



# 5<sup>th</sup> Meeting of SLBC of Telangana

Date: 30th March 2015, 4.00 PM  
Venue: Conference Hall  
STATE BANK OF HYDERABAD  
HEAD OFFICE, GUNFOUNDRY  
HYDERABAD

Agenda & Background Papers

STATE LEVEL BANKERS' COMMITTEE  
TELANGANA

Convener



State Bank of Hyderabad  
Head Office : Hyderabad

6<sup>th</sup> SLBC Meeting Agenda – Index

## 1. Adoption of Minutes

S.No.	Particulars	Page No.
1.1	Adoption of minutes of 4 <sup>th</sup> SLBC meeting held on 17/12/2014 and adoption of minutes of other meetings of SLBC held on various dates.	6

## 2. Banking Statistics

S.No.	Particulars	Page No.
2.1	Banking at a Glance in Telangana	8
2.2	Banking Key Indicators	9
2.3	Statement of Priority Sector Advances	9

## 3. Achievement of Annual Credit Plan 2014-15

S.No.	Particulars	Page No.
3.1	Achievement as on 31.12.2014	10

## 4. Agriculture Sector

S.No.	Particulars	Page No.
4.1	Progress in lending short term production loans	12
4.2	National Crop Insurance Programme (NCIP) – Whether based Crop Insurance Scheme (WBCIS) during Rabi – 2014-15	13
4.3	Over-dues / NPAs under Agriculture Sector as on 31.12.2014	13

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

S.No.	Particulars	Page No.
5.1	Position of Lending under MSME sector	14
5.2	Overdue / NPAs under MSME sector	15

## 6. Housing Loans

S.No.	Particulars	Page No.
6.1	Position of housing Loans as on 31.12.2014	16
6.2	Over dues / NPAs under housing loans 31.12.2014	16

## 7. Education loans

S.No.	Particulars	Page No.
7.1	Position of Education loans as on 31.12.2014	17
7.2	Overdue / NPAs under Education Loans as on 31.12.2014	17



## 8. Credit flow to Minority Communities

S.No.	Particulars	Page No.
8.1	Credit flow to Minority Communities	18
8.2	Overdue / NPAs under loans to Minority community	18

## 9. Credit flow to Weaker Sectors

S.No.	Particulars	Page No.
9.1	Credit flow to Weaker Sections	19
9.2	Overdue / NPAs under Loans sanctioned to Weaker Sections	19

## 10. Credit flow to SC/STs

S.No.	Particulars	Page No.
10.1	Credit flow to SC/STs	20
10.2	Overdue / NPAs under loans to SC/STs	20

## 11. Credit flow to Women beneficiaries

S.No.	Particulars	Page No.
11.1	Credit flow to Women beneficiaries	21
11.2	Overdue / NPAs under loans to Women beneficiaries	21

## 12. Government Sponsored Schemes – Government of India

S.No.	Particulars	Page No.
12.1	NRLM/PMEGP	22
12.2	Credit under DRI	22

## 13. Government sponsored Schemes – Government of Telangana

S.No.	Particulars	Page No.
13.1	Targets – 2014-15	23
13.2	Performance / Disbursement of Loans under Government sponsored schemes (all schemes)	23
13.3	Performance under Govt. sponsored Schemes – Scheme-wise	23

## 14. Financial Inclusion

S.No.	Particulars	Page No.
	Providing Banking channels / services:	
14.1	Providing banking services in all villages with above 2000 population - progress as on 31.12.2014	24
14.2	Implementation of FIP in below 2000 population – Progress as on 31.12.2014	24



14.3	National Mission on Financial Inclusion Plan – Pradhan Mantri Jan-dhan Yojana (PMJDY)	24
14.4	Unbanked mandals / Mandals with no bank branches in Mandal Head quarters	25
14.5	Opening of branches in Tribal areas	25
14.6	Financial Literacy activity by rural branches and FLCs	25

## 15. Overdue / NPAs position

S.No.	Particulars	Page No.
15.1	Overdue / NPAs position as on 31.12.2014 under various sectors	26
15.2	Overdue / NPAs position as on 31.12.2014 under Govt. Sponsored Schemes – Central Government	27
15.3	Overdue / NPAs position as on 31.12.2014 under Govt. Sponsored Schemes – State Government (all schemes)	28
15.4	Overdue / NPAs position as on 31.12.2014 under Govt. Sponsored Schemes – State Government – scheme-wise	29

## 16. Regional Rural Banks (RRBs)

S.No.	Particulars	Page No.
16.1	Performance of Regional Rural Banks on important parameters	30
16.2	RRBs- Network	30
16.3	RRBs – Deposits	30
16.4	RRBs – Advances	30
16.5	RRBs - CD Ratio	31
16.6	RRBs – Total Agri. Advances % in total advances	31
16.7	RRBs – Total Agri. Advances	31

## 17. Circulars issued by Reserve Bank of India

S.No.	Particulars	Page No.
17.1	Circulars issued by RBI	31

## 18. Position of Top 10 Banks (Table &amp; Graphs)

S.No.	Particulars	Page No.
18.1	Position of top 10 banks – Deposits	32
18.2	Position of top 10 banks – Advances	32
18.3	Position of top 10 banks – Total Advances to Micro, Small Enterprises (under priority & non-priority)	33
18.4	Oustanding of Micro, Small and Medium Enterprises (MSME)	33
18.5	Position of top 10 banks – Total Priority Sector Advances	34
18.6	Break-up of Agriculture Advances - Disbursals	34
18.7	Break-up – Disbursement to Priority Sector Advances	35



18.8	Break-up of priority sector advances – Pie Graph	35
18.9	Break-up of Priority Sector advances – Activity wise	36

## 19. Annexures

S.No.	Particulars – Position as on 30/06/2014	Page No.
19.1	Bank-wise number of branches	37
19.2	District-wise number of branches	39
19.3	Bank-wise Deposits; Advances & CD Ratio	40
19.4	District-wise Deposits; Advances and CD Ratio	42
19.5	Bank-wise Priority Sector Advances	43
19.6	District-wise Priority Sector Advances	45
19.7	Bank-wise Agriculture Advances (Direct & Indirect)	46
19.8	District-wise Agriculture Advances (Direct & Indirect)	48
19.9	Annual Credit Plan 2014-15 : Bank-wise achievement (Agriculture)	49
19.10	Annual Credit Plan 2014-15 : Bank-wise achievement (MSE & Priority Sector Advances)	51
19.11	District-wise achievement of Annual Credit Plan 2014-15 (Agriculture)	53
19.12	District-wise achievement of Annual Credit Plan 2014-15 (MSE & Priority Sector Advances)	54
19.13	Bank-wise Micro; Small & Medium Enterprises (MSME) advances	55
19.14	Bank-wise Housing Loans	59
19.15	Bank-wise Education Loans	61
19.16	Bank-wise Education Loans targets allocated in the State of Telangana	63
19.17	Bank-wise data on Export Credit	65
19.18	Bank-wise Advances to Minority Communities	67
19.19	Bank-wise Advances to Weaker Sections	69
19.20	Bank-wise Advances to SC / ST borrowers	71
19.21	Bank-wise Advances to Women	73
19.22	Bank-wise Advances under DRI scheme	75
19.23	Bank-wise SHG Bank-linkages	77
19.24	Bank-wise Loans under NRLM scheme	79
19.25	Bank-wise loans to Milch-animals	81
19.26	Bank-wise loans to Sheep & Goat units	83
19.27	Bank-wise loans under SERP	85
19.28	Bank-wise loans under MEPMA	87
19.29	Bank-wise loans under Rajeev Gruhakalpa Scheme	89
19.30	Bank-wise loans under VAMBAY Scheme	91
19.31	Bank-wise loans under Rajeev Yuva Shakti Scheme	93
19.32	Short Term Crop Production Loans : Bank-wise position on overdue / NPAs	95
19.33	Agri. Term Loans including Allied Activities : Bank-wise position on overdue / NPAs	97



19.34	Agri. Term Loans including Allied – Indirect Loans : Bank-wise position on overdue / NPAs	99
19.35	Total Agriculture advances : Bank-wise position on overdue / NPAs	101
19.36	Micro & Small Enterprises : Bank-wise position on overdue / NPAs	103
19.37	‘Others’ under Priority Sector Advances : Bank-wise position on overdue / NPAs	105
19.38	Total Priority Sector Advances : Bank-wise position on overdue / NPAs	107
19.39	Non-Priority Sector Advances : Bank-wise position on overdue / NPAs	109
19.40	Total Advances : Bank-wise position on overdue / NPAs	111
19.41	Educational Loans : Bank-wise position on overdue / NPAs	113
19.42	Housing Loans : Bank-wise position on overdue / NPAs	115
19.43	SHGs Bank Linkage : Bank-wise position on overdue / NPAs	117
19.44	National Crop Insurance Programme – Whether Based Crop Insurance Scheme (WBCIS) – GO of Govt. of Telangana	119
19.45	FIP <2000 District-wise and Bank-wise position	121
19.46	RBI Cir. No. RBI/2014-15/382 dt. 02/01/2015-PMJDY	126
19.47	List of Financial Literacy Centres	128
19.48	Progress report on FLC camps conducted	132
19.49	RBI Cir. On Bhoomi Heen Kisan	133
19.50	Minutes of SLBC / SLIIC / Steering Committee Meetings	142
19.51	Consolidated Comprehensive Quarterly Data-Dec.2014 – Public Sector Banks	178
19.52	Consolidated Comprehensive Quarterly Data-Dec.2014 – Private Sector Banks	185
19.53	Consolidated Comprehensive Quarterly Data-Dec.2014 – Commercial Banks	192
19.54	Consolidated Comprehensive Quarterly Data-Dec.2014 – Co-op Banks	199
19.55	Consolidated Comprehensive Quarterly Data-Dec.2014 – Regional Rural Banks	206
19.56	Consolidated Comprehensive Quarterly Data-Dec.2014 – Other Financial Institutions	213
19.57	Consolidated Comprehensive Quarterly Data-Dec.2014 – Banks / Financial Institutions	219



**Agenda 1:**

**1.1 Adoption of minutes of 4<sup>th</sup> SLBC meetings held on 17/12/14 December 2014 & other meetings of SLBC held after 30/09/14**

The minutes of 4<sup>th</sup> SLBC meetings held on December 2014 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 30/09/14 and upto 31/12/14 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	SLIIC sub-committee meeting	20/10/2014
2	Steering committee on Jan-dhan Yojana	20/11/2014
3	Steering committee on NULM	24/11/2014
4	Steering committee on Jan-dhan Yojana	10/12/2014
5	4 <sup>th</sup> SLBC Meeting	17/12/2014
6	SLIIC Sub-Committee Meeting	30/12/2014

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



## **Agenda 2:**

### **2.1 Banking at a glance in Telangana as on 31.12.2014**

Rural	Semi-urban	Urban	Metro	Total
1657	1104	624	1373	4758

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

S.No.	Particulars	<i>(Rs. In cr)</i>	
		31-03-2014 Amount	31-12-2014 Amount
1	Total Deposits	285879	304559.71
2	Total Advances	324964	343824.09
2	Credit Deposits Ratio (%) (RBI Norm 60%)	113.67%	112.89%
4	Total Priority Sector Advances	102617	105354.60
5	% of Priority Sector Advances to total Advances (RBI Norm 40%)	31.58%	30.64%
	Of which		
A	Agriculture advances	49564	48353.91
	% of Agri. Advances to Total Advances	15.25%	14.06%
B	Non-farm Sector / Micro & Small Enterprises	29301	31251.18
	% to Total Advances	9.02%	9.09%
C	Others' under Priority Sector Advances	23752	25749.51
	% to Total Advances		7.49%
	Of which		
	i. Educational Loans		2739.42
	ii. Housing Loans		17797.94
	iii. SHGs		171.65
6	Advances Weaker Sections		28476.77
7	Advances to Women		20025.15
8	Advances to SC/ST		8875.75
9	Advances to Minorities (RBI Norm 15% on Priority Sector Adv.)		8206.52





## 2.2 Banking Key Indicators of Telangana

(Rs. In cr)

S.No.	Particulars	Mar'12	Mar'13	Mar'14	Dec.'14
1	Number of Branches				
	Rural	1296	1450	1584	1657
	Semi-urban	839	955	1056	1104
	Urban	648	662	595	624
	Metro	1044	1115	1317	1373
	Total	3827	4182	4552	4758
2	Deposits	219503	254728	285879	304559.71
3	Incremental Deposits (% of increase)		35225 -16.05%	31151 -12.23%	18680.71 (8.71%) *
4	Advances	253497	301912	324964	343824.09
	Incremental Advances (% of increase)		48415 -19.09%	23052 -7.63%	18860.09 (7.74%) *
4	CD Ratio (RBI Norm 60%)	115.49%	117.52%	113.67%	112.89%

- Percentage growth is annualized

## 2.3 Statement of Priority Sector Advances (Outstanding) – 31.12.2014

(Rs. In cr)

S.No.	Particulars	Mar'12	Mar'13	Mar'14	Dec.14
1	Short Term Production Loans	13544	19704	25178	26781.31
2	Agri. Term Loans including allied activities	22929	27140	24386	21572.60
3	Total Agriculture Advances	36473	46844	49564	48353.91
4	% of Agri. Advances to Total Advances	14.39%	15.52%	15.25%	14.06%
5	Non-Farm Sector / Micro & Small Enterprises	17391	22589	29301	31251.18
6	% of Non-Farm Sector / Micro & Small Enterprises to total advances	6.86%	7.48%	9.01%	9.09%
7	Others' under Priority Sector Advances	23358	26957	23752	25749.51
8	% of 'Other' under Priority Sector advances to total advances	9.21%	8.92%	7.31%	7.49%
9	Total Priority Sector Advances	77222	96390	102617	105354.60
10	% of Priority Sector Advances to total advances	30.46%	31.92%	31.58%	30.64%

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



- ❖ *Bank-wise number of branches is enclosed as **annexure 1.***
- ❖ *District-wise number of branches is enclosed as **annexure 2.***
- ❖ *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 31.12.2014**

(Rs. In cr)

S.No.	Particulars	Target 2014-15	Achievements upto Sept., 14	Achievements during the quarter	Achievements upto Dec.14	% of achievement during the quarter	% of achievement upto Dec.14
1	Short Term Production Loans						
a	Kharif	12389.70	7816.84	0.00	7816.84	0.00%	63.09%
b	Rabi	6328.25	0.00	6109.77	6109.77	96.55%	96.55%
	Total	18717.95	7816.84	6109.77	13926.61	32.64%	74.40%
2	Agriculture Term Loans	6238.48	2794.15	1091.69	3885.84	17.50%	62.29%
3	Allied to Agriculture	2277.16	3132.29	1044.73	4177.02	45.88%	183.43%
4	Total Agriculture	27233.59	13743.28	8246.19	21989.47	30.28%	80.74%
5	Micro & small Enterprises	6587.96	8120.39	1411.13	9531.52	21.42%	144.68%
6	Others' under priority Sector Advances	6724.96	3764.75	1601.39	5366.14	23.81%	79.79%
	<b>Of which</b>						
a	Education Loans	662.52	284.52	32.64	317.16	4.93%	47.87%
b	Housing Loans	2102.15	2799.43	1384.67	4184.10	65.87%	199.04%
c	Others	3960.29	680.80	184.08	864.88	4.65%	21.84%
	Total Priority Sector Advances	40546.51	25628.42	11258.71	36887.13	27.77%	90.97%
	Non-Priority Sector Advances	22501.11	37824.53	9627.69	47452.22	42.79%	210.89%
	Total Credit Plan	63047.62	63452.95	20886.40	84339.35	33.13%	133.77%



- ❖ *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 63.09% of their crop loan targets under Kharif season. The lower achievement is mainly because of release of first instalments of waiver in the last week of September 2014 till which time the farmers were reluctant to get the loan accounts renewed.
  
- During the quarter under review, Banks in the state have disbursed Rs.6109.77 cr i.e 96.55% of the Rabi target set for 2014-15. We are happy to inform that banks have surpassed the Rabi target for the financial year during the month of Jan 2015.
  
- Agriculture term loans and allied agriculture activities have registered a growth of 62.29% and 183.43% respectively, upto the quarter ended Dec. 2014.
  
- The overall growth registered in agriculture sector is 80.74% upto the quarter ended 2014. We are confident that the banks in the State will achieve its targets for 2014-15.
  
- Targets under Micro & small enterprises have been surpassed by the banks and achieved 144.68% of targets.



- Achievement of targets under education loans is low and in view of the importance attached to educational loans to the needy, 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 achieved 199.04% of the targets set for the current financial year.
- Banks have achieved 90.97% of the targets under priority sector, upto December 2014.
- However, targets under non-priority sector have been surpassed with an achievement of 210.89%.
- The banks' stupendous performance resulted in surpassing targets under annual credit plan by December 2014 itself with an achievement of 133.77%.

**Agenda : 4:**

**Agriculture sector**

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

- As against the Kharif disbursement 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. 6109.77 cr i.e an achievement of 96.55%.
- ❖ *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) - Weather Based Crop Insurance Scheme (WBCIS) during Rabi – 2014-15 season for Mango Crop in Telangana**

The Government of Telangana has notified the Mango Crop in 8 Districts i.e., Adilabad, Karimnagar, Khammam, Ranga Reddy, Mahaboobnagar, Nalgonda, Medak and Warangal during Rabi 2014-2015 under Weather Based Crop Insurance Scheme. The main features / Operational Modalities of the Scheme and Term and conditions are enclosed as **annexure 44**. The same was circulated to the members banks on 29/11/2014.

#### 4.3 **Overdues / NPAs under Agriculture sector as on 31.12.2014**

(Amt in cr)

S. No.	Particu-lars	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	Short Term Production Loans	4296509	26781.31	1046116	7177.84	4998.60	309555	1811.28 (6.76%)
2	Agriculture Term Loans including Agri. Allied activities advances	849049	12839.59	249242	4187.36	2659.03	119395	1727.60 (13.46%)
4	Agri. And allied Indirect	92594	8733.01	28100	2263.94	1359.23	16776	892.25 (10.22%)
5	Total Agriculture Advances	5238152	48353.91	1323458	13629.14	9016.85	445726	4431.14 (9.16%)

- The level of NPAs as on 31/12/2014 when compared to 30.09.2014 has decreased from Rs.4631 cr to Rs. 4431.14 cr.
- 6.76% of short term crop loans are NPAs in the books of the banks.
- Agriculture terms loans (including allied activities) constitute 13.46% of NPAs which is higher vis-a-vis NPAs of total agriculture segment.
- NPAs in total indirect agriculture advances constitute 10.22%.
- NPAs in total agriculture advances stood at 9.16%.
- ❖ *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. 4431.14 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**

S.No.	Particulars	(Rs. In cr)			
		Outstanding as on 30.09.2014		Outstanding as on 31.12.2014	
		A/c.	Amt.	A/c	Amt.
1	Micro Enterprises	492912	17527.17	485400	16610.03
2	Small Enterprises	158957	20519.55	157376	21766.79
3	Total SME	651769	38046.73	642776	38376.82
4	% of Micro enterprises to total MSE	75.62%	46.07%	75.52%	43.28%
5	% of Small enterprises to total MSE	34.38%	53.93%	24.48%	56.72%
6	Medium Enterprises	91363	10606.75	91718	10133.11
7	% of Medium enterprises to total MSME advances	12.29%	21.80%	12.48%	20.89%
8	<b>Total MSME advances</b>	743232	48653.48	734494	48509.93

- ❖ *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.330.09 cr.
- Advances to Small Enterprises registered a growth of 6.08% over previous quarter and Rs.1247.24 cr. in absolute terms.



## 5.2 Overdue/NPAs under MSME Sector as on 31.12.2014

(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	485400	16610.03	137012	3714.86	2084.20	80278	1088.26 (6.55%)
2	Small	157376	21766.79	29212	6326.86	3142.72	17805	2009.90 (9.23%)
3	Total MSE	642776	38376.82	166224	10041.72	5226.92	98083	3098.16 (8.07%)
4	Medium	96718	10133.11	12617	2716.56	1470.78	3618	923.24 (9.11%)
3	Total MSME	739494	48509.93	178841	12758.28	6697.70	101701	4021.40 (8.29%)

- Overdues under the Micro enterprises segment is at Rs.2084.20 cr which is 39.87% of total MSE overdues.
  - Percentage of NPAs under Micro enterprises is 6.55%.
  - Under Small enterprises, actual overdue amount of Rs. 3142.72 cr constitute 60.13% of total MSE overdues.
  - Percentage of NPA under Small enterprises is 9.23%.
  - Overdues under Medium enterprises is Rs.1470.78 cr which is 14.51% of outstandings.
  - NPAs under Medium enterprises constitute 9.11% of total outstandings.
- ❖ *Micro & Small Enterprises – Bank Wise position on overdue / NPAs is enclosed as **annexure 36**.*



**Agenda: 6:**

**Housing Loans**

**6.1 Position of Housing Loans as on 31.12.2014**

*(Rs. In cr)*

Period	Outstanding		Disbursement			
			During the quarter (01/10/14 to 31/12/14)		Upto the quarter (01/04/14 to 31/12/14)	
	No. of a/c.	Amount	No. of a/c.	Amount	No. Of a/c.	Amount
Dec. 2014	337919	17797.94	14040	1384.67	57043	4184.10

❖ *Bank wise position as on 31.12.2014 is given in the **annexure 14***

- During the quarter an amount of Rs. 1384.67 cr has been disbursed by banks to 14040 beneficiaries.
- Upto Dec. 2014 against a target of Rs. 2102.15 cr (2014-15), banks have disbursed an amount of Rs. 4184.10 cr i.e., 199.04% of its target.

**6.2 Overdue/NPAs under Housing Loans as on 31.12.2014**

*(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	Housing Loans	337919	17797.94	66531	3979.36	1503.39	24058	687.24 (3.86%)

- Overdue amount under Housing loans at Rs.1503.39 cr constitutes 8.45% of total outstandings.
  - NPAs constitute 3.86% of the Housing Loans outstanding.
- ❖ *Bank wise position on overdue / NPAs as on 31.12.2014 is given in the **annexure 42.***





## **Agenda – 7:**

### **Education Loans**

#### **7.1 Position of Education Loans as on 31.12.2014 (Rs. In cr)**

Period	Outstanding		Disbursement			
			During the quarter (01/10/14 to 31/12/14)		Upto the quarter (01/04/14 to 31/12/14)	
	No. of a/c.	Amount	No. of a/c.	Amount	No. Of a/c.	Amount
Dec. 2014	83824	2739.42	377	32.64	14990	317.17

❖ *Bank-wise position as on 31.12.2014 is given in the **annexure 15**.*

- During the quarter Rs. 32.64 cr disbursed by banks under education loans to 377 students.
- Upto Dec. 2014 against a target of Rs. 2544.00 cr (2014-15), total achievement is Rs. 317.67 cr i.e., only 12.46%. We are issuing circular instructions to all banks to achieve the target in the remaining period of the current financial year.

#### **7.2 Overdue/NPAs under Education Loans 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	Education loan	83824	2739.42	20980	502.25	191.66	9600	203.73 (7.43%)

- The accounts with overdues constitute 25% of educational loan accounts and overdues constitute 18.33% of total outstandings, which is on high side.
- During the quarter ended Dec. 2014, the level of NPAs have increased to Rs.203.73 cr from Rs. 170.83 cr at Sept. 2014 (increase during the quarter is 19.25%)

❖ *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 31.12.2014 is as under:

(Rs. In cr)

Period	Outstanding		Disbursement			
			During the quarter (01/10/14 to 31/12/14)		Upto the quarter (01/04/14 to 31/12/14)	
	No. of a/c.	Amount	No. of a/c.	Amount	No. Of a/c.	Amount
Dec. 2014	739816	8206.52	35529	690.51	87130	1462.33

❖ *Bank wise position as on 31.12.2014 is given in the **annexure 18.***

- During the quarter, banks have financed to Rs. 690.51 cr to 35529 beneficiaries
- Upto Dec. 2014, the advances extended to minorities is 7.79% of total priority sector advances (RBI norm is 15% on priority sector advances).
- Similarly upto Dec. 2014 loan outstandings to minorities in total advances constitute 2.39%.

### **8.2 Overdue/NPAs under loans to Minorities 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	Loans to Minorities	739816	8206.52	107198	1455.10	1016.74	73595	884.77 (10.78%)

- 17.73% of the loan outstanding to minorities are overdue in the books of the banks and 10.78% of outstandings are NPAs.
- During the quarter ended Dec. 2014, the level of NPAs have increased to Rs. 884.77 cr from Rs. 815.60 cr as at Sept. 2014 (increase during the quarter is 8.48%)

### **Agenda – 9:**



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

The position of credit flow to weaker sections as on 31.12.2014 is as under:  
(Rs. In cr)

Period	Outstanding		Disbursement			
			During the quarter (01/10/14 to 31/12/14)		Upto the quarter (01/04/14 to 31/12/14)	
	No. of a/c.	Amount	No. of a/c.	Amount	No. Of a/c.	Amount
Dec. 2014	3294652	28476.77	311229	1903.29	802046	5192.56

❖ *Bank wise position as on 31.12.2014 is given in the **annexure 19**.*

- During the quarter Rs. 1903.29 cr. has been disbursed to 311229 weaker section beneficiaries.
- Upto Dec. 2014, the advances extended to weaker sections is 8.28% 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 31.12.2014**

(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 Weaker Sections	3294652	28476.77	752433	5380.57	3088.38	276689	1707.08 (5.99%)

- During the quarter ended Dec. 2014, NPAs have increased to Rs. 1707.08 cr from Rs. 1391.42 cr (increase during the quarter is 22.69%%)

### **Agenda – 10:**



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

The position of credit flow to SC/STs as on 31.12.2014 is as under:

(Rs. In cr)

Period	Outstanding		Disbursement			
			During the quarter (01/10/14 to 31/12/14)		Upto the quarter (01/04/14 to 31/12/14)	
	No. of a/c.	Amount	No. of a/c.	Amount	No. Of a/c.	Amount
Dec. 2014	1230475	8875.75	152025	662.46	317941	1617.70

❖ *Bank wise position as on 31.12.2014 is given in the **annexure 20**.*

- During the quarter, the banks have extended financial assistance to 152025 borrowers with an outlay of Rs. 662.46 cr.
- The total loan outstandings to SC/ST beneficiaries constitute 8.42% of Priority sector advances and 2.58% of total advances.

### **10.2 Overdue/NPAs under loans to SC/ST beneficiaries as on 31.12.2014**

(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	1230475	8875.75	246673	1803.40	850.35	96316	451.86 (5.09%)

- During the quarter ended Dec. 2014, NPAs have increased to Rs. 451.86 cr from Rs. 382.12 cr at Sept. 2014 (increase during the quarter is 18.25%)

### **Agenda – 11:**

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



The position of credit flow to women as on 31.12.2014 is as under:  
(Rs. In cr)

Period	Outstanding		Disbursement			
			During the quarter (01/10/14 to 31/12/14)		Upto the quarter (01/04/14 to 31/12/14)	
	No. of a/c.	Amount	No. of a/c.	Amount	No. Of a/c.	Amount
Dec. 2014	2170473	20025.15	265400	1932.62	573799	5075.38

Bank wise position as on 31.12.2014 is given in the **annexure 21**.

- During the quarter under review, the loans disbursed to women is at Rs.1932.2 cr.
- Total advances outstanding as the end of Dec 2014 to women is Rs. 20025.15 cr which is 5.82% 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 Dec. 2014 constitute 19.01% of priority sector advances.

### **11.2 Overdue/NPAs under loans to women as on 31.12.2014**

(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 Women beneficiaries	2170473	20025.15	361438	4317.76	2271.86	146308	1005.04 (5.02%)

- During the quarter ended Dec. 2014, the NPAs have increased to Rs. 451.86 cr from Rs. 382.12 cr at Sept. 2014 (increase during the quarter is 18.25%)

### **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 31.12.2014*

The position of SHG-Bank Linkage as on 31.12.2014 is as under: (Rs. In cr)

Period	Outstanding		Disbursement upto Dec.14	
	No. of a/c.	Amount	No. of a/c.	Amount
Dec. 2014	114747	1987.09	27305	622.83

❖ *Bank-wise position as on 31.12.2014 is given in the **annexure 24.***

**Overdue / NPA position (NRLM) 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	NRLM	114747	1987.09	18639	278.17	59.13	12983	150.10

➤ 7.55% of loan to SHGs are NPAs in the books of banks which is high by all means, especially in the light of the credibility SHG Groups have enjoyed over a period of time in the State.

**12.2 Credit under DRI:**

The position of credit flow under DRI scheme as on 31.12.2014 is as under:

(Rs. In cr)

Period	Outstanding		Disbursement			
			During the quarter (01/10/14 to 31/12/14)		Upto the quarter (01/04/14 to 31/12/14)	
	No. of a/c.	Amount	No. of a/c.	Amount	No. Of a/c.	Amount
Dec. 2014	133618	162.73	5287	46.87	7355	57.61

❖ *Bank wise position as on 31.12.2014 is given in the **annexure 22.***

**Overdue / NPA position as on 31.12.2014** (Rs. In cr)

S.No.	Particu-	Outstanding	Overdues	NPAs
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	lars	A/c.	Amt	No. of overdue A/c.	Total Balance in overdue a/c.	Actual overdue amount	No. of A/c.	Amount
1	DIR	133618	162.73	6516	10.39	5.67	2883	4.07

- NPAs in DIR scheme constitute 2.50% 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 (01/10/14 to 31/12/14)		Upto the quarter (01/04/14 to 31/12/14)	
	No. of a/c.	Amount	No. of a/c.	Amount	No. Of a/c.	Amount
Dec. 2014	2585162	45786.83	99449	2529.78	299558	6303.89

- During the financial year, banks have financed to 295588 beneficiaries with an outlay of Rs.6303.89 cr.

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

Period	Outstanding		Disbursement	
	No. of a/c.	Amount	No. of a/c.	Amount
Milch animal units	39269	407.23	2571	4083
Sheep & Goat	9521	58.86	278	2.66
SERP	284752	4400.48	56986	1103.99
MEPMA	90225	1410.92	19603	348.81
SC Corp	304668	770.54	3343	22.03
ST Corp	88369	337.44	2470	15.23
BC Corp	318825	1105.95	10122	60.75
Minorities Corp	76465	490.76	1459	11.22
Rajeev Gruhakalpa	22971	228.22	135	5.42
VAMBAY	4512	81.11	146	1.15
Rajeev Yuva Shakti	25610	98.28	2365	15.62

Bank wise / scheme-wise position as on 31.12.2014 is given in the **annexures no. 25, 26, 27, 28, 29, 30, 31.**

**Agenda -14: Financial Inclusion**



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

#### **14.1. Providing Banking Services in all villages with above 2000 population – progress as on 31.12.2014:**

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.

#### **14.2. Implementation of FIP in below 2000 population – progress as on 31.12.2014:**

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, 6597 villages have been covered with banking channels, of which 6490 villages are covered through BCAs and 106 villages through Brick & Morter branches (RBI Cir. No. RBI/2014-15/382 dt. 02/01/2015 enclosed as **annexure No. 46**). Quarterly progress report as on 31.12.2014 enclosed an **annexure 45** .

#### **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 31/12/2014 is shown hereunder:

	Rural	Urban	Total
	No. Of a/c.	No. Of a/c	No. Of a/c.
All banks	2167521	1960109	4127630

- Upto the end of Dec. 2014, total 3029644 RuPay Debit Cards were issued.
- Total Aadhar seeded accounts are 3154420.

#### **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
- 430 Financial Literacy camps were conducted by FLC / FLCCs during the quarter, under review.
- 29310 people attended the camps and 5772 have opened accounts whereas 21011 were already having accounts.
- 3498 camps were conducted by 1001 rural braches in the State of Telangana.
- 309022 people attended the camps and 156266 have opened accounts whereas 141340 were already having accounts.
- Telangana Grameena Bank launched Financial Literacy Van on 12<sup>th</sup> Dec 2014 with the financial assistance from NABARD. The van will cover all the rural areas of the State.
- 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 Dec. 2014 is enclosed as **annexure 47**. Report of conduct of financial literacy camps by rural branches for quarter ended Dec. 2014 is enclosed as **annexure 48**.

**Agenda – 15:**



**15.1 Overdue / NPA position: Overdue / NPAs position as on 31.12.2014 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	4296509	26781.31	1046116	7177.84	4998.60	309555	1811.29
Agri. Term loans incl. Agric allied activities	849049	12839.59	249242	4187.36	2659.03	119395	1727.60
Agri and allied-indirect	92594	8733.01	28100	2263.94	1359.23	16776	892.25
Total Agri. Advances	5238152	48353.91	1323458	13629.14	9016.86	445726	4431.14
MSE Sector advances	452474	31251.18	147674	8965.79	4386.46	89561	2827.63
Others' under Priority Sector Advances	659211	25749.51	116732	5288.47	2299.73	58780	1343.43
Total Priority Sector Advances	6349837	105354.60	1587864	27883.40	15703.05	594067	8602.20
Non-Priority Sector Advances	4186820	238469.49	305096	48591.57	26914.79	136594	19949.13
Total advances	10536657	343824.09	1892960	76474.97	42617.84	730661	28551.33
Break-up of Others' under PSA							
Education Loans	83824	2739.42	20980	502.25	191.66	9600	203.73
Housing Loans	337919	17797.94	66531	3979.36	1503.39	24058	687.24
SHGs	26848	296.65	6835	75.93	29.91	6418	27.11
Others	210620	4915.50	22386	730.93	574.77	18704	425.35

- ❖ 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 Government sponsored schemes as on 31.12.2014**  
(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	Central Govt schemes	208351	8778.40	50362	503.25	261.29	35062	312.99
	Of which							
A	SGSY	56222	1108.32	8413	78.40	125.05	6705	97.27
B	NRLM	114747	1987.09	18639	278.17	59.13	12983	150.10
C	SJSRY	7204	388.03	3468	19.11	12.37	3106	13.50
D	PMRY	34662	5235.31	19088	106.82	52.48	12063	40.98
E	PMEGP	4494	51.94	560	6.71	4.58	302	6.35
F	ISHUP /RRY	2447	27.00	1184	17.59	14.36	870	9.78

**Central Govt. Sponsored schemes:** 2.98% of outstandings in Central Government sponsored schemes is identified by banks as overdues and 3.57% of the outstandings are NPAs.

**SGSY schemes:** 11.28% of outstandings in SGSY scheme is identified by banks as overdues and 8.77% of the outstandings are NPAs.

**SJSRY schemes:** 3.19% of outstandings in SJSRY scheme is identified by banks as overdues and 3.48% of the outstandings are NPAs.

**PMRY schemes:** 1.00% of outstandings in PMRY scheme is identified by banks as overdues and 0.78% of the outstandings are NPAs.

**PMEGP schemes:** 8.82% of outstandings in PMEGP scheme is identified by banks as overdues and 12.22% of the outstandings are NPAs.

**ISHUP/RRY schemes:** 53.19% of outstandings in ISHUP/RRY scheme is identified by banks as overdues and 36.26% of the outstandings are NPAs.

**15.3 Overdue / NPAs position under State Government sponsored scheme as on 31.12.2014i** (Rs. In cr)

S.No.	Particulars	Outstanding	Overdues	NPAs
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		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	2585162	45786.83	840635	18460.10	6483.98	273803	4217.02

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

(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	Milch Animl units	39269	407.23	15870	194.16	102.15	9666	76.52
2	Sheet & Goat	9521	58.86	4114	32.25	24.32	2874	21.59
3	SERP	284752	4400.48	50144	910.10	551.70	29669	442.62
4	MEPMA	90225	1410.92	16962	219.66	135.15	12073	157.64
5	SC Corp	304668	770.54	68027	271.38	232.94	57600	222.50
6	ST Corp	88369	337.44	28745	200.62	178.20	23799	173.91
7	BC Corp	318825	1105.95	92743	377.00	346.80	55904	350.73
8	Minorities	76465	490.76	21606	139.43	125.27	16892	132.83
9	Rajeev Gruhakalpa	22971	228.22	8985	45.41	29.33	5023	49.16
10	VAMBAY	4512	81.11	3001	31.21	30.09	2519	30.13
11	Rajeev Yuva Shakti	25610	98.28	8298	37.39	30.93	5843	27.91

- **Milch animal units:** 25.08% of the loans extended to **milch animal units** in banks in Telangana are overdue and 18.79% of the loans are NPAs which is quite high.
- **Sheep & Goat:** 41.32% of the loans extended to **sheet & goat units** in banks in Telangana are overdue and 36.685% of the loans are NPAs which is quite high.
- **SERP:** 12.54% of the loans extended under **SERP** in banks in Telangana are overdue and 10.06% of the loans are NPAs which is quite high.



- **MEPMA:** 9.58% of the loans extended under **MEPMA** in banks in Telangana are overdue and 11.17% of the loans are NPAs which is quite high.
- **SC Corporation:** 30.23% of the loans extended to **SC beneficiaries** in banks in Telangana are overdue and 28.88% of the loans are NPAs which is quite high.
- **ST Corporation:** 52.81% of the loans extended to **ST beneficiaries** in banks in Telangana are overdue and 51.54% of the loans are NPAs which is quite high.
- **BC Corporation:** 31.36% of the loans extended to **BC beneficiaries** in banks in Telangana are overdue and 31.71% of the loans are NPAs which is quite high.
- **Minorities Corporation:** 25.53% of the loans extended to **minorities** community in banks in Telangana are overdue and 27.07% of the loans are NPAs which is quite high.
- **Rajeev Gruhakalpa:** 12.85% of the loans extended under **Rajeev Gruhakalpa** in banks in Telangana are overdue and 21.54% of the loans are NPAs which is quite high.
- **VAMBAY:** 37.10% of the loans extended **under VAMBAY scheme** in banks in Telangana are overdue and 37.15% of the loans are NPAs which is quite high.
- **Rajeev Yuva Shakti:** 31.47% of the loans extended beneficiaries under **Rajeev Yuva Shakti** in banks in Telangana are overdue and 28.40% 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 help the banks in recovery to enable the banks to ground the schemes within the time frame.

## **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**

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
1	TGB	303	303	303
2	APGVB	474	474	474
	<b>TOTAL</b>	<b>777</b>	<b>777</b>	<b>777</b>

### **16.3 Deposits**

(Rs. in cr)

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

### **16.4 Advances:**

(Rs.in cr)

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

### **16.5 C D Ratio**

S.No	Name of the RRB	31.3.14	30.09.14	30.09.14	31.12.14
1	TGB	84.97%	86.16%	83.30%	83.84%



2	APGVB	119.20%	122.74%	117.32%	116.87%
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### 16.6. Total Agri. Advances % in total advances (Rs.in cr)

S.No	Name of the RRB	Total Advances outstanding as on			Total Agriculture outstanding as on		
		31.3.14	30.09.14	31.12.14	31.03.14	30.09.14	31.12.14
1	TGB	3531.10	3509.22	3577.16	2338.66	2250.00	2318.78
% of agriculture advances to total advances					66.23%	64.11%	64.82%
2	APGVB	5877.00	6161.01	6023.16	2507.00	4462.17	4336.25
% of agriculture advances to total advances					42.65%	72.43%	72.49%

### 16.7 Total Agricultural advances (Rs. In cr)

S.No	Name of the RRB	Crop loans				Term loans			
		31.3.14	30.06.14	30.09.14	31.12.14	31.03.14	30.06.14	30.09.14	31.12.14
1	DGB	1299.45	1316.85	1230.14	1295.71	113.13	110.73	126.59	135.93
2	APGVB	2374.00	2738.69	3344.55	3254.53	1133.00	1529.81	1117.62	1081.71

### **Agenda – 17:**

#### **17.1 Circulars issued by Reserve Bank of India:**

- i.** RBI cir no. RBI/2013-14/304 dt. 13/11/2014 issued guidelines with regard to Financing of Joint farming groups of 'Bhoomi Heen Kisan'. – Details are given in **annexure 49**.

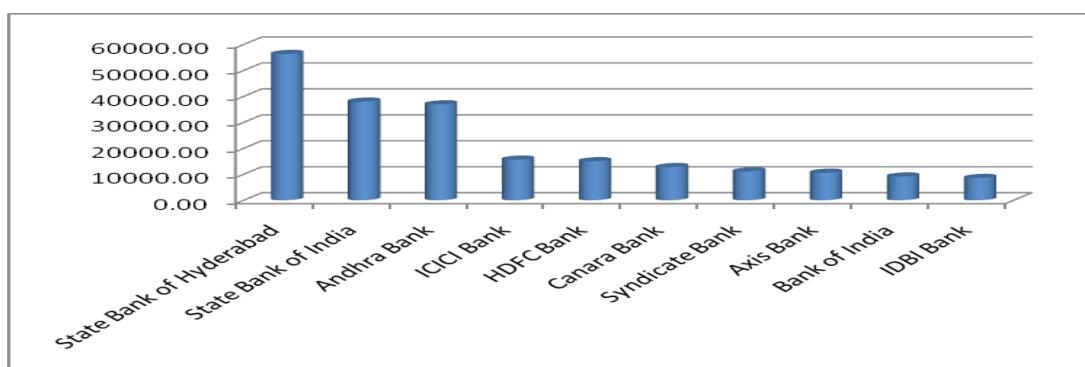


## **Agenda – 18:**

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

(Rs. In cr)

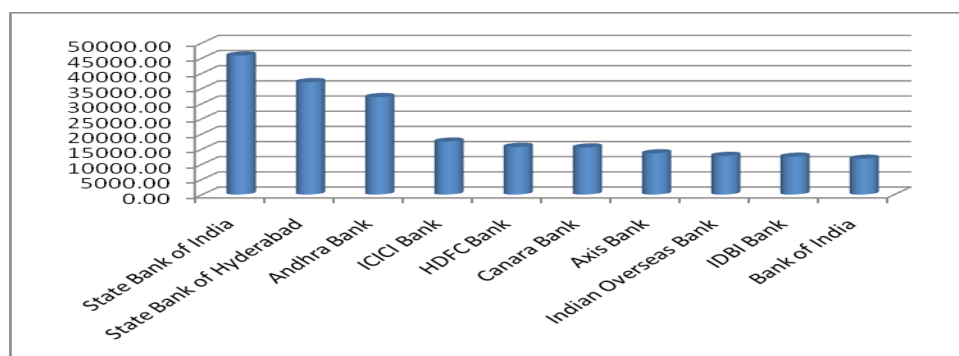
State Bank of Hyderabad	56337.79
State Bank of India	37983.72
Andhra Bank	36918.97
ICICI Bank	15634.70
HDFC Bank	15002.25
Canara Bank	12764.69
Syndicate Bank	11110.17
Axis Bank	10577.05
Bank of India	9123.28
IDBI Bank	8572.51



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

Rs. In cr.

State Bank of India	45834.67
State Bank of Hyderabad	37058.57
Andhra Bank	32128.94
ICICI Bank	17445.91
HDFC Bank	15715.21
Canara Bank	15505.13
Axis Bank	13569.48
Indian Overseas Bank	12730.30
IDBI Bank	12457.99
Bank of India	11801.86



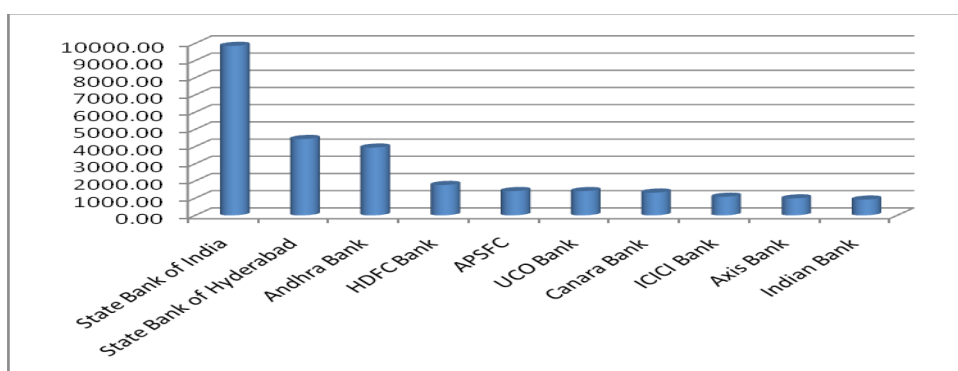




### **18.3 Position of top ten Banks : Total advances to Micro, Small Enterprises (under Priority & non-priority sector)**

(Rs. In cr)

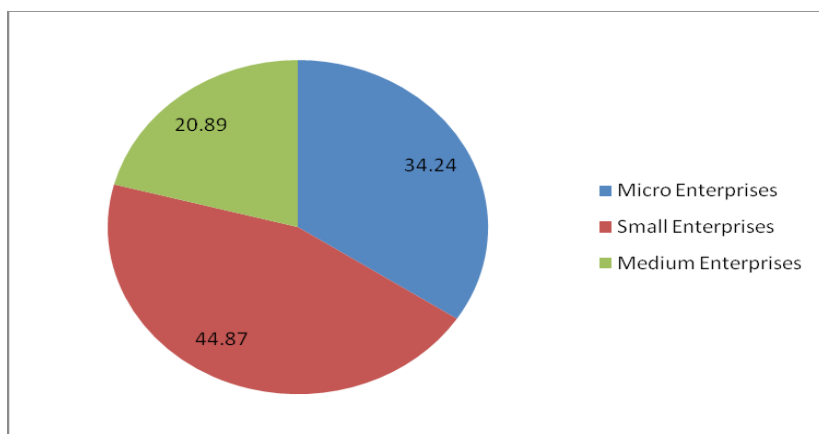
State Bank of India	9848.95
State Bank of Hyderabad	4435.67
Andhra Bank	3937.72
HDFC Bank	1764.26
APSFC	1408.60
UCO Bank	1407.33
Canara Bank	1321.15
ICICI Bank	1078.17
Axis Bank	983.85
Indian Bank	915.00



### **18.4 Outstanding of Micro; Small and Medium Enterprises as at Dec. 2014**

(Rs. In cr)

Particulars	Outstanding	% to outstandings
Micro Enterprises	16610.03	34.84
Small Enterprises	21766.78	45.66
Medium Enterprises	10133.11	19.50
<b>Total MSME</b>	<b>48509.92</b>	<b>100.00</b>

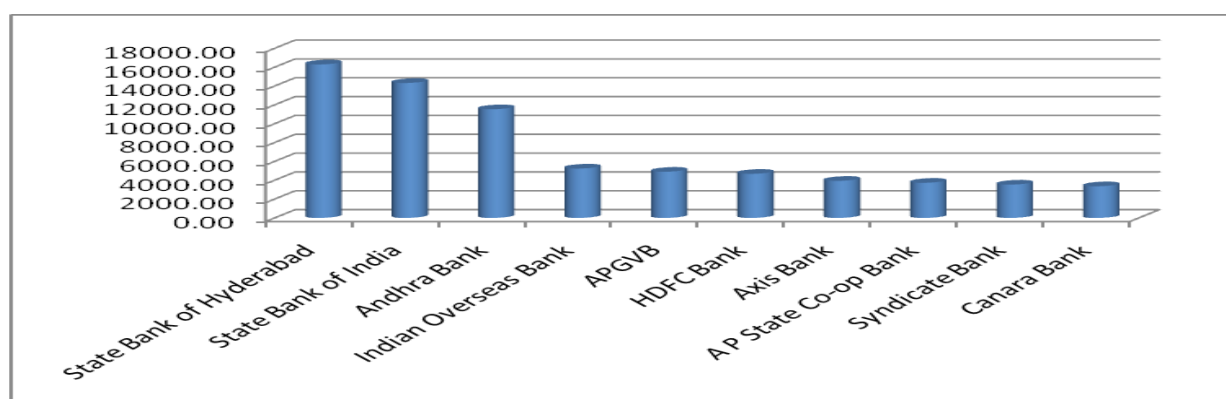




### **18.5 Position of top ten Banks : Total Priority Sector Advances**

(Rs. In cr)

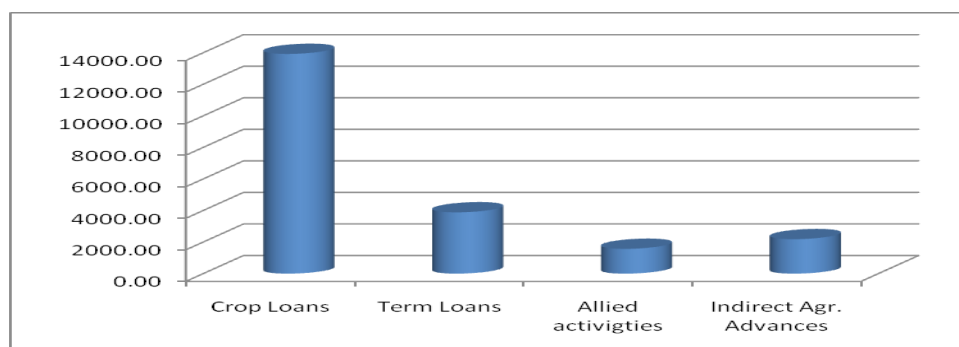
State Bank of Hyderabad	16294.28
State Bank of India	14327.55
Andhra Bank	11544.69
Indian Overseas Bank	5244.47
APGVB	4907.21
HDFC Bank	4685.31
Axis Bank	3939.47
A P State Co-op Bank	3732.67
Syndicate Bank	3541.99
Canara Bank	3361.90

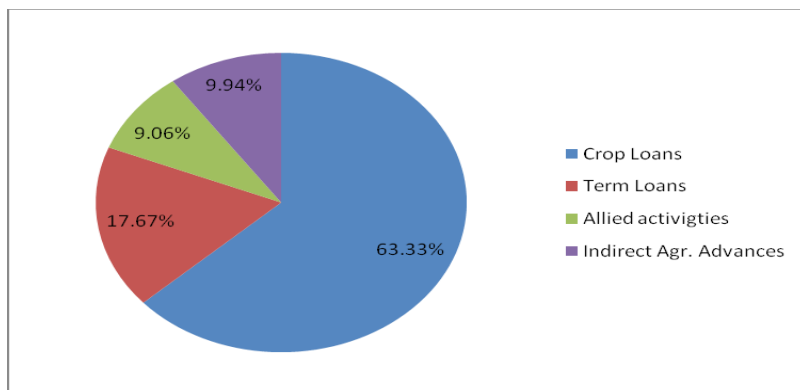


### **18.6 Break-up of Agriculture advances – Disbursals**

(Rs. In cr)

Particulars	Disbursals	% to total disbursement
Crop Loans	13926.61	63.33%
Term Loans	3885.84	17.67%
Allied activities	1991.71	9.06%
Indirect Agr. Advances	2185.31	9.94%
<b>Total Agriculture</b>	<b>21989.48</b>	<b>100.00%</b>

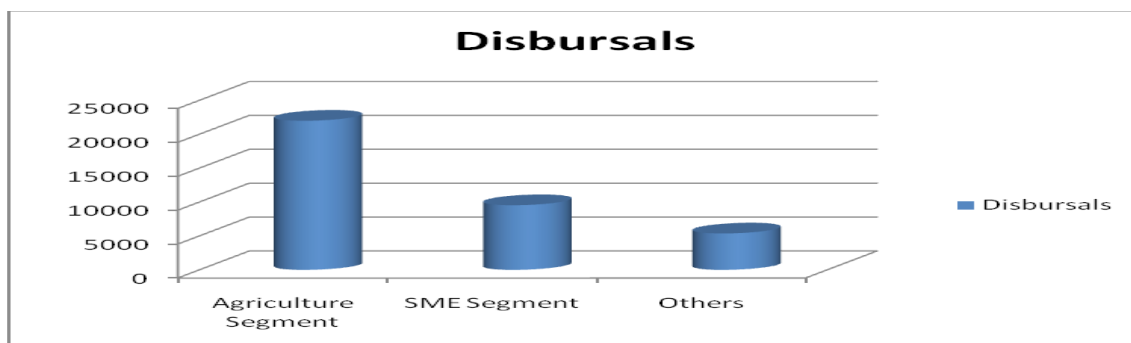




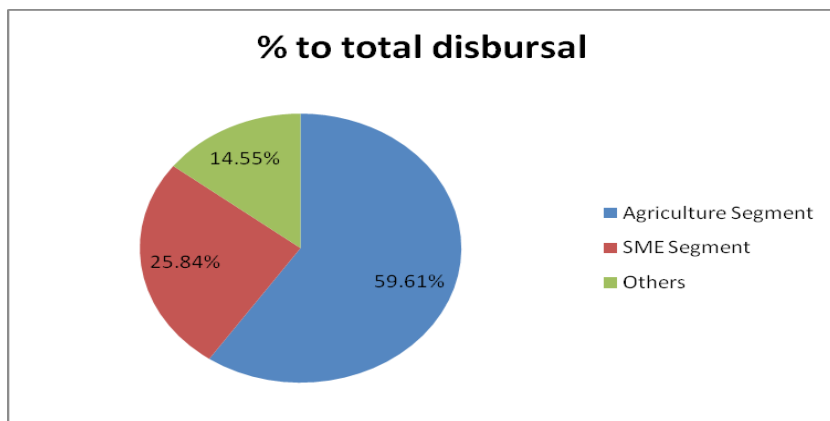
**18.7 Break-up : Disbursements to Priority Sector Advances**

(Rs. In cr)

Particulars	Disbursals	% to total disbursal
Agriculture Segment	21989.48	59.61%
SME Segment	9531.51	25.84%
Others	5366.14	14.55%
Total Disbursement	36887.13	100.00%



**18.8 Break-up of priority sector advances – segment wise**





### ***18.9 Break-up of Priority sector advances activity wise***

(Rs. In cr)

Particulars	Disbursement	% to total disbursement
Crop Loans	13926.61	37.75%
Agr Term Loans	3885.84	10.53%
Agr allied activities	1991.71	5.40%
Ind. Agriculture	2185.31	5.92%
SME	9531.52	25.84%
Others	5366.14	14.55%
Total disbursements to Priority sector advances	36887.13	100.00%

