

48th SLBC Quarterly meeting for the quarter ended December 2025

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Agenda 1: Adoption of Minutes of the 47th SLBC Quarterly Meeting

The minutes of 47th SLBC meeting for the quarter ended 30th September 2025 held on 18.11.2025 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 47th SLBC Quarterly Meeting - Action Taken Report

No	Action Point	Action by	Action initiated
1	All the inactive BCs for more than 90days need to be activated/ replaced with new BCs to extend uninterrupted banking services	Improved by Fino Payments Bank -985, Airtel Payments Bank-126, TGB-39 & other Banks with Inactive BCs.	The matter was discussed in Sub-Committee meeting on FI & DP and all Banks have confirmed having sensitized their field functionary to ensure activation or replacement of the inactive BC/CSPs.
2	As envisaged under the 'Standardized system for data flow and its management' all banks to invariably submit the quarterly data through the utility made available in SLBC portal within 10 days from the end of quarter.	Controllers of all Banks	The matter was discussed in the Sub Committee on FI & DP meeting held on 11.02.2026. Banks have been advised to adhere to timelines of 10 th day immediately after end of the quarter for timely conducting of various meetings of SLBC.
3	Banks to ensure achievement of all the 3 Benchmark parameters set out under PM's Task Force Recommendations, in respect of MSME advances	Controllers of all Banks	The matter has been discussed in detail in the EC- MSME meeting and in the Sub Committee meeting on MSME. Banks have assured to achieve the norms. Compared to the previous quarter 24 (25) Banks could achieve Norm-1, 22(20) Banks could achieve Norm-2 and 25(25) Banks could achieve Norm-3.
4	Reimbursement of VLR/ PV amounting to Rs.725.18 crores due to the Banks from 2014-2018 by Agriculture Department, Government of Telangana to be expedited. Reimbursement of Rythu Bandhu cheque printing charges of Rs.25.94 crores to Banks by Agriculture Department, Government of Telangana to be expedited	Agriculture /Finance Dept, GoT	Pending with Govt of Telangana. No developments during the quarter.
5	Reimbursement of RSETI expenditure of Rs.41.91 crores due to the sponsor Banks to be expedited.	SERP & GoT, Gol	MoRD issued a mother sanction of Rs. 26.66CrS vide order No. 12 dated 16.12.2025. We request SERP to look into and arrange for early release of the funds.

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 11.02.2026 to review the progress in financial inclusion initiatives as at the end of December 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
December 2025	1905	1631	3199	6735

The centre categorisation and sector-wise distribution of bank branches as on 31.12.2025 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

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

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

iii) National Strategy for Financial Inclusion 2025-30:

We have recently received guidelines from RBI, Mumbai as part of NSFI 2025-30, as part of which are applicable to banks and to be implemented and acted upon.

Strategic Objective I - Improving the availability and use of Equitable, Responsible, and Affordable Bouquet of Financial Services to achieve Financial Safety and Financial Security for households and micro enterprises.

a) Improving equity, reach, consistency, and quality of last mile access

To bring about substantial Improvements in the equity, reach, consistency, and quality of last mile access to financial services, SLBCs/UTLBCs are advised to ensure availability of at least one banking outlet branch /digital banking unit (DBU)/ fixed point business correspondent outlet (FBC) in each revenue centre, so that financial services are fairly and equitably available across the depth and breadth of the country. Such outlets, under adequate control and oversight of banks, are expected to provide a minimum standard set of financial services, namely, deposits, withdrawals, remittances, account opening and servicing, Jan Suraksha Schemes, loan leads/applications, pension schemes, etc.

Further, for improving quality of last mile access, SLBCs/UTLBCs are advised to draw up timebound plan, bank-wise allocations, and monitoring mechanism by March 2026 to cover all unbanked revenue centres in a calibrated manner by establishing banking outlets branch / Digital Banking Unit/Fixed Point Business Correspondents (FBCs). In this regard, SLBCS/UTLBCs are advised to adopt the following roadmap:

a) Cover 50% unbanked centres in Tier-I to Tier-V centres, and 15% unbanked centres in Tier-VI centres by December 2026.

b) Cover 100% unbanked centres in Tier-I to Tier-V centres and 30% unbanked centres in Tier-VI centres by December 2027.

c) Cover 50% unbanked centres in Tier-VI centres by December 2028.

d) Cover 75% unbanked centres in Tier-VI centres by December 2029, and,

e) Cover 100% unbanked centres in Tier-VI centres by December 2030.

Strategic Objective II - Adopting Gender-Sensitive Approach for Women-led Financial Inclusion and Differentiated Strategies for improving Financial Resilience of Households, especially the Underserved and Vulnerable Segments

Increasing the share of women business correspondents. Banks to achieve the target of 30% women BCs in the following calibrated manner: -

- a) All new onboarding of BCs should ensure that share of women BCs as a proportion of total is minimum of 30% henceforth.
- b) Banks should endeavour to increase their women BC share to 20% by December 2026, 25% by December 2027 and 30% by December 2028.

Bank wise data on BCs operating by women as on 30.09.2025

SNo	Name of the bank	Total Number of BCs				BCs – Operated by Women				% of BCs operated by Women
		Rural	Semi Urban	Urban	Total	Rural	Semi Urban	Urban	Total	
1	BANK OF BARODA	117	104	270	491	24	23	35	82	16.70%
2	BANK OF INDIA	9	38	37	84	1	5	7	13	15.48%
3	BANK OF MAHARASHTRA	10	29	0	39	2	13	1	16	41.03%
4	CANARA BANK	254	165	65	484	88	64	32	184	38.02%
5	CENTRAL BANK OF INDIA	77	17	7	101	54	10	1	65	64.36%
6	INDIAN BANK	116	44	44	204	79	3	9	91	44.61%
7	INDIAN OVERSEAS BANK	110	52	70	232	30	18	14	62	26.72%
8	PUNJAB NATIONAL BANK	28	18	13	59	2	0	2	4	6.78%
9	PUNJAB AND SIND BANK	0	0	2	2	0	0	0	0	0.00%
10	UNION BANK OF INDIA	953	0	226	1179	409	3	89	501	42.49%
11	UCO BANK	4	10	12	26	3	1	0	4	15.38%
12	STATE BANK OF INDIA	2107	424	562	3093	792	111	120	1023	33.07%
13	AXIS BANK	38	1160	544	1742	16	16	16	48	2.76%
14	DCB BANK	98	0	0	98	0	0	0	0	0.00%
15	FEDERAL BANK	0	9	1	10	0	0	0	0	0.00%
16	HDFC BANK	428	109	27	564	42	8	2	52	9.22%
17	ICICI BANK	379	0	14	393	163	0	9	172	43.77%
18	IDFC FIRST BANK	317	108	17	442	67	23	2	92	20.81%
19	INDUSIND BANK	16	0	422	438	0	0	0	0	0.00%
20	KARUR VYSYA BANK	0	4	3	7	0	0	0	0	0.00%
21	KOTAK MAHINDRA BANK	7	1	1	9	0	0	0	0	0.00%
22	RBL BANK	0	0	79	79	0	0	16	16	20.25%
23	YES BANK	12137	1001	1771	14909	1725	133	192	2050	13.75%
24	KBS LOCAL AREA BANK	5	0	0	5	0	0	0	0	0.00%
25	TELANGANA GRAMEENA BANK	2290	0	0	2290	1202	0	0	1202	52.49%
26	AU SMALL FIN.BANK	8	78	25	111	19	0	0	19	17.12%
27	ESAF SMALL FIN. BANK	0	0	10	10	0	0	10	10	100.00%
28	FINO PAYMENTS BANK	19552	5294	6045	30891	3064	914	978	4956	16.04%
29	INDIA POST PAYMENTS BANK	5378	1171	930	7479	1388	177	60	1625	21.73%
30	AIRTEL PAYMENTS BANK	7384	2818	2274	12476	1413	488	417	2318	18.58%
	Total	51822	12654	13471	77947	10583	2010	2012	14605	18.74%

Strategic Objective- III Synergizing Livelihood, Skill Development and Support Ecosystem and its linkages with Financial Inclusion

a) Dissemination of Information on Skill Loan schemes of NSDC, GOI, and State Government

SLBCs/UTLBCs to host details of NSDC skill loan schemes, state and central govt schemes on SLBC/UTLBC website for broader dissemination. Further, SLBCs/UTLBCs to popularize skilling scheme details through LDMs/ LDOs at district level and block level.

b) Funding and Financial Support to Skill Trained Individuals through Potential Linked Plan of each district.

Potential Linked Plan (PLP) of each district under respective State/UTs should have a suitable allocation for the individuals trained by recognised skill training institutions (R-SETIS, PMKVY, JSS etc.) to enable credit support to such individuals by banks.

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

Inactive Business Correspondents – hurdles / issues involved

There are 78443 BCs of Banks, SFBs and Payment Banks functioning in the State of which 51,951 are in Rural, 13,045 in Semi Urban and 13,447 in Urban & Metro areas. A total of 33,230 BCs are inactive as on 31.12.2025 of which, 21,728 are in Rural, 5,528 in Semi Urban and 5,974 in Metro Areas.

Bank wise status of Inactive BCs- Fino PB- 26,300, Airtel PB- 3,346, Yes Bank - 2900, HDFC Bank – 258, IDFC First Bank – 154, TGB – 90 & SBI-70. Banks with Inactive BCs need to initiate action for activation of BCs or appoint new BCs before 28.02.2026. More particularly, inactive BCs in Rural areas must be activated immediately to ensure that 100% villages are covered with Banking infrastructure

The Bank wise details of BCs are as under:

Bank	No. of BC/CSP as on 31.12.2025				Inc/Dec in No of BCs over June 2025	No. of Inactive BC/CSP(>90days) as on 31.12.2025				Inc/Dec in No of Inactive BCs over Sept 2025
	Rural	Semi Urban	Urban /Metro	Total		Rural	Semi Urban	Urban /Metro	Total	
BANK OF BARODA	116	104	266	486	-5	1	0	4	5	-6
BANK OF INDIA	8	38	40	86	2	0	0	0	0	0
BANK OF MAHARASHTRA	10	29	0	39	0	2	0	0	2	0
CANARA BANK	265	176	73	514	30	8	2	1	11	10
CENTRAL BANK OF INDIA	80	18	4	102	1	0	0	0	0	0
INDIAN BANK	116	44	44	204	0	0	0	0	0	0
INDIAN OVERSEAS BANK	110	52	73	235	3	3	4	7	14	3
PUNJAB NATIONAL BANK	28	15	11	54	-5	0	0	0	0	0
PUNJAB AND SIND BANK	0	0	2	2	0	0	0	0	0	0
UNION BANK OF INDIA	1111	0	313	1424	245	12	0	10	22	-2
UCO BANK	2	10	12	24	-2	2	3	2	7	-10
STATE BANK OF INDIA	2141	434	576	3151	58	51	8	11	70	-5
AXIS BANK	38	1160	544	1742	0	0	18	8	26	0
BANDHAN BANK	0	0	0	0	0	0	0	0	0	0
CSB BANK LIMITED	0	0	0	0	0	0	0	0	0	0
CITY UNION BANK	0	0	0	0	0	0	0	0	0	0
DCB BANK	115	0	0	115	17	25	0	0	25	0
DHANLAXMI BANK	0	0	0	0	0	0	0	0	0	0
FEDERAL BANK	0	9	1	10	0	0	0	0	0	0
HDFC BANK	428	109	27	564	0	216	37	5	258	31
ICICI BANK	379	0	14	393	0	0	0	0	0	0
IDBI BANK	0	0	0	0	0	0	0	0	0	0
IDFC FIRST BANK	327	97	18	442	0	124	30	0	154	-12
INDUSIND BANK	25	0	418	443	5	0	0	0	0	0
J & K BANK	0	0	0	0	0	0	0	0	0	0
KARNATAKA BANK	0	0	0	0	0	0	0	0	0	0
KARUR VYSYA BANK	0	4	3	7	0	0	0	0	0	0
KOTAK MAHINDRA BANK	9	8	1	18	9	0	0	0	0	0
RBL BANK	0	0	81	81	2	0	0	0	0	0
SOUTH INDIAN BANK	0	0	0	0	0	0	0	0	0	0
Tamilnad Mercantile Bank	0	0	0	0	0	0	0	0	0	0
YES BANK	12231	952	1746	14929	20	2429	159	312	2900	-10
KBS LOCAL AREA BANK	5	0	0	5	0	0	0	0	0	0
Telangana Grameena Bank	2290	0	0	2290	0	90	0	0	90	39
TGCAB	0	0	0	0	0	0	0	0	0	0
AU SMALL FIN.BANK	8	98	25	131	20	0	0	0	0	0
ESAF SMALL FIN. BANK	0	0	10	10	0	0	0	0	0	0
FINO PAYMENTS BANK	20019	5492	6248	31759	868	16543	4504	5253	26300	985
India Post Payments Bank	4660	1277	820	6757	-722	0	0	0	0	0
Airtel Payments Bank	7430	2919	2077	12426	-50	2222	763	361	3346	126
TOTAL	51951	13045	13447	78443	496	21728	5528	5974	33230	1149

Connectivity issues:

No Bank has reported any connectivity issues during the quarter either in respect of Branch or BC/CSP.

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

ATMs: As at the end of December 2025, there are 8,582 ATMs functioning in the State of Telangana.

POS: As at the end of December 2025, there are 3,20,941 POS Machines were deployed by banks with the Merchants as touch points across the State of Telangana.

Micro ATMs: As at the end of December 2025, there are 18,897 Micro ATMs were deployed in the State of Telangana.

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

Sector wise position of PMJDY accounts as on 31.12.2025 is as follows

(No.s in Actuals & Amt in Crs)

Sector	No of A/cs Rural	No of A/cs Urban	No of A/cs Opened for Male	No of A/cs Opened for Female	Total PMJDY Accounts	Deposit amount	Zero Balance Account	Rupay Card Account	Aadhaar Seeded
PSB	4948992	3077421	3517440	4508973	8026413	3155.43	907931	6490731	7039523
PVT	1389774	305142	762855	932061	1694916	395.64	402024	1610465	1163001
RRB	3223661	292974	1256995	2259640	3516635	2072.95	596381	1000921	2882988
Grand Total	9562427	3675537	5537290	7700674	13237964	5624.02	1906336	9102117	11085512

- Banks in the State have so far opened 1,32,37,964 PMJDY accounts, together having balances amounting to Rs.5,624.02 crores.
- 19,06,336 PMJDY accounts are having zero balances i.e., 14.40% of total accounts.
 - Out of their PMJDY accounts, Kotak Mahindra Bank has 57.46%, South India Bank -44.07% & Karur Vysya Bank 42.09% of zero balance accounts.
- 91,02,117 (68.75%) of PMJDY accounts have been issued with Rupay cards
 - HDFC & Yes Banks have issued Rupay cards to all PMJDY account holders (100% coverage)
 - IDBI Bank (44.04%), Indusind Bank (41.57%), Central Bank of India (36.73%), Telangana Grameena Bank (28.46%) & Federal Bank (19.52%) have less than 50 % coverage
- 1,10,85,512(83.74%) of the PMJDY accounts are Aadhar Seeded. IOB, BOM, SIB and KVB have more than 98% of their accounts Aadhar seeded and Indian Bank has only 44.81% of the accounts Aadhar seeded.
- **All Banks are advised to ensure that, Rupay cards are issued in respect of all eligible accounts without exception.**

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

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

We have been advised by UIDAI vide mail dated 30.01.2026 that there are 34 pin codes, 5 blocks pertaining to Telangana State, not covered by Aadhaar Centre, details of which are as under:

Uncovered Blocks (Blocks without atleast one AEC):

SI No	District	Name of block
1	Mahabubabad	Gangaram
2	Nirmal	Dasturabad
3	Siddipet	Akkannapet
4	Yadadri	Adda Gudur
5	Yadadri	Motakondur

Uncovered Pin Codes:

S.No	District	Mandal	VTC	Pincode	S.No	District	Mandal	VTC	Pincode
1	Nalgonda	Adividevulapally	Adividevulapally	508208	18	Karimnagar	Karimnagar	Karimnagar	505210
2	Nizamabad	Armoor	Amdapur	503174	19	Warangal Urban	Khila Warangal	Mamnoor	506166
3	Nizamabad	Armoor	Aloor	503223	20	Bhadradi	Kothagudem	Kothagudem	507119
4	Jangoan	Bachannapet	Kodavatoor	506175	21	Bhadradi	Kothagudem	Kothagudem	507138
5	Jangoan	Bachannapet	Pochannapet	506317	22	Mahabubabad	Mahabubabad	Mahabubabad	506102
6	Nirmal	Basar	Basar	504107	23	Siddipet	Nangnoor	Baddipadaga	502375
7	Mahabubabad	Bayyaram	Kambalapalle	506103	24	Jangoan	Narmetta	Malakpet	506318
8	Nizamabad	Bheemgal	Bheemgal	503322	25	Jangoan	Palakurthy	Palakurthi	506146
9	Kamareddy	Bhiknoor	Anthampalle	503102	26	Sangareddy	Patancheru	Patancheru	502324

10	Kamareddy	Birkur	Poshetpalle	503301	27	Wanaparth	Peddmandaddi	Chinnamandadi	509106
11	Siddipet	Chinnakodur	Allipur	502310	28	Peddapalli	Ramagundam	Jangoan	505466
12	Bhadradi	Chunchupalli	Penugadapa	507103	29	Warangal Rural	Sangem	Chintalapalle	506329
13	Bhadradi	Chunchupalli	Chunchupalli	507118	30	Rangareddy	Serilingampalle	Gachibowli	500109
14	Kamareddy	Domakonda	Chintamanpalle	503112	31	Rangareddy	Shamshabad	Shamshabad (P)	500108
15	Warangal	Duggondi	Duggondi	506333	32	Hyderabad	Tirumalgherry	Tirumalagiri	500093
16	Kamareddy	Kamareddy	Chinna Mallareddy	503110	33	Komaram Bheem	Tiryani	Bheempur	504297
17	Rangareddy	Kandukur	Akberja	500113	34	Warangal Urban	Warangal	Warangal	506008

(ii) Further they 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

This communication has been forwarded by SLBC to all the member banks through mails on various dates, the latest being 30.01.2026 for necessary compliance.

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

The progress under **Social Security Schemes** made by banks (sector-wise) in the State as on **31.12.2025** is as per the following table:

Bank Type	PMSBY	PMJJBY	APY	Total
Public Sector	13842470	6182887	1826481	21851838
Private Sector	840782	314856	205967	1361605
RRB	4822234	3118900	670275	8611409
Coop.	458788	841821	33	1300642
SFBs & Payment Banks	2177	14844	1565	18586
Total	19966451	10473308	2704321	33144080

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.

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

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

Controllers of Banks were advised to focus on the following:

- Conduct of periodic publicity campaigns with special focus on rural areas at regular intervals for creating awareness about benefits of Social Security Schemes
- Streamlining the procedures and leverage technology to speed up claim settlement process and improve outreach
- To Ensure that no eligible Jan Dhan Account holder is left out from availing the risk covers under PMJJBY & PMSBY
- Enrolment of beneficiaries of other Government scheme like PM Ujjwala PM Kisan MGNREGA etc. under the schemes
- Use of SMS and other Digital platforms to make account holders aware of the schemes and also to seek auto debit mandate from them

- Leveraging marketing channels like Banking Correspondents (BCs) for ensuring Pan India coverage and innovative ways be devised for motivating the field level functionaries for enhancing enrollments especially under PMJJBY & PMSBY.
- To Fix target of fresh enrollment under PMJJBY & PMSBY to enhance enrollment

The progress of covering PMJDY Accounts under Insurance and Pension Schemes of Govt. of India under the programme as on 31.12.2025 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 31.12.2025 is as under:.

S No	Name of the Bank	Annual Target	APY accounts opened in Current FY	Achievement in Current FY	Cumulative APY accounts opened since inception
1	CANARA BANK	36400	28035	77%	218395
2	STATE BANK OF INDIA	121400	78959	65%	727711
3	UNION BANK OF INDIA	67500	36820	55%	489129
4	INDIAN BANK	16100	8593	53%	93011
5	BANK OF BARODA	16800	8706	52%	104189
6	UCO BANK	4100	2092	51%	9017
7	INDIAN OVERSEAS BANK	11200	4668	42%	50136
8	CENTRAL BANK OF INDIA	9600	2707	28%	51123
9	BANK OF MAHARASHTRA	6600	1833	28%	13521
10	PUNJAB AND SIND BANK	900	212	24%	3178
11	BANK OF INDIA	8300	1271	15%	37055
12	PUNJAB NATIONAL BANK	13900	1432	10%	30016
	PSBs Total	3,12,800	1,75,328	56%	18,26,481
13	IDBI BANK LTD	3570	5477	153%	42707
14	KOTAK MAHINDRA BANK	3760	5078	135%	25595
15	KARNATAKA BANK LIMITED	1080	1068	99%	6053
16	THE KARUR VYSYA BANK LTD	2560	2473	97%	6348
17	HDFC BANK LTD	28910	21078	73%	71845
18	TAMILNAD MERCANTILE BANK	480	343	71%	5408
19	IDFC FIRST BANK LIMITED	720	448	62%	1445
20	DHANLAXMI BANK LIMITED	320	193	60%	596
21	THE SOUTH INDIAN BANK	1880	729	39%	4045
22	YES BANK LIMITED	800	297	37%	1141
23	THE FEDERAL BANK LTD	1480	492	33%	2253
24	DCB BANK LIMITED	1480	475	32%	1739
25	CITY UNION BANK LTD	1560	476	31%	1733
26	BANDHAN BANK LIMITED	1200	133	11%	1069
27	AXIS BANK LTD	11130	1166	10%	18764
28	CSB Bank Limited	920	69	8%	141
29	INDUSIND BANK LIMITED	800	24	3%	200
30	ICICI BANK LIMITED	11200	282	3%	14635
31	STANDARD CHARTERED BANK	120	0	0%	0
32	THE DBS Bank LTD	2040	0	0%	169
33	RBL BANK LIMITED	120	0	0%	17
34	JAMMU AND KASHMIR BANK	120	0	0%	64
	Private Banks Total	76,250	40,301	53%	2,05,967
34	Telangana Grameena Bank	92600	82100	89%	670275
	RRBs Total	92,600	82,100	89%	6,70,275
35	TGCAB	940	33	4%	33
36	DCCBs	3400	0	0%	0
	Co-operative Banks Total	4,340	33	1%	33
37	AU Small Finance Bank	910	726	80%	1034
38	ESAF Small Finance Bank	260	165	63%	495
39	Suryoday Small Finance Bank	130	0	0%	32
40	Ujjivan Small Finance Bank	325	0	0%	0
41	Equitas Small Finance Bank	390	1	0%	4
	SFBs Total	2,015	892	44%	1,565
42	Others	40	4	10%	48
	Grand Total	4,88,045	2,98,658	61%	27,04,369

CITIZEN'S CHOICE FY 2025-26 H2P2 – CAMPAIGN

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

The achievement under Citizen's choice FY 2025-26 H2-P2 Campaign as on 01.02.2026 is at 34,178 enrollments against target of 1,32,392 i.e., an achievement of 25.82% of targets.

Bank wise achievement under the campaign is as under

Name of the Bank	Target	No. of APY Accounts enrolled	% of Target Achievement
City Union Bank Ltd.	507	211	42%
AU Small Finance Bank Ltd.	252	103	41%
Canara Bank	9,828	3,735	38%
State Bank of India	32,778	11,125	34%
IDFC First Bank	234	78	33%
Telangana Grameena Bank	25,002	7,632	31%
Union Bank of India	18,225	5,387	30%
Bandhan Bank Ltd.	390	109	28%
Indian Overseas Bank	3,024	687	23%
HDFC Bank Ltd.	7,434	1,627	22%
Central Bank of India	2,592	553	21%
UCO Bank	1,107	233	21%
Kotak Mahindra Bank	1,222	237	19%
The South Indian Bank Ltd.	611	117	19%
Tamilnad Mercantile Bank	156	28	18%
Bank of Baroda	4,536	708	16%
Punjab and Sind Bank	243	35	14%
Indian Bank	4,347	622	14%
The Karur Vysya Bank Ltd.	832	102	12%
IDBI Bank Ltd.	918	81	9%
Karnataka Bank Ltd.	351	29	8%
Bank of Maharashtra	1,782	141	8%
DCB Bank Ltd.	481	38	8%
Axis Bank Ltd.	2,862	150	5%
Punjab National Bank	3,753	186	5%
ICICI Bank Ltd.	2,880	136	5%
The Federal Bank Ltd.	481	21	4%
Dhanlaxmi Bank Ltd.	104	3	3%
Bank of India	2,241	51	2%
Indusind Bank Ltd.	260	5	2%
Yes Bank Ltd.	260	4	2%
Telangana State Co-op Apex Bank	282	2	1%
The Catholic Syrian Bank Ltd.	299	2	1%
Standard Chartered Bank	39	0	0%
DBS Bank Ltd.	663	0	0%
RBL Bank Ltd.	39	0	0%
Others	1,377	0	0%
TOTAL	1,32,392	34,178	25.82%

f. Financial Literacy Initiatives

Financial Literacy Centres (FLCs) – Position as on 31.12.2025

Particulars	No. of FLCs
No. of FLCs operating in the District Head Quarters	23
No. of FLCs operating in Divisional Head Quarters	21
No. of FLCs operating in Rural Areas	27
Total FLCs functioning in the State of Telangana	71
Banks	No. of FLCs
State Bank of India (AVA)	12

Telangana Grameena Bank	11
Union Bank of India	9
Canara Bank	2
Dist Co-op Banks	37
Total	71

Camps Conducted by FLCs of Commercial Banks

Qtr Ended	Special Camps		Specific Camps	
	Target	Conducted	Target	Conducted
Mar-2025	198	269	495	645
June-2025	198	239	495	562
Sept-2025	204	251	510	536
Dec-2025	204	256	510	674

Camps Conducted by FLCs of DCCBs

Qtr Ended	Special Camps		Specific Camps	
	Target	Conducted	Target	Conducted
Mar-2025	222	486	555	508
June-2025	222	528	555	601
Sept-2025	222	658	555	703
Dec-2025	222	485	555	515

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

- 71 FLCs are functioning in the state.
- During the Quarter, 741 special camps and 1189 specific camps were conducted by FLCs. Target - Two special camps per month by each FLC covering UPI and USSD
 - Five specific camps per month by each FLC, at least one each for Farmers, SMEs, SHGs, School Children & Senior Citizens
- 1903 Rural branches in the State have conducted 6729 camps during the quarter against a target of 5709.
- 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 11.02.2026 it was resolved that every month all the Rural branches have to conduct at least one camp. Details of camps conducted are enclosed as **Annexure –‘F’**.

g. CFL (Centre for Financial Literacy)

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

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

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

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

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

All 33 Districts in the state are digitally enabled districts.

i) NABARD FI Fund Utilisation:

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

To address these disparities NABARD has adopted a Differentiated Approach by identifying the Special Focussed Districts (SFDs) on the basis of their physical economic and sociological characteristics. Six Special Focussed Districts (SFDs) (Adilabad, Bhadrachalam, 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 December 2025 were held on 10.02.2025 respectively, to review the credit flow to Agriculture, MSME and other priority sectors. Highlights of the performance reviewed in the Sub-Committee meetings are furnished hereunder.

Banking at a Glance / Priority Sector lending as on 31.12.2025

(Rs. In Crore)

S.No	Particulars	Outstandings as on		
		31.12.2024	30.09.2025	31.12.2025
1	Total Deposits	816868.24	869386.35	901502.57
2	Total Advances	1053923.62	1131801.79	1192710.83
3	Credit Deposits Ratio (%)	129.02	130.18	132.30
4	Total Priority Sector Advances	322820.07	369104.66	391264.11
	Of which			
A	Agriculture advances	152681.15	162929.42	177606.15
i.	Of which: Small & marginal farmers	60979.21	110230.97	116952.48
B	Non-farm Sector / MSMEs	131030.76	152035.25	158417.69
i.	Of which: Micro enterprises	58126.05	69619.74	72742.12
ii.	Small Enterprises	40726.62	46859.52	48824.84
iii.	Medium Enterprises	32178.09	35555.99	36850.72
C	Export Credit	73.61	87.79	63.89
D	Others' under Priority Sector Advances	39034.55	54052.19	55176.38
	Of which			
i.	Educational Loans	2967.14	3131.70	3249.32
ii.	Housing Loans	30554.42	46039.79	46595.31
iii.	Social Infrastructure	1533.60	941.75	995.00
iv.	Renewable Energy	319.54	439.41	469.89
v.	Others	3659.85	3499.54	3866.86
5	Out of Priority Sector Adv- Finance to:			
i.	Advances Weaker Sections	115435.10	135976.60	143253.83
ii.	Advances to Women *	184577.48	214902.17	227954.31
iii.	Advances to SC/ST	31051.46	36329.83	38787.98
iv.	Advances to Minorities*	15544.78	19707.96	20958.44
v.	SHGs*	41671.58	46262.43	50025.76

*Total figures including non-priority.

Performance of Banks up to the quarter ended December 2025

- Total deposits of the Banks in the State are at Rs. 9,01,502.57 crores and advances are at Rs. 11,92,710.83 crores.
- Banks in the State have registered a CD Ratio of 132.30% as against 130.18% as on 30.09.2025.

Achievement of Annual Credit Plan 2025-26 Priority Sector lending: Position as on 31.12.2025 (Rs. in crore)

S.No	Particulars	FY 2024-25 (01.04.24 to 31.12.24)			FY 2025-26 (01.04.25 to 31.12.25)		
		Target	Achievement	% of achievement	Target	Achievement	% of achievement
1	Short Term Production Loans						
	Kharif	54480	44438	81.57	53696	39940	74.38
	Rabi	36315	14353	39.52	35804	16733	46.73
	Total	90795	58791	64.75	89500	56673	63.32
2	Agri. Term Loans	32859	28540	86.86	52394	38616	73.70
3	Agri. Infrastructure	6045	1462	24.18	7251	1681	23.19
4	Agri. Ancillary activities	22354	19962	89.30	16152	30457	188.56
5	Total Agriculture (PS)	152052	108754	71.52	165297	127427	77.09
6	Micro, Small & Medium Enterprises	129638	100862	77.80	203565	128152	62.95
7	Other priority Sector	16777	6496	38.72	19343	8589	44.40
	Of which						
A	Education Loans	2707	487	17.98	2486	435	17.49
B	Housing Loans	10769	2781	25.83	10493	4579	43.64
C	Others	3302	3228	97.76	6364	3575	56.18
8	Total Priority Sector Advances	298467	216112	72.41	388206	264168	68.05
9	Non-Priority Sector	353227	374943	106.15	472246	471680	99.88
	Total Credit Plan	651694	591055	90.70	860452	735848	85.52

Performance of Banks as at the end of December 2025:

- Banks together disbursed Priority Sector loans of Rs264,168 Crs and achieved 68.05% of ACP target.
- Under Short Term Production loans, Banks disbursed Rs. 56,673 Crs and achieved 63.32% yearly targets.
- An amount of Rs. 127,427 Crs were disbursed by Banks to Agriculture sector achieving 77.097 % of ACP target.
- MSME loans totalling to Rs.128,152 Crs were disbursed by banks achieving 62.95% of Annual target.
- An amount of Rs.8589 Crs was disbursed by Banks as 'Other priority sector advances' achieving 44.40% of Annual target.
- Education loans amounting to Rs. 435 Crs were disbursed by banks achieving 17.49% of Annual target.
- Housing loans amounting to Rs. 4579 Crs were disbursed by banks achieving 43.64% of target.
- Banks together have disbursed Priority & Non-Priority Sector Advances totalling to Rs. 735,848 Crs achieving 85.52 % of Annual targets.

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

Total Agriculture: Sector-wise as on 31.12.2025

(Rs. in Crs)

Sector	As on 31.12.2024			As on 30.06.2025			As on 31.12.2025		
	Targets	Achievement	% Achievement	Targets	Achievement	% Achievement	Targets	Achievement	% Achievement
Public Sector Banks	85980	65951	76.70	102380	53307	52.07	102380	81956	80.05
Private Sector Banks	25731	17370	67.51	19504	14435	74.01	19504	19210	98.49
Regional Rural Banks	26500	17287	65.23	29434	10820	36.76	29434	16419	55.78
Cooperative Banks	13540	6492	47.95	12588	4273	33.94	12588	7863	62.47
Small Finance Banks	12	1035	8627.92	935	926	98.97	935	1527	163.26
Foreign Banks	289	620	214.55	456	328	71.85	456	451	98.97
Total	152052	108754	71.52	165298	84088	50.87	165298	127427	77.09

Category-wise as on 31.12.2025

Category	As on 31.12.2024			As on 30.09.2025			As on 31.12.2025		
	Targets	Achievement	% Achievement	Targets	Achievement	% Achievement	Targets	Achievement	% Achievement
Crop Loans	90795	58791	64.75	89500	39940	44.63	89500	56673	63.32
Agri Term Loans (Incl. Allied)	32859	28540	86.86	52394	23060	44.01	52394	38616	73.70
Agri. Infrastructure	6045	1462	24.18	7251	1176	16.22	7251	1681	23.19
Agri. Ancillary	22354	19962	89.30	16152	19912	123.27	16152	30457	188.56
Total Term Loans	61258	49964	81.56	75797	44148	58.25	75797	70754	93.35
Grand Total	152052	108754	71.52	165298	84088	50.87	165298	127427	77.09

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 on performance as on 31.12.2025 are as per the table:

(Amt in Crores)

S.No.	Bankname	Cumulative number of KCC applications Received Total	KCC Sanctioned - KCC(Crop Loan)	KCC Sanctioned - KCC(Crop Loan) with dairy	KCC Sanctioned - KCC(Crop Loan) with other allied activities	AH Dairy	AH Poultry	AH Others	Fishries	Total No of KCCs sanctioned	KCC Limit Sanctioned Grand Total	Total Rejected Applications
1	State Bank of India	1857845	1704588	12265	3679	28864	5933	16539	4486	1776354	13365.99	80685
2	TGB	458160	430603	1546	0	995	0	0	909	434053	3382.32	24046
3	TGCAB	257070	245666	718	0	691	65	179	352	247671	1534.15	9399
4	Canara Bank	231260	225921	93	3	1545	9	16	486	228073	2690.37	3187
5	Union Bank of India	226562	196214	3264	699	5512	2	0	1308	206999	2347.33	19363
6	HDFC Bank Ltd	91015	71362	5841	1536	0	308	344	45	79436	13525.6	10975
7	Indian Overseas Bank	28535	26779	0	0	102	1	99	71	27052	253.73	1483
8	Bank of Baroda	28393	26341	502	514	241	0	5	40	27643	277.37	750
9	Indian Bank	26926	24035	8	0	271	0	0	39	24353	222.48	2569
10	Central Bank of India	19445	17903	2	1	130	5	6	141	18188	143.64	1251
11	Punjab National Bank	17404	16132	0	0	69	7	0	56	16264	273.12	1140
12	UCO Bank	7913	6969	0	0	295	0	0	14	7278	72.11	632
13	Bank of India	4798	4760	0	0	1	0	0	12	4773	50.41	25
14	Bank of Maharashtra	3496	3191	0	0	36	0	0	1	3228	57.89	268
15	Punjab & Sind Bank	35	27	0	0	2	0	2	0	31	1.11	4
	Total	3258857	3000491	24239	6432	38754	6330	17190	7960	3101396	38197.62	155777

(Source: pmjdy.gov.in/fiplan)

13 Commercial Banks, RRBs & Co-Operative Banks (TSCAB) in Telangana together have sanctioned limits amounting to Rs. 38,197.62 Crore to 31,01,396 farmers upto 31.12.2025, under KCC Saturation Scheme launched by DFS. 1,55,777 applications were rejected due to multiple loans availed and non-availability of land etc., out of these farmers, 8,36,933 are covered under PMJBY and 13,16,334 farmers are covered under PMSBY.

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

Progress on KCC to Dairy farmers as on 30.01.2026: A total number of 16078 applications are received and 16048 applications acknowledged by branches. Banks have sanctioned loans to 5461 beneficiaries & 480 applications are pending for more than 15 days. During FY 2025-26, 135 applications are sanctioned and 1645 are rejected.

S.No	Name of the Bank	Cumulative as on 30.01.2026				During FY 2025-26				
		Received	Accepted	Sanctioned	Rejected	Received	Accepted	Sanctioned	Rejected	Pendency > 15 days
1	State Bank of India	8837	8815	2715	5830	919	919	101	756	270
2	Union Bank of India	3814	3813	1912	1746	254	254	16	703	155
3	TGCAB	1305	1305	166	1139	5	5	0	78	0
4	Canara Bank	637	637	305	325	23	23	8	15	7
5	Bank of Baroda	379	379	120	258	6	6	0	9	1
6	Indian Overseas Bank	342	335	63	235	65	65	10	39	37
7	Central Bank of India	319	319	90	223	6	6	0	7	6
8	Indian Bank	298	298	43	251	5	5	0	4	4
9	UCO Bank	50	50	17	33	5	5	0	27	0
10	Bank of India	36	36	24	12	1	1	0	2	0
11	Bank of Maharashtra	34	34	2	32	0	0	0	1	0
12	IDBI Bank Ltd.	12	12	0	12	0	0	0	3	0
13	Punjab National Bank	9	9	0	9	1	1	0	1	0
14	Punjab & Sind Bank	6	6	4	2	0	0	0	0	0
15	Jammu & Kashmir Bank Ltd	0	0	0	0	0	0	0	0	0
	Grand Total	16078	16048	5461	10107	1290	1290	135	1645	480

(Source: Jansuraksha portal)

District wise Progress as on 30.01.2026 :

S.No	Name of the Bank	Cumulative as on 30.01.2026				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	1908	1908	526	1368	37	37	21	5	14
3	MAHABUBABAD	1327	1327	168	1159	0	0	11	577	0
4	NAGARKURNOOL	950	950	10	940	0	0	0	0	0
5	WANAPARTHY	890	890	391	47	489	489	3	34	452
6	Mahbubnagar	836	836	22	804	710	710	0	700	10
7	KHAMMAM	800	800	279	521	0	0	0	0	0
8	Hanumakonda	681	681	394	287	0	0	0	0	0
9	Karimnagar	676	676	676	0	0	0	0	0	0
10	NARAYANPET	594	580	375	205	47	47	62	10	0
11	Bhadradi Kothagudem	455	455	127	328	0	0	0	0	0
12	MANCHERIAL	451	447	181	262	4	4	0	0	4
13	Medak	443	443	73	370	0	0	35	319	0
14	PEDDAPALLI	309	309	289	20	0	0	0	0	0
15	SANGAREDDY	291	291	200	91	0	0	0	0	0
16	JANGOAN	265	253	182	71	0	0	0	0	0
17	MEDCHAL	265	265	25	240	0	0	0	0	0
18	Kumuram Bheem	259	259	14	245	0	0	0	0	0
19	KAMAREDDY	253	253	8	245	0	0	0	0	0
20	SIDDIPET	214	214	163	51	0	0	0	0	0
21	VIKARABAD	184	184	166	18	0	0	0	0	0
22	YADADRI	167	167	49	118	3	3	3	0	0
23	JOGULAMBA	161	161	142	19	0	0	0	0	0
24	ADILABAD	80	80	1	79	0	0	0	0	0
25	NIRMAL	38	38	12	26	0	0	0	0	0

26	JAGTIAL	31	31	13	18	0	0	0	0	0
27	RAJANNA	28	28	1	27	0	0	0	0	0
28	SURYAPET	22	22	9	13	0	0	0	0	0
29	Jayashankar Bhupalapalle	18	18	3	15	0	0	0	0	0
30	MULUGU	5	5	0	5	0	0	0	0	0
	Grand Total	16078	16048	5461	10107	1290	1290	135	1645	480

Districts with nil data: Hyderabad, Nalgonda and Rangareddy.

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

Progress on KCC to Fish farmers as on 30.01.2026:

A total number of 10847 applications received and acknowledged by branches. Banks have sanctioned loans to 5645 beneficiaries and 715 applications are pending with banks for more than 15 days. During FY 2025-26, 1718 applications sanctioned, 974 applications rejected.

S.No	Name of the Bank	Cumulative as on 30.01.2026				During FY 2025-26				Pendency >15 days
		Received	Accepted	Sanctioned	Rejected	Received	Accepted	Sanctioned	Rejected	
1	State Bank of India	6315	6315	2977	2826	1614	1614	544	558	497
2	Union Bank of India	2875	2875	2117	639	1329	1329	1054	156	119
3	TGCAB	507	507	51	415	227	227	51	135	41
4	Central Bank of India	478	478	221	257	0	0	0	0	0
5	Canara Bank	234	234	104	101	47	47	8	10	29
6	Indian Bank	195	195	86	109	140	140	44	96	0
7	Indian Overseas Bank	80	80	47	21	12	12	0	0	12
8	UCO Bank	45	45	13	32	1	1	0	1	0
9	Bank of Baroda	39	39	3	20	21	21	3	2	8
10	Bank of Maharashtra	31	31	14	17	28	28	14	14	0
11	Punjab National Bank	21	21	12	7	2	2	0	0	1
12	IDBI Bank Ltd.	15	15	0	7	8	8	0	0	8
13	Bank of India	12	12	0	12	2	2	0	2	0
14	Jammu & Kashmir Bank	0	0	0	0	0	0	0	0	0
15	Punjab & Sind Bank	0	0	0	0	0	0	0	0	0
	Grand Total	10847	10847	5645	4463	3431	3431	1718	974	715

(Source: Jansuraksha portal)

District wise Progress:

S.No	Name of the Bank	Cumulative as on 30.01.2026				During FY 2025-26				Pendency >15 days
		Received	Accepted	Sanctioned	Rejected	Received	Accepted	Sanctioned	Rejected	
1	WARANGAL	2397	2397	1245	1152	0	0	0	0	0
2	SANGAREDDY	823	823	284	539	46	46	0	46	0
3	JAGTIAL	764	764	492	107	620	620	396	59	165
4	Karimnagar	709	709	584	125	409	409	325	84	0
5	JOGULAMBA	698	698	685	13	0	0	0	0	0
6	Medak	675	675	17	643	659	659	17	627	15
7	YADADRI	671	671	209	462	6	6	6	0	0
8	NIRMAL	459	459	0	0	459	459	0	0	0
9	WANAPARTHY	414	414	37	49	373	373	5	40	282
10	SURYAPET	405	405	252	153	0	0	0	0	0
11	Bhadradi Kothagudem	374	374	95	279	85	85	20	65	0
12	Nizamabad	343	343	31	10	343	343	31	10	302
13	PEDDAPALLI	264	264	240	24	264	264	240	24	0
14	VIKARABAD	244	244	244	0	0	0	0	0	0
15	MEDCHAL	226	226	56	170	0	0	0	0	0
16	KAMAREDDY	221	221	56	165	0	0	0	0	0
17	ADILABAD	154	154	14	140	0	0	0	0	0
18	Mahbubnagar	151	151	27	124	0	0	0	0	0
19	SIDDIPET	144	144	144	0	0	0	0	0	0
20	NARAYANPET	123	123	43	80	0	0	0	0	0
21	Hanamkonda	99	99	86	13	0	0	0	0	0

22	RAJANNA	96	96	18	78	0	0	0	0	0
23	Kumuram Bheem	70	70	47	23	0	0	0	0	0
24	JANGOAN	66	66	61	5	50	50	50	0	0
25	MANCHERIAL	51	51	0	51	0	0	0	0	0
26	KHAMMAM	48	48	9	39	0	0	0	0	0
27	MULUGU	39	39	39	0	0	0	0	0	0
28	Nalgonda	2	2	2	0	0	0	0	0	0
	Grand Total	10847	10847	5645	4463	3431	3431	1718	974	715

Districts with Nil data: Hyderabad, JS Bhupalpally, Mahabubabad, Nagarkurnool and Rangareddy.

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

ii) Crop Insurance under PMFBY/RWBCIS Schemes:

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

iii) Agri. Term Loans including Allied Infrastructure & Ancillary Activities

(Rs. In crore)

Sector	As on 31.12.2024			As on 31.12.2025		
	Target	Achievement	%	Target	Achievement	%
Public Sector Banks	33561	28362	84.51	45621	43188	94.67
Private Sector Banks	17265	11337	65.67	12094	13484	111.49
Regional Rural Banks	7500	6676	89.01	11432	8835	77.28
Cooperative Banks	2745	2449	89.22	5588	3617	64.74
Small Finance Banks	11	900	8181.91	929	1291	138.99
Foreign Banks	174	239	137.4	133	339	254.23
Total	61257	49964	81.56	75797	70754	93.35

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

- Public sector banks have disbursed Rs.43,188 Crs and achieved 94.67% of Annual Targets.
- Private sector banks have disbursed Rs.13,484 Crs and achieved 111.49% of Annual Targets.
- RRBs have disbursed Rs.8,835 Crs and achieved 77.28% of Annual Targets.
- Co-operative Banks have disbursed Rs. 3617 Crs and achieved 64.74% 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 threshers, 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.

Sub-Sector wise Achievement of Agriculture Allied Activities Advances:

We are advised by NABARD, to review the performance of banks in achievement of advances under Agriculture Allied Activities. The performance of Banks in respect of three allied activities, i.e., Dairy, Poultry and Fisheries is furnished hereunder: In respect of other typer of allied activities, the data will be collected from Banks w.e.f the quarter ending Mach 2026 onwards.

SR	NAME OF BANK	Dairy			Poultry			Fisheries		
		Target	Achievement	% of Achv	Target	Achievement	% of Achv	Target	Achievement	% of Achv
1	BANK OF BARODA	210.05	54.59	25.99%	117.35	2.38	2.03%	91.54	2.42	2.64%
2	BANK OF INDIA	300.38	0	0.00%	185.93	0	0.00%	184.32	0	0.00%
3	BANK OF MAHARASHTRA	120.06	8.97	7.47%	52.08	1.03	1.98%	55.21	2.48	4.49%
4	CANARA BANK	325.17	29.32	9.02%	160.66	244.64	152.27%	102.30	0.95	0.93%
5	CENTRAL BANK OF INDIA	135.40	0.69	0.51%	47.68	8.56	17.95%	56.40	0.01	0.02%
6	INDIAN BANK	102.97	0	0.00%	42.66	0	0.00%	47.02	0	0.00%
7	INDIAN OVERSEAS BANK	213.95	0.26	0.12%	117.39	92.39	78.70%	145.96	0	0.00%
8	PUNJAB NATIONAL BANK	29.61	2.87	9.69%	15.40	3.29	21.36%	18.16	0	0.00%
9	PUNJAB AND SIND BANK	1.44	0.1	6.96%	1.25	0.05	4.00%	3.31	0	0.00%
10	UNION BANK OF INDIA	1861.15	8604.38	462.31%	904.73	455.04	50.30%	843.64	42.77	5.07%
11	UCO BANK	56.89	0	0.00%	25.57	0	0.00%	17.15	0	0.00%
12	STATE BANK OF INDIA	2266.13	25.4	1.12%	1056.07	5.76	0.55%	987.18	0.17	0.02%
13	AXIS BANK	163.51	0	0.00%	79.83	0	0.00%	83.82	0	0.00%
14	BANDHAN BANK	23.78	0	0.00%	12.71	21.96	172.80%	16.48	6.44	39.08%
15	CSB BANK LIMITED	38.34	0	0.00%	22.77	0	0.00%	16.15	0	0.00%
16	CITY UNION BANK	12.68	0	0.00%	6.00	0	0.00%	12.57	0	0.00%
17	DCB BANK	55.34	12.31	22.25%	27.53	0	0.00%	31.38	0	0.00%
18	FEDERAL BANK	2.91	8.75	301.00%	1.26	0.38	30.15%	3.54	0.8	22.61%
19	HDFC BANK	484.79	0	0.00%	243.38	0	0.00%	242.21	0	0.00%
20	ICICI BANK	321.51	22.97	7.14%	161.66	3.24	2.00%	121.41	0.34	0.28%
21	IDBI BANK	21.62	0	0.00%	11.00	0	0.00%	11.06	0	0.00%
22	IDFC FIRST BANK	43.90	36.08	82.19%	23.21	0.01	0.04%	30.24	0.02	0.07%
23	INDUSIND BANK	91.89	0	0.00%	43.95	0	0.00%	45.92	0	0.00%
24	KARNATAKA BANK	18.54	90.4	487.62%	13.08	34.88	266.76%	8.22	0.14	1.70%
25	KARUR VYSYA BANK	19.83	2.28	11.49%	10.88	0.85	7.82%	17.71	0	0.00%
26	KOTAK MAHINDRA BANK	107.95	2.32	2.15%	37.46	0.08	0.21%	38.66	0.06	0.16%
27	RBL BANK	5.16	3.49	67.63%	2.12	0.36	16.98%	1.86	0.51	27.39%
28	SOUTH INDIAN BANK	4.72	0	0.00%	6.29	0	0.00%	23.53	0	0.00%
29	TAMILNAD MERCANTILE BANK	3.28	77.96	2376.45%	3.20	0	0.00%	5.07	0	0.00%
30	YES BANK	9.81	0	0.00%	3.07	0	0.00%	3.75	0	0.00%
31	KBS LOCAL AREA BANK	14.66	0	0.00%	8.56	0	0.00%	3.65	0	0.00%
32	TELANGANA GRAMEENA BANK	1395.17	3.02	0.22%	619.09	0	0.00%	565.77	0.25	0.04%
33	TGCAB	843.88	137.24	16.26%	374.50	9.27	2.48%	350.58	0	0.00%
34	EQUITAS SMALL FIN. BANK	1.34	0	0.00%	0.65	0	0.00%	0.21	0	0.00%
35	AU SMALL FIN. BANK	192.21	0	0.00%	61.06	0	0.00%	64.03	0	0.00%
	GRAND TOTAL	9500.00	9129.17	96.10%	4500	884.43	19.65%	4250	57.48	1.35%

Agriculture Infrastructure Fund (AIF) Scheme - Progress:

Under Agriculture Infrastructure Fund (AIF), a Project Management Unit (PMU) has been setup in Agriculture Department, GoT to provide handholding support to stakeholders like bankers, potential allocation under AIF to Telangana is ₹5000 crore. The target achieved is ₹4318.71 crore as on 31.12.2025.

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

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

Progress under Agri Infrastructure Fund in Telangana as on 31.12.2025 given below:

(Amount in Crores)

S.No	Institution Name	Cum Target - March 2026	Sanctioned to be disbursed		Sanctioned & Disbursed			Total Sanctioned		Variance (Amount)
			No.	Amount	No.	Disbursed Amount	To be Disbursed amount	No.	Amount	
1	STATE BANK OF INDIA	1296	65	106.42	1000	823.44	304.75	1065	1234.6	61
2	Union Bank of India	1296	34	99.97	571	825.98	135.64	605	1061.58	234
3	Canara Bank	480			207	331.32	49.13	207	380.45	100
4	HDFC Bank	483	38	47.4	228	268.85	32.93	266	349.17	134
5	Kotak Mahindra Bank	182	9	60.83	46	68.6	80.16	55	209.58	-28
6	Punjab National Bank	183			52	77.96	75.83	52	153.78	29
7	YES BANK	225			3	5.98	145.82	3	151.8	73
8	Indian Bank	146	4	2.47	63	90.48	18.03	67	110.98	35
9	Telangana Grameen Bank	60	23	2.25	626	65.9	0.67	649	68.82	-9
10	Bank of Maharashtra	75			21	46.47	6.93	21	53.4	22
11	Bank Of India	26	1	0.16	187	46.98	0.37	188	47.51	-22
12	Bank Of Baroda	39	9	11.22	25	26.5	7.26	34	44.97	-6
13	Karnataka Bank	50			24	40.56	4.18	24	44.73	5
14	Central Bank Of India	48	3	6.3	24	26.12	3.9	27	36.31	12
15	UCO Bank	32	7	12.34	11	14.32	8.99	18	35.64	-4
16	IDBI BANK LTD	40	1	0.09	15	17.65	10.61	16	28.35	12
17	Karur Vysya Bank	29			22	20.3	2.03	22	22.32	7
18	Axis Bank	12			9	11.93	2.27	9	14.2	-2
19	Indian Overseas Bank	11	2	5.08	12	6.45	0.03	14	11.55	-1
20	ICICI Bank	12			9	10.82	0	9	10.82	1
21	AU Small Finance Bank	10			1	2	4.75	1	6.753	3
22	IndusInd Bank				1	3.97	0.03	1	4	-4
23	TSCAB & DCCB	260			2	2.07	0.5	2	2.565	257
24	Tamilnad Mercantile Bank	3			1	2	0	1	2	1
25	NABKISAN Finance Ltd	2	3	0.22	6	0.54	0	9	0.76	1
26	RBL Bank Ltd.				1	0.05	0	1	0.048	0
	Total	5000	221	365.1	3610	3024.01	929.6	3831	4318.71	681

(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.

Bank-wise Application Status as on 31.12.2025:

S.No.	Name of the Bank	Pending Information		Submitted		Verified by PMU		Total	
		No	Amt	No	Amt	No	Amt	No	Amt
1	STATE BANK OF INDIA	170	201.88	53	131.02	91	173.03	314	505.93
2	Punjab National Bank	19	22.05	9	35.10	20	93.32	48	150.46
3	Union Bank of India	67	43.97	8	3.95	37	60.56	112	108.48
4	HDFC Bank	85	73.43	3	5.45	18	25.61	106	104.49
5	Canara Bank	41	54.22	2	6.04	2	8.35	45	68.61
6	Kotak Mahindra Bank	8	46.47	2	4.74	2	15.30	12	66.51
7	Bank Of Baroda	17	31.10	2	10.40	3	12.31	22	53.81
8	Indian Bank	31	38.42	2	4.69	2	0.27	35	43.38
9	Telangana Grameen Bank	116	21.64	15	1.21	36	4.80	167	27.64
10	Tamilnad Mercantile Bank Ltd					3	22.32	3	22.32
11	UCO Bank	9	14.82			3	5.03	12	19.86
12	Bank Of India	23	10.72	4	0.90	22	5.41	49	17.03
13	IDBI BANK LTD	5	4.03			4	8.19	9	12.22
14	Bank of Maharashtra	4	12.10			0	0.00	4	12.10
15	THE HYDERABAD DCCB	3	0.33			13	11.69	16	12.03
16	TSCAB	2	2.26			6	5.73	8	7.99
17	Karur Vysya Bank	3	2.75			3	4.46	6	7.21
18	Indian Overseas Bank	7	4.59	1	0.25	3	1.99	11	6.83
19	Axis Bank	2	1.89			4	4.88	6	6.77

20	Central Bank Of India	4	2.91	1	0.20	2	3.15	7	6.26
21	Punjab and Sind Bank	3	5.97			0	0.00	3	5.97
22	Karnataka Bank					4	5.71	4	5.71
23	DCCB WARANGAL	4	0.75			20	4.92	24	5.67
24	DCCB KHAMMAM	1	0.08			8	5.51	9	5.59
25	DCCB NIZAMABAD	1	2.00			4	3.21	5	5.21
26	The Cosmos Cooperative Bank			1	4.96	0	0.00	1	4.96
27	ICICI Bank	3	4.12			0	0.00	3	4.12
28	YES BANK LTD	2	3.50			0	0.00	2	3.50
29	THE KARIMNAGAR DCCB	1	0.30			6	2.36	7	2.66
30	THE ADILABAD DCCB	1	0.14			10	2.36	11	2.50
31	The Federal Bank Ltd	1	0.41			1	2.00	2	2.41
32	DCCB MEDAK	1	0.53			4	1.46	5	1.99
33	THE NALGONDA DCCB	5	0.90			2	0.73	7	1.63
34	THE MAHBUBNAGAR DCCB	2	1.51			0	0.00	2	1.51
35	City Union Bank					1	1.50	1	1.50
36	DCB Bank					2	0.71	2	0.71
37	IDFC FIRST Bank Ltd.	1	0.41			0	0.00	1	0.41
38	South Indian Bank	1	0.17			1	0.09	2	0.25
39	NABKISAN Finance Ltd					1	0.13	1	0.13
40	Andhra Pradesh Grameena Bank					1	0.07	1	0.07
	Grand Total	643	610.35	103	208.90	339	497.17	1085	1316.42

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

Ministry of Food Processing Industries in partnership with the State/UT Governments, has launched an all India Central Sponsored PM Formalisation of Micro Food processing Enterprises Schemes (PM FME Scheme) under Aatma Nirbhar Bharat Abhiyan with the aim to enhance the competitiveness of existing individual micro-enterprises in the unorganized segment of the food processing industry and promote formalization of the sector. The Scheme will be implemented over a period of five years from 2020-21 to 2024-25 with a total outlay of Rs.10,000 crore and extended upto 31.03.2026. The Scheme has a special focus on supporting Groups engaged in Agri-food processing such as Farmer Producer Organisations (FPOs), Self Help Groups (SHGs) and Producers Cooperatives along their value chain for providing Financial, technical, and business support for upgradation of existing micro food processing enterprises.

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

Bank-wise Performance and sanction pendency as on 21.01.2026:

S.No	Name of Bank	Target	Achieved	Pending for Loan Sanction				Pending for Disbursement			
				<90Days	90 - 180Days	> 180 Days	Total	<90 Days	90 -180 Days	> 180 Days	Total
1	TELANGANA GRAMEENA BANK	640	72	13	1	539	553	63	4	24	91
2	STATE BANK OF INDIA	600	73	7	2	459	468	183	11	25	219
3	UNION BANK OF INDIA	353	87	11	20	200	231	110	23	41	174
4	HDFC BANK	147	4	0	0	58	58	14	13	3	30
5	CANARA BANK	150	19	2	4	38	44	9	0	1	10
6	TGCAB	296	10	1	0	14	15	23	10	180	213
7	BANK OF BARODA	61	15	3	0	61	64	5	2	2	9
8	INDIAN BANK	65	15	7	0	12	19	3	0	0	3
9	CENTRAL BANK OF INDIA	33	5	4	0	55	59	2	1	0	3
10	INDIAN OVERSEAS BANK	49	1	0	0	5	5	6	2	11	19
11	PUNJAB NATIONAL BANK	45	5	2	0	12	14	2	2	2	6
12	UCO BANK	16	15	2	2	4	8	3	0	1	4
13	BANK OF MAHARASHTRA	35	4	0	0	3	3	0			

14	BANK OF INDIA	24	2	0				0	1	0	1
15	KARNATAKA BANK	5	0	0				2	0	1	3
16	KARUR VYSYA BANK	24	0	0				0	0	7	7
17	ICICI BANK	114	0	0				1	0	1	2
18	IDBI BANK	18	0	0				3	0	1	4
19	KOTAK MAHINDRA BANK	37	1	0				1	1	19	21
20	SOUTH INDIAN BANK	7	0	0				0			
21	PUNJAB AND SIND BANK	1	0	0				0			
22	AXIS BANK	49	0	0				0	0	2	2
23	BANDHAN BANK	97	0	0				0			
24	CSB BANK LIMITED	7	0	0				0			
25	CITY UNION BANK	17	0	0				0			
26	DCB BANK	18	0	0				0	0	1	1
27	DHANLAXMI BANK	2	0	0				0			
28	FEDERAL BANK	10	0	0				0			
29	IDFC FIRST BANK	16	0	0				0			
30	INDUSIND BANK	41	0	0				0	0	3	3
31	RBL BANK	4	0	0				0			
32	TAMILNAD MERCANTILE BANK	2	0	0				3	0	1	4
33	YES BANK	9	0	0				0			
34	KBS LOCAL AREA BANK	8	0	0				0			
	Others	0	0	0				2	0	27	29
	Grand Total	3,000	328	52	29	1460	1541	435	70	353	858

(Source :TGFPS)

iv) Pledge Finance against Warehouse Receipts:

During the quarter Banks in the state have extended credit to 71 beneficiaries amounting to Rs. 21.62 crores.

(Amount in crores)

S.No	Name of the Bank	Outstanding		Disbursement during FY (A)		Out of (A) e-NWR	
		No. of a/c.	Amount	No. of a/c.	Amount	No. of a/c.	Amount
1	INDIAN OVERSEAS BANK	115	12.32	2	0.25	0	0
2	PUNJAB NATIONAL BANK	33	5.43	47	15.84	26	3.63
3	UCO BANK	15	4.25	0	0	0	0
4	IDBI BANK	3	2.79	0	0	0	0
5	ICICI BANK	8	2.32	11	3.89	0	0
6	CITY UNION BANK	6	2.14	0	0	0	0
7	KARUR VYSYA BANK	79	1.39	11	1.64	11	1.64
8	CENTRAL BANK OF INDIA	5	0.52	0	0	0	0
	Grand Total	264	31.16	71	21.62	37	5.27

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. 654.32 Crores to 67818 groups. Performance of Banks in respect of JLGs Bank linkage is as under as 31.12.2025:

S.No	Name of the Bank	Outstanding		Disbursement	
		No.	Amt. in Crs	No.	Amt. in Crs
1	AU SMALL FIN.BANK	84214	781.9	24890	397.48
2	AXIS BANK	47493	152.70	28493	122.00
3	UTKARSH SMALL FIN. BANK	49147	116.27	9371	46.29
4	KOTAK MAHINDRA BANK	2437	35.98	1464	31.49
5	ESAF SMALL FIN. BANK	2273	55.96	619	22.5
6	RBL BANK	4504	76.46	525	11.78
7	YES BANK	1987	30.78	418	9.16
8	IDFC FIRST BANK	9669	29.18	1177	8.14
9	DCB BANK	18303	38.06	754	3.96
10	TELANGANA GRAMEENA BANK	1106	14.18	28	0.88
11	HDFC BANK	329	0.69	61	0.34
12	TGCAB	3576	36.76	9	0.21
13	CANARA BANK	27	0.46	5	0.05
14	UNION BANK OF INDIA	11	0.18	1	0.05
15	BANK OF BARODA	5	0.22	1	0
16	BANK OF INDIA	7	0.49	1	0
17	CENTRAL BANK OF INDIA	2	0.02	0	0
18	INDIAN BANK	11	0.14	0	0
19	INDIAN OVERSEAS BANK	44	0.16	1	0
20	PUNJAB NATIONAL BANK	14	0.32	0	0
21	STATE BANK OF INDIA	71	0.99	0	0
	GRAND TOTAL	225230	1371.91	67818	654.32

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 December 2025 as under:

Approved Applications	298
Approved Applications amount	30.63 Cr
Referred Applications	18
Referred Applications Amount	0.82Cr
Total Applications Submitted to Banks	767
Amount of Applications submitted	7.72Cr
Sanctioned	17
Sanctioned Amount	1.63 Cr

vii) Financing of Farmers' Producer Organization

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

- In Telangana state, NABARD has promoted and sanctioned grant assistance to 391 FPOs. Out of the 391 NABARD supported FPOs, 195 FPOs have been successfully Credit Linked with the formal banking channel. Credit totalling to ₹4888.63 lakh has been sanctioned by APGVB, Adilabad DCCB, TSCAB, NABKISAN, HDFC Bank, SBI, Canara Bank, Indian Bank, Kotak Mahindra Bank.

- Further, NABARD has also supported FPOs with ₹936.19 lakh as Business Development Assistance (BDA) to 195 FPOs.
- 01 Dairy FPO (Ponnagutta Mallikarjuna Swamy Dairy FPCL), Pegadapally mandal, Jagtial district has been supported with ₹12.82 lakh as Equity Grant Assistance. Further credit linkage will enable the FPO 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).
- 36 FPOs promoted by NABARD have availed equity grant assistance to the tune of Rs.3.43 cr. With sufficient equity base and a bankable business plan, these FPOs are now ready to take next step towards credit linkage.

List of 19 FPOs that have availed Business Development Assistance and Equity Grant Assistance in FY 2025-26 is enclosed for reference as Annexure VI. 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 NABSankshana 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.

FPO POLICY:

AgriElevate – Building Value Together

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

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

Banks are advised to actively identify and support eligible and performing FPOs for financing under term lending mechanisms, utilizing schemes such as the Agriculture Infrastructure Fund (AIF), PM Formalisation of Micro Food Processing Enterprises (PMFME) etc. This approach will help mitigate risks, ensure farmer-centric benefits, and contribute to the overall success of the AgriElevate campaign.

Way Forward:

- a. 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.
- b. Banks can avail credit guarantee from NABSarakshan Trustee Private Limited, a wholly owned subsidiary of NABARD. The list of FPOs along with their bank details is shared herewith as Annexure.
- c. Bankers may also explore the new business opportunity through AVC financing by understanding commodity specific value chain, identifying the potential and challenges through feasibility study and stakeholder consultations, mapping interventions and customizing appropriate financial products
- d. Banks may actively support FPOs for business diversification and value addition activities by leveraging the Govt. schemes viz. PMFME, AIF under the etc. under “AgriElevate” campaign.

NAMO DRONE DIDI SCHEME (Govt of India)

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

In support of this initiative, the **Government of Telangana** has taken proactive measures to facilitate its implementation. Notably, **₹344 crore in interest-free loans** were disbursed to over **3.5 lakh SHGs** under

the **Stree Nidhi scheme**, demonstrating the state's commitment to women's economic empowerment. Furthermore, the state government is actively **advising banks to extend credit support** to eligible **Cluster Level Federations (CLFs)** and SHGs, particularly for the margin portion under the Namu Drone Didi scheme and electric vehicle for transportation of the Drone.

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

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

viii) Support to Rural Infrastructure

1. Rural Infrastructure Development Fund - Overall Status

The annual corpus of RIDF during FY 2025-26 (RIDF Tranche XXXI) is **₹35,000 crore**. The normative allocation for Telangana is ₹300 crore and the State Government prioritised Young India Integrated Residential Scholls (YIIRS) and utilized the allocation fully. An amount of ₹288.75 crores sanctioned to GoTG for "Construction of 12 YIIRS covering 11 districts). As on date, RIDF Tranches XXVII to XXXI are ongoing with a cumulative sanction of **₹4590.89 crore** in the State, against which **₹3066.22** 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 **196 check dam** projects in the **ongoing Tranches XXVII** with an RIDF loan of **₹799.11**. GoTG has availed **₹670.05 crore** for implementation of these projects. One Hundred Forty-Two check dams out of 477 have been completed, creating irrigation potential of 17817 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 ₹247.75 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.

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

3. Propagation of A). e Krishi Upaj Yojan and B). eNWR Pledge Finance

- A. The **e-Kisan Upaj Nidhi** 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.
- **Loan Accessibility:** Farmers can easily access loans from banks using their e-NWRs as collateral.
- **Reduced Security Deposit:** The security deposit charges at WDRA registered warehouses have been reduced from 3% to 1% to encourage more farmers to use these facilities.
- **Preventing Distress Sales:** 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.
- **Digital and Streamlined Process:** 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.

B. 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.

Here are the key points:

Key Features:

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

An amount of ₹10,000.00 crore has been fixed target for eNWR based Pledge Finance all over India for FY 2025-26. Out of which **₹145.00 crore has been target for Telangana (Annexure III)**.

So far, 09 RRBs, 03 Cooperative Banks, 12 PSBs, 09 Private Sector Banks and 02 SFBs onboarded the CGS-NPF (**Annexure IV**) portal as on 21.08.2025 and 32 banks have active products under e KUN portal (**Annexure V**) as on 21.08.2025. Further, Telangana Grameena Bank from Telangana has onboarded on eKUN portal on 22 August 2025.

4. NABARD Infrastructure Development Assistance (NIDA)

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

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

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

5. 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 31 December 2025, ₹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.

6. Credit Facility to Federations (CFF)

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

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

Refinance

Implementation of Government Sponsored (Subsidy) Schemes NABARD acts as the subsidy channelizing agency for the Agricultural Marketing Infrastructure (AMI) scheme and the Agri Clinics and Agri Business Centres (AC&ABC) scheme of the 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.

In this connection, NABARD, vide Letter NB.HO/GSD/ 142457-142487/ AMI-3 /2025-26 dated 07 January 2026 and mail dated 09 January 2026 requested member banks to provide the list of AMI Subsidy claims pertaining to loans sanctioned on or before 10.06.2025 that have not yet been submitted to NABARD through the ENSURE portal in the requisite format latest by 20 January 2026. Accordingly, the information received from the banks was consolidated and submitted to NABARD, Head Office .

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/Agripreneurs under the scheme. Bankers are advised to pursue with their branches to sanction the maximum number of AC&ABC proposals.

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

Banks are requested to sensitize branch managers that proposals should be routed to NABARD through their respective controlling offices, with a copy marked to the concerned DDM.

c. Agriculture Infrastructure Fund (AIF) –

SLBC is requested to popularize the scheme among bankers through various fora such as DCC, BLBC etc. involving LDMs. DDMs of NABARD have also been advised suitably to promote the AIF scheme.

b) Outstanding & NPAs under Agriculture sector as on 31.12.2025 (Rs. In crores)

S.No.	Particulars	Outstandings		NPAs as on 31.12.2025			NPA %
		No. of A/cs	Amount	No. of A/cs	Amount	% to O/S	As on 30.06.25
1	Short Term Crop Loans	5861721	86870.34	518603	4283.80	4.93%	5.01%
2	Agri. Term Loans	1960026	48945.01	137536	1757.92	3.59%	3.83%
3	Agri. Infrastructure	16405	2471.3	530	173.59	7.02%	6.98%
4	Agri. Ancillary Activities	310474	39319.5	14717	3075.64	7.82%	3.21%
	Grand Total	8148626	177606.15	671386	9290.95	5.23%	4.37%

NPAs in Agriculture segment as on 31.12.2025

- ✦ 4.93% of outstanding short term crop loans are in NPA category.
- ✦ 3.59% of Agriculture Term Loan, 7.02 % of Agri. Infrastructure, 7.82% of Agri. Ancillary Activities are in NPA category.
- ✦ Total NPAs under agriculture advances at 5.23% as on 31.12.2025 have increased from 4.37% during the previous quarter.

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

Under Crop Loan waiver Scheme-2014 guidelines and as per the Government of Telangana (vide their G.O.Ms No.323, dt.04.07.2013 & Subsequent GOs) interest subvention (VLR & PV) scheme guidelines, banks allowed the benefit of interest to the promptly paid farmers at the time of repayment of loan itself and subsequently submitted claims to Department of Agriculture. The total pending claims of member Banks stood at Rs. 725.18 Crore for the years 2014 to 2018.

As per the directions of the Statutory Auditors all Banks have made a provision for the outstanding claims of Rs. 725.18 Crore and the provisions have adversely affected the funds position of the Banks. No reimbursements made towards VLR/PV by Govt of Telangana during previous FY 2024-25 and current FY. We request Govt. of Telangana to expedite reimbursement of PV/VLR claims of Banks at the earliest.

Rythu Bandhu 2018 Cheque Printing Charges

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

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

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

Crop Loan Waiver Scheme, 2024:

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

Phase	No. of Accounts	Amount released in Crores
Phase-I 18.07.2024	11,34,412	6034.96
Phase-II 30.07.2024	6,40,823	6190.02
Phase-III 15.08.2024	4,46,832	5644.24
Phase -IV 30.11.2024	2,54,091	2287.82
Total	24,76,158	20,157.04

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

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

Benefits:

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

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

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

Progress reported by Banks in Finance for Oil Palm cultivation as on 31.12.2025:

S.No	Name of the Bank	Outstanding		Disbursement during FY 2025-26	
		No.	Amt. in Crs	No.	Amt. in Crs
1	UNION BANK OF INDIA	694	22.42	132	1.97
2	TGCAB	453	21.18	47	5.81
3	State Bank of India	15	2.29	4	0.41
4	Bank of Baroda	1	0.03	1	0.03
	Total	1163	45.92	184	8.22

C. Flow of Credit to MSMEs

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

(Rs. in Crs)

Particulars	As on 31.12.2024			As on 31.12.2025		
	Target for FY 2024-25	Achievement	% of Achievement	Target for FY 2025-26	Achievement	% of Achievement
Micro Enterprises	54699	36743	67%	49835	44186	89%
Small Enterprises	37606	33903	90%	76097	41974	55%
Total SME	92305	70646	77%	125932	86160	68%
Medium Enterprises (ME)	37333	30216	81%	77633	41993	54%
Total MSME advances	129638	100862	78%	203565	128152	63%

ii) Micro Small & Medium Enterprises (MSME) Outstanding (O/s):

(Rs. in Crs)

Particulars	O/s as on 31.12.2024		O/s as on 30.09.2025		O/s as on 31.12.2025	
	A/c.	Amt.	A/c.	Amt.	A/c.	Amt.
Micro Enterprises	898262	58126	948695	69620	911579	72742
Small Enterprises	57822	40727	50291	46860	49355	48825
Total MSE	956084	98853	998986	116479	960934	121567
% of Micro Enterprises to total MSE	93.95%	58.80%	94.97%	59.77%	94.86%	59.84%
% of Small enterprises to total MSE	6.05%	41.20%	5.03%	40.23%	5.14%	40.16%
Medium Enterprises (ME)	17079	32178	20082	35556	23232	36851
% of ME to total MSME advances	1.75%	24.56%	1.97%	23.39%	2.36%	23.26%
Total MSME advances	973163	131031	1019068	152035	984166	158418

Performance under MSME in FY 2025-26 as on 31.12.2025

- Outstanding Advances to MSEs stood at Rs. 121,567 Crs.
- Outstanding Advances to MEs stood at Rs. 36,851 Crs.
- Outstanding Advances under MSME segment stood at Rs.1,58,418 Crs.

iii) PM Task Force Recommendations:

Banks compliance to the PM Task Force recommendations and the performance of Banks under different parameters of the recommendations has been reviewed in the Sub-committee meeting on MSME held on 10.02.2026. The status is as under:

Norm Description	Norm %	Actual %		No. of banks achieved		Banks not achieved for the quarter December 2025
		Sept-25	Dec-25	Sept-25	Dec-25	
Banks are advised to achieve a 20 percent year-on-year growth in credit to micro & small enterprises December 2024 to December 2025)	20	22.39%	22.98%	25	24	CENTRAL BANK OF INDIA, IDBI BANK, INDUSIND BANK, AXIS BANK, BANK OF INDIA, PUNJAB AND SIND BANK, STATE BANK OF INDIA, INDIAN BANK, DCB BANK, TAMILNAD MERCANTILE BANK, UNION BANK OF INDIA, DHANLAXMI BANK, YES BANK, CANARA BANK, INDIAN OVERSEAS BANK, BANK OF MAHARASHTRA, AU SMALL FIN.BANK, A P S F C, UCO BANK, J & K BANK, KBS LOCAL AREA BANK
10 percent annual growth in the number of micro enterprise accounts	10	3.24%	1.48%	20	22	EQUITAS SMALL FIN. BANK, PUNJAB AND SIND BANK, AXIS BANK, DCB BANK, INDIAN BANK, BANK OF INDIA, KARNATAKA BANK, TAMILNAD MERCANTILE BANK, BANK OF BARODA, PUNJAB NATIONAL BANK, TGCAB, INDUSIND BANK, IDBI BANK, UNION BANK OF INDIA, BANK OF MAHARASHTRA, AU SMALL FIN.BANK, CANARA BANK, KBS LOCAL AREA BANK, J & K BANK, INDIAN OVERSEAS BANK, STATE BANK OF INDIA, UCO BANK, 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	59.77%	59.84%	25	25	CANARA BANK, PUNJAB AND SIND BANK, AXIS BANK, HDFC BANK, YES BANK, FEDERAL BANK, ICICI BANK, DBS BANK INDIA (E-LVB), CITY UNION BANK, KARUR VYSYA BANK, PUNJAB NATIONAL BANK, DHANLAXMI BANK, BANK OF MAHARASHTRA, CSB BANK LIMITED, KOTAK MAHINDRA BANK, UCO BANK, SOUTH INDIAN BANK, RBL BANK, KARNATAKA BANK, A P S F C
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iv) NPAs in MSME segment as on 31.12.2025

(Rs. In Crs)

Particulars	December-2024			September -25			December-2025		
	Outstanding	NPA		Outstanding	NPA		Outstanding	NPA	
		Amount	% of NPA		Amount	% NPA		Amount	% NPA
MICRO ENTERPRISES	58126	2536	4.36%	69620	3057	4.39%	72742	2890	3.97%
SMALL ENTERPRISES	40727	2248	5.52%	46860	1893	4.04%	48825	1848	3.78%
TOTAL MSE	98853	4784	4.84%	116479	4950	4.25%	121567	4738	3.90%
MEDIUM ENTERPRISES	32178	1416	4.40%	35556	1311	3.69%	36851	1067	2.90%
TOTAL MSME	131031	6200	4.73%	152035	6261	4.12%	158418	5805	3.66%

- NPAs under MSE segment advances constitute 3.90% of outstandings
- NPAs under Medium enterprises constitute 2.90% of outstandings
- NPAs under total MSME segment constitute 3.66% of total outstandings

v) CGTMSE - COVERAGE:

Upto the Q3 FY 2025-26, 65459 proposals with an amount of Rs. 12,988.47 crores have been approved under CGTMSE in Telangana state and the details are hereunder:

From: 01/04/2025 To: 31/12/2025			
SNo.	Bank Name	No	Approved Amt (in Rs. Crs)
1	STATE BANK OF INDIA	7419	3521.23
2	UNION BANK OF INDIA	11078	1206.37
3	HDFC BANK LIMITED	1605	938.42
4	ICICI BANK	376	575.54
5	BANK OF BARODA	3721	379.16
6	CANARA BANK	602	325.05
7	AXIS BANK LIMITED	103	160.65
8	PUNJAB NATIONAL BANK	678	154.66
9	TELANGANA GRAMIN BANK	4180	147.79
10	INDUSIND BANK	6613	132.79
11	BANK OF INDIA	614	121.25
12	INDIAN BANK	691	102.80
13	KOTAK MAHINDRA BANK	112	93.91
14	UCO BANK	156	93.90
15	SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA	27	79.94
16	INDIAN OVERSEAS BANK	266	66.33
17	YES BANK LTD	52	64.25
18	IDBI BANK LTD	218	62.35
19	THE KARUR VYSYA BANK LTD	96	47.98
20	Others	26852	4714.09
	Total	65459	12988.47

District Wise Report of TELANGANA (Guarantee Approved)

(Rs. in Crores)

S.No.	District Name	Upto Q3 During FY 2025-26		Cumulative as on 31.12.2025	
		No	Approved Amt	No.	Approved Amt
1	HYDERABAD	28018	7578.99	136381	23670.27
2	RANGA REDDY	3364	847.00	38869	4382.98
3	KARIMNAGAR	3457	422.54	18675	1232.11

4	MEDAK	3002	380.40	14988	1133.13
5	NALGONDA	3303	372.26	23550	1345.68
6	NIZAMABAD	2452	358.68	14529	1036.07
7	HANUMAKONDA	2349	336.10	16313	1296.76
8	MEDCHAL MALKAJGIRI	1154	301.93	5851	1144.32
9	KHAMMAM	2579	289.60	16502	1030.42
10	MAHABUBABAD	2128	215.84	7466	435.07
11	ADILABAD	1890	197.16	13667	879.44
12	SANGAREDDY	848	172.10	4825	599.95
13	MAHABUBNAGAR	658	154.25	14783	723.62
14	WARANGAL	928	146.63	4018	458.49
15	SIDDIPET	843	122.94	4245	365.24
16	KAMAREDDY	782	112.40	3554	351.63
17	JAGITIAL	750	107.84	3066	307.84
18	SURYAPET	748	98.18	3860	315.82
19	PEDDAPALLI	585	92.47	2229	252.92
20	BHADRADRI KOTHAGUDEM	952	92.46	4453	264.47
21	NIRMAL	718	84.75	2786	254.68
22	MANCHERIAL	767	73.71	2401	208.97
23	VIKARABAD	507	63.47	2008	137.35
24	KUMURAM BHEEM ASIFABAD	367	57.49	1338	106.06
25	YADADRI BHUVANAGIRI	283	53.42	2183	187.44
26	JANGOAN	408	50.30	1744	138.97
27	NAGARKURNOOL	365	48.94	1263	131.48
28	WANAPARTHY	248	44.68	1197	112.73
29	JOGULAMBA GADWAL	357	38.70	1797	107.43
30	RAJANNA SIRCILLA	324	35.27	1469	108.87
31	JAYASHANKAR BHUPALAPALLY	310	32.38	1358	89.28
32	MULUGU	9	2.89	9	2.89
33	NARAYANPET	6	2.65	6	2.65
	Total	65459	12988.47	371383	42815.01

vi) Review of Bank Linkage in MSME Clusters- Credit flow in MSME Clusters as on 31.12.2025:

The MSME-DI, GoI has provided the latest data on MSME clusters available in the state of Telangana, vide their email dated 06.12.2024 and it is shared with Banks on the same day. As per the data there are 50289 MSME enterprises exist in various clusters spread across 31 districts. As on 31.12.2025, the progress reported by Banks is hereunder:

Total No. of Units	Loan Sanctioned/ Credit Linked		Outstanding	
	No.	Amount	No.	Amount
50289	28190	14447.38	25319	11522.27

As per the linkage data submitted by Banks as on 31.12.2025, total Credit Linkage % in identified MSME Clusters is 56.05%. Details of linkage given in 'Annexure-P'.

vii. PMSVANidhi – Finance to Street Vendors:

Ministry of Municipal Administration and Urban Development (MA&UD) announced a Scheme PMSVANidhi for financing Street Vendors with Rs. 15000/- each in the First Tranche, Rs.25000/- in the Second tranche and Rs.50000/- in the Third Tranche under Aatma Nirbhar Bharat Abiyan package. The loan will be covered under CGTMSE Scheme with interest subvention. Govt. of Telangana estimated beneficiaries of 5,00,000 under the Scheme. The progress under Tranche-1 as on 20.01.2026 is as under:

S. No.	Name of the Bank	No. of Loan applications submitted	Returned by Bank	Return %	Sanctioned			Disbursed		
					No.	Balance	%	No.	Balance	%
1	Public Sector Banks	383510	6499	1.69	370936	6075	96.72	369407	1529	96.32
2	Private Sector Banks	5968	781	13.09	3240	1947	54.29	2997	243	50.22
3	RRBs	46849	1954	4.17	41787	3108	89.2	41244	543	88.04
4	Coop Banks/DCCBs	8120	6	0.07	5602	2512	68.99	5569	33	68.58

5	Streenidhi	26070	85	0.33	23950	2035	91.87	23950	0	91.87
6	Not marked to any	192	0	0.00	0	192	0	0	0	0.00
	GRAND TOTAL	470709	9325	1.98	445515	15869	94.65	443167	2348	94.15

- Total street vendors of 470,709 are identified by the MA&UD in Telangana State. Banks together sanctioned loans to 445,515 street vendors and disbursed loan to 443,167 street vendors.
- DFS, Govt of India fixed a Target for disbursal of loans to 842,763 Street vendors under restricted PM SVANidhi scheme for Telangana.
- State Bank of India sanctioned loans to 193,153 street vendors (43.45% of total sanctions) and disbursed 192,565 (43.45% of total disbursals) followed by UBI with 106,438 (23.89%) sanctions and 103,042 (23.92%) disbursals.
- The performance of Private Sector Banks in sanctions and disbursals is low at **0.73%** (of total sanctions) and **0.67%** (of total disbursals) respectively.

PMSVANidhi Scheme TRANCHE-1 Bank-wise progress

Sl. No.	Name of the Bank	No. of Loan applications submitted	Returned by bank	% of applications returned	Sanctioned			Disbursed		
					No.	Balance	%	No.	Balance	%
1	2	3	4	5	6	7	8	9	10	11
1	State Bank of India	199608	3230	1.62	193153	3225	96.77	192565	588	96.47
2	Union Bank of India	109471	1544	1.41	106438	1489	97.23	106008	430	96.84
3	Telangana Grameena Bank	45306	1952	4.31	41442	1912	91.47	40899	543	90.27
4	Streenidhi	26070	85	0.33	23950	2035	91.87	23950	0	91.87
5	Canara Bank	21741	634	2.92	20691	416	95.17	20651	40	94.99
6	Indian Bank	16414	212	1.29	16035	167	97.69	15910	125	96.93
7	Bank of Baroda	12468	343	2.75	11824	301	94.83	11737	87	94.14
8	Indian Overseas Bank	5999	117	1.95	5832	50	97.22	5794	38	96.58
9	Bank of India	5999	14	0.23	5744	241	95.75	5735	9	95.60
10	Central Bank of India	4986	218	4.37	4664	104	93.54	4569	95	91.64
11	Punjab National Bank	3526	132	3.74	3348	46	94.95	3317	31	94.07
12	TSCAB	4112	3	0.07	3097	1012	75.32	3079	18	74.88
13	UCO Bank	1856	34	1.83	1798	24	96.88	1778	20	95.80
14	HDFC Bank	1462	88	6.02	1333	41	91.18	1315	18	89.95
15	Other Banks	11691	719	6.15	6166	4806	52.74	5860	306	50.12
	GRAND TOTAL	470709	9325	1.98	445515	15869	94.65	443167	2348	94.15

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	222518	9357	4.21	204108	9053	91.73	202083	2025	90.82
2	Private Sector Banks	667	82	12.29	427	158	64.02	347	80	52.02
3	RRBs	19996	3432	17.16	14427	2137	72.15	14068	359	70.35
4	Coop Banks/DCCBs	2139	13	0.61	1487	639	69.52	1438	49	67.23
5	Streenidhi	23093	249	1.08	16890	5954	73.14	16889	1	73.13
6	Not marked to any	0	0	0.00	0	0	0.00	0	0	0.00
	GRAND TOTAL	268413	13133	4.89	237339	17941	88.42	234825	2514	87.49

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	123699	4438	3.59	113680	5581	91.90	113174	506	91.49
2	Union Bank of India	59654	2698	4.52	55514	1442	93.06	54694	820	91.69
3	Streenidhi	23093	249	1.08	16890	5954	73.14	16889	1	73.13
4	Telangana Grameena Bank	19773	3432	17.36	14317	2024	72.41	13958	359	70.59

5	Canara Bank	12889	1043	8.09	11307	539	87.73	11254	53	87.31
6	Indian Bank	9655	520	5.39	8528	607	88.33	8312	216	86.09
7	Bank of Baroda	4623	203	4.39	4042	378	87.43	3880	162	83.93
8	Indian Overseas Bank	3553	288	8.11	3173	92	89.30	3044	129	85.67
9	Bank of India	3009	10	0.33	2726	273	90.59	2716	10	90.26
10	Central Bank of India	2425	66	2.72	2271	88	93.65	2221	50	91.59
11	Punjab National Bank	1517	60	3.96	1421	36	93.67	1394	27	91.89
12	TSCAB	1400	12	0.86	1084	304	77.43	1063	21	75.93
13	UCO Bank	906	15	1.66	887	4	97.90	882	5	97.35
14	Bank of Maharashtra	549	16	2.91	520	13	94.72	473	47	86.16
15	Other Banks	1668	83	4.98	979	606	61.90	871	108	12.40
16	GRAND TOTAL	268413	13133	4.89	237339	17941	88.42	234825	2514	87.49

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	100118	10044	10.03	81766	8308	81.67	79650	2116	79.56
2	Private Sector Banks	122	13	10.66	81	28	66.39	61	20	50.00
3	RRBs	6243	348	5.57	5644	251	90.41	5420	224	86.82
4	Coop Banks/DCCBs	695	8	1.15	528	159	75.97	471	57	67.77
5	Streenidhi	15174	492	3.24	1718	12964	11.32	1624	94	10.70
6	Not marked to any	0	0	0.00	0	0	0.00	0	0	0.00
	GRAND TOTAL	122352	10905	8.91	89737	21710	73.34	87226	2511	71.29

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	57098	5322	9.32	46509	5267	81.45	45546	963	79.77
2	Union Bank of India	25540	2827	11.07	21109	1604	82.65	20457	652	80.10
3	Telangana Grameena Bank	6234	348	5.58	5642	244	90.50	5418	224	86.91
4	Canara Bank	7324	1303	17.79	5339	682	72.90	5272	67	71.98
5	Indian Bank	3589	208	5.80	3203	178	89.24	3071	132	85.57
6	Streenidhi	15174	492	3.24	1718	12964	11.32	1624	94	10.70
7	Indian Overseas Bank	1651	75	4.54	1540	36	93.28	1456	84	88.19
8	Bank of India	1586	4	0.25	1253	329	79.00	1241	12	78.25
9	Bank of Baroda	1133	160	14.12	858	115	75.73	819	39	72.29
10	Central Bank of India	1000	66	6.60	879	55	87.90	772	107	77.20
11	UCO Bank	486	8	1.65	473	5	97.33	468	5	96.30
12	Punjab National Bank	564	62	10.99	469	33	83.16	430	39	76.24
13	TSCAB	509	8	1.57	423	78	83.10	383	40	75.25
14	Bank of Maharashtra	140	8	5.71	128	4	91.43	114	14	81.43
15	Other Banks	324	14	4.32	194	116	59.88	155	39	47.84
	GRAND TOTAL	122352	10905	8.91	89737	21710	73.34	87226	2511	71.29

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		Disbursement during FY		NPAs		
	No. of A/cs	Amount	No. of A/cs	Amount	No. of A/cs	Amount	No. of A/cs	Amount	%
31.12.2025	515705	39869.30	355138	19838.58	155267	15943.97	33384	732.41	1.84%

Banks performance in NRLM (SHG):

- A total of 515,705 NRLM groups with outstanding loans of Rs.39,869.30 crores are in the books of the banks as on 31.12.2025.
- During the FY 2025-26 upto Q3, Banks have disbursed Rs. 15,943.97 Crs to 155,267 groups
- NPAs are at Rs.732.41 Crs i.e.,1.84% of outstandings.

Bank-wise performance details are enclosed as **Annexure-N**.

RBI vide letter No.RBI/2021-22/83 FIDD.GSSD.CO.BC. No.09/09.01.003/2021-22 dt. August 9, 2021, issued instructions to Public Sector Banks, Private Sector Banks (including Small Finance Banks) on Enhancement of collateral free loans to Self Help Groups (SHGs) under DAY-NRLM from Rs.10 lakh to Rs.20 Lakh

i)For loans to SHGs up to Rs.10.00 lakh, no collateral and no margin will be charged. No lien should be marked against savings bank account of SHGs, and no deposits should be insisted upon while sanctioning loans.

ii)For loans to SHGs above Rs.10 lakh and up to Rs.20 lakh, no collateral should be charged, and no lien should be marked against savings bank account of SHGs. However, the entire loan (irrespective of the loan outstanding, even if it subsequently goes below Rs.10 lakh) would be eligible for coverage under Credit Guarantee Fund for Micro Units (CGFMU).

ii) Credit Flow under DAY-NULM Scheme – Bank Linkage

(Rs. in Crs)

As on	Outstanding		Target 2025-26		Disbursements during FY		NPAs		
	No. of A/cs	Amount	No. of A/cs	Amount	No. of A/cs	Amount	No. of A/cs	Amount	%
31.12.2025	118840	10156.46	37462	5001.35	26339	3485.96	9234	203.71	2.01

Banks performance during the Financial Year 2025-26:

- A total of 118,840 groups with outstanding loans of Rs.10156.46 crores are in the books of banks.
- Banks have disbursed Rs. 3485.96 Crs to 26339 groups
- NPAs at Rs.203.71 Crs constitute 2.01% 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 upto Q3, have sanctioned loans amounting to Rs.9.48 crores to 1112 units.

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

iii) Credit Flow under MUDRA Scheme

Category-wise performance (Sanctions) under PMMY in Telangana as on 31.12.2025

(Rs in Crs)

As on	Shishu		Kishore		Tarun		Tarun Plus		Total		Target	
	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%
30.09.2025	164419	717	142838	2075	27877	2541	3695	583	338829	5916	14185	41.70%
31.12.2025	317290	1336	253289	3581	47679	4298	7930	1270	626188	10485	14185	73.92%

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	47987	139	60342	1429	28352	2721	3212	517	139893	4806	6244	76.97
Private	69884	297	120484	1600	11047	833	409	59	201824	2788	4861	57.36
RRBs	96332	442	3145	87	7623	694	4284	690	111384	1912	1800	106.25
SFBs	25853	119	49400	295	202	15	0	0	75455	429	510	84.07
NBFCs	77234	340	19918	171	455	35	25	3	97632	550	770	71.44
Total	317290	1336	253289	3581	47679	4298	7930	1270	626188	10485	14184.74	73.92%

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	164140	672.94	167167	2619.93	35240	3235.15	4631	721.94	371178	7249.96
2	SC	34596	146.48	8994	113.12	1231	101.79	318	55.15	45139	416.54
3	ST	14757	63.62	4641	78.20	1247	102.90	335	56.66	20980	301.39
4	OBC	103801	453.44	72500	770.04	9964	858.58	2646	435.75	188911	2517.80
5	Total	317294	1336.49	253302	3581.29	47682	4298.41	7930	1269.50	626208	10485.68
	Out of Above										
6	Women Entrepreneurs	167151	683.23	116640	1133.11	4400	345.84	130	17.64	288321	2179.82
7	New Entrepreneurs / Accounts	98133	361.76	69549	1363.06	23140	2239.31	1787	266.39	192609	4230.52
8	Minority	10393	34.78	7163	113.48	1584	128.59	93	14.43	19233	291.27
9	PMJDY OD Account	160	0.32	0	0.00	0	0.00	0	0.00	160	0.32
10	Mudra card	3130	7.76	1617	36.07	489	33.61	79	9.97	5315	87.41
11	NULM	3394	8.32	1690	38.18	576	41.59	79	9.97	5739	98.05
12	NRLM	3195	7.82	4218	115.16	4108	359.09	102	14.34	11623	496.41
13	Other Govt. Sponsored Prog.	1473	5.08	6454	128.33	1280	101.81	22	3.53	9229	238.76
14	Skill Certified	3191	8.22	4073	109.59	1397	102.81	33	3.97	8694	224.60
15	Self Certified	3426	8.91	9403	195.39	2348	178.28	216	29.53	15393	412.11
16	Unskilled	1935	6.31	4369	133.97	3318	291.07	88	12.71	9710	444.05

Banks Performance under PMMY upto 31.12.2025:

- During the FY 2025-26, Banks sanctioned MUDRA loans to 626,208 beneficiaries with an outlay of Rs. 10,486 Crs
- Rs. 2180 Crs Sanctioned to 288,321 Women Entrepreneurs.
- Rs. 4231 Crs Sanctioned to 192,609 New Entrepreneurs
- Rs. 291 Crs Sanctioned to 19,233 Minority community Entrepreneurs
- Rs. 417 Crs Sanctioned to 45139 SC Entrepreneurs
- Rs. 301 Crs Sanctioned to 20980 ST Entrepreneurs

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

Performance and NPAs position in PMMY Scheme as on 31.12.2025

(Rs. In Crs)

MUDRA – SCHEME	Outstandings		Sanction/Disbursements (01.04.25 to 31.12.2025)		NPAs			NPA % as on 30.09.2025
	No. of A/cs	Amount	No. of A/cs	Amount	No.of A/cs	Amount	%	
SHISHU <=50K	740998	1698.24	317294	1336.49	139311	197.59	11.63	11.19
KISHORE >50k <=5 lacs	550130	5648.53	253302	3581.29	74674	610.56	10.81	11.01
TARUN >5 lacs <=10 lacs	116871	7012.09	47682	4298.41	9606	469.93	6.70	6.80
TARUN PLUS >10 lacs <=20 lacs	16601	1987.10	7930	1269.5	224	22.10	1.11	1.22
Total	1424600	16345.96	626208	10485.68	223815	1300.18	7.95	8.08

iv) Credit Flow under STAND UP INDIA Scheme:

(Rs. In Crs)

Cumulative As on	No of Applications sanctioned	Amount Sanctioned	Amount Disbursed
March, 2024	11811	2804.03	1079.10
March 2025	14326	3339.23	1976.74
September 2025	14387	3352.97	2244.55
December 2025	14387	3352.97	2244.55

Category-wise progress:

(Rs. In Crs)

Sl. No.	Category	Cumulative loans/ applications sanctioned					
		Upto 31.12.2024		Upto 30.06.2025		Upto 31.12.2025	
		No.	No.	Amt	Amt	No.	Amt
1	SC	2946	678.42	3182	726.65	3182	726.65
2	ST	1894	421.69	2027	447.16	2026	447.04
3	Women	8582	2018.92	9178	2178.80	9179	2179.30
	Total	13422	3119.02	14387	3352.59	14387	3352.97

Banks performance upto the quarter ended 31.12.2025:

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

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

v) Credit Flow under PMEGP Scheme:**Agency wise MM/Subsidy claims achievement position: as on 31.12.2025**

(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	160	6.36	1760	36	39	36
2	KVIB	884	32.84	9724	661	33.09	7271	75	101	75
3	DIC	884	32.84	9724	1242	50.93	13662	140	155	140
	Total	2210	82.10	24310	2063	90.38	22693	93	110	93

NPAs under PMEGP:

(Rs. in Crores)

Data as on 31.12.2025	Outstanding	NPAs
No.	16822	3077
Amount	1068.54	175.43 (16.42%)

Performance of Banks under PMEGP as on 31.12.2025:

- Outstandings PMEGP loans with Banks at Rs. 1068.54 Crs
- 2063 projects were sanctioned by Banks with a Margin Money involvement of Rs.90.38 crores generating employment to 22693.
- NPAs are at Rs.175.43 Crs constituting 16.42% of outstandings

vi) Credit Flow under PM VISWAKARMA Scheme

Under the scheme, a total 56134 applications have been forwarded to Banks, out of which 26361 are sanctioned and 2013 applications are pending for sanction. Bank-wise position of applications as on 31.12.2025, is given hereunder:

S.No	Bank Name	Applications forwarded to Banks	Loan Disbursed	Pending Disbursements	Pending Sanctions	Loan Applications Rejected by Banks
1	STATE BANK OF INDIA	32232	16859	387	1009	13977
2	UNION BANK OF INDIA	7785	3725	669	115	3276
3	Telangana Grameena Bank	6625	1779	462	62	4322
4	CANARA BANK	2617	1178	156	42	1241
5	BANK OF BARODA	1451	758	57	31	605
6	INDIAN BANK	1629	739	4	7	879
7	INDIAN OVERSEAS BANK	748	427	28	1	292

8	CENTRAL BANK OF INDIA	629	209	24	12	384
9	PUNJAB NATIONAL BANK	346	170	14	3	159
10	BANK OF INDIA	256	137	6	15	98
11	BANK OF MAHARASHTRA	169	104	16	7	42
12	UCO BANK	208	87	5	9	107
13	ICICI BANK LTD	135	46	0	0	89
14	KARUR VYSYA BANK	155	40	0	55	60
15	KOTAK MAHINDRA BANK	150	36	0	82	32
16	HDFC BANK LTD	640	30	7	375	228
17	IDBI BANK LTD	101	21	4	2	74
18	AXIS BANK	136	10	0	116	10
19	KARNATAKA BANK	35	3	9	14	9
20	PUNJAB AND SIND BANK	6	1	0	2	3
21	Other Banks	122	6	9	70	37
	Grand Total	56134	26361	1848	2013	25912

District-wise Progress:

S.No	District Name	Applications forwarded to Banks	Loan Disbursed	Pending Disbursements	Pending Sanctions	Loan Applications Rejected by Banks
1	NALGONDA	8226	3557	549	307	3813
2	KARIMNAGAR	3932	1967	87	205	1673
3	KAMAREDDY	4128	1945	240	84	1859
4	NIZAMABAD	4044	1900	108	91	1945
5	KHAMMAM	3648	1486	39	88	2035
6	Nirmal	2669	1311	64	59	1235
7	PEDDAPALLI	2254	1267	37	48	902
8	Jagtial	1957	1114	34	28	781
9	BHADRADRI KOTHAGUDEM	2416	1092	41	99	1184
10	SURYAPET	1910	1005	35	31	839
11	SANGAREDDY	1621	968	76	32	545
12	YADADRI BHUVANAGIRI	2167	914	95	98	1060
13	HYDERABAD	1988	882	43	223	840
14	SIDDIPET	1625	767	43	91	724
15	ADILABAD	1138	646	26	10	456
16	RANGA REDDY	1695	624	57	116	898
17	JAYASHANKAR BHUPALAPALLY	1189	623	70	40	456
18	RAJANNA SIRCILLA	1161	517	15	60	569
19	JANGOAN	981	464	28	22	467
20	HANUMAKONDA	922	444	27	19	432
21	JOGULAMBA GADWAL	1258	411	26	47	774
22	WANAPARTHY	844	401	30	24	389
23	KUMURAM BHEEM ASIFABAD	487	327	1	12	147
24	MEDAK	475	253	13	9	200
25	MAHABUBNAGAR	536	251	13	16	256
26	Mulugu	725	238	4	5	478
27	MANCHERIAL	458	212	5	14	227
28	NAGARKURNOOL	458	196	18	74	170
29	MEDCHAL MALKAJGIRI	320	152	5	22	141
30	VIKARABAD	297	135	9	27	126
31	Narayanpet	207	111	6	6	84
32	MAHABUBABAD	213	93	4	1	115
33	Warangal	185	88	0	5	92
	Grand Total	56134	26361	1848	2013	25912

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

vii) Credit flow under SC corporation Schemes as on 31.12.2025:

SC Corporation – Year wise Pending applications Status

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

S.No.	Scheme Year	No. of Beneficiaries	Total Outlay (Rs. Lakhs)	Subsidy	Bank loan
1	2015-16	80	142.80	97.13	45.67
2	2016-17	190	552.00	343.80	208.20
3	2017-18	576	1038.35	708.51	329.84
	Grand Total	846	1733.15	1149.44	583.71

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

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

S.No.	Particulars	For FY 2018-19		For FY 2020-21	
		Phy	Fin	Phy	Fin
1	Subsidy released	11174	19590.54	4374	9146.78
2	Grounded	8481	14430.49	2741	6336.10
3	Subsidy returned	843	1417.89	269	439.47
4	To be Grounded	1850	3742.24	1364	2371.21

Position on ungrounded applications of SC Corporation as on 31.12.2025 is hereunder:

(Amount in Crores)

S.No	Bank Name	2015-16		2016-17		2017-18		2018-19		2020-21		Total	
		No.	Amt	No.	Amt	No.	Amt	No.	Amt	No.	Amt	No.	Amt
1	STATE BANK OF INDIA	50	0.54	95	1.23	420	5.03	882	16.88	448	8.39	1895	32.07
2	Telangana Grameena Bank	13	0.11	18	0.21	31	0.48	327	7.47	273	4.35	662	12.61
3	UNION BANK OF INDIA	6	0.11	15	0.25	55	0.65	250	5.03	246	4.67	572	10.70
4	CANARA BANK	3	0.03	19	0.57	23	0.30	114	2.58	125	1.94	284	5.43
5	KDCC BANK	1	0.05		0.00		0.00	64	1.34	204	3.00	269	4.39
6	PUNJAB NATIONAL BANK	1	0.05	16	0.62	8	0.09	48	0.99	23	0.36	96	2.11
7	CENTRAL BANK OF INDIA		0.00	3	0.05	4	0.05	50	1.02	6	0.12	63	1.25
8	BANK OF BARODA	0	0.00	7	0.12	10	0.11	26	0.43	16	0.36	59	1.02
9	INDIAN OVERSEAS BANK	2	0.02	3	0.04	9	0.10	22	0.52	7	0.17	43	0.84
10	INDIAN BANK	1	0.01	2	0.02	3	0.07	20	0.31	10	0.14	36	0.56
11	BANK OF MAHARASTRA		0.00	4	0.14	1	0.01	13	0.26		0.00	18	0.41
12	DIST COOP CENTRAL BANK	1	0.01	1	0.02		0.00	19	0.32	2	0.06	23	0.41
13	BANK OF INDIA		0.00	6	0.17	2	0.03	3	0.06		0.00	11	0.26
14	HDFC BANK		0.00	1	0.01	7	0.10	2	0.02	1	0.05	11	0.18
15	AXIS BANK		0.00		0.00		0.00	7	0.16		0.00	7	0.16
16	ICICI BANK		0.00		0.00		0.00		0.00	2	0.10	2	0.10
17	IDBI BANK		0.00		0.00	3	0.06		0.00	1	0.01	4	0.08
18	CITY UNION BANK	2	0.04		0.00		0.00		0.00		0.00	2	0.04
19	KARUR VYSYA BANK		0.00		0.00		0.00	4	0.04		0.00	4	0.04
20	INDUSIND BANK		0.00		0.00		0.00		0.00	2	0.04	2	0.04
21	TAMILNAD MERCANTILE BANK		0.00		0.00	1	0.01		0.00		0.00	1	0.01
	Grand Total	80	0.97	190	3.44	577	7.10	1851	37.44	1366	23.74	4064	72.69

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

Bank wise and District wise performance under the Schemes has been reviewed in the Sub-Committee meeting on MSME held on 10.02.2026 & Controllers of Banks were requested to extend necessary financial assistance to all eligible applicants at the earliest.

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

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

Bank wise to be grounded units under Rural Transportation Plan (RTP) Scheme as on 08.01.2026 (Rs. In Lacs)						
S.No	Bank name	No.of units	Unit Cost	Subsidy	Bank Loan	Beneficiary Contribution
1	STATE BANK OF INDIA	110	658.93	316.80	288.10	54.02
2	Telangana Grameena Bank	5	31.49	14.40	14.59	2.50
3	UNION BANK OF INDIA	3	15.42	8.64	5.30	1.48
4	INDIAN BANK	2	18.80	5.76	12.04	1.00
5	CANARA BANK	1	5.33	2.88	1.95	0.50
6	KDCC BANK	1	5.33	2.88	1.95	0.50
	Total	122	735.29	351.36	323.92	60.00

Economic Support Schemes Action Plan: Units to be grounded as on 01.01.2026

(Rs. In lacs)

S. No	ESS Action Plan Year	Target		Sanctioned		Subsidy released		Grounded		Subsidy returned		To be grounded		Progress From 18.10.2025 to 08.01.2026	
		Phy	Fin	Phy	Fin	Phy	Fin	Phy	Fin	Phy	Fin	Phy	Fin	Phy	Fin
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
1	2014-15	25765	10315.49	12431	7519.33	12074	7296.72	9678	5788.10	109	57.49	2287	1451.13	9	6.20
2	2015-16	8732	7500.00	7370	6818.00	7040	6549.11	4811	4630.75	11	10.56	2218	1907.80	4	4.40
3	2017-18	19710	22420.00	17060	1900.69	17040	18985.99	15886	17592.53	111	138.10	1043	1255.36	0	0.00
4	2020-21	7112	6002.86	4279	4077.46	2068	2020.94	1253	1226.16	28	34.16	787	760.62	29	25.95
5	2021-22	28292	22632.5	11684	11579.01	3981	3884.98	2047	1916.37	5	3.40	1929	1965.21	61	44.94
	ESS total	89611	68870.85	52824	31894.49	42203	38737.74	33675	31153.91	264	243.71	8264	7340.12	103	81.49
6	RTP	1129	3251.52	1064	3064.32	1004	2891.52	852	2453.76	30	86.40	122	351.36	1	2.88
	RTP total	1129	3251.52	1064	3064.32	1004	2891.52	852	2453.76	30	86.40	122	351.36	1	2.88
	Total	90740	72122.37	53888	34958.81	43207	41629.26	34527	33607.67	294	330.11	8386	7691.48	104	84.37

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 10.02.2026, 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

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 31.12.2025:

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	%
8731042	143253.83	4081939	83006.74	762867	6401.23	4.47

- As on 31.12.25, Outstanding credit to 87,31,042 weaker section borrowers was at Rs.1,43,253.83 Crs.
- During the FY, Banks have disbursed an amount of Rs. 83,006.74 Crs to 40,81,939 borrowers
- NPAs are at a level of Rs.6401.23 Crs constituting 4.47% 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.
6849320	227954.31	2078518	9962.78	3601807	103990.64

- As on 31.12.2025, Outstanding credit to 68,49,320 women beneficiaries was at Rs.227,954.31 Crs.
- Upto the quarter, Banks have disbursed an amount of Rs.103,990.64 Crs to 36,01,807 women beneficiaries.

e. Credit flow under Education Loans:

(Rs. In Crs)

Category	Outstanding		Targets of FY 2025-26		Disbursement up to the Quarter			NPAs		
	No. of A/cs	Amount	No. of A/cs	Amount	No. of A/cs	Amount	%	No. of A/cs	Amount	%
Priority	53237	3249.32	26437	2486.38	17987	434.79	17.49%	2370	66.47	2.05%
Non-priority	28287	7708.95	38356	2630.23	9436	1238.42	47.08%	139	24.98	0.32%
Total	81524	10958.27	64793	5116.61	27423	1673.21	32.70%	2509	91.45	0.83%

- As at the end of the quarter, Banks have Outstanding Education loans of Rs.10,958.27 cr to 81,524 beneficiaries.
- During the FY, Banks have disbursed an amount of Rs.1673.21 cr to 27,423 beneficiaries.
- NPAs at Rs. 91.45 cr constitute 0.83% of outstandings.

f. Credit Flow - Housing Sector:

(Rs. In Crs)

Category	Outstanding		Targets of FY 2025-26		Disbursement up to the Quarter			NPAs		
	No. of A/cs	Amount	No. of A/cs	Amount	No. of A/cs	Amount	%	No. of A/cs	Amount	%
Priority	384146	46595.31	79519	10493.12	99741	4579.12	43.64%	11461	522.46	1.12%
Non-priority	580765	197736.83	250614	51829.11	124232	40245.99	77.65%	5305	934.19	0.47%
Total	964911	244332.1	330133	62322.23	223973	44825.11	71.92%	16766	1456.65	0.60%

- As on 31.12.2025, banks together have outstanding Home Loans amounting to Rs.244,332.1 Cr
- During the FY, Banks have disbursed an amount of Rs.44,825.11 Cr to 223,973 borrowers.
- NPAs of Rs. 1456.65 cr constitute 0.60 % of the Housing Loans Outstanding.

i) PMAY Scheme– Details of Subsidy Released:

Under PMAY Scheme, subsidy to PLIs (Primary Lending Institutions) in respect of Housing Loans sanctioned in Telangana State from 01.04.2018 (Introduction of the Scheme) to 31.12.2025 under PMAY 1.0 is Rs. 1624.78 Crore.

District wise sanction by NHB as a CNA under PMAY(U) 2.0 - ISS till 31.12.2025

Amt in Lakhs

SN	Name of the District	No. of Loan Accounts	Total Disbursement (Subsidy Released + Processing Fee)
1	MEDCHAL-MALKAJIRI	38	14.73
2	Hyderabad	31	12.19
3	Nalgonda	38	11.85
4	RANGA REDDY	31	11.72
5	WARANGAL	21	6.86
6	Suryapet	16	5.48
7	Nizamabad	12	4.32
8	Sangareddy	13	4.24
9	MAHBUBNAGAR	10	3.43
10	Siddipet	8	3.01
11	Yadadri Bhuvanagiri	9	2.90
12	Kamareddy	7	2.58

13	Mahabubabad	7	2.57
14	Rajanna Sircilla	6	2.29
15	HANUMAKONDA	6	2.29
16	Khammam	5	1.76
17	Karimnagar	4	1.58
18	Vikarabad	4	1.58
19	Nagarkurnool	4	1.41
20	Medak	4	1.38
21	JANGOAN	3	1.16
22	Jogulamba Gadwal	3	1.05
23	Jagtial	3	1.03
24	Narayanpet	2	0.80
25	Wanaparthy	2	0.54
26	Jayashankar - Bhoopalpally	1	0.40
27	Manchiryal	1	0.40
28	Peddapalli	1	0.40
29	Bhadradi-Kothagudem	1	0.14
	Total	291	104.11

Details of subsidy released - PLI wise under PMAY 2.0 is enclosed as **Annexure 'J'**. (Source:NHB)

Rural Housing Interest Subsidy Scheme (RHSS):

Commercial Banks/RRBs/Co-operative Banks have not sanctioned any loans under RHSS. Progress in Telangana State under the Scheme is discussed in Sub-Committee Meeting on Financial Inclusion held on 11.02.2026. As per the data provided by NHB, no commercial Bank has so far claimed subsidy under RHSS.

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 132.30% as on 31.12.2025, which is increased by 3.28% against the Q3 previous Financial Year. Mahabubabad district has highest CD Ratio of 282.31% whereas Kumuram Bheem Asifabad district has the least CD Ratio of 105.43%. As at the end of December 2025, no District in Telangana has CD ratio below 60%. District wise CD Ratio is enclosed as Annexure – “ B “

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

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

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

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

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

Agenda 8: Bhu Bharati Issues:

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

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

Agenda 9: Efforts towards Skill Development

Performance of RSETIs upto the Quarter ended 31.12.2025

There are 11 RSETIs operating in Telangana (SBI-9 and UBI-2). RSETIs have conducted 291 programmes and trained 8339 candidates upto Q3 FY 2025-26 against the yearly target of 357 programmes and 12,350 candidates respectively for FY 2025-26.

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

Details of Rural Self Employment Training Institutes and performance of RSETIs enclosed as Annexure 'M'

Agenda 10: Reimbursement of pending RSETIs claims

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

(Rs. in Crs)

S.No.	RSETI Name	UP to 2018-19	FY 2019-20	FY 2020-21	FY 2021-22	FY 2022-23	FY 2023-24	FY 2024-25	FY 2025-26 (upto Dec-25)	GRAND TOTAL
1	ADILABAD	1.26	0.02	0	0	0.48	0.97	1.50	0.58	4.81
2	KARIMNAGAR	0.72	0.07	0	0	0.33	0.67	0.92	0.63	3.34
3	KHAMMAM	0.7	0	0	0	0.38	0.73	1.01	0.53	3.35
4	MEDAK	0.74	-0.06	0	0	0.65	0.91	1.51	0.59	4.34
5	MAHABUBNAGAR	0.71	0.02	0	0	0.29	0.77	1.27	0.78	3.84
6	NALGONDA	0.75	-0.03	0	0	0.54	0.83	1.23	0.64	3.96
7	NIZAMABAD	0.88	0.02	0	0	0.29	0.88	1.2	0.59	3.86
8	RANGAREDDY	0.67	0.13	0	0	0.65	0.88	0.93	0.31	3.57
9	WARANGAL	1.04	0.07	0	0	0.52	0.74	1.2	0.53	4.10
	SBI- Sub-Total	7.47	0.24	0	0	4.13	7.38	10.77	5.18	35.17
10	Siddipet	0.59	0.14	0.00	0.00	0.43	0.80	0.97	0.44	3.38
11	Muchintal	0	0	0	0	0.30	0.54	0.74	0.31	1.89
	UBI- Sub total	0.59	0.14	0.00	0.00	0.73	1.34	1.71	0.76	5.27
	GRAND TOTAL	8.06	0.38	0	0	4.86	8.72	12.48	5.94	40.44

SBI which is running 9 RSETIs has to receive Rs.35.17 crores and Union Bank of India which is running 2 RSETIs has to receive Rs 5.27 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.

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 December 2025 on SLBC portal.

Agenda Item 13: Discussion on Market Intelligence Issues

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

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

1. PM- Surya Ghar Muft Bijli Yojana (PMSGY)

Progress on PMSGMBY as on 31.12.2025 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	15970	361.31	9474	210.89	8826	196.36	5209	120.96	1287	29.46
2	Union Bank of India	2628	58.55	1372	30.45	1223	27.12	1068	24.05	188	4.06
3	Telangana Grameena Bank	2475	56.72	954	21.21	740	16.36	1358	31.92	163	3.59
4	Canara Bank	1263	29.24	701	16.12	650	14.83	522	12.17	40	0.96
5	Punjab National Bank	536	12.32	378	8.57	312	7.18	151	3.60	7	0.15
6	Bank of Baroda	562	13.39	310	7.12	286	6.58	194	4.94	58	1.34
7	Bank of India	380	9.27	200	4.77	171	4.12	134	3.40	46	1.10
8	Indian Bank	428	10.07	215	5.02	172	4.04	213	5.05		0.00
9	Indian Overseas Bank	260	6.23	129	3.12	115	2.83	128	3.04	3	0.07
10	Bank of Maharashtra	171	4.11	97	2.33	68	1.63	71	1.75	3	0.02
11	UCO Bank	76	1.86	36	0.86	12	0.28	25	0.67	15	0.34
12	Punjab & Sind Bank	15	0.32	8	0.17	5	0.12	7	0.15		0.00
13	Central Bank of India	108	2.40	21	0.51	3	0.09	70	1.54	17	0.35
14	IDBI Bank	33	0.69	7	0.14	4	0.08	11	0.24	15	0.31
15	Credit Fair	5	0.13		0.00		0.00	1	0.02	4	0.11
16	HDFC Bank	7	0.16		0.00		0.00	7	0.16		0.00
	Grand Total	24917	566.78	13902	311.27	12587	281.62	9169	213.65	1846	41.86

(Source: Jansamarth Portal)

2. 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 45 banks in respect of above items is furnished hereunder:

SNO	Name of the Bank	Number of branches of your Bank which are enabled with CKYC Search and Download functionality in the State	Number of branches of your Bank which are printing CKYC-Id on passbook and on statement of account.	Number of branches of your Bank in which CKYC banner along with CKYCR missed call No.779902129 is displayed on the notice board
1	Airtel Payments Bank	0	0	0
2	Au Small Finance bank	86	86	0
3	Axis Bank	190	190	190
4	Bandhan Bank	0	158	158
5	Bank of Baroda	171	171	171
6	BANK OF INDIA	84	84	84
7	Bank of Maharashtra	73	73	73
8	Canara Bank	377	377	377
9	Central Bank of India	101	101	101
10	City Union Bank	1 (Centralised)	42	0
11	CSB BANK LTD	0	32	32
12	DBS Bank India Ltd	0	0	35
13	DCB Bank Limited	0	37	37
14	Dhanlaxmi Bank	0	0	0
15	Equitas SF bank	6	6	6
16	ESAF SMALL FINANCE BANK	4	0	4
17	FEDERAL BANK	38	38	38
18	Fino Payments Bank	0	0	0
19	HDFC Bank Ltd	1 (Centralised)	0	459
20	ICICI Bank	393	0	393
21	IDBI Bank	56	56	56
22	IDFC FIRST Bank	0	52	52
23	INDIA POST PAYMENTS BANK	23	0	23
24	INDIAN BANK	167	167	167
25	Indian Overseas Bank	113	113	113
26	IndusInd Bank Ltd	69	69	69
27	Jana Small Finance Bank	1 (Centralised)	0	1
28	Karur Vysya Bank	0	0	0
29	Kotak Mahindra Bank	1 (Centralised)	1 (Centralised)	118
30	KBSLAB	1 (Centralised)	0	14
31	punjab and sind bank	10	10	10
32	PUNJAB NATIONAL BANK	143	143	143
33	RBL Bank Ltd	30	30	21
34	Shivalik Small Finance Bank	0	1	1
35	South Indian Bank	45	45	45
36	STATE BANK OF INDIA	1243	1243	1243
37	Suryoday Small Finance Bank	2	2	2
38	TAMILNAD MERCANTILE BANK	11	11	11
39	TGCAB	1	47	47
40	TELANGNA GRAMEENA BANK	933	0	933
41	UCO Bank	45	45	45
42	Ujjivan Small Finance Bank	5	0	5
43	Union Bank of India	687	687	687
44	Utkarsh Small Finance Bank	1 (Centralised)	5	5
45	Yes Bank	0	0	43

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

FI Name	Upload Count	Initial Download	Update Count	Subsequent Download	Onboarding Inter-Usability
Jammu and Kashmir Bank	0	1006	0	141	100%
COASTAL LOCAL AREA BANK	0	2	0	0	100%
CENTRAL BANK OF INDIA	130	26770	1013	2258	100%
Suryoday Small Finance Bank Ltd	83	15930	11965	1460	99%
UTKARSH SMALL FINANCE BANK	126	14208	8280	2512	99%
RBL Bank Ltd	431	16472	36084	26931	97%
WARANGAL URBAN COOPERATIVE BANK	4	115	0	0	97%
IDFC FIRST BANK LIMITED	5024	132917	184504	217535	96%
Axis Bank Limited	6812	149633	101347	129583	96%

THE FEDERAL BANK LTD	1837	39278	3887	17433	96%
ICICI BANK LIMITED	4477	80539	31361	62034	95%
CSB BANK LTD.	265	4348	0	170	94%
Jana Small Finance Bank Limited	19	309	14	6	94%
DCB BANK LIMITED	757	10787	35574	4181	93%
EQUITAS SMALL FINANCE BANK	368	4622	12	1102	93%
AIRTEL PAYMENTS BANK	8585	96936	47570	34210	92%
YES BANK LIMITED	1658	17819	20408	3366	91%
INDUSIND BANK LIMITED	2996	31633	3	14156	91%
THE SOUTH INDIAN BANK	1251	11793	12869	1568	90%
Shivalik Small Finance Bank	72	556	1	18	89%
HDFC BANK	14782	98593	107658	77990	87%
DHANLAXMI BANK LIMITED	92	586	523	96	86%
PUNJAB AND SIND BANK	126	802	15	864	86%
The Karnataka Bank Limited	828	5213	0	11088	86%
UJJIVAN SMALL FINANCE BANK	148	920	18	124	86%
Bandhan Bank Limited	2017	12432	12271	1916	86%
KARUR VYSYA BANK LIMITED	2227	12553	935	1011	85%
Tamilnad Mercantile Bank Ltd	388	2032	2232	114	84%
AU SMALL FINANCE BANK	3282	16982	279	548	84%
PUNJAB NATIONAL BANK	6220	29348	407	4884	83%
Kotak Mahindra Bank	16089	68764	69845	19801	81%
CITY UNION BANK LTD	752	2838	9	200	79%
BANK OF INDIA	5316	18678	0	10997	78%
BANK OF MAHARASHTRA	6911	22671	0	16900	77%
INDIAN BANK	21327	64885	9944	2267	75%
Indian overseas bank	10558	30241	43175	9162	74%
IPPB	105512	299726	54408	21718	74%
BANK OF BARODA	15240	36397	29045	25122	70%
IDBI Bank Limited	3629	7355	6294	1038	67%
CANARA BANK	31378	62319	6391	27153	67%
Union Bank Of India	145556	158551	30960	58347	52%
STATE BANK OF INDIA	182986	171323	125255	110994	48%
UCO BANK	1487	1263	0	155	46%
THE KARIMNAGAR DCCB	3388	80	1	4	2%
The Nalgonda DCCB	2714	26	0	0	1%
THE WARANGAL DCCB	7121	22	0	3	0%
KHAMMAM DCCB	3337	7	0	0	0%
TELANGANA STATE COOP APEX BANK	2436	3	0	2	0%
TELANGANA GRAMEENA BANK	67989	2	0	2	0%
MAHABUBNAGAR DCCB	6695	0	0	0	0%
THE HYDERABAD DCCB	4020	0	12	0	0%
THE NIZAMABAD DCCB	3860	0	0	0	0%
THE ADILABAD DCCB	3367	0	0	0	0%
Fino Payments Bank Limited	2651	0	236	0	0%
ESAF SMALL FINANCE BANK	371	0	0	0	0%
KBSLAB	77	0	0	1	0%

3. Re-KYC and Freezing of Accounts

RBI is monitoring the progress on R-KYC and Freezing of accounts periodically. The data collected from the banks is furnished hereunder. All the banks are requested to complete Re-KYC formalities of the accounts and ensure activation at the earliest. The bank wise data as on 31.12.2025 is furnished hereunder.

S No	Name of the bank	No. of inoperative accounts as at the end of previous month (A)	No. of accounts becoming inoperative during the reporting month (B)	No. of Inoperative Accounts activated during the month (C)	No. of inoperative accounts as at the end of reporting month (D=A+B-C)	No. of frozen accounts due to pending KYC updation as at the end of previous month (E)	No. of accounts frozen due to pending KYC updation during the reporting month (F)	No. of accounts defrozen during the reporting month (G)	No. of frozen accounts due to pending KYC updation as at the end of reporting month (H=E+F-G)	No. of inoperative accounts with DBT benefits credited as at the end of previous month	No. of inoperative accounts with DBT benefits credited as at the end of reporting month
1	Union Bank of India	5591551	23154	19765	5594940	53904	39	187	53756	108793	112546
2	STATE BANK OF INDIA	4389589	0	5624	3798398	1451326	5540	71259	1385607	0	0
3	TELANGANA GRAMEENA BANK	1908487	24700	23260	1909927	456621	2761	17981	441401	13193	9967
4	India Post Payments Bank	1848949	19903	12408	1856444	0	0	0	0	198755	199519
5	TGCAB	1359206	8932	15007	1353131	92314	7680	6091	93903	52469	39001

6	Canara Bank	953449	35813	12493	976769	68290	4516	7622	65184	382470	392133
7	Bank of Baroda	947061	8747	3687	952121	70839	7264	2658	75445		27576
8	ICICI Bank	897332	4450	1500	900282	4970	14	40	4944	0	0
9	Kotak Mahindra Bank	837168	19488	1925	854731	20205	53	0	20258	18	18
10	Indian Overseas Bank	657828	2637	2493	657972	0	0	0	0	26458	26598
11	HDFC Bank Ltd	561479	12687	1460	572706	13472	2	241	13233	100	146
12	PUNJAB NATIONAL BANK	531322	4286	1489	533872	0	0	0	0	0	0
13	Central bank of India	373922	4945	2717	376150	170457	12	2418	168051	1929	1992
14	IndusInd Bank Ltd	353004	7906	530	360380	149280	1297	2570	150563	12292	12354
15	INDIAN BANK	366327	7767	16110	357984	14582	17	34	14565	4013	3372
16	BANK OF INDIA	341726	4648	9021	337353	0	0	0	0	0	0
17	Airtel Payments Bank	271328	7051	220	277926	13323	1925	9	14334	193	212
18	Karur Vysya Bak	243945	2339	2613	243671	0	0	0	0	84	88
19	UCO Bank	190399	1498	728	191169	14318	74	86	14306	9688	9794
20	Axis Bank Ltd	214523	7102	738	189105	23493	1061	856	23698	1538	611
21	Bandhan Bank	124526	7529	72	131983	171	118	111	178	1210	1221
22	South Indian Bank	95635	657	0	96292	5549	0	26	5523	179	167
23	KBSLAB	65784	59	103	65740	0	0	0	0	0	0
24	Fino Payments Bank	51139	2051	84	53106	1246	216	0	1462	1550	233
25	Bank of Maharashtra	50103	1461	192	51372	413	9	13	417	1164	1168
26	IDBI Bank	49782	1	359	49424		4755	1739	71	6101	6079
27	RBL Bank	39731	864	35	40560	2267	638	55	2850	133	132
28	City Union Bank	36675	522	66	37131	0	0	0	0	162	158
29	DBS Bank India Ltd	33227	1137	761	33603	2073	2	94	2069	29380	29738
30	Au Small Finance bank	32007	446	47	32406	310	0	272	582	125	103
31	Yes bank Ltd	27473	108	29	27552	15798	1100	177	16721	0	0
32	DCB Bank Limited	22,429	0	873	21,556	601	72	42	571	1,050	1,042
33	IDFC FIRST Bank	13104	807	4256	9655	691	1	59	749	492	489
34	TAMILNAD MERCANTILE BANK	9508	427	218	9608	810	87	53	825	0	0
35	CSB BANK LTD	4068	158	46	4180	67	0	13	54	0	0
36	Equitas SF Bank	3180	541	677	3044	933	58	14	977	0	0
37	Jammu and Kashmir Bank	1979	260	33	2206	277	129	179	277	0	0
38	Utkarsh Small Finance Bank	1751	45	2	1794	31	13	0	44	0	0
39	Jana Small Finance Bank	1082	29	5	1106	0	0	0	0	0	0
40	Ujjivan SFB	970	24	46	948	121	32	17	106	32	28
41	Dhanlaxmi Bank	578	77	29	626	1	0	0	1	48	38
42	Suryoday Small Finance Bank	74	2	3	73	3	0	0	3	0	0
43	PUNJAB AND SIND BANK	65	25	20	70	11	5	1	15	15	9
44	Shivalik Small Finance Bank	0	0	0	0	0	0	0	0	0	0
45	ESAF SMALL FINANCE BANK	0	0	0	0	0	0	0	0	0	0
	Total	23503465	225283	141744	22969066	2648767	39490	114917	2572743	853634	876532

4. Campaign for Settlement of Unclaimed Financial Assets

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

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

The campaign has been rolled out in Telangana State as well, with district-level camps organised in a phased manner. The campaign is ended on 31.12.2025.

Bank-wise progress of the campaign is as follows:

(No. in Actual & Amount in Crores)

S.No	Name of the Bank	DEAF Balances as on 31.08.2025		Settled as on 30.01.2026	
		No. of Accounts	Amount	No. of Accounts	Amount
1	STATE BANK OF INDIA	2161529	586.98	14395	78.56
2	UNION BANK OF INDIA	2070208	467.76	3606	24.99
3	TELANGANA GRAMEENA BANK	500171	188.83	4459	19.62
4	INDIAN OVERSEAS BANK	260460	79.51	332	4.87
5	TGCAB	502952	89.99	4506	4.11

6	CANARA BANK	777509	252.14	617	3.09
7	BANK OF BARODA	130228	52.95	252	2.66
8	INDIAN BANK	222775	57.29	922	2.60
9	CENTRAL BANK OF INDIA	87651	34.98	380	1.56
10	ICICI BANK	102194	60.13	523	1.07
11	UCO BANK	48018	14.26	243	0.82
12	BANK OF MAHARASHTRA	1265	4.53	178	0.56
13	HDFC BANK	53669	26.82	108	0.38
14	AXIS BANK	86400	43.1	149	0.38
15	KARUR VYSYA BANK	37349	23.44	40	0.23
16	DCB BANK	9430	10.22	12	0.07
17	KOTAK MAHINDRA BANK	48866	34.22	7	0.03
18	TAMILNAD MERCANTILE BANK	7818	3.61	6	0.03
19	DBS Bank	11699	6.19	15	0.02
20	DHANLAXMI BANK	7798	2.58	11	0.02
21	SOUTH INDIAN BANK	224	0.07	5	0.02
22	PUNJAB AND SIND BANK	5274	2.48	6	0.01
23	BANK OF INDIA	167659	39.04	34	0.01
24	INDUSIND BANK	42508	3.01	4	0.01
25	YES BANK	1450	0.74	2	0.00
26	J & K BANK	2295	0.26	2	0.00
27	RBL BANK	354	0.18	2	0.00
28	AIRTEL PAYMENTS BANK	406889	1.26	0	0.00
29	CITY UNION BANK	11504	3.95	0	0.00
30	CSB BANK LIMITED	1701	0.45	0	0.00
31	FEDERAL BANK	7045	3.05	0	0.00
32	IDBI BANK	27735	12.06	0	0.00
33	KARNATAKA BANK	196	0.47	0	0.00
34	KBS LOCAL AREA BANK	3367	0.35	0	0.00
35	PUNJAB NATIONAL BANK	237774	42.99	0	0.00
	TOTAL	8043964	2149.89	30816	145.72

Agenda Item 15: Success Stories

<p>Smt. Bhukya Nandini</p> <p>Smt. Bhukya Nandini, aged 23 Yrs, resident of Usirikayalapalli (Vill), Khammam Dist., completed her Intermediate and wished to have her own business. She came to know about RSETI programs through friends. She contacted SBI RSETI-Khammam and joined the free training programme on Junior Beauty Practitioner (Laghu Udyami) which was for 35 days. The imparted training enhanced her skills and motivated her to start the business Beauty Parlour with an investment of Rs.50,000/-. She is presently earning Rs.18,000/- per month. She thanked SBI RSETI-Khammam for instilling self-confidence, commitment and concern for quality of work which made her successful.</p>	<p>Activity: Beauty Parlor Management</p> 
<p>Sri. Thakkalepati Naresh</p> <p>Sri. Thakkalepati Naresh, aged 34 Yrs, R/o Raghunadapalem Village Khammam Dist studied upto 10th class. He has joined the training programme after coming to know about it through an EAP conducted by the institute. He has undergone Entrepreneurship Development Programme for persons with disability for 10 days. The training imparted at the institute has helped him to gain necessary skills and established Dairy Farming Unit - by investing his savings of Rs 50,000/-. He is presently earning Rs.25,000/- per month. He thanked SBI RSETI-KHAMMAM for his success.</p>	<p>Activity: Dairy Farming</p> 
<p>Sri. Mala Anjaneyulu</p> <p>Sri M Anjaneyulu, aged 29 yrs, hails from Kothalabad village, Koilkonda Tehsil, Mahbubnagar District, studied up to Intermediate. He worked as daily wage labourer prior to the training. He came to know about the RSETI training through an EAP conducted by the institute. On completion of the training of EDP Cell phone repairs and Service for 30 days, he started own business by investing Rs 1,50,000/-, Rs 1 Lakh Bank loan from SBI Kothalabad Branch and Rs 50,000/- his own funds. Presently, he is earning Rs.25,000/- per month. he owed his success to RSETI, Mahbubnagar, for providing quality training and imparting the necessary entrepreneurial skills and instilling confidence in him for setting up the unit.</p>	<p>Activity: Cell phone repair and Service</p> 

Agenda 16: RBI Circulars

Circular Number	Date Of Issue	Department	Subject	Meant For
<u>RBI/2025-2026/166</u> <u>DOR.AML.REC.370/14.01.002/2025-26</u>	29.12.2025	Department of Regulation	Reserve Bank of India (Commercial Banks – Know Your Customer) Amendment Directions, 2025	
<u>RBI/2025-2026/165</u> <u>DOR.AML.REC.369/14.01.006/2025-26</u>	29.12.2025	Department of Regulation	Reserve Bank of India (Urban Co-operative Banks – Know Your Customer) Amendment Directions, 2025	
<u>RBI/2025-2026/164</u> <u>DOR.AML.REC.368/14.01.007/2025-26</u>	29.12.2025	Department of Regulation	Reserve Bank of India (Small Finance Banks – Know Your Customer) Amendment Directions, 2025	
<u>RBI/2025-2026/163</u> <u>DOR.AML.REC.367/14.01.005/2025-26</u>	29.12.2025	Department of Regulation	Reserve Bank of India (Rural Co-operative Banks – Know Your Customer) Amendment Directions, 2025	
<u>RBI/2025-2026/162</u> <u>DOR.AML.REC.366/14.01.004/2025-26</u>	29.12.2025	Department of Regulation	Reserve Bank of India (Regional Rural Banks – Know Your Customer) Amendment Directions, 2025	
<u>RBI/2025-2026/161</u> <u>DOR.AML.REC.365/14.01.009/2025-26</u>	29.12.2025	Department of Regulation	Reserve Bank of India (Payments Banks – Know Your Customer) Amendment Directions, 2025	
<u>RBI/2025-2026/160</u> <u>DOR.AML.REC.364/14.01.003/2025-26</u>	29.12.2025	Department of Regulation	Reserve Bank of India (Non-Banking Financial Companies – Know Your Customer) Amendment Directions, 2025	
<u>RBI/2025-2026/159</u> <u>DOR.AML.REC.363/14.01.008/2025-26</u>	29.12.2025	Department of Regulation	Reserve Bank of India (Local Area Banks – Know Your Customer) Amendment Directions, 2025	
<u>RBI/2025-2026/158</u> <u>DOR.AML.REC.362/14.01.010/2025-26</u>	29.12.2025	Department of Regulation	Reserve Bank of India (Asset Reconstruction Companies – Know Your Customer) Amendment Directions, 2025	
<u>RBI/2025-2026/157</u> <u>DOR.AML.REC.361/14.01.011/2025-26</u>	29.12.2025	Department of Regulation	Reserve Bank of India (All India Financial Institutions – Know Your Customer) Amendment Directions, 2025	
<u>RBI/2025-2026/156</u> <u>CO.DPSS.RLPD.No.S1039/04-07-001/2025-2026</u>	24.12.2025	Department of Payment and Settlement Systems	Continuous Clearing and Settlement on Realisation in Cheque Truncation System: Phase 2	The Chairman / Managing Director / Chief Executive Officer of Banks participating in Cheque Truncation System / National Payments Corporation of India
<u>RBI/2025-2026/155</u> <u>FIDD.CO.LBS.BC.No.09/02.08.001/2025-26</u>	18.12.2025	Financial Inclusion and Development Department	Formation of new district in the State of Gujarat – Assignment of Lead Bank Responsibility	The Chairman / Managing Director & Chief Executive Officer Lead Banks Concerned
<u>RBI/2025-2026/154</u> <u>DOR.RET.REC.360/12.01.001/2025-26</u>	11.12.2025	Department of Regulation	Reserve Bank of India (Rural Co-operative Banks – Cash Reserve Ratio and Statutory Liquidity Ratio) Amendment Directions, 2025	
<u>RBI/2025-2026/153</u> <u>DOR.RET.REC.359/12.01.001/2025-26</u>	11.12.2025	Department of Regulation	Reserve Bank of India (Urban Co-operative Banks – Cash Reserve Ratio and Statutory Liquidity Ratio) Amendment Directions, 2025	
<u>RBI/2025-2026/152</u> <u>DOR.RET.REC.358/12.01.001/2025-26</u>	11.12.2025	Department of Regulation	Reserve Bank of India (Local Area Banks – Cash Reserve Ratio and Statutory Liquidity Ratio) Amendment Directions, 2025	
<u>RBI/2025-2026/151</u> <u>DOR.RET.REC.357/12.01.001/2025-26</u>	11.12.2025	Department of Regulation	Reserve Bank of India (Regional Rural Banks – Cash Reserve Ratio and Statutory Liquidity Ratio) Amendment Directions, 2025	
<u>RBI/2025-2026/150</u> <u>DOR.RET.REC.356/12.01.001/2025-26</u>	11.12.2025	Department of Regulation	Reserve Bank of India (Payments Banks – Cash Reserve Ratio and Statutory Liquidity Ratio) Amendment Directions, 2025	
<u>RBI/2025-2026/149</u> <u>DOR.RET.REC.355/12.01.001/2025-26</u>	11.12.2025	Department of Regulation	Reserve Bank of India (Small Finance Banks – Cash Reserve Ratio and Statutory Liquidity Ratio) Amendment Directions, 2025	
<u>RBI/2025-2026/148</u> <u>DOR.RET.REC.354/12.01.001/2025-26</u>	11.12.2025	Department of Regulation	Reserve Bank of India (Commercial Banks – Cash Reserve Ratio and Statutory Liquidity Ratio) Amendment Directions, 2025	
<u>RBI/2025-2026/147</u> <u>DOR.CRE.REC.353/07-02-006/2025-26</u>	11.12.2025	Department of Regulation	Reserve Bank of India (Rural Co-operative Banks – Credit Risk Management) – Amendment Directions, 2025	
<u>RBI/2025-2026/146</u> <u>DOR.CRE.REC.352/07-02-005/2025-26</u>	11.12.2025	Department of Regulation	Reserve Bank of India (Urban Co-operative Banks – Credit Risk Management) – Amendment Directions, 2025	
<u>RBI/2025-2026/145</u> <u>DOR.CRE.REC.351/07-02-004/2025-26</u>	11.12.2025	Department of Regulation	Reserve Bank of India (Regional Rural Banks – Credit Risk Management) – Amendment Directions, 2025	
<u>RBI/2025-2026/144</u> <u>DOR.CRE.REC.350/07-02-003/2025-26</u>	11.12.2025	Department of Regulation	Reserve Bank of India (Local Area Banks – Credit Risk Management) – Amendment Directions, 2025	
<u>RBI/2025-2026/143</u> <u>DOR.SOG(SPE).REC.349/13-04-001/2025-26</u>	11.12.2025	Department of Regulation	Reserve Bank of India (Payments Banks – Miscellaneous) – Amendment Directions, 2025	
<u>RBI/2025-2026/142</u> <u>DOR.CRE.REC.348/07-02-002/2025-26</u>	11.12.2025	Department of Regulation	Reserve Bank of India (Small Finance Banks – Credit Risk Management) – Amendment Directions, 2025	
<u>RBI/2025-2026/141</u> <u>DOR.CRE.REC.347/07-02-001/2025-26</u>	11.12.2025	Department of Regulation	Reserve Bank of India (Commercial Banks – Credit Risk Management) – Amendment Directions, 2025	
<u>RBI/2025-2026/140</u> <u>A.P. (DIR Series) Circular No.18</u>	08.12.2025	Foreign Exchange	Export and Import of Indian Currency to or from Nepal and Bhutan	All Authorised Persons

		Department		
RBI/DOR/2025-2026/139				
DOR.RAUG.AUT.REC.No.344/24.01.041/2025-26	05.12.2025	Department of Regulation	Reserve Bank of India (Non-Operative Financial Holding Company) (Amendment) Directions, 2025	
RBI/DOR/2025-2026/138				
DOR.RAUG.AUT.REC.No.343/24.01.041/2025-26	05.12.2025	Department of Regulation	Reserve Bank of India (Non-Banking Financial Companies – Undertaking of Financial Services) (Amendment) Directions, 2025	
RBI/DOR/2025-2026/137				
DOR.RAUG.AUT.REC.No.345/24.01.041/2025-26	05.12.2025	Department of Regulation	Reserve Bank of India (Payments Banks – Undertaking of Financial Services) (Amendment) Directions, 2025	
RBI/DOR/2025-2026/136				
DOR.RAUG.AUT.REC.No.346/24.01.041/2025-26	05.12.2025	Department of Regulation	Reserve Bank of India (Small Finance Banks – Undertaking of Financial Services) (Amendment) Directions, 2025	
RBI/DOR/2025-2026/135				
DOR.RAUG.AUT.REC.No.342/24.01.041/2025-26	05.12.2025	Department of Regulation	Reserve Bank of India (Commercial Banks – Undertaking of Financial Services) (Amendment) Directions, 2025	
RBI/2025-2026/134				
DoR.RET.REC.341/12.01.001/2025-26	05.12.2025	Department of Regulation	Penal Interest on shortfall in CRR and SLR requirements - Change in Bank Rate	All banks
RBI/2025-2026/133				
REF.No.MPD.BC.401/07.01.279/2025-26	05.12.2025	Monetary Policy Department	Standing Liquidity Facility for Primary Dealers	All Primary Dealers
RBI/2025-2026/132				
FMOD.MAOG.No.153/01.01.001/2025-26	05.12.2025	Financial Markets Operation Department	Liquidity Adjustment Facility- Change in rates	All Liquidity Adjustment Facility (LAF) participants
RBI/2025-2026/131				
DOR.CRE.REC.339/21-01-002/2025-26	04.12.2025	Department of Regulation	Reserve Bank of India (Small Finance Banks – Prudential Norms on Capital Adequacy) Amendment Directions, 2025	
RBI/2025-2026/130				
DOR.CRE.REC.335/21-01-002/2025-26	04.12.2025	Department of Regulation	Reserve Bank of India (Commercial Banks - Prudential Norms on Capital Adequacy) Amendment Directions, 2025	
RBI/2025-2026/129				
DOR.STR.REC.340/21-04-048/2025-26	04.12.2025	Department of Regulation	Reserve Bank of India (Small Finance Banks – Income Recognition, Asset Classification and Provisioning) Amendment Directions, 2025	
RBI/2025-2026/128				
DOR.STR.REC.336/21-04-048/2025-26	04.12.2025	Department of Regulation	Reserve Bank of India (Commercial Banks – Income Recognition, Asset Classification and Provisioning) Amendment Directions, 2025	
RBI/2025-2026/127				
DOR.CRE.REC.337/07-03-002/2025-26	04.12.2025	Department of Regulation	Reserve Bank of India (Small Finance Banks - Concentration Risk Management) Amendment Directions, 2025	
RBI/2025-2026/126				
DOR.CRE.REC.333/07-03-001/2025-26	04.12.2025	Department of Regulation	Reserve Bank of India (Commercial Banks - Concentration Risk Management) Amendment Directions, 2025	
RBI/2025-2026/125				
DOR.CRE.REC.338/07-01-002/2025-26	04.12.2025	Department of Regulation	Reserve Bank of India (Small Finance Banks - Credit Facilities) Amendment Directions, 2025	
RBI/2025-2026/124				
DOR.CRE.REC.334/07-01-001/2025-26	04.12.2025	Department of Regulation	Reserve Bank of India (Commercial Banks - Credit Facilities) Amendment Directions, 2025	
RBI/DOR/2025-2026/123				
DOR.SOG(SPE).REC.No.332/13-04-001/2025-26	04.12.2025	Department of Regulation	Reserve Bank of India (Rural Co-operative Banks – Miscellaneous) (Amendment) Directions, 2025	
RBI/DOR/2025-2026/122				
DOR.LIC.REC.No.328/07-01-000/2025-26	04.12.2025	Department of Regulation	Reserve Bank of India (Rural Co-operative Banks - Branch Authorisation) Repeal Directions, 2025	
RBI/DOR/2025-2026/121				
DOR.LIC.REC.No.327/07-01-000/2025-26	04.12.2025	Department of Regulation	Reserve Bank of India (Urban Co-operative Banks - Branch Authorisation) Repeal Directions, 2025	
RBI/DOR/2025-2026/120				
DOR.LIC.REC.No.327/07-01-000/2025-26	04.12.2025	Department of Regulation	Reserve Bank of India (Urban Co-operative Banks – Licensing, Scheduling and Regulatory Classification) Repeal Guidelines, 2025	
RBI/DOR/2025-2026/119				
DoR.FIN.REC.No.326/20.16.056/2025-26	04.12.2025	Department of Regulation	Reserve Bank of India (Credit Information Companies) Amendment Directions, 2025	
RBI/DOR/2025-2026/118				
DOR.FIN.REC.No. 325/20.16.056/2025-26	04.12.2025	Department of Regulation	Reserve Bank of India (Asset Reconstruction Companies – Credit Information Reporting) Amendment Directions, 2025	
RBI/DOR/2025-2026/117				
DOR.FIN.REC.No. 324/20.16.056/2025-26	04.12.2025	Department of Regulation	Reserve Bank of India (Non-Banking Financial Companies – Credit Information Reporting) Amendment Directions, 2025	
RBI/DOR/2025-2026/116				
DOR.FIN.REC.No.323/20.16.056/2025-26	04.12.2025	Department of Regulation	Reserve Bank of India (All India Financial Institutions – Credit Information Reporting) Amendment Directions, 2025	
RBI/DOR/2025-2026/115				
DOR.FIN.REC.No. 322/20.16.056/2025-26	04.12.2025	Department of Regulation	Reserve Bank of India (Rural Co-operative Banks – Credit Information Reporting) Amendment Directions, 2025	
RBI/DOR/2025-2026/114				
DoR.FIN.REC.No.321/20.16.056/2025-26	04.12.2025	Department of Regulation	Reserve Bank of India (Urban Co-operative Banks – Credit Information Reporting) Amendment Directions, 2025	
RBI/DOR/2025-2026/113				
DOR.FIN.REC.No.320/20.16.056/2025-26	04.12.2025	Department of Regulation	Reserve Bank of India (Regional Rural Banks – Credit Information Reporting) Amendment Directions, 2025	
RBI/DOR/2025-2026/112				
DOR.FIN.REC.No.319/20.16.056/2025-26	04.12.2025	Department of Regulation	Reserve Bank of India (Local Area Banks – Credit Information Reporting) Amendment Directions, 2025	
RBI/DOR/2025-2026/111				
DOR.FIN.REC.No.319/20.16.056/2025-26	04.12.2025	Department of Regulation	Reserve Bank of India (Local Area Banks – Credit Information Reporting) Amendment Directions, 2025	
RBI/DOR/2025-2026/111				
DOR.FIN.REC.No.319/20.16.056/2025-26	04.12.2025	Department of Regulation	Reserve Bank of India (Small Finance Banks –	

DOR.FIN.REC.No. 318/20.16.056/2025-26		Regulation	Credit Information Reporting) Amendment Directions, 2025	
RBI/DOR/2025-2026/110	04.12.2025	Department of Regulation	Reserve Bank of India (Commercial Banks – Credit Information Reporting) Amendment Directions, 2025	
DOR.FIN.REC.No.317/20.16.056/2025-26				
RBI/2025-2026/109	04.12.2025	Department of Regulation	Reserve Bank of India (Rural Co-operative Banks - Responsible Business Conduct) Amendment Directions, 2025	
DOR.MCS.REC.No.316/01-01-038/2025-26				
RBI/2025-2026/108	04.12.2025	Department of Regulation	Reserve Bank of India (Urban Co-operative Banks - Responsible Business Conduct) Amendment Directions, 2025	
DOR.MCS.REC.No.315/01-01-037/2025-26				
RBI/2025-2026/107	04.12.2025	Department of Regulation	Reserve Bank of India (Regional Rural Banks - Responsible Business Conduct) Amendment Directions, 2025	
DOR.MCS.REC.No.314/01-01-036/2025-26				
RBI/2025-2026/106	04.12.2025	Department of Regulation	Reserve Bank of India (Local Area Banks - Responsible Business Conduct) Amendment Directions, 2025	
DOR.MCS.REC.No.313/01-01-035/2025-26				
RBI/2025-2026/105	04.12.2025	Department of Regulation	Reserve Bank of India (Payments Banks - Responsible Business Conduct) Amendment Directions, 2025	
DOR.MCS.REC.No.312/01-01-034/2025-26				
RBI/2025-2026/104	04.12.2025	Department of Regulation	Reserve Bank of India (Small Finance Banks - Responsible Business Conduct) Amendment Directions, 2025	
DOR.MCS.REC.No.311/01-01-033/2025-26				
RBI/2025-2026/103	04.12.2025	Department of Regulation	Reserve Bank of India (Commercial Banks - Responsible Business Conduct) Amendment Directions, 2025	
DOR.MCS.REC.No.310/01-01-032/2025-26				
RBI/2025-2026/102	03.12.2025	Foreign Exchange Department	Liberalised Remittance Scheme (LRS)- Submission of 'LRS Daily Return' by Authorised Dealers- Category -II banks/ entities and Full- Fledged Money Changers	All Authorised Persons
A.P. (DIR Series) Circular No.17				
RBI/2025-2026/101	28.11.2025	Department of Payment and Settlement Systems	Compliance with Know Your Customer (KYC) norms	All Payment System Providers and Payment System Participants
CO.DPSS.POLC.No. S-955/02-30-010/2025-26				
RBI/2025-2026/100	28.11.2025	Department of Regulation	Consolidation of Regulations – Withdrawal of circulars	
DOR.RRC.REC.302/33-01-010/2025-26				
RBI/2025-2026/99	28.11.2025	Foreign Exchange Department	Compliance with Know Your Customer (KYC) norms	All Authorised Persons
A.P. (DIR Series) Circular No. 16				
RBI/FED/2025-2026/98	24.11.2025	Foreign Exchange Department	Amendments to Directions - Compounding of Contraventions under FEMA, 1999	All Authorised Persons
A.P. (DIR Series) Circular No. 15				
RBI/2025-2026/97	14.11.2025	Department of Regulation	Implementation of Section 51A of UAPA,1967: Updates to UNSC's 1267/1989 ISIL (Da'esh) & Al-Qaida Sanctions List: Delisting of 02 Entries	The Chairpersons/ CEOs of all the Regulated Entities
DOR.AML.REC.61/14.06.001/2025-26				
RBI/2025-2026/96	14.11.2025	Department of Regulation	Reserve Bank of India (Trade Relief Measures) Directions, 2025	Commercial Banks, Primary (Urban) Co-operative Banks, State Co-operative Banks and Central Co-operative Banks, Non-Banking Financial Companies (including Housing Finance Companies), All-India Financial Institutions, and Credit Information Companies (only with reference to paragraph 16 of these Directions)
DOR.STR.REC.60/21.04.048/2025-26				
RBI/2025-2026/95	28.10.2025	Department of Regulation	Reserve Bank of India (Nomination Facility in Deposit Accounts, Safe Deposit Lockers and Articles kept in Safe Custody with the Banks) Directions, 2025	All Banks
DOR.MCS.REC.59/01.01.003/2025-26				
RBI/2025-2026/94	24.10.2025	Department of Regulation	Implementation of Section 51A of UAPA,1967: Updates to UNSC's 1267/ 1989 ISIL (Da'esh) & Al-Qaida Sanctions List: Amendments to 01 Entry	The Chairpersons/ CEOs of all the Regulated Entities
DOR.AML.REC.58/14.06.001/2025-26				
RBI/2025-2026/93	23.10.2025	Department of Regulation	Implementation of Section 51A of UAPA,1967: Updates to UNSC's 1267/ 1989 ISIL (Da'esh) & Al-Qaida Sanctions List: Amendments to 01 Entry	The Chairpersons/CEOs of all the Regulated Entities
DOR.AML.REC.57/14.06.001/2025-26				
RBI/2025-2026/92	09.10.2025	Department of Regulation	Implementation of Section 51A of UAPA,1967: Updates to UNSC's 1267/ 1989 ISIL (Da'esh) & Al-Qaida Sanctions List: Amendment of 02 Entries	The Chairpersons/ CEOs of all the Regulated Entities
DOR.AML.REC.56/14.06.001/2025-26				
RBI/2025-2026/91	03.10.2025	Foreign Exchange Department	International Trade Settlement in Indian Rupees (INR)	All Authorised Dealer Category-I banks
A.P. (DIR Series) Circular No. 14				
RBI/2025-2026/90	03.10.2025	Financial Markets Regulation Department	Investment in Corporate Debt Securities by Persons Resident Outside India through Special Rupee Vostro account	All Authorised Dealer Category-I banks
A.P. (DIR Series) Circular No. 13				
RBI/2025-2026/89	01.10.2025	Foreign Exchange Department	Export Data Processing and Monitoring System (EDPMS) & Import Data Processing and Monitoring System (IDPMS) – reconciliation of export /import entries – Review of Guidelines	All Authorised Dealer Category-I Banks
A.P. (DIR Series) Circular No.12				
RBI/2025-2026/88	01.10.2025	Foreign Exchange Department	Merchanting Trade Transactions (MTT) – Review of time period for outlay of foreign exchange	All Authorised Dealer Category-I Banks
A.P. (DIR Series) Circular No. 11				