

## 45<sup>th</sup> SLBC Quarterly meeting for the quarter ended March 2025

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**Agenda 1: Adoption of Minutes of the 44<sup>th</sup> SLBC Quarterly Meeting**

The minutes of 44<sup>th</sup> SLBC meeting for the quarter ended 31<sup>st</sup> December 2024 held on 28.02.2025 as furnished in **Annexure 'A'** were circulated to RBI, NABARD, Government Departments concerned and all the members of SLBC. These minutes may be taken as confirmed by the house as no requests for amendments/ modifications were received.

**Agenda 2: Action points of 44<sup>th</sup> SLBC Quarterly Meeting - Action Taken Report**

| No | Action Point  | Action by  | Action initiated   |
|----|---|--|--|
| 1  | All the BCs inactive for more than one month needs to be activated/ replaced with new BCs to extend uninterrupted banking services.   | Yes Bank - 2983, Axis- 345, HDFC - 188, IDFC Bank -117, Canara Bank - 100, TGB - 48 & other Banks with Inactive BCs. | As per revised guidelines of RBI the inactive period has changed from 30 to 90days. The matter was discussed in Sub-Committee meeting on FI & DP and all Banks have confirmed having sensitized their field functionary to ensure activation or replacement of the inactive BC/CSPs. There is a decrease of 247 inactive BCs over the previous Quarter.      |
| 2  | 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. | Controllers of all Banks   | The matter was discussed in the Sub Committee on FI & DP meeting held on 13.05.2025. Banks have been advised to adhere to timelines of 10 <sup>th</sup> day immediately after end of the quarter for timely conducting of various meetings under the for a of SLBC.  |
| 3  | SC Corporation and Banks to complete reconciliation of unspent subsidies without further delay.   | Controllers of all Banks & SC Corporation  | With continuous coordination, the total unspent subsidy decreased from Rs. 94.65 cr to Rs. 92.50 cr during the quarter under review. The matter was extensively discussed in the Sub-Committee meeting on MSME on 14.05.2025 and it was opined that SC Corporation will conduct reconciliation meeting at district level for effective and early resolution. |
| 4  | Banks to ensure achievement of Benchmark parameters set out under PM's Task Force Recommendations, in respect of MSME advances.   | Controllers of all Banks   | The matter has been discussed in detail in the EC- MSME meeting and in the Sub Committee meeting on MSME. Banks have assured to achieve the norms. Compared to the previous quarter 20(21) Banks could achieve Norm-1, 17(16) Banks could achieve Norm-2 and 22(23) Banks could achieve Norm-3.  |
| 5  | Reimbursement of VLR/ PV amounting to Rs.725.18 crore by Govt of Telangana due to the Banks from 2014 to 2018.  | Agriculture /Finance Dept, GoT   | Pending with Govt of Telangana. No developments during the quarter.  |
| 6  | Reimbursement of revised Rythu Bandhu 2018 cheque printing charges of Rs.25.93 Crores i.e., at 40% of original claim to be reimbursed to Banks  | Agriculture & Finance Dept, GoT  | Pending with Govt of Telangana. No developments during the quarter.  |
| 7  | Reimbursement of RSETI expenditure of Rs.30.98 Crores due to the Banks from Government of India through SERP Department.  | SERP & GoT, Gol  | Pending with MoRD. No developments during the quarter.   |

|   |  |                          |  |
|---|--|--------------------------|--|
| 8 | Resolution of issues related to KYC/ re-KYC and reactivating inoperative / dormant/ frozen accounts to avail DBT benefits. | Controllers of all Banks | Banks are sensitised for adhering the RBI circular instructions meticulously in this matter. SLBC & RBI are closely monitoring the progress. |
|---|--|--------------------------|--|

**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 and digital payments was held on 13.05.2025 to review the progress in financial inclusion initiatives as at the end of March 2025. 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 Centers (URCs)**

**i) Banking Network in Telangana State**

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

| As on      | Rural | Semi-Urban | Urban/Metro | Total |
|------------|-------|------------|-------------|-------|
| March 2025 | 1895  | 1590       | 3123        | 6608  |

The centre categorisation and sector-wise distribution of bank branches as on 31.03.2025 is furnished in **Annexure-1**.

**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**

- 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 identified 7 new unbanked villages during January & February 2025 in the Telangana State and advised us to allocate the below mentioned villages to the banks for coverage by a banking outlet within a radius of 5KM vide mail dated 02.01.2025 & 10.02.2025. As confirmed by the LDMs these villages are since been allocated to the banks as mentioned below for covering these centres with Banking Outlet.

| SNo | Name of the District | Block Name | Village       | Allocated Bank | Remarks   |
|-----|----------------------|------------|---------------|----------------|---|
| 1   | Bhadradi Kothagudem  | Cherla     | Bodanalli (Z) | TGB            | Bodanalli (Z) village is at the distance of 3 Kms from R.Kothagudem where CSP is already exists and updated in JDD portal on 30.01.2025                                   |
| 2   | Bhadradi Kothagudem  | Cherla     | Bodanalli (G) | TGB            | Bodanalli (G) village is at the distance of 3 Kms from R.Kothagudem where CSP already exists and updated in JDD portal on 30.01.2025                                      |
| 3.  | Nirmal               | Pembi      | Tarlapad      | TGB            | Opened new CSP point and updated in JDD portal on 14.02.2025  |
| 4.  | KB Asifabad          | Bejjur     | Ambhaghat     | TGB            | CSP point is already exists but eventually inactive due to network issue. The issue is since been resolved and the CSP is activated. Updated in JDD portal on 14.02.2025. |
| 5.  | KB Asifabad          | Kagaznagar | Marepalle     | UBI            | Proposed to establish the New BC at the Location  |
| 6.  | KB Asifabad          | Kagaznagar | Metindhani    | UBI            | Network issue is prevailing in village. Since taken up with Dept of Telecommunication.  |
| 7.  | Mahabubabad          | Gudur      | Thimmapur     | UBI            | Proposed to establish the New BC at the Location  |

- 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 Centers in LWE Districts**

During the quarter DFS has identified two unbanked rural centres in LWE affected Bhadradi Kothagudem district in the State.

| SNo | Name of the District | Block Name | Village       | Allocated Bank | Remarks   |
|-----|----------------------|------------|---------------|----------------|---|
| 1   | Bhadradi Kothagudem  | Cherla     | Bodanalli (Z) | TGB            | It is at the distance of 3 Kms from R.Kothagudem where CSP already exists and updated in JDD portal on 30.01.25 |
| 2   | Bhadradi Kothagudem  | Cherla     | Bodanalli (G) | TGB            | It is at the distance of 3 Kms from R.Kothagudem where CSP already exists and updated in JDD portal on 30.01.25 |

### **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 25 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 13.05.2025, they were advised to proactively take action for implementation of the other recommendations under National Strategy for Financial Inclusion (NSFI) 2019-24 like strengthening ecosystem for digital financial services, capacity building of BCs, access to livelihood and skill development

programmes to new entrants into banking system, strengthening internal grievances mechanism etc. highlighting the various action plans and milestones articulated in the NSFI document.

#### **vi) National Strategy for Financial Education 2020-25:**

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

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

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

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

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

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

With the objective of improving the standard of living in selected Aspirational Districts, Govt. of India has launched the Transformation of Aspirational Districts program in January 2018. Financial inclusion is one of the key thematic areas of focus under the program. To bring about concerted and coordinated action on FI, in conjunction with NITI Aayog, State Governments, District administration, Banks and Insurance Companies, Department of Financial Services, Ministry of Finance are 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 TFIP programme has been extended upto 31.03.2024

Progress as on 31.03.2025 is as per the table below

| <b>Operative CASA Accounts (BENCH MARK TARGET: 129755 PER LAKH POPULATION)</b> |                   |   |   |                          |                |
|--|-------------------|---|---|--------------------------|----------------|
| <b>District</b>  | <b>Population</b> | <b>Achievement as on<br/>31.01.2020<br/>(Per lakh population)</b> | <b>Achievement as on<br/>31.03.2025<br/>(Per lakh population)</b> | <b>%<br/>Achievement</b> | <b>Remarks</b> |
| Kumuram Bheem Asifabad   | 515814            | 113872  | 137861  | 106                      |                |
| Bhadadri Kothagudem  | 1069000           | 139075  | 136906  | 106                      |                |
| Jayashankar Bhupalapally   | 711434            | 94996   | 154263  | 119                      |                |
| <b>PMJJBY enrolments (BENCHMARK TARGET: 9,775 PER LAKH POPULATION)</b>         |                   |   |   |                          |                |
| Kumuram Bheem Asifabad   | 515814            | 9756  | 23143   | 237                      |                |
| Bhadadri Kothagudem  | 1069000           | 25675   | 25165   | 257                      |                |
| Jayashankar Bhupalapally   | 711434            | 8560  | 21581   | 221                      |                |
| <b>PMSBY enrolments (BENCHMARK TARGET: 30,303 PER LAKH POPULATION)</b>         |                   |   |   |                          |                |
| Kumuram Bheem Asifabad   | 515814            | 18482   | 33184   | 110                      |                |
| Bhadadri Kothagudem  | 1069000           | 42364   | 39323   | 130                      |                |
| Jayashankar Bhupalapally   | 711434            | 13945   | 43292   | 143                      |                |
| <b>APY subscribers (BENCH MARK TARGET: 2886 PER LAKH POPULATION)</b>           |                   |   |   |                          |                |
| Kumuram Bheem Asifabad   | 515814            | 1275  | 6548  | 227                      |                |
| Bhadadri Kothagudem  | 1069000           | 2456  | 6644  | 230                      |                |
| Jayashankar Bhupalapally   | 711434            | 1393  | 6957  | 241                      |                |

#### **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 (DoSJ&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 fulfilment 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 household survey in all the above villages with the help of District Administration (VRO/Village Secretary/Sarpanch /SHG Groups etc.), identify the gaps and ensure that all the eligible customers are covered 100% under the schemes in all the villages allotted to them.

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

The progress as on 31.03.2025 for 169 villages is as per the following table:

| Progress as on 31.03.2025 |                      |   |   |   |   |  |   |
|---------------------------|----------------------|---|---|---|---|--|---|
| 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               | 165136  | 144623  | 64830                                   | 36190   | 26323  | 13045                                       |

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

**Inactive Business Correspondents – hurdles / issues involved.**

There are 28,197 BCs of Banks other than SFBs and Payment Banks functioning in the State of which 19,828 are in Rural, 3,427 in Semi Urban and 4,942 in Urban & Metro areas. A total of 3,826 BCs are inactive as on 31.03.2025 of which, 2,667 are in Rural, 469 in Semi Urban and 690 in Metro Areas.

Bank wise status of Inactive BCs- Yes Bank - 2983, Axis Bank – 345, HDFC-188, IDFC First Bank – 117, Canara Bank – 100, TGB - 48. Banks with Inactive BCs need to initiate action for activation of BCs or appoint new BCs before 31.05.2025, 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 52,734 BCs of SFBs and Payment banks in the state of which 23,547 are inactive as at the end of March 2025 quarter. FinoPB has 73.09% of their BCs inactive.

| Sl No | Name of the Bank      | No. of BC/CSP as on 31.03.2025 |             |             |              | Inc/Dec in No of BCs over Dec 2024 | No. of Inactive BC/CSP(>90days) as on 31.03.2025 |            |            |             | Inc/Dec in No of Inactive BCs over Dec 2024 |
|-------|-----------------------|--------------------------------|-------------|-------------|--------------|------------------------------------|--|------------|------------|-------------|---|
|       |                       | R                              | SU          | U/M         | Total        |                                    | R  | SU         | U/M        | Total       |   |
| 1     | AXIS BANK             | 261                            | 1070        | 793         | 2124         | -1342                              | 29   | 124        | 192        | 345         | 109   |
| 2     | BANK OF BARODA        | 117                            | 104         | 281         | 502          | -9                                 | 0  | 3          | 6          | 9           | 3   |
| 3     | BANK OF INDIA         | 6                              | 36          | 41          | 83           | 7                                  | 0  | 0          | 0          | 0           | 0   |
| 4     | BANK OF MAHARASHTRA   | 9                              | 16          | 0           | 25           | 10                                 | 2  | 0          | 0          | 2           | 0   |
| 5     | CANARA BANK           | 210                            | 119         | 54          | 383          | -237                               | 41   | 40         | 19         | 100         | -167  |
| 6     | CENTRAL BANK OF INDIA | 79                             | 21          | 7           | 107          | 0                                  | 0  | 0          | 0          | 0           | 0   |
| 7     | CSB BANK LIMITED      | 0                              | 0           | 0           | 0            | -8                                 | 0  | 0          | 0          | 0           | 0   |
| 8     | DCB BANK              | 77                             | 0           | 0           | 77           | -4                                 | 1  | 0          | 0          | 1           | -10   |
| 9     | FEDERAL BANK          | 0                              | 9           | 1           | 10           | 0                                  | 0  | 0          | 0          | 0           | 0   |
| 10    | HDFC BANK             | 428                            | 112         | 28          | 568          | -6                                 | 155  | 31         | 2          | 188         | -32   |
| 11    | ICICI BANK            | 380                            | 0           | 14          | 394          | 0                                  | 0  | 0          | 0          | 0           | 0   |
| 12    | IDBI BANK             | 0                              | 0           | 0           | 0            | 0                                  | 0  | 0          | 0          | 0           | 0   |
| 13    | IDFC FIRST BANK       | 292                            | 134         | 26          | 452          | 39                                 | 89   | 27         | 1          | 117         | -27   |
| 14    | INDIAN BANK           | 128                            | 85          | 229         | 442          | 9                                  | 0  | 0          | 0          | 0           | 0   |
| 15    | INDIAN OVERSEAS BANK  | 118                            | 42          | 56          | 216          | 5                                  | 0  | 0          | 0          | 0           | 0   |
| 16    | INDUSIND BANK         | 1                              | 0           | 448         | 449          | 113                                | 0  | 0          | 0          | 0           | 0   |
| 17    | KARUR VYSYA BANK      | 0                              | 4           | 3           | 7            | 0                                  | 0  | 0          | 0          | 0           | 0   |
| 18    | KBS LOCAL AREA BANK   | 17                             | 0           | 0           | 17           | 0                                  | 0  | 0          | 0          | 0           | 0   |
| 19    | KOTAK MAHINDRA BANK   | 7                              | 1           | 1           | 9            | 0                                  | 0  | 0          | 0          | 0           | 0   |
| 20    | PUNJAB AND SIND BANK  | 0                              | 0           | 2           | 2            | 0                                  | 0  | 0          | 0          | 0           | 0   |
| 21    | PUNJAB NATIONAL BANK  | 25                             | 15          | 13          | 53           | 8                                  | 0  | 0          | 0          | 0           | 0   |
| 22    | RBL BANK              | 0                              | 0           | 79          | 79           | -662                               | 0  | 0          | 0          | 0           | 0   |
| 23    | STATE BANK OF INDIA   | 2036                           | 432         | 538         | 3006         | 55                                 | 0  | 0          | 0          | 0           | -55   |
| 24    | TGB + e-APGVB         | 2287                           | 0           | 0           | 2287         | 0                                  | 48   | 0          | 0          | 48          | 30  |
| 25    | UCO BANK              | 4                              | 10          | 12          | 26           | 3                                  | 2  | 5          | 10         | 17          | 9   |
| 26    | UNION BANK OF INDIA   | 868                            | 0           | 187         | 1055         | 89                                 | 15   | 0          | 1          | 16          | -10   |
| 27    | YES BANK              | 12478                          | 1217        | 2129        | 15824        | -1076                              | 2285   | 239        | 459        | 2983        | -97   |
|       | <b>TOTAL</b>          | <b>19828</b>                   | <b>3427</b> | <b>4942</b> | <b>28197</b> | <b>-3006</b>                       | <b>2667</b>                                      | <b>469</b> | <b>690</b> | <b>3826</b> | <b>-247</b>                                 |

**Details of BCs of Payment Banks and Small Finance Banks:**

| Sl No | Name of the Bank | No of BC/CSP as on 31.03.2025 |      |      |       | No of inactive BC/CSP as on 31.03.2025 |      |      |       | Increase/ Decrease in No. of Inactive BCs over December 2024 |     |     |     |
|-------|------------------|-------------------------------|------|------|-------|--|------|------|-------|--|-----|-----|-----|
|       |                  | R                             | SU   | U/M  | Tot   | R                                      | SU   | U/M  | Tot   | R  | SU  | U/M | Tot |
| 1     | IPPB             | 5313                          | 1130 | 890  | 7333  | 0                                      | 0    | 0    | 0     | 0  | 0   | 0   | 0   |
| 2     | Fino PB          | 18667                         | 4982 | 5727 | 29376 | 13499                                  | 3628 | 4344 | 21471 | 67   | 109 | -9  | 167 |



|   |              |              |             |             |              |              |             |             |              |             |            |            |             |
|---|--------------|--------------|-------------|-------------|--------------|--------------|-------------|-------------|--------------|-------------|------------|------------|-------------|
| 3 | Airtel PB    | 11243        | 2591        | 2092        | 15926        | 1315         | 461         | 300         | 2076         | 1315        | 461        | 300        | 2076        |
| 4 | ESAF         | 0            | 8           | 0           | 8            | 0            | 0           | 0           | 0            | 0           | 0          | 0          | 0           |
| 5 | AU SFB       | 8            | 58          | 25          | 91           | 0            | 0           | 0           | 0            | 0           | 0          | 0          | 0           |
|   | <b>Total</b> | <b>35231</b> | <b>8769</b> | <b>8734</b> | <b>52734</b> | <b>14814</b> | <b>4089</b> | <b>4644</b> | <b>23547</b> | <b>1382</b> | <b>570</b> | <b>291</b> | <b>2243</b> |

#### **Connectivity issues:**

No Bank has reported any connectivity issues during the quarter.

#### **c. Progress in increasing digital modes of payment / ATMs, PoS and Micro ATMs**

**ATMs:** As at the end of March 2025, there are 9,309 ATMs functioning in the State of Telangana.

**POS:** As at the end of March 2025, 3,12,694 POS Machines were deployed by banks with the Merchants as touch points across the State of Telangana.

**Micro ATMs:** As at the end of March 2025, 16,277 Micro ATMs were deployed in the State of Telangana.

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

Sector wise position of PMJDY accounts as on 31.03.2025 is as follows

(No.s in Actuals & Amt in Crs)

| Sector             | No of A/cs Rural | No of A/cs Urban | No of A/cs Opened for Male | No of A/cs Opened for Female | Total PMJDY Accounts | Deposit amount | Zero Balance Account | Rupay Card Account | Aadhaar Card Seeded |
|--------------------|------------------|------------------|----------------------------|------------------------------|----------------------|----------------|----------------------|--------------------|---------------------|
| PSB                | 2844239          | 4798266          | 3351346                    | 4291159                      | 7642505              | 2745.35        | 758657               | 6157084            | 6662285             |
| PVT                | 1382244          | 286556           | 745757                     | 923043                       | 1668800              | 351.28         | 383203               | 1583780            | 1131414             |
| RRB                | 3061522          | 279944           | 1175757                    | 2165709                      | 3341466              | 2029.38        | 447726               | 976000             | 2734344             |
| <b>Grand Total</b> | <b>7288005</b>   | <b>5364766</b>   | <b>5272860</b>             | <b>7379911</b>               | <b>12652771</b>      | <b>5126.02</b> | <b>1589586</b>       | <b>8716864</b>     | <b>10528043</b>     |

- Banks in the State have so far opened 1,26,52,771 PMJDY accounts, together having balances amounting to Rs.5,126.02 crores.
- 15,89,586 PMJDY accounts are having zero balances i.e., 12.56% of total accounts.
- Of the total Zero Balance accounts, Telangana Grameena Bank contributed 28.71% & UBI-20.73%.
- 87,16,864 (68.89%) of PMJDY accounts have been issued with Rupay cards
  - HDFC, ICICI & Yes Banks have issued Rupay cards to all PMJDY account holders (100% coverage)
  - Central Bank of India (36.34%), Kotak Mahindra Bank (30.38%), Telangana Grameena Bank (29.21%), Federal Bank (19.93%) & Indusind Bank (11.96%) have less than 50 % coverage
- 1,05,28,043 (83.20%) of the PMJDY accounts are Aadhar Seeded. IOB, BOM, SIB and KVB have more than 98% of their accounts Aadhar seeded and Indian Bank has only 48.29% of the accounts Aadhar seeded.

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

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

We have been advised by UIDAI that there are 47 pin codes pertaining to 6 blocks in Telangana State, have not covered by Aadhaar Centre, details of which are as under:

Blocks not covered by at least one Aadhaar Enrollment Centre:

| S No | District    | Name of the Block |
|------|-------------|-------------------|
| 1    | Mahabubabad | Gangaram          |
| 2    | Nirmal      | Dasturabad        |
| 3    | Siddipet    | Akkannapet        |
| 4    | Siddipet    | Narayanaraopet    |
| 5    | Yadadri     | Adda Gudur        |
| 6    | Yadadri     | Motakondur        |

Pin codes not covered by at least one Aadhaar Enrolment Centre:

| S.No | District  | Mandal           | VTC              | Pin code | S.No | District       | Mandal         | VTC        | Pin code |
|------|-----------|------------------|------------------|----------|------|----------------|----------------|------------|----------|
| 1    | Nalgonda  | Adividevulapally | Adividevulapally | 508208   | 25   | Warangal Urban | Khila Warangal | Mamnoor    | 506166   |
| 2    | Nizamabad | Armoor           | Amdapur          | 503174   | 26   | Bhadradi       | Kothagudem     | Kothagudem | 507119   |
| 3    | Nizamabad | Armoor           | Aloor            | 503223   | 27   | Bhadradi       | Kothagudem     | Kothagudem | 507138   |
| 4    | Jangoan   | Bachannapet      | Kodavatoor       | 506175   | 28   | Karimnagar     | Kothapally     | Sitarampur | 505497   |

|    |                   |               |                   |        |    |                |                 |                |        |
|----|-------------------|---------------|-------------------|--------|----|----------------|-----------------|----------------|--------|
| 5  | Jangoan           | Bachannapet   | Pochannapet       | 506317 | 29 | Mahabubabad    | Mahabubabad     | Mahabubabad    | 506102 |
| 6  | Nirmal            | Basar         | Basar             | 504107 | 30 | Rajanna        | Mustabad        | Kondapur       | 505303 |
| 7  | Mahabubabad       | Bayyaram      | Kambalapalle      | 506103 | 31 | Warangal Rural | Nadikuda        | Cherlapalle    | 506391 |
| 8  | Nizamabad         | Bheemgal      | Bheemgal          | 503322 | 32 | Siddipet       | Nangnoor        | Baddipadaga    | 502375 |
| 9  | Kamareddy         | Bhiknoor      | Anthampalle       | 503102 | 33 | Jangoan        | Narmetta        | Malakpet       | 506318 |
| 10 | Kamareddy         | Birkur        | Poshetpalle       | 503301 | 34 | Nizamabad      | Navipet         | Ananthagiri    | 503186 |
| 11 | Khammam           | Bonakal       | Brahmanapalli (K) | 507304 | 35 | Jangoan        | Palakurthy      | Palakurthi     | 506146 |
| 12 | Siddipet          | Chinnakodur   | Allipur           | 502310 | 36 | Sangareddy     | Patancheru      | Patancheru     | 502324 |
| 13 | Khammam           | Chintakani    | Bashwapuram       | 507318 | 37 | Wanaparthi     | Peddmandaddi    | Chinnamandadi  | 509106 |
| 14 | Bhadradi          | Chunchupalli  | Penugadapa        | 507103 | 38 | Peddapalli     | Ramagundam      | Jangoan        | 505466 |
| 15 | Bhadradi          | Chunchupalli  | Chunchupalli      | 507118 | 39 | Sangareddy     | Sangareddy      | Chintalipally  | 502294 |
| 16 | Warangal Urban    | Dharmasagar   | Unikicherla       | 506370 | 40 | Warangal Rural | Sangem          | Chintalapalle  | 506329 |
| 17 | Kamareddy         | Domakonda     | Chintamanpalle    | 503112 | 41 | Hyderabad      | Secunderabad    | Rasoolpura     | 500025 |
| 18 | Warangal Rural    | Duggondi      | Duggondi          | 506333 | 42 | Rangareddy     | Serilingampalle | Gachibowli     | 500109 |
| 19 | Nalgonda          | Gurrampode    | Chinthaguda       | 508257 | 43 | Hyderabad      | Shaikpet        | Shaikpet       | 500110 |
| 20 | Medak             | Havelighanpur | Gangapur          | 502287 | 44 | Rangareddy     | Shamshabad      | Shamshabad (P) | 500108 |
| 21 | Kamareddy         | Kamareddy     | Chinna Mallareddy | 503110 | 45 | Hyderabad      | Tirumalgherry   | Tirumalagiri   | 500093 |
| 22 | Rangareddy        | Kandukur      | Akberja           | 500113 | 46 | Komaram Bheem  | Tiryani         | Bheempur       | 504297 |
| 23 | Medchal-Malkajiri | Kapra         | Kapra             | 500103 | 47 | Warangal Urban | Warangal        | Warangal       | 506008 |
| 24 | Karimnagar        | Karimnagar    | Karimnagar        | 505210 |    |                |                 |                |        |

Further UIDAI have indicated the following general instructions to be followed by banks maintaining Aadhaar Seva Kendra.

- Rate Chart to be displayed prominently in the bank at the Aadhaar Enrollment counter.
- Bank staff to monitor the Aadhaar Operator regularly and make sure they are not overcharging the residents for UIDAI Services
- Bank staff to make sure the operator is providing the full enrollment slip to the resident and should not retain any document whatsoever (Personally Identifiable Information)
- The Aadhaar Enrollment kit should not be moved out of the Bank premises

These instructions have been forwarded by SLBC to all the member banks through mail on 07.08.2024, 07.11.2024 & 09.05.2025 for meticulous compliance.

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

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

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

The progress under **Social Security Schemes** made by banks (sector-wise) in the State as on **31.03.2025** is as per the following table:

| Bank Type           | PMSBY           | PMJJBY         | APY            | Total           |
|---------------------|-----------------|----------------|----------------|-----------------|
| Public Sector       | 12860596        | 5457512        | 1507683        | 19825791        |
| Private Sector      | 1552913         | 311152         | 151067         | 2015132         |
| RRB                 | 4469381         | 2818680        | 669637         | 7957698         |
| Cooperative Banks   | 392608          | 725739         | 0              | 1118347         |
| Small Finance Banks | 1328            | 6918           | 657            | 8903            |
| <b>Total</b>        | <b>19276826</b> | <b>9339287</b> | <b>2329044</b> | <b>30945157</b> |

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

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

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

### **Revised claim process for PMJJBY & PMSBY**

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

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

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

Controllers of Banks were advised to focus on the following:

- Conduct of periodic publicity campaigns with special focus on rural areas at regular intervals for creating awareness about benefits of Social Security Schemes
- Streamlining the procedures and leverage technology to speed up claim settlement process and improve outreach
- To Ensure that no eligible Jan Dhan Account holder is 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 enrollments especially under PMJJBY & PMSBY
- To Fix target of fresh enrollment under PMJJBY & PMSBY to enhance enrollment

The progress of covering PMJDY Accounts under Insurance and Pension Schemes of Govt. of India under the programme as on 31.03.2025 is enclosed as **Annexure "L"**.

### **ii) APY Achievements for 2024-25:** PFRDA has set a target of 4,31,910 enrolments for FY 2024-25.

Bank wise performance as on 31.03.2025 is as under:

| SI No | Name of APY- SPs             | ANNUAL TARGET | APY accounts opened in Current FY | Annual Target Achievement in Current FY | Cumulative APY accounts opened since inception |
|-------|------------------------------|---------------|-----------------------------------|---|--|
| 1     | STATE BANK OF INDIA          | 107190        | 92272                             | 86%                                     | 648722   |
| 2     | INDIAN BANK                  | 14490         | 11947                             | 82%                                     | 84417  |
| 3     | INDIAN OVERSEAS BANK         | 10080         | 7889                              | 78%                                     | 45468  |
| 4     | UNION BANK OF INDIA          | 60660         | 46642                             | 77%                                     | 452310   |
| 5     | PUNJAB AND SIND BANK         | 720           | 434                               | 60%                                     | 2953   |
| 6     | BANK OF BARODA               | 14850         | 8540                              | 58%                                     | 95451  |
| 7     | BANK OF INDIA                | 5490          | 2882                              | 52%                                     | 35430  |
| 8     | BANK OF MAHARASHTRA          | 5220          | 2520                              | 48%                                     | 11266  |
| 9     | CANARA BANK                  | 31230         | 12412                             | 40%                                     | 189908   |
| 10    | CENTRAL BANK OF INDIA        | 8460          | 2963                              | 35%                                     | 48408  |
| 11    | UCO BANK                     | 3690          | 500                               | 14%                                     | 6925   |
| 12    | PUNJAB NATIONAL BANK         | 12150         | 1630                              | 13%                                     | 28551  |
|       | <b>PSBs Total</b>            | <b>274230</b> | <b>190631</b>                     | <b>70%</b>                              | <b>1649809</b>                                 |
| 13    | KOTAK MAHINDRA BANK          | 3290          | 6357                              | 193%                                    | 16771  |
| 14    | KARNATAKA BANK LIMITED       | 910           | 1476                              | 162%                                    | 4950   |
| 15    | IDBI BANK LTD                | 3220          | 5003                              | 155%                                    | 36920  |
| 16    | THE FEDERAL BANK LTD         | 840           | 1124                              | 134%                                    | 1425   |
| 17    | THE SOUTH INDIAN BANK LTD    | 1610          | 1557                              | 97%                                     | 3269   |
| 18    | IDFC FIRST BANK LIMITED      | 630           | 567                               | 90%                                     | 996  |
| 19    | HDFC BANK LTD                | 26320         | 17669                             | 67%                                     | 50404  |
| 20    | YES BANK LIMITED             | 700           | 445                               | 64%                                     | 844  |
| 21    | DCB BANK LIMITED             | 1260          | 790                               | 63%                                     | 1264   |
| 22    | TAMILNAD MERCANTILE BANK LTD | 315           | 188                               | 60%                                     | 5052   |

|    |                                     |                 |                 |             |                  |
|----|-------------------------------------|-----------------|-----------------|-------------|------------------|
| 23 | BANDHAN BANK LIMITED                | 455             | 200             | 44%         | 555              |
| 24 | THE KARUR VYSYA BANK LTD            | 2100            | 706             | 34%         | 3854             |
| 25 | DHANLAXMI BANK LIMITED              | 280             | 78              | 28%         | 403              |
| 26 | CITY UNION BANK LTD                 | 1260            | 234             | 19%         | 1245             |
| 27 | ICICI BANK LIMITED                  | 11200           | 1465            | 13%         | 14355            |
| 28 | INDUSIND BANK LIMITED               | 700             | 16              | 2%          | 121              |
| 29 | AXIS BANK LTD                       | 11130           | 111             | 1%          | 17597            |
| 30 | THE CATHOLIC SYRIAN BANK LIMITED    | 770             | 10              | 1%          | 72               |
| 31 | RBL BANK LIMITED                    | 105             | 1               | 1%          | 17               |
| 32 | THE LAKSHMI VILAS BANK LTD          | 1785            | 0               | 0%          | 169              |
| 33 | STANDARD CHARTERED BANK             | 105             | 0               | 0%          | 0                |
| 34 | THE JAMMU AND KASHMIR BANK LTD      | 105             | 0               | 0%          | 64               |
|    | <b>Private Banks Total</b>          | <b>69090</b>    | <b>37997</b>    | <b>55%</b>  | <b>160347</b>    |
| 35 | Telangana Grameena Bank             | 82890           | 93523           | 113%        | 588231           |
|    | <b>RRBs Total</b>                   | <b>82890</b>    | <b>93523</b>    | <b>113%</b> | <b>588231</b>    |
| 37 | TGCAB                               | 700             | 0               | 0%          | 0                |
| 38 | DCCBs                               | 3400            | 0               | 0%          | 0                |
|    | <b>Co-operative Banks Total</b>     | <b>4100</b>     | <b>0</b>        | <b>0%</b>   | <b>0</b>         |
| 39 | AU SMALL FINANCE BANK LIMITED       | 455             | 164             | 36%         | 209              |
| 40 | EQUITAS SMALL FINANCE BANK LIMITED  | 390             | 1               | 0%          | 3                |
| 41 | UJJIVAN SMALL FINANCE BANK LIMITED  | 325             | 0               | 0%          | 0                |
| 42 | ESAF SMALL FINANCE BANK LIMITED     | 260             | 132             | 51%         | 330              |
| 43 | SURYODAY SMALL FINANCE BANK LIMITED | 130             | 8               | 6%          | 32               |
|    | <b>SFBs Total</b>                   | <b>1560</b>     | <b>305</b>      | <b>20%</b>  | <b>574</b>       |
| 44 | Others                              | 40              | 23              | 57%         | 44               |
|    | <b>Grand Total</b>                  | <b>4,31,910</b> | <b>3,22,479</b> | <b>75%</b>  | <b>23,99,005</b> |

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

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

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

#### **f. Financial Literacy Initiatives**

##### **Financial Literacy Centres (FLCs) – Position as on 31.03.2025**

| Particulars   | No. of FLCs |
|---|-------------|
| No. of FLCs operating in the District Head Quarters | 23          |
| No. of FLCs operating in Divisional Head Quarters   | 21          |
| No. of FLCs operating in Rural Areas                | 26          |
| Total FLCs functioning in the State of Telangana    | 70          |
| Banks   | No. of FLCs |
| State Bank of India (AVA)                           | 11          |
| Telangana Grameena Bank                             | 11          |
| Union Bank of India                                 | 9           |
| Canara Bank   | 2           |
| Dist Co-op Banks                                    | 37          |
| <b>Total</b>  | <b>70</b>   |

##### **Financial Literacy activity by FLCs and Rural Branches of Banks:**

| Quarter ended | Conducted by FLCs of commercial Banks |           |                |           |
|---------------|---------------------------------------|-----------|----------------|-----------|
|               | Special Camps                         |           | Specific Camps |           |
|               | Target                                | Conducted | Target         | Conducted |
| June -2024    | 198                                   | 365       | 495            | 596       |
| Sept - 2024   | 198                                   | 447       | 495            | 648       |
| Dec - 2024    | 198                                   | 352       | 495            | 619       |
| Mar - 2025    | 198                                   | 269       | 495            | 645       |

| Quarter ended | Conducted by FLCs of DCCBs |           |                |           |
|---------------|----------------------------|-----------|----------------|-----------|
|               | Special Camps              |           | Specific Camps |           |
|               | Target                     | Conducted | Target         | Conducted |
| June -2024    | 282                        | 420       | 705            | 502       |
| Sept - 2024   | 162                        | 251       | 405            | 103       |
| Dec -2024     | 162                        | 82        | 405            | 115       |
| Mar-2025      | 222                        | 486       | 555            | 508       |

| Camps conducted by Rural Branches |        |           |
|-----------------------------------|--------|-----------|
| Quarter ended                     | Target | Conducted |
| June-2024                         | 5625   | 6073      |
| Sept-2024                         | 5625   | 6337      |
| Dec-2024                          | 5640   | 6176      |
| March-2025                        | 5685   | 6270      |

The brief performance of the FLCs during the quarter ended March 2025 is as under:

- 70 FLCs are functioning in the state.
  - During the Quarter, 269 special camps and 645 specific camps were conducted by FLCs of Commercial Banks.
  - Target - Two special camps per month by each FLC covering UPI & USSD.
  - Five specific camps per month by each FLC, at least one each for Farmers, SMEs, SHGs, School Children & Senior Citizens
- 1895 Rural branches in the State have conducted 6270 camps during the quarter against a target of 5685.
- 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 13.05.2025 it was resolved that every month all the Rural branches have to conduct at least one camp. 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 103 CFLs. The other Banks partnering in Telangana are Union Bank of India- 47 CFLs in 9 Districts and Canara Bank- 21 CFLs in 4 districts.

| S.No. | Name of the Sponsor Bank | Total No. of CFLs |
|-------|--------------------------|-------------------|
| 01    | State Bank of India      | 103               |
| 02    | Union Bank of India      | 47                |
| 03    | Canara Bank              | 21                |
|       | <b>Grand Total</b>       | <b>171</b>        |

#### **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. Six Special Focussed Districts (SFDs) (Adilabad, Bhadrachalam, Kothagudem, Jayashankar Bhupalapalli, Kumram Bheem Asifabad, Mancherla and Mulugu) have been identified in Telangana as SFDs and efforts are on to give more emphasis on financial inclusion interventions in these districts.

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

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

Sub-Committee meetings on Agriculture & MSME for the quarter ended March 2025 were held on 13.05.2025 and 14.05.2025 respectively, to review the credit flow to Agriculture, MSME and other priority sectors. Highlights of the performance reviewed in the Sub-Committee meetings are furnished hereunder.

#### **Banking at a Glance / Priority Sector lending as on 31.03.2025**

(Rs. In Crore)

| S.No | Particulars                                    | Outstandings as on |                  |                  |
|------|--|--------------------|------------------|------------------|
|      |  | 31.03.2024         | 31.12.2024       | 31.03.2025       |
| 1    | Total Deposits                                 | 779953.12          | 816868.24        | 840429.93        |
| 2    | Total Advances                                 | 979058.54          | 1053923.62       | 1081360.57       |
| 3    | Credit Deposits Ratio (%)                      | 125.53             | 129.02           | 128.67           |
| 4    | <b>Total Priority Sector Advances</b>          | <b>299215.65</b>   | <b>322820.07</b> | <b>330409.73</b> |
|      | Of which                                       |                    |                  |                  |
| A    | Agriculture advances                           | 139198.61          | 152681.15        | 153675.67        |
| i.   | Of which: small & marginal farmers             | 85921.43           | 60979.21         | 92772.08         |
| B    | Non-farm Sector / MSMEs                        | 119374.12          | 131030.76        | 137322.81        |
| i.   | Of which: Micro enterprises                    | 54086.81           | 58126.05         | 61182.93         |
| ii.  | Small Enterprises                              | 36849.65           | 40726.62         | 41555.54         |
| iii. | Medium Enterprises                             | 28437.66           | 32178.09         | 34248.47         |
| C    | Export Credit                                  | 61.55              | 73.61            | 79.96            |
| D    | Others' under Priority Sector Advances         | 40581.34           | 39034.55         | 39331.30         |
|      | Of which                                       |                    |                  |                  |
| i.   | Educational Loans                              | 3180.41            | 2967.14          | 2858.04          |
| ii.  | Housing Loans                                  | 31650.22           | 30554.42         | 30182.00         |
| iii. | Social Infrastructure                          | 1803.91            | 1533.60          | 1546.53          |
| iv.  | Renewable Energy                               | 307.04             | 319.54           | 366.98           |
| v.   | Others   | 3639.76            | 3659.85          | 4377.75          |
| 5    | <b>Out of Priority Sector Adv- Finance to:</b> |                    |                  |                  |
| i.   | Advances Weaker Sections                       | 105947.96          | 115435.10        | 127560.64        |
| ii.  | Advances to Women *                            | 151122.92          | 184577.48        | 195908.12        |
| iii. | Advances to SC/ST                              | 37620.50           | 31051.46         | 32345.73         |
| iv.  | Advances to Minorities*                        | 16394.19           | 15544.78         | 18836.96         |
| v.   | SHGs*  | 34983.70           | 41671.58         | 39,072.62        |

\*Total figures including non-priority.

#### **Performance of Banks upto the quarter ended March 2025**

- Total deposits of the Banks in the State are at Rs. 8,40,429.93 crores and advances are at Rs.10,81,360.57 crores.
- Banks in the State have registered a CD Ratio of 128.67% as against 125.53% as on 31.03.2024.

**Achievement of Annual Credit Plan 2024-25 Priority Sector lending: Position as on 31.03.2025** (Rs. in cr)

| S.No | Particulars                       | Target<br>2023-24 | Achievement<br>FY 2023-24 | % of Ach      | Target<br>2024-25 | Achievement<br>FY 2024-25 | % of Ach      |
|------|-----------------------------------|-------------------|---------------------------|---------------|-------------------|---------------------------|---------------|
| 1    | Short Term Production Loans       |                   |                           |               |                   |                           |               |
| A    | Kharif                            | 44065             | 35023                     | 79.48         | 54480             | 44438                     | 81.57         |
| B    | Rabi                              | 29374             | 29917                     | 101.85        | 36315             | 28666.74                  | 78.94         |
|      | <b>Total</b>                      | <b>73439</b>      | <b>64940</b>              | <b>88.42</b>  | <b>90795</b>      | <b>73104.74</b>           | <b>80.52</b>  |
| 2    | Agriculture TLs                   | 17915             | 28155                     | 153.16        | 32859             | 32942.83                  | 100.26        |
| 3    | Agriculture Infra                 | 4563              | 1336                      | 29.29         | 6045              | 2152.51                   | 35.61         |
| 4    | Agr. Ancillary                    | 16848             | 18442                     | 109.47        | 22354             | 29145.64                  | 130.38        |
| 5    | <b>Total Agriculture</b>          | <b>112764</b>     | <b>112875</b>             | <b>100.10</b> | <b>152052</b>     | <b>137345.72</b>          | <b>90.33</b>  |
| 6    | Micro, Small & Medium Enterprises | 54671             | 107483                    | 197           | 129638            | 121343.36                 | 93.60         |
| 7    | Other priority Sector             | 17891             | 8630.61                   | 48.24         | 16777             | 8762.65                   | 52.23         |
|      | Of which                          |                   |                           |               |                   |                           |               |
| A    | Education Loans                   | 3153              | 784.97                    | 24.90         | 2707              | 580.05                    | 21.43         |
| B    | Housing Loans                     | 11676             | 4069.45                   | 34.82         | 10769             | 3432.60                   | 31.87         |
| C    | Others                            | 3062              | 3776.19                   | 123.32        | 3302              | 4750                      | 143.85        |
| 8    | <b>Total Priority Sector</b>      | <b>185326</b>     | <b>228988.50</b>          | <b>123.56</b> | <b>298467</b>     | <b>267451.76</b>          | <b>89.61</b>  |
| 9    | <b>Non-Priority Sector</b>        | <b>57449</b>      | <b>421023.53</b>          | <b>732.86</b> | <b>353227</b>     | <b>484922.84</b>          | <b>137.28</b> |
|      | <b>Total Credit Plan</b>          | <b>242775</b>     | <b>650012.03</b>          | <b>267.74</b> | <b>651694</b>     | <b>752374.60</b>          | <b>115.45</b> |

As per the directions of DFS / NABARD ACP targets for Agriculture has been revised in line with Ground Level Credit (GLC) from Rs.134,139 Crs to Rs.152,052 Crs (incl. Rabi targets).

**Performance of Banks as at the end of March 2025:**

- Banks together disbursed Priority Sector loans of Rs.2,67451.76 Crs and achieved 89.61% of ACP target.
- Under Short Term Production loans, Banks disbursed Rs. 73,104.74 Crs and achieved 80.52% of ACP targets.
- An amount of Rs. 1,37,345.72 Crs were disbursed by Banks to Agriculture sector achieving 90.33 % of ACP target.
- MSME loans totalling to Rs.1,21,343.36 Crs were disbursed by banks achieving 90.33% of Annual target.
- An amount of Rs.8762.65 Crs was disbursed by Banks as 'Other priority sector advances' achieving 52.23% of Annual target.
- Education loans amounting to Rs. 580.05 Crs were disbursed by banks achieving 21.43% of Annual target.
- Housing loans amounting to Rs. 3432.60 Crs were disbursed by banks achieving 31.87% of target.
- Banks together have disbursed Priority & Non-Priority Sector Advances totalling to Rs. 7,52,374.60 Crs achieving 115.45 % of Annual targets.

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

**Total Agriculture: Sector-wise as on 31.03.2025**

(Rs. in Crs)

| Sector               | As on 31.03.2024 |               |               | As on 31.12.2024 |               |               | As on 31.03.2025 |               |               |
|----------------------|------------------|---------------|---------------|------------------|---------------|---------------|------------------|---------------|---------------|
|                      | Targets          | Achievement   | % Achievement | Targets          | Achievement   | % Achievement | Targets          | Achievement   | % Achievement |
| Public Sector Banks  | 69095            | 67244         | 97.32         | 85980            | 65951         | 76.70         | 85980            | 84610         | 98.41         |
| Private Sector Banks | 18858            | 19429         | 103.02        | 25731            | 17370         | 67.51         | 25731            | 21616         | 84.01         |
| Regional Rural Banks | 13411            | 16186         | 120.69        | 26500            | 17287         | 65.23         | 26500            | 18676         | 70.47         |
| Cooperative Banks    | 11177            | 8695          | 77.79         | 13540            | 6492          | 47.95         | 13540            | 10297         | 76.05         |
| Small Finance Banks  | 0                | 680           | 0.00          | 12               | 1035          | 8627.92       | 12               | 1434          | 11953.58      |
| Foreign Banks        | 222              | 641           | 288.70        | 289              | 620           | 214.55        | 289              | 712           | 246.47        |
| <b>Total</b>         | <b>112764</b>    | <b>112875</b> | <b>100.10</b> | <b>152052</b>    | <b>108754</b> | <b>71.52</b>  | <b>152052</b>    | <b>137346</b> | <b>98.41</b>  |

### Category-wise as on 31.03.2025

| Category                       | As on 31.03.2024 |               |               | As on 31.12.2024 |               |               | As on 31.03.2025 |               |               |
|--------------------------------|------------------|---------------|---------------|------------------|---------------|---------------|------------------|---------------|---------------|
|                                | Targets          | Achievement   | % Achievement | Targets          | Achievement   | % Achievement | Targets          | Achievement   | % Achievement |
| Crop Loans                     | 73438            | 64940         | 88.42         | 90795            | 58791         | 64.75         | 90795            | 73105         | 80.52         |
| Agri Term Loans (Incl. Allied) | 17915            | 28155         | 157.16        | 32859            | 28540         | 86.86         | 32859            | 32943         | 100.26        |
| Agri. Infrastructure           | 4563             | 1336          | 29.29         | 6045             | 1462          | 24.18         | 6045             | 2152          | 35.61         |
| Agri. Ancillary                | 16848            | 18444         | 109.47        | 22354            | 19962         | 89.30         | 22354            | 29146         | 130.38        |
| Total Term Loans               | 39326            | 47935         | 121.89        | 61257            | 49964         | 81.56         | 61257            | 64241         | 104.87        |
| <b>Grand Total</b>             | <b>112764</b>    | <b>112875</b> | <b>100.10</b> | <b>152052</b>    | <b>108754</b> | <b>71.52</b>  | <b>152052</b>    | <b>137346</b> | <b>98.41</b>  |

### Campaign for 100% KCC Saturation:

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

### The broad objectives of the campaign are:

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

Bank wise details of fresh KCC Sanctions and no. of pending applications as on 31.03.2025 are as per the table:

| table: |                       |  |                                 |  |  |          |            |           |          |                             |                                  | (Amt in Crores)             |  |
|--------|-----------------------|--|---------------------------------|--|--|----------|------------|-----------|----------|-----------------------------|----------------------------------|-----------------------------|--|
| S.No.  | Bankname              | Cumulative number of KCC applications Received Total | KCC Sanctioned - KCC(Crop Loan) | KCC Sanctioned - KCC(Crop Loan) with dairy | KCC Sanctioned - KCC(Crop Loan) with other allied activities | AH Dairy | AH Poultry | AH Others | Fishries | Total No of KCCs sanctioned | KCC Limit Sanctioned Grand Total | Total Rejected Applications |  |
| 1      | State Bank of India   | 1605951  | 1457028                         | 12265                                      | 3679   | 26613    | 5156       | 16539     | 3970     | 1525250                     | 11146.35                         | 80473                       |  |
| 2      | Regional Rural Banks  | 432774   | 405217                          | 1546                                       | 0  | 995      | 0          | 0         | 909      | 408667                      | 3141.03                          | 24046                       |  |
| 3      | Cooperative Bank      | 235682   | 224278                          | 718  | 0  | 691      | 65         | 179       | 352      | 226283                      | 1408.83                          | 9399                        |  |
| 4      | Union Bank of India   | 226112   | 196214                          | 3264                                       | 699  | 5262     | 2          | 0         | 1308     | 206749                      | 2346.34                          | 19363                       |  |
| 5      | Canara Bank           | 204029   | 198941                          | 93   | 3  | 1302     | 9          | 10        | 484      | 200842                      | 2325.08                          | 3187                        |  |
| 6      | HDFC Bank Ltd         | 80631  | 62807                           | 5841                                       | 1505   | 0        | 307        | 338       | 45       | 70843                       | 11717.9                          | 9148                        |  |
| 7      | Bank of Baroda        | 26317  | 24272                           | 502  | 513  | 236      | 0          | 5         | 39       | 25567                       | 252.65                           | 750                         |  |
| 8      | Indian Bank           | 24121  | 21499                           | 8  | 0  | 148      | 0          | 0         | 13       | 21668                       | 192.02                           | 2450                        |  |
| 9      | Indian Overseas Bank  | 23315  | 21562                           | 0  | 0  | 100      | 1          | 99        | 70       | 21832                       | 193.46                           | 1483                        |  |
| 10     | Central Bank of India | 18748  | 17244                           | 2  | 1  | 129      | 5          | 6         | 99       | 17486                       | 129.72                           | 1250                        |  |
| 11     | Punjab National Bank  | 15679  | 14407                           | 0  | 0  | 69       | 7          | 0         | 56       | 14539                       | 240.76                           | 1140                        |  |
| 12     | UCO Bank              | 7123   | 6174                            | 0  | 0  | 294      | 0          | 0         | 14       | 6482                        | 62.36                            | 619                         |  |
| 13     | Bank of India         | 4208   | 4173                            | 0  | 0  | 1        | 0          | 0         | 12       | 4186                        | 42.24                            | 22                          |  |
| 14     | Bank of Maharashtra   | 2944   | 2649                            | 0  | 0  | 26       | 0          | 0         | 1        | 2676                        | 45.95                            | 268                         |  |
| 15     | Punjab & Sind Bank    | 32   | 24                              | 0  | 0  | 2        | 0          | 2         | 0        | 28                          | 0.95                             | 4                           |  |
|        | Total                 | 2907666  | 2656489                         | 24239                                      | 6400   | 35868    | 5552       | 17178     | 7372     | 2753098                     | 33245.64                         | 153602                      |  |

(Source: pmjdy.gov.in/fiplan)

13 Commercial Banks, RRBs & Co-Operative Banks(TSCAB) in Telangana together have sanctioned limits amounting to Rs. 33,245.64 Crore to 27,53,098 farmers upto 31.03.2025, under KCC Saturation Scheme launched by DFS. 1,53,602 applications were rejected due to multiple loans availed and non-availability of land etc.,



**KCC campaign on Animal Husbandry & Fisheries:** Simultaneously the Department of Agriculture and Cooperation, Govt of India launched a three months KCC campaign on Animal Husbandry & Fisheries in November 2021 with an objective to cover the farmers who are supplying Milk to the Dairy Development Cooperative federations/Societies/Private Dairy units etc., and fish farmers. The campaign suspended w.e.f 14.01.2022 had since been relaunched from 18.04.2022. DFS has advised to relaunch of the KCC campaign from 15.09.2024 to 31.03.2025.

**Progress on KCC to Dairy farmers as on 31.03.2025:** A total number of 14788 applications are received and 14758 applications are acknowledged by branches. Banks have sanctioned loans to 5326 beneficiaries & 945 applications are pending for more than 15 days. During FY 2024-25, 1277 application were sanctioned and 929 were rejected. Bankwise details are shown hereunder:

| S.No | Name of the Bank         | Cumulative as on 31.03.2025 |              |             |             | During FY 2024-25 |             |             |            |                    |
|------|--------------------------|-----------------------------|--------------|-------------|-------------|-------------------|-------------|-------------|------------|--------------------|
|      |                          | Received                    | Accepted     | Sanctioned  | Rejected    | Received          | Accepted    | Sanctioned  | Rejected   | Pendency > 15 days |
| 1    | State Bank of India      | 7918                        | 7896         | 2614        | 5074        | 1188              | 1181        | 493         | 480        | 183                |
| 2    | Union Bank of India      | 3560                        | 3559         | 1896        | 1043        | 1187              | 1187        | 578         | 73         | 620                |
| 3    | TGCAB                    | 1300                        | 1300         | 166         | 1061        | 110               | 110         | 31          | 6          | 73                 |
| 4    | Canara Bank              | 614                         | 614          | 297         | 310         | 35                | 35          | 23          | 5          | 7                  |
| 5    | Bank of Baroda           | 373                         | 373          | 120         | 249         | 86                | 86          | 91          | 173        | 4                  |
| 6    | Central Bank of India    | 313                         | 313          | 90          | 216         | 15                | 15          | 3           | 5          | 7                  |
| 7    | Indian Bank              | 293                         | 293          | 43          | 247         | 151               | 151         | 5           | 165        | 3                  |
| 8    | Indian Overseas Bank     | 277                         | 270          | 53          | 196         | 60                | 53          | 26          | 13         | 21                 |
| 9    | UCO Bank                 | 45                          | 45           | 17          | 6           | 23                | 23          | 0           | 1          | 22                 |
| 10   | Bank of India            | 35                          | 35           | 24          | 10          | 24                | 24          | 23          | 2          | 1                  |
| 11   | Bank of Maharashtra      | 34                          | 34           | 2           | 31          | 4                 | 4           | 0           | 3          | 1                  |
| 12   | IDBI Bank Ltd.           | 12                          | 12           | 0           | 9           | 3                 | 3           | 0           | 0          | 3                  |
| 13   | Punjab National Bank     | 8                           | 8            | 0           | 8           | 2                 | 2           | 0           | 3          | 0                  |
| 14   | Punjab & Sind Bank       | 6                           | 6            | 4           | 2           | 4                 | 4           | 4           | 0          | 0                  |
| 15   | Jammu & Kashmir Bank Ltd | 0                           | 0            | 0           | 0           | 0                 | 0           | 0           | 0          | 0                  |
|      | <b>Grand Total</b>       | <b>14788</b>                | <b>14758</b> | <b>5326</b> | <b>8462</b> | <b>2892</b>       | <b>2878</b> | <b>1277</b> | <b>929</b> | <b>945</b>         |

**District wise Progress as on 31.03.2025 :**

| S.No | Name of the Bank    | Cumulative as on 31.03.2025 |          |            |          | During FY 2024-25 |          |            |          |                   |
|------|---------------------|-----------------------------|----------|------------|----------|-------------------|----------|------------|----------|-------------------|
|      |                     | Received                    | Accepted | Sanctioned | Rejected | Received          | Accepted | Sanctioned | Rejected | Pendency >15 days |
| 1    | WARANGAL            | 3477                        | 3477     | 962        | 2515     | 0                 | 0        | 0          | 0        | 0                 |
| 2    | Nizamabad           | 1871                        | 1871     | 505        | 1363     | 272               | 272      | 123        | 443      | 3                 |
| 3    | MAHABUBABAD         | 1327                        | 1327     | 157        | 582      | 1136              | 1136     | 137        | 411      | 588               |
| 4    | NAGARKURNOOL        | 950                         | 950      | 10         | 940      | 0                 | 0        | 0          | 0        | 0                 |
| 5    | KHAMMAM             | 800                         | 800      | 279        | 521      | 0                 | 0        | 0          | 0        | 0                 |
| 6    | Hanumakonda         | 681                         | 681      | 394        | 287      | 0                 | 0        | 0          | 0        | 0                 |
| 7    | Karimnagar          | 676                         | 676      | 676        | 0        | 590               | 590      | 590        | 0        | 0                 |
| 8    | NARAYANPET          | 547                         | 533      | 313        | 195      | 208               | 194      | 162        | 7        | 0                 |
| 9    | Bhadradi Kothagudem | 455                         | 455      | 127        | 328      | 0                 | 0        | 0          | 0        | 0                 |
| 10   | MANCHERIAL          | 447                         | 443      | 181        | 262      | 0                 | 0        | 0          | 0        | 0                 |
| 11   | Medak               | 443                         | 443      | 38         | 51       | 443               | 443      | 38         | 51       | 354               |
| 12   | WANAPARTHY          | 401                         | 401      | 388        | 13       | 0                 | 0        | 0          | 0        | 0                 |
| 13   | PEDDAPALLI          | 309                         | 309      | 289        | 20       | 243               | 243      | 226        | 17       | 0                 |
| 14   | SANGAREDDY          | 291                         | 291      | 200        | 91       | 0                 | 0        | 0          | 0        | 0                 |
| 15   | JANGOAN             | 265                         | 253      | 182        | 71       | 0                 | 0        | 0          | 0        | 0                 |
| 16   | MEDCHAL             | 265                         | 265      | 25         | 240      | 0                 | 0        | 0          | 0        | 0                 |
| 17   | KB Asifabad         | 259                         | 259      | 14         | 245      | 0                 | 0        | 0          | 0        | 0                 |
| 18   | KAMAREDDY           | 253                         | 253      | 8          | 245      | 0                 | 0        | 0          | 0        | 0                 |
| 19   | SIDDIPET            | 214                         | 214      | 163        | 51       | 0                 | 0        | 0          | 0        | 0                 |
| 20   | VIKARABAD           | 184                         | 184      | 166        | 18       | 0                 | 0        | 0          | 0        | 0                 |
| 21   | YADADRI             | 164                         | 164      | 46         | 118      | 0                 | 0        | 0          | 0        | 0                 |
| 22   | JOGULAMBA           | 161                         | 161      | 142        | 19       | 0                 | 0        | 0          | 0        | 0                 |
| 23   | Mahbubnagar         | 126                         | 126      | 22         | 104      | 0                 | 0        | 0          | 0        | 0                 |

|    |                          |              |              |             |             |             |             |             |            |            |
|----|--------------------------|--------------|--------------|-------------|-------------|-------------|-------------|-------------|------------|------------|
| 24 | ADILABAD                 | 80           | 80           | 1           | 79          | 0           | 0           | 0           | 0          | 0          |
| 25 | NIRMAL                   | 38           | 38           | 12          | 26          | 0           | 0           | 0           | 0          | 0          |
| 26 | JAGTIAL                  | 31           | 31           | 13          | 18          | 0           | 0           | 1           | 0          | 0          |
| 27 | RAJANNA                  | 28           | 28           | 1           | 27          | 0           | 0           | 0           | 0          | 0          |
| 28 | SURYAPET                 | 22           | 22           | 9           | 13          | 0           | 0           | 0           | 0          | 0          |
| 29 | Jayashankar Bhupalapalle | 18           | 18           | 3           | 15          | 0           | 0           | 0           | 0          | 0          |
| 30 | MULUGU                   | 5            | 5            | 0           | 5           | 0           | 0           | 0           | 0          | 0          |
| 31 | Hyderabad                | 0            | 0            | 0           | 0           | 0           | 0           | 0           | 0          | 0          |
| 32 | Nalgonda                 | 0            | 0            | 0           | 0           | 0           | 0           | 0           | 0          | 0          |
| 33 | Rangareddy               | 0            | 0            | 0           | 0           | 0           | 0           | 0           | 0          | 0          |
|    | <b>Grand Total</b>       | <b>14788</b> | <b>14758</b> | <b>5326</b> | <b>8462</b> | <b>2892</b> | <b>2878</b> | <b>1277</b> | <b>929</b> | <b>945</b> |

(Source: Jansuraksha portal)

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

#### Progress on KCC to Fish farmers as on 31.03.2025:

A total number of 7416 applications received and acknowledged by branches. Banks have sanctioned loans to 3927 beneficiaries and no application is pending with banks for morethan 15 days. During FY 2024-25, 286 applications sanctioned, 111 applications rejected.

(Source Jansuraksha portal)

| S.No | Name of the Bank      | Cumulative as on 31.03.2025 |             |             |             | During FY 2024-25 |            |            |            |                   |
|------|-----------------------|-----------------------------|-------------|-------------|-------------|-------------------|------------|------------|------------|-------------------|
|      |                       | Received                    | Accepted    | Sanctioned  | Rejected    | Received          | Accepted   | Sanctioned | Rejected   | Pendency >15 days |
| 1    | State Bank of India   | 4701                        | 4701        | 2433        | 2268        | 0                 | 0          | 0          | 0          | 0                 |
| 2    | Union Bank of India   | 1546                        | 1546        | 1063        | 483         | 198               | 198        | 198        | 0          | 0                 |
| 3    | Central Bank of India | 478                         | 478         | 221         | 257         | 199               | 199        | 88         | 111        | 0                 |
| 4    | TGCAB                 | 280                         | 280         | 0           | 280         | 0                 | 0          | 0          | 0          | 0                 |
| 5    | Canara Bank           | 187                         | 187         | 96          | 91          | 0                 | 0          | 0          | 0          | 0                 |
| 6    | Indian Overseas Bank  | 68                          | 68          | 47          | 21          | 0                 | 0          | 0          | 0          | 0                 |
| 7    | Indian Bank           | 55                          | 55          | 42          | 13          | 0                 | 0          | 0          | 0          | 0                 |
| 8    | UCO Bank              | 44                          | 44          | 13          | 31          | 0                 | 0          | 0          | 0          | 0                 |
| 9    | Punjab National Bank  | 19                          | 19          | 12          | 7           | 0                 | 0          | 0          | 0          | 0                 |
| 10   | Bank of Baroda        | 18                          | 18          | 0           | 18          | 0                 | 0          | 0          | 0          | 0                 |
| 11   | Bank of India         | 10                          | 10          | 0           | 10          | 0                 | 0          | 0          | 0          | 0                 |
| 12   | IDBI Bank Ltd.        | 7                           | 7           | 0           | 7           | 0                 | 0          | 0          | 0          | 0                 |
| 13   | Bank of Maharashtra   | 3                           | 3           | 0           | 3           | 0                 | 0          | 0          | 0          | 0                 |
| 14   | J & K Bank Ltd        | 0                           | 0           | 0           | 0           | 0                 | 0          | 0          | 0          | 0                 |
| 15   | Punjab & Sind Bank    | 0                           | 0           | 0           | 0           | 0                 | 0          | 0          | 0          | 0                 |
|      | <b>Grand Total</b>    | <b>7416</b>                 | <b>7416</b> | <b>3927</b> | <b>3489</b> | <b>397</b>        | <b>397</b> | <b>286</b> | <b>111</b> | <b>0</b>          |

#### District wise Progress:

(Source: Jansuraksha portal)

| S.No | Name of the Bank    | Cumulative as on 31.03.2025 |          |            |          | During FY 2024-25 |          |            |          |                   |
|------|---------------------|-----------------------------|----------|------------|----------|-------------------|----------|------------|----------|-------------------|
|      |                     | Received                    | Accepted | Sanctioned | Rejected | Received          | Accepted | Sanctioned | Rejected | Pendency >15 days |
| 1    | WARANGAL            | 2397                        | 2397     | 1245       | 1152     | 0                 | 0        | 0          | 0        | 0                 |
| 2    | SANGAREDDY          | 777                         | 777      | 284        | 493      | 0                 | 0        | 0          | 0        | 0                 |
| 3    | JOGULAMBA           | 698                         | 698      | 685        | 13       | 0                 | 0        | 0          | 0        | 0                 |
| 4    | YADADRI             | 665                         | 665      | 203        | 462      | 199               | 199      | 88         | 111      | 0                 |
| 5    | SURYAPET            | 405                         | 405      | 252        | 153      | 0                 | 0        | 0          | 0        | 0                 |
| 6    | Karimnagar          | 300                         | 300      | 259        | 41       | 198               | 198      | 198        | 0        | 0                 |
| 7    | Bhadradi Kothagudem | 289                         | 289      | 75         | 214      | 0                 | 0        | 0          | 0        | 0                 |
| 8    | VIKARABAD           | 244                         | 244      | 244        | 0        | 0                 | 0        | 0          | 0        | 0                 |
| 9    | MEDCHAL             | 226                         | 226      | 56         | 170      | 0                 | 0        | 0          | 0        | 0                 |
| 10   | KAMAREDDY           | 221                         | 221      | 56         | 165      | 0                 | 0        | 0          | 0        | 0                 |
| 11   | ADILABAD            | 154                         | 154      | 14         | 140      | 0                 | 0        | 0          | 0        | 0                 |
| 12   | Mahbubnagar         | 151                         | 151      | 27         | 124      | 0                 | 0        | 0          | 0        | 0                 |
| 13   | JAGTIAL             | 144                         | 144      | 96         | 48       | 0                 | 0        | 0          | 0        | 0                 |
| 14   | SIDDIPET            | 144                         | 144      | 144        | 0        | 0                 | 0        | 0          | 0        | 0                 |
| 15   | NARAYANPET          | 123                         | 123      | 43         | 80       | 0                 | 0        | 0          | 0        | 0                 |
| 16   | HANUMAKONDA         | 99                          | 99       | 86         | 13       | 0                 | 0        | 0          | 0        | 0                 |
| 17   | RAJANNA             | 96                          | 96       | 18         | 78       | 0                 | 0        | 0          | 0        | 0                 |

|    |                    |             |             |             |             |            |            |            |            |          |
|----|--------------------|-------------|-------------|-------------|-------------|------------|------------|------------|------------|----------|
| 18 | KB ASIFABAD        | 70          | 70          | 47          | 23          | 0          | 0          | 0          | 0          | 0        |
| 19 | MANCHERIAL         | 51          | 51          | 0           | 51          | 0          | 0          | 0          | 0          | 0        |
| 20 | KHAMMAM            | 48          | 48          | 9           | 39          | 0          | 0          | 0          | 0          | 0        |
| 21 | WANAPARTHY         | 41          | 41          | 32          | 9           | 0          | 0          | 0          | 0          | 0        |
| 22 | MULUGU             | 39          | 39          | 39          | 0           | 0          | 0          | 0          | 0          | 0        |
| 23 | JANGOAN            | 16          | 16          | 11          | 5           | 0          | 0          | 0          | 0          | 0        |
| 24 | Medak              | 16          | 16          | 0           | 16          | 0          | 0          | 0          | 0          | 0        |
| 25 | Nalgonda           | 2           | 2           | 2           | 0           | 0          | 0          | 0          | 0          | 0        |
|    | <b>Grand Total</b> | <b>7416</b> | <b>7416</b> | <b>3927</b> | <b>3489</b> | <b>397</b> | <b>397</b> | <b>286</b> | <b>111</b> | <b>0</b> |

**Districts with Nil data:** Hyderabad, JS Bhupalpally, Mahabubabad, Nagarkurnool, Nirmal, Nizamabad, Peddapally and Rangareddy.

- 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 grounds.
- 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:

State level Co-ordination Committee on Crop Insurance (SLCCCI) conducted meeting on 21.10.2024 for implementation of PMFBY and RWBCIS for three seasons Rabi 2024-25, Kharif and Rabi 2025-26. Further guidelines from the State Government are awaited.

## iii) Agri. Term Loans including Allied Infrastructure & Ancillary Activities as on 31.03.2025 (Rs. In crore)

| Sector               | As on 31.03.2024 |              |               | As on 31.03.2025 |                 |               |
|----------------------|------------------|--------------|---------------|------------------|-----------------|---------------|
|                      | Target           | Achievement  | %             | Target           | Achievement     | %             |
| Public Sector Banks  | 24008            | 27034        | 112.60        | 33562.18         | 36728.67        | 109.44        |
| Private Sector Banks | 11739            | 12361        | 105.30        | 17264.88         | 14195.25        | 82.22         |
| Regional Rural Banks | 2163             | 5968         | 275.91        | 7500.48          | 8796.77         | 117.28        |
| Cooperative Banks    | 1301             | 1707         | 131.18        | 2745.27          | 2974.39         | 108.35        |
| Small Finance Banks  | 0                | 629          | 0.00          | 11.00            | 1220.06         | 11091.45      |
| Foreign Banks        | 114              | 236          | 206.52        | 174.00           | 325.84          | 187.26        |
| <b>Total</b>         | <b>39326</b>     | <b>47935</b> | <b>121.89</b> | <b>61257.81</b>  | <b>64240.98</b> | <b>104.87</b> |

## Achievement in FY 2024-25 under Agriculture Term Loans (Term Loans including allied, Infrastructure & Ancillary activities)

- Public sector banks have disbursed Rs.36,728.67 Crs and achieved 109.44% of Annual Targets.
- Private sector banks have disbursed Rs.14,195.25 Crs and achieved 82.22% of Annual Targets.
- RRBs have disbursed Rs.8796.77 Crs and achieved 117.28% of Annual Targets.
- Co-operative Banks have disbursed Rs. 2974.39 Crs and achieved 108.35% of Annual Targets.

Banks are requested to give major thrust on Investment Credit under Farm Mechanisation and Infrastructure i.e. financing tractors, Paddy trans planters, Paddy thrashers, Minor Irrigation projects land development, Construction of Rural warehouses, Cold storages, Fruit ripening plants, Seed processing and Agro Food processing units etc.

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

## Agriculture Infrastructure Fund - Progress:

Under Agriculture Infrastructure Fund (AIF), a Project Management Unit (PMU) has been setup in Agriculture Department, GoT to provide handholding support to stakeholders like bankers, potential

allocation under AIF to Telangana is ₹3,200 crore. The target achieved is ₹3372.87 crore as on 31.03.2025.

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 schemes 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 31.03.2025 is as under:**

(Amt in Cr.)

| S.No | Institution Name              | Cum Target -<br>March 2025 | Sanctioned to be<br>disbursed |               | Sanctioned & Disbursed |                     |                           | Total Sanctioned |                | Gap<br>(Amount) |
|------|-------------------------------|----------------------------|-------------------------------|---------------|------------------------|---------------------|---------------------------|------------------|----------------|-----------------|
|      |                               |                            | No.                           | Amount        | No.                    | Disbursed<br>Amount | To be Disbursed<br>amount | No.              | Amount         |                 |
| 1    | Union Bank of India           | 792                        | 57                            | 170.95        | 362                    | 449.30              | 217.69                    | 419              | 837.95         | 45.95           |
| 2    | STATE BANK OF INDIA           | 746                        | 43                            | 64.79         | 600                    | 544.71              | 217.33                    | 643              | 826.83         | 80.83           |
| 3    | HDFC Bank                     | 357                        | 49                            | 66.01         | 197                    | 234.15              | 26.09                     | 246              | 326.25         | -30.75          |
| 4    | Canara Bank                   | 326                        | 7                             | 16.19         | 173                    | 273.08              | 35.22                     | 180              | 324.49         | -1.51           |
| 5    | YES BANK LTD                  | 59                         |                               |               | 3                      | 5.98                | 145.82                    | 3                | 151.80         | 92.80           |
| 6    | Punjab National Bank          | 131                        | 6                             | 16.70         | 44                     | 46.34               | 61.86                     | 50               | 124.90         | -6.10           |
| 7    | Kotak Mahindra Bank           | 125                        | 6                             | 23.00         | 33                     | 48.80               | 51.35                     | 39               | 123.16         | -1.84           |
| 8    | Indian Bank                   | 116                        |                               |               | 50                     | 83.47               | 15.11                     | 50               | 98.58          | -17.42          |
| 9    | Bank of Maharashtra           | 52                         |                               |               | 19                     | 43.84               | 7.16                      | 19               | 51.00          | -1.00           |
| 10   | Karnataka Bank                | 34                         |                               |               | 19                     | 31.49               | 1.97                      | 19               | 33.46          | -0.54           |
| 11   | Central Bank Of India         | 20                         | 3                             | 6.30          | 19                     | 20.59               | 5.63                      | 22               | 32.52          | 12.52           |
| 12   | IDBI BANK LTD                 | 32                         |                               |               | 12                     | 16.76               | 10.61                     | 12               | 27.37          | -4.63           |
| 13   | Bank Of Baroda                | 27                         | 3                             | 3.35          | 12                     | 21.05               | 1.62                      | 15               | 26.02          | -0.98           |
| 14   | UCO Bank                      | 10                         | 2                             | 5.72          | 8                      | 8.30                | 8.39                      | 10               | 22.41          | 12.41           |
| 15   | Karur Vysya Bank              | 10                         |                               |               | 16                     | 11.73               | 7.67                      | 16               | 19.40          | 9.40            |
| 16   | Bank Of India                 | 9                          |                               |               | 66                     | 17.38               | 0.14                      | 66               | 17.52          | 8.52            |
| 17   | ICICI Bank                    | 8                          |                               |               | 7                      | 7.82                | 0.00                      | 7                | 7.82           | -0.18           |
| 18   | Axis Bank                     | 9                          |                               |               | 5                      | 7.80                | 0.00                      | 5                | 7.80           | -1.20           |
| 19   | AU Small Finance Bank Limited | 4                          |                               |               | 1                      | 2.00                | 4.75                      | 1                | 6.75           | 2.75            |
| 20   | Indian Overseas Bank          | 4                          |                               |               | 6                      | 5.54                | 0.03                      | 6                | 5.57           | 1.57            |
| 21   | Tamilnad Mercantile Bank Ltd  | 2                          |                               |               | 1                      | 2.00                | 0.00                      | 1                | 2.00           | 0.00            |
| 22   | NABKISAN Finance Ltd          | 5                          | 3                             | 0.22          | 6                      | 0.54                | 0.00                      | 9                | 0.76           | -4.24           |
| 23   | <b>Sub Commerical Bank</b>    | <b>2880</b>                | <b>179</b>                    | <b>373.23</b> | <b>1659</b>            | <b>1882.69</b>      | <b>818.43</b>             | <b>1838</b>      | <b>3074.35</b> | <b>194.35</b>   |
| 24   | Telangana Grameen Bank        | 6                          | 7                             | 0.87          | 457                    | 38.32               | 0.48                      | 464              | 39.66          | 33.66           |
|      | <b>Sub Grameena Banks</b>     | <b>6</b>                   | <b>7</b>                      | <b>0.87</b>   | <b>457</b>             | <b>38.32</b>        | <b>0.48</b>               | <b>464</b>       | <b>39.66</b>   | <b>33.66</b>    |
| 25   | DCCB & TSCAB                  | 300                        | 79                            | 35.47         | 441                    | 183.77              | 39.61                     | 520              | 258.86         | -41.14          |
| 25   | <b>Total</b>                  | <b>3200</b>                | <b>265</b>                    | <b>409.57</b> | <b>2557</b>            | <b>2104.78</b>      | <b>858.52</b>             | <b>2822</b>      | <b>3372.87</b> | <b>172.87</b>   |

(Source: NABCONS)

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

All member Banks are requested to ensure timely disbursements of eligible balance amounts. The sanctioned proposals have to be uploaded on to the portal for claiming interest subvention.

| Lending Institution | Submitted |         | Verified by PMU |          | Approved |          | Pending Information |          | Total |          |
|---------------------|-----------|---------|-----------------|----------|----------|----------|---------------------|----------|-------|----------|
|                     | No.       | Amt.Cr. | No.             | Amt. Cr. | No.      | Amt. Cr. | No.                 | Amt. Cr. | No.   | Amt. Cr. |
| STATE BANK OF INDIA | 1         | 0.45    | 66              | 61.97    | 43       | 68.66    | 96                  | 67.69    | 539   | 625.52   |
| HDFC Bank           |           |         | 25              | 37.75    | 49       | 81.33    | 77                  | 71.19    | 266   | 389.97   |
| Union Bank of India |           |         | 24              | 16.71    | 57       | 171.02   | 41                  | 22.23    | 197   | 353.20   |

|                          |          |             |            |               |            |               |            |               |             |                |
|--------------------------|----------|-------------|------------|---------------|------------|---------------|------------|---------------|-------------|----------------|
| Kotak Mahindra Bank      | 1        | 3.58        | 3          | 5.18          | 6          | 25.35         | 6          | 18.83         | 41          | 151.06         |
| Canara Bank              | 1        | 2.00        | 2          | 3.60          | 7          | 16.24         | 24         | 25.00         | 71          | 105.69         |
| Punjab National Bank     |          |             | 3          | 37.67         | 6          | 17.17         | 12         | 5.02          | 38          | 89.26          |
| Bank Of Baroda           |          |             | 0          | 0.00          | 3          | 3.35          | 5          | 16.44         | 25          | 49.71          |
| Bank of Maharashtra      |          |             | 5          | 10.42         |            |               | 3          | 10.10         | 14          | 49.47          |
| Tamilnad Mercantile Bank |          |             | 3          | 22.32         |            |               |            |               | 5           | 37.32          |
| Indian Bank              |          |             | 1          | 0.92          |            |               | 10         | 27.74         | 15          | 31.30          |
| Karur Vysya Bank         |          |             | 5          | 4.15          |            |               | 2          | 1.15          | 18          | 26.59          |
| IDBI BANK LTD            |          |             | 10         | 9.86          |            |               | 5          | 5.94          | 21          | 24.57          |
| Central Bank Of India    |          |             | 2          | 3.71          | 3          | 8.30          | 2          | 2.80          | 11          | 20.90          |
| UCO Bank                 |          |             | 3          | 1.69          | 2          | 5.72          | 4          | 8.38          | 12          | 18.67          |
| YES BANK LTD             |          |             | 1          | 0.46          |            |               | 2          | 3.50          | 7           | 17.73          |
| ICICI Bank               |          |             | 1          | 1.79          |            |               | 3          | 4.12          | 11          | 17.39          |
| Bank Of India            |          |             | 13         | 2.06          |            |               | 10         | 1.85          | 36          | 15.85          |
| Axis Bank                |          |             | 3          | 3.33          |            |               | 2          | 1.89          | 10          | 15.73          |
| Karnataka Bank           |          |             | 1          | 2.50          |            |               |            |               | 5           | 15.11          |
| Indian Overseas Bank     |          |             | 1          | 6.00          |            |               | 5          | 2.58          | 8           | 11.80          |
| Punjab and Sind Bank     |          |             | 0          | 0.00          |            |               | 1          | 5.50          | 3           | 6.06           |
| South Indian Bank        |          |             | 0          | 0.00          |            |               | 1          | 0.17          | 4           | 5.67           |
| IndusInd Bank            |          |             | 1          | 2.75          |            |               |            |               | 1           | 2.75           |
| RBL Bank Ltd.            |          |             | 1          | 1.80          |            |               |            |               | 1           | 1.80           |
| NABKISAN Finance Ltd     |          |             | 0          | 0.00          | 3          | 0.23          |            |               | 6           | 1.35           |
| DCB Bank                 |          |             | 2          | 0.71          |            |               |            |               | 2           | 0.71           |
| IDFC FIRST Bank Ltd.     |          |             | 0          | 0.00          |            |               |            |               | 1           | 0.22           |
| Telangana Grameen Bank   | 2        | 0.02        | 1          | 0.35          |            |               | 38         | 1.58          | 41          | 1.95           |
| Telangana Grameen Bank   |          |             | 39         | 5.58          | 7          | 0.88          | 92         | 11.61         | 207         | 31.78          |
| DCCB & TSCAB             | 0        | 0.00        | 15         | 8.09          | 79         | 36.03         | 29         | 13.48         | 134         | 68.48          |
| <b>Grand Total</b>       | <b>3</b> | <b>6.03</b> | <b>230</b> | <b>251.01</b> | <b>265</b> | <b>434.28</b> | <b>432</b> | <b>327.20</b> | <b>1709</b> | <b>2185.65</b> |

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

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

#### **Position of applications under the Scheme as on 31.03.2025:**

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 31.03.2025:**

(Source :TGFPs)

| S.No | Name of Bank            | Target | Achieved | Achieved % | Pending for Loan Sanction |       |       |       | Pending for Disbursement |       |       |       |
|------|-------------------------|--------|----------|------------|---------------------------|-------|-------|-------|--------------------------|-------|-------|-------|
|      |                         |        |          |            | <2 M                      | > 2 M | > 6 M | Total | <2 M                     | > 2 M | > 6 M | Total |
| 1    | Telangana Grameena Bank | 298    | 266      | 89%        | 127                       | 269   | 138   | 534   | 15                       | 23    | 277   | 315   |
| 2    | Union Bank of India     | 443    | 201      | 45%        | 88                        | 119   | 12    | 219   | 17                       | 15    | 164   | 196   |
| 3    | State Bank of India     | 694    | 297      | 43%        | 111                       | 4     | 0     | 115   | 37                       | 58    | 485   | 580   |
| 4    | UCO Bank                | 28     | 10       | 36%        | 1                         | 0     | 0     | 1     | 0                        | 3     | 0     | 3     |

|                    |                          |              |              |            |            |            |            |              |           |            |             |             |
|--------------------|--------------------------|--------------|--------------|------------|------------|------------|------------|--------------|-----------|------------|-------------|-------------|
| 5                  | eAPGVB                   | 296          | 98           | 33%        | 8          | 0          | 3          | 11           | 0         | 57         | 169         | 226         |
| 6                  | Indian Bank              | 105          | 31           | 30%        | 3          | 0          | 0          | 3            | 4         | 3          | 9           | 16          |
| 7                  | Canara Bank              | 235          | 60           | 26%        | 4          | 0          | 1          | 5            | 2         | 12         | 36          | 50          |
| 8                  | HDFC Bank                | 285          | 69           | 24%        | 38         | 125        | 162        | 325          | 1         | 2          | 76          | 79          |
| 9                  | Bank of Baroda           | 113          | 25           | 22%        | 6          | 3          | 0          | 9            | 0         | 3          | 56          | 59          |
| 10                 | Central Bank of India    | 63           | 11           | 17%        | 4          | 5          | 8          | 17           | 4         | 3          | 52          | 59          |
| 11                 | Indian Overseas Bank     | 77           | 12           | 16%        | 2          | 4          | 1          | 7            | 0         | 0          | 5           | 5           |
| 12                 | TGCAB                    | 298          | 43           | 14%        | 21         | 67         | 128        | 216          | 3         | 3          | 14          | 20          |
| 13                 | Punjab National Bank     | 93           | 11           | 12%        | 7          | 11         | 0          | 18           | 0         | 1          | 13          | 14          |
| 14                 | Bank Of India            | 49           | 4            | 8%         | 1          | 1          | 0          | 2            |           |            |             |             |
| 15                 | Karnataka Bank           | 18           | 1            | 6%         | 0          | 0          | 1          | 1            |           |            |             |             |
| 16                 | IDBI Bank                | 32           | 1            | 3%         | 0          | 1          | 2          | 3            | 0         | 1          | 0           | 1           |
| 17                 | Karur Vysya Bank         | 43           | 1            | 2%         | 0          | 1          | 6          | 7            |           |            |             |             |
| 18                 | Bank of Maharashtra      | 46           | 1            | 2%         | 3          | 3          | 2          | 8            | 0         | 0          | 3           | 3           |
| 19                 | ICICI Bank               | 209          | 2            | 1%         |            |            |            |              |           |            |             |             |
| 20                 | Axis Bank                | 118          | 0            | 0%         | 0          | 1          | 1          | 2            |           |            |             |             |
| 21                 | Bandhan Bank             | 102          | 0            | 0%         |            |            |            |              |           |            |             |             |
| 22                 | City Union Bank          | 27           | 0            | 0%         | 0          | 0          | 3          | 3            |           |            |             |             |
| 23                 | CSB Bank Limited         | 14           | 0            | 0%         |            |            |            |              |           |            |             |             |
| 24                 | DCB Bank                 | 25           | 0            | 0%         | 0          | 0          | 1          | 1            |           |            |             |             |
| 25                 | DhanLaxmi Bank           | 5            | 0            | 0%         |            |            |            |              |           |            |             |             |
| 26                 | Federal Bank             | 24           | 0            | 0%         |            |            |            |              |           |            |             |             |
| 27                 | IDFC First Bank          | 32           | 0            | 0%         |            |            |            |              |           |            |             |             |
| 28                 | IndusInd Bank            | 69           | 0            | 0%         | 0          | 0          | 3          | 3            |           |            |             |             |
| 29                 | Kotak Mahindra Bank      | 71           | 0            | 0%         | 1          | 4          | 13         | 18           |           |            |             |             |
| 30                 | Punjab And Sind Bank     | 6            | 0            | 0%         |            |            |            |              |           |            |             |             |
| 31                 | RBL Bank                 | 19           | 0            | 0%         |            |            |            |              |           |            |             |             |
| 32                 | South Indian Bank        | 31           | 0            | 0%         |            |            |            |              |           |            |             |             |
| 33                 | TamilNad Mercantile Bank | 6            | 0            | 0%         | 0          | 1          | 0          | 1            |           |            |             |             |
| 34                 | Yes Bank                 | 26           | 0            | 0%         |            |            |            |              |           |            |             |             |
| 35                 | Others                   |              |              |            | 2          | 2          | 24         | 28           | 0         | 0          | 0           | 0           |
| <b>Grand Total</b> |                          | <b>4,000</b> | <b>1,144</b> | <b>29%</b> | <b>427</b> | <b>621</b> | <b>509</b> | <b>1,557</b> | <b>83</b> | <b>184</b> | <b>1359</b> | <b>1626</b> |

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

During the quarter Banks in the state have extended credit to 153 beneficiaries amounting to Rs. 43.68 crores.

| S.No               | Name of the Bank      | Outstanding |              | Disbursement during the Quarter |              |
|--------------------|-----------------------|-------------|--------------|---------------------------------|--------------|
|                    |                       | No. of a/c. | Amount       | No. of a/c.                     | Amount       |
| 1                  | INDIAN OVERSEAS BANK  | 132         | 16.64        | 74                              | 9.49         |
| 2                  | IDBI BANK             | 16          | 16.38        | 5                               | 9.41         |
| 3                  | CITY UNION BANK       | 27          | 10.72        | 27                              | 10.67        |
| 4                  | ICICI BANK            | 24          | 8.31         | 18                              | 6.32         |
| 5                  | PUNJAB NATIONAL BANK  | 25          | 7.34         | 20                              | 6.91         |
| 6                  | UCO BANK              | 15          | 4.25         | 0                               | 0.00         |
| 7                  | KARUR VYSYA BANK      | 24          | 2.83         | 8                               | 0.85         |
| 8                  | CENTRAL BANK OF INDIA | 1           | 0.20         | 0                               | 0.00         |
| <b>Grand Total</b> |                       | <b>265</b>  | <b>66.67</b> | <b>153</b>                      | <b>43.68</b> |

The Warehousing Development and Regulatory Authority (WDRA) was set up by GoI to implement of the provisions of the Warehousing (Development and Regulation) Act, 2007.

DFS, has advised 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.

Further, DFS has advised that the Govt. of India has launched a Credit Guarantee Scheme for e-NWR based Pledge Financing (CGS-NPF) with a corpus of Rs. 1000 Cr to encourage banks to extend pledge finance against to e-NWRs to farmers and traders on the agriculture/horticulture produce stored in WDRA

registered warehouses. All banks are requested to popularise the pledge financing through e-NWR and usage of e-Kisan Upaj Nidhi Portal. All banks are requested to popularize the pledge financing through e-NWR.

**v) Joint Liability Groups:**

During the FY 2024-25, Banks have disbursed Rs. 383.47 Crores to 70456 groups. Performance of Banks in respect of JLGs Bank linkage is as under as 31.03.2025

| S.No | Name of the Bank        | Outstanding   |                | Disbursement |               |
|------|-------------------------|---------------|----------------|--------------|---------------|
|      |                         | No.           | Amt. in Crs    | No.          | Amt. in Crs   |
| 1    | AU SMALL FIN.BANK       | 301597        | 956.84         | 40242        | 211.87        |
| 2    | AXIS BANK               | 19351         | 71.3           | 19529        | 79.52         |
| 3    | KOTAK MAHINDRA BANK     | 6495          | 21.84          | 6197         | 26.76         |
| 4    | RBL BANK                | 2844          | 49.78          | 1225         | 23.47         |
| 5    | ESAF SMALL FIN. BANK    | 1672          | 39.46          | 416          | 22.92         |
| 6    | YES BANK                | 759           | 12.66          | 417          | 7.07          |
| 7    | DCB BANK                | 17220         | 51.36          | 1341         | 5.23          |
| 8    | IDFC FIRST BANK         | 14528         | 34.56          | 1009         | 4.52          |
| 9    | HDFC BANK               | 55            | 0.7            | 46           | 0.76          |
| 10   | TGCAB                   | 3773          | 38.52          | 12           | 0.46          |
| 11   | TELANGANA GRAMEENA BANK | 1222          | 14.54          | 9            | 0.27          |
| 12   | PUNJAB NATIONAL BANK    | 15            | 0.37           | 1            | 0.2           |
| 13   | UNION BANK OF INDIA     | 11            | 0.2            | 3            | 0.2           |
| 14   | CANARA BANK             | 27            | 0.57           | 6            | 0.18          |
| 15   | BANK OF INDIA           | 7             | 0.65           | 1            | 0.02          |
| 16   | BANK OF BARODA          | 6             | 0.23           | 1            | 0.01          |
| 17   | STATE BANK OF INDIA     | 78            | 1.08           | 1            | 0.01          |
| 18   | CENTRAL BANK OF INDIA   | 2             | 0.02           | 0            | 0             |
| 19   | INDIAN BANK             | 9             | 0.18           | 0            | 0             |
| 20   | INDIAN OVERSEAS BANK    | 46            | 0.13           | 0            | 0             |
| 21   | UTKARSH SMALL FIN. BANK | 8514          | 18.66          | 0            | 0             |
|      | <b>GRAND TOTAL</b>      | <b>378231</b> | <b>1313.65</b> | <b>70456</b> | <b>383.47</b> |

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

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

MANAGE has reported data on Agri-Clinics and Agri-Business Centre's in Telangana State during the quarter ending March 2025 as under:

|                                       |          |
|---------------------------------------|----------|
| Approved Applications                 | 441      |
| Approved Applications amount          | 39.05 Cr |
| Referred Applications                 | 282      |
| Referred Applications Amount          | 30.75Cr  |
| Total Applications Submitted to Banks | 723      |
| Amount of Applications submitted      | 69.80 Cr |
| Rejected Applications                 | 440      |
| Rejected Applications Amount          | 43.07Cr  |

**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 industry and, 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 critical means to create new growth.

In Telangana state, NABARD has supported promotion of 385 FPOs. 177 FPOs have been successfully Credit Linked with the formal banking channel. Credit totalling to ₹4842.63 lakh has been sanctioned by APGVB, Adilabad DCCB, TSCAB, NABKISAN, HDFC Bank, SBI, Canara Bank, Indian Bank, and Kotak Mahindra Bank.

Further, NABARD has also supported FPOs with ₹891.19 lakh towards Business Development Assistance (BDA) to 187 FPOs. Further credit linkage will enable FPOs to expand and diversify business to achieve self-sustainability.

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%.

#### Credit Guarantee Fund (CGF) for Financing to FPOs

Under the CSS, a dedicated Fund of Rs. 1,500 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

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

\*Applicable to both Term Loan and Working Capital and does not require any collateral security or third-party guarantee (including personal guarantee of Board of Directors/Governing Body Members).

#### Way Forward:

SLBC may sensitize the bankers for credit linkage of those FPOs who have availed equity grant assistance/business development assistance. Banks can avail credit guarantee from NABSanrakshan Trustee Private Limited, a wholly owned subsidiary of NABARD.

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.

#### Case Studies of FPOs that have benefitted from Credit Linkage

- 1) Name of FPO & District:** Indervelly Farmers Producer Company Limited (FPCL), Adilabad District  
**Year of Incorporation:** 2016  
**Details of credit linkage availed:** Rs.2.50 crore Term Loan from Telangana State Co-operative Apex Bank Ltd  
**Purpose for which loan was availed:** Establishment of Cotton Ginning & Pressing Unit  
**Other credit-linked convergence availed by the FPO:** The loan is covered in 3% interest subvention under Agriculture Infrastructure Fund (AIF) bringing the effective interest rate from 9% to 6%.  
**Impact:** Indervelly FPCL recorded a turnover of Rs.26.70 crores in FY 2022-23 with cotton ginning being the main business  
Further, White Gold FPCL has been incorporated in 2023 as a federation of FPOs in Adilabad cluster with Indervelly FPCL being the leading FPO.



- 2) Name of FPO & District:** Kattangur FPCL, Yadadri Bhuvanagiri District  
**Year of Incorporation:** 2019  
**Details of credit linkage availed:** Rs.20 lakh from NABKISAN & Rs.2.30 crore Term Loan from State Bank of India (SBI)  
**Purpose for which loan was availed:** Construction of solar powered cold-storage room & integrated packing house.  
**Other credit-linked convergence availed by the FPO:** The SBI loan is covered in 3% interest subvention under Agriculture Infrastructure Fund (AIF) bringing the effective interest rate from 8.45% to 5.45%. Both the loans are covered under Credit Guarantee Scheme of NABSanrakshan.  
**Impact:** Kattangur FPCL has entered into marketing arrangement with Raheja Foods and Vijetha Supermarket for marketing of fresh vegetables and solar dried tomatoes. It has recorded a turnover of Rs.40.78 lakhs in FY 2022-23.
- 3) Name of FPO & District:** Hasanparthy FPCL, Hanumakonda District  
**Year of Incorporation:** 2019  
**Details of credit linkage availed:** Rs.6.48 lakh from Andhra Pradesh Grameena Vikas Bank  
**Purpose for which loan was availed:** Infrastructure for smart and precision agriculture through purchase of drones for fertilizer application.  
**Other credit-linked convergence availed by the FPO:** The loan is covered in 3% interest subvention under Agriculture Infrastructure Fund (AIF) effectively bringing the interest rate from 9% to 6%.  
**Impact:** Hasanparthy FPCL has marketing arrangement for marketing of Basmati Seeds. The CEO of Hasanparthy FPCL has undergone Drone Pilot training program sponsored by NABARD. The FPO had recorded a turnover of Rs.2.19 crore in FY 2022-23.

#### viii) Support to Rural Infrastructure

##### **Rural Infrastructure Development Fund - Overall Status**

The annual corpus of RIDF during FY 2024-25 (RIDF Tranche XXX) was ₹35,000 crore, with an allocation of ₹800.00 crore to Telangana. As on date, RIDF Tranches XXV to XXX are ongoing with a cumulative sanction of ₹6,491.69 crore in the State, against which ₹4,575.49 crore has been disbursed. The major RIDF projects under implementation in the State are Construction of check dams, Oil Palm Area Expansion, Strengthening of School Infrastructure, Rural Roads etc.

**Construction of Check Dams:** NABARD has sanctioned 483 check dam projects in the Tranche XXV, XXVI, XXVII with an RIDF loan of ₹2013.75 crore. GoTG has availed ₹1666.40 crore for implementation of these projects. 340 check dams out of 483 have been completed, creating irrigation potential of 42252.90 Ha. Banks may extend agricultural loans to farmers in these areas.

**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 ₹245.16 crore to the State Government for taking up the envisaged works. Banks may extend loans to beneficiaries under the scheme towards crop maintenance, inter cropping and farmer share under drip irrigation.

**e-Kisan Upaj Nidhi Portal** Warehousing Development and Regulatory Authority (WDRA) has recently launched an online platform, e- Kisan Upaj Nidhi (e-KUN) integrated with Jan Samarth Portal, to facilitate the farmers with stocks in WDRA registered warehouses to obtain post-harvest loans from banks. This integration will provide depositors/farmers liquidity and help in preventing distress sale. eKUN will reduce the turnaround time for pledge loans through seamless transfer of data. Banks on-boarded on the digital gateway will provide a choice to farmers in terms of rate of interest, loan amount, etc and the farmer can choose the best option available. In this regard, the following action is to be taken:

Inclusion of e-Kisan Upaj Nidhi as an agenda item in SLBC, DLRC/DCC and JMLBC to widely disseminate information on the benefits. e-NWR based pledge financing to be promoted as the primary tool for post-harvest loans

### **Fixation of Unit Cost for Telangana State**

The SLUCC Meeting was organized by NABARD on 14 May 2025 for finalization of Unit Cost for 2025-26, for different agricultural investment activities and will be shared with stakeholders and to SLBC for circulation among the member banks in due course.

### **Implementation of Govt Sponsored (subsidy) Schemes –**

NABARD acts as subsidy channelising agency for Agricultural Marketing Infrastructure (AMI) scheme and Agri Clinics and Agri Business Centres (AC&ABC) scheme of Government of India. In this connection, it is informed that Government of India has revised the fund disbursement mechanism for the above-mentioned schemes. It is observed that some banks are refunding the released subsidy under these schemes to the respective Central Nodal Accounts (CNA). It may please be noted that the services of the CNA for both these schemes will not be available henceforth. Hence, all the banks implementing the AMI and ACABC schemes are requested not refund any amounts under these schemes till next intimation.

**A. New AMI Scheme:** New AMI has been extended till 31.03.2026. NABARD vide circular no. 181 dated 11 September 2024 has released Revised Operational Guidelines of AMI. These guidelines include addition of new secondary and tertiary activities and provision for integrated projects. Further, Govt. of India vide order 02 December 2024, revised the costing norms and subsidy rates for storage projects. The same was shared with banks / SLBC.

Banks can now submit applications on ENSURE portal for claiming subsidies under integrated projects category. An email dtd. 29 April 2025 was sent to SLBC, Telangana for sharing the same with member banks.

### **Submission of Utilization Certificates**

As per the operational guidelines of AMI scheme and NABARD Circular No. 283/DOR 68/ 2018-19, FI/Banks need to submit the Utilization certificate to NABARD Regional Office within 60 days of the release of Final subsidy.

However, it has been observed that despite multiple reminders sent by NABARD Telangana through SLBC, the banks are not submitting the Utilization Certificates (UCs). Banks are requested to submit the Utilization Certificates in prescribed format within 60 days of receipt of the Final subsidy for onward submission to GOI and requested to ensure strict adherence / compliance to the AMI Guidelines.

**The Regional Coordination Committee Meeting (RCC)** – The RCC to review the progress and to discuss the operational issues was held on 14 May 2025 at NABARD Regional Office.

Banks are requested to sensitize the branches about the addendum / revisions in the guidelines and submit the proposal accordingly. The operational issues, if any, especially in respect of ENSURE Portal may please be shared with Department of Refinance, NABARD, Telangana RO at [dor.tsro@nabard.org](mailto:dor.tsro@nabard.org) or bankers may contact on 040-27685302 / 040-27685305.

**B. AC&ABC Scheme:** GoI has announced extension of ACABC scheme till 31.03.2026. Banks shall scout for applications from Agri Startups/ Agripreneurs under the scheme. Banks to pursue with branches to sanction the maximum number of AC&ABC proposals.

NABARD had conducted 3 Zonal / District Level and One State Level workshops where all the stakeholders were sensitized about the scheme guidelines and banks/branches to popularize the scheme at ground level. NABARD will be conducting such Zonal / State Level Workshops during this year also. The banks are advised to sensitize the branch managers to send the proposal to NABARD through their respective controlling offices only.

### C. Agriculture Infrastructure Fund (AIF) –

Projects eligible under AIF are eligible for interest subvention (3%) and credit guarantee support upto ₹ 2 crore. SLBC is requested to popularize the scheme among bankers through various fora such as DCC, BLBC etc. involving LDMs. DDMs of NABARD have also been advised suitably to promote the AIF scheme.

#### b) Outstanding & NPAs under Agriculture sector as on 31.03.2025 (Rs. In crores)

| S.No. | Particulars                | Outstandings   |                  | NPAs as on 31.03.2025 |                |              | NPA %<br>As on 31.12.2024 |
|-------|----------------------------|----------------|------------------|-----------------------|----------------|--------------|---------------------------|
|       |                            | No. of A/cs    | Amount           | No. of A/cs           | Amount         | % to O/S     |                           |
| 1     | Short Term Crop Loans      | 5996498        | 82967.79         | 499031                | 3977.79        | 4.79%        | 5.38%                     |
| 2     | Agri. Term Loans           | 1634498        | 41451.57         | 120281                | 1617.37        | 3.90%        | 4.50%                     |
| 3     | Agri. Infrastructure       | 23193          | 2595.95          | 411                   | 136.67         | 5.26%        | 4.74%                     |
| 4     | Agri. Ancillary Activities | 295297         | 26660.37         | 2414                  | 737.56         | 2.77%        | 3.21%                     |
|       | <b>Grand Total</b>         | <b>7949486</b> | <b>153675.68</b> | <b>622137</b>         | <b>6469.39</b> | <b>4.21%</b> | <b>4.79%</b>              |

#### NPAs in Agriculture segment as on 31.03.2025

- ✦ 4.79% of outstanding short term crop loans are in NPA category.
- ✦ 3.90% of Agriculture Term Loan, 5.26 % of Agri. Infrastructure, 2.77% of Agri. Ancillary Activities are in NPA category.
- ✦ Total NPAs under agriculture advances at 4.21% as on 31.03.2025 have decreased from 4.79% during the quarter.

#### 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 2023-24 and current FY. We request Govt. of Telangana to expedite reimbursement of PV/VLR claims of Banks at the earliest.

#### Rythu Bandhu 2018 Cheque Printing Charges

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

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

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

**Crop Loan Waiver Scheme, 2024:**

Government of Telangana have announced Crop Loan Waiver Scheme – 2024, for providing debt relief for amounts up to Rs. 2,00,000/- in respect of Crop Loans availed by farmers in the State, with stipulated guidelines, vide GO 567 OF Agriculture & Cooperation Department, dated 15.07.2024. Details of the loan waiver is hereunder:

| Phase                | No. of Accounts  | Amount released in Crores |
|----------------------|------------------|---------------------------|
| Phase-I 18.07.2024   | 11,34,412        | 6034.96                   |
| Phase-II 30.07.2024  | 6,40,823         | 6190.02                   |
| Phase-III 15.08.2024 | 4,46,832         | 5644.24                   |
| Phase -IV 30.11.2024 | 2,54,091         | 2287.48                   |
| <b>Total</b>         | <b>24,76,158</b> | <b>20,156.70</b>          |

**iii)Oil Palm Cultivation- Modalities of Finance- Scale of Finance:**

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

**Benefits:**

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

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

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

**Progress reported by Banks in Finance for Oil Palm cultivation as on 31.03.2025:**

| S.No | Name of the Bank    | Outstanding |              | Disbursement upto Q4 FY 2024-25 |              |
|------|---------------------|-------------|--------------|---------------------------------|--------------|
|      |                     | No.         | Amt. in Crs  | No.                             | Amt. in Crs  |
| 1    | UNION BANK OF INDIA | 585         | 16.31        | 490                             | 13.69        |
| 2    | State Bank of India | 11          | 1.88         | 5                               | 0.34         |
|      | <b>Total</b>        | <b>596</b>  | <b>18.19</b> | <b>495</b>                      | <b>14.03</b> |

**C. Flow of Credit to MSMEs****i) Micro Small & Medium Enterprises (MSME) Targets& Achievement****(Rs. in Crs)**

| Particulars                | As on 31.03.2024      |               |                  | As on 31.03.2025      |               |                  |
|----------------------------|-----------------------|---------------|------------------|-----------------------|---------------|------------------|
|                            | Target for FY 2023-24 | Achievement   | % of Achievement | Target for FY 2024-25 | Achievement   | % of Achievement |
| Micro Enterprises          | 22203                 | 41744         | 188%             | 54699                 | 45765         | 84%              |
| Small Enterprises          | 13685                 | 36469         | 266%             | 37606                 | 39002         | 104%             |
| <b>Total SME</b>           | <b>35888</b>          | <b>78213</b>  | <b>218%</b>      | <b>92305</b>          | <b>84768</b>  | <b>92%</b>       |
| Medium Enterprises (ME)    | 18784                 | 29270         | 156%             | 37333                 | 36576         | 98%              |
| <b>Total MSME advances</b> | <b>54671</b>          | <b>107483</b> | <b>197%</b>      | <b>129638</b>         | <b>121343</b> | <b>94%</b>       |

**ii) Micro Small & Medium Enterprises (MSME) Outstanding (O/s):****(Rs. in Crs)**

| Particulars                         | O/s as on 31.03.2024 |              | O/s as on 31.12.2024 |              | O/s as on 31.03.2025 |               |
|-------------------------------------|----------------------|--------------|----------------------|--------------|----------------------|---------------|
|                                     | A/c.                 | Amt.         | A/c.                 | Amt.         | A/c.                 | Amt.          |
| Micro Enterprises                   | 891377               | 54087        | 898262               | 58126        | 929881               | 61183         |
| Small Enterprises                   | 56324                | 36850        | 57822                | 40727        | 51354                | 41555         |
| <b>Total MSE</b>                    | <b>947701</b>        | <b>90936</b> | <b>956084</b>        | <b>98853</b> | <b>981235</b>        | <b>102738</b> |
| % of Micro Enterprises to total MSE | 94.06%               | 59.48%       | 93.95%               | 58.80%       | 94.77%               | 59.55%        |

|                                     |               |               |               |               |               |               |
|-------------------------------------|---------------|---------------|---------------|---------------|---------------|---------------|
| % of Small enterprises to total MSE | 5.94%         | 40.52%        | 6.05%         | 41.20%        | 5.23%         | 40.45%        |
| <b>Medium Enterprises (ME)</b>      | <b>18938</b>  | <b>28438</b>  | <b>17079</b>  | <b>32178</b>  | <b>16856</b>  | <b>34584</b>  |
| % of ME to total MSME advances      | 1.96%         | 23.82%        | 1.75%         | 24.56%        | 1.69%         | 25.18%        |
| <b>Total MSME advances</b>          | <b>966639</b> | <b>119374</b> | <b>973163</b> | <b>131031</b> | <b>998091</b> | <b>137323</b> |

#### Performance under MSME in FY 2024-25

- Outstanding Advances to MSEs stood at Rs. 1,02,738 Crs.
- Outstanding Advances to MEs stood at Rs. 34,584 Crs.
- Outstanding Advances under MSME segment stood at Rs.1,37,323Crs.

#### 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 14.05.2025. The status is as under:

| Norm Description  | Norm % | Actual % |        | No. of banks achieved |        | Banks not achieved for the quarter March, 2025   |
|---|--------|----------|--------|-----------------------|--------|--|
|   |        | Dec-24   | Mar-25 | Dec-24                | Mar-25 |  |
| Banks are advised to achieve a 20 percent year-on-year growth in credit to micro & small enterprises March 2024 to March 2025)                            | 20     | 15.04%   | 12.98% | 21                    | 20     | DCB BANK, UJJIVAN SMALL FIN. BANK, BANK OF INDIA, DBS BANK INDIA (E-LVB), EQUITAS SMALL FIN. BANK, SOUTH INDIAN BANK, J & K BANK, PUNJAB NATIONAL BANK, AXIS BANK, HDFC BANK, TELANGANA GRAMEENA BANK, INDUSIND BANK, CANARA BANK, UNION BANK OF INDIA, , KBS LOCAL AREA BANK, DHANLAXMI BANK, TAMILNAD MERCANTILE BANK, YES BANK, INDIAN BANK, A P S F C, IDBI BANK, BANK OF MAHARASHTRA, KARNATAKA BANK, INDIAN OVERSEAS BANK and SURYODAY SMALL FIN. BANK                             |
| 10 percent annual growth in the number of micro enterprise accounts   | 10     | 11.44%   | 4.32%  | 16                    | 17     | KOTAK MAHINDRA BANK, EQUITAS SMALL FIN. BANK, AXIS BANK, KBS LOCAL AREA BANK, DHANLAXMI BANK, CSB BANK, J & K BANK, BANK OF BARODA, CENTRAL BANK OF INDIA, DCB BANK, BANK OF INDIA, INDIAN OVERSEAS BANK, SOUTH INDIAN BANK, BANK OF MAHARASHTRA, TAMILNAD MERCANTILE BANK, CITY UNION BANK, PUNJAB AND SIND BANK, PUNJAB NATIONAL BANK, KARNATAKA BANK, UCO BANK, CANARA BANK, INDIAN BANK, TGCAB, RBL BANK, INDUSIND BANK, UNION BANK OF INDIA, SURYODAY SMALL FIN. BANK and IDBI 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     | 58.80%   | 59.55% | 23                    | 22     | BANK OF INDIA, CANARA BANK, FEDERAL BANK, TAMILNAD MERCANTILE BANK, HDFC BANK, IDBI BANK, UNION BANK OF INDIA, ICICI BANK, YES BANK, DBS BANK INDIA (E-LVB), CITY UNION BANK, PUNJAB NATIONAL BANK, PUNJAB & SIND BANK, KOTAK MAHINDRA BANK, KARUR VYSYA BANK, KARNATAKA BANK, SOUTH INDIAN BANK, BANK OF MAHARASHTRA, UCO BANK, RBL BANK, DHANLAXMI BANK, CSB BANK and A P S F C  |

#### iv) NPAs in MSME segment as on 31.03.2025

(Rs. In Crs)

| Particulars        | March - 2024    |             |              | December - 2024 |             |              | March - 2025  |             |              |
|--------------------|-----------------|-------------|--------------|-----------------|-------------|--------------|---------------|-------------|--------------|
|                    | Outstandi<br>ng | NPA         |              | Outstanding     | NPA         |              | Outstanding   | NPA         |              |
|                    |                 | Amount      | % of NPA     |                 | Amount      | % NPA        |               | Amount      | % NPA        |
| MICRO ENTERPRISES  | 54087           | 2396        | 4.43%        | 58126           | 2536        | 4.36%        | 61183         | 2605        | 4.26%        |
| SMALL ENTERPRISES  | 36850           | 2151        | 5.84%        | 40727           | 2248        | 5.52%        | 41556         | 2109        | 5.07%        |
| <b>TOTAL MSE</b>   | <b>90936</b>    | <b>4547</b> | <b>5.00%</b> | <b>98853</b>    | <b>4784</b> | <b>4.84%</b> | <b>102738</b> | <b>4714</b> | <b>4.59%</b> |
| MEDIUM ENTERPRISES | 28438           | 1387        | 4.88%        | 32178           | 1416        | 4.40%        | 34584         | 1470        | 4.25%        |
| <b>TOTAL MSME</b>  | <b>119374</b>   | <b>5934</b> | <b>4.97%</b> | <b>131031</b>   | <b>6200</b> | <b>4.73%</b> | <b>137323</b> | <b>6184</b> | <b>4.50%</b> |

#### NPAs as on 31.03.2025:

- NPAs under MSE segment advances constitute 4.59% of outstandings

- NPAs under Medium enterprises constitute 4.25% of outstandings
- NPAs under total MSME segment constitute 4.50% of total outstandings

**v) CGTMSE - COVERAGE:**

Upto Q4 during F.Y. 2024-25, 97292 proposals with an amount of Rs. 11,586.39 crores have been approved under CGTMSE in Telangana state and the details are hereunder:

| SNo. | Bank Name                | No.          | Approved Amount (in Crore) |
|------|--------------------------|--------------|----------------------------|
| 1    | STATE BANK OF INDIA      | 10230        | 3096.75                    |
| 2    | UNION BANK OF INDIA      | 22956        | 1228.19                    |
| 3    | HDFC BANK LIMITED        | 991          | 580.22                     |
| 4    | INDUSIND BANK            | 22696        | 328.69                     |
| 5    | BANK OF BARODA           | 1709         | 315.09                     |
| 6    | ICICI BANK               | 287          | 315.03                     |
| 7    | TELANGANA GRAMIN BANK    | 6305         | 282.39                     |
| 8    | CANARA BANK              | 657          | 278.97                     |
| 9    | BANK OF INDIA            | 1074         | 214.71                     |
| 10   | CENTRAL BANK OF INDIA    | 795          | 195.68                     |
| 11   | AXIS BANK LIMITED        | 152          | 173.28                     |
| 12   | KOTAK MAHINDRA BANK      | 222          | 160.33                     |
| 13   | PUNJAB NATIONAL BANK     | 1583         | 139.47                     |
| 14   | INDIAN BANK              | 1426         | 124.11                     |
| 15   | UCO BANK                 | 199          | 96.32                      |
| 16   | YES BANK LTD             | 74           | 70.11                      |
| 17   | INDIAN OVERSEAS BANK     | 292          | 61.38                      |
| 18   | BANK OF MAHARASHTRA      | 129          | 54.66                      |
| 19   | IDBI BANK LTD            | 142          | 50.91                      |
| 20   | THE KARUR VYSYA BANK LTD | 116          | 46.54                      |
| 21   | Others                   | 25257        | 3773.57                    |
|      | <b>Total</b>             | <b>97292</b> | <b>11586.39</b>            |

**District Wise Report of TELANGANA (Guarantee Approved)**

(Rs. in Crores)

| S.No. | District Name            | Upto Q4 FY 2024-25 |                 | Cumulative as on 31.03.2025 |                 |
|-------|--------------------------|--------------------|-----------------|-----------------------------|-----------------|
|       |                          | No                 | Approved Amt    | No.                         | Approved Amt    |
| 1     | HYDERABAD                | 34698              | 6648.66         | 108363                      | 16091.28        |
| 2     | RANGAREDDY               | 6630               | 867.98          | 35505                       | 3535.98         |
| 3     | NALGONDA                 | 6187               | 399.33          | 20247                       | 973.42          |
| 4     | HANUMAKONDA              | 3136               | 238.04          | 13964                       | 960.66          |
| 5     | MEDCHAL                  | 1735               | 330.84          | 4697                        | 842.39          |
| 6     | KARIMNAGAR               | 5437               | 310.55          | 15218                       | 809.56          |
| 7     | MEDAK                    | 4850               | 337.05          | 11986                       | 752.73          |
| 8     | KHAMMAM                  | 3844               | 237.92          | 13923                       | 740.82          |
| 9     | ADILABAD                 | 5249               | 276.28          | 11777                       | 682.27          |
| 10    | NIZAMABAD                | 3790               | 265.78          | 12077                       | 677.38          |
| 11    | MAHBUBNAGAR              | 1707               | 158.65          | 14125                       | 569.37          |
| 12    | SANGAREDDY               | 1615               | 180.29          | 3977                        | 427.84          |
| 13    | WARANGAL (RURAL)         | 896                | 110.95          | 3090                        | 311.86          |
| 14    | SIDDIPET                 | 1755               | 120.21          | 3402                        | 242.30          |
| 15    | KAMAREDDY                | 1153               | 91.25           | 2772                        | 239.23          |
| 16    | MAHABUBABAD              | 4566               | 174.60          | 5338                        | 219.23          |
| 17    | SURYAPET                 | 1031               | 89.83           | 3112                        | 217.64          |
| 18    | JAGTIAL                  | 1325               | 113.08          | 2316                        | 200.00          |
| 19    | BHADRADRI KOTHAGUDEM     | 1219               | 77.31           | 3501                        | 172.01          |
| 20    | NIRMAL                   | 760                | 79.95           | 2068                        | 169.93          |
| 21    | PEDDAPALLI               | 613                | 77.26           | 1644                        | 160.45          |
| 22    | MANCHERIAL               | 743                | 65.28           | 1634                        | 135.25          |
| 23    | YADADRI BHUVANAGIRI      | 700                | 56.46           | 1900                        | 134.02          |
| 24    | JANGAON                  | 631                | 51.13           | 1336                        | 88.67           |
| 25    | NAGARKURNOOL             | 354                | 38.02           | 898                         | 82.54           |
| 26    | VIKARABAD                | 539                | 31.54           | 1501                        | 73.89           |
| 27    | RAJANNA SIRCILLA         | 363                | 26.49           | 1145                        | 73.59           |
| 28    | JOGULAMBA GADWAL         | 411                | 41.16           | 1440                        | 68.72           |
| 29    | WANAPARTHY               | 557                | 36.85           | 949                         | 68.06           |
| 30    | JAYASHANKAR BHOOPALPALLY | 337                | 27.66           | 1048                        | 56.90           |
| 31    | KOMARAM BHEEM ASIFABAD   | 461                | 25.98           | 971                         | 48.57           |
|       | <b>Total</b>             | <b>97292</b>       | <b>11586.39</b> | <b>305924</b>               | <b>29826.54</b> |

**vi) Review of Bank Linkage in MSME Clusters- Credit flow in MSME Clusters as on 31.03.2025:**

- The MSME-DI, GoI has provided the latest data on MSME clusters available in the state of Telangana, vide their email dated 06.12.2024 and it is shared with Banks on the same day. As per the data there are 50289 MSME enterprises exist in various clusters spread across 31 districts.
- As on 31.03.2025, the progress reported by Banks is hereunder:

| Total No. of Units | Loan Sanctioned/ Credit Linked |                | Outstanding  |                |
|--------------------|--------------------------------|----------------|--------------|----------------|
|                    | No.                            | Amount         | No.          | Amount         |
| <b>50289</b>       | <b>18016</b>                   | <b>8921.89</b> | <b>16278</b> | <b>7558.71</b> |

As per the linkage data submitted by Banks as on 31.03.2025, total Credit Linkage % in identified MSME Clusters is 35.82%.

Details of linkage given in 'Annexure-O'.

**vii. PMSVANidhi – Finance to Street Vendors:**

Ministry of Municipal Administration and Urban Development (MA&UD) announced a Scheme PMSVANidhi for financing Street Vendors with Rs. 10000/- each in the First Tranche, Rs.20000/- in the Second tranche and Rs.50000/- in the Third Tranche under Aatma Nirbhar Bharat Abiyan package. The loan will be covered under CGTMSE Scheme with interest subvention. Govt. of Telangana estimated beneficiaries of 5,00,000 under the Scheme.

| PMSVANidhi Tranche-1 : STATUS OF BANK WISE APPLICATIONS SUBMITTED AND SANCTIONED as on 31.03.2025 |                      |                                    |                  |             |               |              |              |               |             |              |
|---|----------------------|------------------------------------|------------------|-------------|---------------|--------------|--------------|---------------|-------------|--------------|
| 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  | 357441                             | 2577             | 0.72        | 353544        | 1320         | 98.91        | 353039        | 505         | 98.77        |
| 2   | Private Sector Banks | 5488                               | 806              | 14.69       | 3183          | 1499         | 58.00        | 2984          | 199         | 54.37        |
| 3   | RRBs                 | 46336                              | 557              | 1.20        | 41020         | 4759         | 88.53        | 40712         | 308         | 87.86        |
| 4   | Coop Banks/DCCBs     | 8144                               | 17               | 0.21        | 5570          | 2557         | 68.39        | 5547          | 23          | 68.11        |
| 5   | Streenidhi           | 26213                              | 6                | 0.02        | 23956         | 2251         | 91.39        | 23944         | 12          | 91.34        |
| 6   | Not marked to any    | 11                                 | 0                | 0.00        | 0             | 11           | 0.00         | 0             | 0           | 0.00         |
|   | <b>GRAND TOTAL</b>   | <b>443633</b>                      | <b>3963</b>      | <b>0.89</b> | <b>427273</b> | <b>12397</b> | <b>96.31</b> | <b>426226</b> | <b>1047</b> | <b>96.08</b> |

- Total street vendors of 443,633 are identified by the MA&UD in Telangana State. Banks together sanctioned loans to 427,273 street vendors and disbursed loan to 426,226 street vendors as on 31.03.2025.
- DFS, Govt of India fixed a Target for disbursal of loans to 500,000 Street vendors under Tranche-1 for Telangana.
- State Bank of India sanctioned loans to 181,496 street vendors (42.47% of total sanctions) and disbursed 181,463 (42.57% of total disbursals) followed by UBI with 103,244 (24.16%) sanctions and 103,038 (24.17%) disbursals.

The performance of Private Sector Banks in sanctions and disbursals is low at **0.75%** (of total sanctions) and **0.70%** (of total disbursals) respectively.

**PMSVANidhi Scheme TRANCHE-1 Bank-wise progress**

| Sl. No.  | Name of the Bank    | No. of Loan applications submitted | Returned by bank | % of applications returned | Sanctioned |          |          | Disbursed |           |           |
|----------|---------------------|------------------------------------|------------------|----------------------------|------------|----------|----------|-----------|-----------|-----------|
|          |                     |                                    |                  |                            | No.        | Balance  | %        | No.       | Balance   | %         |
| <b>1</b> | <b>2</b>            | <b>3</b>                           | <b>4</b>         | <b>5</b>                   | <b>6</b>   | <b>7</b> | <b>8</b> | <b>9</b>  | <b>10</b> | <b>11</b> |
| 1        | State Bank of India | 183072                             | 1410             | 0.77                       | 181496     | 166      | 99.14    | 181463    | 33        | 99.12     |
| 2        | Union Bank of India | 104501                             | 511              | 0.49                       | 103244     | 746      | 98.80    | 103038    | 206       | 98.60     |

|    |                         |               |             |             |               |              |              |               |             |              |
|----|-------------------------|---------------|-------------|-------------|---------------|--------------|--------------|---------------|-------------|--------------|
| 3  | Telangana Grameena Bank | 44297         | 552         | 1.25        | 40206         | 3539         | 90.76        | 39899         | 307         | 90.07        |
| 4  | Streenidhi              | 26213         | 6           | 0.02        | 23956         | 2251         | 91.39        | 23944         | 12          | 91.34        |
| 5  | Canara Bank             | 20355         | 172         | 0.85        | 20154         | 29           | 99.01        | 20133         | 21          | 98.91        |
| 6  | Indian Bank             | 15275         | 83          | 0.54        | 15125         | 67           | 99.02        | 15025         | 100         | 98.36        |
| 7  | Bank of Baroda          | 11794         | 94          | 0.80        | 11542         | 158          | 97.86        | 11499         | 43          | 97.50        |
| 8  | Bank of India           | 5725          | 16          | 0.28        | 5661          | 48           | 98.88        | 5661          | 0           | 98.88        |
| 9  | Indian Overseas Bank    | 5638          | 98          | 1.74        | 5479          | 61           | 97.18        | 5470          | 9           | 97.02        |
| 10 | Central Bank of India   | 4598          | 53          | 1.15        | 4515          | 30           | 98.19        | 4506          | 9           | 98.00        |
| 11 | Punjab National Bank    | 3371          | 112         | 3.32        | 3249          | 10           | 96.38        | 3247          | 2           | 96.32        |
| 12 | TSCAB                   | 4026          | 2           | 0.05        | 3071          | 953          | 74.16        | 3057          | 14          | 75.93        |
| 13 | UCO Bank                | 1711          | 8           | 0.47        | 1703          | 0            | 99.53        | 1694          | 9           | 99.01        |
| 14 | HDFC Bank               | 1416          | 89          | 6.29        | 1319          | 8            | 93.15        | 1313          | 6           | 92.73        |
| 15 | Other Banks             | 11641         | 757         | 6.50        | 6553          | 4331         | 56.29        | 6277          | 276         | 53.92        |
|    | <b>GRAND TOTAL</b>      | <b>443633</b> | <b>3963</b> | <b>0.89</b> | <b>427273</b> | <b>12397</b> | <b>96.31</b> | <b>426226</b> | <b>1047</b> | <b>96.08</b> |

#### **PMSVANidhi Scheme TRANCHE-2 progress as on 31.03.2025**

| 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  | 200601                             | 7550             | 3.76        | 189898        | 3153         | 94.66        | 188603        | 1295        | 94.02        |
| 2       | Private Sector Banks | 748                                | 191              | 25.53       | 433           | 124          | 57.89        | 343           | 90          | 45.86        |
| 3       | RRBs                 | 21709                              | 715              | 3.29        | 14085         | 6909         | 64.88        | 13770         | 315         | 63.43        |
| 4       | Coop Banks/DCCBs     | 2024                               | 3                | 0.15        | 1448          | 573          | 71.54        | 1393          | 55          | 68.82        |
| 5       | Streenidhi           | 23165                              | 7                | 0.03        | 16900         | 6258         | 72.95        | 16561         | 339         | 71.49        |
| 6       | Not marked to any    | 0                                  | 0                | 0.00        | 0             | 0            | 0.00         | 0             | 0           | 0.00         |
|         | <b>GRAND TOTAL</b>   | <b>248247</b>                      | <b>8466</b>      | <b>3.41</b> | <b>222764</b> | <b>17017</b> | <b>89.73</b> | <b>220670</b> | <b>2094</b> | <b>88.89</b> |

#### **PMSVANidhi Scheme TRANCHE-2 Bankwise progress**

| 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     | 112457                             | 5550             | 4.94                       | 106577        | 330          | 94.77        | 106504        | 73          | 94.71        |
| 2       | Union Bank of India     | 54439                              | 1001             | 1.84                       | 51945         | 1493         | 95.42        | 51326         | 619         | 94.28        |
| 3       | Streenidhi              | 23165                              | 7                | 0.03                       | 16900         | 6258         | 72.95        | 16561         | 339         | 71.49        |
| 4       | Telangana Grameena Bank | 21285                              | 713              | 3.35                       | 13946         | 6626         | 65.52        | 13633         | 313         | 64.05        |
| 5       | Canara Bank             | 10998                              | 237              | 2.15                       | 10735         | 26           | 97.61        | 10671         | 64          | 97.03        |
| 6       | Indian Bank             | 6759                               | 37               | 0.55                       | 6621          | 101          | 97.96        | 6432          | 189         | 95.16        |
| 7       | Bank of Baroda          | 4707                               | 197              | 4.19                       | 3891          | 619          | 82.66        | 3696          | 195         | 78.52        |
| 8       | Bank of India           | 2744                               | 10               | 0.36                       | 2632          | 102          | 95.92        | 2632          | 0           | 95.92        |
| 9       | Indian Overseas Bank    | 2971                               | 299              | 10.06                      | 2546          | 126          | 85.70        | 2484          | 62          | 83.61        |
| 10      | Central Bank of India   | 2618                               | 101              | 3.86                       | 2198          | 319          | 83.96        | 2170          | 28          | 82.89        |
| 11      | Punjab National Bank    | 1497                               | 87               | 5.81                       | 1384          | 26           | 92.45        | 1373          | 11          | 91.72        |
| 12      | TSCAB                   | 1339                               | 0                | 8.42                       | 1052          | 287          | 78.38        | 1020          | 32          | 75.52        |
| 13      | UCO Bank                | 863                                | 11               | 1.27                       | 852           | 0            | 98.73        | 848           | 4           | 98.26        |
| 14      | Bank of Maharashtra     | 509                                | 20               | 3.93                       | 478           | 11           | 93.91        | 428           | 50          | 84.09        |
| 15      | Other Banks             | 1896                               | 196              | 10.34                      | 1007          | 693          | 68.82        | 892           | 115         | 12.89        |
| 16      | State Bank of India     | 112457                             | 5550             | 4.94                       | 106577        | 330          | 94.77        | 106504        | 73          | 94.71        |
|         | <b>GRAND TOTAL</b>      | <b>248247</b>                      | <b>8466</b>      | <b>3.41</b>                | <b>222764</b> | <b>17017</b> | <b>89.73</b> | <b>220670</b> | <b>2094</b> | <b>88.89</b> |

#### **PMSVANidhi Scheme Tranche-3 progress as on 31.03.2025**

| 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  | 80001                              | 9806             | 12.26 | 67674      | 2521    | 84.59 | 66598     | 1076    | 83.25 |
| 2       | Private Sector Banks | 107                                | 19               | 17.76 | 66         | 22      | 61.68 | 57        | 9       | 53.27 |



|   |                    |              |             |             |              |              |              |              |             |              |
|---|--------------------|--------------|-------------|-------------|--------------|--------------|--------------|--------------|-------------|--------------|
| 3 | RRBs               | 5726         | 45          | 0.79        | 5236         | 445          | 91.44        | 5099         | 137         | 89.05        |
| 4 | Coop Banks/DCCBs   | 627          | 0           | 0.00        | 499          | 128          | 79.59        | 451          | 48          | 71.93        |
| 5 | Streenidhi         | 12533        | 0           | 0.00        | 1272         | 11261        | 10.15        | 1199         | 73          | 9.57         |
| 6 | Not marked to any  | 0            | 0           | 0.00        | 0            | 0            | 0.00         | 0            | 0           | 0.00         |
|   | <b>GRAND TOTAL</b> | <b>98994</b> | <b>9870</b> | <b>9.97</b> | <b>74747</b> | <b>14377</b> | <b>75.51</b> | <b>73404</b> | <b>1343</b> | <b>74.15</b> |

#### **PMSVANidhi Scheme TRANCHE-3 Bankwise progress**

| 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     | 47550                              | 8090             | 17.01                      | 39040        | 420          | 82.10        | 38468        | 572         | 80.90        |
| 2       | Union Bank of India     | 20235                              | 843              | 4.17                       | 17493        | 1899         | 86.45        | 17112        | 381         | 84.57        |
| 3       | Telangana Grameena Bank | 5717                               | 45               | 0.79                       | 5235         | 437          | 91.57        | 5098         | 137         | 89.17        |
| 4       | Canara Bank             | 5290                               | 596              | 11.27                      | 4674         | 20           | 88.36        | 4647         | 27          | 87.84        |
| 5       | Indian Bank             | 1982                               | 17               | 0.86                       | 1950         | 15           | 98.39        | 1933         | 17          | 97.53        |
| 6       | Streenidhi              | 12533                              | 0                | 0.00                       | 1272         | 11261        | 10.15        | 1199         | 73          | 9.57         |
| 7       | Bank of India           | 1155                               | 1                | 0.09                       | 1148         | 6            | 99.39        | 1147         | 1           | 99.31        |
| 8       | Indian Overseas Bank    | 1190                               | 119              | 10.00                      | 1019         | 52           | 85.63        | 999          | 20          | 83.95        |
| 9       | Central Bank of India   | 803                                | 17               | 2.12                       | 724          | 62           | 90.16        | 698          | 26          | 86.92        |
| 10      | Bank of Baroda          | 754                                | 17               | 2.25                       | 701          | 36           | 92.97        | 685          | 16          | 90.85        |
| 11      | UCO Bank                | 419                                | 5                | 1.19                       | 413          | 1            | 98.57        | 412          | 1           | 98.33        |
| 12      | Punjab National Bank    | 507                                | 101              | 19.92                      | 400          | 6            | 78.90        | 396          | 4           | 78.11        |
| 13      | TSCAB                   | 466                                | 0                | 0.70                       | 397          | 69           | 83.45        | 363          | 34          | 77.39        |
| 14      | Bank of Maharashtra     | 111                                | 0                | 0.00                       | 108          | 3            | 97.30        | 97           | 11          | 87.39        |
| 15      | Other Banks             | 282                                | 19               | 6.74                       | 173          | 90           | 61.35        | 150          | 23          | 53.19        |
|         | <b>GRAND TOTAL</b>      | <b>98994</b>                       | <b>9870</b>      | <b>9.97</b>                | <b>74747</b> | <b>14377</b> | <b>75.51</b> | <b>73404</b> | <b>1343</b> | <b>74.15</b> |

**Submission of Interest Subsidy claims:** Controllers of Banks are advised to submit interest subsidy claim on all standard accounts at the end of each quarter on PAISA portal.

#### **d) Lending towards Government sponsored schemes:**

##### **i) Credit Flow under DAY-NRLM Scheme (SHG):**

(Rs. in Crs)

| As on      | Outstanding |          | Target 2024-25 |          | Disbursements Upto the quarter |          | NPAs        |        |       |
|------------|-------------|----------|----------------|----------|--------------------------------|----------|-------------|--------|-------|
|            | No. of A/cs | Amount   | No. of A/cs    | Amount   | No. of A/cs                    | Amount   | No. of A/cs | Amount | %     |
| 31.03.2025 | 481537      | 33208.22 | 356273         | 20000.39 | 292792                         | 20035.70 | 27642       | 539.06 | 1.62% |

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

- A total of 4,81,537 NRLM groups with outstanding loans of Rs.33,208.22 crores are in the books of the banks as on 31.03.2025.
- During the FY 2024-25 upto Q4, Banks have disbursed Rs. 20,035.70 Crs to 2,92,792 groups
- NPAs are at Rs.539.06 Crs i.e.,1.62% 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 2024-25 |         | Disbursements Upto the Quarter |         | NPAs        |        |      |
|------------|-------------|---------|----------------|---------|--------------------------------|---------|-------------|--------|------|
|            | No. of A/cs | Amount  | No. of A/cs    | Amount  | No. of A/cs                    | Amount  | No. of A/cs | Amount | %    |
| 31.03.2025 | 93503       | 5871.40 | 36516          | 5000.00 | 35825                          | 5159.10 | 8188        | 165.61 | 2.82 |

**Banks performance during the Financial Year 2024-25:**

- A total of 93,503 groups with outstanding loans of Rs.5,871.40 crores are in the books of banks.
- Banks have disbursed Rs. 5,159.10 Crs to 35825 groups
- NPAs at Rs.165.61 Crs constitute 2.82% of outstandings.

Under Self Employment Programme (SEP), against a Target of Rs. 17.64 crores to 2351 units for FY 2024-25, Banks during the FY 2024-25, have sanctioned loans amounting to Rs.14.76 crores to 1,474 units.

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

**iii) Credit Flow under MUDRA Scheme**

**Category-wise performance (Sanctions) under PMMY in Telangana as on 31.03.2025**

**(Rs in Crs)**

|            | Shishu |      | Kishore |      | Tarun |      | Tarun Plus |     | Total   |       | Target |        |
|------------|--------|------|---------|------|-------|------|------------|-----|---------|-------|--------|--------|
| As on      | A/Cs   | Amt  | A/Cs    | Amt  | A/Cs  | Amt  | A/Cs       | Amt | A/Cs    | Amt   | Amt    | %Ach   |
| 02.02.2024 | 456416 | 1433 | 212640  | 3041 | 40745 | 3420 | NA         | NA  | 709801  | 7895  | 10678  | 74%    |
| 31.10.2024 | 324910 | 1159 | 145605  | 2032 | 25828 | 2137 | NA         | NA  | 496343  | 5328  | 12944  | 41.16% |
| 17.01.2025 | 465637 | 1632 | 217527  | 3034 | 38944 | 3292 | 3139       | 484 | 725247  | 8441  | 13836  | 61.01% |
| 31.03.2025 | 615587 | 2264 | 344596  | 5139 | 61757 | 5192 | 7281       | 877 | 1029224 | 13472 | 13836  | 97.37% |

**SECTOR Wise performance under PMMY in Telangana (Rs. In Cr)**

| Sector         | Shishu        |             | Kishore       |             | Tarun        |             | Tarun Plus  |            | Total          |              | Target       |              |
|----------------|---------------|-------------|---------------|-------------|--------------|-------------|-------------|------------|----------------|--------------|--------------|--------------|
|                | A/Cs          | Amt         | A/Cs          | Amt         | Amt          | %Ach        | A/Cs        | Amt        | A/Cs           | Amt          | Amt          | %Ach         |
| Public Sector  | 90102         | 279         | 82814         | 1755        | 31898        | 2971        | 489         | 76         | 205303         | 5081         | 6363         | 79.85        |
| Private Sector | 145328        | 584         | 184190        | 2146        | 13753        | 1017        | 171         | 24         | 343442         | 3770         | 4381         | 86.06        |
| RRBs           | 127476        | 289         | 7624          | 159         | 4036         | 444         | 6612        | 777        | 145748         | 1669         | 1658         | 100.69       |
| SFBs           | 71459         | 315         | 41830         | 262         | 177          | 13          | 0           | 0          | 113466         | 590          | 1013         | 58.19        |
| NBFCs          | 181222        | 797         | 28138         | 816         | 11893        | 747         | 9           | 1          | 221262         | 2361         | 420          | 562.45       |
| <b>Total</b>   | <b>615587</b> | <b>2264</b> | <b>344596</b> | <b>5139</b> | <b>61757</b> | <b>5192</b> | <b>7281</b> | <b>877</b> | <b>1029224</b> | <b>13472</b> | <b>13836</b> | <b>97.37</b> |

**CATEGORY WISE PROGRESS REPORT ON PMMY PERFORMANCE (Rs. In Crore)**

| S<br>No | Category | Shishu                   |                | Kishor                                 |                | Tarun                                   |                | Tarun Plus                               |                | Total      |                |
|---------|----------|--------------------------|----------------|--|----------------|---|----------------|--|----------------|------------|----------------|
|         |          | (Loans up to Rs. 50,000) |                | (Loans above Rs 50,000 upto Rs 5 Lakh) |                | (Loans above Rs 5 lakh upto Rs 10 Lakh) |                | (Loans above Rs 10 lakh upto Rs 20 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 | No Of A/Cs | Sanctioned Amt |
| 1       | General  | 326283                   | 1272.64        | 236270                                 | 3766.23        | 50765                                   | 4293.06        | 6014                                     | 749.80         | 619332     | 10081.72       |
| 2       | SC       | 69694                    | 246.19         | 10510                                  | 159.62         | 1743                                    | 141.52         | 134                                      | 13.13          | 82081      | 560.46         |
| 3       | ST       | 22011                    | 69.34          | 4874                                   | 94.69          | 1682                                    | 135.91         | 82                                       | 8.13           | 28649      | 308.06         |
| 4       | OBC      | 197599                   | 675.68         | 92942                                  | 1118.02        | 7570                                    | 621.88         | 1051                                     | 106.16         | 299162     | 2521.73        |

|    |                     |        |         |        |         |       |         |      |        |         |          |
|----|---------------------|--------|---------|--------|---------|-------|---------|------|--------|---------|----------|
| 5  | Total               | 615587 | 2263.85 | 344596 | 5138.56 | 61760 | 5192.36 | 7281 | 877.21 | 1029224 | 13471.98 |
|    | Out of Above        |        |         |        |         |       |         |      |        |         |          |
|    | Women               |        |         |        |         |       |         |      |        |         |          |
| 6  | Entrepreneurs       | 339231 | 1406.16 | 78868  | 932.63  | 7431  | 556.82  | 21   | 2.67   | 425551  | 2898.28  |
|    | New Entrepreneurs / |        |         |        |         |       |         |      |        |         |          |
| 7  | Accounts            | 133767 | 507.51  | 63266  | 1389.59 | 24654 | 2277.08 | 501  | 74.85  | 222188  | 4249.04  |
| 8  | Minority            | 22983  | 77.28   | 16579  | 261.13  | 2177  | 174.37  | 35   | 5.07   | 41774   | 517.85   |
| 9  | PMJDY OD Account    | 569    | 1.30    | 0      | 0.00    | 0     | 0.00    | 0    | 0.00   | 569     | 1.30     |
| 10 | Mudra card          | 4      | 0.01    | 7      | 0.25    | 8     | 0.66    | 0    | 0.00   | 19      | 0.92     |
| 11 | NULM                | 292    | 0.47    | 79     | 1.52    | 31    | 2.74    | 0    | 0.00   | 402     | 4.72     |
| 12 | NRLM                | 138    | 0.05    | 1009   | 33.45   | 2409  | 216.32  | 0    | 0.00   | 3556    | 249.82   |
|    | Other Govt.         |        |         |        |         |       |         |      |        |         |          |
| 13 | Sponsored Prog.     | 5535   | 21.46   | 26511  | 385.54  | 1876  | 151.31  | 3    | 0.45   | 33925   | 558.75   |
| 14 | Skill Certified     | 1153   | 3.31    | 5041   | 137.35  | 1223  | 92.08   | 1    | 0.15   | 7418    | 232.89   |
| 15 | Self Certified      | 8411   | 23.13   | 14938  | 252.14  | 2263  | 176.22  | 52   | 7.20   | 25664   | 458.68   |
| 16 | Unskilled           | 4135   | 14.50   | 5804   | 168.19  | 4423  | 389.87  | 44   | 6.77   | 14406   | 579.33   |

#### Banks Performance under PMMY upto 31.03.2025:

- During the FY 2024-25, Banks sanctioned MUDRA loans to 10,29,224 beneficiaries with an outlay of Rs. 13,472 Crs
- Rs. 2,898.28 Crs Sanctioned to 4,25,551 Women Entrepreneurs.
- Rs. 4,249.04 Crs Sanctioned to 2,22,188 New Entrepreneurs
- Rs. 517.85 Crs Sanctioned to 41774 Minority community Entrepreneurs
- Rs. 560.46 Crs Sanctioned to 82081 SC Entrepreneurs
- Rs. 308.06 Crs Sanctioned to 28649 ST Entrepreneurs

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

#### Performance and NPAs position in PMMY Scheme as on 31.03.2025

(Rs. In Crs)

| MUDRA – SCHEME                | Outstandings as on 31.03.2025 |          | Disbursements (01.04.24 to 31.03.2025) |          | NPAs as on 31.03.2025 |         |       | NPA % as on 31.12.2024 |
|-------------------------------|-------------------------------|----------|--|----------|-----------------------|---------|-------|------------------------|
|                               | No. of A/cs                   | Amount   | No. of A/cs                            | Amount   | No. of A/cs           | Amount  | %     |                        |
| SHISHU <=50K                  | 1064499                       | 1879.57  | 615587                                 | 2263.85  | 138234                | 209.87  | 11.16 | 10.65                  |
| KISHORE>50k <=5 lacs          | 543836                        | 5883.06  | 344596                                 | 5138.56  | 61396                 | 553.32  | 9.40  | 7.49                   |
| TARUN >5 lacs <=10 lacs       | 108756                        | 6715.96  | 61760                                  | 5192.36  | 7978                  | 425.95  | 6.34  | 5.77                   |
| TARUN PLUS >10 lacs <=20 lacs | 4841                          | 694.00   | 7281                                   | 877.21   | 3                     | 0.30    | 0.04  | 0.05                   |
| Total                         | 1721932                       | 15172.59 | 1029224                                | 13471.98 | 207611                | 1189.44 | 7.83  | 7.95                   |

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

(Rs. In Crs)

| Cumulative As on   | No of Applications sanctioned | Amount Sanctioned | Amount Disbursed |
|--------------------|-------------------------------|-------------------|------------------|
| March, 2024        | 11811                         | 2804.03           | 1079.10          |
| December, 2024     | 13422                         | 3119.01           | 1834.19          |
| March 2025         | 14326                         | 3339.23           | 1976.74          |
| During the Quarter | 904                           | 220.22            | 142.55           |

#### Category-wise progress:

(Rs. In Crs)

| Sl. No. | Category | Cumulative loans/ applications sanctioned |         |                 |         |                 |         |
|---------|----------|---|---------|-----------------|---------|-----------------|---------|
|         |          | Upto 31.03.2024                           |         | Upto 31.12.2024 |         | Upto 31.03.2025 |         |
|         |          | No.                                       | No.     | Amt             | Amt     | No.             | Amt     |
| 1       | SC       | 2409                                      | 579.52  | 2946            | 678.42  | 3174            | 725.31  |
| 2       | ST       | 1574                                      | 367.34  | 1894            | 421.69  | 2016            | 444.84  |
| 3       | Women    | 7828                                      | 1857.17 | 8582            | 2018.92 | 9136            | 2169.02 |
|         | Total    | 11811                                     | 2804.03 | 13422           | 3119.02 | 14326           | 3339.23 |

**Banks performance upto the quarter ended 31.03.2025:**

- Under Stand-Up India scheme banks have sanctioned loans to 14326 borrowers with an outlay of Rs.3339.23 Crs
- 9,136 women beneficiaries have been sanctioned loans under SUI amounting to Rs.2169.02 Crs
- 3,174 SC beneficiaries have been sanctioned loans under SUI amounting to Rs.725.31 Crs
- 2,016 ST beneficiaries have been sanctioned loans under SUI amounting to Rs.444.84 Crs

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

**v) Credit Flow under PMEGP Scheme:****Agency wise MM/Subsidy claims achievement position: as on 31.03.2025**

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

| Sl.No | Agency       | Target-2024-25 |              |              | Achievement |              |              | % of Achievement |            |           |
|-------|--------------|----------------|--------------|--------------|-------------|--------------|--------------|------------------|------------|-----------|
|       |              | Proj.          | M.M.         | Emp.         | Proj.       | M.M.         | Emp.         | Proj.            | M.M.       | Emp.      |
| 1     | KVIC         | 605            | 16.59        | 6655         | 142         | 6.51         | 1562         | 23               | 39         | 23        |
| 2     | KVIB         | 1206           | 33.03        | 13266        | 640         | 29.64        | 7040         | 53               | 90         | 53        |
| 3     | DIC          | 1206           | 33.03        | 13266        | 1065        | 46.55        | 11715        | 88               | 141        | 88        |
|       | <b>Total</b> | <b>3017</b>    | <b>82.65</b> | <b>33187</b> | <b>1847</b> | <b>82.70</b> | <b>20317</b> | <b>61</b>        | <b>100</b> | <b>61</b> |

**NPAs under PMEGP:**

(Rs. in Crores)

| Data as on 31.03.2025 | Outstanding | NPAs          |
|-----------------------|-------------|---------------|
| No.                   | 18224       | 2476          |
| Amount                | 1124.23     | 81.20 (7.22%) |

**Performance of Banks under PMEGP as on 31.03.2025:**

- Outstandings PMEGP loans with Banks as on 31.03.2025 are at Rs. 1,124.23 Crs
- 1847 projects were sanctioned by Banks with a Margin Money involvement of Rs.82.70 crores generating employment to 20317 members.
- NPAs are at Rs.81.20 Crs constituting 7.22% of outstandings

**vi) Credit Flow under PM VISWAKARMA Scheme**

Under the scheme, a total 51887 applications have been forwarded to Banks, out of which 23060 are sanctioned and 9548 applications are pending for sanction. Bank-wise position of applications as on 29.04.2025, is given hereunder:

| S.No | Bank Name               | Applications forwarded to Banks | Sanctioned | Pending for Sanction | Disbursed | Pending for Disbursement |
|------|-------------------------|---------------------------------|------------|----------------------|-----------|--------------------------|
| 1    | STATE BANK OF INDIA     | 29803                           | 14342      | 4066                 | 13939     | 403                      |
| 2    | UNION BANK OF INDIA     | 7181                            | 3234       | 2579                 | 2481      | 753                      |
| 3    | Telangana Grameena Bank | 6129                            | 1985       | 1039                 | 1515      | 470                      |
| 4    | CANARA BANK             | 2449                            | 1133       | 315                  | 992       | 141                      |
| 5    | INDIAN BANK             | 1529                            | 644        | 126                  | 606       | 38                       |
| 6    | BANK OF BARODA          | 1333                            | 646        | 319                  | 567       | 79                       |
| 7    | INDIAN OVERSEAS BANK    | 720                             | 338        | 115                  | 328       | 10                       |
| 8    | HDFC BANK LTD           | 591                             | 12         | 363                  | 4         | 8                        |
| 9    | CENTRAL BANK OF INDIA   | 572                             | 198        | 31                   | 156       | 42                       |
| 10   | PUNJAB NATIONAL BANK    | 319                             | 171        | 20                   | 154       | 17                       |
| 11   | BANK OF INDIA           | 233                             | 128        | 28                   | 122       | 6                        |
| 12   | UCO BANK                | 178                             | 58         | 52                   | 53        | 5                        |
| 13   | BANK OF MAHARASHTRA     | 151                             | 74         | 56                   | 38        | 36                       |
| 14   | KARUR VYSYA BANK        | 149                             | 40         | 49                   | 40        | 0                        |
| 15   | ICICI BANK LTD          | 126                             | 32         | 23                   | 32        | 0                        |
| 16   | AXIS BANK               | 123                             | 7          | 113                  | 6         | 1                        |
| 17   | KOTAK MAHINDRA BANK     | 122                             | 5          | 117                  | 5         | 0                        |
| 18   | IDBI BANK LTD           | 74                              | 1          | 67                   |           | 1                        |

|    |                     |              |              |             |              |             |
|----|---------------------|--------------|--------------|-------------|--------------|-------------|
| 19 | KARNATAKA BANK      | 32           | 10           | 16          | 2            | 8           |
| 20 | SOUTH INDIAN BANK   | 17           |              | 14          |              | 0           |
| 21 | Other Banks         | 73           | 2            | 54          | 1            | 1           |
| 22 | STATE BANK OF INDIA | 29803        | 14342        | 4066        | 13939        | 403         |
|    | <b>Grand Total</b>  | <b>51887</b> | <b>23060</b> | <b>9548</b> | <b>21041</b> | <b>2019</b> |

District-wise Progress as on 29.04.2025:

| S.No | District Name            | Applications forwarded to Banks | Sanctioned   | Pending for Sanction | Disbursed    | Pending for Disbursement |
|------|--------------------------|---------------------------------|--------------|----------------------|--------------|--------------------------|
| 1    | NALGONDA                 | 7778                            | 3415         | 1390                 | 2835         | 580                      |
| 2    | NIZAMABAD                | 3966                            | 1758         | 669                  | 1623         | 135                      |
| 3    | KAMAREDDY                | 3965                            | 1968         | 310                  | 1724         | 244                      |
| 4    | KARIMNAGAR               | 3736                            | 1647         | 852                  | 1530         | 117                      |
| 5    | KHAMMAM                  | 3440                            | 1119         | 958                  | 1089         | 30                       |
| 6    | Nirmal                   | 2454                            | 1252         | 253                  | 1183         | 69                       |
| 7    | BHADRADRI KOTHAGUDEM     | 2242                            | 920          | 319                  | 862          | 58                       |
| 8    | PEDDAPALLI               | 2216                            | 1106         | 251                  | 1056         | 50                       |
| 9    | Jagitial                 | 1878                            | 1012         | 192                  | 965          | 47                       |
| 10   | YADADRI BHUVANAGIRI      | 1828                            | 851          | 339                  | 732          | 119                      |
| 11   | SURYAPET                 | 1813                            | 954          | 92                   | 893          | 61                       |
| 12   | SANGAREDDY               | 1588                            | 965          | 133                  | 877          | 88                       |
| 13   | SIDDIPET                 | 1497                            | 644          | 316                  | 600          | 44                       |
| 14   | HYDERABAD                | 1471                            | 566          | 480                  | 530          | 36                       |
| 15   | RANGA REDDY              | 1219                            | 414          | 379                  | 389          | 25                       |
| 16   | JAYASHANKAR BHUPALAPALLY | 1175                            | 634          | 130                  | 545          | 89                       |
| 17   | JOGULAMBA GADWAL         | 1103                            | 332          | 297                  | 309          | 23                       |
| 18   | RAJANNA SIRCILLA         | 1067                            | 270          | 435                  | 253          | 17                       |
| 19   | ADILABAD                 | 1036                            | 534          | 186                  | 488          | 46                       |
| 20   | JANGOAN                  | 919                             | 436          | 136                  | 400          | 36                       |
| 21   | HANUMAKONDA              | 896                             | 415          | 155                  | 384          | 31                       |
| 22   | WANAPARTHY               | 749                             | 327          | 184                  | 321          | 6                        |
| 23   | Mulugu                   | 709                             | 154          | 345                  | 150          | 4                        |
| 24   | MAHABUBNAGAR             | 482                             | 190          | 87                   | 178          | 12                       |
| 25   | KUMURAM BHEEM ASIFABAD   | 458                             | 258          | 78                   | 258          | 0                        |
| 26   | MEDAK                    | 375                             | 208          | 41                   | 191          | 17                       |
| 27   | MANCHERIAL               | 373                             | 103          | 171                  | 98           | 5                        |
| 28   | NAGARKURNOOL             | 336                             | 142          | 82                   | 131          | 11                       |
| 29   | MEDCHAL MALKAJGIRI       | 282                             | 129          | 41                   | 122          | 7                        |
| 30   | VIKARABAD                | 269                             | 113          | 53                   | 111          | 2                        |
| 31   | MAHABUBABAD              | 208                             | 78           | 73                   | 73           | 5                        |
| 32   | Warangal                 | 180                             | 65           | 79                   | 61           | 4                        |
| 33   | Narayanpet               | 179                             | 81           | 42                   | 80           | 1                        |
|      | <b>Grand Total</b>       | <b>51887</b>                    | <b>23060</b> | <b>9548</b>          | <b>21041</b> | <b>2019</b>              |

Controllers of Banks are requested to arrange for clearing the sanction / disbursement pendency as per the stipulated time norms.

**vii) Credit flow under SC corporation Schemes as on 31.03.2025:**

SC Corporation – Year wise Pending applications Status

( Rs. In lacs)

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

| S.No. | Scheme Year        | No. of Beneficiaries | Total Outlay   | Subsidy        | Bank loan     |
|-------|--------------------|----------------------|----------------|----------------|---------------|
| 1     | 2015-16            | 119                  | 197.00         | 137.17         | 59.83         |
| 2     | 2016-17            | 230                  | 629.50         | 396.80         | 232.70        |
| 3     | 2017-18            | 770                  | 1383.65        | 942.80         | 440.85        |
|       | <b>Grand Total</b> | <b>1119</b>          | <b>2210.15</b> | <b>1476.77</b> | <b>733.38</b> |

SC Corporation has forwarded the granular data of the ungrounded units for which subsidy has already been released and requested banks to return the unspent subsidy portion. The granular data has already been forwarded to banks through email for necessary action.

**SC Corporation Scheme Economic Support Schemes (ESS) / Pilot Project Schemes pending for Grounding as on 31.03.2025 :** (Rs. In lacs)

| S.No. | Particulars      | For FY 2018-19 |          | For FY 2020-21 |         |
|-------|------------------|----------------|----------|----------------|---------|
|       |                  | Phy            | Fin      | Phy            | Fin     |
| 1     | Subsidy released | 11174          | 19591.73 | 4322           | 9073.98 |
| 2     | Grounded         | 8296           | 14061.27 | 2266           | 5587.59 |
| 3     | Subsidy returned | 621            | 1009.02  | 145            | 230.23  |
| 4     | To be Grounded   | 2257           | 4521.49  | 1911           | 3256.17 |

**Position on ungrounded applications of SC Corporation as on 31.03.2025 is hereunder:** (Rs. In Cr.)

| S.No | Name                         | 2015-16    |             | 2016-17    |             | 2017-18    |             | 2018-19     |              | 2020-21     |              | 2022-23   |             | TOTAL       |              |
|------|------------------------------|------------|-------------|------------|-------------|------------|-------------|-------------|--------------|-------------|--------------|-----------|-------------|-------------|--------------|
|      |                              | No.        | Amt         | No.        | Amt         | No.        | Amt         | No.         | Amt          | No.         | Amt          | No.       | Amt         | No.         | Amt          |
| 1    | STATE BANK OF INDIA          | 65         | 0.68        | 120        | 1.51        | 514        | 6.07        | 1014        | 19.22        | 695         | 12.40        | 6         | 0.18        | 2414        | 40.06        |
| 2    | Telangana Grameena Bank      | 17         | 0.14        | 21         | 0.23        | 62         | 0.98        | 386         | 8.64         | 313         | 5.10         | 13        | 0.03        | 812         | 15.12        |
| 3    | UNION BANK OF INDIA          | 9          | 0.13        | 22         | 0.41        | 74         | 0.89        | 355         | 7.43         | 320         | 5.93         | 0         | 0.00        | 780         | 14.80        |
| 4    | DIST COOP CENTRAL BANK       | 2          | 0.06        | 1          | 0.02        | 1          | 0.01        | 85          | 1.68         | 316         | 4.67         | 0         | 0.00        | 405         | 6.43         |
| 5    | CANARA BANK                  | 6          | 0.06        | 21         | 0.59        | 28         | 0.32        | 138         | 2.99         | 143         | 2.24         | 0         | 0.00        | 336         | 6.20         |
| 6    | PUNJAB NATIONAL BANK         | 1          | 0.05        | 17         | 0.63        | 17         | 0.20        | 64          | 1.24         | 50          | 0.80         | 0         | 0.00        | 149         | 2.93         |
| 7    | CENTRAL BANK OF INDIA        | 3          | 0.02        | 3          | 0.05        | 9          | 0.10        | 70          | 1.43         | 11          | 0.19         | 0         | 0.00        | 96          | 1.80         |
| 8    | BANK OF BARODA               | 0          | 0.00        | 7          | 0.12        | 16         | 0.17        | 44          | 0.76         | 19          | 0.40         | 0         | 0.00        | 86          | 1.45         |
| 9    | INDIAN OVERSEAS BANK         | 2          | 0.02        | 3          | 0.04        | 15         | 0.15        | 35          | 0.72         | 7           | 0.17         | 0         | 0.00        | 62          | 1.09         |
| 10   | INDIAN BANK                  | 11         | 0.15        | 2          | 0.02        | 3          | 0.07        | 23          | 0.36         | 32          | 0.47         | 0         | 0.00        | 71          | 1.07         |
| 11   | BANK OF MAHARASTRA           | 0          | 0.00        | 4          | 0.14        | 1          | 0.01        | 14          | 0.28         | 0           | 0.00         | 0         | 0.00        | 19          | 0.43         |
| 12   | BANK OF INDIA                | 1          | 0.01        | 6          | 0.17        | 2          | 0.03        | 6           | 0.11         | 0           | 0.00         | 0         | 0.00        | 15          | 0.31         |
| 13   | HDFC BANK LTD                | 0          | 0.00        | 1          | 0.01        | 13         | 0.16        | 2           | 0.02         | 1           | 0.05         | 0         | 0.00        | 17          | 0.24         |
| 14   | AXIS BANK                    | 0          | 0.00        | 0          | 0.00        | 0          | 0.00        | 7           | 0.16         | 0           | 0.00         | 0         | 0.00        | 7           | 0.16         |
| 15   | ICICI BANK LTD               | 0          | 0.00        | 0          | 0.00        | 0          | 0.00        | 0           | 0.00         | 2           | 0.10         | 0         | 0.00        | 2           | 0.10         |
| 16   | IDBI BANK                    | 0          | 0.00        | 0          | 0.00        | 3          | 0.06        | 1           | 0.01         | 1           | 0.01         | 0         | 0.00        | 5           | 0.09         |
| 17   | KARUR VYSYA BANK             | 0          | 0.00        | 0          | 0.00        | 1          | 0.01        | 6           | 0.06         | 0           | 0.00         | 0         | 0.00        | 7           | 0.07         |
| 18   | CITY UNION BANK              | 2          | 0.04        | 0          | 0.00        | 1          | 0.01        | 0           | 0.00         | 0           | 0.00         | 0         | 0.00        | 3           | 0.05         |
| 19   | INDUSIND BANK LTD            | 0          | 0.00        | 0          | 0.00        | 0          | 0.00        | 0           | 0.00         | 2           | 0.04         | 0         | 0.00        | 2           | 0.04         |
| 20   | KARNATAKA BANK               | 0          | 0.00        | 0          | 0.00        | 1          | 0.01        | 1           | 0.02         | 0           | 0.00         | 0         | 0.00        | 2           | 0.03         |
| 21   | UCO BANK                     | 0          | 0.00        | 1          | 0.02        | 0          | 0.00        | 0           | 0.00         | 0           | 0.00         | 0         | 0.00        | 1           | 0.02         |
| 22   | TAMILNAD MERCANTILE BANK LTD | 0          | 0.00        | 0          | 0.00        | 1          | 0.01        | 0           | 0.00         | 0           | 0.00         | 0         | 0.00        | 1           | 0.01         |
|      | <b>Grand Total</b>           | <b>119</b> | <b>1.37</b> | <b>229</b> | <b>3.95</b> | <b>762</b> | <b>9.27</b> | <b>2251</b> | <b>45.13</b> | <b>1912</b> | <b>32.57</b> | <b>19</b> | <b>0.21</b> | <b>5292</b> | <b>92.50</b> |

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 14.05.2025 & 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 TGSC Corporation.

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

| Bank wise to be grounded units under Rural Transportation Plan (RTP) Scheme as on 01.05.2025 (Rs. In Lacs) |                         |             |               |               |               |                          |
|--|-------------------------|-------------|---------------|---------------|---------------|--------------------------|
| S.No   | Bank name               | No.of units | Unit Cost     | Subsidy       | Bank Loan     | Beneficiary Contribution |
| 1  | STATE BANK OF INDIA     | 114         | 691.17        | 328.32        | 306.82        | 56.03                    |
| 2  | Telangana Grameena Bank | 4           | 26.16         | 11.52         | 12.64         | 2.00                     |
| 3  | UNION BANK OF INDIA     | 3           | 15.42         | 8.64          | 5.30          | 1.48                     |
| 4  | INDIAN BANK             | 2           | 18.80         | 5.76          | 12.04         | 1.00                     |
| 5  | CANARA BANK             | 1           | 5.33          | 2.88          | 1.95          | 0.50                     |
| 6  | KDCC BANK               | 1           | 5.33          | 2.88          | 1.95          | 0.50                     |
|  | <b>Grand Total</b>      | <b>125</b>  | <b>762.20</b> | <b>360.00</b> | <b>340.70</b> | <b>61.50</b>             |

# Economic Support Schemes Action Plan wise status as on 01.05.2025

(Rs. In lacs)

| S. No | ESS Action Plan Year | Target       |                 | Sanctioned   |                 | Subsidy released |                 | Grounded     |                 | Subsidy returned |               | To be grounded |                |
|-------|----------------------|--------------|-----------------|--------------|-----------------|------------------|-----------------|--------------|-----------------|------------------|---------------|----------------|----------------|
|       |                      | Phy          | Fin             | Phy          | Fin             | Phy              | Fin             | Phy          | Fin             | Phy              | Fin           | Phy            | Fin            |
| 1     | 2                    | 3            | 4               | 5            | 6               | 7                | 8               | 9            | 10              | 11               | 12            | 13             | 14             |
| 1     | 2014-15              | 25765        | 10315.49        | 12431        | 7519.33         | 12074            | 7296.72         | 9667         | 5780.70         | 109              | 57.49         | 2298           | 1458.53        |
| 2     | 2015-16              | 8732         | 7500.00         | 7370         | 6818.00         | 7040             | 6549.11         | 4801         | 4621.35         | 11               | 10.56         | 2223           | 1910.21        |
| 3     | 2017-18              | 19710        | 22420.00        | 17493        | 19445.19        | 17040            | 18985.95        | 15888        | 17594.62        | 106              | 134.26        | 1046           | 1257.07        |
| 4     | 2020-21              | 7112         | 6002.86         | 4279         | 4077.46         | 2068             | 2020.90         | 1200         | 1176.57         | 20               | 25.45         | 848            | 818.92         |
| 5     | 2021-22              | 28292        | 22632.5         | 11686        | 11580.79        | 3982             | 3885.93         | 1911         | 1778.90         | 5                | 3.40          | 2066           | 2103.65        |
|       | <b>ESS total</b>     | <b>89611</b> | <b>68870.85</b> | <b>53259</b> | <b>49440.77</b> | <b>42204</b>     | <b>38738.61</b> | <b>33467</b> | <b>30952.14</b> | <b>251</b>       | <b>231.16</b> | <b>8481</b>    | <b>7548.38</b> |
| 6     | RTP                  | 1129         | 3251.52         | 1064         | 3064.32         | 1004             | 2891.52         | 848          | 2442.24         | 30               | 86.40         | 125            | 360.00         |
|       | <b>RTP total</b>     | <b>1129</b>  | <b>3251.52</b>  | <b>1064</b>  | <b>3064.32</b>  | <b>1004</b>      | <b>2891.52</b>  | <b>848</b>   | <b>2442.24</b>  | <b>30</b>        | <b>86.40</b>  | <b>125</b>     | <b>360.00</b>  |
|       | <b>Total</b>         | <b>90740</b> | <b>72122.37</b> | <b>54323</b> | <b>52505.09</b> | <b>43208</b>     | <b>41630.13</b> | <b>34315</b> | <b>33394.38</b> | <b>281</b>       | <b>317.56</b> | <b>8606</b>    | <b>7908.38</b> |

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

In the sub-committee meeting held on 14.05.2025, 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.

## ix) Credit flow under TG BC Corporation Schemes

BC Corporation has forwarded the granular data of the ungrounded units for which subsidy has already been released and requested banks to return the unspent subsidy portion. The granular data has already been forwarded to banks and Bank's Controllers are requested to either submit UCs if the schemes are grounded or return the subsidy to BC Corporation. The matter was discussed in several meetings earlier and there is a little progress in identification / release of subsidy to the BC Corporation. The latest position on grounding of applications and unspent subsidy is yet to receive from the BC Corporation.

## x) Credit flow under TG Minorities Finance Corporation Schemes as on 31.03.2025

State Minorities finance Corporation has not submitted their Annual Credit Plan for 2024-25 and also not submitted any developments in implementation of their ESS schemes.

## xi) Credit flow to others as on 31.03.2025:

### a) Credit Flow to Weaker Sections:

(Rs. In Crs)

| Outstandings |           | Disbursements Upto the quarter |           | NPAs        |         |      |
|--------------|-----------|--------------------------------|-----------|-------------|---------|------|
| No. of A/cs  | Amount    | No. of A/cs                    | Amount    | No. of A/cs | Amount  | %    |
| 8593324      | 127560.64 | 5834152                        | 102728.13 | 731863      | 5762.26 | 4.51 |

- As on 31.03.25, Outstanding credit to 85,93,324 weaker section borrowers was at Rs.1,27,560.64 Crs.
- During the FY, Banks have disbursed an amount of Rs. 1,02,728.13 Crs to 58,34,152 borrowers
- NPAs are at a level of Rs.5,762.26 Crs constituting 4.51% of outstandings.

### b) Credit Flow to Women:

(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 during the FY up to end of the quarter |           |
|---|-----------|--|--------|---|-----------|
| No.   | Amt.      | No.  | Amt.   | No.   | Amt.      |
| 6467337   | 195908.12 | 1186019  | 7169.8 | 4556935   | 106984.57 |

- As on 31.03.2025, Outstanding credit to 64,67,337 women beneficiaries was at Rs.1,95,908.12 Crs.
- Upto the quarter, Banks have disbursed an amount of Rs. 1,06,984.57 Crs to 45,56,935 women beneficiaries.

**e. Credit flow under Education Loans:**

(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     | 51681        | 2858.04         | 1967                            | 93.42         | 26818                          | 580.05        | 2307        | 54.01        | 1.89%        |
| Non-priority | 31152        | 8133.24         | 1981                            | 696.92        | 16393                          | 2523.55       | 133         | 9.44         | 0.12%        |
| <b>Total</b> | <b>82833</b> | <b>10991.28</b> | <b>3948</b>                     | <b>790.34</b> | <b>43211</b>                   | <b>3103.6</b> | <b>2440</b> | <b>63.45</b> | <b>0.58%</b> |

- As at the end of Mar 2025, Banks have Outstanding Education loans of **Rs.10,991.28 cr** to 82833 beneficiaries.
- During the FY, Banks have disbursed an amount of **Rs.3,103.60 cr** to 43211 beneficiaries.
- NPAs at **Rs. 63.45 cr** constitute 0.58% of outstandings.

**f. Credit Flow - Housing Sector:**

(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     | 352591        | 30182           | 18676                           | 651.39          | 130535                         | 3432.6          | 12053        | 337.07         | 1.12%        |
| Non-priority | 617416        | 193024.3        | 31103                           | 13810.78        | 193478                         | 51803.78        | 4887         | 897.6          | 0.47%        |
| <b>Total</b> | <b>970007</b> | <b>223206.3</b> | <b>49779</b>                    | <b>14462.17</b> | <b>324013</b>                  | <b>55236.38</b> | <b>16940</b> | <b>1234.67</b> | <b>0.55%</b> |

- As on 31.03.2025, banks together have outstanding Home Loans amounting to **Rs.2,23,206.30 Cr**
- During the FY, Banks have disbursed an amount of **Rs.55,236.38 Cr to 3,24,013** borrowers.
- NPAs of **Rs. 1,234.67 cr** constitute 0.55 % of the Housing Loans Outstanding.

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

Under PMAY Scheme, subsidy to PLIs (Primary Lending Institutions) in respect of Housing Loans sanctioned in Telangana State from 01.04.2018 (Introduction of the Scheme) to 31.03.2025 is as under:

District wise lending status as on 31.03.2025

| S.No | Name of the District | No. of Loan Accounts | Loan Disbursement   | Total Subsidy Disbursement |
|------|----------------------|----------------------|---------------------|----------------------------|
|      |                      | (units in thousands) | (Amount in ₹ crore) | (Amount in ₹ crore)        |
| 1    | Adilabad             | 585                  | 78.11               | 13.14                      |
| 2    | Hyderabad            | 42226                | 8832.93             | 962.64                     |
| 3    | Jagtial              | 7                    | 0.60                | 0.16                       |
| 4    | Jogulamba Gadwal     | 8                    | 0.92                | 0.16                       |
| 5    | Kamareddy            | 30                   | 4.87                | 0.71                       |
| 6    | Karimnagar           | 2424                 | 319.85              | 54.52                      |
| 7    | Khammam              | 1935                 | 343.80              | 45.94                      |
| 8    | Mahabubabad          | 31                   | 5.06                | 0.79                       |
| 9    | Mahbubnagar          | 2903                 | 439.08              | 68.29                      |
| 10   | Manchiryal           | 14                   | 2.52                | 0.33                       |
| 11   | Medak                | 3700                 | 659.60              | 88.39                      |
| 12   | Medchal              | 1741                 | 359.38              | 42.61                      |
| 13   | Nalgonda             | 3819                 | 563.51              | 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           | 5573                 | 1095.35             | 130.29                     |
| 18   | Sangareddy           | 90                   | 15.97               | 2.25                       |
| 19   | Siddipet             | 15                   | 2.43                | 0.36                       |
| 20   | Suryapet             | 56                   | 9.07                | 1.45                       |
| 21   | Vikarabad            | 7                    | 0.94                | 0.18                       |
| 22   | Wanaparthy           | 141                  | 20.12               | 3.28                       |
| 23   | Warangal             | 3771                 | 641.77              | 86.68                      |
| 24   | Warangal (Rural)     | 20                   | 1.83                | 0.44                       |
| 25   | Yadadri Bhuvanagiri  | 29                   | 3.33                | 0.67                       |
|      | <b>TOTAL</b>         | <b>70388</b>         | <b>13577.50</b>     | <b>1624.78</b>             |

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

(Source:NHB)



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

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

The beneficiaries, eligible to receive central assistance under this Scheme, will include any rural household who do not appear/figure on the permanent waitlist for PMAY (G) and have not availed benefit under PMAY (U). The Scheme is effective from June 19, 2017 and beneficiaries would be eligible for an interest subsidy at the rate of 3 per cent for loan amount up to Rs.2 lakh for maximum tenure of 20 years or the actual tenure of the loan whichever is lesser, with the NPV discount rate of 9 per cent.

RHISS will cover entire India, excluding the statutory towns as per Census 2011 and towns subsequently covered under PMAY (U). It will be implemented through PLIs viz. SCBs, HFCs, RRBs, Co-operative Banks, Small Finance Banks and NBFC-MFIs. NHB has been identified as the CNA by the GoI, MoRD to implement the RHISS vertical of Housing for All Mission.

**Progress in Telangana State** under the Scheme is discussed in Sub-Committee Meeting on Financial Inclusion held on 13.05.2025 and a representative from NHB was also present in the meeting. As per the data provided by NHB, no commercial Bank has so far claimed subsidy under RHISS.

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

The CD ratio of the State is at 128.67% as on 31.03.2025, which is increased by 3.14% against the previous Financial Year. Suryapet district has highest CD Ratio of 284.60% whereas Kumuram Bheem Asifabad district has a CD Ratio of 88.57%. As at the end of March 2025, no District in Telangana has CD ratio below 60%. District wise CD Ratio is enclosed as Annexure – “ B “

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

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

The Reserve Bank of India has developed a dedicated portal for collection and compilation of data on natural calamities on a real time basis through a centralized system. The portal provides facility for uploading data files relating to relief measures extended by banks and notifications issued by State Governments with regard to natural calamities.

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

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

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**Agenda 8: Bhu Bharati Issues:**

Government of Telangana has replaced Dharani portal with Bhu Bharati Portal (record of rights) to deal with various services of land records

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 to be recorded in Bhu Bharati Portal by Banks without obtaining Title Deed Pass Books. We request the State Government to arrange for awareness program to Bankers

**Agenda 9: Efforts towards Skill Development****Performance of RSETIs upto the Quarter ended 31.03.2025**

There are 11 RSETIs operating in Telangana (SBI-9 and UBI-2). RSETIs have conducted 360 programmes and trained 10804 candidates upto Q4 FY 2024-25 against the yearly target of 365 programmes and 10670 candidates respectively for FY 2024-25.

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 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. 30.87 crores and Union Bank of India which is running 2 RSETIs has to receive Rs. 4.42 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.

| S.No. | RSETI Name            | UP to<br>2018-19 | FY<br>2019-20 | FY<br>2020-21 | FY<br>2021-22 | FY<br>2022-23 | FY<br>2023-24 | FY2024-25    | TOTAL<br>(Rs. in Crs) |
|-------|-----------------------|------------------|---------------|---------------|---------------|---------------|---------------|--------------|-----------------------|
| 1     | ADILABAD              | 1.19             | -0.03         | 0             | 0             | 0.48          | 0.97          | 1.29         | 3.90                  |
| 2     | KARIMNAGAR            | 0.84             | 0.07          | 0             | 0             | 0.33          | 0.67          | 1.12         | 3.03                  |
| 3     | KHAMMAM               | 0.74             | 0             | 0             | 0             | 0.38          | 0.73          | 1.08         | 2.93                  |
| 4     | MEDAK                 | 0.84             | -0.06         | 0             | 0             | 0.65          | 0.91          | 1.05         | 3.39                  |
| 5     | MAHABUBNAGAR          | 0.89             | 0.02          | 0             | 0             | 0.29          | 0.77          | 1.10         | 3.07                  |
| 6     | NALGONDA              | 0.88             | 0             | 0             | 0             | 0.54          | 0.83          | 1.28         | 3.53                  |
| 7     | NIZAMABAD             | 1.03             | 0             | 0             | 0             | 0.29          | 0.88          | 1.18         | 3.38                  |
| 8     | RANGAREDDY            | 0.78             | 0.16          | 0             | -0.01         | 0.65          | 0.88          | 1.35         | 3.81                  |
| 9     | WARANGAL              | 1.18             | 0.07          | 0             | 0             | 0.52          | 0.74          | 1.32         | 3.83                  |
|       | <b>SBI- Sub-Total</b> | <b>8.37</b>      | <b>0.23</b>   | <b>0</b>      | <b>-0.01</b>  | <b>4.13</b>   | <b>7.38</b>   | <b>10.77</b> | <b>30.87</b>          |
| 10    | Siddipet              | 0.59             | 0.14          | 0.00          | 0.00          | 0.43          | 0.80          | 0.88         | 2.84                  |
| 11    | Muchintal             | 0                | 0             | 0             | 0             | 0.30          | 0.54          | 0.74         | 1.58                  |
|       | <b>UBI- Sub total</b> | <b>0.59</b>      | <b>0.14</b>   | <b>0.00</b>   | <b>0.00</b>   | <b>0.73</b>   | <b>1.34</b>   | <b>1.62</b>  | <b>4.42</b>           |
|       | <b>GRAND TOTAL</b>    | <b>8.96</b>      | <b>0.37</b>   | <b>0</b>      | <b>-0.01</b>  | <b>4.86</b>   | <b>8.72</b>   | <b>12.39</b> | <b>35.29</b>          |

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

--NIL--

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

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

SLBC requests all the State Heads to 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 and submit other desired manual data returns 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 standardised system for data flow and management is made available for members in SLBC website and Banks have been submitting the data through portal w.e.f. the quarter June 2022.

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

All Banks have uploaded the data for quarter ended March 2025 on SLBC portal.

### **Agenda Item 13: Discussion on Market Intelligence Issues**

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

### **Agenda Item 14: Any other issue with the permission of the chair.**

1. **PM- Surya Ghar - Muft Bijli Yojana (PMSGY):** A meeting held with Banks under the chairmanship of Addl. Secretary, DFS on 30.04.2024 and SLBC was advised to monitor the progress made under PMSGY regularly in its meetings. Accordingly, we sought data from the banks and furnished hereunder.

(Rs. In Crores)

| Sr No | Bank                  | Outstandings as on 31.03.2025 |              | Disbursements during FY |             | NPAs as on 31.03.2025 |          |
|-------|-----------------------|-------------------------------|--------------|-------------------------|-------------|-----------------------|----------|
|       |                       | No. of a/cs                   | Amount       | No. of a/cs             | Amount      | No. of a/cs           | Amount   |
| 1     | CANARA BANK           | 207                           | 4.32         | 207                     | 3.87        | 0                     | 0.00     |
| 2     | PUNJAB NATIONAL BANK  | 158                           | 2.57         | 158                     | 2.57        | 0                     | 0.00     |
| 3     | BANK OF INDIA         | 83                            | 1.56         | 83                      | 1.56        | 0                     | 0.00     |
| 4     | BANK OF BARODA        | 58                            | 1.09         | 58                      | 1.14        | 0                     | 0.00     |
| 5     | TGB                   | 17                            | 0.41         | 17                      | 0.68        | 0                     | 0.00     |
| 6     | UCO BANK              | 10                            | 0.16         | 10                      | 0.16        | 0                     | 0.00     |
| 7     | CENTRAL BANK OF INDIA | 5                             | 0.11         | 0                       | 0.00        | 0                     | 0.00     |
|       | <b>TOTAL</b>          | <b>538</b>                    | <b>10.22</b> | <b>533</b>              | <b>9.98</b> | <b>0</b>              | <b>0</b> |

Remaining all banks reported NIL Sanctions and Disbursements.

### **2. Re-KYC and Freezing of Accounts:**

RBI is monitoring the progress on Re-KYC and Freezing of accounts periodically. The data collected from the banks and submitted to RBI as on 31.03.2025 is furnished hereunder. All the banks are requested to complete Re-KYC formalities of the accounts and ensure activation at the earliest.

| S.No | Name of the bank | No. of inoperative accounts as at the end of previous month | No. of accounts becoming inoperative during the reporting month | No. of inoperative accounts activated during the reporting month | No. of inoperative accounts as at the end of reporting month | No. of frozen accounts due to pending KYC updation as at the end of previous month | No. of accounts frozen due to pending KYC updation during the reporting month | No. of accounts defrozen during the reporting month | No. of frozen accounts due to pending KYC updation as at the end of reporting month | No. of inoperative accounts with DBT benefits credited as at the end of previous month | No. of inoperative accounts with DBT benefits credited as at the end of previous month |
|------|------------------|---|---|--|--|--|---|---|---|--|--|
| 1    | UBI              | 6131607   | 54444   | 39999  | 6146052  | 54516  | 54164   | 356   | 108324  | 66325  | 99979  |
| 2    | SBI              | 3680475   |   | 2867   | 3677608  | 8,38,105   |   | 52099   | 786006  |  |  |
| 3    | ICICI BANK       | 2209841   | 6235  | 79099  | 2136977  | 19816  | 113   | 3953  | 15976   |  |  |
| 4    | TGB              | 2162198   | 57190   | 22364  | 2197024  | 237526   | 213836  | 10247   | 441115  | 13007  | 14293  |
| 5    | KMB              | 1182644   | 16151   | 33   | 1198762  | 22898  | 0   | 38  | 22936   | 633  | 658  |
| 6    | CANARA BANK      | 983622  | 11201   | 6422   | 983142   | 128090   | 13267   | 133011  | 131170  | 384869   | 384993   |
| 7    | Bank of Baroda   | 911783  | 13509   | 4252   | 920851   | 68660  | 952   | 5544  | 63952   | 22996  | 23672  |
| 8    | IOB              | 664010  | 3856  | 2105   | 665761   | 0  | 0   | 0   | 0   |  |  |
| 9    | Airtel PB        | 633382  | 5207  | 86   | 638494   | 12185  | 706   | 1   | 12798   | 192  | 195  |

|    |                    |                 |               |               |                 |                |               |               |                |               |               |
|----|--------------------|-----------------|---------------|---------------|-----------------|----------------|---------------|---------------|----------------|---------------|---------------|
| 10 | PNB                | 508292          | 3418          | 1548          | 510162          | 34575          | 671           | 2015          | 33231          | 145102        | 146766        |
| 11 | HDFC Bank Ltd      | 478448          | 16171         | 1376          | 493243          | 14199          | 60            | 261           | 13998          | 129479        | 129718        |
| 12 | KVB                | 241526          | 2278          | 2690          | 241114          | 0              | 0             | 0             | 0              | 106           | 120           |
| 13 | KARNATAKA BANK     | 201915          | 1499          | 203           | 203206          | 26440          | 148           | 941           | 27319          | 10270         | 10320         |
| 14 | Axis Bank          | 194596          | 5174          | 22357         | 177413          | 39594          | 2900          | 4993          | 37508          | 1538          | 611           |
| 15 | UCO Bank           | 182302          | 1431          | 604           | 183081          | 15462          | 516           | 129           | 15461          | 8476          | 8484          |
| 16 | CBI                | 170154          | 2996          | 521           | 172629          | 47574          | 1931          | 488           | 46131          |               |               |
| 17 | TGCAB              | 144013          | 960           | 502           | 144471          | 4303           | 199           | 384           | 4118           | 2625          | 2654          |
| 18 | South Indian Bank  | 92132           | 341           | 0             | 92473           | 5307           | 231           | 0             | 5538           | 973           | 978           |
| 19 | K B S L A Bank     | 65681           | 70            |               | 65646           | 0              | 0             | 0             | 0              | 0             | 0             |
| 20 | INDUSIND BANK      | 64513           | 5953          | 7             | 70459           | 26227          | 4531          | 409           | 30349          | 8043          | 0             |
| 21 | BOM                | 49138           | 384           | 1376          | 48146           | 239            | 0             | 1             | 240            | 1148          | 1124          |
| 22 | Yes Bank Ltd       | 47190           | 445           | 16907         | 30728           | 13597          | 0             | 0             | 0              | 0             | 0             |
| 23 | Federal Bank       | 44786           | 250           | 133           | 44903           | 12371          | 1031          | 330           | 13072          |               |               |
| 24 | Fino PB            | 37954           | 1477          | 77            | 39354           | 86             | 43            | 0             | 129            | 130           | 184           |
| 25 | Bandhan Bank       | 37693           | 5853          | 106           | 43440           | 169            | 12            | 40            | 141            | 1059          | 1101          |
| 26 | City Union Bank    | 35301           | 574           | 160           | 35586           | 0              | 0             | 0             | 0              | 150           | 155           |
| 27 | DBS BANK INDIA     | 33633           | 1314          | 1214          | 33733           | 720            | 632           | 154           | 1198           | 29227         | 29448         |
| 28 | RBL Bank           | 31652           | 1140          | 145           | 32647           | 1668           | 60            | 138           | 1746           | 101           | 108           |
| 29 | DCB Bank Limited   | 23433           | 482           | 1695          | 22220           | 2052           | 171           | 475           | 1748           | 419           | 2782          |
| 30 | AU SFB             | 23087           | 420           | 84            | 23423           | 138            | 76            | 0             | 214            | 59            | 137           |
| 31 | IDFC FIRST BANK    | 15959           | 963           | 33            | 16889           | 321            | 150           | 0             | 471            | 392           | 404           |
| 32 | TMB Ltd            | 9049            | 430           | 550           | 8929            | 637            | 80            | 35            | 682            | 0             | 0             |
| 33 | IDBI BANK LTD      | 6686            | 4             | 67            | 6623            | 4699           | 19            | 1046          | 3672           | 266           | 126           |
| 34 | CSB BANK           | 3278            | 61            | 4             | 3335            | 71             | 19            | 14            | 66             | 0             | 0             |
| 35 | The J & K Bank     | 2117            | 5             | 84            | 2038            | 420            | 0             | 79            | 341            | 0             | 0             |
| 36 | Indian Bank        | 1408            | 1107          | 1142          | 1373            | 22             | 0             | 22            | 0              | 11            | 11            |
| 37 | Utkarsh SFB        | 1289            | 49            | 0             | 1338            | 9              | 0             | 0             | 9              | 0             | 0             |
| 38 | Jana SFB           | 1275            | 34            | 6             | 1303            | 0              | 0             | 0             | 0              | 0             | 0             |
| 39 | Ujjivan SFB        | 934             | 65            | 48            | 951             | 88             | 19            | 33            | 102            | 25            | 31            |
| 40 | Punjab & Sind Bank | 376             | 15            | 40            | 351             | 3              | 4             | 2             | 5              | 19            | 24            |
| 41 | Esaf SFB           | 0               | 0             | 0             | 0               | 0              | 0             | 0             | 0              | 0             | 0             |
|    | <b>TOTAL</b>       | <b>21309372</b> | <b>223156</b> | <b>210906</b> | <b>21315878</b> | <b>1632787</b> | <b>296541</b> | <b>217238</b> | <b>1819766</b> | <b>827640</b> | <b>859076</b> |

### 3. Performance of participating banks / Financial Institutions under CKYR:

As advised by Ministry of Finance, DFS, Government of India vide letter date 10.07.2024, discussion needs to be carried in the SLBC meetings to create awareness among the Banks and Financial Institutions about CKYCRR, its benefits and usage. Accordingly, we sought data from the member banks on the following parameters.

1. Total no of branches of the bank in the state and no. of branches in which search and download functionality is available in the state.
2. No. of branches in which CKYC-id is printed on passbook and on statement of the account.
3. No. of branches in which CKYC banner along with CKYCR missed call No. 779902129 has been displayed on the notice board.

The data received from the 38 banks in respect of above items is furnished hereunder:

| S.No | Name of the Bank      | Number of branches of your Bank which are enabled with CKYC Search and Download functionality in the State | Number of branches of your Bank which are printing CKYC-Id on passbook and on statement of account. | Number of branches of your Bank in which CKYC banner along with CKYCR missed call No.779902129 is displayed on the notice board |
|------|-----------------------|--|---|---|
| 1    | BANK OF BARODA        | 437  | 437   | 437   |
| 2    | BANK OF INDIA         | 83   | 83  | 83  |
| 3    | Bank of Maharashtra   | 76   | 76  | 76  |
| 4    | CANARA BANK           | 377  | 377   | 377   |
| 5    | Central Bank of India | 99   | 99  | 99  |
| 6    | DCB Bank Limited      | 0  | 37  | 37  |
| 7    | Indian Bank           | 166  | 166   | 166   |
| 8    | INDIAN OVERSEAS BANK  | 113  | 113   | 113   |
| 9    | Punjab and Sind Bank  | 9  | 9   | 9   |
| 10   | Punjab National Bank  | 137  | 137   | 137   |
| 11   | UBI                   | 680  | 680   | 680   |
| 12   | UCO Bank              | 42   | 42  | 42  |

|    |   |                 |     |     |
|----|---|-----------------|-----|-----|
| 13 | Axis Bank                                 | 184             | 184 | 184 |
| 14 | Bandhan Bank                              | 158             | 0   | 158 |
| 15 | City Union Bank                           | 1( Centralised) | 42  | 0   |
| 16 | CSB BANK                                  | 0               | 48  | 48  |
| 17 | DBS BANK                                  | 0               | 0   | 36  |
| 18 | Dhanlaxmi Bank                            | 0               | 0   | 4   |
| 19 | Federal Bank                              | 0               | 0   | 38  |
| 20 | HDFC Bank Ltd                             | 447             | 0   | 447 |
| 21 | IDBI BANK LTD                             | 54              | 54  | 54  |
| 22 | INDUSIND BANK LTD                         | 0               | 105 | 105 |
| 23 | Karnataka bank                            | 27              | 27  | 27  |
| 24 | Karur Vysya Bank                          | 0               | 0   | 0   |
| 25 | KRISHNA BHIMA SAMRUDDHI LOCAL AREA BANK   | 0               | 0   | 14  |
| 26 | RBL Bank Ltd                              | 0               | 29  | 0   |
| 27 | South Indian Bank                         | 44              | 44  | 44  |
| 28 | TAMILNAD MERCANTILE BANK LTD              | 11              | 11  | 11  |
| 29 | Yes Bank Ltd                              | 0               | 0   | 43  |
| 30 | TELANGANA GRAMEENA BANK                   | 933             | 0   | 933 |
| 31 | Telangana State Cooperative Apex Bank Ltd | 1               | 0   | 47  |
| 32 | AU Small Finance Bank                     | 71              | 71  | 0   |
| 33 | Equitas SF Bank                           | 7               | 7   | 7   |
| 34 | ESAF Small Finance Bank                   | 4               | 0   | 4   |
| 35 | Jana Small Finance Bank Limited           | 0               | 0   | 1   |
| 36 | Shivalik Small Finance Bank Ltd.          | 1               | 1   | 1   |
| 37 | SURYODAY SMALL FINANCE BANK LTD           | 2               | 2   | 2   |
| 38 | Ujjivan Small Finance Bank                | 5               | 0   | 5   |

Further, the data received from CERSAI in respect of progress of upload, download and use of CKYCRR for customer on-boarding is furnished hereunder:

| Bank Name                                   | Upload (A) | Download (B) | Update | (A+B)  | B as % of (A+B)(Use of CKYCRR for customer onboarding) |
|---|------------|--------------|--------|--------|--|
| CENTRAL BANK OF INDIA                       | 0          | 65           | 1775   | 65     | 100%   |
| RBL Bank Ltd                                | 628        | 30726        | 32226  | 31354  | 98%  |
| UTKARSH SMALL FINANCE BANK LIMITED          | 193        | 8542         | 12093  | 8735   | 98%  |
| Suryoday Small Finance Bank Ltd             | 46         | 1205         | 8064   | 1251   | 96%  |
| IDFC FIRST BANK LIMITED                     | 5420       | 109538       | 327358 | 114958 | 95%  |
| YES BANK LIMITED                            | 2144       | 20150        | 28000  | 22294  | 90%  |
| Axis Bank Limited                           | 8796       | 66214        | 122178 | 75010  | 88%  |
| DHANLAXMI BANK LIMITED                      | 90         | 410          | 586    | 500    | 82%  |
| THE SOUTH INDIAN BANK LIMITED               | 1698       | 7596         | 8465   | 9294   | 82%  |
| Kotak Mahindra Bank                         | 16406      | 47685        | 86088  | 64091  | 74%  |
| HDFC BANK                                   | 17726      | 51040        | 196155 | 68766  | 74%  |
| AIRTEL PAYMENTS BANK LIMITED                | 8668       | 22179        | 113018 | 30847  | 72%  |
| Jana Small Finance Bank Limited             | 14         | 33           | 190    | 47     | 70%  |
| IDBI Bank Limited                           | 1725       | 3217         | 16727  | 4942   | 65%  |
| BANK OF BARODA                              | 10917      | 19259        | 28172  | 30176  | 64%  |
| Tamilnad Mercantile Bank Ltd                | 242        | 337          | 3254   | 579    | 58%  |
| THE FEDERAL BANK LTD                        | 1202       | 1315         | 57548  | 2517   | 52%  |
| UJJIVAN SMALL FINANCE BANK LTD              | 45         | 41           | 787    | 86     | 48%  |
| BANK OF MAHARASHTRA                         | 6665       | 4191         | 9863   | 10856  | 39%  |
| STATE BANK OF INDIA                         | 90542      | 41630        | 337604 | 132172 | 31%  |
| INDIAN BANK                                 | 21639      | 7973         | 47586  | 29612  | 27%  |
| Bandhan Bank Limited                        | 3624       | 800          | 17398  | 4424   | 18%  |
| CANARA BANK                                 | 43287      | 5072         | 57244  | 48359  | 10%  |
| PUNJAB AND SIND BANK                        | 26         | 3            | 885    | 29     | 10%  |
| ICICI BANK LIMITED                          | 9178       | 204          | 47117  | 9382   | 2%   |
| Union Bank Of India                         | 113132     | 2452         | 90805  | 115584 | 2%   |
| EQUITAS SMALL FINANCE BANK LTD              | 805        | 17           | 220    | 822    | 2%   |
| AU SMALL FINANCE BANK LIMITED               | 7457       | 59           | 18656  | 7516   | 1%   |
| Krishna Bhima Samruddhi Local Area Bank Ltd | 509        | 2            | 19     | 511    | 0%   |
| INDUSIND BANK LIMITED                       | 11163      | 43           | 84138  | 11206  | 0%   |
| Fino Payments Bank Limited                  | 3339       | 4            | 28     | 3343   | 0%   |
| UCO BANK                                    | 2337       | 2            | 11402  | 2339   | 0%   |
| CITY UNION BANK LTD                         | 1304       | 1            | 1409   | 1305   | 0%   |

|   |       |   |       |       |    |
|---|-------|---|-------|-------|----|
| PUNJAB NATIONAL BANK                          | 5610  | 1 | 11169 | 5611  | 0% |
| INDIA POST PAYMENTS BANK LTD                  | 58114 | 3 | 14494 | 58117 | 0% |
| TELANGANA GRAMEENA BANK                       | 36999 | 1 | 5     | 37000 | 0% |
| TELANGANA STATE COOPERATIVE APEX BANK LIMITED | 1042  | 0 | 5     | 1042  | 0% |
| KARUR VYSA BANK LIMITED                       | 3103  | 0 | 13251 | 3103  | 0% |
| The Karnataka Bank Limited                    | 1435  | 0 | 6093  | 1435  | 0% |
| DCB BANK LIMITED                              | 748   | 0 | 1059  | 748   | 0% |
| ESAF SMALL FINANCE BANK LIMITED               | 411   | 0 | 0     | 411   | 0% |
| CSB BANK LTD.                                 | 290   | 0 | 2705  | 290   | 0% |
| BANK OF INDIA                                 | 6214  | 0 | 5106  | 6214  | 0% |
| INDIAN OVERSEAS BANK                          | 5     | 0 | 9944  | 5     | 0% |

#### 4. Interest Subvention Scheme - Monitoring of end-use of Crop Loans

As per the guidelines of the RBI, Banks are advised to ensure that all crop loans against which they are claiming interest subvention should satisfy, inter alia, the following criteria:

- The borrower should be an agriculturist.
- The rate of interest charged should not exceed the rate stipulated by the Govt. of India.
- The amount of loan is fixed according to the prescribed scale of finance for agricultural loans and the loan is used for stated purpose.
- Seasonality is observed in regard to both disbursement and recovery.

Further, Banks are advised to strengthen their systems for pre-sanction scrutiny and post-disbursement supervision and also consider carrying out post-disbursement audits to ensure that all crop loans for which interest subvention is being claimed are being used for the stated purpose and that there is no diversion of funds. Banks should not claim any interest subvention for loans not meeting the above criteria as these will not be treated as 'agricultural' loans. In this connection, the detailed instructions along with the relevant circulars as received from RBI vide their mail email dt 15.04.2025 have already been circulated by SLBC to all member banks on 16.04.2025. Banks are advised to ensure meticulous compliance of RBI instructions in this regard.

#### 5. Establishment of New RSETIs

As per the directions of MoRD, Union Bank of India is proposed to establish a new RSETI at Warangal district, after completing the needed formalities. Accordingly, it was taken up by LDM, Warangal in the DCC meeting and the same was approved by DCC.

Further, MoRD has directed that RSETIs are to be opened in all the uncovered districts across the country vide letter no 1795/NACER/2023-24/F-476 dated 27/12/2023 and the same was forwarded to lead banks on 05.02.2025. We urge upon lead banks to explore opening of RSETIs in all uncovered districts of Telangana at the earliest.

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#### Agenda Item 15: Success Stories

**SMT. KALAVALA SRUJANA**  
**HUZURNAGAR, NALGONDA**

**ACTIVITY: SRI VENNELA SAREES**

Smt Kalavala Srujana approached State Bank of India for Mudra loan and applied for Rs. 8.5 Lakhs credit limit.

She has availed PMMY loan 4 times by repaying the earlier loans for her tailoring and clothes store. She is very proactive in doing her business. After availing MUDRA loan, she has prospered in business and has created employment for five women. She has gained good respect in the society and has become inspirational for many women entrepreneurs. She felt very thankful for the services and MUDRA loan financed by SBI, Huzurnagar branch. She has a thriving business now and earning to improve her standard of living.

Mrs. K Srujana from Huzurnagar (SBI Huzurnagar Branch), Telangana was identified by the DFS for the decennial celebrations of Pradhan Mantri Mudra Yojana (PMMY) 2025 programme. She along with her husband attended the programme at New Delhi on 07.04.2025 and got an opportunity to interact with Hon'ble Prime Minister Shri Narendra Modi. She expressed her gratitude for instilling confidence and help in attaining success to State Bank of India.



## Agenda 16: RBI Circulars

| Circular Number                           | Date Of Issue | Department                                     | Subject   | Meant For  |
|---|---------------|--|---|--|
| RBI/DOR/2024-2025/135                     | 29.3.2025     | Department of Regulation                       | Revised norms for Government Guaranteed Security Receipts (SRs)   | 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 Cooperative Banks All All-India Financial Institutions All Non-Banking Financial Companies (including Housing Finance Companies)               |
| DOR.STR.REC.72/21.04.048/2024-25          |               |  |   |  |
| RBI/2024-2025/134                         | 28.3.2025     | Department of Payment and Settlement Systems   | Special Clearing Operations on March 31, 2025   | The Chairman and Managing Director / Chief Executive Officer All Scheduled Commercial Banks including Regional Rural Banks / Urban Co-operative Banks / State Co-operative Banks / District Central Co-operative Banks / Local Area Banks / Payment Banks / Small Finance Banks / National Payments Corporation of India |
| CO.DPSS.RPPD.No.S1278/03-01-002/2024-2025 |               |  |   |  |
| RBI/2024-2025/133                         | 27.3.2025     | Internal Debt Management Department            | General Notification for Sale and Issue of Government of India Securities (including Treasury Bills and Cash Management Bills)  | All participants in the Government Securities market.  |
| Ref.No.IDMD.2320/08.01.01/2024-25         |               |  |   |  |
| RBI/2024-2025/132                         | 25.3.2025     | Department of Regulation                       | Gold Monetization Scheme (GMS), 2015 - Amendment  | All Scheduled Commercial Banks (other than Regional Rural Banks)   |
| DoR.AUT.REC.71/23.67.001/2024-25          |               |  |   |  |
| RBI/2024-2025/131                         | 24.3.2025     | Financial Inclusion and Development Department | Priority Sector Lending Certificates  | The Chairman / Managing Director/ Chief Executive Officer [All Scheduled Commercial Banks (including Regional Rural Banks)/ Primary (Urban) Co-operative Banks/ Local Area Banks]  |
| FIDD.CO.PSD.BC.No.12/04.09.001/2024-25    |               |  |   |  |
| RBI/2024-2025/130                         | 24.3.2025     | Department of Regulation                       | Review of Priority Sector Lending (PSL) Target – Urban Co-operative Banks (UCBs)  | Primary (Urban) Co-operative Banks other than Salary Earners' Banks  |
| DOR.CRE.REC.69/07.10.002/2024-25          |               |  |   |  |
| RBI/2024-2025/129                         | 24.3.2025     | Department of Currency Management              | Currency Chest operations on March 31, 2025   | All Currency Chest (CC) holding banks  |
| DCM (CC) No.S3811/03.51.001/2024-25       |               |  |   |  |
| RBI/2024-2025/128                         | 21.3.2025     | Department of Regulation                       | Treatment of Right-of-Use (ROU) Asset for Regulatory Capital Purposes   | All NBFCs (including HFCs) and Asset Reconstruction Companies implementing Companies (Indian Accounting Standards) Rules, 2015   |
| DOR.CAP.REC.No.68/21.01.002/2024-25       |               |  |   |  |
| RBI/2024-2025/127                         | 20.3.2025     | Department of Regulation                       | Amortisation of additional pension liability - Implementation of Pension Scheme in Regional Rural Banks with effect from November 1, 1993 - Prudential Regulatory Treatment | All the Regional Rural Banks   |
| DOR.ACC.REC.No.67/21.04.018/2024-25       |               |  |   |  |
| RBI/2024-2025/126                         | 20.3.2025     | Department of Regulation                       | Reserve Bank of India (Financial Statements - Presentation and Disclosures) Directions, 2021: Clarifications  | All Commercial and Cooperative Banks   |
| DOR.ACC.REC.No.66/21.04.018/2024-25       |               |  |   |  |
| RBI/2024-2025/125                         | 17.3.2025     | Foreign Exchange Department                    | Asian Clearing Union (ACU) Mechanism – Indo-Maldives trade  | All Category-I Authorised Dealer Banks   |
| A.P. (DIR Series) Circular No. 22         |               |  |   |  |
| RBI/2024-2025/124                         | 17.3.2025     | Department of Government and Bank Accounts     | Annual Closing of Government Accounts – Transactions of Central / State Governments – Special Measures for the Current Financial Year (2024-25)                             | All Agency Banks   |
| CO.DGBA.GBD.No.S1003/42-01-029/2024-2025  |               |  |   |  |
| RBI/2024-2025/123                         | 15.3.2025     | 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 12 Entries                                  | The Chairpersons/ CEOs of all the Regulated Entities   |
| DOR. AML.REC.65/14.06.001/2024-25         |               |  |   |  |
| RBI/2024-2025/122                         | 28.2.2025     | Department of Government and Bank Accounts     | Reporting and Accounting of Central Government transactions for March 2025  | All Agency Banks   |
| CO.DGBA.GBD.No.S954/42-01-029/2024-2025   |               |  |   |  |



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| RBI/2024-2025/121                       | 27.2.2025 | Department of Regulation                | Implementation of Section 51A of UAPA, 1967: Updates to UNSC's 1267/ 1989 ISIL (Da'esh) & Al-Qaida Sanctions List: Amendments in 01 Entry  | The Chairpersons/CEOs of all the Regulated Entities  |
| DOR.AML.REC.64/14.06.001/2024-25        |           |   |  |  |
| RBI/2024-2025/120                       | 25.2.2025 | Department of Regulation                | Exposures of Scheduled Commercial Banks (SCBs) to Non-Banking Financial Companies (NBFCs) – Review of Risk Weights   | All Scheduled Commercial Banks (including Small Finance Banks but excluding Regional Rural Banks and Payments Banks)   |
| DOR.STR.REC.61/21.06.001/2024-25        |           |   |  |  |
| RBI/2024-2025/119                       | 25.2.2025 | Department of Regulation                | Review of Risk Weights on Microfinance Loans   | All Commercial Banks (including Small Finance Banks, Local Area Banks and Regional Rural Banks) excluding Payments Banks   |
| DOR.CRE.REC.63/21.06.001/2024-25        |           |   |  |  |
| RBI/2024-2025/118                       | 24.2.2025 | Department of Regulation                | Review and rationalization of prudential norms - UCBs  | All Primary (Urban) Co-operative Banks   |
| DOR.CRE.REC.62/07.10.002/2024-25        |           |   |  |  |
| RBI/2024-2025/117                       | 21.2.2025 | Financial Markets Regulation Department | Reserve Bank of India (Forward Contracts in Government Securities) Directions, 2025  | All Eligible Market Participants   |
| FMRD.DIRD.16/14.03.042/2024-25          |           |   |  |  |
| RBI/2024-2025/116                       | 17.2.2025 | Department of Regulation                | Reserve Bank of India (Prudential Regulations on Basel III Capital Framework, Exposure Norms, Significant Investments, Classification, Valuation and Operation of Investment Portfolio Norms and Resource Raising Norms for All India Financial Institutions) Directions, 2023 - Amendment | Export-Import Bank of India (EXIM Bank), the National Bank for Agriculture and Rural Development (NABARD), the National Bank for Financing Infrastructure and Development (NaBFID), the National Housing Bank (NHB) and the Small Industries Development Bank of India (SIDBI) |
| DOR.MRG.REC.60/00-00-017/2024-25        |           |   |  |  |
| RBI/2024-2025/115                       | 17.2.2025 | Financial Markets Regulation Department | Government securities transactions between a Primary Member (PM) of NDS-OM and its own Gilt Account Holder (GAH) or between two GAHs of the same PM  | All participants in Government Securities market   |
| FMRD.MIOD.No.15/11.01.051/2024-25       |           |   |  |  |
| RBI/2024-2025/114                       | 13.2.2025 | Foreign Exchange Department             | Export-Import Bank of India's GOI-supported Line of Credit of USD 120 mn to the Government of the Socialist Republic of Vietnam (GO-VNM) for procurement of High-Speed Guard Boats in the Borrower's Country   | All Category – I Authorised Dealer Banks   |
| A.P. (DIR Series) Circular No. 21       |           |   |  |  |
| RBI/2024-2025/113                       | 13.2.2025 | Foreign Exchange Department             | Export-Import Bank of India's GOI-supported Line of Credit of USD 180 mn to the Government of the Socialist Republic of Vietnam for procurement of 4 Offshore Patrol Vessels (OPV) in the Borrower's Country   | All Category – I Authorised Dealer Banks   |
| A.P. (DIR Series) Circular No. 20       |           |   |  |  |
| RBI/2024-2025/112                       | 11.2.2025 | Department of Regulation                | All Agency Banks to remain open for public on March 31, 2025 (Monday)  | All Agency Banks   |
| DOR.CO.SOG(Leg) No.59/09.08.024/2024-25 |           |   |  |  |
| RBI/2024-2025/111                       | 07.2.2025 | Department of Regulation                | Change in Bank Rate  | All Banks  |
| DoR.RET.REC.57/12.01.001/2024-25        | 07.2.2025 | Monetary Policy Department              | Standing Liquidity Facility for Primary Dealers  | All Primary Dealers,   |
| RBI/2024-2025/110                       |           |   |  |  |
| REF.No.MPD.BC.398/07.01.279/2024-25     | 07.2.2025 | Financial Markets Operation Department  | Liquidity Adjustment Facility - Change in rates  | All Liquidity Adjustment Facility (LAF) participants   |
| RBI/2024-2025/109                       |           |   |  |  |
| FMOD.MAOG.No.150/01.01.001/2024-25      | 30.1.2025 | Enforcement Department                  | Framework for imposing monetary penalty and compounding of offences under the Payment and Settlement Systems Act, 2007   | The Chairman / Managing Director / Chief Executive Officer, Authorised Payment System Operators / Banks  |
| RBI/2024-2025/108                       |           |   |  |  |
| EFD.CO.No.1/02.08.001/2024-25           | 29.1.2025 | Department of Regulation                | Private Placement of Non-Convertible Debentures (NCDs) with maturity period of more than one year by HFCs  | All Housing Finance Companies (HFCs)   |
| RBI/2024-2025/107                       |           |   |  |  |
| DOR.FIN.REC.No.58/03.10.136/2024-25     |           |   |  |  |

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|  |           |  | – Review of guidelines   |   |
| RBI/2024-2025/106                          | 20.1.2025 | Department of Regulation                       | Guidelines on Settlement of Dues of borrowers by ARCs  | All Asset Reconstruction Companies (ARCs)   |
| DoR.SIG.FIN.REC.56/26.03.001/2024-25       |           |  |  |   |
| RBI/2024-2025/105                          | 17.1.2025 | Customer Service Department                    | Prevention of financial frauds perpetrated using voice calls and SMS – Regulatory prescriptions and Institutional Safeguards | Chairman/Managing Director/CEOs All Commercial Banks (including Regional Rural Banks, Small Finance Banks, Payment Banks, and Local Area Banks) All Primary (Urban) Co-operative Banks, State Co-operative Banks, District Central Co-operative Banks All Prepaid Payment Instrument Issuers All Non-Banking Financial Companies (including Housing Finance Companies) All Credit Information Companies All Payment Aggregators All Payment Systems Participants & Payment System Providers |
| CEPD.CO.OBD.No.S1270/50-01-001/2024-25     |           |  |  |   |
| RBI/2024-2025/104                          | 17.1.2025 | Department of Supervision                      | Coverage of customers under the nomination facility  | The Chairman / Managing Director / Chief Executive Officer All Scheduled Commercial Banks (Excluding RRBs) All Primary (Urban) Co-operative Banks All Deposit Taking NBFCs (Excluding HFCs) [Supervised Entities (SEs)]   |
| Ref.No.DoS.CO.PPG/SEC.13/11.01.005/2024-25 |           |  |  |   |
| RBI/2024-2025/103                          | 03.1.2025 | Department of Government and Bank Accounts     | Status of March 30, 2025 for Government transactions through integration with e-Kuber  | All Agency Banks  |
| CO.DGBA.GBD.No.S770/42-01-029/2024-2025    |           |  |  |   |
| RBI/2024-2025/102                          | 02.1.2025 | Financial Inclusion and Development Department | Formation of new district in the State of Nagaland – Assignment of Lead Bank Responsibility                                  | The Chairman / Managing Director & Chief Executive Officer Lead Banks Concerned   |
| FIDD.CO.LBS.BC.No.11/02.08.001/2024-25     |           |  |  |   |
| RBI/2024-2025/101                          | 01.1.2025 | Financial Markets Regulation Department        | Participation of NaBFID as an AIFI in financial markets  | All eligible market participants  |
| FMRD.DIRD.No.09/14.03.004/2024-25          |           |  |  |   |