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LOAN AND DEPOSITE ANDHRA PRAGATHI GRAMEENA BANK

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ABSTRACT

This study examines the loan and deposit operations of Andhra Pragathi Grameena Bank (APGB), a leading regional rural bank serving the financial needs of rural and semi-urban populations in Andhra Pradesh. The objective of the research is to analyze the bank's performance in mobilizing deposits and extending credit to various sectors, including agriculture, small enterprises, and self-help groups. Effective management of loans and deposits is crucial for the financial sustainability of regional banks and for driving inclusive rural development.

The research involves the analysis of key indicators such as deposit growth, loan disbursement, credit-deposit ratio, non-performing assets (NPAs), and sector-wise loan distribution over a five-year period. Data has been collected from annual reports of APGB, RBI publications, and other relevant sources. The study highlights the bank's strategies to enhance financial inclusion, improve credit delivery, and maintain asset quality. Findings indicate that while APGB has shown consistent growth in both loan and deposit portfolios, challenges such as repayment defaults and rural outreach still persist. The study concludes with recommendations for strengthening credit monitoring systems and enhancing digital banking services to improve efficiency and customer trust.

Keywords: Andhra Pragathi Grameena Bank, Loan Disbursement, Deposits, Regional Rural Bank, Credit-Deposit Ratio, NPAs, Financial Inclusion, Rural Banking, Agriculture Loans, Self-Help Groups.

INTRODUCTION

Loans and deposits are fundamental financial instruments that play a crucial role in the banking and financial system. They facilitate economic growth by enabling individuals, businesses, and governments to access funds for various needs while providing a secure means of saving and earning interest.

Loans

A loan is a financial arrangement where a lender provides money to a borrower, who agrees to repay it over time with interest. Loans can be classified into different types based on purpose, duration, security, and repayment structure. Common types include personal loans, home loans, business loans, and education loans.

Deposits

A deposit refers to money placed in a bank or financial institution, usually with the intention of safekeeping and earning interest. Deposits are broadly categorized into demand deposits (such as savings and current accounts) and time deposits (such as fixed deposits and recurring deposits).

The relationship between loans and deposits is central to the banking system. Banks use customer deposits to fund loans, thereby ensuring liquidity and profitability while maintaining financial stability.

RESEARCH METHODOLOGY

Research Type: Descriptive Research

Descriptive research studies are those which are concerned with describing the characteristics of particular individual, or of a group. The major purpose of descriptive research is description of the state of affairs as it exists at present. The methods of research utilized in descriptive research are survey method of all kinds. The researcher must be able to define clearly, what he want to measure and must find adequate method for measuring it along with a clear cut definition of population he/she wants to study.

DATA COLLECTION

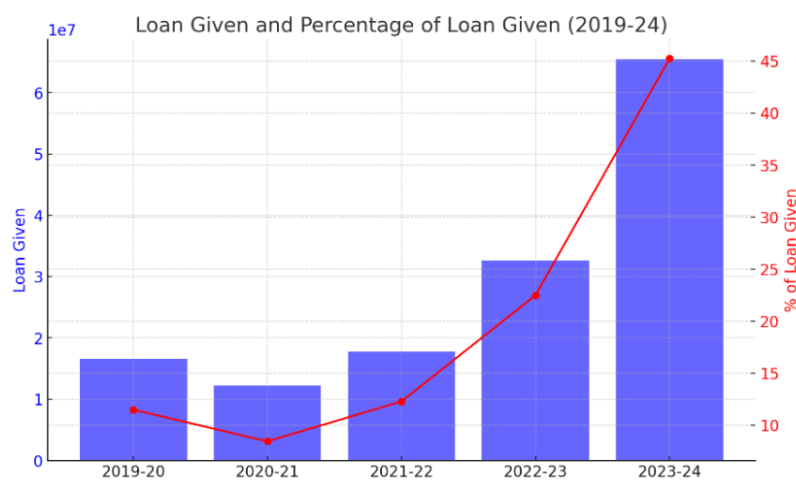
The main source of information for this study is based on the data collection

SECONDARY DATA

Secondary data has been gathered from annual reports. Though official website of Andhra Pragathi Grameena bank and also from other official websites related to loans and deposits.

DATA ANALYSIS**Table showing Gold loans of Andhra Pragathi Grameena Bank**

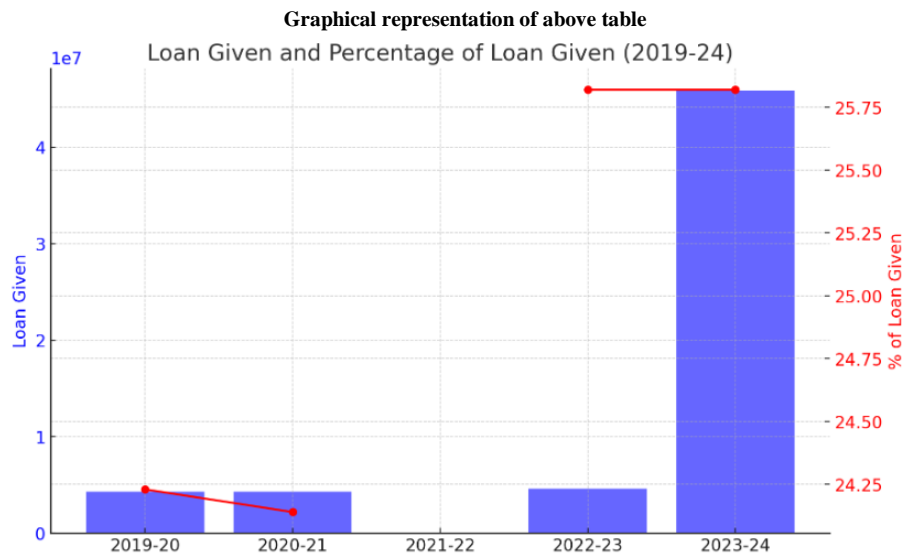
| Year | Loan given | % of loan given |
|---------|------------|-----------------|
| 2019-20 | 16640444 | 11.5 |
| 2020-21 | 12243908 | 8.46 |
| 2021-22 | 17777126 | 12.29 |
| 2022-23 | 32554311 | 22.5 |
| 2023-24 | 65438674 | 45.24 |

Graphical representation of above table**Interpretation:**

From the above analysis, it is clear that in 2019-20, the gold loan was rs.16640444. the value decreased to 12243908. after 2020-21 the gold loan issued was increased years by year. in the 2021-22, the value is 17777126. it increased upto 65438674 in the year 2023-24.

4.2 Table showing personal loans of Andhra Pragathi Grameena Bank

| Year | loan given | percentage of loan |
|---------|------------|--------------------|
| 2019-20 | 4303735 | 24.23 |
| 2020-21 | 4287513 | 24.14 |
| 2021-22 | - | - |
| 2022-23 | 4586070 | 25.82 |
| 2023-24 | 45863070 | 25.82 |

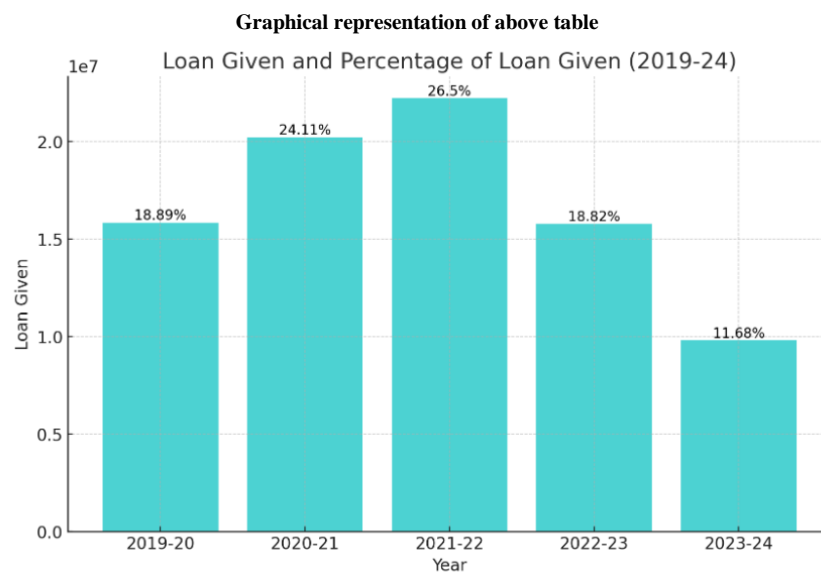


Interpretation

From the above table, we can know that the personal loan given in the year 2019-20 is 4303735.2. it decreased to 4287513.2 in the year 2020-21. In the year 2021-22, personal loan was not issued. after that in the year 2021-22 and 2022-23 the personal loan issued was 4586070.

4.3 Table showing home mortgage loans of Andhra Pragathi Grameena Bank

| Year | loan given | percentage of loan given |
|---------|------------|--------------------------|
| 2019-20 | 158435691 | 18.89 |
| 2020-21 | 20224157 | 24.11 |
| 2021-22 | 22229976 | 26.5 |
| 2022-23 | 15789268 | 18.82 |
| 2023-24 | 9794064 | 11.68 |



Interpretation:

From the above analysis, house mortgage loan from the years 2019-20 to 2023-24 obtained. The house mortgage loan issued was 158435691 in the year 2019-20, the loan was increased to 202241576 and to 222299769 in the year 2021-22. After the year 2022-23, the amount of the loan given was decreased to 157892685 and further decreased to 97940646 in the year 2023-24.

CONCLUSION

Gold loan In the urban bank has increased much when compared to the previous years. House mortgage loans fluctuating in the study period. I.e, from 2020-21. staff loan given is in a fluctuating manner in the study period i.e, from 2020-21. self-employment loan is in increasing trend from the year 2020-24. vehicle loan is in an increasing manner. Group loans issued from the year 2020-23. but in the year 2024 group loans not issued. Deposits are also in increasing trend net profit of the bank is increased in the year 2024 when compared to previous years

5. REFERENCES

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[3] Sundaram & Varshney – “Banking and Financial System”