

BANKING PROFILE

State of Andhra Pradesh

1. BRANCH NETWORK & OUTREACH(As on 31/03/2024)

Bank Type	No. of Banks	No. of Branches				No. of Non-Formal Agencies Associated			Per Branch Outreach	
		Total	Rural	Semi urban	Urban & Metro	RMGs/JLGs	SHGs	BCs/BFs	Population ('000')	Households ('000')
Public Sector Banks	12	4469	1485	1374	1610	22170	707474	10842	11.08	2.85
Pvt Sector Banks	21	1659	224	613	822	0	2482	35259	29.84	7.67
Regional Rural Banks	4	1339	826	329	184	6010	295055	3088	36.97	9.50
Others(AP Cooperative & APSFC)	8	593	199	176	218	7219	18645	44884	83.47	21.45
Grand Total	45	8060	2734	2492	2834	35399	1023656	94073	6.14	1.58

2. DEPOSITS OUTSTANDING

Bank Type	No. of accounts					Amount of Deposit (in crore)				
	31 Mar 22	31 Mar 23	31 Mar 24	Growth(%)	Share(%)	31 Mar 22	31 Mar 23	31 Mar 24	Growth(%)	Share(%)
Public Sector Banks	70842217	-	-	-	-	272954	295242	328801	11.37	64.01
Pvt Sector Banks	6525849	-	-	-	-	76296	89704	104485	16.48	20.34
Regional Rural Banks	14160598	-	-	-	-	43217	48315	54055	11.88	10.52
Others(AP Cooperative & APSFC)	3735921	-	-	-	-	22127	23700	26290	10.93	5.12
Grand Total	95264585	-	-	-	-	414594	456961	513631	12.40	100.00

3. LOANS & ADVANCES OUTSTANDING

Bank Type	No. of accounts					Amount of Loan (in crore)				
	31 Mar 22	31 Mar 23	31 Mar 24	Growth(%)	Share(%)	31 Mar 22	31 Mar 23	31 Mar 24	Growth(%)	Share(%)
Public Sector Banks	11638570	12375437	15964653	29.00	58.65	399050	461770	530485	14.88	65.41
Pvt Sector Banks	3254270	4068633	5182211	27.37	19.04	108863	135045	135045	0.00	16.65
Regional Rural Banks	3220945	3392581	3581716	5.57	13.16	42914	49112	59087	20.31	7.29
Others(AP Cooperative & APSFC)	2982656	1128434	2491954	120.83	9.15	31141	38538	45884	19.06	5.66
Grand Total	21096441	20965085	27220534	29.84	100.00	581968	684466	811037	18.49	100.00

4. CD-Ratio

Bank Type	CD Ratio				Bank Type	No of Branches	Deposits	Advances	Total Business
	31 Mar 22	31 Mar 23	31 Mar 24	Growth(%)					
Public Sector Banks	146.20	156.40	161.34	3.16	Public Sector Banks	55.45	64.01	65.41	64.87
Pvt Sector Banks	142.68	150.55	129.25	-14.15	Pvt Sector Banks	20.58	20.34	16.65	18.08
Regional Rural Banks	99.30	101.65	109.31	7.53	Regional Rural Banks	16.61	10.52	7.29	8.54
Others(AP Cooperative & APSFC)	140.74	162.61	174.53	7.33	Others(AP Cooperative & APSFC)	7.36	5.12	5.66	5.45
Grand Total	140.37	149.79	157.90	5.42	Grand Total	100	100	100	100

5. MARKET SHARE (31.03.2024)

6. PERFORMANCE UNDER RBI PRESCRIBED STATUTORY SECTORS (As on 31.03.2024)

Bank Type	Priority Sector Loans		Loans to Agr. Sector		Loans to Weaker Sections		Loans to women	
	Amount (in Cr)	% of Total Loans	Amount (in Cr)	% of Total Loans	Amount (in Cr)	% of Total Loans	Amount (in Cr)	% of Total Loans
Public Sector Banks	297927	56.16	208507	39.30	187737	35.39	128708	24.26
Pvt Sector Banks	75760	56.10	28207	20.89	11739	8.69	26591	19.69
Regional Rural Banks	53969	91.34	46593	78.85	32345	54.74	23033	38.98
Others(AP Cooperative & APSFC)	36830	80.27	22571	49.19	4808	10.48	4631	10.09
Grand Total	464486	57.27	310285	38.26	236630	29.18	182965	22.56

7. ACHIEVEMENT OF ANNUAL CREDIT PLANS

Bank Type	2021-22			2022-23			2023-24			Average Ach(%) in last 3 years
	Target (in Cr)	Ach'ment (in Cr)	Ach'ment (%)	Target (in Cr)	Ach'ment (in Cr)	Ach'ment (%)	Target (in Cr)	Ach'ment (in Cr)	Ach'ment (%)	
Public Sector Banks	192020	236313	123.07	216430	333205	153.96	288000	355065	123.29	133.44
Pvt Sector Banks	41951	72873	173.71	46870	102992	219.74	78250	147070	187.95	193.80
Regional Rural Banks	31098	39452	126.87	34580	46772	135.26	45000	60969	135.49	132.54
Others(AP Cooperative & APSFC)	18312	28798	157.26	20440	37352	182.74	31750	47232	148.76	162.92
Grand Total	283380	377436	133.19	318320	520320	163.46	443000	610336	137.77	144.81

8. SECTOR-WISE ACHIEVEMENT OF ANNUAL CREDIT PLANS FY 2023-24

Bank Type	Agriculture			MSME			Total Priority			Average Ach(%) of PS in last 3 years
	Target (in Cr)	Ach'ment (in Cr)	Ach'ment (%)	Target (in Cr)	Ach'ment (in Cr)	Ach'ment (%)	Target (in Cr)	Ach'ment (in Cr)	Ach'ment (%)	
Public Sector Banks	154550	176717	114.34	39750	43175	108.62	206790	224108	108.37	96.04
Pvt Sector Banks	21200	27365	129.08	23500	36628	155.86	48370	66313	137.10	101.64
Regional Rural Banks	36700	43429	118.34	3550	3817	107.53	41500	49605	119.53	103.21
Others(AP Cooperative & APSFC)	18550	20743	111.82	2200	3808	173.07	17505	24067	137.48	100.35
Grand Total	231000	268254	116.13	69000	87428	126.71	323000	368760	114.17	97.81

9. SECTOR WISE OVERDUE & NPA POSITION as on 31.03.2024

Bank Type	Agriculture			MSME			Total Priority			% of NPA to Total
	Total O/s	% of OD	% of NPA	Total O/s	% of OD	% of NPA	Total O/s	% of OD	% of NPA	
Public Sector Banks	208507	-	2.12	59094	-	8.57	297927	-	3.38	2.60
Pvt Sector Banks	28207	-	3.34	40950	-	1.93	75760	-	2.38	2.21
Regional Rural Banks	46593	-	0.85	4137	-	1.39	53969	-	0.91	0.99
Others(AP Cooperative & APSFC)	22571	-	3.65	4874	-	5.40	36830	-	4.22	4.35
Grand Total	310285	-	2.17	109054	-	5.66	464486	-	2.99	2.50

10. PERFORMANCE UNDER FINANCIAL INCLUSION (No. of A/cts as on 31.03.2024)

Bank Type	PMJDY A/cts	Total Deposits(Cr)	Aadhar Seeding	% Aadhar Seeding	Rupay Card Issued	% Rupay Card Issued	PMSBY	PMJJBY	APY
Public Sector Banks	10479485	3334.01	7913580	75.51	2124164	20.27	24373174	10741681	415297
Pvt Sector Banks	467314	163.76	369370	79.04	173495	37.13	741866	157262	14414
Regional Rural Banks	3077729	1047.78	3031825	98.51	729703	23.71	-	-	167849
Others(AP Cooperative & APSFC)	2269923	979.42	999	0.04	1365085	60.14	-	-	163
Grand Total	16294451	5524.97	11315774	69.45	4392447	26.96	25115040	10898943	597723