

రాష్ట్రస్థాయి బ్యాంకర్ల సమితి, ఆంధ్రప్రదేశ్
राज्य स्तरीय बैंकर समिति, आन्ध्र प्रदेश
STATE LEVEL BANKER'S COMMITTEE, ANDHRA PRADESH

यूनियन बैंक ऑफ इंडिया Union Bank of India

కన్వీనర్ : యూనియన్ బ్యాంక్ ఆఫ్ ఇండియా, 2వ అంతస్తు, ఆంధ్రా బ్యాంక్ బిల్డింగ్, ఆర్.ఆర్.అప్పారావు వీధి, విజయవాడ-520 001
సంయోజక : యూనియన్ బ్యాంక్ ఆఫ్ ఇండియా, 2 మంజిల, ఆంధ్రా బ్యాంక్ బిల్డింగ్, ఆర్.ఆర్.అప్పారావు వీధి, విజయవాడ - 520 001
Convener : Union Bank of India, 2nd Floor, Andhra Bank Building, R.R.Appa Rao Street, Vijayawada- 520 001

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Lr. No: SLBC /210/ 273

Date: 14.11.2023

To,

The Controlling Authorities of all Banks in AP

Dear Sir,

Reg: Minutes of FI, MSME & Others sub-committee meeting held on 06.11.2023

We enclose herewith the minutes of the Sub-Committee Meeting held on 06-11-2023.

We request the members to initiate necessary action on the points emerged in the meeting.

Yours faithfully,



(M. Ravindra Babu)

General Manager and Convener, SLBC Andhra Pradesh



- CC: The Special Chief Secretary, Finance Dept, Govt. of AP, AP Secretariat.
The Principal Secretary (Handloom & Textiles), Govt. Of AP
The CEO, SERP, Govt. Of AP
The General Manger, FIDD, Regional Office, Reserve Bank of India, Hyderabad.
The CGM, PFRDA
The Chief General Manager, NABARD.
The State Director, KVIC
The CEO, AP KVIB

Encl: as above

Minutes of the Sub-Committee Meeting

Date	06.11.2023
Time	03.00 AM
Venue	SLBC Conference Hall, Vijayawada

STATE LEVEL BANKERS' COMMITTEE ANDHRA PRADESH

Convener:

यूनियन बैंक ऑफ इंडिया
अफ इंडिया  Union Bank
of India



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Proceedings of Sub-Committee Meeting

A meeting of SLBC Sub-committee on Financial inclusion, MSME & Others was held through VC mode on 06.11.2023 at SLBC conference hall, Zonal office, Union Bank of India, Vijayawada. The meeting was chaired by **Shri. M. Ravindra Babu**, General Manager & Convener, SLBC AP and attended by **Smt. K. Sunitha**, IAS, Principal Secretary (Handloom & Textiles), Govt. Of AP, **Shri. Imtiaz Ahmed**, IAS, CEO (SERP), Govt. Of AP, **Shri R K Mahana**, General Manager, RBI, **Sri MSR Chandra Murthy**, Dy. General Manager, NABARD, **Sri. MVSN Murthy**, OSD finance Department, Officials from KVIB, KVIC, SERP and Executives and Senior officials from major Banks. The list of participants joined through VC enclosed.

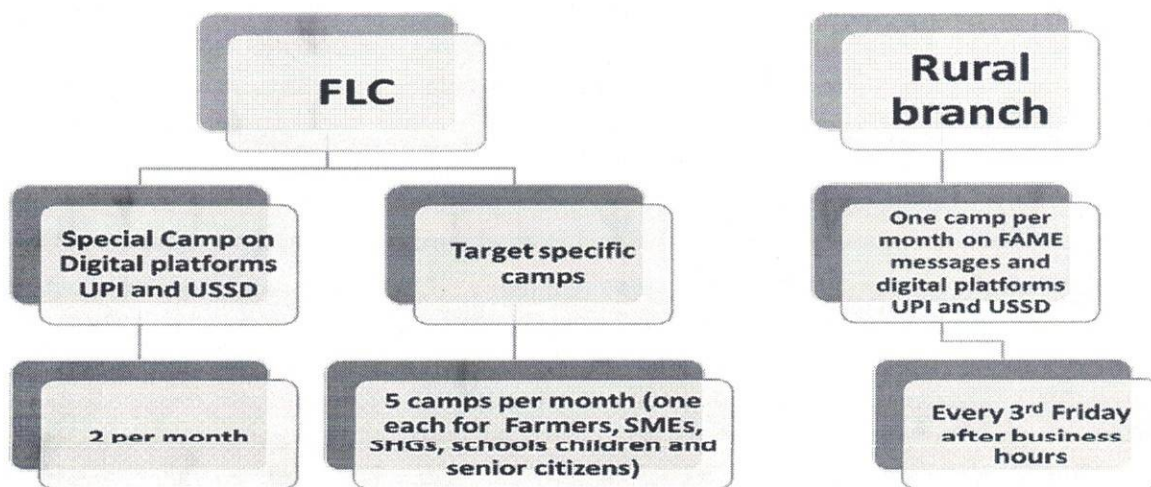
Shri M. Ravindra Babu, General Manager & Convener, SLBC AP has extended a warm welcome to all the participants and emphasized the importance of subcommittee and advised the Co-ordinator, SLBC Shri. Raju Babu to take up the Agenda in seriatim.

Sri Raju Babu, Asst General Manager, Co-ordinator, SLBC of AP has presented the Agenda to the forum for discussion.

Agenda 1: Conduct of Financial Literacy Camps

AGM, SLBC explained the objective of conduct of Financial Literacy Camps is to facilitate financial inclusion through provision of two essential components i.e. Financial Literacy and Easy access to financial products. It should aim at imparting knowledge to enable financial planning, inculcate saving habits and improve the understanding of all the Financial Literacy Centres and Rural branches. Branches should prepare an annual calendar for conduct of outdoor Financial Literacy Camps at identified locations. In terms of para 2 of RBI Circular FIDD. FLC.BC. No.22/12.01.018/2016-17 dated March 02., 2017 on Financial Literacy by FLCs (Financial Literacy Centres) and rural branches-Policy review "Rural branches of Banks are required to conduct one camp per month (on the Third Friday of each month after branch hours)". However, RBI observed that the rural branches are not conducting the prescribed number of camps in the State of Andhra Pradesh.

Revised approach by FLCs and rural branches:



Operational guidelines for FLCs on conduct of special camps:

FLCs may conduct two special camps per month in two Gram Panchayats (once every fortnight). FLCs may utilize the posters and flyers prescribed by RBI for propagating the UPI and USSD platforms. The focus of the camp



should be on process literacy through demonstrations of UPI and *99# (USSD). People should be encouraged to register and get on board the digital platforms. The calendar for each quarter (6 camps per quarter) may be prepared in advance by each FLC and shared with the SLBC and the concerned Regional office of RBI. DCCs/BLBCs may discuss the "Conduct of Special camps by FLCs" as a separate agenda item in the quarterly DCC/BLBC meetings and provide necessary support in terms of identifying public places where camps can be held, enabling participation of bankers and public authorities for a concerted approach, giving publicity to camps and continuous monitoring of conduct of the camps by the FLCs.

In 69th EC on MSME meeting, Regional Director, RBI instructed all the Banks to conduct more number of FL camps for MSME borrowers and create awareness about the MSME products and guidelines.

AGM SLBC informed that in ASR, Anakapalli and Annamayya districts, FLC recruitment has to be done immediately by UBI and SBI respectively. **(Action: Union Bank of India and SBI)**

Shri R K Mahana, General Manager, RBI advised all the Banks to conduct FL camps as per the targets allocated to the Banks and he also informed that wherever FL counsellors are not recruited in newly formed districts, respective Lead Banks have to take immediate steps in recruitment and inform the status to SLBC.

(Action: All Banks)

Agenda 2: False Loan waiver assurance by Karz Mukti Abhiyan- Serious damage to credit discipline

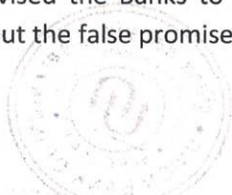
AGM SLBC informed that, a campaign called "Karz Mukti Abhiyan", target borrowers across states and assures loan waivers by charging fee anywhere between ₹100 – 1500 towards legal charges, commission, etc. Borrowers who have obtained loans from banks/ SFBs/ NBFCs/ FIs/ Government, etc. are registered with the campaign representatives and are told to not repay their loans, stating that the matter is being raised at PMO level.

It has been stated that the volunteers of "Karz Mukti Abhiyan" state "when the government could waive thousands of crores worth of loans of corporates, why will it not waive loans of the needy?" As a consequence of the campaign, MFI borrowers are denying payment of instalments in anticipation of fictitious "loan waiver" in the various regions in the States of Punjab, Haryana, Uttar Pradesh, Rajasthan and Maharashtra, with daily reports of the campaign spreading to new areas. As per inputs received, the website (<https://www.karzmukt Bharat.co.in/>) and Facebook pages related to the campaign has content related to the campaign, with a YouTube channel of an individual named Mr. Shahnawaz containing over 800 videos and Facebook page's Abhiyan section containing 450 videos. Brief of the observations,

The campaign is spearheaded by an individual Shahnawaz Chaudhary (<https://www.facebook.com/shahnawazchaudharytrainer/>) who has his own Facebook and YouTube pages that contain several videos related to the campaign and personal finance. In several videos, Mr. Shahnawaz and campaign volunteers have argued that the government has waived off loans worth thousands of crores of corporates, but hasn't done the same for those who need it the most i.e., farmers, small business owners, etc. Mr. Shahnawaz has also promised a resolution to all such aggrieved borrowers. While no explicit statement was observed that discouraged borrowers from paying EMIs for money borrowed from REs, some of the speeches have a tendency to influence borrowers to stop loan repayments and take refuge under the campaign's promises.

AGM SLBC advised the Banks to be aware of these types of campaigns and create awareness among the borrowers about the false promises made by such type of people through Financial literacy.

(Action: All Banks)



Agenda 3: APKVIB Issues related to PMEGP loans

SLBC received letter from the CEO AP KVIB vide Ir. No. PMEGP/SLBC/2023 dated: 02.11.2023 to discuss the issues related to PMEGP loans. Pending updation of TDRS in the KVIC Portal, Applications pending for sanctions and grounding, Release of Margin Money from KVIC, Less coverage of ST applications, update the details of the release of 1st and 2nd instalments regularly on the portal and handlooms and handicrafts projects to be expanded.

AGM, SLBC invited the department to present the issues to the forum.

Smt. K. Sunitha, IAS, Principal Secretary (Handloom & Textiles), Govt. Of AP, informed that KVIC Vijayawada allotted a Target of 1796 units and Rs.58.37 Crores for the first loan and 22 units and Rs.2.23 crores for the Second loan to A.P. Khadi & V. I. Board, Mangalagiri for the financial year 2023-24. As on 01-11-2023 in the KVIC Web Portal, 2421 applications involving Margin Money of Rs.76.25Cr are kept pending with Banks without sanction. Further it is informed that 692 TDRs are pending for updation even though margin money is released for 717 units. Further 548 claims involving margin money of Rs.16.54 Crs. are required to be released by KVIC, Mumbai to Bank Branches for grounding of units. The KVIC, Mumbai may be requested to release the Margin Money for Rs.16.54 Crs. of all 548 MM claims at an early date.

She informed that, the number of applications were approved and sanctioned by the Banks are less in Tribal areas under ST category. The total number of applications that are pending with Banks are 776 under SC / ST category. She requested Banks to sanction all eligible applications of SC /ST category and also requested Banks to give sanctions liberally to Handlooms and Handicraft projects. (Bank wise pendency status is enclosed in Annex I)

(Action: KVIC & All Banks)

AGM, SLBC requested the department to share the Bank branch wise sanctions and disbursement pendency status to SLBC for effective monitoring and he advised all the Banks to instruct branches to clear all the pending applications immediately and he also advised that Banks to give top priority in sanction of PMEGP loans to ST category.

(KVIB & All Banks)

Agenda4: SHG Linkage -Certain Frauds/Allegations reported against BCs (Business Correspondents)

AGM, SLBC informed that SHG linkage is the one of the safest lending, where Banks are getting regular repayments from groups. Government agencies such as SERP & MEPMA are continuously following up with group members in their day to day activities such as group formation, group meetings, group record maintenance, inculcating savings habit and repayment.

As part of the Financial Inclusion moto of the Government of India, Banks are appointing the Banking Correspondents. The BCs structure is very simple and very much accessible to all the customers, including SHG members in the field with no timing restrictions. BCs framework is helping the Banks in reducing the foot fall of the customers in the branches. In recent past it was observed that BC frauds are happening in many locations and it was brought to the notice of SLBC by SERP.



AGM, SLBC invited the SERP department to present the BC issues to the forum.

Shri. Imtiaz Ahmed, IAS, CEO (SERP), Govt. Of AP informed that Banking Correspondent framework is useful in many ways to the Banks and SHG group members. But in the wake of recent frauds occurred in last few months to the tune of Rs.4.00 Crs, Banks have to take proper precautions in curtailing the frauds. Now BC framework posed many challenges apart from the benefits.

He advised all the Banks, to ensure that BCs should issue proper acknowledgement receipt for deposit and withdrawal of money from BC point. In Bank branches or at BC point, Passbook updation of SHG groups has to be done for every transaction. He also advised that Banks have to review their corporate BCs at regular intervals and in turn corporate BCs and Branches have to monitor BCs transaction at regular intervals.

AGM, SLBC advised the Banks to organise extensive awareness campaigns and adopt suitable methods to strengthen the security checks and supervisory guidelines to control the BCs related frauds in coordination with SERP&MEPMA. **(All Banks, SERP and MEPMA)**

Agenda 5: SHG Linkage -Inculcating Savings Habit and Internal Lending

AGM, SLBC informed that SHGs are running on five cardinal principals which are as follows,

1. Savings.
2. Internal Lending.
3. Group meetings.
4. Group record maintenance.
5. Encouraging economic activity.

He also informed that SHG concept is running smoothly in the state of Andhra Pradesh. All the SHGs are encouraged to habit of savings, which would be a necessary for internal lending, which will increase the economic activity of the members. SLBC came to know that some Banks are not allowing SHGs to withdraw the saving account balances. SLBC in earlier meetings advised the Banks not to withhold the saving amount and sanction the loan after withdrawal of saving amount only.

Shri. Imtiaz Ahmed, IAS, CEO (SERP), Govt. Of AP in his address informed that, in many cases the Bank branches are not allowing for withdrawal of the savings of the SHGs. He also informed that, SERP team recently visited Rural Branches in West Godavari district and noticed that good number of branches are not allowing SHGs to withdraw saving balance amount, once if it is continuous like this, there is a possibility that, SHG groups may again attract towards micro finance institutions for exorbitant interest rates. To avoid this situation, Banks have to sensitize their field functionaries to allow the SHG groups to withdraw their saving amount for internal lending. **(Action: All Banks)**

Agenda 6: Progress of Atal Pension Yojana (APY) for Pension Saturation during FY 2023-24

AGM, SLBC informed that as per the instructions of PFRDA, SLBC conducted APY outreach programme at Guntur and advised all the Banks to improve their performance. APY coverage in Andhra Pradesh State for the FY 2023-24 as on 31.10.2023 is 52 % and he advised Banks to improve the performance in ensuing quarters. He invited PFRDA, Manager Shri Eeswar Dutt Nirmal to present the status of APY in Andhra Pradesh.

Shri Eeswar Dutt Nirmal, Manager, PFRDA congratulated SLBC for conducting APY outreach programme at Guntur and he appreciated SBI and Canara Bank for good performance during this half year. He advised PNB, CBI, UBI and UCO Bank to activate all the branches in enrolment of APY.

He mentioned that IDBI and Kotak Mahindra Banks are performing well in Pan India but their performance in Andhra Pradesh is below than the National level. He advised all Private Sector Banks to take active role in enrolment of APY and reach the pan India average. He appreciated RRBs for their better performance in enrolment of APY (Bank wise performance is enclosed in Annex II)



AGM, SLBC advised the Banks to activate their branches for enrolment of APY and improve the performance in the State. **(Action: All Banks)**

MSR Chandra Murthy, DGM, NABARD explained " Ghar Ghar KCC Abhiyan' and KCC Saturation Drive to the forum. The Department of Agriculture and Farmer Welfare (DA&FW), MoA &FW, Gol has launched 'Ghar Ghar KCC Abhiyan' on 19 September 2023 to cover all left-over PM Kisan Beneficiary farmers (1.35 crore approximately) with Short Term Agriculture Loans through KCC.

The drive involves participation from various stakeholders, including government agencies, financial institutions like commercial banks, regional rural banks, and cooperative banks and non-governmental organizations working in rural areas. These stakeholders work together to mobilise the potential and eligible farmers through special drives under Block Level Bankers Committee to enrol maximum number of farmers/ PM Kisan beneficiaries under all types of KCC schemes (for Crop cultivation, Animal Husbandry, Dairy and Fisheries, etc.).

Period of the Drive: 1st October 2023 to 31st December 2023.

Primary Executing Organization: National Bank for Rural Development (NABARD)

Status of Abhiyan in AP State as on 06.11.2023

S.No.	Particulars	Details
1	Total PMKISAN Beneficiaries to be saturated	3,12,473
2	Saturated as on Date	62,628
3	Pending for Saturation	2,49,845
4	Out of 2, saturated during the Campaign	6176

AGM, SLBC advised the Banks, LDMS and DDMs of NABARD to participate actively in the campaign and ensure that all eligible farmers are covered and sanctioned with KCC. **(Action: All Banks, LDMS and DDMs)**

The meeting was concluded with the vote of thanks to the Chair and other dignitaries.

Related departments and Bankers are participated through VC.



S.no	Bank Name	Forwarded to Bank		Sanctioned by Bank		Margin Money		MM Disbursed		TDR Details		Referred back for		Returned by Bank		Failed		Pending at bank		Pending for MM		
		No of Prj.	(In Lakh)	No of Prj.	(In Lakh)	No of Prj.	(In Lak)	No Prj.	(In Lakh)	Udated	Yet to be Update	No Prj.	(In Lakh)	No Prj.	(In Lakh)	No of Prj.	(In Lakh)	No of Prj.	(In Lakh)	No of Prj.	(In Lakh)	
1	APGB	467	653.44	118	118.5	86	90.4	37	48.04	3	34	32	29.94	130	203.8	0	232	334.74	59	48.77		
2	APCOB	163	806.39	31	223.6	35	206	29	157.75	0	29	3	19.25	6	28.7	1	6.25	143	694.04	10	67.2	
3	APGB	335	814.38	113	298.8	83	194	40	98.78	11	29	17	44.02	89	228.2	0	0	142	333.13	52	125.5	
4	AXIS BANK LTD	14	216.84	0	0	0	0	0	0	0	0	0	0	0	0	0	0	14	216.84	0	0	
5	BANK OF BARODA	163	605.81	65	342.5	66	359	55	347.86	3	52	10	40.14	9	34.25	0	0	100	284.95	23	110.26	
6	BANK OF INDIA	181	679.62	81	255.8	61	198	41	142.41	1	40	15	54.77	65	252.2	0	0	41	186.01	27	91.02	
7	BANK OF MAHARASHTRA	5	54	1	14	1	14	1	10	0	1	1	14	2	11.25	0	0	2	25.25	1	14	
8	CANARA BANK	749	2305.8	322	978.6	213	655	117	413.29	13	104	55	144.3	348	1004	0	0	111	428.25	11	331.54	
9	CENTRAL BANK OF INDIA	71	335.83	30	194.3	6	53.2	2	9.1	0	2	2	26.25	21	82.85	0	0	28	103.5	5	47.67	
10	CGGB	74	184.03	1	7	2	12.6	1	7	0	1	1	5.6	4	10.3	0	0	70	173.73	1	5.6	
11	CITY UNION BANK LIMITED	19	134.83	10	68.88	2	23.2	0	0	0	0	0	0	0	0	0	0	9	65.95	2	23.25	
12	COASTAL LOCAL AREA BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
13	DBS BANK INDIA LIMITED	1	7	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
14	DENA BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
15	FEDERAL BANK	4	29.75	0	0	0	0	0	0	0	0	0	0	2	19.25	0	0	2	10.5	0	0	
16	HDFC BANK	68	316.78	1	7	0	0	0	0	0	0	0	0	4	12	0	0	63	297.78	0	0	
17	ICICI BANK LTD	1	5	0	0	1	17.1	1	17.15	0	1	0	0	0	0	0	0	0	0	0	0	
18	IDBI BANK	20	134.21	4	23.16	2	14.3	0	0	0	0	0	0	0	1	2.63	0	0	15	108.53	2	14.37
19	IDFC FIRST BANK LTD	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
20	INDIAN BANK	261	803.12	67	277.5	58	220	26	123.61	2	24	17	49.74	98	254.5	0	0	110	364.79	37	122.91	
21	INDIAN OVERSEAS BANK	138	413.08	41	165.3	57	222	61	227.79	0	61	3	18.25	19	52.81	0	0	81	194.43	6	34	
22	ING VVSYA BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
23	KARNATAKA BANK LTD	23	133.15	8	79.33	6	65.1	4	46.7	0	4	0	0	3	10.75	0	0	16	81.8	2	18.47	
24	KARUR VVSYA BANK	21	237.5	12	167.1	7	89.2	6	73.75	0	6	1	15.47	2	17.5	0	0	10	92.5	1	15.47	
25	KOTAK MAHINDRA BANK LTD	1	12.5	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
26	LAXMI VILAS BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
27	PUNJAB AND SIND BANK	3	27.05	1	3.5	0	0	0	0	0	0	0	0	1	5	0	0	1	17.5	0	0	
28	PUNJAB NATIONAL BANK	37	219.98	11	37.18	12	60.3	11	52.73	0	11	2	9.5	3	28.75	0	0	25	156.85	3	14.75	
29	SAPTAGIRI GRAMEENA BANK	442	476.16	239	201.6	194	165	98	80.06	5	93	6	4.2	73	106.2	0	0	138	172.77	10	92.14	
30	SOUTH INDIAN BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
31	STATE BANK OF INDIA	133	3814.4	155	513.8	80	294	53	205.2	8	45	29	80.9	560	1340	0	0	648	2038.3	43	159.51	
32	TAMILNAD MERCANTILE BANK	1	7	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
33	APCOB	1	7	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
34	DCCB	63	355.07	21	163.4	15	114	8	61.95	1	7	4	20.65	5	20.67	3	24.5	48	263	7	52.85	
35	THE GUNTUR DCCB	2	6.75	0	0	1	3.5	1	3.5	0	1	0	0	1	1.75	1	3.5	1	5	0	0	
36	THE VISAKHAPATNAM CO-OP	1	1.75	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
37	UCO BANK	32	52.62	13	35.17	3	13	3	9.5	1	2	0	0	9	8.65	0	0	10	7.9	1	7	
38	UNION BANK OF INDIA	110	3193.9	476	1714	226	935	149	656.62	4	145	46	215.5	333	643.2	0	0	356	1116.9	11	472.11	
39	VIJAYA BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Total	580	17045	1821	5890	1217	402	744	2792.8	52	692	244	792.5	178	4392	5	34.25	242	7802.7	61	1868.4	



APY performance Bank wise as on 31/10/2023

Performance of Banks under SLBC Andhra Pradesh as on Oct 31, 2023									
Sr. No.	Name of APY- SPs	Bank Category	No. of Branches	AAPB Target	ANNUAL TARGET	APY accounts opened in Current FY	AAPB Achieved in Current FY	Annual Target Achievement in Current FY	Cumulative APY accounts opened since inception
1	STATE BANK OF INDIA	PSB	1,403	100	1,40,300	96,241	69	69%	6,67,051
2	CANARA BANK	PSB	632	100	63,200	40,587	64	64%	3,28,751
3	BANK OF INDIA	PSB	160	100	16,000	9,452	59	59%	79,518
4	BANK OF BARODA	PSB	238	100	23,800	13,878	58	58%	1,26,855
5	INDIAN BANK	PSB	292	100	29,200	16,681	57	57%	1,85,477
6	UNION BANK OF INDIA	PSB	1,158	100	1,15,800	63,148	55	55%	6,77,030
7	BANK OF MAHARASHTRA	PSB	32	100	3,200	874	27	27%	5,065
8	PUNJAB AND SIND BANK	PSB	9	100	900	232	26	26%	2,786
9	CENTRAL BANK OF INDIA	PSB	127	100	12,700	3,033	24	24%	46,819
10	INDIAN OVERSEAS BANK	PSB	157	100	15,700	3,372	21	21%	35,959
11	UCO BANK	PSB	43	100	4,300	738	17	17%	7,312
12	PUNJAB NATIONAL BANK	PSB	133	100	13,300	1,263	9	9%	25,124
13	IDBI BANK LTD	PVT MAJOR	57	70	3,990	813	14	20%	24,698
14	AXIS BANK LTD	PVT MAJOR	174	70	12,180	255	1	2%	29,079
15	HDFC BANK LTD	PVT MAJOR	304	70	21,280	403	1	2%	20,179
16	ICICI BANK LIMITED	PVT MAJOR	132	70	9,240	33	0	0%	8,440
17	AP Grameena Vikas Bank	RRB	278	100	27,800	23,764	85	85%	1,68,659
18	CGGB	RRB	231	100	23,100	19,648	85	85%	1,26,230
19	APGB	RRB	552	100	55,200	42,051	76	76%	2,92,891
20	SAPTAGIRI GRAMEENA BANK	RRB	229	100	22,900	13,495	59	59%	72,767
21	TAMILNAD MERCANTILE BANK LTD	PVT	27	30	810	2,330	86	288%	15,326
22	YES BANK LIMITED	PVT	15	30	450	178	12	40%	254
23	IDFC FIRST BANK LIMITED	PVT	27	30	810	277	10	34%	569
24	KOTAK MAHINDRA BANK	PVT	103	30	3,090	876	9	28%	1,615
25	THE KARUR VYSYA BANK LTD	PVT	123	30	3,690	410	3	11%	2,972
26	DHANLAXMI BANK LIMITED	PVT	10	30	300	29	3	10%	851
27	THE SOUTH INDIAN BANK LTD	PVT	22	30	660	61	3	9%	1,082
28	KARNATAKA BANK LIMITED	PVT	42	30	1,260	110	3	9%	2,577
29	CITY UNION BANK LTD	PVT	49	30	1,470	21	0	1%	1,373
30	INDUSIND BANK LIMITED	PVT	17	30	510	4	0	1%	22
31	THE FEDERAL BANK LTD	PVT	27	30	810	4	0	0%	302
32	STANDARD CHARTERED BANK	PVT	1	30	30	0	0	0%	0
33	THE LAKSHMI VILAS BANK LTD	PVT	69	30	2,070	0	0	0%	373
34	THE CATHOLIC SYRIAN BANK LIMIT	PVT	47	30	1,410	0	0	0%	73
35	DCB BANK LIMITED	PVT	21	30	630	0	0	0%	404
36	RBL BANK LIMITED	PVT	6	30	180	0	0	0%	5
37	BANDHAN BANK LIMITED	PVT	13	30	390	0	0	0%	487
38	THE ANDHRA PRADESH STATE CO-O	SCR	17	20	340	0	0	0%	16
	Total		6,977		6,33,000	3,54,261	51	56%	29,58,991

