**Agenda & Background Notes**

**215th 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)

SLBC AP Website: slbcap.nic.in

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 214th SLBC meeting of AP held on 22.03.2021 and other meetings of SLBC held after 22.03.2021**

The minutes of 214th SLBC meeting held on March 22, 2021 were circulated to the members of SLBC, LDMs and Government Departments concerned. The details of Sub-committee meetings and Steering Committee meetings held after 22.03.2021 and up to 31.05.2021 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** |
| 214thMeeting of SLBC of AP | 22.03.2021 |
| **Details of Sub Committee Meetings held after 22.03.2021** | |
| **Agenda Items** | **Date of Meeting held** |
| **Covid-19 Pandemic -Business Continuity Plan of Banks** | 10.04.2021 |
| **Covid-19 Pandemic -Business Continuity Plan of Banks** | 05.05.2021 |

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 expedite the sanction process of all eligible cases of YSR Cheyutha scheme. | All Banks | The sanction progress from 22.03.2021 is under.Agenda 7.2 |
| 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 numbers. | 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 | CGGB & SGB Informed that, they have already reduced interest rate from 13.5% to 9.5% for loans with sanction limits up to Rs.3.00lakhs. Proposing to place the proposal in the ensuing Board meeting about reduction of interest rate to about 9.5% up to loan of Rs.3.00lakh irrespective of sanction limit. |
| Banks to accord utmost priority to accelerate the tenant farmer finance either through JLG mode according to NABARD guidelines or individual mode. |  | SLBC vide ltr SLBC/196/7 dated 08.04.2021 advised all Banks suitably. |
| 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 as on 31.03.2021 is placed in agenda No 11 |
| Banks to finalize central level data extraction and test check of previous quarter data and to ensure smooth data flow through CBS platform directly to SLBC portal as per the RBI instructions | All Banks | 17 Banks completely submitted the data through CBS platform directly to SLBC portal as per the RBI instructions. SLBC is sensitizing the remaining banks for expeditious completion of the task. |
| Banks to refund the unutilized subsidy amount of various social welfare schemes implemented from FY 2014-15 to 2018-19, to respective Corporations immediately | All concerned Banks | SLBC vide ltr SLBC/196/7 dated 08.04.2021 advised all Banks suitably. However Banks informed that, they are unable to access the OBMMS portal to know the granular details of leftover pending amount. |
| UBI & SBI Banks shall submit the Utilization Certificate of APDRS-2014 scheme immediately | SBI & UBI | Both banks confirmed that the same is submitted to Agriculture department. |
| 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 | VS/WS dept. GoAP GWS01-COOR/101/2021-GWS/1390374, 09/04/2021 INFROMED THAT “Joint Collectors (VWS &D) are requested to issue instructions to the Municipal Commissioners, PDs DRDA, PDs MEPMA and MPDOs with a direction to extend assistance to the Bank Branch Managers in recovery of Jagananna Thodu Loans duly attaching staff. |
| Govt of Andhra Pradesh shall initiate appropriate action to effect amendments in the existing Sec 22(A ) of registration Act to incorporate Agricultural landed properties mortgaged to Banks, in list of prohibited properties/with a separate clause restricting registration of these properties | **Dept of Stamps & Registration** | SLBC vide Lr no SLBC/196/9 requested the Stamps and registration department for suitable in this regard. The developments to be received from Department. |

|  |
| --- |
| **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:**

RBI advised all Banks to proactively take action for implementation of the various 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.  RBI observed that, some of action plans and milestones articulated in the NSFI document while for implementation 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 was advised to 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:**

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 re-categorized 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 |
| 31.03.2021 | 178 | 120 | 32 | 468 | 798 | 1383 | 798 |

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 31.03.2021:**

| District | GPs | No. of SSA Points | SSAs covered through Branches | SSAs covered through BCs / Other Modes | Total  BCs | Inactive / Attrition BCs |
| --- | --- | --- | --- | --- | --- | --- |
| Dec 2020 | 12918 | 9044 | 2780 | 6264 | 10600 | 217 |
| Mar 2021 | 12918 | 9044 | 2780 | 6264 | 10916 | 503 |

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 institutions 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 |
| 31.12.2020 | 9484 |
| 31.03.2021 | 10330 |

**(Bank wise ATM locations can be viewed in** [**www.slbcap.nic.in**](http://www.slbcap.nic.in) **& also placed in Annexure 37)**

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

**1.5.1 Progress on Accounts opened under PMJDY as on 31.03.2021:**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | | | | |
| **Bank Type** | **Total no of Accounts** | **Total Deposits(Crores)** | **Zero Balance Accounts** | **Rupay Card Issued** |
| Public Sector Banks | 8730394 | 2434.430 | 656707 | 7462533 |
| Regional Rural Banks & Others | 2206402 | 836.761 | 91472 | 1303911 |
| Private Sector Banks | 400644 | 85.057 | 65037 | 322361 |
| **Grand Total** | **11337440** | **3356.249** | **813216** | **9088805** |
| **% to Total Accounts** | | | **7.17** | **80.17** |
| **As on 31.12.2020** | **11244253** | **3238.37** | **635185** | **8804914** |
| **Variance over Dec 20** | **93187** | **117.88** | **178031** | **283891** |

**1.6 Creating awareness about Various Schemes**

**Financial Literacy Centers (FLCs) - Position in A.P as on 31.03.2021:**

|  |  |  |
| --- | --- | --- |
| **Particulars** | **No of FLCs as on 31.12.20** | **No of FLCs as on 31.03.21** |
| Number of FLCCs operating in the District Head Quarters | 15 | 15 |
| Number of FLCCs operating in Lead District Offices | 7 | 7 |
| Number of FLCCs operating in other Places | 30 | 30 |
| **Total** | **52** | **52** |

**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** | **Mar 31 Qtr** | **Total** |  |
| No of FLCs | 70 | 55 | 52 | 52 | NA |  |
| No of Special camps by FLCs | 7 | 126 | 1079 | 914 | 2126 |  |
| No of Target Specific camps by FLCs | 57 | 278 | 1153 | 1246 | 2734 |  |
| No of camps by Rural Branches against the target of 7848 camps | 62 | 321 | 3394 | 3765 | 7542 |  |

.

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 .

NABARD vide their lr no NB.AP.RO.HYD/117/DFIBT/FI-12/2021-22 Date 22 April, 2021 requested the Banks to submit the proposal for FY 2021-22 for sanction of grant support under Financial Inclusion Fund to conduct financial inclusion related activities prescribed under the scheme.

List of Schemes under Financial Inclusion Fund for FY 2021-22.

|  |  |  |
| --- | --- | --- |
| S.N | Name of the Scheme | Maximum Grant Support |
| 1 | Financial and Digital Literacy Camps by branches | SFD. Rs 6000/- per camp  Others. Rs 5000/- per camp |
| 2 | Reimbursement of Examination fee of BC/BF | Rs. 800/- per BC |
| 3 | Bank Sakhi | Rs. 1000/- per day of training |
| 4 | Capacity Building of BC/BF Conduct of 3 Day Capacity Building programme | Rs. 4050/- for training per BC |
| 5 | Capacity Building of BC/BF – Refresher Programme | Rs. 1350/- for refresher training per BC |
| 6 | Dissemination of Financial Literacy through Audio Visual media, Nukkad Natak, folk media etc. | Rs. 15000/- per camp |
| 7 | microATM Deployment | Rs. 22,500/- per devices |
| 8 | POS/mPOS Deployment | Rs. 6000/- |
| 9 | Dual Authentication Implementation (Note. Proposal to be submitted to NABARD, HO by SCB (Including SFB & PB)s) | Rs. 14.00 Lakh per bank |
| 10 | VSAT Deployment | Rs. 1.00 Lakh per VSAT in SFDs Only |
| 11 | Mobile Signal Booster Deployment | Rs. 6000/- per device in SFDs only |
| 12 | Solar power unit/ UPS Deployment | Rs. 1.00 Lakh per unit in SFDs only |

All Banks are requested to submit the proposals for sanction of FIP for FY 2021-22 and focus on to conduct financial literacy camps on aforesaid activities duly prioritizing the NABARD underlined activities to improve banking services in rural areas.

**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 31.03.2021:**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
|  | **As on 31.12.2020** | | **As on 31.03.2021** | | **Variance** | |
| **Type of Bank** | **PMSBY** | **PMJJBY** | **PMSBY** | **PMJJBY** | **PMSBY** | **PMJJBY** |
| PSBs including RRBs | 11821088 | 4389270 | 14753579 | 6078644 | 2932491 | 1689374 |
| Pvt Sector Banks | 620238 | 107516 | 666541 | 140928 | 46303 | 33412 |
| Co-operative Banks | 79163 | 29135 | 91251 | 38794 | 12088 | 9659 |
| **Total** | 12520489 | 4525921 | 15511371 | 6258366 | 2990882 | 1732445 |

**(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.

**1.7.2 Atal Pension Yojana:**

Performance of Banks in the State during financial year 2020-21 upto 31.03.2021

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Type** | **As on 31.12.2020** | | | **As on 31.03.2021** | | |
| **Target** | **Achievement** | **% of Achievement** | **Target** | **Achievement** | **% of Achievement** |
| Public Sector Banks | 275100 | 163142 | 59.30% | 271740 | 215982 | 79.48% |
| Private Sector Banks | 43500 | 6689 | 15.38% | 46860 | 18423 | 39.31% |
| Regional Rural Banks | 75840 | 38600 | 50.90% | 75840 | 77279 | 101.90% |
| **Total** | **394440** | **208431** | 52.84% | **394440** | **311684** | 79.02% |

**(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:**

Under the scheme following are adoptable action points

* 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-31.03.2021** | | | | **No of accounts enrolled as on HY-31.03.2021** | | | |
| **PMJJBY** | | **PMSBY** | | **APY** | | **NPS** | |
| **Male** | **Female** | **Male** | **Female** | **Male** | **Female** | **Male** | **Female** |
| Public Sector Banks | 8730394 | 1561043 | 892576 | 3021622 | 1472936 | 208809 | 264371 | 5537 | 3998 |
| Private Sector Banks | 400644 | 71765 | 38203 | 100920 | 72372 | 21690 | 6106 | 9314 | 1743 |
| Regional Rural Banks | 1420429 | 110831 | 127537 | 117297 | 157164 | 95512 | 117503 | 0 | 0 |
| Cooperative Banks | 785973 | 154536 | 92189 | 162722 | 96800 | 0 | 24395 | 0 | 24395 |
| Grand Total | **11337440** | **1898175** | **1150505** | **3402561** | **1799272** | **326011** | **412375** | **14851** | **30136** |

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 31.03.2021** |

**2.1 Banking at a Glance in Andhra Pradesh as on 31.03.2021**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Total No. of Bank Branches** | | | | |
| **Rural** | **Semi Urban** | **Urban** | **Metro** | **Total** |
| 2642 | 2306 | 1837 | 730 | 7515 |
| **(Amt. in crores)** | | | | |
| **Parameter** | | | **Outstanding** | **RBI Norm % to ANBC** |
| **Total Deposits in the State** | | | **385929** | - |
| **Total Advances in the State** | | | **503075** | - |
| Credit Deposit Ratio | | | 130.35% | 60% |
| **Total Priority Sector Advances** | | | **282585** | - |
| % of Priority Sector Advances to ANBC | | | 65.07% | 40% |
| Of Above | | | | |
| **Agricultural Advances** | | | **184585** | - |
| % of Agrl. Adv. to ANBC | | | 42.50% | 18% |
| Of Above | | | | |
| Small & Marginal Farmers | | | 117992.30 | - |
| % Small & Marginal Farmers to ANBC | | | 27.17% | 8% |
| Micro & Small Enterprises | | | 53428 | - |
| (% to ANBC) | | | 12.30% |  |
| Out of which Micro Enterprises | | | 30765 |  |
| (RBI norm – 7.5% of ANBC) | | | 7.08% | 7.50% |
| Medium Enterprises | | | 8556 | - |
| **Total MSME** | | | **61984** | - |
| (% to ANBC) | | | 14.27% | - |
| **Export Credit** | | | **459.78** | - |
| **Education** | | | **4055** | - |
| **Housing** | | | **27546** | - |
| **Social Infrastructure** | | | **53** | - |
| **Renewable Energy** | | | **33** | - |
| **Others** | | | **3870** | - |
| Out of Total Priority Sector Advances, finance to. | | | | |
| **SHGs** | | | **30644** | - |
| Advances to Weaker Sections | | | 95526 |  |
| % Weaker Sections advances to ANBC | | | 21.94% | 10% |
| Advances to Women | | | 51127 | - |
| % of Women advances to ANBC | | | 11.77% | 5% |
| Advances to SC/ST | | | 18689 | - |
| Advances to Minorities | | | 21469 | - |

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

**(Amount in crores)**

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

(Amt. in Crores)

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| Particulars | As on 31.03.2019 | As on 31.03.2020 | As on 31.12.2020 | As on 31.03.2021 | %Increase over March, 2020 | %Increase over Dec ,20 |
| Deposits | 3,12,642 | 3,40,208 | 3,77,411 | 3,85,929 | 13.44% | 2.26% |
| Advances | 3,97,350 | 4,34,261 | 4,90,399 | 5,03,075 | 15.85% | 2.58% |

**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 31.03.2021** |
| 1 | Total Number of Branches | 7,158 | 7,185 | 7,379 | 7509 | 7,515 |
| Incremental No of Branches | 269 | 27 | 194 | 130 | 6 |
| % of increase (Ovr Mar20) | 3.9% | 0.37% | 2.70% | 1.76% | 0.08% |
| 2 | Deposits | 2,62,556 | 2,85,858 | 3,12,642 | 3,40,208 | 3,85,929 |
| Incremental Deposits | 44,534 | 23,302 | 26,784 | 27,566 | 45,721 |
| % of increase(Ovr Mar20) | 20.43% | 8.88% | 9.37% | 8.83% | 13.44% |
| 3 | Total Advances | 2,73,372 | 3,32,021 | 3,97,350 | 4,34,261 | 5,03,075 |
| Incremental advances | 31,061 | 58,649 | 65,329 | 36,911 | 68,814 |
| % of increase(Ovr Mar20) | 12.82% | 21.45% | 19.68% | 9.30% | 15.85% |
| 4 | Priority Sector Advances | 1,82,881 | 2,02,937 | 2,40,220 | 2,51,423 | 2,82,585 |
| Incremental Priority advances | 13,759 | 20,056 | 37,283 | 11,203 | 31,162 |
| % of increase(Ovr Mar20) | 8.13% | 10.96% | 18.37% | 4.69% | 12.39% |
| 5 | C.D. Ratio | 104.12% | 116.15% | 127.09% | 127.65% | 130.35% |
| 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 31.03.2021** |
| 1 | Short Term Production loans | 72,591 | 83,084 | 98,078 | 1,04,940 | 1,22,196 |
| 2 | ATL(Incl Infra &Ancillary) | 36,617 | 42,888 | 51,186 | 52,550 | 62,388 |
| 3 | Total Agrl. Advances | 1,09,208 | 1,25,972 | 1,49,264 | 1,57,490 | 1,84,585 |
| %of Agrl. Advances to ANBC (RBI norm- 18%) | 45.07% | 46.08% | 44.96% | 39.63% | 42.50% |
| 4 | Micro & Small Enterprises | 38,971 | 41,372 | 51,398 | 52,122 | 53,428 |
| (% to ANBC ) | 16.08% | 15.13% | 15.48% | 13.11% | 12.30% |
| Medium Enterprises (Classified as Priority Sector w.e.f. 23.04.2015) | 5,012 | 5,886 | 6,627 | 5,951 | 8,556 |
| MSME Total | 43,983 | 47,258 | 58,025 | 58,073 | 61,984 |
| (% to ANBC) | 18.15% | 7.29% | 17.48% | 14.66% | 14.27% |
| 5 | Export Credit | 807 | 199 | 543 | 692 | 459.77 |
| 6 | Others’ under Priority Sector Advances | 28,883 | 29,508 | 32,388 | 35,167 | 35,557 |
| (% to ANBC) | 11.92% | 10.79% | 9.75% | 8.85% | 8.18% |
| **Total Priority Sector Advances** | | **1,82,881** | **2,02,937** | **2,40,220** | **2,51,423** | **2,82,585** |
| % of Priority Sector Adv to ANBC (RBI norm-40%) | | 75.47% | 74.23% | 72.35% | 63.27% | 65.07% |

**2.2.4 Bank Branches:**

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **Particulars** | **As on 31.03.2018** | **As on 31.03.2019** | **As on 31.03.2020** | **As on 31.12.2020** | **As on 31.03.2021** | **Increase in No. of Branches over Mar 2020** | **Increase in No. of Branches over Dec 2020** |
| Rural | 2730 | 2650 | 2637 | 2638 | 2642 | 5 | 4 |
| Semi Urban | 2165 | 2228 | 2323 | 2325 | 2306 | -17 | -19 |
| Urban | 1850 | 1839 | 1857 | 1845 | 1837 | -20 | -8 |
| Metro | 440 | 662 | 692 | 723 | 730 | 38 | 7 |
| Total | 7185 | 7379 | 7509 | 7531 | 7515 | 6 | -16 |

|  |
| --- |
| **AGENDA 3–ACHIEVEMENT OF ANNUAL CREDIT PLAN AS ON 31.03.2021** |

* 1. **Achievement of Annual Credit Plan as on 31.03.2021**

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

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **SN** | **Segment** | **Target 2020-21** | **Achievement (Disbursements during 01.04.20 to 31.03.2021)** | **% of Achievement** |
| A | Total Priority Sector | 187550 | 196982 | 105.03% |
| B | Total Non-Priority Sector | 64050 | 90652 | 141.53% |
| C | Total Credit Plan | 251600 | 287634 | 114.32% |

**3.1.2 Achievement of Annual Credit Plan in Priority Sector as on 31.03.2021:** (Amt. in Crores)

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **S.No** | **A.         Agriculture** | | | |
| **Segment** | **Target 2020-21** | **Achievement (Disbursements during 01.04.20 to 31.03.2021)** | **% of Achievement** |
| 1 | **Short Term Crop Production Loans** | | | |
| Kharif | 58222 | 57575 | 98.89% |
| Rabi | 36407 | 51635 | 141.83% |
| Total | 94629 | 109210 | 115.41% |
| 2 | Agriculture Term Loans | | | |
| Kharif | 13281 | 14086 | 106.07% |
| Rabi | 13281 | 19677 | 148.16% |
| Total | 26562 | 33763 | 127.11% |
| 3 | Total Farm Credit | | | |
| Kharif | 71503 | 71662 | 100.22% |
| Rabi | 49688 | 71311 | 143.52% |
| Total | 121191 | 142973 | 117.97% |
| 4 | Agri Infrastructure &Ancillary Activities | | | |
| Kharif | 3735 | 2492 | 66.75% |
| Rabi | 3735 | 1412 | 37.81% |
| Total | 7469 | 3904 | 52.28% |
| 5 | **Total Agriculture** | | | |
| Kharif | 75238 | 74154 | 98.56% |
| Rabi | 53423 | 72724 | 136.13% |
| Total | 128660 | 146878 | 114.16% |
| **B.         MSME** | | | | |
| 1 | Micro Enterprises | 18674 | 20598 | 110.31 |
| 2 | Small Enterprises | 14559 | 14899 | 102.34 |
| 3 | Medium Enterprises | 6367 | 4814 | 75.61 |
| 4 | Total MSME | 39600 | 40311 | 101.80 |
| **C. Other Priority Sector Advances** | | | | |
| 1 | III. Export Credit. | 911 | 649 | 71.30 |
| 2 | IV.Others under priority Sector | 18380 | 9141 | 49.74 |
|  | a. Education | 1901 | 901 | 47.42 |
|  | b. Housing | 9710 | 4371 | 45.02 |

**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)** | | **(31.03.2021)** | |
| **Target** | **Achvmt** | **Target** | **Achvmt** | **Target** | **Achvmt** | **Target** | **Achvmt** |
| 1 | Total Priority sector | 126806 | 121082 | 144220 | 149414 | 169200 | 159253 | 187550 | 196982 |
| 2 | Total Non-Priority sector | 40000 | 80759 | 50000 | 66526 | 60000 | 68629 | 64050 | 90652 |
| 3 | Total Credit Plan | 166806 | 201841 | 194220 | 215940 | 229200 | 227882 | 251600 | 287634 |

**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)** | | **(31.03.2021)** | |
| **Target** | **Achvmt** | **Target** | **Achvmt** | **Target** | **Achvmt** | **Target** | **Achvmt** |
| 1 | Short Term Production Loans | 63106 | 67568 | 75000 | 76721 | 84000 | 89273 | 94629 | 109210 |
| 2 | Total Agrl. Term Loans incl. allied activities | 24365 | 21889 | 26564 | 29839 | 31000 | 24724 | 34031 | 37669 |
| 3 | Total Agriculture | 87471 | 89457 | 101564 | 106560 | 115000 | 113997 | 128660 | 146879 |
| 4 | MSME | 25000 | 23798 | 28261 | 33815 | 36000 | 37872 | 39600 | 40312 |
| 5 | Others under Priority Sector including export Credit | 14335 | 7827 | 14395 | 9039 | 18200 | 7384 | 19291 | 9791 |
| Total Priority Sector | | 126806 | 121082 | 144220 | 149414 | 169200 | 159253 | 187551 | 196982 |

* 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 31.03.2020** | **Disbursements from 01.04.2020 to 31.03.2021** | **% Increase** |
| 1 | Total Priority sector | 159253 | 196982 | 23.69 |
| 2 | Total Non-Priority sector | 68629 | 90652 | 32.08 |
| 3 | Total Credit Plan | 227882 | 287634 | 26.22 |

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

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **SN** | **Segment** | **Disbursements from 01.04.2019 to 30.03.2020** | **Disbursements from 01.04.2020 to 31.03.2021** | **% Inc** |
| 1 | Short term Crop Production Loans | 89273 | 109210 | 22.33% |
| 2 | Total Agriculture Term Loans including Allied activities | 24724 | 37669 | 52.36% |
| 3 | Total Agriculture | 113997 | 146879 | 28.84% |
| 4 | MSME | 37872 | 40312 | 6.44% |
| 5 | Other Priority Sector including Exp. Crdt. | 7384 | 9791 | 32.60% |
| 6 | Total Priority Sector | 159253 | 196982 | 23.69% |

|  |
| --- |
| **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 31.03.2021** |
| 1 | Short Term Production loans | 72,591 | 83,084 | 98,078 | 1,04,940 | 1,22,196 |
| 2 | Total Agrl. Term Loans | 30,688 | 36,101 | 41,956 | 45,630 | 57,121 |
| Total Farm Credit | | 1,03,279 | 1,19,185 | 1,40,034 | 1,50,570 | 1,79,317 |
| 3 | Agriculture Infrastructure and Ancillary Activities | 5,929 | 6,787 | 9,230 | 6,920 | 5,268 |
| 4 | Total Agrl. Advances | 1,09,208 | 1,25,972 | 1,49,264 | 1,57,490 | 1,84,585 |
| 5 | % of Agrl. Advances to ANBC (RBI norm- 18%) | 45.07% | 46.08% | 44.96% | 39.63% | 42.50% |

(Above Figures are related to Agriculture under Priority sector )

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

(Amt.in Crores)

|  |  |  |  |
| --- | --- | --- | --- |
| **Sector** | **Target** | **Achievement** | **% of Achievement** |
| Minor Irrigation | 1,947 | 175.85 | 9.03 |
| Farm Mechanization | 3,400 | 419.67 | 12.34 |
| Plantation & Horticulture | 1,837 | 114.40 | 6.23 |
| Forestry & Wasteland Develop. | 724 | 4.05 | 0.56 |
| Dairy | 6,820 | 1649.00 | 24.18 |
| Poultry | 1,859 | 581.18 | 31.26 |
| Sheep / Goat / Piggery | 1,335 | 585.48 | 43.85 |
| Fisheries | 1,747 | 563.23 | 32.25 |

**4.3 YSR Sunna Vaddi Panta Runalu :**

YSR Sunna Vaddi Panta RunaluScheme 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.

**4.4 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.

Govt has settled the claim of Rs 1800.20 Cr for Kharif 2020 season.

SLBC has been requesting the Govt to release the claim amount through KCC accounts of loanee farmers in case of crop loss/damage on account of natural calamities, enabling them to renew their limits and also avail the Govt benefits like SVPR/ Prompt incentive etc.

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

**Finance extended to tenant farmers through various modes during 2020-21 as on 31.03.2021 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 | 81738 | 669.50 |
| JLGs & RMGs | 14241 | 381.33 |
| Others | 968 | 3.83 |
| Total | 96947 | 1054.66 |
| **% of Achievement-Amt** | | | **16.23%** | |

(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.

**4.6 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 31.03.2021.** | | | |
| --- | --- | --- | --- |
|  | | | |
| **Animal Husbandry** | | | **Fisheries** | |  |
| **A/c** | | **Amt** | **A/c** | **Amt** |
| 73667 | | 53480 | 5114 | 71120 |

Fisheries department has submitted the applications mobilized from farmers to Bank 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.in Crores)

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Particulars** | **Outstanding** | | **Outstanding** | | **Outstanding** | | **Outstanding** | |
| **as on 31.03.2018** | | **as on 31.03.2019** | | **as on 31.03.2020** | | **as on 31.03.2021** | |
| **A/cs.** | **Amt.** | **A/cs.** | **Amt.** | **A/cs.** | **Amt.** | **A/cs.** | **Amt.** |
| Micro Enterprises | 948358 | 22814 | 1199612 | 26514 | 1171145 | 28533 | 1500375 | 30765.04 |
| Small Enterprises | 138286 | 18558 | 142150 | 24884 | 148178 | 23589 | 105316 | 22663.02 |
| Total MSE | 1086644 | 41372 | 1341762 | 51398 | 1319323 | 52122 | 1605691 | 53428.06 |
| % of Micro to total MSE | 87.27% | 55.14% | 89.41% | 51.59% | 88.77% | 54.74% | 93.44% | 57.58 |
| Medium Enterprises | 82137 | 5886 | 8920 | 6627 | 12586 | 5951 | 17467 | 8555.66 |
| Total MSME | 1168781 | 47258 | 1350682 | 58025 | 1331909 | 58073 | 1623158 | 61983.72 |

**5.2 Outstanding position under Manufacturing and Service sectors as on 31.03.2021**

(Amt.in Crores)

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Particulars** | **Manufacturing** | | **Service** | | **Total** | |
| **A/cs.** | **Amt.** | **A/cs.** | **Amt.** | **A/cs.** | **Amt.** |
| Micro Enterprises | 229175 | 7879.55 | 1271200 | 22885.49 | 1500375 | 30765.04 |
| Small Enterprises | 27985 | 8781.10 | 77331 | 13881.92 | 105316 | 22663.02 |
| Medium Enterprises | 6630 | 3183.80 | 10837 | 5371.86 | 17467 | 8555.66 |
| Total MSME | 263790 | 19844.46 | 1359368 | 42139.27 | 1623158 | 61983.72 |

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

(Amt. in Crores)

|  |  |  |  |
| --- | --- | --- | --- |
| **Sector** | **Target 2020-21** | **Achievement**  **(Disbursements during 01.04.2020 to 31.03.2021)** | **% of Achievement** |
| Micro Enterprises | 18674 | 20598.53 | 110.31 |
| Small Enterprises | 14559 | 14899.37 | 102.34 |
| Medium Enterprises | 6367 | 4813.86 | 75.61 |
| Total MSME | 39600 | 40311.76 | 101.80 |

**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.

| **One Time Restructuring Status – Bank wise - As on 31.03.2021 (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 31.03.2021** | | **I. Eligible A/cts for Restructuring** | | **Out of Eligible A/cts restructured upto 31.03.2021** | | **I. Eligible A/cts for Restructuring** | | **Out of Eligible A/cts restructured upto 31.03.2021** | |
| **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 | IB | 24351 | 31419 | 18602 | 23524 | 1744 | 109914 | 712 | 30422 | 26095 | 141333 | 19314 | 53946 |
| 3 | BOI | 25101 | 11709 | 13090 | 7159 | 590 | 10072 | 144 | 2932 | 25691 | 21781 | 13234 | 10091 |
| 4 | CANARA BANK | 19062 | 46619 | 14005 | 16266 | 1227 | 69996 | 456 | 21313 | 20289 | 116615 | 14461 | 37579 |
| 5 | SBI | 16999 | 31600 | 10378 | 20958 | 261 | 6700 | 1217 | 33890 | 17260 | 38300 | 11595 | 54848 |
| 6 | BOB | 10550 | 20194 | 7304 | 11801 | 2571 | 20787 | 1984 | 6639 | 13121 | 40981 | 9288 | 18440 |
| 8 | IOB OVERSEAS BANK | 6441 | 9267 | 1593 | 1492 | 451 | 43500 | 49 | 5194 | 6892 | 52767 | 1642 | 6686 |
| 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 | 47 | 151 | 42 | 3005 | 6 | 1605 | 447 | 4264 | 53 | 1755 |
| 12 | HDFC BANK LTD | 285 | 675 | 181 | 402 | 124 | 3405 | 119 | 3175 | 409 | 4080 | 300 | 3576 |
| 13 | BOM | 296 | 236 | 296 | 236 | 15 | 1103 | 15 | 1103 | 311 | 1339 | 311 | 1339 |
| 14 | FEDERAL BANK | 10 | 5 | 0 | 0 | 11 | 776 | 0 | 0 | 21 | 781 | 0 | 0 |
| 15 | CGGB | 143 | 99 | 143 | 99 | 1 | 23 | 1 | 23 | 144 | 122 | 144 | 122 |
| 16 | PSB | 71 | 230 | 71 | 230 | 41 | 1693 | 41 | 1693 | 112 | 1923 | 112 | 1923 |
| 17 | ICICI | 83 | 782 | 0 | 41 | 146 | 4158 | 0 | 92 | 229 | 4940 | 0 | 133 |
| 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 | | 154622 | 218590 | 102650 | 129351 | 9009 | 442004 | 5642 | 194301 | 163631 | 660595 | 108292 | 323652 |

• Total Eligible accounts for restructuring are 163631. Out of this 66.18% accounts (108292) 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 (March 20 to March 21) | 20 | 2.50% |
| (MSE as on Mar 20- Rs.52123 cr |
| MSE as on Mar 21- Rs.53428 cr) |
| 10 % annual growth in the number of micro enterprise accounts(Mar 20 to Mar 21 ) | 10 | 28.11% |
| (No. of Micro Ent. as on Mar 20 - 1171145 |
| No. of Micro Ent. as on Mar 21- 1500375) |
| 60 % of total lending to MSE sector as on corresponding quarter of the previous year to Micro enterprises. | 60 | 59.02% |
| (MSE as on Mar 20-Rs.52123 cr |
| Micro Ent as on Mar 21-Rs.30765 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 | 148452 | 1134.01 |

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

|  |  |  |  |
| --- | --- | --- | --- |
| **CGTMSE** | | | |
| **Report of ANDHRA PRADESH (Claims settled)** | | | |
| **From: 01/04/2020 To 31/03/2021** | | | |
| **SNo.** | **State name** | **No.** | **Settled Amount** |
| 1 | Andhra Pradesh | 288 | 6.80 |

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 Housing Loans:** Position of Housing Loans as on 31.03.2021

(Amt.in Crores)

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **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 |
| Dec, 2020 | 290352 | 26921 | 66386 | 3177 |
| 2020-21 | 289914 | 27546 | 80967 | 4372 |

**6.2 Education Loans**

**6.2.1 Position of Education Loans as on 31.03.2021:**

(Amt.in Crores)

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **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 |
| Dec, 2020 | 95275 | 4386 | 30154 | 701 |
| 2020-21 | 92827 | 4055 | 35198 | 901 |

**6.2.2 Education Loan to SCs/STS/OBCs for the year 2020-21 (upto 31.03.2021):**

**(**Amt. in Crores)

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **SCs** | | | | | | **STs** | | | | | | **OBCs** | | | | | |
| **Loan Disbursed During FY21** | | **Loan Outstanding as on 31.03.2021** | | **NPA as on 31.03.2021** | | **Loan Disbursed During FY21** | | **Loan Outstanding as on 31.03.2021** | | **NPA as on 31.03.2021** | | **Loan Disbursed During FY21** | | **Loan Outstanding as on 31.03.2021** | | **NPA as on 31.03.2021** | |
| **upto 31.03.2021** | | **upto 31.03.2021** | | **upto 31.03.2021** | |
| **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** |
| 1200 | 31 | 5978 | 316 | 594 | 12 | 349 | 11 | 2442 | 255 | 255 | 3 | 8114 | 203 | 28601 | 1648 | 2239 | 49 |

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

Outstanding position of finance under Export Credit Social Infrastructure renewable energy & Others as on 31.03.2021are placed under. **(**Amt. in Crores)

|  |  |  |
| --- | --- | --- |
| **Export Credit** | **Social Infrastructure** | **Renewable Energy** |
| 459.78 | 52.90 | 32.90 |

|  |
| --- |
| **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 31.03.2021 | | | | | | | | | |
| 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 | 1189 | 25.44% | 4674 | 3940 | 84.30% | 9348 | 5129 | 54.87% |
| Private Sector Banks | 417 | 189 | 45.32% | 417 | 515 | 123.50% | 834 | 704 | 84.41% |
| RRBs | 938 | 56 | 5.97% | 938 | 226 | 24.09% | 1876 | 282 | 15.03% |
| Total | 6029 | 1434 | 23.79% | 6029 | 4681 | 77.64% | 12058 | 6115 | 50.71% |
| Dec 2020 |  | | 22.83% |  | | 76.13% |  | | 49.49% |

(Source: SIDBI)

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

Progress made under Pradhan Mantri MUDRA Yojana for the financial year 2020-21 as on 31.03.2021 in the state of Andhra Pradesh.

(Amt. in Crores)

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Type of Bank** | **Target** | **Disbursement from 01.04.2020 to 31.03.2021** | | | **Total** | **% of Achvmt** |
| **Shishu** | **Kishore** | **Tarun** |
| Public Sector Banks | 6884 | 859 | 2998 | 3283 | 7140 | 103.72 |
| Private Sector Banks | 580 | 125 | 388 | 333 | 846 | 145.86 |
| RRBs | 1000 | 319 | 813 | 944 | 2076 | 207.60 |
| Others | - | 120 | 702 | 556 | 1378 | NA |
| Total | 8464 | 1423 | 4901 | 5116 | 11440 | 135.16 |
| Dec, 2020 |  | | | | | 95 |

(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 during FY 2021-22.**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Category** | **DATE AS ON 31.03.2021** | | | |
| **No Of A/Cs** | **Sanctioned Amt** | **Disbursement Amt** | **Outstanding Amt** |
| General | 867328 | 9169.84 | 8823.22 | 8064.8 |
| SC | 54699 | 644.22 | 627.86 | 586.12 |
| ST | 18925 | 188.39 | 179.25 | 167.73 |
| OBC | 207647 | 1898.57 | 1811.3 | 1830.92 |
| **Total** | **1148599** | **11901.02** | **11441.63** | **10649.56** |
| Out of Above |  |  |  |  |
| Women Entrepreneurs | 435069 | 2769.57 | 2640.99 | 2393.4 |
| New Entrepreneurs / Accounts | 468758 | 4127.62 | 3936.2 | 3639.14 |
| Minority | 67373 | 565.08 | 547.06 | 496.18 |
| PMJDY OD Account | 44463 | 6.57 | 3.09 | 3.63 |

**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 March , 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 | 27946 | 16390.00 | 5115 | 2991.00 | 4953 | 2866.00 | 22831 | 13399 |

(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 31.03.2021 (online portal)**

|  |  |  |  |
| --- | --- | --- | --- |
| **Applications Pending for sanction** | **No of sanctions** | **No of Disbursements** | **Pending for Disb** |
| 28914 | 136217 | 116292 | 19925 |

**(Source : Udyamimitra Portal)**

Member Banks are requested to ramp up the performance and also report the offline sanctions through the portal to reflect factual position.

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

Target & Achievement under PMEGP for the year 2020-21 (as on 31.03.2021)

(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 | 54 | 258.26 | 432 | 16 | 25.47 | 16 |
| 2 | KVIB | 764 | 2292 | 6112 | 517 | 2113.05 | 4136 | 68 | 92.19 | 68 |
| 3 | DIC | 867 | 2601 | 6936 | 910 | 3290.8 | 7280 | 105 | 126.52 | 105 |
| 4 | KVICD.O.Vizag | 297 | 892.38 | 2376 | 148 | 980.04 | 1184 | 50 | 109.82 | 50 |
| Grand Total | | 2266 | 6799.38 | 18128 | 1629 | 6442.15 | 13032 | 72 | 97.69 | 72 |

(Source: KVIC Hyderabad)

All Controlling authorities of Banks are requested to dispose the pending application in kvic online 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 31.03.2021**

(Amt.inCrores)

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **S. No** | **Programme** | **Target** | | **Achievement** | | **% of Achievement** | |
| **Physical** | **Financial** | **Physical** | **Financial** | **Physical** | **Financial** |
| 1 | SEP (Individual) | 4050 | 36.45 | 3937 | 34.17 | 97.21 | 93.74 |
| 2 | SEP (Groups) | 50 | 2.25 | 73 | 6.58 | 146.00 | 292 |

(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 |
| March 2021 | 51.80 |

The credit outstanding under DRI is Rs.51.80 Crores as on 31.03.2021 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 Subcommittee 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) | Grounded | Sheep & Goat | Sanctions(A/cs) | Grounded |
| 112008 | 43220 | 11230 | 72179 | 25126 | 9367 |

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

**7.2.2 Jagananna Thodu Scheme** :

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

The Bank wise sanction progress as on 25.02.2021 is furnished hereunder

|  |  |  |
| --- | --- | --- |
| No of applications received | Approved by Banks | Disbursements |
| 748124 | 433805(57.99%) | 419549(96.71%) |

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

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 and also submit the interest reimbursement claims promptly to Government.

**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.

Enrolment progress as per the portal is here under.

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Total Records Shared | Valid Records | Invalid records | PMSBY enrolments | PMJJBY enrolments |
| 10104488 | 6838260 | 517624 | 6212525(90.85%) | 4138656(60.52%) |

SERP vide e mail date28.05.2021 informed that No Orders have been received from the Government till now regarding the renewal of YSR Bima beneficiaries under PMJJBY & PMSBY schemes. Hence, requested the Banks to stop the renewal process until further instructions from the State Government also clarification will be given on new enrolment of leftover members under YSR Bima.

**7.3 Progress under SHG-Bank linkage: as on 31.03.2021**

(Amt. in Crores)

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Year** | **Rural SHG** | | | **Urban SHG** | | | **Total** | | |
| **Target** | **Disb** | | **Target** | **Disb** | | **Target** | **Disb** | |
| **No.** | **Amt.** | **No.** | **Amt.** | **No.** | **Amt.** |
| 2017-18 | 11011 | 493014 | 13402 | 2001 | 70604 | 3112 | 13012 | 563618 | 16514 |
| 2018-19 | 11007 | 429392 | 15528 | 2366 | 74533 | 3842 | 13373 | 503925 | 19370 |
| 2019-20 | 14119 | 522064 | 17395 | 2700 | 102175 | 4876 | 16819 | 624239 | 22271 |
| Sep,20 | 15084 | 592730 | 9690 | 1421 | 54896 | 1732 | 16505 | 647626 | 11422 |
| Dec,20 | 15084 | 710891 | 13865 | 1421 | 68511 | 2496 | 16505 | 779402 | 16361 |
| Mar, 21 | 15084 | 653275 | 16101 | 1421 | 102723 | 4522 | 16505 | 755998 | 20623 |

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

* 1. **Position of Overdues/NPAs under various sectors as on 31.03.2021**

(Amt. in Crores)

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **SN** | **Sector** | **Outstanding** | | **Overdue** | | | **Non- Performing Assets** | | |
| **No. of A/Cs** | **Amt** | **No. of A/Cs** | **Amt** | **% OD/(O/S)** | **No. of A/Cs** | **Amt** | **% NPA/(O/S)** |
| 1 | Short term crop Pro Loans | 10076860 | 122196.28 | 2150221 | 25655.86 | 20.67% | 235563 | 2779.64 | 2.24% |
| 2 | Agriculture Term Loans | 2790137 | 57120.51 | 302955 | 5651.21 | 9.89% | 110624 | 1802.33 | 3.16% |
| 3 | Total Agriculture | 12621797 | 184584.63 | 2444534 | 31920.35 | 17.29% | 346592 | 4906.03 | 2.66% |
| 4 | Total MSME Sector | 1623158 | 61983.72 | 351089 | 13223.05 | 21.33% | 117646 | 4549.88 | 7.34% |
| 5 | Housing Loans | 289914 | 27546.42 | 35269 | 1742.09 | 6.32% | 8230 | 458.26 | 1.66% |
| 6 | Education Loans | 92827 | 4054.54 | 10888 | 488.67 | 12.05% | 3308 | 99.57 | 2.46% |
| 7 | SHGs | 1068157 | 30643.70 | 103335 | 2161.42 | 7.05% | 17737 | 270.71 | 0.88% |
| 8 | Priority Sector Loans | 14827106 | 282585.26 | 2865934 | 47686.35 | 16.88% | 485875 | 10160.45 | 3.60% |
| 9 | Non Priority sector Loans | 4250153 | 220489.87 | 538967 | 23711.48 | 10.75% | 87338 | 4264.70 | 1.93% |
| 10 | Total Loans | 19077259 | 503075.12 | 3404901 | 71397.82 | 14.19% | 573213 | 14425.15 | 2.87% |

**8.2 Overdue & NPA position under Government Sponsored Schemes as on 31.03.2021**

(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 | 1586311 | 24102 | 153142 | 1643 | 514 | 6.81 | 77396 | 794 | 3.29% |
| State G.S.S | 1710814 | 18654 | 216850 | 3540 | 1289 | 18.97 | 102732 | 1654 | 8.66% |

|  |
| --- |
| **AGENDA 9 – CD RATIO** |

**District wise position of CD ratio as on 31.03.2021**

|  |  |  |
| --- | --- | --- |
| **S.No.** | **Name of the District** | **CD Ratio** |
| 1 | Ananthapuram | 116.64 |
| 2 | Chittoor | 78.82 |
| 3 | East Godavari | 134.51 |
| 4 | Guntur | 128.52 |
| 5 | Krishna | 162.33 |
| 6 | Kurnool | 121.61 |
| 7 | Prakasam | 133.97 |
| 8 | SPS Nellore | 127.14 |
| 9 | Srikakulam | 99.16 |
| 10 | Visakhapatnam | 168.38 |
| 11 | Vizianagaram | 101.05 |
| 12 | West Godavari | 143.43 |
| 13 | YSR Kadapa | 99.90 |
| **Grand Total**  **Grand Total** | | 130.35 |

The CD Ratio in the State of Andhra Pradesh is 130.35% and no District in the State is having CD ratio below statutory benchmark of 60%. Chittoor District only reported 78.82% 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.

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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 | 7 | DCB Bank | 13 | South Indian Bank |
| 2 | Canara Bank | 8 | Indian Bank | 14 | Tamilnad MercantileBank |
| 3 | State Bank of India | 9 | IDFC Bank | 15 | Yes Bank |
| 4 | Union Bank of India | 10 | Federal Bank | 16 | Indus Ind Bank |
| 5 | HDFC Bank | 11 | Karnataka Bank | 17 | Indian Overseas Bank |
| 6 | IDBI Bank | 12 | RBL Bank | 18 | Karur Vysya 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. RBI has set 31.03.2021 as timeline for the project completion.

Major Parameter wise progress as on 31.03.2021 is furnished below.

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Month | No of SB A/Cs | % Debit/ RuPay cards coverage | % Net Banking coverage | % of Mobil Banking + UPI + USSD | % AEPS coverage | Total No. of Current Accounts | % Net banking coverage | No. of POS/ QR availed by CA accounts |
| Mar 21 | 2609254 | 88.39 | 24.19 | 38.39 | 92.50 | 45920 | 62.45 | 37.82 |

**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 31.03.2021) Amt in Crores | | | | | |
| A/c | General Crop Loans | | Dairy | | Fishery activity | |
| A/c | Amt | A/c | Amt | A/c | Amt |
| 9,88,908 | 8,61,440 | 7,802 | 61203 | 492.13 | 1012 | 623.15 |

**11.4 Atmanirbhar Bharat Abhiyan Economic Package**

Hon’ble Prime Minister of India on May 12, 2020 announced Atmanirbhar Bharat 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 31.03.2021

*(Amount in crores)*

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Eligible | | Sanctioned | | Disbursed | | Opted out | | % of sanctions | % of disbursals | % opted out |
| No | Amt | No | Amt | No | Amt | No | Amt |
| 324215 | 7071.82 | 237706 | 5689.1 | 145330 | 4901.46 | 69597 | 1003.1 | 80.45% | 69.31% | 14.18% |

Credit Guarantee Scheme for subordinate debt progress as on 31.03.2021 : *(Amount in crores)*

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| Eligible accounts | | Cumulative Sanctions | | Cumulative Disbursals | | Customers opted out | |
| No | Amt | No | Amt | No | Amt | No | Amt |
| 1178 | 841.58 | 102 | 49.23 | 100 | 37.04 | 223 | 221.85 |

**11.5 Resolution Framework 2.0 – Resolution of Covid-19 related stress of Micro, Small and Medium Enterprises (MSMEs)**

In view of the uncertainties created by the resurgence of the Covid-19 pandemic in India in the recent weeks, it has been decided to extend the restructuring of advances to the MSME borrowers’ facility for restructuring existing loans without a downgrade in the asset classification subject to the following conditions:

* MSME borrower with aggregate exposure including NFB facilities of all lending institutions to the borrower < 25.00 Crs.
* The borrower should be classified as MSME
* Registration with GST, other than exempted entities. (if not registered, shall be registered with GST on implementation of restructure)
* Standard Asset
* Not restructured in terms of earlier guidelines.
* Invocation of restructure to be completed on or before 30.09.2021.
* Restructuring of the borrower account should be implemented within 90 days from the invocation

For full details please visit the RBI portal [www.rbi.org.in](http://www.rbi.org.in) cir BI/2021-22/32 DOR.STR.REC.12/21.04.048/2021-22 dated 05.05.2021.

**11.6 Resolution Framework – 2.0: Resolution of Covid-19 related stress of Individuals and Small Businesses**

Lending institutions are permitted to offer a limited window to individual borrowers and small businesses to implement resolution plans in respect of their credit exposures while classifying the same as Standard upon implementation of the resolution plan subject to the conditions specified. The gist of the communication is here under.

|  |  |
| --- | --- |
| **Applicability:** | * Individuals and Small Business  1. Consumer credit including auto loans , personal loans, credit card receivables 2. Education loans 3. Housing loans 4. Personal loans to professionals  * **Individuals who have availed loans for business purpose and have aggregate exposure not more than Rs.25.00 crs as on 31.03.2021** * **Small Business::** Including thoseengaged in retail and wholesale trade other than those classified as MSME as on 31.03.2021 with aggregate exposure less than Rs.25.00 crs * **Allied activities under farm credit namely Diary, Fishery, Animal Husbandry, Poultry, Bee keeping & Sericulture** * Individuals who have availed loans for business purposes and small business where resolution plan was **implemented previously.** |
| **Nature of restructuring** | * Rescheduling of payments * Conversion of any interest accrued or to be accrued into another credit facility * Revision in working capital sanction * Granting of moratorium subject to maximum of 2 years * In respect of eligible borrowers where resolution plan has been implemented in terms of earlier resolution framework, sanctioning authorities are permitted as a one-time measure to review drawing power, reassessment of working capital cycle, reduction in margin. The decision with regard to the same is to be taken by 30.09.2021.   **Extension of moratorium:**  There is a provision to extent/ modify the moratorium in earlier restructured accounts subject to overall cap of 2 years/ Extension of residual tenor can be permitted for a period less than 2 years, provided the borrower is classified as standard as on 31.03.2021. |
| **Last Date:** | Last Date for invocation of resolution is 30.09.2021. The resolution plan shall be finalized and implemented within 90 days from the date of invocation of resolution process. |

For full details please visit the RBI portal [www.rbi.org.in](http://www.rbi.org.in) cir No BI/2021-22/31 DOR.STR.REC.11/21.04.048/2021-22 dated 05.05.2021.

**11.7 Interest subvention (IS) and 3 % prompt repayment incentive (PRI) for short term loans for agriculture and allied activities during the FY 2020-2021: Extended repayment period on account of Covid-19**

RBI vide its Circular No S127/05-02-001/2021-22 Dated : 28.05.2021has stated that in order to avoid the payment of penal interest by the farmers amid prevailing pandemic situation, and to allow them to continue the getting benefit of short term crop loan at concessional interest rate of 4% per annum which is applicable on timely repayment, the Government has decided to continue the availability of 2 % interest subvention (IS) and 3 % prompt repayment incentive (PRI) to farmers for short term crop loan , which have become or shall become due between March 1,2021 to June 30,2021 for the extended period of repayment of loans upto June 30,2021 or date of actual repayment which ever is earlier.

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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 Livestock and fisheries have ample potential for bank credit growth in the State of Andhra Pradesh. NABARD is 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 large scale incentives/subsidies were 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 gap in 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 / pump sets / bore wells, 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 31.03.2021. (Amt. in crores)

|  |  |  |  |
| --- | --- | --- | --- |
| **Bank Type** | **Target** | **Achievement** | **% of Achievement** |
| Public Sector Banks | 22023 | 22625 | 102 |
| Private Sector Banks | 4572 | 3889 | 85 |
| Coop. Banks | 1954 | 2092 | 108 |
| RRBs | 5841 | 9062 | 165 |
| **Total** | **34030** | **37668** | **110** |

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.

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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 31.03.2021:**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **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 |
| 406 | 10810 | 208 | 5002 | 3083 | 1437 |

Good numbers of candidates are being trained every year under EDP / Skill development / Skill upgradation programmes conducted by RSETIs. The number of candidates who got 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 50,97,602 loan accounts in the AP webland portal as on 31.03.2021 and charges were approved for 48,23,788 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** Mr. Kurmana Chinnarao  **(Trained at NIRED, UBI, Rajam)**

Mr. Kurmana Chinnarao S/o China Ramulu belongs to Piridi village of Bobbili mandal in Vizianagaram dist. He was high school dropout and opted to work with a senior electrician in the village to maintain the family. He saw an advertisement in newspaper and understood that the NIRED was training interested candidates on Refrigeration & Air conditioning course. He got selected in R & AC course, which is well designed in collaboration with VOLTAS. Along with the existing skills he could get benefited from the Entrepreneurial Development sessions, Yoga, personality development sessions and spoken English which changed his attitude and behaviour.

Following well designed training programme at the institute, he started Electrical, AC and Refrigeration works in his native place. Within a short span of time he could tap the potentialities in the market and increased his customer base. Now he is earning monthly Rs. 30000/- thorough electrical and RAC works.



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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 March 2021 Quarter under Lead Bank Scheme to review the key banking parameters in the districts for Dec 2020 :** Details of DCC / DLRC meetings conducted in 13 districts during Mar 2021 quarter are furnished hereunder.

| **Name of the District** | **DCC** | | **DLRC** | |
| --- | --- | --- | --- | --- |
| **Scheduled date** | **Conducted date** | **Scheduled date** | **Conducted date** |
| ANANTAPUR | 06.03.2021 | 06.03.2021 | 06.03.2021 | - |
| CHITTOOR | 19.02.2021 | 25.03.2021 | 19.02.2021 | 25.03.2021 |
| EAST GODAVARI | 25.02.2021 | 25.02.2021 | 25.02.2021 | - |
| GUNTUR | 20.02.2021 | 30.03.2021 | 10.03.2021 | 30.03.2021 |
| KADAPA | 22.02.2021 | 26.02.2021 | 22.02.2021 | 26.02.2021 |
| KRISHNA | 30.03.2021 | 24.03.2021 | 20.03.2021 | 24.03.2021 |
| KURNOOL | 23.02.2021 | 20.03.2021 | 25.02.2021 | 20.03.2021 |
| NELLORE | 12.03.2021 | 17.03.2021 | 12.03.2021 | 17.03.2021 |
| PRAKASAM | 28.02.2021 | 06.03.2021 | 28.02.2021 | 06.03.2021 |
| SRIKAKULAM | 12.01.2021 | 12.01.2021 | 12.01.2021 | 12.01.2021 |
| VISAKHAPATNAM | 15.03.2021 | 08.03.2021 | 15.03.2021 | 08.03.2021 |
| VIZIANAGARAM | 19.03.2021 | 19.03.2021 | 19.03.2021 | 19.03.2021 |
| WEST GODAVARI | 25.03.2021 | 25.03.2021 | 25.03.2021 | 25.03.2021 |

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 on the 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.

Accurate data submission is paramount for ensuring correct & timely reporting by SLBC. Hence banks are requested to ensure submission of data with accuracy and in timely manner.

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)

| **S.no** | **Bench Mark Parameter** | **31.03.17** | **31.03.18** | **31.03.19** | **31.03.20** | **31.12.20** | **31.03.21** |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **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 | 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 | 103.12 |
| A | % loan Accounts compared to No. of farmers | 105.34 | 108.73 | 118.18 | 121.84 | 120.83 | 120.97 |
| B | Outstanding Agri Finance(Amt in Cr) | 109208 | 125972 | 149264 | 157490 | 173205 | 184585 |
| **3** | **No. of SF/MF Farmers in the State** | 75.5 | 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 | 91.41 |
| B | % of SF/MF financed in the State | 103.58 | 114.56 | 125.09 | 104.96 | 120.96 | 121.07 |
| C | Finance to SF/MF farmers (Amount in Crores) | 59354 | 74027 | 91828 | 75993 | 115326 | 117992 |
| **4** | **Total Cultivable area ( as per state socio economic survey report )** | 210.77 lacs acres | 210.77 lacs acres | 210.77 lacs acres | 210.77 lacs acres | 210.77 lacs acres | 210.77lacs acres |
| A | Crop Loan Accounts | 50.7 | 50.4 | 51.3 | 54.3 | 50.3 | 52.11 |
| B | Crop Loans disbursed to net cultivable area (Amt in Cr) | 31,291 | 35,466 | 37,107 | 47,923 | 36,455 | 46714 |
| **5** | **No. of farmers financed for Allied Activities** | 6.03 | 6.12 | 5.91 | 5.75 | 6.84 | 7.36 |
| A | % to total No. of farmers | 7.1 | 7.2 | 6.9 | 6.7 | 8.02 | 8.63 |
| B | Finance to Allied Activities (Amount in Cr ) | 8,875 | 10,220 | 10,304 | 9,651 | 12,285 | 14,458 |

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **6** | **CROP INSURANCE** |  | | | | | |
| A | No. of loan a/cs covered under Insurance (lacs) | 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 | 52347 |
| b | Growth in amount of short term credit/WC for allied activities to farmers (Amt in Cr) | --- | --- | --- | 826.22 | 377.35 | 2172.9 |

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **8** | **Formation In Agriculture** | | | | | | | | | | | | | | | | |  | |
| A | Agriculture Term Loan disbursed: Agriculture and Allied activities (Farm Credit)/Agri Infrastructure/Ancillary activities **(Amt in Crores)** | | | | | 19274 | | | 21,889 | | 29,839 | | 24,724 | | | 29,423 | | 33764 | |
| **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 | | No | | Amt |
| (Disb during the FY) |
| (No in actual : Amt in Cr ) | 447722 | 14761 | 563618 | 16514 | | | 503925 | | 19370 | | 624239 | 22271 | 779402 | 16361 | | 755998 | | 20623 |
| C | JLGs Financed by Banks | No | Amt | 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 | | 14241 | | 381 |
| D | NWHR Financed by Banks | No | Amt | 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 | | 1502 | | 63.76 |

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| **AGENDA 20 - OTHER ISSUES** |

**20.1 COVID 19 Jab – Bankers recognised as COVID warriors:**

Government of India, Ministry of Finance vide Letter F No. 16/3/2021-BOA-I Dt 22.03.2021 has informed that in view of the good work done by the banking sector from the beginning of the pandemic, bankers are now recognized as COVID-19 warriors.

SLBC vide Lr NoSLBC/364/296 Dt & 19.02.2021,SLBC/364/12 dated 17.04.2021, SLBC/30/19 Dated 04.05.2021 requested the Government to administer the vaccination to Bank personnel on par with other frontline workers on priority basis.

**20.2 Credit Flow to Minority Communities Weaker Sections Women and SC/STs (outstanding)**

(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 |
| 7 | March 2021 | 95526 | 51127 | 21469 | 18689 |
| Stipulation | | 10% of ANBC | 5% on ANBC | -- | -- |
| % of Achievement for Mar 2021 | | 21.94% | 11.77% | -- | --- |

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

**20.3 Position of MFI finance extended as on 31.03.2021**

|  |  |  |
| --- | --- | --- |
| **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 | 26.08 |
| 4 | Total amount due for payment (Demand) | 25.30 |
| 5 | Total amount recovered | 6.80 |
| 6 | Total amount overdue | 18.50 |
| 7 | Out of (6) amount overdue [Standard] | 0 |
| 8 | Out of (6) amount overdue [NPA] | 18.50 |
| 9 | Non Fund exposure/Off Balance Sheet exposure O/s | 0 |

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

|  |  |  |
| --- | --- | --- |
| **Date** | **Reference** | **Title** |
| May 5, 2021 | BI/2021-22/32 DOR.STR.REC.12/21.04.048/2021-22 | Resolution Framework 2.0 – Resolution of Covid-19 related stress of Micro, Small and Medium Enterprises (MSMEs) |
| May 5, 2021 | RBI/2021-22/31 DOR.STR.REC.11/21.04.048/2021-22 | Resolution Framework – 2.0: Resolution of Covid-19 related stress of Individuals and Small Businesses |
| April 01, 2021 | RBI/2021-22/04 FIDD.CO.LBS.BC.No.02/02.01.001/2021-22 | MASTER CIRCULAR – Lead Bank Scheme |
|  |  |  |
| April 01, 2021 | RBI/2021-22/09 FIDD.CO.FID.BC.No.06/12.01.033/2021-22 | Master Circular on SHG-Bank Linkage Programme |

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| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **SLBC OF AP** | | | | **CONVENOR:UNION BANK OF INDIA** | | | | |
| 1. **BANK-WISE NUMBER OF BRANCHES AS ON 31.03.2021** | | | | | | | | |
| **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 | | | 150 | 76 | 698 |
| 5 | Central Bank of India | 32 | 45 | | | 34 | 18 | 129 |
| 6 | Indian Bank | 100 | 92 | | | 89 | 33 | 314 |
| 7 | Indian Overseas Bank | 44 | 47 | | | 44 | 23 | 158 |
| 8 | Punjab National Bank | 17 | 37 | | | 73 | 7 | 134 |
| 9 | Punjab & Sind Bank | - | - | | | 6 | 3 | 9 |
| 10 | UCO Bank | 11 | 7 | | | 18 | 7 | 43 |
| 11 | Union Bank of India | 449 | 390 | | | 254 | 123 | 1216 |
| 12 | State Bank of India | 459 | 468 | | | 315 | 156 | 1398 |
| Public Sector Banks Total | | 1485 | 1432 | | | 1105 | 492 | 4514 |
| 13 | Axis Bank | 29 | 71 | | | 54 | 18 | 172 |
| 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 | 77 | | | 65 | 45 | 200 |
| 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 | 7 | 21 |
| 34 | Standard Chartered Bank | - | 1 | | | - | - | 1 |
| 35 | Tamilnad Mercantile Bank | 1 | 10 | | | 11 | 4 | 26 |
| 36 | Yes Bank | - | - | | | 10 | 6 | 16 |
| Private Sector Banks Total | | 193 | 426 | | | 463 | 195 | 1277 |
| Commercial Banks Total | | 1678 | 1858 | | | 1568 | 687 | 5791 |
| 37 | AP State Co-op Bank (including 13 DCCBs) | 168 | 137 | | | 120 | 6 | 431 |
| Co-op. Banks Total | | 168 | 137 | | | 120 | 6 | 431 |
| 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 | 158 | 48 | | | 19 | 0 | 225 |
| R.R.Bs Total | | 796 | 311 | | | 138 | 35 | 1280 |
| 42 | A P S F C |  |  | | | 11 | 2 | 13 |
| Others Total | | 0 | 0 | | | 11 | 2 | 13 |
| Grand Total | | 2642 | 2306 | | | 1837 | 730 | 7515 |
| CONSOLIDATION | | | | | | | | |
| Commercial Banks | | 1678 | 1858 | | 1568 | | 687 | 5791 |
| Co-operative Banks | | 168 | 137 | | 120 | | 6 | 431 |
| Regional Rural Banks | | 796 | 311 | | 138 | | 35 | 1280 |
| Others | |  |  | | 11 | | 2 | 13 |
| Grand Total | | 2642 | 2306 | | 1837 | | 730 | 7515 |

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| SLBC OF AP Convenor: Union Bank of India | | | | | | |
| 1. **District-wise Number of Branches as on 31.03.2021** | | | | | | |
| **S.No.** | **Name of the District** | **No. of Branches** | | | | |
| **Rural** | **Semi Urban** | **Urban** | **Metro** | **Total** |
| 1 | Anantpuram | 170 | 138 | 174 |  | 482 |
| 2 | Chittoor | 253 | 181 | 186 |  | 620 |
| 3 | East Godavari | 297 | 287 | 233 | 1 | 818 |
| 4 | Guntur | 319 | 250 | 284 | 1 | 854 |
| 5 | Kadapa | 138 | 125 | 115 |  | 378 |
| 6 | Krishna | 242 | 280 | 107 | 258 | 887 |
| 7 | Kurnool | 164 | 118 | 205 |  | 487 |
| 8 | Nellore | 151 | 148 | 137 |  | 436 |
| 9 | Prakasham | 203 | 200 | 85 |  | 488 |
| 10 | Srikakulam | 174 | 103 | 56 |  | 333 |
| 11 | Vishakhapatnam | 178 | 120 | 32 | 468 | 798 |
| 12 | Vizianagaram | 126 | 92 | 73 | 2 | 293 |
| 13 | West Godavari | 227 | 264 | 150 |  | 641 |
| GRAND TOTAL | | 2642 | 2306 | 1837 | 730 | 7515 |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| SLBC OF AP Convenor: Union Bank of India | | | | |
| 1. **District-wise Deposits, Advances & CD Ratio as on 31.03.2021** (Amount in crores) | | | | |
| **S.No.** | **Name of the District** | **Deposits** | **Advances** | **CD Ratio** |
| 1 | Ananthapuram | 23637.12 | 27569.78 | 116.64 |
| 2 | Chittoor | 42232.44 | 33285.77 | 78.82 |
| 3 | East Godavari | 35962.40 | 48374.41 | 134.51 |
| 4 | Guntur | 40268.50 | 51753.93 | 128.52 |
| 5 | Krishna | 61913.16 | 100502.92 | 162.33 |
| 6 | Kurnool | 21396.20 | 26019.12 | 121.61 |
| 7 | Prakasam | 19992.86 | 26785.42 | 133.97 |
| 8 | SPS Nellore | 20600.61 | 26191.58 | 127.14 |
| 9 | Srikakulam | 14418.47 | 14297.35 | 99.16 |
| 10 | Visakhapatnam | 45593.62 | 76768.78 | 168.38 |
| 11 | Vizianagaram | 12874.81 | 13009.66 | 101.05 |
| 12 | West Godavari | 26480.31 | 37979.44 | 143.43 |
| 13 | YSR Kadapa | 20558.12 | 20536.98 | 99.90 |
| Grand Total | | 385928.61 | 503075.12 | 130.35 |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| SLBC OF AP Convenor:Union Bank of India | | | | |
| 1. **BANK-WISE DEPOSITS, ADVANCES & CD RATIO AS ON 31.03.2021**  (Amount in Crores) | | | | |
| **S.No.** | **Name of the Bank** | **Deposits** | **Advances** | **CD Ratio** |
| 1 | Bank of Baroda | 10836.80 | 22255.66 | 205.37 |
| 2 | Bank of India | 5445.38 | 10408.41 | 191.14 |
| 3 | Bank of Maharashtra | 582.03 | 761.63 | 130.86 |
| 4 | Canara Bank | 25816.92 | 48326.14 | 187.19 |
| 5 | Central Bank of India | 3470.34 | 4431.70 | 127.70 |
| 6 | Indian Bank | 12866.92 | 22600.18 | 175.65 |
| 7 | Indian Overseas Bank | 7001.80 | 8084.93 | 115.47 |
| 8 | Punjab National Bank | 5853.01 | 8846.76 | 151.15 |
| 9 | Punjab & Sind Bank | 352.58 | 3327.90 | 943.87 |
| 10 | UCO Bank | 983.73 | 2567.26 | 260.97 |
| 11 | Union Bank of India | 70847.73 | 80001.05 | 112.92 |
| 12 | State Bank of India | 116568.43 | 139381.80 | 119.57 |
| Public Sector Banks Total | | 260625.66 | 350993.42 | 134.67 |
| 13 | Axis Bank | 12928.25 | 11629.08 | 89.95 |
| 14 | Bandhan Bank | 225.79 | 143.12 | 63.39 |
| 15 | Catholic Syrian Bank Ltd | 36.21 | 45.16 | 124.72 |
| 16 | City Union Bank Ltd | 1077.00 | 2999.04 | 278.46 |
| 17 | Coastal Local Area Bank Ltd | 631.21 | 523.01 | 82.86 |
| 18 | DCB Bank Limited | 234.52 | 847.07 | 361.19 |
| 19 | Dhana Laxmi Bank | 174.91 | 325.75 | 186.24 |
| 20 | Equitas Small Finance Bank Ltd | 331.70 | 286.32 | 86.32 |
| 21 | Federal Bank | 815.12 | 1158.96 | 142.18 |
| 22 | HDFC Bank Ltd | 14864.97 | 24753.05 | 166.52 |
| 23 | ICICI Bank Ltd. | 12534.77 | 17484.84 | 139.49 |
| 24 | IDBI Bank | 3280.78 | 4200.55 | 128.03 |
| 25 | IDFC First Bank | 1092.34 | 2003.79 | 183.44 |
| 26 | Indus Ind Bank | 1501.55 | 4716.38 | 314.10 |
| 27 | Karnataka Bank | 1873.51 | 2609.64 | 139.29 |
| 28 | Karur Vysya Bank | 6573.64 | 7451.81 | 113.36 |
| 29 | Kotak Mahindra Bank | 5024.09 | 4002.42 | 79.66 |
| 30 | KBS Local Area Bank | 13.79 | 8.60 | 62.36 |
| 31 | Laxmi Vilas Bank | 1600.45 | 1254.24 | 78.37 |
| 32 | RBL Bank | 781.67 | 610.82 | 78.14 |
| 33 | South Indian Bank | 732.09 | 912.10 | 124.59 |
| 34 | Standard Chartered Bank | 5.15 | 0.00 | - |
| 35 | Tamilnad Mercantile Bank | 1072.60 | 1534.33 | 143.05 |
| 36 | Yes Bank | 505.29 | 1091.81 | 216.08 |
| Private Sector Banks Total | | 67911.39 | 90591.88 | 133.40 |
| Commercial Banks Total | | 328537.05 | 441585.30 | 134.41 |
| 37 | AP State Co-op Bank | 16654.22 | 23213.76 | 139.39 |
| Co-op. Banks Total | | 16654.22 | 23213.76 | 139.39 |
| 38 | Andhra Pragathi Grameena Bank | 18431.12 | 18208.44 | 98.79 |
| 39 | A.P.Grameena Vikas Bank | 7738.90 | 5750.91 | 74.31 |
| 40 | C.G.G.B. | 6539.66 | 6277.57 | 95.99 |
| 41 | Saptagiri Grameena Bank | 8028.04 | 7408.40 | 92.28 |
| R.R.Bs Total | | 40737.72 | 37645.32 | 92.41 |
| 42 | A P S F C | 0.00 | 630.74 | - |
| Others Total | | 0.00 | 630.74 |  |
| Grand Total | | 385929.00 | 503075.12 | 130.35 |
| CONSOLIDATION | | | | |
| Commercial Banks | | 328537.05 | 441585.30 | 134.41 |
| Co-operative Banks | | 16654.22 | 23213.76 | 139.39 |
| Regional Rural Banks | | 40737.72 | 37645.32 | 92.41 |
| Others | | 0.00 | 630.74 | NA |
| Grand Total | | 385929.00 | 503075.12 | 130.35 |

| **SLBC OF A.P CONVENOR: UNION BANK OF INDIA** | | | | | | | | | | | | | | | | |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| 1. **BANK-WISE PRIORITY SECTOR ADVANCES AS ON 31.03.2021 (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 | 4941.41 | 912.98 | 5854.39 | 7.75 | 56.34 | | 5918.49 | 25.00 | 2406.52 | - | 1952.05 | | 10277.06 | 43.41 | |
| 2 | Bank of India | 2710.68 | 508.10 | 3218.78 | 3.75 | 349.59 | | 3572.12 | 34.32 | 1283.56 | - | 846.21 | | 5701.89 | 54.78 | |
| 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 | 15986.69 | 7723.96 | 23710.65 | 16.65 | 29.65 | | 23756.95 | 49.16 | 5871.30 | - | 2540.47 | | 32168.72 | 66.57 | |
| 5 | Central Bank of India | 1474.93 | 400.49 | 1875.42 | 11.61 | 158.38 | | 2045.40 | 46.15 | 621.44 | - | 458.40 | | 3125.23 | 70.52 | |
| 6 | Indian Bank | 11207.30 | 2858.04 | 14065.34 | 17.29 | 539.46 | | 14622.09 | 86.93 | 2666.26 | - | 706.90 | | 17995.25 | 106.98 | |
| 7 | Indian Overseas Bank | 1919.53 | 1948.98 | 3868.51 | - | 11.68 | | 3880.19 | 47.99 | 1668.40 | - | 1689.39 | | 7237.99 | 89.52 | |
| 8 | Punjab National Bank | 749.46 | 168.91 | 918.38 | 25.87 | 204.54 | | 1148.79 | 13.64 | 1318.06 | - | 604.66 | | 3071.51 | 36.46 | |
| 9 | Punjab & Sind Bank | 15.54 | - | 15.54 | - | - | | 15.54 | 0.47 | 83.45 | - | 52.38 | | 151.36 | 4.55 | |
| 10 | UCO Bank | 137.47 | 116.94 | 254.41 | 2.16 | 52.38 | | 308.95 | 12.03 | 669.41 | - | 219.85 | | 1198.21 | 46.67 | |
| 11 | Union Bank of India | 18010.32 | 12309.78 | 30320.10 | 724.91 | 230.07 | | 31275.08 | 39.03 | 13249.21 | 338.07 | 5338.73 | | 50201.08 | 62.65 | |
| 12 | State Bank of India | 23555.49 | 9674.96 | 33230.45 | - | 4.76 | | 33235.21 | 23.84 | 11707.53 | - | 14128.78 | | 59071.52 | 42.38 | |
| Public Sector Banks Total | | 80746.95 | 36666.15 | 117413.09 | 813.18 | 1636.85 | | 119863.12 | 387.06 | 41799.64 | 338.07 | 28603.64 | | 190604.46 | 55.00 | |
| 13 | Axis Bank | 1631.05 | 1182.21 | 2813.26 | - | - | | 2813.26 | 24.19 | 1124.67 | - | 223.15 | | 4161.08 | 35.78 | |
| 14 | Bandhan Bank | - | - | - | 0.31 | 5.51 | | 5.82 | 4.39 | - | - | - | | 5.82 | 4.39 | |
| 15 | Catholic Syrian Bank Ltd | - | - | - | - | - | | - | - | - | - | 17.52 | | 17.52 | 49.86 | |
| 16 | City Union Bank Ltd | 78.02 | 209.48 | 287.51 | 48.74 | 314.04 | | 650.28 | 21.68 | 1186.76 | - | 48.81 | | 1885.85 | 62.88 | |
| 17 | Coastal Local Area Bank Ltd | 51.42 | 66.71 | 118.13 | - | - | | 118.13 | 22.59 | 97.44 | - | 35.14 | | 250.71 | 47.94 | |
| 18 | DCB Bank Limited | 113.31 | 11.24 | 124.55 | - | 21.43 | | 145.98 | 17.23 | 233.82 | - | 80.25 | | 460.05 | 54.31 | |
| 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 | - | 3.29 | 3.29 | - | - | | 3.29 | 1.15 | 194.37 | - | 3.97 | | 201.63 | 70.42 | |
| 21 | Federal Bank | 366.86 | 25.70 | 392.56 | 0.75 | 9.63 | | 402.94 | 34.77 | 89.28 | - | 32.67 | | 524.89 | 45.29 | |
| 22 | HDFC Bank Ltd | 1777.38 | 1306.51 | 3083.88 | 19.56 | 1319.26 | | 4422.70 | 17.87 | 2484.13 | - | 561.20 | | 7468.04 | 30.17 | |
| 23 | ICICI Bank Ltd. | 976.68 | 962.59 | 1939.27 | - | - | | 1939.27 | 11.09 | 3490.46 | - | 897.66 | | 6327.40 | 36.19 | |
| 24 | IDBI Bank | 812.42 | 29.25 | 841.67 | 1.15 | 17.93 | | 860.75 | 20.49 | 751.39 | - | 574.58 | | 2186.72 | 52.06 | |
| 25 | IDFC First Bank | 73.10 | 37.31 | 110.41 | - | 3.04 | | 113.45 | 5.66 | 365.95 | - | 28.94 | | 508.34 | 25.37 | |
| 26 | Indus Ind Bank | 34.04 | 640.91 | 674.94 | 8.88 | 85.44 | | 769.26 | 16.31 | 1442.02 | 2.50 | 52.64 | | 2266.42 | 48.05 | |
| 27 | Karnataka Bank | 247.61 | 28.54 | 276.16 | 73.38 | 148.42 | | 497.95 | 19.08 | 933.44 | - | 166.65 | | 1598.04 | 61.24 | |
| 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 | 91.29 | 525.42 | 616.71 | 10.86 | 351.45 | | 979.02 | 24.46 | 1281.15 | - | 81.09 | | 2341.26 | 58.50 | |
| 30 | KBS Local Area Bank | - | 0.24 | 0.24 | - | - | | 0.24 | 2.83 | 2.42 | - | 0.25 | | 2.91 | 33.90 | |
| 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 | 54.95 | 82.97 | 137.92 | - | 1.07 | | 138.99 | 22.75 | 192.75 | - | 16.70 | | 348.44 | 57.04 | |
| 33 | South Indian Bank | 196.74 | - | 196.74 | - | - | | 196.74 | 21.57 | 205.91 | - | 139.36 | | 542.00 | 59.42 | |
| 34 | Standard Chartered Bank | - | - | - | - | - | | - | - | - | - | - | | - | - | |
| 35 | Tamilnad Mercantile Bank | 113.28 | 185.67 | 298.95 | 6.58 | 165.18 | | 470.71 | 30.68 | 446.93 | - | 80.36 | | 998.00 | 65.04 | |
| 36 | YES Bank | 517.15 | - | 517.15 | - | - | | 517.15 | 47.37 | - | - | - | | 517.15 | 47.37 | |
| Private Sector Banks Total | | 9462.22 | 5361.82 | 14824.04 | 189.80 | 2623.43 | | 17637.27 | 19.47 | 16451.03 | 121.71 | 3300.20 | | 37510.20 | 41.42 | |
| Commercial Banks Total | | 90209.17 | 42027.97 | 132237.14 | 1002.98 | 4260.28 | | 137500.39 | 406.53 | 58250.67 | 459.78 | 31903.84 | | 228114.67 | 52.18 | |
| 37 | AP State Co-op Bank | 13502.60 | 4452.36 | 17954.96 | 0.39 | - | | 17955.35 | 77.35 | 22.21 | - | 1144.02 | | 19121.58 | 82.37 | |
| Co-op. Banks Total | | 13502.60 | 4452.36 | 17954.96 | 0.39 | - | | 17955.35 | 77.35 | 22.21 | - | 1144.02 | | 19121.58 | 82.37 | |
| 38 | A.P Grameena Bank | 8745.19 | 5173.62 | 13918.81 | 3.81 | - | | 13922.63 | 76.46 | 1450.05 | - | 1463.56 | | 16836.24 | 92.46 | |
| 39 | A.P.Grameena Vikas Bank | 1621.87 | 2439.74 | 4061.61 | - | - | | 4061.61 | 70.63 | 590.42 | - | 443.02 | | 5095.04 | 88.60 | |
| 40 | C.G.G.B. | 3684.21 | 1454.00 | 5138.21 | - | - | | 5138.21 | 81.85 | 410.87 | - | 360.36 | | 5909.44 | 94.14 | |
| 41 | Saptagiri Grameena Bank | 4433.24 | 1572.82 | 6006.06 | 0.39 | - | | 6006.45 | 81.08 | 641.19 | - | 242.33 | | 6889.97 | 93.00 | |
| R.R.Bs Total | | 18484.51 | 10640.18 | 29124.69 | 4.20 | - | | 29128.89 | 310.01 | 3092.53 | - | 2509.27 | | 34730.69 | 92.26 | |
| 42 | A P S F C | - | - | - | - | - | | - | - | 618.32 | - | - | | 618.32 | 98.03 | |
| Others Total | | - | - | - | - | - | | - | - | 618.32 | - | - | | 618.32 | 98.03 | |
| Grand Total | | 122196.28 | 57120.51 | 179316.79 | 1007.57 | 4260.28 | | 184584.63 | 37.02 | 61983.72 | 459.78 | 35557.13 | | 282585.26 | 56.67 | |
| CONSOLIDATION | | | | | | | | | | | | | | | | |
| Commercial Banks | | 90209.17 | 42027.97 | 132237.14 | 1002.98 | 4260.28 | 137500.39 | | 31.45 | 58250.67 | 459.78 | | 31903.84 | 228114.67 | | 52.18 |
| Co-operative Banks | | 13502.60 | 4452.36 | 17954.96 | 0.39 | - | 17955.35 | | 77.35 | 22.21 | - | | 1144.02 | 19121.58 | | 82.37 |
| Regional Rural Banks | | 18484.51 | 10640.18 | 29124.69 | 4.20 | - | 29128.89 | | 77.38 | 3092.53 | - | | 2509.27 | 34730.69 | | 92.26 |
| Others | | - | - | - | - | - | - | | - | 618.32 | - | | - | 618.32 | | 98.03 |
| Grand Total | | 122196.28 | 57120.51 | 179316.79 | 1007.57 | 4260.28 | 184584.63 | | 37.02 | 61983.72 | 459.78 | | 35557.13 | 282585.26 | | 56.67 |

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| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| SLBC OF AP CONVENOR: UNION BANK OF INDIA | | | | | | | | | | |
| 1. **DISTRICT-WISE PRIORITY SECTOR ADVANCES AS ON 31.03.2021** (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 | 10325.47 | 4042.81 | 14368.28 | 38.05 | 78.12 | 14484.45 | 3418.16 | 1942.04 | 19844.65 |
| 2 | Chittoor | 10896.31 | 4534.03 | 15430.34 | 62.52 | 139.89 | 15632.75 | 3996.76 | 2184.09 | 21813.60 |
| 3 | East Godavari | 11891.40 | 6779.34 | 18670.74 | 263.84 | 935.86 | 19870.44 | 6966.16 | 2504.91 | 29341.51 |
| 4 | Guntur | 14092.58 | 6039.19 | 20131.77 | 79.35 | 695.53 | 20906.65 | 8480.31 | 4246.77 | 33633.73 |
| 5 | Krishna | 13433.90 | 7068.96 | 20502.86 | 213.84 | 621.12 | 21337.82 | 9300.74 | 6079.42 | 36717.98 |
| 6 | Kurnool | 9224.58 | 3620.36 | 12844.94 | 77.29 | 121.95 | 13044.18 | 3064.18 | 2063.59 | 18171.95 |
| 7 | Prakasam | 10086.87 | 4110.16 | 14197.03 | 58.52 | 87.49 | 14343.04 | 3837.55 | 2021.81 | 20202.40 |
| 8 | SPS Nellore | 7018.16 | 3974.25 | 10992.41 | 22.79 | 242.94 | 11258.14 | 3380.47 | 2394.30 | 17032.91 |
| 9 | Srikakulam | 5013.91 | 2769.87 | 7783.78 | 7.44 | 88.53 | 7879.75 | 1713.14 | 1802.90 | 11395.79 |
| 10 | Visakhapatnam | 5160.65 | 3299.93 | 8460.58 | 39.31 | 278.09 | 8777.98 | 8789.27 | 4102.43 | 21669.68 |
| 11 | Vizianagaram | 4490.25 | 2382.76 | 6873.01 | 7.13 | 74.89 | 6955.03 | 1731.54 | 2019.64 | 10706.21 |
| 12 | West Godavari | 14011.05 | 5014.73 | 19025.78 | 93.56 | 776.90 | 19896.24 | 4676.01 | 2681.36 | 27253.61 |
| 13 | YSR Kadapa | 6551.15 | 3484.12 | 10035.27 | 43.93 | 118.97 | 10198.17 | 2629.43 | 1973.64 | 14801.24 |
| Grand Total | | 122196.28 | 57120.51 | 179316.79 | 1007.57 | 4260.28 | 184584.64 | 61983.72 | 36016.90 | 282585.26 |

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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 31.03.2021**  (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 | 381207 | 5918.49 | 5716 | 69.00 | 386923 | 5987.49 |
| 2 | Bank of India | 278386 | 3572.12 | - | - | 278386 | 3572.12 |
| 3 | Bank of Maharashtra | 4660 | 84.32 | - | - | 4660 | 84.32 |
| 4 | Canara Bank | 1689619 | 23756.95 | 711 | 87.64 | 1690330 | 23844.59 |
| 5 | Central Bank of India | 125063 | 2045.40 | - | - | 125063 | 2045.40 |
| 6 | Indian Bank | 1023969 | 14622.09 | - | - | 1023969 | 14622.09 |
| 7 | Indian Overseas Bank | 260273 | 3880.19 | - | - | 260273 | 3880.19 |
| 8 | Punjab National Bank | 51774 | 1148.79 | 80 | 29.31 | 51854 | 1178.09 |
| 9 | Punjab & Sind Bank | 92 | 15.54 | - | - | 92 | 15.54 |
| 10 | UCO Bank | 14596 | 308.95 | - | - | 14596 | 308.95 |
| 11 | Union Bank of India | 1980233 | 31275.08 | 183 | 2980.10 | 1980416 | 34255.18 |
| 12 | State Bank of India | 2066998 | 33235.21 | - | - | 2066998 | 33235.21 |
| Public Sector Banks Total | | 7876871 | 119863.12 | 6690 | 3166.05 | 7883561 | 123029.16 |
| 13 | Axis Bank | 32254 | 2813.26 | - | - | 32254 | 2813.26 |
| 14 | Bandhan Bank | 3822 | 5.82 | - | - | 3822 | 5.82 |
| 15 | Catholic Syrian Bank Ltd | - | - | - | - | - | - |
| 16 | City Union Bank Ltd | 9168 | 650.28 | - | - | 9168 | 650.28 |
| 17 | Coastal Local Area Bank Ltd | 21740 | 118.13 | 2828 | 65.00 | 24568 | 183.13 |
| 18 | DCB Bank Limited | 2622 | 145.98 | 133 | 4.79 | 2755 | 150.77 |
| 19 | Dhana Laxmi Bank | 2026 | 102.72 | 23 | 0.68 | 2049 | 103.40 |
| 20 | Equitas Small Finance Bank Ltd | 90 | 3.29 | - | - | 90 | 3.29 |
| 21 | Federal Bank | 15366 | 402.94 | - | - | 15366 | 402.94 |
| 22 | HDFC Bank Ltd | 35518 | 4422.70 | - | - | 35518 | 4422.70 |
| 23 | ICICI Bank Ltd. | 55622 | 1939.27 | - | - | 55622 | 1939.27 |
| 24 | IDBI Bank | 48023 | 860.75 | 1 | 0.28 | 48024 | 861.03 |
| 25 | IDFC First Bank | 3109 | 113.45 | - | - | 3109 | 113.45 |
| 26 | Indus Ind Bank | 21905 | 769.26 | - | - | 21905 | 769.26 |
| 27 | Karnataka Bank | 14378 | 497.95 | - | - | 14378 | 497.95 |
| 28 | Karur Vysya Bank | 107267 | 2183.59 | 10131 | 312.24 | 117398 | 2495.83 |
| 29 | Kotak Mahindra Bank | 34289 | 979.02 | - | - | 34289 | 979.02 |
| 30 | KBS Local Area Bank | 42 | 0.24 | - | - | 42 | 0.24 |
| 31 | Laxmi Vilas Bank | 22188 | 305.01 | - | - | 22188 | 305.01 |
| 32 | RBL Bank | 39474 | 138.99 | 1 | 0.34 | 39475 | 139.33 |
| 33 | South Indian Bank | 12578 | 196.74 | - | - | 12578 | 196.74 |
| 34 | Standard Chartered Bank | - | - | - | - | - | - |
| 35 | Tamilnad Mercantile Bank | 26163 | 470.71 | - | - | 26163 | 470.71 |
| 36 | Yes Bank | 2736 | 517.15 | - | - | 2736 | 517.15 |
| Private Sector Banks Total | | 510380 | 17637.27 | 13117 | 383.33 | 523497 | 18020.60 |
| Commercial Banks Total | | 8387251 | 137500.39 | 19807 | 3549.37 | 8407058 | 141049.77 |
| 37 | AP State Co-op Bank | 1894266 | 17955.35 | - | - | 1894266 | 17955.35 |
| Co-op. Banks Total | | 1894266 | 17955.35 | - | - | 1894266 | 17955.35 |
| 38 | A.P Grameena Bank | 1112105 | 13922.63 | - | - | 1112105 | 13922.63 |
| 39 | A.P.Grameena Vikas Bank | 323654 | 4061.61 | - | - | 323654 | 4061.61 |
| 40 | C.G.G.B. | 436136 | 5138.21 | - | - | 436136 | 5138.21 |
| 41 | Saptagiri Grameena Bank | 468385 | 6006.45 | - | - | 468385 | 6006.45 |
| R.R.Bs Total | | 2340280 | 29128.89 | - | - | 2340280 | 29128.89 |
| 42 | A P S F C | - | - | - | - | - | - |
| Others Total | | - | - | - | - | - | - |
| Grand Total | | 12621797 | 184584.63 | 19807 | 3549.37 | 12641604 | 188134.01 |
| CONSOLIDATION | | | | | | | |
| Commercial Banks | | 8387251 | 137500.39 | 19807 | 3549.37 | 8407058 | 141049.77 |
| Co-operative Banks | | 1894266 | 17955.35 | - | - | 1894266 | 17955.35 |
| Regional Rural Banks | | 2340280 | 29128.89 | - | - | 2340280 | 29128.89 |
| Others | | - | - | - | - | - | - |
| Grand Total | | 12621797 | 184584.63 | 19807 | 3549.37 | 12641604 | 188134.01 |

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| SLBC OF A.P CONVENOR:UNION BANK OF INDIA | | | |
| **8. BANK-WISE SHG BANK LINKAGE AS ON 31.03.2021** (Amount in crores) | | | |
| **S.No** | **Name of the Bank** | **No. of accounts** | **Outstanding Amount** |
| 1 | Bank of Baroda | 20254 | 537.61 |
| 2 | Bank of India | 17117 | 442.98 |
| 3 | Bank of Maharashtra | 595 | 31.64 |
| 4 | Canara Bank | 101310 | 3722.20 |
| 5 | Central Bank of India | 12144 | 279.16 |
| 6 | Indian Bank | 66862 | 2379.33 |
| 7 | Indian Overseas Bank | 24560 | 466.05 |
| 8 | Punjab National Bank | 3255 | 51.06 |
| 9 | Punjab & Sind Bank | - | - |
| 10 | UCO Bank | - | - |
| 11 | Union Bank of India | 261439 | 6713.82 |
| 12 | State Bank of India | 181226 | 4589.23 |
| Public Sector Banks Total | | 688762 | 19213.08 |
| 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 | 39 | 0.83 |
| 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 | | 39 | 0.83 |
| Commercial Banks Total | | 688801 | 19213.91 |
| 37 | AP State Co-op Bank | 27647 | 810.97 |
| Co-op. Banks Total | | 27647 | 810.97 |
| 38 | Andhra Pragathi Grameena Bank | 128796 | 3885.88 |
| 39 | A.P.Grameena Vikas Bank | 95298 | 2874.25 |
| 40 | C.G.G.B. | 66852 | 1551.64 |
| 41 | Saptagiri Grameena Bank | 60763 | 2307.05 |
| R.R.Bs Total | | 351709 | 10618.82 |
| 42 | A P S F C | - | - |
| Others Total | | - | - |
| Grand Total | | 1068157 | 30643.70 |
| CONSOLIDATION | | | |
| Commercial Banks | | 688801 | 19213.91 |
| Co-operative Banks | | 27647 | 810.97 |
| Regional Rural Banks | | 351709 | 10618.82 |
| Others | | - | - |
| Grand Total | | 1068157 | 30643.70 |

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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 31.03.2021** (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 | 192832 | 2510.51 | 75317 | 234.48 | 268149 | 2744.99 |
| 3 | Bank of Maharashtra | - | - | - | - | - | - |
| 4 | Canara Bank | 1125832 | 14255.62 | 133082 | 1374.20 | 1258914 | 15629.82 |
| 5 | Central Bank of India | 42521 | 695.44 | 81294 | 1329.51 | 123815 | 2024.95 |
| 6 | Indian Bank | 123652 | 1554.71 | 169269 | 1686.58 | 292921 | 3241.29 |
| 7 | Indian Overseas Bank | 79783 | 808.97 | 95905 | 962.76 | 175688 | 1771.74 |
| 8 | Punjab National Bank | - | - | - | - | - | - |
| 9 | Punjab & Sind Bank | - | - | - | - | - | - |
| 10 | UCO Bank | 11092 | 234.80 | 3504 | 74.15 | 14596 | 308.95 |
| 11 | Union Bank of India | 1202241 | 13913.21 | 1598116 | 18495.16 | 2800357 | 32408.38 |
| 12 | State Bank of India | 812312 | 7892.00 | 1102312 | 9395.00 | 1914624 | 17287.00 |
| Public Sector Banks Total | | 3714964 | 44062.64 | 3348715 | 34643.14 | 7063679 | 78705.79 |
| 13 | Axis Bank | - | - | - | - | - | - |
| 14 | Bandhan Bank | - | - | - | - | - | - |
| 15 | Catholic Syrian Bank Ltd | - | - | - | - | - | - |
| 16 | City Union Bank Ltd | 4133 | 37.06 | 686 | 2.11 | 4819 | 39.17 |
| 17 | Coastal Local Area Bank Ltd | 17432 | 79.15 | - | - | 17432 | 79.15 |
| 18 | DCB Bank Limited | 951 | 48.76 | 832 | - | 1783 | 48.76 |
| 19 | Dhana Laxmi Bank | - | - | - | - | - | - |
| 20 | Equitas Small Finance Bank Ltd | - | - | - | - | - | - |
| 21 | Federal Bank | 893 | 33.30 | 10664 | 201.08 | 11557 | 234.38 |
| 22 | HDFC Bank Ltd | 5878 | 235.63 | 7132 | 176.94 | 13010 | 412.58 |
| 23 | ICICI Bank Ltd. | - | - | - | - | - | - |
| 24 | IDBI Bank | 7868 | 154.18 | 25846 | 413.58 | 33714 | 567.76 |
| 25 | IDFC First Bank | - | - | - | - | - | - |
| 26 | Indus Ind Bank | - | - | 15347 | 175.52 | 15347 | 175.52 |
| 27 | Karnataka Bank | 4110 | 51.13 | 4318 | 42.37 | 8428 | 93.50 |
| 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 | 38982 | 98.32 | 106 | 6.73 | 39088 | 105.05 |
| 33 | South Indian Bank | - | - | - | - | - | - |
| 34 | Standard Chartered Bank | - | - | - | - | - | - |
| 35 | Tamilnad Mercantile Bank | - | - | - | - | - | - |
| 36 | Yes Bank | - | - | - | - | - | - |
| Private Sector Banks Total | | 110388 | 1285.87 | 138575 | 1582.44 | 248963 | 2868.30 |
| Commercial Banks Total | | 3825352 | 45348.52 | 3487290 | 36225.58 | 7312642 | 81574.10 |
| 37 | AP State Co-op Bank | 1578775 | 13980.63 | 95037 | 880.88 | 1673812 | 14861.51 |
| Co-op. Banks Total | | 1578775 | 13980.63 | 95037 | 880.88 | 1673812 | 14861.51 |
| 38 | Andhra Pragathi Grameena Bank | 462714 | 6365.78 | 195766 | 2724.30 | 658480 | 9090.08 |
| 39 | A.P.Grameena Vikas Bank | 187040 | 2292.77 | 104122 | 1194.51 | 291162 | 3487.29 |
| 40 | C.G.G.B. | 126478 | 1438.69 | 196262 | 2466.36 | 322740 | 3905.05 |
| 41 | Saptagiri Grameena Bank | 179202 | 2179.62 | 218259 | 2894.65 | 397461 | 5074.27 |
| R.R.Bs Total | | 955434 | 12276.87 | 714409 | 9279.82 | 1669843 | 21556.69 |
| 42 | A P S F C | - | - | - | - | - | - |
| Others Total | | - | - | - | - | - | - |
| Grand Total | | 5547249 | 71606.02 | 3194424 | 46386.28 | 8741673 | 117992.30 |
| CONSOLIDATION | | | | | | | |
| Commercial Banks | | 3825352 | 45348.52 | 2384978 | 36225.58 | 7312642 | 81574.10 |
| Co-operative Banks | | 1578775 | 13980.63 | 95037 | 880.88 | 1673812 | 14861.51 |
| Regional Rural Banks | | 955434 | 12276.87 | 714409 | 9279.82 | 1669843 | 21556.69 |
| Others | | - | - | - | - | - | - |
| Grand Total | | 63569561 | 71606.02 | 4296736 | 46386.28 | 10656297 | 117992.30 |

| 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 31.03.2021** (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 | | 2.88 | | 22.33 | | 5.02 | | - | 8.49 | | 10.00 | - | | 80.12 | |
| 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 | | 1.78 | | 3.02 | | 1.57 | | - | 7.74 | | 69.52 | 0.83 | | 1.49 | |
| 6 | Indian Bank | | - | | 10.34 | | - | | - | 482.32 | | 39.80 | 11.35 | | 25.14 | |
| 7 | Indian Overseas Bank | | 83.05 | | 0.84 | | - | | - | 456.14 | | 3.75 | 156.93 | | - | |
| 8 | Punjab National Bank | | - | | - | | - | | - | 15.00 | | 2.73 | 13.34 | | 54.28 | |
| 9 | Punjab & Sind Bank | | - | | - | | - | | - | - | | - | - | | - | |
| 10 | UCO Bank | | - | | - | | - | | - | - | | - | - | | - | |
| 11 | Union Bank of India | | 63.36 | | 47.85 | | 31.13 | | 3.06 | 1272.39 | | 171.33 | 55.12 | | 464.58 | |
| 12 | State Bank of India | | 38.10 | | 195.60 | | 807.81 | | 0.44 | 3103.97 | | 512.13 | 444.05 | | 39.21 | |
| Public Sector Banks Total | | | 222.69 | | 299.38 | | 869.23 | | 46.93 | 5488.78 | | 840.11 | 717.45 | | 685.29 | |
| 13 | | Axis Bank | - | | - | | - | | - | - | | - | - | | - | |
| 14 | | Bandhan Bank | - | | - | | - | | - | - | | - | - | | - | |
| 15 | | Catholic Syrian Bank Ltd | - | | - | | - | | - | - | | - | - | | - | |
| 16 | | City Union Bank Ltd | 0.24 | | 52.57 | | 0.83 | | - | 6.43 | | 4.09 | - | | 139.61 | |
| 17 | | Coastal Local Area Bank Ltd | - | | - | | - | | - | 3.33 | | 0.19 | - | | 1.40 | |
| 18 | | DCB Bank Limited | - | | 9.29 | | 0.07 | | - | - | | - | - | | 0.35 | |
| 19 | | Dhana Laxmi Bank | - | | - | | - | | - | - | | - | - | | 4.36 | |
| 20 | | Equitas Small Finance Bank | - | | 3.29 | | - | | - | - | | - | - | | - | |
| 21 | | Federal Bank | 0.14 | | 0.77 | | 0.09 | | - | 0.69 | | - | 0.24 | | 1.10 | |
| 22 | | HDFC Bank Ltd | 0.05 | | 408.89 | | 1.46 | | - | - | | - | - | | - | |
| 23 | | ICICI Bank Ltd. | - | | - | | - | | - | - | | - | - | | - | |
| 24 | | IDBI Bank | 0.05 | | 3.01 | | - | | 1.04 | 2.96 | | 2.37 | 0.00 | | 9.51 | |
| 25 | | IDFC First Bank | - | | - | | - | | - | - | | - | - | | - | |
| 26 | | Indus Ind Bank | - | | - | | - | | - | - | | - | - | | - | |
| 27 | | Karnataka Bank | - | | 1.95 | | 1.01 | | - | 3.09 | | 11.92 | - | | - | |
| 28 | | Karur Vysya Bank | 5.07 | | 1.29 | | 4.46 | | - | 0.34 | | 9.31 | 0.11 | | 35.97 | |
| 29 | | Kotak Mahindra Bank | - | | 418.45 | | - | | - | 0.26 | | 0.25 | 0.01 | | 39.91 | |
| 30 | | KBS Local Area Bank | - | | - | | - | | - | - | | - | - | | - | |
| 31 | | Laxmi Vilas Bank | - | | - | | - | | - | - | | - | - | | - | |
| 32 | | RBL Bank | - | | - | | - | | 0.09 | - | | - | - | | - | |
| 33 | | South Indian Bank | - | | - | | - | | - | - | | - | - | | - | |
| 34 | | Standard Chartered Bank | - | | - | | - | | - | - | | - | - | | - | |
| 35 | | Tamilnad Mercantile Bank | - | | - | | - | | - | 143.93 | | - | 2.34 | | - | |
| 36 | | YES Bank | - | | - | | - | | - | - | | - | - | | - | |
| Private Sector Banks Total | | | 5.55 | | 899.49 | | 7.93 | | 1.13 | 161.04 | | 28.13 | 2.70 | | 232.21 | |
| Commercial Banks Total | | | 228.24 | | 1198.87 | | 877.16 | | 48.06 | 5649.82 | | 868.24 | 720.15 | | 917.49 | |
| 37 | | AP State Co-op Bank | 262.42 | | 118.84 | | 85.22 | | 10.43 | 1019.95 | | 57.55 | 928.55 | | 165.60 | |
| Co-op. Banks Total | | | 262.42 | | 118.84 | | 85.22 | | 10.43 | 1019.95 | | 57.55 | 928.55 | | 165.60 | |
| 38 | | Andhra Pragathi Grameena Bank | 8.61 | | 17.05 | | 4.53 | | - | 49.98 | | 0.47 | 73.61 | | 0.15 | |
| 39 | | A.P.Grameena Vikas Bank | 12.29 | | 29.42 | | 8.50 | | - | 28.18 | | 1.45 | 14.00 | | 135.07 | |
| 40 | | C.G.G.B. | 56.73 | | 34.03 | | - | | - | 8.68 | | 1.08 | 6.51 | | 3.25 | |
| 41 | | Saptagiri Grameena Bank | 0.21 | | 3.87 | | 1.14 | | - | 7.78 | | 1.81 | 3.35 | | 1.50 | |
| R.R.B.s Total | | | 77.84 | | 84.36 | | 14.18 | | - | 94.62 | | 4.82 | 97.48 | | 139.97 | |
| 42 | | A P S F C | - | | - | | - | | - | - | | - | - | | - | |
| Others Total | | | - | | - | | - | | - | - | | - | - | | - | |
| Grand Total | | | 568.49 | | 1402.08 | | 976.56 | | 58.49 | 6764.38 | | 930.62 | 1746.17 | | 1223.06 | |
| CONSOLIDATION | | | | | | | | | | | | | | | | |
| Commercial Banks | | | | 228.24 | | 1198.87 | | 877.16 | 48.06 | | 5649.82 | 868.24 | | 720.15 | | 917.49 |
| Co-operative Banks | | | | 262.42 | | 118.84 | | 85.22 | 10.43 | | 1019.95 | 57.55 | | 928.55 | | 165.60 |
| Regional Rural Banks | | | | 77.84 | | 84.36 | | 14.18 | - | | 94.62 | 4.82 | | 97.48 | | 139.97 |
| Others | | | | - | | - | | - | - | | - | - | | - | | - |
| Grand Total | | | | 568.49 | | 1402.08 | | 976.56 | 58.49 | | 6764.38 | 930.62 | | 1746.17 | | 1223.06 |

| SLBC of A.P. | | |  | | | | | | | | | | | | | | | CONVENOR:UNION BANK OF INDIA | | | | | | | | | | | | | | |
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| **11. Bank-wise Total MSME Advances Outstanding as on 31.03.2021** (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 | 27182 | | 1108.36 | - | - | | 3091 | 1156.55 | | - | | - | 30273 | 2264.92 | - | - | | 3197 | 141.61 | | - | | - | | 33470 | | 2406.52 | | - | | - |
| 2 | Bank of India | 67598 | | 812.50 | - | - | | 867 | 378.47 | | - | | - | 68465 | 1190.97 | - | - | | 92 | 92.59 | | - | | - | | 68557 | | 1283.56 | | - | | - |
| 3 | Bank of Maharashtra | 2391 | | 119.86 | - | - | | 174 | 106.20 | | - | | - | 2565 | 226.06 | - | - | | 7 | 28.44 | | - | | - | | 2572 | | 254.50 | | - | | - |
| 4 | Canara Bank | 218128 | | 3493.67 | - | - | | 9978 | 1721.53 | | - | | - | 228106 | 5215.20 | - | - | | 438 | 656.10 | | - | | - | | 228544 | | 5871.30 | | - | | - |
| 5 | Central Bank of India | 25494 | | 216.56 | - | - | | 1224 | 373.37 | | - | | - | 26718 | 589.93 | - | - | | 49 | 31.51 | | - | | - | | 26767 | | 621.44 | | - | | - |
| 6 | Indian Bank | 81477 | | 1215.91 | - | - | | 4406 | 891.78 | | - | | - | 85883 | 2107.69 | - | - | | 1425 | 558.57 | | - | | - | | 87308 | | 2666.26 | | - | | - |
| 7 | Indian Overseas Bank | 42792 | | 746.09 | - | - | | 1697 | 788.54 | | - | | - | 44489 | 1534.63 | - | - | | 67 | 133.77 | | - | | - | | 44556 | | 1668.40 | | - | | - |
| 8 | Punjab National Bank | 22096 | | 507.41 | - | - | | 2553 | 488.86 | | - | | - | 24649 | 996.27 | - | - | | 134 | 321.80 | | - | | - | | 24783 | | 1318.06 | | - | | - |
| 9 | Punjab & Sind Bank | 373 | | 29.21 | - | - | | 309 | 24.20 | | - | | - | 682 | 53.40 | - | - | | 384 | 30.05 | | - | | - | | 1066 | | 83.45 | | - | | - |
| 10 | UCO Bank | 15215 | | 308.11 | - | - | | 9375 | 299.68 | | - | | - | 24590 | 607.79 | - | - | | 97 | 61.62 | | - | | - | | 24687 | | 669.41 | | - | | - |
| 11 | Union Bank of India | 395921 | | 5650.62 | - | - | | 13083 | 4477.62 | | - | | - | 409004 | 10128.25 | - | - | | 6216 | 3120.96 | | - | | - | | 415220 | | 13249.21 | | - | | - |
| 12 | State Bank of India | 175293 | | 6933.27 | - | - | | 12702 | 3949.46 | | - | | - | 187995 | 10882.73 | - | - | | 546 | 824.80 | | - | | - | | 188541 | | 11707.53 | | - | | - |
| Public sector Banks Total | | 1073960 | | 21141.57 | - | - | | 59459 | 14656.27 | | - | | - | 1133419 | 35797.83 | - | - | | 12652 | 6001.81 | | - | | - | | 1146071 | | 41799.64 | | - | | - |
| 13 | Axis Bank | 662 | | 252.80 | - | - | | 4349 | 871.87 | | - | | - | 5011 | 1124.67 | - | - | | - | - | | - | | - | | 5011 | | 1124.67 | | - | | - |
| 14 | Bandhan Bank | - | | - | - | - | | - | - | | - | | - | - | - | - | - | | - | - | | - | | - | | - | | - | | - | | - |
| 15 | Catholic Syrian Bank Ltd | - | | - | - | - | | - | - | | - | | - | - | - | - | - | | - | - | | - | | - | | - | | - | | - | | - |
| 16 | City Union Bank Ltd | 2323 | | 446.61 | - | - | | 780 | 554.44 | | - | | - | 3103 | 1001.05 | - | - | | 68 | 185.71 | | - | | - | | 3171 | | 1186.76 | | - | | - |
| 17 | Coastal Local Area Bank | 21702 | | 89.96 | - | - | | 48 | 7.47 | | - | | - | 21750 | 97.44 | - | - | | - | - | | - | | - | | 21750 | | 97.44 | | - | | - |
| 18 | DCB Bank Limited | 1023 | | 190.52 | - | - | | 279 | 41.09 | | - | | - | 1302 | 231.61 | - | - | | 21 | 2.21 | | - | | - | | 1323 | | 233.82 | | - | | - |
| 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 | 2557 | | 104.27 | - | - | | 764 | 89.42 | | - | | - | 3321 | 193.69 | - | - | | 9 | 0.68 | | - | | - | | 3330 | | 194.37 | | - | | - |
| 21 | Federal Bank | 110 | | 29.64 | - | - | | 40 | 42.33 | | - | | - | 150 | 71.97 | - | - | | 10 | 17.31 | | - | | - | | 160 | | 89.28 | | - | | - |
| 22 | HDFC Bank Ltd | 17501 | | 529.40 | - | - | | 4943 | 1012.87 | | - | | - | 22444 | 1542.27 | - | - | | 1881 | 941.86 | | - | | - | | 24325 | | 2484.13 | | - | | - |
| 23 | ICICI Bank Ltd. | 11697 | | 1416.58 | - | - | | 9171 | 1521.44 | | - | | - | 20868 | 2938.03 | - | - | | 1690 | 552.43 | | - | | - | | 22558 | | 3490.46 | | - | | - |
| 24 | IDBI Bank | 17175 | | 626.59 | - | - | | 1372 | 122.95 | | - | | - | 18547 | 749.53 | - | - | | 18 | 1.85 | | - | | - | | 18565 | | 751.39 | | - | | - |
| 25 | IDFC First Bank | 3371 | | 207.42 | - | - | | 471 | 148.11 | | - | | - | 3842 | 355.53 | - | - | | 86 | 10.42 | | - | | - | | 3928 | | 365.95 | | - | | - |
| 26 | Indus Ind Bank | 12327 | | 619.66 | - | - | | 5947 | 742.07 | | - | | - | 18274 | 1361.74 | - | - | | 428 | 80.28 | | - | | - | | 18702 | | 1442.02 | | - | | - |
| 27 | Karnataka Bank | 2572 | | 321.08 | - | - | | 1032 | 526.63 | | - | | - | 3604 | 847.71 | - | - | | 53 | 85.73 | | - | | - | | 3657 | | 933.44 | | - | | - |
| 28 | Karur Vysya Bank | 3153 | | 763.24 | - | - | | 1901 | 667.50 | | - | | - | 5054 | 1430.74 | - | - | | 141 | 167.22 | | - | | - | | 5195 | | 1597.96 | | - | | - |
| 29 | Kotak Mahindra Bank | 3466 | | 613.49 | - | - | | 1659 | 495.42 | | - | | - | 5125 | 1108.90 | - | - | | 319 | 172.24 | | - | | - | | 5444 | | 1281.15 | | - | | - |
| 30 | KBS Local Area Bank | 411 | | 2.42 | - | - | | - | - | | - | | - | 411 | 2.42 | - | - | | - | - | | - | | - | | 411 | | 2.42 | | - | | - |
| 31 | Laxmi Vilas Bank | 434 | | 67.23 | - | - | | 762 | 223.49 | | - | | - | 1196 | 290.72 | - | - | | 9 | 15.41 | | - | | - | | 1205 | | 306.13 | | - | | - |
| 32 | RBL Bank | 6355 | | 146.26 | - | - | | 187 | 44.32 | | - | | - | 6542 | 190.58 | - | - | | 13 | 2.17 | | - | | - | | 6555 | | 192.75 | | - | | - |
| 33 | South Indian Bank | 273 | | 51.80 | - | - | | 171 | 149.24 | | - | | - | 444 | 201.03 | - | - | | 3 | 4.88 | | - | | - | | 447 | | 205.91 | | - | | - |
| 34 | Standard Chartered Bank | - | | - | - | - | | - | - | | - | | - | - | - | - | - | | - | - | | - | | - | | - | | - | | - | | - |
| 35 | Tamilnad Mercantile Bank | 2794 | | 219.28 | - | - | | 229 | 172.06 | | - | | - | 3023 | 391.35 | - | - | | 2 | 55.58 | | - | | - | | 3025 | | 446.93 | | - | | - |
| 36 | Yes Bank | - | | - | - | - | | - | - | | - | | - | - | - | - | - | | - | - | | - | | - | | - | | - | | - | | - |
| Private Sector Banks Total | | 110003 | | 6714.71 | - | - | | 34203 | 7439.69 | | - | | - | 144206 | 14154.39 | - | - | | 4753 | 2296.63 | | - | | - | | 148959 | | 16451.03 | | - | | - |
| Commercial Banks Total | | 1183963 | | 27856.27 | - | - | | 93662 | 22095.95 | | - | | - | 1277625 | 49952.23 | - | - | | 17405 | 8298.44 | | - | | - | | 1295030 | | 58250.67 | | - | | - |
| 37 | AP State Co-op Bank | 3944 | | 21.90 | - | - | | 1 | 0.31 | | - | | - | 3945 | 22.21 | - | - | | - | - | | - | | - | | 3945 | | 22.21 | | - | | - |
| Co-op. Banks Total | | 3944 | | 21.90 | - | - | | 1 | 0.31 | | - | | - | 3945 | 22.21 | - | - | | - | - | | - | | - | | 3945 | | 22.21 | | - | | - |
| 38 | APGB | 165573 | | 1418.66 | - | - | | 122 | 31.40 | | - | | - | 165695 | 1450.05 | - | - | | - | - | | - | | - | | 165695 | | 1450.05 | | - | | - |
| 39 | A.P.Grameena Vikas Bank | 50497 | | 590.42 | - | - | | - | - | | - | | - | 50497 | 590.42 | - | - | | - | - | | - | | - | | 50497 | | 590.42 | | - | | - |
| 40 | C.G.G.B. | 60304 | | 410.87 | - | - | | - | - | | - | | - | 60304 | 410.87 | - | - | | - | - | | - | | - | | 60304 | | 410.87 | | - | | - |
| 41 | Saptagiri Grameena Bank | 36024 | | 454.11 | - | - | | 10607 | 187.08 | | - | | - | 46631 | 641.19 | - | - | | - | - | | - | | - | | 46631 | | 641.19 | | - | | - |
| TOTAL R.R.Bs | | 312398 | | 2874.05 | - | - | | 10729 | 218.48 | | - | | - | 323127 | 3092.53 | - | - | | - | - | | - | | - | | 323127 | | 3092.53 | | - | | - |
| 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 | | 1500375 | | 30765.04 | - | - | | 105316 | 22663.02 | | - | | - | 1605691 | 53428.06 | - | - | | 17467 | 8555.66 | | - | | - | | 1623158 | | 61983.72 | | - | | - |
| CONSOLIDATION | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Commercial Banks | | 1183963 | | 27856.27 | - | | - | 93662 | 22095.95 | - | | - | | 1277625 | 49952.23 | - | - | | 17405 | 8298.44 | - | | - | | 1295030 | | 58250.67 | | - | | - | |
| Co-operative Banks | | 3944 | | 21.90 | - | | - | 1 | 0.31 | - | | - | | 3945 | 22.21 | - | - | | - | - | - | | - | | 3945 | | 22.21 | | - | | - | |
| Regional Rural Banks | | 312398 | | 2874.05 | - | | - | 10729 | 218.48 | - | | - | | 323127 | 3092.53 | - | - | | - | - | - | | - | | 323127 | | 3092.53 | | - | | - | |
| Others | | 70 | | 12.81 | - | | - | 924 | 348.28 | - | | - | | 994 | 361.10 | - | - | | 62 | 257.22 | - | | - | | 1056 | | 618.32 | | - | | - | |
| Grand Total | | 1500375 | | 30765.04 | - | | - | 105316 | 22663.02 | - | | - | | 1605691 | 53428.06 | - | - | | 17467 | 8555.66 | - | | - | | 1623158 | | 61983.72 | | - | | - | |

| SLBC OF A.P. CONVENOR:UNION BANK OF INDIA | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **12. Bank-wise MSME Advances Outstanding (Priority Sector) under Manufacturing and Service Sector as on 31.03.2021**  (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 | 3674 | 222.75 | 23508 | 885.62 | 1478 | 510.84 | 1613 | 645.71 | 5152 | 733.59 | 25121 | 1531.33 | 3115 | 32.55 | | 82 | | 109.05 | | 8267 | | 766.14 | | 25203 | | 1640.38 | |
| 2 | Bank of India | 2411 | 131.76 | 65187 | 680.74 | 352 | 242.04 | 515 | 136.43 | 2763 | 373.80 | 65702 | 817.17 | 37 | 37.08 | | 55 | | 55.51 | | 2800 | | 410.88 | | 65757 | | 872.68 | |
| 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 | 124708 | 1878.46 | 93420 | 1615.21 | 5393 | 710.45 | 4585 | 1011.08 | 130101 | 2588.91 | 98005 | 2626.29 | 314 | 401.99 | | 124 | | 254.11 | | 130415 | | 2990.90 | | 98129 | | 2880.40 | |
| 5 | Central Bank of India | 1157 | 43.14 | 24337 | 173.41 | 269 | 143.83 | 955 | 229.54 | 1426 | 186.98 | 25292 | 402.95 | 15 | 14.56 | | 34 | | 16.95 | | 1441 | | 201.54 | | 25326 | | 419.90 | |
| 6 | Indian Bank | 4089 | 131.03 | 77388 | 1084.89 | 803 | 358.97 | 3603 | 532.82 | 4892 | 489.99 | 80991 | 1617.70 | 29 | 47.33 | | 1396 | | 511.23 | | 4921 | | 537.33 | | 82387 | | 2128.94 | |
| 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 | 1787 | 105.59 | 20309 | 401.82 | 331 | 190.78 | 2222 | 298.08 | 2118 | 296.37 | 22531 | 699.90 | 31 | 138.61 | | 103 | | 183.19 | | 2149 | | 434.98 | | 22634 | | 883.08 | |
| 9 | Punjab & Sind Bank | 142 | 11.10 | 231 | 18.11 | 117 | 9.20 | 192 | 15.00 | 259 | 20.29 | 423 | 33.11 | 146 | 11.42 | | 238 | | 18.63 | | 405 | | 31.71 | | 661 | | 51.74 | |
| 10 | UCO Bank | 532 | 33.47 | 14683 | 274.64 | 163 | 103.10 | 9212 | 196.58 | 695 | 136.57 | 23895 | 471.22 | 45 | 31.78 | | 52 | | 29.84 | | 740 | | 168.35 | | 23947 | | 501.06 | |
| 11 | Union Bank of India | 52125 | 2452.76 | 343796 | 3197.86 | 6900 | 2254.12 | 6183 | 2223.50 | 59025 | 4706.88 | 349979 | 5421.36 | 2011 | 1029.36 | | 4205 | | 2091.60 | | 61036 | | 5736.24 | | 354184 | | 7512.97 | |
| 12 | State Bank of India | 5663 | 1156.95 | 169630 | 5776.32 | 2017 | 1151.92 | 10685 | 2797.54 | 7680 | 2308.87 | 180315 | 8573.86 | 72 | 207.30 | | 474 | | 617.50 | | 7752 | | 2516.17 | | 180789 | | 9191.36 | |
| Public sector Banks Total | | 201418 | 6413.14 | 872542 | 14728.43 | 18420 | 6119.36 | 41039 | 8536.91 | 219838 | 12532.49 | 913581 | 23265.34 | 5844 | 2032.97 | | 6808 | | 3968.83 | | 225682 | | 14565.47 | | 920389 | | 27234.17 | |
| 13 | Axis Bank | 308 | 108.41 | 354 | 144.39 | 2776 | 649.85 | 1573 | 222.02 | 3084 | 758.26 | 1927 | 366.41 | - | - | | - | | - | | 3084 | | 758.26 | | 1927 | | 366.41 | |
| 14 | Bandhan Bank | - | - | - | - | - | - | - | - | - | - | - | - | - | - | | - | | - | | - | | - | | - | | - | |
| 15 | Catholic Syrian Bank Ltd | - | - | - | - | - | - | - | - | - | - | - | - | - | - | | - | | - | | - | | - | | - | | - | |
| 16 | City Union Bank Ltd | 789 | 151.00 | 1534 | 295.61 | 252 | 178.36 | 528 | 376.08 | 1041 | 329.35 | 2062 | 671.69 | 40 | 132.48 | | 28 | | 53.22 | | 1081 | | 461.84 | | 2090 | | 724.92 | |
| 17 | Coastal Local Area Bank | - | - | 21702 | 89.96 | - | - | 48 | 7.47 | - | - | 21750 | 97.44 | - | - | | - | | - | | - | | - | | 21750 | | 97.44 | |
| 18 | DCB Bank Limited | 165 | 36.05 | 858 | 154.47 | 16 | 10.37 | 263 | 30.72 | 181 | 46.42 | 1121 | 185.19 | - | - | | 21 | | 2.21 | | 181 | | 46.42 | | 1142 | | 187.40 | |
| 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 | 85 | 13.89 | 2472 | 90.38 | 35 | 29.13 | 729 | 60.29 | 120 | 43.02 | 3201 | 150.67 | - | - | | 9 | | 0.68 | | 120 | | 43.02 | | 3210 | | 151.35 | |
| 21 | Federal Bank | 53 | 12.37 | 57 | 17.27 | 20 | 24.13 | 20 | 18.20 | 73 | 36.50 | 77 | 35.47 | - | - | | 10 | | 17.31 | | 73 | | 36.50 | | 87 | | 52.78 | |
| 22 | HDFC Bank Ltd | 299 | 167.82 | 17202 | 361.58 | 262 | 248.79 | 4681 | 764.08 | 561 | 416.61 | 21883 | 1125.66 | 175 | 394.99 | | 1706 | | 546.87 | | 736 | | 811.60 | | 23589 | | 1672.53 | |
| 23 | ICICI Bank Ltd. | 446 | 122.87 | 11251 | 1293.71 | 357 | 264.12 | 8814 | 1257.33 | 803 | 386.99 | 20065 | 2551.04 | 316 | 198.41 | | 1374 | | 354.03 | | 1119 | | 585.40 | | 21439 | | 2905.06 | |
| 24 | IDBI Bank | 506 | 27.82 | 16669 | 598.76 | 131 | 21.17 | 1241 | 101.78 | 637 | 48.99 | 17910 | 700.54 | 9 | 0.43 | | 9 | | 1.42 | | 646 | | 49.43 | | 17919 | | 701.96 | |
| 25 | IDFC First Bank | 73 | 14.00 | 3298 | 193.42 | 60 | 22.12 | 411 | 125.99 | 133 | 36.12 | 3709 | 319.41 | 28 | 5.30 | | 58 | | 5.12 | | 161 | | 41.42 | | 3767 | | 324.53 | |
| 26 | Indus Ind Bank | 42 | 4.29 | 12285 | 615.38 | 28 | 57.90 | 5919 | 684.18 | 70 | 62.19 | 18204 | 1299.55 | 1 | 2.20 | | 427 | | 78.08 | | 71 | | 64.38 | | 18631 | | 1377.64 | |
| 27 | Karnataka Bank | 200 | 24.51 | 2372 | 296.57 | 327 | 128.17 | 705 | 398.47 | 527 | 152.67 | 3077 | 695.03 | 3 | 1.21 | | 50 | | 84.53 | | 530 | | 153.88 | | 3127 | | 779.56 | |
| 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 | 229 | 158.40 | 3237 | 455.09 | 343 | 225.85 | 1316 | 269.57 | 572 | 384.25 | 4553 | 724.66 | 113 | 47.64 | | 206 | | 124.60 | | 685 | | 431.89 | | 4759 | | 849.26 | |
| 30 | KBS Local Area Bank | - | - | 411 | 2.42 | - | - | - | - | - | - | 411 | 2.42 | - | - | | - | | - | | - | | - | | 411 | | 2.42 | |
| 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 | 408 | 13.76 | 5947 | 132.50 | 41 | 6.81 | 146 | 37.51 | 449 | 20.57 | 6093 | 170.01 | 3 | 0.31 | | 10 | | 1.86 | | 452 | | 20.88 | | 6103 | | 171.87 | |
| 33 | South Indian Bank | 34 | 10.36 | 239 | 41.44 | 49 | 62.11 | 122 | 87.13 | 83 | 72.46 | 361 | 128.57 | 1 | 2.90 | | 2 | | 1.98 | | 84 | | 75.36 | | 363 | | 130.54 | |
| 34 | SCB | - | - | - | - | - | - | - | - | - | - | - | - | - | - | | - | | - | | - | | - | | - | | - | |
| 35 | TMB | 139 | 16.73 | 2655 | 202.55 | 106 | 74.58 | 123 | 97.48 | 245 | 91.31 | 2778 | 300.04 | 2 | 55.58 | | - | | - | | 247 | | 146.89 | | 2778 | | 300.04 | |
| 36 | Yes Bank | - | - | - | - | - | - | - | - | - | - | - | - | - | - | | - | | - | | - | | - | | - | | - | |
| Pvt Sector Banks Total | | 4560 | 1121.32 | 105443 | 5593.38 | 5482 | 2354.91 | 28721 | 5084.77 | 10042 | 3476.24 | 134164 | 10678.16 | 734 | 912.38 | | 4019 | | 1384.25 | | 10776 | | 4388.62 | | 138183 | | 12062.41 | |
| Commercial Banks Total | | 205978 | 7534.46 | 977985 | 20321.81 | 23902 | 8474.27 | 69760 | 13621.68 | 229880 | 16008.73 | 1047745 | 33943.50 | 6578 | 2945.36 | | 10827 | | 5353.08 | | 236458 | | 18954.09 | | 1058572 | | 39296.58 | |
| 37 | AP State Co-op Bank | 83 | 11.85 | 3861 | 10.06 | 1 | 0.31 | - | - | 84 | 12.16 | 3861 | 10.06 | - | - | | - | | - | | 84 | | 12.16 | | 3861 | | 10.06 | |
| Co-op. Banks Total | | 83 | 11.85 | 3861 | 10.06 | 1 | 0.31 | - | - | 84 | 12.16 | 3861 | 10.06 | - | - | | - | | - | | 84 | | 12.16 | | 3861 | | 10.06 | |
| 38 | APGB | 9101 | 58.57 | 156472 | 1360.09 | 12 | 3.64 | 110 | 27.76 | 9113 | 62.21 | 156582 | 1387.85 | - | - | | - | | - | | 9113 | | 62.21 | | 156582 | | 1387.85 | |
| 39 | APGVB | - | - | 50497 | 590.42 | - | - | - | - | - | - | 50497 | 590.42 | - | - | | - | | - | | - | | - | | 50497 | | 590.42 | |
| 40 | C.G.G.B. | - | - | 60304 | 410.87 | - | - | - | - | - | - | 60304 | 410.87 | - | - | | - | | - | | - | | - | | 60304 | | 410.87 | |
| 41 | SG Bank | 13989 | 270.30 | 22035 | 183.81 | 3612 | 82.86 | 6995 | 104.22 | 17601 | 353.16 | 29030 | 288.03 | - | - | | - | | - | | 17601 | | 353.16 | | 29030 | | 288.03 | |
| TOTAL R.R.Bs | | 23090 | 328.87 | 289308 | 2545.18 | 3624 | 86.50 | 7105 | 131.98 | 26714 | 415.37 | 296413 | 2677.16 | - | - | | - | | - | | 26714 | | 415.37 | | 296413 | | 2677.16 | |
| 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 | | 229175 | 7879.55 | 1271200 | 22885.49 | 27985 | 8781.10 | 77331 | 13881.92 | 257160 | 16660.66 | 1348531 | 36767.41 | 6630 | 3183.80 | | 10837 | | 5371.86 | | 263790 | | 19844.46 | | 1359368 | | 42139.27 | |
| CONSOLIDATION | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Commercial Banks | | 205978 | 7534.46 | 977985 | 20321.81 | 23902 | 8474.27 | 69760 | 13621.68 | 229880 | 16008.73 | 1047745 | 33943.50 | 6578 | | 2945.36 | | 10827 | | 5353.08 | | 236458 | | 18954.09 | | 1058572 | | 39296.58 |
| Co-operative Banks | | 83 | 11.85 | 3861 | 10.06 | 1 | 0.31 | - | - | 84 | 12.16 | 3861 | 10.06 | - | | - | | - | | - | | 84 | | 12.16 | | 3861 | | 10.06 |
| Regional Rural Banks | | 23090 | 328.87 | 289308 | 2545.18 | 3624 | 86.50 | 7105 | 131.98 | 26714 | 415.37 | 296413 | 2677.16 | - | | - | | - | | - | | 26714 | | 415.37 | | 296413 | | 2677.16 |
| 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 | | 229175 | 7879.55 | 1271200 | 22885.49 | 27985 | 8781.10 | 77331 | 13881.92 | 257160 | 16660.66 | 1348531 | 36767.41 | 6630 | | 3183.80 | | 10837 | | 5371.86 | | 263790 | | 19844.46 | | 1359368 | | 42139.27 |

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| SLBC OF A.P CONVENOR:UNION BANK OF INDIA | | |
| **13. Export Credit (Priority Sector) - Bank-wise Outstanding position as on 31.03.2021**  (Amt. in crores) | | |
| **S.No.** | **Name of the Bank** | **Outstanding Amount** |
| 1 | Indus Ind Bank | 2.50 |
| 2 | Union Bank of India | 338.07 |
| 3 | Karur Vysya Bank | 119.21 |
| Grand Total | | 459.78 |
| 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 31.03.2021** (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 | | 7686 | | 751.00 | | 9184 | | | | 1492.42 | | 16870 | 2243.42 |
| 2 | Bank of India | | 9004 | | 750.81 | | 2017 | | | | 593.49 | | 11021 | 1344.30 |
| 3 | Bank of Maharashtra | | 574 | | 52.87 | | 351 | | | | 81.57 | | 925 | 134.44 |
| 4 | Canara Bank | | 23491 | | 1931.81 | | 23491 | | | | 1931.81 | | 46982 | 3863.62 |
| 5 | Central Bank of India | | 4592 | | 352.49 | | 1928 | | | | 424.28 | | 6520 | 776.77 |
| 6 | Indian Bank | | 6413 | | 574.27 | | 3275 | | | | 750.94 | | 9688 | 1325.21 |
| 7 | Indian Overseas Bank | | 8742 | | 951.86 | | - | | | | - | | 8742 | 951.86 |
| 8 | Punjab National Bank | | 5788 | | 499.28 | | 3194 | | | | 678.60 | | 8982 | 1177.89 |
| 9 | Punjab & Sind Bank | | 384 | | 44.50 | | - | | | | - | | 384 | 44.50 |
| 10 | UCO Bank | | 1867 | | 163.56 | | 569 | | | | 136.90 | | 2436 | 300.46 |
| 11 | Union Bank of India | | 50654 | | 4639.25 | | 15649 | | | | 3790.60 | | 66303 | 8429.85 |
| 12 | State Bank of India | | 126970 | | 12616.41 | | 254634 | | | | 31088.14 | | 381604 | 43704.55 |
| Public Sector Banks Total | | | 246165 | | 23328.11 | | 314292 | | | | 40968.76 | | 560457 | 64296.87 |
| 13 | Axis Bank | | 2470 | | 151.05 | | 431 | | | | 83.97 | | 2901 | 235.01 |
| 14 | Bandhan Bank | | - | | - | | - | | | | - | | - | - |
| 15 | Catholic Syrian Bank Ltd | | - | | - | | - | | | | - | | - | - |
| 16 | City Union Bank Ltd | | 641 | | 42.66 | | 387 | | | | 89.62 | | 1028 | 132.28 |
| 17 | Coastal Local Area Bank Ltd | | 327 | | 35.05 | | 31 | | | | 7.32 | | 358 | 42.37 |
| 18 | DCB Bank Limited | | 815 | | 76.11 | | 463 | | | | 115.71 | | 1278 | 191.82 |
| 19 | Dhana Laxmi Bank | | 196 | | 24.15 | | 51 | | | | 11.21 | | 247 | 35.36 |
| 20 | Equitas Small Finance Bank Ltd | | 32 | | 3.97 | | - | | | | - | | 32 | 3.97 |
| 21 | Federal Bank | | 299 | | 28.90 | | 334 | | | | 90.47 | | 633 | 119.37 |
| 22 | HDFC Bank Ltd | | 5860 | | 553.07 | | 4416 | | | | 680.64 | | 10276 | 1233.71 |
| 23 | ICICI Bank Ltd. | | 5110 | | 896.17 | | 6278 | | | | 2110.68 | | 11388 | 3006.85 |
| 24 | IDBI Bank | | 5020 | | 522.15 | | 1382 | | | | 449.91 | | 6402 | 972.06 |
| 25 | IDFC First Bank | | 217 | | 28.94 | | - | | | | - | | 217 | 28.94 |
| 26 | Indus Ind Bank | | 490 | | 52.64 | | 515 | | | | 85.38 | | 1005 | 138.02 |
| 27 | Karnataka Bank | | 1294 | | 143.56 | | 1211 | | | | 365.69 | | 2505 | 509.24 |
| 28 | Karur Vysya Bank | | 1905 | | 184.77 | | 2380 | | | | 630.37 | | 4285 | 815.14 |
| 29 | Kotak Mahindra Bank | | 11 | | 0.88 | | - | | | | - | | 11 | 0.88 |
| 30 | KBS Local Area Bank | | 5 | | 0.25 | | 1 | | | | 0.04 | | 6 | 0.29 |
| 31 | Laxmi Vilas Bank | | 167 | | 14.58 | | 66 | | | | 15.39 | | 233 | 29.97 |
| 32 | RBL Bank | | 114 | | 11.12 | | 54 | | | | 7.78 | | 168 | 18.90 |
| 33 | South Indian Bank | | 243 | | 22.52 | | 112 | | | | 33.24 | | 355 | 55.76 |
| 34 | Standard Chartered Bank | | - | | - | | - | | | | - | | - | - |
| 35 | Tamilnad Mercantile Bank | | 787 | | 78.52 | | 344 | | | | 75.56 | | 1131 | 154.09 |
| 36 | YES Bank | | - | | - | | - | | | | - | | - | - |
| Private Sector Banks Total | | | 26003 | | 2871.07 | | 18456 | | | | 4852.96 | | 44459 | 7724.03 |
| Commercial Banks Total | | | 272168 | | 26199.18 | | 332748 | | | | 45821.72 | | 604916 | 72020.90 |
| 37 | AP State Co-op Bank | | 2404 | | 153.28 | | 2768 | | | | 97.23 | | 5172 | 250.51 |
| Co-op. Banks Total | | | 2404 | | 153.28 | | 2768 | | | | 97.23 | | 5172 | 250.51 |
| 38 | Andhra Pragathi Grameena Bank | | 6744 | | 368.17 | | 522 | | | | 117.74 | | 7266 | 485.91 |
| 39 | A.P.Grameena Vikas Bank | | 2766 | | 330.77 | | 387 | | | | 115.90 | | 3153 | 446.67 |
| 40 | C.G.G.B. | | 3365 | | 286.53 | | 594 | | | | 37.82 | | 3959 | 324.35 |
| 41 | Saptagiri Grameena Bank | | 2467 | | 208.48 | | 481 | | | | 126.94 | | 2948 | 335.42 |
| R.R.Bs Total | | | 15342 | | 1193.95 | | 1984 | | | | 398.40 | | 17326 | 1592.36 |
| 42 | A P S F C | | - | | - | | - | | | | - | | - | - |
| Others Total | | | - | | - | | - | | | | - | | - | - |
| Grand Total | | | 289914 | | 27546.42 | | 337500 | | | | 46317.35 | | 627414 | 73863.77 |
| CONSOLIDATION | | | | | | | | | | | | | | |
| Commercial Banks | | 272168 | | 26199.18 | | 332748 | | | | 45821.72 | | 604916 | | 72020.90 |
| Co-operative Banks | | 2404 | | 153.28 | | 2768 | | | | 97.23 | | 5172 | | 250.51 |
| Regional Rural Banks | | 15342 | | 1193.95 | | 1984 | | | | 398.40 | | 17326 | | 1592.36 |
| Others | | - | | - | | - | | | | - | | - | | - |
| Grand Total | | 289914 | | 27546.42 | | 337500 | | | | 46317.35 | | 627414 | | 73863.77 |

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| SLBC OF A.P | | | | | | CONVENOR:UNION BANK OF INDIA | | | | | |
| **15. Bank-wise Total Education Loans Outstanding as on 31.03.2021** (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 | | 7847 | 355.54 | 4983 | | 118.29 | | 12830 | | 473.83 |
| 2 | Bank of India | | 2960 | 92.10 | 225 | | 25.32 | | 3185 | | 117.42 |
| 3 | Bank of Maharashtra | | 258 | 9.28 | 78 | | 11.62 | | 336 | | 20.90 |
| 4 | Canara Bank | | 15076 | 603.83 | 2302 | | 230.17 | | 17378 | | 834.00 |
| 5 | Central Bank of India | | 1886 | 86.86 | 154 | | 34.56 | | 2040 | | 121.42 |
| 6 | Indian Bank | | 2115 | 105.67 | 521 | | 63.75 | | 2636 | | 169.42 |
| 7 | Indian Overseas Bank | | 3016 | 137.01 | - | | - | | 3016 | | 137.01 |
| 8 | Punjab National Bank | | 2048 | 96.95 | 2023 | | 80.18 | | 4071 | | 177.13 |
| 9 | Punjab & Sind Bank | | 73 | 7.88 | - | | - | | 73 | | 7.88 |
| 10 | UCO Bank | | 712 | 33.05 | 122 | | 8.21 | | 834 | | 41.26 |
| 11 | Union Bank of India | | 16965 | 671.44 | 3120 | | 660.82 | | 20085 | | 1332.26 |
| 12 | State Bank of India | | 32360 | 1512.37 | 43744 | | 621.49 | | 76104 | | 2133.86 |
| Public Sector Banks Total | | | 85316 | 3711.97 | 57272 | | 1854.41 | | 142588 | | 5566.38 |
| 13 | Axis Bank | | 1841 | 59.37 | - | | - | | 1841 | | 59.37 |
| 14 | Bandhan Bank | | - | - | - | | - | |  | |  |
| 15 | Catholic Syrian Bank Ltd | | - | - | - | | - | | - | | - |
| 16 | City Union Bank Ltd | | 90 | 4.07 | 28 | | 5.88 | | 118 | | 9.94 |
| 17 | Coastal Local Area Bank Ltd | | - | - | - | | - | | - | | - |
| 18 | DCB Bank Limited | | 19 | 0.44 | 18 | | 1.14 | | 37 | | 1.58 |
| 19 | Dhana Laxmi Bank | | 22 | 0.87 | 13 | | 4.08 | | 35 | | 4.95 |
| 20 | Equitas Small Finance Bank | | - | - | - | | - | | - | | - |
| 21 | Federal Bank | | 62 | 3.77 | 12 | | 3.00 | | 74 | | 6.77 |
| 22 | HDFC Bank Ltd | | 92 | 2.61 | 2 | | 0.03 | | 94 | | 2.65 |
| 23 | ICICI Bank Ltd. | | 14 | 1.35 | 6 | | 0.69 | | 20 | | 2.04 |
| 24 | IDBI Bank | | 978 | 51.27 | 1 | | 0.02 | | 979 | | 51.29 |
| 25 | IDFC First Bank | | - | - | - | | - | | - | | - |
| 26 | Indus Ind Bank | | - | - | - | | - | | - | | - |
| 27 | Karnataka Bank | | 213 | 8.02 | 202 | | 22.25 | | 415 | | 30.26 |
| 28 | Karur Vysya Bank | | 284 | 18.69 | 72 | | 9.24 | | 356 | | 27.93 |
| 29 | Kotak Mahindra Bank | | - | - | - | | - | | - | | - |
| 30 | KBS Local Area Bank | | - | - | - | | - | | - | | - |
| 31 | Laxmi Vilas Bank | | 13 | 0.47 | 4 | | 0.43 | | 17 | | 0.91 |
| 32 | RBL Bank | | 10 | 0.02 | - | | - | | 10 | | 0.02 |
| 33 | South Indian Bank | | 26 | 1.39 | 2 | | 0.29 | | 28 | | 1.68 |
| 34 | Standard Chartered Bank | | - | - | - | | - | | - | | - |
| 35 | Tamilnad Mercantile Bank | | 50 | 1.71 | 33 | | 2.97 | | 83 | | 4.69 |
| 36 | YES Bank | | - | - | - | | - | | - | | - |
| Private Sector Banks Total | | | 3714 | 154.05 | 393 | | 50.02 | | 4107 | | 204.07 |
| Commercial Banks Total | | | 89030 | 3866.02 | 57665 | | 1904.43 | | 146695 | | 5770.45 |
| 37 | AP State Co-op Bank | | 268 | 29.33 | 26 | | 1.48 | | 294 | | 30.81 |
| Co-op. Banks Total | | | 268 | 29.33 | 26 | | 1.48 | | 294 | | 30.81 |
| 38 | Andhra Pragathi Grameena Bank | | 2050 | 55.44 | 73 | | 9.40 | | 2123 | | 64.84 |
| 39 | A.P.Grameena Vikas Bank | | 315 | 8.63 | - | | - | | 315 | | 8.63 |
| 40 | C.G.G.B. | | 879 | 73.83 | - | | - | | 879 | | 73.83 |
| 41 | Saptagiri Grameena Bank | | 285 | 21.29 | - | | - | | 285 | | 21.29 |
| R.R.Bs Total | | | 3529 | 159.19 | 73 | | 9.40 | | 3602 | | 168.59 |
| 42 | A P S F C | | - | - | - | | - | | - | | - |
| Others Total | | | - | - | - | | - | | - | | - |
| Grand Total | | | 92827 | 4054.54 | 57764 | | 1915.32 | | 150591 | | 5969.85 |
| CONSOLIDATION | | | | | | | | | | | |
| Commercial Banks | | 89030 | | 3866.02 | 57665 | | 1904.43 | 146695 | | 5770.45 | |
| Co-operative Banks | | 268 | | 29.33 | 26 | | 1.48 | 294 | | 30.81 | |
| Regional Rural Banks | | 3529 | | 159.19 | 73 | | 9.40 | 3602 | | 168.59 | |
| Others | | - | | - | - | | - | - | | - | |
| Grand Total | | 92827 | | 4054.54 | 57764 | | 1915.32 | 150591 | | 5969.85 | |

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| SLBC OF A.P | | CONVENOR: UNION BANK OF INDIA | |
| **16. Bank-wise Outstanding under Social Infrastructure a as on 31.03.2021** (Amount in Crores) | | | |
| **S.No.** | **Name of the Bank** | **No. of Accounts** | **Amount** |
| 1 | Bank of Baroda | - | - |
| 2 | Bank of India | 25 | 3.13 |
| 3 | Bank of Maharashtra | - | - |
| 4 | Canara Bank | - | - |
| 5 | Central Bank of India | 12 | 18.84 |
| 6 | Indian Bank | 85 | 10.53 |
| 7 | Indian Overseas Bank | - | - |
| 8 | Punjab National Bank | 3 | 4.71 |
| 9 | Punjab & Sind Bank | - | - |
| 10 | UCO Bank | 24 | 0.52 |
| 11 | Union Bank of India | 99 | 9.04 |
| 12 | State Bank of India | - | - |
| Public Sector Banks Total | | 248 | 46.77 |
| 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 | 3.69 |
| 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 | 1.16 |
| 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 | 6.13 |
| Commercial Banks Total | | 269 | 52.90 |
| 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 | | 269 | 52.90 |
| CONSOLIDATION | | | |
| Commercial Banks | | 269 | 52.90 |
| Co-operative Banks | | - | - |
| Regional Rural Banks | | - | - |
| Others | | - | - |
| Grand Total | | 269 | 52.90 |

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| SLBC OF A.P CONVENOR:UNION BANK OF INDIA | | | | | | | |
| **17. Bank-wise Outstanding under Renewable Energy as on 31.03.2021** (Amount in Crores) | | | | | | | |
| **S.No.** | | | **Name of the Bank** | **No. of Accounts** | | **Amount** | |
| 1 | | | Bank of Baroda | 10 | | 0.20 | |
| 2 | | | Bank of India | 1 | | 0.17 | |
| 3 | | | Bank of Maharashtra | - | | - | |
| 4 | | | Canara Bank | - | | - | |
| 5 | | | Central Bank of India | 24 | | 0.04 | |
| 6 | | | Indian Bank | 18 | | 2.49 | |
| 7 | | | Indian Overseas Bank | - | | - | |
| 8 | | | Punjab National Bank | 6 | | 0.01 | |
| 9 | | | Punjab & Sind Bank | - | | - | |
| 10 | | | UCO Bank | 25 | | 0.55 | |
| 11 | | | Union Bank of India | 30 | | 17.84 | |
| 12 | | | State Bank of India | - | | - | |
| Public Sector Banks Total | | | | 114 | | 21.30 | |
| 13 | | | Axis Bank | - | | - | |
| 14 | | | Bandhan Bank | - | | - | |
| 15 | | | Catholic Syrian Bank Ltd | - | | - | |
| 16 | | | City Union Bank Ltd | 2 | | 1.99 | |
| 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 | | 5.52 | |
| 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 | | 9.47 | |
| Commercial Banks Total | | | | 120 | | 30.77 | |
| 37 | | | AP State Co-op Bank | - | | - | |
| Co-op. Banks Total | | | |  | | - | |
| 38 | | | Andhra Pragathi Grameena Bank | 115 | | 0.11 | |
| 39 | | | A.P.Grameena Vikas Bank | 612 | | 2.03 | |
| 40 | | | C.G.G.B. | - | | - | |
| 41 | | | Saptagiri Grameena Bank | - | | - | |
| R.R.Bs Total | | | | 727 | | 2.14 | |
| 42 | | | A P S F C | - | | - | |
| Others Total | | | |  | | - | |
| Grand Total | | | | 847 | | 32.90 | |
| CONSOLIDATION | | | | | | | |
| Commercial Banks | | | | 120 | | 30.77 | |
| Co-operative Banks | | | | - | | - | |
| Regional Rural Banks | | | | 727 | | 2.14 | |
| Others | | | | - | | - | |
| Grand Total | | | | 847 | | 32.90 | |
| SLBC OF A.P CONVENOR:UNION BANK OF INDIA | | | | | |
| **18. BANK-WISE ADVANCES UNDER DRI AS ON 31.03.2021**(Amount in crores) | | | | | |
| **S.No.** | **Name of the Bank** | | | **Outstanding Amount** | |
| 1 | Bank of Baroda | | | 2.95 | |
| 2 | Bank of India | | | 0.29 | |
| 3 | Bank of Maharashtra | | | 0.01 | |
| 4 | Canara Bank | | | 18.01 | |
| 5 | Central Bank of India | | | - | |
| 6 | Indian Bank | | | 4.74 | |
| 7 | Indian Overseas Bank | | | 0.60 | |
| 8 | Punjab National Bank | | | - | |
| 9 | Punjab & Sind Bank | | | - | |
| 10 | UCO Bank | | | 1.09 | |
| 11 | Union Bank of India | | | 8.15 | |
| 12 | State Bank of India | | | 15.95 | |
| Public Sector Banks Total | | | | 51.79 | |
| 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 | | | | 51.80 | |
| 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 | | | | 51.80 | |
| CONSOLIDATION | | | | | |
| Commercial Banks | | | | 51.80 | |
| Co-operative Banks | | | | - | |
| Regional Rural Banks | | | | - | |
| Others | | | | - | |
| Grand Total | | | | 51.80 | |

| SLBC of A.P CONVENOR: UNION BANK OF INDIA | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **19. ANNUAL CREDIT PLAN 2020-21 - BANK-WISE ACHIEVEMENT AS ON 31.03.2021**(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 | | 2982.31 | 113.33 | | 953.00 | 459.34 | | 48.20 | | 3584.57 | 3441.65 | | 96.01 | 839.65 | | 389.21 | | 46.35 | | 2.30 | | - | - | | 819.15 | | 1974.61 | | 241.06 | |
| 2 | Bank of India | | | 1216.59 | | 1650.34 | 135.65 | | 553.76 | 482.81 | | 87.19 | | 1770.35 | 2133.15 | | 120.49 | 514.36 | | 328.48 | | 63.86 | | 0.30 | | - | - | | 407.14 | | 123.81 | | 30.41 | |
| 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 | | 15718.12 | 109.17 | | 3638.53 | 3954.12 | | 108.67 | | 18036.86 | 19672.24 | | 109.07 | 4518.95 | | 1850.16 | | 40.94 | | 372.35 | | - | - | | 1502.73 | | 920.24 | | 61.24 | |
| 5 | Central Bank of India | | | 1386.14 | | 1328.06 | 95.81 | | 438.51 | 460.60 | | 105.04 | | 1824.65 | 1788.65 | | 98.03 | 402.27 | | 477.45 | | 118.69 | | - | | - | - | | 334.82 | | 73.87 | | 22.06 | |
| 6 | Indian Bank | | | 4295.12 | | 5367.35 | 124.96 | | 1631.00 | 1476.34 | | 90.52 | | 5926.12 | 6843.68 | | 115.48 | 1497.07 | | 925.44 | | 61.82 | | 1.20 | | - | - | | 805.03 | | 62.24 | | 7.73 | |
| 7 | Indian Overseas Bank | | | 1428.39 | | 833.89 | 58.38 | | 647.91 | 621.56 | | 95.93 | | 2076.30 | 1455.46 | | 70.10 | 1188.86 | | 695.29 | | 58.48 | | 0.10 | | - | - | | 466.28 | | 312.03 | | 66.92 | |
| 8 | Punjab National Bank | | | 395.15 | | 371.00 | 93.89 | | 236.27 | 307.21 | | 130.02 | | 631.42 | 678.20 | | 107.41 | 696.29 | | 454.71 | | 65.30 | | 1.20 | | - | - | | 292.91 | | 95.62 | | 32.65 | |
| 9 | Punjab & Sind Bank | | | 10.31 | | 15.54 | 150.71 | | 10.83 | - | | - | | 21.14 | 15.54 | | 73.50 | 151.45 | | 96.61 | | 63.79 | | - | | - | - | | 45.45 | | 52.55 | | 115.62 | |
| 10 | UCO Bank | | | 86.99 | | 66.12 | 76.01 | | 85.51 | 23.32 | | 27.27 | | 172.50 | 89.44 | | 51.85 | 203.83 | | 287.07 | | 140.84 | | - | | - | - | | 146.80 | | 43.60 | | 29.70 | |
| 11 | Union Bank of India | | | 19108.64 | | 16925.03 | 88.57 | | 7738.65 | 10171.46 | | 131.44 | | 26847.29 | 27096.49 | | 100.93 | 9017.73 | | 9163.47 | | 101.62 | | 44.35 | | 514.09 | 1159.15 | | 3107.73 | | 627.35 | | 20.19 | |
| 12 | State Bank of India | | | 15825.16 | | 24705.72 | 156.12 | | 6068.86 | 4668.68 | | 76.93 | | 21894.02 | 29374.40 | | 134.17 | 8186.25 | | 14250.73 | | 174.08 | | 298.90 | | - | - | | 5115.26 | | 2054.92 | | 40.17 | |
| Public Sector Banks Total | | | | 60903.10 | | 69981.22 | 114.91 | | 22024.94 | 22625.43 | | 102.73 | | 82928.04 | 92606.64 | | 111.67 | 27380.60 | | 28949.40 | | 105.73 | | 720.80 | | 514.09 | 71.32 | | 13138.55 | | 6340.85 | | 48.26 | |
| 13 | | Axis Bank | | 461.25 | | 664.82 | 144.13 | | 576.65 | 218.77 | | 37.94 | | 1037.90 | 883.59 | | 85.13 | 639.10 | | 149.74 | | 23.43 | | 3.90 | | - | - | | 286.39 | | 14.62 | | 5.10 | |
| 14 | | Bandhan Bank | | - | | - | - | | - | 12.90 | | - | | - | 12.90 | | - | 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 | | 71.47 | 58.42 | | 75.63 | 100.26 | | 132.57 | | 197.97 | 171.73 | | 86.75 | 256.75 | | 258.41 | | 100.65 | | - | | - | - | | 89.29 | | 3.82 | | 4.28 | |
| 17 | | Coastal Local Area Bank Ltd | | 86.05 | | 98.44 | 114.40 | | 72.24 | 69.53 | | 96.24 | | 158.29 | 167.97 | | 106.12 | 151.08 | | 107.09 | | 70.89 | | - | | - | - | | 77.83 | | 12.95 | | 16.63 | |
| 18 | | DCB Bank Limited | | 16.17 | | 53.08 | 328.25 | | 14.60 | 12.60 | | 86.28 | | 30.77 | 65.67 | | 213.44 | 54.46 | | 19.33 | | 35.50 | | - | | - | - | | 16.86 | | 18.88 | | 111.97 | |
| 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 | | - | | - | - | | - | 3.17 | | - | | - | 3.17 | | - | 0.21 | | 107.99 | | 51423.81 | | - | | - | - | | - | | 3.83 | | - | |
| 21 | | Federal Bank Ltd | | 194.20 | | 454.09 | 233.83 | | 56.47 | 22.17 | | 39.26 | | 250.67 | 476.26 | | 189.99 | 97.00 | | 108.55 | | 111.91 | | - | | - | - | | 53.06 | | 3.66 | | 6.90 | |
| 22 | | HDFC Bank Ltd | | 1844.77 | | 1308.82 | 70.95 | | 971.07 | 1158.31 | | 119.28 | | 2815.84 | 2467.13 | | 87.62 | 1639.45 | | 1370.75 | | 83.61 | | 4.40 | | - | - | | 253.13 | | 11.36 | | 4.49 | |
| 23 | | ICICI Bank Ltd. | | 736.09 | | 471.37 | 64.04 | | 1329.37 | 959.23 | | 72.16 | | 2065.46 | 1430.60 | | 69.26 | 1844.31 | | 2462.55 | | 133.52 | | 179.40 | | - | - | | 722.28 | | 105.50 | | 14.61 | |
| 24 | | IDBI Bank Limited | | 372.00 | | 989.69 | 266.04 | | 262.68 | 20.25 | | 7.71 | | 634.68 | 1009.94 | | 159.13 | 655.83 | | 686.53 | | 104.68 | | 0.20 | | - | - | | 255.79 | | 87.63 | | 34.26 | |
| 25 | | IDFC First Bank | | 0.30 | | 74.79 | 24930.00 | | 0.85 | 46.54 | | 5475.29 | | 1.15 | 121.33 | | 10550 | 33.09 | | 237.17 | | 716.74 | | - | | - | - | | 4.00 | | 11.04 | | 276.00 | |
| 26 | | Indus Ind Bank | | 6.83 | | 0.23 | 3.29 | | 308.18 | 545.48 | | 177.00 | | 315.01 | 545.70 | | 173.23 | 927.48 | | 785.96 | | 84.74 | | 0.10 | | 22.58 | 22578.40 | | 48.99 | | 14.05 | | 28.68 | |
| 27 | | Karnataka Bank Ltd | | 296.68 | | 119.85 | 40.40 | | 76.17 | 100.14 | | 131.47 | | 372.85 | 219.99 | | 59.00 | 557.47 | | 560.41 | | 100.53 | | - | | - | - | | 110.43 | | 23.99 | | 21.73 | |
| 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 | | 99.34 | 77.19 | | 298.67 | 224.63 | | 75.21 | | 427.36 | 323.97 | | 75.81 | 650.45 | | 433.53 | | 66.65 | | 2.00 | | - | - | | 223.38 | | 225.00 | | 100.73 | |
| 30 | | KBS Local Area Bank | | - | | - | - | | 0.42 | 0.14 | | 32.20 | | 0.42 | 0.14 | | 32.20 | 0.28 | | 1.46 | | 519.82 | | - | | - | - | | 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 | | 44.26 | 140.33 | | 2.62 | 38.66 | | 1475.57 | | 34.16 | 82.92 | | 242.74 | 115.49 | | 37.96 | | 32.87 | | - | | - | - | | 12.30 | | 15.23 | | 123.82 | |
| 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 | | 899.17 | | 254.98 | | - | | - | - | | 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 | | 6456.16 | 113.11 | | 4571.48 | 3888.87 | | 85.07 | | 10279.14 | 10345.04 | | 100.64 | 9097.72 | | 8520.60 | | 93.66 | | 190.00 | | 135.35 | 71.24 | | 2841.76 | | 612.29 | | 21.55 | |
| Commercial Banks Total | | | | 66610.76 | | 76437.38 | 114.75 | | 26596.42 | 26514.30 | | 99.69 | | 93207.18 | 102951.68 | | 110.45 | 36478.32 | | 37470.00 | | 102.72 | | 910.80 | | 649.43 | 71.30 | | 15980.31 | | 6953.14 | | 43.51 | |
| 37 | A.P.State Co-op Bank | | | 12127.64 | | 13287.75 | 109.57 | | 1953.68 | 2091.69 | | 107.06 | | 14081.32 | 15379.44 | | 109.22 | - | | 12.71 | | - | | - | | - | - | | 405.06 | | 1169.85 | | 288.81 | |
| Co-operative Banks Total | | | | 12127.64 | | 13287.75 | 109.57 | | 1953.68 | 2091.69 | | 107.06 | | 14081.32 | 15379.44 | | 109.22 | - | | 12.71 | | - | | - | | - | - | | 405.06 | | 1169.85 | | 288.81 | |
| 38 | | APGB | | 7757.61 | | 7715.33 | 99.45 | | 2349.19 | 3999.06 | | 170.23 | | 10106.80 | 11714.39 | | 115.91 | 1103.62 | | 849.69 | | 76.99 | | - | | - | - | | 687.23 | | 283.75 | | 41.29 | |
| 39 | | APGVB | | 1913.31 | | 2996.99 | 156.64 | | 835.60 | 1957.45 | | 234.26 | | 2748.91 | 4954.44 | | 180.23 | 359.09 | | 477.96 | | 133.10 | | - | | - | - | | 382.35 | | 256.16 | | 67.00 | |
| 40 | | CGGB | | 3469.77 | | 4150.98 | 119.63 | | 704.04 | 1441.39 | | 204.73 | | 4173.81 | 5592.37 | | 133.99 | 322.72 | | 270.65 | | 83.87 | | - | | - | - | | 130.67 | | 65.45 | | 50.09 | |
| 41 | | SGB | | 2722.40 | | 4621.72 | 169.77 | | 1591.97 | 1664.73 | | 104.57 | | 4314.37 | 6286.45 | | 145.71 | 300.35 | | 1072.61 | | 357.12 | | - | | - | - | | 783.49 | | 413.21 | | 52.74 | |
| Regional Rural Banks Total | | | | 15863.09 | | 19485.01 | 122.83 | | 5480.80 | 9062.63 | | 165.35 | | 21343.89 | 28547.65 | | 133.75 | 2085.78 | | 2670.91 | | 128.05 | | - | | - | - | | 1983.74 | | 1018.57 | | 51.35 | |
| 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 | | 109210.15 | 115.41 | | 34031.12 | 37668.62 | | 110.69 | | 128660.36 | 146878.76 | | 114.16 | 39599.73 | | 40311.76 | | 101.80 | | 910.80 | | 649.43 | 71.30 | | 18380.06 | | 9141.56 | | 49.74 | |
| CONSOLIDATION | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Commercial Banks | | | 66610.76 | | 76437.38 | | 114.75 | 26596.42 | | 26514.30 | 99.69 | | 93207.18 | | 102951.68 | 110.45 | | 36478.32 | 37470.00 | | 102.72 | | 910.80 | | 649.43 | | | 71.30 | | 15980.31 | | 6953.14 | | 43.51 |
| Co-operative Banks | | | 12127.64 | | 13287.75 | | 109.57 | 1953.68 | | 2091.69 | 107.06 | | 14081.32 | | 15379.44 | 109.22 | | - | 12.71 | | - | | - | | - | | | - | | 405.06 | | 1169.85 | | 288.81 |
| Regional Rural Banks | | | 15863.09 | | 19485.01 | | 122.83 | 5480.80 | | 9062.63 | 165.35 | | 21343.89 | | 28547.65 | 133.75 | | 2085.78 | 2670.91 | | 128.05 | | - | | - | | | - | | 1983.74 | | 1018.57 | | 51.35 |
| Others | | | 27.75 | | - | | - | 0.22 | | - | - | | 27.97 | | - | - | | 1035.63 | 158.15 | | 15.27 | | - | | - | | | - | | 10.95 | | - | | - |
| Grand Total | | | 94629.24 | | 109210.15 | | 115.41 | 34031.12 | | 37668.62 | 110.69 | | 128660.36 | | 146878.76 | 114.16 | | 39599.73 | 40311.76 | | 101.80 | | 910.80 | | 649.43 | | | 71.30 | | 18380.06 | | 9141.56 | | 49.74 |

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| SLBC of A.P Convenor: Union Bank of India | | | | | | | | | | |
| **20. ANNUAL CREDIT PLAN 2020-21 - BANK-WISE ACHIEVEMENT AS ON 31.03.2021**(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 | 5805.47 | 110.67 | 1284 | 827.37 | 64.42 | 6530 | 6632.84 | 101.57 |
| 2 | Bank of India | 2692 | 2585.44 | 96.04 | 1047 | 3459.84 | 330.40 | 3739 | 6045.28 | 161.67 |
| 3 | Bank of Maharashtra | 402 | 48.52 | 12.07 | 217 | 37.72 | 17.36 | 619 | 86.24 | 13.92 |
| 4 | Canara Bank | 24431 | 22442.64 | 91.86 | 3693 | 1626.14 | 44.04 | 28124 | 24068.78 | 85.58 |
| 5 | Central Bank of India | 2562 | 2339.98 | 91.34 | 700 | 1232.97 | 176.14 | 3262 | 3572.95 | 109.54 |
| 6 | Indian Bank | 8229 | 7831.36 | 95.16 | 2755 | 3107.99 | 112.80 | 10985 | 10939.35 | 99.59 |
| 7 | Indian Overseas Bank | 3732 | 2462.78 | 66.00 | 451 | 192.43 | 42.68 | 4182 | 2655.21 | 63.48 |
| 8 | Punjab National Bank | 1622 | 1228.54 | 75.75 | 1627 | 8695.56 | 534.30 | 3249 | 9924.10 | 305.42 |
| 9 | Punjab & Sind Bank | 218 | 164.70 | 75.54 | 73 | 3789.74 | 5175.82 | 291 | 3954.44 | 1357.70 |
| 10 | UCO Bank | 523 | 420.11 | 80.31 | 469 | 30.43 | 6.49 | 992 | 450.54 | 45.41 |
| 11 | Union Bank of India | 39017 | 37401.39 | 95.86 | 12403 | 17713.03 | 142.82 | 51420 | 55114.42 | 107.19 |
| 12 | State Bank of India | 35494 | 45680.05 | 128.70 | 20501 | 12096.56 | 59.00 | 55996 | 57776.61 | 103.18 |
| Public Sector Banks Total | | 124168 | 128410.98 | 103.42 | 45221 | 52809.78 | 116.78 | 169389 | 181220.76 | 106.98 |
| 13 | Axis Bank | 1967 | 1047.95 | 53.27 | 1028 | 1784.10 | 173.47 | 2996 | 2832.04 | 94.53 |
| 14 | Bandhan Bank | 20 | 12.90 | 64.52 | - | - | - | 20 | 12.90 | 64.52 |
| 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 | 433.97 | 79.77 | 299 | 381.42 | 127.57 | 843 | 815.39 | 96.72 |
| 17 | Coastal Local Area Bank Ltd | 387 | 288.01 | 74.38 | 159 | 204.66 | 128.39 | 547 | 492.67 | 90.13 |
| 18 | DCB Bank Limited | 102 | 103.88 | 101.76 | 40 | 110.12 | 273.65 | 142 | 214.00 | 150.36 |
| 19 | Dhanalakshmi Bank | 148 | 142.00 | 96.06 | 149 | 31.98 | 21.44 | 297 | 173.98 | 58.58 |
| 20 | Equitas SFB | 0 | 114.99 | 54757.14 | - | 69.76 | - | 0.21 | 184.75 | 87976.19 |
| 21 | Federal Bank Ltd | 401 | 588.47 | 146.85 | 395 | 483.48 | 122.35 | 796 | 1071.95 | 134.69 |
| 22 | HDFC Bank Ltd | 4713 | 3849.24 | 81.68 | 4223 | 9299.47 | 220.22 | 8936 | 13148.71 | 147.15 |
| 23 | ICICI Bank Ltd. | 4811 | 3998.65 | 83.11 | 4163 | 8198.66 | 196.93 | 8975 | 12197.31 | 135.91 |
| 24 | IDBI Bank Limited | 1547 | 1784.09 | 115.36 | 916 | 1907.87 | 208.22 | 2463 | 3691.97 | 149.91 |
| 25 | IDFC First Bank | 38 | 369.54 | 966.37 | 107 | 223.28 | 208.67 | 145 | 592.82 | 408.17 |
| 26 | Indus Ind Bank | 1292 | 1368.29 | 105.94 | 853 | 2615.41 | 306.68 | 2144 | 3983.70 | 185.77 |
| 27 | Karnataka Bank Ltd | 1041 | 804.39 | 77.29 | 373 | 339.75 | 91.07 | 1414 | 1144.14 | 80.93 |
| 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 | 982.50 | 75.39 | 1236 | 963.88 | 77.98 | 2539 | 1946.38 | 76.65 |
| 30 | KBS Local Area Bank | 8 | 1.59 | 20.11 | 1 | 4.67 | 313.72 | 9 | 6.27 | 66.65 |
| 31 | Lakshmi Vilas Bank Ltd | 683 | 132.64 | 19.41 | 220 | 22.04 | 10.01 | 904 | 154.69 | 17.12 |
| 32 | RBL Bank | 162 | 136.11 | 84.04 | 209 | 147.46 | 70.53 | 370 | 283.57 | 76.64 |
| 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 | 1307.95 | 217.81 | 384 | 627.32 | 163.31 | 985 | 1935.27 | 196.55 |
| 36 | Yes Bank | 129 | 27.24 | 21.10 | 121 | - | - | 250 | 27.24 | 10.90 |
| Private Sector Banks Total | | 22409 | 19613 | 87.53 | 15894 | 28408 | 178.73 | 38301 | 48021 | 125.38 |
| Commercial Banks Total | | 146577 | 148024 | 100.99 | 61115 | 81217 | 132.89 | 207691 | 229242 | 110.38 |
| 37 | A.P.State Co-op Bank | 14486 | 16561.99 | 114.33 | 646 | 4336.00 | 671.33 | 15132 | 20897.98 | 138.10 |
| Co-operative Banks Total | | 14486.38 | 16561.99 | 114.33 | 646 | 4336.00 | 671.33 | 15132 | 20897.98 | 138.10 |
| 38 | APGB | 11898 | 12847.83 | 107.99 | 1124 | 2865.97 | 254.97 | 13022 | 15713.80 | 120.67 |
| 39 | APGVB | 3490 | 5688.55 | 162.98 | 232 | 1274.28 | 548.57 | 3723 | 6962.83 | 187.04 |
| 40 | CGGB | 4627 | 5928.47 | 128.12 | 218 | 495.65 | 227.20 | 4845 | 6424.12 | 132.58 |
| 41 | SGB | 5398 | 7772.27 | 143.98 | 609 | 462.73 | 75.97 | 6007 | 8235.00 | 137.08 |
| Regional Rural Banks Total | | 25413.41 | 32237.12 | 126.85 | 2184 | 5098.62 | 233.50 | 27597 | 37335.75 | 135.29 |
| 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 | 196981.52 | 105.03 | 64051 | 90652.18 | 141.53 | 251600 | 287633.69 | 114.32 |
| CONSOLIDATION | | | | | | | | | | |
| Commercial Banks | | 146577 | 148024.26 | 100.99 | 61115 | 81217.40 | 132.89 | 207691 | 229241.66 | 110.38 |
| Co-operative Banks | | 14486 | 16561.99 | 114.33 | 646 | 4336.00 | 671.33 | 15132 | 20897.98 | 138.10 |
| Regional Rural Banks | | 25413 | 32237.12 | 126.85 | 2184 | 5098.62 | 233.50 | 27597 | 37335.75 | 135.29 |
| Others | | 1075 | 158.15 | 14.72 | 106 | 0.16 | 0.15 | 1180 | 158.30 | 13.41 |
| Grand Total | | 187551 | 196981.52 | 105.03 | 64051 | 90652.18 | 141.53 | 251600 | 287633.69 | 114.32 |

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| SLBC of A.P CONVENOR: UNION BANK OF INDIA | | | | | | | | | | | | | | | | | |
| **21. ANNUAL CREDIT PLAN 2020-21 - DISTRICT-WISE ACHIEVEMENT AS ON 31.03.2021**(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 | 8350 | 8622.11 | 103.26 | 1770 | 2244.16 | 126.79 | 10120 | 10866.27 | | 107.37 | 2050 | 2131.32 | 103.97 | 20 | 17.63 | 88.15 |
| 2 | Chittoor | 8480 | 9663.26 | 113.95 | 3950 | 2708.85 | 68.58 | 12431 | 12372.11 | | 99.53 | 2907 | 2958.99 | 101.79 | 3 | 17.26 | 575.33 |
| 3 | East Godavari | 9342 | 9826.84 | 105.19 | 5626 | 5043.76 | 89.65 | 14968 | 14870.60 | | 99.35 | 4912 | 3892.98 | 79.25 | 8 | 139.73 | 1791.41 |
| 4 | Guntur | 12800 | 12092.58 | 94.47 | 3600 | 4664.57 | 129.57 | 16400 | 16757.15 | | 102.18 | 4900 | 4841.66 | 98.81 | 100 | 84.58 | 84.58 |
| 5 | Krishna | 10005 | 12912.03 | 129.06 | 3625 | 4776.12 | 131.76 | 13630 | 17688.15 | | 129.77 | 6100 | 5959.68 | 97.70 | - | 70.33 | - |
| 6 | Kurnool | 7240 | 7758.36 | 107.16 | 1846 | 2251.54 | 121.97 | 9086 | 10009.90 | | 110.17 | 1780 | 2418.07 | 135.85 | 4 | 19.43 | 485.75 |
| 7 | Prakasam | 8500 | 8704.72 | 102.41 | 2680 | 2856.06 | 106.57 | 11180 | 11560.78 | | 103.41 | 2600 | 2270.44 | 87.32 | 40 | 91.27 | 228.18 |
| 8 | SPS Nellore | 5600 | 7078.53 | 126.40 | 2170 | 2457.08 | 113.23 | 7770 | 9535.61 | | 122.72 | 1750 | 2348.51 | 134.20 | 20 | 41.59 | 207.95 |
| 9 | Srikakulam | 2960 | 5047.58 | 170.53 | 1214 | 1895.53 | 156.14 | 4174 | 6943.11 | | 166.34 | 890 | 1710.77 | 192.22 | 1 | 17.43 | 1743.00 |
| 10 | Visakhapatnam | 3200 | 6061.60 | 189.43 | 1430 | 2249.34 | 157.30 | 4630 | 8310.94 | | 179.50 | 6000 | 5023.22 | 83.72 | 700 | 31.01 | 4.43 |
| 11 | Vizianagaram | 2652 | 4625.53 | 174.42 | 890 | 1474.99 | 165.73 | 3542 | 6100.52 | | 172.23 | 810 | 1609.69 | 198.73 | 5 | 8.79 | 175.80 |
| 12 | West Godavari | 10000 | 10215.78 | 102.16 | 3200 | 3032.06 | 94.75 | 13200 | 13247.84 | | 100.36 | 3301 | 2954.02 | 89.50 | 10 | 99.48 | 994.80 |
| 13 | YSR Kadapa | 5500 | 6601.23 | 120.02 | 2030 | 2014.55 | 99.24 | 7530 | 8615.78 | | 114.42 | 1600 | 2192.41 | 137.03 | - | 10.90 | - |
| Grand Total | | 94629 | 109210.15 | 115.41 | 34031 | 37668.61 | 110.69 | 128660 | 146878.76 | | 114.16 | 39600 | 40311.76 | 101.80 | 911 | 649.43 | 71.30 |
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| **S.No** | Name of the Bank | **Others' Under Priority Sec** | | | **Total Priority Sector** | | | **Non-Priority Sector** | | | | **Total Credit** | | |  |  |  |
| Target | **Achv** | **%Ach** | **Target** | **Achv** | **% Ach** | **Target** | | **Achv** | **% Ach** | **Target** | **Achv** | **% Ach** |  |  |  |
| 1 | Ananthapuram | 940 | 368.07 | 39.16 | 13130 | 13383.29 | 101.93 | 2100 | | 3746.36 | 178.40 | 15230 | 17129.65 | 112.47 |  |  |  |
| 2 | Chittoor | 810 | 665.10 | 82.11 | 16150 | 16013.46 | 99.15 | 3850 | | 4759.02 | 123.62 | 20000 | 20772.48 | 103.86 |  |  |  |
| 3 | East Godavari | 1276 | 458.95 | 35.97 | 21164 | 19362.26 | 91.49 | 5836 | | 10031.13 | 171.88 | 27000 | 29393.39 | 108.86 |  |  |  |
| 4 | Guntur | 2000 | 1056.79 | 52.84 | 23400 | 22740.18 | 97.18 | 7000 | | 8979.44 | 128.28 | 30400 | 31719.63 | 104.34 |  |  |  |
| 5 | Krishna | 3300 | 1551.51 | 47.02 | 23030 | 25269.67 | 109.73 | 15500 | | 19415.76 | 125.26 | 38530 | 44685.43 | 115.98 |  |  |  |
| 6 | Kurnool | 1180 | 393.25 | 33.33 | 12050 | 12840.65 | 106.56 | 3530 | | 4214.87 | 119.40 | 15580 | 17055.52 | 109.47 |  |  |  |
| 7 | Prakasam | 1600 | 571.34 | 35.71 | 15420 | 14493.83 | 93.99 | 2461 | | 5580.61 | 226.80 | 17881 | 20074.44 | 112.27 |  |  |  |
| 8 | SPS Nellore | 850 | 529.24 | 62.26 | 10390 | 12454.95 | 119.87 | 3200 | | 5007.07 | 156.47 | 13590 | 17462.02 | 128.49 |  |  |  |
| 9 | Srikakulam | 650 | 469.56 | 72.24 | 5715 | 9140.87 | 159.95 | 1185 | | 2413.89 | 203.70 | 6900 | 11554.76 | 167.46 |  |  |  |
| 10 | Visakhapatnam | 2500 | 1577.16 | 63.09 | 13830 | 14942.33 | 108.04 | 12000 | | 15222.73 | 126.86 | 25830 | 30165.06 | 116.78 |  |  |  |
| 11 | Vizianagaram | 754 | 329.34 | 43.68 | 5111 | 8048.34 | 157.47 | 1169 | | 2144.74 | 183.47 | 6280 | 10193.08 | 162.31 |  |  |  |
| 12 | West Godavari | 1400 | 796.26 | 56.88 | 17911 | 17097.60 | 95.46 | 3520 | | 5726.15 | 162.67 | 21431 | 22823.75 | 106.50 |  |  |  |
| 13 | YSR Kadapa | 1120 | 374.99 | 33.48 | 10250 | 11194.08 | 109.21 | 2700 | | 3410.41 | 126.31 | 12950 | 14604.49 | 112.78 |  |  |  |
| Grand Total | | 18380 | 9141.56 | 49.74 | 187551 | 196981.51 | 105.03 | 64051 | | 90652.18 | 141.53 | 251601 | 287633.70 | 114.32 |  |  |  |

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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 31.03.2021**  (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 | 17 | 0.28 | 136 | 4.85 | 9 | 0.97 | - | - |
| 3 | Bank of Maharashtra | - | - | - | - | - | - | - | - |
| 4 | Canara Bank | - | - | 2 | 0.29 | - | - | - | - |
| 5 | Central Bank of India | 44 | 1.96 | 17 | 0.66 | - | - | - | - |
| 6 | Indian Bank | - | - | 22 | 0.98 | - | - | - | - |
| 7 | Indian Overseas Bank | - | - | - | - | - | - | - | - |
| 8 | Punjab National Bank | - | - | - | - | - | - | - | - |
| 9 | Punjab & Sind Bank | - | - | - | - | - | - | - | - |
| 10 | UCO Bank | - | - | - | - | - | - | - | - |
| 11 | Union Bank of India | 52 | 0.33 | 230 | 1.82 | 79 | 0.88 | - | - |
| 12 | State Bank of India | 90 | 10.50 | 302 | 39.25 | 5261 | 64.69 | 1 | 0.24 |
| Public Sector Banks Total | | 219 | 13.32 | 746 | 49.40 | 5358 | 66.72 | 138 | 2.42 |
| 13 | Axis Bank | - | - | - | - | - | - | - | - |
| 14 | Bandhan Bank | - | - | - | - | - | - | - | - |
| 15 | Catholic Syrian Bank Ltd | - | - | - | - | - | - | - | - |
| 16 | City Union Bank Ltd | - | - | 788 | 53.17 | 2 | 0.06 | - | - |
| 17 | Coastal Local Area Bank Ltd | - | - | - | - | - | - | - | - |
| 18 | DCB Bank Limited | - | - | 271 | 8.94 | - | - | - | - |
| 19 | Dhana Laxmi Bank | - | - | - | - | - | - | - | - |
| 20 | Equitas Small Finance Bank Ltd | - | - | 63 | 3.17 | - | - | - | - |
| 21 | Federal Bank | 1 | 0.13 | 6 | 0.36 | - | - | - | - |
| 22 | HDFC Bank Ltd | - | - | 2230 | 99.74 | - | - | - | - |
| 23 | ICICI Bank Ltd. | - | - | - | - | - | - | - | - |
| 24 | IDBI Bank | - | - | 43 | 1.26 | - | - | - | - |
| 25 | IDFC First Bank | - | - | - | - | - | - | - | - |
| 26 | Indus Ind Bank | - | - | - | - | - | - | - | - |
| 27 | Karnataka Bank | - | - | 6 | 0.34 | - | - | - | - |
| 28 | Karur Vysya Bank | 9 | 3.44 | 1 | 0.05 | - | - | - | - |
| 29 | Kotak Mahindra Bank | - | - | 5883 | 145.47 | - | - | - | - |
| 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 | 3.57 | 9291 | 312.50 | 2 | 0.06 | - | - |
| Commercial Banks Total | | 229 | 16.89 | 10037 | 361.90 | 5360 | 66.78 | 138 | 2.42 |
| 37 | AP State Co-op Bank | 7237 | 93.61 | 128 | 10.09 | 558 | 38.18 | 217 | 1.63 |
| Co-op. Banks Total | | 7237 | 93.61 | 128 | 10.09 | 558 | 38.18 | 217 | 1.63 |
| 38 | Andhra Pragathi Grameena Bank | 81 | 0.66 | 167 | 6.11 | 13 | 0.23 | - | - |
| 39 | A.P.Grameena Vikas Bank | 977 | 6.76 | 855 | 4.23 | 246 | 3.71 | - | - |
| 40 | C.G.G.B. | 10289 | 53.66 | 6173 | 32.20 | - | - | - | - |
| 41 | Saptagiri Grameena Bank | 8 | 4.26 | 7 | 5.14 | 94 | 5.51 | - | - |
| R.R.B.s Total | | 11355 | 65.35 | 7202 | 47.68 | 353 | 9.45 | - | - |
| 42 | A P S F C | - | - | - | - | - | - | - | - |
| Others Total | | - | - | - | - | - | - | - | - |
| Grand Total | | 18821 | 175.85 | 17367 | 419.67 | 6271 | 114.40 | 355 | 4.05 |
| CONSOLIDATION | | | | | | | | | |
| Commercial Banks | | 229 | 16.89 | 10037 | 361.90 | 5360 | 66.78 | 138 | 2.42 |
| Co-operative Banks | | 7237 | 93.61 | 128 | 10.09 | 558 | 38.18 | 217 | 1.63 |
| Regional Rural Banks | | 11355 | 65.35 | 7202 | 47.68 | 353 | 9.45 | - | - |
| Others | | - | - | - | - | - | - | - | - |
| Grand Total | | 18821 | 175.85 | 17367 | 419.67 | 6271 | 114.40 | 355 | 4.05 |

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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 31.03.2021** (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 | | | 327 | | 1.02 | | | | 11 | | | 0.77 | | - | | | - | | | | 12 | | | 2.85 | |
| 3 | | | Bank of Maharashtra | | | - | | - | | | | - | | | - | | - | | | - | | | | - | | | - | |
| 4 | | | Canara Bank | | | 4987 | | 69.85 | | | | 42 | | | 7.58 | | - | | | - | | | | 6 | | | 5.62 | |
| 5 | | | Central Bank of India | | | 526 | | 3.21 | | | | 138 | | | 61.28 | | 14 | | | 0.10 | | | | 142 | | | 1.38 | |
| 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 | | | 122 | | 1.37 | | | | 4 | | | 0.21 | | 63 | | | 1.45 | | | | 58 | | | 17.06 | |
| 9 | | | Punjab & Sind Bank | | | - | | - | | | | - | | | - | | - | | | - | | | | - | | | - | |
| 10 | | | UCO Bank | | | - | | - | | | | - | | | - | | - | | | - | | | | - | | | - | |
| 11 | | | Union Bank of India | | | 59164 | | 867.37 | | | | 468 | | | 144.51 | | 75 | | | 1.48 | | | | 2386 | | | 271.06 | |
| 12 | | | State Bank of India | | | 10479 | | 62.44 | | | | 105 | | | 15.15 | | 5913 | | | 65.05 | | | | 198 | | | 7.23 | |
| Public Sector Banks Total | | | | | | 80761 | | 1200.63 | | | | 914 | | | 486.33 | | 6219 | | | 81.82 | | | | 3003 | | | 325.18 | |
| 13 | | | Axis Bank | | | - | | - | | | | - | | | - | | - | | | - | | | | - | | | - | |
| 14 | | | Bandhan Bank | | | - | | - | | | | - | | | - | | - | | | - | | | | - | | | - | |
| 15 | | | Catholic Syrian Bank Ltd | | | - | | - | | | | - | | | - | | - | | | - | | | | - | | | - | |
| 16 | | | City Union Bank Ltd | | | 262 | | 8.08 | | | | 7 | | | 0.55 | | - | | | - | | | | 104 | | | 16.43 | |
| 17 | | | Coastal Local Area Bank Ltd | | | 469 | | 6.00 | | | | - | | | - | | - | | | - | | | | 8 | | | 2.78 | |
| 18 | | | DCB Bank Limited | | | - | | - | | | | - | | | - | | - | | | - | | | | - | | | - | |
| 19 | | | Dhana Laxmi Bank | | | - | | - | | | | - | | | - | | - | | | - | | | | 2 | | | 4.36 | |
| 20 | | | Equitas Small Finance Bank Ltd | | | - | | - | | | | - | | | - | | - | | | - | | | | - | | | - | |
| 21 | | | Federal Bank | | | 17 | | 0.42 | | | | - | | | - | | 9 | | | 0.24 | | | | 7 | | | 1.19 | |
| 22 | | | HDFC Bank Ltd | | | - | | - | | | | - | | | - | | - | | | - | | | | - | | | - | |
| 23 | | | ICICI Bank Ltd. | | | - | | - | | | | - | | | - | | - | | | - | | | | - | | | - | |
| 24 | | | IDBI Bank | | | 7 | | 0.21 | | | | 12 | | | 0.36 | | - | | | - | | | | - | | | - | |
| 25 | | | IDFC First Bank | | | - | | - | | | | - | | | - | | - | | | - | | | | - | | | - | |
| 26 | | | Indus Ind Bank | | | - | | - | | | | - | | | - | | - | | | - | | | | - | | | - | |
| 27 | | | Karnataka Bank | | | 37 | | 0.98 | | | | 6 | | | 1.13 | | - | | | - | | | | - | | | - | |
| 28 | | | Karur Vysya Bank | | | - | | - | | | | 245 | | | 1.48 | | - | | | - | | | | 11 | | | 0.44 | |
| 29 | | | Kotak Mahindra Bank | | | - | | - | | | | - | | | - | | - | | | - | | | | 14 | | | 5.68 | |
| 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 | | | | | | 8741 | | 101.39 | | | | 270 | | | 3.51 | | 410 | | | 2.01 | | | | 146 | | | 30.88 | |
| Commercial Banks Total | | | | | | 89502 | | 1302.02 | | | | 1184 | | | 489.84 | | 6629 | | | 83.84 | | | | 3149 | | | 356.05 | |
| 37 | | | AP State Co-op Bank | | | 9966 | | 322.18 | | | | 991 | | | 80.68 | | 12256 | | | 476.86 | | | | 1618 | | | 134.85 | |
| Co-op. Banks Total | | | | | | 9966 | | 322.18 | | | | 991 | | | 80.68 | | 12256 | | | 476.86 | | | | 1618 | | | 134.85 | |
| 38 | | | Andhra Pragathi Grameena Bank | | | 1452 | | 8.12 | | | | 3 | | | 0.06 | | 874 | | | 7.55 | | | | 28 | | | 0.10 | |
| 39 | | | A.P.Grameena Vikas Bank | | | 623 | | 7.34 | | | | 58 | | | 1.17 | | 375 | | | 11.62 | | | | 4221 | | | 43.38 | |
| 40 | | | C.G.G.B. | | | 330 | | 3.13 | | | | 41 | | | 0.38 | | 248 | | | 2.34 | | | | 123 | | | 1.17 | |
| 41 | | | Saptagiri Grameena Bank | | | 319 | | 6.21 | | | | 93 | | | 9.05 | | 193 | | | 3.28 | | | | 260 | | | 27.68 | |
| R.R.B.s Total | | | | | | 2724 | | 24.80 | | | | 195 | | | 10.66 | | 1690 | | | 24.79 | | | | 4632 | | | 72.33 | |
|  | | | Others Total | | | - | | - | | | | - | | | - | | - | | | - | | | | - | | | - | |
| Grand Total | | | | | | 102192 | | 1649.00 | | | | 2370 | | | 581.18 | | 20575 | | | 585.48 | | | | 9399 | | | 563.23 | |
| CONSOLIDATION | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Commercial Banks | | | | | | 89502 | | 1302.02 | | | | 1184 | | | 489.84 | | 6629 | | | 83.84 | | | | 3149 | | | 356.05 | |
| Co-operative Banks | | | | | | 9966 | | 322.18 | | | | 991 | | | 80.68 | | 12256 | | | 476.86 | | | | 1618 | | | 134.85 | |
| Regional Rural Banks | | | | | | 2724 | | 24.80 | | | | 195 | | | 10.66 | | 1690 | | | 24.79 | | | | 4632 | | | 72.33 | |
| Others | | | | | | - | | - | | | | - | | | - | | - | | | - | | | | - | | | - | |
| Grand Total | | | | | | 102192 | | 1649.00 | | | | 2370 | | | 581.18 | | 20575 | | | 585.48 | | | | 9399 | | | 563.23 | |
| SLBC OF A.P. CONVENOR:UNION BANK OF INDIA | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| **24. Disbursements under Housing Loans as on 31.03.2021** (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 | | | 324.12 | | | 969 | | | | | 241.74 | | | | 3351 | | | 565.86 | | | | |
| 2 | | | | | Bank of India | | | 1037 | | | 108.35 | | | 493 | | | | | 109.09 | | | | 1530 | | | 217.44 | | | | |
| 3 | | | | | Bank of Maharashtra | | | - | | | - | | | 3 | | | | | 0.63 | | | | 3 | | | 0.63 | | | | |
| 4 | | | | | Canara Bank | | | 4186 | | | 786.34 | | | 3692 | | | | | 585.26 | | | | 7878 | | | 1371.60 | | | | |
| 5 | | | | | Central Bank of India | | | 1102 | | | 49.14 | | | 1106 | | | | | 127.23 | | | | 2208 | | | 176.36 | | | | |
| 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 | | | 866 | | | 71.04 | | | 588 | | | | | 107.16 | | | | 1454 | | | 178.21 | | | | |
| 9 | | | | | Punjab & Sind Bank | | | 494 | | | 47.04 | | | - | | | | | - | | | | 494 | | | 47.04 | | | | |
| 10 | | | | | UCO Bank | | | 238 | | | 32.01 | | | - | | | | | - | | | | 238 | | | 32.01 | | | | |
| 11 | | | | | Union Bank of India | | | 4822 | | | 470.53 | | | 9067 | | | | | 898.06 | | | | 13889 | | | 1368.58 | | | | |
| 12 | | | | | State Bank of India | | | 53023 | | | 1615.01 | | | 52306 | | | | | 5919.06 | | | | 105329 | | | 7534.07 | | | | |
| Public sector Banks Total | | | | | | | | 69513 | | | 3556.78 | | | 68681 | | | | | 8019.16 | | | | 138194 | | | 11575.95 | | | | |
| 13 | | | | | Axis Bank | | | 385 | | | 6.21 | | | 1 | | | | | 0.07 | | | | 386 | | | 6.28 | | | | |
| 14 | | | | | Bandhan Bank | | | - | | | - | | | - | | | | | - | | | | - | | | - | | | | |
| 15 | | | | | Catholic Syrian Bank Ltd | | | - | | | - | | | - | | | | | - | | | | - | | | - | | | | |
| 16 | | | | | City Union Bank Ltd | | | 20 | | | 1.22 | | | 37 | | | | | 8.99 | | | | 57 | | | 10.21 | | | | |
| 17 | | | | | Coastal Local Area Bank | | | 115 | | | 12.95 | | | 15 | | | | | 3.87 | | | | 130 | | | 16.81 | | | | |
| 18 | | | | | DCB Bank Limited | | | 271 | | | 18.47 | | | 68 | | | | | 16.50 | | | | 339 | | | 34.98 | | | | |
| 19 | | | | | Dhana Laxmi Bank | | | 30 | | | 4.38 | | | 4 | | | | | 1.60 | | | | 34 | | | 5.97 | | | | |
| 20 | | | | | Equitas Small Finance Bank Ltd | | | 27 | | | 3.83 | | | - | | | | | - | | | | 27 | | | 3.83 | | | | |
| 21 | | | | | Federal Bank | | | 22 | | | 3.03 | | | 85 | | | | | 25.23 | | | | 107 | | | 28.26 | | | | |
| 22 | | | | | HDFC Bank Ltd | | | 802 | | | 9.76 | | | - | | | | | - | | | | 802 | | | 9.76 | | | | |
| 23 | | | | | ICICI Bank Ltd. | | | 543 | | | 104.17 | | | 2112 | | | | | 782.24 | | | | 2655 | | | 886.41 | | | | |
| 24 | | | | | IDBI Bank | | | 963 | | | 78.75 | | | 708 | | | | | 155.60 | | | | 1671 | | | 234.35 | | | | |
| 25 | | | | | IDFC First Bank | | | 98 | | | 11.04 | | | - | | | | | - | | | | 98 | | | 11.04 | | | | |
| 26 | | | | | Indus Ind Bank | | | 258 | | | 14.05 | | | 405 | | | | | 37.28 | | | | 663 | | | 51.33 | | | | |
| 27 | | | | | Karnataka Bank | | | 123 | | | 19.93 | | | 126 | | | | | 74.54 | | | | 249 | | | 94.47 | | | | |
| 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 | | | 127 | | | 11.29 | | | 77 | | | | | 7.88 | | | | 204 | | | 19.17 | | | | |
| 33 | | | | | South Indian Bank | | | 17 | | | 2.39 | | | 12 | | | | | 2.82 | | | | 29 | | | 5.21 | | | | |
| 34 | | | | | Standard Chartered Bank | | | - | | | - | | | - | | | | | - | | | | - | | | - | | | | |
| 35 | | | | | Tamilnad Mercantile Bank | | | 259 | | | 22.30 | | | 176 | | | | | 2.94 | | | | 435 | | | 25.24 | | | | |
| 36 | | | | | Yes Bank | | | - | | | - | | | - | | | | | - | | | | - | | | - | | | | |
| Pvt. Sector Banks Total | | | | | | | | 4184 | | | 341.54 | | | 4079 | | | | | 1184.52 | | | | 8263 | | | 1526.06 | | | | |
| Commercial Banks Total | | | | | | | | 73697 | | | 3898.32 | | | 72760 | | | | | 9203.69 | | | | 146457 | | | 13102.01 | | | | |
| 37 | | | | | AP State Co-op Bank | | | 410 | | | 43.36 | | | 304 | | | | | 30.32 | | | | 714 | | | 73.68 | | | | |
| Co-op. Banks Total | | | | | | | | 410 | | | 43.36 | | | 304 | | | | | 30.32 | | | | 714 | | | 73.68 | | | | |
| 38 | | | | | APGB | | | 2007 | | | 73.46 | | | 345 | | | | | 29.30 | | | | 2352 | | | 102.76 | | | | |
| 39 | | | | | A.P.Grameena Vikas Bank | | | 2640 | | | 79.44 | | | 515 | | | | | 40.77 | | | | 3155 | | | 120.21 | | | | |
| 40 | | | | | C.G.G.B. | | | 684 | | | 52.06 | | | 117 | | | | | 7.60 | | | | 801 | | | 59.66 | | | | |
| 41 | | | | | Saptagiri Grameena Bank | | | 1529 | | | 224.92 | | | 607 | | | | | 149.13 | | | | 2136 | | | 374.05 | | | | |
| R.R.B.s Total | | | | | | | | 6860 | | | 429.88 | | | 1584 | | | | | 226.80 | | | | 8444 | | | 656.68 | | | | |
| 42 | | | | | A P S F C | | | - | | | - | | | - | | | | | - | | | | - | | | - | | | | |
| Others Total | | | | | | | | - | | | - | | | - | | | | | - | | | | - | | | - | | | | |
| Grand Total | | | | | | | | 80967 | | | 4371.56 | | | 74648 | | | | | 9460.81 | | | | 155615 | | | 13832.37 | | | | |
| CONSOLIDATION | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Commercial Banks | | | | | | | | 73697 | | | 3898.32 | | | 72760 | | | | | 9203.69 | | | | 146457 | | | 13102.01 | | | | |
| Co-operative Banks | | | | | | | | 410 | | | 43.36 | | | 304 | | | | | 30.32 | | | | 714 | | | 73.68 | | | | |
| Regional Rural Banks | | | | | | | | 6860 | | | 429.88 | | | 1584 | | | | | 226.80 | | | | 8444 | | | 656.68 | | | | |
| Others | | | | | | | | - | | | - | | | - | | | | | - | | | | - | | | - | | | | |
| Grand Total | | | | | | | | 80967 | | | 4371.56 | | | 74648 | | | | | 9460.81 | | | | 155615 | | | 13832.37 | | | | |
| SLBC OF A.P. CONVENOR:UNION BANK OF INDIA | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| **25. Disbursements under Education Loans as on 31.03.2021** (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 | | 795 | | | | 43.09 | | | 116 | | | | | 10 | | | | 911 | | | | | 53.42 | | |
| 2 | | | | Bank of India | | 648 | | | | 15.46 | | | 37 | | | | | 2 | | | | 685 | | | | | 17.79 | | |
| 3 | | | | Bank of Maharashtra | | - | | | | - | | | 13 | | | | | 1 | | | | 13 | | | | | 0.89 | | |
| 4 | | | | Canara Bank | | 2562 | | | | 123.45 | | | 196 | | | | | 19 | | | | 2758 | | | | | 142.69 | | |
| 5 | | | | Central Bank of India | | 444 | | | | 11.61 | | | 103 | | | | | 7 | | | | 547 | | | | | 18.30 | | |
| 6 | | | | Indian Bank | | 795 | | | | 21.81 | | | 205 | | | | | 13 | | | | 1000 | | | | | 35.27 | | |
| 7 | | | | Indian Overseas Bank | | 317 | | | | 7.53 | | | - | | | | | - | | | | 317 | | | | | 7.53 | | |
| 8 | | | | Punjab National Bank | | 788 | | | | 19.30 | | | 699 | | | | | 23 | | | | 1487 | | | | | 42.67 | | |
| 9 | | | | Punjab & Sind Bank | | 92 | | | | 5.51 | | | - | | | | | - | | | | 92 | | | | | 5.51 | | |
| 10 | | | | UCO Bank | | 35 | | | | 1.28 | | | - | | | | | - | | | | 35 | | | | | 1.28 | | |
| 11 | | | | Union Bank of India | | 6235 | | | | 149.74 | | | 1026 | | | | | 101 | | | | 7261 | | | | | 250.75 | | |
| 12 | | | | State Bank of India | | 19376 | | | | 439.91 | | | 625 | | | | | 32 | | | | 20001 | | | | | 471.96 | | |
| Public sector Banks Total | | | | | | 32087 | | | | 838.68 | | | 3020 | | | | | 209.37 | | | | 35107 | | | | | 1048.06 | | |
| 13 | | | | Axis Bank | | 1550 | | | | 7.71 | | | - | | | | | - | | | | 1550 | | | | | 7.71 | | |
| 14 | | | | Bandhan Bank | | - | | | | - | | | - | | | | | - | | | | - | | | | | - | | |
| 15 | | | | Catholic Syrian Bank Ltd | | - | | | | - | | | - | | | | | - | | | | - | | | | | - | | |
| 16 | | | | City Union Bank Ltd | | 9 | | | | 0.17 | | | 10 | | | | | 1 | | | | 19 | | | | | 1.01 | | |
| 17 | | | | Coastal Local Area Bank | | - | | | | - | | | - | | | | | - | | | | - | | | | | - | | |
| 18 | | | | DCB Bank Limited | | 16 | | | | 0.41 | | | 29 | | | | | 1 | | | | 45 | | | | | 1.76 | | |
| 19 | | | | Dhana Laxmi Bank | | 2 | | | | 0.13 | | | - | | | | | - | | | | 2 | | | | | 0.13 | | |
| 20 | | | | Equitas Small Finance Bank Ltd | | - | | | | - | | | - | | | | | - | | | | - | | | | | - | | |
| 21 | | | | Federal Bank | | 18 | | | | 0.63 | | | 5 | | | | | 1 | | | | 23 | | | | | 1.26 | | |
| 22 | | | | HDFC Bank Ltd | | 26 | | | | 0.50 | | | 3 | | | | | 0 | | | | 29 | | | | | 0.55 | | |
| 23 | | | | ICICI Bank Ltd. | | 13 | | | | 1.32 | | | 4 | | | | | 0 | | | | 17 | | | | | 1.76 | | |
| 24 | | | | IDBI Bank | | 285 | | | | 8.83 | | | 5 | | | | | 0 | | | | 290 | | | | | 8.95 | | |
| 25 | | | | IDFC First Bank | | - | | | | - | | | - | | | | | - | | | | - | | | | | - | | |
| 26 | | | | Indus Ind Bank | | - | | | | - | | | - | | | | | - | | | | - | | | | | - | | |
| 27 | | | | Karnataka Bank | | 13 | | | | 0.70 | | | 21 | | | | | 6 | | | | 34 | | | | | 6.97 | | |
| 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 | | 6 | | | | 0.02 | | | - | | | | | - | | | | 6 | | | | | 0.02 | | |
| 33 | | | | South Indian Bank | | - | | | | - | | | - | | | | | - | | | | - | | | | | - | | |
| 34 | | | | Standard Chartered Bank | | - | | | | - | | | - | | | | | - | | | | - | | | | | - | | |
| 35 | | | | Tamilnad Mercantile Bank | | 14 | | | | 0.22 | | | 9 | | | | | 1 | | | | 23 | | | | | 0.87 | | |
| 36 | | | | Yes Bank | | - | | | | - | | | - | | | | | - | | | | - | | | | | - | | |
| Pvt. Sector Banks Total | | | | | | 1968 | | | | 21.12 | | | 88 | | | | | 10.41 | | | | 2056 | | | | | 31.53 | | |
| Commercial Banks Total | | | | | | 34055 | | | | 859.81 | | | 3108 | | | | | 219.78 | | | | 37163 | | | | | 1079.58 | | |
| 37 | | | | AP State Co-op Bank | | 104 | | | | 14.36 | | | 3 | | | | | 0 | | | | 107 | | | | | 14.66 | | |
| Co-op. Banks Total | | | | | | 104 | | | | 14.36 | | | 3 | | | | | 0.30 | | | | 107 | | | | | 14.66 | | |
| 38 | | | | APGB | | 644 | | | | 8.04 | | | 45 | | | | | 2 | | | | 689 | | | | | 10.49 | | |
| 39 | | | | A.P.Grameena Vikas Bank | | 45 | | | | 1.07 | | | - | | | | | - | | | | 45 | | | | | 1.07 | | |
| 40 | | | | C.G.G.B. | | 294 | | | | 13.39 | | | - | | | | | - | | | | 294 | | | | | 13.39 | | |
| 41 | | | | Saptagiri Grameena Bank | | 56 | | | | 4.76 | | | 13 | | | | | 2 | | | | 69 | | | | | 7.07 | | |
| R.R.B.s Total | | | | | | 1039 | | | | 27.25 | | | 58 | | | | | 4.76 | | | | 1097 | | | | | 32.02 | | |
| 42 | | | | A P S F C | | - | | | | - | | | - | | | | | - | | | | - | | | | | - | | |
| Others Total | | | | | | - | | | | - | | | - | | | | | - | | | | - | | | | | - | | |
| Grand Total | | | | | | 35198 | | | | 901.42 | | | 3169 | | | | | 9460.81 | | | | 38367 | | | | | 10362.23 | | |
| CONSOLIDATION | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Commercial Banks | | | | | | 34055 | | | | 859.81 | | | 3108 | | | | | 219.78 | | | | 37163 | | | | | 1079.58 | | |
| Co-operative Banks | | | | | | 104 | | | | 14.36 | | | 3 | | | | | 0.30 | | | | 107 | | | | | 14.66 | | |
| Regional Rural Banks | | | | | | 1039 | | | | 27.25 | | | 58 | | | | | 4.76 | | | | 1097 | | | | | 32.02 | | |
| Others | | | | | | - | | | | - | | | - | | | | | - | | | | - | | | | | - | | |
| Grand Total | | | | | | 35198 | | | | 901.42 | | | 3169 | | | | | 224.84 | | | | 38367 | | | | | 1126.26 | | |
| SLBC OF A.P CONVENOR:UNION BANK OF INDIA | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| **26. BANK-WISE ADVANCES OUTSTANDING TO MINORITIES, WEAKER SECTION , SC/ST AND**  **WOMEN AS ON 31.03.2021** (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 | | | | 55.39 | | | | | | | 1168.56 | | | | | 47.74 | | | | | 417.07 | | | | |
| 3 | | | Bank of Maharashtra | | | | 18.75 | | | | | | | 60.43 | | | | | 9.53 | | | | | 63.72 | | | | |
| 4 | | | Canara Bank | | | | 2591.85 | | | | | | | 8534.91 | | | | | 2556.19 | | | | | 12767.92 | | | | |
| 5 | | | Central Bank of India | | | | 250.00 | | | | | | | 218.75 | | | | | 406.26 | | | | | 109.38 | | | | |
| 6 | | | Indian Bank | | | | 3400.00 | | | | | | | 5489.70 | | | | | 2992.89 | | | | | 1185.59 | | | | |
| 7 | | | Indian Overseas Bank | | | | 511.64 | | | | | | | 1134.00 | | | | | 1112.32 | | | | | 1068.91 | | | | |
| 8 | | | Punjab National Bank | | | | 66.59 | | | | | | | 360.07 | | | | | 43.26 | | | | | 385.38 | | | | |
| 9 | | | Punjab & Sind Bank | | | | 0.02 | | | | | | | 0.01 | | | | | 0.01 | | | | | 0.01 | | | | |
| 10 | | | UCO Bank | | | | 19.64 | | | | | | | 46.62 | | | | | 24.76 | | | | | 73.44 | | | | |
| 11 | | | Union Bank of India | | | | 3213.75 | | | | | | | 20339.90 | | | | | 1824.23 | | | | | 12908.63 | | | | |
| 12 | | | State Bank of India | | | | 6430.99 | | | | | | | 26888.90 | | | | | 3721.60 | | | | | 1177.40 | | | | |
| Public Sector Banks Total | | | | | | | 16677.52 | | | | | | | 65931.51 | | | | | 13016.83 | | | | | 31193.56 | | | | |
| 13 | | | Axis Bank | | | | 105.65 | | | | | | | 1.17 | | | | | 50.63 | | | | | 557.57 | | | | |
| 14 | | | Bandhan Bank | | | | 2.75 | | | | | | | 104.27 | | | | | 0.07 | | | | | 104.94 | | | | |
| 15 | | | Catholic Syrian Bank Ltd | | | | - | | | | | | | - | | | | | - | | | | | - | | | | |
| 16 | | | City Union Bank Ltd | | | | 45.06 | | | | | | | 65.52 | | | | | 3.00 | | | | | 10.45 | | | | |
| 17 | | | Coastal Local Area Bank Ltd | | | | 7.11 | | | | | | | 76.07 | | | | | 18.97 | | | | | 47.43 | | | | |
| 18 | | | DCB Bank Limited | | | | 15.58 | | | | | | | 101.34 | | | | | 0.19 | | | | | 52.87 | | | | |
| 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 | | | | 40.78 | | | | | | | 254.41 | | | | | 13.23 | | | | | 254.81 | | | | |
| 22 | | | HDFC Bank Ltd | | | | 108.49 | | | | | | | 503.56 | | | | | 31.39 | | | | | 1943.35 | | | | |
| 23 | | | ICICI Bank Ltd. | | | | 235.07 | | | | | | | 1211.85 | | | | | 116.49 | | | | | 1657.74 | | | | |
| 24 | | | IDBI Bank | | | | 177.19 | | | | | | | 910.87 | | | | | 127.53 | | | | | 665.97 | | | | |
| 25 | | | IDFC First Bank | | | | 0.01 | | | | | | | 5.02 | | | | | 3.08 | | | | | 1.94 | | | | |
| 26 | | | Indus Ind Bank | | | | 155.18 | | | | | | | 352.58 | | | | | 152.84 | | | | | 779.73 | | | | |
| 27 | | | Karnataka Bank | | | | 1.31 | | | | | | | 0.01 | | | | | 0.17 | | | | | 9.34 | | | | |
| 28 | | | Karur Vysya Bank | | | | 9.75 | | | | | | | 973.81 | | | | | 25.69 | | | | | 0.72 | | | | |
| 29 | | | Kotak Mahindra Bank | | | | 85.21 | | | | | | | 495.25 | | | | | 113.91 | | | | | 0.01 | | | | |
| 30 | | | KBS Local Area Bank | | | | 0.56 | | | | | | | 0.57 | | | | | 0.46 | | | | | 3.20 | | | | |
| 31 | | | Laxmi Vilas Bank | | | | 58.82 | | | | | | | 1.48 | | | | | 1.84 | | | | | 80.35 | | | | |
| 32 | | | RBL Bank | | | | 8.15 | | | | | | | 119.60 | | | | | 28.92 | | | | | 112.94 | | | | |
| 33 | | | South Indian Bank | | | | 0.01 | | | | | | | 0.01 | | | | | 0.01 | | | | | 0.01 | | | | |
| 34 | | | Standard Chartered Bank | | | | - | | | | | | | - | | | | | - | | | | | - | | | | |
| 35 | | | Tamilnad Mercantile Bank | | | | 62.59 | | | | | | | 235.93 | | | | | 10.97 | | | | | 196.11 | | | | |
| 36 | | | YES Bank | | | | 12.96 | | | | | | | 13.29 | | | | | 0.31 | | | | | 0.01 | | | | |
| Private Sector Banks Total | | | | | | | 1142.47 | | | | | | | 5426.73 | | | | | 701.35 | | | | | 6601.00 | | | | |
| Commercial Banks Total | | | | | | | 17819.99 | | | | | | | 71358.24 | | | | | 13718.18 | | | | | 37794.56 | | | | |
| 37 | | | AP State Co-op Bank | | | | 939.61 | | | | | | | 984.87 | | | | | 1095.31 | | | | | 2611.58 | | | | |
| Co-op. Banks Total | | | | | | | 939.61 | | | | | | | 984.87 | | | | | 1095.31 | | | | | 2611.58 | | | | |
| 38 | | | Andhra Pragathi Grameena Bank | | | | 2035.62 | | | | | | | 10270.86 | | | | | 2093.77 | | | | | 3641.69 | | | | |
| 39 | | | A.P.Grameena Vikas Bank | | | | 371.74 | | | | | | | 4687.53 | | | | | 975.18 | | | | | 2919.50 | | | | |
| 40 | | | C.G.G.B. | | | | 177.29 | | | | | | | 4372.99 | | | | | 295.47 | | | | | 1240.98 | | | | |
| 41 | | | Saptagiri Grameena Bank | | | | 124.85 | | | | | | | 3851.34 | | | | | 510.76 | | | | | 2918.78 | | | | |
| R.R.B.s Total | | | | | | | 2709.50 | | | | | | | 23182.72 | | | | | 3875.18 | | | | | 10720.95 | | | | |
| 42 | | | A P S F C | | | | - | | | | | | | - | | | | | - | | | | | - | | | | |
| Others Total | | | | | | | - | | | | | | | - | | | | | - | | | | | - | | | | |
| Grand Total | | | | | | | 21469.10 | | | | | | | 95525.83 | | | | | 18688.67 | | | | | 51127.09 | | | | |
| CONSOLIDATION | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Commercial Banks | | | | | | | 17819.99 | | | | | | | 71358.24 | | | | | 13718.18 | | | | | 37794.56 | | | | |
| Co-operative Banks | | | | | | | 939.61 | | | | | | | 984.87 | | | | | 1095.31 | | | | | 2611.58 | | | | |
| Regional Rural Banks | | | | | | | 2709.50 | | | | | | | 23182.72 | | | | | 3875.18 | | | | | 10720.95 | | | | |
| Others | | | | | | | - | | | | | | | - | | | | | - | | | | | - | | | | |
| Grand Total | | | | | | | 21469.10 | | | | | | | 95525.83 | | | | | 18688.67 | | | | | 51127.09 | | | | |

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| SLBC of A.P | | | | | |  | | | |  | | | | |  | | | | CONVENER: UNION BANK OF INDIA | | | | | | | | | | | | | | | | |
| **27. Total Agricultural Advances (Priority Sector)-Bank-wise Outstanding , Overdues & NPA**  **as on 31.03.2021**  (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 | | | | | | 381207 | | | 5918.49 | | | | | 17052 | | | | | 144.10 | | | | 129.05 | | | | | 4553 | | | 49.37 | |
| 2 | | | Bank of India | | | | | | 278386 | | | 3572.12 | | | | | 20695 | | | | | 306.90 | | | | 230.83 | | | | | 3343 | | | 71.14 | |
| 3 | | | Bank of Maharashtra | | | | | | 4660 | | | 84.32 | | | | | 575 | | | | | 7.35 | | | | 2.24 | | | | | 379 | | | 3.10 | |
| 4 | | | Canara Bank | | | | | | 1689619 | | | 23756.95 | | | | | 366625 | | | | | 3911.82 | | | | 3595.31 | | | | | 73032 | | | 975.29 | |
| 5 | | | Central Bank of India | | | | | | 125063 | | | 2045.40 | | | | | 2326 | | | | | 65.72 | | | | 65.72 | | | | | 2326 | | | 51.08 | |
| 6 | | | Indian Bank | | | | | | 1023969 | | | 14622.09 | | | | | 74400 | | | | | 928.14 | | | | 875.56 | | | | | 5763 | | | 134.11 | |
| 7 | | | Indian Overseas Bank | | | | | | 260273 | | | 3880.19 | | | | | 41761 | | | | | 849.99 | | | | 753.39 | | | | | 27406 | | | 638.58 | |
| 8 | | | Punjab National Bank | | | | | | 51774 | | | 1148.79 | | | | | 7380 | | | | | 18.85 | | | | 15.77 | | | | | 7380 | | | 14.27 | |
| 9 | | | Punjab & Sind Bank | | | | | | 92 | | | 15.54 | | | | | - | | | | | - | | | | - | | | | | - | | | - | |
| 10 | | | UCO Bank | | | | | | 14596 | | | 308.95 | | | | | 2386 | | | | | 76.32 | | | | 76.32 | | | | | 1580 | | | 45.84 | |
| 11 | | | Union Bank of India | | | | | | 1980233 | | | 31275.08 | | | | | 486138 | | | | | 6917.89 | | | | 6485.13 | | | | | 33384 | | | 617.70 | |
| 12 | | | State Bank of India | | | | | | 2066998 | | | 33235.21 | | | | | 1035128 | | | | | 12977.80 | | | | 12935.76 | | | | | 87643 | | | 761.10 | |
| Public Sector Banks Total | | | | | | | | | 7876871 | | | 119863.12 | | | | | 2054466 | | | | | 26204.87 | | | | 25165.07 | | | | | 246789 | | | 3361.57 | |
| 13 | | | Axis Bank | | | | | | 32254 | | | 2813.26 | | | | | 3694 | | | | | 450.32 | | | | 450.32 | | | | | 445 | | | 153.55 | |
| 14 | | | Bandhan Bank | | | | | | 3822 | | | 5.82 | | | | | 43 | | | | | 0.06 | | | | 0.06 | | | | | 43 | | | 0.06 | |
| 15 | | | Catholic Syrian Bank | | | | | | - | | | - | | | | | - | | | | | - | | | | - | | | | | - | | | - | |
| 16 | | | City Union Bank Ltd | | | | | | 9168 | | | 650.28 | | | | | 1438 | | | | | 324.34 | | | | 80.51 | | | | | 210 | | | 51.99 | |
| 17 | | | Coastal Local Area Bank | | | | | | 21740 | | | 118.13 | | | | | 4390 | | | | | 20.39 | | | | 20.39 | | | | | 454 | | | 1.50 | |
| 18 | | | DCB Bank Limited | | | | | | 2622 | | | 145.98 | | | | | 628 | | | | | 6.52 | | | | 2.96 | | | | | 44 | | | 2.24 | |
| 19 | | | Dhana Laxmi Bank | | | | | | 2026 | | | 102.72 | | | | | 30 | | | | | 2.44 | | | | 2.44 | | | | | 30 | | | 2.44 | |
| 20 | | | Equitas Small Finance Bank Ltd | | | | | | 90 | | | 3.29 | | | | | 1 | | | | | 0.01 | | | | 0.01 | | | | | 1 | | | 0.01 | |
| 21 | | | Federal Bank | | | | | | 15366 | | | 402.94 | | | | | 11910 | | | | | 294.33 | | | | 294.33 | | | | | 39 | | | 5.86 | |
| 22 | | | HDFC Bank Ltd | | | | | | 35518 | | | 4422.70 | | | | | 6995 | | | | | 356.25 | | | | 261.54 | | | | | 1419 | | | 110.47 | |
| 23 | | | ICICI Bank Ltd | | | | | | 55622 | | | 1939.27 | | | | | 11226 | | | | | 396.46 | | | | 380.19 | | | | | 3361 | | | 132.93 | |
| 24 | | | IDBI Bank | | | | | | 48023 | | | 860.75 | | | | | 314 | | | | | 21.76 | | | | 21.76 | | | | | 314 | | | 21.76 | |
| 25 | | | IDFC First Bank | | | | | | 3109 | | | 113.45 | | | | | - | | | | | - | | | | - | | | | | - | | | - | |
| 26 | | | Indus Ind Bank | | | | | | 21905 | | | 769.26 | | | | | 1843 | | | | | 21.10 | | | | - | | | | | 1843 | | | 21.10 | |
| 27 | | | Karnataka Bank | | | | | | 14378 | | | 497.95 | | | | | 1215 | | | | | 116.20 | | | | 116.20 | | | | | 1215 | | | 116.20 | |
| 28 | | | Karur Vysya Bank | | | | | | 107267 | | | 2183.59 | | | | | 3896 | | | | | 165.67 | | | | 146.86 | | | | | 847 | | | 91.79 | |
| 29 | | | Kotak Mahindra Bank | | | | | | 34289 | | | 979.02 | | | | | 5443 | | | | | 37.45 | | | | 37.45 | | | | | 5443 | | | 37.45 | |
| 30 | | | KBS Local Area Bank | | | | | | 42 | | | 0.24 | | | | | 3 | | | | | 0.01 | | | | 0.00 | | | | | 2 | | | 0.01 | |
| 31 | | | Laxmi Vilas Bank | | | | | | 22188 | | | 305.01 | | | | | - | | | | | - | | | | - | | | | | - | | | - | |
| 32 | | | RBL Bank | | | | | | 39474 | | | 138.99 | | | | | 6457 | | | | | 14.14 | | | | 14.14 | | | | | 779 | | | 1.15 | |
| 33 | | | South Indian Bank | | | | | | 12578 | | | 196.74 | | | | | - | | | | | - | | | | - | | | | | - | | | - | |
| 34 | | | Standard Chartered Bank | | | | | | - | | | - | | | | | - | | | | | - | | | | - | | | | | - | | | - | |
| 35 | | | Tamilnad Mercantile BBaBank | | | | | | 26163 | | | 470.71 | | | | | 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 | | | | | | | | | 510380 | | | 17637.27 | | | | | 59564 | | | | | 2264.26 | | | | 1865.95 | | | | | 16527 | | | 786.49 | |
| Commercial Banks Total | | | | | | | | | 8387251 | | | 137500.39 | | | | | 2114030 | | | | | 28469.14 | | | | 27031.02 | | | | | 263316 | | | 4148.06 | |
| 37 | | | AP State Co-op Bank | | | | | | 1894266 | | | 17955.35 | | | | | 103946 | | | | | 1167.00 | | | | 1163.33 | | | | | 48702 | | | 434.45 | |
| Co-operative Banks Total | | | | | | | | | 1894266 | | | 17955.35 | | | | | 103946 | | | | | 1167.00 | | | | 1163.33 | | | | | 48702 | | | 434.45 | |
| 38 | | | APGB | | | | | | 1112105 | | | 13922.63 | | | | | 113275 | | | | | 1239.22 | | | | 1103.62 | | | | | 22191 | | | 187.04 | |
| 39 | | | A.P.G.V.B | | | | | | 323654 | | | 4061.61 | | | | | 18675 | | | | | 161.91 | | | | 161.91 | | | | | 2878 | | | 18.46 | |
| 40 | | | C.G.G.B | | | | | | 436136 | | | 5138.21 | | | | | 44069 | | | | | 356.56 | | | | 280.78 | | | | | 3209 | | | 45.13 | |
| 41 | | | SGB | | | | | | 468385 | | | 6006.45 | | | | | 50539 | | | | | 526.52 | | | | 392.46 | | | | | 6296 | | | 72.89 | |
| RRB's Total | | | | | | | | | 2340280 | | | 29128.89 | | | | | 226558 | | | | | 2284.21 | | | | 1938.77 | | | | | 34574 | | | 323.52 | |
| 42 | | | A P S F C | | | | | | - | | | - | | | | | - | | | | | - | | | | - | | | | | - | | | - | |
| Others Total | | | | | | | | | - | | | - | | | | | - | | | | | - | | | | - | | | | | - | | | - | |
| Grand Total | | | | | | | | | 12621797 | | | 184584.63 | | | | | 2444534 | | | | | 31920.35 | | | | 30133.12 | | | | | 346592 | | | 4906.03 | |
| CONSOLIDATION | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Commercial Banks | | | | | | | | 8387251 | | | 137500 | | | | | 2114030 | | | | | 28469 | | | | 27031 | | | | | 263316 | | | 4148 | | |
| Co-operative Banks | | | | | | | | 1894266 | | | 17955 | | | | | 103946 | | | | | 1167 | | | | 1163 | | | | | 48702 | | | 434 | | |
| Regional Rural Banks | | | | | | | | 2340280 | | | 29129 | | | | | 226558 | | | | | 2284 | | | | 1939 | | | | | 34574 | | | 324 | | |
| Others | | | | | | | | - | | | - | | | | | - | | | | | - | | | | - | | | | | - | | | - | | |
| Grand Total | | | | | | | | 12621797 | | | 184584.63 | | | | | 2444534 | | | | | 31920.35 | | | | 30133.12 | | | | | 346592 | | | 4906.03 | | |
| SLBC of A.P | | | | | |  | | | |  | | | | |  | | | | CONVENER: UNION BANK OF INDIA | | | | | | | | | | | | | | | | |
| **28. Total Priority Sector Advances -Bank-wise Outstanding , Overdues & NPA**  **as on 31.03.2021** (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 | | | | | | 433407 | | | | 10277.06 | | | | | 19897 | | | | | 316.47 | | | | | 221.91 | | | 6716 | | | 151.27 | |
| 2 | | | Bank of India | | | | | | 358935 | | | | 5701.89 | | | | | 34818 | | | | | 754.89 | | | | | 307.77 | | | 8598 | | | 209.90 | |
| 3 | | | Bank of Maharashtra | | | | | | 8205 | | | | 404.65 | | | | | 1486 | | | | | 61.81 | | | | | 6.23 | | | 850 | | | 12.93 | |
| 4 | | | Canara Bank | | | | | | 1962594 | | | | 32168.72 | | | | | 474094 | | | | | 7748.91 | | | | | 5318.76 | | | 106584 | | | 2528.33 | |
| 5 | | | Central Bank of India | | | | | | 158468 | | | | 3125.23 | | | | | 6472 | | | | | 151.51 | | | | | 151.51 | | | 6472 | | | 136.88 | |
| 6 | | | Indian Bank | | | | | | 1124337 | | | | 17995.25 | | | | | 82522 | | | | | 1135.91 | | | | | 915.56 | | | 10083 | | | 200.27 | |
| 7 | | | Indian Overseas Bank | | | | | | 361223 | | | | 7237.99 | | | | | 61052 | | | | | 1430.96 | | | | | 1166.25 | | | 41076 | | | 1015.84 | |
| 8 | | | Punjab National Bank | | | | | | 85042 | | | | 3071.51 | | | | | 9042 | | | | | 132.47 | | | | | 30.51 | | | 8187 | | | 29.41 | |
| 9 | | | Punjab & Sind Bank | | | | | | 1615 | | | | 151.36 | | | | | 206 | | | | | 19.05 | | | | | 9.64 | | | 79 | | | 2.22 | |
| 10 | | | UCO Bank | | | | | | 42224 | | | | 1198.21 | | | | | 4746 | | | | | 239.42 | | | | | 239.42 | | | 3478 | | | 157.26 | |
| 11 | | | Union Bank of India | | | | | | 2463860 | | | | 50201.08 | | | | | 575764 | | | | | 12081.61 | | | | | 9552.89 | | | 66113 | | | 1800.07 | |
| 12 | | | State Bank of India | | | | | | 2414869 | | | | 59071.52 | | | | | 1076932 | | | | | 14907.09 | | | | | 14006.08 | | | 96312 | | | 1368.92 | |
| Public Sector Banks Total | | | | | | | | | 9414780 | | | | 190604.46 | | | | | 2347031 | | | | | 38980.09 | | | | | 31926.52 | | | 354548 | | | 7613.29 | |
| 13 | | | Axis Bank | | | | | | 41605 | | | | 4161.08 | | | | | 4292 | | | | | 495.82 | | | | | 476.13 | | | 484 | | | 186.70 | |
| 14 | | | Bandhan Bank | | | | | | 3822 | | | | 5.82 | | | | | 43 | | | | | 0.06 | | | | | 0.06 | | | 43 | | | 0.06 | |
| 15 | | | Catholic Syrian Bank | | | | | | 512 | | | | 17.52 | | | | | - | | | | | - | | | | | - | | | - | | | - | |
| 16 | | | City Union Bank Ltd | | | | | | 13082 | | | | 1885.85 | | | | | 2355 | | | | | 637.64 | | | | | 156.01 | | | 473 | | | 145.88 | |
| 17 | | | Coastal Local Area Bank | | | | | | 43821 | | | | 250.71 | | | | | 10065 | | | | | 56.06 | | | | | 56.06 | | | 1385 | | | 5.85 | |
| 18 | | | DCB Bank Limited | | | | | | 4788 | | | | 460.05 | | | | | 1027 | | | | | 49.87 | | | | | 4.91 | | | 107 | | | 13.81 | |
| 19 | | | Dhana Laxmi Bank | | | | | | 2441 | | | | 151.81 | | | | | 44 | | | | | 9.18 | | | | | 7.13 | | | 44 | | | 9.18 | |
| 20 | | | Equitas Small Finance Bank Ltd | | | | | | 3452 | | | | 201.63 | | | | | 507 | | | | | 29.68 | | | | | 29.68 | | | 98 | | | 8.61 | |
| 21 | | | Federal Bank | | | | | | 15887 | | | | 524.89 | | | | | 11976 | | | | | 312.94 | | | | | 312.94 | | | 60 | | | 10.88 | |
| 22 | | | HDFC Bank Ltd | | | | | | 65797 | | | | 7468.04 | | | | | 8820 | | | | | 540.41 | | | | | 319.92 | | | 1741 | | | 153.19 | |
| 23 | | | ICICI Bank Ltd | | | | | | 83405 | | | | 6327.40 | | | | | 13165 | | | | | 629.17 | | | | | 591.76 | | | 4991 | | | 340.62 | |
| 24 | | | IDBI Bank | | | | | | 72589 | | | | 2186.72 | | | | | 633 | | | | | 57.43 | | | | | 57.43 | | | 633 | | | 57.43 | |
| 25 | | | IDFC First Bank | | | | | | 7254 | | | | 508.34 | | | | | - | | | | | - | | | | | - | | | - | | | - | |
| 26 | | | Indus Ind Bank | | | | | | 41099 | | | | 2266.42 | | | | | 2757 | | | | | 36.24 | | | | | - | | | 2757 | | | 36.24 | |
| 27 | | | Karnataka Bank | | | | | | 19902 | | | | 1598.04 | | | | | 1708 | | | | | 171.28 | | | | | 171.28 | | | 1708 | | | 171.28 | |
| 28 | | | Karur Vysya Bank | | | | | | 115265 | | | | 4108.92 | | | | | 4548 | | | | | 407.79 | | | | | 156.49 | | | 915 | | | 143.46 | |
| 29 | | | Kotak Mahindra Bank | | | | | | 39747 | | | | 2341.26 | | | | | 5613 | | | | | 60.50 | | | | | 60.50 | | | 5613 | | | 60.50 | |
| 30 | | | KBS Local Area Bank | | | | | | 458 | | | | 2.91 | | | | | 56 | | | | | 0.33 | | | | | 0.03 | | | 19 | | | 0.08 | |
| 31 | | | Laxmi Vilas Bank | | | | | | 23712 | | | | 637.22 | | | | | - | | | | | - | | | | | - | | | - | | | - | |
| 32 | | | RBL Bank | | | | | | 48421 | | | | 348.44 | | | | | 9365 | | | | | 32.20 | | | | | 32.20 | | | 1663 | | | 11.64 | |
| 33 | | | South Indian Bank | | | | | | 13545 | | | | 542.00 | | | | | 19 | | | | | 21.60 | | | | | - | | | 19 | | | 21.60 | |
| 34 | | | Standard Chartered Bank | | | | | | - | | | | - | | | | | - | | | | | - | | | | | - | | | - | | | - | |
| 35 | | | Tamilnad Mercantile Bank | | | | | | 30066 | | | | 998.00 | | | | | 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 | | | | | | | | | 693406 | | | | 37510.20 | | | | | 77077 | | | | | 3590.63 | | | | | 2474.97 | | | 22837 | | | 1418.03 | |
| Commercial Banks Total | | | | | | | | | 10108186 | | | | 228114.67 | | | | | 2424108 | | | | | 42570.72 | | | | | 34401.49 | | | 377385 | | | 9031.32 | |
| 37 | | | AP State Co-op Bank | | | | | | 1936670 | | | | 19121.58 | | | | | 110006 | | | | | 1224.56 | | | | | 1211.69 | | | 52152 | | | 463.83 | |
| Co-operative Banks Total | | | | | | | | | 1936670 | | | | 19121.58 | | | | | 110006 | | | | | 1224.56 | | | | | 1211.69 | | | 52152 | | | 463.83 | |
| 38 | | | APGB | | | | | | 1379503 | | | | 16836.24 | | | | | 176653 | | | | | 1781.09 | | | | | 1506.91 | | | 36477 | | | 264.80 | |
| 39 | | | A.P.G.V.B | | | | | | 380659 | | | | 5095.04 | | | | | 24491 | | | | | 215.00 | | | | | 185.89 | | | 5198 | | | 34.74 | |
| 40 | | | C.G.G.B | | | | | | 500684 | | | | 5909.44 | | | | | 68170 | | | | | 576.43 | | | | | 304.83 | | | 6471 | | | 57.82 | |
| 41 | | | SGB | | | | | | 520348 | | | | 6889.97 | | | | | 61460 | | | | | 663.96 | | | | | 402.56 | | | 7863 | | | 84.83 | |
| RRB's Total | | | | | | | | | 2781194 | | | | 34730.69 | | | | | 330774 | | | | | 3236.48 | | | | | 2400.19 | | | 56009 | | | 442.18 | |
| 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 | | | | | | | | | 14827106 | | | | 282585.26 | | | | | 2865934 | | | | | 47686.35 | | | | | 38093.87 | | | 485875 | | | 10160.45 | |
| CONSOLIDATION | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Commercial Banks | | | | | | | 10108186 | | | | | | 228114.67 | | | | | 2424108 | | | | | 42570.72 | | | | | 34401.49 | | 377385 | | | 9031.32 | | |
| Co-operative Banks | | | | | | | 1936670 | | | | | | 19121.58 | | | | | 110006 | | | | | 1224.56 | | | | | 1211.69 | | 52152 | | | 463.83 | | |
| Regional Rural Banks | | | | | | | 2781194 | | | | | | 34730.69 | | | | | 330774 | | | | | 3236.48 | | | | | 2400.19 | | 56009 | | | 442.18 | | |
| Others | | | | | | | 1056 | | | | | | 618.32 | | | | | 1046 | | | | | 654.58 | | | | | 80.50 | | 329 | | | 223.11 | | |
| Grand Total | | | | | | | 14827106 | | | | | | 282585.26 | | | | | 2865934 | | | | | 47686.35 | | | | | 38093.87 | | 485875 | | | 10160.45 | | |
| SLBC of A.P | | | | | |  | | | |  | | | | |  | | | | CONVENER: UNION BANK OF INDIA | | | | | | | | | | | | | | | | |
| **29. Total Non-Priority Sector Advances - Bank-wise Outstanding , Overdues & NPA**  **as on 31.03.2021** (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 | | | | | | 64621 | | | | 11978.60 | | | | | 522 | | | | | 18.28 | | | | | 10.59 | | | 411 | | | 11.36 | |
| 2 | | | Bank of India | | | | | | 25795 | | | | 4706.52 | | | | | 4182 | | | | | 440.55 | | | | | 103.90 | | | 2216 | | | 80.92 | |
| 3 | | | Bank of Maharashtra | | | | | | 1665 | | | | 356.98 | | | | | 228 | | | | | 27.80 | | | | | 2.25 | | | 68 | | | 0.81 | |
| 4 | | | Canara Bank | | | | | | 151962 | | | | 16157.42 | | | | | 43266 | | | | | 4964.58 | | | | | 1105.34 | | | 11813 | | | 363.92 | |
| 5 | | | Central Bank of India | | | | | | 27613 | | | | 1306.47 | | | | | 1937 | | | | | 37.51 | | | | | 37.51 | | | 1937 | | | 37.51 | |
| 6 | | | Indian Bank | | | | | | 39424 | | | | 4604.93 | | | | | - | | | | | - | | | | | - | | | - | | | - | |
| 7 | | | Indian Overseas Bank | | | | | | 29603 | | | | 846.94 | | | | | 9120 | | | | | 172.12 | | | | | 101.11 | | | 5101 | | | 79.85 | |
| 8 | | | Punjab National Bank | | | | | | 21104 | | | | 5775.25 | | | | | 3 | | | | | 0.96 | | | | | 0.02 | | | 3 | | | 0.02 | |
| 9 | | | Punjab & Sind Bank | | | | | | 1213 | | | | 3176.54 | | | | | 235 | | | | | 575.67 | | | | | 574.54 | | | 37 | | | 1.13 | |
| 10 | | | UCO Bank | | | | | | 4064 | | | | 1369.05 | | | | | - | | | | | - | | | | | - | | | - | | | - | |
| 11 | | | Union Bank of India | | | | | | 394704 | | | | 29799.97 | | | | | 14771 | | | | | 3134.68 | | | | | 1890.28 | | | 3428 | | | 1282.05 | |
| 12 | | | State Bank of India | | | | | | 1116960 | | | | 80310.28 | | | | | 79998 | | | | | 9470.64 | | | | | 8054.05 | | | 3629 | | | 757.24 | |
| Public Sector Banks Total | | | | | | | | | 1878728 | | | | 160388.95 | | | | | 154262 | | | | | 18842.80 | | | | | 11879.59 | | | 28643 | | | 2614.81 | |
| 13 | | | Axis Bank | | | | | | 97083 | | | | 7468.00 | | | | | - | | | | | - | | | | | - | | | - | | | - | |
| 14 | | | Bandhan Bank | | | | | | 4650 | | | | 137.30 | | | | | - | | | | | - | | | | | - | | | - | | | - | |
| 15 | | | Catholic Syrian Bank | | | | | | 1980 | | | | 27.64 | | | | | - | | | | | - | | | | | - | | | - | | | - | |
| 16 | | | City Union Bank Ltd | | | | | | 12995 | | | | 1113.19 | | | | | 913 | | | | | 201.29 | | | | | 68.25 | | | 184 | | | 53.69 | |
| 17 | | | Coastal Local Area Bank | | | | | | 12879 | | | | 272.30 | | | | | 1622 | | | | | 56.93 | | | | | 56.93 | | | 273 | | | 7.96 | |
| 18 | | | DCB Bank Limited | | | | | | 3915 | | | | 387.02 | | | | | 923 | | | | | 52.81 | | | | | 1.60 | | | 95 | | | 11.36 | |
| 19 | | | Dhana Laxmi Bank | | | | | | 1981 | | | | 173.94 | | | | | 112 | | | | | 74.91 | | | | | 27.62 | | | 108 | | | 74.91 | |
| 20 | | | Equitas Small Finance Bank Ltd | | | | | | 1332 | | | | 84.69 | | | | | 17 | | | | | 3.03 | | | | | 3.03 | | | 17 | | | 3.03 | |
| 21 | | | Federal Bank | | | | | | 13573 | | | | 634.07 | | | | | 2889 | | | | | 131.77 | | | | | 131.77 | | | 255 | | | 9.56 | |
| 22 | | | HDFC Bank Ltd | | | | | | 858095 | | | | 17285.02 | | | | | 313744 | | | | | 2331.61 | | | | | 446.34 | | | 12783 | | | 157.51 | |
| 23 | | | ICICI Bank Ltd | | | | | | 321615 | | | | 11157.45 | | | | | 12974 | | | | | 184.76 | | | | | 184.76 | | | 12974 | | | 184.76 | |
| 24 | | | IDBI Bank | | | | | | 6478 | | | | 2013.83 | | | | | 917 | | | | | 602.46 | | | | | 602.46 | | | 917 | | | 602.46 | |
| 25 | | | IDFC First Bank | | | | | | 204240 | | | | 1495.45 | | | | | - | | | | | - | | | | | - | | | - | | | - | |
| 26 | | | Indus Ind Bank | | | | | | 191921 | | | | 2449.96 | | | | | - | | | | | - | | | | | - | | | - | | | - | |
| 27 | | | Karnataka Bank | | | | | | 7170 | | | | 1011.60 | | | | | 174 | | | | | 12.41 | | | | | 12.41 | | | 174 | | | 12.41 | |
| 28 | | | Karur Vysya Bank | | | | | | 41951 | | | | 3342.89 | | | | | 2027 | | | | | 264.76 | | | | | 3.16 | | | 585 | | | 87.79 | |
| 29 | | | Kotak Mahindra Bank | | | | | | 18298 | | | | 1661.16 | | | | | 2847 | | | | | 53.68 | | | | | 53.68 | | | 2847 | | | 53.68 | |
| 30 | | | KBS Local Area Bank | | | | | | 663 | | | | 5.68 | | | | | 52 | | | | | 0.36 | | | | | 0.23 | | | 2 | | | 0.00 | |
| 31 | | | Laxmi Vilas Bank | | | | | | 4823 | | | | 617.02 | | | | | - | | | | | - | | | | | - | | | - | | | - | |
| 32 | | | RBL Bank | | | | | | 4625 | | | | 262.38 | | | | | 754 | | | | | 18.97 | | | | | 18.97 | | | 243 | | | 11.60 | |
| 33 | | | South Indian Bank | | | | | | 2224 | | | | 370.10 | | | | | - | | | | | - | | | | | - | | | - | | | - | |
| 34 | | | Standard Chartered Bank | | | | | | - | | | | - | | | | | - | | | | | - | | | | | - | | | - | | | - | |
| 35 | | | Tamilnad Mercantile Bank | | | | | | 5451 | | | | 536.34 | | | | | 33 | | | | | 25.22 | | | | | 25.22 | | | 33 | | | 22.07 | |
| 36 | | | Yes Bank | | | | | | 13536 | | | | 574.66 | | | | | - | | | | | - | | | | | - | | | - | | | - | |
| Private Sector Banks Total | | | | | | | | | 1831478 | | | | 53081.68 | | | | | 339998 | | | | | 4014.97 | | | | | 1636.43 | | | 31490 | | | 1292.79 | |
| Commercial Banks Total | | | | | | | | | 3710206 | | | | 213470.63 | | | | | 494260 | | | | | 22857.77 | | | | | 13516.03 | | | 60133 | | | 3907.60 | |
| 37 | | | AP State Co-op Bank | | | | | | 363327 | | | | 4092.18 | | | | | 30239 | | | | | 450.02 | | | | | 426.20 | | | 26109 | | | 328.19 | |
| Co-operative Banks Total | | | | | | | | | 363327 | | | | 4092.18 | | | | | 30239 | | | | | 450.02 | | | | | 426.20 | | | 26109 | | | 328.19 | |
| 38 | | | APGB | | | | | | 99050 | | | | 1372.20 | | | | | 7728 | | | | | 96.27 | | | | | 46.67 | | | 685 | | | 7.27 | |
| 39 | | | A.P.G.V.B | | | | | | 52344 | | | | 655.87 | | | | | 982 | | | | | 10.13 | | | | | 1.75 | | | 96 | | | 0.81 | |
| 40 | | | C.G.G.B | | | | | | 12698 | | | | 368.13 | | | | | 2309 | | | | | 97.16 | | | | | 17.38 | | | 159 | | | 5.20 | |
| 41 | | | SGB | | | | | | 12519 | | | | 518.43 | | | | | 3440 | | | | | 187.03 | | | | | 29.86 | | | 150 | | | 8.49 | |
| RRB's Total | | | | | | | | | 176611 | | | | 2914.63 | | | | | 14459 | | | | | 390.60 | | | | | 95.66 | | | 1090 | | | 21.77 | |
| 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 | | | | | | | | | 4250153 | | | | 220489.87 | | | | | 538967 | | | | | 23711.48 | | | | | 14043.85 | | | 87338 | | | 4264.70 | |
| CONSOLIDATION | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Commercial Banks | | | | | | | 3710206 | | | | | | 213470.63 | | | | | 494260 | | | | | 22857.77 | | | | | 13516.03 | | 60133 | | | 3907.60 | | |
| Co-operative Banks | | | | | | | 363327 | | | | | | 4092.18 | | | | | 30239 | | | | | 450.02 | | | | | 426.20 | | 26109 | | | 328.19 | | |
| Regional Rural Banks | | | | | | | 176611 | | | | | | 2914.63 | | | | | 14459 | | | | | 390.60 | | | | | 95.66 | | 1090 | | | 21.77 | | |
| Others | | | | | | | 9 | | | | | | 12.42 | | | | | 9 | | | | | 13.09 | | | | | 5.96 | | 6 | | | 7.14 | | |
| Grand Total | | | | | | | 4250153 | | | | | | 220489.87 | | | | | 538967 | | | | | 23711.48 | | | | | 14043.85 | | 87338 | | | 4264.70 | | |
| SLBC of A.P | | | | | |  | | | |  | | | | |  | | | | CONVENER: UNION BANK OF INDIA | | | | | | | | | | | | | | | | |
| **30. Total Advances - Bank-wise Outstanding , Overdues & NPA**  **as on 31.03.2021** (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 | | | | | | 498028 | | | | 22255.66 | | | | | 20419 | | | | | 334.74 | | | | | 232.50 | | | 7127 | | | 162.63 | |
| 2 | | | Bank of India | | | | | | 384730 | | | | 10408.41 | | | | | 39000 | | | | | 1195.44 | | | | | 411.67 | | | 10814 | | | 290.82 | |
| 3 | | | Bank of Maharashtra | | | | | | 9870 | | | | 761.63 | | | | | 1714 | | | | | 89.61 | | | | | 8.48 | | | 918 | | | 13.74 | |
| 4 | | | Canara Bank | | | | | | 2114556 | | | | 48326.14 | | | | | 517360 | | | | | 12713.49 | | | | | 6424.10 | | | 118397 | | | 2892.25 | |
| 5 | | | Central Bank of India | | | | | | 186081 | | | | 4431.70 | | | | | 8409 | | | | | 189.02 | | | | | 189.02 | | | 8409 | | | 174.39 | |
| 6 | | | Indian Bank | | | | | | 1163761 | | | | 22600.18 | | | | | 82522 | | | | | 1135.91 | | | | | 915.56 | | | 10083 | | | 200.27 | |
| 7 | | | Indian Overseas Bank | | | | | | 390826 | | | | 8084.93 | | | | | 70172 | | | | | 1603.08 | | | | | 1267.36 | | | 46177 | | | 1095.69 | |
| 8 | | | Punjab National Bank | | | | | | 106146 | | | | 8846.76 | | | | | 9045 | | | | | 133.43 | | | | | 30.53 | | | 8190 | | | 29.43 | |
| 9 | | | Punjab & Sind Bank | | | | | | 2828 | | | | 3327.90 | | | | | 441 | | | | | 594.73 | | | | | 584.18 | | | 116 | | | 3.35 | |
| 10 | | | UCO Bank | | | | | | 46288 | | | | 2567.26 | | | | | 4746 | | | | | 239.42 | | | | | 239.42 | | | 3478 | | | 157.26 | |
| 11 | | | Union Bank of India | | | | | | 2858564 | | | | 80001.05 | | | | | 590535 | | | | | 15216.29 | | | | | 11443.17 | | | 69541 | | | 3082.12 | |
| 12 | | | State Bank of India | | | | | | 3531829 | | | | 139381.80 | | | | | 1156930 | | | | | 24377.73 | | | | | 22060.13 | | | 99941 | | | 2126.16 | |
| Public Sector Banks Total | | | | | | | | | 11293508 | | | | 350993.42 | | | | | 2501293 | | | | | 57822.89 | | | | | 43806.11 | | | 383191 | | | 10228.10 | |
| 13 | | | Axis Bank | | | | | | 138688 | | | | 11629.08 | | | | | 4292 | | | | | 495.82 | | | | | 476.13 | | | 484 | | | 186.70 | |
| 14 | | | Bandhan Bank | | | | | | 8472 | | | | 143.12 | | | | | 43 | | | | | 0.06 | | | | | 0.06 | | | 43 | | | 0.06 | |
| 15 | | | Catholic Syrian Bank | | | | | | 2492 | | | | 45.16 | | | | | - | | | | | - | | | | | - | | | - | | | - | |
| 16 | | | City Union Bank Ltd | | | | | | 26077 | | | | 2999.04 | | | | | 3268 | | | | | 838.93 | | | | | 224.26 | | | 657 | | | 199.57 | |
| 17 | | | Coastal Local Area Bank | | | | | | 56700 | | | | 523.01 | | | | | 11687 | | | | | 113.00 | | | | | 113.00 | | | 1658 | | | 13.80 | |
| 18 | | | DCB Bank Limited | | | | | | 8703 | | | | 847.07 | | | | | 1950 | | | | | 102.68 | | | | | 6.51 | | | 202 | | | 25.17 | |
| 19 | | | Dhana Laxmi Bank | | | | | | 4422 | | | | 325.75 | | | | | 156 | | | | | 84.09 | | | | | 34.75 | | | 152 | | | 84.09 | |
| 20 | | | Equitas Small Finance Bank Ltd | | | | | | 4784 | | | | 286.32 | | | | | 524 | | | | | 32.71 | | | | | 32.71 | | | 115 | | | 11.64 | |
| 21 | | | Federal Bank | | | | | | 29460 | | | | 1158.96 | | | | | 14865 | | | | | 444.71 | | | | | 444.71 | | | 315 | | | 20.44 | |
| 22 | | | HDFC Bank Ltd | | | | | | 923892 | | | | 24753.05 | | | | | 322564 | | | | | 2872.02 | | | | | 766.26 | | | 14524 | | | 310.69 | |
| 23 | | | ICICI Bank Ltd | | | | | | 405020 | | | | 17484.84 | | | | | 26139 | | | | | 813.92 | | | | | 776.52 | | | 17965 | | | 525.38 | |
| 24 | | | IDBI Bank | | | | | | 79067 | | | | 4200.55 | | | | | 1550 | | | | | 659.88 | | | | | 659.88 | | | 1550 | | | 659.88 | |
| 25 | | | IDFC First Bank | | | | | | 211494 | | | | 2003.79 | | | | | - | | | | | - | | | | | - | | | - | | | - | |
| 26 | | | Indus Ind Bank | | | | | | 233020 | | | | 4716.38 | | | | | 2757 | | | | | 36.24 | | | | | - | | | 2757 | | | 36.24 | |
| 27 | | | Karnataka Bank | | | | | | 27072 | | | | 2609.64 | | | | | 1882 | | | | | 183.70 | | | | | 183.70 | | | 1882 | | | 183.70 | |
| 28 | | | Karur Vysya Bank | | | | | | 157216 | | | | 7451.81 | | | | | 6575 | | | | | 672.55 | | | | | 159.65 | | | 1500 | | | 231.25 | |
| 29 | | | Kotak Mahindra Bank | | | | | | 58045 | | | | 4002.42 | | | | | 8460 | | | | | 114.18 | | | | | 114.18 | | | 8460 | | | 114.18 | |
| 30 | | | KBS Local Area Bank | | | | | | 1121 | | | | 8.60 | | | | | 108 | | | | | 0.69 | | | | | 0.26 | | | 21 | | | 0.09 | |
| 31 | | | Laxmi Vilas Bank | | | | | | 28535 | | | | 1254.24 | | | | | - | | | | | - | | | | | - | | | - | | | - | |
| 32 | | | RBL Bank | | | | | | 53046 | | | | 610.82 | | | | | 10119 | | | | | 51.17 | | | | | 51.17 | | | 1906 | | | 23.24 | |
| 33 | | | South Indian Bank | | | | | | 15769 | | | | 912.10 | | | | | 19 | | | | | 21.60 | | | | | - | | | 19 | | | 21.60 | |
| 34 | | | Standard Chartered Bank | | | | | | - | | | | - | | | | | - | | | | | - | | | | | - | | | - | | | - | |
| 35 | | | Tamilnad Mercantile Bank | | | | | | 35517 | | | | 1534.33 | | | | | 92 | | | | | 40.42 | | | | | 40.42 | | | 92 | | | 35.87 | |
| 36 | | | Yes Bank | | | | | | 16272 | | | | 1091.81 | | | | | 25 | | | | | 27.24 | | | | | 27.24 | | | 25 | | | 27.24 | |
| Private Sector Banks Total | | | | | | | | | 2524884 | | | | 90591.88 | | | | | 417075 | | | | | 7605.60 | | | | | 4111.40 | | | 54327 | | | 2710.82 | |
| Commercial Banks Total | | | | | | | | | 13818392 | | | | 441585.30 | | | | | 2918368 | | | | | 65428.49 | | | | | 47917.52 | | | 437518 | | | 12938.92 | |
| 37 | | | AP State Co-op Bank | | | | | | 2299997 | | | | 23213.76 | | | | | 140245 | | | | | 1674.59 | | | | | 1637.89 | | | 78261 | | | 792.03 | |
| Co-operative Banks Total | | | | | | | | | 2299997 | | | | 23213.76 | | | | | 140245 | | | | | 1674.59 | | | | | 1637.89 | | | 78261 | | | 792.03 | |
| 38 | | | APGB | | | | | | 1478553 | | | | 18208.44 | | | | | 184381 | | | | | 1877.36 | | | | | 1553.58 | | | 37162 | | | 272.06 | |
| 39 | | | A.P.G.V.B | | | | | | 433003 | | | | 5750.91 | | | | | 25473 | | | | | 225.13 | | | | | 187.64 | | | 5294 | | | 35.54 | |
| 40 | | | C.G.G.B | | | | | | 513382 | | | | 6277.57 | | | | | 70479 | | | | | 673.59 | | | | | 322.21 | | | 6630 | | | 63.02 | |
| 41 | | | SGB | | | | | | 532867 | | | | 7408.40 | | | | | 64900 | | | | | 850.99 | | | | | 432.42 | | | 8013 | | | 93.32 | |
| RRB's Total | | | | | | | | | 2957805 | | | | 37645.32 | | | | | 345233 | | | | | 3627.07 | | | | | 2495.85 | | | 57099 | | | 463.95 | |
| 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 | | | | | | | | | 19077259 | | | | 503075.12 | | | | | 3404901 | | | | | 71397.82 | | | | | 52137.71 | | | 573213 | | | 14425.15 | |
| CONSOLIDATION | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Commercial Banks | | | | | | | | 13818392 | | | | | 441585.30 | | | | | 2918368 | | | | | 65428.49 | | | | | 47917.52 | | 437518 | | | 12938.92 | | |
| Co-operative Banks | | | | | | | | 2299997 | | | | | 23213.76 | | | | | 140245 | | | | | 1674.59 | | | | | 1637.89 | | 78261 | | | 792.03 | | |
| Regional Rural Banks | | | | | | | | 2957805 | | | | | 37645.32 | | | | | 345233 | | | | | 3627.07 | | | | | 2495.85 | | 57099 | | | 463.95 | | |
| Others | | | | | | | | 1065 | | | | | 630.74 | | | | | 1055 | | | | | 667.67 | | | | | 86.46 | | 335 | | | 230.25 | | |
| Grand Total | | | | | | | | 19077259 | | | | | 503075.12 | | | | | 3404901 | | | | | 71397.82 | | | | | 52137.71 | | 573213 | | | 14425.15 | | |
| SLBC of AP Convenor: Union Bank of India | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| **31. BANK WISE DETAILS OF ENROLLMENTS UNDER PMJDY UPTO 31.03.2021** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| **Sr. No.** | | | | **Bank Name** | | | | | | | | | | | | | | | | | | | **Total No of PMJDY accounts** | | | | | | | |
| 1 | | | | BANK OF BARODA | | | | | | | | | | | | | | | | | | | 512099 | | | | | | | |
| 2 | | | | BANK OF INDIA | | | | | | | | | | | | | | | | | | | 460462 | | | | | | | |
| 3 | | | | BANK OF MAHARASTRA | | | | | | | | | | | | | | | | | | | 24432 | | | | | | | |
| 4 | | | | CANARA BANK | | | | | | | | | | | | | | | | | | | 909930 | | | | | | | |
| 5 | | | | CENTRAL BANK OF INDIA | | | | | | | | | | | | | | | | | | | 148770 | | | | | | | |
| 6 | | | | INDIAN BANK | | | | | | | | | | | | | | | | | | | 436478 | | | | | | | |
| 7 | | | | INDIAN OVERSEAS BANK | | | | | | | | | | | | | | | | | | | 103139 | | | | | | | |
| 8 | | | | PUNJAB NATIONAL BANK | | | | | | | | | | | | | | | | | | | 77024 | | | | | | | |
| 9 | | | | PUNJAB & SIND BANK | | | | | | | | | | | | | | | | | | | 5492 | | | | | | | |
| 10 | | | | STATE BANK OF INDIA | | | | | | | | | | | | | | | | | | | 3921823 | | | | | | | |
| 11 | | | | UCO BANK | | | | | | | | | | | | | | | | | | | 68668 | | | | | | | |
| 12 | | | | UNION BANK OF INDIA | | | | | | | | | | | | | | | | | | | 2062077 | | | | | | | |
| **PUBLIC SECTOR BANKS TOTAL** | | | | | | | | | | | | | | | | | | | | | | | **8730394** | | | | | | | |
| 13 | | | | AXIS BANK | | | | | | | | | | | | | | | | | | | 49265 | | | | | | | |
| 14 | | | | BANDHAN BANK | | | | | | | | | | | | | | | | | | | 0 | | | | | | | |
| 15 | | | | CATHELIC SYRIAN BANK | | | | | | | | | | | | | | | | | | | 0 | | | | | | | |
| 16 | | | | CITY UNION BANK | | | | | | | | | | | | | | | | | | | 5190 | | | | | | | |
| 17 | | | | COASTAL LOCAL AREA BANK | | | | | | | | | | | | | | | | | | | 782 | | | | | | | |
| 18 | | | | D C B BANK | | | | | | | | | | | | | | | | | | | 636 | | | | | | | |
| 19 | | | | DHAN LAXMI BANK | | | | | | | | | | | | | | | | | | | 298 | | | | | | | |
| 20 | | | | EQUITAS SMALL FINANCE BANK | | | | | | | | | | | | | | | | | | | 0 | | | | | | | |
| 21 | | | | FEDERAL BANK | | | | | | | | | | | | | | | | | | | 1591 | | | | | | | |
| 22 | | | | HDFC BANK | | | | | | | | | | | | | | | | | | | 58070 | | | | | | | |
| 23 | | | | ICICI BANK | | | | | | | | | | | | | | | | | | | 144473 | | | | | | | |
| 24 | | | | IDBI BANK | | | | | | | | | | | | | | | | | | | 43608 | | | | | | | |
| 25 | | | | IDFC FIRST BANK | | | | | | | | | | | | | | | | | | | 1718 | | | | | | | |
| 26 | | | | INDUS IND BANK | | | | | | | | | | | | | | | | | | | 20329 | | | | | | | |
| 27 | | | | KARNATAKA BANK | | | | | | | | | | | | | | | | | | | 9145 | | | | | | | |
| 28 | | | | KARUR VYSYA BANK | | | | | | | | | | | | | | | | | | | 49112 | | | | | | | |
| 29 | | | | KOTAK MAHINDRA BANK | | | | | | | | | | | | | | | | | | | 9145 | | | | | | | |
| 30 | | | | KRISHNA BHIMA SAMRUDHI LOCAL AREA BANK | | | | | | | | | | | | | | | | | | | 138 | | | | | | | |
| 31 | | | | LAKSHMI VILAS BANK | | | | | | | | | | | | | | | | | | | 3120 | | | | | | | |
| 32 | | | | RATNAKAR BANK | | | | | | | | | | | | | | | | | | | 0 | | | | | | | |
| 33 | | | | STANDARD CHARTERED BANK | | | | | | | | | | | | | | | | | | | 0 | | | | | | | |
| 34 | | | | SOUTH INDIAN BANK | | | | | | | | | | | | | | | | | | | 369 | | | | | | | |
| 35 | | | | TAMILNADU MERCANTILE BANK | | | | | | | | | | | | | | | | | | | 3655 | | | | | | | |
| 36 | | | | YES BANK | | | | | | | | | | | | | | | | | | | 0 | | | | | | | |
| **PRIVATE SECTOR BANKS TOTAL** | | | | | | | | | | | | | | | | | | | | | | | **400644** | | | | | | | |
| 37 | | | | ANDHRA PRAGATHI GRAMEEN VIKAS BANK | | | | | | | | | | | | | | | | | | | 958541 | | | | | | | |
| 38 | | | | ANDHRA PRAGATHI GRAMEEN BANK | | | | | | | | | | | | | | | | | | | 936499 | | | | | | | |
| 39 | | | | CHAITANYA GODAVARI GRAMEEN BANK | | | | | | | | | | | | | | | | | | | 209746 | | | | | | | |
| 40 | | | | SAPTAGIRI GRAMEEN BANK | | | | | | | | | | | | | | | | | | | 274184 | | | | | | | |
| **REGIONAL RURAL BANKS TOTAL** | | | | | | | | | | | | | | | | | | | | | | | **1420429** | | | | | | | |
| 41 | | | | APCOB | | | | | | | | | | | | | | | | | | | 785973 | | | | | | | |
| **COOPERATIVE BANKS TOTAL** | | | | | | | | | | | | | | | | | | | | | | | **785973** | | | | | | | |
| **GRAND TOTAL** | | | | | | | | | | | | | | | | | | | | | | | **11337440** | | | | | | | |
| SLBC of AP CONVENOR: UNION BANK OF INDIA | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| **32. BANK WISE DETAILS OF ENROLLMENTS UNDER APY UPTO 31.03.2021** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| **SL** | | **Name of the Bank** | | | | | | | | | | **No of Br as on 31.03.2021** | | | | | | **AAPB Target(Avg accounts per br)** | | | | | | | **Annual Target** | | **APY accounts opened in the current (Q1, Q2, Q3 & Q4 of FY 2020-21) (From 1st April 2020 till 31st March, 2021)** | | | | | |
| 1 | | Bank Of Baroda | | | | | | | | | | 286 | | | | | | 60 | | | | | | | 17160 | | 8962 | | | | | |
| 2 | | Bank Of India | | | | | | | | | | 156 | | | | | | 60 | | | | | | | 9360 | | 8316 | | | | | |
| 3 | | Bank Of Maharastra | | | | | | | | | | 17 | | | | | | 60 | | | | | | | 1020 | | 278 | | | | | |
| 4 | | Canara Bank | | | | | | | | | | 690 | | | | | | 60 | | | | | | | 41400 | | 50680 | | | | | |
| 5 | | Central Bank Of India | | | | | | | | | | 132 | | | | | | 60 | | | | | | | 7920 | | 10448 | | | | | |
| 6 | | Indian Bank | | | | | | | | | | 303 | | | | | | 60 | | | | | | | 18180 | | 18501 | | | | | |
| 7 | | Indian Overseas Bank | | | | | | | | | | 162 | | | | | | 60 | | | | | | | 9720 | | 4255 | | | | | |
| 8 | | Punjab National Bank | | | | | | | | | | 134 | | | | | | 60 | | | | | | | 8040 | | 1760 | | | | | |
| 9 | | Punjab & Sind Bank | | | | | | | | | | 9 | | | | | | 60 | | | | | | | 540 | | 413 | | | | | |
| 10 | | State Bank Of India | | | | | | | | | | 1346 | | | | | | 60 | | | | | | | 80760 | | 86503 | | | | | |
| 11 | | UCO Bank | | | | | | | | | | 43 | | | | | | 60 | | | | | | | 2580 | | 499 | | | | | |
| 12 | | Union Bank Of India | | | | | | | | | | 1251 | | | | | | 60 | | | | | | | 75060 | | 25367 | | | | | |
| PUBLIC SECTOR BANKS TOTAL | | | | | | | | | | | | 4529 | | | | | |  | | | | | | | 271740 2,71,740 | | 215982  2,15,982 | | | | | |
| 13 | | Axis Bank | | | | | | | | | | 170 | | | | | | 60 | | | | | | | 10200 | | 3866 | | | | | |
| 14 | | Bandhan Bank | | | | | | | | | | 2 | | | | | | 30 | | | | | | | 60 | | 0 | | | | | |
| 15 | | Catholic Syrian Bank | | | | | | | | | | 6 | | | | | | 30 | | | | | | | 180 | | 21 | | | | | |
| 16 | | City Union Bank | | | | | | | | | | 45 | | | | | | 30 | | | | | | | 1350 | | 518 | | | | | |
| 17 | | Coastal Local Area Bank | | | | | | | | | |  | | | | | |  | | | | | | |  | |  | | | | | |
| 18 | | D C B Bank | | | | | | | | | | 14 | | | | | | 30 | | | | | | | 420 | | 65 | | | | | |
| 19 | | Dhan Laxmi Bank | | | | | | | | | | 11 | | | | | | 30 | | | | | | | 330 | | 253 | | | | | |
| 20 | | Equitas Small Finance Bank | | | | | | | | | |  | | | | | |  | | | | | | |  | |  | | | | | |
| 21 | | Federal Bank | | | | | | | | | | 21 | | | | | | 30 | | | | | | | 630 | | 47 | | | | | |
| 22 | | HDFC Bank | | | | | | | | | | 162 | | | | | | 60 | | | | | | | 9720 | | 5363 | | | | | |
| 23 | | ICICI Bank | | | | | | | | | | 132 | | | | | | 60 | | | | | | | 7920 | | 196 | | | | | |
| 24 | | IDBI Bank | | | | | | | | | | 56 | | | | | | 60 | | | | | | | 3360 | | 4258 | | | | | |
| 25 | | IDFC First Bank | | | | | | | | | | 13 | | | | | | 30 | | | | | | | 390 | | 17 | | | | | |
| 26 | | Indus Ind Bank | | | | | | | | | | 17 | | | | | | 30 | | | | | | | 510 | | 0 | | | | | |
| 27 | | Karnataka Bank | | | | | | | | | | 41 | | | | | | 30 | | | | | | | 1230 | | 438 | | | | | |
| 28 | | Karur Vysya Bank | | | | | | | | | | 119 | | | | | | 30 | | | | | | | 3570 | | 777 | | | | | |
| 29 | | Kotak Mahindra Bank | | | | | | | | | | 104 | | | | | | 30 | | | | | | | 3120 | | 72 | | | | | |
| 30 | | Krishna Bhima Samrudhi Bank | | | | | | | | | |  | | | | | |  | | | | | | |  | |  | | | | | |
| 31 | | Lakshmi Vilas Bank | | | | | | | | | | 69 | | | | | | 30 | | | | | | | 2070 | | 8 | | | | | |
| 32 | | Ratnakar Bank | | | | | | | | | | 6 | | | | | | 30 | | | | | | | 180 | | 0 | | | | | |
| 33 | | Standard Chartered Bank | | | | | | | | | | 1 | | | | | | 30 | | | | | | | 30 | | 0 | | | | | |
| 34 | | South Indian Bank | | | | | | | | | | 17 | | | | | | 30 | | | | | | | 510 | | 32 | | | | | |
| 35 | | Tamilnadu Mercantile Bank | | | | | | | | | | 26 | | | | | | 30 | | | | | | | 780 | | 2492 | | | | | |
| 36 | | Yes Bank | | | | | | | | | | 10 | | | | | | 30 | | | | | | | 300 | | 0 | | | | | |
| PRIVATE SECTOR BANKS TOTAL | | | | | | | | | | | | 1042 | | | | | |  | | | | | | | 46,860 | | 18,423 | | | | | |
| 37 | | APGVB | | | | | | | | | | 551 | | | | | | 60 | | | | | | | 33060 | | 19265 | | | | | |
| 38 | | APGB | | | | | | | | | | 281 | | | | | | 60 | | | | | | | 16860 | | 35227 | | | | | |
| 39 | | CGGB | | | | | | | | | | 211 | | | | | | 60 | | | | | | | 12660 | | 15527 | | | | | |
| 40 | | SGB | | | | | | | | | | 221 | | | | | | 60 | | | | | | | 13260 | | 7260 | | | | | |
| REGIONAL RUAL BANKS TOTAL | | | | | | | | | | | | 1264 | | | | | |  | | | | | | | 75840 | | 77,279 | | | | | |
| 41 | | APCOB | | | | | | | | | | - | | | | | | - | | | | | | | - | | - | | | | | |
| COOPERATIVE BANKS TOTAL | | | | | | | | | | | | - | | | | | | - | | | | | | | - | | - | | | | | |
| 42 | | APSFC | | | | | | | | | | - | | | | | | - | | | | | | | - | | - | | | | | |
| OTHERS TOTAL | | | | | | | | | | | | - | | | | | | - | | | | | | | - | | - | | | | | |
| GRAND TOTAL | | | | | | | | | | | | 6835 | | | | | |  | | | | | | | 394440 4,10,640 | | 311684 3,11,684 | | | | | |

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| SLBC of AP CONVENOR: UNION BANK OF INDIA | | | | |
| **33. BANK WISE STATUS OF PMSBY & PMJJBY AS ON 31.03.2021** | | | | |
| **S.No** | **BANK** | **PMSBY** | **PMJJBY** | **TOTAL** |
| 1 | Bank Of Baroda | 551497 | 231843 | 783340 |
| 2 | Bank Of India | 317944 | 185847 | 503791 |
| 3 | Bank Of Maharastra | 11584 | 7160 | 18744 |
| 4 | Canara Bank | 2696018 | 1223304 | 3919322 |
| 5 | Central Bank Of India | 175367 | 93888 | 269255 |
| 6 | Indian Bank | 897531 | 529104 | 1426635 |
| 7 | Indian Overseas Bank | 176123 | 67341 | 243464 |
| 8 | Punjab National Bank | 33313 | 160023 | 193336 |
| 9 | Punjab & Sind Bank | 8633 | 2726 | 11359 |
| 10 | State Bank Of India | 4619534 | 2238870 | 6858404 |
| 11 | UCO Bank | 33898 | 13203 | 47101 |
| 12 | Union Bank Of India | 5232137 | 1325335 | 6557472 |
| PUBLIC SECTOR BANKS TOTAL | | 14753579 | 6078644 | 20832223 |
| 13 | Axis Bank | 29530 | 18001 | 47531 |
| 14 | Bandhan Bank |  |  | 0 |
| 15 | Catholic Syrian Bank |  |  | 0 |
| 16 | City Union Bank | 6144 | 4630 | 10774 |
| 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 | 4585 | 2504 | 7089 |
| 22 | HDFC Bank | 47515 | 28360 | 75875 |
| 23 | ICICI Bank | 438371 | 10818 | 449189 |
| 24 | IDBI Bank | 38256 | 25243 | 63499 |
| 25 | IDFC First Bank | 16803 | 1785 | 18588 |
| 26 | Indus Ind Bank | 5146 | 122 | 5268 |
| 27 | Karnataka Bank |  |  | 0 |
| 28 | Karur Vysya Bank | 38583 | 25659 | 64242 |
| 29 | Kotak Mahindra Bank | 23117 | 12506 | 35623 |
| 30 | K B S Local Area Bank |  |  | 0 |
| 31 | Lakshmi Vilas Bank | 5482 | 3378 | 8860 |
| 32 | Ratnakar Bank | 122 | 48 | 170 |
| 33 | Standard & Chartered Bank |  |  | 0 |
| 34 | South Indian Bank | 2801 | 1674 | 4475 |
| 35 | Tamilnad Mercantile Bank | 10024 | 6147 | 16171 |
| 36 | Yes Bank | 62 | 53 | 115 |
| PRIVATE SECTOR BANKS TOTAL | | 666541 | 140928 | 807469 |
| 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 | 91251 | 38794 | 130045 |
| COOPERATIVE BANK TOTAL | | 91251 | 38794 | 130045 |
| 42 | APSFC | - | - | - |
| OTHERS TOTAL | | - | - | - |
| GRAND TOTAL | | 15511371 | 6258366 | 21769737 |

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| **SLBC of AP CONVENOR: UNION BANK OF INDIA** | | | | | | | | |
| **34. Bank wise PMMY Disbursement as on 31.03.2021** | | | | | | | | |
| **Bank Name** | **Shishu** | | **Kishore** | | **Tarun** | | **Total** | |
| **(Loans up to Rs. 50,000)** | | **(Loans from Rs. 50,001 to Rs. 5.00 Lakh)** | | **(Loans from Rs. 5.00 to Rs. 10.00 Lakh)** | |
| **No Of A/Cs** | **Disb Amt** | **No Of A/Cs** | **Disb Amt** | **No Of A/Cs** | **Disb Amt** | **No Of A/Cs** | **Disb Amt** |
| State Bank of India | 121187 | 144.4 | 14466 | 353.57 | 10755 | 829.94 | 146408 | 1327.92 |
| Bank of Baroda | 17919 | 28.9 | 11037 | 213.63 | 14017 | 725.15 | 42973 | 967.69 |
| Bank of India | 58141 | 50.75 | 19722 | 289.77 | 1083 | 70.75 | 78946 | 411.26 |
| Bank of Maharashtra | 4761 | 15.16 | 656 | 14.67 | 318 | 22.85 | 5735 | 52.68 |
| Canara Bank | 86725 | 162.07 | 37465 | 826.73 | 13446 | 1078.4 | 137636 | 2067.2 |
| Central Bank of India | 10423 | 13 | 2210 | 35.98 | 426 | 30.32 | 13059 | 79.31 |
| Indian Bank | 84771 | 169.04 | 7108 | 125.71 | 1739 | 117.4 | 93618 | 412.15 |
| Indian Overseas Bank | 10988 | 22.88 | 16244 | 261.48 | 356 | 27.8 | 27588 | 312.17 |
| Punjab National Bank | 5493 | 8.61 | 2045 | 31.35 | 652 | 37.41 | 8190 | 77.37 |
| Union Bank of India | 196092 | 239.37 | 63194 | 825.82 | 4976 | 326.68 | 264262 | 1391.88 |
| Punjab & Sind Bank | 277 | 0.23 | 149 | 3.5 | 82 | 6.8 | 508 | 10.52 |
| UCO Bank | 3915 | 3.88 | 1048 | 15.92 | 157 | 9.57 | 5120 | 29.37 |
| Total PSBs | 600692 | 858.29 | 175344 | 2998.13 | 48007 | 3283.07 | 824043 | 7139.52 |
| Federal Bank | 79 | 0.27 | 18 | 0.39 | 3 | 0.26 | 100 | 0.91 |
| Dhanlaxmi Bank | 0 | 0 | 46 | 1.01 | 0 | 0 | 46 | 1.01 |
| Karnataka Bank | 209 | 0.2 | 306 | 4.63 | 160 | 5.97 | 675 | 10.79 |
| Karur Vysya Bank | 0 | 0 | 40 | 1.07 | 15 | 0.83 | 55 | 1.89 |
| Lakshmi Vilas Bank | 0 | 0 | 6 | 0.14 | 1 | 0.07 | 7 | 0.21 |
| Ratnakar Bank | 0 | 0 | 301 | 10.79 | 110 | 7.7 | 411 | 18.49 |
| South Indian Bank | 9 | 0.01 | 2 | 0.08 | 5 | 0.45 | 16 | 0.54 |
| Tamilnad Mercantile | 10 | 0.04 | 50 | 0.9 | 0 | 0 | 60 | 0.94 |
| ICICI Bank | 12 | 0.05 | 729 | 26.44 | 832 | 59.08 | 1573 | 85.57 |
| Axis Bank | 1 | 0.01 | 483 | 15.16 | 439 | 35.96 | 923 | 51.12 |
| IndusInd Bank | 480 | 2.39 | 5902 | 112.56 | 2196 | 105.7 | 8578 | 220.65 |
| Yes Bank | 0 | 0 | 0 | 0 | 2 | 0.2 | 2 | 0.2 |
| HDFC Bank | 9395 | 26.14 | 4066 | 109.13 | 1387 | 79.83 | 14848 | 215.1 |
| DCB Bank | 1 | 0 | 210 | 6.77 | 42 | 2.45 | 253 | 9.22 |
| Kotak Mahindra Bank | 0 | 0 | 23 | 0.21 | 98 | 1.48 | 121 | 1.68 |
| Bandhan Bank | 32268 | 94.18 | 1173 | 7.9 | 70 | 5.28 | 33511 | 107.36 |
| IDFC Bank Limited | 14 | 0.06 | 5924 | 85.43 | 252 | 16.31 | 6190 | 101.8 |
| IDBI Bank Limited | 954 | 1.26 | 882 | 5.5 | 356 | 11.3 | 2192 | 18.07 |
| Total Pvt. Banks | 43432 | 124.61 | 20161 | 388.1 | 5968 | 332.85 | 69561 | 845.57 |
| APGVB | 5607 | 2.3 | 1258 | 3.31 | 147 | 0.33 | 7012 | 5.94 |
| APGB | 86916 | 268.45 | 28318 | 547.16 | 149 | 8.77 | 115383 | 824.38 |
| CGGB | 22325 | 33.24 | 5373 | 86.89 | 1381 | 118.55 | 29079 | 238.68 |
| SGB | 13973 | 15.85 | 6623 | 175.38 | 9567 | 816.36 | 30163 | 1007.59 |
| Total RRBs | 128821 | 319.84 | 41572 | 812.73 | 11244 | 944.01 | 181637 | 2076.59 |
| Total Other | 38394 | 120.93 | 26454 | 702.62 | 8510 | 556.44 | 73358 | 1379.95 |
| **Grand Total** | **811339** | **1423.67** | **263531** | **4901.58** | **73729** | **5116.37** | **1148599** | **11441.63** |

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| **35. BANK WISE STAND UP INDIA POSITION AS ON 31.03.2021** | | | | | | | |
| **Lender** | **Target SC/ST** | **SC** | **ST** | **Target Women** | **Women (General)** | **Total Target** | **Total** |
| **No Of A/Cs** | **No Of A/Cs** | **No Of A/Cs** | **No Of A/Cs** |
| **Private Sector Banks** |  |  |  |  |  |  |  |
| Federal Bank | 19 | 0 | 0 | 19 | 2 | 38 | 2 |
| HDFC Bank | 140 | 8 | 1 | 140 | 293 | 280 | 302 |
| ICICI Bank | 141 | 112 | 24 | 141 | 99 | 282 | 235 |
| IDBI Bank | 56 | 6 | 5 | 56 | 12 | 112 | 23 |
| IndusInd Bank | 21 | 13 | 2 | 21 | 83 | 42 | 98 |
| Karnataka Bank Ltd | 41 | 1 | 0 | 41 | 1 | 82 | 2 |
| Karur Vysya Bank Ltd | 100 | 0 | 0 | 100 | 1 | 200 | 1 |
| Kotak Mahindra Bank Limited | 108 | 17 | 0 | 108 | 24 | 216 | 41 |
| Total |  | 157 | 32 |  | 515 |  | 704 |
| **Public Sector Banks** |  |  |  |  |  |  |  |
| Bank of Baroda | 281 | 19 | 7 | 281 | 111 | 562 | 137 |
| Bank of India | 159 | 32 | 1 | 159 | 130 | 318 | 163 |
| Bank of Maharashtra | 18 | 5 | 0 | 18 | 26 | 36 | 31 |
| Canara Bank | 684 | 131 | 21 | 684 | 904 | 1368 | 1056 |
| Central Bank of India | 127 | 8 | 1 | 127 | 16 | 254 | 25 |
| Indian Bank | 286 | 116 | 33 | 286 | 316 | 572 | 465 |
| Indian Overseas Bank | 186 | 23 | 7 | 186 | 69 | 372 | 99 |
| Punjab and Sind Bank | 9 | 0 | 0 | 9 | 8 | 18 | 8 |
| Punjab National Bank | 135 | 31 | 11 | 135 | 229 | 270 | 271 |
| State Bank of India | 1476 | 282 | 61 | 1476 | 362 | 2952 | 705 |
| UCO Bank | 44 | 37 | 4 | 44 | 82 | 88 | 123 |
| Union Bank of India | 1286 | 307 | 52 | 1286 | 1687 | 2572 | 2046 |
| Total |  | 991 | 198 |  | 3940 |  | 5129 |
| **Regional Rural Banks** |  |  |  |  |  |  |  |
| Andhra Pragathi Grameena Bank | 540 | 19 | 3 | 540 | 59 | 1080 | 81 |
| CCGB | 175 | 0 | 0 | 175 | 1 | 350 | 1 |
| Saptagiri Grameen Bank | 223 | 23 | 11 | 223 | 166 | 446 | 200 |
| Total |  | 42 | 14 |  | 226 |  | 282 |
| **Grand Total** |  | 1190 | 244 |  | 4681 |  | 6115 |

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **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 MARCH 2021** | | | | | | | | | | | | | | | | | | | | | |
|
| **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 | 12 | 337 | 92 | 245 | 0 | 333 | 4 | 159 | 9 | 121 | 43 | 5 | 148 | 171 | 0 | 319 |
| 2 | Guntur | 24 | 600 | 14 | 347 | 31 | 316 | 0 | 347 | 0 | 83 | 6 | 102 | 132 | 24 | 155 | 37 | 0 | 192 |
| 3 | East Godavari-Rajmundry | 23 | 675 | 13 | 341 | 80 | 261 | 0 | 341 | 0 | 41 | 37 | 178 | 84 | 1 | 4 | 49 | 12 | 65 |
| 4 | Srikakulam | 24 | 600 | 10 | 256 | 41 | 215 | 0 | 253 | 3 | 48 | 39 | 151 | 18 | 0 | 22 | 16 | 0 | 38 |
| 5 | Chittoor-Tirupati | 22 | 550 | 9 | 200 | 21 | 179 | 0 | 198 | 2 | 61 | 5 | 72 | 49 | 13 | 32 | 88 | 1 | 121 |
| 6 | Srikakulam-Rajam | 40 | 1000 | 24 | 508 | 204 | 304 | 0 | 505 | 3 | 88 | 62 | 344 | 14 | 0 | 120 | 262 | 31 | 413 |
| 7 | Krishna- Machlipatnam | 22 | 605 | 13 | 311 | 63 | 248 | 0 | 311 | 0 | 68 | 8 | 91 | 136 | 8 | 24 | 51 | 0 | 75 |
| 8 | Krishna- Atkuru | 25 | 625 | 3 | 64 | 4 | 60 | 0 | 64 | 0 | 16 | 3 | 27 | 11 | 7 | 4 | 12 | 0 | 16 |
| 9 | Nellore-Venkatachalam | 24 | 600 | 5 | 107 | 0 | 107 | 0 | 107 | 0 | 29 | 6 | 61 | 10 | 1 | 53 | 122 | 43 | 218 |
| **Union Bank of India RSETIs Sub Total** | | | | **227** | **5925** | **103** | **2471** | **536** | **1935** | **0** | **2459** | **12** | **593** | **175** | **1147** | **497** | **59** | **562** | **808** | **87** | **1457** |
| 10 | | RUDSETI | Anantapuramu | 27 | 800 | 15 | 404 | 101 | 313 |  | 404 | 0 | 139 | 24 | 185 | 29 | 27 | 120 | 118 | 6 | 244 |
| 11 | | Prakasam- Ongole | 27 | 810 | 18 | 443 | 249 | 194 |  | 443 |  | 141 | 4 | 119 | 174 | 5 | 83 | 147 | 20 | 250 |
| **RUDSETIs Sub Total** | | | | **54** | **1610** | **33** | **847** | **350** | **507** | **0** | **847** | **0** | **280** | **28** | **304** | **203** | **32** | **203** | **265** | **26** | **494** |
| 12 | | SBI | Visakhapatnam- Anakapally | 26 | 650 | 18 | 335 | 89 | 246 | 0 | 335 | 0 | 25 | 53 | 169 | 1 | 87 | 56 | 179 | 0 | 235 |
| 13 | | Vizianagaram | 26 | 650 | 14 | 327 | 65 | 262 | 0 | 327 | 0 | 46 | 42 | 228 | 11 | 0 | 127 | 105 | 18 | 0 |
| **SBI RSETIs Sub Total** | | | | **52** | **1300** | **32** | **662** | **154** | **508** | **0** | **662** | **0** | **71** | **95** | **397** | **12** | **87** | **183** | **284** | **18** | **235** |
| 14 | | CANARA BANK | Kadapa | 26 | 775 | 19 | 520 | 140 | 380 | 0 | 509 | 11 | 111 | 8 | 284 | 93 | 24 | 309 | 104 | 40 | 453 |
| 15 | | Kurnool | 27 | 700 | **12** | **304** | **160** | **144** | **0** | **302** | **2** | **92** | **2** | **153** | **43** | **14** | **170** | **152** | **20** | **342** |
| **Canara Bank RSETIs Sub Total** | | | | **53** | **1475** | **31** | **824** | **300** | **524** | **0** | **811** | **13** | **203** | **10** | **437** | **136** | **38** | **479** | **256** | **60** | **795** |
| 16 | | INDIAN BANK | Chittoor | 20 | 500 | 9 | 198 | 10 | 188 | 0 | 188 | 10 | 117 | 0 | 50 | 22 | 9 | 10 | 92 | 0 | 102 |
| **Grand Total** | | | | **406** | **10810** | **208** | **5002** | **1350** | **3662** | **0** | **4967** | **35** | **1264** | **308** | **2335** | **870** | **225** | **1437** | **1705** | **191** | **3083** |

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| --- | --- | --- | --- | --- | --- | --- | --- |
| SLBC of AP | |  |  | Convenor: Union Bank of India | | | |
| **37. Bank wise ATM position as on 31.03.2021** | | | | | | | |
| **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 | 135 | | 132 | 32 | 414 |
| 7 | Indian Overseas Bank | 46 | 50 | | 51 | 43 | 190 |
| 8 | Punjab National Bank | 14 | 28 | | 113 | 19 | 174 |
| 9 | Punjab & Sind Bank |  |  | | 5 | 2 | 7 |
| 10 | Uco Bank | 5 | 5 | | 7 | 5 | 22 |
| 11 | Union Bank of India | 369 | 508 | | 439 | 148 | 1464 |
| 12 | State Bank of India | 512 | 1486 | | 1543 | 630 | 4171 |
| Public Sector Banks Total | | 1352 | 2614 | | 2695 | 1061 | 7722 |
| 13 | Axis Bank | 50 | 233 | | 141 | 107 | 531 |
| 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 | 1 | 6 | | 4 | 2 | 13 |
| 19 | Dhana Laxmi Bank | 4 | 1 | | 7 | 1 | 13 |
| 20 | Equitas Small Finance Bank Ltd |  |  | | 3 | 3 | 6 |
| 21 | Federal Bank | 7 | 1 | | 13 | 8 | 29 |
| 22 | HDFC Bank Ltd | 20 | 115 | | 168 | 95 | 398 |
| 23 | ICICI Bank Ltd. | 35 | 86 | | 149 | 58 | 328 |
| 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 | 3 | 1 | |  | 2 | 6 |
| 33 | South Indian Bank | 1 | 4 | | 8 | 6 | 19 |
| 34 | Standard Chartered Bank |  |  | |  |  | 0 |
| 35 | Tamilnad Mercantile Bank | 1 | 10 | | 11 | 4 | 26 |
| 36 | Yes Bank |  |  | | 10 | 11 | 21 |
| Private Sector Banks Total | | 183 | 619 | | 871 | 417 | 2090 |
| Commercial Banks Total | | 1535 | 3233 | | 3566 | 1478 | 9812 |
| 36 | AP State Co operative Bank | 175 | 42 | | 120 | 8 | 345 |
| Co-op. Banks Total | | 175 | 42 | | 120 | 8 | 345 |
| 37 | APGVB |  |  | | 5 |  | 5 |
| 38 | APGB | 34 | 41 | | 34 |  | 109 |
| 39 | CGGB | 43 | 13 | | 3 |  | 59 |
| 40 | SGB |  |  | |  |  | 0 |
| RRB's Total | | 77 | 54 | | 42 | 0 | 173 |
| 41 | APSFC | 0 | 0 | | 0 | 0 | 0 |
| Others Total | | **0** | **0** | | **0** | **0** | **0** |
| Grand Total | | 1787 | 3329 | | 3728 | 1486 | 10330 |
| CONSOLIDATION | | | | | | | |
| Commercial Banks | | 1535 | 3233 | | 3566 | 1478 | 9812 |
| Co operative Banks | | 175 | 42 | | 120 | 8 | 345 |
| Regional Rural Banks | | 77 | 54 | | 42 | 0 | 173 |
| Others | |  |  | |  |  | 0 |
| Grand Total | | 1787 | 3329 | | 3728 | 1486 | 10330 |

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| SLBC of AP Convenor: Union Bank of India | | |  |  | Convenor: Union Bank of India |
| **38. Bank wise Bank Mitra Postion on 31.03.2021** | | |
| **Name of the Bank** | **Total BCs** | **No of Inactive BCs** |
| Andhra Pragathi Grameena Bank | 995 | 5 |
| APGVB | 1100 | 9 |
| Axis bank | 11 | 0 |
| Bank of India | 122 | 54 |
| BOB | 231 | 30 |
| BOM | 3 | 0 |
| CANARA BANK | 853 | 22 |
| Central Bank of India | 54 | 0 |
| CGGB | 242 | 3 |
| HDFC Bank | 422 | 30 |
| ICICI Bank Ltd | 317 | 0 |
| IDFC FIRST Bank | 959 | 273 |
| Indian Bank | 345 | 7 |
| Indusind Bank | 4 | 0 |
| IOB | 148 | 3 |
| Karnataka Bank | 11 | 3 |
| Karur Vysya Bank | 9 | 0 |
| Kotak | 81 | 10 |
| PNB | 16 | 2 |
| Saptagiri Grameena Bank | 316 | 10 |
| SBI | 3289 | 0 |
| UCO BANK | 26 | 1 |
| Union Bank | 1361 | 41 |
| Yes Bank Ltd | 1 | 0 |
| **Grand Total** | **10916** | **503** |

**Proceedings of 214th Meeting of**

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

**Date: 22.03.2021 - Time: 3.00 PM**

**Venue: AP Secretariat, Velagapudi**

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

**CONVENER: UNION BANK OF INDIA**

****

**FGM Office, Union Bank ofIndia**

**2ndfloor, Andhra Bank Building, RR Apparao Street, Vijayawada**

**Phone: 0866-2562522, 2562518**

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

**The 214th Meeting of SLBC of Andhra Pradesh was conducted on 22.03.2021 at AP Secretariat, Velagapudi at3.00 PM.**

**Sri V Brahmananda Reddy, Field General Manager & Convener, SLBC** extended a warm welcome to the Hon’ble Ministers, Spl Chief Secretaries and other dignitaries from Government of AP, RBI, NABARD and banks to the 214th SLBC meeting.

**Further,** he presented agenda items to the house and initiated discussion on agenda items. HoDs of concerned Govt. departments interacted and supplemented the discussion.

**Sri Buggana Rajendranath, Hon’ble Minister, (Finance & Planning, Legislative Affairs)** attended the meeting as Chief Guest. The excerpts of his address are as follows.

He expressed profound gratitude to RBI, SLBC, NABARD & Bankers in the state for their commendable performance, support and cooperation to the state Government and also lauded the yeoman service being rendered by the banking industry during the lockdown period.

He appreciated the bankers for their excellent performance in ACP achievement.

He asserted that, Hon’ble Chief Minister had a long term vision to bring phenomenal improvement in the lives of the farming community, particularly small and marginal farmers. As a result path breaking schemes like Rythu Bharosa, establishment of Rythu Barosa Kendralu, YSR Sunna Vaddi Pantarunalu, free crop insurance scheme etc have been implemented. Bankers’ role and active participation is vital to accomplish this vision in real terms. Timely and adequate credit is the need of the hour for which bankers need to accord priority.

Though the overall performance in agricultural lending is satisfactory, the tenant farmers’ lending is a cause for concern, where bankers need to bestow focused efforts to help the tenant farmers who are the actual cultivators in the field. He further urged the bankers to upload the eligible farmers’ details in YSRSVPR portal timely to enable the Govt to release benefit amounts as per schedule.

He requested the bankers to reconsider rejected applications of Jagananna Thodu scheme to approve the loans in eligible cases. For YSR Cheyutha, another flagship scheme of the Government to empower women of weaker sections, banks need to ramp up the sanction process of loans. Banks also need to take a serious view on return of premium amount of YSR Bima scheme immediately for PMJJBY scheme.

He further emphasized that, MSME sector is one of the key sectors providing ample employment opportunities, where bankers’ support is much needed. He urged the bankers to extend OTR (One Time Restructuring ) facility for all eligible MSME units.

He requested the bankers to view the PMAY- AHP-(U) AP-TIDCO housing proposal positively, where Government is committed to construct 1.18 lakhs houses with the support of Rs 4000 Cr Bank credit.

**Sri K Kanna Babu, Hon’ble Minister (Agriculture)** highlighted the following issues

* The poor progress in tenant farmers lending, has drawn the displeasure of Hon’ble Chief Minister. Banks and department shall put in collective efforts to augment the lending to tenant farmers from the next crop season.
* Issuance of KCC to allied activities is another important area which needs close attention of bankers.
* Requested the SLBC to develop a mechanism for easy redressal of bank related grievances of farmers.

**Sri Sundaram Shankar, General Manager, RBI** highlighted the following.

Appreciating the performance of banks in AP, he mentioned that as at the end of December 2020 quarter, while the year or year deposit growth in scheduled commercial banks in AP at 13% was higher than the All-India average of 11%, the growth in bank credit in AP was significantly higher at 15.9% as compared to the All-India average of 6.2%.

As at the end of December 2020 quarter, the CD ratio in the State continued to be very good and stood at 129.9%. The lending to priority sector in the state stands at 63.71 % which is well above the norm of 40%. Likewise, the lending to Agriculture, Small & Marginal farmers and Weaker Sections at 41.21%, 26.55% and 19.94% were above than the norm of 18%, 8% and 10% respectively.

However, a few sectors/sub-sectors needed more focus, especially lending to Micro enterprises which at 6.84% was lower than the norm of 7.5%. The banks could take advantage of the recent instructions of RBI aimed at incentivising credit flow to MSMEs, which allowed banks to deduct credit disbursed to new MSME borrowers (i.e. those who have not availed any credit facilities from the banking system as on January 1, 2021) from their Net Demand and Time Liabilities (NDTL) for calculation of the Cash Reserve Ratio (CRR).

The overall achievement under the Annual Credit Plan (ACP) in the third quarter was good at 91.91%. Likewise, the achievement in respect of priority sector at 81.83% and particularly, agriculture at 87.23 was good.

However, the achievement under agriculture infrastructure and ancillary activities at 37.91% of the ACP target in the third quarter was not satisfactory, and banks could improve the lending by leveraging the Agri-Infrastructure Fund scheme announced by the Government of India, under which interest subvention and credit guarantee coverage are available. Banks should consider lending under this sub-sector for long term sustainability of the agriculture and also for achieving the target of doubling of farmers’ income by 2022.

RBI has been closely monitoring the progress in implementation of the pilot programme of making YSR Kadapa district 100% digitally enabled. Earlier during the day, the RBI had held a review meeting with SLBC Convener, Controllers of banks and LDM, Kadapa during which it was observed that while banks had made significant progress, they needed to step up their efforts to close the gap in some of the parameters as the deadline of March 31st was nearing fast. Rising to the occasion, the bankers had assured that all out efforts would be made to achieve the target by March 31, 2021. Appreciating the efforts and assurance of the bankers, GM, RBI expressed confidence that the objective of making Kadapa 100% digitally enabled would be achieved by the end of the month.

The progress in implementation of the Standardized system for data flow and its management on SLBC Website was not satisfactory as many banks are to come onboard the new system. All banks shall make all out efforts to put in place necessary mechanism for data extraction from their systems in the required formats and uploading of the same in the SLBC portal from next quarter (i.e. data in respect of the quarter/year ended March 31, 2021)

RBI has announced the setting up of 112 Centre for Financial Learnings (CFLs) across the state of Andhra Pradesh by December 31, 2021. Besides the Mandal in which they are located, each of these 112 CFLs will cater to two adjacent Mandals; the remaining Mandals in the State are expected to be covered in a phased manner by December 31, 2024 by setting up more CFLs. This financial literacy at block level is through a participatory approach with select banks and NGOs. The banks assigned the responsibility of setting up the CFLs are advised to expedite action for timely implementation of the programme.

As requested by the State Government, banks may take necessary steps to make services of BCs available at RBK locations, which are prominent common touch points for farmers.

The State Government is requested to look into the issue raised by banks in respect of agricultural land mortgage.

Concluding his remarks, GM, RBI observed that a few issues flagged at the meetings required more data/clarity and hence requested SLBC Convener that all the outstanding issues requiring intervention by various stakeholders may be first discussed in detail in the concerned sub-committees.

**Sri Lal Singh**, **Chief General Manager, UBI** hasmade the following points,

* He congratulated fellow bankers for showing indomitable perseverance during this most crucial phase for keeping the economy on track and also ensuring seamless banking services to the public at large.
* Hon’ble Chief Minister had announced many pecuniary measures to handhold the people who suffered during this COVID-19 pandemic crisis.
* Tenant farmer finance is a matter of concern, and urged all bankers to make a sincere effort to improve the performance and also to ensure correct reporting of performance.
* Credit support to YSR Cheyutha beneficiaries would be extended as per the stipulated time norms.
* As part of Atmanirbhar Package, the milestone of 2.50 crore KCC sanctions is about to reach, therefore our sustained efforts need to be continued for reaching the set goal.
* Thanked all stake holders for the unstinted support extended to SLBC in its effective functioning for the last 36 years.

**Sri Sudhir Kumar Jannawar, CGM, NABARD** in his address appreciated the bankers for the current level of achievement against the targets under ACP. He also noted that although there is an improvement in term lending towards agriculture, the bankers may step up their efforts to achieve the desired level of 40% of the total target prescribed for agriculture. Further, he indicated the following points:

* Member banks who have financed farm gate infrastructure under the Agricultural Infrastructure Fund of GoI are requested to upload the information in the dedicated portal of GoI. The Ministry of Agriculture and Farmers Welfare, GoI is regularly reviewing the progress in financing under the fund.
* SLBC may consider including financing of JLGs and FPOs as regular agenda and also advise LDMs to review the credit flow to these entities in the DCC / DLRC.
* 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
* Member banks who have financed for eligible activities in Watershed and TDF areas of NABARD may prefer availing concessional refinance under the Special Refinance scheme of NABARD.
* Member banks may ensure activation of all Rupay KCCs. Member banks may utilize the Financial Inclusion fund of NABARD for conduct of Financial Literacy and Awareness Camps and also utilize these camps for enhancing the outreach of the formal financial system and for achieving the desired level of saturation of KCCs, including KCC for AH and fisheries farmers and for activation of Rupay KCCs.
* Member banks may ensure the timely and adequate credit flow for tenant farmers. The issues, if any, in respect of CCRC may be deliberated in the sub-committee meetings and the same may be taken up with GoAP.
* Credit Flow to Micro Enterprises (under MSME Sector) is less than the mandated level prescribed by RBI. Banks may explore convergence with various schemes of the state and Central Government to enhance the credit flow to the sector.
* Banks are requested to proactively consider financing of projects that are covered under Agri Clinic and Agri Business Centre Scheme of GoI.
* NABARD has sanctioned grant assistance of around ₹192 Cr to banks under FIF for taking up various interventions towards complementing the efforts of the RBI and other banks towards 100% digitization of banking in YSR Kadapa district.
* SLBC may consider providing a link to the websites of agencies (State / GoI) implementing various Subsidy and Promotional Programmes in order to facilitate wider dissemination of the scheme.

**Smt (Dr) Poonam Malakondaiah, Special Chief Secretary (Agriculture& Cooperation)**stated that she was delighted to see good ACP achievement under agriculture sector for the first 3 quarters. It is encouraging to note that Agri Term Loan lending has shown commendable growth during the current season. The tenant farmer lending is causing concern where the performance has to be stepped up.

Government is encouraging dairy farmers through YSR Cheyutha program for which bankers’ cooperation is needed. She underscored that the sanction process is very slow and banks need to expedite the process and also cautioned that Govt would explore the possibility of a single bank concept in case of dearth of anticipated cooperation from banks. Further, she stressed that the decision to extend BC services at RBK centers in previous meeting has not seen any visible development though bankers agreed for the same.

Special Chief Secretary (Agriculture& Cooperation) further requested the bankers to submit the eligible farmers list of Sunna Vaddi Pantarunalu in SVPR portal immediately as the Hon’ble CM would release the benefit amount to farmers’ account on 16.04.2021 for Rabi 2019-20 season.

Highlighted that PMFME Scheme (PM Formalization of Micro Food Processing Enterprises Scheme), is a centrally sponsored scheme. It is designed to address challenges faced by micro enterprises. AP is the first state to get subsidy sanction by Govt. of India, where bankers need to accord sanction in online mode based on eligibility before the end of this financial year.

**Convener, SLBC,** assured that banks will extend all possible support to YSR Cheyutha scheme and advised the bankers to complete loan sanctions on campaign mode**.** It is a very good proposal which will reduce the footfalls at branches and advised bankers to strictly instruct the BCs to be available at RBKs at fixed timings in a day.

Further, with reference to PMFME scheme he informed that it is very good scheme to augment our term lending and advised the bankers to view the scheme with a business perspective and arrive at a credit decision on applications pending in branch portal before end of this month.

**Smt B. Udaya Lakshmi, Principal Secretary, (LFB&IMS) Govt. of AP** requested the bankers to remit back the leftover premium of YSR Bima scheme to the Government immediately. Hon’ble Chief Minister has directed to settle the claims for even those beneficiaries who are not covered under either PMSBY & PMJJBY schemes, though they are otherwise eligible. She requested bankers to continue the enrolment process for PMSBY beneficiariesup to 15.05.2021 based on eligibility. She advised bankers to process the claim proposal within 15 days as per the SLA.

**Smt K.Sunitha, Principal Secretary (Social Welfare ), Govt of AP** stressed that the loan sanction share for SC and ST communities under Stand Up India and PMMY schemes needs to be improved. She pinpointed that the credit support to SC/STs is not commensurating with the proportion of their population, and appeale the bankers to take all possible steps to see perceptible credit growth in weaker section loans.

**Sri K V V Satyanarayana, Special Secretary**, **(Finance), Govt.of AP** requested the attention of bankers on following issues.

* Submission of UCs of APDRS-2014 Scheme immediately which needed to obtain certification by constitutional authority of Govt of India.
* The unspent subsidy amount of various social welfare schemes implemented by the Govt from 2014-15 to 2018-19, to be refunded to Government immediately.
* The unspent premium amount of YSR Bima scheme is to be returned to the Govt immediately.
* Banks are requested to remit back the amount pertaining to Government lying in suspense accounts.

**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 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 especially in Govt. sponsored schemes.

**Convener of SLBC,** informed theforum that General Manager, RBI, RO, Hyderabad is retiring by end of this month & placed on record the services rendered by him to SLBC.

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 SVPR portal for Rabi 2019-20 season immediately to enable the Government to release SUNNA VADDI PANTA RUNALU claim amount to the farmers’ accounts as on 16.04.2021.  **(Action: All Concerned Banks)** | |
| 2. | | Banks to expedite the sanction process of all eligible cases of YSR Cheyutha scheme.  **(Action: All Concerned Banks)** | |
| 3 | | All Controllers of banks to instruct their branches to continue the enrolment process for PMSBY up to 15.05.2021 under YSR Bima scheme and keeping small amount, refund the left over premium along with beneficiary details to the Government immediately.  **(Action: All Concerned Banks)** | |
| 4 | | Banks to revisit the rejected applications of Jagananna Thodu scheme, and reconsider for approval based on eligibility.  **(Action: All Concerned Banks )** | |
| 5 | | Banks to accord utmost priority to accelerate the tenant farmer finance either through JLG mode according to NABARD guidelines or individual mode.  **(Action: All Concerned Banks)** | |
| 6 | | Banks to issue strict instructions to their Bank Mitras to offer services at RBK locations at fixed timings daily. **(Action: All Banks)** | |
| 7 | | CGGB, SGB banks to expeditiously communicate their decision on State Government’s request of application of uniform lower interest rates on SHG loans for loan amount Rs 3.00 lakh irrespective of sanctioned limit and system limitations.  **(Action: CGGB & SGB)** | |
| 8 | | Banks to finalize central level data extraction and test check of previous quarter data and to ensure smooth data flow through CBS platform directly to SLBC portal as per the RBI instructions. **(Action: All Banks )** | |
| 9 | | Banks in YSR Kadapa district, LDM Kadapa Dst. shall continue their concerted efforts to reach the mile stone of 100% Digital District by the end of March 2021.  **(Action :Banks operating in YSR Kadapa Dt, LDM Kadapa Dt).** | |
| 10 | | VS/WS department, Govt of AP, shall instruct their staff to attend the attached Bank branches regularly & coordinate for better implementation of YSR Bima, YSR Cheyutha and other bankable Govt schemes and to extend the assistance in recovery of loans related to various Govt schemes. The granular details of allotment to be shared with the banks through SLBC. **(Action : VS/WS Dept., Govt. of AP)** | |
| 11 | | Banks to refund the unutilized subsidy amount of various social welfare schemes implemented from FY 2014-15 to 2018-19, to respective Corporations immediately.  **(Action : All Concerned Banks )** | |
| 12 | | UBI & SBI Banks shall submit the Utilization Certificate of APDRS-2014 scheme immediately. **(Action : UBI & SBI )** | |
| 13 | | Govt of Andhra Pradesh shall initiate appropriate action to effect amendments in the existing Sec 22(A ) of registration Act to incorporate Agricultural landed properties mortgaged to Banks, in list of prohibited properties/with a separate clause restricting registration of these properties.  **(Action : Dept of Stamps and Registration, Govt of AP )** | |

**LIST OF PARTICIPANTS**

**CHIEF GUEST**

|  |  |  |  |
| --- | --- | --- | --- |
| **S No** | **Name of the official**  **Smt/Shri** | **Designation** | **Organization/**  **Department** |
| 1 | Buggana Rajendranath | Hon’ble Minister for Finance & Planning | Govt of AP |

**HON’BLE MINISTERS**

|  |  |  |  |
| --- | --- | --- | --- |
| 2 | Kurasala Kanna Babu | Hon’ble Minister for Agriculture | Govt of AP |

**RESERVE BANK OF INDIA**

|  |  |  |  |
| --- | --- | --- | --- |
| 3 | Sundaram Shankar | General Manager(FIDD) | Reserve Bank of India |
| 4 | J Sailaja Rani | Deputy General Manager | Reserve Bank of India |

**Officials -NABARD**

|  |  |  |  |
| --- | --- | --- | --- |
| 5 | Sudhir Kumar Jannawar | Chief General Manager | NABARD, AP RO |
| 6 | R Inigo ArulSelvan | Deputy General Manager | NABARD,AP RO |
| 7 | B Ramesh Babu | Deputy General Manager | NABARD,AP RO |

**Officials - Govt of India**

|  |  |  |  |
| --- | --- | --- | --- |
| 8 | A G Rao | Assistant Director | KVIC |
| 9 | K S Chandrasekar | Assistant General Manager | SIDBI |
| 10 | B Subba Rao | Assistant Director | Dept of Telecom |

**Officials- SLBC of AP**

|  |  |  |  |
| --- | --- | --- | --- |
| 11 | V Brahmananda Reddy | Field General Manager& SLBC Convener,AP | Union Bank of India |
| 12 | E Raju Babu | Asst General Manager, SLBC | Union Bank of India |

**Officials – Govt. of AP**

|  |  |  |  |
| --- | --- | --- | --- |
| 13 | Dr (Smt) PoonamMalakondaiah, IAS | Special Chief Secretary, Agriculture/AH/DD and Fisheries | Govt of AP |
| 14 | AnanthaRamu,IAS | Special Chief Secretary to Govt (BC Welfare) | Govt of AP |
| 15 | B Udaya Lakshmi ,IAS | Principal Secretary (LFB & IMS), | Govt of AP |
| 16 | K Sunitha ,IAS | Principal Secretary , Social Welfare Dept, | Govt of AP |
| 17 | Dr MdIliyasRizvi,IFS | Principal Secretary to Govt,(Minorities) | Govt of AP |
| 18 | A Vishnu Vardhan Reddy | VC | ANGRAU |
| 19 | Dr KVV Satyanarayana, IRAS | Special Finance Secretary | Govt of AP |
| 20 | M Girija Shankar, IAS | Commissioner, PR&RD | Govt of AP |
| 21 | A Babu, IAS | MD -APDDCF | Govt of AP |
| 22 | K KannaBabu ,IAS | Commissioner of Fisheries | Govt of AP |
| 23 | N Bharath Gupta,IAS | Director, GS/WS | Govt of AP |
| 24 | I Samuel Anand Kumar ,IAS | MD, APSC Corporation | Govt of AP |
| 25 | Ch Sridhar,IAS | MD,APTIDCO | Govt of AP |
| 26 | V Vijayalakshmi | Mission Director, MEPMA | Govt of AP |
| 27 | K V Nancharaiah | MD, Streenidhi | Govt of AP |
| 28 | M Kesava Kumar | DGM-Bank Linkage | Govt of AP |
| 29 | B Gopal | Director, Planning Dept, Secretariat | Govt of AP |
| 30 | G Jyothi | Deputy Commissioner, RD | Govt of AP |
| 31 | M M Raj Kumar | MD, Christian Finance Corporation | Govt of AP |
| 32 | S AleemBasha | MD, AP Minorities Finance Corporation | Govt of AP |
| 33 | R Adinarayana | SMM,MEPMA | Govt of AP |
| 34 | G RanagaCharyulu | SMM,MEPMA | Govt of AP |
| 35 | Uma Prasad | Joint Director, DE & S | Govt of AP |
| 36 | Z Venkateswara Rao | JDA(PLG), Agriculture Dept | Govt of AP |
| 37 | N Venkateswarlu | DDA, Agriculture Dept | Govt of AP |
| 38 | S Madhu Mohan | AO, Agri Dept | Govt of AP |
| 39 | R A Kumar | Director, Animal Husbandry | Govt of AP |
| 40 | K BalajiNaik | Additional Director, Horticulture | Govt of AP |
| 41 | S V Giridar Rao, | Joint Director, Commissioner of Industries | Govt of AP |
| 42 | M Anuradha | Asst Commissioner of Labour, Labor Dept | Govt of AP |
| 43 | Raja Pratap | SPM, SERP - Bima | Govt of AP |

**PUBLIC SECTOR BANKS**

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| --- | --- | --- | --- |
| 44 | Lal Singh | Chief General Manager | Union Bank of India |
| 45 | M Bhuvanendra Thakur | Deputy General Manager | State Bank of India |
| 46 | A Udaya Bhaskar Reddy | Deputy General Manager | Punjab National Bank |
| 47 | V VSomasekhar | Zonal Manager | Bank of India |
| 48 | Ch Raja Sekhar | Deputy General Manager | Bank of Baroda |
| 49 | M Sreenivasa Rao | Assistant General Manager | Union Bank of India |
| 50 | J S V SUBRAMANYAM | Assistant General Manager | Canara Bank |
| 51 | G Venkata Narayana | Assistant General Manager | State Bank of India |
| 52 | MV Subrahmanyeswara Rao | Assistant General Manager | Indian Bank |
| 53 | S Raghothaman | Assistant General Manager | Indian Overseas Bank |
| 54 | CJ Rao | Assistant General Manager | UCO Bank |
| 55 | J  D Deshmukh | Asst General Manager &DZM | Bank of Maharashtra |
| 56 | B S R K PRASAD | Chief Manager | Punjab & Sind Bank |
| 57 | M Viswa Prasad | Chief Manager | Central Bank of India |

**REGIONAL RURAL BANKS**

|  |  |  |  |
| --- | --- | --- | --- |
| 58 | G Nagaraju | General Manager | APGVB |
| 59 | G Masthaniah | Assistant General Manager | APGB |
| 60 | TRaghu Ram | Chief Manager(Credit) | CGGB |
| 61 | J Ramakrishna | Regional Manager | SGB |

**APCOB**

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| --- | --- | --- | --- |
| 62 | Dr  R S Reddy | Managing Director | APCOB |

**PRIVATE SECTOR BANKS**

|  |  |  |  |
| --- | --- | --- | --- |
| 63 | CH Sreenivasa Rao | Deputy Vice President | Axis Bank |
| 64 | H Venkata Ramana | Vice President | HDFC Bank |
| 65 | S Srikanthan | Cluster Head,Vice President | ICICI Bank |
| 66 | T Srinivas | Assistant General Manager | ICICI Bank |
| 67 | S Sathish | Senior Manager | City Union Bank |
| 68 | SURESH PARCHURI | Manager Credit | Coastal Local Area Bank |
| 69 | M Venkatesan | Branch Manager | DCB Bank |
| 70 | M Venkata Reddy | Manager | Federal Bank |
| 71 | Premsaran Patnala | Assistant General Manager | IDBI Bank |
| 72 | M Sudheer | Manager | Karnataka Bank |
| 73 | M Sudheer Chowdary | Senior Manager-Agri | Karur Vysya Bank |
| 74 | Lakshmi Narasimha Rao K | Vice President | Kotak Mahindra Bank |
| 75 | Ponnuru Sudhakar | Cluster Head | Lakshmi Vilas Bank |
| 76 | Mohammed Azharuddin | Asst. Manager | South Indian Bank |
| 77 | R Alagar Rajan | Chief Manager | Tamilnad Mercantile Bank |

**LEAD DISTRICT MANAGERs**

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| 78 | G V B D Hari Prasad | LDCM | Srikakulam |
| 79 | Y Srinath Prasad | LDCM | Visakhapatnam |
| 80 | J Shanmukha Rao | LDM | East Godavari |
| 81 | A Rama Chandra Rao | LDCM | West Godavari |
| 82 | Rayana Rammohan Rao | LDCM | Krishna |
| 83 | Ram Babu Edara | LDCM | Guntur |
| 84 | Yugandhar kamireddy | LDCM | Prakasam |
| 85 | Y V Rama Prasad Reddy | LDCM | SPSR Nellore |
| 86 | K Ganapathi | LDM | Chittoor |
| 87 | V Mohan Murali | LDCM | Anantapur |
| 88 | Y VENKATA NARAYANA | LDCM | Kurnool |
| 89 | M Chandra Sekhar | LDCM | YSR Kadapa |

**OFFICERS FROM SLBC**

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| --- | --- | --- | --- |
| 90 | P Koteswara Rao | Senior Manager | Union Bank of India |
| 91 | Nadeem Anwar Ansari | Manager | Union Bank of India |
| 92 | Mudith Himwan | Asst Manager | Union Bank of India |
| 93 | G S Sowmya | Asst Manager | Union Bank of India |
| 94 | M Mahalakshmi | Asst Manager | Union Bank of India |

**SLBC Sub-Committee meeting on 10.05.2021 – Business Continuity Plan ( Banks) & COVID Advisory**

Govt of AP vide GO no 902 dated 07.05.2021, restricted the office hours for their staff from 8.00 AM to 11.30 AM excluding the departments engaged in COVID Management essential services in view of unabated surge in COVID pandemic spread. Furthermore, there are increasing appeals from member Banks to revisit decisions of 05.05.2021 SLBC Sub Committee meeting in view of worsening COVID situation.

Hence, a Sub Committee meeting through VC mode has been conducted today ( 10.05.2021) wherein **Sri K V V Satyanarayana Garu, Secretary, Finance Dept**, Govt of AP, Sri Sharath Chandra, AGM from RBI, DGM from NABARD , executives and officials from various Banks and LDMs participated in the virtual meeting.

The forum has arrived following resolutions in the meeting to implement.

* **Business hours of the banks revised for all branches and offices from 9.00 AM to 12.00 noon and working hours upto 2.00 PM, effective from 11.05.2021 to 18.05.2021 ( Synchronising the AP State Curfew directions) or till further instructions.**
* **Secretary, Finance Dept, Govt of AP assured that Government shall prioritise the Bank staff for administering Covid vaccination and requested SLBC to share the eligible staff database at the earliest for further course of action.**
* Keeping in view of the health risk to customers and Bank staff, forum fervently appeal the customers to make use the services of alternative delivery channels like ATM/Mobile banking/Internet Banking/ UPI based platforms/Bank Mitra Services and, visit the branch as a last resort.
* Banks shall also motivate their customers to utilise digital platforms like mobile/internet banking/UPI based transactions to meet their day to day banking needs.
* Banks shall take all necessary steps to keep alternative delivery channels active uninterruptedly.
* Bank branches shall display the revised business hours on notice board as well as at prominent places in their premises, simultaneously advising customers to visit the branches only in dire necessity.
* All other directives circulated vide our email dated 22.04.2021 – Proceedings of the meeting of Sub-committee on revised business continuity plan- remain unchanged.

**SLBC special sub-committee – COVID Advisory**

**Ref: GO Rt No 192 dt 04.05.2021 issued by Govt of Andhra Pradesh – Imposing of partial curfew in the State**

**GO Rt No 193 dt 05.05.2021 issued by Govt of Andhra Pradesh**

With reference to the discussions in the SLBC sub-committee held today on 05.05.2021 where major stakeholders participated via VC mode, we wish to bring to your attention that Govt of AP has issued directions for imposition of partial curfew in the State of Andhra Pradesh from 05.05.2021 to 18.05.2021 in view of the increasing cases of COVID. Government of AP issued GO Rt No 193 dt 05.05.2021 wherein banks are also included in the exempted list of services during the curfew period.

Keeping in view of the above and the discussions in the meeting, for the convenience of extending customer services and to avoid congestion in the branches during the partial curfew period from 05.05.2021 to 18.05.2021, the following decisions were arrived at.

* **Business hours of the banks to be revised from 9:00 AM to 1:00 PM and working hours up to 4:00 PM for all branches and offices. This is effective from 06.05.2021 to 18.05.2021 or till further instructions.**
* **All other directives circulated vide our email dated 22.04.2021 – Proceedings of the meeting of Sub-committee on revised business continuity plan- remain unchanged.**

We request you to inform your branches/offices in the State suitably and to publicise these changed timings widely for generating awareness among the customers, and also to comply with the directives of the State government in implementation of the State wide partial curfew to curb the spread of COVID.

**Notes**

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