



# *7<sup>th</sup> Meeting of SLBC of Telangana*

**Date: 23rd June 2015, 11.00 AM**

**Venue:**

**D BLOCK, CONFERENCE HALL**

**GROUND FLOOR**

**TELANGANA SECRETARIAT, HYDERABAD**

*Agenda & Background Papers*

***STATE LEVEL BANKERS' COMMITTEE  
TELANGANA***

Convener



**State Bank of Hyderabad  
Head Office : Hyderabad**



➤ **LAUNCHING OF ANNUAL CREDIT PLAN FOR 2015-16**

**7<sup>th</sup> SLBC Meeting Agenda – Index**

1. Adoption of Minutes

S.No.	Particulars	Page No.
1.1	Adoption of minutes of 5 <sup>th</sup> SLBC meeting held on 30/03/2015 and adoption of minutes of other meetings of SLBC held on various dates.	7
1.2	Constitution of Committee to study issues concerning SHGs	7

2. Banking Statistics

S.No.	Particulars	Page No.
2.1	Banking at a Glance in Telangana	8
2.2	Banking Key Indicators	11
2.3	Statement of Priority Sector Advances	12

3. Achievement of Annual Credit Plan 2014-15

S.No.	Particulars	Page No.
3.1	Achievement as on 31.03.2015	15

4. Agriculture Sector

S.No.	Particulars	Page No.
4.1	Progress in lending short term production loans	17
4.2	National Crop Insurance Programme (NCIP) – Implementation of MNAIAS during Rabi-2015 – Extension of cut off date for enrolment of Loaneer farmers for all the notified crops	17
4.3	Over-dues / NPAs under Agriculture Sector as on 31.03.2015	18

5. Micro, Small & Medium Enterprises (MSME) Sector

S.No.	Particulars	Page No.
5.1	Position of Lending under MSME sector	19
5.2	Overdue / NPAs under MSME sector	20

6. Housing Loans

S.No.	Particulars	Page No.
6.1	Position of housing Loans as on 31/03/2015	21
6.2	Over dues / NPAs under housing loans 31/03/2015	21

7. Education loans

S.No.	Particulars	Page No.
7.1	Position of Education loans as on 31/03/2015	22
7.2	Overdue / NPAs under Education Loans as on 31/03/2015	22



### 8. Credit flow to Minority Communities

S.No.	Particulars	Page No.
8.1	Credit flow to Minority Communities	23
8.2	Overdue / NPAs under loans to Minority community	23

### 9. Credit flow to Weaker Sectors

S.No.	Particulars	Page No.
9.1	Credit flow to Weaker Sections	24
9.2	Overdue / NPAs under Loans sanctioned to Weaker Sections	24

### 10. Credit flow to SC/STs

S.No.	Particulars	Page No.
10.1	Credit flow to SC/STs	25
10.2	Overdue / NPAs under loans to SC/STs	25

### 11. Credit flow to Women beneficiaries

S.No.	Particulars	Page No.
11.1	Credit flow to Women beneficiaries	26
11.2	Overdue / NPAs under loans to Women beneficiaries	26

### 12. Government Sponsored Schemes – Government of India

S.No.	Particulars	Page No.
12.1	NRLM	27
12.2	Credit under DRI	28

### 13. Government sponsored Schemes – Government of Telangana

S.No.	Particulars	Page No.
13.1	Targets – 2014-15	28
13.2	Performance / Disbursement of Loans under Government sponsored schemes (all schemes)	28
13.3	Performance under Govt. sponsored Schemes – Scheme-wise	29

### 14. Financial Inclusion

S.No.	Particulars	Page No.
	<i>Providing Banking channels / services:</i>	
14.1	Providing banking services in all villages with above 2000 population - progress as on 31.03.2015	30
14.2	Implementation of FIP in below 2000 population – Progress as on 31.03.2015	30
14.3	National Mission on Financial Inclusion Plan – Pradhan Mantri Jan-dhan Yojana (PMJDY)	30
14.4	Unbanked mandals / Mandals with no bank branches in Mandal Head quarters	31
14.5	Opening of branches in Tribal areas	31
14.6	Financial Literacy activity by rural branches and FLCs	31
14.7	Capacity Building of Bank Mitra/BC/BFs	32



15. *Overdue / NPAs position of various sectors / schemes*

<i>S.No.</i>	<i>Particulars</i>	<i>Page No.</i>
15.1	<i>Overdue / NPAs position as on 31.03.2015 under various sectors</i>	33
15.2	<i>Overdue / NPAs – total position as on 31.03.2015 under State Government sponsored schemes</i>	34
15.3	<i>Overdue / NPAs position as on 31.03.2015 under State Government sponsored schemes</i>	34
15.4	<i>Overdue / NPAs position as on 31.03.2015 under Central Government sponsored schemes</i>	36

16. *Regional Rural Banks (RRBs)*

<i>S.No.</i>	<i>Particulars</i>	<i>Page No.</i>
16.1	<i>Performance of Regional Rural Banks on important parameters</i>	37
16.2	<i>RRBs- Network</i>	37
16.3	<i>RRBs – Deposits</i>	38
16.4	<i>RRBs – Advances</i>	38
16.5	<i>RRBs - CD Ratio</i>	38
16.6	<i>RRBs – Total Agri. Advances % in total advances</i>	39
16.7	<i>RRBs – Total Agri. Advances</i>	39

17. *Other Agenda items to be discussed*

<i>S.No.</i>	<i>Particulars</i>	<i>Page No.</i>
17.1	<i>AP Rajiv Swagratha Corporation Ltd (APRSCAL)</i>	39
17.2	<i>Vehicle loans – Need for a CERSAI like system for vehicles</i>	40
17.3	<i>Area Development Schemes</i>	41
17.4	<i>Sanction of Crop Loans to RoFR title holders</i>	42
17.5	<i>Digitization of land records</i>	42

18. *Circulars issued by Reserve Bank of India/NABARD/GoI/GoT*

<i>S.No.</i>	<i>Particulars</i>	<i>Page No.</i>
18.1	<i>Circulars issued by RBI / NABARD / Govt. of India / Govt. of Telangana</i>	43
18.2	<i>Interim order issued by SEBI</i>	43

19. *Position of Top 10 Banks (Table & Graphs)*

<i>S.No.</i>	<i>Particulars</i>	<i>Page No.</i>
19.1	<i>Position of top 10 banks – Deposits</i>	44
19.2	<i>Position of top 10 banks – Advances</i>	44
19.3	<i>Position of top 10 banks – Total Advances to Micro, Small Enterprises (under priority &amp; non-priority)</i>	45
19.4	<i>Oustanding of Micro, Small and Medium Enterprises (MSME)</i>	45
19.5	<i>Position of top 10 banks – Total Priority Sector Advances</i>	46
19.6	<i>Break-up of Agriculture Advances - Disbursals</i>	46
19.7	<i>Break-up – Disbursement to Priority Sector Advances</i>	47
19.8	<i>Break-up of priority sector advances – Pie Graph</i>	47
19.9	<i>Break-up of Priority Sector advances – Activity wise</i>	48



## 20. Annexures

S.No.	Particulars – Position as on 31/03/2015	Page No.
20.1	Bank-wise number of branches, deposits, advances	49
20.2	District-wise number of branches, deposits, advances	51
20.3	Bank-wise Deposits; Advances & CD Ratio	52
20.4	District-wise Deposits; Advances and CD Ratio	54
20.5	Bank-wise Priority Sector Advances	55
20.6	District-wise Priority Sector Advances	57
20.7	Bank-wise Agriculture Advances (Direct & Indirect)	58
20.8	District-wise Agriculture Advances (Direct & Indirect)	60
20.9	Annual Credit Plan 2014-15 : Bank-wise achievement (Agriculture)	61
20.10	Annual Credit Plan 2014-15 : Bank-wise achievement (MSE & Priority Sector Advances)	63
20.11	District-wise achievement of Annual Credit Plan 2014-15 (Agriculture)	65
20.12	District-wise achievement of Annual Credit Plan 2014-15 (MSE & Priority Sector Advances)	66
20.13	Bank-wise Micro; Small & Medium Enterprises (MSME) advances	67
20.14	Bank-wise Housing Loans	71
20.15	Bank-wise Education Loans	73
20.16	Bank-wise Education Loans targets allocated in the State of Telangana	75
20.17	Bank-wise data on Export Credit	77
20.18	Bank-wise Advances to Minority Communities	79
20.19	Bank-wise Advances to Weaker Sections	81
20.20	Bank-wise Advances to SC / ST borrowers	83
20.21	Bank-wise Advances to Women	85
20.22	Bank-wise Advances under DRI scheme	87
20.23	Bank-wise SHG Bank-linkages	89
20.24	Bank-wise Loans under NRLM scheme	91
20.25	Bank-wise loans to Milch-animals	93
20.26	Bank-wise loans to Sheep & Goat units	95
20.27	Bank-wise loans under SERP	97
20.28	Bank-wise loans under MEPMA	99
20.29	Bank-wise loans under Rajeev Gruhakalpa Scheme	101
20.30	Bank-wise loans under VAMBAY Scheme	103
20.31	Bank-wise loans under Rajeev Yuva Shakti Scheme	105
20.32	Short Term Crop Production Loans : Bank-wise position on overdue / NPAs	107
20.33	Agri. Term Loans including Allied Activities : Bank-wise position on overdue / NPAs	109
20.34	Agri. Term Loans including Allied – Indirect Loans : Bank-wise position on overdue / NPAs	111
20.35	Total Agriculture advances : Bank-wise position on overdue / NPAs	113
20.36	Micro & Small Enterprises : Bank-wise position on overdue / NPAs	115
20.37	'Others' under Priority Sector Advances : Bank-wise position on overdue / NPAs	117
20.38	Total Priority Sector Advances : Bank-wise position on overdue / NPAs	119



20.39	<i>Non-Priority Sector Advances : Bank-wise position on overdue / NPAs</i>	121
20.40	<i>Total Advances : Bank-wise position on overdue / NPAs</i>	123
20.41	<i>Educational Loans : Bank-wise position on overdue / NPAs</i>	125
20.42	<i>Housing Loans : Bank-wise position on overdue / NPAs</i>	127
20.43	<i>SHGs Bank Linkage : Bank-wise position on overdue / NPAs</i>	129
20.44	<i>Bank-wise Targets &amp; achievement-31/03/2015-JLGs</i>	131
20.45	<i>Bank-wise district-wise JLG targets – 2014-15</i>	133
20.46	<i>Roadmap-Provision of Banking services in villages with population below 2000-RBI Circular</i>	134
20.47	<i>FIP &lt;2000 District-wise and Bank-wise position</i>	137
20.48	<i>Financial Literacy Centres – Report 31/03/15 – Report I &amp; II</i>	142
20.49	<i>National Crop Insurance Programme – – Implementation of MNAIAS during Rabi-2015 – Extension of cut off date for enrolment of Loanee farmers for all the notified crops.</i>	147
20.50	<i>GoI notification on unseasonal rains and hailstorms causing distress to farmers and adversely affecting agriculture production</i>	151
20.51	<i>Interim order issued by SEBI restricting Agri Gold Farms Estates</i>	164
20.52	<i>Minutes of SLBC / SLIIC / Steering Committee Meetings</i>	166
20.53	<i>Consolidated Comprehensive Quarterly Data-Mar.2015 – Public Sector Banks</i>	197
20.54	<i>Consolidated Comprehensive Quarterly Data-Mar.2015 – Private Sector Banks</i>	204
20.55	<i>Consolidated Comprehensive Quarterly Data-Mar.2015 – Commercial Banks</i>	211
20.56	<i>Consolidated Comprehensive Quarterly Data-Mar.2015 – Co-op Banks</i>	218
20.57	<i>Consolidated Comprehensive Quarterly Data-Mar.2015 – Regional Rural Banks</i>	225
20.58	<i>Consolidated Comprehensive Quarterly Data-Mar.2015 – Other Financial Institutions</i>	231
20.59	<i>Consolidated Comprehensive Quarterly Data-Mar.2015 – Banks / Financial Institutions</i>	238
20.60	<i>Area Development Schemes – Targets</i>	245
20.61	<i>RoFR- Guidelines issued by Adilabad District Collector</i>	246



### **Agenda 1:**

#### **1.1 Adoption of minutes of 5<sup>th</sup> SLBC meetings held on 30/03/2015 & other meetings of SLBC held after 30/03/15**

The minutes of 5<sup>th</sup> SLBC meetings held on 30<sup>th</sup> March 2015 were circulated to the members of SLBC, RBI, NABARD, LDMs and Government Departments concerned.

The minutes of sub-committee meetings and other steering committee meetings held after 31/12/14 and upto 31/03/15 were circulated to the members of the SLBC, RBI, NABARD, LDMs and Government Departments concerned. Details of the meetings held are furnished below:

S.No.	Name of the meeting	Date of meeting held
1	Review Meeting on Crop Loans renewals	03/02/2015
2	MEPMA Review Meeting	06/02/2015
3	MSME Sub-Committee inaugural Meeting	19/02/2015
4	5 <sup>th</sup> SLBC Meeting	30/03/2015

These minutes may be taken as approved by the house as no amendments / changes were received by SLBC of Telangana.

#### **1.2 Constitution of Committee to study issues concerning SHGs:**

As per the request of SERP, Govt. of Telangana, a committee has been constituted to study issues related to SHG financing in the State. The committee members are as under:

1	Dy. General Manager (Agri), SBH	Chair-person
2	Project Director, DRDA – RR district	Member
3	District Project Manager, Warangal	Member
4	President, Zilla Masaikya, RR Dist / Medak	Member
5	Project Manager, Bank Partnership, SERP	Member
6	One nominee from State Bank of India	Member
7	Branch Manager, SBH-ADB Br. Medak	Invitee
8	Branch Manager, AB, Mominpet Br	Invitee
9	Branch Manager, TGB (to be nominated by TGB)	Invitee





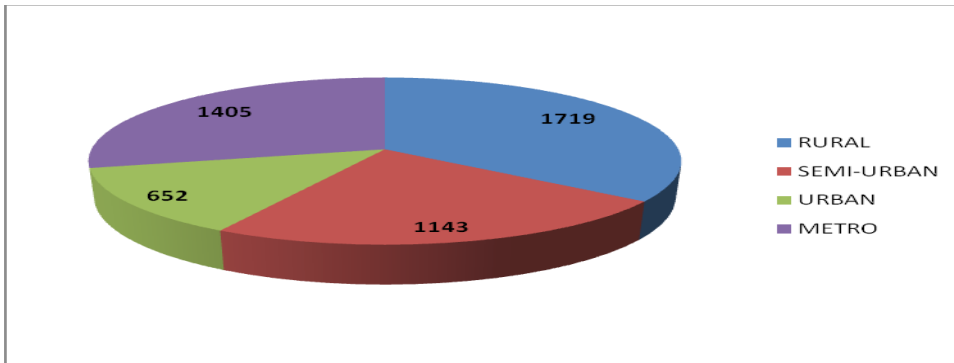
## **Agenda 2:**

### **2.1 Banking at a glance in Telangana as on 31.03.2015**

Rural	Semi-urban	Urban	Metro	Total
1719	1143	652	1405	4919

Bank-wise & District-wise number of branches is enclosed as **Annexure 1**.

Population group wise number of branch as at the end of 31<sup>st</sup> March 2015



➤ During the financial year 2014-15, banks have opened 367 branches.

(Rs. In cr)

S.No.	Particulars	31.03.2014	31.06.2014	30.09.2014	31.12.2014	31.03.2015
		Amount	Amount	Amount	Amount	Amount
1	Total Deposits	285879	286891.12	297421.85	304559.71	328181.11
2	Total Advances	324964	318400.20	334957.32	343824.09	354165.67
2	Credit Deposits Ratio (%) (RBI Norm 60%)	113.67%	110.98%	112.62%	112.89%	107.92%
4	Total Priority Sector Advances	102617	105102.84	104409.54	105354.60	111402.90
5	% of Priority Sector Advances to total Advances (RBI Norm 40%)	31.58%	33.01%	31.17%	30.64%	31.46%
	Of which					
A	Agriculture advances	49564	50463.83	49513.91	48353.91	51267.73
	% of Agri. Advances to Total Advances	15.25%	15.85%	14.78%	14.06%	14.48%
B	Non-farm Sector / Micro & Small Enterprises	29301	30050.41	30601.63	31251.18	33558.74
	% to Total Advances	9.02%	9.44%	9.14%	9.09%	9.48%
C	Others' under Priority Sector Advances	23752	24588.60	24294.00	25749.51	26576.43
	% to Total Advances	7.31%	7.72%	7.25%	7.49%	7.50%





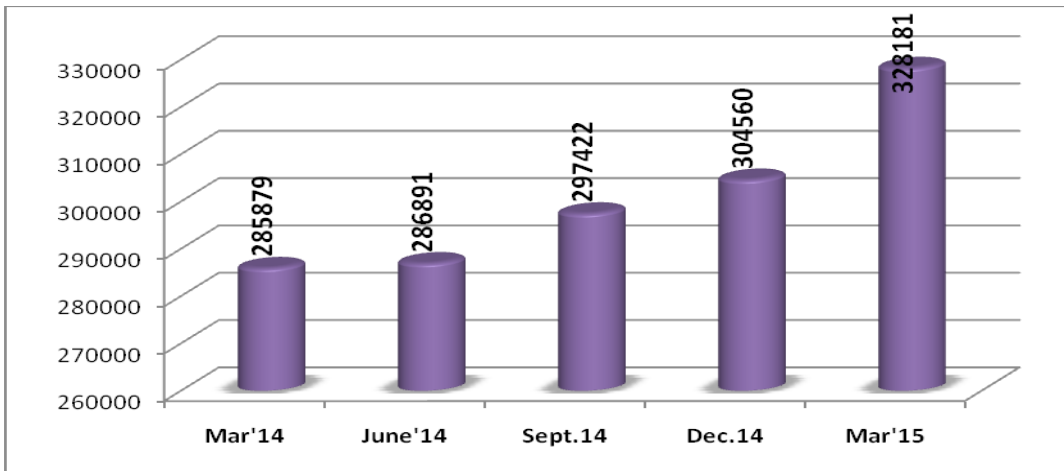
S.No.	Particulars	31.03.2014	31.06.2014	30.09.2014	31.12.2014	31.03.2015
		Amount	Amount	Amount	Amount	Amount
	Of which					
	i. Educational Loans		2422.80	2674.26	2739.42	2844.80
	ii. Housing Loans		16582.29	17299.10	17797.94	18558.51
	iii. SHGs		39.02	136.80	296.65	326.24
6	Advances Weaker Sections		28583.37	28432.96	28476.77	30278.05
7	Advances to Women		17453.59	19685.67	20025.15	20097.89
8	Advances to SC/ST		8702.44	8404.59	8875.75	9215.19
9	Advances to Minorities (RBI Norm 15% on Priority Sector Adv.		12339.89	8219.12	8206.52	8936.00

- Total Deposits grew by Rs. 42302.11 cr. (14.80%) and advances grew by Rs. 29201.67 cr (8.99%) over March 2014.
- Though the CD ratio declined to 107.92% from 113.67% (Mar'14), still the same is one of highest in the country.
- Priority sector advances improved over March 2014 by 82 basis points and constituted 31.46% of total advances.
- Total agricultural advances have improved by 42 basis points and constituted 14.48% of total advances.
- Micro and small enterprises have recorded a growth of Rs. 2307.56 cr. and constitute 9.48% of total advances.
- Advances under "Other Priority Sector" have recorded a growth of Rs. 826.92 cr. over Dec'14 and Rs. 2824 crore over March 2015
- Advances to 'Weaker Sections' registered an impressive growth of Rs. 1801.28 cr. during the quarter, and by Rs. 1694.68 cr over March 2014.
- Advances to 'Women category' registered a growth of Rs. 72.74 cr over Dec. 2014, and by Rs. 2644.30 cr over March 2014.
- Loans to "SCs/STs" have recorded a growth of Rs. 339.44 cr over Dec. 2014, and by Rs. 512.75 cr over March 2014.



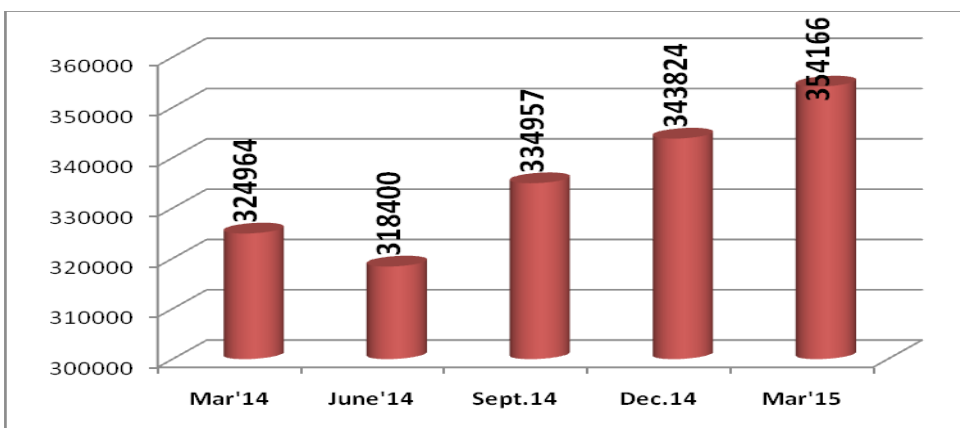
**Deposits:** Quarterly break-up from March 2014 to March 2015

(Rs. In crore)



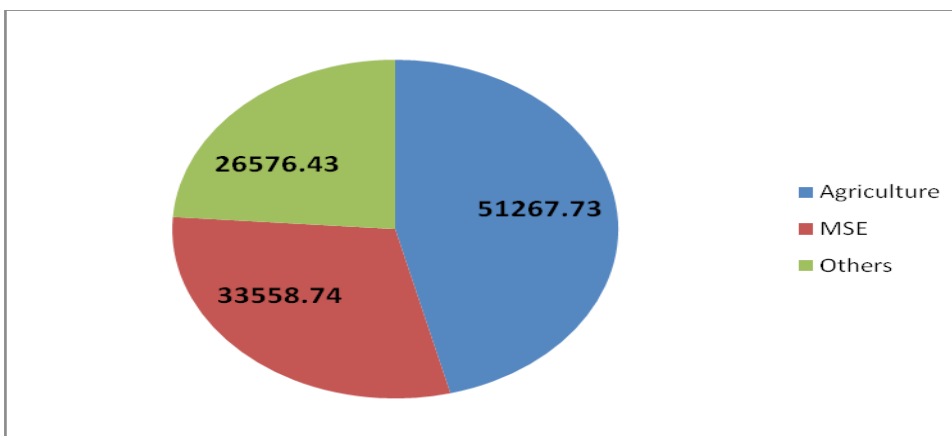
**Advances:** Quarterly break-up from March 2014 to March 2015

(Rs. In crore)



**Priority sector advances as at the end of March 2015**

(Rs. In crore)





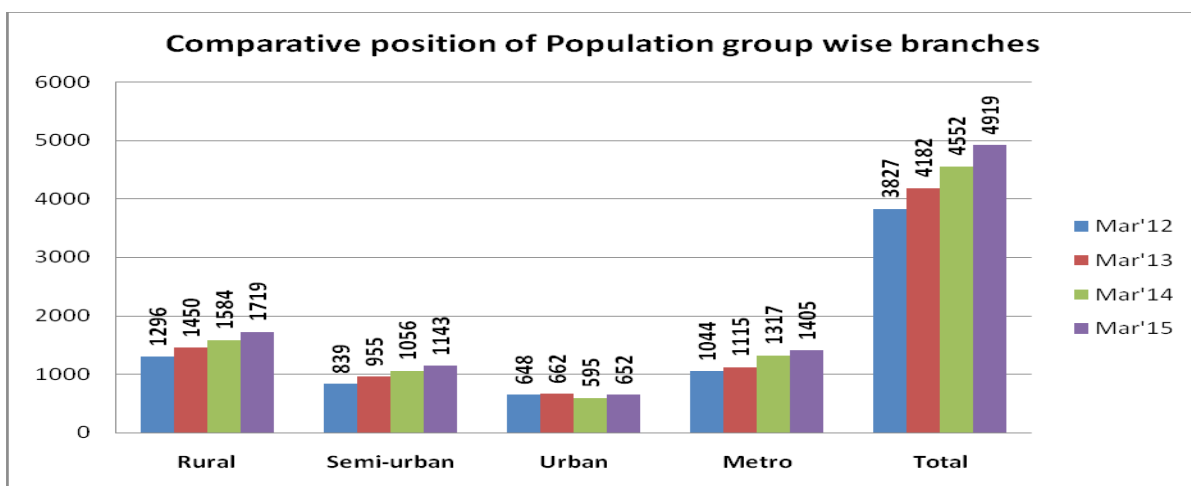
## 2.2 Banking Key Indicators of Telangana

(Rs. In cr)

S.No.	Particulars	Mar'12	Mar'13	Mar'14	Mar'15
1	Number of Branches				
	Rural	1296	1450	1584	1719
	Semi-urban	839	955	1056	1143
	Urban	648	662	595	652
	Metro	1044	1115	1317	1405
	Total	3827	4182	4552	4919
2	Deposits	219503.0 0	254728.0 0	285879.0 0	328181.11
3	Incremental Deposits (% of increase)		35225.00 16.05%	31151.00 12.23%	42302.11 14.80%
4	Advances	253497.0 0	301912.0 0	324964.0 0	354165.67
	Incremental Advances (% of increase)		48415.00 19.10%	23052.00 7.64%	29201.67 8.99%
4	CD Ratio (RBI Norm 60%)	115.49%	118.52%	113.67%	107.92%

❖ Bank-wise number of branches is enclosed as **Annexure 1**.

❖ District-wise number of branches is enclosed as **Annexure 2**.

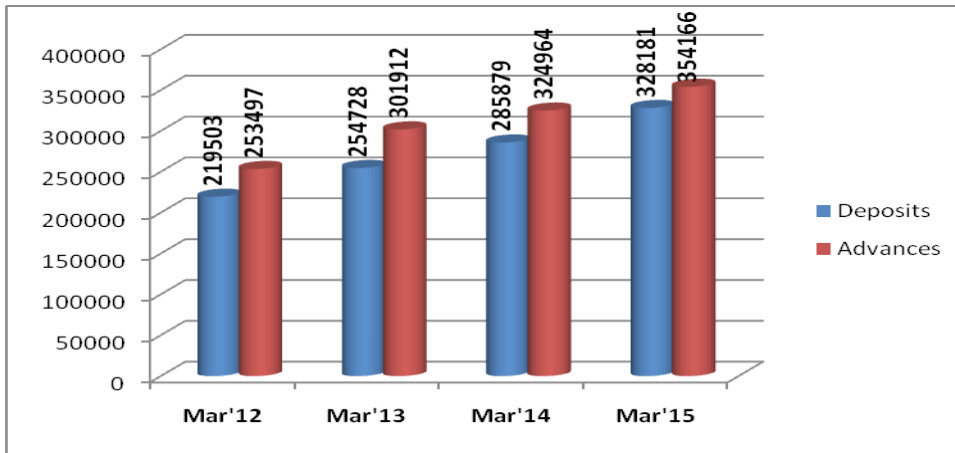


➤ During the year 2014-15, 135 branch in rural area; 87 branches in semi-urban; 57 branches in urban and 88 branches in metro centres have been opened.



**Deposits and Advances** : Comparative position from March 2012 to March 2015.

(Rs. In crore)



➤ Deposits and advances are continuously showing growth since March 2012.

**2.3 Statement of Priority Sector Advances (Outstanding) – 31.03.2015**

(Rs. In cr)

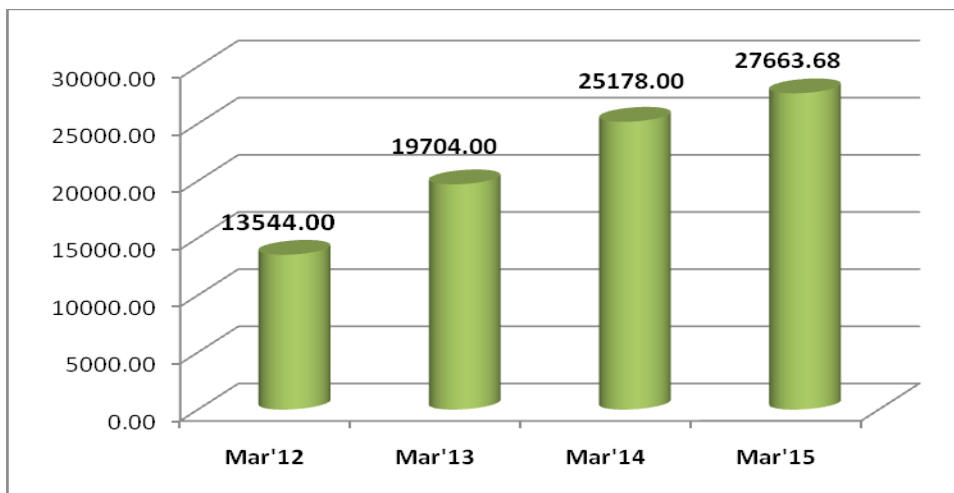
S.No.	Particulars	Mar'12	Mar'13	Mar'14	Mar'15
1	Short Term Production Loans	13544.00	19704.00	25178.00	27663.68
2	Agri. Term Loans including allied activities	22929.00	27140.00	24386.00	23604.05
3	Total Agriculture Advances	36473.00	46844.00	49564.00	51267.73
4	% of Agri. Advances to Total Advances	14.39%	15.52%	15.25%	14.48%
5	Non-Farm Sector / Micro & Small Enterprises	17391.00	22589.00	29301.00	33558.74
6	% of Non-Farm Sector / Micro & Small Enterprises to total advances	6.86%	7.48%	9.02%	9.48%
7	Others' under Priority Sector Advances	23358.00	26957.00	23752.00	26576.43
8	% of 'Other' under Priority Sector advances to total advances	9.21%	8.93%	7.31%	7.50%
9	Total Priority Sector Advances	77222.00	96390.00	102617.00	111402.90
10	% of Priority Sector Advances to total advances	30.46%	31.93%	31.58%	31.46%



*Note : Percentage calculated on total Advances (due to non-availability of ANBC & Net Bank Credit)*

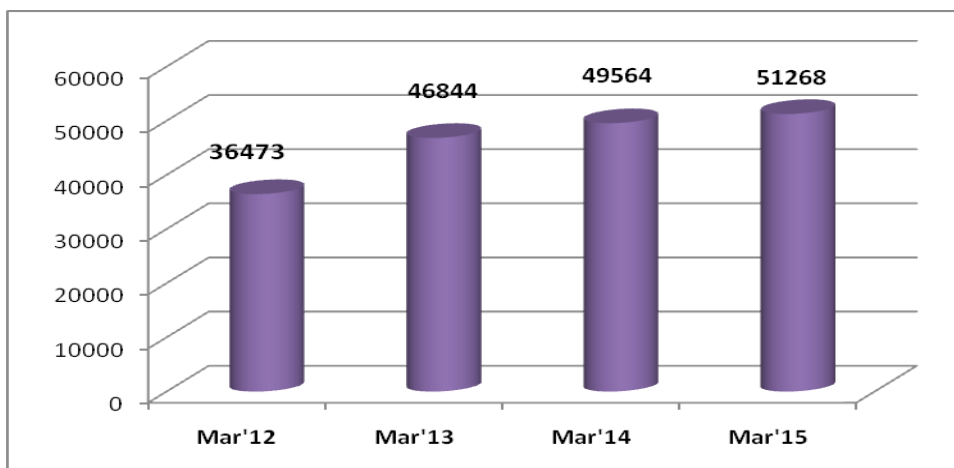
*Comparative position of Short Term Agriculture Credit*

*(Rs. In crore)*



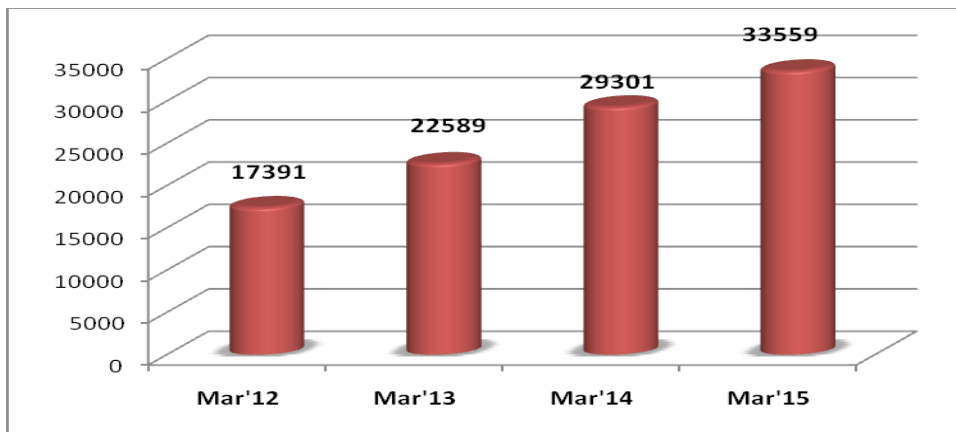
*Comparative position of Total Agriculture Credit.*

*(Rs. In crore)*

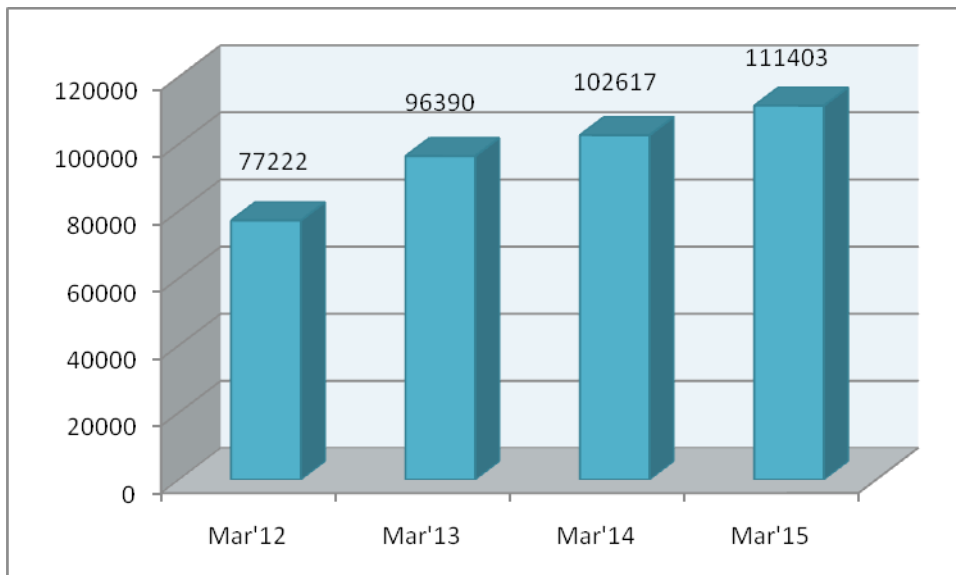




*Comparative position of MSE Advances (Rs. In crore)*



*Comparative position of Priority sector lendings (Rs. In crore)*



- ❖ *Bank-wise position on Deposits; Advances & CD Ratio is enclosed as **Annexure 3.***
- ❖ *District-wise position on Deposits, Advances & Credit Deposit Ratio is enclosed as **Annexure 4.***
- ❖ *Bank-wise position on Priority Sector Advances is enclosed as **Annexure 5.***
- ❖ *District-wise position on Priority Sector Advances is enclosed as **Annexure 6.***



### **Agenda: 3**

#### **Achievement of Annual Credit Plan 2014-15**

##### **3.1 Achievement as on 31.03.2015**

(Rs. In cr)

S.No.	Particulars	Target 2014-15	Achievements upto Jun.14	Achievements upto Sept., 14	Achievements upto Dec.14	Achievements upto Mar.15	Achievement during the quarter	% of achievement during the quarter	% of achievement during the year
1	Short Term Production Loans								
A	Kharif	12389.70	4223.49	7816.84	7816.84	7816.84	0.00	0.00	63.09%
B	Rabi	6328.25	0.00	0.00	6109.77	10603.04	4493.27	71.00%	167.55%
	Total	18717.95	4223.49	7816.84	13926.61	18419.88	4493.27	24.01%	98.41%
2	Agriculture Term Loans	6238.48	2241.35	2794.15	2865.84	2878.97	13.13	0.21%	46.15%
3	Allied to Agriculture	2277.16	1767.32	3132.29	5197.02	5977.31	780.29	34.27%	262.49%
4	Total Agriculture	27233.59	8232.16	13743.28	21989.47	27276.16	5286.69	19.41%	100.16%
5	Micro & small Enterprises	6587.96	6024.03	8120.39	9531.52	13330.13	3798.61	57.66%	202.34%
6	Others' under priority Sector Advances	6724.96	1557.97	3764.75	5366.14	7640.96	2274.82	33.83%	113.62%
	<b>Of which</b>								
A	Education Loans	662.52	90.18	284.52	317.16	543.05	225.89	34.10%	81.97%
B	Housing Loans	2102.15	496.77	2799.43	4184.10	5591.70	1407.60	66.96%	266.00%
C	Others	3960.29	971.02	680.80	864.88	1506.21	641.33	16.19%	38.03%
	Total Priority Sector Advances	40546.51	15814.16	25628.42	36887.13	48247.25	11360.12	28.02%	118.99%
	Non-Priority Sector Advances	22501.11	20796.97	37824.53	47452.22	65304.41	17852.19	79.34%	290.23%
	Total Credit Plan	63047.62	36611.13	63452.95	84339.35	113551.66	29212.31	46.33%	180.10%

- ❖ Annual Credit Plan 2014-15 : Bank-wise achievement of target under Agriculture advances is enclosed as **Annexure 9**.
- ❖ Annual Credit Plan 2014-15 : Bank-wise achievement of target under MSE & Priority Sector advances is enclosed as **Annexure 10**.
- ❖ Annual Credit Plan 2014-15 : District-wise achievement of target under Agriculture advances is enclosed as **Annexure 11**.
- ❖ Annual Credit Plan 2014-15 : District-wise achievement of target under MSE & Priority Sector Advances is enclosed as **Annexure 12**.





- *During the current financial year, banks in Telangana have achieved 98.41% of target of Short Term Production loans. Though crop loan targets under Kharif could be achieved to the extent of 63.09% only, this is mainly because of release of first instalments of waiver in the last week of September 2014 till which time the farmers were not **evincing interest** to get the loan accounts renewed.*
  
- *Banks in the state have disbursed Rs.10603.04 cr i.e 167.55% of the Rabi target set for 2014-15.*
  
- *Agriculture term loans and allied agriculture activities have registered a growth of 46.15% and 262.49% respectively, upto the quarter ended Mar. 2015.*
  
- *The targets under agriculture sector is achieved to the extent of 100.16% during the year ended March 2015.*
  
- *Targets under Micro & small enterprises have been surpassed by the banks and achieved 202.34% of targets.*
  
- *Banks have disbursed Rs. 543 cr under education loans which is 81.97% of the targets. In view of the importance attached to educational loans, all the banks are requested to advise its branches not to deny educational loans to the eligible students.*
  
- *Banks have surpassed targets under housing sector and disbursed Rs.5592 cr constituting 266% of the targets set for the current financial year.*



- *Banks have disbursed an amount of Rs. 48,247 crore and achieved 118.99% of the targets under priority sector upto March 2015*
  
- *Targets under non-priority sector have been surpassed with an impressive achievement of 290.23%.*
  
- *The banks in the State have disbursed loans to the extent of Rs. 1,13,552 cr during the financial year 2014-15 which is 180% of the targets, this excellent performance owing to targets under annual credit plan were surpassed by December 2014.*

#### **Agenda : 4:**

##### **Agriculture sector**

##### **4.1 Progress in lending short term production loans:**

- *As against the Kharif disbursal target of Rs.12389.70 cr for the financial year 2014-15, banks together have disbursed Rs.7816.84 i.e an achievement of 63.09%.*
- *As against the Rabi target of Rs. 6328.25 cr for the financial year 2014-15, the disbursements made during Rabi has been at Rs. 10603.04 cr i.e an achievement of 167.55%.*
- *As the renewal exercise started post-September 2014, the combined disbursal is the real indicator.*
  
- ❖ *Bank-wise position on Agriculture Advances (Direct & Indirect) is enclosed as **Annexure 7.***
- ❖ *District-wise position on Agriculture Advances (Direct & Indirect) is enclosed as **Annexure 8.***



#### **4.2 National Crop Insurance Scheme (NCIP) – Implementation of MNAIS during Rabi-2015 – Extension of cut off date for enrolment of Loanee farmers for all the notified crops.**

The Government of Telangana has issued order vide GO GO.Rt.51 datd 19/01/2015 for extension of cut off date for enrolment of Loanee Farmers for all the notified crops upto 31/01/2015 under Modified National Agricultural Insurance Scheme (MNAIS) under NCIP during Rabi-2015 season. The Term and conditions are enclosed as **Annexure 49**. The same was circulated to the members banks on 21/01/2015.

#### **4.3 Overdues / NPAs under Agriculture sector as on 31.03.2015** (Amt in cr)

		Outstanding as on 31.12.2014		Overdues (*) as on 31.12.2014			NPAs as on 31.12.2014	
		No.of a/cs.	Amount	No.of a/cs.	Total Balance in a/cs.	Actual overdue amount	No.of a/cs.	Amount
1	Agriculture (2+3)	5231998	51267.73	1202266	13244.52	7843.04	330928	4158.33
2	Agriculture – Direct (i+ii)	5131748	41497.42	1184393	10980.83	6630.96	323673	3071.82
I	Short Term Crop Production Loans	4247598	27663.68	971262	6806.96	4036.14	228563	1576.21
ii	Agri. Term Loans	884150	13833.74	213131	4173.87	2594.82	95110	1495.61
3	Indirect Finance to Agriculture	100250	9770.31	17873	2263.69	1212.08	7255	1086.51

- The level of NPAs as on 31/03/2015 when compared to 31.12.2014 has decreased from Rs.4431.14 cr to Rs. 4158.33 cr. thereby a reduction of Rs. 272.81 cr.
- 5.70% of short term crop loans are NPAs against an outstanding of Rs. 27663.68 cr. in the books of the banks.
- Agriculture terms loans (including allied activities) constitute 10.81% of NPAs which is higher vis-a-vis NPAs of total agriculture segment.
- NPAs in total indirect agriculture advances constitute 11.12%.
- NPAs in total agriculture advances stood at 8.11%.
- ❖ Short Term Crop Loan Production Loans – Bank-wise position on overdue position is enclosed as **Annexure 32**.
- ❖ Agriculture Term Loans including Allied Activities – Bank-wise position on overdue position is enclosed as **Annexure 33**.



- ❖ *Indirect Agriculture Term Loans including Allied Activities – Bank-wise position on overdue position is enclosed as **Annexure 34**.*
- ❖ *Total Agriculture Advances – Bank-wise position on overdue position is enclosed as **Annexure 35**.*

*Though there is a marginal decline in NPAs in Telangana, the NPAs at a level of Rs. 4158.33 cr. is a cause of concern. Government of Telangana is requested to create machinery to help the banks in recovery of chronic dues in Agriculture sector. This will help the banks in better recycling of funds and increase credit flow to agriculture sector.*

### **Agenda: 5:**

#### **Micro, Small & Medium Enterprises (MSME) Sector**

##### **5.1 Position of lending to MSME sector** (Rs. In cr)

S.No.	Particulars	Outstanding as on 31.12.2014		Outstanding as on 31.03.2015	
		A/c.	Amt.	A/c	Amt.
1	Micro Enterprises	485400	16610.03	534143	18865.40
2	Small Enterprises	157376	21766.79	153394	22317.50
3	Total SME	642776	38376.82	687537	41182.90
4	% of Micro enterprises to total MSE	75.52%	43.28%	77.68%	45.81%
5	% of Small enterprises to total MSE	24.48%	56.72%	22.31%	54.19%
6	Medium Enterprises	91718	10133.19	93717	10161.48
7	% of Medium enterprises to total MSME advances	12.48%	20.89%	11.20%	19.79%
8	<b>Total MSME advances</b>	734494	48510.01	781254	51344.38

- ❖ *Bank-wise position on Micro; Small & Medium Enterprises (MSME) advances is enclosed as **Annexure 13**.*
- *During the quarter, advances to MSE sector have been increased by Rs.2806.08 cr.*
- *Advances to Micro enterprises and Small Enterprises registered a growth Rs.2255.37 cr and Rs. 550.71 cr respectively over previous quarter in absolute terms.*
- *Advances to Medium Enterprises registered a minimum growth of Rs. 28.29 Cr over Dec. 2014.*
- *The growth under MSME segment is Rs. 2834.37 cr over the previous quarter.*



Now, banks are advised that they should strive for improving 'Entrepreneurial Sensitivity' amongst the branch officials for giving intended thrust to the MSME sector in view of 'Make in India' campaign initiated by Govt. Of India.

## 5.2 Overdue/NPAs under MSME Sector as on 31.03.2015

(Rs. In cr)

S.No.	Particulars	Outstanding		Overdues			NPAs	
		A/c.	Amt	No. of overdue A/c.	Total Balance in overdue accounts	Actual overdue amount	No. of A/c.	Amount
1	Micro	534143	18865.40	131262	4187.09	2074.13	75117	1272.71 (6.75%)
2	Small	153394	22317.50	24821	6361.31	2897.55	11538	2079.04 (9.32%)
3	Total MSE	687537	41182.90	156083	10548.40	4971.68	86655	3351.75 (8.14%)
4	Medium	93717	10161.48	9806	2448.81	1442.14	3335	1253.23 (12.33%)
3	Total MSME	781254	51344.38	165889	12997.21	6413.82	89990	4604.98 (8.97%)

- Overdues under the Micro enterprises segment is at Rs.2074.13 cr which is 41.72% of total MSE overdues and 32.34% of total MSME overdues.
- Percentage of NPAs under Micro enterprises is 6.75%.
- Under Small enterprises, actual overdue amount of Rs. 2897.55 cr constitute 58.28% of total MSE overdues and 45.18% of total MSME overdues.
- Percentage of NPA under Small enterprises is 9.32%.
- Overdues under Medium enterprises is Rs.1442.14 cr which is 14.19% of total overdues.
- NPAs under Medium enterprises constitute 12.33% of total overdues.
- ❖ Micro & Small Enterprises – Bank Wise position on overdue / NPAs is enclosed as **Annexure 36.**



**Agenda: 6:**

**Housing Loans**

**6.1 Position as on 31.03.2015 (under Priority sector) (Rs. In cr)**

Period	Outstanding		Disbursement			
			During the quarter (01/01/15 to 31/03/15)		Upto the quarter (01/04/14 to 31/03/15)	
	No. of a/c.	Amount	No. of a/c.	Amount	No. Of a/c.	Amount
Mar. 2015	337967	18558.51	15558	1407.60	72601	5591.70

- ❖ Bank wise position as on 31.03.2015 is given in the **Annexure 14**
- During the quarter an amount of Rs. 1407.607 cr has been disbursed by banks to 15558 beneficiaries.
- Upto Mar. 2015 against a target of Rs. 2102.15 cr (2014-15), banks have disbursed an amount of Rs. 5591.70 cr i.e., 266.00% of its target.

**6.2 Overdue/NPAs under Housing Loans as on 31.03.2015**

(Rs. In cr)

S.No.	Particu- lars	Outstanding		Overdues			NPAs	
		A/c.	Amt	No. of overdue A/c.	Total Balance in overdue a/c.	Actual overdue amount	No.of A/c.	Amount
1	Housing Loans	337967	18558.51	68906	4339.62	1489.93	22494	695.73 (3.75%)

- Overdue amount under Housing loans at Rs.1489.93 cr constitutes 8.03% of total outstandings.
- NPAs constitute 3.75% of the Housing Loans outstanding.
- ❖ Bank wise position on overdue / NPAs as on 31.03.2015 is given in the **Annexure 42.**



## **Agenda – 7:**

### **Education Loans**

#### **7.1 Position as on 31.03.2015 (under Priority sector) (Rs. In cr)**

Period	Outstanding		Disbursement			
			During the quarter (01/01/15 to 31/03/15)		Upto the quarter (01/04/14 to 31/03/15)	
	No. of a/c.	Amount	No. of a/c.	Amount	No. Of a/c.	Amount
Mar. 2015	87026	2844.80	5035	225.88	20025	543.05

- ❖ *Bank-wise position as on 31.03.2015 is given in the **Annexure 15**.*
- *During the quarter Rs. 225.88 cr disbursed by banks under education loans to 5035 students.*
- *Upto Mar. 2015 against a target of Rs. 662.52 cr (2014-15), total achievement is Rs. 543.05 cr i.e., 81.97%.*

#### **7.2 Overdue/NPAs under Education Loans as on 31.03.2015**

(Rs. In cr)

S.No	Particu- lars	Outstanding		Overdues			NPAs	
		A/c.	Amt	No. of overdue A/c.	Total Balance in overdue a/c.	Actual overd ue amt.	No.of A/c.	Amount
1	Education loan	87026	2844.80	19231	489.06	183.91	8439	191.73 (6.74%)

- *The accounts with overdues constitute 22.10 of educational loan accounts and overdues constitute 17.19% of total outstandings, which is on high side.*
- *During the quarter ended Mar. 2015, the level of NPAs have decreased to Rs.191.73 cr from Rs. 203.733 cr at Dect. 2014.*
- ❖ *Bank-wise position on overdue . NPAs as on 31.12.2014 is given in the **Annexure 41**.*





## **Agenda – 8:**

### **8.1 Credit flow to Minority Communities :**

The position of credit to minority communities as on 31.03.2015 is as under:  
(Rs. In cr)

Period	Outstanding		Disbursement			
			During the quarter (01/01/15 to 31/03/15)		Upto the quarter (01/04/14 to 31/03/15)	
	No. of a/c.	Amount	No. of a/c.	Amount	No. Of a/c.	Amount
Mar. 2015	800802	8936.00	28979	2546.62	116109	3008.95

❖ *Bank wise position as on 31.03.2015 is given in the **Annexure 18.***

- *During the quarter, banks have financed to Rs. 2546.62 cr to 28979 beneficiaries*
- *Upto Mar. 2015, the advances extended to minorities is 8.02% of total priority sector advances (RBI norm is 15% on priority sector advances).*
- *Similarly upto Mar. 2015 loan outstandings to minorities in total advances constitute 2.52%.*

### **8.2 Overdue/NPAs under loans to Minorities as on 31.03.2015**

(Rs. In cr)

S.No	Particu- lars	Outstanding		Overdues			NPAs	
		A/c.	Amt	No. of overdue A/c.	Total Balance in overdue a/c.	Actual overdue amount	No.of A/c.	Amount
1	Loans to Minorities	800802	8936.00	105615	1467.22	1018.43	72845	888.70 (9.94%)

- *16.42% of the loan outstanding to minorities are overdue in the books of the banks and 9.94% of outstandings are NPAs.*
- *During the quarter ended Mar. 2015, the level of NPAs have marginally increased to Rs. 888.70 from Rs. 884.77 cr as at Mar. 2015.*



## **Agenda – 9:**

### **9.1 Credit flow to Weaker sections :**

The position of credit flow to weaker sections as on 31.03.2015 is as under:  
(Rs. In cr)

Period	Outstanding		Disbursement			
			During the quarter (01/01/15 to 31/03/15)		Upto the quarter (01/04/14 to 31/03/15)	
	No. of a/c.	Amount	No. of a/c.	Amount	No. Of a/c.	Amount
Mar. 2015	3242039	30278.05	243657	3618.82	1045703	8811.38

❖ Bank wise position as on 31.03.2015 is given in the **Annexure 19**.

- During the quarter Rs. 3618.82 cr. has been disbursed to 243657 weaker section beneficiaries.
- Upto Mar. 2015, the advances extended to weaker sections is 8.55% of total advances (RBI norm is 15% on ANBC). As the figure of ANBC is not available, we have calculated on total advances.

### **9.2 Overdue/NPAs under loans to Weaker Sections as on 31.03.2015**

(Rs. In cr)

S.No	Particu- lars	Outstanding		Overdues			NPAs	
		A/c.	Amt	No. of overdue A/c.	Total Balance in overdue a/c.	Actual overdue amount	No.of A/c.	Amount
1	Loans to Weaker Sections	3242039	30178.05	731370	5300.37	2592.95	277668	1665.93 (5.52%)

- During the quarter ended Mar. 2015, NPAs have decreased to Rs. 1665.93 cr from Rs. 1707.08 cr.



**Agenda – 10:**

**10.1 Credit Flow to Scheduled Castes/Scheduled Tribes :**

The position of credit flow to SC/STs as on 31.03.2015 is as under:

(Rs. In cr)

Period	Outstanding		Disbursement			
			During the quarter (01/01/15 to 31/03/15)		Upto the quarter (01/04/14 to 31/03/15)	
	No. of a/c.	Amount	No. of a/c.	Amount	No. Of a/c.	Amount
Mar. 2015	1336202	9215.19	125507	1453.87	443448	3071.57

❖ Bank wise position as on 31.03.2015 is given in the **Annexure 20**.

- During the quarter, the banks have extended financial assistance to 125507 borrowers with an outlay of Rs. 1453.87 cr.
- The total loan outstandings to SC/ST beneficiaries constitute 8.27% of Priority sector advances and 2.60% of total advances.

**10.2 Overdue/NPAs position to SC/ST beneficiaries as on 31.03.2015**

(Rs. In cr)

S.No	Particulars	Outstanding		Overdues			NPAs	
		A/c.	Amt	No. of overdue A/c.	Total Balance in overdue a/c.	Actual overdue amount	No.of A/c.	Amount
1	Loans to SC/ST beneficiaries	1336202	9215.19	249882	1941.55	722.12	95704	448.39 (4.88%)

- During the quarter ended Mar. 2015, NPAs have decreased to Rs. 448.39 cr from Rs. 451.86 cr Dec. 2014.



## **Agenda – 11:**

### **11.1 Credit flow to Women beneficiaries:**

The position of credit flow to women as on 31.03.2015 is as under:

(Rs. In cr)

Period	Outstanding		Disbursement			
			During the quarter (01/01/15 to 31/03/15)		Upto the quarter (01/04/14 to 31/03/15)	
	No. of a/c.	Amount	No. of a/c.	Amount	No. Of a/c.	Amount
Mar 2015	2330133	20097.89	40954	2043.31	614853	7118.69

Bank wise position as on 31.03.2015 is given in the **Annexure 21**.

- During the quarter under review, the loans disbursed to women is at Rs.2043.31 cr.
- Total advances outstanding as the end of Mar. 2015 to women is Rs. 20097.89 cr which is 5.67% of total advances (RBI norm is 5% of Net Bank Credit) As the Net Bank Credit figure is not available, we have calculated on total advances.
- The total loan outstandings to women beneficiaries as at the end of Mar. 2015 constitute 18.04% of priority sector advances.

### **11.2 Overdue/NPAs under loans to women as on 31.03.2015**

(Rs. In cr)

S. No.	Particu-lars	Outstanding		Overdues			NPAs	
		A/c.	Amt	No. of overdue A/c.	Total Balance in overdue a/c.	Actual overdue amount	No.of A/c.	Amount
1	Loans to Women beneficiaries	2330133	20097.89	356076	4181.74	2210.52	140909	969.78 (4.82%)

- During the quarter ended Mar. 2015, the NPAs have decreased to Rs. 969.78 cr from Rs. 1005.04 cr at Dec. 2014.

## **Agenda -12:**

### **Position of implementation of Government sponsored schemes during the financial year 2014-15:**

#### **Government of India schemes:**



### **12.1 National Rural Livelihood Mission (NRLM)**

#### **SHG-Bank linkage programme – position as on 31.03.2015**

The position of SHG-Bank Linkage as on 31.03.2015 is as under: (Rs. In cr)

Period	Outstanding		Disbursement upto Mar' 15	
	No. of a/c.	Amount	No. of a/c.	Amount
Mar. 2015	138984	2890.69	49971	1034.79

❖ Bank-wise position as on 31.03.2015 is given in the **Annexure 24**.

#### **Overdue / NPA position (NRLM) as on 31.03.2015** (Rs. In cr)

S.No.	Particulars	Outstanding		Overdues			NPAs	
		A/c.	Amt	No. of overdue A/c.	Total Balance in overdue a/c.	Actual overdue amount	No. of A/c.	Amount
1	NRLM	138984	2890.69	22555	567.69	407.97	5636	80.14

➤ 2.77% of loan to SHGs are NPAs in the books of banks.

### **12.2 Credit under DRI:**

The position of credit flow under DRI scheme as on 31.03.2015 is as under:

(Rs. In cr)

Period	Outstanding		Disbursement			
			During the quarter (01/01/15 to 31/03/15)		Upto the quarter (01/04/14 to 31/03/15)	
	No. of a/c.	Amount	No. of a/c.	Amount	No. Of a/c.	Amount
Mar. 2015	141586	169.57	7491	9.97	14846	67.58

❖ Bank wise position as on 31.03.2015 is given in the **Annexure 22**.

#### **Overdue / NPA position as on 31.03.2015** (Rs. In cr)

S.No.	Particulars	Outstanding		Overdues			NPAs	
		A/c.	Amt	No. of overdue A/c.	Total Balance in overdue a/c.	Actual overdue amount	No. of A/c.	Amount
1	DIR	141586	169.57	8810	14.16	6.08	2660	3.96

➤ NPAs in DIR scheme constitute 2.33% of total outstandings.



**Agenda - 13: Position of implementation of Government sponsored schemes during the financial year 2014-15 – Government of Telangana schemes:**

**13.1. Targets – 2014-15:** District wise targets have been sent to respective Lead District Managers with an advise to allocate bank-wise targets and submit the report to SLBC.

**13.2 State Govt. Sponsored schemes (all schemes) (Rs. In cr)**

Period	Outstanding		Disbursement			
			During the quarter (01/01/15 to 31/03/15)		Upto the quarter (01/04/14 to 31/03/15)	
	No. of a/c.	Amount	No. of a/c.	Amount	No. Of a/c.	Amount
Mar.2015	2602405	47835.70	154551	3510.32	454109	9814.21

➤ During the financial year, banks have financed to 454109 beneficiaries with an outlay of Rs. 9814.21 cr.

**13.3 Performance of Govt. Sponsored schemes:**

S.No.	Name of the Scheme	Outstanding as on 31/03/15		Disbursement	
		No.	Amount	No.	Amount
	<b>State Govt. (Total of i to xx)</b>	2602405	47835.70	454109	9814.20
1	APMIP	9109	70.06	207	1.74
2	RKVY	1901	16.37	295	2.66
3	Milch Animal Units (including Pasukranthi Pathakam)	35116	279.17	1775	11.76
4	Sheep & Goat (including jeevakranthi Pathakam)	9448	50.33	370	3.49
5	Fisheries - GSS	1438	172.25	77	20.67
6	Sericulture	1357	18.48	95	2.17
7	SERP (SHG Bank Linkage-Rural)	293893	4877.60	94669	1847.51
8	MEPMA (SHG Bank Linkage – Urban)	91855	1544.90	62682	609.54
9	Weavers Credit Cards	4538	9.13	311	1.02
10	Handloom Weavers Groups	2017	15.18	134	2.18
11	SC Action Plan )	307155	779.63	4646	27.22
12	ST Action Plan )	89608	342.52	2878	17.61



13	BC Action Plan	324728	1125.00	11141	67.20
14	Minorities Finance Corpn.	77187	510.81	2569	16.78
15	Christian Finance Corpn.	26264	293.80	481	8.62
16	Rajiv Gruhakalpa	23095	223.69	139	5.73
17	VAMBAY	4419	81.12	170	1.29
18	Rajiv Yuva Shakthi	26678	101.75	2605	16.81
19	Others	1272599	37323.89	268865	7150.21

*Bank wise / scheme-wise position as on 31.03.2015 is given in the **Annexures no. 25, 26, 27, 28, 29, 30, 31.***

#### **Agenda -14: Financial Inclusion**

##### **Roadmap for Providing Banking Channels / Services:**

##### **14.1. Providing Banking Services in all villages with above 2000 population – progress as on 31.03.2015:**

*Banks have completed process of providing Banking services in respect of all identified villages having population of above 2000. Banks are advised to ensure that the number of transactions in the FI villages is improved and the services of BCs are effective. (Annexure 46)*

##### **14.2. Implementation of FIP in below 2000 population – progress as on 31.03.2015:**

SLBC has submitted the Road Map for 6643 identified villages as advised by Reserve Bank of India in respect of below 2000 population for providing banking services in a time bound manner latest by March 2016. In view of the ongoing implementation of PMJDY, SLBC Conveners, Banks and Lead Banks are advised by RBI to complete the process of providing banking services in unbanked villages by August 14, 2015 in line with PMJDY instead of March 2016. So far as against the target of 6643 villages, 6616 villages have been covered with banking channels, of which 6508 villages are covered through BCAs, 107 villages through Brick & Morter branches and 1 villages in other mode (RBI Cir. No. RBI/2014-15/382 dt. 02/01/2015 enclosed as **Annexure No. 47**). The remaining 27 villages will be covered before the end of deadline. SLBC





has already advised the banks to complete the process. Quarterly progress report as on 31.03.2015 enclosed an **Annexure 48** .

#### **14.3 National Mission of Financial Inclusion Plan – Pradhan Mantri Jan-Dhan Yojana (PMJDY):**

PMJDY Programme was launched by Hon'ble Prime Minister of India on 28.08.2014. Latest position of accounts opened in the state of Telangana as on 31/03/2015 is shown hereunder:

	Rural	Urban	Total
	No. Of a/c.	No. Of a/c	No. Of a/c.
All banks	3724039	2469672	6193711

- Upto the end of Mar. 2015, total 5250760 RuPay Debit Cards were issued.
- Total Aadhar seeded accounts are 4184115.

#### **14.4 Unbanked Mandal / Mandals in which there is no bank branch in Mandal Head Quarters:**

There is no unbanked mandal in the State of Telangana.

#### **14.5. Opening of branches in Tribal areas:**

No request has been received for opening of branches in tribal areas of Telangana State, during the quarter.

#### **14.6. Financial Literacy activity by rural branches and FLCs:**

All banks are advised to issue suitable instructions to their rural branches to take necessary steps in this regard and ensure submission of progress made to RBI and SLBC.

- 29 FLCCs are running in the state. FLCC are functioning at offices of the all LDMs
- 146 Financial Literacy Counters are functioning in the state
- 349 Financial Literacy camps were conducted by FLC / FLCCs during the quarter, under review.
- 20728 people attended the camps and 3339 have opened accounts whereas 15328 were already having accounts.
- 3314 camps were conducted by 913 rural braches in the State of Telangana.



- 186360 people attended the camps and 675976 have opened accounts whereas 98681 were already having accounts.
- 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.

Report of financial literacy activities conducted by FLCs for the quarter ended Mar. 2015 is enclosed as **Annexure 47**. Report of conduct of financial literacy camps by rural branches for quarter ended Mar. 2015 is enclosed as **Annexure 48**.

#### **14.7 Capacity building of Bank Mitras / Business Correspondents & Business Facilitators (BM / BC / BFs):**

It has been advised by IBA that they have convened couple of meetings with banks, IIBF & NABARD to frame a roadmap for capacity building of BCs and an urgent need was felt for capacity building to the BCs in the areas of Basic Banking / Financial products & services and all the BCs should be certified by IIBF after a minimum no. of days training. Managing Committee of IBA has mandated IIBF to be the certifying body for all BCs under the scheme and the Institute is also equipped to offer Train the Trainer Programme (TTP) at different locations and SLBCs have been advised to offer support for conducting the Train the Trainers Programme.

SLBC has conducted “Train the Trainer Programme” of RSETI’s Faculty, FLCC Counsellors and faculty from various banks on 18<sup>th</sup> March and 19<sup>th</sup> March 2015 at Staff Training Centre of SBH. The three day training programme for Business Correspondents / Bank Mitras / Business Facilitators started from 28<sup>th</sup> March 2015 by RSETIs in the State. Progress made in this regard will be submitted as an agenda in the next SLBC meeting.

**Agenda – 15:****15.1 Overdue / NPA position: *Overdue / NPAs position as on 31.03.2015 under various sectors***  
(Amt. in cr.)

Sector	Outstanding		Overdue			NPAs	
	No. of A/c.	Amout	A/c.	Total balance in overdue accounts	Actual overdue amount	A/c.	Amount
Short Term crop production advances	4247598	27663.68	971262	6806.95	4036.14	228563	1576.21
Agri. Term loans incl. Agric allied activities	884150	13833.74	213131	4173.88	2594.82	95110	1495.61
Agri and allied-indirect	100250	9770.31	17873	2263.69	1212.08	7255	1086.51
Total Agri. Advances	5231998	51267.73	1202266	13244.52	7843.04	330928	4158.33
MSE Sector advances	454175	33558.74	139171	9416.37	4109.14	85417	3153.30
Others'under Priority Sector Advances	675432	26576.43	117386	5637.99	2312.69	54043	1446.75
Total Priority Sector Advances	6361605	111402.90	1458823	28298.88	14264.87	470388	8758.38
Non-Priority Sector Advances	4317207	242762.77	307621	47581.11	26816.48	390115	21782.68
Total advances	10678812	354165.67	1766444	75879.99	41081.35	860503	30541.06
Break-up of Others'under PSA							
Education Loans	81026	2844.80	19231	489.06	183.91	8439	191.73
Housing Loans	308636	18556.99	68906	4339.62	1489.93	22494	695.73
SHGs	26484	326.24	6494	80.64	34.72	5844	29.07
Others	259286	4848.4	22755	728.67	604.13	17266	530.22



- ❖ Bank-wise position on overdues / NPAs in 'Others' under priority sector advances is enclosed as **Annexure 37**.
- ❖ Bank-wise position on overdues / NPAs under Total Priority Sector advances is enclosed as **Annexure 38**.
- ❖ Bank-wise position on overdues / NPAs under Non-Priority Sector advances is enclosed as **Annexure 39**.
- ❖ Bank-wise position on overdues / NPAs under Total Advances is enclosed as **Annexure 40**.

**15.2 Overdue / NPAs position under State Government sponsored scheme as on 31.03.2015**

(Rs. In cr)

S.No.	Particu-lars	Outstanding		Overdues			NPAs	
		A/c.	Amt	No. of overdue A/c.	Total Balance in overdue a/c.	Actual overdue amount	No.of A/c.	Amount
1	State Govt schemes	2602405	47835.70	839605	16873.42	5186.72	251120	4061.32

**15.3 Overdue / NPAs position under State Government sponsored scheme as on 31.12.2014**

(Rs. In cr)

S..No.	Particu-lars	Outstanding		Overdues			NPAs	
		A/c.	Amt	No. of overdue A/c.	Total Balance in overdue a/c.	Actual overdue amount	No.of A/c.	Amount
1	Milch Animal units	35116	279.17	15146	160.92	74.79	9424	47.77
2	Sheet & Goat	9448	50.33	4068	31.57	24.10	2888	21.44
3	SERP	293893	4877.60	44729	844.32	541.29	22744	402.52
4	MEPMA	91855	1544.90	16814	218.66	135.32	11734	148.35
5	SC Corp	307155	779.63	67555	276.57	248.69	56894	223.03
6	ST Corp	89608	342.52	26481	201.95	181.72	21810	171.37
7	BC Corp	324728	1124.99	89638	383.13	349.19	53322	347.47
8	Minorities	77187	510.81	21641	150.95	130.67	16527	136.74
9	Rajeev Gruhakalpa	23095	223.69	8562	44.63	28.89	5199	46.13
10	VAMBAY	4419	81.12	2846	31.12	29.60	2399	29.52
11	Rajeev Yuva Shakti	26678	101.75	7928	36.16	30.10	5591	26.78



- **Milch animal units:** 57.64% of the loans extended to **milch animal units** in banks in Telangana are overdue and 17.11% of the loans are NPAs which is quite high.
- **Sheep & Goat:** 62.72% of the loans extended to **sheep & goat units** in banks in Telangana are overdue and 42.60% of the loans are NPAs which is quite high.
- **SERP:** 17.31% of the loans extended under **SERP** in banks in Telangana are overdue and 8.25% of the loans are NPAs which is quite high.
- **MEPMA:** 14.15% of the loans extended under **MEPMA** in banks in Telangana are overdue and 9.60% of the loans are NPAs which is quite high.
- **SC Corporation:** 35.47% of the loans extended to **SC beneficiaries** in banks in Telangana are overdue and 28.61% of the loans are NPAs which is quite high.
- **ST Corporation:** 58.96% of the loans extended to **ST beneficiaries** in banks in Telangana are overdue and 50.03% of the loans are NPAs which is quite high.
- **BC Corporation:** 34.06% of the loans extended to **BC beneficiaries** in banks in Telangana are overdue and 30.88% of the loans are NPAs which is quite high.
- **Minorities Corporation:** 29.55% of the loans extended to **minorities** community in banks in Telangana are overdue and 26.76% of the loans are NPAs which is quite high.
- **Rajeev Gruhakalpa:** 19.95% of the loans extended under **Rajeev Gruhakalpa** in banks in Telangana are overdue and 20.62% of the loans are NPAs which is quite high.
- **VAMBAY:** 38.36% of the loans extended **under VAMBAY scheme** in banks in Telangana are overdue and 36.39% of the loans are NPAs which is quite high.
- **Rajeev Yuva Shakti:** 35.53% of the loans extended beneficiaries under Rajeev Yuva Shakti in banks in Telangana are overdue and 26.32% of the loans are NPAs which is quite high.
- As all the loans extended under Govt. Sponsored schemes are registering increase in NPAs, we request the State Government to pass on necessary directions to the concerned departments to assist the banks in recovery to enable the banks to make fresh grounding within the time frame.



**15.4 Overdue / NPAs position under Central Government sponsored schemes as on 31.03.2015**

(Rs. In cr)\_

S.No	Particu-lars	Outstanding		Overdues		NPAs		
		A/c.	Amt	No. of overdue A/c.	Total Balance in overdue a/c.	Actual overdue amount	No.of A/c.	Amount
	Central Govt schemes	230424	4597.54	49811	1020.38	755.45	23242	385.15
	Of which							
1	SGSY	48402	507.68	4698	32.12	28.44	3126	34.95
2	NRLM	138984	2890.69	22555	267.69	407.97	5636	80.14
3	SJSRY	6789	388.67	2717	11.47	7.18	176	0.88
4	NULM	5412	73.19	197	0.99	0.08	176	0.88
5	PMRY	27021	512.34	17894	356.65	276.86	11325	232.35
6	PMEGP	1460	41.48	566	6.67	4.55	320	4.76
7	ISHUP /RRY	1438	24.56	758	15.55	13.34	559	9.43
8	Agri Clinics	133	8.92	93	2.99	1.93	23	1.17
9	Dairy Entrepreneurship	785	150.01	333	26.26	15.10	123	14.67
10	State Govt sponsored schemes	2602405	47835.70	839605	16873.42	5186.72	251120	4061.32

**Central Govt. Sponsored schemes:** 22.19% of outstandings in Central Government sponsored schemes is identified by banks as overdues and 8.68% of the outstandings are NPAs.

**SGSY schemes:** 6.33% of outstandings in SGSY scheme is identified by banks as overdues and 6.88% of the outstandings are NPAs.

**SJSRY schemes:** 2.95% of outstandings in SJSRY scheme is identified by banks as overdues and 0.23% of the outstandings are NPAs.

**PMRY schemes:** 69.61% of outstandings in PMRY scheme is identified by banks as overdues and 45.35% of the outstandings are NPAs.



**PMEGP schemes:** 16.08% of outstandings in PMEGP scheme is identified by banks as overdues and 11.47% of the outstandings are NPAs.

**ISHUP/RRY schemes:** 63.31% of outstandings in ISHUP/PRY scheme is identified by banks as overdues and 38.40% of the outstandings are NPAs.

**Agenda—16:**

**Regional Rural Banks**

**16.1 Performance of Regional Rural Banks on important parameters**

*Regional Rural Banks' main focus of lending is to Agriculture and allied activities in rural, semi-urban and urban area. Reserve Bank of India, NABARD and Sponsored Banks are reviewing the performance of RRBS at regular intervals.*

**16.2 Bank Net work in Telangana**

(Rs. In crore)

S.No	Name of the RRB	No. Of branches as on 30.06.14	No. Of branches as on 30.09.14	No. of branches as on 31.12.14	No. of branches as on 31.03.15
1	TGB	303	303	303	332
2	APGVB	474	474	474	474
	TOTAL	777	777	777	806

➤ *During the financial under review i.e., 2014-15, the Telangana Grameena Bank has opened 29 branches.*

**16.3 Deposits**

(Rs. In crore)

S.No	Name of the RRB	31.3.14	30.06.14	30.09.14	31.12.14	31.03.15
1	TGB	4155.43	4034.93	4213.33	4266.16	4890.25
2	APGVB	4930.00	4811.03	5251.55	5118.44	5716.35





- During the quarter, under deposits, TGB has registered a growth of Rs. 624.09 (14.63%) and during the year Rs. 734.82 cr (17.68%) respectively.
- APGVB has registered a growth of Rs. 597.91 cr (11.68%) during the quarter and Rs. 786.35 cr (15.95%) during the year.

#### 16.4 **Advances:**

(Rs. In crore)

S.No	Name of the RRB	31.3.14	30.06.14	30.09.14	31.12.14	31.03.15
1	TGB	3531.10	3476.48	3509.22	3577.16	4162.54
2	APGVB	5877.00	5904.88	6161.01	5981.88	6827.67

- During the quarter, under advances, TGB has registered a growth of Rs. 585.38 (16.36%) and during the year Rs. 631.44 cr (17.88%) respectively.
- Similarly, APGVB has registered a growth of Rs. 845.79 cr (14.15%) during the quarter and Rs. 950.67 cr (16.18%) during the year.

#### 16.5 **C D Ratio**

S.No	Name of the RRB	31.3.14	30.09.14	30.09.14	31.12.14	31.03.15
1	TGB	84.97%	86.16%	83.30%	83.84%	85.12%
2	APGVB	119.20%	122.74%	117.32%	116.87%	119.44%

- Both the RRBs have registered higher CD ratio over March 2014.

#### 16.6. **Total Agri. Advances % in total advances**

(Rs.in cr)

S.No.	Name of the RRBs	Total Advances outstanding as on			Total Agricultural advances outstanding as on		
		31.03.14	31.12.14	31.03.15	31.03.14	31.12.14	31.03.15
1	TGB	3531.10	3577.16	4162.54	2338.66	2318.78	2769.09
% of agriculture advances to total advances					66.23%	64.82%	66.52%
2	APGVB	5877.00	6023.16	6827.67	2507.00	4336.25	5155.84
% of agriculture advances to total advances					42.65%	72.49%	75.51%



- TGB has sanctioned about 66.52% of its total advances to agriculture sector.
- Similarly, APGVB also sanctioned 75.51% of its total advances to agriculture sector.

### 16.7 Total Agricultural advances

(Rs. In cr)

S.No	Name of the RRB	Crop Loans			Term Loans		
		31.3.14	31.12.14	31.03.15	31.03.14	31.12.14	31.03.15
1	DGB	1299.45	1295.71	1440.55	113.13	135.93	1328.54
2	APGVB	2374.00	3254.53	3937.86	1133.00	1081.71	1217.98

- Both the RRBs have sanctioned more crop loans than Term loans.

### **Agenda 17:**

#### **17.1 AP Rajiv Swagruha Corporation Ltd (APRSCL):**

*Andhra Pradesh Swagruha Corporation a fully owned corporation of Govt. of Andhra Pradesh / Telangana has availed loans from five banks viz., State Bank of India, Union Bank of India, Central Bank of India, State Bank of Hyderabad and National Housing Bank.- Rs. 200 cr from each bank (Total Rs.1000 cr) for construction of dwelling houses for the needy people. Due to various reasons, accounts of APRSCL have become NPA in the books of the banks. As huge amounts lent to State Government corporation turned in to NPAs, all the lenders have already submitted a memorandum to Housing Minister on 13/05/2015 to settle the issue / dues.*

*The Corporation had proposed an OTS offer which was approved on 25/10/2013 and payable before 20/09/2014. However, the Corporation has not honoured the OTS and requested for extension of repayment of OTS amount upto 31/03/2016 in the JLM held on 17/03/2015.*

*Banks have sanctioned OTS involving huge sacrifice expecting that the payment of OTS will be settled within a period of 9 months i.e., before 30/09/2014. However, the Corporation is seeking further time of 18 months i.e. upto 31/03/2016 without any upfront amount and also at concessional interest rate of 6%. Further, the Corporation has not furnished information such as payment of upfront amount, source of payment and increase in interest rate etc. sought by the banks.*



*In this regard, SLBC is requesting Govt. Of Telangana, to conduct a separate meeting with the banks and the officials concerned to settle the issue at an early date. We request the Chief Secretary to issue necessary instructions to the Govt. Officials concerned.*

### **17.2 Vehicle loans – Need for a CERSAI like system for vehicles**

*In the State of Telangana, all the banks are sanctioning vehicle loans to employees of Public Sector / Private Sector / Govt. Departments. The incidence of quick mortality and frauds are on the rise under vehicle loans. The contributing factors for such incidences by and large are found to the following:*

- *Collusion between the borrower and the dealer. The loan proceeds are mis-utilized.*
- *Borrowers take delivery of the vehicle and register with RTO authorities in the other names.*
- *Borrowers do not disclose the lien of the bank on the vehicle and the lien is not recorded in the register of RTO.*
- *Opening of the fictitious accounts of dealers with other banks and misusing the loan proceeds by crediting the DDs to these accounts.*
- *Using the fabricated lien cancellation request letter of banks, borrowers get the lien cancelled and sell the vehicles.*

*As such, we opine that if there is a system in place on the lines of CERSAI for noting / cancellation of Lien by banks / NBFCs in the Web Portal of State Transport Corporation Authority / RTOs against payment of stipulated fees, most of the above problems can be solved. This will be possible only if the State Road Transport Authority put in place enabling legislation and software applications / network systems on the lines of CERSAI.*

*We request the Chief Secretary, Govt. Of Telangana, to look in to the matter and issue the necessary instructions to the Transport Department in this regard.*

### **17.3 Area Development Schemes:**

*NABARD has advised formulation of Area Development Schemes which have been advised to banks. For the development of small / marginal farmers, people living below*



*the poverty line and extensiveness of agriculture as well as rural development, there is a need for promoting single purpose small projects / schemes on a cluster basis. These are called 'Area Development Schemes'. These cluster based schemes are sanctioned to a single bank or to a number of banks. The scheme could focus on existing infrastructure, stage of present development of the activity, scope for increasing the activity, number of units to be set up, Government support available (subsidy), status of ancillary activities, services required to support the main activity, credit support needed to expand and strengthen the activity. These schemes are prepared in consultation with the line Departments of State Government and the bankers in the area. We enclose herewith names of the schemes formulated in the State of Telangana for implementation. All the LDMs are advised to discuss the same in DCC meeting and allocate target to banks for implementation of the schemes, if not done. All the banks are advised to implement the same and advise the progress regularly to SLBC for review purpose. **Annexure 60***

#### **17.4 Sanctioning of Crop Loans to RoFR title holders:**

*In the recently concluded DCC Meeting at Adilabad, some guidelines have been issued for sanction of loans to the holders of RoFR. (copy enclosed as **Annexure 61**. The issue of fiannce to RoFR holders is existing in districts like Khammam, Warnagal, Adilabad etc. Govt. Of Telangana is requested to formulate uniform guidelines for considering crop loans to RoFR holders.*

#### **17.5 Digitalization of Land Records:**

*Digitization of land records has been done in many States and in southern States like Karnataka and Andhra Pradesh 'Loan Charge creation module' has been made operational wherein the financial institutions involved in lending on the lands have to mandatorily enter the loan particulars in the module. In the State of Andhra Pradesh, the same has been implemented through NIC.*

*The matter of digitization of land records in the state of Telangana was discussed in the SLBC meeting held on 08<sup>th</sup> August 2014 and thereafter in various fora wherein it was informed that digitization of records has been completed but charge creation module is not yet done. Digitization and on line creation of charge helps in curtailing multiple*



*financing by banks to a greater extent besides eliminating fake pass book menace and would encourage banks to lend with confidence.*

*In view of the above, we request Govt of Telangana to advise the concerned department for implementation of digitization/ hosting of web based 'Loan charge creation module' at the earliest.*

**Agenda – 18:**

**18.1 Circulars issued by RBI / NABARD / GoI / GoT**

*Department of Financial Service, Ministry of Finance, Govt. of India has advised banks vide letter no. F/3/65/2012-AC dated 20<sup>th</sup> March 2015 to take necessary measures as per the guidelines issued by GOI/RBI, so as to mitigate the hardship of farmers on account of unseasonal rains / hailstorms. The same has been circulated among the banks. Details are given in **Annexure 49**.*

**18.2 Circular issued by SEBI against AGRI GOLD FARM Estates**

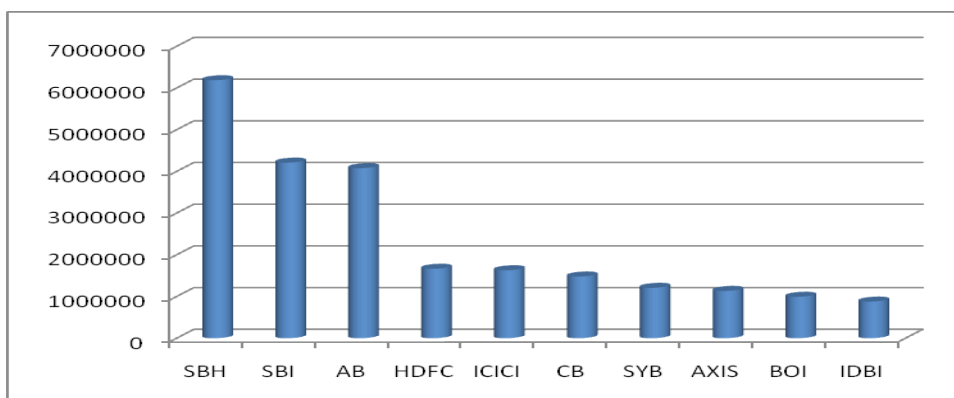
*Securities and Exchange Board of India (SEBI) vide its order dated 05/02/2015 restrained the activities of M/s. Agri Gold Farm Estates India Pvt. Ltd. A copy of the said order received from RBI vide its letter no. DBS(H)/ 1745/04.02.090/2014-15 dt. 02.04.2015. The same has been circulated to member banks.*



## **Agenda – 19:**

### **19.1 Position of top 10 banks : Deposits.**

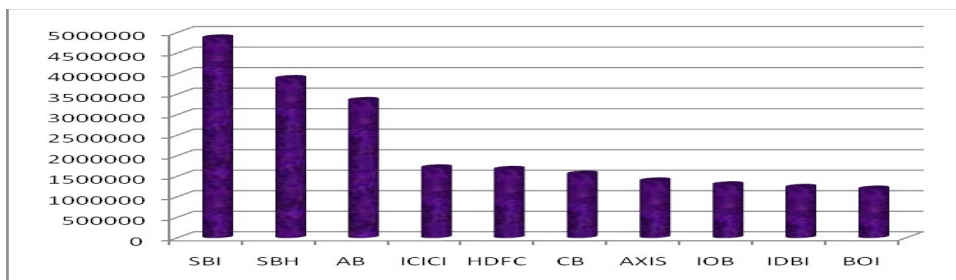
Name of the Bank	Rs. In lac
State Bank of Hyderabad	6186843
State Bank of India	4210518
Andhra Bank	4077896
HDFC Bank	1665283
ICICI Bank	1629751
Canara Bank	1480118
Syndicate Bank	1208347
Axis Bank	1135021
Bank of India	993487
IDBI Bank	877868



### **19.2 Position of top ten banks : Advances**

(Rs. In lac)

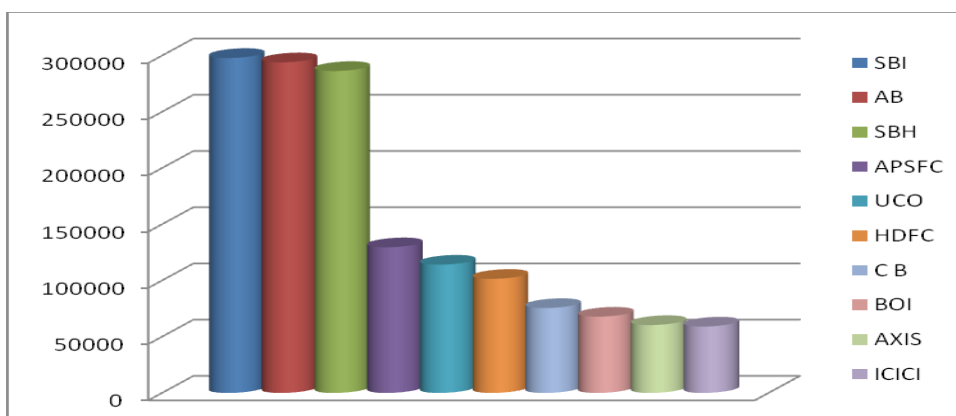
SBI	4876726
SBH	3885347
AB	3351458
ICICI	1710807
HDFC	1672259
CB	1557568
AXIS	1392161
IOB	1297600
IDBI	1234278
BOI	1193558



### ***19.3 Position of top ten Banks : Total advances to Micro, Small Enterprises (under Priority & non-priority sector)***

(Rs. In lac)

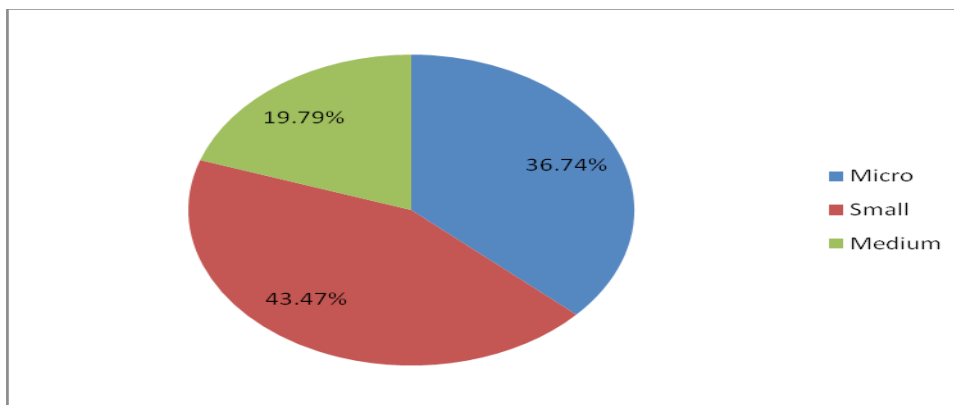
SBI	297932
AB	294027
SBH	286319
APSFC	129544
UCO	114093
HDFC	101479
C B	75527
BOI	67861
AXIS	60384
ICICI	59077



### ***19.4 Outstanding of Micro; Small and Medium Enterprises as at Mar' 2015***

(Rs. In cr)

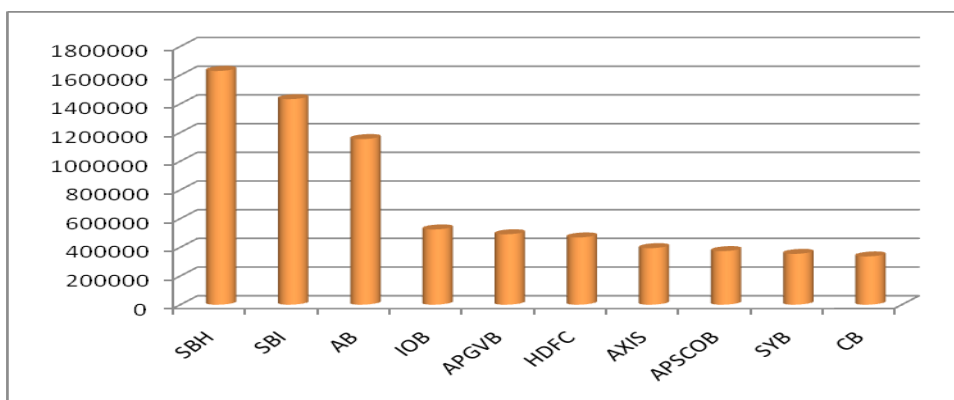
Particulars	Outstanding	% to outstandings
Micro Enterprises	18865.40	36.74%
Small Enterprises	22317.50	43.47%
Medium Enterprises	10161.48	19.79%
<b>Total MSME</b>	<b>48509.92</b>	<b>100.00%</b>



### 19.5 Position of top ten Banks : Total Priority Sector Advances

(Rs. In lac)

SBH	1629428
SBI	1432755
AB	1154469
IOB	524447
APGVB	490721
HDFC	468531
AXIS	393947
APSCOB	373267
SYB	354199
CB	336190

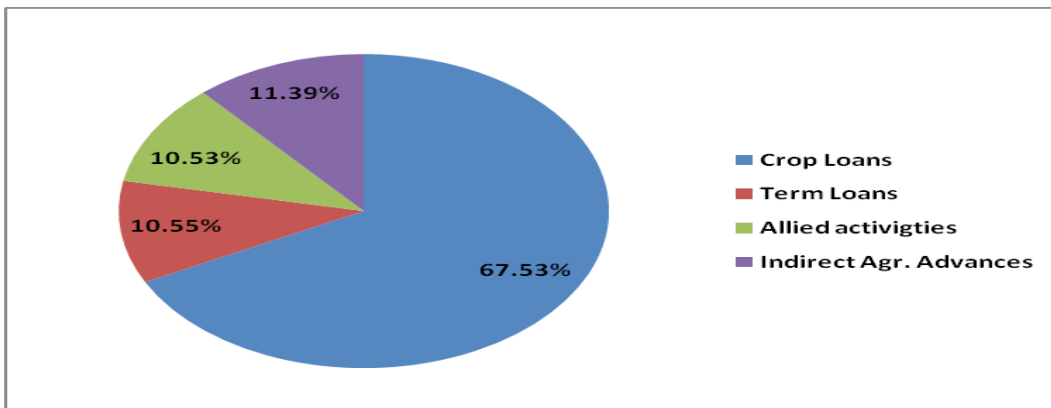
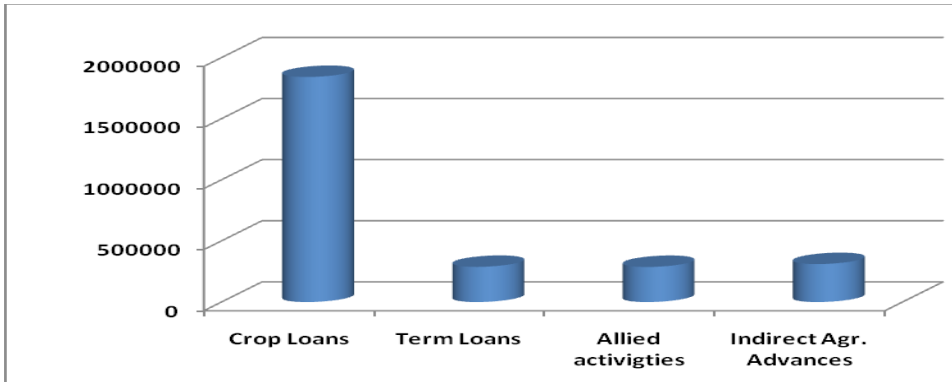


### 19.6 Break-up of Agriculture advances – Disbursals

(Rs. In lac)

Particulars	Disbursals	% to total disbursal
Crop Loans	1841988	67.53%
Term Loans	287897	10.55%
Allied activities	287164	10.53%
Indirect Agr. Advances	310566	11.39%
<b>Total Agriculture</b>	<b>2727615</b>	<b>100.00%</b>

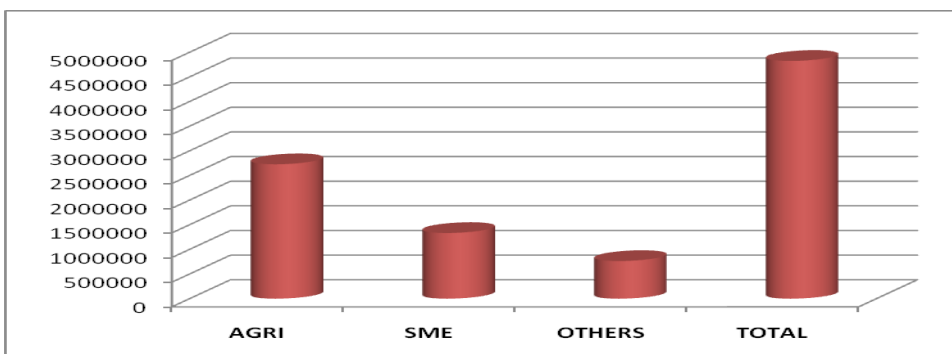




**19.7 Break-up : Disbursements to Priority Sector Advances**

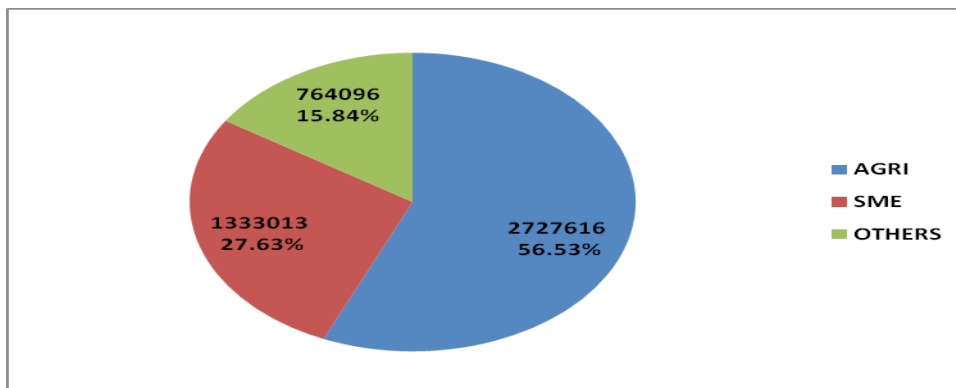
(Rs. In lac)

Particulars	Disbursals	% to total disbursement
Agriculture Segment	2727616	56.53%
SME Segment	1333013	27.63%
Others	764096	15.84%
<b>Total Disbursement</b>	<b>4824725</b>	<b>100.00%</b>





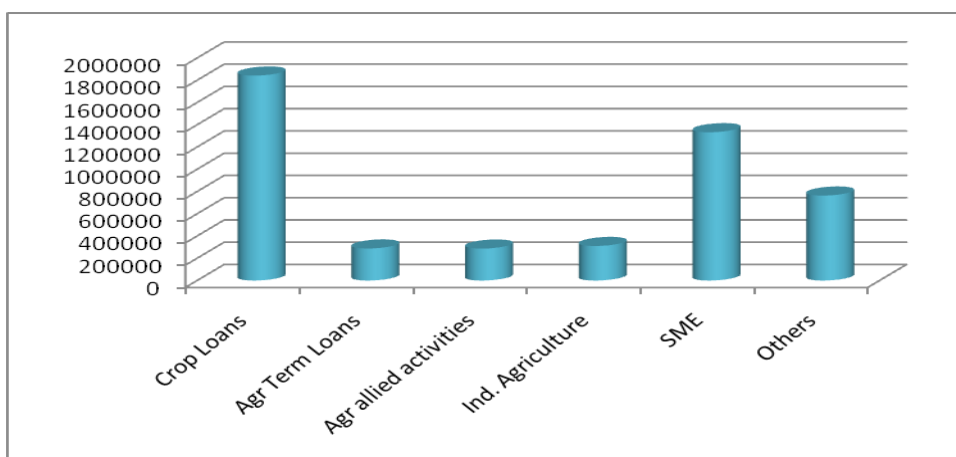
### 19.8 Break-up of priority sector advances – segment wise (%)



### 19.9 Break-up of Priority sector advances activity wise

(Rs. In lac)

Particulars	Disbursement	% to total disbursement
Crop Loans	1841988	38.18%
Agr Term Loans	287897	5.97%
Agr allied activities	287164	5.95%
Ind. Agriculture	310566	6.44%
SME	1333013	27.63%
Others	764096	15.84%
<b>Total disbursements to Priority sector advances</b>	<b>4824724</b>	<b>100.00%</b>





**Disbursements of Priority sector advances - % wise**

