

Comprehensive Return to be submitted to SLBC of Telangana as on 31.03.2016

(Consolidation of all branches of the bank located in Telangana State)

Name of the Bank : GRAND TOTAL (TOTAL FINANCIAL INSTITUTIONS)

I Branch Network and Alternate Delivery Channels as on 31.03.2016						
	Particulars	Rural	Semi Urban	Urban	Metro	Total
i	No.of Branches	1796	1205	664	1508	5173
	of which	0	0	0	0	
a	Special Agrl. Finance Branches	24	3	5	8	40
b	Special SME Branches	2	11	12	19	44
c	Special Micro Finance Branches	56	14	1	5	76
ii	No.of ATMs	1070	1616	1656	4010	8352
iii	No.of POS Machines	2143	3012	3172	9208	17535
iv	No.of BCs appointed	4057	494	369	418	5338
v	No.of Kiosks	781	468	462	662	2373

II Business Figures as on 31.03.2016 (No. in actuals and amount in lacs)											
		Rural		Semi Urban		Urban		Metro		Total	
		A/cs	Amount	A/cs	Amount	A/cs	Amount	A/cs	Amount	A/cs	Amount
i	Deposits	41759463	5282828	20917211	3736038	13263360	5060948	18244989	21652041	94185023	35731855.13
ii	Advances	3387331	4932542	2196442	2843358	1954844	3822630	4345887	27366802	11884504	38965332.15
iii	Priority Sector Advances	2739055	2720560	1532222	1965749	1388896	2449787	1364231	5650935	7024403	12787031.57
iv	Non Priority Sector Advances	648277	2211981.51	664220	877608.91	565948	1372843.04	2981656	21715867.13	4860101	26178300.58

III	Priority Sector Advances as on 31.03.2016 (No. in actuals and amount in lacs)									
Note	The priority sector loans classified prior to 23.04.2015 will continue to be classified under priority sector till repayment/maturity/renewal as per RBI guidelines and are to be reported in the relevant/applicable columns.									
	Particulars	Outstanding as on 31.03.2016		Disbursements from 01.04.15 to 31.03.2016		Overdues including NPAs as on 31.03.2016			Out of Total Overdues, NPAs as on 31.03.2016	
		No. of a/cs	Amount	No. of A/cs	Amount	No. of A/cs	Total Balance in overdue A/cs	Actual overdue amount	No. of A/cs	Amount
1	Total Agriculture Advances (A+B+C)	5769299	5951341.65	3933322.6	3418744.86	1148884.2	1411591.76	571051.94	291041	378697.94
A	Farm Credit (Agriculture & Allied) (i+ii)	5747522	5002339.32	3929618	3219178.28	1145195.9	1222074.56	509432.62	289624	318987.74
i	Short Term Crop Production Loans (a+b+c+d)	4876022	3197623.20428	3644942	2340032.1691	962541.4	853876.6617	316345.87745	195223	173114.15957
a	Crop Loans	3977530	1903488.07	3110415	1621573.86	838846	600002.56	186172.83	167752	81384.82
b	Gold Loans - Agriculture	540073	344237.14	363063	345409.57	73735	61757.23	54877.77	4647	3935.34
c	Loans to SHGs	210220	373479.39	116690	276875.14	29173	52488.40	18877.76	12769	14109.66
d	Others (incl. JLGs)	148199	576418.61	54774	96173.59	20787	139628.48	56417.52	10055	73684.34
ii	Agricultural Term Loans (e+f+g+h)	871500	1804716.11642	284676	879146.11453	182654.5	368197.90328	193086.74389	94401	145873.57869
e	Investment Credit	302985	492436.39	69341	205177.20	99036	161651.55	84997.49	40159	62795.15
f	Allied Activities	278644	761277.87	114372	453313.96	37876	138399.85	67879.90	32314	49629.42
g	SHG - Farm Sector	257150	468873.49	100058	199018.94	36149	51343.19	28131.10	16056	13400.03
h	Others (incl. JLGs)	32721	82128.37	905	21636.01	9593	16803.32	12078.26	5872	20048.98
B	Agriculture Infrastructure	10918.5	114157.488905	1599.3	25856.75698	723.3	17421.028308	2965.6303672	603	8846.91161
i	Finance extended to Storage Godowns/Market Yards	3671	70731.67	224	17584.53	213	15371.92	1555.40	87	1718.56
ii	Soil Development & Watershed development	5901	27132.28	1344	7742.26	443	1866.11	1219.23	387	1035.00
iii	Plant tissue culture and agri-biotechnology, seed production, production of bio-pesticides, bio-fertilizer, and vermi composting	1347	16293.54	31	529.97	67	183.00	191.00	129	6093.35
For the above loans (Agriculture infrastructure), an aggregate sanctioned limit of Rs. 100 cr per borrower from the banking system, will apply										

C	Ancillary Activities (i+ii+iii+iv+v+vi)	10858.5	834844.8375166	2105.3	173709.81872	2965	172096.16709	58653.687089	814	50863.29
i	Loans up to Rs. 5 cr to Co-operative societies of farmers for disposing of the produce of members	450	47973.86	245	32831.86	0	0.00	0.00	0	0.00
ii	Loans for Setting up of Agriclincs and Agribusiness Centres	906	73594.56	121	2886.85	285	616.92	371.35	98	172.39
iii	Loans for Food and Agro-processing upto aggregate limit of Rs 100 crore per borrower from the banking system	6089	504675.85	595	100379.55	1927	161487.29	54761.55	540	43382.91
iv	Bank loans to PACS / FSS / LAMPS for on-lending to Agriculture	98	16954.31	84	2710.17	8	328.43	44.08	5	1.99
v	Loans to MFIs for onlending to agriculture sector	3297	189128.80	1058	34888.61	736	7822.60	1635.78	162	5465.07
vi	Outstanding deposits under RIDF and other eligible funds with NABARD on account of priority sector shortfall	19	2517.46	2	12.78	9	1840.93	1840.93	9	1840.93
	Of Total Short Term Credit (i)	4876022	3197623.204278	3644942	2340032.1691	962541.4	853876.6617	316345.87745	195223	173114.15957
	Loans to Small Farmers	2374714	1643053.93	1588667	1153493.55	447313	384803.47	165238.96	91114	#REF!
	Loans to Marginal Farmers	1204979	752253.59	734888	480644.89	271495	229855.76	104622.38	74888	48459.26
	Loans to Other Individual Farmers	723002	1014054.52	619185	592626.59	131863	180972.31	64548.80	31619	57593.33
	Loans to Corporate Farmers, Farmers' Producer Organizations/Companies of Individual Farmers, Partnership Firms and Co-operatives of farmers directly engaged in Agriculture & Allied Activities	141172	630947.50	45912	251479.64	48801	68987.35	26246.91	1739	42966.74
	Loans under Kisan Credit Cards	3478452	1927593.25	3233794	1672165.95	656812	514149.69	237444.36	173737	129985.46
	Produce Loans (against pledge of crop produce)	774547	652118.47	77173	109987.70	376986	302628.53	56083.60	7595	22447.81
	Loans to New farmers (during current year)	98914	69013.88	97544	64617.06	1963	2959.35	371.85	176	305.98
	Loans to distressed farmers indebted to non-institutional lenders	29669	146401.71	29667	146400.64	0	0.14	0.13	0	0.13
	Loans to Loan Eligibility Cardholders (LEC Cards)	12659	14221.27	1710	1736.86	4673	3694.97	3662.63	1757	2645.03
	Loans to JLGs / RMGs	115022	314248.35	30083	70050.57	28603	59557.83	33220.11	6155	17292.69

Of Total ATIs and allied activities (ii)	871500	1804716.12	284676	879146.11	182654.5	368197.90	193086.74	94401	145873.58
Finance extended to Water Resources	46080	54960.62	5378	7976.71	7091	11921.46	5144.76	3911	4959.14
Finance extended to Land Development	61691	76440.49	47361	51534.45	2566	10593.73	6360.69	1752	3332.97
Finance extended to Farm Mechanisation	94646	151713.81	13099	31615.40	14704	32204.66	17531.09	5055	6946.89
Finance Extended to construction / cultivateion under Poly-house	94	1802.78	32	487.94	9	1144.74	1006.50	5	945.49
Finance extended to Plantation , Horticulture & Sericulture	34852	43198.22	3606	5670.19	11633	23704.72	11695.18	4310	4029.24
Finance extended to Forestry & Wasteland Development	1732	1484.33	32	109.78	16	25.40	8.49	2	1.40
Finance extended to Dairy Development	79690	100156.62	18192	21294.29	15560	24874.81	15289.79	8201	10610.44
Finance extended to Poultry Development	8208	89225.14	1528	15408.51	3697	35786.25	12577.63	1658	12999.20
Finance extended to Sheep, Goat& Piggery Development	36812	32775.81	11638	16335.71	6331	12980.36	9313.13	3520	6384.83
Finance extended to Fisheries Development	4726	14843.61	106	778.59	960	5548.60	4465.76	521	3211.65
Renewable Sources of Energy& Waste Management	742	4909.39	50	118.52	201	139.79	45.73	33	38.93
Loans upto Rs. 50 lac against pledge / hypothecation of agricultural produce for a period not exceeding 12 months	3379	7323.86	561	5805.96	48	353.00	282.00	84	207.00
Loans to farmers for Pre & Post harvest activities	2	8.70	0	0.00	0	0.00	0.00	0	0.00
SHG-Farm Sector	172997	340524.80	84601	155718.18	15104	19253.71	12365.82	11461	9211.61
Other Activities	111000	424759.81	62283	360069.97	32793	69137.33	28743.98	31104	31209.83

2	Micro ,Small and Medium Enterprises (including SHG Non-Farm Sector eligible under MSME) (A+B)	749828	4405906.95	227404	1700691.99	130882	835464.35	401334.32	73061	402672.98
A	Manufacturing Enterprises (i+ii+iii)	136479	2157847.45	26068	831658.76	13612.7	468602.78	243674.50	7236	233696.52
i	Micro Enterprises (Advances to enterprises with investment in plant and machinery not exceeding Rs 25 lakh)	73765	607613.41	20401	175296.14	10125	129251.71	67758.03	5585	52145.84
ii	Small Enterprises (Advances to enterprises with investment in plant and machinery above Rs 25 lakh and upto Rs 5 crore)	39333	1137207.87	4655	475069.05	2968	254111.39	132386.27	1313	121957.27
iii	Medium Enterprises (Advances to enterprises with investment in plant and machinery above Rs 5 crore and upto Rs 10 crore)	23381	413026.17	1012	181293.56	519	85239.68	43530.20	338	59593.41
B	Service Enterprises (iv+v+vi)	613349	2248059.49	201336	869033.23	117269.3	366861.56	157659.82	65825	168976.46
iv	Micro Enterprises (Advances to enterprises with investment in equipment not exceeding Rs 10 lakh)	468237	1190945.16	175097	468028.26	111489	213564.08	72668.10	62415	78860.23
v	Small Enterprises (Advances to enterprises with investment in equipment above Rs 10 lakh and upto Rs 2 crore) (advances up to Rs 5 crore)Small Enterprises (Advances to enterprises with investment in equipment above Rs 10 lakh and upto Rs 2 crore) (advances up to Rs 5 crore)Small Enterprises (Advances to enterprises with investment in equipment above Rs 10 lakh and upto Rs 2 crore) (advances up to Rs 5 crore)Small Enterprises (Advances to enterprises with investment in equipment above Rs 10 lakh and upto Rs 2 crore) (advances up to Rs 5 crore)Small Enterprises (Advances to enterprises with investment in equipment above Rs 10 lakh and upto Rs 2 crore) (advances up to Rs 5 crore)Small Enterprises (Advances to enterprises with investment in equipment above Rs 10 lakh and upto Rs 2 crore)	70205	727065.71	24889	311612.39	5475	100442.25	49983.59	3269	52090.54

	Medium Enterprises (Advances to enterprises with investment in equipment above Rs 2 crore and upto Rs 5 crore)									
	(advances upto Rs 10 crore)Medium Enterprises (Advances to enterprises with investment in equipment above Rs 2 crore and upto Rs 5 crore)									
vi	(advances upto Rs 10 crore)Medium Enterprises (Advances to enterprises with investment in equipment above Rs 2 crore and upto Rs 5 crore)									
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	(advances upto Rs 10 crore)	74907	330048.63	1350	89392.58	305	52855.23	35008.13	141	38025.69
3	Export Credit @	20	4390.81	16	308.87	9	2018.97	1323.42	0	0.00
@	<i>whichever is higher , effective from April 1, 2015 subject to a sanctioned limit of Rs 25 crore per borrower to units having turnover of upto Rs 100 crore.</i>									
4	Others' Category under Priority Sector Advances (i+ii+iii+iv+v+vi)	505255.88	2425392.17	218696	512487.18	71476.7	380429.65	69918.92	32360	79185.19
i	Education Loans	89166	350548.92	18925	77192.13	14934	49249.59	10812.64	5599	13637.06
ii	Housing Loans	289432	1780160.56	40433	248220.94	45474	295331.19	39041.34	16293	43067.95
iii	Social Infrastructure	782	13838.75	157	2481.93	259	5972.37	352.63	25	435.12
iv	Renewable Energy	341	11210.71	52	2829.20	10	1455.11	63.84	1	26.99
v	under MSME)	48868	102203.21	44783	71883.41	2332	2848.32	1143.82	2252	2240.82
vi	Others	76667	167430.03	114346	109879.57	8468	25573.06	18504.64	8190	19777.24
	Total Priority Sector Advances (1+2+3+4)	7024403	12787031.57	4379438.6	5632232.90	1351251.9	2629504.73	1043628.60	396462	860556.12

IV	Non Priority Sector Advances as on 31.03.2016 (No. in actuals and amount in lacs)									
1	Agriculture	183	58852.23	39	39882.11	5786	853958.82	853123.39	2056	4209.81
2	MSE-Service Sector	338128	2979073.02	5094	40751.95	21492	133628.90	89108.04	1394	100442.67
i	Micro (advances above Rs 5 crore)	89657	1139298.78	4809	22445.77	15538	74953.96	52272.65	950	58894.27
ii	Small (advances above Rs 5 crore)	248471	1839774.24	285	18306.18	5954	58674.94	36835.39	444	41548.40
3	Medium Enterprises-Service (advances above Rs10 crore)	6976	798857.73	2086.4	174567.94	1263.9	127970.05	82416.06	787.5	151774.24
i	Manufacturing	1976	317268.79	178	65171.91	325	43020.46	23855.42	175	85815.25
ii	Service	5000	481588.94	1908	109396.03	939	84949.59	58560.63	612	65958.99
4	Loans to Large Industries	4001	6419188.79	1127	1393730.76	763	1658270.97	546488.73	388	718077.32
5	Loans to Education - Non Priority Sector	7799	81486.47	1701	15714.08	663	5649.07	1521.04	200	1377.77
6	Loans to Housing- Non Priority Sector	80859	1472330.77	23216	378223.02	9673	140511.09	13395.17	1124	66660.69
7	Other Personal Loans under Non Priority Sector	987946	2301240.34	580043	1515109.13	124051	548842.85	49130.98	14181	116495.54
8	Other Non Priority Sector Loans	3434209	12067271.24	1164373	4495354.75	75679	1422865.02	887644.95	299071	832472.66
	Total Non-Priority Sector Advances (1+2+3+4+5+6+7+8)	4860101	26178300.59	1777679.4	8053333.74	239371.2	4891696.78	1669704.97	317145.5	1987300.89
V	Out of Total Priority Sector Advances, Finance extended to (as on 31.03.2016) (No. in actuals and amount in lacs)									
	SHGs (i+ii)	603020.84	1085475.84	294806.4	639339.18	75324.026	116584.46	52634.33	35272.2088	33044.97
i	Farm Sector	467370	842352.88	216748	475894.08	65322.8	103831.59	47008.85	28825	27509.69
ii	Non Farm Sector (forming part of MSME+ Other than MSME)	135651	243122.96	78058	163445.10	10001	12752.87	5625.48	6447	5535.28
	Minorities	850897	1086640.61	170923	230856.10	135484	170632.53	108502.74	86546	96000.49
	Weaker Sections	3731593	3701312.16	1939484	1432425.03	823925	660518.94	267282.77	226535	175812.52
	S.C/S.T	1515138	1077700.20	719909	509442.57	289900	286367.46	149098.12	118686	61122.56
	Women	2312861	2630478.14	956426	1031339.12	442014	454510.57	191835.02	137738	81575.69
	D R I	22511	7489.10	6147	767.96	7922	1112.39	513.08	3023	459.52
	Overdraft under PMJDY Scheme	17323	424.73	12431	294.55	127	2.52	2.52	0	0.00
	Debt Swapping Loans	104	105.94	0	0.00	62	60.55	56.55	49	47.55
	Weavers Credit Cards	981	551.34	486	256.73	97	34.90	24.56	91	20.57
	Micro Credits	70543	126603.58	29354	80751.68	3442	2269.26	2169.62	2599	2065.62

VI	Government Sponsored Schemes as on 31.03.2016 (No. in actuals and amount in lacs)									
	Scheme	31.03.2016		01.04.15 to 31.03.2016		31.03.2016			as on 31.03.2016	
		No. of a/cs	Amount	No. of A/cs	Amount	No. of A/cs	Total Balance in overdue A/cs	Actual overdue amount	No. of A/cs	Amount
1	Central Government Sponsored Schemes (total of i to xi)	325131	629352.74	102748	281044.17	67124.3	138941.84	66215.37	33262.5	42346.70
i	SGSY / NRLM	248603	463293.10	79684	229927.53	35830	82237.80	28300.44	14383	13590.81
ii	SJSRY / NULM	32066	87377.62	16467	42994.46	5302	8238.03	5858.03	2682	1590.92
iii	PMRY / PMEGP	32160	60482.00	5430	5879.27	18797	38490.12	27962.29	12264	23992.70
vii	ISHUP / RRY	738	321.91	1	8.00	511	175.50	191.69	449	145.55
viii	Agri Clinics / Agri Business Centres	880	2420.04	108	270.51	296	469.02	257.20	102	98.96
ix	Dairy Entrepreneurship Development Scheme	10615	15191.33	1053	1714.40	6386	9189.13	3645.36	3383	2927.76
x	Renewable Sources of Energy	69	266.74	5	250.00	2	142.23	0.35	0	0.00
xi	Farmer Producer Organisation	0	0.00	0	0.00	0	0.00	0.00	0	0.00
2	State Government Sponsored Schemes (Total of i to xx)	2631709	5061134.65	448848.5	1174525.27	847190	1733479.73	474607.33	244063	357468.33
i	APMIP	9529	49142.23	225	35.21	1249	1974.78	1886.42	992	1757.00
ii	RKVY	1986	1820.27	122	152.70	673	490.50	440.60	554	458.59
iii	Water Resources Development	1651	1436.30	6	5.27	326	259.00	224.00	288	231.00
iv	Animal husbandry / Milch Animal Units (including Pasukarnthi Pathakam)	33476	18548.06	2120	1511.06	8546	6876.53	4134.61	6778	3473.36
v	Sheep & Goat (including Jeevakranthi Pathakam)	10037	6934.04	795	1410.73	3878	3488.29	2559.57	2834	2234.70
vi	Fisheries - GSS	1916	13752.99	98	718.40	991	5357.40	3429.94	586	2399.50
vii	Horticulture	1282	6416.88	90	465.84	289	1744.40	1275.25	239	791.38
viii	Poly-house	64	1678.34	42	400.72	5	1121.01	1002.01	2	930.00
ix	Sericulture	1228	1344.15	16	198.60	232	482.28	461.63	228	466.63
x	SERP (SHG Bank Linkage - Rural)	265379	462730.14	102403	195817.00	32112	67152.39	48929.44	20958	38528.53
xi	MEPMA (SHG Bank Linkage -Urban)	84113	147722.53	39401	67895.34	9858	15186.05	10477.57	5505	6741.02
xii	Weavers Credit Cards	4040	3382.85	519	437.22	532	98.41	56.78	492	80.65
xiii	Handloom Weavers Groups	2557	2437.89	64	415.90	866	1066.78	679.10	716	682.43
xiv	S.C.Action Plan	326502	96296.40	5148	4068.20	67136	28821.23	25395.56	57720	23189.67
xv	S.T.Action Plan	96265	40465.54	3397	2116.92	26181	20101.19	18051.26	22310	17457.74
xvi	B.C.Action Plan	330224	119664.73	4258	2819.60	85194	36055.35	33784.16	51278	32699.15
xvii	Minorities Finance Corpn.	75722	45367.90	2166	2263.12	20740	15006.61	12789.87	16057	13579.30
xviii	Christian Finance Corpn.	26495	26483.54	329	453.71	2836	1181.51	1086.65	2286	1032.43
xviii	Rajiv Gruhakalpa	23168	22633.90	341	246.14	9227	11486.90	5245.58	8142	8279.62
xx	VAMBAY	5065	7218.98	1368	299.08	3369	2892.71	2775.97	3220	2766.37
xxi	Rajiv Yuva Sakthi	27162	10331.34	711	677.45	6755	3244.89	2735.74	5083	2757.08
xxii	Renewable Sources of Energy	630	300.44	120	77.05	99	85.12	5.67	10	3.89
xxiii	Economic Rehabilitation Scheme for Disabled	291	262.50	70	73.23	25	32.00	30.40	25	28.93
xxiv	Others	1302927	3974762.71	285040	891966.78	566072	1509274.43	297149.54	37760	196899.37

District-wise Deposits & Advances as on 31.03.2016 (amount in lacs)

S.No.	Name of the District	No. of Branches					Deposits	Advances
		Rural	Semi Urban	Urban	Metro	Total		
1	Adilabad	157	116	38	0	311	971795.47	894159.48
2	Hyderabad	8	5	30	1153	1196	20201757.68	25668788.05
3	Karimnagar	213	136	86	0	435	1382498.55	1052091.97
4	Khammam	160	112	67	0	339	900845.66	969398.06
5	Mahabubnagar	211	141	46	0	398	769324.53	935952.12
6	Medak	190	164	11	2	367	1003510.97	1145583.99
7	Nalgonda	191	188	44	0	423	767725.13	1185346.74
8	Nizamabad	230	93	64	0	387	747030.26	849119.59
9	Renga Reddy	259	178	147	353	937	7577829.66	5000792.35
10	Warnagal	177	70	133	0	380	1409537.21	1264099.79
	Total	1796	1203	666	1508	5173	35731855.12	38965332.15