



FINANCIAL PERFORMANCE OF APSFC: A STUDY OF SANCTIONS, DISBURSEMENTS AND RECOVERIES IN THE PRACTICING DOCTORS SCHEME

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ABSTRACT

This study evaluates the financial performance of the Andhra Pradesh State Financial Corporation (APSFC) under the Practicing Doctors Scheme with a focus on sanctions, disbursements, and recoveries. Drawing on data from 2014–15 to 2023–24, the analysis highlights regional disparities between capital and non-capital regions, as well as backward and non-backward districts. The findings reveal that while non-capital and non-backward districts dominate in sanctions and recoveries, backward districts show relatively higher disbursement-to-sanction ratios. Recovery performance is also uneven, favoring more developed regions. These results underline the need for region-sensitive policies to ensure balanced healthcare financing and inclusive growth across Andhra Pradesh.

Keywords

Practicing Doctors Scheme, Healthcare Financing, Regional Disparities, Sanctions and Disbursements, Recovery Performance.

I. INTRODUCTION

Andhra Pradesh State Financial Corporation is one of the 5th largest State Financial Corporations (SFC) working as APSFC. The Andhra Pradesh State Financial Corporation (APSFC) was established with the primary objective of promoting industrial development and extending financial assistance to small and medium enterprises across the state. Over the years, its role has expanded to include targeted support for the healthcare sector, particularly through the Practicing Doctors Scheme, which provides financial assistance to doctors and nursing homes for establishing, upgrading, and expanding medical facilities. Access to timely credit is a critical factor in improving healthcare delivery, especially in semi-urban and rural regions where private medical practitioners often serve as the first point of care. Despite these initiatives, disparities persist in the allocation of financial resources across



different regions. Capital and non-capital regions, as well as backward and non-backward districts, show varied patterns in sanctions, disbursements, and recoveries. This study focuses on sanctions, disbursements, and recoveries to highlight regional disparities and suggest measures for balanced healthcare financing in Andhra Pradesh.

II. REVIEW OF LITERATURE

The role of State Financial Corporations (SFCs), particularly the Andhra Pradesh State Financial Corporation (APSFC), has been widely examined in academic research with emphasis on their contribution to industrial promotion, financial performance, and healthcare financing. A number of studies have assessed the operational and financial dimensions of APSFC and its impact on the MSME and service sectors in Andhra Pradesh.

Viswanatha Reddy (2012)¹ studied the *operational and financial performance of APSFC* and emphasized its role as a premier state-level financial institution contributing to rapid industrial growth in Andhra Pradesh. The study evaluated sanction of applications, flow of assistance in terms of sanctions and disbursements, recovery performance, profitability, capital adequacy ratio, asset quality, and efforts towards reducing NPAs. This research provides a comprehensive overview of APSFC's functioning over a decade and highlights its contribution in extending term loans, working capital loans, and seed capital assistance to entrepreneurs.

Reddy and Harika (2014)² focused on the *financial performance of APSFC* in terms of sanctions, disbursements, industry-wise classification, purpose-wise distribution, and the allocation of resources between backward and non-backward districts. Their work emphasized the significance of equitable distribution of credit across districts to support regional development.

¹ Dr. C. Viswanatha Reddy (2012), Operational and financial performance of Andhra Pradesh State Financial Corporation – An overview. <https://ssrn.com/abstract=3425328>

² Reddy S. Marulu and Harika K, 2014. An attempt to examine the financial performance of APSFC. Financial performance of Andhra Pradesh State Financial Corporation, Asian Journal of Management, vol.4, Issue 4.



Subba Lakshmi Tirukoti (2018)³ examined the *health system in Andhra Pradesh at a district level* and documented the reforms in the health sector, including the expansion and upgradation of public health facilities, accessibility of the poor to medical services, and provision of healthcare at primary, secondary, and tertiary levels. The study highlighted the government's commitment to improving health indicators such as infant mortality rate (IMR), maternal mortality rate (MMR), and institutional deliveries, indirectly stressing the role of financial support systems in strengthening healthcare delivery.

Reddy and Raju (2019)⁴ analyzed the *performance of State Financial Corporations in India* with special reference to APSFC. Their findings recognized the MSME sector as the backbone of Indian economic growth, while also identifying widespread credit constraints among global MSMEs. The study underlined the importance of institutional finance mechanisms such as SFCs, SIDBI, PMMY, and venture capital funds in reducing credit gaps. APSFC's contribution to balanced regional growth and encouragement of new entrepreneurs was also emphasized.

Dr. Rana Mehta (2019)⁵ studied *India's healthcare infrastructure needs* and noted the massive investment gap, estimating a requirement of nearly US\$ 1 trillion over two decades. The study recognized healthcare as an attractive sector for venture capital, private equity, and institutional investors, while stressing the need for innovative financing to improve access, quality, and affordability.

Ravindra (2020)⁶ analyzed the *operational performance of APSFC* from 2007–08 to 2018–19, focusing on its support to MSMEs through term loans and working capital assistance. The study highlighted how MSMEs contribute significantly to GDP, manufacturing output, exports, and rural employment, and reinforced APSFC's role in promoting entrepreneurial growth and balanced regional development.

³ Subba Lakshmi Tirukoti (2018)³ Health System in Andhra Pradesh: A District-level Analysis, Journal of Health Management, 20(1).

⁴ P.Siva Reddy & S. Vijay Raju Performance Evaluation of SFCs in India- A study with reference to APSFC. Vision: Journal of Indian Taxation, volume 6, issue 2, July-December, pp. 37-49, doi: 10.17492/vision.v6i2.186481

⁵ Dr.Rana Mehta VP (2019) Financing India's Healthcare Infrastructure Needs :Healthcare, Technopak Advisors Pvt. Ltd

⁶ Dr. P. S. Ravindra (2020). Operational performance of Andhra Pradesh State Financial Corporation (APSFC). Volume 4 issue 4, June 2020 available online: www.ijtsrd.com e-ISSN: 2456 – 6470.



NITI Aayog (2021)⁷ emphasized *investment opportunities in India's healthcare sector*, pointing to the rapid transformation driven by enabling policies, the Production Linked Incentive (PLI) scheme, and Medtech parks. It also highlighted the role of Ayushman Bharat and PM-JAY in widening affordable access to healthcare and the growing significance of digital health and AI in shaping future financing.

Malyadri et al. (2023)⁸ presented an overview of APSFC, stressing its critical role in extending credit to SMEs and entrepreneurs. They highlighted challenges faced by APSFC such as inadequate funds, high NPAs, and inefficiencies in disbursement. However, the study also recognized its contributions in promoting regional growth and suggested strengthening financial bases, improving recovery performance, and adopting innovative delivery systems.

Financing and Funding Indian Healthcare (2024)⁹: stated the cost of healthcare or, more appropriately, the cost a nation has to bear to provide healthcare to its citizens has been one of the most hotly debated issues globally. The coverage should include access to preventive, promotive and curative care of sufficient quality to be effective while ensuring people do not suffer financial ruin.

III. RESEARCH GAP

Here rich literature on APSFC's overall financial and operational performance, very few studies have specifically analyzed the *Practicing Doctors Scheme* or compared sanctions, disbursements, and recoveries across backward vs. non-backward districts and capital vs. non-capital regions.

⁷ NITIAYOG-Investment Opportunities in India's Healthcare Sector, 2021

⁸ K. MALYADRI, Dr. J. MUNI NARENDRA and Prof. M. VENKATESWARLU (2023) Andhra Pradesh State Financial Corporation (APSFC) - An Overview

⁹ Performance Audit on Public Health Infrastructure and management of Health Services in AP (2023)- Availability and management of health Infrastructure in the State



Thus, this study contributes to filling the gap by focusing on APSFC's financial performance in the Practicing Doctors Scheme, with a special emphasis on regional disparities in Andhra Pradesh.

IV. OBJECTIVES OF THE STUDY

1. To analyze the financial performance of APSFC under the Practicing Doctors Scheme
2. To identify regional disparities in the distribution of financial assistance by APSFC under the Practicing Doctors Scheme and to suggest feasible measures for achieving a balanced regional allocation of financial resources.

V. RESEARCH METHODOLOGY

Research Design

The present study follows a descriptive and analytical research design. It is descriptive in nature as it documents and explains the financial performance of APSFC in terms of sanctions, disbursements, and recoveries under the Practicing Doctors Scheme. At the same time, it is analytical as it examines regional disparities by comparing capital vs. non-capital regions and backward vs. non-backward districts, and identifies policy implications for balanced healthcare financing.

Data Source

The present study is based entirely on **secondary data** collected from the official **Annual Reports of the Andhra Pradesh State Financial Corporation (APSFC)** for the period **2014–15 to 2023–24**. Supplementary information was also drawn from district branch records of APSFC, government reports, and published research relating to MSMEs and healthcare financing

Period of Study

The analysis covers a **ten-year period (2014–15 to 2023–24)**, beginning with the bifurcation of Andhra Pradesh and Telangana under the Andhra Pradesh Reorganisation Act, 2014. This period was chosen to capture the financial performance of APSFC in the newly reorganized state.

Study Area and Classification

For comparative purposes, the state of Andhra Pradesh has been classified into capital and non-capital regions, and backward and non-backward districts, as reported in the APSFC Annual Reports.



1. **Capital and Non-Capital Regions** – Krishna and Guntur districts form the capital region, while the remaining districts fall under the non-capital region.
2. **Backward and Non-Backward Districts** – Backward districts include Ananthapur, Chittoor, Cuddapah, Kurnool, Srikakulam, Prakasam, and Nellore, while the remaining districts were categorized as non-backward based on government classification.

Parameters of Analysis

The study focuses on the financial performance of APSFC under the Practicing Doctors Scheme in terms of:

Sanctions → number of applications approved and loan amounts sanctioned.

Disbursements → extent of financial assistance actually released.

Recoveries → loan recovery including interest, serving as an indicator of sustainability.

Tools of Analysis

The data have been analyzed using **descriptive statistics** such as totals, percentages, and ratios. **Comparative analysis** was undertaken to highlight inter-district and inter-regional disparities. **Tables and bar charts** were prepared to provide a clear and concise representation of the findings.

VI. DATA ANALYSIS In a brief explanation this Analysis indicating the performance of APSFC depicting sanctions, disbursements, units assisted, branch wise distribution of assistance, recovery of loans and variations in the recoveries between backward and non-backward districts

6.1. Year wise Analysis of practicing doctors and Nursing homes (other Units), Sanctions and Disbursements of Andhra Pradesh State Financial Corporation during 2014-15 to 2023-24.

Year wise analysis of units, sanctions and disbursements for the entire study period is presented in table 1 to examine the relative positions of the year wise in receiving financial assistance from Andhra Pradesh State Financial Corporation.

Table.1

Year Wise total Analysis of practicing doctors and Nursing homes (Other units), Sanctions (Effective) and Disbursements of APSFC During 2014-15 to 2023-24.

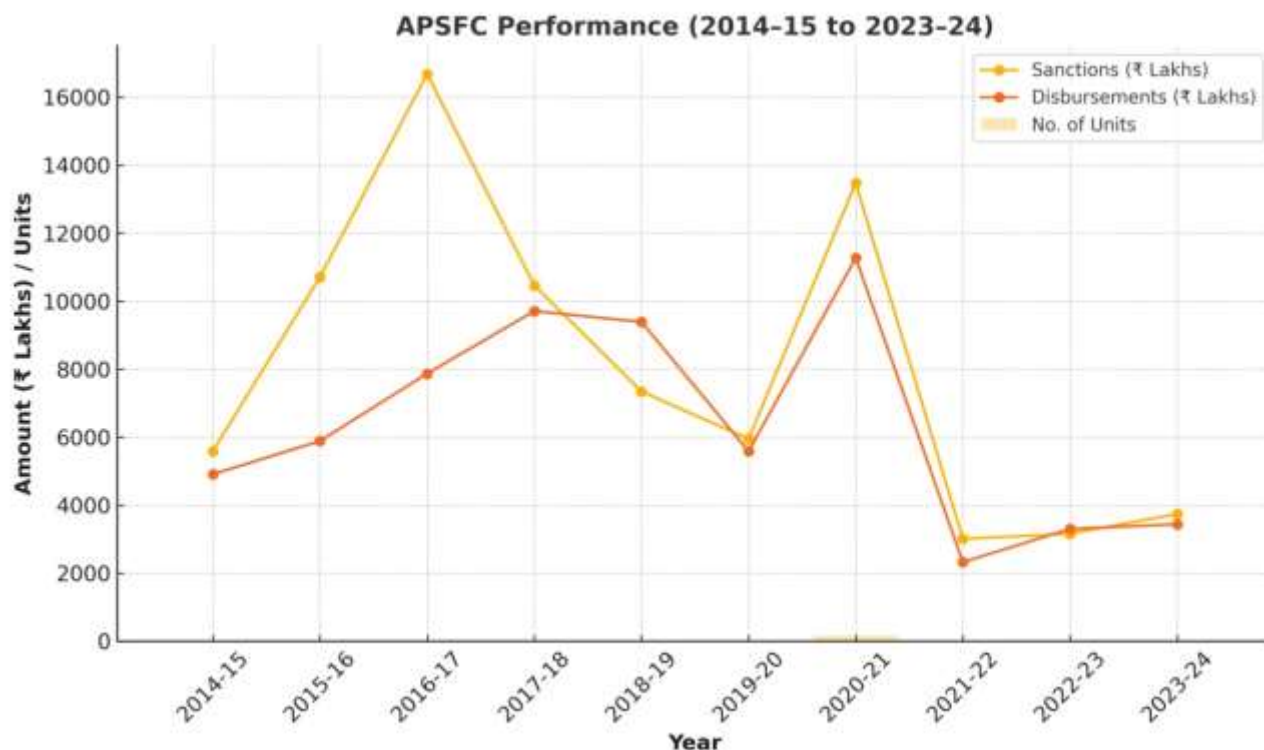
(Rs. In lakhs)				
S.L.NO	YEAR	NO. OF UNITS	SANCTIONS	DISBURSEMENTS
1	2014-15	24	5,583	4,908



		(6.97)	(6.96)	(7.70)
2	2015-16	26 (7.55)	10,711 (13.36)	5,887 (9.24)
3	2016-17	27 (7.84)	16,679 (20.81)	7,870 (12.35)
4	2017-18	23 (6.68)	10,467 (13.06)	9,710 (15.24)
5	2018-19	23 (6.68)	7348 (9.17)	9,390 (14.74)
6	2019-20	16 (4.65)	5,951 (7.42)	5,584 (8.76)
7	2020-21	161 (46.80)	13,473 (16.81)	11,276 (17.70)
8	2021-22	17 (4.94)	3,009 (3.75)	2,324 (3.64)
9	2022-23	12 (3.48)	3,160 (3.94)	3,301 (5.18)
10	2023-24	16 (4.65)	3,742 (4.67)	3,439 (5.39)
TOTAL		345	80,123	63,689

Sources: Andhra Pradesh State Financial Corporation Every Annual Reports Topic Region / District-Wise Classification Of Term Loans Sanctioned-(Effective), Disbursed other units During the Year 2014-15 to 2023-24 Table no.6 pageno.70

Chart- 1



Source: APSFC Annual Reports from 2014-15 to 2023-24

The year-wise analysis shows wide fluctuations in sanctions and disbursements. A sharp increase in 2020–21 indicates special financial support, whereas subsequent years show a decline. Overall, APSFC assisted 345 units with sanctions worth ₹80,123 lakhs and disbursements of ₹63,689 lakhs, reflecting inconsistent but significant financial outreach.

6.2. Region-wise Classification of Term Loans sanctions (effective) and disbursements by Andhra Pradesh State Financial Corporation during 2014-15 to 2023-24

Region wise distribution of term loan unit sanctions and disbursements by taking the capital region and non capital region is analyzed to assess the weightage of the capital region and non capital region. As such the regions have three variable data is presented in table 2 region wise.

Table.2

Capital Region and Non Capital Region -Wise Analysis of practicing doctors and Nursing homes Units, Sanctions- effective) and Disbursements of APSFC During 2014-15 to 2023-24.

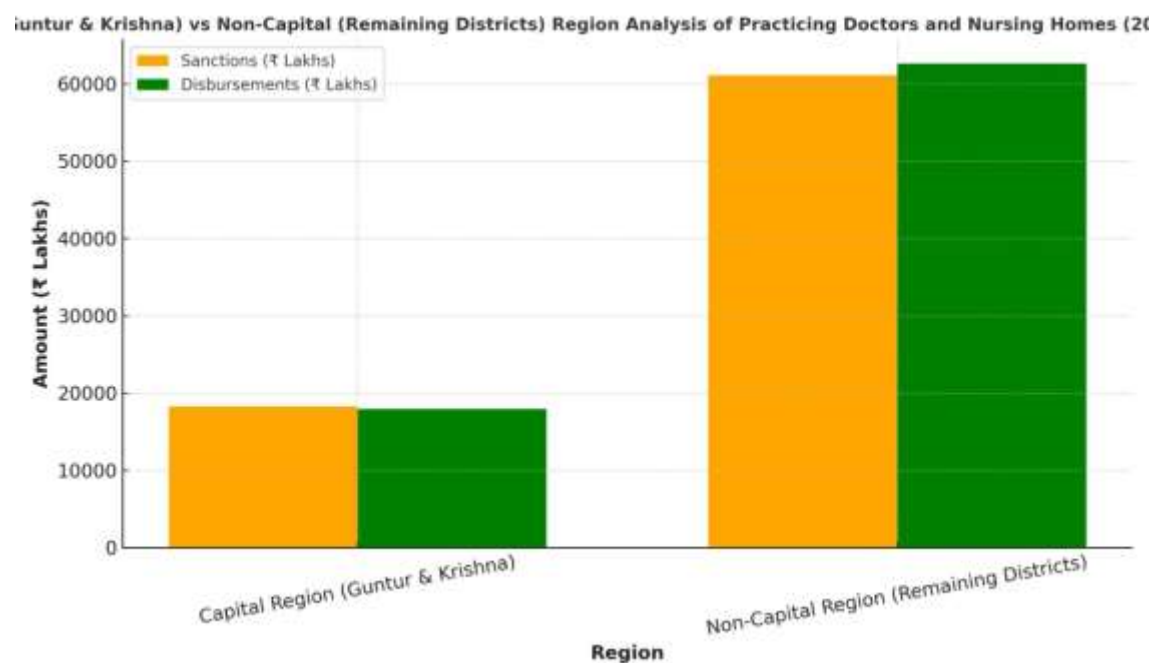
Region wise	NO OF UNITS	SANCTIONS	DISBURSEMENTS
Capital Region	131	18270	17952



	(38.08)	(23.02)	(22.11)
Non Capital Region	213	61088	62581
	(61.91)	(76.97)	(77.88)
TOTAL	344	79,358	80533

.SOURCES: Annual reports of APSFC 2014-15 To 2023-24 *Region / District-Wise Classification Of Term Loans Sanctioned-Disbursed (other units) During The Year 2014-15 To 2023-24 table no. 5 or 6 pageno.66 in every annual report of APSFC
Capital region: Krishna, Guntur Remaining districts were Non capital region.

Chart- 2



Source: APSFC Annual Reports from 2014-15 to 2023-24

The aggregate figures show that the non-capital region (11 districts) received a much larger share of total sanctions (76.97%) due to the inclusion of many districts and larger average amounts per unit. However, when examined on a per-district basis, the capital region (2 districts – Guntur & Krishna) received higher sanctions per district

6.3 Backward And Non Backward Districts -Wise Analysis of Practicing doctors and Nursing homes (other Units), Sanctions And Disbursements of APSFC During 2014-15 To 2023-24.

Backward and non backward District-wise analysis of Practicing doctors and Nursing homes (other units), sanctions and disbursements for the entire study period is presented in table 5.8 to examine



the relative positions of the backward and non backward districts in getting financial assistance from Andhra Pradesh State Financial Corporation.

Table- 3

Backward and Non Backward Districts -Wise Analysis of Practicing doctors and Nursing Home Units, Sanctions- (effective) and Disbursements (other units) of APSFC 2014-15 To 2023-24.

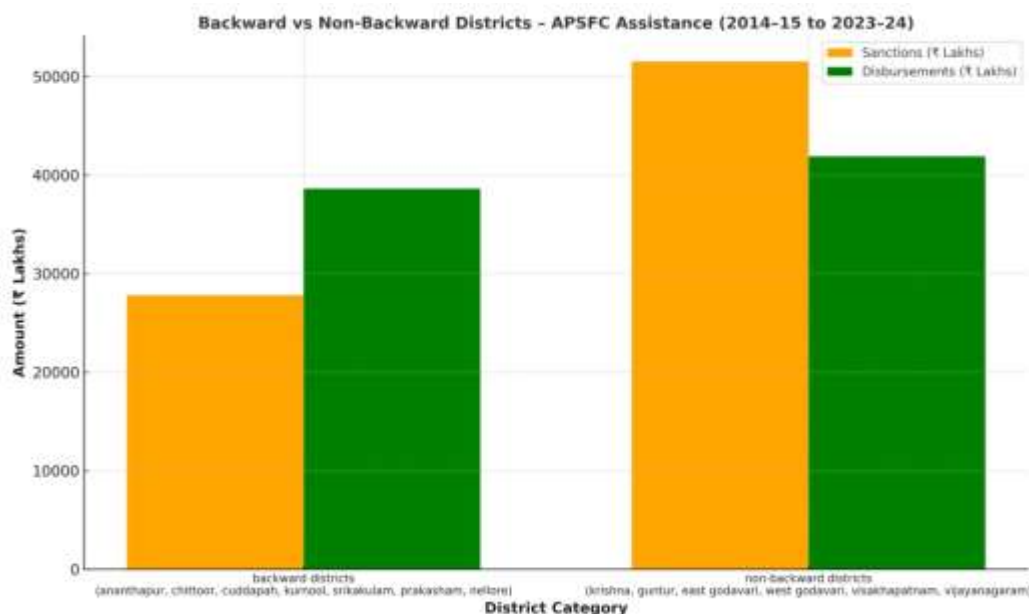
- ₹ in lakhs)

DISTRICTS	NO OF UNITS	SANCTIONS	DISBURSEMENTS
*Backward Districts	130 (37.79)	27812 (35.04)	38630 (47.96)
Non Backward Distrcits	214 (62.20)	51546 (64.95)	41903 (52.03)
TOTAL	344	79358	80533

8. Sources: Annual Reports of APSFC 2014-15 2023-24 *Backward Districts : Central Government Announced. Ananthapur, Chittoor, Caddapah, Kurnool, Srikakulam, Prakasham, Nellor. Non Backward Districts: Krishna, Guntur, East Godavari, West Godavari, Prakasham, Nellor. Vishakapatnam, Vijayanagaram

The analysis shows that **non-backward districts** received a significantly higher share of sanctions, accounting for **64.95% (₹51,546 lakhs)**, while **backward districts** received only **35.04% (₹27,812 lakhs)**. This indicates that APSFC extended a greater portion of its sanctioned financial assistance to non-backward districts, reflecting either higher demand or larger-scale proposals emerging from these regions.

Chart- 3



Source: APSFC Annual Reports from 2014-15 to 2023-24

6.4 Recovery Performance of Andhra Pradesh State Financial Corporation

Financial performance analysis is the process of determining the operating and financial characteristics of an organisation from accounting and financial statements. The goal of such analysis is to determine the efficiency and performance of firm's management as reflected in the financial records and reports. Performance is the indicator how efficiently the organization is managed and how effectively and efficiently the human and other resources are utilized in the firm.

Table- 4

GROWTH OF APSFC IN TERMS OF GROSS SANCTIONS, DISBURSEMENTS, RECOVERIES AND PROFITS 2014-15 – 2023-24 (Rs.in lakhs)

Year	Sanctions	Disbursements	Recoveries
2014-15	42192.63 (11.72)	33303.89 (12.42)	57550.69 (11.71)
2015-16	52167.98 (14.49)	37169.35 (13.86)	62715.02 (12.76)
2016-17	51121.34	30984.81	59105.07

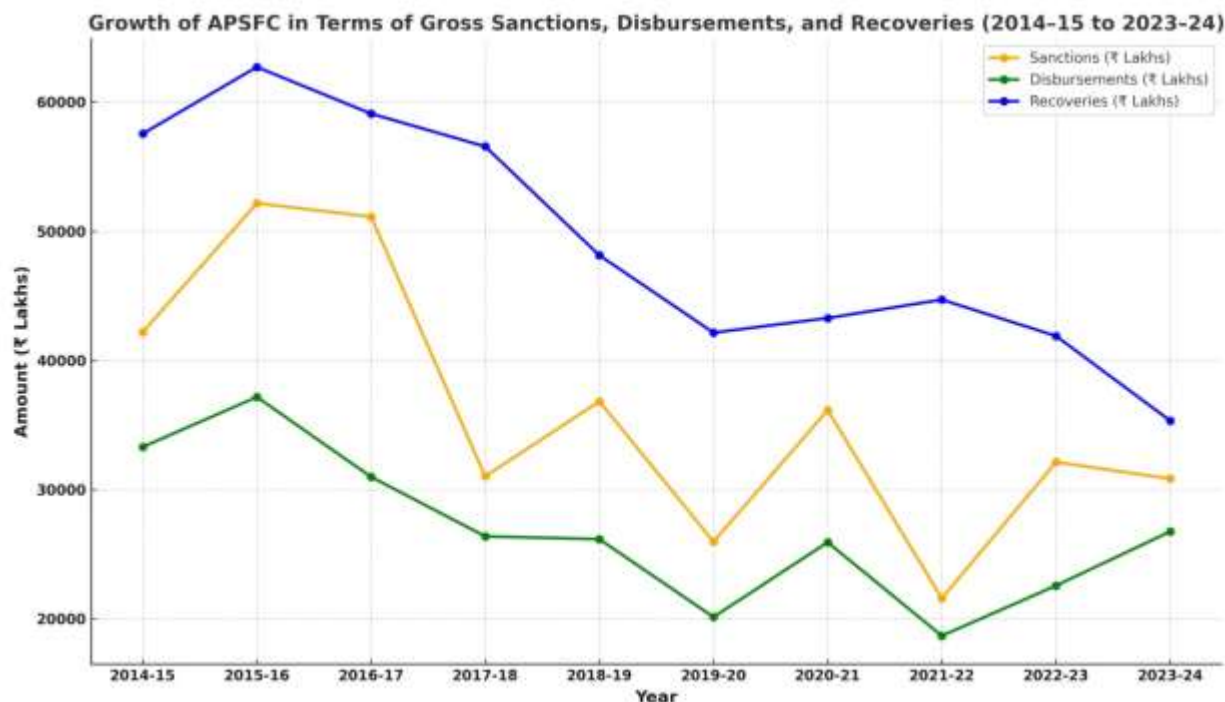


	(14.20)	(11.55)	(12.02)
2017-18	31025.50 (8.61)	26380.89 (9.84)	56560.53 (11.50)
2018-19	36831.37 (10.23)	26160.28 (9.75)	48137.63 (9.79)
2019-20	25966.00 (7.21)	20135.00 (7.51)	42150.00 (8.57)
2020-21	36152.00 (10.04)	25920.00 (9.67)	43279.00 (8.80)
2021-22	21578.00 (5.99)	18680.00 (6.96)	44703.00 (9.09)
2022-23	32122.00 (8.92)	22561.00 (8.41)	41895.00 (8.52)
2023-24	30840.00 (8.56)	26748.00 (9.78)	35334.00 (7.19)
Total	3,59,996.82	2,68,043.22	4,91,429.94

..Sources: Every annual Reports Of APSFC From 2014-15 To 2023-24 Page No.65 Branch - Wise , Operation - Wise Sanctions , Disbursements And Recoveries During The Year 2023 – 2024

APSFC sanctioned loans worth ₹3,59,997 lakhs, with disbursements of ₹2,68,043 lakhs and recoveries of ₹4,91,430 lakhs. Recoveries consistently remained higher than disbursements, reflecting strong repayment performance

Chart- 4



APSFC Annual Reports from 2014-15 to 2023-24

Source:

6.5 Region-wise recovery performance of Andhra Pradesh State Financial Corporation during the 2014-15 to 2023-24.

In the view of the information from the period of 10 years Recovery performance of the Andhra Pradesh state financial corporation in classification as two regions like capital region (Guntur, Krishna districts) and remaining 11 districts are non capital districts. The tables 5 has reveals the relative positions of the regions. Moreover, the trends in recovery in the regions can be identified with the analysis.

Table- 5
Region-Wise Recovery Performance of APSFC 2014-15 To 2023-24
(₹ in lakhs)

Year	Capital region	Non capital region
2014-15	13,226.84 (12.78)	44323.85 (9.38)
2015-16	13895.06 (13.43)	43655.63 (9.24)



2016-17	11318.86 (10.94)	46231.83 (9.79)
2017-18	11390.74 (11.00)	46159.95 (9.77)
2018-19	10023.81 (9.68)	47526.88 (10.06)
2019-20	7851.00 (7.58)	49699.69 (10.52)
2020-21	9096.00 (8.79)	48454.69 (10.26)
2021-22	9988.00 (9.65)	47562.69 (10.07)
2022-23	10056.00 (9.71)	47494.69 (10.06)
2023-24	6614.00 (6.39)	50936.69 (10.79)
Total	103,460.31	472046.59

Source: Annual Reports of APSFC during the period From 2014-15 To 2023-24 Page No. 79 Table No.9&10

capital region means(Krishna, Guntur) Remaining 11 districts were come under the Non capital regions

The recovery performance data shows that the non-capital region (11 districts) contributed the bulk of recoveries, with ₹4,72,046.59 lakhs ($\approx 82\%$), while the capital region (2 districts – Krishna & Guntur) accounted for ₹1,03,460.31 lakhs ($\approx 18\%$). The overall volume is larger in non-capital regions due to more districts, the intensity of recoveries per district is stronger in the capital region

6.6. Back ward and Non-back ward districts –Recovery performance by Andhra Pradesh state financial corporation

The developed districts with blooming economic activities snatch away a major part of the assistance and they are able to repay the loan amounts through their financial viability. Industries and health care sectors in the backward district have to work under different constraints making it difficult for them to repay the loan installments promptly. With a view to find out the variations in the recoveries between backward and non-backward districts data is analysed in table 6.

Table- 6

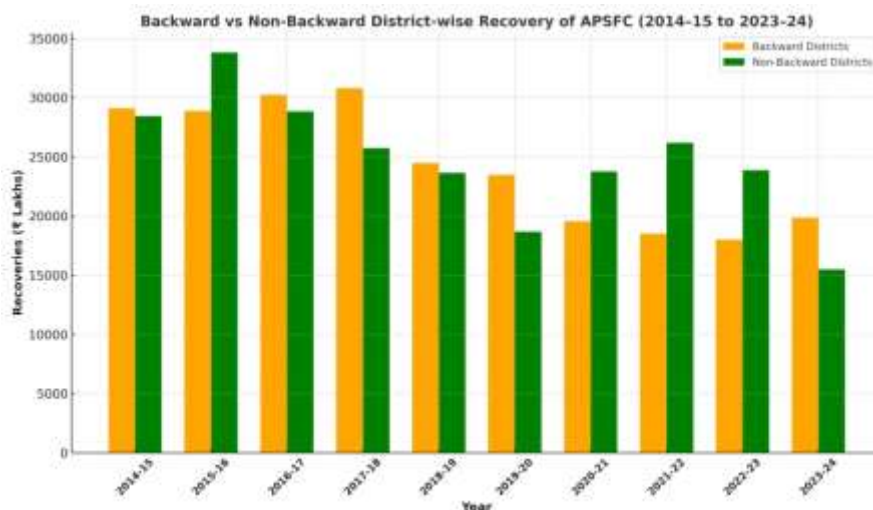
Backward And Non-Backward District Wise Recovery of Andhra Pradesh State Financial Corporation During The 2014-15 To 2023-24
(₹ in lakhs)



S.L.NO	Year	Backward	Non backward
1	2014-15	29108.28 (11.97)	28442.41 (11.44)
2	2015-16	28894.623 (11.89)	33820.40 (13.60)
3	2016-17	30251.24 (12.44)	28853.86 (11.61)
4	2017-18	30826.07 (12.68)	25734.46 (10.35)
5	2018-19	24490.03 (10.07)	23647.60 (9.51)
6	2019-20	23481 (9.66)	18669 (7.51)
7	2020-21	19558 (8.04)	23781 (9.54)
8	2021-22	18518 (7.62)	26185 (10.53)
9	2022-23	18013 (7.41)	23882 (9.61)
10	2023-24	19844 (8.16)	15490 (6.23)
	Total	2,42,984.24	248505.73

Sources: Annual Reports Of APSFC State Financial Corporation From 2014-15 To 2023-24

Chart- 5



Source: APSFC Annual Reports from 2014-15 to 2023-24



The recovery data reveals that non-backward districts achieved a slightly higher total recovery of ₹2,48,505.73 lakhs compared to ₹2,42,984.24 lakhs from backward districts. Although backward districts are more in number, their total recoveries remained marginally lower, here per-district recovery was stronger in non-backward areas

Key Findings

- 1. Sanctions and Disbursements:** Year-wise sanctions and disbursements fluctuated significantly, peaking in 2020–21 and declining in later years. Non-capital region (11 districts) received $\approx 77\%$ of sanctions and disbursements, while the capital region (2 districts – Guntur & Krishna) showed higher sanctions per district.
- 2. Backward vs Non-Backward Districts:** Non-backward districts (6) secured a larger share of total sanctions ($\approx 65\%$), while backward districts (7) received higher disbursement share ($\approx 48\%$), reflecting APSFC's focus on actual fund release to weaker regions. Recoveries from backward districts almost matched non-backward districts, showing strong repayment discipline.
- 3. Recoveries:** Total recoveries (₹4,91,430 lakhs) consistently outperformed disbursements, reflecting effective credit monitoring. Per-district recoveries were stronger in the capital region ($\approx ₹51,730$ lakhs/district) compared to non-capital ($\approx ₹42,913$ lakhs/district).
- 4. Regional Disparities:** Aggregate recovery performance was higher in non-capital regions due to their larger number of districts. In some years (2014–15, 2016–17, 2017–18), backward districts even outperformed non-backward districts, showing potential for balanced credit growth.

Suggestions

1. Ensure balanced allocation of sanctions across capital and non-capital regions.
2. Enhance per-unit sanction support in the capital region by designing tailored loan products.
3. Prioritize credit flow and customized loan schemes for backward districts to strengthen healthcare services.
4. Sustain strong recovery monitoring mechanisms to maintain liquidity and minimize NPAs.
5. Adopt equity-based recovery monitoring and incentive-based lending for weaker regions.



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Note : *Capital Region :Krishna Guntur. *Non capital districts: East Godavari, West Godavari, prakasham, vishakapatnam, vijayanagaram, Srikakulam, Anathapuram, Chittor, Kaddapah Kurnool, Nellore.
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14. Annual Reports of APSFC from 2014-15 To 2023-24 Page No.70 Table No.16.