

## 43<sup>rd</sup> SLBC Quarterly meeting for the quarter ended September 2024

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### **Agenda 1: Adoption of Minutes of the 42<sup>nd</sup> SLBC Quarterly Meeting**

The minutes of 42<sup>nd</sup> SLBC meeting for the quarter ended 30<sup>th</sup> June 2024 held on 20<sup>th</sup> August 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 42<sup>nd</sup> SLBC Quarterly Meeting - Action Taken Report**

<b>No</b>	<b>Action Point</b>	<b>Action by</b>	<b>Action initiated</b>
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 -3986, Canara Bank -229, Axis-222, HDFC - 191, IDFC Bank - 124, SBI - 58 & 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 1068 inactive BCs over the previous Quarter.
2	As envisaged under the 'Standardized system for data flow and its management all banks to invariably submit the quarterly data through the utility made available in SLBC portal within 10 days from the end of quarter without fail.	Controllers of all Banks	The matter was discussed in the Sub Committee on FI & DP meeting held on 11.11.2024. Banks have been advised to adhere to timelines of 10th of the following month of end of quarter.
3	SC Corporation and Banks to complete reconciliation of unspent subsidies without further delay.	Controllers of all Banks & SC Corporation	A reconciliation meeting held on 12.09.2024. The total unspent subsidy decreased from Rs. 128.51cr to Rs. 117.95 cr during the quarter under review.
4	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 24(19) Banks could achieve Norm-1, 22(22) Banks could achieve Norm-2 and 26(25) Banks could achieve Norm-3.
5	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.
6	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.
7	Reimbursement of RSETI expenditure of Rs.31.06 Crores due to the Banks from Government of India through SERP Department.	SERP & GoT, Gol	Pending with MoRD. No developments during the quarter.
8	Task force to be formed with select banks to explore the options for making e-signing legally feasible and to make necessary recommendations to Govt. of Telangana.	SLBC, SBI, UBI, Canara Bank, Bank of Baroda, ICICI and HDFC	Task force meeting held on and discussed about legal admissibility of e-Signing and e-Stamping of SME documents. A draft recommendation is under preparation stage, which will be submitted to Govt of Telangana by 3 <sup>rd</sup> week of December 2024.

**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 11.11.2024 to review the progress in financial inclusion initiatives as at the end of September 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 Centers (URCs)**

**i) Banking Network in Telangana State**

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

As on	Rural	Semi-Urban	Urban/Metro	Total
September 2024	1875	1577	3050	6502

The centre categorisation and sector-wise distribution of bank branches as on 30.09.2024 is furnished in Annexure-1.

**ii) Coverage of (a) Unbanked Rural Centres within 5 kms radius and (b) Hilly Areas with 500 and above households under NSFI, with Bank branch/ Bank Mitra**

- 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 30.09.2024.
- 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 Centers in LWE Districts**

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

**iv) Opening of bank branch, ATM or BC outlet in the vicinity of CAPF camps and opening of one banking outlet at each Gram Panchayat Bhawan in the 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 11.11.2024, they were advised to proactively take action for implementation of the other recommendations under National Strategy for Financial Inclusion (NSFI) 2019-24 like strengthening ecosystem for digital financial services, capacity building of BCs, access to livelihood and skill development programmes to new entrants into banking system, strengthening internal grievances mechanism etc. highlighting the various action plans and milestones articulated in the NSFI document.

#### **vi) National Strategy for Financial Education 2020-25:**

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

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

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

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

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

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

**vii) Targeted Financial Inclusion Intervention Programme (TFIIP) for Aspirational Districts (Bhadradri 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 TFIIP programme has been extended upto 31.03.2024

Progress as on 30.09.2024 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 30.09.2024 ( Per lakh population)	% Achievement	Remarks
Kumuram Bheem Asifabad	515814	113872	720725	555	
Bhadradri Kothagudem	1069000	139075	363428	280	
Jayashankar Bhupalapally	711434	94996	1267096	977	
PMJJBY enrolments (BENCH MARK TARGET: 9,775 PER LAKH POPULATION)					
District	Population	Achievement as on 31.01.2020 ( Per lakh population)	Achievement as on 30.09.2024 ( Per lakh population)	% Achievement	Remarks
Kumuram Bheem Asifabad	515814	9756	21253	217	
Bhadradri Kothagudem	1069000	25675	22221	227	
Jayashankar Bhupalapally	711434	8560	20067	205	
PMSBY enrolments (BENCH MARK TARGET: 30,303 PER LAKH POPULATION)					
District	Population	Achievement as on 31.01.2020 ( Per lakh population)	Achievement as on 30.09.2024 ( Per lakh population)	% Achievement	Remarks
Kumuram Bheem Asifabad	515814	18482	30685	101	
Bhadradri Kothagudem	1069000	42364	34530	114	
Jayashankar Bhupalapally	711434	13945	41580	137	
APY subscribers (BENCH MARK TARGET: 2886 PER LAKH POPULATION)					
District	Population	Achievement as on 31.01.2020 ( Per lakh population)	Achievement as on 30.09.2024 ( Per lakh population)	% Achievement	Remarks
Kumuram Bheem Asifabad	515814	1275	6040	209	
Bhadradri Kothagudem	1069000	2456	6205	215	
Jayashankar Bhupalapally	711434	1393	6633	230	

**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 fulfilment of the deliverables under the Pradhan Mantri Adarsh Gram Yojana.

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

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

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

The progress as on 30.09.2024 for 169 villages is as per the following table:

Progress as on 30.09.2024							
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	165230	144133	62992	33768	24040	12075

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

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

There are 33,491 BCs of Banks other than SFBs and Payment Banks functioning in the State of which 22,398 are in Rural, 3902 in Semi Urban and 7,191 in Urban & Metro areas. A total of 4,975 BCs are inactive as on 30.09.2024 of which, 3,576 are in Rural, 722 in Semi Urban and 677 in Urban & Metro Areas.

Bank wise status of Inactive BCs- Yes Bank - 3986, Canara Bank – 229, Axis Bank – 222, HDFC-191, IDFC First Bank - 124, DCB - 86, SBI - 58, UBI - 26. Banks with Inactive BCs need to initiate action for activation of BCs or appoint new BCs before 01.12.2024, 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 45,313 BCs of SFBs and Payment banks in the state of which 21,796 are inactive as at the end of September 2024 quarter. Fino Payments Bank has 78.96% of their BCs inactive.

Sl No	Name of the Bank	No. of BC/CSP as on 30.09.2024				Inc/Dec in No of BCs over June 2024	No. of Inactive BC/CSP(>30days) as on 30.09.24				Inc/Dec in No of Inactive BCs over June 2024
		R	SU	U/M	Total		R	SU	U/M	Total	
1	A.P.GRAMEENA VIKAS BANK	1189	372	36	1597	0	14	0	0	14	-12
2	AXIS BANK	551	401	2154	3106	309	89	80	53	222	222
3	BANK OF BARODA	119	104	296	519	-5	0	2	4	6	0
4	BANK OF INDIA	5	27	33	65	7	0	0	0	0	0
5	BANK OF MAHARASHTRA	10	4	0	14	0	2	0	0	2	0
6	CANARA BANK	304	204	112	620	0	93	75	61	229	-4
7	CENTRAL BANK OF INDIA	79	21	7	107	0	0	0	0	0	0
8	CSB BANK LIMITED	11	0	11	22	17	0	0	0	0	0
9	DCB BANK	0	61	0	61	56	0	86	0	86	86
10	FEDERAL BANK	0	9	1	10	0	0	0	0	0	0

11	HDFC BANK	423	115	33	571	0	157	29	5	191	0
12	ICICI BANK	323	0	2	325	-68	0	0	0	0	0
13	IDBI BANK	0	0	0	0	-13	0	0	0	0	0
14	IDFC FIRST BANK	283	85	21	389	45	120	2	2	124	43
15	INDIAN BANK	135	92	207	434	327	0	0	0	0	0
16	INDIAN OVERSEAS BANK	108	39	45	192	13	0	0	0	0	0
17	INDUSIND BANK	0	0	389	389	49	0	0	0	0	0
18	KARUR VYSYA BANK	0	4	3	7	0	0	0	0	0	0
19	KBS LOCAL AREA BANK	17	0	0	17	0	0	0	0	0	0
20	KOTAK MAHINDRA BANK	2	2	7	11	-323	0	0	0	0	-251
21	PUNJAB AND SIND BANK	0	0	7	7	0	0	0	0	0	0
22	PUNJAB NATIONAL BANK	27	13	16	56	6	0	0	0	0	0
23	RBL BANK	313	72	392	777	-76	0	0	0	0	0
24	STATE BANK OF INDIA	1959	417	590	2966	-417	28	10	20	58	-184
25	TELANGANA GRAMEENA BANK	690	0	0	690	0	18	0	0	18	0
26	UCO BANK	4	10	6	20	10	3	4	6	13	-13
27	UNION BANK OF INDIA	757	0	90	847	-166	26	0	0	26	-30
28	YES BANK	15089	1850	2733	19672	-1572	3026	434	526	3986	-925
	<b>TOTAL</b>	<b>22398</b>	<b>3902</b>	<b>7191</b>	<b>33491</b>	<b>-1801</b>	<b>3576</b>	<b>722</b>	<b>677</b>	<b>4975</b>	<b>-1068</b>

Details of BCs of Payment Banks and Small Finance Banks:

Sl No	Name of the Bank	No of BC/CSP as on 30.09.2024				No of inactive BC/CSP as on 30.09.2024				Increase/ Decrease in No. of Inactive BCs over June 2024			
		R	SU	U/M	Tot	R	SU	U/M	Tot	R	SU	U/M	Tot
1	IPPB	5258	1332	866	7456	0	0	0	0	0	0	0	0
2	Fino PB	17756	4569	5277	27602	13762	3618	4415	21795	0	0	0	0
3	Airtel PB	5253	2897	2017	10167	0	0	0	0	0	0	0	0
4	ESAF	0	8	0	8	0	0	0	0	0	0	0	0
5	AU SFB	69	11	0	80	1	0	0	1	1	0	0	1
	<b>Total</b>	<b>28336</b>	<b>8817</b>	<b>8160</b>	<b>45313</b>	<b>13763</b>	<b>3618</b>	<b>4415</b>	<b>21796</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>1</b>

**Connectivity issues:**

No Bank has reported any connectivity issues during the quarter.

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

**ATMs:** As at the end of September 2024, there are 9205 ATMs functioning in the State of Telangana.

**POS:** As at the end of September 2024, 2,74,602 POS Machines were deployed by banks with the Merchants as touch points across the State of Telangana.

**Micro ATMs :** As at the end of September 2024, 13,213 Micro ATMS were deployed in the State of Telangana.

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

Sector wise position of PMJDY accounts as on 30.09.2024 is as follows

(No.s in Actuals & Amt in Crs)

Sector	No of A/cs Rural	No of A/cs Urban	No of A/cs Opened for Male	No of A/cs Opened for Female	Total PMJDY Accounts	Deposit amount	Zero Balance Account	Rupay Card Account	Aadhaar Card Seeded
PSB	2796021	4747285	3309942	4233364	7543306	2417.43	748734	6094957	6529316
PVT	1119012	265438	618308	766142	1384450	319.57	954423	1316691	931331
RRB	2953105	271375	1122695	2101785	3224480	1690.03	332806	1374836	2415949
<b>Grand Total</b>	<b>6868138</b>	<b>5284098</b>	<b>5050945</b>	<b>7101291</b>	<b>12152236</b>	<b>4427.03</b>	<b>2035963</b>	<b>8786484</b>	<b>9876596</b>

Bank wise performance under PMJDY accounts as on 30.09.2024 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	1243974	3274631	1958759	2559846	4518605	1342.46	160454	3887695	4012253
2	TGB	1707090	167997	637437	1237650	1875087	1094.08	252722	875746	1455997
3	APGVB	1246015	103378	485258	864135	1349393	595.95	80084	499090	959952
4	Canara Bank	345743	280394	266141	359996	626137	314.40	105211	428037	590969
5	Union Bank of India	748766	275454	464430	559790	1024220	258.22	343207	674912	715734
6	Bank of Baroda	128226	316181	207260	237147	444407	153.71	37567	418162	423674
7	ICICI Bank Ltd	1075047	47638	444292	678393	1122685	147.97	884834	1122521	721706
8	HDFC Bank Ltd	18995	91853	73844	37004	110848	110.53	29625	110846	81774
9	Indian Bank	93656	134733	89769	138620	228389	89.09	43401	180182	121333
10	Indian Overseas Bank	57646	144964	90915	111695	202610	68.35	5624	188214	198281



11	Punjab National Bank	38687	105706	73007	71386	144393	53.80	29846	84604	136071
12	Bank of India	53826	71433	54987	70272	125259	48.86	5284	116078	121217
13	Axis Bank Ltd	586	43258	29730	14114	43844	40.49	5157	30890	37892
14	UCO Bank	15760	44115	27359	32516	59875	31.69	3063	28091	47241
15	Central Bank of India	47562	54337	41263	60636	101899	30.80	7135	37671	96135
16	Bank of Maharashtra	21762	42057	34223	29596	63819	25.49	7785	48909	63068
17	IDBI Bank Ltd.	1186	30865	20480	11571	32051	6.80	6481	17098	24823
18	IndusInd Bank Ltd	7	12937	10265	2679	12944	3.88	398	1733	9329
19	Kotak Mahindra Bank	9714	26580	23728	12566	36294	3.79	20471	11000	35343
20	Yes Bank Ltd	10203	483	7644	3042	10686	1.82	4363	10686	6185
21	Federal Bank Ltd	7	2735	1570	1172	2742	1.50	635	993	2260
22	South Indian Bank Ltd	337	2643	1714	1266	2980	1.44	690	1841	2872
23	Karur Vysya Bank	2930	4494	3951	3473	7424	1.06	1441	7329	7321
24	Punjab & Sind Bank	413	3280	1829	1864	3693	0.57	157	2402	3340
25	City Union Bank Ltd	0	1851	1033	818	1851	0.30	308	1672	1734
26	Jammu & Kashmir Bank	0	101	57	44	101	0.01	20	82	92
<b>Grand Total</b>		<b>6868138</b>	<b>5284098</b>	<b>5050945</b>	<b>7101291</b>	<b>12152236</b>	<b>4427.03</b>	<b>2035963</b>	<b>8786484</b>	<b>9876596</b>

- Banks in the State have so far opened 1,21,52,236 PMJDY accounts, together having balances amounting to Rs.4427.03 crores.
- 20,35,963 PMJDY accounts are having zero balances i.e., 16.75% of total accounts.
- Of the total Zero Balance accounts, ICICI contributed 43.46% (78.81% of its total accounts are zero balance accounts) & UBI-16.86%
- 87,86,484 (72.30%) 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 (46.92%), Central Bank of India (36.97%), Federal Bank (36.21%), Kotak Mahindra Bank (30.31%) & Indusind Bank (13.39%) have less than 50 % coverage
- 98,76,596 (81.27%) of the PMJDY accounts are Aadhar Seeded. KVB and BOM have more than 98% of their accounts Aadhar seeded and Indian Bank has only 53.13% 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 59 pin codes pertaining to 12 blocks in Telangana State, have not covered by Aadhaar Centre, details of which are as under:

Blocks not covered by at least one Aadhaar Enrollment Centre:

Sl No	District	Name of the Block
1	Bhadradi	Annareddyapalli
2	Bhadradi	Chunchupalli
3	Bhadradi	Laxmidivipally
4	Mahabubabad	Gangaram
5	Nirmal	Dasturabad
6	Nirmal	Soan
7	Nizamabad	Mendora
8	Sangareddy	Munipally
9	Siddipet	Akkannapet
10	Siddipet	Narayanaraopet
11	Yadadri	Adda Gudur
12	Yadadri	Motakondur

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

S.No	District	Mandal	VTC	Pin code	S.No	District	Mandal	VTC	Pin code
1	Bhadradi	Chunchupalli	Penugadapa	507103	31	Nalgonda	Adividevulapally	Adividevulapally	508208
2	Bhadradi	Chunchupalli	Chunchupalli	507118	32	Nalgonda	Gurrampode	Chinthaguda	508257
3	Bhadradi	Kothagudem	Kothagudem	507119	33	Nalgonda	Kethepally	Koppole	508376
4	Bhadradi	Kothagudem	Kothagudem	507138	34	Nirmal	Basar	Basar	504107
5	Bhadradi	Manuguru	Manuguru	507125	35	Nizamabad	Armoor	Amdapur	503174
6	Hyderabad	Bhadurpura	Nandi-Muslaiguda	500066	36	Nizamabad	Armoor	Aloor	503223
7	Hyderabad	Secunderabad	Rasoolpura	500025	37	Nizamabad	Bheemgal	Bheemgal	503322
8	Hyderabad	Shaikpet	Shaikpet	500110	38	Nizamabad	Mendora	Chakiryal	503219
9	Hyderabad	Tirumalgerry	Tirumalagiri	500093	39	Nizamabad	Navipet	Ananthagiri	503186
10	Jangoan	Bachannapet	Kodavatoor	506175	40	Peddapalli	Ramagundam	Jangoan	505466
11	Jangoan	Bachannapet	Pochannapet	506317	41	Rajanna	Mustabad	Kondapur	505303

12	angoan	Narmetta	Malakpet	506318	42	Rangareddy	Balapur	Almasguda	500112
13	angoan	Palakurthy	Palakurthi	506146	43	Rangareddy	Kandukur	Akberja	500113
14	Kamareddy	Bhiknoor	Anthampalle	503102	44	Rangareddy	Serilingampalle	Gachibowli	500109
15	Kamareddy	Birkur	Poshetpalle	503301	45	Rangareddy	Shamshabad	Shamshabad (P)	500108
16	Kamareddy	Domakonda	Chintamanpalle	503112	46	Sangareddy	Patancheru	Patancheru	502324
17	Kamareddy	Kamareddy	Chinna Mallareddy	503110	47	Sangareddy	Sangareddy	Chintalpally	502294
18	Karimnagar	Chigurumamidi	ndurthi	505481	48	Siddipet	Chinnakodur	Allipur	502310
19	Karimnagar	Karimnagar	Karimnagar	505210	49	Siddipet	Nangnoor	Baddipadaga	502375
20	Karimnagar	Kothapally	Sitarampur	505497	50	Wanaparthy	Peddmandaddi	Chinnamandadi	509106
21	Khammam	Bonakal	Brahmanapalli (K)	507304	51	Warangal Rural	Duggondi	Duggondi	506333
22	Khammam	Chintakani	Bashwapuram	507318	52	Warangal Rural	Nadikuda	Cherlapalle	506391
23	Komaram Bheem	Tiryani	Bheempur	504297	53	Warangal Rural	Nekkonda	Appalapaopet	506369
24	Mahabubabad	Bayyaram	Kambalapalle	506103	54	Warangal Rural	Sangem	Chintalapalle	506329
25	Mahabubabad	Mahabubabad	Mahabubabad	506102	55	Hanmakonda	Dharmasagar	Unikicherla	506370
26	Mahabubnagar	Bhoonthpur	Karvena	509302	56	Hanmakonda	Hanmakonda	Palivelpula	506015
27	Mancherial	Mancherial	Mancherial	504303	57	Hanmakonda	Hanmakonda	Gopalpur	506170
28	Medak	Havelighanpur	Gangapur	502287	58	Hanmakonda	Khila Warangal	Mamnoor	506166
29	Medchal-Malkajgiri	Kapra	Kapra	500103	59	Hanmakonda	Warangal	Warangal	506008
30	Nagarkurnool	Amrabad	Vatwarlapalle	509326					

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

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

These instructions have been forwarded by SLBC to all the member banks through mail on 07.08.2024 & 07.11.2024 for meticulous compliance.

### iii) Aadhaar Seeding of Bank Accounts and mapping on NPCI

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

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

The progress under **Social Security Schemes** made by banks (sector-wise) in the State as on **30.09.2024** is as per the following table:

Bank Type	PMSBY	PMJJBY	APY	Total
Public Sector	12006848	4795754	1364110	18166712
Private Sector	1317415	257369	134764	1709548
RRB	3792539	2128543	555716	6476798
Coop.	354716	675679	0	1030395
Small Finance Banks	461	64	252	777
<b>Total</b>	<b>17471979</b>	<b>7860999</b>	<b>2054842</b>	<b>27387820</b>

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

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

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

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

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

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

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

Controllers of Banks were advised to focus on the following:

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

The progress of covering PMJDY Accounts under Insurance and Pension Schemes of Govt. of India under the programme as on 30.09.2024 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 30.09.2024 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	1,07,190	47,954	45%	6,04,414
2	Union Bank Of India	60,660	25,659	42%	4,31,328
3	AP Grameena Vikas Bank	44,370	36,180	82%	3,19,810
4	Telangana Grameena Bank	38,520	23,266	60%	2,34,527
5	Canara Bank	31,230	5,254	17%	1,82,751
6	HDFC Bank	26,320	2,593	10%	35,328
7	Bank Of Baroda	14,850	4,704	32%	91,615
8	Indian Bank	14,490	6,275	43%	78,745
9	Punjab National Bank	12,150	327	3%	27,248
10	ICICI Bank	11,200	89	1%	12,979
11	Axis Bank	11,130	65	1%	17,551
12	Indian Overseas Bank	10,080	2,537	25%	40,116
	<b>Total (Targets &gt;10000)</b>	<b>3,82,190</b>	<b>1,54,903</b>	<b>41%</b>	<b>20,76,412</b>
13	Central Bank Of India	8,460	1,650	20%	47,095
14	Bank Of India	5,490	1,218	22%	33,766
15	Bank Of Maharashtra	5,220	1,218	23%	9,964
16	UCO Bank	3,690	67	2%	6,492
17	DCCBs	3400	0	0%	0
18	Kotak Mahindra Bank	3,290	6,357	193%	16,770
19	IDBI Bank	3,220	2,527	78%	34,444
20	Karur Vysya Bank	2,100	93	4%	3,241
21	South Indian Bank	1,610	552	34%	2,264

22	City Union Bank	1,260	52	4%	1,063
23	DCB Bank	1,260	0	0%	474
	<b>Total (Targets&gt;1000 &lt; 10000)</b>	<b>39,000</b>	<b>13,734</b>	<b>35%</b>	<b>1,55,573</b>
24	Karnataka Bank	910	612	67%	4,086
25	Federal Bank	840	1,111	132%	1,412
26	Catholic Syrian Bank	770	10	1%	72
27	Punjab And Sind Bank	720	100	14%	2,619
28	Yes Bank	700	113	16%	512
29	Indusind Bank	700	11	2%	116
30	TSCAB	700	0	0%	0
31	IDFC First Bank	630	0	0%	429
32	Bandhan Bank	455	0	0%	355
33	AU SMALL FINANCE BANK LIMITED	455	15	3%	60
34	EQUITAS SMALL FINANCE BANK LIMITED	390	0	0%	2
35	UJJIVAN SMALL FINANCE BANK LIMITED	325	0	0%	0
36	Tamilnad Mercantile Bank	315	48	15%	4,912
37	Dhanlaxmi Bank	280	28	10%	353
38	ESAF SMALL FINANCE BANK LIMITED	260	9	3%	207
39	SURYODAY SMALL FINANCE BANK LIMITED	130	0	0%	24
40	Others	210	0	0%	64
	<b>Total (Targets &lt;1000)</b>	<b>8790</b>	<b>2057</b>	<b>23%</b>	<b>15239</b>
	<b>Grand Total</b>	<b>4,31,910</b>	<b>1,70,694</b>	<b>40%</b>	<b>22,47,245</b>

**CITIZEN'S CHOICE FY 2024-25 H1P2 - CAMPAIGN:** The main objective of the "APY CITIZEN'S CHOICE - Exclusively for SLBCs & State Coordinators of the Banks" campaign is to reach out to the eligible population that has not yet enrolled in the Atal Pension Yojana & the campaign aims to increase APY enrolment so that individuals can live with dignity during their retirement years, starting from the age of 60. The achievement under Citizen's Choice FY 2024-25 H1-P2 Campaign as on 30.09.2024 is at 61,522 enrollments against target of 1,05,400 i.e., an achievement of 58.37% of targets.

Bank wise achievement under the campaign is as under:

S.No	Name of the Bank	Target	Enrollments upto 30.09.2024	% of Achievement
1	Telangana Grameena Bank	8,560	11,942	140%
2	The Federal Bank Ltd.	480	571	119%
3	Andhra Pradesh Grameena Vikas Bank	9,860	11,053	112%
4	State Bank of India	23,820	18,229	77%
5	IDBI Bank Ltd.	920	638	69%
6	Indian Bank	3,220	1,954	61%
7	Bank of Baroda	3,300	1,941	59%
8	Union Bank of India	13,480	7,914	59%
9	Bank of India	1,220	661	54%
10	Kotak Mahindra Bank	1,880	873	46%
11	The South Indian Bank Ltd.	920	374	41%
12	Punjab and Sind Bank	160	61	38%
13	Bank of Maharashtra	1,160	434	37%
14	Canara Bank	6,940	2,484	36%
15	Karnataka Bank Ltd.	520	144	28%
16	Tamilnad Mercantile Bank	180	43	24%
17	Central Bank of India	1,880	441	23%
18	Indian Overseas Bank	2,240	500	22%
19	HDFC Bank Ltd.	7,520	832	11%
20	Dhanlaxmi Bank Ltd.	160	14	9%
21	Punjab National Bank	2,700	230	9%
22	The Karur Vysya Bank Ltd.	1,200	69	6%
23	AU Small Finance Bank Ltd.	140	8	6%
24	UCO Bank	820	44	5%
25	ESAF Small Finance Bank Ltd.	100	5	5%
26	City Union Bank Ltd.	720	24	3%
27	Yes Bank Ltd.	400	11	3%
28	Indusind Bank Ltd.	400	4	1%
29	The Catholic Syrian Bank Ltd.	440	3	1%
30	Axis Bank Ltd.	3,180	11	0%
31	ICICI Bank Ltd.	3,200	10	0%
32	Others	3,680	0	0%
	<b>TOTAL</b>	<b>1,05,400</b>	<b>61,522</b>	<b>58.37%</b>

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

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

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

### **f. Financial Literacy Initiatives**

#### **Financial Literacy Centres (FLCs) – Position as on 30.09.2024**

Particulars	No. of FLCs
No. of FLCs operating in the District Head Quarters	43
No. of FLCs operating in Divisional Head Quarters	7
No. of FLCs operating in Rural Areas	10
Total FLCs functioning in the State of Telangana	60
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	27
Total	60

#### **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
Sept - 2024	198	447	495	648

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
Sept-2024	162	251	405	103

Camps conducted by Rural Branches		
Quarter ended	Target	Conducted
March-2024	5517	5598
June-2024	5625	6073
Sept-2024	5625	6337

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

- 60 FLCs are functioning in the state.
  - During the Quarter, 447 special camps and 648 specific camps were conducted by FLCs.
  - Target - Two special camps per month by each FLC covering UPI & USSD.
  - Five specific camps per month by each FLC, at least one each for Farmers, SMEs, SHGs, School Children & Senior Citizens
- 1875 Rural branches in the State have conducted 6337 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 11.11.2024 it was resolved that every month all the Rural branches have to conduct at least one camp.

Details of camps conducted are enclosed as **Annexure –‘F’**.

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

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

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

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

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

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

All 33 Districts in the state are digitally enabled districts.

**i) NABARD FI Fund Utilisation:**

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

To address these disparities NABARD has adopted a Differentiated Approach by identifying the Special Focussed Districts (SFDs) on the basis of their physical economic and sociological characteristics. 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 September 2024 were held on 12.11.2024 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 30.09.2024**

(Rs. In Crore)

S.No	Particulars	Outstandings as on		
		30.09.2023	31.03.2024	30.09.2024
1	Total Deposits	735159.54	779953.12	803264.89
2	Total Advances	913179.97	979058.54	1021858.3
3	Credit Deposits Ratio (%)	124.22	125.53	127.21
4	<b>Total Priority Sector Advances</b>	<b>275656.30</b>	<b>299215.65</b>	<b>314159.73</b>
	Of which			
A	Agriculture advances	124399.41	139198.61	148091.9
i.	Of which: small & marginal farmers	71083.58	85921.43	89848.84
B	Non-farm Sector / MSMEs	108296.90	119374.12	126201.13
i.	Of which: Micro enterprises	47493.96	54086.81	56139.48
ii.	Small Enterprises	34319.07	36849.65	39031.45
iii.	Medium Enterprises	26483.87	28437.66	31030.20
C	Export Credit	64.09	61.55	60.75
D	Others' under Priority Sector Advances	42895.90	40581.34	39805.94
	Of which			
i.	Educational Loans	3081.37	3180.41	3052.5
ii.	Housing Loans	32462.86	31650.22	30875.65
iii.	Social Infrastructure	1823.09	1803.91	1761.65
iv.	Renewable Energy	318.44	307.04	332.64
v.	Others	5030.14	3639.76	3783.5
5	<b>Out of Priority Sector Adv- Finance to:</b>			
i.	Advances Weaker Sections	93016.99	105947.96	111956.58
ii.	Advances to Women *	135884.10	151122.92	173569.13
iii.	Advances to SC/ST	15023.18	37620.50	29673.67
iv.	Advances to Minorities*	14673.91	16394.19	17824.48
v.	SHGs*	31953.87	34983.70	35190.50

\*Total figures including non-priority.

**Performance of Banks upto the quarter ended September 2024**

- Total deposits of the Banks in the State are at Rs. 8,03,264.89 crores and advances are at Rs.10,21,858.30 crores.
- Banks in the State have registered a CD Ratio of 127.21% as against 125.53% as on 31.03.2024.

**a. Achievement of Annual Credit Plan 2024-25 Priority Sector lending: Position as on 30.09.2024 (Rs. in cr)**

S.No	Particulars	Target 2023-24	Achievement Q2 FY 2023-24	% of Ach	Target 2024-25	Achievement Q2 FY 2024-25	% of Ach
1	Short Term Production Loans						
A	Kharif	44065	35023	79.48	54480	44438	81.57
B	Rabi	--	--	--	--	--	--
	<b>Total</b>	<b>44065</b>	<b>35023</b>	<b>79.48</b>	<b>54480</b>	<b>44438</b>	<b>81.57</b>
2	Agriculture Tls	17915	14367	80.20	32859	20277	61.71
3	Agriculture Infra	4563	612	13.41	6045	1005	16.63
4	Agr. Ancillary	16848	11751	69.75	22354	16912	75.66
5	<b>Total Agriculture</b>	<b>83391</b>	<b>61753</b>	<b>74.05</b>	<b>115738</b>	<b>82632</b>	<b>71.40</b>
6	Micro, Small & Medium Enterprises	54671	67723	124.00	129638	79659	61.00
7	Other priority Sector	17891	4342	24.26	16777	4395	26.19
	Of which						
A	Education Loans	3153	396	12.56	2707	376	14.00
B	Housing Loans	11676	1832	15.69	10769	1851	17.19
C	Others	3062	2114	69.04	3302	2168	65.65
8	<b>Total Priority Sector</b>	<b>155953</b>	<b>133819</b>	<b>85.80</b>	<b>262153</b>	<b>166687</b>	<b>63.58</b>
9	<b>Non-Priority Sector</b>	<b>57449</b>	<b>214201</b>	<b>372.85</b>	<b>353227</b>	<b>252888</b>	<b>71.59</b>
	<b>Total Credit Plan</b>	<b>213402</b>	<b>348020</b>	<b>163.08</b>	<b>615380</b>	<b>419575</b>	<b>68.18</b>

As per the directions of DFS / NABARD ACP targets for Agriculture has been revised in line with Ground Level Credit (GLC) from Rs.134,139 Crs to Rs.152,052 Crs (incl. Rabi targets).

### Performance of Banks as at the end of September 2024:

- Banks together disbursed Priority Sector loans of Rs.1,66,687 Crs and achieved 63.58% of ACP target. (Excl. Rabi crop loan targets)
- Under Short Term Production loans, Banks disbursed Rs. 44,438 Crs and achieved 81.57% of kharif targets.
- An amount of Rs. 82,632 Crs were disbursed by Banks to Agriculture sector achieving 71.40 % of ACP target (Excl. Rabi targets).
- MSME loans totalling to Rs.79,659 Crs were disbursed by banks achieving 61.00% of annual target.
- An amount of Rs.4,395 Crs was disbursed by Banks as 'Other priority sector advances' achieving 26.19% of Annual target.
- Education loans amounting to Rs.376 Crs were disbursed by banks achieving 14% of Annual target.
- Housing loans amounting to Rs. 1851 Crs were disbursed by banks achieving 17.19% of target.
- Banks together have disbursed Priority & Non-Priority Sector Advances totalling to Rs.4,19,575 Crs achieving 68.80 % of Annual targets (Excl. Rabi targets of Rs. 36,315 Crores).

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

##### Total Agriculture: Sector-wise as on 30.09.2024

(Rs. in Crs)

Sector	As on 30.09.2023			As on 31.03.2024			As on 30.09.2024		
	Targets*	Achievement	% Achievement	Targets	Achievement	% Achievement	Targets	Achievement	% Achievement
Public Sector Banks	51061	36094	70.69	69095	67244	97.32	65014	50052	76.99
Private Sector Banks	16012	10702	66.84	18858	19429	103.02	22414	12545	55.97
Regional Rural Banks	8911	10429	117.04	13411	16186	120.69	18900	13660	72.27
Cooperative Banks	7227	4023	55.67	11177	8695	77.79	9222	5196	56.35
Small Finance Banks	0	309	---	0	680	0.00	12	690	5746.67
Foreign Banks	179	197	110.06	222	641	288.70	243	490	201.68
<b>Total</b>	<b>83391</b>	<b>61753</b>	<b>74.05</b>	<b>112764</b>	<b>112875</b>	<b>100.10</b>	<b>115737</b>	<b>82632</b>	<b>71.40</b>

##### Category-wise as on 30.09.2024

Category	As on 30.09.2023			As on 31.03.2024			As on 30.09.2024		
	Targets*	Achievement	% Achievement	Targets	Achievement	% Achievement	Targets	Achievement	% Achievement
Crop Loans	44065	35023	79.48	73438	64940	88.42	54480	44438	81.57
Agri Term Loans (Incl. Allied)	17915	14367	80.20	17915	28155	157.16	32859	20277	61.71
Agri. Infrastructure	4563	612	13.41	4563	1336	29.29	6045	1005	16.63
Agri. Ancillary	16848	11751	69.75	16848	18444	109.47	22354	16912	75.66
<b>Total Term Loans</b>	<b>39326</b>	<b>26730</b>	<b>67.97</b>	<b>39326</b>	<b>47935</b>	<b>121.89</b>	<b>61258</b>	<b>38194</b>	<b>62.35</b>
<b>Grand Total</b>	<b>83391</b>	<b>61753</b>	<b>74.05</b>	<b>112764</b>	<b>112875</b>	<b>100.10</b>	<b>115738</b>	<b>82632</b>	<b>71.40</b>

\*Excl. Rabi crop loan targets

#### 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 30.09.2024 are as per the table:  
(Amt in Crores)

S.No.	Bankname	Cumulative number of KCC applications Received Total	KCC Sanctioned - KCC(Crop Loan)	KCC Sanctioned - KCC(Crop Loan) with dairy	KCC Sanctioned - KCC(Crop Loan) with other allied activities	AH Dairy	AH Poultry	AH Others	Fishries	Total No of KCCs sanctioned	KCC Limit Sanctioned Grand Total	Total Rejected Applications
1	State Bank of India	1458984	1312772	12265	3679	24544	4440	16539	3498	1377737	10077.85	81037
2	Regional Rural Banks	400933	373376	1546	0	995	0	0	909	376826	2864.79	24046
3	Union Bank of India	225968	196214	3264	699	5155	2	0	1271	206605	2345.45	19363
4	Cooperative Bank	209199	197795	718	0	691	65	179	352	199800	1231.26	9399
5	Canara Bank	179538	174733	93	3	1209	8	8	297	176351	2027.37	3187
6	HDFC Bank Ltd	73203	56459	5810	1487	0	300	325	44	64425	10244.1	8333
7	Bank of Baroda	23377	21354	502	492	235	0	5	39	22627	221.22	750
8	Indian Bank	21572	19093	7	0	140	0	0	9	19249	166.02	2310
9	Indian Overseas Bank	18976	17224	0	0	99	1	99	70	17493	154.94	1483
10	Central Bank of India	17540	16082	2	1	135	5	6	71	16302	115.03	1236
11	Punjab National Bank	14024	12761	0	0	61	6	0	56	12884	213.98	1140
12	UCO Bank	6212	5285	0	0	294	0	0	14	5593	53.09	618
13	Bank of India	3594	3559	0	0	1	0	0	12	3572	35.55	22
14	Bank of Maharashtra	2701	2411	0	0	21	0	0	1	2433	41.28	268
15	Punjab & Sind Bank	32	24	0	0	2	0	2	0	28	0.95	4
	<b>Total</b>	<b>2655853</b>	<b>2409142</b>	<b>24207</b>	<b>6361</b>	<b>33582</b>	<b>4827</b>	<b>17163</b>	<b>6643</b>	<b>2501925</b>	<b>29792.88</b>	<b>153196</b>

(Source: pmjdy.gov.in/fiplan)

13 Commercial Banks, RRBs & Co-Operative Banks(TSCAB) in Telangana together have sanctioned limits amounting to Rs. 29,792.88 Crore to 25,01,925 farmers upto 30.09.2024, under KCC Saturation Scheme launched by DFS. 1,53,196 applications were rejected due to multiple loans availed and non-availability of land etc., out of these farmers, 7,02,538 are covered under PMJJBY and 11,11,242 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 15.09.2024 to 31.03.2025.

**Progress on KCC to Dairy farmers as on 01.11.2024:** A total number of 12261 applications are received and 12231 applications acknowledged by branches. Banks have sanctioned loans to 4240 beneficiaries & 152 applications are pending for more than 15 days. During FY 2024-25, 97 applications were sanctioned and 102 were rejected.

S.No	Name of the Bank	Cumulative as on 01.11.2024				During FY 2024-25				Pendency > 15 days
		Received	Accepted	Sanctioned	Rejected	Received	Accepted	Sanctioned	Rejected	
1	State Bank of India	6911	6889	2142	4668	181	174	21	74	79
2	Union Bank of India	2447	2446	1405	1030	74	74	56	7	11
3	TSCAB	1190	1190	135	1055	0	0	0	0	0
4	Canara Bank	584	584	279	305	5	5	5	0	0
5	Bank of Baroda	346	346	91	200	59	59	0	4	55
6	Central Bank of India	300	300	87	211	2	2	0	0	2
7	Indian Overseas Bank	238	231	38	189	21	14	10	0	4
8	Indian Bank	160	160	43	117	18	18	5	13	0
9	Bank of Maharashtra	33	33	2	31	3	3	0	3	0
10	UCO Bank	23	23	17	6	1	1	0	1	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	7	7	0	6	1	1	0	0	1
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
	<b>Grand Total</b>	<b>12261</b>	<b>12231</b>	<b>4240</b>	<b>7839</b>	<b>365</b>	<b>351</b>	<b>97</b>	<b>102</b>	<b>152*</b>

(Source: Jansuraksha portal)

#### District wise progress as on 01.11.2024

S.No	Name of the Bank	Cumulative as on 01.11.2024				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	1846	1846	475	1219	247	247	0	95	152
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	389	375	187	188	50	36	36	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	PEDDAPALLI	134	134	124	10	68	68	61	7	0
21	Mahbubnagar	126	126	22	104	0	0	0	0	0
22	Karimnagar	86	86	86	0	0	0	0	0	0
23	ADILABAD	80	80	1	79	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
	<b>Grand Total</b>	<b>12261</b>	<b>12231</b>	<b>4240</b>	<b>7839</b>	<b>365</b>	<b>351</b>	<b>97</b>	<b>102</b>	<b>152*</b>

\*LDM Nizamabad has confirmed that as on 15.11.2024 the applications pendency for more than 15days is 13

(Source: Jansuraksha portal)

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

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 01.11.2024:

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 more than 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 01.11.2024				During FY 2024-25				
		Received	Accepted	Sanctioned	Rejected	Received	Accepted	Sanctioned	Rejected	Pendency >15 days
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
	<b>Grand Total</b>	<b>7119</b>	<b>7119</b>	<b>3641</b>	<b>3478</b>	<b>100</b>	<b>100</b>	<b>0</b>	<b>100</b>	<b>0</b>

(Source: Jansurksha Portal)

#### District wise status:

S.No	Name of the Bank	Cumulative as on 01.11.2024				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	Bhadradri 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
	<b>Grand Total</b>	<b>7119</b>	<b>7119</b>	<b>3641</b>	<b>3427</b>	<b>100</b>	<b>100</b>	<b>0</b>	<b>100</b>	<b>0</b>

(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 grounds.
- LDMs and Banks are requested to follow SOP meticulously.
- LDMs/Banks to ensure that the application is complete in all respects and the applicant is eligible to be financed under the scheme before accepting the application to reduce the rejection rate.

#### ii) Crop Insurance under PMFBY/RWBCIS Schemes:

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 30.09.2024 (Rs. In crore)

Sector	As on 30.09.2023			As on 30.09.2024		
	Target	Achievement	%	Target	Achievement	%
Public Sector Banks	24008	15151	63.11	33561.18	22523.33	67.11
Private Sector Banks	11739	6949	59.20	17264.88	8377.48	48.52
Regional Rural Banks	2163	3122	144.33	7500.48	4407.01	58.76
Cooperative Banks	1301	1127	86.60	2745.27	2120.19	77.23
Small Finance Banks	0	309	0.00	11.00	604.69	5497.18
Foreign Banks	114	73	64.14	174.00	161.74	92.95
<b>Total</b>	<b>39326</b>	<b>26730</b>	<b>67.97</b>	<b>61256.81</b>	<b>38194.44</b>	<b>62.35</b>

**Achievement in FY 2024-25 upto Q2 under Agriculture Term Loans (Term Loans including allied, Infrastructure & Ancillary activities)**

- Public sector banks have disbursed Rs.22,523.33 Crs and achieved 67.11% of Annual Targets.
- Private sector banks have disbursed Rs.8377.48 Crs and achieved 48.52% of Annual Targets.
- RRBs have disbursed Rs.4407.01 Crs and achieved 58.76% of Annual Targets.
- Co-operative Banks have disbursed Rs. 2120.19 Crs and achieved 77.23% of Annual Targets.

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

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

**Agriculture Infrastructure Fund - Progress:**

Under Agriculture Infrastructure Fund (AIF), a Project Management Unit (PMU) has been setup in Agriculture Department, GoT to provide handholding support to stakeholders like bankers, potential 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 ₹2864.34 crore as on 30.09.2024.

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

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

**Progress under Agri Infrastructure Fund in Telangana as on 30.09.2024 is as under:**

(Amt in Cr.)

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	UBI	636	39	140.98	272	396.29	146.69	311	683.96	-47.96
2	SBI	751	86	117.54	422	395.81	141.81	508	655.16	95.84
3	HDFC Bank	469	54	86.18	171	202.03	16.29	225	304.50	164.50
4	Canara Bank	370	3	8.79	151	252.44	18.36	154	279.59	90.41
5	YES BANK LTD	50			3	5.98	145.82	3	151.80	-101.80
6	PNB	110	8	16.78	37	36.38	57.86	45	111.02	-1.02
7	KMB	170	2	16.00	31	45.00	45.08	33	106.08	63.92
8	Indian Bank	134	1	2.10	47	82.44	13.91	48	98.45	35.55
9	BOM	48	1	2.00	16	39.28	2.52	17	43.80	4.20
10	Karnataka Bank	30			16	26.72	2.33	16	29.05	0.95
11	IDBI BANK LTD	34			12	16.76	10.61	12	27.37	6.63
12	BOB	32	1	0.50	12	21.05	1.62	13	23.17	8.83
13	CBI	18	5	10.17	7	8.19	2.26	12	20.62	-2.62
14	UCO Bank	15			6	8.08	3.91	6	11.99	3.01
15	Karur Vysya Bank	10			6	7.69	1.78	6	9.47	0.53
16	Bank Of India	10			15	8.17	0.14	15	8.31	1.69
17	Axis Bank	12			5	7.80	0.00	5	7.80	4.20

18	ICICI Bank	6			6	7.29	0.00	6	7.29	-1.29
19	IOB	6			3	3.40	0.00	3	3.40	2.60
20	TNMBL	4			1	2.00	0.00	1	2.00	2.00
21	NABKISAN	1	5	0.34	4	0.42	0.00	9	0.76	0.24
22	others	10								10.00
23	<b>SCBS</b>	<b>2926</b>	<b>205</b>	<b>401.37</b>	<b>1243</b>	<b>1573.22</b>	<b>611.00</b>	<b>1448</b>	<b>2585.58</b>	<b>340.42</b>
24	APGVB	15	8	4.49	78	12.41	0.03	86	16.93	-1.93
25	TGB	6			184	5.20	0.03	184	5.23	0.77
	<b>RRB</b>	<b>21</b>	<b>8</b>	<b>4.49</b>	<b>262</b>	<b>17.61</b>	<b>0.06</b>	<b>270</b>	<b>22.16</b>	<b>-1.16</b>
26	TSCAB	253	81	37.10	436	169.51	49.98	517	256.59	-3.59
27	DCCB	<b>253</b>	<b>81</b>	<b>37.10</b>	<b>436</b>	<b>169.51</b>	<b>49.98</b>	<b>517</b>	<b>256.59</b>	<b>-3.59</b>
	<b>Grand total</b>	<b>3200</b>	<b>294</b>	<b>442.96</b>	<b>1941</b>	<b>1760.33</b>	<b>661.04</b>	<b>2235</b>	<b>2864.34</b>	<b>335.66</b>

(Source: NABCONS)

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

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

AIF BANK WISE APPLICATION STATUS AS ON 30.09.2024 (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	54	54.82	41	80.01	41	80.01	136	214.84
2	HDFC Bank	68	51.52	34	55.42	34	55.42	136	162.36
3	UBI	26	14.91	21	25.91	21	25.91	68	66.72
4	TN Bank Ltd			3	22.32	3	22.32	6	44.64
5	Indian Bank	9	27.34	1	0.07	1	0.07	11	27.48
6	Canara Bank	19	21.06	1	0.06	1	0.06	21	21.19
7	Karur Vysya Bank	1	1.00	6	9.99	6	9.99	13	20.98
8	B.O.M	1	5.00	1	6.30	1	6.30	3	17.60
9	B.O.B	2	0.27	4	7.59	4	7.59	10	15.46
10	Central Bank Of India	2	2.80	2	5.99	2	5.99	6	14.78
11	AU SFBL			1	6.75	1	6.75	2	13.51
12	Karnataka Bank			3	5.87	3	5.87	6	11.74
13	IDBI BANK LTD	2	1.98	2	3.50	2	3.50	6	8.98
14	PNB	10	4.03	4	1.48	4	1.48	18	7.00
15	Punjab and Sind Bank	1	5.50	1	0.25	1	0.25	3	6.00
16	B.O.I	3	0.57	11	2.28	11	2.28	25	5.13
17	ICICI Bank	3	4.12	1	0.11	1	0.11	5	4.34
18	Kotak Mahindra Bank	4	4.03					4	4.03
19	RBL Bank Ltd.			1	1.80	1	1.80	2	3.60
20	YES BANK LTD	2	3.50					2	3.50
21	Indian Overseas Bank	4	2.55					4	2.55
22	UCO Bank	3	2.40					3	2.40
23	Axis Bank	2	1.89					2	1.89
24	NCDC	1	1.50					1	1.50
25	DCB Bank			2	0.71	2	0.71	4	1.41
26	John Deere FL PVT.			1	0.63	1	0.63	2	1.26
27	South Indian Bank	1	0.17					1	0.17
28	NABKISAN Finance Ltd							0	0.00
29	APGVB	43	9.01	76	11.50	8	4.58	127	25.09
30	TGB	27	1.00	2	1.42			29	2.42
31	HYDERABAD DCCB	3	0.95	1	1.50	8	8.33	12	10.78
32	KARIMNAGAR DCCB	6	1.78	5	1.04	10	6.19	21	9.01
33	DCCB WARANGAL	4	0.75	1	0.45	23	5.66	28	6.86
34	DCCB KHAMMAM	1	0.08			14	6.75	15	6.83
35	TSCAB			6	5.73			6	5.73
36	NIZAMABAD DCCB	1	2.00			4	3.21	5	5.21
37	MAHBUBNAGAR DCCB	2	1.71			3	1.75	5	3.46
38	DCCB MEDAK	1	0.53			6	2.09	7	2.61
39	THE ADILABAD DCCB	1	0.14			10	2.36	11	2.50
40	NALGONDA DCCB	4	0.45	1	0.31	3	1.32	8	2.08
	<b>Grand Total</b>	<b>311</b>	<b>229.32</b>	<b>233</b>	<b>258.99</b>	<b>230</b>	<b>279.29</b>	<b>774</b>	<b>767.61</b>

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

Ministry of Food Processing Industries in partnership with the State/UT Governments, has launched an all India Central Sponsored PM Formalisation of Micro Food processing Enterprises Schemes (PM FME Scheme) under Aatma Nirbhar Bharat Abhiyan with the aim to enhance the competitiveness of existing individual micro-enterprises in the unorganized segment of the food processing industry and promote formalization of the sector. The Scheme will be implemented over a period of five years from 2020-21 to 2024-25 with a total outlay of Rs.10,000 crore. 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 30.09.2024:**

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 16.10.2024:**

S.No	Bank	Target	Achieved	% of Achievement	Loan Sanctioned							Pending for Loan Sanction			
					Pending for Loan Disbursement			Sanctioned But not able to Disburse	Yet to be Disbursed (A)	Disbursed (B)	Total Loan Sanctioned (A+B)	Less than 30 Days	30 - 60 Days	More than 60 Days	Total
					Less than 30 Days	30 - 60 Days	More than 60 Days								
1	STATE BANK OF INDIA	694	107	15%	7	3	103	384	497	1,008	1,506	161	103	20	284
2	UNION BANK OF INDIA	443	76	17%	19		158	38	215	886	1,098	122	42	46	210
3	TGB	298	70	23%	6		108	186	300	846	1,146	129	94	73	296
4	HDFC BANK	285	28	10%	1		39	29	69	436	505	93	39	260	392
5	APGVB	296	27	9%	2	2	94	82	180	732	911	162	101	160	423
6	CANARA BANK	235	18	8%	10		1	33	44	207	250	12		2	14
7	BANK OF BARODA	113	15	13%	4	3	2	53	62	81	143	8	8	1	17
8	TSCAB	298	8	3%		2	8	8	18	210	228	41	12	194	247
9	PUNJAB AND SIND BANK	6	7	117%											
10	INDIAN BANK	105	5	5%	1			8	9	98	107	21	8	5	34
11	UCO BANK	28	3	11%			4	3	7	33	40	2	5	3	10
12	INDIAN OVERSEAS BANK	77	3	4%	1				1	18	19	1			1
13	CENTRAL BANK OF INDIA	63	2	3%			16	36	52	29	81	6	8		14
14	KARNATAKA BANK	18	1	6%						9	9	2			2
15	KARUR VYSYA BANK	43	1	2%	1			3	4	10	14	1	3		4
16	BANK OF MAHARASHTRA	46	1	2%						1	1			18	18
17	BANK OF INDIA	49	1	2%						4	4				
18	ICICI BANK	209	1	0%						2	2			6	6
19	AXIS BANK	118												1	1
20	BANDHAN BANK	102													
21	CITY UNION BANK	27												2	2
22	CSB BANK LIMITED	14													
23	DCB BANK	25												1	1
24	DHANLAXMI BANK	5													
25	FEDERAL BANK	24													
26	IDBI BANK	32								1	1		1	4	5
27	IDFC FIRST BANK	32												2	2
28	INDUSIND BANK	69												3	3
29	Others	246			1		4	11	16	21	37	2		2	4
	<b>Grand Total</b>	<b>4,000</b>	<b>374</b>	<b>9%</b>	<b>53</b>	<b>10</b>	<b>537</b>	<b>874</b>	<b>1474</b>	<b>4632</b>	<b>6102</b>	<b>764</b>	<b>425</b>	<b>840</b>	<b>2029</b>

(Source :TGFPS)

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

During the quarter Banks in the state have extended credit to 3 beneficiaries amounting to Rs. 1.49 crores and the total outstandings are at Rs.52.87 Crs to 268 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	117	13.46	0	0.00
2	ICICI BANK	28	12.06	3	1.49
3	IDBI BANK	12	7.80	0	0.00
4	CENTRAL BANK OF INDIA	1	7.33	0	0.00
5	PUNJAB NATIONAL BANK	60	5.20	0	0.00
6	UCO BANK	15	4.25	0	0.00
7	KARUR VYSYA BANK	20	2.32	0	0.00
8	CANARA BANK	15	0.45	0	0.00
	<b>Grand Total</b>	<b>268</b>	<b>52.87</b>	<b>3</b>	<b>1.49</b>

The performance of Banks under NWR finance has been reviewed in the Sub-Committee Meeting on Agriculture held on 12.11.2024 & 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 Gol 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 popularize the pledge financing through e-NWR.

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

During FY 2024-25, Banks have disbursed an amount of Rs. 337.35 Crores to 68177 groups. The total JLG Loans outstanding with Banks as on 30.09.2024 is Rs. 1109.99 crore extended to 339116 groups.

S.No	Name of the Bank	Outstanding		Disbursement	
		No.	Amt. in Crs	No.	Amt. in Crs
1	AU SMALL FIN.BANK	283472	841.61	51178	250.83
2	DCB BANK	13110	49.02	4686	19.77
3	IDFC FIRST BANK	18964	42.82	4840	20.39
4	TSCAB	3978	41.03	18	0.35
5	ESAF SMALL FIN. BANK	734	39.30	81	4.38
6	UTKARSH SMALL FIN. BANK	8894	27.44	0	0
7	A.P.GRAMEENA VIKAS BANK	1074	14.99	0	0
8	AXIS BANK	3635	14.79	3607	14.97
9	KOTAK MAHINDRA BANK	3466	13.79	3097	13.77
10	RBL BANK	548	10.48	548	10.51
11	TELANGANA GRAMEENA BANK	849	8.28	6	0.16
12	YES BANK	159	3.06	107	2.08
13	STATE BANK OF INDIA	83	1.15	1	0.01
14	BANK OF INDIA	8	0.63	0	0
15	CANARA BANK	28	0.56	4	0.1
16	HDFC BANK	21	0.27	3	0.03

17	BANK OF BARODA	5	0.23	1	0
18	PUNJAB NATIONAL BANK	16	0.19	0	0
19	INDIAN BANK	7	0.15	0	0
20	INDIAN OVERSEAS BANK	54	0.14	0	0
21	UNION BANK OF INDIA	9	0.04	0	0.00
	CENTRAL BANK OF INDIA	2	0.02	0	0.00
	<b>GRAND TOTAL</b>	<b>339116</b>	<b>1109.99</b>	<b>68177</b>	<b>337.35</b>

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

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

MANAGE has reported data on Agri-Clinics and Agri-Business Centre's in Telangana State during the quarter ending September 2024 as under:

Approved Applications	441
Approved Applications amount	39.05 Cr
Referred Applications	282
Referred Applications Amount	30.75Cr
Total Applications Submitted to Banks	723
Amount of Applications submitted	69.80 Cr
Rejected Applications	440
Rejected Applications Amount	43.07Cr

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

**a. Promotion of FPOs by NABARD in Telangana**

In Telangana state, NABARD has promoted and sanctioned grant assistance to 379 FPOs. Out of the 379 NABARD supported FPOs, 247 FPOs have been successfully Credit Linked with the formal banking channel. Credit totaling to ₹4396.59 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).

30 FPOs promoted by NABARD have availed equity grant assistance to the tune of ₹214.44 lakh (list enclosed as Annexure-Q). With sufficient equity base and a bankable business plan, these FPOs are now ready to take next step towards credit linkage.

Further, under the CSS, a dedicated Fund of ₹ 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. 17 FPOs have also availed credit linkage from various financial institutions amounting to ₹ 143 lakh and are covered under Credit Guarantee Scheme of NABSanrakshan.



### **c. 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% for various 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.

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**

#### **Action to be taken by Banks**

- Banks can avail credit guarantee from NabSanrakshan Trustee Private Limited, a wholly owned subsidiary of NABARD.
- Bankers may also explore the new business opportunity through Agri Value Chain financing by understanding commodity specific value chain, identifying the potential and challenges through feasibility study and stakeholder consultations, mapping interventions, and customizing appropriate financial products.

### **viii) Support to Rural Infrastructure**

#### **A. Rural Infrastructure Development Fund - Overall Status**

The annual corpus of RIDF during FY 2024-25 (RIDF Tranche XXX) was ₹35,000 crore, with an allocation of ₹800.00 crore to Telangana. As on date, RIDF Tranches XXV to XXX are ongoing with a cumulative sanction of ₹6,419.62 crore in the State, against which ₹4,024.51 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 XXV, XXVI, XXVII with an RIDF loan of ₹2013.75 crore. GoTG has availed ₹1609.03 crore for implementation of these projects. 330 check dams out of 483 have been completed, creating irrigation potential of 41271.87 Ha. **Banks may extend agricultural loans to farmers in these areas.**

#### **Oil palm area expansion in Telangana State**

NABARD has sanctioned a cumulative RIDF loan of ₹516.60 crore under Tranche XXVII, XXVIII and XXIX for oil palm area expansion in the state. The project component includes supply of planting material, supply and installation of drip irrigation units and monitoring and evaluation costs. NABARD has already disbursed ₹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.

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

Government of Telangana, ever since formation of the state in June 2014, has been taking a lot of initiatives for improving rural infrastructure in the State. NABARD, Telangana Regional Office has been working closely with the Government of Telangana and has partnered with GoTG and its SPVs by sanctioning financial assistance under NIDA for various flagship programmes viz., the Mission Bhagiratha, 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 like Solar rooftops, Oilpalm, Health & Education & 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 Processing & Infrastructure Development Fund (DIDF)/ Animal Husbandry Infrastructure Development Fund (AHIDF)**

In Telangana State, under DIDF, NABARD has sanctioned term loans aggregating to ₹156.70 crore to the NDDDB on behalf of three dairy units, viz. the Telangana State Dairy Development Corporation (Vijaya Dairy), the Mulkanoor Women’s Mutually Aided Milk Producers’ Cooperative Union Ltd. (Mulkanoor Dairy) and the Nalgonda Ranga Reddy Milk Producers’ Mutually Aided Cooperative Union Ltd. (NARMUL). The sanction has been extended for establishment/upgradation of infrastructure in their dairy units. As on 30 September 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.

*Note: Cabinet Committee on Economic Affairs (CCEA) in its meeting held on 01 February 2024 has approved merger of DIDF with AHIDF and extension of AHIDF for another three years till 31 March 2026.*

## **D. Fisheries and Aquaculture Infrastructure Development Fund (FIDF)**

Department of Fisheries, Ministry of Agriculture and Farmers Welfare, Government of India, has set up a dedicated Fisheries and Aquaculture Infrastructure Development Fund (FIDF) for creation of fisheries infrastructure facilities both in marine and inland fisheries sectors to augment the fish production to achieve the target of 20 million tonnes by 2022-23. The fund creates a special window for the State Governments/UTs and State entities, cooperatives and individual entrepreneurs to avail of concessional finance for development of fisheries infrastructure. National Fisheries Development Board (NFDB) has been

designated as the Nodal Implementing Agency (NIA). NABARD, NCDC and all scheduled banks are designated as Nodal Loaning Entities (NLEs).

Under FIDF, NABARD provides fund to State Governments/Union Territories for fishery-based infrastructure activities such as- Establishment of Fishing Harbours, Fish Landing Centres, Integrated Cold Chain, Modern fish markets, Fish processing units and other infrastructure facilities.

Since GOI is according high priority to the scheme & fishery sector as a whole, all the commercial banks (NLEs) are requested to expeditiously process the proposals received under FIDF as per their extant lending guidelines.

*Note: Gol vide letter dated 26 February 2024 has extended the scheme for a period of another 3 years from 01.04.2023 to 31.03.2026 within the already approved fund size of Rs 7,522.48 crore.*

#### **ix) 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. GoI vide letter dated 05 September 2024/NABARD circular no. 181 dated 11 September 2024 has released Revised Operational Guidelines of AMI Sub-scheme of ISAM, for the projects where the loan is sanctioned on or after 01.10.2024.
- B.** The regional Coordination Committee Meeting (RCC) to review the progress was held on 24 September 2024 at NABARD Regional Office. The proceedings, revised guidelines and PPTs were shared with the concerned stakeholders / SLBC vide email dtd. 09 October 2024.

- C. Gol / NABARD provided 2 months relaxation from 17 September 2024 to 17 November 2024 to submit all such AMI subsidy claims where the date of disbursement of first instalment of loan is on or after 8 March 2024 i.e., 90 days before the closing of ENSURE 1.0 portal. NABARD vide email dtd. 17 September 2024 had requested SLBC to share the information with member bank.
- D. Claim submission on ENSURE: There were technical issues in migration from ENSURE 1.0 to ENSURE 2.0 portal. Majority of the issues have been resolved and the banks have started uploading the claims. RO has also started sanctioning claims in Ensure 2.0 portal.

Banks are requested to sensitize the branches about the addendum / revisions 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](mailto:dor.tsro@nabard.org) or bankers may contact on **040-27685313 / 040-27685314**.

**E. 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.

Bankers are requested to pursue with the branches to sanction maximum number of AC&ABC proposals. NABARD is planning to conduct 3 Zonal / District Level and One State Level workshops. Banks / branches in the area of operation may be encouraged to participate.

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.

**F. Agriculture Infrastructure Fund (AIF)**

NABARD has conducted Zonal Workshops in Karimnagar and Warangal Districts to increase the GLC in investment credit. Various Govt. Schemes were discussed and deliberated. PMU of AIF made presentation on AIF. SLBC/LDMs are popularising this scheme and reviewing the performance under various for a regularly. DDMs of NABARD have also been advised suitably to promote the AIF scheme.

**G. Ghar - Ghar PMFBY Abhiyan**

The Department of Agriculture & Farmers Welfare (DA&FW), MOA&FW, Government of India has rolled out the "Ghar-Ghar PMFBY Abhiyan: Saturation of Loanee Farmers under PMFBY" campaign for Kharif 2024 and Rabi 2024-25. This campaign aims to ensure the comprehensive coverage of all eligible and willing loanee farmers under the PMFBY. Banks are requested to be in readiness for implementation of the campaign as per the SOPs of MOA&FW, once the Telangana State Government announces the decision on PMFBY.

**H. Resuming of Nationwide AHDF KCC Campaign for 2024-25**

The Ministry of Fisheries, Animal Husbandry and Dairying vide their letter F.No.M 02022/14/2020-CDD(E-15981) dated 30th August 2024 has intimated that the Nationwide AHDF KCC Campaign for the year 2024-25 has been resumed from 15th September 2024 to continue upto 31st March 2025. The Operational guidelines mentioned in the initial circular dated 10.11.2021 should be followed strictly during the campaign. The state-wise targets for the year 2024-25 are indicated in the Gol Letter. The ministry has requested all banks to actively participate in the campaign and issue KCCs to all eligible farmers for maximum saturation.

NABARD vide email dtd.06 November 2024 and SLBC, Telangana through mails & VCs have requested the LDMs & the member banks to actively participate in the campaign and mobilise / sanction KCC applications for AH and Fisheries sector through Jan Samarth Portal for maximum saturation. The progress and achievement vis-a-vis targets may be monitored regularly.

#### Estimated Credit potential for Telangana State:

The credit potential has been estimated at **₹2.8 lakh crore** for the priority sectors for the year 2024-25. The ACP targets for the priority sectors has been revised to ₹2.98 lakh crore as per GLC, on account of the allocation of targets for agriculture by DFS.

The controllers may advise the banks to ensure that the targets and sub-targets are met as per Priority Sector Lending norms.

#### Targets for JLG Financing for FY 2024-25

Based on the potential available for financing and promotion of JLGs and performance in the previous years, state-wise targets for JLG financing and promotion for 2024-25 has been allocated by NABARD.

The target under JLGs for Telangana is **1,94,354 Nos.** It is requested to initiate necessary steps for achieving the targets.

#### Preparation of Potential Linked Credit Plan (PLP) of districts

NABARD as a part of its mandate and as outlined by the Lead Bank Scheme of the RBI has been preparing the PLP document every year. The PLP document estimates the potential bank credit that exists for various activities classified as priority sector by the RBI.

We request the bankers to put in extra effort and ensure that the reporting under various sub-sector wise heads are proper in order to minimize the errors in the data. The place of utilization rather than the place of origination may be indicated in order to have the correct data regarding credit flow in each district.

#### Publication of Unit Cost for Telangana State

The Unit Cost for 2024-25, duly approved by SLUCC for different agricultural investment activities was shared with stakeholders.

#### b) Outstanding & NPAs under Agriculture sector as on 30.09.2024

(Rs. In Crs)

S.No.	Particulars	Outstandings		NPAs as on 30.09.24			NPA %
		No. of A/cs	Amount	No. of A/cs	Amount	% to O/S	As on 30.06.24
1	Short Term Crop Loans	6066975	78925.98	583321	4474.35	5.67%	6.39%
2	Agri. Term Loans	1800668	44249.97	127562	1902.34	4.30%	5.01%
3	Agri. Infrastructure	19929	2284.88	483	123.91	5.42%	5.62%
4	Agri. Ancillary Activities	354554	22631.07	4974	838.87	3.71%	4.57%
	<b>Grand Total</b>	<b>8242126</b>	<b>148091.90</b>	<b>716340</b>	<b>7339.47</b>	<b>4.96%</b>	<b>5.71%</b>

#### i) NPAs in Agriculture segment

- **5.67%** of outstanding short term crop loans are in NPA category.
- 4.30% of Agriculture Term Loan, 5.42 % of Agri. Infrastructure, 3.71% of Agri. Ancillary Activities are in NPA category.
- Total NPAs under agriculture advances is at **4.96%** as on 30.09.2024, which has decreased from 5.71% 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
	<b>Total</b>	<b>47,78,276</b>	<b>64.84</b>	<b>25.94</b>

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

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

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

Crop Loan Outstanding upto	Phase	No. of Accounts	Amount released
Upto 1 lac	Phase-I 18.07.2024	11,34,412	6034.96
Above 1 Lacs & upto 1.5 Lac	Phase-II 30.07.2024	6,40,823	6190.02
Above 1.5 Lacs & upto 2 Lac	Phase-III 15.08.2024	4,46,832	5644.24
	<b>Total</b>	<b>22,22,067</b>	<b>17869.21</b>

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

#### **Benefits:**

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

The Sub-Committee constituted by the Agriculture Department, Govt. of Telangana finalized and approved the unit cost/cost of cultivation per acre as Rs.1,20,000 (cost capitalized upto first four years).  
 Controllers of Banks are advised to focus on the issue and pass on suitable instructions to branch level functionaries to encourage financing oil palm cultivation.

**Progress reported by Banks in Finance for Oil Palm cultivation as on 30.09.2024:**

S.No	Name of the Bank	Outstanding		Disbursement during Q2 FY 2024-25	
		No.	Amt. in Crs	No.	Amt. in Crs
1	UNION BANK OF INDIA	574	16.64	363	6.78
2	State Bank of India	12	0.98	2	0.20
3	APGVB	3	0.08	1	0.03
	<b>Total</b>	<b>589</b>	<b>17.70</b>	<b>366</b>	<b>7.01</b>

**C. Flow of Credit to MSMEs**

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

Particulars	As on 30.09.2023			As on 30.09.2024		
	Target for FY 2023-24	Achievement	% of Achievement	Target for FY 2024-25	Achievement	% of Achievement
Micro Enterprises	22203	24412	110%	54699	28149	51%
Small Enterprises	13685	23476	172%	37606	27008	72%
Total SME	35888	47889	133%	92305	55158	60%
Medium Enterprises (ME)	18784	19835	106%	37333	24502	66%
<b>Total MSME advances</b>	<b>54671</b>	<b>67723</b>	<b>124%</b>	<b>129638</b>	<b>79659</b>	<b>61%</b>

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

(Rs. in Crs)

Particulars	Outstanding as on 30.09.2023		Outstanding as on 31.03.2024		Outstanding as on 30.09.2024	
	A/c.	Amt.	A/c.	Amt.	A/c.	Amt.
Micro Enterprises	670300	47493.96	891377	54087	918950	56139.48
Small Enterprises	55766	34319.07	56324	36850	51788	39031.45
<b>Total MSE</b>	<b>726066</b>	<b>81813.03</b>	<b>947701</b>	<b>90936</b>	<b>970738</b>	<b>95170.93</b>
% of Micro Enterprises to total MSE	92.31%	58.05%	94.06%	59.48%	94.67%	58.99%
% of Small enterprises to total MSE	7.68%	41.94%	5.94%	40.52%	5.33%	41.01%
<b>Medium Enterprises (ME)</b>	<b>18647</b>	<b>26483.87</b>	<b>18938</b>	<b>28438</b>	<b>15445</b>	<b>30486.62</b>
% of ME to total MSME advances	2.50%	24.45%	1.96%	23.82%	1.56%	24.16%
<b>Total MSME advances</b>	<b>744713</b>	<b>108296.90</b>	<b>966639</b>	<b>119374</b>	<b>987956</b>	<b>126201.13</b>

**Performance under MSME in FY 2024-25 as on 30.09.2024:**

- Outstanding Advances to MSEs stood at Rs. 95,170.93 Crs.
- Outstanding Advances to MEs stood at Rs. 30,486.62 Crs.
- Outstanding Advances under MSME segment stood at Rs.1,26,201.13Crs.

**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 12.11.2024. The status is as under:

Norm Description	Norm %	Actual %		No. of banks achieved		Banks not achieved for the quarter September, 2024
		June-24	Sept-24	June-24	Sept-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	19.24 %	48.52 %	19	24	KBS LOCAL AREA BANK, YES BANK, TSCAB, CANARA BANK, PUNJAB NATIONAL BANK, TAMILNAD MERCANTILE BANK, RBL BANK, BANK OF BARODA, KARNATAKA BANK, IDBI BANK, CITY UNION BANK, SOUTH INDIAN BANK, INDIAN OVERSEAS BANK, A.P.GRAMEENA VIKAS BANK, BANK OF MAHARASHTRA, SURYODAY SMALL FIN. BANK, JANA SMALL FIN. BANK, UJJIVAN SMALL FIN. BANK, AU SMALL FIN.BANK, UTKARSH SMALL FIN. BANK, ESAF SMALL FIN. BANK and SHIVALIK SMALL FINANCE BANK

10 percent annual growth in the number of micro enterprise accounts	10	33.76 %	39.06 %	22	22	CSB BANK LIMITED, BANK OF INDIA, BANK OF BARODA, DCB BANK, CANARA BANK, BANK OF MAHARASHTRA, SOUTH INDIAN BANK, TAMILNAD MERCANTILE BANK, KARNATAKA BANK, PUNJAB NATIONAL BANK, CITY UNION BANK, PUNJAB AND SIND BANK, DHANLAXMI BANK, SURYODAY SMALL FIN. BANK, IDBI BANK, TSCAB, RBL BANK, HDFC BANK, JANA SMALL FIN. BANK, UJJIVAN SMALL FIN. BANK, AU SMALL FIN.BANK, UTKARSH SMALL FIN. BANK, ESAF SMALL FIN. BANK and SHIVALIK SMALL FINANCE 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	60.34 %	58.99 %	25	26	CENTRAL BANK OF INDIA, FEDERAL BANK, UNION BANK OF INDIA, HDFC BANK, PUNJAB AND SIND BANK, YES BANK, ICICI BANK, DBS BANK INDIA (E-LVB), PUNJAB NATIONAL BANK, KARUR VYSYA BANK, KOTAK MAHINDRA BANK, SOUTH INDIAN BANK, CITY UNION BANK, RBL BANK, KARNATAKA BANK, UCO BANK, BANK OF MAHARASHTRA, DHANLAXMI BANK, CSB BANK LIMITED and A P S F C

**iv) NPAs in MSME segment as on 30.09.2024**

(Rs. In Crs)

Particulars	Sept-23			March-24			Sept-24		
	Outstanding	NPA		Outstanding	NPA		Outstanding	NPA	
		Amount	% of NPA		Amount	% NPA		Amount	% NPA
MICRO ENTERPRISES	47494	2244	4.72%	54087	2396	4.43%	56139	2719	4.84%
SMALL ENTERPRISES	34319	2051	5.98%	36850	2151	5.84%	39031	2226	5.70%
<b>TOTAL MSE</b>	<b>81813</b>	<b>4295</b>	<b>5.25%</b>	<b>90936</b>	<b>4547</b>	<b>5.00%</b>	<b>95171</b>	<b>4945</b>	<b>5.20%</b>
MEDIUM ENTERPRISES	26484	1366	5.16%	28438	1387	4.88%	31030	1420	4.58%
<b>TOTAL MSME</b>	<b>108297</b>	<b>5661</b>	<b>5.23%</b>	<b>119374</b>	<b>5934</b>	<b>4.97%</b>	<b>126201</b>	<b>6365</b>	<b>5.04%</b>

**NPAs as on 30.09.2024:**

- NPAs under MSE segment advances constitute 5.20% of outstandings
- NPAs under Medium enterprises constitute 4.58% of outstandings
- NPAs under total MSME segment constitute 5.04% of total outstandings

**v) CGTMSE - COVERAGE:**

During H1 of F.Y. 2024-25, 23462 proposals with an amount of Rs. 3633.40 crores have been approved under CGTMSE in Telangana state and the details are hereunder:

From: 01/04/2024 To: 30/09/2024			
SNo.	Bank Name	No	Approved Amt (in Rs. Crs)
1	STATE BANK OF INDIA	1518	564.06
2	UNION BANK OF INDIA	4393	406.10
3	HDFC BANK LIMITED	312	225.44
4	CANARA BANK	299	143.33
5	ICICI BANK	106	118.93
6	BANK OF BARODA	513	114.35
7	CENTRAL BANK OF INDIA	441	106.90
8	ANDHRA PRADESH GRAMEENA VIKAS BANK	1734	98.78
9	AXIS BANK LIMITED	64	76.23
10	INDIAN BANK	609	65.11
11	PUNJAB NATIONAL BANK	723	64.19
12	KOTAK MAHINDRA BANK	108	63.51
13	BANK OF INDIA	314	56.63
14	INDUSIND BANK	2200	48.05
15	UCO BANK	68	30.68
16	YES BANK LTD	28	29.12
17	TELANGANA GRAMIN BANK	864	25.26
18	BANK OF MAHARASHTRA	61	22.01
19	IDBI BANK LTD	56	17.57
20	INDIAN OVERSEAS BANK	139	17.12
21	Others	8912	1340.02
	<b>Total</b>	<b>23462</b>	<b>3633.40</b>



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

(Rs. in Crores)

S.No.	District Name	During H1 FY 2024-25		Cumulative as on 30.09.2024	
		No	Approved Amt	No.	Approved Amt
1	HYDERABAD	7652	1832.76	81317	11275.38
2	RANGAREDDY	2043	326.10	30918	2994.09
3	Hanumakonda	808	84.09	11636	806.70
4	NALGONDA	1377	139.22	15437	713.31
5	MEDCHAL	638	148.15	3600	659.70
6	KARIMNAGAR	1142	95.47	10923	594.48
7	KHAMMAM	955	87.00	11034	589.90
8	ADILABAD	1135	122.12	7663	528.11
9	MEDAK	836	90.71	7972	506.39
10	NIZAMABAD	755	80.72	9042	492.32
11	MAHBUBNAGAR	667	70.44	13085	481.15
12	SANGAREDDY	565	70.53	2927	318.09
13	WARANGAL (RURAL)	400	42.49	2594	243.40
14	KAMAREDDY	302	31.76	1921	179.74
15	SIDDIPET	509	43.32	2156	165.41
16	SURYAPET	319	35.95	2400	163.76
17	JAGTIAL	406	40.16	1397	127.07
18	BHADRADRI KOTHAGUDEM	466	28.80	2748	123.50
19	NIRMAL	279	32.06	1587	122.04
20	PEDDAPALLI	217	35.52	1248	118.71
21	YADADRI BHUVANAGIRI	284	22.65	1484	100.20
22	MANCHERIAL	241	25.16	1132	95.14
23	MAHABUBABAD	314	36.62	1086	81.26
24	NAGARKURNOOL	175	19.45	719	63.97
25	VIKARABAD	139	16.54	1101	58.88
26	JANGAON	167	19.95	872	57.50
27	RAJANNA SIRCILLA	126	10.38	908	57.48
28	WANAPARTHY	184	12.72	576	43.93
29	JAYASHANKAR BHOOPALPALLY	90	10.94	801	40.18
30	JOGULAMBA GADWAL	125	11.45	1154	39.01
31	KOMARAM BHEEM ASIFABAD	146	10.18	656	32.77
	<b>Total</b>	<b>23462</b>	<b>3633.40</b>	<b>232094</b>	<b>21873.55</b>

**vi) Review of Bank Linkage in MSME Clusters- Credit flow in MSME Clusters as on 30.09.2024:**

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 30.09.2024, 23963 micro, 2223 small and 840 medium enterprises have been credit linked.
- 98.74%, 73.20% 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 31.03.2024	No. Of Enterprises credit linked as on 30.06.2024	No. Of Enterprises credit linked as on 30.09.2024
<b>Micro</b>	30953	23754	23963
<b>Small</b>	4232	2215	2223
<b>Medium</b>	209	472	840
<b>TOTAL</b>	<b>35394</b>	<b>26441</b>	<b>27026</b>

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.

**PM SVANidhi Scheme TRANCHE-1 progress as on 07.10.2024**

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	360788	3736	1.04	352108	4944	97.59	350028	2080	97.02
2	Private Sector Banks	6445	435	6.75	3292	2718	51.08	2867	425	44.48
3	RRBs	46878	133	0.28	40655	6090	86.73	40260	395	85.88
4	Coop Banks/DCCBs	7969	9	0.11	5556	2404	69.72	5504	78	69.07
5	Streenidhi	26214	6	0.02	23956	2252	91.39	23944	12	91.34
6	Not marked to any	253	0	0.00	0	253	0.00	0	0	0.00
	<b>GRAND TOTAL</b>	<b>448547</b>	<b>4319</b>	<b>0.96</b>	<b>425567</b>	<b>18661</b>	<b>94.88</b>	<b>422603</b>	<b>2990</b>	<b>94.22</b>

- Total street vendors of 448,547 are identified by the MA&UD in Telangana State. Banks together sanctioned loans to 425,567 street vendors and disbursed loan to 422,603 street vendors as on 07.10.2024.
- 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 180,796 street vendors (42.48% of total sanctions) and disbursed 179,377 (42.44% of total disbursals) followed by UBI with 102,804 (24.16%) sanctions and 102,613 (24.28%) disbursals.
- The performance of Private Sector Banks in sanctions and disbursals is low at **0.77%** (of total sanctions) and **0.68%** (of total disbursals) respectively.

**PM SVANidhi Scheme TRANCHE-1 Bank-wise progress as on 07.10.2024**

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	184300	2298	1.25	180796	1206	98.10	179377	1419	97.33
2	Union Bank of India	105245	411	0.39	102804	2030	97.68	102613	191	97.50
3	APGVB	29014	40	0.14	24441	4533	84.24	24107	334	83.09
4	Streenidhi	26214	6	0.02	23956	2252	91.39	23944	12	91.34
5	Canara Bank	20730	316	1.52	20097	317	96.95	19968	129	96.32
6	Telangana Grameena Bank	17861	93	0.52	16214	1554	90.78	16153	61	90.44
7	Indian Bank	15559	125	0.80	14979	455	96.27	14918	61	95.88
8	Bank of Baroda	12012	123	1.02	11495	394	95.70	11448	47	95.30
9	Bank of India	5766	74	1.28	5632	60	97.68	5626	6	97.57
10	Indian Overseas Bank	5903	231	3.91	5418	254	91.78	5402	16	91.51
11	Central Bank of India	4648	92	1.98	4511	45	97.05	4492	19	96.64
12	Punjab National Bank	3497	33	0.94	3374	90	96.48	3219	155	92.05
13	TSCAB	4025	1	2.96	3062	962	74.16	3031	57	75.30
14	UCO Bank	1729	16	0.93	1683	30	97.34	1681	2	97.22
15	Other Banks	12044	460	-16.70959	7105	4479	58.99	6624	481	55.00
	<b>GRAND TOTAL</b>	<b>448547</b>	<b>4319</b>	<b>0.96</b>	<b>425567</b>	<b>18661</b>	<b>94.88</b>	<b>422603</b>	<b>2990</b>	<b>94.22</b>

**PM SVANidhi Scheme TRANCHE-2 progress as on 07.10.2024**

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	202369	1810	0.89	184105	16454	90.97	179639	4466	88.77
2	Private Sector Banks	1033	25	2.42	604	404	58.47	326	278	31.56
3	RRBs	21886	124	0.57	13369	8393	61.08	12994	375	59.37
4	Coop Banks/DCCBs	2000	13	0.65	1424	563	71.20	1371	34	68.55
5	Streenidhi	23167	7	0.03	16900	6260	72.95	16560	340	71.48
6	Not marked to any	0	0	0.00	0	0	0.00	0	0	0.00
	<b>GRAND TOTAL</b>	<b>250455</b>	<b>1979</b>	<b>0.79</b>	<b>216402</b>	<b>32074</b>	<b>86.40</b>	<b>210890</b>	<b>5512</b>	<b>84.20</b>

**PM SVANidhi Scheme TRANCHE-2 Bankwise progress as on 07.10.2024**

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	110646	821	0.74	103470	6355	93.51	99881	3589	90.27
2	Union Bank of India	57800	582	1.01	50987	6231	88.21	50593	394	87.53
3	Streenidhi	23167	7	0.03	16900	6260	72.95	16560	340	71.48
4	Canara Bank	11234	138	1.23	10372	724	92.33	10292	80	91.61
5	Telangana Grameena Bank	8838	115	1.30	6928	1795	78.39	6837	91	77.36
6	APGVB	13047	9	0.07	6441	6597	49.37	6157	284	47.19
7	Indian Bank	6757	33	0.49	6260	464	92.64	6135	125	90.79
8	Bank of Baroda	5004	40	0.80	3586	1378	71.66	3522	64	70.38
9	Bank of India	2658	20	0.75	2516	122	94.66	2508	8	94.36
10	Indian Overseas Bank	2643	103	3.90	2174	366	82.26	2125	49	80.40
11	Central Bank of India	2591	36	1.39	2137	418	82.48	2092	45	80.74
12	Punjab National Bank	1693	17	1.00	1369	307	80.86	1304	65	77.02
13	TSCAB	1312	5	8.42	1028	279	78.38	998	11	75.52
14	UCO Bank	860	18	2.09	788	54	91.63	780	8	90.70
15	Kotak Mahindra bank	18	12	66.67	4	2	22.22	3	1	16.67
16	Other Banks	2205	35	1.59	1446	724	50.07	1106	359	32.46
	<b>GRAND TOTAL</b>	<b>250455</b>	<b>1979</b>	<b>0.79</b>	<b>216402</b>	<b>32074</b>	<b>86.40</b>	<b>210890</b>	<b>5512</b>	<b>84.20</b>

**PMSVANidhi Scheme Tranche-3 progress as on 07.10.2024**

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	74594	1002	1.34	60660	12932	81.32	54378	6282	72.90
2	Private Sector Banks	93	2	2.15	59	32	63.44	40	19	43.01
3	RRBs	5227	6	0.11	4676	545	89.46	4485	191	85.80
4	Coop Banks/DCCBs	527	0	0.00	414	113	78.56	384	30	72.87
5	Streenidhi	6844	0	0.00	1272	5572	18.59	1199	73	17.52
6	Not marked to any	0	0	0.00	0	0	0.00	0	0	0.00
	<b>GRAND TOTAL</b>	<b>87285</b>	<b>1010</b>	<b>1.16</b>	<b>67081</b>	<b>19194</b>	<b>76.85</b>	<b>60486</b>	<b>6595</b>	<b>69.30</b>

**PMSVANidhi Scheme TRANCHE-3 Bankwise progress as on 07.10.2024**

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	41708	421	1.01	33974	7313	81.46	28199	5775	67.61
2	Union Bank of India	20177	219	1.09	16481	3477	81.68	16316	165	80.86
3	Canara Bank	6179	283	4.58	4230	1666	68.46	4025	205	65.14
4	Telangana Grameena Bank	2959	4	0.14	2860	95	96.65	2811	49	95.00
5	Indian Bank	1933	14	0.72	1843	76	95.34	1837	6	95.03
6	APGVB	2268	2	0.09	1816	450	80.07	1674	142	73.81
7	Streenidhi	6844	0	0.00	1272	5572	18.59	1199	73	17.52
8	Bank of India	1097	4	0.36	1083	10	98.72	1080	3	98.45
9	Indian Overseas Bank	1013	20	1.97	880	113	86.87	845	35	83.42
10	Central Bank of India	791	30	3.79	700	61	88.50	673	27	85.08
11	Bank of Baroda	712	8	1.12	629	75	88.34	597	32	83.85
12	UCO Bank	405	2	0.49	395	8	97.53	395	0	97.53
13	Punjab National Bank	470	1	0.21	345	124	73.40	313	32	66.60
14	TSCAB	365	0	0.70	313	52	83.45	296	17	77.39
15	Other Banks	364	2	0.55	260	102	71.43	226	34	62.09
	<b>GRAND TOTAL</b>	<b>87285</b>	<b>1010</b>	<b>1.16</b>	<b>67081</b>	<b>19194</b>	<b>76.85</b>	<b>60486</b>	<b>6595</b>	<b>69.30</b>

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

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

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

(Rs. in Crs)

As on	Outstanding		Target 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	%
30.09.2024	589750	34378.63	356273	20000.39	100551	9244.19	41916	811.87	2.36%

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

- A total of 589750 NRLM groups with outstanding loans of Rs.34,378.63 crores are in the books of the banks as on 30.09.2024.
- During the H1 FY 2024-25, Banks have disbursed Rs. 9,244.19 Crs to 100551 groups
- NPAs are at Rs.811.87 Crs i.e.,2.36% 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	%
30.09.2024	69146	4288.24	30506	3000.00	12416	1456.19	8591	179.08	4.18

**Banks performance up to Q2 during the Financial Year 2024-25:**

- A total of 69,146 groups with outstanding loans of Rs.4,288.24 crores are in the books of banks.
- Banks have disbursed Rs.1,456.19 Crs to 12416 groups
- NPAs at Rs.179.08 Crs constitute 4.18% 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 H1 FY 2024-25, have sanctioned loans amounting to Rs.3.89 crores to 387 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 31.10.2024**

(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
20.10.2023	191971	557	114291	1879	25372	2048	331634	4485	10706	42%
30.06.2024	103402	396	37652	726	10608	865	151662	1987	12944	15.35%
31.10.2024	324910	1159	145605	2032	25828	2137	496343	5328	12944	41.16%

**SECTOR Wise performance under PMMY in Telangana as on 31.10.2024** (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	34471	110.02	34728	815.10	14802	1272.22	84001	2197.38	6363.26	34.53%
Private Sector	70572	276.02	79569	968.74	7864	579.20	158005	1823.97	3787.30	48.16%
RRBs	77151	162.65	3606	78.40	3113	282.23	83870	523.27	1658.00	31.56%
SFBs &	79613	344.45	27647	168.59	37	2.40	107297	515.46	1000.02	51.54%
NBFCs	63103	265.62	55	0.93	12	0.97	63170	267.52	135.00	198.16%
<b>Total</b>	<b>324910</b>	<b>1158.76</b>	<b>145605</b>	<b>2031.78</b>	<b>25828</b>	<b>2137.02</b>	<b>496343</b>	<b>5327.57</b>	<b>12943.58</b>	<b>41.16%</b>

**CATEGORY WISE PROGRESS REPORT ON PMMY PERFORMANCE 31.10.2024**

(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	138268	499.67	100104	1470.4	19579	1629.94	257951	3600.02
2	SC	34279	118.38	2814	57.72	1033	84.15	38126	260.25
3	ST	9727	26.46	1946	43.49	993	80.49	12666	150.44
4	OBC	142636	514.24	40741	460.17	4223	342.45	187600	1316.85
5	Total	324910	1158.76	145605	2031.78	25828	2137.02	496343	5327.57
	Out of Above								
6	Women Entrepreneurs	165637	677.79	63369	648.23	3010	233.31	232016	1559.32
7	New Entrepreneurs / Accounts	60493	224.33	25228	649.51	13309	1080	99030	1953.83
8	Minority	10854	38.91	4124	78.17	1104	87.65	16082	204.74
9	PMJDY OD Account	190	0.22	0	0	0	0	190	0.22
10	Mudra card	14	0.05	120	3.25	48	4.04	182	7.34
11	NULM	225	0.36	36	0.7	12	1.05	273	2.11
12	NRLM	100	0.04	612	20.8	1493	133.3	2205	154.14
13	Other Govt. Sponsored Prog.	2498	8.83	7955	141	952	76.68	11405	226.51
14	Skill Certified	206	0.8	2221	62.25	534	40.86	2961	103.91
15	Self Certified	4735	13.2	8994	152.61	1423	110.47	15152	276.28
16	Unskilled	2583	9.32	3825	106.06	2503	216.95	8911	332.33

**Banks Performance under PMMY upto 31.10.2024:**

- During the FY 2024-25 up to 31.10.2024, Banks sanctioned MUDRA loans to 4,96,343 beneficiaries with an outlay of Rs. 5,327.57 Crs
- Rs. 1,559.32 Crs Sanctioned to 2,32,016 Women Entrepreneurs.
- Rs. 1,953.83 Crs Sanctioned to 99,030 New Entrepreneurs
- Rs. 204.74 Crs Sanctioned to 16,082 Minority community Entrepreneurs
- Rs. 260.25 Crs Sanctioned to 38,126 SC Entrepreneurs
- Rs. 150.44 Crs Sanctioned to 12,666 ST Entrepreneurs

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

**Performance and NPAs position in PMMY Scheme as on 30.09.2024**

(Rs. In Crs)

MUDRA – SCHEME	Outstandings as on 30.09.2024		Disbursements (01.04.24 to 31.10.24)		NPAs as on 30.09.2024			NPA % as on 30.06.2024
	No. of A/cs	Amount	No. of A/cs	Amount	No. of A/cs	Amount	%	
SHISHU <=50K	624029	1135.99	324910	1139.22	97837	143.63	12.64	14.27
KISHORE >50k <=5 lacs	338883	4788.28	145605	2031.78	44139	414.75	8.66	8.06
TARUN >5 lacs <=10 lakhs	105565	6352.69	25828	2058.63	6508	417.62	6.57	7.10
<b>Total</b>	<b>1068477</b>	<b>12276.96</b>	<b>496343</b>	<b>5229.63</b>	<b>148484</b>	<b>976</b>	<b>7.95</b>	<b>8.20</b>

**iv) Credit Flow under STAND UP INDIA Scheme:**

(Rs. In Crs)

Cumulative As on	No of Applications sanctioned	Amount Sanctioned	Amount Disbursed
March, 2024	11811	2804.03	1079.10
June, 2024	12288	2908.13	1747.16
Sept, 2024	12940	3029.68	1779.18
During the Quarter	652	121.55	32.02

**Category-wise progress:**

(Rs. In Crs)

Sl. No.	Category	Cumulative loans/ applications sanctioned					
		Upto 31.03.2024		Upto 30.06.2024		Upto 30.09.2024	
		No.	No.	Amt	Amt	No.	Amt
1	SC	2409	579.52	2520	606.10	2737	642.67
2	ST	1574	367.34	1668	386.05	1808	407.26
3	Women	7828	1857.17	8100	1916.01	8395	1979.76
	<b>Total</b>	<b>11811</b>	<b>2804.03</b>	<b>12288</b>	<b>2908.16</b>	<b>12940</b>	<b>3029.69</b>

**Banks performance upto the quarter ended 30.09.2024:**

- Under Stand-Up India scheme banks have sanctioned loans to 12940 borrowers with an outlay of Rs.3029.69 Crs
- 8,395 women beneficiaries have been sanctioned loans under SUI amounting to Rs.1,979.76 Crs
- 2,737 SC beneficiaries have been sanctioned loans under SUI amounting to Rs.642.67 Crs
- 1,808 ST beneficiaries have been sanctioned loans under SUI amounting to Rs.407.26 Crs

Bank wise details are enclosed as **Annexure 'H'****v) Credit Flow under PMEGP Scheme:****Agency wise MM/Subsidy claims achievement position: as on 30.09.2024**

(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	54	2.40	594	9	14	9
2	KVIB	1206	33.03	13266	258	11.83	2838	21	36	21
3	DIC	1206	33.03	13266	412	18.35	4532	34	56	34
	<b>Total</b>	<b>3017</b>	<b>82.65</b>	<b>33187</b>	<b>724</b>	<b>32.59</b>	<b>7964</b>	<b>24</b>	<b>39</b>	<b>24</b>

**NPAs under PMEGP:**

(Rs. in Crores)

Data as on 30.09.2024	Outstanding	NPAs
No.	14587	2007
Amount	1000.63	87.34 (8.73%)

**Performance of Banks under PMEGP as on 30.09.2024:**

- Outstandings PMEGP loans with Banks as on 30.09.2024 are at Rs. 1,000.63 Crs
- 724 projects were sanctioned by Banks with a Margin Money involvement of Rs.32.59 crores generating employment to 7964 members.
- NPAs are at Rs.87.34 Crs constituting 8.73% of outstandings

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

Under the scheme, a total 33475 applications have forwarded to Banks, out of which 12033 are sanctioned and 9697 applications are pending for sanction. Bank-wise position of applications as on 19.11.2024, is given hereunder:

S.No	DistrictName	Applications forwarded to Banks	Sanctioned	Pending for Sanction	Disbursed	Pending for Disbursement
1	STATE BANK OF INDIA	18969	6799	12170	6209	590
2	UNION BANK OF INDIA	4951	1973	2978	1239	734
3	Telangana Grameena Bank	2238	697	1541	696	1
4	ANDHRA PRADESH GRAMEENA VIKAS BANK	1784	646	1138	94	552
5	CANARA BANK	1668	682	986	443	239
6	INDIAN BANK	1103	358	745	315	43
7	BANK OF BARODA	884	420	464	325	95
8	HDFC BANK LTD	389	0	389	0	0
9	INDIAN OVERSEAS BANK	385	149	236	138	11

10	CENTRAL BANK OF INDIA	317	70	247	30	40
11	PUNJAB NATIONAL BANK	185	92	93	87	5
12	BANK OF INDIA	131	64	67	56	8
13	KARUR VYSYA BANK	108	22	86	22	0
14	ICICI BANK LTD	89	0	89	0	0
15	BANK OF MAHARASHTRA	69	32	37	21	11
16	UCO BANK	68	28	40	22	6
17	AXIS BANK	59	0	59	0	0
18	KOTAK MAHINDRA BANK	30	0	30	0	0
19	THE FEDERAL BANK LTD	10	0	10	0	0
20	KARNATAKA BANK	7	1	6	0	1
21	Telangana State Cooperative Apex Bank Ltd	7	0	7	0	0
22	SOUTH INDIAN BANK	6	0	6	0	0
23	IDBI BANK LTD	5	0	5	0	0
24	PUNJAB AND SIND BANK	4	0	4	0	0
25	YES BANK LTD	4	0	4	0	0
26	Adarsh Co-Operative Urban Bank Ltd	1	0	1	0	0
27	ANDHRA PRAGATHI GRAMEENA BANK	1	0	1	0	0
28	KDCCB LTD	1	0	1	0	0
29	Svamaan Financial Services Private Limited	1	0	1	0	0
30	Vijaya Bank	1	0	1	0	0
	<b>Grand Total</b>	<b>33475</b>	<b>12033</b>	<b>21442</b>	<b>9697</b>	<b>2336</b>

District-wise Progress as on 19.11.2024:

S.No	DistrictName	Applications forwarded to Banks	Sanctioned	Pending for Sanction	Disbursed	Pending for Disbursement
1	NALGONDA	5459	2461	2998	1690	771
2	KAMAREDDY	3386	1253	2133	970	283
3	NIZAMABAD	2808	1111	1697	950	161
4	KARIMNAGAR	2551	999	1552	870	129
5	Nirmal	2017	729	1288	633	96
6	SURYAPET	1638	410	1228	298	112
7	PEDDAPALLI	1635	591	1044	520	71
8	SANGAREDDY	1455	736	719	627	109
9	Jagitial	1446	588	858	525	63
10	BHADRADRI KOTHAGUDEM	1429	249	1180	199	50
11	YADADRI BHUVANAGIRI	1317	555	762	424	131
12	KHAMMAM	982	115	867	109	6
13	JAYASHANKAR BHUPALAPALLY	882	412	470	339	73
14	JOGULAMBA GADWAL	787	76	711	47	29
15	SIDDIPET	728	227	501	188	39
16	JANGOAN	610	177	433	140	37
17	HYDERABAD	595	263	332	236	27
18	HANUMAKONDA	517	105	412	87	18
19	ADILABAD	506	162	344	145	17
20	RANGA REDDY	502	198	304	159	39
21	MEDAK	313	108	205	86	22
22	WANAPARTHY	290	66	224	61	5
23	KUMURAM BHEEM ASIFABAD	275	124	151	123	1
24	MEDCHAL MALKAJGIRI	234	83	151	70	13
25	NAGARKURNOOL	215	58	157	46	12
26	VIKARABAD	138	37	101	36	1
27	MAHABUBABAD	134	0	134	0	0
28	MAHABUBNAGAR	131	48	83	37	11
29	RAJANNA SIRCILLA	130	9	121	9	0
30	Warangal	116	10	106	4	6
31	MANCHERIAL	107	44	63	41	3
32	Mulugu	85	20	65	19	1
33	Narayanpet	57	9	48	9	0
	<b>Grand Total</b>	<b>33475</b>	<b>12033</b>	<b>21442</b>	<b>9697</b>	<b>2336</b>

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

**vii) Credit flow under SC corporation Schemes as on 30.09.2024:**

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	114	186.50	129.47	57.03
2	2016-17	300	802.70	508.82	293.88
3	2017-18	945	1710.95	1162.62	548.33
	<b>Grand Total</b>	<b>1359</b>	<b>2700.15</b>	<b>1800.91</b>	<b>899.24</b>

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

**SC Corporation Scheme ESS pending for Grounding as on 30.09.2024:**

(Rs. In lacs)

S.No.	Particulars	For FY 2018-19		For FY 2020-21	
		Phy	Fin	Phy	Fin
1	Selected	9863	12696.05	16258	33020.54
2	Bank Approved	9173	11836.59	12246	25137
3	A/c Nos recd	8938	-	11578	-
4	A/cs No. to be received	925	-	4680	-
5	Sanctioned	8789	11386.61	10829	22832.73
6	Subsidy released	6206	8204.00	1816	5424.39
7	Grounded	4902	6553.09	974	3073.28
8	Subsidy returned	242	349.00	38	70.45
8	To be Grounded	1009	1238.52	804	2280.67

**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 30.09.2024:**

**FY 2018-19:**

(Rs. In lacs)

S 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	502	996.17	2016	4629.77	1510	3624.00	437	812.03	1947	4436.03
2	AP GRAMEENA VIKAS BANK	823	1975.20	206	399.8	1029	2375.00	808	1939.20	144	271.70	952	2210.90
3	UNION BANK OF INDIA	717	1687.80	227	507.62	944	2195.42	696	1654.40	161	332.85	857	1987.25
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	KDCC BANK	96	230.40	81	190.65	177	421.05	96	230.40	75	178.05	171	408.45
8	PUNJAB NATIONAL BANK	107	256.80	2	4.20	109	261.00	93	223.20	2	4.20	95	227.40
9	INDIAN OVERSEAS BANK	38	91.20	9	20.48	47	111.68	38	91.20	5	10.50	43	101.70
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	172.57	110	237.37	27	64.80	61	105.10	88	169.90
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 LTD	1	2.40	0	0.00	1	2.40	0	0.00	0	0.00	0	0.00
	<b>Total</b>	<b>3802</b>	<b>9091.80</b>	<b>1491</b>	<b>3087.39</b>	<b>5293</b>	<b>12179.19</b>	<b>3747</b>	<b>8976.80</b>	<b>1202</b>	<b>2335.91</b>	<b>4949</b>	<b>11312.71</b>

S 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	1014	2433.60	127	240.82	1141	2674.42	1	2.40	29	57.52	30	59.92	469	1125.60	281	513.69	750	1639.29



2	AP GRAMEENA VIKAS BANK	512	1228.80	94	173.78	606	1402.58	24	57.60	23	43.44	47	101.04	241	578.40	27	54.48	268	632.88
3	UNION BANK OF INDIA	482	1140.80	72	154.69	554	1295.49	9	21.60	24	46.48	33	68.08	180	432.00	65	131.68	245	563.68
4	CANARA BANK	141	338.40	35	67.76	176	406.16	0	0.00	12	27.80	12	27.80	82	196.80	56	112.65	138	309.45
5	CENTRAL BANK OF INDIA	14	33.60	28	48.38	42	81.98	0	0.00	5	8.09	5	8.09	56	134.40	22	44.77	78	179.17
6	Telangana Grameena Bank	53	127.20	27	55.19	80	182.39	0	0.00	7	14.00	7	14.00	33	79.20	37	71.40	70	150.60
7	KDCC BANK	69	165.60	21	77.07	90	242.67	1	2.40	14	27.79	15	30.19	26	62.40	40	73.19	66	135.59
8	PUNJAB NATIONAL BANK	52	124.80	2	4.20	54	129.00	0	0.00	0	0.00	0	0.00	41	98.40	0	0.00	41	98.40
9	INDIAN OVERSEAS BANK	17	40.80	2	4.20	19	45.00	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	16	29.27	21	41.27	1	2.40	2	4.20	3	6.60	1	2.40	23	46.01	24	48.41
11	DIST COOP CENTRAL BANK	23	55.20	3	5.00	26	60.20	0	0.00	39	69.02	39	69.02	4	9.60	19	31.08	23	40.68
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 LTD	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
<b>Total</b>		<b>2469</b>	<b>5909.60</b>	<b>436</b>	<b>876.85</b>	<b>2905</b>	<b>6786.45</b>	<b>36</b>	<b>86.40</b>	<b>163</b>	<b>314.34</b>	<b>199</b>	<b>400.74</b>	<b>1160</b>	<b>2784.00</b>	<b>603</b>	<b>1144.75</b>	<b>1763</b>	<b>3928.75</b>

## 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	STATE BANK OF INDIA	1728	2419.20	53	265.00	1781	2684.20	1728	2419.20	54	270.00	1782	2689.20	654	915.60	198	277.20	463	648.20
2	KDCC BANK	674	943.60	0	0.00	674	943.60	674	943.60	0	0.00	674	943.60	432	604.80	91	127.40	343	480.20
3	UNION BANK OF INDIA	721	1009.40	0	0.00	721	1009.40	721	1009.40	0	0.00	721	1009.40	314	439.60	158	221.20	172	240.80
4	AP Grameena Vikas Bank	497	695.80	1	3.00	498	698.80	497	695.80	0	0.00	497	695.80	212	296.80	73	102.20	55	77.00
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	77	107.80	85	119.00
6	CANARA BANK	376	526.40	0	0.00	376	526.40	376	526.40	0	0.00	376	526.40	130	182.00	61	85.40	151	211.40
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	16	22.40	18	25.20
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	8	11.20	13	18.20
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	38	53.20	0	0.00	38	53.20	38	53.20	0	0.00	38	53.20	5	7.00	0	0.00	5	7.00
12	DIST COOP CENTRAL BANK	33	46.20	0	0.00	33	46.20	33	46.20	0	0.00	33	46.20	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
<b>Total</b>		<b>4759</b>	<b>6662.60</b>	<b>54</b>	<b>268.00</b>	<b>4813</b>	<b>6930.60</b>	<b>4759</b>	<b>6662.60</b>	<b>54</b>	<b>270.00</b>	<b>4813</b>	<b>6932.60</b>	<b>2002</b>	<b>2802.80</b>	<b>687</b>	<b>961.80</b>	<b>1342</b>	<b>1878.80</b>

## Position on ungrounded applications of SC Corporation as on 30.09.2024 is hereunder:

S.No	Bank Name	(Amount in Crores)															
		2013-14		2014-15		2015-16		2016-17		2017-18		2018-19		2020-21		TOTAL	
		No.	Amt	No.	Amt	No.	Amt	No.	Amt	No.	Amt	No.	Amt	No.	Amt	No.	Amt
1	STATE BANK OF INDIA	224	1.42	12	0.15	74	0.77	183	2.43	663	7.97	1386	24.51	758	15.27	3300	52.53
2	UNION BANK OF INDIA	55	0.33	8	0.06	11	0.15	24	0.44	96	1.17	423	8.07	348	7.22	965	17.44
3	AP GRAMEENA VIKAS BANK	28	0.16	1	0.01	12	0.11	21	0.29	47	0.78	351	7.67	220	3.65	680	12.67
4	KDCC BANK		0.00		0.00	2	0.08		0.00	2	0.02	73	1.47	407	6.50	484	8.07
5	CANARA BANK	61	0.37		0.00	8	0.08	21	0.59	40	0.57	181	3.65	105	2.26	416	7.51
6	Telangana Grameena Bank	34	0.21		0.00	7	0.06	11	0.17	32	0.36	131	2.20	131	2.00	346	4.99
7	PUNJAB NATIONAL BANK	3	0.03		0.00	1	0.05	17	0.63	22	0.29	67	1.31	25	0.57	135	2.87
8	CENTRAL BANK OF INDIA	6	0.04		0.00	4	0.03	3	0.05	10	0.11	99	2.02	29	0.61	151	2.87
9	INDIAN BANK	7	0.04	4	0.04	11	0.15	2	0.02	8	0.13	28	0.41	51	1.41	111	2.21
10	BANK OF BARODA	9	0.06		0.00		0.00	7	0.12	20	0.21	54	0.87	34	0.82	124	2.07
11	INDIAN OVERSEAS BANK	15	0.11		0.00	3	0.03	3	0.04	18	0.19	39	0.78	11	0.24	89	1.39
12	ICICI BANK LTD		0.00		0.00		0.00		0.00		0.00		0.00	14	0.70	14	0.70
13	DIST COOP CENTRAL BANK		0.00		0.00	1	0.01	1	0.02	4	0.05	30	0.48	4	0.12	40	0.68
14	BANK OF INDIA	19	0.17	1	0.01	1	0.01	6	0.17	3	0.04	9	0.19	4	0.08	43	0.67
15	BANK OF MAHARASTRA	4	0.02		0.00		0.00	4	0.14	1	0.01	15	0.30		0.00	24	0.47
16	HDFC BANK LTD		0.00		0.00		0.00	1	0.01	13	0.16	3	0.03	1	0.05	18	0.25
17	AXIS BANK		0.00		0.00		0.00		0.00		0.00	7	0.16		0.00	7	0.16
18	IDBI BANK		0.00		0.00		0.00		0.00	3	0.06	1	0.01	1	0.01	5	0.09
19	KARUR VYSYA BANK		0.00		0.00		0.00		0.00	1	0.01	6	0.06		0.00	7	0.07
20	CITY UNION BANK		0.00		0.00	3	0.05		0.00	1	0.01		0.00		0.00	4	0.06
21	UCO BANK		0.00		0.00		0.00	1	0.02		0.00	2	0.03		0.00	3	0.04
22	INDUSIND BANK LTD		0.00		0.00		0.00		0.00		0.00		0.00	2	0.04	2	0.04
23	KARNATAKA BANK		0.00		0.00		0.00		0.00	1	0.01	1	0.02		0.00	2	0.03
24	VIJAYA BANK		0.00		0.00		0.00		0.00	2	0.02		0.00		0.00	2	0.02
25	THE LAXMI VILAS BANK LTD		0.00		0.00		0.00		0.00	1	0.02		0.00		0.00	1	0.02

26	KOTAK MAHINDRA BANK LTD	1	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1	0.01				
27	TAMILNAD MERCANTILE BANK LTD	0	0.00	0.00	0.00	0.00	0.00	1	0.01	0.00	0.00	1	0.01				
	<b>Grand Total</b>	<b>466</b>	<b>2.97</b>	<b>26</b>	<b>0.27</b>	<b>138</b>	<b>1.57</b>	<b>305</b>	<b>5.13</b>	<b>989</b>	<b>12.20</b>	<b>2906</b>	<b>54.26</b>	<b>2145</b>	<b>41.55</b>	<b>6975</b>	<b>117.95</b>

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

Bank wise and District wise performance under the Schemes has been reviewed in the Sub-Committee meeting on MSME held on 12.11.2024 & 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 TGSC Corporation.

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

Bank wise to be grounded units under Rural Transportation Plan (RTP) Scheme FY 2017-18 as on 30.09.2024 (Rs. In Lacs)						
S.No	Bank name	No.of units	Unit Cost	Bank Loan	Subsidy	Beneficiary Contribution
1	STATE BANK OF INDIA	131	796.07	377.28	354.39	64.41
2	AP GRAMEENA VIKAS BANK	4	26.16	11.52	12.64	2.00
3	UNION BANK OF INDIA	3	15.42	8.64	5.30	1.48
4	INDIAN BANK	2	18.80	5.76	12.04	1.00
5	CANARA BANK	1	5.33	2.88	1.95	0.50
6	KDCC BANK	1	5.33	2.88	1.95	0.50
	<b>Grand Total</b>	<b>142</b>	<b>867.10</b>	<b>408.96</b>	<b>388.26</b>	<b>69.88</b>

#### Economic Support Schemes Action Plan wise status as on 30.09.2024

(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	9634	5758.86	108	56.49	2332	1481.37
2	2015-16	8732	7500.00	7370	6818.00	7002	6516.11	4785	4606.67	11	10.56	2207	1903.91
3	2017-18	19710	22420.00	17493	19445.19	16999	18940.71	15788	17475.21	105	132.76	1107	1333.54
4	2020-21	7112	6002.86	4744	4522.73	2021	1990.06	963	911.14	6	10.42	1052	1068.52
5	2021-22	28292	22632.5	12527	12339.19	3983	3886.73	1215	1149.65	0	0.00	2768	2737.1
	<b>ESS total</b>	<b>89611</b>	<b>68870.85</b>	<b>54565</b>	<b>50644.44</b>	<b>42079</b>	<b>38630.33</b>	<b>32385</b>	<b>29901.53</b>	<b>230</b>	<b>210.23</b>	<b>9466</b>	<b>8524.44</b>
6	RTP	1129	3251.52	1064	3064.32	1004	2891.52	836	2407.68	26	74.88	142	388.26
	<b>RTP total</b>	<b>1129</b>	<b>3251.52</b>	<b>1064</b>	<b>3064.32</b>	<b>1004</b>	<b>2891.52</b>	<b>836</b>	<b>2407.68</b>	<b>26</b>	<b>74.88</b>	<b>142</b>	<b>388.26</b>
	<b>Total</b>	<b>90740</b>	<b>72122.37</b>	<b>55629</b>	<b>53708.76</b>	<b>43083</b>	<b>41521.85</b>	<b>33221</b>	<b>32309.21</b>	<b>256</b>	<b>285.11</b>	<b>9608</b>	<b>8912.70</b>

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

In the sub-committee meeting held on 12.11.2024, 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.

#### ix) Credit flow under TG BC Corporation Schemes

BC Corporation has forwarded the granular data of the ungrounded units for which subsidy has already been released and requested banks to return the unspent subsidy portion. The granular data has already been forwarded to banks and Bank's Controllers are requested to either submit UCs if the schemes are grounded or return the subsidy to BC Corporation. The matter was discussed in several meetings earlier and

there is a little progress in identification / release of subsidy to the BC Corporation. The latest position on grounding of applications and unspent subsidy is yet to receive from the BC Corporation.

**x) Credit flow under TG Minorities Finance Corporation Schemes as on 30.09.2024**

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.

**xi) Credit flow to others as on 30.09.2024:**

**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	%
8179714	111956.58	3626723	55187.13	784650	6241.13	5.57

- As on 30.09.24, Outstanding credit to 81,79,714 weaker section borrowers was at Rs.1,11,956.58 Crs.
- Upto the quarter, Banks have disbursed an amount of Rs. 55,187.13 Crs to 36,26,723 borrowers
- NPAs are at a level of Rs.6,241.13 Crs constituting 5.57% 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 from 01.04.24 to 30.09.2024	
No.	Amt.	No.	Amt.	No.	Amt.
6202345	173569.13	1830835	9958.93	2600350	50188.7

- As on 30.09.2024, Outstanding credit to 62,02,345 women beneficiaries was at Rs.1,73,569.13 Crs.
- Upto the quarter, Banks have disbursed an amount of Rs. 50,188.70 Crs to 26,00,350 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	63730	3052.50	7148	155.79	21623	376.28	2428	57.73	1.89%
Non-priority	30326	7493.01	7876	1024.75	12225	1354.14	161	15.18	0.20%
<b>Total</b>	<b>94056</b>	<b>10545.51</b>	<b>15024</b>	<b>1180.54</b>	<b>33848</b>	<b>1730.42</b>	<b>2589</b>	<b>72.91</b>	<b>0.69%</b>

- As on 30.09.2024, Banks have Outstanding Education loans of **Rs.10,545.51 cr** to 94,056 beneficiaries.
- During the FY, Banks have disbursed an amount of **Rs.1,730.42 cr** to 33848 beneficiaries.
- NPAs at **Rs. 72.91 cr** constitute 0.69% 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	333191	30875.65	17000	867.06	72527	1851.40	11700	355.51	1.15%
Non-priority	618275	179960.17	37933	13029.84	129665	25345.20	4660	810.11	0.45%
<b>Total</b>	<b>951466</b>	<b>210835.8</b>	<b>54933</b>	<b>13896.9</b>	<b>202192</b>	<b>27196.6</b>	<b>16360</b>	<b>1165.62</b>	<b>0.55%</b>

- As at the end of September 2024, banks together have outstanding Home Loans amounting to **Rs.2,10,835.80 Cr**
- During the FY, Banks have disbursed an amount of **Rs.27,196.60 Cr to 2,02,192** Housing Loan borrowers.
- NPAs of **Rs. 1165.62 cr** constitute 0.55 % of the Housing Loans Outstanding.

### **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 30.09.2024 is as under:

#### **District wise lending status as on 30.09.2024**

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	42228	8833.42	962.71
3	Jagtial	7	0.60	0.16
4	Jogulamba Gadwal	8	0.92	0.16
5	Kamareddy	30	4.87	0.71
6	Karimnagar	2424	319.85	54.52
7	Khammam	1935	343.80	45.94
8	Mahabubabad	31	5.06	0.79
9	Mahbubnagar	2903	439.08	68.29
10	Manchiryal	14	2.52	0.33
11	Medak	3700	659.60	88.39
12	Medchal	1741	359.38	42.61
13	Nalgonda	3819	563.51	92.53
14	Nirmal	25	3.01	0.56
15	Nizamabad	1231	172.53	28.24
16	Peddapalli	7	0.93	0.16
17	Rangareddy	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
	<b>TOTAL</b>	<b>70392.00</b>	<b>13578.31</b>	<b>1624.90</b>

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

(Source:NHB)

### **Rural Housing Interest Subsidy Scheme (RHIS):**

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 kutcha 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 (RHIS) 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.

RHIS 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 RHIS 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 12.11.2024 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 RHIS.

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

The CD ratio of the State has maintained at 127.21% as at the end of the quarter. Suryapet district has highest CD Ratio of 273.57% whereas Kumuram Bheem Asifabad district has a CD Ratio of 96.48%. As at the end of September 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 10<sup>th</sup> of the following month, even if the data to be submitted is NIL.

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

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**Agenda 8: 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 30.09.2024**

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

RSETIs have conducted 191 programmes and trained 5792 candidates during the H1 FY 2024-25 against the yearly target of 360 programmes and 10419 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 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. 27.14 crores and Union Bank of India which is running 2 RSETIs has to receive Rs. 3.92 crores towards reimbursement of its recurring expenditure claims.

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

S.No.	RSETI Name	UP to 2018-19	FY 2019-20	FY 2020-21	FY 2021-22	FY 2022-23	FY 2023-24	Upto Q2 FY2024-25	TOTAL (Rs. in Crs)
1	Khammam	1.00	0.00	0.00	0.00	0.38	0.73	0.61	2.73
2	Sangareddy	1.30	-0.06	0.00	0.00	0.65	0.91	0.69	3.49
3	Utnoor(Adilabad)	1.34	-0.03	0.00	0.00	0.48	0.97	0.90	3.66
4	Nizamabad(Dichpally)	1.11	0.00	0.00	0.00	0.29	0.88	0.65	2.93
5	Nalgonda	0.88	0.00	0.00	0.00	0.54	0.83	0.70	2.96
6	Karimnagar	0.85	0.07	0.00	0.00	0.33	0.67	0.56	2.49
7	Mahabubnagar	0.89	0.02	0.00	0.00	0.29	0.77	0.69	2.65
8	Hasanparthy(Warangal)	1.18	0.07	0.00	0.00	0.52	0.74	0.72	3.24
9	Chilkuru	0.78	0.16	0.00	-0.01	0.65	0.88	0.53	2.99
	<b>SBI- Sub-Total</b>	<b>9.33</b>	<b>0.23</b>	<b>0.01</b>	<b>-0.01</b>	<b>4.15</b>	<b>7.38</b>	<b>6.05</b>	<b>27.14</b>
10	Siddipet	0.59	0.14	0.00	0.00	0.43	0.80	0.60	2.56
11	Muchintal	0.00	0.00	0.00	0.00	0.38	0.54	0.43	1.36
	<b>UBI- Sub total</b>	<b>0.59</b>	<b>0.14</b>	<b>0.00</b>	<b>0.00</b>	<b>0.81</b>	<b>1.34</b>	<b>1.03</b>	<b>3.92</b>
	<b>GRAND TOTAL</b>	<b>9.92</b>	<b>0.37</b>	<b>0.01</b>	<b>-0.01</b>	<b>4.96</b>	<b>8.72</b>	<b>7.08</b>	<b>31.06</b>

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

--NIL--

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

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

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

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

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

**Developing a Standardized System for data flow and its management by SLBC Convenor Bank on SLBC**

**Website- Constitution of Implementation Committee:**

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

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

All Banks have uploaded the data for quarter ended September 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](http://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. 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 CKYCRR, its benefits and usage.

The data received from the 41 banks 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	432	432	432
2	BANK OF INDIA	67	67	67
3	BANK OF MAHARASHTRA	66	66	66
4	CANARA BANK	363	363	363
5	CENTRAL BANK OF INDIA	95	0	95
6	INDIAN BANK	160	160	160
7	INDIAN OVERSEAS BANK	112	112	112
8	PUNJAB AND SIND BANK	9	9	9
9	PUNJAB NATIONAL BANK	136	136	136
10	UCO BANK	40	40	40
11	UNION BANK OF INDIA	672	672	665
12	AXIS BANK	180	180	180
13	BANDHAN BANK	22	0	158
14	CITY UNION BANK	1	0	0
15	CSB BANK LTD	25	0	25
16	DHANLAXMI BANK	0	0	0
17	HDFC BANK	0	0	430
18	ICICI BANK	0	0	341
19	IDBI BANK Ltd	49	49	49
20	INDUSIND BANK	0	104	0
21	JAMMU & KASHMIR BANK PVT LTD	0	0	0
22	KARNATAKA BANK LTD	27	27	10
23	KARUR VYSYA BANK	0	0	0
24	KBSLAB	14	0	14
25	RBL BANK LTD	0	28	0
26	TAMILNAD MERCANTILE BANK LTD	10	10	10
27	THE SOUTH INDIAN BANK	46	46	46
28	YES BANK LTD	0	0	0
29	ANDHRA PRADESH GRAMEENA VIKAS BANK	493	0	493
30	TELANGANA GRAMEENA BANK	430	0	430
31	TSCAB	1	0	47
32	AU SMALL FINANCE BANK	68	68	0
33	EQUITAS SMALL FINANCE BANK	26	7	26
34	JANA SMALL FINANCE BANK LIMITED	0	0	1
35	SHIVALIK SMALL FINANCE BANK	1	1	0
36	SURYODAY SMALL FINACE BANK LTD	2	2	2
37	UJJIVAN SFB	5	0	5
38	DBS BANK	0	0	0
39	AIRTEL PAYMENTS BANK	0	0	0
40	FINO PAYMENTS BANK	0	0	0
41	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)
IDFC FIRST BANK LIMITED	6107	98277	269437	104384	94.15%
YES BANK LIMITED	2299	24205	25866	26504	91.33%
Suryoday Small Finance Bank Ltd	123	864	8913	987	87.54%
THE SOUTH INDIAN BANK LIMITED	1427	9120	8585	10547	86.47%
RBL Bank Ltd	963	33218	43108	34181	97.18%
Axis Bank Limited	11452	56875	107596	68327	83.24%
UTKARSH SMALL FINANCE BANK LIMITED	50	167	545	217	76.96%
AIRTEL PAYMENTS BANK LIMITED	12050	33731	95522	45781	73.68%
Kotak Mahindra Bank	24886	61515	67723	86401	71.20%

Tamilnad Mercantile Bank Ltd	264	370	988	634	58.36%
BANK OF BARODA	10553	14431	22618	24984	57.76%
HDFC BANK	31403	41870	140530	73273	57.14%
STATE BANK OF INDIA	150106	139849	176520	289955	48.23%
Jana Small Finance Bank Limited	35	18	19	53	33.96%
INDUSIND BANK LIMITED	10120	3027	100746	13147	23.02%
EQUITAS SMALL FINANCE BANK LTD	713	177	154	890	19.89%
INDIAN BANK	21310	1307	26754	22617	5.78%
Bandhan Bank Limited	5642	334	19413	5976	5.59%
UJJIVAN SMALL FINANCE BANK LTD	129	6	4	135	4.44%
ICICI BANK LIMITED	12047	175	32088	12222	1.43%
AU SMALL FINANCE BANK LIMITED	11038	64	459	11102	0.58%
Fino Payments Bank Limited	7347	17	6	7364	0.23%
PUNJAB NATIONAL BANK	7991	18	728	8009	0.22%
THE FEDERAL BANK LTD	3386	2	9410	3388	0.06%
IDBI Bank Limited	2784	1	6978	2785	0.04%
Union Bank Of India	88867	11	19414	88878	0.01%
CANARA BANK	30383	1	16492	30384	0.00%
INDIA POST PAYMENTS BANK LTD	76520	2	0	76522	0.00%
BANK OF INDIA	14986	0	4614	14986	0.00%
BANK OF MAHARASHTRA	6523	0	7957	6523	0.00%
CENTRAL BANK OF INDIA	4481	0	6	4481	0.00%
KARUR VYSYA BANK LIMITED	3985	0	24716	3985	0.00%
Jammu and Kashmir Bank Limited	36	0	0	36	0.00%
Indian Overseas Bank	6258	0	56	6258	0.00%
DHANLAXMI BANK LIMITED	61	0	0	61	0.00%
CITY UNION BANK LTD	1348	0	7	1348	0.00%
PUNJAB AND SIND BANK	170	0	506	170	0.00%
The Karnataka Bank Limited	1901	0	140	1901	0.00%
DCB BANK LIMITED	955	0	267	955	0.00%
ANDHRA PRADESH GRAMEENA VIKAS BANK	13290	0	0	13290	0.00%
ESAF SMALL FINANCE BANK LIMITED	243	0	0	243	0.00%
CSB BANK LTD.	337	0	27	337	0.00%
UCO BANK	2015	0	7	2015	0.00%
Krishna Bhima Samruddhi Local Area Bank Ltd	158	0	3	158	0.00%
TELANGANA GRAMEENA BANK	35843	0	6	35843	0.00%
TELANGANA STATE COOPERATIVE APEX BANK LIMITED	1377	0	6	1377	0.00%

**2. PM- Surya Ghar - Muft Bijli Yojana (PMSGY):** A meeting held with Banks under the chairmanship of Addl. Secretary, DFS on 30.04.2024 and SLBC was advised to monitor the progress made under PMSGY regularly in its meetings. Accordingly, we sought data from the banks and furnished hereunder. (Rs. In Crores)

Sr No	Bank	Outstandings as on 30.09.2024		Disbursements from 01.04.2024 To 30.09.2024		NPAs as on 30.09.2024	
		No. of a/cs	Amount	No. of a/cs	Amount	No. of a/cs	Amount
1	CANARA BANK	29	0.48	29.00	0.48	0	0.00
2	PUNJAB NATIONAL BANK	14	0.23	14.00	0.23	0	0.00
3	BANK OF INDIA	8	0.14	8.00	0.14	0	0.00
4	BANK OF BARODA	5	0.09	5.00	0.11	0	0.00
	<b>Total</b>	<b>56</b>	<b>0.94</b>	<b>56</b>	<b>0.96</b>	<b>0</b>	<b>0</b>

Remaining all banks reported NIL Sanctions and Disbursements.

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

SLBC has been maintaining PMJDY Call Centre (1800 425 8933) as per the directions of DFS, Ministry of Finance, Government of India. The services of a retired official are being engaged as Call Centre Executive on contract basis. The expenditure on account of Call Centre viz. Call centre charges including remuneration is being shared by all the member banks. The Call Centre Executive was initially engaged on contract basis for a period of One Year and then be extended for period of 2 years in two phases@ one year per phase, as per the extant norms. The present term of contract is getting completed by 31<sup>st</sup> Jan2025. Currently, he is being paid with a monthly remuneration of Rs. 32,000/- per month.



In order to ensure the continuity of the services, SLBC proposes to issue notification, calling for applications from the enthusiastic eligible retired officers from the banks to recruit a person on contract basis for period of one year, with existing terms after completing all the formalities.

#### 4. FI Index 2024

RBI as advised through mail dated 26.09.2024 the following districts are lying in the bottom 10 percentile, in terms of share of Access indicators (Branch & Fixed BCs and ATMs), Usage indicators (No. of deposit and credit accounts) as per March 2024 data.

	State/ UT Name	District Name	Branch/FBC	ATM
1	TELANGANA	MEDCHAL-MALKAJGIRI	Yes	
2	TELANGANA	SANGAREDDY	Yes	
3	TELANGANA	NARAYANPET		Yes
4	TELANGANA	KOMRAM BHEEM (ASIFABAD)		Yes

Usage - Districts falling in the bottom 10 percentile - Share of Usage indicators vis-à-vis Share in population - March 2024				
Sr No.	State/ UT Name	District Name	Saving Account (No)	Credit Account No
1	TELANGANA	KOMRAM BHEEM (ASIFABAD)	Yes	

Per capita position of No. of Savings accounts - Status as on March 2024 for bottom 10 percentile districts [ No. of Savings Accounts/ Total Population of the District]			
Sr. No.	State/ UT Name	District Name	Per Capita Savings Account
1	TELANGANA	KOMRAM BHEEM (ASIFABAD)	0.719

Telangana State Per capita Savings Account should at 1.81

(Source – DBIE)

SLBC advised the concern districts LDMs vide its mail dated 27.09.2024 to include this as an agenda item in ensuing DCC meetings and to adopt suitable strategies to improve the performance in above indicators.

#### 5. Re-KYC and Freezing of PMJDY Accounts

DFS has organized a VC meeting on 11.11.2024, with the heads of PSBs & SLBCs, and instructed to undertake and complete the Re-KYC of PMJDY accounts (which are frozen) in mission mode. Controller of all banks are requested to accord top priority and complete the Re-KYC exercise in mission mode as directed by DFS.

Status of PMJDY accounts is given hereunder:

Major Banks	Total accounts	Inoperative accounts	Re-KYC due (up to 31 <sup>st</sup> Dec 2024)	Accounts frozen
State Bank of India	7760731	1086928	2715553	522181
Union Bank of India	1025203	659337	547470	300810
Canara Bank	631814	206980	253898	37063
IDBI Bank	32236	21289	22291	7321
Other	2733847	698645	589137	10086
<b>Total</b>	<b>12183831</b>	<b>2673179</b>	<b>4128349</b>	<b>877461</b>

## **6. Establishment of new RSETIs**

Union Bank of India received directions to establish the RSETIs in the lead districts from the Ministry of Rural Development letter J/1046/01/2023RSETI – 383165 Dated 17.10.2023. Accordingly, it was taken up by LDMs in the DCC meetings and got approved by DCC. UBI submitted that, it is in the process of establishing RSETIs in 6 districts, which are Jagtial, Jogulamba Gadwal, Peddapalli, Rajanna Siricilla, Mancherial and Wanaparthy after completing the needed formalities.

Canara Bank has also proposed to set up RSETIs in Kamareddy and Yadadri Bhuvanagiri districts. SLBC recommends / approves for setting up of RSETIs in the aforesaid 8 districts (UBI-6 and Canara-2) and urge the lead banks to open RSETIs in all the uncovered districts of Telangana, as per the directions of MoRD, Gol at the earliest.

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**Agenda Item 15: Success Stories**

<p><b>Smt. M. Jayamma</b></p> <p>Smt. M. Jayamma, 35 year-old resident of Kothamolgara village, Bhootpur Tehsil, Mahbubnagar District studied upto Intermediate. She was a home maker and her family income from agriculture is inadequate She came to know from previous trainees about RSETI &amp; applied for General EDP training programme. After successful completion of the Vastra Chitra Kala Udyami (Embroidery work) training programme for 30 days, she learnt adequate skills of Embroidery work and learnt how to handle her business. She availed Bank loan of Rs 50,000/- from APGVB Bhootpur Branch &amp; Rs 30,000/- from friends and set up Computerised Embroidery Work and Tailoring Shop. She is earning a net income of Rs.28, 000/- pm. She expressed his gratitude for the training programme and support of SBI-RSETI, Mahbubnagar</p>	<p><b>Activity: Computerised Embroidery Work and Tailoring</b></p> 
<p><b>Smt. Shaik Shamshad</b></p> <p>Smt. Shaik Shamshad, 36-year-old resident of Edulapuram village, Khammam District. She studied upto 10<sup>th</sup> Standard. Her family income from daily wage labour is inadequate. She came to know of RSETI through friends. After successful completion of the training programme in tailoring for 30 days, she acquired needed skills and also EDP training taught her how to handle a business. She set up a tailoring shop with an initial investment of Rs. 35,000/-, which she sourced from family. Currently, she is earning around Rs. 18,000/- per month. She has expressed her gratitude for the training programme and support of SBI-RSETI, KHAMMAM.</p>	<p><b>Activity: Tailoring</b></p>  <p>Khammam, Telangana, India 64V6+743, Masjid Rd, Jintal, Khammam, Telangan Lat 17.243204° Long 80.109876°</p>
<p><b>Shri E Bhagavanthu</b></p> <p>Shri E Bhagavanthu has studied up to Intermediate. His family income from daily wage labour is inadequate and which was less than Rs.1,000/- per month. He had joined the training programme after coming to know about it through Ex-Trainee. The unique training at the Institute has not only helped him acquire the necessary entrepreneurial skills but also motivated him to establish a micro enterprise and run it successfully. On completion of the training, he has established a mobile repair centre. He has earned good reputation in the nearby areas by giving prompt and qualitative service. Presently, he is earning Rs.27,000/- per month. He owed his success to SBI RSETI, Mahbubnagar, for providing quality training and imparting necessary entrepreneurial skills.</p>	<p><b>Activity: Mobile Repair Center</b></p> 

## Agenda 16: RBI Circulars

Circular Number	Date Of Issue	Department	Subject	Meant For
<a href="#">RBI/2024-2025/77</a> <a href="#">DoS.CO.PPG.SEC.10/11.01.005/2024-25</a>	30.9.2024	Department of Supervision	Gold loans - Irregular practices observed in grant of loans against pledge of gold ornaments and jewellery	All Commercial Banks (including Small Finance Banks but excluding Regional Rural Banks and Payments Banks) All Primary (Urban) Co-operative Banks All Non-Banking Financial Companies
<a href="#">RBI/2024-2025/76</a> <a href="#">DOR.STR.REC.44/04.02.001/2024-25</a>	20.9.2024	Department of Regulation	Interest Equalization Scheme (IES) on Pre and Post Shipment Rupee Export Credit	All Scheduled Commercial Banks (excluding RRBs), Primary (Urban) Cooperative Banks & State Cooperative Banks (scheduled banks having AD category-I license), and Exim Bank
<a href="#">RBI/2024-2025/75</a> <a href="#">DOR.AML.REC.43/14.06.001/2024-25</a>	19.9.2024	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
<a href="#">RBI/2024-2025/74</a> <a href="#">A.P. (DIR Series) Circular No. 16</a>	06.9.2024	Foreign Exchange Department	Liberalised Remittance Scheme (LRS) for Resident Individuals- Discontinuation of Reporting of monthly return	All Authorised Dealer Category-I banks
<a href="#">RBI/2024-2025/73</a> <a href="#">CO.FIDD.PCD.BC.No.9/04-04-003/2024-25</a>	02.9.2024	Financial Inclusion and Development Department	Review of Extant Instructions – Withdrawal of Circulars	All Scheduled Commercial Banks
<a href="#">RBI/2024-2025/72</a> <a href="#">CO.FMRD.FMIA.No.S242/11-01-051/2024-2025</a>	29.8.2024	Financial Markets Regulation Department	Scheme for Trading and Settlement of Sovereign Green Bonds in the International Financial Services Centre in India	All Eligible Market Participants
<a href="#">RBI/2024-2025/71</a> <a href="#">DOR.STR.REC.41/04.02.001/2024-25</a>	29.8.2024	Department of Regulation	Interest Equalization Scheme (IES) on Pre and Post Shipment Rupee Export Credit	All Scheduled Commercial Banks (excluding RRBs), Primary (Urban) Cooperative Banks & State Cooperative Banks (scheduled banks having AD category-I license), and Exim Bank
<a href="#">RBI/2024-2025/70</a> <a href="#">DOR.AML.REC.42/14.06.001/2024-25</a>	27.8.2024	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
<a href="#">RBI/2024-2025/69</a> <a href="#">DoR.RET.REC.40/12.07.160/2024-25</a>	22.8.2024	Department of Regulation	Cessation of "Krung Thai Bank Public Company Limited" as a banking company within the meaning of sub section (2) of Section 36 (A) of the Banking Regulation Act, 1949	All Commercial and Co-operative Banks
<a href="#">RBI/2024-2025/68</a> <a href="#">DoR.RET.REC.39/12.07.160/2024-25</a>	22.8.2024	Department of Regulation	Exclusion of "Krung Thai Bank Public Company Limited" from the Second Schedule of the Reserve Bank of India Act, 1934	All Commercial and Co-operative Banks
<a href="#">RBI/2024-2025/67</a> <a href="#">DoR.RET.REC.38/12.07.160/2024-25</a>	22.8.2024	Department of Regulation	Exclusion of "Credit Suisse AG" from the Second Schedule of the Reserve Bank of India Act, 1934	All Commercial and Co-operative Banks
<a href="#">RBI/2024-2025/66</a> <a href="#">DoR.RET.REC.37/12.07.160/2024-25</a>	22.8.2024	Department of Regulation	Cessation of "Credit Suisse AG" as a banking company within the meaning of sub section (2) of Section 36 (A) of the Banking Regulation Act, 1949	All Commercial and Co-operative Banks
<a href="#">RBI/2024-2025/65</a> <a href="#">DoR.RET.REC.36/12.07.160/2024-25</a>	22.8.2024	Department of Regulation	Inclusion of "UBS AG" in the Second Schedule of the Reserve Bank of India Act, 1934	All Commercial and Co-operative Banks
<a href="#">RBI/2024-2025/64</a> <a href="#">CO.DPSS.POLC.No.S528/02-14-003/2024-25</a>	22.8.2024	Department of Payment and Settlement Systems	Processing of e-mandates for recurring transactions	The Chairman / Managing Director / Chief Executive Officer All Scheduled Commercial Banks, including Regional Rural Banks / Urban Co-operative Banks / State Co-operative Banks / District Central Co-operative Banks / Payments Banks / Small Finance Banks / Local Area Banks / Non-bank Prepaid Payment Instrument issuers / Authorised Card Payment Networks /

				National Payments Corporation of India
<a href="#">RBI/2024-2025/63</a> <a href="#">DoR.FIN.REC.35/03.10.124/2024-25</a>	16.8.2024	Department of Regulation	Review of Master Direction - Non-Banking Financial Company – Peer to Peer Lending Platform (Reserve Bank) Directions, 2017	All Non-Banking Financial Company – Peer to Peer Lending Platforms
<a href="#">RBI/2024-2025/62</a> <a href="#">DOR.CRE.REC.33/08.12.001/2024-25</a>	12.8.2024	Department of Regulation	Review of Risk Weights for Housing Finance Companies (HFCs)	Housing Finance Companies
<a href="#">RBI/2024-2025/61</a> <a href="#">DOR.FIN.REC.No.34/03.10.136/2024-25</a>	12.8.2024	Department of Regulation	Review of regulatory framework for HFCs and harmonisation of regulations applicable to HFCs and NBFCs	All Housing Finance Companies (HFCs) All Non-Banking Finance Companies (NBFCs)
<a href="#">RBI/2024-2025/60</a> <a href="#">DoR.FIN.REC.No.32/20.16.056/2024-25</a>	08.8.2024	Department of Regulation	Frequency of reporting of credit information by Credit Institutions to Credit Information Companies	All Commercial Banks (including Small Finance Banks, Local Area Banks and Regional Rural Banks, and excluding Payments Banks) All Primary (Urban) Co-operative Banks/State Co-operative Banks/ Central Co-operative Banks All-India Financial Institutions (Exim Bank, NABARD, NHB, SIDBI and NaBFID) All Non-Banking Financial Companies (including Housing Finance Companies) All Asset Reconstruction Companies All Credit Information Companies
<a href="#">RBI/2024-2025/59</a> <a href="#">FIDD.CO.FSD.BC.No.8/05.02.001/2024-25</a>	06.8.2024	Financial Inclusion and Development Department	Modified Interest Subvention Scheme for Short Term Loans for Agriculture and Allied Activities availed through Kisan Credit Card (KCC) during the financial year 2024-25	The Chairman/Managing Director/Chief Executive Officer All Public Sector Banks, Private Sector Banks and Small Finance Banks
<a href="#">RBI/2024-2025/58</a> <a href="#">DOR.CAP.REC.No.27/09.18.201/2024-25</a>	02.8.2024	Department of Regulation	Prudential Treatment of Bad and Doubtful Debt Reserve by Co-operative Banks	All Primary (Urban) Co-operative Banks, State Co-operative Banks and Central Co-operative Banks
<a href="#">RBI/2024-2025/57</a> <a href="#">DOR.CAP.REC.No.30/09.18.201/2024-25</a>	30.7.2024	Department of Regulation	Guidelines on treatment of Dividend Equalisation Fund (DEF)- Primary (Urban) Co-operative Banks (UCBs)	All Primary (Urban) Co-operative Bank
<a href="#">RBI/2024-2025/56</a> <a href="#">FMRD.FMID.No.03/14.01.006/2024-25</a>	29.7.2024	Financial Markets Regulation Department	'Fully Accessible Route' for Investment by Non-residents in Government Securities – Exclusion of new issuances in 14-year and 30-year tenor securities	All participants in Government Securities market
<a href="#">RBI/2024-2025/55</a> <a href="#">DOS.CO.PPG.SEC.No.8/11.01.005/2024-25</a>	26.7.2024	Department of Supervision	Prompt Corrective Action (PCA) Framework for Primary (Urban) Co-operative Banks (UCBs)	All Primary (Urban) Co-operative Banks
<a href="#">RBI/2024-2025/54</a> <a href="#">DOR.CRE.REC.29/07.10.002/2024-25</a>	25.7.2024	Department of Regulation	Bank Finance against Shares and Debentures	All Primary (Urban) Co-operative Banks
<a href="#">RBI/2024-2025/53</a> <a href="#">DOR.CRE.REC.28/07.10.002/2024-25</a>	25.7.2024	Department of Regulation	Small Value Loans – Primary (Urban) Co-operative Banks (UCBs)	All Primary (Urban) Co-operative Banks
<a href="#">RBI/2024-2025/52</a> <a href="#">CO.DPSS.POLC.No.5415/02.27.019/2024-25</a>	24.7.2024	Department of Payment and Settlement Systems	Domestic Money Transfer – Review of Framework	The Chairman / Managing Director / Chief Executive Officer Authorised Payment System Operators / Participants (Banks and Non-banks)
<a href="#">RBI/2024-2025/51</a> <a href="#">DoS.CO.PPG/SEC.4/11.01.005/2024-25</a>	12.7.2024	Department of Supervision	Withdrawal of Circulars – Internal Review	All Scheduled Commercial Banks All Foreign Banks
<a href="#">RBI/2024-2025/50</a> <a href="#">DOR.STR.REC.26/21.06.008/2024-25</a>	10.7.2024	Department of Regulation	Basel III Capital Regulations - Eligible Credit Rating Agencies (ECAI)	All Scheduled Commercial Banks (including Small Finance Banks) (excluding Local Area Banks, Payments Banks and Regional Rural Banks)
<a href="#">RBI/2024-2025/49</a> <a href="#">A.P. (DIR Series) Circular No. 15</a>	10.7.2024	Foreign Exchange Department	Remittances to International Financial Services Centres (IFSCs) under the Liberalised Remittance Scheme (LRS)	All Authorised Persons
<a href="#">RBI/2024-2025/48</a> <a href="#">A.P. (DIR Series) Circular No. 14</a>	08.7.2024	Foreign Exchange Department	Export-Import Bank of India's GOI-supported Line of Credit of USD 2.50 mn to the Government of Co-operative Republic of Guyana, for installation of Solar Photo Voltaic Power Plant at Cheddi Jagan International Airport	All Category – I Authorised Dealer Banks
<a href="#">RBI/2024-2025/47</a> <a href="#">A.P. (DIR Series) Circular No.13</a>	03.7.2024	Foreign Exchange Department	Release of foreign exchange for Miscellaneous Remittances	All Authorised Dealers in Foreign Exchange
<a href="#">RBI/2024-2025/46</a> <a href="#">A.P. (DIR Series) Circular No.12</a>	03.7.2024	Foreign Exchange Department	Online submission of Form A2: Removal of limits on amount of remittance	All Authorised Dealers in Foreign Exchange