50th SLBC Quarterly meeting for the quarter ended June 2026

Agenda

Agenda 1: <u>Adoption of Minutes of the 49th SLBC Quarterly Meeting</u>

The minutes of 49th SLBC meeting for the quarter ended 31st March 2026 held on 22.05.2026 as furnished in **<u>Annexure 'A</u>'** 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: <u>Action points of 49th SLBC Quarterly Meeting - Action Taken Report</u>

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, Airtel Payments Bank, Yes Bank, HDFC Bank, Canara Bank & other Banks with Inactive BCs.	The matter was discussed in Sub-Committee meeting on FI and all Banks have confirmed having sensitized their field functionary to ensure activation or replacement of the inactive BC/CSPs. The position improved to 28411 from 34837 during the quarter under review. The major contributor Fino Bank (22,145 inactive BC) assured to improve the position by 30.09.2026.
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 meeting held on 29.07.2026. Banks have been advised to adhere to timelines of 10th day immediately after end of the quarter for timely conducting of various meetings of SLBC. The Unified LBS Portal of RBI is likely to be made available from Sept 2026. Once the portal is made available all the required data will be extracted from Unified LBS Portal only.
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 Sub Committee meeting on MSME. Banks have assured to achieve the norms. Compared to the previous quarter 26(25) Banks could achieve Norm-1, 23(21) Banks could achieve Norm-2 and 25(26) 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.19.51 crores due to the sponsor Banks to be expedited.	SERP & GoT, GoI	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 working 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 was held on 29.07.2026 to review the progress in financial inclusion initiatives as at the end of June 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
June-2026	1959	1591	3260	6810

The centre categorisation and sector-wise distribution of bank branches as on 30.06.2026 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	As mobile network connectivity issue persisting, we requested DFS for approval in respect of establishment of banking outlet at adjacent village i.e., Garlapet (V) which is at 3.5 Km from the Metindhani Village. The consent from DFS is awaited.

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.

RBI has provided the list of 5041 Unbanked Revenue Centres as on 31.03.2026. As per directions of RBI and deliberations had in this regard, 1000 URCs are identified, basing on the highest population and allotted to banks for opening of banking outlet by December-2026. The status as on 30.06.2026 is as under:

Name of the Bank	No. of URCs Allotted	No. of URCs covered with Banking Outlet, as advised by RBI	No. of URCs to be covered with Banking Outlet
State Bank of India	329	150	179
Telangana Grameena Bank	310	144	166
Union Bank of India	156	56	100
Canara Bank	85	36	49
Indian Overseas Bank	21	5	16
Central Bank of India	20	11	9
Indian Bank	19	10	9
Bank of Baroda	14	8	6
ICICI Bank	13	5	8
Punjab National Bank	13	7	6
HDFC Bank	9	5	4
Bank of India	7	7	0
BANK OF MAHARASHTRA	2	2	0
Axis Bank	1	0	1
UCO BANK	1	0	1
Grand Total	**1000**	**446**	**554**

As per the latest data received from RBI, out of 5041 URCs, 778 centres are already covered with BC/CSP and details of which are updated on CISBI portal by respective banks

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.

Progress under Strategic Objective -II

Bank wise data on BCs operating by women as on 30.06.2026

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	136	104	236	476	23	24	34	81	17%
2	BANK OF INDIA	0	29	57	86	1	2	7	10	12%
3	BANK OF MAHARASHTRA	17	27	0	44	4	2	0	6	14%

4	CANARA BANK	283	179	76	538	82	62	42	186	35%
5	CENTRAL BANK OF INDIA	86	15	6	107	55	3	10	68	64%
6	INDIAN BANK	126	50	53	229	0	0	0	0	0%
7	INDIAN OVERSEAS BANK	112	45	72	229	34	19	18	71	31%
8	PUNJAB AND SIND BANK	0	0	6	6	0	0	0	0	0%
9	PUNJAB NATIONAL BANK	43	0	0	43	0	0	0	0	0%
10	UNION BANK OF INDIA	740	569	156	1465	323	275	68	666	45%
11	UCO BANK	7	10	0	17	3	5	0	8	47%
12	STATE BANK OF INDIA	2129	425	573	3127	943	130	131	1204	39%
13	AXIS BANK	70	344	1151	1565	13	317	211	541	35%
14	DCB BANK	155	0	0	155	7	0	0	7	5%
15	FEDERAL BANK	0	9	1	10	0	0	0	0	0%
16	HDFC BANK	428	77	13	518	43	7	0	50	10%
17	ICICI BANK	565	0	0	565	162	0	0	162	29%
18	IDBI BANK	3	6	24	33	0	1	3	4	12%
19	IDFC FIRST BANK	284	84	19	387	68	13	3	84	22%
20	INDUSIND BANK	25	0	455	480	0	0	0	0	0%
21	KARUR VYSYA BANK	7	0	0	7	0	0	0	0	0%
22	KOTAK MAHINDRA BANK	0	0	0	0	0	0	0	0	#DIV/0!
23	RBL BANK	0	0	82	82	0	0	11	11	13%
24	YES BANK	11844	899	1697	14440	1659	110	176	1945	13%
25	KBS LOCAL AREA BANK	5	0	0	5	0	0	0	0	0%
26	TELANGANA GRAMEENA BANK	2290	0	0	2290	1279	0	0	1279	56%
27	AU SMALL FIN.BANK	130	32	0	162	0	0	0	0	0%
28	ESAF SMALL FIN. BANK	0	0	10	10	0	0	0	0	0%
29	FINO PAYMENTS BANK	17716	4325	4559	26600	2866	799	788	4453	17%
30	INDIA POST PAYMENTS BANK	6378	873	444	7695	1615	156	87	1858	24%
31	AIRTEL PAYMENTS BANK	7361	3039	2206	12606	1824	613	411	2848	23%
	Total	**50940**	**11141**	**11896**	**73977**	**11004**	**2538**	**2000**	**15542**	**21%**

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.

In this connection necessary scheme details have already been placed on SLBC portal.

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.

Progress on Credit Linkage to RSETI Trained Candidates:

During Q1 of FY 2026-27, 429 trained candidates are credit linked, and banks have sanctioned Rs. 275.95Lakhs. Bank wise and RSETI wise achievements are furnished hereunder:

(No. in actual and Amount in Lakhs)

Name of the Bank	Targets for FY 2026-27		Achievement		Achv% Trained Candidates Credit linked
	No.	**Amount**	**No.**	**Amount**	
STATE BANK OF INDIA	3984	3984.00	173	115.1	4.34
TELANGANA GRAMEENA BANK	4935	4935.00	99	67.1	2.01
UNION BANK OF INDIA	2151	2151.00	99	59.55	4.60

CANARA BANK	1087	1087.00	28	16.6	2.58
INDIAN OVERSEAS BANK	267	267.00	10	5	3.75
INDIAN BANK	349	349.00	5	4	1.43
BANK OF BARODA	368	368.00	5	2.8	1.36
TGCAB	2031	2031.00	5	2.5	0.25
PUNJAB NATIONAL BANK	245	245.00	3	2	1.22
UCO BANK	59	59.00	1	0.8	1.69
CENTRAL BANK OF INDIA	210	210.00	1	0.5	0.48
BANK OF INDIA	165	165.00			0.00
BANK OF MAHARASHTRA	170	170.00			0.00
AXIS BANK	222	222.00			0.00
BANDHAN BANK	588	588.00			0.00
CSB BANK LIMITED	52	52.00			0.00
CITY UNION BANK	52	52.00			0.00
DCB BANK	106	106.00			0.00
FEDERAL BANK	8	8.00			0.00
HDFC BANK	751	751.00			0.00
ICICI BANK	751	751.00			0.00
IDBI BANK	71	71.00			0.00
IDFC FIRST BANK	32	32.00			0.00
INDUSIND BANK	222	222.00			0.00
KARNATAKA BANK	8	8.00			0.00
KARUR VYSYA BANK	123	123.00			0.00
KOTAK MAHINDRA BANK	194	194.00			0.00
SOUTH INDIAN BANK	49	49.00			0.00
Total	**19250**	**19250.00**	**429**	**275.95**	**2.23**

RSETI Wise performance under NSFI 2025-30:

(No. in actual and Amount in Lakhs)

Name of the RSETI	Targets for FY 2026-27		Achievement		Achv% Trained Candidates Credit linked
	No.	Amount	No.	Amount	
RSETI Wanaparthi	650	650.00	167	83.5	25.69
RSETI Rangareddy	1250	1250.00	91	77.55	7.28
RSETI Nalgonda	1250	1250.00	74	52	5.92
RSETI Mahabubnagar	1250	1250.00	46	32	3.68
RSETI Dichpalli	1250	1250.00	25	17	2.00
RSETI Khammam	1250	1250.00	13	7	1.04
RSETI Hasanparthi	1250	1250.00	9	3.4	0.72
RSETI Sangareddy	1250	1250.00	1	2	0.08
RSETI Thimmapur	1250	1250.00	3	1.5	0.24
RSETI Utnoor	1250	1250.00			0.00
RSETI Jogulamba Gadwal	650	650.00			0.00
RSETI Jagitial	650	650.00			0.00
RSETI Mancherial	650	650.00			0.00
RSETI Nagarkurnool	650	650.00			0.00
RSETI Peddapalli	650	650.00			0.00
RSETI Rajanna Siricilla	650	650.00			0.00
RSETI Siddipet	1000	1000.00			0.00
RSETI Kamareddy	650	650.00			0.00
RSETI Yadadri Bhuvanagiri	650	650.00			0.00
RSETI Vikarabad	1150	1150.00			0.00
Total	**19250**	**19250.00**	**429**	**275.95**	**2.23**

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

Inactive Business Correspondents – hurdles / issues involved

There are 73,977 BCs of Banks, SFBs and Payment Banks functioning in the State of which 50940 are in Rural, 11,141 in Semi Urban and 11896 in Urban & Metro areas. A total of 28,411 BCs are inactive as on 30.06.2026, of which 18,897 are in Rural, 4,896 are in Semi Urban and 4,618 are in Metro Areas.

Bank wise status of Inactive BCs- Fino PB- 22,145, Airtel PB- 4,124, Yes Bank – 996, HDFC Bank – 257, Canara Bank- 220, DCB Bank – 155, UBI – 125, IDFC First Bank – 100, SBI-67, ICICI – 56, TGB –53 & Axis Bank -51. Banks with Inactive BCs were advised to initiate necessary steps for activation of these BCs or replace with new BCs, before 31.08.2026. 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 30.06.2026				Inc/Dec in No of BCs over Mar 2026	No. of Inactive BC/CSP(>90days) as on 30.06.2026				Inc/Dec in No of Inactive BCs over Mar 2026
	Rural	Semi Urban	Urban/ Metro	Total		Rural	Semi Urban	Urban/Metro	Total	
BANK OF BARODA	136	104	236	476	-5	0	0	5	5	0
BANK OF INDIA	0	29	57	86	0	0	1	0	1	1
BANK OF MAHARASHTRA	17	27	0	44	6	6	21	0	27	-1
CANARA BANK	283	179	76	538	17	92	83	45	220	38
CENTRAL BANK OF INDIA	86	15	6	107	5	0	0	0	0	0
INDIAN BANK	126	50	53	229	25	0	0	0	0	0
INDIAN OVERSEAS BANK	112	45	72	229	0	3	4	12	19	0
PUNJAB NATIONAL BANK	43	0	0	43	-2	0	0	0	0	0
PUNJAB AND SIND BANK	0	0	6	6	-2	0	0	0	0	0
UNION BANK OF INDIA	740	569	156	1465	-4	35	66	24	125	-1
UCO BANK	7	10	0	17	-7	1	9	0	10	-13
STATE BANK OF INDIA	2129	425	573	3127	-59	54	6	7	67	1
AXIS BANK	70	344	1151	1565	88	1	30	20	51	12
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	155	0	0	155	28	155	0	0	155	113
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	0	230	27	0	257	3
ICICI BANK	565	0	0	565	72	56	0	0	56	56
IDBI BANK	3	6	24	33	33	0	0	0	0	0
IDFC FIRST BANK	284	84	19	387	-28	81	18	1	100	-33
INDUSIND BANK	25	0	455	480	0	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	0	0	0	0	-36	0	0	0	0	0
RBL BANK	0	0	82	82	2	0	0	0	0	0
SOUTH INDIAN BANK	0	0	0	0	0	0	0	0	0	0
TAMILNAD MERCANTILE BANK	0	0	0	0	0	0	0	0	0	0
YES BANK	11844	899	1697	14440	455	831	60	105	996	-1870
KBS LOCAL AREA BANK	5	0	0	5	0	0	0	0	0	0
TELANGANA GRAMEENA BANK	2290	0	0	2290	0	53	0	0	53	-3
TGCAB	0	0	0	0	0	0	0	0	0	0
AU SMALL FIN.BANK	130	32	0	162	20	0	0	0	0	0
ESAF SMALL FIN. BANK	0	0	10	10	0	0	0	0	0	0
FINO PAYMENTS BANK	17716	4325	4559	26600	-5692	14704	3548	3893	22145	-5279
INDIA POST PAYMENTS BANK	6378	873	444	7695	1052	0	0	0	0	0
AIRTEL PAYMENTS BANK	7361	3039	2206	12606	-115	2595	1023	506	4124	550
TOTAL	**50940**	**11141**	**11896**	**73977**	**-4147**	**18897**	**4896**	**4618**	**28411**	**-6426**

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: During Q1 of CFY, no. of ATMs is increased by 205 compared to previous quarter and at the end of June 2026, there are 8,861 ATMs functioning in the State of Telangana.
POS: During Q1 of CFY, no. of POS is increased by 11,208 compared to previous quarter and at the end of June 2026, there are 3,21,124 POS Machines were deployed by banks with the Merchants as touch points across the State of Telangana.

Micro ATMs: During Q1 of CFY, no. of Micro ATMs is increased by 1,473 compared to previous quarter and at the end of June 2026, there are 20,317 Micro ATMS were deployed in the State of Telangana. During Q1 increased

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

Sector wise position of PMJDY accounts as on 30.06.2026 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	5014255	3079243	3548103	4545395	8093498	3696.12	904113	6577224	7121852
PVT	1392790	334954	775957	951787	1727744	455.61	478436	1640382	1180244
RRB	3244610	291914	1267876	2268648	3536524	2626.76	530782	1019264	2942076
Grand Total	**9651655**	**3706111**	**5591936**	**7765830**	**13357766**	**6778.49**	**1913331**	**9236870**	**11244172**

- Banks in the State have so far opened 1,33,57,766 PMJDY accounts, together having balances amounting to Rs.6,778.49 crores.
- 19,13,331 PMJDY accounts are having zero balances i.e., 14.32% of total accounts.
    - Out of this, PMJDY accounts of Kotak Mahindra Bank has 57.51%, RBL Bank – 53.79%, South India Bank -47.52% & Karur Vysya Bank 41.88% of zero balance accounts.
- 92,36,870 (69.14%) 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 (45.50%), Central Bank of India (36.32%), Telangana Grameena Bank (28.82%) & Federal Bank (19.77%) have less than 50 % coverage
- 1,12,44,172(84.17%) of the PMJDY accounts are Aadhar Seeded. RBL, IOB, BOM, Punjab & Sind Bank, SIB and KVB have more than 98% of their accounts Aadhar seeded and Indusind Bank has only 10.67% 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 **30.06.2026** is as per the following table: (Since Inception)

Bank Type	PMSBY	PMJJBY	APY	Total
Public Sector	14191538	6411243	1943499	22546280
Private Sector	1064889	415815	229602	1710306
RRB	4892224	3169996	724246	8786466
Coop.	522874	954155	38	1477067
SFBs & Payment Banks	2415	811	2135	5361
Total	**20673940**	**10952020**	**2899520**	**34525480**

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

Growth during the quarter i.e., 01.04.2026 to 30.06.2026

Bank Type	PMSBY	PMJJBY	APY	Total
Public Sector	170642	123726	54266	348634
Private Sector	47987	20775	5723	74485
RRB	17040	15271	32348	64659
Coop.	47646	95338	0	142984
Small Finance Banks	444	191	218	853
Total	**283759**	**255301**	**92555**	**631615**

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 periodical publicity campaigns with special focus on rural areas at regular intervals for creating awareness and 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 functionary for enhancing enrollments especially under PMJJBY & PMSBY.
- To Fix target of fresh enrollment under PMJJBY & PMSBY to enhance enrollment

The progress of covering PMJDY Accounts under Insurance and Pension Schemes of Govt. of India under the programme as on 30.06.2026 is enclosed as **Annexure "L".**

ii) APY Achievements for 2026-27:

PFRDA has set a target of 5,48,115 enrolments for FY 2026-27. Bank wise performance as on 30.06.2026 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	39,930	10,605	27%	2,39,836
2	Union Bank of India	75,570	13,691	18%	5,20,212
3	Central Bank of India	10,890	1,939	18%	55,080
4	Indian Bank	17,820	2,904	16%	97,507
5	Indian Overseas Bank	12,430	1,983	16%	55,691
6	State Bank of India	1,36,180	20,057	15%	7,70,005
7	Bank of Baroda	18,590	1,959	11%	1,08,327
8	UCO Bank	4,510	401	9%	10,909
9	Punjab and Sind Bank	1,100	59	5%	3,304
10	Bank of Maharashtra	7,810	350	4%	14,322
11	Bank of India	9,130	121	1%	37,264
12	Punjab National Bank	15,730	197	1%	31,042
	PSBs Total	**3,49,690**	**54,266**	**16%**	**19,43,499**
13	IDBI Bank Ltd.	4,125	1,158	28%	44,475
14	HDFC Bank Ltd.	33,225	1,464	4%	81,733
15	Axis Bank Ltd.	14,475	120	1%	22,204
16	ICICI Bank Ltd.	12,000	67	1%	15,016
17	Tamilnad Mercantile Bank	540	335	62%	5,816
18	The Karur Vysya Bank Ltd.	2,880	1,000	35%	7,681
19	Dhanlaxmi Bank Ltd.	360	82	23%	682
20	Kotak Mahindra Bank	5,085	927	18%	27,558
21	Karnataka Bank Ltd.	1,305	221	17%	6,770

22	The South Indian Bank Ltd.	1,980	165	8%	5,236
23	Yes Bank Ltd.	900	53	6%	1,209
24	Bandhan Bank Ltd.	1,350	42	3%	2,452
25	CSB Bank Ltd.	1,440	37	3%	239
26	IDFC First Bank	855	12	1%	1,776
27	The Federal Bank Ltd.	1,710	18	1%	2,356
28	DCB Bank Ltd.	1,665	16	1%	1,973
29	Indusind Bank Ltd.	900	5	1%	221
30	City Union Bank Ltd.	1,800	1	0%	1,954
31	RBL Bank Ltd.	135	0	0%	18
32	The Jammu and Kashmir Bank	135	0	0%	64
33	DBS Bank	2,295	0	0%	169
	Private Banks Total	**89,160**	**5,723**	**6%**	**2,29,602**
34	Telangana Grameena Bank	1,02,740	32,348	31%	7,24,246
	RRBs Total	**1,02,740**	**32,348**	**31%**	**7,24,246**
35	TGCAB	940	1	0%	38
36	DCCBs	2540	0	0%	0
	Co-operative Banks Total	**3480**	**1**	**0%**	**38**
37	AU Small Finance Bank Ltd.	1,260	216	17%	1,603
38	ESAF Small Finance Bank Ltd.	280	1	0%	496
39	Ujjivan Small Finance Bank Ltd.	350	0	0%	0
40	Equitas Small Finance Bank Ltd.	420	0	0%	4
41	Suryoday Small Finance Bank Ltd.	140	0	0%	32
	SFBs Total	**2,450**	**217**	**9%**	**2,135**
42	Others	595	0	0%	49
Grand Total		**5,48,115**	**92,555**	**17%**	**28,99,569**

CITIZEN’s CHOICE FY 2026-27 H1P1 – CAMPAIGN

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

The achievement under Citizen’s choice FY 2026-27 H1-P1 Campaign as on 20.07.2026 is at 57,709 enrollments against target of 1,03,031 i.e., an achievement of 56.01% of targets.

District wise achievement under the campaign is as under

Name of the District	Target	No. of APY Accounts enrolled	% of Target Achievement
JOGULAMBA GADWAL	**914**	**1,439**	**157.44%**
NARAYANPET	**463**	**660**	**142.55%**
YADADRI BHUVANAGIRI	**1516**	**1,733**	**114.31%**
RAJANNA SIRCILLA	**1060**	**1,160**	**109.43%**
WARANGAL	**1326**	**1,425**	**107.47%**
MAHABUBABAD	1038	987	95.09%
MEDAK	2576	2,421	93.98%
SIDDIPET	2124	1,925	90.63%
BHADRADRI KOTHAGUDEM	2470	2,232	90.36%
NIRMAL	1450	1,123	77.45%
VIKARABAD	1617	1,136	70.25%
WANAPARTHY	919	624	67.90%
NALGONDA	4384	2,965	67.63%
JAYASHANKAR BHUPALAPALLY	1018	670	65.82%
KHAMMAM	3902	2,495	63.94%
ADILABAD	2149	1,337	62.21%
MAHABUBNAGAR	3080	1,813	58.86%
JAGITIAL	1740	1,021	58.68%
Nizamabad	5167	3,011	58.27%
KAMAREDDY	1846	1,058	57.31%
JANGOAN	1062	602	56.69%
KARIMNAGAR	4056	2,265	55.84%
MULUGU	276	144	52.17%

HANUMAKONDA	3541	1,835	51.82%
MEDCHAL MALKAJGIRI	8493	4,119	48.50%
SURYAPET	2512	1,199	47.73%
SANGAREDDY	3492	1,660	47.54%
PEDDAPALLI	1786	768	43.00%
MANCHERIAL	1986	830	41.79%
NAGARKURNOOL	1451	591	40.73%
KUMURAM BHEEM ASIFABAD	977	364	37.26%
RANGA REDDY	12745	4,735	37.15%
HYDERABAD	19895	7,362	37.00%
TOTAL	**1,03,031**	**57,709**	**56.01%**

f. Financial Literacy Initiatives

Financial Literacy Centres (FLCs) – Position as on 30.06.2026

Particulars	No. of FLCs	
No. of FLCs operating in the District Head Quarters	22	
No. of FLCs operating in Divisional Head Quarters	21	
No. of FLCs operating in Rural Areas	25	
Total FLCs functioning in the State of Telangana	**68**	
Banks	**No. of FLCs**	**No. of Active FLCs**
State Bank of India (AVA)	12	6
Telangana Grameena Bank	11	7
Union Bank of India	9	8
Canara Bank	2	2
Dist Co-op Banks	34	34
Total	**68**	**57**

Camps Conducted by FLCs of Commercial Banks

Quarter Ended	Special Camps		Specific Camps	
	Target	Conducted	Target	Conducted
Sept-2025	204	251	510	536
Dec-2025	204	256	510	674
Mar-2026	204	302	510	600
June-2026	204	344	510	588

Camps Conducted by FLCs of DCCBs

Quarter Ended	Special Camps		Specific Camps	
	Target	Conducted	Target	Conducted
Sept-2025	222	658	555	703
Dec-2025	222	485	555	515
Mar-2026	222	327	555	474
June-2026	204	432	510	421

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

- 68 FLCs are functioning in the state.
- During the Quarter, 776 special camps and 1009 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
- 1958 Rural branches in the State have conducted 5934 camps during the quarter against a target of 5874**.**
- 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 29.07.2026 it was resolved that every month all the Rural branches have to conduct at least one camp per branch. 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.

Details of the Camps Conducted by CFLs during Q1 of FY 2026-27 are furnished hereunder:

Sno.	Sponsored Bank	Name of the District	Number of CFLs	Number of Programmes	Number of participants
1	State Bank of India	Adilabad	5	348	14286
2		Bhadradri Kothagudem	6	554	17422
3		Bhupalapalli	3	300	10178
4		Hanamkonda	3	240	8630
5		Janagaon	3	238	9291
6		Karimnagar	5	374	13248
7		Khammam	6	536	16735
8		Komrambheem	5	375	16087
9		Mahabubabad	6	561	16842
10		Mahabubnagar	5	347	14051
11		Medak	6	621	17903
12		Mulugu	3	203	8138
13		Nalgonda	4	355	11795
14		Narayanapet	4	443	12578
15		Nirmal	6	383	18623
16		Nizamabad	9	596	23336
17		Rangareddy	8	653	20757
18		Suryapet	5	480	13844
19		Vikarabad	6	609	20810
20		Nalgonda	5	930	24664
21	Union Bank of India	Mancherial	6	466	17907
22		Peddapalli	5	404	14548
23		Jagityal	6	615	20678
24		Rajanna Sircilla	4	313	11673
25		Siddipet	8	752	23113
26		Warangal	4	307	11286
27		Wanaparthy	4	136	5928
28		Nagarkurnool	6	230	9876
29		J Gadwal	4	131	6222
30	Canara Bank	Kamareddy	6	267	11543
31		Sangareddy	8	1022	19002
32		Yadadri Bhuvanagiri	5	235	9099
33		Medchal-Malkajgiri	2	135	5158
	Total		**171**	**14159**	**475251**

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, Bhadradri 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 June 2026 were held on 29.07.2026, 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 30.06.2026 **(Rs. In Crore)**

S.No	Particulars	Outstandings as on		
		30.06.2025	**31.03.2026**	**30.06.2026**
1	Total Deposits	864312.43	943424.95	992947.13
2	Total Advances	1093381.68	1233857.88	1276748.87
3	Credit Deposits Ratio (%)	126.50	130.78	128.58
4	**Total Priority Sector Advances**	**352282.30**	**409361.79**	**418374.07**
	Of which			
A	Agriculture advances	154316.74	187464.50	192466.05
i.	Of which: Small & marginal farmers	84949.35	123073.31	126295.87
B	Non-farm Sector / MSMEs	143170.66	166437.70	172628.53
i.	Of which: Micro enterprises	65206.23	78432.58	80941.27
ii.	Small Enterprises	44603.29	49987.21	52183.08
iii.	Medium Enterprises	33063.85	38017.91	39504.18
C	Export Credit	84.79	41.56	38.24
D	Others' under Priority Sector Advances	54710.11	55418.02	53241.25
	Of which			
i.	Educational Loans	3056.41	3201.28	3179.46
ii.	Housing Loans	46562.36	47025.66	46598.04
iii.	Social Infrastructure	904.06	1028.41	92.11
iv.	Renewable Energy	424.58	565.70	725.82
v.	Others	3762.7	3596.97	2645.82
5	**Out of Priority Sector Adv- Finance to:**			
i.	Advances Weaker Sections	129895.18	149444.47	147655.54
ii.	Advances to Women *	19108.69	240011.37	247949.74
iii.	Advances to SC/ST	34184.29	40778.51	42924.37
iv.	Advances to Minorities*	19631.38	21986.64	22775.65
v.	SHGs*	41,100.23	51503.56	51433.35

*Total figures including non-priority.

Performance of Banks up to the quarter ended June 2026

- Total deposits of the Banks in the State are at Rs. 9,92,947 crores and advances are at Rs. 12,76,749 crores.
- Banks in the State have registered a CD Ratio of 128.58% as against 130.78% as on 31.03.2026.

Achievement of Annual Credit Plan 2026-27 Priority Sector lending: Position as on 30.06.2026

(Rs. in crore)

S.No	Particulars	FY 2025-26 (01.04.25 to 30.06.25)			FY 2026-27 (01.04.26 to 30.06.26)		
		Target	Achievement	% of achievement	Target	Achievement	% of achievement
1	Short Term Production Loans						
	Kharif	53696	17577	32.73	58152	20069	34.51
	Rabi	35804	--	--	38768	--	--
	Total	**89500**	**17577**	**19.64**	**96920**	**20069**	**20.71**
2	Agri. Term Loans	52394	11226	21.43	57192	16335	28.56
3	Agri. Infrastructure	7251	596	8.21	7797	835	10.72
4	Agri. Ancillary activities	16152	11652	72.14	19126	15097	78.93
5	**Total Agriculture (PS)**	**165297**	**41051**	**24.83**	**181035**	**52337**	**28.91**
6	Micro, Small & Medium Enterprises	203565	68032	33.42	230491	91374	39.64
7	Other priority Sector	19343	2685	13.88	22489	2385	10.60
	Of which						
A	Education Loans	2486	110	4.43	2026	134	6.59
B	Housing Loans	10493	1407	13.41	12446	1402	11.27
C	Others	6364	1168	18.35	8017	1536	19.15
8	**Total Priority Sector Advances**	**388206**	**111768**	**28.79**	**434015**	**146096**	**33.66**
9	**Non-Priority Sector**	**472246**	**177686**	**37.63**	**538238**	**259148**	**48.15**
	Total Credit Plan	**860452**	**289454**	**33.64**	**972253**	**405244**	**41.68**

Performance of Banks as at the end of June 2026:

- Banks together disbursed Priority Sector loans of Rs. 1,46,096Crs and achieved 33.66% of ACP target.
- Under Short Term Production loans, Banks disbursed Rs. 20,069 Crs and achieved 34.51% of Kharif targets.
- An amount of Rs. 52,337Crs were disbursed by Banks to Agriculture sector achieving 28.91 % of ACP target.
- MSME loans totalling to Rs.91,374 Crs were disbursed by banks achieving 39.64% of Annual target.
- An amount of Rs.2,385 Crs was disbursed by Banks as ‘Other priority sector advances’ achieving 10.60% of Annual target.
- Education loans amounting to Rs. 134 Crs were disbursed under priority sector by banks achieving 6.59% of Annual target.
- Housing loans amounting to Rs. 1,402 Crs were disbursed under priority sector by banks achieving 11.27% of target.
- Banks together have disbursed Priority & Non-Priority Sector Advances totalling to Rs. 4,05,244 Crs achieving 41.68 % of Annual targets.

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

Total Agriculture: Sector-wise as on 30.06.2026

(Rs. in Crs)

Sector	As on 30.06.2025			As on 31.03.2026			As on 30.06.2026		
	Targets	Achievement	% Achievement	Targets	Achievement	% Achievement	Targets	Achievement	% Achievement
Public Sector Banks	102380	25900	25.30	102380	108033	105.52	115359	34142	29.6
Private Sector Banks	19504	8534	43.76	19504	24389	125.05	21316	9887	46.38
Regional Rural Banks	29434	4693	15.94	29434	21049	71.51	27199	5980	21.99
Cooperative Banks	12588	1316	10.46	12588	12094	96.08	15533	1323	8.52
Small Finance Banks	935	451	48.23	935	2230	238.39	1506	400	26.58
Foreign Banks	456	155	34.00	455	605	132.73	122	605	494.41
Total	**165297**	**41049**	**24.83**	**165296**	**168401**	**101.88**	**181035**	**52337**	**28.91**

Category-wise as on 30.06.2026

Category	As on 30.06.2025			As on 31.03.2026			As on 30.06.2026		
	Targets	Achievement	% Achievement	Targets	Achievement	% Achievement	Targets	Achievement	% Achievement
Crop Loans	89500	17577	19.64	89500	75486	84.34	96920	20070	20.71
Agri Term Loans (Incl. Allied)	52394	11226	21.43	52394	53623	102.35	57192	16335	28.56
Agri. Infrastructure	7251	596	8.21	7251	2352	32.43	7797	835	10.72
Agri. Ancillary	16152	11651	72.14	16152	36940	228.70	19126	15097	78.93
Total Term Loans	75797	23473	30.96	75797	92915	122.58	84115	32267	38.36
Grand Total	**165297**	**41049**	**24.83**	**165296**	**168401**	**101.88**	**181035**	**52337**	**28.91**

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 30.06.2026 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	2039953	1875667	12265	3679	30600	6578	16586	4898	1950273	15093.00	89536
2	TGB	475335	447778	1546	0	995	0	0	909	451228	3545.51	24046
3	TGCAB	270080	258676	718	0	691	65	179	352	260681	1610.39	9399
4	Canara Bank	247511	242030	93	3	1665	9	20	504	244324	2934.51	3187
5	Union Bank of India	226762	196214	3264	699	5612	2	0	1408	207199	2348.79	19363
6	Indian Overseas Bank	30597	28837	0	0	106	1	99	71	29114	280.36	1483
7	Bank of Baroda	29042	26984	502	515	246	0	5	40	28292	286.13	750
8	Indian Bank	28039	25098	8	0	325	0	0	39	25470	237.25	2569
9	Central Bank of India	19620	18078	2	1	130	5	6	141	18363	150.14	1251
10	Punjab National Bank	18405	17133	0	0	69	7	0	56	17265	290.33	1140
11	UCO Bank	8277	7329	0	0	302	0	0	14	7645	76.95	632
12	Bank of India	4984	4944	0	0	2	0	0	12	4958	53.79	26
13	Bank of Maharashtra	3778	3470	0	0	38	0	0	2	3510	63.67	268
14	Punjab & Sind Bank	37	29	0	0	2	0	2	0	33	1.23	4
	Total	**3402420**	**3152267**	**18398**	**4897**	**40783**	**6667**	**16897**	**8446**	**3248355**	**26972.05**	**153654**

(Source: pmjdy.gov.in/fiplan)

12 Commercial Banks, RRBs & Co-Operative Banks(TSCAB) in Telangana together have sanctioned limits amounting to Rs. 26,972.05Crore to 32,48,355 farmers upto 30.06.2026, under KCC Saturation Scheme launched by DFS. 1,53,654 applications were rejected due to multiple loans availed and non-availability of land etc., out of these farmers, 8,84,902 are covered under PMJJBY and 13,95,988 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 Animal Husbandry as on 30.06.2026:
During Q1 of FY 2026-27, Banks have disbursed Rs.64.76 Crs to 2080 beneficiaries under KCC Animal Husbandry. The bankwise details of which are furnished hereunder:

No. in actuals & Amt in Crs.

SR.	Name of Bank	Outstandings		Disbursements	
		No. of Accounts	Amount	No. of Accounts	Amount
1	UCO BANK	6714	118.29	808	19.88
2	KARNATAKA BANK	22	16.76	22	18.82
3	HDFC BANK	438	22.41	340	10.2
4	UNION BANK OF INDIA	2663	27.87	568	7.11
5	IDBI BANK	8	3.2	5	3.35
6	AXIS BANK	35	3.5	19	2.11
7	STATE BANK OF INDIA	3194	19.31	162	1.47
8	CANARA BANK	1032	11.08	49	0.7
9	INDIAN BANK	231	3.05	66	0.42
10	BANK OF BARODA	205	2.03	17	0.24
11	CENTRAL BANK OF INDIA	29	1.35	2	0.23
12	INDIAN OVERSEAS BANK	145	1.02	17	0.17
13	TGCAB	142	0.81	2	0.04
14	PUNJAB AND SIND BANK	3	0.03	1	0.02
15	BANK OF INDIA	2	0.01	1	0
16	BANK OF MAHARASHTRA	6	0.05	0	0
17	PUNJAB NATIONAL BANK	4	0.07	0	0
18	TELANGANA GRAMEENA BANK	251	0.58	1	0
	Total	**15124**	**231.42**	**2080**	**64.76**

As per the Jansuraksha Portal, total number of 16124 applications are received and 16094 applications acknowledged by branches. Banks have sanctioned loans to 5698 beneficiaries & 19 applications are pending for more than 15 days. The bankwise pendency for more than 15 days as on 03.07.2026 is furnished hereunder:

Sno.	Name of the Bank	Pendency more than 15 days
1	State Bank of India	11
2	Canara Bank	5
3	Union Bank of India	3
4	**Total**	**19**

Progress on KCC to Fish farmers as on 30.06.2026
During Q1 of FY 2026-27, Banks have disbursed Rs.13.64Crs to 564 beneficiaries under KCC Fisheries. The bankwise details of which are furnished hereunder:

No. in actuals & Amt in Crs.

SR.	Name of Bank	Outstandings		Disbursements	
		No. of Accounts	Amount	No. of Accounts	Amount
1	HDFC BANK	17	6.27	12	6.45
2	UCO BANK	46	7.57	36	2.12
3	UNION BANK OF INDIA	1495	22.91	154	2.03
4	IDFC FIRST BANK	17	6.24	12	1.86
5	STATE BANK OF INDIA	668	1.95	229	0.73
6	TELANGANA GRAMEENA BANK	545	2.3	106	0.42
7	BANK OF BARODA	17	0.04	3	0.01
8	BANK OF INDIA	9	0.02	5	0.01
9	INDIAN OVERSEAS BANK	22	0.07	1	0.01

10	BANK OF MAHARASHTRA	1	0	0	0
11	CANARA BANK	65	0.16	0	0
12	CENTRAL BANK OF INDIA	122	0.27	1	0
13	INDIAN BANK	41	0.14	4	0
14	PUNJAB NATIONAL BANK	11	0.03	1	0
15	KARUR VYSYA BANK	2	1.62	0	0
16	TGCAB	36	0.04	0	0
	Total	**3114**	**49.63**	**564**	**13.64**

As per the Jansuraksha Portal, total number of 10857 applications are received and 10857 applications acknowledged by branches. Banks have sanctioned loans to 5889 beneficiaries & 143 applications are pending for more than 15 days. The bankwise pendency for more than 15 days as on 03.07.2026 is furnished hereunder:

Sno.	Name of the Bank	Pendency more than 15 days
1	State Bank of India	85
2	TGCAB	25
3	Union Bank of India	12
4	Bank of Baroda	8
5	Canara Bank	11
6	Indian Overseas Bank	2
	Total	**143**

- 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:

No guidelines from the State Government are received in this regard.

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

Sector	As on 30.06.2025			As on 30.06.2026		
	Target	**Achievement**	**%**	**Target**	**Achievement**	**%**
Public Sector Banks	45621	14263	31.26	51864	21004	40.50
Private Sector Banks	12094	6422	53.10	12616	7536	59.74
Regional Rural Banks	11432	1903	16.65	10047	2495	24.84
Cooperative Banks	5588	395	7.07	8065	377	4.68
Small Finance Banks	929	354	38.16	1485	382	25.77
Foreign Banks	133	135	101.21	39	473	1220.08
Total	**75797**	**23472**	**30.97**	**84115**	**32267**	**38.36**

<u>Achievement during Q1 in FY 2026-27 under Agriculture Term Loans (Term Loans including allied, Infrastructure & Ancillary activities)</u>

- Public sector banks have disbursed Rs. 21,004 Crs and achieved 40.50% of Annual Targets.
- Private sector banks have disbursed Rs.7,536 Crs and achieved 59.74% of Annual Targets.
- RRBs have disbursed Rs.2,495 Crs and achieved 24.84% of Annual Targets.
- Co-operative Banks have disbursed Rs. 377 Crs and achieved 4.68% 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:

The performance of Banks in respect of three allied activities, i.e., Dairy, Poultry and Fisheries is furnished hereunder:

(Amount in Crs)

S. No	Name of the Bank	Dairy			Poultry			Fisheries		
		Target	Achievement	% of Achv	Target	Achievement	% of Achv	Target	Achievement	% of Achv
1	BANK OF BARODA	396.68	27.03	6.81%	350.61	0.81	0.23%	109.54	0.37	0.34%
2	BANK OF INDIA	259.61	0	0.00%	236.16	0	0.00%	68.34	0	0.00%
3	BANK OF MAHARASHTRA	52.14	45.56	87.38%	25.13	2.13	8.48%	7.73	5.06	65.46%
4	CANARA BANK	997.87	10.77	1.08%	848.26	182.58	21.52%	273.23	0.25	0.09%
5	CENTRAL BANK OF INDIA	188.71	0.79	0.42%	116.49	0.31	0.27%	37.76	0	0.00%
6	INDIAN BANK	426.92	0	0.00%	284.17	0	0.00%	90.66	0	0.00%
7	INDIAN OVERSEAS BANK	241.5	0	0.00%	171.45	51.67	30.14%	68.1	0	0.00%
8	PUNJAB NATIONAL BANK	153.22	0.28	0.18%	96.43	0.57	0.59%	28.85	0	0.00%
9	PUNJAB AND SIND BANK	1.05	0	0.00%	1.42	0	0.00%	0.62	0	0.00%
10	UNION BANK OF INDIA	1788.03	2412.47	134.92%	1104.97	136.27	12.33%	368.87	1.98	0.54%
11	UCO BANK	34.82	0	0.00%	20.87	0	0.00%	3.49	2.19	62.75%
12	STATE BANK OF INDIA	2191.56	7.05	0.32%	1499.91	7.27	0.48%	417.2	0.04	0.01%
13	AXIS BANK	77.5	0	0.00%	51.9	0	0.00%	18.5	0	0.00%
14	BANDHAN BANK	31.96	0	0.00%	20.85	14.58	69.93%	7.57	6.92	91.41%
15	CSB BANK LIMITED	50.36	0	0.00%	32.69	0	0.00%	11.34	0	0.00%
16	CITY UNION BANK	19.23	0	0.00%	12.64	0	0.00%	4.22	0	0.00%
17	DCB BANK	49.21	9.12	18.53%	31.46	0	0.00%	12.74	0	0.00%
18	DHANLAXMI BANK	3.44	0	0.00%	4.51	0	0.00%	2.39	0	0.00%
19	FEDERAL BANK	24.3	6.9	28.40%	23.33	1.46	6.26%	9.69	0.7	7.22%
20	HDFC BANK	323.69	0	0.00%	291.15	0	0.00%	113.49	0	0.00%
21	ICICI BANK	243.35	0.31	0.13%	147.43	0.05	0.03%	42.48	0	0.00%
22	IDBI BANK	54.48	0.63	1.16%	38.55	0.07	0.18%	13.46	0	0.00%
23	IDFC FIRST BANK	45.61	68.47	150.12%	33.76	0.06	0.18%	11.64	0.12	1.03%
24	INDUSIND BANK	43.89	0	0.00%	30.05	0	0.00%	7.58	0	0.00%
25	KARNATAKA BANK	12.69	19.81	156.11%	13.41	28.48	212.38%	5.18	0.54	10.42%
26	KARUR VYSYA BANK	84.19	0.02	0.02%	62.11	1.5	2.42%	17.93	0	0.00%
27	KOTAK MAHINDRA BANK	46.84	0.43	0.92%	23.85	0	0.00%	5.34	0.02	0.37%
28	RBL BANK	11.2	0.03	0.27%	8.24	0.03	0.36%	3.34	0	0.00%
29	SOUTH INDIAN BANK	38.33	0.92	2.40%	39.9	0.13	0.33%	10.99	0.03	0.27%
30	TAMILNAD MERCANTILE BANK	5.33	23.93	448.97%	8.51	0	0.00%	2.93	0	0.00%
31	YES BANK	9.71	0	0.00%	5.95	0	0.00%	2.31	0	0.00%
32	KBS LOCAL AREA BANK	4.38	0	0.00%	2.91	0	0.00%	0.2	0	0.00%
33	TELANGANA GRAMEENA BANK	1420.62	0	0.00%	753.14	0.01	0.00%	222.45	0	0.00%
34	TGCAB	974.48	46.27	4.75%	611.5	1.83	0.30%	196.55	0	0.00%
35	EQUITAS SMALL FIN. BANK	1.74	0	0.00%	1.29	0	0.00%	0.44	0	0.00%
36	UJJIVAN SMALL FIN. BANK	0.29	0	0.00%	0.27	0	0.00%	0.02	0	0.00%
37	UTKARSH SMALL FIN. BANK	3.67	0.03	0.82%	3.44	0.01	0.29%	0.25	0	0.00%
38	AU SMALL FIN.BANK	106.45	0	0.00%	54.25	0	0.00%	18.77	0	0.00%
39	ESAF SMALL FIN. BANK	10.64	2.04	19.17%	10.94	0	0.00%	1.5	0.03	2.00%
40	DBS BANK INDIA (E-LVB)	5.82	0	0.00%	3.92	0	0.00%	0.83	0	0.00%
	GRAND TOTAL	**10435.51**	**2682.86**	**25.71%**	**7077.82**	**429.85**	**6.07%**	**2218.52**	**18.26**	**0.82%**

Controllers of Banks are requested to encourage farmers to take up the Agri allied activities to increase the farmers income.

Agriculture Infrastructure Fund (AIF) Scheme - Progress:

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 forums like SLBC, DCC and BLBC.

Progress under Agri Infrastructure Fund in Telangana as on 30.06.2026 given below:

(Amount in Crores)

S.No.	Name of the Lending institution	Verified by PMU		Approved		Disbursed		Total Sanctioned	
		No.	Amt.(Cr.)	No.	Amt.(Cr.)	No.	Amt.(Cr.)	No.	Amt.(Cr.)
1	STATE BANK OF INDIA	121	259.45	110	233.81	1337	1667.41	1447	1901.22
2	Union Bank of India	57	66.95	47	115.61	684	1076.49	731	1192.10
3	Punjab National Bank	12	41.63	30	112.43	121	467.62	151	580.05
4	Canara Bank	1	1.52	1	1.10	231	435.99	232	437.09
5	HDFC Bank	27	67.88	36	45.00	237	309.30	273	354.30
6	TGCAB & DCCB	86	53.20	23	12.35	453	241.44	476	253.79
7	Kotak Mahindra Bank	3	5.48	9	81.57	49	158.76	58	240.32
8	YES BANK LTD	0	0.00			4	153.80	4	153.80
9	Indian Bank	5	6.97	4	4.88	94	118.49	98	123.37
10	Telangana Grameen Bank	41	4.76	26	2.55	788	87.69	814	90.24
11	Bank Of Baroda	6	14.19	4	1.77	68	76.40	72	78.16
12	Bank Of India	14	3.84			223	54.92	223	54.92
13	Bank of Maharashtra	0	0.00			21	53.40	21	53.40
14	UCO Bank	4	8.37	13	17.25	13	29.98	26	47.23
15	Karnataka Bank	2	4.05			25	44.93	25	44.93
16	Central Bank Of India	9	10.58	3	6.30	34	35.38	37	41.68
17	IDBI BANK LTD	4	12.22			20	35.03	20	35.03
18	Karur Vysya Bank	1	2.00	1	0.28	25	25.05	26	25.33
19	The Cosmos Cooperative Bank Ltd	0	0.00			6	24.80	6	24.80
20	Tamilnad Mercantile Bank Ltd	0	0.00			3	23.37	3	23.37
21	Indian Overseas Bank	1	1.35	1	1.90	23	14.17	24	16.07
22	Axis Bank	0	0.00	1	1.50	10	14.47	11	15.97
23	ICICI Bank	0	0.00			9	10.82	9	10.82
24	AU Small Finance Bank Limited	1	2.00			1	6.75	1	6.75
25	The Federal Bank Ltd	0	0.00	2	3.95	1	2.00	3	5.95
26	IndusInd Bank	0	0.00			1	4.00	1	4.00
27	NABKISAN Finance Ltd	0	0.00	4	0.34	6	0.55	10	0.89
28	Punjab and Sind Bank	0	0.00			1	0.25	1	0.25
29	RBL Bank Ltd.	0	0.00			1	0.05	1	0.05
30	City Union Bank	1	1.50					0	0.00
31	Andhra Pradesh Grameena Bank	1	0.07					0	0.00
	Grand Total	**397**	**568.02**	**315**	**642.57**	**4489**	**5173.32**	**4804**	**5815.89**

(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, within stipulated timelines.

Pradhan Mantri Formalisation of Micro Food Processing Enterprises 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 (PMFME 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 30.06.2026:

Bank Name	Sanction Target	Achieved	Add Docs Pendency			Sanction Pendency			Disbursement Pendency			Total Pendency
			< 180 Days	> 180 Days	Total	< 180 Days	> 180 Days	Total	< 180 Days	> 180 Days	Total	
State Bank of India	600	76	65	2	67	700	19	719	40	456	496	1282
TGB	640	38	35	3	38	274	2	276	25	500	525	839
Union Bank of India	353	72	13		13	349	78	427	46	209	255	695
TGCAB Bank	296	5	1		1	80	110	190	3	13	16	207
HDFC Bank	147	0	0	12	12	56	1	57	1	57	58	127
Central Bank of India	33	6	0	31	31	22	1	23	8	55	63	117
Canara Bank	150	31	6		6	30	1	31	28	40	68	105
Bank of Baroda	61	0	4		4	30	2	32	3	63	66	102
Indian Overseas Bank	49	5	3		3	34		34	2	5	7	44
Punjab National Bank	45	5	0			20	3	23	6	12	18	41
UCO Bank	16	1	15	4	19	3		3	2	7	9	31
Indian Bank	65	19	1		1	6		6	9	12	21	28
Kotak Bank	37	0	0			3	20	23	0			23
The Gayatri Co op Bank	0	0	0			2	19	21	0			21
Bank of Maharashtra	35	1	4	1	5	6	1	7	0	3	3	15
Karur Vysya Bank	24	1	0			4	8	12	0			12
Bank of India	24	1	0			6		6	1		1	7
IDBI Bank	18	0	0	2	2	3	2	5	0			7
Karnataka Bank	5	0	0			1	3	4	0			4
Indusind Bank	41	0	0			0	3	3	0			3
TMB	2	0	0			0	3	3	0			3
Axis Bank	49	0	0			0	2	2	0			2
DCB Bank Limited	18	0	0			0	1	1	0			1
City Union Bank	17	0	0			1		1	0			1
South Indian Bank	7	0	0			1		1	0			1
ICICI Bank	114	0	0			0			0			0
Bandhan Bank	97	0	0			0			0			0
Grand Total	**3000**	**261**	**147**	**55**	**202**	**1632**	**289**	**1921**	**174**	**1432**	**1606**	**3729**

(Source :TGFPS-SPMU)

iv) Pledge Finance against Warehouse Receipts:

During Q1 of the FY 2026-27, Banks in the state have extended credit to 527 beneficiaries amounting to Rs.141.25Crs.

(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	CENTRAL BANK OF INDIA	42	16.36	40	17.89	0.00	0.00
2	KARUR VYSYA BANK	273	41.55	103	14.85	0.00	0.00
3	ICICI BANK	51	21.87	29	12.79	0.00	0.00
4	PUNJAB NATIONAL BANK	26	8.05	10	4.13	0.00	0.00
5	IDBI BANK	1	4.00	1	4.00	1.00	4.00
6	KOTAK MAHINDRA BANK	0	0.00	2	1.55	2.00	1.55
7	CITY UNION BANK	7	8.66	1	0.20	1.00	0.20
8	INDIAN OVERSEAS BANK	112	36.50	0	0.00	0.00	0.00
9	UCO BANK	15	4.25	0	0.00	0.00	0.00
	Grand Total	**527**	**141.25**	**186**	**55.41**	**4**	**5.75**

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

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

Further, DFS has advised that the Govt. of India has launched a Credit Guarantee Scheme for e-NWR based Pledge Financing (CGS-NPF) with a corpus of Rs. 1000 Cr to encourage banks to extend pledge finance against to e-NWRs to farmers and traders on the agriculture/horticulture produce stored in WDRA registered warehouses. A workshop in coordination with WDRA has conducted to member Banks on 14.07.2026 to explain various salient features of the e-NWRs. 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 Q1 of FY 2026-27, Banks have disbursed Rs. 250.48 Crores to 37695 groups**.** Performance of the Banks in respect of JLGs Bank linkage is as under as 30.06.2026

S.No	Name of the Bank	Outstanding		Disbursement	
		No.	Amt. in Crs	No.	Amt. in Crs
1	AU SMALL FIN.BANK	95093	676.49	20094	125.32
2	IDFC FIRST BANK	9137	34.15	4946	33.87
3	AXIS BANK	62691	176.79	6719	31.94
4	UTKARSH SMALL FIN. BANK	46418	116.17	3099	18.28
5	ESAF SMALL FIN. BANK	3130	74.1	389	13.95
6	DCB BANK	16204	36.68	1616	9.12
7	RBL BANK	5470	65.67	257	6.39
8	YES BANK	2917	38.19	228	5.7
9	KOTAK MAHINDRA BANK	2651	37.27	183	4.88
10	HDFC BANK	571	1.6	137	0.61
11	TELANGANA GRAMEENA BANK	943	12.26	6	0.22
12	TGCAB	3490	31.66	5	0.1
13	INDIAN OVERSEAS BANK	29	0.18	2	0.04
14	CANARA BANK	27	0.48	3	0.03
15	CSB BANK LIMITED	3	0.16	2	0.03
16	BANK OF BARODA	5	0.22	1	0
17	BANK OF INDIA	5	0.37	0	0
18	CENTRAL BANK OF INDIA	2	0.02	0	0
19	INDIAN BANK	12	0.23	0	0
20	PUNJAB NATIONAL BANK	14	0.29	0	0
21	UNION BANK OF INDIA	11	0.16	0	0
22	STATE BANK OF INDIA	147	1.72	8	0
	GRAND TOTAL	**248970**	**1304.85**	**37695**	**250.48**

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

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

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

- **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 ₹1928.41 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.

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

- **Propagation of A). e Krishi Upaj Yojan and B). eNWR Pledge Finance**
- The **e-Kisan Upaj Nidhi** 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:

1. **Registration of farmers (with Aadhar) / Lending institutions –** through JanSamarth portal.
2. **Loan Accessibility**: Farmers can easily access loans from banks using their e-NWRs as collateral.
3. **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.
4. **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.
5. **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.

- **Credit Guarantee Scheme for e-NWRA 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.**
Telangana Grameena Bank from Telangana has onboarded on eKUN portal on 22 August 2025. Telangana State Cooperative Apex Bank Ltd., and 09 other DCCBs are yet to onboard. Agreements along with all the required documents have been submitted by TGCAB for onboarding on to NERL,e-Kun and NCGTC. The onboarding on to NERL and NCGTC platforms is completed and onboarding on to e-Kun will be completed once the documents are executed and confirmed by the respective Institution.

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

a. New AMI Scheme:
It was earlier advised to banks that the Department of Agriculture & Farmers Welfare (Agricultural Marketing Division), Government of India, vide order dated 10 June 2025, has informed that implementation of the AMI Sub-Scheme of ISAM may be kept in abeyance, and no new sanctions may be issued until further notice.
Directorate of Marketing Infrastructure, Department of Agriculture and Farmers Welfare, Ministry of Agriculture and Farmers Welfare, Government of India is in the process of physical verification of the projects included under committed liabilities under AMI Scheme. The list of 777 projects have been shared to concerned banks vide our mail dated 06.08.2026, banks are advised to keep the requisite documents ready and associate themselves in the verification process. The concerned banks may submit the details viz. Complete address of the project, Adress of the bank branch, contact details of the branch officials and email id of the branch to dor.tgro@nabard.org for onward submission to GoI.

➢ **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.
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. Banks may be advised to ensure the submission of all necessary documents required as per the extant guidelines along with the claim’s submission.
The decision on continuation of the AC&ABC programme for this Financial Year is awaited. 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 30.06.2026

i) NPAs in Agriculture segment as on 30.06.2026

(Rs. In crores)

S.No.	Particulars	Outstandings		NPAs as on 30.06.2026			NPA %
		No. of A/cs	Amount	No. of A/cs	Amount	% to O/S	As on 31.03.26
1	Short Term Crop Loans	5576744	88533	483032	4217.2	4.76%	4.62%
2	Agri. Term Loans	2269082	61311.5	147822	1722.44	2.81%	2.62%
3	Agri. Infrastructure	8631	2602.21	457	147.1	5.65%	6.04%
4	Agri. Ancillary Activities	324214	40019.34	15111	2999	7.49%	7.84%
	Grand Total	**8178671**	**192466.05**	**646422**	**9085.74**	**4.72%**	**4.71%**

- **4.76%** of outstanding short term crop loans are in NPA category.
- 2.81% of Agriculture Term Loan, 5.65 **%** of Agri. Infrastructure,7.49**%** of Agri. Ancillary Activities are in NPA category.
- Total NPAs under agriculture advances at **4.72%** as on 30.06.2026 have increased from 4.71% 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.

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.

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

Progress reported by Banks in Finance for Oil Palm cultivation as on 30.06.2026:

S.No	Name of the Bank	Outstanding		Disbursement during Q1 FY 2026-27	
		No.	Amt. in Crs	No.	Amt. in Crs
1	UNION BANK OF INDIA	694	22.42	132	1.97
2	State Bank of India	15	2.34	4	0.41
3	Canara Bank	0	0.00	1	0.21
4	TGCAB	464	0.21	31	0.21
5	Bank of Baroda	6	0.24	1	0.03
	Total	**1179**	**25.21**	**169**	**2.83**

c) Flow of Credit to MSMEs

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

(Rs. in Crores)

Particulars	As on 30.06.2025			As on 30.06.2026		
	Target for FY 2025-26	Achievement	% of Achievement	Target for FY 2026-27	Achievement	% of Achievement
Micro Enterprises	49835	21173	**42%**	72665	30433	**42%**
Small Enterprises	76097	23576	**31%**	82152	32752	**40%**
Total SME	**125932**	**44749**	**36%**	**154817**	**63185**	**41%**
Medium Enterprises (ME)	77633	23284	**30%**	75674	28189	**37%**
Total MSME advances	**203565**	**68033**	**33%**	**230491**	**91374**	**40%**

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

(Rs. in Crores)

Particulars	O/s as on 30.06.2025		O/s as on 31.03.2026		O/s as on 30.06.2026	
	A/c.	Amt.	A/c.	Amt.	A/c.	Amt.
Micro Enterprises	879361	65206	916493	78433	880787	80941
Small Enterprises	50671	44603	49207	49987	51433	52183
Total MSE	**930032**	**109810**	**965700**	**128420**	**932220**	**133124**
% of Micro Enterprises to total MSE	94.55%	59.38%	94.90%	61.08%	94.48	60.80
% of Small enterprises to total MSE	5.45%	40.62%	5.10%	38.92%	5.52	39.20
Medium Enterprises (ME)	**14939**	**33361**	**26563**	**38018**	**31628**	**39504**
% of ME to total MSME advances	1.58%	23.30%	2.68%	22.84%	3.28	22.88
Total MSME advances	**944971**	**143171**	**992263**	**166438**	**963848**	**172629**

Performance under MSME in FY 2026-27 as on 30.06.2026

- Outstanding Advances to MSEs stood at Rs. 133,124 Crs.
- Outstanding Advances to MEs stood at Rs. 39,504 Crs.
- Outstanding Advances under MSME segment stood at Rs. 172,629 Crs.

iii) PM Task Force Recommendations:

The compliance of Banks to the PM Task Force recommendations and the performance under different parameters of the recommendations has been reviewed in the Sub-committee meeting on MSME held on 29.07.2026. The status is as under:

Norm Description	Norm %	Actual %		No. of banks achieved		Banks not achieved for the quarter
		Mar-26	Jun-26	Mar-26	Jun-26	
Banks are advised to achieve a 20 percent year-on-year growth in credit to micro & small enterprises June 2025 to June 2026)	20	25.00%	21.23%	25	26	AXIS BANK, HDFC BANK, UNION BANK OF INDIA, BANK OF INDIA, CITY UNION BANK, INDUSIND BANK, BANK OF MAHARASHTRA, BANK OF BARODA, CANARA BANK, DCB BANK, YES BANK, TAMILNAD MERCANTILE BANK, A P S F C, AU SMALL FIN.BANK, UCO BANK, SOUTH INDIAN BANK, DHANLAXMI BANK, STATE BANK OF INDIA and KBS LOCAL AREA BANK
10 percent annual growth in the number of micro enterprise accounts	10	-1.44%	0.16%	21	23	CITY UNION BANK, TGCAB, J & K BANK, YES BANK, PUNJAB NATIONAL BANK, UNION BANK OF INDIA, BANK OF INDIA, BANK OF BARODA, DHANLAXMI BANK, DCB BANK, IDBI BANK, INDUSIND BANK, PUNJAB AND SIND BANK, CANARA BANK, TAMILNAD MERCANTILE BANK, BANK OF MAHARASHTRA, KBS LOCAL AREA BANK, UCO BANK, INDIAN OVERSEAS BANK, STATE BANK OF INDIA, AU SMALL FIN.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	61.08%	60.80%	26	25	AXIS BANK, CANARA BANK, PUNJAB AND SIND BANK, TAMILNAD MERCANTILE BANK, FEDERAL BANK, HDFC BANK, ICICI BANK, YES BANK, PUNJAB NATIONAL BANK, KOTAK MAHINDRA BANK, KARUR VYSYA BANK, BANK OF MAHARASHTRA, CSB BANK LIMITED, DBS BANK INDIA (E-LVB), KARNATAKA BANK, RBL BANK, SOUTH INDIAN BANK, CITY UNION BANK, DHANLAXMI BANK and A P S F C

iv) NPAs in MSME segment as on 30.06.2026 **(Rs. In Crs)**

Particulars	June-2025			March-2026			June-2026		
	Outstanding	NPA		Outstanding	NPA		Outstanding	NPA	
		Amount	% of NPA		Amount	% NPA		Amount	% NPA
MICRO ENTERPRISES	65206	2855	4.38%	78433	2874	3.66%	80941	3261	4.03%
SMALL ENTERPRISES	44603	1827	4.10%	49987	1852	3.70%	52183	1888	3.62%
TOTAL MSE	**109810**	**4682**	**4.26%**	**128420**	**4725**	**3.68%**	**133124**	**5149**	**3.87%**
MEDIUM ENTERPRISES	33361	1175	3.52%	38018	1081	2.84%	39504	1037	2.62%
TOTAL MSME	**143171**	**5857**	**4.09%**	**166438**	**5806**	**3.49%**	**172629**	**6186**	**3.58%**

- NPAs under MSE segment advances constitute 3.87% of outstandings
- NPAs under Medium enterprises constitute 2.62% of outstandings
- NPAs under total MSME segment constitute 3.58% of total outstandings

v) CGTMSE - COVERAGE:

During the Q1 of FY 2026-27, 16265 proposals with an amount of Rs. 4463.27 crores have been approved under CGTMSE in Telangana state and the details are hereunder:

SNo.	Name of the Bank	No	Approved Amt (in Rs. Crs)
1	STATE BANK OF INDIA	3461	1318.15
2	HDFC BANK LIMITED	956	679.19
3	ICICI BANK	378	616.67
4	UNION BANK OF INDIA	3455	322.43
5	BANK OF BARODA	613	111.09
6	PUNJAB NATIONAL BANK	204	107.06
7	CANARA BANK	173	102.34

8	AXIS BANK LIMITED	51	63.75
9	IDFC FIRST BANK LIMITED	456	56.61
10	TELANGANA GRAMIN BANK	635	37.52
11	INDIAN BANK	184	36.69
12	BANK OF INDIA	324	35.61
13	YES BANK LTD	24	33.51
14	INDIAN OVERSEAS BANK	104	26.84
15	IDBI BANK LTD	70	25.95
16	KOTAK MAHINDRA BANK	42	23.85
17	CENTRAL BANK OF INDIA	64	21.87
18	SLICE SMALL FINANCE BANK	182	18.95
19	EQUITAS SMALL FINANCE BANK LIMITED	230	18.79
20	Others	4659	806.41
	Total	**16265**	**4463.27**

District Wise Report of TELANGANA (Guarantee Approved)

(Rs. in Crores)

S.No.	Name of the District	During Q1 During FY 2026-27		Cumulative as on 30.06.2026	
		No	Approved Amt	No.	Approved Amt
1	HYDERABAD	5834	2347.94	152139	29035.08
2	RANGA REDDY	1000	370.00	41153	5190.54
3	KARIMNAGAR	922	141.66	20870	1593.03
4	MEDCHAL MALKAJGIRI	458	138.88	6704	1428.46
5	KHAMMAM	693	133.77	18727	1348.74
6	NIZAMABAD	741	128.41	16427	1389.81
7	NALGONDA	761	128.23	25703	1685.19
8	MEDAK	602	124.18	16732	1439.26
9	WARANGAL	564	101.72	5189	671.58
10	HANUMAKONDA	458	75.58	17439	1499.91
11	SANGAREDDY	292	75.04	5362	738.88
12	MANCHERIAL	362	72.82	3028	310.47
13	SURYAPET	269	56.57	4560	424.72
14	MAHABUBABAD	437	54.60	8855	614.24
15	ADILABAD	284	53.76	14671	1020.14
16	MAHABUBNAGAR	301	48.34	15422	845.71
17	JAGITIAL	197	47.96	3553	415.95
18	NIRMAL	189	41.32	3229	340.07
19	KAMAREDDY	202	38.90	4160	463.77
20	PEDDAPALLI	186	29.40	2655	316.99
21	NAGARKURNOOL	128	28.38	1525	184.97
22	SIDDIPET	194	27.08	4754	431.82
23	VIKARABAD	91	25.16	2246	185.65
24	WANAPARTHY	73	23.30	1442	148.01
25	JOGULAMBA GADWAL	178	20.90	2182	145.26
26	BHADRADRI KOTHAGUDEM	212	19.01	5108	331.76
27	JANGOAN	126	18.39	2030	186.77
28	NARAYANPET	43	18.20	104	36.02
29	RAJANNA SIRCILLA	96	17.01	1653	141.23
30	YADADRI BHUVANAGIRI	142	16.98	2413	223.06
31	KUMURAM BHEEM ASIFABAD	87	14.65	1504	128.41
32	JAYASHANKAR BHUPALAPALLY	110	13.72	1617	146.36
33	MULUGU	33	11.42	92	28.44
	Total	**16265**	**4463.27**	**413248**	**53090.32**

vi. Review of Bank Linkage in MSME Clusters- Credit flow in MSME Clusters as on 30.06.2026:

A. The MSME-DFO, 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.

B. As per the linkage data submitted by Banks as on 30.06.2026, total Credit Linkage % in identified MSME Clusters is 66.96%.

C. The latest data on clusters in Telangana State is yet to be finalized, progress of the linkage will be presented, henceforth.

Details of linkage given in '**Annexure-H**'.

vii. PM SVANidhi – Finance to Street Vendors:

Ministry of Municipal Administration and Urban Development (MA&UD) announced a Scheme PMSVANidhi for financing Street Vendors with Rs. 15000/- each in the First Tranche, Rs.25000/- in the Second tranche and Rs.50000/- in the Third Tranche under Aatma Nirbhar Bharat Abiyan package. The loan will be covered under CGTMSE Scheme with interest subvention. Govt. of Telangana estimated beneficiaries of 5,00,000 under the Scheme. The progress under Tranche-1 as on 20.07.2026 is as under:

PM SVANidhi 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	388259	6644	1.71	374727	6888	96.51	374135	592	96.36
2	Private Sector Banks	5961	833	13.97	3317	1811	55.65	3021	296	50.68
3	RRBs	46236	1467	3.17	42005	2764	90.85	41469	536	89.69
4	Coop Banks/DCCBs	8139	7	0.09	5608	2524	68.90	5580	28	68.56
5	Streenidhi	26068	84	0.32	23950	2034	91.88	23950	0	91.88
6	Not marked to any	13	0	0.00	0	13	0.00	0	0	0.00
	GRAND TOTAL	**474676**	**9035**	**1.90**	**449607**	**16034**	**94.72**	**448155**	**1452**	**94.41**

- Total street vendors of 474,676 are identified by the MA&UD in Telangana State. Banks together sanctioned loans to 449,607 street vendors and disbursed loan to 448,155 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 195,657 street vendors (43.52% of total sanctions) and disbursed 195,456 (43.61% of total disbursals) followed by UBI with 107,194 (23.84%) sanctions and 107,037 (23.88%) disbursals.
- The performance of Private Sector Banks in sanctions and disbursals is low at **0.74%** (of total sanctions) and **0.67%** (of total disbursals) respectively.

PM SVANidhi 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	203215	3444	1.69	195657	4114	96.28	195456	201	96.18
2	Union Bank of India	109925	1367	1.24	107194	1364	97.52	107037	157	97.37
3	Telangana Grameena Bank	44634	1465	3.28	41660	1509	93.34	41124	536	92.14
4	Streenidhi	26068	84	0.32	23950	2034	91.88	23950	0	91.88
5	Canara Bank	21963	705	3.21	20821	437	94.80	20783	38	94.63
6	Indian Bank	16536	205	1.24	16150	181	97.67	16130	20	97.54
7	Bank of Baroda	12576	333	2.65	11908	335	94.69	11875	33	94.43
8	Indian Overseas Bank	6107	107	1.75	5954	46	97.49	5921	33	96.95
9	Bank of India	6037	17	0.28	5797	223	96.02	5785	12	95.83
10	Central Bank of India	5030	280	5.57	4679	71	93.02	4642	37	92.29

11	Punjab National Bank	3550	124	3.49	3353	73	94.45	3325	28	93.66
12	TSCAB	4128	3	0.07	3103	1022	75.17	3084	19	74.71
13	UCO Bank	1867	30	1.61	1801	36	96.46	1798	3	96.30
14	HDFC Bank	1474	122	8.28	1342	10	91.04	1315	27	89.21
15	Other Banks	11566	749	**6.48**	6238	4579	53.93	5930	308	51.27
	GRAND TOTAL	**474676**	**9035**	**1.90**	**449607**	**16034**	**94.72**	**448155**	**1452**	**94.41**

PM SVANidhi 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	221921	6849	3.09	204921	10151	92.34	204334	587	92.08
2	Private Sector Banks	589	55	9.34	415	119	70.46	363	52	61.63
3	RRBs	17406	1894	10.88	14536	976	83.51	14190	346	81.52
4	Coop Banks/DCCBs	2148	12	0.56	1499	637	69.79	1452	47	67.60
5	Streenidhi	23087	244	1.06	16890	5953	73.16	16889	1	73.15
6	Not marked to any	0	0	0.00	0	0	0.00	0	0	0.00
	GRAND TOTAL	**265151**	**9054**	**3.41**	**238261**	**17836**	**89.86**	**237228**	**1033**	**89.47**

PM SVANidhi 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	125727	3176	2.53	114445	8106	91.03	114296	149	90.91
2	Union Bank of India	57808	1822	3.15	55386	600	95.81	55233	153	95.55
3	Streenidhi	23087	244	1.06	16890	5953	73.16	16889	1	73.15
4	Telangana Grameena Bank	17182	1894	11.02	14426	862	83.96	14080	346	81.95
5	Canara Bank	12459	965	7.75	11356	138	91.15	11351	5	91.11
6	Indian Bank	9319	358	3.84	8487	474	91.07	8454	33	90.72
7	Bank of Baroda	4418	161	3.64	4090	167	92.58	4009	81	90.74
8	Indian Overseas Bank	3496	252	7.21	3213	31	91.91	3126	87	89.42
9	Bank of India	3156	13	0.41	2748	395	87.07	2740	8	86.82
10	Central Bank of India	2335	27	1.16	2263	45	96.92	2249	14	96.32
11	Punjab National Bank	1659	57	3.44	1436	166	86.56	1415	21	85.29
12	TSCAB	1404	11	0.78	1091	302	77.71	1072	19	76.35
13	UCO Bank	906	3	0.33	895	8	98.79	895	0	98.79
14	Bank of Maharashtra	599	15	2.50	563	21	93.99	527	36	87.98
15	Other Banks	1596	56	3.51	972	568	58.44	892	80	8.97
	GRAND TOTAL	**265151**	**9054**	**3.41**	**238261**	**17836**	**89.86**	**237228**	**1033**	**89.47**

PM SVANidhi 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	103836	8056	7.76	84757	11023	81.63	83732	1025	80.64
2	Private Sector Banks	125	19	15.20	86	20	68.80	75	11	60.00
3	RRBs	6225	245	3.94	5803	177	93.22	5587	216	89.75
4	Coop Banks/DCCBs	738	7	0.95	538	193	72.90	481	57	65.18
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	**126097**	**8819**	**6.99**	**92902**	**24376**	**73.68**	**91499**	**1403**	**72.56**

PM SVANidhi 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	60717	3881	6.39	48306	8530	79.56	47775	531	78.68
2	Union Bank of India	24607	2519	10.24	21213	875	86.21	21031	182	85.47

3	Telangana Grameena Bank	6216	245	3.94	5801	170	93.32	5585	216	89.85
4	Canara Bank	6716	1059	15.77	5455	202	81.22	5435	20	80.93
5	Indian Bank	4255	272	6.39	3685	298	86.60	3621	64	85.10
6	Indian Overseas Bank	1784	53	2.97	1694	37	94.96	1630	64	91.37
7	Streenidhi	15173	492	3.24	1718	12963	11.32	1624	94	10.70
8	Bank of India	2026	92	4.54	1361	573	67.18	1347	14	66.49
9	Bank of Baroda	1274	38	2.98	981	255	77.00	957	24	75.12
10	Central Bank of India	998	51	5.11	904	43	90.58	814	90	81.56
11	UCO Bank	492	5	1.02	481	6	97.76	479	2	97.36
12	Punjab National Bank	737	54	7.33	495	188	67.16	473	22	64.18
13	TSCAB	529	7	1.32	431	91	81.47	389	42	73.53
14	Bank of Maharashtra	223	31	13.90	176	16	78.92	164	12	73.54
15	Other Banks	351	26	7.41	197	128	56.13	165	32	47.01
	GRAND TOTAL	**126097**	**8819**	**6.99**	**92902**	**24376**	**73.68**	**91499**	**1403**	**72.56**

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 2026-27		Disbursement during FY		NPAs		
	No. of A/cs	Amount	No. of A/cs	Amount	No. of A/cs	Amount	No. of A/cs	Amount	%
30.06.2026	**514218**	**40536.95**	**390668**	**20536.34**	**40317**	**3982.85**	**32665**	**769.45**	**1.90%**

Banks performance in NRLM (SHG):

- A total of 5,14,218 NRLM groups with outstanding loans of Rs.40,536.95 crores are in the books of the banks as on 30.06.2026.
- During the Q1 FY 2026-27, Banks have disbursed Rs. 3982.85 Crs to 40,317 groups
- NPAs are at Rs.769.45 Crs i.e.,1.90% 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	%
30.06.2026	**140311**	**10896.40**	**43314**	**6085.13**	**3610**	**458.56**	**9423**	**226.31**	**2.08**

Banks performance during Q1 of the Financial Year 2026-27:

- A total of 140,311 groups with outstanding loans of Rs.10,896.40 crores are in the books of banks.
- Banks have disbursed Rs. 458.56 Crs to 3610 groups
- NPAs at Rs.226.31 Crs constitute 2.08% of outstandings.

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

iii) Credit Flow under MUDRA Scheme

(Rs. In Cr)

	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%
31.03.2026	435556	1861	485468	6837	75662	6402	9290	1462	1005976	16563	14185	116.77%
30.06.2026	41866	184	65620	1113	14989	1219	2476	379	124951	2894	13711	21.11%

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	5962	19	16795	427	8244	704	835	121	31836	1271	6578	19.33
Private	6107	27	35883	569	5544	413	468	66	48002	1076	4476	24.03
RRBs	16494	78	944	24	897	79	1164	191	19499	371	1950	19.04
SFBs	1307	6	2502	17	0	0	0	0	3809	23	0	0.00
NBFCs	11996	53	9496	76	304	22	9	1	21805	153	706	21.66
Total	**41866**	**184**	**65620**	**1113**	**14989**	**1219**	**2476**	**379**	**124951**	**2894**	**13711**	**21.11**

CATEGORY WISE PROGRESS REPORT ON PMMY PERFORMANCE

(Rs. In Crore)

S No	Category	Shishu (Loans up to Rs. 50,000)		Kishor (Loans above Rs 50,000 upto Rs 5 Lakh)		Tarun (Loans > Rs 5 lakh upto Rs 10 Lakh)		Tarun Plus (Loans > Rs 10 lakh upto Rs 20 Lakh)		Total	
		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	22785	98.27	51219	862.89	11868	962.35	1756	262.03	87628	2185.55
2	SC	4571	20.18	2757	35.04	323	26.27	32	5.03	7683	86.52
3	ST	2080	9.25	1993	38.11	450	35.33	26	3.87	4549	86.56
4	OBC	12430	55.94	9651	176.77	2348	194.68	662	108.37	25091	535.77
5	Total	41866	183.64	65620	1112.81	14989	1218.65	2476	379.29	124951	2894.39
	Out of Above										
6	Women Entrepreneurs	18790	79.97	24832	291.78	1706	130.22	54	6.17	45382	508.13
7	New Entrepreneurs / Accounts	8191	31.24	15010	348.23	6874	573.98	802	115.63	30877	1069.08
8	Minority	1233	4.44	1610	33.35	478	38.57	41	6.37	3362	82.72
9	PMJDY OD Account	25	0.01	0	0.00	0	0.00	0	0.00	25	0.01
10	Mudra card	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
11	NULM	14	0.02	18	0.44	12	1.14	14	2.43	58	4.04
12	NRLM	12	0.01	660	20.43	1375	126.48	3	0.55	2050	147.47
13	Other Govt. Sponsored Prog.	300	1.10	2385	53.19	621	48.12	4	0.75	3310	103.17
14	Skill Certified	11	0.04	1328	37.70	712	51.07	6	0.86	2057	89.66
15	Self Certified	115	0.40	6553	172.11	2087	159.93	257	36.00	9012	368.44
16	Unskilled	405	1.44	2191	64.79	1246	103.71	157	22.45	3999	192.39

(Source: PMMY Portal, GoI)

Performance of banks under PMMY: (Rs. In Crores)

Bank Name	Shishu (Loans up to Rs. 50,000)		Kishor (Loans > Rs 50,000 upto Rs 5 Lakh)		Tarun (Loans > Rs 5 lakh upto Rs 10 Lakh)		TarunPlus (Loans > Rs 10 lakh upto Rs 20 Lakh)		Total		Target	Achievement
	No Of A/Cs	Sanction Amt	No Of A/Cs	Sanction Amt	No Of A/Cs	Sanction Amt	No Of A/Cs	Sanction Amt	No Of A/Cs	Sanction Amt	Amount	%
State Bank of India	3581	11.27	6544	170.60	3879	332.90	707	108.48	14711	623.25	3300.00	18.89
ICICI Bank	90	0.35	5035	146.24	2401	182.19	417	58.71	7943	387.48	460.00	84.23

Telangana Grameena Bank	16494	77.55	944	23.78	897	79.07	1164	190.78	19499	371.19	1950.00	19.04
Axis Bank	2833	11.39	6313	91.38	1272	95.56	39	5.59	10457	203.92	281.89	72.34
Union Bank of India	1099	3.73	2071	53.97	1310	116.46	9	1.55	4489	175.71	190.00	92.48
Bandhan Bank	2081	10.14	13163	145.12	2	0.20	0	0.00	15246	155.47	22.00	706.68
HDFC Bank	190	0.83	2588	58.92	985	71.47	5	0.63	3768	131.85	35.93	366.96
Canara Bank	399	1.32	1011	30.15	736	66.35	4	0.75	2150	98.56	640.00	15.40
Bank of Maharashtra	17	0.05	2434	61.04	502	36.71	0	0.00	2953	97.81	10.00	978.10
IndusInd Bank	0	0.00	3797	68.94	316	21.28	0	0.00	4113	90.22	508.00	17.76
Indian Overseas Bank	248	0.91	1801	43.25	495	37.52	4	0.75	2548	82.43	600.00	13.74
IDFC Bank Limited	21	0.07	2086	37.28	316	22.14	0	0.00	2423	59.49	135.00	44.07
Bank of Baroda	271	0.97	656	17.90	353	30.39	10	1.72	1290	50.98	399.00	12.78
Others	14542	65.08	17177	164.23	1525	126.41	117	10.34	33361	366.03	5178.87	7.07
Total	**41866**	**183.66**	**65620**	**1112.80**	**14989**	**1218.65**	**2476**	**379.30**	**124951**	**2894.39**	**13710.69**	**21.11**

Banks Performance under PMMY upto 30.06.2026:

- During the Q1 FY 2026-27, Banks sanctioned MUDRA loans to 124,951 beneficiaries with an outlay of Rs. 2894.39Crs
- Rs. 508.13 Crs Sanctioned to 45,382 Women Entrepreneurs.
- Rs. 1069 Crs Sanctioned to 30,877 New Entrepreneurs

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

Performance and NPAs position in PMMY Scheme as on 30.06.2026 **(Rs. In Crs)**

MUDRA – SCHEME	Outstandings		Sanction/Disbursements (01.04.26 to 30.06.2026)		NPAs			NPA % as on 31.03.2026
	No. of A/cs	Amount	No. of A/cs	Amount	No.of A/cs	Amount	%	
SHISHU <=50K	601556	1332.38	41866	184	129460	256.14	19.22	13.71
KISHORE>50k <=5 lacs	561623	5845.88	65620	1113	77147	642.03	10.98	10.55
TARUN >5 lacs <=10 lacs	108456	6344.05	14989	1219	9090	401.35	6.33	5.73
TARUN PLUS >10 lacs <=20 lacs	17551	2095.45	2476	379	298	30.76	1.47	1.06
Total	**1289186**	**15617.76**	**124951**	**2894**	**215995**	**1330.28**	**8.52**	**7.61**

iv) Credit Flow under PMEGP Scheme:

KVIC, State Office, Telangana, reported that presently the new PMEGP portal 2.0 is under maintenance and data cannot be downloaded from new portal. Hence, they reported Nil data for the Q1 FY 2026-27.

Outstanding & NPAs under PMEGP:

Data as on 30.06.2026	Outstanding	NPAs
No.	16187	2944
Amount (Rs. In Crore)	1116.62	183.66 (16.45%)

Performance of Banks under PMEGP as on 30.06.2026:

- Outstandings PMEGP loans with Banks at Rs. 1116.62 Crs
- NPAs are at Rs.183.66 Crs constituting 16.45% of outstandings

v) Credit Flow under PM VISWAKARMA Scheme

Under the scheme, a total 59783 applications have been forwarded to Banks, out of which 29503 are sanctioned and 4972 applications are pending for sanction. Bank-wise position of applications as on 30.06.2026, is given hereunder:

S.No	Bank Name	No. of Application Sent To Bank	No. of Applications Sanctioned	No. of Applications Pending for Sanction	No.of Applications Disbursed	No.of Applications Pending for Disbursement	No.of Applications Rejected
1	STATE BANK OF INDIA	34324	17917	2467	17917	0	13940
2	UNION BANK OF INDIA	8234	4762	352	4734	28	3120
3	Telangana Grameena Bank	7055	2274	647	2274	0	4134

4	CANARA BANK	2755	1355	293	1355	0	1107
5	INDIAN BANK	1691	777	101	774	3	813
6	BANK OF BARODA	1643	835	242	835	0	566
7	INDIAN OVERSEAS BANK	784	484	34	482	2	266
8	HDFC BANK LTD	678	84	123	84	0	471
9	CENTRAL BANK OF INDIA	666	248	324	245	3	94
10	PUNJAB NATIONAL BANK	367	188	30	188	0	149
11	BANK OF INDIA	284	146	51	146	0	87
12	UCO BANK	223	96	16	96	0	111
13	BANK OF MAHARASHTRA	187	130	4	112	18	53
14	KOTAK MAHINDRA BANK	168	61	11	61	0	96
15	KARUR VYSYA BANK	162	40	71	40	0	51
16	ICICI BANK LTD	152	46	15	46	0	91
17	AXIS BANK	150	13	93	13	0	44
18	IDBI BANK LTD	125	29	28	29	0	68
19	KARNATAKA BANK	37	15	14	5	10	8
20	Other Banks	98	3	56	3	0	39
	Grand Total	**59783**	**29503**	**4972**	**29439**	**64**	**25308**

District-wise Progress as on 30.06.2026:

S.No	District Name	No. of Application Sent To Bank	No. of Applications Sanctioned	No. of Applications Pending for Sanction	No.of Applications Disbursed	No.of Applications Pending for Disbursement	No.of Applications Rejected
1	NALGONDA	8699	4205	523	4199	6	3971
2	KAMAREDDY	4349	2234	276	2229	5	1839
3	NIZAMABAD	4163	2064	264	2060	4	1835
4	KARIMNAGAR	4104	2169	274	2165	4	1661
5	KHAMMAM	3761	1575	629	1569	6	1557
6	Nirmal	2726	1427	137	1424	3	1162
7	BHADRADRI KOTHAGUDEM	2473	1168	539	1168	0	766
8	PEDDAPALLI	2473	1349	208	1347	2	916
9	YADADRI BHUVANAGIRI	2375	1058	172	1058	0	1145
10	HYDERABAD	2143	1014	255	1009	5	874
11	RANGA REDDY	2127	757	352	754	3	1018
12	SURYAPET	1996	1069	136	1067	2	791
13	Jagitial	1976	1177	73	1176	1	726
14	SANGAREDDY	1701	1068	105	1068	0	528
15	SIDDIPET	1694	836	103	833	3	755
16	JOGULAMBA GADWAL	1355	481	104	480	1	770
17	ADILABAD	1275	700	120	687	13	455
18	JS BHUPALAPALLY	1206	714	35	714	0	457
19	RAJANNA SIRCILLA	1180	569	41	568	1	570
20	JANGOAN	1109	524	100	523	1	485
21	HANUMAKONDA	1065	514	42	513	1	509
22	WANAPARTHY	1008	464	129	463	1	415
23	Mulugu	741	261	55	261	0	425
24	MAHABUBNAGAR	684	302	106	301	1	276
25	NAGARKURNOOL	609	290	50	290	0	269
26	KUMURAM BHEEM ASIFABAD	531	349	6	349	0	176
27	MEDAK	493	281	30	280	1	182
28	MANCHERIAL	463	230	18	230	0	215
29	MEDCHAL MALKAJGIRI	343	160	36	160	0	147
30	VIKARABAD	337	170	39	170	0	128
31	MAHABUBABAD	220	107	3	107	0	110

32	Narayanpet	213	123	6	123	0	84
33	Warangal	191	94	6	94	0	91
	Grand Total	**59783**	**29503**	**4972**	**29439**	**64**	**25308**

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 30.06.2026:

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	Subsidy	Bank loan
1	2015-16	79	141.80	96.33	45.47
2	2016-17	187	549.00	341.40	207.60
3	2017-18	538	978.35	666.11	312.24
	Grand Total	**804**	**1669.15**	**1103.84**	**565.31**

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 on 13.07.2026, for necessary action.

SC Corporation Scheme Economic Support Schemes (ESS) / Pilot Project Schemes pending for Grounding as on 30.06.2026

(Rs. In Lacs)

S.No.	Particulars	For FY 2018-19		For FY 2020-21	
		Phy	Fin	Phy	Fin
1	Subsidy released	11174	19589.84	4373	9143.78
2	Grounded	8532	14522.88	2868	6568.36
3	Subsidy returned	880	1486.69	327	522.02
4	To be Grounded	1762	3580.35	1180	2057.19

Position on ungrounded applications of SC Corporation as on 30.06.2026 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	93	1.21	386	4.65	844	16.27	392	7.12	1764	29.78
2	Telangana Grameena Bank	13	0.11	18	0.21	29	0.46	312	7.19	218	3.53	590	11.50
3	UNION BANK OF INDIA	6	0.11	14	0.24	52	0.62	241	4.84	214	4.21	527	10.01
4	CANARA BANK	3	0.03	19	0.57	23	0.30	110	2.52	109	1.71	264	5.13
5	DIST COOP CENTRAL BANK	2	0.06	1	0.02	0	0.00	79	1.56	196	2.91	278	4.54
6	PUNJAB NATIONAL BANK	1	0.05	16	0.62	8	0.09	48	0.99	19	0.30	92	2.05
7	CENTRAL BANK OF INDIA		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	25	0.40	11	0.29	53	0.91
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	17	0.27	2	0.03	25	0.40
11	BANK OF INDIA		0.00	6	0.17	2	0.03	3	0.06		0.00	11	0.26
12	HDFC BANK LTD		0.00	1	0.01	7	0.10	2	0.02	1	0.05	11	0.18
13	BANK OF MAHARASTRA		0.00	4	0.14	1	0.01	2	0.03		0.00	7	0.18
14	AXIS BANK		0.00		0.00		0.00	7	0.16		0.00	7	0.16
15	ICICI BANK LTD		0.00		0.00		0.00		0.00	2	0.10	2	0.10
16	IDBI BANK		0.00		0.00	3	0.06		0.00	1	0.01	4	0.08
17	CITY UNION BANK	2	0.04		0.00		0.00		0.00		0.00	2	0.04
18	KARUR VYSYA BANK		0.00		0.00		0.00	4	0.04		0.00	4	0.04
19	INDUSIND BANK LTD		0.00		0.00		0.00		0.00	2	0.04	2	0.04
20	TAMILNAD MERCANTILE BANK LTD		0.00		0.00	1	0.01		0.00		0.00	1	0.01
	Grand Total	**79**	**0.96**	**187**	**3.41**	**538**	**6.67**	**1762**	**35.81**	**1180**	**20.57**	**3746**	**67.43**

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 29.07.2026 & 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 13.07.26

(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 13.07.2026

(Rs. In lacs)

S. No	ESS Action Plan Year	Target		Sanctioned		Subsidy released		Grounded		Subsidy returned		To be grounded	
		Phy	Fin	Phy	Fin	Phy	Fin	Phy	Fin	Phy	Fin	Phy	Fin
1	*2*	*3*	*4*	*5*	*6*	*7*	*8*	*9*	*10*	*11*	*12*	*13*	*14*
1	2014-15	25765	10315.49	12431	7519.33	12074	7296.72	9679	5789.00	109	57.49	2286	1450.23
2	2015-16	8732	7500.00	7370	6818.00	7040	6549.11	4812	4631.55	11	10.56	2217	1907.00
3	2017-18	19710	22420.00	17060	19005.69	17040	18985.99	15893	17598.36	111	138.10	1036	1249.53
4	2020-21	7112	6002.86	4278	4075.96	2068	2020.90	1268	1240.93	34	39.31	766	740.66
5	2021-22	28292	22632.5	11683	11577.61	3981	3884.95	2104	1977.01	5	3.36	1872	1904.58
	ESS total	**89611**	**68870.85**	**52822**	**48996.59**	**42203**	**38737.67**	**33756**	**31236.85**	**270**	**248.82**	**8177**	**7252**
6	RTP - 2017-18	1129	3251.52	1064	3064.32	1004	2891.52	853	2456.64	30	86.40	121	348.48
	RTP total	**1129**	**3251.52**	**1064**	**3064.32**	**1004**	**2891.52**	**853**	**2456.64**	**30**	**86.40**	**121**	**348.48**
	Total	**90740**	**72122.37**	**53886**	**52060.91**	**43207**	**41629.19**	**34609**	**33693.49**	**300**	**335.22**	**8298**	**7600.48**

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. The granular data has already been forwarded to banks through email on 20.07.2026, for necessary action.

The same was re-iterated, in the sub-committee meeting held on 29.07.2026, with all Banks.

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 30.06.2026:**

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	%
8580046	147655.54	1339736	29135	745046	6270.85	4.25

- As on 30.06.26, Outstanding credit to 85,80,046 weaker section borrowers was at Rs.147,655.54 Crs.
- During the FY, Banks have disbursed an amount of Rs. 29,135 Crs to 13,39,736 borrowers
- NPAs are at a level of Rs.6270.85 Crs constituting 4.25% 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 Q1 of the current FY**	
No.	Amt.	No.	Amt.	No.	Amt.
6811710	247949.74	1910693	9663.01	1490677	40631.76

- As on 30.06.26, Outstanding credit to 68,11,710 women beneficiaries was at Rs.247,949.74 Crs.
- During the FY, Banks have disbursed an amount of Rs.40,631.76 Crs to 14,90,677 women beneficiaries.

e. **Credit flow under Education Loans:** **(Rs. In Crs)**

Category	Outstanding		Targets of FY 2026-27		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	51878	3179.46	20746	2026.21	6002	133.61	6.59%	2148	60.31	1.90%
Non-priority	32694	8738.00	11067	2996.62	3558	421.07	14.05%	143	26.36	0.30%
Total	**84572**	**11917.46**	**31813**	**5022.83**	**9560**	**554.68**	**11.04%**	**2291**	**86.67**	**0.73%**

- As at the end of the quarter, Banks have Outstanding Education loans of Rs.11,917 cr to 84,572 beneficiaries.
- During the Q1 FY 2026-27, Banks have disbursed an amount of Rs.554.68 cr to 9,560 beneficiaries.
- NPAs at Rs. 86.67 cr constitute 0.73% of outstandings.

f. **Credit Flow - Housing Sector**: **(Rs. In Crs)**

Category	Outstanding		Targets of FY 2026-27		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	324195	46598.04	114086	12445.75	11759	1402.41	11.27%	10525	478.99	1.03%
Non-priority	602056	214413.77	142221	59064.17	49089	13975.20	23.66%	5409	1023.29	0.48%
Total	**926251**	**261011.81**	**256307**	**71509.92**	**60848**	**15377.61**	**21.50%**	**15934**	**1502.28**	**0.58%**

- As at the end of June-2026, banks together have outstanding Home Loans amounting to Rs.2,61,011.81 Cr.
- During Q1 of the FY 2026-27, Banks have disbursed an amount of Rs.15,377.60 Cr to 60,848 Housing Loan borrowers.
- NPAs of Rs. 1,502.28cr constitute 0.58 % of the Housing Loans Outstanding.

g. Credit Flow to Social Infrastructure & Renewable Energy

(Rs. In Crores)

Sector	Outstanding		Target		Achievement			NPAs		
	No. of A/cs	Amount	No. of A/cs	Amount	No. of A/cs	Amount	%	No. of A/cs	Amount	%
Social Infrastructure	627	92.11	3013	2072.97	42	31.93	1.54	302	5.12	5.56
Renewable Energy	22744	725.82	2518	875.96	7514	194.21	22.17	809	82.15	11.32

h. Credit Flow to Export Credit

(Rs. In Crores)

Outstanding		Target		Achievement			NPAs		
No. of A/cs	Amount	No. of A/cs	Amount	No. of A/cs	Amount	%	No. of A/cs	Amount	%
31	38.24	2290	649.63	83	53.39	8.22%	Nil		

i. Financing under specific Central/State Government Schemes relating to Other Priority Sectors

a) Pradhan Mantri Awas Yojana (PMAY) 2.0 Credit Linked Subsidy Scheme:

Under PMAY Scheme, subsidy to PLIs (Primary Lending Institutions) in respect of Housing Loans sanctioned in Telangana State under PMAY 2.0 is Rs. 271.91 Lakhs.

District wise sanction by NHB as a CNA under PMAY(U) 2.0 - ISS till 30.06.2026

(Amt in Lakhs)

SN	Name of the District	No. of Loan Accounts	Total Disbursement Amount (Subsidy Released + Processing Fee)
1	Medchal-Malkajgiri	93	36.15
2	Nalgonda	110	35.21
3	Hyderabad	63	24.56
4	Ranga Reddy	66	23.97
5	Warangal	43	13.85
6	Siddipet	36	12.90
7	Mahbubnagar	35	11.98
8	Suryapet	33	11.29
9	Sangareddy	30	10.84
10	Karimnagar	28	10.36
11	Rajanna Sircilla	29	10.29
12	Nizamabad	29	9.91
13	Yadadri Bhuvanagiri	24	7.02
14	Hanumakonda	16	6.08
15	Kamareddy	15	5.45
16	Khammam	15	5.14
17	Medak	13	4.46
18	Mahabubabad	10	3.65
19	Nagarkurnool	11	3.61
20	Wanaparthy	10	3.51
21	Jogulamba Gadwal	10	3.28
22	Jangoan	10	3.27
23	Manchiryal	9	2.84
24	Narayanpet	7	2.70
25	Jagtial	8	2.60
26	Vikarabad	5	1.79
27	Adilabad	4	1.46
28	Peddapalli	3	1.20
29	Jayashankar Bhupalapally	3	1.07
30	Nirmal	2	0.66
31	Komaram Bheem Asifabad	2	0.52
	Total	**774**	**271.91**

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

Rural Housing Interest Subsidy Scheme (RHISS):
Commercial Banks/RRBs/Co-operative Banks have not sanctioned any loans under RHISS. Progress in Telangana State under the Scheme is discussed in Sub-Committee Meeting on MSME held on 29.07.2026. As per the data provided by NHB, no commercial Bank has so far claimed subsidy under RHISS.

b) PM- Surya Ghar Muft Bijli Yojana (PMSGY)

Progress on PMSGMBY as on 30.06.2026 is hereunder:

(Amount in Crores)

S.No.	Bank Name	Applications received		Sanctioned		Disbursed		Pending			Rejected
		No.	Amount	No.	Amount	No.	Amount	<30days	>30days	Total	
1	State Bank of India	32816	749.20	17924	367.36	17005	324.95	1785	1737	3522	11370
2	Union Bank of India	6011	135.05	2883	58.44	1809	35.57	451	230	681	2447
3	Telangana Grameena Bank	4541	104.69	1336	27.85	1148	23.77	239	101	340	2865
4	Canara Bank	2558	59.60	1167	23.98	1052	18.46	175	89	264	1127
5	Bank of Baroda	1102	25.91	549	11.10	418	7.20	76	195	271	282
6	Punjab National Bank	787	18.17	478	9.80	402	6.82	35	40	75	234
7	Bank of India	606	14.57	275	6.09	223	4.58	39	20	59	272
8	Indian Bank	1048	24.97	491	9.99	209	3.45	78	38	116	441
9	Indian Overseas Bank	546	13.25	272	5.87	132	2.83	38	6	44	230
10	UCO Bank	212	4.97	124	2.54	76	1.59	8	26	34	54
11	Bank of Maharashtra	298	7.15	136	2.89	75	1.51	8	0	8	154
12	Central Bank of India	257	5.90	53	1.10	28	0.55	31	63	94	110
13	Punjab & Sind Bank	28	0.59	14	0.29	14	0.28	0	1	1	13
14	IDBI Bank	59	1.37	10	0.19	5	0.08	0	28	28	21
15	Credit Fair	7	0.18	0	0.00	0	0.00	0	5	5	2
16	HDFC Bank	63	1.52	2	0.04	0	0.00	27	20	47	14
	Grand Total	**50939**	**1167.08**	**25714**	**527.52**	**22596**	**431.65**	**2990**	**2599**	**5589**	**19636**

(Source: Jansamarth Portal)

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

The CD ratio of the State is at 128.58% as on 30.06.2026, which is increased by 2.08% against the previous Financial Year. Mahabubabad district has highest CD Ratio of 265.59% whereas Kumuram Bheem Asifabad district has the least CD Ratio of 100.59. 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.

Further, with respect to Tenant Farmers the Banks are facing operational issue in extending the crop loans. The major challenges expressed by the Banks are appended.

Sno.	Major Challenges
1.	Lack of any official govt mechanism to certify the extent of land being cultivated by tenant farmer and lack of reliable database / centralized records are an impediment for financing to tenant farmers.
2.	In Bhu Bharati portal provision is not available for creating charge with respect to tenant farmers.

We request the State Government to issue the detailed guidelines to enable the Banks to extend crop loans to Tenant Farmers

Agenda 9: Efforts towards Skill Development

Performance of RSETIs upto the Quarter ended 30.06.2026

There are 20 RSETIs operating in Telangana (SBI-9, UBI-9 & Canara bank -2). RSETIs have conducted 126 programmes and trained 3,464 candidates during Q1 of FY 2026-27 against the yearly target of 646 programmes and 18950 candidates respectively for FY 2026-27.

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 20 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 pertaining to 14 RSETIs:

(Rs. in Crs)

S.No.	RSETI Name	UP to 2018-19	FY 2019-20	FY 2023-24	FY 2025-26	FY 2026-27	GRAND TOTAL
1	ADILABAD	1.26	0.02	0	1.16		2.44
2	KARIMNAGAR	0.72	0.07	0	1.00		1.79
3	KHAMMAM	0.7	0	0	1.06		1.76
4	MEDAK	0.74	-0.06	0	1.17		1.85
5	MAHABUBNAGAR	0.71	0.02	0	1.26		1.99
6	NALGONDA	0.75	-0.03	0	1.04		1.76
7	NIZAMABAD	0.88	0.02	0	1.14		2.04
8	RANGAREDDY	0.67	0.13	0	0.87		1.67
9	WARANGAL	1.04	0.07	0	0.94		2.05
	SBI- Sub-Total	**7.47**	**0.24**	**0**	**9.64**		**17.35**
10	Siddipet	0.59	0.14	0.01	0.97	0.17	1.88
11	Muchintal	0	0	0	0.72	0	0.72
12	Mancherial	0	0	0	0.03	0.09	0.12
13	Wanaparthy	0	0	0	0.02		0.02
14	Peddapalli	0	0	0	0.03	0.20	0.23
	UBI- Sub total	**0.59**	**0.14**	**0.01**	**1.77**	**0.46**	**2.97**
	GRAND TOTAL	**8.06**	**0.38**	**0.01**	**11.41**	**0.46**	**20.32**

State Bank of India has to receive Rs.17.35 crores and Union Bank of India has to receive Rs 2.97 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 '**

The following Districts LDMs have not convened DCC/ DLRC meetings for the quarter ended March 2026.

S.No.	Name of the District	Name of the Lead Bank
1	Jangaon	State Bank of India
2	Jogulamba Gadwal	Union Bank of India
3	Karimnagar	State Bank of India
4	Mahabubabad	State Bank of India
5	Nalgonda	State Bank of India
6	Vikarabad	State Bank of India

We advise Lead Banks of the concerned districts to ensure in adhering guidelines of Lead Bank Scheme and arrange for conducting of DCC/DLRC meetings as per the stipulated timelines.

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

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

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

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

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

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

Data extraction from CBS and uploading to new portal:

All Banks have uploaded the data for quarter ended June 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 cybercrime 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.
- Data on Digital Frauds reported by Banks as on 30.06.2026 is furnished hereunder:

Name of the Bank	No. of pending Cyber Fraud cases on 31.03.2026 (A)	No. of Cyber Fraud cases Recorded during the Quarter (April26-June26) (B)	No. of Cyber Fraud Cases Settled during the Quarter (April26-June26) (C)	No. of Cyber Fraud cases pending as on 30.06.2026 (D= A+B-C)	No. of Awareness programmes on Cyber Frauds conducted during the quarter
City Union Bank	0	502	14	0	2
DBS	0	482	482	0	35

ESAF SMALL FINANCE BANK	0	354	354	0	0
Federal Bank	3212	316	168	3360	5
Fino Payments Bank	0	2041	10	2031	12
HDFC Bank Ltd	0	8807	79	8728	306
IDBI BANK LTD	0	5188	5188	0	0
IDFC First Bank	0	912	912	0	47
INDIAN BANK	58	32	38	52	3
INDIAN OVERSEAS BANK	0	824	824	0	3
INDUSIND BANK	1	65	58	8	3
Karnataka bank	0	0	0	0	0
KBSLA Bank	0	0	0	0	0
Punjab And Sind Bank	0	1	1	0	1
Punjab National Bank	99	4474	4552	21	90
Tamilnad Mercantile Bank	0	0	0	0	2
Telangana Grameena Bank	2	5920	5920	2	2
TGCAB	361	1309	1122	548	185
YES Bank	1690	6655	6535	1810	0

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

1. **Performance of participating banks / Financial Institutions under CKYR**

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

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

The data received from the 45 banks in respect of CKYCR 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.7799022129 is displayed on the notice board
1	Airtel Payments Bank	NA	NA	NA
2	Au Small Finance Bank	92	92	0
3	Axis Bank	199	199	199
4	Bandhan Bank Ltd	37	37	37
5	Bank of Baroda	440	440	440
6	BANK OF INDIA	86	86	86
7	Bank of Maharashtra	74	74	74
8	Canara Bank	379	379	379
9	Central Bank of India	101	101	101
10	City Union Bank	51	51	0
11	CSB BANK LTD	32	0	32
12	DBS Bank India Ltd	0	0	35
13	DCB Bank Limited	0	37	37
14	Dhanlaxmi Bank Limited	0	0	8
15	Equitas SF Bank	8	8	8
16	ESAF Small Finance Bank	9	0	9
17	Federal Bank	39	39	39
18	Fino Payments Bank	0	0	0
19	HDFC Bank Ltd	1 Centralized	0	465
20	ICICI Bank	391	391	391
21	IDBI BANK LTD	56	56	56
22	IDFC FIRST Bank	45	45	45
23	INDIA POST PAYMENTS BANK	23	23	23

24	INDIAN OVERSEAS BANK	116	116	116
25	Indusind bank	0	53	53
26	Jammu and Kashmir Bank Pvt Ltd	2	2	2
27	Jana Small Finance Bank Ltd	1 Centralized	0	1
28	Karnataka bank	0	30	30
29	Karur Vysya Bank	65	65	65
30	Kotak Mahindra Bank	129	129	129
31	Krishna Bhima Samruddhi Local Area Bank	1 Centralized	14	14
32	Punjab and Sind Bank	17	17	17
33	PUNJAB NATIONAL BANK	147	147	147
34	RBL Bank Ltd	32	32	21
35	Shivalik Small Finance Bank Ltd.	0	1	1
36	South Indian Bank	44	44	44
37	STATE BANK OF INDIA	1246	1246	1246
38	Tamilnad Mercantile Bank Ltd	12	12	12
39	TELANGANA GRAMEENA BANK	942	942	942
40	Telangana State Cooperative Apex Bank	1	47	47
41	UCO Bank	47	47	47
42	Ujjivan Small Finance Bank	5	0	5
43	Union Bank of India	697	697	688
44	Utkarsh small finance bank	5	5	5
45	Yes Bank Ltd	0	0	43

Further, the data received from CERSAI as on 31.03.2026 in respect of progress of upload, download and use of CKYCRR for customer on-boarding is furnished hereunder:

FI Name	Upload Count	Initial Download	Update Count	Subsequent Download	Onboarding Inter-Usability
Jammu and Kashmir Bank 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 LMITED	383	0	0	0	0%
TELANGANA GRAMEENA BANK	51675	59	2	137	0%

2. Re-KYC and Freezing of Accounts

RBI is monitoring the progress on Re-KYC and Freezing of accounts periodically. All the banks are requested to complete Re-KYC formalities of the accounts and ensure activation at the earliest. The data as on 30.06.2026 received from Banks 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	6245876	29065	38447	6236494	54579	354	913	54020	111730	110543
2	STATE BANK OF INDIA	3738162	948	15076	3724034	1044360	10448	12742	1042066	0	0
3	Bank of Baroda	2145527	39281	8192	2176616	112411	20	3281	109150	84106	102961
4	TELANGANA GRAMEENA BANK	1981862	34785	46255	1970392	403891	0	9903	393988	1005	662
5	ICICI Bank	1836146	6331	1244	1827024	10789	0	566	10224	0	0
6	INDIA POST PAYMENTS BANK	1752433	9238	17371	1744300	0	0	0	0	166671	164465
7	TGCAB	1300229	70575	26622	1344182	62941	1207	664	63484	48955	111884
8	Canara bank	962365	9286	13633	958018	58474	244367	247395	55446	395425	393947
9	Kotak Mahindra Bank	787659	12281	1507	798433	18691	62	0	18753	65	62
10	Central Bank of india	378768	283083	3549	658302	159455	3	1506	157952	1465	2016
11	INDIAN OVERSEAS BANK	647723	647	4098	644272	0	0	0	0	26663	26647
12	HDFC Bank Ltd	622170	13446	1310	634306	11615	8	61	11562	282	416
13	PUNJAB NATIONAL BANK	532142	3463	1613	533992	34043	46	789	33300	7985	11230
14	INDUSIND BANK	399109	5602	260	404451	163151	3851	1648	163706	11830	12066
15	Airtel Payments Bank	242571	7697	184	249966	21925	15	2417	23025	236	356
16	Karur Vysya Bank	247087	2167	2355	246898	0	0	0	0	85	85
17	Karnataka bank	211323	1584	162	213158	36896	413	662	36896	10967	11043
18	Axis Bank	192984	10972	1465	202491	24014	1675	3060	22629	7765	560
19	UCO Bank	192033	2108	836	193305	7766	1692	727	8731	11795	12647
20	KBSLA Bank	163741	1708	2289	163160	0	0	0	0	0	0
21	Bandhan Bank	162723	5776	11017	157482	196	393	392	197	1448	1543
22	RBL Bank Ltd	45145	958	77	46026	3634	133	57	3710	154	158
23	IDBI BANK LTD	45782	1254	1457	45579	7242	1371	2275	6338	1564	2486
24	Federal Bank	42051	2126	147	43956	11700	12299	692	1403	5	6
25	CITY UNION BANK	38173	564	47	38690	0	0	0	0	197	205
26	DBS Bank India Ltd	35297	2852	640	37509	1615	167	213	1569	31453	31792
27	Yes bank	28081	148	143	28086	19245	1222	274	20193	0	0
28	DCB Bank Limited	24873	441	99	25215	594	3037	22	3609	1023	1021
29	IDFC FirstBank	11585	1028	460	12153	890	0	0	890	550	558
30	Tamilnad Mercantile Bank	9608	488	332	9764	825	66	45	846	0	0
31	CSB BANK LTD	4369	201	42	4528	125	0	6	119	0	0
32	Equitas SFBank	3481	348	253	3804	561	414	161	414	0	0
33	Utkarsh Small Finance Bank	2044	56	2	2098	54	16	0	70	0	0
34	jammu and kashmir bank pvt	2328	46	567	1807	103	74	60	117	0	0
35	Dhanlaxmi ban limited	794	52	9	837	35	0	12	23	19	34
36	Ujjivan SFB	856	25	53	828	80	21	15	74	23	23
37	Punjab & Sind Bank	92	10	20	80	25	5	6	24	15	17
38	ESAF Small Finance Bank	0	0	0	0	0	0	0	0	0	0
	Total	**25037192**	**560640**	**201833**	**25382236**	**2271925**	**283379**	**290564**	**2244528**	**923481**	**999433**

3. Weavers Mudra Scheme to Handloom Weavers / Entities

The Commissioner (H&T), Govt. of Telangana, vide their letter No. RC.No.1180/2026-A dated 22.06.2026, requested SLBC to place concessional credit / Weaver Mudra as an agenda in the SLBC meeting.

Member Banks of SLBC are requested to, popularize the Weaver Mudra scheme among the weaver community by conducting suitable awareness camps and extend loans to all the eligible.

4. Emergency Credit Line Guarantee Scheme (ECLGS) 5.0

ECLGS 5.0 is a government backed credit support program launched to help businesses navigate liquidity challenges caused by the West Asis crisis. It provides viable MSMEs and eligible non-MSMEs with an additional working capital term loan upto 20% of their peak outstanding credit. The salient features of the scheme have already been shared with member banks for dissemination of the same to their operating functionary.

In this connection, a request received from Director of Industries, Govt. of Telangana, through Reserve Bank of India, Hyderabad, on 02.07.2026, for creating awareness among SLBC member Banks and ensuring for effective implementation.

Controllers of Banks are once again requested to senistise their operating staff on salient features and benefits of the scheme and extend finance to all the eligible borrowers.

5. Crop Seasons – IRAC classification:

As per RBI Circular No. 6 dtd.01.04.2023, a loan granted for Short Duration Crop will be treated as NPA, if the instalment of principal or interest therein is overdue for two crop seasons. Loan granted for Long Duration Crop will be treated as NPA if the instalment of principal or interest is overdue for a period of one crop season. Long duration crops are the crops whose crop season is longer than one year.

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

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

<table>
<tr><th>Sr. No</th><th>Crop Type</th><th>Due date of repayment /limit expiry</th><th>Loan disbursal period /Disbursal Schedule</th><th>Asset Classification as per RBI Prudential Norms</th></tr>
<tr><td>1</td><td>Short Term</td><td>12 Months</td><td rowspan="2">Banks shall adopt the following norms for disbursal:

Kharif/Vanakalam : 1st April to 30th September

Rabi /Yasangi : 1st October to 31st March</td><td>“Crop Season Period for IRAC” as 24 months (Two crop season). Ideally, KCC account will become NPA at the end of 36 months from date of first disbursal /sanction, if not renewed.</td></tr>
<tr><td>2</td><td>Long Term</td><td>18 Months</td><td>“Crop Season Period for IRAC” as 18 months (One crop season). Ideally, KCC account will become NPA at the end of 36 months from date of first disbursal /sanction, if not renewed.</td></tr>
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Agenda 15: RBI Circulars

Circular Number	Date Of Issue	Department	Subject
RBI/2026-2027/175 A.P. (DIR Series) Circular No. 18	24.6.2026	Foreign Exchange Department	Review of Circulars issued under Foreign Exchange Management Act, 1999 (FEMA)
RBI/2026-2027/173 DOR.MCS.REC.No.136/01-01-038/2026-27	24.6.2026	Department of Regulation	Reserve Bank of India (Rural Co-operative Banks - Responsible Business Conduct) Third Amendment Directions, 2026
RBI/2026-2027/171 DOR.MCS.REC.No.134/01-01-036/2026-27	24.6.2026	Department of Regulation	Reserve Bank of India (Regional Rural Banks - Responsible Business Conduct) Third Amendment Directions, 2026
RBI/2026-2027/170 DOR.MCS.REC.No.133/01-01-035/2026-27	24.6.2026	Department of Regulation	Reserve Bank of India (Local Area Banks - Responsible Business Conduct) Third Amendment Directions, 2026
RBI/2026-2027/169 DOR.MCS.REC.No.132/01-01-034/2026-27	24.6.2026	Department of Regulation	Reserve Bank of India (Payments Banks - Responsible Business Conduct) Second Amendment Directions, 2026
RBI/2026-2027/168 DOR.MCS.REC.No.131/01-01-033/2026-27	24.6.2026	Department of Regulation	Reserve Bank of India (Small Finance Banks - Responsible Business Conduct) Third Amendment Directions, 2026
RBI/2026-2027/167 DOR.MCS.REC.No.130/01-01-032/2026-27	24.6.2026	Department of Regulation	Reserve Bank of India (Commercial Banks - Responsible Business Conduct) Third Amendment Directions, 2026
RBI/2026-2027/161 DOR.MRG.REC.No.147/21-01-002/2026-27	24.6.2026	Department of Regulation	Reserve Bank of India (All India Financial Institutions (AIFIs) – Prudential Norms on Capital Adequacy) Fourth Amendment Directions, 2026
RBI/2026-2027/160 DOR.MRG.REC.No.146/21-01-002/2026-27	24.6.2026	Department of Regulation	Reserve Bank of India (Rural Co-operative Banks - Prudential Norms on Capital Adequacy) Amendment Directions, 2026
RBI/2026-2027/158 DOR.MRG.REC.No.144/21-01-002/2026-27	24.6.2026	Department of Banking Regulation	Reserve Bank of India (Regional Rural Banks - Prudential Norms on Capital Adequacy) Third Amendment Directions, 2026
RBI/2026-2027/157 DOR.MRG.REC.No.143/21-01-002/2026-27	24.6.2026	Department of Regulation	Reserve Bank of India (Local Area Banks - Prudential Norms on Capital Adequacy) Amendment Directions, 2026
RBI/2026-2027/156 DOR.MRG.REC.No.142/21-01-002/2026-27	24.6.2026	Department of Regulation	Reserve Bank of India (Small Finance Banks - Prudential Norms on Capital Adequacy) Seventh Amendment Directions, 2026
RBI/2026-2027/155 DOR.MRG.REC.No.141/21-01-002/2026-27	24.6.2026	Department of Regulation	Reserve Bank of India (Commercial Banks - Prudential Norms on Capital Adequacy) Tenth Amendment Directions, 2026
RBI/2026-2027/154 CO.DGBA.GBD.No.S228/31.02.007/2026-27	24.6.2026	Department of Government and Bank Accounts	Reserve Bank of India [Disbursement of Government Pension by Agency Banks (ABs)] First Amendment Directions, 2026
RBI/2026-2027/152 DOR.STR.REC.128/21-07-001/2026-27	23.6.2026	Department of Regulation	Reserve Bank of India (Commercial Banks – Credit Facilities) Fourth Amendment Directions, 2026
RBI/2026-2027/151 DOR.STR.REC.129/21-07-001/2026-27	23.6.2026	Department of Regulation	Reserve Bank of India (Small Finance Banks – Credit Facilities) Third Amendment Directions, 2026
RBI/2026-2027/150 FIDD.CO.LBS.BC.No.03/02.01.001/2026-27	19.6.2026	Financial Inclusion and Development Department	Lead Bank Scheme
RBI/2026-2027/139	17.6.2026	Department of Regulation	Reserve Bank of India (Small Finance Banks – Interest Rate on Deposits) Amendment Directions, 2026
RBI/2026-2027/137 DOR.STR.REC.116/21-01-002/2026-27	16.6.2026	Department of Regulation	Reserve Bank of India (Small Finance Banks – Prudential Norms on Capital Adequacy) Sixth Amendment Directions, 2026
RBI/2026-2027/135 DOR.STR.REC.114/21-01-002/2026-27	16.6.2026	Department of Regulation	Reserve Bank of India (Regional Rural Banks - Prudential Norms on Capital Adequacy) Second Amendment Directions, 2026
RBI/2026-2027/133 DOR.STR.REC.112/21-01-002/2026-27	16.6.2026	Department of Regulation	Reserve Bank of India (All India Financial Institutions – Prudential Norms on Capital Adequacy) Third Amendment Directions, 2026
RBI/2026-2027/132 DOR.STR.REC.111/ 21-01-002/2026-27	16.6.2026	Department of Regulation	Reserve Bank of India (Commercial Banks- Prudential Norms on Capital Adequacy) Ninth Amendment Directions, 2026
RBI/DoR/2026-2027/130 DOR.RAUG.AUT.REC.No.109/24.01.041/2026-27	15.6.2026	Department of Regulation	Reserve Bank of India (Rural Co-operative Banks – Undertaking of Financial Services) Second Amendment Directions, 2026
RBI/DoR/2026-2027/128 DOR.RAUG.AUT.REC.No.107/24.01.041/2026-27	15.6.2026	Department of Regulation	Reserve Bank of India (Regional Rural Banks – Undertaking of Financial Services) Second Amendment Directions, 2026
RBI/DoR/2026-2027/127 DOR.RAUG.AUT.REC.No.106/24.01.041/2026-27	15.6.2026	Department of Regulation	Reserve Bank of India (Payments Banks – Undertaking of Financial Services) Amendment Directions, 2026
RBI/DoR/2026-2027/126	15.6.2026	Department of	Reserve Bank of India (Small Finance Banks –

DOR.RAUG.AUT.REC.No.105/24.01.041/2026-27		Regulation	Undertaking of Financial Services) Second Amendment Directions, 2026
RBI/DoR/2026-2027/125 DOR.RAUG.AUT.REC.No.104/24.01.041/2026-27	15.6.2026	Department of Regulation	Reserve Bank of India (Commercial Banks – Undertaking of Financial Services) Third Amendment Directions, 2026
RBI/2026-2027/122 DOR.MCS.REC.No.101/01-01-040/2026-27	15.6.2026	Department of Regulation	Reserve Bank of India (All India Financial Institutions - Responsible Business Conduct) Second Amendment Directions, 2026
RBI/2026-2027/121 DOR.MCS.REC.No.100/01-01-038/2026-27	15.6.2026	Department of Regulation	Reserve Bank of India (Rural Co-operative Banks - Responsible Business Conduct) Second Amendment Directions, 2026
RBI/2026-2027/119 DOR.MCS.REC.No.98/01-01-036/2026-27 DOR.MCS.REC.No.94/01-01-032/2026-27	15.6.2026	Department of Regulation	Reserve Bank of India (Regional Rural Banks - Responsible Business Conduct) Second Amendment Directions, 2026
RBI/2026-2027/113 DOR.CRE.REC.93/07.01.007/2026-27	10.6.2026	Department of Regulation	Reserve Bank of India (All India Financial Institutions – Credit Facilities) Amendment Directions, 2026
RBI/2026-2027/112 DOR.CRE.REC.92/07.01.002/2026-27	10.6.2026	Department of Regulation	Reserve Bank of India (Small Finance Banks – Credit Facilities) Second Amendment Directions, 2026
RBI/2026-2027/111 DOR.CRE.REC.91/21-01-002/2026-27	10.6.2026	Department of Regulation	Reserve Bank of India (Commercial Banks - Prudential Norms on Capital Adequacy) Eighth Amendment Directions, 2026
RBI/2026-2027/110 DOR.CRE.REC.90/07.03.001/2026-27	10.6.2026	Department of Regulation	Reserve Bank of India (Commercial Banks – Concentration Risk Management) Third Amendment Directions, 2026
RBI/2026-2027/109 DOR.CRE.REC.89/07.01.001/2026-27	10.6.2026	Department of Regulation	Reserve Bank of India (Commercial Banks – Credit Facilities) Third Amendment Directions, 2026
RBI/2026-2027/108 DCM(Plg) No.S737/10.02.060/2026-27	09.6.2026	Department of Currency Management	Withdrawal of old series of banknotes issued prior to 2005: Consolidation of instructions
RBI/2026-2027/107 DCM(Plg) No.S736/10.02.060/2026-27	09.6.2026	Department of Currency Management	Withdrawal of ₹2000 Denomination Banknotes from circulation: Consolidation of instructions
RBI/2026-2027/101 A.P. (DIR Series) Circular No. 13	08.6.2026	Financial Markets Regulation Department	NOP-INR position of Authorised Dealer Category-I banks
RBI/2026-2027/99 FMOD.MAOG.No.S-56/01.06.016/2026-27	08.6.2026	Financial Markets Operation Department	Swap Facility for FCNR (B) Deposits
RBI/2026-2027/98 A.P. (DIR Series) Circular No. 12	05.6.2026	Foreign Exchange Department	Submission of statement/return on Centralized Information Management System (CIMS)
RBI/DOR/2026-2027/95 DOR.GOV.REC.No.83/18.10.015/2026-27 DOR.CAP.REC.No.68/21.01.002/2026-27	25.5.2026	Department of Regulation	Reserve Bank of India (Rural Co-operative Banks - Governance) Amendment Directions, 2026
RBI/2026-2027/78 A.P. (DIR Series) Circular No. 09 DOR.STR.REC.65/21-04-048/2026-27	06.5.2026	Foreign Exchange Department	Issuance of Foreign Exchange Management (Authorised Persons) Regulations, 2026
RBI/2026-2027/75 DOR.STR.REC.64/21-04-048/2026-27	29.4.2026	Department of Regulation	Reserve Bank of India (All India Financial Institutions – Credit Risk Management) Second Amendment Directions, 2026
RBI/2026-2027/74 DOR.STR.REC.63/21-04-048/2026-27	29.4.2026	Department of Regulation	Reserve Bank of India (All India Financial Institutions – Responsible Business Conduct) Amendment Directions, 2026
RBI/2026-2027/73 DOR.STR.REC.62/21-04-048/2026-27	29.4.2026	Department of Regulation	Reserve Bank of India (All India Financial Institutions – Income Recognition, Asset Classification and Provisioning) Amendment Directions, 2026
RBI/2026-2027/72 DOR.STR.REC.61/21-04-048/2026-27	29.4.2026	Department of Regulation	Reserve Bank of India (All India Financial Institutions– Resolution of Stressed Assets) Amendment Directions, 2026
RBI/2026-2027/71 DOR.STR.REC.60/21-04-048/2026-27	29.4.2026	Department of Regulation	Reserve Bank of India (Non-Banking Financial Companies– Credit Risk Management) Second Amendment Directions, 2026
RBI/2026-2027/70 DOR.STR.REC.59/21-04-048/2026-27	29.4.2026	Department of Regulation	Reserve Bank of India (Non-Banking Financial Companies – Responsible Business Conduct) Amendment Directions, 2026
RBI/2026-2027/69 DOR.STR.REC.58/21-04-048/2026-27	29.4.2026	Department of Regulation	Reserve Bank of India (Non-Banking Financial Companies – Income Recognition, Asset Classification and Provisioning) Amendment Directions, 2026
RBI/2026-2027/68 DOR.STR.REC.57/21-04-048/2026-27	29.4.2026	Department of Regulation	Reserve Bank of India (Non-Banking Financial Companies – Resolution of Stressed Assets) Amendment Directions, 2026
RBI/2026-2027/67	29.4.2026	Department of	Reserve Bank of India (Rural Cooperative Banks – Credit

DOR.STR.REC.56/21-04-048/2026-27		Regulation	Risk Management) Second Amendment Directions, 2026
RBI/2026-2027/65 DOR.STR.REC.54/21-04-048/2026-27	29.4.2026	Department of Regulation	Reserve Bank of India (Rural Cooperative Banks – Income Recognition, Asset Classification and Provisioning) Amendment Directions, 2026
RBI/2026-2027/64 DOR.STR.REC.53/21-04-048/2026-27	29.4.2026	Department of Regulation	Reserve Bank of India (Rural Cooperative Banks – Resolution of Stressed Assets) Amendment Directions, 2026
RBI/2026-2027/45 DOR.STR.REC.34/21-04-048/2026-27	29.4.2026	Department of Regulation	Reserve Bank of India (Commercial Banks – Income Recognition, Asset Classification and Provisioning) Amendment Directions, 2026
RBI/2026-2027/44 DOR.STR.REC.33/21-04-048/2026-27	29.4.2026	Department of Regulation	Reserve Bank of India (Commercial Banks – Resolution of Stressed Assets) Second Amendment Directions, 2026
RBI/2026-2027/37 FMRD.MIOD.No.1/11.01.051/2026-27	27.4.2026	Financial Markets Regulation Department	Master Direction - Reserve Bank of India (Access Criteria for NDS-OM) Directions, 2025
RBI/DOR/2026-2027/36 DOR.STR.REC.20/21.04.048/2026-27	27.4.2026	Department of Regulation	Reserve Bank of India (Commercial Banks – Income Recognition, Asset Classification and Provisioning) Repeal Directions, 2026
RBI/2026-2027/35 DOR.STR.REC.15/21-04-018/2026-27	27.4.2026	Department of Regulation	Reserve Bank of India (Commercial Banks – Financial Statements: Presentation and Disclosures)- Seventh Amendment Directions, 2026
RBI/2026-2027/34 DOR.STR.REC.9/00-00-001/2026-27	27.4.2026	Department of Regulation	Reserve Bank of India (Commercial Banks – Classification, Valuation, and Operation of Investment Portfolio)- Amendment Directions, 2026
RBI/2026-2027/33 DOR.STR.REC.19/21-01-002/2026-27	27.4.2026	Department of Regulation	Reserve Bank of India (Commercial Banks - Prudential Norms on Capital Adequacy) Fourth Amendment Directions, 2026
RBI/2026-2027/32 DOR.STR.REC.16/21-04-048/2026-27	27.4.2026	Department of Regulation	Reserve Bank of India (Urban Cooperative Banks – Resolution of Stressed Assets)- Amendment Directions, 2026
RBI/2026-2027/30 DOR.STR.REC.12/13-10-001/2026-27	27.4.2026	Department of Regulation	Reserve Bank of India (Commercial Banks – Asset Liability Management) - Amendment Directions, 2026
RBI/2026-2027/29 DOR.STR.REC.11/24-01-041/2026-27	27.4.2026	Department of Regulation	Reserve Bank of India (Commercial Banks – Credit Cards and Debit Cards: Issuance and Conduct) - Amendment Directions, 2026
RBI/2026-2027/28 DOR.STR.REC.18/20-16-001/2026-27	27.4.2026	Department of Regulation	Reserve Bank of India (Commercial Banks – Treatment of Wilful Defaulters and Large Defaulters) - Amendment Directions, 2026
RBI/2026-2027/27 DOR.STR.REC.08/07-03-001/2026-27	27.4.2026	Department of Regulation	Reserve Bank of India (Commercial Banks - Concentration Risk Management) - Second Amendment Directions, 2026
RBI/2026-2027/26 DOR.STR.REC.10/07-02-001/2026-27	27.4.2026	Department of Regulation	Reserve Bank of India (Commercial Banks – Credit Risk Management) - Second Amendment Directions, 2026
RBI/2026-2027/25 DOR.STR.REC.13/07-01-001/2026-27 DOR.STR.REC.26/21-04-048/2026-27	27.4.2026	Department of Regulation	Reserve Bank of India (Commercial Banks – Credit Facilities) Second Amendment Directions, 2026
RBI/2026-2027/18 DOR.STR.REC.27/21-04-048/2026-27	27.4.2026	Department of Regulation	Reserve Bank of India (Rural Co-operative Banks– Undertaking of Financial Service
RBI/2026-2027/16 DOR.STR.REC.23/21-04-048/2026-27	27.4.2026	Department of Regulation	Reserve Bank of India (All India Financial Institutions – Undertaking of Financial Services) –Amendment Directions, 2026
RBI/2026-2027/15 DOR.STR.REC.28/21-04-048/2026-27	27.4.2026	Department of Regulation	Reserve Bank of India (Local Area Banks – Miscellaneous) – Amendment Directions, 2026
RBI/2026-2027/14 A.P. (DIR Series) Circular No. 07	20.4.2026	Financial Markets Regulation Department	Risk Management and Inter-Bank Dealings
RBI/2026-2027/08 CO.DPSS.ID.No.S20/06-08-017/2026-2027	09.4.2026	Department of Payment and Settlement Systems	Guidelines to facilitate faster cross-border inward payments