

47th SLBC Quarterly meeting for the quarter ended September 2025

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Agenda 1: Adoption of Minutes of the 46th SLBC Quarterly Meeting

The minutes of 46th SLBC meeting for the quarter ended 30th June 2025 held on 20.08.2025 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 46th SLBC Quarterly Meeting - Action Taken Report

No	Action Point	Action by	Action initiated
1	All the inactive BCs for more than one month need to be activated/ replaced with new BCs to extend uninterrupted banking services	Fino Payments Bank -1096, Airtel Payments Bank-980, SBI-58, DCB Bank-23 & other Banks with Inactive BCs.	The matter was discussed in Sub-Committee meeting on FI & DP and all Banks have confirmed having sensitized their field functionary to ensure activation or replacement of the inactive BC/CSPs.
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.	Controllers of all Banks	The matter was discussed in the Sub Committee on FI & DP meeting held on 07.11.2025. Banks have been advised to adhere to timelines of 10 th day immediately after end of the quarter for timely conducting of various meetings of SLBC.
3	Banks to ensure achievement of all the 3 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 25(24) Banks could achieve Norm-1, 20(19) Banks could achieve Norm-2 and 25(25) Banks could achieve Norm-3.
4	Reimbursement of VLR/ PV amounting to Rs.725.18 crores due to the Banks from 2014-2018 by Agriculture Department, Government of Telangana to be expedited. Reimbursement of Rythu Bandhu cheque printing charges of Rs.25.94 crores to Banks by Agriculture Department, Government of Telangana to be expedited	Agriculture /Finance Dept, GoT	Pending with Govt of Telangana. No developments during the quarter.
5	Reimbursement of RSETI expenditure of Rs.35.38 crores due to the sponsor Banks to be expedited.	SERP & GoT, Gol	Pending with MoRD. No developments during the quarter.

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 07.11.2025 to review the progress in financial inclusion initiatives as at the end of September 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
September 2025	1902	1625	3163	6690

The centre categorisation and sector-wise distribution of bank branches as on 30.09.2025 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 3 new unbanked villages during February 2025 in Telangana State and advised us to allocate the village to the bank for coverage by a banking outlet within a radius of 5KM vide mail dated 10.02.2025. Out of these, at two villages allotted to Union Bank of India, it is confirmed that BC points are since established. In respect of remaining one village allotted to SBI, the status is as under.

S.No	Name of the District	Block Name	Village	Allocated Bank	Remarks
1.	KB Asifabad	Kagaznagar	Metindhani	SBI	Department of Telecommunication informed that Metindhani (V) is not having any mobile coverage. However, 4G tower is planned in the village premises under 4G Saturation Project and is being executed by M/s BSNL. It is expected that the commissioning of the tower will be completed by February 2026

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

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

iv) Opening of bank branch, ATM or BC outlet in the vicinity of CAPF camps and opening of one banking outlet at each Gram Panchayat Bhawan in the 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 11.08.2025, 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 TFIIP programme was extended upto 31.03.2024

Progress as on 30.09.2025 is as per the table below

Operative CASA Accounts (BENCHMARK TARGET: 129755 PER LAKH POPULATION)					
District	Population	Achievement as on 31.01.2020 (Per lakh population)	Achievement as on 30.09.2025 (Per lakh population)	% Achievement	Remarks
Kumuram Bheem Asifabad	515814	113872	139060	107	
Bhadradi Kothagudem	1069000	139075	136381	105	
Jayashankar Bhupalapally	711434	94996	149932	116	
PMJJBY enrolments (BENCHMARK TARGET: 9,775 PER LAKH POPULATION)					
District	Population	Achievement as on 31.01.2020 (Per lakh population)	Achievement as on 30.09.2025 (Per lakh population)	% Achievement	Remarks
Kumuram Bheem Asifabad	515814	9756	24966	255	
Bhadradi Kothagudem	1069000	25675	27550	282	
Jayashankar Bhupalapally	711434	8560	22612	231	
PMSBY enrolments (BENCHMARK TARGET: 30,303 PER LAKH POPULATION)					
District	Population	Achievement as on 31.01.2020 (Per lakh population)	Achievement as on 30.09.2025 (Per lakh population)	% Achievement	Remarks
Kumuram Bheem Asifabad	515814	18482	35510	117	
Bhadradi Kothagudem	1069000	42364	42486	140	
Jayashankar Bhupalapally	711434	13945	45014	149	
APY subscribers (BENCHMARK TARGET: 2886 PER LAKH POPULATION)					
District	Population	Achievement as on 31.01.2020	Achievement as on 30.09.2025 (Per lakh population)	% Achievement	Remarks

		(Per lakh population)			
Kumuram Bheem Asifabad	515814	1275	7187	249	
Bhadadri Kothagudem	1069000	2456	7200	249	
Jayashankar Bhupalapally	711434	1393	7423	257	

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 30.09.2025 for 169 villages is as per the following table.

Bank Name	No. of Villages Allocated	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
Bank of Baroda	1	1464	1364	1151	487	483	435	74
Canara Bank	6	4122	1200	292	168	156	113	43
Central Bank of India	1	1096	1017	677	630	489	472	318
Indian Bank	2	1645	1586	1470	1258	792	704	396
Indian Overseas Bank	2	1342	1342	1342	965	908	800	662
Punjab National Bank	1	2018	1605	1486	1286	784	750	494
State Bank of India	46	58269	52337	46742	21112	8149	6433	4712
Telangana Grameena Bank	87	94326	70329	58139	34337	20885	13890	6278
Union Bank of India	22	25546	24894	24410	2589	259	187	501
UCO Bank	1	591	460	452	67	425	361	168
Total	169	190419	156134	136161	62899	33330	24145	13646

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

Inactive Business Correspondents – hurdles / issues involved.

There are 77,947 BCs of Banks, SFBs and Payment Banks functioning in the State of which 51,822 are in Rural, 12,654 in Semi Urban and 13,471 in Urban & Metro areas. A total of 32,081 BCs are inactive as on 30.09.2025 of which, 20,939 are in Rural, 5,332 in Semi Urban and 5,810 in Metro Areas.

Bank wise status of Inactive BCs- Fino PB- 25,315, Airtel PB- 3,220, Yes Bank - 2910, HDFC Bank – 227, IDFC First Bank – 166, SBI-75 & TGB - 51. Banks with Inactive BCs need to initiate action for activation of BCs or appoint new BCs before 30.11.2025, more particularly, inactive BCs in Rural areas must be activated immediately to ensure that 100% villages are covered with Banking infrastructure.

The Bank wise details of BCs are as under:

Bank	No. of BC/CSP as on 30.09.2025				Incr/Decr. BCs over June 2025	No. of Inactive BC/CSP(>90days) as on 30.09.2025				Inc/Dec in No of Inactive BCs over June 2025
	Rural	Semi Urban	Urban /Metro	Total		Rural	Semi Urban	Urban /Metro	Total	
BANK OF BARODA	117	104	270	491	-5	0	0	11	11	5
BANK OF INDIA	9	38	37	84	26	0	0	0	0	0
BANK OF MAHARASHTRA	10	29	0	39	0	2	0	0	2	0
CANARA BANK	254	165	65	484	238	0	1	0	1	-14
CENTRAL BANK OF INDIA	77	17	7	101	-6	0	0	0	0	0
INDIAN BANK	116	44	44	204	16	0	0	0	0	0
INDIAN OVERSEAS BANK	110	52	70	232	9	1	4	6	11	11
PUNJAB NATIONAL BANK	28	18	13	59	6	0	0	0	0	0
PUNJAB AND SIND BANK	0	0	2	2	0	0	0	0	0	0
UNION BANK OF INDIA	953	0	226	1179	71	15	0	9	24	3
UCO BANK	4	10	12	26	0	2	5	10	17	0
STATE BANK OF INDIA	2107	424	562	3093	131	43	9	23	75	58
AXIS BANK	38	1160	544	1742	-107	0	18	8	26	-22
BANDHAN BANK	0	0	0	0	0	0	0	0	0	0
CSB BANK LIMITED	0	0	0	0	-2	0	0	0	0	0
CITY UNION BANK	0	0	0	0	0	0	0	0	0	0
DCB BANK	98	0	0	98	33	25	0	0	25	23
DHANLAXMI BANK	0	0	0	0	0	0	0	0	0	0
FEDERAL BANK	0	9	1	10	0	0	0	0	0	0
HDFC BANK	428	109	27	564	-2	189	31	7	227	13
ICICI BANK	379	0	14	393	0	0	0	0	0	0
IDBI BANK	0	0	0	0	0	0	0	0	0	0
IDFC FIRST BANK	317	108	17	442	21	126	39	1	166	0
INDUSIND BANK	16	0	422	438	-46	0	0	0	0	0
J & K BANK	0	0	0	0	0	0	0	0	0	0
KARNATAKA BANK	0	0	0	0	0	0	0	0	0	0
KARUR VYSYA BANK	0	4	3	7	0	0	0	0	0	0
KOTAK MAHINDRA BANK	7	1	1	9	0	0	0	0	0	0
RBL BANK	0	0	79	79	-2	0	0	0	0	0
SOUTH INDIAN BANK	0	0	0	0	0	0	0	0	0	0
TAMILNAD MERCANTILE BANK	0	0	0	0	0	0	0	0	0	0
YES BANK	12137	1001	1771	14909	-1193	2429	188	293	2910	-15
KBS LOCAL AREA BANK	5	0	0	5	0	0	0	0	0	0
TELANGANA GRAMEENA BANK	2290	0	0	2290	3	51	0	0	51	3
TGCAB	0	0	0	0	0	0	0	0	0	0
AU SMALL FIN.BANK	8	78	25	111	10	0	0	0	0	0
ESAF SMALL FIN. BANK	0	0	10	10	2	0	0	0	0	0
FINO PAYMENTS BANK	19552	5294	6045	30891	920	15962	4312	5041	25315	1096
INDIA POST PAYMENTS BANK	5378	1171	930	7479	173	0	0	0	0	0
AIRTEL PAYMENTS BANK	7384	2818	2274	12476	2456	2094	725	401	3220	980
TOTAL	51822	12654	13471	77947	2752	20939	5332	5810	32081	2141

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 September 2025, there are 8,630 ATMs functioning in the State of Telangana.

POS: As at the end of September 2025, there are 3,69,090 POS Machines were deployed by banks with the Merchants as touch points across the State of Telangana.

Micro ATMs: As at the end of September 2025, there are 19,642 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 30.09.2025 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 Seeded
PSB	4851688	3060166	3459176	4452678	7911854	2864.04	888212	6375383	6919823
PVT	1388696	302076	759844	930928	1690772	373.59	396868	1597192	1159202
RRB	3162595	293859	1226027	2230427	3456454	1845.16	550077	1022962	2789985
Grand Total	9402979	3656101	5445047	7614033	13059080	5082.79	1835157	8995537	10869010

- Banks in the State have so far opened 1,30,59,080 PMJDY accounts, together having balances amounting to Rs.5082.79 crores.
- 18,35,157 PMJDY accounts are having zero balances i.e., 14.05% of total accounts.
 - Out of their PMJDY accounts, Kotak Mahindra Bank has 58.82%, South India Bank -47.53% & Karur Vysya Bank 44% of zero balance accounts.
- 89,95,537 (68.88%) of PMJDY accounts have been issued with Rupay cards
 - HDFC, Jammu & Kashmir Bank & Yes Banks have issued Rupay cards to all PMJDY account holders (100% coverage)
 - IDBI Bank (48.94%), Central Bank of India (36.76%), Kotak Mahindra Bank (30.46%), Telangana Grameena Bank (29.60%), Federal Bank (19.73%) & Indusind Bank (10.27%) have less than 50 % coverage
- 1,08,69,010(83.23%) 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 44.81% 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 vide mail dated 28.10.2025 that there are 41 pin codes, 5 blocks pertaining to Telangana State, 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	Yadadri	Adda Gudur
5	Yadadri	Motakondur

S.No	District	Mandal	VTC	Pincode	S.No	District	Mandal	VTC	Pincode
1	Nalgonda	Adividevulapally	Adividevulapally	508208	22	Bhadradi	Kothagudem	Kothagudem	507119
2	Nizamabad	Armoor	Amdapur	503174	23	Bhadradi	Kothagudem	Kothagudem	507138
3	Nizamabad	Armoor	Aloor	503223	24	Karimnagar	Kothapally	Sitarampur	505497
4	Jangoan	Bachannapet	Kodavatoor	506175	25	Mahabubabad	Mahabubabad	Mahabubabad	506102
5	Jangoan	Bachannapet	Pochannapet	506317	26	Warangal	Nadikuda	Cherlapalle	506391
6	Nirmal	Basar	Basar	504107	27	Siddipet	Nangnoor	Baddipadaga	502375
7	Mahabubabad	Bayyaram	Kambalapalle	506103	28	Jangoan	Narmetta	Malakpet	506318
8	Nizamabad	Bheemgal	Bheemgal	503322	29	Nizamabad	Navipet	Ananthagiri	503186
9	Kamareddy	Bhiknoor	Anthampalle	503102	30	Jangoan	Palakurthy	Palakurthi	506146
10	Kamareddy	Birkur	Poshetpalle	503301	31	Sangareddy	Patancheru	Patancheru	502324
11	Siddipet	Chinnakodur	Allipur	502310	32	Wanaparthy	Peddmandaddi	Chinnamandadi	509106
12	Bhadradi	Chunchupalli	Penugadapa	507103	33	Peddapalli	Ramagundam	Jangoan	505466
13	Bhadradi	Chunchupalli	Chunchupalli	507118	34	Sangareddy	Sangareddy	Chintalpally	502294
14	Hanumakonda	Dharmasagar	Unikicherla	506370	35	Warangal	Sangem	Chintalapalle	506329
15	Kamareddy	Domakonda	Chintamanpalle	503112	36	Rangareddy	Serilingampalle	Gachibowli	500109
16	Warangal	Duggondi	Duggondi	506333	37	Hyderabad	Shaikpet	Shaikpet	500110
17	Nalgonda	Gurrampode	Chinthaguda	508257	38	Rangareddy	Shamshabad	Shamshabad (P)	500108
18	Kamareddy	Kamareddy	Chinna Mallareddy	503110	39	Hyderabad	Tirumalgerry	Tirumalagiri	500093

19	Rangareddy	Kandukur	Akberja	500113	40	Komaram Bheem	Tiryani	Bheempur	504297
20	Karimnagar	Karimnagar	Karimnagar	505210	41	Hanumakonda	Warangal	Warangal	506008
21	Hanumakonda	Khila Warangal	Mamnoor	506166					

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

(ii) 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 various dates, latest being 30.10.2025 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 **30.09.2025** is as per the following table:

Bank Type	PMSBY	PMJJBY	APY	Total
Public Sector	13527933	5892526	1754351	21174810
Private Sector	1826302	349138	199750	2375190
RRB	4658297	2982777	637180	8278254
Cooperative Banks	440256	786778	31	1227065
Small Finance & Payment Banks	1804	8923	1259	11986
Total	20454592	10020142	2592571	33067305

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 30.09.2025 is enclosed as **Annexure “L”**.

ii) APY Achievements for 2025-26:

PFRDA has set a target of 4,88,045 enrolments for FY 2025-26.

Bank wise performance as on 30.09.2025 is as under:

S No	Name of the Bank	Annual Target	APY accounts opened in Current FY	Achievement in Current FY	Cumulative APY accounts opened since inception
1	Canara Bank	36,400	17,742	49%	2,08,102
2	Indian Bank	16,100	5,840	36%	90,258
3	State Bank of India	1,21,400	43,973	36%	6,92,726
4	Union Bank of India	67,500	21,156	31%	4,73,475
5	Indian Overseas Bank	11,200	3,341	30%	48,809
6	UCO Bank	4,100	1,187	29%	8,112
7	Bank of Baroda	16,800	4,810	29%	1,00,293
8	Central Bank of India	9,600	1,985	21%	50,401
9	Punjab and Sind Bank	900	181	20%	3,147
10	Bank of Maharashtra	6,600	1,205	18%	12,893
11	Bank of India	8,300	950	11%	36,734
12	Punjab National Bank	13,900	817	6%	29,401
	PSBs Total	3,12,800	1,03,187	33%	17,54,351
13	IDBI Bank	3,570	4,147	116%	41,377
14	HDFC Bank	28,910	20,563	71%	71,332
15	Axis Bank	11,130	500	4%	18,097
16	ICICI Bank	11,200	258	2%	14,613
17	Kotak Mahindra Bank	3,760	3,803	101%	24,313
18	Karnataka Bank	1,080	712	66%	5,697
19	Karur Vysya Bank	2,560	1,615	63%	5,490
20	Tamilnad Mercantile Bank	480	252	53%	5,317
21	Yes Bank	800	281	35%	1,125
22	IDFC First Bank	720	230	32%	1,227
23	South Indian Bank	1,880	534	28%	3,850
24	Dhanlaxmi Bank	320	81	25%	484
25	Federal Bank	1,480	370	25%	2,131
26	DCB Bank	1,480	334	23%	1,598
27	City Union Bank	1,560	271	17%	1,528
28	Bandhan Bank	1,200	91	8%	1,027
29	CSB Bank	920	27	3%	99
30	Indusind Bank	800	19	2%	195
31	Standard Chartered Bank	120	0	0%	0
32	RBL Bank	120	0	0%	17
33	Lakshmi Vilas Bank	2,040	0	0%	169
34	Jammu and Kashmir Bank	120	0	0%	64
	Private Banks Total	76,250	34,088	45%	1,99,750
34	Telangana Grameena Bank	92,600	49,005	53%	6,37,180
	RRBs Total	92,600	49,005	53%	6,37,180
35	TGCAB	940	31	3%	31
36	DCCBs	3400	0	0%	0

	Co-operative Banks Total	4,340	31	1%	31
37	ESAF Small Finance Bank	260	152	58%	482
38	AU Small Finance Bank	910	433	48%	741
39	Equitas Small Finance Bank	390	1	0%	4
40	Ujjivan Small Finance Bank	325	0	0%	0
41	Suryoday Small Finance Bank	130	0	0%	32
	SFBs Total	2,015	586	29%	1,259
42	Others	40	4	10%	48
	Grand Total	4,88,045	1,86,901	38%	25,92,619

CITIZEN's CHOICE FY 2025-26 H1P2 - CAMPAIGN:

The main objective of the "APY CITIZEN's CHOICE - Exclusively for SLBCs & State Coordinators of Banks" campaign is to reach out to the eligible population that has not yet enrolled in the Atal Pension Yojana & the campaign aims to increase APY enrolment so that individuals can live with dignity during their retirement years, starting from the age of 60.

The achievement under Citizen's choice FY 2025-26 H1-P2 Campaign as on 30.09.2025 is at 87,172 enrollments against target of 1,34,831 i.e., an achievement of 64.65% of targets.

Bank wise achievement under the campaign is as under:

Name of the Bank	Target	No. of APY Accounts enrolled	% of Target Achievement
IDBI Bank	1,122	2,213	197%
Kotak Mahindra Bank	1,128	1,613	143%
Karur Vysya Bank	768	829	108%
Karnataka Bank	324	320	99%
UCO Bank	1,107	1,043	94%
Canara Bank	9,828	9,004	92%
Telangana Grameena Bank	25,002	22,868	91%
ESAF Small Finance Bank	80	58	73%
AU Small Finance Bank	280	197	70%
Bank of Baroda	4,536	3,172	70%
Union Bank of India	18,225	12,027	66%
South Indian Bank	564	370	66%
State Bank of India	32,778	20,980	64%
Tamilnad Mercantile Bank	144	92	64%
Central Bank of India	2,592	1,639	63%
Indian Overseas Bank	3,024	1,678	55%
IDFC First Bank	216	110	51%
Indian Bank	4,347	2,198	51%
DCB Bank	444	213	48%
AP State Co-op Bank	10	4	40%
HDFC Bank	9,086	3,633	40%
Dhanlaxmi Bank	96	36	38%
Federal Bank	444	165	37%
Bank of India	2,241	691	31%
Bank of Maharashtra	1,782	538	30%
Punjab and Sind Bank	243	72	30%
Yes Bank	240	49	20%
City Union Bank	468	90	19%
Punjab National Bank	3,753	608	16%
Axis Bank	3,498	463	13%
Bandhan Bank	360	46	13%
CSB Bank	276	27	10%
TGCAB	235	21	9%
ICICI Bank	3,520	99	3%
Indusind Bank	240	6	3%
Others	1,830	0	0%
TOTAL	1,34,831	87,172	64.65%

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

f. Financial Literacy Initiatives

Financial Literacy Centres (FLCs) – Position as on 30.09.2025

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	27
Total FLCs functioning in the State of Telangana	71
Banks	No. of FLCs
State Bank of India (AVA)	12
Telangana Grameena Bank	11
Union Bank of India	9
Canara Bank	2
Dist Co-op Banks	37
Total	71

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
Dec -2024	198	352	495	619
Mar-2025	198	269	495	645
June-2025	198	239	495	562
Sept-2025	204	251	510	536
Quarter ended	Conducted by FLCs of DCCBs			
	Special Camps		Specific Camps	
	Target	Conducted	Target	Conducted
Dec -2024	162	82	405	115
Mar-2025	222	486	555	508
June-2025	222	528	555	601
Sept-2025	222	658	555	703

Camps conducted by Rural Branches		
Quarter ended	Target	Conducted
Dec-2024	5640	6176
March-2025	5685	6270
June-2025	5697	6347
September-2025	5706	6965

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

- 71 FLCs are functioning in the state.
 - During the Quarter, 909 special camps and 1239 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
- 1902 Rural branches in the State have conducted 6965 camps during the quarter against a target of 5706.

- 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 07.11.2025 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
	Grand Total	171

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 September 2025 were held on 07.11.2025 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 30.09.2025

(Rs. In Crore)

S.No	Particulars	Outstandings as on		
		30.09.2024	30.06.2025	30.09.2025
1	Total Deposits	803264.89	864312.43	869386.35
2	Total Advances	1021858.30	1093381.68	1131801.79
3	Credit Deposits Ratio (%)	127.21	126.50	130.18
4	Total Priority Sector Advances	314159.73	352282.30	369104.66
	Of which			
A	Agriculture advances	148091.90	154316.74	
i.	Of which: Small & marginal farmers	89848.84	84949.35	110230.97
B	Non-farm Sector / MSMEs	126201.13	143170.66	152035.25
i.	Of which: Micro enterprises	56139.48	65206.23	69619.74
ii.	Small Enterprises	39031.45	44603.29	46859.52
iii.	Medium Enterprises	31030.20	33063.85	35555.99
C	Export Credit	60.75	84.79	87.79
D	Others' under Priority Sector Advances	39805.94	54710.11	54052.19
	Of which			
i.	Educational Loans	3052.50	3056.41	3131.70
ii.	Housing Loans	30875.65	46562.36	46039.79
iii.	Social Infrastructure	1761.65	904.06	941.75
iv.	Renewable Energy	332.64	424.58	439.41
v.	Others	3783.50	3762.70	3499.54
5	Out of Priority Sector Adv- Finance to:			
i.	Advances Weaker Sections	111956.58	129895.18	135976.60
ii.	Advances to Women *	173569.13	19108.69	214902.17
iii.	Advances to SC/ST	29673.67	34184.29	36329.83
iv.	Advances to Minorities*	17824.48	19631.38	19707.96
v.	SHGs*	35190.50	41100.23	46262.43

*Total figures including non-priority.

Performance of Banks upto the quarter ended September 2025

- Total deposits of the Banks in the State are at Rs. 869,386.35 crores and advances are at Rs.11,31,801.79 crores.
- Banks in the State have registered a CD Ratio of 130.18% as against 126.50% as on 30.06.2025.

Achievement of Annual Credit Plan 2025-26 Priority Sector lending: Position as on 30.09.2025 (Rs. in crore)

S.No	Particulars	FY 2024-25 (01.04.24 to 30.09.24)			FY 2025-26 (01.04.25 to 30.09.25)		
		Target	Achievement	% of achievement	Target	Achievement	% of achievement
1	Short Term Production Loans						
	Kharif	54480	44438	81.57	53696	39940	74.38
	Rabi	36315	--	--	35804	--	--
	Total	90795	44438	48.94	89500	39940	44.63
2	Agri. Term Loans	32859	20277	61.71	52394	23060	44.01
3	Agri. Infrastructure	6045	1005	16.63	7251	1176	16.22
4	Agri. Ancillary activities	22354	16912	75.66	16152	19912	123.27
5	Total Agriculture(PS)	152052	82633	54.35	165297	84088	50.87
6	Micro, Small & Medium Enterprises	129638	79659	61.00	203565	102257	50.23
7	Other priority Sector	16777	4395	26.19	19343	5604	28.97
	Of which						
A	Education Loans	2707	376	14.00	2486	286	11.49
B	Housing Loans	10769	1851	17.19	10493	3063	29.19
C	Others	3302	2168	65.65	6364	2256	35.44
8	Total Priority Sector Advances	298467	166687	55.85	388206	191950	49.45
9	Non-Priority Sector	353227	252888	71.59	472246	315692	66.85
	Total Credit Plan	651694	419575	64.38	860452	507642	59.00

Performance of Banks as at the end of September 2025:

- Banks together disbursed Priority Sector loans of Rs.507,642 Crs and achieved 59.00% of ACP target.
- Under Short Term Production loans, Banks disbursed Rs. 39,940 Crs and achieved 74.38% of Kharif targets.
- An amount of Rs. 84,088 Crs were disbursed by Banks to Agriculture sector achieving 50.87 % of ACP target.
- MSME loans totalling to Rs.102,257 Crs were disbursed by banks achieving 50.23% of Annual target.
- An amount of Rs.5604 Crs was disbursed by Banks as 'Other priority sector advances' achieving 28.97% of Annual target.
- Education loans amounting to Rs. 286 Crs were disbursed by banks achieving 11.49% of Annual target.
- Housing loans amounting to Rs. 3063 Crs were disbursed by banks achieving 29.19% of target.
- Banks together have disbursed Priority & Non-Priority Sector Advances totalling to Rs. 507,642 Crs achieving 59.00 % of Annual targets.

i) Credit flow to Agriculture: Achievement of Annual Credit Plan**Total Agriculture: Sector-wise as on 30.09.2025**

(Rs. in Crs)

Sector	As on 30.09.2024			As on 30.06.2025			As on 30.09.2025		
	Targets	Achievement	% Achievement	Targets	Achievement	% Achievement	Targets	Achievement	% Achievement
Public Sector Banks	85980	50052	58.21	102380	25900	25.30	102380	53307	52.07
Private Sector Banks	25731	12545	48.75	19504	8534	43.76	19504	14435	74.01
Regional Rural Banks	26500	13660	51.55	29434	4693	15.94	29434	10820	36.76
Cooperative Banks	13540	5196	38.38	12588	1316	10.46	12588	4273	33.94
Small Finance Banks	12	690	5746.67	935	451	48.23	935	926	98.97
Foreign Banks	289	490	169.63	456	155	34.00	456	328	71.85
Total	152052	82632	54.35	165298	41049	24.83	165298	84088	50.87

Category-wise as on 30.09.2025

Category	As on 30.09.2024			As on 30.06.2025			As on 30.09.2025		
	Targets	Achievement	% Achievement	Targets	Achievement	% Achievement	Targets	Achievement	% Achievement
Crop Loans	90795	44438	48.94	89500	17577	19.64	89500	39940	44.63
Agri Term Loans (Incl. Allied)	32859	20277	61.71	52394	11226	21.43	52394	23060	44.01
Agri. Infrastructure	6045	1005	16.63	7251	596	8.21	7251	1176	16.22
Agri. Ancillary	22354	16912	75.66	16152	11652	72.14	16152	19912	123.27
Total Term Loans	61258	38194	62.35	75797	23473	30.96	75797	44148	58.25
Grand Total	152052	82633	54.35	165298	41049	24.83	165298	84088	50.87

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 30.09.2025 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	1781987	1630026	12265	3679	28015	5644	16539	4290	1700458	12725.9	80197	
2	TGB	449846	422289	1546	0	995	0	0	909	425739	3303.32	24046	
3	Cooperative Bank	250613	239209	718	0	691	65	179	352	241214	1496.32	9399	
4	Canara Bank	224142	218899	93	3	1452	9	13	486	220955	2589.63	3187	
5	Union Bank of India	226262	196214	3264	699	5412	2	0	1308	206899	2347.09	19363	
6	HDFC Bank Ltd	87563	68739	5841	1524	0	307	342	45	76798	12983.53	10143	
7	Bank of Baroda	27936	25890	502	514	236	0	5	39	27186	271.31	750	
8	Indian Overseas Bank	27233	25478	0	0	102	1	99	70	25750	238.24	1483	
9	Indian Bank	26115	23261	8	0	224	0	0	25	23518	213.28	2569	
10	Central Bank of India	19407	17865	2	1	130	5	6	141	18150	140.7	1251	
11	Punjab National Bank	16743	15471	0	0	69	7	0	56	15603	259.95	1140	
12	UCO Bank	7656	6711	0	0	294	0	0	14	7019	68.84	632	
13	Bank of India	4663	4625	0	0	1	0	0	12	4638	47.96	25	
14	Bank of Maharashtra	3300	3000	0	0	31	0	0	1	3032	53.34	268	
15	Punjab & Sind Bank	35	27	0	0	2	0	2	0	31	1.11	4	
	Total	3153501	2897704	24239	6420	37654	6040	17185	7748	2996990	36740.52	154457	

(Source: pmjdy.gov.in/fiplan)

13 Commercial Banks, RRBs & Co-Operative Banks (GSCAB) in Telangana together have sanctioned limits amounting to Rs. 36,740.52 Crore to 29,96,990 farmers upto 30.09.2025, under KCC Saturation Scheme launched by DFS. 1,54,457 applications were rejected due to multiple loans availed and non-availability of land etc., out of these farmers, 8,16,579 are covered under PMJJBY and 12,82,536 farmers are covered under PMSBY.

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

Progress on KCC to Dairy farmers as on 31.10.2025: A total number of 16047 applications are received and 16017 applications acknowledged by branches. Banks have sanctioned loans to 5431 beneficiaries & 482 applications are pending for more than 15 days. During FY 2025-26, 105 applications are sanctioned and 1642 are rejected.

S.No	Name of the Bank	Cumulative as on 31.10.2025				During FY 2025-26				
		Received	Accepted	Sanctioned	Rejected	Received	Accepted	Sanctioned	Rejected	Pendency > 15 days
1	State Bank of India	8822	8800	2700	5830	904	904	86	756	270
2	Union Bank of India	3814	3813	1912	1746	254	254	16	703	155
3	TGCAB	1305	1305	166	1139	5	5	0	78	0
4	Canara Bank	631	631	300	325	17	17	3	15	6
5	Bank of Baroda	379	379	120	258	6	6	0	9	1
6	Indian Overseas Bank	332	325	53	235	55	55	0	39	37
7	Central Bank of India	319	319	90	223	6	6	0	7	6
8	Indian Bank	298	298	43	251	5	5	0	4	4
9	UCO Bank	50	50	17	30	5	5	0	24	3

10	Bank of India	36	36	24	12	1	1	0	2	0
11	Bank of Maharashtra	34	34	2	32	0	0	0	1	0
12	IDBI Bank Ltd.	12	12	0	12	0	0	0	3	0
13	Punjab National Bank	9	9	0	9	1	1	0	1	0
14	Punjab & Sind Bank	6	6	4	2	0	0	0	0	0
15	Jammu & Kashmir Bank Ltd	0	0	0	0	0	0	0	0	0
Grand Total		16047	16017	5431	10104	1259	1259	105	1642	482

(Source: Jansuraksha portal)

District wise Progress as on 31.10.2025 :

S.No	Name of the Bank	Cumulative as on 31.10.2025				During FY 2025-26				
		Received	Accepted	Sanctioned	Rejected	Received	Accepted	Sanctioned	Rejected	Pendency >15 days
1	WARANGAL	3477	3477	962	2515	0	0	0	0	0
2	Nizamabad	1907	1907	526	1368	36	36	21	5	13
3	MAHABUBABAD	1327	1327	168	1159	0	0	11	577	0
4	NAGARKURNOOL	950	950	10	940	0	0	0	0	0
5	WANAPARTHY	890	890	391	44	489	489	3	31	455
6	Mahbubnagar	836	836	22	804	710	710	0	700	10
7	KHAMMAM	800	800	279	521	0	0	0	0	0
8	Hanumakonda	681	681	394	287	0	0	0	0	0
9	Karimnagar	676	676	676	0	0	0	0	0	0
10	NARAYANPET	564	550	345	205	17	17	32	10	0
11	Bhadradi Kothagudem	455	455	127	328	0	0	0	0	0
12	MANCHERIAL	451	447	181	262	4	4	0	0	4
13	Medak	443	443	73	370	0	0	35	319	0
14	PEDDAPALLI	309	309	289	20	0	0	0	0	0
15	SANGAREDDY	291	291	200	91	0	0	0	0	0
16	JANGOAN	265	253	182	71	0	0	0	0	0
17	MEDCHAL	265	265	25	240	0	0	0	0	0
18	Kumuram Bheem	259	259	14	245	0	0	0	0	0
19	KAMAREDDY	253	253	8	245	0	0	0	0	0
20	SIDDIPET	214	214	163	51	0	0	0	0	0
21	VIKARABAD	184	184	166	18	0	0	0	0	0
22	YADADRI	167	167	49	118	3	3	3	0	0
23	JOGULAMBA	161	161	142	19	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	0	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
Grand Total		16047	16017	5431	10104	1259	1259	105	1642	482

Districts with nil data: Hyderabad, Nalgonda and Rangareddy.

Major reasons for rejections are applications are of beyond service area, applying loan without having animals and CIBIL issues.

Progress on KCC to Fish farmers as on 31.10.2025:

A total number of 10730 applications received and acknowledged by branches. Banks have sanctioned loans to 5017 beneficiaries and 764 applications are pending with banks for more than 15 days. During FY 2025-26, 1090 applications sanctioned, 955 applications rejected.

S.No	Name of the Bank	Cumulative as on 31.10.2025				During FY 2025-26				
		Received	Accepted	Sanctioned	Rejected	Received	Accepted	Sanctioned	Rejected	Pendency >15 days
1	State Bank of India	6246	6246	2647	2813	1545	1545	214	545	543
2	Union Bank of India	2869	2869	1857	634	1323	1323	794	151	132
3	TGCAB	501	501	38	415	221	221	38	135	41
4	Central Bank of India	478	478	221	257	0	0	0	0	0
5	Canara Bank	213	213	96	101	26	26	0	10	16

6	Indian Bank	195	195	86	109	140	140	44	96	0
7	Indian Overseas Bank	80	80	47	21	12	12	0	0	11
8	UCO Bank	45	45	13	32	1	1	0	1	0
9	Bank of Baroda	31	31	0	19	13	13	0	1	12
10	Bank of Maharashtra	25	25	0	17	22	22	0	14	0
11	Punjab National Bank	20	20	12	7	1	1	0	0	1
12	IDBI Bank Ltd.	15	15	0	7	8	8	0	0	8
13	Bank of India	12	12	0	12	2	2	0	2	0
14	Jammu & Kashmir Bank	0	0	0	0	0	0	0	0	0
15	Punjab & Sind Bank	0	0	0	0	0	0	0	0	0
	Grand Total	10730	10730	5017	4444	3314	3314	1090	955	764

(Source: Jansuraksha portal)

District wise Progress:

S.No	Name of the Bank	Cumulative as on 31.10.2025				During FY 2025-26				
		Received	Accepted	Sanctioned	Rejected	Received	Accepted	Sanctioned	Rejected	Pendency >15 days
1	WARANGAL	2397	2397	1245	1152	0	0	0	0	0
2	SANGAREDDY	823	823	284	539	46	46	0	46	0
3	JAGTIAL	764	764	492	107	620	620	396	59	165
4	Karimnagar	709	709	584	125	409	409	325	84	0
5	JOGULAMBA	698	698	685	13	0	0	0	0	0
6	Medak	675	675	17	643	659	659	17	627	15
7	YADADRI	671	671	209	462	6	6	6	0	0
8	NIRMAL	459	459	0	0	459	459	0	0	0
9	WANAPARTHY	414	414	37	49	373	373	5	40	282
10	SURYAPET	405	405	252	153	0	0	0	0	0
11	Bhadradi Kothagudem	374	374	95	279	85	85	20	65	0
12	Nizamabad	343	343	31	10	343	343	31	10	302
13	PEDDAPALLI	264	264	240	24	264	264	240	24	0
14	VIKARABAD	244	244	244	0	0	0	0	0	0
15	MEDCHAL	226	226	56	170	0	0	0	0	0
16	KAMAREDDY	221	221	56	165	0	0	0	0	0
17	ADILABAD	154	154	14	140	0	0	0	0	0
18	Mahbubnagar	151	151	27	124	0	0	0	0	0
19	SIDDIPET	144	144	144	0	0	0	0	0	0
20	NARAYANPET	123	123	43	80	0	0	0	0	0
21	Hanamkonda	99	99	86	13	0	0	0	0	0
22	RAJANNA	96	96	18	78	0	0	0	0	0
23	Kumuram Bheem	70	70	47	23	0	0	0	0	0
24	JANGOAN	66	66	61	5	50	50	50	0	0
25	MANCHERIAL	51	51	0	51	0	0	0	0	0
26	KHAMMAM	48	48	9	39	0	0	0	0	0
27	MULUGU	39	39	39	0	0	0	0	0	0
28	Nalgonda	2	2	2	0	0	0	0	0	0
	Grand Total	10730	10730	5017	4444	3314	3314	1090	955	764

Districts with Nil data: Hyderabad, JS Bhupalpally, Mahabubabad, Nagarkurnool 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) was conducted meeting on 21.10.2024 for implementation of PMFBY and RWBCIS for three seasons Rabi 2024-25, Kharif and Rabi 2025-26. Further, the guidelines from the State Government are awaited.

iii) Agri. Term Loans including Allied Infrastructure & Ancillary Activities as on 30.09.2025 (Rs. In crore)

Sector	As on 30.09.2024			As on 30.09.2025		
	Target	Achievement	%	Target	Achievement	%
Public Sector Banks	33561	22523	67.11	45621	27040	59.27
Private Sector Banks	17265	8377	48.52	12094	10405	86.03
Regional Rural Banks	7500	4407	58.76	11432	4690	41.02
Cooperative Banks	2745	2120	77.23	5588	1007	18.03
Small Finance Banks	11	605	5497.18	929	764	82.22
Foreign Banks	174	162	92.95	133	242	181.61
Total	61257	38194	62.35	75797	44148	58.24

Achievement in FY 2025-26 under Agriculture Term Loans (Term Loans including allied, Infrastructure & Ancillary activities)

- Public sector banks have disbursed Rs.27,040 Crs and achieved 59.27% of Annual Targets.
- Private sector banks have disbursed Rs.10,405 Crs and achieved 86.03% of Annual Targets.
- RRBs have disbursed Rs.4,690 Crs and achieved 41.02% of Annual Targets.
- Co-operative Banks have disbursed Rs. 764 Crs and achieved 82.22% 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 (AIF) Scheme - 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 ₹5000 crore. The target achieved is ₹3952.02 crore as on 30.09.2025.

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 30.09.2025 given below:

(Amount in Crores)

S.No	Institution Name	Cum Target - March 2026	Sanctioned to be disbursed		Sanctioned & Disbursed			Total Sanctioned		Variance (Amount)
			No.	Amount	No.	Disbursed Amount	To be Disbursed amount	No.	Amount	
1	STATE BANK OF INDIA	1296	130	143.02	698	734.75	157	828	1034.36	-262
2	Union Bank of India	1296	37	22.40	499	506.02	473	536	1001.46	-295
3	Canara Bank	480	5	4.42	196	229.13	144	201	377.34	-103
4	HDFC Bank	483	37	32.18	224	229.22	83	261	344.77	-138
5	DCCB & TSCAB	260	22	10.35	445	222.70	1	467	234.50	-25
6	Kotak Mahindra Bank	182	10	19.00	42	71.88	84	52	174.84	-7
7	Punjab National Bank	183	6	5.15	46	47.30	106	52	158.34	-25
8	YES BANK LTD	225		0.00	3	6.00	146	3	151.80	-73

9	Indian Bank	146	2	2.15	55	67.21	36	57	105.58	-40
10	Telangana Grameen Bank	60	19	5.85	530	47.55	0	549	53.42	-7
11	Bank of Maharashtra	75	2	2.40	19	32.37	19	21	53.40	-22
12	Karnataka Bank	50		0.00	23	34.31	9	23	43.79	-6
13	Central Bank Of India	48	4	5.99	22	25.53	5	26	36.11	-12
14	Bank Of India	26	1	0.14	124	31.27	1	125	32.41	6
15	UCO Bank	32	3	3.42	11	13.32	14	14	30.72	-1
16	IDBI BANK LTD	40		0.00	14	21.27	7	14	28.17	-12
17	Bank Of Baroda	39	5	2.27	15	18.01	8	20	27.88	-11
18	Karur Vysya Bank	29	1	0.60	20	20.68	0	21	21.58	-7
19	ICICI Bank	12		0.00	9	10.82	0	9	10.82	-1
20	Axis Bank	12			7	10.70	0	7	10.70	-1
21	AU Small Finance Bank	10			1	2.00	5	1	6.75	-3
22	Indian Overseas Bank	11		0.00	12	5.70	1	12	6.48	-5
23	IndusInd Bank	0	1	2.00		0.00	2	1	4.00	4
24	Tamilnad Mercantile Bank	3		0.00	1	2.00	0	1	2.00	-1
25	NABKISAN Finance Ltd	2	3	0.22	6	0.55	0	9	0.76	-1
26	RBL Bank Ltd.	0		0.00	1	0.05	0	1	0.05	0
	Total	5000	288	261.55	3023	2,390.50	1,300	3311	3,952.02	-1048

(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.

Bankwise Application Status as on 30.09.2025:

S.No.	Lending Institution	Pending Information		Submitted		Verified by PMU		Total	
		No	Amt	No	Amt	No	Amt	No	Amt
1	STATE BANK OF INDIA	138	147.51	39	51.30	188	140.53	365	339.35
2	HDFC Bank	86	79.43			26	27.59	112	107.02
3	Union Bank of India	62	36.00	11	6.59	37	39.81	110	82.41
4	Canara Bank	36	51.47	5	3.46	4	3.92	45	58.85
5	Bank Of Baroda	10	23.62	7	20.18	3	3.55	20	47.35
6	Indian Bank	25	32.84			0	0.00	25	32.84
7	UCO Bank	10	19.15			8	5.99	18	25.14
8	Telangana Grameen Bank	109	13.01	9	1.50	55	10.43	173	24.95
9	Tamilnad Mercantile Bank Ltd					3	22.32	3	22.32
10	Kotak Mahindra Bank	7	20.83			2	0.46	9	21.29
11	Bank Of India	24	4.09	6	1.24	58	14.63	88	19.96
12	Bank of Maharashtra	3	10.10			0	0.00	3	10.10
13	Punjab National Bank	15	5.96			3	2.14	18	8.10
14	Karur Vysya Bank	3	2.75			4	4.51	7	7.26
15	Axis Bank	2	1.89			4	4.54	6	6.43
16	Punjab and Sind Bank	2	5.91			0	0.00	2	5.91
17	Indian Overseas Bank	7	4.58			3	0.27	10	4.85
18	Central Bank Of India	4	2.91			1	1.35	5	4.26
19	ICICI Bank	3	4.12			0	0.00	3	4.12
20	YES BANK LTD	2	3.50			0	0.00	2	3.50
21	Karnataka Bank					2	2.68	2	2.68
22	IDBI BANK LTD	4	2.58			0	0.00	4	2.58
23	DCB Bank					2	0.71	2	0.71
24	IDFC FIRST Bank Ltd.	1	0.41			0	0.00	1	0.41
25	South Indian Bank	1	0.17			1	0.09	2	0.25
	SCB	554	472.812	77	84.28	404	285.52	1035	842.61
26	NABKISAN Finance Ltd					1	0.13	1	0.13
27	DCCB & TSCAB	21	8.94	0	0.00	74	38.04	95	46.99
	Grand Total	575	481.75	77	84.28	479	323.69	1131	889.72

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 and extended upto 31.03.2026 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.

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

Bank-wise Performance and sanction pendency as on 06.10.2025:

S.No	Name of Bank	Target	Achieved	Pending for Loan Sanction				Pending for Disbursement			
				<90Days	90 - 180Days	> 180 Days	Total	<90 Days	90 -180 Days	> 180 Days	Total
1	STATE BANK OF INDIA	600	137	193	90	6	289	4	3	462	469
2	UNION BANK OF INDIA	353	89	33	21	20	74	21	12	190	223
3	TELANGANA GRAMEENA BANK	640	72	71	27	28	126	4	6	532	542
4	CANARA BANK	150	14	9	0	0	9	8	0	40	48
5	HDFC BANK	147	12	22	30	317	369	0	1	58	59
6	BANK OF BARODA	61	11	3	0	0	3	2	1	59	62
7	UCO BANK	16	10	5	0	0	5	5	0	3	8
8	TGCAB	296	9	16	21	182	219	0	2	14	16
9	INDIAN BANK	65	6	4	0	0	4	2	1	12	15
10	PUNJAB NATIONAL BANK	45	5	2	0	0	2	0	0	12	12
11	BANK OF MAHARASHTRA	35	4	3	1	0	4	1	1	3	5
12	CENTRAL BANK OF INDIA	33	3	6	1	2	9	0	0	56	56
13	BANK OF INDIA	24	1	2	0	0	2	0			
14	KARUR VYSYA BANK	24	1	0	0	7	7	0			
15	KOTAK MAHINDRA BANK	37	1	1	1	18	20	1	0	0	1
16	INDIAN OVERSEAS BANK	49	0	3	7	6	16	0	0	5	5
17	PUNJAB AND SIND BANK	1	0	0				0			
18	AXIS BANK	49	0	1	0	2	3	0			
19	BANDHAN BANK	97	0	0				0			
20	CSB BANK LIMITED	7	0	0				0			
21	CITY UNION BANK	17	0	0				0			
22	DCB BANK	18	0	0	0	1	1	0			
23	DHANLAXMI BANK	2	0	0				0			
24	FEDERAL BANK	10	0	0				0			
25	ICICI BANK	114	0	3	0	0	3	0			
26	IDBI BANK	18	0	0				0			
27	IDFC FIRST BANK	16	0	0	0	2	2	0			
28	INDUSIND BANK	41	0	0	0	3	3	0			
29	KARNATAKA BANK	5	0	0				0			
30	RBL BANK	4	0	0				0			
31	SOUTH INDIAN BANK	7	0	0				0			
32	TAMILNAD MERCANTILE BANK	2	0	0	0	1	1	0			
33	YES BANK	9	0	0				0			
34	KBS LOCAL AREA BANK	8	0	0				0			
Grand Total		3,000	375	377	199	595	1171	48	27	1446	1521

(Source :TGFPs)

iv) Pledge Finance against Warehouse Receipts:

During the quarter Banks in the state have extended credit to 59 beneficiaries amounting to Rs. 23.52 crores.

(Amount in crores)

S.No	Name of the Bank	Outstanding		Disbursement during FY (A)		Out of (A) e-NWR	
		No. of a/c.	Amount	No. of a/c.	Amount	No. of a/c.	Amount
1	UNION BANK OF INDIA	239	90.92	56	22.95	0	0.00
2	INDIAN OVERSEAS BANK	133	16.50	2	0.25	0	0.00
3	CITY UNION BANK	42	15.71	0	0.00	0	0.00
4	PUNJAB NATIONAL BANK	47	15.84	47	15.84	26	3.63
5	ICICI BANK	19	6.23	9	3.23	0	0.00
6	UCO BANK	15	4.25	0	0.00	0	0.00
7	IDBI BANK	3	3.96	0	0.00	0	0.00
8	CENTRAL BANK OF INDIA	1	2.01	0	0.00	0	0.00
9	KARUR VYSYA BANK	4	0.37	8	1.05	8	1.05
	Grand Total	503	155.79	122	43.32	34	4.68

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 2025-26, Banks have disbursed Rs. 478.89 Crores to 48284 groups. Performance of Banks in respect of JLGs Bank linkage is as under as 30.09.2025

S.No	Name of the Bank	Outstanding		Disbursement	
		No.	Amt. in Crs	No.	Amt. in Crs
1	AU SMALL FIN.BANK	84797	863.29	18608	298.28
2	AXIS BANK	37890	127.90	18700	78.94
3	UTKARSH SMALL FIN. BANK	47925	121.38	6173	30.09
4	RBL BANK	4634	74.20	941	20.22
5	KOTAK MAHINDRA BANK	2042	31.27	919	19.45
6	YES BANK	1474	24.85	528	10.64
7	ESAF SMALL FIN. BANK	2047	41.89	221	8.58
8	DCB BANK	18819	43.44	1237	6.13
9	IDFC FIRST BANK	11130	29.11	880	5.28
10	TELANGANA GRAMEENA BANK	1171	14.66	27	0.85
11	HDFC BANK	91	0.69	30	0.13
12	UNION BANK OF INDIA	11	0.18	8	0.11
13	INDIAN BANK	11	0.25	2	0.08
14	TGCAB	3621	37.17	3	0.07
15	CANARA BANK	28	0.50	5	0.05
16	INDIAN OVERSEAS BANK	45	0.17	1	0.01
17	BANK OF BARODA	5	0.22	1	0.00
18	BANK OF INDIA	7	0.65	0	0.00
19	CENTRAL BANK OF INDIA	2	0.02	0	0.00
20	PUNJAB NATIONAL BANK	15	0.34	0	0.00

21	STATE BANK OF INDIA	74	1.05	0	0.00
	GRAND TOTAL	215840	1413.24	48284	478.89

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 September 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	725
Amount of Applications submitted	69.80 Cr
Sanctioned	109
Sanctioned Amount	11.78 Cr

vii) Financing of Farmers' Producer Organization

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

- In Telangana state, NABARD has promoted and sanctioned grant assistance to 389 FPOs. Out of the 389 NABARD supported FPOs, 195 FPOs have been successfully Credit Linked with the formal banking channel. Credit totalling to ₹4888.63 lakh has been sanctioned by APGVB, Adilabad DCCB, TSCAB, NABKISAN, HDFC Bank, SBI, Canara Bank, Indian Bank, Kotak Mahindra Bank.
- Further, NABARD has also supported FPOs with ₹936.19 lakh as Business Development Assistance (BDA) to 195 FPOs. Further credit linkage will enable FPOs to expand and diversify business to achieve self-sustainability.

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

Under CSS in Telangana, so far 306 FPOs are being nurtured through 5 implementing agencies, 25 Cluster Based Business Organisations (CBBOs) and 2 Value Chain Organisations (VCOs).

34 FPOs promoted by NABARD have availed equity grant assistance to the tune of Rs.3.02 cr. With sufficient equity base and a bankable business plan, these FPOs are now ready to take next step towards credit linkage. Timely and adequate availability of Institutional Credit is vital to the sustainability of FPOs. To facilitate Rural Financial Institutions (RFIs) to finance FPOs, NABARD has already issued circular no. 297 dated 28.10.2020 to All State Cooperative banks with a guidance note on FPO financing.

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

Convergence with Tribal Welfare Department, GoTS:

40 FPOs with predominant Tribal farmers as shareholders have been supported with total grant support of Rs. 1163.29 lakh from TRICOR for creation of agri-infrastructure viz. storage godowns, value addition units, cold storage and custom hiring centre under their special scheme for FPOs. These FPOs were also supported by NABKISAN, HDFC, SBI, TSCAB for credit linkage. There is delay in sanctioning credit facility as per the scheme guidelines due to issues such as land availability, expiry of sanction etc. The issues may be discussed with FPOs and resolved expeditiously.

Credit Guarantee for Financing to FPOs:

Under the CSS, a dedicated Fund of Rs. 1,500.00 crore has been created as CGF which is being maintained and managed by NABSanrakshan to provide credit guarantee cover for loans to FPOs by eligible lending institutions thereby minimising their credit risks and encouraging them to provide collateral free credit to the FPOs. The major features of Credit Guarantee Fund Scheme are as under

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).

Interest Subvention under Agriculture Infrastructure Fund:

- FPOs are eligible for interest subvention of 3% p.a. for loans with ROI less than or equal to 9%.
- Eligible activities under AIF – storage infrastructure warehouse, silos, cold storage, custom hiring centres – farm machinery and implements, Remote Sensing & IOT, Smart & Precision Agriculture, primary processing centres, cleaning, drying, sorting, grading etc

Agri-value Chain (AVC) Financing involving FPOs:

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

AgriElevate – Building Value Together

Recently, NABARD launched a campaign titled “AgriElevate – Building Value Together” (కలిసి విలువ జోడింపు), specifically designed for focussing value addition among the Farmer Producer Organizations (FPOs) promoted by NABARD. The campaign aims to initiate and scale viable micro-enterprises within the FPO ecosystem, while positioning FPOs as ‘Community Brands’. It encompasses a series of strategic activities including identification and mapping of FPOs, stakeholder engagement, sensitization and training sessions, business plan development, and facilitation of credit and market linkages. The campaign also emphasizes continuous monitoring, reporting, and documentation to capture progress, learnings, and success stories.

As part of the AgriElevate campaign, FPOs are encouraged to undertake value addition and output-based activities such as Cold Pressed Oil Units, Solar Drying, Seed Production, Dal Mills, Rice Mills, Millet Processing, and Fruits & Vegetable Value Addition. These initiatives are expected to significantly enhance both the profitability and sustainability of the FPOs.

Banks are advised to actively identify and support eligible and performing FPOs for financing under term lending mechanisms, utilizing schemes such as the Agriculture Infrastructure Fund (AIF), PM Formalisation

of Micro Food Processing Enterprises (PMFME) etc. This approach will help mitigate risks, ensure farmer-centric benefits, and contribute to the overall success of the AgriElevate campaign.

Way Forward:

- SLBC may sensitize the bankers for credit linkage of those FPOs who have availed equity grant assistance/business development assistance. SLBC may facilitate interaction of the branch managers of the concerned bank to visit the FPOs, assess the credit needs and facilitate credit linkage.
- 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.
- Banks may actively support FPOs for business diversification and value addition activities by leveraging the Govt. schemes viz. PMFME, AIF under the etc. under “AgriElevate” campaign.

NAMO DRONE DIDI SCHEME (Govt of India)

The Namu Drone Didi scheme, launched by the Government of India, is a pioneering initiative aimed at empowering women-led Self-Help Groups (SHGs) by introducing drone technology into agricultural practices. Under this scheme, eligible SHGs can avail up to 80% subsidy (maximum ₹8 lakh) on the cost of drones. The remaining 20% margin money can be financed through loans under the Agriculture Infrastructure Fund (AIF), which offers a 3% interest subvention, making the scheme financially accessible and sustainable.

In support of this initiative, the Government of Telangana has taken proactive measures to facilitate its implementation. Notably, ₹344 crore in interest-free loans were disbursed to over 3.5 lakh SHGs under the Stree Nidhi scheme, demonstrating the state's commitment to women's economic empowerment. Furthermore, the state government is actively advising banks to extend credit support to eligible Cluster Level Federations (CLFs) and SHGs, particularly for the margin portion under the Namu Drone Didi scheme and electric vehicle for transportation of the Drone.

The scheme also includes comprehensive training for SHG members in drone operation and agricultural applications, enabling them to offer services such as spraying fertilizers and pesticides. This creates a sustainable income opportunity, estimated at ₹1 lakh per year per SHG. The State Government of Telangana, in collaboration with KRIBHCO, is currently in the process of providing drone operation training to the 381 identified Self-Help Groups (SHGs) under the Namu Drone Didi scheme. Alongside training, the government is also facilitating the procurement of drones to ensure smooth implementation and operational readiness of these SHGs.

Banks are encouraged to promote the scheme across their branches and facilitate financing under the scheme by leveraging the AIF, thereby contributing to the broader goal of inclusive rural development and technological adoption in agriculture.

viii) Support to Rural Infrastructure

A. Rural Infrastructure Development Fund - Overall Status

The annual corpus of RIDF during FY 2025-26 (RIDF Tranche XXXI) is ₹35,000 crore. The normative allocation for Telangana is ₹300 crore. As on date, RIDF Tranches XXVI to XXXI are ongoing with a cumulative sanction of ₹5442.16 crore in the State, against which ₹3630.57 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, Renovation / upgradation of Rural Roads etc.

Construction of Check Dams: NABARD has sanctioned 477 check dam projects in the ongoing Tranches XXVI, XXVII with an RIDF loan of ₹1931.29 crore. GoTG has availed ₹1612.09 crore for implementation of

these projects. 354 check dams out of 477 have been completed, creating irrigation potential of 44203.09 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.

B. Status of ground water development in Telangana: Banks may finance only for replacement of pump sets, micro irrigation like drip, sprinkler, rain guns, pipelines for water conveyance, small LIS from CDs / streams etc in these villages. Activities like new wells, deepening of wells may be taken up only with the approval of State Ground Water Department. The approval is available from the online portal gwrms.telangana.gov.in.

C. e-Kisan Upaj Nidhi Portal is a digital platform designed to help farmers obtain post-harvest loans by pledging their electronic Negotiable Warehouse Receipts (e-NWRs) for the stocks stored in Warehousing Development and Regulatory Authority (WDRA) registered warehouses

This initiative is a collaborative effort by the Department of Food and Public Distribution, WDRA, Department of Financial Services, and NABARD.

Key Features:

- Registration of farmers (with Aadhar) / Lending institutions – through JanSamarth portal.
- Farmers can easily access loans from banks using their e-NWRs as collateral.
- The security deposit charges at WDRA registered warehouses have been reduced from 3% to 1% to encourage more farmers to use these facilities.
- By providing better storage options and financial support, the platform helps prevent farmers from having to sell their produce at lower prices immediately after harvest.
- The entire process is digitized, making it more accessible and efficient for farmers across various regions.

This initiative aims to improve the financial stability of farmers and enhance the agricultural infrastructure in India.

Credit Guarantee Scheme for eNwRA Pledge financing (CGS-NPF) in brief:

To provide credit guarantees to Eligible Lending Institutions (ELIs) against pledge finance of e-Negotiable Warehouse Receipts (e-NWRs). Date of commencement of the Scheme - 12.02.2025.

Key Features:

- Farmers can use their e-NWRs, which are digital receipts for goods stored in WDRA-registered warehouses, as collateral to secure loans from banks.
- This system simplifies the process of obtaining post-harvest loans, making it easier for farmers to access necessary funds.
- The interest rates for these loans are generally competitive, providing farmers with affordable credit options.
- The entire process is digitized, ensuring transparency and efficiency.

VC was conducted by Head Office, Mumbai for with RRB Officials on 27.06.2025 at 10:00 AM (Telangana Grameen Bank attended) and with StCB Officials on 27.06.2025 at 11:30 AM (Telangana State Cooperative Apex Bank Limited attended) and requested for onboarding of portal and propagation of scheme among the farmers in the state.

An amount of ₹10,000.00 crore has been fixed target for eNWR based Pledge Finance all over India for FY 2025-26. Out of which ₹145.00 crore has been target for Telangana. So far, 09 RRBs, 03 Cooperative Banks, 12 PSBs, 09 Private Sector Banks and 02 SFBs onboarded the portal as on 21.08.2025 and 32 banks have active products under e KUN portal as on 21.08.2025.

D. NABARD Infrastructure Development Assistance (NIDA)

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

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

Government of Telangana, ever since formation of the state in June 2014, has been taking a lot of initiatives for improving rural infrastructure in the State. NABARD, Telangana Regional Office has been working closely with the Government of Telangana and has partnered with GoTG and its SPVs by sanctioning financial assistance under NIDA for various flagship programmes viz., the Mission Bhagiratha (Telangana Drinking Water Supplies Corporation Ltd), the Micro Irrigation Project (Telangana State Horticulture Development Corporation Ltd) and the Kaleshwaram Irrigation Project (Kaleshwaram Irrigation Project Corporation Ltd). NABARD is also exploring possibilities with the State Govt/ State Govt Corporation for providing financial assistance in the areas of Solar rooftops, Oil palm, Transmission lines & Rural tourism etc.

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

E. Animal Husbandry Infrastructure Development Fund (AHIDF)

The Dairy Infrastructure Development Fund (DIDF) was merged with AHIDF by CCEA in its meeting held on 01 February 2024. In Telangana State, under DIDF, NABARD has sanctioned term loans aggregating to ₹156.70 crore to the NDDB on behalf of three dairy units, viz. the Telangana State Dairy Development Corporation (Vijaya Dairy), the Mulkanoor Women’s Mutually Aided Milk Producers’ Cooperative Union Ltd. (Mulkanoor Dairy) and the Nalgonda Ranga Reddy Milk Producers’ Mutually Aided Cooperative Union Ltd. (NARMUL). The sanction has been extended for establishment/upgradation of infrastructure in their dairy units. As on 30 September 2025, ₹9.60 crore and ₹144.50 crore has been released under DIDF to NDDB for Mulkanoor Dairy and TSDCCF Ltd respectively. The mega dairy plant of Vijaya Dairy was supported by NABARD both under DIDF and RIDF. The plant has already commenced its operations, which has total processing capacity of 5 lakh ltrs per day. This mega plant is expected to benefit about 1.3 lakh farmers in the State.

F. Credit Facility to Federations (CFF)

Marketing Federations and Cooperatives play a very important role in agri-business and value chain management of various agricultural commodities including food grains, milk, egg, fish, etc. The major activities undertaken by these institutions are procurement of agricultural commodities, aggregation, storage, value addition and marketing. The operations performed by these Federations and Cooperatives require seasonal and timely short-term credit facility for supporting their operations. To provide credit to these institutions, NABARD launched the product “Credit Facility to Federations (CFF)”. In Telangana, under CFF NABARD has sanctioned two limits of ₹4500 crore & ₹3800 crore to Telangana State Civil Supplies Corporation Ltd (TGSCSCL) for procurement of paddy.

Since TGSCSCL has been financed by other banks as well, the concerned banks may please share Credit Information Reports on quarterly basis as mandated by RBI.

Implementation of Govt Sponsored (subsidy) Schemes –

NABARD acts as subsidy channelizing agency for Agricultural Marketing Infrastructure (AMI) scheme and Agri Clinics and Agri Business Centres (AC&ABC) scheme of Government of India

a. New AMI Scheme: The Department of Agriculture & Farmers Welfare (Agricultural Marketing Division), Government of India, vide order dated 10 June 2025, has informed that implementation of the AMI Sub-Scheme of ISAM may be kept in abeyance, and no new sanctions may be issued until further notice. The ENSURE portal for submitting subsidy applications has also been disabled until further notice. SLBC is requested to communicate the same to member banks.

Submission of Utilization Certificates (UCs) for AMI As indicated in the operational guidelines of the AMI scheme and NABARD Circular No. 283/DOR 68/2018-19, FIs/Banks are required 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, banks are not submitting the Utilization Certificates (UCs). Banks are requested to submit the UCs in the prescribed format within 60 days of receipt of the final subsidy for onward submission to the Government of India, and to ensure strict adherence to the AMI guidelines.

b. AC&ABC Scheme: The Government of India has announced the extension of the AC&ABC scheme until 31 March 2026. Further, a new Compendium of Instructions for Implementation of the Revised AC&ABC Scheme 2025, dated 13 May 2025, has been released by the Department of Agriculture & Farmers Welfare (Extension Division), Government of India. SLBC is requested to popularize the new scheme guidelines among member banks.

Banks are further requested to actively scout for applications from Agri Startups/Agri entrepreneurs under the scheme. Bankers are advised to pursue with their branches to sanction the maximum number of AC&ABC proposals.

NABARD has conducted one State Level Workshop on 08 August 2025, two physical District Level Workshops also conducted during FY 2025–26 for sensitization on the AC&ABC scheme guidelines.

Banks implementing the above schemes may further sensitize branch managers that proposals should be routed to NABARD through their respective controlling offices, with a copy marked to the concerned DDM.

c. Agriculture Infrastructure Fund (AIF) – 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 30.09.2025 (Rs. In crores)

S.No.	Particulars	Outstandings		NPAs as on 30.09.2025			NPA % As on 30.06.25
		No. of A/cs	Amount	No. of A/cs	Amount	% to O/S	
1	Short Term Crop Loans	5805242	85252.64	516499	4270.71	5.01%	4.82%
2	Agri. Term Loans	1712799	42067.91	121082	1611.43	3.83%	4.82%
3	Agri. Infrastructure	17693	2463.15	510	172.04	6.98%	6.46%
4	Agri. Ancillary Activities	296762	33145.72	14061	1065.58	3.21%	3.19%
	Grand Total	7832496	162929.42	652152	7119.76	4.37%	4.50%

NPAs in Agriculture segment as on 30.09.2025

- ✦ **5.01%** of outstanding short term crop loans are in NPA category.
- ✦ **3.83%** of Agriculture Term Loan, **6.98 %** of Agri. Infrastructure, **3.21%** of Agri. Ancillary Activities are in NPA category.

- ✦ Total NPAs under agriculture advances at **4.37%** as on 30.09.2025 have decreased from 4.50% during the previous 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 2024-25 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
	Total	47,78,276	64.84	25.94

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
Total	24,76,158	20,156.70

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 30.09.2025:

S.No	Name of the Bank	Outstanding		Disbursement during FY 2025-26	
		No.	Amt. in Crs	No.	Amt. in Crs
1	Union Bank of India	739	13.50	132	1.97
2	TGCAB	458	20.30	44	5.37
3	State Bank of India	15	2.29	4	0.41
	Total	1212	36.09	180	7.75

C. Flow of Credit to MSMEs

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

Particulars	As on 30.09.2024			As on 30.09.2025		
	Target for FY 2024-25	Achievement	% of Achievement	Target for FY 2025-26	Achievement	% of Achievement
Micro Enterprises	54697	28149	51%	49835	33624	67%
Small Enterprises	37606	27008	72%	76097	34486	45%
Total SME	92303	55158	60%	125932	68110	54%
Medium Enterprises (ME)	37333	24502	66%	77633	34148	44%
Total MSME advances	129636	79659	61%	203565	102257	50%

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

Particulars	O/s as on 30.09.2024		O/s as on 30.06.2025		O/s as on 30.09.2025	
	A/c.	Amt.	A/c.	Amt.	A/c.	Amt.
Micro Enterprises	918950	56139.48	879361	65206	948695	69620
Small Enterprises	51788	39031.45	50671	44603	50291	46860
Total MSE	970738	95170.93	930032	109810	998986	116479
% of Micro Enterprises to total MSE	94.67%	58.99%	94.55%	59.38%	94.97%	59.77%
% of Small enterprises to total MSE	5.33%	41.01%	5.45%	40.62%	5.03%	40.23%
Medium Enterprises (ME)	15445	30486.62	14939	33361	20082	35556
% of ME to total MSME advances	1.56%	24.16%	1.58%	23.30%	1.97%	23.39%
Total MSME advances	987956	126201.13	944971	143171	1019068	152035

Performance under MSME in FY 2025-26 as on 30.09.2025

- Outstanding Advances to MSEs stood at Rs. 1,16,479 Crs.
- Outstanding Advances to MEs stood at Rs. 35,556 Crs.
- Outstanding Advances under MSME segment stood at Rs.1,52,035 Crs.

iii) PM Task Force Recommendations:

Banks compliance to the PM Task Force recommendations and the performance of Banks under different parameters of the recommendations has been reviewed in the Sub-committee meeting on MSME held on 07.11.2025. The status is as under:

Norm Description	Norm %	Actual %		No. of banks achieved		Banks not achieved for the quarter September, 2025
		June-25	Sept-25	June-25	Sept-25	
Banks are advised to achieve a 20 percent	20	16.68%	22.39%	24	25	DHANLAXMI BANK, STATE BANK OF INDIA, AXIS BANK, IDBI BANK, TAMILNAD MERCANTILE BANK, BANK OF

year-on-year growth in credit to micro & small enterprises September 2024 to September 2025)						INDIA, KARNATAKA BANK, PUNJAB AND SIND BANK, CENTRAL BANK OF INDIA, , INDUSIND BANK, YES BANK, J & K BANK, BANK OF MAHARASHTRA, INDIAN OVERSEAS BANK, CANARA BANK, INDIAN BANK, A P S F C, UNION BANK OF INDIA, KBS LOCAL AREA BANK, ESAF SMALL FIN. BANK
10 percent annual growth in the number of micro enterprise accounts	10	-7.29%	3.24%	19	20	YES BANK, AXIS BANK, PUNJAB AND SIND BANK, TAMILNAD MERCANTILE BANK, CENTRAL BANK OF INDIA, DCB BANK, STATE BANK OF INDIA, KARNATAKA BANK, J & K BANK, BANK OF BARODA, BANK OF INDIA, PUNJAB NATIONAL BANK, RBL BANK, DBS BANK INDIA (E-LVB), , KBS LOCAL AREA BANK, INDIAN BANK, BANK OF MAHARASHTRA, TGCAB, CANARA BANK, UCO BANK, CSB BANK LIMITED, IDBI BANK, INDIAN OVERSEAS BANK, INDUSIND BANK, UNION BANK OF INDIA
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	59.38%	59.77%	25	25	CANARA BANK, PUNJAB AND SIND BANK, AXIS BANK, HDFC BANK, YES BANK, FEDERAL BANK, ICICI BANK, DHANLAXMI BANK, PUNJAB NATIONAL BANK, DBS BANK INDIA (E-LVB), KARUR VYSYA BANK, KOTAK MAHINDRA BANK, BANK OF MAHARASHTRA, CITY UNION BANK, RBL BANK, SOUTH INDIAN BANK, CSB BANK LIMITED, KARNATAKA BANK, UCO BANK, A P S F C

iv) NPAs in MSME segment as on 30.09.2025

(Rs. In Crs)

Particulars	September-2024			June-25			September-2025		
	Outstandi ng	NPA		Outstanding	NPA		Outstanding	NPA	
		Amount	% of NPA		Amount	% NPA		Amount	% NPA
MICRO ENTERPRISES	56139	2719	4.84%	65206	2855	4.38%	69620	3057	4.39%
SMALL ENTERPRISES	39031	2226	5.70%	44603	1827	4.10%	46860	1893	4.04%
TOTAL MSE	95171	4945	5.20%	109810	4682	4.26%	116479	4950	4.25%
MEDIUM ENTERPRISES	31030	1420	4.58%	33361	1175	3.52%	35556	1311	3.69%
TOTAL MSME	126201	6365	5.04%	143171	5857	4.09%	152035	6261	4.12%

- NPAs under MSE segment advances constitute 4.24% of outstandings
- NPAs under Medium enterprises constitute 3.69% of outstandings
- NPAs under total MSME segment constitute 4.12% of total outstandings

v) CGTMSE - COVERAGE:

Upto the Q2 FY 2025-26, 45636 proposals with an amount of Rs. 8825.23 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	4985	2326.57
2	UNION BANK OF INDIA	6476	745.05
3	HDFC BANK LIMITED	850	429.53
4	ICICI BANK	170	288.68
5	CANARA BANK	425	207.89
6	BANK OF BARODA	689	145.37
7	INDUSIND BANK	6603	121.73
8	AXIS BANK LIMITED	64	119.85
9	TELANGANA GRAMIN BANK	3090	97.96
10	PUNJAB NATIONAL BANK	336	82.14
11	BANK OF INDIA	275	74.07
12	KOTAK MAHINDRA BANK	73	66.98
13	UCO BANK	108	66.11
14	INDIAN BANK	439	61.82
15	THE KARUR VYSYA BANK LTD	86	41.81
16	SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA	13	40.86
17	IDBI BANK LTD	124	40.31
18	BANK OF MAHARASHTRA	55	33.02
19	YES BANK LTD	27	30.24

20	Others	20566	3775.02
	Total	45636	8825.23

District Wise Report of TELANGANA (Guarantee Approved)

(Rs. in Crores)

S.No.	District Name	Upto Q2 During FY 2025-26		Cumulative as on 30.09.2025	
		No	Approved Amt	No.	Approved Amt
1	HYDERABAD	20522	5341.67	128885	21432.95
2	RANGAREDDY	2296	579.31	37801	4115.29
3	KARIMNAGAR	2493	300.75	17711	1110.31
4	MEDAK	2301	257.40	14287	1010.13
5	HANUMAKONDA	1748	248.30	15712	1208.95
6	NALGONDA	2360	244.32	22607	1217.74
7	NIZAMABAD	1627	223.86	13704	901.24
8	MEDCHAL	558	187.34	5255	1029.73
9	KHAMMAM	1622	182.64	15545	923.45
10	MAHABUBABAD	1806	170.13	7144	389.36
11	ADILABAD	1517	145.65	13294	827.93
12	SANGAREDDY	412	98.26	4389	526.10
13	WARANGAL	583	83.43	3673	395.29
14	SIDDIPET	466	81.67	3868	323.97
15	MAHBUBNAGAR	429	80.75	14554	650.12
16	KAMAREDDY	589	78.89	3361	318.12
17	BHADRADRI KOTHAGUDEM	565	64.65	4066	236.66
18	NIRMAL	436	55.03	2504	224.96
19	JAGTIAL	439	51.98	2755	251.97
20	SURYAPET	333	49.99	3445	267.63
21	PEDDAPALLI	302	38.29	1946	198.74
22	MANCHERIAL	439	38.21	2073	173.46
23	NAGARKURNOOL	180	31.33	1078	113.86
24	JANGAON	284	30.01	1620	118.68
25	WANAPARTHY	114	28.84	1063	96.90
26	VIKARABAD	299	27.82	1800	101.71
27	KOMARAM BHEEM ASIFABAD	200	24.69	1171	73.27
28	JOGULAMBA GADWAL	212	23.38	1652	92.11
29	YADADRI BHUVANAGIRI	154	20.58	2054	154.59
30	JAYASHANKAR BHOOPALPALLY	219	18.99	1267	75.89
31	RAJANNA SIRCILLA	131	17.08	1276	90.67
	Total	45636	8825.23	351560	38651.77

vi) Review of Bank Linkage in MSME Clusters- Credit flow in MSME Clusters as on 30.09.2025:

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 30.09.2025, the progress reported by Banks is hereunder:

Total No. of Units	Loan Sanctioned/ Credit Linked		Outstanding	
	No.	Amount	No.	Amount
50289	26859	12934.86	24212	10149.08

As per the linkage data submitted by Banks as on 30.09.2025, total Credit Linkage % in identified MSME Clusters is 53.42%. 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. 15000/- each in the First Tranche, Rs.25000/- 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. The progress under Tranche-1 as on 30.09.2025 is as under:

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	357354	3038	0.85	353402	914	98.89	353063	339	98.80
2	Private Sector Banks	5557	819	14.74	3171	1567	57.06	2984	187	53.70
3	RRBs	46342	557	1.20	41020	4765	88.52	40712	308	87.85
4	Coop Banks/DCCBs	7973	8	0.10	5570	2228	69.86	5547	23	69.57
5	Streenidhi	26213	6	0.02	23956	2251	91.39	23944	12	91.34
6	Not marked to any	0	0	0.00	0	0	0	0	0	0.00
	GRAND TOTAL	443439	4428	1.00	427119	11725	96.32	426250	869	96.12

- Total street vendors of 443,439 are identified by the MA&UD in Telangana State. Banks together sanctioned loans to 427,119 street vendors and disbursed loan to 426,250 street vendors.
- DFS, Govt of India fixed a Target for disbursal of loans to 842,763 Street vendors under restricted PM SVANidhi scheme for Telangana.
- State Bank of India sanctioned loans to 181,480 street vendors (42.49% of total sanctions) and disbursed 181,464 (42.57% of total disbursals) followed by UBI with 103,151 (24.15%) sanctions and 103,042 (24.17%) disbursals.
- The performance of Private Sector Banks in sanctions and disbursals is low at **0.74%** (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	%
1	2	3	4	5	6	7	8	9	10	11
1	State Bank of India	183061	1571	0.86	181480	10	99.14	181464	16	99.13
2	Union Bank of India	104458	754	0.72	103151	553	98.75	103042	109	98.64
3	Telangana Grameena Bank	44303	552	1.25	40206	3545	90.75	39899	307	90.06
4	Streenidhi	26213	6	0.02	23956	2251	91.39	23944	12	91.34
5	Canara Bank	20358	187	0.92	20133	38	98.89	20133	0	98.89
6	Indian Bank	15278	86	0.56	15124	68	98.99	15036	88	98.42
7	Bank of Baroda	11775	132	1.12	11535	108	97.96	11507	28	97.72
8	Bank of India	5725	16	0.28	5661	48	98.88	5661	0	98.88
9	Indian Overseas Bank	5637	99	1.76	5478	60	97.18	5470	8	97.04
10	Central Bank of India	4583	53	1.16	4512	18	98.45	4506	6	98.32
11	Punjab National Bank	3367	112	3.33	3249	6	96.50	3247	2	96.44
12	TSCAB	4026	5	0.12	3071	783	76.28	3057	14	75.93
13	UCO Bank	1711	8	0.47	1703	0	99.53	1694	9	99.01
14	HDFC Bank	1411	89	6.31	1313	9	93.05	1313	0	93.05
15	Other Banks	11533	758	6.57	6547	4228	56.77	6277	270	54.43
	GRAND TOTAL	443439	4428	1.00	427119	11725	96.32	426250	869	96.12

PMSVANidhi Scheme TRANCHE-2 progress

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
	GRAND TOTAL	248250	8470	3.41	222770	17024	89.74	220679	2104	88.89

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	1899	200	10.53	1013	700	69.10	901	125	13.87
	GRAND TOTAL	248250	8470	3.41	222770	17024	89.74	220679	2104	88.89

PMSVANidhi Scheme Tranche-3 progress

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
	GRAND TOTAL	98997	9874	9.97	74753	14384	75.51	73413	1353	74.16

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	285	23	8.07	179	97	62.81	159	33	55.79
	GRAND TOTAL	98997	9874	9.97	74753	14384	75.51	73413	1353	74.16

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 2025-26		Disbursements during FY		NPAs		
	No. of A/cs	Amount	No. of A/cs	Amount	No. of A/cs	Amount	No. of A/cs	Amount	%
30.09.2025	486673	37367.96	355138	19838.58	93812	10541.68	32561	702.09	1.88%

Banks performance in NRLM (SHG):

- A total of 4,86,673 NRLM groups with outstanding loans of Rs.37,367.96 crores are in the books of the banks as on 30.09.2025.
- During the FY 2025-26 upto Q2, Banks have disbursed Rs. 10541.68 Crs to 93,812 groups
- NPAs are at Rs.702.09 Crs i.e.,1.88% 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 2025-26		Disbursements during FY		NPAs		
	No. of A/cs	Amount	No. of A/cs	Amount	No. of A/cs	Amount	No. of A/cs	Amount	%
30.09.2025	121083	8894.47	37462	5001.35	15110	1935.78	9757	220.41	2.48

Banks performance during the Financial Year 2025-26:

- A total of 121,083 groups with outstanding loans of Rs.8894.47 crores are in the books of banks.
- Banks have disbursed Rs. 1935.78 Crs to 15110 groups
- NPAs at Rs.220.41 Crs constitute 2.48% of outstandings.

Under Self Employment Programme (SEP), against a Target of Rs. 20.07 crores to 2075 units for FY 2025-26, Banks during the FY 2025-26, have sanctioned loans amounting to Rs.5.60 crores to 616 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 30.09.2025

(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
31.03.2025	615587	2264	344596	5139	61757	5192	7281	877	1029221	13472	13836	97.37%
25.07.2025	84412	362	86016	1215	16108	1359	2300	367	188836	3303	13960	23.66%
30.09.2025	164419	717	142838	2075	27877	2541	3695	583	338829	5916	14185	41.70%

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	7611	25	34404	825	15421	1525	656	99	58092	2474	6244	39.62
Private	44851	190	63832	919	7242	548	290	42	116215	1698	4861	34.94
RRBs	38702	177	1996	54	4772	434	2725	439	48195	1104	1800	61.34
SFBs	18020	82	33305	199	76	6	0	0	51401	287	510	56.36
NBFCs	55235	243	9301	78	366	28	24	3	64926	352	770	45.73
Total	164419	717	142838	2075	27877	2541	3695	583	338829	5916	14185	41.70%

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

S 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	86137	367.26	88618	1494.82	21054	1958.67	2407	373.32	198216	4194.06
2	SC	20286	88.66	5113	63.85	612	49.98	38	5.86	26049	208.34
3	ST	8201	36.20	2255	38.49	556	44.55	24	3.62	11036	122.86
4	OBC	49795	224.44	46852	477.64	5655	487.86	1226	200.51	103528	1390.45
5	Total	164419	716.56	142838	2074.80	27877	2541.04	3695	583.31	338829	5915.71
	Out of Above										
6	Women Entrepreneurs	97857	422.81	68698	665.44	2529	199.71	30	4.18	169114	1292.14
7	New Enterpreneus / Accounts	47566	199.91	40181	812.92	12938	1290.70	467	70.37	101152	2373.91
8	Minority	3389	14.83	4303	68.51	916	74.48	34	5.27	8642	163.08
9	PMJDY OD Account	120	0.26	0	0.00	0	0.00	0	0.00	120	0.26
10	Mudra card	3110	7.74	838	15.59	141	9.01	49	6.44	4138	38.78
11	NULM	3115	7.76	884	16.87	209	15.14	49	6.44	4257	46.20
12	NRLM	3173	7.77	2257	59.73	2347	207.34	49	6.44	7826	281.28
13	Other Govt. Sponsored Prog.	660	2.90	7821	128.07	821	65.46	16	2.57	9318	199.00
14	Skill Certified	3166	8.10	2616	68.10	699	51.69	1	0.20	6482	128.09
15	Self Certified	3379	8.72	7016	142.28	1631	124.43	164	22.75	12190	298.19
16	Unskilled	771	2.71	3237	95.01	2237	194.91	66	9.65	6311	302.29

Banks Performance under PMMY upto 30.09.2025:

- During the FY 2025-26, Banks sanctioned MUDRA loans to 3,38,829 beneficiaries with an outlay of Rs. 5915.71 Crs
- Rs. 1292.14 Crs Sanctioned to 169,114 Women Entrepreneurs.
- Rs. 2373.91 Crs Sanctioned to 101152 New Entrepreneurs
- Rs. 163.08 Crs Sanctioned to 8642 Minority community Entrepreneurs
- Rs. 208.34 Crs Sanctioned to 26049 SC Entrepreneurs
- Rs. 122.86 Crs Sanctioned to 11036 ST Entrepreneurs

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

Performance and NPAs position in PMMY Scheme as on 30.09.2025

(Rs. In Crs)

MUDRA – SCHEME	Outstandings		Disbursements (01.04.25 to 30.09.2025)		NPAs			NPA % as on 30.06.2025
	No. of A/cs	Amount	No. of A/cs	Amount	No. of A/cs	Amount	%	
SHISHU <=50K	821991	1568.13	164419	714.42	128559	175.52	11.19	22.39

KISHORE>50k <=5 lacs	555396	5438.77	142838	2044.78	70861	598.82	11.01	10.80
TARUN >5 lacs <=10 lacs	128284	6695.38	27877	2501.55	9318	455.19	6.80	7.04
TARUN PLUS >10 lacs <=20 lacs	15031	1786.19	3695	581.33	206	21.75	1.22	1.31
Total	1520702	15488.47	338829	5842.08	208944	1251.28	8.08	9.49

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
March 2025	14326	3339.23	1976.74
September 2025	14387	3352.97	2244.55

Category-wise progress:

(Rs. In Crs)

Sl. No.	Category	Cumulative loans/ applications sanctioned					
		Upto 30.09.2024		Upto 30.06.2025		Upto 30.09.2025	
		No.	No.	Amt	Amt	No.	Amt
1	SC	3174	725.31	3182	726.65	3182	726.65
2	ST	2016	444.84	2027	447.16	2026	447.04
3	Women	9136	2169.02	9178	2178.80	9179	2179.30
	Total	14326	3339.23	14387	3352.59	14387	3352.97

Banks performance upto the quarter ended 30.09.2025:

- Under Stand-Up India scheme banks have sanctioned loans to 14387 borrowers with an outlay of Rs.3352.97 Crs
- 9,179 women beneficiaries have been sanctioned loans under SUI amounting to Rs.2178.30 Crs
- 3,182 SC beneficiaries have been sanctioned loans under SUI amounting to Rs.726.65 Crs
- 2,026 ST beneficiaries have been sanctioned loans under SUI amounting to Rs.447.04 Crs

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

v) Credit Flow under PMEGP Scheme:

Agency wise MM/Subsidy claims achievement position: as on 30.09.2025

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

Sl.No	Agency	Target-2025-26			Achievement			% of Achievement		
		Proj.	M.M.	Emp.	Proj.	M.M.	Emp.	Proj.	M.M.	Emp.
1	KVIC	442	16.42	4862	117	4.39	1287	26	27	26
2	KVIB	884	32.84	9724	488	21.63	5368	55	66	55
3	DIC	884	32.84	9724	808	30.92	8888	91	94	91
	Total	2210	82.10	24310	1413	56.94	15543	64	69	64

NPAs under PMEGP:

(Rs. in Crores)

Data as on 30.09.2025	Outstanding	NPAs
No.	17949	3776
Amount	1080.24	222.37 (20.58%)

Performance of Banks under PMEGP as on 30.09.2025:

- Outstandings PMEGP loans with Banks at Rs. 1080.24 Crs
- 1413 projects were sanctioned by Banks with a Margin Money involvement of Rs.56.94 crores generating employment to 15543.
- NPAs are at Rs.222.37 Crs constituting 20.58% of outstandings

vi) Credit Flow under PM VISWAKARMA Scheme

Under the scheme, a total 55635 applications have been forwarded to Banks, out of which 27687 are sanctioned and 2242 applications are pending for sanction. Bank-wise position of applications as on 30.09.2025, is given hereunder:

S.No	Bank Name	Applications forwarded to Banks	Sanctioned	Pending for Sanction	Disbursed	Pending for Disbursement
1	STATE BANK OF INDIA	31948	16971	866	16572	399
2	UNION BANK OF INDIA	7731	4276	220	3577	699
3	Telangana Grameena Bank	6556	2194	307	1736	458
4	CANARA BANK	2597	1323	35	1162	161
5	BANK OF BARODA	1430	806	27	745	61
6	INDIAN BANK	1620	731	2	724	7
7	INDIAN OVERSEAS BANK	747	436	2	384	52
8	CENTRAL BANK OF INDIA	622	230	19	206	24
9	PUNJAB NATIONAL BANK	341	181	6	165	16
10	BANK OF INDIA	257	142	17	136	6
11	BANK OF MAHARASHTRA	168	116	21	90	26
12	UCO BANK	206	86	17	81	5
13	ICICI BANK LTD	135	46	2	46	0
14	KARUR VYSYA BANK	153	40	53	40	0
15	KOTAK MAHINDRA BANK	146	31	83	31	0
16	HDFC BANK LTD	629	30	369	22	8
17	IDBI BANK LTD	99	24	9	16	8
18	KARNATAKA BANK	35	12	14	3	9
19	AXIS BANK	135	9	116	9	0
20	PUNJAB AND SIND BANK	6	1	2	1	0
21	Other Banks	80	3	57	3	0
	Grand Total	55635	27687	2242	25748	1939

District-wise Progress:

S.No	District Name	Applications forwarded to Banks	Sanctioned	Pending for Sanction	Disbursed	Pending for Disbursement
1	NALGONDA	8175	4061	335	3500	561
2	KAMAREDDY	4109	2155	88	1907	248
3	KARIMNAGAR	3915	2010	231	1908	102
4	NIZAMABAD	4040	1990	98	1882	108
5	KHAMMAM	3646	1497	161	1445	52
6	Nirmal	2669	1359	99	1297	62
7	PEDDAPALLI	2254	1277	59	1235	42
8	Jagitial	1957	1138	29	1101	37
9	BHADRADRI KOTHAGUDEM	2411	1111	156	1062	49
10	SURYAPET	1908	1032	38	992	40
11	SANGAREDDY	1620	1031	39	953	78
12	YADADRI BHUVANAGIRI	2156	993	116	898	95
13	HYDERABAD	1864	896	149	849	47
14	SIDDIPET	1605	796	88	748	48
15	JAYASHANKAR BHUPALAPALLY	1189	688	42	616	72
16	ADILABAD	1138	663	23	628	35
17	RANGA REDDY	1614	626	153	591	35
18	RAJANNA SIRCILLA	1152	513	64	493	20
19	JANGOAN	982	485	43	451	34
20	HANUMAKONDA	923	466	26	434	32
21	JOGULAMBA GADWAL	1239	420	34	388	32
22	WANAPARTHY	831	419	33	387	32
23	KUMURAM BHEEM ASIFABAD	475	310	5	310	0
24	MEDAK	471	261	11	246	15

25	MAHABUBNAGAR	527	260	11	247	13
26	Mulugu	725	242	4	237	5
27	MANCHERIAL	451	209	20	201	8
28	NAGARKURNOOL	378	185	31	169	16
29	MEDCHAL MALKAJGIRI	311	153	18	149	4
30	VIKARABAD	296	141	28	134	7
31	Narayanpet	206	115	4	109	6
32	MAHABUBABAD	213	97	1	93	4
33	Warangal	185	88	5	88	0
	Grand Total	55635	27687	2242	25748	1939

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 30.09.2025:

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	113	190.80	132.33	58.47
2	2016-17	211	598.50	374.70	223.80
3	2017-18	673	1194.45	817.83	376.62
	Grand Total	997	1983.75	1324.86	658.89

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:

(Rs. In lacs)

S.No.	Particulars	For FY 2018-19		For FY 2020-21	
		Phy	Fin	Phy	Fin
1	Subsidy released	11174	19590.54	4322	9073.98
2	Grounded	8405	14287.23	2714	6245.09
3	Subsidy returned	678	1107.72	170	278.68
4	To be Grounded	2091	4195.66	1438	2550.21

Position on ungrounded applications of SC Corporation as on 30.09.2025 is hereunder: (Rs. In Cr.)

S.No	Name	2014-15		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	No.	Amt
1	STATE BANK OF INDIA	12	0.15	63	0.67	105	1.33	464	5.54	960	18.26	450	8.77	5	0.16	2059	34.88
2	Telangana Grameena Bank	1	0.01	14	0.12	18	0.21	43	0.59	371	8.39	271	4.33	12	0.03	730	13.67
3	UNION BANK OF INDIA	6	0.05	8	0.12	21	0.41	64	0.77	330	6.75	248	4.93	0	0.00	677	13.03
4	CANARA BANK	0	0.00	6	0.06	21	0.59	26	0.34	114	2.58	123	1.96	0	0.00	290	5.53
5	PUNJAB NATIONAL BANK	0	0.00	1	0.05	17	0.63	15	0.18	60	1.15	16	0.26	0	0.00	109	2.27
6	CENTRAL BANK OF INDIA	0	0.00	3	0.02	3	0.05	9	0.10	52	1.04	7	0.14	0	0.00	74	1.35
7	BANK OF BARODA	0	0.00	0	0.00	7	0.12	11	0.13	28	0.47	18	0.38	0	0.00	64	1.10
8	INDIAN OVERSEAS BANK	0	0.00	2	0.02	3	0.04	14	0.14	31	0.62	9	0.26	0	0.00	59	1.09
9	INDIAN BANK	4	0.04	11	0.15	2	0.02	3	0.07	23	0.35	14	0.22	0	0.00	57	0.85
10	DIST COOP CENTRAL BANK	0	0.00	2	0.06	1	0.02	0	0.00	84	1.66	277	4.07	0	0.00	364	5.81
11	BANK OF MAHARAstra	0	0.00	0	0.00	4	0.14	1	0.01	13	0.26	0	0.00	0	0.00	18	0.41
12	BANK OF INDIA	1	0.01	1	0.01	6	0.17	3	0.04	3	0.06	0	0.00	0	0.00	14	0.29
13	HDFC BANK LTD	0	0.00	0	0.00	1	0.01	7	0.10	2	0.02	1	0.05	0	0.00	11	0.18
14	AXIS BANK	0	0.00	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	0	0.00	2	0.10	0	0.00	2	0.10
16	IDBI BANK	0	0.00	0	0.00	0	0.00	3	0.06	1	0.01	1	0.01	0	0.00	5	0.09
17	CITY UNION BANK	0	0.00	2	0.04	0	0.00	1	0.01	0	0.00	0	0.00	0	0.00	3	0.05
18	KARUR VYSYA BANK	0	0.00	0	0.00	0	0.00	0	0.00	5	0.05	0	0.00	0	0.00	5	0.05
19	INDUSIND BANK LTD	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	2	0.04	0	0.00	2	0.04
20	UCO BANK	0	0.00	0	0.00	1	0.02	0	0.00	0	0.00	0	0.00	0	0.00	1	0.02
21	KARNATAKA BANK	0	0.00	0	0.00	0	0.00	1	0.01	0	0.00	0	0.00	0	0.00	1	0.01

22	TAMILNAD MERCANTILE BANK	0	0.00	0	0.00	0	0.00	1	0.01	0	0.00	0	0.00	0	0.00	1	0.01
	Grand Total	24	0.26	113	1.32	210	3.74	666	8.12	2084	41.83	1439	25.51	17	0.19	4553	80.97

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 07.11.2025 & 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 18.10.2025 (Rs. In Lacs)						
S.No	Bank name	No.of units	Unit Cost	Subsidy	Bank Loan	Beneficiary Contribution
1	STATE BANK OF INDIA	111	665.97	319.68	291.76	54.53
2	Telangana Grameena Bank	5	31.49	14.40	14.59	2.50
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
	Total	123	742.33	354.24	327.58	60.50

Economic Support Schemes Action Plan: Units to be grounded as on 18.10.2025

(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	9669	5781.90	109	57.49	2296	1457.33
2	2015-16	8732	7500.00	7370	6818.00	7040	6549.11	4807	4626.35	11	10.56	2222	1912.20
3	2017-18	19710	22420.00	17060	1900.69	17040	18985.99	15886	17592.53	111	138.10	1043	1255.36
4	2020-21	7112	6002.86	4279	4077.46	2068	2020.94	1226	1202.38	26	31.99	816	786.57
5	2021-22	28292	22632.5	11686	11580.79	3981	3884.98	1986	1871.43	5	3.40	1990	2010.15
	ESS total	89611	68870.85	52826	31896.27	42203	38737.74	33574	31074.59	262	241.54	8367	7421.61
6	RTP	1129	3251.52	1064	3064.32	1004	2891.52	851	2450.88	30	86.40	123	354.24
	RTP total	1129	3251.52	1064	3064.32	1004	2891.52	851	2450.88	30	86.40	123	354.24
	Total	90740	72122.37	53890	34960.59	43207	41629.26	34425	33525.47	292	327.94	8490	7775.85

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 07.11.2025, 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 not received from the BC Corporation.

x) Credit flow under TG Minorities Finance Corporation Schemes

State Minorities finance Corporation has not submitted latest position on grounding of applications or any developments in implementation of their ESS schemes.

xi) Credit flow to others as on 30.09.2025:**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	%
8529661	135976.60	2914707	55274.72	759097	6261.28	4.60

- As on 30.09.25, Outstanding credit to 85,29,661 weaker section borrowers was at Rs.1,35,976.60 Crs.
- During the FY, Banks have disbursed an amount of Rs. 55,274.72 Crs to 29,14,707 borrowers
- NPAs are at a level of Rs.6261.28 Crs constituting 4.60% 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.
6596139	214902.17	2075260	10822.93	2577454	67638.08

- As on 30.09.2025, Outstanding credit to 65,96,139 women beneficiaries was at Rs.2,14,902.17 Crs.
- Upto the quarter, Banks have disbursed an amount of Rs. 67,638.08 Crs to 25,77,454 women beneficiaries.

e. Credit flow under Education Loans:

(Rs. In Crs)

Category	Outstanding		Targets of FY 2025-26		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	50846	3131.70	26437	2486.38	13204	285.74	2408	69.40	2.22
Non-priority	32179	8820.58	38356	2630.23	7751	912.45	211	29.73	0.34
Total	83025	11952.28	64793	5116.61	20955	1198.19	2619	99.13	0.83

- As at the end of the quarter, Banks have Outstanding Education loans of **Rs.11,952.28 cr** to 83,025 beneficiaries.
- During the FY, Banks have disbursed an amount of **Rs.1198.19 cr** to 20955 beneficiaries.
- NPAs at **Rs. 99.13 cr** constitute 0.83% of outstandings.

f. Credit Flow - Housing Sector:

(Rs. In Crs)

Category	Outstanding		Targets of FY 2025-26		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	398947	46039.79	79519	10493.12	81534	3063.12	12238	540.00	1.17
Non-priority	564318	191033.45	250614	51829.10	88709	25815.47	4565	946.60	0.50
Total	963265	237073.24	330133	62,322.22	170243	28878.59	16803	1486.60	0.63

- As on 30.09.2025, banks together have outstanding Home Loans amounting to Rs.2,37,073.24 Cr
- During the FY, Banks have disbursed an amount of **Rs.28,878.59 Cr to 1,70,243** borrowers.
- NPAs of **Rs. 1,486.60 cr** constitute 0.63 % 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 30.09.2025 is as under:

District wise lending status as on 30.09.2025

S.No	Name of the District	No. of Loan Accounts (units in thousands)	Loan Disbursement (Amount in ₹ crore)	Total Subsidy Disbursement (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
	TOTAL	70388	13577.50	1624.78

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 07.11.2025. 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 130.18% as on 30.09.2025, which is increased by 2.97% against the Q2 previous Financial Year. Mahabubabad district has highest CD Ratio of 295.25% whereas Peddapalli district has a CD Ratio of 103.12%. As at the end of September 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 10th of the following month, even if the data to be submitted is NIL.

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

Agenda 8: 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 30.09.2025

There are 11 RSETIs operating in Telangana (SBI-9 and UBI-2). RSETIs have conducted 167 programmes and trained 4863 candidates upto Q2 FY 2025-26 against the yearly target of 354 programmes and 12,350 candidates respectively for FY 2025-26.

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. 36.10 crores and Union Bank of India which is running 2 RSETIs has to receive Rs. 5.81 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.

(Rs. in Crores)

S.No.	RSETI Name	UP to 2018-19	FY 2019-20	FY 2020-21	FY 2021- 22	FY 2022-23	FY 2023-24	FY 2024-25	FY 2025-26 (upto Q2)	GRAND TOTAL
1	ADILABAD	1.19	-0.03	0	0	0.48	0.97	1.29	0.58	4.48
2	KARIMNAGAR	0.84	0.07	0	0	0.33	0.67	1.12	0.63	3.66
3	KHAMMAM	0.74	0	0	0	0.38	0.73	1.08	0.53	3.46
4	MEDAK	0.84	-0.06	0	0	0.65	0.91	1.05	0.59	3.98
5	MAHABUBNAGAR	0.89	0.02	0	0	0.29	0.77	1.10	0.78	3.85
6	NALGONDA	0.88	0	0	0	0.54	0.83	1.28	0.64	4.17
7	NIZAMABAD	1.03	0	0	0	0.29	0.88	1.18	0.59	3.97
8	RANGAREDDY	0.78	0.16	0	-0.01	0.65	0.88	1.35	0.31	4.12
9	WARANGAL	1.18	0.07	0	0	0.52	0.74	1.32	0.58	4.41
	SBI- Sub-Total	8.37	0.23	0	-0.01	4.13	7.38	10.77	5.23	36.10
10	Siddipet	1.09	0.14	0.00	0.00	0.43	0.80	0.97	0.49	3.92
11	Muchintal	0	0	0	0	0.30	0.54	0.74	0.30	1.88
	UBI- Sub total	1.09	0.14	0.00	0.00	0.73	1.34	1.71	0.79	5.81
	GRAND TOTAL	9.46	0.37	0	-0.01	4.86	8.72	12.48	6.02	41.91

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 September 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
- 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 was held with Banks by Addl. Secy, DFS on 30.04.2024 and SLBC was advised to monitor the progress in its meetings. Progress on PMSGMBY as on 31.10.2025 is hereunder:

(Amount in Crores)

S.No.	Bank Name	Applications received		Sanctioned		Disbursed		Pending		Rejected	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
1	State Bank of India	11526	260.20	6880	142.19	6281	104.29	1679	38.41	2967	68.94
2	Union Bank of India	1916	43.08	957	20.57	828	16.52	357	7.94	602	13.82
3	Telangana Grameena Bank	1848	42.18	695	14.65	589	12.41	575	13.31	578	13.53
4	Canara Bank	948	21.83	538	11.33	496	9.38	76	1.73	334	7.74
5	Punjab National Bank	473	10.89	335	7.00	271	4.83	23	0.53	115	2.75
6	Bank of Baroda	439	10.45	229	4.80	194	3.62	92	2.08	118	3.06
7	Bank of India	312	7.71	164	3.67	135	2.79	41	1.07	107	2.73
8	Indian Bank	314	7.53	152	3.17	116	1.94	13	0.27	149	3.63
9	Bank of Maharashtra	142	3.47	82	1.82	61	1.29	11	0.21	49	1.25
10	Indian Overseas Bank	190	4.63	84	1.87	53	1.20	21	0.46	85	2.05
11	UCO Bank	50	1.23	24	0.51	8	0.18	13	0.33	13	0.32
12	Punjab & Sind Bank	11	0.25	5	0.11	4	0.09	2	0.04	4	0.09
13	Central Bank of India	65	1.47	11	0.27	3	0.08	15	0.33	39	0.84
14	IDBI Bank	22	0.46	5	0.09	2	0.04	9	0.19	8	0.17
15	Credit Fair	3	0.08		0.00		0.00	2	0.06	1	0.02
16	HDFC Bank	7	0.16		0.00		0.00	4	0.08	3	0.08
	Grand Total	18266	415.61	10161	212.05	9041	158.64	2933	67.03	5172	121.02

(Source: Jansamarth Portal)

2. Re-KYC and Freezing of Accounts

RBI is monitoring the progress on R-KYC and Freezing of accounts periodically. The data collected from the banks 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 (A)	No. of accounts becoming inoperative during the reporting month (B)	No. of Inoperative Accounts activated during the month (C)	No. of inoperative accounts as at the end of reporting month (D=A+B-C)	No. of frozen accounts due to pending KYC updation as at the end of previous month (E)	No. of accounts frozen due to pending KYC updation during the reporting month (F)	No. of accounts defrozen during the reporting month (G)	No. of frozen accounts due to pending KYC updation as at the end of reporting month (H=E+F-G)	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 reporting month
1	Union Bank of India	6293086	46508	37201	6302393	53067	39	232	52874	114971	107322
2	State Bank of India	4252127	0	3020	4222538	1470513	38284	0	1508797	0	0
3	Telangana Grameena Bank	2106836	33064	28164	2111736	423433	44481	1323	466591	9397	11573
4	ICICI BANK	1924071	5300	14130	1915235	10657	16	379	102940		0
5	Kotak Mahindra Bank	1262128	17855	2314	1277669	21772	144	0	21916	55	69
6	CANARA BANK	950798	12758	13035	950521	132015	21632	9825	143822	383291	383719
7	Bank of Baroda	937243	10253	3886	943610	71059	635	3092	68602	25200	25520
8	Indian Overseas Bank	661777	1651	3134	660294	0	0	0	0	26680	26559
9	HDFC Bank Ltd	512019	11956	1327	522648	13636	5	109	13532	212	96
10	Central Bank of India	368142	3957	2832	369266	267193	4426	97614	174005	3276	1901
11	Indian Bank	334385	28059	24085	338359	0	0	0	0	0	0
12	IndusInd	331457	6630	253	337834	145791	1520	833	146478	12556	12347
13	Airtel Payment Banks	254756	5543	200	260099	11045	1267	2	11919	236	215
14	Karur Vysya Bank	242521	2163	2013	242671	0	0	0	0	86	92
15	TGCAB	147005	965	519	147451	3789	0	719	3070	2977	2506
16	Bandhan Bank	52493	64923	13	117403	147	46	23	170	1168	1177
17	The South Indian Bank	94185	657	0	94842	5325	224	0	5549	197	179
18	KBSLAB	65841	52	94	65799	0	0	0	0	0	0
19	IDBI BANK LTD	50902	3	487	50418	999	11	79	931	541	567
20	Bank of Maharashtra	49423	856	884	49395	347	9	54	392	1143	1139
21	Fino Payments Bank	45276	1108	88	46296	556	119	0	675	285	209

22	Federal Bank	45358	740	998	45100	4335	250	15	4570		
23	RBL Bank Ltd	36916	824	58	37682	1890	25	159	2024	123	126
24	City Union Bank	35806	865	80	36207	0	0	0	0	168	167
25	DBS Bank	32892	2313	2336	32869	2413	13	1	2425	28976	28993
26	AU SMALL FINANCE BANK	30567	547	64	31050	346	0	4	342	154	100
27	Yes bank Ltd	27210	119	57	27272	14014	874	200	14688	0	0
28	DCB Bank Limited	22,702	0	106	22,596	579	46	58	591	1,060	1,055
29	Tamilnadu Merchantile Bank	17504	98	41	17561	808	152	74	886	0	0
30	IDFC First Bank	16570	793	1740	15623	539	44	25	558	519	515
31	CSB BANK LTD	3827	123	25	3925	84	0	0	84	0	0
32	Jammu and Kashmir Bank	1979	97	31	2045	130	50	62	118	0	0
33	Utkarsh Small Finance Bank	1616	38	1	1653	29	0	1	30	0	0
34	Jana Small Finance Bank	1245	4	11	1238	0	0	0	0	0	0
35	Equitas SF Bank	1145	107	267	985	904	111	258	757	0	0
36	Ujjivan SFB	994	21	45	970	139	33	15	121	39	32
37	Dhanlaxmi Bank	492	49	21	520	4	13	20	11	35	41
38	punjab and sind bank	86	15	35	66	7	5	1	11	14	8
39	Shivalik SFB	0	0	0	0	0	0	0	0	0	0
40	ESAF SMALL FINANCE BANK	0	0	0	0	0	0	0	0	0	0
Total		21213380	261014	143595	21303839	2657565	114474	115177	2656833	613359	606227

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 44 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	Airtel Payments Bank	0	0	0
2	Au Small Finance Bank	83	83	0
3	Axis Bank	186	186	186
4	Bandhan Bank	0	32	158
5	Bank of Maharashtra	72	72	72
6	Bank of Baroda	169	169	169
7	Canara Bank	368	368	368
8	Central Bank of India	101	101	101
9	City Union Bank	41	41	0
10	DBS Bank India Ltd	0	0	35
11	DCB Bank Limited	0	37	37
12	Dhanlaxmi Bank	0	0	8
13	Equitas SF Bank	7	7	7
14	ESAF SMALL FINANCE BANK	4	0	4
15	Federal Bank	38	38	38
16	Fino Payments Bank	0	0	0
17	HDFC Bank Ltd	1(Centralised)	0	456
18	ICICI Bank	370	0	370
19	IDBI Bank	117	117	117
20	IDFC First Bank	1(Centralised)	51	51
21	INDIA POST PAYMENTS BANK	23	23	23
22	Indian Bank	166	166	166
23	Indian Overseas Bank	112	112	112
24	IndusInd Bank Ltd	105	105	105
25	Jammu and Kashmir bank Ltd	0	0	0
26	Jana Small Finance Bank Limited	1	0	1
27	Karur Vysya Bank	0	0	0
28	Kotak Mahindra Bank	117	117	117

29	KBSLAB	1 (Centralised)	14	14
30	PUNJAB AND SIND BANK	9	9	9
31	PUNJAB NATIONAL BANK	141	141	141
32	RBL Bank Ltd	29	29	14
33	Shivalik SFB	0	1	1
34	South Indian Bank	44	44	44
35	STATE BANK OF INDIA	1223	1223	1223
36	SURYODAY SMALL FINANCE BANK LTD	2	2	2
37	TAMILNAD MERCANTILE BANK LTD	11	11	11
38	TELANGANA GRAMEENA BANK	933	0	933
39	Telangana State Cooperative Apex Bank	1	1	47
40	UCO Bank	43	43	43
41	Ujjivan SFB	5	0	5
42	Union Bank of India	687	687	687
43	Utkarsh Small Finance Bank	4	4	4
44	Yes Bank	0	0	43

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)
Jammu and Kashmir Bank Limited	0	3	0	3	100%
CENTRAL BANK OF INDIA	1	2096	58	2097	100%
UCO BANK	51	5887	0	5938	99%
Suryoday Small Finance Bank Ltd	46	3011	2052	3057	98%
UTKARSH SMALL FINANCE BANK LIMITED	229	10856	13688	11085	98%
DCB BANK LIMITED	661	30929	538	31590	98%
RBL Bank Ltd	430	11193	26120	11623	96%
CSB BANK LTD.	312	4675	0	4987	94%
IDFC FIRST BANK LIMITED	4542	64094	116298	68636	93%
Jana Small Finance Bank Limited	18	215	19	233	92%
THE FEDERAL BANK LTD	848	8979	202	9827	91%
THE SOUTH INDIAN BANK LIMITED	1207	12747	12885	13954	91%
EQUITAS SMALL FINANCE BANK LTD	532	5219	5	5751	91%
UJJIVAN SMALL FINANCE BANK LTD	112	1050	6	1162	90%
Shivalik Small Finance Bank	74	691	0	765	90%
INDUSIND BANK LIMITED	7178	65946	0	73124	90%
YES BANK LIMITED	1618	13281	11489	14899	89%
AIRTEL PAYMENTS BANK LIMITED	8127	66473	41482	74600	89%
Axis Bank Limited	7886	64055	99786	71941	89%
PUNJAB AND SIND BANK	312	2368	24	2680	88%
ICICI BANK LIMITED	7426	51777	3303	59203	87%
The Karnataka Bank Limited	862	5896	0	6758	87%
Bandhan Bank Limited	2674	15388	7319	18062	85%
Indian Overseas Bank	3744	18715	5394	22459	83%
DHANLAXMI BANK LIMITED	132	635	848	767	83%
HDFC BANK	19379	91654	110014	111033	83%
KARUR VYSYA BANK LIMITED	3411	14657	99	18068	81%
Tamilnad Mercantile Bank Ltd	324	1325	347	1649	80%
BANK OF INDIA	6119	22990	0	29109	79%
Kotak Mahindra Bank	21033	76442	64058	97475	78%
AU SMALL FINANCE BANK LIMITED	4512	15759	193	20271	78%
CITY UNION BANK LTD	1257	3572	0	4829	74%
BANK OF MAHARASHTRA	9161	24028	8424	33189	72%
IDBI Bank Limited	3132	7924	6900	11056	72%
PUNJAB NATIONAL BANK	12290	31090	3187	43380	72%
BANK OF BARODA	13232	27625	17175	40857	68%
INDIAN BANK	24415	46936	8225	71351	66%
Union Bank Of India	148074	205774	10188	353848	58%
CANARA BANK	59297	78119	8391	137416	57%
STATE BANK OF INDIA	217640	164268	144275	381908	43%
INDIA POST PAYMENTS BANK LTD	52307	19938	162881	72245	28%
TELANGANA GRAMEENA BANK	63605	1023	0	64628	2%
ESAF SMALL FINANCE BANK LIMITED	322	1	0	323	0%
TGCAB	1147	0	0	1147	0%
Fino Payments Bank Limited	2915	0	58	2915	0%
Krishna Bhima Samruddhi Local Area Bank	212	0	0	212	0%

4. 3- Months Campaign for Saturation of FI Schemes at GP Level

DFS has launched a campaign for saturation of financial inclusion (FI) schemes at GP level in all districts during the period from 01.07.2025 to 30.09.2025. As part of the campaign at least one camp is to be conducted at each gram panchayat (GP), to saturate the uncovered citizens with the eligible FI schemes and focusing on various other aspects like Re-KYC, Nominations etc. Subsequently, DFS extended the Saturation campaign further period of one month, i.e., from 01.10.2025 to 31.10.2025. As a part of campaign LDMs need to upload the progress of the camp in Jansuraksha Portal. Bankwise progress of the Campaign is as follows:

S.No.	Bank Name	No. of GPs Allocated	PMJDY Opened	PMJJBY Enrolled	PMSBY Enrolled	APY Subscribed	No. of Re-KYC done for PMJDY Acc	No. of Re-KYC done for Other than PMJDY Acc	Total ReKYC Done	No. of PMJJBY Claim Disbursed	No. of PMSBY Claim Disbursed	No. of Nominations done in PMJDY Acc	No. of Nominations done other than PMJDY Acc
1	Adilabad DCCB	103	24	258	339	11	115	3145	3260	0	0	10	12
2	Axis Bank Ltd	37	217	323	397	15	764	1414	2178	0	0	27	35
3	Bandhan Bank	10	11	11	17	0	8	14	22	0	0	2	2
4	Bank of Baroda	192	852	1417	2004	254	10740	26514	37254	7	1	362	293
5	Bank of India	39	242	366	474	34	511	1338	1849	1	1	46	39
6	Bank of Maharashtra	47	199	295	449	101	386	735	1121	0	0	306	466
7	Canara Bank	724	4930	7271	9119	1499	19077	41073	60150	71	59	1995	1645
8	Central Bank of India	157	852	1765	2060	596	10368	22773	33141	11	4	188	160
9	City Union Bank Ltd	10	1	26	32	0	17	63	80	0	0	1	1
10	DCB Bank	2	0	0	0	0	100	139	239	0	0	0	0
11	DCCB	15	20	81	121	16	15	1994	2009	1	1	5	5
12	HDFC Bank Ltd	122	520	930	1194	172	2147	5641	7788	13	9	122	107
13	ICICI Bank Ltd	110	739	1357	2000	97	3202	7397	10599	7	7	76	80
14	IDBI Bank Ltd.	12	19	21	46	7	261	491	752	0	0	2	2
15	IDFC Bank Ltd.	9	1	22	31	0	7	105	112	0	0	1	4
16	Indian Bank	227	1041	2855	3666	281	7554	20506	28060	8	8	953	944
17	INDIAN OVERSEAS BANK	207	1519	1938	2710	488	3811	11402	15213	5	1	777	603
18	IndusInd Bank Ltd	17	8	8	10	3	262	37	299	0	0	2	1
19	Karimnagar DCCB	94	196	1276	1892	108	3932	10438	14370	2	2	165	81
20	Karur Vysya Bank Ltd	7	22	28	38	2	201	59	260	0	0	2	1
21	Khammam DCCB	89	1235	1456	1565	125	379	13985	14364	21	13	1097	22
22	Kotak Mahindra Bank	20	34	32	34	9	402	418	820	0	0	15	8
23	KBSLA Bank	2	0	0	0	0	21	19	40	0	0	0	0
24	Mahabubnagar DCCB	9	51	204	199	79	499	403	902	0	0	0	0
25	Medak DCCB	120	321	864	1051	52	5037	11123	16160	0	0	10	12
26	Nizamabad DCCB	6	26	57	83	13	1243	1596	2839	0	0	14	4
27	Punjab National Bank	117	582	728	1005	161	1094	1493	2587	27	5	143	140
28	South Indian Bank Ltd	6	55	146	186	21	88	414	502	7	3	8	14
29	State Bank of India	4070	28309	43921	58482	7343	176314	590698	767012	289	259	18506	15473
30	Telangana Grameen Bank	4075	30782	43003	56013	8288	259253	884561	1143814	333	175	8328	5870
31	UCO Bank	38	210	457	570	71	638	1875	2513	17	4	23	20
32	UNION BANK OF INDIA	1925	17555	36710	62419	5890	47630	169853	217483	95	62	8179	7833
33	Warangal DCCB	90	325	443	682	41	199	1709	1908	0	0	67	391
	Total	12708	90898	148269	208888	25777	556275	1833425	2389700	915	614	41432	34268

5. Campaign for Settlement of Unclaimed Financial Assets

In accordance with the directives of the Department of Financial Services, Ministry of Finance, Government of India, a national level campaign for settlement of Unclaimed Assets in the Financial Sector with a tagline “Your Money, Your Right” has been launched by the Hon'ble Union Finance Minister on 04.10.2025 from Gandhinagar, Gujarat, which running for a period of three months starting from 01.10.2025 to 31.12.2025.

The aim of this campaign is to facilitate the citizens to claim their unclaimed bank deposits, shares, dividends, mutual funds, insurance proceeds etc. This initiative is of national importance and Government of India is committed to ensure that citizens can rightfully claim their unclaimed financial assets. MCA, RBI, SEBI, IRDAI, PFRDA and Banks hold joint camps as part of the campaign.

The campaign has been rolled out in Telangana State as well, with district-level camps being organised in a phased manner.

Bankwise progress of the campaign is as follows:

(No.s in Acutal & Amount Rs. In Crores)

S.No	Name of the Bank	DEAF Balances as on 31.08.2025		Settled as on 24.10.2025	
		No. of Accounts	Amount	No. of Accounts	Amount
1	STATE BANK OF INDIA	2161529	586.98	3723	32.97
2	UNION BANK OF INDIA	2070208	467.76	442	0.43
3	CANARA BANK	777509	252.14	138	0.21
4	TELANGANA GRAMEENA BANK	500171	188.83	77	1.07
5	TSCAB	502952	89.99	1444	3.13
6	INDIAN OVERSEAS BANK	260460	79.51	2	0.00
7	ICICI BANK	102194	60.13	110	0.15
8	INDIAN BANK	222775	57.29	111	0.27
9	BANK OF BARODA	130228	52.95	19	0.01
10	AXIS BANK	86400	43.10	-	-
11	PUNJAB NATIONAL BANK	237774	42.99	17	0.93
12	BANK OF INDIA	167659	39.04	34	0.01
13	CENTRAL BANK OF INDIA	87651	34.98	57	0.14
14	KOTAK MAHINDRA BANK	48866	34.22	1	0.01
15	HDFC BANK	53669	26.82	6	0.05
16	KARUR VYSYA BANK	37349	23.44	10	0.06
17	UCO BANK	48018	14.26	2	0.01
18	IDBI BANK	27735	12.06	3	0.00
19	DCB BANK	9430	10.22	1	0.00
20	DBS BANK INDIA (E-LVB)	11699	6.19	2	0.01
21	BANK OF MAHARASHTRA	1265	4.53	1	0.00
22	CITY UNION BANK	11504	3.95	0	0.00
23	TAMILNAD MERCANTILE BANK	7818	3.61	3	0.01
24	FEDERAL BANK	7045	3.05	-	-
25	INDUSIND BANK	42508	3.01	0	0.00
26	DHANLAXMI BANK	7798	2.58	0	0.00
27	PUNJAB AND SIND BANK	5274	2.48	0	0.00
28	AIRTEL PAYMENTS BANK	406889	1.26	0	0.00
29	YES BANK	1450	0.74	-	-
30	KARNATAKA BANK	196	0.47	0	0.00
31	CSB BANK LIMITED	1701	0.45	-	-
32	KBS LOCAL AREA BANK	3367	0.35	0	0.00
33	J & K BANK	2295	0.26	1	0.00
34	RBL BANK	354	0.18	-	-
35	SOUTH INDIAN BANK	224	0.07	0	0.00
	TOTAL	8043964	2149.89	6204	39.46

6. Revision in Agriculture Segment ACP Targets for FY 2025-26 as per Ground Level Credit (GLC) Targets advised by Department of Financial Services, Government of India

We have been advised by DFS, GoI vide their letter F.No. 12/3/2022-AC dated 07.07.2025 that the Ground Level Credit target for Agriculture for FY 2025-26 is Rs. 32.50 Lac Crore for India and Rs. 12,01,017 crore for Southern Region of the country.

In line with DFS GLC Targets, NABARD has advised targets for Agriculture Allied Activites of Rs. 29,150 crore including Rs. 145 crore is to be allotted to e-NWR Pledge Finance in Telangana vide their letter No. NB.CPD.GLC/103729/GCL corres /2025-26 dated 16.10.2025.

Accordingly, we allocated targets for Agriculiture Allied Activites and eNWR Pledge Finance Bankwise and District Wise, without changing the overall ACP targets, which are furnished as under:

Bankwise Targets for Agri- Allied Activities and eNWR Pledge Financing

(Amount Rs. In Crores)

S.No	Bank Name	AH- Dairy	AH - Poultry	AH - SGP	AH - Others	AH - Total	Fisheries	Allied Total	Farm Credit Others	eNWR
1	BANK OF BARODA	210.05	117.35	187.73	23.81	538.93	91.54	630.47	213.4	2.75
2	BANK OF INDIA	300.38	185.93	293.33	36.03	815.68	184.32	1000.00	255.5	3.30
3	BANK OF MAHARASHTRA	120.06	52.08	116.75	13.35	302.24	55.21	357.45	121.1	1.56
4	CANARA BANK	325.17	160.66	252.72	34.13	772.69	102.30	874.98	278.5	3.59
5	CENTRAL BANK OF INDIA	135.40	47.68	111.19	13.60	307.87	56.40	364.27	166.6	2.15
6	INDIAN BANK	102.97	42.66	72.49	10.08	228.20	47.02	275.22	137.9	1.78
7	INDIAN OVERSEAS BANK	213.95	117.39	288.17	28.63	648.14	145.96	794.11	250.8	3.24

8	PUNJAB & SIND BANK	1.44	1.25	2.11	0.22	5.02	3.31	8.33	2.9	0.04
9	PUNJAB NATIONAL BANK	29.61	15.40	22.02	3.10	70.12	18.16	88.28	36.6	0.47
10	STATE BANK OF INDIA	2266.13	1056.07	2434.68	266.07	6022.96	987.18	7010.13	2760.2	35.61
11	UCO BANK	56.89	25.57	87.49	7.85	177.80	17.15	194.95	64.3	0.83
12	UNION BANK OF INDIA	1861.15	904.73	1968.22	218.80	4952.90	843.64	5796.53	2348.3	30.30
13	AXIS BANK	163.51	79.83	118.06	16.70	378.10	83.82	461.92	193.1	2.49
14	BANDHAN BANK	23.78	12.71	24.91	2.84	64.24	16.48	80.72	33.0	0.43
15	CSB BANK LIMITED	38.34	22.77	36.16	4.50	101.76	16.15	117.91	42.4	0.55
16	CITY UNION BANK	12.68	6.00	10.27	1.34	30.29	12.57	42.86	15.1	0.19
17	DCB BANK	55.34	27.53	57.59	6.49	146.95	31.38	178.32	61.9	0.80
18	DHANLAXMI BANK	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2.0	0.03
19	FEDERAL BANK	2.91	1.26	1.06	0.24	5.47	3.54	9.00	2.9	0.04
20	HDFC BANK	484.79	243.38	517.12	57.56	1302.84	242.21	1545.05	724.4	9.35
21	ICICI BANK	321.51	161.66	310.54	36.68	830.40	121.41	951.81	376.8	4.86
22	IDBI BANK	21.62	11.00	15.65	2.23	50.50	11.06	61.56	28.2	0.36
23	IDFC FIRST BANK	43.90	23.21	44.46	5.16	116.72	30.24	146.95	66.3	0.86
24	INDUSIND BANK	91.89	43.95	100.27	10.91	247.02	45.92	292.94	85.9	1.11
25	J & K BANK	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.0	0.00
26	KARNATAKA BANK	18.54	13.08	17.94	2.29	51.84	8.22	60.06	18.2	0.24
27	KARUR VYSYA BANK	19.83	10.88	11.88	1.97	44.55	17.71	62.27	26.8	0.35
28	KBS LOCAL AREA BANK	14.66	8.56	30.17	2.47	55.86	3.65	59.51	23.7	0.31
29	KOTAK MAHINDRA BANK	107.95	37.46	82.88	10.55	238.85	38.66	277.51	109.1	1.41
30	RBL BANK	5.16	2.12	5.08	0.57	12.93	1.86	14.80	5.6	0.07
31	SOUTH INDIAN BANK	4.72	6.29	2.57	0.63	14.20	23.53	37.73	13.3	0.17
32	TMB	3.28	3.20	3.75	0.47	10.70	5.07	15.77	2.8	0.04
33	YES BANK	9.81	3.07	10.44	1.08	24.40	3.75	28.14	8.9	0.12
34	TGB	1395.17	619.09	1442.87	159.78	3616.91	565.77	4182.68	1656.7	21.37
35	TS COOP APEX BANK LTD	843.88	374.50	920.35	98.85	2237.57	350.58	2588.15	896.8	11.57
36	EQUITAS SFB	1.34	0.65	1.71	0.17	3.88	0.21	4.09	1.7	0.02
37	JANA SFB	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.0	0.00
38	SURYODAY SFB	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.0	0.00
39	UJJIVAN SFB	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.0	0.00
40	UTKARSH SMALL FIN BANK	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.0	0.00
41	AU SMALL FIN BANK	192.21	61.06	197.39	20.83	471.48	64.03	535.52	205.1	2.65
42	ESAF SMALL FIN BANK	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.0	0.00
43	SHIVALIK SFB	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.0	0.00
44	DBS BANK (e-LVB)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2.7	0.04
45	A P S F C	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.0	0.00
	Grand Total	9500.00	4500.00	9800.00	1100.00	24900.00	4250.00	29150.00	11239.50	145.00

District wise Targets for Agri- Allied Activities and eNWR Pledge Financing

S.No	District Name	AH-Dairy	AH - Poultry	AH - SGP	AH - Others	AH - Total	Fisheries	Allied Total	Farm Credit Others	eNWR
1	ADILABAD	65.30	9.11	56.03	6.03	136.47	21.97	158.44	232.24	3.00
2	BHADRADRI KOTHAGUDEM	220.44	224.89	141.48	27.12	613.93	72.81	686.74	244.08	3.15
3	HANUMAKONDA	132.96	128.31	409.55	31.00	701.83	214.18	916.01	256.70	3.31
4	HYDERABAD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	JAGTIAL	347.91	172.04	107.72	29.01	656.68	112.21	768.89	764.65	9.86
6	JANAGAON	268.66	83.23	156.91	23.52	532.32	166.77	699.09	171.36	2.21
7	JS BHUPALAPALLY	204.24	28.37	86.98	14.77	334.37	11.41	345.78	178.51	2.30
8	JOGULAMBA GADWAL	79.56	48.21	170.32	13.78	311.87	15.15	327.02	678.94	8.76
9	KAMAREDDY	165.25	150.81	346.17	30.61	692.84	341.41	1034.25	261.29	3.37
10	KARIMNAGAR	550.89	141.94	554.86	57.67	1305.36	30.00	1335.36	555.07	7.16
11	KHAMMAM	694.69	296.19	261.88	57.90	1310.66	475.76	1786.42	776.91	10.02
12	KOMRAMBHEEM ASIFABAD	96.73	26.69	100.50	10.35	234.27	52.04	286.31	20.13	0.26
13	MAHABUBABAD	174.57	89.13	290.04	25.59	579.33	101.34	680.67	301.40	3.89
14	MAHABUBNAGAR	282.87	282.80	557.58	51.91	1175.16	19.83	1194.99	403.08	5.20
15	MANCHERIAL	126.08	10.68	70.40	9.57	216.74	27.63	244.37	262.41	3.39
16	MEDAK	477.31	10.12	218.55	32.63	738.61	49.48	788.10	320.78	4.14
17	MEDCHAL MALKAJGIRI	61.22	90.15	36.48	8.68	196.54	394.99	591.53	249.00	3.21
18	MULUGU	92.63	15.42	189.69	13.76	311.50	24.02	335.52	181.09	2.34
19	NAGARKURNOOL	117.36	100.04	250.43	21.62	489.46	18.78	508.24	669.63	8.64
20	NALGONDA	563.71	229.72	543.44	61.79	1398.66	223.73	1622.38	688.77	8.89
21	NARAYANPET	171.22	67.99	494.07	33.89	767.17	13.10	780.27	68.78	0.89
22	NIRMAL	135.93	55.59	53.02	11.30	255.83	24.25	280.09	97.72	1.26
23	NIZAMABAD	310.35	355.47	476.71	52.81	1195.34	385.45	1580.79	567.26	7.32
24	PEDDAPALLI	340.79	84.90	409.00	38.58	873.27	33.21	906.49	398.25	5.14
25	RAJANNA SIRCILLA	208.11	19.44	170.04	18.38	415.96	33.03	448.99	401.41	5.18
26	RANGAREDDY	870.44	762.37	545.93	100.70	2279.43	120.78	2400.21	222.37	2.87

27	SANGAREDDY	686.38	118.07	285.68	50.38	1140.51	41.66	1182.18	486.05	6.27
28	SIDDIPET	270.37	72.37	243.64	27.10	613.48	47.37	660.84	390.05	5.03
29	SURYAPET	266.05	378.12	384.17	47.53	1075.86	649.19	1725.05	81.03	1.05
30	VIKARABAD	431.16	74.09	672.72	54.44	1232.41	11.20	1243.60	324.53	4.19
31	WANAPARTHY	101.81	67.45	479.70	29.99	678.96	15.08	694.04	377.99	4.88
32	WARANGAL	573.22	178.08	793.67	71.41	1616.37	418.29	2034.66	278.73	3.60
33	YADADRI BHONGIR	411.78	128.21	242.63	36.17	818.79	83.86	902.66	329.33	4.25
Grand Total		9500.00	4500.00	9800.00	1100.00	24900.00	4250.00	29150.00	11239.50	145.00

This information has since been communicated by SLBC to all member banks and stakeholders.

7. Loans extended by Banks under KCC – Adherence to RBI master circular on KCC and Scale of Finance circular issued by NABARD




We are advised by NABARD that the banks have to comply with the Master Circular of RBI on KCC and Scale of Finance guidelines of NABARD, while extending KCC loans to farmers. Further, NABARD advised banks to fix KCC limit of farmers considering the Scale of Finance fixed by the SLTC with variations upto plus or minus ten percent as per requirement at the local level, starting from Kharif 2026 cropping season onwards.

Accordingly, we have sensitised Banks and LDMs to adhere the laid own guidelines, through our email dated 29.10.2025.

8. Unlocking Credit for Rural Women Entrepreneurs: Empowering SHG Members to become Entrepreneurs

In a meeting with Public Sector Banks, Private Banks and NABARD under the aegis of Indian Banks Association (IBA) Mumbai held on 25th Sept 2025 to discuss on Unlocking Credit for Rural Women Entrepreneurs, empowering SHG Members to become Entrepreneurs. Accordingly, banks are advised to consider extending such individual loans to SHG members, in eligible cases, as per their extant credit norms. We have sent an email to all Banks on 03.11.2025.

Agenda Item 15: Success Stories

<p>Smt. V. Jyothi</p> <p>Smt. V. Jyothi, aged 32 Yrs, resident of: Kammarpally (Vill), Nizamabad Dist., completed her Degree and wished to have her own business. She came to know about RSETI programs through an advertisement in Newspaper. She contacted SBI DICHPALLY RSETI-NIZAMABAD and joined the free training programme on Beauty Parlour Management which was for 30 days. The imparted training enhanced her skills and motivated her to start the business Beauty Parlour with an investment of Rs.2.00 lakhs. She is presently earning Rs.25,000/- per month. She thanked SBI DICHPALLY RSETI-NIZAMABAD for instilling self-confidence, commitment and concern for quality of work which made her successful.</p>	<p>Activity: Beauty Parlor Management</p> 
<p>Sri. D.Vijay</p> <p>Sri. D.Vijay, aged 27 Yrs, R/o Awalgaon Village Madnoor (M), Kamareddy Dist studied upto 10th class. He has joined the training programme after coming to know about it through a friend. He has undergone Two-Wheeler Mechanic training for 30 days. The training imparted at the institute has helped in him to gain necessary skills. Within short Period he Established Unit -Gayathri Bike Servicing Point by investing his savings of Rs 1,00,000/- and earned name as a good mechanic. He is presently earning Rs.25,000/- per month. He thanked SBI DICHPALLY RSETI-NIZAMABAD for his success.</p>	<p>Activity: Two wheeler mechanic</p> 
<p>Smt. Gotte Venkata Lakshmi</p> <p>Smt Gotte Venkata Lakshmi hails from Vepakuntla village, Raghunadapalem Tehsil, Khammam District, studied up to 7th standard. She is a housewife. Her spouse works as daily wage labourer. She came to know about the RSETI training through an EAP conducted by the institute. On completion of the training of EDP for 6 days, she started own business of Tailoring Shop by investing Rs 50,000/-. Presently, she is earning Rs.15,000/- per month. she owed her success to RSETI, Khammam, for providing quality training and imparting the necessary entrepreneurial skills and instilling confidence in her in setting up the unit.</p>	<p>Activity: Tailoring, Embroidery & Fabric Painting</p> 

Agenda 16: RBI Circulars

Circular Number	Date Of Issue	Department	Subject	Meant For
<u>RBI/2025-2026/87</u>	29.9.2025	Department of Regulation	Reserve Bank of India (Basel III Capital Regulations - Perpetual Debt Instruments (PDI) in Additional Tier 1 Capital – Eligible Limit for Instruments Denominated in Foreign Currency/Rupee Denominated Bonds Overseas) Directions, 2025	All Payments Banks
<u>DOR.CAP.REC.No.55/21.01.002/2025-26</u>				
<u>RBI/2025-2026/86</u>	29.9.2025	Department of Regulation	Reserve Bank of India (Basel III Capital Regulations - Perpetual Debt Instruments (PDI) in Additional Tier 1 Capital – Eligible Limit for Instruments Denominated in Foreign Currency/Rupee Denominated Bonds Overseas) Directions, 2025	All Small Finance Banks
<u>DOR.CAP.REC.No.54/21.01.002/2025-26</u>				
<u>RBI/2025-2026/85</u>	29.9.2025	Department of Regulation	Reserve Bank of India (Basel III Capital Regulations - Perpetual Debt Instruments (PDI) in Additional Tier 1 Capital – Eligible Limit for Instruments Denominated in Foreign Currency/Rupee Denominated Bonds Overseas) Directions, 2025	All Scheduled Commercial Banks (Excluding Small Finance Banks, Payments Banks and Regional Rural Banks)
<u>DOR.CAP.REC.No.53/21.01.002/2025-26</u>				
<u>RBI/2025-2026/84</u>	29.9.2025	Department of Regulation	Reserve Bank of India (Lending Against Gold and Silver Collateral) – (1st Amendment) Directions, 2025	
<u>DOR.CRE.REC.52/21.01.023/2025-26</u>				
<u>RBI/2025-2026/83</u>	29.9.2025	Department of Regulation	Reserve Bank of India (Interest Rate on Advances) (Amendment Directions), 2025	
<u>DOR.CRE.REC.51/13.03.00/2025-26</u>				
<u>RBI/2025-2026/82</u>	26.9.2025	Department of Regulation	Reserve Bank of India (Settlement of Claims in respect of Deceased Customers of Banks) Directions, 2025	All commercial banks and co-operative banks
<u>DoR.MCS.REC.50/01.01.003/2025-26</u>				
<u>RBI/2025-2026/81</u>	26.9.2025	Department of Payment and Settlement Systems	Special Clearing in Cheque Truncation System on October 3, 2025	The Chairman / Managing Director / Chief Executive Officer of Banks participating in Cheque Truncation System/ National Payments Corporation of India
<u>CO.DPSS.RLPD.No.S680/04-07-001/2025-2026</u>				
<u>RBI/2025-2026/80</u>	26.9.2025	Department of Regulation	Investment by State Co-operative Banks (StCBs) and Central Co-operative Banks (CCBs) in Shared Service Entity (SSE) established by NABARD	All State / Central Co-operative Banks
<u>DOR.MRG.REC.49/00.00.011/2025-26</u>				
<u>RBI/2025-2026/79</u>	25.9.2025	Department of Payment and Settlement System	Reserve Bank of India (Authentication mechanisms for digital payment transactions) Directions, 2025	All Payment System Providers and Payment System Participants (banks and non-banks), All domestic digital payment transactions, unless specifically exempted otherwise
<u>CO.DPSS.POLC.No.S 668/02-14-015 /2025-2026</u>				
<u>RBI/2025-2026/78</u>	22.9.2025	Financial Markets Regulation Department	Participation of Standalone Primary Dealers in Non-deliverable Rupee Derivative Markets	All Authorised Persons
<u>A. P. (DIR Series) Circular No. 10</u>				
<u>RBI/2025-2026/77</u>	05.9.2025	Department of Payment and Settlement Systems	Returns – Department of Payment and Settlement Systems – Submission in CIMS	All SCBs (including RRBs), UCBs, StCBs, DCCBs, Payment Banks and Small Finance Banks
<u>CO.DPSS.ODD.No.S604/06-08-024/2025-2026</u>				
<u>RBI/2025-2026/76</u>	25.8.2025	Department of Regulation	Implementation of Section 51A of UAPA, 1967: Updates to UNSC's 1267/1989 ISIL (Da'esh) & Al-Qaida Sanctions List: Amendments to 05 Entries	The Chairpersons/CEOs of all the Regulated Entities
<u>DOR.AML.REC.48/14.06.001/2025-26</u>				
<u>RBI/2025-2026/75</u>	14.8.2025	Department of Regulation	Reserve Bank of India (Know Your Customer (KYC)) (2nd Amendment) Directions, 2025	
<u>DOR.AML.REC.46/14.01.001/2025-26</u>				
<u>RBI/2025-2026/74</u>	14.8.2025	Department of Regulation	Compliance with Hon'ble Supreme Court Order dated April 30, 2025 in the matter of Pragma Prasun and Ors. vs Union of India (W.P.(C) 289 of 2024) and Amar Jain vs Union of India & Ors. (W.P.(C) 49 of 2025)	All Banks All Non-Banking Financial Companies (including Housing Finance Companies) All All-India Financial Institutions All Credit Information Companies All Payment
<u>DoR.MCS.REC.47/01.01.028/2025-26</u>				

				System Providers / System Participants All Authorised Persons in Foreign Exchange
<u>RBI/2025-2026/73</u>	13.8.2025	Department of Payment and Settlement Systems	Introduction of Continuous Clearing and Settlement on Realisation in Cheque Truncation System	The Chairman / Managing Director / Chief Executive Officer of Banks participating in Cheque Truncation System/ National Payment Corporation of India
<u>CO.DPSS.RLPD.No.S536/04-07-001/2025-2026</u>				
<u>RBI/2025-2026/72</u>	12.8.2025	Financial Markets Regulation Department	Investment in Government Securities by Persons Resident Outside India through Special Rupee Vostro account	All Authorised Dealer Category-I banks
<u>A.P. (DIR Series) Circular No. 09</u>				
<u>RBI/2025-2026/71</u>	05.8.2025	Foreign Exchange Department	International Trade Settlement in Indian Rupees (INR)	All Category-I Authorised Dealer Banks
<u>A.P. (DIR Series) Circular No.08</u>				
<u>RBI/2025-2026/70</u>	25.7.2025	Department of Regulation	Inclusion of “Deogiri Nagari Sahakari Bank Ltd., Chhatrapati Sambhajanagar” in the Second Schedule of the Reserve Bank of India Act, 1934	All Banks
<u>DoR.RET.REC.42/12.07.160/2025-26</u>				
<u>RBI/2025-2026/69</u>	25.7.2025	Department of Regulation	Inclusion of “Ahmednagar Merchant’s Co-op. Bank Ltd., Ahmednagar” in the Second Schedule of the Reserve Bank of India Act, 1934	All Banks
<u>DoR.RET.REC.41/12.07.160/2025-26</u>				
<u>RBI/2025-2026/68</u>	18.7.2025	Financial Inclusion and Development Department	Formation of new district in the State of Arunachal Pradesh – Assignment of Lead Bank Responsibility	The Chairman / Managing Director & Chief Executive Officer Lead Banks Concerned
<u>FIDD.CO.LBS.BC.No.14/02.08.01/2025-26</u>				
<u>RBI/2025-2026/67</u>	17.7.2025	Department of Regulation	Inclusion of “NSDL Payments Bank Limited” in the Second Schedule of the Reserve Bank of India Act, 1934	All Banks
<u>DoR.RET.REC.40/12.07.160/2025-26</u>				
<u>RBI/2025-2026/66</u>	11.7.2025	Financial Inclusion and Development Department	Lending Against Gold and Silver Collateral - Voluntary Pledge of Gold and Silver as Collateral for Agriculture and MSME Loans	The Chairman / Managing Director / Chief Executive Officer All Scheduled Commercial Banks (including Regional Rural Banks and Small Finance Banks) All State Co-operative Banks and District Central Co-operative Banks
<u>FIDD.CO.FSD.BC.No.08/05.05.010/2025-26</u>				
<u>RBI/2025-2026/65</u>	10.7.2025	Department of Regulation	Basel III Capital Regulations – External Credit Assessment Institutions (ECAIs) – CareEdge Global IFSC Limited	All Scheduled Commercial Banks (including Small Finance Banks) (excluding Local Area Banks, Payments Banks and Regional Rural Banks)
<u>DOR.STR.REC.39/21.06.008/2025-26</u>				
<u>RBI/2025-2026/64</u>	02.7.2025	Department of Regulation	Reserve Bank of India (Pre-payment Charges on Loans) Directions, 2025	All commercial banks (excluding payments banks), co-operative banks, NBFCs and All India Financial Institutions
<u>DoR.MCS.REC.38/01.01.001/2025-26</u>				