

## 46<sup>th</sup> SLBC Quarterly meeting for the quarter ended June 2025

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**Agenda 1: Adoption of Minutes of the 45<sup>th</sup> SLBC Quarterly Meeting**

The minutes of 45<sup>th</sup> SLBC meeting for the quarter ended 31<sup>st</sup> March 2025 held on 22.05.2025 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 45<sup>th</sup> SLBC Quarterly Meeting - Action Taken Report**

No	Action Point	Action by	Action initiated
1	All the BCs inactive for more than 90days needs to be activated/ replaced with new BCs to extend uninterrupted banking services.	Yes Bank -2983, Axis-345, HDFC - 188, IDFC Bank - 117, Canara Bank -100, TGB - 48 & other Banks with Inactive BCs.	The matter was discussed in Sub-Committee meeting on FI & DP and all Banks confirmed having sensitized their field functionary to ensure activation or replacement of the inactive BC/CSPs. There is a decrease of 345 inactive BCs over the previous Quarter.
2	As envisaged under the 'Standardized system for data flow and its management all banks to invariably submit the quarterly data through the utility made available in SLBC portal within 10 days from the end of quarter without fail.	Controllers of all Banks	The matter was discussed in the Sub Committee on FI & DP meeting held on 11.08.2025. Banks have been advised to adhere to timelines of 10 <sup>th</sup> day immediately after end of the quarter for timely conducting of various meetings of SLBC.
3	Banks to ensure achievement of Benchmark parameters set out under PM's Task Force Recommendations, in respect of MSME advances.	Controllers of all Banks	The matter has been discussed in detail in the EC- MSME meeting and in the Sub Committee meeting on MSME. Banks have assured to achieve the norms. As compared to the previous quarter 24(20) Banks could achieve Norm-1, 19(17) Banks could achieve Norm-2 and 25(22) Banks could achieve Norm-3.
4	Reimbursement of VLR/ PV amounting to Rs.725.18 crores from 2014-2018 and Rythu Bandhu cheque printing charges of Rs.25.94 crores due to the Banks from Agriculture Department, Government of Telangana	Agriculture /Finance Dept, GoT	Pending with Govt of Telangana. No developments during the quarter.
5	Reimbursement of RSETI expenditure of Rs.35.29 Crores due to the sponsor Banks from Government of India through SERP Department.	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 11.08.2025 to review the progress in financial inclusion initiatives as at the end of June 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
June 2025	1900	1606	3138	6644

The centre categorisation and sector-wise distribution of bank branches as on 30.06.2025 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 these villages to the banks for coverage by a banking outlet within a radius of 5KM vide mail dated 10.02.2025. As confirmed by the LDMs these below mentioned villages are since allocated to the banks for covering these centres with Banking Outlet.

S.No	Name of the District	Block Name	Village	Allocated Bank	Remarks
1.	KB Asifabad	Kagaznagar	Marepalle	UBI	BC Point established at Location
2.	KB Asifabad	Kagaznagar	Metindhani	UBI	Department of Telecommunication informed that Metindhani (V) is not having any mobile coverage. However, 4G tower is planned in the village under 4G Saturation Project and is being executed by M/s BSNL. Due to non-availability of Govt. Revenue land, BSNL applied for Forest Land and currently in the final stages of land allocation. It is expected that the commissioning of the tower will be completed by October 2025.
3.	Mahabubabad	Gudur	Thimmapur	UBI	BC Point established at Location

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

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

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;
- 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 district.

**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 30.06.2025 is as per the table below

Operative CASA Accounts (BENCHMARK TARGET: 129755 PER LAKH POPULATION)					
District	Population	Achievement as on 31.01.20 (Per lakh population)	Achievement as on 30.06.25 (Per lakh population)	% Achievement	Remarks
Kumuram Bheem Asifabad	515814	113872	139417	107	
Bhadradi Kothagudem	1069000	139075	137965	106	
Jayashankar Bhupalapally	711434	94996	154950	119	
PMJJBY enrolments (BENCHMARK TARGET: 9,775 PER LAKH POPULATION)					
District	Population	Achievement as on 31.01.20 (Per lakh population)	Achievement as on 30.06.2025 (Per lakh population)	% Achievement	Remarks
Kumuram Bheem Asifabad	515814	9756	23495	240	
Bhadradi Kothagudem	1069000	25675	25788	264	
Jayashankar Bhupalapally	711434	8560	21762	223	
PMSBY enrolments (BENCHMARK TARGET: 30,303 PER LAKH POPULATION)					
District	Population	Achievement as on 31.01.20 (Per lakh population)	Achievement as on 30.06.25 (Per lakh population)	% Achievement	Remarks
Kumuram Bheem Asifabad	515814	18482	33689	111	
Bhadradi Kothagudem	1069000	42364	40138	132	
Jayashankar Bhupalapally	711434	13945	43582	144	
APY subscribers (BENCHMARK TARGET: 2886 PER LAKH POPULATION)					
District	Population	Achievement as on 31.01.20 (Per lakh population)	Achievement as on 30.06.25 (Per lakh population)	% Achievement	Remarks
Kumuram Bheem Asifabad	515814	1275	6789	235	
Bhadradi Kothagudem	1069000	2456	6881	238	

Jayashankar Bhupalapally	711434	1393	7152	248
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**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 30.06.2025 for 169 villages is as per the following table:

Progress as on 30.06.2025							
No of Villages	Total Population (A)	Out of (A) Total No. of people eligible for normal Savings Bank account/ PMJDY account & PMSBY/PMJJBY/APY Schemes enrolment (B)	Out of (A) Savings Bank accounts opened for eligible people (B)	Out of (B) No. of PMJDY accounts opened	Out of (B) No. of persons covered under PMSBY	Out of (B)No. of persons covered under PMJJBY	Out of (B) No. of persons covered under APY
169	188401	155913	135672	62415	32041	23121	13190

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

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

There are 27,789 BCs of Banks other than SFBs and Payment Banks functioning in the State of which 20,048 are in Rural, 3,311 in Semi Urban and 4,430 in Urban & Metro areas. A total of 3,481 BCs are inactive as on 30.06.2025 of which, 2,742 are in Rural, 336 in Semi Urban and 403 in Metro Areas.

Bank wise status of Inactive BCs- Yes Bank - 2925, HDFC Bank – 214, IDFC First Bank – 166, TGB - 48. Banks with Inactive BCs need to initiate action for activation of BCs or appoint new BCs before 31.08.2025, more particularly, inactive BCs in Rural areas must be activated immediately to ensure that 100% villages are covered with Banking infrastructure.

Apart from the above we have 47,406 BCs of SFBs and Payment banks in the state of which 26,459 are inactive as at the end of June 2025 quarter. FinoPB has 80.80% of their BCs inactive.

Bank	No. of BC/CSP as on 30.06.2025				Inc/Dec in No of BCs over Mar 2025	No. of Inactive BC/CSP(>90days) as on 30.06.2025				Inc/Dec in No of Inactive BCs over Mar 2025
	Rural	Semi Urban	Urban/Metro	Total		Rural	Semi Urban	Urban/Metro	Total	
AXIS BANK	89	1146	614	1849	-275	0	28	20	48	-297
BANK OF BARODA	117	104	275	496	-6	0	0	6	6	-3
BANK OF INDIA	6	28	24	58	-25	0	0	0	0	0
BANK OF MAHARASHTRA	10	29	0	39	14	2	0	0	2	0
CANARA BANK	144	64	38	246	-137	8	5	2	15	-85
CENTRAL BANK OF INDIA	79	21	7	107	0	0	0	0	0	0
CSB BANK LIMITED	2	0	0	2	2	0	0	0	0	0
DCB BANK	65	0	0	65	-12	2	0	0	2	1
FEDERAL BANK	0	9	1	10	0	0	0	0	0	0
HDFC BANK	427	112	27	566	-2	186	27	1	214	26
ICICI BANK	379	0	14	393	-1	0	0	0	0	0
IDBI BANK	0	0	0	0	0	0	0	0	0	0
IDFC FIRST BANK	301	103	17	421	-31	124	39	3	166	49
INDIAN BANK	109	39	40	188	-254	0	0	0	0	0
INDIAN OVERSEAS BANK	119	43	61	223	7	0	0	0	0	0
INDUSIND BANK	1	0	483	484	35	0	0	0	0	0
KARUR VYSYA BANK	0	4	3	7	0	0	0	0	0	0
KBS LOCAL AREA BANK	5	0	0	5	-12	0	0	0	0	0
KOTAK MAHINDRA BANK	7	1	1	9	0	0	0	0	0	0
PUNJAB AND SIND BANK	0	0	2	2	0	0	0	0	0	0
PUNJAB NATIONAL BANK	25	15	13	53	0	0	0	0	0	0
RBL BANK	0	0	81	81	2	0	0	0	0	0
STATE BANK OF INDIA	2026	409	527	2962	-44	7	3	7	17	17
TELANGANA GRAMEENA BANK	2287	0	0	2287	0	48	0	0	48	0
UCO BANK	4	10	12	26	0	2	5	10	17	0
UNION BANK OF INDIA	896	0	212	1108	53	16	0	5	21	5
YES BANK	12950	1174	1978	16102	278	2347	229	349	2925	-58
<b>TOTAL</b>	<b>20048</b>	<b>3311</b>	<b>4430</b>	<b>27789</b>	<b>-408</b>	<b>2742</b>	<b>336</b>	<b>403</b>	<b>3481</b>	<b>-345</b>

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

Sl No	Name of the Bank	No of BC/CSP as on 30.06.2025				No of inactive BC/CSP as on 30.06.2025				Increase/ Decrease in No. of Inactive BCs over Mar 2025			
		R	SU	U/M	Tot	R	SU	U/M	Tot	R	SU	U/M	Tot
1	IPPB	5292	1135	879	7306	0	0	0	0	0	0	0	0
2	Fino PB	19006	5117	5848	29971	15216	4075	4928	24219	1717	447	584	2748
3	Airtel PB	5512	2451	2057	10020	1322	560	358	2240	7	99	58	164
4	ESAF	0	8	0	8	0	0	0	0	0	0	0	0
5	AU SFB	8	68	25	101	0	0	0	0	0	0	0	0
6	Equitas SFB	0	0	0	0								
7	Suryoday	0	0	0	0								
8	Jana SFB	0	0	0	0								
9	Utkarsh SFB	0	0	0	0								
10	Ujjivan SFB	0	0	0	0								
	<b>Total</b>	<b>29818</b>	<b>8779</b>	<b>8809</b>	<b>47406</b>	<b>16538</b>	<b>4635</b>	<b>5286</b>	<b>26459</b>	<b>1724</b>	<b>546</b>	<b>642</b>	<b>2912</b>

#### Connectivity issues:

No Bank has reported any connectivity issues during the quarter.

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

**ATMs:** As at the end of June 2025, there are 8,869 ATMs functioning in the State of Telangana.

**POS:** As at the end of June 2025, 3,51,822 POS Machines were deployed by banks with the Merchants as touch points across the State of Telangana.

**Micro ATMs:** As at the end of June 2025, 18,202 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 30.06.2025 is as follows

(No.s in Actuals & Amt in Crs)

Sector	No of A/cs Rural	No of A/cs Urban	No of A/cs Opened for Male	No of A/cs Opened for Female	Total PMJDY Accounts	Deposit amount	Zero Balance Account	Rupay Card Account	Aadhaar Card Seeded
PSB	2898932	4831551	3384783	4345700	7730483	3007.09	814906	6232390	6745188
PVT	1387623	294733	754123	928233	1682356	372.87	392936	1591483	1148123
RRB	3109594	284922	1197879	2196637	3394516	2249.90	482371	1005628	2760391
<b>Grand Total</b>	<b>7396149</b>	<b>5411206</b>	<b>5336785</b>	<b>7470570</b>	<b>12807355</b>	<b>5629.86</b>	<b>1690213</b>	<b>8829501</b>	<b>10653702</b>

- Banks in the State have so far opened 1,28,07,355 PMJDY accounts, together having balances amounting to Rs.5,629.86 crores.
- 16,90,213 PMJDY accounts are having zero balances i.e., 13.19% of total accounts.
  - Out of their PMJDY accounts, Kotak Mahindra Bank has 58.24% & Karur Vysya Bank 47.73% & South India Bank -47.62% of zero balance accounts.
- 88,29,501 (68.94%) of PMJDY accounts have been issued with Rupay cards
  - HDFC, ICICI & Yes Banks have issued Rupay cards to all PMJDY account holders (100% coverage)
  - Central Bank of India (36.74%), Kotak Mahindra Bank (30.40%), Telangana Grameena Bank (29.63%), Federal Bank (19.57%) & Indusind Bank (10.97%) have less than 50 % coverage
- 1,06,53,702 (83.18%) 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 46.03% of the accounts Aadhar seeded.

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

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

We have been advised by UIDAI that there are 41 pin codes pertaining to 5 blocks in Telangana State, are 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

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

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 Rural	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	Palakurthy	506146
10	Kamareddy	Birkur	Poshetpalle	503301	31	Sangareddy	Patancheru	Patancheru	502324
11	Siddipet	Chinnakodur	Allipur	502310	32	Wanaparthi	Peddmandaddi	Chinnamandadi	509106
12	Bhadradi	Chunchupalli	Penugadapa	507103	33	Peddapalli	Ramagundam	Jangoan	505466
13	Bhadradi	Chunchupalli	Chunchupalli	507118	34	Sangareddy	Sangareddy	Chintalipally	502294
14	Warangal Urban	Dharmasagar	Unikicherla	506370	35	Warangal Rural	Sangem	Chintalapalle	506329
15	Kamareddy	Domakonda	Chintamanpalle	503112	36	Rangareddy	Serilingampalle	Gachibowli	500109
16	Warangal Rural	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	Tirumalgherry	Tirumalagiri	500093
19	Rangareddy	Kandukur	Akberja	500113	40	Komaram Bheem	Tiryani	Bheempur	504297
20	Karimnagar	Karimnagar	Karimnagar	505210	41	Warangal Urban	Warangal	Warangal	506008
21	Warangal Urban	Khila Warangal	Mamnoor	506166					

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

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

These instructions have been forwarded by SLBC to all the member banks through mail on 07.08.2024, 07.11.2024, 09.05.2025 & 05.08.2025 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 **30.06.2025** is as per the following table:

<b>Bank Type</b>	<b>PMSBY</b>	<b>PMJJBY</b>	<b>APY</b>	<b>Total</b>
Public Sector	13074356	5604425	1549548	20228329
Private Sector	1768452	323071	175709	2267232
RRB	4487694	2834776	695472	8017942
Cooperative Banks	435195	778600	0	1213795
Small Finance Banks	1596	8097	916	10609
<b>Total</b>	<b>19767293</b>	<b>9548969</b>	<b>2421645</b>	<b>31737907</b>

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

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

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

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

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

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

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

Controllers of Banks were advised to focus on the following:

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

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

The progress of covering PMJDY Accounts under Insurance and Pension Schemes of Govt. of India under the programme as on 30.06.2025 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 30.06.2025 is as under:

SI 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	36400	7523	21%	197883
2	Indian Bank	16100	3211	20%	87628
3	State Bank of India	121400	18994	16%	667747
4	Indian Overseas Bank	11200	1359	12%	46827
5	Union Bank of India	67500	7925	12%	460244
6	Punjab and Sind Bank	900	98	11%	3064
7	Bank of Maharashtra	6600	580	9%	12268
8	Bank of Baroda	16800	1350	8%	96833
9	Bank of India	8300	195	2%	35979
10	UCO Bank	4100	78	2%	7003
11	Central Bank of India	9600	155	2%	48571
12	Punjab National Bank	13900	169	1%	28753
	<b>PSBs Total</b>	<b>312800</b>	<b>41637</b>	<b>13%</b>	<b>1692800</b>
13	Kotak Mahindra Bank	3760	1801	48%	22305
14	HDFC Bank	28910	10301	36%	61070
15	Karnataka Bank	1080	344	32%	5329
16	IDBI Bank	3570	1034	29%	38265
17	The Karur Vysya Bank	2560	721	28%	4596
18	Tamilnad Mercantile Bank	480	130	27%	5195
19	Yes Bank	800	174	22%	1018
20	Dhanlaxmi Bank	320	38	12%	441
21	The Federal Bank	1480	109	7%	1870
22	The South Indian Bank	1880	121	6%	3437
23	DCB Bank	1480	80	5%	1344
24	Bandhan Bank	1200	45	4%	981
25	Indusind Bank	800	11	1%	187
26	ICICI Bank	11200	123	1%	14478
27	City Union Bank	1560	10	1%	1268
28	Axis Bank	11130	29	0%	17627
29	IDFC First Bank	720	0	0%	996
30	RBL Bank	120	0	0%	17
31	The Jammu and Kashmir Bank	120	0	0%	64
32	CSB Bank	920	0	0%	72
33	DBS Bank	2040	0	0%	169
34	Standard Chartered Bank	120	0	0%	0
	<b>Private Banks Total</b>	<b>76250</b>	<b>15071</b>	<b>20%</b>	<b>180729</b>
34	Telangana Grameena Bank	92600	26009	28%	614086
	<b>RRBs Total</b>	<b>92600</b>	<b>26009</b>	<b>28%</b>	<b>614086</b>
35	TGCAB	940	1	0%	1
36	DCCBs	3400	0	0%	0
	<b>Co-operative Banks Total</b>	<b>4340</b>	<b>1</b>	<b>0%</b>	<b>1</b>

37	ESAF Small Finance Bank	260	78	30%	408
38	AU Small Finance Bank	910	181	20%	489
39	Equitas Small Finance Bank	390	1	0%	4
40	Suryoday Small Finance Bank	130	0	0%	32
41	Ujjivan Small Finance Bank	325	0	0%	0
	<b>SFBs Total</b>	<b>2015</b>	<b>260</b>	<b>13%</b>	<b>933</b>
42	Others	40	0	0%	44
<b>Grand Total</b>		<b>4,88,045</b>	<b>82,978</b>	<b>17%</b>	<b>24,88,593</b>

#### **CITIZEN's CHOICE FY 2025-26 H1P1 - CAMPAIGN:**

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

The achievement under Citizen's choice FY 2025-26 H1-P1 Campaign as on 15.07.2025 is at 87,504 enrollments against target of 1,23,854 i.e., an achievement of 70.65% of targets.

District wise achievement under the campaign is as under

<b>Name of the District</b>	<b>Target</b>	<b>No. of APY Accounts enrolled</b>	<b>% of Target Achievement</b>
NARAYANPET	550	810	147%
MAHABUBABAD	1,166	1,621	139%
YADADRI BHUVANAGIRI	1,694	2,014	119%
ADILABAD	2,684	3,048	114%
NIRMAL	1,782	1,908	107%
JOGULAMBA GADWAL	1,078	1,131	105%
KUMURAM BHEEM ASIFABAD	1,210	1,250	103%
SIDDIPET	2,442	2,510	103%
SANGAREDDY	3,916	3,926	100%
RAJANNA SIRCILLA	1,364	1,257	92%
WARANGAL	1,518	1,380	91%
KAMAREDDY	2,112	1,880	89%
NIZAMABAD	5,566	4,597	83%
KARIMNAGAR	5,038	4,130	82%
BHADRADRI KOTHAGUDEM	3,058	2,502	82%
JAYASHANKAR BHUPALAPALLY	1,188	940	79%
MEDAK	3,014	2,348	78%
VIKARABAD	1,936	1,464	76%
JAGTIAL	2,266	1,705	75%
JANGOAN	1,254	940	75%
MAHABUBNAGAR	3,674	2,684	73%
NALGONDA	4,950	3,607	73%
SURYAPET	2,772	1,967	71%
KHAMMAM	4,906	3,308	67%
RANGA REDDY	15,004	10,082	67%
WANAPARTHY	1,056	694	66%
NAGARKURNOOL	1,672	1,063	64%
HANUMAKONDA	4,312	2,547	59%
PEDDAPALLI	2,222	1,207	54%
HYDERABAD	25,300	13,061	52%
MEDCHAL MALKAJGIRI	10,252	4,751	46%
MANCHERIAL	2,398	1,021	43%
MULUGU	500	151	30%
<b>TOTAL</b>	<b>1,23,854</b>	<b>87,504</b>	<b>70.65%</b>

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

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

Controllers 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 30.06.2025

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

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

Quarter ended	Conducted by FLCs of commercial Banks			
	Special Camps		Specific Camps	
	Target	Conducted	Target	Conducted
Sept -2024	198	447	495	648
Dec - 2024	198	352	495	619
Mar - 2025	198	269	495	645
June - 2025	198	239	495	562
Quarter ended	Conducted by FLCs of DCCBs			
	Special Camps		Specific Camps	
	Target	Conducted	Target	Conducted
Sept - 2024	162	251	405	103
Dec -2024	162	82	405	115
Mar-2025	222	486	555	508
June-2025	222	528	555	601

Camps conducted by Rural Branches		
Quarter ended	Target	Conducted
Sept-2024	5625	6337
Dec-2024	5640	6176
March-2025	5685	6270
June-2025	5697	6347

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

- 70 FLCs are functioning in the state.
  - During the Quarter, 239 special camps and 562 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
- 1899 Rural branches in the State have conducted 6347 camps during the quarter against a target of 5697.
- 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 11.08.2025 it was resolved that every month all the Rural branches have to conduct at least one camp. Details of camps conducted are enclosed as **Annexure –‘F’**.

#### **g. CFL (Centre for Financial Literacy)**

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

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

State Bank of India being the Lead Bank in 20 Districts is partnering for setting up of 103 CFLs. The other Banks partnering in Telangana are Union Bank of India- 47 CFLs in 9 Districts and Canara Bank- 21 CFLs in 4 districts.

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

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

All 33 Districts in the state are digitally enabled districts.

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

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

To address these disparities NABARD has adopted a Differentiated Approach by identifying the Special Focussed Districts (SFDs) on the basis of their physical economic and sociological characteristics. Six Special Focussed Districts (SFDs) (Adilabad, Bhadrachalam, Jayashankar Bhupalapalli, Kumram Bheem Asifabad, Mancherial 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 June 2025 were held on 11.08.2025 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 30.06.2025**

(Rs. In Crore)

S.No	Particulars	Outstandings as on		
		30.06.2024	31.03.2025	30.06.2025
1	Total Deposits	781958.55	840429.93	864312.43
2	Total Advances	995347.54	1081360.57	1093381.68
3	Credit Deposits Ratio (%)	127.29	128.67	126.50
4	<b>Total Priority Sector Advances</b>	<b>308062.84</b>	<b>330409.73</b>	<b>352282.30</b>
	Of which			

A	Agriculture advances	145502.05	153675.67	154316.74
i.	Of which: small & marginal farmers	85831.02	92772.08	
B	Non-farm Sector / MSMEs	122262.62	137322.81	143170.66
i.	Of which: Micro enterprises	56787.58	61182.93	65206.23
ii.	Small Enterprises	37324.32	41555.54	44603.29
iii.	Medium Enterprises	28150.72	34248.47	33063.85
C	Export Credit	95.32	79.96	84.79
D	Others' under Priority Sector Advances	40202.86	39331.30	54710.11
	Of which			
i.	Educational Loans	3089.27	2858.04	3056.41
ii.	Housing Loans	31425.54	30182.00	46562.36
iii.	Social Infrastructure	1852.19	1546.53	904.06
iv.	Renewable Energy	310.29	366.98	424.58
v.	Others	3525.57	4377.75	3762.7
<b>5</b>	<b>Out of Priority Sector Adv- Finance to:</b>			
i.	Advances Weaker Sections	108127.06	127560.64	129895.18
ii.	Advances to Women *	156781.80	195908.12	19108.69
iii.	Advances to SC/ST	28836.30	32345.73	34184.29
iv.	Advances to Minorities*	17047.13	18836.96	19631.38
v.	SHGs*	35213.18	39072.62	41,100.23

\*Total figures including non-priority.

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

- Total deposits of the Banks in the State are at Rs. 8,64,312.43 crores and advances are at Rs.10,93,381.68 crores.
- Banks in the State have registered a CD Ratio of 126.50% as against 127.29% as on 30.06.2024.

#### **Achievement of Annual Credit Plan 2025-26 Priority Sector lending: Position as on 30.06.2025**

(Rs. in cr)

S.No	Particulars	FY 2024-25 (01.04.24 to 30.06.2024)			FY 2025-26 (01.04.25 to 30.06.25)		
		Target	Achievement	% of achievement	Target	Achievement	% of achievement
1	Short Term Production Loans						
	Kharif	54480	17383	31.91	53696	17577	32.73
	Rabi	36315	--	--	35804	--	--
	<b>Total</b>	<b>90795</b>	<b>17383</b>	<b>19.15</b>	<b>89500</b>	<b>17577</b>	<b>19.64</b>
2	Agri. Term Loans	32858	10112	30.77	52394	11226	21.43
3	Agri. Infrastructure	6045	667	11.03	7251	596	8.21
4	Agri. Ancillary activities	22354	13068	58.46	16152	11652	72.14
5	<b>Total Agriculture(PS)</b>	<b>152052</b>	<b>41231</b>	<b>27.12</b>	<b>165297</b>	<b>41051</b>	<b>24.83</b>
6	Micro, Small & Medium Enterprises	129638	57079	44.03	203565	68032	33.42
7	Other priority Sector	16777	2421	14.43	19343	2685	13.88
	Of which						
A	Education Loans	2707	220	8.15	2486	110	4.43
B	Housing Loans	10769	984	9.14	10493	1407	13.41
C	Others	3302	1216	36.82	6364	1168	18.35
8	<b>Total Priority Sector Advances</b>	<b>298467</b>	<b>100731</b>	<b>33.75</b>	<b>388206</b>	<b>111768</b>	<b>28.79</b>
9	<b>Non-Priority Sector</b>	<b>353227</b>	<b>139776</b>	<b>39.57</b>	<b>472246</b>	<b>177686</b>	<b>37.63</b>
	<b>Total Credit Plan</b>	<b>601189</b>	<b>240507</b>	<b>40.01</b>	<b>860452</b>	<b>289454</b>	<b>33.64</b>

#### **Performance of Banks as at the end of June 2025:**

- Banks together disbursed Priority Sector loans of Rs.1,11,768 Crs and achieved 28.79% of ACP target.
- Under Short Term Production loans, Banks disbursed Rs. 17,577 Crs and achieved 32.73% of Kharif targets.

- An amount of Rs. 41,051 Crs disbursed by Banks to Agriculture sector achieving 24.83 % of ACP target.
- MSME loans totalling to Rs.68,032 Crs were disbursed by banks achieving 33.42% of Annual target.
- An amount of Rs.1,168 Crs was disbursed by Banks as 'Other priority sector advances' achieving 18.35% of Annual target.
- Education loans amounting to Rs. 110 Crs were disbursed by banks achieving 4.43% of Annual target.
- Housing loans amounting to Rs. 1407 Crs were disbursed by banks achieving 13.41% of target.
- Banks together have disbursed Priority & Non-Priority Sector Advances totalling to Rs. 2,89,454Crs achieving 33.64 % of Annual targets.

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

**Total Agriculture: Sector-wise as on 30.06.2025**

(Rs. in Crs)

Sector	As on 30.06.2024			As on 31.03.2025			As on 30.06.2025		
	Targets	Achievement	% Achievement	Targets	Achievement	% Achievement	Targets	Achievement	% Achievement
Public Sector Banks	85980	25867	30.08	85980	84610	98.41	102380	25900	25.30
Private Sector Banks	25731	8044	31.26	25731	21616	84.01	19504	8534	43.76
Regional Rural Banks	26500	4136	15.61	26500	18676	70.47	29434	4693	15.94
Cooperative Banks	13540	2512	18.55	13540	10297	76.05	12588	1316	10.46
Small Finance Banks	12	389	3241.67	12	1434	11953.58	935	451	48.23
Foreign Banks	289	282	97.58	289	712	246.47	456	155	34.00
<b>Total</b>	<b>152052</b>	<b>41231</b>	<b>27.12</b>	<b>152052</b>	<b>137346</b>	<b>98.41</b>	<b>165298</b>	<b>41049</b>	<b>24.83</b>

**Category-wise as on 30.06.2025**

Category	As on 30.06.2024			As on 31.03.2025			As on 30.06.2025		
	Targets	Achievement	% Achievement	Targets	Achievement	% Achievement	Targets	Achievement	% Achievement
Crop Loans	90795	17383	19.15	90795	73105	80.52	89500	17577	19.64
Agri Term Loans (Incl. Allied)	32859	10112	30.77	32859	32943	100.26	52394	11226	21.43
Agri. Infrastructure	6045	667	11.03	6045	2152	35.61	7251	596	8.21
Agri. Ancillary	22354	13068	58.46	22354	29146	130.38	16152	11652	72.14
Total Term Loans	61257	23848	38.93	61257	64241	104.87	75797	23473	30.96
<b>Grand Total</b>	<b>152052</b>	<b>41231</b>	<b>27.12</b>	<b>152052</b>	<b>137346</b>	<b>98.41</b>	<b>165298</b>	<b>41049</b>	<b>24.83</b>

**Campaign for 100% KCC Saturation:**

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

**The broad objectives of the campaign are:**

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

Bank wise details of fresh KCC Sanctions and no. of pending applications as on 30.06.2025 are as per the table:



(Amount 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	1697291	1547054	12265	3679	27301	5398	16539	4127	1616363	12006.6	80210
2	Regional Rural Banks	441331	413774	1546	0	995	0	0	909	417224	3222.42	24046
3	Cooperative Bank	243071	231667	718	0	691	65	179	352	233672	1452.14	9399
4	Union Bank of India	226262	196214	3264	699	5412	2	0	1308	206899	2347.09	19363
5	Canara Bank	211842	206710	93	3	1346	9	10	484	208655	2430.48	3187
6	HDFC Bank Ltd	84176	65950	5841	1514	0	307	341	45	73998	12294.88	9594
7	Bank of Baroda	27032	24986	502	514	236	0	5	39	26282	261.26	750
8	Indian Overseas Bank	24803	23050	0	0	100	1	99	70	23320	210.01	1483
9	Indian Bank	24764	22023	8	0	147	0	0	13	22191	198.9	2569
10	Central Bank of India	18800	17296	2	1	129	5	6	99	17538	130.92	1250
11	Punjab National Bank	16038	14766	0	0	69	7	0	56	14898	248.43	1140
12	UCO Bank	7379	6439	0	0	294	0	0	14	6747	65.7	632
13	Bank of India	4334	4296	0	0	1	0	0	12	4309	43.87	25
14	Bank of Maharashtra	3035	2739	0	0	27	0	0	1	2767	48	268
15	Punjab & Sind Bank	32	24	0	0	2	0	2	0	28	0.95	4
	<b>Total</b>	<b>3030190</b>	<b>2776988</b>	<b>24239</b>	<b>6410</b>	<b>36750</b>	<b>5794</b>	<b>17181</b>	<b>7529</b>	<b>2874891</b>	<b>34961.65</b>	<b>153920</b>

(Source: pmjdy.gov.in/fiplan)

13 Commercial Banks, RRBs & Co-Operative Banks(TSCAB) in Telangana together have sanctioned limits amounting to Rs. 34,961.65 Crore to 28,74,891 farmers upto 30.06.2025, under KCC Saturation Scheme launched by DFS. 1,53,920 applications were rejected due to multiple loans availed and non-availability of land etc.,

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

**Progress on KCC to Dairy farmers as on 30.06.2025:** A total number of 15555 applications are received and 15523 applications are acknowledged by branches. Banks have sanctioned loans to 5423 beneficiaries & 17 applications are pending for more than 15 days. During FY 2025-26, 97 applications were sanctioned and 911 were rejected. Bankwise details are shown hereunder:

S.No	Name of the Bank	Cumulative as on 30.06.2025				During FY 2025-26				
		Received	Accepted	Sanctioned	Rejected	Received	Accepted	Sanctioned	Rejected	Pendency > 15 days
1	State Bank of India	8560	8538	2697	5232	642	642	83	158	11
2	Union Bank of India	3629	3628	1909	1651	69	69	13	608	2
3	TGCAB	1305	1305	166	1134	5	5	0	73	0
4	Canara Bank	629	627	298	316	15	13	1	6	4
5	Bank of Baroda	378	378	120	256	5	5	0	7	0
6	Central Bank of India	319	319	90	223	6	6	0	7	0
7	Indian Bank	298	298	43	251	5	5	0	4	0
8	Indian Overseas Bank	295	288	53	217	18	18	0	21	0
9	UCO Bank	45	45	17	28	0	0	0	22	0
10	Bank of India	36	36	24	11	1	1	0	1	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	8	1	1	0	0	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
	<b>Grand Total</b>	<b>15555</b>	<b>15523</b>	<b>5423</b>	<b>9373</b>	<b>767</b>	<b>765</b>	<b>97</b>	<b>911</b>	<b>17</b>

**District wise Progress as on 30.06.2025 :**

S.No	Name of the Bank	Cumulative as on 30.06.2025				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	Mahbubnagar	836	836	22	104	710	710	0	0	0
6	Khammam	800	800	279	521	0	0	0	0	0
7	Hanumakonda	681	681	394	287	0	0	0	0	0
8	Karimnagar	676	676	676	0	0	0	0	0	0
9	Narayanpet	564	548	343	205	17	15	30	10	0
10	Bhadradi Kothagudem	455	455	127	328	0	0	0	0	0
11	Mancherial	451	447	181	262	4	4	0	0	4
12	Medak	443	443	73	370	0	0	35	319	0
13	Wanaparthy	401	401	388	13	0	0	0	0	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	Kb Asifabad	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	164	164	46	118	0	0	0	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 Bhupalapally	18	18	3	15	0	0	0	0	0
30	Mulugu	5	5	0	5	0	0	0	0	0
<b>Grand Total</b>		<b>15555</b>	<b>15523</b>	<b>5423</b>	<b>9373</b>	<b>767</b>	<b>765</b>	<b>97</b>	<b>911</b>	<b>17</b>

(Source: Jansuraksha portal)

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

**Progress on KCC to Fish farmers as on 30.06.2025:**

A total number of 8293 applications received and acknowledged by branches. Banks have sanctioned loans to 4504 beneficiaries and 85 applications are pending with banks for more than 15 days. During FY 2025-26, 577 applications sanctioned, 76 applications rejected.

S.No	Name of the Bank	Cumulative as on 30.06.2025				During FY 2025-26				
		Received	Accepted	Sanctioned	Rejected	Received	Accepted	Sanctioned	Rejected	Pendency >15 days
1	State Bank of India	4810	4810	2441	2308	109	109	8	40	0
2	Union Bank of India	2131	2131	1615	505	585	585	552	22	0
3	Central Bank of India	478	478	221	257	0	0	0	0	0
4	TGCAB	389	389	0	284	109	109	0	4	13
5	Canara Bank	197	197	96	91	10	10	0	0	0
6	Indian Bank	115	115	59	19	60	60	17	6	0
7	Indian Overseas Bank	68	68	47	21	0	0	0	0	0
8	UCO Bank	45	45	13	32	1	1	0	1	0
9	Bank of Baroda	19	19	0	19	1	1	0	1	0
10	Punjab National Bank	19	19	12	7	0	0	0	0	0
11	Bank of India	12	12	0	12	2	2	0	2	0
12	IDBI Bank Ltd.	7	7	0	7	0	0	0	0	72
13	Bank of Maharashtra	3	3	0	3	0	0	0	0	0
14	J & K Bank Ltd	0	0	0	0	0	0	0	0	0
15	Punjab & Sind Bank	0	0	0	0	0	0	0	0	0
<b>Grand Total</b>		<b>8293</b>	<b>8293</b>	<b>4504</b>	<b>3565</b>	<b>877</b>	<b>877</b>	<b>577</b>	<b>76</b>	<b>85</b>

(Source Jansuraksha portal)

## District wise Progress:

(Source: Jansuraksha portal)

S.No	Name of the Bank	Cumulative as on 30.06.2025				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	Karimnagar	709	709	529	41	409	409	270	0	0
4	Jogulamba	698	698	685	13	0	0	0	0	0
5	Yadadri	665	665	203	462	0	0	0	0	0
6	Suryapet	405	405	252	153	0	0	0	0	0
7	Bhadradi Kothagudem	374	374	75	214	85	85	0	0	85
8	Peddapalli	264	264	240	24	264	264	240	24	0
9	Vikarabad	244	244	244	0	0	0	0	0	0
10	Medchal	226	226	56	170	0	0	0	0	0
11	Kamareddy	221	221	56	165	0	0	0	0	0
12	Adilabad	154	154	14	140	0	0	0	0	0
13	Mahbubnagar	151	151	27	124	0	0	0	0	0
14	Jagtial	144	144	96	48	0	0	0	0	0
15	Siddipet	144	144	144	0	0	0	0	0	0
16	Narayanpet	123	123	43	80	0	0	0	0	0
17	Hanumakonda	99	99	86	13	0	0	0	0	0
18	Rajanna	96	96	18	78	0	0	0	0	0
19	Kb Asifabad	70	70	47	23	0	0	0	0	0
20	Jangoan	66	66	61	5	50	50	50	0	0
21	Mancherla	51	51	0	51	0	0	0	0	0
22	Khammam	48	48	9	39	0	0	0	0	0
23	Wanaparthy	41	41	32	9	0	0	0	0	0
24	Medak	39	39	17	22	23	23	17	6	0
25	Mulugu	39	39	39	0	0	0	0	0	0
26	Nalgonda	2	2	2	0	0	0	0	0	0
	<b>Grand Total</b>	<b>8293</b>	<b>8293</b>	<b>4504</b>	<b>3565</b>	<b>877</b>	<b>877</b>	<b>577</b>	<b>76</b>	<b>85</b>

**Districts with Nil data:** Hyderabad, JS Bhupalpally, Mahabubabad, Nagarkurnool, Nirmal, Nizamabad 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 guidelines from the State Government are awaited.

### iii) Agri. Term Loans including Allied Infrastructure & Ancillary Activities as on 30.06.2025 (Rs. In crore)

Sector	As on 30.06.2024			As on 30.06.2025		
	Target	Achievement	%	Target	Achievement	%
Public Sector Banks	33562	13903	41.42	45621	14263	31.26
Private Sector Banks	17265	5674	32.86	12094	6422	53.10
Regional Rural Banks	7500	1920	25.60	11432	1903	16.65
Cooperative Banks	2745	1915	69.76	5588	395	7.07
Small Finance Banks	11	332	3018.18	929	354	38.16
Foreign Banks	174	104	59.77	133	135	101.21
<b>Total</b>	<b>61257</b>	<b>23848</b>	<b>38.93</b>	<b>75797</b>	<b>23473</b>	<b>30.97</b>

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

- Public sector banks have disbursed Rs.14,263 Crs and achieved 31.26% of Annual Targets.
- Private sector banks have disbursed Rs.6,422 Crs and achieved 53.10% of Annual Targets.
- RRBs have disbursed Rs.1,903Crs and achieved 16.65% of Annual Targets.
- Co-operative Banks have disbursed Rs. 395 Crs and achieved 7.07% of Annual Targets.

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

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

**Agriculture Infrastructure Fund - Progress:**

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

allocation under AIF to Telangana is ₹5000 crore. The target achieved is ₹3644.66 crore as on 30.06.2025.

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 30.06.2025 is as under:**

(Amt in Cr.)

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	73	105.7	636	579.12	226.37	709	911.19	-384.81
2	Union Bank of India	1296	40	76.23	437	653	167.71	477	896.94	-399.06
3	Canara Bank	480	13	20.69	178	290.53	42.26	191	353.48	-126.52
4	HDFC Bank	483	39	48.86	215	254.47	33.42	254	336.75	-146.25
5	Punjab National Bank	183	7	49.39	45	71.25	37.7	52	158.34	-24.66
6	YES BANK LTD	225			3	5.98	145.82	3	151.8	-73.20
7	Kotak Mahindra Bank	182	7	34.08	37	55.15	58.01	44	147.24	-34.76
8	Indian Bank	146			52	83.88	16.85	52	100.73	-45.27
9	Bank of Maharashtra	75	1	1.4	19	43.84	7.16	20	52.4	-22.60
10	Karnataka Bank	50			23	35.52	8.27	23	43.79	-6.21
11	Central Bank Of India	48	4	6.49	20	22.61	6.61	24	35.71	-12.29
12	IDBI BANK LTD	40			13	17.26	10.61	13	27.87	-12.13
13	Bank Of Baroda	39	2	1.4	14	22.26	3.26	16	26.92	-12.08
14	UCO Bank	32	3	2.36	9	13.24	8.45	12	24.05	-7.95
15	Bank Of India	26	1	1.5	78	19.57	0.14	79	21.21	-4.79
16	Karur Vysya Bank	29			18	14.34	6.09	18	20.43	-8.57
17	Axis Bank	12	1	2	5	7.8	0	6	9.8	-2.20
18	ICICI Bank	12			8	8.82	0	8	8.82	-3.18

19	AU Small Finance Bank Limited	10			1	2	4.75	1	6.75	-3.25
20	Indian Overseas Bank	11			6	5.54	0.03	6	5.57	-5.43
21	Tamilnad Mercantile Bank Ltd	3			1	2	0	1	2	-1.00
22	NABKISAN Finance Ltd	2	3	0.22	6	0.54	0	9	0.76	-1.24
	<b>Sub Commerical Bank</b>	<b>4680</b>	<b>194</b>	<b>350.3</b>	<b>1824</b>	<b>2,208.73</b>	<b>783.51</b>	<b>2018</b>	<b>3,342.54</b>	<b>-1337.46</b>
23	Telangana Grameen Bank	60	8	0.97	487	41.75	0.48	495	43.2	-16.80
	<b>Sub Grameena Banks</b>	<b>60</b>	<b>8</b>	<b>0.97</b>	<b>487</b>	<b>41.75</b>	<b>0.48</b>	<b>495</b>	<b>43.2</b>	<b>-16.80</b>
24	DCCB & TSCAB	260	80	35.53	441	185.61	37.78	521	258.92	-1.08
	<b>Total</b>	<b>5000</b>	<b>282</b>	<b>386.81</b>	<b>2752</b>	<b>2,436.09</b>	<b>821.77</b>	<b>3034</b>	<b>3,644.66</b>	<b>-1355.34</b>

(Source: NABCONS)

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

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

Lending Institution	Submitted		Verified by PMU		Approved		Pending Information		Total	
	No.	Amt.Cr.	No.	Amt. Cr.	No.	Amt. Cr.	No.	Amt. Cr.	No.	Amt. Cr.
STATE BANK OF INDIA	2	1.30	73	47.20	73	114.15	98	81.64	641	710.16
HDFC Bank			24	34.29	39	59.27	79	67.58	259	363.22
Union Bank of India	3	2.85	14	7.95	40	76.25	48	33.19	190	268.55
Kotak Mahindra Bank			8	22.26	7	38.83	7	20.83	47	180.05
Canara Bank			3	2.16	13	20.74	28	35.54	87	120.23
Punjab National Bank			1	2.00	7	57.11	14	5.52	41	94.20
Bank Of Baroda			2	0.50	2	1.4	7	28.54	28	60.36
Bank of Maharashtra			2	4.02	1	1.40	3	10.10	15	50.52
Tamilnad Mercantile Bank Ltd			3	22.32					5	37.32
Indian Bank			0	-			11	28.15	16	31.71
Karur Vysya Bank			4	2.13			4	3.60	19	27.02
IDBI BANK LTD			9	9.36			4	2.58	19	20.71
Karnataka Bank			3	5.67					7	18.28
Bank Of India			8	1.13	1	1.50	13	3.33	38	18.25
Axis Bank			3	3.04	1	2	2	1.89	12	18.14
Central Bank Of India			1	0.36	4	8.49	2	2.80	11	17.74
YES BANK LTD			1	0.46			2	3.50	7	17.73
ICICI Bank			0	-			3	4.12	11	15.68
UCO Bank			0	-	3	2.36	4	8.38	13	15.16
Indian Overseas Bank			1	6.00			6	2.59	9	11.82
IndusInd Bank			1	4.07					2	6.82
Punjab and Sind Bank			0	-			2	5.91	4	6.46
South Indian Bank			1	0.09			1	0.17	5	5.75
RBL Bank Ltd.			2	1.85					2	1.85
NABKISAN Finance Ltd			0	-	3	0.23			6	1.35
DCB Bank			2	0.71					2	0.71
IDFC FIRST Bank Ltd.			0	-			1	0.41	2	0.63
Telangana Grameen Bank			22	2.95	8	0.99	95	11.77	217	32.31
<b>DCCB &amp; TSCAB</b>	<b>0</b>	<b>-</b>	<b>20</b>	<b>13.36</b>	<b>80</b>	<b>36.10</b>	<b>25</b>	<b>8.62</b>	<b>136</b>	<b>68.95</b>
<b>Grand Total</b>	<b>5</b>	<b>4.15</b>	<b>208</b>	<b>193.86</b>	<b>282</b>	<b>420.81</b>	<b>459</b>	<b>370.73</b>	<b>1851</b>	<b>2,221.65</b>

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

Ministry of Food Processing Industries in partnership with the State/UT Governments, has launched an all India Central Sponsored PM Formalisation of Micro Food processing Enterprises Schemes (PM FME Scheme) under Aatma Nirbhar Bharat Abhiyan with the aim to enhance the competitiveness of existing individual micro-enterprises in the unorganized segment of the food processing industry and promote formalization of the sector. The Scheme will be implemented over a period of five years from 2020-21 to 2024-25 with a total outlay of Rs.10,000 crore 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.

**Position of applications under the Scheme as on 30.06.2025:**

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

**Bankwise Performance and sanction pendency as on 30.06.2025:**

S.No	Name of Bank	Target	Achieved	Achieved %	Pending for Loan Sanction				Pending for Disbursement			
					<90 Days	90 - 180 Days	> 180 Days	Total	<90 Days	90 - 180 Days	> 180 Days	Total
1	Union Bank Of India	353	47	13.31%	97	69	59	225	11	22	170	203
2	Punjab National Bank	45	5	11.11%	1	1		2	2	3	12	17
3	Telangana Grameena Bank	640	56	8.75%	42	58	43	143	7	14	522	543
4	Bank Of Maharashtra	35	3	8.57%	1	1		2	1		3	4
5	Indian Bank	65	5	7.69%	2			2	1	2	11	14
6	State Bank Of India	600	45	7.50%	116	5	1	122	11	21	449	481
7	Bank Of Baroda	61	4	6.56%	2	1		3	4	3	56	63
8	Uco Bank	16	1	6.25%	1			1		1	2	3
9	Bank Of India	24	1	4.17%	1	3		4				
10	Hdfc Bank	147	5	3.40%	33	76	248	357	1	1	65	67
11	Tgcab	296	9	3.04%	26	34	156	216	3	3	14	20
12	Central Bank Of India	33	1	3.03%	5	3	8	16		3	53	56
13	Canara Bank	150	4	2.67%	2			2		2	41	43
14	Indian Overseas Bank	49	0	0.00%	9	3	5	17			5	5
15	Punjab And Sind Bank	1	0	0.00%								
16	Axis Bank	49	0	0.00%			2	2				
17	Bandhan Bank	97	0	0.00%								
18	Csb Bank Limited	7	0	0.00%								
19	City Union Bank	17	0	0.00%			3	3				
20	Dcb Bank	18	0	0.00%			1	1				
21	Dhanlaxmi Bank	2	0	0.00%								
22	Federal Bank	10	0	0.00%								
23	Icici Bank	114	0	0.00%	1			1				
24	Idbi Bank	18	0	0.00%			1	1		1		1
25	Idfc First Bank	16	0	0.00%			2	2				
26	Indusind Bank	41	0	0.00%			3	3				
27	Karnataka Bank	5	0	0.00%				0				
28	Karur Vysya Bank	24	0	0.00%		1	6	7				
29	Kotak Mahindra Bank	37	0	0.00%	1	1	17	19				
30	Rbl Bank	4	0	0.00%								
31	South Indian Bank	7	0	0.00%								
32	Tamilnad Mercantile Bank	2	0	0.00%		1		1				
33	Yes Bank	9	0	0.00%								
34	Kbs Local Area Bank	8	0	0.00%								
<b>Grand Total</b>		<b>3,000</b>	<b>186</b>	<b>6.20%</b>	<b>340</b>	<b>257</b>	<b>555</b>	<b>1152</b>	<b>41</b>	<b>76</b>	<b>1403</b>	<b>1520</b>

(Source :TGFPs)

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

During the quarter Banks in the state have extended credit to 88 beneficiaries amounting to Rs. 4.72 crores.

(Amount in Lakhs.)

S.No	Name of the Bank	Outstanding		Disbursement during the Quarter	
		No. of a/c.	Amount	No. of a/c.	Amount
1	INDIAN OVERSEAS BANK	133	1668.84	2	25.00
2	IDBI BANK	7	1664.96	0	0.00
3	PUNJAB NATIONAL BANK	39	912.01	16	18.28
4	ICICI BANK	24	811.36	9	323.81
5	UCO BANK	15	424.80	0	0.00
6	KARUR VYSYA BANK	20	211.00	8	105.00
7	CENTRAL BANK OF INDIA	1	201.41	0	0.00
8	UNION BANK OF INDIA	252	1.01	53	0.22
<b>Grand Total</b>		<b>491</b>	<b>5895.39</b>	<b>88</b>	<b>472.31</b>

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

DFS, has advised the benefits of pledge financing using e-NWR, which helps to save expenditure in logistics as stocks can be traded through multiple buyers without physical movement and it facilitates easy pledge financing by banks and other financial institutions. E-NWRs promote scientific warehousing for storage of agricultural goods & commodities. DFS advised Convenors of SLBCs to include pledge financing through e-NWR as permanent agenda in SLBC meetings.

Further, DFS has advised that the Govt. of India has launched a Credit Guarantee Scheme for e-NWR based Pledge Financing (CGS-NPF) with a corpus of Rs. 1000 Cr to encourage banks to extend pledge finance against to e-NWRs to farmers and traders on the agriculture/horticulture produce stored in WDRA registered warehouses. All banks are requested to popularise the pledge financing through e-NWR and usage of e-Kisan Upaj Nidhi Portal. All banks are requested to popularize the pledge financing through e-NWR.

#### **v) Joint Liability Groups:**

During the FY 2025-26, Banks have disbursed Rs. 220.73 Crores to 24182 groups. Performance of Banks in respect of JLGs Bank linkage is as under as 30.06.2025

S.No	Name of the Bank	Outstanding		Disbursement	
		No.	Amt. in Crs	No.	Amt. in Crs
1	AU SMALL FIN.BANK	79680	900.15	7862	129.06
2	AXIS BANK	27829	97.58	8535	35.4
3	RBL BANK	3713	61.47	881	17.35
4	UTKARSH SMALL FIN. BANK	45318	127.02	3008	14.29
5	KOTAK MAHINDRA BANK	1659	25.93	1948	8.01
6	YES BANK	1007	16.33	261	5.14
7	ESAF SMALL FIN. BANK	2036	39.23	85	3.87
8	DCB BANK	18040	46.44	907	3.51
9	IDFC FIRST BANK	12346	30.41	676	3.5
10	TELANGANA GRAMEENA BANK	1191	14.34	10	0.32
11	TGCAB	3740	38.11	6	0.17
12	HDFC BANK	66	0.69	1	0.09
13	INDIAN OVERSEAS BANK	44	0.16	1	0.02
14	BANK OF BARODA	5	0.22	0	0
15	BANK OF INDIA	7	0.65	0	0
16	CANARA BANK	26	0.46	1	0
17	CENTRAL BANK OF INDIA	2	0.02	0	0
18	INDIAN BANK	9	0.18	0	0
19	PUNJAB NATIONAL BANK	15	0.35	0	0
20	UNION BANK OF INDIA	11	0.19	0	0
21	STATE BANK OF INDIA	74	1.06	0	0
	<b>GRAND TOTAL</b>	<b>196818</b>	<b>1400.99</b>	<b>24182</b>	<b>220.73</b>

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

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

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

Approved Applications	442
Approved Applications amount	39.05 Cr
Referred Applications	283

Referred Applications Amount	30.75Cr
Total Applications Submitted to Banks	725
Amount of Applications submitted	69.80 Cr
Rejected Applications	440
Rejected Applications Amount	43.07Cr

#### **vii) Financing of Farmers' Producer Organization**

Collectivization of producers, especially small and marginal farmers, into producer organizations has emerged as one of the most effective pathways to address the many challenges of agriculture 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 ₹916.19 lakh as Business Development Assistance (BDA) to 192 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).

33 FPOs promoted by NABARD have availed equity grant assistance to the tune of Rs.2.97 cr. With sufficient equity base and a bankable business plan, these FPOs are now ready to take next step towards credit linkage. These FPOs are ready to expand their business through 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.

#### **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.

#### **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 yet to be allotted. 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. 350 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 the villages where ground water exploited . 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](http://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 eNWR 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.

So far, 09 RRBs, 03 Cooperative Banks, 12 PSBs, 09 Private Sector Banks and 03 SFBs onboarded the portal as on 31.07.2025 and 36 banks registered under e KUN portal as on 16.06.2025

**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 on both on-budget as well as off-budget projects for creation of rural infrastructure outside the ambit of RIDF borrowing. Further, PPP and non-PPP projects by registered entities like companies, co-operatives etc., and funding for NBFC- Infrastructure Finance Companies (IFCs) and Public Financial Institutions approved by the RBI are also covered under NIDA.

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

Government of Telangana, ever since formation of the state in June 2014, has been taking a lot of initiatives for improving rural infrastructure in the State. NABARD, Telangana Regional Office has been working closely with the Government of Telangana and has partnered with GoTS and its SPVs by sanctioning financial assistance under NIDA for various flagship programmes viz., the Mission Bhagiratha, the Micro Irrigation Project and the Kaleshwaram Irrigation Project. NABARD is also exploring possibilities with the State Govt/ State Govt Corporation for providing financial assistance in the areas of Solar rooftops, Oil palm & 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 NDDDB on behalf of three dairy units, viz. the Telangana State Dairy Development Corporation (Vijaya Dairy), the Mulkanoor Women’s Mutually Aided Milk Producers’ Cooperative Union Ltd. (Mulkanoor Dairy) and the Nalgonda Ranga Reddy Milk Producers’ Mutually Aided Cooperative Union Ltd. (NARMUL). The sanction has been extended for establishment/upgradation of infrastructure in their dairy units. As on 30 May 2024, ₹9.60 crore and ₹144.50 crore has been released under DIDF to NDDDB for Mulkanoor Dairy and TSDCCF Ltd respectively. The mega dairy plant of Vijaya Dairy was supported by NABARD both under DIDF and RIDF. The plant has already commenced its operations, which has total processing capacity of 5 lakh ltrs per day. This mega plant is expected to benefit about 1.3 lakh farmers in the State.

#### **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 one limit ₹4500 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.

**Publication of Unit Cost for Telangana State** The SLUCC Meeting was organized by NABARD on 14 May 2025 for finalization of Unit Cost for 2025–26, covering various agricultural investment activities. The final Unit Cost Book has been published and shared with stakeholders and SLBC for circulation among member banks.

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

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

**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, three physical District Level Workshops, and ten Virtual District Level Workshops are scheduled to be 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.

**b) Outstanding & NPAs under Agriculture sector as on 30.06.2025**

(Rs. In crores)

S.No.	Particulars	Outstandings		NPAs as on 30.06.2025			NPA % As on 31.03.25
		No. of A/cs	Amount	No. of A/cs	Amount	% to O/S	
1	Short Term Crop Loans	5717611	82146.42	468967	3956.40	4.82%	4.79%
2	Agri. Term Loans	1561654	36985.60	125434	1782.69	4.82%	3.90%
3	Agri. Infrastructure	19451	2471.89	470	159.79	6.46%	5.26%
4	Agri. Ancillary Activities	322825	32712.83	13425	1043.61	3.19%	2.77%
	<b>Grand Total</b>	<b>7621541</b>	<b>154316.74</b>	<b>608296</b>	<b>6942.50</b>	<b>4.50%</b>	<b>4.21%</b>

**NPAs in Agriculture segment as on 30.06.2025**

- ✦ **4.82%** of outstanding short term crop loans are in NPA category.
- ✦ 4.82% of Agriculture Term Loan, 6.46 % of Agri. Infrastructure, 3.19% of Agri. Ancillary Activities are in NPA category.
- ✦ Total NPAs under agriculture advances at **4.50%** as on 30.06.2025 have increased from 4.21% 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
	<b>Total</b>	<b>47,78,276</b>	<b>64.84</b>	<b>25.94</b>

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

#### **Crop Loan Waiver Scheme, 2024:**

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

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

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

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

#### **Benefits:**

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

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

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

**Progress reported by Banks in Finance for Oil Palm cultivation as on 30.06.2025:**

S.No	Name of the Bank	Outstanding		Disbursement during Q1 FY 2025-26	
		No.	Amt. in Crs	No.	Amt. in Crs
1	UNION BANK OF INDIA	638	17.73	53	1.42
2	TGCAB	454	19.46	316	21.05
3	State Bank of India	12	1.90	1	0.02
	<b>Total</b>	<b>1104</b>	<b>39.09</b>	<b>370</b>	<b>22.49</b>

**C. Flow of Credit to MSMEs**

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

Particulars	As on 30.06.2024			As on 30.06.2025		
	Target for FY 2024-25	Achievement	% of Achievement	Achievement	Target for FY 2025-26	% of Achievement
Micro Enterprises	54697	19002	35%	49835	21173	42%
Small Enterprises	37606	20252	54%	76097	23576	31%
<b>Total SME</b>	<b>92303</b>	<b>39254</b>	<b>43%</b>	<b>125932</b>	<b>44749</b>	<b>36%</b>
Medium Enterprises (ME)	37333	17825	48%	77633	23284	30%
<b>Total MSME advances</b>	<b>129636</b>	<b>57079</b>	<b>44%</b>	<b>203565</b>	<b>68033</b>	<b>33%</b>

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

Particulars	O/s as on 30.06.2024		O/s as on 31.03.2025		O/s as on 30.06.2025	
	A/c.	Amt.	A/c.	Amt.	A/c.	Amt.
Micro Enterprises	948489	56788	929881	61183	879361	65206
Small Enterprises	51116	37324	51354	41555	50671	44603
<b>Total MSE</b>	<b>999605</b>	<b>94112</b>	<b>981235</b>	<b>102738</b>	<b>930032</b>	<b>109810</b>
% of Micro Enterprises to total MSE	94.89%	60.34%	94.77%	59.55%	94.55%	59.38%
% of Small enterprises to total MSE	5.11%	39.66%	5.23%	40.45%	5.45%	40.62%
<b>Medium Enterprises (ME)</b>	<b>17315</b>	<b>28151</b>	<b>16856</b>	<b>34584</b>	<b>14939</b>	<b>33361</b>
% of ME to total MSME advances	1.70%	23.02%	1.69%	25.18%	1.58%	23.30%
<b>Total MSME advances</b>	<b>1016920</b>	<b>122263</b>	<b>998091</b>	<b>137323</b>	<b>944971</b>	<b>143171</b>

**Data as on 30.06.2025 is as under:**

- Outstanding Advances to MSEs stood at Rs. 1,09,810 Crs.
- Outstanding Advances to MEs stood at Rs. 33,361 Crs.
- Outstanding Advances under MSME segment stood at Rs.1,43,171 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 11.08.2025. The status is as under:

Norm Description	Norm %	Actual %		No. of banks achieved		Banks not achieved for the quarter June, 2025
		Mar-25	June-25	Mar-25	June-25	
Banks are advised to achieve a 20 percent year-on-year growth in credit to micro & small enterprises June 2024 to June 2025)	20	12.98%	16.68%	20	24	Punjab National Bank, State Bank Of India, Equitas Small Fin. Bank, Bank Of India, Punjab And Sind Bank, Dhanlaxmi Bank, Dcb Bank, Indusind Bank, Bandhan Bank, Idbi Bank, , Canara Bank, Indian Bank, Telangana Grameena Bank, , Yes Bank, Union Bank Of India, TG S F C, Kbs Local Area Bank, J & K Bank, Bank Of Maharashtra, Karnataka Bank And Indian Overseas Bank
10 percent annual growth in the number of micro enterprise accounts	10	4.32%	-7.29%	17	19	Equitas Small Fin. Bank, Axis Bank, State Bank Of India, Tamilnad Mercantile Bank, Telangana Grameena Bank, City Union Bank, Central Bank Of India, Bank Of India, Punjab And Sind Bank, Bank Of Baroda, Kbs Local Area Bank, Dcb Bank, Bank Of Maharashtra, Punjab National Bank, J & K Bank, , Canara Bank, Karnataka Bank, Indian

						Bank, , Tgcab, Uco Bank, Indian Overseas Bank, Rbl Bank, Indusind Bank, Idbi Bank, Union Bank Of India and Csb Bank Limited
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	59.55%	59.38%	22	25	Tamilnad Mercantile Bank, Federal Bank, Axis Bank, Yes Bank, Icici Bank, Punjab And Sind Bank, Hdfc Bank, Bank Of Maharashtra, Dbs Bank India (E-Lvb), Punjab National Bank, Dhanlaxmi Bank, Kotak Mahindra Bank, , Karur Vysya Bank, City Union Bank, Karnataka Bank, South Indian Bank, Rbl Bank, Uco Bank, Csb Bank Ltd and TGSFC

**iv) NPAs in MSME segment as on 30.06.2025**

(Rs. In Crs)

Particulars	June - 2024			March-2025			June - 2025		
	Outstandi ng	NPA		Outstanding	NPA		Outstanding	NPA	
		Amount	% of NPA		Amount	% NPA		Amount	% NPA
MICRO ENTERPRISES	56788	2578	4.54%	61183	2605	4.26%	65206	2855	4.38%
SMALL ENTERPRISES	37324	2160	5.79%	41556	2109	5.07%	44603	1827	4.10%
<b>TOTAL MSE</b>	<b>94112</b>	<b>4738</b>	<b>5.03%</b>	<b>102738</b>	<b>4714</b>	<b>4.59%</b>	<b>109810</b>	<b>4682</b>	<b>4.26%</b>
MEDIUM ENTERPRISES	28151	1412	5.01%	34584	1470	4.25%	33361	1175	3.52%
<b>TOTAL MSME</b>	<b>122263</b>	<b>6150</b>	<b>5.03%</b>	<b>137323</b>	<b>6184</b>	<b>4.50%</b>	<b>143171</b>	<b>5857</b>	<b>4.09%</b>

**NPAs as on 30.06.2025:**

- NPAs under MSE segment advances constitute 4.26% of outstandings
- NPAs under Medium enterprises constitute 3.52% of outstandings
- NPAs under total MSME segment constitute 4.09% of total outstandings

**v) CGTMSE - COVERAGE:**

Upto Q1 during F.Y. 2025-26, 20778 proposals with an amount of Rs. 4363.89 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	3361	1573.87
2	UNION BANK OF INDIA	2976	370.56
3	HDFC BANK LIMITED	457	230.44
4	ICICI BANK	77	119.06
5	CANARA BANK	204	105.11
6	INDUSIND BANK	4713	80.61
7	BANK OF BARODA	209	61.83
8	TELANGANA GRAMIN BANK	1886	61.45
9	AXIS BANK LIMITED	31	61.39
10	KOTAK MAHINDRA BANK	45	42.80
11	UCO BANK	67	28.10
12	BANK OF MAHARASHTRA	36	23.47
13	PUNJAB NATIONAL BANK	154	23.09
14	INDIAN BANK	208	22.19
15	BANK OF INDIA	103	19.32
16	THE KARUR VYSYA BANK LTD	49	18.89
17	IDBI BANK LTD	33	17.53
18	CENTRAL BANK OF INDIA	115	13.02
19	YES BANK LTD	13	12.65
20	Others	6041	1479
	<b>Total</b>	<b>20778</b>	<b>4363.89</b>

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

(Rs. in Crores)

S.No.	District Name	Upto Q1 During FY 2025-26		Cumulative as on 30.06.2025	
		No	Approved Amt	No.	Approved Amt
1	HYDERABAD	8440	2785.31	116803	18876.58
2	RANGAREDDY	972	274.63	36477	3810.60
3	KARIMNAGAR	1332	134.88	16550	944.44
4	NALGONDA	1210	114.19	21457	1087.61
5	WARANGAL (URBAN)	874	114.13	14838	1074.79
6	MEDAK	1036	102.19	13022	854.93
7	NIZAMABAD	743	89.83	12820	767.21

8	KHAMMAM	732	86.10	14655	826.92
9	MEDCHAL	259	77.74	4956	920.13
10	MAHABUBABAD	972	72.50	6310	291.73
11	SIDDIPET	248	49.37	3650	291.67
12	WARANGAL (RURAL)	246	42.60	3336	354.45
13	KAMAREDDY	366	41.47	3138	280.70
14	MAHBUBNAGAR	178	40.52	14303	609.89
15	SANGAREDDY	195	36.91	4172	464.75
16	MANCHERIAL	250	24.62	1884	159.87
17	PEDDAPALLI	160	22.19	1804	182.64
18	BHADRADRI KOTHAGUDEM	258	21.36	3759	193.37
19	NIRMAL	205	20.64	2273	190.57
20	NAGARKURNOOL	73	20.47	971	103.01
21	JAGTIAL	191	18.75	2507	218.75
22	SURYAPET	110	15.07	3222	232.71
23	RAJANNA SIRCILLA	79	12.34	1224	85.93
24	JAYASHANKAR BHOOPALPALLY	130	12.08	1178	68.97
25	KOMARAM BHEEM ASIFABAD	98	11.92	1069	60.49
26	JANGAON	139	11.38	1475	100.05
27	JOGULAMBA GADWAL	111	10.79	1551	79.51
28	VIKARABAD	151	9.36	1652	83.25
29	ADILABAD	899	7.59	12676	759.02
30	WANAPARTHY	46	6.92	995	74.98
31	YADADRI BHUVANAGIRI	75	6.87	1975	140.88
	<b>Total</b>	<b>20778</b>	<b>4363.89</b>	<b>326702</b>	<b>34190.43</b>

**vi) Review of Bank Linkage in MSME Clusters- Credit flow in MSME Clusters as on 30.06.2025:**

- The MSME-DI, Gol 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 30.06.2025, the progress reported by Banks is hereunder:

Total No. of Units	Loan Sanctioned/ Credit Linked		Outstanding	
	No.	Amount	No.	Amount
<b>50289</b>	<b>22937</b>	<b>11575.96</b>	<b>21536</b>	<b>9568.75</b>

As per the linkage data submitted by Banks as on 30.06.2025, total Credit Linkage % in identified MSME Clusters is 45.61%. Details of linkage given in 'Annexure-O'.

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

Ministry of Municipal Administration and Urban Development (MA&UD) announced a Scheme PMSVANidhi for financing Street Vendors with Rs. 10000/- each in the First Tranche, Rs.20000/- in the Second tranche and Rs.50000/- in the Third Tranche under Aatma Nirbhar Bharat Abiyan package. The loan will be covered under CGTMSE Scheme with interest subvention. Govt. of Telangana estimated beneficiaries of 5,00,000 under the Scheme. As the scheme since been discontinued, progress as on 31.03.2025 is repeated for 30.06.2025.

PMSVANidhi Tranche-1 : Progress as on 30.06.2025										
S. No.	Name of the Bank	No. of Loan applications submitted	Returned by Bank	Return %	Sanctioned			Disbursed		
					No.	Balance	%	No.	Balance	%
1	Public Sector Banks	357441	2577	0.72	353544	1320	98.91	353039	505	98.77
2	Private Sector Banks	5488	806	14.69	3183	1499	58.00	2984	199	54.37
3	RRBs	46336	557	1.20	41020	4759	88.53	40712	308	87.86
4	Coop Banks/DCCBs	8144	17	0.21	5570	2557	68.39	5547	23	68.11
5	Streenidhi	26213	6	0.02	23956	2251	91.39	23944	12	91.34
6	Not marked to any	11	0	0.00	0	11	0.00	0	0	0.00
	<b>GRAND TOTAL</b>	<b>443633</b>	<b>3963</b>	<b>0.89</b>	<b>427273</b>	<b>12397</b>	<b>96.31</b>	<b>426226</b>	<b>1047</b>	<b>96.08</b>



- Total street vendors of 443,633 are identified by the MA&UD in Telangana State. Banks together sanctioned loans to 427,273 street vendors and disbursed loan to 426,226 street vendors as on 30.06.2025.
  - DFS, Govt of India fixed a Target for disbursal of loans to 500,000 Street vendors under Tranche-1 for Telangana.
  - State Bank of India sanctioned loans to 181,496 street vendors (42.47% of total sanctions) and disbursed 181,463 (42.57% of total disbursals) followed by UBI with 103,244 (24.16%) sanctions and 103,038 (24.17%) disbursals.
- The performance of Private Sector Banks in sanctions and disbursals is low at **0.75%** (of total sanctions) and **0.70%** (of total disbursals) respectively.

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

Sl. No.	Name of the Bank	No. of Loan applications submitted	Returned by bank	% of applications returned	Sanctioned			Disbursed		
					No.	Balance	%	No.	Balance	%
1	State Bank of India	183072	1410	0.77	181496	166	99.14	181463	33	99.12
2	Union Bank of India	104501	511	0.49	103244	746	98.80	103038	206	98.60
3	Telangana Grameena Bank	44297	552	1.25	40206	3539	90.76	39899	307	90.07
4	Streenidhi	26213	6	0.02	23956	2251	91.39	23944	12	91.34
5	Canara Bank	20355	172	0.85	20154	29	99.01	20133	21	98.91
6	Indian Bank	15275	83	0.54	15125	67	99.02	15025	100	98.36
7	Bank of Baroda	11794	94	0.80	11542	158	97.86	11499	43	97.50
8	Bank of India	5725	16	0.28	5661	48	98.88	5661	0	98.88
9	Indian Overseas Bank	5638	98	1.74	5479	61	97.18	5470	9	97.02
10	Central Bank of India	4598	53	1.15	4515	30	98.19	4506	9	98.00
11	Punjab National Bank	3371	112	3.32	3249	10	96.38	3247	2	96.32
12	TSCAB	4026	2	0.05	3071	953	74.16	3057	14	75.93
13	UCO Bank	1711	8	0.47	1703	0	99.53	1694	9	99.01
14	HDFC Bank	1416	89	6.29	1319	8	93.15	1313	6	92.73
15	Other Banks	11641	757	6.50	6553	4331	56.29	6277	276	53.92
	<b>GRAND TOTAL</b>	<b>443633</b>	<b>3963</b>	<b>0.89</b>	<b>427273</b>	<b>12397</b>	<b>96.31</b>	<b>426226</b>	<b>1047</b>	<b>96.08</b>

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

Sl. No.	Name of the Bank	No. of Loan applications submitted	Returned by bank		Sanctioned			Disbursed		
			No.	%	No.	Balance	%	No.	Balance	%
1	Public Sector Banks	200601	7550	3.76	189898	3153	94.66	188603	1295	94.02
2	Private Sector Banks	748	191	25.53	433	124	57.89	343	90	45.86
3	RRBs	21709	715	3.29	14085	6909	64.88	13770	315	63.43
4	Coop Banks/DCCBs	2024	3	0.15	1448	573	71.54	1393	55	68.82
5	Streenidhi	23165	7	0.03	16900	6258	72.95	16561	339	71.49
6	Not marked to any	0	0	0.00	0	0	0.00	0	0	0.00
	<b>GRAND TOTAL</b>	<b>248247</b>	<b>8466</b>	<b>3.41</b>	<b>222764</b>	<b>17017</b>	<b>89.73</b>	<b>220670</b>	<b>2094</b>	<b>88.89</b>

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

Sl. No.	Name of the Bank	No. of Loan applications submitted	Returned by bank	% of applications returned	Sanctioned			Disbursed		
					No.	Balance	%	No.	Balance	%
1	State Bank of India	112457	5550	4.94	106577	330	94.77	106504	73	94.71
2	Union Bank of India	54439	1001	1.84	51945	1493	95.42	51326	619	94.28
3	Streenidhi	23165	7	0.03	16900	6258	72.95	16561	339	71.49
4	Telangana Grameena Bank	21285	713	3.35	13946	6626	65.52	13633	313	64.05
5	Canara Bank	10998	237	2.15	10735	26	97.61	10671	64	97.03
6	Indian Bank	6759	37	0.55	6621	101	97.96	6432	189	95.16
7	Bank of Baroda	4707	197	4.19	3891	619	82.66	3696	195	78.52
8	Bank of India	2744	10	0.36	2632	102	95.92	2632	0	95.92

9	Indian Overseas Bank	2971	299	10.06	2546	126	85.70	2484	62	83.61
10	Central Bank of India	2618	101	3.86	2198	319	83.96	2170	28	82.89
11	Punjab National Bank	1497	87	5.81	1384	26	92.45	1373	11	91.72
12	TSCAB	1339	0	8.42	1052	287	78.38	1020	32	75.52
13	UCO Bank	863	11	1.27	852	0	98.73	848	4	98.26
14	Bank of Maharashtra	509	20	3.93	478	11	93.91	428	50	84.09
15	Other Banks	1896	196	10.34	1007	693	68.82	892	115	12.89
16	State Bank of India	112457	5550	4.94	106577	330	94.77	106504	73	94.71
	<b>GRAND TOTAL</b>	<b>248247</b>	<b>8466</b>	<b>3.41</b>	<b>222764</b>	<b>17017</b>	<b>89.73</b>	<b>220670</b>	<b>2094</b>	<b>88.89</b>

### **PMSVANidhi Scheme Tranche-3 progress**

Sl. No.	Name of the Bank	No. of Loan applications submitted	Returned by bank		Sanctioned			Disbursed		
			No.	%	No.	Balance	%	No.	Balance	%
1	Public Sector Banks	80001	9806	12.26	67674	2521	84.59	66598	1076	83.25
2	Private Sector Banks	107	19	17.76	66	22	61.68	57	9	53.27
3	RRBs	5726	45	0.79	5236	445	91.44	5099	137	89.05
4	Coop Banks/DCCBs	627	0	0.00	499	128	79.59	451	48	71.93
5	Streenidhi	12533	0	0.00	1272	11261	10.15	1199	73	9.57
6	Not marked to any	0	0	0.00	0	0	0.00	0	0	0.00
	<b>GRAND TOTAL</b>	<b>98994</b>	<b>9870</b>	<b>9.97</b>	<b>74747</b>	<b>14377</b>	<b>75.51</b>	<b>73404</b>	<b>1343</b>	<b>74.15</b>

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

Sl. No.	Name of the Bank	No. of Loan applications submitted	Returned by bank	% of applications returned	Sanctioned			Disbursed		
					No.	Balance	%	No.	Balance	%
1	State Bank of India	47550	8090	17.01	39040	420	82.10	38468	572	80.90
2	Union Bank of India	20235	843	4.17	17493	1899	86.45	17112	381	84.57
3	Telangana Grameena Bank	5717	45	0.79	5235	437	91.57	5098	137	89.17
4	Canara Bank	5290	596	11.27	4674	20	88.36	4647	27	87.84
5	Indian Bank	1982	17	0.86	1950	15	98.39	1933	17	97.53
6	Streenidhi	12533	0	0.00	1272	11261	10.15	1199	73	9.57
7	Bank of India	1155	1	0.09	1148	6	99.39	1147	1	99.31
8	Indian Overseas Bank	1190	119	10.00	1019	52	85.63	999	20	83.95
9	Central Bank of India	803	17	2.12	724	62	90.16	698	26	86.92
10	Bank of Baroda	754	17	2.25	701	36	92.97	685	16	90.85
11	UCO Bank	419	5	1.19	413	1	98.57	412	1	98.33
12	Punjab National Bank	507	101	19.92	400	6	78.90	396	4	78.11
13	TSCAB	466	0	0.70	397	69	83.45	363	34	77.39
14	Bank of Maharashtra	111	0	0.00	108	3	97.30	97	11	87.39
15	Other Banks	282	19	6.74	173	90	61.35	150	23	53.19
	<b>GRAND TOTAL</b>	<b>98994</b>	<b>9870</b>	<b>9.97</b>	<b>74747</b>	<b>14377</b>	<b>75.51</b>	<b>73404</b>	<b>1343</b>	<b>74.15</b>

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

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

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

(Rs. in Crs)

As on	Outstanding		Target 2025-26		Disbursements Upto the quarter		NPAs		
	No. of A/cs	Amount	No. of A/cs	Amount	No. of A/cs	Amount	No. of A/cs	Amount	%
30.06.2025	501267	35747.27	355138	19838.58	35165	3634.49	36056	780.97	2.18%

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

- A total of 5,01,267 NRLM groups with outstanding loans of Rs.35,747.27 crores are in the books of the banks as on 30.06.2025.
- During the FY 2025-26 upto Q1, Banks have disbursed Rs. 3634.49 Crs to 35,165 groups
- NPAs are at Rs.780.97 Crs i.e.,2.18% 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 Upto the Quarter		NPAs		
	No. of A/cs	Amount	No. of A/cs	Amount	No. of A/cs	Amount	No. of A/cs	Amount	%
30.06.2025	79092	5352.96	37462	5001.35	7499	955.48	6732	137.57	2.57

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

- A total of 79,092 groups with outstanding loans of Rs.5,352.96 crores are in the books of banks.
- Banks have disbursed Rs. 955.48 Crs to 7499 groups
- NPAs at Rs.137.57 Crs constitute 2.57% 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.2.58 crores to 265 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 25.07.2025**

(Rs in Crores)

	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
31.03.2024	608141	1955	275277	4320	57444	4630	NA	NA	940862	10905	10678	102%
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%

**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	4201	14	19910	462	8234	710	264	42	32609	1227	6404	19.16
Private	29683	126	37111	550	4552	348	199	28	71545	1053	4636	22.70

RRBs	12036	54	1427	38	3246	296	1837	297	18546	685	1800	38.05
SFBs	12849	58	23078	139	76	6	0	0	36003	203	1000	20.31
NBFCs	25643	110	4490	25	0	0	0	0	30133	135	120	112.81
<b>Total</b>	<b>84412</b>	<b>362</b>	<b>86016</b>	<b>1215</b>	<b>16108</b>	<b>1359</b>	<b>2300</b>	<b>367</b>	<b>188836</b>	<b>3303</b>	<b>13960</b>	<b>23.66</b>

### **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	43383	179.26	50019	858.07	11945	998.33	1482	231.65	106829	1267.31
2	SC	11184	48.85	3505	38.10	351	29.13	21	3.19	15061	119.27
3	ST	3837	17.15	1212	20.59	302	24.12	14	2.25	5365	64.11
4	OBC	26008	117.18	31280	297.89	3510	307.56	783	129.69	61581	852.32
5	Total	84412	362.45	86016	1214.65	16108	1359.15	2300	366.78	188836	3303.02
	Out of Above										
6	Women Entrepreneurs	52477	223.67	36102	325.26	1214	95.10	11	1.64	89804	645.66
7	New Entrepreneurs / Accounts	30307	127.80	23719	480.80	7647	643.75	253	39.74	61926	1292.09
8	Minority	2092	9.05	2295	37.22	456	37.45	18	2.95	4861	86.67
9	PMJDY OD Account	57	0.02	0	0.00	0	0.00	0	0.00	57	0.02
10	Mudra card	1535	3.29	469	8.88	97	6.22	0	0.00	2101	18.39
11	NULM	1539	3.30	481	9.13	104	6.83	0	0.00	2124	19.26
12	NRLM	1571	3.31	1143	30.40	1171	103.18	0	0.00	3885	136.89
13	Other Govt. Sponsored Prog.	208	0.96	2625	36.25	199	17.06	1	0.20	3033	54.47
14	Skill Certified	33	0.16	172	3.36	50	3.90	1	0.20	256	7.62
15	Self Certified	1713	3.98	3334	84.47	1217	92.08	94	13.17	6358	193.70
16	Unskilled	255	0.77	2399	66.88	1389	119.17	53	7.67	4096	194.49

### **Banks Performance under PMMY upto 25.07.2025:**

- During the FY 2025-26, Banks sanctioned MUDRA loans to 1,88,836 beneficiaries with an outlay of Rs. 3,303.02 Crs
- Rs. 645.66 Crs Sanctioned to 89,804 Women Entrepreneurs.
- Rs. 1292.09 Crs Sanctioned to 61,926 New Entrepreneurs
- Rs. 86.67 Crs Sanctioned to 4861 Minority community Entrepreneurs
- Rs. 119.27 Crs Sanctioned to 15061 SC Entrepreneurs
- Rs. 64.11 Crs Sanctioned to 5365 ST Entrepreneurs

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

### **Performance and NPAs position in PMMY Scheme as on 30.06.2025**

(Rs. In Crs)

MUDRA – SCHEME	Outstandings		Disbursements (01.04.25 to 30.06.2025)		NPAs			NPA % as on 31.03.2025
	No. of A/cs	Amount	No. of A/cs	Amount	No. of A/cs	Amount	%	
SHISHU <=50K	970172	1699.23	35877.00	153.13	151254	380.53	22.39	11.16
KISHORE>50k <=5 lacs	584724	5505.99	45943.00	758.78	67331	594.41	10.80	9.40
TARUN >5 lacs <=10 lacs	124603	6507.40	11975.00	962.62	7495	457.81	7.04	6.34
TARUN PLUS >10 lacs <=20 lacs	12839	1601.70	2127.00	322.28	199	20.98	1.31	0.04
<b>Total</b>	<b>1692338</b>	<b>15314.32</b>	<b>95922.00</b>	<b>2196.81</b>	<b>226279</b>	<b>1453.73</b>	<b>9.49</b>	<b>7.83</b>

**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
June 2025	14387	3352.59	2241.81
During the Quarter	61	13.36	265.07

**Category-wise progress:**

(Rs. In Crs)

Sl. No.	Category	Cumulative loans/ applications sanctioned					
		Upto 31.03.2024		Upto 31.03.2025		Upto 30.06.2025	
		No.	No.	Amt	Amt	No.	Amt
1	SC	2409	579.52	3174	725.31	3182	726.65
2	ST	1574	367.34	2016	444.84	2027	447.16
3	Women	7828	1857.17	9136	2169.02	9178	2178.80
	<b>Total</b>	<b>11811</b>	<b>2804.03</b>	<b>14326</b>	<b>3339.23</b>	<b>14387</b>	<b>3352.61</b>

**Banks performance upto the quarter ended 30.06.2025:**

- Under Stand-Up India scheme banks have sanctioned loans to 14387 borrowers with an outlay of Rs.3352.61 Crs
- 9,178 women beneficiaries have been sanctioned loans under SUI amounting to Rs.2178.80 Crs
- 3,182 SC beneficiaries have been sanctioned loans under SUI amounting to Rs.726.65 Crs
- 2,027 ST beneficiaries have been sanctioned loans under SUI amounting to Rs.447.16 Crs

Bank wise details are enclosed as **Annexure 'H'****v) Credit Flow under PMEGP Scheme:****Agency wise MM/Subsidy claims achievement position: as on 30.06.2025**

(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	50	1.94	550	11	12	11
2	KVIB	884	32.84	9724	205	8.49	2255	23	26	23
3	DIC	884	32.84	9724	294	10.56	3234	33	32	33
	<b>Total</b>	<b>2210</b>	<b>82.10</b>	<b>24310</b>	<b>549</b>	<b>20.98</b>	<b>6039</b>	<b>25</b>	<b>26</b>	<b>25</b>

**NPAs under PMEGP:**

(Rs. in Crores)

Data as on 30.06.2025	Outstanding	NPAs
No.	17802	3765
Amount	1106.33	200.54 (18.12%)

**Performance of Banks under PMEGP as on 30.06.2025:**

- Outstandings PMEGP loans with Banks at Rs. 1,106.33 Crs
- 549 projects were sanctioned by Banks with a Margin Money involvement of Rs.20.98 crores generating employment to 6039.
- NPAs are at Rs.200.54 Crs constituting 18.12% of outstandings

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

Under the scheme, a total 54410 applications have been forwarded to Banks, out of which 26422 are sanctioned and 2562 applications are pending for sanction. Bank-wise position of applications as on 05.08.2025, is given hereunder:

S.No	Bank Name	Applications forwarded to Banks	Sanctioned	Pending for Sanction	Disbursed	Pending for Disbursement
1	State Bank Of India	31255	16262	531	15896	366
2	Union Bank Of India	7532	4022	409	3162	860
3	Telangana Grameena Bank	6417	2158	328	1698	460
4	Canara Bank	2557	1211	327	1098	113
5	Bank Of Baroda	1400	741	189	613	128
6	Indian Bank	1588	713	6	709	4
7	Indian Overseas Bank	733	422	2	381	41
8	Central Bank Of India	604	221	15	196	25
9	Punjab National Bank	330	178	9	163	15
10	Bank Of India	245	142	11	136	6
11	Bank Of Maharashtra	166	107	32	83	24
12	Uco Bank	197	79	20	73	6
13	Icici Bank Ltd	131	41	6	41	0
14	Karur Vysya Bank	152	40	52	40	0
15	Idbi Bank Ltd	99	24	10	15	9
16	Hdfc Bank Ltd	621	23	338	13	10
17	Kotak Mahindra Bank	142	17	98	17	0
18	Karnataka Bank	33	11	12	2	9
19	Axis Bank	131	7	114	6	1
20	Punjab & Sind Bank	6	1	0	0	1
21	Other Banks	71	2	53	2	0
	<b>Grand Total</b>	<b>54410</b>	<b>26422</b>	<b>2562</b>	<b>24344</b>	<b>2078</b>

District-wise Progress:

S.No	District Name	Applications forwarded to Banks	Sanctioned	Pending for Sanction	Disbursed	Pending for Disbursement
1	Nalgonda	7969	3934	256	3311	623
2	Kamareddy	4072	2058	184	1813	245
3	Nizamabad	4008	1938	131	1825	113
4	Karimnagar	3835	1911	160	1802	109
5	Khammam	3558	1454	174	1403	51
6	Nirmal	2586	1328	68	1265	63
7	Peddapalli	2237	1243	60	1195	48
8	Jagitial	1957	1106	60	1067	39
9	Bhadradi Kothagudem	2299	1014	54	958	56
10	Suryapet	1882	1013	41	956	57
11	Sangareddy	1607	1011	62	929	82
12	Yadadri Bhuvanagiri	2082	961	102	858	103
13	Hyderabad	1752	790	254	754	36
14	Siddipet	1522	743	95	699	44
15	Jayashankar Bhupalapally	1185	668	40	584	84
16	Adilabad	1136	646	44	608	38
17	Ranga Reddy	1496	534	240	507	27
18	Jangoan	961	466	53	420	46
19	Hanumakonda	921	453	47	419	34
20	Rajanna Sircilla	1136	442	95	424	18
21	Wanaparthy	820	392	47	357	35
22	Jogulamba Gadwal	1235	389	61	355	34
23	Kumuram Bheem Asifabad	474	289	9	289	0
24	Medak	467	243	25	225	18
25	Mahabubnagar	523	239	19	227	12
26	Mulugu	724	205	89	198	7
27	Mancherial	449	199	33	190	9
28	Nagarkurnool	348	177	10	156	21
29	Medchal Malkajgiri	299	148	15	140	8

30	Vikarabad	272	134	9	128	6
31	Narayanpet	201	111	8	105	6
32	Mahabubabad	212	97	5	93	4
33	Warangal	185	86	12	84	2
	<b>Grand Total</b>	<b>54410</b>	<b>26422</b>	<b>2562</b>	<b>24344</b>	<b>2078</b>

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

**vii) Credit flow under SC corporation Schemes as on 30.06.2025:**

SC Corporation – Year wise Pending applications Status

(Rs. In lacs)

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

S.No.	Scheme Year	No. of Beneficiaries	Total Outlay	Subsidy	Bank loan
1	2015-16	119	197.00	137.17	59.83
2	2016-17	230	629.50	396.80	232.70
3	2017-18	760	1368.35	932.08	436.27
	<b>Grand Total</b>	<b>1109</b>	<b>2194.85</b>	<b>1466.05</b>	<b>728.80</b>

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

**SC Corporation Scheme Economic Support Schemes (ESS) / Pilot Project Schemes pending for Grounding:**

(Rs. In lacs)

S.No.	Particulars	For FY 2018-19		For FY 2020-21	
		Phy	Fin	Phy	Fin
1	Subsidy released	11174	19591.73	4322	9073.98
2	Grounded	8320	14097.61	2498	5920.58
3	Subsidy returned	625	1017.42	162	253.43
4	To be Grounded	2225	4470.35	1662	2899.97

**Position on ungrounded applications of SC Corporation as on 30.06.2025 is hereunder:** (Rs. In Cr.)

S.No	Name	2015-16		2016-17		2017-18		2018-19		2020-21		2022-23		TOTAL	
		No.	Amt	No.	Amt	No.	Amt	No.	Amt	No.	Amt	No.	Amt	No.	Amt
1	STATE BANK OF INDIA	65	0.68	121	1.52	510	6.09	1004	19.05	556	10.44	5	0.16	2261	37.95
2	Telangana Grameena Bank	17	0.14	21	0.23	61	0.93	382	8.57	296	4.82	12	0.03	789	14.73
3	UNION BANK OF INDIA	9	0.13	22	0.41	75	0.91	354	7.41	294	5.57		0.00	754	14.43
4	DIST COOP CENTRAL BANK	2	0.06	1	0.02	1	0.01	85	1.68	314	4.63	0	0.00	403	6.39
5	CANARA BANK	6	0.06	21	0.59	29	0.37	132	2.89	128	2.03		0.00	316	5.94
6	PUNJAB NATIONAL BANK	1	0.05	17	0.63	17	0.20	64	1.24	18	0.35		0.00	117	2.48
7	CENTRAL BANK OF INDIA	3	0.02	3	0.05	9	0.10	68	1.42	7	0.14		0.00	90	1.73
8	BANK OF BARODA	0	0.00	7	0.12	16	0.17	41	0.70	18	0.38	0	0.00	82	1.38
9	INDIAN OVERSEAS BANK	2	0.02	3	0.04	15	0.15	35	0.72	7	0.17		0.00	62	1.09
10	INDIAN BANK	11	0.15	2	0.02	3	0.07	23	0.36	19	0.29		0.00	58	0.89
11	BANK OF MAHARASTRA		0.00	4	0.14	1	0.01	14	0.28		0.00		0.00	19	0.43
12	BANK OF INDIA	1	0.01	6	0.17	3	0.04	6	0.11		0.00		0.00	16	0.33
13	HDFC BANK LTD		0.00	1	0.01	13	0.16	2	0.02	1	0.05		0.00	17	0.24
14	AXIS BANK		0.00		0.00		0.00	7	0.16		0.00		0.00	7	0.16
15	ICICI BANK LTD		0.00		0.00		0.00		0.00	2	0.10		0.00	2	0.10
16	IDBI BANK		0.00		0.00	3	0.06	1	0.01	1	0.01		0.00	5	0.09
17	KARUR VYSYA BANK		0.00		0.00	1	0.01	6	0.06		0.00		0.00	7	0.07
18	CITY UNION BANK	2	0.04		0.00	1	0.01		0.00		0.00		0.00	3	0.05
19	INDUSIND BANK LTD		0.00		0.00		0.00		0.00	2	0.04		0.00	2	0.04
20	KARNATAKA BANK		0.00		0.00	1	0.01	1	0.02		0.00		0.00	2	0.03
21	UCO BANK		0.00	1	0.02		0.00		0.00		0.00		0.00	1	0.02
22	TAMILNAD MERCANTILE BANK		0.00		0.00	1	0.01		0.00		0.00		0.00	1	0.01
	<b>Grand Total</b>	<b>119</b>	<b>1.37</b>	<b>230</b>	<b>3.97</b>	<b>760</b>	<b>9.32</b>	<b>2225</b>	<b>44.70</b>	<b>1663</b>	<b>29.01</b>	<b>17</b>	<b>0.19</b>	<b>5014</b>	<b>88.57</b>

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

Bank wise and District wise performance under the Schemes has been reviewed in the Sub-Committee meeting on MSME held on 11.08.2025 & 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 Tribes Co-operative Finance Corporation) Schemes**

Bank wise to be grounded units under Rural Transportation Plan (RTP) Scheme as on 03.08.2025 (Rs. In Lacs)						
S.No	Bank name	No.of units	Unit Cost	Subsidy	Bank Loan	Beneficiary Contribution
1	STATE BANK OF INDIA	231	1365.60	665.28	586.74	113.57
2	Telangana Grameena Bank	15	99.78	31.68	49.08	7.50
3	UNION BANK OF INDIA	4	20.18	11.52	6.71	1.95
4	INDIAN BANK	2	11.68	11.52	4.92	1.00
5	CANARA BANK	2	10.80	8.64	4.04	1.00
6	KDCC BANK	1	5.33	2.88	1.95	0.50
	<b>Total</b>	<b>255</b>	<b>1513.37</b>	<b>731.52</b>	<b>653.44</b>	<b>125.53</b>

**Economic Support Schemes Action Plan: Units to be grounded as on 03.08.2025**

(Rs. In lacs)

S.No	Bank Name	No.of units	Unit Cost	Subsidy	Bank Loan
1	STATE BANK OF INDIA	632	1134.79	762.34	372.46
2	Telangana Grameena Bank	197	351.38	235.32	116.06
3	UNION BANK OF INDIA	139	253.15	169.81	83.34
4	CANARA BANK	39	63.51	43.64	19.87
5	DIST COOP CENTRAL BANK	30	71.30	46.37	24.93
6	CENTRAL BANK OF INDIA	20	40.50	25.70	14.81
7	INDIAN BANK	13	23.90	15.90	8.00
8	INDIAN OVERSEAS BANK	11	22.00	13.73	8.28
9	BANK OF BARODA	10	12.05	8.90	3.16
10	BANK OF INDIA	9	20.00	13.60	6.40
11	BANK OF MAHARASTRA	5	15.00	9.80	5.20
12	PUNJAB NATIONAL BANK	3	2.53	2.02	0.51
13	KARUR VYSYA BANK	2	2.25	1.68	0.58
14	SOUTH INDIAN BANK	2	4.00	2.60	1.40
15	UCO BANK	1	3.11	1.87	1.24
16	HDFC BANK	1	8.00	4.80	3.20
17	INDUSIND BANK LTD	1	8.00	4.80	3.20
18	TAMILNAD MERCANTILE BANK	1	1.00	0.80	0.20
19	KOTAK MAHINDRA BANK	1	8.00	4.80	3.20
	<b>Total</b>	<b>1117</b>	<b>2044.47</b>	<b>1368.45</b>	<b>676.02</b>

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

In the sub-committee meeting held on 11.08.2025, 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 30.06.2025:**

**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	%
8480075	129895.18	1201799	24651.86	732794	6272.57	4.83

- As on 30.06.25, Outstanding credit to 84,80,075 weaker section borrowers was at Rs.1,29,895 Crs.
- During the FY, Banks have disbursed an amount of Rs. 24,651.86 Crs to 12,01,799 borrowers
- NPAs are at a level of Rs.6,272.57 Crs constituting 4.83% 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.
6345184	198108.69	1782722	8591.68	1290474	31933.43

- As on 30.06.2025, Outstanding credit to 63,45,184 women beneficiaries was at Rs.1,98,108.69 Crs.
- Upto the quarter, Banks have disbursed an amount of Rs. 31,933.43 Crs to 12,90,474 women beneficiaries.

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

(Rs. In Crs)

Category	Outstanding		Disbursement during the Quarter		Disbursement up to the Quarter		NPAs		
	No. of A/cs	Amount	No. of A/cs	Amount	No. of A/cs	Amount	No. of A/cs	Amount	%
Priority	49361	3056.41	5150	110.25	5150	110.25	2407	66.49	2.18%
Non-priority	28835	7858.55	3239	277.50	3239	277.50	177	21.41	0.27%
<b>Total</b>	<b>78196</b>	<b>10914.96</b>	<b>8389</b>	<b>387.75</b>	<b>8389</b>	<b>387.75</b>	<b>2584</b>	<b>87.90</b>	<b>0.81%</b>

- As at the end of the quarter, Banks have Outstanding Education loans of **Rs.10,914.96 cr** to 78,196 beneficiaries.
- During the FY, Banks have disbursed an amount of **Rs.387.75 cr** to 8389 beneficiaries.
- NPAs at **Rs. 87.90 cr** constitute 0.81% of outstandings.

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

(Rs. In Crs)

Category	Outstanding		Disbursement during the Quarter		Disbursement up to the Quarter		NPAs		
	No. of A/cs	Amount	No. of A/cs	Amount	No. of A/cs	Amount	No. of A/cs	Amount	%
Priority	399752	46562.36	50551	1407.27	50551	1407.27	12282	528.63	1.14%
Non-priority	553340	183741.46	51976	12259.36	51976	12259.36	4805	941.08	0.51%
<b>Total</b>	<b>953092</b>	<b>230303.82</b>	<b>102527</b>	<b>13666.63</b>	<b>102527</b>	<b>13666.63</b>	<b>17087</b>	<b>1469.71</b>	<b>0.64%</b>

- As on 30.06.2025, banks together have outstanding Home Loans amounting to Rs.2,30,303.82 Cr
- During the FY, Banks have disbursed an amount of **Rs.13,666.63 Cr to 1,05,527** borrowers.
- NPAs of **Rs. 1,469.71 cr** constitute 0.64 % 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 30.06.2025 is as under:

District wise lending status as on 30.06.2025

S.No	Name of the District	No. of Loan Accounts	Loan Disbursement	Total Subsidy Disbursement
		(units in thousands)	(Amount in ₹ crore)	(Amount in ₹ crore)
1	Adilabad	585	78.11	13.14
2	Hyderabad	42226	8832.93	962.64
3	Jagtial	7	0.60	0.16
4	Jogulamba Gadwal	8	0.92	0.16
5	Kamareddy	30	4.87	0.71
6	Karimnagar	2424	319.85	54.52
7	Khammam	1935	343.80	45.94
8	Mahabubabad	31	5.06	0.79
9	Mahbubnagar	2903	439.08	68.29
10	Manchiryal	14	2.52	0.33
11	Medak	3700	659.60	88.39
12	Medchal	1741	359.38	42.61
13	Nalgonda	3819	563.51	92.53
14	Nirmal	25	3.01	0.56
15	Nizamabad	1231	172.53	28.24
16	Peddapalli	7	0.93	0.16
17	Rangareddy	5573	1095.35	130.29
18	Sangareddy	90	15.97	2.25
19	Siddipet	15	2.43	0.36
20	Suryapet	56	9.07	1.45
21	Vikarabad	7	0.94	0.18
22	Wanaparthy	141	20.12	3.28
23	Warangal	3771	641.77	86.68
24	Warangal (Rural)	20	1.83	0.44
25	Yadadri Bhuvanagiri	29	3.33	0.67
	<b>TOTAL</b>	<b>70388</b>	<b>13577.50</b>	<b>1624.78</b>

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

(Source:NHB)

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

Pradhan Mantri Awas Yojana - Gramin (PMAY (G) for rural areas has been launched from April 1, 2016 with an objective to provide a pucca house with basic amenities to all houseless and households living in kutchha 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 11.08.2025 and a representative from NHB was also present in the meeting. As per the data provided by NHB, no commercial Bank has so far claimed subsidy under RHISS.

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

The CD ratio of the State is at 126.50% as on 30.06.2025, which is decreased by 0.79% against the Q1 previous Financial Year. Jangaon district has highest CD Ratio of 274.44% whereas Kumuram Bheem Asifabad district has a CD Ratio of 93.09%. As at the end of June 2025, no District in Telangana has CD ratio below 60%. District wise CD Ratio is enclosed as Annexure – “ B “

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

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

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

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

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

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**Agenda 8: Bhu Bharati Issues:**

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

Subsequent to amendment of Telangana Rights in Land and Pattadar Pass Books Act, as per the guidelines of Government of Telangana the relevant loan charges are to be recorded in Bhu Bharati Portal by Banks without obtaining Title Deed Pass Books. We request the State Government to arrange for awareness program to Bankers.

**Agenda 9: Efforts towards Skill Development**

**Performance of RSETIs upto the Quarter ended 30.06.2025**

There are 11 RSETIs operating in Telangana (SBI-9 and UBI-2). RSETIs have conducted 80 programmes and trained 2391 candidates upto Q1 FY 2025-26 against the yearly target of 354 programmes and 11,000 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. 30.87 crores and Union Bank of India which is running 2 RSETIs has to receive Rs. 4.51 crores towards reimbursement of its recurring expenditure claims.

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

S.No.	RSETI Name	UP to 2018-19	FY 2019-20	FY 2020-21	FY 2021-22	FY 2022-23	FY 2023-24	FY2024-25	TOTAL (Rs. in Crs)
1	Adilabad	1.19	-0.03	0	0	0.48	0.97	1.29	3.90
2	Karimnagar	0.84	0.07	0	0	0.33	0.67	1.12	3.03
3	Khammam	0.74	0	0	0	0.38	0.73	1.08	2.93
4	Medak	0.84	-0.06	0	0	0.65	0.91	1.05	3.39
5	Mahabubnagar	0.89	0.02	0	0	0.29	0.77	1.10	3.07
6	Nalgonda	0.88	0	0	0	0.54	0.83	1.28	3.53
7	Nizamabad	1.03	0	0	0	0.29	0.88	1.18	3.38
8	Rangareddy	0.78	0.16	0	-0.01	0.65	0.88	1.35	3.81
9	Warangal	1.18	0.07	0	0	0.52	0.74	1.32	3.83
	<b>SBI- Sub-Total</b>	<b>8.37</b>	<b>0.23</b>	<b>0</b>	<b>-0.01</b>	<b>4.13</b>	<b>7.38</b>	<b>10.77</b>	<b>30.87</b>
10	Siddipet	0.59	0.14	0.00	0.00	0.43	0.80	0.97	2.93
11	Muchintal	0	0	0	0	0.30	0.54	0.74	1.58
	<b>UBI- Sub total</b>	<b>0.59</b>	<b>0.14</b>	<b>0.00</b>	<b>0.00</b>	<b>0.73</b>	<b>1.34</b>	<b>1.71</b>	<b>4.51</b>
	<b>GRAND TOTAL</b>	<b>8.96</b>	<b>0.37</b>	<b>0</b>	<b>-0.01</b>	<b>4.86</b>	<b>8.72</b>	<b>12.48</b>	<b>35.38</b>

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

--NIL--

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

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

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

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

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

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

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

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

All Banks have uploaded the data for quarter ended June 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](https://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 06.08.2025 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	7545	169.43	4769	98.473	4296	72.83	1705	39.33	1071	24.58
2	Union Bank of India	1234	27.95	648	14.328	479	9.59	378	8.72	208	4.83
3	Telangana Grameena Bank	1232	27.77	502	10.473	415	8.63	230	5.45	500	11.41
4	Canara Bank	655	15.08	411	8.742	365	6.54	208	4.88	36	0.80
5	Punjab National Bank	412	9.44	315	6.573	250	4.48	79	1.89	18	0.42
6	Bank of Baroda	290	6.93	154	3.251	139	2.61	79	2.04	57	1.34
7	Bank of India	255	6.31	127	2.845	104	2.04	74	1.95	54	1.35
8	Indian Bank	195	4.74	93	1.898	70	1.21	97	2.42	5	0.13
9	Bank of Maharashtra	120	3.01	73	1.608	61	1.29	40	1.05	7	0.19
10	Indian Overseas Bank	107	2.73	52	1.188	33	0.74	44	1.10	11	0.30
11	Central Bank of India	39	0.88	9	0.227	3	0.08	24	0.51	6	0.14
12	UCO Bank	32	0.79	17	0.373	8	0.18	9	0.23	6	0.14
13	IDBI Bank	12	0.26	3	0.054	0	0.00	2	0.05	7	0.15
14	Punjab & Sind Bank	7	0.17	4	0.091	3	0.07	3	0.07	0	0.00
15	Credit Fair	2	0.05		0.000	0	0.00	1	0.02	1	0.03
16	HDFC Bank	2	0.04		0.000	0	0.00	1	0.03	1	0.01
	<b>Grand Total</b>	<b>12139</b>	<b>275.57</b>	<b>7177</b>	<b>150.124</b>	<b>6226</b>	<b>110.29</b>	<b>2974</b>	<b>69.73</b>	<b>1988</b>	<b>45.82</b>

(Source: Jansamarth Portal)

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

RBI is monitoring the progress on Re-KYC and Freezing of accounts periodically. The data collected from the banks and submitted to RBI as on 30.06.2025 is furnished hereunder. All the banks are requested to complete Re-KYC formalities of the accounts and ensure activation at the earliest.

S No	Name of the bank	No. of inoperative accounts as at the end of previous month (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	UBI	6272241	50195	39261	6283175	53655	36	269	53422	103912	102248
2	SBI	3669172		5226	3663946	1248325		256573	1504898		
3	TGB	2212752	61677	56573	2217856	429220	0	1700	427520	11956	8483
4	ICICI BANK	2110769	47598	13202	2145165	18297	1656	889	19064		
5	KMB	1222636	16365	1902	1237099	22277	89	0	22366	699	711
6	CANARA BANK	954874	9710	5888	958696	143822	129	11702	132249	383719	383319
7	IOB	672016	3382	12338	663060	0	0	0	0	25942	26177
8	PNB	521845	5556	1378	526023	34064	263	1931	32396	161678	164485
9	HDFC Bank Ltd	507234	6324	710	512848	13741	27	469	13299	81	90
10	CBI	366572	3226	2823	367413	261636	6253	5525	262364	1771	2040
11	BOI	361782	3256	4640	360398	0	0	0	0	0	0
12	Indian Bank	1233	390168	48027	343374	0	0	0	0	8	8
13	INDUSIND BANK	291064	3805	25467	269402	106657	961	1907	107603	12333	12406
14	Airtel PB	240134	4483	108	244502	12255	83	303	10724	188	266
15	KVB	241303	2121	1792	241632	0	0	0	0	120	121
16	BOB	212882	1979	2284	212577	3519	0	60	3459	9974	10249
17	KARNATAKA BANK	201915	1499	203	203206	26440	148	941	27319	10270	10320
18	Axis Bank	187567	6610	1411	192766	38764	826	16417	23152	1726	417
19	UCO Bank	183663	849	610	183902	14623	337	604	14356	8473	8494
20	TSCAB	145450	991	520	145921	4181	119	276	4024	2786	2358
21	South Indian Bank	93166	525	0	93691	5051	319	0	5370	160	171
22	KBSLA Bank	65715	67	97	65685	0	0	0	0	0	0
23	IDBI BANK LTD	6674	45555	577	51652	4673	3867	2086	6454	113	3789
24	Bandhan Bank	35223	12851	74	48000	144	8	6	146	1120	1135

25	Federal Bank	44062	150	102	44110	12530	185	89	12626		
26	Fino PB	41877	1602	106	43373	328	53	0	381	187	0
27	City Union Bank	35611	469	103	35564	0	0	0	0	158	156
28	RBL Bank	34188	892	111	34969	2010	482	199	1727	111	116
29	DBS Bank	34547	1554	1673	34428	2043	1044	173	2914	30440	30414
30	AU SFB	29504	408	55	29857	329	0	0	329	100	146
31	Yes Bank	26786	95	30	26851	11889	0	0	0	0	0
32	DCB Bank	22754	88	90	22752	1885	46	1376	555	3127	3108
33	IDFC First Bank	15795	780	48	16527	502	129	54	577	528	532
34	TMB	8509	385	585	8309	730	80	65	745	0	0
35	CSB BANK	3474	123	21	3576	85	0	0	85	0	0
36	The J & K Bank	2034	4	5	2033	310	7	5	312	0	0
37	Utkarsh SFB	1462	43	3	1502	26	0	0	26	0	0
38	Jana SFB	1398	35	14	1419	0	0	0	0	0	0
39	Ujjivan SFB	975	69	56	988	125	21	29	133	39	39
40	BOM	48149	508	760	47897	280	0	32	312	1114	1107
41	Dhanalaxmi Bank	429	25	16	438	0	8	0	8	31	25
42	Equitas SFB	281	64	4	341	473	229	1	701	0	0
43	Suryodaya SFB	91	5	2	94	6	0	3	3	0	0
44	Punjab & Sind Bank	80	20	40	60	7	5	1	11	15	9
45	Shivalik SFB	0	0	0	0	0	0	0	0	0	0
46	Esaf SFB	0	0	0	0	0	0	0	0	0	0
47	PPB	0	0	0	0	133	13	65	81	0	0
	<b>Total</b>	<b>21129888</b>	<b>686111</b>	<b>228935</b>	<b>21587077</b>	<b>2475035</b>	<b>17423</b>	<b>303750</b>	<b>2691711</b>	<b>772879</b>	<b>772939</b>

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

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

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

The data received from the 43 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	Telangana Grameena Bank	933	0	933
2	Union Bank Of India	690	690	690
3	Hdfc Bank Ltd	457	0	457
4	Bank Of Baroda	431	431	431
5	Icici Bank	370	0	370
6	Canara Bank	359	359	359
7	Axis Bank	184	184	184
8	Indian Bank	166	166	142
9	Punjab National Bank	140	140	140
10	Kotak Mahindra Bank	114	114	114
11	Indian Overseas Bank	112	112	112
12	Bank Of India	83	83	83
13	Bank Of Maharashtra	75	75	75
14	Indusind Bank Ltd	69	69	69
15	Central Bank Of India	58	58	58
16	Idbi Bank	54	54	54
17	TGCAB	1	1	47
18	South Indian Bank	45	45	45
19	Uco Bank	43	43	43
20	Federal Bank	38	38	38
21	Dcb Bank Limited	0	37	37
22	Dbz Bank India Ltd	0	0	36
23	Csb Bank Ltd	0	30	30
24	Equitas Small Finance Bank	1 (Centralised)	28	28
25	India Post Payments Bank	23	23	23

26	KBSLAB	1 (Centralised)	14	14
27	Tamilnad Mercantile Bank	11	11	11
28	Punjab And Sind Bank	10	10	10
29	Dhanlaxmi Bank Limited	0	0	8
30	Ujjivan Small Finance Bank	5	0	5
31	Utkarsh Small Finance Bank	4	4	4
32	Suryoday Small Finance Bank	2	2	2
33	Jana Small Finance Bank	1 (Centralised)	0	1
34	Shivalik Small Finance Bank	0	1	1
35	Airtel Payments Bank	0	0	0
36	Au Small Finance Bank	72	72	0
37	City Union Bank	1 (Centralised)	0	0
38	Esaf Small Finance Bank	4	0	0
39	Fino Payments Bank	0	0	0
40	Jammu And Kashmir Bank	0	0	0
41	Karur Vysya Bank	0	0	0
42	Rbl Bank Ltd	0	29	0
43	Yes Bank Ltd	0	0	0

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

Bank Name	Upload (A)	Download (B)	Update	(A+B)	B as % of (A+B)(Use of CKYCRR for customer onboarding)
Central Bank Of India	0	183	23708	183	100%
Utkarsh Small Finance Bank Limited	325	22160	30808	22485	99%
Rbl Bank Ltd	454	25528	33467	25982	98%
Suryoday Small Finance Bank Ltd	47	1373	10162	1420	97%
Idfc First Bank Limited	4825	83492	301575	88317	95%
Yes Bank Limited	1674	16051	19989	17725	91%
The South Indian Bank Limited	1159	7722	7929	8881	87%
Axis Bank Limited	8108	51936	96721	60044	86%
Dhanlaxmi Bank Limited	51	303	640	354	86%
Bank Of Baroda	8953	37762	25754	46715	81%
Bank Of Maharashtra	3278	12342	11627	15620	79%
Airtel Payments Bank Limited	6358	23738	95148	30096	79%
Indian Overseas Bank	323	1182	10820	1505	79%
Hdfc Bank	23133	64974	172580	88107	74%
Kotak Mahindra Bank	17490	44601	68755	62091	72%
Jana Small Finance Bank Limited	15	26	227	41	63%
Idbi Bank Limited	1468	2508	14910	3976	63%
Tamilnad Mercantile Bank Ltd	204	292	1014	496	59%
The Federal Bank Ltd	739	576	45253	1315	44%
Indian Bank	15527	6646	41258	22173	30%
Bandhan Bank Limited	1685	467	9142	2152	22%
Canara Bank	36724	8691	66563	45415	19%
State Bank Of India	102023	23896	127857	125919	19%
Punjab National Bank	5486	677	16229	6163	11%
Ujjivan Small Finance Bank Ltd	72	7	941	79	9%
Union Bank Of India	95534	8105	135037	103639	8%
Equitas Small Finance Bank Ltd	582	44	3355	626	7%
Au Small Finance Bank Limited	4094	128	17309	4222	3%
Icici Bank Limited	6953	136	66221	7089	2%
Karur Vysya Bank Limited	4393	46	15355	4439	1%
Indusind Bank Limited	7148	43	60268	7191	1%
India Post Payments Bank Ltd	107079	333	5	107412	0%
Fino Payments Bank Limited	3487	4	0	3491	0%
Shivalik Small Finance Bank	82	0	2913	82	0%
Telangana State Cooperative Apex Bank Limited	6937	0	0	6937	0%
City Union Bank Ltd	1071	0	4942	1071	0%
The Karnataka Bank Limited	1079	0	19613	1079	0%
Dcb Bank Limited	645	0	1138	645	0%
Esaf Small Finance Bank Limited	117	0	0	117	0%
Csb Bank Ltd.	167	0	1841	167	0%
Krishna Bhima Samruddhi Local Area Bank Ltd	180	0	1	180	0%
Punjab And Sind Bank	267	0	1993	267	0%
Uco Bank	31	0	4082	31	0%
Bank Of India	2378	0	18253	2378	0%
Telangana Grameena Bank	55608	0	16	55608	0%

#### **4. Socio-Economic Profiling of Urban Poor households and linking them with various existing welfare schemes of the Central/State Government under convergence component of New Mission for Urban Poverty Alleviation**

The Ministry of Housing and Urban Affairs (MoHUA) has launched a pilot phase of the new Mission on Urban Poverty Alleviation from 1st October 2024 in 25 cities across 13 States, to address the multifaceted vulnerabilities of the urban poor with a focused approach on six vulnerable occupational groups (VOGs) e.g. transport workers, domestic workers, gig workers, waste workers, construction workers and care workers. One of the key components of mission is Convergence, which aims to link urban poor individuals with existing welfare schemes related to pension, maternity benefits, financial inclusion, health care and insurance across Central Ministries, Central/State/UTs and inter-state levels. Under this component, three schemes of Department of Financial Services (DFS) - Pradhan Mantri Jan Dhan Yojana (PMJDY), Pradhan Mantri Suraksha Bima Yojana (PMSBY), Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) are selected as part of the pilot implementation. The above component has been designed in line with the SVANidhi se Samriddhi component under the PM SVANidhi Scheme.

The Urban Local Bodies (ULBs) shall have the primary responsibility of profiling of urban poor individuals and their linkages with the selected schemes, the responsibility of sanctioning these applications will lie with the banks in the respective city/district. In Telangana State Sangareddy district is identified for the pilot programme and LDM of the district is appointed as City-Level Nodal Officers (CLNOs) in the 22 pilot cities/districts. The responsibilities of CLNOs are defined as under:

- Coordinating with the banks for smooth implementation of the pilot mission Monitoring Bank Performance at regular interval and ensuring timely sanctions of eligible applications by banks under three selected schemes of DFS-PMJDY, PMJJBY and PMSBY.
- Liaising/coordination with local (ULBs) and district administrations for effective rollout of the pilot mission

#### **5. Three Month campaign for saturation of financial inclusion (FI) schemes**

DFS has launched a campaign for saturation of financial inclusion (FI) schemes at Gram Panchayat (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, Re-KYC completion and various other activities. Accordingly, the campaign is launched in Telangana State on 01.07.2025 and continue till 30.09.2025 to cover all 12708 GPs. The instruction conveyed by the DFS to State Governments. Heads of the Banks, District Collectors and the related SoP of the campaign are enclosed under “important letters/ circulars” section.

#### **6. Appointment of SLBC – Call Centre Executive on Contract Basis**

SLBC has been maintaining PMJDY Call Centre (1800 425 8933) as per the directions of DFS, Ministry of Finance, Government of India. The services of a retired Bank official are being engaged as Call Centre Executive on contract basis. The expenditure on account of Call Centre viz. Call Centre charges including remuneration is being shared by all the member banks. Mr. N Srinivas Rao, the Call Centre Executive presently working was appointed for a period of one year, w.e.f 01.02.2025. However, he has submitted resignation on 11.08.2025, to discharge him from 12.08.2025, as he got better employment opportunity elsewhere. As the Call Centre Executive position is vacant now, we propose to commence process of appointing alternative employee, as per extant guidelines.

#### **7. Crop Seasons – IRAC classification:**

Banks have been making enquiries on the crop season for various crops in the State. As per RBI Circular number 6 dtd.01.04.2023, a loan granted for Short Duration Crop will be treated as NPA, if the instalment of principal or interest therein is overdue for two crop seasons. Loan granted for



Long Duration Crop will be treated as NPA if the instalment of principal or interest is overdue for a period of one crop season. Long duration crops are the crops whose crop season is longer than one year.

To bring uniformity in fixing repayment due date by all operating banks in the state, branches may fix the repayment due date of crop loans as 12 months from the date of first disbursement as applicable repayment due date for short term crops and 18 months for long duration crops.

The crop season for short term and long term determined in Telangana State is as under:

Sr. No	Crop Type	Due date of repayment /limit expiry	Loan disbursement period /Disbursement Schedule	Asset Classification as per RBI Prudential Norms
1	Short Term	12 Months	Banks shall adopt the following norms for disbursement:  Kharif/Vanakalam : 1 <sup>st</sup> April to 30 <sup>th</sup> September	"Crop Season Period for IRAC" as 24 months (Two crop season). Ideally, KCC account will become NPA at the end of 36 months from date of first disbursement /sanction, if not renewed.
2	Long Term	18 Months	Rabi /Yasangi : 1 <sup>st</sup> October to 31 <sup>st</sup> March	"Crop Season Period for IRAC" as 18 months (One crop season). Ideally, KCC account will become NPA at the end of 36 months from date of first disbursement /sanction, if not renewed.

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### Agenda Item 15: Success Stories

<p><b>SMT. YERRAVALLY ANUSHA</b></p> <p>Smt Yerravally Anusha, aged 27 Yrs, resident of Yenkepally village, Chevella Mandal, Rangareddy District completed her 12<sup>th</sup> standard and wished to have her own business. She came to know about RSETI programs through an advertisement in Newspaper. She contacted <b>SBI RSETI Chilkur</b> and joined the free training programme on Beauty Parlour Management which was for 30 days. The training imparted enhanced her skills and motivated her to start the business by opening a shop Anu's Herbal Beauty Parlour with an investment of Rs.1.10 lakhs. She availed a loan of Rs 80,000/-. She is presently earning Rs.15,000/- per month. She thanked <b>SBI RSETI Chilkur</b> for instilling self-confidence, commitment and concern for quality of work which made her successful.</p>	<p><b>Activity: Beauty Parlour Management</b></p> 
<p><b>SMT. BAIKADI PREMALATHA</b></p> <p>Smt B Premalatha W/o Ashok R/o Malkapur Village Kondapur (M), Sangareddy Dist studied upto 10th class. Her husband and in-laws are engaged in Agriculture and the family income is less than Rs.6,000/- per month. She has joined the training programme after coming to know about it through an EAP conducted by the institute and through newspaper. She has undergone women's tailor training for 30 days. The training imparted at the institute has helped in her overall development. She opened a shop in Malkapur by acquiring equipment and furniture by investing her savings of Rs 80,000/-. Initiative, persistence, self-confidence, commitment and concern for high quality work are some of the competencies which made her successful. She is presently earning Rs.25,000/- per month.</p>	<p><b>Activity: Hand Embroidery &amp; Computerised Emb.</b></p> 
<p><b>SRI. S SHAMLU</b></p> <p>Mr S.Shamulu S/o Ramulu hails from Peddaloni village, Munipally Mandal, studied up to 10th standard. His family is engaged in Agriculture and the income was less than Rs.10,000/- per month. He came to know to know about the RSETI training through an EAP conducted by the institute. On completion of the training, he started own business by investing his savings. Presently, he is earning Rs.28,000/- per month. He has earned good reputation in the nearby areas by maintaining quality with affordable pricing. Initiative, persistence, self-confidence, commitment and concern for high quality work are some of the competencies which made him successful. He owed his success to <b>SBRSETI, Sangareddy</b>, for providing quality training and imparting the necessary entrepreneurial skills and instilling confidence in him to expand his existing business.</p>	<p><b>Activity: Two wheeler mechanic</b></p> 

## Agenda 16: RBI Circulars

Circular Number	Date Of Issue	Department	Subject	Meant For
RBI/2025-2026/63 <u>CO.DPSS.POLC.No.5339/02-01-001/2025-2026</u>	27.6.2025	Department of Payment and Settlement Systems	Aadhaar Enabled Payment System – Due Diligence of AePS Touchpoint Operators	The Chairman / Managing Director / Chief Executive All Scheduled Commercial Banks including RRBs / Urban Cooperative Banks / State Cooperative Banks / District Central Cooperative Banks / National Payments Corporation of India (NPCI)
RBI/2025-2026/62 <u>DoR.SOG (DEA Fund) No.37/30.01.002/2025-26</u>	25.6.2025	Department of Regulation	The Depositor Education and Awareness (DEA) Fund Scheme, 2014 – Revised Operational Guidelines	All the banks covered under the DEA Fund Scheme, viz., Commercial Banks (including RRBs, LABs, SFBs and PBs) and all Co-operative Banks
RBI/2025-2026/61 <u>DOR.LIC.REC.36/16.13.218/2025-26</u>	20.6.2025	Department of Regulation	Review of Priority Sector Lending norms - Small Finance Banks	All Small Finance Banks
RBI/2025-2026/60 <u>DOR.AML.REC.35/14.06.001/2025-26</u>	19.6.2025	Department of Regulation	Implementation of Section 51A of UAPA,1967: Updates to UNSC's 1267/1989 ISIL (Da'esh) & Al-Qaida Sanctions List: Addition of 01 Entry	The Chairpersons/ CEOs of all the Regulated Entities
RBI/2025-2026/59 <u>DOR.STR.REC.34/21.04.048/2025-26</u>	19.6.2025	Department of Regulation	Reserve Bank of India (Project Finance) Directions, 2025	All Commercial Banks (including Small Finance Banks but excluding Payments Banks, Local Area Banks and Regional Rural Banks) All Non-Banking Financial Companies (NBFCs) (including Housing Finance Companies) All Primary (Urban) Cooperative Banks All India Financial Institutions (AIFIs)
RBI/2025-2026/58 <u>DOR.AML.REC.33/14.06.001/2025-26</u>	16.6.2025	Department of Regulation	Implementation of Section 51A of UAPA,1967: Updates to UNSC's 1267/1989 ISIL (Da'esh) & Al-Qaida Sanctions List: Removal of 01 Entry	The Chairpersons/ CEOs of all the Regulated Entities
RBI/2025-2026/57 <u>CO.DGBA.GBD.No.5168/31-12-011/2025-2026</u>	16.6.2025	Department of Government and Bank Accounts	Review of instructions issued vide Master Circular on Conduct of Government Business by Agency Banks - Payment of Agency Commission	All Agency Banks
RBI/2025-2026/56 <u>FIDD.CO.GSSD.BC.No.07/09.09.001/2025-26</u>	16.6.2025	Financial Inclusion and Development Department	Master Circular - Credit facilities to Scheduled Castes (SCs) & Scheduled Tribes (STs)	The Chairman/ Managing Director / Chief Executive Officer All Scheduled Commercial Banks (including Small Finance Banks)
RBI/2025-2026/55 <u>A.P. (DIR Series) Circular No. 07</u>	13.6.2025	Foreign Exchange Department	Import of Shipping Vessel - Relaxation	All Authorised Dealer Category-I banks
RBI/2025-2026/54 <u>IDMD.RD.5390/10.18.060/2025-26</u>	12.6.2025	Internal Debt Management Department	Stripping/Reconstitution in State Government Securities	All Market Participants
RBI/2025-2026/53 <u>DOR.AML.REC.31/14.01.001/2025-26</u>	12.6.2025	Department of Regulation	Update/ Periodic Update of KYC – Revised Instructions	The Chairpersons/ CEOs of all the Regulated Entities
RBI/2025-2026/52 <u>DOR.SOG(LEG).REC/32/09.08.024/2025-26</u>	12.6.2025	Department of Regulation	Inoperative Accounts/ Unclaimed Deposits in Banks - Revised Instructions (Amendment) 2025	All Commercial Banks (including RRBs) and all Co-operative Banks
RBI/2025-2026/51 <u>DOR.AML.REC.30/14.01.001/2025-26</u>	12.6.2025	Department of Banking Regulation	Reserve Bank of India (Know Your Customer (KYC)) (Amendment) Directions, 2025	The Chairpersons/ CEOs of all the Regulated Entities
RBI/2025-2026/50 <u>DOR.STR.REC.29/21.06.008/2025-26</u>	09.6.2025	Department of Regulation	Basel III Capital Regulations - External Credit Assessment Institution (ECAI)	All Scheduled Commercial Banks (including Small Finance Banks) (excluding Local Area Banks, Payments Banks and Regional Rural Banks)
RBI/2025-2026/49 <u>DoR.CRE.REC.28/07.10.002/2025-26</u>	09.6.2025	Department of Regulation	Non-achievement of PSL targets – Prudential treatment of contribution towards eligible funds with NABARD, NHB, SIDBI and MUDRA Ltd.	Primary (Urban) Co-operative Banks other than Salary Earners' Banks
RBI/2025-2026/48 <u>DOR.CRE.REC.27/21.01.003/2025-26</u>	09.6.2025	Department of Regulation	Large Exposures Framework – Amendment in the list of exempted exposures	All Scheduled Commercial Banks (Excluding Regional Rural Banks)
RBI/2025-2026/47 <u>DOR.CRE.REC.26/21.01.023/2025-26</u>	06.6.2025	Department of Regulation	Reserve Bank of India (Lending Against Gold and Silver Collateral) Directions, 2025	Commercial Banks (including Small Finance Banks, Local Area Banks and Regional Rural Banks, but excluding Payments Banks) Primary (Urban) Co-operative Banks (UCBs) & Rural Co-operative Banks (RCBs), i.e., State Co-operative Banks (StCBs) and Central Co-operative Banks (CCBs) All Non-Banking Financial Companies (NBFCs), including Housing Finance Companies (HFCs)
RBI/2025-2026/46 <u>DoR.RET.REC.23/12.01.001/2025-26</u>	06.6.2025	Department of Regulation	Maintenance of Cash Reserve Ratio (CRR)	All banks
RBI/2025-2026/45 <u>DoR.RET.REC.22/12.01.001/2025-26</u>	06.6.2025	Department of Regulation	Penal Interest on shortfall in CRR and SLR requirements - Change in Bank Rate	All banks
RBI/2025-2026/44 <u>DoR.FIN.REC.25/03.10.038/2025-26</u>	06.6.2025	Department of Regulation	Review of Qualifying Assets Criteria	All Non-Banking Financial Companies - Microfinance Institutions
RBI/2025-2026/43 <u>REF.No.MPD.BC.400/07.01.279/2025-26</u>	06.6.2025	Monetary Policy Department	Standing Liquidity Facility for Primary Dealers	All Primary Dealers
RBI/2025-2026/42 <u>FMOD.MAOG.No.152/01.01.001/2025-26</u>	06.6.2025	Financial Markets Operation Department	Liquidity Adjustment Facility - Change in rates	All Liquidity Adjustment Facility (LAF) participants
RBI/2025-2026/41 <u>DoR.RET.REC.21/12.07.160/2025-26</u>	27.5.2025	Department of Regulation	Inclusion of "The Vishweshwar Sahakari Bank Ltd., Pune" in the Second Schedule of the Reserve Bank of India Act, 1934	All Banks,
RBI/2025-2026/40 <u>A.P. (DIR Series) Circular No. 06</u>	23.5.2025	Foreign Exchange Department	Reporting on FIRMS portal – Issuance of Partly Paid Units by Investment Vehicles	All Category – I Authorised Dealer Banks
RBI/2025-2026/39 <u>FIDD.CO.GSSD.BC.No.06/09.16.003/2025-26</u>	22.5.2025	Financial Inclusion and Development Department	Withdrawal of Master Circular on Deendayal Antyodaya Yojana – National Urban Livelihoods Mission (DAY-NULM) and related circulars	The Chairman/ Managing Director/Chief Executive Officer All Scheduled Commercial Banks & Small Finance Banks
RBI/2025-2026/38 <u>DoR.RET.REC.20/12.07.160/2025-26</u>	21.5.2025	Department of Regulation	Alteration in the name of "North East Small Finance Bank Limited" to "slice Small Finance Bank Limited" in the Second Schedule to the Reserve Bank of India Act,	All Banks

			1934	
<u>RBI/2025-2026/37</u> <u>A.P. (DIR Series) Circular No. 05</u>	16.5.2025	Foreign Exchange Department	Exim Bank's GOI-supported Line of Credit (LOC) for USD 700 million to the Govt. of Mongolia (GO-MNG), for financing construction of Crude Oil Refinery Plant in Mongolia	All Category – I Authorised Dealer Banks
<u>RBI/2025-2026/36</u> <u>DOR.STR.REC.19/21.07.001/2025-26</u>	08.5.2025	Department of Regulation	Reserve Bank of India (Digital Lending) Directions, 2025	All Commercial Banks, All Primary (Urban) Co-operative Banks, State Co-operative Banks, Central Co-operative Banks, All Non-Banking Financial Companies (including Housing Finance Companies), and All All-India Financial Institutions
<u>RBI/2025-2026/35</u> <u>FMRD.FMD.No.01/14.01.006/2025-26</u>	08.5.2025	Financial Markets Regulation Department	Investments by Foreign Portfolio Investors in Corporate Debt Securities through the General Route – Relaxations	All Authorised Persons
<u>RBI/2025-2026/34</u> <u>DIT.CO.No.5-106/07.71.039/2025-26</u>	28.4.2025	Department of Information Technology	Processing of Regulatory Authorisations/ Licenses/ Approvals through PRAVAAH	The Chairman / Managing Director / Chief Executive Officer All Scheduled Commercial Banks (including Small Finance Banks, Local Area Banks and Regional Rural Banks) All Primary (Urban) Co-operative Banks/ State Co-operative Banks/ Central Cooperative Banks All All-India Financial Institutions All Non-Banking Financial Companies (including Housing Finance Companies) All Primary Dealers All Non-bank Payment System Operators (PSOs) All Credit Information Companies (CICs)
<u>RBI/FED/2025-2026/33</u> <u>DCM.RMMT.No.5312/20-02-001/2025-2026</u>	28.4.2025	Department of Currency Management	Dispensation of ₹100 and ₹200 denomination banknotes through ATMs	The Chairman / Managing Director/ Chief Executive Officer All Banks
<u>RBI/FED/2025-2026/32</u> <u>A.P. (DIR Series) Circular No. 04</u>	24.4.2025	Foreign Exchange Department	Amendments to Directions - Compounding of Contraventions under FEMA, 1999	All Authorised Dealer Category-I banks and Authorised banks
<u>RBI/2025-2026/31</u> <u>DCM (NPD) No.5287/18.00.014/2025-26</u>	24.4.2025	Department of Currency Management	Note Sorting Machines: Standards issued by the Bureau of Indian Standards - Revised Timeline for Implementation	The Chairman/ Managing Director/ Chief Executive Officer All Banks
<u>RBI/2025-2026/30</u> <u>A.P. (DIR Series) Circular No. 03</u>	23.4.2025	Foreign Exchange Department	Exports through warehouses in 'Bharat Mart' in UAE – relaxations	All Authorised Dealer Category-I banks
<u>RBI/FED/2025-2026/29</u> <u>A.P. (DIR Series) Circular No. 02</u>	22.4.2025	Foreign Exchange Department	Amendments to Directions - Compounding of Contraventions under FEMA, 1999	All Authorised Dealer Category-I banks and Authorised banks
<u>RBI/2025-2026/28</u> <u>CO.DIT.DCD.No.581/01-71-110/2025-26</u>	22.4.2025	Department of Information Technology	Circular - Migration to '.bank.in' domain	All Commercial Banks All Primary (Urban) Co-operative Banks All State Co-operative Banks and District Central Co-operative Banks
<u>RBI/2025-2026/27</u> <u>DOR.LRG.REC.18/03.10.001/2025-26</u>	21.4.2025	Department of Regulation	Basel III Framework on Liquidity Standards – Liquidity Coverage Ratio (LCR) – Review of haircuts on High Quality Liquid Assets (HQLA) and review of composition and run-off rates on certain categories of deposits	All Commercial Banks (excluding Payments Banks, Regional Rural Banks and Local Area Banks)
<u>RBI/2025-2026/26</u> <u>DOR.MCS.REC.17/01.01.003/2025-26</u>	21.4.2025	Department of Banking Regulation	Opening of and operation in deposit accounts of minors	All Commercial Banks All Primary (Urban) Co-operative Banks All State Co-operative Banks and District Central Co-operative Banks
<u>RBI/2025-2026/25</u> <u>FIDD.CO.LBS.BC.No.05/02.08.001/2025-26</u>	11.4.2025	Financial Inclusion and Development Department	Reorganisation of Districts in the State of Rajasthan – Review of Lead Bank Responsibility	The Chairman / Managing Director & Chief Executive Officer Lead Banks concerned
<u>RBI/2025-2026/24</u> <u>REF.No.MPD.BC.399/07.01.279/2025-26</u>	09.4.2025	Monetary Policy Department	Standing Liquidity Facility for Primary Dealers	All Primary Dealers
<u>RBI/2025-2026/23</u> <u>DoR.RET.REC.16/12.01.001/2025-26</u>	09.4.2025	Department of Regulation	Penal Interest on shortfall in CRR and SLR requirements-Change in Bank Rate	All banks,
<u>RBI/2025-2026/22</u> <u>FMOD.MAQG.No.151/01.01.001/2025-26</u>	09.4.2025	Financial Markets Operation Department	Liquidity Adjustment Facility - Change in rates	All Liquidity Adjustment Facility (LAF) participants
<u>RBI/2025-2026/21</u> <u>DOR.CO.SOG(Leg) No.15/09.08.024/2025-26</u>	08.4.2025	Department of Regulation	Review of Regulatory Guidelines – Withdrawal of Circulars	All Scheduled Commercial Banks All Co-operative Banks
<u>RBI/2025-2026/20</u> <u>A.P. (DIR Series) Circular No. 01</u>	03.4.2025	Financial Markets Regulation Department	Limits for investment in debt and sale of Credit Default Swaps by Foreign Portfolio Investors (FPIs)	All Authorized Persons
<u>RBI/2025-2026/19</u> <u>DoR.CRE.REC.14/07.10.002/2025-26</u>	01.4.2025	Department of Regulation	Master Circular- Exposure Norms and Statutory / Other Restrictions - UCBs	All Primary (Urban) Co-operative Banks
<u>RBI/2025-2026/18</u> <u>DOR.CRE.REC.No.13/07.10.002/2025-26</u>	01.4.2025	Department of Regulation	Master Circular - Management of Advances - UCBs	All Primary (Urban) Co-operative Banks
<u>RBI/2025-2026/17</u> <u>DOR.CRE.REC.No.11/07.10.002/2025-26</u>	01.4.2025	Department of Regulation	Master Circular - Housing Finance for UCBs	All Primary (Urban) Co-operative Banks
<u>RBI/2025-2026/16</u> <u>DOR.CRE.REC.No.12/08.12.001/2025-26</u>	01.4.2025	Department of Regulation	Master Circular – Housing Finance	All Scheduled Commercial Banks (excluding RRBs)
<u>RBI/2025-2026/15</u> <u>DOR.CRE.REC.No.05/21.04.172/2025-26</u>	01.4.2025	Department of Regulation	Master Circular - Bank Finance to Non-Banking Financial Companies (NBFCs)	All Scheduled Commercial Banks (excluding RRBs)
<u>RBI/2025-2026/14</u> <u>DOR.STR.REC.10/21.04.048/2025-26</u>	01.4.2025	Department of Regulation	Master Circular - Income Recognition, Asset Classification, Provisioning and Other Related Matters - UCBs	The Chief Executive Officers All Primary (Urban) Co-operative Banks
<u>RBI/2025-2026/13</u> <u>DOR.STR.REC.9/21.04.048/2025-26</u>	01.4.2025	Department of Regulation	Master Circular - Prudential norms on Income Recognition, Asset Classification and Provisioning pertaining to Advances	All Commercial Banks (excluding RRBs)
<u>RBI/2025-2026/12</u> <u>DOR.STR.REC.06/13.07.010/2025-26</u>	01.4.2025	Department of Regulation	Master Circular - Guarantees and Co-acceptances	All Scheduled Commercial Banks (excluding Payment Banks and RRBs)
<u>RBI/2025-2026/11</u> <u>DoR.STR.REC.07/09.27.000/2025-26</u>	01.4.2025	Department of Regulation	Master Circular - Guarantees, Co-acceptances & Letters of Credit - UCBs	The Managing Director/ Chief Executive Officers All Primary (Urban) Co-operative Banks
<u>RBI/2025-2026/10</u> <u>DOR.MRG.No.4/21.04.141/2025-26</u>	01.4.2025	Department of Regulation	Reserve Bank of India (Classification, Valuation and Operation of the Investment Portfolio of Commercial Banks) Directions, 2023	All commercial Banks
<u>RBI/2025-2026/09</u>	01.4.2025	Department of	Master Circular - Prudential Norms on	All Primary (Urban) Co-operative Banks

<u>DOR.CAP.REC.03/09.18.201/2025-26</u>		Regulation	Capital Adequacy - Primary (Urban) Co-operative Banks (UCBs)	
<u>RBI/2025-2026/08</u>	01.4.2025	Department of Regulation	Master Circular – Basel III Capital Regulations	All Scheduled Commercial Banks (Excluding Small Finance Banks, Payments Banks and Regional Rural Banks)
<u>DOR.CAP.REC.2/21.06.201/2025-26</u>				
<u>RBI/2025-2026/07</u>	01.4.2025	Department of Regulation	Master Circular on Board of Directors - UCBs	The Managing Director/Chief Executive Officer All Primary (Urban) Co-operative Banks
<u>DoR.HGG.GOV.No.1/18.10.010/2025-26</u>				
<u>RBI/2025-2026/06</u>	01.4.2025	Department of Government and Bank Accounts	Master Circular on Conduct of Government Business by Agency Banks - Payment of Agency Commission	All Agency Banks
<u>CO.DGBA.GBD.No.52/31-12-010/2025-2026</u>				
<u>RBI/2025-2026/05</u>	01.4.2025	Department of Government and Bank Accounts	Master Circular - Disbursement of Government Pension by Agency Banks	All Agency Banks
<u>CO.DGBA.GBD.No.51/31.02.007/2025-26</u>				
<u>RBI/2025-2026/04</u>	01.4.2025	Financial Inclusion and Development Department	Master Circular – Lead Bank Scheme	The Chairman/Managing Director/Chief Executive Officer SLBC/UTLBC Convenor Banks/Lead Banks
<u>FIDD.CO.LBS.BC.No.03/02.01.001/2025-26</u>				
<u>RBI/2025-26/134</u>	01.4.2025	Department of Regulation	Master Direction - Reserve Bank of India (Interest Rate on Deposits) Directions, 2025	All banks authorised to operate in India
<u>DOR.SOG(SPE).REC. 8/13.03.00/2025-26</u>				
<u>RBI/2025-2026/03</u>	01.4.2025	Financial Inclusion and Development Department	Master Circular - Credit facilities to Scheduled Castes (SCs) & Scheduled Tribes (STs)	The Chairman/ Managing Director / Chief Executive Officer All Scheduled Commercial Banks (including Small Finance Banks)
<u>FIDD.CO.GSSD.BC.No.02/09.09.001/2025-26</u>				
<u>RBI/2025-2026/02</u>	01.4.2025	Financial Inclusion and Development Department	Master Circular – Deendayal Antyodaya Yojana - National Rural Livelihoods Mission (DAY-NRLM)	The Chairman/Managing Director & CEO Public Sector Banks, Private Sector Banks (including Small Finance Banks)
<u>FIDD.GSSD.CO.BC.No.01/09.01.003/2025-26</u>				
<u>RBI/2025-2026/01</u>	01.4.2025	Financial Inclusion and Development Department	Master Circular on SHG-Bank Linkage Programme	The Chairman/ Managing Director/ Chief Executive Officer All Scheduled Commercial Banks
<u>FIDD.CO.FID.BC.No.4/12.01.033/2025-26</u>				