

42nd SLBC Quarterly meeting for the quarter ended June 2024

Agenda

No	Particulars	Page
1	Adoption of Minutes of the 41 st SLBC Quarterly Meeting	3
2	Action points of 41 st SLBC Quarterly Meeting - Action Taken Report	3
3	Review of Financial Inclusion Initiatives, expansion of Banking network and Financial Literacy	4
a.	Status of Banking Network, Opening CBS enabled Banking Outlets at the Unbanked Rural Centres	
	i. Banking Network in Telangana State	4
	ii. Coverage of (a) Unbanked Rural Centre within 5 kms radius and (b) Hilly Areas with 500 and above households under NSFI, with Bank branch/ Bank Mitra	4
	iii. Status of opening of Bank Branches in identified Unbanked Centres in LWE Districts	5
	iv. Opening of Bank Branch, ATM or BC outlet in the vicinity of CAPF camps and opening of one banking outlet at each Gram Panchayat Bhavan in the 30 worst LWE affected districts	5
	v. National Strategy for Financial Inclusion (NSFI):2019-24	5
	vi. National Strategy for Financial Education (NSFE): 2020-25	6
	vii. Targeted Financial Inclusion Intervention Programme (TFIIP)	6
	viii. Pradhan Mantri Adarsh Gram Yojana (PMAGY)	7
b.	Review of operations of Business Correspondents and Connectivity Issues	8
c.	Progress in increasing digital modes of payment / ATMs & PoS etc.,	9
	Direct Benefit Transfer (DBT) / Aadhaar Seeding and Authentication	9
d.	i. AADHAAR Centres in Bank Branches	10
	ii. Concerns of UIDAI	10
	iii. Aadhaar Seeding of Bank Accounts and mapping on NPCI	11
e.	Social Security / Insurance Schemes of Govt. of India	11
	i. PRAGATI (Pro-Active Governance and Timely implementation) on PMJJBY and PMSBY	11
	ii. APY Targets for 2024-25, Citizen's Choice Campaign, Saturation of APY in LWE Districts	12
f.	Financial Literacy Initiatives-Financial Literacy Activity by FLCs of Banks	14
g.	Centre for Financial Literacy (CFL)	15
h.	DIGI DISTRICTS: (100% Digitally Enabled Districts)	15
i.	NABARD FI Fund Utilisation	15
4	Review of Credit Disbursement by Banks	15
	Achievement of Annual Credit Plan 2024-25, Priority Sector lending	
a.	i. Credit flow to Agriculture	17
	- Campaign for 100% KCC Saturation, Issue of KCC to Dairy farmers and Issue of KCC to Fish Farmers	17
	ii. Crop Insurance under PMFBY/RWBCIS Schemes	20
	iii. Agri. Term Loans including Allied, Infrastructure & Ancillary Activities	21
	-Agriculture Infrastructure Fund- progress	21
	- Pradhan Mantri Formalisation of Micro Food Processing Enterprise Scheme	23
	iv. Pledge Finance against Warehouse Receipts	24
	v. Joint Liability Groups (Bhoomi Heen-Kisan)	25
	vi. Review of progress in Financing Agri. Clinics/Agri. Business Units	25
	vii. Financing of Farmer's Producer Organization	25
	viii. Support to Rural Infrastructure	27
b.	Outstanding & NPAs under Agriculture sector	
	i. NPAs in Agriculture segment	29
	ii. Vaddileni Runalu/Pavala Vaddi on Crop Loans/Rythu Bandhu 2018 Cheque Printing Charges	30
	iii. Oil Palm Cultivation- Modalities of Finance and Scale of Finance	30
c.	Flow of Credit to MSMEs	
	i. Micro, Small & Medium Enterprises (MSME): Targets & Achievement	30

	ii. Micro, Small & Medium Enterprises (MSME): Outstandings	30
	iii. PM Task Force Recommendations	31
	iv. NPAs in MSME segment	31
	v. CGTMSE Scheme	32
	vi. Review of Bank Linkage in MSME Clusters	33
	vii. PMSVANidhi- Finance to Street Vendors	33
	Lending towards Government Sponsored Schemes	
	i. Credit Flow under DAY-NRLM Scheme	35
	ii. Credit Flow under DAY-NULM Scheme - MEPMA- Self Employment – Individuals and Groups (CIGs) Financing	36
	iii. Credit Flow under MUDRA Scheme	36
	iv. Credit Flow under STAND UP INDIA Scheme	37
d.	v. Credit Flow under PMEGP Scheme	38
	vi. Credit Flow under SC Corporation Schemes, Mini Dairy and Vegetable Pandal Cultivation	38
	vii. Credit Flow under TRICOR (Telangana State Tribal Co-operative Finance Corporation) Schemes	40
	viii. Credit Flow under TS BC Corporation Schemes	41
	ix. Credit Flow under TS Minority Finance Corporation Schemes	41
	x. Credit Flow to others: (a) Weaker Sections (b) Women	41
e.	Credit flow - Education Loans	42
f.	Credit flow - Housing Loans - i) PMAY Scheme –Details of Subsidy released ii) Rural Housing Interest Subsidy Scheme (RHISS)	42
5	CD Ratio: Review of Districts with CD Ratio below 40% and Special Sub-committees of the DCC (SSC)	43
6	Review of Restructuring of loans in Natural Calamity affected districts	43
7	Policy Initiatives of the Central / State Governments / RBI	43
8	Dharani Portal	43
9	Efforts towards Skill Development	44
10	RSETIs Claims	44
11	Issues remaining unresolved at DCC/DLRC meetings	44
12	Timely submission of data by Bank / adhering the schedule of SLBC meetings	45
13	Market Intelligence Issues	45
14	Any other issues	45
15	Success Stories	49
16	Circulars issued by RBI	50

Agenda 1: Adoption of Minutes of the 41st SLBC Quarterly Meeting

The minutes of 41st SLBC meeting for the quarter ended 31st March 2024 held on 19th June 2024 as furnished in **Annexure ‘A’** were circulated to RBI, NABARD, Government Departments concerned and all the members of SLBC. These minutes may be taken as confirmed by the house as no requests for amendments/ modifications were received.

Agenda 2: Action points of 41st SLBC Quarterly Meeting - Action Taken Report

No	Action Point	Action by	Action initiated																		
1	All the BCs inactive for more than one month needs to be activated/ replaced with new BCs to extend uninterrupted banking services.	Yes Bank -4911, Kotak Mahindra Bank -251, SBI-242, Canara Bank -233, HDFC-191, IDFC Bank -81, UBI -56 & other Banks with Inactive BCs.	The matter was discussed in Sub-Committee meeting on FI & DP and all Banks have confirmed having sensitized their field functionary to ensure activation or replacement of the inactive BC/CSPs. There is a decrease of 3479 inactive BCs over the previous Quarter.																		
2	Banks to focus on complying with RBI Priority Sector Lending norms viz. Priority sector-40%, Agriculture-18%, Micro enterprises- 7.50% and Weaker Sections-10%.	Controllers of all Banks	Controllers of Banks have assured that the Banks would strive to achieve the stipulated targets in the days to come. QoQ performance is as under: <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th>Particulars</th> <th>As on 31.03.2024</th> <th>As on 30.06.2024</th> </tr> </thead> <tbody> <tr> <td>Priority Sector Advances</td> <td>36.76%</td> <td>31.46%</td> </tr> <tr> <td>Agriculture Advances</td> <td>17.10%</td> <td>14.86%</td> </tr> <tr> <td>Small & Marginal Farmers</td> <td>10.56%</td> <td>8.76%</td> </tr> <tr> <td>Micro Enterprises</td> <td>6.65%</td> <td>5.80%</td> </tr> <tr> <td>Advances to weaker sections</td> <td>13.02%</td> <td>11.04%</td> </tr> </tbody> </table>	Particulars	As on 31.03.2024	As on 30.06.2024	Priority Sector Advances	36.76%	31.46%	Agriculture Advances	17.10%	14.86%	Small & Marginal Farmers	10.56%	8.76%	Micro Enterprises	6.65%	5.80%	Advances to weaker sections	13.02%	11.04%
Particulars	As on 31.03.2024	As on 30.06.2024																			
Priority Sector Advances	36.76%	31.46%																			
Agriculture Advances	17.10%	14.86%																			
Small & Marginal Farmers	10.56%	8.76%																			
Micro Enterprises	6.65%	5.80%																			
Advances to weaker sections	13.02%	11.04%																			
3	SC Corporation and Banks to complete reconciliation of unspent subsidies without further delay.	Controllers of all Banks & SC Corporation	A reconciliation meeting scheduled on 15.07.2024 was deferred by the SC Corporation, Govt. of Telangana. The revised date of meeting is yet to be received from the SC Corporation. However, the total unspent subsidy decreased from Rs. 140.21 cr to Rs. 128.51 cr during the quarter under review.																		
4	As requested by Hon’ble Minister for Agriculture, Telangana in respect of Emu Birds credit dues, Banks may explore the possibility of settlement under OTS, without deviating from Bank norms.	Controllers of all Banks	A special SLBC meeting with stakeholders was held on 16.07.2024 at SLBC office to discuss on the resolution plan. The revised claim receivable data of Banks and minutes of the meeting are shared to Veterinary & Animal Husbandry Department, GoT on 02.08.2024. During the Sub-Committee meeting on Agriculture held on 12.08.2024, the V&AH department confirmed that, the data received from SLBC is since further submitted to Finance Department, GoT for needful action.																		
5	As envisaged under the ‘Standardized system for data flow and its management’ all banks to invariably submit the quarterly data through the utility made available in SLBC portal within 10 days from the end of quarter without fail.	Controllers of all Banks	The matter was discussed in the Sub Committee on FI & DP meeting held on 12.08.2024. Banks have been advised to adhere to timelines of 10th of the following month of end of quarter.																		
6	Banks to ensure achievement of Benchmark parameters set out under PM’s Task Force Recommendations, in respect of MSME advances.	Controllers of all Banks	The matter has been discussed in detail in the EC- MSME meeting and in the Sub Committee meeting also. Banks have assured to strive and achieve the norms.																		

			Compared to the previous quarter 19(23) Banks could achieve Norm-1, 22(25) Banks could achieve Norm-2 and 25(24) Banks could achieve Norm-3.
7	Reimbursement of VLR/ PV amounting to Rs.725.18 crore by Govt of Telangana due to the Banks from 2014 to 2018.	Agriculture Dept / Finance Dept, GoT	Pending with Govt of Telangana. No developments during the quarter.
8	Revised Rythu Bandhu 2018 cheque printing charges of Rs.25.93 Crores i.e., at 40% of original claim to be reimbursed to Banks	Agriculture & Finance Dept, GoT	Pending with Govt of Telangana. No developments during the quarter.
9	Reimbursement of RSETI expenditure of Rs. 16.28 Crores due to the Banks from Government of India through SERP Department.	SERP & GoT, GoI	Pending with MoRD. No developments during the quarter.

Agenda 3: Review of Financial Inclusion Initiatives, expansion of banking network and Financial Literacy:

A meeting of the Sub-Committee of SLBC on Financial Inclusion was held on 12.08.2024 to review the progress in financial inclusion initiatives as at the end of June 2024. 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 Centres (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 2024	1872	1548	3040	6460

The population group-wise and sector-wise distribution of bank branches as on 30.06.2024 is furnished in **Annexure-1**.

Status of Small Finance Banks and Payment banks operating in the State of Telangana:

Small Finance Banks:			
S.No	Name of the Small Finance Bank	No. of Branches	No. of BCs
1	Equitas Small Finance Bank Ltd	20	0
2	Jana Small Finance Bank Ltd	1	0
3	Suryoday Small Finance Bank Ltd	2	0
4	Utkarsh Small Finance Bank Ltd	4	0
5	A.U.Small Finance Bank Ltd	69	80
6	ESAF Small Finance Bank Ltd	4	8
7	Ujjivan Finance Bank Ltd	5	0
8	Shivalik Small Finance Bank Ltd	1	0
Payment Banks:			
1	Airtel Payments Bank Ltd	0	10533
2	India Post Payments Bank Ltd	23	7380
3	Fino Payments Bank	0	27602

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

- a. All 221 villages identified by DFS during 2019-20, in terms of Department of Financial Services letter No. F.No. 21(23)2014-FI (Mission Office) dated 23.07.2019 have been covered with Banking Outlets by member Banks to provide Banking facilities. There are no Unbanked Rural Centers as on 30.06.2024.

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

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

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

iv) Opening of bank branch, ATM or BC outlet in the vicinity of CAPF camps and opening of one banking outlet at each Gram Panchayat Bhawan in the 30 worst LWE affected districts.

Empowered Committee of Ministry of Home Affairs (MHA), is reviewing the progress of financial inclusion in LWE affected districts. It is advised by the DFS to deliberate on the following issues in SLBC meeting.

- The issue of opening of branches, ATMs or BC outlets in the vicinity of the CAPF camps in the LWE affected districts– from the aspect of feasibility and utility of the banking services by the villages; and
- The issue on opening of one banking outlet at each Gram Panchayat Bhawan.

In Telangana State, Bhadradi Kothagudem is the only district identified as the worst LWE affected districts.

a) Issue of opening of branches, ATMs or BC outlets in the vicinity of the CAPF camps:

There are no uncovered CAPF camps in Bhadradi District.

b) Issue of opening of one banking outlet at each Gram Panchayat Bhawan:

There are 479 Gram Panchayats in Bhadradi Kothagudem District and LDM has confirmed that all 479 Gram Panchayats are covered with Banking infrastructure viz., (brick & mortar, Business correspondents & India Post Payment Banks within 5km radius of the villages.

v) National Strategy for Financial Inclusion 2019-24:

The Reserve Bank of India vide their letter No. FIDD.CO.LBS.No.1488/02.01.001/ 2019-20 dated 13.01.2020 advised launching of “National Strategy for Financial Inclusion (NSFI):2019-24” with a vision and key objective of the Financial Inclusion policies in India to expand and sustain the financial inclusion process at the National level through a broad convergence of action involving all the stakeholders in the financial sector.

Coverage of villages without banking outlets within 5 kms radius as per NSFI 2019-24:

DFS during 2019 has identified 221 villages without banking outlets within 5 kms radius and Banks in the State have covered all the 221 villages with Banking Outlets.

Coverage of villages with 500 and above households in hilly areas as per NSFI 2019-24:

Under National Strategy for Financial Inclusion (NSFI):2019-24” with a vision to provide access to formal financial services in an affordable manner broadening and deepening financial inclusion and promoting financial literacy providing banking access to every village within a 5 KM radius/**hamlet of 500 households in hilly areas** by March 2020 has been one of the key objectives under the strategy.

Accordingly, LDMs carried out survey and identified 65 uncovered hamlets having 500 household in hilly areas. Banks have deployed BCs in all 65 uncovered hamlets as per allocation.

Banks have achieved the milestone of providing banking access within 5 Kms radius of every village and hamlet of 500 households in hilly areas in the state. In the Sub-Committee meeting on Financial Inclusion held on 16.11.2023, they were advised to proactively take action for implementation of the other recommendations under National Strategy for Financial Inclusion (NSFI) 2019-24 like strengthening ecosystem for digital financial services, capacity building of BCs, access to livelihood and skill development

programmes to new entrants into banking system, strengthening internal grievances mechanism etc. highlighting the various action plans and milestones articulated in the NSFI document.

vi) National Strategy for Financial Education 2020-25:

Based on the review of progress made under the first National Strategy for Financial Education (NSFE 2013-18) and keeping in view the various developments that have taken place over the last 5 years, notably the Pradhan Mantri Jan Dhan Yojana (PMJDY), the NCFE in consultation with regulators and other relevant stakeholders has prepared the revised NSFE-2020-25 to support the vision of Government of India and Financial Sector Regulators by empowering various sections of the population to develop adequate knowledge, skills, attitude and behavior, which are needed to manage their money better and plan for their future.

To achieve the vision of creating a financially aware and empowered India, the following Strategic objectives have been laid down:

- i. Inculcate financial literacy concepts among the various sections of the population through financial education to make it an important life skill.
- ii. Encourage active savings behavior
- iii. Encourage participation in financial markets to meet financial goals and objectives
- iv. Develop credit discipline and encourage availing credit from formal financial institutions as per requirement
- v. Improve usage of digital financial services in a safe and secure manner
- vi. Manage risk at various stages through relevant and suitable insurance cover
- vii. Plan for old age and retirement through coverage of suitable pension products.
- viii. Knowledge about rights, duties and avenues for grievance redressal
- ix. Improve research and evaluation methods to assess progress in financial education.

In order to achieve the above objectives, the recommendations suggested for adoption of a “5C” approach for dissemination of financial education through emphasis on development of relevant **Content** (including Curriculum in Schools, Colleges and Training establishments), developing **Capacity** among the intermediaries involved in providing financial services, leveraging on the positive effect of **Community** led model for financial literacy through appropriate **Communication** strategy and lastly enhancing **Collaboration** among various stakeholders.

All LDMs have been advised to take up the strategic objectives for deliberation in the DCC meetings to bring awareness among stakeholders.

State Heads of Banks are advised to initiate suitable action plan for implementation of 5C approach as suggested in the Programme in an effective manner and to ensure achievement of the desired goal.

vii) Targeted Financial Inclusion Intervention Programme (TFIIP) for Aspirational Districts (Bhadradi Kothagudem, Komaram Bheem Asifabad, Jayashankar Bhupalapally)

With the objective of improving the standard of living in selected Aspirational Districts, Govt. of India has launched the Transformation of Aspirational Districts program in January’ 2018. Financial inclusion is one of the key thematic areas of focus under the program. To bring about concerted and coordinated action on FI, in conjunction with NITI Aayog, State Governments, District administration, Banks and Insurance Companies, Department of Financial Services, Ministry of Finance is implementing Targeted Financial Inclusion Intervention Programme (TFIIP) for Aspirational Districts. The stipulated timeline has been extended upto 31.03.2024.

Objectives of TFIIP:

- Availability of at least one banking touch point (Branch/BC kiosk) within 5 KM distance of every inhabited village in the District
- Improving identified key performance Indicators (KPI) for financial inclusion in camp/mission mode upto the 100% benchmark level before September, 2021 (KPIs relate to number of Bank accounts,

and enrolments under Pradhan Mantri Jeevan Jyothi Bima Yojana (PMJJBY), Pradhan Mantri Suraksha Bima Yojana (PMSBY) and Atal Pension Yojana (APY) per lakh of population)

Ministry of Finance, DFS, Govt of India has advised vide letter No. 6/4/2021-FI dated 28.10.2022 that many of the districts are yet to achieve the targets, the TFIP programme has been extended upto 31.03.2024

Progress as on 30.06.2024 is as per the table below

Operative CASA Accounts (BENCH MARK TARGET: 129755 PER LAKH POPULATION)					
District	Population	Achievement as on 31.01.2020 (Per lakh population)	Achievement as on 30.06.2024 (Per lakh population)	% Achievement	Remarks
Kumuram Bheem Asifabad	515814	113872	709523	547	
Bhadadri Kothagudem	1069000	139075	354696	273	
Jayashankar Bhupalapally	711434	94996	1229600	948	
PMJJBY enrolments (BENCH MARK TARGET: 9,775 PER LAKH POPULATION)					
District	Population	Achievement as on 31.01.2020 (Per lakh population)	Achievement as on 30.06.2024 (Per lakh population)	% Achievement	Remarks
Kumuram Bheem Asifabad	515814	9756	20015	205	
Bhadadri Kothagudem	1069000	25675	20290	208	
Jayashankar Bhupalapally	711434	8560	19248	197	
PMSBY enrolments (BENCH MARK TARGET: 30,303 PER LAKH POPULATION)					
District	Population	Achievement as on 31.01.2020 (Per lakh population)	Achievement as on 30.06.2024 (Per lakh population)	% Achievement	Remarks
Kumuram Bheem Asifabad	515814	18482	29022	96	
Bhadadri Kothagudem	1069000	42364	31403	104	
Jayashankar Bhupalapally	711434	13945	40261	133	
APY subscribers (BENCH MARK TARGET: 2886 PER LAKH POPULATION)					
District	Population	Achievement as on 31.01.2020 (Per lakh population)	Achievement as on 30.06.2024 (Per lakh population)	% Achievement	Remarks
Kumuram Bheem Asifabad	515814	1275	5749	199	
Bhadadri Kothagudem	1069000	2456	5892	204	
Jayashankar Bhupalapally	711434	1393	6389	221	

viii) Pradhan Mantri Adarsh Gram Yojana (PMAGY):

Department of Financial Services (DFS), Govt of India vide their letter No. 6/02/2020-FI(C-300449002) dated 26.11.2020 has advised implementation of Pradhan Mantri Adarsh Gram Yojana (PMAGY) Scheme for comprehensive development through convergence with the other schemes of the Centre and States to achieve saturation in the villages.

The DFS schemes of (1) Pradhan Mantri Jan Dhan Yojana (PMJDY) (ii) Pradhan Mantri Suraksha Bima Yojana (PMSBY) and (iii) Pradhan Mantri Jeevan Jyothi Bima Yojana (PMJJBY) have been identified by the Department of Social Justice & Empowerment (DoS J&E) for implementation in convergence of Pradhan Mantri Adarsh Gram Yojana (PMAGY)

In Telangana 169 villages have been identified by the DFS, where the implementation of the above 3 schemes will be done. The Lead District Managers have been advised to coordinate with the District Administration to ensure implementation of these schemes in convergence with PMAGY in the referred villages, thereby ensuring fulfillment of the deliverables under the Pradhan Mantri Adarsh Gram Yojana.

After due consultation with the Lead District Managers, these 169 villages have been allocated to the Banks serving the villages (SLBC e-mail dated 13.01.2021).

Banks have to conduct house hold survey in all the above villages with the help of District Administration (VRO/Village Secretary/Sarpanch /SHG Groups etc.,), identify the gaps and ensure that all the eligible customers are covered 100% under the schemes in all the villages allotted to them.

Banks need to submit progress report in respect of allocated villages i.e., Number of FI camps conducted, New customers covered under the Insurance and Pension schemes of the GoI, Digital penetration etc., at quarterly intervals.

The progress as on 30.06.2024 for 169 villages is as per the following table:

Progress as on 30.06.2024							
No of Villages	Total Population (A)	Out of (A) Total no. Of people eligible for normal Savings Bank account/ PMJDY account & PMSBY/PMJJBY/APY Schemes enrolment (B)	Out of (A) Savings Bank accounts opened for eligible people (B)	Out of (B) No of PMJDY accounts opened	Out of (B) No of persons covered under PMSBY	Out of (B)No of persons covered under PMJJBY	Out of (B) No of persons covered under APY
169	188327	164675	142876	62705	33408	23646	11767

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

Inactive Business Correspondents – hurdles / issues involved.

There are 35,292 BCs of Banks other than SFBs and Payment Banks functioning in the State of which 23,531 are in Rural, 4,524 in Semi Urban and 7,237 in Urban & Metro areas. A total of 6,043 BCs are inactive as on 30.06.2024 of which, 4,035 are in Rural, 992 in Semi Urban and 1,016 in Metro Areas.

Bank wise status of Inactive BCs- Yes Bank -4,911, Kotak Mahindra Bank -251, SBI-242, Canara Bank-233, HDFC-191, IDFC Bank -81, UBI -56, UCO Bank-26, APGVB-26 & other Banks with Inactive BCs need to initiate action for activation of BCs or appoint new BCs before 01.09.2024, more particularly, inactive BCs in Rural areas must be activated immediately to ensure that 100% villages are covered with Banking infrastructure.

Apart from the above we have 45,603 BCs of SFBs and Payment banks in the state of which 21,795 are inactive as at the end of June 2024 quarter. Fino Payment Bank has 79% of their BCs inactive.

SI No	Name of the Bank	No. of BC/CSP as on 30.06.2024				Inc/Dec in No of BCs over March 2024	No. of Inactive BC/CSP(>30days) as on 30.06.24				Inc/Dec in No of Inactive BCs over March 2024
		R	SU	U/M	Total		R	SU	U/M	Total	
1	A.P.GRAMEENA VIKAS BANK	1189	372	36	1597	0	26	0	0	26	3
2	AXIS BANK	550	453	1794	2797	1160	0	0	0	0	0
3	BANK OF BARODA	123	104	297	524	-6	0	2	4	6	2
4	BANK OF INDIA	5	28	25	58	11	0	0	0	0	0
5	BANK OF MAHARASHTRA	10	4	0	14	0	2	0	0	2	0
6	CANARA BANK	304	203	113	620	0	93	79	61	233	-58
7	CENTRAL BANK OF INDIA	79	21	7	107	-2	0	0	0	0	0
8	CSB BANK LIMITED	5	0	0	5	5	0	0	0	0	0
9	DCB BANK	5	0	0	5	4	0	0	0	0	0
10	FEDERAL BANK	0	9	1	10	0	0	0	0	0	0
11	HDFC BANK	64	378	129	571	-1	20	126	45	191	38
12	ICICI BANK	378	0	15	393	0	0	0	0	0	0
13	IDBI BANK	1	2	10	13	0	0	0	0	0	-3
14	IDFC FIRST BANK	250	73	21	344	-28	60	18	3	81	1
15	INDIAN BANK	90	0	17	107	0	0	0	0	0	0
16	INDIAN OVERSEAS BANK	107	32	40	179	15	0	0	0	0	0
17	INDUSIND BANK	0	0	340	340	0	0	0	0	0	0
18	KARUR VYSYA BANK	0	4	3	7	0	0	0	0	0	-7
19	KBS LOCAL AREA BANK	17	0	0	17	-5	0	0	0	0	-3
20	KOTAK MAHINDRA BANK	76	70	188	334	-251	58	73	120	251	62
21	PUNJAB AND SIND BANK	0	0	7	7	4	0	0	0	0	0
22	PUNJAB NATIONAL BANK	39	1	10	50	4	0	0	0	0	0
23	RBL BANK	363	85	405	853	-173	0	0	0	0	0
24	STATE BANK OF INDIA	2201	504	678	3383	1	158	31	53	242	-77
25	TELANGANA GRAMEENA BANK	690	0	0	690	0	18	0	0	18	9
26	UCO BANK	6	4	0	10	-29	10	11	5	26	-2
27	UNION BANK OF INDIA	949	0	64	1013	2	56	0	0	56	-11
28	YES BANK	16030	2177	3037	21244	-4162	3534	652	725	4911	-3433
	TOTAL	23531	4524	7237	35292	-3451	4035	992	1016	6043	-3479

Details of BCs of Payment Banks and Small Finance Banks:

Sl No	Name of the Bank	No of BC/CSP as on 30.06.2024				No of inactive BC/CSP as on 30.06.2024				Increase/ Decrease in No. of Inactive BCs over March 2024			
		R	SU	U/M	Tot	R	SU	U/M	Tot	R	SU	U/M	Tot
1	IPPB	5158	1359	863	7380	0	0	0	0	0	-40	-4	-44
2	Fino PB	17756	4569	5277	27602	13762	3618	4415	21795	630	201	182	1013
3	Airtel PB	6109	2240	2184	10533	0	0	0	0	-501	-129	-177	-807
4	ESAF	0	8	0	8	0	0	0	0	0	0	0	0
5	AU SFB	8	53	19	80	0	0	0	0	1	1	1	3
	Total	29031	8229	8343	45603	13762	3618	4415	21795	130	33	2	165

Connectivity issues:

No Bank has reported any connectivity issues during the quarter.

c. Progress in increasing digital modes of payment / ATMs &PoS, etc

ATMs: As at the end of June 2024, there are 9356 ATMs functioning in the State of Telangana.

POS: As at the end of June 2024, 2,71,774 POS Machines were deployed by banks with the Merchants as touch points across the State of Telangana.

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

Sector wise position of PMJDY accounts as on 30.06.2024 is as follows

(No in Actuals & Amt in Crs)

Sector	No of A/cs Rural	No of A/cs Urban	No of A/cs Opened for Male	No of A/cs Opened for Female	Total PMJDY Accounts	Deposit amount	Zero Balance Account	Rupay Card Account	Aadhaar Card Seeded
PSB	2759773	4709040	3278110	4190703	7468813	2438.18	716886	6064907	6446289
PVT	1117120	259344	614344	762120	1376464	335.63	952164	1311742	925424
RRB	2745015	264420	1075765	1933670	3009435	1573.45	296739	1277385	2200505
Grand Total	6621908	5232804	4968219	6886493	11854712	4347.26	1965789	8654034	9572218

Bank wise performance under PMJDY accounts as on 30.06.2024 is as under

(No in Actuals & Amt in Crs)

Sl No	Name of the Bank	Rural A/C	Urban A/C	Male A/C	Female A/C	Total A/C	Total Deposit	Zero Balance Account	Rupay Cards Issued	Aadhaar Seeded
1	State Bank of India	1227200	3247676	1939050	2535826	4474876	1362.62	158639	3880220	3966024
2	TGB	1028099	109559	401576	736082	1137658	658.95	147054	542304	874890
3	APGVB	1130871	103359	449333	784897	1234230	518.80	60246	434381	834433
4	Canara Bank	336939	272556	259275	350220	609495	308.11	99373	416439	574156
5	Union Bank of India	748360	282338	466730	563968	1030698	256.23	325818	684229	720931
6	Bank of Baroda	127054	313485	206182	234357	440539	155.09	37094	414203	419932
7	ICI Bank Ltd	1074864	47561	444174	678251	1122425	147.96	884822	1122282	721496
8	HDFC Bank Ltd	18937	89384	73642	34679	108321	127.56	28034	108319	80630
9	Indian Bank	89016	129550	85706	132860	218566	87.24	39351	175872	121168
10	Indian Overseas Bank	54321	141860	88127	108054	196181	66.69	5406	177357	176453
11	Punjab National Bank	39168	109288	75869	72587	148456	63.58	28409	87222	140194
12	Bank of India	53167	71315	54567	69915	124482	49.07	4908	115158	120458
13	Axis Bank Ltd	575	40755	27888	13442	41330	38.49	5437	30477	35438
14	Central Bank of India	47656	54474	41363	60767	102130	30.85	7013	37392	96342
15	UCO Bank	15263	42759	26503	31519	58022	30.59	3049	27770	46321
16	Bank of Maharashtra	21235	40605	32993	28847	61840	27.60	7670	46725	61105
17	IDBI Bank Ltd.	1204	30624	20355	11473	31828	7.04	6332	17089	24707
18	IndusInd Bank Ltd	7	12210	9693	2524	12217	4.32	342	1754	9334
19	Kotak Mahindra Bank Ltd	9726	26556	23705	12577	36282	4.01	20462	10975	35331
20	Federal Bank Ltd	7	2728	1566	1169	2735	2.34	627	929	2249
21	Yes Bank Ltd	8536	464	6555	2445	9000	1.27	3674	9000	4236
22	South Indian Bank Ltd	322	2561	1660	1223	2883	1.23	618	1763	2793
23	Karur Vysya Bank	2942	4542	4012	3472	7484	1.08	1490	7396	7377
24	Punjab & Sind Bank	394	3134	1745	1783	3528	0.51	156	2320	3205
25	City Union Bank Ltd	0	1857	1037	820	1857	0.31	306	1676	1740
26	Jammu & Kashmir Bank Ltd	0	102	57	45	102	0.01	20	82	93
	Grand Total	6621908	5232804	4968219	6886493	11854712	4347.27	1965789	8654034	9572218

➤ Banks in the State have so far opened 118,54,712 PMJDY accounts, together having balances amounting to Rs.4347.27 crores.

➤ 19,65,789 PMJDY accounts are having zero balances i.e., 16.58% of total accounts.

- Of the total Zero Balance accounts, ICICI contributed 45.01% (78.83% of its total accounts are zero balance accounts) & UBI-16.57% & SBI 8.07% .
 - 86,54,034 (73%) of PMJDY accounts have been issued with Rupay cards
 - HDFC, Yes Bank have issued Rupay cards to all PMJDY account holders (100% coverage)
 - UCO Bank (47.86%), TGB (47.67%), Central Bank of India (36.61%), APGVB (35.19%), Federal Bank (33.97%), Kotak Mahindra Bank (30.25%) & Indusind Bank (14.36%) have less than 50 % coverage
 - 95,72,218 (80.95%) of the PMJDY accounts are Aadhar Seeded. KVB and BOM have more than 98% of their accounts Aadhar seeded and Yes Bank has only 47.07% of the accounts Aadhar seeded.
- Bank-wise / district-wise data is enclosed as **Annexure 'C' & 'D'**.

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

We have been advised by UIDAI that there are 79 pin codes, 27 blocks pertaining to Telangana State, not covered by Aadhaar Centre, details of which are as under:
Blocks not covered by at least one Aadhaar Enrolment Centre:

Sl No	District	Name of the Block	Sl No	District	Name of the Block
1	Bhadradri	Annapureddypalli	15	Peddapalli	Mosra
2	Bhadradri	Chunchupalli	16	Rangareddy	Talakondapally
3	Bhadradri	Gundala	17	Sangareddy	Munipally
4	Bhadradri	Karakagudem	18	Siddipet	Akkannapet
5	Bhadradri	Laxmidevipally	19	Siddipet	Narayanaraopet
6	Jayashankar	Palimela	20	Suryapet	Ananthagiri
7	Jayashankar	Tekumatla	21	Suryapet	Palakeedu
8	Mahabubabad	Gangaram	22	Wanaparthy	Peddmandaddi
9	Medak	Chilipched	23	Wanaparthy	Revally
10	Medak	Havelighanpur	24	Warangal	Inavole
11	Nirmal	Basar	25	Yadadri	Adda Gudur
12	Nirmal	Dasturabad	26	Yadadri	Bommala Ramaram
13	Nirmal	Soan	27	Yadadri	Motakondur
14	Nizamabad	Mendora			

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

S.No	District	Mandal	Pincode	S.No	District	Mandal	Pincode	S.No	District	Mandal	Pincode
1	Bhadradri	Kothagudem	507119	28	Komaram Bheem	Tiryani	504297	55	Rangareddy	Shamshabad	500108
2	Bhadradri	Kothagudem	507138	29	Mahabubabad	Mahabubabad	506102	56	Rangareddy	Balapur	500112
3	Bhadradri	Manuguru	507125	30	Mahabubabad	Bayyaram	506103	57	Rangareddy	Hayathnagar	500115
4	Bhadradri	Cherla	507140	31	Mahabubnagar	Bhoothpur	509302	58	Sangareddy	Jharasangam	502321
5	Bhadradri	Chunchupalli	507103	32	Mancherial	Mancherial	504303	59	Sangareddy	Kandi	502329
6	Bhadradri	Chunchupalli	507118	33	Mancherial	Tandur	504220	60	Sangareddy	Patancheru	502305
7	Hyderabad	Secunderabad	500025	34	Medak	Havelighanpur	502287	61	Sangareddy	Patancheru	502324
8	Hyderabad	Shaikpet	500110	35	Medak	Havelighanpur	502312	62	Sangareddy	Sangareddy	502294
9	Hyderabad	Tirumalgerry	500093	36	Medchal-Malkajgiri	Kapra	500103	63	Sangareddy	Andole	502273
10	Hyderabad	Bhadurpura	500066	37	Nagarkurnool	Amrabad	509326	64	Sangareddy	Jharasangam	502249
11	Jangoan	Narmetta	506318	38	Nalgonda	Kanagal	508004	65	Sangareddy	Zahirabad	502228
12	Jangoan	Palakurthy	506146	39	Nalgonda	Kethepally	508376	66	Siddipet	Nangnoor	502375
13	Jangoan	Bachannapet	506175	40	Nalgonda	Nalgonda	508002	67	Siddipet	Chinnakodur	502310
14	Jangoan	Bachannapet	506317	41	Nalgonda	Adividevulapally	508208	68	Suryapet	Athmakur (S)	508224
15	Kamareddy	Kamareddy	503110	42	Nalgonda	Gurrampode	508257	69	Vikarabad	Pudur	501102
16	Kamareddy	Bhiknoor	503102	43	Nirmal	Basar	504107	70	Wanaparthy	Peddmandaddi	509106
17	Kamareddy	Birkur	503301	44	Nizamabad	Navipet	503186	71	Warangal	Nadikuda	506391
18	Kamareddy	Domakonda	503112	45	Nizamabad	Armoor	503174	72	Warangal	Nekkonda	506369
19	Karimnagar	Karimnagar	505210	46	Nizamabad	Armoor	503223	73	Warangal	Sangem	506329
20	Karimnagar	Kothapally	505497	47	Nizamabad	Bheemgal	503322	74	Warangal	Duggondi	506333
21	Karimnagar	Chigurumamid	505474	48	Nizamabad	Bodhan	503180	75	Hanumakonda	Khila Warangal	506166
22	Karimnagar	Ellandakunta	505475	49	Peddapalli	Ramagundam	505211	76	Hanumakonda	Dharmasagar	506370
23	Karimnagar	Huzurabad	505480	50	Peddapalli	Ramagundam	505466	77	Hanumakonda	Hanamkonda	506015
24	Karimnagar	Jammikunta	505129	51	Rajanna	Mustabad	505303	78	Hanumakonda	Hanamkonda	506170
25	Khammam	Kusumanchi	507157	52	Rajanna	Illanthakunta	505405	79	Hanumakonda	Warangal	506008
26	Khammam	Bonakal	507304	53	Rangareddy	Kandukur	500113		TOTAL	79	
27	Khammam	Chintakani	507318	54	Rangareddy	Serilingampalle	500109				

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

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

This communication has been forwarded by SLBC to all the member banks through mail on 07.08.2024 for necessary compliance.

iii) Aadhaar Seeding of Bank Accounts and mapping on NPCI

Department of Financial Services, Govt of India vide their letter No. 6/41/2012-FI dated 12.01.2021 advised, SLBC/DCC/DLRC to facilitate and encourage Aadhaar seeding of Bank accounts and mapping of the same on NPCI mapper, in respect of customers receiving DBT in their Bank accounts, so that use of Aadhaar Payment Bridge (APB) can be promoted. Controllers of Banks in the State have been requested to suitably advise their branches.

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

The progress under **Social Security Schemes** made by banks (sector-wise) in the State as on **30.06.2024** is as per the following table:

Bank Type	PMSBY	PMJJBY	APY	Total
Public Sector	9817259	4264779	1287864	15369902
Private Sector	1257627	264398	128662	1650687
RRB	3494726	1943934	520761	5959421
Coop.	593092	320855	0	913947
Small Finance Banks	386	44	233	663
Total	15163090	6794010	1937520	23894620

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

Renewal & enrolment of SHG women in PMJJBY & PMSBY

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

Revised claim process for PMJJBY & PMSBY

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

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

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

Controllers of Banks were advised to focus on the following:

- Conduct of periodic publicity campaigns with special focus on rural areas at regular intervals for creating awareness about benefits of Social Security Schemes
- Streamlining the procedures and leverage technology to speed up claim settlement process and improve outreach
- To Ensure that no eligible Jandhan Account holders are left out from availing the risk covers under PMJJBY & PMSBY
- Enrolment of beneficiaries of other Government scheme like PM Ujjwala PM Kisan MGNREGA etc. under the schemes
- Use of SMS and other Digital platforms to make account holders aware of the schemes and also to seek auto debit mandate from them
- Leveraging marketing channels like Banking Correspondents (BCs) for ensuring Pan India coverage and innovative ways be devised for motivating the field level functionaries for enhancing enrolments especially under PMJJBY & PMSBY
- To Fix target of fresh enrolment under PMJJBY & PMSBY to enhance enrolment

The progress of covering PMJDY Accounts under Insurance and Pension Schemes of Govt. of India under the programme as on 30.06.2024 is enclosed as **Annexure “L”**.

ii) APY Achievements for 2024-25: PFRDA has set a target of 4,31,910 enrolments for FY 2024-25.

Bank wise performance as on 30.06.2024 is as under:

SI No	Name of APY- SPs	ANNUAL TARGET	APY accounts opened in Current FY	Annual Target Achievement in Current FY	Cumulative APY accounts opened since inception
1	STATE BANK OF INDIA	107190	20580	19%	577040
2	UNION BANK OF INDIA	60660	12078	20%	417747
3	AP Grameena Vikas Bank	44370	18745	42%	302375
4	TELANGANA GRAMEENA BANK	38520	6442	17%	217703
5	CANARA BANK	31230	1971	6%	179468
6	HDFC BANK LTD	26320	936	4%	33671
7	BANK OF BARODA	14850	1723	12%	88634
8	INDIAN BANK	14490	3113	21%	75583
9	PUNJAB NATIONAL BANK	12150	46	0%	26967
10	ICICI BANK LIMITED	11200	54	0%	12944
11	AXIS BANK LTD	11130	36	0%	17522
12	INDIAN OVERSEAS BANK	10080	673	7%	38252
	Total (Targets >10000)	3,82,190	66397	17%	1987906
13	CENTRAL BANK OF INDIA	8460	755	9%	46200
14	BANK OF INDIA	5490	293	5%	32841
15	BANK OF MAHARASHTRA	5220	521	10%	9267
16	UCO BANK	3690	23	1%	6448
17	DCCBs	3400	0	0%	0
18	KOTAK MAHINDRA BANK	3290	4326	131%	14737
19	IDBI BANK LTD	3220	1567	49%	33484
20	THE KARUR VYSYA BANK LTD	2100	23	1%	3171
21	DBS BANK INDIA	1785	0	0%	169
22	THE SOUTH INDIAN BANK	1610	17	1%	1729
23	DCB BANK LIMITED	1260	0	0%	474
24	CITY UNION BANK LTD	1260	17	1%	1028
	Total (Targets>1000 < 10000)	40785	7542	18.49%	149548
24	PUNJAB AND SIND BANK	720	16	2%	2535
25	INDUSIND BANK LIMITED	700	6	1%	111
26	YES BANK LIMITED	700	72	10%	471
27	TELANGANA STATE COOPERATIVE APEX BANK	700	0	0%	0
28	IDFC FIRST BANK LIMITED	630	0	0%	429
29	BANDHAN BANK LIMITED	455	0	0%	355
30	AU SMALL FINANCE BANK LIMITED	455	1	0%	46
31	EQUITAS SMALL FINANCE BANK LIMITED	390	0	0%	2
32	UJJIVAN SMALL FINANCE BANK LIMITED	325	0	0%	0
33	TAMILNAD MERCANTILE BANK LTD	315	5	2%	4873

34	DHANLAXMI BANK LIMITED	280	10	4%	335
35	ESAF SMALL FINANCE BANK LIMITED	260	3	1%	201
36	SURYODAY SMALL FINANCE BANK LIMITED	130	0	0%	24
37	STANDARD CHARTERED BANK	105	0	0%	0
38	RBL BANK LIMITED	105	0	0%	16
39	THE JAMMU AND KASHMIR BANK LTD	105	0	0%	64
40	THE ANDHRA PRADESH STATE CO-OP BANK LIMITED	40	0	0%	21
	Total (Targets <1000)	6415	113	1.76%	9483
	Grand Total	4,31,910	74,702	17%	21,51,424

CITIZEN'S CHOICE FY 2024-25 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 2024-25 H1-P1 Campaign as on 30.06.2024 is at 24,915 enrollments against target of 1,36,815 i.e., an achievement of 18.20% of targets.

District wise achievement under the campaign is as under:

S.No	Name of the District	Target	Enrollments upto 30.06.2024	% of Achievement
1	Mahabubabad	1,325	830	63%
2	Jogulamba Gadwal	1,125	568	50%
3	Warangal	1,625	619	38%
4	Kumuram Bheem Asifabad	1,350	467	35%
5	Siddipet	2,650	864	33%
6	Sangareddy	4,250	1,304	31%
7	Jayashankar Bhupalapally	1,300	381	29%
8	Mahabubnagar	4,025	1,128	28%
9	Medak	3,350	901	27%
10	Yadadri Bhuvanagiri	1,875	484	26%
11	Khammam	5,425	1,307	24%
12	Kamareddy	2,300	547	24%
13	Nalgonda	5,550	1,278	23%
14	Vikarabad	2,150	491	23%
15	Nagarkurnool	1,750	397	23%
16	Adilabad	3,000	661	22%
17	Wanaparthy	1,175	258	22%
18	Jangoan	1,375	298	22%
19	Nizamabad	6,175	1,241	20%
20	Suryapet	3,075	614	20%
21	Bhadradi Kothagudem	3,400	531	16%
22	Nirmal	1,975	284	14%
23	Rajanna Sircilla	1,475	200	14%
24	Jagitial	2,525	328	13%
25	Hyderabad	27,725	3,580	13%
26	Medchal Malkajgiri	11,175	1,427	13%
27	Karimnagar	5,675	716	13%
28	Ranga Reddy	16,500	2,068	13%
29	Peddapalli	2,375	267	11%
30	Hanumakonda	4,625	510	11%
31	Mancherial	2,575	272	11%
32	Mulugu	1,000	53	5%
33	Narayanpet	1,000	41	4%
	TOTAL	1,36,815	24,915	18%

Saturation of APY in LWE Districts:

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

Controllers are requested to advise their Branches in Bhadradi Kothagudem District to actively conduct camps in their respective service area villages to cover all eligible customers under APY.

f. Financial Literacy Initiatives

Financial Literacy Centres (FLCs) – Position as on 30.06.2024

Particulars	No. of FLCs
No. of FLCs operating in the District Head Quarters	38
No. of FLCs operating in Divisional Head Quarters	23
No. of FLCs operating in Rural Areas	19
Total FLCs functioning in the State of Telangana	80
Banks	No. of FLCs
State Bank of India (AVA)	11
Telangana Grameena Bank	6
AP Grameena Vikas Bank	5
Union Bank of India	9
Canara Bank	2
Dist. Co-op Banks	47
Total	80

Financial Literacy activity by FLCs and Rural Branches of Banks:

Quarter ended	Conducted by FLCs			
	Special Camps		Specific Camps	
	Target	Conducted	Target	Conducted
March -2024	198	719	495	1004
June - 2024	198	365	495	596

Quarter ended	Conducted by FLCs of DCCBs			
	Special Camps		Specific Camps	
	Target	Conducted	Target	Conducted
March -2024	282	916	705	1053
June - 2024	282	420	705	502

Camps conducted by Rural Branches		
Quarter ended	Target	Conducted
March-2024	5517	5598
June-2024	5625	6073

The brief performance of the FLCs during the quarter ended June 2024 is as under:

- 80 FLCs are functioning in the state.
- During the Quarter, 365 special camps and 596 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
- 1875 Rural branches in the State have conducted 6073 camps during the quarter against a target of 5625.
- 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 12.08.2024 it was resolved that all the Rural branches have to conduct at least one camp in a month regularly.

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.

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

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

All 33 Districts in the state are digitally enabled districts.

i) NABARD FI Fund Utilisation:

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

To address these disparities NABARD has adopted a Differentiated Approach by identifying the Special Focussed Districts (SFDs) on the basis of their physical economic and sociological characteristics. Eight Special Focussed Districts (SFDs) (Adilabad, Asifabad, Nirmal, Khammam, Bhadradi, Warangal(R), JS Bhupalapalli and Peddapalli) 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 2024 were held on 12.08.2024 & 13.08.2024 respectively to review the credit flow to Agriculture, MSME and other priority sectors. Highlights of the performance reviewed in the Sub-Committee meetings are furnished hereunder.

Banking at a Glance / Priority Sector lending as on 30.06.2024

(Rs. In Crore)

No	Particulars	O/s as on	O/s as on	O/s as on	RBI Norm	Level of Compliance/ achievement as on	
		30.06.2023	31.03.2024	30.06.2024		31.03.2024	30.06.2024
1	Total Deposits	707108.20	779953.12	781958.55			
2	Total Advances	830551.70	979058.54	995347.54			
3	Credit Deposits Ratio (%)	117.46	125.53	127.29			
4	Total Priority Sector Advances	258249.40	299215.65	308062.84	40.00%	36.76%	31.46%

	Of which						
A	Agriculture advances	120802.50	139198.61	145502.05	18.00%	17.10%	14.86%
i.	Of which: small & marginal farmers	70325.30	85921.43	85831.02	9.50%	10.56%	8.76%
B	Non-farm Sector / MSMEs	104237.20	119374.12	122262.62			
i.	Of which: Micro enterprises	46091.16	54086.81	56787.58	7.50%	6.65%	5.80%
ii.	Small Enterprises	32836.10	36849.65	37324.32			
iii.	Medium Enterprises	25309.94	28437.66	28150.72			
C	Export Credit	100.64	61.55	95.32			
D	Others' under Priority Sector Advances	33109.65	40581.34	40202.86			
	Of which			3089.27			
i.	Educational Loans	2477.15	3180.41	3089.27			
ii.	Housing Loans	25805.50	31650.22	31425.54			
iii.	Social Infrastructure	1817.92	1803.91	1852.19			
iv.	Renewable Energy	316.10	307.04	310.29			
v.	Others	2692.35	3639.76	3525.57			
5	Out of Priority Sector Adv- Finance to:						
i.	Advances Weaker Sections	93608.70	105947.96	108127.06	12.00%	13.02%	11.04%
ii.	Advances to Women **	128327.67	151122.92	156781.80			
iii.	Advances to SC/ST	15023.66	37620.50	28836.30			
iv.	Advances to Minorities**	13881.86	16394.19	17047.13			
v.	SHGs**	25159.54	34983.70	35213.18			

* RBI Norm for computation of priority sector targets/sub-targets achievement is to be based on the ANBC or Credit Equivalent Amount of Off-Balance Sheet Exposures whichever is higher as on the corresponding date of the preceding year. However, in the absence of availability of ANBC it is calculated on the total advances outstanding. **Total figures including non-priority.

Performance of Banks upto the quarter ended June 2024

- Total deposits of the Banks in the State are at Rs. 781,958.55 crores and advances are at Rs. 995,347.54 crores.
- Banks in the State have registered a CD Ratio of 127.29% as against 125.53% as on 31.03.2024.
- Advances to Priority Sector were at 31.46%, as against 36.76% as on 31.03.2024.
- Advances to Agriculture was at 14.86%, as against 17.10% as on 31. 03.2024.
- Credit to Small & Marginal Farmers was at 8.76%, as against 10.56% as on 31. 03.2024.
- Finance to Micro enterprises was at 5.80%, as against 6.65% as on 31. 03.2024.
- Advances to weaker sections were at 11.04%, as against 13.02% as on 31. 03.2024.

a. Achievement of Annual Credit Plan 2024-25 Priority Sector lending: Position as on 30.06.2024 (Rs. in cr)

S.No	Particulars	Target 2023-24	Achievement FY 2023-24	% of Ach	Target 2024-25	Achievement Q1 FY 2024-25	% of Ach
1	Short Term Production Loans						
A	Kharif	44065	35023	79.48	48888	17383	35.56
B	Rabi	29374	29917	101.85	--	--	--
	Total	73439	64940	88.42	48888	17383	35.56
2	Agriculture Tls	17915	28155	153.16	28223	10112	35.83
3	Agriculture Infra	4563	1336	29.29	5198	667	12.84
4	Agr. Ancillary	16848	18442	109.47	19240	13068	67.92
5	Total Agriculture	112764	112875	100.10	101549	41231	40.60
6	Micro, Small & Medium Enterprises	54671	107483	197	129636	57079	44.03
7	Other priority Sector	17891	8630.61	48.24	16777	2421	14.43

	Of which							
A	Education Loans	3153	784.97	24.90	2707	220	8.15	
B	Housing Loans	11676	4069.45	34.82	10769	984	9.14	
C	Others	3062	3776.19	123.32	3302	1216	36.82	
8	Total Priority Sector	185326	228988.50	123.56	247962	100731	40.62	
9	Non-Priority Sector	57449	421023.53	732.86	353227	139776	39.57	
	Total Credit Plan	242775	650012.03	267.74	601189	240507	40.01	

Performance of Banks as at the end of June 2024:

- Banks together disbursed Priority Sector loans of Rs.100,731 Crs and achieved 40.62% of ACP target.
- Under Short Term Production loans, Banks disbursed Rs. 17,383 Crs and achieved 35.56% of kharif targets.
- An amount of Rs. 41,231 Crs were disbursed by Banks to Agriculture sector achieving 40.60 % of ACP target (Excl. Rabi targets).
- MSME loans totalling to Rs.57,079 Crs were disbursed by banks achieving 44.03% of annual target.
- An amount of Rs.2,421 Crs was disbursed by Banks as 'Other priority sector advances' achieving 14.43% of annual target.
- Education loans amounting to Rs.220 Crs were disbursed by banks achieving 8.15% of Annual target.
- Housing loans amounting to Rs. 984 Crs were disbursed by banks achieving 9.14% of target.
- Banks together have disbursed Priority & Non-Priority Sector Advances totalling to Rs.240,507 Crs achieving 40.01 % of annual targets (Excl. Rabi targets of Rs. 32,590 Crores).

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

Total Agriculture: Sector-wise as on 30.06.2024

(Rs. in Crs)

Sector	As on 30.06.2023			As on 31.03.2024			As on 30.06.2024		
	Targets	Achievement	% Achievement	Targets	Achievement	% Achievement	Targets	Achievement	% Achievement
Public Sector Banks	51061	17717	34.70	69095	67244	97.32	58461	25867	44.25
Private Sector Banks	16012	6405	40.00	18858	19429	103.02	19618	8044	41.00
Regional Rural Banks	8911	3497	39.24	13411	16186	120.69	14021	4136	29.50
Cooperative Banks	7227	1415	19.58	11177	8695	77.79	9222	2512	27.24
Small Finance Banks	0	12	--	0	680	0.00	12	389	3241.67
Foreign Banks	179	197	110.06	222	641	288.70	215	282	131.16
Total	83391	29244	35.07	112764	112875	100.10	101549	41231	40.60

Category-wise as on 30.06.2024

Category	As on 30.06.2023			As on 31.03.2024			As on 30.06.2024		
	Targets	Achievement	% Achievement	Targets	Achievement	% Achievement	Targets	Achievement	% Achievement
Crop Loans	44065	11929	27.07	73438	64940	88.42	48888	17383	35.56
Agri Term Loans (Incl. Allied)	17915	9449	52.74	17915	28155	157.16	28223	10112	35.83
Agri. Infrastructure	4563	363	7.96	4563	1336	29.29	5198	667	12.84
Agri. Ancillary	16848	7503	44.53	16848	18444	109.47	19240	13068	67.92
Total Term Loans	39326	17315	44.03	39326	47935	121.89	52661	23848	45.29
Grand Total	83391	29244	35.07	112764	112875	100.10	101549	41231	40.60

Campaign for 100% KCC Saturation:

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

The broad objectives of the campaign are:

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

Bank wise details of fresh KCC Sanctions and no. of pending applications as on 30.06.2024 are as per the table:
(Amt in Crs)

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	1379995	1237586	12265	3679	23591	4110	16539	3278	1301048	9586.05	78900
2	Regional Rural Banks	394283	366729	1546	0	992	0	0	909	370176	2810.65	24046
3	Union Bank of India	225648	196064	3264	699	4951	2	0	1240	206220	2344.63	19363
4	TSCAB	205740	194336	718	0	691	65	179	352	196341	1201.63	9399
5	Canara Bank	164770	159990	93	3	1185	8	7	297	161583	1865.3	3187
6	HDFC Bank Ltd	69598	53521	5670	1482	0	299	322	44	61338	9640.22	7926
7	Bank of Baroda	21412	19396	502	489	232	0	4	39	20662	203.53	750
8	Indian Bank	20642	18231	7	0	139	0	0	9	18386	157.56	2256
9	Central Bank of India	17516	16061	2	1	135	4	6	77	16286	113.79	1230
10	Indian Overseas Bank	16815	15066	0	0	96	1	99	70	15332	134.96	1483
11	Punjab National Bank	13246	11986	0	0	61	3	0	56	12106	203.85	1140
12	UCO Bank	5794	4868	0	0	294	0	0	14	5176	49.51	618
13	Bank of India	3167	3132	0	0	1	0	0	12	3145	30.7	22
14	Bank of Maharashtra	2592	2303	0	0	20	0	0	1	2324	39.41	268
15	Punjab & Sind Bank	32	24	0	0	2	0	2	0	28	0.95	4
	Total	2541250	2299293	24067	6353	32390	4492	17158	6398	2390151	28382.74	150592

(Source: pmjdy.gov.in/fiplan)

13 Commercial Banks, RRBs & Co-Operative Banks (TSCAB) in Telangana together have sanctioned limits amounting to Rs. 28,382.74 Crore to 23,90,151 farmers upto 30.06.2024, under KCC Saturation Scheme launched by DFS. 150,592 applications were rejected due to multiple loans availed and non-availability of land etc., out of these farmers, 673,838 are covered under PMJJBY and 10,68,525 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. DFS has advised to relaunch of the KCC campaign from 01.05.2023 to 31.03.2024.

Progress on KCC to Dairy farmers as on 30.06.2024: A total number of 11896 applications are received and 11880 applications acknowledged by branches. Banks have sanctioned loans to 4143 beneficiaries & no applications are pending for more than 15 days. During FY 2024-25, 94 application were sanctioned and 204 were rejected which are pertaining to previous year.

S.No	Name of the Bank	Cumulative as on 30.06.2024				During FY 2024-25				
		Received	Accepted	Sanctioned	Rejected	Received	Accepted	Sanctioned	Rejected	Pendency > 15 days
1	State Bank of India	6730	6715	2121	4594	0	0	0	0	0
2	Union Bank of India	2373	2372	1349	1023	0	0	0	0	0

3	TSCAB	1190	1190	135	1055	0	0	0	0	0
4	Canara Bank	579	579	274	305	0	0	0	0	0
5	Central Bank of India	298	298	87	211	0	0	0	0	0
6	Bank of Baroda	287	287	91	196	0	0	0	0	0
7	Indian Overseas Bank	217	217	28	189	0	0	0	0	0
8	Indian Bank	142	142	38	104	0	0	0	0	0
9	Bank of Maharashtra	30	30	2	28	0	0	0	0	0
10	UCO Bank	22	22	17	5	0	0	0	0	0
11	Bank of India	11	11	1	10	0	0	0	0	0
12	IDBI Bank Ltd.	9	9	0	9	0	0	0	0	0
13	Punjab National Bank	6	6	0	6	0	0	0	0	0
14	Punjab & Sind Bank	2	2	0	2	0	0	0	0	0
15	Jammu & Kashmir Bank	0	0	0	0	0	0	0	0	0
	Grand Total	11896	11880	4143	7737	0	0	0	0	0

(Source: Jansuraksha portal)

District wise progress as on 30.06.2024

S.No	Name of the Bank	Cumulative as on 30.06.2024				During FY 2024-25				
		Received	Accepted	Sanctioned	Rejected	Received	Accepted	Sanctioned	Rejected	Pendency >15 days
1	WARANGAL	3477	3477	962	2515	0	0	0	0	0
2	Nizamabad	1599	1599	475	1124	0	0	0	0	0
3	NAGARKURNOOL	950	950	10	940	0	0	0	0	0
4	KHAMMAM	800	800	279	521	0	0	0	0	0
5	HANUMAKONDA	681	681	394	287	0	0	0	0	0
6	Bhadradi Kothagudem	455	455	127	328	0	0	0	0	0
7	MANCHERIAL	447	443	181	262	0	0	0	0	0
8	WANAPARTHY	401	401	388	13	0	0	0	0	0
9	NARAYANPET	339	339	151	188	0	0	0	0	0
10	SANGAREDDY	291	291	200	91	0	0	0	0	0
11	JANGOAN	265	253	182	71	0	0	0	0	0
12	MEDCHAL	265	265	25	240	0	0	0	0	0
13	Kumuram Bheem	259	259	14	245	0	0	0	0	0
14	KAMAREDDY	253	253	8	245	0	0	0	0	0
15	SIDDIPET	214	214	163	51	0	0	0	0	0
16	MAHABUBABAD	191	191	20	171	0	0	0	0	0
17	VIKARABAD	184	184	166	18	0	0	0	0	0
18	YADADRI	164	164	46	118	0	0	0	0	0
19	JOGULAMBA	161	161	142	19	0	0	0	0	0
20	Mahbubnagar	126	126	22	104	0	0	0	0	0
21	Karimnagar	86	86	86	0	0	0	0	0	0
22	ADILABAD	80	80	1	79	0	0	0	0	0
23	PEDDAPALLI	66	66	63	3	0	0	0	0	0
24	NIRMAL	38	38	12	26	0	0	0	0	0
25	JAGTIAL	31	31	13	18	0	0	0	0	0
26	RAJANNA	28	28	1	27	0	0	0	0	0
27	SURYAPET	22	22	9	13	0	0	0	0	0
28	Jayashankar Bhupalapalle	18	18	3	15	0	0	0	0	0
29	MULUGU	5	5	0	5	0	0	0	0	0
	Grand Total	11896	11880	4143	7737	0	0	0	0	0

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

(Source: Jansuraksha portal)

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

Progress on KCC to Fish farmers as on 30.06.2024:

A total number of 7119 applications received and acknowledged by branches. Banks have sanctioned loans to 3641 beneficiaries and no application is pending with banks for morethan 15 days. During FY 2024-25, 100 applications received were rejected and 51 applications rejected which pertaining to previous year.

Bank wise status:

S.No	Name of the Bank	Cumulative as on 30.06.2024				During FY 2024-25				Pendency >15 days
		Received	Accepted	Sanctioned	Rejected	Received	Accepted	Sanctioned	Rejected	
1	State Bank of India	4701	4701	2433	2268	0	0	0	0	0
2	Union Bank of India	1348	1348	865	483	0	0	0	0	0
3	Central Bank of India	379	379	133	246	100	100	0	100	0
4	TSCAB	280	280	0	280	0	0	0	0	0
5	Canara Bank	187	187	96	91	0	0	0	0	0
6	Indian Overseas Bank	68	68	47	21	0	0	0	0	0
7	Indian Bank	55	55	42	13	0	0	0	0	0
8	UCO Bank	44	44	13	31	0	0	0	0	0
9	Punjab National Bank	19	19	12	7	0	0	0	0	0
10	Bank of Baroda	18	18	0	18	0	0	0	0	0
11	Bank of India	10	10	0	10	0	0	0	0	0
12	IDBI Bank Ltd.	7	7	0	7	0	0	0	0	0
13	Bank of Maharashtra	3	3	0	3	0	0	0	0	0
14	Jammu & Kashmir Bank	0	0	0	0	0	0	0	0	0
15	Punjab & Sind Bank	0	0	0	0	0	0	0	0	0
	Grand Total	7119	7119	3641	3478	100	100	0	100	0

(Source: Jansurksha Portal)

District wise status:

S.No	Name of the Bank	Cumulative as on 30.06.2024				During FY 2024-25				Pendency >15 days
		Received	Accepted	Sanctioned	Rejected	Received	Accepted	Sanctioned	Rejected	
1	WARANGAL	2397	2397	1245	1152	0	0	0	0	0
2	SANGAREDDY	777	777	284	493	0	0	0	0	0
3	JOGULAMBA	698	698	685	13	0	0	0	0	0
4	YADADRI	566	566	115	451	100	100	0	100	0
5	SURYAPET	405	405	252	153	0	0	0	0	0
6	Bhadradi Kothagudem	289	289	75	214	0	0	0	0	0
7	VIKARABAD	244	244	244	0	0	0	0	0	0
8	MEDCHAL	226	226	56	170	0	0	0	0	0
9	KAMAREDDY	221	221	56	165	0	0	0	0	0
10	ADILABAD	154	154	14	140	0	0	0	0	0
11	Mahbubnagar	151	151	27	124	0	0	0	0	0
12	JAGTIAL	144	144	96	48	0	0	0	0	0
13	SIDDIPET	144	144	144	0	0	0	0	0	0
14	NARAYANPET	123	123	43	80	0	0	0	0	0
15	Karimnagar	102	102	61	41	0	0	0	0	0
16	HANUMAKONDA	99	99	86	13	0	0	0	0	0
17	RAJANNA	96	96	18	78	0	0	0	0	0
18	Kumuram Bheem	70	70	47	23	0	0	0	0	0
19	MANCHERIAL	51	51	0	0	0	0	0	0	0
20	KHAMMAM	48	48	9	39	0	0	0	0	0
21	WANAPARTHY	41	41	32	9	0	0	0	0	0
22	MULUGU	39	39	39	0	0	0	0	0	0
23	JANGOAN	16	16	11	5	0	0	0	0	0
24	Medak	16	16	0	16	0	0	0	0	0
25	Nalgonda	2	2	2	0	0	0	0	0	0
	Grand Total	7119	7119	3641	3427	100	100	0	100	0

(Source: Jansuraksha portal)

- 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 reasons.
- 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:

Government of Telangana has not issued any guidelines on PMFBY for the current Financial Year.

iii) Agri. Term Loans including Allied Infrastructure & Ancillary Activities as on 30.06.2024 (Rs. In crore)

Sector	As on 30.06.2023			As on 30.06.2024		
	Target	Achievement	%	Target	Achievement	%
Public Sector Banks	24008	11055	46.05	28836	13903	48.21
Private Sector Banks	11739	4394	37.43	14835	5674	38.25
Regional Rural Banks	2163	966	44.65	6084	1920	31.55
Cooperative Banks	1301	814	62.58	2745	1915	69.77
Small Finance Banks	0	26	0	11	332	3018.18
Foreign Banks	95	0.00	114	150	104	69.82
Total	39326	17315	44.03	52661	23848	41.65

Achievement in FY 2024-25 under Agri. Term Loans (Term Loans including allied; Infrastructure & Ancillary activities)

- Public sector banks have disbursed Rs.13903 Crs and achieved 48.21% of Annual Targets.
- Private sector banks have disbursed Rs.5674 Crs and achieved 38.25% of Annual Targets.
- RRBs have disbursed Rs.1920 Crs and achieved 31.55% of Annual Targets.
- Co-operative Banks have disbursed Rs. 1915 Crs and achieved 69.77% of Annual Targets.

Banks are requested to give major thrust on Investment Credit under Farm Mechanisation and Infrastructure i.e. financing Tractors, Paddy trans planters, Paddy threshers, Minor Irrigation projects land development, Construction of Rural warehouses, Cold storages and 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 which ultimately creates sustainable income for the farmers.

Agriculture Infrastructure Fund - Progress:

Under Agriculture Infrastructure Fund (AIF), a Project Management Unit (PMU) has been setup in Agriculture Department, GoTS to provide handholding support to stakeholders like bankers, potential entrepreneurs and State Government officials and facilitate smooth implementation of the AIF scheme. The allocation under AIF to Telangana is ₹3,200 crore. The target achieved is ₹2811 crore as on 31.07.2024.

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 scheme benefits by the applicants. Convergence of multiple schemes will facilitate the 'whole of government approach' of putting the benefits on a single platform across ministries with ease.

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

Progress under Agri Infrastructure Fund in Telangana as on 31.07.2024 is as under:

S.No	Institution Name	Cum Target - March 2025	Sanctioned to be disbursed		Sanctioned & Disbursed			Total Sanctioned		Gap (Amount)
			No.	Amount	No.	Disbursed Amount	To be Disbursed amount	No.	Amount	
1	SBI	746	90	146.03	395	371.77	261.45	485	633	113
2	UBI	792	55	212.80	243	338.16	332.76	298	671	121
3	HDFC Bank	357	65	94.32	158	193.24	109.06	223	302	54
4	Canara Bank	326	4	9.34	146	244.09	32.56	150	277	50
5	YES BANK	59			3	5.98	145.82	3	152	-93

6	Kotak Mahindra Bank	125	3	18.00	30	43.00	63.08	33	106	19
7	Indian Bank	116	2	3.70	46	82.44	16.01	48	98	18
8	PNB	131	8	16.78	37	36.06	74.96	45	111	20
9	BOM	52	1	2.00	16	39.28	4.52	17	44	8
10	Karnataka Bank	34			16	25.51	3.54	16	29	5
11	IDBI BANK LTD	32			12	16.76	10.61	12	27	5
12	BOB	27	1	0.50	12	21.05	2.12	13	23	4
13	UCO Bank	14			6	8.08	3.91	6	12	2
14	Axis Bank	9			5	7.80	0.00	5	8	1
15	Central Bank Of India	20	3	6.30	6	7.73	8.87	9	17	3
16	Karur Vysya Bank	10			5	6.92	1.55	5	8	2
17	BOI	9			11	7.56	0.14	11	8	1
18	ICICI Bank	8	1	2.00	4	4.99	2.00	5	7	1
19	IOB	4			3	3.40	0.00	3	3	1
20	DCB Bank	1			0		0.00			1
21	NCDC	1			0		0.00			1
22	Punjab and Sind Bank	1					0.00			1
23	RBL Bank Ltd.	1					0.00			1
24	South Indian Bank	1					0.00			1
25	TN Mercantile Bank Ltd	2			1	2.00	0.00	1	2	0
	SCBS	2879	233	511.76	1155	1465.82	1072.96	1388	2539	341
26	APGVB	14	3	0.50	65	10.21	1.39	68	12	2
27	TGB	6			177	5.06	0.03	177	5	1
	RRB	20	3	0.50	242	15.27	1.42	245	17	3
28	NABKISAN Finance Ltd	1	3	0.22	4	0.42	0.22	7	1	0
29	AU SFBL	1					0.00			1
	NBFC	1	3	0.215	4	0.42	0.22	7	1	0
30	TSCAB	300	85	38.90	430	164.00	90.42	515	254	46
	DCCB	300	85	38.90	430	164.00	90.42	515	254	46
	Grand total	3200	324	551.384	1831	1645.51	1165.02	2155	2811	390

(Source: NABCONS)

All Banks 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.

AIF BANK WISE APPLICATION STATUS AS ON 31.07.2024 (Rs.in crores)									
S.No	Lending Institution Name	Pending Information		Verified by PMU/DCCBs/St.Cb		Approved not yet disbursed		Total Pending	
		No.	Loan Amount	No.	Loan Amount	No.	Approved Amount	No.	Amount
1	SBI	53	39.06	33	41.91	90	150.41	176	231.38
2	UBI	25	14.26	7	12.87	55	215.85	87	242.98
3	HDFC Bank	62	44.66	20	40.99	66	119.99	148	205.64
4	Indian Bank	9	27.34	0	0.00	2	4.10	11	31.44
5	Canara Bank	20	22.06	0	0.00	4	9.37	24	31.44
6	Kotak Mahindra Bank	4	4.03	0	0.00	3	22.00	7	26.03
7	Tamilnad Mercantile Bank Ltd			3	22.32			3	22.32
8	Bank of Maharashtra	1	5.00	1	13.95	1	2.00	3	20.95
9	Punjab National Bank	10	4.03	0	0.00	8	16.80	18	20.83
10	Central Bank Of India	2	2.80	0	0.00	3	6.30	5	9.10
11	Karur Vysya Bank	1	1.00	5	7.99			6	8.99
12	ICICI Bank	3	4.12	2	0.86	1	2.00	6	6.98
13	Punjab and Sind Bank	1	5.50	0	0.00			1	5.50
14	IDBI BANK LTD	1	1.75	1	2.00			2	3.75
15	Karnataka Bank			2	3.72			2	3.72
16	YES BANK LTD	2	3.50	0	0.00			2	3.50
17	Indian Overseas Bank	4	2.55	0	0.00			4	2.55
18	UCO Bank	3	2.40	0	0.00			3	2.40
19	Axis Bank	2	1.89	0	0.00			2	1.89

20	RBL Bank Ltd.			1	1.80			1	1.80
21	NCDC	1	1.50	0	0.00			1	1.50
22	Bank Of Baroda	2	0.27	2	0.73	1	0.50	5	1.50
23	Bank Of India	1	0.17	2	0.88			3	1.05
24	South Indian Bank	1	0.17	0	0.00			1	0.17
25	DCB Bank			1	0.08			1	0.08
26	NABKISAN Finance Ltd			2	0.13	3	0.23	5	0.36
27	AU Small Finance Bank Limited			1	6.75			1	6.75
28	APGVB	35	7.21	46	9.35	2	0.44	83	17.00
29	Telangana Grameen Bank	27	1.00	3	1.45			30	2.44
30	MAHBUBNAGAR DCCB	2	1.71	0	0.00	3	1.75	5	3.46
31	DCCB, WARANGAL	4	0.75	0	0.00	23	5.66	27	6.40
32	HYDERABAD DCCB	6	4.62	0	0.00	10	10.43	16	15.05
33	KARIMNAGAR DCCB	6	1.78	5	1.04	10	6.19	21	9.01
34	DCCB, KHAMMAM	1	0.08	0	0.00	14	6.75	15	6.83
35	DCCB, MEDAK	1	0.53	0	0.00	6	2.09	7	2.61
36	NALGONDA DCCB	4	0.45	1	0.31	3	1.32	8	2.08
37	NIZAMABAD DCCB	1	2.00	0	0.00	4	3.21	5	5.21
38	ADILABAD DCCB.	1	0.14	0	0.00	12	2.98	13	3.12
39	TSCAB			5	5.10			5	5.10
	Grand Total	296	208.30	143	174.23	324	590.36	763	972.89

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

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

Position of applications under the Scheme as on 30.06.2024:

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

Bankwise Performance and sanction pendency as on 30.06.2024:

S.No	Bank	Target	Achieved	% of Achievement	Loan Sanctioned							Pending for Loan Sanction			
					Pending for Loan Disbursement					Disbursed (B)	Total Loan Sanctioned (A+B)	Pending for Loan Sanction			Total
					Less than 30 Days	30 - 60 Days	More than 60 Days	Sanctioned But not able to Disburse	Yet to be Disbursed (A)			Less than 30 Days	30 - 60 Days	More than 60 Days	
1	STATE BANK OF INDIA	653	1,440	221%	2	11	91	384	488	952	1,440	49	7		56
2	Telangana Grameena Bank	229	1,098	479%	1		151	158	310	788	1,098	18	7	238	263
3	UNION BANK OF INDIA	374	1,044	279%	2	5	160	39	206	838	1,044	8	20	61	89
4	APGVB	265	890	336%	2	1	143	58	204	686	890	17	9	313	339
5	HDFC BANK	199	489	246%	1	4	71	23	99	390	489	16	10	228	254
6	CANARA BANK	197	235	119%				33	33	202	235	3			3
7	TSCAB	225	222	99%			11	7	18	204	222	10	2	209	221
8	BANK OF BARODA	90	130	144%	2		18	42	62	68	130	1		4	5
9	INDIAN BANK	85	103	121%				8	8	95	103	2		1	3
10	CENTRAL BANK OF INDIA	51	80	157%	1		25	28	54	26	80			15	15
11	INDIAN OVERSEAS BANK	61	37	61%			5	1	6	31	37	3		2	5

12	PUNJAB NATIONAL BANK	77	34	44%	3	1	1	11	16	18	34	1	1	2	
13	UCO BANK	21	17	81%						17	17	2		2	
14	BANK OF MAHARASHTRA	27	13	48%			1	3	4	9	13		1	1	
15	BANK OF INDIA	36	9	25%						9	9				
16	KARNATAKA BANK	14	3	21%						3	3	1	2	3	
17	KARUR VYSYA BANK	33	2	6%						2	2		6	6	
18	IDBI BANK	23	1	4%						1	1		4	4	
19	SOUTH INDIAN BANK	23	1	4%						1	1		-		
20	ICICI BANK LIMITED	155	-	0%									16	16	
21	AXIS BANK	88	-	0%							1			1	
22	BANDHAN BANK	76	-	0%											
23	INDUSIND BANK	52	-	0%									3	3	
24	KOTAK MAHINDRA BANK	52	-	0%							1		11	12	
25	IDFC First Bank	23	-	0%									2	2	
26	CITY UNION BANK	19	-	0%									2	2	
27	DCB BANK	19	-	0%									1	1	
28	FEDERAL BANK	15													
29	Others	34											21	21	
	Grand Total	3,182	5,848	184%	14	22	677	795	1,508	4,340	5,848	132	56	1,120	1,308

(Source :TSFPS)

iv) Pledge Finance against Warehouse Receipts:

During the quarter Banks in the state have extended credit to 70 beneficiaries amounting to Rs.12.97 crores and the total outstandings are at Rs.61.25 Crs to 336 beneficiaries.

S.No	Name of the Bank	Outstanding		Disbursement during the Quarter	
		No. of a/c.	Amount	No. of a/c.	Amount
1	INDIAN OVERSEAS BANK	140	15.76	4	0.58
2	ICICI BANK	33	14.42	10	3.80
3	IDBI BANK	17	14.26	1	3.78
4	PUNJAB NATIONAL BANK	70	6.45	27	2.94
5	UCO BANK	15	4.24	0	0.00
6	KARUR VYSYA BANK	39	3.87	13	1.41
7	CENTRAL BANK OF INDIA	1	1.48	0	0.00
8	CANARA BANK	19	0.55	15	0.46
9	CITY UNION BANK	2	0.24	0	0.00
	Grand Total	336	61.25	70	12.97

The performance of Banks under NWR finance has been reviewed in the Sub-Committee Meeting on Agriculture held on 12.08.2024 & Controllers of Banks were advised to encourage financial assistance under the Scheme to help the farmers to avoid distress selling of agriculture produce.

The Warehousing Development and Regulatory Authority (WDRA) was set up by GoI to implement the provisions of the W(D&R) Act. and a copy of the letter D.O.No.: WDRA-TechOPS (Deps)/1/2021-Technical 4602 dated 14.01.2022 and IBA advisory dated 23.11.2021, advising Banks to encourage finance against e-NWRs was forwarded to member banks for information and necessary action at their end.

DFS, vide its letter No. F.No. 3/67/2022-AC dated 17.01.2023 addressed to Banks, explained 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.

All banks are requested to popularise the pledge financing through e-NWR. It is proposed to review progress under e-NWR in the ensuing Sub-Committee / SLBC meetings.

v) Joint Liability Groups (Bhoomi Heen-Kisan):

During the Q1 FY 2024-25, Banks have disbursed an amount of Rs. 242.70 Crores to 52577 groups. The total JLG Loans outstanding with Banks as on 30.06.2024 is Rs.1031.75 crore extended to 302260 groups.

S.No	Name of the Bank	Outstanding		Disbursement	
		No.	Amt. in Crs	No.	Amt. in Crs
1	AU SMALL FIN.BANK	253483	712.26	42028	191.61
2	ESAF SMALL FIN. BANK	3334	136.20	130	6.46
3	TSCAB	4036	42.61	13	0.27
4	IDFC FIRST BANK	19923	39.43	5573	22.01
5	DCB BANK	8444	33.31	3373	14.68
6	UTKARSH SMALL FIN. BANK	8928	31.49	0	0.00
7	A.P.GRAMEENA VIKAS BANK	1107	15.64	0	0.00
8	TELANGANA GRAMEENA BANK	914	8.94	14	0.38
9	KOTAK MAHINDRA BANK	1678	6.82	1293	5.64
10	STATE BANK OF INDIA	82	1.15	0	0.00
11	YES BANK	52	1.11	47	1.00
12	BANK OF INDIA	8	0.67	0	0.00
13	CANARA BANK	30	0.60	2	0.10
14	AXIS BANK	125	0.48	96	0.40
15	HDFC BANK	20	0.29	8	0.15
16	BANK OF BARODA	5	0.23	0	0.00
17	PUNJAB NATIONAL BANK	16	0.20	0	0.00
18	INDIAN OVERSEAS BANK	60	0.15	0	0.00
19	INDIAN BANK	4	0.11	0	0.00
20	UNION BANK OF INDIA	9	0.04	0	0.00
21	CENTRAL BANK OF INDIA	2	0.02	0	0.00
GRAND TOTAL		302260	1031.75	52577	242.70

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 a part of this initiative free of cost specialized training will be provided to Agriculture Graduates through the Nodal Training Institutes for improvement their skills in Entrepreneurship and Business Management in the chosen activity.

MANAGE has reported data on Agri-Clinics and Agri-Business Centres in Telangana State during this quarter ending June 2024 as under:

Approved Applications	14
Approved Applications amount	1.07 Cr
Referred Applications	05
Referred Applications Amount	57.04 Lakhs
Total Applications Submitted to Banks	19
Amount of Applications submitted	1.64 Cr
Rejected Applications	05
Rejected Applications Amount	27.17 Lakhs

vii) Financing of Farmers' Producer Organization

a. In Telangana state, NABARD has promoted and sanctioned grant assistance to 379 FPOs. Out of the 379 NABARD supported FPOs, 166 FPOs have been successfully Credit Linked with the formal banking channel. Credit totaling to ₹4258.83 lakh has been sanctioned by APGVB, Adilabad DCCB, TSCAB, NABKISAN, HDFC Bank, SBI, Canara Bank, Indian Bank, Kotak Mahindra Bank.

Further, NABARD has also supported FPOs with ₹819.39 lakh as Business Development Assistance (BDA) to 172 FPOs. Further credit linkage will enable FPOs to expand and diversify business to achieve self-sustainability.

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

- Under CSS in Telangana, so far 300 FPOs are being nurtured through 5 implementing agencies, 25 Cluster Based Business Organisations (CBBOs) and 2 Value Chain Organisations (VCOs).
- 27 FPOs promoted by NABARD have availed equity grant assistance to the tune of ₹1.75 cr (list attached in Annexure Q). With sufficient equity base and a bankable business plan, these FPOs are now ready to take next step towards credit linkage.

Timely and adequate availability of Institutional Credit is vital to the sustainability of FPOs. To facilitate Rural Financial Institutions (RFIs) to finance FPOs, NABARD has already issued circular no. 297 dated 28.10.2020 to All State Cooperative banks with a guidance note on FPO financing.

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

Hence banks may consider FPOs for Working Capital and Term Loan lending.

Few case studies of the FPOs benefitted from the credit linkage is attached as Annexure Q.

c. Convergence with Tribal Welfare Department, GoTS:

40 FPOs with predominant Tribal farmers as shareholders have been supported with total grant support of Rs. 1163.29 lakh from TRICOR for creation of agri-infrastructure viz. storage godowns, value addition units, cold storage and custom hiring centre under their special scheme for FPOs.

A review of the progress under the scheme was conducted by TRICOR on 15/05/2024. It was observed in some areas the sanctions had expired due to extraneous issues. In such cases, banks may consider sanction of fresh loans to FPO on resolution of the issues.

d. Credit Guarantee for Financing to FPOs

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

Project Loan	Credit Guarantee Cover	Ceiling
<Rs.1 crore	85% of bankable project loan	Rs.85 lakh
Rs. 1-2 crore	75% of bankable project loan	Rs.1.5 crore
>Rs.2 crore		Rs.2 crore

- Applicable to both Term Loan and Working Capital and does not require any collateral security or third-party guarantee (including personal guarantee of Board of Directors/Governing Body Members).
- Under the scheme, 73 loans have been sanctioned with a total amount of ₹1135.20 lakhs by NabSanrakshan.

e. Interest Subvention under Agriculture Infrastructure Fund:

- FPOs are eligible for interest subvention of 3% p.a. for loans with ROI less than or equal to 9%

- Eligible activities under AIF – storage infrastructure warehouse, silos, cold storage, custom hiring centres – farm machinery and implements, Remote Sensing & IOT, Smart & Precision Agriculture, primary processing centres, cleaning, drying, sorting, grading etc.

f. Agri-value Chain (AVC) Financing involving FPOs:

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

viii) Support to Rural Infrastructure

A. Rural Infrastructure Development Fund - Overall Status

The annual corpus of RIDF during FY 2023-24 (RIDF Tranche XXIX) was ₹40,000 crore, with an allocation of ₹1,300 crore to Telangana. As on 30 June 2024, RIDF Tranches XXIV to XXIX are ongoing with a cumulative sanction of ₹7816.72 crore in the State, against which ₹5079.13 crore has been disbursed. The major RIDF projects under implementation in the State are Construction of check dams, Oil Palm Area Expansion, Strengthening of School Infrastructure, Renovation/upgradation of Rural Roads etc.

Construction of Check Dams

NABARD has sanctioned 483 check dam projects in the Tranche XXVI, XXVII, XXVIII with an RIDF loan of ₹2013.75 crore. GoTS has availed ₹1602.35 crore for implementation of these projects. 326 check dams out of 483 have been completed, creating irrigation potential of 40501.87 Ha. **Banks may extend agricultural loan to farmers in these areas.**

Oil palm area expansion in Telangana State

NABARD has sanctioned a cumulative RIDF loan of ₹516.60 crore under Tranche XXVII, XXVIII and XXIX for oil palm area expansion in the state. The project component includes supply of planting material, supply and installation of drip irrigation units and monitoring and evaluation costs. NABARD has already disbursed ₹225.83 crore to the State Government for taking up the envisaged works. **Banks may extend loans to beneficiaries under the scheme towards crop maintenance, inter cropping and farmer share under drip irrigation.**

B. NABARD Infrastructure Development Assistance (NIDA)

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

Government of Telangana, ever since formation of the state in June 2014, has been taking a lot of initiatives for improving rural infrastructure in the State. NABARD, Telangana Regional Office has been working closely with the Government of Telangana and has partnered with GoTS and its SPVs by sanctioning financial

assistance under NIDA for various flagship programmes viz., the Mission Bhagiratha, the Micro Irrigation Project and the Kaleshwaram Irrigation Project. NABARD is also exploring possibilities with the State Govt/ State Govt Corporation for providing financial assistance in the areas of Solar rooftops, Oilpalm & Rural tourism etc.

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

C. Dairy Infrastructure Development Fund (DIDF)

In Telangana State, under DIDF, NABARD has sanctioned term loans aggregating to ₹156.70 crore to the NDDDB on behalf of three dairy units, viz. the Telangana State Dairy Development Corporation (Vijaya Dairy), the Mulkanoor Women's Mutually Aided Milk Producers' Cooperative Union Ltd. (Mulkanoor Dairy) and the Nalgonda Ranga Reddy Milk Producers' Mutually Aided Cooperative Union Ltd. (NARMUL). The sanction has been extended for establishment/upgradation of infrastructure in their dairy units. As on 31 July 2024, ₹9.60 crore and ₹144.50 crore has been released under DIDF to NDDDB for Mulkanoor Dairy and TSDCCF Ltd respectively. The mega dairy plant of Vijaya Dairy was supported by NABARD both under DIDF and RIDF. The plant has already commenced its operations, which has total processing capacity of 5 lakh ltrs per day. This mega plant is expected to benefit about 1.3 lakh farmers in the State.

e-Kisan Upaj Nidhi Portal

Warehousing Development and Regulatory Authority (WDRA), has recently launched an online platform, e-Kisan Upaj Nidhi (e-KUN) integrated with Jan Samarth Portal, to facilitate the farmers with stocks in WDRA registered warehouses to obtain post-harvest loans from banks. This integration will provide depositors/farmers liquidity and help in preventing distress sale. eKUN will reduce the turnaround time for pledge loans through seamless transfer of data. Banks on-boarded on the digital gateway will provide a choice to farmers in terms of rate of interest, loan amount, etc and the farmer can choose the best option available. In this regard, the Secretary, Dept. of Food and Public Distribution, Ministry of Consumer Affairs, GoI, has advised on the following;

1. Consider inclusion of e-Kisan Upaj Nidhi as an agenda item in SLBC, DLRC/DCC and JMLBC to widely disseminate information on the benefits.
2. Apprise RRBs on the benefits of e-KUN and promote pledge financing against e-NWR.
3. e-NWR based pledge financing to be promoted as the primary tool for post harvest loans.

Implementation of Govt Sponsored (subsidy) Schemes –

NABARD acts as subsidy channelising agency for Agricultural Marketing Infrastructure (AMI) scheme and Agri Clinics and Agri Business Centres (AC&ABC) scheme of Government of India. In this connection, it is informed that Government of India has revised the fund disbursement mechanism for the above-mentioned schemes. It is observed that some banks are refunding the released subsidy under these schemes to the respective Central Nodal Accounts (CNA). It may please be noted that the services of the CNA for both these schemes will not be available henceforth. Hence, all the banks implementing the AMI and ACABC schemes are requested not refund any amounts under these schemes till next intimation.

- a. **New AMI Scheme:** New AMI has been extended till 31.03.2026. Addendum on operational guidelines have issued by GoI on 29 December 2023. NABARD has conducted the RCC meeting involving SLBC and Bankers on 10 January 2024 to sensitize bankers regarding the updated guidelines.

A workshop was also conducted by DMI in association with NABARD, Telangana RO for all the

stakeholders. Banks are requested to sensitize the branches about the addendum / revision in the guidelines and submit the proposal accordingly.

The operational issues, if any, especially in respect of ENSURE Portal may please be shared with Department of Refinance, NABARD, Telangana RO at dor.tsro@nabard.org or bankers may contact on **040-27685313 / 040-27685314**

- b. AC&ABC Scheme:** Gol has announced extension of ACABC scheme till 31.03.2025. Banks are requested to scout for the applications from Agri Startups/ Agripreneurs under the scheme.

The banks implementing the above schemes may sensitize the branch managers that the proposal may be sent to NABARD through their respective controlling offices only.

b) Outstanding & NPAs under Agriculture sector as on 30.06.2024

(Rs. In Crs)

S.No.	Particulars	Outstandings		NPAs as on 30.06.24			NPA %
		No. of A/cs	Amount	No. of A/cs	Amount	% to O/S	As on 31.03.24
1	Short Term Crop Loans	6058028	80730	647824	5158	6.39%	5.98%
2	Agri. Term Loans	1667160	39163	136325	1960	5.01%	4.28%
3	Agri. Infrastructure	18686	2252	460	126	5.62%	6.39%
4	Agri. Ancillary Activities	348701	23357	5014	1067	4.57%	5.51%
	Grand Total	8092575	145502	789623	8311	5.71%	5.44%

i) NPAs in Agriculture segment

- **6.39%** of outstanding short term crop loans are in NPA category.
- 5.01% of Agriculture Term Loan, 5.62 % of Agri. Infrastructure, 4.57% of Agri. Ancillary Activities are in NPA category.
- Total NPAs under agriculture advances at **5.71%** as on 30.06.2024 have increased from 5.44% during the 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 2023-24 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.

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

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

Progress reported by Banks in Finance for Oil Palm cultivation as on 30.06.2024:

S.No	Name of the Bank	Outstanding		Disbursement during Q1 FY 2024-25	
		No.	Amt. in Crs	No.	Amt. in Crs
1	State Bank of India	11	0.82	1	0.07
2	TSCAB	7	0.35	0	0.00
3	RBL Bank	1	0.22	0	0.00
4	APGVB	3	0.07	1	0.04
	Total	22	1.46	2	0.11

c.Flow of Credit to MSMEs

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

Particulars	As on 30.06.2023			As on 30.06.2024		
	Target for FY 2023-24	Achievement	% of Achievement	Target for FY 2024-25	Achievement	% of Achievement
Micro Enterprises	22203	14829	67%	54697	19002	35%
Small Enterprises	13685	15511	113%	37606	20252	54%
Total SME	35888	30340	85%	92303	39254	43%
Medium Enterprises (ME)	18784	13728	73%	37333	17825	48%
Total MSME advances	54671	44068	81%	129636	57079	44%

ii) Micro Small & Medium Enterprises (MSME) Outstanding:

(Rs. in Crs)

Particulars	Outstanding as on 30.06.2023		Outstanding as on 31.03.2024		Outstanding as on 30.06.2024	
	A/c.	Amt.	A/c.	Amt.	A/c.	Amt.
Micro Enterprises	709073	46091	891377	54087	948489	56788
Small Enterprises	62358	32836	56324	36850	51116	37324
Total MSE	771431	78927	947701	90936	999605	94112
% of Micro Enterprises to total MSE	91.92%	58.40%	94.06%	59.48%	94.89%	60.34%
% of Small enterprises to total MSE	8.08%	41.60%	5.94%	40.52%	5.11%	39.66%
Medium Enterprises (ME)	19371	25310	18938	28438	17315	28151
% of ME to total MSME advances	2.45%	24.28%	1.96%	23.82%	1.70%	23.02%
Total MSME advances	790802	104237	966639	119374	1016920	122263

Performance under MSME in FY 2024-25 as on 30.06.2024:

- Outstanding Advances to MSEs stood at Rs. 94,112 Crs.
- Outstanding Advances to MEs stood at Rs. 28,151 Crs.
- Outstanding Advances under MSME segment stood at Rs.122,263 Crs.

iii) PM Task Force Recommendations:

Banks compliance to the PM Task Force recommendations and the performance of Banks under different parameters of the recommendations has been reviewed in the Sub-committee meeting on MSME held on 13.08.2024. The status is as under:

Norm Description	Norm %	Actual %		No. of banks achieved		Banks not achieved for the quarter June, 2024
		Mar-24	June-24	Mar-24	June-24	
Banks are advised to achieve a 20 percent year-on-year growth in credit to micro & small enterprises (June 2023 to June 2024)	20	23.72%	19.24%	23	19	DCB BANK, INDUSIND BANK, PUNJAB AND SIND BANK, BANK OF MAHARASHTRADBS BANK INDIA (E-LVB), TSCAB, BANK OF INDIA, UNION BANK OF INDIA, TELANGANA GRAMEENA BANK, A P S F C, YES BANK, INDIAN BANK, CANARA BANK, KBS LOCAL AREA BANK, UCO BANK, FINCARE SMALL FIN. BANK, UJJIVAN SMALL FIN. BANK, SHIVALIK SMALL FINANCE BANK, PUNJAB NATIONAL BANK, A.P.GRAMEENA VIKAS BANK, IDBI BANK, TAMILNAD MERCANTILE BANK, RBL BANK, KARNATAKA BANK, CITY UNION BANK, SOUTH INDIAN BANK, BANK OF BARODA and SURYODAY SMALL FIN. BANK
10 percent annual growth in the number of micro enterprise accounts	10	32.28%	33.76%	25	22	KARUR VYSYA BANK, BANK OF BARODA, BANK OF MAHARASHTRA, DCB BANK, KBS LOCAL AREA BANK, FINCARE SMALL FIN. BANK, UJJIVAN SMALL FIN. BANK, SHIVALIK SMALL FINANCE BANK, INDIAN OVERSEAS BANK, CITY UNION BANK, PUNJAB NATIONAL BANK, CANARA BANK, UNION BANK OF INDIA, DHANLAXMI BANK, BANK OF INDIA, KARNATAKA BANK, SOUTH INDIAN BANK, TSCAB, TAMILNAD MERCANTILE BANK, PUNJAB AND SIND BANK, UCO BANK, SURYODAY SMALL FIN. BANK, IDBI BANK, DBS BANK INDIA (E-LVB) and RBL BANK
60 percent of MSE advances should go to the micro enterprises. Allocation of 60% of the MSE advances to the micro enterprises is to be achieved in stages	60	59.48%	60.34%	24	25	CENTRAL BANK OF INDIA, PUNJAB AND SIND BANK, CANARA BANK, HDFC BANK, UNION BANK OF INDIA, YES BANK, FEDERAL BANK, BANK OF MAHARASHTRA, ICICI BANK, KOTAK MAHINDRA BANK, DBS BANK INDIA (E-LVB), UCO BANK, PUNJAB NATIONAL BANK, SOUTH INDIAN BANK, KARUR VYSYA BANK, RBL BANK, CITY UNION BANK, KARNATAKA BANK, CSB BANK LIMITED, DHANLAXMI BANK, A P S F C and FINCARE SMALL FIN. BANK

iv) NPAs in MSME segment as on 30.06.2024

(Rs. In Crs)

Particulars	June-23			March-24			June-24		
	Outstanding	NPA		Outstanding	NPA		Outstanding	NPA	
		Amount	% of NPA		Amount	% NPA		Amount	% NPA
MICRO ENTERPRISES	46091	2398	5.20%	54087	2396	4.43%	56788	2578	4.54%
SMALL ENTERPRISES	32836	2022	6.16%	36850	2151	5.84%	37324	2160	5.79%
TOTAL MSE	78927	4420	5.60%	90936	4547	5.00%	94112	4738	5.03%
MEDIUM ENTERPRISES	25310	1330	5.25%	28438	1387	4.88%	28151	1412	5.01%
TOTAL MSME	104237	5750	5.52%	119374	5934	4.97%	122263	6150	5.03%

NPAs as on 30.06.2024:

- NPAs under MSE segment advances constitute 5.03% of outstandings
- NPAs under Medium enterprises constitute 5.01% of outstandings
- NPAs under total MSME segment constitute 5.03% of total outstandings

v) CGTMSE - COVERAGE:

During the quarter April-June of F.Y. 2024-25, 11716 proposals with an amount of Rs. 1631.73 crores have been approved under CGTMSE in Telangana state and the details are hereunder:

From: 01/04/2024 To: 30/06/2024			
SNo.	Bank Name	No	Approved Amt (in Rs. Crs)
1	STATE BANK OF INDIA	570	232.90
2	UNION BANK OF INDIA	1949	201.76
3	HDFC BANK LIMITED	160	116.98
4	CANARA BANK	177	76.93
5	BANK OF BARODA	252	67.05
6	ANDHRA PRADESH GRAMEENA VIKAS BANK	1035	54.42
7	CENTRAL BANK OF INDIA	212	53.06
8	INDIAN BANK	427	45.62
9	ICICI BANK	40	42.19
10	AXIS BANK LIMITED	26	36.96
11	BANK OF INDIA	138	24.82
12	KOTAK MAHINDRA BANK	40	23.98
13	PUNJAB NATIONAL BANK	356	19.67
14	TELANGANA GRAMIN BANK	675	18.81
15	UCO BANK	33	18.75
16	INDUSIND BANK	828	13.78
17	IDBI BANK LTD	32	13.39
18	BANK OF MAHARASHTRA	24	9.99
19	YES BANK LTD	10	9.59
20	INDIAN OVERSEAS BANK	48	8.77
21	KARNATAKA BANK LTD	16	6.51
22	THE KARUR VYSYA BANK LTD	17	3.92
23	STANDARD CHARTERED BANK	3	3.20
24	IDFC FIRST BANK LIMITED	3	3.06
25	TAMILNAD MERCANTILE BANK LTD	4	1.36
26	THE CATHOLIC SYRIAN BANK LIMITED	1	0.96
27	BANDHAN BANK	1	0.75
28	TELANGANA STATE CO-OPERATIVE APEX BANK LIMITED	1	0.60
29	PUNJAB & SIND BANK	1	0.35
30	THE SOUTH INDIAN BANK LIMITED	4	0.30
31	Others	4633	521.30
	Total	11716	1631.73

District Wise Report of TELANGANA (Guarantee Approved)

(Rs. in Crores)

S.No.	District Name	During Q1 FY 2024-25		Cumulative as on 30.06.2024	
		No	Approved Amt	No.	Approved Amt
1	ADILABAD	659	70.48	7187	476.47
2	BHADRADRI KOTHAGUDEM	223	10.90	2505	105.60
3	HYDERABAD	3948	791.75	77613	10234.36
4	JAGTIAL	174	14.67	1165	101.58
5	JANGAON	92	7.41	797	44.96
6	JAYASHANKAR BHOOPALPALLY	44	2.41	755	31.65
7	JOGULAMBA GADWAL	64	5.40	1093	32.96
8	KAMAREDDY	179	16.40	1798	164.37
9	KARIMNAGAR	498	44.05	10279	543.06
10	KHAMMAM	413	34.34	10492	537.24
11	KOMARAM BHEEM ASIFABAD	60	2.41	570	25.00
12	MAHABUBABAD	79	12.48	851	57.12
13	MAHBUBNAGAR	419	40.50	12837	451.22
14	MANCHERIAL	148	14.94	1039	84.91
15	MEDAK	306	34.74	7442	450.42
16	MEDCHAL	332	64.92	3294	576.47
17	NAGARKURNOOL	96	7.61	640	52.13
18	NALGONDA	699	63.74	14759	637.82

19	NIRMAL	171	17.47	1479	107.45
20	NIZAMABAD	335	38.10	8622	449.70
21	PEDDAPALLI	130	22.15	1161	105.33
22	RAJANNA SIRCILLA	63	2.69	845	49.79
23	RANGAREDDY	938	148.57	29813	2816.56
24	SANGAREDDY	307	37.78	2669	285.33
25	SIDDIPET	243	28.15	1890	150.24
26	SURYAPET	141	19.70	2222	147.51
27	VIKARABAD	63	4.96	1025	47.31
28	WANAPARTHY	77	6.19	469	37.39
29	WARANGAL (RURAL)	228	19.86	2422	220.77
30	WARANGAL (URBAN)	439	39.02	11267	761.64
31	YADADRI BHUVANAGIRI	148	7.97	1348	85.52
	Total	11716	1631.73	220348	19871.88

vi) Review of Bank Linkage in MSME Clusters- Credit flow in MSME Clusters as on 30.06.2024:

There are about 27358 enterprises estimated to be functioning in the MSME Clusters across Telangana State.

- As per the data provided by MSME-DI during the last FY, there are 27358 enterprises functioning in the MSME clusters across the State.
- As on 30.06.2024, 23754 micro, 2215 small and 472 medium enterprises have been credit linked.
- 98%, 73% and 100% of the Micro, Small and Medium enterprises in the MSME Cluster have been credit Linked respectively.

Category	No. of Enterprises credit linked as on 31.12.2023	No. Of Enterprises credit linked as on 31.03.2024	No. Of Enterprises credit linked as on 30.06.2024
Micro	29980	30953	23754
Small	4261	4232	2215
Medium	202	209	472
TOTAL	34443	35394	26441

Details of linkage given in 'Annexure-O'.

vii.PMSVANidhi – FINANCE TO STREET VENDORS:

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

PMSVANidhi Scheme TRANCHE-1 progress as on 16.07.2024

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	373714	20761	5.56	349533	3420	93.53	347355	2178	92.95
2	Private Sector Banks	10366	4937	47.63	3122	2307	30.12	2687	435	25.92
3	RRBs	46280	2189	4.73	40532	3559	87.58	40138	394	86.73
4	Coop Banks/DCCBs	7981	145	14.32	5554	2282	69.59	5476	78	68.61
5	Streenidhi	26160	25	0.10	23956	2179	91.57	23944	12	91.53
6	Not marked to any	314	0	0.00	0	314	0.00	0	0	0.00
	GRAND TOTAL	464815	28057	6.04	422697	14061	90.94	419600	3097	90.27

- Total street vendors of 464,165 are identified by the MA&UD in Telangana State. Banks together sanctioned loans to 422,697 street vendors and disbursed loan to 419,600 street vendors as on 16.07.2024.
- DFS, Govt of India fixed a Target for disbursal of loans to 500,000 Street vendors under Tranche-1 for Telangana.

- State Bank of India sanctioned loans to 179,037 street vendors (42.36% of total sanctions) and disbursed 177,561 (42.32% of total disbursals) followed by UBI with 102,451 (24.24%) sanctions and 102,298 (24.38%) disbursals.
- The performance of Private Sector Banks in sanctions and disbursals is low at **0.74%** (of total sanctions) and **0.64%** (of total disbursals) respectively.

PMSVANidhi Scheme TRANCHE-1 Bank-wise progress as on 16.07.2024

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	188775	8497	4.50	179037	1241	94.84	177561	1476	94.06
2	Union Bank of India	107770	4368	4.05	102451	951	95.06	102298	153	94.92
3	APGVB	27698	691	2.49	24388	2619	88.05	24031	357	86.76
4	Canara Bank	22658	2571	11.35	20032	55	88.41	19897	135	87.81
5	Telangana Grameena Bank	18570	1488	8.01	16144	938	86.94	16107	37	86.74
6	Indian Bank	16662	1690	10.14	14874	98	89.27	14836	38	89.04
7	Bank of Baroda	12491	704	5.64	11395	392	91.23	11341	54	90.79
8	Bank of India	6499	885	13.62	5609	5	86.31	5608	1	86.29
9	Indian Overseas Bank	6730	825	12.26	5326	579	79.14	5244	82	77.92
10	Central Bank of India	5015	533	10.63	4475	7	89.23	4473	2	89.19
11	Punjab National Bank	3749	325	8.67	3345	79	89.22	3162	183	84.34
12	HDFC Bank	5490	4008	73.01	1475	7	26.87	1313	162	23.92
13	ICICI Bank	563	118	20.96	130	315	23.09	116	14	20.60
14	Axis Bank	785	47	5.99	213	525	27.13	58	155	7.39
15	Kotak Mahindra bank	976	290	29.71	43	643	4.41	37	6	3.79
16	Other Banks	40384	1017	2.52	33760	5607	16.61	33518	242	0.72
	GRAND TOTAL	464815	28057	6.04	422697	14061	90.94	419600	3097	90.27

PMSVANidhi Scheme TRANCHE-2 progress as on 16.07.2024

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	206402	25012	12.12	178296	3094	86.38	175818	2478	85.18
2	Private Sector Banks	1246	413	33.15	651	182	52.25	320	331	25.68
3	RRBs	20416	1650	8.08	13083	5683	64.08	12717	366	62.29
4	Coop Banks/DCCBs	1975	172	8.71	1402	401	70.99	1349	27	68.30
5	Streenidhi	23169	26	0.11	16900	6243	72.94	16560	340	71.47
6	Not marked to any	0	0	0.00	0	0	0.00	0	0	0.00
	GRAND TOTAL	253208	27273	10.77	210332	15603	83.07	206764	3568	81.66

PMSVANidhi Scheme TRANCHE-2 Bankwise progress as on 16.07.2024

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	106897	7498	7.01	98946	453	92.56	97315	1631	91.04
2	Union Bank of India	63195	10517	16.64	50792	1886	80.37	50337	455	79.65
3	Canara Bank	12179	1844	15.14	10319	16	84.73	10178	141	83.57
4	Telangana Grameena Bank	8831	1384	15.67	6748	699	76.41	6660	88	75.42
5	APGVB	11584	265	2.29	6335	4984	54.69	6057	278	52.29
6	Indian Bank	7069	1170	16.55	5826	73	82.42	5770	56	81.62
7	Bank of Baroda	5899	2015	34.16	3443	441	58.37	3413	30	57.86
8	Bank of India	3156	683	21.64	2470	3	78.26	2465	5	78.11
9	Central Bank of India	2640	575	21.78	2056	9	77.88	2049	7	77.61
10	Indian Overseas Bank	2556	394	15.41	1991	171	77.90	1923	68	75.23
11	Punjab National Bank	1511	145	9.60	1355	11	89.68	1295	60	85.70

12	HDFC Bank	676	302	44.67	346	28	51.18	84	262	12.43
13	ICICI Bank	78	10	12.82	9	59	11.54	6	3	7.69
14	Axis Bank	0	0	0.00	0	0	0.00	0	0	0.00
15	Kotak Mahindra bank	18	12	66.67	4	2	22.22	3	1	16.67
16	Other Banks	26919	459	1.71	19692	6768	73.15	19209	483	71.36
	GRAND TOTAL	253208	27273	10.77	210332	15603	83.07	206764	3568	81.66

PMSVANidhi Scheme Tranche-3 progress as on 16.07.2024

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	54715	4224	7.72	46646	3845	85.25	44615	2031	81.54
2	Private Sector Banks	92	26	28.26	49	17	53.26	37	12	40.22
3	RRBs	4958	43	0.87	4431	484	89.37	4261	170	85.94
4	Coop Banks/DCCBs	586	5	0.85	452	129	77.13	415	37	70.82
5	Streenidhi	5906	3	0.05	1272	4631	21.54	1199	73	20.30
6	Not marked to any	0	0	0.00	0	0	0.00	0	0	0.00
	GRAND TOTAL	66257	4301	6.49	52850	9106	79.77	50527	2323	76.26

PMSVANidhi Scheme TRANCHE-3 Bankwise progress as on 16.07.2024

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	22693	1266	5.58	20818	609	91.74	19943	875	87.88
2	Union Bank of India	19815	1365	6.89	15612	2838	78.79	15497	115	78.21
3	Canara Bank	6008	1302	21.67	4651	55	77.41	3769	882	62.73
4	Telangana Grameena Bank	2808	17	0.61	2714	77	96.65	2675	39	95.26
5	Indian Bank	1927	121	6.28	1779	27	92.32	1767	12	91.70
6	APGVB	2150	26	1.21	1717	407	79.86	1586	131	73.77
7	Bank of India	1055	19	1.80	1033	3	97.91	1032	1	97.82
8	Indian Overseas Bank	962	36	3.74	774	152	80.46	714	60	74.22
9	Central Bank of India	702	69	9.83	627	6	89.32	620	7	88.32
10	Bank of Baroda	675	27	4.00	537	111	79.56	517	20	76.59
11	UCO Bank	396	7	1.77	383	6	96.72	372	11	93.94
12	HDFC Bank	22	11	0.00	4	7	0.00	0	4	0.00
13	ICICI Bank	0	0	0.00	0	0	0.00	0	0	0.00
14	Axis Bank	0	0	0.00	0	0	0.00	0	0	0.00
15	Kotak Mahindra bank	1	0	0.00	1	0	0.00	1	0	0.00
16	Other Banks	7043	35	0.50	2200	4808	31.24	2034	166	28.88
	GRAND TOTAL	66257	4301	6.49	52850	9106	79.77	50527	2323	76.26

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 2024-25		Disbursements Upto the quarter		NPAs		
	No. of A/cs	Amount	No. of A/cs	Amount	No. of A/cs	Amount	No. of A/cs	Amount	%
30.06.2024	585991	31689.34	356273	20000.39	40247	3883.74	42217	787.56	2.49%

Banks performance in NRLM (SHG):

- A total of 585991 NRLM groups with outstanding loans of Rs.31689.34 crores are in the books of the banks as on 30.06.2024.
- During the Q1 FY 2024-25, Banks have disbursed Rs.3883.74 Crs to 40247 groups
- NPAs are at Rs.787.56 Crs i.e.,2.49% of outstandings.

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

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

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

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

ii) Credit Flow under DAY-NULM Scheme – Bank Linkage (Rs. in Crs)

As on	Outstanding		Target 2024-25		Disbursements Upto the Quarter		NPAs		
	No. of A/cs	Amount	No. of A/cs	Amount	No. of A/cs	Amount	No. of A/cs	Amount	%
30.06.2024	68137	3523.84	30506	2541.13	4552	513.59	7878	145.09	4.12

Banks performance during the Financial Year 2024-25:

- A total of 68137 groups with outstanding loans of Rs.3523.84 crores are in the books of banks.
- Banks have disbursed Rs.513.59 Crs to 4552 groups
- NPAs at Rs.145.09 Crs constitute 4.12% of outstandings.

ii a) Under Self Employment Programme (SEP), against a Target of Rs. 17.64 crores to 2351 units for FY 2024-25, Banks during the Q1 FY 2024-25, have sanctioned loans amounting to Rs.1.05 crores to 97 units.

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

iii) Credit Flow under MUDRA Scheme

Category-wise performance (Sanctions) under PMMY in Telangana as on 30.06.2024 (Rs in Crs)

As on	Shishu Sanctions		Kishore Sanctions		Tarun Sanctions		Total A/Cs		Target	
	A/Cs	Amt	A/Cs	Amt	A/Cs	Amt	A/Cs	Amt	Amt	%Ach
30.06.2023	44600	149	47586	771	9005	743	101191	1662	10089	16%
31.03.2024	608141	1955	275277	4320	57444	4630	940862	10905	10678	102%
30.06.2024	103402	396	37652	726	10608	865	151662	1987	9249	21.49%

SECTOR Wise performance under PMMY in Telangana as on 30.06.2024 (Rs. In Cr)

Sector	Shishu		Kishore		Tarun		Total A/Cs		Target	
	A/Cs	Amt	A/Cs	Amt	Amt	%Ach	A/Cs	Amt	Amt	%Ach
Public Sector	10179	34	17707	399	6292	541	34178	974	5285	18.43
Private Sector	9840	40	18684	301	3661	266	32185	607	2097	28.93
RRBs	17618	44	1228	25	639	56	19485	125	1867	6.72
SFBs & NBFCs	65765	279	33	0.81	16	1.26	65814	281.27	0	0.00%
Total	103402	396	37652	726	10608	865	151662	1987	9249	21.49

CATEGORY WISE PROGRESS REPORT ON PMMY PERFORMANCE 30.06.2024

(Rs. In Crore)

Sr No	Category	Shishu		Kishore		Tarun		Total	
		(Loans up to Rs. 50,000)		(Loans from Rs. 50,001 to Rs. 5.00 Lakh)		(Loans from Rs. 5.00 to Rs. 10.00 Lakh)		No Of A/Cs	Sanctioned Amt
		No Of A/Cs	Sanctioned Amt	No Of A/Cs	Sanctioned Amt	No Of A/Cs	Sanctioned Amt		
1	General	37456	145.60	29143	548.40	8320	684.13	74919	1378.13
2	SC	9680	34.68	1329	25.58	323	25.72	11332	85.98
3	ST	1786	5.78	992	20.80	336	26.64	3114	53.21
4	OBC	54480	210.21	6188	131.22	1629	128.56	62297	469.99
5	Total	103402	396.27	37652	726.00	10608	865.05	151662	1987.31
	Out of Above								
6	Women Entrepreneurs	63588	260.12	16234	204.69	1338	102.36	81160	567.18
7	New Entrepreneurs / Accounts	13078	46.69	12946	318.11	6112	492.96	32136	857.75
8	Minority	4089	14.88	1773	34.26	399	31.77	6261	80.92
9	PMJDY OD Account	126	0.03	0	0.00	0	0.00	126	0.03
10	Mudra card	12	0.05	119	3.20	45	3.78	176	7.03
11	NULM	78	0.13	12	0.30	4	0.36	94	0.78
12	NRLM	18	0.01	300	10.03	724	64.90	1042	74.94
13	Other Govt. Sponsored Prog.	867	3.27	4209	75.20	468	37.67	5544	116.15
14	Skill Certified	58	0.21	1067	31.24	228	17.27	1353	48.71
15	Self Certified	212	0.81	5252	92.83	892	69.29	6356	162.92
16	Unskilled	1045	3.89	2251	58.86	1078	91.35	4374	154.10

Banks Performance under PMMY up-to the quarter ended 30.06.2024 :

- During the FY 2024-25, Banks sanctioned MUDRA loans to 151,662 beneficiaries with an outlay of Rs. 1987.31 Crs
- Rs. 567.18 Crs Sanctioned to 81160 Women Entrepreneurs.
- Rs. 857.75 Crs Sanctioned to 32136 New Entrepreneurs
- Rs. 80.92 Crs Sanctioned to 6261 Minority community Entrepreneurs
- Rs. 85.98 Crs Sanctioned to 11332 SC Entrepreneurs
- Rs. 53.21 Crs Sanctioned to 3114 ST Entrepreneurs

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

Performance and NPAs position in PMMY Scheme as on 30.06.2024

(Rs. In Crs)

MUDRA – SCHEME	Outstanding		Disbursements (01.04.24 to 30.06.24)		NPAs as on 30.06.2024			NPA % as on 31.03.2024
	No. of A/cs	Amount	No. of A/cs	Amount	No. of A/cs	Amount	%	
SHISHU <=50K	656285	1078.98	62192.00	163.48	117325	153.96	14.27	7.46
KISHORE>50k <=5 lacs	445739	4628.94	43082.00	385.18	50750	373.10	8.06	8.16
TARUN >5 lacs <=10 lakhs	97546	5328.85	11604.00	492.14	7350	378.39	7.10	6.56
Total	1199570	11036.77	116878.00	1040.80	175425	905.46	8.20	7.31

iv) Credit Flow under STAND UP INDIA Scheme:

(Rs. In Crs)

Cumulative As on	No of Applications sanctioned	Amount Sanctioned	Amount Disbursed
March, 2023	9489	2378.72	896.28
March, 2024	11811	2804.03	1079.10
June, 2024	12288	2908.13	1747.16
During the Quarter	477	104.10	668.06

Category-wise progress:

(Rs. In Crs)

Sl. No.	Category	Cumulative loans/ applications sanctioned					
		Upto 31.12.2023		Upto 31.03.2024		Upto 30.06.2024	
		No.	Amt	No.	Amt	No.	Amt
1	SC	2319	562.27	2409	579.52	2520	606.10
2	ST	1446	347.12	1574	367.34	1668	386.05
3	Women	7486	1790.18	7828	1857.17	8100	1916.01
	Total	11251	2699.57	11811	2804.03	12288	2908.16

Banks performance upto the quarter ended 30.06.2024:

- Under Stand-Up India scheme banks have sanctioned loans to 12288 borrowers with an outlay of Rs.2908.16 Crs
- 8100 women beneficiaries have been sanctioned loans under SUI amounting to Rs.1916.01 Crs
- 2520 SC beneficiaries have been sanctioned loans under SUI amounting to Rs.606.10 Crs
- 1668 ST beneficiaries have been sanctioned loans under SUI amounting to Rs.386.05 Crs

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

v) Credit Flow under PMEGP Scheme:**Agency wise MM/Subsidy claims achievement position: as on 30.06.2024**

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

Sl.No	Agency	Target-2024-25			Achievement			% of Achievement		
		Proj.	M.M.	Emp.	Proj.	M.M.	Emp.	Proj.	M.M.	Emp.
1	KVIC	605	16.59	6655	17	0.77	187	3	5	3
2	KVIB	1206	33.03	13266	78	3.88	858	6	12	6
3	DIC	1206	33.03	13266	126	6.26	1386	10	19	10
	Total	3017	82.65	33187	221	10.91	2431	7	13	7

NPAs under PMEGP:

(Rs. in Crores)

Data as on 30.06.2024	Outstanding	NPAs
No.	14229	1958
Amount	960.28	82.41 (5.58%)

Performance of Banks under PMEGP as on 30.06.2024:

- Outstandings PMEGP loans with Banks as on 30.06.2024 are at Rs. 960.28 Crs
- 221 projects were sanctioned by Banks with a Margin Money involvement of Rs.10.91 crores generating employment to 2431 members.
- NPAs are at Rs.82.41 Crs constituting 5.58% of outstandings

vi) Credit flow under SC corporation Schemes as on 30.06.2024:

SC Corporation – Year wise Pending applications Status

(Rs. In lacs)

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

S.No.	Scheme Year	No. of Beneficiaries	Total Outlay	Subsidy	Bank loan
1	2015-16	121	201.50	139.67	61.83
2	2016-17	317	829.70	528.22	301.48
3	2017-18	1024	1882.15	1276.07	606.08
	Grand Total	1462	2913.35	1943.96	969.39

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

SC Corporation Scheme ESS pending for Grounding as on 30.06.2024:

(Rs. In lacs)

S.No.	Particulars	For FY 2018-19		For FY 2020-21	
		Phy	Fin	Phy	Fin
1	Selected	9876	12708.26	16230	32881.11
2	Bank Approved	9179	11841.36	12166	24838.69
3	A/c Nos recd	8937	-	11501	-
4	A/cs No. to be received	938	-	4729	-
5	Sanctioned	8789	11386.59	10610	22269.40
6	Subsidy released	6202	8198.59	1812	5415.41
7	Grounded	4721	6299.81	645	2083.74
8	Subsidy returned	256	361.54	30	55.64
8	To be Grounded	1225	1537.24	1137	3276.03

Pilot Project of Dairy Development and Vegetable Pandals in Telangana Districts:

Telangana Scheduled Castes Co-op Development Corporation Ltd. Hyderabad has taken up pilot projects of dairy development and vegetable pandals with 60% subsidy and 40% Bank Loan.

Status of pilot project of SC Corporation as on 30.06.2024:

FY 2018-19:

(Rs. In lacs)

SI No	Name of the Bank	Sanctioned at District Level						Subsidy Released by Head office					
		Pilot Dairy		Vegetable Pandal		Total		Pilot Dairy		Vegetable Pandal		Total	
		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	STATE BANK OF INDIA	1514	3633.60	528	1003.38	2042	4636.98	1505	3612.00	437	812.03	1942	4424.03
2	AP GRAMEENA VIKAS BANK	823	1975.20	230	428.21	1053	2403.41	805	1932.00	144	271.70	949	2203.70
3	UNION BANK OF INDIA	717	1687.80	255	512.52	972	2200.32	591	1402.40	161	332.85	752	1735.25
4	CANARA BANK	223	535.20	132	310.25	355	845.45	223	535.20	103	208.20	326	743.40
5	CENTRAL BANK OF INDIA	70	168.00	57	104.62	127	272.62	70	168.00	55	101.23	125	269.23
6	Telangana Grameena Bank	86	206.40	94	185.66	180	392.06	86	206.40	71	140.58	157	346.98
7	PUNJAB NATIONAL BANK	107	256.80	2	4.20	109	261.00	93	223.20	2	4.20	95	227.40
8	KDCC BANK	96	230.40	81	190.65	177	421.05	96	230.40	75	178.05	171	408.45
9	INDIAN OVERSEAS BANK	38	91.20	9	20.48	47	111.68	37	88.80	5	10.50	42	99.30
10	BANK OF BARODA	7	16.80	42	81.58	49	98.38	7	16.80	41	79.48	48	96.28
11	DIST COOP CENTRAL BANK	27	64.80	83	175.27	110	240.07	27	64.80	61	107.80	88	172.60
12	BANK OF MAHARASTRA	0	0.00	19	39.20	19	39.20	0	0.00	15	30.80	15	30.80
13	INDIAN BANK	84	201.60	14	29.90	98	231.50	84	201.60	12	23.10	96	224.70
14	AXIS BANK	9	21.60	3	6.30	12	27.90	9	21.60	3	6.30	12	27.90
15	BANK OF INDIA	0	0.00	9	13.40	9	13.40	0	0.00	9	13.40	9	13.40
16	UCO BANK	0	0.00	8	16.30	8	16.30	0	0.00	7	13.90	7	13.90
17	TSCAB	0	0.00	1	4.49	1	4.49	0	0.00	1	4.49	1	4.49
18	IDBI BANK	0	0.00	2	4.20	2	4.20	0	0.00	0	0.00	0	0.00
19	THE LAXMI VILAS BANK	1	2.40	0	0.00	1	2.40	0	0.00	0	0.00	0	0.00
	Total	3802	9091.80	1569	3130.61	5371	12222.41	3633	8703.20	1202	2338.61	4835	11041.81

SI No	Name of the Bank	Grounded						Subsidy Returned by Bank						To be Grounded					
		Pilot Dairy		Vegetable Pandal		Total		Pilot Dairy		Vegetable Pandal		Total		Pilot Dairy		Vegetable Pandal		Total	
		Phy	Fin	Phy	Fin	Phy	Fin	Phy	Fin	Phy	Fin	Phy	Fin	Phy	Fin	Phy	Fin	Phy	Fin
1	2	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32
1	STATE BANK OF INDIA	979	2349.60	119	222.92	1098	2572.52	1	2.40	28	55.42	29	57.82	499	1197.60	290	533.68	789	1731.28
2	AP GRAMEENA VIKAS BANK	510	1224.00	91	168.18	601	1392.18	0	0.00	23	43.44	23	43.44	264	633.60	30	60.08	294	693.68
3	UNION BANK OF INDIA	446	1054.40	72	154.69	518	1209.09	3	7.20	23	44.38	26	51.58	117	280.80	66	133.78	183	414.58
4	CANARA BANK	141	338.40	34	65.66	175	404.06	0	0.00	12	27.80	12	27.80	82	196.80	57	114.75	139	311.55
5	CENTRAL BANK OF INDIA	14	33.60	24	41.38	38	74.98	0	0.00	5	8.09	5	8.09	56	134.40	26	51.77	82	186.17
6	Telangana Grameena Bank	53	127.20	26	53.09	79	180.29	0	0.00	4	7.70	4	7.70	33	79.20	41	79.80	74	159.00
7	PUNJAB NATIONAL BANK	33	79.20	2	4.20	35	83.40	0	0.00	0	0.00	0	0.00	60	144.00	0	0.00	60	144.00
8	KDCC BANK	69	165.60	21	77.07	90	242.67	1	2.40	12	23.59	13	25.99	26	62.40	42	77.39	68	139.79
9	INDIAN OVERSEAS BANK	16	38.40	2	4.20	18	42.60	0	0.00	0	0.00	0	0.00	21	50.40	3	6.30	24	56.70
10	BANK OF BARODA	5	12.00	15	27.10	20	39.10	1	2.40	2	4.20	3	6.60	1	2.40	24	48.11	25	50.51
11	DIST COOP CENTRAL BANK	23	55.20	2	2.90	25	58.10	0	0.00	39	69.02	39	69.02	4	9.60	20	35.88	24	45.48
12	BANK OF MAHARASTRA	0	0.00	1	2.10	1	2.10	0	0.00	0	0.00	0	0.00	0	0.00	14	28.70	14	28.70
13	INDIAN BANK	82	196.80	1	1.40	83	198.20	0	0.00	2	4.20	2	4.20	2	4.80	9	17.50	11	22.30
14	AXIS BANK	5	12.00	0	0.00	5	12.00	0	0.00	0	0.00	0	0.00	4	9.60	3	6.30	7	15.90
15	BANK OF INDIA	0	0.00	6	8.50	6	8.50	0	0.00	0	0.00	0	0.00	0	0.00	3	4.90	3	4.90
16	UCO BANK	0	0.00	0	0.00	0	0.00	0	0.00	6	11.80	6	11.80	0	0.00	1	2.10	1	2.10
17	TSCAB	0	0.00	1	4.49	1	4.49	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
18	IDBI BANK	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
19	THE LAXMI VILAS BANK	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	Total	2376	5686.40	417	837.95	2793	6524.35	6	14.40	156	299.64	162	314.04	1169	2805.60	629	1201.04	1798	4006.64

FY 2020-21

SI No	Bank Name	Selected						Sanctioned at District Level						Subsidy Released		Grounded		To be Grounded	
		Pilot Dairy		Vegetable Pandal		Total		Pilot Dairy		Vegetable Pandal		Total		Pilot Dairy		Pilot Dairy		Pilot Dairy	
		Phy	Fin	Phy	Fin	Phy	Fin	Phy	Fin	Phy	Fin	Phy	Fin	Phy	Fin	Phy	Fin	Phy	Fin
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
1	STATE BANK OF INDIA	1718	2405.20	53	265.00	1771	2670.20	1718	2405.20	54	270.00	1772	2675.20	654	915.60	177	247.80	483	676.20
2	KDCC BANK	674	943.60	0	0.00	674	943.60	674	943.60	0	0.00	674	943.60	432	604.80	71	99.40	359	502.60
3	UNION BANK OF INDIA	721	1009.40	0	0.00	721	1009.40	721	1009.40	0	0.00	721	1009.40	309	432.60	95	133.00	221	309.40
4	AP Grameena Vikas Bank	492	688.80	1	3.00	493	691.80	492	688.80	0	0.00	492	688.80	212	296.80	67	93.80	63	88.20
5	Telangana Grameena Bank	350	490.00	0	0.00	350	490.00	350	490.00	0	0.00	350	490.00	158	221.20	59	82.60	100	140.00
6	CANARA BANK	376	526.40	0	0.00	376	526.40	376	526.40	0	0.00	376	526.40	130	182.00	55	77.00	157	219.80
7	BANK OF BARODA	60	84.00	0	0.00	60	84.00	60	84.00	0	0.00	60	84.00	34	47.60	3	4.20	29	40.60
8	INDIAN BANK	152	212.80	0	0.00	152	212.80	152	212.80	0	0.00	152	212.80	32	44.80	5	7.00	29	40.60
9	PUNJAB NATIONAL BANK	74	103.60	0	0.00	74	103.60	74	103.60	0	0.00	74	103.60	21	29.40	7	9.80	14	19.60

10	CENTRAL BANK OF INDIA	51	71.40	0	0.00	51	71.40	51	71.40	0	0.00	51	71.40	8	11.20	2	2.80	6	8.40
11	INDIAN OVERSEAS BANK	37	51.80	0	0.00	37	51.80	37	51.80	0	0.00	37	51.80	5	7.00	0	0.00	5	7.00
12	DIST COOP CENTRAL BANK	31	43.40	0	0.00	31	43.40	31	43.40	0	0.00	31	43.40	1	1.40	0	0.00	0	0.00
13	IDBI BANK	2	2.80	0	0.00	2	2.80	2	2.80	0	0.00	2	2.80	1	1.40	0	0.00	1	1.40
14	UCO BANK	2	2.80	0	0.00	2	2.80	2	2.80	0	0.00	2	2.80	0	0.00	0	0.00	0	0.00
15	BANK OF INDIA	1	1.40	0	0.00	1	1.40	1	1.40	0	0.00	1	1.40	0	0.00	0	0.00	0	0.00
	Total	4741	6637.40	54	268.00	4795	6905.40	4741	6637.40	54	270.00	4795	6907.40	1997	2795.80	541	757.40	1468	2055.20

Position on ungrounded applications of SC Corporation as on 30.06.2024 is hereunder: (Amount in Crores)

S.No	Bank Name	2014-15		2015-16		2016-17		2017-18		2018-19		2020-21		TOTAL	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
1	STATE BANK OF INDIA	11	0.15	73	0.79	192	2.56	692	8.44	1495	26.17	843	17.49	3306	55.60
2	UNION BANK OF INDIA	7	0.05	10	0.14	25	0.45	104	1.31	362	6.31	476	10.21	984	18.48
3	AP GRAMEENA VIKAS BANK	1	0.01	12	0.11	22	0.30	49	0.80	355	7.62	253	4.54	692	13.38
4	KDCC BANK		0.00	2	0.08		0.00	2	0.02	84	1.64	476	8.38	564	10.12
5	CANARA BANK		0.00	5	0.05	21	0.59	44	0.60	196	3.86	129	2.76	395	7.85
6	Telangana Grameena Bank		0.00	7	0.06	12	0.18	36	0.40	146	2.46	178	2.87	379	5.96
7	PUNJAB NATIONAL BANK		0.00	1	0.05	17	0.63	14	0.15	76	1.64	26	0.59	134	3.06
8	CENTRAL BANK OF INDIA		0.00	1	0.01	3	0.05	8	0.09	103	2.11	31	0.60	146	2.86
9	BANK OF BARODA	0	0.00	0	0.00	7	0.12	22	0.22	58	0.97	47	1.00	134	2.32
10	INDIAN BANK	3	0.03	1	0.01	2	0.02	9	0.18	28	0.41	58	1.54	101	2.19
11	ICICI BANK		0.00		0.00		0.00		0.00		0.00	41	2.04	41	2.04
12	INDIAN OVERSEAS BANK		0.00	4	0.04	3	0.04	17	0.18	34	0.80	19	0.61	77	1.66
13	DCCBs		0.00	1	0.01	1	0.02	4	0.05	37	0.59	6	0.22	49	0.89
14	BANK OF INDIA	1	0.01	1	0.01	6	0.17	2	0.03	11	0.21	5	0.11	26	0.54
15	BANK OF MAHARASTRA		0.00		0.00	4	0.14	1	0.01	15	0.30		0.00	20	0.45
16	HDFC BANK		0.00		0.00	1	0.01	13	0.16	3	0.03	1	0.05	18	0.25
17	IDBI BANK		0.00		0.00		0.00	3	0.06	1	0.01	4	0.13	8	0.21
18	INDUSIND BANK LTD		0.00		0.00		0.00		0.00		0.00	11	0.20	11	0.20
19	AXIS BANK		0.00		0.00		0.00		0.00	7	0.16		0.00	7	0.16
20	UCO BANK		0.00		0.00	1	0.02		0.00	4	0.06	2	0.03	7	0.10
21	KARUR VYSYA BANK		0.00		0.00		0.00	1	0.01	7	0.07		0.00	8	0.08
22	CITY UNION BANK		0.00	3	0.05		0.00		0.00		0.00		0.00	3	0.05
23	KARNATAKA BANK		0.00		0.00		0.00		0.00	1	0.02		0.00	1	0.02
24	MDCCB		0.00		0.00		0.00		0.00		0.00	1	0.02	1	0.02
25	THE LAXMI VILAS BANK		0.00		0.00		0.00	1	0.02		0.00		0.00	1	0.02
26	TAMILNAD MERCANTILE BANK LTD		0.00		0.00		0.00	1	0.01		0.00		0.00	1	0.01
	Grand Total	23	0.25	121	1.40	317	5.28	1023	12.75	3023	55.44	2607	53.38	7114	128.51

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 13.08.2024 & 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 TSSC 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 FY 2017-18 as on 30.06.2024 (Rs. In Lacs)						
S.No	Bank name	No.of units	Unit Cost	Bank Loan	Subsidy	Beneficiary Contribution
1	STATE BANK OF INDIA	134	815.00	385.92	363.17	65.91
2	AP GRAMEENA VIKAS BANK	4	26.16	11.52	12.64	2.00
3	UNION BANK OF INDIA	4	20.18	11.52	6.71	1.95
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
	Grand Total	146	890.79	420.48	398.45	71.86

Economic Support Schemes Action Plan wise status as on 30.06.2024

(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	9607	5741.6	108	56.49	2359	1498.63
2	2015-16	8732	7500.00	7370	6818.00	7001	6515.31	4777	4596.38	11	10.56	2213	1908.37
3	2017-18	19710	22420.00	17493	19445.19	16999	18940.71	15772	17450.09	105	132.76	1122	1357.89
4	2020-21	7112	6002.86	4705	4492.07	2021	1990.06	935	876.56	5	9.62	1081	1103.9
5	2021-22	28292	22632.5	11716	11712.33	3983	3886.73	1108	1048.02	0	0.00	2875	2838.73
ESS total		89611	68870.85	53715	49986.92	42078	38629.53	32199	29712.65	229	209.43	9650	8707.52
6	RTP	1129	3251.52	1064	3064.32	1004	2891.52	833	2399.04	24	69.12	147	423.36
RTP total		1129	3251.52	1064	3064.32	1004	2891.52	833	2399.04	24	69.12	147	423.36
Total		90740	72122.37	54779	53051.24	43082	41521.05	33032	32111.69	253	278.55	9797	9130.88

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

In the sub-committee meeting held on 13.08.2024, all Banks were requested to clear off the pending applications either by grounding or by returning the applications along with front end subsidy to the corporation if not viable, duly indicating the reasons for rejection.

viii) Credit flow under TS BC Corporation Schemes

BC Corporation has forwarded the granular data of the ungrounded units for which subsidy has already been released and requested banks to return the unspent subsidy portion. The granular data has already been forwarded to banks and Bank's Controllers are requested to either submit UCs if the schemes are grounded or return the subsidy to BC Corporation. The matter was discussed in several meetings earlier and there is a little progress in identification / release of subsidy to the BC Corporation. The latest position on grounding of applications and unspent subsidy is yet to receive from the BC Corporation.

ix) Credit flow under TS Minorities Finance Corporation Schemes as on 30.06.2024

State Minorities finance Corporation has not submitted their Annual Credit Plan for 2024-25 and also not submitted any developments in implementation of their ESS schemes.

x) Credit flow to others as on 30.06.2024:
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	%
7819165	108127.06	1485849	24139.36	801409	6521.52	6.03

- As on 30.06.24, Outstanding credit to 78,19,165 weaker section borrowers was at Rs.108,127.06 Crs.
- Upto the quarter, Banks have disbursed an amount of Rs. 24,139.36 Crs to 14,85,849 borrowers
- NPAs are at a level of Rs.6521.52 Crs constituting 6.03% 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 upto end of the quarter during FY	
No.	Amt.	No.	Amt.	No.	Amt.
5871525	156781.80	1419376	9830.44	1331793	25209.61

- As on 30.06.2024, Outstanding credit to 58,71,525 women beneficiaries was at Rs.156,781.80 Crs.
- Upto the quarter, Banks have disbursed an amount of Rs. 25,209.61 Crs to 13,31,793 women beneficiaries.

e. Credit flow under Education Loans:

(Rs. In Crs)

Category	Outstanding		Disbursement during the Quarter		Disbursement up to the Quarter		NPAs		
	No. of A/cs	Amount	No. of A/cs	Amount	No. of A/cs	Amount	No. of A/cs	Amount	%
Priority	69710	3089.27	14475	220.49	14475	220.49	2501	60.41	1.96
Non-priority	28190	6774.57	4349	329.39	4349	329.39	176	16.00	0.24
Total	97900	9863.84	18824	549.88	18824	549.88	2677	76.41	0.77

- As on 30.06.2024, Banks have Outstanding Education loans of Rs. 9863.84 cr to 97900 beneficiaries.
- During the FY, Banks have disbursed an amount of Rs. 549.88 cr to 18824 beneficiaries.
- NPAs at Rs. 76.41 cr constitute 0.77% of outstandings.

f. Credit Flow - Housing Sector:

(Rs. In Crs)

Category	Outstanding		Disbursement during the Quarter		Disbursement up to the Quarter		NPAs		
	No. of A/cs	Amount	No. of A/cs	Amount	No. of A/cs	Amount	No. of A/cs	Amount	%
Priority	331728	31425.54	55527	984.34	55527	984.34	11945	353.46	1.12
Non-priority	620143	174055.43	91732	12315.36	91732	12315.36	3976	605.90	0.35
Total	951871	205480.97	147259	13299.70	147259	13299.7	15921	959.36	0.47

- As on 30.06.2024, banks together have outstanding Home Loans amounting to Rs.205,480.97 Cr to 951,871 beneficiaries.
- During the FY, Banks have disbursed an amount of Rs.13299.70 cr to 147259 Housing Loan borrowers.
- NPAs of Rs. 959.36 cr constitute 0.47 % of the Housing Loans Outstandings.

PMAY Scheme– Details of Subsidy Released:

Under PMAY Scheme, subsidy to PLIs (Primary Lending Institutions) in respect of Housing Loans sanctioned in Telangana State from 01.04.2018 (Introduction of the Scheme) to 30.06.2024 is as under:

District wise lending status as on 30.06.2024

S.No	Name of the District	No. of Loan Accounts (units in thousands)	Loan Disbursement (Amount in ₹ crore)	Total Subsidy Disbursement (Amount in ₹ crore)
1	Adilabad	585	78.11	13.14
2	Hyderabad	42229	8833.80	962.73
3	Jagtial	7	0.60	0.16
4	Jogulamba Gadwal	8	0.92	0.16
5	Kamareddy	30	4.87	0.71
6	Karimnagar	2424	319.85	54.52
7	Khammam	1935	343.80	45.94
8	Mahabubabad	31	5.06	0.79
9	Mahbubnagar	2903	439.08	68.30
10	Manchiryal	14	2.52	0.33
11	Medak	3700	659.60	88.39
12	Medchal	1741	359.38	42.61
13	Nalgonda	3819	563.51	92.53
14	Nirmal	25	3.01	0.56
15	Nizamabad	1231	172.53	28.24
16	Peddapalli	7	0.93	0.16
17	Rangareddy	5575	1095.67	130.34
18	Sangareddy	90	15.97	2.25
19	Siddipet	15	2.43	0.36
20	Suryapet	56	9.07	1.45
21	Vikarabad	7	0.94	0.18
22	Wanaparthy	141	20.12	3.28
23	Hanumakonda	3771	641.77	86.69
24	Warangal	20	1.83	0.44
25	Yadadri Bhuvanagiri	29	3.33	0.67
	TOTAL	70393	13578.69	1624.94

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

(Source:NHB)

Rural Housing Interest Subsidy Scheme (RHSS):

Pradhan Mantri Awas Yojana - Gramin (PMAY (G)) for rural areas has been launched from April 1, 2016 with an objective to provide a pucca house with basic amenities to all houseless and households living in kutch houses by 2022. However, to ensure that adequate resources are made available to such households which requires construction/modification of their dwelling units and have not been covered under PMAY (G), Ministry of Rural Development (MoRD), GoI has launched the Rural Housing Interest Subsidy Scheme (RHSS) under Housing for All by 2022 to provide easy access to institutional loan to needy households for construction/modification of their dwelling units who are not covered under PMAY (U).

The beneficiaries, eligible to receive central assistance under this Scheme, will include any rural household who do not appear/figure on the permanent waitlist for PMAY (G) and have not availed benefit under PMAY (U). The Scheme is effective from June 19, 2017 and beneficiaries would be eligible for an interest subsidy at the rate of 3 per cent for loan amount up to Rs.2 lakh for maximum tenure of 20 years or the actual tenure of the loan whichever is lesser, with the NPV discount rate of 9 per cent.

RHSS will cover entire India, excluding the statutory towns as per Census 2011 and towns subsequently covered under PMAY (U). It will be implemented through PLIs viz. SCBs, HFCs, RRBs, Co-operative Banks, Small Finance Banks and NBFC-MFIs. NHB has been identified as the CNA by the GoI, MoRD to implement the RHSS vertical of Housing for All Mission.

Progress in Telangana State: The progress under the Scheme is discussed in Sub-Committee Meeting on Financial Inclusion held on 12.08.2024 and a representative from NHB was also present in the meeting. As per the data provided by NHB, no commercial Bank has so far claimed subsidy under RHSS.

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

The CD ratio of the State has marginally increased from 125.53% to 127.29% during the quarter. Suryapet district has highest CD Ratio of 266.31% whereas Rangareddy district has a CD Ratio of 92.88%. As at the end of June 2024, no District in Telangana has CD ratio below 60%.

District wise CD Ratio is enclosed as Annexure – “ B “

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

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

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

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

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

Agenda 8: Dharani Portal Issues:

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 being recorded in Dharani Portal by Banks without obtaining Title Deed Pass Books. The issues raised by Banks are being escalated to CCLA / Dharani team on an ongoing basis.

Agenda 9: Efforts towards Skill Development

Performance of RSETIs upto the Quarter ended 30.06.2024

There are 11 RSETIs operating in Telangana (SBI-9 and UBI-2).

RSETIs have conducted 91 programmes and trained 2741 candidates during the Q1 FY 2024-25 against the yearly target of 376 programmes and 10670 candidates respectively for FY 2024-25.

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 during the quarter enclosed as Annexure 'M'

Agenda 10: Reimbursement of pending RSETIs claims

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

SBI which is running 9 RSETIs has to receive Rs.21.81 crores and Union Bank of India which is running 2 RSETIs has to receive Rs.2.95 crores towards reimbursement of its recurring expenditure claims.

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

(Rs. in Crs)

S.No.	RSETI Name	UP to 2018-19	FY 2019-20	FY 2020-21	FY 2021-22	FY 2022-23	FY 2023-24	Q1 FY2024-25	GRAND TOTAL
1	Khammam	1.00	0.00	0.00	0.00	0.46	0.73	0.00	2.20
2	Sangareddy	1.30	-0.06	0.00	0.00	0.73	0.91	0.00	2.88
3	Utnoor(Adilabad)	1.34	-0.03	0.00	0.00	0.56	0.97	0.00	2.84
4	Nizamabad(Dichpally)	1.11	0.00	0.00	0.00	0.37	0.88	0.00	2.36
5	Nalgonda	0.88	0.00	0.00	0.00	0.62	0.83	0.00	2.34
6	Karimnagar	0.85	0.07	0.00	0.00	0.41	0.67	0.00	2.01
7	Mahabubnagar	0.89	0.02	0.00	0.00	0.37	0.77	0.00	2.04
8	Hasanparthy(Warangal)	1.18	0.07	0.00	0.00	0.60	0.74	0.00	2.60
9	Chilkuru	0.78	0.16	0.00	-0.01	0.73	0.88	0.00	2.54
	SBI- Sub-Total	9.33	0.23	0.01	-0.01	4.87	7.38	0.00	21.81
10	Siddipet	0.59	0.13	0.00	0.00	0.51	0.80	0.00	2.03
11	Muchintal	0.00	0.00	0.00	0.00	0.38	0.54	0.00	0.92
	UBI- Sub total	0.59	0.13	0.00	0.00	0.89	1.34	0.00	2.95
	GRAND TOTAL	9.92	0.36	0.01	-0.01	5.76	8.72	0.00	24.76

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

--NIL--

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

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

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

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

SLBC requests all the banks to upload the data onto the SLBC portal 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 standardized 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 2024 on SLBC portal.

Agenda Item 13: Discussion on Market Intelligence Issues

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

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

1. Crop Seasons – IRAC classification:

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

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

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

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

2. Legal Admissibility of the digitally executed Document / Contract:

Digital Document Execution (DDE) was formulated under guidance of Ministry of Finance to provide an automated digitized process to ensure completion of digital contract formation, e-stamping, e-sign or its variants, as per applicable laws and through authorized Government agencies and thereby provides for safe and accurate recording of financial information. At present, in 27 State /

UTs, NeSL (National e Governance Service Ltd) has been authorized by the Concerned States for Digital e-Stamping vide amendments in the stamp act or issuance of Executive orders.

In this connection, it is proposed to form a taskforce with State Bank of India, Union Bank of India, Canara Bank, Bank of Baroda, ICICI Bank and HDFC Bank as its members, to explore the options to make e-signing legally feasible and making necessary recommendations to the Govt. of Telangana.

3. **Indira Mahila Shakthi Scheme**

The Government of Telangana has launched a flagship program “Indira Mahila Shakthi” with a mission to uplift SHG women across the state to become successful entrepreneurs. It also focuses on providing them livelihoods with a focus on group enterprises, financial independence and turn them into Crorepatis. The Government is envisaging a shift in the development paradigm of the SHG movement by moving from just thrift and bank linkage to making it as centres of economic empowerment and wealth creation and also to shift from individual to group enterprises.

Total outlay (Target for 5 years 2024-29):

- It is planned that Rs. 20,000 Crores will be made available to the SHGs through Bank Linkage over next 5 years.
- Out of which, 5,000 Crores will be utilized for setting up enterprises in next 5 years.

Target for FY 2024-25:

- Total Bank Linkage Target: **Rs. 4,000 Crores**
- Total 17,500 enterprises to be set up with financial outlay of Rs. 1025 crores in 1000 ALFs in 32 districts.
- 2,500 Group enterprises to be set up with financial outlay of Rs. 500.00 Crs per annum @ 20.00 lakhs – 1.00 Crores for each group enterprise.
- 15,000 Individual enterprises to be set up with financial outlay of 525.00 Crs per annum @ 3.50 lakhs – 5.00 lakhs for each individual enterprise.

The list of indicative activities to be taken up in urban areas under “Indira Mahila Shakthi” Scheme for the FY 2024-25:

Group Enterprises	Individual Enterprises
Indira Mahila Shakthi Canteens	Vegetable & Fruit vending
Mahila MeeSeva Centers	Bakery
Mahila Shakthi Stitching Centers: (Hub & Spoke model)	Fancy stores
MEPMA Mahila Bazar	Dairy Product outlets
Street Vendors Development (Veedhi Vyaparulaku Cheyuta) – Cold storages	Mike & Sound sets
Aggregator (Gruha Sevaki)	Beauty & Wellness centers
Labour Adda to “Entrepreneur Adda” (construction equipment / material)	Tent house
Event Management	Saree Rolling & Dry cleaning
Catering services	Kirana & General stores
Food processing units	SHG Product outlets
	Food trucks
	Mobile Beautician

4. **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 in order to create awareness among the Banks and Financial Institutions about CKYCR, its benefits and usage. Accordingly, we sought data from the member banks on the following parameters.

- a) 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.
- b) No. of branches in which CKYC-id is printed on passbook and on statement of the account.
- c) 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 35 banks in respect of above items is furnished hereunder:

SNO	Name of the Bank	Number of branches of your Bank which are enabled with CKYC Search and Download functionality in the State	Number of branches of your Bank which are printing CKYC-Id on passbook and on statement of account.	Number of branches of your Bank in which CKYC banner along with CKYCR missed call No.7799022129 is displayed on the notice board
1	BANK OF BARODA	104	104	104
2	BANK OF MAHARASTRA	68	0	68
3	CANARA BANK	360	0	360
4	CENTRAL BANK OF INDIA	93	0	93
5	INDIAN BANK	162	0	40
6	INDIAN OVERSEAS BANK	115	0	0
7	PUNJAB AND SIND BANK	8	8	8
8	PUNJAB NATIONAL BANK	136	136	136
9	UCO BANK	42	42	42
10	UNION BANK OF INDIA	672	672	662
11	BANDHAN BANK	0	0	156
12	CSB BANK	0	27	27
13	DBS Bank	0	0	0
14	DHANLAXMI BANK Limited	0	0	0
15	DCB BANK	0	0	0
16	ICICI BANK	0	0	0
17	IDBI BANK	49	49	49
18	JAMMU & KASHMIR BANK	0	0	0
19	KARNATAKA BANK LTD	27	27	27
20	KARUR VYSYA BANK	0	0	0
21	KBS LOCAL AREA BANK	29	0	29
22	RBL Bank Ltd	0	28	0
23	YES BANK	0	0	0
24	TAMILNADU MERCHATILE BANK	11	0	11
25	APGVB	493	0	493
26	TELANGANA GRAMEENA BANK	430	0	430
27	TSCAB	1	0	47
28	EQUITAS SFB	7	7	7
29	ESAF SFB	4	0	0
30	SHIVALIK SFB	1	1	0
31	SURYODAYA SFB	2	2	2
32	UJJIVAN SFB	5	0	5
33	AIRTEL PAYMENT BANKS	0	0	0
34	FINO PAYMENT BANKS	0	0	0
35	INDIA POST PAYMENTS BANK	0	0	0

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

Bank Name	Upload (A)	Download (B)	Update	(A+B)	B as % of (A+B)(Use of CKYCR for customer onboarding)
BANK OF BARODA	12617	22401	13333	35018	64%
BANK OF INDIA	17684	2034	0	19718	10%
BANK OF MAHARASHTRA	6829	5617	0	12446	45%
CANARA BANK	35211	11110	0	46321	24%
CENTRAL BANK OF INDIA	2242	2	0	2244	0%
INDIAN BANK	16268	23494	975	39762	59%
indian overseas bank	5401	11	0	5412	0%
PUNJAB AND SIND BANK	160	680	0	840	81%
PUNJAB NATIONAL BANK	9255	31	6	9286	0%
STATE BANK OF INDIA	156713	194272	161473	350985	55%
UCO BANK	1847	10	0	1857	1%
Union Bank Of India	103335	17203	3	120538	14%
Axis Bank Limited	11283	83188	43962	94471	88%

Bandhan Bank Limited	7561	17513	312	25074	70%
CITY UNION BANK LTD	1391	20	2	1411	1%
CSB BANK LTD.	534	21	0	555	4%
DCB BANK LIMITED	987	3846	0	4833	80%
DHANLAXMI BANK LIMITED	90	0	0	90	0%
HDFC BANK	32705	122107	28121	154812	79%
ICICI BANK LIMITED	23270	96597	133	119867	81%
IDBI Bank Limited	2051	5223	1	7274	72%
IDFC FIRST BANK LIMITED	7522	223423	100998	230945	97%
INDUSIND BANK LIMITED	4777	107633	329	112410	96%
Jammu and Kashmir Bank Limited	33	0	0	33	0%
KARUR VYSYA BANK LIMITED	624	29776	0	30400	98%
Kotak Mahindra Bank	25690	153194	97147	178884	86%
Krishna Bhima Samruddhi Local Area Bank	467	2	0	469	0%
RBL Bank Ltd	1263	34929	2525	36192	97%
Tamilnad Mercantile Bank Ltd	234	1191	309	1425	84%
THE FEDERAL BANK LTD	5773	8620	1	14393	60%
The Karnataka Bank Limited	1972	9	0	1981	0%
THE SOUTH INDIAN BANK LIMITED	1520	3823	3695	5343	72%
YES BANK LIMITED	2081	26557	20100	28638	93%
ANDHRA PRADESH GRAMEENA VIKAS BANK	30003	18	0	30021	0%
TELANGANA GRAMEENA BANK	15496	41	0	15537	0%
TELANGANA STATE COOPERATIVE APEX BANK	1058	4	0	1062	0%
AU SMALL FINANCE BANK LIMITED	7894	54	9	7948	1%
EQUITAS SMALL FINANCE BANK LTD	846	91	266	937	10%
ESAF SMALL FINANCE BANK LIMITED	729	1	0	730	0%
Jana Small Finance Bank Limited	55	9	8	64	14%
Shivalik Small Finance Bank	76	1	1	77	1%
Suryoday Small Finance Bank Ltd	91	3742	1339	3833	98%
UJJIVAN SMALL FINANCE BANK LTD	48	2	3	50	4%
UTKARSH SMALL FINANCE BANK LIMITED	76	268	152	344	78%
AIRTEL PAYMENTS BANK LIMITED	14803	97806	36035	112609	87%
Fino Payments Bank Limited	14778	0	42	14778	0%
INDIA POST PAYMENTS BANK LTD	138159	1	1	138160	0%

#####

Agenda Item 15: Success Stories

<p>Shri. S. Ramdas</p> <p>Shri Harijan Balraj, 38-year-old resident of Ampally village, Dharur Mandal, Vikarabad District studied upto SSC. He maintained a small internet Centre pre training and earned small income. He learned from previous trainees about RSETI & applied for General EDP training programme. After successful completion of the training programme, he availed Bank loan of Rs 60,000/- from SBI Dharur Branch and set up RK Internet Café. He is a differently abled person and acknowledged for the training provided at RSETI to compete in the present circumstances. He learned communication skills & gained complete Soft techniques, and knowledge. Apart from providing employment to 1 Male, he is earning a net income of Rs.22, 000/- pm. He expressed his gratitude for the training programme and support of SBI-RSETI, Chilkur.</p>	<p>Activity: Servicing Centre</p> 
<p>Smt. Gunji Vijaya</p> <p>Smt Gunji Vijaya, 36-year-old resident of Sujathanagar village, Bhadradri Kothagudem District studied upto SSC. Her family income from daily wage labour is inadequate. She came to know of RSET through EAP. After successful completion of the training programme, she set up tailoring shop by investing funds obtained through family & friends for Rs. 25,000/-. She is earning around Rs 15,000/- per month. Gunji Vijaya has expressed her gratitude for the training programme and support of SBI-RSETI, KHAMMAM.</p>	<p>Activity: Tailoring</p> 
<p>Sri Painam Rakesh</p> <p>Shri P.Rakesh S/o Venkatesh has studied up to 12th standard. His father is a farmer and the family income is less than Rs.9,000/- per month. He had joined the training programme after coming to know about it through an EAP. The unique training at the Institute has not only helped him acquire the necessary entrepreneurial skills but also motivated him to start a micro enterprise and run it successfully. He has earned good reputation in the nearby areas by giving prompt and qualitative service. Initiative, persistence, self-confidence, commitment and concern for high quality work are some of the competencies which made him successful. On completion of the training, he has established a Photography & Videography unit. Presently, he is earning Rs.25,000/- per month. He owed his success to SBIRSETI, Sangareddy, for providing quality training and imparting necessary entrepreneurial skills.</p>	<p>Activity: Photography & Videography</p> 

Agenda 16: RBI Circulars

Circular Number	Date Of Issue	Department	Subject	Meant For
RBI/2024-2025/45	28.6.2024	Department of Regulation	Exclusion of "Nagar Urban Co-operative Bank Limited" from the Second Schedule of the Reserve Bank of India Act, 1934	All Commercial and Co-operative Banks
DoR.RET.REC.25/12.07.160/2024-25				
RBI/2024-2025/44	21.6.2024	Financial Inclusion and Development Department	Priority Sector Lending – Amendments to the Master Directions	The Chairman / Managing Director/ Chief Executive Officer [All Commercial Banks including Regional Rural Banks, Small Finance Banks, Local Area Banks and Primary (Urban) Co-operative Banks other than Salary Earners' Banks]
FIDD.CO.PSD.BC.No.7/04.09.01/2024-25				
RBI/2024-2025/43	11.6.2024	Foreign Exchange Department	International Trade Settlement in Indian Rupees (INR) – Opening of additional Current Account for settlement of trade transactions	All Scheduled Commercial Banks (holding AD Category-I license)
A.P. (DIR Series) Circular No.11				
RBI/2024-2025/42	11.6.2024	Foreign Exchange Department	Export-Import Bank of India (Exim Bank)'s Government of India-supported Line of Credit of USD 23.37 mn to the Government of the Co-operative Republic of Guyana (GO-GUY), for procurement of two Hindustan 228-201 aircraft from Hindustan Aeronautics Ltd.	All Category – I Authorised Dealer Banks
A.P. (DIR Series) Circular No.10				
RBI/2024-2025/41	07.6.2024	Foreign Exchange Department	Foreign Exchange Management (Overseas Investment) Directions, 2022 - Investments in Overseas Funds	All Category-I Authorised Dealer Banks
A.P. (DIR Series) Circular No. 09				
RBI/2024-2025/40	07.6.2024	Department of Regulation	Amendment to Master Direction - Reserve Bank of India (Interest Rate on Deposits) Directions, 2016	All Scheduled Commercial Banks (excluding RRBs) All Small Finance Banks All Local Area Banks
DoR.SPE.REC.No.24/13.03.00/2024-2025				
RBI/2024-2025/39	27.5.2024	Foreign Exchange Department	Instructions on Money Changing Activities	All Authorised Persons in Foreign Exchange
A.P. (DIR Series) Circular No. 08				
RBI/2024-2025/38	24.5.2024	Department of Regulation	Exclusion of "Fincare Small Finance Bank Limited" from the Second Schedule to the Reserve Bank of India Act, 1934 and cessation as a banking company	All Banks
DOR.RET.REC.23/12.07.160/2024-25				
RBI/2024-2025/37	22.5.2024	Department of Supervision	Internal Review – Interim Recommendations – Withdrawal of Circulars	All Scheduled Commercial Banks All Primary (Urban) Cooperative Banks
DoS.CO.PPG.SEC.2/11.01.005/2024-25				
RBI/2024-2025/36	21.5.2024	Foreign Exchange Department	Issuance of partly paid units to persons resident outside India by investment vehicles under Foreign Exchange Management (Non-debt Instruments) Rules, 2019	All Authorised Dealer Category – I banks
A.P. (DIR Series) Circular No. 7				
RBI/2024-2025/35	16.5.2024	Financial Inclusion and Development Department	Formation of new district in the State of Assam – Assignment of Lead Bank Responsibility	The Chairman / Managing Director & Chief Executive Officer Lead Banks Concerned
FIDD.CO.LBS.BC.No.06/02.08.001/2024-25				
RBI/2024-2025/34	08.5.2024	Financial Markets Regulation Department	Margin for Derivative Contracts	The Authorised Dealers
A. P. (DIR Series) Circular No.05				
RBI/2024-2025/33	03.5.2024	Department of Regulation	Banks' Exposure to Capital Market - Issue of Irrevocable Payment Commitments (IPCs)	All Scheduled Commercial Banks (excluding RRBs)
DOR.CRE.REC.22/21.03.054/2024-25				
RBI/2024-2025/32	03.5.2024	Financial Markets Regulation Department	Master Direction – Risk Management and Inter-Bank Dealings: Amendments	All Authorised Persons
A. P. (DIR Series) Circular No. 04				
RBI/2024-2025/31	30.4.2024	Department of Regulation	Guidance Note on Operational Risk Management and Operational Resilience	All Commercial Banks; All Primary (Urban) Co-operative Banks/State Co-operative Banks/ Central Co-operative Banks; All All-India Financial Institutions (viz., Exim Bank, NABARD, NHB, SIDBI, and NaBFID); and All Non-Banking Financial Companies including Housing Finance Companies
DOR.ORG.REC.21/14.10.001/2024-25				
RBI/2024-2025/30	29.4.2024	Department of Supervision	Fair Practices Code for Lenders – Charging of Interest	All Commercial Banks (including Small Finance Banks, Local Area Banks and Regional Rural Banks) excluding Payments Banks All Primary
DoS.CO.PPG.SEC.1/11.01.005/2024-25				

				(Urban) Co-operative Banks/ State Co-operative Banks/ District Central Co-operative Banks All Non-Banking Financial Companies (including Microfinance Institutions and Housing Finance Companies)
<u>RBI/2024-2025/29</u>	26.4.2024	Department of Regulation	Implementation of Section 51A of UAPA,1967: Updates to UNSC's 1267/1989 ISIL (Da'esh) & Al-Qaida Sanctions List: Amendments in 01 Entry	The Chairpersons/ CEOs of all the Regulated Entities
<u>DOR.AML.REC.19/14.06.001/2024-25</u>				
<u>RBI/2024-2025/28</u>	26.4.2024	Department of Regulation	Voluntary transition of Small Finance Banks to Universal Banks	All Small Finance Banks
<u>DOR.LIC.REC.20/16.13.218/2024-25</u>				
<u>RBI/2024-2025/27</u>	26.4.2024	Financial Markets Regulation Department	Limits for investment in debt and sale of Credit Default Swaps by Foreign Portfolio Investors (FPIs)	All Authorized Persons
<u>A.P. (DIR Series) Circular No. 03</u>				
<u>RBI/2024-2025/26</u>	25.4.2024	Department of Regulation	Alteration in the name of "AB Bank Limited" to "AB Bank PLC" in the Second Schedule to the Reserve Bank of India Act, 1934	All Commercial and Co-operative Banks
<u>DOR.RET.REC.18/12.07.160/2024-25</u>				
<u>RBI/2024-2025/25</u>	24.4.2024	Financial Markets Regulation Department	Unauthorised foreign exchange transactions	The Authorised Dealer Category – I Banks
<u>A.P. (DIR Series) Circular No.02</u>				
<u>RBI/2024-2025/24</u>	24.4.2024	Department of Regulation	Master Circular - Bank Finance to Non-Banking Financial Companies (NBFCs)	All Scheduled Commercial Banks (excluding RRBs)
<u>DOR.CRE.REC.No.17/21.04.172/2024-25</u>				
<u>RBI/2024-2025/23</u>	23.4.2024	Department of Regulation	Dealing in Rupee Interest Rate Derivative products - Small Finance Banks	All Small Finance Banks
<u>DOR.MRG.REC.15/00.00.018/2024-25</u>				
<u>RBI/2024-2025/22</u>	18.4.2024	Financial Inclusion and Development Department	Formation of new district in the State of Assam – Assignment of Lead Bank Responsibility	The Chairman / Managing Director & Chief Executive Officer Lead Banks Concerned
<u>FIDD.CO.LBS.BC.No.05/02.08.001/2024-25</u>				
<u>RBI/2024-2025/21</u>	16.4.2024	Department of Regulation	Implementation of Section 12A of the Weapons of Mass Destruction and their Delivery Systems (Prohibition of Unlawful Activities) Act, 2005: Designated List (Amendments)	The Chairpersons/ CEOs of all the Regulated Entities
<u>DOR.AML.REC.14/14.06.001/2024-25</u>				
<u>RBI/2024-2025/20</u>	16.4.2024	Financial Inclusion and Development Department	Master Circular – Deendayal Antyodaya Yojana - National Rural Livelihoods Mission (DAY-NRLM)	The Chairman/Managing Director & CEO Public Sector Banks, Private Sector Banks (including Small Finance Banks)
<u>FIDD.GSSD.CO.BC.No.03/09.01.003/2024-25</u>				
<u>RBI/2024-2025/19</u>	16.4.2024	Financial Inclusion and Development Department	Master Circular - Credit facilities to Scheduled Castes (SCs) & Scheduled Tribes (STs)	The Chairman/ Managing Director / Chief Executive Officer All Scheduled Commercial Banks (including Small Finance Banks)
<u>FIDD.CO.GSSD.BC.No.04/09.09.001/2024-25</u>				
<u>RBI/2024-2025/18</u>	15.4.2024	Department of Regulation	Key Facts Statement (KFS) for Loans & Advances	All Commercial Banks (including Small Finance Banks, Local Area Banks and Regional Rural Banks, excluding Payments Banks) All Primary (Urban) Co-operative Banks, State Co-operative Banks and Central Co-operative Banks All Non-Banking Financial Companies (including Housing Finance Companies)
<u>DOR.STR.REC.13/13.03.00/2024-25</u>				
<u>RBI/2024-2025/17</u>	15.4.2024	Financial Markets Regulation Department	Hedging of Gold Price Risk in Overseas Markets	All Authorised Dealer Category – I Banks
<u>A. P. (DIR Series) Circular No. 01</u>				
<u>RBI/2024-2025/16</u>	15.4.2024	Department of Regulation	CIMS Project Implementation - Submission of Statutory Returns (Form A, Form VIII and Form IX) on CIMS Portal	The Chairperson / CEOs of all Commercial Banks
<u>DoR.RET.REC.12/12.01.001/2024-25</u>				
<u>RBI/2024-2025/15</u>	10.4.2024	Department of Regulation	Alteration in the name of "Sonali Bank Limited" to "Sonali Bank PLC" in the Second Schedule to the Reserve Bank of India Act, 1934	All Commercial and Co-operative Banks
<u>DOR.RET.REC.11/12.07.160/2024-25</u>				
<u>RBI/2024-2025/14</u>	05.4.2024	Department of Regulation	Exclusion of "Kapol Co-operative Bank Limited" from the Second Schedule to the Reserve Bank of India Act, 1934	All Commercial and Co-operative Banks
<u>DOR.RET.REC.10/12.07.160/2024-25</u>				
<u>RBI/2024-2025/13</u>	02.4.2024	Department of Regulation	Master Circular- Income Recognition, Asset Classification, Provisioning and Other Related Matters - UCBs	The Chief Executive Officers All Primary (Urban) Co-operative Banks
<u>DOR.STR.REC.9/21.04.048/2024-25</u>				
<u>RBI/2024-2025/12</u>	02.4.2024	Department of	Master Circular - Prudential norms on	All Commercial Banks (excluding RRBs)

<u>DOR.STR.REC.8/21.04.048/2024-25</u>		Regulation	Income Recognition, Asset Classification and Provisioning pertaining to Advances	
<u>RBI/2024-2025/11</u>				
<u>DOR.CRE.REC.No.07/08.12.001/2024-25</u>	02.4.2024	Department of Regulation	Master Circular – Housing Finance	All Scheduled Commercial Banks (excluding RRBs)
<u>RBI/2024-2025/10</u>				
<u>DOR.CRE.REC.No.6/07.10.002/2024-25</u>	02.4.2024	Department of Regulation	Master Circular - Housing Finance for UCBS	All Primary (Urban) Co-operative Banks
<u>RBI/2024-2025/09</u>				
<u>DOR.CAP.REC.5/09.18.201/2024-25</u>	01.4.2024	Department of Regulation	Master Circular- Prudential Norms on Capital Adequacy - Primary (Urban) Co-operative Banks (UCBs)	All Primary (Urban) Co-operative Banks
<u>RBI/2024-2025/08</u>				
<u>DOR.CAP.REC.4/21.06.201/2024-25</u>	01.4.2024	Department of Regulation	Master Circular – Basel III Capital Regulations	All Scheduled Commercial Banks (Excluding Small Finance Banks, Payments Banks and Regional Rural Banks)
<u>RBI/2024-2025/07</u>				
<u>CO.DGBA.GBD.No.S2/31-12-010/2024-2025</u>	01.4.2024	Department of Government and Bank Accounts	Master Circular on Conduct of Government Business by Agency Banks - Payment of Agency Commission	All Agency Banks
<u>RBI/2024-2025/06</u>				
<u>DGBA.GBD.No.S1/31.02.007/2024-25</u>	01.4.2024	Department of Government and Bank Accounts	Master Circular - Disbursement of Government Pension by Agency Banks	All Agency Banks
<u>RBI/2024-2025/05</u>				
<u>FIDD.CO.FID.BC.No.1/12.01.033/2024-25</u>	01.4.2024	Financial Inclusion and Development Department	Master Circular on SHG-Bank Linkage Programme	The Chairman/ Managing Director/ Chief Executive Officer All Scheduled Commercial Banks
<u>RBI/2024-2025/04</u>				
<u>DoR.STR.REC.3/09.27.000/2024-25</u>	01.4.2024	Department of Regulation	Master Circular - Guarantees, Co-Acceptances & Letters of Credit - UCBS	The Managing Director/ Chief Executive Officers All Primary (Urban) Co-operative Banks
<u>RBI/2024-2025/03</u>				
<u>DOR.STR.REC.2/13.07.010/2024-25</u>	01.4.2024	Department of Regulation	Master Circular - Guarantees and Co-acceptances	All Scheduled Commercial Banks (excluding Payments Banks and RRBs)
<u>RBI/2024-2025/02</u>				
<u>FIDD.CO.LBS.BC.No.01/02.01.001/2024-25</u>	01.4.2024	Financial Inclusion and Development Department	Master Circular – Lead Bank Scheme	The Chairman/ Managing Director/ Chief Executive Officer SLBC/ UTLBC Convenor Banks / Lead Banks
<u>RBI/2024-2025/01</u>				
<u>DoR.HGG.GOV.No.1/18.10.010/2024-25</u>	01.4.2024	Department of Regulation	Master Circular on Board of Directors - UCBS	The Managing Director/Chief Executive Officer All Primary (Urban) Co-operative Banks