entities

			Activities) Act, 2005: Designated List (Amendments)	
RBI/2023-2024/55	18.8.2023	Department of Regulation	Reset of Floating Interest Rate on Equated Monthly Instalments (EMI) based Personal Loans	All Scheduled Commercial Banks Regional Rural Banks Primary (Urban) Co-operative Banks State Co-operative Banks and District Central Co-operative Banks Non-Banking Financial Companies (including Housing Finance Companies)
DOR.MCS.REC.32/01.01.003/2023-24				
RBI/2023-2024/54	18.8.2023	Department of Regulation	Review of Regulatory Framework for IDF-NBFCs	All Infrastructure Debt Fund-NBFCs (IDF-NBFCs)
DoR.SIG.FIN.REC.31/03.10.001/2023-24				
RBI/2023-2024/53	18.8.2023	Department of Regulation	Fair Lending Practice - Penal Charges in Loan Accounts	All Commercial Banks (including Small Finance Banks, Local Area Banks and Regional Rural Banks, excluding Payments Banks) All Primary (Urban) Co-operative Banks All NBFCs (including HFCs) and All India Financial Institutions (EXIM Bank, NABARD, NHB, SIDBI and NaBFID)
DoR.MCS.REC.28/01.01.001/2023-24				