**Agenda & Background Notes**

**214th Meeting of**

**State Level Bankers’ Committee,**

**Andhra Pradesh**

**State Level Bankers` Committee of A.P**

**Convenor : Union Bank of India**

****

Union Bank of India, FGM Office, Andhra Bank Building,

R R Appa Rao Street, Vijayawada 520 001

Phone no: 0866 2562522, 2562518 Fax: 0866 2562521

Email: [slbc@unionbankofindia.com](mailto:slbc@unionbankofindia.com)

Email :[slbc@andhrabank.co.in](mailto:slbc@andhrabank.co.in)[slbc@unionbankofindia.com](mailto:slbc@unionbankofindia.com)

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**Adoption of the minutes of 213th SLBC meeting of AP held on 11.12.2020 and other meetings of SLBC held after 11.12.2020**

The minutes of 213th SLBC meeting held on December 11, 2020 were circulated to the members of SLBC, LDMs and Government Departments concerned. The details of Sub-committee meetings and Steering Committee meetings held after 11.12.2020 and up to 10.03.2021 are furnished below. The minutes are placed as annex. Minutes of SLBC & Sub Committee e meetings are also available in SLBC portal (www.slbcap.nic.in)

|  |  |
| --- | --- |
| **SLBC Meeting** | **Date of Meeting held** |
| 213thMeeting of SLBC of AP | 11.12.2020 |
| **Details of Sub Committee Meetings held after 11.12.2020** | |
| **Agenda Items** | **Date of Meeting held** |
| 1. National Strategy for Financial Inclusion – NSFI - 2019-2024 & National Strategy for Financial Education – NSFE – 2020-2025 2. Revamp of Lead Bank Scheme - Developing a Standardized System for data flow 3. PRAGATI (Pro-active Governance and Timely Implementation) meeting – Review of Social Security Schemes 4. YSR Kadapa 100% Digital District- Implementation Review 5. YSR Bima Scheme – Review of Progress 6. Financing facility under ‘Agriculture Infrastructure Fund’ 7. PMAY (U) AHP Scheme - Sanction of loans to the beneficiaries of 365   sft category and 430 sft Category. | 27.01.2021 |

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

**Major Action Points of earlier SLBC / Steering Committee Meetings – ATR**

| Action Point | Action Initiation By | Status of Action initiation. |
| --- | --- | --- |
| Banks to update the data of eligible farmers in VLR portal regularly enabling the Government for early release of Sunna Vaddi Panta Runalu claim amount to the farmers | All Banks | Banks have uploaded the Kharif 2019 details of 14.28 Lakhs farmers and Govt. has released the claim amount to all eligible farmers.  For Rabi 2019-20 , a separate portal SVPR has been developed by the Department and Login credentials are created to Banks. Banks are updating the details for the season |
| Banks to expedite the sanction and disbursement process of all eligible accounts under JaganannaThodu and YSR Cheyutha schemes. Bankers to observe week-long disbursement special drive starting from 14th December to 20th  December to ensure maximum disbursements under JaganannaThodu scheme. | All Banks | Individual Scheme wise progress has been placed in agenda No 7  Banks have enrolled 23.36 Lakhs and 11.49 Lakhs applications under PMSBY and PMJJBY Schemes respectively.  YSR Cheyutha: (Retail activity)  100% grounding completed in urban areas. |
| Banks to issue instructions to their Bank Mitras to offer services at RBK locations at fixed times daily so as to ensure hassle free banking services to farmers visiting in large number | All Banks | The major Banks & RRBs confirmed that suitable instructions are issued to BCs . |
| CGGB, SGB banks to examine the State Government’s request on application of uniform interest rates on SHGs for loan amount Rs 3.00 lakh irrespective of sanctioned limit. | CGGB & SGB | SLBC vide Lr no SLBC/196/266 Dated 28.12.2020 requested CGGB & SGB to honor the State Government’s request. SGB informed that the matter is placed in ensuing board meeting for theirdecision. The decision of CGGB is awaited. |
| Banks should initiate various measures to improve/increase digital infrastructure for individuals, businesses etc., including conducting Financial Literacy Awareness camps on digital banking in YSR Kadapa. The LDM and the Lead Bank as well as the District Administration to involve actively in the initiatives for achieving 100% digitalization of the district. | Concerned Banks operating in YSR Kadapa Dt | The progress was reviewed in SLBC Sub Committee meetings and the latest position for Jan 2021 is placed in agenda No 11 |
| With regard to 100% digital district project, SLBC Convener to arrange for conducting field level survey of merchants, traders, businesses, utility service providers to be digitally enabled and assign targets to banks for onboarding these entities. | SLBC | The Survey has been conducted and based on survey report targets were allotted to banks. |
| SLBC in coordination with LDMs to ensure that DCC/DLRC meetings are conducted as per schedule | SLBC & LDMs | SLBC vide Lr no SLBC/196/266 dtd 28.12.2020 advised all LDMs to ensure that DCC/DLRC meetings are conducted as per schedule. LDMs confirmed that all efforts are made to conduct DCC/DLRC meetings as per schedule. |
| SLBC to conduct Sub- Committee meetings on issues,  1. To have detailed deliberation on National Strategy for Financial Inclusion  NSFI-2019-2024 and NSFE 2020-25.  2. To sort-out the issues in PMAY (U) AHP housing Finance | SLBC | SLBC has conducted sub Committee on 27.01.2021. The minuets of the meetings are appended in page 93 |
| Govt. of AP to attach two VS/WS staff to each bank branch on permanent basis to develop better coordination for implementation of various bankable Govt schemes and post sanction follow up purpose. The granular details of allotment to be shared with the banks through SLBC. | VS/WS Dept. GoAP | SLBC vide Lr no SLBC/210/258 Dated 15.12.2020 requested VS/WS department for the same.  VS/WS dept. GoAP has instructed their Joint Collectors to align the services of VS/WS staff with bank branches for effective implementation of YSR Bima, Jagananna Thodu, YSR Cheyutha schemes. |

|  |
| --- |
| **AGENDA 1 - FINANCIAL INCLUSION** |

**1.1 Review of Financial initiatives, expansion of Banking Network and Financial Literacy**

**1.1.1 Villages identified as inadequately covered or uncovered by financial infrastructure within 5 km radius in our State :**

SLBC vide Lr No SLBC/71/296 dated 15.02.2021 confirmed to RBI that out of 243 villages identified as inadequately covered or uncovered by financial infrastructure either through Branch/BC /post offices within 5 km radius in our state, 229 villages are covered with banking facilities by Bank Branch/BC / post office, and rest of 14 villages reported as submerged/un-inhabitant. Similarly, confirmed that providing banking outlet in hamlet of 500 households in hilly areas , all identified 334 villages are covered the Banking outlets.

**1.1.2 National Strategy for Financial Inclusion – NSFI - 2019-2024:**

A SLBC sub Committee Meeting was conducted on 27.01.2021 to discuss on the adoptable action plan, where following action points emerged.

While Banks have achieved the milestone of providing banking access within 5 Kms radius of every village and hamlet of 500 households in hilly areas in the state. In the Sub-Committee meeting held on 09.02.2021, they were advised to proactively take action for implementation of the various other recommendations under National Strategy for Financial Inclusion (NSFI) 2019-24 as part of strengthening ecosystem for digital financial services, capacity building of BCs, access to livelihood and skill development programmes to new entrants into banking system, strengthening internal grievances mechanism etc.

The Sub-committee briefly discussed the various action plans and milestones articulated in the NSFI document and observed that, while action for implementation of some of the recommendations may have to be initiated at the Head Office/ Corporate office level, state heads of banks may critically review the recommendations and forward item-wise status note to SLBC Convener Bank on the action taken/proposed to be taken by them on the various action points and milestones.  SLBC Convener Bank will consolidate the feedback from all banks, discuss the position in the next sub-committee meeting and evolve appropriate strategy for implementation in line with the milestones outlined in the NSFI document.

**1.1.3 National Strategy for Financial Education – NSFE – 2020-2025:**

A SLBC Sub Committee meeting was conducted on 27.01.2021 where banks were advised to explore the specific action plans to meet the objectives of NSFE.

Based on the review of progress made under the first National Strategy for Financial Education (NSFE 2013-18) and keeping in view the various developments that have taken place over the last 5 years, notably the Pradhan Mantri Jan Dhan Yojana (PMJDY), the NCFE in consultation with regulators and other relevant stakeholders has prepared the revised NSFE-2020-2025 to support the vision of Government of India and Financial Sector Regulators by empowering various sections of the population to develop adequate knowledge, skills, attitude and behavior , which are needed to manage their money better and plan for their future.

All LDMs have been advised to take up the NSFE: 2020-25 document for discussion in the DCC meetings to bring awareness among stake holders for providing necessary assistance and support in implementing the recommendations in due course.

**1.2 Banking Infrastructure details in Visakhapatnam district (One of the 30 recategorized most affected LWE (Left Wing Extremism) districts in the country)**

**Position of Number of Bank Branches & ATMs in Visakhapatnam District:**

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| As on | Branches | | | | | ATMs | No of BCs. |
| **Rural** | **Semi Urban** | **Urban** | **Metropolitan** | **Total** |
| 31.03.2017 | 194 | 97 | 136 | 337 | 764 | 1162 | 506 |
| 31.03.2018 | 181 | 107 | 103 | 371 | 762 | 1153 | 515 |
| 31.03.2019 | 173 | 113 | 40 | 442 | 768 | 1244 | 518 |
| 31.03.2020 | 174 | 116 | 44 | 450 | 784 | 1225 | 690 |
| 31.12.2020 | 178 | 117 | 33 | 463 | 791 | 1156 | 752 |

East Godavari, West Godavari and Guntur are other LWE normal effected Districts.

**1.3 Review of Operations of Business Correspondents**

**Deployment of Bank Mithras: Status as on 31.12.2020:**

| District | GPs | No. of SSA Points | SSAs covered through Branches | SSAs covered through BCs / Other Modes | Active  BCs | Inactive / Attrition BCs |
| --- | --- | --- | --- | --- | --- | --- |
| Sep 2020 | **12918** | **9044** | **2780** | **6264** | **10339** | **225** |
| Dec 2020 | **12918** | **9044** | **2780** | **6264** | **10600** | **217** |

(SBI Bank reported that additional BCs during the quarter have been appointed. )

Bank wise Active and inactive BC position is placed as Annexure: 38

NABARD introduced a scheme to train BCs for 3 days under capacity building programme and NABARD would reimburse the cost of training and examination fee. They have recommended IIBF one of the institution for training of BCs.All banks are requested to take note of above scheme and recommend BCs working in your bank to capacity building training programme to sharpen skills for better performance.

**1.4 Progress in increasing Digital Modes of Payment in the State**

**1.4.1 Availability of ATMs in the State of Andhra Pradesh:**

|  |  |
| --- | --- |
| **As on** | **No. of ATMs** |
| 31.03.2018 | 8981 |
| 31.03.2019 | 9600 |
| 31.03.2020 | 9876 |
| 30.09.2020 | 9909 |
| 31.12.2020 | 9484 |

(As per SBI report, due to contract closure of brown label 220 ATMs were closed )

**(Bank wiseATM locations can be viewed in** [**www.slbcap.nic.in**](http://www.slbcap.nic.in) **& also placed in Annexure 39)**

**1.5 Status of Rollout of Direct Benefit Transfer in the State**

**1.5.1 Progress on Accounts opened under PMJDY as on 31.12.2020:**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Bank Type** | **Accounts- Rural & Semi Urban** | **No of Accounts- Urban** | **Total no of Accounts** | **Total Deposits(Crores)** | **Zero Balance Accounts** | **Rupay Card Issued** |
| Public Sector Banks | 4158247 | 4384185 | 8542432 | 2387.63 | 458373 | 7166070 |
| Regional Rural Banks | 1743710 | 589653 | 2333363 | 768.76 | 94746 | 1298412 |
| Private Sector Banks | 133123 | 235335 | 368458 | 81.98 | 82066 | 340432 |
| **Grand Total** | **6035080** | **5209173** | **11244253** | **3238.37** | **635185** | **8804914** |
| **% to Total Accounts** | | | | | **5.65** | **78.31** |
| **As on 30.09.2020** | **5692293** | **5189250** | **10881543** | **3139.15** | **551554** | **8604097** |
| **Variance over Sep 20** | **342787** | **19923** | **362710** | **99.22** | **83631** | **200817** |

**(Source:** [**www.pmjdy.gov.in**](http://www.pmjdy.gov.in)**)**

**1.6 Creating awareness about Various Schemes**

**Financial Literacy Centers (FLCs) - Position in A.P as on 31.12.2020:**

|  |  |  |
| --- | --- | --- |
| **Particulars** | **No of FLCs as on 30.09.20** | **No of FLCs as on 31.12.20** |
| Number of FLCCs operating in the District Head Quarters | 16 | 15 |
| Number of FLCCs operating in Lead District Offices | 7 | 7 |
| Number of FLCCs operating in other Places | 32 | 30 |
| **Total** | **55** | **52** |

* The variation of FLCs over previous Quarter is attributed to non-renewal of counselor tenure.

**Conduct of Financial Literacy Camps:** All FLCs have been directed by RBI to conduct Financial Literacy camps as under:

* Two camps per month on ‘Going Digital’ through UPI and \*99# (USSD)
* Five Target Specific Camps per month covering the target Groups of Farmers, SMEs, SHGs, School Children and Senior Citizens

All Rural Branches of banks are required to conduct one Financial Literacy Camp per month (on the third Friday of each month after branch hours).

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **No of camps conducted by FLCs & Rural Branches during 2020-21** | **June 30 Qtr** | **Sep 30 Qtr** | **Dec 31 Qtr** | **Total** |
| No of FLCs | 70 | 55 | 52 | NA |
| No of Special camps by FLCs | 7 | 126 | 1079 | 1212 |
| No of Target Specific camps by FLCs | 57 | 278 | 1153 | 1488 |
| No of camps by Rural Branches against the target of 7848 camps | 62 | 321 | 3394 | 3777 |

.

Controlling authorities of all Banks are requested utilize the Financial Inclusion Fund provided by NABARD and to advise all FLCs and Rural branches to invariably conduct the Financial Literacy camps .

**1.7 Status of Financial Inclusion in the State of Andhra Pradesh**

**1.7.1 Progress report - Number of Enrolments under Social Security Schemes as on 31.12.2020:**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
|  | **as on 30.09.2020** | | **As on 31.12.2020** | | **Variance** | |
| **Type of Bank** | **PMSBY** | **PMJJBY** | **PMSBY** | **PMJJBY** | PMSBY | PMJJBY |
| PSBs including RRBs | 8801798 | 2539685 | 11821088 | 4389270 | 3019290 | 1849585 |
| Pvt Sector Banks | 601705 | 94311 | 620238 | 107516 | 18533 | 13205 |
| Co-operative Banks | 63844 | 19206 | 79163 | 29135 | 15319 | 9929 |
| **Total** | **9467347** | **2653202** | **12520489** | **4525921** | 3053142 | 1872719 |

**(Source:** [**www.jansuraksha.gov.in**](http://www.jansuraksha.gov.in)**)**

Government of Andhra Pradesh had launched YSR Bima Scheme to provide relief to the bread winner of rice card holders’ families in case of death or disability. About 1.41 crore Rice Card holders were identified in the State of A.P to cover under the scheme. Banks need to enroll the eligible beneficiaries under PMSBY &PMJJBY schemes as per the existing norms with the support of field level Government machinery. Bankers are requested to take the opportunity to improve the Enrolments under PMSBY & PMJJBY.

* + 1. **Atal Pension Yojana:**

Performance of Banks in the State during financial year 2020-21upto31.12.2020

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Type** | **as on 30.09.2020** | | | **As on 31.12.2020** | | |
| **Target** | **Achievement** | **% of Achievement** | **Target** | **Achievement** | **% of Achievement** |
| Public Sector Banks | 275100 | 88309 | 32 | 275100 | 163142 | 59 |
| Private Sector Banks | 43500 | 5012 | 12 | 43500 | 6689 | 15 |
| Regional Rural Banks | 75840 | 17579 | 23 | 75840 | 38600 | 51 |
| **Total** | **394440** | **110900** | 28 | **394440** | **208431** | **53** |

**(Source: PFRDA New Delhi)**

Since APY is a flagship pension scheme of GoI, a concerted and collaborative action is required from all banks considering the huge pension coverage gap existing in the country.

(Bank wise position of PMJDY, PMSBY, PMJJBY & APY enrolments can be viewed in [www.slbcap.nic.in](http://www.slbcap.nic.in))

**1.7.3 PRAGATI (Pro-active Governance and Timely Implementation) meeting – Review of Social Security Schemes:**

A SLBC Sub Committee meeting was conducted on 27.01.2021 to discuss on the adoptable action plan, where following action points emerged.

* Conduct periodic publicity campaigns with special focus on rural areas at regular intervals for creating awareness about benefits of Social Security Schemes
* Ensure that no eligible Jan Dhan account holders are left out from availing the risk covers under PMJJBY & PMSBY
* Use SMS and other digital platforms to make account holders aware of the schemes and also to seek auto debit mandate from them
* Leverage marketing channels like Banking Correspondents (BCs) for ensuring Pan India coverage and innovative ways be devised for motivating the field level functionaries for enhancing enrolments, especially under PMJJBY & PMSBY
* Ensure that every willing and eligible adult who has been enrolled under PMJDY to be enrolled under an insurance scheme (PMJJBY, PMSBY etc), Pension scheme (APY, NPS etc)

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Banks** | **No of PMJDY a/cs** | | **Insurance** | | | | **Pension** | | | |
| **No of accounts enrolled as on HY-30.09.2020** | | | | **No of accounts enrolled as on HY-30.09.2020** | | | |
| **PMJJBY** | | **PMSBY** | | **APY** | | **NPS** | |
| **Male** | **Female** | **Male** | **Female** | **Male** | **Female** | **Male** | **Female** | **Male** | **Female** |
| Public Sector Banks | 4219094 | 6295864 | 569763 | 432679 | 1146692 | 315698 | 124495 | 89595 | 23 | 12 |
| Private Sector Banks | 210676 | 171035 | 18228 | 11056 | 42267 | 46366 | 7235 | 2470 | 223 | 118 |
| Regional Rural Banks | 788281 | 1447513 | 36016 | 104327 | 129274 | 284433 | 16813 | 52288 | 0 | 0 |
| Cooperative Banks | 15400 | 23244 | 800 | 1140 | 2812 | 3658 | 0 | 0 | 0 | 0 |
| Grand Total | 5233451 | 7937656 | 624807 | 549202 | 1321045 | 650155 | 148543 | 144353 | 246 | 130 |

All member Banks are requested to cover all eligible PMJDY accounts under respective insurance and pension schemes.

|  |
| --- |
| **AGENDA- 2 BANKING KEY INDICATORS OF ANDHRA PRADESH AS ON 31.12.2020** |

**2.1 Banking at a Glance in Andhra Pradesh as on 31.12.2020**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Total No. of Bank Branches** | | | | |
| **Rural** | **Semi Urban** | **Urban** | **Metro** | **Total** |
| **2638** | **2325** | **1845** | **723** | **7531** |
| **(Amt. in crores)** | | | | |
| **Parameter** | | | **Outstanding** | **RBI Norm % to ANBC** |
| **Total Deposits in the State** | | | **377411** | **-** |
| **Total Advances in the State** | | | **490399** | **-** |
| Credit Deposit Ratio | | | 129.94% | 60% |
| **Total Priority Sector Advances** | | | **276700** | **-** |
| % of Priority Sector Advances to ANBC | | | 63.71% | 40% |
| Of Above | | | | |
| **Agricultural Advances** | | | **178967** | **-** |
| % of Agrl. Adv. to ANBC | | | 41.21% | 18% |
| Of Above | | | | |
| Small & Marginal Farmers | | | 115326.05 | - |
| % Small & Marginal Farmers to ANBC | | | 26.55% | 8% |
| Micro & Small Enterprises | | | 53070 | - |
| (% to ANBC) | | | 12.22% |  |
| Out of which Micro Enterprises | | | 29710 |  |
| (RBI norm – 7.5% of ANBC) | | | 6.84% | 7.50% |
| Medium Enterprises | | | 8938 | - |
| **Total MSME** | | | **62007** | - |
| (% to ANBC) | | | 14.27% | - |
| **Export Credit** | | | **450.86** | **-** |
| **Education** | | | **4386** | - |
| **Housing** | | | **26921** | - |
| **Social Infrastructure** | | | **25** | - |
| **Renewable Energy** | | | **37** | - |
| **Others** | | | **3906** | - |
| Out of Total Priority Sector Advances, finance to. | | | | |
| **SHGs** | | | **30963** | **-** |
| Advances to Weaker Sections | | | 86592 |  |
| % Weaker Sections advances to ANBC | | | 19.94% | 10% |
| Advances to Women | | | 47578 | - |
| % of Women advances to ANBC | | | 10.95% | 5% |
| Advances to SC/ST | | | 18217 | - |
| Advances to Minorities | | | 21197 | - |

All statutory benchmarks of RBI are exceeded except Micro enterprises credit, which will be achieved in next quarter.

**Note: % is calculated on total advances of 31st March of previous year instead of ANBC which is not available for the State**.

**Particulars**

* 1. **Comparative Statement of Banking Key Indicators**
     1. **2.2.1 Deposits& Advances:**

(Amt. in Crores)

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Particulars** | **As on 31.03.2019** | **As on 30.12.2019** | **As on 31.03.2020** | **As on 31.12.2020** | **%Increase over March, 2020** | **%Increase over Dec ,19** |
| Deposits | 3,12,642 | 3,29,452 | 3,40,208 | 3,77,411 | 10.94 | 14.56 |
| Advances | 3,97,350 | 4,11,068 | 4,34,261 | 4,90,399 | 12.93 | 19.30 |

**2.2.2 Basic Parameters:** (Amt.in Crores)

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **S. No** | **Particulars** | **As on 31.03.2017** | **As on 31.03.2018** | **As on 31.03.2019** | **As on 31.03.2020** | **As on 31.12.2020** |
| 1 | Total Number of Branches | 7,158 | 7,185 | 7,379 | 7509 | 7,531 |
| Incremental No of Branches | 269 | 27 | 194 | 130 | 22 |
| % of increase (Ovr Mar20) | 3.9% | 0.37% | 2.70% | 1.76% | 0.29% |
| 2 | Deposits | 2,62,556 | 2,85,858 | 3,12,642 | 3,40,208 | 3,77,411 |
| Incremental Deposits | 44,534 | 23,302 | 26,784 | 27,566 | 37,203 |
| % of increase(Ovr Mar20) | 20.43% | 8.88% | 9.37% | 8.83% | 10.94% |
| 3 | Total Advances | 2,73,372 | 3,32,021 | 3,97,350 | 4,34,261 | 4,90,399 |
| Incremental advances | 31,061 | 58,649 | 65,329 | 36,911 | 56,138 |
| % of increase(Ovr Mar20) | 12.82% | 21.45% | 19.68% | 9.30% | 12.93% |
| 4 | Priority Sector Advances | 1,82,881 | 2,02,937 | 2,40,220 | 2,51,423 | 2,76,700 |
| Incremental Priority advances | 13,759 | 20,056 | 37,283 | 11,203 | 25,277 |
| % of increase(Ovr Mar20) | 8.13% | 10.96% | 18.37% | 4.69% | 10.05% |
| 5 | C.D. Ratio | 104.12% | 116.15% | 127.09% | 127.65% | 129.94% |
| C.D. Ratio as per RBI norm | 60% | | | | |

* + 1. **Statement of Priority Sector Advances (Outstanding):**

(Amt.in Crores)

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **S N** | **Particulars** | **As on 31.03.17** | **As on 31.03.18** | **As on 31.03.19** | **As on 31.03.20** | **As on 31.12.2020** |
| 1 | Short Term Production loans | 72,591 | 83,084 | 98,078 | 1,04,940 | 1,17,124 |
| 2 | Total Agrl. Term Loans | 36,617 | 42,888 | 51,186 | 52,550 | 56,082 |
| 3 | Total Agrl. Advances | 1,09,208 | 1,25,972 | 1,49,264 | 1,57,490 | 1,78,967 |
| %of Agrl. Advances to ANBC (RBI norm- 18%) | 45.07% | 46.08% | 44.96% | 39.63% | 41.21% |
| 4 | Micro & Small Enterprises | 38,971 | 41,372 | 51,398 | 52,122 | 53,070 |
| (% to ANBC ) | 16.08% | 15.13% | 15.48% | 13.11% | 12.22% |
| Medium Enterprises (Classified as Priority Sector w.e.f. 23.04.2015) | 5,012 | 5,886 | 6,627 | 5,951 | 8,938 |
| MSME Total | 43,983 | 47,258 | 58,025 | 58,073 | 62,007 |
| (% to ANBC) | 18.15% | 7.29% | 17.48% | 14.66% | 14.27% |
| 5 | Export Credit | 807 | 199 | 543 | 692 | 450.86 |
| 6 | Others’ under Priority Sector Advances | 28,883 | 29,508 | 32,388 | 35,167 | 35,275 |
| (% to ANBC) | 11.92% | 10.79% | 9.75% | 8.85% | 8.12% |
| **Total Priority Sector Advances** | | **1,82,881** | **2,02,937** | **2,40,220** | **2,51,423** | **2,76,700** |
| %of Priority Sector Adv to ANBC (RBI norm-40%) | | 75.47% | 74.23% | 72.35% | 63.27% | 63.71% |

**2.2.4 Bank Branches:**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Particulars** | **As on 31.03.2019** | **As on 31.12.2019** | **As on 31.03.2020** | **As on 31.12.2020** | **Increase in No. of Branches over Mar 2020** | **Increase in No. of Branches over Dec 2019** |
| Rural | 2650 | 2632 | 2637 | 2638 | 1 | 6 |
| Semi Urban | 2228 | 2306 | 2323 | 2325 | 2 | 19 |
| Urban | 1839 | 1846 | 1857 | 1845 | -12 | -1 |
| Metro | 662 | 697 | 692 | 723 | 31 | 26 |
| Total | 7379 | 7481 | 7509 | 7531 | 22 | 50 |

|  |
| --- |
| **AGENDA 3–ACHIEVEMENT OF ANNUAL CREDIT PLAN AS ON 31.12.2020** |

* 1. **Achievement of Annual Credit Plan as on 31.12.2020**

**3.1.1 Total Credit Plan: (**Amt. in Crores)

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **SN** | **Segment** | **Target 2020-21** | **Achievement (Disbursements during 01.04.20 to 31.12.2020)** | **% of Achievement** |
| A | Total Priority Sector | 187550 | 153474 | 81.83% |
| B | Total Non Priority Sector | 64050 | 77763 | 121.41% |
| C | Total Credit Plan | 251600 | 231237 | 91.91% |

**3.1.2 Achievement of Annual Credit Plan in Priority Sector as on 31.12.2020:** (Amt. in Crores)

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **S.No** | **A.         Agriculture** | | | |
| **Segment** | **Target 2020-21** | **Achievement (Disbursements during 01.04.20 to 31.12.2020)** | **% of Achievement** |
| 1 | **Short Term Crop Production Loans** | | | |
| Khariff | 58222 | 57575.09 | 98.89% |
| Rabi | 36407 | 25230.37 | 69.30% |
| Total | 94629 | 82805.46 | 87.51% |
| 2 | **Agriculture Term Loans** | | | |
| Khariff | 13281 | 14086.92 | 106.07% |
| Rabi | 13281 | 12504.78 | 94.16% |
| Total | 26562 | 26591.70 | 100.11% |
| 3 | **Total Farm Credit** | | | |
| Khariff | 71503 | 71662.01 | 100.22% |
| Rabi | 49688 | 37735.15 | 75.94% |
| Total | 121191 | 109397.16 | 90.27% |
| 4 | **Agri Infrastructure &Ancillary Activities** | | | |
| Khariff | 3735 | 2492.96 | 66.75% |
| Rabi | 3735 | 338.33 | 9.06% |
| Total | 7469 | 2831.29 | 37.91% |
| 5 | **Total Agriculture** | | | |
| Khariff | 75238 | 74154.96 | 98.56% |
| Rabi | 53423 | 38073.48 | 71.27% |
| Total | 128660 | 112228.45 | 87.23% |
| **B.         MSME** | | | | |
| 1 | Micro Enterprises | 18674 | 17199.22 | 92.10% |
| 2 | Small Enterprises | 14559 | 12874.24 | 88.43% |
| 3 | Medium Enterprises | 6367 | 3350.20 | 52.62% |
| 4 | Total MSME | 39600 | 33423.66 | 84.40% |
| **C. Other Priority Sector Advances** | | | | |
| 1 | III. Export Credit. | 911 | 595.81 | 65.42% |
| 2 | IV.Others under priority Sector | 18380 | 7226.36 | 39.31% |
|  | a. Education | 1901 | 700.77 | 36.87% |
|  | b. Housing | 9710 | 3177.07 | 32.72% |

**3.2 Annual Credit Plan Achievement: Last Three years**

**3.2.1 Total Credit Plan:**

(Amt. in Crores)

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **S N** | **Segment** | **2017-18** | | **2018-19** | | **2019-20** | | **2020-21** | |
| **(31.03.2018)** | | **(31.03.2019)** | | **(31.03.2020)** | | **(31.12.2020)** | |
| **Target** | **Achvmt** | **Target** | **Achvmt** | **Target** | **Achvmt** | **Target** | **Achvmt** |
| 1 | Total Priority sector | 126806 | 121082 | 144220 | 149414 | 169200 | 159253 | 187550 | 153474 |
| 2 | Total Non Priority sector | 40000 | 80759 | 50000 | 66526 | 60000 | 68629 | 64050 | 77763 |
| 3 | Total Credit Plan | 166806 | 201841 | 194220 | 215940 | 229200 | 227882 | 251600 | 231237 |

**3.2.2     Disbursements of Priority sector Advances:**  (Amt. in Crores)

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **S N** | **Segment** | **2017-18** | | **2018-19** | | **2019-20** | | **2020-21** | |
| **(31.03.2018)** | | **(31.03.2019)** | | **(31.03.2020)** | | **(31.12.2020)** | |
| **Target** | **Achvmt** | **Target** | **Achvmt** | **Target** | **Achvmt** | **Target** | **Achvmt** |
| 1 | Short Term Production Loans | 63106 | 67568 | 75000 | 76721 | 84000 | 89273 | 94629 | 82805 |
| 2 | Total Agrl. Term Loans incl. allied activities | 24365 | 21889 | 26564 | 29839 | 31000 | 24724 | 34031 | 29423 |
| 3 | Total Agriculture | 87471 | 89457 | 101564 | 106560 | 115000 | 113997 | 128660 | 112228 |
| 4 | MSME | 25000 | 23798 | 28261 | 33815 | 36000 | 37872 | 39600 | 33424 |
| 5 | Others under Priority Sector including export Credit | 14335 | 7827 | 14395 | 9039 | 18200 | 7384 | 19291 | 7822 |
| Total Priority Sector | | 126806 | 121082 | 144220 | 149414 | 169200 | 159253 | 187551 | 153474 |

* 1. **Comparative statement of Credit Disbursements (Y-o-Y)**

**3.3.1 Total Credit Plan:** (Amt. in Crores)

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **SN** | **Segment** | **Disbursements from 01.04.2019 to 30.12.2019** | **Disbursements from 01.04.2020 to 31.12.2020** | **% Increase** |
| 1 | Total Priority sector | 118464 | 153474 | 29.55% |
| 2 | Total Non Total Priority sector | 55161 | 77763 | 40.97% |
| 3 | Total Credit Plan | 173625 | 231237 | 33.18% |

**3.3.2   Priority Sector Advances :**  (Amt. in Crores)

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **SN** | **Segment** | **Disbursements from 01.04.2019 to 30.12.2019** | **Disbursements from 01.04.2020 to 31.12.2020** | **% Inc** |
| 1 | Short term Crop Production Loans | 64312 | 82805 | 28.76% |
| 2 | Total Agriculture Term Loans including Allied activities | 19132 | 29423 | 53.79% |
| 3 | Total Agriculture | 83444 | 112228 | 34.50% |
| 4 | MSME | 29442 | 33424 | 13.52% |
| 5 | Other Priority Sector including Exp. Crdt. | 5578 | 7822 | 40.22% |
| 6 | Total Priority Sector | 118464 | 153474 | 29.55% |

|  |
| --- |
| **AGENDA 4–FLOW OF CREDIT TO AGRICULTURE SECTOR** |

**4.1 Statement of Agriculture Advances (Outstanding)**

(Amt.in Crores)

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **S N** | **Particulars** | **As on 31.03.2017** | **As on 31.03.2018** | **As on 31.03.2019** | **As on 31.03.2020** | **As on 31.12.2020** |
| 1 | Short Term Production loans | 72,591 | 83,084 | 98,078 | 1,04,940 | 1,17,124 |
| 2 | Total Agrl. Term Loans | 30,688 | 36,101 | 41,956 | 45,630 | 56,082 |
| Total Farm Credit | | 1,03,279 | 1,19,185 | 1,40,034 | 1,50,570 | 1,73,205 |
| 3 | Agriculture Infrastructure and Ancillary Activities | 5,929 | 6,787 | 9,230 | 6,920 | 5761 |
| 4 | Total Agrl. Advances | 1,09,208 | 1,25,972 | 1,49,264 | 1,57,490 | 178967 |
| 5 | % of Agrl. Advances to ANBC (RBI norm- 18%) | 45.07% | 46.08% | 44.96% | 39.63% | 41.21% |

( Above Figures are relating to Agriculture under Priority sector )

However, some banks reported an amount of Rs 3486 Cr to Agriculture under Non priority.

**4.2 Progress in Lending to Agriculture Term Loans & Allied Activities**

(Amt.in Crores)

|  |  |  |  |
| --- | --- | --- | --- |
| **Sector** | **Target** | **Achievement** | **% of Achievement** |
| Minor Irrigation | 1,947 | 143.32 | 7.36 |
| Farm Mechanization | 3,400 | 273.62 | 8.05 |
| Plantation & Horticulture | 1,837 | 123.15 | 6.70 |
| Forestry & Wasteland Develop. | 724 | 2.85 | 0.39 |
| Dairy | 6,820 | 865.69 | 12.69 |
| Poultry | 1,859 | 411.55 | 22.13 |
| Sheep / Goat / Piggery | 1,335 | 317.15 | 23.75 |
| Fisheries | 1,747 | 309.30 | 17.71 |

**4.3 YSR Sunna Vaddi Panta Runalu :**

YSR Sunna Vaddi Panta Runalu Scheme is introduced to reduce the debt burden of the small and marginal farmers. The benefit of the scheme is interest free (Vaddi Leni Runalu) on the crop loans availed up to Rs. 1.00 lakh, subject to the repayment of these loans within the due date and maximum of 1 year from the date of disbursement. Banks have to upload the data of the eligible farmers of SVPR claims for the crop loans who have utilized the said loans for the intended purpose and repaid up to Rs.1.00 lakh with in the stipulated time in the MIS format available in the SVPR portal.

Operational Guidelines for implementation of the YSR Sunna Vaddi Panta Runalu scheme from the Kharif 2019-20- Approved and Orders were issued vide GO no 464 dated 30.06.2020.

* Govt. of AP released claim amount upto Kharif 19 for eligible farmers.
* As per the Govt reports uploading of Claims by the individual Bank Branches pertaining to Rabi 2019-20 is in progress
* Status of uploading process as on 17.02.2021

|  |  |  |
| --- | --- | --- |
| **S.No** | **Bank Name** | **Number Of records updated in the Portal** |
| 1 | APCOB | 119955 |
| 2 | Bank of Baroda | 566 |
| 3 | Bank of India | 40 |
| 4 | Indian Bank | 1875 |
| 5 | Indian Overseas Bank | 12 |
| 6 | State Bank of India | 4651 |
| 7 | Saptagiri Grameena Bank | 1929 |
| 8 | Union Bank of India | 128 |
| **Total** | | **1,29,156** |

All Banks are requested to create the user logins for all Branches and update the claims details in SVPR portal to enable the government for release of claims.

**4.4 Progress in lending to Cultivators (Tenant Farmers)**

**Finance extended to tenant farmers through various modes during 2020-21as on 31.12.2020 is as follows:**

(Amt. in Crores)

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Target for finance to Tenant farmers** | | **Finance to Tenant farmers through** | **Achievement** | |
| **Accounts** | **Amount** | **Accounts** | **Amount** |
| 652260 | 6500 | CCRC | 65525 | 514.81 |
| JLGs & RMGs | 12263 | 316 |
| Others | 616 | 2.98 |
| Total | 78404 | 833.79 |
| **% of Achievement-Amt** | | | **12.82%** | |

(CCRC –Crop Cultivator Right Cards, JLG-Joint Liability Group, RMG-RythuMitra Group)

All controlling authorities of Banks are requested to report the actual progress under tenant farmers separately without clubbing with the general crop loans.

**4.5 Pradhan Mantri Fasal Bima Yojana (PMFBY) / Restructured Weather Based Crop Insurance Scheme (WBCIS): Kharif-2020**

Govt of AP has been implementing crop insurance scheme (PMFBY & RWBCIS) as state scheme from Rabi 2019-20 for all the cultivators (loanee and non loanee) who are in cultivation of Agriculture & Horticulture crops as notified for insurance in the specified areas.

For Kharif 2020 Govt of AP issued operational guidelines vide GO no 79 dated 08.10.2020, where it was clarified that the scheme will be implemented as free crop insurance scheme and insurance will be restricted to those who enrolled under e panta portal.

The operational guidelines for Rabi 2020-21 to be received from Govt of AP.

**4.6 Kisan Credit Card (KCC) Scheme: Working Capital for Animal Husbandry and Fisheries**

RBI vide reference [FIDD.CO. FSD.BC.No. 12/05.05.010/2018-19datedFeb 4th 2019 issued guidelines](https://www.rbi.org.in/Scripts/NotificationUser.aspx?Id=11325&Mode=0) on KCC facility to Animal Husbandry and Fishery activities to meet their working capital requirements.The SLTC approved unit cost for Animal Husbandry and Fisheries activities for FY 2020-21**.**

(Amt. in lakhs)

| **KCC Sanctions to Animal husbandry and Fishery activities from 01.04.2020 to 31.12.2020.** | | | |
| --- | --- | --- | --- |
|  | | | |
| **Animal Husbandry** | | | **Fisheries** | |  |
| **A/c** | | **Amt** | **A/c** | **Amt** |
| 62211 | | 50108 | 4338 | 70249 |

Fisheries department has submitted the applications mobilized from farmers to Banks branches , where Banks are advised to sanction the loans as per the guidelines and improve the lending through KCC to above activities.

|  |
| --- |
| **AGENDA 5 – FLOW OF CREDIT TO MICRO, SMALL & MEDIUM ENTERPRISES**  **(MSME) SECTOR** |

**5.1 Position of lending under MSME sector**

(Amt.inCrores)

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Particulars** | **Outstanding** | | **Outstanding** | | **Outstanding** | | **Outstanding** | |
| **as on 31.03.2018** | | **as on 31.03.2019** | | **as on 31.03.2020** | | **as on 31.12.2020** | |
| **A/cs.** | **Amt.** | **A/cs.** | **Amt.** | **A/cs.** | **Amt.** | **A/cs.** | **Amt.** |
| Micro Enterprises | 948358 | 22814 | 1199612 | 26514 | 1171145 | 28533 | 1439030 | 29710.03 |
| Small Enterprises | 138286 | 18558 | 142150 | 24884 | 148178 | 23589 | 110196 | 23359.69 |
| Total MSE | 1086644 | 41372 | 1341762 | 51398 | 1319323 | 52122 | 1549226 | 53069.72 |
| % of Micro to total MSE | 87.27% | 55.14% | 89.41% | 51.59% | 88.77% | 54.74% | 92.89% | 55.98% |
| Medium Enterprises | 82137 | 5886 | 8920 | 6627 | 12586 | 5951 | 13573 | 8937.59 |
| Total MSME | 1168781 | 47258 | 1350682 | 58025 | 1331909 | 58073 | 1562799 | 62007.31 |

**5.2 Outstanding position under Manufacturing and Service sectors as on 31.12.2020**

(Amt.inCrores)

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Particulars** | **Manufacturing** | | **Service** | | **Total** | |
| **A/cs.** | **Amt.** | **A/cs.** | **Amt.** | **A/cs.** | **Amt.** |
| Micro Enterprises | 213717 | 8670.17 | 1225313 | 21039.86 | 1439030 | 29710.03 |
| Small Enterprises | 27136 | 8471.47 | 83060 | 14888.23 | 110196 | 23359.69 |
| Medium Enterprises | 3097 | 3065.00 | 10476 | 5872.59 | 13573 | 8937.59 |
| Total MSME | 243950 | 20206.63 | 1318849 | 41800.68 | 1562799 | 62007.31 |

**5.3 Disbursements under ACP 2020-21 for MSME sector**

(Amt. in Crores)

|  |  |  |  |
| --- | --- | --- | --- |
| **Sector** | **Target 2020-21** | **Achievement**  **(Disbursements during 01.04.2020 to 31.12.2020)** | **% of Achievement** |
| Micro Enterprises | 18674 | 17199.22 | 92.10 |
| Small Enterprises | 14559 | 12874.24 | 88.43 |
| Medium Enterprises | 6367 | 3350.20 | 52.62 |
| Total MSME | 39600 | 33423.66 | 84.40 |

**5.4 Micro, Small and Medium Enterprises (MSME) sector – Restructuring of Advances**

Reserve Bank of India vide circular RBI/2018-19/100 DBR.No.BP.BC.18/21.04.048/2018-19 dated January 1 2019 has permitted restructuring of MSME accounts subject to conditions. Further, in view of the continued need to support the viable MSME entities on account of the fallout of Covid19 and to align these guidelines with the Resolution Framework for COVID 19 – related Stress announced for other advances RBI decided to extend the scheme permitted as per the aforesaid circular. Accordingly existing loans to MSMEs classified as ‘standard’ may be restructured without a downgrading in the asset classification subject to the following conditions:

1. The aggregate exposure including non-fund based facilities of banks and NBFCs to the borrower does not exceed 25 crore as on March 1, 2020.
2. The borrower’s account was a ‘standard asset’ as on March 1, 2020.
3. The restructuring of the borrower account is implemented by March 31, 2021.
4. The borrowing entity is GST-registered on the date of implementation of the restructuring. However this condition will not apply to MSMEs that are exempt from GST-registration. This shall be determined on the basis of exemption limit obtaining as on March 1,2020.
5. Asset classification of borrowers classified as standard may be retained as such whereas the accounts which may have slipped into NPA category between March 2, 2020 and date of implementation may be upgraded as ‘standard asset’, as on the date of implementation of the restructuring plan. The asset classification benefit will be available only if the restructuring is done as per provisions of this circular.
6. As hitherto, for accounts restructured under these guidelines, banks shall maintain additional provision of 5% over and above the provision already held by them.

All other instructions specified in the RBI [circular dated February 11, 2020](https://www.rbi.org.in/Scripts/NotificationUser.aspx?Id=11808&Mode=0) shall remain applicable.

Banks are requested to take advantage of the extended time being provided by RBI to ensure all eligible accounts are brought under the OTR scheme.

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **One Time Restructuring Status – Bank wise - As on 31.12.2020 (Cumulative status from 01.01.2019)**  **(Amt Lakhs)** | | | | | | | | | | | | | |
| **SN** | **Name of Bank** | **Loans up to Rs.10 Lakhs** | | | | **Loans above Rs.10 Lakhs** | | | | **Total** | | | |
| **I. Eligible A/cts for Restructuring** | | **Out of Eligible A/cts restructured upto 31.12.2020** | | **I. Eligible A/cts for Restructuring** | | **Out of Eligible A/cts restructured upto 31.12.2020** | | **I. Eligible A/cts for Restructuring** | | **Out of Eligible A/cts restructured upto 31.12.2020** | |
| **A/c** | **Amt** | **A/c** | **Amt** | **A/c** | **Amt** | **A/c** | **Amt** | **A/c** | **Amt** | **A/c** | **Amt** |
| 1 | UBI | 49944 | 61909 | 36842 | 46526 | 1290 | 133627 | 796 | 79612 | 51234 | 195536 | 37638 | 126138 |
| 2 | INDIAN BANK | 24351 | 31419 | 18157 | 23518 | 1744 | 109914 | 648 | 30366 | 26095 | 141333 | 18805 | 53884 |
| 3 | BOI | 21024 | 6871 | 12269 | 6811 | 386 | 1721 | 106 | 1501 | 21410 | 8592 | 12375 | 8312 |
| 4 | CANARA BANK | 19062 | 46619 | 10792 | 9784 | 1227 | 69996 | 271 | 12112 | 20289 | 81726 | 10413 | 18367 |
| 5 | SBI | 16999 | 31600 | 10148 | 20041 | 261 | 6700 | 1189 | 33478 | 17260 | 38300 | 11337 | 53519 |
| 6 | BOB | 10550 | 20194 | 7304 | 11801 | 2571 | 20787 | 1984 | 6639 | 13121 | 40981 | 9288 | 18440 |
| 8 | IOB | 6441 | 9267 | 3591 | 3278 | 451 | 43500 | 51 | 2165 | 6892 | 52767 | 3642 | 5443 |
| 9 | KTK | 450 | 1021 | 10 | 30 | 339 | 24889 | 14 | 669 | 789 | 25910 | 24 | 699 |
| 10 | PNB | 418 | 1531 | 75 | 401 | 99 | 5821 | 31 | 3405 | 517 | 7352 | 106 | 3806 |
| 11 | RBL | 405 | 1259 | 0 | 0 | 42 | 3005 | 0 | 0 | 447 | 4264 | 0 | 0 |
| 12 | HDFC BANK LTD | 186 | 708 | 70 | 268 | 115 | 2778 | 72 | 1666 | 301 | 3487 | 142 | 1934 |
| 13 | BoMah | 254 | 240 | 254 | 240 | 11 | 1081 | 11 | 1081 | 265 | 1321 | 265 | 1321 |
| 14 | FEDERAL BANK | 254 | 240 | 254 | 240 | 11 | 1081 | 11 | 1081 | 265 | 1321 | 265 | 1321 |
| 15 | CGGB | 143 | 99 | 143 | 99 | 1 | 23 | 1 | 23 | 144 | 122 | 144 | 122 |
| 16 | PSB | 76 | 199 | 41 | 199 | 31 | 643 | 31 | 595 | 107 | 843 | 72 | 795 |
| 17 | ICICI | 42 | 617 | 0 | 0 | 63 | 2473 | 0 | 0 | 105 | 3090 | 0 | 0 |
| 18 | UCO BANK | 4 | 18 | 4 | 18 | 45 | 890 | 45 | 890 | 49 | 908 | 49 | 908 |
| 19 | KVB | 4 | 16 | 4 | 16 | 11 | 1616 | 11 | 1616 | 15 | 1632 | 15 | 1632 |
| 20 | IDBI | 5 | 3 | 5 | 3 | 1 | 28 | 1 | 28 | 6 | 31 | 6 | 31 |
| Total | | **150612** | **213831** | **99963** | **123273** | **8699** | **430574** | **5273** | **176927** | **159311** | **644405** | **105236** | **300200** |

• Total Eligible accounts for restructuring are 1,59,311. Out of this 66.06% accounts (1,05,236) are restructured.

**5.5 PM’s Task Force –Recommendations**

|  |  |  |
| --- | --- | --- |
| **Recommendations** | **Norm %** | **Actual %** |
| Banks are advised to achieve a 20 % year-on-year growth in credit to micro and small enterprises (Dec 2019 to Dec 2020) | 20 | 4.71% |
| (MSE as on Dec 19- Rs.50688cr |
| MSE as on Dec 20- Rs.53070cr) |
| 10 % annual growth in the number of micro enterprise accounts(Dec 2019 to Dec 2020 ) | 10 | 24.90 % |
| (No. of Micro Ent. as on Dec 19- 1152143 |
| No. of Micro Ent. as on Dec 20- 1439030) |
| 60 % of total lending to MSE sector as on corresponding quarter of the previous year to Micro enterprises. | 60 | 97% |
| (MSE as on Dec 19-Rs.50688cr |
| Micro Ent as on Dec 20-Rs.29710 cr) |

**5.6 Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) Scheme**

|  |  |  |  |
| --- | --- | --- | --- |
| **S. No** | **Year** | **Proposals covered during the year** | |
| **No. of A/cs.** | **Amount (in Crs.)** |
| 01 | 2015-16 | 18514 | 384.55 |
| 02 | 2016-17 | 13909 | 385.43 |
| 03 | 2017-18 | 10136 | 340.87 |
| 04 | 2018-19 | 28152 | 795.43 |
| 05 | 2019-20 | 15168 | 511.90 |
| 06 | 2020-21 | 13487 | 405.89 |

**Status of Claims settled: (in Rs. crores)**

|  |  |  |  |
| --- | --- | --- | --- |
| **CGTMSE** | | | |
| **State Wise Report of ANDHRA PRADESH (Claims settled)** | | | |
| **From: 01/04/2020 To 31/12/2020** | | | |
| **SNo.** | **State name** | **No.** | **Settled Amount** |
| 1 | Andhra Pradesh | 184 | 3.39 |

Banks are requested to cover the all eligible loans including Loans of Jagananna Thodu under CGTMSE

|  |
| --- |
| **AGENDA 6 – FLOW OF CREDIT TO OTHER PRIORITY SECTOR** |

**6.1 Affordable Housing:** Position of Housing Loans as on 31.12.2020

(Amt.inCrores)

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Year** | **Total Outstanding** | | **Disbursements** | |
| **No. of A/cs** | **Amount** | **No. of A/cs** | **Amount** |
| 2017-18 | 283326 | 22223 | 51189 | 4526 |
| 2018-19 | 300835 | 24371 | 86449 | 6451 |
| 2019-20 | 335840 | 28385 | 39758 | 3542 |
| Sep, 2020 | 295466 | 27524 | 20304 | 1552 |
| Dec, 2020 | 290352 | 26921 | 66386 | 3177 |

**6.2 Grant of Education Loans**

**6.2.1 Position of Education Loans as on 31.12.2020:**

(Amt.inCrores)

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Year** | **Total Outstanding** | | **Disbursements** | |
| **No. of a/c s** | **Amount** | **No. of a/cs** | **Amount** |
| 2017-18 | 109144 | 4036 | 27637 | 656 |
| 2018-19 | 104597 | 3968 | 35779 | 796 |
| 2019-20 | 77983 | 3963 | 15611 | 478 |
| Sep, 2020 | 94864 | 5212 | 11475 | 419 |
| Dec, 2020 | 95275 | 4386 | 30154 | 701 |

**6.2.2 Education Loan to SCs/STS/OBCs for the year 2020-21 (upto 31.12.2020):**

**(**Amt. in Crores)

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **SCs** | | | | | | **STs** | | | | | | **OBCs** | | | | | |
| **Loan Disbursed During FY21** | | **Loan Outstanding as on 31.12.2020** | | **NPA as on 31.12.2020** | | **Loan Disbursed During FY21** | | **Loan Outstanding as on 31.12.2020** | | **NPA as on 31.12.2020** | | **Loan Disbursed During FY21** | | **Loan Outstanding as on 31.12.2020** | | **NPA as on 31.12.2020** | |
| **upto 31.12.2020** | | **upto 31.12.2020** | | **upto 31.12.2020** | |
| **A/Cs** | **Amt** | **A/Cs** | **Amt** | **A/Cs** | **Amt** | **A/Cs** | **Amt** | **A/Cs** | **Amt** | **A/Cs** | **Amt** | **A/Cs** | **Amt** | **A/Cs** | **Amt** | **A/Cs** | **Amt** |
| 1006 | 26 | 6814 | 334 | 577 | 12 | 284 | 9 | 2245 | 252 | 252 | 4 | 5465 | 103 | 20758 | 1106 | 996 | 19 |

**6.3 Export Credit Social Infrastructure renewable energy & Others**

Outstanding position of finance under Export Credit Social Infrastructure renewable energy &Others as on 31.12.2020are placed under. **(**Amt. in Crores)

|  |  |  |
| --- | --- | --- |
| **Export Credit** | **Social Infrastructure** | **Renewable Energy** |
| 450.86 | 25.36 | 36.64 |

|  |
| --- |
| **AGENDA 7 -LENDING TOWARDS GOVERNMENT SPONSORED SCHEMES** |

**7.1 Government of India Schemes**

**7.1.1 Stand up India Scheme:**

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Performance under Stand Up India as on 31.12.2020 | | | | | | | | | |
| Type of Bank | SC/ST | | | Women | | | Total | | |
| Target | A/cs Sanct. | % of Achvt | Target | A/cs Sanct. | % of Achvt | Target | A/cs Sanct. | % of Achvt. |
| Public Sector Banks | 4674 | 1150 | 24.60% | 4674 | 3872 | 82.84% | 9348 | 5022 | 53.72% |
| Private Sector Banks | 417 | 172 | 41.25% | 417 | 492 | 117.99% | 834 | 664 | 79.62% |
| RRBs | 938 | 55 | 5.88% | 938 | 226 | 24.15% | 1876 | 281 | 15.01% |
| Total | 6029 | 1377 | 22.83% | 6029 | 4590 | 76.13% | 12058 | 5967 | 49.49% |
| Sep, 2020 |  | | 22.49% |  | | 69.60% |  | | 46.05% |

(Source : SIDBI)

**7.1.2 Pradhan Mantri MUDRA Yojana (PMMY):**

Progress made under PradhanMantri MUDRA Yojana for the financial year 2020-21 as on 12.02.2021 in the state of Andhra Pradesh.

(Amt. in Crores)

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Type of Bank** | **Target** | **Disbursements from 01.04.2020 to 12.02.2021** | | | **Total** | **% of Achvmt** |
| **Shishu** | **Kishore** | **Tarun** |
| Public Sector Banks | 6884 | 459 | 2245 | 2209 | 4913 | 71 |
| Private Sector Banks | 580 | 62 | 307 | 262 | 632 | 108 |
| RRBs | 1000 | 261 | 640 | 743 | 1644 | 164 |
| Others | - | 64 | 594 | 402 | 1059 | - |
| Total | 8464 | 846 | 3786 | 3616 | 8250 | 95 |
| Sep, 2020 |  | | | | | 44.3 |

(Source: [www.mudra.org.in](http://www.mudra.org.in))

**7.1.2.1 Category-wise Performance under PMMY in the State of Andhra Pradesh as on 12.02.2021**

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Category** | **Shishu** | | **Kishore** | | **Tarun** | | **Total** | |
| **(Loans upto Rs. 50000)** | | **(Loans from Rs. 50001 to Rs. 5.00 Lakh)** | | **(Loans from Rs. 5.00 to Rs. 10.00 Lakh)** | |
| **% Share** | | **% Share** | | **% Share** | | **% Share** | |
| **A/Cs** | **Amount** | **A/Cs** | **Amount** | **A/Cs** | **Amount** | **A/Cs** | **Amount** |
| General | 50.39 | 53.53 | 65.47 | 73.02 | 83.02 | 84.88 | 57.38 | 75.64 |
| SC | 24.13 | 22.55 | 10.30 | 6.85 | 5.42 | 3.88 | 18.56 | 7.65 |
| ST | 2.5 | 2.32 | 2.21 | 1.83 | 1.62 | 1.65 | 2.36 | 1.83 |
| OBC | 22.92 | 21.62 | 22.03 | 18.3 | 9.91 | 9.59 | 21.7 | 14.88 |
| Women Entrep. | 17.80 | 19.5 | 21.8 | 20.1 | 26.87 | 14.48 | 19.49 | 17.52 |
| New Entrepr. / Acs | 10.52 | 14.3 | 35.17 | 37.11 | 21.28 | 21.16 | 18.8 | 26.99 |
| Minority | 3.30 | 3.45 | 4.57 | 4.11 | 3.01 | 3.03 | 3.67 | 3.54 |

**7.1.2.2 Handloom Weavers – Mudra Scheme:**

Progress on implementation of Micro Units Development and Refinance Agency (MUDRA) scheme to the Handloom Weaver & Weaver Entrepreneurs in the state of Andhra Pradesh up to Jan, 2021 is as under: (Amt . in Lakhs)

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Target Allocated | | Total No. of applications forwarded to the bank | | No. of Applications sanctioned | | No.of applications disbursed | | No. of applications pending | |
| Phy | Fin | Phy | Fin | Phy | Fin | Phy | Fin | Phy | Fin |
| 27054 | 13500 | 26244 | 15476.12 | 2464 | 1548.37 | 2297 | 1421.37 | 23833 | 13963.97 |

(Source: Handlooms & Textiles Department)

All Controlling authorities of Banks are requested to issue suitable instructions to concerned branches to dispose the pending applications immediately.

**7.1.3 Atmanirbhar Nidhi (PM SVANidhi (Special Micro-Credit Facility Scheme for providing affordable loan to street vendors) :**

Ministry of Housing and Urban Affairs, GoI has launched PM Street Vendors Atma Nirbhar Nidhi (PM SVANidhi), a Special Micro-Credit Facility Scheme for providing affordable loan to street vendors to resume their livelihoods that have been adversely affected due to Covid- 19 lockdown’, and the guidelines are issued by the Ministry.

**Status of Report on Loan Sanctions as on 22.02.2021 (online portal)**

|  |  |  |  |
| --- | --- | --- | --- |
| **Applications Pening for sanction** | **No of sanctions** | **No of Disbursements** | **Pending for Disb** |
| 40282 | 114904 | 97780 | 17121 |

**(Source : Udyamimitra Portal)**

Member Banks are requested to ramp up the perofmance and also report the off line sanctions thorugh portal to reflect factual position.

Inorder to speed up the disbursement process, DFS, Ministry of Finance, GoAP vide Ltr. No. 27/08/2020-IF-II dtd. 23.02.2021 advised all the PSBs to conduct special Camps on 27th Feb, 6th Mar & 13th Mar 2021.

**7.1.4 Prime Ministers Employment Generation Programme (PMEGP):**

Target & Achievement under PMEGP for the year 2020-21 (as on 31.01.2021)

(Amt. in Lakhs)

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| S No | Name of the Org.. | Target 2020-21 | | | Achievement | | | % Achievement | | |
|
| No.of projects | Margin Money | Emp. | No.of projects | Margin Money | Emp. | No.of projects | Margin Money | Emp. |
| 1 | KVIC S.O.VJY | 338 | 1014 | 2704 | 39 | 199.33 | 385 | 12 | 18.97 | 14 |
| 2 | KVIB | 764 | 2292 | 6112 | 319 | 1302.79 | 2606 | 42 | 56.84 | 43 |
| 3 | DIC | 867 | 2601 | 6936 | 586 | 2125.06 | 4250 | 68 | 81.70 | 61 |
| 4 | KVICD.O.Vizag | 297 | 892.38 | 2376 | 117 | 814 | 1628 | 39 | 91.22 | 69 |
| Grand Total | | 2266 | 6799.38 | 18128 | 1061 | 4434.18 | 8868 | 47 | 65.21 | 49 |

(Source: KVIC Hyderabad)

All Controlling authorities of Banks are requested to dispose the pending application in kviconline portal immediately.

**7.1.5 Deendayal Antyodaya Yojana – National Urban Livelihoods Mission (DAY – NULM)Scheme:**

**Progress on SEP (Individual) and SEP (Groups)for the financial year 2020-21 as on 31.12.2020**

(Amt.inCrores)

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **S. No** | **Programme** | **Target** | | **Achievement** | | **% of Achievement** | |
| **Physical** | **Financial** | **Physical** | **Financial** | **Physical** | **Financial** |
| 1 | SEP (Individual) | 4050 | 36.45 | 2488 | 22.41 | 61.43 | 61.49 |
| 2 | SEP (Groups) | 50 | 2.25 | 64 | 5.69 | 128.00 | 252.78 |

(Source: MEPMA)

**7.1.6 Credit under DRI:**

|  |  |
| --- | --- |
| **As on Year ended** | **Outstanding Amt(In Crores)** |
| March 2018 | 33.12 |
| March 2019 | 45.65 |
| March 2020 | 44.20 |
| Dec 2020 | 52.31 |

The credit outstanding under DRI is Rs.52.31Crores as on 31.12.2020 as against target of Rs.4342 Crores (i.e. 1% of the total outstanding advances of 31.03.2020 i.e. Rs. 4,34,261Crores).

The performance is marginal in comparison to the targets. All Banks are requested to make all out efforts to identify the eligible beneficiaries under DRI and to extend finance as per guidelines.

**7.2 State Government Sponsored Schemes**

**7.2.1 YSR Cheyutha Scheme- Bank finance for Beneficiaries:**

As part of economic empowerment of women, Govt of AP has introduced “YSR CHEYUTHA “scheme. The scheme was launched on August 12, 2020. Under this scheme beneficiaries who are in the age group of 45-60 years, belonging to SC/ST/BC/MINORITY communities, will receive financial assistance of Rs.75000 in four tranches in next 4 years.

Govt aimed to channelize these funds into sustained and long term advantage by encouraging “Enterprising “among the scheme beneficiaries. Govt of AP has been handholding the scheme by providing technical support, forward and backward linkages, marketing support etc. As such Govt of AP has entered MOU with reputed companies like AMUL, Hindustan Unilever, ITC Ltd and Procter and Gamble. SLBC had prepared SOP with approval of members in Sub committee meetings to extend finance under the scheme.

The Bank wise progress for retail activity is as under.

|  |  |  |
| --- | --- | --- |
| No of Applications submitted to Banks(retail) | Grounded | Amount |
| 35152 | 35152(100%) | 19685 lacs |

The list of opted beneficiaries for animal husbandry activity has been shared with all Banks. Govt had developed an exclusive portal to monitor the progress in real time.

|  |  |  |  |
| --- | --- | --- | --- |
| Dairy | Sanctions(A/cs) | Sheep & Goat | Sanctions(A/cs) |
| 106376 | 15519 | 70719 | 20532 |

Member Banks are requested to expedite the loan sanction under captioned scheme as per eligibility .

**7.2.2 Jagananna Thodu Scheme** :

Government of Andhra Pradesh has introduced the scheme to handhold the Chiruvyaparulu and artisans and people engaged in handicrafts works both from rural and urban areas. The scheme was launched by Hon’ble Chief Minister on 25.11.2020.

The Bank wise sanction pogress as on 25.02.2021 is furnished hereunder

|  |  |  |
| --- | --- | --- |
| No of applications received | Approved by Banks | Disbursements |
| 748124 | 440223(59%) | 421332(96%) |

Govt of AP has issued GO No 913 dated 28.11.2020 waiving stamp duty on loan documents to be executed by borrowers.

There are 2.84 Lakhs Applications rejected by the banks following approval in the portal, banks are requested to revisit these applications and accord sanctions in all eligible cases.

SLBC vide letter No SLBCAP/364/301 dtd. 23.02.2021 shared the template with all member banks for submission of data to reimburse the interest charged on these loans.

All Banks are requested to complete the disbursements for all approved applications.

**7.2.3 YSR Bima –Scheme**:

Government of Andhra Pradesh had launched YSR Bima Scheme to provide relief to the bread winner of rice card holders’ families in case of death or disability. About 1.41 crore Rice Card holders were identified in the State of A.P to cover under the scheme.

Banks are advised to enroll the identified members under PMSBY and PMJJBY Schemes. Government instructed their field functionaries to submit the duly filled and signed consent forms obtained from the beneficiaries to the banks. Government has developed an exclusive online portal to monitor the scheme closely.

SLBC had formulated Standard Operating Procedure to be adopted by the banks for successful implementation of the scheme.

As per the Hon’ble Chief Minister instructions a Special enrolment drive was observed from 14.12.2020 to 20.12.2020. During the Sub Committee Meeting held on 27.01.2021 again it was decided to conduct second and final special drive to bring the scheme to logical end. It was further decided to continue the PMSBY Scheme enrolments only. Banks were advised to refund the utilized premium amount to the Government.

Enrolment progress as per the portal is here under.

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Total Records Shared | Valid Records | Invalid records | PMSBY enrolments | PMJJBY enrolments |
| 9926018 | 6457319 | 517166 | 5891321(92%) | 3959411(62%) |

Controlling authorities of all Banks are advised to complete the enrolment process immediately.

**7.3 Progress under SHG-Bank linkage: as on 31.12.2020**

(Amt. in Crores)

|  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Year | Rural SHG | | | Urban SHG | | | Total | | | Outstanding( Rural & Urban) | |
| Target | Disb | | Target | Disb | | Target | Disb | | No. | Amt. |
| No. | Amt. | No. | Amt. | No. | Amt. |
| 2017-18 | 11011 | 493014 | 13402 | 2001 | 70604 | 3112 | 13012 | 563618 | 16514 | 931620 | 21873 |
| 2018-19 | 11007 | 429392 | 15528 | 2366 | 74533 | 3842 | 13373 | 503925 | 19370 | 982406 | 27451 |
| 2019-20 | 14119 | 522064 | 17395 | 2700 | 102175 | 4876 | 16819 | 624239 | 22271 | 1003080 | 28872 |
| Sep,20 | 15084 | 592730 | 9690 | 1421 | 54896 | 1732 | 16505 | 647626 | 11422 | 1016347 | 29008 |
| Dec,20 | 15084 | 710891 | 13865 | 1421 | 68511 | 2496 | 16505 | 779402 | 16361 | 1055921 | 30963 |

|  |
| --- |
| **AGENDA 8 - POSITION OF OVERDUES/NPAs** |

* 1. **Position of Overdues/NPAs under various sectors as on 31.12.2020**

(Amt. in Crores)

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **SN** | **Sector** | **Outstanding** | | **Overdue** | | | **Non- Performing Assets** | | | |
| **A/Cs** | **Amt** | **A/Cs** | **Amt** | **% OD** | **A/Cs** | **Amt** | **% NPA** | **As on 30.09.20** |
| 1 | Short term crop Pro Loans | 10610407 | 117124 | 2052942 | 23827 | 20.34% | 258401 | 2485 | 2.12% | 2.39% |
| 2 | ATL | 2621739 | 56082 | 316660 | 5343 | 9.53% | 110144 | 1735 | 3.09% | 3.02% |
| 3 | Total Agriculture | 13407400 | 178967 | 2371193 | 29634 | 16.56% | 368996 | 4478 | 2.50% | 2.69% |
| 4 | Total MSME | 1562799 | 62007 | 306870 | 13031 | 21.02% | 105066 | 3994 | 6.44% | 6.89% |
| 5 | Housing Loans | 290352 | 26921 | 34171 | 1678 | 6.23% | 7268 | 447 | 1.66% | 1.22% |
| 6 | Education Loans | 95275 | 4386 | 11112 | 484 | 11.03% | 3338 | 99 | 2.26% | 2.02% |
| 7 | SHGs | 1055921 | 30963 | 93573 | 2064 | 6.67% | 18214 | 256 | 0.83% | 1.37% |
| 8 | Priority Sector Loans | 15496699 | 276700 | 2761281 | 45181 | 16.33% | 493939 | 9158 | 3.31% | 3.44% |
| 9 | Non Priority sector Loans | 4179216 | 213699 | 523975 | 22641 | 10.59% | 62985 | 3862 | 1.81% | 2.47% |
| 10 | Total Loans | 19675915 | 490399 | 3285256 | 67823 | 13.83% | 556924 | 13020 | 2.65% | 3.04% |

**8.2 Overdue & NPA position under Government Sponsored Schemes as on 31.12.2020**

(Amt. in Crores)

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Schemes** | **Outstanding** | | **Over Dues** | | | | **Non – Performing Assets** | | |
| **No. of A/Cs** | **Amt** | **No. of overdue A/Cs** | **Total balance in OD A/Cs** | **Actual OD Amt** | **% of OD to O/s** | **No. of A/Cs** | **Amt** | **% of NPA to O/s** |
| Central G.S.S | 14,16,631 | 21,803 | 1,68,460 | 1,863 | 795 | 3.65% | 67,654 | 833 | 3.82% |
| State G.S.S | 16,40,702 | 16,801 | 2,09,487 | 2,941 | 1,345 | 8.00% | 90,284 | 1,521 | 9.06% |

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| **AGENDA 9 – CD RATIO** |

**District wise position of CD ratio as on 31.12.2020**

|  |  |  |
| --- | --- | --- |
| **S.No.** | **Name of the District** | **CD Ratio** |
| 1 | Ananthapuram | 114.90 |
| 2 | Chittoor | 80.48 |
| 3 | East Godavari | 132.14 |
| 4 | Guntur | 125.82 |
| 5 | Krishna | 165.63 |
| 6 | Kurnool | 118.15 |
| 7 | Prakasam | 128.86 |
| 8 | SPS Nellore | 122.61 |
| 9 | Srikakulam | 96.33 |
| 10 | Visakhapatnam | 174.45 |
| 11 | Vizianagaram | 101.79 |
| 12 | West Godavari | 138.12 |
| 13 | YSR Kadapa | 99.53 |
| **Grand Total**  **Grand Total** | | **129.94** |

The CD Ratio in the State of Andhra Pradesh is 129.94% and no District in the State is having CD ratio below Statutory benchmark of 60%. Chitoor District only reported 80.48% CD ratios, the low CD ratio attributed to bulk deposits of TTD.

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| **AGENDA 10 - REVIEW OF RELIEF MEASURES BY BANKS IN AREAS AFFECTED BY NATURAL CALAMITIES** |

In the state of Andhra Pradesh, during financial year 2020-21 Government of Andhra Pradesh has not declared any natural calamities upto Dec 2020.

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| **AGENDA 11– DISCUSSION ON POLICY INITIATIVES OF THE CENTRAL / STATE GOVERNMENT / RBI** |

**11.1 Revamp of Lead Bank Scheme** –Developing a Standardized System for data flow and its management by SLBC Convenor Banks on SLBC websites

RBI in its circular FIDD.CO.LBS.BC.No.19/02.01.001/2017-18 dated April 6, 2018 on Revamp of Lead Bank Scheme, advised SLBC Convenor Banks to develop a standardized system on the websites maintained by each SLBC to enable uploading and downloading of the data pertaining to the Block, District as well as the State by the member banks.

Accordingly, mapping of branches with block codes was completed by all banks at HO level. The number of banks uploading quarterly data on the updated portal duly extracting data from CBS has gone up steadily and SLBC is regularly sensitizing other banks to submit the same. However, few banks are still facing issues with extracting data from their respective CBS in the specified format and in uploading the same on portal. SLBC is continuously following up with banks and guiding them wherever possible for expeditious submission of data duly coordinating with the vendor for speedy resolution of issues, if any.

Presently following banks have been uploading data in the new portal(slbcindia.com)

|  |  |  |  |
| --- | --- | --- | --- |
| 1 | Bank of Baroda | 8 | Federal Bank |
| 2 | Canara Bank | 9 | Karnataka Bank |
| 3 | State Bank of India | 10 | RBL Bank |
| 4 | Union Bank of India | 11 | South Indian Bank |
| 5 | HDFC Bank | 12 | Tamilnad Mercantile Bank |
| 6 | IDBI Bank | 13 | Yes Bank |
| 7 | DCB Bank | 14 | Indus Ind Bank |

**11.2 Digital Districts**

**YSR Kadapa** District is one of the ‘Transformation of Aspirational Districts’ was selected to make it 100% digitally enabled within a timeframe of one year in close co- ordination and collaboration with all stakeholders, including SLBC, State Government, Regional office of RBI. LDM, YSR Kadapa district has been spearheading the implementation of project in the District with coordination of RBI and SLBC. RBI has designed a format to review the parameter wise progress on monthly basis and has been continuously monitoring the progress with all stake holders regularly.

Major Parameter wise progress as on 31.01.2021 is furnished below.

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| Month | No of SB A/Cs | % Debit/ RuPay cards coverage | % Net Banking coverage | % of Mobil Banking + UPI + USSD | Total No. of Current Accounts | % Net banking coverage | No. of POS/ QR availed by CA accounts |
|
| Jan-21 | 2640435 | 83.58 | 23.20 | 36.83 | 45920 | 52.21 | 20.92 |

All controlling authorities of Banks are advised to submit the data as per RBI designed Bank wise monitorable action plan to review the progress under 100% Digital District Project.

**11.3 Issue of Kisan Credit Cards to Farmers for Agriculture and Allied Activities**

Department of Financial Services, MoF, GoI vide Lr no F.No .3/12/2020 AC dated 29.05.2020 issued an advisory on issuance of Kisan Credit Cards to Farmers for Agriculture and allied activities in mission mode in line with the announcement made by Hon’ble Finance Minister to cover 2.50 crores farmers under KCC scheme as part of AtmaNirbhar Bharat Yojana. The contents of advisory, inter alia furnished below.

* At the time when the country is striving hard to cope with the COVID-19 Pandemic, timely finance to farmers will result in recovery of rural economy.
* More thrust is to be given for Farmers engaged in dairy and fishery activities
* Ministry of Animal Husbandry and Dairying (DADH) , GoI, launched a special drive to provide KCC to 1.50 crore dairy farmers
* State Govt machinery is sourcing the applications from the eligible farmers, and banks are processing the applications.
* Banks to ensure prompt processing and approval of applications, dedicated desks in the branches wherever possible may be set up for receiving applications and providing appropriate guidance to the farmers.

The progress of the campaign is furnished here under.

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| Applications received | Sanctions  (From 01.06.2020 to 02.02.2021) Amt in Crores | | | | | |
| A/c | General Crop Loans | | Dairy | | Fishery activity | |
| A/c | Amt | A/c | Amt | A/c | Amt |
| 9,64,808 | 8,45,231 | 7,694 | 59,093 | 467.12 | 912 | 601.23 |

Department of financial services(DFS), Ministry of Finance, GoI has been reviewing the progress regularly with banks. All member banks are requested to accord priority to this campaign to ensure all eligible farmers are covered with KCC.

**11.4 Atmanirbhar Bharath Abhiyan Economic Package**

Hon’ble Prime Minister of India on May 12, 2020 announced Atmanirbhar Bharath Abhiyan Economic Package (Self Reliant India Mission) to revive the Indian Economy, to help farmers, migrant workers and to revive the industrial sector. There are certain relief measures under the package to be implemented through banks.

The progress is here under-

Emergency Credit Line Guarantee Scheme (ECLG) 20% credit to MSMEs as on 31.12.2020

*(Amount in crores)*

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Eligible | | Sanctioned | | Disbursed | | Opted out | | % of sanctions | % of disbursals | % opted out |
| No | Amt | No | Amt | No | Amt | No | Amt |
| 307807 | 6432.06 | 220191 | 5130.16 | 134203 | 4438.36 | 62325 | 703.73 | 79.76% | 69.00% | 10.94% |

Credit Guarantee Scheme for subordinate debt progress as on 31.12.2020 : *(Amount in crores)*

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| Eligible accounts | | Cumulative Sanctions | | Cumulative Disbursals | | Customers opted out | |
| No | Amt | No | Amt | No | Amt | No | Amt |
| 924 | 577.04 | 93 | 31.58 | 93 | 31.58 | 214 | 206.61 |

|  |
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| **AGENDA 12 - IMPROVING RURAL INFRASTRUCTURE / CREDIT ABSORPTION CAPACITY** |

* 1. **Explore the scope of State – Specific Potential growth areas**

NABARD, in its State Focus Paper 2020-2021 presented that Live stock and fisheries has ample potential for bank credit growth in the State of Andhra Pradesh. NABARDis providing DIDF for dairy sector and FIDF for fisheries sector for augmentation of infrastructure facilities under these sectors . Banks have to pay special attention to avail the credit potential available in these sectors. Apart from, farm mechanization, horticulture and sericulture activities have promising potential in the state to augment the bank credit.

Govt of Andhra Pradesh places strong impetus on development of MSMEs. Govt of AP had launched AP industrial policy 2020-23, where a large scale incentives/subsidies are announced to spur the MSME activity in the state. Banks can convert the Govt support to business opportunity.

Andhra Pradesh has good potential in land and water conservation activities which encompasses land leveling, bunding, trench cum bunds, gully plugs etc. Further Zero budget natural farming practices are growing in the state along with organic farming activities .The credit gapin value chain under organic farming needs to be tapped.

* 1. **Discussion on findings of region-focused studies if any and implementing the suggested solutions**

**NABARD - Area Development Schemes (ADS):** Considering the large number of small and marginal farmers and people below the poverty line in the country and also the extensive canvas of agriculture and rural development, there is a felt need for promoting single purpose small projects / schemes on a cluster basis. These cluster based single purpose small projects taken up together are termed as Area Development Schemes (i.e. financing of dairy units, dug wells / pumpsets / borewells, sericulture, horticulture crops, farm forestry projects, etc.) and sanctioned to a single bank or to a number of banks. Besides enabling the economic development of the people at large, it facilitates planning and execution of infrastructure facilities viz., backward and forward linkages.

NABARD in its state focus paper presented district wise activity wise the critical interventions required in various sectors/sub sectors . Govt of AP is requested to initiate suitable action plan /establish a policy to improve the growth in the particular sector.

* 1. **Identification of gaps in Rural and Agriculture Infrastructure which need Financing**

Progress in lending to Agriculture Term Loans including Agriculture Infrastructure & Ancillary Activities up to 31.12.2020.

(Amt. in crores)

|  |  |  |  |
| --- | --- | --- | --- |
| **Bank Type** | **Target** | **Achievement** | **% of Achievement** |
| Public Sector Banks | 22023 | 18593.13 | 84.43% |
| Private Sector Banks | 4572 | 2980.42 | 65.19% |
| Coop. Banks | 1954 | 1022.83 | 52.35% |
| RRBs | 5841 | 6826.61 | 116.87% |
| **Total** | **34030** | **29422.99** | **86.46%** |

Banks are requested to instruct branches to identify the gaps in rural and infrastructure which need financing and extend necessary finance to Rural Godowns, Cold Storages, Solar Power, Agro Processing, Horticulture, Allied Activities, Agri – Marketing etc.

* 1. **NABARD Initiatives**

**12.4.1 Preparation of Annual Credit Plan**

* **Ground Level Credit Target for Agriculture 2021-22 – All India**: Target of ₹16.5 lakh crore has been fixed for total agriculture credit for the entire country. Sub-target of ₹9.65 lakh crore (58.5%) and ₹6.85 lakh crore (41.5%) of total agriculture credit has been fixed for Crop Loan and Term Loan, respectively. A target of ₹61,650 crore has been fixed for Animal Husbandry and Fisheries within the overall term loan target of ₹6.85 lakh crore, which works out to about 9% of term loan target.
* **Ground Level Credit Target for Agriculture 2021-22 – Andhra Pradesh:** Target of ₹1,15,835 crore has been fixed for total agriculture credit. Sub-target of ₹66,348 crore (57%) and ₹49,487 crore (43%) of total agriculture credit has been fixed for Crop Loan and Term Loan, respectively. A target of ₹4,725 crore has been fixed for Animal Husbandry and Fisheries within the overall term loan target.

(₹ crore)

|  |  |  |  |
| --- | --- | --- | --- |
| **Agency** | **Crop Loan** | **Term Loan** | **Total** |
| Commercial Banks | 38,913 | 42,006 | 80,919 |
| Cooperative Banks | 16,817 | 2,093 | 18,910 |
| Regional Rural Banks | 10,618 | 5,388 | 16,006 |
| **Total** | **66,348** | **49,487** | **1,15,835** |

(₹ crore)

|  |  |
| --- | --- |
| **Allied Activity** | **Target** |
| Dairy | 2,127 |
| Poultry | 1,320 |
| Sheep Goat & Piggary | 377 |
| Fisheries | 900 |
| **Total** | **4,725** |

**12.4.2 Review of Financing of JLGs**

In order to enhance the credit flow to landless tenant farmers, banks have been advised to explore the financing through JLG mode. The target of financing 40000 JLGs is set for FY 2020-21. However, based on the data collected by NABARD-APRO, the progress during the year across all the 13 districts is not encouraging. It is also observed that, there is a consistent delay in monthly aggregation and reporting of data on JLG financing. Periodic review of the achievement of target and the progress in JLG financing need to be undertaken by the controlling offices of the banks. Allocation of branch wise targets may also be considered to increase JLG financing.

**12.4.3 NABARD’s Concessional Refinance Scheme – FME and WASH areas**

Micro Food Processing: NABARD has launched a concessional refinance scheme (@4%) for extending the credit extended to micro food processing industry, with a loan size of ₹1 lakh to ₹25 lakh. The activities covered include post-harvest processing activities/value addition in primary produce such as cleaning, grading, sorting, packing, as well as value added products like pickles, jams, papad, ice-cream, biscuits, chocolates, cleaned and packed meat etc.

Water, Sanitation and Hygiene (WASH): Under the captioned SRS, refinance is extended for financing WASH related activities such as construction of toilets/twin-pit toilets, construction of overhead water tanks, additional bathroom-cum-toilet, rain water harvesting structures, water purifier plants, setting up sanitary napkin manufacturing units by SHGs, etc. The refinance is available at a concessional rate of 5.70% for Commercial Banks and 6% for RRBs/APStCB.

**12.4.4 Financing of FPOs**

* The State Govt. was requested to make Provision of Capital assistance, Credit Guarantee and Revolving Fund Facilities for FPOs
* Details of all 293 FPOs was shared with SLBC for uploading in the SLBC portal
* SLBC was requested to issue the common advisory to banks to extend loans to FPOs based on available provisions with the banks.
* SLBC may consider incorporating FPO financing as a separate sub-target under the agriculture sector and monitor the credit flow on a regular basis. Similar advisory may be issued to LDMs for monitoring at the district/ block level.
* Banks may develop/ innovate loan products to meet the credit needs of FPOs (adopt credit plus approach) against the available credit guarantee cover or based on business models/ cash flow of FPOs.
* SLBC may co-ordinate with agencies promoting FPOs and maintain a common database of FPOs promoted by various agencies on SLBC Portal
* Compilation of Various Subsidy and Promotional Programmes of State and Central Government in SLBC Website for wider publicity
* All the banks may lay emphasis and expedite applications pending for financing FPOs in a time bound manner through an in-house mechanism

**12.4.5 Increasing Term Lending to Agriculture**

* While the credit growth in the State is quite satisfactory, it is unduly skewed in favour of crop loans, with agricultural term loans (ATL) forming only 22 per cent of total GLC as against 40 per cent at all India level. The share of ATL, which hovered between 24 and 25 per cent of the total agricultural credit disbursed since the formation of the State, and had encouragingly increased to 28 per cent in 2018-19, considerably reduced to only 22 per cent in 2019-20. It is much below the desired level of at least 30 to 35 per cent, and further efforts need to be concentrated towards increasing the share. For comparison, the all India share of ATL in agriculture credit was 40% in 2019-20.
* Achievement under ATL (including agri-infrastructure and ancillary activities), which was on an increasing trend, from 90 per cent in 2017-18 to 112 per cent in 2018-19, came down to 80 per cent in 2019-20. The ATL achievement in absolute terms was also lower in 2019-20 compared to 2018-19, which is a matter of concern.

**12.4.6 Financing in watershed and Maa thota project areas**

Special Refinance Scheme for NABARD implemented Watershed and Wadi Beneficiaries:

* NABARD has prepared banking plans for 110 watershed projects and 33 Maa Thota (Wadi) projects for the captioned concessional refinance scheme, in consultation with the Project Facilitating Agencies of the respective projects.
* The banks may take advantage of banking plans prepared by NABARD and extend finance for ATL activities like Sheep goat rearing, land development, primary processing, small transport , small scale local business etc in the project areas and avail concessional refinance (@3%) from NABARD.

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| **AGENDA 13 - EFFORTS TOWARDS SKILL DEVELOPMENT** |

**13.1 Rural Self Employment Training Institutes in Andhra Pradesh:** Rural Self Employment Training Institutes (RSETIs) should be more actively involved and monitored at various fora of LBS(Lead Bank Scheme) particularly at the DCC level. Focus should be on development of skills to enhance the credit absorption capacity in the area and renewing the training programmes towards sustainable micro enterprises. RSETIs should design specific programmes for each district/ block, keeping in view the skill mapping and the potential of the region for necessary skill training and skill upgradation of the rural youth in the district.

**13.1.1 Performance of RSETIs in the State during 2020-21 up to 31.12.2020:**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Target for 2020-21** | | **Achievement for 2020-21** | | **No of Candidates settled** | **No of Candidates covered under Bank finance** |
| No. of Training Programmes to be Conducted | No. of Candidates to be Trained | No. of Training Programmes Conducted | No. of Candidates Trained |
| 381 | 10185 | 102 | 2349 | 1799 | 885 |

Good number of candidates are being trained every year under EDP / Skill development / Skill upgradation programmes conducted by RSETIs. The number of candidates who got the credit assistance from banks is very low. Hence, controlling authorities of all banks are requested to give necessary instructions to their branches to accord preference to the candidates trained in RSETI for credit assistance subject to fulfilling the bank guidelines.

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| **AGENDA 14 - STEPS TAKEN FOR IMPROVING LAND RECORD PROGRESS IN DIGITIZATION OF LAND RECORDS: LOAN CHARGE CREATION MODULE IN AP WEBLAND PORTAL** |

In the state of Andhra Pradesh, with the initiation of GoAP in coordination with NIC, banks were provided with the facility of online viewing the digitalized land records from their branches and NIC has provided user IDs and passwords for banks in this regard. Further, the Loan charge creation module website has been made operational to enable the banks to create charge on the land.

Banks have made Charge Creation for 50,96,674 loan accounts in the AP webland portal as on 20.02.2021 and charges were approved for 48,23,604 loan accounts.

Member Banks are requested utilise the platform effectively to curb the menace of multiple bank finance on same piece of land and finance against the fake lands.

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| **AGENDA 15- SHARING OF SUCCESS STORIES AND NEW INITIATIVES** |

**Success Story of Smt. P Hameeda Bhanu (Trained at Canara Bank Rudseti, Anantapuramu)**

P.Hameeda Bhanu ,w/o .P.M.Bashaaged 33 ,hails from Rajeev Colony, Anantapur district. Due to poor financial condition she was desperately looking for other avenues to start a self employment unit. She could realize that there was good demand for auto services in her area and took flair for auto driving. At this juncture, she came to know about RUDSET Institute through DRDA and she was happy to know that the entire training was provided at free of cost. She was very much interested in learning auto driving .She underwent training in SHE AUTO DRIVING programme sponsored by MORD through DRDA/VELUGU at RUDSETI, Anantapuramu. Following successful completion of the training, she attained driving license and purchased a new auto with the credit support provided by APGB. Now she is successfully running auto and earning a monthly income of Rs.15,000. She has earned laurels from various organisations for being an inspiration for women who aspire to enter the profession.



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| **AGENDA 16 - DISCUSSION ON MARKET INTELLIGENCE ISSUES** |

Awareness is to be created to the people on Ponzi schemes & Scams like;

* Promise of returns on investments that are much higher than those offered by banks.
* Schemes offering rewards for enrolling friends, family, and / or appointing distributors.
* Offer for free services from unknown entities and websites.
* Attractive marketing material with complex and new investment options, with the sales person following up daily and offering incentives for early registration or saying that the scheme is available for only a limited period.
* Entity or the Sales Person is not authorized by RBI, IRDAI, SEBI, NHB
* Telephone calls which either offer rewards or threaten prosecution, penalty, etc.
* Emails / SMS from unknown individuals or regulators or government organizations asking for your bank account details.

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| **AGENDA 17 - DCC / DLRC MEETINGS** |

**Conduct of meetings during Dec 2020 Quarter under Lead Bank Scheme to review the key banking parameters in the districts for Sep 2020 :** Details of DCC / DLRC meetings conducted in 13 districts during Dec 2020 quarter are furnished hereunder.

| **Name of the District** | **DCC** | | **DLRC** | |
| --- | --- | --- | --- | --- |
| **Scheduled date** | **Conducted date** | **Scheduled date** | **Conducted date** |
| Anantapur | 20.11.2020 | 05.03.2021 | 20.11.2020 | 05.03.2021 |
| Chittoor | 21.11.2020 | 07.01.2021 | 21.11.2020 | 07.01.2021 |
| East Godavari | 31.10.2020 | 31.10.2020 | 31.10.2020 | 31.10.2020 |
| Guntur | 21.12.2020 | 21.12.2020 | 10.12.2020 | 21.12.2020 |
| Kadapa | 15.11.2020 | 28.12.2020 | 15.11.2020 | 28.12.2020 |
| Krishna | 28.12.2020 | 28.12.2020 | 28.12.2020 | 28.12.2020 |
| Kurnool | 17.11.2020 | 23.12.2020 | 20.11.2020 | 23.12.2020 |
| Nellore | 17.12.2020 | 17.12.2020 | 17.12.2020 | 17.12.2020 |
| Prakasam | 23.12.2020 | 29.12.2020 | 23.12.2020 | 29.12.2020 |
| Srikakulam | 31.10.2020 | 31.10.2020 | 31.10.2020 | 31.10.2020 |
| Visakhapatnam | 28.11.2020 | 28.11.2020 | 28.11.2020 | 28.11.2020 |
| Vizianagaram | 28.10.2020 | 28.10.2020 | 28.10.2020 | 28.10.2020 |
| West Godavari | 11.12.2020 | 29.12.2020 | 11.12.2020 | 29.12.2020 |

All lead District Managers have conducted DCC/DLRC meetings according to the schedule during the quarter and have been submitting proceedings and issues to discuss at SLBC platform.

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| **AGENDA 18 - Timely Submission of data to SLBC by Banks and LDMs** |

It is observed that the Reports/ Data is received from many banks and LDMs with inordinate delay, that too after constant persuasion through mails / personal contacts, resulting in delay of the consolidation process at SLBC. Further, on many occasions a lot of inconsistencies are observed in the data so submitted by Banks/LDMs and a lot of time is lost in getting the corrected data. Inconsistencies are also observed in the District-wise data being submitted by the banks to LDMs and SLBC and reconciliation of the same is also delaying the consolidation process.

SLBC, AP web site is providing on line data entry portal where Bankers are required to upload the data flow. However, most of the Banks are submitting data in Excel format and the data is being entered by SLBC Manually for consolidation. Though some banks could upload the data, it is with some errors. Hence, SLBC is preparing the data manually. Banks are requested to strictly adhere to upload in the web portal of SLBC with data accuracy.

Controllers are requested to sensitize the staff responsible for preparation and submission of data as per time lines to enable SLBC to submit the data to all concerned as per schedule and conduct the meetings of SLBC as per the yearly calendar.

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| **AGENDA 19 - DOUBLING FARMERS INCOME BY 2022** |

**Doubling of Farmers Income by 2022:**

NABARD vide Lr no NB.CPD.GCD/1380-1398 dated 30.09.2020 informed that, in consultation with RBI, select SLBCs and other stake holders have developed bench marks/indicators for the monitoring and reviewing the progress on annual basis under doubling of farmers income by 2022. The details are furnished here under:

(No. in Lakhs)

| **Sno** | **Bench Mark Parameter** | | | | **31.03.17** | | | **31.03.18** | | **31.03.19** | | | **31.03.20** | | | **31.12.20** | |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **1** | **Total No. of farmers in the State (As per** Directorate of Economics and Statistics , **Govt of AP land holdings of farmers)** | | | | 85.24 | | | 85.24 | | 85.24 | | | 85.24 | | | 85.24 | |
| **2** | **No. of Agri loan A/cs as compared to No. of farmers in the State (Crop Loans + Agri Gold loans)** | | | | 89.79 | | | 92.68 | | 100.73 | | | 103.85 | | | 102.99 | |
|
| A | % loan Accounts compared to No. of farmers | | | | 105.34 | | | 108.73 | | 118.18 | | | 121.84 | | | 102.83 | |
|
| B | Outstanding Agri Finance (Amt in Cr) | | | | 1,09,208 | | | 1,25,972 | | 1,49,264 | | | 1,57,490 | | | 1,73,205 | |
|
| **3** | **No. of SF/MF Farmers in the State** | | | | 75.5 | | | 75.5 | | 75.5 | | | 75.5 | | | 75.5 | |
|
| A | No. of SF/MF finance in the State (Crop Loans+ Agr Gold Loans) | | | | 78.21 | | | 86.49 | | 94.45 | | | 79.25 | | | 91.33 | |
|
| B | % of SF/MF financed in the State | | | | 103.58 | | | 114.56 | | 125.09 | | | 104.96 | | | 120.96 | |
|
| C | Finance to SF/MF farmers (Amount in Crores) | | | | 59,354 | | | 74,027 | | 91,828 | | | 75,993 | | | 1,15,326 | |
|
| **4** | **Total Cultivable area ( as on 30.06.2020)** | | | | 210.77 laks acres | | | 210.77 laks acres | | 210.77 laks acres | | | 210.77 laks acres | | | 210.77 laks acres | |
|
| A | Crop Loan Accounts | | | | 50.7 | | | 50.4 | | 51.3 | | | 54.3 | | | 50.3 | |
|
| B | Crop Loans disbursed to net cultivable area (Amt in Cr) | | | | 31,291 | | | 35,466 | | 37,107 | | | 47,923 | | | 36,455 | |
|
| **5** | **No. of farmers financed for Allied Activities** | | | | 6.03 | | | 6.12 | | 5.91 | | | 5.75 | | | 6.84 | |
|
| A | % to total No. of farmers | | | | 7.1 | | | 7.2 | | 6.9 | | | 6.7 | | | 8.02 | |
|
| B | Finance to Allied Activities (Amount in Cr ) | | | | 8,875 | | | 10,220 | | 10,304 | | | 9,651 | | | 12,285 | |
|
| **6** | | **CROP INSURANCE** | | | |  | | |  | |  | | |  | | |  |
|
| A | | No. of loan a/cs covered under Insurance (laks) | | | | 17.9 | | | 21.45 | | 24.33 | | | NA (Since Govt of AP has implementing the PMFBY & WBCIS schemes as state scheme) | | | |
|
| B | | % crop loans covered | | | | 35.30 | | | 42.55 | | 47.43 | | | …… | …… | | |
|
| **7** | | **GROWTH PARAMETERS -SHORT TERM CREDIT/WORKING CAPITAL FOR ALLIED ACTIVITIES.** | | | | | | | | | | | | | | | |
| A | | Growth in No. of A/cs of short term credit /WC for allied activities to farmers | --- | --- | | | --- | | | | | 19098 | | | 47451 | | |
|
| b | | Growth in amount of short term credit/WC for allied activities to farmers (Amt in Cr) | --- | --- | | | --- | | | | | 826.22 | | | 377.35 | | |
|
| **8** | | **Formation In Agriculture** | | | | | | | | | | | | | | | |
| A | | Agriculture Term Loan disbursed: Agriculture and Allied activities (Farm Credit)/Agri Infrastructure/Ancilliary activities **(Amt in Crores)** | 19,274 | 21,889 | | | 29,839 | | | | | 24,724 | | | 29,423 | | |
|
| **9** | | **Crop insurance** | | | | | | | | | | | | | | | |
| A | | Growth in number of claims received and settled. (Amt. in crs) | 568.95 | -270.6 | | | --- | | | | | --- | | | --- | | |
|

|  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **10** | **Development linkage** | | | | | | | | | | |
| A | FPOs financed by Banks |  | |  | |  | |  | |  | |
|
| B | SHGs Financed by Banks | No | Amt | No | Amt | No | Amt | No | Amt | No | Amt |
| (Disb during the FY) |
| (No in actual : Amt in Cr ) | 447722 | 14761 | 563618 | 16514 | 503925 | 19370 | 624239 | 22271 | 779402 | 16361 |
| C | JLGs Financed by Banks | No | Amt | No | Amt | No | Amt | No | Amt | No | Amt |
| (Disb during the FY) |
| (No in actual : Amt in Cr ) |  |  | 23034 | 367 | 57305 | 734 | 46218 | 518 | 12263 | 316 |
| D | NWHR Financed by Banks | No | Amt | No | Amt | No | Amt | No | Amt | No | Amt |
| (Disb during the FY) |
| (No in actual : Amt in Cr ) | 16454 | 796.36 | 19041 | 1601.39 | 10769 | 549.45 | 7173 | 114.45 | 1026 | 38.97 |

|  |
| --- |
| **AGENDA 20 - OTHER ISSUES** |

**20.1 Issues in Registration of Mortgaged Agricultural Landed Properties**

Certain issues happening in registration of landed properties which are mortgaged to Banks causing serious impact on the financed bank interest and was brought to the notice of SLBC. Some Banks claimed that “ they have experienced certain instances where landed property which was mortgaged to Bank by the borrowers to avail bank finance has been alienated and getting registered with SRO superseding the existing registration in favour of Bank and having the discernable transaction in ECs.”

The above issue was placed in 209th SLBC meeting where the forum recommended to discuss in subcommittee meetings. Accordingly the issue was discussed at length in a Sub Committee meeting held on 04.03.2040. DIG, Registration and Stamps Department, GoAP during the meeting clarified that as per registration act and rules in vogue the sub Registrars are not permitted to register the document when the property is included in the list of prohibited properties under Sec 22(A ) of registration Act or when any court restrains that particular property from registration as stipulated in S O 219 (b) of AP registration manual. Therefore, it is submitted that suitable amendments to Sec 22(A) need to be made to bring the mortgaged properties under category of prohibited properties.

SLBC vide Lr no : 2716/30/364/447 Dated :09.03.2020, Lr no 2716/30/364/45 Dated :15.05.2020 & SLBC /364/240 dated 07.12.2020 requested the Commissioner & Inspector General, Registration & Stamps department, Govt of AP, to take up the matter with Government for necessary amendments in the existing Sec 22(A ) of registration Act to incorporate mortgaged properties into the list of prohibited properties/with a separate clause restricting registration of aforesaid properties.

Now, we request above department to appraise the developments in this regard.

**20.2 Release of pending claims to RSETIs sponsored by Banks in AP State & Trainings provided to Project LIFE MGNREGA& PMEGP beneficiaries.**

RSETIs in Andhra Pradesh state, which are conducting various skill development training programmes for unemployed rural youth at free of cost and supporting the trained candidates in getting settlement. MoRD, Govt of India reimburses the training expenses to RSETIs towards BPL candidates trained in RSETIs through concerned SRLM of the state.

Accordingly, UBI, SBI & Canara Banks submitted pending claims position submitted here under.

(Amount in Lakhs)

|  |  |  |  |
| --- | --- | --- | --- |
| Name of the Bank | Consolidated claim details | | |
| Claim Submitted | Claim Received | Claim Pending |
| UBI | 2044.29 | 672.17 | 1372.12 |
| SBI | 152.22 | 53.33 | 98.82 |
| Canara | 282.85 | 146.97 | 135.87 |
| Grand Total | 2479.36 | 872.47 | 1606.81 |

Requested the department of Rural Development authorities to initiate necessary steps to release pending claim amount.

**20.3 Credit Flow to Minority Communities Weaker Sections Women and SC/STs (outstandings)**

(Amt in Crores)

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **S.No.** | **Year ended** | **Weaker sections** | **Women** | **Minority communities** | **SC/ST** |
| 1 | March 2016 | 55687 | 39058 | 13150 | 9989 |
| 2 | March 2017 | 58339 | 39482 | 12690 | 11080 |
| 3 | March 2018 | 68259 | 44602 | 14195 | 12754 |
| 4 | March 2019 | 91243 | 47548 | 15567 | 14733 |
| 5 | March 2020 | 90624 | 49848 | 15477 | 15791 |
| 6 | December 20 | 86592 | 47578 | 21196 | 18217 |
| Stipulation | | 10% of ANBC | 5% on ANBC | -- | -- |
| % of Achievement for Dec 2020 | | 19.94% | 10.49% | -- | --- |

All scheduled commercial banks are required to ensure that within the overall target for priority sector lending and the sub-target of 10 percent for the weaker sections to be achieved, sufficient care is taken to ensure that minority communities also receive an equitable portion of the credit.

**20.4 Position of MFI finance extended as on 31.12.2020**

|  |  |  |
| --- | --- | --- |
| **S.No** | **Particulars** | **Amt. in Crores** |
| 1 | Cumulative Amount of Loans sanctioned so far | 186.89 |
| 2 | Cumulative Loans Disbursed so far | 186.89 |
| 3 | Total Loans outstanding | 32.26 |
| 4 | Total amount due for payment (Demand) | 31.48 |
| 5 | Total amount recovered | 13.01 |
| 6 | Total amount overdue | 18.47 |
| 7 | Out of (6) amount overdue [Standard] | 0 |
| 8 | Out of (6) amount overdue [NPA] | 18.47 |
| 9 | Non Fund exposure/Off Balance Sheet exposure O/s | 0 |

**20.5 Important Circulars issued by RBI during the Quarter**

|  |  |  |  |
| --- | --- | --- | --- |
| **Date** | **Circular No.** | **Reference** | **Title** |
| January 27,2021 | 4 | BI/2020-21/87 CEPD.CO.PRD.Cir.No.01/13.01.013/2020-21 | Strengthening of Grievance Redress Mechanism in Banks |
| February 5,2021 | 3 | RBI/2020-21/74 DoS.CO.CSITE.SEC.No.1852/31.01.015/2020-21 | Master Direction on Digital Payment Security Controls |
| 2 | RBI/2020-21/92  DOR.No.Ret.BC.37/12.01.001/2020-21 | Credit to MSME Entrepreneurs |
| February 17,2021 | 5 | RBI/2020-21/73 DOR.FIN.HFC.CC.No.120/03.10.136/2020-21 | Master Direction – Non-Banking Financial Company – Housing Finance Company (Reserve Bank) Directions, 2021 |

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **SLBC OF AP** | | | | **CONVENOR:UNION BANK OF INDIA** | | | | |
| 1. **BANK-WISE NUMBER OF BRANCHES AS ON 31.12.2020** | | | | | | | | |
| **S.No.** | **Name of the Bank** | **Number of Branches** | | | | | | |
| **Rural** | **Semi Urban** | | | **Urban** | **Metro** | **Total** |
| 1 | Bank of Baroda | 74 | 68 | | | 71 | 27 | 240 |
| 2 | Bank of India | 33 | 67 | | | 40 | 14 | 154 |
| 3 | Bank of Maharashtra | 2 | 3 | | | 11 | 5 | 21 |
| 4 | Canara Bank | 264 | 208 | | | 153 | 78 | 703 |
| 5 | Central Bank of India | 32 | 45 | | | 34 | 18 | 129 |
| 6 | Indian Bank | 100 | 92 | | | 90 | 34 | 316 |
| 7 | Indian Overseas Bank | 44 | 47 | | | 44 | 23 | 158 |
| 8 | Punjab National Bank | 15 | 43 | | | 71 | 5 | 134 |
| 9 | Punjab & Sind Bank | - | - | | | 6 | 3 | 9 |
| 10 | UCO Bank | 11 | 7 | | | 18 | 7 | 43 |
| 11 | Union Bank of India | 452 | 410 | | | 269 | 124 | 1255 |
| 12 | State Bank of India | 459 | 468 | | | 315 | 156 | 1398 |
| Public Sector Banks Total | | 1486 | 1458 | | | 1122 | 494 | 4560 |
| 13 | Axis Bank | 29 | 70 | | | 54 | 18 | 171 |
| 14 | Bandhan Bank | - | - | | | 5 | 3 | 8 |
| 15 | Catholic Syrian Bank Ltd | - | 4 | | | 2 | - | 6 |
| 16 | City Union Bank Ltd | 2 | 8 | | | 30 | 5 | 45 |
| 17 | Coastal Local Area Bank | 11 | 26 | | | 13 | - | 50 |
| 18 | DCB Bank | 1 | 8 | | | 5 | 2 | 16 |
| 19 | Dhana Laxmi Bank | - | 1 | | | 7 | 1 | 9 |
| 20 | Equitas Small Finance Bank Ltd | - | - | | | 12 | 5 | 17 |
| 21 | Federal Bank | 9 | 1 | | | 10 | 4 | 24 |
| 22 | HDFC Bank Ltd | 13 | 71 | | | 55 | 40 | 179 |
| 23 | ICICI Bank Ltd. | 50 | 65 | | | 44 | 20 | 179 |
| 24 | IDBI | 6 | 15 | | | 28 | 7 | 56 |
| 25 | IDFC Bank | - | 6 | | | 12 | 6 | 24 |
| 26 | Indus Ind Bank | 3 | 18 | | | 24 | 13 | 58 |
| 27 | Karnataka Bank | 2 | 7 | | | 25 | 7 | 41 |
| 28 | Karur Vysya Bank | 17 | 49 | | | 39 | 16 | 121 |
| 29 | KBS Local Area Bank | - | 1 | | | 1 | - | 2 |
| 30 | Kotak Mahindra Bank | 30 | 32 | | | 33 | 14 | 109 |
| 31 | Laxmi Vilas Bank | 15 | 21 | | | 24 | 10 | 70 |
| 32 | RBL Bank | 3 | 1 | | | - | 2 | 6 |
| 33 | South Indian Bank | 1 | 4 | | | 9 | 4 | 18 |
| 34 | Standard Chartered Bank | - | 1 | | | - | - | 1 |
| 35 | Tamilnad Mercantile Bank | 1 | 10 | | | 11 | 4 | 26 |
| 36 | Yes Bank | - | - | | | 11 | 6 | 17 |
| Private Sector Banks Total | | 193 | 419 | | | 454 | 187 | 1253 |
| Commercial Banks Total | | 1679 | 1877 | | | 1576 | 681 | 5813 |
| 37 | AP State Co-op Bank (including 13 DCCBs) | 165 | 137 | | | 120 | 5 | 427 |
| Co-op. Banks Total | | 165 | 137 | | | 120 | 5 | 427 |
| 38 | APGVB | 187 | 44 | | | 15 | 35 | 281 |
| 39 | APGB | 326 | 144 | | | 82 | 0 | 552 |
| 40 | C.G.G.B. | 125 | 75 | | | 22 | 0 | 222 |
| 41 | SGB | 156 | 48 | | | 19 | 0 | 223 |
| R.R.Bs Total | | 794 | 311 | | | 138 | 35 | 1278 |
| 42 | A P S F C |  |  | | | 11 | 2 | 13 |
| Others Total | |  |  | | | 11 | 2 | 13 |
| Grand Total | | 2638 | 2325 | | | 1845 | 723 | 7531 |
| CONSOLIDATION | | | | | | | | |
| Commercial Banks | | 1679 | 1877 | | 1576 | | 681 | 5813 |
| Co-operative Banks | | 165 | 137 | | 120 | | 5 | 427 |
| Regional Rural Banks | | 794 | 311 | | 138 | | 35 | 1278 |
| Others | |  |  | | 11 | | 2 | 13 |
| Grand Total | | 2638 | 2325 | | 1845 | | 723 | 7531 |

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| SLBC OF AP Convenor: Union Bank of India | | | | | | |
| 1. **District-wise Number of Branches as on 31.12.2020** | | | | | | |
| **S.No.** | **Name of the District** | **No. of Branches** | | | | |
| **Rural** | **Semi Urban** | **Urban** | **Metro** | **Total** |
| 1 | Srikakulam | 171 | 103 | 56 |  | 330 |
| 2 | Vizianagaram | 125 | 91 | 72 | 2 | 290 |
| 3 | Visakhapatnam | 178 | 117 | 33 | 463 | 791 |
| 4 | East Godavari | 294 | 289 | 233 | 1 | 817 |
| 5 | West Godavari | 225 | 266 | 151 |  | 642 |
| 6 | Krishna | 246 | 287 | 107 | 256 | 896 |
| 7 | Guntur | 318 | 253 | 289 | 1 | 861 |
| 8 | Prakasam | 202 | 199 | 84 |  | 485 |
| 9 | SPS Nellore | 150 | 151 | 136 |  | 437 |
| 10 | Chittoor | 258 | 187 | 189 |  | 634 |
| 11 | YSR Kadapa | 137 | 127 | 117 |  | 381 |
| 12 | Ananthapuram | 171 | 138 | 174 |  | 483 |
| 13 | Kurnool | 163 | 117 | 204 |  | 484 |
| GRAND TOTAL | | 2638 | 2325 | 1845 | 723 | 7531 |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| SLBC OF AP Convenor: Union Bank of India | | | | |
| 1. **District-wise Deposits ,Advances & CD Ratio as on 31.12.2020** (Amount in crores) | | | | |
| **S.No.** | **Name of the District** | **Deposits** | **Advances** | **CD Ratio** |
| 1 | Ananthapuram | 23089.50 | 26528.76 | 114.90 |
| 2 | Chittoor | 40704.34 | 32759.33 | 80.48 |
| 3 | East Godavari | 35369.87 | 46739.05 | 132.14 |
| 4 | Guntur | 39756.55 | 50022.19 | 125.82 |
| 5 | Krishna | 59737.41 | 98944.31 | 165.63 |
| 6 | Kurnool | 21339.49 | 25211.63 | 118.15 |
| 7 | Prakasam | 20207.14 | 26038.26 | 128.86 |
| 8 | SPS Nellore | 20428.53 | 25048.27 | 122.61 |
| 9 | Srikakulam | 14233.94 | 13712.26 | 96.33 |
| 10 | Visakhapatnam | 43896.76 | 76576.51 | 174.45 |
| 11 | Vizianagaram | 12649.52 | 12875.41 | 101.79 |
| 12 | West Godavari | 26332.34 | 36370.24 | 138.12 |
| 13 | YSR Kadapa | 19665.30 | 19572.37 | 99.53 |
| Grand Total | | 377410.68 | 490398.59 | 129.94 |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| SLBC OF AP Convenor:Union Bank of India | | | | |
| 1. **BANK-WISE DEPOSITS, ADVANCES & CD RATIO AS ON 31.12.2020**  (Amount in Crores) | | | | |
| **S.No.** | **Name of the Bank** | **Deposits** | **Advances** | **CD Ratio** |
| 1 | Bank of Baroda | 12597.79 | 23390.73 | 185.67 |
| 2 | Bank of India | 5371.04 | 9941.24 | 185.09 |
| 3 | Bank of Maharashtra | 582.03 | 761.63 | 130.86 |
| 4 | Canara Bank | 25497.12 | 47058.03 | 184.56 |
| 5 | Central Bank of India | 3414.24 | 4187.87 | 122.66 |
| 6 | Indian Bank | 11930.85 | 17392.61 | 145.78 |
| 7 | Indian Overseas Bank | 7155.91 | 8000.55 | 111.80 |
| 8 | Punjab National Bank | 3679.76 | 8315.11 | 225.97 |
| 9 | Punjab & Sind Bank | 348.11 | 3933.09 | 1129.84 |
| 10 | UCO Bank | 993.28 | 2510.44 | 252.74 |
| 11 | Union Bank of India | 70922.89 | 85406.79 | 120.42 |
| 12 | State Bank of India | 116094.16 | 137023.44 | 118.03 |
| Public Sector Banks Total | | 258587.18 | 347921.52 | 134.55 |
| 13 | Axis Bank | 12051.85 | 10568.01 | 87.69 |
| 14 | Bandhan Bank | 253.81 | 24.39 | 9.61 |
| 15 | Catholic Syrian Bank Ltd | 36.21 | 45.16 | 124.72 |
| 16 | City Union Bank Ltd | 1021.18 | 2878.67 | 281.90 |
| 17 | Coastal Local Area Bank Ltd | 606.19 | 491.55 | 81.09 |
| 18 | DCB Bank Limited | 266.69 | 822.60 | 308.45 |
| 19 | Dhana Laxmi Bank | 181.22 | 325.75 | 179.76 |
| 20 | Equitas Small Finance Bank Ltd | 314.98 | 249.28 | 79.14 |
| 21 | Federal Bank | 760.73 | 1109.32 | 145.82 |
| 22 | HDFC Bank Ltd | 14127.92 | 22923.15 | 162.25 |
| 23 | ICICI Bank Ltd. | 11683.78 | 15737.80 | 134.70 |
| 24 | IDBI Bank | 3218.91 | 4010.40 | 124.59 |
| 25 | IDFC First Bank | 869.56 | 1771.08 | 203.68 |
| 26 | Indus Ind Bank | 1363.24 | 4612.79 | 338.37 |
| 27 | Karnataka Bank | 1894.14 | 2404.04 | 126.92 |
| 28 | Karur Vysya Bank | 6573.64 | 7451.81 | 113.36 |
| 29 | Kotak Mahindra Bank | 4992.67 | 3527.21 | 70.65 |
| 30 | KBS Local Area Bank | 11.81 | 8.20 | 69.38 |
| 31 | Laxmi Vilas Bank | 1600.45 | 1254.24 | 78.37 |
| 32 | RBL Bank | 620.99 | 608.46 | 97.98 |
| 33 | South Indian Bank | 677.80 | 933.24 | 137.69 |
| 34 | Standard Chartered Bank | 5.15 | 0.00 | - |
| 35 | Tamilnad Mercantile Bank | 990.75 | 1540.26 | 155.46 |
| 36 | Yes Bank | 681.91 | 1091.81 | 160.11 |
| Private Sector Banks Total | | 64805.60 | 84389.22 | 130.22 |
| Commercial Banks Total | | 323392.78 | 432310.74 | 133.68 |
| 37 | AP State Co-op Bank | 14635.40 | 21592.41 | 147.54 |
| Co-op. Banks Total | | 14635.40 | 21592.41 | 147.54 |
| 38 | Andhra Pragathi Grameena Bank | 17395.46 | 17518.36 | 100.71 |
| 39 | A.P.Grameena Vikas Bank | 7532.24 | 5423.64 | 72.01 |
| 40 | C.G.G.B. | 6268.38 | 5930.97 | 94.62 |
| 41 | Saptagiri Grameena Bank | 8186.42 | 6991.73 | 85.41 |
| R.R.Bs Total | | 39382.50 | 35864.70 | 91.07 |
| 42 | A P S F C | 0.00 | 630.74 | - |
| Others Total | | 0.00 | 630.74 |  |
| Grand Total | | 377410.68 | 490398.59 | 129.94 |
| CONSOLIDATION | | | | |
| Commercial Banks | | 323392.78 | 432310.74 | 133.68 |
| Co-operative Banks | | 14635.40 | 21592.41 | 147.54 |
| Regional Rural Banks | | 39382.50 | 35864.70 | 91.07 |
| Others | | 0.00 | 630.74 | NA |
| Grand Total | | 377410.68 | 490398.59 | 129.94 |

| **SLBC OF A.P CONVENOR: UNION BANK OF INDIA** | | | | | | | | | | | | | | | | |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| 1. **BANK-WISE PRIORITY SECTOR ADVANCES AS ON 31.12.2020** (Amount in crores) | | | | | | | | | | | | | | | | |
| **S.No** | **Name of the Bank** | **Short Term Production Loans** | **Agrl.Term Loans** | **Farm Credit** | **Agrl.Infra** | **Ancillary Activities** | | **Total Agri.Advances** | | **MSME** | **Export Credit** | **Others' under Priority Sector Advances** | | **Total Priority Sector Advances** | | |
| **Amount** | **% to Total Advances** | **Amount** | **% to Total Advances** | |
| 1 | Bank of Baroda | 5741.41 | 925.98 | 6667.39 | 7.75 | 56.34 | | 6731.49 | 28.78 | 1881.23 | - | 3167.79 | | 11780.51 | 50.36 | |
| 2 | Bank of India | 2472.06 | 463.13 | 2935.19 | 3.69 | 381.73 | | 3320.61 | 33.40 | 1269.67 | 0.01 | 863.97 | | 5454.26 | 54.86 | |
| 3 | Bank of Maharashtra | 38.13 | 43.00 | 81.13 | 3.19 | - | | 84.32 | 8.49 | 254.50 | - | 65.83 | | 404.65 | 40.75 | |
| 4 | Canara Bank | 15290.90 | 7546.13 | 22837.03 | 16.65 | 29.65 | | 22883.33 | 48.63 | 6037.16 | - | 2501.04 | | 31421.53 | 66.77 | |
| 5 | Central Bank of India | 1354.66 | 388.04 | 1742.70 | 12.35 | 156.95 | | 1912.00 | 45.66 | 621.54 | - | 373.60 | | 2907.14 | 69.42 | |
| 6 | Indian Bank | 6067.55 | 2043.37 | 8110.93 | 15.77 | 526.86 | | 8653.56 | 49.75 | 2799.12 | - | 708.73 | | 12161.41 | 69.92 | |
| 7 | Indian Overseas Bank | 1918.29 | 1937.19 | 3855.48 | - | 10.62 | | 3866.10 | 48.32 | 1668.40 | - | 1619.42 | | 7153.92 | 89.42 | |
| 8 | Punjab National Bank | 212.47 | 259.94 | 472.41 | 23.63 | 260.21 | | 756.25 | 9.09 | 1139.26 | - | 640.91 | | 2536.42 | 30.50 | |
| 9 | Punjab & Sind Bank | 6.64 | - | 6.64 | - | - | | 6.64 | 0.17 | 94.09 | - | 42.62 | | 143.35 | 3.64 | |
| 10 | UCO Bank | 133.49 | 110.43 | 243.92 | 2.94 | 50.20 | | 297.06 | 11.83 | 670.22 | - | 213.26 | | 1180.54 | 47.03 | |
| 11 | Union Bank of India | 21943.73 | 10840.69 | 32784.42 | 1408.28 | 225.56 | | 34418.26 | 42.51 | 14183.18 | 330.39 | 5163.61 | | 54095.44 | 66.81 | |
| 12 | State Bank of India | 22835.50 | 12137.14 | 34972.64 | - | 4.76 | | 34977.40 | 25.53 | 9736.98 | - | 14172.36 | | 58886.74 | 42.98 | |
| Public Sector Banks Total | | 78014.83 | 36695.04 | 114709.88 | 1494.25 | 1702.88 | | 117907.01 | 352.17 | 40355.35 | 330.40 | 29533.14 | | 188125.89 | 54.73 | |
| 13 | Axis Bank | 1434.57 | 1018.06 | 2452.63 | - | - | | 2452.63 | 23.21 | 1862.81 | - | 231.56 | | 4547.00 | 43.03 | |
| 14 | Bandhan Bank | - | 7.33 | 7.33 | 0.35 | 4.06 | | 11.74 | 48.12 | - | - | - | | 11.74 | 48.12 | |
| 15 | Catholic Syrian Bank Ltd | - | - | - | - | - | | - | - | - | - | 17.52 | | 17.52 | 49.86 | |
| 16 | City Union Bank Ltd | 80.42 | 175.38 | 255.80 | 47.84 | 317.56 | | 621.20 | 21.58 | 1071.43 | - | 52.96 | | 1745.59 | 60.64 | |
| 17 | Coastal Local Area Bank Ltd | 29.02 | 2.43 | 31.45 | - | - | | 31.45 | 6.40 | 166.11 | - | 31.33 | | 228.90 | 46.57 | |
| 18 | DCB Bank Limited | 115.08 | 9.65 | 124.73 | - | 20.06 | | 144.80 | 17.60 | 220.96 | - | 72.73 | | 438.48 | 53.30 | |
| 19 | Dhana Laxmi Bank | 98.06 | 4.57 | 102.63 | - | 0.09 | | 102.72 | 31.53 | 24.06 | - | 25.03 | | 151.81 | 46.60 | |
| 20 | Equitas Small Finance Bank Ltd | - | 1.88 | 1.88 | - | - | | 1.88 | 0.75 | 167.14 | - | 2.94 | | 171.96 | 68.98 | |
| 21 | Federal Bank | 357.38 | 23.86 | 381.24 | - | 7.80 | | 389.04 | 35.07 | 76.05 | - | 33.36 | | 498.45 | 44.93 | |
| 22 | HDFC Bank Ltd | 1582.73 | 1172.82 | 2755.56 | 39.65 | 1283.30 | | 4078.50 | 17.79 | 3860.27 | - | 531.84 | | 8470.61 | 36.95 | |
| 23 | ICICI Bank Ltd. | 964.07 | 1037.98 | 2002.06 | - | - | | 2002.06 | 12.72 | 3451.91 | - | 814.61 | | 6268.57 | 39.83 | |
| 24 | IDBI Bank | 764.32 | 29.54 | 793.85 | 0.72 | 16.80 | | 811.38 | 20.23 | 683.71 | - | 556.62 | | 2051.72 | 51.16 | |
| 25 | IDFC First Bank | 51.26 | 24.79 | 76.05 | - | 2.61 | | 78.66 | 4.44 | 317.94 | - | 25.25 | | 421.85 | 23.82 | |
| 26 | Indus Ind Bank | 0.24 | 625.83 | 626.07 | 9.47 | 79.00 | | 714.53 | 15.49 | 1539.28 | 1.25 | 54.73 | | 2309.80 | 50.07 | |
| 27 | Karnataka Bank | 261.60 | 35.57 | 297.17 | 71.43 | 144.61 | | 513.21 | 20.50 | 811.24 | - | 158.84 | | 1483.28 | 59.24 | |
| 28 | Karur Vysya Bank | 1924.49 | 58.57 | 1983.06 | 19.59 | 180.94 | | 2183.59 | 29.30 | 1597.96 | 119.21 | 208.16 | | 4108.92 | 55.14 | |
| 29 | Kotak Mahindra Bank | 92.29 | 509.97 | 602.26 | 6.65 | 237.52 | | 846.42 | 22.71 | 999.76 | - | 3.74 | | 1849.93 | 49.63 | |
| 30 | KBS Local Area Bank | - | 0.25 | 0.25 | - | - | | 0.25 | 3.08 | 2.41 | - | 0.26 | | 2.92 | 35.62 | |
| 31 | Laxmi Vilas Bank | 304.37 | 0.64 | 305.01 | - | - | | 305.01 | 24.32 | 306.13 | - | 26.08 | | 637.22 | 50.81 | |
| 32 | RBL Bank | 47.06 | 84.53 | 131.59 | - | 1.08 | | 132.67 | 21.80 | 206.84 | - | 7.95 | | 347.46 | 57.10 | |
| 33 | South Indian Bank | 181.86 | - | 181.86 | - | - | | 181.86 | 19.49 | 220.24 | - | 154.36 | | 556.46 | 59.63 | |
| 34 | Standard Chartered Bank | - | - | - | - | - | | - | - | - | - | - | | - | - | |
| 35 | Tamilnad Mercantile Bank | 65.56 | 114.71 | 180.27 | 2.76 | 65.45 | | 248.48 | 16.13 | 301.26 | - | 80.36 | | 630.10 | 40.91 | |
| 36 | YES Bank | 517.15 | - | 517.15 | - | - | | 517.15 | 47.37 | - | - | - | | 517.15 | 47.37 | |
| Private Sector Banks Total | | 8871.54 | 4938.35 | 13809.90 | 198.46 | 2360.87 | | 16369.22 | 19.33 | 17887.51 | 120.46 | 3090.24 | | 37467.43 | 44.25 | |
| Commercial Banks Total | | 86886.38 | 41633.40 | 128519.77 | 1692.70 | 4063.76 | | 134276.23 | 371.50 | 58242.86 | 450.86 | 32623.37 | | 225593.32 | 52.66 | |
| 37 | AP State Co-op Bank | 12823.90 | 4129.38 | 16953.28 | 0.68 | - | | 16953.97 | 78.52 | 2.28 | - | 1095.00 | | 18051.25 | 83.60 | |
| Co-op. Banks Total | | 12823.90 | 4129.38 | 16953.28 | 0.68 | - | | 16953.97 | 78.52 | 2.28 | - | 1095.00 | | 18051.25 | 83.60 | |
| 38 | A.P Grameena Bank | 8620.30 | 4746.19 | 13366.49 | 3.74 | - | | 13370.22 | 76.32 | 1466.29 | - | 574.54 | | 15411.06 | 87.97 | |
| 39 | A.P.Grameena Vikas Bank | 1567.34 | 2340.10 | 3907.45 | - | - | | 3907.45 | 72.04 | 588.76 | - | 406.33 | | 4902.54 | 90.39 | |
| 40 | C.G.G.B. | 3525.14 | 1309.61 | 4834.75 | - | - | | 4834.75 | 81.52 | 414.97 | - | 352.01 | | 5601.73 | 94.45 | |
| 41 | Saptagiri Grameena Bank | 3700.44 | 1923.21 | 5623.65 | 0.40 | - | | 5624.05 | 80.44 | 673.83 | - | 223.77 | | 6521.65 | 93.28 | |
| R.R.Bs Total | | 17413.22 | 10319.11 | 27732.33 | 4.14 | - | | 27736.47 | 310.32 | 3143.86 | - | 1556.65 | | 32436.98 | 90.44 | |
| 42 | A P S F C | - | - | - | - | - | | - | - | 618.32 | - | - | | 618.32 | 98.03 | |
| Others Total | | - | - | - | - | - | | - | - | 618.32 | - | - | | 618.32 | 98.03 | |
| Grand Total | | 117123.50 | 56081.89 | 173205.39 | 1697.52 | 4063.76 | | 178966.66 | 36.79 | 62007.31 | 450.86 | 35275.03 | | 276699.86 | 56.88 | |
| CONSOLIDATION | | | | | | | | | | | | | | | | |
| Commercial Banks | | 86886.38 | 41633.40 | 128519.77 | 1692.70 | 4063.76 | 134276.23 | | 31.34 | 58242.86 | 450.86 | | 32623.37 | 225593.32 | | 52.66 |
| Co-operative Banks | | 12823.90 | 4129.38 | 16953.28 | 0.68 | - | 16953.97 | | 78.52 | 2.28 | - | | 1095.00 | 18051.25 | | 83.60 |
| Regional Rural Banks | | 17413.22 | 10319.11 | 27732.33 | 4.14 | - | 27736.47 | | 77.34 | 3143.86 | - | | 1556.65 | 32436.98 | | 90.44 |
| Others | | - | - | - | - | - | - | | - | 618.32 | - | | - | 618.32 | | 98.03 |
| Grand Total | | 117123.50 | 56081.89 | 173205.39 | 1697.52 | 4063.76 | 178966.66 | | 36.79 | 62007.31 | 450.86 | | 35275.03 | 276699.86 | | 56.88 |

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| SLBC OF AP CONVENOR: UNION BANK OF INDIA | | | | | | | | | | |
| 1. **DISTRICT-WISE PRIORITY SECTOR ADVANCES AS ON 31.12.2020** (Amount in crores) | | | | | | | | | | |
| **S.N** | **District** | **Short Term Production Loans** | **Agrl.Term Loans** | **Farm Credit** | **Agr. Infra.** | **Ancillary Activities** | **Total Agrl. Advances** | **MSME** | **Others' under Priority Sector including Export Credit** | **Total Priority Sector** |
| 1 | Ananthapuram | 10219.64 | 3926.15 | 14145.79 | 141.20 | 71.19 | 14358.18 | 3310.91 | 1851.42 | 19520.51 |
| 2 | Chittoor | 10582.39 | 4483.92 | 15066.31 | 95.10 | 128.32 | 15289.73 | 3851.91 | 2148.55 | 21290.19 |
| 3 | East Godavari | 11784.86 | 6732.97 | 18517.83 | 165.92 | 894.04 | 19577.79 | 8161.52 | 3070.99 | 30810.30 |
| 4 | Guntur | 13880.16 | 5927.32 | 19807.48 | 316.84 | 667.86 | 20792.18 | 8475.95 | 4000.46 | 33268.59 |
| 5 | Krishna | 11139.55 | 6937.92 | 18077.47 | 147.97 | 605.17 | 18830.61 | 9635.22 | 7182.17 | 35648.00 |
| 6 | Kurnool | 8899.07 | 3539.31 | 12438.38 | 154.61 | 117.15 | 12710.14 | 3133.51 | 1901.41 | 17745.06 |
| 7 | Prakasam | 9500.62 | 4014.13 | 13514.75 | 123.67 | 83.70 | 13722.12 | 3808.26 | 1977.12 | 19507.50 |
| 8 | SPS Nellore | 6900.40 | 3905.47 | 10805.87 | 94.38 | 235.39 | 11135.64 | 3762.95 | 2316.58 | 17215.17 |
| 9 | Srikakulam | 4803.37 | 2767.34 | 7570.71 | 58.89 | 86.06 | 7715.66 | 1539.56 | 1687.31 | 10942.53 |
| 10 | Visakhapatnam | 4963.63 | 3279.84 | 8243.47 | 42.78 | 271.49 | 8557.74 | 7354.47 | 3468.47 | 19380.68 |
| 11 | Vizianagaram | 4346.86 | 2294.21 | 6641.07 | 35.98 | 61.83 | 6738.88 | 1542.98 | 1929.15 | 10211.01 |
| 12 | West Godavari | 13762.53 | 4874.78 | 18637.31 | 226.23 | 736.50 | 19600.04 | 4792.13 | 2551.67 | 26943.84 |
| 13 | YSR Kadapa | 6340.42 | 3398.53 | 9738.95 | 93.95 | 105.05 | 9937.95 | 2637.94 | 1640.59 | 14216.48 |
| Grand Total | | 117123.50 | 56081.89 | 173205.39 | 1697.52 | 4063.75 | 178966.66 | 62007.31 | 35725.89 | 276699.86 |

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| SLBC OF A.P CONVENOR: UNION BANK OF INDIA | | | | | | | |
| **7. Bank-wise Total Agricultural Advances Outstanding under Priority Sector and Non-**  **Priority Sector as on 31.12.2020**  (Amount in crores) | | | | | | | |
| **S.No.** | **Name of the Bank** | **Priority Sector** | | **Non-Priority Sector** | | **Total Agriculture** | |
| **Accounts** | **Amount** | **Accounts** | **Amount** | **Accounts** | **Amount** |
| 1 | Bank of Baroda | 443207 | 6731.49 | 814 | 63.01 | 444021 | 6794.50 |
| 2 | Bank of India | 263882 | 3320.61 | - | - | 263882 | 3320.61 |
| 3 | Bank of Maharashtra | 4660 | 84.32 | - | - | 4660 | 84.32 |
| 4 | Canara Bank | 1687131 | 22883.33 | 693 | 39.32 | 1687824 | 22922.65 |
| 5 | Central Bank of India | 122863 | 1912.00 | - | - | 122863 | 1912.00 |
| 6 | Indian Bank | 572902 | 8653.56 | - | - | 572902 | 8653.56 |
| 7 | Indian Overseas Bank | 257328 | 3866.10 | - | - | 257328 | 3866.10 |
| 8 | Punjab National Bank | 31726 | 756.25 | 80 | 29.31 | 31806 | 785.56 |
| 9 | Punjab & Sind Bank | 43 | 6.64 | - | - | 43 | 6.64 |
| 10 | UCO Bank | 14094 | 297.06 | - | - | 14094 | 297.06 |
| 11 | Union Bank of India | 3333735 | 34418.26 | 182 | 2970.92 | 3333917 | 37389.18 |
| 12 | State Bank of India | 2068339 | 34977.40 | - | - | 2068339 | 34977.40 |
| Public Sector Banks Total | | 8799910 | 117907.01 | 1769 | 3102.56 | 8801679 | 121009.56 |
| 13 | Axis Bank | 30386 | 2452.63 | - | - | 30386 | 2452.63 |
| 14 | Bandhan Bank | 7750 | 11.74 | - | - | 7750 | 11.74 |
| 15 | Catholic Syrian Bank Ltd | - | - | - | - | - | - |
| 16 | City Union Bank Ltd | 7948 | 621.20 | - | - | 7948 | 621.20 |
| 17 | Coastal Local Area Bank Ltd | 2085 | 31.45 | 3254 | 65.00 | 5339 | 96.45 |
| 18 | DCB Bank Limited | 2578 | 144.80 | 115 | 5.15 | 2693 | 149.94 |
| 19 | Dhana Laxmi Bank | 2026 | 102.72 | 23 | 0.68 | 2049 | 103.40 |
| 20 | Equitas Small Finance Bank Ltd | 72 | 1.88 | - | - | 72 | 1.88 |
| 21 | Federal Bank | 14652 | 389.04 | - | - | 14652 | 389.04 |
| 22 | HDFC Bank Ltd | 35598 | 4078.50 | - | - | 35598 | 4078.50 |
| 23 | ICICI Bank Ltd. | 60709 | 2002.06 | - | - | 60709 | 2002.06 |
| 24 | IDBI Bank | 46524 | 811.38 | 1 | 0.33 | 46525 | 811.71 |
| 25 | IDFC First Bank | 1932 | 78.66 | - | - | 1932 | 78.66 |
| 26 | Indus Ind Bank | 21628 | 714.53 | - | - | 21628 | 714.53 |
| 27 | Karnataka Bank | 14389 | 513.21 | - | - | 14389 | 513.21 |
| 28 | Karur Vysya Bank | 107267 | 2183.59 | 10131 | 312.24 | 117398 | 2495.83 |
| 29 | Kotak Mahindra Bank | 36779 | 846.42 | - | - | 36779 | 846.42 |
| 30 | KBS Local Area Bank | 42 | 0.25 | - | - | 42 | 0.25 |
| 31 | Laxmi Vilas Bank | 22188 | 305.01 | - | - | 22188 | 305.01 |
| 32 | RBL Bank | 38574 | 132.67 | - | - | 38574 | 132.67 |
| 33 | South Indian Bank | 11633 | 181.86 | - | - | 11633 | 181.86 |
| 34 | Standard Chartered Bank | - | - | - | - | - | - |
| 35 | Tamilnad Mercantile Bank | 28691 | 248.48 | 1 | 0.06 | 28692 | 248.53 |
| 36 | Yes Bank | 2736 | 517.15 | - | - | 2736 | 517.15 |
| Private Sector Banks Total | | 496187 | 16369.22 | 13525 | 383.45 | 509712 | 16752.67 |
| Commercial Banks Total | | 9296097 | 134276.23 | 15294 | 3486.01 | 9311391 | 137762.24 |
| 37 | AP State Co-op Bank | 1893969 | 16953.97 | - | - | 1893969 | 16953.97 |
| Co-op. Banks Total | | 1893969 | 16953.97 | - | - | 1893969 | 16953.97 |
| 38 | A.P Grameena Bank | 1053536 | 13370.22 | - | - | 1053536 | 13370.22 |
| 39 | A.P.Grameena Vikas Bank | 325854 | 3907.45 | - | - | 325854 | 3907.45 |
| 40 | C.G.G.B. | 417077 | 4834.75 | - | - | 417077 | 4834.75 |
| 41 | Saptagiri Grameena Bank | 420867 | 5624.05 | - | - | 420867 | 5624.05 |
| R.R.Bs Total | | 2217334 | 27736.47 | - | - | 2217334 | 27736.47 |
| 42 | A P S F C | - | - | - | - | - | - |
| Others Total | | - | - | - | - | - | - |
| Grand Total | | 13407400 | 178966.66 | 15294 | 3486.01 | 13422694 | 182452.67 |
| CONSOLIDATION | | | | | | | |
| Commercial Banks | | 9296097 | 134276.23 | 15294 | 3486.01 | 9311391 | 137762.24 |
| Co-operative Banks | | 1893969 | 16953.97 | - | - | 1893969 | 16953.97 |
| Regional Rural Banks | | 2217334 | 27736.47 | - | - | 2217334 | 27736.47 |
| Others | | - | - | - | - | - | - |
| Grand Total | | 13407400 | 178966.66 | 15294 | 3486.01 | 13422694 | 182452.67 |

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| SLBC OF A.P CONVENOR:UNION BANK OF INDIA | | | |
| **8. BANK-WISE SHG BANK LINKAGE AS ON 31.12.2020** (Amount in crores) | | | |
| **S.No** | **Name of the Bank** | **No. of accounts** | **Outstanding Amount** |
| 1 | Bank of Baroda | 20254 | 637.61 |
| 2 | Bank of India | 5868 | 163.43 |
| 3 | Bank of Maharashtra | 595 | 31.64 |
| 4 | Canara Bank | 104028 | 3855.19 |
| 5 | Central Bank of India | 12671 | 273.26 |
| 6 | Indian Bank | 66862 | 2379.33 |
| 7 | Indian Overseas Bank | 22323 | 423.68 |
| 8 | Punjab National Bank | 3250 | 51.03 |
| 9 | Punjab & Sind Bank | - | - |
| 10 | UCO Bank | - | - |
| 11 | Union Bank of India | 256313 | 6482.17 |
| 12 | State Bank of India | 193614 | 5912.36 |
| Public Sector Banks Total | | 685778 | 20209.70 |
| 13 | Axis Bank | - | - |
| 14 | Bandhan Bank | - | - |
| 15 | Catholic Syrian Bank Ltd | - | - |
| 16 | City Union Bank Ltd. | - | - |
| 17 | Coastal Local Area Bank Ltd | - | - |
| 18 | DCB Bank Limited | - | - |
| 19 | Dhana Laxmi Bank | - | - |
| 20 | Equitas Small Finance Bank | - | - |
| 21 | Federal Bank | - | - |
| 22 | HDFC Bank Ltd | - | - |
| 23 | ICICI Bank Ltd. | - | - |
| 24 | IDBI Bank | 55 | 1.11 |
| 25 | IDFC First Bank | - | - |
| 26 | Indus Ind Bank | - | - |
| 27 | Karnataka Bank | - | - |
| 28 | Karur Vysya Bank | - | - |
| 29 | Kotak Mahindra Bank | - | - |
| 30 | KBS Local Area Bank | - | - |
| 31 | Laxmi Vilas Bank | - | - |
| 32 | RBL Bank | - | - |
| 33 | South Indian Bank | - | - |
| 34 | Standard Chartered Bank | - | - |
| 35 | Tamilnad Mercantile Bank | - | - |
| 36 | Yes Bank | - | - |
| Private Sector Banks Total | | 55 | 1.11  . |
| Commercial Banks Total | | 685833 | 20210.81 |
| 37 | AP State Co-op Bank | 19703 | 535.40 |
| Co-op. Banks Total | | 19703 | 535.40 |
| 38 | Andhra Pragathi Grameena Bank | 128267 | 3830.35 |
| 39 | A.P.Grameena Vikas Bank | 93796 | 2724.56 |
| 40 | C.G.G.B. | 66656 | 1425.10 |
| 41 | Saptagiri Grameena Bank | 61666 | 2236.56 |
| R.R.Bs Total | | 350385 | 10216.57 |
| 42 | A P S F C | - | - |
| Others Total | | - | - |
| Grand Total | | 1055921 | 30962.78 |
| CONSOLIDATION | | | |
| Commercial Banks | | 685833 | 20210.81 |
| Co-operative Banks | | 19703 | 535.40 |
| Regional Rural Banks | | 350385 | 10216.57 |
| Others | | - | - |
| Grand Total | | 1055921 | 30962.78 |

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| SLBC OF A.P CONVENOR:UNION BANK OF INDIA | | | | | | | |
| **9. Bank-wise Agricultural Advances To Small Farmers & Marginal Farmers -   Outstanding as on 31.12.2020** (Amount in Crores) | | | | | | | |
| **S.No** | **Name of the Bank** | **Small Farmers** | | **Marginal Farmers** | | **Total** | |
| **Accounts** | **Amount** | **Accounts** | **Amount** | **Accounts** | **Amount** |
| 1 | Bank of Baroda | 124699 | 2197.38 | 89916 | 1091.30 | 214615 | 3288.69 |
| 2 | Bank of India | 123540 | 1111.67 | 36952 | 120.84 | 160492 | 1232.51 |
| 3 | Bank of Maharashtra | - | - | - | - | - | - |
| 4 | Canara Bank | 1125832 | 14255.62 | 133082 | 1374.20 | 1258914 | 15629.82 |
| 5 | Central Bank of India | 41771 | 650.08 | 79860 | 1242.80 | 121631 | 1892.88 |
| 6 | Indian Bank | 120609 | 1463.18 | 166750 | 1686.84 | 287359 | 3150.02 |
| 7 | Indian Overseas Bank | 72531 | 735.43 | 87187 | 875.24 | 159718 | 1610.67 |
| 8 | Punjab National Bank | - | - | - | - | - | - |
| 9 | Punjab & Sind Bank | - | - | - | - | - | - |
| 10 | UCO Bank | 15546 | 202.83 | 5228 | 101.78 | 20774 | 304.61 |
| 11 | Union Bank of India | 1144992 | 13250.68 | 1566780 | 18132.51 | 2711772 | 31383.19 |
| 12 | State Bank of India | 810374 | 9982.00 | 1001702 | 9215.23 | 1812076 | 19197.23 |
| Public Sector Banks Total | | 3579894 | 43848.88 | 3167457 | 33840.74 | 6747351 | 77689.61 |
| 13 | Axis Bank | - | - | - | - | - | - |
| 14 | Bandhan Bank | - | - | - | - | - | - |
| 15 | Catholic Syrian Bank Ltd | - | - | - | - | - | - |
| 16 | City Union Bank Ltd | 715 | 2.19 | - | - | 715 | 2.19 |
| 17 | Coastal Local Area Bank Ltd | 497 | 17.03 | - | - | 497 | 17.03 |
| 18 | DCB Bank Limited | 987 | 50.95 | 802 | 26.25 | 1789 | 77.20 |
| 19 | Dhana Laxmi Bank | - | - | - | - | - | - |
| 20 | Equitas Small Finance Bank Ltd | - | - | - | - | - | - |
| 21 | Federal Bank | 829 | 30.73 | 9902 | 190.84 | 10731 | 221.57 |
| 22 | HDFC Bank Ltd | 5901 | 223.92 | 7223 | 176.93 | 13124 | 400.84 |
| 23 | ICICI Bank Ltd. | - | - | - | - | - | - |
| 24 | IDBI Bank | 7904 | 153.65 | 24777 | 381.21 | 32681 | 534.86 |
| 25 | IDFC First Bank | - | - | - | - | - | - |
| 26 | Indus Ind Bank | - | - | 15347 | 175.52 | 15347 | 175.52 |
| 27 | Karnataka Bank | 4123 | 50.36 | 4282 | 39.95 | 8405 | 90.31 |
| 28 | Karur Vysya Bank | 18869 | 414.79 | 69947 | 522.87 | 88816 | 937.66 |
| 29 | Kotak Mahindra Bank | - | - | - | - | - | - |
| 30 | KBS Local Area Bank | - | - | - | - | - | - |
| 31 | Laxmi Vilas Bank | 11272 | 133.54 | 3697 | 41.24 | 14969 | 174.78 |
| 32 | RBL Bank | 38106 | 96.81 | 88 | 4.02 | 38194 | 100.83 |
| 33 | South Indian Bank | - | - | - | - | - | - |
| 34 | Standard Chartered Bank | - | - | - | - | - | - |
| 35 | Tamilnad Mercantile Bank | 4701 | 56.76 | 11945 | 69.08 | 16646 | 125.85 |
| 36 | Yes Bank | - | - | - | - | - | - |
| Private Sector Banks Total | | 93904 | 1230.74 | 148010 | 1627.91 | 241914 | 2858.65 |
| Commercial Banks Total | | 3673798 | 45079.62 | 3315467 | 35468.65 | 6989265 | 80548.27 |
| 37 | AP State Co-op Bank | 1617010 | 13031.84 | 97254 | 1240.42 | 1714264 | 14272.26 |
| Co-op. Banks Total | | 1617010 | 13031.84 | 97254 | 1240.42 | 1714264 | 14272.26 |
| 38 | Andhra Pragathi Grameena Bank | 438345 | 6113.21 | 185456 | 2616.21 | 623801 | 8729.42 |
| 39 | A.P.Grameena Vikas Bank | 188311 | 2205.75 | 104830 | 1149.18 | 293141 | 3354.92 |
| 40 | C.G.G.B. | 120952 | 1353.73 | 187685 | 2320.68 | 308637 | 3674.41 |
| 41 | Saptagiri Grameena Bank | 161022 | 2040.85 | 193429 | 2705.92 | 354451 | 4746.77 |
| R.R.Bs Total | | 908630 | 11713.54 | 671400 | 8791.98 | 1580030 | 20505.52 |
| 42 | A P S F C | - | - | - | - | - | - |
| Others Total | | - | - | - | - | - | - |
| Grand Total | | 6199438 | 69825.00 | 4084121 | 45501.05 | 10283559 | 115326.05 |
| CONSOLIDATION | | | | | | | |
| Commercial Banks | | 3673798 | 45079.62 | 3315467 | 35468.65 | 6989265 | 80548.27 |
| Co-operative Banks | | 1617010 | 13031.84 | 97254 | 1240.42 | 1714264 | 14272.26 |
| Regional Rural Banks | | 908630 | 11713.54 | 671400 | 8791.98 | 1580030 | 20505.52 |
| Others | | - | - | - | - | - | - |
| Grand Total | | 6199438 | 69825.00 | 4084121 | 45501.05 | 10283559 | 115326.05 |

| SLBC OF A.P CONVENOR:UNION BANK OF INDIA | | | | | | | | | | | | | | | | |
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| **10. Bank-wise Advances Outstanding to Agricultural Term Loans and Allied Activities as on 31.12.2020** (Amount in Crores) | | | | | | | | | | | | | | | | |
| **S.No** | **Name of the Bank** | | **Minor Irrigation** | | **Farm Mechanisation** | | **Plantation & Horticulture** | | **Forestry & Wasteland Development** | **Dairy Development** | | **Poultry Development** | **Sheep, Goat, Piggery Development** | | **Fisheries Development** | |
| 1 | Bank of Baroda | | 5.84 | | 0.80 | | 0.73 | | 43.43 | 43.84 | | 0.67 | 15.49 | | 15.49 | |
| 2 | Bank of India | | 1.66 | | 13.31 | | 2.63 | | - | 5.52 | | 5.65 | - | | 73.90 | |
| 3 | Bank of Maharashtra | | 0.08 | | 0.68 | | 0.98 | | - | 0.71 | | 0.03 | 1.72 | | - | |
| 4 | Canara Bank | | 27.60 | | 17.92 | | 21.99 | | - | 98.17 | | 30.15 | 18.62 | | 4.98 | |
| 5 | Central Bank of India | | 1.66 | | 3.06 | | 1.68 | | - | 5.70 | | 76.31 | 0.85 | | 1.36 | |
| 6 | Indian Bank | | 2.99 | | 10.59 | | 0.72 | | 0.60 | 485.12 | | 40.85 | 11.43 | | 26.73 | |
| 7 | Indian Overseas Bank | | 1.99 | | 7.88 | | 0.76 | | - | 39.46 | | 414.67 | 3.41 | | 142.66 | |
| 8 | Punjab National Bank | | - | | - | | - | | - | 20.81 | | 2.65 | 6.55 | | 50.15 | |
| 9 | Punjab & Sind Bank | | - | | - | | - | | - | - | | - | - | | - | |
| 10 | UCO Bank | | - | | - | | - | | - | - | | - | - | | - | |
| 11 | Union Bank of India | | 62.12 | | 46.91 | | 30.52 | | 3.00 | 369.63 | | 83.30 | 54.04 | | 190.23 | |
| 12 | State Bank of India | | 35.05 | | 192.53 | | 794.81 | | 0.44 | 3077.97 | | 486.13 | 431.05 | | 32.71 | |
| Public Sector Banks Total | | | 138.99 | | 293.69 | | 854.81 | | 47.47 | 4146.94 | | 1140.42 | 543.17 | | 538.21 | |
| 13 | | Axis Bank | - | | - | | - | | - | - | | - | - | | - | |
| 14 | | Bandhan Bank | - | | - | | - | | - | - | | - | - | | - | |
| 15 | | Catholic Syrian Bank Ltd | - | | - | | - | | - | - | | - | - | | - | |
| 16 | | City Union Bank Ltd | 0.01 | | 18.32 | | 0.83 | | - | 6.08 | | 3.73 | - | | 140.43 | |
| 17 | | Coastal Local Area Bank Ltd | - | | - | | - | | - | - | | - | - | | - | |
| 18 | | DCB Bank Limited | - | | 6.91 | | 0.09 | | - | - | | - | - | | 0.62 | |
| 19 | | Dhana Laxmi Bank | - | | - | | - | | - | - | | - | - | | 4.36 | |
| 20 | | Equitas Small Finance Bank | - | | 1.88 | | - | | - | - | | - | - | | - | |
| 21 | | Federal Bank | 0.01 | | 0.80 | | 0.08 | | - | 0.36 | | - | 0.23 | | 0.74 | |
| 22 | | HDFC Bank Ltd | 0.05 | | 412.44 | | 1.26 | | - | - | | - | - | | - | |
| 23 | | ICICI Bank Ltd. | - | | - | | - | | - | - | | - | - | | - | |
| 24 | | IDBI Bank | 0.05 | | 3.12 | | - | | 1.03 | 3.40 | | 2.59 | 0.00 | | 9.23 | |
| 25 | | IDFC First Bank | - | | - | | - | | - | - | | - | - | | - | |
| 26 | | Indus Ind Bank | - | | - | | - | | - | - | | - | - | | - | |
| 27 | | Karnataka Bank | - | | 2.18 | | 1.15 | | - | 2.69 | | 11.33 | - | | - | |
| 28 | | Karur Vysya Bank | 5.07 | | 1.29 | | 4.46 | | - | 0.34 | | 9.31 | 0.11 | | 35.97 | |
| 29 | | Kotak Mahindra Bank | - | | 404.96 | | - | | - | 0.27 | | 0.08 | 0.07 | | 39.81 | |
| 30 | | KBS Local Area Bank | - | | - | | - | | - | - | | - | - | | - | |
| 31 | | Laxmi Vilas Bank | - | | - | | - | | - | - | | - | - | | - | |
| 32 | | RBL Bank | - | | - | | - | | - | - | | - | - | | - | |
| 33 | | South Indian Bank | - | | - | | - | | - | - | | - | - | | - | |
| 34 | | Standard Chartered Bank | - | | - | | - | | - | - | | - | - | | - | |
| 35 | | Tamilnad Mercantile Bank | - | | - | | - | | - | 54.61 | | - | 2.96 | | 0.05 | |
| 36 | | YES Bank | - | | - | | - | | - | - | | - | - | | - | |
| Private Sector Banks Total | | | 5.19 | | 851.91 | | 7.87 | | 1.03 | 67.75 | | 27.04 | 3.37 | | 231.20 | |
| Commercial Banks Total | | | 144.18 | | 1145.60 | | 862.68 | | 48.50 | 4214.69 | | 1167.45 | 546.54 | | 769.41 | |
| 37 | | AP State Co-op Bank | 241.22 | | 114.04 | | 76.69 | | 9.54 | 1157.18 | | 54.83 | 789.76 | | 184.37 | |
| Co-op. Banks Total | | | 241.22 | | 114.04 | | 76.69 | | 9.54 | 1157.18 | | 54.83 | 789.76 | | 184.37 | |
| 38 | | Andhra Pragathi Grameena Bank | 9.18 | | 15.97 | | 4.63 | | - | 58.66 | | 0.11 | 91.10 | | 0.21 | |
| 39 | | A.P.Grameena Vikas Bank | 11.78 | | 28.21 | | 8.16 | | - | 27.03 | | 1.39 | 13.43 | | - | |
| 40 | | C.G.G.B. | 55.65 | | 33.39 | | - | | - | 9.17 | | 1.15 | 6.88 | | 3.44 | |
| 41 | | Saptagiri Grameena Bank | 2.83 | | 4.02 | | 6.08 | | - | 7.32 | | 1.53 | 6.87 | | 3.90 | |
| R.R.B.s Total | | | 79.44 | | 81.59 | | 18.87 | | - | 102.18 | | 4.19 | 118.28 | | 7.55 | |
| 42 | | A P S F C | - | | - | | - | | - | - | | - | - | | - | |
| Others Total | | | - | | - | | - | | - | - | | - | - | | - | |
| Grand Total | | | 464.84 | | 1341.23 | | 958.24 | | 58.04 | 5474.05 | | 1226.47 | 1454.58 | | 961.33 | |
| CONSOLIDATION | | | | | | | | | | | | | | | | |
| Commercial Banks | | | | 144.18 | | 1145.60 | | 862.68 | 48.50 | | 4214.69 | 1167.45 | | 546.54 | | 769.41 |
| Co-operative Banks | | | | 241.22 | | 114.04 | | 76.69 | 9.54 | | 1157.18 | 54.83 | | 789.76 | | 184.37 |
| Regional Rural Banks | | | | 79.44 | | 81.59 | | 18.87 | - | | 102.18 | 4.19 | | 118.28 | | 7.55 |
| Others | | | | - | | - | | - | - | | - | - | | - | | - |
| Grand Total | | | | 464.84 | | 1341.23 | | 958.24 | 58.04 | | 5474.05 | 1226.47 | | 1454.58 | | 961.33 |

| SLBC of A.P. | | |  | | | | | | | | | | | | | | | CONVENOR:UNION BANK OF INDIA | | | | | | | | | | | | | | |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **11. Bank-wise Total MSME Advances Outstanding as on 31.12.2020** (Amount in Crores) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| **S.No** | **Name of the Bank** | **Micro Enterprises** | | | | | | **Small Enterprises** | | | | | | **Total Micro & Small Enterprises** | | | | | **Total Medium Enterprises** | | | | | | | **Total Micro, Small & Medium Enterprises** | | | | | | |
| **Priority Sector** | | | **Non-Priority Sector** | | | **Priority Sector** | | | **Non-Priority Sector** | | | **Priority Sector** | | **Non-Priority Sector** | | | **Priority Sector** | | | **Non-Priority Sector** | | | | **Priority Sector** | | | | **Non-Priority Sector** | | |
| **A/cs** | | **Amt.** | **A/cs** | **Amt.** | | **A/cs** | **Amt.** | | **A/cs** | | **Amt.** | **A/cs** | **Amt.** | **A/cs** | **Amt.** | | **A/cs** | **Amt.** | | **A/cs** | | **Amt.** | | **A/cs** | | **Amt.** | | **A/cs** | | **Amt.** |
| 1 | Bank of Baroda | 17589 | | 1041.17 | - | - | | 3053 | 696.80 | | - | | - | 20642 | 1737.97 | - | - | | 193 | 143.25 | | - | | - | | 20835 | | 1881.23 | | - | | - |
| 2 | Bank of India | 68427 | | 803.84 | - | - | | 874 | 267.66 | | - | | - | 69301 | 1071.50 | - | - | | 94 | 198.17 | | - | | - | | 69395 | | 1269.67 | | - | | - |
| 3 | Bank of Maharashtra | 2391 | | 119.86 | - | - | | 174 | 106.20 | | - | | - | 2565 | 226.06 | - | - | | 7 | 28.44 | | - | | - | | 2572 | | 254.50 | | - | | - |
| 4 | Canara Bank | 217465 | | 3608.53 | - | - | | 9918 | 1729.53 | | - | | - | 227383 | 5338.06 | - | - | | 424 | 699.10 | | - | | - | | 227807 | | 6037.16 | | - | | - |
| 5 | Central Bank of India | 26918 | | 204.68 | - | - | | 1308 | 383.88 | | - | | - | 28226 | 588.56 | - | - | | 67 | 32.97 | | - | | - | | 28293 | | 621.54 | | - | | - |
| 6 | Indian Bank | 80155 | | 1238.95 | - | - | | 4465 | 926.89 | | - | | - | 84620 | 2165.85 | - | - | | 1459 | 633.27 | | - | | - | | 86079 | | 2799.12 | | - | | - |
| 7 | Indian Overseas Bank | 42792 | | 746.09 | - | - | | 1697 | 788.54 | | - | | - | 44489 | 1534.63 | - | - | | 67 | 133.77 | | - | | - | | 44556 | | 1668.40 | | - | | - |
| 8 | Punjab National Bank | 20377 | | 501.36 | - | - | | 3553 | 431.94 | | - | | - | 23930 | 933.30 | - | - | | 248 | 205.96 | | - | | - | | 24178 | | 1139.26 | | - | | - |
| 9 | Punjab & Sind Bank | 435 | | 36.44 | - | - | | 361 | 27.67 | | - | | - | 796 | 64.12 | - | - | | 448 | 29.97 | | - | | - | | 1244 | | 94.09 | | - | | - |
| 10 | UCO Bank | 14789 | | 306.91 | - | - | | 9156 | 312.23 | | - | | - | 23945 | 619.14 | - | - | | 76 | 51.08 | | - | | - | | 24021 | | 670.22 | | - | | - |
| 11 | Union Bank of India | 282846 | | 6284.60 | - | - | | 12337 | 4777.62 | | - | | - | 295183 | 11062.22 | - | - | | 4913 | 3120.96 | | - | | - | | 300096 | | 14183.18 | | - | | - |
| 12 | State Bank of India | 205450 | | 4921.50 | - | - | | 12635 | 4011.25 | | - | | - | 218085 | 8932.75 | - | - | | 649 | 804.23 | | - | | - | | 218734 | | 9736.98 | | - | | - |
| Public sector Banks Total | | 979634 | | 19813.94 | - | - | | 59531 | 14460.22 | | - | | - | 1039165 | 34274.16 | - | - | | 8645 | 6081.19 | | - | | - | | 1047810 | | 40355.35 | | - | | - |
| 13 | Axis Bank | 2570 | | 321.23 | - | - | | 3731 | 1541.59 | | - | | - | 6301 | 1862.81 | - | - | | - | - | | - | | - | | 6301 | | 1862.81 | | - | | - |
| 14 | Bandhan Bank | - | | - | - | - | | - | - | | - | | - | - | - | - | - | | - | - | | - | | - | | - | | - | | - | | - |
| 15 | Catholic Syrian Bank Ltd | - | | - | - | - | | - | - | | - | | - | - | - | - | - | | - | - | | - | | - | | - | | - | | - | | - |
| 16 | City Union Bank Ltd | 2626 | | 586.16 | - | - | | 704 | 376.86 | | - | | - | 3330 | 963.02 | - | - | | 67 | 108.41 | | - | | - | | 3397 | | 1071.43 | | - | | - |
| 17 | Coastal Local Area Bank | 41177 | | 146.59 | - | - | | 67 | 19.52 | | - | | - | 41244 | 166.11 | - | - | | - | - | | - | | - | | 41244 | | 166.11 | | - | | - |
| 18 | DCB Bank Limited | 942 | | 183.22 | - | - | | 229 | 36.62 | | - | | - | 1171 | 219.84 | - | - | | 14 | 1.12 | | - | | - | | 1185 | | 220.96 | | - | | - |
| 19 | Dhana Laxmi Bank | 97 | | 16.46 | - | - | | 98 | 6.96 | | - | | - | 195 | 23.42 | - | - | | 2 | 0.65 | | - | | - | | 197 | | 24.06 | | - | | - |
| 20 | Equitas Small Finance Bank Ltd | 2279 | | 91.52 | - | - | | 777 | 74.75 | | - | | - | 3056 | 166.27 | - | - | | 9 | 0.87 | | - | | - | | 3065 | | 167.14 | | - | | - |
| 21 | Federal Bank | 68 | | 17.95 | - | - | | 41 | 40.36 | | - | | - | 109 | 58.31 | - | - | | 7 | 17.74 | | - | | - | | 116 | | 76.05 | | - | | - |
| 22 | HDFC Bank Ltd | 16452 | | 750.65 | - | - | | 6846 | 1561.72 | | - | | - | 23298 | 2312.37 | - | - | | 2555 | 1547.90 | | - | | - | | 25853 | | 3860.27 | | - | | - |
| 23 | ICICI Bank Ltd. | 10835 | | 1405.45 | - | - | | 10217 | 1623.01 | | - | | - | 21052 | 3028.46 | - | - | | 1245 | 423.44 | | - | | - | | 22297 | | 3451.91 | | - | | - |
| 24 | IDBI Bank | 13981 | | 550.74 | - | - | | 1367 | 130.28 | | - | | - | 15348 | 681.02 | - | - | | 22 | 2.69 | | - | | - | | 15370 | | 683.71 | | - | | - |
| 25 | IDFC First Bank | 2503 | | 185.71 | - | - | | 341 | 122.30 | | - | | - | 2844 | 308.01 | - | - | | 61 | 9.93 | | - | | - | | 2905 | | 317.94 | | - | | - |
| 26 | Indus Ind Bank | 26666 | | 696.34 | - | - | | 6115 | 770.48 | | - | | - | 32781 | 1466.82 | - | - | | 300 | 72.46 | | - | | - | | 33081 | | 1539.28 | | - | | - |
| 27 | Karnataka Bank | 2450 | | 321.66 | - | - | | 1079 | 408.37 | | - | | - | 3529 | 730.03 | - | - | | 53 | 81.21 | | - | | - | | 3582 | | 811.24 | | - | | - |
| 28 | Karur Vysya Bank | 3153 | | 763.24 | - | - | | 1901 | 667.50 | | - | | - | 5054 | 1430.74 | - | - | | 141 | 167.22 | | - | | - | | 5195 | | 1597.96 | | - | | - |
| 29 | Kotak Mahindra Bank | 2644 | | 535.68 | - | - | | 2260 | 326.36 | | - | | - | 4904 | 862.04 | - | - | | 366 | 137.73 | | - | | - | | 5270 | | 999.76 | | - | | - |
| 30 | KBS Local Area Bank | 389 | | 2.41 | - | - | | - | - | | - | | - | 389 | 2.41 | - | - | | - | - | | - | | - | | 389 | | 2.41 | | - | | - |
| 31 | Laxmi Vilas Bank | 434 | | 67.23 | - | - | | 762 | 223.49 | | - | | - | 1196 | 290.72 | - | - | | 9 | 15.41 | | - | | - | | 1205 | | 306.13 | | - | | - |
| 32 | RBL Bank | 8213 | | 161.01 | - | - | | 175 | 44.28 | | - | | - | 8388 | 205.29 | - | - | | 10 | 1.55 | | - | | - | | 8398 | | 206.84 | | - | | - |
| 33 | South Indian Bank | 273 | | 52.13 | - | - | | 171 | 163.24 | | - | | - | 444 | 215.37 | - | - | | 3 | 4.88 | | - | | - | | 447 | | 220.24 | | - | | - |
| 34 | Standard Chartered Bank | - | | - | - | - | | - | - | | - | | - | - | - | - | - | | - | - | | - | | - | | - | | - | | - | | - |
| 35 | Tamilnad Mercantile Bank | 2728 | | 123.22 | - | - | | 229 | 172.06 | | - | | - | 2957 | 295.28 | - | - | | 2 | 5.98 | | - | | - | | 2959 | | 301.26 | | - | | - |
| 36 | Yes Bank | - | | - | - | - | | - | - | | - | | - | - | - | - | - | | - | - | | - | | - | | - | | - | | - | | - |
| Private Sector Banks Total | | 140480 | | 6978.59 | - | - | | 37110 | 8309.73 | | - | | - | 177590 | 15288.32 | - | - | | 4866 | 2599.18 | | - | | - | | 182456 | | 17887.51 | | - | | - |
| Commercial Banks Total | | 1120114 | | 26792.53 | - | - | | 96641 | 22769.96 | | - | | - | 1216755 | 49562.48 | - | - | | 13511 | 8680.37 | | - | | - | | 1230266 | | 58242.86 | | - | | - |
| 37 | AP State Co-op Bank | 76 | | 1.97 | - | - | | 1 | 0.31 | | - | | - | 77 | 2.28 | - | - | | - | - | | - | | - | | 77 | | 2.28 | | - | | - |
| Co-op. Banks Total | | 76 | | 1.97 | - | - | | 1 | 0.31 | | - | | - | 77 | 2.28 | - | - | | - | - | | - | | - | | 77 | | 2.28 | | - | | - |
| 38 | APGB | 166684 | | 1434.55 | - | - | | 122 | 31.75 | | - | | - | 166806 | 1466.29 | - | - | | - | - | | - | | - | | 166806 | | 1466.29 | | - | | - |
| 39 | A.P.Grameena Vikas Bank | 48297 | | 588.76 | - | - | | - | - | | - | | - | 48297 | 588.76 | - | - | | - | - | | - | | - | | 48297 | | 588.76 | | - | | - |
| 40 | C.G.G.B. | 61311 | | 414.97 | - | - | | - | - | | - | | - | 61311 | 414.97 | - | - | | - | - | | - | | - | | 61311 | | 414.97 | | - | | - |
| 41 | Saptagiri Grameena Bank | 42478 | | 464.43 | - | - | | 12508 | 209.40 | | - | | - | 54986 | 673.83 | - | - | | - | - | | - | | - | | 54986 | | 673.83 | | - | | - |
| TOTAL R.R.Bs | | 318770 | | 2902.71 | - | - | | 12630 | 241.15 | | - | | - | 331400 | 3143.86 | - | - | | - | - | | - | | - | | 331400 | | 3143.86 | | - | | - |
| 42 | A P S F C | 70 | | 12.81 | - | - | | 924 | 348.28 | | - | | - | 994 | 361.10 | - | - | | 62 | 257.22 | | - | | - | | 1056 | | 618.32 | | - | | - |
| Others Total | | 70 | | 12.81 | - | - | | 924 | 348.28 | | - | | - | 994 | 361.10 | - | - | | 62 | 257.22 | | - | | - | | 1056 | | 618.32 | | - | | - |
| Grand Total | | 1439030 | | 29710.03 | - | - | | 110196 | 23359.69 | | - | | - | 1549226 | 53069.72 | - | - | | 13573 | 8937.59 | | - | | - | | 1562799 | | 62007.31 | | - | | - |
| CONSOLIDATION | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Commercial Banks | | 1120114 | | 26792.53 | - | | - | 96641 | 22769.96 | - | | - | | 1216755 | 49562.48 | - | - | | 13511 | 8680.37 | - | | - | | 1230266 | | 58242.86 | | - | | - | |
| Co-operative Banks | | 76 | | 1.97 | - | | - | 1 | 0.31 | - | | - | | 77 | 2.28 | - | - | | - | - | - | | - | | 77 | | 2.28 | | - | | - | |
| Regional Rural Banks | | 318770 | | 2902.71 | - | | - | 12630 | 241.15 | - | | - | | 331400 | 3143.86 | - | - | | - | - | - | | - | | 331400 | | 3143.86 | | - | | - | |
| Others | | 70 | | 12.81 | - | | - | 924 | 348.28 | - | | - | | 994 | 361.10 | - | - | | 62 | 257.22 | - | | - | | 1056 | | 618.32 | | - | | - | |
| Grand Total | | 1439030 | | 29710.03 | - | | - | 110196 | 23359.69 | - | | - | | 1549226 | 53069.72 | - | - | | 13573 | 8937.59 | - | | - | | 1562799 | | 62007.31 | | - | | - | |

| SLBC OF A.P. CONVENOR:UNION BANK OF INDIA | | | | | | | | | | | | | | | | | | | | | | | | |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **12. Bank-wise MSME Advances Outstanding (Priority Sector) under Manufacturing and Service Sector as on 31.12.2020**  (Amount in Crores) | | | | | | | | | | | | | | | | | | | | | | | | |
| **S.No** | **Name of the Bank** | **Micro Enterprises** | | | | **Small Enterprises** | | | | | | | **Total Micro & Small Enterprises** | | | | **Total Medium Enterprises** | | | | **Total Micro, Small & Medium Entrps.** | | | |
| **Manufacturing** | | **Service** | | **Manufacturing** | | | | **Service** | | | **Manufacturing** | | **Service** | | **Manufacturing** | | **Service** | | **Manufacturing** | | **Service** | |
| **A/cs** | **Amt.** | **A/cs** | **Amt.** | **A/cs** | | **Amt.** | | **A/cs** | | **Amt.** | **A/cs** | **Amt.** | **A/cs** | **Amt.** | **A/cs** | **Amt.** | **A/cs** | **Amt.** | **A/cs** | **Amt.** | **A/cs** | **Amt.** |
| 1 | Bank of Baroda | 9593 | 402.84 | 7996 | 638.34 | 1382 | | 304.94 | | 1671 | | 391.86 | 10975 | 707.78 | 9667 | 1030.20 | 114 | 33.15 | 79 | 110.10 | 11089 | 740.93 | 9746 | 1140.30 |
| 2 | Bank of India | 2501 | 135.21 | 65926 | 668.63 | 357 | | 129.96 | | 517 | | 137.70 | 2858 | 265.17 | 66443 | 806.33 | 39 | 142.69 | 55 | 55.48 | 2897 | 407.86 | 66498 | 861.81 |
| 3 | Bank of Maharashtra | 213 | 23.12 | 2178 | 96.74 | 17 | | 25.00 | | 157 | | 81.20 | 230 | 48.12 | 2335 | 177.94 | 5 | 13.12 | 2 | 15.32 | 235 | 61.24 | 2337 | 193.26 |
| 4 | Canara Bank | 124608 | 1985.46 | 92857 | 1623.07 | 5353 | | 712.45 | | 4565 | | 1017.08 | 129961 | 2697.91 | 97422 | 2640.15 | 312 | 441.99 | 112 | 257.11 | 130273 | 3139.90 | 97534 | 2897.26 |
| 5 | Central Bank of India | 1162 | 41.30 | 25756 | 163.38 | 287 | | 150.62 | | 1021 | | 233.26 | 1449 | 191.92 | 26777 | 396.64 | 14 | 13.98 | 53 | 18.99 | 1463 | 205.90 | 26830 | 415.63 |
| 6 | Indian Bank | 4130 | 132.97 | 76025 | 1105.98 | 809 | | 377.94 | | 3656 | | 548.95 | 4939 | 510.91 | 79681 | 1654.94 | 39 | 118.17 | 1420 | 515.10 | 4978 | 629.08 | 81101 | 2170.04 |
| 7 | Indian Overseas Bank | 4917 | 223.01 | 37875 | 523.08 | 580 | | 419.11 | | 1117 | | 369.43 | 5497 | 642.12 | 38992 | 892.51 | 24 | 67.87 | 43 | 65.90 | 5521 | 709.99 | 39035 | 958.41 |
| 8 | Punjab National Bank | 1238 | 127.70 | 19139 | 373.66 | 294 | | 133.27 | | 3259 | | 298.67 | 1532 | 260.97 | 22398 | 672.33 | 158 | 44.72 | 90 | 161.24 | 1690 | 305.69 | 22488 | 833.57 |
| 9 | Punjab & Sind Bank | 165 | 12.07 | 270 | 24.37 | 137 | | 9.18 | | 224 | | 18.50 | 302 | 21.25 | 494 | 42.87 | 170 | 11.39 | 278 | 18.58 | 472 | 32.64 | 772 | 61.45 |
| 10 | UCO Bank | 444 | 33.48 | 14345 | 273.43 | 139 | | 108.16 | | 9017 | | 204.07 | 583 | 141.64 | 23362 | 477.50 | 30 | 25.90 | 46 | 25.18 | 613 | 167.54 | 23408 | 502.68 |
| 11 | Union Bank of India | 24900 | 3086.76 | 257946 | 3197.84 | 6230 | | 2554.12 | | 6107 | | 2223.50 | 31130 | 5640.88 | 264053 | 5421.35 | 1685 | 1029.36 | 3228 | 2091.60 | 32815 | 6670.24 | 267281 | 7512.95 |
| 12 | State Bank of India | 7895 | 1181.82 | 197555 | 3739.68 | 2049 | | 1125.16 | | 10586 | | 2886.09 | 9944 | 2306.98 | 208141 | 6625.77 | 92 | 193.09 | 557 | 611.14 | 10036 | 2500.07 | 208698 | 7236.91 |
| Public sector Banks Total | | 181766 | 7385.73 | 797868 | 12428.20 | 17634 | | 6049.91 | | 41897 | | 8410.31 | 199400 | 13435.65 | 839765 | 20838.52 | 2682 | 2135.44 | 5963 | 3945.75 | 202082 | 15571.08 | 845728 | 24784.27 |
| 13 | Axis Bank | 2272 | 115.59 | 298 | 205.64 | 2009 | | 884.96 | | 1722 | | 656.63 | 4281 | 1000.55 | 2020 | 862.26 | - | - | - | - | 4281 | 1000.55 | 2020 | 862.26 |
| 14 | Bandhan Bank | - | - | - | - | - | | - | | - | | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 15 | Catholic Syrian Bank Ltd | - | - | - | - | - | | - | | - | | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 16 | City Union Bank Ltd | 619 | 97.05 | 2007 | 489.11 | 446 | | 234.26 | | 258 | | 142.60 | 1065 | 331.31 | 2265 | 631.71 | 24 | 56.41 | 43 | 52.00 | 1089 | 387.72 | 2308 | 683.71 |
| 17 | Coastal Local Area Bank | - | - | 41177 | 146.59 | - | | - | | 67 | | 19.52 | - | - | 41244 | 166.11 | - | - | - | - | - | - | 41244 | 166.11 |
| 18 | DCB Bank Limited | 138 | 33.54 | 804 | 149.68 | 11 | | 5.29 | | 218 | | 31.33 | 149 | 38.83 | 1022 | 181.00 | - | - | 14 | 1.12 | 149 | 38.83 | 1036 | 182.13 |
| 19 | Dhana Laxmi Bank | 9 | 0.64 | 88 | 15.81 | 6 | | 1.16 | | 92 | | 5.79 | 15 | 1.81 | 180 | 21.61 | - | - | 2 | 0.65 | 15 | 1.81 | 182 | 22.26 |
| 20 | Equitas Bank Ltd | 64 | 9.20 | 2215 | 82.32 | 18 | | 10.09 | | 759 | | 64.66 | 82 | 19.29 | 2974 | 146.98 | - | - | 9 | 0.87 | 82 | 19.29 | 2983 | 147.85 |
| 21 | Federal Bank | 37 | 8.44 | 31 | 9.51 | 15 | | 16.99 | | 26 | | 23.37 | 52 | 25.43 | 57 | 32.88 | - | - | 7 | 17.74 | 52 | 25.43 | 64 | 50.62 |
| 22 | HDFC Bank Ltd | 271 | 87.10 | 16181 | 663.55 | 223 | | 172.28 | | 6623 | | 1389.43 | 494 | 259.38 | 22804 | 2052.98 | 110 | 413.93 | 2445 | 1133.97 | 604 | 673.31 | 25249 | 3186.95 |
| 23 | ICICI Bank Ltd. | 396 | 165.62 | 10439 | 1239.84 | 261 | | 183.77 | | 9956 | | 1439.24 | 657 | 349.39 | 20395 | 2679.07 | 101 | 93.63 | 1144 | 329.82 | 758 | 443.02 | 21539 | 3008.89 |
| 24 | IDBI Bank | 552 | 35.65 | 13429 | 515.09 | 153 | | 25.18 | | 1214 | | 105.11 | 705 | 60.82 | 14643 | 620.20 | 11 | 0.47 | 11 | 2.22 | 716 | 61.30 | 14654 | 622.42 |
| 25 | IDFC First Bank | 64 | 9.84 | 2439 | 175.87 | 56 | | 21.53 | | 285 | | 100.77 | 120 | 31.37 | 2724 | 276.64 | 25 | 5.11 | 36 | 4.82 | 145 | 36.48 | 2760 | 281.46 |
| 26 | Indus Ind Bank | 38 | 23.11 | 26628 | 673.24 | 18 | | 31.11 | | 6097 | | 739.37 | 56 | 54.22 | 32725 | 1412.61 | 2 | 1.61 | 298 | 70.85 | 58 | 55.82 | 33023 | 1483.45 |
| 27 | Karnataka Bank | 194 | 21.33 | 2256 | 300.33 | 343 | | 23.21 | | 736 | | 385.16 | 537 | 44.54 | 2992 | 685.49 | 2 | 0.59 | 51 | 80.62 | 539 | 45.13 | 3043 | 766.11 |
| 28 | Karur Vysya Bank | 670 | 201.93 | 2483 | 561.31 | 567 | | 267.87 | | 1334 | | 399.63 | 1237 | 469.80 | 3817 | 960.94 | 37 | 66.03 | 104 | 101.19 | 1274 | 535.83 | 3921 | 1062.13 |
| 29 | Kotak Mahindra Bank | 177 | 137.09 | 2467 | 398.59 | 353 | | 30.94 | | 1907 | | 295.41 | 530 | 168.03 | 4374 | 694.01 | 41 | 39.45 | 325 | 98.28 | 571 | 207.47 | 4699 | 792.29 |
| 30 | KBS Local Area Bank | - | - | 389 | 2.41 | - | | - | | - | | - | - | - | 389 | 2.41 | - | - | - | - | - | - | 389 | 2.41 |
| 31 | Laxmi Vilas Bank | 105 | 36.47 | 329 | 30.76 | 106 | | 82.44 | | 656 | | 141.05 | 211 | 118.91 | 985 | 171.81 | 6 | 4.91 | 3 | 10.50 | 217 | 123.82 | 988 | 182.31 |
| 32 | RBL Bank | 418 | 13.44 | 7795 | 147.57 | 32 | | 6.33 | | 143 | | 37.95 | 450 | 19.77 | 7938 | 185.52 | 1 | 0.11 | 9 | 1.44 | 451 | 19.88 | 7947 | 186.96 |
| 33 | South Indian Bank | 34 | 10.36 | 239 | 41.77 | 49 | | 65.11 | | 122 | | 98.13 | 83 | 75.46 | 361 | 139.90 | 1 | 2.90 | 2 | 1.98 | 84 | 78.36 | 363 | 141.88 |
| 34 | SCB | - | - | - | - | - | | - | | - | | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 35 | TMB | 139 | 15.31 | 2589 | 107.91 | 106 | | 74.58 | | 123 | | 97.48 | 245 | 89.89 | 2712 | 205.39 | 2 | 5.98 | - | - | 247 | 95.87 | 2712 | 205.39 |
| 36 | Yes Bank | - | - | - | - | - | | - | | - | | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Pvt Sector Banks Total | | 6197 | 1021.70 | 134283 | 5956.89 | 4772 | | 2137.10 | | 32338 | | 6172.63 | 10969 | 3158.80 | 166621 | 12129.52 | 363 | 691.12 | 4503 | 1908.06 | 11332 | 3849.92 | 171124 | 14037.59 |
| Commercial Banks Total | | 187963 | 8407.43 | 932151 | 18385.10 | 22406 | | 8187.01 | | 74235 | | 14582.94 | 210369 | 16594.45 | 1006386 | 32968.04 | 3045 | 2826.56 | 10466 | 5853.82 | 213414 | 19421.00 | 1016852 | 38821.85 |
| 37 | AP State Co-op Bank | 76 | 1.97 | - | - | 1 | | 0.31 | | - | | - | 77 | 2.28 | - | - | - | - | - | - | 77 | 2.28 | - | - |
| Co-op. Banks Total | | 76 | 1.97 | - | - | 1 | | 0.31 | | - | | - | 77 | 2.28 | - | - | - | - | - | - | 77 | 2.28 | - | - |
| 38 | APGB | 9162 | 59.22 | 157522 | 1375.32 | 12 | | 3.68 | | 110 | | 28.07 | 9174 | 62.90 | 157632 | 1403.39 | - | - | - | - | 9174 | 62.90 | 157632 | 1403.39 |
| 39 | APGVB | - | - | 48297 | 588.76 | - | | - | | - | | - | - | - | 48297 | 588.76 | - | - | - | - | - | - | 48297 | 588.76 |
| 40 | C.G.G.B. | - | - | 61311 | 414.97 | - | | - | | - | | - | - | - | 61311 | 414.97 | - | - | - | - | - | - | 61311 | 414.97 |
| 41 | SG Bank | 16492 | 197.16 | 25986 | 267.27 | 4259 | | 60.44 | | 8249 | | 148.96 | 20751 | 257.60 | 34235 | 416.23 | - | - | - | - | 20751 | 257.60 | 34235 | 416.23 |
| TOTAL R.R.Bs | | 25654 | 256.38 | 293116 | 2646.33 | 4271 | | 64.12 | | 8359 | | 177.03 | 29925 | 320.50 | 301475 | 2823.36 | - | - | - | - | 29925 | 320.50 | 301475 | 2823.36 |
| 42 | A P S F C | 24 | 4.38 | 46 | 8.43 | 458 | | 220.02 | | 466 | | 128.26 | 482 | 224.40 | 512 | 136.69 | 52 | 238.44 | 10 | 18.78 | 534 | 462.85 | 522 | 155.47 |
| Others Total | | 24 | 4.38 | 46 | 8.43 | 458 | | 220.02 | | 466 | | 128.26 | 482 | 224.40 | 512 | 136.69 | 52 | 238.44 | 10 | 18.78 | 534 | 462.85 | 522 | 155.47 |
| Grand Total | | 213717 | 8670.17 | 1225313 | 21039.86 | 27136 | | 8471.47 | | 83060 | | 14888.23 | 240853 | 17141.64 | 1308373 | 35928.08 | 3097 | 3065.00 | 10476 | 5872.59 | 243950 | 20206.63 | 1318849 | 41800.68 |
| CONSOLIDATION | | | | | | | | | | | | | | | | | | | | | | | | |
| Commercial Banks | | 187963 | 8407.43 | 932151 | 18385.10 | | 22406 | | 8187.01 | | 74235 | 14582.94 | 210369 | 16594.45 | 1006386 | 32968.04 | 3045 | 2826.56 | 10466 | 5853.82 | 213414 | 19421.00 | 1016852 | 38821.85 |
| Co-operative Banks | | 76 | 1.97 | - | - | | 1 | | 0.31 | | - | - | 77 | 2.28 | - | - | - | - | - | - | 77 | 2.28 | - | - |
| Regional Rural Banks | | 25654 | 256.38 | 293116 | 2646.33 | | 4271 | | 64.12 | | 8359 | 177.03 | 29925 | 320.50 | 301475 | 2823.36 | - | - | - | - | 29925 | 320.50 | 301475 | 2823.36 |
| Others | | 24 | 4.38 | 46 | 8.43 | | 458 | | 220.02 | | 466 | 128.26 | 482 | 224.40 | 512 | 136.69 | 52 | 238.44 | 10 | 18.78 | 534 | 462.85 | 522 | 155.47 |
| Grand Total | | 213717 | 8670.17 | 1225313 | 21039.86 | | 27136 | | 8471.47 | | 83060 | 14888.23 | 240853 | 17141.64 | 1308373 | 35928.08 | 3097 | 3065.00 | 10476 | 5872.59 | 243950 | 20206.63 | 1318849 | 41800.68 |

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| SLBC OF A.P CONVENOR:UNION BANK OF INDIA | | |
| **13. Export Credit (Priority Sector) - Bank-wise Outstanding position as on 31.12.2020**  (Amt. in crores) | | |
| **S.No.** | **Name of the Bank** | **Outstanding Amount** |
| 1 | Bank of India | 0.01 |
| 2 | Indus Ind Bank | 1.25 |
| 3 | Union Bank of India | 330.39 |
| 4 | Karur Vysya Bank | 119.21 |
| Grand Total | | 450.86 |
| Note: All other banks have reported NIL | | |

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| SLBC OF A.P | | | | | | | |  | CONVENOR:UNION BANK OF INDIA | | | | | |
| **14. Bank-wise Total Housing Loans Outstanding as on 31.12.2020** (Amount in crores) | | | | | | | | | | | | | | |
| **S.No** | **Name of the Bank** | | **Priority Sector** | | | | **Non-Priority Sector** | | | | | | **Total Housing Loans** | |
| **Accounts** | | **Amount** | | **Accounts** | | | | **Amount** | | **Accounts** | **Amount** |
| 1 | Bank of Baroda | | 7647 | | 691.97 | | 7067 | | | | 1303.34 | | 14714 | 1995.32 |
| 2 | Bank of India | | 10243 | | 749.88 | | 1388 | | | | 482.63 | | 11631 | 1232.51 |
| 3 | Bank of Maharashtra | | 574 | | 52.87 | | 351 | | | | 81.57 | | 925 | 134.44 |
| 4 | Canara Bank | | 24310 | | 1892.79 | | 32460 | | | | 2353.33 | | 56770 | 4246.12 |
| 5 | Central Bank of India | | 4342 | | 317.19 | | 2153 | | | | 434.93 | | 6495 | 752.12 |
| 6 | Indian Bank | | 6550 | | 589.44 | | 3343 | | | | 767.17 | | 9893 | 1356.61 |
| 7 | Indian Overseas Bank | | 8742 | | 951.86 | | - | | | | - | | 8742 | 951.86 |
| 8 | Punjab National Bank | | 5967 | | 513.03 | | 2894 | | | | 637.00 | | 8861 | 1150.03 |
| 9 | Punjab & Sind Bank | | 354 | | 40.13 | | - | | | | - | | 354 | 40.13 |
| 10 | UCO Bank | | 1891 | | 153.57 | | 539 | | | | 132.99 | | 2430 | 286.56 |
| 11 | Union Bank of India | | 49641 | | 4256.36 | | 16208 | | | | 4947.32 | | 65849 | 9203.68 |
| 12 | State Bank of India | | 127980 | | 12645.09 | | 292835 | | | | 29929.65 | | 420815 | 42574.74 |
| Public Sector Banks Total | | | 248241 | | 22854.19 | | 359238 | | | | 41069.93 | | 607479 | 63924.11 |
| 13 | Axis Bank | | 2488 | | 161.96 | | 490 | | | | 93.97 | | 2978 | 255.93 |
| 14 | Bandhan Bank | | - | | - | | - | | | | - | | - | - |
| 15 | Catholic Syrian Bank Ltd | | - | | - | | - | | | | - | | - | - |
| 16 | City Union Bank Ltd | | 682 | | 46.38 | | 392 | | | | 91.30 | | 1074 | 137.68 |
| 17 | Coastal Local Area Bank Ltd | | 281 | | 31.24 | | 20 | | | | 5.26 | | 301 | 36.51 |
| 18 | DCB Bank Limited | | 614 | | 68.48 | | 447 | | | | 113.77 | | 1061 | 182.25 |
| 19 | Dhana Laxmi Bank | | 196 | | 24.15 | | 51 | | | | 11.21 | | 247 | 35.36 |
| 20 | Equitas Small Finance Bank Ltd | | 21 | | 2.94 | | - | | | | - | | 21 | 2.94 |
| 21 | Federal Bank | | 303 | | 29.18 | | 319 | | | | 83.95 | | 622 | 113.13 |
| 22 | HDFC Bank Ltd | | 5474 | | 523.72 | | 3970 | | | | 588.44 | | 9444 | 1112.16 |
| 23 | ICICI Bank Ltd. | | 4774 | | 813.93 | | 5952 | | | | 1961.42 | | 10726 | 2775.36 |
| 24 | IDBI Bank | | 4914 | | 504.39 | | 1239 | | | | 405.22 | | 6153 | 909.61 |
| 25 | IDFC First Bank | | 174 | | 25.25 | | - | | | | - | | 174 | 25.25 |
| 26 | Indus Ind Bank | | 496 | | 54.49 | | 428 | | | | 72.31 | | 924 | 126.80 |
| 27 | Karnataka Bank | | 1308 | | 144.29 | | 1194 | | | | 351.77 | | 2502 | 496.06 |
| 28 | Karur Vysya Bank | | 1905 | | 184.77 | | 2380 | | | | 630.37 | | 4285 | 815.14 |
| 29 | Kotak Mahindra Bank | | 12 | | 1.18 | | - | | | | - | | 12 | 1.18 |
| 30 | KBS Local Area Bank | | 5 | | 0.26 | | 1 | | | | 0.04 | | 6 | 0.29 |
| 31 | Laxmi Vilas Bank | | 167 | | 14.58 | | 66 | | | | 15.39 | | 233 | 29.97 |
| 32 | RBL Bank | | 64 | | 5.81 | | 36 | | | | 4.38 | | 100 | 10.19 |
| 33 | South Indian Bank | | 243 | | 27.52 | | 112 | | | | 36.92 | | 355 | 64.44 |
| 34 | Standard Chartered Bank | | - | | - | | - | | | | - | | - | - |
| 35 | Tamilnad Mercantile Bank | | 787 | | 78.52 | | 350 | | | | 197.85 | | 1137 | 276.37 |
| 36 | YES Bank | | - | | - | | - | | | | - | | - | - |
| Private Sector Banks Total | | | 24908 | | 2743.05 | | 17447 | | | | 4663.56 | | 42355 | 7406.61 |
| Commercial Banks Total | | | 273149 | | 25597.23 | | 376685 | | | | 45733.49 | | 649834 | 71330.72 |
| 37 | AP State Co-op Bank | | 1945 | | 155.77 | | 2951 | | | | 93.62 | | 4896 | 249.39 |
| Co-op. Banks Total | | | 1945 | | 155.77 | | 2951 | | | | 93.62 | | 4896 | 249.39 |
| 38 | Andhra Pragathi Grameena Bank | | 6693 | | 361.40 | | 494 | | | | 110.91 | | 7187 | 472.32 |
| 39 | A.P.Grameena Vikas Bank | | 2770 | | 324.93 | | 341 | | | | 104.41 | | 3111 | 429.34 |
| 40 | C.G.G.B. | | 3289 | | 279.53 | | 573 | | | | 38.01 | | 3862 | 317.54 |
| 41 | Saptagiri Grameena Bank | | 2506 | | 202.11 | | 693 | | | | 122.19 | | 3199 | 324.30 |
| R.R.Bs Total | | | 15258 | | 1167.97 | | 2101 | | | | 375.52 | | 17359 | 1543.49 |
| 42 | A P S F C | | - | | - | | - | | | | - | | - | - |
| Others Total | | | - | | - | | - | | | | - | | - | - |
| Grand Total | | | 290352 | | 26920.97 | | 381737 | | | | 46202.63 | | 672089 | 73123.60 |
| CONSOLIDATION | | | | | | | | | | | | | | |
| Commercial Banks | | 273149 | | 25597.23 | | 376685 | | | | 45733.49 | | 649834 | | 71330.72 |
| Co-operative Banks | | 1945 | | 155.77 | | 2951 | | | | 93.62 | | 4896 | | 249.39 |
| Regional Rural Banks | | 15258 | | 1167.97 | | 2101 | | | | 375.52 | | 17359 | | 1543.49 |
| Others | | - | | - | | - | | | | - | | - | | - |
| Grand Total | | 290352 | | 26920.97 | | 381737 | | | | 46202.63 | | 672089 | | 73123.60 |

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| SLBC OF A.P | | | | | | CONVENOR:UNION BANK OF INDIA | | | | | |
| **15. Bank-wise Total Education Loans Outstanding as on 31.12.2020** (Amount in crores) | | | | | | | | | | | |
| **S.No** | **Name of the Bank** | | **Priority Sector** | | **Non-Priority Sector** | | | | **Total** | | |
| **Accounts** | **Amount** | **Accounts** | | **Amount** | | **Accounts** | | **Amount** |
| 1 | Bank of Baroda | | 6605 | 494.88 | 3319 | | 80.04 | | 9924 | | 574.92 |
| 2 | Bank of India | | 3192 | 110.36 | 209 | | 26.59 | | 3401 | | 136.95 |
| 3 | Bank of Maharashtra | | 258 | 9.28 | 78 | | 11.62 | | 336 | | 20.90 |
| 4 | Canara Bank | | 15226 | 596.05 | 836 | | 217.95 | | 16062 | | 814.00 |
| 5 | Central Bank of India | | 1733 | 56.24 | 317 | | 61.28 | | 2050 | | 117.52 |
| 6 | Indian Bank | | 2128 | 105.61 | 521 | | 63.32 | | 2649 | | 168.93 |
| 7 | Indian Overseas Bank | | 3016 | 137.01 | - | | - | | 3016 | | 137.01 |
| 8 | Punjab National Bank | | 2188 | 98.53 | 2118 | | 36.62 | | 4306 | | 135.15 |
| 9 | Punjab & Sind Bank | | 59 | 2.49 | - | | - | | 59 | | 2.49 |
| 10 | UCO Bank | | 770 | 32.90 | 115 | | 7.98 | | 885 | | 40.88 |
| 11 | Union Bank of India | | 19818 | 879.15 | 3506 | | 485.33 | | 23324 | | 1364.48 |
| 12 | State Bank of India | | 32935 | 1527.27 | 43699 | | 564.95 | | 76634 | | 2092.22 |
| Public Sector Banks Total | | | 87928 | 4049.77 | 54718 | | 1555.68 | | 142646 | | 5605.45 |
| 13 | Axis Bank | | 1695 | 56.37 | - | | - | | 1695 | | 56.37 |
| 14 | Bandhan Bank | | - | - | - | | - | |  | |  |
| 15 | Catholic Syrian Bank Ltd | | - | - | - | | - | | - | | - |
| 16 | City Union Bank Ltd | | 96 | 4.55 | 29 | | 5.83 | | 125 | | 10.38 |
| 17 | Coastal Local Area Bank Ltd | | - | - | - | | - | | - | | - |
| 18 | DCB Bank Limited | | 17 | 0.51 | 24 | | 1.29 | | 41 | | 1.80 |
| 19 | Dhana Laxmi Bank | | 22 | 0.87 | 13 | | 4.08 | | 35 | | 4.95 |
| 20 | Equitas Small Finance Bank | | - | - | - | | - | | - | | - |
| 21 | Federal Bank | | 64 | 3.70 | 13 | | 3.01 | | 77 | | 6.71 |
| 22 | HDFC Bank Ltd | | 85 | 2.37 | - | | - | | 85 | | 2.37 |
| 23 | ICICI Bank Ltd. | | 3 | 0.08 | 3 | | 0.39 | | 6 | | 0.48 |
| 24 | IDBI Bank | | 982 | 51.07 | 1 | | 0.08 | | 983 | | 51.14 |
| 25 | IDFC First Bank | | - | - | - | | - | | - | | - |
| 26 | Indus Ind Bank | | - | - | - | | - | | - | | - |
| 27 | Karnataka Bank | | 221 | 8.32 | 197 | | 21.30 | | 418 | | 29.62 |
| 28 | Karur Vysya Bank | | 284 | 18.69 | 72 | | 9.24 | | 356 | | 27.93 |
| 29 | Kotak Mahindra Bank | | 1 | 0.00 | - | | - | | 1 | | 0.00 |
| 30 | KBS Local Area Bank | | - | - | - | | - | | - | | - |
| 31 | Laxmi Vilas Bank | | 13 | 0.47 | 4 | | 0.43 | | 17 | | 0.91 |
| 32 | RBL Bank | | 15 | 0.04 | - | | - | | 15 | | 0.04 |
| 33 | South Indian Bank | | 26 | 1.39 | 2 | | 0.29 | | 28 | | 1.68 |
| 34 | Standard Chartered Bank | | - | - | - | | - | | - | | - |
| 35 | Tamilnad Mercantile Bank | | 50 | 1.71 | 62 | | 14.25 | | 112 | | 15.97 |
| 36 | YES Bank | | - | - | - | | - | | - | | - |
| Private Sector Banks Total | | | 3574 | 150.15 | 420 | | 60.20 | | 3994 | | 210.35 |
| Commercial Banks Total | | | 91502 | 4199.92 | 55138 | | 1615.89 | | 146640 | | 5815.80 |
| 37 | AP State Co-op Bank | | 223 | 25.95 | 24 | | 1.60 | | 247 | | 27.55 |
| Co-op. Banks Total | | | 223 | 25.95 | 24 | | 1.60 | | 247 | | 27.55 |
| 38 | Andhra Pragathi Grameena Bank | | 2127 | 56.41 | 70 | | 9.39 | | 2197 | | 65.80 |
| 39 | A.P.Grameena Vikas Bank | | 369 | 9.60 | - | | - | | 369 | | 9.60 |
| 40 | C.G.G.B. | | 869 | 72.48 | - | | - | | 869 | | 72.48 |
| 41 | Saptagiri Grameena Bank | | 185 | 21.21 | - | | - | | 185 | | 21.21 |
| R.R.Bs Total | | | 3550 | 159.70 | 70 | | 9.39 | | 3620 | | 169.09 |
| 42 | A P S F C | | - | - | - | | - | | - | | - |
| Others Total | | | - | - | - | | - | | - | | - |
| Grand Total | | | 95275 | 4385.56 | 55232 | | 1626.87 | | 150507 | | 6012.43 |
| CONSOLIDATION | | | | | | | | | | | |
| Commercial Banks | | 91502 | | 4199.92 | 55138 | | 1615.89 | 146640 | | 5815.80 | |
| Co-operative Banks | | 223 | | 25.95 | 24 | | 1.60 | 247 | | 27.55 | |
| Regional Rural Banks | | 3550 | | 159.70 | 70 | | 9.39 | 3620 | | 169.09 | |
| Others | | - | | - | - | | - | - | | - | |
| Grand Total | | 95275 | | 4385.56 | 55232 | | 1626.87 | 150507 | | 6012.43 | |

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| SLBC OF A.P | | CONVENOR: UNION BANK OF INDIA | |
| **16. Bank-wise Outstanding under Social Infrastructure a as on 31.12.2020** (Amount in Crores) | | | |
| **S.No.** | **Name of the Bank** | **No. of Accounts** | **Amount** |
| 1 | Bank of Baroda | - | - |
| 2 | Bank of India | 11 | 1.61 |
| 3 | Bank of Maharashtra | - | - |
| 4 | Canara Bank | - | - |
| 5 | Central Bank of India | - | - |
| 6 | Indian Bank | 89 | 11.48 |
| 7 | Indian Overseas Bank | - | - |
| 8 | Punjab National Bank | - | - |
| 9 | Punjab & Sind Bank | - | - |
| 10 | UCO Bank | 24 | 0.51 |
| 11 | Union Bank of India | 31 | 5.57 |
| 12 | State Bank of India | - | - |
| Public Sector Banks Total | | 155 | 19.17 |
| 13 | Axis Bank | - | - |
| 14 | Bandhan Bank | - | - |
| 15 | Catholic Syrian Bank Ltd | - | - |
| 16 | City Union Bank Ltd | - | - |
| 17 | Coastal Local Area Bank Ltd | - | - |
| 18 | DCB Bank Limited | 9 | 3.74 |
| 19 | Dhana Laxmi Bank | - | - |
| 20 | Equitas Small Finance Bank Ltd | - | - |
| 21 | Federal Bank | - | - |
| 22 | HDFC Bank Ltd | - | - |
| 23 | ICICI Bank Ltd. | - | - |
| 24 | IDBI Bank | 3 | 1.17 |
| 25 | IDFC First Bank | - | - |
| 26 | Indus Ind Bank | - | - |
| 27 | Karnataka Bank | - | - |
| 28 | Karur Vysya Bank | 9 | 1.28 |
| 29 | Kotak Mahindra Bank | - | - |
| 30 | KBS Local Area Bank | - | - |
| 31 | Laxmi Vilas Bank | - | - |
| 32 | RBL Bank | - | - |
| 33 | South Indian Bank | - | - |
| 34 | Standard Chartered Bank | - | - |
| 35 | Tamilnad Mercantile Bank | - | - |
| 36 | Yes Bank | - | - |
| Private Sector Banks Total | | 21 | 6.19 |
| Commercial Banks Total | | 176 | 25.36 |
| 37 | AP State Co-op Bank | - | - |
| Co-op. Banks Total | | - | - |
| 38 | Andhra Pragathi Grameena Bank | - | - |
| 39 | A.P.Grameena Vikas Bank | - | - |
| 40 | C.G.G.B. | - | - |
| 41 | Saptagiri Grameena Bank | - | - |
| R.R.Bs Total | | - | - |
| 42 | A P S F C | - | - |
| Others Total | | - | - |
| Grand Total | | 176 | 25.36 |
| CONSOLIDATION | | | |
| Commercial Banks | | 176 | 25.36 |
| Co-operative Banks | | - | - |
| Regional Rural Banks | | - | - |
| Others | | - | - |
| Grand Total | | 176 | 25.36 |

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| SLBC OF A.P CONVENOR:UNION BANK OF INDIA | | | | | | | |
| **17. Bank-wise Outstanding under Renewable Energy as on 31.12.2020** (Amount in Crores) | | | | | | | |
| **S.No.** | | | **Name of the Bank** | **No. of Accounts** | | **Amount** | |
| 1 | | | Bank of Baroda | 10 | | 0.20 | |
| 2 | | | Bank of India | - | | - | |
| 3 | | | Bank of Maharashtra | - | | - | |
| 4 | | | Canara Bank | - | | - | |
| 5 | | | Central Bank of India | - | | - | |
| 6 | | | Indian Bank | 17 | | 2.19 | |
| 7 | | | Indian Overseas Bank | - | | - | |
| 8 | | | Punjab National Bank | 6 | | 0.01 | |
| 9 | | | Punjab & Sind Bank | - | | - | |
| 10 | | | UCO Bank | 25 | | 0.53 | |
| 11 | | | Union Bank of India | 114 | | 21.43 | |
| 12 | | | State Bank of India | - | | - | |
| Public Sector Banks Total | | | | 172 | | 24.36 | |
| 13 | | | Axis Bank | - | | - | |
| 14 | | | Bandhan Bank | - | | - | |
| 15 | | | Catholic Syrian Bank Ltd | - | | - | |
| 16 | | | City Union Bank Ltd | 2 | | 2.00 | |
| 17 | | | Coastal Local Area Bank Ltd | - | | - | |
| 18 | | | DCB Bank Limited | - | | - | |
| 19 | | | Dhana Laxmi Bank | - | | - | |
| 20 | | | Equitas Small Finance Bank Ltd | - | | - | |
| 21 | | | Federal Bank | - | | - | |
| 22 | | | HDFC Bank Ltd | 2 | | 5.75 | |
| 23 | | | ICICI Bank Ltd. | - | | - | |
| 24 | | | IDBI Bank | - | | - | |
| 25 | | | IDFC First Bank | - | | - | |
| 26 | | | Indus Ind Bank | - | | - | |
| 27 | | | Karnataka Bank | - | | - | |
| 28 | | | Karur Vysya Bank | 2 | | 1.96 | |
| 29 | | | Kotak Mahindra Bank | - | | - | |
| 30 | | | KBS Local Area Bank | - | | - | |
| 31 | | | Laxmi Vilas Bank | - | | - | |
| 32 | | | RBL Bank | - | | - | |
| 33 | | | South Indian Bank | - | | - | |
| 34 | | | Standard Chartered Bank | - | | - | |
| 35 | | | Tamilnad Mercantile Bank | - | | - | |
| 36 | | | Yes Bank | - | | - | |
| Private Sector Banks Total | | | | 6 | | 9.71 | |
| Commercial Banks Total | | | | 178 | | 34.08 | |
| 37 | | | AP State Co-op Bank | - | | - | |
| Co-op. Banks Total | | | |  | |  | |
| 38 | | | Andhra Pragathi Grameena Bank | 159 | | 0.14 | |
| 39 | | | A.P.Grameena Vikas Bank | 723 | | 2.42 | |
| 40 | | | C.G.G.B. | - | | - | |
| 41 | | | Saptagiri Grameena Bank | - | | - | |
| R.R.Bs Total | | | | 882 | | 2.56 | |
| 42 | | | A P S F C |  | |  | |
| Others Total | | | |  | |  | |
| Grand Total | | | | 1060 | | 36.64 | |
| CONSOLIDATION | | | | | | | |
| Commercial Banks | | | | 178 | | 34.08 | |
| Co-operative Banks | | | | - | | - | |
| Regional Rural Banks | | | | 882 | | 2.56 | |
| Others | | | | - | | - | |
| Grand Total | | | | 1060 | | 36.64 | |
| SLBC OF A.P CONVENOR:UNION BANK OF INDIA | | | | | |
| **18. BANK-WISE ADVANCES UNDER DRI AS ON 31.12.2020**(Amount in crores) | | | | | |
| **S.No.** | **Name of the Bank** | | | **Outstanding Amount** | |
| 1 | Bank of Baroda | | | 2.96 | |
| 2 | Bank of India | | | 0.02 | |
| 3 | Bank of Maharashtra | | | 0.01 | |
| 4 | Canara Bank | | | 18.73 | |
| 5 | Central Bank of India | | | - | |
| 6 | Indian Bank | | | 4.24 | |
| 7 | Indian Overseas Bank | | | 0.55 | |
| 8 | Punjab National Bank | | | - | |
| 9 | Punjab & Sind Bank | | | - | |
| 10 | UCO Bank | | | 1.09 | |
| 11 | Union Bank of India | | | 8.75 | |
| 12 | State Bank of India | | | 15.95 | |
| Public Sector Banks Total | | | | 52.30 | |
| 13 | Axis Bank | | | - | |
| 14 | Bandhan Bank | | | - | |
| 15 | Catholic Syrian Bank Ltd | | | - | |
| 16 | City Union Bank Ltd. | | | - | |
| 17 | Coastal Local Area Bank Ltd | | | - | |
| 18 | DCB Bank Limited | | | - | |
| 19 | Dhana Laxmi Bank | | | - | |
| 20 | Equitas Small Finance Bank Ltd | | | - | |
| 21 | Federal Bank | | | - | |
| 22 | HDFC Bank Ltd | | | - | |
| 23 | ICICI Bank Ltd. | | | - | |
| 24 | IDBI Bank | | | 0.01 | |
| 25 | IDFC First Bank | | | - | |
| 26 | Indus Ind Bank | | | - | |
| 27 | Karnataka Bank | | | - | |
| 28 | Karur Vysya Bank | | | - | |
| 29 | Kotak Mahindra Bank | | | - | |
| 30 | KBS Local Area Bank | | | - | |
| 31 | Laxmi Vilas Bank | | | - | |
| 32 | RBL Bank | | | - | |
| 33 | South Indian Bank | | | - | |
| 34 | Standard Chartered Bank | | | - | |
| 35 | Tamilnad Mercantile Bank | | | - | |
| 36 | YES Bank | | | - | |
| Private Sector Banks Total | | | | 0.01 | |
| Commercial Banks Total | | | | 52.31 | |
| 37 | AP State Co-op Bank | | |  | |
| Co-op. Banks Total | | | | - | |
| 38 | Andhra Pragathi Grameena Bank | | | - | |
| 39 | A.P.Grameena Vikas Bank | | | - | |
| 40 | C.G.G.B. | | | - | |
| 41 | Saptagiri Grameena Bank | | | - | |
| R.R.Bs Total | | | | - | |
| 42 | A P S F C | | | - | |
| Others Total | | | | - | |
| Grand Total | | | | 52.31 | |
| CONSOLIDATION | | | | | |
| Commercial Banks | | | | 52.31 | |
| Co-operative Banks | | | | - | |
| Regional Rural Banks | | | | - | |
| Others | | | | - | |
| Grand Total | | | | 52.31 | |

| SLBC of A.P CONVENOR: UNION BANK OF INDIA | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **19. ANNUAL CREDIT PLAN 2020-21 - BANK-WISE ACHIEVEMENT AS ON 31.12.2020**(Amount in crores ) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| **S.No** | **Name of the Bank** | | | **Short Term Crop Production Loans** | | | | | | **Agrl.Term Loans including agriculture infrastructure & ancillary activities** | | | | | **Total Agriculture** | | | | | | **MSME** | | | | | | **Export Credit** | | | | | **Others' Under Priority Sector** | | | | | |
| **Target** | | **Achv** | | **% Ach** | | **Target** | **Achv** | | **% Ach** | | **Target** | **Achv** | | | **% Ach** | | **Target** | | **Achv** | | **% Ach** | | **Target** | | **Achv** | **% Ach** | | **Target** | | **Achv** | | **% Ach** | |
| 1 | Bank of Baroda | | | 2631.57 | | 2182.31 | | 82.93 | | 953.00 | 379.34 | | 39.80 | | 3584.57 | 2561.65 | | | 71.46 | | 839.65 | | 211.73 | | 25.22 | | 2.30 | | - | - | | 819.15 | | 1771.21 | | 216.23 | |
| 2 | Bank of India | | | 1216.59 | | 1378.23 | | 113.29 | | 553.76 | 399.24 | | 72.10 | | 1770.35 | 1777.47 | | | 100.40 | | 514.36 | | 263.77 | | 51.28 | | 0.30 | | - | - | | 407.14 | | 94.88 | | 23.30 | |
| 3 | Bank of Maharashtra | | | 120.71 | | 17.74 | | 14.70 | | 22.11 | - | | - | | 142.82 | 17.74 | | | 12.42 | | 163.89 | | 30.78 | | 18.78 | | 0.10 | | - | - | | 95.25 | | - | | - | |
| 4 | Canara Bank | | | 14398.33 | | 12678.24 | | 88.05 | | 3638.53 | 2852.92 | | 78.41 | | 18036.86 | 15531.16 | | | 86.11 | | 4518.95 | | 1721.06 | | 38.09 | | 372.35 | | - | - | | 1502.73 | | 874.05 | | 58.16 | |
| 5 | Central Bank of India | | | 1386.14 | | 978.49 | | 70.59 | | 438.51 | 375.26 | | 85.58 | | 1824.65 | 1353.75 | | | 74.19 | | 402.27 | | 423.02 | | 105.16 | | - | | - | - | | 334.82 | | 38.15 | | 11.39 | |
| 6 | Indian Bank | | | 4295.12 | | 5117.35 | | 119.14 | | 1631.00 | 1303.50 | | 79.92 | | 5926.12 | 6420.85 | | | 108.35 | | 1497.07 | | 895.09 | | 59.79 | | 1.20 | | - | - | | 805.03 | | 42.27 | | 5.25 | |
| 7 | Indian Overseas Bank | | | 1428.39 | | 813.74 | | 56.97 | | 647.91 | 620.42 | | 95.76 | | 2076.30 | 1434.16 | | | 69.07 | | 1188.86 | | 695.29 | | 58.48 | | 0.10 | | - | - | | 466.28 | | 207.36 | | 44.47 | |
| 8 | Punjab National Bank | | | 395.15 | | 113.54 | | 28.73 | | 236.27 | 222.30 | | 94.09 | | 631.42 | 335.84 | | | 53.19 | | 696.29 | | 381.53 | | 54.79 | | 1.20 | | - | - | | 292.91 | | 60.24 | | 20.57 | |
| 9 | Punjab & Sind Bank | | | 10.31 | | 6.64 | | 64.38 | | 10.83 | - | | - | | 21.14 | 6.64 | | | 31.40 | | 151.45 | | 93.59 | | 61.80 | | - | | - | - | | 45.45 | | 10.56 | | 23.24 | |
| 10 | UCO Bank | | | 86.99 | | 48.55 | | 55.81 | | 85.51 | 22.64 | | 26.48 | | 172.50 | 71.19 | | | 41.27 | | 203.83 | | 228.73 | | 112.22 | | - | | - | - | | 146.80 | | 25.58 | | 17.43 | |
| 11 | Union Bank of India | | | 19108.64 | | 13716.66 | | 71.78 | | 7738.65 | 8075.61 | | 104.35 | | 26847.29 | 21792.27 | | | 81.17 | | 9017.73 | | 6217.86 | | 68.95 | | 44.35 | | 467.35 | 1053.78 | | 3107.73 | | 842.67 | | 27.12 | |
| 12 | State Bank of India | | | 15825.16 | | 17236.89 | | 108.92 | | 6068.86 | 4341.90 | | 71.54 | | 21894.02 | 21578.79 | | | 98.56 | | 8186.25 | | 13520.70 | | 165.16 | | 298.90 | | - | - | | 5115.26 | | 1492.16 | | 29.17 | |
| Public Sector Banks Total | | | | 60903.10 | | 54288.38 | | 89.14 | | 22024.94 | 18593.13 | | 84.42 | | 82928.04 | 72881.51 | | | 87.89 | | 27380.60 | | 24683.14 | | 90.15 | | 720.80 | | 467.35 | 64.84 | | 13138.55 | | 5459.13 | | 41.55 | |
| 13 | | Axis Bank | | 461.25 | | 662.70 | | 143.67 | | 576.65 | 218.67 | | 37.92 | | 1037.90 | 881.37 | | | 84.92 | | 639.10 | | 149.74 | | 23.43 | | 3.90 | | - | - | | 286.39 | | 14.02 | | 4.89 | |
| 14 | | Bandhan Bank | | - | | - | | - | | - | 12.65 | | - | | - | 12.65 | | | - | | 20.00 | | - | | - | | - | | - | - | | - | | - | | - | |
| 15 | | Catholic Syrian Bank Ltd | | 23.04 | | - | | - | | 15.40 | - | | - | | 38.44 | - | | | - | | 50.13 | | - | | - | | - | | - | - | | 18.76 | | 11.23 | | 59.86 | |
| 16 | | City Union Bank Ltd | | 122.34 | | 49.35 | | 40.34 | | 75.63 | 55.85 | | 73.85 | | 197.97 | 105.21 | | | 53.14 | | 256.75 | | 206.79 | | 80.54 | | - | | - | - | | 89.29 | | 3.33 | | 3.73 | |
| 17 | | Coastal Local Area Bank Ltd | | 86.05 | | 60.97 | | 70.86 | | 72.24 | 14.06 | | 19.46 | | 158.29 | 75.03 | | | 47.40 | | 151.08 | | 107.09 | | 70.89 | | - | | - | - | | 77.83 | | 7.50 | | 9.63 | |
| 18 | | DCB Bank Limited | | 16.17 | | 42.56 | | 263.19 | | 14.60 | 7.47 | | 51.15 | | 30.77 | 50.02 | | | 162.58 | | 54.46 | | 7.62 | | 13.99 | | - | | - | - | | 16.86 | | 10.24 | | 60.75 | |
| 19 | | Dhanalakshmi Bank | | 55.62 | | 129.25 | | 232.37 | | 13.97 | 3.23 | | 23.13 | | 69.59 | 132.48 | | | 190.37 | | 50.90 | | 5.01 | | 9.84 | | - | | - | - | | 27.33 | | 4.51 | | 16.50 | |
| 20 | | Equitas SFB | | - | | - | | - | | - | 1.68 | | - | | - | 1.68 | | | - | | 0.21 | | 42.99 | | 20471.43 | | - | | - | - | | - | | 2.41 | | - | |
| 21 | | Federal Bank Ltd | | 194.20 | | 358.68 | | 184.70 | | 56.47 | 12.77 | | 22.61 | | 250.67 | 371.45 | | | 148.18 | | 97.00 | | 92.13 | | 94.98 | | - | | - | - | | 53.06 | | 2.77 | | 5.22 | |
| 22 | | HDFC Bank Ltd | | 1844.77 | | 934.95 | | 50.68 | | 971.07 | 865.49 | | 89.13 | | 2815.84 | 1800.43 | | | 63.94 | | 1639.45 | | 1041.60 | | 63.53 | | 4.40 | | - | - | | 253.13 | | 8.05 | | 3.18 | |
| 23 | | ICICI Bank Ltd. | | 736.09 | | 389.12 | | 52.86 | | 1329.37 | 824.80 | | 62.04 | | 2065.46 | 1213.92 | | | 58.77 | | 1844.31 | | 2192.35 | | 118.87 | | 179.40 | | - | - | | 722.28 | | 46.50 | | 6.44 | |
| 24 | | IDBI Bank Limited | | 372.00 | | 755.43 | | 203.07 | | 262.68 | 13.16 | | 5.01 | | 634.68 | 768.59 | | | 121.10 | | 655.83 | | 497.07 | | 75.79 | | 0.20 | | - | - | | 255.79 | | 55.07 | | 21.53 | |
| 25 | | IDFC First Bank | | 0.30 | | 53.35 | | 17783.33 | | 0.85 | 29.12 | | 3425.88 | | 1.15 | 82.47 | | | 7171.30 | | 33.09 | | 177.72 | | 537.08 | | - | | - | - | | 4.00 | | 6.87 | | 171.75 | |
| 26 | | Indus Ind Bank | | 6.83 | | 0.18 | | 2.56 | | 308.18 | 368.11 | | 119.45 | | 315.01 | 368.29 | | | 116.91 | | 927.48 | | 487.74 | | 52.59 | | 0.10 | | 15.69 | 15691.80 | | 48.99 | | 8.46 | | 17.28 | |
| 27 | | Karnataka Bank Ltd | | 296.68 | | 89.29 | | 30.10 | | 76.17 | 46.33 | | 60.82 | | 372.85 | 135.62 | | | 36.37 | | 557.47 | | 380.20 | | 68.20 | | - | | - | - | | 110.43 | | 17.91 | | 16.22 | |
| 28 | | Karur Vysya Bank Ltd | | 973.59 | | 1502.55 | | 154.33 | | 254.17 | 32.75 | | 12.89 | | 1227.76 | 1535.30 | | | 125.05 | | 473.06 | | 251.95 | | 53.26 | | - | | 112.77 | - | | 444.89 | | 19.98 | | 4.49 | |
| 29 | | Kotak Mahindra Bank | | 128.69 | | 44.80 | | 34.81 | | 298.67 | 138.68 | | 46.43 | | 427.36 | 183.48 | | | 42.93 | | 650.45 | | 328.30 | | 50.47 | | 2.00 | | - | - | | 223.38 | | 25.00 | | 11.19 | |
| 30 | | KBS Local Area Bank | | - | | - | | - | | 0.42 | 0.12 | | 27.92 | | 0.42 | 0.12 | | | 27.92 | | 0.28 | | 1.01 | | 359.11 | | - | | - | - | | 7.21 | | - | | - | |
| 31 | | Lakshmi Vilas Bank Ltd | | 150.22 | | 125.21 | | 83.35 | | 66.93 | 0.02 | | 0.03 | | 217.15 | 125.23 | | | 57.67 | | 396.25 | | 7.37 | | 1.86 | | - | | - | - | | 70.04 | | 0.04 | | 0.06 | |
| 32 | | RBL Bank | | 31.54 | | 26.85 | | 85.13 | | 2.62 | 15.37 | | 586.64 | | 34.16 | 42.22 | | | 123.59 | | 115.49 | | 26.02 | | 22.53 | | - | | - | - | | 12.30 | | 6.38 | | 51.87 | |
| 33 | | South Indian Bank | | 63.73 | | 155.57 | | 244.11 | | 67.36 | - | | - | | 131.09 | 155.57 | | | 118.68 | | 79.95 | | 29.67 | | 37.12 | | - | | - | - | | 47.80 | | 2.39 | | 5.01 | |
| 34 | | SCB | | - | | - | | - | | - | - | | - | | - | - | | | - | | - | | - | | - | | - | | - | - | | - | | - | | - | |
| 35 | | TMB | | 98.00 | | 66.10 | | 67.45 | | 104.10 | 320.09 | | 307.49 | | 202.10 | 386.19 | | | 191.09 | | 352.64 | | 717.05 | | 203.34 | | - | | - | - | | 45.75 | | 22.59 | | 49.38 | |
| 36 | | Yes Bank | | 46.55 | | 27.24 | | 58.52 | | 3.93 | - | | - | | 50.48 | 27.24 | | | 53.96 | | 52.34 | | - | | - | | - | | - | - | | 26.25 | | - | | - | |
| Private Sector Banks Total | | | | 5707.66 | | 5474.15 | | 95.91 | | 4571.48 | 2980.42 | | 65.20 | | 10279.14 | 8454.57 | | | 82.25 | | 9097.72 | | 6749.42 | | 74.19 | | 190.00 | | 128.46 | 67.61 | | 2841.76 | | 275.25 | | 9.69 | |
| Commercial Banks Total | | | | 66610.76 | | 59762.53 | | 89.72 | | 26596.42 | 21573.55 | | 81.11 | | 93207.18 | 81336.08 | | | 87.26 | | 36478.32 | | 31432.56 | | 86.17 | | 910.80 | | 595.81 | 65.42 | | 15980.31 | | 5734.39 | | 35.88 | |
| 37 | A.P.State Co-op Bank | | | 12127.64 | | 8126.45 | | 67.01 | | 1953.68 | 1022.83 | | 52.35 | | 14081.32 | 9149.28 | | | 64.97 | | - | | 2.28 | | - | | - | | - | - | | 405.06 | | 758.57 | | 187.27 | |
| Co-operative Banks Total | | | | 12127.64 | | 8126.45 | | 67.01 | | 1953.68 | 1022.83 | | 52.35 | | 14081.32 | 9149.28 | | | 64.97 | | - | | 2.28 | | - | | - | | - | - | | 405.06 | | 758.57 | | 187.27 | |
| 38 | | APGB | | 7757.61 | | 7013.79 | | 90.41 | | 2349.19 | 3118.63 | | 132.75 | | 10106.80 | 10132.42 | | | 100.25 | | 1103.62 | | 631.89 | | 57.26 | | - | | - | - | | 687.23 | | 261.11 | | 37.99 | |
| 39 | | APGVB | | 1913.31 | | 1211.12 | | 63.30 | | 835.60 | 1428.29 | | 170.93 | | 2748.91 | 2639.41 | | | 96.02 | | 359.09 | | 345.24 | | 96.14 | | - | | - | - | | 382.35 | | 129.10 | | 33.77 | |
| 40 | | CGGB | | 3469.77 | | 3323.42 | | 95.78 | | 704.04 | 1066.22 | | 151.44 | | 4173.81 | 4389.64 | | | 105.17 | | 322.72 | | 202.63 | | 62.79 | | - | | - | - | | 130.67 | | 40.48 | | 30.98 | |
| 41 | | SGB | | 2722.40 | | 3368.15 | | 123.72 | | 1591.97 | 1213.47 | | 76.22 | | 4314.37 | 4581.62 | | | 106.19 | | 300.35 | | 650.92 | | 216.72 | | - | | - | - | | 783.49 | | 302.70 | | 38.63 | |
| Regional Rural Banks Total | | | | 15863.09 | | 14916.48 | | 94.03 | | 5480.80 | 6826.61 | | 124.55 | | 21343.89 | 21743.08 | | | 101.87 | | 2085.78 | | 1830.68 | | 87.77 | | - | | - | - | | 1983.74 | | 733.39 | | 36.97 | |
| 42 | A.P.S.F.C | | | 21.75 | | - | | - | | 0.22 | - | | - | | 21.97 | - | | | - | | 1035.63 | | 158.15 | | 15.27 | | - | | - | - | | 10.95 | | - | | - | |
| 43 | FSCS | | | 6.00 | |  | | - | | - | - | |  | | 6.00 |  | | | - | | - | |  | |  | |  | |  |  | |  | |  | |  | |
| Others Total | | | | 27.75 | | - | | - | | 0.22 | - | | - | | 27.97 | - | | | - | | 1035.63 | | 158.15 | | 15.27 | | - | | - | - | | 10.95 | | - | | - | |
| Grand Total | | | | 94629.24 | | 82805.46 | | 87.51 | | 34031.12 | 29422.99 | | 86.46 | | 128660.36 | 112228.45 | | | 87.23 | | 39599.73 | | 33423.66 | | 84.40 | | 910.80 | | 595.81 | 65.42 | | 18380.06 | | 7226.36 | | 39.32 | |
| CONSOLIDATION | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Commercial Banks | | | 66610.76 | | 59762.53 | | 89.72 | | 26596.42 | | 21573.55 | 81.11 | | 93207.18 | | | 81336.08 | 87.26 | | 36478.32 | | 31432.56 | | 86.17 | | 910.80 | | 595.81 | | | 65.42 | | 15980.31 | | 5734.39 | | 35.88 |
| Co-operative Banks | | | 12127.64 | | 8126.45 | | 67.01 | | 1953.68 | | 1022.83 | 52.35 | | 14081.32 | | | 9149.28 | 64.97 | | - | | 2.28 | | - | | - | | - | | | - | | 405.06 | | 758.57 | | 187.27 |
| Regional Rural Banks | | | 15863.09 | | 14916.48 | | 94.03 | | 5480.80 | | 6826.61 | 124.55 | | 21343.89 | | | 21743.08 | 101.87 | | 2085.78 | | 1830.68 | | 87.77 | | - | | - | | | - | | 1983.74 | | 733.39 | | 36.97 |
| Others | | | 27.75 | | - | | - | | 0.22 | | - | - | | 27.97 | | | - | - | | 1035.63 | | 158.15 | | 15.27 | | - | | - | | | - | | 10.95 | | - | | - |
| Grand Total | | | 94629.24 | | 82805.46 | | 87.51 | | 34031.12 | | 29422.99 | 86.46 | | 128660.36 | | | 112228.45 | 87.23 | | 39599.73 | | 33423.66 | | 84.40 | | 910.80 | | 595.81 | | | 65.42 | | 18380.06 | | 7226.36 | | 39.32 |

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| SLBC of A.P Convenor: Union Bank of India | | | | | | | | | | |
| **20. ANNUAL CREDIT PLAN 2020-21 - BANK-WISE ACHIEVEMENT AS ON 31.12.2020**(Amount in crores ) | | | | | | | | | | |
| **S.No** | **Name of the Bank** | **Total Priority Sector** | | | **Non-Priority Sector** | | | **Total Credit** | | |
| **Target** | **Achv** | **% Ach** | **Target** | **Achv** | **% Ach** | **Target** | **Achv** | **% Ach** |
| 1 | Bank of Baroda | 5246 | 4544.59 | 86.63 | 1284 | 721.71 | 56.19 | 6530 | 5266.29 | 80.65 |
| 2 | Bank of India | 2692 | 2136.12 | 79.35 | 1047 | 3418.62 | 326.46 | 3739 | 5554.74 | 148.55 |
| 3 | Bank of Maharashtra | 402 | 48.52 | 12.07 | 217 | 37.72 | 17.36 | 619 | 86.24 | 13.92 |
| 4 | Canara Bank | 24431 | 18126.27 | 74.19 | 3693 | 1238.39 | 33.54 | 28124 | 19364.66 | 68.86 |
| 5 | Central Bank of India | 2562 | 1814.92 | 70.85 | 700 | 690.81 | 98.69 | 3262 | 2505.73 | 76.82 |
| 6 | Indian Bank | 8229 | 7358.22 | 89.41 | 2755 | 3107.99 | 112.80 | 10985 | 10466.21 | 95.28 |
| 7 | Indian Overseas Bank | 3732 | 2336.81 | 62.62 | 451 | 181.41 | 40.23 | 4182 | 2518.22 | 60.21 |
| 8 | Punjab National Bank | 1622 | 777.61 | 47.95 | 1627 | 7409.38 | 455.27 | 3249 | 8186.98 | 251.96 |
| 9 | Punjab & Sind Bank | 218 | 110.79 | 50.81 | 73 | 3789.74 | 5175.82 | 291 | 3900.53 | 1339.19 |
| 10 | UCO Bank | 523 | 325.50 | 62.22 | 469 | 18.13 | 3.86 | 992 | 343.63 | 34.63 |
| 11 | Union Bank of India | 39017 | 29320.15 | 75.15 | 12403 | 21604.05 | 174.19 | 51420 | 50924.19 | 99.04 |
| 12 | State Bank of India | 35494 | 36591.65 | 103.09 | 20501 | 10594.76 | 51.68 | 55996 | 47186.41 | 84.27 |
| Public Sector Banks Total | | 124168 | 103491.14 | 83.35 | 45221 | 52812.70 | 116.79 | 169389 | 156303.85 | 92.27 |
| 13 | Axis Bank | 1967 | 1045.13 | 53.13 | 1028 | 1156.79 | 112.47 | 2996 | 2201.92 | 73.50 |
| 14 | Bandhan Bank | 20 | 12.65 | 63.25 | - | - | - | 20 | 12.65 | 63.25 |
| 15 | Catholic Syrian Bank Ltd | 107 | 11.23 | 10.46 | 147 | 15.36 | 10.48 | 254 | 26.59 | 10.48 |
| 16 | City Union Bank Ltd | 544 | 315.32 | 57.96 | 299 | 283.58 | 94.84 | 843 | 598.90 | 71.04 |
| 17 | Coastal Local Area Bank Ltd | 387 | 189.63 | 48.97 | 159 | 161.47 | 101.29 | 547 | 351.10 | 64.23 |
| 18 | DCB Bank Limited | 102 | 67.88 | 66.49 | 40 | 74.02 | 183.96 | 142 | 141.91 | 99.70 |
| 19 | Dhanalakshmi Bank | 148 | 142.00 | 96.06 | 149 | 31.98 | 21.44 | 297 | 173.98 | 58.58 |
| 20 | Equitas SFB | 0 | 47.08 | 22419.05 | - | 50.90 | - | 0.21 | 97.98 | 46657.14 |
| 21 | Federal Bank Ltd | 401 | 466.35 | 116.38 | 395 | 366.38 | 92.72 | 796 | 832.73 | 104.63 |
| 22 | HDFC Bank Ltd | 4713 | 2850.08 | 60.48 | 4223 | 6060.03 | 143.51 | 8936 | 8910.11 | 99.71 |
| 23 | ICICI Bank Ltd. | 4811 | 3452.78 | 71.76 | 4163 | 4871.11 | 117.00 | 8975 | 8323.89 | 92.75 |
| 24 | IDBI Bank Limited | 1547 | 1320.73 | 85.40 | 916 | 1389.32 | 151.63 | 2463 | 2710.06 | 110.04 |
| 25 | IDFC First Bank | 38 | 267.06 | 698.38 | 107 | 567.64 | 530.50 | 145 | 834.70 | 574.70 |
| 26 | Indus Ind Bank | 1292 | 880.18 | 68.15 | 853 | 2237.52 | 262.37 | 2144 | 3117.71 | 145.39 |
| 27 | Karnataka Bank Ltd | 1041 | 533.72 | 51.28 | 373 | 224.08 | 60.06 | 1414 | 757.80 | 53.60 |
| 28 | Karur Vysya Bank Ltd | 2146 | 1920.00 | 89.48 | 716 | 926.37 | 129.46 | 2861 | 2846.37 | 99.48 |
| 29 | Kotak Mahindra Bank | 1303 | 536.78 | 41.19 | 1236 | 734.18 | 59.39 | 2539 | 1270.95 | 50.05 |
| 30 | KBS Local Area Bank | 8 | 1.12 | 14.19 | 1 | 3.82 | 256.27 | 9 | 4.94 | 52.57 |
| 31 | Lakshmi Vilas Bank Ltd | 683 | 132.64 | 19.41 | 220 | 22.04 | 10.01 | 904 | 154.69 | 17.12 |
| 32 | RBL Bank | 162 | 74.62 | 46.08 | 209 | 129.37 | 61.88 | 370 | 203.99 | 55.13 |
| 33 | South Indian Bank Ltd | 259 | 187.64 | 72.49 | 153 | 50.54 | 32.97 | 412 | 238.18 | 57.79 |
| 34 | Standard Chartered Bank | - | - | - | - | - | - | - | - | - |
| 35 | Tamilnad Mercantile Bank | 600 | 1125.83 | 187.49 | 384 | 510.28 | 132.84 | 985 | 1636.11 | 166.17 |
| 36 | Yes Bank | 129 | 27.24 | 21.10 | 121 | - | - | 250 | 27.24 | 10.90 |
| Private Sector Banks Total | | 22409 | 15608 | 69.65 | 15894 | 19867 | 125.00 | 38301 | 35474 | 92.62 |
| Commercial Banks Total | | 146577 | 119099 | 81.25 | 61115 | 72679 | 118.92 | 207691 | 191778 | 92.34 |
| 37 | A.P.State Co-op Bank | 14486 | 9910.14 | 68.41 | 646 | 1656.31 | 256.44 | 15132 | 11566.45 | 76.44 |
| Co-operative Banks Total | | 14486.38 | 9910.14 | 68.41 | 646 | 1656.31 | 256.44 | 15132 | 11566.45 | 76.44 |
| 38 | APGB | 11898 | 11025.41 | 92.67 | 1124 | 1788.76 | 159.14 | 13022 | 12814.17 | 98.41 |
| 39 | APGVB | 3490 | 3113.75 | 89.21 | 232 | 984.04 | 423.62 | 3723 | 4097.78 | 110.08 |
| 40 | CGGB | 4627 | 4632.75 | 100.12 | 218 | 362.55 | 166.19 | 4845 | 4995.30 | 103.09 |
| 41 | SGB | 5398 | 5535.24 | 102.54 | 609 | 291.25 | 47.82 | 6007 | 5826.49 | 96.99 |
| Regional Rural Banks Total | | 25413.41 | 24307.15 | 95.65 | 2184 | 3426.59 | 156.93 | 27597 | 27733.74 | 100.50 |
| 42 | A.P.S.F.C | 1069 | 158.15 | 14.80 | 106 | 0.16 | 0.15 | 1174 | 158.30 | 13.48 |
| 43 | FSCS | 6 |  | - |  |  | - | 6 | - | - |
| Others Total | | 1074.55 | 158.15 | 14.72 | 106 | 0.16 | 0.15 | 1180 | 158.30 | 13.41 |
| Grand Total | | 187551 | 153474.28 | 81.83 | 64051 | 77762.54 | 121.41 | 251600 | 231236.82 | 91.91 |
| CONSOLIDATION | | | | | | | | | | |
| Commercial Banks | | 146577 | 119098.84 | 81.25 | 61115 | 72679.48 | 118.92 | 207691 | 191778.32 | 92.34 |
| Co-operative Banks | | 14486 | 9910.14 | 68.41 | 646 | 1656.31 | 256.44 | 15132 | 11566.45 | 76.44 |
| Regional Rural Banks | | 25413 | 24307.15 | 95.65 | 2184 | 3426.59 | 156.93 | 27597 | 27733.74 | 100.50 |
| Others | | 1075 | 158.15 | 14.72 | 106 | 0.16 | 0.15 | 1180 | 158.30 | 13.41 |
| Grand Total | | 187551 | 153474.28 | 81.83 | 64051 | 77762.54 | 121.41 | 251600 | 231236.82 | 91.91 |

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| SLBC of A.P CONVENOR: UNION BANK OF INDIA | | | | | | | | | | | | | | | | | |
| **21. ANNUAL CREDIT PLAN 2020-21 - DISTRICT-WISE ACHIEVEMENT AS ON 31.12.2020**(Amount in crores ) | | | | | | | | | | | | | | | | | |
| **S.No** | **Name of the Bank** | **Short Term Crop Production Loans** | | | **Agrl.Term Loans including agriculture infrastructure & ancillary activities** | | | **Total Agriculture** | | | | **MSME** | | | **Export Credit** | | |
| **Target** | **Achv** | **% Ach** | **Target** | **Achv** | **% Ach** | **Target** | **Achv** | | **% Ach** | **Target** | **Achv** | **% ach** | **Target** | **Achv** | **% Ach** |
| 1 | Ananthapuram | 2960 | 7159.50 | 241.88 | 1214 | 1780.71 | 146.68 | 4174 | 8940.21 | | 214.19 | 890 | 1840.99 | 206.85 | 1 | 16.03 | 1603.00 |
| 2 | Chittoor | 2652 | 8023.74 | 302.55 | 890 | 2173.00 | 244.16 | 3542 | 10196.74 | | 287.88 | 810 | 2613.33 | 322.63 | 5 | 15.70 | 314.00 |
| 3 | East Godavari | 3200 | 7632.52 | 238.52 | 1430 | 4158.61 | 290.81 | 4630 | 11791.13 | | 254.67 | 6000 | 3689.04 | 61.48 | 700 | 124.86 | 17.84 |
| 4 | Guntur | 9342 | 9312.25 | 99.69 | 5626 | 3656.10 | 64.99 | 14968 | 12968.35 | | 86.64 | 4912 | 4138.70 | 84.25 | 8 | 77.35 | 991.67 |
| 5 | Krishna | 10000 | 7879.88 | 78.80 | 3200 | 3285.42 | 102.67 | 13200 | 11165.30 | | 84.59 | 3301 | 4252.21 | 128.84 | 10 | 63.93 | 639.30 |
| 6 | Kurnool | 10005 | 5544.83 | 55.42 | 3625 | 1758.94 | 48.52 | 13630 | 7303.77 | | 53.59 | 6100 | 2258.13 | 37.02 | - | 17.67 | - |
| 7 | Prakasam | 12800 | 6100.06 | 47.66 | 3600 | 2268.45 | 63.01 | 16400 | 8368.51 | | 51.03 | 4900 | 1962.73 | 40.06 | 100 | 80.97 | 80.97 |
| 8 | SPS Nellore | 8500 | 5221.06 | 61.42 | 2680 | 2091.90 | 78.06 | 11180 | 7312.96 | | 65.41 | 2600 | 2115.50 | 81.37 | 40 | 37.81 | 94.53 |
| 9 | Srikakulam | 5600 | 3893.00 | 69.52 | 2170 | 1515.96 | 69.86 | 7770 | 5408.96 | | 69.61 | 1750 | 1507.39 | 86.14 | 20 | 15.84 | 79.20 |
| 10 | Visakhapatnam | 8480 | 4768.68 | 56.23 | 3950 | 1684.40 | 42.64 | 12431 | 6453.08 | | 51.91 | 2907 | 3022.19 | 103.97 | 3 | 31.92 | 1064.00 |
| 11 | Vizianagaram | 5500 | 3623.08 | 65.87 | 2030 | 1206.67 | 59.44 | 7530 | 4829.75 | | 64.14 | 1600 | 1500.31 | 93.77 | - | 7.99 | - |
| 12 | West Godavari | 8350 | 8193.19 | 98.12 | 1770 | 2217.08 | 125.26 | 10120 | 10410.27 | | 102.87 | 2050 | 2546.75 | 124.23 | 20 | 95.83 | 479.15 |
| 13 | YSR Kadapa | 7240 | 5453.67 | 75.32 | 1846 | 1625.75 | 88.07 | 9086 | 7079.42 | | 77.91 | 1780 | 1976.39 | 111.03 | 4 | 9.91 | 247.75 |
| Grand Total | | 94629 | 82805.46 | 87.51 | 34031 | 29422.99 | 86.46 | 128660 | 112228.45 | | 87.23 | 39600 | 33423.66 | 84.40 | 911 | 595.81 | 65.42 |
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| **S.No** | Name of the Bank | Others' Under Priority Sector | | | **Total Priority Sector** | | | **Non-Priority Sector** | | | | **Total Credit** | | |  |  |  |
| Target | **Achv** | **%Ach** | **Target** | **Achv** | **% Ach** | **Target** | | **Achv** | **% Ach** | **Target** | **Achv** | **% Ach** |  |  |  |
| 1 | Ananthapuram | 650 | 329.52 | 50.70 | 5715 | 11126.75 | 194.69 | 1185 | | 2715.25 | 229.14 | 6900 | 13842.00 | 200.61 |  |  |  |
| 2 | Chittoor | 754 | 629.01 | 83.42 | 5111 | 13454.78 | 263.25 | 1169 | | 4028.47 | 344.61 | 6280 | 17483.25 | 278.40 |  |  |  |
| 3 | East Godavari | 2500 | 375.52 | 15.02 | 13830 | 15980.55 | 115.55 | 12000 | | 9297.63 | 77.48 | 25830 | 25278.18 | 97.86 |  |  |  |
| 4 | Guntur | 1276 | 538.43 | 42.19 | 21163 | 17722.83 | 83.74 | 5836 | | 7254.45 | 124.30 | 26999 | 24977.28 | 92.51 |  |  |  |
| 5 | Krishna | 1400 | 1172.89 | 83.78 | 17910 | 16654.33 | 92.99 | 3520 | | 18010.75 | 511.67 | 21430 | 34665.08 | 161.76 |  |  |  |
| 6 | Kurnool | 3300 | 319.23 | 9.67 | 23030 | 9898.80 | 42.98 | 15500 | | 3063.52 | 19.76 | 38530 | 12962.32 | 33.64 |  |  |  |
| 7 | Prakasam | 2000 | 463.34 | 23.17 | 23400 | 10875.55 | 46.48 | 7000 | | 3801.89 | 54.31 | 30400 | 14677.44 | 48.28 |  |  |  |
| 8 | SPS Nellore | 1600 | 412.72 | 25.80 | 15420 | 9878.99 | 64.07 | 2461 | | 4341.33 | 176.43 | 17881 | 14220.32 | 79.53 |  |  |  |
| 9 | Srikakulam | 850 | 419.20 | 49.32 | 10390 | 7351.39 | 70.75 | 3200 | | 1757.95 | 54.94 | 13590 | 9109.34 | 67.03 |  |  |  |
| 10 | Visakhapatnam | 810 | 1392.98 | 171.97 | 16150 | 10900.17 | 67.49 | 3850 | | 15201.12 | 394.86 | 20000 | 26101.29 | 130.50 |  |  |  |
| 11 | Vizianagaram | 1120 | 210.52 | 18.80 | 10250 | 6548.57 | 63.89 | 2700 | | 1606.39 | 59.50 | 12950 | 8154.96 | 62.97 |  |  |  |
| 12 | West Godavari | 940 | 679.28 | 72.26 | 13130 | 13732.13 | 104.59 | 2100 | | 4176.58 | 198.88 | 15230 | 17908.71 | 117.59 |  |  |  |
| 13 | YSR Kadapa | 1180 | 283.72 | 24.04 | 12050 | 9349.44 | 77.59 | 3530 | | 2507.21 | 71.03 | 15580 | 11856.65 | 76.10 |  |  |  |
| Grand Total | | 18380 | 7226.36 | 39.32 | 187550 | 153474.28 | 81.83 | 64051 | | 77762.54 | 121.41 | 251601 | 231236.82 | 91.91 |  |  |  |

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| SLBC OF A.P CONVENOR:UNION BANK OF INDIA | | | | | | | | | |
| **22.Bank-wise Progress in lending to Agricultural Term Loans - Disbursements as on 31.12.2020**  (Amount in crores) | | | | | | | | | |
| **S.No** | **Name of the Bank** | **Minor Irrigation** | | **Farm Mechanisation** | | **Plantation & Horticulture** | | **Forestry & Wasteland Dev.** | |
|  | **Accounts** | **Amount** | **Accounts** | **Amount** | **Accounts** | **Amount** | **Accounts** | **Amount** |
| 1 | Bank of Baroda | 16 | 0.25 | 37 | 1.56 | 9 | 0.18 | 137 | 2.18 |
| 2 | Bank of India | 3 | 0.05 | 64 | 0.79 | 2 | 0.21 | - | - |
| 3 | Bank of Maharashtra | - | - | - | - | - | - | - | - |
| 4 | Canara Bank | 56 | 3.32 | 2 | 0.29 | 31 | 2.80 | - | - |
| 5 | Central Bank of India | 38 | 1.69 | 6 | 0.37 | - | - | - | - |
| 6 | Indian Bank | 38 | 2.10 | 22 | 0.98 | 21 | 2.21 | - | - |
| 7 | Indian Overseas Bank | 6 | 0.39 | - | - | 5 | 0.80 | - | - |
| 8 | Punjab National Bank | 15 | 1.01 | - | - | 13 | 1.20 | - | - |
| 9 | Punjab & Sind Bank | - | - | - | - | - | - | - | - |
| 10 | UCO Bank | - | - | - | - | - | - | - | - |
| 11 | Union Bank of India | 456 | 4.10 | 203 | 1.65 | 157 | 18.60 | - | - |
| 12 | State Bank of India | 80 | 9.35 | 289 | 37.61 | 4611 | 60.12 | 1 | 0.24 |
| Public Sector Banks Total | | 708 | 22.26 | 623 | 43.25 | 4849 | 86.12 | 138 | 2.42 |
| 13 | Axis Bank | - | - | - | - | - | - | - | - |
| 14 | Bandhan Bank | - | - | - | - | - | - | - | - |
| 15 | Catholic Syrian Bank Ltd | - | - | - | - | - | - | - | - |
| 16 | City Union Bank Ltd | - | - | 224 | 17.53 | 2 | 0.06 | - | - |
| 17 | Coastal Local Area Bank Ltd | - | - | - | - | - | - | - | - |
| 18 | DCB Bank Limited | - | - | 188 | 5.95 | - | - | - | - |
| 19 | Dhana Laxmi Bank | - | - | - | - | - | - | - | - |
| 20 | Equitas Small Finance Bank Ltd | - | - | 33 | 1.68 | - | - | - | - |
| 21 | Federal Bank | 1 | 0.01 | 6 | 0.35 | - | - | - | - |
| 22 | HDFC Bank Ltd | - | - | 1520 | 67.57 | - | - | - | - |
| 23 | ICICI Bank Ltd. | - | - | - | - | - | - | - | - |
| 24 | IDBI Bank | - | - | 33 | 1.12 | - | - | - | - |
| 25 | IDFC First Bank | - | - | - | - | - | - | - | - |
| 26 | Indus Ind Bank | - | - | - | - | - | - | - | - |
| 27 | Karnataka Bank | - | - | 5 | 0.30 | - | - | - | - |
| 28 | Karur Vysya Bank | 9 | 3.44 | 1 | 0.05 | - | - | - | - |
| 29 | Kotak Mahindra Bank | - | - | 4262 | 90.02 | - | - | - | - |
| 30 | KBS Local Area Bank | - | - | - | - | - | - | - | - |
| 31 | Laxmi Vilas Bank | - | - | - | - | - | - | - | - |
| 32 | RBL Bank | - | - | - | - | - | - | - | - |
| 33 | South Indian Bank | - | - | - | - | - | - | - | - |
| 34 | Standard Chartered Bank | - | - | - | - | - | - | - | - |
| 35 | Tamilnad Mercantile Bank | - | - | - | - | - | - | - | - |
| 36 | YES Bank | - | - | - | - | - | - | - | - |
| Private Sector Banks Total | | 10 | 3.45 | 6272 | 184.57 | 2 | 0.06 | - | - |
| Commercial Banks Total | | 718 | 25.71 | 6895 | 227.82 | 4851 | 86.18 | 138 | 2.42 |
| 37 | AP State Co-op Bank | 3139 | 53.42 | 57 | 3.08 | 411 | 28.61 | 61 | 0.43 |
| Co-op. Banks Total | | 3139 | 53.42 | 57 | 3.08 | 411 | 28.61 | 61 | 0.43 |
| 38 | Andhra Pragathi Grameena Bank | 410 | 4.71 | 126 | 4.47 | 11 | 0.20 | - | - |
| 39 | A.P.Grameena Vikas Bank | 774 | 4.93 | 677 | 3.09 | 195 | 2.70 | - | - |
| 40 | C.G.G.B. | 9859 | 50.28 | 5915 | 30.17 | - | - | - | - |
| 41 | Saptagiri Grameena Bank | 86 | 4.26 | 6 | 5.00 | 92 | 5.46 | - | - |
| R.R.B.s Total | | 11129 | 64.18 | 6724 | 42.73 | 298 | 8.37 | - | - |
| 42 | A P S F C | - | - | - | - | - | - | - | - |
| Others Total | | - | - | - | - | - | - | - | - |
| Grand Total | | 14986 | 143.32 | 13676 | 273.62 | 5560 | 123.15 | 199 | 2.85 |
| CONSOLIDATION | | | | | | | | | |
| Commercial Banks | | 718 | 25.71 | 6895 | 227.82 | 4851 | 86.18 | 138 | 2.42 |
| Co-operative Banks | | 3139 | 53.42 | 57 | 3.08 | 411 | 28.61 | 61 | 0.43 |
| Regional Rural Banks | | 11129 | 64.18 | 6724 | 42.73 | 298 | 8.37 | - | - |
| Others | | - | - | - | - | - | - | - | - |
| Grand Total | | 14986 | 143.32 | 13676 | 273.62 | 5560 | 123.15 | 199 | 2.85 |

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| SLBC OF A.P CONVENOR:UNION BANK OF INDIA | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| **23. Bank-wise Progress in lending to Allied Activities- Disbursements as on 31.12.2020** (Amount in Crores) | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| **S.No** | | | **Name of the Bank** | | | **Dairy Development** | | | | | | **Poultry Development** | | | | | **Sheep, Goat, Piggery Develop.** | | | | | | | **Fisheries Development** | | | | |
| **Accounts** | | **Amount** | | | | **Accounts** | | | **Amount** | | **Accounts** | | | **Amount** | | | | **Accounts** | | | **Amount** | |
| 1 | | | Bank of Baroda | | | 125 | | 1.97 | | | | 23 | | | 0.21 | | 70 | | | 13.05 | | | | 70 | | | 13.05 | |
| 2 | | | Bank of India | | | 12 | | 0.15 | | | | 1 | | | 0.03 | | - | | | - | | | | 5 | | | 0.82 | |
| 3 | | | Bank of Maharashtra | | | - | | - | | | | - | | | - | | - | | | - | | | | - | | | - | |
| 4 | | | Canara Bank | | | 10124 | | 141.60 | | | | 84 | | | 15.16 | | 213 | | | 2.30 | | | | 16 | | | 11.30 | |
| 5 | | | Central Bank of India | | | 43 | | 0.52 | | | | 103 | | | 60.16 | | - | | | - | | | | 104 | | | 1.31 | |
| 6 | | | Indian Bank | | | 4977 | | 192.99 | | | | 70 | | | 18.25 | | 82 | | | 0.62 | | | | 131 | | | 6.93 | |
| 7 | | | Indian Overseas Bank | | | 54 | | 0.41 | | | | 53 | | | 238.36 | | 2 | | | 0.08 | | | | - | | | - | |
| 8 | | | Punjab National Bank | | | 59 | | 0.30 | | | | 4 | | | 0.21 | | 40 | | | 0.80 | | | | 46 | | | 14.77 | |
| 9 | | | Punjab & Sind Bank | | | - | | - | | | | - | | | - | | - | | | - | | | | - | | | - | |
| 10 | | | UCO Bank | | | - | | - | | | | - | | | - | | - | | | - | | | | - | | | - | |
| 11 | | | Union Bank of India | | | 7537 | | 128.01 | | | | 181 | | | 25.94 | | 413 | | | 3.52 | | | | 142 | | | 88.34 | |
| 12 | | | State Bank of India | | | 9179 | | 49.44 | | | | 92 | | | 13.85 | | 5263 | | | 58.55 | | | | 185 | | | 5.93 | |
| Public Sector Banks Total | | | | | | 32110 | | 515.39 | | | | 611 | | | 372.17 | | 6083 | | | 78.92 | | | | 699 | | | 142.44 | |
| 13 | | | Axis Bank | | | - | | - | | | | - | | | - | | - | | | - | | | | - | | | - | |
| 14 | | | Bandhan Bank | | | - | | - | | | | - | | | - | | - | | | - | | | | - | | | - | |
| 15 | | | Catholic Syrian Bank Ltd | | | - | | - | | | | - | | | - | | - | | | - | | | | - | | | - | |
| 16 | | | City Union Bank Ltd | | | 192 | | 5.93 | | | | 7 | | | 0.55 | | - | | | - | | | | 96 | | | 14.09 | |
| 17 | | | Coastal Local Area Bank Ltd | | | - | | - | | | | - | | | - | | - | | | - | | | | - | | | - | |
| 18 | | | DCB Bank Limited | | | - | | - | | | | - | | | - | | - | | | - | | | | - | | | - | |
| 19 | | | Dhana Laxmi Bank | | | - | | - | | | | - | | | - | | - | | | - | | | | 2 | | | 4.36 | |
| 20 | | | Equitas Small Finance Bank Ltd | | | - | | - | | | | - | | | - | | - | | | - | | | | - | | | - | |
| 21 | | | Federal Bank | | | 8 | | 0.17 | | | | - | | | - | | 9 | | | 0.23 | | | | 4 | | | 0.58 | |
| 22 | | | HDFC Bank Ltd | | | - | | - | | | | - | | | - | | - | | | - | | | | - | | | - | |
| 23 | | | ICICI Bank Ltd. | | | - | | - | | | | - | | | - | | - | | | - | | | | - | | | - | |
| 24 | | | IDBI Bank | | | 7 | | 0.21 | | | | 10 | | | 0.34 | | - | | | - | | | | - | | | - | |
| 25 | | | IDFC First Bank | | | - | | - | | | | - | | | - | | - | | | - | | | | - | | | - | |
| 26 | | | Indus Ind Bank | | | - | | - | | | | - | | | - | | - | | | - | | | | - | | | - | |
| 27 | | | Karnataka Bank | | | 24 | | 0.34 | | | | 5 | | | 0.77 | | - | | | - | | | | - | | | - | |
| 28 | | | Karur Vysya Bank | | | - | | - | | | | 245 | | | 1.48 | | - | | | - | | | | 11 | | | 0.44 | |
| 29 | | | Kotak Mahindra Bank | | | - | | - | | | | - | | | - | | - | | | - | | | | 12 | | | 4.98 | |
| 30 | | | KBS Local Area Bank | | | - | | - | | | | - | | | - | | - | | | - | | | | - | | | - | |
| 31 | | | Laxmi Vilas Bank | | | - | | - | | | | - | | | - | | - | | | - | | | | - | | | - | |
| 32 | | | RBL Bank | | | - | | - | | | | - | | | - | | - | | | - | | | | - | | | - | |
| 33 | | | South Indian Bank | | | - | | - | | | | - | | | - | | - | | | - | | | | - | | | - | |
| 34 | | | Standard Chartered Bank | | | - | | - | | | | - | | | - | | - | | | - | | | | - | | | - | |
| 35 | | | Tamilnad Mercantile Bank | | | 7949 | | 85.71 | | | | - | | | - | | 401 | | | 1.77 | | | | - | | | - | |
| 36 | | | YES Bank | | | - | | - | | | | - | | | - | | - | | | - | | | | - | | | - | |
| Private Sector Banks Total | | | | | | 8180 | | 92.35 | | | | 267 | | | 3.13 | | 410 | | | 2.00 | | | | 125 | | | 24.46 | |
| Commercial Banks Total | | | | | | 40290 | | 607.75 | | | | 878 | | | 375.30 | | 6493 | | | 80.92 | | | | 824 | | | 166.89 | |
| 37 | | | AP State Co-op Bank | | | 7325 | | 239.81 | | | | 500 | | | 26.45 | | 6051 | | | 218.45 | | | | 1215 | | | 113.96 | |
| Co-op. Banks Total | | | | | | 7325 | | 239.81 | | | | 500 | | | 26.45 | | 6051 | | | 218.45 | | | | 1215 | | | 113.96 | |
| 38 | | | Andhra Pragathi Grameena Bank | | | 983 | | 5.61 | | | | 3 | | | 0.06 | | 496 | | | 5.05 | | | | 28 | | | 0.10 | |
| 39 | | | A.P.Grameena Vikas Bank | | | 493 | | 5.35 | | | | 46 | | | 0.86 | | 297 | | | 8.48 | | | | - | | | - | |
| 40 | | | C.G.G.B. | | | 196 | | 1.96 | | | | 25 | | | 0.25 | | 147 | | | 1.47 | | | | 74 | | | 0.74 | |
| 41 | | | Saptagiri Grameena Bank | | | 102 | | 5.22 | | | | 89 | | | 8.63 | | 32 | | | 2.78 | | | | 258 | | | 27.61 | |
| R.R.B.s Total | | | | | | 1774 | | 18.14 | | | | 163 | | | 9.80 | | 972 | | | 17.78 | | | | 360 | | | 28.45 | |
|  | | | Others Total | | | - | | - | | | | - | | | - | | - | | | - | | | | - | | | - | |
| Grand Total | | | | | | 49389 | | 865.69 | | | | 1541 | | | 411.55 | | 13516 | | | 317.15 | | | | 2399 | | | 309.30 | |
| CONSOLIDATION | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Commercial Banks | | | | | | 40290 | | 607.75 | | | | 878 | | | 375.30 | | 6493 | | | 80.92 | | | | 824 | | | 166.89 | |
| Co-operative Banks | | | | | | 7325 | | 239.81 | | | | 500 | | | 26.45 | | 6051 | | | 218.45 | | | | 1215 | | | 113.96 | |
| Regional Rural Banks | | | | | | 1774 | | 18.14 | | | | 163 | | | 9.80 | | 972 | | | 17.78 | | | | 360 | | | 28.45 | |
| Others | | | | | | - | | - | | | | - | | | - | | - | | | - | | | | - | | | - | |
| Grand Total | | | | | | 49389 | | 865.69 | | | | 1541 | | | 411.55 | | 13516 | | | 317.15 | | | | 2399 | | | 309.30 | |
| SLBC OF A.P. CONVENOR:UNION BANK OF INDIA | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| **24. Disbursements under Housing Loans as on 31.12.2020** (Amount in crores) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| **S.No** | | | | | **Name of the Bank** | | | **Priority Sector** | | | | | | **Non-Priority Sector** | | | | | | | | | **Total** | | | | | | | |
| **Accounts** | | | **Amount** | | | **Accounts** | | | | | **Amount** | | | | **Accounts** | | | **Amount** | | | | |
| 1 | | | | | Bank of Baroda | | | 2382 | | | 214.20 | | | 890 | | | | | 230.91 | | | | 3272 | | | 445.11 | | | | |
| 2 | | | | | Bank of India | | | 806 | | | 79.42 | | | 369 | | | | | 75.96 | | | | 1175 | | | 155.38 | | | | |
| 3 | | | | | Bank of Maharashtra | | | - | | | - | | | 3 | | | | | 0.63 | | | | 3 | | | 0.63 | | | | |
| 4 | | | | | Canara Bank | | | 4124 | | | 742.45 | | | 2879 | | | | | 456.78 | | | | 7003 | | | 1199.23 | | | | |
| 5 | | | | | Central Bank of India | | | 752 | | | 32.98 | | | 886 | | | | | 85.04 | | | | 1638 | | | 118.02 | | | | |
| 6 | | | | | Indian Bank | | | 719 | | | 18.67 | | | 457 | | | | | 30.94 | | | | 1176 | | | 49.61 | | | | |
| 7 | | | | | Indian Overseas Bank | | | 644 | | | 34.54 | | | - | | | | | - | | | | 644 | | | 34.54 | | | | |
| 8 | | | | | Punjab National Bank | | | 588 | | | 40.99 | | | 363 | | | | | 70.72 | | | | 951 | | | 111.72 | | | | |
| 9 | | | | | Punjab & Sind Bank | | | 254 | | | 8.26 | | | - | | | | | - | | | | 254 | | | 8.26 | | | | |
| 10 | | | | | UCO Bank | | | 183 | | | 14.14 | | | - | | | | | - | | | | 183 | | | 14.14 | | | | |
| 11 | | | | | Union Bank of India | | | 2186 | | | 240.81 | | | 9067 | | | | | 914.17 | | | | 11253 | | | 1154.98 | | | | |
| 12 | | | | | State Bank of India | | | 45616 | | | 1163.50 | | | 44936 | | | | | 4419.31 | | | | 90552 | | | 5582.81 | | | | |
| Public sector Banks Total | | | | | | | | 58254 | | | 2589.96 | | | 59850 | | | | | 6284.46 | | | | 118104 | | | 8874.42 | | | | |
| 13 | | | | | Axis Bank | | | 385 | | | 6.21 | | | 280 | | | | | 64.35 | | | | 665 | | | 70.56 | | | | |
| 14 | | | | | Bandhan Bank | | | - | | | - | | | - | | | | | - | | | | - | | | - | | | | |
| 15 | | | | | Catholic Syrian Bank Ltd | | | - | | | - | | | - | | | | | - | | | | - | | | - | | | | |
| 16 | | | | | City Union Bank Ltd | | | 15 | | | 0.85 | | | 26 | | | | | 5.45 | | | | 41 | | | 6.30 | | | | |
| 17 | | | | | Coastal Local Area Bank | | | 66 | | | 7.50 | | | 4 | | | | | 1.20 | | | | 70 | | | 8.70 | | | | |
| 18 | | | | | DCB Bank Limited | | | 134 | | | 9.91 | | | 34 | | | | | 7.28 | | | | 168 | | | 17.19 | | | | |
| 19 | | | | | Dhana Laxmi Bank | | | 30 | | | 4.38 | | | 4 | | | | | 1.60 | | | | 34 | | | 5.97 | | | | |
| 20 | | | | | Equitas Small Finance Bank Ltd | | | 16 | | | 2.41 | | | - | | | | | - | | | | 16 | | | 2.41 | | | | |
| 21 | | | | | Federal Bank | | | 17 | | | 2.13 | | | 62 | | | | | 15.96 | | | | 79 | | | 18.09 | | | | |
| 22 | | | | | HDFC Bank Ltd | | | 513 | | | 6.61 | | | - | | | | | - | | | | 513 | | | 6.61 | | | | |
| 23 | | | | | ICICI Bank Ltd. | | | 265 | | | 46.44 | | | 1370 | | | | | 509.05 | | | | 1635 | | | 555.49 | | | | |
| 24 | | | | | IDBI Bank | | | 697 | | | 49.20 | | | 431 | | | | | 80.92 | | | | 1128 | | | 130.12 | | | | |
| 25 | | | | | IDFC First Bank | | | 54 | | | 6.87 | | | - | | | | | - | | | | 54 | | | 6.87 | | | | |
| 26 | | | | | Indus Ind Bank | | | 183 | | | 8.46 | | | 299 | | | | | 27.08 | | | | 482 | | | 35.54 | | | | |
| 27 | | | | | Karnataka Bank | | | 99 | | | 15.87 | | | 83 | | | | | 42.91 | | | | 182 | | | 58.79 | | | | |
| 28 | | | | | Karur Vysya Bank | | | 124 | | | 17.77 | | | 253 | | | | | 64.98 | | | | 377 | | | 82.75 | | | | |
| 29 | | | | | Kotak Mahindra Bank | | | - | | | - | | | - | | | | | - | | | | - | | | - | | | | |
| 30 | | | | | KBS Local Area Bank | | | - | | | - | | | - | | | | | - | | | | - | | | - | | | | |
| 31 | | | | | Laxmi Vilas Bank | | | - | | | - | | | - | | | | | - | | | | - | | | - | | | | |
| 32 | | | | | RBL Bank | | | 64 | | | 5.82 | | | 44 | | | | | 4.40 | | | | 108 | | | 10.22 | | | | |
| 33 | | | | | South Indian Bank | | | 17 | | | 2.39 | | | 12 | | | | | 2.82 | | | | 29 | | | 5.21 | | | | |
| 34 | | | | | Standard Chartered Bank | | | - | | | - | | | - | | | | | - | | | | - | | | - | | | | |
| 35 | | | | | Tamilnad Mercantile Bank | | | 259 | | | 22.30 | | | 45 | | | | | 12.45 | | | | 304 | | | 34.75 | | | | |
| 36 | | | | | Yes Bank | | | - | | | - | | | - | | | | | - | | | | - | | | - | | | | |
| Pvt. Sector Banks Total | | | | | | | | 2938 | | | 215.13 | | | 2947 | | | | | 840.44 | | | | 5885 | | | 1055.57 | | | | |
| Commercial Banks Total | | | | | | | | 61192 | | | 2805.09 | | | 62797 | | | | | 7124.90 | | | | 123989 | | | 9929.99 | | | | |
| 37 | | | | | AP State Co-op Bank | | | 253 | | | 35.33 | | | 189 | | | | | 19.00 | | | | 442 | | | 54.33 | | | | |
| Co-op. Banks Total | | | | | | | | 253 | | | 35.33 | | | 189 | | | | | 19.00 | | | | 442 | | | 54.33 | | | | |
| 38 | | | | | APGB | | | 1459 | | | 53.58 | | | 249 | | | | | 19.22 | | | | 1708 | | | 72.80 | | | | |
| 39 | | | | | A.P.Grameena Vikas Bank | | | 1886 | | | 56.67 | | | 311 | | | | | 24.34 | | | | 2197 | | | 81.02 | | | | |
| 40 | | | | | C.G.G.B. | | | 390 | | | 33.60 | | | 74 | | | | | 5.87 | | | | 464 | | | 39.47 | | | | |
| 41 | | | | | Saptagiri Grameena Bank | | | 1206 | | | 192.80 | | | 496 | | | | | 111.73 | | | | 1702 | | | 304.53 | | | | |
| R.R.B.s Total | | | | | | | | 4941 | | | 336.66 | | | 1130 | | | | | 161.16 | | | | 6071 | | | 497.81 | | | | |
| 42 | | | | | A P S F C | | | - | | | - | | | - | | | | | - | | | | - | | | - | | | | |
| Others Total | | | | | | | | - | | | - | | | - | | | | | - | | | | - | | | - | | | | |
| Grand Total | | | | | | | | 66386 | | | 3177.07 | | | 64116 | | | | | 7305.06 | | | | 130502 | | | 10482.13 | | | | |
| CONSOLIDATION | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Commercial Banks | | | | | | | | 61192 | | | 2805.09 | | | 62797 | | | | | 7124.90 | | | | 123989 | | | 9929.99 | | | | |
| Co-operative Banks | | | | | | | | 253 | | | 35.33 | | | 189 | | | | | 19.00 | | | | 442 | | | 54.33 | | | | |
| Regional Rural Banks | | | | | | | | 4941 | | | 336.66 | | | 1130 | | | | | 161.16 | | | | 6071 | | | 497.81 | | | | |
| Others | | | | | | | | - | | | - | | | - | | | | | - | | | | - | | | - | | | | |
| Grand Total | | | | | | | | 66386 | | | 3177.07 | | | 64116 | | | | | 7305.06 | | | | 130502 | | | 10482.13 | | | | |
| SLBC OF A.P. CONVENOR:UNION BANK OF INDIA | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| **25. Disbursements under Education Loans as on 31.12.2020** (Amount in Crores) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| **S.No** | | | | **Name of the Bank** | | **Priority Sector** | | | | | | | **Non-Priority Sector** | | | | | | | | | **Total** | | | | | | | |
| **Accounts** | | | | **Amount** | | | **Accounts** | | | | | **Amount** | | | | **Accounts** | | | | | **Amount** | | |
| 1 | | | | Bank of Baroda | | 791 | | | | 43.09 | | | 108 | | | | | 9 | | | | 899 | | | | | 52.28 | | |
| 2 | | | | Bank of India | | 600 | | | | 15.46 | | | 21 | | | | | 1 | | | | 621 | | | | | 16.58 | | |
| 3 | | | | Bank of Maharashtra | | - | | | | - | | | 13 | | | | | 1 | | | | 13 | | | | | 0.89 | | |
| 4 | | | | Canara Bank | | 2552 | | | | 122.45 | | | 156 | | | | | 16 | | | | 2708 | | | | | 138.14 | | |
| 5 | | | | Central Bank of India | | 264 | | | | 5.17 | | | 103 | | | | | 7 | | | | 367 | | | | | 11.86 | | |
| 6 | | | | Indian Bank | | 795 | | | | 21.81 | | | 204 | | | | | 13 | | | | 999 | | | | | 35.27 | | |
| 7 | | | | Indian Overseas Bank | | 317 | | | | 7.53 | | | - | | | | | - | | | | 317 | | | | | 7.53 | | |
| 8 | | | | Punjab National Bank | | 564 | | | | 14.09 | | | 478 | | | | | 16 | | | | 1042 | | | | | 29.98 | | |
| 9 | | | | Punjab & Sind Bank | | 59 | | | | 2.30 | | | - | | | | | - | | | | 59 | | | | | 2.30 | | |
| 10 | | | | UCO Bank | | 27 | | | | 1.13 | | | - | | | | | - | | | | 27 | | | | | 1.13 | | |
| 11 | | | | Union Bank of India | | 4568 | | | | 98.36 | | | 232 | | | | | 16 | | | | 4800 | | | | | 114.19 | | |
| 12 | | | | State Bank of India | | 16996 | | | | 328.66 | | | 596 | | | | | 32 | | | | 17592 | | | | | 360.71 | | |
| Public sector Banks Total | | | | | | 27533 | | | | 660.05 | | | 1911 | | | | | 110.81 | | | | 29444 | | | | | 770.86 | | |
| 13 | | | | Axis Bank | | 1550 | | | | 7.71 | | | - | | | | | - | | | | 1550 | | | | | 7.71 | | |
| 14 | | | | Bandhan Bank | | - | | | | - | | | - | | | | | - | | | | - | | | | | - | | |
| 15 | | | | Catholic Syrian Bank Ltd | | - | | | | - | | | - | | | | | - | | | | - | | | | | - | | |
| 16 | | | | City Union Bank Ltd | | 9 | | | | 0.13 | | | 7 | | | | | 1 | | | | 16 | | | | | 0.77 | | |
| 17 | | | | Coastal Local Area Bank | | - | | | | - | | | - | | | | | - | | | | - | | | | | - | | |
| 18 | | | | DCB Bank Limited | | 13 | | | | 0.34 | | | 29 | | | | | 1 | | | | 42 | | | | | 1.69 | | |
| 19 | | | | Dhana Laxmi Bank | | 2 | | | | 0.13 | | | - | | | | | - | | | | 2 | | | | | 0.13 | | |
| 20 | | | | Equitas Small Finance Bank Ltd | | - | | | | - | | | - | | | | | - | | | | - | | | | | - | | |
| 21 | | | | Federal Bank | | 16 | | | | 0.42 | | | 5 | | | | | 0 | | | | 21 | | | | | 0.88 | | |
| 22 | | | | HDFC Bank Ltd | | 18 | | | | 0.34 | | | - | | | | | - | | | | 18 | | | | | 0.34 | | |
| 23 | | | | ICICI Bank Ltd. | | 1 | | | | 0.06 | | | 1 | | | | | 0 | | | | 2 | | | | | 0.20 | | |
| 24 | | | | IDBI Bank | | 228 | | | | 5.82 | | | 4 | | | | | 0 | | | | 232 | | | | | 5.93 | | |
| 25 | | | | IDFC First Bank | | - | | | | - | | | - | | | | | - | | | | - | | | | | - | | |
| 26 | | | | Indus Ind Bank | | - | | | | - | | | - | | | | | - | | | | - | | | | | - | | |
| 27 | | | | Karnataka Bank | | 7 | | | | 0.50 | | | 11 | | | | | 4 | | | | 18 | | | | | 4.06 | | |
| 28 | | | | Karur Vysya Bank | | 16 | | | | 0.48 | | | 2 | | | | | 0 | | | | 18 | | | | | 0.53 | | |
| 29 | | | | Kotak Mahindra Bank | | - | | | | - | | | - | | | | | - | | | | - | | | | | - | | |
| 30 | | | | KBS Local Area Bank | | - | | | | - | | | - | | | | | - | | | | - | | | | | - | | |
| 31 | | | | Laxmi Vilas Bank | | - | | | | - | | | - | | | | | - | | | | - | | | | | - | | |
| 32 | | | | RBL Bank | | 5 | | | | 0.02 | | | - | | | | | - | | | | 5 | | | | | 0.02 | | |
| 33 | | | | South Indian Bank | | - | | | | - | | | - | | | | | - | | | | - | | | | | - | | |
| 34 | | | | Standard Chartered Bank | | - | | | | - | | | - | | | | | - | | | | - | | | | | - | | |
| 35 | | | | Tamilnad Mercantile Bank | | 14 | | | | 0.22 | | | 6 | | | | | 0 | | | | 20 | | | | | 0.60 | | |
| 36 | | | | Yes Bank | | - | | | | - | | | - | | | | | - | | | | - | | | | | - | | |
| Pvt. Sector Banks Total | | | | | | 1879 | | | | 16.17 | | | 65 | | | | | 6.69 | | | | 1944 | | | | | 22.86 | | |
| Commercial Banks Total | | | | | | 29412 | | | | 676.22 | | | 1976 | | | | | 117.51 | | | | 31388 | | | | | 793.72 | | |
| 37 | | | | AP State Co-op Bank | | 59 | | | | 8.44 | | | 3 | | | | | 0 | | | | 62 | | | | | 8.72 | | |
| Co-op. Banks Total | | | | | | 59 | | | | 8.44 | | | 3 | | | | | 0.28 | | | | 62 | | | | | 8.72 | | |
| 38 | | | | APGB | | 437 | | | | 5.64 | | | 32 | | | | | 2 | | | | 469 | | | | | 7.51 | | |
| 39 | | | | A.P.Grameena Vikas Bank | | 35 | | | | 0.73 | | | - | | | | | - | | | | 35 | | | | | 0.73 | | |
| 40 | | | | C.G.G.B. | | 175 | | | | 6.88 | | | - | | | | | - | | | | 175 | | | | | 6.88 | | |
| 41 | | | | Saptagiri Grameena Bank | | 36 | | | | 2.86 | | | 13 | | | | | 2 | | | | 49 | | | | | 5.17 | | |
| R.R.B.s Total | | | | | | 683 | | | | 16.10 | | | 45 | | | | | 4.18 | | | | 728 | | | | | 20.29 | | |
| 42 | | | | A P S F C | | - | | | | - | | | - | | | | | - | | | | - | | | | | - | | |
| Others Total | | | | | | - | | | | - | | | - | | | | | - | | | | - | | | | | - | | |
| Grand Total | | | | | | 30154 | | | | 700.77 | | | 2024 | | | | | 7305.06 | | | | 32178 | | | | | 8005.83 | | |
| CONSOLIDATION | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Commercial Banks | | | | | | 29412 | | | | 676.22 | | | 1976 | | | | | 117.51 | | | | 31388 | | | | | 793.72 | | |
| Co-operative Banks | | | | | | 59 | | | | 8.44 | | | 3 | | | | | 0.28 | | | | 62 | | | | | 8.72 | | |
| Regional Rural Banks | | | | | | 683 | | | | 16.10 | | | 45 | | | | | 4.18 | | | | 728 | | | | | 20.29 | | |
| Others | | | | | | - | | | | - | | | - | | | | | - | | | | - | | | | | - | | |
| Grand Total | | | | | | 30154 | | | | 700.77 | | | 2024 | | | | | 121.97 | | | | 32178 | | | | | 822.73 | | |
| SLBC OF A.P CONVENOR:UNION BANK OF INDIA | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| **26. BANK-WISE ADVANCES OUTSTANDING TO MINORITIES, WEAKER SECTION , SC/ST AND**  **WOMEN AS ON 31.12.2020** (Amount in crores) | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| **S.No** | | | **Name of the Bank** | | | | **Minorities** | | | | | | | **Weaker Section** | | | | | **SC/ST** | | | | | **Women** | | | | |
| 1 | | | Bank of Baroda | | | | 118.90 | | | | | | | 1689.66 | | | | | 278.04 | | | | | 1036.11 | | | | |
| 2 | | | Bank of India | | | | 30.61 | | | | | | | 1029.88 | | | | | 60.07 | | | | | 416.12 | | | | |
| 3 | | | Bank of Maharashtra | | | | 18.75 | | | | | | | 60.43 | | | | | 9.53 | | | | | 63.72 | | | | |
| 4 | | | Canara Bank | | | | 2543.94 | | | | | | | 8469.86 | | | | | 2545.06 | | | | | 12745.52 | | | | |
| 5 | | | Central Bank of India | | | | 232.57 | | | | | | | 203.50 | | | | | 377.93 | | | | | 101.75 | | | | |
| 6 | | | Indian Bank | | | | 3352.52 | | | | | | | 5489.70 | | | | | 2992.89 | | | | | 1185.59 | | | | |
| 7 | | | Indian Overseas Bank | | | | 465.13 | | | | | | | 1030.91 | | | | | 1011.20 | | | | | 971.74 | | | | |
| 8 | | | Punjab National Bank | | | | 66.31 | | | | | | | 360.05 | | | | | 43.04 | | | | | 385.16 | | | | |
| 9 | | | Punjab & Sind Bank | | | | 2.30 | | | | | | | - | | | | | - | | | | | - | | | | |
| 10 | | | UCO Bank | | | | 19.85 | | | | | | | 46.55 | | | | | 25.31 | | | | | 73.78 | | | | |
| 11 | | | Union Bank of India | | | | 3112.32 | | | | | | | 20339.90 | | | | | 2460.34 | | | | | 12415.30 | | | | |
| 12 | | | State Bank of India | | | | 6139.13 | | | | | | | 20915.45 | | | | | 3721.60 | | | | | 1047.40 | | | | |
| Public Sector Banks Total | | | | | | | 16102.33 | | | | | | | 59635.89 | | | | | 13525.01 | | | | | 30442.19 | | | | |
| 13 | | | Axis Bank | | | | 96.88 | | | | | | | 1.17 | | | | | 49.00 | | | | | 529.57 | | | | |
| 14 | | | Bandhan Bank | | | | 1.06 | | | | | | | 45.28 | | | | | 0.04 | | | | | 55.88 | | | | |
| 15 | | | Catholic Syrian Bank Ltd | | | | - | | | | | | | - | | | | | - | | | | | 10.23 | | | | |
| 16 | | | City Union Bank Ltd | | | | 43.11 | | | | | | | 54.33 | | | | | 3.05 | | | | | 7.97 | | | | |
| 17 | | | Coastal Local Area Bank Ltd | | | | 7.66 | | | | | | | 54.48 | | | | | 20.43 | | | | | 51.08 | | | | |
| 18 | | | DCB Bank Limited | | | | 14.00 | | | | | | | 100.21 | | | | | 0.15 | | | | | 49.50 | | | | |
| 19 | | | Dhana Laxmi Bank | | | | 10.23 | | | | | | | 0.11 | | | | | 1.64 | | | | | 121.50 | | | | |
| 20 | | | Equitas Small Finance Bank Ltd | | | | 0.01 | | | | | | | 0.01 | | | | | 0.01 | | | | | 0.01 | | | | |
| 21 | | | Federal Bank | | | | 38.21 | | | | | | | 240.90 | | | | | 12.01 | | | | | 238.59 | | | | |
| 22 | | | HDFC Bank Ltd | | | | 110.74 | | | | | | | 494.90 | | | | | 29.89 | | | | | 1837.99 | | | | |
| 23 | | | ICICI Bank Ltd. | | | | 247.29 | | | | | | | 1259.42 | | | | | 118.93 | | | | | 1584.08 | | | | |
| 24 | | | IDBI Bank | | | | 162.57 | | | | | | | 849.34 | | | | | 117.75 | | | | | 618.80 | | | | |
| 25 | | | IDFC First Bank | | | | 0.01 | | | | | | | 5.02 | | | | | 3.08 | | | | | 1.94 | | | | |
| 26 | | | Indus Ind Bank | | | | 176.93 | | | | | | | 342.01 | | | | | 139.91 | | | | | 769.67 | | | | |
| 27 | | | Karnataka Bank | | | | 1.35 | | | | | | | 0.01 | | | | | 0.19 | | | | | 8.94 | | | | |
| 28 | | | Karur Vysya Bank | | | | 9.75 | | | | | | | 973.81 | | | | | 25.69 | | | | | 0.72 | | | | |
| 29 | | | Kotak Mahindra Bank | | | | 79.55 | | | | | | | 474.05 | | | | | 131.65 | | | | | 0.08 | | | | |
| 30 | | | KBS Local Area Bank | | | | 0.33 | | | | | | | 0.55 | | | | | 0.44 | | | | | 3.05 | | | | |
| 31 | | | Laxmi Vilas Bank | | | | 58.82 | | | | | | | 1.48 | | | | | 1.84 | | | | | 80.35 | | | | |
| 32 | | | RBL Bank | | | | 8.79 | | | | | | | 116.44 | | | | | 32.25 | | | | | 124.40 | | | | |
| 33 | | | South Indian Bank | | | | 0.01 | | | | | | | 0.01 | | | | | 0.01 | | | | | 0.01 | | | | |
| 34 | | | Standard Chartered Bank | | | | - | | | | | | | - | | | | | - | | | | | - | | | | |
| 35 | | | Tamilnad Mercantile Bank | | | | 35.49 | | | | | | | 238.89 | | | | | 9.48 | | | | | 215.13 | | | | |
| 36 | | | YES Bank | | | | 12.96 | | | | | | | 13.29 | | | | | 0.31 | | | | | 0.01 | | | | |
| Private Sector Banks Total | | | | | | | 1115.75 | | | | | | | 5265.71 | | | | | 697.75 | | | | | 6309.50 | | | | |
| Commercial Banks Total | | | | | | | 17218.08 | | | | | | | 64901.60 | | | | | 14222.76 | | | | | 36751.69 | | | | |
| 37 | | | AP State Co-op Bank | | | | 1336.41 | | | | | | | 408.50 | | | | | 546.21 | | | | | 1483.51 | | | | |
| Co-op. Banks Total | | | | | | | 1336.41 | | | | | | | 408.50 | | | | | 546.21 | | | | | 1483.51 | | | | |
| 38 | | | Andhra Pragathi Grameena Bank | | | | 1958.55 | | | | | | | 9882.11 | | | | | 2014.61 | | | | | 3503.67 | | | | |
| 39 | | | A.P.Grameena Vikas Bank | | | | 365.10 | | | | | | | 4687.53 | | | | | 957.75 | | | | | 2867.32 | | | | |
| 40 | | | C.G.G.B. | | | | 168.05 | | | | | | | 4145.28 | | | | | 280.09 | | | | | 1176.36 | | | | |
| 41 | | | Saptagiri Grameena Bank | | | | 150.31 | | | | | | | 2567.39 | | | | | 195.25 | | | | | 1795.90 | | | | |
| R.R.B.s Total | | | | | | | 2642.01 | | | | | | | 21282.31 | | | | | 3447.70 | | | | | 9343.25 | | | | |
| 42 | | | A P S F C | | | | - | | | | | | | - | | | | | - | | | | | - | | | | |
| Others Total | | | | | | | - | | | | | | | - | | | | | - | | | | | - | | | | |
| Grand Total | | | | | | | 21196.50 | | | | | | | 86592.41 | | | | | 18216.67 | | | | | 47578.45 | | | | |
| CONSOLIDATION | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Commercial Banks | | | | | | | 17218.08 | | | | | | | 64901.60 | | | | | 14222.76 | | | | | 36751.69 | | | | |
| Co-operative Banks | | | | | | | 1336.41 | | | | | | | 408.50 | | | | | 546.21 | | | | | 1483.51 | | | | |
| Regional Rural Banks | | | | | | | 2642.01 | | | | | | | 21282.31 | | | | | 3447.70 | | | | | 9343.25 | | | | |
| Others | | | | | | | - | | | | | | | - | | | | | - | | | | | - | | | | |
| Grand Total | | | | | | | 21196.50 | | | | | | | 86592.41 | | | | | 18216.67 | | | | | 47578.45 | | | | |

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| SLBC of A.P | | | |  | | | | |  | | | |  | | | | | CONVENER: UNION BANK OF INDIA | | | | | | | | | | | | | |
| **27. Total Agricultural Advances (Priority Sector)-Bank-wise Outstanding , Overdues & NPA**  **as on 31.12.2020**  (Amount in Crores) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| **S.No** | | **Name of the Bank** | | | | | | **Outstanding** | | | | | | | **Overdues** | | | | | | | | | | | | | **NPAs** | | | |
| **No. of accounts** | | | **Amount** | | | | **No. of accounts** | | | | | **Tot bal. in Overdue a/cs** | | | | **Actual Overdue Amount** | | | | **No. of accounts** | | **Amount** | |
| 1 | | Bank of Baroda | | | | | | 443207 | | | 6731.49 | | | | 17052 | | | | | 144.10 | | | | 129.05 | | | | 4553 | | 49.37 | |
| 2 | | Bank of India | | | | | | 263882 | | | 3320.61 | | | | 18011 | | | | | 233.80 | | | | 189.26 | | | | 3468 | | 40.40 | |
| 3 | | Bank of Maharashtra | | | | | | 4660 | | | 84.32 | | | | 575 | | | | | 7.35 | | | | 2.24 | | | | 379 | | 3.10 | |
| 4 | | Canara Bank | | | | | | 1687131 | | | 22883.33 | | | | 305521 | | | | | 3259.85 | | | | 2996.10 | | | | 60851 | | 805.52 | |
| 5 | | Central Bank of India | | | | | | 122863 | | | 1912.00 | | | | 2158 | | | | | 67.33 | | | | 67.33 | | | | 2158 | | 67.33 | |
| 6 | | Indian Bank | | | | | | 572902 | | | 8653.56 | | | | 21510 | | | | | 337.08 | | | | 337.08 | | | | 6634 | | 57.28 | |
| 7 | | Indian Overseas Bank | | | | | | 257328 | | | 3866.10 | | | | 41761 | | | | | 849.99 | | | | 753.39 | | | | 27406 | | 638.58 | |
| 8 | | Punjab National Bank | | | | | | 31726 | | | 756.25 | | | | 7380 | | | | | 18.85 | | | | 15.77 | | | | 7380 | | 14.27 | |
| 9 | | Punjab & Sind Bank | | | | | | 43 | | | 6.64 | | | | - | | | | | - | | | | - | | | | - | | - | |
| 10 | | UCO Bank | | | | | | 14094 | | | 297.06 | | | | 2386 | | | | | 76.32 | | | | 76.32 | | | | 1580 | | 45.84 | |
| 11 | | Union Bank of India | | | | | | 3333735 | | | 34418.26 | | | | 496264 | | | | | 7037.49 | | | | 6617.46 | | | | 32992 | | 589.13 | |
| 12 | | State Bank of India | | | | | | 2068339 | | | 34977.40 | | | | 1035128 | | | | | 12977.80 | | | | 12935.76 | | | | 94512 | | 840.92 | |
| Public Sector Banks Total | | | | | | | | 8799910 | | | 117907.01 | | | | 1947746 | | | | | 25009.96 | | | | 24119.76 | | | | 241913 | | 3151.73 | |
| 13 | | Axis Bank | | | | | | 30386 | | | 2452.63 | | | | - | | | | | - | | | | - | | | | - | | - | |
| 14 | | Bandhan Bank | | | | | | 7750 | | | 11.74 | | | | - | | | | | - | | | | - | | | | - | | - | |
| 15 | | Catholic Syrian Bank | | | | | | - | | | - | | | | - | | | | | - | | | | - | | | | - | | - | |
| 16 | | City Union Bank Ltd | | | | | | 7948 | | | 621.20 | | | | 1748 | | | | | 65.35 | | | | 36.92 | | | | 150 | | 22.48 | |
| 17 | | Coastal Local Area Bank | | | | | | 2085 | | | 31.45 | | | | 27 | | | | | 3.91 | | | | 3.91 | | | | - | | - | |
| 18 | | DCB Bank Limited | | | | | | 2578 | | | 144.80 | | | | 884 | | | | | 34.90 | | | | 30.48 | | | | 27 | | 0.80 | |
| 19 | | Dhana Laxmi Bank | | | | | | 2026 | | | 102.72 | | | | 30 | | | | | 2.44 | | | | 2.44 | | | | 30 | | 2.44 | |
| 20 | | Equitas Small Finance Bank Ltd | | | | | | 72 | | | 1.88 | | | | 1 | | | | | 0.01 | | | | 0.01 | | | | 1 | | 0.01 | |
| 21 | | Federal Bank | | | | | | 14652 | | | 389.04 | | | | 11517 | | | | | 291.03 | | | | 291.03 | | | | 9 | | 1.32 | |
| 22 | | HDFC Bank Ltd | | | | | | 35598 | | | 4078.50 | | | | 4990 | | | | | 357.86 | | | | 262.80 | | | | 844 | | 91.92 | |
| 23 | | ICICI Bank Ltd | | | | | | 60709 | | | 2002.06 | | | | 7789 | | | | | 329.02 | | | | 329.02 | | | | 3099 | | 114.02 | |
| 24 | | IDBI Bank | | | | | | 46524 | | | 811.38 | | | | 385 | | | | | 22.82 | | | | 22.82 | | | | 385 | | 22.82 | |
| 25 | | IDFC First Bank | | | | | | 1932 | | | 78.66 | | | | - | | | | | - | | | | - | | | | - | | - | |
| 26 | | Indus Ind Bank | | | | | | 21628 | | | 714.53 | | | | 1843 | | | | | 21.10 | | | | - | | | | 1843 | | 21.10 | |
| 27 | | Karnataka Bank | | | | | | 14389 | | | 513.21 | | | | 518 | | | | | 112.91 | | | | 112.91 | | | | 518 | | 112.91 | |
| 28 | | Karur Vysya Bank | | | | | | 107267 | | | 2183.59 | | | | 3896 | | | | | 165.67 | | | | 146.86 | | | | 847 | | 91.79 | |
| 29 | | Kotak Mahindra Bank | | | | | | 36779 | | | 846.42 | | | | 5486 | | | | | 44.08 | | | | 44.08 | | | | 5486 | | 44.08 | |
| 30 | | KBS Local Area Bank | | | | | | 42 | | | 0.25 | | | | 3 | | | | | 0.02 | | | | 0.00 | | | | 1 | | 0.01 | |
| 31 | | Laxmi Vilas Bank | | | | | | 22188 | | | 305.01 | | | | - | | | | | - | | | | - | | | | - | | - | |
| 32 | | RBL Bank | | | | | | 38574 | | | 132.67 | | | | 33367 | | | | | 21.71 | | | | 21.71 | | | | 147 | | 0.41 | |
| 33 | | South Indian Bank | | | | | | 11633 | | | 181.86 | | | | - | | | | | - | | | | - | | | | - | | - | |
| 34 | | Standard Chartered Bank | | | | | | - | | | - | | | | - | | | | | - | | | | - | | | | - | | - | |
| 35 | | Tamilnad Mercantile BBaBank | | | | | | 28691 | | | 248.48 | | | | 13 | | | | | 9.57 | | | | 9.57 | | | | 13 | | 8.75 | |
| 36 | | Yes Bank | | | | | | 2736 | | | 517.15 | | | | 25 | | | | | 27.24 | | | | 27.24 | | | | 25 | | 27.24 | |
| Private Sector Banks Total | | | | | | | | 496187 | | | 16369.22 | | | | 72522 | | | | | 1509.63 | | | | 1341.79 | | | | 13425 | | 562.09 | |
| Commercial Banks Total | | | | | | | | 9296097 | | | 134276.23 | | | | 2020268 | | | | | 26519.59 | | | | 25461.55 | | | | 255338 | | 3713.82 | |
| 37 | | AP State Co-op Bank | | | | | | 1893969 | | | 16953.97 | | | | 110765 | | | | | 973.74 | | | | 969.21 | | | | 83573 | | 507.70 | |
| Co-operative Banks Total | | | | | | | | 1893969 | | | 16953.97 | | | | 110765 | | | | | 973.74 | | | | 969.21 | | | | 83573 | | 507.70 | |
| 38 | | APGB | | | | | | 1053536 | | | 13370.22 | | | | 132987 | | | | | 1396.75 | | | | 1313.00 | | | | 19881 | | 149.06 | |
| 39 | | A.P.G.V.B | | | | | | 325854 | | | 3907.45 | | | | 12403 | | | | | 99.39 | | | | 99.39 | | | | 2584 | | 15.68 | |
| 40 | | C.G.G.B | | | | | | 417077 | | | 4834.75 | | | | 46849 | | | | | 396.46 | | | | 341.27 | | | | 1903 | | 28.03 | |
| 41 | | SGB | | | | | | 420867 | | | 5624.05 | | | | 47921 | | | | | 247.71 | | | | 237.57 | | | | 5717 | | 64.10 | |
| RRB's Total | | | | | | | | 2217334 | | | 27736.47 | | | | 240160 | | | | | 2140.31 | | | | 1991.24 | | | | 30085 | | 256.87 | |
| 42 | | A P S F C | | | | | | - | | | - | | | | - | | | | | - | | | | - | | | | - | | - | |
| Others Total | | | | | | | | - | | | - | | | | - | | | | | - | | | | - | | | | - | | - | |
| Grand Total | | | | | | | | 13407400 | | | 178966.66 | | | | 2371193 | | | | | 29633.65 | | | | 28421.99 | | | | 368996 | | 4478.38 | |
| CONSOLIDATION | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Commercial Banks | | | | | | | 9296097 | | | 134276 | | | | 2020268 | | | | | 26520 | | | | 25462 | | | | 255338 | | 3714 | | |
| Co-operative Banks | | | | | | | 1893969 | | | 16954 | | | | 110765 | | | | | 974 | | | | 969 | | | | 83573 | | 508 | | |
| Regional Rural Banks | | | | | | | 2217334 | | | 27736 | | | | 240160 | | | | | 2140 | | | | 1991 | | | | 30085 | | 257 | | |
| Others | | | | | | | - | | | - | | | | - | | | | | - | | | | - | | | | - | | - | | |
| Grand Total | | | | | | | 13407400 | | | 178966.66 | | | | 2371193 | | | | | 29633.65 | | | | 28421.99 | | | | 368996 | | 4478.38 | | |
| SLBC of A.P | | | |  | | | | |  | | | |  | | | | | CONVENER: UNION BANK OF INDIA | | | | | | | | | | | | | |
| **28. Total Priority Sector Advances -Bank-wise Outstanding , Overdues & NPA**  **as on 31.12.2020** (Amount in Crores) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| **S.No** | | **Name of the Bank** | | | | | | **Outstanding** | | | | | | | | | **Overdues** | | | | | | | | | | | **NPAs** | | | |
| **No. of accounts** | | | | **Amount** | | | | | **No. of accounts** | | | | **Total bal. in Overdue a/cs** | | | | **Actual Overdue Amount** | | | **No. of accounts** | | **Amount** | |
| 1 | | Bank of Baroda | | | | | | 486848 | | | | 11780.51 | | | | | 19495 | | | | 282.89 | | | | 175.36 | | | 6131 | | 81.53 | |
| 2 | | Bank of India | | | | | | 346727 | | | | 5454.26 | | | | | 29898 | | | | 702.91 | | | | 271.25 | | | 7597 | | 151.01 | |
| 3 | | Bank of Maharashtra | | | | | | 8205 | | | | 404.65 | | | | | 1486 | | | | 61.81 | | | | 6.23 | | | 850 | | 12.93 | |
| 4 | | Canara Bank | | | | | | 1960238 | | | | 31421.53 | | | | | 392451 | | | | 6467.13 | | | | 4422.15 | | | 87641 | | 2099.24 | |
| 5 | | Central Bank of India | | | | | | 157367 | | | | 2907.14 | | | | | 5950 | | | | 153.80 | | | | 153.80 | | | 5950 | | 153.80 | |
| 6 | | Indian Bank | | | | | | 667765 | | | | 12161.41 | | | | | 40805 | | | | 1328.57 | | | | 1328.57 | | | 11248 | | 161.37 | |
| 7 | | Indian Overseas Bank | | | | | | 349371 | | | | 7153.92 | | | | | 61052 | | | | 1430.96 | | | | 1166.25 | | | 41076 | | 1015.84 | |
| 8 | | Punjab National Bank | | | | | | 66465 | | | | 2536.42 | | | | | 9042 | | | | 132.47 | | | | 30.51 | | | 8187 | | 29.41 | |
| 9 | | Punjab & Sind Bank | | | | | | 1700 | | | | 143.35 | | | | | 206 | | | | 19.05 | | | | 9.64 | | | 79 | | 2.22 | |
| 10 | | UCO Bank | | | | | | 41214 | | | | 1180.54 | | | | | 4746 | | | | 239.42 | | | | 239.42 | | | 3478 | | 157.26 | |
| 11 | | Union Bank of India | | | | | | 3704079 | | | | 54095.44 | | | | | 587720 | | | | 12306.60 | | | | 9747.85 | | | 65395 | | 1759.77 | |
| 12 | | State Bank of India | | | | | | 2447988 | | | | 58886.74 | | | | | 1076932 | | | | 14907.09 | | | | 14006.08 | | | 103181 | | 1448.74 | |
| Public Sector Banks Total | | | | | | | | 10237967 | | | | 188125.89 | | | | | 2229783 | | | | 38032.70 | | | | 31557.10 | | | 340813 | | 7073.10 | |
| 13 | | Axis Bank | | | | | | 40901 | | | | 4547.00 | | | | | 1998 | | | | 45.50 | | | | 25.81 | | | 39 | | 33.15 | |
| 14 | | Bandhan Bank | | | | | | 7750 | | | | 11.74 | | | | | - | | | | - | | | | - | | | - | | - | |
| 15 | | Catholic Syrian Bank | | | | | | 512 | | | | 17.52 | | | | | - | | | | - | | | | - | | | - | | - | |
| 16 | | City Union Bank Ltd | | | | | | 12130 | | | | 1745.59 | | | | | 2153 | | | | 145.62 | | | | 65.99 | | | 321 | | 58.11 | |
| 17 | | Coastal Local Area Bank | | | | | | 43614 | | | | 228.90 | | | | | 3952 | | | | 35.65 | | | | 35.65 | | | 999 | | 3.72 | |
| 18 | | DCB Bank Limited | | | | | | 4403 | | | | 438.48 | | | | | 1200 | | | | 85.70 | | | | 32.47 | | | 45 | | 4.69 | |
| 19 | | Dhana Laxmi Bank | | | | | | 2441 | | | | 151.81 | | | | | 44 | | | | 9.18 | | | | 7.13 | | | 44 | | 9.18 | |
| 20 | | Equitas Small Finance Bank Ltd | | | | | | 3158 | | | | 171.96 | | | | | 315 | | | | 21.09 | | | | 21.09 | | | 69 | | 2.21 | |
| 21 | | Federal Bank | | | | | | 15231 | | | | 498.45 | | | | | 11614 | | | | 309.79 | | | | 309.79 | | | 42 | | 2.53 | |
| 22 | | HDFC Bank Ltd | | | | | | 67012 | | | | 8470.61 | | | | | 7038 | | | | 584.10 | | | | 336.43 | | | 952 | | 147.88 | |
| 23 | | ICICI Bank Ltd | | | | | | 87884 | | | | 6268.57 | | | | | 8035 | | | | 440.22 | | | | 373.00 | | | 3301 | | 162.94 | |
| 24 | | IDBI Bank | | | | | | 67793 | | | | 2051.72 | | | | | 754 | | | | 66.12 | | | | 66.12 | | | 754 | | 66.12 | |
| 25 | | IDFC First Bank | | | | | | 5011 | | | | 421.85 | | | | | - | | | | - | | | | - | | | - | | - | |
| 26 | | Indus Ind Bank | | | | | | 55220 | | | | 2309.80 | | | | | 2757 | | | | 36.24 | | | | - | | | 2757 | | 35.69 | |
| 27 | | Karnataka Bank | | | | | | 19765 | | | | 1483.28 | | | | | 797 | | | | 150.30 | | | | 150.30 | | | 797 | | 150.30 | |
| 28 | | Karur Vysya Bank | | | | | | 115265 | | | | 4108.92 | | | | | 4548 | | | | 407.79 | | | | 156.49 | | | 915 | | 143.46 | |
| 29 | | Kotak Mahindra Bank | | | | | | 42187 | | | | 1849.93 | | | | | 5704 | | | | 74.20 | | | | 74.20 | | | 5704 | | 74.20 | |
| 30 | | KBS Local Area Bank | | | | | | 436 | | | | 2.92 | | | | | 50 | | | | 0.45 | | | | 0.23 | | | 20 | | 0.08 | |
| 31 | | Laxmi Vilas Bank | | | | | | 23712 | | | | 637.22 | | | | | - | | | | - | | | | - | | | - | | - | |
| 32 | | RBL Bank | | | | | | 47963 | | | | 347.46 | | | | | 39888 | | | | 48.50 | | | | 48.50 | | | 265 | | 2.98 | |
| 33 | | South Indian Bank | | | | | | 12600 | | | | 556.46 | | | | | - | | | | - | | | | - | | | 19 | | 21.60 | |
| 34 | | Standard Chartered Bank | | | | | | - | | | | - | | | | | - | | | | - | | | | - | | | - | | - | |
| 35 | | Tamilnad Mercantile Bank | | | | | | 32528 | | | | 630.10 | | | | | 59 | | | | 15.19 | | | | 15.19 | | | 59 | | 13.80 | |
| 36 | | Yes Bank | | | | | | 2736 | | | | 517.15 | | | | | 25 | | | | 27.24 | | | | 27.24 | | | 25 | | 27.24 | |
| Private Sector Banks Total | | | | | | | | 710252 | | | | 37467.43 | | | | | 90931 | | | | 2502.89 | | | | 1745.63 | | | 17127 | | 959.89 | |
| Commercial Banks Total | | | | | | | | 10948219 | | | | 225593.32 | | | | | 2320714 | | | | 40535.60 | | | | 33302.73 | | | 357940 | | 8032.99 | |
| 37 | | AP State Co-op Bank | | | | | | 1924124 | | | | 18051.25 | | | | | 114069 | | | | 1014.46 | | | | 1007.28 | | | 84911 | | 537.68 | |
| Co-operative Banks Total | | | | | | | | 1924124 | | | | 18051.25 | | | | | 114069 | | | | 1014.46 | | | | 1007.28 | | | 84911 | | 537.68 | |
| 38 | | APGB | | | | | | 1282102 | | | | 15411.06 | | | | | 187921 | | | | 1873.63 | | | | 1532.78 | | | 32941 | | 223.68 | |
| 39 | | A.P.G.V.B | | | | | | 378754 | | | | 4902.54 | | | | | 17594 | | | | 123.66 | | | | 103.38 | | | 6162 | | 30.41 | |
| 40 | | C.G.G.B | | | | | | 482546 | | | | 5601.73 | | | | | 69189 | | | | 614.75 | | | | 375.80 | | | 4880 | | 40.41 | |
| 41 | | SGB | | | | | | 479898 | | | | 6521.65 | | | | | 50748 | | | | 364.50 | | | | 246.23 | | | 6776 | | 69.54 | |
| RRB's Total | | | | | | | | 2623300 | | | | 32436.98 | | | | | 325452 | | | | 2976.54 | | | | 2258.18 | | | 50759 | | 364.04 | |
| 42 | | A P S F C | | | | | | 1056 | | | | 618.32 | | | | | 1046 | | | | 654.58 | | | | 80.50 | | | 329 | | 223.11 | |
| Others Total | | | | | | | | 1056 | | | | 618.32 | | | | | 1046 | | | | 654.58 | | | | 80.50 | | | 329 | | 223.11 | |
| Grand Total | | | | | | | | 15496699 | | | | 276699.86 | | | | | 2761281 | | | | 45181.18 | | | | 36648.69 | | | 493939 | | 9157.83 | |
| CONSOLIDATION | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Commercial Banks | | | | | 10948219 | | | | | | | 225593.32 | | | | | 2320714 | | | | 40535.60 | | | | 33302.73 | | 357940 | | 8032.99 | | |
| Co-operative Banks | | | | | 1924124 | | | | | | | 18051.25 | | | | | 114069 | | | | 1014.46 | | | | 1007.28 | | 84911 | | 537.68 | | |
| Regional Rural Banks | | | | | 2623300 | | | | | | | 32436.98 | | | | | 325452 | | | | 2976.54 | | | | 2258.18 | | 50759 | | 364.04 | | |
| Others | | | | | 1056 | | | | | | | 618.32 | | | | | 1046 | | | | 654.58 | | | | 80.50 | | 329 | | 223.11 | | |
| Grand Total | | | | | 15496699 | | | | | | | 276699.86 | | | | | 2761281 | | | | 45181.18 | | | | 36648.69 | | 493939 | | 9157.83 | | |
| SLBC of A.P | | | |  | | | | |  | | | |  | | | | | CONVENER: UNION BANK OF INDIA | | | | | | | | | | | | | |
| **29. Total Non-Priority Sector Advances - Bank-wise Outstanding , Overdues & NPA**  **as on 31.12.2020** (Amount in Crores) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| **S.No** | | **Name of the Bank** | | | | | | **Outstanding** | | | | | | | | | **Overdues** | | | | | | | | | | | **NPAs** | | | |
| **No. of accounts** | | | | **Amount** | | | | | **No. of accounts** | | | | **Total bal. in Overdue a/cs** | | | | **Actual Overdue Amount** | | | **No. of accounts** | | **Amount** | |
| 1 | | Bank of Baroda | | | | | | 53192 | | | | 11610.23 | | | | | 320 | | | | 12.58 | | | | 4.89 | | | 131 | | 5.00 | |
| 2 | | Bank of India | | | | | | 23519 | | | | 4486.98 | | | | | 3776 | | | | 468.85 | | | | 175.03 | | | 1812 | | 116.93 | |
| 3 | | Bank of Maharashtra | | | | | | 1665 | | | | 356.98 | | | | | 228 | | | | 27.80 | | | | 2.25 | | | 68 | | 0.81 | |
| 4 | | Canara Bank | | | | | | 151024 | | | | 15636.50 | | | | | 36055 | | | | 4137.15 | | | | 921.12 | | | 8324 | | 118.63 | |
| 5 | | Central Bank of India | | | | | | 25395 | | | | 1280.73 | | | | | 1879 | | | | 27.93 | | | | 27.93 | | | 1879 | | 27.93 | |
| 6 | | Indian Bank | | | | | | 37891 | | | | 5231.20 | | | | | - | | | | - | | | | - | | | - | | - | |
| 7 | | Indian Overseas Bank | | | | | | 29505 | | | | 846.63 | | | | | 9120 | | | | 172.12 | | | | 101.11 | | | 5101 | | 79.85 | |
| 8 | | Punjab National Bank | | | | | | 19856 | | | | 5778.69 | | | | | 3 | | | | 0.96 | | | | 0.02 | | | 3 | | 0.02 | |
| 9 | | Punjab & Sind Bank | | | | | | 1396 | | | | 3789.74 | | | | | 235 | | | | 575.67 | | | | 574.54 | | | 37 | | 1.13 | |
| 10 | | UCO Bank | | | | | | 3845 | | | | 1329.90 | | | | | - | | | | - | | | | - | | | - | | - | |
| 11 | | Union Bank of India | | | | | | 386058 | | | | 31311.35 | | | | | 15073 | | | | 3198.66 | | | | 1928.86 | | | 3393 | | 1269.36 | |
| 12 | | State Bank of India | | | | | | 1116776 | | | | 78136.70 | | | | | 79998 | | | | 9470.64 | | | | 8054.05 | | | 3629 | | 757.24 | |
| Public Sector Banks Total | | | | | | | | 1850122 | | | | 159795.63 | | | | | 146687 | | | | 18092.36 | | | | 11789.80 | | | 24377 | | 2376.90 | |
| 13 | | Axis Bank | | | | | | 90516 | | | | 6021.01 | | | | | - | | | | - | | | | - | | | - | | - | |
| 14 | | Bandhan Bank | | | | | | 5795 | | | | 12.65 | | | | | - | | | | - | | | | - | | | - | | - | |
| 15 | | Catholic Syrian Bank | | | | | | 1980 | | | | 27.64 | | | | | - | | | | - | | | | - | | | - | | - | |
| 16 | | City Union Bank Ltd | | | | | | 11623 | | | | 1133.08 | | | | | 605 | | | | 87.39 | | | | 31.69 | | | 109 | | 20.31 | |
| 17 | | Coastal Local Area Bank | | | | | | 15030 | | | | 262.66 | | | | | 1535 | | | | 60.32 | | | | 60.32 | | | 164 | | 6.52 | |
| 18 | | DCB Bank Limited | | | | | | 3737 | | | | 384.12 | | | | | 957 | | | | 62.80 | | | | 1.75 | | | 17 | | 4.36 | |
| 19 | | Dhana Laxmi Bank | | | | | | 1981 | | | | 173.94 | | | | | 112 | | | | 74.91 | | | | 27.62 | | | 108 | | 74.91 | |
| 20 | | Equitas Small Finance Bank Ltd | | | | | | 1030 | | | | 77.32 | | | | | 10 | | | | 0.88 | | | | 0.88 | | | 10 | | 0.88 | |
| 21 | | Federal Bank | | | | | | 11447 | | | | 610.87 | | | | | 2492 | | | | 131.94 | | | | 131.94 | | | 155 | | 7.70 | |
| 22 | | HDFC Bank Ltd | | | | | | 824713 | | | | 14452.54 | | | | | 311805 | | | | 2249.23 | | | | 280.84 | | | 2372 | | 30.68 | |
| 23 | | ICICI Bank Ltd | | | | | | 311115 | | | | 9469.23 | | | | | 2278 | | | | 62.35 | | | | 62.35 | | | 2278 | | 62.35 | |
| 24 | | IDBI Bank | | | | | | 5937 | | | | 1958.68 | | | | | 976 | | | | 642.10 | | | | 642.10 | | | 976 | | 642.10 | |
| 25 | | IDFC First Bank | | | | | | 183323 | | | | 1349.23 | | | | | - | | | | - | | | | - | | | - | | - | |
| 26 | | Indus Ind Bank | | | | | | 169120 | | | | 2302.99 | | | | | - | | | | - | | | | - | | | - | | - | |
| 27 | | Karnataka Bank | | | | | | 6924 | | | | 920.75 | | | | | 109 | | | | 8.30 | | | | 8.30 | | | 109 | | 8.30 | |
| 28 | | Karur Vysya Bank | | | | | | 41951 | | | | 3342.89 | | | | | 2027 | | | | 264.76 | | | | 3.16 | | | 585 | | 87.79 | |
| 29 | | Kotak Mahindra Bank | | | | | | 20502 | | | | 1677.28 | | | | | 2860 | | | | 56.45 | | | | 56.45 | | | 2860 | | 56.45 | |
| 30 | | KBS Local Area Bank | | | | | | 635 | | | | 5.28 | | | | | 54 | | | | 0.22 | | | | 0.13 | | | 4 | | 0.01 | |
| 31 | | Laxmi Vilas Bank | | | | | | 4823 | | | | 617.02 | | | | | - | | | | - | | | | - | | | - | | - | |
| 32 | | RBL Bank | | | | | | 4571 | | | | 261.00 | | | | | 1950 | | | | 22.49 | | | | 22.49 | | | 55 | | 4.32 | |
| 33 | | South Indian Bank | | | | | | 2224 | | | | 376.78 | | | | | - | | | | - | | | | - | | | - | | - | |
| 34 | | Standard Chartered Bank | | | | | | - | | | | - | | | | | - | | | | - | | | | - | | | - | | - | |
| 35 | | Tamilnad Mercantile Bank | | | | | | 6123 | | | | 910.16 | | | | | 30 | | | | 25.10 | | | | 25.10 | | | 30 | | 22.09 | |
| 36 | | Yes Bank | | | | | | 13536 | | | | 574.66 | | | | | - | | | | - | | | | - | | | - | | - | |
| Private Sector Banks Total | | | | | | | | 1738636 | | | | 46921.79 | | | | | 327800 | | | | 3749.25 | | | | 1355.12 | | | 9832 | | 1028.76 | |
| Commercial Banks Total | | | | | | | | 3588758 | | | | 206717.42 | | | | | 474487 | | | | 21841.60 | | | | 13144.92 | | | 34209 | | 3405.66 | |
| 37 | | AP State Co-op Bank | | | | | | 357359 | | | | 3541.16 | | | | | 33504 | | | | 589.48 | | | | 541.38 | | | 27714 | | 435.04 | |
| Co-operative Banks Total | | | | | | | | 357359 | | | | 3541.16 | | | | | 33504 | | | | 589.48 | | | | 541.38 | | | 27714 | | 435.04 | |
| 38 | | APGB | | | | | | 168749 | | | | 2107.31 | | | | | 11123 | | | | 103.51 | | | | 58.67 | | | 584 | | 4.73 | |
| 39 | | A.P.G.V.B | | | | | | 40483 | | | | 521.10 | | | | | 1186 | | | | 13.47 | | | | 2.72 | | | 253 | | 1.16 | |
| 40 | | C.G.G.B | | | | | | 12027 | | | | 329.24 | | | | | 2695 | | | | 66.92 | | | | 17.85 | | | 134 | | 2.86 | |
| 41 | | SGB | | | | | | 11831 | | | | 470.08 | | | | | 971 | | | | 13.32 | | | | 9.79 | | | 85 | | 5.13 | |
| RRB's Total | | | | | | | | 233090 | | | | 3427.72 | | | | | 15975 | | | | 197.22 | | | | 89.03 | | | 1056 | | 13.89 | |
| 42 | | A P S F C | | | | | | 9 | | | | 12.42 | | | | | 9 | | | | 13.09 | | | | 5.96 | | | 6 | | 7.14 | |
| Others Total | | | | | | | | 9 | | | | 12.42 | | | | | 9 | | | | 13.09 | | | | 5.96 | | | 6 | | 7.14 | |
| Grand Total | | | | | | | | 4179216 | | | | 213698.73 | | | | | 523975 | | | | 22641.39 | | | | 13781.29 | | | 62985 | | 3861.73 | |
| CONSOLIDATION | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Commercial Banks | | | | | 3588758 | | | | | | | 206717.42 | | | | | 474487 | | | | 21841.60 | | | | 13144.92 | | 34209 | | 3405.66 | | |
| Co-operative Banks | | | | | 357359 | | | | | | | 3541.16 | | | | | 33504 | | | | 589.48 | | | | 541.38 | | 27714 | | 435.04 | | |
| Regional Rural Banks | | | | | 233090 | | | | | | | 3427.72 | | | | | 15975 | | | | 197.22 | | | | 89.03 | | 1056 | | 13.89 | | |
| Others | | | | | 9 | | | | | | | 12.42 | | | | | 9 | | | | 13.09 | | | | 5.96 | | 6 | | 7.14 | | |
| Grand Total | | | | | 4179216 | | | | | | | 213698.73 | | | | | 523975 | | | | 22641.39 | | | | 13781.29 | | 62985 | | 3861.73 | | |
| SLBC of A.P | | | |  | | | | |  | | | |  | | | | | CONVENER: UNION BANK OF INDIA | | | | | | | | | | | | | |
| **30. Total Advances - Bank-wise Outstanding , Overdues & NPA**  **as on 31.12.2020** (Amount in Crores) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| S.No | | **Name of the Bank** | | | | | | **Outstanding** | | | | | | | | | **Overdues** | | | | | | | | | | | **NPAs** | | | |
| **No. of accounts** | | | | **Amount** | | | | | **No. of accounts** | | | | **Total bal. in Overdue a/cs** | | | | **Actual Overdue Amount** | | | **No. of accounts** | | **Amount** | |
| 1 | | Bank of Baroda | | | | | | 540040 | | | | 23390.73 | | | | | 19815 | | | | 295.47 | | | | 180.25 | | | 6262 | | 86.53 | |
| 2 | | Bank of India | | | | | | 370246 | | | | 9941.24 | | | | | 33674 | | | | 1171.76 | | | | 446.28 | | | 9409 | | 267.94 | |
| 3 | | Bank of Maharashtra | | | | | | 9870 | | | | 761.63 | | | | | 1714 | | | | 89.61 | | | | 8.48 | | | 918 | | 13.74 | |
| 4 | | Canara Bank | | | | | | 2111262 | | | | 47058.03 | | | | | 428506 | | | | 10604.28 | | | | 5343.27 | | | 95965 | | 2217.87 | |
| 5 | | Central Bank of India | | | | | | 182762 | | | | 4187.87 | | | | | 7829 | | | | 181.72 | | | | 181.72 | | | 7829 | | 181.72 | |
| 6 | | Indian Bank | | | | | | 705656 | | | | 17392.61 | | | | | 40805 | | | | 1328.57 | | | | 1328.57 | | | 11248 | | 161.37 | |
| 7 | | Indian Overseas Bank | | | | | | 378876 | | | | 8000.55 | | | | | 70172 | | | | 1603.08 | | | | 1267.36 | | | 46177 | | 1095.69 | |
| 8 | | Punjab National Bank | | | | | | 86321 | | | | 8315.11 | | | | | 9045 | | | | 133.43 | | | | 30.53 | | | 8190 | | 29.43 | |
| 9 | | Punjab & Sind Bank | | | | | | 3096 | | | | 3933.09 | | | | | 441 | | | | 594.73 | | | | 584.18 | | | 116 | | 3.35 | |
| 10 | | UCO Bank | | | | | | 45059 | | | | 2510.44 | | | | | 4746 | | | | 239.42 | | | | 239.42 | | | 3478 | | 157.26 | |
| 11 | | Union Bank of India | | | | | | 4090137 | | | | 85406.79 | | | | | 602793 | | | | 15505.26 | | | | 11676.71 | | | 68788 | | 3029.12 | |
| 12 | | State Bank of India | | | | | | 3564764 | | | | 137023.44 | | | | | 1156930 | | | | 24377.73 | | | | 22060.13 | | | 106810 | | 2205.98 | |
| Public Sector Banks Total | | | | | | | | 12088089 | | | | 347921.52 | | | | | 2376470 | | | | 56125.06 | | | | 43346.90 | | | 365190 | | 9450.00 | |
| 13 | | Axis Bank | | | | | | 131417 | | | | 10568.01 | | | | | 1998 | | | | 45.50 | | | | 25.81 | | | 39 | | 33.15 | |
| 14 | | Bandhan Bank | | | | | | 13545 | | | | 24.39 | | | | | - | | | | - | | | | - | | | - | | - | |
| 15 | | Catholic Syrian Bank | | | | | | 2492 | | | | 45.16 | | | | | - | | | | - | | | | - | | | - | | - | |
| 16 | | City Union Bank Ltd | | | | | | 23753 | | | | 2878.67 | | | | | 2758 | | | | 233.02 | | | | 97.68 | | | 430 | | 78.42 | |
| 17 | | Coastal Local Area Bank | | | | | | 58644 | | | | 491.55 | | | | | 5487 | | | | 95.97 | | | | 95.97 | | | 1163 | | 10.24 | |
| 18 | | DCB Bank Limited | | | | | | 8140 | | | | 822.60 | | | | | 2157 | | | | 148.50 | | | | 34.21 | | | 62 | | 9.05 | |
| 19 | | Dhana Laxmi Bank | | | | | | 4422 | | | | 325.75 | | | | | 156 | | | | 84.09 | | | | 34.75 | | | 152 | | 84.09 | |
| 20 | | Equitas Small Finance Bank Ltd | | | | | | 4188 | | | | 249.28 | | | | | 325 | | | | 21.97 | | | | 21.97 | | | 79 | | 3.09 | |
| 21 | | Federal Bank | | | | | | 26678 | | | | 1109.32 | | | | | 14106 | | | | 441.73 | | | | 441.73 | | | 197 | | 10.23 | |
| 22 | | HDFC Bank Ltd | | | | | | 891725 | | | | 22923.15 | | | | | 318843 | | | | 2833.34 | | | | 617.28 | | | 3324 | | 178.56 | |
| 23 | | ICICI Bank Ltd | | | | | | 398999 | | | | 15737.80 | | | | | 10313 | | | | 502.56 | | | | 435.35 | | | 5579 | | 225.29 | |
| 24 | | IDBI Bank | | | | | | 73730 | | | | 4010.40 | | | | | 1730 | | | | 708.22 | | | | 708.22 | | | 1730 | | 708.22 | |
| 25 | | IDFC First Bank | | | | | | 188334 | | | | 1771.08 | | | | | - | | | | - | | | | - | | | - | | - | |
| 26 | | Indus Ind Bank | | | | | | 224340 | | | | 4612.79 | | | | | 2757 | | | | 36.24 | | | | - | | | 2757 | | 35.69 | |
| 27 | | Karnataka Bank | | | | | | 26689 | | | | 2404.04 | | | | | 906 | | | | 158.60 | | | | 158.60 | | | 906 | | 158.60 | |
| 28 | | Karur Vysya Bank | | | | | | 157216 | | | | 7451.81 | | | | | 6575 | | | | 672.55 | | | | 159.65 | | | 1500 | | 231.25 | |
| 29 | | Kotak Mahindra Bank | | | | | | 62689 | | | | 3527.21 | | | | | 8564 | | | | 130.66 | | | | 130.66 | | | 8564 | | 130.66 | |
| 30 | | KBS Local Area Bank | | | | | | 1071 | | | | 8.20 | | | | | 104 | | | | 0.67 | | | | 0.35 | | | 24 | | 0.09 | |
| 31 | | Laxmi Vilas Bank | | | | | | 28535 | | | | 1254.24 | | | | | - | | | | - | | | | - | | | - | | - | |
| 32 | | RBL Bank | | | | | | 52534 | | | | 608.46 | | | | | 41838 | | | | 70.99 | | | | 70.99 | | | 320 | | 7.30 | |
| 33 | | South Indian Bank | | | | | | 14824 | | | | 933.24 | | | | | - | | | | - | | | | - | | | 19 | | 21.60 | |
| 34 | | Standard Chartered Bank | | | | | | - | | | | - | | | | | - | | | | - | | | | - | | | - | | - | |
| 35 | | Tamilnad Mercantile Bank | | | | | | 38651 | | | | 1540.26 | | | | | 89 | | | | 40.30 | | | | 40.30 | | | 89 | | 35.89 | |
| 36 | | Yes Bank | | | | | | 16272 | | | | 1091.81 | | | | | 25 | | | | 27.24 | | | | 27.24 | | | 25 | | 27.24 | |
| Private Sector Banks Total | | | | | | | | 2448888 | | | | 84389.22 | | | | | 418731 | | | | 6252.14 | | | | 3100.76 | | | 26959 | | 1988.66 | |
| Commercial Banks Total | | | | | | | | 14536977 | | | | 432310.74 | | | | | 2795201 | | | | 62377.20 | | | | 46447.66 | | | 392149 | | 11438.65 | |
| 37 | | AP State Co-op Bank | | | | | | 2281483 | | | | 21592.41 | | | | | 147573 | | | | 1603.94 | | | | 1548.66 | | | 112625 | | 972.72 | |
| Co-operative Banks Total | | | | | | | | 2281483 | | | | 21592.41 | | | | | 147573 | | | | 1603.94 | | | | 1548.66 | | | 112625 | | 972.72 | |
| 38 | | APGB | | | | | | 1450851 | | | | 17518.36 | | | | | 199044 | | | | 1977.14 | | | | 1591.44 | | | 33525 | | 228.41 | |
| 39 | | A.P.G.V.B | | | | | | 419237 | | | | 5423.64 | | | | | 18780 | | | | 137.13 | | | | 106.10 | | | 6415 | | 31.58 | |
| 40 | | C.G.G.B | | | | | | 494573 | | | | 5930.97 | | | | | 71884 | | | | 681.67 | | | | 393.65 | | | 5014 | | 43.27 | |
| 41 | | SGB | | | | | | 491729 | | | | 6991.73 | | | | | 51719 | | | | 377.82 | | | | 256.02 | | | 6861 | | 74.67 | |
| RRB's Total | | | | | | | | 2856390 | | | | 35864.70 | | | | | 341427 | | | | 3173.76 | | | | 2347.21 | | | 51815 | | 377.92 | |
| 42 | | A P S F C | | | | | | 1065 | | | | 630.74 | | | | | 1055 | | | | 667.67 | | | | 86.46 | | | 335 | | 230.25 | |
| Others Total | | | | | | | | 1065 | | | | 630.74 | | | | | 1055 | | | | 667.67 | | | | 86.46 | | | 335 | | 230.25 | |
| Grand Total | | | | | | | | 19675915 | | | | 490398.59 | | | | | 3285256 | | | | 67822.56 | | | | 50429.98 | | | 556924 | | 13019.55 | |
| CONSOLIDATION | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Commercial Banks | | | | | | 14536977 | | | | | | 432310.74 | | | | | 2795201 | | | | 62377.20 | | | | 46447.66 | | 392149 | | 11438.65 | | |
| Co-operative Banks | | | | | | 2281483 | | | | | | 21592.41 | | | | | 147573 | | | | 1603.94 | | | | 1548.66 | | 112625 | | 972.72 | | |
| Regional Rural Banks | | | | | | 2856390 | | | | | | 35864.70 | | | | | 341427 | | | | 3173.76 | | | | 2347.21 | | 51815 | | 377.92 | | |
| Others | | | | | | 1065 | | | | | | 630.74 | | | | | 1055 | | | | 667.67 | | | | 86.46 | | 335 | | 230.25 | | |
| Grand Total | | | | | | 19675915 | | | | | | 490398.59 | | | | | 3285256 | | | | 67822.56 | | | | 50429.98 | | 556924 | | 13019.55 | | |
| SLBC of AP CONVENOR: UNION BANK OF INDIA | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| **31. DETAILS OF ENROLLMENTS UNDER PMJDY AS ON 31.12.2020** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| **SNL** | | **NAME OF BANK** | | | | | | | | | | | | | **RURAL** | | | | | | **URBAN** | | | | **TOTAL** | | | | |
| 1 | | Bank Of Baroda | | | | | | | | | | | | | 258824 | | | | | | 242327 | | | | 501151 | | | | |
| 2 | | Bank Of India | | | | | | | | | | | | | 295828 | | | | | | 165615 | | | | 461443 | | | | |
| 3 | | Bank Of Maharastra | | | | | | | | | | | | | 6808 | | | | | | 21401 | | | | 28209 | | | | |
| 4 | | Canara Bank | | | | | | | | | | | | | 765066 | | | | | | 264808 | | | | 1029874 | | | | |
| 5 | | Central Bank Of India | | | | | | | | | | | | | 85302 | | | | | | 62810 | | | | 148112 | | | | |
| 6 | | Indian Bank | | | | | | | | | | | | | 378434 | | | | | | 114535 | | | | 492969 | | | | |
| 7 | | Indian Overseas Bank | | | | | | | | | | | | | 44038 | | | | | | 154596 | | | | 198634 | | | | |
| 8 | | Punjab National Bank | | | | | | | | | | | | | 56138 | | | | | | 117951 | | | | 174089 | | | | |
| 9 | | Punjab & Sind Bank | | | | | | | | | | | | | 0 | | | | | | 4460 | | | | 4460 | | | | |
| 10 | | State Bank Of India | | | | | | | | | | | | | 1025072 | | | | | | 2709266 | | | | 3734338 | | | | |
| 11 | | UCO Bank | | | | | | | | | | | | | 13810 | | | | | | 49839 | | | | 63649 | | | | |
| 12 | | Union Bank Of India | | | | | | | | | | | | | 1228927 | | | | | | 476577 | | | | 1705504 | | | | |
| PUBLIC SECTOR BANKS TOTAL | | | | | | | | | | | | | | | 4158247 | | | | | | 4384185 | | | | 8542432 | | | | |
| 13 | | Axis Bank | | | | | | | | | | | | | 4838 | | | | | | 27358 | | | | 32196 | | | | |
| 14 | | Bandhan Bank | | | | | | | | | | | | | 0 | | | | | | 0 | | | | 0 | | | | |
| 15 | | Catholic Syrian Bank | | | | | | | | | | | | | 0 | | | | | | 0 | | | | 0 | | | | |
| 16 | | City Union Bank | | | | | | | | | | | | | 31 | | | | | | 5161 | | | | 5192 | | | | |
| 17 | | Coastal Local Area Bank | | | | | | | | | | | | | 0 | | | | | | 0 | | | | 0 | | | | |
| 18 | | DCB Bank | | | | | | | | | | | | | 0 | | | | | | 0 | | | | 0 | | | | |
| 19 | | Dhan Laxmi Bank | | | | | | | | | | | | | 0 | | | | | | 0 | | | | 0 | | | | |
| 20 | | Equitas Small Finance Bank | | | | | | | | | | | | | 0 | | | | | | 0 | | | | 0 | | | | |
| 21 | | Federal Bank | | | | | | | | | | | | | 1133 | | | | | | 2318 | | | | 3451 | | | | |
| 22 | | HDFC Bank | | | | | | | | | | | | | 2303 | | | | | | 55436 | | | | 57739 | | | | |
| 23 | | ICICI Bank | | | | | | | | | | | | | 83373 | | | | | | 79426 | | | | 162799 | | | | |
| 24 | | IDBI Bank | | | | | | | | | | | | | 2692 | | | | | | 15802 | | | | 18494 | | | | |
| 25 | | IDFC First Bank | | | | | | | | | | | | | 0 | | | | | | 0 | | | | 0 | | | | |
| 26 | | Indus Ind Bank | | | | | | | | | | | | | 214 | | | | | | 20272 | | | | 20486 | | | | |
| 27 | | Karnataka Bank | | | | | | | | | | | | | 0 | | | | | | 0 | | | | 0 | | | | |
| 28 | | Karur Vysya Bank | | | | | | | | | | | | | 25168 | | | | | | 23613 | | | | 48781 | | | | |
| 29 | | Kotak Mahindra Bank | | | | | | | | | | | | | 10490 | | | | | | 2274 | | | | 12764 | | | | |
| 30 | | Krishna Bhima Samrudhi Bank | | | | | | | | | | | | | 0 | | | | | | 0 | | | | 0 | | | | |
| 31 | | Lakshmi Vilas Bank | | | | | | | | | | | | | 2157 | | | | | | 2976 | | | | 5133 | | | | |
| 32 | | Ratnakar Bank | | | | | | | | | | | | | 0 | | | | | | 0 | | | | 0 | | | | |
| 33 | | Standard Chartered Bank | | | | | | | | | | | | | 0 | | | | | | 0 | | | | 0 | | | | |
| 34 | | South Indian Bank | | | | | | | | | | | | | 724 | | | | | | 661 | | | | 1385 | | | | |
| 35 | | Tamilnadu Mercantile Bank | | | | | | | | | | | | | 0 | | | | | | 0 | | | | 0 | | | | |
| 36 | | Yes Bank | | | | | | | | | | | | | 0 | | | | | | 38 | | | | 38 | | | | |
| PRIVATE SECTOR BANKS TOTAL | | | | | | | | | | | | | | | 133123 | | | | | | 235335 | | | | 368458 | | | | |
| 37 | | APGVB | | | | | | | | | | | | | 804437 | | | | | | 129648 | | | | 934085 | | | | |
| 38 | | APGB | | | | | | | | | | | | | 549076 | | | | | | 371191 | | | | 920267 | | | | |
| 39 | | CGGB | | | | | | | | | | | | | 188583 | | | | | | 20159 | | | | 208742 | | | | |
| 40 | | SGB | | | | | | | | | | | | | 201614 | | | | | | 68655 | | | | 270269 | | | | |
|  | | RRBs TOTAL | | | | | | | | | | | | | 1743710 | | | | | | 589653 | | | | 2333363 | | | | |
| 41 | | APCOB | | | | | | | | | | | | | - | | | | | | - | | | | - | | | | |
| COOPERATIVE BANKS TOTAL | | | | | | | | | | | | | | | - | | | | | | - | | | | - | | | | |
| 42 | | APSFC | | | | | | | | | | | | | - | | | | | | - | | | | - | | | | |
| OTHERS TOTAL | | | | | | | | | | | | | | | - | | | | | | - | | | | - | | | | |
| GRAND TOTAL | | | | | | | | | | | | | | | **6035080** | | | | | | **5209173** | | | | **11244253** | | | | |

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| SLBC of AP CONVENOR: UNION BANK OF INDIA | | | | | |
| **32. BANK WISE DETAILS OF ENROLLMENTS UNDER APY UPTO 31.12.2020** | | | | | |
| **SL** | **Name of the Bank** | **No of Br as on 01.04.20** | **AAPB Target (Avg accounts per br)** | **Annual Target** | **A/cs opened Apr-Sep 20** |
| 1 | Bank Of Baroda | 286 | 60 | 17160 | 5780 |
| 2 | Bank Of India | 156 | 60 | 9360 | 5414 |
| 3 | Bank Of Maharastra | 17 | 60 | 1020 | 176 |
| 4 | Canara Bank | 690 | 60 | 41400 | 37026 |
| 5 | Central Bank Of India | 132 | 60 | 7920 | 8251 |
| 6 | Indian Bank | 303 | 60 | 18180 | 10964 |
| 7 | Indian Overseas Bank | 162 | 60 | 9720 | 3192 |
| 8 | Punjab National Bank | 134 | 60 | 8040 | 1317 |
| 9 | Punjab & Sind Bank | 9 | 60 | 540 | 209 |
| 10 | State Bank Of India | 1346 | 60 | 80760 | 67533 |
| 11 | UCO Bank | 43 | 60 | 2580 | 247 |
| 12 | Union Bank Of India | 1251 | 60 | 75060 | 20592 |
| PUBLIC SECTOR BANKS TOTAL | | 4,529 |  | 2,71,740 | 1,60,701 |
| 13 | Axis Bank | 170 | 60 | 10200 | 3245 |
| 14 | Bandhan Bank | 2 | 30 | 60 | 0 |
| 15 | Catholic Syrian Bank | 6 | 30 | 180 | 1 |
| 16 | City Union Bank | 45 | 30 | 1350 | 78 |
| 17 | Coastal Local Area Bank |  |  | 0 |  |
| 18 | D C B Bank | 14 | 30 | 420 | 0 |
| 19 | Dhan Laxmi Bank | 11 | 30 | 330 | 126 |
| 20 | Equitas Small Finance Bank |  |  | 0 |  |
| 21 | Federal Bank | 21 | 30 | 630 | 9 |
| 22 | HDFC Bank | 162 | 60 | 9720 | 559 |
| 23 | ICICI Bank | 132 | 60 | 7920 | 149 |
| 24 | IDBI Bank | 56 | 60 | 3360 | 2441 |
| 25 | IDFC First Bank | 13 | 30 | 390 | 17 |
| 26 | Indus Ind Bank | 17 | 30 | 510 | 0 |
| 27 | Karnataka Bank | 41 | 30 | 1230 | 299 |
| 28 | Karur Vysya Bank | 119 | 30 | 3570 | 752 |
| 29 | Kotak Mahindra Bank | 104 | 30 | 3120 | 56 |
| 30 | Krishna Bhima Samrudhi Bank |  |  | 0 |  |
| 31 | Lakshmi Vilas Bank | 69 | 30 | 2070 | 6 |
| 32 | Ratnakar Bank | 6 | 30 | 180 | 0 |
| 33 | Standard Chartered Bank | 1 | 30 | 30 | 0 |
| 34 | South Indian Bank | 17 | 30 | 510 | 19 |
| 35 | Tamilnadu Mercantile Bank | 26 | 30 | 780 | 1373 |
| 36 | Yes Bank | 10 | 30 | 300 | 0 |
| PRIVATE SECTOR BANKS TOTAL | | 1,042 |  | 46,860 | 9,130 |
| 37 | APGVB | 551 | 60 | 33060 | 18691 |
| 38 | APGB | 281 | 60 | 16860 | 5368 |
| 39 | CGGB | 211 | 60 | 12660 | 9554 |
| 40 | SGB | 221 | 60 | 13260 | 4987 |
| REGIONAL RUAL BANKS TOTAL | | 1,264 |  | 75,840 | 38,600 |
| 41 | APCOB | - | - | - | - |
| COOPERATIVE BANKS TOTAL | | - | - | - | - |
| 42 | APSFC | - | - | - | - |
| OTHERS TOTAL | | - | - | - | - |
| GRAND TOTAL | | 6,835 |  | 3,94,440 | 2,08,431 |

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| SLBC of AP CONVENOR: UNION BANK OF INDIA | | | | |
| **33. BANK WISE STATUS OF PMSBY & PMJJBY AS ON 31.12.2020** | | | | |
| **S.No** | **BANK** | **PMJJBY** | **PMSBY** | **TOTAL** |
| 1 | Bank Of Baroda | 183393 | 475500 | 658893 |
| 2 | Bank Of India | 138820 | 236777 | 375597 |
| 3 | Bank Of Maharastra | 6085 | 9923 | 16008 |
| 4 | Canara Bank | 1006696 | 2394163 | 3400859 |
| 5 | Central Bank Of India | 72453 | 139734 | 212187 |
| 6 | Indian Bank | 364809 | 644302 | 1009111 |
| 7 | Indian Overseas Bank | 60431 | 164917 | 225348 |
| 8 | Punjab National Bank | 27613 | 151173 | 178786 |
| 9 | Punjab & Sind Bank | 2240 | 7972 | 10212 |
| 10 | State Bank Of India | 1558463 | 3521635 | 5080098 |
| 11 | UCO Bank | 10142 | 32212 | 42354 |
| 12 | Union Bank Of India | 958125 | 4042780 | 5000905 |
| PUBLIC SECTOR BANKS TOTAL | | 4389270 | 11821088 | 16210358 |
| 13 | Axis Bank | 15962 | 26999 | 42961 |
| 14 | Bandhan Bank |  |  | 0 |
| 15 | Catholic Syrian Bank |  |  | 0 |
| 16 | City Union Bank | 3243 | 4343 | 7586 |
| 17 | Coastal Local Area Bank |  |  | 0 |
| 18 | D C B Bank |  |  | 0 |
| 19 | Dhan Lakshmi Bank |  |  | 0 |
| 20 | Equitas Small Finance Bank |  |  | 0 |
| 21 | Federal Bank | 1999 | 4042 | 6041 |
| 22 | HDFC Bank | 23757 | 41290 | 65047 |
| 23 | ICICI Bank | 10348 | 438097 | 448445 |
| 24 | IDBI Bank | 17307 | 29745 | 47052 |
| 25 | IDFC First Bank | 1785 | 16803 | 18588 |
| 26 | Indus Ind Bank | 84 | 5088 | 5172 |
| 27 | Karnataka Bank |  |  | 0 |
| 28 | Karur Vysya Bank | 18229 | 26696 | 44925 |
| 29 | Kotak Mahindra Bank | 6479 | 13372 | 19851 |
| 30 | K B S Local Area Bank |  |  | 0 |
| 31 | Lakshmi Vilas Bank | 2015 | 3268 | 5283 |
| 32 | Ratnakar Bank | 48 | 122 | 170 |
| 33 | Standard & Chartered Bank |  |  | 0 |
| 34 | South Indian Bank | 1183 | 2074 | 3257 |
| 35 | Tamilnad Mercantile Bank | 5026 | 8240 | 13266 |
| 36 | Yes Bank | 51 | 59 | 110 |
| PRIVATE SECTOR BANKS TOTAL | | 107516 | 620238 | 727754 |
| 37 | A P G B | - | - | - |
| 38 | A P G V B | - | - | - |
| 39 | C G G B | - | - | - |
| 40 | S G B | - | - | - |
| REGIONAL RURAL BANKS TOTAL | | - |  | - |
| 41 | APCOB | 29135 | 79163 | 108298 |
| COOPERATIVE BANK TOTAL | | 29135 | 79163 | 108298 |
| 42 | APSFC | - | - | - |
| OTHERS TOTAL | | **-** | - | - |
| GRAND TOTAL | | **4525921** | **12520489** | **17046410** |

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| SLBC of A.P CONVENER: UNION BANK OF INDIA | | | | | | | | | | | | | | | | |
| **34. STAND UP INDIA BANK WISE PERFORMANCE as on 31.12.2020** [Amount in Crore] | | | | | | | | | | | | | | | | |
| **S.No** | **Lender** | **Target SC/ST** | **SC** | | | **ST** | | | **Target Women** | **Women (General)** | | | **Total Target** | **Total** | | |
| **No Of A/Cs** | **Sanctioned Amt** | **Disbursement Amt** | **No Of A/Cs** | **Sanctioned Amt** | **Disbursement Amt** | **No Of A/Cs** | **Sanctioned Amt** | **Disbursement Amt** | **No Of A/Cs** | **Sanctioned Amt** | **Disbursement Amt** |
| 1 | Private Sector Banks |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 1.1 | Federal Bank | 19 | 0 | 0 | 0 | 0 | 0 | 0 | 19 | 2 | 1.75 | 1.46 | 38 | 2 | 1.75 | 1.46 |
| 1.2 | HDFC Bank | 139 | 8 | 1.2 | 0 | 1 | 0.2 | 0 | 139 | 295 | 56.33 | 1.3 | 278 | 304 | 57.74 | 1.3 |
| 1.3 | ICICI Bank | 141 | 112 | 25.47 | 25.47 | 24 | 5.52 | 5.52 | 141 | 99 | 37.58 | 37.17 | 282 | 235 | 68.56 | 68.15 |
| 1.4 | IDBI Bank | 56 | 6 | 0.73 | 0.73 | 5 | 0.72 | 0.72 | 56 | 12 | 2.78 | 1.85 | 112 | 23 | 4.23 | 3.29 |
| 1.5 | IndusInd Bank | 21 | 13 | 3.67 | 3.05 | 2 | 0.46 | 0.46 | 21 | 83 | 22.25 | 18.26 | 42 | 98 | 26.37 | 21.76 |
| 1.6 | Karnataka Bank Ltd | 41 | 1 | 0.14 | 0 | 0 | 0 | 0 | 41 | 1 | 0.15 | 0.15 | 82 | 2 | 0.29 | 0.15 |
|  | Total | 417 | 140 | 31.21 | 29.25 | 32 | 6.89 | 6.69 | 417 | 492 | 120.84 | 60.18 | 834 | 664 | 158.94 | 96.12 |
| 2 | Public Sector Banks |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 2.1 | Bank of Baroda | 281 | 19 | 4.15 | 3.27 | 7 | 1.28 | 0.82 | 281 | 111 | 33.44 | 24.06 | 562 | 137 | 38.88 | 28.15 |
| 2.2 | Bank of India | 159 | 32 | 5.57 | 3.91 | 1 | 0.15 | 0 | 159 | 130 | 30.01 | 8.96 | 318 | 163 | 35.72 | 12.87 |
| 2.3 | Bank of Maharashtra | 19 | 4 | 0.73 | 0.19 | 0 | 0 | 0 | 19 | 23 | 5.88 | 3.22 | 38 | 27 | 6.61 | 3.41 |
| 2.4 | Canara Bank | 683 | 131 | 25.14 | 14.18 | 21 | 4.45 | 2.04 | 683 | 896 | 244.53 | 149.53 | 1366 | 1048 | 274.12 | 165.74 |
| 2.5 | Central Bank of India | 127 | 8 | 2.3 | 1.43 | 1 | 0.75 | 0.3 | 127 | 16 | 5.75 | 4.81 | 254 | 25 | 8.8 | 6.53 |
| 2.6 | Indian Bank | 286 | 116 | 26.92 | 20.8 | 33 | 10.97 | 9.48 | 286 | 316 | 81.23 | 53.99 | 572 | 465 | 119.12 | 84.27 |
| 2.7 | Indian Overseas Bank | 187 | 22 | 3.83 | 2.55 | 7 | 2.27 | 0.67 | 187 | 68 | 17.7 | 8.67 | 374 | 97 | 23.8 | 11.88 |
| 2.8 | Punjab and Sind Bank | 9 | 0 | 0 | 0 | 0 | 0 | 0 | 9 | 8 | 2.71 | 0.5 | 18 | 8 | 2.71 | 0.5 |
| 2.9 | Punjab National Bank | 135 | 30 | 6.41 | 3.37 | 11 | 2.44 | 0.68 | 135 | 228 | 62.52 | 27.3 | 270 | 269 | 71.37 | 31.36 |
| 2.10 | State Bank of India | 1457 | 248 | 62.32 | 40.02 | 58 | 13.64 | 9.27 | 1457 | 316 | 92.64 | 53.22 | 2914 | 622 | 168.61 | 102.5 |
| 2.11 | UCO Bank | 44 | 37 | 7.8 | 3.85 | 4 | 1.33 | 0.93 | 44 | 81 | 19.1 | 9.85 | 88 | 122 | 28.23 | 14.63 |
| 2.12 | Union Bank of India | 1287 | 308 | 74.3 | 43.01 | 52 | 10.89 | 5.85 | 1287 | 1679 | 361.7 | 183.41 | 2574 | 2039 | 446.9 | 232.27 |
|  | Total | 4674 | 955 | 219.48 | 136.57 | 195 | 48.19 | 30.04 | 4674 | 3872 | 957.21 | 527.51 | 9348 | 5022 | 1224.87 | 694.12 |
| 3 | Regional Rural Banks |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 3.1 | APGB | 540 | 18 | 2.54 | 2.43 | 3 | 0.41 | 0.41 | 540 | 59 | 11.39 | 8.58 | 1080 | 80 | 14.34 | 11.42 |
| 3.2 | CGGB | 175 | 0 | 0 | 0 | 0 | 0 | 0 | 175 | 1 | 0.24 | 0 | 350 | 1 | 0.24 | 0 |
| 3.3 | SGB | 223 | 23 | 3.83 | 0.59 | 11 | 1.6 | 0.65 | 223 | 166 | 29.62 | 14.8 | 446 | 200 | 35.05 | 16.04 |
|  | Total | 938 | 41 | 6.37 | 3.02 | 14 | 2.01 | 1.06 | 938 | 226 | 41.25 | 23.38 | 1876 | 281 | 49.63 | 27.46 |
| Grand Total | | 6029 | 1136 | 257.05 | 168.84 | 241 | 57.09 | 37.8 | 6029 | 4590 | 1119.29 | 611.07 | 12058 | 5967 | 1433.44 | 817.7 |

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| **SLBC of AP Convenor : Union Bank of India** | | | | | | | | | |
| **35. Bank wise PMMY progress as on 12.02.2021** **(Amount in crores)** | | | | | | | | | |
| **Bank Type Name** | **Bank Name** | **Shishu( upto Rs.50,000)** | | **Kishore(50,001 - 5 lakhs)** | | **Tarun(5 - 10 lakhs)** | | **Total** | |
| **A/Cs** | **Disbmnt. Amt** | **A/Cs** | **Disbmnt. Amt** | **A/Cs** | **Disbmnt. Amt** | **A/Cs** | **Disbmnt. Amt** |
| 1 | State Bank of India | 29798 | 50.08 | 11932 | 291.45 | 8627 | 664.04 | 50357 | 1005.57 |
| 2 | Bank of Baroda | 13401 | 19.45 | 7646 | 145.08 | 10020 | 486.07 | 31067 | 650.6 |
| 3 | Bank of India | 57681 | 48.59 | 18088 | 261.19 | 967 | 61.95 | 76736 | 371.73 |
| 4 | Bank of Maharashtra | 610 | 0.72 | 402 | 11.44 | 276 | 19.79 | 1288 | 31.95 |
| 5 | Canara Bank | 64228 | 82.77 | 20922 | 411.68 | 5608 | 428.65 | 90758 | 923.1 |
| 6 | Central Bank of India | 9849 | 12.09 | 1829 | 30.57 | 345 | 25.6 | 12023 | 68.26 |
| 7 | Indian Bank | 788 | 1.26 | 1523 | 35.93 | 382 | 27.45 | 2693 | 64.64 |
| 8 | Indian Overseas Bank | 11214 | 22.97 | 15792 | 252.04 | 321 | 24.35 | 27327 | 299.36 |
| 9 | Punjab National Bank | 3878 | 5.09 | 1616 | 20.49 | 515 | 30.89 | 6009 | 56.47 |
| 10 | Union Bank of India | 192369 | 212.03 | 54421 | 768.35 | 5670 | 427.76 | 252460 | 1408.14 |
| 11 | Punjab & Sind Bank | 214 | 0.21 | 114 | 2.63 | 62 | 5.07 | 390 | 7.9 |
| 12 | UCO Bank | 3874 | 3.76 | 967 | 14.23 | 123 | 7.4 | 4964 | 25.39 |
| **Public Sector Banks Total** | | **387904** | **459.02** | **135252** | **2245.08** | **32916** | **2209.02** | **556072** | **4913.11** |
| 13 | Federal Bank | 72 | 0.25 | 9 | 0.15 | 3 | 0.26 | 84 | 0.65 |
| 14 | Dhanlaxmi Bank | 0 | 0 | 46 | 1.01 | 0 | 0 | 46 | 1.01 |
| 15 | Karnataka Bank | 187 | 0.17 | 249 | 3.62 | 132 | 4.79 | 568 | 8.58 |
| 16 | Karur Vysya Bank | 0 | 0 | 27 | 0.72 | 10 | 0.55 | 37 | 1.27 |
| 17 | Lakshmi Vilas Bank | 0 | 0 | 6 | 0.14 | 1 | 0.07 | 7 | 0.21 |
| 18 | Ratnakar Bank | 0 | 0 | 249 | 8.61 | 82 | 5.59 | 331 | 14.2 |
| 19 | South Indian Bank | 0 | 0 | 0 | 0 | 3 | 0.28 | 3 | 0.28 |
| 20 | Tamilnad Mercantile Bank | 5 | 0.02 | 16 | 0.28 | 0 | 0 | 21 | 0.3 |
| 21 | ICICI Bank | 9 | 0.04 | 635 | 22.55 | 670 | 48.07 | 1314 | 70.66 |
| 22 | Axis Bank | 0 | 0 | 133 | 4.42 | 180 | 15.78 | 313 | 20.19 |
| 23 | IndusInd Bank | 439 | 2.18 | 5007 | 98.49 | 1938 | 92.49 | 7384 | 193.16 |
| 24 | Yes Bank | 0 | 0 | 0 | 0 | 2 | 0.2 | 2 | 0.2 |
| 25 | HDFC Bank | 6739 | 17.75 | 3229 | 91.29 | 1159 | 66.73 | 11127 | 175.78 |
| 26 | Kotak Mahindra Bank | 6 | 0.02 | 82 | 0.81 | 28 | 0.48 | 116 | 1.32 |
| 27 | Bandhan Bank | 18621 | 41.22 | 26 | 1.09 | 35 | 2.74 | 18682 | 45.05 |
| 28 | IDFC Bank Limited | 7 | 0.03 | 4870 | 70.18 | 218 | 14.26 | 5095 | 84.47 |
| 29 | IDBI Bank Limited | 934 | 1.18 | 993 | 4.19 | 425 | 9.68 | 2352 | 15.04 |
| **Private Sector Banks Total** | | **27019** | **62.86** | **15577** | **307.53** | **4886** | **261.96** | **47482** | **632.35** |
| 30 | Andhra Pradesh Grameena Vikas Bank | 5668 | 2.22 | 1272 | 3.19 | 147 | 0.32 | 7087 | 5.73 |
| 31 | Andhra Pragathi Grameena Bank | 75619 | 213.76 | 22942 | 430.06 | 124 | 7.15 | 98685 | 650.98 |
| 32 | Chaitanya Godavari Grameena Bank | 21637 | 30.23 | 4660 | 74.76 | 1118 | 95.07 | 27415 | 200.06 |
| 33 | Saptagiri Grameena Bank | 13266 | 14.92 | 5015 | 132.16 | 7479 | 640.48 | 25760 | 787.55 |
| **RRBs Total** | | **116190** | **261.13** | **33889** | **640.17** | **8868** | **743.03** | **158947** | **1644.33** |
| 34 | Others Total | 22065 | 63.81 | 21724 | 592.99 | 6269 | 402.8 | 50058 | 1059.6 |
| **GRAND TOTAL** | | **553178** | **846.8** | **206442** | **3785.77** | **52939** | **3616.81** | **812559** | **8249.38** |

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| **SLBC of A.P Convener : Union Bank of India** | | | | | | | | | | | | | | | | | | | | |
| **36. COMPREHENSIVE PERFORMANCE REPORT OF "ANDHRA PRADESH - RSETIs" FOR THE FINANCIAL YEAR (2020-21) for the quarter ended DECEMBER 2020** | | | | | | | | | | | | | | | | | | | | |
|
| **S.No** | **Name of the Sponsoring Bank** | **RSETI Name & Location of the RSETI** | **Target for 2020-21** | | **Achievement for 2020-21** | | **Gender Wise** | | | **Social Status Wise** | | **Category Wise** | | | | | **Self Employed** | | **Wage Employed** | **Total Settled** |
|
| **No. of Training Prog.to be Condtd.** | **No. of Candidates to be trained** | **No. of Training Prog. Condtd.** | **No. of Candidates traind** | **Male** | **Female** | **Transgender** | **BPL** | **APL** | **SC** | **ST** | **OBC** | **GEN** | **MIN** | **Settled With Bank Linkage** | **Settled With Own Funds** |
| 1 | UNION BANK OF INDIA | West Godavari-Eluru | 23 | 670 | 8 | 223 | 67 | 156 | 0 | 223 | 0 | 134 | 5 | 65 | 16 | 3 | 122 | 119 | 0 | 241 |
| 2 | Guntur | 24 | 600 | 7 | 156 | 4 | 152 | 0 | 156 | 0 | 34 | 2 | 46 | 68 | 6 | 24 | 0 | 0 | 24 |
| 3 | East Godavari-Rajmundry | 23 | 675 | 4 | 70 | 37 | 33 | 0 | 70 | 0 | 26 | 1 | 30 | 12 | 1 | 0 | 4 | 0 | 4 |
| 4 | Srikakulam | 24 | 600 | 4 | 123 | 0 | 123 | 0 | 122 | 1 | 15 | 15 | 77 | 16 | 0 | 8 | 0 | 0 | 8 |
| 5 | Chittoor-Tirupati | 22 | 550 | 3 | 69 | 0 | 69 | 0 | 68 | 1 | 9 | 3 | 30 | 24 | 3 | 0 | 24 | 0 | 24 |
| 6 | Srikakulam-Rajam | 40 | 1000 | 7 | 121 | 32 | 89 | 0 | 120 | 1 | 24 | 8 | 83 | 6 | 0 | 16 | 57 | 0 | 73 |
| 7 | Krishna- Machlipatnam | 22 | 605 | 7 | 148 | 33 | 115 | 0 | 148 | 0 | 13 | 6 | 36 | 89 | 4 | 24 | 51 | 0 | 75 |
| 8 | Nellore-Venkatachalam | 24 | 600 | 1 | 14 | 0 | 14 | 0 | 13 | 1 | 4 | 0 | 9 | 1 | 0 | 44 | 57 | 34 | 135 |
| **Union Bank of India RSETIs Sub Total** | | | **202** | **5300** | **41** | **924** | **173** | **751** |  | **920** | **4** | **259** | **40** | **376** | **232** | **17** | **238** | **312** | **34** | **584** |
| 9 | RUDSETI | Anantapuramu | 27 | 800 | 6 | 149 | 32 | 117 | 0 | 149 | 0 | 63 | 9 | 65 | 10 | 2 | 62 | 28 | 3 | 93 |
| 10 | Prakasam- Ongole | 27 | 810 | 11 | 252 | 183 | 69 | 0 | 252 | 0 | 68 | 3 | 69 | 68 | 1 | 81 | 132 | 19 | 232 |
| **RUDSETIs Sub Total** | | | **54** | **1610** | **17** | **401** | **215** | **186** |  | **401** | **0** | **131** | **12** | **134** | **78** | **3** | **143** | **160** | **22** | **325** |
| 11 | SBI | Visakhapatnam- Anakapally | 26 | 650 | 10 | 165 | 57 | 108 | 0 | 165 | 0 | 12 | 25 | 80 | 47 | 1 | 56 | 40 | 0 | 96 |
| 12 | Vizianagaram | 26 | 650 | 10 | 215 | 65 | 150 | 0 | 215 | 0 | 44 | 10 | 153 | 7 | 1 | 5 | 63 | 0 | 68 |
| **SBI RSETIs Sub Total** | | | **52** | **1300** | **20** | **380** | **122** | **258** |  | **380** | **0** | **56** | **35** | **233** | **54** | **2** | **61** | **103** | **0** | **164** |
| 13 | CANARA BANK | Kadapa | 26 | 775 | 16 | 451 | 135 | 316 | 0 | 445 | 6 | 88 | 6 | 265 | 76 | 16 | 277 | 72 | 37 | 386 |
| 14 | Kurnool | 27 | 700 | 8 | 193 | 72 | 121 | 0 | 192 | 1 | 65 | 2 | 87 | 33 | 6 | 166 | 154 | 20 | 340 |
| **Canara Bank RSETIs Sub Total** | | | **53** | **1475** | **24** | **644** | **207** | **437** |  | **637** | **7** | **153** | **8** | **352** | **109** | **22** | **443** | **226** | **57** | **726** |
| 15 | INDIAN BANK | Chittoor | 20 | 500 | 6 | 123 | 10 | 113 | 0 | 120 | 3 | 58 | 0 | 38 | 20 | 7 | 0 | 54 | 0 | 54 |
| **Grand Total** | | | **381** | **10185** | **102** | **2349** | **717** | **1632** | **0** | **2338** | **11** | **599** | **95** | **1095** | **473** | **44** | **885** | **801** | **113** | **1799** |

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| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| SLBC of AP | |  |  |  |  |  |  |  |  | | Convenor: Union Bank of India | | |
| **37. Proforma particulars under Mudra Loans to Handloom Weavers as on 31.01.2021** (Rs. In Lakhs) | | | | | | | | | | | | | |
| **Sl. No.** | **Name of the Bank and Branch** | **Target Allocated** | | **Total No. of applications forwarded to the bank** | | **No. of Applications sanctioned** | | **No.of applications disbursed** | | | | **No. of applications pending** | |
| **Phy** | **Fin** | **Phy** | **Fin** | **Phy** | **Fin** | **Phy** | | **Fin** | | **Phy(5-7)** | **Fin (6-8)** |
| **1** | **2** | **3** | **4** | **5** | **6** | **7** | **8** | **9** | | **10** | | **11** | **12** |
| 1 | A.P.G.B | 5504 | 2752 | 3470 | 1773.5 | 870 | 554.55 | 870 | | 554.55 | | 2600 | 1218.95 |
| 2 | A.P.G.V.B | 136 | 68 | 451 | 225.5 | 92 | 46 | 73 | | 36.5 | | 359 | 179.5 |
| 3 | Axis Bank | 50 | 25 | 0 | 0 | 0 | 0 | 0 | | 0 | | 0 | 0 |
| 4 | Bank of Baroda | 935 | 467.5 | 450 | 360.85 | 37 | 20.5 | 39 | | 20.5 | | 413 | 340.35 |
| 5 | Bank of India | 478 | 239 | 962 | 537 | 123 | 71 | 120 | | 68 | | 839 | 466 |
| 6 | Canara Bank | 3935 | 1967.5 | 4182 | 2460.1 | 383 | 242 | 368 | | 227 | | 3799 | 2218.1 |
| 7 | CBI | 185 | 92.5 | 172 | 92.5 | 16 | 8 | 16 | | 8 | | 156 | 84.5 |
| 8 | CGGB | 182 | 91 | 351 | 168.5 | 0 | 0 | 0 | | 0 | | 351 | 168.5 |
| 9 | City Union Bank | 70 | 35 | 32 | 35 | 0 | 0 | 0 | | 0 | | 32 | 35 |
| 10 | DCCB | 2891 | 1445.5 | 2286 | 1120.5 | 248 | 120 | 195 | | 97.5 | | 2038 | 1000.5 |
| 11 | HDFC Bank | 0 | 0 | 2 | 1 |  |  | 0 | | 0 | | 2 | 1 |
| 12 | IDBI Bank | 150 | 75 | 14 | 9.5 | 67 | 45.72 | 0 | | 0 | | 0 | 0 |
| 13 | Indian Bank | 1203 | 601.5 | 1292 | 1084.2 | 129 | 81 | 149 | | 90.72 | | 1163 | 1003.2 |
| 14 | IOB | 566 | 283 | 877 | 535.25 | 9 | 12 | 14 | | 17 | | 868 | 523.25 |
| 15 | Karnataka Bank | 50 | 25 | 101 | 71 | 0 | 0 | 0 | | 0 | | 101 | 71 |
| 16 | Kotak Mahindra | 62 | 31 | 2 | 1 | 0 | 0 | 0 | | 0 | | 2 | 1 |
| 17 | KVB | 100 | 50 | 159 | 174 | 31 | 19.5 | 8 | | 8 | | 128 | 154.5 |
| 18 | PNB | 765 | 382.5 | 671 | 337.5 | 31 | 15.5 | 54 | | 27 | | 640 | 322 |
| 19 | SGB | 477 | 238.5 | 530 | 446.7 | 42 | 38.5 | 18 | | 16.5 | | 488 | 408.2 |
| 20 | SBI | 3726 | 1836 | 5601 | 3215.5 | 165 | 112 | 127 | | 89 | | 5436 | 3103.5 |
| 21 | SV Grameena Bank | 0 | 0 | 8 | 10 | 0 | 0 | 0 | | 0 | | 8 | 10 |
| 22 | Union Bank | 5589 | 2794.5 | 4631 | 2817.02 | 221 | 162.1 | 246 | | 161.1 | | 4410 | 2654.92 |
|  | **Total** | **27054** | **13500** | **26244** | **15476.12** | **2464** | **1548.37** | **2297** | | **1421.37** | | **23833** | **13963.97** |

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| --- | --- | --- | --- | --- | --- | --- | --- |
| SLBC of AP | |  |  | Convenor: Union Bank of India | | | |
| **38. Bank wise ATM position as on 31.12.2020** | | | | | | | |
| **S.No** | **Bank Type** | **Rural** | **Semi Urban** | | **Urban** | **Metro** | **Total** |
| 1 | Bank of Baroda | 52 | 68 | | 105 | 45 | 270 |
| 2 | Bank of India | 8 | 83 | | 73 | 19 | 183 |
| 3 | Bank of Maharashtra | - | - | | 5 | 3 | 8 |
| 4 | Canara Bank | 214 | 219 | | 195 | 107 | 735 |
| 5 | Central Bank Of India | 17 | 32 | | 27 | 8 | 84 |
| 6 | Indian Bank | 115 | 128 | | 122 | 28 | 393 |
| 7 | Indian Overseas Bank | 21 | 37 | | 42 | 26 | 126 |
| 8 | Punjab National Bank | 9 | 19 | | 61 | 1 | 90 |
| 9 | Punjab & Sind Bank | - | - | | 5 | 2 | 7 |
| 10 | Uco Bank | 5 | 6 | | 7 | 5 | 23 |
| 11 | Union Bank of India | 369 | 508 | | 439 | 148 | 1464 |
| 12 | State Bank of India | 459 | 1257 | | 1308 | 478 | 3502 |
| **Public Sector Banks Total** | | **1269** | **2357** | | **2389** | **870** | **6885** |
| 13 | Axis Bank | 50 | 233 | | 141 | 109 | 533 |
| 14 | Bandhan Bank | - | - | | - | 2 | 2 |
| 15 | Catholic Syrian Bank Ltd | - | 1 | | 1 | - | 2 |
| 16 | City Union Bank Ltd | 3 | 10 | | 69 | 6 | 88 |
| 17 | Coastal Local Area Bank | 8 | 18 | | 18 | - | 44 |
| 18 | DCB Bank | 2 | 12 | | 8 | 4 | 26 |
| 19 | Dhana Laxmi Bank | 1 | 1 | | 11 | 1 | 14 |
| 20 | Equitas Small Finance Bank Ltd | - | - | | 3 | 3 | 6 |
| 21 | Federal Bank | 7 | 1 | | 13 | 8 | 29 |
| 22 | HDFC Bank Ltd | 18 | 105 | | 156 | 88 | 367 |
| 23 | ICICI Bank Ltd. | 37 | 88 | | 158 | 61 | 344 |
| 24 | IDBI | 8 | 18 | | 53 | 22 | 101 |
| 25 | IDFC Bank | - | 4 | | 4 | 4 | 12 |
| 26 | Indus Ind Bank | 2 | 7 | | 21 | 29 | 59 |
| 27 | Karnataka Bank | 4 | 6 | | 41 | 6 | 57 |
| 28 | Karur Vysya Bank | 14 | 64 | | 97 | 19 | 194 |
| 29 | KBS Local Area Bank |  | 1 | | 1 | - | 2 |
| 30 | Kotak Mahindra Bank | 7 | 12 | | 28 | 22 | 69 |
| 31 | Laxmi Vilas Bank | 15 | 21 | | 24 | 10 | 70 |
| 32 | RBL Bank | 6 | 2 | |  | 4 | 12 |
| 33 | South Indian Bank | 1 | 4 | | 10 | 7 | 22 |
| 34 | Standard Chartered Bank | - | - | | - | - | 0 |
| 35 | Tamilnad Mercantile Bank | 1 | 10 | | 11 | 4 | 26 |
| 36 | Yes Bank | - | - | | 11 | 12 | 23 |
| **Private Sector Banks Total** | | **184** | **618** | | **879** | **421** | **2102** |
| **Commercial Banks Total** | | **1453** | **2975** | | **3268** | **1291** | **8987** |
| 36 | AP State Co operative Bank | 171 | 38 | | 109 | 8 | 326 |
| **Co-op. Banks Total** | | **171** | **38** | | **109** | **8** | **326** |
| 37 | APGVB | - | - | | 5 | - | 5 |
| 38 | APGB | 34 | 42 | | 33 | - | 109 |
| 39 | CGGB | 41 | 13 | | 3 | - | 57 |
| 40 | SGB | - | - | | - | - | 0 |
| **RRB's Total** | | **75** | **55** | | **41** | **0** | **171** |
| 41 | APSFC | 0 | 0 | | 0 | 0 | 0 |
| **Others Total** | | **0** | **0** | | **0** | **0** | **0** |
| Grand Total | | 1699 | 3068 | | 3418 | 1299 | 9484 |
| CONSOLIDATION | | | | | | | |
| Commercial Banks | | 1453 | 2975 | | 3268 | 1291 | 8987 |
| Co operative Banks | | 171 | 38 | | 109 | 8 | 326 |
| Regional Rural Banks | | 75 | 55 | | 41 | 0 | 171 |
| Others | | 0 | 0 | | 0 | 0 | 0 |
| **Grand Total** | | **1699** | **3068** | | **3418** | **1299** | **9484** |

|  |  |  |  |
| --- | --- | --- | --- |
| **SLBC of A.P Convener: Union Bank of India** | | | |
| **39. Bank wise BC Data as on 31.12.2021** | | | |
| **S.No** | **Bank Name** | **Total BCs** | **Inactive BCs** |
| 1 | Andhra Pragathi Grameena Bank | 995 | 9 |
| 2 | APGVB | 1162 | 22 |
| 3 | Axis bank | 11 | 0 |
| 4 | Bank of India | 122 | 54 |
| 5 | BOB | 231 | 34 |
| 6 | BOM | 3 | 0 |
| 7 | CANARA BANK | 905 | 8 |
| 8 | Central Bank of India | 54 | 0 |
| 9 | CGGB | 231 | 4 |
| 10 | HDFC | 330 | 17 |
| 11 | ICICI | 317 | 0 |
| 12 | IDFC | 959 | 0 |
| 13 | Indian Bank | 344 | 0 |
| 14 | Indusind Bank | 4 | 0 |
| 15 | IOB | 141 | 15 |
| 16 | Karnataka Bank | 11 | 3 |
| 17 | Karur Vysya Bank | 9 | 0 |
| 18 | Kotak | 81 | 12 |
| 19 | Punjab National Bank | 16 | 2 |
| 20 | Saptagiri Grameena Bank | 316 | 16 |
| 21 | SBI | 3281 | 0 |
| 22 | UCO BANK | 26 | 0 |
| 23 | Union Bank | 1268 | 21 |
|  | **Grand Total** | **10817** | **217** |

**Proceedings of 213th Meeting of**

**STATE LEVEL BANKERS’ COMMITTEE OF ANDHRA PRADESH**

**Date: 11.12.2020 - Time: 11.00 AM**

**Venue: CM’s Camp Office, Tadepalli**

**STATE LEVEL BANKERS’ COMMITTEE OF ANDHRA PRADESH**

**CONVENER: UNION BANK OF INDIA**

****

**FGM Office, Union Bank of India**

**2nd floor, Andhra Bank Building, RR Apparao Street, Vijayawada**

**Phone: 0866-2562522, 2562518**

**Fax: 0866-2562521, E mail: slbc@unionbankofindia.com**

**The 213th Meeting of SLBC of Andhra Pradesh was conducted on 11.12.2020 at CMO, Tadepalli at 11.00 A.M.**

**Sri V Brahmananda Reddy, Field General Manager & Convener, SLBC** extended warm welcome to Hon’ble Chief Minister, Hon’ble Ministers of state, Chief Secretary and other dignitaries from Government of AP, RBI, NABARD and Banks to the 213th SLBC meeting.

**Sri Raj Kiran Rai G. President SLBC of AP and MD & CEO, Union Bank of India** in his inaugural speech, extended his sincere thanks toHon’ble Chief Minister for his proactive measures being implemented for upliftment of various sectors, segments and sections of the state. Highlights of his address are here under.

* Offered salutations to fellow bankers for rising upto the expectations of regulators in extending financial assistance to various sectors, which has been a boon in staging impressive recovery of economy from the record decline registered so far.
* Expressed warm greetings to the Hon’ble Chief Minister for his visionary in implementation of welfare schemes for the weaker sections during this COVID pandemic crisis.
* Thanked all stake holders for the unstinted support being extended to SLBC in its effective functioning for the last 36 years. Requested for continuance of same in the coming years too.
* Andhra Pradesh state, though basically agrarian, the economy of the state is being influenced by multiple factors. Vision of Hon’ble Chief Minister in encouraging traditional and renowned activities through developing cluster approach will certainly add flavor to the economy in the days to come.
* Noted that Govt of AP has unleashed a new endeavor of tie up with reputed Amul company to bring paradigm shift in lives of dairy farmers in the state of AP.
* Government of AP is implementing various schemes of GOI in more practical, implementable and transparent way, which is laudable.
* Delighted to disclose that the banking sector of Andhra Pradesh had surpassed all the regulatory norms in all sectors except Micro enterprises, which will also be improved soon through YSR Cheyutha, Jagananna Thodu schemes etc.
* Under Financial Inclusion, as per the directions of DFS, SLBC of AP has successfully mapped 229 village details in GIS app.
* Similarly, RBI had launched a programme named “National Strategy on Financial Inclusion 2019-2024 – to provide universal access to banking”. Accordingly, SLBC with the cooperation of stake holders, could cover all 476 village touch points out of the 476 identified inadequately covered places/villages. Now, SLBC is in the process of implementation phase – 2 with the active support of stake holders.
* Total Branch network of Andhra Pradesh stood at 7549 as at the end of Sept 2020 wherein rural branches constitute 34.86%, semi-urban branches at 30.68%. Thus, total network in rural & semi urban areas occupy 65.54%.
* Total deposits outstanding at the end of September 2020 stood at Rs.3,72,407crores with an increase of Rs.48,042crs over September 2019 with an Y-o-Y growth of 14.81%.
* Total advances outstanding at the end of September 2020 stood at Rs.4,77,273crs with an increase of Rs.72,536crs over September 2019 with an Y-o-Y growth of 17.92%.
* Credit Deposit ratio stood at 128.16 as on 30.09.2020, one among the highest in the country.
* CD Ratio of the state was always above 100%, which indicates active participation of banking sector in implementation of various Government sponsored schemes.
* Total Priority sector advances stood at Rs.2,80,519 crores at the end of September 2020, constituting 64.60 % of total advances of Mar 2020 against regulatory norm of 40%.
* Total Agriculture advances stood at Rs.1,85,075 crores at the end of September 2020, occupying 42.61% of total advances of Mar 2020 against regulatory norm of 18%.
* Total disbursements under Priority sector stood at Rs.106352crs and the achievement quantifies to 56.70% of annualized target of Rs.187550 crs.
* Total disbursements under total agriculture sector stood at Rs.74155crs quantifying to 57.64% of annual target of Rs.128660 crs.
* Total disbursements under MSME sector stood at Rs.27576 crs contribute 69.64% of annual target of Rs.39600.00 crs.
* Total disbursements under non-priority Sector stood at Rs.53277crs contributing 83.18% of annul target of Rs.64051crs.
* It is noteworthy to mention here that despite adverse conditions such as prolonged lockdown, restriction of banking/business for limited hours, staff shortage on account of COVID etc., banking sector of AP could achieve 98.56% of target under khariff lending; 69.64% under MSME and 83.18 % under non priority sector against the targeted annual credit plan for 2020-21. This, clearly indicates the dedication & commitment of banking sector in extending speedy, timely financial assistance to the needy people
* Requested Government to extend cooperation for the Bankers in recovery front also, as there is notable overdue position in these sectors.

* Brought to the notice of the Government about some Instances of alienation of landed property by SRO despite having registration of charges in favor of financed bank. Requested government to direct registration department suitably for arresting such incidents,

**Convener, SLBC of AP,** presented agenda items to the house and initiated discussion on agenda items. HoDs of concerned Govt. departments have interacted and supplemented the discussion.

**Sri Y S Jagan Mohan Reddy, Hon’ble Chief Minister of AP** attended the meeting as Chief Guest. The excerpt of his address is as follows.

He expressed profound thanks to RBI, SLBC , NABARD & Bankers in the state for their commendable support and cooperation to the state Government. Bankers should play a proactive role extending support for welfare schemes being implemented by the state government to revive the economy and support the downtrodden section.

Government of Andhra Pradesh has been providing Rs 13,500 for each farmer family under Rythu Bharosa scheme to ease input cost burden. Pointed out that 70% of the farmers having less than 1 hectare land holdings whose 80% of the production cost will be taken care by the scheme . Asserted that bankers to take lead in extending relief  to the farmers during the natural calamities, as it is not possible for them to come out from the debts if bankers are not sympathetic.

He expressed dissatisfaction over poor performance under tenant farmer finance, stressed that government has brought CCRC concept to enable the actual cultivator eligible for all the government benefits along with bank credit. Bankers need to develop an innovative model to enhance the credit support to tenant farmers . He urged the bankers to have a positive and benevolent  view in this regard.

Stated that under YSR Cheyutha scheme, Government will be providing financial assistance of rupees 18,750 each for the next 4 years for women from SC,ST,BC & minority communities belonging to the age group of  45 to 60 years . First installment has been already credited to  their bank accounts. Bankers can treat this amount as a guarantee of the government and should be liberal in extending credit support for these women for their self-reliance. The scheme is backed by strong tie up arrangement with reputed MNCs to ensure forward and backward linkages. Beneficiaries are given choice to choose the activity, relevant to their skill and interest where majority of them opted dairy activity followed by sheep and goat rearing and retail. The progress under the scheme is not at appreciable level which needed a close attention of the banks. He directed government officials and the banks to work in cohesion  to improve the performance.

Jagananna Thodu scheme is aimed at hand holding street vendors, Chiru Vyaparulu whose livelihood was badly affected by Covid-19 imposed crisis. The timely disbursement of loans is the need of the hour, hence requested bankers to observe week-long disbursement drive starting from 14th December, 2020 to 20th December, 2020.

While welcoming the ACP achievement in Agriculture and MSME sector emphasized that the ultimate goal of lending shall be such a way that last mile beneficiary should receive the adequate credit support. Then only the goal of doubling farmer’s income can be achieved. The share of lending to SC, ST communities needs to be improved.

He exhorted bankers to reduce the interest rate on SHG loans as a gesture of benevolence. MSMEs are another important area which provide ample employment opportunities and boost the economy. Bankers to extend liberal finance to MSMEs. One Time Restructuring (OTR) provision given by RBI has to be stepped up and all eligible MSME accounts to be covered before extended time limit of 31st March 2021.

Government of Andhra Pradesh is determined to complete construction of 2.62 lakh houses under PMAY (U) AHP by the end of December 2022 which entails a loan component of Rs 4100 crores. Solicited bankers help and support to consummate the project.

**Smt Nikhila, Regional Director, RBI** highlighted the following.

Smt. K.Nikhila, Regional Director (RD), Reserve Bank of India highlighted certain important initiatives and issues that need more focus by stakeholders for achieving the desired objectives.

* On the financial inclusion front, RD highlighted that, besides the target for providing access to a formal financial service provider within a distance of 5 KM radius/hamlet of 500 households in hilly areas, the **National Strategy for Financial Inclusion (NSFI): 2019-2024** document sets out several other recommendations including making available a basic bouquet of financial services that include a Basic Savings Bank Deposit Account, credit, a micro- life and a non-life insurance product, a pension product and a suitable investment product, providing access to livelihood and skill development, imparting financial literacy etc. She added that, as indicated by her in the previous SLBC meeting held on 23rd October, there is need for banks and other stakeholders to discuss these recommendations, evolve strategies and devise action plans delineating the specific measures to be taken within defined timelines by banks, state government, institutions involved in capacity building etc. Since this would require detailed discussion, she observed that the Sub-Committee of SLBC on financial Inclusion is best suited for taking up this matter and giving feedback to the SLBC. Considering the importance/significance of the NSFI, she advised the SLBC Convener to arrange to have detailed deliberation in the matter in the Sub-committee on financial Inclusion at the earliest.
* RD also drew attention to the other important document released by RBI in August 2020 viz. the **National Strategy for Financial Education (NSFE): 2020-2025**. She elaborated that to achieve the vision of creating a financially aware and empowered India, the document lays down certain strategic objectives like inculcating financial literacy concepts among various sections of the population, encourage savings behaviour, developing credit discipline, improving usage of digital financial services in a safe and secure manner and bringing awareness about rights, duties and avenues for grievance redressal. She added that to achieve these strategic objectives, the document recommends development of relevant content, including curriculum in schools, colleges and training establishments, developing capacity among financial intermediaries, leveraging on community led model for financial literacy through appropriate communication strategy and enhancing collaboration among various stakeholders. She requested all stakeholders to bestow their attention in providing necessary assistance and support in implementing the recommendations in a time bound manner.
* RD observed that less than four months of time remained for making YSR Kadapa district 100% digitally enabled. Noting that digital enablement at the individual level in terms of coverage of savings bank account holders, currently, was good at 71.45%. she expressed concern that the position respect of current account holders was low at 33.55% and needed significant improvement. She informed that she had recently held a detailed meeting with State Heads of banks and their controllers of Kadapa district and reviewed bank-wise progress, besides finalising Monitorable Action Plans for banks to ensure achieving the desired objective within the prescribed timeline of March 31, 2021. She advised all banks to take necessary action as per the Monitorable Action Plans. She also advised the SLBC Convener to arrange for conducting field level survey of merchants, traders, businesses, utility service providers to be digitally enabled and assign targets to banks for onboarding these entities. Impressing upon banks to ensure that issues in data compilation/quality are duly addressed/rectified, she advised the Nodal/Lead bank (Canara Bank) and SLBC Convener to monitor the progress as per the bank-wise Monitorable Action Plans.
* She observed that NABARD in consultation with RBI, select SLBC Convener banks and other stakeholders had developed certain benchmarks/indicators for monitoring and reviewing the progress under the target for doubling of farmers income by 2022. These included parameters like number of agri-loan accounts as compared to number of farmers in the state, crop loans disbursed per hectare of net cultivable area, number of crop loan accounts covered under insurance schemes, growth in agriculture term loans, crop insurance claims, number of FPOs financed by banks etc. NABARD has issued these guidelines to SLBC Convener Banks and Lead Banks on December 31, 2019. She added that SLBC Convener Bank and Lead Banks are required to put in place necessary mechanism for periodically monitoring and reviewing the progress as per the prescribed benchmarks. Accordingly, she advised the SLBC Convener to compile the necessary district-wise and bank-wise data for the year ended March 31, 2020 to serve as a base; thereafter, such data may be complied from the quarter ended December 31, 2020 and placed before the SLBC for review from the next quarterly meeting onwards. Similarly, the Lead Banks/Lead District Managers may review the progress in the quarterly DCC meetings.
* Speaking on the credit flow to priority sectors, the RD noted with satisfaction that CD ratio of the State was good at 128.16% and lending to priority sector at 56.71% was well above the norm of 40%. Likewise, the lending to Agriculture, Small & Marginal farmers and Weaker Sections at 42.61%, 25.72% and 20.55% was above the norm of 18%, 8% and 10% respectively.
* RD observed that the lending to Micro enterprises at 6.30% was lower than the norm of 7.5% and it had also declined marginally from the achievement of the previous quarter. She advised the banks to Banks have to make concerted efforts increase the lending to the Micro Enterprises, who have been most affected in the prevailing pandemic.
* RD further observed that while the overall achievement against the Annual Credit Plan (ACP) at 63.45% and the sub-targets in respect of priority sector (56.71%), agriculture (57.64%), Export Credit (63.69%) in the second quarter was satisfactory, there was scope for improvement in the achievement under Education and Housing at 22.04% and 15.98% respectively.
* Referring to the Reserve Bank’s guidelines for implementation of standardized system for data flow and its management on SLBC portal, RD expressed concern that only 10 banks have started uploading data in the new SLBC Portal. She advised the banks which are yet to comply with the RBI guidelines to take necessary action without further delay and advised SLBC Convener to monitor progress and follow-up with the banks concerned.
* RD expressed concern that DCC/DLRC meetings for the quarter ended June 30, 2020 in two districts have not been conducted so far. She added that the meetings for the quarter ended September 30, 2020 have been conducted only in a few districts so far. She advised the Lead District Managers concerned to take up the matter with the District Collectors and ensure that the meetings are convened at the earliest. She opined that in view of the pandemic, the meetings could be convened online/though VC.
* Noting that details of 13.72 lakh farmers in respect of kharif 2019-20 have been updated in the VLR portal, she advised banks concerned to expedite updating details of all the farmers in the portal to enable the State Government to release the VLR dues.

Concluding her address, RD informed the Committee about the revised guidelines on co-lending by banks and NBFCs to priority sector issued by RBI recently (on November 5, 2020). She explained that the revised scheme re-christened as “Co-lending model (CLM)” entails joint contribution of credit at the facility level by both the lenders as also sharing of risks and rewards. She added that the CLM provides greater operational flexibility to the lending institutions, while requiring them to conform to the regulatory guidelines on outsourcing, KYC, etc.

**Sri Sudhir Kumar Jannawar, CGM, NABARD highlighted the following.**

* Thanked all State Government Departments and the bankers in ensuring 63% ACP achievement by the second quarter itself.
* He thanked Govt of AP for releasing old dues in respect of Vaddi Leni Runalu and Pavala Vaddi.
* He informed that funds are available from NABARD under Financial Inclusion. He urged bankers to approach NABARD for proposals under financial inclusion and take up financial literacy camps. He further informed that NABARD has sanctioned projects to the tune of ₹1.48 crore to Kadapa District and will continue to extend full support to make it 100% digitally enabled.
* Tenant farmers financing is a big issue being faced by the State, with adequate finance not reaching them to the extent intended. He requested bankers to finance tenant farmers in individual mode to JLG groups. As against GoAP target of 60,000 JLGs, NABARD has sanctioned 3,500 JLGs on pilot basis. Based on their performance, NABARD will consider extending further support.
* Banks to address the issue of poor KCC issuance for fisheries sector.
* Agri Term Loan component under ACP needs to improve. Bankers are requested to take advantage under Agri Infrastructure Fund (AIF) announced by GoI.
* PACS as MSC/AIF: Around 20,000 DPRs have been received under PACS as MSC scheme of NABARD. NABARD is considering sanctioning around ₹500 crore to APStCB under PACS as MSC in Phase I.
* Bankers are urged to take advantage of banking plans under watershed and wadi areas prepared by NABARD and avail concessional refinance.

While discussing various funds available with NABARD, he mentioned the following.

* Agri-Market Infrastructure Fund (AMIF): Govt. of AP can take advantage by creating more infrastructure and existing rural markets and APMCs can be upgraded under AMIF, thereby boosting rural economy
* Food Processing Fund (FPF): Since Andhra Pradesh is rich in Horticulture, there is good scope for financing projects under FPF. For State Government, the rate of interest under FPF is 2.75% at present. GoAP is requested to consider developing a few food processing clusters by availing the fund.
* At present, no MIS has been developed for getting data for AIF(Agriculture Infrastructure fund). SLBC is requested to create a MIS under AIF for collection and updating data.
* Bankers are requested to extend finance under FPOs (Farmers Produce Organisations) in view of the greater importance and thrust given by GoI to FPOs with the launching of new central sector scheme for 10,000 FPOs. Bankers may take advantage of existing FPOs and banks may finance the same. Banks may also develop a proper MIS for FPO financing also.

**Smt Nilam Sawhney, Chief Secretary to Govt** informed that, glad to note 18% credit growth even amidst covid-19 pandemic period. ACP achievement is satisfactory during the first half year. Development of infrastructure, ports and airports are one of the focused areas of the Government, for which banker’s support is much needed to touch the endpoint of these developmental activities. Advises the bankers to extend support for successful implementation of Jagananna Thodu ,YSR Cheyutha and YSR Bima schemes.

**Smt (Dr) Poonam Malakondaiah, Special Chief Secretary (Agriculture& Cooperation)** stated that delighted to note a good ACP achievement under Agriculture sector for the first half year. It is encouraging to note that term loan lending has shown a commendable growth during current season. The tenant farmer lending is causing concern where the performance has to be stepped up. Once again appealed bankers to align the BC services with RBKs (Rythu Barosa Kendralu) so as to reduce the foot fall at branch level and render the basic banking needs at RBK level itself. Further requested to explore the possibility for linking crop loan sanction with details of e-panta portal. Highlighted that as per the decision of Hon’ble Chief Minister, crop insurance scheme is being implemented as state scheme without any financial burden to the farmers. As per the new scheme, claim proceeds would be paid in the subsequent season itself in case of crop loss.

Government of Andhra Pradesh has entered MOU with Amul Company for procurement of milk at village level which would fetch better deal for dairy farmers. Government is encouraging dairy farmers through YSR Cheyutha program for which bankers’ cooperation is needed. Government is also contemplating to establish 25 to 26 food processing clusters in the state. This would add value addition to farm produce and also provide ample employment opportunities. Solicited Bankers cooperation and support for better implementation of this scheme.

**Sri Gopal Krishna Dwivedi, Principal Secretary, Govt. of AP (PR & RD)** highlighted that Government has planned to open 34,000 retail outlets under YSR Cheyuta scheme with support of bank credit. Only 10,000 beneficiaries got bank approval, hence requested the bankers to expedite approval of loans for rest of the beneficiaries. Clarified that under the scheme, no third party guarantee is required and also beneficiary is at liberty to withdraw sanctioned limit on submission of request to bank.

He stressed that the interest rate on YSR Cheyutha loans charged by certain RRBs are at higher side. Request those banks to allow Cheyutha loans on par with SHG interest rates. Further appealed SGB and CGGB to review their SHG interest rate and consider applying uniform interest rates up to Rs 3 lacs loan portion irrespective of the sanctioned limit. He asserted that YSR bima scheme progress is at slow pace and requested bankers to complete the enrolment of all eligible cases with help of VS/WS staff who are already attached to bank branches.

**Sri R.Karikal Valaven, Special Chief Secretary, Govt. of AP** highlighted that the ACP achievement of MSME is encouraging. He averred that MSME sector is  linchpin  for GDP growth and creating employment opportunities. The ECLG (Emergency Credit Line Guarantee) and Sub-ordinate Debt Schemes are part of ANB (Atma Nirbhar Bharath) and draws bankers’ attention in disbursement front. The progress of Stand Up India and PMMY and PMEGP needs further push. YSR Navodayam another area, drawing the attention of bankers.

**Sri J Syamala Rao, Secretary, Govt. of AP (MAUD)** highlighted that PMAY (U) AHPis one of the priority projects of the government. As government decided to distribute 300 square feet houses at nominal cost of Rs 1, the financial support of banks needed only for 365 & 430 square feet category houses. The original target has been downsized to 1.18 lacs units for which bankers credit support pegged at Rs 4100 crores. Also highlighted that government decided to bear 50% of margin money for these beneficiaries. Government is planning to complete these house construction in phased manner by the end of December 2022. Requested SLBC to arrange a Sub- committee meeting to discuss about the various issues associated in the finance extended by the banks.

**Smt K Sunitha, Finance Secretary (RM&IF), Govt of AP** informed that highest CD ratio of the state underscores lending potential available and credit absorption capacity of resources in the state. Please to note almost 100% ACP achievement for Kahrif 2020 in Agriculture sector. She stressed that the sanction share for SC and ST under Stand Up India and PMMY schemes need to be improved. Requested bankers cooperation and support in all bankable schemes introduced to help farmers, women and weaker sections of the society. Appealed controllers of the bank to percolate down the proceedings of the SLBC/Sub Committee meetings so as to understand the aspirations of Government and act upon on the same. She requested government departments to share the issues with finance department, which need to be sorted out with banks through SLBC Sub-Committee meetings.

**The Field General Manager & Convener of SLBC** on behalf of all member banks assured the house that bankers in the state will support and extend their cooperation proactively for effective implementation of all bankable state government schemes and achieve the ACP targets with the cooperation of State government. He appealed the member banks to align the BC services with RBKs so as to reduce the footfall at branches and also providing hassle free banking services to farming community. He further stated that all efforts will be made for achieving the objective of making YSR Kadapa 100% digitally enabled as per RBI guidelines. He requested Govt. of AP to direct their strong workforce available at VS/WS to assist the bank branches for recovery of OD/NPA loans. He requested Government. to map the VS/WS staff for each bank branch on permanent basis so as to ensure improved coordinated efforts for successful implementation of various Govt. schemes.

The meeting was concluded with vote of thanks to the Chair, other dignitaries and member banks by Sri E Raju Babu, SLBC Coordinator, Union Bank of India.

**Summary of Action Points emerged in the meeting**

| **S.No.** | **Action Point** |
| --- | --- |
| 1. | Banks to update the data of eligible farmers in VLR portal regularly enabling the Government for early release of SUNNA VADDI PANTA RUNALU claim amount to the farmers. **(Action: All banks)** |
| 2. | Banks to expedite the sanction and disbursement process of all eligible accounts under Jagananna Thodu and YSR Cheyutha scheme. Bankers to observe week-long disbursement special drive starting from 14th December to 20th  December to ensure maximum disbursements under Jagananna Thodu scheme.  **(Action: All Banks)** |
| 3 | All Controllers of banks to instruct their branches for completion of enrolments under YSR bima of all eligible beneficiaries without further delay.  **(Action: All banks)** |
| 4 | Banks to encourage the tenant farmer finance either through JLG mode according to NABARD guidelines or individual mode. **(Action: All banks)** |
| 5 | Banks to issue instructions to their Bank Mitras to offer services at RBK locations at fixed times daily so as to ensure hassle free banking services to farmers visiting in large number. **(Action: All banks)** |
| 6 | CGGB, SGB banks to examine the State Government’s request on application of uniform interest rates on SHGs for loan amount Rs 3.00 lakh irrespective of sanctioned limit.  **(Action: Banks concerned )** |
| 7 | Banks to initiate suitable steps for digitalized data flow through CBS platform directly to SLBC portal as per the RBI instructions.  **(Action: All Banks )** |
| 8 | Banks should initiate various measures to improve/increase digital infrastructure for individuals, businesses etc., including conducting Financial Literacy Awareness camps on digital banking in YSR Kadapa. The LDM and the Lead Bank as well as the District Administration to involve actively in the initiatives for achieving 100% digitalization of the district.  **(Action: SLBC, LDM, State Government & all banks operating in YSR Kadapa dt)** |
| 9 | With regard to 100% digital district project, SLBC Convener to arrange for conducting field level survey of merchants, traders, businesses, utility service providers to be digitally enabled and assign targets to banks for onboarding these entities.  **(Action : SLBC )** |
| 10 | SLBC in coordination with LDMs to ensure that DCC/DLRC meetings are conducted as per schedule. **(Action: SLBC and LDMs)** |
| 11 | SLBC to conduct Sub- Committee meetings on issues,  1. To have detailed deliberation on National Strategy for Financial Inclusion  NSFI-2019-2024 and NSFE 2020-25.  2. To sort-out the issues in PMAY (U) AHPhousing Finance**.**  **(Action : SLBC )** |
| 12 | Govt. of AP to attach two VS/WS staff to each bank branch on permanent basis to develop better coordination for implementation of various bankable Govt schemes and post sanction follow up purpose. The granular details of allotment to be shared with the banks through SLBC.  **(Action : VS/WS Dept, GoAP)** |

**LIST OF PARTICIPANTS**

**CHIEF GUEST**

|  |  |  |  |
| --- | --- | --- | --- |
| **S. No.** | **Name of the official**  **Smt/Shri.** | **Designation** | **Organization/**  **Department** |
| 1 | Y S Jagan Mohan Reddy | Hon’ble Chief Minister of A.P | Govt. of A.P. |

**HON’BLE MINISTERS**

|  |  |  |  |
| --- | --- | --- | --- |
| 1 | Botcha Satyanarayana | Minister for Municipal Administration & Urban Development | Govt. of A.P. |
| 2 | KurasalaKannaBabu | Hon’ble Minister for Agriculture &Cooperation. | Govt. of A.P. |
| 3 | M Goutham Reddy | Hon’ble Minister of Industries, Commerce and IT | Govt of AP. |

**RESERVE BANK OF INDIA**

|  |  |  |  |
| --- | --- | --- | --- |
| 1 | K Nikhila | Regional Director | RBI |
| 2 | Sundaram Sankar | General Manager | RBI |

**SLBC OF A.P**

|  |  |  |  |
| --- | --- | --- | --- |
| 1 | Raj Kiran Rai G. | MD and CEO & President SLBC of AP | Union Bank of India ( Web Link ) |
| 2 | V Brahmananda Reddy | Field General Manager & Convener, SLBC of AP | Union Bank of India |
| 3 | E Raju Babu | Asst. General Manager & Co ordinator, SLBC | Union Bank of India |

**NABARD**

|  |  |  |  |
| --- | --- | --- | --- |
| 1 | Sudhir Kumar Jannawar | Chief General Manager | NABARD, AP RO |
| 2 | B Ramesh Babu | Deputy General Manager | NABARD,AP RO |

**OFFICIALS - GOVT. OF A.P**

|  |  |  |  |
| --- | --- | --- | --- |
| 1 | Neelam Sawhney, IAS | Chief Secretary | Govt. of A.P |
| 2 | Dr. Poonam Malakondaiah, IAS | Special Chief Secretary, Agriculture/AH/DD and Fisheries | Govt. of A.P |
| 3 | R Karikal Valaven, IAS | Special Chief Secretary (Industries & Commerce) | Govt of AP |
| 4 | Gopal Krishna Dwivedi, IAS | Principal Secretary,Panchayat Raj &Rural develop. | Govt. of A.P |
| 5 | K Sunitha, IAS | Secretary ,Finance Dept(RM &IF) | Govt of AP |
| 6 | J Syamala Rao,IAS | Secretary (MAUD) | Govt of AP |
| 7 | Y Madhusudan Reddy, IFS | Special Secretary to Govt. (Marketing & cooperation dept.) | Govt of AP |
| 8 | H. Arun Kumar, IAS | Commissioner Agriculture | Govt. of A.P |
| 9 | Naveen Kumar G S IAS | Commissioner/ Director (VS/WS dept ) | Govt. of A.P |
| 10 | Rekha Rani .G IAS | Commissioner, Labour Dept | Govt. of A.P |
| 11 | Shri K V Nancharaiah | MD Streenidhi | Govt. of A.P |
| 12 | Shri U Chiranjeevi | OSD-IF , Finance Dept | Govt. of A.P |
| 13 | Kesav Kumar | DGM,SERP | Govt. of A.P |
| 14 | Ch Raja Pratap Kumar | Project Director, SERP | Govt. of A.P |

**PUBLIC SECTOR BANKS**

|  |  |  |  |
| --- | --- | --- | --- |
| 1 | I ShabbirHussain | General Manager | Canara Bank |
| 2 | Bhuvanendra Takur | Deputy General Manager | SBI |
| 3 | CH Raja Sekhar | Deputy General Manager | BoB |
| 4 | M V subramanyeswara Rao | Zonal Manager | Indian Bank |

**REGIONAL RURAL BANKS**

|  |  |  |  |
| --- | --- | --- | --- |
| 1 | Rakesh Kashyap | Chairman | APGB |
| 2 | P Venkateswara Rao | Chief Manager | SGB |

**APCOB**

|  |  |  |  |
| --- | --- | --- | --- |
| 1 | M Rajeswari | CGM | APCOB |

**OFFICERS FROM SLBC**

|  |  |  |  |
| --- | --- | --- | --- |
| 1 | P KoteswaraRao | Senior Manager | Union Bank of India |
| 2 | Nadeem Anwar Ansari | Manager | Union Bank of India |

| **PARTICIPANTS THROUGH - WEB LINK** | | | |
| --- | --- | --- | --- |
| **SL** | **Name (Shri/Smt)**  **officialsRI/sHREE**  **Smt/Shri NAME** | **Designation** | **Department / Organization** |
| 1 | K.Praveen Kumar, IAS | Special Chief Secretary (BC Welfare) | Govt of AP |
| 2 | Md.I. Rizwi, IFS | Principal Secretary (Minority Welfare) | Govt of AP |
| 3 | B Rajasekhar, IAS | Secretary to Govt. (SW) | Govt of AP |
| 4 | K KannaBabu, IAS | Commissioner of Fisheries | Govt of AP |
| 5 | Chiranjeevi Choudary, IFS | Commissioner of Horticulture | Govt of AP |
| 6 | Babu A, IAS | MD, Dairy Development | Govt of AP |
| 7 | JNV Subrahmanyam | Director, Industries | Govt of AP |
| 8 | V Vijayalakshmi, | MD MEPMA | Govt of AP |
| 9 | Lal Singh | General Manager | Union Bank of India |
| 10 | K VenkateswaraRao | DGM & Dy. ZH | Union Bank of India |
| 11 | T Kameswara Rao | Chairman | CGGB |
| 12 | Subba Rao B | Asst Director | Dept. of Telecom |
| 13 | M Sreenivasa Rao | Asst General Manager | Union Bank of India |
| 14 | Srikanthan S | Asst General Manager | ICICI |
| 15 | Premsaran Pathala | Asst General Manager | IDBI |
| 16 | K S Chandrasekhar | Chief Manager | SIDBI |
| 17 | SVB Shankar | Chief Manager | IOB |
| 18 | B S R K Prasad | Chief Manager | PSB |
| 19  23 | ANV Suresh | Chief Manager | IDFC |
| 20  21 | N Gayathri | Chief Manager | PNB |
| 21 | Shailesh Singh | Chief Manager | India Post Payments Bank |
| 22 | Ch Sreenivasa Rao | Dy. VP | Axis Bank |

**Proceedings of Sub-Committee Meeting.**

Date : 27.01.2021

Time : 03.30 PM

Venue : SLBC Office, Vijayawada.

**STATE LEVEL BANKERS’ COMMITTEE OF ANDHRA PRADESH**

**CONVENOR : UNION BANK OF INDIA**

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**FGM Office, 2nd Floor, Andhra Bank Building,**

**RR Apparao Street, Vijayawada**

**Phone: 0866 - 2562522, 2562518**

**Fax: 0866 – 2562521,Email:** [**slbc@unionbankofindia .com**](mailto:slbc@andhrabank.co.in)

**Proceedings of Sub-Committee Meeting**

Meeting of SLBC Sub-committee on Financial Inclusion was held on 27.01.2021 at SLBC office, Vijayawada **Sri Sundaram Sankar, General Manager , Reserve Bank of India**  chaired the meeting. The meeting was attended bySpl CommissionerLabor Department **,**  CEO, SERP from Govt of AP, Executives & Senior officers from major Banks, and NABARD. MD, AP-TIDCO, APGB representative participated in the meeting through Video Conferencing.

The detailed list of participants is enclosed.

**Sri V Brahmananda Reddy, Field General Manager and Convener SLBC of AP** has extended a warm welcome to the participants and initiated discussion on agenda items .

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| **Agenda 1 : National Strategy for Financial Inclusion – NSFI - 2019-2024 .** |

**Sri Sundaram Sankar, General Manager , Reserve Bank of India**  outlined about the objectives of NSFI and explained the action points and milestone as per NSFI and views on the building blocks for implementation of the NSFI. Later deliberation on following on action points of NSFI was took place.

**Universal Access to Financial Services:**

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| **Action Plan and Milestone** | **TimeLine** | **Bank Responsibility.** |
| Banking outlet within 5 Km radius of every village and hamlet of 500 households in case of hilly terrain | March 2020 | There is NO pendency in our state as on date. |
| Strengthen ecosystem for various modes of digital financial services in tier -II to tier-VI centres to create necessary infrastructure to move towards less cash society | March 2022 | Banks to adopt similar measures in all other districts being following in YSR Kadapa District to achieve the action pan |
| Leverage on the developments in fin-tech space to encourage financial service providers to adopt innovative approaches for strengthening outreach through virtual modes including mobile apps so that every adult has access to a financial service  provider through a mobile device | March 2024. | Bank Co ordinators to write to their Corporate Office to have action at Bank level. |
| Move towards an increasingly digital and consent-based architecture for customer on boarding. | March 2024 | Bank Co ordinators to write to their Corporate Office to have action plan at Bank level |

1. **Providing Basic Bouquet of Financial Services:**

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| **Action Plan and Milestone** | **TimeLine** | **Bank Responsibility.** |
| Every willing and eligible adult who has been enrolled under the PMJDY (including the young adults who have recently taken up employment) to be enrolled under an insurance scheme (PMJJBY, PMSBY, etc.), Pension scheme (NPS, APY, etc | March 2020. | Banks should ensure to initiate required efforts to cover all eligible and willing PMJDY/BSBD account holders under respective scheme. Focused attention on YSR Bima scheme may leverage border coverage. |

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| Capacity building of all BCs either directly by the parent entity or through accredited institutions. | March 2020 | Banks to motivate the all BCs to undergo capacity building either directly by the parent entity or through accredited  Institutions & getting a certification.  SLBC shall collect the data in this regard. |
| Make the Public Credit Registry (PCR) fully operational by March 2022 so that authorised financial entities can leverage on the same for assessing credit proposals from all citizens. | NA | NA |

1. **Access to Livelihood and Skill Development:**

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| **Action Plan and Milestone** | **TimeLine** | **Bank Responsibility.** |
| All the relevant details pertaining to the ongoing skill development and livelihood generation programmes through RSETIs, NRLM, NULM, PMKVY shall be made available to the new entrants at the time of account opening. The details of the account holders including unemployed youth, and women who are willing to undergo skill development and be a part of the livelihood programme may be shared to the concerned skill development centres/ livelihood mission and vice versa | March 2020. | Banks shall pay attention to ascertain the willingness of persons to get training on skill development at initial account opening stage.  Bank may direct the interested applicants to respective skill development institute for proper training duly following the customer confidentiality.  LDMs shall list out the skill development institutes of their district and may place for discussion in this regard during the DCC meetings. |
| Keeping in view the importance of handholding for the newly financially included SHGs/Micro entrepreneurs, a framework for a focused approach ensuring convergence of efforts from civil society/ banks/ NGOs to increase their awareness on financial literacy, managerial skills, credit and market linkages needs to be developed by National Skill Development Mission | March 2022. | NA |

1. **Financial Literacy and Education:**

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| --- | --- | --- |
| **Action Plan and Milestone** | **TimeLine** | **Bank Responsibility.** |
| Develop financial literacy modules through National Centre for Financial Education (NCFE) that cover financial services in the form of Audio-Video content/ booklets etc.  These modules should be with specific target audience orientation (e.g. children, young adults, women, new workers/ entrepreneurs, senior citizens. | March 2021 | NA |
| Focus on process literacy along with concept literacy which empowers the customers to understand not only what the product is about, but also helps them how to use the  product by using technology led Digital Kiosks, Mobile apps etc. through the strategy period2019-2024). |  | Bank Co ordinators to write to their Corporate Office to have action plan at Bank level |
| Expand the reach of Centres for Financial Literacy (CFL) at every block in the country. | March 2024 | RBI had already initiated action by opening CFL at Nellore District.  RBI planning to operationalize 112 CFL, each serving 3 blocks by Dec 2021.  LDMs to take the lead for monitoring of CFL |

1. **Customer Protection and Grievance Redressal:**

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| **Action Plan and Milestone** | **TimeLine** | **Bank Responsibility.** |
| Strengthening the Internal Grievances Redressal Mechanism of financial service providers for effectiveness and timely response. | March 2020 | Bank Co ordinators to write to their Corporate Office to have action plan at Bank level |
| Develop a robust customer grievance portal/ mobile app which acts as a common interface for lodging, tracking and redressal status of the grievances pertaining to financial sector collectively by all the stakeholders | March 2021. | Bank Co ordinators to write to their Corporate Office to have action plan at Bank level |
| Operationalize a Common Toll-Free Helpline which offers response to the queries pertaining to customer grievances across banking, securities, insurance, and pension  sectors. | March 2022 | Bank Co ordinators to write to their Corporate Office to have action plan at Bank level |
| Develop a portal to facilitate inter-regulatory co-ordination for redressal of customer  grievance**.** | March 2022 | Bank Co ordinators to write to their Corporate Office to have actionplan at Bank level |

1. **Effective Co-ordination:**

| **Action Plan and Milestone** | **TimeLine** | **Bank Responsibility.** |
| --- | --- | --- |
| Clearly articulate the responsibilities/ expectations of each of the stakeholders at the grass-root level to ensure convergence of action between the Government/ Regulators/financial service providers/ Civil Society etc. With the Lead Bank Scheme completing50 years in 2019, SLBCs may review and implement the vision, action plans and the milestones to be achieved during the NSFI period (2019-24). |  | may review and implement the vision, action plans and the milestones to be achieved during the NSFI period. |
| With advancements in Geo-Spatial Information Technology, a robust monitoring framework leveraging on the said technology can be developed for monitoring progress under financial inclusion with special emphasis given to Aspirational Districts, North-eastern Region and Left -Wing Extremist affected Districts. A monitoring frame work and a GIS dashboard to be developed | March 2022. | NA |

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| **Agenda : 2 National Strategy for Financial Education – NSFE – 2020-2025:** |

**General Manager , Reserve Bank of India ,** informed that the document on “National Strategy for Financial Education 2020-25” which intends to support vision of Government of India and financial sector regulators by enabling various sections of population to develop skill, knowledge, attitude and behavior that are required in managing money in a better way and planning for the future.

He advised banks to explore the specific action plans to meet the objectives of NSFE.

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| **Agenda 3 : Revamp of Lead Bank Scheme - Developing a Standardized System for data flow** |

**General Manager , Reserve Bank of India** highlighted that it was envisaged that data should be extracted from the CBS system and uploaded to SLBC portal without any manual intervention on part of banks to minimize errors and ensure accuracy of data. Later reviewed the individual bank position and advised all Bank controllers to escalate to their Corporate office to take action expeditiously on this issue to meet the RBI expectations in this regard.

Following action points emerged during the meeting.

* Banks which have not equipped for 100% data submission through SLBC’s standardized portal, shall escalate to their Corporate office to comply the RBI directions immediately.

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| **Agenda : 4 PRAGATI (Pro-active Governance and Timely Implementation) meeting – Review of Social Security Schemes:** |

**General Manager , Reserve Bank of India** informed that in order to augment the reach and efficiency of PMJJBY & PMSBY schemes suggested following action plan to increase the coverage and spreading awareness among the targeted beneficiaries under the schemes:

* Conduct periodic publicity campaigns with special focus on rural areas at regular intervals for creating awareness about benefits of Social Security Schemes
* Ensure that no eligible Jan Dhan account holders are left out from availing the risk covers under PMJJBY & PMSBY
* Use SMS and other digital platforms to make account holders aware of the schemes and also to seek auto debit mandate from them
* Leverage marketing channels like Banking Correspondents (BCs) for ensuring Pan India coverage and innovative ways be devised for motivating the field level functionaries for enhancing enrolments, especially under PMJJBY & PMSBY
* Ensure that every willing and eligible adult who has been enrolled under PMJDY to be enrolled under an insurance scheme (PMJJBY, PMSBY etc), Pension scheme (APY, NPS etc)

**Convener , SLBC of AP** advised Bankers to make use of the YSR bima scheme enrolments where beneficiaries are rice card holders and most of them are having either PMJDY/BSBD accounts, which helps to report better achievement under PRAGATI programme.

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| **Agenda 5 : YSR Kadapa 100% Digital District** |

**General Manager , Reserve Bank of India** highlighted that this project is under close monitoring of Governor, Reserve Bank of India, where all Banks functioning in the YSR Kadapa district need to work very seriously to make YSR Kadapa as 100% Digital District before set timeline of 31.03.2021. He further advised Banks to take utmost care for accuracy in submission of data.

Following action points emerged during the meeting .

* All Controlling offices to sensitize their branches in YSR Kadapa district to put target oriented efforts to achieve the set target by March 2021.
* Banks should maintain accuracy in data submission to ensure reliable & realistic information at the end of the project.
* Banks with low performance to gear up their branches to meet the bench marks of the project strictly adhering to set timelines.
* Bank Controllers to designate District Nodal officers immediately for better co-ordination, which have not done so far.

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| **Agenda 6 : YSR Bima Scheme .** |

**Spl Commissioner , Labor Department** informed that after 3 months of scheme launching only 50% of beneficiaries were covered . Requested Bankers suggestions to get headway in the scheme implementation.

**CEO, SERP, Govt of AP** informed that during special enrolment drive observed from 7th Jan to 21st Jan a notable progress was witnessed. He opined that another special drive may be planned to complete the left over applications.

**Convener, SLBC of AP** stressed that in spite of certain practical problems like slackness in physical application submission, slow enrolment process at branch level, software migration issues in amalgamated banks etc a notable results achieved during the first special drive. He requested member bankers to express their views on how to conduct second and final spell of Special drive to bring the scheme implementation to a logical end.

All the Bankers agreed for second special drive with following timelines.

Submission of physical applications by SERP - **30.01.2021**.

Completion of enrolment of valid records & updation of status with reason for invalid records by Banks-**12.02.2021**.

Reconciliation and return of balance premium amount by banks along with details in prescribed format by **17.02.2021**.

**Chairman, CGGB** informed thattheir Bank has completed enrolments for all the beneficiaries for whom physical applications were submitted and requested to permit them to refund the premium amount where physical applications are not available despite putting all sorts of efforts by the branches and Govt staff.

**CEO, SERP, Govt of AP** advised him to refund the amount as per the timelines of second drive.

**CEO, SERP, Govt of AP further**  informed that the procedure of claim settlements was discussed so far but would finalized in next meeting.

Following action points emerged during the meeting .

* Banks shall observe second and final enrolment drive from 30.01.2021 to 17.01.2021 to ensure that all records available in YSR Bima portal are disposed off by branches with suitable action.
* SLBC with coordination of SERP shall prepare and share the format to furnish the details while refunding the unutilized premium amount by the Banks.

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| **Agenda : 7 PMAY (U) AHP Scheme – Issues and fresh Finance.** |

**MD, APTIDCO** participated the meeting through VC and informed that PMAY (U) AHP Scheme is one of the priority programme of the State Govt. He informed that Govt is contemplating to refund the principal amount for NPA accounts and requested Bankers to share the NPA list of account to the Government so as to arrive a policy decision.

He, requested Bankers to extend finance for 1.18 lakh 365 sft and 430 sft category house for which ULB wise targets were approved in DCC of respective districts. Government is committed to complete the house construction of these beneficiaries by the end of this year. Govt is also in the thought process to rise funds from market to meet the set target.

**Convener, SLBC of AP** requested the Government to consider for total reimbursement of loan amount including interest portion in respect of 300sq ft categoryhouses and NPA accounts in other category.

Following action points emerged during the meeting

* Banks shall submit all account details in respect of 300 Sq ft category and NPA account details in respect of 365 & 430 sq ft category of PMAY (U) AHP housing finance to Government through SLBC immediately.

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| **Agenda 8 : Financing facility under ‘Agriculture Infrastructure Fund’** |

**Deputy General Manager, NABARD**, informed that Rs 1 lakh crore Agri Infrastructure Fund Financing facility was announced to extend funding for Agriculture Infrastructure Projects at farm-gate & aggregation points.

The scheme will facilitate setting up and modernization of key elements of the value chain Post Harvest Management Projects & Viable projects for building community farming assets

The Scheme will be operational from 2020-21 to 2029-30. Disbursement in four years starting with sanction of Rs. 10,000 crore Pan India in the first year and Rs. 30,000 crore each in next three financial years.

All loans under this financing facility will have interest subvention of 3% per annum up to a limit of Rs. 2 crore. This subvention will be available for a maximum period of 7 years .

The credit guarantee fee would be borne by Government of India only.

NABARD will provide refinance facility to APCOBs @ 3 % and also carved out a budget provision of Rs 10736 Cr towards Guarantee fee, Int subvention, administrative expense etc.

In terms of Scheme Guidelines, tentative allocation of ₹6540 crore has been made in respect of Andhra Pradesh.

**Convener, SLBC of AP** advised all bankers to sensitize their branches on scheme guidelines and to extend the finance under the scheme.

Forum approved the District wise and Bank wise targets under AIF scheme ( details are enclosed )

The meeting was concluded with vote of thanks to the participants.

**List of participants.**

|  |  |  |  |
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| **S.No** | **Name** | **Designation** | **Organization** |
| 1 | Sri. Sundaram Sankar | General Manager | Reserve Bank of India |
| 2 | Sri.V Brahmananda Reddy | FGM & SLBC Convener | Union Bank of India |
| 3 | Smt.G Rekha Rani,IAS | Special Commissioner,Labour Dep | Govt of AP |
| 4 | Sri.P Raja Babu,IAS | CEO,SERP | Govt of AP |
| 5 | Sri.Ch. Sridhar,IAS | MD,APTIDCO(Virtual) | Govt of AP |
| 6 | Sri. B. Ramesh Babu | Deputy General Manager | NABARD |
| 7 | Sri.Doma Sarath Chand | Assistant General Manager | Reserve Bank of India |
| 8 | Sri. Manbhanjan Mishra | Assistant General Manager | Reserve Bank of India |
| 9 | Sri. G Chandrakanth | Assistant General Manager | Reserve Bank of India |
| 10 | Sri. S.Sai Charan | Manager | Reserve Bank of India |
| 11 | E Raju Babu | Assistant General Manager | SLBC of AP |
| 12 | Sri. Venkateswara Rao | Assistant General Manager | State Bank of India |
| 13 | Sri. M.Sreenivasa Rao | Assistant General Manager | Union Bank of India |
| 14 | Sri. JSV Subrahmanyam | Assistant General Manager | Canara Bank |
| 15 | Sri. MV Subrahmaneswara Rao | Assistant General Manager | Indian Bank |
| 16 | Sri. S R Tagore | Assistant General Manager & DRM | Bank of Baroda |
| 17 | Sri.T.Kameswara Rao | Chairman | CGGB |
| 18 | Dr. K. Mukteshwar Rao | General Manager(Virtual) | APGB |
| 19 | Sri. S V B Shankar | Chief Manager | Indian Overseas Bank |
| 20 | Sri. Viswa Prasad | Chief Manager | Central Bank of India |
| 21 | Smt. N Gayathri | Chief Manager | Punjab National Bank |
| 22 | Sri. P Venkateswara Rao | Chief Manager | Saptagiri Grameen Bank |
| 23 | Smt. S Satyavathy | Deputy General Manager | APCOB |
| 24 | Sri. K Kartheek | Senior Manager | Bank of India |
| 25 | Sri. Taraka Rama Rao K | Asst.Vice President | HDFC Bank |
| 26 | Sri. Ch.Prasanna Kumar | Officer | Dhanalakshmi Bank |
| 27 | Sri. K V Prasanna Kumar | Manager | Axis Bank |
| 28 | Sri. V. Srinivasa | DBM | ICICI BANK LTD |
| 29 | Sri. M.Sudheer Chowdary | Senior Manager | Karur Vysya Bank |
| 30 | Sri. N. Sreehari | Asst.Vice President | Lakshmi Vilas Bank |
| 31 | Sri.Sai Sudhakar | SQL Developer | SERP |
| 32 | Sri. Raja Pratap | SPM | SERP |
| 33 | Sri. Pradeep | ITPM | SERP(Progment) |

**Notes**

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