STATE LEVEL BANKERS' COMMITTEE, KERALA

(Under Lead Bank Scheme)

Convenor: केनरा बैंक Canara Bank

Ref: SLBC KL/139/2023 AN **Date: 28th March, 2023**

To: All the Distinguished Members of SLBC

Dear Sir/Madam,

Sub: State Level Bankers' Committee (SLBC), Kerala – 139th Meeting

We are forwarding herewith the Agenda and Background Notes for the 139th SLBC Meeting. The Schedule is as under.

Date : 05th April, 2023
Time : 11:00 a.m
Venue : Hotel Residency Tower,
Government Press Road,
Thiruvananthapuram

Thanking you,

S PREMKUMAR
Convenor, SLBC Kerala
& General Manager, Canara Bank

All communications to be addressed to:

General Manager
Canara Bank, **SLBC Cell**
Circle Office, Canara Bank Bldg.
P.B.No.159, M.G.Road
Thiruvananthapuram -695 001

Phone : 0471 2331302 (Direct),
0471 2331051 Ext .608,609
Fax : 0471 2338236 / 2331355
E-mail : slbckerala@canarabank.com
Website : www.slbckerala.com

SLBC KERALA

VITAL BANKING STATISTICS - (Excluding Co-Operative Banks)

(Amount in Rs. Crores)

Sl. No.	Parameter	December 2020	December 2021	December 2022	Y-o-Y variation December 2021 to December 2022		September 2022	Variation September 2022 to December 2022	
					Quantum Variation	% Variation		Quantum Variation	% Variation
1	No of branches	6606	6624	6655	31	0%	6628	27	0%
2	Number of ATMs	8621	9808	9818	10	0%	9716	102	1%
3	Total Deposits	593220	644091	695984	51893	8%	684810	11174	2%
4	NR Deposits	227430	239547	248760	9213	4%	245723	3037	1%
5	Domestic Deposits	365790	404544	447224	42680	11%	439088	8136	2%
6	% Share of Domestic Deposits	61.66	62.81	64.26	1.45	2%	64.12	0	0%
7	Total Advances	378401	410001	468667	58666	14%	457972	10695	2%
8	Total Business of Commercial Banks	971621	1054092	1164651	110559	10%	1142783	21869	2%
9	CD Ratio	64	64	67	4	6%	67	0	1%
10	C+I: D Ratio	69	69	73	4	6%	72	1	1%
11	Priority Sector Advances (PSA)	184933	192763	218613	25850	13%	212979	5634	3%
12	% of PSA to Total Advances	48.87%	47.02%	46.65%	0.00	-1%	46.50%	0.14%	0%
13	No: of Priority Sector Loan Accounts	9906230	9820054	10066301	246247	3%	10123999	-57698	-1%
14	Agricultural Advances	83327	88277	104682	16405	19%	101825	2857	3%
15	% of Agricultural Advances to Total Advances	22%	22%	22%	1%	4%	22%	0%	0%
16	No: of Agriculture Loan Accounts	7127121	6901168	7636471	735303	11%	7578650	57821	1%
17	Kisan Credit Card – No: of Account (Including Co-operative Banks')	2025594	2297345	2320620	23275	1%	2232085	88535	4%
18	Kisan Credit Card - Amount (Including Co-operative Banks')	24235	31839	38753	6914	22%	36752	2001	5%
19	Gold Loan - Outstanding	49822	56377	66471	10094	18%	58311	8160	14%
20	% of Gold Loan to Agricultural Advances	60%	64%	63%	0%	-1%	57%	0	11%
21	MSME Advances	60880	61623	66876	5253	9%	66627	249	0%

22	% MSME Advances to Total Advances	16%	15%	14%	-1%	-5%	15%	0%	-2%
23	DRI Advances	19	7	4	-3	-38%	5	0	-9%
24	% DRI Advances to Total Advances	0.00%	0.002%	0.001%	-0.001%	-46%	0.001%	0.00%	-11%
25	Scheduled Caste Advances	4679	2725	1917	-808	-30%	2305	-388	-17%
26	Scheduled Tribe Advances	1386	447	415	-33	-7%	410	5	1%
27	Weaker Section Advances	82458	143334	113576	-29757	-21%	109329	4247	4%
28	% WS Advances to Total Advances	22%	35%	24%	-11%	-31%	24%	0%	2%
29	Minority Community Advances (MCA)	104903	121486	114321	-7165	-6%	98094	16227	17%
30	% MCA to Total Priority Credit	57%	63%	52%	-11%	-17%	46%	6%	14%
31	Education loan – No: of Accounts	376491	303895	276136	-27759	-9%	278357	-2221	-1%
32	Education loan – Amount Outstanding	10818	10994	10898	-96	-1%	10735	163	2%
33	Educational Loan NPA Position (No of Accounts)	47931	42168	40902	-1266	-3%	40890	12	0%
34	Educational Loan NPA Position (Outstanding)	1207	1020	1014	-6	-1%	999	15	1%
35	Housing loan Advances	29193	32383	34603	2220	7%	33864	739	2%
36	Total Industrial Advances	77860	85419	74196	-11222	-13%	70163	4034	6%
37	Total NPA – Amount Outstanding	12649	16622	16228	-394	-2%	15914	314	2%

DISBURSEMENT PARTICULARS UNDER ANNUAL CREDIT PLAN

Sector	2020-21	Achievement December 2020 Quarter		2021-22	Achievement December 2021 Quarter		2022-23	Achievement December 2022 Quarter	
	Target	Actual	Achmt (%)	Target	Actual	Achmt (%)	Target	Actual	Achmt (%)
Primary	73908	56260	76%	76211	66065	87%	85313	87604	103%
Secondary	35430	24126	68%	39912	29830	75%	45951	42965	94%
Tertiary	38237	15982	42%	38838	14060	36%	30928	11838	38%
Total	**147575**	**96368**	**65%**	**154961**	**109955**	**71%**	**162192**	**142407**	**88%**

AGENDA INDEX

Agenda No.	PARTICULARS	Page No.
1	**ADOPTION OF MINUTES**	1
2	**PENDING ISSUES**	
2.1	**PRIMARY SECTOR**	1
2.1.1.	Doubling Farmers' Income by year 2022 (Suggested by Reserve Bank of India)	1
2.1.2	Credit Delivery Framework for Tenant Farmers (Suggested by Reserve Bank of India)	3
2.1.3	Extension of Kisan Credit Card (KCC) Scheme for Animal Husbandry Farmers and Fisheries	4
2.1.4	Agenda Suggested by RBI - Enhancing Credit Delivery to Agriculture Logistics and Supply Chain Ecosystem	7
2.1.5	Agenda Suggested by Director Agriculture	9
2.1.5.1	Credit under Agriculture Infrastructure Fund (AIF)	9
2.1.5.2	Recovery of ineligible beneficiaries under PM-KISAN Scheme	12
2.1.6	Agenda suggested by NABARD - ACP	15
2.2	**SECONDARY SECTOR**	
2.2.1	Agenda Suggested by Director of Industries & Commerce-Review of MSME Schemes as part of Atmanirbhar Bharat	15
2.2.2	Agenda suggested by KVIC - Review of PMEGP	17
2.2.3	Agenda suggested by Reserve Bank of India – Bringing Kerala State Government PSUs into TrEDS – Platform	21
2.2.4	Agenda suggested by Finance Department - Bill Discounting System of Government of Kerala	22
2.3	**TERTIARY SECTOR**	
2.3.1	Noting of Equitable Mortgage created in favour of the banks in Revenue Records (Pending since 2014)	23
2.3.2	Agenda Suggested by RBI	29
2.3.2.1	Revamp of Lead Bank Scheme standardized system for data flow	29
2.3.2.2	PRAGATI Meeting: Review of Social Security Schemes – PMJJBY and PMSBY	31
2.3.2.3	Review of CD Ratio –Suggested by RBI	33
2.3.3	Education Loan repayment support scheme - Information note	34
2.3.4	Rural Self Employment Training Institutes (RSETIs) – Reimbursement of Training Expenses of BPL Candidates to "AA"	35
2.3.5	Status of Land allotment for RSETIs building	37
2.3.6	Agenda Suggested by Higher Education Department - Central Sector Interest Subsidy Scheme	40
2.3.7	Agenda suggested by Reserve Bank of India – Issues of inactive Business Correspondents	41
2.3.8	Agenda suggested IBA - SVAMITVA Scheme	41
3	**FRESH ISSUES**	
3.1	**PRIMARY SECTOR**	44
3.1.1	Agenda suggested by NABARD - KCC Portal for submission of claims under Interest Subvention Scheme	44
3.1.2	Agenda suggested by Agriculture Directorate - Dip in coverage of loanee farmers under PMFBY/RWBCIS	45
3.2	**SECONDARY SECTOR**	
3.2.1	Agenda suggested by Industries Directorate regarding issuance of poultry bird Insurance	46
3.3	**TERTIARY SECTOR**	
3.3.1	Agenda Suggested by DFS - Diversification of Income Avenues of Fair Price Shop Owners for improving their Financial Viability	46
3.3.2	Agenda suggested by Reserve Bank of India :- 'Access to Financial Services at Parambikkulam'	48
3.3.3	Agenda suggested by LDM Palakkad and Malappuram – Regarding Revenue Recovery of Amount more than 10 Lakhs	49
3.3.4	Agenda suggested by NeSL :- Use Of Digital Stamps In Kerala	50

(Contd...)

INDEX

No.	PARTICULARS	Page No.
5	**REVIEW OF PERFORMANCE OF THE BANKING SECTOR**	
5.1	Banking Statistics as at December 2022	51
5.2	Branch Network	51
5.3	Deposit growth	52
5.4	NR Deposits	54
5.5	Domestic Deposits	55
5.6	Credit Expansion	56
5.7	Credit Deposit Ratio (C D Ratio)	57
5.8	District wise Credit Deposit Ratio	58
5.9	Performance of the Banking sector inclusive of Co-operatives (excluding PACs) as at December 2022	59
6	**REVIEW OF PERFORMANCE UNDER PRIORITY SECTOR ADVANCES**	
6.1	Review of Priority Sector Advances (Outstanding) as at December 2022	60
6.1.1	Performance versus National goals	61
6.1.2	Priority Sector Advances in Total Advances -Bank Group wise	61
6.1.3	Agriculture Advances	63
6.1.4	MSME Advances (Priority)	64
6.1.5	Advances to Weaker Section	67
6.1.6	Advances to SC/STs	68
6.1.7	DRI Advances	68
7	**REVIEW OF PERFORMANCE UNDER SPECIAL FOCUS PROGRAMMES**	
7.1	Performance under Kisan Credit Card Scheme	69
7.2	Credit Flow to Minority Communities	69
7.3	Performance under Micro-credit	70
7.4	Performance under JLG	72
7.5	Outstanding Performance under Education Loan	73
7.6	Outstanding Performance under Housing Loan	75
7.7	Total Outstanding Under MUDRA Loans (PMMY)	77
7.8	Status of Loan Outstanding under Stand up India Programme as at December 2022	77
7.9	Loan Outstanding under Pradhan Mantri Awas Yojana as at December 2022	78
7.10	Cumulative enrollment under Pradhan Mantri Jan Suraksha Yojana as at December 2022	78
7.11	Status of Creating Banking environment for the visually challenged	78
7.12	NPA Position of Commercial Banks	79
8	**REVIEW OF PERFORMANCE UNDER PRIORITY SECTOR DISBURSEMENT - 2022-23**	
8.1	Review of Priority Sector Advances (Disbursement) as at December 2022 - ACP 2022-23 achievements	80
8.1.1	Overall Performance Under Annual Credit Plan	81
8.1.1.1	Banking GroupWise Performance under Priority Sector	82
8.1.1.2	District wise Performance under Priority Sector	83
8.1.2	Performance under Primary Sector	84
8.1.2.1	Banking GroupWise Performance under Primary Sector	84
8.1.2.2	District wise Performance under Primary Sector	85
8.1.3	Performance under Secondary Sector	86
8.1.3.1	Banking GroupWise Performance under Secondary Sector	86
8.1.3.2	District wise Performance under Secondary Sector	87
8.1.4	Performance under Tertiary Sector	88
8.1.4.1	Banking GroupWise Performance under Tertiary Sector	88
8.1.4.2	District wise Performance under Tertiary Sector	89
9		

(Contd...)

INDEX

No.	PARTICULARS	Page No.
10	**ANNEXURES**	
10.1	No. of Bank Branches and Deposits as at December 2022	90
10.2	NR Deposits, Advances & CASA as at December 2022	92
10.3	C:D Ratio, Investments & C+ I:D Ratio as at December 2022	93
10.4	Data on Priority Sector Advances as at December 2022	95
10.5	Data on Agriculture advances as at December 2022	97
10.6	Total outstanding under Micro,Small and Medium Enterprises(MSME) & Large Enterprises as at December 2022	99
10.7	Data on Housing advances as at December 2022	103
10.8	Data on Sub Sectors of Other Priority Sector as at December 2022	105
10.9	Data on SC/STs & National Priorities as at December 2022	107
10.10	Data on DRI and Centrally Sponsored schemes as at December 2022	109
10.11	District wise Achievement under ACP 2022-23 as at December 2022	111
10.12	Bank wise Achievement. under ACP 2022-23 as at December 2022	112
10.13	District wise breakup of Crop Loan & Term Loan Achievement under Primary Sector for 2022-23	114
10.14	Bank wise breakup of Crop Loan & Term Loan Achievement under Primary Sector for 2022-23	115
10.15	District wise data on Flow of Bank Credit to Minorities as at December 2022	117
10.16	Performance under KCC Scheme as at December 2022	119
10.17	Performance Under WCC & CUY as at December 2022	121
10.18	Micro Finance - SHGs Maintaining SB Accounts	122
10.19	Mode of Linkage - SHGs Financed Directly by Banks	123
10.20	Mode of Linkage - SHGs Financed Directly with NGO Facilitation	124
10.21	Mode of Linkage - SHGs Financed through the medium of NGOs	125
10.22	Progress Report on ATMs by the Bank as at December 2022	126
10.23	Progress Report on Joint Liability Groups(JLGs) as at December 2022	127
10.24	Performance under Education Loan Scheme as at December 2022	128
10.25	Data on Financial Assistance to Women beneficiaries as at December 2022	130
10.26	Performance under Gold Loan as at December 2022	132
10.27	Recovery Performance under Government Sponsored Schemes as at December 2022	134
10.28	Progress under Instant Overdraft Facility as at December 2022	137
10.29	Total outsanding under MUDRA loans (PMMY) as at December 2022	138
10.30	Outstanding Enrollment under Pradhaan Mantri Jan Suraksha Yojana Schemes as at December 2022	140
10.31	Recovery & NPA Management as at December 2022	141
10.32	Progress under Pradhan Mantri Awas Yojana (PMAY)- URBAN as at December 2022	147
10.33	Progress under Pradhan Mantri Awas Yojana (PMAY)- GRAMIN as at December 2022	148
10.34	Data on Stand up India Programme as at December 2022	149
10.35	Progress Report on Working of RSETIs as at December 2022	150
10.36	RSETI - Training Programmes conducted during 2022-23 as at December 2022	151
10.37	Report on Framework for Revival and Rehabilitation of MSMEs as on December 2022 - I	152
10.38	Report on Framework for Revival and Rehabilitation of MSMEs as on December 2022 - II	155
10.39	Data on CDM (Cash Deposit Machine) as at December 2022	157
10.40	Information on Foreign Exchange Business as at December 2022	158
10.41	Doubling Farmer's Income by 2022	159
10.42	PM SVANIDHI- Bank Wise Status - As on 15.03.2023	160

139th Meeting of State Level Bankers Committee, Kerala Agenda & Background Notes

1. ADOPTION OF MINUTES OF 138th SLBC Meeting

The minutes of State Level Review Meeting, held on 18th January 2022 was circulated vide SLBC letter no SLRM K/138/Minutes/AN dated 02th March 2023.

The house may adopt the said minutes.

2. PENDING ISSUES

2.1 Pending Issues in Primary Sector

2.1.1. Doubling Farmers' Income by year 2022 (Suggested by Reserve Bank of India)

RBI vide their letter no.FIDD.CO.LBS.BC No. dated 29 September 2016 had advised all SLBC Convenor Banks/Lead Bank to include 'Doubling of Farmers Income by 2022' as a regular agenda under Lead Bank Scheme in various for a such as SLBC,DCC, DLRC and BLBC.

Progress during the first three years in increasing farmers' income was nullified by the devastating flood especially in the agricultural sector. The state is recovering from the loss.SLBC has initiated natural calamity measures to overcome the disaster. Limited credit exposure to the lease land farming sector in Kerala was an issue pointed out in SLRM.

During 130th SLBC the forum observed thatthere is a need to adopt new strategies for ensuring the target of doubling the farmers' income by 2022. The two consecutive floods in 2018 and 2019 nullified the progress made and now the pandemic has also played havoc with the program. Hence there is a need to re-strategize the process.

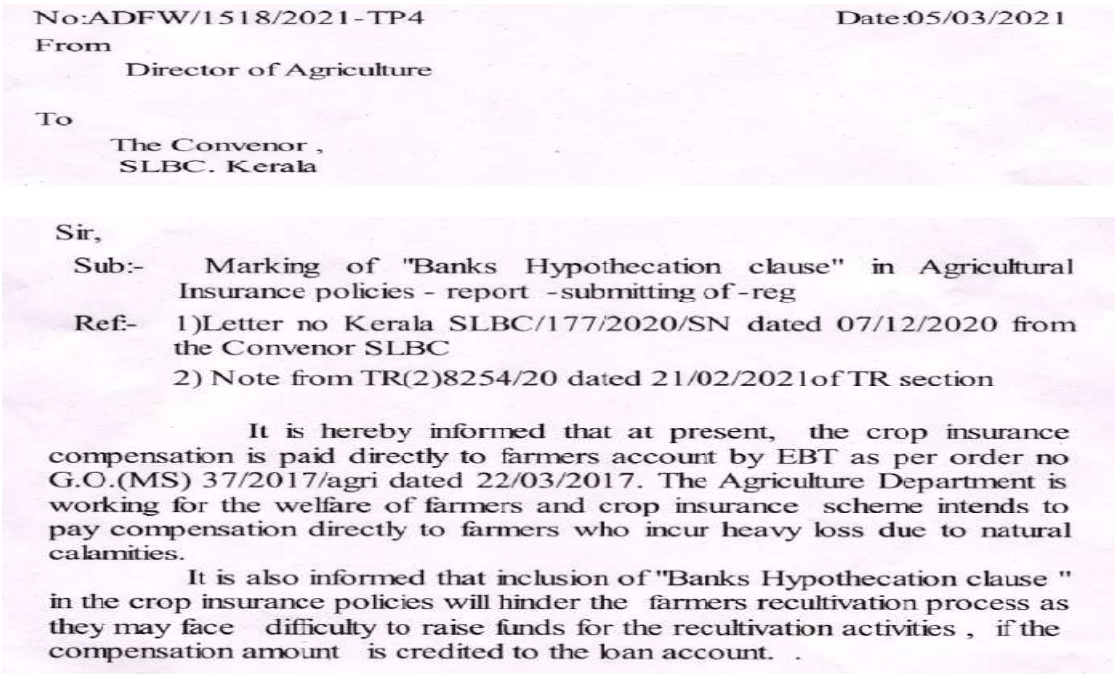
Action Taken:

1. SLBC has made the following recommendation to the State Government on issues related to lease land farming vide letter ***Ref: Kerala SLBC/95 /78/GN/2018 dated 13th July 2018*** regarding Reducing Stamp duty & Registration fees on lease deeds for lease land cultivation.134th SLBC forum approved the draft guidelines formulated by Department of Agriculture in consultation with SLBC for promoting lease/tenant/licensed farming in the State of Kerala. The major component of the proposed scheme is a tripartite agreement to be executed between Land owner –Licensor(s), Representative of LSGI and Licensee cultivator (s). A government order in this regard may be issued.

2. The Sub-committee on Agriculture decided focus on saturation of Kisan Credit Card to agriculture and farmers engaged in the allied sector besides "SUBHIKSHA KERALAM" Scheme launched by Government of Kerala. Integrated farming, market interventions to reduce the role of middleman, promoting organic farming methods, food processing etc. to be promoted.

3. SLBC has written to Department of Agriculture regarding marking of Hypothecation clause in the State Agriculture Insurance Scheme. Now the PMFBY scheme is made voluntary. In order to protect the interests of farmers, they may be given an option to choose between PMFBY and State Insurance Scheme.

SLBC had taken up the matter with Director of Agriculture and the reply received as follows;



No:ADFW/1518/2021-TP4 Date:05/03/2021

From

Director of Agriculture

To

The Convenor ,
SLBC. Kerala

Sir,

Sub:- Marking of "Banks Hypothecation clause" in Agricultural Insurance policies - report -submitting of -reg

Ref:- 1)Letter no Kerala SLBC/177/2020/SN dated 07/12/2020 from the Convenor SLBC

2) Note from TR(2)8254/20 dated 21/02/2021of TR section

It is hereby informed that at present, the crop insurance compensation is paid directly to farmers account by EBT as per order no G.O.(MS) 37/2017/agri dated 22/03/2017. The Agriculture Department is working for the welfare of farmers and crop insurance scheme intends to pay compensation directly to farmers who incur heavy loss due to natural calamities.

It is also informed that inclusion of "Banks Hypothecation clause " in the crop insurance policies will hinder the farmers recultivation process as they may face difficulty to raise funds for the recultivation activities , if the compensation amount is credited to the loan account. .

133rd SLBC forum has opined that crop insurance coverage in the State of Kerala is less than 1% and need improvement.

During 135thSmt. Ishita Roy IAS, Additional Chief Secretary & Agricultural Production Commissioner informed concerns regarding the issues with regard to the hypothecation clause in the State Crop insurance policy. Banks hypothecation clause in the insurance policies will hinder the farmers to go for re-cultivation purpose since also will be a hurdle raise fund.

The SLBC Convenor replied regarding incorporation of hypothecation clause in State crop insurance for crediting the compensation in KCC Account of the borrower,

Kisan Credit Card limit is in the nature of a revolving cash credit facility without any restrictions in number of debits and credits the compensation credited to the KCC account can be utilized by the farmer for their re-cultivation purpose. PMFBY insurance allows crediting of insurance claims in KCC account of the farmer.

In Kerala, Crop insurance coverage is very less compared to rest of India. Moreover, Crediting of State Crop Insurance claims to Kisan Credit Card account of the farmers will enable the Bankers to encourage to bring more farmers under crop insurance bracket.

4. In consultation with RBI, selected SLBCs and other stakeholders NABARD has developed the benchmarks/indicators for monitoring and reviewing the progress under Doubling of farmers' income by 2022. Review report is attached as annexure.

5. Banks shall focus on term lending, activities like precision farming, minor irrigation facilities. State horticulture Mission is providing Open Precision Farming-Assistance to Beneficiaries, and the projects shall be financed by the member banks. The details of the scheme already shared with the member banks.

6. ***Number of Kisan Credit Card issued to farmers has increased by 88535 numbers compared to September 2022 and marked an increase of 4% Growth).***

2.1.2. <u>Credit Delivery Framework for Tenant Farmers</u> (Agenda by Reserve Bank of India)

RBI is considering to introduce a framework to extend credit delivery for tenant farmers. The existing tenancy laws may be reformed so that both land owner as well as the tenant farmers are benefitted. The framework is in streamline with the Model Land Leasing Act released by NITI Aayog. This may be added as a regular agenda to be raised in the State Level Bankers' Committee meetings and the government of Kerala would be apprised the need of such framework.

Action Taken:

Directorate of Agriculture has suggested the following agenda during 132nd SLBC meeting;

<u>b. Loan to leased land farmers</u>

Subhiksha Keralam is a flagship programme of Government of Kerala to sustain food security in which fallow land cultivation is the major component. Fallow land cultivation is carried out mostly in leased land. To encourage cultivation in fallow land the government has issued norms of lease land cultivation as per G.O.No 1400/20 (Tripart agreement). This may also be considered by the SLBC and direct all the participating banks for lending sufficient credit support to these farmers for successful implementation of Subhiksha Keralam .

132nd SLBC forum decided to work on the possibility of how the tripartite agreement can be made beneficial to bankers and farmers so as to enhance credit delivery to the tenant farmers. Director of Agriculture has submitted points to be considered on the proposed license agreement received from the Government to create a template for license agreement between land owners (particularly those who have uncultivated land) and potential cultivators of land.

After two rounds of discussions SLBC sub-committee on Agriculture held on 08.09.2021 has finalized the modalities for issuing Kisan Credit Card scheme for Lease/licensed farmers. The scheme guidelines and model format is attached in Agenda item.

134th SLBC forum approved the draft guidelines formulated by Department of Agriculture in consultation with SLBC for promoting lease/tenant/licensed farming in the State of Kerala. The major component of the proposed scheme is a tripartite agreement to be executed between Land owner –Licensor(s), Representative of LSGI and Licensee cultivator (s). A government order in this regard may be issued.

135th SLBC meeting *Principal Secretary & APC has* informed that the finalization of tripartite agreement is under consultation of Legal Department.

136th SLBC meeting ACS, Planning has informed that inter departmental consultation is over and the Government Order will be issued.

There is no progress in the agenda item.

2.1.3 Extension of Kisan Credit Card (KCC) Scheme for Animal Husbandry Farmers and Fisheries

Reserve Bank of India vide circular FIDD.CO.FSD.BC.12/05.05.010/2018-19 dated February 04, 2019, issued guidelines to all Scheduled Commercial Banks (including Small Finance Banks and excluding Regional Rural Banks) for extension of KCC Scheme to Animal Husbandry Farmers and Fisheries, to meet their working capital requirements.

State Level Bankers' Committee (SLBC) and District Consultative Committees (DCCs) shall ensure smooth extension of the KCC facilities to Animal Husbandry Farmers and Fisheries and monitor/ review the progress in the respective fora meetings.

Department of Financial Services, DFS has decided to launch a special saturation drive in the form of weekly "District Level Camp" for a period of 3 months w.e.f. 08th November 2021 to ensure maximum coverage of farmers engaged in Animal Husbandry and Fisheries under KCC.

Standard Operating procedure for holding the weekly camp is given below.

1. **"District-level KCC Camp"** will be held for the spot scrutiny and in-principle acceptance of applications for processing and sanction of KCC to eligible beneficiaries.

2. State Animal Husbandry Department/ State Fisheries Department will appoint District Nodal Officers respectively for this campaign and both Nodal Officers will regularly coordinate with LDM for the weekly camps in the district.
3. The applications will be sourced by the Nodal officers from eligible farmers for Animal Husbandry and Fisheries activities, through District Veterinary Surgeons, District Fishery Officer, field supervisors of district milk unions and CSC.
4. A KCC Coordination committee will be constituted at district level for scrutiny of sourced applications with the composition as follows:
    (a) Lead District Manager- Convenor
    (b) DDM, NABARD - Member
    (c) District Nodal Officer, Department of Animal Husbandry - Member
    (d) District Nodal Officer, Department of Fisheries - Member
    (e) Bank's representatives at District Level –Member

    The Coordination Committee will function under the overall supervision of the District Magistrate.

5. During this Campaign **'District level KCC Camp'** will be organized at least once a week.
    a) A preliminary scrutiny of the applications will be conducted as per the standard checklist and applications found complete in all respects will be accepted by banks with a proper acknowledgement to the applicant.
    b) Acknowledgement with running number for accepted applications.
    c) The accepted application forms will be sent to bank branches/ handed over to representatives of Banks concerned, and a record of the same will be maintained at LDM office.
    d) The concerned Bank branch in the District will process the accepted applications within 15 days of their receipt, as per the extant policy/guidelines.
    e) Logistics and other incidental support for holding the District-level KCC Camp, will be facilitated by the Department of Animal Husbandry (DAH&D, Department of Fisheries (DoF) and District Administration.
    f) Monthly Status of the proposal will be intimated by the bank branches to LDM. The LDM will share the details with the Dist. Magistrate and Nodal Officers for communicating the status to the applicants.
    g) Pending finalization of online portal by DAHD, data on the application submitted during the Camp will be shared on a monthly basis with the and Department of Fisheries.

Action taken

"District-level KCC Camp" has been organized in all the 14 districts for the spot scrutiny and in-principle acceptance of applications for processing and sanction of KCC to eligible beneficiaries in close coordination among District Dairy, Fisheries department and Lead District Managers.

Department of Financial Services vide continued the nationwide AHDF KCC Campaign till 31st July, 2022.

Department of Financial Services vide letter F.No..3/52/2022-AC dated 14 September,2022 has resumed the nationwide ***Fishery KCC*** *Campaign from 15th September 2022 to 15th March 2023.*

During 137th SLBC meeting LDM Palakkad had informed that in palakkad district the dairy applications are routed to a particular bank as per the instructions from State office hence the actual number of applications is not reflected in the portal. The SLBC convener requested the department to route all the applications to the district level committee.

The details of camps conducted as follows;

DETAILS KCC AH Camp Data as on 28.02.2023

BANK NAME	No of Applications Received	No of Applications Accepted	No of Applications Sanctioned	Pending	Rejected
Canara Bank	6956	6946	6547	0	399
State Bank of India	2015	2010	1652	0	358
Cooperative Bank	708	708	581	9	118
Union Bank of India	592	592	309	68	215
Indian Bank	543	543	517	0	26
Indian Overseas Bank	301	301	200	5	96
Punjab National Bank	140	140	90	2	48
Bank of Baroda	137	137	65	2	70
Bank of India	137	137	93	0	44
Central Bank of India	35	35	20	0	15
UCO Bank	35	35	33	0	2
Bank of Maharashtra	6	6	6	0	0
IDBI Bank Ltd.	5	5	0	3	2
Grand Total	**11610**	**11595**	**10113**	**89**	**1393**

DETAILS KCC Fisheries Camp Data as on 28.02.2023

BANK NAME	No of Applications Received	No of Applications Accepted	No of Applications Sanctioned	Pending	Rejected
State Bank of India	743	712	370	9	333
Canara Bank	544	539	345	4	190
Union Bank of India	479	478	396	47	35
Indian Overseas Bank	256	256	239	3	14

Bank of India	189	189	68	0	121
Indian Bank	80	80	38	0	42
Bank of Baroda	48	44	20	3	21
Central Bank of India	32	31	7	0	24
Punjab National Bank	22	22	11	0	11
UCO Bank	22	22	18	0	4
Cooperative Bank	12	12	2	0	10
IDBI Bank Ltd.	2	2	2	0	0
Grand Total	**2429**	**2387**	**1516**	**54**	**805**

2.1.4 Agenda Suggested by Reserve Bank of India

Enhancing Credit Delivery to Agriculture Logistics and Supply Chain Ecosystem

As per the third advance estimates of the Ministry of Agriculture & Farmer's Welfare, food grains production estimates in 2019-20 are 3.7 percent higher than the final estimates of the previous year. Rabi procurement is in full flow in respect of oilseeds, pulses and wheat, benefiting from the bumper harvest although some delays are reported owing to transportation and labour issues. Additionally, as per latest information available, kharif season sowing was higher by 44 per cent over last year's acreage. These developments will support farm incomes, improve the terms of trade facing the farm sector and strengthen food security for the country.

2. In this context, there is a need for taking full advantage of the bumper harvest and increase in net sown area in the ongoing crop cycle by enhancing the investment credit provided to agriculture logistics and supply chain sector through enhanced lending against Warehouse Receipts (WRs), including Negotiable Warehouse Receipts (NWRs) and electronic NWRs, and promoting agriculture infrastructure investment as is provided under the PSL guidelines.

3. The Prime Minister's Atma Nirbhar Bharat Abhiyan Stimulus Package, *inter alia* includes, setting up of ₹. 1 lakh crore agri infrastructure fund to strengthen the farm gate infrastructure wherein the prime focus is on development of post-harvest infrastructure including development of warehouse, silos, storage and grading units, cold chains, logistic facilities, supply chain services etc. Guidelines on this have been issued by the Govt. of India.

4. Accordingly, lending for augmenting the farm gate and supply chain infrastructure, including against WRs/ NWRs/ e-NWRs may be included as one of the key action points in your current Annual Credit Plan/ District Credit Plan.

Action Taken

131stSLBC opined that all banks have schemes for financing under negotiable ware house receipt and requested the Banks to popularize the same in the Kerala State and informed LDMs to include the same as one of the Key point in the Annual Credit Plan/District credit plan.

Regarding Agri Infrastructure Fund, Banks are extending maximum support and SLMC meetings and DLMC meetings are monitoring the progress of the scheme. In the Agriculture sub-committee held on 15.07.2021, Special officer monitoring Agri Infrastructure fund had explained the scheme in detail and discussed about various other Central Sector Schemes that can be considered along with Agriculture Infrastructure Fund.

In 134th SLBC meeting, Regional Director, RBI informed banks to ensure the adequate lending under warehouse receipt and negotiable warehouse receipt, since the priority sector lending limit under these two instruments have been enhanced from 50 lakhs to 75 lakhs per borrower. Credit limit other than warehouse receipt shall be continuing with existing 50 lakhs. This policy change should be note by member banks and the progress report in lending should be submitted on time.

In 135th SLBC forum noted that WRDA (Warehousing Development Regulatory Authority of India) is implementing the electronic negotiable warehouse receipt system, which would help farmers to avail loans from Banks by pledging negotiable warehouse receipts. The registration process shall be online and contactless but one major concern is that only 10% of the Storage godown is registered with WDRA. Banks may encourage the warehouses to register with WDRA and loan against shall be promoted.

During 136th SLBC Chief Secretary has suggested the government department to encourage godowns to get registered under WDRA so that the farm produce can be stored and distress sale can be avoided.

SLRM 2022 forum has suggested that whenever new godowns are being financed by the banks, they may be encouraged to register with WRDA so that they can issue e-warehouse receipt and against which banks can finance produce loan. Banks may encourage the field officers to assess the requirement of private godowns and logistic requirement in the state.

DFS vide letter F.No.3/67/2022-AC dated 17.01.2023 had instructed the following;

Subject: Inclusion of Pledge financing for agriculture commodities through electronic-Negotiable Warehouse Receipt (e-NWR) as an agenda in SLBC meetings.

Sir,

As you may be aware, Warehousing Development and Regulatory Authority (WDRA) has been established under the Warehousing (Development and Regulation) Act, 2007 for setting up a negotiable warehouse receipt system in the country, making Negotiable Warehouse Receipt (NWR) a prime tool of trade and regulation of warehouses.

2. e-NWR can facilitate easy pledge financing by banks and other financial institutions. e-NWR also helps to save expenditure in logistics as stocks can be traded through multiple buyers without physical movement and can be even split for partial transfer or withdrawal. e-NWRS promote scientific warehousing for storage of agricultural goods and commodities.

3. In a recent meeting with Department of Food and Public Distribution, it was decided that the outreach of pledge finance through e-NWRs should be increased.

4. Therefore, all the SLBC conveners are requested to include pledge financing through e-NWRs as a permanent agenda item in the SLBC meetings.

2.1.5 Agenda Suggested by Director Agriculture

2.1.5.1

1. **Credit under Agriculture Infrastructure Fund (AIF).**

AIF is a Central Sector Scheme meant for setting up storage and processing facilities to support farmers , PACS, FPOs, Agri- entrepreneurs in building community farming assets and post harvest agriculture infrastructure.

AIF is a medium -long term financing facility for investment in viable projects for post harvest management infrastructure and community farming assets through interest subvention and credit guarantee. The duration of the scheme for 10 years. It provides credit guarantee coverage for Micro and Small enterprises for loans upto Rs.2 crore.

Almost all Nationalised Banks are participating in the scheme. Hence all banks are requested to extend credit facilities to the beneficiaries under the scheme for smooth functioning of the scheme.

The main features of the scheme are as under;

- Convergence with all schemes of central or state government.
- Online single window facility in collaboration with participating lending institutions.
- Project Management Unit to provide handholding support for projects including project preparation.
- Size of the financing facility – ₹ 1 lakh Crore.
- Credit Guarantee for loans up to ₹ 2 Crore.
- Interest subvention of 3% p.a., limited to ₹ 2 crore per project in one location, though loan amount can be higher.

Performance of Banks under AIF Scheme

(Amount in cRORE)

Bank Name	Approved		Sanctioned		Disbursed	
	No	Amount	No	Amount	No	Amount
Canara Bank	370	78.47	185	43.99	179	28.30
SBI	398	143.43	199	76.16	141	39.63
Bank Of India	64	12.79	32	7.02	30	5.49
The Federal Bank Ltd	60	53.50	30	27.96	25	19.83
Union Bank of India	48	13.16	24	8.18	23	4.49
Bank Of Baroda	56	11.39	28	5.88	21	4.06
UCO Bank	48	15.50	24	8.31	20	4.33
Kerala Gramin Bank	22	2.89	11	1.53	10	1.21
KSCB	36	61.11	18	30.05	8	15.47
Indian Bank	20	6.52	10	3.35	7	1.66
Indian Overseas Bank	16	3.13	8	1.59	7	1.51
Punjab National Bank	24	11.65	12	6.99	7	4.06
HDFC Bank	26	39.23	13	19.75	5	9.18
South Indian Bank	10	4.38	5	2.62	3	1.53
IDBI BANK LTD	4	3.54	2	1.77	2	1.77
Karur Vysya Bank	4	1.47	2	1.12	2	0.35
Kotak Mahindra Bank	4	6.52	2	4.00	2	2.52
ESAF SFB Limited	4	0.31	2	0.16	1	0.12
Axis Bank	4	4.30	2	2.15	0	0.00
Bank of Maharashtra	2	0.24	1	0.12	0	0.00
Central Bank Of India	6	1.62	3	0.81	0	0.00
CSB Bank Ltd	0	0.00	0	0.00	0	0.00
DCB Bank	0	0.00	0	0.00	0	0.00
ICICI Bank	0	0.00	0	0.00	0	0.00
J&K Bank	0	0.00	0	0.00	0	0.00
GRAND TOTAL	**1226**	**475.14**	**613**	**253.50**	**493**	**145.49**

The agenda item may be pursued further.

Department of Animal Husbandry and Dairying vide letter R/6/2021-NLM-DADF dated 28th January, 2022 has advised about funding of projects under AHIDF Scheme of DAHD, GoI.

R/6/2021-NLM-DADF
Government of India
Ministry of Fisheries, Animal Husbandry & Dairying
Department of Animal Husbandry & Dairying

Krishi Bhawan, New Delhi
Dated 28th January, 2022

To

The Conveners
State Level Bankers' Committees
All States/ UTs

Subject: Funding of projects under AHIDF Scheme of DAHD, GoI

Dear Sir / Madam,

I am directed to say that the Department of Animal Husbandry and Dairying, Ministry of Fisheries, Animal Husbandry & Dairying, Government of India is implementing Animal Husbandry Infrastructure Development Fund scheme, announced under the Atmanirbhar Bharat Abhiyan. The scheme is being implemented since 2020-21. The GOI has announced a fund of Rs. 15,000 crore as stimulus package for funding by scheduled banks for eligible projects set up by individual entrepreneurs, Farmers Producer Organizations, Private Companies, MSMEs and Section 8 companies for their investment for processing and value addition in animal husbandry sector. Under the scheme, credit facilities are to be made available for establishment of:

(a) Dairy processing & value addition infrastructure,
(b) Meat processing & value addition infrastructure,
(c) Establishment of animal feed plant and
(d) Breed improvement technology and Breed Multiplication farm.

A copy each of the Scheme guidelines and SOPs is attached for your ready reference.

2. Also, recently it was decided that the applicants who have already who have received sanction for term loan by the Banks/ Lending Institution before or after the date of notification of scheme guidelines and Eligible Entity as per the AHIDF guidelines can also avail benefit under AHIDF provided project has not commercially operationalized prior to or after the date of notification of scheme. However, the Interest subvention in such case will be calculated after 24.06.2020, the date on which the scheme got approval. In the regards, please find attached D.O. letter F.No. R-43023/1/2019-NLM-DADF dated December 21, 2021 along with a copy of the proceedings of Project Sanctioning Committee held on September 30, 2021 for your reference and necessary action.

3. Since, the Banks are the most crucial stakeholders in achieving the objectives of the Scheme, therefore, support in the matter from the banks are solicited. It is also requested to include the **'Status of funding of projects under AHIDF Scheme of DAHD, GoI'** in as an agenda item for SLBC meetings. The Banks in your state may be asked to furnish data of such funding. This will impart a strong impetus to the Scheme in your state.

4. It is also requested to kindly provide a slot of 10-15 minutes in the next SLBC meeting to enable us to make a presentation on the AHIDF Fund Scheme to the participants of the meeting and encourage banks to fund more projects under the Scheme. Alternatively, we can also organize a webinar for SLBC constituents for the purpose. Kindly let us know in this regard.

5. We would also like to apprise you that Grant Thornton Bharat LLP is working as Program Management Agency (PMA) for AHIDF Scheme. The Grant Thornton PMA team will be in touch with you for follow-up and the banks for the Scheme related matters.

Yours Sincerely,

(Dr. S.K. Dutta)
Joint Commissioner (AH)

2.1.5.2 Agenda suggested by Directorate of Agriculture regarding recovery of ineligible beneficiaries under PM-KISAN Scheme

Directorate of Agriculture Development and Farmers' Welfare
Vikas Bhavan, Thiruvananthapuram – 695033
e-mail:cru.agridir@kerala.gov.in, Phone: 0471-2304481

No:ADFW/1077/2022-TP4 Date:04/03/2022

From

Director of Agriculture

To

The Convenor
SLBC , Kerala

Sir,

Sub:- Agriculture Department -Additional agenda of PM KISAN- Direct refund of Assistance transferred to ineligible beneficiaries - reg

Ref:- 1)Letter no Agri-PA2/19/2022-Agri dated 03/03/2022 of Agriculture (Planning A) Department

As per reference cited it has been directed from Government to include a new agenda in the upcoming 136th SLBC viz.**Direct refund of PM-KISAN Assistance released from the bank accounts of ineligible beneficiaries**

PM KISAN is completing 3 years in the state. Currently 37.2 lakhs registered beneficiaries in the scheme.For the past 3 years the scheme has actually transferred Rs.5600 crores to registered beneficiaries to their bank accounts directly. After continuous combing of the database by State and Central Government it has been found 30416 nos of ineligible beneficiaries.

The Central Government insists that the fund provided to the ineligible and income tax payees should be recovered in full and should be refunded to PMKISAN.The details of ineligible beneficiaries, the amount to be recovered from them as per portal values are listed below.

Sl.No	Refund Category (12/01/2022)	Total no.of farmers for refunding	Refund paid by the farmers (Nos)	Amount to be recovered(Rs)	Amount recovered (Rs)
1	Ineligible	9,398	283	12,24,46,000	21,12,000
2	Income Tax payees	21018	1,907	18,80,70,000	1,90,74,000
	Total	**30,416**	**2,190**	**31,05,16,000**	**2,11,86,000**

Though we are receiving refunds the process is slow. Central Government is giving much importance to this process and noted this slow rate of refund. Considering this , PMKISAN , Government of India has suggested the State to instruct the banks through SLBC to go for refund directly from the bank accounts of ineligible beneficiaries.

Hence it is requested that the proposal for Direct refund of PM-KISAN Assistance released from the bank accounts of ineligible beneficiaries may urgently be included in the agenda of the next (136 th SLBC).

Yours faithfully,

ADDL. DA(PLG) AGRIDIR (I/C)

Department of Financial Services has advised SLBC to comply with the instructions given in the SOP of DA & FW and act in close coordination with the State Nodal officer of PM KISAN.

F. No. 3/8/2022 – AC
Government of India
Ministry of Finance
Department of Financial Services

3rd Floor, Jeevandeep Building
Parliament Street, New Delhi
Dated the 4 April, 2022

To
All SLBCs,

Subject: Recovery of benefits passed on to ineligible beneficiaries under PM-KISAN Scheme

Sir / Madam,

I am directed to enclose herewith a D.O. No. 13-2/2020-FWS dated 17.02.2022 received from Secretary, Department of Agriculture & Farmers Welfare (DA&FW) on the subject cited above.

2. Department of Agriculture & Farmers Welfare (DA&FW), Ministry of Agriculture & Farmers Welfare, GoI. has prepared a Standard Operating Procedure (SOP) for recovery of benefits passed on to ineligible/ income-tax payee/ death cases etc and has circulated it to the States/UTs for compliance, with the involvement of banks (SLBCs) and field officers of the State. MoA&FW is of the considered view that with active involvement of SLBCs, the pace of recovery can be expedited.

3. SLBCs are therefore, requested to comply with instructions given in the SOP of DA&FW and act in close coordination with the State Nodal Officers of PM-KISAN and help in realization of funds transferred to the ineligible beneficiaries under PM-KISAN Scheme.

Encl: As above

Yours faithfully

(Chandragupta Shaurya)
Under Secretary (AC)
E-mail: acsec-bkg@nic.in
Tel. No. 23747189

SLBC has shared the list of ineligible beneficiaries and Standard Operating procedure for refund of money which has been credited to incorrect/ineligible beneficiaries under PM-KISAN Scheme.

F.No. 1-6/2019-FWS
Government of India
Ministry of Agriculture & Farmers Welfare
Department of Agriculture, Co-operation & Farmers Welfare
(Farmers Welfare-II Section)
***

Krishi Bhawan
New Delhi.
Dated, the 2nd June, 2020

OFFICE MEMORANDUM

Subject:- Standard Operating Procedure (SoP) for refund of money, which has been credited to incorrect/ineligible beneficiaries under PM-KISAN Scheme – reg.

In connection with above mentioned subject, the undersigned is directed to forward herewith a final copy of approved Standard Operating Procedure (SoP) for compliance and further necessary action.

Yours faithfully,

(Sowmya Srikanth)
Under Secretary to the Govt. of India
E-mail : s.srikanth@nic.in

LDM Trivandrum has informed that the banks have kept the amount on hold by marking the line in many of the accounts but are unclear about the account to which it is to be credited. The directorate of Agriculture shall update the status. The SLBC cell is yet to receive the account details.

During 138th SLBC meeting representative from Directorate of Agriculture informed that they will be issuing a Standard Operating Procedure for the recovery of ineligible beneficiaries under PM-KISAN Scheme and the work will be decentralized at district level. As per the GoI guidelines the department is having block level login and the details of recovery needed to be punched in the portal.

SLBC cell is awaiting reply from Directorate of Agriculture regarding Standard Operating Procedure.

2.1.6. Agenda suggested by NABARD – ACP

Department of Financial Services, GoI vide notification dated 04 July 2022 has fixed the Agency wise Agriculture credit target for 2022-23. The target fixed for Kerala for the year is Rs.1,17,770.73 crore. However, from the ACP target fixed for 2022-23, it is observed the target for GLC target for agriculture for the year is Rs.85,313 crore, which is lesser by Rs.32,457 crore. As the target fixed for the year is less than the DFS allocation, SLBC may consider reallocating the targets among the banks.

DFS has informed that in case the targets under Annual Credit Plans 2022-23 (ACPs) are higher than the allocation, the higher target shall be considered for implementation and monitoring.

138th SLBC forum has noted that the target fixed under ACP was Rs.32457 Crore less than the target fixed by DFS. Convenor replied that the process of fixing the Annual Credit Plan will start from October month of preceding year itself and while preparing the ACP, LDMs are considering Potential Linked Plan prepared by the DDMs of NABARD as reference line.

The loan disbursement under primary sector has already surpassed the target and ACP achievement in the State of Kerala is in line with the target allotted by DFS.

The forum advised LDMs to note the same during the ACP target fixation of FY 23-24.

2.2 Pending Issues in Secondary Sector

2.2.1 Agenda Suggested by the Director of Industries and Commerce – Review of MSME Schemes part of Atmanirbhar Bharat

Sharing the data of eligible loan accounts, details of loan sanctioned and disbursed by financial institutions under Emergency Credit Line Guarantee Scheme (ECLGS) to MSME Sector in the State. The Bank wise and district wise data

During SLRM 2022, Chief Secretary advised bankers to reduce paperwork and time consuming process in sanctioning of credit and to use Aadhar based authentication, digital services of Government of Kerala to provide hassle free loans and other services.

Additional Chief Secretary Sri. Biswanath Sinha IAS stated that they are in collaboration with NeSGD to bring all data into a single platform. The data required by the banking community for extending credit may be made available in the portal. They would invite the

representatives from banks to give their requirements for implementing the unified portal, check possibility of data sharing and submit to the committee for sharing of data of Unified platform.

Review of Performance under ECLGS

ECLGS Data as on 31.12.2022					(Amt. In Crores)
	No. of eligible customers	Sanctioned		Disbursed	
		A/cs	Amt.	A/cs	Amt.
Total- Public Sector Commercial Banks	**167615**	**132123**	**3349.46**	**110774**	**2837.97**
R R B - KERALA GRAMIN BANK	**35568**	**2515**	**27.69**	**2515**	**27.69**
Total- Pvt Sector Commercial Banks	**48110**	**25235**	**5779.17**	**21846**	**5311.90**
Total- Small Finance Banks	**0**	**0**	**0.00**	**0**	**0.00**
Total Co-operative Banks	**0**	**0**	**0.00**	**0**	**0.00**
Total - Banking Sector	**251293**	**159873**	**9156.31**	**135135**	**8177.56**

Review of Performance under PMFME Scheme

Bank Name	Approved	Sanctioned	Disbursed
STATE BANK OF INDIA	257	199	141
Canara Bank	189	184	179
Bank Of India	34	32	30
The Federal Bank Ltd	35	30	25
Bank Of Baroda	35	28	21
UCO Bank	28	24	20
Union Bank of India	25	24	23
KSCB	28	18	8
HDFC Bank	21	13	5
Punjab National Bank	17	12	7
Kerala Gramin Bank	12	11	10
Indian Bank	13	10	7
Indian Overseas Bank	9	8	7
South Indian Bank	7	5	3
Central Bank Of India	6	3	0
Axis Bank	4	2	0
IDBI BANK LTD	2	2	2
Karur Vysya Bank	2	2	2
Kotak Mahindra Bank	2	2	2
ESAF SFB Limited	3	2	1
Bank of Maharashtra	2	1	0
Total	**731**	**612**	**493**

2.2.2 Agenda suggested by KVIC - Review of PMEGP

Agenda Note On Prime Minister's Employment Generation Programme (PMEGP)

Parliamentary Standing committee on Industry visited Kumarakom, Chennai & Havelock from 7th to 11 November 2022.

The committee members raised concerns about high rate of rejection of applications under PMEGP by banks, particularly on the ground of Service area, time limit for submitting documents, having achieved the target etc. Same issues were raised by the committee visit to Havelock on 11th November 2022.

PMEGP is an important flagship scheme of the ministry of MSME and provides self employment to rural and urban youth through establishment of micro enterprises in the non farm sector by assisting traditional artisans and unemployed youth in rural as well as urban areas. It is advised by the Department of Financial Services to take up the matter all banks and examine the issue of high rejection of application under PMEGP by banks and take appropriate action.

Target and performance for the FY 2022-23

Under PMEGP Basic Scheme		**Under PMEGP 2nd Loan**		**Total State Target**	
No.ofProjects (Nos)	2398	No. of Projects	26	Total No. of Projects	2424
MarginMoney (Rs.in lakhs)	6954.00	Margin Money (Rs.in lakhs)	253.21	Margin Money (Rs.in lakhs)	7207.21
Employment (Nos)	19184	Employment (Nos)	208	Employment (Nos)	19392

Performance during 2022-23 as per PMEGP portal (as on 09-02-2023)

Agency	**Proposals forwarded to banks(nos.)**	**Sanctio npositio n(nos.)**	**Sanction position - MM Involved (inlakhs)**	**M.M. claimed (nos.)**	**M.M. Disbursed (in lakhs)**	**No. of proposals pending with banks For decision**
DIC	7654	4062	8510.85	2354	2738.68	1539
KVIB	1094	443	1509.19	261	650.78	265

KVIC	910	325	929.37	253	567.19	211
Coir	44	17	72.88	19	22.58	15
Total	9702	4847	11022.29	2887	3990.23	2030

Achievement in terms of sanction : **158.5%**

Achievement in terms of disbursement of M.M. grant **57.3%**

The year wise total pendency of projects with banks as on 09-02-2023 is given below:

Year	No. of proposals pending with banks for decision	M.M. Involved (in lakhs)
2020-21	101	293.09
2021-22	55	133.25
2022-23	2030	5716.06
Total	**2186**	**6142.4**

A time bound decision from banks is most important in achieving the target. If the proposals found to be not viable/not feasible, the bank has to return the same through PMEGP portal with valid reasons.

As per portal it is also seen that 1960 sanctioned loans are pending to claim MM by the banks.

In view of the closure of the financial year, banks have to ensure that, the sanction updated in portal is considered for loan disbursement after undergoing the EDP and subsequently to claim the M.M. grant without delay.

The bank wise pendency during 2022-23 as on 09-02-2023 is annexed at TableNo.2

Sl. No.	Name of Bank	Pending at bank	
		No of Prj.	MM Involve (In Lakh)
1	UNION BANK OF INDIA	326	836.03
2	FEDERAL BANK	256	827.37
3	KERALA GRAMIN BANK	267	663.51
4	STATE BANK OF INDIA	205	593.99

5	CANARA BANK	195	565.62
6	SOUTH INDIAN BANK	135	414.26
7	BANK OF BARODA	137	393.27
8	INDIAN BANK	88	253.63
9	INDIAN OVERSEAS BANK	54	185.44
10	BANK OF INDIA	41	157.84
11	KSCB	70	170.69
12	PUNJAB NATIONAL BANK	53	141.78
13	CENTRAL BANK OF INDIA	40	107.94
14	CATHOLIC SYRIAN BANK LTD	44	96.72
15	HDFC BANK	32	92.51
16	DHANALAKSHMI BANK LTD	34	78.87
17	BANK OF MAHARASHTRA	8	29.25
18	IDBI BANK	12	26.95
19	AXIS BANK LTD	8	24.82
20	CITY UNION BANK LIMITED	4	16.98
21	ICICI BANK LIMITED	5	10.29
22	UCO BANK	3	7.39
23	KOZHIKODE DCB	3	5.74
24	INDUSIND BANK	3	5.06
25	IDUKKI DCB	1	3.43
26	KARUR VYSYA BANK	2	3.31
27	PUNJAB AND SIND BANK	1	2.01
28	KOTAK MAHINDRA BANK LTD	1	1.50
29	THRISSUR DCB	1	1.23
30	TMB	1	1.13
	Total	**2030**	**5718.56**

The performance of the PMEGP programme is reviewed in DLRC's, SLBC and meetings conducted by the RBI.

II) Performance under SC & ST category **(Amount in lakhs)**

	Target(MM Involved) in lakhs	Achievement (MM Involved) in lakhs	Ach. In %	Remarks
S.C	632.81	203.57	32.16	Banks have to consider the Projects under SC/ST category
S.T	100.83	8.28	8.21	

Category	No. of applications forwarded	M.M. involved (in lakhs)	Pending for decision	M.M. involved (in lakhs)
S.C	928	1932.2	198	463.67
S.T	109	183.3	16	36.12
Total	1037	2115.5	214	499.79

The data shown above indicated that, the performance under SC and S.T category is far beyond the desired target. The banks have to consider the proposals of the above category for sanction of loan so as to achieve the target set for FY 2022-23.

III) Referred BackM.M.claims

The PMEGP portal shows **1069 referred back M.M. claims** involving M.M. grant of **Rs.22.69 Crs** which are either available with implementing agencies / banks to clear the short comings notified by the central processing cell. Clearing the referred back M.M. claims is to be attended on priority to improve the performance of the State. Wherever, banks role is involved, branches have to take time bound action.

Total referred back M.M. claims : 1069 nos. Majority of the referred back M.M. claims are belongs to DIC.

It is noted that there is huge number of referred back MM claims in this financial year due to various reasons as below:

1. Loan disbursement statement to be uploaded with the name of the proprietor and signature of Branch manager with seal. The statement has to show disbursement of loan more than the eligible margin money.
2. Signboard as per PMEGP norms to be uploaded - The bilingual format of the signboard is available in the last page of the revised PMEGP guidelines.
3. The photograph of the signboard as erected in front of the PMEGP unit is to be uploaded.
4. EDP certificate not found to be uploaded.
5. As the part of clearing the referred back M.M. claims, State Office-KVIC has conducted a Bankers Meeting on 7th Feb.2023 at Malappuram . In the said meeting, reasons for referred back M.M. claims were discussed in detail. Bankers from Malappuram, LDM'S of Palakkad, Kannur Dists. participated. Implementing agency officials from Malappuram, Palakkad, Kannur and Kasargodu Dists. also participated. It is expected that, majority of the referred back M.M. claims will be cleared so that M.M. disbursement progress will be improved and will be much helpful in achieving the State M.M. target.

❖ **Aadhar validation**

This is a very recent validation process incorporated in the PMEGP portal as per the instructions from the Ministry of MSME. The details of the Aadhar have to match exactly with that filled in the application. In cases of sanctioned applications, the data can be changed at the concerned sponsoring agency. The bank will be permitted by the

portal to upload the Margin Money claims only after the data matches with Aadhar wherever discrepancies occurs.

- **EDP Training**

  Sanction to be confirmed by the bank before the applicant attends the EDP training; in many cases sanction is noted to be revoked at later stage which in turn affects the payment of online EDP trainings.

  Also, as per the revised guidelines, number of days of EDP training depends on project cost, hence a change of project cost after EDP completion creates confusion in the training cost.

- **PMEGP National Award**

  As discussed earlier, nominations for PMEGP National awards are invited from eligible beneficiaries. Since it was observed that it is difficult for many beneficiaries to attain turnover certificate. A new provision is being introduced where the turn over certificate can be issued by the bank in a specific format. More nominations are expected by availing this provision and more applications can be uploaded from the State of Kerala. The change in this regard has been intimated to all implementing agencies and SLBC.

2.2.3 Agenda suggested by Reserve Bank of India

1. Bringing Kerala State Government PSUs into TrEDS Platform

It is observed that many enterprises selling their products to Kerala State Government PSUs are facing a 30–45-day delay in receiving payments from the companies. Bringing such Government PSUs (like Horticorp and Supplyco) on the TrEDS platform would benefit a large number of MSME vendors who supply to them. Kerala State Small Industries Association (KSSIA) had also raised the above issue during Empowered Committee meetings on MSME. Further, the banks would be keen to finance the receivables from these PSUs.

SLBC Convenor bank is advised to discuss the issue of registration of State Government Companies on TrEDS platform.

It is informed by the MSMI-DI that Govt. of Kerala vide order dated 16th May, 2022 on TReDS permitted State owned Public Undertakings, Companies, Local Government institutions, all Statutory Boards/Societies under the State Government and all Apex Co-operatives to participate on the Trade Receivable Discounting System (TReDS) envisaged for settlement of bills for Micro, Small & Medium Enterprises, suppliers of Goods and Services. It is requested that wide publicity of the same may be done in all Bank branches).

During SLRM 2022, Principal Secretary Industries Department stated that the Government of Kerala will be making TrEDS mandatory for all State PSUs to use TrEDS platform.

2.2.4 Agenda suggested by Finance Department - Bill Discounting System of Government of Kerala

D.O No:I/5538541/BDS-1/2022/Fin Dated 17.12.2022

Dear Sh Premkumar,

We are receiving several complaints from contractors utilizing the Bill Discounting Sysytem (BDS) facilitated by the Government, that the participating banks are demanding collateral securities in addition to the promissory notes issued by the Finance Department, which is causing great difficulties for them. As a result, a considerable number of contractors are reluctant to opt the BDS route and are pressurizing the government for early direct settlement of their bills. They are even considering boycott of Government works.

The matter was discussed in the meeting held on 11.10.2022 with representatives from Banks participating the BDS, but no breakthrough could be achieved in this regard as none of the participants were policy makers.

The above-said approach of the banks negates the credibility of the Promissory Notes issued by the Goverment. It is to be understood that in accordance with the payment schedule, the BDS promissory notes are secured through necessary funds reserved in advance in the specific Goverment Suspense Accounts towards the gross bill amount as well as the Government share of discount charges. As such, these Promissory Notes are insulated from any kind of risk. Banks should therefore consider discounting the BDS Promissory Notes without any add-on collateral security. Since a favourable uniform approach needs to be adopted by all the banks participating in the BDS, I would request you to kindly include this matter in the Agenda for discussion and decision in the nearest session of the State Level Bankers Committee meeting.

Yours Sincerely

(BISHWANATH SINHA IAS)

SLBC has communicated to all the member banks participating in Bills Discounting System to follow the scheme guidelines and avoid demanding collateral other than the promissory note issued by Finance department, Government of Kerala.

2.3 Pending Issues in Tertiary Sector

2.3 . 1 Noting of Equitable Mortgage created in favour of the banks in Revenue Records

(Pending since March 2014)

(i) At present there is no practice of noting/recording the Equitable Mortgage (EM) transactions (i.e. Mortgage by deposit of title deeds) in the revenue records of the State Government. Also there are no provisions for the same in the revenue regulations of the State of Kerala.

In the judgment of the Hon'ble Supreme Court of India in State of Haryana v. Narvir Singh & another, reported in (2014) 1 Supreme Court Cases 105, wherein it has been held that banks and financial institutions who accept mortgage by deposit of title deeds can request the Revenue Authorities to enter the factum of such mortgage in the revenue records. In the facts of the aforesaid case, the Revenue Authorities had taken the stand that only a registered mortgage can be noticed in the revenue records. The view taken by the Revenue Authorities has been held to be unsustainable.

Now that the law has been settled by the Hon'ble Supreme Court, it is requested that when the bank accepts mortgage by deposit of title deeds (Equitable Mortgage), provision shall beenabled for the bank to request the Revenue Authorities to note the same in the revenue records.

The 116th Meeting of SLBC, Kerala held on 22.09.2015 at Trivandrum proposes that the Government may introduce a reasonable fee for this facility and suggested the following fee tariff:

Loan up to Rs. 10 lakhs	: *Rs. 500*
Loans above Rs. 10 lakhs up to 25 lakhs	: *Rs.1000*
Loans above Rs. 25 lakhs	: *Rs.2500*
Fee for releasing the charge	: *Rs. 200*

As of now, there is no legal obligation on the part of the Village authorities to note bank's charge in the Thandaper Register.If that is made legally mandatory, it will help to prevent fraudulent transactions.

In the 121st Meeting of SLBC, Kerala held on 24.03.2017 at Trivandrum, the representative from Revenue Department informed that the matter is under the active consideration of Revenue Department and at present the matter is placed before the Law Department for their advice and expected to sort out the issue shortly.

Govt of Kerala had called SLBC for a discussion in the matter. The questions raised by the Govt and the recommendation given by SLBC convener is given below

"This is with reference to the letters cited above and the Discussion we had with the Govt on 2018 Feb 2nd and 7th on the matter. The subject of the letters cited above cover two aspects

1. ***You have informed us that our request for facilitating the noting of lien in Revenue records, shall not be considered in view of the proposed Registration Act amendment bill pending in Rajya Sabha***

Our views *in this regard was that,*

- *The said bill is pending in Rajya Sabha since 2013. We are not certain about the time by which it may be passed.*
- *Till that time, the State Govt may adopt the suggestion made by us , both as a measure to increase state revenue and to improve ease of doing banking business in the state.*

2. ***You have requested us to give our views on the necessity of possession certificate and location sketch from village office for granting loans by banks. You have suggested that the Village Office shall issue the ownership certificate of land. The possession, enjoyment & location sketch may be sourced by banks through their own mechanisms***

3.

Our recommendations *in this regard is that*

- *Currently the certificate generally called "possession certificate" is the principal proof available to financing agencies to find out the ownership and enjoyment of the property as per Revenue Records.*
- *Though the certificate is generally called "Possession Certificate", it certifies ownership and enjoyment.*
- *This certificate is obtained not only by banks, but also by various other financing bodies including the Govt of Kerala for its HBA scheme for State Govt Servants (Under HBA scheme it is the Possession Certificate from Tahsildar and Location Sketch from Village Officer).*
- *Banks also requestNil revenue recovery certificate from Village Office.*
- *If the Govt can place an alternative mechanism to confirm the ownership and enjoyment of land as per revenue records, the possession certificate may be replaced.*
- *Such alternative can be*
  a) Access to the banker /land owner to view and download Thandapper Register details , or
  b) A combined ownership certificate cum Nil RR certification or
  c) Physical TP register Extract which shows with clarity as regards ownership and extent owned
- *In Northern Villages where Revenue Records are still maintained in Adengal registers present certification may continue.*

Based on the discussions in SLRM 2018, the Principal Secretary (Finance) held a meeting on 2018 June 28th. As decided in the meeting, SLBC submitted the following recomendations to the Govt:

i) Equitable Mortgages to be shown in registration records. A new mechanism need to be adopted for this and a reasonable charge should be levied for it. Bank has to be declared a public entity for the execution of the process. Action in this regard has to be done by Taxes and Registration Department.

ii) Necessary amendments in the Stamp Act may be introduced for the registration of equitable mortgages on bank loans.

iii) The registration fees should be made reasonable.

iv) SLBC is directed to submit a proposal to Taxes Department for exemption of registration fees and stamp duty on equitable mortgages on bank loans.

Recommendation of SLBC

1. Govt may introduce a system similar to GAHAN Registration (Gahan document is a declaration given in lieu of mortgage deed, to the co-operative banks and societies for taking loans.)
2. Based on a similar declaration given by the Manager of a Commercial Bank, the Sub Registrar may make a noting about the Equitable Mortgage in Book 1, "Register of non-testamentary documents relating to immovable property"
3. Govt may notify the Bank Manager as the holder of a public office to exempt his appearance in person or by agent at any registration-office in any proceeding connected with the registration of any instrument executed by him or in his favour, in his official capacity, or to sign as provided in section 58 of Indian Registration Act 1908
4. Government may charge reasonable fee for the facility as suggested above.
5. Government may also facilitate a real–time online search option in Book1 at a reasonable fee.

126th SLBC forum decided to write to the Govt Department to update the progress on the matter. On discussion with Sri Manoj Joshi IAS (ACS, Finance Dept), he had informedto take up the subject matter with Taxes Department, Govt of Kerala. Hence SLBC has written to Taxes department also. No further developments in this regard.

STATE LEVEL BANKERS' COMMITTEE, KERALA

(Under Lead Bank Scheme of RBI)

Convenor: Canara Bank

Ref: Kerala SLBC/EM/199/MA/2019 **Date : 11th Jan 2019**

To
Sri P Venugopal IAS
Secretary (Taxes)
Government of Kerala

Dear Sir,

Sub : **Recommendations on noting Banks' Equitable Mortgages in Sub Registry Records**

Ref : 1) Meeting held by the Office of Pricipal Secretary(Finance) on 28th June 2018
2) SLBC pending Agenda on noting of Equitable Mortgage in Revenue Records
3) Our letter Ref: Kerala SLBC/SLRM 2016/75/GN 2018 dt.18th July 2018

As instructed by Additional Chief secretary (Finance), We invite your kind attention to our above referred letter on the subject matter. As it is a continuing Agenda in the SLBC (Pending since March 2014),and as decided in the 126th SLBC meeting we are taking up the matter for a favourable decision.

File No: IGR/3527/2018-RR9(1)

Office of The Inspector General of Registration
Vanchiyoor, Thiruvananthapuram 35.
Phone:0471-2472118/2472110/2474782
E-mail regig@kerala.nic.in
www.keralaregistration.gov.in
Date: 15/05/2019

Inspector General of Registration
Kerala

The General Manager, Canara Bank &
Convenor, SLBC
slbckerala@canarabank.com

Sir,
Sub -:Registration Department – State Level Review Meeting of SLBC – Agenda Item – forwarding of.
Ref -:Govt. letter No. J3/17/2019/TD dated 10.05.2019

Registration Department has no new agenda items to suggest for discussion in State Level Review Meeting of SLBC. However the Department is to invite attention to a long pending demand of SLBC, "Noting of equitable mortgage created in favour of banks in Revenue Records" which is pending in SLBC agenda since March 2014.

Banks grant loans on mostly on equitable mortgage. At present the equitable mortgages are not noted in Revenue Records. A few of them are registered mortgages. The high rates of Stamp Duty and Registration fees of mortgage and release deeds prevailed in the state have dispirited the banks from registering agreements relating to deposit of title deeds. Now Government have reduced the rates of stamp duty and registration fees of mortgage deeds by way of deposit of title deeds and release deeds thereof. Now the stamp duty for deposit of title deeds is 0.1% subject to a maximum of Rs 10,000/- and the stamp duty for release deeds of such mortgages is 1% subject to a maximum of Rs 1000/-. The registration fees of such mortgages and release deeds are 0.1%. The intention of the amendment is to encourage

registration of the equitable mortgages. This will be a win-win situation for both Government and Banks. Banks will get the mortgages recorded in Registration records and there by prevent the alienation of property and Government will get revenue.

SLBC may convey the situation to all members and may take steps to register the mortgages and release deeds.

Yours faithfully

Signature valid
Digitally signed by P.K SUJANKUMAR
Date: 2019.05.15 16:[illegible]56 IST
Reason: Approved

Joint Inspector General of Registration
for Inspector General of Registration

Action Taken:

1. *SLRM 2019 informed that the charges suggested for other loans are reasonable and shall requestfor waiving the charges on Agricultural loans. No further communication received from the concerned department in this regard.*

2. *SLBC had a subcommittee meeting on long pending issues on 08/11/2019. Most of the banks concurred with the suggestions.*

3. *Land and revenue commissioner vide LRB 6-2662/2017 dated 14.10.2020 informed SLBC that they have requested Government of Kerala for permitting Banks to mark their mortgage in relic software without reflecting any changes in land record.*

4. *In 132nd SLBC, the Assistant Commissioner Land and Revenue had informed that they received Government Order permitting the implementation of the above mentioned changes in relic software.*

5. *SLBC had a meeting with State IT department on 03.03.2021 as advised by Land and Revenue Department. The proposed functionality has been explained in the meeting and decided to create a test users for SLBC and selected member banks for testing purpose and suggestions. SLBC had written to commissioner, Department of Land and revenue vide letter Ref: Kerala SLBC/297/2021/SN dated 19.04.2021.*

Ref: Kerala SLBC/297/2021/SN Date: 19.04.2021

To

Shri K Biju IAS
Commissioner
Department of Land Revenue
Govt. of Kerala
Thiruvananthapuram

Respected Sir,

Sub: **Digitalization of Land records - Creation of Online Charge by Banks-reg**

This has reference to the 132nd SLBC agenda no 3.5 regarding digitalization of land records in Kerala.

Vide your letter LRB 6-2662/2017 dtd 14.10.2020, your good office had informed us that the request for permitting Banks to mark their mortgage in RELIX software, without reflecting any changes in Land record, has been taken up with the Government of Kerala.

During the 132nd SLBC meeting held on 22.02.2021, the Asst. Commissioner also informed that Government has permitted the aforesaid request, accordingly NIC has initiated the process of making necessary changes in the software and the same is under the final implementation stage.

Subsequently, we had a meeting with NIC team and officials of land and revenue through Video Conference wherein the NIC team explained the functionalities of the package and assured that the package shall be made available to banks for testing, shortly.

We wish to put forth following functionalities which shall be incorporated to facilitate usage of the package in an effective manner.

1. Creation of test User IDs for Banks
2. SLBC shall be provided with ADMIN login to subsequently create/edit/delete the login for the Banks
3. The login for the Banks shall be in MAKER(one who feed the data in the package) and CHECKER(one who approves the data)

Contd in Page 2...

4. The MAKER/CHECKER login shall be used while creation of the mortgage and also while release of the mortgage.
5. The PRINT option shall be included in the screen after creation of the mortgage.

Thanking you,

Yours faithfully,

N Ajit Krishnan,
Convenor, SLBC Kerala
& General Manager, Canara Bank

6. *During 135th SLBC meeting t**he ACS, Finance Department**, pointed out online hypothecation charge marking of mortgages by banks on the revenue records, Land revenue department has been issued GOK and online marking is developed by the department. ACS requested Land and Revenue commissioner to ensure timely implementation at the earliest and Banks are able to do lien marking through online mode.*
7. *SLBC and member banks have been provided access to the test site for UAT during February 2022. The functionalities are explained to selected member banks for testing and SLBC Cell confirmed that the functionalities are working satisfactory and a print option may be enabled to print the report after the online lien marking. The final implementation is pending.*

8. *Department of Land and Revenue convened a meeting with SLBC cell, NIC and State IT Cell to evaluate the progress of online noting of equitable mortgage. During the meeting the following points were discussed;*

   a. *There should be option for the banker to select a thandapper and send request to the Village Officer for mortgage charge input. (Action NIC Palakkad)*
   b. *Identify the existing gaps in the test module developed by the NIC, Palakkad and coordinate the required additional changes to be made (SLBC, State IT Cell and NIC Palakkad)*
   c. *NIC has to urgently complete the payment option for remitting payment by the banker as instructed by the Government. On remittance, the banker will get a TR receipt (Action NIC Palakkad)*
   d. *As per the request made by the SLBC team, backlog provision should be included in the module for entering previous charges including date of charge (Action NIC Palakakd)*
   e. *Release of charge option may be included in the module, must be viewable for both banker user and revenue user. (Action NIC Palakakd)*
   f. *The module may be separated from ReLIS and hosted in a new VM at SDC, integration of land details to be done with integration with ReLIS (Action NIC Palakakd, State IT Cell Revenue)*

SLBC cell, tested the module developed by the NIC and suggested to include a print option after noting the bank charge in the land record. The process shall be made simple as in the Bhoomi package of Karnataka.

2.3.2 Agenda Suggested by Reserve Bank of India

2.3.2.1. Revamp of Lead Bank Scheme standardized system for data flow

Revamp of Lead Bank Scheme - Action Points for SLBC Convenor Banks/ Lead Banks – Developing a Standardized System for data flow and its management by SLBC/ UTLBC Convenor Banks on SLBC/ UTLBC websites

Please refer to RBI Circular FIDD.CO.LBS.BC.No.19/02.01.001/2017-18 dated April 6, 2018 on Revamp of Lead Bank Scheme - Action Points for SLBC Convenor Banks/ Lead Banks, prescribing certain action points.

2. With respect to Action Point – (iv) of the abovementioned Circular, SLBC Convenor Banks were advised, inter alia, 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 members banks. It was also advised that the relevant data must also be directly downloadable from the CBS and/ or MIS of the banks with a view to keeping manual intervention to a minimal level in the process. The Circular also suggested the procedure relating to Management of data flow at LBS fora and advised that necessary modifications may be made on the SLBC websites and to the CBS & MIS systems of all banks to implement the envisaged data flow mechanism.

3. Based on the preliminary feedback received from several SLBC/ UTLBC Convenor Banks in respect of status of implementation of the abovementioned Action Point, a Working Group (WG) of select SLBC Convenor Banks and NABARD was constituted by RBI to work out a standardized system for collection, storage, presentation and management of data on the SLBC/ UTLBC website.

4. The WG reviewed the existing major categories of data being collated and monitored by SLBCs and suggested a broad set of data structure in the form of a Model Format which may be adapted by SLBCs/ UTLBCs for collection and monitoring of data. The model format is enclosed at **Annexure I**. While SLBC/ UTLBC Convenor Banks are encouraged to adapt the

model format to the extent possible, they may make suitable additions/ deletions/ modifications in the format as per State/ UT specific needs including future requirements. Further, while SLBCs/ UTLBCs may advise member banks to endeavor to report the data through direct extraction from their CBS/ MIS to the extent possible, there could still be some data which may not be available in the banks' systems. Such data may be collated at the Controlling Office level as is being done now for reporting purposes. The input file format structure suggested by the WG for the purpose is enclosed at **Annexure II**.

5. The WG has further suggested that in order to enable banks in uploading and downloading of the data upto the block level, banks should map all the branches with block codes. Once mapping of the branches with block codes is completed by banks in their systems, data at block level as well as at district and state level can be generated and monitored at different fora of the Lead Bank Scheme. A portal is required to be developed by SLBC/ UTLBC Convenor Banks on their respective SLBC/ UTLBC websites for facilitating uploading and downloading of data by member banks/ LDMs. A Standard Operating Procedure (SOP), which may be followed by SLBC/ UTLBC Convenor Banks, member banks and LDMs, as suggested by the WG is enclosed at **Annexure III**.

6. SLBC/ UTLBC Convenor Banks are advised to decide, in consultation with the member banks, a reasonable timeframe not exceeding six months from the date of issuance of this letter, for migration to the new data flow and management system as envisaged in RBI Circular dated April 6, 2018. SLBC/ UTLBC Convenor Banks are also advised to bring this letter to the notice of all member banks under the Lead Bank Scheme.

Action taken

As instructed by RBI, SLBC has constituted an implementation committee for devising and executing transition plan for migration to new data system within 6 months. The first meeting of the committee held on 28th OCT 2019. Banks are finding difficulty in getting block code for all the 152 blocks in Kerala. RBI subsequently provided the Block Codes.

SLBC Website is enabled with new functionality and ready for uploading and downloading of data. Member banks are requested to upload the data into the website from the next quarter onwards.

All the member Banks except co operative Bank has enabled the functionality.

Kerala Bank has informed that the unified CBS is not yet live and each district works in separate CBS and the integration of software is going on. The data migration is progressing in a phased manner and they have intensified the process and the work likely to be finished by 31.12.2022.

SLBC cell on a random verification had observed that minor errors are reflected in few of the reports submitted by the certain member banks, the same may be rectified.

SLBC cell had one to one meeting with all the 14 LDMs in the State of Kerala and observed that there are discrepancies in the block code mapping by banks. With the support of LDMs SLBC cell had flagged the discrepancies in block code mapping and the same is shared among member banks.

2.3.2.2. PRAGATI Meeting: Review of Social Security Schemes – PMJJBY and PMSBY

PRAGATI Meeting: Review of Social Security Schemes - PMJJBY and PMSBY

PRAGATI (Pro-Active Governance and Timely Implementation) meeting to review implementation of Social Security Schemes was held under the Chairmanship of Hon'ble Prime Minister on January 22, 2020. The meeting reviewed the performance of PMJJBY & PMSBY Schemes in terms of enrolment, claims settlement, grievance redressal and overall benefits to the people at large across the nation and an urgent need was felt on augmenting the reach and efficiency of PMJJBY & PMSBY Schemes.

2. Department of Financial Services (DFS), Govt. of India has shared the concerns raised in the PRAGATI meeting in respect of implementation of PMJJBY and PMSBY Schemes with Reserve Bank of India and requested to advise banks to take the following actions for increasing the coverage and spreading awareness among targeted beneficiaries under these schemes:

a. Conduct periodic publicity campaigns with special focus on rural areas at regular intervals for creating awareness about benefits of Social Security Schemes;
b. Streamline procedures and leverage technology to speed up claim settlement process and improve outreach;
c. Ensure that no eligible Jan Dhan account holders are left out from availing the risk covers under PMJJBY & PMSBY;
d. Enrol beneficiaries of other government scheme like PM Ujjawala, PM Kisan, MGNREGA etc. under the Schemes;
e. Use SMS and other digital platforms to make account holders aware of the Schemes and also to seek auto debit mandate from them;
f. 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; and
g. Fix target of fresh enrolment under PMJJBY & PMSBY to enhance enrolment till March 31, 2020.

3. Further, the recently launched National Strategy for Financial Inclusion (NSFI): 2019-24, sets forth the vision and key objectives of the Financial Inclusion policies in India to expand the reach and sustain the efforts through a broad convergence of action involving all the stakeholders in the financial sector, which has also envisaged that "Every willing and eligible adult who has been enrolled under the PMJDY (including the young adults who have recently taken up employment) to be enrolled under an insurance scheme (PMJJBY, PMSBY, etc.), Pension scheme (NPS, APY, etc.) by March 2020", as one of its objectives.

4. In view of the above, SLBC/UTLBC Convenor Banks are advised to initiate the actions as suggested by DFS, GoI. The issues/concerns associated with implementation of PMJJBY & PMSBY Schemes in the States/UTs under your jurisdiction should also be discussed and resolved in the SLBC/UTLBC meetings in consultation with concerned stakeholders, in order to achieve the Government's vision of a financially included society along with universal insurance coverage.

5. SLBC/UTLBC Convenor Banks are also advised to place the status report of implementation of these schemes in their SLBC/UTLBC meetings on quarterly basis invariably. A copy of status report should be forwarded to the concerned Regional Office/Sub-Office of RBI for information.

Action Taken

Progress of implementation social security schemes are attached in the annexure.8.30

- *SLBC had convened a meeting of Banker and discussed about the implementation of various social security scheme and Atal pension Yogana Scheme. The forum discussed about strategies to improve the coverage and also advised Member Banks to impart special focus on propagating and enrolling maximum beneficiaries under the schemes. The forum also requested to enroll at least 60 APYs each by all the Member Banks before 31.03.2021.*

- *SLBC had conducted a webinar on expanding the outreach of APY schemes on 9th September 2021, by inviting speakers from PFRDA for the SLBC State Coordinators, Lead District Mangers and BCs.*

- *Member Banks are covering beneficiaries of PMMY & PMJDY scheme under Social Security Schemes in a campaign mode.*

- Department of Financial Services has communicated "Saturation drive for Jan Suraksha Schemes" vide F.No.21(23)/2014-FI(Mission) dated 27.09.2021 in accordance with our Hon'ble Prime Minister Independence Day 2021 Speech

Hon'ble Prime Minister, in his Independence Day 2021 speech, has announced: "We have to achieve saturation. … all the households should have bank accounts… We have to connect every entitled person with the government's insurance and pension schemes. We have to move ahead with a mindset of cent percent achievement."

- *DFS has celebrated Azadi ka Amrit Mahotsav (AKAM) to celebrate 75 years of independence of our country. As part of the celebration, iconic week is being celebrated from 6-12 June 2022. Department of Financial Services has advised to arrange nationwide programme by ensuring maximum customer outreach during the celebration of the iconic day. District Level outreach camps are being arranged on 08.06.2022 and during the camp maximum numbers of Social Security Schemes are also promoted by the Banks.*

- During 138th SLBC meeting RBI proposed the plan to deepen the social security schemes (PMJJBY, PMSBY and APY) in the State of Kerala and stated the progrmme in the district Wayanad. The model will be replicated across the State and Kerala.

- General Manager, RBI suggested bankers to make the social security scheme enrollment process more accessible to the public and suggested the bankers to display QR code for accessing the link and the same may be shared with the SLBC Cell. A target of 1 Crore shall be fixed for the State of Kerala.

- 138th SLBC forum observed that the performance of Banks under Atal Pension Yojana (APY) is attached in the annexure and the performances of selected banks are dragging the State performance. SBI has informed the forum that they are running campaign during the fourth quarter.

2.3.2.3. <u>Review of CD Ratio –Suggested by RBI</u>

During 132nd SLBC Regional Director RBI has raised concern regarding the decline in CD Ratio 66 % as on March 2020 to 63.18 % as on September 2020 and to 63.79 % as on December 2020. The Regional Director appreciated the efforts of most banks in keeping lending at same or higher levels in spite of the difficult environment. State Bank of India, the industry leader and Federal Bank, the second largest bank in Kerala as also CSB Bank andDhanlaxmi Bank need to take concrete measures so that the good work done by other banks for the State of Kerala is not lost. In this context, Regional Director has advised, in order to effectively monitor the performance of individual banks, a standing agenda item of bank-wise CD ratio to be introduced from the next meeting.

<u>Banks with CD Ratio less than 60 percentage in Our State is given below</u>

Sl No.	Bank	Credit	Deposit	CD Ratio
1	RBL Bank	**73**	**707**	**10.31**
2	Bandhan Bank	**840**	**3,423**	**24.54**
3	Ujjivan Small Finance Bank	**386**	**1,280**	**30.14**
4	CSB Bank	**5,269**	**12,873**	**40.93**
5	Federal Bank	**53,283**	**1,24,592**	**42.77**
6	South Indian Bank	**27,502**	**56,140**	**48.99**
7	ESAF	**5,616**	**11,097**	**50.61**
8	Dhanlaxmi Bank	**5,006**	**9,754**	**51.32**
9	Indian Overseas Bank	**6,799**	**13,067**	**52.04**
10	State Bank Of India	**1,07,945**	**2,00,774**	**53.76**

The Chief Secretary suggested *implementing a performance dash board in the State Government portal with Banking Statics to evaluate Bank's participation and performance in various sectors; it will be informed to the Government department. This will help to identify and to encourage top performing Banks in our State.*

CD Ratio target of 70% has been set by the 137th SLBC forum to be achieved March 2023 and requested the banks with low CD ratio to increase their CD ratio minimum by 5%.

CD Ratio in the State of Kerala is 67% as at December 2022.

2.3.3 Education Loan Repayment Support Scheme

The update in the scheme as on 31st December 2022 is given below:

Sl No	Bank Name	Processed By Bank Branch	Forwarded By Nodal Officer	Forwarded By SLBC	Approved By Government
1	ALAPPUZHA DCB	5687139	4898693	4898693	4898693
2	ALLAHABAD BANK	2212856	477558	342858	342858
3	ANDHRA BANK	5258147	2150356	2117308	2117308
4	BANK OF BARODA	33950883	13839526	13764306	13764306
5	BANK OF INDIA	58116713	26168018	26031378	26031378
6	CANARA BANK	453630440	236971501	222919957	222582055
7	CATHOLIC SYRIAN BANK LTD	50188617	37102420	37102420	37102420
8	CENTRAL BANK OF INDIA	104568012	62470434	62182741	62182741
9	CITY UNION BANK LTD	0	0	0	0
10	CORPORATION BANK	79626769	48651929	48606248	48606248
11	DENA BANK	3230789	1759993	1759993	1759993
12	DHANLAXMI BANK LTD	13724250	5938789	5707571	5707571
13	FEDERAL BANK LTD	293794201	195109110	195109110	194745200
14	HDFC BANK LTD	1356213	57251	0	0
15	ICICI BANK LTD	1170318	340702	0	0
16	IDBI BANK LTD	1772590	160479	0	0
17	IDUKKI DCB	15337423	6826299	6826299	6826299
18	INDIAN BANK	93009610	38706672	38690790	38690790
19	INDIAN OVERSEAS BANK	107661133	66770857	66770857	66770857
20	KANNUR DCB	337831	239656	160481	160481
21	KARNATAKA BANK	2298045	779162	232500	232500
22	KARUR VYSYA BANK	373824	203584	203584	203584
23	KASARGOD DCB	415314	415314	415314	415314
24	KERALA GRAMIN BANK	373258928	372960968	372960968	372594874
25	KSCARD Bank Ltd	1167605	515242	401242	401242
26	Kerala State Co operative Bank	88463274	83332504	83332504	83332504
27	KOLLAM DCB	11744118	10745988	10249188	10151088
28	KOTTAYAM DCB	0	0	0	0
29	MALAPPURAM DCB	0	0	0	0
30	ORIENTAL BANK OF COMMERCE	8928697	4100389	4100389	4100389
31	PATHANAMTHITTA DCB	1455721	1140955	1140955	1140955
32	PUNJAB NATIONAL BANK	86519205	36596241	36488403	36488403
33	PUNJAB SIND BANK	316082	198000	198000	198000
34	SOUTH INDIAN BANK	61567026	30678175	30678175	30678175

35	STATE BANK OF INDIA	984464786	570506663	570506663	570506663
36	SYNDICATE BANK	185146425	91894138	91867078	91867078
37	TAMILNADU MERCANTILE BANK	1029551	366179	250151	250151
38	THE THIRUVANANTHAPURAM DCB	123000	123000	0	0
39	THRISSUR DCB	280897	280897	280897	280897
40	UCO BANK	19703416	9804198	9804198	9804198
41	UNION BANK OF INDIA	222216675	133775536	133775536	133181071
42	UNITED BANK OF INDIA	862255	862255	684974	684974
43	VIJAYA BANK	37389961	14246901	14072001	14072001
44	WAYANAD DCB	475716	153450	0	0
	GRAND TOTAL	**3412834455**	**2112319982**	**2094633730**	**2092873259**

During SLRM 2021, Convenor SLBC requested the following to its Member Banks,

- ✓ *Processing of pending claim in the portal.*
- ✓ *Extending of Banks OTS schemes for ELRS rejected applicants.*
- ✓ *Government support should adjust with loan account in time.*
- ✓ *Updation of Status of crediting the Government assistance in ELRS portal.*

Banks are requested to clear the pending claim.

2.3.4 Rural Self Employment Training Institutes (RSETIs) – Reimbursement of Training Expenses of BPL Candidates to "AA" Rated RSETIs

The matter came up for discussion in the 122nd meeting of SLBC, Kerala held on 05.10.2017 as suggested by SBI.

For providing training to BPL candidates, State Rural Livelihood Mission (SRLM) is providing reimbursement of training expenses through Kudumbashree Mission of Kerala State Government, which acts as State Rural Livelihood Mission Office. The claim submitted for the financial year 2015-16 and 2016-17, is yet to be received. The details of pending claims are given below.

RSETI - Pending reimbursement of training expenses (as on Feb 2023)										
					(Amt.in Lacs)					
Year	Up to 2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2020-21	2021-22	2022-23	Total
Sponsor Bank										
IOB (Trivandrum)	0	7.5	8.99	10.41	2.51	12.3	3.58	14.31	12.22	71.82
Syndicate (Kollam)	0	6.71	4.82	10.47	2.8	10.75	3.71	15.01	19.72	73.99

SBI (Pathanamthitta)	0	6.23	7.74	10.86	3.21	12.58	4.35	21.72	35.59	102.28
SBI (Alappuzha)	0	6.33	9.56	10.3	2.44	10.23	3.91	22.6	19	84.37
SBI (Kottayam)	1.19	7.28	7.47	7.01	2.65	12.29	6.67	27.07	17.58	88.02
UBI (Idukki)	0	4.27	6.22	4.73	0.6	4.57	1.66	6.93	17.07	46.05
UBI (Ernakulam)	0	7.8	6.17	4.24	1.06	8.76	2.88	15.43	13.8	60.14
Canara Bank (Thrissur)	5.97	9.5	10.33	12.45	2.74	4.89	7.25	29.93	19.76	96.85
Canara Bank (Palakkad)	1.13	7.28	9.35	24.62	3.66	8.4	4.5	25.2	23.34	106.35
Canara Bank (Malappuam)	5.14	3.1	5.76	6.39	5.1	17.17	10.52	29.88	30.74	108.66
Canara Bank (Kozhikode)	0	7.06	8.38	9.62	2.17	8.55	8.49	19.7	16.93	80.9
SBI (Wayanad)	0	7.02	8.42	8.36	2.3	13.34	4.02	17	32.7	93.16
RUDSET (Kannur)	0	6.32	6.34	9.83	3.52	12.67	9.72	37.4	35.08	120.88
Andhra Bank (Kasaragode)	0	6.46	10.37	11.97	3.54	11.32	3.91	19.99	19.01	86.57
Grand Total	**13.43**	**86.4**	**99.55**	**129.29**	**34.76**	**136.5**	**71.26**	**282.18**	**293.53**	**1220.04**

Action Taken

The 122nd meeting of SLBC observed that similar claims are pending with all RSETIs and forum requested the following:

1) *Kudumbashree to expedite the matter*
2) *If such cases are there with other RSETIs, their Controlling Banks to collect the information and forward to SLBC for onward transmission to the LSGD and Kudumbashree.*

Representative from Kudumbashree informed that they have already taken up the matter with Ministry of Rural Development, Government of India.The aggregate pendency was collected by SLBC Convenor and submitted to the Executive Director Kudumbasree vide letter No.Kerala SLBC/35 /145 /GN/2017dated2017 November 24th.

In 125th SLBC ED of Kudumbasree informed that Rs.3 Cr is pending and the matter is under discussion with MoRD and early settlement is expected..

In 126 SLBC Kudumbashree informed the forum that the matter was taken up with MoRD and is expecting to sort out the matter before this financial year.

A first stage of release of Rs1.6Cr has been received vide Order No.7683/M Skill/2013/KSHO dated 06.05.2019 . Remaining portion is expected to be credited shortly.

SLBC vide letter Ref: Kerala SLBC/159/AJS/2020 dated 26 Feb 2020 had written to ED Kudumbasree regarding the reimbursement of pending claim.

Ministry of rural development vide letter no.J-18027/01/2017-RSETI(Computer No.358598)-22 ordered for release of another Rs.2.26 Crore towards Reimbursement of Training Expenses of BPL Candidates to "AA" Rated RSETIs. The amount pertains to 2018-19 and 2019-20.

SLBC vide letter Kerala SLBC/RSETI/158/AJS/2020 dated 14.10.2020 has written to MoRD as decided in the 130th SLBC meeting, we are awaiting reply from MoRD.

During 135th SLBC RSETI State Director informed that the issue regarding pendency of claims taken up with Ministry of Rural Development, Government of India and early settlement expected by the month of February 2022.

During 137th SLBC meeting Representative from *Kudumbasree mission* had informed that claims are submitted to Ministry of Rural Development in the revised format and expected to receive the claim at the earliest.

2.3.5 Status of Land allotment for RSETIs buildings

The Status of Land allotment RSETIs at various districts as follows;

RSETI Thiruvananthapuram : IOB Head office has suggested slight changes in the plan was submitted by the Architect. The revised plan will be submitted in due course.

RSETI Kollam : Land is allotted and building permit has been obtained. Construction work has started in Kottarakkara.

RSETI Alappuzha:

Building plan and permit approval has been obtained from Aryad Block Panchayat during March 2022. Soil investigation test has been completed to decide on suitable type of foundation for the proposed building. The Architect has been advised to submit the detailed estimate at the earliest. Selection of contractor will be completed through tender process after receipt of the detailed estimate. Construction will commence after the process.

RSETI Kottayam:

The vacant possession of the allotted land at Pallom Block Panchayat is not yet handed over and selective felling of trees is pending.The Director, RSETI Kottayam has approached the Social Forestry Department vide his letter No. RSETI/KTM/23/2021-22 dated 25/08/2021 for felling of trees in the allotted land. The State Forestry Department will give permission to fell trees only after demarcation of land.

Meanwhile, the Pallom Block Panchayat has passed a resolution to not to give the allotted land to RSETI Kottayam for construction of building. In this regard, we have taken up the

matter several times with the Govt. authorities and Commissioner for Rural Development. DGM (FI) had meeting in person with the Hon'ble Minister for Local Self Government Shri. M V Govindan at his residence on 21/04/2022 at 2.30 Pm to discuss the pending issues of allotted land at Kottayam.

In this regard, on 29.04.2022, a meeting was conducted under the chairmanship of Principal Secretary Smt. Dr. Sharmila Mary Joseph I.A.S to discuss the pending issues, and the minutes is attached. Commissioner for Rural Development, District Collector-Kottayam, Pallom Block Panchayat Secretary and President, DGM (FI) –SBI LHO TVPM, attended the meeting. The Pallom block secretary and president were advised by the Principal Secretary to conduct a meeting immediately with the pending land issues as an agenda item and come out with a positive decision and inform the DC Kottayam.

RSETI Pathanamthitta:

Even though we have made several correspondence and personally visited the District Collector, Commissioner for Rural Development and other concerned authorities for the handing over of vacant possession of the allotted land, ICDS, the Dairy Extension Unit and Gram Nyayalaya are still housed in the building.

RSETI Director along with the Project Officer from Poverty Alleviation Unit (PAU), Pathanamthitta have clearly stated the right and interest of RSETI over the allotted property as per the Government Order during the meeting held on 19/11/2021 at Collectorate, Kottayam. We are continuously following up the matter with Govt. Depts. for a speedy resolution of the pending issues.

Further, AGM (LB) had a personal meeting with the Smt. P I Sreevidya IAS, Executive Director (ED), at State SRLM on 03/03/2022 and discussed the pending issues. As directed by ED, a letter detailing all the facts regarding the land for RSETI Pathanamthitta has been submitted to the Executive Director, Kudumbasree vide our Letter No. LHO/FI/329/2021-22 dated 07/03/2022 requesting her intervention in the matter.

RSETI Idukki :

Idukki- District Panchayat, Idukki vide their minutes of land sub committee meeting has agreed to allot 50 cents of land adjacent to Kendriya Vidyalaya office quarters, Painavu which is 2 kms from District Collectorate and 1 km from District Panchayat office for development and building construction of RSETI on 11.04.2022. The revenue department has to conduct land survey and demarcate the offered land. RSETI director has submitted a request to District Collector and District Development Commissioner for the same which will be completed by the end of this month. After that the same has to be taken up at state

level (various departments viz LSGD, Revenue, RDD, Land Revenue Commissioner etc) for getting a G.O issued for entering into a MOU between the concerned departments and RSETI and sponsoring bank.

RSETI Palakkad :

As per the request of BDO, Kuzhalmannam we had sent a confirmation letter on 19.07.2021 stating that the land is suitable for RSETI building construction. Kuzhalmannam Block Panchayath have forwarded the land details to the Rural Development Commissionerate through Project Director, Poverty Alleviation Unit, Palakkad on 03.08.2021. The Rural Development Commissionerate processed the matter and forwarded it to the LSG Department (File number E5422810/rci/lsgd). LSGD sought clearance from revenue department in this regard. Revenue department enquired a clearance report from District collector on 10-01-2022. District collector has given a favourable reply and further actions are pending.

RSETI Kozhikode :

Land has been allotted and the Memorandum of Understanding has executed on 14.10.2022.

RSETI Wayanad:

The vacant possession of the allotted land is not handed over yet. Also the Sulthan Battery Block Panchayat has constructed a building on the access of the allotted land. The Sulthan Battery Block Panchayat Authorities has expressed their view that, as per MoRD guidelines the extent of land may be reduced up to 37 Cents in hilly areas. As such the Block Panchayat is seeking reduction of the land area to 37 Cents, excluding the approach road.

In this connection, the RSETI Director has been advised to obtain the site plan of the proposed land of 37 Cents along with clearly demarcated boundaries and the approach road, to decide on the adequacy of the land to construct the building for RSETI Wayanad as per MORD prescribed parameters. We are following up with Sulthan Battery Block Panchayat for a favourable action in this regard.

Ernakulam : Land allotted and Building constructed but issues are facing.

Kannur : Land allotted and Building constructed

Kasargode : Land allotted and Building constructed

Malappuram : Land allotted and Building constructed

Thrissur : Land allotted and Building constructed

Executive Director, Kudumbasree had a meeting with SLBC Convenor and selected RSETI Directors to discuss about RSETI land allotment issues. Subsequently on 16.07.2022 another round of meeting was conducted in presence of Chief Secretary wherein Principal Secretary LSGD, Secretaries of various other departments, ED Kudumbasree, Representatives from SLBC, RSETI Sponsoring Banks and NACER are also attended. The forum discussed the issues in detail and decided to speed up the process.

2.3.6 Agenda Suggested by Higher Education Department - Central Sector Interest Subsidy Scheme

PLGEA-F1/240/2018-PLGEA

1129

2859493

स्वच्छ भारत
एक कदम स्वच्छता की ओर

सूचना का अधिकार

सत्यमेव जयते

C. 28435444/18/CSIS

भारत सरकार
मानव संसाधन विकास मंत्रालय
उच्चतर शिक्षा विभाग
शास्त्री भवन
नई दिल्ली – 110 115
GOVERNMENT OF INDIA
MINISTRY OF HUMAN RESOURCE DEVELOPMENT
DEPARTMENT OF HIGHER EDUCATION
SHASTRI BHAWAN
NEW DELHI-110 115

Manoj Kumar Kejrewal
Joint Secretary (Scholarship)
Phone: 011-26172932
Email: mkrkl.edu@nic.in

D.O. No. 7-4/2017-U.5 (Vol.II)

6th September, 2018

Dear

As you are aware, the Department of Higher Education is implementing the Central Sector Interest Subsidy Scheme since 2009. Under the scheme, interest subsidy on the education loan up to Rs. 7.5 lakhs, is provided during the moratorium period (course period +1 year) to the students having family income up to Rs. 4.5 lakhs per annum, for pursuing professional/ technical courses from NAAC accredited Institutions or professional/ technical programmes accredited by NBA or Institutions of National Importance or Central Funded Technical Institutions (CFTIs) or professional institutes recognised by the regulatory body..

2. It is envisaged to provide interest subsidy to 3.30 lakh students each year. However, of late, it is observed that the number of beneficiaries under the CSIS scheme is decreasing over the years and the complaints pertaining to short claim/ non-claiming of interest subsidy etc., is increasing day by day.

3. To address the above concerns, it is requested that the implementation of the scheme may be reviewed by including it in the agenda item of the SLBC meetings. Further, your intervention in widely publicizing the Scheme through DLCCs for the information of Branch Managers of Banks would, therefore, be crucial in effective implementation of the Scheme so that no deserving and eligible student is denied the opportunity to pursue professional/ technical education because he or she is poor.

4. A copy of the Scheme guidelines is enclosed for ready reference.

Detailed note Central Sector Interest Subsidy Scheme, 2009 (As Revised - Applicable for loans taken wef 01.04.2018) is available with 137th SLBC Agenda note.

2.3.7 Agenda suggested by Reserve Bank of India – Issues of inactive Business Correspondents

As you are aware, Business Correspondents across the country play an important role in strengthening financial literacy. However, it is observed that that certain Business Correspondents (BCs) attached to some banks are inactive.

In view of above, to understand and mitigate concerns, if any, related to BC operations and its impact on customer service the matter may be discussed in the meeting.

During 137th SLBC GM, Regional Office, Reserve Bank of India informed that during the review of Financial Inclusion Index of Kerala, the state has been pulled back in the Index due to the number of inactive BC's. The banks should make an effort to increase the number of active BC by removing inactive BCs and introducing new BCs. Too many restrictions on functioning the BCs are also hampering the BC functioning.

During 138th SLBC meeting representative from RBI suggested the member banks to update the details of inactive BC in the BC registry.

2.3.8 Agenda suggested by Indian Bankers Association regarding - SVAMITVA Scheme

SVAMITVA Scheme was launched by Hon'ble Prime Minister on 24th April 2020 with the objective to enable demarcation of inhabited land in rural areas by the latest drone survey methods. The scheme is of national importance and aims at bringing financial stability to the citizens in rural areas by enabling them to use their property as a financial asset for taking loans and other financial benefits. Hon'ble Prime Minister in his recent address to United Nations has mentioned SVAMITVA Scheme as one of his prime focus agenda.

2. The SVAMITVA Scheme aims to provide an integrated property validation solution for rural India. The demarcation of abadi areas (the abadi area includes inhabitant land, inhabited areas contiguous to Abadi and wadis/basties in rural areas) would be done using

Drone Surveying technology, with the collaborative efforts of the Ministry of Panchayati Raj, State Panchayati Raj Department, State Revenue Departments and Survey of India.

3. The SVAMITVA Scheme would provide the 'Record of Rights' to village household owners possessing houses in inhabited rural areas in villages which, in turn, would enable them to use their property as a financial asset for taking loans and other financial benefits from Banks.

Brief Steps in the Scheme

4. Following are the Steps in the Scheme:

i. Brief/ broad level implementation process flow of the scheme is illustrated
ii. Signing of MoU between Survey of India and respective State Governments.
iii. Identification of villages to be surveyed during Pilot Phase.
iv. Sensitisation of GPs/villages iv. Demarcation of abadi area and chunna marking of rural properties
v. Large scale mapping of rural abadi area using unmanned aerial vehicles/drones.
vi. Creation of maps.
vii. Ground verification of maps by drone survey teams viii. Correction of maps – post ground verification
viii. Inquiry Process/ Objection process – Conflict/dispute resolution x. Generation of final Property Cards/ Title deed or "SampattiPatrak".
ix. Availability of the Property Cards on digital platform/ hard copies.

Objective of the Scheme

5. The scheme seeks to achieve the following objectives: -

i. Creation of accurate land records for rural planning and reduce property related disputes.
ii. To bring financial stability to the citizens in rural India by enabling them to use their property as a financial asset for taking loans and other financial benefits.
iii. Determination of property tax, which would accrue to the GPs directly in States where it is devolved or else, add to the State exchequer.
iv. Creation of survey infrastructure and GIS maps that can be leveraged by any department for their use.
v. To support in preparation of better-quality Gram Panchayat Development Plan (GPDP) by making use of GIS maps.

Scheme Achievements

6. To fulfil Hon'ble Prime Minister's vision and achieve SVAMITVA Scheme's objective of financial bankability of the property cards prepared to have universal acceptanceagainst which they can be used ascollateral for availing loans.

7. As on 20 June 2022, 75 lakh property cards have been prepared in around 40,000 villages and it is expected that property card distribution will soon be starting in the 23 new states/UTs in which work has already been initiated.

8. Making property card as financial instrument is one of the most crucial steps for upliftment and mainstreaming villagers. The Property Card should serve as an effective collateral which the institution should be confident of redeeming in case of default by the borrower.

9. Pilot phase of the Scheme during the financial year 2020-21 covered about 40 thousand villages in the States of Maharashtra, Karnataka, Haryana, Uttar Pradesh, Uttarakhand and Madhya Pradesh, Andhra Pradesh, Punjab & Rajasthan States have generated Property cards under State Revenue/ Panchayati Raj Rules/ Acts. States have different formats and nomenclature for the Property Cards viz. 'Title deed' in Haryana, 'Rural Property Ownership Record (RPOR)' in Karnataka, 'Adhikar Abhilekh' in Madhya Pradesh, 'Sannad' in Maharashtra, 'Gharauni' in Uttar Pradesh and 'Svamitva Abhilekh' in Uttarakhand (Sample Property Cards are enclosed in ***Annexure-I)***

10. Further, an advisory has been issued to the States, highlighting the important parameters to be included in the property cards (copy enclosed ***Annexure-II***):

a. **Legal Recognition**- Recognition of "Property Card" or "Record of Right" under State Panchayati Raj or Land Revenue or Code for legal validity of transfer of title and for securing loans
b. **Record Consistency**- Aligning of Record of Gharauni register with Khatauni Records under Land Revenue.
c. **Encumbrances**- Provision must be made for noting of charge/Mortgage/Attachment on property whenever such encumbrances are created.
d. **Registration and Mutation -** Provision must be made for registration of property cards under State Acts/Rules as is being done in Haryana where Title deed being issued is deemed registered and subsequent change in ownership would entail a regular registration.
e. **Geo Tagging-** Linking the property with geo spatial which will could be utilized for identification of part or areas of property, which would further enable prevention of frauds.
f. **Align and Inclusion-**Alignment of property card with the records maintained under respective state laws and inclusion of non-obstante clause.

<u>Way Forward</u>

11. Ministry of Panchayati Raj has collaborated with many financial institutions including Department of Financial Services and have incorporated the suggestions of several Banks and Financial Institutions in discussing the way forward regarding the format of the Property Cards. Similar to the Unique Land Parcel Identification Number(ULPIN) of the DoLR'sDigital India-Land Records Modernization Programme,MoPR are also planning to issue Unique Identification Numbers to the Property Cards issued to

the property parcels of the Abadi area under SVAMITVA Scheme, so that they can have a legitimate value and can be taken up for availing bank loans by the property owners.

12. States have been approached; update is as follows:

i) Indian Bank's Association (IBA) has probably taken up the matter in the agenda of their meetings.
ii) State Level Bankers Committee (SLBC)/Union Territory Level Bankers Committee (UTLBC) have taken up the matter in the agenda of their meetings and in finalizing Property Card Formats, their comments have been incorporated.
iii) Financing against the Property Card may be included as a part of Annual Credit Plan (ACP) of the Banks and monitored at the District Consultative Committee (DCC)/SLBC level.
iv) Banks may be suggested to formulate internal guidelines for issuance of loan against the issued Property cards.

During SLRM 2022, Chief Secretary, Government of Kerala stated that the State Government has started a new project worth Rs.800 Crores for digital survey of Kerala and established 28 reference stations. Around 4000 people are getting recruited contract-wise. The project will start by September and the entire land will be digitally surveyed. The CS also stated that software is under process for doing all the operations related to transactions electronically.

3. FRESH ISSUES

3.1 Primary Sector

3.1.1 Agenda suggested by NABARD - KCC Portal for submission of claims under Interest Subvention Scheme

MoA&FW has developed KCC ISS portal for KCC data integration and claim submission. The portal is now at testing stage and is expected to go-live shortly. Settlement of IS and PRI claims from 2022-23 will be based on the data submitted by banks in the portal.

Banks branches may test and upload the KCC account details in the KCC ISS portal (https://fasalrin.gov.in/).

Steering committee pursued the agenda and decided to include the same for discussion in the SLBC meeting.

3.1.2 Agenda suggested by Agriculture Directorate - Dip in coverage of loanee farmers under PMFBY/RWBCIS

The CEO, PMFBY and the Joint Secretary (Credit), GOI, has brought to the notice of the State Government that Kerala is an active State having considerable number of farmers enrolled year-on-year under PMFBY/RWBCIS from its inception 2016 onwards. As on 2021-22, the State has insured 2.8 lakh hectares of area and benefitted with 319.5Crores of paid claims benefitting 2.7 lakh farmer applications with a claim ratio of 103.3% against gross premium, where the national average is 77.2%.

However, some of the media and reports indicate that there is a considerable apathy of banks in enrollment of farmers under the PMFBY/RWBCIS implemented in Kerala and thereby leading to a dip in the coverage and enrollment of Loanee farmers in the State. From 2020,the percentage of loanee farmers to total approved applications in Kerala have been reduced drastically from 62.6% to 40.9%. As per the guidelines of PMFBY, the coverage of the interested loanee farmers is the responsibility of the Bank branches concerned, from where the farmers have availed their agriculture loans/KCC. It is also informed that, many Banks are not covering those farmers, who even have not extended their "opt out form" to the bank after the Scheme was made voluntary to all farmers in 2020. Needless to say that, the eligible farmers not covered under the Scheme will not get the benefits of the scheme in the event of unexpected climatic changes and natural calamities happening in their areas.

Expectation from SLBC and banks

- SLBC may review, assess the situation and take urgent measure to cover all the eligible loanee farmers who have not opted out of the scheme and thereby extend the coverage of all interested farmers under the scheme.
- SLBC may take necessary steps through capacity building and sensitization amongst the bank branches about the importance of this flagship scheme of GoI and to ensure that the benefits of the scheme are made available to the farmers to protect them against financial risks in the event of crop loss due to natural calamities.

Steering committee pursued the agenda and decided to include the same for discussion in the SLBC meeting.

3.2 Secondary Sector

3.2.1. Agenda suggested by Industries Directorate regarding issuance of poultry bird Insurance

DIC, Kannur has pointed out the difficulties faced by the farmers to avail poultry insurance whenever poultry loans are being availed. Insurance companies are denying insurance to cover poultry bird and shed.

The SLBC forum shall give necessary directions to Banks and insurance companies.

3.3 Tertiary Sector

3.3.1 Agenda Suggested by DFS - Diversification of Income Avenues of Fair Price Shop Owners for improving their Financial Viability

F. No. 21(23)/2014-FI (Mission)
Government of India
Ministry of Finance
Department of Financial Services
3rd Floor, Jeevan Deep Building
Sansad Marg, New Delhi - 110001
Dated: 14.3.2023

To
The SLBC/UTLBC Convener of all States and UTs

Madam/ Sir,

Subject: Diversification of Income Avenues of Fair Price Shop Owners for Improving their financial viability – Monitoring the Progress

Please find attached a DO from the Secretary, Department of Food and Public Distribution (DFPD), Ministry of Consumer Affairs dated 3rd March, 2023 on the above subject.

2. The DFPD, with the objective of improving the financial viability of Fair Price Shops(FPSs) and to diversify their income avenues, has taken various initiatives to deliver additional citizen-centric services through these FPSs including engaging them as banking/business correspondent (BC) through India Post Payments Bank (IPPB) and tie-ups with Common Services Centres (CSC-SPV), among others.

3. Since FPS dealers have poor digital literacy, lack of confidence and entrepreneurship skills to start and manage a new business and also lack the requisite knowledge of the availability of credit facilities, the DFPD is planning to conduct awareness workshops/ training programs for FPS dealers through the existing Financial Literacy Centres (FLCS) and Rural Self Employment Training Institutes (RSETI) across the country.

4. In view of above, SLBCs are requested to consider suitable inclusions in agenda relating to the above activities in the meetings at appropriate forum(s) for the purpose of monitoring and coordination.

Yours faithfully,

(Sushil Kumar Singh)
Director (FI)
Email-missionfi@nic.in
Ph.011-23362422

Encl: as above

Letter from Department of food and public distribution

D.O. No 6(1)2021-PD.I (Part.1)
Dated: 3rd March, 2023

Dear Sir,

As you are aware, this department is providing subsidized foodgrains to around 80 crore beneficiaries across the country through a vast network of 5.3 lakh Fair Price Shops (FPSs). These FPSs form a critical backbone of the Public Distribution System (PDS) and we have endeavored to improve the viability and profitability of these FPSs to ensure that these shops remain viable and vibrant, offering a multitude of services and enhanced beneficiary experience.

2. This department has taken various initiatives to deliver additional citizen-centric services aimed at improving the financial viability of the FPSs. States and UTs Governments have been empowered to collaborate with various service providers to provide banking/business correspondent (BC) services through India Post Payments Bank (IPPB), Department of Posts (DoP), and CSC-SPV, among others, at the FPSs, as per local demand and requirements. These initiatives help the dealers diversify their income avenues, over and above the regular margins, and provide additional services to the citizens.

3. However, FPS dealers have low awareness about the options available to them under FPS transformation to start a new business and limited support/guidance from concerned stakeholders. This also includes their low awareness of the availability of credit facilities to start a new business. Additionally, FPS dealers lack the confidence and entrepreneurship skills to start and manage a new business other than the PDS as they have been running an FPS for years. Moreover, many of these FPS owners have poor digital literacy which is essential to operate CSC and BC operations.

4. In this regard, this Department in coordination with the States/UTs and service providers is planning to conduct awareness workshops for the FPS dealers, followed by training programs and align credit linkages for the dealers through the existing Financial Literacy Centres (FLCs) and Rural Self Employment Training Institutes (RSETI) across the country.

5. The conduct of awareness sessions, training and capacity building through RSETI, and credit linkage of FPSs can be made an agenda point in the monthly District-level Consultative Committee (DLCC) at the district level chaired by the District Collector or Block Level Bankers' Committee (BLBC) chaired by the Lead District Manager (LDM). To further strengthen the monitoring and coordination, this agenda can also be included in the quarterly State Level Bankers' Committee (SLBC) meetings held at the State level. These review meetings should specifically monitor the progress of the number of transactions and services offered beyond just onboarding and creation of IDs for FPSs.

..contd..2/-

6. In this regard, it is kindly requested that DFS may instruct and issue an advisory to all the SLBCs and key stakeholders to conduct awareness through FLCs and training and credit linkage through RSETI and incorporate the above agenda points in their review meetings for effective monitoring and oversight.

3.3.2 Agenda suggested by Reserve Bank of India :- 'Access to Financial Services at Parambikkulam'

As you are aware Reserve Bank of India (RBI) regularly conducts Field Level Financial Literacy Events (FLFLE) across the state, with the objective of furthering financial literacy and financial inclusion generally in the remotest locations. One such programme was conducted at Nature Hall Parambikulam, in Kollengode Block of Palakkad district, in coordination with Lead Bank Office, Palakkad and the Deputy Director of Parambikulam Tiger Reserve, and also at Government Tribal School, Thekkadi, on March 3, 2023. During the course of the programmes, the participants had raised certain issues such as poor network connectivity, that hindered their easy access to basic banking facilities at the Tribal Settlement and lack of road connectivity from Parambikulam to Palakkad through Kerala, to reach the District Headquarters.

2. It was informed to us that due to very poor mobile connectivity, the India Post Payment Bank (IPPB) in Parambikulam is not able to provide efficient banking services to the common man, while SBI which planned to open a banking outlet in the Tribal settlement was unable to do so due to lack of stable network. It may be noted that Department of Forest has Wi-Fi network available in their campus in Parambikulam, which if extended to IPPB and SBI, would of great help in providing quality banking facility to the residents. During the meeting it was noted to take up the issue of poor network quality with BSNL and other telecom providers for up-gradation of the mobile network in the area, during SLBC and DCC/DLRC meetings.

3. The non-availability of a road through Kerala is another issue hampering the residents of Parambikulam. At present they are forced to travel about sixty kilometres additionally, through Tamil Nadu, for reaching the nearest bank branch. This entails huge cost for the poor residents and which is keeping them away from accessing their bank accounts. It is understood that the residents of Thekkadi in Parambikulam have, with the approval of the Forest Department, started construction of a road which would reduce their travelling distance to the nearest bank branch to 12 kilometres. The construction of the road, however, has been stalled due to some steep inclines on the route, which require some

innovative engineering support. Further, it is understood that approvals are already in place for laying underground electric cables once the road construction through Thekkadi is completed. The road, once completed, can be used for laying underground optical cables, which would tremendously improve the network connectivity in the region. NABARD has indicated that in case a proposal for road construction is received through the Finance Department of Government of Kerala, they would be able to finance the project under Rural Infrastructure Development Fund (RIDF). The completion of this project would not only improve the road connectivity to Parambikulam and Nelliyampathy through Thekkadi settlement but would also ensure stable electric and network connectivity for the tribal communities residing in the region.

4. As you are aware, access to financial services is generally recognized as a means towards the achievement of social and economic development. Financial inclusion can also contribute to poverty reduction, economic and social development, and financial stability. The residents of Parambikulam are at present lacking the access to efficient basic banking facilities due to poor network connectivity and lack of road connectivity, as detailed above.

5. SLBC, being the apex inter-institutional fora for creation of adequate coordination machinery and discussion as well as resolution of policy related issues, is advised to provisionally include ***'Access to Financial Services at Parambikkulam'*** as an agenda item in the upcoming meetings to resolve the aforementioned issues.

3.3.3 Agenda suggested by LDM Palakkad and Malappuram – Regarding Revenue Recovery of Amount more than 10 Lakhs

വിഷയം :- റവന്യൂ റിക്കവറി - പത്ത് ലക്ഷം രൂപയ്ക്ക് മുകളിലുള്ള ബാങ്ക് ലോൺ കേസുകളിൽ ആർ ആർ നടപടികൾ

സൂചന :- 1. ബഹു. ഹൈക്കോടതിയുടെ WPC 9962/2018, 34703/2017, 34704/2017, 29410/2017, 6671/2018, 35959/2016, 16451/2017 കേസ്സുകളിലെ 28/06/2019 തിയതിയിലെ വിധി

2.ജി. പി. യുടെ 07-01-2022 ലെ നിയമോപദേശം

****

ബാങ്കുകൾക്ക് DRT മുഖേനയും, സർഫാസി ആക്ട് മുഖേനയും തുക ഈടാക്കുവാനുള്ള മാർഗ്ഗങ്ങൾ ഉള്ളതിനാൽ 10 ലക്ഷത്തിനു മുകളിൽ കുടിശ്ശികയുള്ള ബാങ്ക് ലോൺ കേസുകളിൽ റവന്യൂ റിക്കവറി ആക്ടിലെ വ്യവസ്ഥകൾ പ്രകാരമുള്ള നടപടികൾ സ്വീകരിയ്ക്കേണ്ടതില്ലായെന്ന് ബഹു. ഹൈക്കോടതി സൂചന 1 ആയി ഉത്തരവായിരുന്നു. പ്രസ്തുത ഉത്തരവിൻ മേൽ അപ്പീലിന് സാധ്യതയില്ലെന്ന് സൂചന 2 ആയി നിയമോപദേശവും ലഭിച്ചിട്ടുണ്ട്. ടി സാഹചര്യത്തിൽ 10 ലക്ഷത്തിനു മുകളിൽ കുടിശ്ശികയുള്ള ബാങ്ക് ലോൺ കേസ്സുകളിൽ റവന്യൂ റിക്കവറി നിയമം അനുസരിച്ച് നടപടി തുടരേണ്ടതില്ലാത്തതിനാൽ ആയവ മടക്കുന്നതിനുള്ള നടപടികൾ സ്വീകരിയ്ക്കേണ്ടതാണ്.

3.3.4 Agenda suggested by NeSL :- Use Of Digital Stamps In Kerala

a) DIGITAL DOCUMENT EXECUTION (DDE) BY BANKS & NBFCs
b) OPERATIONAL CONTRACTS BY COMMON CITIZENS
c) ELECTRONIC BANK GUARANTEES (eBG)

In Kerala State Banks have been permitted to use Digital Document Execution platform provided by NeSL through API. About 11 Banks have operationalised the platform for execution of loan documents. DDE transactions across the country have reached to 14 lacs.

The potential for increasing the number is tremendous. DDE Platform can also be used by Banks for non-loan documents like Locker Agreements etc. It can also be used by Govt Departments in implementing various Government Schemes involving subsidy, loan etc,. Platform can be used by Government, other institutions for Contract Management. Example: e-Procurement Department and other departments can execute contracts once the tender process is complete.

Various other contracts like building works, Employee / Employer Contracts, Indemnity Bonds, apprenticeship can be executed through the platform.

As an extension to DDE, in close consultation with Indian Bankers' Association, tamper-free electronic Bank Guarantees (eBG) are issued by Banks on this platform. It is a substitute for paper-based Bank Guarantee, which can be digitally stamped, e-Signed, shared and retrieved digitally compared with the time consuming paper based process. The Central Vigilance Commissioner has expressed support for the platform. Use of eBG by Banks will address many of the concerns and enable better monitoring with triggers for renewal, less risk of forgery, fast procurement cycle, quick way of invocation of eBG in case of necessary. Leading Banks like SBI, Canara Bank, IOB, ICICI & HDFC Banks have commenced issue of eBG while others are in the process of integration. The Department of Expenditure Ministry of Finance, Govt of India vide OM No. F1/3/2022-PPD dated 05.08.2022 has amended the General Financial Rules (GFR) 2017 by including e-BG. Other Central Govt departments and State Governments are also accepting the eBG.

In view of this various State Govt Departments including e-Procurement departments can accept eBG in lieu of Earnest Money Deposit, Performance Guarantee and Bank Guarantee. A one-time registration of Departments on NeSL platform is required which will be facilitated.

A presentation on DDE, Operational Contracts and eBG will be made by us in the forthcoming SLBC. Please provide us a time slot so that Digital Stamp Papers / Digital Contracts can be popularised in the State of Kerala with the help of Bankers and Government functionaries.

5. Review of Performance of the Banking Sector

5.1. Banking Statistics as at December 2022 (Refer Annexure 10.1 to 10.3)

The detailed banking statistics for Commercial banks in the State as at December 2022 is furnished in the Annexure. A comparative analysis of the data over the previous fiscals is presented below.

(Rs. in Crores)

Parameter	Outstanding			Variation	
	Dec 2020	Dec 2021	Dec 2022	Dec '21-Dec '20	Dec '22-Dec '21
No. of Branches	6606	6624	6655	0.27%	0.47%
Total Deposits	593220	644091	695984	9%	8%
Domestic Deposits	365790	404544	447224	11%	11%
NR Deposits	227430	239547	248760	5%	4%
Total Advances	378401	410001	468667	8%	14%
Advances + Investment	406459	441199	507621	9%	15%
Credit Deposit Ratio	64%	64%	67%	0%	6%
C+ I : D Ratio	69	69	73	0%	7%

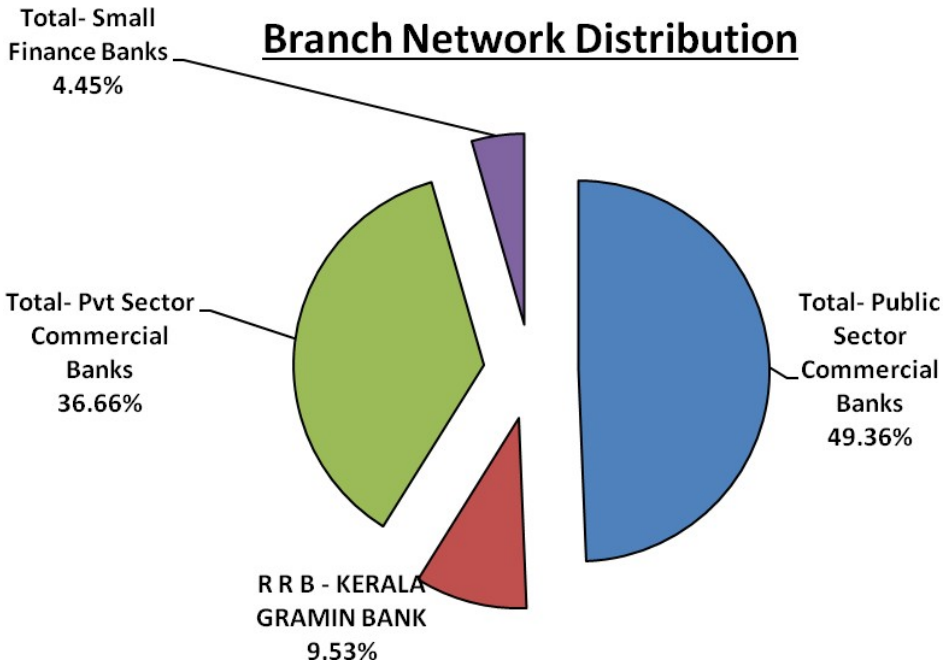
5.2. Branch Network

As at the end of December 2022, the total number of branches of Commercial Banks in the State was 6655.

A. Branch network – Population group wise breakup

Banking Group	Number of Branches				Percentage distribution		
	Rural	S.Urban	Urban	Total	Rural	S.Urban	Urban
Total- Public Sector Commercial Banks	143	2311	831	3285	4.35%	70.35%	25.30%
R R B - KERALA GRAMIN BANK	53	542	39	634	8.36%	85.49%	6.15%
Total- Pvt Sector Commercial Banks	128	1707	605	2440	5.25%	69.96%	24.80%
Total- Small Finance Banks	149	111	36	296	50.34%	37.50%	12.16%
Total - Comm.Banks + RRB + SFB	473	4671	1511	6655	7.11%	70.19%	22.70%

B. Banking Group wise Growth in Branch Network

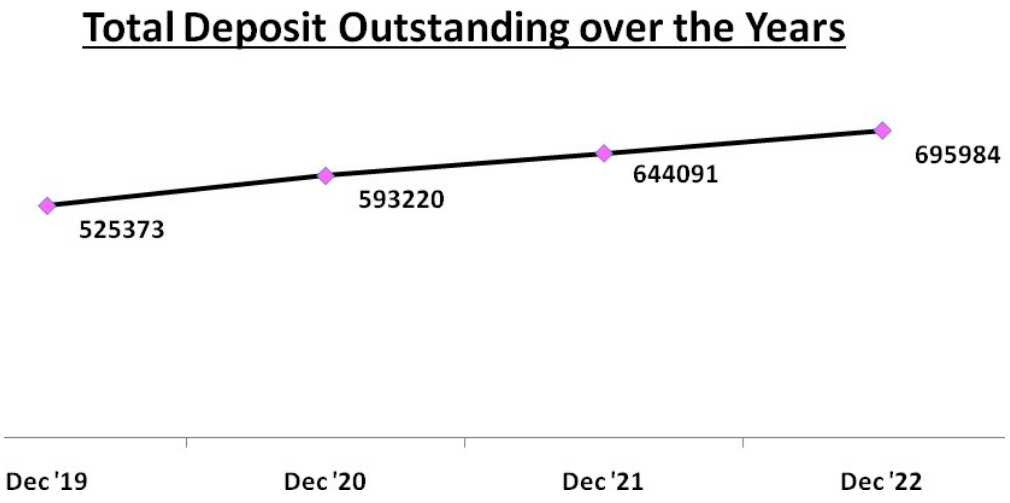


5.3. Deposit growth

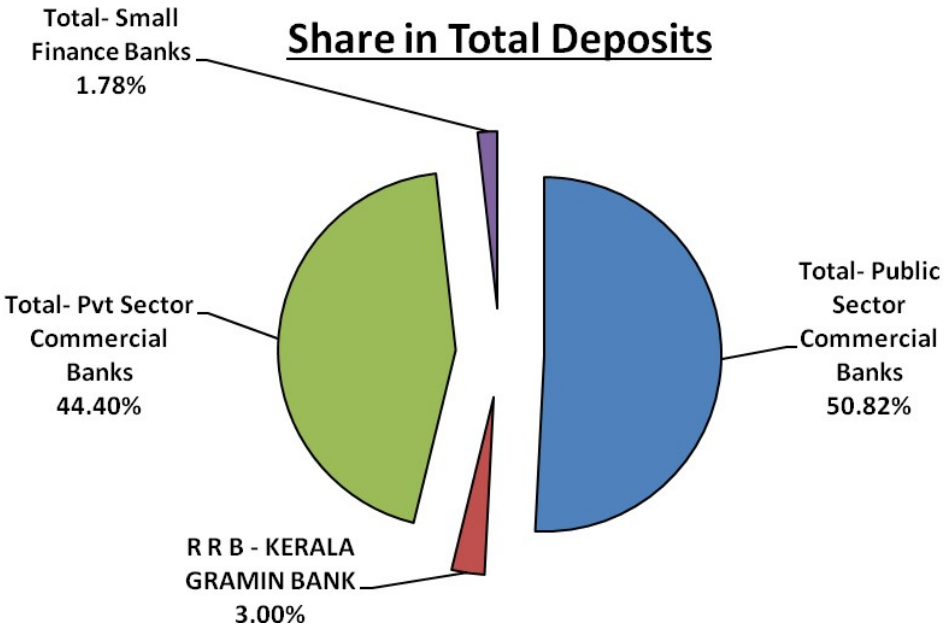
A. Growth in total Deposits of commercial banks

(Rs. in crores)

Total Deposit Outstanding over the Years			
Dec '19	Dec '20	Dec '21	Dec '22
525373	593220	644091	695984



B. Banking Group wise Growth in Total Deposits



C. Total Deposits - Population Group wise breakup

(Rs. in Crores)

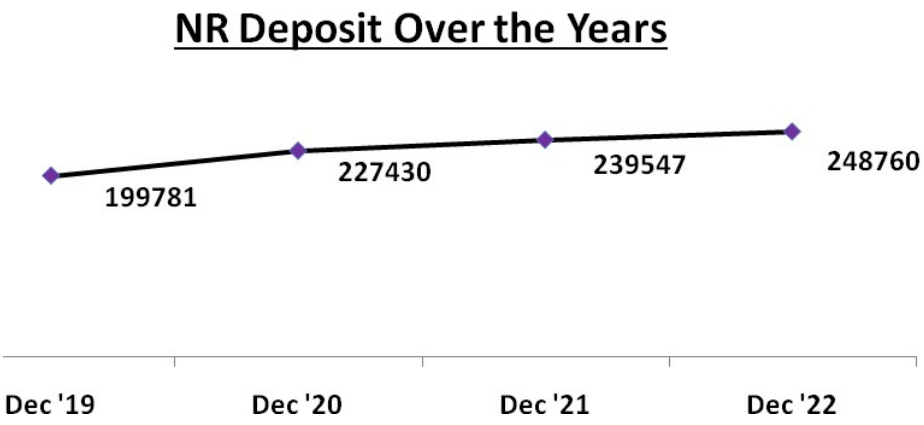
Banking Group	Total Deposits				Percentage Distribution		
	Rural	Semi-Urban	Urban	Total	Rural	Semi-Urban	Urban
Total- Public Sector Commercial Banks	8161	217029	128488	353678	2%	61%	36%
R R B - KERALA GRAMIN BANK	1215	17282	2386	20883	6%	83%	11%
Total- Pvt Sector Commercial Banks	7993	190831	110223	309047	3%	62%	36%
Total- Small Finance Banks	1545	5543	5288	12377	12%	45%	43%
Total - Comm.Banks + RRB + SFB	18914	430685	246385	695984	3%	62%	35%

5.4. NR Deposits (Refer Annexure 10.2)

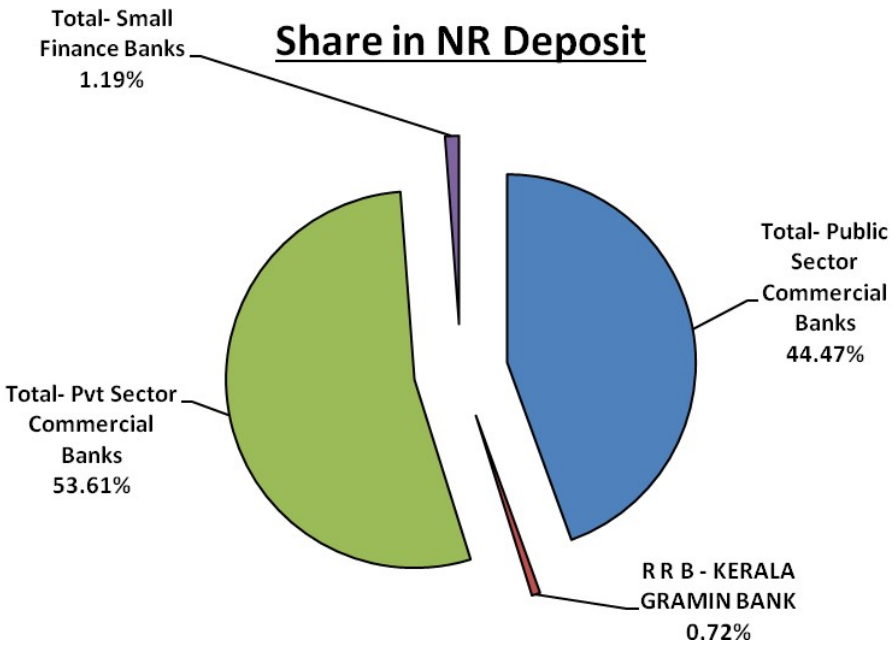
A. Growth in NR Deposits

(Rs. in Crores)

NR Deposit over the Years			
Dec '19	Dec '20	Dec '21	Dec '22
199781	227430	239547	248760



B. Banking Group wise Growth in NR Deposits



C. NR Deposits – Population group wise breakup

(Rs. in Crores)

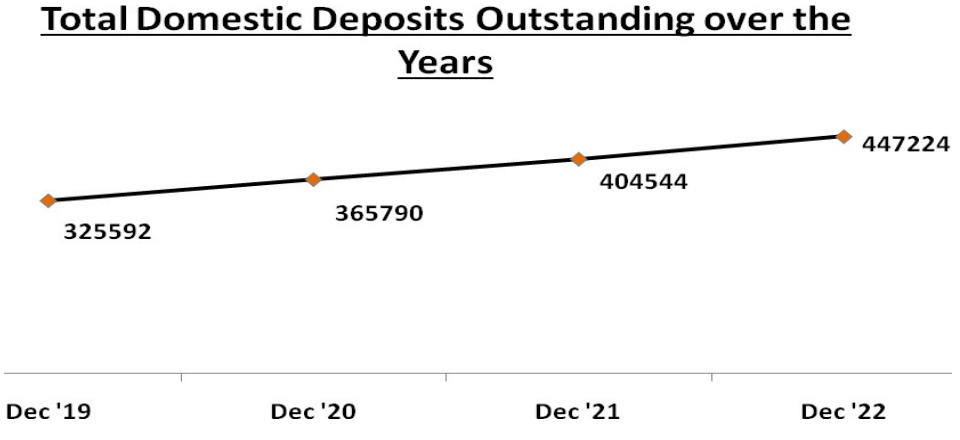
Banking Group	NR Deposits				Percentage Distribution		
	Rural	Semi-Urban	Urban	Total	Rural	Semi-Urban	Urban
Total- Public Sector Commercial Banks	2433	73365	34825	110622	2%	66%	31%
R R B - KERALA GRAMIN BANK	99	1549	149	1797	6%	86%	8%
Total- Pvt Sector Commercial Banks	3577	94339	35453	133369	3%	71%	27%
Total- Small Finance Banks	335	1477	1161	2972	11%	50%	39%
Total - Comm.Banks + RRB + SFB	6444	170729	71587	248760	3%	69%	29%

5.5. Domestic Deposits of commercial banks

A. Growth in Domestic Deposits

(Rs. in Crores)

Domestic Deposit over the Years			
Dec '19	Dec '20	Dec '21	Dec '22
325592	365790	404544	447224

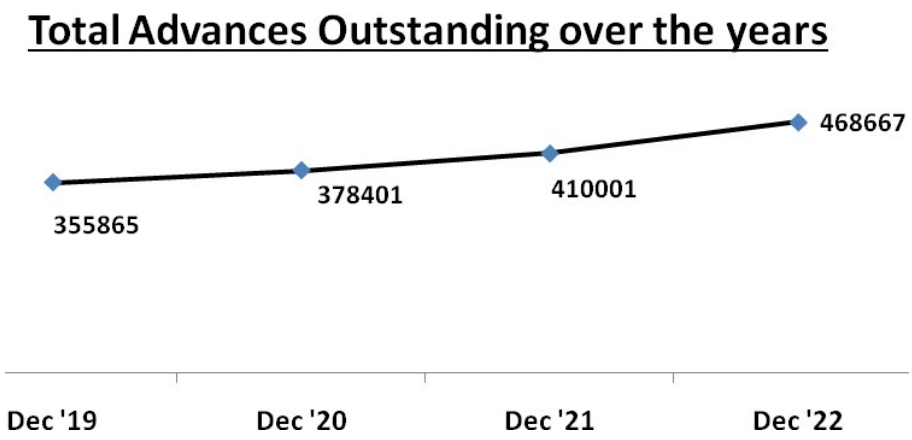


5.6. Credit Expansion of commercial banks (Refer Annexure 10.2)

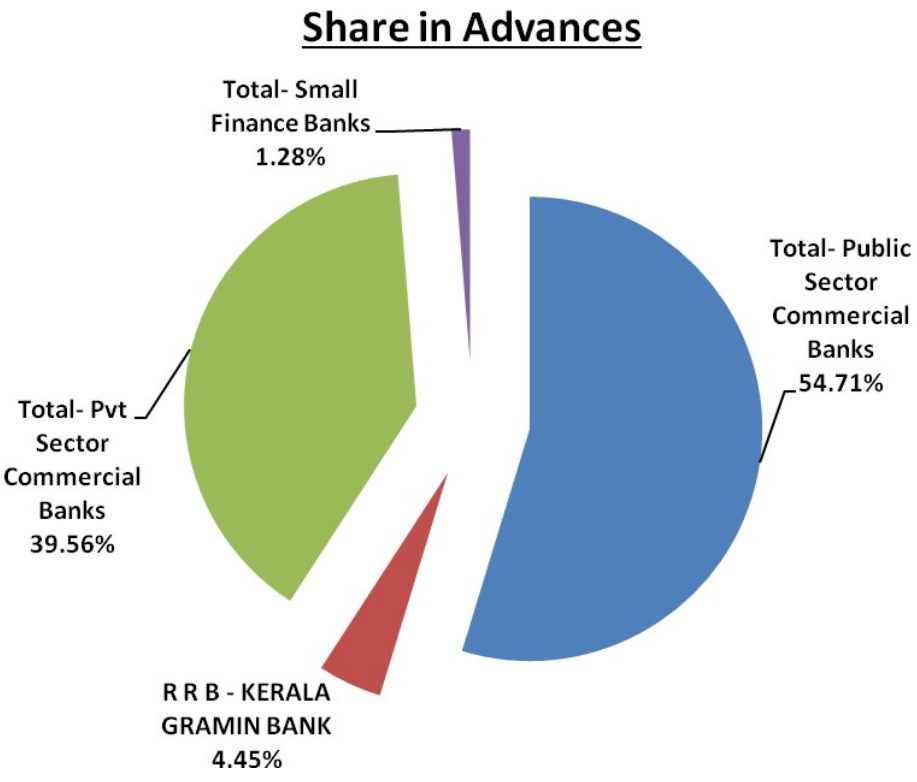
A. Growth in Advances

(Rs. in crores)

Total Advances Outstanding over the Years			
Dec '19	Dec '20	Dec '21	Dec '22
355865	378401	410001	468667



B. Banking Group wise Growth in Total Advances

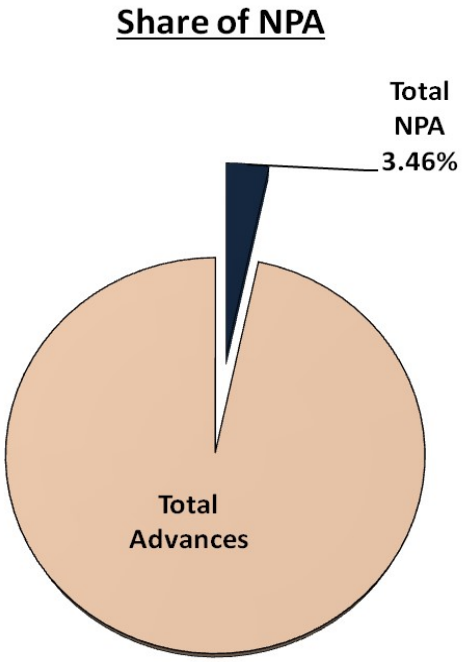


C. Total Advances – Population group wise breakup

(Rs. in Crores)

Banking Group	Total Advances				Percentage Distribution		
	Rural	Semi-Urban	Urban	Total	Rural	Semi-Urban	Urban
Total- Public Sector Commercial Banks	5946	129129	121330	256405	2%	50%	47%
R R B - KERALA GRAMIN BANK	1390	18052	1394	20835	7%	87%	7%
Total- Pvt Sector Commercial Banks	3600	93385	88440	185425	2%	50%	48%
Total- Small Finance Banks	1373	3603	1025	6002	23%	60%	17%
Total - Comm.Banks + RRB + SFB	12309	244169	212189	468667	3%	52%	45%

D. % Share of NPA in Total Advances



5.7. Credit-Deposit Ratio of commercial banks [C D Ratio] (Refer Annexure 10.3)

(Rs. in Crores)

Reporting Quarter	Deposits	Advances	CD Ratio
19-Jun	501023	334655	66.79
19-Sep	517731	345327	66.70
19-Dec	525373	355865	67.74
20-Mar	544372	359274	66.00
20-Jun	570225	357229	62.65

20-Sep	580684	366864	63.18
20-Dec	593220	378401	63.79
21-Mar	605914	392669	64.81
21-Jun	620928	383768	61.81
21-Sep	635334	394913	62.16
21-Dec	644091	410001	63.66
22-Mar	666220	424626	63.74
22-Jun	664148	435447	65.56
22-Sep	684810	457972	66.88
22-Dec	695984	468667	67.34

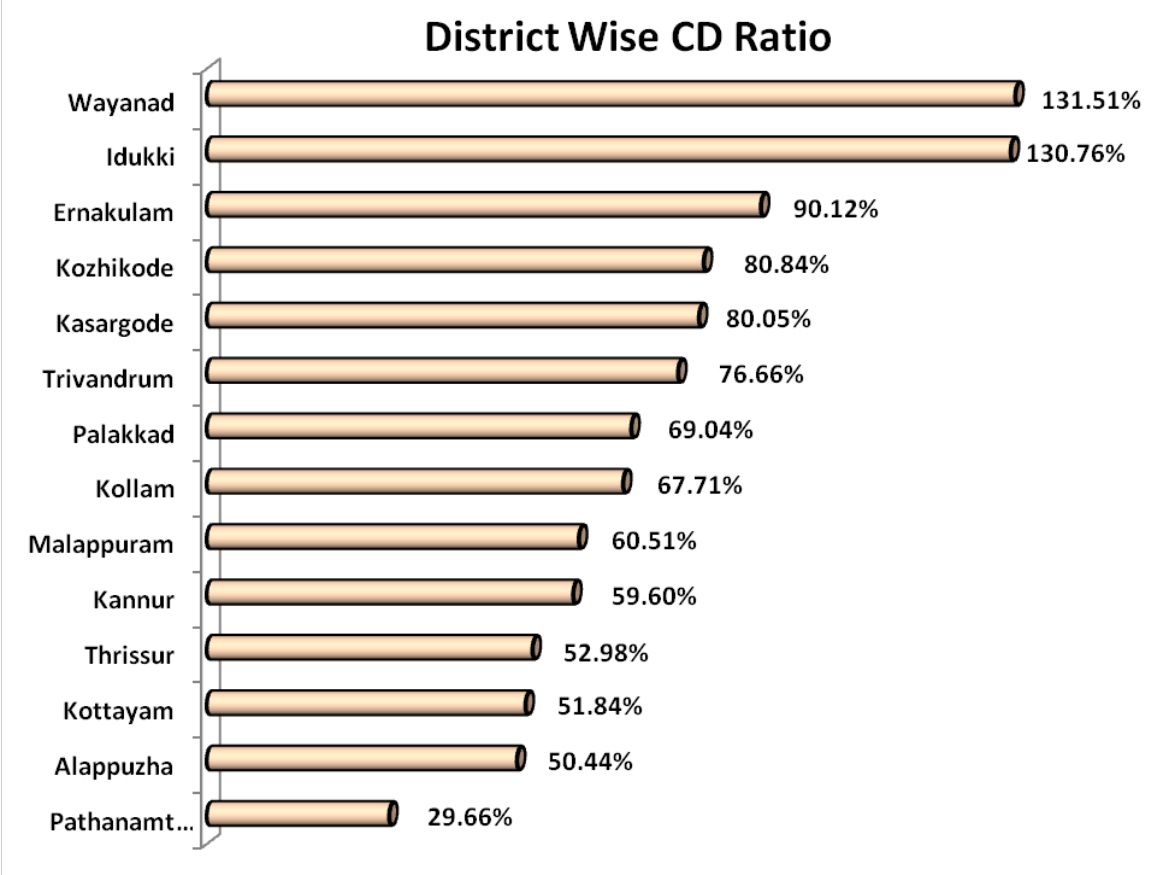
5.8. District-wise Credit Deposit Ratio in the State

As per the recommendations of the Expert Group, headed by Sri. Y.S.P. Thorat, which studied the nature and magnitude of the problem of low CD Ratio across States/Regions and suggested steps to overcome the problem, the Government of India examined and accepted their recommendations with certain modifications. Accordingly it has been decided that districts having CD Ratio less than **40 %** should be monitored by a special sub-committee of District Level Co-ordination Committee (DLCC).

District-wise C D Ratio in the State as on 31.12.2022

(Rs. in crores)

Sl. No.	DISTRICT	Deposits	Advances	CD Ratio (%)
1	Trivandrum	108061	82837	76.66
2	Kollam	47014	31834	67.71
3	Pathanamthitta	56422	16735	29.66
4	Alappuzha	45446	22925	50.44
5	Kottayam	59638	30916	51.84
6	Ernakulam	151657	136675	90.12
7	Idukki	10783	14099	130.76
8	Thrissur	93331	49443	52.98
9	Palakkad	39497	27270	69.04
10	Malappuram	41453	25085	60.51
11	Kozhikode	45171	36515	80.84
12	Kannur	47395	28245	59.60
13	Kasaragod	14991	12000	80.05
14	Wayanad	6229	8192	131.51
Total for State (including Co-operative Banks)		767088	522771	68.15



5.9. Performance of the Banking sector inclusive of Co-operatives (excluding PACs) as at December 2022

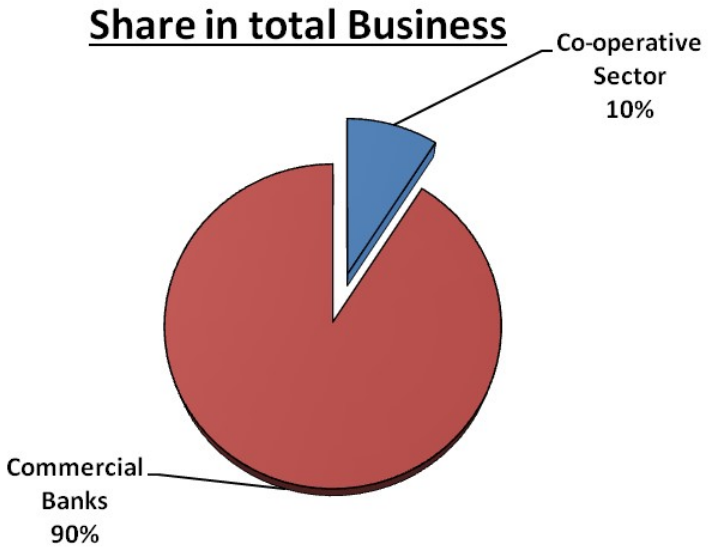
The performance of the banking sector inclusive of Co-operatives is summarized as follows:

A. Performance of Co-operative Sector under Vital Banking Statistics

(Rs in. Crores)

Parameter	December - 22			Share of Co-operatives to Total
	Co-operative Sector	Comm. Banks + RRB + SFB	Total	
Branches	998	6655	7653	13%
Total Deposits	71104	695984	767088	9%
Total Advances	54104	468667	522771	10%
Total Business	125208	1164651	1289859	10%
Priority Sector Advances	31898	218613	250511	13%
% Priority Sector Advances	59%	47%	48%	XX
Agriculture Advances	11521	104682	116204	10%
% Agriculture Advances	21%	22%	22%	XX
MSME Advances	3008	66876	69885	4%
% MSME Advances	6%	14%	13%	XX
CD Ratio	76.09%	67.34%	68.15%	XX

B. Performance of Co-operative Sector in Total Business of the state



6. Review of Performance under Priority Sector Outstanding

6.1. Review of Priority Sector Advances (Outstanding) as at December 2022
(Refer Annexure 10.4)

The growth in outstanding advances of commercial banks under sub sectors of priority sector as at December 2022 is summarized as follows.

(Rs. in. Crores)

Parameter	Outstanding				Variation	
	Sep 2021	Dec 2021	Sep 2022	Dec 2022	Dec'21-Dec'22	Sep'22-Dec'22
Priority Sector Advances	190922	192763	212979	218613	13%	3%
Agriculture Advances	87667	88277	101825	104682	19%	3%
MSME Advances	57894	61623	66627	66876	9%	0%
Weaker Section Advances	106880	143334	109329	113576	-21%	4%
SC Advances	3542	2725	2305	1917	-30%	-17%
ST Advances	933	447	410	415	-7%	1%
DRI Advances	14	7	5	4	-38%	-9%

6.1.1. Performance versus National goals

(Figures in percentage)

Sl. No.	Parameter	Goal %	Sep. 2020	Dec. 2020	Sep. 2021	Dec. 2021	Sep. 2022	Dec. 2022	Variation
1	Priority Sector Advances to Total Credit	40	50	49	48	47	47	47	7
2	Agriculture Advances to Total Credit	18	22	22	22	22	22	22	4
3	Weaker Section Advances to Total Credit	10	22	22	27	35	24	24	14
4	DRI Advances to Total Credit	1	0.004	0.005	0.004	0.002	0.001	0.001	-1
5	Credit Deposit Ratio	60	63	64	62	64	67	67	7

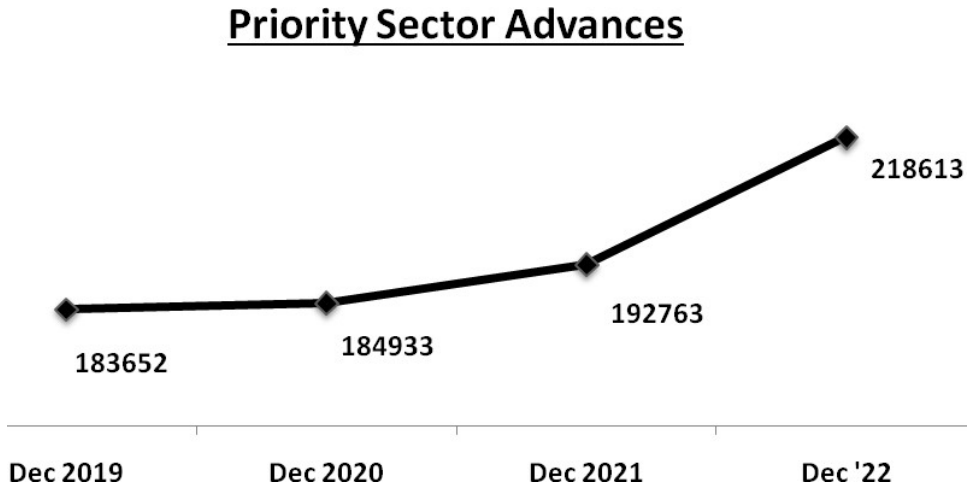
6.1.2. Priority Sector Advances in Total Advances – Bank Group wise

(Refer Annexure 10.4)

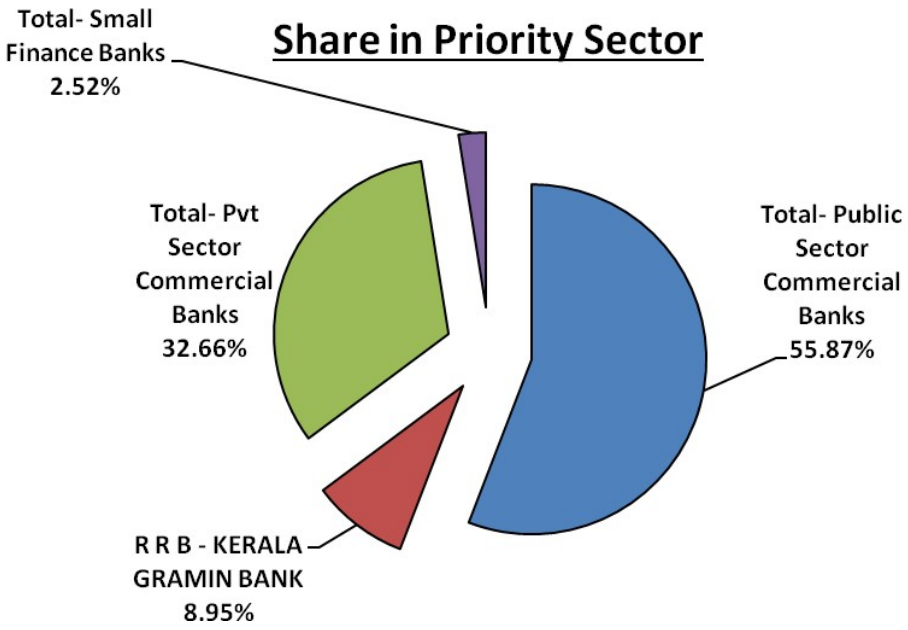
A. Growth in Priority Sector Advances

(Rs. in Crores)

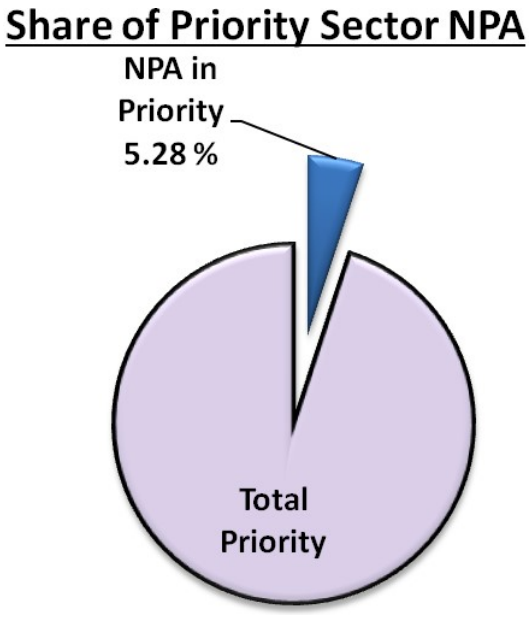
Priority Sector Advances over the years			
Dec 2019	Dec 2020	Dec 2021	Dec '22
183652	184933	192763	218613



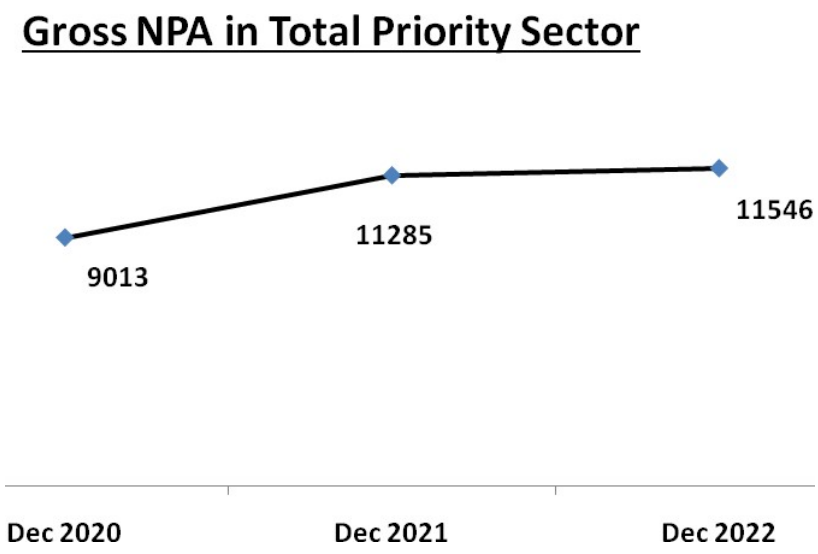
B. Banking Group wise Growth in Priority Sector Advances



% Share of NPA in Priority Sector Advances



(Rs. in Crores)

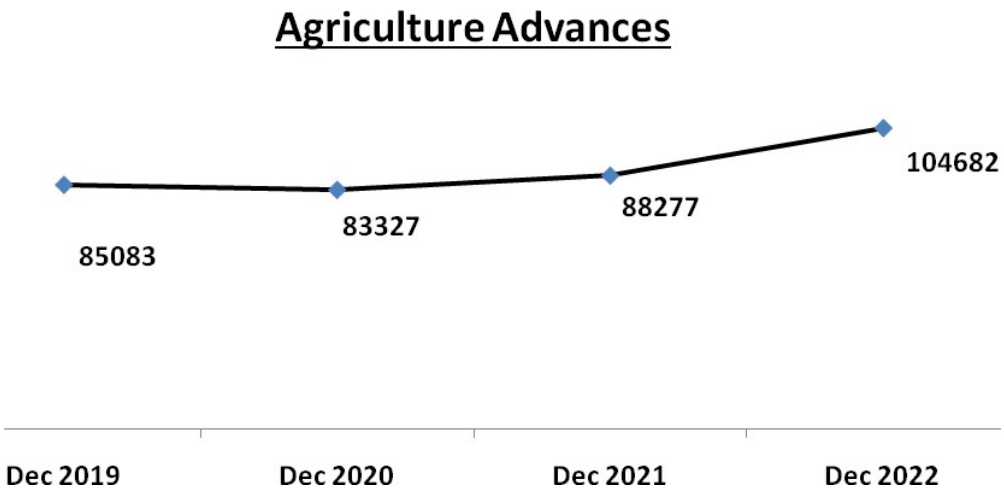


6.1.3. Agriculture Advances (Refer Annexure 10.5)

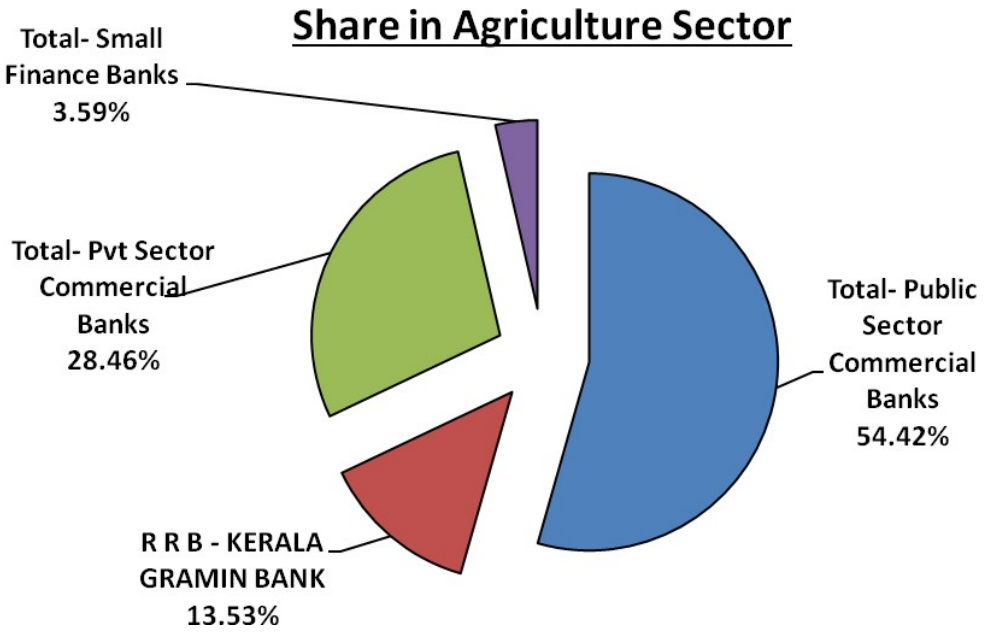
A. Growth in Agriculture Advances

(Rs. in Crores)

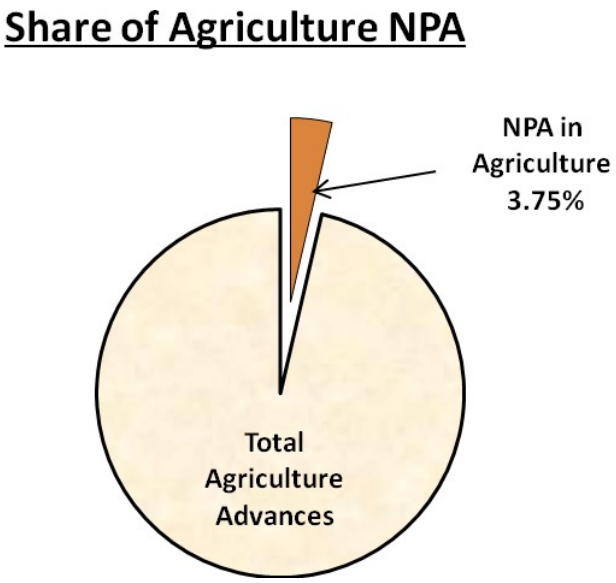
Agriculture Advances over the years			
Dec 2019	Dec 2020	Dec 2021	Dec 2022
85083	83327	88277	104682



B. Banking Group wise Growth in Agriculture Advances



% Share of NPA in Agriculture Advances



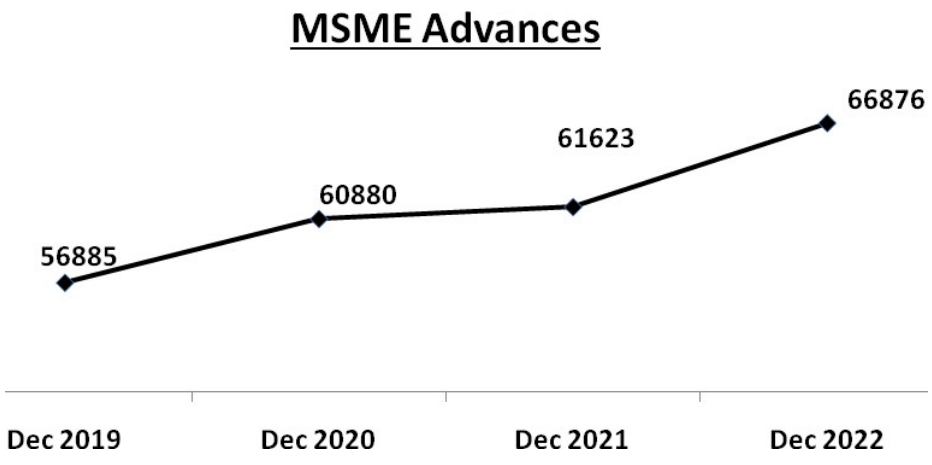
6.1.4. MSME Advances (Priority) (Refer Annexure 10.6)

A. Growth in MSME Advances

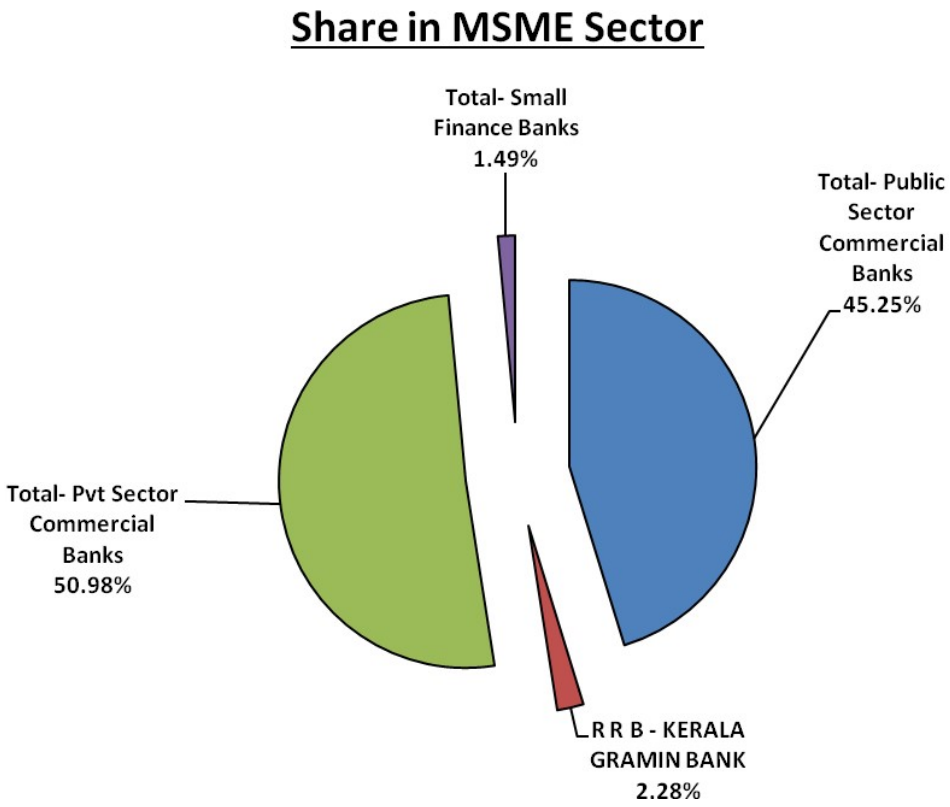
Micro, Small and Medium Enterprises are now part of the Priority Sector (MSME).

(Rs. in Crores)

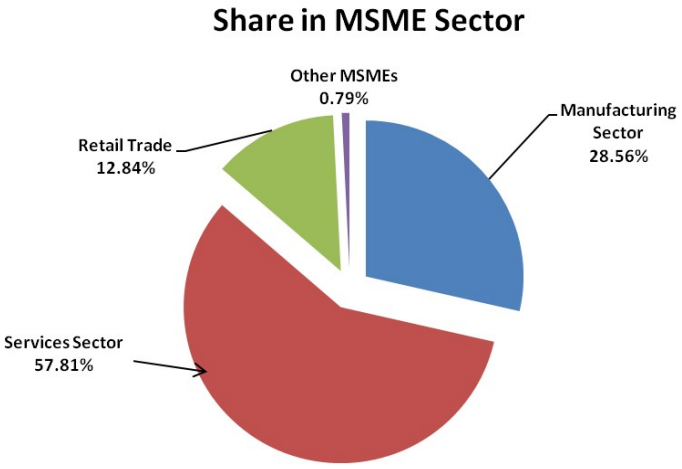
MSME Advances over the years			
Dec 2019	Dec 2020	Dec 2021	Dec 2022
56885	60880	61623	66876



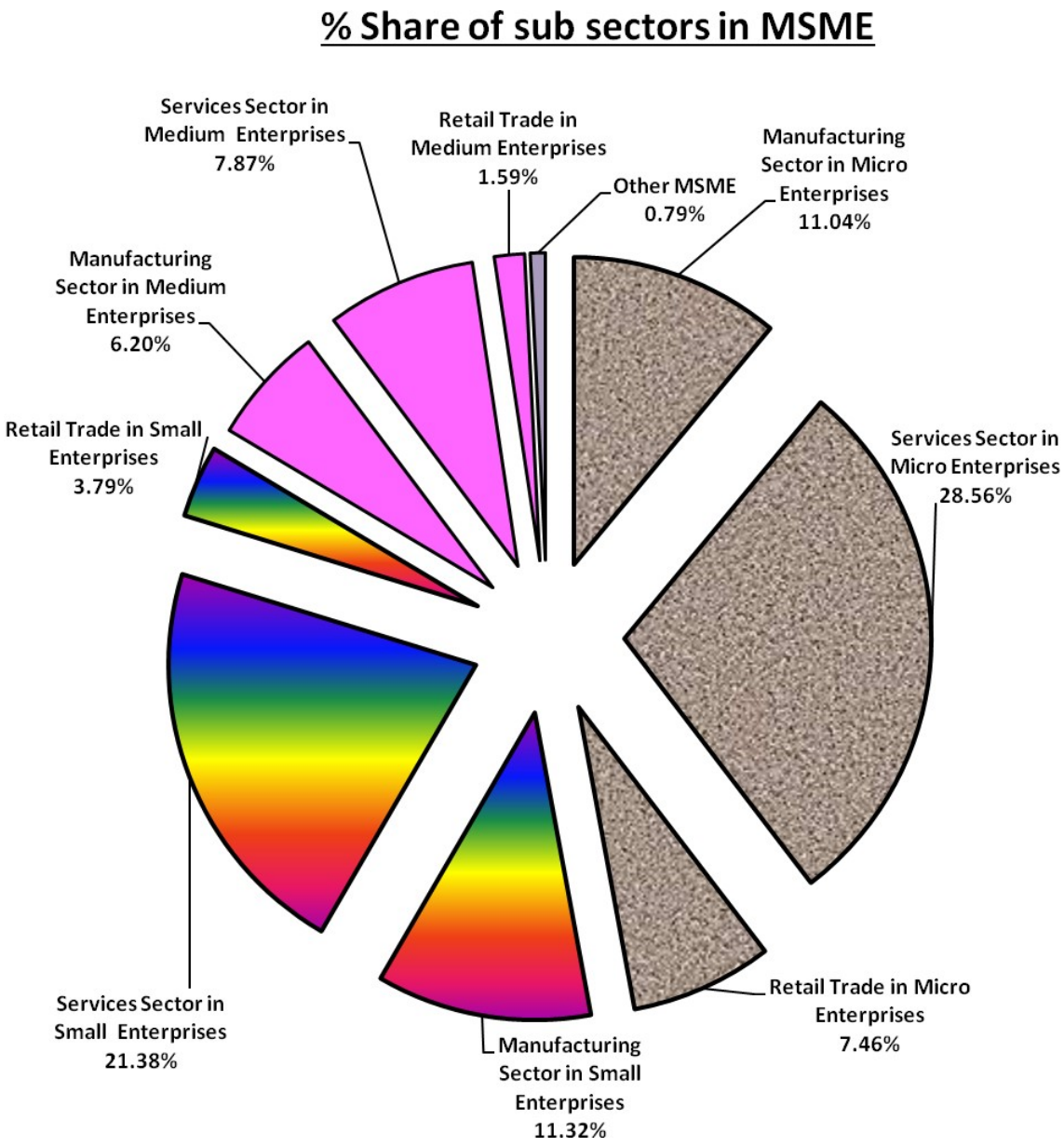
B. Banking Group wise Growth in MSME (Priority) – Micro, Small & Medium Enterprises



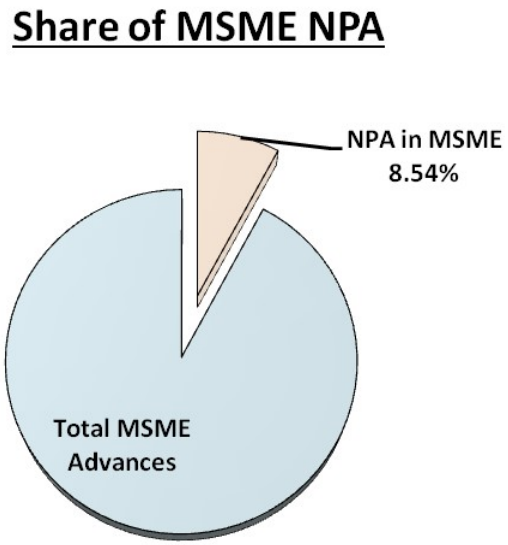
C. Sector wise classification of MSME



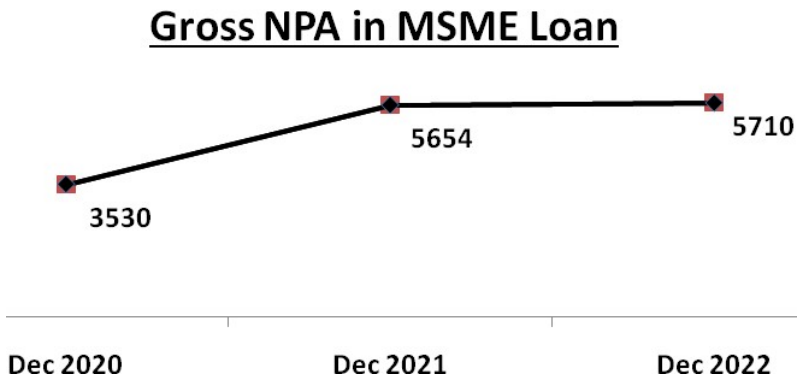
D. Sector wise performance under MSME



E. % Share of NPA in MSME Advances



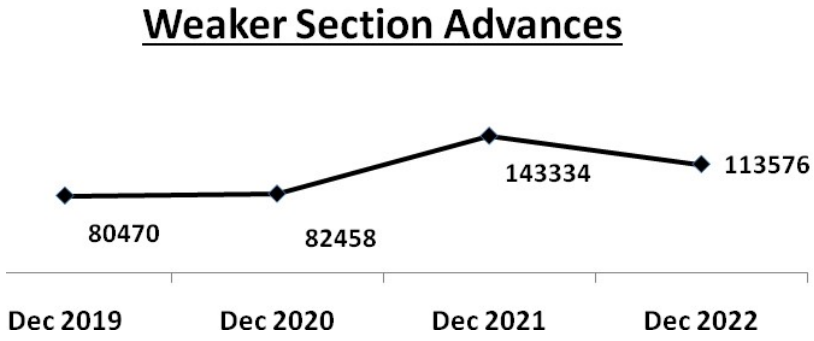
(Rs. in Crores)



6.1.5. Advances to Weaker Section (Refer Annexure 10.9)

(Rs. in Crores)

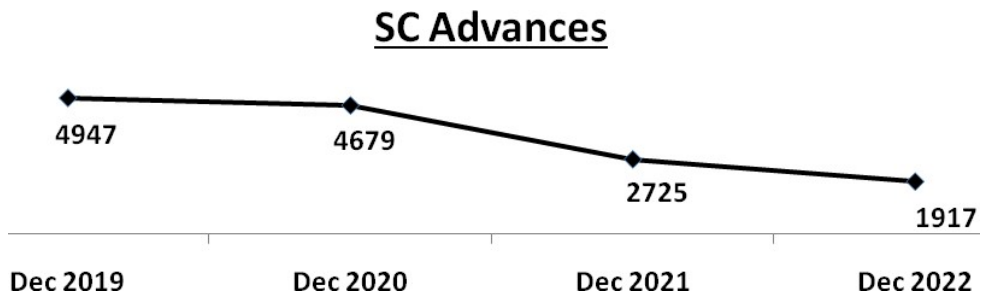
Weaker Section Advances over the years			
Dec 2019	Dec 2020	Dec 2021	Dec 2022
80470	82458	143334	113576

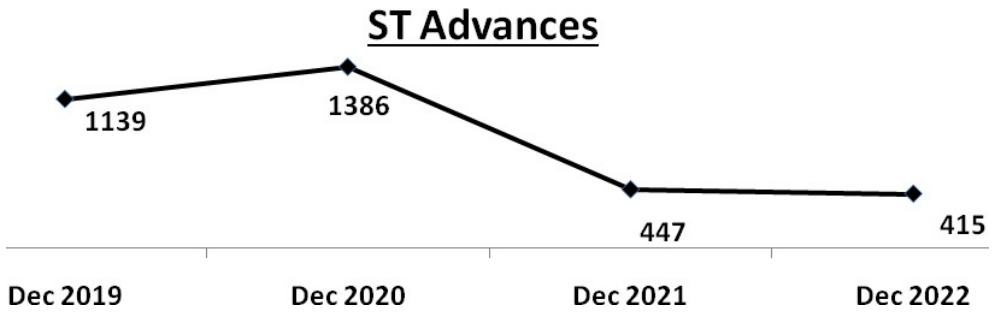


6.1.6. Advances to SC/STs (Refer Annexure 10.9)

(Rs. in Crores)

Parameter	Outstanding			
	Dec 2019	Dec 2020	Dec 2021	Dec 2022
SC Advances	4947	4679	2725	1917
ST Advances	1139	1386	447	415
Total SC/ST Advances	6086	6065	3172	2331

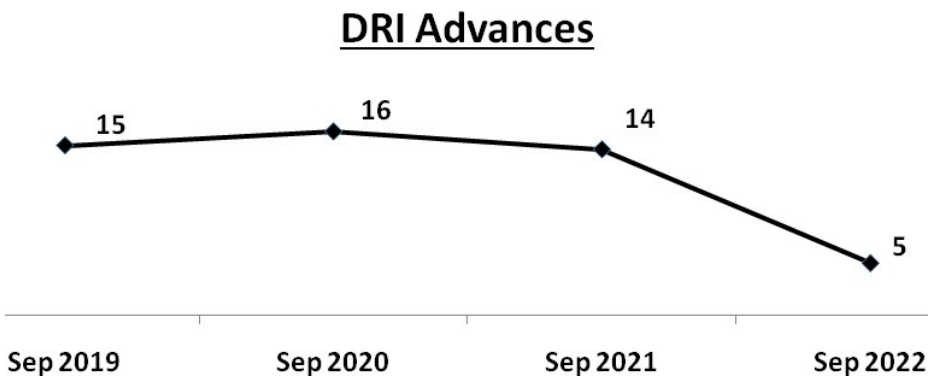




6.1.7. DRI Advances (Refer Annexure 10.10)

(Rs. in Crores)

Parameter	Outstanding over the years			
	Dec 2019	Dec 2020	Dec 2021	Dec 2022
DRI Advances	19	19	7	4

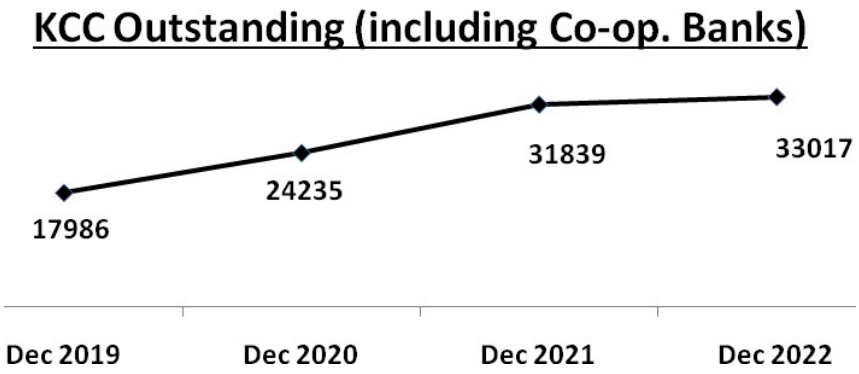


7. Review of Performance under Special Focus Programmes

7.1. Performance under Kisan Credit Card Scheme (Refer Annexure 10.17*********)

(Rs. in Crores)

Parameter	Outstanding			
	Dec 2019	Dec 2020	Dec 2021	Dec 2022
KCC (including Co-op. Banks)	17986	24235	31839	33017



7.2. Credit Flow to Minority Communities (Refer Annexure 10.15 **********)

As per RBI directions, credit flow to minorities in specified districts should be reviewed in all SLBC meetings. At present all the districts in the State of Kerala are notified for reporting under this head. The comparative position with regard to the previous year is given below.

Data on Minority Sector Advances in the State of Kerala

(Rs. in Crores)

As on	Total Priority Sector Advances (including Co-op. Banks)	Minority Sector Advances	Percentage
31.03.2020	214016	150250	45
30.06.2020	206750	98250	70
30.09.2020	213787	104882	48
31.12.2020	216908	104903	48
31.03.2021	220212	115166	52
30.06.2021	216622	121224	56
30.09.2021	223616	133544	60
31.12.2021	225870	121486	54
31.03.2022	237898	134414	57
30.06.2022	243712	108754	45
30.09.2022	244991	106292	43
31.12.2022	250511	114321	46

7.3. Performance under Micro-credit (Annexures 10.19 to 10.22)

There are 3 modes for credit linkage of SHGs under the SHG-Bank linkage programme. Credit linkage through

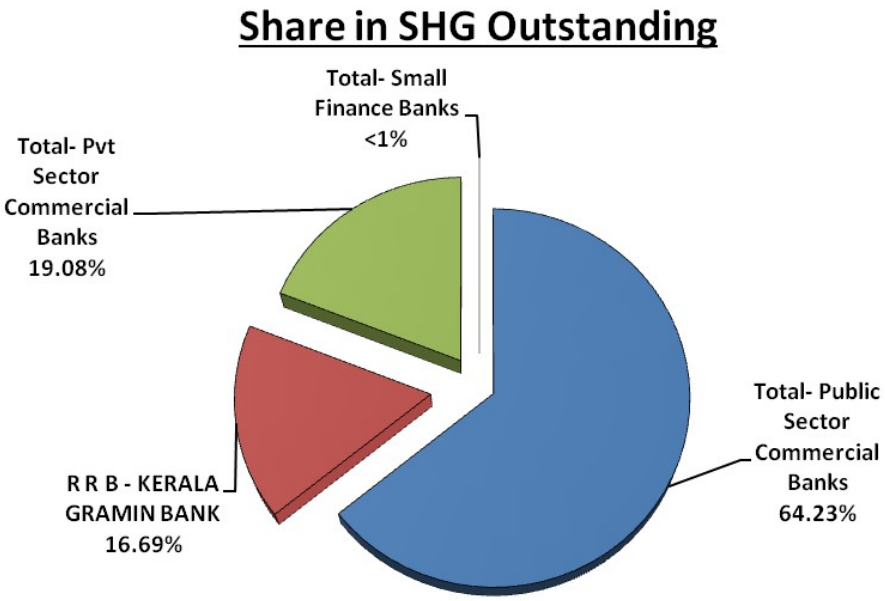
1. Financing SHGs directly by banks
2. Financing SHGs directly with the facilitation of NGOs
3. Financing SHGs through the medium of NGOs

The performance of the banking sector in the State under the above 3 modes of linkage is as follows.

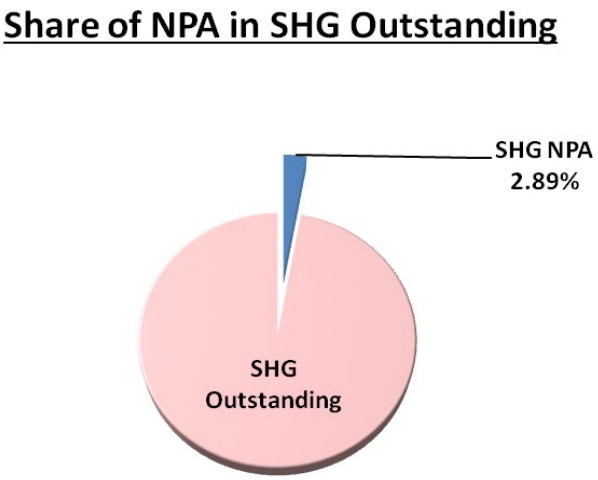
(Rs. in Crores)

Mode of Linkage	Loan Outstanding under SHG Finance	
	A/c	Amt
Financing SHGs directly by banks	199357	6463
Financing SHGs directly with the facilitation of NGOs	154909	4713
Financing SHGs through the medium of NGOs	6	1
Total No. of SHGs linked	354272	11176

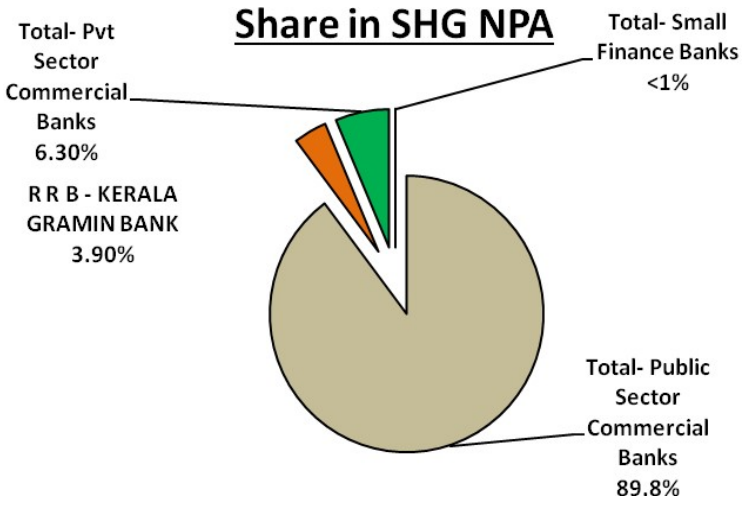
A. Banking Group wise Growth in SHG



B. % Share of SHG NPA in Total SHG Outstanding

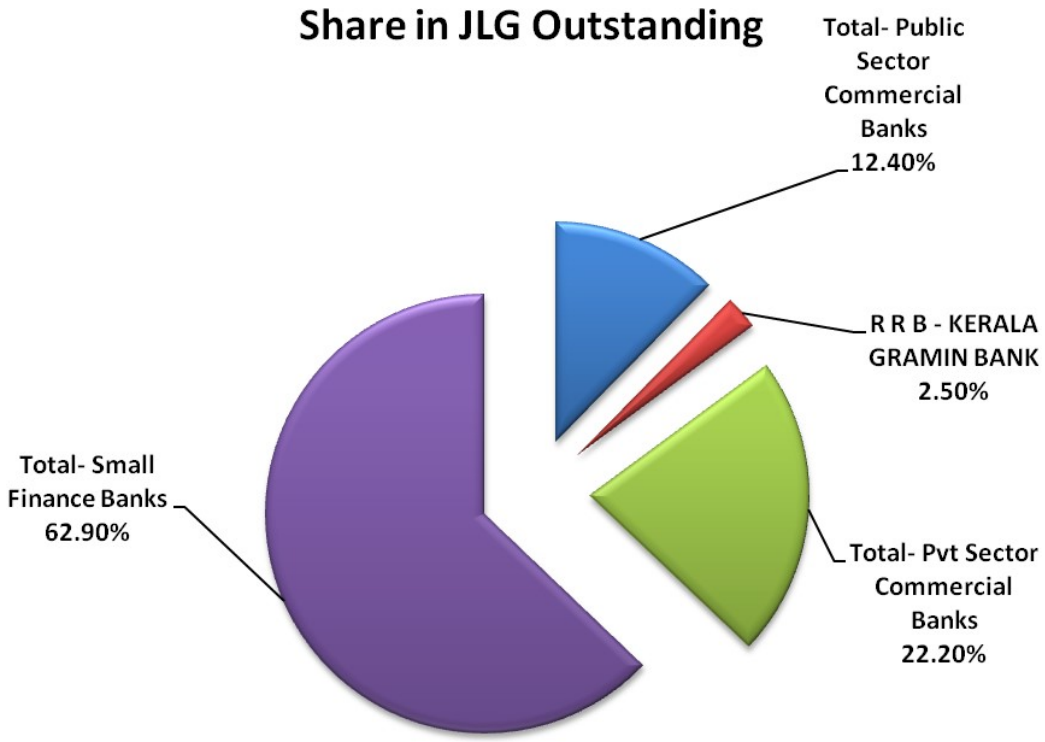


Banking Group wise Share in SHG NPA

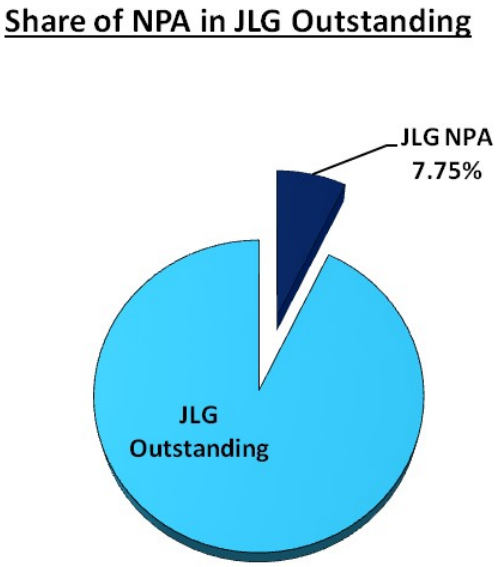


7.4. Performance under JLG

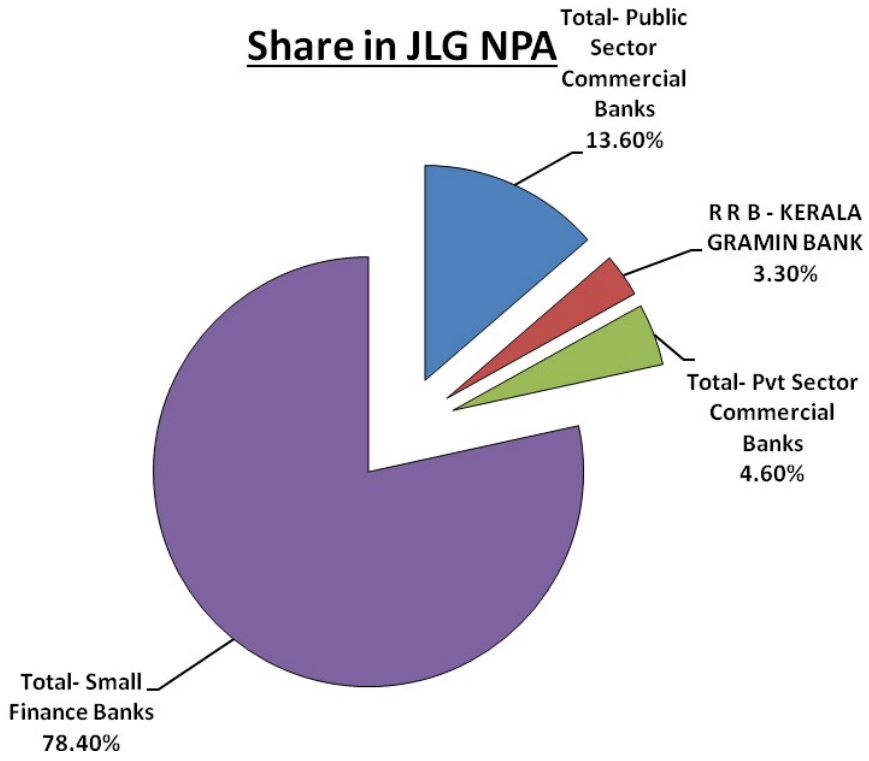
A. Banking Group wise Growth in JLG



B. % Share of JLG NPA in Total JLG Outstanding



C. Banking Group wise Share in JLG NPA

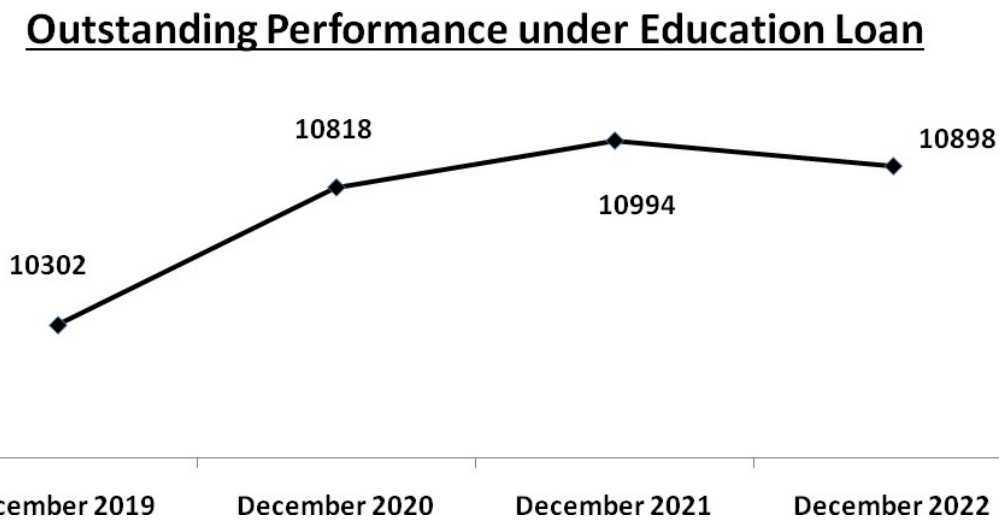


7.5. Outstanding Performance under Education Loan (Refer Annexure 10.25)

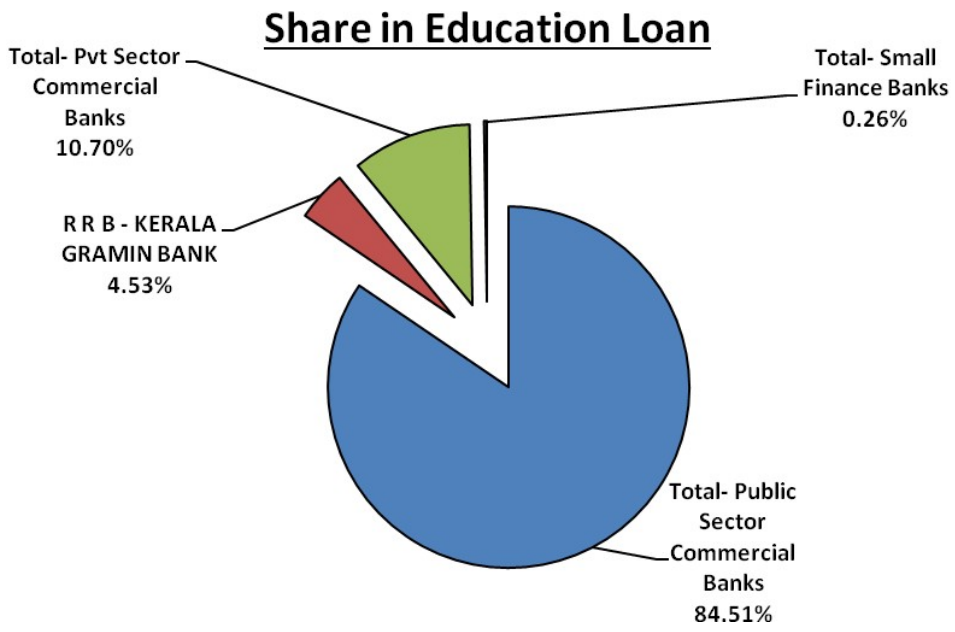
A. Growth in Education Loan

(Rs. in crores)

Parameter	Outstanding			
	December 2019	December 2020	December 2021	December 2022
Education loan	10302	10818	10994	10898



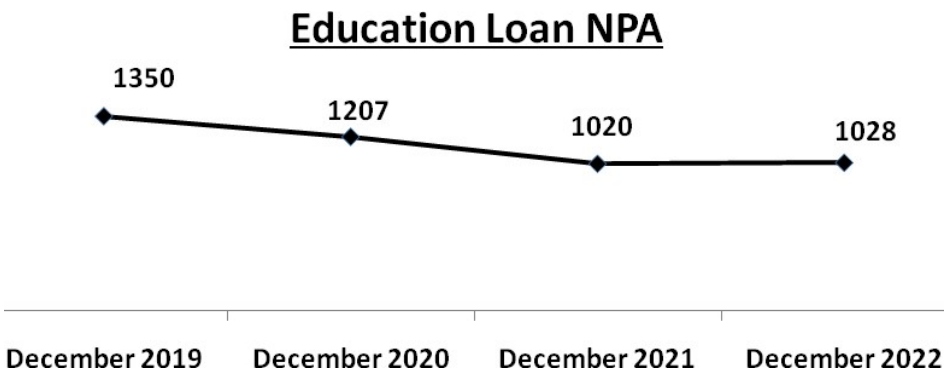
B. Banking Group wise Growth in Education Loan



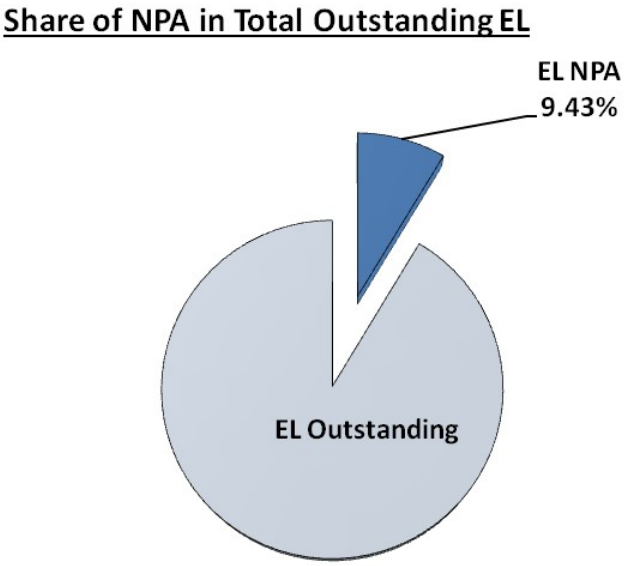
C. Education Loan NPA over the years

(Rs. in Crores)

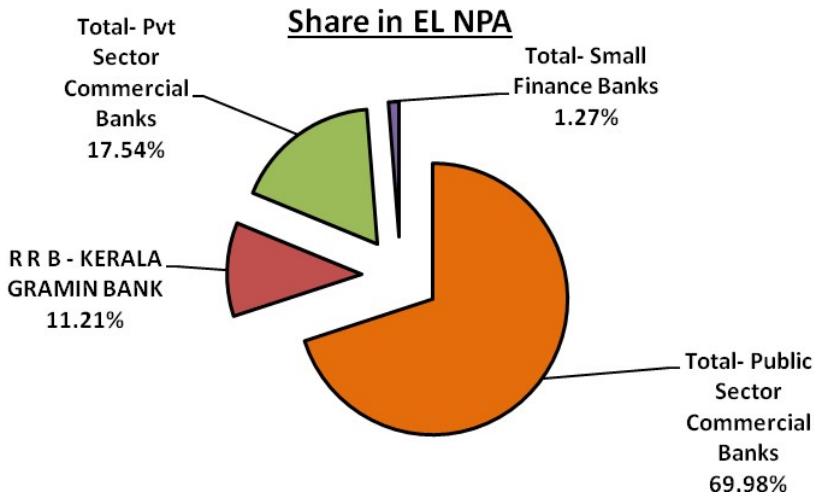
Parameter	Outstanding EL NPA			
	December 2019	December 2020	December 2021	December 2022
Education Loan NPA	1350	1207	1020	1028



D. % Share of EL NPA in Total EL Outstanding



E. Banking Group Wise Share Education Loan NPA

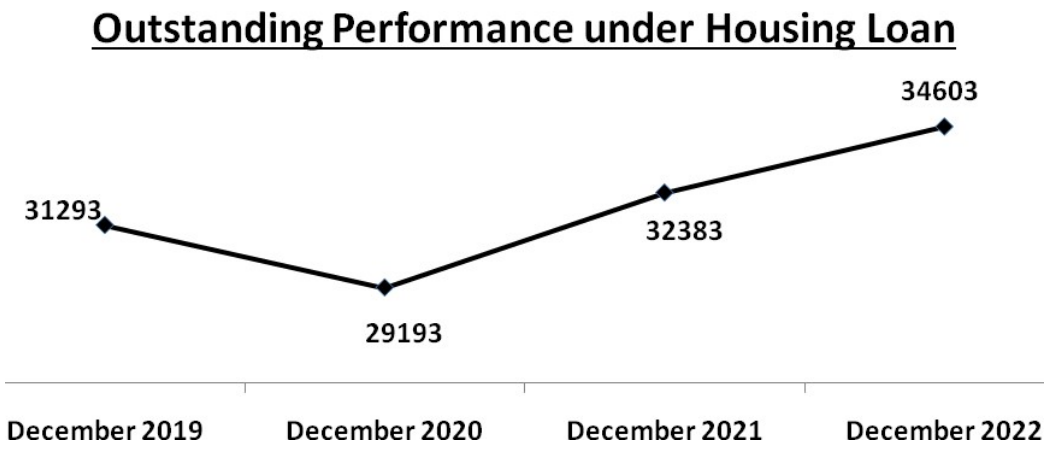


7.6. Outstanding Performance under Housing Loan (Refer Annexure 10.7)

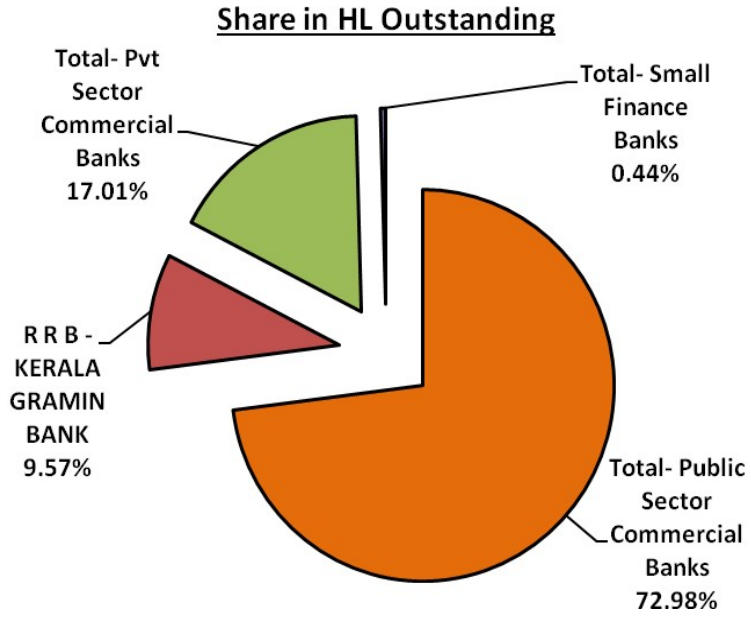
A. Growth in Housing Loan

(Rs. in crores)

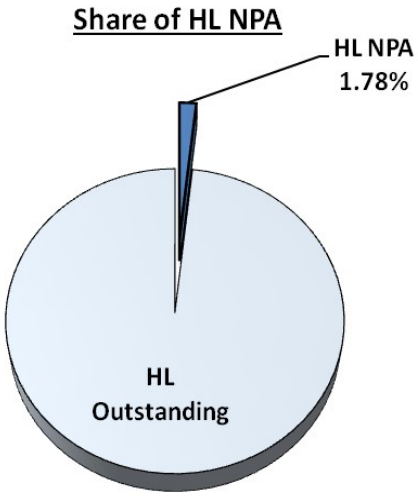
Parameter	Outstanding			
	December 2019	December 2020	December 2021	December 2022
Housing loan	31293	29193	32383	34603



B. Banking Group wise Growth in Housing Loan



C. % Share of NPA in Housing Loan



7.7. Total Outstanding Under MUDRA Loans (PMMY) as at December 2022
(Refer Annexure 10.30)

(Rs. in Crores)

Banking Group	Of Total outstanding under MUDRA loans							
	SHISHU		KISHORE		TARUN		Total MUDRA Loans	
	No.	Amount	No.	Amount	No.	Amount	No.	Amount
Total- Public Sector Commercial Banks	140600	373	164378	2623	46016	2853	350994	5848
R R B - KERALA GRAMIN BANK	40323	128	102064	1310	12945	769	155332	2207
Total- Pvt Sector Commercial Banks	463632	780	158993	925	11235	491	633860	2196
Total- Small Finance Banks	512492	1560	294437	1475	88	6	807017	3041
Total - Comm.Banks + RRB + SFB	1157047	2842	719872	6332	70284	4118	1947203	13292

7.8. Loan Outstanding under Stand up India Programme as at December 2022 (Refer Annexure 10.34)

(Rs. in Crores)

Banking Group	Women		SC/ST	
	No.	Amount	No.	Amount
Total- Public Sector Commercial Banks	2738	170	644	45
R R B - KERALA GRAMIN BANK	1477	278	22	0.03
Total- Pvt Sector Commercial Banks	461	65	45	8
Total- Small Finance Banks	0	0	0	0
Total - Comm.Banks + RRB + SFB	4676	513	711	53

7.9. Loan Outstanding under Pradhan Mantri Awas Yojana as at December 2022 (Refer Annexure 10.33)

(Rs. in Crores)

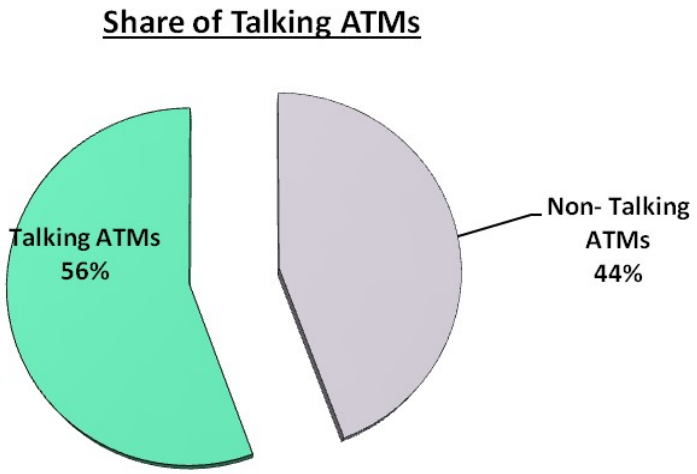
Banking Group	PMAY Scheme- URBAN		PMAY Scheme- GRAMIN		PMAY Scheme	
	A/cs	Amount	A/cs	Amount	A/cs	Amount
Total- Public Sector Commercial Banks	14483	1407	0	0	14483	1407
R R B - KERALA GRAMIN BANK	3577	150	0	0	3577	150
Total- Pvt Sector Commercial Banks	1372	183	0	0.00	1372	183
Total- Small Finance Banks	59	4	0	0	59	4
Total - Comm.Banks + RRB + SFB	19491	1744	0	0	19491	1744

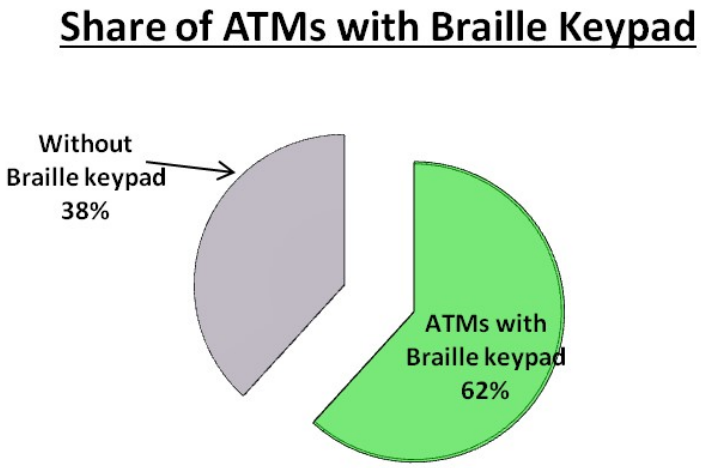
7.10. Cumulative enrollment under Pradhan Mantri Jan Suraksha Yojana as at December 2022 (Refer Annexure 10.31)

Banking Group	PMJJBY	PMSBY	APY	Total No.
Total- Public Sector Commercial Banks	902452	4093139	465807	5461398
R R B - KERALA GRAMIN BANK	114526	699440	141274	955240
Total- Pvt Sector Commercial Banks	47711	141328	96180	285219
Total- Small Finance Banks	0	0	27095	27095
Co-operative Banks	32844	215004	4409	252257
State Total	1097533	5148911	734765	6981209

7.11. Status of Creating Banking environment for the visually challenged (Refer Annexure 10.23)

Banking Group	No.of ATM Outstanding	No. of talking ATMs	No. of ATMs with Braille keypad
Total- Public Sector Commercial Banks	5943	2784	3129
R R B - KERALA GRAMIN BANK	314	269	269
Total- Pvt Sector Commercial Banks	3287	2150	2407
Total- Small Finance Banks	274	259	259
Total - Comm.Banks + RRB + SFB	9818	5462	6064



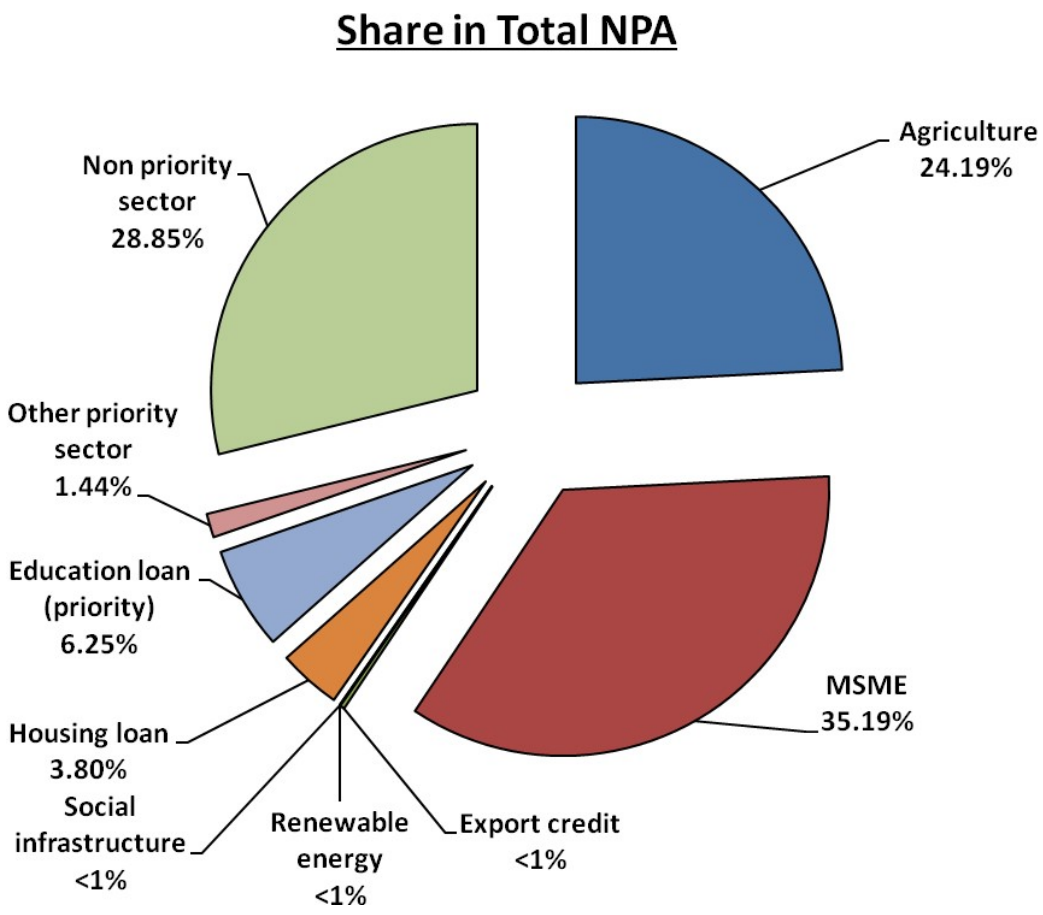


7.12. NPA Position of Commercial Banks (Refer Annexure 10.32)

Sector wise NPA outstanding

(Rs. in crores)

Gross NPA Outstanding as on December 2022		
Parameter	**No of Accounts**	**Amount Outstanding**
Priority Sector	**506109**	**11545.98**
(1) Agriculture	217693	3924.92
(2)MSME	175620	5710.37
(3)Export credit	21	44.38
(4)Renewable energy	5	0.03
(5)Social infrastructure	302	2.14
(6)Housing loan (priority)	13630	615.93
(7)Education loan (priority)	40902	1014.01
(8)Other priority sector	57936	234.22
Non priority sector	**125655**	**4681.52**
Total NPA	**631764**	**16227.50**



8. Review of Performance under Priority Sector Disbursement – 2022-23

8.1. Review of Priority Sector Advances (Disbursement) as at December 2022 - ACP 2022-23 Achievements (Refer Annexures 10.11 & 10.12)

The performance of banks with reference to the Annual Credit Plan 2022-23 as at December 2022 with Bank-wise and District-wise break up is furnished in the annexure. The abstract of the performance as at December 2022 under ACP 2022-23 is as follows.

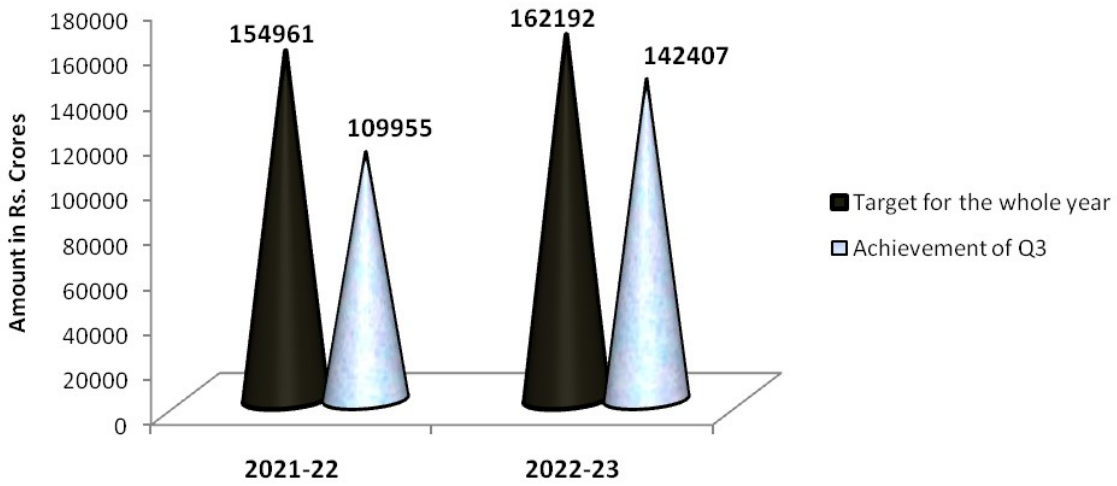
(Rs. in Crores)

Bank/Banking Group	Primary Sector			Secondary sector			Tertiary Sector			Total Priority Sector Advances		
	Target 2022-23	Ach Q3	% Ach	Target 2022-23	Ach Q3	% Ach	Target 2022-23	Ach Q3	% Ach	Target 2022-23	Ach Q3	% Ach
Total- Public Sector Commercial Banks	35953	45744	127%	19545	17842	91%	12434	5362	43%	67932	68948	101%
R R B - KERALA GRAMIN BANK	10410	11719	113%	3016	1279	42%	1978	472	24%	15404	13470	87%
Total- Pvt Sector Commercial Banks	20304	21999	108%	16196	21609	133%	6999	936	13%	43499	44545	102%
Small Finance Banks	1466	2786	190%	685	439	64%	691	235	34%	2843	3460	122%
Cooperatives	17179	5355	31%	6509	1796	28%	8826	4833	55%	32514	11985	37%
Total	85313	87604	103%	45951	42965	94%	30928	11838	38%	162192	142407	88%
% to Total Disbursement	xx	61.52%	xx	xx	30.17%	xx	xx	8.31%	xx	xx	100%	xx

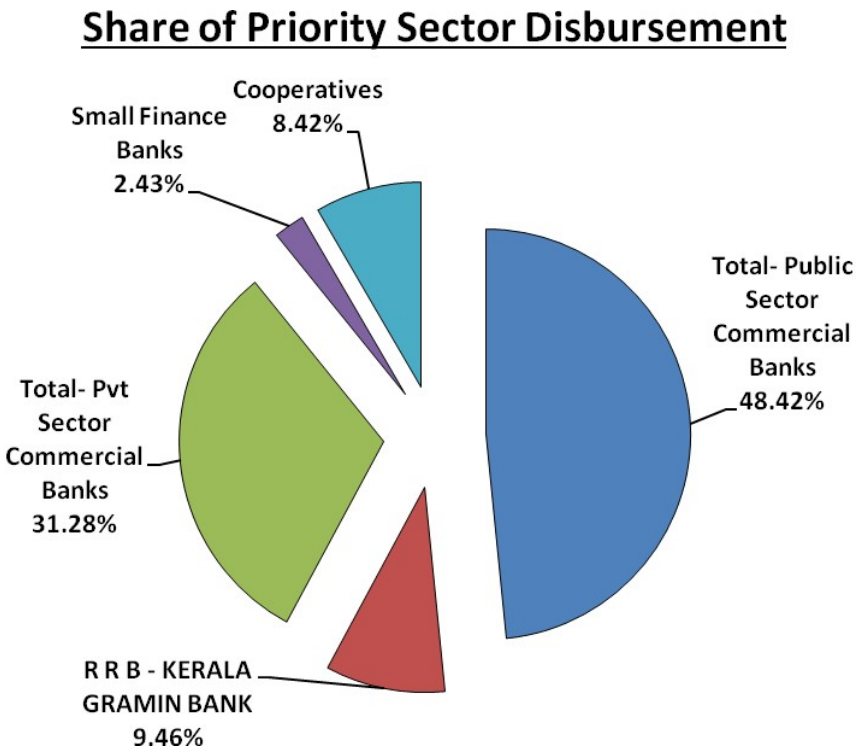
8.1.1. Overall Performance under Priority Sector

(Rs. in Crores)

Priority Sector	2021-22	2022-23
Target for the whole year	154961	162192
Achievement of Q3	109955	142407
% of achievement for Q3	71%	88%



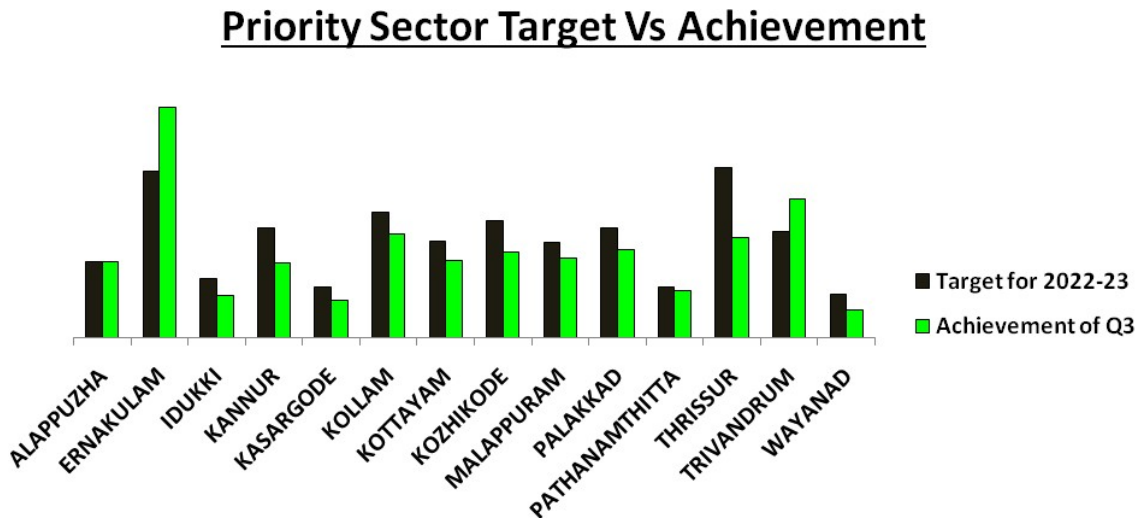
8.1.1.1. Banking GroupWise Performance under Priority Sector



8.1.1.2. District wise Performance under Priority Sector

(Rs. in Crores)

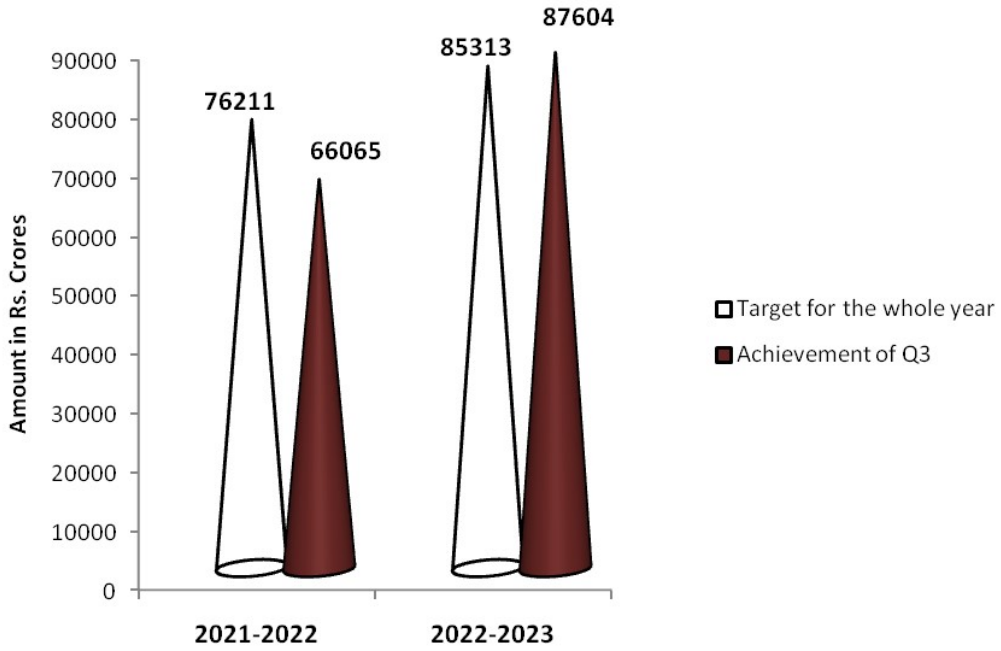
Sl. No.	District	Target for 2022- 23	Achievement of Q3	% Achievement
1	ALAPPUZHA	8950	8918	100%
2	ERNAKULAM	19566	27099	138%
3	IDUKKI	6902	4910	71%
4	KANNUR	12960	8819	68%
5	KASARGODE	5940	4356	73%
6	KOLLAM	14771	12187	83%
7	KOTTAYAM	11400	9165	80%
8	KOZHIKODE	13815	10081	73%
9	MALAPPURAM	11200	9411	84%
10	PALAKKAD	12977	10390	80%
11	PATHANAMTHITTA	6000	5575	93%
12	THRISSUR	20000	11850	59%
13	TRIVANDRUM	12550	16400	131%
14	WAYANAD	5160	3246	63%
TOTAL		162192	142407	88%



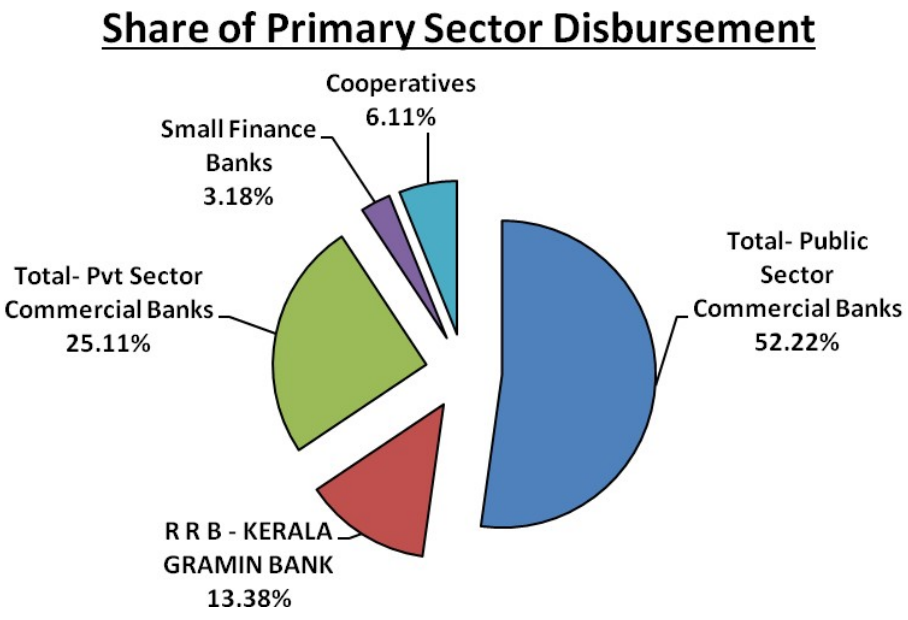
8.1.2. Performance under Primary Sector

(Rs. in Crores)

Parameter	2021-2022	2022-2023
Target for the whole year	76211	85313
Achievement of Q3	66065	87604
% achievement for Q3	87%	103%



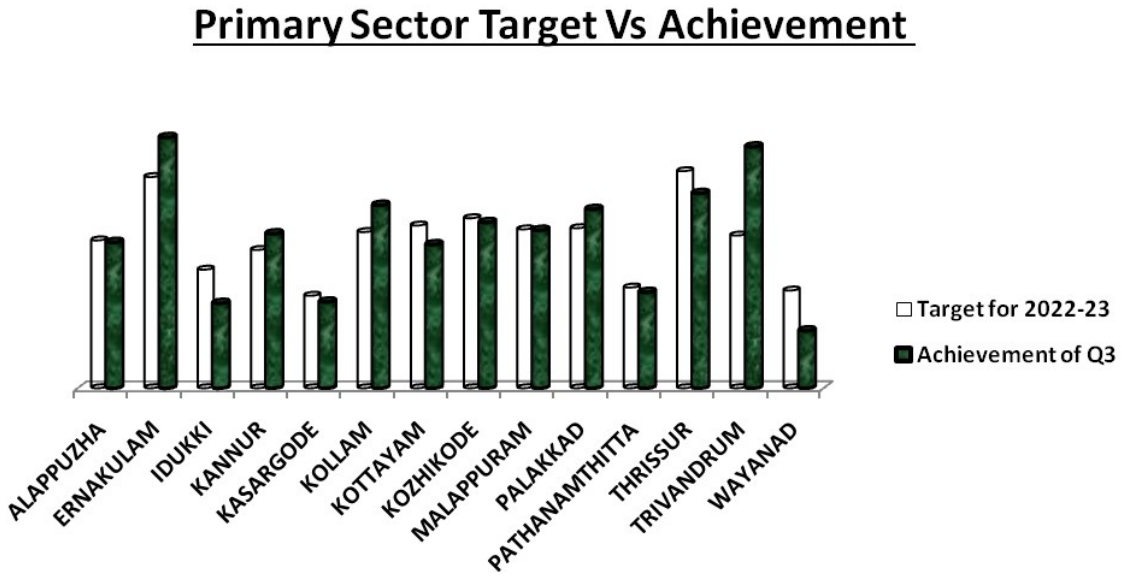
8.1.2.1. Banking GroupWise Performance under Primary Sector



8.1.2.2. District wise Performance under Primary Sector

(Rs. in Crores)

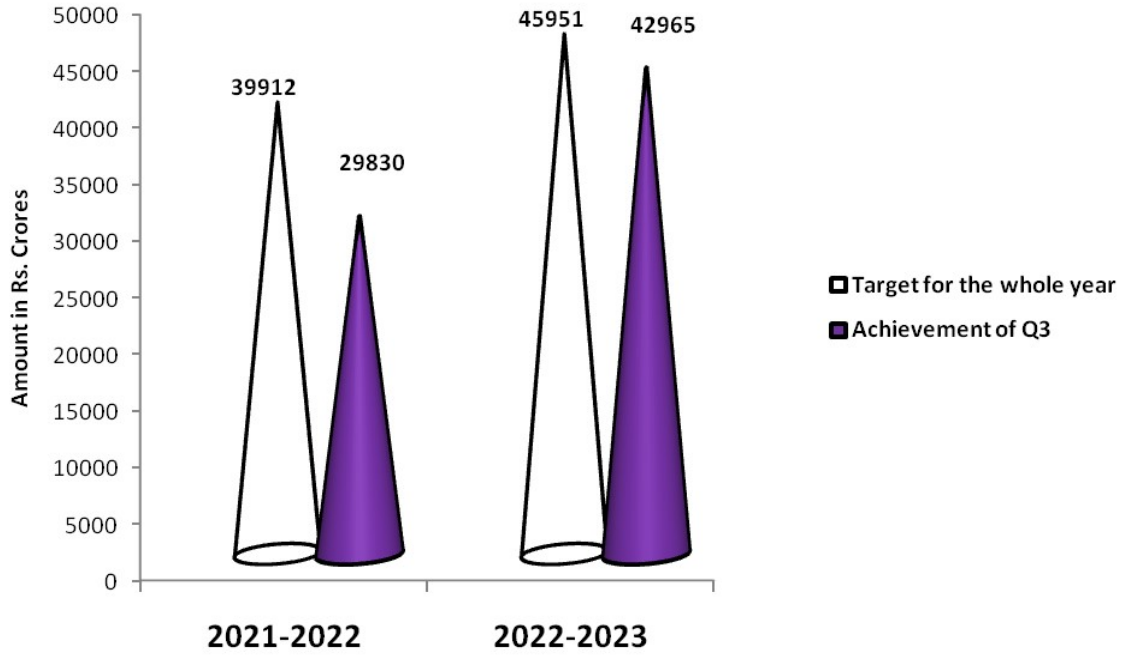
Sl. No.	District	Target for 2022-23	Achievement of Q3	% Achievement
1	ALAPPUZHA	6050	5967	99%
2	ERNAKULAM	8644	10265	119%
3	IDUKKI	4853	3473	72%
4	KANNUR	5659	6320	112%
5	KASARGODE	3786	3528	93%
6	KOLLAM	6393	7489	117%
7	KOTTAYAM	6660	5876	88%
8	KOZHIKODE	6959	6781	97%
9	MALAPPURAM	6503	6464	99%
10	PALAKKAD	6550	7318	112%
11	PATHANAMTHITTA	4120	3924	95%
12	THRISSUR	8885	7973	90%
13	TRIVANDRUM	6250	9879	158%
14	WAYANAD	4000	2348	59%
TOTAL		85313	87604	103%



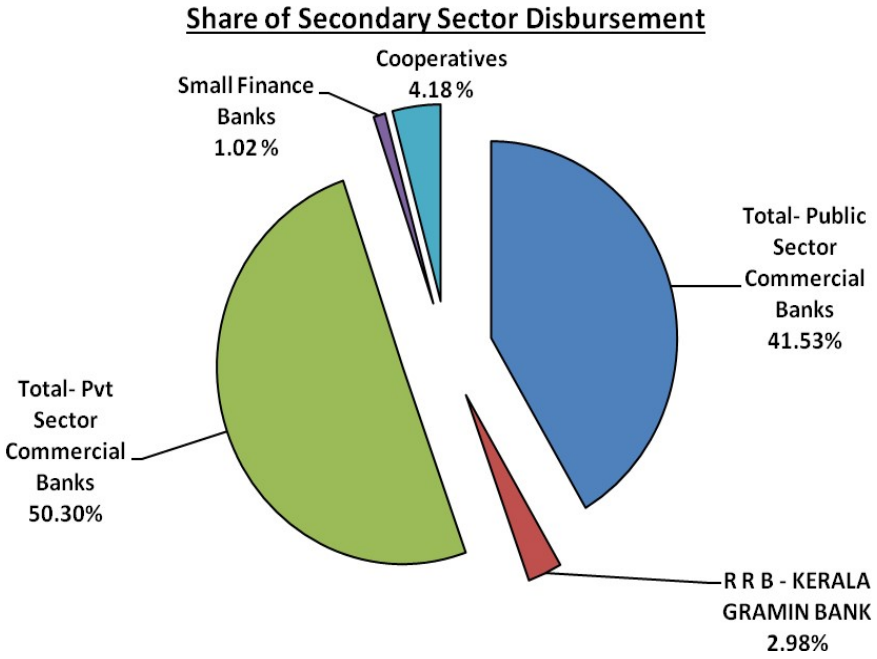
8.1.3. Performance under Secondary Sector

(Rs. in Crores)

Parameter	2021-2022	2022-2023
Target for the whole year	39912	45951
Achievement of Q3	29830	42965
% achievement for Q3	75%	94%



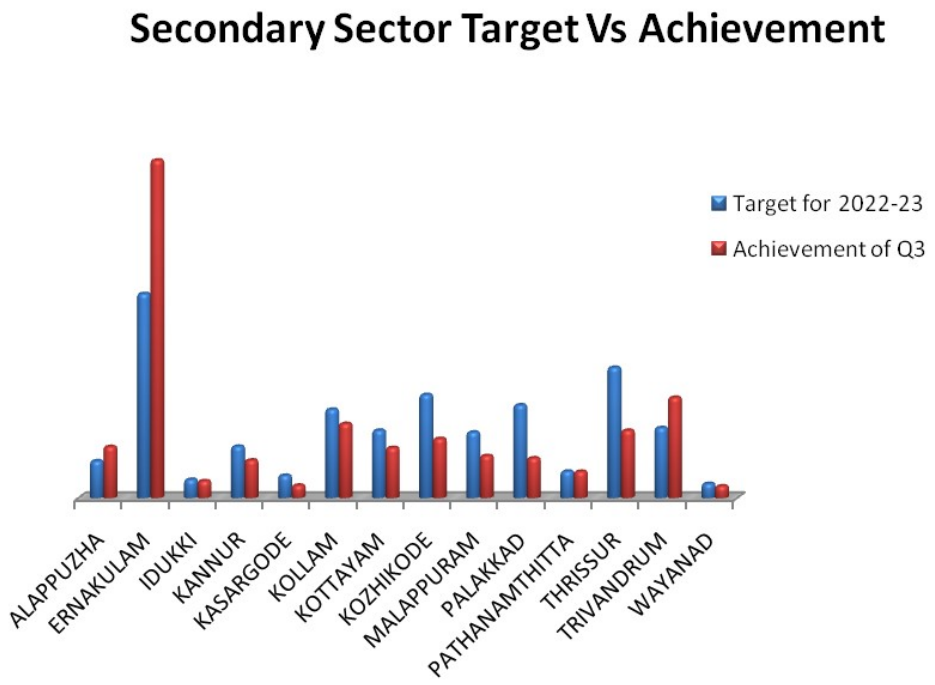
8.1.3.1. Banking GroupWise Performance under Secondary Sector



8.1.3.2. District wise Performance under Secondary Sector

(Rs. in Crores)

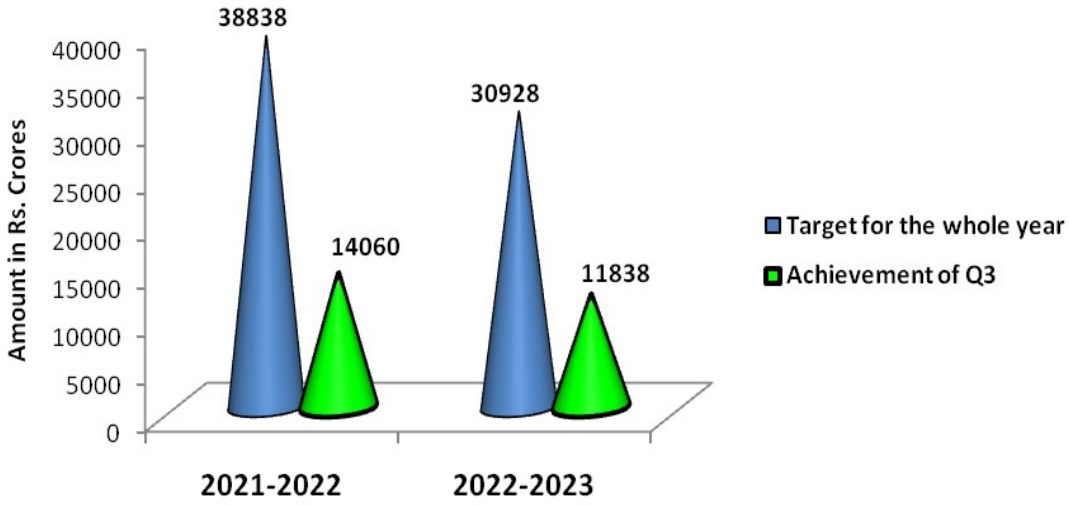
Sl. No.	District	Target for 2022-23	Achievement of Q3	% Achievement
1	ALAPPUZHA	1710	2371	139%
2	ERNAKULAM	9452	15638	165%
3	IDUKKI	849	785	92%
4	KANNUR	2383	1748	73%
5	KASARGODE	1037	582	56%
6	KOLLAM	4101	3439	84%
7	KOTTAYAM	3125	2324	74%
8	KOZHIKODE	4778	2742	57%
9	MALAPPURAM	3037	1950	64%
10	PALAKKAD	4299	1843	43%
11	PATHANAMTHITTA	1229	1221	99%
12	THRISSUR	6040	3123	52%
13	TRIVANDRUM	3250	4649	143%
14	WAYANAD	660	549	83%
TOTAL		45951	42965	94%



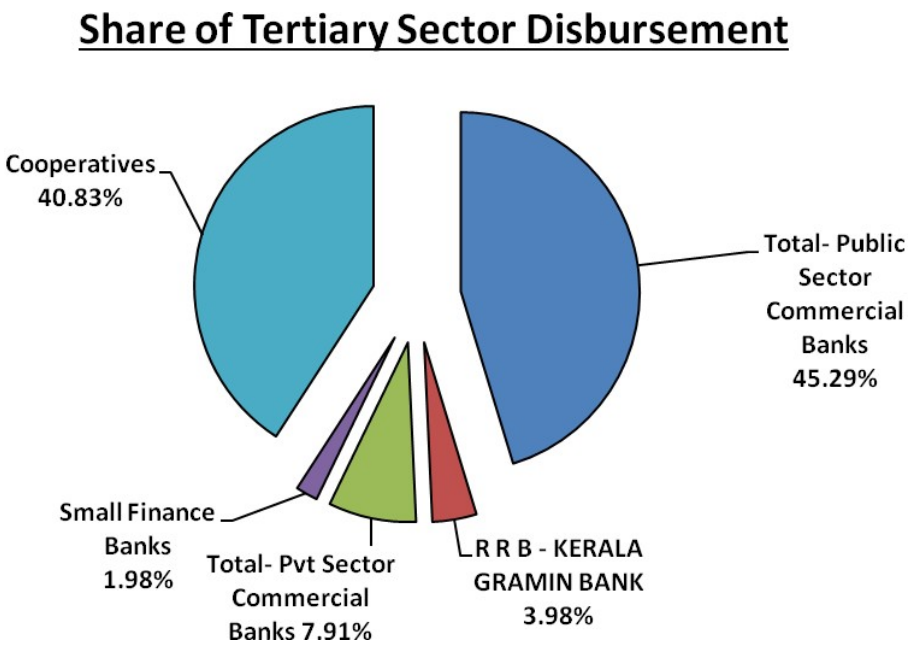
8.1.4. Performance under Tertiary Sector

(Rs. in Crores)

Parameter	2021-2022	2022-2023
Target for the whole year	38838	30928
Achievement of Q3	14060	11838
% achievement for Q3	36%	38%



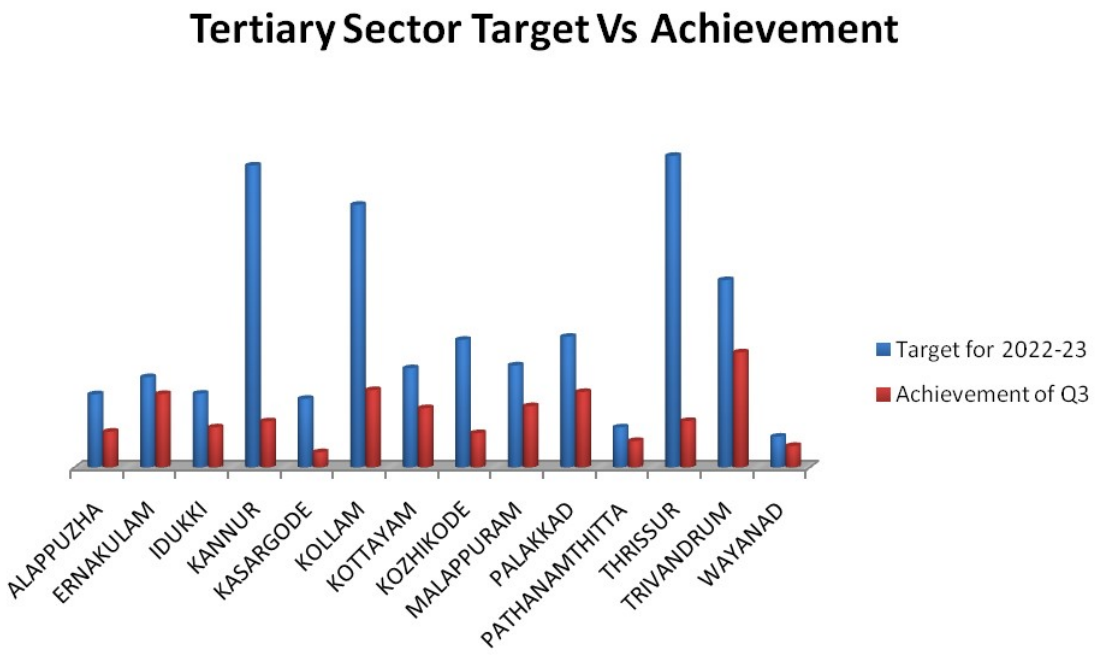
8.1.4.1. Banking GroupWise Performance under Tertiary Sector



8.1.4.2. District wise Performance under Tertiary Sector

(Rs. in Crores)

Sl.No.	District	Target for 2022-23	Achievement of Q3	% Achievement
1	ALAPPUZHA	1190	580	49%
2	ERNAKULAM	1470	1196	81%
3	IDUKKI	1200	652	54%
4	KANNUR	4917	750	15%
5	KASARGODE	1117	247	22%
6	KOLLAM	4277	1260	29%
7	KOTTAYAM	1615	965	60%
8	KOZHIKODE	2078	558	27%
9	MALAPPURAM	1660	997	60%
10	PALAKKAD	2128	1228	58%
11	PATHANAMTHITTA	651	430	66%
12	THRISSUR	5075	755	15%
13	TRIVANDRUM	3050	1873	61%
14	WAYANAD	500	349	70%
TOTAL		30928	11838	38%



9. Any Other matter with the Permission of Chair

10.1. BANKING STATISTICS - NUMBER OF BANK BRANCHES AND DEPOSITS AS AT DECEMBER 2022

(Rs.in lakhs)

Sl No.	BANK	No. of Branches				Total Deposits			
		Rural	S.Urban	Urban	Total	Rural	S.Urban	Urban	Total
A	**PUBLIC SECTOR COMMERCIAL BANKS**								
1	BANK OF BARODA	11	150	58	**219**	36,413	9,41,397	6,02,724	**15,80,534**
2	BANK OF INDIA	4	69	29	**102**	9,890	2,95,327	2,51,163	**5,56,380**
3	BANK OF MAHARASHTRA	0	21	10	**31**	0	11,215	43,434	**54,649**
4	CANARA BANK	33	477	157	**667**	1,78,414	38,06,418	19,33,312	**59,18,144**
5	CENTRAL BANK OF INDIA	5	81	32	**118**	12,094	3,91,505	1,98,568	**6,02,166**
6	INDIAN BANK	2	103	49	**154**	10,821	6,62,251	5,46,712	**12,19,784**
7	INDIAN OVERSEAS BANK	3	139	41	**183**	14,955	9,51,667	3,40,060	**13,06,682**
8	PUNJAB & SIND BANK	0	0	4	**4**	0	0	22,665	**22,665**
9	PUNJAB NATIONAL BANK	9	129	62	**200**	44,626	5,79,202	4,65,050	**10,88,878**
10	STATE BANK OF INDIA	57	864	276	**1,197**	4,44,200	1,27,03,155	69,30,058	**2,00,77,412**
11	UCO BANK	2	32	14	**48**	3,727	78,798	1,05,465	**1,87,990**
12	UNION BANK OF INDIA	17	246	99	**362**	60,993	12,81,927	14,09,598	**27,52,518**
	Total- Public Sector Commercial Banks	**143**	**2,311**	**831**	**3,285**	**8,16,133**	**2,17,02,861**	**1,28,48,808**	**3,53,67,802**
B	**R R B - KERALA GRAMIN BANK**	53	542	39	634	1,21,470	17,28,218	2,38,564	20,88,252
	Total- Public Sector Banks including RRB	**196**	**2,853**	**870**	**3,919**	**9,37,603**	**2,34,31,078**	**1,30,87,373**	**3,74,56,053**

10.1. BANKING STATISTICS - NUMBER OF BANK BRANCHES AND DEPOSITS AS AT DECEMBER 2022

(Rs.in lakhs)

Sl No.	BANK	No. of Branches				Total Deposits			
		Rural	S.Urban	Urban	Total	Rural	S.Urban	Urban	Total
C	**PRIVATE SECTOR COMMERCIAL BANKS**								
1	AXIS BANK	1	92	56	**149**	42,904	8,61,685	10,44,917	**19,49,505**
2	BANDHAN BANK	0	5	7	**12**	0	97,472	2,44,804	**3,42,276**
3	CSB BANK	24	197	44	**265**	34,202	9,30,536	3,22,550	**12,87,288**
4	CITY UNION BANK	0	9	9	**18**	0	24,185	50,286	**74,472**
5	DHANLAXMI BANK	14	96	33	**143**	59,270	4,44,016	4,72,073	**9,75,358**
6	FEDERAL BANK	29	499	77	**605**	3,45,708	96,66,176	24,47,285	**1,24,59,169**
7	HDFC BANK	8	167	98	**273**	38,563	12,76,221	19,40,816	**32,55,600**
8	ICICI BANK	6	120	61	**187**	20,513	10,26,498	10,68,646	**21,15,657**
9	IDBI BANK	0	34	18	**52**	0	2,89,783	3,28,555	**6,18,338**
10	IDFC FIRST Bank	0	1	7	**8**	0	0	1,46,790	**1,46,790**
11	INDUS IND BANK	1	46	44	**91**	860	2,71,846	6,74,971	**9,47,677**
12	JAMMU & KASHMIR BANK	0	0	2	**2**	0	0	2,367	**2,367**
13	KARNATAKA BANK	1	11	9	**21**	1,959	42,838	42,081	**86,878**
14	KARUR VYSYA BANK	0	12	9	**21**	0	57,162	1,26,323	**1,83,486**
15	KOTAK MAHINDRA BANK	0	18	16	**34**	0	99,519	1,76,826	**2,76,345**
16	LAKSHMI VILAS BANK	0	5	8	**13**	0	18,152	16,369	**34,522**
17	RBL Bank	1	5	7	**13**	466	8,579	61,680	**70,726**
18	SOUTH INDIAN BANK	43	374	79	**496**	2,54,882	39,03,602	14,55,532	**56,14,016**
19	T.N.MERCANTILE BANK	0	12	9	**21**	0	26,746	62,438	**89,184**
20	YES BANK	0	4	12	**16**	0	38,050	3,36,990	3,75,040
	Total- Pvt Sector Commercial Banks	**128**	**1,707**	**605**	**2,440**	**7,99,327**	**1,90,83,067**	**1,10,22,300**	**3,09,04,694**
D	**SMALL FINANCE BANKS**								
1	ESAF	149	104	28	281	1,54,509	5,18,308	4,36,879	11,09,695
2	Ujjivan Small Finance Bank	0	7	8	15	0	36,022	91,939	1,27,962
	Total- Small Finance Banks	**149**	**111**	**36**	**296**	**1,54,509**	**5,54,330**	**5,28,818**	**12,37,657**
	Total - Commercial Banks + RRB + SFB	**473**	**4,671**	**1,511**	**6,655**	**18,91,438**	**4,30,68,475**	**2,46,38,491**	**6,95,98,404**
E	**CO-OPERATIVE BANKS**								
1	DIST CO-OPERATIVE BANKS	37	17	0	54	2,11,313	2,52,777	0	4,64,090
2	KSCARDB (incl. PCARDBs)	128	37	10	175	18,128	6,984	6,032	31,144
3	KSCB	291	350	128	769	22,07,669	25,09,415	18,98,114	66,15,198
	Total Co-operative Banks	**456**	**404**	**138**	**998**	**24,37,110**	**27,69,176**	**19,04,146**	**71,10,433**
	Total - Banking Sector	**929**	**5,075**	**1,649**	**7,653**	**43,28,549**	**4,58,37,651**	**2,65,42,637**	**7,67,08,837**

10.2. BANKING STATISTICS -NR DEPOSITS, ADVANCES AND CASA AS AT DECEMBER 2022

(Rs.in lakhs)

Sl No.	BANK	NR Deposits				Advances				of Total Deposits - CASA			
		Rural	S.Urban	Urban	Total	Rural	S.Urban	Urban	Total	Rural	S.Urban	Urban	Total
A	**PUBLIC SECTOR COMMERCIAL BANKS**												
1	BANK OF BARODA	9,978	3,77,891	1,78,776	**5,66,645**	47,252	8,99,024	7,22,580	**16,68,856**	18,312	3,35,545	1,76,926	**5,30,783**
2	BANK OF INDIA	1,615	58,943	58,153	**1,18,711**	16,520	2,96,203	2,38,043	**5,50,766**	4,263	1,39,820	72,895	**2,16,978**
3	BANK OF MAHARASHTRA	0	1,232	986	**2,218**	0	34,236	5,49,307	**5,83,543**	0	5,768	21,546	**27,314**
4	CANARA BANK	51,994	14,74,334	3,75,687	**19,02,015**	1,81,150	35,14,164	22,23,664	**59,18,978**	79,120	17,64,125	6,62,108	**25,05,352**
5	CENTRAL BANK OF INDIA	2,270	1,14,822	25,789	**1,42,881**	18,053	2,91,106	3,23,364	**6,32,523**	5,608	1,41,889	82,583	**2,30,080**
6	INDIAN BANK	4,387	89,409	1,53,896	**2,47,692**	3,971	3,97,028	5,80,953	**9,81,953**	4,971	2,08,596	2,86,716	**5,00,283**
7	INDIAN OVERSEAS BANK	10,895	2,78,932	1,03,961	**3,93,788**	6,302	4,43,352	2,30,289	**6,79,943**	5,932	2,95,368	1,34,698	**4,35,998**
8	PUNJAB & SIND BANK	0	0	0	**0**	0	0	44,714	**44,714**	0	0	2,984	**2,984**
9	PUNJAB NATIONAL BANK	8,438	1,07,002	44,986	**1,60,426**	22,599	2,90,757	5,76,384	**8,89,740**	16,056	2,48,554	1,96,027	**4,60,637**
10	STATE BANK OF INDIA	1,37,561	47,78,872	18,90,837	**68,07,269**	2,47,267	55,66,780	49,80,500	**1,07,94,546**	1,92,482	51,48,565	24,30,048	**77,71,095**
11	UCO BANK	164	16,360	4,573	**21,098**	6,090	1,14,345	3,21,052	**4,41,487**	1,975	32,436	34,590	**69,001**
12	UNION BANK OF INDIA	15,966	38,664	6,44,841	**6,99,470**	45,415	10,65,882	13,42,154	**24,53,452**	20,533	5,30,564	3,38,406	**8,89,503**
	Total- Public Sector Commercial Banks	**2,43,267**	**73,36,460**	**34,82,485**	**1,10,62,212**	**5,94,619**	**1,29,12,876**	**1,21,33,005**	**2,56,40,500**	**3,49,251**	**88,51,230**	**44,39,528**	**1,36,40,009**
B	**R R B - KERALA GRAMIN BANK**	9,941	1,54,852	14,881	1,79,674	1,39,001	18,05,174	1,39,360	20,83,535	53,523	8,16,018	66,996	9,36,537
	Total- Public Sector Banks including RRB	**2,53,208**	**74,91,312**	**34,97,366**	**1,12,41,886**	**7,33,620**	**1,47,18,050**	**1,22,72,365**	**2,77,24,035**	**4,02,774**	**96,67,248**	**45,06,524**	**1,45,76,546**
C	**PRIVATE SECTOR COMMERCIAL BANKS**												
1	AXIS BANK	7,340	4,65,997	4,00,763	**8,74,100**	23,388	5,94,721	12,05,764	**18,23,873**	36,002	4,19,850	4,94,261	**9,50,113**
2	BANDHAN BANK	0	2,502	6,652	**9,154**	0	12,774	71,234	**84,008**	0	8,502	34,872	**43,374**
3	CSB BANK	8,714	3,52,994	84,626	**4,46,334**	17,842	3,39,162	1,69,884	**5,26,887**	10,172	2,20,605	87,527	**3,18,303**
4	CITY UNION BANK	0	3,137	5,543	**8,680**	0	22,037	65,825	**87,862**	0	7,150	12,300	**19,450**
5	DHANLAXMI BANK	21,734	1,03,446	46,723	**1,71,903**	23,935	2,22,924	2,53,737	**5,00,597**	18,543	1,59,546	1,09,452	**2,87,541**
6	FEDERAL BANK	1,92,640	55,16,311	11,08,584	**68,17,536**	1,27,941	34,85,144	17,15,217	**53,28,301**	1,17,195	34,84,521	7,00,985	**43,02,701**
7	HDFC BANK	12,673	3,91,397	6,14,761	**10,18,831**	41,893	12,84,127	16,50,427	**29,76,447**	17,070	6,45,556	7,20,746	**13,83,372**
8	ICICI BANK	8,251	4,55,996	3,87,041	**8,51,287**	9,977	11,67,857	4,82,459	**16,60,294**	7,440	4,12,281	4,57,016	**8,76,737**
9	IDBI BANK	0	84,037	95,281	**1,79,318**	0	2,24,145	3,64,283	**5,88,428**	0	1,65,399	1,56,913	**3,22,312**
10	IDFC FIRST Bank	0	0	0	**0**	2,972	32,529	1,78,905	**2,14,406**	0	0	58,893	**58,893**
11	INDUS IND BANK	229	53,587	75,624	**1,29,440**	48	2,59,265	7,27,898	**9,87,211**	0	2,96,873	7,00,421	**9,97,293**
12	JAMMU & KASHMIR BANK	0	0	129	**129**	0	0	10,603	**10,603**	0	0	1,497	**1,497**
13	KARNATAKA BANK	59	5,870	2,711	**8,640**	829	29,764	64,708	**95,301**	870	15,040	11,328	**27,238**
14	KARUR VYSYA BANK	0	24,264	30,233	**54,497**	0	24,179	95,632	**1,19,810**	0	9,325	15,747	**25,073**
15	KOTAK MAHINDRA BANK	0	45,091	57,995	**1,03,086**	0	16,919	2,53,445	**2,70,364**	0	48,345	1,17,614	**1,65,958**
16	LAKSHMI VILAS BANK	0	726	1,326	**2,053**	0	667	21,309	**21,976**	0	1,464	3,999	**5,464**
17	RBL Bank	0	0	0	**0**	3,013	44	4,234	**7,290**	269	3,088	15,454	**18,811**
18	SOUTH INDIAN BANK	1,06,073	19,06,317	5,49,353	**25,61,743**	1,08,118	15,81,312	10,60,769	**27,50,199**	96,710	13,68,855	4,13,505	**18,79,071**
19	T.N.MERCANTILE BANK	0	9,418	7,639	**17,057**	0	23,340	31,620	**54,960**	0	0	0	**0**
20	YES BANK	0	12,833	70,278	**83,111**	0	17,630	4,16,072	**4,33,702**	0	10,010	95,393	**1,05,403**
	Total- Pvt Sector Commercial Banks	**3,57,712**	**94,33,924**	**35,45,263**	**1,33,36,900**	**3,59,955**	**93,38,541**	**88,44,025**	**1,85,42,521**	**3,04,271**	**72,76,410**	**42,07,923**	**1,17,88,604**
D	**SMALL FINANCE BANKS**												
1	ESAF	33,497	1,47,665	1,16,065	**2,97,227**	1,37,307	3,44,818	79,486	**5,61,611**	54,100	1,11,709	69,088	**2,34,897**
2	Ujjivan Small Finance Bank	0	0	0	**0**	0	15,526	23,036	**38,562**	0	0	0	**0**
	Total- Small Finance Banks	**33,497**	**1,47,665**	**1,16,065**	**2,97,227**	**1,37,307**	**3,60,344**	**1,02,522**	**6,00,173**	**54,100**	**1,11,709**	**69,088**	**2,34,897**
	Total - Commercial Banks + RRB + SFB	**6,44,417**	**1,70,72,901**	**71,58,694**	**2,48,76,013**	**12,30,882**	**2,44,16,935**	**2,12,18,912**	**4,68,66,729**	**7,61,145**	**1,70,55,367**	**87,83,535**	**2,66,00,047**
E	**CO-OPERATIVE BANKS**												
1	DIST CO-OPERATIVE BANKS	0	20	0	**20**	2,23,099	1,31,518	0	**3,54,618**	29,803	21,295	0	**51,098**
2	KSCARDB (incl. PCARDBs)	0	0	0	**0**	5,30,451	2,69,816	13,172	8,13,439	0	0	0	0
3	KSCB	0	150	0	**150**	14,12,217	16,86,714	11,43,374	42,42,305	2,32,695	2,67,952	2,04,489	7,05,136
	Total Co-operative Banks	**0**	**170**	**0**	**170**	**21,65,767**	**20,88,048**	**11,56,546**	**54,10,362**	**2,62,498**	**2,89,246**	**2,04,489**	**7,56,234**
	Total - Banking Sector	**6,44,417**	**1,70,73,072**	**71,58,694**	**2,48,76,183**	**33,96,649**	**2,65,04,984**	**2,23,75,458**	**5,22,77,091**	**10,23,643**	**1,73,44,613**	**89,88,025**	**2,73,56,281**

10.3. BANKING STATISTICS - C D RATIO, INVESTMENTS AND C+I D RATIO AS AT DECEMBER 2022								
Sl. No.	**BANK**	**CD Ratio**				**Investment** (Rs.in lakhs)	**Adv. + Investment** (Rs.in lakhs)	**C+I :D Ratio**
		Rural	**S. Urban**	**Urban**	**Total**			
A	**PUBLIC SECTOR COMMERCIAL BANKS**							
1	BANK OF BARODA	129.77	95.50	119.89	**105.59**	0	16,68,856	105.59
2	BANK OF INDIA	167.03	100.30	94.78	**98.99**	0	5,50,766	98.99
3	BANK OF MAHARASHTRA	0.00	305.28	1264.68	**1067.80**	0	5,83,543	1067.80
4	CANARA BANK	101.53	92.32	115.02	**100.01**	1,58,090	60,77,068	102.69
5	CENTRAL BANK OF INDIA	149.27	74.36	162.85	**105.04**	0	6,32,523	105.04
6	INDIAN BANK	36.70	59.95	106.26	**80.50**	0	9,81,953	80.50
7	INDIAN OVERSEAS BANK	42.14	46.59	67.72	**52.04**	0	6,79,943	52.04
8	PUNJAB & SIND BANK	0.00	0.00	197.28	**197.28**	0	44,714	197.28
9	PUNJAB NATIONAL BANK	50.64	50.20	123.94	**81.71**	0	8,89,740	81.71
10	STATE BANK OF INDIA	55.67	43.82	71.87	**53.76**	25,58,000	1,33,52,546	66.51
11	UCO BANK	163.41	145.11	304.42	**234.85**	0	4,41,487	234.85
12	UNION BANK OF INDIA	74.46	83.15	95.22	**89.13**	1,907	24,55,359	89.20
	Total- Public Sector Commercial Banks	**72.86**	**59.50**	**94.43**	**72.50**	**27,17,997**	**2,83,58,497**	**80.18**
B	**R R B - KERALA GRAMIN BANK**	114.43	104.45	58.42	**99.77**	6,75,704	27,59,239	132.13
	Total- Public Sector Banks including RRB	**78.24**	**62.81**	**93.77**	**74.02**	**33,93,701**	**3,11,17,736**	**83.08**

10.3. BANKING STATISTICS - C D RATIO, INVESTMENTS AND C+I D RATIO AS AT DECEMBER 2022								
Sl. No.	BANK	CD Ratio				Investment (Rs.in lakhs)	Adv. + Investment (Rs.in lakhs)	C+I :D Ratio
		Rural	S. Urban	Urban	Total			
C	**PRIVATE SECTOR COMMERCIAL BANKS**							
1	AXIS BANK	54.51	69.02	115.39	**93.56**	0	**18,23,873**	**93.56**
2	BANDHAN BANK	0.00	13.11	29.10	**24.54**	0	**84,008**	**24.54**
3	CSB BANK	52.16	36.45	52.67	**40.93**	0	**5,26,887**	**40.93**
4	CITY UNION BANK	0.00	91.12	130.90	**117.98**	0	**87,862**	**117.98**
5	DHANLAXMI BANK	40.38	50.21	53.75	**51.32**	9,656	5,10,253	52.31
6	FEDERAL BANK	37.01	36.06	70.09	**42.77**	85,741	54,14,043	43.45
7	HDFC BANK	108.63	100.62	85.04	**91.43**	0	29,76,447	91.43
8	ICICI BANK	48.64	113.77	45.15	**78.48**	0	16,60,294	78.48
9	IDBI BANK	0.00	77.35	110.87	**95.16**	0	5,88,428	95.16
10	IDFC FIRST Bank	0.00	0.00	121.88	**146.06**	0	2,14,406	146.06
11	INDUS IND BANK	5.59	95.37	107.84	**104.17**	0	9,87,211	104.17
12	JAMMU & KASHMIR BANK	0.00	0.00	447.88	**447.88**	0	10,603	447.88
13	KARNATAKA BANK	42.34	69.48	153.77	**109.69**	0	95,301	109.69
14	KARUR VYSYA BANK	0.00	42.30	75.70	**65.30**	0	1,19,810	65.30
15	KOTAK MAHINDRA BANK	0.00	17.00	143.33	**97.84**	0	2,70,364	97.84
16	LAKSHMI VILAS BANK	0.00	3.68	130.17	**63.66**	0	21,976	63.66
17	RBL Bank	646.10	0.51	6.86	**10.31**	0	7,290	10.31
18	SOUTH INDIAN BANK	42.42	40.51	72.88	**48.99**	31,263	27,81,462	49.54
19	T.N.MERCANTILE BANK	0.00	87.27	50.64	**61.63**	0	54,960	61.63
20	YES BANK	0.00	46.33	123.47	**115.64**	**3,75,040**	8,08,742	215.64
	Total- Pvt Sector Commercial Banks	**45.03**	**48.94**	**80.24**	**60.00**	**5,01,701**	**1,90,44,222**	**61.62**
D	**SMALL FINANCE BANKS**							
1	ESAF	88.87	66.53	18.19	**50.61**	0	5,61,611	50.61
2	Ujjivan Small Finance Bank	0.00	43.10	25.06	**30.14**	0	38,562	30.14
	Total- Small Finance Banks	**88.87**	**65.01**	**19.39**	**48.49**	**0**	**6,00,173**	**48.49**
	Total - Commercial Banks + RRB + SFB	**65.08**	**56.69**	**86.12**	**67.34**	**38,95,402**	**5,07,62,131**	**72.94**
E	**CO-OPERATIVE BANKS**							
1	DIST CO-OPERATIVE BANKS	105.58	52.03	0.00	**76.41**	1,78,716	**5,33,334**	**114.92**
2	KSCARDB (incl. PCARDBs)	2926.14	3863.34	218.36	**2611.84**	26,324	**8,39,763**	**2696.37**
3	KSCB	63.97	67.22	60.24	**64.13**	0	**42,42,305**	**64.13**
	Total Co-operative Banks	**88.87**	**75.40**	**60.74**	**76.09**	**2,05,040**	**56,15,402**	**78.97**
	Total - Banking Sector	**78.47**	**57.82**	**84.30**	**68.15**	**41,00,442**	**5,63,77,533**	**73.50**

10.4. ADVANCES OUTSTANDING UNDER PRIORITY SECTOR AS AT DECEMBER 2022

(Rs. in Lakhs)

Sl. No.	BANK	AGRICULTURE		% to Total Adv	MSME		% to Total Adv	OTHER PRIORITY SECTOR		% to Total Adv	TOTAL PRIORITY SECTOR ADVANCES		% to Total Adv
		A/cs	Amount		A/cs	Amount		A/cs	Amount		A/cs	Amount	
A	**PUBLIC SECTOR COMMERCIAL BANKS**												
1	BANK OF BARODA	2,44,476	4,56,226	**27**	27,806	1,76,309	**11**	29,435	1,92,119	**12**	3,01,717	8,24,654	**49**
2	BANK OF INDIA	99,946	1,46,071	**27**	20,756	79,965	**15**	13,989	79,665	**14**	1,34,691	3,05,701	**56**
3	BANK OF MAHARASHTRA	3,006	20,578	**4**	1,380	82,839	**14**	1,214	18,341	**3**	5,600	1,21,759	**21**
4	CANARA BANK	14,46,061	23,69,423	**40**	1,85,141	8,19,001	**14**	1,41,798	8,82,721	**15**	17,73,000	40,71,145	**69**
5	CENTRAL BANK OF INDIA	1,33,956	2,09,250	**33**	11,686	54,478	**9**	16,666	99,435	**16**	1,62,308	3,63,163	**57**
6	INDIAN BANK	1,62,328	2,21,262	**23**	23,755	2,06,994	**21**	7,635	46,623	**5**	1,93,718	4,74,879	**48**
7	INDIAN OVERSEAS BANK	1,85,316	2,48,301	**37**	32,738	1,29,517	**19**	19,532	1,30,085	**19**	2,37,586	5,07,903	**75**
8	PUNJAB & SIND BANK	7	18	**0**	533	3,927	**9**	341	2,925	**7**	881	6,870	**15**
9	PUNJAB NATIONAL BANK	41,966	71,869	**8**	18,811	1,36,290	**15**	27,422	1,60,275	**18**	88,199	3,68,435	**41**
10	STATE BANK OF INDIA	7,21,057	14,19,945	**13**	36,919	9,32,668	**9**	1,87,031	13,03,199	**12**	9,45,007	36,55,812	**34**
11	UCO BANK	22,333	34,203	**8**	8,549	50,872	**12**	2,77,242	2,24,108	**51**	3,08,124	3,09,183	**70**
12	UNION BANK OF INDIA	2,90,110	4,99,260	**20**	72,821	3,53,299	**14**	67,189	3,52,565	**14**	4,30,120	12,05,125	**49**
	Total- Public Sector Commercial Banks	**33,50,562**	**56,96,406**	**22**	**4,40,895**	**30,26,159**	**12**	**7,89,494**	**34,92,063**	**14**	**45,80,951**	**1,22,14,629**	**48**
B	**R R B - KERALA GRAMIN BANK**	13,16,707	14,16,317	68	74,572	1,52,652	7	92,479	3,87,072	19	14,83,758	19,56,041	94
	Total- Public Sector Banks including RRB	**46,67,269**	**71,12,723**	**26**	**5,15,467**	**31,78,811**	**11**	**8,81,973**	**38,79,136**	**14**	**60,64,709**	**1,41,70,669**	**51**

10.4. ADVANCES OUTSTANDING UNDER PRIORITY SECTOR AS AT DECEMBER 2022

(Rs. in Lakhs)

Sl. No.	BANK	AGRICULTURE		% to Total Adv	MSME		% to Total Adv	OTHER PRIORITY SECTOR		% to Total Adv	TOTAL PRIORITY SECTOR ADVANCES		% to Total Adv
		A/cs	Amount		A/cs	Amount		A/cs	Amount		A/cs	Amount	
C	**PRIVATE SECTOR COMMERCIAL BANKS**												
1	AXIS BANK	39,059	1,05,029	**6**	5,635	3,76,204	**21**	49,235	1,28,104	**7**	93,929	6,09,336	**33**
2	BANDHAN BANK	4	95	**0**	106	845	**1**	0	0	**0**	110	940	**1**
3	CSB BANK	2,35,090	3,17,614	**60**	864	40,463	**8**	2,201	5,954	**1**	2,38,155	3,64,031	**69**
4	CITY UNION BANK	4,942	11,131	**13**	861	44,108	**50**	168	1,161	**1**	5,971	56,400	**64**
5	DHANLAXMI BANK	59,070	1,46,327	**29**	2,508	1,05,058	**21**	4,631	30,704	**6**	66,209	2,82,090	**56**
6	FEDERAL BANK	5,14,646	10,44,184	**20**	23,087	9,65,556	**18**	42,445	2,21,156	**4**	5,80,178	22,30,896	**42**
7	HDFC BANK	2,67,367	2,59,068	**9**	13,874	3,99,266	**13**	1,44,043	1,36,001	**5**	4,25,284	7,94,335	**27**
8	ICICI BANK	18,617	77,533	**5**	8,374	3,23,387	**19**	4,995	52,398	**3**	31,986	4,53,318	**27**
9	IDBI BANK	47,221	1,29,661	**22**	4,244	65,174	**11**	3,361	26,837	**5**	54,826	2,21,673	**38**
10	IDFC FIRST Bank	1,95,306	58,729	**27**	701	20,975	**10**	45,578	10,056	**5**	2,41,585	89,760	**42**
11	INDUS IND BANK	3,26,743	81,821	**8**	75,484	1,78,603	**18**	542	926	**0**	4,02,769	2,61,350	**26**
12	JAMMU & KASHMIR BANK	1	5	**0**	256	1,802	**17**	75	854	**8**	332	2,660	**25**
13	KARNATAKA BANK	1,958	9,670	**10**	1,053	29,060	**30**	1,165	9,934	**10**	4,176	48,665	**51**
14	KARUR VYSYA BANK	5,158	8,022	**7**	228	8,227	**7**	362	2,094	**2**	5,748	18,343	**15**
15	KOTAK MAHINDRA BANK	720	30,852	**11**	3,320	91,613	**34**	107	551	**0**	4,147	1,23,016	**46**
16	LAKSHMI VILAS BANK	389	532	**2**	24	518	**2**	20	4,675	**21**	433	5,725	**26**
17	RBL Bank	19,184	2,729	**37**	0	0	**0**	4,445	602	**8**	23,629	3,331	**46**
18	SOUTH INDIAN BANK	3,54,401	6,84,431	**25**	14,130	6,54,673	**24**	17,506	1,05,575	**4**	3,86,037	14,44,679	**53**
19	T.N.MERCANTILE BANK	6,686	10,381	**19**	1,432	18,231	**33**	905	7,014	**13**	9,023	35,627	**65**
20	YES BANK	11	1,639	**0**	2,259	85,454	**20**	413	6,927	**2**	2,683	94,019	**22**
	Total- Pvt Sector Commercial Banks	**20,96,573**	**29,79,453**	**16**	**1,58,440**	**34,09,218**	**18**	**3,22,197**	**7,51,524**	**4**	**25,77,210**	**71,40,195**	**39**
D	**SMALL FINANCE BANKS**												
1	ESAF	8,44,722	3,68,004	**66**	2,67,122	99,053	**18**	2,33,107	57,430	**10**	13,44,951	5,24,487	**93**
2	Ujjivan Small Finance Bank	27,907	8,024	**21**	281	538	**1**	51,243	17,393	**45**	79,431	25,955	**67**
	Total- Small Finance Banks	**8,72,629**	**3,76,029**	**63**	**2,67,403**	**99,591**	**17**	**2,84,350**	**74,823**	**12**	**14,24,382**	**5,50,443**	**92**
Total - Commercial Banks + RRB + SFB		**76,36,471**	**1,04,68,205**	**22**	**9,41,310**	**66,87,620**	**14**	**14,88,520**	**47,05,482**	**10**	**1,00,66,301**	**2,18,61,306**	**47**
E	**CO-OPERATIVE BANKS**												
1	DIST CO-OPERATIVE BANKS	681	19,672	**6**	2,514	32,197	**9**	43,524	1,15,470	**33**	46,719	1,67,339	**47**
2	KSCARDB (incl. PCARDBs)	3,44,743	3,60,479	**44**	51,137	88,914	**11**	2,11,671	3,64,046	**45**	6,07,551	8,13,439	**100**
3	KSCB	2,31,558	7,71,999	**18**	50,591	1,79,736	**4**	2,58,554	12,57,237	**30**	5,40,703	22,08,972	**52**
	Total Co-operative Banks	**5,76,982**	**11,52,150**	**21**	**1,04,242**	**3,00,848**	**6**	**5,13,749**	**17,36,753**	**32**	**11,94,973**	**31,89,750**	**59**
Total - Banking Sector		**82,13,453**	**1,16,20,354**	**22**	**10,45,552**	**69,88,467**	**13**	**20,02,269**	**64,42,235**	**12**	**1,12,61,274**	**2,50,51,056**	**48**

10.5. ADVANCES OUTSTANDING IN AGRICULTURE SECTOR AS AT DECEMBER 2022

(Rs.in lakhs)

Sl. No.	BANK	OF TOTAL AGRICULTURE OUTSTANDING (PRIORITY)								TOTAL AGRICULTURE OUTSTANDING (PRIORITY)	
		Farm Credit				Agri Infrastructure		Ancillary Activities			
		Short Term Loans		Term Loans							
		A/cs	Amount	A/cs	Amount	A/cs	Amount	A/cs	Amount	A/cs	Amount
A	**PUBLIC SECTOR COMMERCIAL BANKS**										
1	BANK OF BARODA	82,221	1,36,942	1,59,760	2,81,961	213	1,009	2,282	36,314	2,44,476	**4,56,226**
2	BANK OF INDIA	53,995	69,781	42,049	55,790	12	59	3,890	20,441	99,946	**1,46,071**
3	BANK OF MAHARASHTRA	988	5,007	950	7,950	3	8	1,065	7,613	3,006	**20,578**
4	CANARA BANK	13,79,529	21,02,589	57,021	1,83,500	787	1,920	8,724	81,415	14,46,061	**23,69,423**
5	CENTRAL BANK OF INDIA	23,120	60,596	1,10,762	1,39,545	9	557	65	8,552	1,33,956	**2,09,250**
6	INDIAN BANK	1,56,987	2,11,557	5,178	5,663	10	33	153	4,009	1,62,328	**2,21,262**
7	INDIAN OVERSEAS BANK	32,156	49,376	1,51,131	1,91,756	156	154	1,873	7,016	1,85,316	**2,48,301**
8	PUNJAB & SIND BANK	1	1	3	5	0	0	3	12	7	**18**
9	PUNJAB NATIONAL BANK	32,466	47,385	5,100	6,999	838	2,001	3,562	15,484	41,966	**71,869**
10	STATE BANK OF INDIA	6,56,044	11,58,160	64,697	1,45,771	1	187	315	1,15,827	7,21,057	**14,19,945**
11	UCO BANK	6,613	12,044	15,543	21,160	20	62	157	937	22,333	**34,203**
12	UNION BANK OF INDIA	1,97,448	3,11,422	79,086	1,37,038	505	987	13,071	49,814	2,90,110	**4,99,260**
	Total- Public Sector Commercial Banks	**26,21,568**	**41,64,860**	**6,91,280**	**11,77,137**	**2,554**	**6,976**	**35,160**	**3,47,433**	**33,50,562**	**56,96,406**
B	**R R B - KERALA GRAMIN BANK**	12,61,506	12,99,883	55,201	1,16,433	0	0	0	0	13,16,707	**14,16,317**
	Total- Public Sector Banks including RRB	**38,83,074**	**54,64,743**	**7,46,481**	**12,93,570**	**2,554**	**6,976**	**35,160**	**3,47,433**	**46,67,269**	**71,12,723**

10.5. ADVANCES OUTSTANDING IN AGRICULTURE SECTOR AS AT DECEMBER 2022

(Rs.in lakhs)

Sl. No.	BANK	OF TOTAL AGRICULTURE OUTSTANDING (PRIORITY)								TOTAL AGRICULTURE OUTSTANDING (PRIORITY)	
		Farm Credit				Agri Infrastructure		Ancillary Activities			
		Short Term Loans		Term Loans							
		A/cs	Amount	A/cs	Amount	A/cs	Amount	A/cs	Amount	A/cs	Amount
C	**PRIVATE SECTOR COMMERCIAL BANKS**										
1	AXIS BANK	1,021	21,020	37,749	31,945	4	821	285	51,244	39,059	**1,05,029**
2	BANDHAN BANK	0	0	1	5	0	0	3	90	4	**95**
3	CSB BANK	33,595	69,956	2,00,710	2,46,126	17	16	768	1,516	2,35,090	**3,17,614**
4	CITY UNION BANK	4,894	6,831	7	40	0	0	41	4,260	4,942	**11,131**
5	DHANLAXMI BANK	44,571	77,970	14,391	66,818	0	0	108	1,539	59,070	**1,46,327**
6	FEDERAL BANK	5,05,356	8,88,556	6,654	31,643	51	3,135	2,585	1,20,850	5,14,646	**10,44,184**
7	HDFC BANK	1,459	40,862	2,65,775	1,99,103	7	502	126	18,601	2,67,367	**2,59,068**
8	ICICI BANK	15,650	67,247	2,936	7,628	1	3	30	2,655	18,617	**77,533**
9	IDBI BANK	41,184	1,12,771	5,217	12,301	25	22	795	4,567	47,221	**1,29,661**
10	IDFC FIRST Bank	0	0	1,95,306	58,729	0	0	0	0	1,95,306	**58,729**
11	INDUS IND BANK	213	5,370	3,26,530	76,451	0	0	0	0	3,26,743	**81,821**
12	JAMMU & KASHMIR BANK	0	0	1	5	0	0	0	0	1	**5**
13	KARNATAKA BANK	1,863	3,367	14	199	1	11	80	6,094	1,958	**9,670**
14	KARUR VYSYA BANK	3,241	5,358	1,915	2,647	1	14	1	3	5,158	**8,022**
15	KOTAK MAHINDRA BANK	46	1,303	213	7,952	17	141	444	21,456	720	**30,852**
16	LAKSHMI VILAS BANK	236	307	14	10	118	150	21	66	389	**532**
17	RBL Bank	0	0	19,184	2,729	0	0	0	0	19,184	**2,729**
18	SOUTH INDIAN BANK	3,53,275	6,07,117	363	4,345	19	556	744	72,413	3,54,401	**6,84,431**
19	T.N.MERCANTILE BANK	5,781	6,141	885	1,283	0	0	20	2,957	6,686	**10,381**
20	YES BANK	0	0	0	0	0	0	11	1,639	11	1,639
	Total- Pvt Sector Commercial Banks	**10,12,385**	**19,14,176**	**10,77,865**	**7,49,960**	**261**	**5,369**	**6,062**	**3,09,948**	**20,96,573**	**29,79,453**
D	**SMALL FINANCE BANKS**										
1	ESAF	36	273	8,44,686	3,67,731	0	0	0	0	8,44,722	**3,68,004**
2	Ujjivan Small Finance Bank	0	0	27,907	8,024	0	0	0	0	27,907	8,024
	Total- Small Finance Banks	**36**	**273**	**8,72,593**	**3,75,755**	**0**	**0**	**0**	**0**	**8,72,629**	**3,76,029**
	Total - Commercial Banks + RRB + SFB	**48,95,495**	**73,79,193**	**26,96,939**	**24,19,286**	**2,815**	**12,344**	**41,222**	**6,57,381**	**76,36,471**	**1,04,68,205**
E	**CO-OPERATIVE BANKS**										
1	DIST CO-OPERATIVE BANKS	664	18,717	17	955	0	0	0	0	681	**19,672**
2	KSCARDB (incl. PCARDBs)	46,012	46,175	2,98,731	3,14,304	0	0	0	0	3,44,743	**3,60,479**
3	KSCB	2,23,868	7,33,955	6,259	34,859	126	281	1,305	2,904	2,31,558	7,71,999
	Total Co-operative Banks	**2,70,544**	**7,98,846**	**3,05,007**	**3,50,119**	**126**	**281**	**1,305**	**2,904**	**5,76,982**	**11,52,150**
	Total - Banking Sector	**51,66,039**	**81,78,039**	**30,01,946**	**27,69,405**	**2,941**	**12,625**	**42,527**	**6,60,285**	**82,13,453**	**1,16,20,354**

10.6. TOTAL OUTSTANDING UNDER MICRO,SMALL AND MEDIUM ENTERPRISES(MSME) AND LARGE ENTERPRISES AS AT DECEMBER 2022

(Rs. in lakhs)

Sl. No.	BANK	Of Total MSME Priority																							
		Micro Enterprises								Small Enterprises								Medium Enterprises							
		Manufacturing Sector		Services Sector		Retail Trade		Total		Manufacturing Sector		Services Sector		Retail Trade		Total		Manufacturing Sector		Services Sector		Retail Trade		Total	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
A	**PUBLIC SECTOR COMMERCIAL BANKS**																								
1	BANK OF BARODA	17,256	85,873	6,510	32,178	3,346	9,492	**27,112**	**1,27,543**	400	22,801	150	8,105	87	7,688	**637**	**38,594**	38	1,036	11	6,700	8	2,436	**57**	**10,172**
2	BANK OF INDIA	2,317	15,372	13,642	33,257	4,423	10,546	**20,382**	**59,176**	74	5,387	267	14,697	25	451	**366**	**20,535**	8	254	0	0	0	0	**8**	**254**
3	BANK OF MAHARASHTRA	142	915	1,202	80,256	20	99	**1,364**	**81,270**	3	168	9	932	2	205	**14**	**1,305**	2	264	0	0	0	0	**2**	**264**
4	CANARA BANK	17,272	73,890	1,51,468	3,42,720	3,104	50,755	**1,71,844**	**4,67,365**	1,978	65,663	7,621	1,49,477	0	0	**9,599**	**2,15,140**	220	33,137	387	52,610	0	0	**607**	**85,747**
5	CENTRAL BANK OF INDIA	1,188	8,585	9,706	21,148	182	1,472	**11,076**	**31,205**	73	3,441	417	10,976	47	1,650	**537**	**16,067**	9	3,237	18	1,690	0	0	**27**	**4,927**
6	INDIAN BANK	2,006	10,132	16,228	77,463	0	0	**18,234**	**87,594**	554	71,968	4,863	38,188	0	0	**5,417**	**1,10,156**	47	2,632	57	6,612	0	0	**104**	**9,243**
7	INDIAN OVERSEAS BANK	12,087	25,896	18,958	35,954	1,258	30,341	**32,303**	**92,192**	52	2,935	295	26,598	38	1,724	**385**	**31,257**	12	1,529	38	4,539	0	0	**50**	**6,068**
8	PUNJAB & SIND BANK	214	1,185	290	1,803	22	200	**526**	**3,188**	3	221	4	517	0	0	**7**	**739**	0	0	0	0	0	0	**0**	**0**
9	PUNJAB NATIONAL BANK	1,962	8,333	14,513	55,149	0	0	**16,475**	**63,482**	324	15,416	1,816	33,910	0	0	**2,140**	**49,325**	33	1,630	163	21,853	0	0	**196**	**23,483**
10	STATE BANK OF INDIA	5,950	83,308	11,124	2,26,523	14,606	1,08,299	**31,680**	**4,18,130**	1,171	1,14,548	1,416	1,59,998	1,993	42,129	**4,580**	**3,16,675**	168	68,864	288	68,526	203	60,474	**659**	**1,97,864**
11	UCO BANK	103	242	3,109	9,074	4,428	2,855	**7,640**	**12,172**	15	1,459	718	35,139	173	1,026	**906**	**37,625**	0	0	3	1,076	0	0	**3**	**1,076**
12	UNION BANK OF INDIA	31,256	56,686	9,986	13,505	27,495	1,24,333	**68,737**	**1,94,524**	1,419	27,243	724	8,076	1,493	96,186	**3,636**	**1,31,505**	172	10,162	98	4,116	178	12,992	**448**	**27,270**
	Total- Public Sector Commercial Banks	**91,753**	**3,70,418**	**2,56,736**	**9,29,030**	**58,884**	**3,38,393**	**4,07,373**	**16,37,841**	**6,066**	**3,31,249**	**18,300**	**4,86,614**	**3,858**	**1,51,058**	**28,224**	**9,68,921**	**709**	**1,22,745**	**1,063**	**1,67,722**	**389**	**75,902**	**2,161**	**3,66,369**
B	**R R B - KERALA GRAMIN BANK**	15,669	45,576	33,569	61,196	25,334	45,880	**74,572**	**1,52,652**	0	0	0	0	0	0	**0**	**0**	0	0	0	0	0	0	**0**	**0**
	Total- Public Sector Banks including RRB	**1,07,422**	**4,15,993**	**2,90,305**	**9,90,226**	**84,218**	**3,84,273**	**4,81,945**	**17,90,492**	**6,066**	**3,31,249**	**18,300**	**4,86,614**	**3,858**	**1,51,058**	**28,224**	**9,68,921**	**709**	**1,22,745**	**1,063**	**1,67,722**	**389**	**75,902**	**2,161**	**3,66,369**

10.6. TOTAL OUTSTANDING UNDER MICRO,SMALL AND MEDIUM ENTERPRISES(MSME) AND LARGE ENTERPRISES AS AT DECEMBER 2022

(Rs. in lakhs)

Sl. No.	BANK	Of Total MSME Priority																							
		Micro Enterprises								Small Enterprises								Medium Enterprises							
		Manufacturing Sector		Services Sector		Retail Trade		Total		Manufacturing Sector		Services Sector		Retail Trade		Total		Manufacturing Sector		Services Sector		Retail Trade		Total	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
C	**PRIVATE SECTOR COMMERCIAL BANKS**																								
1	AXIS BANK	971	43,014	1,961	77,615	9	320	**2,941**	**1,20,949**	774	58,576	1,377	86,812	9	444	**2,160**	**1,45,832**	261	45,778	270	63,219	3	426	**534**	**1,09,423**
2	BANDHAN BANK	0	0	100	777	0	0	**100**	**777**	0	0	6	68	0	0	**6**	**68**	0	0	0	0	0	0	**0**	**0**
3	CSB BANK	226	5,272	442	7,247	0	0	**668**	**12,518**	56	5,757	110	9,423	0	0	**166**	**15,180**	5	3,867	25	8,897	0	0	**30**	**12,764**
4	CITY UNION BANK	124	2,841	446	13,734	0	0	**570**	**16,575**	59	4,427	185	15,544	11	1,092	**255**	**21,062**	8	1,751	28	4,719	0	0	**36**	**6,470**
5	DHANLAXMI BANK	606	9,009	944	17,984	560	9,546	**2,110**	**36,539**	122	18,959	222	24,863	0	0	**344**	**43,822**	34	12,298	20	12,399	0	0	**54**	**24,697**
6	FEDERAL BANK	4,284	79,556	13,766	3,31,063	0	0	**18,050**	**4,10,619**	1,138	99,682	3,215	2,96,761	0	0	**4,353**	**3,96,444**	291	73,550	393	84,944	0	0	**684**	**1,58,494**
7	HDFC BANK	2,051	41,914	5,136	77,279	0	0	**7,187**	**1,19,193**	1,722	61,787	3,651	1,08,823	0	0	**5,373**	**1,70,610**	619	54,932	695	54,530	0	0	**1,314**	**1,09,463**
8	ICICI BANK	1,128	32,619	3,256	83,274	0	0	**4,384**	**1,15,892**	1,137	53,185	2,180	1,06,749	0	0	**3,317**	**1,59,934**	382	19,581	291	27,980	0	0	**673**	**47,561**
9	IDBI BANK	458	8,251	2,557	29,343	994	7,045	**4,009**	**44,639**	43	5,064	114	8,659	62	4,689	**219**	**18,412**	1	37	11	1,820	4	265	**16**	**2,123**
10	IDFC FIRST Bank	101	3,714	420	12,070	0	0	**521**	**15,784**	48	1,006	123	3,683	0	0	**171**	**4,689**	0	0	9	502	0	0	**9**	**502**
11	INDUS IND BANK	30,884	7,521	38,762	73,834	0	0	**69,646**	**81,354**	21	1,298	5,520	82,968	0	0	**5,541**	**84,267**	14	4,566	283	8,416	0	0	**297**	**12,982**
12	JAMMU & KASHMIR BANK	0	0	45	127	175	940	**220**	**1,067**	0	0	4	49	32	686	**36**	**735**	0	0	0	0	0	0	**0**	**0**
13	KARNATAKA BANK	75	687	460	5,938	326	3,049	**861**	**9,674**	8	114	135	10,242	36	3,181	**179**	**13,537**	0	0	13	5,849	0	0	**13**	**5,849**
14	KARUR VYSYA BANK	36	622	35	599	84	2,654	**155**	**3,875**	13	591	18	891	34	2,558	**65**	**4,041**	2	58	2	91	4	163	**8**	**312**
15	KOTAK MAHINDRA BANK	340	6,352	1,628	24,956	0	0	**1,968**	**31,307**	393	12,621	751	22,236	0	0	**1,144**	**34,857**	114	11,973	94	13,476	0	0	**208**	**25,449**
16	LAKSHMI VILAS BANK	15	300	6	49	0	0	**21**	**349**	0	0	3	169	0	0	**3**	**169**	0	0	0	0	0	0	**0**	**0**
17	RBL Bank	0	0	0	0	0	0	**0**	**0**	0	0	0	0	0	0	**0**	**0**	0	0	0	0	0	0	**0**	**0**
18	SOUTH INDIAN BANK	1,911	35,952	3,535	97,313	3,981	57,752	**9,427**	**1,91,017**	1,193	93,805	1,641	1,42,426	1,118	89,643	**3,952**	**3,25,874**	332	60,552	334	47,764	85	29,466	**751**	**1,37,782**
19	T.N.MERCANTILE BANK	195	2,773	1,166	12,495	0	0	**1,361**	**15,268**	13	386	55	2,463	0	0	**68**	**2,849**	3	115	0	0	0	0	**3**	**115**
20	YES BANK	363	11,909	844	18,702	0	0	1,207	30,611	263	8,236	604	20,155	0	0	867	28,391	107	2,556	78	23,896	0	0	185	26,452
	Total- Pvt Sector Commercial Banks	**43,768**	**2,92,305**	**75,509**	**8,84,397**	**6,129**	**81,305**	**1,25,406**	**12,58,008**	**7,003**	**4,25,495**	**19,914**	**9,42,984**	**1,302**	**1,02,294**	**28,219**	**14,70,773**	**2,173**	**2,91,613**	**2,546**	**3,58,504**	**96**	**30,320**	**4,815**	**6,80,438**
D	**SMALL FINANCE BANKS**																								
1	ESAF	91,438	30,104	1,03,728	35,342	71,956	33,607	**2,67,122**	**99,053**	0	0	0	0	0	0	**0**	**0**	0	0	0	0	0	0	**0**	**0**
2	Ujjivan Small Finance Bank	128	142	151	215	0	0	279	356	1	78	1	103	0	0	2	181	0	0	0	0	0	0	0	0
	Total- Small Finance Banks	**91,566**	**30,246**	**1,03,879**	**35,556**	**71,956**	**33,607**	**2,67,401**	**99,410**	**1**	**78**	**1**	**103**	**0**	**0**	**2**	**181**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
	Total - Commercial Banks + RRB + SFB	**2,42,756**	**7,38,544**	**4,69,693**	**19,10,180**	**1,62,303**	**4,99,185**	**8,74,752**	**31,47,910**	**13,070**	**7,56,822**	**38,215**	**14,29,701**	**5,160**	**2,53,352**	**56,445**	**24,39,875**	**2,882**	**4,14,359**	**3,609**	**5,26,225**	**485**	**1,06,222**	**6,976**	**10,46,806**
E	**CO-OPERATIVE BANKS**																								
1	DIST CO-OPERATIVE BANKS	0	0	0	0	2,499	29,643	**2,499**	**29,643**	0	0	0	0	15	2,554	**15**	**2,554**	0	0	0	0	0	0	**0**	**0**
2	KSCARDB (incl. PCARDBs)	39,113	67,901	12,024	21,013	0	0	**51,137**	**88,914**	0	0	0	0	0	0	**0**	**0**	0	0	0	0	0	0	**0**	**0**
3	KSCB	15,390	71,453	1,787	4,277	7,791	32,825	24,968	1,08,555	11,103	37,393	44	436	12,480	27,683	23,627	65,512	107	1,288	0	0	1,889	4,382	1,996	5,670
	Total Co-operative Banks	**54,503**	**1,39,354**	**13,811**	**25,290**	**10,290**	**62,468**	**78,604**	**2,27,112**	**11,103**	**37,393**	**44**	**436**	**12,495**	**30,237**	**23,642**	**68,066**	**107**	**1,288**	**0**	**0**	**1,889**	**4,382**	**1,996**	**5,670**
	Total - Banking Sector	**2,97,259**	**8,77,898**	**4,83,504**	**19,35,470**	**1,72,593**	**5,61,654**	**9,53,356**	**33,75,022**	**24,173**	**7,94,215**	**38,259**	**14,30,137**	**17,655**	**2,83,588**	**80,087**	**25,07,941**	**2,989**	**4,15,647**	**3,609**	**5,26,225**	**2,374**	**1,10,604**	**8,972**	**10,52,476**

10.6. TOTAL OUTSTANDING UNDER MICRO,SMALL AND MEDIUM ENTERPRISES(MSME) AND LARGE ENTERPRISES AS AT DECEMBER 2022

(Rs. in lakhs)

Sl. No.	BANK	Large Enterprises								Total MSME										Total Industrial Advances						Retail Trade	
		Manufacturing Sector		Services Sector		Retail Trade		Total		Manufacturing Sector		Services Sector		Retail Trade		Other MSMEs		TOTAL		Manufacturing Sector		Services Sector		Total		Total	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
A	**PUBLIC SECTOR COMMERCIAL BANKS**																										
1	BANK OF BARODA	0	0	0	0	0	0	**0**	**0**	**17,694**	**1,09,710**	**6,671**	**46,983**	**3,441**	**19,616**	**0**	**0**	**27,806**	**1,76,309**	**17,694**	**1,09,710**	**6,671**	**46,983**	**24,365**	**1,56,693**	**3,441**	**19,616**
2	BANK OF INDIA	0	0	0	0	0	0	**0**	**0**	**2,399**	**21,013**	**13,909**	**47,955**	**4,448**	**10,997**	**0**	**0**	**20,756**	**79,965**	**2,399**	**21,013**	**13,909**	**47,955**	**16,308**	**68,968**	**4,448**	**10,997**
3	BANK OF MAHARASHTRA	0	0	0	0	0	0	**0**	**0**	**147**	**1,347**	**1,211**	**81,188**	**22**	**304**	**0**	**0**	**1,380**	**82,839**	**147**	**1,347**	**1,211**	**81,188**	**1,358**	**82,536**	**22**	**304**
4	CANARA BANK	0	0	0	0	0	0	**0**	**0**	**19,470**	**1,72,690**	**1,59,476**	**5,44,807**	**3,104**	**50,755**	**3,091**	**50,749**	**1,85,141**	**8,19,001**	**19,470**	**1,72,690**	**1,59,476**	**5,44,807**	**1,78,946**	**7,17,497**	**3,104**	**50,755**
5	CENTRAL BANK OF INDIA	0	0	5	1,134	0	0	**5**	**1,134**	**1,270**	**15,263**	**10,141**	**33,814**	**229**	**3,122**	**46**	**2,279**	**11,686**	**54,478**	**1,270**	**15,263**	**10,146**	**34,948**	**11,416**	**50,211**	**229**	**3,122**
6	INDIAN BANK	0	0	0	0	0	0	**0**	**0**	**2,607**	**84,731**	**21,148**	**1,22,262**	**0**	**0**	**0**	**0**	**23,755**	**2,06,994**	**2,607**	**84,731**	**21,148**	**1,22,262**	**23,755**	**2,06,994**	**0**	**0**
7	INDIAN OVERSEAS BANK	0	0	0	0	0	0	**0**	**0**	**12,151**	**30,360**	**19,291**	**67,091**	**1,296**	**32,065**	**0**	**0**	**32,738**	**1,29,517**	**12,151**	**30,360**	**19,291**	**67,091**	**31,442**	**97,452**	**1,296**	**32,065**
8	PUNJAB & SIND BANK	0	0	0	0	0	0	**0**	**0**	**217**	**1,406**	**294**	**2,320**	**22**	**200**	**0**	**0**	**533**	**3,927**	**217**	**1,406**	**294**	**2,320**	**511**	**3,727**	**22**	**200**
9	PUNJAB NATIONAL BANK	0	0	0	0	0	0	**0**	**0**	**2,319**	**25,379**	**16,492**	**1,10,911**	**0**	**0**	**0**	**0**	**18,811**	**1,36,290**	**2,319**	**25,379**	**16,492**	**1,10,911**	**18,811**	**1,36,290**	**0**	**0**
10	STATE BANK OF INDIA	2,729	98,735	21,203	7,94,210	12,193	1,05,986	**36,125**	**9,98,931**	**7,289**	**2,66,720**	**12,828**	**4,55,047**	**16,802**	**2,10,901**	**0**	**0**	**36,919**	**9,32,668**	**10,018**	**3,65,455**	**34,031**	**12,49,257**	**44,049**	**16,14,712**	**28,995**	**3,16,887**
11	UCO BANK	0	0	0	0	0	0	**0**	**0**	**118**	**1,702**	**3,830**	**45,289**	**4,601**	**3,881**	**0**	**0**	**8,549**	**50,872**	**118**	**1,702**	**3,830**	**45,289**	**3,948**	**46,991**	**4,601**	**3,881**
12	UNION BANK OF INDIA	0	0	0	0	0	0	**0**	**0**	**32,847**	**94,091**	**10,808**	**25,697**	**29,166**	**2,33,511**	**0**	**0**	**72,821**	**3,53,299**	**32,847**	**94,091**	**10,808**	**25,697**	**43,655**	**1,19,788**	**29,166**	**2,33,511**
	Total- Public Sector Commercial Banks	**2,729**	**98,735**	**21,208**	**7,95,344**	**12,193**	**1,05,986**	**36,130**	**10,00,065**	**98,528**	**8,24,412**	**2,76,099**	**15,83,365**	**63,131**	**5,65,353**	**3,137**	**53,029**	**4,40,895**	**30,26,159**	**1,01,257**	**9,23,147**	**2,97,307**	**23,78,709**	**3,98,564**	**33,01,857**	**75,324**	**6,71,339**
B	**R R B - KERALA GRAMIN BANK**	0	0	0	0	0	0	0	**0**	**15,669**	45,576	33,569	61,196	25,334	45,880	0	0	**74,572**	**1,52,652**	15,669	45,576	33,569	61,196	49,238	1,06,772	**25,334**	**45,880**
	Total- Public Sector Banks including RRB	**2,729**	**98,735**	**21,208**	**7,95,344**	**12,193**	**1,05,986**	**36,130**	**10,00,065**	**1,14,197**	**8,69,988**	**3,09,668**	**16,44,562**	**88,465**	**6,11,232**	**3,137**	**53,029**	**5,15,467**	**31,78,811**	**1,16,926**	**9,68,723**	**3,30,876**	**24,39,906**	**4,47,802**	**34,08,629**	**1,00,658**	**7,17,218**

10.6. TOTAL OUTSTANDING UNDER MICRO,SMALL AND MEDIUM ENTERPRISES(MSME) AND LARGE ENTERPRISES AS AT DECEMBER 2022

(Rs. in lakhs)

Sl. No.	BANK	Large Enterprises								Total MSME										Total Industrial Advances						Retail Trade	
		Manufacturing Sector		Services Sector		Retail Trade		Total		Manufacturing Sector		Services Sector		Retail Trade		Other MSMEs		TOTAL		Manufacturing Sector		Services Sector		Total		Total	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
C	**PRIVATE SECTOR COMMERCIAL BANKS**																										
1	AXIS BANK	0	0	0	0	0	0	**0**	**0**	**2,006**	**1,47,368**	**3,608**	**2,27,646**	**21**	**1,190**	**0**	**0**	**5,635**	**3,76,204**	**2,006**	**1,47,368**	**3,608**	**2,27,646**	**5,614**	**3,75,014**	**21**	**1,190**
2	BANDHAN BANK	0	0	0	0	0	0	**0**	**0**	**0**	**0**	**106**	**845**	**0**	**0**	**0**	**0**	**106**	**845**	**0**	**0**	**106**	**845**	**106**	**845**	**0**	**0**
3	CSB BANK	0	0	400	50,091	0	0	**400**	**50,091**	**287**	**14,895**	**577**	**25,567**	**0**	**0**	**0**	**0**	**864**	**40,463**	**287**	**14,895**	**977**	**75,658**	**1,264**	**90,554**	**0**	**0**
4	CITY UNION BANK	0	0	0	0	0	0	**0**	**0**	**191**	**9,019**	**659**	**33,997**	**11**	**1,092**	**0**	**0**	**861**	**44,108**	**191**	**9,019**	**659**	**33,997**	**850**	**43,016**	**11**	**1,092**
5	DHANLAXMI BANK	6	26,342	37	22,488	26	9,105	**69**	**57,935**	**762**	**40,266**	**1,186**	**55,246**	**560**	**9,546**	**0**	**0**	**2,508**	**1,05,058**	**768**	**66,608**	**1,223**	**77,734**	**1,991**	**1,44,342**	**586**	**18,651**
6	FEDERAL BANK	118	44,446	166	1,16,443	0	0	**284**	**1,60,890**	**5,713**	**2,52,788**	**17,374**	**7,12,768**	**0**	**0**	**0**	**0**	**23,087**	**9,65,556**	**5,831**	**2,97,234**	**17,540**	**8,29,212**	**23,371**	**11,26,446**	**0**	**0**
7	HDFC BANK	0	0	0	0	0	0	**0**	**0**	**4,392**	**1,58,634**	**9,482**	**2,40,632**	**0**	**0**	**0**	**0**	**13,874**	**3,99,266**	**4,392**	**1,58,634**	**9,482**	**2,40,632**	**13,874**	**3,99,266**	**0**	**0**
8	ICICI BANK	0	0	0	0	0	0	**0**	**0**	**2,647**	**1,05,384**	**5,727**	**2,18,003**	**0**	**0**	**0**	**0**	**8,374**	**3,23,387**	**2,647**	**1,05,384**	**5,727**	**2,18,003**	**8,374**	**3,23,387**	**0**	**0**
9	IDBI BANK	0	0	111	1,445	78	934	**189**	**2,380**	**502**	**13,352**	**2,682**	**39,822**	**1,060**	**12,000**	**0**	**0**	**4,244**	**65,174**	**502**	**13,352**	**2,793**	**41,268**	**3,295**	**54,620**	**1,138**	**12,934**
10	IDFC FIRST Bank	0	0	0	0	0	0	**0**	**0**	**149**	**4,720**	**552**	**16,255**	**0**	**0**	**0**	**0**	**701**	**20,975**	**149**	**4,720**	**552**	**16,255**	**701**	**20,975**	**0**	**0**
11	INDUS IND BANK	0	0	402	2,65,676	0	0	**402**	**2,65,676**	**30,919**	**13,385**	**44,565**	**1,65,218**	**0**	**0**	**0**	**0**	**75,484**	**1,78,603**	**30,919**	**13,385**	**44,967**	**4,30,894**	**75,886**	**4,44,279**	**0**	**0**
12	JAMMU & KASHMIR BANK	0	0	0	0	0	0	**0**	**0**	**0**	**0**	**49**	**176**	**207**	**1,626**	**0**	**0**	**256**	**1,802**	**0**	**0**	**49**	**176**	**49**	**176**	**207**	**1,626**
13	KARNATAKA BANK	1	20	3	302	2	3	**6**	**326**	**83**	**801**	**608**	**22,029**	**362**	**6,230**	**0**	**0**	**1,053**	**29,060**	**84**	**822**	**611**	**22,331**	**695**	**23,153**	**364**	**6,234**
14	KARUR VYSYA BANK	0	0	0	0	0	0	**0**	**0**	**51**	**1,271**	**55**	**1,582**	**122**	**5,375**	**0**	**0**	**228**	**8,227**	**51**	**1,271**	**55**	**1,582**	**106**	**2,853**	**122**	**5,375**
15	KOTAK MAHINDRA BANK	0	0	0	0	0	0	**0**	**0**	**847**	**30,946**	**2,473**	**60,668**	**0**	**0**	**0**	**0**	**3,320**	**91,613**	**847**	**30,946**	**2,473**	**60,668**	**3,320**	**91,613**	**0**	**0**
16	LAKSHMI VILAS BANK	0	0	0	0	0	0	**0**	**0**	**15**	**300**	**9**	**218**	**0**	**0**	**0**	**0**	**24**	**518**	**15**	**300**	**9**	**218**	**24**	**518**	**0**	**0**
17	RBL Bank	0	0	0	0	0	0	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
18	SOUTH INDIAN BANK	85	82,539	134	1,39,936	169	10,909	**388**	**2,33,383**	**3,436**	**1,90,309**	**5,510**	**2,87,503**	**5,184**	**1,76,862**	**0**	**0**	**14,130**	**6,54,673**	**3,521**	**2,72,847**	**5,644**	**4,27,439**	**9,165**	**7,00,286**	**5,353**	**1,87,771**
19	T.N.MERCANTILE BANK	0	0	0	0	0	0	**0**	**0**	**211**	**3,273**	**1,221**	**14,958**	**0**	**0**	**0**	**0**	**1,432**	**18,231**	**211**	**3,273**	**1,221**	**14,958**	**1,432**	**18,231**	**0**	**0**
20	YES BANK	0	0	0	0	0	0	0	0	733	22,701	1,526	62,753	0	0	0	0	2,259	85,454	733	22,701	1,526	62,753	2,259	85,454	0	0
	Total- Pvt Sector Commercial Banks	**210**	**1,53,348**	**1,253**	**5,96,382**	**275**	**20,952**	**1,738**	**7,70,681**	**52,944**	**10,09,413**	**97,969**	**21,85,885**	**7,527**	**2,13,920**	**0**	**0**	**1,58,440**	**34,09,218**	**53,154**	**11,62,761**	**99,222**	**27,82,267**	**1,52,376**	**39,45,027**	**7,802**	**2,34,871**
D	**SMALL FINANCE BANKS**																										
1	ESAF	0	0	0	0	0	0	**0**	**0**	**91,438**	**30,104**	**1,03,728**	**35,342**	**71,956**	**33,607**	**0**	**0**	**2,67,122**	**99,053**	**91,438**	**30,104**	**1,03,728**	**35,342**	**1,95,166**	**65,446**	**71,956**	**33,607**
2	Ujjivan Small Finance Bank	0	0	0	0	0	0	0	0	129	220	152	318	0	0	0	0	281	538	129	220	152	318	281	538	0	0
	Total- Small Finance Banks	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**91,567**	**30,324**	**1,03,880**	**35,660**	**71,956**	**33,607**	**0**	**0**	**2,67,403**	**99,591**	**91,567**	**30,324**	**1,03,880**	**35,660**	**1,95,447**	**65,984**	**71,956**	**33,607**
	Total - Commercial Banks + RRB + SFB	**2,939**	**2,52,083**	**22,461**	**13,91,726**	**12,468**	**1,26,938**	**37,868**	**17,70,746**	**2,58,708**	**19,09,725**	**5,11,517**	**38,66,106**	**1,67,948**	**8,58,759**	**3,137**	**53,029**	**9,41,310**	**66,87,620**	**2,61,647**	**21,61,808**	**5,33,978**	**52,57,832**	**7,95,625**	**74,19,640**	**1,80,416**	**9,85,697**
E	**CO-OPERATIVE BANKS**																										
1	DIST CO-OPERATIVE BANKS	0	0	0	0	0	0	**0**	**0**	**0**	**0**	**0**	**0**	**2,514**	**32,197**	**0**	**0**	**2,514**	**32,197**	**0**	**0**	**0**	**0**	**0**	**0**	**2,514**	**32,197**
2	KSCARDB (incl. PCARDBs)	0	0	0	0	0	0	**0**	**0**	**39,113**	**67,901**	**12,024**	**21,013**	**0**	**0**	**0**	**0**	**51,137**	**88,914**	**39,113**	**67,901**	**12,024**	**21,013**	**51,137**	**88,914**	**0**	**0**
3	KSCB	0	0	0	0	0	0	0	0	26,600	1,10,134	1,831	4,713	22,160	64,890	0	0	50,591	1,79,736	26,600	1,10,134	1,831	4,713	28,431	1,14,847	22,160	64,890
	Total Co-operative Banks	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**65,713**	**1,78,035**	**13,855**	**25,726**	**24,674**	**97,087**	**0**	**0**	**1,04,242**	**3,00,848**	**65,713**	**1,78,035**	**13,855**	**25,726**	**79,568**	**2,03,761**	**24,674**	**97,087**
	Total - Banking Sector	**2,939**	**2,52,083**	**22,461**	**13,91,726**	**12,468**	**1,26,938**	**37,868**	**17,70,746**	**3,24,421**	**20,87,760**	**5,25,372**	**38,91,832**	**1,92,622**	**9,55,846**	**3,137**	**53,029**	**10,45,552**	**69,88,467**	**3,27,360**	**23,39,843**	**5,47,833**	**52,83,558**	**8,75,193**	**76,23,401**	**2,05,090**	**10,82,784**

10.7 . ADVANCES OUTSTANDING IN HOUSING SECTOR (PRIORITY) AS AT DECEMBER 2022							
							(Rs. in lakhs)
Sl. No	BANK	Direct Housing Loan		Indirect Housing Loan		TOTAL	
		A/cs	Amount	A/cs	Amount	A/cs	Amount
A	**PUBLIC SECTOR COMMERCIAL BANKS**						
1	BANK OF BARODA	18,387	1,57,495	0	0	**18,387**	**1,57,495**
2	BANK OF INDIA	8,877	65,090	0	0	**8,877**	**65,090**
3	BANK OF MAHARASHTRA	0	0	763	8,411	**763**	**8,411**
4	CANARA BANK	74,846	6,41,874	0	0	**74,846**	**6,41,874**
5	CENTRAL BANK OF INDIA	9,781	73,645	0	0	**9,781**	**73,645**
6	INDIAN BANK	2,641	17,075	0	0	**2,641**	**17,075**
7	INDIAN OVERSEAS BANK	7,467	70,073	0	0	**7,467**	**70,073**
8	PUNJAB & SIND BANK	114	77	177	2,665	**291**	**2,742**
9	PUNJAB NATIONAL BANK	18,946	1,25,587	0	0	**18,946**	**1,25,587**
10	STATE BANK OF INDIA	1,17,507	10,43,848	0	0	**1,17,507**	**10,43,848**
11	UCO BANK	6,439	49,342	151	1,079	**6,590**	**50,422**
12	UNION BANK OF INDIA	37,446	2,69,079	0	0	**37,446**	**2,69,079**
	Total- Public Sector Commercial Banks	3,02,451	25,13,183	1,091	12,156	**3,03,542**	**25,25,339**
B	**R R B - KERALA GRAMIN BANK**	62,988	3,31,050	0	0	**62,988**	**3,31,050**
	Total- Public Sector Banks including RRB	**3,65,439**	**28,44,233**	**1,091**	**12,156**	**3,66,530**	**28,56,389**

10.7 . ADVANCES OUTSTANDING IN HOUSING SECTOR (PRIORITY) AS AT DECEMBER 2022

(Rs. in lakhs)

Sl. No	BANK	Direct Housing Loan		Indirect Housing Loan		TOTAL	
		A/cs	Amount	A/cs	Amount	A/cs	Amount
C	**PRIVATE SECTOR COMMERCIAL BANKS**						
1	AXIS BANK	9,258	1,09,466	0	0	**9,258**	**1,09,466**
2	BANDHAN BANK	0	0	0	0	**0**	**0**
3	CSB BANK	753	3,967	0	0	**753**	**3,967**
4	CITY UNION BANK	142	1,024	0	0	**142**	**1,024**
5	DHANLAXMI BANK	2,704	25,985	0	0	**2,704**	**25,985**
6	FEDERAL BANK	18,451	1,70,367	0	0	**18,451**	**1,70,367**
7	HDFC BANK	11,102	92,723	0	0	**11,102**	**92,723**
8	ICICI BANK	4,448	50,852	0	0	**4,448**	**50,852**
9	IDBI BANK	0	0	2,026	20,715	**2,026**	**20,715**
10	IDFC FIRST Bank	41,802	9,081	0	0	**41,802**	**9,081**
11	INDUS IND BANK	92	840	0	0	**92**	**840**
12	JAMMU & KASHMIR BANK	50	570	0	0	**50**	**570**
13	KARNATAKA BANK	819	7,916	1	725	**820**	**8,641**
14	KARUR VYSYA BANK	94	829	69	536	**163**	**1,365**
15	KOTAK MAHINDRA BANK	0	0	25	285	**25**	**285**
16	LAKSHMI VILAS BANK	11	78	0	0	**11**	**78**
17	RBL Bank	0	0	0	0	**0**	**0**
18	SOUTH INDIAN BANK	10,352	80,560	0	0	**10,352**	**80,560**
19	T.N.MERCANTILE BANK	797	6,774	0	0	**797**	**6,774**
20	YES BANK	408	5,272	0	0	**408**	**5,272**
	Total- Pvt Sector Commercial Banks	**1,01,283**	**5,66,304**	**2,121**	**22,261**	**1,03,404**	**5,88,565**
D	**SMALL FINANCE BANKS**						
1	ESAF	2,395	13,017	0	0	**2,395**	**13,017**
2	Ujjivan Small Finance Bank	0	0	1,655	2,300	**1,655**	**2,300**
	Total- Small Finance Banks	**2,395**	**13,017**	**1,655**	**2,300**	**4,050**	**15,316**
	Total - Commercial Banks + RRB + SFB	**4,69,117**	**34,23,554**	**4,867**	**36,716**	**4,73,984**	**34,60,270**
E	**CO-OPERATIVE BANKS**						
1	DIST CO-OPERATIVE BANKS	7,011	63,624	9	64	**7,020**	**63,689**
2	KSCARDB (incl. PCARDBs)	1,83,014	3,54,579	16,286	0	**1,99,300**	**3,54,579**
3	KSCB	61,417	3,19,080	24,284	1,33,089	**85,701**	**4,52,169**
	Total Co-operative Banks	**2,51,442**	**7,37,283**	**40,579**	**1,33,153**	**2,92,021**	**8,70,436**
	Total - Banking Sector	**7,20,559**	**41,60,837**	**45,446**	**1,69,869**	**7,66,005**	**43,30,706**

10.8. ADVANCES OUTSTANDING IN SUB SECTORS OF OTHER PRIORITY SECTOR AS AT DECEMBER 2022

(Rs. in lakhs)

Sl. No.	BANK	Education loan		Other Priority Sector	
		A/cs	Amount	A/cs	Amount
A	**PUBLIC SECTOR COMMERCIAL BANKS**				
1	BANK OF BARODA	10,798	34,416	0	0
2	BANK OF INDIA	5,107	14,548	1	27
3	BANK OF MAHARASHTRA	449	2,431	0	0
4	CANARA BANK	61,454	2,35,308	0	5,513
5	CENTRAL BANK OF INDIA	6,819	25,355	5	0
6	INDIAN BANK	4,891	22,433	44	0
7	INDIAN OVERSEAS BANK	11,995	38,292	0	21,720
8	PUNJAB & SIND BANK	47	182	0	1
9	PUNJAB NATIONAL BANK	8,305	34,597	2	59
10	STATE BANK OF INDIA	69,510	2,57,539	11	0
11	UCO BANK	1,590	5,124	114	1,39,151
12	UNION BANK OF INDIA	28,175	83,452	0	24
	Total- Public Sector Commercial Banks	**2,09,140**	**7,53,678**	**177**	**1,66,495**
B	**R R B - KERALA GRAMIN BANK**	16,267	49,078	0	6,911
	Total- Public Sector Banks including RRB	**2,25,407**	**8,02,756**	**177**	**1,73,406**

10.8. ADVANCES OUTSTANDING IN SUB SECTORS OF OTHER PRIORITY SECTOR AS AT DECEMBER 2022

(Rs. in lakhs)

Sl. No.	BANK	Education loan		Other Priority Sector	
		A/cs	Amount	A/cs	Amount
C	**PRIVATE SECTOR COMMERCIAL BANKS**				
1	AXIS BANK	196	523	6	10,519
2	BANDHAN BANK	0	0	0	0
3	CSB BANK	739	1,677	0	285
4	CITY UNION BANK	25	137	0	0
5	DHANLAXMI BANK	1,893	4,407	0	10
6	FEDERAL BANK	14,242	46,015	0	3,670
7	HDFC BANK	937	1,834	0	41,444
8	ICICI BANK	240	1,327	0	220
9	IDBI BANK	1,299	5,744	0	0
10	IDFC FIRST Bank	0	0	0	0
11	INDUS IND BANK	0	0	0	87
12	JAMMU & KASHMIR BANK	18	63	0	221
13	KARNATAKA BANK	280	990	0	44
14	KARUR VYSYA BANK	98	293	3	3
15	KOTAK MAHINDRA BANK	82	266	0	0
16	LAKSHMI VILAS BANK	2	3	0	4,594
17	RBL Bank	0	0	0	602
18	SOUTH INDIAN BANK	6,874	23,007	0	170
19	T.N.MERCANTILE BANK	89	236	0	5
20	YES BANK	0	0	0	1,654
	Total- Pvt Sector Commercial Banks	**27,014**	**86,521**	**9**	**63,527**
D	**SMALL FINANCE BANKS**				
1	ESAF	13,069	2,835	0	41,578
2	Ujjivan Small Finance Bank	0	0	0	15,094
	Total- Small Finance Banks	**13,069**	**2,835**	**0**	**56,672**
	Total - Commercial Banks + RRB + SFB	**2,65,490**	**8,92,112**	**186**	**2,93,605**
E	**CO-OPERATIVE BANKS**				
1	DIST CO-OPERATIVE BANKS	1	16	0	51,765
2	KSCARDB (incl. PCARDBs)	229	1,467	0	8,000
3	KSCB	530	2,760	0	8,02,308
	Total Co-operative Banks	**760**	**4,243**	**0**	**8,62,074**
	Total - Banking Sector	**2,66,250**	**8,96,355**	**186**	**11,55,678**

10.9. ADVANCES OUTSTANDING UNDER SC/ST & NATIONAL PRIORITIES AS AT DECEMBER 2022

(Rs.in lakhs)

Sl. No.	BANK	Weaker Sections		SF,MF & AL		Artisans,V&C Ind		SC Adv		ST Adv	
		A/cs	Amount	A/cs	Amount	A/cs	Amount	A/cs	Amount	A/cs	Amount
A	**PUBLIC SECTOR COMMERCIAL BANKS**										
1	BANK OF BARODA	2,28,860	4,49,169	1,90,106	3,77,955	0	0	2,874	8,085	498	1,265
2	BANK OF INDIA	1,06,055	1,73,088	89,266	1,20,317	0	0	816	1,184	220	275
3	BANK OF MAHARASHTRA	3,548	11,669	2,223	13,781	0	0	103	331	18	65
4	CANARA BANK	15,81,232	27,95,110	14,02,447	21,36,398	0	0	25,424	45,213	7,073	13,596
5	CENTRAL BANK OF INDIA	1,16,094	2,05,921	93,242	1,56,501	886	2,103	1,141	2,472	210	437
6	INDIAN BANK	1,48,108	1,88,155	1,06,836	1,04,834	0	0	1,225	3,004	234	512
7	INDIAN OVERSEAS BANK	1,97,457	2,54,410	1,66,742	2,08,637	29	15	1,186	1,306	84	89
8	PUNJAB & SIND BANK	550	11,447	0	0	0	0	8	100	0	0
9	PUNJAB NATIONAL BANK	39,922	51,911	37,090	46,393	0	0	51	54	5	2
10	STATE BANK OF INDIA	7,84,005	18,32,809	7,04,850	12,47,569	0	0	9,112	26,537	1,564	4,012
11	UCO BANK	7,677	19,496	1,299	1,390	0	0	35	63	2	2
12	UNION BANK OF INDIA	3,02,847	4,54,061	1,03,820	1,61,522	974	257	5,013	7,303	464	1,037
	Total- Public Sector Commercial Banks	**35,16,355**	**64,47,246**	**28,97,921**	**45,75,296**	**1,889**	**2,375**	**46,988**	**95,651**	**10,372**	**21,293**
B	**R R B - KERALA GRAMIN BANK**	13,04,903	16,15,375	10,87,878	11,90,206	5,825	938	54,109	42,275	13,030	7,631
	Total- Public Sector Banks including RRB	**48,21,258**	**80,62,621**	**39,85,799**	**57,65,502**	**7,714**	**3,312**	**1,01,097**	**1,37,927**	**23,402**	**28,924**

10.9. ADVANCES OUTSTANDING UNDER SC/ST & NATIONAL PRIORITIES AS AT DECEMBER 2022

(Rs.in lakhs)

Sl. No.	BANK	Weaker Sections		SF,MF & AL		Artisans,V&C Ind		SC Adv		ST Adv	
		A/cs	Amount	A/cs	Amount	A/cs	Amount	A/cs	Amount	A/cs	Amount
C	**PRIVATE SECTOR COMMERCIAL BANKS**										
1	AXIS BANK	81,530	1,08,376	34,391	42,258	0	0	3,796	1,107	282	203
2	BANDHAN BANK	0	0	0	0	0	0	1	1	0	0
3	CSB BANK	1,96,098	2,09,887	1,44,680	1,17,327	2	1	914	1,496	54	79
4	CITY UNION BANK	4,811	6,458	4,773	6,424	0	0	0	0	0	0
5	DHANLAXMI BANK	57,249	1,25,583	49,632	72,830	0	0	543	989	96	227
6	FEDERAL BANK	5,34,268	10,44,451	2,73,226	3,73,126	95	276	642	2,722	55	420
7	HDFC BANK	3,99,614	2,83,742	41,503	1,03,669	0	0	29	86	16	65
8	ICICI BANK	20,397	1,19,804	10,726	53,886	0	0	35	85	0	0
9	IDBI BANK	48,657	1,39,816	25,871	60,980	0	0	66	276	14	115
10	IDFC FIRST Bank	2,40,828	68,594	9,959	2,598	0	0	41,905	11,907	3,589	996
11	INDUS IND BANK	3,80,567	84,427	3,26,348	72,233	0	0	1,03,079	20,867	29,861	5,854
12	JAMMU & KASHMIR BANK	168	1,096	0	0	0	0	0	0	0	0
13	KARNATAKA BANK	2,031	10,643	2,027	10,410	16	9	0	0	0	0
14	KARUR VYSYA BANK	4,560	6,269	4,213	4,847	0	0	161	845	0	0
15	KOTAK MAHINDRA BANK	1,974	38,077	3	26	0	0	10	122	1	4
16	LAKSHMI VILAS BANK	268	345	231	299	0	0	0	0	0	0
17	RBL Bank	23,629	3,331	19,184	2,729	0	0	1,870	274	888	116
18	SOUTH INDIAN BANK	3,58,740	5,80,096	3,50,785	4,68,957	69	643	79	605	13	77
19	T.N.MERCANTILE BANK	7,071	14,456	6,228	6,714	0	0	50	35	0	0
20	YES BANK	605	14,592	0	0	0	0	1	18	0	0
	Total- Pvt Sector Commercial Banks	**23,63,065**	**28,60,044**	**13,03,780**	**13,99,313**	**182**	**928**	**1,53,181**	**41,436**	**34,869**	**8,155**
D	**SMALL FINANCE BANKS**										
1	ESAF	12,66,476	4,13,410	8,44,722	3,68,004	0	0	28,311	9,660	12,139	4,065
2	Ujjivan Small Finance Bank	62,255	21,543	20,464	6,945	0	0	9,014	2,667	1,008	311
	Total- Small Finance Banks	**13,28,731**	**4,34,953**	**8,65,186**	**3,74,950**	**0**	**0**	**37,325**	**12,328**	**13,147**	**4,376**
	Total - Commercial Banks + RRB + SFB	**85,13,054**	**1,13,57,617**	**61,54,765**	**75,39,765**	**7,896**	**4,241**	**2,91,603**	**1,91,690**	**71,418**	**41,455**
E	**CO-OPERATIVE BANKS**										
1	DIST CO-OPERATIVE BANKS	4,184	27,670	1,812	18,412	0	0	3,012	20,364	54	102
2	KSCARDB (incl. PCARDBs)	1,01,696	2,427	3,81,246	6,25,888	6,945	240	44,281	786	23,616	378
3	KSCB	45,724	1,20,276	24,569	71,894	19,601	2,051	25,792	8,861	1,100	3,564
	Total Co-operative Banks	**1,51,604**	**1,50,373**	**4,07,627**	**7,16,194**	**26,546**	**2,291**	**73,085**	**30,011**	**24,770**	**4,044**
	Total - Banking Sector	**86,64,658**	**1,15,07,991**	**65,62,392**	**82,55,959**	**34,442**	**6,532**	**3,64,688**	**2,21,701**	**96,188**	**45,500**

10.10. ADVANCES UNDER DRI, PMEGP, NRLM & NULM AS AT DECEMBER 2022

(Rs.in lakhs)

Sl. No.	BANK	ADV - DRI		PMEGP ADV		Disbursed during the Quarter	NRLM ADV		Disbursed during the Quarter	NULM ADV		Disbursed during the Quarter
		A/cs	Amount	A/cs	Amount	Amount	A/cs	Amount	Amount	A/cs	Amount	Amount
A	**PUBLIC SECTOR COMMERCIAL BANKS**											
1	BANK OF BARODA	7	17	456	1,520	432	1,260	5,459	2,912	198	354	129
2	BANK OF INDIA	3	72	480	1,745	211	3,262	13,698	1,741	302	754	316
3	BANK OF MAHARASHTRA	0	0	0	0	0	2	18	0	2	3	0
4	CANARA BANK	3,240	229	5,413	21,607	3,985	24,571	87,758	48,199	973	2,033	2,681
5	CENTRAL BANK OF INDIA	0	0	4	55	139	641	3,286	203	16	28	46
6	INDIAN BANK	129	10	742	2,669	1,125	36	43	5	90	191	52
7	INDIAN OVERSEAS BANK	349	26	467	2,096	169	366	1,333	0	651	2,242	2,038
8	PUNJAB & SIND BANK	0	0	0	0	0	0	0	0	7	5	0
9	PUNJAB NATIONAL BANK	0	0	535	655	50	1,349	3,008	477	1,671	4,140	83
10	STATE BANK OF INDIA	19	4	3,237	10,619	1,915	5,805	3,497	3,631	41	47	56
11	UCO BANK	0	0	173	405	145	280	1,203	514	127	407	0
12	UNION BANK OF INDIA	259	32	480	987	126	47,188	1,20,236	16,657	53,208	1,24,327	2,945
	Total- Public Sector Commercial Banks	**4,006**	**390**	**11,987**	**42,359**	**8,298**	**84,760**	**2,39,539**	**74,339**	**57,286**	**1,34,531**	**8,346**
B	**R R B - KERALA GRAMIN BANK**	151	10	1,449	5,855	1,293	19,008	75,084	16,594	2,244	7,726	2,883
	Total- Public Sector Banks including RRB	**4,157**	**400**	**13,436**	**48,214**	**9,591**	**1,03,768**	**3,14,624**	**90,933**	**59,530**	**1,42,257**	**11,229**

10.10. ADVANCES UNDER DRI, PMEGP, NRLM & NULM AS AT DECEMBER 2022

(Rs.in lakhs)

Sl. No.	BANK	ADV - DRI		PMEGP ADV		Disbursed during the Quarter	NRLM ADV		Disbursed during the Quarter	NULM ADV		Disbursed during the Quarter
		A/cs	Amount	A/cs	Amount	Amount	A/cs	Amount	Amount	A/cs	Amount	Amount
C	**PRIVATE SECTOR COMMERCIAL BANKS**											
1	AXIS BANK	0	0	12	20	6	0	0	0	3	3	0
2	BANDHAN BANK	0	0	0	0	0	0	0	0	0	0	0
3	CSB BANK	0	0	65	102	10	0	0	0	3	3	0
4	CITY UNION BANK	0	0	1	8	0	0	0	0	0	0	0
5	DHANLAXMI BANK	30	4	183	485	35	1,915	3,779	559	224	1,687	235
6	FEDERAL BANK	1	0	477	1,612	445	78	440	169	78	97	0
7	HDFC BANK	0	0	50	191	93	0	0	0	4	6	0
8	ICICI BANK	0	0	64	111	0	4,310	12,670	0	605	2,139	0
9	IDBI BANK	1	0	49	158	32	227	240	22	99	148	15
10	IDFC FIRST Bank	0	0	0	0	0	0	0	0	0	0	0
11	INDUS IND BANK	0	0	0	0	0	0	0	0	0	0	0
12	JAMMU & KASHMIR BANK	23	2	0	0	0	0	0	0	0	0	0
13	KARNATAKA BANK	0	0	33	67	19	1	1	0	2	1	0
14	KARUR VYSYA BANK	93	2	1	0	0	0	0	0	1	0	0
15	KOTAK MAHINDRA BANK	0	0	0	0	0	0	0	0	0	0	0
16	LAKSHMI VILAS BANK	0	0	0	0	0	0	0	0	0	0	0
17	RBL Bank	0	0	0	0	0	0	0	0	0	0	0
18	SOUTH INDIAN BANK	1	0	398	1,102	92	0	0	0	10	11	0
19	T.N.MERCANTILE BANK	9	1	45	60	0	0	0	0	0	0	0
20	YES BANK	0	0	0	0	0	0	0	0	0	0	0
	Total- Pvt Sector Commercial Banks	**158**	**10**	**1,378**	**3,916**	**732**	**6,531**	**17,131**	**750**	**1,029**	**4,095**	**251**
D	**SMALL FINANCE BANKS**											
1	ESAF	0	0	0	0	0	0	0	0	0	0	0
2	Ujjivan Small Finance Bank	0	0	0	0	0	0	0	0	0	0	0
	Total- Small Finance Banks	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
	Total - Commercial Banks + RRB + SFB	**4,315**	**410**	**14,814**	**52,130**	**10,324**	**1,10,299**	**3,31,754**	**91,683**	**60,559**	**1,46,352**	**11,480**
E	**CO-OPERATIVE BANKS**											
1	DIST CO-OPERATIVE BANKS	0	0	0	0	0	408	699	140	13	49	10
2	KSCARDB (incl. PCARDBs)	0	0	0	0	0	0	0	0	0	0	0
3	KSCB	4,773	9,161	3	48	20	2,122	3,767	288	18,566	3,829	1,705
	Total Co-operative Banks	**4,773**	**9,161**	**3**	**48**	**20**	**2,530**	**4,465**	**427**	**18,579**	**3,878**	**1,715**
	Total - Banking Sector	**9,088**	**9,571**	**14,817**	**52,178**	**10,344**	**1,12,829**	**3,36,220**	**92,111**	**79,138**	**1,50,230**	**13,195**

10.11. DISTRICT WISE ACHIEVEMENT UNDER ANNUAL CREDIT PLAN 2022-23 AS AT DECEMBER 2022

(Amount in thousands)

NAME OF DISTRICT	PRIMARY			SECONDARY			TERTIARY			TOTAL PRIORITY SECTOR			NON PRIORITY SECTOR			TOTAL CREDIT FOR THE STATE		
	Target	Ach.	% Ach.	Target	Ach.	% Ach.	Target	Ach.	% Ach.	Target	Ach.	% Ach.	Target	Ach.	% Ach.	Target	Ach.	% Ach.
ALAPPUZHA	6,05,00,000	5,96,72,982	99	1,71,00,500	2,37,09,628	139	1,18,99,900	58,02,055	49	8,95,00,400	8,91,84,665	100	2,46,00,000	4,01,36,195	163	11,41,00,400	12,93,20,860	113
ERNAKULAM	8,64,41,395	10,26,45,352	119	9,45,24,540	15,63,82,914	165	1,46,97,578	1,19,56,841	81	19,56,63,513	27,09,85,107	138	20,84,55,537	58,37,88,954	280	40,41,19,050	85,47,74,061	212
IDUKKI	4,85,27,135	3,47,34,982	72	84,90,293	78,47,488	92	1,20,00,991	65,20,721	54	6,90,18,419	4,91,03,191	71	1,69,87,570	1,59,08,668	94	8,60,05,989	6,50,11,859	76
KANNUR	5,65,94,642	6,32,04,105	112	2,38,34,643	1,74,82,809	73	4,91,71,000	74,98,630	15	12,96,00,285	8,81,85,544	68	7,26,40,000	4,60,98,692	63	20,22,40,285	13,42,84,236	66
KASARGODE	3,78,63,000	3,52,75,974	93	1,03,73,500	58,18,969	56	1,11,65,000	24,68,296	22	5,94,01,500	4,35,63,239	73	2,48,40,000	1,62,00,560	65	8,42,41,500	5,97,63,798	71
KOLLAM	6,39,32,000	7,48,87,655	117	4,10,05,000	3,43,86,428	84	4,27,74,000	1,25,97,845	29	14,77,11,000	12,18,71,929	83	1,69,36,000	5,03,70,725	297	16,46,47,000	17,22,42,654	105
KOTTAYAM	6,66,00,000	5,87,58,695	88	3,12,50,000	2,32,42,699	74	1,61,50,000	96,47,357	60	11,40,00,000	9,16,48,750	80	7,80,00,000	6,06,63,586	78	19,20,00,000	15,23,12,337	79
KOZHIKODE	6,95,91,860	6,78,09,415	97	4,77,83,656	2,74,21,469	57	2,07,77,477	55,76,098	27	13,81,52,993	10,08,06,982	73	9,89,70,000	12,95,87,925	131	23,71,22,993	23,03,94,907	97
MALAPPURAM	6,50,30,000	6,46,39,067	99	3,03,70,000	1,95,03,179	64	1,66,00,000	99,66,523	60	11,20,00,000	9,41,08,769	84	5,50,00,000	4,28,21,414	78	16,70,00,000	13,69,30,182	82
PALAKKAD	6,55,00,000	7,31,84,901	112	4,29,90,000	1,84,34,507	43	2,12,80,000	1,22,78,860	58	12,97,70,000	10,38,98,267	80	4,12,80,000	3,87,11,148	94	17,10,50,000	14,26,09,415	83
PATHANAMTHITTA	4,11,99,680	3,92,38,417	95	1,22,86,930	1,22,10,042	99	65,13,390	42,98,125	66	6,00,00,000	5,57,46,583	93	2,81,27,970	2,93,60,286	104	8,81,27,970	8,51,06,869	97
THRISSUR	8,88,50,000	7,97,25,735	90	6,04,00,000	3,12,28,493	52	5,07,49,850	75,46,619	15	19,99,99,850	11,85,00,847	59	5,40,33,920	17,36,97,480	321	25,40,33,770	29,21,98,327	115
TRIVANDRUM	6,25,00,000	9,87,85,772	158	3,25,00,000	4,64,86,439	143	3,05,00,000	1,87,30,081	61	12,55,00,000	16,40,02,292	131	17,30,00,000	35,46,91,695	205	29,85,00,000	51,86,93,987	174
WAYANAD	4,00,00,000	2,34,75,848	59	66,00,000	54,93,468	83	50,00,000	34,89,916	70	5,16,00,000	3,24,59,232	63	34,00,000	77,81,642	229	5,50,00,000	4,02,40,874	73
TOTAL	**85,31,29,712**	**87,60,38,899**	**103**	**45,95,09,062**	**42,96,48,531**	**94**	**30,92,79,186**	**11,83,77,968**	**38**	**1,62,19,17,960**	**1,42,40,65,398**	**88**	**89,62,70,997**	**1,58,98,18,969**	**177**	**2,51,81,88,957**	**3,01,38,84,367**	**120**

10.12. BANK WISE ACHIEVEMENT UNDER ANNUAL CREDIT PLAN 2022-23 AS AT DECEMBER 2022

(Amount in thosands)

Sl. No.	NAME OF BANK	PRIMARY			SECONDARY			TERTIARY			TOTAL PRIORITY SECTOR			NON PRIORITY SECTOR			TOTAL CREDIT FOR THE STATE		
		Target	Ach.	% Ach.	Target	Ach.	% Ach.	Target	Ach.	% Ach.	Target	Ach.	% Ach.	Target	Ach.	% Ach.	Target	Ach.	% Ach.
A	**PUBLIC SECTOR COMMERCIAL BANKS**																		
1	BANK OF BARODA	1,89,10,968	3,36,01,937	178	1,01,14,319	81,90,009	81	78,29,534	29,11,787	37	3,68,54,821	4,47,03,734	121	1,66,54,727	2,36,98,970	142	5,35,09,548	6,84,02,704	128
2	BANK OF INDIA	80,62,491	1,05,07,761	130	42,33,768	50,96,696	120	53,29,579	9,74,783	18	1,76,25,838	1,65,79,239	94	90,05,999	76,24,517	85	2,66,31,838	2,42,03,756	91
3	BANK OF MAHARASHTRA	4,35,000	20,57,832	473	4,32,995	82,83,916	1,913	9,72,021	18,34,142	189	18,40,016	1,21,75,891	662	13,08,929	4,61,78,393	3,528	31,48,945	5,83,54,284	1,853
4	CANARA BANK	10,65,45,668	18,71,07,831	176	3,84,79,186	1,51,05,206	39	3,10,91,422	1,47,69,067	48	17,61,16,275	21,69,82,104	123	5,45,58,446	17,84,94,677	327	23,06,74,722	39,54,76,781	171
5	CENTRAL BANK OF INDIA	1,70,87,129	2,19,51,316	128	46,49,341	27,52,669	59	40,30,162	8,82,432	22	2,57,66,632	2,55,86,417	99	48,16,687	1,64,39,774	341	3,05,83,319	4,20,26,191	137
6	INDIAN BANK	1,66,94,272	2,18,06,938	131	1,09,94,711	2,46,02,501	224	56,65,179	11,22,647	20	3,33,54,162	4,75,32,085	143	1,77,70,230	2,39,59,423	135	5,11,24,392	7,14,91,508	140
7	INDIAN OVERSEAS BANK	1,86,99,171	2,18,13,151	117	70,07,741	20,85,006	30	43,82,370	10,82,745	25	3,00,89,283	2,49,80,902	83	79,70,152	99,68,509	125	3,80,59,435	3,49,49,412	92
8	PUNJAB & SIND BANK	24,100	1,429	6	90,510	52,662	58	1,30,004	17,029	13	2,44,614	71,120	29	3,57,058	25,96,054	727	6,01,672	26,67,174	443
9	PUNJAB NATIONAL BANK	88,32,013	40,45,627	46	80,51,147	20,18,289	25	59,05,135	6,89,117	12	2,27,88,295	67,53,033	30	1,51,50,773	2,88,04,976	190	3,79,39,068	3,55,58,010	94
10	STATE BANK OF INDIA	13,01,20,633	11,66,25,034	90	9,05,77,989	8,41,31,859	93	4,60,84,354	1,32,07,127	29	26,67,82,976	21,39,64,019	80	14,60,08,170	24,53,01,621	168	41,27,91,147	45,92,65,641	111
11	UCO BANK	23,41,442	25,67,407	110	16,27,132	28,52,608	175	31,32,024	1,28,75,856	411	71,00,598	1,82,95,871	258	47,20,109	79,87,093	169	1,18,20,706	2,62,82,964	222
12	UNION BANK OF INDIA	3,17,77,012	3,53,52,591	111	1,91,92,102	2,32,49,719	121	97,85,285	32,48,873	33	6,07,54,399	6,18,51,182	102	2,36,46,594	11,66,06,056	493	8,44,00,993	17,84,57,239	211
	Total - Public sector Cmmercial Banks	**35,95,29,900**	**45,74,38,854**	**127**	**19,54,50,942**	**17,84,21,141**	**91**	**12,43,37,069**	**5,36,15,606**	**43**	**67,93,17,910**	**68,94,75,600**	**101**	**30,19,67,874**	**70,76,60,064**	**234**	**98,12,85,784**	**1,39,71,35,664**	**142**
B	RRB-KERALA GRAMIN BANK	10,41,02,554	11,71,93,670	113	3,01,56,293	1,27,85,338	42	1,97,82,588	47,16,571	24	15,40,41,435	13,46,95,579	87	3,49,48,092	52,17,978	15	18,89,89,527	13,99,13,557	74
	Total- Public Sector Banks including RRB	**46,36,32,453**	**57,46,32,523**	**124**	**22,56,07,235**	**19,12,06,478**	**85**	**14,41,19,657**	**5,83,32,177**	**40**	**83,33,59,345**	**82,41,71,179**	**99**	**33,69,15,966**	**71,28,78,042**	**212**	**1,17,02,75,311**	**1,53,70,49,221**	**131**

10.12. BANK WISE ACHIEVEMENT UNDER ANNUAL CREDIT PLAN 2022-23 AS AT DECEMBER 2022

(Amount in thosands)

Sl. No.	NAME OF BANK	PRIMARY			SECONDARY			TERTIARY			TOTAL PRIORITY SECTOR			NON PRIORITY SECTOR			TOTAL CREDIT FOR THE STATE		
		Target	Ach.	% Ach.	Target	Ach.	% Ach.	Target	Ach.	% Ach.	Target	Ach.	% Ach.	Target	Ach.	% Ach.	Target	Ach.	% Ach.
C	**Private Sector Commercial Banks**																		
1	AXIS BANK	66,19,985	24,32,282	37	75,07,059	74,30,185	99	39,37,725	16,84,078	43	1,80,64,769	1,15,46,545	64	1,98,26,807	4,03,54,719	204	3,78,91,576	5,19,01,264	137
2	BANDHAN BANK	1,67,738	0	0	1,08,839	83,950	77	1,50,057	0	0	4,26,634	83,950	20	2,35,877	1,29,38,086	5,485	6,62,511	1,30,22,036	1,966
3	CSB BANK	1,69,00,833	2,23,24,730	132	64,04,536	3,74,515	6	38,19,668	35,593	1	2,71,25,037	2,27,34,838	84	1,13,95,294	1,14,52,579	101	3,85,20,331	3,41,87,417	89
4	CITY UNION BANK	5,48,435	6,70,016	122	3,53,067	7,48,067	212	1,98,553	18,957	10	11,00,056	14,37,040	131	13,41,207	9,62,173	72	24,41,263	23,99,213	98
5	DHANLAXMI BANK	91,19,375	1,58,92,518	174	40,47,558	0	0	24,60,974	8,75,319	36	1,56,27,907	1,67,67,836	107	1,20,09,788	3,32,22,267	277	2,76,37,696	4,99,90,103	181
6	FEDERAL BANK	8,11,26,731	9,13,15,777	113	6,63,99,959	9,06,84,955	137	1,90,31,645	26,34,429	14	16,65,58,336	18,46,35,161	111	11,81,63,460	17,15,99,929	145	28,47,21,796	35,62,35,090	125
7	HDFC BANK	1,61,00,992	1,57,90,708	98	1,89,19,957	3,32,58,610	176	56,29,163	12,24,199	22	4,06,50,112	5,02,73,517	124	5,64,20,315	15,83,71,588	281	9,70,70,427	20,86,45,105	215
8	ICICI BANK	1,00,70,374	91,54,819	91	1,96,53,123	2,74,12,224	139	47,77,103	9,15,543	19	3,45,00,600	3,74,82,586	109	4,42,12,501	9,41,77,152	213	7,87,13,102	13,16,59,737	167
9	IDBI BANK	81,32,659	1,05,39,460	130	54,02,566	29,68,553	55	20,45,964	1,95,361	10	1,55,81,188	1,37,03,374	88	1,63,97,471	5,69,57,308	347	3,19,78,659	7,06,60,682	221
10	IDFC FIRST Bank	6,19,720	48,55,759	784	3,91,936	9,14,816	233	1,74,876	6,28,007	359	11,86,532	63,98,581	539	22,27,400	1,60,21,217	719	34,13,932	2,24,19,798	657
11	INDUS IND BANK	66,40,828	69,98,041	105	62,15,399	84,15,662	135	22,66,410	3,263	0	1,51,22,637	1,54,16,965	102	2,32,32,542	5,40,20,536	233	3,83,55,178	6,94,37,501	181
12	JAMMU & KASHMIR BANK	11,025	0	0	87,267	5,785	7	42,720	17,959	42	1,41,012	23,744	17	4,59,942	1,68,080	37	6,00,954	1,91,824	32
13	KARNATAKA BANK	12,00,173	1,73,682	14	9,30,440	1,85,988	20	17,58,866	1,25,706	7	38,89,479	4,85,377	12	25,51,947	22,67,602	89	64,41,426	27,52,979	43
14	KARUR VYSYA BANK	8,24,129	7,19,964	87	3,84,702	1,24,555	32	4,34,643	2,386	1	16,43,474	8,46,905	52	6,42,212	66,37,319	1,034	22,85,686	74,84,224	327
15	KOTAK MAHINDRA BANK	8,83,579	26,22,569	297	20,12,246	69,73,507	347	4,34,001	4,761	1	33,29,825	96,00,837	288	1,03,82,709	1,32,45,234	128	1,37,12,534	2,28,46,071	167
16	LAKSHMI VILAS BANK	1,46,932	41,174	28	1,44,125	34,450	24	7,36,137	0	0	10,27,194	75,624	7	26,08,923	22,105	1	36,36,117	97,729	3
17	RBL Bank	3,14,606	1,69,807	54	1,65,249	0	0	1,44,370	34,685	24	6,24,225	2,04,492	33	3,92,333	3,54,002	90	10,16,558	5,58,494	55
18	SOUTH INDIAN BANK	4,17,06,875	3,47,41,678	83	1,91,30,777	2,59,58,253	136	1,97,92,087	5,13,282	3	8,06,29,739	6,12,13,212	76	3,77,29,040	77,36,09,100	2,050	11,83,58,779	83,48,22,313	705
19	T.N.MERCANTILE BANK	11,35,871	10,90,198	96	18,05,888	19,25,691	107	4,93,611	1,38,553	28	34,35,370	31,54,442	92	15,27,544	0	0	49,62,914	31,54,442	64
20	YES BANK	7,73,448	4,61,240	60	18,90,355	85,92,476	455	16,61,420	3,12,133	19	43,25,223	93,65,849	217	25,28,759	41,13,803	163	68,53,981	1,34,79,651	197
	Total-Private Sector Commercial Banks	**20,30,44,309**	**21,99,94,422**	**108**	**16,19,55,048**	**21,60,92,242**	**133**	**6,99,89,992**	**93,64,212**	**13**	**43,49,89,350**	**44,54,50,877**	**102**	**36,42,86,072**	**77,36,09,100**	**212**	**79,92,75,422**	**1,21,90,59,977**	**153**
D	**SMALL BANK**																		
1	ESAF	1,43,84,910	2,73,16,484	190	66,69,893	43,62,504	65	65,63,283	12,14,316	19	2,76,18,086	3,28,93,304	119	78,34,318	41,13,803	53	3,54,52,404	3,70,07,107	104
2	Ujjivan Small Finance Bank	2,79,780	5,43,074	194	1,83,125	24,203	13	3,47,857	11,34,667	326	8,10,762	17,01,944	210	3,18,409	10,30,763	324	11,29,171	27,32,707	242
	Total- Small Finance Banks	**1,46,64,690**	**2,78,59,558**	**190**	**68,53,018**	**43,86,707**	**64**	**69,11,140**	**23,48,983**	**34**	**2,84,28,848**	**3,45,95,248**	**122**	**81,52,727**	**51,44,566**	**63**	**3,65,81,575**	**3,97,39,814**	**109**
	Total Commercial Banks + RRB + SFB	**68,13,41,452**	**82,24,86,504**	**121**	**39,44,15,302**	**41,16,85,427**	**104**	**22,10,20,789**	**7,00,45,372**	**32**	**1,29,67,77,543**	**1,30,42,17,304**	**101**	**70,93,54,765**	**1,49,16,31,709**	**210**	**2,00,61,32,308**	**2,79,58,49,012**	**139**
E	**Co-operative Sector**																		
1	DIST CO-OPERATIVE BANKS	11,11,19,417	1,63,90,522	15	4,63,24,485	40,86,373	9	5,85,17,443	1,87,78,698	32	21,59,61,345	3,92,55,594	18	12,36,93,974	5,49,65,047	44	33,96,55,319	9,42,20,641	28
2	KSCARDB (incl. PCARDBs)	1,92,08,320	95,93,229	50	82,14,873	19,58,741	24	1,38,67,705	1,02,32,286	74	4,12,90,898	2,17,84,256	53	76,73,771	2,06,180	3	4,89,64,669	2,19,90,436	45
3	KSCB	4,14,60,523	2,75,68,644	66	1,05,54,402	1,19,17,989	113	1,58,73,249	1,93,21,611	122	6,78,88,174	5,88,08,244	87	5,55,48,487	4,30,16,033	77	12,34,36,661	10,18,24,278	82
	Total - Co-operative Sector	**17,17,88,260**	**5,35,52,395**	**31**	**6,50,93,760**	**1,79,63,104**	**28**	**8,82,58,397**	**4,83,32,595**	**55**	**32,51,40,417**	**11,98,48,094**	**37**	**18,69,16,232**	**9,81,87,261**	**53**	**51,20,56,649**	**21,80,35,355**	**43**
	GRAND TOTAL	**85,31,29,712**	**87,60,38,899**	**103**	**45,95,09,062**	**42,96,48,531**	**94**	**30,92,79,186**	**11,83,77,968**	**38**	**1,62,19,17,960**	**1,42,40,65,398**	**88**	**89,62,70,997**	**1,58,98,18,969**	**177**	**2,51,81,88,957**	**3,01,38,84,367**	**120**

10.13. DISTRICT WISE BREAKUP OF CROP LOAN & TERM LOAN ACHIEVEMENT UNDER PRIMARY SECTOR FOR 2022-23 AS AT DECEMBER 2022

(Amount in Thousands)

SL NO	NAME OF THE DISTRICT	CROP LOAN			TERM LOAN			AGRI INFRASTRUCTURE			ANCILLARY ACTIVITIES			PRIMARY SECTOR (TOTAL AGRICULTURE)		
		TARGET	ACHIEVEMENT	% ACH	TARGET	ACHIEVEMENT	% ACH	TARGET	ACHIEVEMENT	% ACH	TARGET	ACHIEVEMENT	% ACH	TARGET	ACHIEVEMENT	% ACH
1	Alappuzha	4,29,60,000	3,99,24,462	93	1,07,40,000	1,52,31,966	142	34,00,000	28,828	1	34,00,000	44,87,726	132	6,05,00,000	5,96,72,982	99
2	Ernakulam	7,00,31,974	5,41,56,575	77	1,35,33,454	2,52,00,308	186	22,88,682	3,38,316	15	5,87,285	2,29,50,153	3,908	8,64,41,395	10,26,45,352	119
3	Idukki	3,90,69,453	2,66,94,875	68	78,37,077	74,85,924	96	12,87,657	5,879	0	3,32,948	5,48,303	165	4,85,27,135	3,47,34,982	72
4	Kannur	2,77,77,173	5,01,77,640	181	2,48,09,111	1,21,87,089	49	30,38,401	20,754	1	9,69,957	8,18,623	84	5,65,94,642	6,32,04,105	112
5	Kasaragod	2,78,52,023	2,58,04,878	93	64,40,977	90,61,979	141	24,20,000	53,905	2	11,50,000	3,55,212	31	3,78,63,000	3,52,75,974	93
6	Kollam	2,87,69,400	5,71,22,945	199	1,93,39,437	1,37,18,164	71	24,61,389	37,856	2	1,33,61,774	40,08,691	30	6,39,32,000	7,48,87,655	117
7	Kottayam	4,81,49,569	4,37,91,214	91	1,62,17,005	1,35,90,318	84	0	11,480	0	22,33,426	13,65,682	61	6,66,00,000	5,87,58,695	88
8	Kozhikode	5,06,25,885	4,93,26,358	97	1,31,47,117	1,74,62,803	133	21,34,558	35,350	2	36,84,300	9,84,903	27	6,95,91,860	6,78,09,415	97
9	Malappuram	4,83,19,191	4,60,21,503	95	1,23,64,995	1,69,56,296	137	28,92,689	70,795	2	14,53,125	15,90,473	109	6,50,30,000	6,46,39,067	99
10	Palakkad	4,95,98,800	4,24,24,488	86	1,24,49,100	2,86,92,355	230	28,25,700	8,02,275	28	6,26,400	12,65,783	202	6,55,00,000	7,31,84,901	112
11	Pathanamthitta	3,04,41,909	2,85,59,365	94	97,43,845	1,04,05,957	107	2,60,296	27,563	11	7,53,630	2,45,532	33	4,11,99,680	3,92,38,417	95
12	Thrissur	5,44,23,900	5,42,77,189	100	2,66,17,900	2,26,67,448	85	33,42,600	28,062	1	44,65,600	27,53,037	62	8,88,50,000	7,97,25,735	90
13	Trivandrum	4,27,50,000	6,41,63,223	150	1,42,50,000	2,91,62,891	205	40,00,000	46,505	1	15,00,000	54,13,152	361	6,25,00,000	9,87,85,772	158
14	Wayanad	2,85,29,500	1,73,73,352	61	96,98,000	54,24,122	56	11,93,200	33,637	3	5,79,300	6,44,738	111	4,00,00,000	2,34,75,848	59
TOTAL		**58,92,98,777**	**59,98,18,066**	**102**	**19,71,88,018**	**22,72,47,621**	**115**	**3,15,45,173**	**15,41,205**	**5**	**3,50,97,744**	**4,74,32,007**	**135**	**85,31,29,712**	**87,60,38,899**	**103**

10.14. BANK WISE BREAKUP OF CROP LOAN & TERM LOAN ACHIEVEMENT UNDER PRIMARY SECTOR FOR 2022-23 AS AT DECEMBER 2022

(Amount in Thousands)

Sl. No.	BANK	SHORT TERM LOAN			TERM LOAN			AGRI INFRASTRUCTURE			ANCILLARY ACTIVITIES			PRIMARY SECTOR (TOTAL AGRICULTURE)		
		Target	Achievement	% Ach	Target	Achievement	% Ach	Target	Achievem	% Ach	Target	Achievemen	% Ach	Target	Achievement	% Ach
A	**PUBLIC SECTOR COMMERCIAL BANKS**															
1	BANK OF BARODA	1,32,15,270	1,04,89,698	79	43,85,711	2,14,98,995	490	6,95,360	45,778	7	6,14,628	15,67,466	255	1,76,00,981	3,36,01,937	191
2	BANK OF INDIA	56,32,458	49,35,709	88	17,08,063	38,77,973	227	3,45,600	3,550	1	3,76,370	16,90,528	449	73,40,521	1,05,07,761	143
3	BANK OF MAHARASHTRA	2,73,396	5,00,693	183	1,19,626	7,95,009	665	25,212	794	3	16,766	7,61,336	4,541	3,93,022	20,57,832	524
4	CANARA BANK	7,54,10,022	12,56,30,606	167	2,47,38,489	6,03,49,363	244	31,20,292	62,698	2	32,76,865	10,65,163	33	10,01,48,511	18,71,07,831	187
5	CENTRAL BANK OF INDIA	91,86,275	45,99,325	50	63,30,451	1,72,16,451	272	4,53,034	0	0	11,17,368	1,35,540	12	1,55,16,726	2,19,51,316	141
6	INDIAN BANK	1,07,19,243	2,10,01,735	196	38,12,959	2,76,258	7	6,82,806	7,204	1	14,79,265	5,21,740	35	1,45,32,201	2,18,06,938	150
7	INDIAN OVERSEAS BANK	1,17,05,738	1,87,53,667	160	53,61,773	29,86,974	56	8,28,764	6,955	1	8,02,896	65,554	8	1,70,67,511	2,18,13,151	128
8	PUNJAB & SIND BANK	22,822	148	1	867	291	34	162	0	0	248	991	399	23,690	1,429	6
9	PUNJAB NATIONAL BANK	60,17,575	31,63,056	53	20,34,655	2,26,134	11	4,44,047	1,71,855	39	3,35,736	4,84,582	144	80,52,230	40,45,627	50
10	STATE BANK OF INDIA	9,27,43,739	9,90,32,711	107	2,73,73,546	1,01,07,763	37	44,22,338	0	0	55,81,011	74,84,560	134	12,01,17,285	11,66,25,034	97
11	UCO BANK	14,69,614	9,08,799	62	5,14,026	16,31,731	317	1,91,619	0	0	1,66,183	26,877	16	19,83,640	25,67,407	129
12	UNION BANK OF INDIA	2,32,41,948	2,15,21,890	93	62,13,103	87,94,255	142	10,83,193	39,712	4	12,38,769	49,96,733	403	2,94,55,051	3,53,52,591	120
	Total - Public Sector Commercial Banks	**24,96,38,101**	**31,05,38,039**	**124**	**8,25,93,268**	**12,77,61,196**	**155**	**1,22,92,427**	**3,38,547**	**3**	**1,50,06,105**	**1,88,01,072**	**125**	**33,22,31,368**	**43,82,99,235**	**132**
B	RRB - K G B	7,67,67,578	11,29,43,946	147	1,68,40,756	42,48,381	25	46,26,395	300	0	58,67,825	1,043	0	9,36,08,333	11,71,93,670	125
	Total- Public Sector Banks including RRB	**32,64,05,678**	**42,34,81,985**	**130**	**9,94,34,023**	**13,20,09,577**	**133**	**1,69,18,822**	**3,38,847**	**2**	**2,08,73,929**	**1,88,02,115**	**90**	**46,36,32,453**	**57,46,32,523**	**124**

10.14. BANK WISE BREAKUP OF CROP LOAN & TERM LOAN ACHIEVEMENT UNDER PRIMARY SECTOR FOR 2022-23 AS AT DECEMBER 2022

(Amount in Thousands)

Sl. No.	BANK	SHORT TERM LOAN			TERM LOAN			AGRI INFRASTRUCTURE			ANCILLARY ACTIVITIES			PRIMARY SECTOR (TOTAL AGRICULTURE)		
		Target	Achievement	% Ach	Target	Achievement	% Ach	Target	Achievem	% Ach	Target	Achievemen	% Ach	Target	Achievement	% Ach
C	**PRIVATE SECTOR COMMERCIAL BANKS**															
1	AXIS BANK	42,34,158	11,590	0	19,13,910	11,36,200	59	2,43,172	18,148	7	2,28,745	12,66,344	554	61,48,069	24,32,282	40
2	BANDHAN BANK	82,743	0	0	70,262	0	0	7,289	0	0	7,444	0	0	1,53,005	0	0
3	CSB BANK	1,05,54,192	17,63,914	17	52,40,800	2,04,27,512	390	6,21,326	1,242	0	4,84,515	1,32,063	27	1,57,94,992	2,23,24,730	141
4	CITY UNION BANK	3,70,935	6,51,441	176	1,20,858	575	0	21,557	0	0	35,085	18,000	51	4,91,793	6,70,016	136
5	DHANLAXMI BANK	58,21,516	1,21,25,060	208	25,05,875	37,25,700	149	4,10,362	0	0	3,81,622	41,758	11	83,27,392	1,58,92,518	191
6	FEDERAL BANK	6,34,95,517	7,62,11,609	120	1,23,85,166	9,55,239	8	23,23,068	1,69,343	7	29,22,980	1,39,79,585	478	7,58,80,683	9,13,15,777	120
7	HDFC BANK	93,88,584	21,20,212	23	57,89,031	1,17,63,527	203	4,85,870	1,14,337	24	4,37,507	17,92,632	410	1,51,77,615	1,57,90,708	104
8	ICICI BANK	71,38,964	44,20,455	62	23,81,382	7,82,151	33	2,77,099	55,400	20	2,72,929	38,96,813	1,428	95,20,346	91,54,819	96
9	IDBI BANK	62,40,465	91,35,901	146	15,00,781	9,89,164	66	2,35,918	4,630	2	1,55,495	4,09,765	264	77,41,246	1,05,39,460	136
10	IDFC FIRST Bank	2,11,249	0	0	3,78,781	48,55,759	1,282	10,889	0	0	18,801	0	0	5,90,029	48,55,759	823
11	INDUS IND BANK	33,05,608	5,10,734	15	29,67,793	64,87,307	219	2,43,071	0	0	1,24,356	0	0	62,73,402	69,98,041	112
12	JAMMU & KASHMIR BANK	8,792	0	0	1,806	0	0	333	0	0	94	0	0	10,598	0	0
13	KARNATAKA BANK	8,11,030	1,40,456	17	2,70,760	1,500	1	89,608	0	0	28,775	31,726	110	10,81,790	1,73,682	16
14	KARUR VYSYA BANK	5,40,330	4,54,159	84	2,00,559	2,64,428	132	58,869	1,377	2	24,371	0	0	7,40,888	7,19,964	97
15	KOTAK MAHINDRA BANK	5,57,199	1,34,000	24	1,94,743	2,10,556	108	52,877	5,210	10	78,760	22,72,803	2,886	7,51,942	26,22,569	349
16	LAKSHMI VILAS BANK	77,597	22,689	29	49,669	250	1	7,588	12,063	159	12,078	6,172	51	1,27,266	41,174	32
17	RBL Bank	1,35,876	0	0	1,63,089	1,69,807	104	9,481	0	0	6,160	0	0	2,98,965	1,69,807	57
18	SOUTH INDIAN BANK	2,95,85,679	3,25,37,877	110	89,38,985	5,69,858	6	15,01,506	8,458	1	16,80,705	16,25,485	97	3,85,24,664	3,47,41,678	90
19	T.N.MERCANTILE BANK	7,89,217	5,97,540	76	2,36,248	1,19,688	51	84,062	0	0	26,345	3,72,970	1,416	10,25,465	10,90,198	106
20	YES BANK	5,47,741	0	0	1,22,307	0	0	28,220	0	0	75,180	4,61,240	614	6,70,048	4,61,240	69
	Total-Private Sector Commercial Banks	**14,38,97,392**	**14,08,37,637**	**98**	**4,54,32,805**	**5,24,59,221**	**115**	**67,12,166**	**3,90,209**	**6**	**70,01,946**	**2,63,07,356**	**376**	**18,93,30,197**	**19,32,96,858**	**102**
D	**SMALL BANK**															
1	ESAF	57,04,520	13,839	0	75,84,630	2,73,02,646	360	5,06,197	0	0	5,89,562	0	0	1,32,89,151	2,73,16,484	206
2	Ujjivan Small Finance Bank	99,943	0	0	1,47,796	5,43,074	367	8,546	0	0	23,494	0	0	2,47,739	5,43,074	219
	Total- Small Finance Banks	**58,04,464**	**13,839**	**0**	**77,32,426**	**2,78,45,720**	**360**	**5,14,743**	**0**	**0**	**6,13,057**	**0**	**0**	**1,35,36,890**	**2,78,59,558**	**206**
	Total Commercial Banks + RRB + SFB	**47,61,07,534**	**56,43,33,460**	**119**	**15,25,99,255**	**21,23,14,517**	**139**	**2,41,45,731**	**7,29,056**	**3**	**2,84,88,932**	**4,51,09,470**	**158**	**68,13,41,452**	**82,24,86,504**	**121**
E	**Co-operative Sector**															
1	DIST CO-OPERATIVE BANKS	7,18,20,791	84,42,182	12	3,04,26,036	69,79,455	23	42,89,363	7,71,568	18	45,83,226	1,97,317	4	10,22,46,827	1,63,90,522	16
2	KSCARDB (incl. PCARDBs)	1,13,49,776	28,98,948	26	60,04,926	60,97,000	102	8,43,847	0	0	10,09,771	5,97,281	59	1,73,54,702	95,93,229	55
3	KSCB	3,00,20,677	2,41,43,476	80	81,57,800	18,56,648	23	22,66,232	40,581	2	10,15,814	15,27,938	150	3,81,78,478	2,75,68,644	72
	Total - Co-operative Sector	**11,31,91,243**	**3,54,84,607**	**31**	**4,45,88,763**	**1,49,33,103**	**33**	**73,99,442**	**8,12,149**	**11**	**66,08,812**	**23,22,537**	**35**	**15,77,80,006**	**5,35,52,395**	**34**
	GRAND TOTAL	**58,92,98,777**	**59,98,18,066**	**102**	**19,71,88,018**	**22,72,47,621**	**115**	**3,15,45,173**	**15,41,205**	**5**	**3,50,97,744**	**4,74,32,007**	**135**	**78,64,86,795**	**87,60,38,899**	**111**

10.15. DISTRICTWISE DATA ON FLOW OF BANK CREDIT TO MINORITIES AS AT DECEMBER 2022

(Rs.in crores)

	Outstanding			
	AS ON 31.12.2021		AS ON 31.12.2022	
	No.	Amount	No.	Amount
TRIVANDRUM				
Christians	1,62,729	3,157	1,65,327	4,758
Muslims	1,40,482	2,588	1,27,379	3,327
Sikhs	393	2	367	6
Jains	37	1	177	6
NeoBudhists	381	1	1,543	40
Zorashtrians	6	0	26	0
Total	**3,04,028**	**5,749**	**2,94,819**	**8,137**
KOLLAM				
Christians	1,40,133	4,028	1,11,847	2,742
Muslims	3,25,184	4,657	1,45,774	3,336
Sikhs	31	0	214	5
Jains	0	0	146	4
NeoBudhists	0	0	758	22
Zorashtrians	0	0	47	1
Total	**4,65,348**	**8,684**	**2,58,786**	**6,110**
PATHANAMTHITTA				
Christians	2,12,385	4,286	1,52,410	3,799
Muslims	87,100	1,208	47,043	666
Sikhs	0	0	48	1
Jains	0	0	40	1
NeoBudhists	0	0	319	10
Zorashtrians	0	0	16	0
Total	**2,99,485**	**5,494**	**1,99,876**	**4,477**
ALAPPUZHA				
Christians	1,45,476	2,865	1,16,075	2,865
Muslims	1,08,381	2,323	74,171	1,447
Sikhs	116	2	132	2
Jains	0	0	103	3
NeoBudhists	442	11	463	12
Zorashtrians	0	0	15	0
Total	**2,54,415**	**5,201**	**1,90,959**	**4,329**
KOTTAYAM				
Christians	2,90,477	9,899	2,83,937	10,128
Muslims	49,207	1,816	57,585	1,657
Sikhs	94	1	131	2
Jains	12	0	63	3
NeoBudhists	43	0	362	18
Zorashtrians	7	0	17	0
Total	**3,39,840**	**11,716**	**3,42,095**	**11,809**
IDUKKI				
Christians	1,69,677	4,037	1,71,471	4,533
Muslims	31,164	666	34,279	731
Sikhs	0	0	64	1
Jains	0	0	12	0
NeoBudhists	0	0	79	6
Zorashtrians	0	0	30	1
Total	**2,00,841**	**4,703**	**2,05,935**	**5,273**
ERNAKULAM				
Christians	3,28,212	13,540	3,70,379	17,073
Muslims	1,37,042	4,572	1,53,750	5,884
Sikhs	10,400	198	308	13
Jains	140	25	179	29
NeoBudhists	432	21	516	35
Zorashtrians	15	1	38	1
Total	**4,76,241**	**18,356**	**5,25,170**	**23,035**

10.15. DISTRICTWISE DATA ON FLOW OF BANK CREDIT TO MINORITIES AS AT DECEMBER 2022

(Rs.in crores)

	Outstanding			
	AS ON 31.12.2021		AS ON 31.12.2022	
	No.	Amount	No.	Amount
THRISSUR				
Christians	2,00,271	6,397	1,72,542	6,131
Muslims	1,75,501	4,455	1,46,784	3,160
Sikhs	167	3	180	3
Jains	3	0	96	3
NeoBudhists	665	24	754	26
Zorashtrians	43	1	66	3
Total	**3,76,650**	**10,879**	**3,20,422**	**9,325**
PALAKKAD				
Christians	62,281	1,403	51,143	1,046
Muslims	2,49,319	4,142	2,24,267	4,357
Sikhs	0	0	245	3
Jains	0	0	144	3
NeoBudhists	0	0	949	22
Zorashtrians	0	0	35	1
Total	**3,11,600**	**5,545**	**2,76,783**	**5,432**
MALAPPURAM				
Christians	34,897	899	35,237	1,230
Muslims	4,74,646	9,147	5,19,687	10,350
Sikhs	48	1	86	2
Jains	31	1	52	1
NeoBudhists	263	3	201	5
Zorashtrians	7	0	27	1
Total	**5,09,892**	**10,051**	**5,55,290**	**11,589**
KOZHIKODE				
Christians	59,894	1,619	53,835	1,536
Muslims	2,44,036	5,269	2,46,187	5,496
Sikhs	166	3	206	6
Jains	124	5	219	10
NeoBudhists	620	20	693	24
Zorashtrians	17	0	23	1
Total	**3,04,857**	**6,916**	**3,01,163**	**7,074**
WAYANAD				
Christians	1,23,500	2,142	73,728	1,850
Muslims	1,52,177	2,135	77,961	1,593
Sikhs	54	1	76	1
Jains	222	6	243	7
NeoBudhists	113	2	141	3
Zorashtrians	8	0	11	0
Total	**2,76,074**	**4,287**	**1,52,160**	**3,454**
KANNUR				
Christians	2,26,168	6,351	1,34,539	3,780
Muslims	3,44,961	12,184	2,37,192	5,958
Sikhs	40	2	82	2
Jains	72	2	104	3
NeoBudhists	680	20	819	25
Zorashtrians	27	1	60	1
Total	**5,71,948**	**18,561**	**3,72,796**	**9,770**
KASARAGOD				
Christians	80,582	1,424	39,822	917
Muslims	2,68,225	3,883	1,40,301	3,433
Sikhs	17	1	33	1
Jains	23	0	27	1
NeoBudhists	950	36	1,228	48
Zorashtrians	8	0	21	0
Total	**3,49,805**	**5,344**	**1,81,432**	**4,401**
GRAND TOTAL	**50,41,024**	**1,21,486**	**41,77,686**	**1,14,216**

10.16. PERFORMANCE UNDER KISAN CREDIT CARD SCHEME AS AT DECEMBER 2022

(Rs. in lakhs)

Sl. No.	BANK	Disbursement During the Quarter				Cumulative Disbursement during the Financial Year				Total Disbursement		Of Total Balance Outstanding				Total Balance Outstanding as at the end of the Quarter		Persons covered under PAIS
		Less than 3 lacs		Above 3 lacs		Less than 3 lacs		Above 3 lacs				Less than 3 lacs		Above 3 lacs				
		No	Amt	No	Amt	No	Amt	No	Amt	No	Amt	No	Amt	No	Amt	No	Amt	
A	**PUBLIC SECTOR COMMERCIAL BANKS**																	
1	BANK OF BARODA	7,268	14,657	899	7,506	15,483	26,082	1,185	9,603	**16,668**	**35,685**	15,934	18,468	1,295	10,274	**17,229**	**28,742**	900
2	BANK OF INDIA	706	1,765	219	725	4,191	6,467	640	2,238	**4,831**	**8,705**	16,898	22,654	465	1,489	**17,363**	**24,143**	17,363
3	BANK OF MAHARASHTRA	57	203	4	124	85	273	7	341	**92**	**614**	203	1,526	26	481	**229**	**2,007**	0
4	CANARA BANK	1,92,958	3,03,902	1,46,648	4,66,842	1,92,958	3,03,902	1,46,648	4,66,842	**3,39,606**	**7,70,744**	2,79,712	4,01,551	1,85,464	6,16,078	**4,65,176**	**10,17,629**	0
5	CENTRAL BANK OF INDIA	428	567	174	996	1,968	1,696	266	913	**2,234**	**2,609**	7,344	6,941	462	2,033	**7,806**	**8,974**	0
6	INDIAN BANK	3,550	8,414	0	0	7,125	16,720	0	0	**7,125**	**16,720**	18,132	36,640	0	0	**18,132**	**36,640**	0
7	INDIAN OVERSEAS BANK	1,125	2,039	154	425	3,328	6,358	653	1,932	**3,981**	**8,290**	28,439	39,615	2,315	9,440	**30,754**	**49,055**	0
8	PUNJAB & SIND BANK	0	0	0	0	0	0	0	0	**0**	**0**	0	0	0	0	**0**	**0**	0
9	PUNJAB NATIONAL BANK	2,116	3,676	186	2,224	6,782	9,629	571	6,610	**7,353**	**16,239**	11,557	14,743	1,550	10,013	**13,107**	**24,756**	0
10	STATE BANK OF INDIA	3,403	4,162	120	1,928	9,736	1,186	378	4,449	**10,114**	**5,635**	1,04,488	1,54,226	378	4,449	**1,04,866**	**1,58,675**	0
11	UCO BANK	297	891	13	72	1,792	4,116	17	111	**1,809**	**4,227**	6,283	9,942	137	1,171	**6,420**	**11,113**	0
12	UNION BANK OF INDIA	3,857	19,726	2,831	14,166	4,925	28,103	2,992	15,618	**7,917**	**43,721**	52,815	12,673	10,536	1,31,718	**63,351**	**1,44,391**	0
	Total- Public Sector Commercial Banks	**2,15,765**	**3,60,002**	**1,51,248**	**4,95,008**	**2,48,373**	**4,04,532**	**1,53,357**	**5,08,657**	**4,01,730**	**9,13,189**	**5,41,805**	**7,18,979**	**2,02,628**	**7,87,146**	**7,44,433**	**15,06,125**	**18,263**
B	**R R B - KERALA GRAMIN BANK**	1,48,223	2,39,309	710	3,518	3,57,723	5,78,363	2,287	10,943	3,60,010	5,89,306	3,68,646	4,77,592	84,011	2,59,240	4,52,657	7,36,832	4,52,647
	Total- Public Sector Banks including RRB	**3,63,988**	**5,99,311**	**1,51,958**	**4,98,526**	**6,06,096**	**9,82,895**	**1,55,644**	**5,19,600**	**7,61,740**	**15,02,496**	**9,10,451**	**11,96,571**	**2,86,639**	**10,46,387**	**11,97,090**	**22,42,958**	**4,70,910**
C	**PRIVATE SECTOR COMMERCIAL BANKS**																	

10.16. PERFORMANCE UNDER KISAN CREDIT CARD SCHEME AS AT DECEMBER 2022

(Rs. in lakhs)

Sl. No.	BANK	Disbursement During the Quarter				Cumulative Disbursement during the Financial Year				Total Disbursement		Of Total Balance Outstanding				Total Balance Outstanding as at the end of the Quarter		Persons covered under PAIS
		Less than 3 lacs		Above 3 lacs		Less than 3 lacs		Above 3 lacs				Less than 3 lacs		Above 3 lacs				
		No	Amt	No	Amt	No	Amt	No	Amt	No	Amt	No	Amt	No	Amt	No	Amt	
1	AXIS BANK	0	0	0	0	33	135	0	0	**33**	**135**	1,168	25,178	0	0	**1,168**	**25,178**	0
2	BANDHAN BANK	0	0	0	0	0	0	0	0	**0**	**0**	0	0	0	0	**0**	**0**	0
3	CSB BANK	17	8	12	171	19	9	125	2,946	**144**	**2,955**	301	209	685	25,864	**986**	**26,073**	0
4	CITY UNION BANK	0	0	0	0	0	0	0	0	**0**	**0**	2,505	4,834	3	301	**2,508**	**5,135**	0
5	DHANLAXMI BANK	67	140	0	0	257	519	4	57	**261**	**576**	758	1,142	155	1,281	**913**	**2,423**	0
6	FEDERAL BANK	33,693	67,739	8,098	41,669	86,487	1,87,180	12,465	88,762	**98,952**	**2,75,942**	1,00,227	2,29,601	16,400	2,32,943	**1,16,627**	**4,62,544**	16,089
7	HDFC BANK	31,506	18,658	1,022	9,970	92,706	49,537	2,721	33,387	**95,427**	**82,924**	2,51,884	1,11,795	14,372	1,05,305	**2,66,256**	**2,17,099**	0
8	ICICI BANK	0	0	806	9,491	0	0	806	9,491	**806**	**9,491**	0	0	1,514	35,691	**1,514**	**35,691**	0
9	IDBI BANK	7,120	18,278	310	2,244	17,347	45,642	545	5,386	**17,892**	**51,027**	20,690	54,452	1,093	17,270	**21,783**	**71,723**	21,783
10	IDFC FIRST Bank	0	0	0	0	0	0	0	0	**0**	**0**	0	0	0	0	**0**	**0**	0
11	INDUS IND BANK	13	22	28	139	30	51	73	933	**103**	**984**	89	32	242	5,588	**331**	**5,620**	0
12	JAMMU & KASHMIR BANK	0	0	0	0	0	0	0	0	**0**	**0**	0	0	0	0	**0**	**0**	0
13	KARNATAKA BANK	2	2	1	5	3	3	2	155	**5**	**158**	23	29	1,381	2,682	**1,404**	**2,711**	31
14	KARUR VYSYA BANK	0	0	0	0	0	0	0	0	**0**	**0**	0	0	0	0	**0**	**0**	0
15	KOTAK MAHINDRA BANK	0	0	0	0	0	0	0	0	**0**	**0**	0	0	0	0	**0**	**0**	0
16	LAKSHMI VILAS BANK	0	0	0	0	0	0	0	0	**0**	**0**	0	0	0	0	**0**	**0**	0
17	RBL Bank	0	0	0	0	0	0	0	0	**0**	**0**	0	0	0	0	**0**	**0**	0
18	SOUTH INDIAN BANK	459	187	1,553	3,478	5,069	3,814	4,902	23,212	**9,971**	**27,026**	6,945	6,057	11,056	1,98,223	**18,001**	**2,04,280**	1,903
19	T.N.MERCANTILE BANK	238	457	0	0	280	544	0	0	**280**	**544**	11	9	0	0	**11**	**9**	0
20	YES BANK	0	0	0	0	0	0	0	0	**0**	**0**	0	0	0	0	**0**	**0**	0
	Total- Pvt Sector Commercial Banks	**73,115**	**1,05,491**	**11,830**	**67,166**	**2,02,231**	**2,87,435**	**21,643**	**1,64,329**	**2,23,874**	**4,51,763**	**3,84,601**	**4,33,339**	**46,901**	**6,25,148**	**4,31,502**	**10,58,487**	**39,806**
D	**SMALL FINANCE BANKS**																	
1	ESAF	0	0	10	55	0	0	18	138	**18**	**138**	0	0	36	273	**36**	**273**	0
2	Ujjivan Small Finance Bank	0	0	0	0	0	0	0	0	**0**	**0**	0	0	0	0	**0**	**0**	0
	Total- Small Finance Banks	**0**	**0**	**10**	**55**	**0**	**0**	**18**	**138**	**18**	**138**	**0**	**0**	**36**	**273**	**36**	**273**	**0**
	Total - Commercial Banks + RRB + SFB	**4,37,103**	**7,04,801**	**1,63,798**	**5,65,747**	**8,08,327**	**12,70,330**	**1,77,305**	**6,84,067**	**9,85,632**	**19,54,397**	**12,95,052**	**16,29,910**	**3,33,576**	**16,71,808**	**16,28,628**	**33,01,718**	**5,10,716**
E	**CO-OPERATIVE BANKS**																	
1	DIST CO-OPERATIVE BANKS	5,398	7,557	0	0	15,180	20,152	0	0	**15,180**	**20,152**	27,979	24,134	0	0	**27,979**	**24,134**	0
2	KSCARDB (incl. PCARDBs)	0	0	0	0	0	0	0	0	**0**	**0**	0	0	0	0	**0**	**0**	0
3	KSCB	39,179	83,773	473	5,089	1,22,951	2,14,158	910	9,417	**1,23,861**	**2,23,575**	6,17,893	4,93,723	46,120	55,701	**6,64,013**	**5,49,424**	0
	Total Co-operative Banks	**44,577**	**91,330**	**473**	**5,089**	**1,38,131**	**2,34,311**	**910**	**9,417**	**1,39,041**	**2,43,727**	**6,45,872**	**5,17,857**	**46,120**	**55,701**	**6,91,992**	**5,73,558**	**0**
	Total - Banking Sector	**4,81,680**	**7,96,132**	**1,64,271**	**5,70,837**	**9,46,458**	**15,04,641**	**1,78,215**	**6,93,484**	**11,24,673**	**21,98,125**	**19,40,924**	**21,47,767**	**3,79,696**	**17,27,509**	**23,20,620**	**38,75,276**	**5,10,716**

10.17. PERFORMANCE UNDER WCC & CUY AS AT DECEMBER 2022

(Rs. in Lakhs)

Sl No.	BANK	Weavers Credit Card (WCC)			Coir Udyami Yojana (CUY)		
		Outstanding		Disbursed during the Quarter	Outstanding		Disbursed during the Quarter
		No.	Amt	Amt	No	Amt	Amt
A	**PUBLIC SECTOR COMMERCIAL BANKS**						
1	BANK OF BARODA	0	0	0	0	0	0
2	BANK OF INDIA	0	0	0	0	0	0
3	BANK OF MAHARASHTRA	0	0	0	0	0	0
4	CANARA BANK	105	37	24	0	0	0
5	CENTRAL BANK OF INDIA	1	1	0	0	0	0
6	INDIAN BANK	0	0	0	0	0	0
7	INDIAN OVERSEAS BANK	40	24	0	0	0	0
8	PUNJAB & SIND BANK	0	0	0	0	0	0
9	PUNJAB NATIONAL BANK	0	0	0	0	0	0
10	STATE BANK OF INDIA	8	4	3	138	1818	111
11	UCO BANK	0	0	0	0	0	0
12	UNION BANK OF INDIA	79	46	0	0	0	0
	Total- Public Sector Commercial Banks	**233**	**112**	**27**	**138**	**1818**	**111**
B	**R R B - KERALA GRAMIN BANK**	106	47	17	0	0	0
	Total- Public Sector Banks including RRB	**339**	**159**	**44**	**138**	**1818**	**111**
C	**PRIVATE SECTOR COMMERCIAL BANKS**						
1	AXIS BANK	0	0	0	0	0	0
2	BANDHAN BANK	0	0	0	0	0	0
3	CSB BANK	0	0	0	0	0	0
4	CITY UNION BANK	0	0	0	0	0	0
5	DHANLAXMI BANK	0	0	0	0	0	0
6	FEDERAL BANK	0	0	0	0	0	0
7	HDFC BANK	0	0	0	0	0	0
8	ICICI BANK	0	0	0	0	0	0
9	IDBI BANK	0	0	0	0	0	0
10	IDFC FIRST Bank	0	0	0	0	0	0
11	INDUS IND BANK	0	0	0	0	0	0
12	JAMMU & KASHMIR BANK	0	0	0	0	0	0
13	KARNATAKA BANK	0	0	0	0	0	0
14	KARUR VYSYA BANK	0	0	0	0	0	0
15	KOTAK MAHINDRA BANK	0	0	0	0	0	0
16	LAKSHMI VILAS BANK	0	0	0	0	0	0
17	RBL Bank	0	0	0	0	0	0
18	SOUTH INDIAN BANK	0	0	0	0	0	0
19	T.N.MERCANTILE BANK	0	0	0	0	0	0
20	YES BANK	0	0	0	0	0	0
	Total- Pvt Sector Commercial Banks	**0**	**0**	**0**	**0**	**0**	**0**
D	**SMALL FINANCE BANKS**						
1	ESAF	0	0	0	0	0	0
2	Ujjivan Small Finance Bank	0	0	0	0	0	0
	Total- Small Finance Banks	**0**	**0**	**0**	**0**	**0**	**0**
Total - Commercial Banks + RRB + SFB		**339**	**159**	**44**	**138**	**1818**	**111**
E	**CO-OPERATIVE BANKS**						
1	DIST CO-OPERATIVE BANKS	0	0	0	0	0	0
2	KSCARDB (incl. PCARDBs)	0	0	0	0	0	0
3	KSCB	0	0	0	0	0	0
	Total Co-operative Banks	**0**	**0**	**0**	**0**	**0**	**0**
Total - Banking Sector		**339**	**159**	**44**	**138**	**1818**	**111**

10.18. MICRO FINANCE - Cumulative Performance of Banks in Kerala State as at DECEMBER 2022

SHGs Maintaining Savings Bank Account (Rs. in lakhs)

Sl. No.	BANK	Total No of SHGs maintaining Savings Bank A/c (1)		Of (1) Exclusive Women SHGs		Of (1) NRLM compliant		Of (1) NULM compliant	
		No	Amount	No	Amount	No	Amount	No	Amount
A	**PUBLIC SECTOR COMMERCIAL BANKS**								
1	BANK OF BARODA	15,550	3,035	15,345	2,934	14,645	2,884	480	160
2	BANK OF INDIA	5,012	2,897	4,945	2,873	4,647	59,735	298	396
3	BANK OF MAHARASHTRA	32	149	19	98	0	0	16	75
4	CANARA BANK	57,800	8,615	57,500	8,400	32,000	5,100	2,100	351
5	CENTRAL BANK OF INDIA	11,550	4,452	11,550	4,452	9,313	3,194	121	229
6	INDIAN BANK	13,934	2,101	13,934	2,101	0	0	0	0
7	INDIAN OVERSEAS BANK	11,975	21,654	10,698	18,732	0	0	3,358	2,569
8	PUNJAB & SIND BANK	0	0	0	0	0	0	0	0
9	PUNJAB NATIONAL BANK	12,733	2,022	12,648	2,009	1,349	956	951	813
10	STATE BANK OF INDIA	16,180	1,500	14,850	1,385	3,208	1,328	69	42
11	UCO BANK	1,662	302	1,662	302	327	112	98	19
12	UNION BANK OF INDIA	5,932	90,356	43,256	7,89,246	852	944	18	18
	Total- Public Sector Commercial Banks	**1,52,360**	**1,37,083**	**1,86,407**	**8,32,531**	**66,341**	**74,253**	**7,509**	**4,672**
B	**R R B - KERALA GRAMIN BANK**	71,501	16,874	56,640	14,205	16,938	6,771	2,323	998
	Total- Public Sector Banks including RRB	**2,23,861**	**1,53,957**	**2,43,047**	**8,46,736**	**83,279**	**81,024**	**9,832**	**5,670**
C	**PRIVATE SECTOR COMMERCIAL BANKS**								
1	AXIS BANK	0	0	0	0	0	0	0	0
2	BANDHAN BANK	0	0	0	0	0	0	0	0
3	CSB BANK	17	7	16	7	0	0	0	0
4	CITY UNION BANK	0	0	0	0	0	0	0	0
5	DHANLAXMI BANK	12,196	3,774	12,140	3,769	1,234	389	41	14
6	FEDERAL BANK	15,914	3,048	86	9	4	1	0	0
7	HDFC BANK	35,664	6,901	35,664	6,901	0	0	0	0
8	ICICI BANK	13,072	2,455	13,072	2,455	10,725	1,950	1,802	504
9	IDBI BANK	5,517	331	5,230	251	193	10	64	3
10	IDFC FIRST Bank	0	0	0	0	0	0	0	0
11	INDUS IND BANK	0	0	0	0	0	0	0	0
12	JAMMU & KASHMIR BANK	0	0	0	0	0	0	0	0
13	KARNATAKA BANK	86	29	65	11	1	0	1	2
14	KARUR VYSYA BANK	0	0	0	0	0	0	0	0
15	KOTAK MAHINDRA BANK	0	0	0	0	0	0	0	0
16	LAKSHMI VILAS BANK	0	0	0	0	0	0	0	0
17	RBL Bank	0	0	0	0	0	0	0	0
18	SOUTH INDIAN BANK	2,084	436	656	122	0	0	0	0
19	T.N.MERCANTILE BANK	58	0	18	0	0	0	0	0
20	YES BANK	0	0	0	0	0	0	0	0
	Total- Pvt Sector Commercial Banks	**84,608**	**16,982**	**66,947**	**13,526**	**12,157**	**2,350**	**1,908**	**522**
D	**SMALL FINANCE BANKS**								
1	ESAF	0	0	0	0	0	0	0	0
2	Ujjivan Small Finance Bank	0	0	0	0	0	0	0	0
	Total- Small Finance Banks	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
	Total - Commercial Banks + RRB + SFB	**3,08,469**	**1,70,939**	**3,09,994**	**8,60,262**	**95,436**	**83,374**	**11,740**	**6,193**
E	**CO-OPERATIVE BANKS**								
1	DIST CO-OPERATIVE BANKS	2,148	272	2,148	272	408	119	13	5
2	KSCARDB (incl. PCARDBs)	0	0	0	0	0	0	0	0
3	KSCB	37,578	6,175	33,467	4,737	20,947	4,986	4	76
	Total Co-operative Banks	**39,726**	**6,447**	**35,615**	**5,010**	**21,355**	**5,105**	**17**	**80**
	Total - Banking Sector	**3,48,195**	**1,77,386**	**3,45,609**	**8,65,272**	**1,16,791**	**88,478**	**11,757**	**6,273**

10.19. MICRO FINANCE - Cumulative Performance of Banks in Kerala State as at DECEMBER 2022 under SHG Bank Linkage Programme

Mode of linkage-SHGs financed Directly by Banks (Rs. in lakhs)

Sl. No.	BANK	No of SHGs formed during the Quarter	No.of SHGs formed during the Fin. Year	No. of SHG loans sanctioned during the Quarter		No. of SHG loans disbursed during the Quarter		Disbursement during the Fin Year		Outstanding under SHG Finance (1)		Of (1) NRLM compliant		Of (1) NULM compliant		Of (1) total No.of Beneficiaries
				A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.	
A	**PUBLIC SECTOR COMMERCIAL BANKS**															
1	BANK OF BARODA	251	504	452	4,019	452	4,019	1,710	15,141	6,331	21,357	6,195	21,205	137	152	94,965
2	BANK OF INDIA	253	698	394	3,716	394	394	874	7,173	4,950	9,067	4,652	8,755	298	312	82,920
3	BANK OF MAHARASHTRA	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4	CANARA BANK	1,100	3,420	3,460	32,562	3,460	32,562	10,827	95,447	48,718	1,76,448	18,682	84,458	2,080	8,166	7,31,000
5	CENTRAL BANK OF INDIA	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
6	INDIAN BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
7	INDIAN OVERSEAS BANK	21	69	116	168	119	154	239	598	315	598	0	0	558	1,432	65,986
8	PUNJAB & SIND BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
9	PUNJAB NATIONAL BANK	98	277	181	1,437	192	1,512	412	3,216	4,766	10,628	1,543	3,366	1,235	3,625	46,995
10	STATE BANK OF INDIA	2,017	4,267	2,017	20,139	2,017	19,149	4,267	40,186	16,548	61,991	3,473	16,481	0	0	1,63,600
11	UCO BANK	15	77	18	179	18	179	63	561	377	1,585	278	1,260	99	325	3,770
12	UNION BANK OF INDIA	2,745	5,243	2,745	21,244	2,745	21,244	5,243	29,043	26,457	77,365	812	5,512	199	4,076	0
	Total- Public Sector Commercial Banks	**6,500**	**14,555**	**9,383**	**83,464**	**9,397**	**79,213**	**23,635**	**1,91,364**	**1,08,462**	**3,59,040**	**35,635**	**1,41,037**	**4,606**	**18,088**	**11,89,236**
B	**R R B - KERALA GRAMIN BANK**	0	0	2,668	20,268	2,668	20,268	7,581	55,234	35,870	1,00,132	19,935	79,521	2,602	12,485	9,89,742
	Total- Public Sector Banks including RRB	**6,500**	**14,555**	**12,051**	**1,03,731**	**12,065**	**99,481**	**31,216**	**2,46,598**	**1,44,332**	**4,59,172**	**55,570**	**2,20,558**	**7,208**	**30,573**	**21,78,978**
C	**PRIVATE SECTOR COMMERCIAL BANKS**															
1	AXIS BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2	BANDHAN BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3	CSB BANK	0	0	14	9	27	11	110	46	52	31	0	0	0	0	28
4	CITY UNION BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5	DHANLAXMI BANK	822	3,324	822	8,381	822	8,347	3,324	33,328	11,282	60,009	0	0	204	1,663	1,16,880
6	FEDERAL BANK	42	248	268	1,741	268	1,741	630	4,213	2,445	5,888	0	0	0	0	1,058
7	HDFC BANK	1,638	7,320	5,296	28,766	5,296	28,766	15,599	77,392	35,664	1,10,210	0	0	0	0	0
8	ICICI BANK	0	0	0	0	0	0	0	0	14	32	0	0	0	0	208
9	IDBI BANK	547	1,551	547	1,993	547	1,996	1,551	5,629	5,517	10,830	193	204	64	106	55,170
10	IDFC FIRST Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
11	INDUS IND BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
12	JAMMU & KASHMIR BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13	KARNATAKA BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
14	KARUR VYSYA BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
15	KOTAK MAHINDRA BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
16	LAKSHMI VILAS BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
17	RBL Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
18	SOUTH INDIAN BANK	4	9	4	33	0	0	9	78	9	72	0	0	0	0	60
19	T.N.MERCANTILE BANK	0	0	2	1	2	1	2	1	42	41	0	0	0	0	0
20	YES BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	**0**
	Total- Pvt Sector Commercial Banks	**3,053**	**12,452**	**6,953**	**40,925**	**6,962**	**40,863**	**21,225**	**1,20,687**	**55,025**	**1,87,113**	**193**	**204**	**268**	**1,769**	**1,73,404**
D	**SMALL FINANCE BANKS**															
1	ESAF	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2	Ujjivan Small Finance Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Total- Small Finance Banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	**0**
	Total - Commercial Banks + RRB + SFB	**9,553**	**27,007**	**19,004**	**1,44,656**	**19,027**	**1,40,344**	**52,441**	**3,67,285**	**1,99,357**	**6,46,285**	**55,763**	**2,20,762**	**7,476**	**32,342**	**23,52,382**
E	**CO-OPERATIVE BANKS**															
1	DIST CO-OPERATIVE BANKS	0	0	81	293	81	293	228	793	824	1,344	408	699	13	49	35,025
2	KSCARDB (incl. PCARDBs)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3	KSCB	828	1,994	2,359	6,403	2,359	6,403	3,399	18,683	22,229	34,889	14,992	2,678	0	57,965	12,467
	Total Co-operative Banks	828	1,994	2,440	6,696	2,440	6,696	3,627	19,476	23,053	36,233	15,400	3,377	13	58,014	47,492
	Total - Banking Sector	**10,381**	**29,001**	**21,444**	**1,51,352**	**21,467**	**1,47,040**	**56,068**	**3,86,761**	**2,22,410**	**6,82,518**	**71,163**	**2,24,139**	**7,489**	**90,356**	**23,99,874**

10.20. MICRO FINANCE - Cumulative Performance of Banks in Kerala State as at DECEMBER 2022 under SHG Bank Linkage Programme

SHGs financed Directly with NGO facilitation (Rs. in lakhs)

Sl. No.	BANK	No of SHGs formed during the Quarter	No.of SHGs formed during the Fin. Year	No. of SHG loans sanctioned during the Quarter		No. of SHG loans disbursed during the Quarter		Disbursement during the Fin Year		Outstanding under SHG Finance (1)		Of (1) NRLM compliant		Of (1) NULM compliant		Of (1) total No.of Beneficiaries
				A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.	
A	**PUBLIC SECTOR COMMERCIAL BANKS**															
1	BANK OF BARODA	10	42	10	62	10	62	42	220	297	1,433	0	0	0	0	2,970
2	BANK OF INDIA	46	1,727	147	2,179	147	2,179	525	5,990	5,187	14,268	4,889	9,837	298	312	88,920
3	BANK OF MAHARASHTRA	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4	CANARA BANK	1,100	3,420	3,460	32,562	3,460	32,562	10,827	95,447	48,718	1,76,448	18,682	84,458	2,080	8,166	7,31,000
5	CENTRAL BANK OF INDIA	123	313	600	5,797	600	5,652	1,939	17,514	7,875	36,807	654	3,321	109	239	1,08,160
6	INDIAN BANK	284	683	626	6,795	626	6,795	2,035	20,059	11,967	41,686	39	53	100	246	1,91,472
7	INDIAN OVERSEAS BANK	25	25	168	2,039	175	2,039	398	3,954	8,632	12,953	0	0	0	0	0
8	PUNJAB & SIND BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
9	PUNJAB NATIONAL BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
10	STATE BANK OF INDIA	0	0	0	0	0	0	0	0	6	7	0	0	0	0	0
11	UCO BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
12	UNION BANK OF INDIA	2,724	5,342	2,712	21,245	2,678	21,674	5,245	40,152	38,124	75,125	0	0	0	0	0
	Total- Public Sector Commercial Banks	**4,312**	**11,552**	**7,723**	**70,680**	**7,696**	**70,963**	**21,011**	**1,83,336**	**1,20,806**	**3,58,726**	**24,264**	**97,669**	**2,587**	**8,963**	**11,22,522**
B	**R R B - KERALA GRAMIN BANK**	992	2,888	2,301	17,385	2,301	17,385	6,664	47,802	22,941	86,393	20,052	79,748	47	32	9,89,742
	Total- Public Sector Banks including RRB	**5,304**	**14,440**	**10,024**	**88,064**	**9,997**	**88,348**	**27,675**	**2,31,138**	**1,43,747**	**4,45,119**	**44,316**	**1,77,417**	**2,634**	**8,995**	**21,12,264**
C	**PRIVATE SECTOR COMMERCIAL BANKS**															
1	AXIS BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2	BANDHAN BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3	CSB BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4	CITY UNION BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5	DHANLAXMI BANK	187	800	187	559	187	559	800	2,393	1,942	3,782	1,915	3,779	0	0	1,942
6	FEDERAL BANK	42	248	0	0	0	0	0	0	5	19	0	0	0	0	10
7	HDFC BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
8	ICICI BANK	340	871	639	4,573	639	4,573	1,848	11,849	9,209	22,371	7,822	18,911	1,367	3,426	2,12,162
9	IDBI BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
10	IDFC FIRST Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
11	INDUS IND BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
12	JAMMU & KASHMIR BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13	KARNATAKA BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
14	KARUR VYSYA BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
15	KOTAK MAHINDRA BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
16	LAKSHMI VILAS BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
17	RBL Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
18	SOUTH INDIAN BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
19	T.N.MERCANTILE BANK	0	0	3	1	3	1	3	1	6	4	0	0	0	0	0
20	YES BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Total- Pvt Sector Commercial Banks	**569**	**1,919**	**829**	**5,133**	**829**	**5,133**	**2,651**	**14,243**	**11,162**	**26,176**	**9,737**	**22,690**	**1,367**	**3,426**	**2,14,114**
D	**SMALL FINANCE BANKS**															
1	ESAF	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2	Ujjivan Small Finance Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Total- Small Finance Banks	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
	Total - Commercial Banks + RRB + SFB	**5,873**	**16,359**	**10,853**	**93,197**	**10,826**	**93,481**	**30,326**	**2,45,381**	**1,54,909**	**4,71,295**	**54,053**	**2,00,107**	**4,001**	**12,421**	**23,26,378**
E	**CO-OPERATIVE BANKS**															
1	DIST CO-OPERATIVE BANKS	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2	KSCARDB (incl. PCARDBs)	0	0	0	0	0	0	0	0	0	0	0	0		0	0
3	KSCB	94	140	94	504	94	504	138	700	1,461	2,688	211	500	91	169	715
	Total Co-operative Banks	**94**	**140**	**94**	**504**	**94**	**504**	**138**	**700**	**1,461**	**2,688**	**211**	**500**	**91**	**169**	**715**
	Total - Banking Sector	**5,967**	**16,499**	**10,947**	**93,701**	**10,920**	**93,985**	**30,464**	**2,46,081**	**1,56,370**	**4,73,983**	**54,264**	**2,00,607**	**4,092**	**12,589**	**23,27,093**

10.21. MICRO FINANCE - Cumulative Performance of Banks in Kerala State as at DECEMBER 2022
Mode of linkage-SHGs financed through the medium of NGOs (Rs. in lakhs)

Sl. No.	BANK	No. of NGO loans sanctioned during the Quarter		No. of NGO loans disbursed during the Quarter		Disbursement during the Fin Year		Outstanding under NGO Finance (1)		Of (1) NRLM compliant		Of (1) NULM compliant		Of (1) total No.of Beneficiaries	No. of SHGs financed by these NGOs
		A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.		
A	**PUBLIC SECTOR COMMERCIAL BANKS**														
1	BANK OF BARODA	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2	BANK OF INDIA	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3	BANK OF MAHARASHTRA	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4	CANARA BANK	0	0	0	0	0	0	1	50	0	0	0	0	5	15
5	CENTRAL BANK OF INDIA	0	0	0	0	0	0	0	0	0	0	0	0	0	0
6	INDIAN BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0
7	INDIAN OVERSEAS BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0
8	PUNJAB & SIND BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0
9	PUNJAB NATIONAL BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0
10	STATE BANK OF INDIA	0	0	0	0	0	0	0	0	6	7	0	0	0	0
11	UCO BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0
12	UNION BANK OF INDIA	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Total- Public Sector Commercial Banks	**0**	**0**	**0**	**0**	**0**	**0**	**1**	**50**	**6**	**7**	**0**	**0**	**5**	**15**
B	**R R B - KERALA GRAMIN BANK**	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Total- Public Sector Banks including RRB	**0**	**0**	**0**	**0**	**0**	**0**	**1**	**50**	**6**	**7**	**0**	**0**	**5**	**15**
C	**PRIVATE SECTOR COMMERCIAL BANKS**														
1	AXIS BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2	BANDHAN BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3	CSB BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4	CITY UNION BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5	DHANLAXMI BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0
6	FEDERAL BANK	0	0	0	0	0	0	3	2	0	0	0	0	10	0
7	HDFC BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0
8	ICICI BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0
9	IDBI BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0
10	IDFC FIRST Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0
11	INDUS IND BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0
12	JAMMU & KASHMIR BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13	KARNATAKA BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0
14	KARUR VYSYA BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0
15	KOTAK MAHINDRA BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0
16	LAKSHMI VILAS BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0
17	RBL Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0
18	SOUTH INDIAN BANK	0	0	0	0	0	0	2	0	0	0	0	0	0	0
19	T.N.MERCANTILE BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0
20	YES BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Total- Pvt Sector Commercial Banks	**0**	**0**	**0**	**0**	**0**	**0**	**5**	**3**	**0**	**0**	**0**	**0**	**10**	**0**
D	**SMALL FINANCE BANKS**														
1	ESAF	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2	Ujjivan Small Finance Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Total- Small Finance Banks	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
	Total - Commercial Banks + RRB + SFB	**0**	**0**	**0**	**0**	**0**	**0**	**6**	**53**	**6**	**7**	**0**	**0**	**15**	**15**
E	**CO-OPERATIVE BANKS**														
1	DIST CO-OPERATIVE BANKS	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2	KSCARDB (incl. PCARDBs)	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3	KSCB	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Total Co-operative Banks	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
	Total - Banking Sector	**0**	**0**	**0**	**0**	**0**	**0**	**6**	**53**	**6**	**7**	**0**	**0**	**15**	**15**

10.22. PROGRESS REPORT ON ATMs BY THE BANK AS AT DECEMBER 2022

Sl. No.	BANK	ATMs opened during the Q	Out of ATMs opened during the Q		No.of ATM Outstanding	Out of No.of ATM Outstanding				
			On site	Off-site		Fixed On-site ATMs	Fixed Off-site ATMs	Mobile ATMs	Talking ATMs	ATMs with Braille keypad
A	**PUBLIC SECTOR COMMERCIAL BANKS**									
1	BANK OF BARODA	0	0	0	236	179	57	0	236	236
2	BANK OF INDIA	0	0	0	138	52	86	0	0	96
3	BANK OF MAHARASHTRA	4	4	0	24	24	0	0	0	24
4	CANARA BANK	10	9	1	787	632	155	2	888	888
5	CENTRAL BANK OF INDIA	3	2	1	77	64	13	0	0	77
6	INDIAN BANK	15	15	0	203	154	49	0	0	0
7	INDIAN OVERSEAS BANK	0	0	0	175	147	28	1	175	175
8	PUNJAB & SIND BANK	0	0	0	4	0	4	0	0	0
9	PUNJAB NATIONAL BANK	0	0	0	243	148	95	0	92	240
10	STATE BANK OF INDIA	0	0	0	3,544	1,393	2,151	1	1,393	1,393
11	UCO BANK	1	1	0	43	43	0	0	0	0
12	UNION BANK OF INDIA	0	0	0	469	0	469	0	0	0
	Total- Public Sector Commercial Banks	**33**	**3**	**2**	**5,943**	**2,836**	3,107	**4**	**2,784**	**3,129**
B	**R R B - KERALA GRAMIN BANK**	0	0	0	314	305	9	10	269	269
	Total- Public Sector Banks including RRB	**33**	**3**	2	**6,257**	**3,141**	3,116	**14**	**3,053**	**3,398**
C	**PRIVATE SECTOR COMMERCIAL BANKS**									
1	AXIS BANK	1	1	0	280	149	131	0	0	0
2	BANDHAN BANK	0	0	0	7	7	0	0	0	0
3	CSB BANK	4	3	1	220	186	34	0	142	219
4	CITY UNION BANK	0	0	0	35	28	7	0	0	36
5	DHANLAXMI BANK	1	1	0	147	119	28	0	147	147
6	FEDERAL BANK	2	1	1	768	492	276	0	768	768
7	HDFC BANK	15	11	4	392	266	126	0	392	392
8	ICICI BANK	0	0	0	362	0	362	0	0	0
9	IDBI BANK	0	0	0	95	0	95	0	0	94
10	IDFC FIRST Bank	0	0	0	9	5	4	0	0	0
11	INDUS IND BANK	5	5	0	88	75	13	0	0	0
12	JAMMU & KASHMIR BANK	0	0	0	0	0	0	0	0	0
13	KARNATAKA BANK	0	0	0	19	11	8	0	0	0
14	KARUR VYSYA BANK	0	0	0	16	16	0	0	0	0
15	KOTAK MAHINDRA BANK	0	0	0	35	32	3	0	0	0
16	LAKSHMI VILAS BANK	0	0	0	12	9	3	0	0	0
17	RBL Bank	0	0	0	11	0	11	0	0	0
18	SOUTH INDIAN BANK	4	1	3	751	398	353	0	701	751
19	T.N.MERCANTILE BANK	0	0	0	24	19	5	0	0	0
20	YES BANK	0	0	0	16	16	0	0	0	0
	Total- Pvt Sector Commercial Banks	**32**	**23**	9	**3,287**	**1,828**	**1,459**	**0**	**2,150**	**2,407**
D	**SMALL FINANCE BANKS**									
1	ESAF	10	10	0	259	259	0	0	259	259
2	Ujjivan Small Finance Bank	0	0	0	15	0	15	0	0	0
	Total- Small Finance Banks	**10**	**10**	**0**	**274**	**259**	15	**0**	**259**	**259**
	Total - Commercial Banks + RRB + SFB	**75**	**36**	**11**	**9,818**	**5,228**	**4,590**	**14**	**5,462**	**6,064**
E	**CO-OPERATIVE BANKS**									
1	DIST CO-OPERATIVE BANKS	0	0	0	7	7	0	1	8	8
2	KSCARDB (incl. PCARDBs)	0	0	0	0	0	0	0	0	0
3	KSCB	0	0	0	291	217	74	6	60	88
	Total Co-operative Banks	**0**	**0**	**0**	**298**	**224**	74	**7**	**68**	**96**
	Total - Banking Sector	**75**	**36**	**11**	**10,116**	**5,452**	**4,664**	**21**	**5,530**	**6,160**

10.23. PROGRESS REPORT ON JOINT LIABILITY GROUPS (JLGs) AS AT DECEMBER 2022

(Rs. in lakhs)

Sl No.	Bank	Loan Sanctioned during the Quarter		Loan Disbursed during the Quarter		Cumulative Loan Disbursed during the Fin Year		Outstanding under the Scheme	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount
A	**PUBLIC SECTOR COMMERCIAL BANKS**								
1	BANK OF BARODA	2	10	2	10	8	40	352	747
2	BANK OF INDIA	106	284	106	284	316	1,077	2,281	5,753
3	BANK OF MAHARASHTRA	1	8	1	8	9	37	9	10
4	CANARA BANK	13,044	40,129	13,044	40,129	13,044	40,129	22,992	67,761
5	CENTRAL BANK OF INDIA	12	29	12	26	39	16	189	312
6	INDIAN BANK	7	26	7	26	7	26	339	797
7	INDIAN OVERSEAS BANK	15	34	15	34	12	28	193	213
8	PUNJAB & SIND BANK	0	0	0	0	0	0	0	0
9	PUNJAB NATIONAL BANK	3	22	8	13	22	47	440	769
10	STATE BANK OF INDIA	12	50	12	44	2	4	11	8
11	UCO BANK	92	188	92	188	107	201	228	403
12	UNION BANK OF INDIA	1,125	1,256	1,125	1,256	2,295	4,480	6,155	9,868
	Total- Public Sector Commercial Banks	**14,419**	**42,036**	**14,424**	**42,018**	**15,861**	**46,084**	**33,189**	**86,641**
B	**R R B - KERALA GRAMIN BANK**	916	26	2,123	4,849	2,201	4,849	9,270	17,380
	Total- Public Sector Banks including RRB	**15,335**	**42,061**	**16,547**	**46,868**	**18,062**	**50,933**	**42,459**	**1,04,021**
C	**PRIVATE SECTOR COMMERCIAL BANKS**								
1	AXIS BANK	0	0	0	0	0	0	78,596	11,687
2	BANDHAN BANK	0	0	0	0	0	0	0	0
3	CSB BANK	0	0	0	0	0	0	2	2
4	CITY UNION BANK	0	0	0	0	0	0	0	0
5	DHANLAXMI BANK	4	19	4	19	4	19	595	832
6	FEDERAL BANK	158	562	158	545	288	968	378	1,102
7	HDFC BANK	0	0	0	0	3	4	38	14
8	ICICI BANK	0	0	0	0	0	0	0	0
9	IDBI BANK	0	0	0	0	0	0	469	834
10	IDFC FIRST Bank	43,588	20,021	43,588	20,021	43,588	20,021	2,04,528	61,035
11	INDUS IND BANK	13,382	27,198	13,382	27,198	22,441	59,293	41,435	76,661
12	JAMMU & KASHMIR BANK	0	0	0	0	0	0	0	0
13	KARNATAKA BANK	0	0	0	0	0	0	0	0
14	KARUR VYSYA BANK	0	0	0	0	0	0	0	0
15	KOTAK MAHINDRA BANK	0	0	0	0	0	0	0	0
16	LAKSHMI VILAS BANK	0	0	0	0	0	0	0	0
17	RBL Bank	0	0	0	0	2,381	1,051	30,693	3,334
18	SOUTH INDIAN BANK	0	0	0	0	0	0	22	16
19	T.N.MERCANTILE BANK	0	0	0	0	0	0	0	0
20	YES BANK	0	0	0	0	0	0	0	0
	Total- Pvt Sector Commercial Banks	**57,132**	**47,800**	**57,132**	**47,783**	**68,705**	**81,355**	**3,56,756**	**1,55,516**
D	**SMALL FINANCE BANKS**								
1	ESAF	0	0	0	0	0	0	8,96,127	4,13,296
2	Ujjivan Small Finance Bank	0	0	0	0	3,836	1,987	84,062	26,583
	Total- Small Finance Banks	**0**	**0**	**0**	**0**	**3,836**	**1,987**	**9,80,189**	**4,39,879**
	Total - Commercial Banks + RRB + SFB	**72,467**	**89,861**	**73,679**	**94,651**	**90,603**	**1,34,275**	**13,79,404**	**6,99,416**
E	**CO-OPERATIVE BANKS**								
1	DIST CO-OPERATIVE BANKS	7	15	7	15	7	15	67	154
2	KSCARDB (incl. PCARDBs)	78	174	78	174	78	174	6,439	12,047
3	KSCB	738	2,230	738	2,229	2,417	6,627	11,719	19,000
	Total Co-operative Banks	**823**	**2,419**	**823**	**2,418**	**2,502**	**6,816**	**18,225**	**31,201**
	Total - Banking Sector	**73,290**	**92,280**	**74,502**	**97,070**	**93,105**	**1,41,092**	**13,97,629**	**7,30,618**

10.24. PERFORMANCE UNDER EDUCATION LOAN SCHEME AS AT DECEMBER 2022 (Rs. in lakhs)

Sl. No.	BANK	Applications Received Quarter		Cumulative No of Applications received during the Financial Year		Loans Sanctioned during the Quarter		Cumulative Loans Sanctioned during the Financial Year		Loans disbursed during the Quarter		Cumulative disbursement during the Fin Year		Of total outstanding Education Loan				Total Outstanding		Of total outstanding EL						EL NPA Position		EL NPA %
														Priority Sector EL		Non- priority sector EL				Less than 4 Lacs		Above 4 Lacs to 7.50 Lacs		Above 7.50 Lacs				
		No	Amount	No	Amount	No	Amount	No	Amount	No	Amount	No	Amount	No	Amount	No	Amount	No	Amount	No	Amount	No	Amount	No	Amount	No	Amount	
A	**PUBLIC SECTOR COMMERCIAL BANKS**																											
1	BANK OF BARODA	697	12,198	1,952	35,812	697	12,198	1,952	35,144	1,978	7,038	3,964	19,450	**10,798**	**34,416**	2,640	44,495	**13,438**	**78,910**	6,520	13,811	3,078	11,450	**3,840**	**53,649**	1,051	3,185	**4.04%**
2	BANK OF INDIA	243	2,459	696	6,213	243	2,459	696	6,213	243	2,111	743	3,258	**5,107**	**14,548**	237	3,111	**5,344**	**17,659**	3,932	9,790	1,037	5,704	**375**	**2,166**	821	1,678	**9.50%**
3	BANK OF MAHARASHTRA	72	520	201	1,365	66	425	131	5,553	66	350	131	5,552	**449**	**2,431**	205	3,121	**654**	**5,553**	175	1,858	47	427	**432**	**3,268**	5	10	**0.19%**
4	CANARA BANK	3,696	41,300	8,815	40,396	3,696	41,300	8,815	40,396	10,226	21,300	26,089	57,034	**61,454**	**2,35,308**	1,978	26,484	**63,432**	**2,61,793**	46,003	92,000	11,600	59,000	**5,829**	**1,10,793**	7,993	25,097	**9.59%**
5	CENTRAL BANK OF INDIA	301	3,784	875	13,300	301	3,784	875	4,126	301	1,165	875	2,014	**6,819**	**25,355**	190	3,297	**7,009**	**28,652**	4,563	9,951	1,472	6,591	**974**	**12,110**	1,607	4,580	**15.99%**
6	INDIAN BANK	229	2,965	737	9,749	229	2,965	737	9,749	396	1,957	1,536	6,098	**4,891**	**22,433**	0	0	**4,891**	**22,433**	4,112	9,984	524	1,765	**255**	**10,684**	757	1,938	**8.64%**
7	INDIAN OVERSEAS BANK	274	387	770	1,189	274	387	770	5,724	229	359	759	3,848	**11,995**	**38,292**	0	0	**11,995**	**38,292**	2,695	12,738	6,574	13,152	**2,726**	**12,402**	1,343	4,477	**11.69%**
8	PUNJAB & SIND BANK	5	18	5	121	5	18	5	121	5	18	5	39	**47**	**182**	4	132	**51**	**314**	2	5	3	13	**46**	**296**	6	9	**2.75%**
9	PUNJAB NATIONAL BANK	279	4,995	735	13,475	279	4,995	735	13,475	667	2,533	1,401	7,262	**8,305**	**34,597**	649	8,472	**8,954**	**43,069**	5,808	11,169	1,651	8,673	**1,495**	**23,228**	1,556	4,710	**10.93%**
10	STATE BANK OF INDIA	4,172	57,021	13,375	1,88,510	4,172	57,021	13,375	28,421	4,148	20,050	13,351	44,019	**69,510**	**2,57,539**	0	48,676	**69,510**	**3,06,214**	48,499	1,09,905	9,346	39,119	**11,665**	**1,57,190**	2,742	8,792	**2.87%**
11	UCO BANK	15	89	77	763	15	89	77	763	214	538	335	942	**1,590**	**5,124**	12	294	**1,602**	**5,418**	1,426	4,519	142	682	**34**	**217**	396	1,369	**25.27%**
12	UNION BANK OF INDIA	361	5,315	361	5,315	986	3,987	361	28,968	375	1,648	1,657	10,515	**28,175**	**83,452**	1,869	29,215	**30,044**	**1,12,667**	22,086	52,309	5,876	21,056	**2,082**	**39,302**	5,376	16,088	**14.28%**
	Total- Public Sector Commercial Banks	**10,344**	**1,31,051**	**28,599**	**3,16,208**	**10,963**	**1,29,628**	**28,529**	**1,78,653**	**18,848**	**59,068**	**50,846**	**1,60,031**	**2,09,140**	**7,53,678**	**7,784**	**1,67,297**	**2,16,924**	**9,20,975**	**1,45,821**	**3,28,039**	**41,350**	**1,67,632**	**29,753**	**4,25,304**	**23,653**	**71,931**	**7.81%**
B	**R R B - KERALA GRAMIN BANK**	277	888	773	2,985	277	888	773	2,985	277	888	773	2,400	16,267	49,078	182	339	16,449	49,417	15,703	41,597	354	2,368	392	5,452	4,600	11,519	23.31%
	Total- Public Sector Banks including RRB	**10,621**	**1,31,939**	**29,372**	**3,19,193**	**11,240**	**1,30,516**	**29,302**	**1,81,638**	**19,125**	**59,956**	**51,619**	**1,62,431**	**2,25,407**	**8,02,756**	**7,966**	**1,67,636**	**2,33,373**	**9,70,392**	**1,61,524**	**3,69,636**	**41,704**	**1,70,001**	**30,145**	**4,30,755**	**28,253**	**83,450**	**8.60%**

10.24. PERFORMANCE UNDER EDUCATION LOAN SCHEME AS AT DECEMBER 2022 (Rs. in lakhs)

Sl. No.	BANK	Applications Received Quarter		Cumulative No of Applications received during the Financial Year		Loans Sanctioned during the Quarter		Cumulative Loans Sanctioned during the Financial Year		Loans disbursed during the Quarter		Cumulative disbursement during the Fin Year		Of total outstanding Education Loan				Total Outstanding		Of total outstanding EL						EL NPA Position		EL NPA %
														Priority Sector EL		Non- priority sector EL				Less than 4 Lacs		Above 4 Lacs to 7.50 Lacs		Above 7.50 Lacs				
		No	Amount	No	Amount	No	Amount	No	Amount	No	Amount	No	Amount	No	Amount	No	Amount	No	Amount	No	Amount	No	Amount	No	Amount	No	Amount	
C	**PRIVATE SECTOR COMMERCIAL BANKS**																											
1	AXIS BANK	1	1	18	60	1	1	18	60	1	1	37	256	**196**	**523**	53	821	**249**	**1,344**	60	128	4	21	**185**	**1,195**	3	1	**0.04%**
2	BANDHAN BANK	0	0	0	0	0	0	0	0	0	0	0	0	**0**	**0**	0	0	**0**	**0**	0	0	0	0	**0**	**0**	0	0	**0.00%**
3	CSB BANK	21	22	52	59	21	22	52	101	21	22	52	101	**739**	**1,677**	727	619	**1,466**	**2,296**	1,279	1,504	138	334	**49**	**458**	259	696	**30.31%**
4	CITY UNION BANK	7	47	13	36	7	47	13	92	7	47	13	136	**25**	**137**	10	182	**35**	**319**	2	11	16	23	**17**	**285**	16	45	**14.12%**
5	DHANLAXMI BANK	74	632	199	1,818	74	632	1,919	1,818	209	408	462	1,167	**1,893**	**4,407**	150	1,917	**2,043**	**6,324**	1,722	3,264	180	921	**141**	**2,139**	588	1,522	**24.06%**
6	FEDERAL BANK	387	3,178	2,264	17,480	460	4,435	1,239	12,449	1,130	2,511	2,529	8,010	**14,242**	**46,015**	718	8,794	**14,960**	**54,809**	11,010	22,109	2,418	11,925	**1,532**	**20,775**	4,579	12,767	**23.29%**
7	HDFC BANK	57	290	178	1,271	33	64	103	95	21	27	66	95	**937**	**1,834**	5	16	**942**	**1,850**	908	1,666	29	140	**5**	**43**	28	57	**3.05%**
8	ICICI BANK	15	192	46	506	15	192	46	969	15	192	46	506	**240**	**1,327**	30	543	**270**	**1,869**	0	0	240	1,327	**30**	**543**	12	18	**0.94%**
9	IDBI BANK	101	1,425	172	4,465	101	1,425	172	4,465	256	804	535	2,326	**1,299**	**5,744**	145	2,606	**1,444**	**8,350**	844	1,978	131	675	**469**	**5,697**	45	149	**1.78%**
10	IDFC FIRST Bank	0	0	0	0	0	0	0	0	0	0	0	0	**0**	**0**	0	0	**0**	**0**	0	0	0	0	**0**	**0**	0	0	**0.00%**
11	INDUS IND BANK	0	0	0	0	0	0	0	0	0	0	0	0	**0**	**0**	0	0	**0**	**0**	0	0	0	0	**0**	**0**	0	0	**0.00%**
12	JAMMU & KASHMIR BANK	1	5	0	0	1	5	2	8	2	8	2	8	**18**	**63**	0	0	**18**	**63**	16	45	1	11	**1**	**7**	0	0	**0.00%**
13	KARNATAKA BANK	16	133	38	477	16	133	38	477	17	21	80	229	**280**	**990**	32	380	**312**	**1,370**	215	444	39	197	**58**	**728**	74	245	**17.92%**
14	KARUR VYSYA BANK	3	3	5	10	3	3	5	0	3	3	5	64	**98**	**293**	6	142	**104**	**435**	81	190	6	30	**17**	**215**	45	114	**26.30%**
15	KOTAK MAHINDRA BANK	0	0	0	0	0	0	0	0	0	0	0	0	**82**	**266**	0	0	**82**	**266**	63	151	19	115	**0**	**0**	81	261	**97.88%**
16	LAKSHMI VILAS BANK	0	0	0	0	0	0	0	0	0	0	0	0	**2**	**3**	0	0	**2**	**3**	2	3	0	0	**0**	**0**	0	0	**0.00%**
17	RBL Bank	0	0	0	0	0	0	0	0	0	0	0	0	**0**	**0**	0	0	**0**	**0**	0	0	0	0	**0**	**0**	0	0	**0.00%**
18	SOUTH INDIAN BANK	63	1,099	189	4,824	63	1,099	189	4,324	182	466	941	3,294	**6,874**	**23,007**	792	13,840	**7,666**	**36,847**	4,864	7,483	851	2,279	**1,951**	**27,085**	1,352	2,096	**5.69%**
19	T.N.MERCANTILE BANK	5	6	5	6	5	6	5	68	5	6	5	24	**89**	**236**	12	195	**101**	**430**	101	430	0	0	**0**	**0**	27	61	**14.08%**
20	YES BANK	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0.00%**
	Total- Pvt Sector Commercial Banks	**751**	**7,033**	**3,179**	**31,011**	**800**	**8,063**	**3,801**	**24,926**	**1,869**	**4,516**	**4,773**	**16,217**	**27,014**	**86,521**	**2,680**	**30,053**	**29,694**	**1,16,575**	**21,167**	**39,406**	**4,072**	**17,998**	**4,455**	**59,170**	**7,109**	**18,030**	**15.47%**
D	**SMALL FINANCE BANKS**																											
1	ESAF	183	97	1,082	429	183	97	1,082	429	183	97	1,082	429	**13,069**	**2,835**	0	0	**13,069**	**2,835**	13,069	2,835	0	0	**0**	**0**	5,798	1,303	**45.97%**
2	Ujjivan Small Finance Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	**0**	**0**	0	0	0	0	0	0	0	0	**0.00%**
	Total- Small Finance Banks	**183**	**97**	**1,082**	**429**	**183**	**97**	**1,082**	**429**	**183**	**97**	**1,082**	**429**	**13,069**	**2,835**	**0**	**0**	**13,069**	**2,835**	**13,069**	**2,835**	**0**	**0**	**0**	**0**	**5,798**	**1,303**	**45.97%**
	Total - Commercial Banks + RRB + SFB	**11,555**	**1,39,069**	**33,633**	**3,50,633**	**12,223**	**1,38,677**	**34,185**	**2,06,994**	**21,177**	**64,570**	**57,474**	**1,79,077**	**2,65,490**	**8,92,112**	**10,646**	**1,97,689**	**2,76,136**	**10,89,801**	**1,95,760**	**4,11,877**	**45,776**	**1,87,999**	**34,600**	**4,89,925**	**41,160**	**1,02,783**	**9.43%**
E	**CO-OPERATIVE BANKS**																											
1	DIST CO-OPERATIVE BANKS	0	0	0	0	0	0	0	0	0	0	0	0	**1**	**16**	0	0	**1**	**16**	0	0	1	16	**0**	**0**	1	16	**100.00%**
2	KSCARDB (incl. PCARDBs)	5	65	10	90	5	56	10	84	10	49	10	77	229	1,467	0	0	**229**	**1,467**	0	0	0	0	229	1,467	160	512	34.90%
3	KSCB	55	372	123	909	55	332	101	777	55	308	121	834	530	2,760	33	119	**563**	**2,879**	145	349	74	410	344	2,120	7	38	1.32%
	Total Co-operative Banks	**60**	**437**	**133**	**999**	**60**	**388**	**111**	**861**	**65**	**357**	**131**	**911**	**760**	**4,243**	**33**	**119**	**793**	**4,362**	**145**	**349**	**75**	**426**	**573**	**3,587**	**168**	**566**	**12.97%**
	Total - Banking Sector	**11,615**	**1,39,506**	**33,766**	**3,51,633**	**12,283**	**1,39,065**	**34,296**	**2,07,855**	**21,242**	**64,926**	**57,605**	**1,79,988**	**2,66,250**	**8,96,355**	**10,679**	**1,97,808**	**2,76,929**	**10,94,163**	**1,95,905**	**4,12,226**	**45,851**	**1,88,425**	**35,173**	**4,93,512**	**41,328**	**1,03,349**	**9.45%**

10.25. DATA ON FINANCIAL ASSISTANCE TO WOMEN BENEFICIARIES AS AT DECEMBER 2022

(Rs. in Lakhs)

Sl. No.	BANK	Outstanding at the end of Previous Quarter		Application received during the Quarter	Sanctioned during the Quarter		Disbursed during the Quarter		Outstanding at the end of the Quarter	
		No	Amount	No	No	Amount	No	Amount	No	Amount
A	**PUBLIC SECTOR COMMERCIAL BANKS**									
1	BANK OF BARODA	1,55,683	3,66,873	22,938	22,938	25,799	25,673	46,276	1,60,920	3,85,310
2	BANK OF INDIA	69,560	1,28,208	12,933	12,909	4,854	12,909	4,854	68,363	1,32,318
3	BANK OF MAHARASHTRA	5,792	14,568	152	89	412	89	412	2,973	17,049
4	CANARA BANK	9,26,226	17,43,460	7,81,000	7,81,000	12,07,950	7,80,920	11,86,150	9,27,688	17,47,740
5	CENTRAL BANK OF INDIA	84,507	1,53,145	42,927	42,899	66,491	42,889	63,894	84,975	1,50,827
6	INDIAN BANK	1,18,047	2,04,256	2,140	2,140	6,540	2,140	6,540	1,20,187	2,10,796
7	INDIAN OVERSEAS BANK	1,33,857	2,12,053	4,028	4,003	9,414	4,003	7,888	1,33,137	2,12,138
8	PUNJAB & SIND BANK	347	1,753	94	94	47	94	47	345	1,789
9	PUNJAB NATIONAL BANK	40,823	1,48,872	4,541	4,541	15,937	4,696	16,364	40,387	1,50,140
10	STATE BANK OF INDIA	6,93,477	22,83,740	1,00,839	1,00,552	2,02,820	1,00,497	1,80,077	6,88,273	23,58,133
11	UCO BANK	1,55,157	82,455	132	115	217	115	217	1,33,354	83,426
12	UNION BANK OF INDIA	1,61,687	3,47,942	1,380	624	36,801	599	3,04,287	1,67,165	3,62,446
	Total- Public Sector Commercial Banks	**25,45,163**	**56,87,324**	**9,73,104**	**9,71,904**	**15,77,281**	**9,74,624**	**18,17,006**	**25,27,767**	**58,12,111**
B	**R R B - KERALA GRAMIN BANK**	7,14,654	8,06,768	2,43,123	2,43,123	2,42,923	2,43,123	2,42,923	7,24,731	8,25,402
	Total- Public Sector Banks including RRB	**32,59,817**	**64,94,091**	**12,16,227**	**12,15,027**	**18,20,204**	**12,17,747**	**20,59,929**	**32,52,498**	**66,37,512**

10.25. DATA ON FINANCIAL ASSISTANCE TO WOMEN BENEFICIARIES AS AT DECEMBER 2022

(Rs. in Lakhs)

Sl. No.	BANK	Outstanding at the end of Previous Quarter		Application received during the Quarter	Sanctioned during the Quarter		Disbursed during the Quarter		Outstanding at the end of the Quarter	
		No	Amount	No	No	Amount	No	Amount	No	Amount
C	**PRIVATE SECTOR COMMERCIAL BANKS**									
1	AXIS BANK	99,585	1,30,569	4,407	4,407	31,373	4,407	31,373	1,11,100	1,63,442
2	BANDHAN BANK	64	350	2	2	7	2	7	66	274
3	CSB BANK	1,28,504	1,45,352	9,134	9,134	9,044	9,204	9,205	1,36,521	1,54,537
4	CITY UNION BANK	2,799	10,115	0	1,012	1,697	1,691	2,431	2,959	10,726
5	DHANLAXMI BANK	41,004	89,951	12,014	12,014	22,086	11,976	20,929	40,785	91,234
6	FEDERAL BANK	3,24,725	7,62,751	0	1,27,571	1,93,028	1,12,442	1,75,835	3,29,099	7,83,635
7	HDFC BANK	4,36,777	2,93,895	66,260	66,260	57,909	66,260	57,909	4,51,990	3,08,756
8	ICICI BANK	95,612	6,15,385	13,253	13,253	79,068	13,253	79,068	99,902	6,41,044
9	IDBI BANK	28,373	1,14,865	5,097	5,097	18,506	7,666	24,313	28,961	1,17,798
10	IDFC FIRST Bank	2,66,184	84,657	55,630	55,630	26,449	55,630	26,448	2,81,453	89,591
11	INDUS IND BANK	63,352	98,664	5,482	5,482	14,499	5,482	14,499	63,432	1,02,721
12	JAMMU & KASHMIR BANK	206	2,306	0	0	0	0	0	218	2,586
13	KARNATAKA BANK	1,835	8,897	396	396	835	392	823	1,835	8,841
14	KARUR VYSYA BANK	2,644	7,347	0	0	0	0	0	2,631	7,393
15	KOTAK MAHINDRA BANK	4,615	12,318	0	0	0	0	0	5,852	10,498
16	LAKSHMI VILAS BANK	131	161	90	90	109	90	109	127	169
17	RBL Bank	29,044	3,477	0	4,848	3,168	4,848	3,168	23,629	3,331
18	SOUTH INDIAN BANK	2,01,429	3,95,133	94,596	94,596	1,23,887	27,740	1,23,199	2,10,722	4,03,991
19	T.N.MERCANTILE BANK	3,390	6,199	1,280	1,280	1,819	1,279	1,820	3,437	6,600
20	YES BANK	0	0	0	0	0	0	0	0	0
	Total- Pvt Sector Commercial Banks	**17,30,273**	**27,82,391**	**2,67,641**	**4,01,072**	**5,83,483**	**3,22,362**	**5,71,135**	**17,94,719**	**29,07,165**
D	**SMALL FINANCE BANKS**									
1	ESAF	13,16,944	3,86,652	1,55,483	1,55,483	1,07,545	1,55,483	1,07,545	12,66,476	4,13,410
2	Ujjivan Small Finance Bank	81,109	24,867	11,012	11,398	6,328	11,398	6,328	92,743	30,775
	Total- Small Finance Banks	**13,98,053**	**4,11,518**	**1,66,495**	**1,66,881**	**1,13,874**	**1,66,881**	**1,13,874**	**13,59,219**	**4,44,184**
	Total - Commercial Banks + RRB + SFB	**63,88,143**	**96,88,001**	**16,50,363**	**17,82,980**	**25,17,561**	**17,06,990**	**27,44,938**	**64,06,436**	**99,88,862**
E	**CO-OPERATIVE BANKS**									
1	DIST CO-OPERATIVE BANKS	833	1,165	10	10	18	10	18	821	1,147
2	KSCARDB (incl. PCARDBs)	98,228	49,277	669	659	1,016	659	1,016	1,01,115	52,458
3	KSCB	31,123	54,967	17,640	17,606	24,711	17,606	24,711	31,123	54,967
	Total Co-operative Banks	**1,30,184**	**1,05,409**	**18,319**	**18,275**	**25,745**	**18,275**	**25,745**	**1,33,059**	**1,08,572**
	Total - Banking Sector	**65,18,327**	**97,93,409**	**16,68,682**	**18,01,255**	**25,43,306**	**17,25,265**	**27,70,683**	**65,39,495**	**1,00,97,434**

10.26. PERFORMANCE UNDER GOLD LOAN AS AT DECEMBER 2022

(Rs.in Lakhs)

Sl. No.	BANK	Gold Loan Disbursed during the Quarter		Cumulative Disbursement during the Fin Year		Of Disbursement, Agriculture Gold Loan		Of Disbursement, Non-Agriculture Gold Loan		Outstanding under Gold Loan		Of Outstanding, Agriculture Gold Loan		Of Outstanding, Non-Agriculture Gold Loan	
		No	Amount	No	Amount	No	Amount	No	Amount	No	Amount	No	Amount	No	Amount
A	**PUBLIC SECTOR COMMERCIAL BANKS**														
1	BANK OF BARODA	67,725	91,339	1,87,001	2,61,439	1,74,264	2,43,801	**12,737**	**17,638**	2,47,901	3,71,852	2,42,023	3,63,035	**5,878**	**8,817**
2	BANK OF INDIA	23,334	26,835	50,290	82,531	43,587	45,677	**6,703**	**36,854**	1,21,670	81,087	1,20,123	79,813	**1,547**	**1,273**
3	BANK OF MAHARASHTRA	528	1,527	1,595	4,195	129	198	**1,466**	**3,997**	4,528	7,585	652	1,271	**3,876**	**6,314**
4	CANARA BANK	3,47,135	4,76,297	9,80,716	13,52,725	9,32,760	12,26,111	**47,956**	**1,26,614**	11,89,086	18,12,612	11,88,742	18,11,048	**344**	**1,564**
5	CENTRAL BANK OF INDIA	29,789	40,202	83,055	1,06,915	82,932	1,06,761	**123**	**154**	1,09,556	1,40,152	1,09,376	1,39,801	**180**	**351**
6	INDIAN BANK	46,462	56,802	1,33,089	1,64,660	1,32,168	1,56,310	**921**	**8,350**	1,42,454	1,76,947	1,40,198	1,74,437	**2,256**	**2,510**
7	INDIAN OVERSEAS BANK	14,128	57,935	44,198	1,75,986	41,326	1,00,159	**2,872**	**75,827**	10,10,169	2,05,308	9,11,239	1,89,854	**98,930**	**15,454**
8	PUNJAB & SIND BANK	64	106	129	211	0	0	**129**	**211**	129	211	0	0	**129**	**211**
9	PUNJAB NATIONAL BANK	6,346	8,747	16,638	22,907	11,301	15,094	**5,337**	**7,813**	18,463	25,515	12,939	17,012	**5,524**	**8,504**
10	STATE BANK OF INDIA	2,26,200	3,84,491	5,87,300	10,70,760	4,70,115	8,39,960	**1,17,185**	**2,30,800**	7,75,294	14,22,882	6,05,293	10,76,882	**1,70,001**	**3,46,000**
11	UCO BANK	8,132	10,235	8,132	10,235	6,081	7,735	**2,051**	**2,500**	26,014	35,714	19,519	27,249	**6,495**	**8,465**
12	UNION BANK OF INDIA	39,126	50,126	2,10,356	2,09,187	94,258	93,450	**1,16,098**	**1,15,737**	3,51,845	1,92,546	2,04,865	1,49,625	**1,46,980**	**42,921**
	Total- Public Sector Commercial Banks	**8,08,969**	**12,04,642**	**23,02,499**	**34,61,752**	**19,88,921**	**28,35,256**	**3,13,578**	**6,26,496**	**39,97,109**	**44,72,411**	**35,54,969**	**40,30,027**	**4,42,140**	**4,42,385**
B	**R R B - KERALA GRAMIN BANK**	2,90,503	1,90,461	7,96,654	5,35,981	7,91,032	5,32,468	5,622	3,513	8,00,857	5,54,430	7,95,663	5,50,985	5,194	3,445
	Total- Public Sector Banks including RRB	**10,99,472**	**13,95,103**	**30,99,153**	**39,97,733**	**27,79,953**	**33,67,724**	**3,19,200**	**6,30,009**	**47,97,966**	**50,26,841**	**43,50,632**	**45,81,012**	**4,47,334**	**4,45,830**

10.26. PERFORMANCE UNDER GOLD LOAN AS AT DECEMBER 2022

(Rs.in Lakhs)

Sl. No.	BANK	Gold Loan Disbursed during the Quarter		Cumulative Disbursement during the Fin Year		Of Disbursement, Agriculture Gold Loan		Of Disbursement, Non-Agriculture Gold Loan		Outstanding under Gold Loan		Of Outstanding, Agriculture Gold Loan		Of Outstanding, Non-Agriculture Gold Loan	
		No	Amount	No	Amount	No	Amount	No	Amount	No	Amount	No	Amount	No	Amount
C	**PRIVATE SECTOR COMMERCIAL BANKS**														
1	AXIS BANK	949	2,378	2,004	5,281	1,645	4,440	**359**	**841**	1,460	3,814	1,134	3,061	**326**	**753**
2	BANDHAN BANK	45	44	287	162	0	0	**287**	**162**	314	156	0	0	**314**	**156**
3	CSB BANK	1,48,523	1,49,061	4,33,800	4,21,821	2,21,870	2,31,142	**2,11,930**	**1,90,678**	2,84,865	3,22,071	1,43,811	1,80,712	**1,41,054**	**1,41,359**
4	CITY UNION BANK	2,830	2,192	2,830	2,192	2,830	2,192	**0**	**0**	2,836	1,696	2,386	1,696	**450**	**0**
5	DHANLAXMI BANK	29,702	52,964	55,708	88,943	44,107	77,408	**11,601**	**11,535**	61,941	95,560	44,123	76,558	**17,818**	**19,002**
6	FEDERAL BANK	2,22,786	2,57,873	6,49,649	7,57,186	4,43,677	6,04,489	**2,05,972**	**1,52,697**	5,80,731	6,87,760	4,60,674	6,02,823	**1,20,057**	**84,938**
7	HDFC BANK	3,133	8,241	6,792	19,353	1,012	1,545	**5,780**	**17,808**	5,729	12,964	786	1,025	**4,943**	**11,940**
8	ICICI BANK	5,503	8,619	14,337	22,744	8,104	15,500	**6,233**	**7,244**	9,062	17,948	7,641	15,500	**1,421**	**2,448**
9	IDBI BANK	7,291	17,277	20,777	49,789	19,841	46,921	**936**	**2,868**	18,578	43,365	17,790	41,273	**788**	**2,092**
10	IDFC FIRST Bank	0	0	0	0	0	0	**0**	**0**	0	0	0	0	**0**	**0**
11	INDUS IND BANK	0	0	0	0	0	0	**0**	**0**	0	0	0	0	**0**	**0**
12	JAMMU & KASHMIR BANK	0	0	0	0	0	0	**0**	**0**	0	0	0	0	**0**	**0**
13	KARNATAKA BANK	701	929	1,644	2,212	1,384	1,746	**260**	**467**	2,172	2,948	1,824	2,319	**348**	**629**
14	KARUR VYSYA BANK	2,999	4,630	8,761	13,277	7,981	11,938	**780**	**1,339**	5,547	8,662	5,317	8,429	**230**	**233**
15	KOTAK MAHINDRA BANK	0	0	0	0	0	0	**0**	**0**	0	0	0	0	**0**	**0**
16	LAKSHMI VILAS BANK	152	197	689	823	599	712	**90**	**111**	456	585	371	467	**85**	**119**
17	RBL Bank	0	0	0	0	0	0	**0**	**0**	0	0	0	0	**0**	**0**
18	SOUTH INDIAN BANK	48,017	2,29,132	2,86,088	3,08,076	2,71,949	2,96,497	**14,139**	**11,579**	3,44,959	4,04,540	3,28,380	3,89,407	**16,579**	**15,132**
19	T.N.MERCANTILE BANK	2,492	2,554	6,614	6,563	2,405	2,392	**4,209**	**4,171**	6,555	6,983	6,342	6,655	**213**	**328**
20	YES BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Total- Pvt Sector Commercial Banks	**4,75,123**	**7,36,090**	**14,89,980**	**16,98,421**	**10,27,404**	**12,96,923**	**4,62,576**	**4,01,499**	**13,25,205**	**16,09,053**	**10,20,579**	**13,29,924**	**3,04,626**	**2,79,129**
D	**SMALL FINANCE BANKS**														
1	ESAF	13,261	3,563	49,412	17,451	0	0	**49,412**	**17,451**	30,209	11,254	0	0	**30,209**	**11,254**
2	Ujjivan Small Finance Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Total- Small Finance Banks	**13,261**	**3,563**	**49,412**	**17,451**	**0**	**0**	**49,412**	**17,451**	**30,209**	**11,254**	**0**	**0**	**30,209**	**11,254**
	Total - Commercial Banks + RRB + SFB	**15,87,856**	**21,34,756**	**46,38,545**	**57,13,606**	**38,07,357**	**46,64,647**	**8,31,188**	**10,48,959**	**61,53,380**	**66,47,148**	**53,71,211**	**59,10,936**	**7,82,169**	**7,36,212**
E	**CO-OPERATIVE BANKS**														
1	DIST CO-OPERATIVE BANKS	17,835	14,612	50,142	39,807	444	1,020	**49,698**	**38,788**	25,773	20,341	603	1,350	**25,170**	**18,991**
2	KSCARDB (incl. PCARDBs)	12,456	13,100	28,746	37,156	28,746	37,156	**0**	**0**	46,012	46,175	46,012	46,175	**0**	**0**
3	KSCB	1,87,993	1,84,936	5,81,613	5,77,344	1,07,343	2,03,673	4,74,270	3,73,671	2,30,849	2,63,509	69,925	1,29,431	1,60,924	1,34,078
	Total Co-operative Banks	**2,18,284**	**2,12,647**	**6,60,501**	**6,54,307**	**1,36,533**	**2,41,848**	**5,23,968**	**4,12,459**	**3,02,634**	**3,30,025**	**1,16,540**	**1,76,956**	**1,86,094**	**1,53,069**
	Total - Banking Sector	**18,06,140**	**23,47,403**	**52,99,046**	**63,67,913**	**39,43,890**	**49,06,495**	**13,55,156**	**14,61,418**	**64,56,014**	**69,77,173**	**54,87,751**	**60,87,892**	**9,68,263**	**8,89,281**

10.27. RECOVERY PERFORMANCE UNDER GOVERNMENT SPONSORED SCHEMES AS AT DECEMBER 2022

(Rs. in lakhs)

Sl No.	BANK	PMEGP						
		Balance Outstanding		Total Demand	Total Recovery	Recovery %	Total Overdues	Total NPA
		A/cs	Amt	Amt	Amt		Amt	Amt
A	**PUBLIC SECTOR COMMERCIAL BANKS**							
1	BANK OF BARODA	456	1,520	779	60	8	719	79
2	BANK OF INDIA	480	1,745	184	27	15	157	204
3	BANK OF MAHARASHTRA	0	0	0	0	0	0	0
4	CANARA BANK	5,413	21,607	6,293	294	5	5,999	3,769
5	CENTRAL BANK OF INDIA	4	55	0	0	0	0	0
6	INDIAN BANK	742	2,669	370	225	61	145	460
7	INDIAN OVERSEAS BANK	467	2,096	168	129	77	39	340
8	PUNJAB & SIND BANK	0	0	0	0	0	0	0
9	PUNJAB NATIONAL BANK	535	655	215	159	74	56	245
10	STATE BANK OF INDIA	6	19	2,253	1,973	88	280	0
11	UCO BANK	173	405	117	82	70	35	83
12	UNION BANK OF INDIA	480	987	412	216	53	195	226
	Total- Public Sector Commercial Banks	**8,756**	**31,759**	**10,791**	**3,165**	**29**	**7,625**	**5,408**
B	**R R B - KERALA GRAMIN BANK**	1,449	5,855	1,879	1,286	68	593	637
	Total- Public Sector Banks including RRB	**10,205**	**37,614**	**12,670**	**4,451**	**35**	**8,218**	**6,045**
C	**PRIVATE SECTOR COMMERCIAL BANKS**							
1	AXIS BANK	12	20	1	1	100	0	10
2	BANDHAN BANK	0	0	0	0	0	0	0
3	CSB BANK	65	102	118	42	36	76	65
4	CITY UNION BANK	1	8	0	0	0	0	0
5	DHANLAXMI BANK	183	485	384	329	86	55	72
6	FEDERAL BANK	477	1,612	265	177	67	88	221
7	HDFC BANK	50	191	22	18	80	4	0
8	ICICI BANK	64	111	61	0	0	61	11
9	IDBI BANK	49	158	13	9	72	4	38
10	IDFC FIRST Bank	0	0	0	0	0	0	0
11	INDUS IND BANK	0	0	0	0	0	0	0
12	JAMMU & KASHMIR BANK	0	0	0	0	0	0	0
13	KARNATAKA BANK	33	67	0	0	0	0	18
14	KARUR VYSYA BANK	1	0	0	0	0	0	0
15	KOTAK MAHINDRA BANK	0	0	0	0	0	0	0
16	LAKSHMI VILAS BANK	0	0	0	0	0	0	0
17	RBL Bank	0	0	0	0	0	0	0
18	SOUTH INDIAN BANK	398	1,102	101	59	59	41	196
19	T.N.MERCANTILE BANK	45	60	4	1	16	4	14
20	YES BANK	0	0	0	0	0	0	0
	Total- Pvt Sector Commercial Banks	**1,378**	**3,916**	**969**	**636**	**66**	**333**	**644**
D	**SMALL FINANCE BANKS**							
1	ESAF	0	0	0	0	0	0	0
2	Ujjivan Small Finance Bank	0	0	0	0	0	0	0
	Total- Small Finance Banks	**0**	**0**	**0**	**0**	**0**	**0**	**0**
	Total - Commercial Banks + RRB + SFB	**11,583**	**41,530**	**13,639**	**5,088**	**37**	**8,551**	**6,690**
E	**CO-OPERATIVE BANKS**							
1	DIST CO-OPERATIVE BANKS	0	0	0	0	0	0	0
2	KSCARDB (incl. PCARDBs)	0	0	0	0	0	0	0
3	KSCB	3	48	0	0	0	0	0
	Total Co-operative Banks	**3**	**48**	**0**	**0**	**0**	**0**	**0**
	Total - Banking Sector	**11,586**	**41,578**	**13,639**	**5,088**	**37**	**8,551**	**6,690**

10.27. RECOVERY PERFORMANCE UNDER GOVERNMENT SPONSORED SCHEMES AS AT DECEMBER 2022

(Rs. in lakhs)

Sl No.	BANK	NRLM															
		Total		Individual							Group						
		Balance Outstanding		Balance Outstanding		Total Demand	Total Recovery	Recovery %	Total Overdues	Total NPA	Balance Outstanding		Total Demand	Total Recovery	Recovery %	Total Overdues	Total NPA
		A/cs	Amt	A/cs	Amt	Amt	Amt		Amt	Amt	A/cs	Amt	Amt	Amt		Amt	Amt
A	**PUBLIC SECTOR COMMERCIAL BANKS**																
1	BANK OF BARODA	1,260	5,459	70	130	20	3	15	17	5	1,190	5,329	58	10	17	48	80
2	BANK OF INDIA	3,262	13,698	45	115	0	0	0	0	115	3,217	13,583	233	185	79	48	48
3	BANK OF MAHARASHTRA	2	18	0	0	0	0	0	0	0	2	18	0	0	0	0	0
4	CANARA BANK	24,571	87,758	0	0	0	0	0	0	0	24,571	87,758	28	11	39	17	11
5	CENTRAL BANK OF INDIA	641	3,286	0	0	0	0	0	0	0	641	3,286	0	0	0	0	0
6	INDIAN BANK	36	43	0	0	0	0	0	0	0	36	43	0	0	0	0	0
7	INDIAN OVERSEAS BANK	366	1,333	0	0	0	0	0	0	0	366	1,333	65	54	83	11	0
8	PUNJAB & SIND BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
9	PUNJAB NATIONAL BANK	1,349	3,008	0	0	0	0	0	0	0	1,349	3,008	1,295	1,132	87	163	80
10	STATE BANK OF INDIA	5,805	3,497	0	0	0	0	0	0	0	5,805	3,497	3,296	2,307	70	989	421
11	UCO BANK	280	1,203	0	0	0	0	0	0	0	280	1,203	258	217	84	41	61
12	UNION BANK OF INDIA	47,188	1,20,236	3,026	1,651	193	105	55	87	0	44,162	1,18,585	266	195	73	71	39
	Total- Public Sector Commercial Banks	**84,760**	**2,39,539**	**3,141**	**1,896**	**213**	**108**	**51**	**104**	**120**	**81,619**	**2,37,643**	**5,499**	**4,111**	**75**	**1,388**	**739**
B	**R R B - KERALA GRAMIN BANK**	19,008	75,084	0	0	0	0	0	0	0	19,008	75,084	51,121	50,680	99	441	297
	Total- Public Sector Banks including RRB	**1,03,768**	**3,14,624**	**3,141**	**1,896**	**213**	**108**	**51**	**104**	**120**	**1,00,627**	**3,12,727**	**56,620**	**54,791**	**97**	**1,829**	**1,036**
C	**PRIVATE SECTOR COMMERCIAL BANKS**																
1	AXIS BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2	BANDHAN BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3	CSB BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4	CITY UNION BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5	DHANLAXMI BANK	1,915	3,779	0	0	0	0	0	0	0	1,915	3,779	1,891	1,876	99	15	8
6	FEDERAL BANK	78	440	74	15	19	0	0	19	12	4	425	5	2	44	3	5
7	HDFC BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
8	ICICI BANK	4,310	12,670	0	0	0	0	0	0	0	4,310	12,670	0	0	0	0	0
9	IDBI BANK	227	240	0	0	0	0	0	0	0	227	240	65	53	81	12	48
10	IDFC FIRST Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
11	INDUS IND BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
12	JAMMU & KASHMIR BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13	KARNATAKA BANK	1	1	0	0	0	0	0	0	0	1	1	0	0	0	0	0
14	KARUR VYSYA BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
15	KOTAK MAHINDRA BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
16	LAKSHMI VILAS BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
17	RBL Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
18	SOUTH INDIAN BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
19	T.N.MERCANTILE BANK	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
20	YES BANK	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
	Total- Pvt Sector Commercial Banks	**6,531**	**17,131**	**74**	**15**	**19**	**0**	**0**	**19**	**12**	**6,457**	**17,115**	**1,960**	**1,931**	**98**	**30**	**61**
D	**SMALL FINANCE BANKS**																
1	ESAF	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2	Ujjivan Small Finance Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Total- Small Finance Banks	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
	Total - Commercial Banks + RRB + SFB	**1,10,299**	**3,31,754**	**3,215**	**1,912**	**231**	**108**	**47**	**123**	**132**	**1,07,084**	**3,29,843**	**58,580**	**56,721**	**97**	**1,859**	**1,097**
E	**CO-OPERATIVE BANKS**																
1	DIST CO-OPERATIVE BANKS	408	699	408	699	273	215	79	58	24	0	0	0	0	0	0	0
2	KSCARDB (incl. PCARDBs)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3	KSCB	2,122	3,767	0	0	0	0	0	0	0	2,122	3,767	0	0	0	0	0
	Total Co-operative Banks	**2,530**	**4,465**	**408**	**699**	**273**	**215**	**79**	**58**	**24**	**2,122**	**3,767**	**0**	**0**	**0**	**0**	**0**
	Total - Banking Sector	**1,12,829**	**3,36,220**	**3,623**	**2,610**	**504**	**323**	**64**	**181**	**156**	**1,09,206**	**3,33,609**	**58,580**	**56,721**	**97**	**1,859**	**1,097**

10.27. RECOVERY PERFORMANCE UNDER GOVERNMENT SPONSORED SCHEMES AS AT DECEMBER 2022

(Rs. in lakhs)

Sl No.	BANK	NULM															
		Total		Individual							Group						
		Balance Outstanding		Balance Outstanding		Total Demand	Total Recovery	Recovery %	Total Overdues	Total NPA	Balance Outstanding		Total Demand	Total Recovery	Recovery %	Total Overdues	Total NPA
		A/cs	Amt	A/cs	Amt	Amt	Amt		Amt	Amt	A/cs	Amt	Amt	Amt		Amt	Amt
A	**PUBLIC SECTOR COMMERCIAL BANKS**																
1	BANK OF BARODA	198	354	14	21	3	1	33	2	2	184	333	60	15	25	45	60
2	BANK OF INDIA	302	754	0	0	0	0	0	0	0	302	754	88	15	17	73	73
3	BANK OF MAHARASHTRA	2	3	0	0	0	0	0	0	0	2	3	0	0	0	0	0
4	CANARA BANK	973	2,033	0	0	71	0	0	71	54	973	2,033	31	22	71	9	22
5	CENTRAL BANK OF INDIA	16	28	0	0	0	0	0	0	0	16	28	0	0	0	0	0
6	INDIAN BANK	90	191	0	0	0	0	0	0	0	90	191	55	40	73	15	0
7	INDIAN OVERSEAS BANK	651	2,242	298	159	59	42	71	17	25	353	2,083	165	115	70	50	54
8	PUNJAB & SIND BANK	7	5	0	0	0	0	0	0	0	7	5	0	0	0	0	0
9	PUNJAB NATIONAL BANK	1,671	4,140	0	0	0	0	0	0	0	1,671	4,140	1,296	1,201	93	95	284
10	STATE BANK OF INDIA	41	47	32	27	19	13	68	6	8	9	20	48	23	48	25	17
11	UCO BANK	127	407	29	35	32	32	100	0	3	98	372	98	76	78	22	9
12	UNION BANK OF INDIA	53,208	1,24,327	204	192	10	7	65	4	0	53,004	1,24,134	7	5	74	2	0
	Total- Public Sector Commercial Banks	**57,286**	**1,34,531**	**577**	**435**	**194**	**95**	**49**	**100**	**92**	**56,709**	**1,34,096**	**1,848**	**1,512**	**82**	**336**	**519**
B	**R R B - KERALA GRAMIN BANK**	2,244	7,726	231	216	99	74	75	25	24	2,013	7,510	6,935	6,882	99	53	77
	Total- Public Sector Banks including RRB	**59,530**	**1,42,257**	**808**	**651**	**293**	**169**	**58**	**125**	**116**	**58,722**	**1,41,606**	**8,783**	**8,394**	**96**	**389**	**596**
C	**PRIVATE SECTOR COMMERCIAL BANKS**																
1	AXIS BANK	3	3	0	0	0	0	0	0	0	3	3	0	0	0	0	0
2	BANDHAN BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3	CSB BANK	3	3	3	3	3	0	0	3	3	0	0	0	0	0	0	0
4	CITY UNION BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5	DHANLAXMI BANK	224	1,687	19	18	11	11	100	0	0	205	1,669	450	449	100	1	0
6	FEDERAL BANK	78	97	25	19	23	3	12	20	6	53	78	1	1	100	0	0
7	HDFC BANK	4	6	4	6	1	1	100	0	0	0	0	0	0	0	0	0
8	ICICI BANK	605	2,139	21	15	4	0	0	4	0	584	2,124	0	0	0	0	0
9	IDBI BANK	99	148	0	0	0	0	0	0	0	99	148	38	31	81	7	22
10	IDFC FIRST Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
11	INDUS IND BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
12	JAMMU & KASHMIR BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13	KARNATAKA BANK	2	1	0	0	0	0	0	0	0	2	1	0	0	0	0	0
14	KARUR VYSYA BANK	1	0	0	0	0	0	0	0	0	1	0	0	0	0	0	0
15	KOTAK MAHINDRA BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
16	LAKSHMI VILAS BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
17	RBL Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
18	SOUTH INDIAN BANK	10	11	10	11	1	1	92	0	1	0	0	0	0	0	0	0
19	T.N.MERCANTILE BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
20	YES BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Total- Pvt Sector Commercial Banks	**1,029**	**4,095**	**82**	**72**	**43**	**15**	**35**	**28**	**9**	**947**	**4,023**	**489**	**481**	**98**	**8**	**22**
D	**SMALL FINANCE BANKS**																
1	ESAF	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2	Ujjivan Small Finance Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Total- Small Finance Banks	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
	Total - Commercial Banks + RRB + SFB	**60,559**	**1,46,352**	**890**	**723**	**336**	**184**	**55**	**152**	**125**	**59,669**	**1,45,629**	**9,272**	**8,875**	**96**	**397**	**618**
E	**CO-OPERATIVE BANKS**																
1	DIST CO-OPERATIVE BANKS	13	49	13	49	17	14	78	4	3	0	0	0	0	0	0	0
2	KSCARDB (incl. PCARDBs)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3	KSCB	18,566	3,829	0	0	0	0	0	0	0	18,566	3,829	0	0	0	0	0
	Total Co-operative Banks	**18,579**	**3,878**	**13**	**49**	**17**	**14**	**78**	**4**	**3**	**18,566**	**3,829**	**0**	**0**	**0**	**0**	**0**
	Total - Banking Sector	**79,138**	**1,50,230**	**903**	**773**	**353**	**197**	**56**	**156**	**128**	**78,235**	**1,49,458**	**9,272**	**8,875**	**96**	**397**	**618**

10.28. PROGRESS UNDER INSTANT OVERDRAFT FACILITY AS AT DECEMBER 2022

(Rs. in lakhs)

Sl No.	Bank	Loan Sanctioned during the Quarter		Loan Disbursed during the Quarter		Cumulative Loan Disbursed during the Fin Year		Outstanding under the Scheme	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount
A	**PUBLIC SECTOR COMMERCIAL BANKS**								
1	BANK OF BARODA	86	4	86	4	213	12	268	10
2	BANK OF INDIA	0	0	0	0	0	0	50	1
3	BANK OF MAHARASHTRA	14	2	14	1	28	2	0	0
4	CANARA BANK	2,900	45	2,900	45	7,860	115	78,833	42
5	CENTRAL BANK OF INDIA	0	0	0	0	0	0	6	0
6	INDIAN BANK	0	0	0	0	0	0	20	0
7	INDIAN OVERSEAS BANK	0	0	0	0	0	0	3	0
8	PUNJAB & SIND BANK	0	0	0	0	0	0	0	0
9	PUNJAB NATIONAL BANK	0	0	0	0	0	0	1	0
10	STATE BANK OF INDIA	0	0	0	0	0	0	1,500	6
11	UCO BANK	0	0	0	0	0	0	0	0
12	UNION BANK OF INDIA	115	1	115	1	180	2	777	5
	Total- Public Sector Commercial Banks	**3,115**	**51**	**3,115**	**51**	**8,281**	**131**	**81,458**	**65**
B	**R R B - KERALA GRAMIN BANK**	0	0	0	0	0	0	0	0
	Total- Public Sector Banks including RRB	**3,115**	**51**	**3,115**	**51**	**8,281**	**131**	**81,458**	**65**
C	**PRIVATE SECTOR COMMERCIAL BANKS**								
1	AXIS BANK	0	0	0	0	0	0	5	0
2	BANDHAN BANK	0	0	0	0	0	0	0	0
3	CSB BANK	0	0	0	0	0	0	2	3
4	CITY UNION BANK	0	0	0	0	0	0	0	0
5	DHANLAXMI BANK	0	0	0	0	0	0	0	0
6	FEDERAL BANK	0	0	0	0	0	0	0	0
7	HDFC BANK	0	0	0	0	0	0	0	0
8	ICICI BANK	0	0	0	0	0	0	0	0
9	IDBI BANK	0	0	0	0	0	0	3	0
10	IDFC FIRST Bank	0	0	0	0	0	0	0	0
11	INDUS IND BANK	0	0	0	0	0	0	0	0
12	JAMMU & KASHMIR BANK	0	0	0	0	0	0	0	0
13	KARNATAKA BANK	0	0	0	0	0	0	0	0
14	KARUR VYSYA BANK	0	0	0	0	0	0	0	0
15	KOTAK MAHINDRA BANK	0	0	0	0	0	0	0	0
16	LAKSHMI VILAS BANK	0	0	0	0	0	0	0	0
17	RBL Bank	0	0	0	0	0	0	0	0
18	SOUTH INDIAN BANK	0	0	0	0	0	0	0	0
19	T.N.MERCANTILE BANK	0	0	0	0	0	0	0	0
20	YES BANK	0	0	0	0	0	0	0	0
	Total- Pvt Sector Commercial Banks	**0**	**0**	**0**	**0**	**0**	**0**	**10**	**3**
D	**SMALL FINANCE BANKS**								
1	ESAF	0	0	0	0	0	0	0	0
2	Ujjivan Small Finance Bank	0	0	0	0	0	0	0	0
	Total- Small Finance Banks	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
	Total - Commercial Banks + RRB + SFB	**3,115**	**51**	**3,115**	**51**	**8,281**	**131**	**81,468**	**68**
E	**CO-OPERATIVE BANKS**								
1	DIST CO-OPERATIVE BANKS	0	0	0	0	0	0	0	0
2	KSCARDB (incl. PCARDBs)	0	0	0	0	0	0	0	0
3	KSCB	0	0	0	0	0	0	0	0
	Total Co-operative Banks	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
	Total - Banking Sector	**3,115**	**51**	**3,115**	**51**	**8,281**	**131**	**81,468**	**68**

10.29. TOTAL OUSTANDING UNDER MUDRA LOANS (PMMY) AS AT DECEMBER 2022

(Rs.in lakhs)

Sl No	Bank	SHISHU							KISHORE						
		Total sanctions during the Q		Disbursed during the Q		Rejections during the Q	Total Outstanding		Total sanctions during the Q		Disbursed during the Q		Rejections during the Q	Total Outstanding	
		A/cs	Amt	A/cs	Amt	A/cs	A/cs	Amt	A/cs	Amt	A/cs	Amt	A/cs	A/cs	Amt
A	**PUBLIC SECTOR COMMERCIAL BANKS**														
1	BANK OF BARODA	198	85	198	85	5	4,562	1,215	486	1,378	486	1,378	10	8,353	13,998
2	BANK OF INDIA	430	193	430	193	0	390	114	313	667	313	667	0	759	1,357
3	BANK OF MAHARASHTRA	4	2	4	2	0	152	608	4	9	4	9	0	675	1,075
4	CANARA BANK	3,209	1,544	3,209	1,544	0	70,430	19,062	1,036	2,884	1,036	2,817	0	55,938	97,432
5	CENTRAL BANK OF INDIA	25	10	25	8	0	3,803	4,427	128	357	128	300	0	4,836	6,957
6	INDIAN BANK	4,297	237	4,297	237	0	9,384	604	1,596	2,850	1,596	2,850	0	6,997	10,276
7	INDIAN OVERSEAS BANK	158	265	158	196	4	13,324	3,120	19	52	15	43	0	11,043	15,756
8	PUNJAB & SIND BANK	38	10	38	10	0	77	15	24	12	24	12	0	90	130
9	PUNJAB NATIONAL BANK	45	16	150	57	0	4,759	1,232	94	283	296	704	0	7,341	11,927
10	STATE BANK OF INDIA	335	106	335	106	0	12,371	2,101	1,372	3,540	1,372	3,188	0	25,487	40,082
11	UCO BANK	26	16	26	16	0	2,957	632	78	144	78	144	0	3,628	5,144
12	UNION BANK OF INDIA	1,782	436	1,683	401	0	18,391	4,166	2,184	4,256	2,056	4,120	0	39,231	58,136
	Total- Public Sector Commercial Banks	**10,547**	**2,920**	**10,553**	**2,854**	**9**	**1,40,600**	**37,295**	**7,334**	**16,432**	**7,404**	**16,232**	**10**	**1,64,378**	**2,62,270**
B	**R R B - KERALA GRAMIN BANK**	28,786	10,364	28,786	10,364	0	40,323	12,804	59,243	92,511	59,243	92,511	0	1,02,064	1,31,009
	Total- Public Sector Banks including RRB	**39,333**	**13,284**	**39,339**	**13,219**	**9**	**1,80,923**	**50,099**	**66,577**	**1,08,943**	**66,647**	**1,08,743**	**10**	**2,66,442**	**3,93,279**
C	**PRIVATE SECTOR COMMERCIAL BANKS**														
1	AXIS BANK	26	12	26	12	0	78,623	11,698	221	524	221	524	0	463	735
2	BANDHAN BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3	CSB BANK	0	0	0	0	0	20	5	2	6	25	71	0	140	202
4	CITY UNION BANK	0	0	0	0	0	1	1	0	0	0	0	0	4	11
5	DHANLAXMI BANK	1	1	1	1	0	21	28	1	3	1	3	0	148	254
6	FEDERAL BANK	168	31	168	31	0	806	236	1,965	3,921	1,965	3,921	0	6,023	11,552
7	HDFC BANK	17,338	5,133	17,338	5,133	0	65,036	10,934	19,161	14,552	19,161	14,552	0	67,679	31,938
8	ICICI BANK	0	0	0	0	0	174	57	118	417	118	417	0	1,066	1,331
9	IDBI BANK	2	1	45	5	0	462	55	8	30	202	418	0	2,735	3,939
10	IDFC FIRST Bank	0	0	0	0	0	0	0	81	180	81	180	0	202	390
11	INDUS IND BANK	62,838	20,136	62,838	20,136	0	3,15,756	54,842	10,053	7,458	10,053	7,458	0	78,831	38,496
12	JAMMU & KASHMIR BANK	0	0	0	0	0	28	4	0	0	0	0	0	94	207
13	KARNATAKA BANK	0	0	0	0	0	18	3	28	89	22	66	0	273	480
14	KARUR VYSYA BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0
15	KOTAK MAHINDRA BANK	0	0	0	0	0	0	0	0	0	0	0	0	78	13
16	LAKSHMI VILAS BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0
17	RBL Bank	15	3	15	3	0	2,468	118	0	0	0	0	0	0	0
18	SOUTH INDIAN BANK	11	5	39	4	0	196	51	101	347	570	886	0	1,242	2,949
19	T.N.MERCANTILE BANK	3	1	2	1	0	23	6	0	0	0	0	0	14	15
20	YES BANK	0	0	0	0	0	0	0	0	0	0	0	0	1	4
	Total- Pvt Sector Commercial Banks	**80,402**	**25,323**	**80,472**	**25,327**	**0**	**4,63,632**	**78,037**	**31,739**	**27,527**	**32,419**	**28,494**	**0**	**1,58,993**	**92,514**
D	**SMALL FINANCE BANKS**														
1	ESAF	21,456	8,191	21,456	8,191	0	4,67,559	1,43,874	85,630	73,944	85,630	73,944	0	2,64,668	1,30,178
2	Ujjivan Small Finance Bank	7,763	3,605	7,763	3,605	0	44,933	12,164	4,984	4,581	4,984	4,581	0	29,769	17,274
	Total- Small Finance Banks	**29,219**	**11,796**	**29,219**	**11,796**	**0**	**5,12,492**	**1,56,038**	**90,614**	**78,525**	**90,614**	**78,525**	**0**	**2,94,437**	**1,47,451**
	Total - Commercial Banks + RRB + SFB	**1,48,954**	**50,404**	**1,49,030**	**50,342**	**9**	**11,57,047**	**2,84,174**	**1,88,930**	**2,14,994**	**1,89,680**	**2,15,763**	**10**	**7,19,872**	**6,33,244**
E	**CO-OPERATIVE BANKS**														
1	DIST CO-OPERATIVE BANKS	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2	KSCARDB (incl. PCARDBs)	0	0	0	0	0		0	0	0		0	0	0	0
3	KSCB	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Total Co-operative Banks	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
	Total - Banking Sector	**1,48,954**	**50,404**	**1,49,030**	**50,342**	**9**	**11,57,047**	**2,84,174**	**1,88,930**	**2,14,994**	**1,89,680**	**2,15,763**	**10**	**7,19,872**	**6,33,244**

10.29. TOTAL OUSTANDING UNDER MUDRA LOANS (PMMY) AS AT DECEMBER 2022

(Rs.in lakhs)

Sl No	Bank	TARUN							Total MUDRA LOANS							MUDRA NPA
		Total sanctions during the Q		Disbursed during the Q		Rejections during the Q	Total Outstanding		Total sanctions during the Q		Disbursed during the Q		Rejections during the Q	Total Outstanding		
		A/cs	Amt	A/cs	Amt	A/cs	A/cs	Amt	A/cs	Amt	A/cs	Amt	A/cs	A/cs	Amt	Amt
A	**PUBLIC SECTOR COMMERCIAL BANKS**															
1	BANK OF BARODA	238	1,951	238	1,951	15	2,417	15,629	922	3,414	922	3,414	30	15,332	30,842	5,518
2	BANK OF INDIA	79	589	79	589	0	283	1,942	822	1,449	822	1,449	0	1,432	3,412	327
3	BANK OF MAHARASHTRA	2	20	2	20	2	121	815	10	30	10	30	2	948	2,498	1,766
4	CANARA BANK	328	2,706	328	2,618	0	18,654	1,18,876	4,573	7,134	4,573	6,979	0	1,45,022	2,35,370	36,194
5	CENTRAL BANK OF INDIA	49	393	49	358	0	1,097	6,464	202	760	202	666	0	9,736	17,848	3,696
6	INDIAN BANK	564	3,727	564	3,727	0	1,458	9,042	6,457	6,814	6,457	6,814	0	17,839	19,922	6,180
7	INDIAN OVERSEAS BANK	0	0	0	0	0	2,034	11,672	177	317	173	239	4	26,401	30,548	3,604
8	PUNJAB & SIND BANK	5	49	5	49	0	21	100	67	71	67	71	0	188	245	79
9	PUNJAB NATIONAL BANK	22	198	81	588	0	2,086	12,799	161	498	527	1,349	0	14,186	25,959	7,304
10	STATE BANK OF INDIA	580	4,662	580	4,203	0	7,582	43,031	2,287	8,308	2,287	7,497	0	45,440	85,214	17,601
11	UCO BANK	2,244	16,758	2,244	16,758	0	4,883	34,869	2,348	16,918	2,348	16,918	0	11,468	40,644	1,472
12	UNION BANK OF INDIA	542	3,686	467	3,901	0	5,380	30,020	4,508	8,378	4,206	8,423	0	63,002	92,322	24,260
	Total- Public Sector Commercial Banks	**4,653**	**34,740**	**4,637**	**34,763**	**17**	**46,016**	**2,85,258**	**22,534**	**54,091**	**22,594**	**53,850**	**36**	**3,50,994**	**5,84,823**	**1,08,000**
B	**R R B - KERALA GRAMIN BANK**	6,865	55,877	6,865	55,877	0	12,945	76,883	94,894	1,58,753	94,894	1,58,753	0	1,55,332	2,20,696	19,641
	Total- Public Sector Banks including RRB	**11,518**	**90,617**	**11,502**	**90,640**	**17**	**58,961**	**3,62,141**	**1,17,428**	**2,12,844**	**1,17,488**	**2,12,602**	**36**	**5,06,326**	**8,05,519**	**1,27,641**
C	**PRIVATE SECTOR COMMERCIAL BANKS**															
1	AXIS BANK	82	698	82	698	0	247	1,304	329	1,234	329	1,234	0	79,333	13,737	2,587
2	BANDHAN BANK	0	0	0	0	0	5	16	0	0	0	0	0	5	16	4
3	CSB BANK	1	6	5	60	0	12	73	3	12	30	131	0	172	280	127
4	CITY UNION BANK	0	0	0	0	0	0	0	0	0	0	0	0	5	12	2
5	DHANLAXMI BANK	0	0	0	0	0	19	94	2	4	2	4	0	188	376	146
6	FEDERAL BANK	1,163	7,104	1,352	9,771	0	2,675	13,890	3,296	11,055	3,485	13,723	0	9,504	25,678	3,328
7	HDFC BANK	284	2,091	284	2,091	0	470	2,739	36,783	21,776	36,783	21,776	0	1,33,185	45,610	76
8	ICICI BANK	238	1,949	238	1,949	0	914	4,271	356	2,365	356	2,365	0	2,154	5,658	10
9	IDBI BANK	9	75	199	1,383	0	1,055	5,098	19	106	446	1,806	0	4,252	9,091	1,039
10	IDFC FIRST Bank	35	255	35	255	0	88	603	116	435	116	435	0	290	993	0
11	INDUS IND BANK	158	576	158	576	0	4,822	16,437	73,049	28,170	73,049	28,170	0	3,99,409	1,09,775	5,469
12	JAMMU & KASHMIR BANK	0	0	0	0	0	54	331	0	0	0	0	0	176	542	121
13	KARNATAKA BANK	11	83	8	63	0	148	626	39	173	30	129	0	439	1,109	307
14	KARUR VYSYA BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
15	KOTAK MAHINDRA BANK	0	0	0	0	0	188	131	0	0	0	0	0	266	143	10
16	LAKSHMI VILAS BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
17	RBL Bank	0	0	0	0	0	0	0	15	3	15	3	0	2,468	118	7
18	SOUTH INDIAN BANK	56	519	362	1,964	0	527	3,408	168	871	971	2,854	0	1,965	6,408	937
19	T.N.MERCANTILE BANK	0	0	0	0	0	3	15	3	1	2	1	0	40	36	4
20	YES BANK	0	0	1	8	0	8	36	0	0	1	8	0	9	39	0
	Total- Pvt Sector Commercial Banks	**2,037**	**13,356**	**2,724**	**18,819**	**0**	**11,235**	**49,071**	**1,14,178**	**66,205**	**1,15,615**	**72,640**	**0**	**6,33,860**	**2,19,622**	**14,175**
D	**SMALL FINANCE BANKS**															
1	ESAF	64	497	64	497	0	88	581	1,07,150	82,632	1,07,150	82,632	0	7,32,315	2,74,633	28,832
2	Ujjivan Small Finance Bank	0	0	0	0	0	0	0	12,747	8,186	12,747	8,186	0	74,702	29,437	0
	Total- Small Finance Banks	**64**	**497**	**64**	**497**	**0**	**88**	**581**	**1,19,897**	**90,818**	**1,19,897**	**90,818**	**0**	**8,07,017**	**3,04,070**	**28,832**
	Total - Commercial Banks + RRB + SFB	**13,619**	**1,04,469**	**14,290**	**1,09,955**	**17**	**70,284**	**4,11,793**	**3,51,503**	**3,69,867**	**3,53,000**	**3,76,060**	**36**	**19,47,203**	**13,29,211**	**1,70,648**
E	**CO-OPERATIVE BANKS**															
1	DIST CO-OPERATIVE BANKS	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2	KSCARDB (incl. PCARDBs)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3	KSCB	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Total Co-operative Banks	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
	Total - Banking Sector	**13,619**	**1,04,469**	**14,290**	**1,09,955**	**17**	**70,284**	**4,11,793**	**3,51,503**	**3,69,867**	**3,53,000**	**3,76,060**	**36**	**19,47,203**	**13,29,211**	**1,70,648**

10.30.OUTSTANDING ENROLLMENT UNDER PRADHAN MANTRI JAN SURAKSHA YOJANA SCHEMES AS AT DECEMBER 2022					
Sl.	**BANK**	**PMJJBY**	**PMSBY**	**APY**	**Total No.**
A	**PUBLIC SECTOR COMMERCIAL BANKS**				
1	BANK OF BARODA	36,701	3,30,222	44,295	**4,11,218**
2	BANK OF INDIA	34,961	1,35,974	25,137	**1,96,072**
3	BANK OF MAHARASHTRA	2,274	6,126	3,770	**12,170**
4	CANARA BANK	2,31,713	8,45,139	2,06,765	**12,83,617**
5	CENTRAL BANK OF INDIA	26,883	1,30,019	5,141	**1,62,043**
6	INDIAN BANK	48,311	2,07,014	42,593	**2,97,918**
7	INDIAN OVERSEAS BANK	22,273	1,08,517	11,055	**1,41,845**
8	PUNJAB & SIND BANK	477	3,264	235	**3,976**
9	PUNJAB NATIONAL BANK	18,871	1,24,704	9,129	**1,52,704**
10	STATE BANK OF INDIA	3,72,020	16,88,685	1,42,953	**22,03,658**
11	UCO BANK	11,609	38,130	6,131	**55,870**
12	UNION BANK OF INDIA	96,359	4,75,345	54,505	**6,26,209**
	Total- Public Sector Commercial Banks	**9,02,452**	**40,93,139**	**5,51,709**	**55,47,300**
B	**R R B - KERALA GRAMIN BANK**	1,14,526	6,99,440	1,41,274	**9,55,240**
	Total- Public Sector Banks including RRB	**10,16,978**	**47,92,579**	**6,92,983**	**65,02,540**
C	**PRIVATE SECTOR COMMERCIAL BANKS**				
1	AXIS BANK	3,013	9,838	12,341	**25,192**
2	BANDHAN BANK	0	0	0	**0**
3	CSB BANK	2,326	12,006	1,792	**16,124**
4	CITY UNION BANK	354	753	718	**1,825**
5	DHANLAXMI BANK	3,736	16,414	9,458	**29,608**
6	FEDERAL BANK	1,718	6,355	1,533	**9,606**
7	HDFC BANK	19,941	45,448	25,450	**90,839**
8	ICICI BANK	55	8	19	**82**
9	IDBI BANK	11,968	31,280	10,921	**54,169**
10	IDFC FIRST Bank	3	1	0	**4**
11	INDUS IND BANK	149	4,011	27	**4,187**
12	JAMMU & KASHMIR BANK	57	127	24	**208**
13	KARNATAKA BANK	1,342	4,062	1,177	**6,581**
14	KARUR VYSYA BANK	0	0	0	**0**
15	KOTAK MAHINDRA BANK	1,526	3,030	192	**4,748**
16	LAKSHMI VILAS BANK	215	555	28	**798**
17	RBL Bank	0	0	23	**23**
18	SOUTH INDIAN BANK	358	472	29,538	**30,368**
19	T.N.MERCANTILE BANK	924	6,936	2,936	**10,796**
20	YES BANK	26	32	3	**61**
	Total- Pvt Sector Commercial Banks	**47,711**	**1,41,328**	**96,180**	**2,85,219**
D	**SMALL FINANCE BANKS**				
1	ESAF	0	0	27,095	**27,095**
2	Ujjivan Small Finance Bank	0	0	0	**0**
	Total- Small Finance Banks	**0**	**0**	**27,095**	**27,095**
	Total - Commercial Banks + RRB + SFB	**10,64,689**	**49,33,907**	**8,16,258**	**68,14,854**
E	**CO-OPERATIVE BANKS**				
1	DIST CO-OPERATIVE BANKS	2,817	16,696	316	**19,829**
2	KSCARDB (incl. PCARDBs)	0	0	0	**0**
3	KSCB	30,027	1,98,308	4,093	**2,32,428**
	Total Co-operative Banks	**32,844**	**2,15,004**	**4,409**	**2,52,257**
	Total - Banking Sector	**10,97,533**	**51,48,911**	**8,20,667**	**70,67,111**

10.31. RECOVERY AND NPA MANAGEMENT AS AT DECEMBER 2022

(Rs. in lakhs)

Sl No.	BANK	Gross NPA as at September 2022		Addition from October 2022 to December 2022		Recovery from October 2022 to December 2022		Gross NPA as at December 2022	
		A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.
A	**PUBLIC SECTOR COMMERCIAL BANKS**								
1	BANK OF BARODA	11,377	55,609	1,820	7,860	217	5,387	12,980	58,083
2	BANK OF INDIA	8,646	26,658	1,529	3,071	411	833	9,764	28,897
3	BANK OF MAHARASHTRA	646	4,068	356	1,728	354	2,201	648	3,594
4	CANARA BANK	95,845	2,81,421	13,799	44,005	12,967	35,823	96,677	2,89,603
5	CENTRAL BANK OF INDIA	9,250	26,425	2,115	1,477	699	3,119	10,666	24,783
6	INDIAN BANK	7,370	26,696	567	2,605	653	4,012	7,284	25,289
7	INDIAN OVERSEAS BANK	12,797	42,866	1,618	5,889	685	826	13,730	47,929
8	PUNJAB & SIND BANK	249	944	54	110	27	319	276	734
9	PUNJAB NATIONAL BANK	16,796	77,914	4,794	7,397	5,330	8,999	16,260	76,312
10	STATE BANK OF INDIA	44,103	1,50,673	7,615	17,698	8,095	19,319	43,623	1,49,052
11	UCO BANK	3,309	24,428	112	430	171	1,137	3,250	23,721
12	UNION BANK OF INDIA	55,441	1,33,985	4,286	18,165	4,355	10,870	55,372	1,41,280
	Total- Public Sector Commercial Banks	**2,65,829**	**8,51,686**	**38,665**	**1,10,435**	**33,964**	**92,845**	**2,70,530**	**8,69,276**
B	**R R B - KERALA GRAMIN BANK**	42,159	59,735	4,765	7,620	6,949	11,387	39,975	55,968
Total- Public Sector Banks including RRB		**3,07,988**	**9,11,422**	**43,430**	**1,18,054**	**40,913**	**1,04,233**	**3,10,505**	**9,25,243**

10.31. RECOVERY AND NPA MANAGEMENT AS AT DECEMBER 2022

(Rs. in lakhs)

Sl No.	BANK	Gross NPA as at September 2022		Addition from October 2022 to December 2022		Recovery from October 2022 to December 2022		Gross NPA as at December 2022	
		A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.
C	**PRIVATE SECTOR COMMERCIAL BANKS**								
1	AXIS BANK	30,898	22,757	8,256	7,550	8,058	6,379	31,096	23,927
2	BANDHAN BANK	35	42	1	20	3	0	33	62
3	CSB BANK	4,187	13,501	1,062	1,050	761	2,138	4,488	12,413
4	CITY UNION BANK	219	12,156	54	1,919	38	1,997	235	12,079
5	DHANLAXMI BANK	2,598	31,575	87	476	242	1,499	2,443	30,552
6	FEDERAL BANK	29,926	2,19,529	2,863	13,645	3,117	10,283	29,672	2,22,892
7	HDFC BANK	15,402	39,016	11,321	15,754	11,737	17,886	14,986	36,885
8	ICICI BANK	7,481	32,307	3,035	9,766	3,225	6,841	7,291	35,232
9	IDBI BANK	2,537	22,254	265	1,309	208	127	2,594	23,435
10	IDFC FIRST Bank	17,505	5,711	7,260	2,630	7,991	2,828	16,774	5,513
11	INDUS IND BANK	39,556	14,701	7,196	3,965	0	0	46,752	18,666
12	JAMMU & KASHMIR BANK	98	427	21	104	0	0	119	530
13	KARNATAKA BANK	617	13,264	0	2,181	20	0	597	15,444
14	KARUR VYSYA BANK	273	1,066	24	110	18	147	279	1,028
15	KOTAK MAHINDRA BANK	739	14,478	152	104	0	0	891	14,582
16	LAKSHMI VILAS BANK	165	5,916	0	0	42	561	123	5,355
17	RBL Bank	7,274	365	0	0	340	51	6,934	314
18	SOUTH INDIAN BANK	8,011	1,84,576	818	55,644	799	53,393	8,030	1,86,827
19	T.N.MERCANTILE BANK	152	2,193	50	76	42	149	160	2,120
20	YES BANK	505	4,033	0	0	0	835	505	3,199
	Total- Pvt Sector Commercial Banks	**1,68,178**	**6,39,865**	**42,465**	**1,16,301**	**36,641**	**1,05,114**	**1,74,002**	**6,51,053**
D	**SMALL FINANCE BANKS**								
1	ESAF	1,17,594	37,155	51,018	9,438	29,515	1,512	1,39,097	45,082
2	Ujjivan Small Finance Bank	19,055	2,918	1,589	79	12,484	1,624	8,160	1,373
	Total- Small Finance Banks	**1,36,649**	**40,073**	**52,607**	**9,517**	**41,999**	**3,136**	**1,47,257**	**46,454**
	Total - Commercial Banks + RRB + SFB	**5,61,654**	**15,98,466**	**1,38,502**	**2,43,873**	**1,19,553**	**2,12,482**	**6,31,764**	**16,22,750**
E	**CO-OPERATIVE BANKS**								
1	DIST CO-OPERATIVE BANKS	10,275	76,069	6,776	42,222	1,245	1,268	15,806	1,17,024
2	KSCARDB (incl. PCARDBs)	97,931	4,11,190	82,311	98,527	34,875	1,45,827	1,45,367	3,63,890
3	KSCB	4,32,353	5,60,502	21,112	81,294	20,003	87,442	4,33,462	5,54,354
	Total Co-operative Banks	**5,40,559**	**10,47,761**	**1,10,199**	**2,22,044**	**56,123**	**2,34,537**	**5,94,635**	**10,35,268**
	Total - Banking Sector	**10,89,066**	**26,45,397**	**2,48,701**	**4,65,917**	**1,75,676**	**4,47,019**	**12,26,399**	**26,58,018**

10.31. RECOVERY AND NPA MANAGEMENT AS AT DECEMBER 2022

(Rs. in lakhs)

Sl No.	BANK	Of Gross NPA as at December 2022													
		Gross NPA in agriculture loan		Gross NPA in MSME loan		Gross NPA in export credit		Gross NPA in renewable energy		Gross NPA in social infrastructure		Gross NPA in housing loan (priority)		Gross NPA in education loan (priority)	
		A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.
A	**PUBLIC SECTOR COMMERCIAL BANKS**														
1	BANK OF BARODA	2,523	9,514	6,253	27,523	0	0	1	1	0	0	496	4,007	1,038	2,969
2	BANK OF INDIA	2,660	3,977	4,083	14,473	0	0	0	0	0	0	292	1,717	821	1,678
3	BANK OF MAHARASHTRA	37	1,714	382	1,768	0	0	0	0	0	0	4	24	5	10
4	CANARA BANK	23,380	72,434	49,105	1,49,402	0	0	2	1	0	0	1,581	9,542	7,871	24,697
5	CENTRAL BANK OF INDIA	4,263	5,734	3,918	7,159	0	0	0	0	0	0	235	1,396	1,605	4,538
6	INDIAN BANK	1,023	1,437	5,412	21,338	0	0	0	0	9	42	83	534	757	1,938
7	INDIAN OVERSEAS BANK	4,724	14,761	6,591	23,013	0	0	0	0	0	0	175	1,058	1,343	4,477
8	PUNJAB & SIND BANK	0	0	171	485	0	0	0	0	1	0	18	194	6	9
9	PUNJAB NATIONAL BANK	5,430	16,144	7,192	42,565	0	0	1	0	0	0	507	2,759	1,551	4,669
10	STATE BANK OF INDIA	12,022	27,072	3,562	18,600	1	49	0	0	0	0	1,383	7,909	2,742	8,606
11	UCO BANK	636	1,744	1,763	6,523	20	4,388	0	0	0	0	99	718	396	1,369
12	UNION BANK OF INDIA	20,682	34,581	23,067	63,215	0	0	1	0	1	0	1,325	7,191	5,370	16,007
	Total- Public Sector Commercial Banks	**77,380**	**1,89,112**	**1,11,499**	**3,76,064**	**21**	**4,438**	**5**	**3**	**11**	**42**	**6,198**	**37,047**	**23,505**	**70,967**
B	**R R B - KERALA GRAMIN BANK**	15,510	14,381	14,291	17,180	0	0	0	0	0	0	1,730	7,614	4,578	11,498
	Total- Public Sector Banks including RRB	**92,890**	**2,03,494**	**1,25,790**	**3,93,244**	**21**	**4,438**	**5**	**3**	**11**	**42**	**7,928**	**44,661**	**28,083**	**82,465**

10.31. RECOVERY AND NPA MANAGEMENT AS AT DECEMBER 2022

(Rs. in lakhs)

Sl No.	BANK	Of Gross NPA as at December 2022													
		Gross NPA in agriculture loan		Gross NPA in MSME loan		Gross NPA in export credit		Gross NPA in renewable energy		Gross NPA in social infrastructure		Gross NPA in housing loan (priority)		Gross NPA in education loan (priority)	
		A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.
C	PRIVATE SECTOR COMMERCIAL BANKS														
1	AXIS BANK	10,957	6,044	92	2,493	0	0	0	0	0	0	177	2,150	3	1
2	BANDHAN BANK	0	0	1	6	0	0	0	0	0	0	0	0	0	0
3	CSB BANK	485	680	86	1,807	0	0	0	0	0	0	71	423	259	672
4	CITY UNION BANK	31	218	76	5,372	0	0	0	0	0	0	8	76	16	45
5	DHANLAXMI BANK	720	2,341	373	12,538	0	0	0	0	0	0	97	873	559	1,432
6	FEDERAL BANK	7,558	67,809	2,491	47,163	0	0	0	0	1	26	845	6,592	4,576	12,759
7	HDFC BANK	3,003	13,476	424	5,828	0	0	0	0	0	0	131	998	28	57
8	ICICI BANK	393	3,354	236	8,991	0	0	0	0	0	0	120	988	12	18
9	IDBI BANK	1,295	6,105	685	11,527	0	0	0	0	0	0	18	206	45	149
10	IDFC FIRST Bank	8,641	1,575	21	384	0	0	0	0	286	53	3,311	687	0	0
11	INDUS IND BANK	19,545	3,997	6,630	5,933	0	0	0	0	0	0	8	61	0	0
12	JAMMU & KASHMIR BANK	0	0	51	326	0	0	0	0	0	0	2	28	0	0
13	KARNATAKA BANK	43	5,448	266	7,281	0	0	0	0	0	0	32	294	72	197
14	KARUR VYSYA BANK	11	24	3	46	0	0	0	0	0	0	12	103	44	104
15	KOTAK MAHINDRA BANK	28	1,013	79	2,310	0	0	0	0	0	0	7	50	81	261
16	LAKSHMI VILAS BANK	3	0	8	162	0	0	0	0	0	0	0	0	0	0
17	RBL Bank	6,384	273	0	0	0	0	0	0	0	0	0	0	0	0
18	SOUTH INDIAN BANK	1,675	54,825	828	49,568	0	0	0	0	4	94	423	2,766	1,299	1,879
19	T.N.MERCANTILE BANK	9	403	75	1,435	0	0	0	0	0	0	3	11	27	61
20	YES BANK	0	0	43	1,380	0	0	0	0	0	0	5	89	0	0
	Total- Pvt Sector Commercial Banks	**60,781**	**1,67,586**	**12,468**	**1,64,550**	**0**	**0**	**0**	**0**	**291**	**173**	**5,270**	**16,394**	**7,021**	**17,632**
D	**SMALL FINANCE BANKS**														
1	ESAF	60,957	21,025	37,345	13,238	0	0	0	0	0	0	243	434	5,798	1,303
2	Ujjivan Small Finance Bank	3,065	387	17	5	0	0	0	0	0	0	189	104	0	0
	Total- Small Finance Banks	**64,022**	**21,412**	**37,362**	**13,243**	**0**	**0**	**0**	**0**	**0**	**0**	**432**	**538**	**5,798**	**1,303**
	Total - Commercial Banks + RRB + SFB	**2,17,693**	**3,92,492**	**1,75,620**	**5,71,037**	**21**	**4,438**	**5**	**3**	**302**	**214**	**13,630**	**61,593**	**40,902**	**1,01,401**
E	**CO-OPERATIVE BANKS**														
1	DIST CO-OPERATIVE BANKS	276	87	471	21,733	0	0	0	0	0	0	493	21,800	1	16
2	KSCARDB (incl. PCARDBs)	38,489	1,47,538	29,814	68,757	0	0	0	0		0	69,152	1,32,681	160	5,100
3	KSCB	8,438	8,976	4,582	10,416	0	0	0	0	0	0	3,151	21,492	211	535
	Total Co-operative Banks	**47,203**	**1,56,601**	**34,867**	**1,00,905**	**0**	**0**	**0**	**0**	**0**	**0**	**72,796**	**1,75,972**	**372**	**5,651**
	Total - Banking Sector	**2,64,896**	**5,49,093**	**2,10,487**	**6,71,942**	**21**	**4,438**	**5**	**3**	**302**	**214**	**86,426**	**2,37,565**	**41,274**	**1,07,052**

10.31. RECOVERY AND NPA MANAGEMENT AS AT DECEMBER 2022

(Rs. in lakhs)

Sl No.	BANK	Gross NPA in other priority sector		Gross NPA in total priority sector		Gross NPA in Non Priority Advances		Total Advances as at December 2022		Percentage of Gross NPA to Total Advances
		A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.	
A	**PUBLIC SECTOR COMMERCIAL BANKS**									
1	BANK OF BARODA	0	0	10,311	44,014	2,669	14,069	**3,86,921**	**16,68,856**	3
2	BANK OF INDIA	0	0	7,856	21,845	1,908	7,052	**1,57,057**	**5,50,766**	5
3	BANK OF MAHARASHTRA	0	0	428	3,516	220	78	**9,076**	**5,83,543**	1
4	CANARA BANK	169	85	82,108	2,56,162	14,569	33,441	**19,04,236**	**59,18,978**	5
5	CENTRAL BANK OF INDIA	60	0	10,081	18,827	585	5,955	**1,75,671**	**6,32,523**	4
6	INDIAN BANK	0	0	7,284	25,289	0	0	**1,93,869**	**9,81,953**	3
7	INDIAN OVERSEAS BANK	5	92	12,838	43,402	892	4,527	**2,59,779**	**6,79,943**	7
8	PUNJAB & SIND BANK	0	0	196	687	80	47	**1,663**	**44,714**	2
9	PUNJAB NATIONAL BANK	81	23	14,762	66,160	1,498	10,152	**1,22,923**	**8,89,740**	9
10	STATE BANK OF INDIA	0	0	19,710	62,235	23,913	86,817	**18,92,047**	**1,07,94,546**	1
11	UCO BANK	199	7,604	3,113	22,347	137	1,374	**3,13,667**	**4,41,487**	5
12	UNION BANK OF INDIA	659	10	51,105	1,21,004	4,267	20,276	**4,77,560**	**24,53,452**	6
	Total- Public Sector Commercial Banks	**1,173**	**7,815**	**2,19,792**	**6,85,487**	**50,738**	**1,83,788**	**58,94,469**	**2,56,40,500**	**3**
B	**R R B - KERALA GRAMIN BANK**	631	790	36,740	51,463	3,235	4,505	**15,34,485**	**20,83,535**	3
Total- Public Sector Banks including RRB		**1,804**	**8,604**	**2,56,532**	**7,36,950**	**53,973**	**1,88,293**	**74,28,954**	**2,77,24,035**	3

10.31. RECOVERY AND NPA MANAGEMENT AS AT DECEMBER 2022

(Rs. in lakhs)

Sl No.	BANK	Gross NPA in other priority sector		Gross NPA in total priority sector		Gross NPA in Non Priority Advances		Total Advances as at December 2022		Percentage of Gross NPA to Total Advances
		A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.	
C	**PRIVATE SECTOR COMMERCIAL BANKS**									
1	AXIS BANK	17,011	1,403	28,240	12,091	2,856	11,836	**2,74,486**	**18,23,873**	1
2	BANDHAN BANK	0	0	1	6	32	56	**502**	**84,008**	0
3	CSB BANK	87	25	988	3,607	3,500	8,807	**3,34,144**	**5,26,887**	2
4	CITY UNION BANK	0	0	131	5,712	104	6,367	**7,891**	**87,862**	14
5	DHANLAXMI BANK	17	8	1,766	17,192	677	13,360	**95,645**	**5,00,597**	6
6	FEDERAL BANK	30	17	15,501	1,34,366	14,171	88,526	**9,44,663**	**53,28,301**	4
7	HDFC BANK	597	41	4,183	20,400	10,803	16,484	**13,70,977**	**29,76,447**	1
8	ICICI BANK	25	16	786	13,366	6,505	21,866	**3,93,633**	**16,60,294**	2
9	IDBI BANK	5	0	2,048	17,987	546	5,448	**88,417**	**5,88,428**	4
10	IDFC FIRST Bank	0	0	12,259	2,700	4,515	2,813	**3,62,935**	**2,14,406**	3
11	INDUS IND BANK	189	56	26,372	10,047	20,380	8,619	**7,23,841**	**9,87,211**	2
12	JAMMU & KASHMIR BANK	0	0	53	353	66	177	**1,011**	**10,603**	5
13	KARNATAKA BANK	4	13	417	13,234	180	2,210	**7,102**	**95,301**	16
14	KARUR VYSYA BANK	3	0	73	277	206	751	**8,651**	**1,19,810**	1
15	KOTAK MAHINDRA BANK	0	0	195	3,634	696	10,947	**26,016**	**2,70,364**	5
16	LAKSHMI VILAS BANK	7	4,594	18	4,756	105	599	**793**	**21,976**	24
17	RBL Bank	537	33	6,921	306	13	8	**23,821**	**7,290**	4
18	SOUTH INDIAN BANK	47	6	4,276	1,09,136	3,754	77,691	**5,07,398**	**27,50,199**	7
19	T.N.MERCANTILE BANK	1	0	115	1,910	45	210	**10,857**	**54,960**	4
20	YES BANK	0	0	48	1,469	457	1,729	**54,343**	**4,33,702**	1
	Total- Pvt Sector Commercial Banks	**18,560**	**6,214**	**1,04,391**	**3,72,549**	**69,611**	**2,78,504**	**52,37,126**	**1,85,42,521**	**4**
D	**SMALL FINANCE BANKS**									
1	ESAF	34,219	8,140	1,38,562	44,140	535	942	**13,86,373**	**5,61,611**	8
2	Ujjivan Small Finance Bank	3,353	464	6,624	960	1,536	413	**93,540**	**38,562**	4
	Total- Small Finance Banks	**37,572**	**8,604**	**1,45,186**	**45,099**	**2,071**	**1,355**	**14,79,913**	**6,00,173**	**8**
	Total - Commercial Banks + RRB + SFB	**57,936**	**23,422**	**5,06,109**	**11,54,598**	**1,25,655**	**4,68,152**	**1,41,45,993**	**4,68,66,729**	**3**
E	**CO-OPERATIVE BANKS**									
1	DIST CO-OPERATIVE BANKS	3,814	9,260	5,055	52,895	10,751	64,129	**59,854**	**3,54,618**	33
2	KSCARDB (incl. PCARDBs)	7,752	9,814	1,45,367	3,63,890	0	0	**6,07,551**	**8,13,439**	45
3	KSCB	7,856	57,729	24,238	99,147	4,09,224	4,55,207	**7,97,208**	**42,42,305**	13
	Total Co-operative Banks	**19,422**	**76,802**	**1,74,660**	**5,15,932**	**4,19,975**	**5,19,336**	**14,64,613**	**54,10,362**	**19**
	Total - Banking Sector	**77,358**	**1,00,224**	**6,80,769**	**16,70,530**	**5,45,630**	**9,87,488**	**1,56,10,606**	**5,22,77,090**	**5**

10.32. PROGRESS UNDER PRADHAN MANTRI AWAS YOJANA (PMAY) - URBAN AS AT DECEMBER 2022

(Rs. in lakhs)

Sl No.	Bank	Loan Sanctioned during the Quarter		Loan Disbursed during the Quarter		Cumulative Loan Disbursed during the Fin Year		Outstanding under the Scheme	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount
A	**PUBLIC SECTOR COMMERCIAL BANKS**								
1	BANK OF BARODA	0	0	1	1	3	25	3,998	56,100
2	BANK OF INDIA	0	0	0	0	0	0	494	5,072
3	BANK OF MAHARASHTRA	0	0	0	0	0	0	0	0
4	CANARA BANK	0	0	0	0	0	0	4,974	39,822
5	CENTRAL BANK OF INDIA	0	0	0	0	0	0	430	4,943
6	INDIAN BANK	0	0	0	0	3	27	1,111	11,115
7	INDIAN OVERSEAS BANK	0	0	0	0	0	0	720	1,171
8	PUNJAB & SIND BANK	0	0	0	0	0	0	0	0
9	PUNJAB NATIONAL BANK	0	0	0	0	17	58	1,002	5,327
10	STATE BANK OF INDIA	0	0	27	14	62	93	700	8,378
11	UCO BANK	0	0	0	0	11	88	286	1,774
12	UNION BANK OF INDIA	0	0	0	0	0	0	768	7,012
	Total- Public Sector Commercial Banks	**0**	**0**	**28**	**15**	**96**	**291**	**14,483**	**1,40,714**
B	**R R B - KERALA GRAMIN BANK**	3	15	3	15	7	37	3,577	14,981
	Total- Public Sector Banks including RRB	**3**	**15**	**31**	**30**	**103**	**328**	**18,060**	**1,55,696**
C	**PRIVATE SECTOR COMMERCIAL BANKS**								
1	AXIS BANK	0	0	0	0	0	0	0	0
2	BANDHAN BANK	0	0	0	0	0	0	0	0
3	CSB BANK	0	0	0	0	1	0	6	48
4	CITY UNION BANK	0	0	0	0	0	0	0	0
5	DHANLAXMI BANK	0	0	0	0	0	0	37	172
6	FEDERAL BANK	0	0	0	0	0	0	30	308
7	HDFC BANK	0	0	0	0	0	0	0	0
8	ICICI BANK	0	0	0	0	0	0	707	11,942
9	IDBI BANK	0	0	0	0	0	0	0	0
10	IDFC FIRST Bank	0	0	0	0	0	0	0	0
11	INDUS IND BANK	0	0	0	0	0	0	0	0
12	JAMMU & KASHMIR BANK	0	0	0	0	0	0	0	0
13	KARNATAKA BANK	0	0	0	0	0	0	0	0
14	KARUR VYSYA BANK	0	0	0	0	0	0	0	0
15	KOTAK MAHINDRA BANK	0	0	0	0	0	0	0	0
16	LAKSHMI VILAS BANK	0	0	0	0	0	0	0	0
17	RBL Bank	0	0	0	0	0	0	0	0
18	SOUTH INDIAN BANK	0	0	2	1	16	60	592	5,846
19	T.N.MERCANTILE BANK	0	0	0	0	0	0	0	0
20	YES BANK	0	0	0	0	0	0	0	0
	Total- Pvt Sector Commercial Banks	**0**	**0**	**2**	**1**	**17**	**60**	**1,372**	**18,315**
D	**SMALL FINANCE BANKS**								
1	ESAF	0	0	0	0	0	0	59	372
2	Ujjivan Small Finance Bank	0	0	0	0	0	0	0	0
	Total- Small Finance Banks	**0**	**0**	**0**	**0**	**0**	**0**	**59**	**372**
	Total - Commercial Banks + RRB + SFB	**3**	**15**	**33**	**31**	**120**	**387**	**19,491**	**1,74,382**
E	**CO-OPERATIVE BANKS**								
1	DIST CO-OPERATIVE BANKS	0	0	0	0	0	0	0	0
2	KSCARDB (incl. PCARDBs)	0	0	0	0	0		0	0
3	KSCB	0	0	0	0	0	0	7	48
	Total Co-operative Banks	**0**	**0**	**0**	**0**	**0**	**0**	**7**	**48**
	Total - Banking Sector	**3**	**15**	**33**	**31**	**120**	**387**	**19,498**	**1,74,430**

10.33. PROGRESS UNDER PRADHAN MANTRI AWAS YOJANA (PMAY)- GRAMIN AS AT DECEMBER 2022									
									(Rs. in lakhs)
Sl No.	Bank	Loan Sanctioned during the Quarter		Loan Disbursed during the Quarter		Cumulative Loan Disbursed during the Fin Year		Outstanding under the Scheme	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount
A	**PUBLIC SECTOR COMMERCIAL BANKS**								
1	BANK OF BARODA	0	0	0	0	0	0	0	0
2	BANK OF INDIA	0	0	0	0	0	0	0	0
3	BANK OF MAHARASHTRA	0	0	0	0	0	0	0	0
4	CANARA BANK	0	0	0	0	0	0	0	0
5	CENTRAL BANK OF INDIA	0	0	0	0	0	0	0	0
6	INDIAN BANK	0	0	0	0	0	0	0	0
7	INDIAN OVERSEAS BANK	0	0	0	0	0	0	0	0
8	PUNJAB & SIND BANK	0	0	0	0	0	0	0	0
9	PUNJAB NATIONAL BANK	0	0	0	0	0	0	0	0
10	STATE BANK OF INDIA	0	0	0	0	0	0	0	0
11	UCO BANK	0	0	0	0	0	0	0	0
12	UNION BANK OF INDIA	0	0	0	0	0	0	0	0
	Total- Public Sector Commercial Banks	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
B	**R R B - KERALA GRAMIN BANK**	0	0	0	0	0	0	0	0
	Total- Public Sector Banks including RRB	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
C	**PRIVATE SECTOR COMMERCIAL BANKS**								
1	AXIS BANK	0	0	0	0	0	0	0	0
2	BANDHAN BANK	0	0	0	0	0	0	0	0
3	CSB BANK	0	0	0	0	0	0	0	0
4	CITY UNION BANK	0	0	0	0	0	0	0	0
5	DHANLAXMI BANK	0	0	0	0	0	0	0	0
6	FEDERAL BANK	0	0	0	0	0	0	0	0
7	HDFC BANK	0	0	0	0	0	0	0	0
8	ICICI BANK	0	0	0	0	0	0	0	0
9	IDBI BANK	0	0	0	0	0	0	0	0
10	IDFC FIRST Bank	0	0	0	0	0	0	0	0
11	INDUS IND BANK	0	0	0	0	0	0	0	0
12	JAMMU & KASHMIR BANK	0	0	0	0	0	0	0	0
13	KARNATAKA BANK	0	0	0	0	0	0	0	0
14	KARUR VYSYA BANK	0	0	0	0	0	0	0	0
15	KOTAK MAHINDRA BANK	0	0	0	0	0	0	0	0
16	LAKSHMI VILAS BANK	0	0	0	0	0	0	0	0
17	RBL Bank	0	0	0	0	0	0	0	0
18	SOUTH INDIAN BANK	0	0	0	0	0	0	0	0
19	T.N.MERCANTILE BANK	0	0	0	0	0	0	0	0
20	YES BANK	0	0	0	0	0	0	0	0
	Total- Pvt Sector Commercial Banks	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
D	**SMALL FINANCE BANKS**								
1	ESAF	0	0	0	0	0	0	0	0
2	Ujjivan Small Finance Bank	0	0	0	0	0	0	0	0
	Total- Small Finance Banks	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
	Total - Commercial Banks + RRB + SFB	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
E	**CO-OPERATIVE BANKS**								
1	DIST CO-OPERATIVE BANKS	0	0	0	0	0	0	0	0
2	KSCARDB (incl. PCARDBs)	0	0	0	0	0	0	0	0
3	KSCB	0	0	0	0	0	0	0	0
	Total Co-operative Banks	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
	Total - Banking Sector	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**

10.34. Data on Stand up India Programme as at DECEMBER 2022 (Rs.in lakhs)

Sl. No.	Name of the bank	No. of br. given loan under 'Stand up India' during the Quarter	Applications Received during the Quarter		Loan Sanctioned during the Quarter		Loan Disbursed during the Quarter		Loan Outstanding under the Scheme		Loan Outstanding under the Scheme to women		Loan Outstanding under the Scheme to SC/ST	
			A/cs	Amt	A/cs	Amt	A/cs	Amt	A/cs	Amt	A/cs	Amt	A/cs	Amt
A	**PUBLIC SECTOR COMMERCIAL BANKS**													
1	BANK OF BARODA	6	6	37	6	37	6	23	360	3,774	369	3,521	95	526
2	BANK OF INDIA	0	0	0	0	0	0	0	202	1,735	49	400	146	985
3	BANK OF MAHARASHTRA	0	0	0	0	0	0	0	21	298	0	0	0	0
4	CANARA BANK	24	24	452	24	452	24	375	512	6,199	1,284	693	51	123
5	CENTRAL BANK OF INDIA	0	0	0	0	0	0	0	34	349	25	327	8	104
6	INDIAN BANK	73	75	827	75	827	75	827	332	2,642	332	2,642	0	0
7	INDIAN OVERSEAS BANK	3	3	152	3	152	3	152	164	2,133	61	986	31	226
8	PUNJAB & SIND BANK	0	0	0	0	0	0	0	2	57	0	0	0	0
9	PUNJAB NATIONAL BANK	0	0	0	0	0	0	0	158	1,740	151	1,658	7	82
10	STATE BANK OF INDIA	305	599	12,199	426	8,232	201	2,400	563	7,322	305	4,411	248	1,884
11	UCO BANK	0	0	0	0	0	0	0	71	1,371	26	386	22	574
12	UNION BANK OF INDIA	6	10	58	6	42	6	42	431	6,582	136	1,992	36	8
	Total- Public Sector Commercial Banks	**417**	**717**	**13,725**	**540**	**9,742**	**315**	**3,819**	**2,850**	**34,203**	**2,738**	**17,017**	**644**	**4,512**
B	**R R B - KERALA GRAMIN BANK**	204	591	13,921	591	13,921	591	13,921	1,499	27,815	1,477	27,813	22	3
	Total- Public Sector Banks including RRB	**621**	**1,308**	**27,646**	**1,131**	**23,663**	**906**	**17,740**	**4,349**	**62,018**	**4,215**	**44,829**	**666**	**4,515**
C	**PRIVATE SECTOR COMMERCIAL BANKS**													
1	AXIS BANK	0	0	0	0	0	0	0	0	0	0	0	0	0
2	BANDHAN BANK	0	0	0	0	0	0	0	0	0	0	0	0	0
3	CSB BANK	0	0	0	0	0	0	0	0	0	0	0	0	0
4	CITY UNION BANK	0	0	0	0	0	0	0	0	0	0	0	0	0
5	DHANLAXMI BANK	0	0	0	0	0	0	0	0	0	0	0	0	0
6	FEDERAL BANK	2	2	55	2	55	2	55	1	23	64	1,410	4	15
7	HDFC BANK	8	9	246	9	246	9	246	70	920	69	913	1	7
8	ICICI BANK	0	0	0	0	0	0	0	14	82	0	0	0	0
9	IDBI BANK	1	1	9	1	9	1	9	5	29	3	16	3	13
10	IDFC FIRST Bank	0	0	0	0	0	0	0	0	0	0	0	0	0
11	INDUS IND BANK	0	0	0	0	0	0	0	300	3,416	292	3,305	8	112
12	JAMMU & KASHMIR BANK	0	0	0	0	0	0	0	0	0	0	0	0	0
13	KARNATAKA BANK	0	0	0	0	0	0	0	9	230	4	126	2	17
14	KARUR VYSYA BANK	0	0	0	0	0	0	0	0	0	0	0	0	0
15	KOTAK MAHINDRA BANK	1	6	177	6	177	6	177	34	930	27	737	7	193
16	LAKSHMI VILAS BANK	0	0	0	0	0	0	0	0	0	0	0	0	0
17	RBL Bank	0	0	0	0	0	0	0	0	0	0	0	0	0
18	SOUTH INDIAN BANK	1	1	30	1	30	11	137	22	426	2	11	20	415
19	T.N.MERCANTILE BANK	0	0	0	0	0	0	0	0	0	0	0	0	0
20	YES BANK	0	0	0	0	0	0	0	0	0	0	0	0	0
	Total- Pvt Sector Commercial Banks	**13**	**19**	**518**	**19**	**518**	**29**	**624**	**455**	**6,055**	**461**	**6,516**	**45**	**773**
D	**SMALL FINANCE BANKS**													
1	ESAF	0	0	0	0	0	0	0	0	0	0	0	0	0
2	Ujjivan Small Finance Bank	0	0	0	0	0	0	0	0	0	0	0	0	0
	Total- Small Finance Banks	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
	Total - Commercial Banks + RRB + SFB	**634**	**1,327**	**28,164**	**1,150**	**24,181**	**935**	**18,364**	**4,804**	**68,074**	**4,676**	**51,345**	**711**	**5,287**
E	**CO-OPERATIVE BANKS**													
1	DIST CO-OPERATIVE BANKS	0	0	0	0	0	0	0	0	0	0	0	0	0
2	KSCARDB (incl. PCARDBs)	0	0	0	0	0	0	0	0	0	0	0	0	0
3	KSCB	0	0	0	0	0	0	0	0	0	0	0	0	0
	Total Co-operative Banks	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
	Total - Banking Sector	**634**	**1,327**	**28,164**	**1,150**	**24,181**	**935**	**18,364**	**4,804**	**68,074**	**4,676**	**51,345**	**711**	**5,287**

10.35. PROGRESS REPORT ON WORKING OF RSETIs AS AT DECEMBER 2022

Sl. No.	District	Sponsor Bank	Date of Establishment	Land Allotment Position	NIRD Grant Details
1	Trivandrum	IOB	26.08.2009	Land allotted by state Govt. Possession taken for the plot. Request for corporation permit submitted but got rejected. Now, new Architect appointed by Bank and they have prepared Design Proposal which is sent to Central Office,Chennai for approval.On receipt of which we may reapply to Corporation for building permit.	Not Mentioned
2	Kollam	Canara Bank	27.01.2004	Tendering completed on Nov30th.Evaluation of Technical Bid is going on at CBCRDT. Once Technical evaluation over ,financial Bids will be verified and work order will be given to L1 Tenderor.	Out of the 1 crore Building fund sanctioned by MORD50 lakhs already deposited with our link branch.
3	Pathanamthitta	SBI	31.12.2009	34.20 ares of land in survey number 43/1 of Pandalamvillageof erstwhile Block panchayathhas been allotted and MOU in signed on07/04/2014 forestablishing RSETI . At present Gram Nyalaya CDSand diary department are functioning there. Vacant possession of land is not handed over. Revenue authorities have identified the same land for building revenue tower.Commissionerate of Rural Development, send a letter to our LHO dated 28.06.2022, stating the reasons why the memorandum of understanding (MoU) is to be terminated, and said that the government has directed commissioner for Rural Developmentto hand over possession of the land to the newly formed Pandalam block Panchayath. It also informed that if the SBI has any of the points mentioned that may be addressed to the undersigned. Our LHO received letter on 12/07/2022 and send an objection to the letter on 30/07/2022 to the commissionerateof rural development Trivandrum, our LHO DGM sir & AGM madam personaly visit director of rural development commitioner one month back and they assured to give a proper replay to the matter, our LHO is waiting for the writtenreplay from the commitionerate. State level RSETI Review meeting held on 16/07/2022 chaired by chief secretary. In the meeting chief secretary suggested that LSGD/Bank to look for alternate revenue or LSGD land for the purpose	Yes. Availed at Head Office
4	Alappuzha	SBI	21.03.2010	50 cents of land has been allotted by LSGD Dept.No.GO(RT No.3088/2010 dated 20/09/2010 & 2776/2009) and demarked at Aryad Block Panchayath office compound . Rs.48.95 lakhs has been received on 01/06/2010 out of the 1 crore allotted by MoRD for construction of RSETI building .Communication has been sent from our corporate centre to MoRD for revising the fund allocation from 1 crore. However SBI has sanctioned fund for RSETI building at Alappuzha .Architectural consultancy services is allotted to M/s Prima Arch, Cherthala. Plan for the Building is approved by Local Authorities and building permit given on 10.03.2022. Soil testing is carried out. Presently we are waiting for financial sanction from Chief General Manager , SBI, Local head office, Trivandrum. Process for obtention of Tenders can be given after financial sanction from SBI LHO. We Expect construction can be started during 4th quarter of current financial year	Received infrastructure grant Rs 48,95,000/- received in 2010
5	Kottayam	SBI	22.03.2010	50 cents of land has been allotted and taken possession in the Pallom block panchayath premises. The trees have to be cut and removed with the approvalofforest department. Meanwhile, due to non handing over of the site, CPWD has returned the work tender awarded to them.	Yes
6	Idukki	Union Bank of India	10.10.2008	RSETI has approached the District administration for allocating the identified land . As per the latest instruction Format for requisition of land transfer is submitted on 29th October 2022.Copy of letters from JS MoRD and Executive Director NIRD advising the state government & district administration respectively to expedite the land allocation process for RSETI is submitted to the District collector with request for intervention in the matter.	Yes.Rs.50,00,000/- credited to our A/c on 30.07.2010. Not yet availed
7	Ernakulam	Union Bank of India	02.10.2004	Building Construction over.inaguration done 05.05.2018	Yes. October 2009
8	Thrissur	Canara Bank	27.02.2009	Building completed	1 Crore 04/06/2011
9	Palakkad	Canara Bank	23.03.2010	Land identified at Kuzhalmannam Block Panchayath and the Board Meeting of Block Panchayath has approved to hand over 50 cents of Lands to Construct RSETI Building. The Block Panchayath has submitted the proposal to LSGD for approval. The revenue Department wanted some clarification about the land to District collector palakkad and it submitted from Collectrate and awaiting for further development.	No
10	Malappuram	Canara Bank	05.04.1991	Own land and old campus. New building work completed.	Not Mentioned
11	Kozhikode	Canara Bank	24.03.2010	Order from PAU obtained and forwarding to HO for further action and MoU	No
12	Wayanad	SBI	05.04.2005	Land allotted but the construction delayed due to non-demarcation of the approach road by BDO SulthanBathery.Matter already referred to CRD,Trivandrum and the process is underway.	Not Mentioned
13	Kannur	Canara Bank	07.12.1985	Construction of Building completed and we are functioning in new premises with effect from 01.02.2011 .	Yes. Rs. 97.18 lakhs
14	Kasaragod	Union Bank of India	18.05.2003	Bank property already available and building construction completed.	Yes. Building construction grant (First Instalment of 48.95 lacs) received on 24.03.2010, Second instalment received on 29.09.2021(26.34 lacs).

10.36. RSETI - TRAINING PROGRAMMES CONDUCTED DURING 2022-23 AS AT DECEMBER 2022

Sl. No.	District	No. of Programmes	No. of Beneficiaries	Of which				No.of Beneficiaries settled	Details of loan availed (Rs. in lakhs)
				SC	ST	Women	BPL		
1	Trivandrum	20	443	76	6	372	382	124	57.14
2	Kollam	17	457	90	0	449	441	354	138.23
3	Pathanamthitta	22	585	138	7	438	583	292	46.88
4	Alappuzha	23	567	44	0	540	512	135	60.18
5	Kottayam	34	798	96	12	582	592	623	388.00
6	Idukki	12	315	30	6	236	249	5	1.25
7	Ernakulam	33	538	110	1	435	385	68	171.44
8	Thrissur	20	561	113	1	414	525	367	126.07
9	Palakkad	24	727	135	16	622	663	666	164.00
10	Malappuram	20	749	83	0	462	716	451	167.50
11	Kozhikode	19	576	91	1	496	488	401	147.90
12	Wayanad	29	541	24	48	420	470	102	73.85
13	Kannur	22	593	39	12	276	497	75	92.19
14	Kasaragod	16	461	13	18	336	360	746	49.30
Total		**311**	**7911**	**1082**	**128**	**6078**	**6863**	**4409**	**1683.929**

10.37. Report on Framework for Revival and Rehabilitation of MSMEs as on DECEMBER 2022- I (Amount in Lacs A/Cs in actuals)

Sl. No.	Bank	SMA 02 (Accounts with 61 days to 90 days overdues)											
		Part A (Aggregate limit above 10 lac)						Part B (Aggregate limit 10 lac & below)					
		Manufacturing		Services		Retail Trade		Manufacturing		Services		Retail Trade	
		A/C	Amt	A/C	Amt	A/C	Amt	A/C	Amt	A/C	Amt	A/C	Amt
A	**PUBLIC SECTOR COMMERCIAL BANKS**												
1	BANK OF BARODA	79	1,912	215	7,102	15	190	225	891	853	2,299	90	140
2	BANK OF INDIA	0	0	0	0	0	0	0	0	0	0	0	0
3	BANK OF MAHARASHTRA	16	148	3	21	0	0	13	107	2	11	0	0
4	CANARA BANK	226	8,570	382	16,219	0	0	1,676	3,462	10,641	14,048	1	2
5	CENTRAL BANK OF INDIA	20	499	63	1,964	0	0	242	593	1,319	2,363	0	0
6	INDIAN BANK	66	183	152	1,493	0	0	64	825	544	1,210	0	0
7	INDIAN OVERSEAS BANK	12	125	19	152	0	0	4	86	15	175	0	0
8	PUNJAB & SIND BANK	0	0	0	0	0	0	0	0	0	0	0	0
9	PUNJAB NATIONAL BANK	0	0	0	0	0	0	0	0	0	0	0	0
10	STATE BANK OF INDIA	77	1,871	84	1,971	163	3,934	217	471	213	507	590	1,664
11	UCO BANK	0	0	0	0	0	0	0	0	0	0	0	0
12	UNION BANK OF INDIA	98	3,106	82	1,926	125	8,453	1,986	2,219	2,453	3,527	3,086	5,789
	Total- Public Sector Commercial Banks	**594**	**16,415**	**1,000**	**30,847**	**303**	**12,577**	**4,427**	**8,654**	**16,040**	**24,140**	**3,767**	**7,595**
B	**R R B - KERALA GRAMIN BANK**	48	939	35	648	116	1,792	1,556	2,046	2,241	3,001	2,889	4,813
	Total- Public Sector Banks including RRB	**642**	**17,354**	**1,035**	**31,495**	**419**	**14,369**	**5,983**	**10,700**	**18,281**	**27,141**	**6,656**	**12,408**
C	**PRIVATE SECTOR COMMERCIAL BANKS**												
1	AXIS BANK	0	0	0	0	2	420	0	0	0	0	0	0
2	BANDHAN BANK	0	0	0	0	0	0	0	0	0	0	0	0
3	CSB BANK	5	54	14	500	0	0	10	12	29	48	0	0
4	CITY UNION BANK	0	0	0	0	0	0	0	0	0	0	0	0
5	DHANLAXMI BANK	0	0	0	0	0	0	0	0	0	0	0	0
6	FEDERAL BANK	44	2,432	148	12,039	0	0	48	205	141	464	0	0
7	HDFC BANK	191	4,871	323	13,976	0	0	0	0	0	0	0	0
8	ICICI BANK	66	4,356	192	3,087	15	647	91	236	155	286	2	5
9	IDBI BANK	3	12	10	169	8	81	7	41	6	90	3	54
10	IDFC FIRST Bank	0	0	0	0	0	0	0	0	0	0	0	0
11	INDUS IND BANK	0	0	0	0	0	0	0	0	4,075	16,862	0	0
12	JAMMU & KASHMIR BANK	0	0	0	0	0	0	0	0	0	0	0	0
13	KARNATAKA BANK	0	0	0	0	0	0	0	0	0	0	0	0
14	KARUR VYSYA BANK	0	0	0	0	0	0	0	0	0	0	0	0
15	KOTAK MAHINDRA BANK	0	0	0	0	0	0	0	0	0	0	0	0
16	LAKSHMI VILAS BANK	0	0	0	0	0	0	0	0	0	0	0	0
17	RBL Bank	0	0	0	0	0	0	0	0	0	0	0	0
18	SOUTH INDIAN BANK	42	6,712	58	11,674	90	6,386	34	146	54	223	87	367
19	T.N.MERCANTILE BANK	0	0	0	0	0	0	0	0	0	0	0	0
20	YES BANK	0	0	0	0	0	0	0	0	0	0	0	0
	Total- Pvt Sector Commercial Banks	**351**	**18,436**	**745**	**41,445**	**115**	**7,534**	**190**	**639**	**4,460**	**17,973**	**92**	**426**
D	**SMALL FINANCE BANKS**												
1	ESAF	0	0	0	0	0	0	2,045	698	1,579	612	918	352
2	Ujjivan Small Finance Bank	0	0	0	0	0	0	0	0	0	0	0	0
	Total- Small Finance Banks	**0**	**0**	**0**	**0**	**0**	**0**	**2,045**	**698**	**1,579**	**612**	**918**	**352**
	Total - Banking Sector	**993**	**35,790**	**1,780**	**72,941**	**534**	**21,903**	**8,218**	**12,038**	**24,320**	**45,726**	**7,666**	**13,186**

10.37. Report on Framework for Revival and Rehabilitation of MSMEs as on DECEMBER 2022- I (Amount in Lacs A/Cs in actuals)

Sl. No.	Bank	NPA accounts											
		Part A (Aggregate limit above 10 lac)						Part B (Aggregate limit 10 lac & below)					
		Manufacturing		Services		Retail Trade		Manufacturing		Services		Retail Trade	
		A/C	Amt	A/C	Amt	A/C	Amt	A/C	Amt	A/C	Amt	A/C	Amt
A	**PUBLIC SECTOR COMMERCIAL BANKS**												
1	BANK OF BARODA	385	18,996	9	1,754	9	200	5,341	5,891	56	89	25	70
2	BANK OF INDIA	0	0	0	0	0	0	0	0	0	0	0	0
3	BANK OF MAHARASHTRA	4	41	3	31	0	0	0	0	0	0	0	0
4	CANARA BANK	53	1,777	99	2,031	0	0	712	1,364	4,177	5,128	1	2
5	CENTRAL BANK OF INDIA	43	1,301	41	2,141	5	139	499	923	2,646	4,432	70	242
6	INDIAN BANK	342	3,944	678	8,187	0	0	365	2,438	978	9,163	0	0
7	INDIAN OVERSEAS BANK	12	1,654	33	1,139	13	1,303	1,132	3,825	3,368	5,159	1,035	1,403
8	PUNJAB & SIND BANK	0	0	0	0	0	0	0	0	0	0	0	0
9	PUNJAB NATIONAL BANK	0	0	0	0	0	0	0	0	0	0	0	0
10	STATE BANK OF INDIA	4	167	7	171	12	540	8	24	14	69	49	151
11	UCO BANK	0	0	0	0	0	0	0	0	0	0	0	0
12	UNION BANK OF INDIA	194	16,538	246	11,144	257	19,621	8,145	9,145	6,138	9,975	9,156	9,112
	Total- Public Sector Commercial Banks	**1,037**	**44,418**	**1,116**	**26,598**	**296**	**21,803**	**16,202**	**23,610**	**17,377**	**34,015**	**10,336**	**10,980**
B	**R R B - KERALA GRAMIN BANK**	29	638	36	884	76	1,165	2,865	3,267	6,873	6,510	4,412	4,717
	Total- Public Sector Banks including RRB	**1,066**	**45,056**	**1,152**	**27,482**	**372**	**22,968**	**19,067**	**26,877**	**24,250**	**40,525**	**14,748**	**15,697**
C	**PRIVATE SECTOR COMMERCIAL BANKS**												
1	AXIS BANK	0	0	0	0	1	106	0	0	0	0	0	0
2	BANDHAN BANK	0	0	0	0	0	0	0	0	0	0	0	0
3	CSB BANK	109	2,425	45	1,754	88	7,658	160	259	166	296	225	466
4	CITY UNION BANK	0	0	0	0	0	0	0	0	0	0	0	0
5	DHANLAXMI BANK	0	0	0	0	0	0	0	0	0	0	0	0
6	FEDERAL BANK	120	11,598	270	32,390	0	0	48	205	141	464	0	0
7	HDFC BANK	0	0	0	0	0	0	0	0	0	0	0	0
8	ICICI BANK	0	0	0	0	0	0	0	0	0	0	0	0
9	IDBI BANK	71	7,747	33	3,486	24	1,905	84	136	378	872	142	329
10	IDFC FIRST Bank	0	0	0	0	0	0	0	0	0	0	0	0
11	INDUS IND BANK	0	0	0	0	0	0	0	0	919	3,307	0	0
12	JAMMU & KASHMIR BANK	0	0	0	0	0	0	0	0	0	0	0	0
13	KARNATAKA BANK	0	0	0	0	0	0	0	0	0	0	0	0
14	KARUR VYSYA BANK	0	0	0	0	0	0	0	0	0	0	0	0
15	KOTAK MAHINDRA BANK	0	0	0	0	0	0	0	0	0	0	0	0
16	LAKSHMI VILAS BANK	0	0	0	0	0	0	0	0	0	0	0	0
17	RBL Bank	0	0	0	0	0	0	0	0	0	0	0	0
18	SOUTH INDIAN BANK	110	21,614	105	26,324	285	36,404	138	476	192	581	304	981
19	T.N.MERCANTILE BANK	0	0	0	0	0	0	0	0	0	0	0	0
20	YES BANK	0	0	0	0	0	0	0	0	0	0	0	0
	Total- Pvt Sector Commercial Banks	**410**	**43,384**	**453**	**63,953**	**398**	**46,073**	**430**	**1,076**	**1,796**	**5,520**	**671**	**1,776**
D	**SMALL FINANCE BANKS**												
1	ESAF	0	0	0	0	0	0	17,281	5,718	14,307	5,267	5,757	2,252
2	Ujjivan Small Finance Bank	0	0	0	0	0	0	0	0	0	0	0	0
	Total- Small Finance Banks	**0**	**0**	**0**	**0**	**0**	**0**	**17,281**	**5,718**	**14,307**	**5,267**	**5,757**	**2,252**
	Total - Banking Sector	**1,476**	**88,440**	**1,605**	**91,435**	**770**	**69,042**	**36,778**	**33,671**	**40,353**	**51,312**	**21,176**	**19,725**

10.37. Report on Framework for Revival and Rehabilitation of MSMEs as on DECEMBER 2022- I (Amount in Lacs A/Cs in actuals)

Sl. No.	Bank	Total					
		Part A Total		Part B Total		Grand Total (Part A +B)	
		A/C	Amt	A/C	Amt	A/C	Amt
A	**PUBLIC SECTOR COMMERCIAL BANKS**						
1	BANK OF BARODA	712	30,154	6,590	9,380	7,302	39,534
2	BANK OF INDIA	0	0	0	0	0	0
3	BANK OF MAHARASHTRA	26	241	15	118	41	359
4	CANARA BANK	760	28,597	17,208	24,006	17,968	52,603
5	CENTRAL BANK OF INDIA	172	6,044	4,776	8,553	4,948	14,597
6	INDIAN BANK	1,238	13,807	1,951	13,636	3,189	27,443
7	INDIAN OVERSEAS BANK	89	4,373	5,554	10,648	5,643	15,021
8	PUNJAB & SIND BANK	0	0	0	0	0	0
9	PUNJAB NATIONAL BANK	0	0	0	0	0	0
10	STATE BANK OF INDIA	347	8,654	1,091	2,886	1,438	11,540
11	UCO BANK	0	0	0	0	0	0
12	UNION BANK OF INDIA	1,002	60,787	30,964	39,767	31,966	1,00,555
	Total- Public Sector Commercial Banks	**4,346**	**1,52,658**	**68,149**	**1,08,995**	**72,495**	**2,61,652**
B	**R R B - KERALA GRAMIN BANK**	340	6,066	20,836	24,354	21,176	30,420
	Total- Public Sector Banks including RRB	**4,686**	**1,58,724**	**88,985**	**1,33,349**	**93,671**	**2,92,072**
C	**PRIVATE SECTOR COMMERCIAL BANKS**						
1	AXIS BANK	3	526	0	0	3	526
2	BANDHAN BANK	0	0	0	0	0	0
3	CSB BANK	261	12,390	590	1,082	851	13,472
4	CITY UNION BANK	0	0	0	0	0	0
5	DHANLAXMI BANK	0	0	0	0	0	0
6	FEDERAL BANK	582	58,459	378	1,338	960	59,797
7	HDFC BANK	514	18,847	0	0	514	18,847
8	ICICI BANK	273	8,090	248	527	521	8,617
9	IDBI BANK	149	13,399	620	1,521	769	14,920
10	IDFC FIRST Bank	0	0	0	0	0	0
11	INDUS IND BANK	0	0	4,994	20,169	4,994	20,169
12	JAMMU & KASHMIR BANK	0	0	0	0	0	0
13	KARNATAKA BANK	0	0	0	0	0	0
14	KARUR VYSYA BANK	0	0	0	0	0	0
15	KOTAK MAHINDRA BANK	0	0	0	0	0	0
16	LAKSHMI VILAS BANK	0	0	0	0	0	0
17	RBL Bank	0	0	0	0	0	0
18	SOUTH INDIAN BANK	690	1,09,114	809	2,773	1,499	1,11,887
19	T.N.MERCANTILE BANK	0	0	0	0	0	0
20	YES BANK	0	0	0	0	0	0
	Total- Pvt Sector Commercial Banks	**2,472**	**2,20,826**	**7,639**	**27,409**	**10,111**	**2,48,236**
D	**SMALL FINANCE BANKS**						
1	ESAF	0	0	41,887	14,899	41,887	14,899
2	Ujjivan Small Finance Bank	0	0	0	0	0	0
	Total- Small Finance Banks	**0**	**0**	**41,887**	**14,899**	**41,887**	**14,899**
	Total - Banking Sector	**7,158**	**3,79,550**	**1,38,511**	**1,75,657**	**1,45,669**	**5,55,207**

10.38. Report on Framework for Revival and Rehabilitation of MSMEs as on DECEMBER 2022 - II (Amount in Lacs A/Cs in actuals)

Sl. No.	Bank	Part A (SMA 2 & NPA above Rs.10 lac) Manufacturing, services & Retail Trade					
		Part A Total		A/c where Corrective Action Plan implemented by CAP committee		A/c Pending examination of CAP committee	
		A/C	Amt	A/C	Amt	A/C	Amt
A	**PUBLIC SECTOR COMMERCIAL BANKS**						
1	BANK OF BARODA	712	30,154	0	0	712	30,154
2	BANK OF INDIA	0	0	0	0	0	0
3	BANK OF MAHARASHTRA	26	241	0	0	26	241
4	CANARA BANK	760	28,597	760	28,597	0	0
5	CENTRAL BANK OF INDIA	172	6,044	0	0	172	6,044
6	INDIAN BANK	1,238	13,807	1,198	11,823	40	1,984
7	INDIAN OVERSEAS BANK	89	4,373	0	0	89	4,373
8	PUNJAB & SIND BANK	0	0	0	0	0	0
9	PUNJAB NATIONAL BANK	0	0	0	0	0	0
10	STATE BANK OF INDIA	347	8,654	347	8,654	0	0
11	UCO BANK	0	0	0	0	0	0
12	UNION BANK OF INDIA	1,002	60,787	0	0	1,002	60,787
	Total- Public Sector Commercial Banks	**4,346**	**1,52,658**	**2,305**	**49,074**	**2,041**	**1,03,584**
B	**R R B - KERALA GRAMIN BANK**	340	6,066	0	0	340	6,066
	Total- Public Sector Banks including RRB	**4,686**	**1,58,724**	**2,305**	**49,074**	**2,381**	**1,09,650**
C	**PRIVATE SECTOR COMMERCIAL BANKS**						
1	AXIS BANK	3	526	0	0	3	526
2	BANDHAN BANK	0	0	0	0	0	0
3	CSB BANK	261	12,390	19	553	242	11,837
4	CITY UNION BANK	0	0	0	0	0	0
5	DHANLAXMI BANK	0	0	0	0	0	0
6	FEDERAL BANK	582	58,459	0	0	582	58,459
7	HDFC BANK	514	18,847	331	11,671	183	7,177
8	ICICI BANK	273	8,090	273	8,090	0	0
9	IDBI BANK	149	13,399	0	0	149	13,399
10	IDFC FIRST Bank	0	0	0	0	0	0
11	INDUS IND BANK	0	0	0	0	0	0
12	JAMMU & KASHMIR BANK	0	0	0	0	0	0
13	KARNATAKA BANK	0	0	0	0	0	0
14	KARUR VYSYA BANK	0	0	0	0	0	0
15	KOTAK MAHINDRA BANK	0	0	0	0	0	0
16	LAKSHMI VILAS BANK	0	0	0	0	0	0
17	RBL Bank	0	0	0	0	0	0
18	SOUTH INDIAN BANK	690	1,09,114	500	75,729	190	33,385
19	T.N.MERCANTILE BANK	0	0	0	0	0	0
20	YES BANK	0	0	0	0	0	0
	Total- Pvt Sector Commercial Banks	**2,472**	**2,20,826**	**1,123**	**96,043**	**1,349**	**1,24,783**
D	**SMALL FINANCE BANKS**						
1	ESAF	0	0	0	0	0	0
2	Ujjivan Small Finance Bank	0	0	0	0	0	0
	Total- Small Finance Banks	**0**	**0**	**0**	**0**	**0**	**0**
	Total - Banking Sector	**7,158**	**3,79,550**	**3,428**	**1,45,117**	**3,730**	**2,34,433**

10.38. Report on Framework for Revival and Rehabilitation of MSMEs as on DECEMBER 2022 - II (Amount in Lacs A/Cs in actuals)

Sl. No.	Bank	Part B (SMA 2 & NPA Rs.10 lac & below) Manufacturing, services						Grand Total of SMA 2 & NPA A/c			
		Part B Total		A/c where Corrective Action Plan implemented by		A/c Pending examination of CAP by branch		Total a/c where CAP implemented		Total a/c pending examination	
		A/C	Amt	A/C	Amt	A/C	Amt	A/C	Amt	A/C	Amt
A	**PUBLIC SECTOR COMMERCIAL BANKS**										
1	BANK OF BARODA	6,590	9,380	0	0	6,590	9,380	0	0	7,302	39,534
2	BANK OF INDIA	0	0	0	0	0	0	0	0	0	0
3	BANK OF MAHARASHTRA	15	118	10	107	5	11	10	107	31	252
4	CANARA BANK	17,208	24,006	17,208	24,006	0	0	17,968	52,603	0	0
5	CENTRAL BANK OF INDIA	4,776	8,553	0	0	4,776	8,553	0	0	4,948	14,597
6	INDIAN BANK	1,951	13,636	1,643	12,473	308	1,163	2,841	24,296	348	3,147
7	INDIAN OVERSEAS BANK	5,554	10,648	0	0	5,554	10,648	0	0	5,643	15,021
8	PUNJAB & SIND BANK	0	0	0	0	0	0	0	0	0	0
9	PUNJAB NATIONAL BANK	0	0	0	0	0	0	0	0	0	0
10	STATE BANK OF INDIA	1,091	2,886	1,091	2,886	0	0	1,438	11,540	0	0
11	UCO BANK	0	0	0	0	0	0	0	0	0	0
12	UNION BANK OF INDIA	30,964	39,767	0	0	30,964	39,767	0	0	31,966	1,00,555
	Total- Public Sector Commercial Banks	**68,149**	**1,08,995**	**19,952**	**39,472**	**48,197**	**69,523**	**22,257**	**88,546**	**50,238**	**1,73,106**
B	**R R B - KERALA GRAMIN BANK**	20,836	24,354	0	0	20,836	24,354	0	0	21,176	30,420
	Total- Public Sector Banks including RRB	**88,985**	**1,33,349**	**19,952**	**39,472**	**69,033**	**93,877**	**22,257**	**88,546**	**71,414**	**2,03,526**
C	**PRIVATE SECTOR COMMERCIAL BANKS**										
1	AXIS BANK	0	0	0	0	0	0	0	0	3	526
2	BANDHAN BANK	0	0	0	0	0	0	0	0	0	0
3	CSB BANK	590	1,082	32	54	558	1,028	51	608	800	12,864
4	CITY UNION BANK	0	0	0	0	0	0	0	0	0	0
5	DHANLAXMI BANK	0	0	0	0	0	0	0	0	0	0
6	FEDERAL BANK	378	1,338	0	0	378	1,338	0	0	960	59,797
7	HDFC BANK	0	0	0	0	0	0	331	11,671	183	7,177
8	ICICI BANK	248	527	248	526	0	1	521	8,616	0	1
9	IDBI BANK	620	1,521	0	0	620	1,521	0	0	769	14,920
10	IDFC FIRST Bank	0	0	0	0	0	0	0	0	0	0
11	INDUS IND BANK	4,994	20,169	0	0	4,994	20,169	0	0	4,994	20,169
12	JAMMU & KASHMIR BANK	0	0	0	0	0	0	0	0	0	0
13	KARNATAKA BANK	0	0	0	0	0	0	0	0	0	0
14	KARUR VYSYA BANK	0	0	0	0	0	0	0	0	0	0
15	KOTAK MAHINDRA BANK	0	0	0	0	0	0	0	0	0	0
16	LAKSHMI VILAS BANK	0	0	0	0	0	0	0	0	0	0
17	RBL Bank	0	0	0	0	0	0	0	0	0	0
18	SOUTH INDIAN BANK	809	2,773	634	2,037	175	736	1,134	77,767	365	34,120
19	T.N.MERCANTILE BANK	0	0	0	0	0	0	0	0	0	0
20	YES BANK	0	0	0	0	0	0	0	0	0	0
	Total- Pvt Sector Commercial Banks	**7,639**	**27,409**	**914**	**2,618**	**6,725**	**24,792**	**2,037**	**98,661**	**8,074**	**1,49,575**
D	**SMALL FINANCE BANKS**										
1	ESAF	41,887	14,899	41,887	14,899	0	0	41,887	14,899	0	0
2	Ujjivan Small Finance Bank	0	0	0	0	0	0	0	0	0	0
	Total- Small Finance Banks	**41,887**	**14,899**	**41,887**	**14,899**	**0**	**0**	**41,887**	**14,899**	**0**	**0**
	Total - Banking Sector	**1,38,511**	**1,75,657**	**62,753**	**56,989**	**75,758**	**1,18,668**	**66,181**	**2,02,106**	**79,488**	**3,53,101**

10.39. DATA ON CDM (CASH DEPOSIT MACHINE) AS AT DECEMBER 2022

Sl. No.	BANK	No. of CDM (CASH DEPOSIT MACHINE) Outstanding
A	**PUBLIC SECTOR COMMERCIAL BANKS**	
1	BANK OF BARODA	12
2	BANK OF INDIA	33
3	BANK OF MAHARASHTRA	14
4	CANARA BANK	83
5	CENTRAL BANK OF INDIA	7
6	INDIAN BANK	61
7	INDIAN OVERSEAS BANK	58
8	PUNJAB & SIND BANK	0
9	PUNJAB NATIONAL BANK	20
10	STATE BANK OF INDIA	731
11	UCO BANK	1
12	UNION BANK OF INDIA	109
	Total- Public Sector Commercial Banks	**1129**
B	**R R B - KERALA GRAMIN BANK**	0
	Total- Public Sector Banks including RRB	**1129**
C	**PRIVATE SECTOR COMMERCIAL BANKS**	
1	AXIS BANK	149
2	BANDHAN BANK	0
3	CSB BANK	51
4	CITY UNION BANK	19
5	DHANLAXMI BANK	10
6	FEDERAL BANK	284
7	HDFC BANK	42
8	ICICI BANK	90
9	IDBI BANK	22
10	IDFC FIRST Bank	0
11	INDUS IND BANK	0
12	JAMMU & KASHMIR BANK	0
13	KARNATAKA BANK	0
14	KARUR VYSYA BANK	11
15	KOTAK MAHINDRA BANK	0
16	LAKSHMI VILAS BANK	0
17	RBL Bank	0
18	SOUTH INDIAN BANK	0
19	T.N.MERCANTILE BANK	1
20	YES BANK	16
	Total- Pvt Sector Commercial Banks	**695**
D	**SMALL FINANCE BANKS**	
1	ESAF	0
2	Ujjivan Small Finance Bank	**0**
	Total- Small Finance Banks	**0**
	Total - Commercial Banks + RRB + SFB	**1824**
E	**CO-OPERATIVE BANKS**	
1	DIST CO-OPERATIVE BANKS	0
2	KSCARDB (incl. PCARDBs)	0
3	KSCB	0
	Total Co-operative Banks	**0**
	Total - Banking Sector	**1824**

Sl. No.	Bank	10.40. INFORMATION ON FOREIGN EXCHANGE BUSINESS AS AT DECEMBER 2022 (Rs in Lakhs)							
		Export Turn Over		Import Turn Over		Export Gold Cards issued			
		During the Quarter	Cumulative during the Fin Year	During the Quarter	Cumulative during the Fin Year	During the Quarter		Cumulative during the Fin Year	
		Amt.	Amt.	Amt.	Amt.	A/c	Amt.	A/c	Amt.
A	**PUBLIC SECTOR COMMERCIAL BANKS**								
1	BANK OF BARODA	23,180	73,400	31,736	75,200	0	0	0	0
2	BANK OF INDIA	0	0	0	0	0	0	0	0
3	BANK OF MAHARASHTRA	0	0	0	0	0	0	0	0
4	CANARA BANK	28,243	77,468	9,792	62,820	0	0	0	0
5	CENTRAL BANK OF INDIA	4,822	2,134	0	0	0	0	0	0
6	INDIAN BANK	23,102	30,410	10,575	15,010	0	0	0	0
7	INDIAN OVERSEAS BANK	35,632	48,852	26,432	26,432	0	0	0	0
8	PUNJAB & SIND BANK	0	0	0	0	0	0	0	0
9	PUNJAB NATIONAL BANK	11,340	30,995	2,018	24,265	0	0	0	0
10	STATE BANK OF INDIA	2,995	9,103	2,397	6,820	0	0	0	0
11	UCO BANK	5,249	10,237	4,359	10,861	0	0	0	0
12	UNION BANK OF INDIA	11,516	19,958	1,825	2,612	0	0	0	0
	Total- Public Sector Commercial Banks	**1,46,080**	**3,02,558**	**89,134**	**2,24,020**	**0**	**0**	**0**	**0**
B	**R R B - KERALA GRAMIN BANK**	0	0	0	0	0	0	0	0
	Total- Public Sector Banks including RRB	**1,46,080**	**3,02,558**	**89,134**	**2,24,020**	**0**	**0**	**0**	**0**
C	**PRIVATE SECTOR COMMERCIAL BANKS**								
1	AXIS BANK	0	0	0	0	0	0	0	0
2	BANDHAN BANK	0	0	0	0	0	0	0	0
3	CSB BANK	2,746	10,080	3,201	9,856	0	0	0	0
4	CITY UNION BANK	0	0	0	0	0	0	0	0
5	DHANLAXMI BANK	7,156	14,333	1,765	2,586	0	0	0	0
6	FEDERAL BANK	1,08,376	3,28,871	50,205	1,55,839	0	0	0	0
7	HDFC BANK	27,353	1,00,540	0	0	0	0	0	0
8	ICICI BANK	0	0	0	0	0	0	0	0
9	IDBI BANK	0	0	0	0	0	0	0	0
10	IDFC FIRST Bank	0	0	0	0	0	0	0	0
11	INDUS IND BANK	0	0	0	0	0	0	0	0
12	JAMMU & KASHMIR BANK	0	0	0	0	0	0	0	0
13	KARNATAKA BANK	0	0	0	0	0	0	0	0
14	KARUR VYSYA BANK	0	0	0	0	0	0	0	0
15	KOTAK MAHINDRA BANK	0	0	0	0	0	0	0	0
16	LAKSHMI VILAS BANK	0	0	0	0	0	0	0	0
17	RBL Bank	0	0	0	0	0	0	0	0
18	SOUTH INDIAN BANK	55,600	1,78,849	21,320	85,099	0	0	0	0
19	T.N.MERCANTILE BANK	5,417	5,417	0	0	0	0	0	0
20	YES BANK	0	0	0	0	0	0	0	0
	Total- Pvt Sector Commercial Banks	**2,06,648**	**6,38,091**	**76,491**	**2,53,380**	**0**	**0**	**0**	**0**
D	**SMALL FINANCE BANKS**								
1	ESAF	0	0	0	0	0	0	0	0
2	Ujjivan Small Finance Bank	0	0	0	0	0	0	0	0
	Total- Small Finance Banks	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
	Total - Commercial Banks + RRB + SFB	**3,52,728**	**9,40,649**	**1,65,625**	**4,77,400**	**0**	**0**	**0**	**0**
E	**CO-OPERATIVE BANKS**								
1	DIST CO-OPERATIVE BANKS	0	0	0	0	0	0	0	0
2	KSCARDB (incl. PCARDBs)	0	0	0	0	0	0	0	0
3	KSCB	0	0	0	0	0	0	0	0
	Total Co-operative Banks	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
	Total - Banking Sector	**3,52,728**	**9,40,649**	**1,65,625**	**4,77,400**	**0**	**0**	**0**	**0**

10.41 Doubling Farmer's Income by 2022							
Benchmark Parameters							
Sr. No.	Indicator	Measures(Nos. In Lakhs)					
1	Coverage of farmers	No. of Agri loan accounts as compared to number farmers in the state	No. of accounts		Total No. of Farmers		
			82.13		37.31		
		No. of SF/MF accounts financed (O/S) during the year as a share of total number of SF/MF in the state	No. of accounts financed		Total No. of Farmers		
			SF	MF	SF	MF	
			34.65	39.33	16.67	18.68	
2	Short Term Credit	Crop loan disbursed per hectare of net cutivable area	3.84				
		Share of SF/MF/Tenant farmers in total farmers financed(No of accounts)	SF		MF	Tenant	
			24.30		22.71	1.93	
		Share of SF/MF/Tenant farmers in total farmers financed(Amount)	SF		MF	Tenant	
			3663161		3424489	291542	
		Share of allied activities in total loans to farmers (No. of accounts in Actuals)	No. of accounts				
			200334				
		Share of SF/MF/Tenant farmers in Total farmers financed (Amount)	SF	MF	Tenant		
			769782	719407	61391		
4	Extent of Coverage under Crop Insurance	No. of Crop Loan accounts covered under insurance to that of total crop loan accounts financed					13564
1	Short Term Credit/working capital for allied activities	Growth in number of accounts of short term credit/working capital for allied activities to farmers					48.00%
		Growth in amount of accounts of short term credit/working capital for allied activities to farmers					46.00%
2	Capital formation in Agriculture	Growth in Agriculture term Loan disbursed					59.00%
		Growth in Agriculture and allied activities (Farm credit)					49.00%
		Growth in Agriculture Infrastructure					71.00%
		Growth in Ancillary activities					2.50%
3	Crop Insurance	Growth in number of Loan accounts Covered					29.00%
4	Development Linkage	Growth in number of FPOs financed by banks					(-5%)
		Growth in number of SHGs financed by banks					32.86%
		Growth in number of JLGs financed by banks					(-0.63%)
		Growth in Number of accounts financed against warehouse receipts					(-1.61%)

10.42 PMSVANidhi - BANK WISE STATUS - AS ON 15.03.2023				
BANK NAME	**Total application submitted**	**Total Number of Sanctions**	**Total Number of dusbursment**	**Total Number of application pending for sanction**
STATE BANK OF INDIA	5477	5449	4767	28
CANARA BANK	3801	3630	3436	171
UNION BANK OF INDIA	1636	1537	1475	99
KERALA GRAMIN BANK	1834	1480	1407	354
INDIAN BANK	1080	1063	1048	17
BANK OF BARODA	676	620	619	56
INDIAN OVERSEAS BANK	656	620	599	36
PUNJAB NATIONAL BANK	669	593	550	76
BANK OF INDIA	457	449	434	8
CENTRAL BANK OF INDIA	441	421	401	20
FEDERAL BANK	523	355	330	168
UCO BANK	252	249	223	3
SOUTH INDIAN BANK	324	247	238	77
IDBI BANK	109	98	91	11
PUNJAB AND SIND BANK	85	81	80	4
DHANLAXMI BANK	93	51	47	42
CATHOLIC SYRIAN BANK	72	47	41	25
HDFC BANK	40	36	29	4
KARNATAKA BANK	33	26	25	7
BANK OF MAHARASHTRA	20	20	19	0
TAMILNADU MERCHANTILE BANK	32	19	16	13
KERALA BANK	21	10	9	11
AXIS BANK	20	8	8	12
ESAF	14	4	4	10
YES BANK	3	3	2	0
CITY UNION BANK	8	2	1	6
KARUR VYSYA BANK	9	2	2	7
KOTAK MAHINDRA	2	2	1	0
LAXMI VILAS BANK	2	1	1	1
BANDHAN BANK	2	0	0	2
ICICI BANK	20	0	0	20
INDUS IND BANK	1	0	0	1
UJJIVAN SMALL FINANCE BANK	1	0	0	1
TOTAL	**18413**	**17123**	**15903**	**1290**