

49th SLBC Quarterly meeting for the quarter ended March 2026

Agenda

No	Particulars	Page
1	Adoption of Minutes of the 48 th SLBC Quarterly Meeting	3
2	Action points of 48 th SLBC Quarterly Meeting - Action Taken Report	3
3	Review of Financial Inclusion Initiatives, expansion of Banking network and Financial Literacy	4
a.	Status of Banking Network, Opening CBS enabled Banking Outlets at the Unbanked Rural Centres	
	i. Banking Network in Telangana State	4
	ii. Coverage of (a) Unbanked Rural Centre within 5 kms radius and (b) Hilly Areas with 500 and above households under NSFI, with Bank branch/ Bank Mitra	4
	iii. National Strategy for Financial Inclusion (NSFI):2025-30	4
b.	Review of operations of Business Correspondents and Connectivity Issues	6
c.	Progress in increasing digital modes of payment / ATMs, PoS & Micro ATMs etc.,	7
d.	Direct Benefit Transfer (DBT) / Aadhaar Seeding and Authentication	7
	i. AADHAAR Centres in Bank Branches	8
	ii. Concerns of UIDAI	8
e.	Social Security / Insurance Schemes of Govt. of India	8
	i. PRAGATI (Pro-Active Governance and Timely implementation) on PMJJBY and PMSBY	8
	ii. APY Achievements for 2025-26, Saturation of APY in LWE Districts & ongoing campaign	9
f.	Financial Literacy Initiatives-Financial Literacy Activity by FLCs of Banks	10
g.	Centre for Financial Literacy (CFL)	11
h.	DIGI DISTRICTS: (100% Digitally Enabled Districts)	11
i.	NABARD FI Fund Utilisation	12
4	Review of Credit Disbursement by Banks	12
a.	Achievement of Annual Credit Plan 2025-26, Priority Sector lending	
	i. Credit flow to Agriculture	13
	- Campaign for 100% KCC Saturation, Issue of KCC to Dairy farmers and Issue of KCC to Fish Farmers	14
	ii. Crop Insurance under PMFBY/RWBCIS Schemes	17
	iii. Agri. Term Loans including Allied, Infrastructure & Ancillary Activities	17
	-Agriculture Infrastructure Fund- progress	18
	- Pradhan Mantri Formalisation of Micro Food Processing Enterprise Scheme	19
	iv. Pledge Finance against Warehouse Receipts	20
	v. Joint Liability Groups	21
	vi. Review of progress in Financing Agri. Clinics/Agri. Business Units	21
	vii. Support to Rural Infrastructure	22
b.	Outstanding & NPAs under Agriculture sector	
	i. NPAs in Agriculture segment	24
	ii. Vaddileni Runalu/Pavala Vaddi on Crop Loans/Rythu Bandhu 2018 Cheque Printing Charges / Crop Loan Waiver-2024 scheme	25
	iii. Oil Palm Cultivation- Modalities of Finance and Scale of Finance	25
c.	Flow of Credit to MSMEs	
	i. Micro, Small & Medium Enterprises (MSME): Targets & Achievement	26
	ii. Micro, Small & Medium Enterprises (MSME): Outstandings	26
	iii. PM Task Force Recommendations	26
	iv. NPAs in MSME segment	27
	v. CGTMSE Scheme	27
	vi. Review of Bank Linkage in MSME Clusters	28
	vii. PMSVANidhi- Finance to Street Vendors	29

	Lending towards Government Sponsored Schemes	
	i. Credit Flow under DAY-NRLM Scheme	31
	ii. Credit Flow under DAY-NULM Scheme - MEPMA- Self Employment – Individuals and Group Financing	31
	iii. Credit Flow under MUDRA Scheme	32
	iv. Credit Flow under PMEGP Scheme	33
d.	v. Credit Flow under PM VISWAKARMA Scheme	33
	vi. Credit Flow under SC Corporation Schemes	35
	vii. Credit Flow under TRICOR (Telangana State Tribal Co-operative Finance Corporation) Schemes	36
	viii. Credit Flow under TG BC Corporation Schemes	36
	ix. Credit Flow under TG Minority Finance Corporation Schemes	36
	x. Credit Flow to others: (a) Weaker Sections (b) Women	36
e.	Credit flow - Education Loans	37
f.	Credit flow - Housing Loans - i) PMAY Scheme –Details of Subsidy released ii) Rural Housing Interest Subsidy Scheme (RHISS)	37
5	CD Ratio: Review of Districts with CD Ratio below 40% and Special Sub-committees of the DCC (SSC)	38
6	Review of Restructuring of loans in Natural Calamity affected districts	38
7	Policy Initiatives of the Central / State Governments / RBI	38
8	Bhu Bharati Portal	38
9	Efforts towards Skill Development	39
10	RSETIs Pending Claims	39
11	Issues remaining unresolved at DCC/DLRC meetings	39
12	Timely submission of data by Banks / adhering the schedule of SLBC meetings	40
13	Market Intelligence Issues	40
	Any other issues	40
14	1. PM- Surya Ghar Muft Bijli Yojana (PMSGY)	40
	2. Performance of participating banks / Financial Institutions under CKYR	42
	3. Re-KYC and Freezing of PMJDY Accounts	
15	Circulars issued by RBI	44

Agenda 1: Adoption of Minutes of the 48th SLBC Quarterly Meeting

The minutes of 48th SLBC meeting for the quarter ended 31st December 2025 held on 27.02.2026 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 48th 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	Fino Payments Bank, Yes Bank, Airtel Payments Bank, HDFC Bank, Canara Bank & 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. The major contributor Fino Bank (27424 inactive BC) assured to improve the position by 31.05.2026.
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 06.05.2026. 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 25 (24) Banks could achieve Norm-1, 21(22) Banks could achieve Norm-2 and 26(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.40.44 crores due to the sponsor Banks to be expedited.	SERP & GoT, Gol	MoRD has released the pending claims for the FY 2022-23 to 2024-25. The pending claims as on 31.03.2026 are Rs.19.51 crores. We request SERP to look into and arrange for early release of the funds.
6	Special assistance sought in recovery of NPAs in various schemes, specially PMEGP and Mudra loans. Recovery of overdues in tractor loans availed by GPs.	SERP & GoT	Closely monitoring with various Govt. Departments on an ongoing basis.

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 06.05.2026 to review the progress in financial inclusion initiatives as at the end of March 2026. Major agenda items of the review by the Sub-Committee are furnished below.

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

i) Banking Network in Telangana State

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

As on	Rural	Semi-Urban	Urban/Metro	Total
March 2026	1918	1649	3234	6801

The centre categorisation and sector-wise distribution of bank branches as on 31.03.2026 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.

iii) National Strategy for Financial Inclusion 2025-30:

We have 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.

The Action Taken Report: Submitted to RBI, as on 31.03.2026 is furnished hereunder:

The verified data of 3744 revenue centers as received from LDMs is shared to RBI on 31.03.2026.

However, the revised data with a total of 5041 URCs and a 95 URC without census codes received from RBI on 01.04.2026, is further forwarded to LDMs for verification.

A virtual meeting is conducted by SLBC to LDMs & Banks on 02.04.2026.

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.

The Action Taken Report: Submitted to RBI, as on 31.03.2026 is furnished hereunder:

We have conducted a sensitisation meeting with Banks & LDMs through virtual mode on 02.04.2026, for complying with the targets within the stipulated timelines.

Bank wise data on BCs operating by women as on 31.03.2026

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	116	104	261	481	24	23	34	81	16.84%
2	BANK OF INDIA	8	35	43	86	1	4	4	9	10.47%
3	BANK OF MAHARASHTRA	16	22	0	38	4	6	0	10	26.32%
4	CANARA BANK	272	174	75	521	102	85	47	234	44.91%
5	CENTRAL BANK OF INDIA	80	18	4	102	55	14	1	70	68.63%
6	INDIAN BANK	116	44	44	204	91	4	10	105	51.47%
7	INDIAN OVERSEAS BANK	112	45	72	229	34	16	21	71	31.00%
8	PUNJAB AND SIND BANK	0	0	2	2	0	0	0	0	0.00%
9	PUNJAB NATIONAL BANK	27	13	5	45	7	5	0	12	26.67%
10	UNION BANK OF INDIA	1159	0	310	1469	522	0	133	655	44.59%
11	UCO BANK	2	10	12	24	2	1	0	3	12.50%
12	STATE BANK OF INDIA	2166	440	580	3186	951	134	134	1219	38.26%
13	AXIS BANK	38	902	537	1477	3	67	40	110	7.45%
14	DCB BANK	127	0	0	127	6	0	0	6	4.72%
15	FEDERAL BANK	0	9	1	10	0	0	0	0	0.00%
16	HDFC BANK	428	77	13	518	42	7	0	49	9.46%
17	ICICI BANK	469	0	24	493	177	0	14	191	38.74%
18	IDFC FIRST BANK	309	88	18	415	73	16	2	91	21.93%
19	INDUSIND BANK	26	0	454	480	7	0	60	67	13.95%
20	KARUR VYSYA BANK	7	0	0	7	0	0	0	0	0.00%
21	KOTAK MAHINDRA BANK	13	10	13	36	13	0	0	13	36.11%
22	RBL BANK	0	0	80	80	0	0	10	10	12.50%
23	YES BANK	11408	918	1659	13985	1657	117	179	1953	13.96%
24	KBS LOCAL AREA BANK	5	0	0	5	0	0	0	0	0.00%

25	TELANGANA GRAMEENA BANK	2290	0	0	2290	1273	0	0	1273	55.59%
26	AU SMALL FIN.BANK	8	108	26	142	0	4	24	28	19.72%
27	ESAF SMALL FIN. BANK	0	0	10	10	0	0	10	10	100.00%
28	FINO PAYMENTS BANK	20324	5615	6353	32292	3205	980	1020	5205	16.12%
29	INDIA POST PAYMENTS BANK	4960	735	948	6643	1071	586	285	1942	29.23%
30	AIRTEL PAYMENTS BANK	7490	3008	2223	12721	1871	597	405	2873	22.58%
	Total	51976	12375	13767	78118	11191	2666	2433	16290	20.85%

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 recognized skill training institutions (R-SETIS, PMKVY, JSS etc.) to enable credit support to such individuals by banks.

The Action Taken Report: Submitted to RBI, as on 31.03.2026 is furnished hereunder:

We confirm the compliance. SLBC has allotted bank wise and district wise targets for credit linkage of trained Candidates. The proposed targets are incorporated in Annual Credit Plan for FY 2026-27.

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

Inactive Business Correspondents – hurdles / issues involved

There are 78,118 BCs of Banks, SFBs and Payment Banks functioning in the State of which 51,976 are in Rural, 12,375 in Semi Urban and 13,767 in Urban & Metro areas. A total of 34,837 BCs are inactive as on 31.03.2026 of which, 22,525 are in Rural, 5,935 in Semi Urban and 6,377 in Metro Areas.

Bank wise status of Inactive BCs- Fino PB- 27,424, Airtel PB- 3,574, Yes Bank – 2,866, HDFC Bank – 254, Canara Bank- 182, IDFC First Bank – 133, SBI-66 & TGB –56. Banks with Inactive BCs need to initiate action for activation of BCs or appoint new BCs before 31.05.2026. 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 31.03.2026				Inc/Dec in No of BCs over Dec 2025	No. of Inactive BC/CSP(>90days) as on 31.03.2026				Inc/Dec in No of Inactive BCs over Dec 2025
	Rural	Semi Urban	Urban /Metro	Total		Rural	Semi Urban	Urban /Metro	Total	
BANK OF BARODA	116	104	261	481	-5	1	0	4	5	0
BANK OF INDIA	8	35	43	86	0	0	0	0	0	0
BANK OF MAHARASHTRA	16	22	0	38	-1	6	21	1	28	26
CANARA BANK	272	174	75	521	7	71	65	46	182	171
CENTRAL BANK OF INDIA	80	18	4	102	0	0	0	0	0	0
INDIAN BANK	116	44	44	204	0	0	0	0	0	0
INDIAN OVERSEAS BANK	112	45	72	229	-6	3	4	12	19	5
PUNJAB NATIONAL BANK	27	13	5	45	-9	0	0	0	0	0
PUNJAB AND SIND BANK	0	0	2	2	0	0	0	0	0	0
UNION BANK OF INDIA	1159	0	310	1469	45	72	0	54	126	104
UCO BANK	2	10	12	24	0	2	3	18	23	16
STATE BANK OF INDIA	2166	440	580	3186	35	47	7	12	66	-4
AXIS BANK	38	902	537	1477	-265	1	22	16	39	13
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	127	0	0	127	12	42	0	0	42	17
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	77	13	518	-46	228	26	0	254	-4
ICICI BANK	469	0	24	493	100	0	0	0	0	0
IDBI BANK	0	0	0	0	0	0	0	0	0	0
IDFC FIRST BANK	309	88	18	415	-27	104	27	2	133	-21
INDUSIND BANK	26	0	454	480	37	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	7	0	0	7	0	0	0	0	0	0
KOTAK MAHINDRA BANK	13	10	13	36	18	0	0	0	0	0
RBL BANK	0	0	80	80	-1	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	11408	918	1659	13985	-944	2411	167	288	2866	-34
KBS LOCAL AREA BANK	5	0	0	5	0	0	0	0	0	0
TELANGANA GRAMEENA BANK	2290	0	0	2290	0	56	0	0	56	-34
TGCAB	0	0	0	0	0	0	0	0	0	0
AU SMALL FIN.BANK	8	108	26	142	11	0	0	0	0	0
ESAF SMALL FIN. BANK	0	0	10	10	0	0	0	0	0	0
FINO PAYMENTS BANK	20324	5615	6353	32292	533	17170	4735	5519	27424	1124
INDIA POST PAYMENTS BANK	4960	735	948	6643	-114	0	0	0	0	0
AIRTEL PAYMENTS BANK	7490	3008	2223	12721	295	2311	858	405	3574	228
TOTAL	51976	12375	13767	78118	-325	22525	5935	6377	34837	1607

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 March 2026, there are 8,656 ATMs functioning in the State of Telangana.

POS: As at the end of March 2026, there are 3,09,916 POS Machines were deployed by banks with the Merchants as touch points across the State of Telangana.

Micro ATMs: As at the end of March 2026, there are 18,844 Micro ATMs were deployed in the State of Telangana.

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

Sector wise position of PMJDY accounts as on 31.03.2026 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	4960921	3069614	3518272	4512263	8030535	3314.36	894837	6520893	7054880
PVT	1393196	317366	764102	946460	1710562	406.17	450680	1622688	1164568
RRB	3231464	291836	1261903	2261397	3523300	2146.66	543451	1010862	2919042
Grand Total	9585581	3678816	5544277	7720120	13264397	5867.18	1888968	9154443	11138490

- Banks in the State have so far opened 1,32,64,397 PMJDY accounts, together having balances amounting to Rs.5,867.18 crores.
- 18,88,968 PMJDY accounts are having zero balances i.e., 14.24% of total accounts.
 - Out of this PMJDY accounts of Kotak Mahindra Bank has 57.86%, RBL Bank – 57.67%, South India Bank -43.65% & Karur Vysya Bank 40.74% of zero balance accounts.
- 91,54,443 (69.02%) of PMJDY accounts have been issued with Rupay cards
 - RBL, HDFC & Yes Banks have issued Rupay cards to all PMJDY account holders (100% coverage)
 - IDBI Bank (48.64%), Central Bank of India (36.68%), Telangana Grameena Bank (28.69%) & Federal Bank (19.82%) have less than 50 % coverage

- 1,11,38,490(83.97%) of the PMJDY accounts are Aadhar Seeded. RBL, IOB, BOM, SIB and KVB have more than 98% of their accounts Aadhar seeded and Indusind Bank has only 11.32% 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 02.04.2026 that all pin codes and blocks are covered by Aadhaar Enrolment Centre.

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

The progress under **Social Security Schemes** made by banks (sector-wise) in the State as on **31.03.2026** is as per the following table:

Bank Type	PMSBY	PMJJBY	APY	Total
Public Sector	14049120	6304807	1888004	22241931
Private Sector	1023063	401715	222698	1647476
RRB	4875184	3154725	691485	8721394
Coop.	472228	872016	37	1344281
SFBs & Payment Banks	2575	18798	1900	23273
Total	20422170	10752061	2804124	33978355

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 31.03.2026 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 31.03.2026 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	38198	105%	228558
2	UCO BANK	4100	3583	87%	10508
3	STATE BANK OF INDIA	121400	101108	83%	749860
4	UNION BANK OF INDIA	67500	53881	80%	506192
5	INDIAN OVERSEAS BANK	11200	8240	74%	53708
6	BANK OF BARODA	16800	10833	64%	106316
7	INDIAN BANK	16100	10183	63%	94601
8	CENTRAL BANK OF INDIA	9600	4703	49%	53119
9	BANK OF MAHARASHTRA	6600	2252	34%	13940
10	PUNJAB AND SIND BANK	900	263	29%	3229
11	PUNJAB NATIONAL BANK	13900	2246	16%	30830
12	BANK OF INDIA	8300	1359	16%	37143
	PSBs Total	3,12,800	2,36,849	76%	18,88,004
13	IDBI BANK LTD	3570	5927	166%	43157
14	KOTAK MAHINDRA BANK	3760	5589	149%	26107
15	KARNATAKA BANK LIMITED	1080	1558	144%	6543
16	BANDHAN BANK LIMITED	1200	1474	123%	2410
17	THE KARUR VYSYA BANK LTD	2560	2806	110%	6681
18	IDFC FIRST BANK LIMITED	720	751	104%	1748
19	HDFC BANK LTD	28910	29336	101%	80102
20	THE SOUTH INDIAN BANK	1880	1755	93%	5071
21	TAMILNAD MERCANTILE BANK	480	416	87%	5481
22	DHANLAXMI BANK LIMITED	320	197	62%	600
23	DCB BANK LIMITED	1480	693	47%	1957
24	CITY UNION BANK LTD	1560	690	44%	1947
25	YES BANK LIMITED	800	312	39%	1156
26	THE FEDERAL BANK LTD	1480	572	39%	2333
27	AXIS BANK LTD	11130	4226	38%	21824
28	CSB Bank Limited	920	95	10%	167
29	INDUSIND BANK LIMITED	800	40	5%	216
30	ICICI BANK LIMITED	11200	595	5%	14947
31	RBL BANK LIMITED	120	1	1%	18
32	STANDARD CHARTERED BANK	120	0	0%	0
33	DBS Bank	2040	0	0%	169
34	THE J&K BANK LTD	120	0	0%	64
	Private Banks Total	76,250	52,033	75%	2,22,698
34	Telangana Grameena Bank	92600	103310	112%	691485
	RRBs Total	92,600	1,03,310	112%	6,91,485
35	TGCAB	940	37	4%	37
36	DCCBs	3400	0	0%	0
	Co-operative Banks Total	4,340	37	1%	37
37	AU SFB	910	1012	111%	1320
38	ESAF SFB	260	165	63%	495
39	SURYODAY SFB	130	0	0%	32
40	UJJIVAN SFB	325	0	0%	0
41	EQUITAS SFB	390	1	0%	4
	SFBs Total	2,015	1,178	58%	1,851
42	Others	40	5	13%	49
	Grand Total	4,88,045	3,98,412	82%	28,04,124

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 31.03.2026 is at 99,754 enrollments against target of 1,32,392 i.e., an achievement of 75.34% of targets.

Bank wise achievement under the campaign is as under

Name of the Bank	Target	No. of APY Accounts enrolled	% of Target Achievement
Bandhan Bank Ltd.	390	1,341	344%
The South Indian Bank Ltd.	611	1,026	168%
Karnataka Bank Ltd.	351	490	140%
UCO Bank	1107	1,491	135%
IDFC First Bank	234	303	129%
Indian Overseas Bank	3024	3,572	118%
AU Small Finance Bank Ltd.	252	286	113%
HDFC Bank Ltd.	7434	8,258	111%
Axis Bank Ltd.	2862	3,060	107%
Canara Bank	9828	10,163	103%
Union Bank of India	18225	17,061	94%
Telangana Grameena Bank	25002	21,210	85%
Central Bank of India	2592	1,996	77%
State Bank of India	32778	22,149	68%
IDBI Bank Ltd.	918	450	49%
Bank of Baroda	4536	2,127	47%
Tamilnad Mercantile Bank	156	73	47%
DCB Bank Ltd.	481	218	45%
City Union Bank Ltd.	507	214	42%
Kotak Mahindra Bank	1222	511	42%
The Karur Vysya Bank Ltd.	832	333	40%
Indian Bank	4347	1,590	37%
Bank of Maharashtra	1782	419	24%
Punjab National Bank	3753	814	22%
Punjab and Sind Bank	243	51	21%
The Federal Bank Ltd.	481	80	17%
ICICI Bank Ltd.	2880	313	11%
The Catholic Syrian Bank Ltd.	299	26	9%
Indusind Bank Ltd.	260	16	6%
Yes Bank Ltd.	260	15	6%
Bank of India	2241	88	4%
Dhanlaxmi Bank Ltd.	104	4	4%
RBL Bank Ltd.	39	1	3%
TGCAB	282	4	1%
Others	2,079	1	0%
TOTAL	1,32,392	99,754	75.34%

f. Financial Literacy Initiatives

Financial Literacy Centres (FLCs) – Position as on 31.03.2026

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	No. of Active FLCs
State Bank of India (AVA)	12	6
Telangana Grameena Bank	11	8
Union Bank of India	9	8
Canara Bank	2	2
Dist Co-op Banks	37	37
Total	71	61

Camps Conducted by FLCs of Commercial Banks

Quarter Ended	Special Camps		Specific Camps	
	Target	Conducted	Target	Conducted
June-2025	198	239	495	562
Sept-2025	204	251	510	536
Dec-2025	204	256	510	674
Mar-2026	204	302	510	600

Camps Conducted by FLCs of DCCBs

Quarter Ended	Special Camps		Specific Camps	
	Target	Conducted	Target	Conducted
June-2025	222	528	555	601
Sept-2025	222	658	555	703
Dec-2025	222	485	555	515
Mar-2026	222	327	555	474

The brief performance of the FLCs during the quarter ended Mar 2026 is as under:

- 71 FLCs are functioning in the state.
- During the Quarter, 629 special camps and 1074 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
- 1918 Rural branches in the State have conducted 6648 camps during the quarter against a target of 5754.
- 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 06.05.2026 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, Kothagudem, 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 March 2026 were held on 06.05.2026, to review the credit flow to Agriculture, MSME and other priority sectors. Highlights of the performance reviewed in the Sub-Committee meetings are furnished hereunder.

Banking at a Glance / Priority Sector lending as on 31.03.2026

(Rs. In Crore)

S.No	Particulars	Outstandings as on		
		31.03.2025	31.12.2025	31.03.2026
1	Total Deposits	840429.93	901502.57	943424.95
2	Total Advances	1081360.57	1192710.83	1233857.88
3	Credit Deposits Ratio (%)	128.67	132.30	130.78
4	Total Priority Sector Advances	330409.73	391264.11	409361.79
	Of which			
A	Agriculture advances	153675.67	177606.15	187464.50
i.	Of which: Small & marginal farmers	92772.08	116952.48	123073.31
B	Non-farm Sector / MSMEs	137322.81	158417.69	166437.70
i.	Of which: Micro enterprises	61182.93	72742.12	78432.58
ii.	Small Enterprises	41555.54	48824.84	49987.21
iii.	Medium Enterprises	34248.47	36850.72	38017.91
C	Export Credit	79.96	63.89	41.56
D	Others' under Priority Sector Advances	39331.30	55176.38	55418.02
	Of which			
i.	Educational Loans	2858.04	3249.32	3201.28
ii.	Housing Loans	30182.00	46595.31	47025.66
iii.	Social Infrastructure	1546.53	995.00	1028.41
iv.	Renewable Energy	366.98	469.89	565.70
v.	Others	4377.75	3866.86	3596.97
5	Out of Priority Sector Adv- Finance to:			
i.	Advances Weaker Sections	127560.64	143253.83	149444.47
ii.	Advances to Women *	195908.12	227954.31	240011.37
iii.	Advances to SC/ST	32345.73	38787.98	40778.51
iv.	Advances to Minorities*	18836.96	20958.44	21986.64
v.	SHGs*	39072.62	50025.76	51503.56

*Total figures including non-priority.

Performance of Banks up to the quarter ended March 2026

- Total deposits of the Banks in the State are at Rs. 943,425 crores and advances are at Rs. 12,33,858 crores.
- Banks in the State have registered a CD Ratio of 130.78% as against 132.30% as on 31.12.2025.

Achievement of Annual Credit Plan 2025-26 Priority Sector lending: Position as on 31.03.2026

(Rs. in crore)

S.No	Particulars	FY 2024-25 (01.04.24 to 31.03.25)			FY 2025-26 (01.04.25 to 31.03.26)		
		Target	Achievement	% of achievement	Target	Achievement	% of achievement
1	Short Term Production Loans						
	Kharif	54480	44438	81.57	53696	39940	74.38
	Rabi	36315	28666.74	78.94	35804	35546	99.27
	Total	90795	73104.74	80.52	89500	75486	84.34
2	Agri. Term Loans	32859	32942.83	100.26	52394	53623	102.35
3	Agri. Infrastructure	6045	2152.51	35.61	7251	2352	32.43
4	Agri. Ancillary activities	22354	29145.64	130.38	16152	36940	228.70
5	Total Agriculture (PS)	152052	137345.72	90.33	165297	168401	101.88
6	Micro, Small & Medium Enterprises	129638	121343.36	93.60	203565	157268	77.26
7	Other priority Sector	16777	8762.65	52.23	19343	11480	59.34
	Of which						
A	Education Loans	2707	580.05	21.43	2486	547	22.01
B	Housing Loans	10769	3432.60	31.87	10493	6003	57.20
C	Others	3302	4750	143.85	6364	4930	77.46
8	Total Priority Sector Advances	298467	267451.76	89.61	388206	337149	86.85
9	Non-Priority Sector	353227	484922.84	137.28	472246	604784	128.07
	Total Credit Plan	651694	752374.60	115.45	860452	941933	109.46

Performance of Banks as at the end of March 2026:

- Banks together disbursed Priority Sector loans of Rs. 3,37,149 Crs and achieved 86.85% of ACP target.
- Under Short Term Production loans, Banks disbursed Rs. 75,486 Crs and achieved 84.34% yearly targets.
- An amount of Rs. 1,68,401 Crs were disbursed by Banks to Agriculture sector achieving 101.88 % of ACP target.
- MSME loans totalling to Rs.1,57,268 Crs were disbursed by banks achieving 77.26% of Annual target.
- An amount of Rs.11,480 Crs was disbursed by Banks as 'Other priority sector advances' achieving 59.34% of Annual target.
- Education loans amounting to Rs. 547 Crs were disbursed by banks achieving 22.01% of Annual target.
- Housing loans amounting to Rs. 6,003 Crs were disbursed by banks achieving 57.20% of target.
- Banks together have disbursed Priority & Non-Priority Sector Advances totalling to Rs. 9,41,933 Crs achieving 109.46 % of Annual targets.

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

Total Agriculture: Sector-wise as on 31.03.2026

(Rs. in Crs)

Sector	As on 31.03.2025			As on 31.12.2025			As on 31.03.2026		
	Targets	Achievement	% Achievement	Targets	Achievement	% Achievement	Targets	Achievement	% Achievement
Public Sector Banks	85980	84610	98.41	102380	81956	80.05	102380	108033	105.52%
Private Sector Banks	25731	21616	84.01	19504	19210	98.49	19504	24389	125.05%
Regional Rural Banks	26500	18676	70.47	29434	16419	55.78	29434	21049	71.51%
Cooperative Banks	13540	10297	76.05	12588	7863	62.47	12588	12094	96.08%
Small Finance Banks	12	1434	11953.58	935	1527	163.26	935	2230	238.39%
Foreign Banks	289	712	246.47	456	451	98.97	455	605	132.73%
Total	152052	137346	90.33	165298	127427	77.09	165297	168401	101.88%

Category-wise as on 31.03.2026

Category	As on 31.03.2025			As on 31.12.2025			As on 31.03.2026		
	Targets	Achievement	% Achievement	Targets	Achievement	% Achievement	Targets	Achievement	% Achievement
Crop Loans	90795	73105	80.52	89500	56673	63.32	89500	75486	84.34
Agri Term Loans (Incl. Allied)	32858	32943	100.26	52394	38616	73.70	52394	53623	102.35
Agri. Infrastructure	6045	2152	35.61	7251	1681	23.19	7251	2352	32.43
Agri. Ancillary	22354	29146	130.38	16152	30457	188.56	16152	36940	228.70
Total Term Loans	61257	64241	104.87	75797	70754	93.35	75797	92915	122.58
Grand Total	152052	137345	90.33	165298	127427	77.09	165297	168401	101.88

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 31.03.2026 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	1937618	1776153	12265	3679	29794	6260	16539	4699	1849389	13990	88009
2	TGB	466872	439315	1546	0	995	0	0	909	442765	3465.09	24046
3	TGCAB	263689	252285	718	0	691	65	179	352	254290	1572.94	9399
4	Canara Bank	239858	234420	93	3	1622	9	20	504	236671	2818.83	3187
5	Union Bank of India	226762	196214	3264	699	5612	2	0	1408	207199	2348.79	19363
6	HDFC Bank Ltd	94086	73735	5841	1546	0	308	345	46	81821	13927.51	11631
7	Indian Overseas Bank	29608	27848	0	0	106	1	99	71	28125	268.16	1483
8	Bank of Baroda	28754	26700	502	514	243	0	5	40	28004	282.29	750
9	Indian Bank	27589	24668	8	0	305	0	0	39	25020	231.43	2569
10	Central Bank of India	19512	17970	2	1	130	5	6	141	18255	147.14	1251
11	Punjab National Bank	17978	16706	0	0	69	7	0	56	16838	283.71	1140
12	UCO Bank	8124	7177	0	0	301	0	0	14	7492	74.9	632
13	Bank of India	4884	4844	0	0	2	0	0	12	4858	51.98	26
14	Bank of Maharashtra	3620	3313	0	0	37	0	0	2	3352	60.58	268
15	Punjab & Sind Bank	36	28	0	0	2	0	2	0	32	1.21	4
	Total	3368990	3101376	24239	6442	39909	6657	17195	8293	3204111	39524.56	163758

(Source: pmjdy.gov.in/fiplan)

13 Commercial Banks, RRBs & Co-Operative Banks(TSCAB) in Telangana together have sanctioned limits amounting to Rs. 39,524.56 Crore to 32,04,111 farmers upto 31.03.2026, under KCC Saturation Scheme launched by DFS. 1,63,758 applications were rejected due to multiple loans availed and non-availability of land etc., out of these farmers, 8,56,359 are covered under PMJBY and 13,48,590 farmers are covered under PMSBY.

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

Progress on KCC to Dairy farmers as on 31.03.2026: A total number of 16088 applications are received and 16058 applications acknowledged by branches. Banks have sanctioned loans to 5662 beneficiaries & 19 applications are pending for more than 15 days. During FY 2025-26, 336 applications are sanctioned and 1915 are rejected.

S.No	Name of the Bank	Cumulative as on 31.03.2026				During FY 2025-26				
		Received	Accepted	Sanctioned	Rejected	Received	Accepted	Sanctioned	Rejected	Pendency > 15 days
1	State Bank of India	8847	8825	2839	5975	929	929	225	901	11
2	Union Bank of India	3814	3813	1989	1821	254	254	93	778	3
3	TGCAB	1305	1305	166	1139	5	5	0	78	0
4	Canara Bank	637	637	305	327	23	23	8	17	5
5	Bank of Baroda	379	379	120	259	6	6	0	10	0
6	Indian Overseas Bank	342	335	63	272	65	65	10	76	0
7	Central Bank of India	319	319	90	229	6	6	0	13	0
8	Indian Bank	298	298	43	255	5	5	0	8	0
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	16088	16058	5662	10377	1300	1300	336	1915	19

(Source: Jansuraksha portal)

District wise Progress as on 31.03.2026 :

S.No	Name of the Bank	Cumulative as on 31.03.2026				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	582	307	489	489	194	294	1
6	Mahubnagar	836	836	22	814	710	710	0	710	0
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	604	590	385	205	57	57	72	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	16088	16058	5662	10377	1300	1300	336	1915	19

Districts with nil data: Hyderabad, Nalgonda and Rangareddy.

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

Progress on KCC to Fish farmers as on 31.03.2026:

A total number of 10857 applications received and acknowledged by branches. Banks have sanctioned loans to 5864 beneficiaries and 204 applications are pending with banks for morethan 15 days. During FY 2025-26, 1937 applications sanctioned, 1299 applications rejected

S.No	Name of the Bank	Cumulative as on 31.03.2026				During FY 2025-26				Pendency >15 days
		Received	Accepted	Sanctioned	Rejected	Received	Accepted	Sanctioned	Rejected	
1	State Bank of India	6325	6325	3170	3042	1624	1624	737	774	113
2	Union Bank of India	2875	2875	2143	720	1329	1329	1080	237	12
3	Cooperative Bank	507	507	51	418	227	227	51	138	38
4	Central Bank of India	478	478	221	257	0	0	0	0	0
5	Canara Bank	234	234	104	103	47	47	8	12	27
6	Indian Bank	195	195	86	109	140	140	44	96	0
7	Indian Overseas Bank	80	80	47	31	12	12	0	10	2
8	UCO Bank	45	45	13	32	1	1	0	1	0
9	Bank of Baroda	39	39	3	24	21	21	3	6	12
10	Bank of Maharashtra	31	31	14	17	28	28	14	14	0
11	Punjab National Bank	21	21	12	8	2	2	0	1	0
12	IDBI Bank Ltd.	15	15	0	15	8	8	0	8	0
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	10857	10857	5864	4788	3441	3441	1937	1299	204

(Source: Jansuraksha portal)

District wise Progress:

S.No	Name of the Bank	Cumulative as on 31.03.2026				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	620	107	620	620	524	59	37
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	658	659	659	17	642	0
7	YADADRI	671	671	209	462	6	6	6	0	0
8	NIRMAL	497	497	497	0	497	497	497	0	0
9	WANAPARTHY	414	414	95	319	373	373	63	310	0
10	SURYAPET	405	405	252	153	0	0	0	0	0
11	Nizamabad	390	390	185	37	390	390	185	37	167
12	Bhadradi Kothagudem	385	385	95	290	96	96	20	76	0
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	NARAYANPET	154	154	53	101	31	31	10	21	0
19	Mahbubnagar	151	151	27	124	0	0	0	0	0
20	SIDDIPET	144	144	144	0	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	10857	10857	5864	4788	3441	3441	1937	1299	204

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 31.03.2025			As on 31.03.2026		
	Target	Achievement	%	Target	Achievement	%
Public Sector Banks	33562.18	36728.67	109.44	45621.21	56997.99	124.94
Private Sector Banks	17264.88	14195.25	82.22	12093.85	17006.52	140.62
Regional Rural Banks	7500.48	8796.77	117.28	11432.37	12222.09	106.91
Cooperative Banks	2745.27	2974.39	108.35	5587.61	4286.92	76.72
Small Finance Banks	11.00	1220.06	11091.45	928.95	1928.36	207.58
Foreign Banks	174.00	325.84	187.26	133.48	472.78	354.17
Total	61257.81	64240.98	104.87	75797.49	92914.65	122.58

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

- Public sector banks have disbursed Rs. 56,997.99 Crs and achieved 124.94% of Annual Targets.
- Private sector banks have disbursed Rs.17,006.52 Crs and achieved 140.62% of Annual Targets.
- RRBs have disbursed Rs.12,222.09 Crs and achieved 106.91% of Annual Targets.
- Co-operative Banks have disbursed Rs. 4286.92 Crs and achieved 76.72% of Annual Targets.

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

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

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	66.54	31.68%	117.35	3.27	2.79%	91.54	2.64	2.88%
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	54.26	45.19%	52.08	1.18	2.27%	55.21	3.11	5.63%
4	CANARA BANK	325.17	39.52	12.15%	160.66	262.46	163.36%	102.3	1.08	1.06%
5	CENTRAL BANK OF INDIA	135.4	0.84	0.62%	47.68	6.11	12.81%	56.4	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	0.34	0.16%	117.39	63.76	54.31%	145.96	0	0.00%
8	PUNJAB NATIONAL BANK	29.61	3.47	11.72%	15.4	4.39	28.51%	18.16	0	0.00%
9	PUNJAB AND SIND BANK	1.44	0.33	22.92%	1.25	0.15	12.00%	3.31	0	0.00%
10	UNION BANK OF INDIA	1861.15	10889.41	585.09%	904.73	496.32	54.86%	843.64	41.02	4.86%
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	32.65	1.44%	1056.07	10.58	1.00%	987.18	0.27	0.03%
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	35.47	279.07%	16.48	10.87	65.96%
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	0	0.00%	12.57	0	0.00%
17	DCB BANK	55.34	18.66	33.72%	27.53	0	0.00%	31.38	0	0.00%
18	FEDERAL BANK	2.91	0.28	9.62%	1.26	0.66	52.38%	3.54	0.57	16.10%
19	HDFC BANK	484.79	0	0.00%	243.38	0	0.00%	242.21	0	0.00%
20	ICICI BANK	321.51	23.3	7.25%	161.66	3.27	2.02%	121.41	0.35	0.29%
21	IDBI BANK	21.62	0	0.00%	11	0	0.00%	11.06	0	0.00%
22	IDFC FIRST BANK	43.9	47.31	107.77%	23.21	0.03	0.13%	30.24	0.09	0.30%
23	INDUSIND BANK	91.89	0	0.00%	43.95	0	0.00%	45.92	0	0.00%
24	KARNATAKA BANK	18.54	129.63	699.19%	13.08	40.3	308.10%	8.22	0.47	5.72%
25	KARUR VYSYA BANK	19.83	1.94	9.78%	10.88	0.99	9.10%	17.71	0	0.00%
26	KOTAK MAHINDRA BANK	107.95	2.78	2.58%	37.46	0.08	0.21%	38.66	0.07	0.18%
27	RBL BANK	5.16	3.56	68.99%	2.12	0.37	17.45%	1.86	0.53	28.49%
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	115.23	3513.11%	3.2	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	4.28	0.31%	619.09	0	0.00%	565.77	0.57	0.10%
33	TGCAB	843.88	227.26	26.93%	374.5	11.23	3.00%	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	UTKARSH SMALL FIN. BANK	0.00	0.22	0.00	0.00	0.07	0.00	0.00	0.07	0.00
36	AU SMALL FIN.BANK	192.21	0	0.00%	61.06	0	0.00%	64.03	0	0.00%
37	ESAF SMALL FIN. BANK	0.00	4.21	0.00	0.00	0.95	0.00	0.00	0.07	0.00
38	DBS BANK INDIA (E-LVB)	0.00	2.27	0.00	0.00	0.12	0.00	0.00	0	0.00
	GRAND TOTAL	9500	11668.29	122.82%	4500	941.76	20.93%	4250	61.79	1.45%

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 ₹6886.66 crore as on 31.03.2026.

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

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

Progress under Agri Infrastructure Fund in Telangana as on 31.03.2026 given below:

(Amount in Crores)

S.No.	Lending institution	Target	Approved		Disbursed		Total		GAP
		2026	No.	Amt.(Cr.)	No.	Amt.(Cr.)	No.	Amt.(Cr.)	
1	STATE BANK OF INDIA	1296	95	220.15	1171	1372.91	1266	1593.06	297.06
2	Union Bank of India	1296	44	117.23	628	1015.19	672	1132.42	-163.58
3	Canara Bank	480	1	0.04	221	417.21	222	417.25	-62.75
4	Punjab National Bank	183	13	56.20	85	306.38	98	362.58	179.58
5	HDFC Bank	483	40	47.59	231	304.38	271	351.97	-131.03
6	Kotak Mahindra Bank	182	9	81.57	49	158.76	58	240.32	58.32
7	YES BANK LTD	225			4	153.80	4	153.80	-71.20
8	Indian Bank	146	2	0.36	86	116.93	88	117.29	-28.71
9	Bank Of Baroda	39	7	7.42	58	60.66	65	68.08	29.08
10	Bank of Maharashtra	75			21	53.40	21	53.40	-21.60
11	Bank Of India	26	1	0.20	208	51.74	209	51.94	25.94
12	Karnataka Bank	50			24	44.74	24	44.74	-5.26
13	UCO Bank	32	11	13.60	12	29.31	23	42.91	10.91
14	Central Bank Of India	48	4	6.50	29	32.83	33	39.33	-8.67
15	IDBI BANK LTD	40			19	34.94	19	34.94	-5.06
16	Karur Vysya Bank	29			24	24.50	24	24.50	-4.50
17	Tamilnad Mercantile Bank Ltd	3			3	23.37	3	23.37	20.37
18	Axis Bank	12			9	14.20	9	14.20	2.20
19	Indian Overseas Bank	11	1	0.18	20	13.77	21	13.95	2.95
20	ICICI Bank	12			9	10.82	9	10.82	-1.18
21	AU Small Finance Bank Limited	10			1	6.75	1	6.75	-3.25
22	IndusInd Bank				1	4.00	1	4.00	4.00
23	The Federal Bank Ltd				1	2.00	1	2.00	2.00
24	NABKISAN Finance Ltd	2	4	0.34	6	0.55	10	0.89	-1.12
25	RBL Bank Ltd.				1	0.05	1	0.05	0.05
26	SCB & NBFC	4680	232	551.38	2921	4253.19	3153	4804.58	124.58
27	Telangana Grameen Bank(RRB)	60	37	3.93	687	74.63	724	78.56	18.56
28	The Cosmos Cooperative Bank Ltd				5	22.80	5	22.80	22.80
29	DCCB & TSCAB	260	25	10.64	450	241.51	475	251.79	-8.21
	Grand Total	5000	294	565.96	4063	4592.13	4357	5157.72	157.72

(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.

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 31.03.2026:

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	149	489	0	0	489	22	6	508	536
2	STATE BANK OF INDIA	600	248	795	40	3	838	27	1	455	483
3	UNION BANK OF INDIA	353	180	412	99	41	552	33	8	205	246
4	TGCAB	296	28	60	4	108	172	2	0	14	16
5	CANARA BANK	150	54	87	1	1	89	21	2	39	62
6	HDFC BANK	147	31	27	3	0	30	1	0	57	58
7	ICICI BANK	114	0	3	0	0	3	0	0	0	0
8	BANDHAN BANK	97	0	0	0	0	0	0	0	0	0
9	INDIAN BANK	65	30	13	0	0	13	8	0	12	20
10	BANK OF BARODA	61	25	20	2	11	33	3	2	61	66
11	AXIS BANK	49	0	0	0	2	2	0	0	0	0
12	INDIAN OVERSEAS BANK	49	4	26	1	3	30	0	0	5	5
13	PUNJAB NATIONAL BANK	45	12	14	2	1	17	3	1	12	16
14	INDUSIND BANK	41	0	0	0	3	3	0	0	0	0
15	KOTAK MAHINDRA BANK	37	1	1	2	19	22	0	0	0	0
16	BANK OF MAHARASHTRA	35	8	9	0	1	10	1	0	3	4
17	CENTRAL BANK OF INDIA	33	15	49	2	0	51	3	1	55	59
18	BANK OF INDIA	24	4	4	0	1	5	1	0	0	1
19	KARUR VYSYA BANK	24	3	1	0	8	9	0	0	0	0
20	DCB BANK	18	0	0	0	1	1	0	0	0	0
21	IDBI BANK	18	1	2	3	0	5	0	0	0	0
22	CITY UNION BANK	17	0	0	0	0	0	0	0	0	0
23	IDFC FIRST BANK	16	0	0	0	0	0	0	0	0	0
24	UCO BANK	16	16	3	0	0	3	1	2	5	8
25	FEDERAL BANK	10	0	0	0	0	0	0	0	0	0
26	YES BANK	9	0	0	0	0	0	0	0	0	0
27	KBS LOCAL AREA BANK	8	0	0	0	0	0	0	0	0	0
28	CSB BANK LIMITED	7	0	0	0	0	0	0	0	0	0
29	SOUTH INDIAN BANK	7	0	0	0	0	0	0	0	0	0
30	KARNATAKA BANK	5	1	0	3	0	3	0	0	0	0
31	RBL BANK	4	0	0	0	0	0	0	0	0	0
32	DHANLAXMI BANK	2	0	0	0	0	0	0	0	0	0
33	TAMILNAD MERCANTILE BANK	2	0	0	2	1	3	0	0	0	0
34	PUNJAB AND SIND BANK	1	0	0	0	0	0	0	0	0	0
35	Others	0	0	3	1	30	34	0	0	2	2
Grand Total		3000	810	2018	165	234	2417	126	23	1433	1582

(Source :TGFPs)

iv) Pledge Finance against Warehouse Receipts:

During the FY 2025-26, banks in the state have extended credit to 294 beneficiaries amounting to Rs. 68.57 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	KARUR VYSYA BANK	191	32.82	202	34.46	12	1.86
2	IDBI BANK	6	19.14	0	0.00	0	0.00
3	INDIAN OVERSEAS BANK	86	17.70	2	0.25	0	0.00
4	ICICI BANK	25	11.05	34	14.86	0	0.00
5	PUNJAB NATIONAL BANK	28	5.02	56	19.00	35	6.79
6	UCO BANK	15	4.25	0	0.00	0	0.00
7	CITY UNION BANK	5	1.37	0	0.00	0	0.00
8	CENTRAL BANK OF INDIA	5	0.52	0	0.00	0	0.00
Grand Total		361	91.87	294	68.57	47	8.65

The Warehousing Development and Regulatory Authority (WDRA) was set up by Gol 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. 864.78 Crores to 90793 groups. Performance of Banks in respect of JLGs Bank linkage is as under as 31.03.2026:

S.No	Name of the Bank	Outstanding		Disbursement	
		No.	Amt. in Crs	No.	Amt. in Crs
1	AU SMALL FIN.BANK	84106	722.22	33371	517.59
2	AXIS BANK	56344	173.11	37702	166.23
3	UTKARSH SMALL FIN. BANK	47920	117.85	13314	68.98
4	ESAF SMALL FIN. BANK	2818	78.21	810	29.67
5	RBL BANK	5361	71.84	284	6.54
6	KOTAK MAHINDRA BANK	2708	40.71	1983	44.62
7	YES BANK	2546	38.09	499	11.65
8	DCB BANK	17249	35.58	1135	6.34
9	IDFC FIRST BANK	10100	33.31	1394	10.05
10	TGCAB	3499	31.83	5	0.1
11	TELANGANA GRAMEENA BANK	956	12.5	53	1.65
12	STATE BANK OF INDIA	216	2.48	27	0.13
13	HDFC BANK	255	1.18	204	0.96
14	CANARA BANK	26	0.48	6	0.1
15	BANK OF INDIA	5	0.37	0	0
16	PUNJAB NATIONAL BANK	14	0.3	0	0
17	INDIAN BANK	12	0.24	1	0.1
18	BANK OF BARODA	5	0.22	1	0
19	INDIAN OVERSEAS BANK	45	0.18	2	0.02
20	UNION BANK OF INDIA	11	0.17	2	0.05
21	CENTRAL BANK OF INDIA	2	0.02	0	0
22	BANK OF MAHARASHTRA	0	0	0	0
	GRAND TOTAL	234198	1360.89	90793	864.78

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

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

MANAGE has reported data on Agri-Clinics and Agri-Business Centre's in Telangana State during the quarter ending March-2026 as under:

Approved Applications	298
Approved Applications amount	31.02
Referred Applications	18
Referred Applications Amount	0.82Cr
Total Applications Submitted to Banks	767
Amount of Applications submitted	7.72Cr
Sanctioned Amount	2.14Cr
Total Subsidy released	1.07

vii) Support to Rural Infrastructure

1. Rural Infrastructure Development Fund - Overall Status

The annual corpus of RIDF during FY 2025-26 (RIDF Tranche XXXI) was ₹35,000 crore. The normative allocation for Telangana for 2025-26 was ₹300 crore and the State Government prioritised Young India Integrated Residential Scholls (YIIRS) and utilized the allocation fully. An amount of ₹313.75 crores sanctioned to GoTG for “Construction of 13 YIIRS covering 12 districts). For the year 2026-27, the normative allocation yet to be received. As on date, RIDF Tranches XXVIII to XXXI are ongoing with a cumulative sanction of ₹3102.70 crore in the State, against which ₹1825.60 has been disbursed. The major RIDF projects under implementation in the State are Oil Palm Area Expansion, Strengthening of School Infrastructure, Renovation / upgradation of Rural Roads etc.

Oil palm area expansion in Telangana State: NABARD has sanctioned a cumulative RIDF loan of ₹311.76 crore under Tranches 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 ₹109.51 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 I**. 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 eNwRA Pledge financing (CGS-NPF) in brief:

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

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.**

So far, 09 RRBs, 03 Cooperative Banks, 12 PSBs, 09 Private Sector Banks and 02 SFBs onboarded the CGS-NPF portal as on 21.08.2025 and 32 banks have active products under e KUN portal 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 disbursed an amount of ₹12,800 crore to Telangana State Civil Supplies Corporation Ltd (TGSCSCL) for procurement of paddy during FY 2025-26.

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

AC&ABC Scheme

The Department of Agriculture & Farmers Welfare (Extension Division), Government of India released the *Compendium of Instructions for Implementation of the Revised AC&ABC Scheme 2025* on 13 May 2025. Following this, the SLBC was requested to popularize the scheme guidelines among member banks to ensure wider awareness and adoption.

To build momentum, NABARD organized one State Level Workshop on 08 August 2025 and subsequently conducted two District Level Workshops during FY 2025–26. These workshops were aimed at sensitizing stakeholders and familiarizing them with the revised AC&ABC scheme provisions.

Banks are expected to actively scout for applications from Agri Startups and Agripreneurs under the scheme, and branches should be encouraged to sanction the maximum number of AC&ABC proposals. Banks are further requested to sensitize branch managers that all proposals must be routed to NABARD through their respective controlling offices, with a copy marked to the concerned DDM.

The decision on continuation of the AC&ABC programme for this Financial Year is currently under process by Ministry. However, all candidates who completed training as on 31.03.2026 remain eligible for credit and subsidy under the programme, as per the provisions of the guidelines.

b) Outstanding & NPAs under Agriculture sector as on 31.03.2026

(Rs. In crores)

S.No.	Particulars	Outstandings		NPAs as on 31.03.2026			NPA %
		No. of A/cs	Amount	No. of A/cs	Amount	% to O/S	As on 31.12.25
1	Short Term Crop Loans	5838412	88760.3	493818	4098.71	4.62%	4.93%
2	Agri. Term Loans	2188528	56677.81	141868	1482.21	2.62%	3.59%
3	Agri. Infrastructure	10353	2570.07	803	155.15	6.04%	7.02%
4	Agri. Ancillary Activities	322717	39456.32	14476	3092.02	7.84%	7.82%
	Grand Total	8360010	187464.5	650965	8828.09	4.71%	5.23%

NPAs in Agriculture segment as on 31.03.2026

- ✦ **4.62%** of outstanding short term crop loans are in NPA category.
- ✦ 2.62% of Agriculture Term Loan, 6.04 % of Agri. Infrastructure, 7.84% of Agri. Ancillary Activities are in NPA category.
- ✦ Total NPAs under agriculture advances at **4.71%** as on 31.03.2026 have decreased from 5.23% as of 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 31.03.2026:

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	459	21.16	49	6.09
3	State Bank of India	15	2.34	4	0.41
4	Bank of Baroda	5	0.21	5	0.20
	Total	1173	46.13	191	8.88

C. Flow of Credit to MSMEs

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

(Rs. in Crores)

Particulars	As on 31.03.2025			As on 31.03.2026		
	Target for FY 2024-25	Achievement	% of Achievement	Target for FY 2025-26	Achievement	% of Achievement
Micro Enterprises	54699	45765	84%	49835	56150	113%
Small Enterprises	37606	39002	104%	76097	49188	65%
Total SME	92305	84768	92%	125932	105338	84%
Medium Enterprises (ME)	37333	36576	98%	77633	51930	67%
Total MSME advances	129638	121343	94%	203565	157268	77%

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

(Rs. in Crores)

Particulars	O/s as on 31.03.2025		O/s as on 31.12.2025		O/s as on 31.03.2026	
	A/c.	Amt.	A/c.	Amt.	A/c.	Amt.
Micro Enterprises	929881	61183	911579	72742	916493	78433
Small Enterprises	51354	41555	49355	48825	49207	49987
Total MSE	981235	102738	960934	121567	965700	128420
% of Micro Enterprises to total MSE	94.77%	59.55%	94.86%	59.84%	94.90%	61.08%
% of Small enterprises to total MSE	5.23%	40.45%	5.14%	40.16%	5.10%	38.92%
Medium Enterprises (ME)	16856	34584	23232	36851	26563	38018
% of ME to total MSME advances	1.69%	25.18%	2.36%	23.26%	2.68%	22.84%
Total MSME advances	998091	137323	984166	158418	992263	166438

Performance under MSME in FY 2025-26 as on 31.03.2026

- Outstanding Advances to MSEs stood at Rs. 128,420 Crs.
- Outstanding Advances to MEs stood at Rs. 38,018 Crs.
- Outstanding Advances under MSME segment stood at Rs.166,438 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 06.05.2026. The status is as under:

Norm Description	Norm %	Actual %		No. of banks achieved		Banks not achieved for the quarter December 2025
		Dec-25	Mar-26	Dec-25	Mar-26	
Banks are advised to achieve a 20 percent year-on-year growth in credit to micro & small enterprises March 2025 to March 2026)	20	22.98%	25.00%	24	25	SOUTH INDIAN BANK, CENTRAL BANK OF INDIA, AXIS BANK, TAMILNAD MERCANTILE BANK, INDIAN OVERSEAS BANK, YES BANK, SHIVALIK SMALL FINANCE BANK, BANK OF BARODA, BANK OF INDIA, BANK OF MAHARASHTRA, DCB BANK, UNION BANK OF INDIA, A P S F C, CANARA BANK, UCO BANK, AU SMALL FIN.BANK, DHANLAXMI BANK, J & K BANK, KBS LOCAL AREA BANK and STATE BANK OF INDIA,
10 percent annual growth in the number of micro enterprise accounts	10	1.48%	-1.44%	22	21	TGCAB, CENTRAL BANK OF INDIA, PUNJAB AND SIND BANK, EQUITAS SMALL FIN. BANK, KARNATAKA BANK, TAMILNAD MERCANTILE BANK, PUNJAB NATIONAL BANK, BANK OF BARODA, AXIS BANK, DCB BANK, IDBI BANK, BANK OF INDIA, CANARA BANK, INDUSIND BANK, UNION BANK OF INDIA, BANK OF MAHARASHTRA, KBS LOCAL AREA BANK, UCO BANK, J & K BANK, CSB BANK LIMITED, STATE BANK OF INDIA, AU SMALL FIN.BANK, INDIAN OVERSEAS BANK and FEDERAL BANK
60 percent of MSE advances should go to the micro enterprises. Allocation of 60% of the MSE advances to the micro enterprises is to be achieved in stages	60	59.84%	61.08%	25	26	PUNJAB AND SIND BANK, FEDERAL BANK, HDFC BANK, AXIS BANK, YES BANK, ICICI BANK, CITY UNION BANK, PUNJAB NATIONAL BANK, BANK OF MAHARASHTRA, KARUR VYSYA BANK, RBL BANK, CSB BANK LIMITED, DBS BANK INDIA (E-LVB), KOTAK MAHINDRA BANK, UCO BANK, DHANLAXMI BANK, SOUTH INDIAN BANK, KARNATAKA BANK, A P S F C

iv) NPAs in MSME segment as on 31.03.2026

(Rs. In Crs)

Particulars	March-2025			December -25			March-2026		
	Outstanding	NPA		Outstanding	NPA		Outstanding	NPA	
		Amount	% of NPA		Amount	% NPA		Amount	% NPA
MICRO ENTERPRISES	61183	2605	4.26%	72742	2890	3.97%	78433	2874	3.66%
SMALL ENTERPRISES	41556	2109	5.07%	48825	1848	3.78%	49987	1852	3.70%
TOTAL MSE	102738	4714	4.59%	121567	4738	3.90%	128420	4725	3.68%
MEDIUM ENTERPRISES	34584	1470	4.25%	36851	1067	2.90%	38018	1081	2.84%
TOTAL MSME	137323	6184	4.50%	158418	5805	3.66%	166438	5806	3.49%

- NPAs under MSE segment advances constitute 3.68% of outstandings
- NPAs under Medium enterprises constitute 2.84% of outstandings
- NPAs under total MSME segment constitute 3.49% of total outstandings

v) CGTMSE - COVERAGE:

Upto the Q4 in FY 2025-26, 91059 proposals with an amount of Rs. 18,800.50 crores have been approved under CGTMSE in Telangana state and the details are hereunder:

SNo.	Bank Name	No	Approved Amt (in Rs. Crs)
1	STATE BANK OF INDIA	11466	4993.72
2	UNION BANK OF INDIA	16922	1687.06
3	HDFC BANK LIMITED	2437	1480.47
4	ICICI BANK	771	1199.00
5	BANK OF BARODA	4407	512.75
6	CANARA BANK	774	412.08
7	PUNJAB NATIONAL BANK	944	314.81
8	AXIS BANK LIMITED	154	222.44

9	TELANGANA GRAMIN BANK	4838	178.08
10	SIDBI	51	172.92
11	INDUSIND BANK	8424	166.43
12	BANK OF INDIA	831	159.80
13	INDIAN BANK	929	143.99
14	KOTAK MAHINDRA BANK	145	117.86
15	UCO BANK	193	108.91
16	IDBI BANK LTD	365	106.03
17	INDIAN OVERSEAS BANK	356	105.39
18	YES BANK LTD	66	82.17
19	CENTRAL BANK OF INDIA	758	63.35
20	Others	36228	6573.24
	Total	91059	18800.50

District Wise Report of TELANGANA (Guarantee Approved)

(Rs. in Crores)

S.No.	District Name	Upto Q4 During FY 2025-26		Cumulative as on 31.03.2026	
		No	Approved Amt	No.	Approved Amt
1	HYDERABAD	37942	10595.87	146305	26687.15
2	RANGA REDDY	4648	1284.56	40153	4820.54
3	NALGONDA	4695	583.55	24942	1556.97
4	KARIMNAGAR	4730	641.80	19948	1451.36
5	HANUMAKONDA	3017	463.68	16981	1424.33
6	MEDAK	4144	562.34	16130	1315.08
7	MEDCHAL MALKAJGIRI	1549	447.20	6246	1289.59
8	NIZAMABAD	3609	584.02	15686	1261.40
9	KHAMMAM	4111	474.15	18034	1214.97
10	ADILABAD	2610	284.11	14387	966.38
11	MAHABUBNAGAR	996	228.00	15121	797.38
12	SANGAREDDY	1093	236.00	5070	663.84
13	WARANGAL	1535	258.00	4625	569.86
14	MAHABUBABAD	3080	340.41	8418	559.64
15	KAMAREDDY	1186	185.64	3958	424.87
16	SIDDIPET	1158	162.44	4560	404.74
17	SURYAPET	1179	150.51	4291	368.15
18	JAGITIAL	1040	167.99	3356	367.99
19	BHADRADRI KOTHAGUDEM	1395	140.75	4896	312.76
20	NIRMAL	972	128.82	3040	298.75
21	PEDDAPALLI	825	127.14	2469	287.59
22	MANCHERIAL	1032	102.40	2666	237.65
23	YADADRI BHUVANAGIRI	371	72.07	2271	206.08
24	JANGOAN	568	79.71	1904	168.38
25	VIKARABAD	654	86.61	2155	160.50
26	NAGARKURNOOL	499	74.05	1397	156.59
27	JAYASHANKAR BHUPALAPALLY	459	75.74	1507	132.64
28	WANAPARTHY	420	56.64	1369	124.70
29	JOGULAMBA GADWAL	564	55.64	2004	124.36
30	RAJANNA SIRCILLA	412	50.63	1557	124.22
31	KUMURAM BHEEM ASIFABAD	446	65.19	1417	113.76
32	NARAYANPET	61	17.82	61	17.82
33	MULUGU	59	17.02	59	17.02
	Total	91059	18800.50	396983	48627.04

vi) Review of Bank Linkage in MSME Clusters- Credit flow in MSME Clusters as on 31.03.2026:

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 of Telangana state.

As on 31.03.2026, the progress reported by Banks is hereunder:

Total No. of Units	Loan Sanctioned/ Credit Linked		Outstanding	
	No.	Amount	No.	Amount
50289	30044	15772.09	27797	12497.58

As per the linkage data submitted by Banks as on 31.03.2026, total Credit Linkage % in identified MSME Clusters is 59.74%. Details of linkage given in 'Annexure-H'.

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 31.03.2026 is as under:

PMSVANidhi Scheme TRANCHE-1 Progress:

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	385136	6935	1.80	372963	5238	96.84	371818	1145	96.54
2	Private Sector Banks	5951	829	13.93	3265	1857	54.86	3004	261	50.48
3	RRBs	46421	2540	5.47	41934	1947	90.33	41419	515	89.22
4	Coop Banks/DCCBs	8124	6	0.07	5606	2512	69.01	5573	33	68.60
5	Streenidhi	26069	85	0.33	23950	2034	91.87	23950	0	91.87
6	Not marked to any	47	0	0.00	0	47	0.00	0	0	0.00
	GRAND TOTAL	471748	10395	2.20	447718	13635	94.91	445764	1954	94.49

- Total street vendors of 471,748 are identified by the MA&UD in Telangana State. Banks together sanctioned loans to 447,718 street vendors and disbursed loan to 445,764 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 194,366 street vendors (43.41% of total sanctions) and disbursed 193,860 (43.48% of total disbursals) followed by UBI with 106,918 (23.88%) sanctions and 106,650 (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	200952	3163	1.57	194366	3423	96.72	193860	506	96.47
2	Union Bank of India	109565	1792	1.64	106918	855	97.58	106650	268	97.34
3	Telangana Grameena Bank	44833	2537	5.66	41589	707	92.76	41074	515	91.62
4	Streenidhi	26069	85	0.33	23950	2034	91.87	23950	0	91.87
5	Canara Bank	21770	710	3.26	20774	286	95.42	20746	28	95.30
6	Indian Bank	16478	248	1.51	16109	121	97.76	16027	82	97.26
7	Bank of Baroda	12476	388	3.11	11896	192	95.35	11868	28	95.13
8	Indian Overseas Bank	6037	122	2.02	5878	37	97.37	5833	45	96.62

9	Bank of India	6017	14	0.23	5777	226	96.01	5768	9	95.86
10	Central Bank of India	4999	271	5.42	4678	50	93.58	4594	84	91.90
11	Punjab National Bank	3534	148	4.19	3354	32	94.91	3327	27	94.14
12	TSCAB	4114	3	0.07	3101	1010	75.38	3083	18	74.94
13	UCO Bank	1862	56	3.01	1799	7	96.62	1788	11	96.03
14	HDFC Bank	1463	91	6.22	1333	39	91.11	1315	18	89.88
15	Other Banks	11579	767	6.62	6196	4616	53.51	5881	315	50.79
	GRAND TOTAL	471748	10395	2.20	447718	13635	94.91	445764	1954	94.49

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	220560	8767	3.97	204528	7265	92.73	203083	1445	92.08
2	Private Sector Banks	601	74	12.31	412	115	68.55	356	56	59.23
3	RRBs	18387	3261	17.74	14474	652	78.72	14160	314	77.01
4	Coop Banks/DCCBs	2147	13	0.61	1495	639	69.63	1448	47	67.44
5	Streenidhi	23091	248	1.07	16890	5953	73.15	16889	1	73.14
6	Not marked to any	0	0	0.00	0	0	0.00	0	0	0.00
	GRAND TOTAL	264786	12363	4.67	237799	14624	89.81	235936	1863	89.10

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	123552	4102	3.32	114037	5413	92.30	113559	478	91.91
2	Union Bank of India	58582	2425	4.14	55397	760	94.56	54949	448	93.80
3	Streenidhi	23091	248	1.07	16890	5953	73.15	16889	1	73.14
4	Telangana Grameena Bank	18164	3261	17.95	14364	539	79.08	14050	314	77.35
5	Canara Bank	12579	1021	8.12	11352	206	90.25	11338	14	90.13
6	Indian Bank	9502	541	5.69	8586	375	90.36	8399	187	88.39
7	Bank of Baroda	4404	266	6.04	4065	73	92.30	3985	80	90.49
8	Indian Overseas Bank	3503	278	7.94	3195	30	91.21	3079	116	87.90
9	Bank of India	3019	10	0.33	2734	275	90.56	2722	12	90.16
10	Central Bank of India	2391	31	1.30	2274	86	95.11	2229	45	93.22
11	Punjab National Bank	1515	62	4.09	1424	29	93.99	1405	19	92.74
12	TSCAB	1403	12	0.86	1087	304	77.48	1068	19	76.12
13	UCO Bank	910	13	1.43	890	7	97.80	885	5	97.25
14	Bank of Maharashtra	564	18	3.19	535	11	94.86	494	41	87.59
15	Other Banks	1607	75	4.67	969	563	58.10	885	84	9.49
	GRAND TOTAL	264786	12363	4.67	237799	14624	89.81	235936	1863	89.10

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	99338	9714	9.78	82813	6811	83.36	80968	1845	81.51
2	Private Sector Banks	126	25	19.84	83	18	65.87	70	13	55.56
3	RRBs	6235	469	7.52	5739	27	92.04	5532	207	88.72
4	Coop Banks/DCCBs	727	8	1.10	532	187	73.18	475	57	65.34
5	Streenidhi	15173	492	3.24	1718	12963	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	121599	10708	8.81	90885	20006	74.74	88669	2216	72.92

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	57083	4869	8.53	47081	5133	82.48	46107	974	80.77
2	Union Bank of India	25008	3007	12.02	21218	783	84.84	20708	510	82.81
3	Telangana Grameena Bank	6226	469	7.53	5737	20	92.15	5530	207	88.82
4	Canara Bank	6881	1148	16.68	5416	317	78.71	5387	29	78.29
5	Indian Bank	3663	236	6.44	3326	101	90.80	3271	55	89.30
6	Streenidhi	15173	492	3.24	1718	12963	11.32	1624	94	10.70
7	Indian Overseas Bank	1677	72	4.29	1568	37	93.50	1488	80	88.73
8	Bank of India	1605	4	0.25	1276	325	79.50	1260	16	78.50
9	Bank of Baroda	1199	225	18.77	932	42	77.73	913	19	76.15
10	Central Bank of India	996	74	7.43	889	33	89.26	773	116	77.61
11	UCO Bank	490	8	1.63	477	5	97.35	474	3	96.73
12	Punjab National Bank	561	61	10.87	476	24	84.85	459	17	81.82
13	TSCAB	518	8	1.54	426	84	82.24	386	40	74.52
14	Bank of Maharashtra	168	9	5.36	148	11	88.10	124	24	73.81
15	Other Banks	351	26	7.41	197	128	56.13	165	32	47.01
	GRAND TOTAL	121599	10708	8.81	90885	20006	74.74	88669	2216	72.92

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	%
31.03.2026	518645	40897.90	355138	19838.58	241064	19820.97	31433	650.81	1.59%

Banks performance in NRLM (SHG):

- A total of 5,18,645 NRLM groups with outstanding loans of Rs.40,897.90 crores are in the books of the banks as on 31.03.2026.
- During the FY 2025-26, Banks have disbursed Rs. 19,820.97 Crs to 2,41,064 groups
- NPAs are at Rs.650.81 Crs i.e.,1.59% 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	%
31.03.2026	133566	10605.66	37462	5001.35	39101	5225.46	9090	203.50	1.92

Banks performance during the Financial Year 2025-26:

- A total of 133,566 groups with outstanding loans of Rs.10605.66 crores are in the books of banks.
- Banks have disbursed Rs. 5225.46 Crs to 39101 groups
- NPAs at Rs.203.50 Crs constitute 1.92% of outstandings.

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

iii) Credit Flow under MUDRA Scheme

iv)	Shishu		Kishore		Tarun		Tarun Plus		Total		Target	
As on	A/Cs	Amt	A/Cs	Amt	A/Cs	Amt	A/Cs	Amt	A/Cs	Amt	Amt	%Ach
31.03.2025	615587	2264	344596	5139	61757	5192	7281	877	1029221	13472	13836	97.37%
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%
31.03.2026	435556	1861	485468	6837	75662	6402	9290	1462	1005976	16563	14185	116.77%

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

Sector	Shishu		Kishore		Tarun		Tarun Plus		Total		Target	
	A/Cs	Amt	A/Cs	Amt	A/Cs	Amt	A/Cs	Amt	A/Cs	Amt	Amt	%Ach
Public	61859	177	81423	1944	37384	3574	4082	636	184748	6331	6244	101.39
Private	82211	351	172044	2258	15557	1172	693	99	270505	3880	4861	79.82
RRBs	115815	534	3563	97	8088	736	4475	721	131941	2088	1800	115.99
SFBs	34851	160	75280	454	344	25	0	0	110475	639	510	125.27
NBFCs	140820	639	153158	2085	14289	895	40	5	308307	3625	770	471.01
Total	435556	1861	485468	6837	75662	6402	9290	1462	1005976	16563	14185	116.77

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 > Rs 5 lakh upto Rs 10 Lakh)		(Loans > 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	226317	950.01	353710	5423.20	61692	5245.56	6876	1068.17	648595	12686.94
2	SC	47925	205.35	15679	185.06	2071	169.66	421	70.96	66096	631.03
3	ST	20074	87.05	7647	126.78	2046	168.11	430	71.12	30197	453.05
4	OBC	141240	619.02	108432	1102.38	9853	819.14	1563	251.66	261088	2792.21
5	Total	435556	1861.44	485468	6837.42	75662	6402.47	9290	1461.90	1005976	16563.23
	Out of Above										
6	Women Entrepreneurs	218223	900.14	177290	1740.80	7459	568.17	209	26.91	403181	3236.02
7	New Entrepreneurs / Accounts	123569	455.78	102686	1962.00	31397	2990.30	2553	367.09	260205	5775.17
8	Minority	14667	49.67	11248	176.15	2425	197.24	152	23.56	28492	446.62
9	PMJDY OD Account	229	0.56	0	0.00	0	0.00	0	0.00	229	0.56
10	Mudra card	3234	8.15	4509	98.39	507	35.00	96	12.27	8346	153.81
11	NULM	3565	8.82	4602	101.13	608	44.20	105	13.80	8880	167.96
12	NRLM	3324	8.21	7844	198.76	7511	677.99	128	18.39	18807	903.36
13	Other Govt. Sponsored Prog.	2796	11.93	11614	192.45	1498	120.62	8	1.32	15916	326.32
14	Skill Certified	3206	8.30	7198	177.08	1481	109.77	53	6.74	11938	301.90
15	Self Certified	3482	9.12	13604	297.70	3187	243.36	372	51.29	20645	601.47
16	Unskilled	2096	6.73	5526	172.94	4321	379.80	148	21.49	12091	580.96

Banks Performance under PMMY upto 31.03.2026:

- During the FY 2025-26, Banks sanctioned MUDRA loans to 10,05,976 beneficiaries with an outlay of Rs. 16,563.23 Crs
- Rs. 3236 Crs Sanctioned to 403,181 Women Entrepreneurs.
- Rs. 5775 Crs Sanctioned to 260,205 New Entrepreneurs
- Rs. 447 Crs Sanctioned to 28,492 Minority community Entrepreneurs
- Rs. 631 Crs Sanctioned to 66,096 SC Entrepreneurs
- Rs. 453 Crs Sanctioned to 30,197 ST Entrepreneurs

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

Performance and NPAs position in PMMY Scheme as on 31.03.2026

(Rs. In Crs)

MUDRA – SCHEME	Outstandings		Sanction/Disbursements (01.04.25 to 31.03.2026)		NPAs			NPA % as on 31.12.2025
	No. of A/cs	Amount	No. of A/cs	Amount	No.of A/cs	Amount	%	
SHISHU <=50K	683693	1466.73	435556	1861	131370	201.06	13.71	11.63
KISHORE>50k <=5 lacs	569049	5709.14	485468	6837	77581	602.40	10.55	10.81
TARUN >5 lacs <=10 lacs	120645	6272.70	75662	6402	9360	359.28	5.73	6.70
TARUN PLUS >10 lacs <=20 lacs	18594	2125.05	9290	1462	229	22.60	1.06	1.11
Total	1391981	15573.62	1005976	16563	218540	1185.34	7.61	7.95

iv) Credit Flow under PMEGP Scheme:

Agency wise MM/Subsidy claims achievement position: as on 31.03.2026

(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	188	7.50	2068	43	46	43
2	KVIB	884	32.84	9724	845	40.43	9295	96	123	96
3	DIC	884	32.84	9724	1627	63.68	17897	184	194	184
	Total	2210	82.10	24310	2660	111.61	29260	120	136	120

NPAs under PMEGP:

(Rs. in Crores)

Data as on 31.03.2026	Outstanding	NPAs
No.	16349	2632
Amount	1033.49	109.47 (10.59%)

Performance of Banks under PMEGP as on 31.03.2026:

- Outstandings PMEGP loans with Banks at Rs. 1033.49 Crs
- 2660 projects were sanctioned by Banks with a Margin Money involvement of Rs.111.61 crores generating employment to 29260.
- NPAs are at Rs.109.47 Crs constituting 10.59% of outstandings

v) Credit Flow under PM VISWAKARMA Scheme

Under the scheme, a total 57924 applications have been forwarded to Banks, out of which 28968 are sanctioned and 3620 applications are pending for sanction. Bank-wise position of applications as on 31.03.2026, is given hereunder:

S.No	Bank Name	Loan Applications forwarded to Banks	No. of Applications Sanctioned	No. of Applications disbursed	Pending for Sanction	Pending for Disbursement	Rejected
1	STATE BANK OF INDIA	33174	17609	17261	2360	348	13205
2	UNION BANK OF INDIA	8007	4650	4015	354	635	3003
3	Telangana Grameena Bank	6818	2263	1804	56	459	4499
4	CANARA BANK	2691	1349	1195	124	154	1218
5	BANK OF BARODA	1566	825	776	84	49	657

6	INDIAN BANK	1672	768	759	7	9	897
7	INDIAN OVERSEAS BANK	772	465	441	26	24	281
8	CENTRAL BANK OF INDIA	641	238	215	29	23	374
9	PUNJAB NATIONAL BANK	357	187	172	16	15	154
10	BANK OF INDIA	267	145	139	34	6	88
11	BANK OF MAHARASHTRA	177	121	105	9	16	47
12	UCO BANK	217	92	89	13	3	112
13	KOTAK MAHINDRA BANK	155	53	52	35	1	67
14	ICICI BANK LTD	140	46	46	5	0	89
15	KARUR VYSYA BANK	158	40	40	66	0	52
16	HDFC BANK LTD	656	61	38	137	23	458
17	IDBI BANK LTD	105	26	25	7	1	72
18	AXIS BANK	142	13	13	112	0	17
19	KARNATAKA BANK	36	14	4	14	10	8
20	Other Banks	173	3	3	132	0	38
	Grand Total	57924	28968	27192	3620	1776	25336

District-wise Progress as on 31.03.2026:

S.No	District Name	Applications forwarded to Banks	No. of Applications Sanctioned	No. of Applications disbursed	Pending for Sanction	Pending for Disbursement	Rejected
1	NALGONDA	8445	4163	3628	599	535	3683
2	KARIMNAGAR	3997	2118	2035	118	83	1761
3	KAMAREDDY	4269	2226	1986	230	240	1813
4	NIZAMABAD	4048	2050	1951	139	99	1859
5	KHAMMAM	3700	1554	1524	169	30	1977
6	Nirmal	2692	1420	1359	192	61	1080
7	PEDDAPALLI	2279	1327	1291	130	36	822
8	Jagitial	1963	1172	1140	129	32	662
9	BHADRADRI KOTHAGUDEM	2451	1163	1133	49	30	1239
10	SURYAPET	1959	1052	1015	100	37	807
11	SANGAREDDY	1649	1060	987	121	73	468
12	HYDERABAD	2088	982	942	268	40	838
13	YADADRI BHUVANAGIRI	2309	1018	924	210	94	1081
14	SIDDIPET	1671	831	788	132	43	708
15	RANGA REDDY	1960	726	676	218	50	1016
16	ADILABAD	1159	682	658	74	24	403
17	JAYASHANKAR BHUPALAPALLY	1197	706	637	42	69	449
18	RAJANNA SIRCILLA	1173	555	539	25	16	593
19	JANGOAN	1079	515	485	65	30	499
20	HANUMAKONDA	1057	499	473	54	26	504
21	JOGULAMBA GADWAL	1289	462	436	109	26	718
22	WANAPARTHY	924	442	417	80	25	402
23	KUMURAM BHEEM ASIFABAD	528	340	340	45	0	143
24	MEDAK	483	277	265	31	12	175
25	MAHABUBNAGAR	577	269	254	88	15	220
26	Mulugu	740	254	251	16	3	470
27	NAGARKURNOOL	519	246	230	65	16	208
28	MANCHERIAL	461	222	217	32	5	207
29	MEDCHAL MALKAJGIRI	330	159	154	27	5	144
30	VIKARABAD	312	163	152	28	11	121
31	Narayanpet	208	119	113	26	6	63
32	MAHABUBABAD	218	102	98	4	4	112
33	Warangal	190	94	94	5	0	91
	Grand Total	57924	28968	27192	3620	1776	25336

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

vi) Credit flow under SC corporation Schemes as on 31.03.2026:

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	79	141.80	96.33	45.47
2	2016-17	190	552.00	343.80	208.20
3	2017-18	561	1012.75	690.79	321.96
	Grand Total	830	1706.55	1130.92	575.63

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	4373	9143.78
2	Grounded	8511	14482.78	2783	6419.99
3	Subsidy returned	873	1469.79	308	500.42
4	To be Grounded	1790	3638.05	1282	2223.37

Position on ungrounded applications of SC Corporation as on 31.03.2026 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	49	0.54	95	1.23	407	4.88	848	16.34	419	7.80	1818	30.78
2	Telangana Grameena Bank	13	0.11	18	0.21	30	0.47	326	7.46	239	3.81	626	12.05
3	UNION BANK OF INDIA	6	0.11	15	0.25	53	0.63	243	4.88	233	4.43	550	10.29
4	CANARA BANK	3	0.03	19	0.57	23	0.30	111	2.52	113	1.77	269	5.20
5	DIST COOP CENTRAL BANK	2	0.06	1	0.02	0	0.00	82	1.64	217	3.20	302	4.92
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	0.00	3	0.05	4	0.05	46	0.96	6	0.12	59	1.18
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	18	0.29	10	0.14	34	0.53
11	BANK OF INDIA	0	0.00	6	0.17	2	0.03	3	0.06	0	0.00	11	0.26
12	BANK OF MAHARASTRA	0	0.00	4	0.14	1	0.01	4	0.07	0	0.00	9	0.22
13	HDFC BANK LTD	0	0.00	1	0.01	7	0.10	2	0.02	1	0.05	11	0.18
14	AXIS BANK	0	0.00	0	0.00	0	0.00	7	0.16	0	0.00	7	0.16
15	ICICI BANK LTD	0	0.00	0	0.00	0	0.00	0	0.00	2	0.10	2	0.10
16	IDBI BANK	0	0.00	0	0.00	3	0.06	0	0.00	1	0.01	4	0.08
17	CITY UNION BANK	2	0.04	0	0.00	0	0.00	0	0.00	0	0.00	2	0.04
18	KARUR VYSYA BANK	0	0.00	0	0.00	0	0.00	4	0.04	0	0.00	4	0.04
19	INDUSIND BANK LTD	0	0.00	0	0.00	0	0.00	0	0.00	2	0.04	2	0.04
20	TAMILNAD MERCANTILE BANK LTD	0	0.00	0	0.00	1	0.01	0	0.00	0	0.00	1	0.01
	Grand Total	79	0.96	190	3.44	561	6.92	1790	36.38	1289	22.34	3909	70.04

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 06.05.2026 & 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.

vii) 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 07.04.2026 (Rs. In Lacs)						
S.No	Bank name	No.of units	Unit Cost	Subsidy	Bank Loan	Beneficiary Contribution
1	STATE BANK OF INDIA	109	652.17	313.92	284.73	53.53
2	Telangana Grameena Bank	5	31.49	14.40	14.59	2.50
3	UNION BANK OF INDIA	3	15.42	8.64	5.30	1.48
4	INDIAN BANK	2	18.80	5.76	12.04	1.00
5	CANARA BANK	1	5.33	2.88	1.95	0.50
6	KDCC BANK	1	5.33	2.88	1.95	0.50
	Total	121	728.53	348.48	320.55	59.51

Economic Support Schemes Action Plan: Units to be grounded as on 07.04.2026

(Rs. In lacs)

S. No	Action Plan Year	Target		Sanctioned		Subsidy released		Grounded		Subsidy returned		To be grounded		Progress From 08.01.26 to 07.04.26	
		Phy	Fin	Phy	Fin	Phy	Fin	Phy	Fin	Phy	Fin	Phy	Fin	Phy	Fin
1	2014-15	25765	10315.49	12431	7519.33	12074	7296.72	9679	5789.00	109	57.49	2286	1451.13	1	0.90
2	2015-16	8732	7500.00	7370	6818.00	7040	6549.11	4812	4631.55	11	10.56	2217	1907.80	1	0.80
3	2017-18	19710	22420.00	17060	1900.69	17040	18985.99	15893	17598.36	111	138.10	1036	1255.36	7	5.83
4	2020-21	7112	6002.86	4279	4077.46	2068	2020.90	1261	1232.23	30	35.99	777	760.62	10	7.94
5	2021-22	28292	22632.5	11684	11579.01	3981	3884.95	2054	1929.68	5	3.36	1922	1965.21	7	13.30
	ESS total	89611	68870.85	52824	31894.49	42203	38737.67	33699	31180.82	266	245.50	8238	7311.35	26	28.77
6	RTP	1129	3251.52	1064	3064.32	1004	2891.52	853	2456.64	30	86.40	121	348.48	1	2.88
	RTP total	1129	3251.52	1064	3064.32	1004	2891.52	853	2456.64	30	86.40	121	348.48	1	2.88
	Total	90740	72122.37	53888	34958.81	43207	41629.19	34552	33637.46	296	331.9	8359	7659.83	27	31.65

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 06.05.2026, 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.

viii) Credit flow under TG BC Corporation Schemes

The latest position on grounding of applications and unspent subsidy is not received from the BC Corporation.

ix) 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.

x) Credit flow to others as on 31.03.2026:

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	%
8810057	149444.47	5196249	112733.85	746022	5979.61	4.00

- As on 31.03.26, Outstanding credit to 88,10,057 weaker section borrowers was at Rs.149,444.47 Crs.
- During the FY, Banks have disbursed an amount of Rs. 112,733.85 Crs to 51,96,249 borrowers
- NPAs are at a level of Rs.5979.61 Crs constituting 4.00% 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.
6968016	240011.37	2037354	9852.72	4532391	140178.48

- As on 31.03.26, Outstanding credit to 69,68,016 women beneficiaries was at Rs.240,011.37 Crs.
- During the FY, Banks have disbursed an amount of Rs.140,178.48 Crs to 45,32,391 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	53812	3201.28	26437	2486.38	20135	547.19	22.01	2222	54.80	1.71%
Non-priority	31519	8779.51	38356	2630.23	107181	6002.53	228.21	91	14.71	0.17%
Total	85331	11980.79	64793	5116.61	127316	6549.72	128.01	2313	69.51	0.58%

- As at the end of the quarter, Banks have Outstanding Education loans of Rs.11,980.79 cr to 85,331 beneficiaries.
- During the FY, Banks have disbursed an amount of Rs.6549.72 cr to 127,316 beneficiaries.
- NPAs at Rs. 69.51 cr constitute 0.58% 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	351990	47025.66	79519	10493.12	107181	6002.53	57.20	10261	412.33	0.88%
Non-priority	599601	205638.3	250614	51829.11	154159	55286.58	106.67	5279	950.38	0.46%
Total	951591	252663.96	330133	62322.23	261340	61289.11	98.34	15540	1362.71	0.54%

- As on 31.03.2026, banks together have outstanding Home Loans amounting to Rs.252,663.96 Cr
- During the FY, Banks have disbursed an amount of Rs.61,289.11 Cr to 261,340 borrowers.
- NPAs of Rs. 1362.71 cr constitute 0.54 % 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 under PMAY 2.0 is Rs. 194.33 Lakhs.

District wise sanction by NHB as a CNA under PMAY(U) 2.0 - ISS till 31.03.2026

Amt in Lakhs

SN	Name of the District	No. of Loan Accounts	Total Disbursement (Subsidy Released + Processing Fee)
1	MEDCHAL-MALKAJIRI	72	27.75
2	Nalgonda	80	25.99
3	RANGA REDDY	47	17.78
4	Hyderabad	44	17.30
5	WARANGAL	40	12.67
6	Suryapet	28	9.40
7	Siddipet	24	8.33
8	Sangareddy	23	8.19
9	Nizamabad	23	7.70
10	MAHBUBNAGAR	20	6.93
11	Karimnagar	17	6.65
12	Kamareddy	14	5.05

13	Yadadri Bhuvanagiri	18	5.01
14	Rajanna Sircilla	13	4.85
15	Mahabubabad	10	3.65
16	Khammam	10	3.57
17	HANUMAKONDA	8	3.07
18	Medak	8	2.63
19	Jagtial	7	2.41
20	Jogulamba Gadwal	7	2.37
21	JANGOAN	7	2.09
22	Nagarkurnool	5	1.81
23	Vikarabad	5	1.79
24	Manchiryal	5	1.78
25	Narayanpet	4	1.56
26	Wanaparthy	3	0.93
27	Adilabad	2	0.80
28	Peddapalli	2	0.80
29	Acharya Jayashankar - Bhoopalpally	2	0.78
30	Nirmal	1	0.38
31	Bhadradi-Kothagudem	2	0.30
	Total	551	194.33

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

Rural Housing Interest Subsidy Scheme (RHIS):

Commercial Banks/RRBs/Co-operative Banks have not sanctioned any loans under RHIS. Progress in Telangana State under the Scheme is discussed in Sub-Committee Meeting on Financial Inclusion held on 06.05.2026. As per the data provided by NHB, no commercial Bank has so far claimed subsidy under RHIS.

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

The CD ratio of the State is at 130.78% as on 31.03.2026, which is increased by 2.11% against the previous Financial Year. Jangoan district has highest CD Ratio of 293.63% whereas Kumuram Bheem Asifabad district has the least CD Ratio of 96.77%. As at the end of March 2026, 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 31.03.2026

There are 14 RSETIs operating in Telangana (SBI-9 and UBI-5). RSETIs have conducted 403 programmes and trained 11,454 candidates during FY 2025-26 against the yearly target of 352 programmes and 11000 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 14 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	GRAND TOTAL
1	ADILABAD	1.26	0.02	0	0	0	0	0	1.15	2.43
2	KARIMNAGAR	0.72	0.07	0	0	0	0	0	1.00	1.79
3	KHAMMAM	0.7	0	0	0	0	0	0	1.09	1.79
4	MEDAK	0.74	-0.06	0	0	0	0	0	1.16	1.84
5	MAHABUBNAGAR	0.71	0.02	0	0	0	0	0	1.28	2.01
6	NALGONDA	0.75	-0.03	0	0	0	0	0	1.05	1.77
7	NIZAMABAD	0.88	0.02	0	0	0	0	0	1.18	2.08
8	RANGAREDDY	0.67	0.13	0	0	0	0	0	0.87	1.67
9	WARANGAL	1.04	0.07	0	0	0	0	0	0.94	2.05
	SBI- Sub-Total	7.47	0.24	0	0	0	0	0	9.72	17.43
10	Siddipet	0.59	0.14	0	0	0	0.01	0	0.97	1.71
11	Muchintal	0	0	0	0	0	0	0	0.31	0.31
12	Wanaparthi	0	0	0	0	0	0	0	0.02	0.02
13	Peddapalli	0	0	0	0	0	0	0	0.04	0.04
	UBI- Sub total	0.59	0.14	0	0	0	0.01	0	1.34	2.08
	GRAND TOTAL	8.06	0.38	0	0	0	0.01	0	11.06	19.51

SBI which is running 9 RSETIs has to receive Rs.17.43 crores and Union Bank of India which is running 5 RSETIs has to receive Rs 2.08 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 March 2026 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 under PMSGMBY scheme as on 02.05.2026 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	26431	600.46	14301	293.47	13271	206.57	3132	72.61	8998	208.55
2	Union Bank of India	4588	102.32	2183	44.69	1294	25.55	561	12.90	1844	41.07
3	Telangana Grameena Bank	3838	87.94	1115	23.47	883	18.52	471	10.92	2252	52.26
4	Canara Bank	2021	46.74	944	19.47	663	12.46	153	3.59	924	21.54
5	Punjab National Bank	702	16.18	439	9.05	324	5.70	53	1.31	210	4.98
6	Bank of Baroda	917	21.62	465	9.45	306	5.54	192	4.54	260	6.47
7	Bank of India	510	12.34	239	5.34	220	4.50	73	1.70	198	4.91
8	Indian Bank	822	19.65	374	7.73	182	3.10	58	1.42	390	9.38
9	Indian Overseas Bank	423	10.18	184	3.97	115	2.49	56	1.45	183	4.31
10	Bank of Maharashtra	251	5.97	119	2.56	70	1.46	14	0.36	118	2.82
11	UCO Bank	176	4.14	96	1.97	13	0.28	37	0.81	43	1.09
12	Punjab & Sind Bank	27	0.56	12	0.24	9	0.18	2	0.05	13	0.25
13	Central Bank of India	194	4.41	31	0.68	3	0.08	57	1.30	106	2.38
14	IDBI Bank	59	1.37	9	0.17	4	0.07	31	0.77	19	0.42
15	TGB	7	0.14	0	0.00	0	0.00	7	0.14	0	0.00
16	Credit Fair	7	0.18	0	0.00	0	0.00	5	0.13	2	0.04
17	HDFC Bank	9	0.20	0	0.00	0	0.00	2	0.04	7	0.16
	Grand Total	40982	934.39	20511	422.26	17357	286.47	4904	114.06	15567	360.62

(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 44 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	92	92	0
3	Axis Bank	195	195	195
4	Bandhan Bank Ltd.	33	33	33
5	Bank of Baroda	173	173	173
6	BANK OF INDIA	85	85	85
7	Bank of Maharashtra	71	71	71
8	CANARA BANK	374	374	374
9	Central Bank of india	101	101	101
10	City Union Bank	1 Centralized	47	0
11	CSB BANK LTD	32	0	32
12	DBS Bank India Ltd	0	0	35
13	DCB Bank Limited	0	37	0
14	Dhanlaxmi Bank	0	0	8
15	Equitas SF bank	7	7	7
16	ESAF SMALL FINANCE BANK	7	0	7
17	Federal Bank	38	38	38
18	Fino Payments Bank	0	0	0
19	HDFC Bank Ltd	1 Centralized	0	465
20	ICICI Bank	380	380	380
21	IDBI Bank	120	120	120
22	IDFC FIRST Bank	0	53	53
23	India Post Payments Bank	1 Centralized	23	23
24	Indian Bank	170	170	170
25	Indian Overseas Bank	115	115	115
26	IndusInd Bank Ltd	69	69	69
27	Jammu and Kashmir Bank	2	2	2
28	Karur Vysya Bank	0	65	0
29	KBSLA Bank	1 Centralized	1 Centralized	14
30	Punjab and Sind Bank	15	15	15
31	Punjab National Bank	70	70	70
32	RBL Bank Ltd	30	30	21
33	Shivalik Small Finance Bank	0	1	1
34	South Indian Bank	44	44	44
35	STATE BANK OF INDIA	1263	1263	1263
36	SURYODAY SFB	2	2	2
37	TAMILNAD MERCANTILE BANK	12	12	12
38	TELANGANA GRAMEENA BANK	939	939	939
39	TGCAB	1	1	49
40	UCO Bank	46	46	46
41	Ujjivan Small Finance Bank	5	0	5
42	Union Bank of India	697	697	685
43	Utkarsh Small finance Bank	5	5	5
44	Yes Bank ltd	0	0	43

Further, the data received from CERSAI as on Mar-26 in respect of progress of upload, download and use of CKYCR for customer on-boarding is furnished hereunder:

FI Name	Upload Count	Initial Download	Update Count	Subsequent Download	Onboarding Inter-Usability
Jammu and Kashmir Bank Limited	0	3001	0	352	100%
Suryoday Small Finance Bank Ltd	117	22910	17776	1064	99%
PUNJAB AND SIND BANK	103	10552	0	2398	99%
Axis Bank Limited	5267	210320	84363	143356	98%
UTKARSH SMALL FINANCE BANK LIMITED	168	7435	9783	862	98%
CENTRAL BANK OF INDIA	2273	137373	3374	71964	98%

RBL Bank Ltd	548	21050	40190	24367	97%
CAPITAL SMALL FINANCE BANK LIMITED	1	23	0	1	96%
IDFC FIRST BANK LIMITED	3897	73404	137665	175188	95%
CSB BANK LTD.	179	3517	0	333	95%
Jana Small Finance Bank Limited	22	446	29	40	95%
THE FEDERAL BANK LTD	2173	34708	6996	21151	94%
ICICI BANK LIMITED	4851	64300	32687	34487	93%
Shivalik Small Finance Bank	77	973	0	12	93%
EQUITAS SMALL FINANCE BANK LTD	373	4216	12	1092	92%
DCB BANK LIMITED	591	7025	7102	2364	92%
AIRTEL PAYMENTS BANK LIMITED	8473	86729	50860	36865	91%
UJJIVAN SMALL FINANCE BANK LTD	119	941	7	41	89%
UCO BANK	173	1467	0	152	89%
YES BANK LIMITED	2141	15286	16389	3089	88%
THE SOUTH INDIAN BANK LIMITED	1099	7932	8633	1461	88%
INDUSIND BANK LIMITED	5901	40288	844	11651	87%
DHANLAXMI BANK LIMITED	77	532	646	300	87%
PUNJAB NATIONAL BANK	4914	32878	2746	6057	87%
KARUR VYSYA BANK LIMITED	1298	7712	1144	346	86%
Bandhan Bank Limited	1525	9506	9104	1514	86%
The Karnataka Bank Limited	494	2921	1	209	86%
HDFC BANK	13201	67913	92817	64374	84%
CITY UNION BANK LTD	548	2952	1	250	84%
AU SMALL FINANCE BANK LIMITED	3545	18127	1009	1584	84%
Indian overseas bank	3709	19331	9870	4143	84%
INDIA POST PAYMENTS BANK LTD	90194	449740	10357	16696	83%
Tamilnad Mercantile Bank Ltd	439	1992	2002	435	82%
Kotak Mahindra Bank	16774	69978	80933	8382	81%
BANK OF BARODA	9729	30780	25223	36382	76%
BANK OF INDIA	3942	11393	0	4531	74%
INDIAN BANK	14533	36949	29142	1625	72%
IDBI Bank Limited	5432	12131	10384	5799	69%
BANK OF MAHARASHTRA	6890	13799	98	5372	67%
CANARA BANK	32618	57239	6798	20438	64%
STATE BANK OF INDIA	107853	179231	145775	159687	62%
Union Bank Of India	137385	197246	29269	56354	59%
TGCAB	2517	1	0	0	0%
Fino Payments Bank Limited	1435	0	71	0	0%
ESAF SMALL FINANCE BANK LIMITED	383	0	0	0	0%
TELANGANA GRAMEENA BANK	51675	59	2	137	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 31.03.2026 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	6258964	53003	33697	6277645	55244	187	824	54579	111730	108833
2	STATE BANK OF INDIA	3805437		5952	3769095	982357	17072	30390	999429		
3	TELANGANA GRAMEENA BANK	1890275	15771	17637	1888409	433454	0	18855	414599	11562	16390
4	ICICI Bank	1873074	6728	1103	1853255	8102	3	113	79920		0
5	India Post Payments Bank	1889999	17582	159837	1747744	0	0	0	205075	166732	
6	TGCAB	1219723	10315	8003	1222035	123299	2213	3439	122073	38436	53053
7	Bank of Baroda	1207549	13407	4289	1216667	77223	13	5487	71749	40853	44223
8	CANARA BANK	964435	9368	12254	961549	61093	2010	3819	59284	392608	392007
9	Kotak Mahindra Bank	875279	14054	1770	887563	19595	52	0	19647	18	15
10	INDIAN OVERSEAS BANK	656506	767	3770	653503	0	0	0	26839	26572	
11	HDFC Bank Ltd	588703	12349	1661	599391	12995	2958	4235	11718	189	256
12	Punjab National Bank	5,37,658	2,815	1,300	5,39,173	35,850	148	964	35,034	10743	12146
13	Indian bank	365014	7012	14951	386977	14751	31	36	14746	3722	3274

14	IndusInd Bank Ltd	375338	7166	206	382298	155106	356	1407	154055	12191	12214
15	Central Bank of india	378094	2219	3276	377037	164493	162859	1636	325716	1740	2041
16	Airtel Payments Bank	292329	8940	175	300995	21140	19	67	18340	170	209
17	Karur Vysya Bank	244905	2141	2125	244921	0	0	0		87	86
18	Karnataka bank	206043	1558	149	208882	35207	641	306	35207	10764	10887
19	Axis Bank	190790	8638	565	197594	23382	1347	9	24720	6310	544
20	UCO BANK	157141	3903	524	160520	7756	407	0	8163	9886	10371
21	Bandhan Bank	147145	6149	91	153203	193	144	139	198	1244	1328
22	South Indian Bank	97069	389	0	97458	5645	62	0	5707	199	215
23	KBS Local Area Bank	69495	994	200	70289	0	0	0	0	0	0
24	Bank of Maharashtra	52761	1230	254	53737	69	0	175	244	1200	1204
25	IDBI Bank Ltd	49424	17	3177	46264	1739	101	578	1262	6079	3284
26	RBL Bank Ltd	42329	1056	40	43345	2776	195	44	2927	140	146
27	City Union Bank	37193	746	60	37879	0	0	0	0	159	169
28	DBS Bank India Ltd	34359	10605	10184	34780	1795	123	20	1692	30482	30886
29	Yes Bank Ltd	27666	211	21	27856	17549	800	381	17968	0	0
30	DCB	23626	569	76	24119	542	59	49	552	1032	1028
31	IDFC First Bank	9891	558	81	10368	803	36	0	839	491	507
32	TAMILNAD MERCANTILE BANK	9608	288	426	9470	825	168	254	739	0	0
33	Equitas SF bank	3739	338	8	4069	922	17	385	554	0	0
34	CSB BANK LTD	3977	78	23	4032	54	0	0	54	0	0
35	Jammu and Kashmir bank	2206	250	128	2328	179	122	103	198	0	0
36	Utkarsh Small Finance Bank	1889	55	1	1943	49	1	1	49	0	0
37	Jana Small Finance Bank	1128	24	1	1151	0	0	0	0	0	0
38	Ujjivan Small Finance Bank	922	23	48	897	100	33	16	83	26	25
39	Dhanlaxmi Bank	670	58	17	711	13	0	0	13	40	46
40	SURYODAY SFB	73	5	3	75	0	0	0	0	0	0
41	PUNJAB AND SIND BANK	60	20	40	40	30	20	18	32	15	9
42	Shivalik Small Finance Bank Ltd.	0	0	0	0	0	0	0	0	0	0
	Total	24592486	221399	288123	24499267	2264330	192197	73750	2410162	924030	898700

Agenda 15: RBI Circulars

Circular Number	Date Of Issue	Department	Subject	Meant For
<u>RBI/2025-2026/264</u> <u>FIDD.CO.LBS.BC.No.14/02.08.001/2025-26</u>	31.3.2026	Financial Inclusion and Development Department	Formation of new district in the State of Goa – Assignment of Lead Bank Responsibility	The Chairman / Managing Director & Chief Executive Officer Lead Banks Concerned
<u>RBI/2025-2026/263</u> <u>DOR.STR.REC.No.455/21.04.048/2025-26</u>	31.3.2026	Department of Regulation	Reserve Bank of India (Trade Relief Measures) Directions, 2026	Commercial Banks, Primary (Urban) Co-operative Banks, State Co-operative Banks and Central Co-operative Banks, Non-Banking Financial Companies – Factors, All-India Financial Institutions
<u>RBI/2025-2026/262</u> <u>DOR.CRE.REC.454/21.04.018/2025-26</u>	30.3.2026	Department of Regulation	Reserve Bank of India (Small Finance Banks – Financial Statements: Presentation and Disclosures) – Second Amendment Directions, 2026 (Revised)	
<u>RBI/2025-2026/261</u> <u>DOR.CRE.REC.453/21-01-002/2025-26</u>	30.3.2026	Department of Regulation	Reserve Bank of India (Small Finance Banks - Prudential Norms on Capital Adequacy) Second Amendment Directions, 2026 (Revised)	
<u>RBI/2025-2026/260</u> <u>DOR.CRE.REC.452/07-03-002/2025-26</u>	30.3.2026	Department of Regulation	Reserve Bank of India (Small Finance Banks - Concentration Risk Management) Amendment Directions, 2026 - (Revised)	
<u>RBI/2025-2026/259</u> <u>DOR.CRE.REC.451/07-01-002/2025-26</u>	30.3.2026	Department of Regulation	Reserve Bank of India (Small Finance Banks – Credit Facilities) Amendment Directions, 2026 (Revised)	
<u>RBI/2025-2026/258</u> <u>DOR.CRE.REC.450/24-01-041/2025-26</u>	30.3.2026	Department of Regulation	Reserve Bank of India (Commercial Banks – Undertaking of Financial Services) – Amendment Directions, 2026 (Revised)	
<u>RBI/2025-2026/257</u> <u>DOR.CRE.REC.449/21.04.018/2025-26</u>	30.3.2026	Department of Regulation	Reserve Bank of India (Commercial Banks – Financial Statements: Presentation and Disclosures) – Third Amendment Directions, 2026 (Revised)	
<u>RBI/2025-2026/256</u> <u>DOR.CRE.REC.448/21-01-002/2025-26</u>	30.3.2026	Department of Regulation	Reserve Bank of India (Commercial Banks - Prudential Norms on Capital Adequacy) Second Amendment Directions, 2026 (Revised)	
<u>RBI/2025-2026/255</u> <u>DOR.CRE.REC.447/07-03-001/2025-26</u>	30.3.2026	Department of Regulation	Reserve Bank of India (Commercial Banks - Concentration Risk Management) Amendment Directions, 2026 (Revised)	
<u>RBI/2025-2026/254</u> <u>DOR.CRE.REC.446 /07-01-001/2025-26</u>	30.3.2026	Department of Regulation	Reserve Bank of India (Commercial Banks – Credit Facilities) Amendment Directions, 2026 (Revised)	
<u>RBI/2025-2026/253</u> <u>A.P. (DIR Series) Circular No. 25</u>	30.3.2026	Foreign Exchange Department	Reporting under Foreign Exchange Management Act, 1999 – Returns pertaining to External Commercial Borrowing (ECB)	All Authorised Dealer Category I Banks
<u>RBI/2025-2026/252</u> <u>A.P. (DIR Series) Circular No. 24</u>	27.3.2026	Financial Markets Regulation Department	NOP-INR position of Authorised Dealers	All Authorised Persons
<u>RBI/2025-2026/251</u> <u>DOR.AML.REC.445/14.06.001/2025-26</u>	27.3.2026	Department of Regulation	Implementation of Section 51A of UAPA, 1967: Updates to UNSC's 1267/ 1989 ISIL (Da'esh) & Al-Qaida Sanctions List: Listing of 02 Entries	The Chairpersons/ CEOs of the Commercial Banks, Small Finance Banks, Payment Banks, Urban Co-operative Banks, Rural Co-operative Banks, Regional Rural Banks, Local Area Banks, Non-Banking Financial Companies, Asset Reconstruction Companies, All India Financial Institutions
<u>RBI/2025-2026/250</u> <u>DCM(CC)No.S4781/03.51.01/2025-26</u>	16.3.2026	Department of Currency Management	Currency Chest operations on March 31, 2026	All Currency Chest (CC) holding banks
<u>RBI/DOR/2025-2026/249</u> <u>DOR.ACC.REC.No.444/21.04.018/2025-26</u>	16.3.2026	Department of Regulation	Reserve Bank of India (Rural Co-operative Banks – Financial Statements: Presentation and Disclosures) – Second Amendment Directions, 2026	
<u>RBI/DOR/2025-2026/248</u> <u>DOR.ACC.REC.No.443/21.04.018/2025-26</u>	16.3.2026	Department of Regulation	Reserve Bank of India (Urban Co-operative Banks – Financial Statements: Presentation and Disclosures) – Third Amendment Directions, 2026	
<u>RBI/DOR/2025-2026/247</u> <u>DOR.ACC.REC.No.442/21.04.018/2025-26</u>	16.3.2026	Department of Regulation	Reserve Bank of India (Regional Rural Banks – Financial Statements: Presentation and Disclosures) – Second Amendment Directions, 2026	
<u>RBI/DOR/2025-2026/246</u> <u>DOR.ACC.REC.No.441/21.04.018/2025-26</u>	16.3.2026	Department of Regulation	Reserve Bank of India (Local Area Banks – Financial Statements: Presentation and Disclosures) Second Amendment Directions, 2026	
<u>RBI/DOR/2025-2026/245</u> <u>DOR.ACC.REC.No.440/21.04.018/2025-26</u>	16.3.2026	Department of Regulation	Reserve Bank of India (Payments Banks – Financial Statements: Presentation and Disclosures) Amendment Directions, 2026	
<u>RBI/DOR/2025-2026/244</u> <u>DOR.ACC.REC.No.439/21.04.018/2025-26</u>	16.3.2026	Department of Regulation	Reserve Bank of India (Small Finance Banks – Financial Statements: Presentation and Disclosures) – Third Amendment Directions, 2026	
<u>RBI/DOR/2025-2026/243</u> <u>DOR.ACC.REC.No.438/21.04.018/2025-26</u>	16.3.2026	Department of Regulation	Reserve Bank of India (Commercial Banks – Financial Statements: Presentation and Disclosures) – Fifth Amendment Directions, 2026	
<u>RBI/2025-2026/242</u> <u>DOR.AML.REC.437/14.06.001/2025-26</u>	11.3.2026	Department of Regulation	Implementation of Section 51A of UAPA, 1967: Updates to UNSC's 1988 (2011) Taliban Sanctions List: Amendment of 22 Entries: UAPA Update 02 of 2026	The Chairpersons/ CEOs of the Commercial Banks, Small Finance Banks, Payment Banks, Urban Co-operative Banks, Rural Co-operative Banks, Regional Rural Banks, Local Area Banks, Non-Banking Financial

				Companies, Asset Reconstruction Companies, All India Financial Institutions
RBI/2025-2026/241	10.3.2026	Department of Regulation	Reserve Bank of India (All India Financial Institutions (AIFIs) - Prudential Norms on Capital Adequacy) Second Amendment Directions, 2026	
DOR.MRG.REC.No.436/21-01-002/2025-26				
RBI/2025-2026/240	10.3.2026	Department of Regulation	Reserve Bank of India (Payments Banks - Prudential Norms on Capital Adequacy) Amendment Directions, 2026	
DOR.MRG.REC.No.435/21-01-002/2025-26				
RBI/2025-2026/239	10.3.2026	Department of Regulation	Reserve Bank of India (Small Finance Banks - Prudential Norms on Capital Adequacy) Third Amendment Directions, 2026	
DOR.MRG.REC.No.434/21-01-002/2025-26				
RBI/2025-2026/238	10.3.2026	Department of Regulation	Reserve Bank of India (Commercial Banks - Prudential Norms on Capital Adequacy) Third Amendment Directions, 2026	
DOR.MRG.REC.No.433/21-01-002/2025-26				
RBI/DOR/2025-2026/237	10.3.2026	Department of Regulation	Reserve Bank of India (Local Area Banks – Prudential Norms on Declaration of Dividends) Repeal Directions, 2026	
DOR.ACC.REC.No.426/21.02.067/2025-26				
RBI/DOR/2025-2026/236	10.3.2026	Department of Regulation	Reserve Bank of India (Payment Banks – Prudential Norms on Declaration of Dividends) Repeal Directions, 2026	
DOR.ACC.REC.No.425/21.02.067/2025-26				
RBI/DOR/2025-2026/235	10.3.2026	Department of Regulation	Reserve Bank of India (Small Finance Banks – Prudential Norms on Declaration of Dividends) Repeal Directions, 2026	
DOR.ACC.REC.No.424/21.02.067/2025-26				
RBI/DOR/2025-2026/234	10.3.2026	Department of Regulation	Reserve Bank of India (Commercial Banks – Prudential Norms on Declaration of Dividend and Remittance of Profit) Repeal Directions, 2026	
DOR.ACC.REC.No.423/21.02.067/2025-26				
RBI/DOR/2025-2026/233	10.3.2026	Department of Regulation	Reserve Bank of India (Setting Up of Wholly Owned Subsidiaries by Foreign Banks) Amendment Guidelines, 2026	
DOR.ACC.REC.No.432/21.02.067/2025-26				
RBI/2025-2026/232	10.3.2026	Department of Regulation	Reserve Bank of India (Standalone Primary Dealers) Amendment Directions, 2026	All Standalone Primary Dealers (SPDs)
DOR.CAP.REC.No.422/21.01.002/2025-26				
RBI/2025-2026/231	10.3.2026	Department of Regulation	Reserve Bank of India (Asset Reconstruction Companies) Amendment Directions, 2026	All Asset Reconstruction Companies (ARCs)
DOR.CAP.REC.No.421/21.01.002/2025-26				
RBI/2025-2026/230	10.3.2026	Department of Regulation	Reserve Bank of India (Mortgage Guarantee Companies) Amendment Directions, 2026	All Mortgage Guarantee Companies (MGCs)
DOR.CAP.REC.No.420/21.01.002/2025-26				
RBI/2025-2026/229	10.3.2026	Department of Regulation	Reserve Bank of India (Core Investment Companies) Amendment Directions, 2026	All Core Investment Companies (CICs)
DOR.CAP.REC.No.419/21.01.002/2025-26				
RBI/2025-2026/228	10.3.2026	Department of Regulation	Reserve Bank of India (Housing Finance Companies) Amendment Directions, 2026	All Housing Finance Companies (HFCs)
DOR.CAP.REC.No.418/21.01.002/2025-26				
RBI/2025-2026/227	10.3.2026	Department of Regulation	Reserve Bank of India (Non-Banking Financial Companies - Concentration Risk Management) Second Amendment Directions, 2026	All Non-Banking Financial Companies (NBFCs)
DOR.CAP.REC.No.417/21.01.002/2025-26				
RBI/2025-2026/226	10.3.2026	Department of Regulation	Reserve Bank of India (Non-Banking Financial Companies – Prudential Norms on Capital Adequacy) Second Amendment Directions, 2026	All Non-Banking Financial Companies (NBFCs)
DOR.CAP.REC.No.416/21.01.002/2025-26				
RBI/2025-2026/225	02.3.2026	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 01 entry	The Chairpersons/ CEOs of the Commercial Banks, Small Finance Banks, Payment Banks, Urban Co-operative Banks, Rural Co-operative Banks, Regional Rural Banks, Local Area Banks, Non-Banking Financial Companies, Asset Reconstruction Companies, All India Financial Institutions
DOR.AML.REC.415/14.06.001/2025-26				
RBI/DoR/2025-2026/224	26.2.2026	Department of Regulation	Reserve Bank of India (Non-Banking Financial Companies – Miscellaneous) Amendment Directions, 2026	
DoR.GOV.REC.No.414/18.10.008/2025-26				
RBI/2025-2026/223	18.2.2026	Foreign Exchange Department	Reporting under Foreign Exchange Management Act, 1999 – Returns pertaining to External Commercial Borrowing (ECB)	All Authorised Persons
A.P. (DIR Series) Circular No. 23				
RBI/2025-2026/222	18.2.2026	Financial Markets Regulation Department	Unique Transaction Identifier for OTC Derivative Transactions	All eligible market participants
CO.FMRD.MIOD.No.8/11.01.057/2025-26				
RBI/2025-2026/221	16.2.2026	Foreign Exchange Department	Foreign Exchange Management (Borrowing and Lending) (First Amendment) Regulations, 2026	All Authorised Dealer Category I Banks
A.P. (DIR Series) Circular No. 22				
RBI/2025-2026/220	16.2.2026	Financial Inclusion and Development Department	Formation of new district in the State of Haryana – Assignment of Lead Bank Responsibility	The Chairman / Managing Director & Chief Executive Officer Lead Banks Concerned
FIDD.CO.LBS.BC.No.13/02.08.001/2025-26				
RBI/2025-2026/219	13.2.2026	Department of Regulation	Reserve Bank of India (Small Finance Banks – Financial Statements: Presentation and Disclosures) – Second Amendment Directions, 2026	
DOR.CRE.REC.410/21.04.018/2025-26				
RBI/2025-2026/218	13.2.2026	Department of Regulation	Reserve Bank of India (Small Finance Banks - Prudential Norms on Capital Adequacy) Second Amendment Directions, 2026	
DOR.CRE.REC.409/21-01-002/2025-26				
RBI/2025-2026/217	13.2.2026	Department of Regulation	Reserve Bank of India (Small Finance Banks - Concentration Risk Management) Amendment Directions, 2026	
DOR.CRE.REC.408/07-03-002/2025-26				
RBI/2025-2026/216	13.2.2026	Department of Regulation	Reserve Bank of India (Small Finance Banks – Credit Facilities) Amendment Directions, 2026	
DOR.CRE.REC.407/07-01-002/2025-26				
RBI/2025-2026/215	13.2.2026	Department of Regulation	Reserve Bank of India (Commercial Banks – Undertaking of Financial Services) – Amendment Directions, 2026	
DOR.CRE.REC.406/24-01-041/2025-26				
RBI/2025-2026/214	13.2.2026	Department of Regulation	Reserve Bank of India (Commercial Banks – Financial Statements: Presentation and Disclosures) – Third Amendment Directions, 2026	
DOR.CRE.REC.405/21.04.018/2025-26				
RBI/2025-2026/213	13.2.2026	Department of	Reserve Bank of India (Commercial Banks - Prudential	

DOR.CRE.REC.404/21-01-002/2025-26		Regulation	Norms on Capital Adequacy) Second Amendment Directions, 2026	
RBI/2025-2026/212	13.2.2026	Department of Regulation	Reserve Bank of India (Commercial Banks - Concentration Risk Management) Amendment Directions, 2026	
DOR.CRE.REC.403/07-03-001/2025-26				
RBI/2025-2026/211	13.2.2026	Department of Regulation	Reserve Bank of India (Commercial Banks – Credit Facilities) Amendment Directions, 2026	
DOR.CRE.REC.402/07-01-001/2025-26				
RBI/2025-2026/210	13.2.2026	Department of Regulation	Reserve Bank of India (Non-Banking Financial Companies – Income Recognition, Asset Classification and Provisioning) Amendment Directions, 2026	
DOR.STR.REC.413/21-07-001/2025-26				
RBI/2025-2026/209	13.2.2026	Department of Regulation	Reserve Bank of India (Non-Banking Financial Companies – Credit Facilities) Amendment Directions, 2026	
DOR.STR.REC.412/21-07-001/2025-26				
RBI/2025-2026/208	13.2.2026	Department of Regulation	Reserve Bank of India (Rural Co-operative Banks – Income Recognition, Asset Classification and Provisioning) Amendment Directions, 2026	
DOR.STR.REC.411/21-04-048/2025-26				
RBI/2025-2026/207	11.2.2026	Customer Service Department	Strengthening of Grievance Redress Mechanism in Banks – Review	All Scheduled Commercial Banks (excluding Regional Rural Banks)
CO.CEPD.PRS.No.51121/13-01-008/2025-2026				
RBI/2025-2026/206	09.2.2026	Financial Inclusion and Development Department	Lending to Micro, Small & Medium Enterprises (MSME) Sector (Amendment) Directions, 2026	
FIDD.MSME & NFS.BC.No.12/06.02.31/2025-26				
RBI/2025-2026/205	06.2.2026	Financial Markets Regulation Department	Voluntary Retention Route – Imparting predictability and increasing ease of doing business	All Authorised Dealer Category-I banks
A.P. (DIR Series) Circular No. 21				
RBI/2025-2026/204	03.2.2026	Department of Regulation	All Agency Banks to remain open for public on March 31, 2026 (Tuesday)	All Agency Banks
DoR.CO.SOG(Leg) No.401/09.08.024/2025-26				
RBI/2025-2026/203	22.1.2026	Department of Regulation	Reserve Bank of India (Rural Co-operative Banks – Cash Reserve Ratio and Statutory Liquidity Ratio) Amendment Directions, 2026	
DOR.RET.REC.400/12.01.001/2025-26				
RBI/2025-2026/202	22.1.2026	Department of Regulation	Reserve Bank of India (Urban Co-operative Banks – Cash Reserve Ratio and Statutory Liquidity Ratio) Amendment Directions, 2026	
DOR.RET.REC.399/12.01.001/2025-26				
RBI/2025-2026/201	22.1.2026	Department of Regulation	Reserve Bank of India (Local Area Banks – Cash Reserve Ratio and Statutory Liquidity Ratio) Amendment Directions, 2026	
DOR.RET.REC.398/12.01.001/2025-26				
RBI/2025-2026/200	22.1.2026	Department of Regulation	Reserve Bank of India (Regional Rural Banks – Cash Reserve Ratio and Statutory Liquidity Ratio) Amendment Directions, 2026	
DOR.RET.REC.397/12.01.001/2025-26				
RBI/2025-2026/199	22.1.2026	Department of Regulation	Reserve Bank of India (Payments Banks – Cash Reserve Ratio and Statutory Liquidity Ratio) Amendment Directions, 2026	
DOR.RET.REC.396/12.01.001/2025-26				
RBI/2025-2026/198	22.1.2026	Department of Regulation	Reserve Bank of India (Small Finance Banks – Cash Reserve Ratio and Statutory Liquidity Ratio) Amendment Directions, 2026	
DOR.RET.REC.395/12.01.001/2025-26				
RBI/2025-2026/197	22.1.2026	Department of Regulation	Reserve Bank of India (Commercial Banks – Cash Reserve Ratio and Statutory Liquidity Ratio) Amendment Directions, 2026	
DOR.RET.REC.394/12.01.001/2025-26				
RBI/2025-2026/195	19.1.2026	Department of Regulation	Interest Subvention for Pre- and Post- Shipment Export Credit under Export Promotion Mission (EPM) – Niryat Protsahan	All Scheduled Commercial Banks (excluding Regional Rural Banks); Primary (Urban) Co-operative Banks; State Co-operative Banks; All-India Financial Institutions
DOR.STR.REC.393/04.02.001/2025-26				
RBI/FIDD/2025-26/196	19.1.2026	Financial Inclusion and Development Department	Reserve Bank of India (Priority Sector Lending – Targets and Classification) (Amendment) Directions, 2026	
FIDD.CO.PSD.BC.No.11/04.09.001/2025-26				
RBI/2025-2026/194	16.1.2026	Foreign Exchange Department	Export and Import of Goods and Services	All Authorised Dealers
A.P. (DIR Series) Circular No. 20				
RBI/2025-2026/193	13.1.2026	Financial Inclusion and Development Department	Modified Interest Subvention Scheme for Short Term Loans for Agriculture and Allied Activities availed through Kisan Credit Card (KCC) during the financial year 2025-26	The Chairman/Managing Director/Chief Executive Officer All Public Sector Banks, Private Sector Banks and Small Finance Banks
FIDD.CO.FSD.BC.No.10/05.02.001/2025-26				
RBI/2025-2026/192	12.1.2026	Foreign Exchange Department	Foreign Exchange Management (Guarantees) Regulations, 2026	All Authorised Dealer Category I Banks,
A.P. (DIR Series) Circular No. 19				
RBI/2025-2026/191	09.1.2026	Department of Regulation	Reserve Bank of India (All India Financial Institutions (AIFIs) - Prudential Norms on Capital Adequacy) Amendment Directions, 2026	
DOR.STR.REC.392/21-01-002/2025-26				
RBI/2025-2026/190	09.1.2026	Department of Regulation	Reserve Bank of India (Small Finance Banks - Prudential Norms on Capital Adequacy) Amendment Directions, 2026	
DOR.STR.REC.391/21-01-002/2025-26				
RBI/2025-2026/189	09.1.2026	Department of Regulation	Reserve Bank of India (Commercial Banks - Prudential Norms on Capital Adequacy) Amendment Directions, 2026	
DOR.STR.REC.390/21-01-002/2025-26				
RBI/2025-2026/188	05.1.2026	Department of Regulation	Reserve Bank of India (All India Financial Institutions – Financial Statements: Presentation and Disclosures) – Amendment Directions, 2026	
DOR.CRE.REC.389/21.04.018/2025-26				
RBI/2025-2026/187	05.1.2026	Department of Regulation	Reserve Bank of India (Non-Banking Financial Companies – Financial Statements: Presentation and Disclosures) Directions, Amendment Directions, 2026	
DOR.CRE.REC.388/21.04.018/2025-26				
RBI/2025-2026/186	05.1.2026	Department of Regulation	Reserve Bank of India (Rural Co-operative Banks – Financial Statements: Presentation and Disclosures) – Amendment Directions, 2026	
DOR.CRE.REC.387/21-04-018/2025-26				
RBI/2025-2026/185	05.1.2026	Department of	Reserve Bank of India (Urban Co-operative Banks –	

DOR.CRE.REC.386/21-04-018/2025-26		Regulation	Financial Statements: Presentation and Disclosures) – Amendment Directions, 2026	
RBI/2025-2026/184	05.1.2026	Department of Regulation	Reserve Bank of India (Regional Rural Banks – Financial Statements: Presentation and Disclosures) – Amendment Directions, 2026	
DOR.CRE.REC.384/21-04-018/2025-26				
RBI/2025-2026/183	05.1.2026	Department of Regulation	Reserve Bank of India (Local Area Banks – Financial Statements: Presentation and Disclosures) – Amendment Directions, 2026	
DOR.CRE.REC.385/21-04-018/2025-26				
RBI/2025-2026/182	05.1.2026	Department of Regulation	Reserve Bank of India (Small Finance Banks – Financial Statements: Presentation and Disclosures) – Amendment Directions, 2026	
DOR.CRE.REC.383/21.04.018/2025-26				
RBI/2025-2026/181	05.1.2026	Department of Regulation	Reserve Bank of India (Commercial Banks – Financial Statements: Presentation and Disclosures) – Second Amendment Directions, 2026	
DOR.CRE.REC.382/21.04.018/2025-26				
RBI/2025-2026/180	05.1.2026	Department of Regulation	Reserve Bank of India (All India Financial Institutions – Credit Risk Management) – Amendment Directions, 2026	
DOR.CRE.REC.381/07-02-007/2025-26				
RBI/2025-2026/179	05.1.2026	Department of Regulation	Reserve Bank of India (Non-Banking Financial Companies – Credit Risk Management) – Amendment Directions, 2026	
DOR.CRE.REC.380/07-02-008/2025-26				
RBI/2025-2026/178	05.1.2026	Department of Regulation	Reserve Bank of India (Rural Co-operative Banks – Credit Risk Management) – Amendment Directions, 2026	
DOR.CRE.REC.379/07-02-006/2025-26				
RBI/2025-2026/177	05.1.2026	Department of Regulation	Reserve Bank of India (Urban Co-operative Banks – Credit Risk Management) – Amendment Directions, 2026	
DOR.CRE.REC.378/07-02-005/2025-26				
RBI/2025-2026/176	05.1.2026	Department of Regulation	Reserve Bank of India (Regional Rural Banks – Credit Risk Management) – Amendment Directions, 2026	
DOR.CRE.REC.376/07-02-004/2025-26				
RBI/2025-2026/175	05.1.2026	Department of Regulation	Reserve Bank of India (Local Area Banks – Credit Risk Management) – Amendment Directions, 2026	
DOR.CRE.REC.377/07-02-003/2025-26				
RBI/2025-2026/174	05.1.2026	Department of Regulation	Reserve Bank of India (Small Finance Banks – Credit Risk Management) – Amendment Directions, 2026	
DOR.CRE.REC.375/07-02-002/2025-26				
RBI/2025-2026/173	05.1.2026	Department of Regulation	Reserve Bank of India (Commercial Banks – Credit Risk Management) – Amendment Directions, 2026	
DOR.CRE.REC.374/07-02-001/2025-26				
RBI/2025-2026/172	01.1.2026	Department of Payment and Settlement System	Returns – Department of Payment and Settlement Systems – Submission in CIMS	All Prepaid Payment Instrument (PPI) Issuers
CO.DPSS.ODD.No.S1074/06-08-024/2025-2026				
RBI/2025-2026/171	01.1.2026	Department of Payment and Settlement Systems	Returns – Department of Payment and Settlement Systems – Submission in CIMS	All White Label ATM Operators
CO.DPSS.ODD.No.S1073/06-08-024/2025-2026				
RBI/2025-2026/170	01.1.2026	Department of Payment and Settlement System	Returns – Department of Payment and Settlement Systems – Submission in CIMS	All MTSS Overseas Principals
CO.DPSS.ODD.No.S1072/06-08-024/2025-2026				
RBI/2025-2026/169	01.1.2026	Department of Regulation	Reserve Bank of India (Non-Banking Financial Companies - Concentration Risk Management) Amendment Directions, 2026	
DOR.CRE.REC.372/07-03-008/2025-26				
RBI/2025-2026/168	01.1.2026	Department of Regulation	Reserve Bank of India (Non-Banking Financial Companies – Prudential Norms on Capital Adequacy) Amendment Directions, 2026	
DOR.CRE.REC.373/21-01-002/2025-26				
RBI/2025-2026/167	01.1.2026	Department of Regulation	Reserve Bank of India (Commercial Banks - Financial Statements: Presentation and Disclosures) Amendment Directions, 2026	
DOR.CRE.REC.371/21.04.018/2025-26				