

STATE LEVEL BANKERS' COMMITTEE, KERALA

(Under Lead Bank Scheme)

Convenor:



Ref: SLBC KL SLRM 2021 AJS

Date: 16th Jul, 2021

To: All the Distinguished Members of SLBC

Dear Sir/Madam,

Sub: SLBC Kerala – State Level Review Meeting (SLRM) 2021

We are happy to extend our invitation to the State Level Review Meeting (SLRM) 2021 of SLBC Kerala which is proposed to be held as scheduled below:

Plenary Session

Schedule of the plenary session of SLRM is as under:

Plenary Session	Level of Participation
Date : 22nd July 2021 (Thursday) Time : 11.30 A.M. Venue : Board Room, 6th Floor, Canara Bank, Circle Office, MG Road, Trivandrum And Also by Video Conferencing	• State Controlling Heads of Banks, Govt: Secretaries, Heads of Govt: Departments • LDMs of all Districts • State In Charge of other agencies

The presence of the State controlling Heads of Banks and Departmental Heads of Govt: Agencies and State Heads of other agencies and LDMs are solicited for the Plenary Session.

Group Discussion Session

As a prelude to the Plenary Session, the SLRM had three separate Group Discussion sessions covering Primary, Secondary and Tertiary sectors, on 16.07.2021 by Video Conferencing at different locations with participation from Senior/Middle level Officials of Banks, RBI, NABARD, Govt: Departments, Other Agencies and LDMs.

We solicit appropriate level of participation from your Organisation in the Plenary Session.

Thanking you,

S Premkumar

Convenor, SLBC Kerala
& Circle Head, Canara Bank

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SLBC KERALA

VITAL BANKING STATISTICS

(Amount in Rs. Crores)

Sl. No.	Parameter	March 2019	March 2020	March 2021	Y-o-Y variation March 2020 to March 2021		December 2020	Variation December 2020 to March 2021	
					Quantum Variation	% Variation		Quantum Variation	% Variation
1	No of branches	6426	6584	6611	27	0%	6606	5	0%
2	Number of ATMs	9011	8699	8959	260	3%	8621	338	4%
3	Total Deposits	493562	544372	605914	61542	11%	593220	12694	2%
4	NR Deposits	190055	208698	229636	20938	10%	227430	2205	1%
5	Domestic Deposits	303507	335674	376278	40604	12%	365790	10488	3%
6	% Share of Domestic Deposits	61.49	61.66	62.10	0.44	1%	61.66	0	1%
7	Total Advances	329900	359274	392669	33395	9%	378401	14268	4%
8	Total Business of Commercial Banks	823462	903646	998583	94938	11%	971621	26962	3%
9	CD Ratio	67	66	65	-1	-2%	64	1	2%
10	C+I: D Ratio	70	70	70	0	1%	69	1	2%
11	Priority Sector Advances (PSA)	172940	179540	190433	10893	6%	184933	5500	3%
12	% of PSA to Total Advances	52.42%	49.97%	48.50%	-0.01	-3%	48.87%	-0.38%	-1%
13	No: of Priority Sector Loan Accounts	10022828	9814092	10106159	292067	3%	9906230	199929	2%
14	Agricultural Advances	80803	82221	87091	4870	6%	83327	3764	5%
15	% of Agricultural Advances to Total Advances	24%	23%	22%	-1%	-3%	22%	0%	1%
16	No: of Agriculture Loan Accounts	7628098	7269371	7189796	-79575	-1%	7127121	62675	1%
17	Kisan Credit Card – No: of Account (Including Co-operative Banks')	1699495	1361243	2123066	761823	56%	2025594	97472	5%
18	Kisan Credit Card - Amount (Including Co-operative Banks')	17530	18658	26365	7707	41%	24235	2130	9%
19	Gold Loan - Outstanding	50169	52266	56996	4730	9%	49822	7173	14%
20	% of Gold Loan to Agricultural Advances	62%	64%	65%	2%	3%	60%	0	9%
21	MSME Advances	54446	56894	59971	3077	5%	60880	-909	-1%

22	% MSME Advances to Total Advances	17%	16%	15%	-1%	-4%	16%	-1%	-5%
23	DRI Advances	21	14	14	0	3%	19	-5	-24%
24	% DRI Advances to Total Advances	0.01%	0.00%	0.004%	0.000%	-6%	0.005%	0.00%	-27%
25	Scheduled Caste Advances	5584	4919	4503	-416	-8%	4679	-176	-4%
26	Scheduled Tribe Advances	1274	1091	1144	53	5%	1386	-242	-17%
27	Weaker Section Advances	75914	83651	84231	579	1%	82458	1773	2%
28	% WS Advances to Total Advances	23%	23%	21%	-2%	-8%	22%	0%	-2%
29	Minority Community Advances (MCA)	104380	150250	115166	-35084	-23%	104903	10263	10%
30	% MCA to Total Priority Credit	60%	84%	60%	-23%	-28%	57%	4%	7%
31	Education loan – No: of Accounts	330051	347710	346740	-970	0%	376491	-29751	-8%
32	Education loan – Amount Outstanding	9841	11202	10683	-520	-5%	10818	-135	-1%
33	Educational Loan NPA Position (No of Accounts)	52413	52406	49772	-2634	-5%	47931	1841	4%
34	Educational Loan NPA Position (Outstanding)	1346	1348	1042	-306	-23%	1207	-165	-14%
35	Housing loan Advances	27386	28964	30783	1818	6%	29193	1590	5%
36	Total Industrial Advances	68693	72040	76259	4219	6%	77860	-1602	-2%
37	Total NPA – Amount Outstanding	12172	14801	15859	1058	7%	12649	3209	25%

DISBURSEMENT PARTICULARS UNDER ANNUAL CREDIT PLAN

Sector	Mar-19			Mar-20			Mar-21		
	Target	Actual	Achmt (%)	Target	Actual	Achmt (%)	Target	Actual	Achmt (%)
Primary	64883	71632	110%	71537	58625	82%	73908	83102	112%
Secondary	31635	32156	102%	35077	27659	79%	35430	34289	97%
Tertiary	42618	31636	74%	41867	23767	57%	38237	22448	59%
Total	139136	135424	97%	148481	110051	74%	147575	139839	95%

PREFACE

State Level Bankers' Committee (SLBC), set up as per the Lead Bank Scheme of the Reserve Bank of India, is the highest body of bankers in the State. The committee meets once a quarter every year in March, June, September and December. In addition to reviewing the activities of the Institutional Lending Agencies, the quarterly meetings discuss various issues concerning the economic development of the State, where banks play a pivotal role. The meetings aim at finding solutions to the various problems confronting the Banking sector and related socio-economic development of the State. The forum takes the lead in initiating, streamlining and accelerating the process of development in close co-ordination with various Government Departments, Reserve Bank of India, NABARD and other developmental agencies. Top Executives representing the State Government, Reserve Bank of India, NABARD and other Developmental Agencies attend the quarterly meetings. Participation at the highest level as above enables meaningful and purposeful discussions on various matters aimed at solving various issues.

The State Level Review Meeting (SLRM) of SLBC is held once a year, as at March every year. The review meeting gives ample time and opportunities to the participants to review performance of the Banks in the past one year, in addition to analyzing various problems confronting the State and Banks and paving way for increased flow of credit to priority sector.

The objectives of the SLRM in a nutshell are:

- (i) To review the performance of the banking industry vis-a-vis National goals.
- (ii) To take stock of the achievements under District Credit Plans and suggest ways and means to hasten the flow of credit to priority sector.
- (iii) To review the progress in the implementation of National programmes like PMEGP, Credit to Minority Communities, SC/STs, Women Beneficiaries etc.
- (iv) To discuss problems identified by District Level Review Meetings which merit attention at the State level.
- (v) To identify operational problems in the implementation of the Lead Bank Scheme and to suggest solutions to them.

The statistical information provided in the background notes has been designed to give an insight into the performance of the banking sector during 2020-2021. The focus of agenda notes is on the pending recommendations of the earlier meetings of SLBC and also fresh issues that emerged during the quarter. The review meeting tries to probe into the reasons coming in the way of successful implementation of various schemes and suggests solutions to the issues through collective thinking and reasoning. The meeting also recommends suitable strategies to ensure successful implementation of District Credit Plans, Government sponsored schemes etc. by identifying areas of strength and weakness. The meeting helps in forging better relationship and understanding between banks, State Government and other developmental agencies, which is very much essential for the successful implementation of the lead bank scheme. The topic for discussion is divided into three Groups as follows.

- Group I - Primary Sector - Agriculture & Allied Activities
- Group II - Secondary Sector & Government Sponsored Schemes
- Group III - Tertiary Sector

The participants have been divided into three groups as indicated in this background notes to discuss each and every issue threadbare and suggest solutions. The leader of groups, if required, takes the assistance of members for preparing the group's reports. The group leader ensures that the report of each group is prepared, so that the same can be presented in the Plenary Session of the meeting. The decisions, arrived at by consensus in the House, form the recommendations of SLBC.

From the above, it can easily be understood that each participant has to fully involve in the deliberations to make the meeting a success, which would help to improve the performance of banking sector in the State.

Due to the COVID pandemic situation and the consequent lockdown and related issues, we could not conduct the SLRM-2021 in time. Hopefully, the situation will improve in the coming days and we will be in time in conducting 134th SLBC for meaningful deliberations.

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STATE LEVEL REVIEW MEETING, MARCH 2021

1. ADOPTION OF MINUTES OF 132nd and 133rd SLBC Meeting

The minutes of 132nd and 133rd SLBC held on 22nd February 2021 was circulated vide SLBC letter no SLBC/K/132/133 SLBC/2021/Minutes/AJS dated 23rd April 2021.

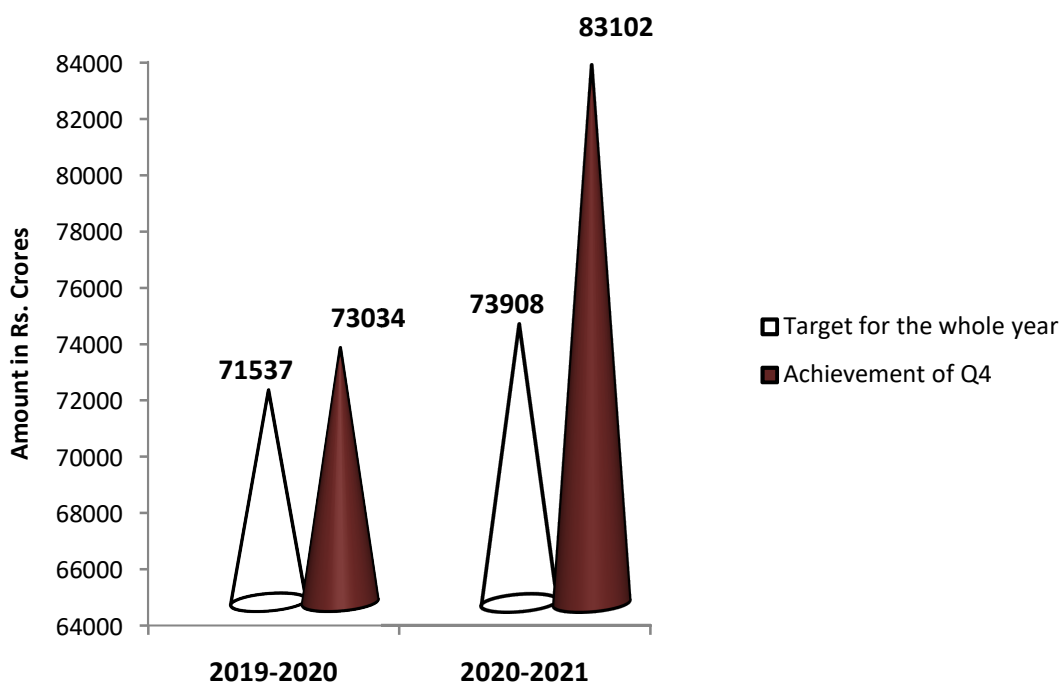
The house may adopt the said minutes.

2. Issues on Primary Sector

2.1 Review of performance under Annual Credit Plan 2020-21

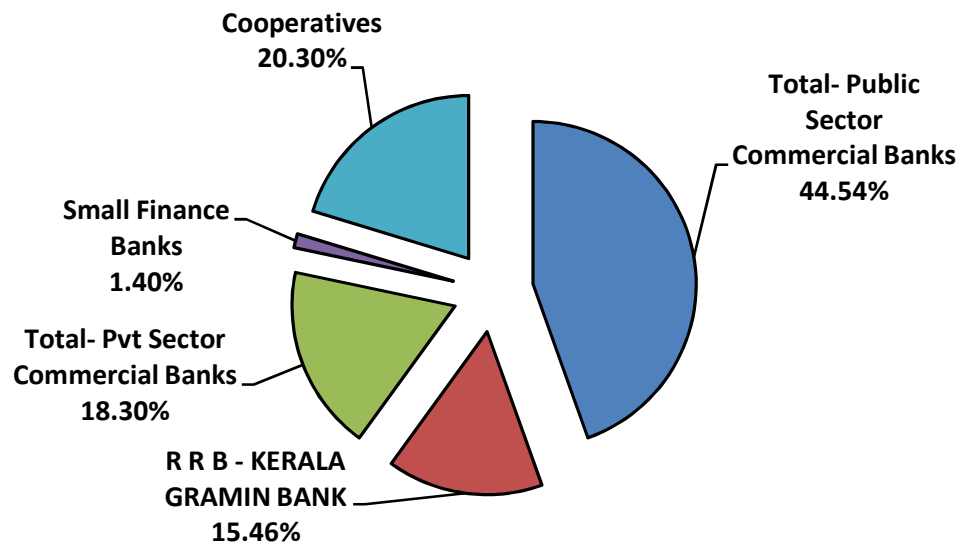
2.1.1 Bank wise performance- Primary Sector

Parameter	2019-2020	2020-2021
Target for the whole year	71537	73908
Achievement of Q4	73034	83102
% achievement for Q4	102%	112%



Banking GroupWise Performance under Primary Sector

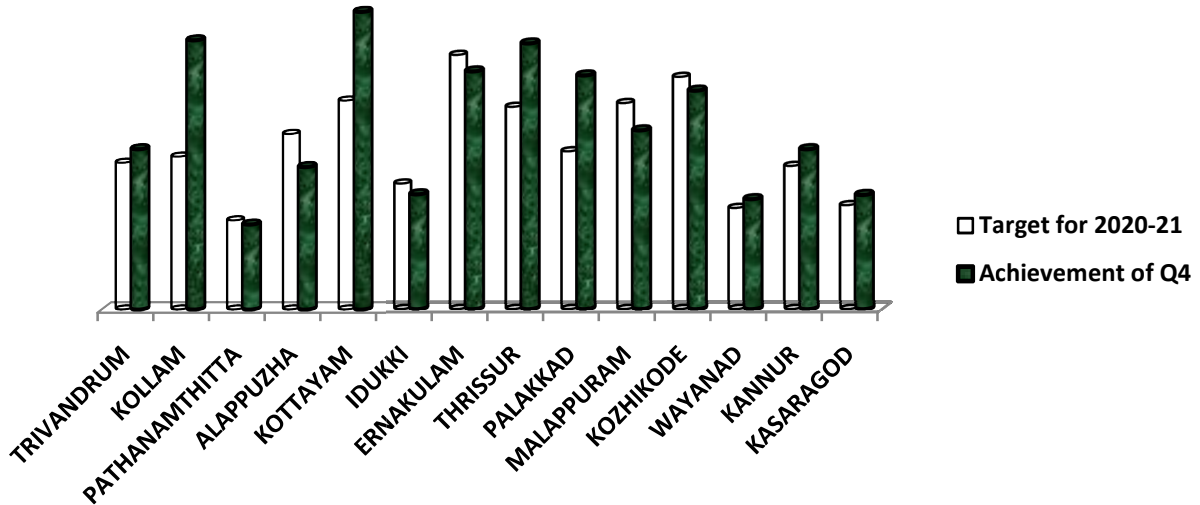
Share of Primary Sector Disbursement



2.1.2 District wise Performance under Primary Sector

Sl. No.	District	Target for 2020-21	Achievement of Q4	% Achievement
1	TRIVANDRUM	4706	5137	109%
2	KOLLAM	4902	8631	176%
3	PATHANAMTHITTA	2859	2721	95%
4	ALAPPUZHA	5630	4566	81%
5	KOTTAYAM	6700	9543	142%
6	IDUKKI	4043	3694	91%
7	ERNAKULAM	8173	7639	93%
8	THRISSUR	6506	8537	131%
9	PALAKKAD	5077	7510	148%
10	MALAPPURAM	6627	5746	87%
11	KOZHIKODE	7467	7022	94%
12	WAYANAD	3260	3537	109%
13	KANNUR	4609	5141	112%
14	KASARAGOD	3350	3674	110%
TOTAL		73908	83102	112%

Primary Sector Target Vs Achievement



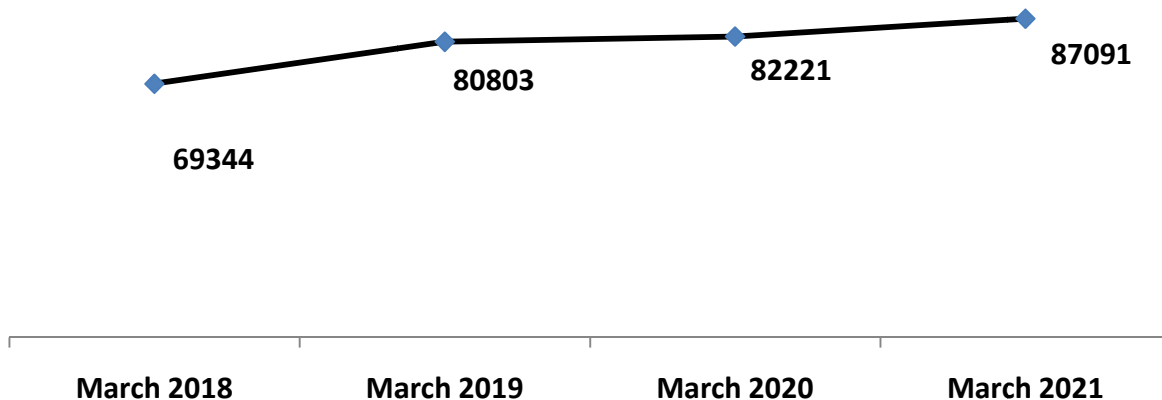
2.2 Agriculture Advances

A. Growth in Agriculture Advances

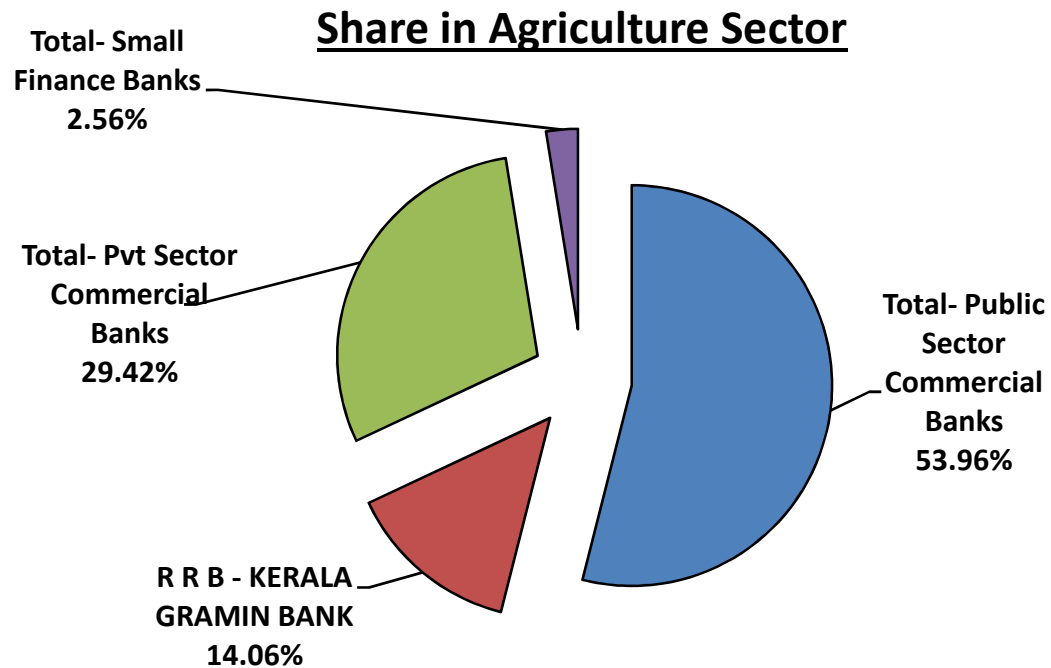
(Rs. in Crores)

Agriculture Advances over the years			
March 2018	March 2019	March 2020	March 2021
69344	80803	82221	87091

Agriculture Advances

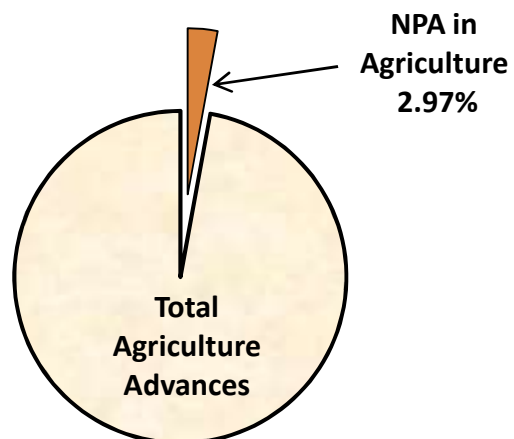


B. Banking Group wise Growth in Agriculture Advances



C. % Share of NPA in Agriculture Advances

Share of Agriculture NPA

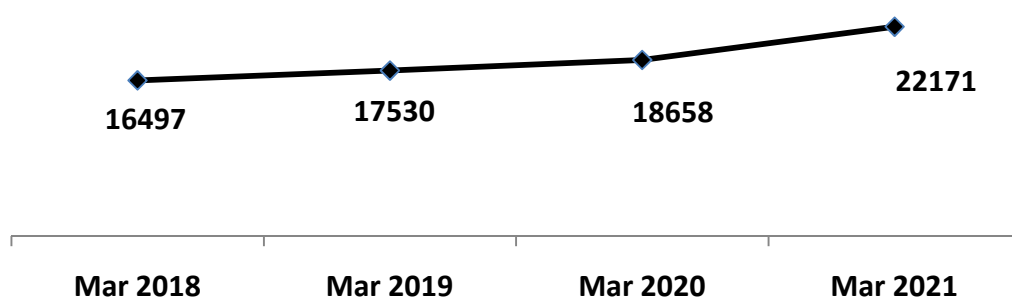


2.3 Performance under Kisan Credit Card Scheme (Refer Annexure 8.17)

(Rs. in Crores)

Parameter	Outstanding			
	Mar 2018	Mar 2019	Mar 2020	Mar 2021
KCC (including Co-op. Banks)	16497	17530	18658	22171

KCC Outstanding (including Co-op. Banks)



2.4 PENDING ISSUES

2.4.1. 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 thelease land farming sector in Kerala was an issue pointed out in SLRM.

During 130th SLBC the forum observed that there 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.
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
From Director of Agriculture
To The Convenor ,
SLBC. Kerala
Date:05/03/2021

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 21/02/2021 of 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.

Steering committee suggested that since Kisan Credit Card (KCC) limit is in the nature of revolving cash credit facility without any restrictions in number of

debts and credits. If the compensation is credited to Kisan Credit Card limit of the farmer, it can be used by the farmer for re-cultivation purpose since it is a revolving limit.

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. SLBC is coordinating and reviewing the campaign for issuance of Kisan Credit Card to farmers for Agriculture and allied activities. After the withdrawal of Interest Subvention Scheme (ISS) and Prompt Repayment Incentive to short term crop loan other than Kisan Credit Card facility, there is an increase in number of KCC account. ***Number of Kisan Credit Card issued to farmers has increased 56% year on year basis. Number of active KCC account as at Mar-21 is 21, 23, 066 as against 13, 61, 243 at Mar-20.***

2.4.2. Credit Delivery Framework for Tenant Farmers (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:

It was reported by the Government of Kerala that the bill is ready for enactment. Once the bill becomes an act the issue can be resolved. However there is no further development in the matter.

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

b. Loan to leased land farmers

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 .

“Subhiksha Keralam” scheme launched by Govt.of Kerala estimated that 41626 ha. Of land as fallow. The scheme also proposed to bring the entire fallow land under cultivation in a phased manner. Private lands should be brought under cultivation by the owners themselves or they should be made willing to give it for cultivation on temporary lease. The private landowners may be unwilling to hand over the land for cultivation to others who are willing to cultivate due to fear of losing the ownership in due course. Assurance shall be given to the private owners by the LSGD that this is purely a temporary arrangement for cultivation and the ownership will not be

affected by any means. A tripartite agreement can be executed among the Panchayat concerned, owner of the land and the cultivator, in a specified format.

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. Letter copy attached for discussions.

Sub:- SLBC- Kerala - proposed license tripartite agreement to explore the possibility of financing lease land farmers as mentioned in Subhiksha keralam scheme guidelines- Reg

Ref:- 1)E-mail received from your good office on 02/7/2021

2) Letter No 188/PB1/2020/Agri of Agriculture (PB) Department dated 22/10/2020

3) Letter No ADFW/3088/2020-TP5 dated 20/01/2021

Vide reference cited 2 &3 above the proposed license tripartite agreement between land owners and cultivators for financing lease land cultivators which has been submitted to Government is hereby shared for further necessary action. The agreement is yet to be finalized . I am herewith submitting points to be considered on the proposed license agreement received from the Government it to create a template for license agreement between land owners (particularly those who have uncultivated land) and potential cultivators of land .The proposed feature of the template may be as follows.

1. The parties to the license agreement: One party to the agreement is the owner of the land. The other party is a group of Individuals. If they are-a Kudumbasree Joint liability Group (JLG) , the members of the group will all be women . The template should cover the possibility of cultivators being a group of men and women, only women or only men.

One person representing the SHG authorized on that behalf in law bye law should sign the agreement and it should be registered if it exceeds 11 months.

2. The Period of License (Duration of contract) : The license period should be one that is sufficient to permit investment on the land by the cultivator and for that investment to yield an adequate income. On the other hand , it should not be so long that the landowner loses confidence that the land will come back to him or her. The minimum period for the agreement may be fixed at 3-5 years, depending on the cultivation proposed by the potential cultivators. The period of licence can be made flexible in accordance with the type of cultivation undertaken by the SHG. Subletting shall be prohibited.

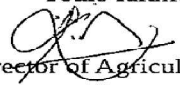
3. Consideration : The license fee must be mutually agreed and fair. The fee currently paid to owners of land by Kudumbasree JLGs is generally less than 10 percent of total costs. When fixing the license fee due weight age must be given to the fact that the cultivators will improve the land during the contract period, and thereby enhance land value. The mode of payment of license fee should be specified .

4. Other conditions : These may be included as necessary , on a case basis. However it may be useful to include a clause that stipulates that any construction work or creation of a permanent structure on the land under license can only be undertaken with the permission of the owner.

There should be a provision for renewal of agreement upon notice due to default by the SHGs. Amnesties like Electricity and water connection shall be taken in the name of land owners , specifying the purpose for which it is availed. There shall be clause for dispute resolution.

Duties and obligations of the land owner and SHGs in maintaining the land and adherence to State laws should be specified. Mode of surrender of land also be specified.

The terms of such license agreements shall not violate the provisions of the Kerala Land Reforms Act (KLRA).

Yours faithfully,

Director of Agriculture

2.4.3 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

Action taken

Department of Financial Services (DFS) vide F.No.3/12/2020-AC dated 23 July 2020 launched a campaign for issuance of Kisan Credit Card to farmers for Agriculture and allied Activities.

SLBC vide various communications advised Member Banks to extend maximum KCC loans to farmers registered with milk unions and also for the fast implementation SLBC had printed the loan application form on a cost sharing basis to the Banks and distributed through LDMs.

Two meetings of SLBC sub committee on Agriculture was convened 06.11.2020 and 12.10.2020 to discuss about issuance of Kisan Credit Card to fishermen in the State of Kerala and formulated plan of action for covering maximum fishermen with Kisan Credit Card facility.

2.4.4. Agenda Suggested by Reserve Bank of India

A. 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.

During 132nd SLBC meeting Representative from RBI has opined that there is not much development in the programme. The progresses are to be analyzed and discussed in the DLRC level also.

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.

B. A Monograph on the State of Sikkim's Organic Transformation

As we know, Agriculture is a key sector in Indian Economy in view of its contribution to employment and GDP and therefore, the importance of the sector in the country's socioeconomic development cannot be overemphasized. With passage of time, Agriculture sector in India has also undergone transformative changes in terms of methods of farming, increase in efficiency through adoption of new technologies, supply chain management, financing etc. Of late, the term 'Organic Farming' has also assumed greater significance from the perspective of protecting environment as also for the health benefits offered by organic farm produces.

2. In the direction of Organic Farming, the State of Sikkim has made significant progress. It may be worth mentioning that the Hon'ble Prime Minister of India declared the State of Sikkim as the first Organic State of India in January 2016. In this connection, the concerned Regional Office of Reserve Bank of India has documented a Monograph detailing the journey of transformation of the State as an Organic State, in consultation with the Sikkim Organic Mission.

3. The Monograph weaves together all the actions taken by various stakeholders on the Roadmap. The document, besides giving rich information about the adoption of Organic Farming in the State, also provides a valuable Template for other States and UTs to implement Organic Farming. The document may be used as a model framework for similar Organic Missions for other States and UTs. While a synopsis of the Monograph is given at **Annex I**, detailed version of the Monograph is available at **Annex II**.

4. Considering that State/ UT Level Bankers Committees (SLBCs/ UTLBCs) are apex platforms for bankers and other stakeholders at State/ UT level and the fact that credit flow to Agriculture sector is one of the important agenda items for discussions in the meetings, SLBCs/ UTLBCs are suggested to deliberate on the Monograph of the State of Sikkim and explore ways to replicate the best practices of the model framework, in order to promote Organic Farming in their respective States/ UTs. Within the extant framework governing the Lead Bank Scheme, SLBCs/ UTLBCs may also consider constituting Sub-Committee(s), as may be required, which can work towards promoting Organic Farming in the States/ UTs and the Monograph may well be used as a guiding document.

Action Taken

During 131st SLBC meeting RBI made a presentation on Sikkim model in the SLBC forum. The forum requested the Department of Agriculture and Kudumbasree to support the efforts.

*Kerala State has adopted **BharatiyaPrakritikKrishiPaddhatiProgramme (BPKP)**, is introduced as a sub scheme of Paramparagat Krishi Vikas Yojana (PKVY) since 2020-21 for the promotion of traditional indigenous practices including natural farming. The scheme mainly emphasizes on exclusion of all synthetic chemical inputs and promotes on-farm biomass*

recycling with major stress on biomass mulching; use of cow dung-urine formulations; plant based preparations and time to time working of soil for aeration.

2.4.5 Agenda Suggested by Director Agriculture

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.

Agriculture Directorate has submitted a short note on AIF scheme which is furnished as below:

Agricultural Infrastructure Fund (AIF) is the new scheme formulated by GOI to mobilize medium - long term debt financing facility for investment on viable projects relating to Post Harvest Management, Infrastructure and Community Farming Assets through incentives and financial support in order to improve agriculture infrastructure.

The benefits of the project are the following:

1. **Interest subvention** – Interest subvention of 3% per annum upto a limit of Rs. 2 crores - (max period of 7 years. For loan beyond 2 crores, interest subventions will be limited to 2crores)
2. **Credit guarantee** – Credit guarantee for a loan up to 2 crores. The fee for this coverage will be paid by Government.

In order to facilitate cultivation and also to promote Post Harvest Management in Agriculture, in anticipation of additional production, Department proposes to facilitate credit facilities to farmers and groups. Various credit linked programmes under Department of Agriculture that can be integrated with agriculture infrastructure fund are the following:

- Promotion of Startups.
- Financial Assistance Under the Scheme for Promotion of Micro, Small and Medium Level Agro Processing Ventures Supported by SFAC, Kerala.
- Establishment of Cold-Chain for Vegetables & Fruits in Kerala State.
- Infrastructure for smart and precision agriculture (assistance under MIDH implementing through State Horticulture Mission).

- Credit support to establish custom hiring centers under SMAM.
- Opportunity for starting marketing eco--shops, outlets / FROs.

As this is a credit linked programme all the Banking sectors are requested to concentrate on this programme and extend maximum credit support to farmers. The duration of the scheme is 10 years. It provides credit guarantee coverage for loans up to Rs.2 crores for beneficiaries like farmers, agri entrepreneurs, PACS, SHG,FPOs etc.

2. Extension of Moratorium and waiving of Interest for other farmers.

Due to this Covid 19 Pandemic situation prevailing all over the country it has affected farming community to a greater extent. The pandemic has brought huge losses to all the farmers in all means .In regard to the above it has also been requested by the many farmers engaged in agriculture for waiving of the interest and extending financial support . Hence the Moratorium period may be extended along with the waiving of interest for benefiting the farming community .

Views of Steering committee

RBI vide letter CO.FIDD.FSD.No.S127/05-02-001/2021-2022 dated 28.05.2021 had informed all the public and private sector Scheduled commercial Banks that the interest subvention for Short term loans for agriculture and allied activities during the year 2020-21 for an extended period on account of COVID-19



भारतीय रिज़र्व बैंक

-----RESERVE BANK OF INDIA-----

www.rbi.org.in

CO.FIDD.FSD.No S127/05-02-001/2021-2022

May 28, 2021

The Chairman/Managing Director & CEOs
All Public & Private Sector Scheduled Commercial Banks

Madam/Dear Sir,

Interest Subvention (IS) and Prompt Repayment Incentive (PRI) for Short Term Loans for agriculture and allied activities during the year 2020-21: Extended Period on account of Covid-19

Please refer to our letter FIDD.CO.FSD.No.342/05.02.001/2020-21 dated October 16, 2020 regarding Continuation of Interest Subvention Scheme (modified) for Short Term Loans for agriculture and allied activities on interim basis during the year 2020-21.

2. In the wake of the lockdowns and movement restrictions imposed by State Governments due to second wave of Covid-19 pandemic, many farmers are not able to travel to bank branches for payment of their short term agri loan dues. Moreover, due to restrictions on movement of people and difficulty in timely sale and receipt of payment of their produce, farmers may be facing difficulties in repayment of their short-term crop loans falling due during this time.

3. Accordingly, to ensure that farmers do not have to face the situation of paying penal interest and they can continue getting the benefit of short term crop loan at concessional interest rate of 4% per annum which is applicable on timely repayment, the Government has decided to continue the availability of 2% Interest Subvention (IS) to banks and 3% Prompt Repayment Incentive (PRI) to farmers for short term crop loans up to 3 Lakh per farmer given by banks @ 7% p.a., which have become or shall become due between March 1, 2021 to June 30, 2021, for the extended period of repayment of loans upto June 30, 2021 or date of actual repayment whichever is earlier. This benefit will be applicable to all short-term loans for Agriculture and allied activities including Animal Husbandry, Dairying and Fisheries (AHDF) upto ₹3 lakh per farmer (upto ₹2 lakh for AHDF farmers).

4. Banks are therefore advised to extend the benefit of IS of 2% and PRI of 3% for short term loans for Agriculture and allied activities including Animal Husbandry, Dairying and Fisheries (AHDF) upto ₹3 lakh per farmer (upto ₹2 lakh for AHDF farmers) to farmers whose accounts have become due or shall become due between March 1, 2021 and June 30, 2021.

5. All other terms and conditions remained unchanged.

Yours faithfully,

Kaya Tripathi

(Kaya Tripathi)
Chief General Manager

CO.FIDD.FSD.No.S128/05-02-001/2021-2022

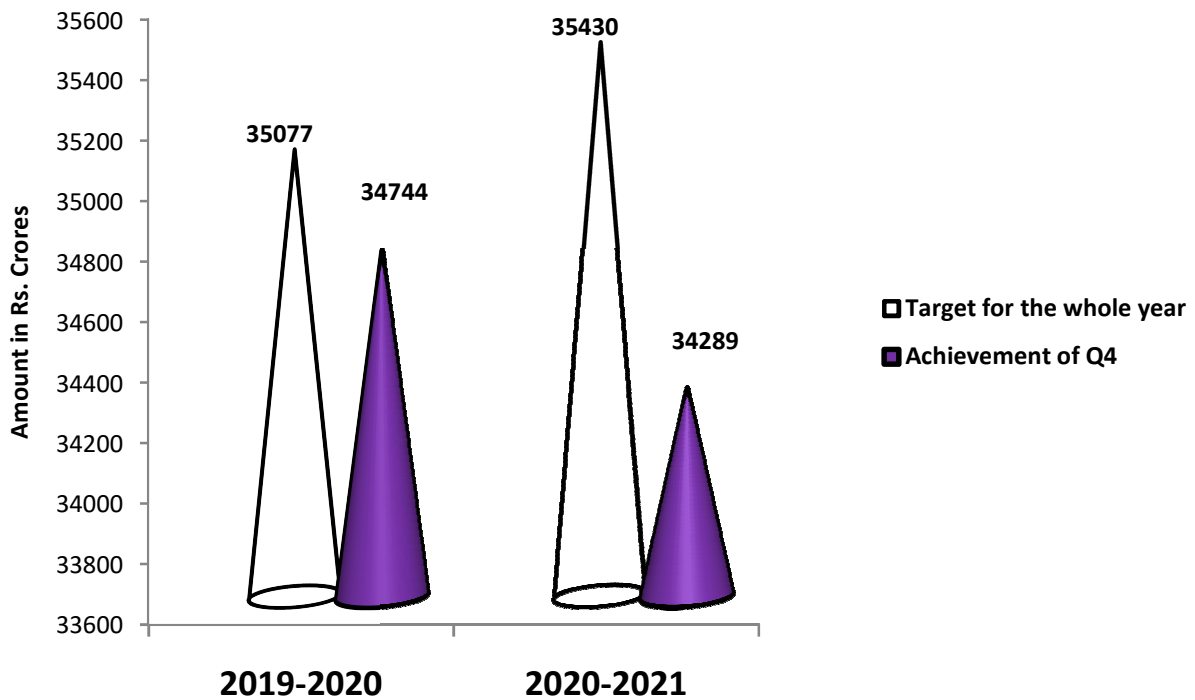
May 28, 2021

Chief Secretary, Government of Kerala vide D.O Lr.No.Agri-IFA1/117/2021-Agri dated 10.06.2021 requested Ministry of Agriculture, Co-Operation & Farmers Welfare, Government of India for the extension of repayment period of short term crops loans up to six months from 1st July,2021.

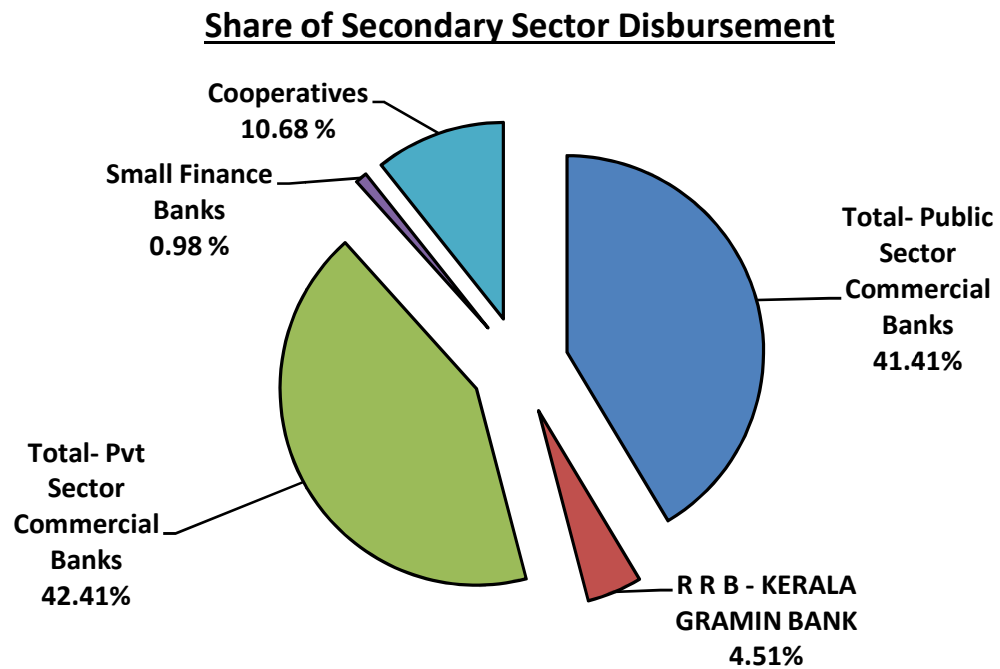
3. Issues in Secondary Sector & Government Sponsored Scheme

3.1 Performance under Secondary Sector

Parameter	2019-2020	2020-2021
Target for the whole year	35077	35430
Achievement of Q4	34744	34289
% achievement for Q4	99%	97%



3.1.1. Banking Group Wise Performance under Secondary Sector

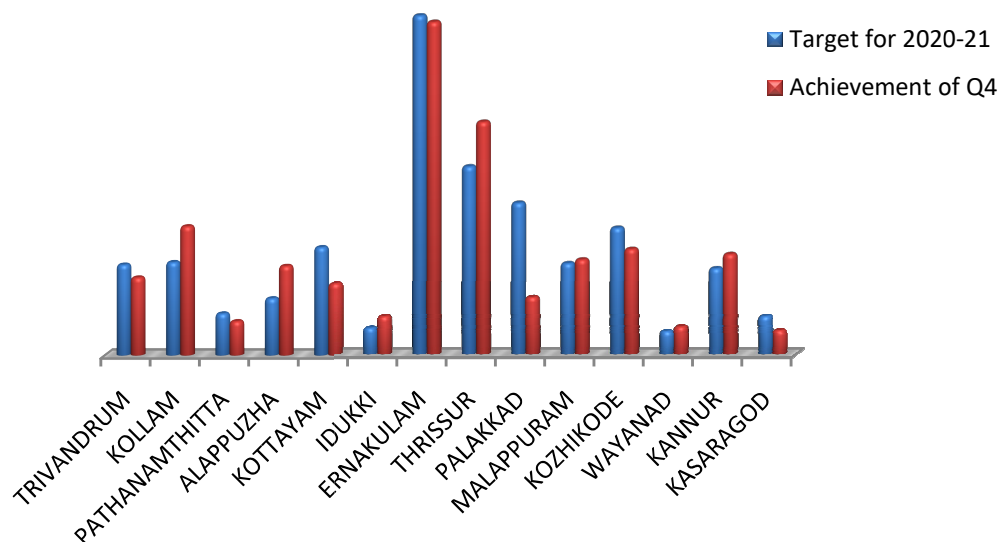


3.1.2. District wise Performance under Secondary Sector

(Rs. in Crores)

Sl. No.	District	Target for 2020-21	Achievement of Q4	% Achievement
1	TRIVANDRUM	2180	1871	86%
2	KOLLAM	2240	3103	138%
3	PATHANAMTHITTA	1005	818	81%
4	ALAPPUZHA	1370	2149	157%
5	KOTTAYAM	2600	1719	66%
6	IDUKKI	643	922	143%
7	ERNAKULAM	8228	8072	98%
8	THRISSUR	4572	5652	124%
9	PALAKKAD	3690	1390	38%
10	MALAPPURAM	2226	2316	104%
11	KOZHIKODE	3085	2571	83%
12	WAYANAD	560	673	120%
13	KANNUR	2104	2448	116%
14	KASARAGOD	927	583	63%
TOTAL		35430	34289	97%

Secondary Sector Target Vs Achievement



3.2 MSME Advances (Priority)

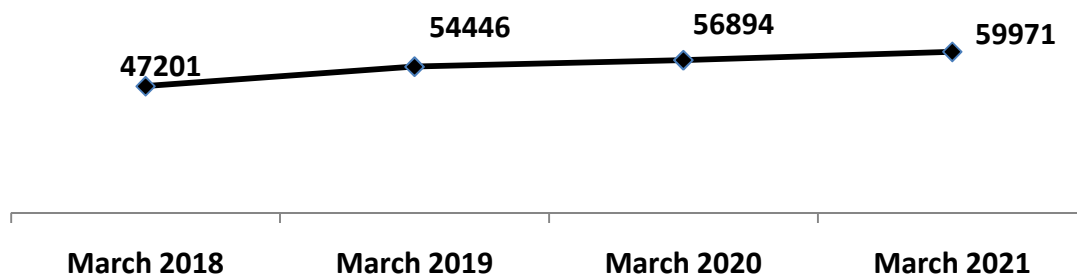
A. Growth in MSME Advances

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

(Rs. in Crores)

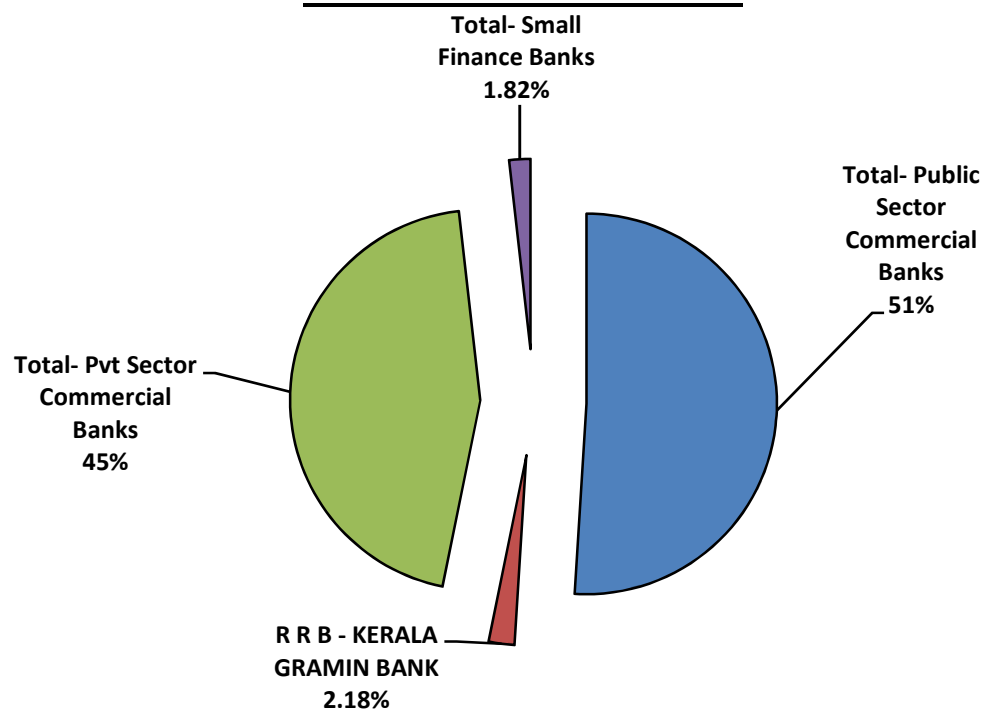
MSME Advances over the years			
March 2018	March 2019	March 2020	March 2021
47201	54446	56894	59971

MSME Advances

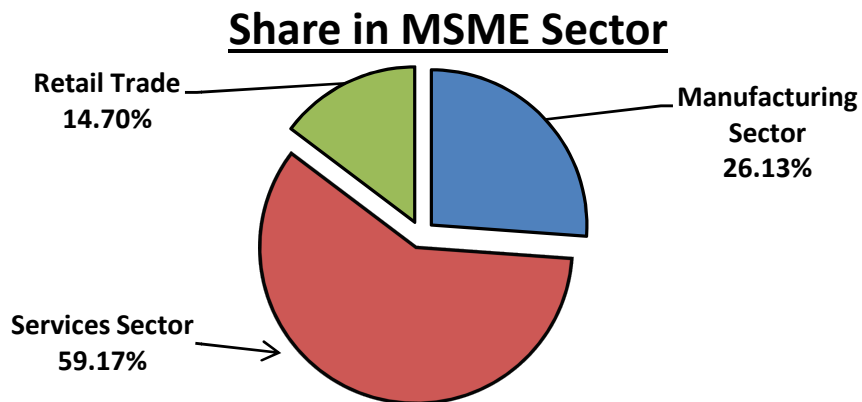


B. Banking Group wise Growth in MSME (Priority) – Micro, Small & Medium Enterprises

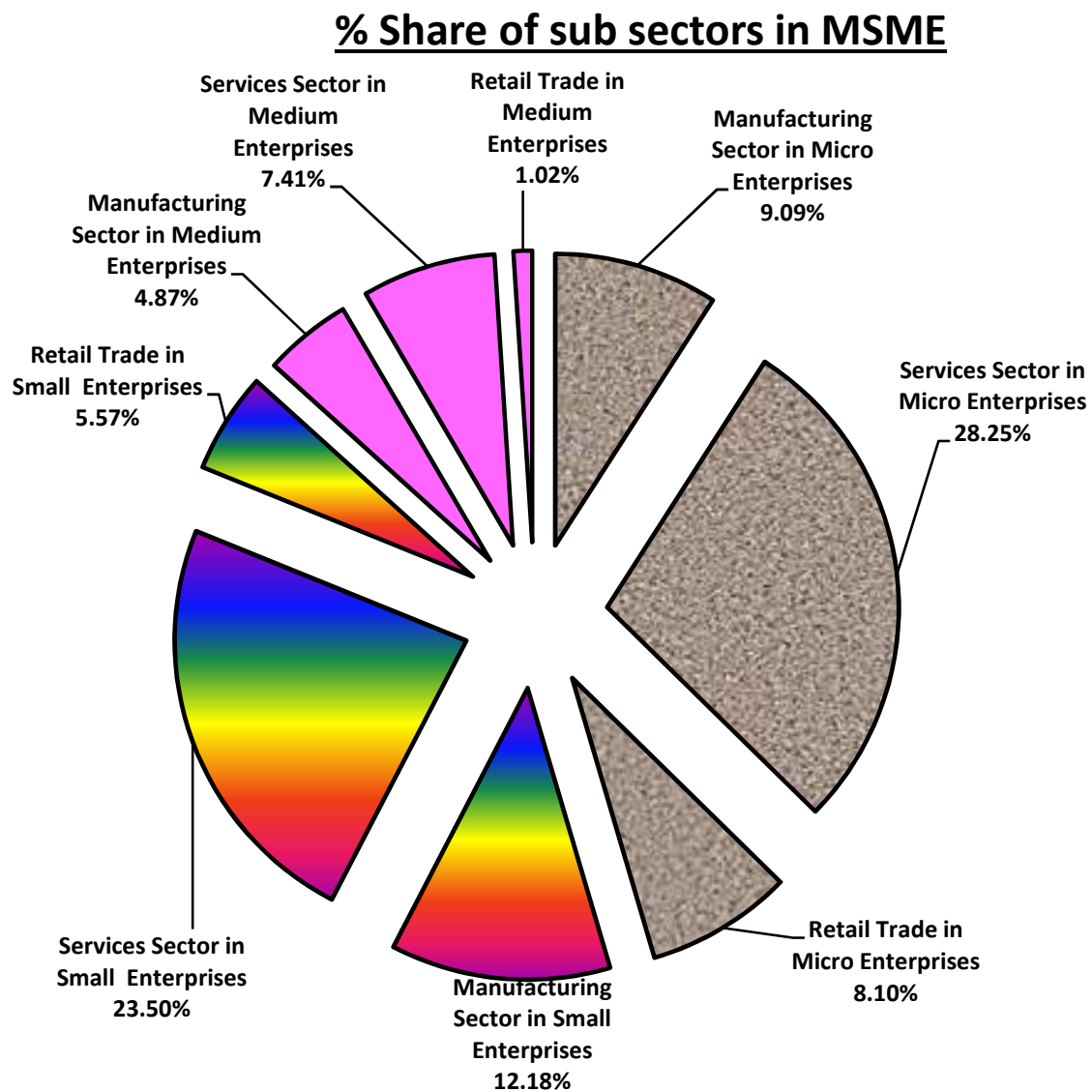
Share in MSME Sector



C. Sector wise classification of MSME

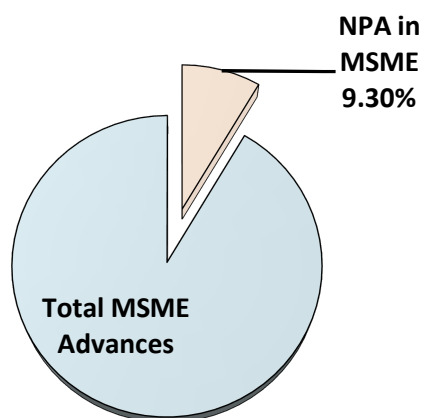


D. Sector wise performance under MSME



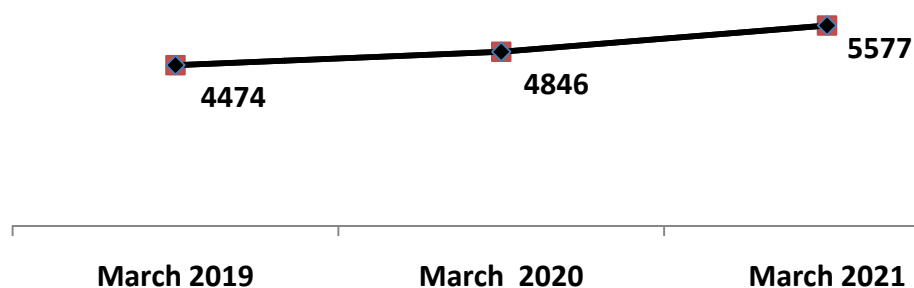
E. % Share of NPA in MSME Advances

Share of MSME NPA



(Rs. in Crores)

Gross NPA in MSME Loan

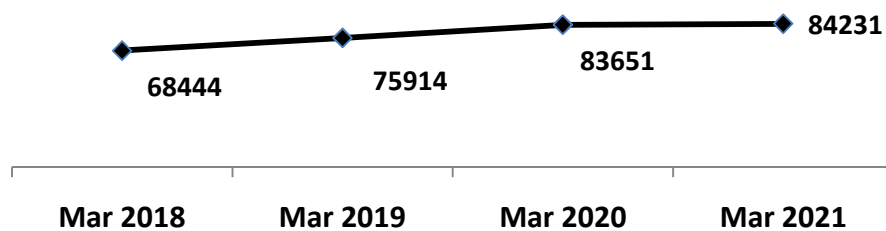


3.3. Advances to Weaker Section (Refer Annexure 8.9)

(Rs. in Crores)

Weaker Section Advances over the years			
Mar 2018	Mar 2019	Mar 2020	Mar 2021
68444	75914	83651	84231

Weaker Section Advances

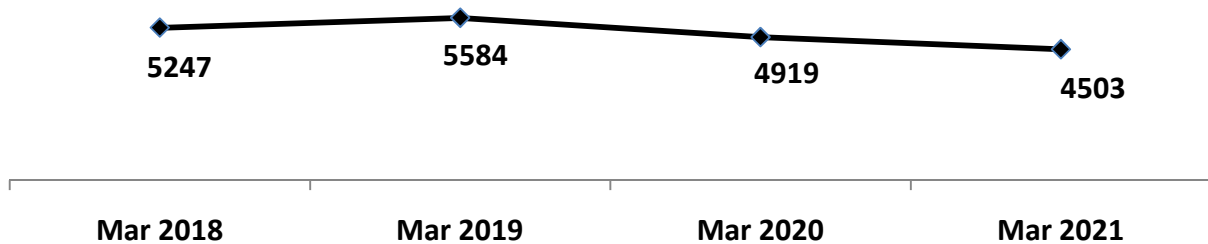


3.4. Advances to SC/STs (Refer Annexure 8.9)

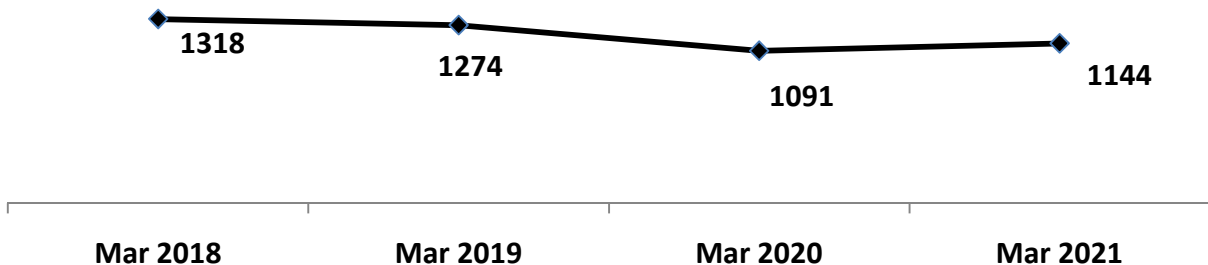
(Rs. in Crores)

Parameter	Outstanding			
	Mar 2018	Mar 2019	Mar 2020	Mar 2021
SC Advances	5247	5584	4919	4503
ST Advances	1318	1274	1091	1144
Total SC/ST Advances	6565	6858	6010	5647

SC Advances



ST Advances

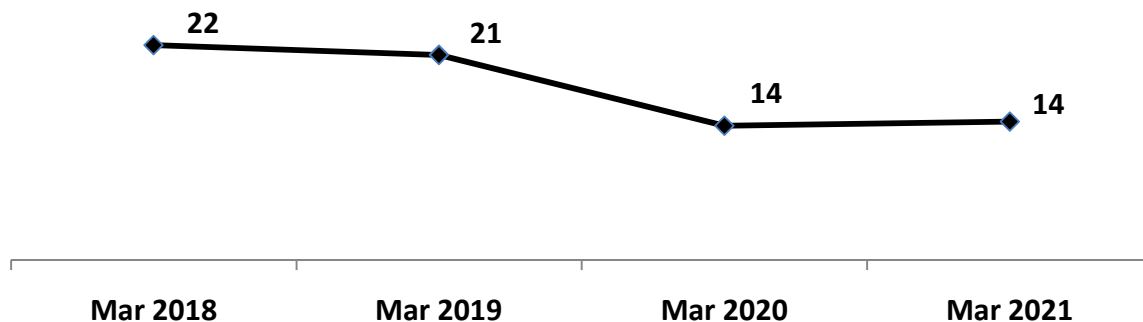


3.5. DRI Advances (Refer Annexure 8.10)

(Rs. in Crores)

Parameter	Outstanding over the years			
	Mar 2018	Mar 2019	Mar 2020	Mar 2021
DRI Advances	22	21	14	14

DRI Advances



3.6 Credit flow to Minority Communities

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
31.03.2018	196517	102578	47
30.06.2018	197987	93016	52
30.09.2018	191518	96961	47
31.03.2019	206716	104380	51
30.06.2019	203434	91918	50
30.09.2019	209449	100627	45
31.12.2019	210679	94127	48
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

3.7. Total Outstanding Under MUDRA Loans (PMMY) as at March 2021 (Refer Annexure 8.30)

(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	99309	369	98749	1794	25836	1902	223894	4065
R R B - KERALA GRAMIN BANK	52477	145	112810	1721	7312	592	172599	2457
Total- Pvt Sector Commercial Banks	983990	1507	144300	908	10025	446	1138315	2860
Total- Small Finance Banks	636148	1418	310503	1348	0	0	946651	2766
Total - Comm.Banks + RRB + SFB	1771924	3438	666362	5770	43173	2940	2481459	12148

3.8. Loan Outstanding under Stand up India Programme as at March 2021 (Refer Annexure 8.34)

(Rs. in Crores)

Banking Group	Women		SC/ST	
	No.	Amount	No.	Amount
Total- Public Sector Commercial Banks	1012	107	388	42
R R B - KERALA GRAMIN BANK	169	20	2	0.25
Total- Pvt Sector Commercial Banks	343	37	27	3
Total- Small Finance Banks	0	0	0	0
Total - Comm.Banks + RRB + SFB	1524	163	417	46

3.9. Loan Outstanding under Pradhan Mantri Awas Yojana as at March 2021 (Refer Annexure 8.33)

(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	12020	1018	193	15	12213	1033
R R B - KERALA GRAMIN BANK	3407	168	0	0	3407	168
Total- Pvt Sector Commercial Banks	3494	430	21	4.70	3515	435
Total- Small Finance Banks	0	0	0	0	0	0
Total - Comm.Banks + RRB + SFB	18921	1616	214	20	19135	1636

3.10. Cumulative enrollment under Pradhan Mantri Jan Suraksha Yojana as at March 2021 (Refer Annexure 8.31)

Banking Group	PMJJBY	PMSBY	APY	Total No.
Total- Public Sector Commercial Banks	582505	3001482	349348	3933335
R R B - KERALA GRAMIN BANK	86998	515338	105794	708130
Total- Pvt Sector Commercial Banks	139266	412056	74321	625643
Total- Small Finance Banks	0	0	15812	15812
Co-operative Banks	76993	269481	3850	350324
State Total	885762	4198357	549125	5633244

3.11. PENDING ISSUES

3.11.1 Agenda Suggested by the Director of Industries and Commerce

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

Emergency Credit Line Guarantee Facility extended to MSME Borrowers in the State of Kerala as on 30.06.2021

(Amt. In Crores)					
	No. of eligible customers	Sanctioned		Disbursed	
		A/cs	Amt.	A/cs	Amt.
Total- Public Sector Commercial Banks	168942	125223	2724.51	99574	2360.04
R R B - KERALA GRAMIN BANK	35568	2264	25.37	2264	25.37
Total- Pvt Sector Commercial Banks	46557	18990	3971.20	15723	3582.26
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	251067	146477	6721.09	117561	5967.67

3.11.2 Agenda Suggested by Director of Industries and Commerce
(Regarding accepting of Acknowledgement Certificate for setting up of MSME units instead of Local Body Licences).

File No.DIC/15051/2018-PMP3

നം. ഡി.ഐ.സി/15051/2018-പി.എം.പി3



വ്യവസായ വാണിജ്യ ഡയറക്ടറേറ്റ്
 മൂന്നാം നില, വിക്ടോസ് ഭവൻ
 തിരുവനന്തപുരം, പിൻ : 695033
 ഫോൺ നം. 0471 2302722
 തീയതി : 29/02/2020

വ്യവസായ വാണിജ്യ ഡയറക്ടർ.

കൺവീനർ,
 എസ്.എൽ.ബി.സി സെൽ, കാനറാ ബാങ്ക് സർക്കിൾ ഓഫീസ്,
 കാനറാ ബാങ്ക് ബിൽഡിംഗ്, എം.ജി റോഡ്, തിരുവനന്തപുരം.
 സർ,

വിഷയം:- വ്യവസായം - വിഭിന്ന വിഭാഗം - 130-ാമത് എസ്.എൽ.ബി.സി മീറ്റിംഗ് - അജണ്ട
 വിഷയങ്ങൾ ലഭ്യമാക്കുന്നത് - സംബന്ധിച്ച്

സൂചന:- 07.02.2020 തീയതിയിലെ എസ്.എൽ.ബി.സി -യിൽ നിന്നുള്ള SLBC 154 130 SLBC
 AGENDA നമ്പർ കത്ത്;

മേൽ സൂചനയിലേയ്ക്ക് അങ്ങയുടെ ശ്രദ്ധ ക്ഷണിക്കുന്നു. 130-ാമത് എസ്.എൽ.ബി.സി മീറ്റിംഗിൽ
 ഉൾപ്പെടുത്താനുള്ള അജണ്ട വിഷയങ്ങൾ താഴെപ്പറയും പ്രകാരം സമർപ്പിക്കുന്നു.

I. (a) 2019 കേരള സൂഷ്മ ചെറുകിട ഇടത്തര വ്യവസായ സ്ഥാപനങ്ങൾ സുഗമമാക്കൽ ആക്ടിലെ
 സെക്ഷൻ 3 പ്രകാരം വ്യവസായ സ്ഥാപനങ്ങൾ സ്ഥാപിക്കുന്നതിനും പ്രവർത്തിപ്പിക്കുന്നതിനും വേണ്ടി
 നൽകുന്ന Acknowledgement Certificate തദ്ദേശ സ്വയം ഭരണ സ്ഥാപനം നൽകുന്ന ലൈസൻസിന്
 സമാനമായിട്ടുള്ള ലൈസൻസുകൾക്ക് പകരമായി സ്വീകരിക്കുന്നതിന് ബാങ്കുകൾക്ക് നിർദ്ദേശം
 നൽകണം.

Signature valid

Digitally signed by R
 RAMESH
 CHANDRAN
 Date: 2020.02.29
 16:21:02 +05'30
 Reason: Approved

വിശ്വസ്തയോടെ,

ADDITIONAL DIRECTOR

വ്യവസായ വാണിജ്യ ഡയറക്ടർക്കു വേണ്ടി

Action Taken

In 130th SLBC meeting, Principle Secretary Industries informed that in order to make the industrial licensing, easy and swift the Government had introduced Kerala MSME Facilitation Act by which an acknowledgement certificate issued online through KSWIFT portal is treated as equivalent to industrial license. The Bankers raised concerns regarding the situation where the Industrial license is not confirmed even after three years and requested the clarity.

SLBC convened a meeting of Banks and Government departments to discuss about the implementation of KSWIFT on 04.12.2020 and Banks were raised some concerns regarding the scheme. SLBC has taken up the matter with Department of Industries and commerce vide letter Kerala SLBC/179/2020/SK dated 19.12.2020.

Hon'ble Minister for Industries and commerce on 10.02.2021 had called for a meeting of Director Industries and Commerce, The Managing Director KSIDC, Convenor SLBC and law department to discuss about various issues relating to acceptance of Acknowledgement certificate for availing banking services.

3.12 FRESH ISSUES

3.12.1. Agenda Suggested by Department of Financial Services

(Implementation of Budget Announcement FY 2021-22 on amendment of Stand Up India Scheme)

To,

The SLBC Conveners (All States/ UTs)

Subject: Implementation of Budget announcement FY 2021-22 on amendment of Stand Up India Scheme.

Sir,

The Stand Up India Scheme was launched on 5th April, 2016, and aims to promote entrepreneurship among the Scheduled Caste/ Scheduled Tribe and Women by facilitating bank loans of value between Rs.10 lakh to Rs.1 crore to at least one SC/ ST borrower and one woman borrower per bank branch of Scheduled Commercial Banks for setting up Greenfield enterprises in trading, manufacturing and services sector. In 2019-20 it was decided to extend the Stand Up India scheme for the entire period coinciding with the 15th Finance Commission period of 2020-25.

2. Hon'ble FM as a part of Budget speech FY 2021-22, inter alia, stated as follows: "To further facilitate credit flow under the scheme of Stand Up India for SCs, STs and women, I propose to reduce the margin money requirement from 25% to 15%, and to also include loans for activities allied to agriculture".

3. In this context, the following changes have since been approved in the Stand Up India Scheme:

- (i) The extent of margin money to be brought by the borrower may be reduced from 'upto 25%' to 'upto 15%' of the project cost. However, the borrower will continue to contribute at least 10% of the project cost as own contribution.
- (ii) Loans for enterprises in 'Activities allied to agriculture' e.g. pisciculture, beekeeping, poultry, livestock, rearing, grading, sorting, aggregation agro industries, dairy, fishery, agriclinic and agribusiness centers, food & agro-processing, etc. (excluding crop loans, land improvement such as canals, irrigation, wells) and services supporting these, shall be eligible for coverage under the Scheme.

4. It is requested to take necessary steps to actively implement the scheme with the above mentioned amendments. These changes along with steps required to ensure implementation of the same, may please be discussed in the next meeting of State Level Bankers' Committee (SLBC), State Level Implementation Committee (SLIC), District Level Consultative Committee (DLCC). Further, the status of implementation of the scheme and related issues may be placed in the agenda of the regular meetings of the said committees.

Yours faithfully,



(Sushil Kumar Singh)
Director (FI)

Email:sushilidas.dad@hub.nic.in

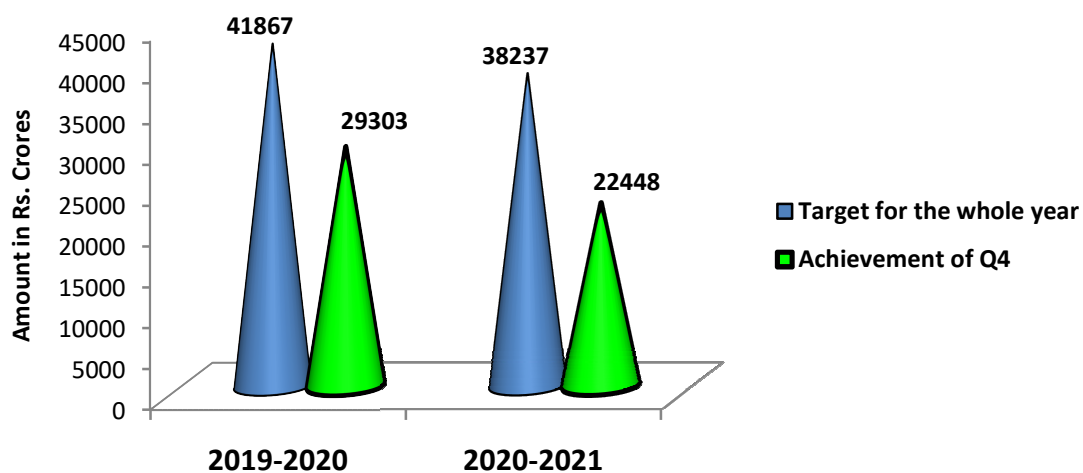
Steering committee decided to pursue the agenda

4. TERTIARY SECTOR

4.1. Performance under Tertiary Sector

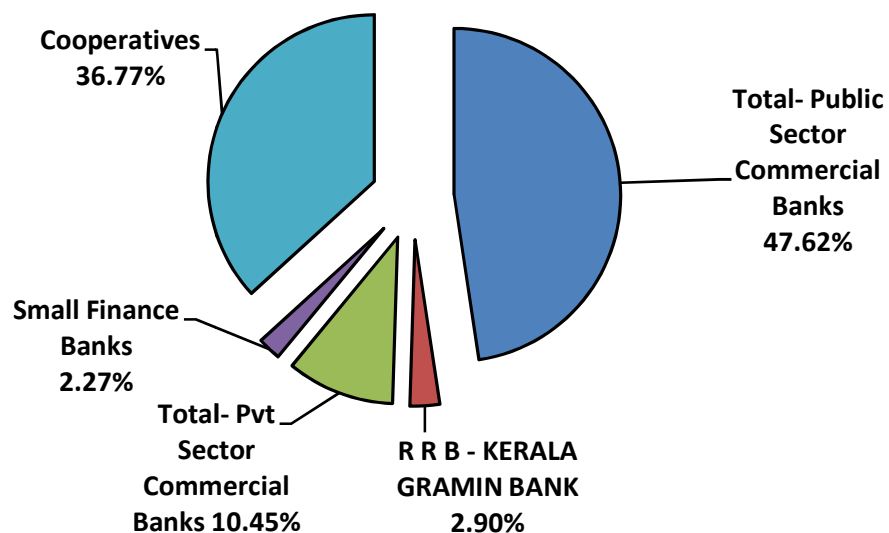
(Rs. in Crores)

Parameter	2019-2020	2020-2021
Target for the whole year	41867	38237
Achievement of Q4	29303	22448
% achievement for Q4	70%	59%



Banking GroupWise Performance under Tertiary Sector

Share of Tertiary Sector Disbursement

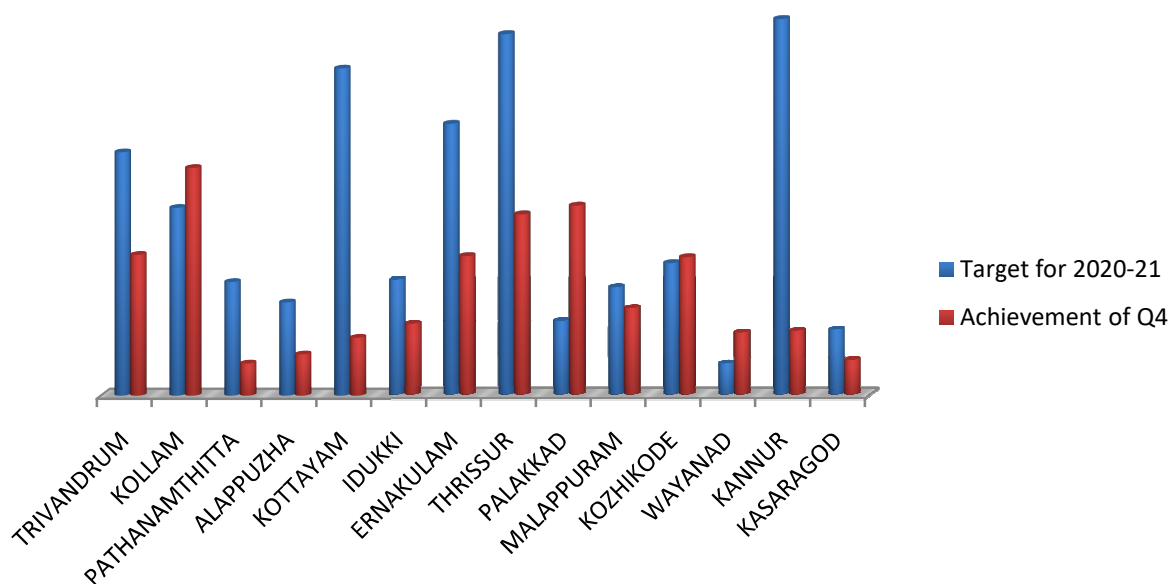


4.1.1. District wise Performance under Tertiary Sector

(Rs. in Crores)

Sl.No.	District	Target for 2020-21	Achievement of Q4	% Achievement
1	TRIVANDRUM	3719	2151	58%
2	KOLLAM	2869	3479	121%
3	PATHANAMTHITTA	1736	491	28%
4	ALAPPUZHA	1425	630	44%
5	KOTTAYAM	5000	884	18%
6	IDUKKI	1766	1089	62%
7	ERNAKULAM	4155	2133	51%
8	THRISSUR	5526	2771	50%
9	PALAKKAD	1133	2903	256%
10	MALAPPURAM	1647	1329	81%
11	KOZHIKODE	2025	2116	104%
12	WAYANAD	480	954	199%
13	KANNUR	5757	982	17%
14	KASARAGOD	999	536	54%
TOTAL		38237	22448	59%

Tertiary Sector Target Vs Achievement



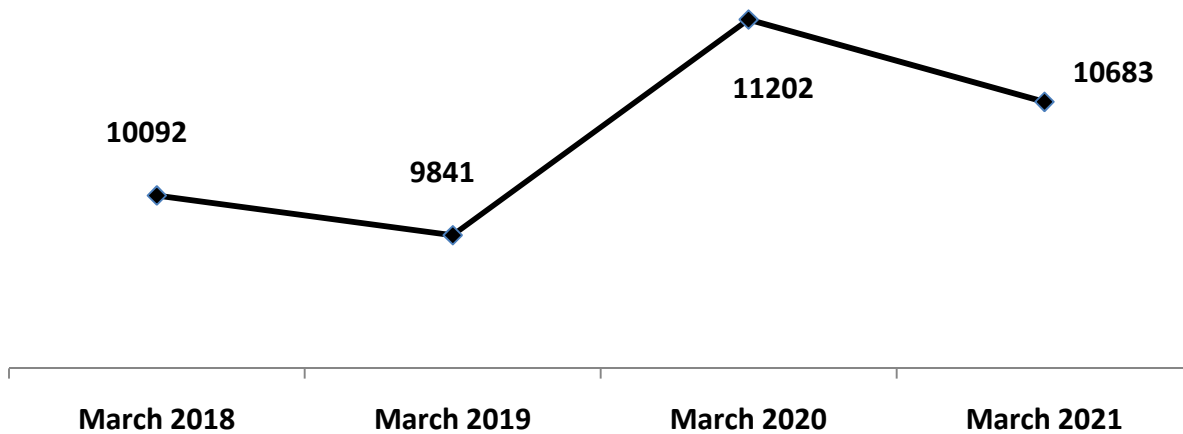
4.2. Outstanding Performance under Education Loan (Refer Annexure 8.25)

A. Growth in Education Loan

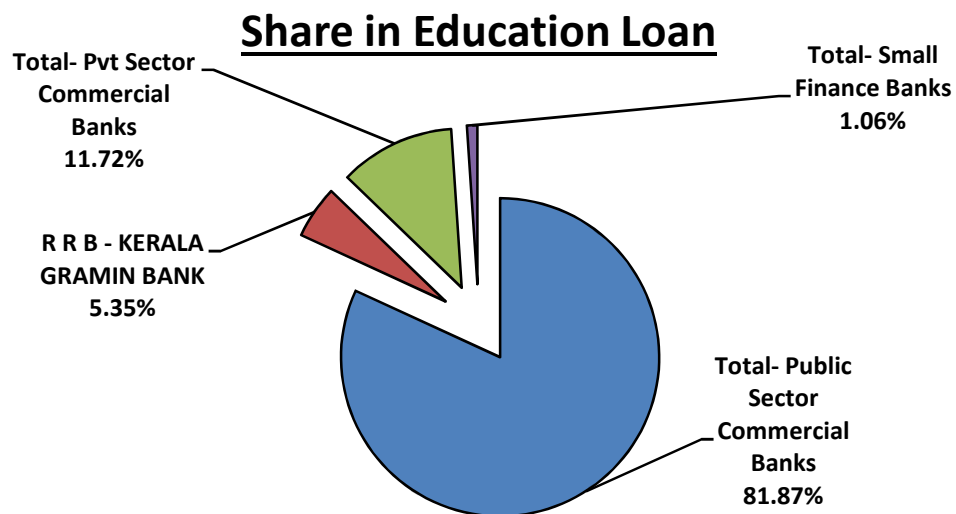
(Rs. in crores)

Parameter	Outstanding			
	March 2018	March 2019	March 2020	March 2021
Education loan	10092	9841	11202	10683

Outstanding Performance under Education Loan



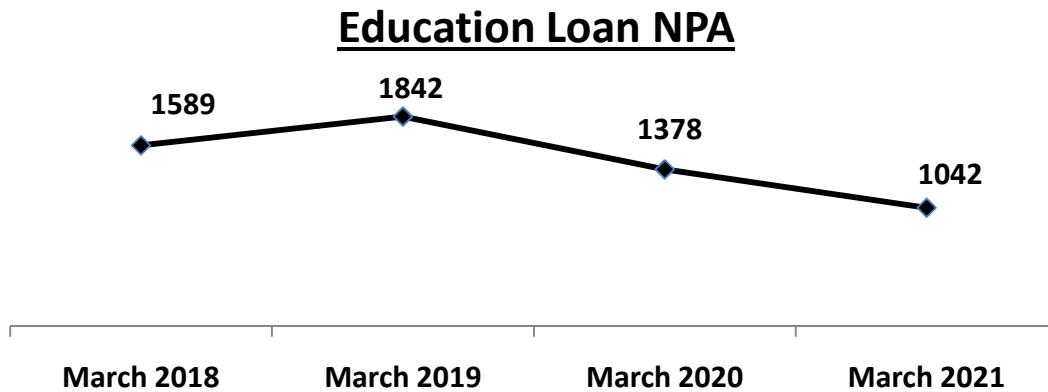
B. Banking Group wise Growth in Education Loan



C. Education Loan NPA over the years

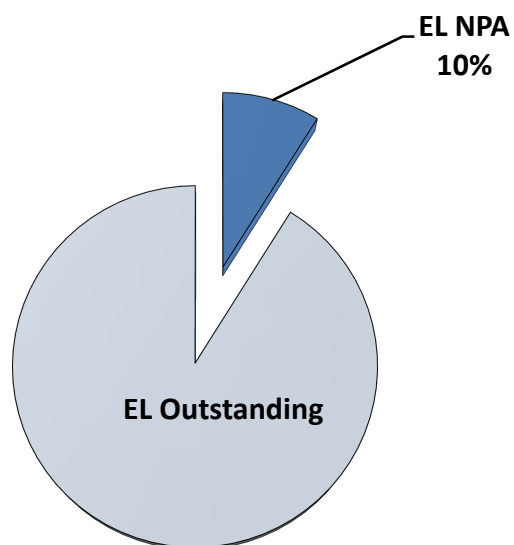
(Rs. in Crores)

Parameter	Outstanding EL NPA			
	March 2018	March 2019	March 2020	March 2021
Education Loan NPA	1706	1346	1348	1042

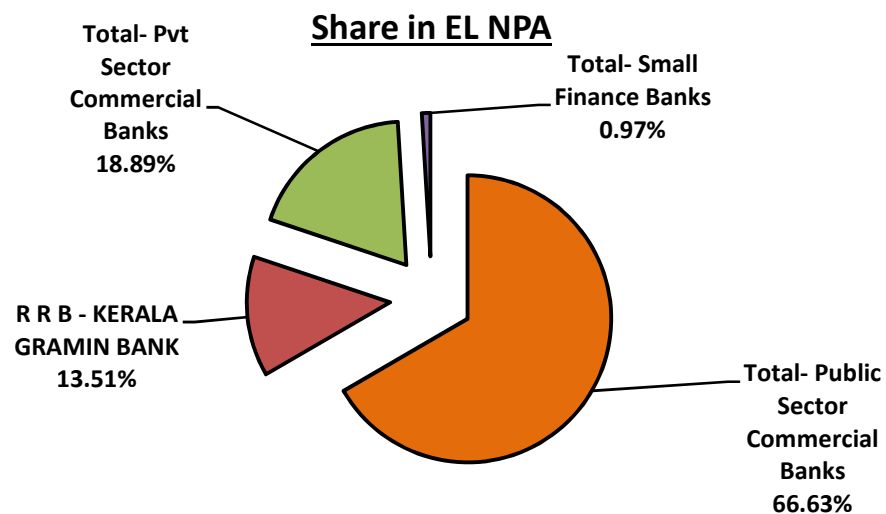


D. % Share of EL NPA in Total EL Outstanding

Share of NPA in Total Outstanding EL



E. Banking Group Wise Share Education Loan NPA



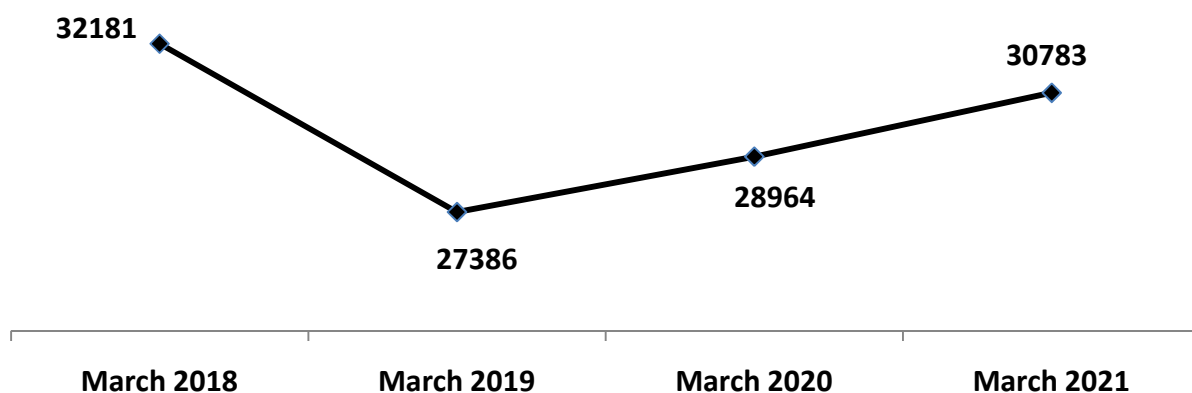
4.3. Outstanding Performance under Housing Loan (Refer Annexure 8.7)

A. Growth in Housing Loan

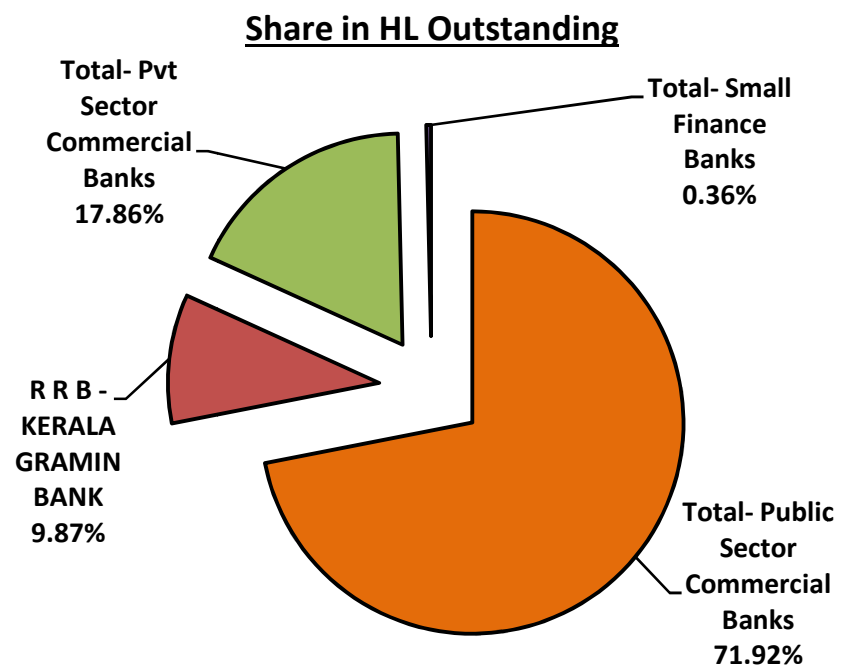
(Rs. in crores)

Parameter	Outstanding			
	March 2018	March 2019	March 2020	March 2021
Housing loan	32181	27386	28964	30783

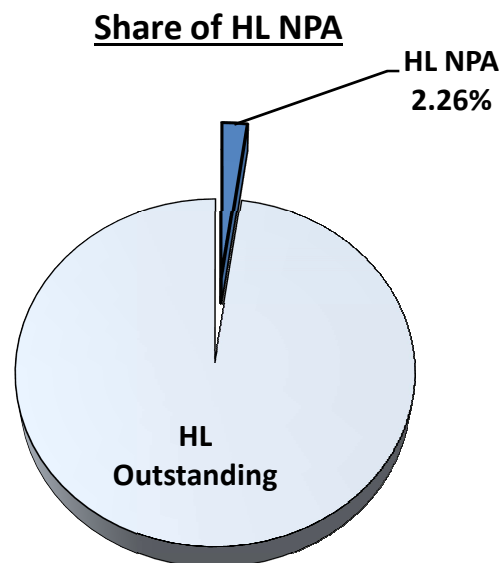
Outstanding Performance under Housing Loan



B. Banking Group wise Growth in Housing Loan



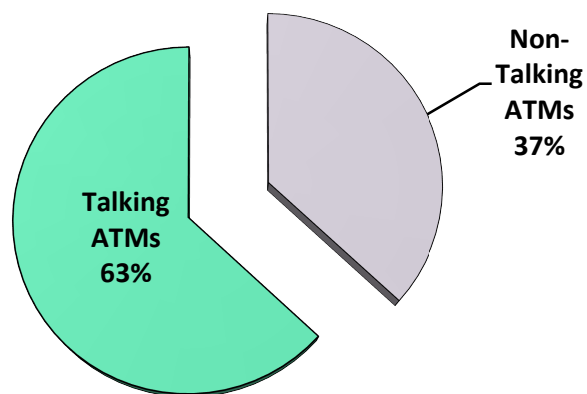
C. % Share of NPA in Housing Loan



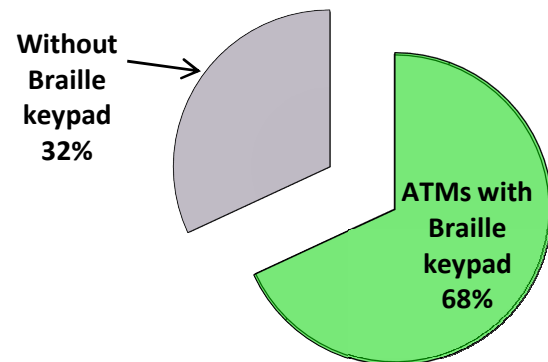
4.4. Status of Creating Banking environment for the visually challenged (Refer Annexure 8.23)

Banking Group	No.of ATM Outstanding	No. of talking ATMs	No. of ATMs with Braille keypad
Total- Public Sector Commercial Banks	5258	2761	2842
R R B - KERALA GRAMIN BANK	324	324	324
Total- Pvt Sector Commercial Banks	3160	2371	2733
Total- Small Finance Banks	217	202	202
Total - Comm.Banks + RRB + SFB	8959	5658	6101

Share of Talking ATMs



Share of ATMs with Braille Keypad



4.5. Pending Issues in Tertiary Sector

4.5.1 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 be enabled 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:

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

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 request Nil 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 recommendations 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 informed to 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:



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 Principal 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.S. JANKUMAR
Date: 2019.05.15 16:43:56 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 request for 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

1. 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,



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

4.5.2. Agenda Suggested by Reserve Bank of India

4.5.2.1. National Strategy for Financial Inclusion (NSFI): 2019-2024 – Universal Access to Financial Services

Reserve Bank of India launched the “National Strategy for Financial Inclusion (NSFI): 2019-2024”, which sets forth the vision and key objectives of the Financial Inclusion policies in India to help expand and sustain the financial inclusion process at the National level through a broad convergence of action involving all the stakeholders in the financial sector. Accordingly, providing banking access to every village within a 5 km radius/ hamlet of 500 households in hilly areas by March 2020, has been one of the key objectives under the Strategy.

SLBC Convenor banks have been advised vide letter FIDD.CO.LBS.No.1488/ 02.01.00/ 2019-20 dated January 13, 2020, to take appropriate action and ensure that universal access to financial services are provided to all villages within a 5 km radius/ hamlet of 500 households in hilly areas by March 2020.

Action Taken

In Kerala financial services are provided to all villages within a radius of 5 Km. Regarding hamlet of 500 households SLBC had advised all LDMs to provide details of their respective district and all the LDMs are now confirmed that all the hamlets of 500 households in hilly areas are covered with financial services.

SLBC has obtained confirmation from all Lead District Managers that the hamlets of 500 households in hilly areas are covered with financial services.

4.5.2.2 Expanding and Deepening of Digital Payments Ecosystem

SLBC, Kerala had identified Thrissur district, with an endeavor to make the district 100% digitally enabled within one year. FIDD CO, vide letter FIDD.CO.LBS.No.1551/ 02.01.001/ 2019-20 dated January 23, 2020 had advised SLBC to devise a time bound roadmap to all branches of member banks located in the identified district for on-boarding merchants/ traders/ businesses/ utility service providers to facilitate fully digital transactions by October 2020. SLBC Convenor bank shall monitor the progress of the roadmap on quarterly basis and forward the same to Regional Office of RBI.

Progress made under Expanding and Deepening of Digital Payments Ecosystem:

- *SLBC has constituted an implementation committee at State Head Quarters on 28/10/2019 for Expanding and Deepening of Digital Payment Ecosystem, in consultation with RBI, NABARD and all the member banks. District level committee was formed at Thrissur district with all the banks and connected government departments including NIC.*
- *A survey format for the purpose is prepared and survey has since commenced.*
- *RBI vide letter FIDD.CO.LBS.NO.1551/02.01.001/2019-20 dated 23rd January 2020 directed banks to conduct a field level assessment/survey of merchant/ traders/ businesses /utility service providers located in the Thrissur district.*
- *The format provided by RBI for this purpose has been circulated among all banks through LDM for collecting the bank specific information. RBI envisages that the information as per the above format would form the basis for the drive.*
- *We have organized 5 meetings by co-ordinating all the stakeholders including banks, State and District administration, NIC, NPCI etc.*

- Logo released in a public function graced by Sri A C Moideen, Minister for Local Self Government, Kerala in the presence of the District Collector Sri. Shanavas, I A S.
- Survey – House hold survey in Pullu Village completed.
- Merchant Survey – Already started in Mala and Mathilakam Blocks. Other Blocks – ID cards to Kudumbashree volunteers will be issued in a couple of days.
- Other major decision taken are
 - a) To explore the possibilities of providing internet point/WiFi at vantage junctions at free of cost by involving telephone service provider.
 - b) Educating merchant establishments to maintain all merchant transactions through digital mode
 - c) Utilizing FLCs to educate public for moving digital mode.
- Monitoring by LDM Thrissur/RO Thrissur/CO Trivandrum

RBI and SLBC had convened meetings of stakeholders to evaluate progress of digitalisation in Thrissur District. Various strategies to achieve the target are being discussed in the meetings.

Status of Thrissur Digitalisation on 31.12.2020 as follows,

Digitalization of Thrissur District			
		Savings Account	Current Account
Commercial banks in District	Total No. of Eligible Operative Accounts.	4595206	98901
	Total No. of Eligible Operative Accounts covered with at least one of the facilities - Debit/ RuPay cards/ Net Banking/ Mobile Banking/ UPI/ USSD/ AEPS etc.*	4595206	98901
	Achievement	100%	100%
Payment Banks	Total No. of Eligible Operative Accounts.	101740	375
	Total No. of Eligible Operative Accounts covered with at least one of the facilities - Debit/ RuPay cards/ Net Banking/ Mobile Banking/ UPI/ USSD/ AEPS etc.*	101740	375
	Achievement	100%	100%
Co operative Banks	Total No. of Eligible Operative Accounts.	177056	5964

	Total No. of Eligible Operative Accountns covered with at least one of the facilities - Debit/ RuPay cards/ Net Banking/ Mobile Banking/ UPI/ USSD/ AEPS etc.*	143152	819
	Achievement	80.85%	13.73%

4.5.2.3. 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 can upload the data. Training sessions will be arranged for member Banks through online by the module developer.

Status Report of Banks – Implementation of Standardized System of Data flow

Banks which are pending for implementation

Axis Bank, Bank of Maharashtra, CSB Bank, City Union Bank, ICICI Bank, Indian Overseas Bank, Jammu and Kashmir Bank, Karnataka Bank Limited, Karur Vysya Bank Ltd., Kerala Gramin Bank, Kotak Mahindra Bank, Lakshmi Vilas Bank, DIST CO-OPERATIVE BANKS, KSCARDB (incl. PCARDBs), KSCB

Total pending banks: 15 Nos. (Including 3 under Co operative sector)

4.5.2.4 Infrastructure facilities to the Financial Literacy Counselors

In terms of FIDD.FLC.BC.No.18/12.01.018/2015-16 dated January 14, 2016, Scheduled Commercial banks (including RRBs) are required to provide physical infrastructure and basic amenities to the FLCs sponsored by them, to strengthen the FLC Eco-system. Also, as per RBI circular issued vide FIDD.FLC.BC.No.11/12.01.018/2017-18 dated July 13, 2017, FLCs and rural branches are eligible for funding support from the Financial Inclusion Fund for the financial literacy camps to the extent of 60% of the expenditure of the camp subject to a maximum of ₹ 5,000/- per camp.

To improve the effectiveness of the financial literacy camps, it was decided to encourage FLCs and rural branches of banks to use hand held projectors to show Audio-visuals and posters on financial awareness messages. Funding for handheld projectors and speakers are provided from FIF to the extent of 50% of the cost incurred on purchase of hand held projector and portable speaker (both put together) subject to a maximum of Rs. 5000 per rural branch / FLC on a reimbursement basis.

But it has come to our notice that some FLCs are not being provided funding support for the camps conducted by them and the hand held projectors, which has considerably reduced the effectiveness of the financial literacy camps.

The 124th SLBC meeting requested the banks to inform the update on the following

Sl.No.	Provisions	Banks which have not complied with the required Infrastructure
1	Separate room/ space with minimum seating capacity of 10 members	KGB, SIB, CSB
2	FLCs to be provided with the following:	
a	Computers/ Laptops	Indian bank, CSB
b	Printer	SIB, Indian Bank, CSB, UBI
c	Vehicular Support	PNB, Indian bank, IOB, CSB, UBI
e	Dedicated Helpline	Indian bank, PNB
3	Identity Cards/ Letter of Identification/ Authorisation	PNB, CBI, IOB, CSB
4	Provision of Handheld projectors and portable speakers to FLCs	All Banks

The controllers of individual banks have to ensure that proper infrastructure facilities are provided to the appointed FLCs.

The forum requested the LDMs to write to the concerned banks, whose FLCs are not provided with adequate infrastructure facilities.

128th SLBC requested the banks which have not provided the required infrastructure facilities to FLCs may do so immediately and update to SLBC. The forum discussed the difficulty in carrying of projectors by FLCs and Representative RBI informed that they will take up the matter with their Central office.

RBI has already referred the matter for necessary action.

In 132nd SLBC, General Manager RBI has informed that NABARD had issued a circular in this regard, wherein which for rural banks and FLCs they are providing reimbursement for projectors based on the actual expenditure. In Special Focus District (SFD) 90% of actual expenditure incurred or maximum eligible support, whichever is less, in other Areas for Rural Branches of SCBs and FLCs it is 60%. Banks can approach NABARD and make use of the same.

4.5.2.5. 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.

NABARD has suggested the following for promoting programmes related to Financial Inclusion

Involvement of SHGs for popularising GoI and other programmes related to Financial Inclusion (FI)

As you are aware, one of the action points of the XXVI meeting of the Advisory Board of FIF held on 19.08.2020 is to include SHGs for popularizing PMJJBY, PMSBY and other programmes related to Financial Inclusion”.

2. In this connection, we request you to include in agenda of SLBC/ SLBC Subcommittee on Financial Inclusion, the issue of involving SHGs in popularizing social Security Schemes of GoI and furthering the spread of Financial Inclusion initiatives, so that Financial Inclusion reaches the far flung, unbanked and underbanked areas of the state.

3. Further, we request you to constitute SLBC Subcommittee (if not already constituted) on Financial Inclusion/convene meeting of the Subcommittee (if constituted already) with NABARD as a member at the earliest. The meeting of the Subcommittee may be convened preferably at quarterly intervals for reviewing the progress in penetration of Financial Inclusion in the state, suggest improvements etc. NABARD may be appraised of the constitution as and when the same is done.

Steering committee has decided to formulate a sub-committee on Financial Inclusion with following members;

RBI, NABARD, Kudumbasree, Canara Bank, KGB, HDFC, UBI, BOB, Dhanalakshmi, and ESAF

4.5.3. Agenda Suggested by Department of Financial Services

4.5.3.1. Implementation of Budget announcement FY 2021-22 on amendment of Stand Up India Scheme.

To,

The SLBC Conveners (All States/ UTs)

Subject: Implementation of Budget announcement FY 2021-22 on amendment of Stand Up India Scheme.

Sir,

The Stand Up India Scheme was launched on 5th April, 2016, and aims to promote entrepreneurship among the Scheduled Caste/ Scheduled Tribe and Women by facilitating bank loans of value between Rs.10 lakh to Rs.1 crore to at least one SC/ ST borrower and one woman borrower per bank branch of Scheduled Commercial Banks for setting up Greenfield enterprises in trading, manufacturing and services sector. In 2019-20 it was decided to extend the Stand Up India scheme for the entire period coinciding with the 15th Finance Commission period of 2020-25.

2. Hon'ble FM as a part of Budget speech FY 2021-22, inter alia, stated as follows: "To further facilitate credit flow under the scheme of Stand Up India for SCs, STs and women, I propose to reduce the margin money requirement from 25% to 15%, and to also include loans for activities allied to agriculture".

3. In this context, the following changes have since been approved in the Stand Up India Scheme:

- (i) The extent of margin money to be brought by the borrower may be reduced from 'upto 25%' to 'upto 15%' of the project cost. However, the borrower will continue to contribute at least 10% of the project cost as own contribution.
- (ii) Loans for enterprises in 'Activities allied to agriculture' e.g. pisciculture, beekeeping, poultry, livestock, rearing, grading, sorting, aggregation agro industries, dairy, fishery, agriclinic and agribusiness centers, food & agro-processing, etc. (excluding crop loans, land improvement such as canals, irrigation, wells) and services supporting these, shall be eligible for coverage under the Scheme.

4. It is requested to take necessary steps to actively implement the scheme with the above mentioned amendments. These changes along with steps required to ensure implementation of the same, may please be discussed in the next meeting of State Level Bankers' Committee (SLBC), State Level Implementation Committee (SLIC), District Level Consultative Committee (DLCC). Further, the status of implementation of the scheme and related issues may be placed in the agenda of the regular meetings of the said committees.

Yours faithfully,


(Sushil Kumar Singh)
Director (FI)

Email:sushildas.dad@hub.nic.in

4.5.3.2 Inclusion of review of progress on implementation of Rural Housing Interest Subsidy Scheme (RHISS) in SLBC meeting Agenda

Ministry of Rural Development (MoRD) is implementing Rural Housing Interest Subsidy Scheme (RHISS) with the objective to provide interest subvention on housing loans for construction / upgradation of houses for those beneficiaries which do not figure in the Permanent Waiting List (PWL) of PMAY-G. Clause 6.2 of RHISS guidelines state, "In addition to the state Government, the state level Bankers Committee (SLBC) will monitor the scheme".

2. In view of above, it is requested to include "Review of progress on implementation of Rural Housing Interest Subsidy Scheme (RHISS)" in SLBC/UTLBC meetings' agenda

Progress updated in the annexure

4.5.4. Education Loan Repayment Support Scheme – Status Update & Recent Developments

Sl No	Bank Name	Processed By Bank Branch	Forwarded By Nodal Officer	Forwarded By SLBC	Approved By Government
1	ALAPPUZHA DISTRICT CO OPERATIVE BANK LTD	5718999	4930553	4898693	4898693
2	ALLAHABAD BANK	2212856	477558	342858	342858
3	ANDHRA BANK	5258147	2150356	2117308	2117308
4	BANK OF BARODA	33477225	13745490	13745490	13745490
5	BANK OF INDIA	58988244	25345271	25286240	25286240
6	CANARA BANK	453963502	234310666	222164598	221157488
7	CATHOLIC SYRIAN BANK LTD	50419647	37148356	37067590	37054690
8	CENTRAL BANK OF INDIA	105406307	62395188	62395188	62175991
9	CITY UNION BANK LTD	0	0	0	0
10	CORPORATION BANK	79599846	48651929	48628256	48606248
11	DENA BANK	3230789	1872691	1759993	1759993
12	DHANLAXMI BANK LTD	13698432	6147703	5596553	5596553
13	FEDERAL BANK LTD	295618435	194359375	194211007	193600853
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 DISTRICT CO OPERATIVE BANK	14784890	5686491	5587381	5587381
18	INDIAN BANK	92981812	38951297	38591064	38591064
19	INDIAN OVERSEAS BANK	127217609	65722035	65631116	62498905
20	KANNUR DISTRICT CO OPERATIVE BANK	337831	239656	160481	160481
21	KARNATAKA BANK	2298045	334562	232500	232500
22	KARUR VYSYA BANK	373824	203584	203584	203584
23	KASARGOD DISTRICT CO OPERATIVE BANK LTD	415314	415314	415314	415314
24	KERALA GRAMIN BANK	373104531	372876531	372859236	371702945
25	Kerala State Co operative Agricultural and Rural Development Bank Ltd	1167605	497071	383071	383071
26	Kerala State Co operative Bank	88600039	82813169	82780804	82780804
27	KOLLAM DISTRICT CO OPERATIVE BANK	11744118	10745988	10151088	10151088
28	KOTTAYAM DISTRICT CO OPERATIVE BANK	0	0	0	0
29	MALAPPURAM DISTRICT CO OPERATIVE BANK	0	0	0	0
30	ORIENTAL BANK OF COMMERCE	8928697	4100389	4100389	4100389
31	PATHANAMTHITTA DISTRICT CO OPERATIVE BANK LTD	1455721	1058389	1058389	1058389
32	PUNJAB NATIONAL BANK	86173606	36014084	36014084	35720333
33	PUNJAB SIND BANK	316082	198000	198000	198000
34	SOUTH INDIAN BANK	61534626	30510259	30510259	30273859

35	STATE BANK OF INDIA	987105669	569618860	564029245	563842006
36	SYNDICATE BANK	185894951	93385158	91155219	91074633
37	TAMILNADU MERCANTILE BANK	1029551	366179	250151	250151
38	THE THIRUVANANTHAPURAM DISTRICT CO OPERATIVE BANK	123000	123000	0	0
39	THRISSUR DISTRICT CO OPERATIVE BANK	280897	280897	280897	280897
40	UCO BANK	19703416	11020201	10899599	9804198
41	UNION BANK OF INDIA	225636353	134197303	132820949	132486238
42	UNITED BANK OF INDIA	862255	862255	684974	684974
43	VIJAYA BANK	37417441	14203552	14072001	14072001
44	WAYANAD DISTRICT CO OPERATIVE BANK	475716	153450	0	0
	Total	3441855149	2106671242	2081283569	2072895610

Additional Chief Secretary, (Finance) reviewed the performance of ELRS scheme on 28.04.2021 and minutes of the meeting as follows;

Minutes of the meeting held on 28/04/2021 through Video Conference chaired by Additional Chief Secretary (Finance) to review the implementation of Education Loan Repayment Support Scheme

The review meeting on Education Loan Repayment Support Scheme through video conference chaired by Additional Chief Secretary (Finance) was held on 28.04.2021 at 11.30 am. The Convener SLBC and Nodal officers of the participating banks attended the meeting. At the outset, ACS (Finance) mentioned that the objective of the meeting is to review the Education Loan Repayment Support Scheme introduced by Govt. of Kerala which is in its final stage of implementation and pointed out the following issues for immediate intervention from SLBC and the participating banks.

1. Processing of pending claims in the portal

There are about 20000 applications pending with participating banks. As the Government intends to wind up the scheme by the end of August 2021, the participating banks were requested to process all the applications pending with them either to forward the eligible applications to Government or reject the ineligible applications before 31st August 2021.

2. Extending of bank's OTS scheme to ELRS applicants

Some of the applicants are kept waiting for Govt support to be released but their applications were rejected on final verification and as a result they lost out both the options of bank's OTS scheme and Government support. Therefore, ACS (Finance) requested banks to consider extending their OTS scheme to such ELRS applicants in genuine cases.

3. Delay in crediting Govt support to the loan account of applicants

It has been noticed in certain cases that delay has occurred in crediting the Government assistance to the respective loan account

of the applicants. Banks were requested to take note of the issue and ensure that there are no such delays in crediting Government assistance to the respective loan account.

4. Updation of status of crediting Government assistance to the loan accounts in the ELRS portal

For further disbursement of Govt support under the ELRS scheme, the status of crediting the Government assistance to the respective loan account in the portal needs to be obtained from the Nodal officers and the participating banks. The banks and certain Nodal Officers have not yet updated the details regarding Govt support, properly. ACS (Finance) requested their assistance in getting the status updated.

ACS (Finance) further stated that banks may give their feedback/response on each of the above mentioned issues in writing. Convener SLBC may consolidate these responses received from the banks and forward the same to Govt.

The SLBC Convener assured that necessary follow up actions would be taken with the banks for solving the issues and pending applications would be cleared before the stipulated timeline of 31st August 2021. He also assured that there would not be any delay in clearing the pending applications and it would be ensured that Govt assistance is credited to the accounts of all eligible applicants. ACS (Finance) requested SLBC to monitor the action taken on all the above issues and submit a status report in this regard to Govt at the end of August 2021.

The meeting concluded at 11.45 am with a positive note.

4.5.5. 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										
								(Amt.in Lacs)		
Year	2011-12	2012-13	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	Total
Sponsor Bank										
IOB (Trivandrum)					7.50	8.99	10.41	4.41	10.85	42.15
Syndicate (Kollam)					6.71	4.82	10.47	2.80	11.20	36.00
SBI (Pathanamthi tta)					6.23	7.74	10.86	3.21	13.04	41.08

SBI (Alappuzha)					6.33	9.56	10.30	2.44	10.68	39.31
SBI (Kottayam)					7.28	7.47	7.02	2.65	9.15	33.57
UBI (Idukki)					4.27	6.22	4.73	1.10	4.51	20.83
UBI (Ernakulam)					7.80	6.17	4.24	1.06	9.21	28.48
Canara Bank (Thrissur)				5.97	9.50	10.33	12.45	2.74	5.34	46.33
Canara Bank (Palakkad)				1.13	7.28	9.35	24.62	3.66	8.85	54.89
Canara Bank (Malappuam)	0.76	1.07	2.29	1.02	3.10	5.76	6.39	5.10	17.62	43.12
Canara Bank (Kozhikode)					7.06	8.38	5.83	2.83	8.50	32.60
SBI (Wayanad)					7.02	8.42	8.36	2.30	13.79	39.89
RUDSET (Kannur)					6.32	6.34	9.83	0.94	38.20	61.62
Andhra Bank (Kasaragode)					6.46	10.37	11.97	3.54	11.77	44.11
Grand Total	0.76	1.07	2.29	8.13	92.85	109.93	137.47	38.78	172.72	563.99

The 122nd meeting of SLBC observed that similar claims are pending with all RSETIs and the 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.

Action Taken

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.

National Centre for Excellence of RSETIs (NACER)

(Under the aegis of MoRD, Govt. of India)

'Renukaleela', No.1210, 1st Floor,
80 Feet Road, Chandra Layout
BENGALURU – 560 040

Ref.No.NACER/2021-22/F-415

Date: 17.04.2021

To
The CEO
All SRLMs

Dear Sir/Madam,

Sub: Position of State-wise pending claims for reimbursement of training cost of RSETIs

We wish to bring in notice to all State SRLMs regarding the pending position of reimbursement of training cost for RSETIs as on 31.03.2021.

This data has been collected by us from respective RSETIs through the State Director of RSETIs (SDRs) and to us.

State-wise position / Bank-wise position of pending claims is annexed with this letter for your perusal.

In this regard we wish to inform you that the consolidated position as on 31.03.2021 as under

Sl No.	Financial year	Pending claims (Amt in Lakhs)
1	Upto 2017-18	3643.93
2	2018-19	3870.56
3	2019-20	10385.23
4	2020-21	2620.40
Total		20520.12

We request all SRLMs to expedite the claim settlement process to enable the RSETIs to function in a better way.

Yours faithfully,


Bipul Chandra Saha
National Director for RSETIs

Copy to:



1. Additional Secretary / Joint Secretary / Director of Rural Development, MoRD- For kind information
2. The President, NAR – for kind information
3. DG / Controller, NAR – for kind information
4. SLBC Convenor – Requested to have one permanent agenda on the topic
5. RSETI Sponsoring Banks – For kind information & for checking correctness of claims
6. All SDRs / ALL RSETIs – for follow-up with SRLMs

4.5.6 Agenda suggested by Indian Banks Association regarding E-Stamping of Bank Guarantees.



Indian Banks' Association

PS&BT/SLBC/AES/8342

December 9, 2019

The Chief Executives of Public Sector Banks

Dear Sir/Madam,

For Kind Attention of the Banks who hold the State Level Lead Bank Responsibility

Implementation of Digital E-Stamping facility on Bank Guarantees

In view of the Digitisation of Trade Processes, IBA had constituted a Working Group with few Select Member Banks, FEDAI, SWIFT & StockHolding Corporation. Three Sub Groups were formed under this Working Group. One of the Sub Groups, viz. Sub Group on E-Stamping and E-Bank Guarantee had come out with the implementation of "Automated E-Stamping (AES)" after constant endeavors.

2. The Sub Group on E-Stamping and E- Bank Guarantee and the StockHolding Corporation had finalised the procedural Guidelines of AES. (Copy enclosed as Annexure-A). SWIFT India Domestic Service plays the role of Implementing Agency. The Government of NCT of Delhi vide its communication dated May 27, 2019 had approved the proposal of payment of stamp duty through digital E-Stamping on Bank Guarantee. With the enormous support of the Delhi Government, StockHolding Corporation of India and Swift-India, E-Stamping had been successfully launched, using SWIFT Messaging System, by few Banks, in Delhi on 22nd August, 2019. Subsequently, the E-Stamp Certificate number along with the details of the Stamp Duty is being embossed on Bank Guarantee. Issuing of E-Stamp Certificate number reduces Paper work and also helps in completing the task quickly.

3. Considering the above benefits, all Member Banks, who hold the State Level Lead Bank Responsibility, are requested to advise their SLBC Convenors to discuss the matter in the SLBC Meetings and take up the matter with their respective State Governments, for the implementation of E-Stamping facility on Bank Guarantee in their States.

Yours faithfully,

(B Raj Kumar)
Deputy Chief Executive.

SLBC has taken up the matter with Department of Registration vide letter Kerala SLBC/AES/90/SV dated 19/05/2020 and we are awaiting reply from the department

Sub: Implementation of Automated E-Stamping System (AES) in the State of Kerala

In view of the Digitalisation of Trade Processes, Indian Banks' Association (IBA) had constituted a Working Group with few select Member Banks, FEDAI and SWIFT, under which a Sub-Group on E-Stamping and E-Bank Guarantees (eBG) was formed. The Sub-Group along with the Stock-Holding Corporation of India Limited (SHCIL) came out with "Automated E-Stamping System (AES)" and finalized the procedural guidelines of AES (enclosed). SWIFT India Domestic Service plays the role of the Implementing Agency.

E-Stamping was successfully launched by a few Banks in Delhi, on 22nd August 2019, by using SWIFT messaging system. As a result, the E-Stamp Certificate Number along with the details of the Stamp duty is being embossed on the Bank Guarantee.

After successful launch of the pilot, IBA issued a circular dated September 9, 2019 to all Banks to start utilising the service in order to widen the scope of the digitisation project to include all the States. Since SHCIL is the Central Record-Keeping Agency (CRA) for 22 States, priority was attached to roll out to these States. In these 22 States, end to end stamp duty processing is done by SHCIL and Government department have no developmental or migration work to do. As of now, Kerala is having a separate entity for collecting stamp duty and will have to do some developmental work in order to migrate to AES.

Although the Working Group had put forth AES primarily for issuance of Bank Guarantees, once implemented, its scope can be further extended to all the banking instruments such as loan agreements, indemnity bond, mortgage and forward contracts.

Implementation of AES has the following advantages:

1. E-Stamp Certificate generated is tamper proof. The software/workflow used for printing the Bank Guarantee would be designed such that there is one-to-one correspondence between the e-Stamping Certificate number and the Bank Guarantee. This will prevent issuance of multiple Bank Guarantees against one e-Stamping Certificate number.
2. The e-Stamping Certificate would bear a Unique Identification Number and accuracy/authenticity of the same can be verified by cross checking on the SHCIL Portal.

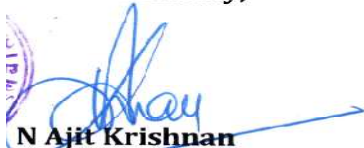
3. Not having to deal with paper instruments in the current situation of fight against Covid-19 and maintaining social distance
4. Introducing a digital alternative of delivering the stamp duty receipt for completing the documentation process in issuance of bank guarantee, loan agreements, indemnity bond, mortgage and forward contracts and reaping the associated benefits of efficiency without compromising the revenue generating capacity of State Governments
5. Creating the foundation for eBG and Repository of eBG whereby the beneficiaries of BG would be in a position to access the Repository electronically and manage the eBGs issued in their favor

The Government doesn't incur any revenue loss on account of the fact that duty structure for various articles will remain the same. The new system also do not aim at replacing any of the existing system but would be an additional mode for stamp duty processing. It is hoped that over a period of time, AES would be the most user-friendly alternative.

Considering the above benefits, we request your goodselfs to approve/adopt the Procedural guidelines for collection of Stamp Duty under "Automated E-Stamping System (AES)" in the State as advised by IBA at the earliest.

Thanking you.

Yours faithfully,



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

Government of Kerala vide G.O(Rt) No.66/2021/TAXES dated 29.01.2021 has issued order for e-Stamping for all denominations related to registreable as well as non-registerable documents with effect from 01.02.2021.

SLBC is awaiting reply from department of Registration regarding the implementation of Automated E-Stamping System in the State of Kerala.

4.6. FRESH ISSUES

4.6.1 Review of CD Ratio –Suggested by RBI

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 and Dhanlaxmi 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.

List of bottom 10 Banks in CD Ratio in Our State is given below

SL No.	Bank Name	Deposit	Advances	CD Ratio
1	Karur Vysya Bank	1490.81	433.62	29.09
2	CSB Bank	11890.82	4569.35	38.43
3	Federal Bank	108270.91	45033.39	41.59
4	Dhanlaxmi Bank	8824.77	4235.42	47.99
5	Lakshmi Vilas Bank	846.20	419.43	49.57
6	State Bank Of India	178936.26	89491.02	50.01
7	South Indian Bank	50647.91	26425.22	52.17
8	Indian Overseas Bank	12075.92	6444.16	53.36
9	KSCB	66731.60	39664.91	59.44
10	ESAF	7784.98	4706.11	60.45

4.6.2 Agenda Suggested by IBA – Working Group on Financial Inclusion and Related issues



Social Banking
SB/Gov./SHG/2021-22/9822
16th April, 2021

To,
Convenor of State Level Bankers' Committees

Madam/Dear Sir,

Sub: Recommendations received from the Working Group on financial Inclusion and related issues

The Ministry of Finance, Department of Financial Services, Government of India vide letter no. F.No. 27/02/2021-IF-II dated 13th April, 2021 forwarded a report of working group on financial inclusion and related issues. One of the terms of the reference of the Working Group was saturation of credit linkage to eligible self help groups. (copy enclosed).

As per recommendations received, the actionable points which needs to be taken up by SLBC/ member banks is listed below:

“In order to give a boost to the ongoing SHG bank linkage programme for credit flow to unorganised sector, monitoring of SHG bank linkage programme shall be a regular item on the agenda for discussion at the SLBC and DCC Meeting”

We, therefore, request the SLBC convenor's to take action as appropriate on the above point so as to avoid the saturation of credit linkage to eligible SHGs and to boost the ongoing SHG bank linkage programme.

Yours faithfully,



D. K. Malhotra
Senior Advisor

Letter from DFS attached below;

F.No. 27/02/2021- IF-II
Government of India
Ministry of Finance
Department of Financial Services

"Jeevan Deep Building"
Parliament Street, New Delhi.
Dated: 12th April, 2021

To,
The Chief Executive
Indian Banks' Association (IBA)
Head Office
Mumbai

Subject- Working Group on financial inclusion and related issues.

Sir,

A working Group representing the major banks was formed by Department of Financial Services on 11.8.2020 issues relating to Financial Inclusion and related issues to make actionable recommendation for implementation within a fixed time line. One of the terms of the reference of the Working Group was Saturation of credit linkage to eligible Self-Help Groups (SHGs). The working Group submitted its report to the Department of Financial Services. The copy of the Report is enclosed. The recommendations on saturation of credit linkage to eligible Self-Help Groups (SHGs) have been examined in the Department.

2. The recommendations pertaining to IBA are enclosed for examination and action as appropriate. An action taken report may be shared with this Department.

Encl: as above.

Yours faithfully



(Soumyajit Ghosh)
Under Secretary to the Govt. of India
Tel: 23748767

Working Group on financial Inclusion and Related Issues

Chapter 3 Saturation of Credit linkage to eligible Self Help Groups (SHGs)

Sr. No.	Action Point	Time Line	Action
1	Government jointly with Banks and NABARD may formulate and encourage innovative financial products including savings products linked to education/ house repair old age etc. through partnerships with fintech companies leveraging the DBT benefits and claims under the various insurance and other schemes under the SHG-BLP.	By end of October 2021	IBA
2	Aadhaar enabled technological solutions should be made available at bank branches for appraising micro loans under SHGs, KCC and JLGs	By end of March 2022	IBA
3	NABARD, jointly with Banks and Government, may formulate and encourage innovative financial products including savings products linked to education/ house repair old age etc. through partnerships with fintech companies leveraging the DBT benefits and claims under the various insurance and other schemes under the SHG-BLP.	By end of March 2022	IBA & NABARD
4	The performance appraisal of rural branches and managers should include the information on the number of SHGs and the extent to which they are assisted as parameters with appropriate weightages in addition to the usual parameters.	On continuous basis	IBA
5	Banks may initiate suitable steps to internalize the SHG-BLP and organize exclusive short duration programs for the field level functionaries.	By end of December 2021	IBA
6	In order to give a boost to the ongoing SHG bank linkage programme for credit flow to unorganized sector, monitoring of SHG bank linkage programme shall be a regular item on the agenda for discussion at the SLBC and DCC meeting.	By end March 2021	IBA & SLBCs

4.6.3 Agenda suggested by LDM Alleppy – Insurance coverage to Poultry Sector

Insurance coverage is not available for poultry sector (ie., Chicken, Duck & Quail) even after taking up the matter in the SLRM 2019 and forming a sub-committee of Insurance companies by SLBC.

The Central/State Govt., introduced so many schemes to overcome the recent natural calamities (Flood in 2018&19, Covid-19 since 2020) to this sector with the support of RBI & SLBC, but only because of the non-availability of insurance, the banks are facing difficulties to sanction & disburse the loans to the farmers in time, which have affected the proper implementation of the Govt. Schemes. Moreover, the simultaneous bird flu has traumatised the poultry farmers very badly.

In order to tide over this situation and to unearth the difficulty faced by the farmers, the LDM and DDM of Alappuzha submitted a proposal along with valuation chart of birds (age-wise) to the Insurance Companies/Agencies to include the poultry sector under insurance coverage.

The proposal was discussed in detail in two sessions and during the third round of discussion on 22nd May, 2021 with Smt. Janaki, Regional Manager, Oriental Insurance Co. and M/s. AIMS (insurance broking agency, Thrissur), they expressed their willingness to cover poultry sector under insurance and submitted a draft proposal (attached).

As per the proposal the premium will come to Rs.3/- per bird and they will also issue a master policy for each batch of 1000 birds. During the meeting two issues were flagged:

- (a) since there will be some practical difficulties to get the insurance coverage,(the borrowers/banks will have to wait to sanction loan for 1000 birds, may be through various branches of same bank or different bank branches) a request has been made to issue master policies for 250 birds' batch.
- (b) The second issue is how to remit the premium to the Insurance Co. and who will be the Nodal agency/bank for collecting the premium and Master Policy.

In the discussion they have agreed to issue Master Policy on two conditions:

- a) as and when the banks sanction loans to single / multiple borrowers and when the no. of birds reach 250 or 1000 as may be in the normal course against the payment of required premium

OR

- b) They agreed to issue Master Policy when the loan is sanctioned through various bank branches reach 250 or 1000 as may be and against the payment of required premium, if a common Nodal Agency (any one of the Bank authorised by all Banks or SLBC) is willing to take responsibility to collect the premium from various bank branches through a Nodal/parking Account and remit the amount to the Insurance Co. on a weekly basis and collect the Master Policy.

In this regard, we wish the interference of SLBC, Kerala to extend the scheme all over Kerala and also to discuss the matter with all Banks.

Steering Committee decided to discuss the matter in SLBC sub-committee on insurance and update the status in SLBC forum

5. Review of performance under Various Segments

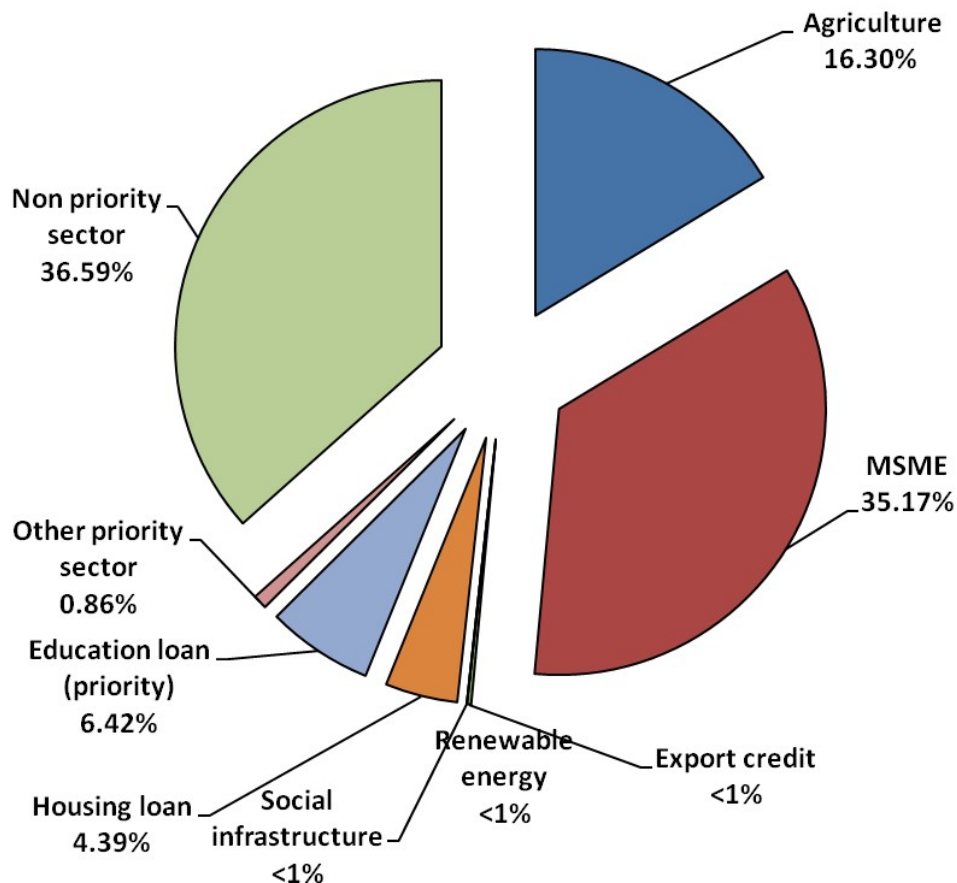
5.1. NPA Position of Commercial Banks (Refer Annexure 8.32)

Sector wise NPA outstanding

(Rs. in crores)

Gross NPA Outstanding as on March 2021		
Parameter	No of Accounts	Amount Outstanding
Priority Sector	386497	10055
(1) Agriculture	160580	2585
(2) MSME	139895	5577
(3) Export credit	66	42
(4) Renewable energy	7	0
(5) Social infrastructure	3	0
(6) Housing loan	12524	696
(7) Education loan (priority)	41561	1018
(8) Other priority sector	31861	137
Non priority sector	136223	5803
Total NPA	522720	15859

Share in Total NPA



5.2. Performance of the Banking sector inclusive of Co-operatives (excluding PACs) as at March 2021

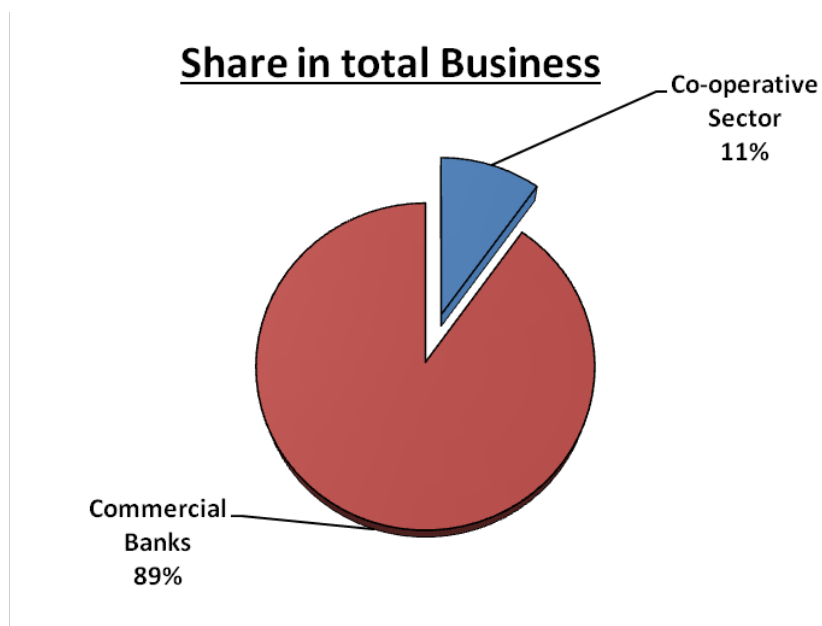
The performance of the banking sector inclusive of Co-operatives is summarized as follows:

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

(Rs in. Crores)

Parameter	March - 21			Share of Co-operatives to Total
	Co-operative Sector	Comm. Banks + RRB + SFB	Total	
Branches	999	6611	7610	13%
Total Deposits	71213	605914	677127	11%
Total Advances	50885	392669	443554	11%
Total Business	122098	998583	1120681	11%
Priority Sector Advances	29779	190433	220212	14%
% Priority Sector Advances	59%	48%	50%	XX
Agriculture Advances	8585	87091	95676	9%
% Agriculture Advances	17%	22%	22%	XX
MSME Advances	2170	59971	62141	3%
% MSME Advances	4%	15%	14%	XX
CD Ratio	71.45%	64.81%	65.51%	XX

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



6. Review of Performance of the Banking Sector

6.1. Banking Statistics as at March 2021 (Refer Annexures 8.1 to 8.3)

The detailed banking statistics for Commercial banks in the State as at March 2021 is furnished in the Annexure. A comparative analysis of the data over the previous fiscals is presented below.

Parameter	Outstanding			Variation	
	Mar 2019	Mar 2020	Mar 2021	Mar '20- Mar '19	Mar '21- Mar '20
No. of Branches	6426	6584	6611	2%	0%
Total Deposits	493562	544372	605914	10%	11%
Domestic Deposits	303507	335674	376278	11%	12%
NR Deposits	190055	208698	229636	10%	10%
Total Advances	329900	359274	392669	9%	9%
Advances + Investment	345651	378878	423940	10%	12%
Credit Deposit Ratio	67%	66%	65%	-1%	-2%
C+ I : D Ratio	70	70	70	0%	0%

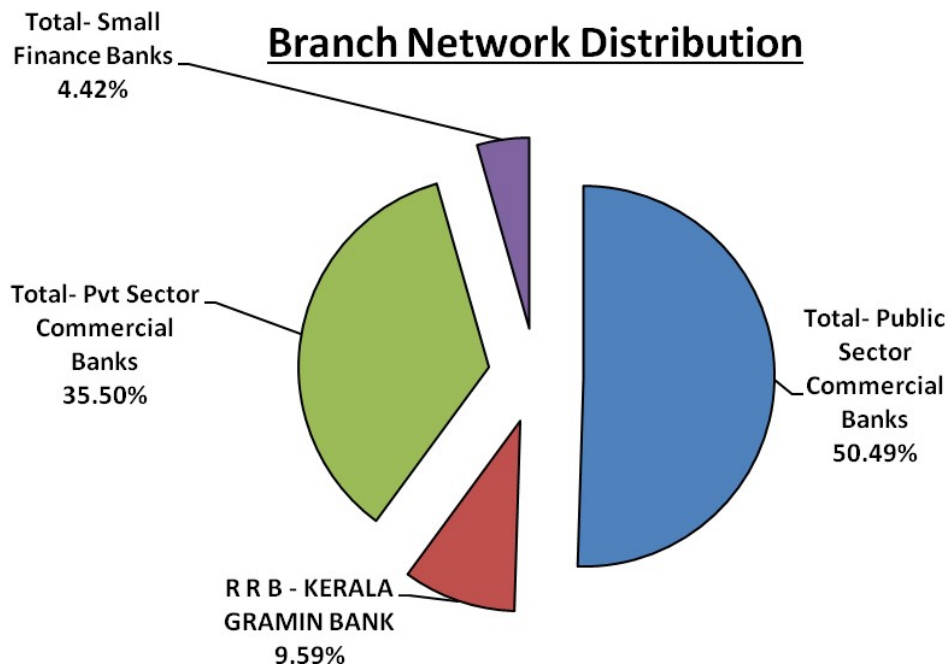
6.2. Branch Network

As at the end of March 2021, the total number of branches of Commercial Banks in the State was 6611.

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	138	2359	841	3338	4.13%	70.67%	25.19%
R R B - KERALA GRAMIN BANK	53	542	39	634	8.36%	85.49%	6.15%
Total- Pvt Sector Commercial Banks	145	1633	569	2347	6.18%	69.58%	24.24%
Total- Small Finance Banks	147	110	35	292	50.34%	37.67%	11.99%
Total - Comm.Banks + RRB + SFB	483	4644	1484	6611	7.31%	70.25%	22.45%

B. Banking Group wise Growth in Branch Network



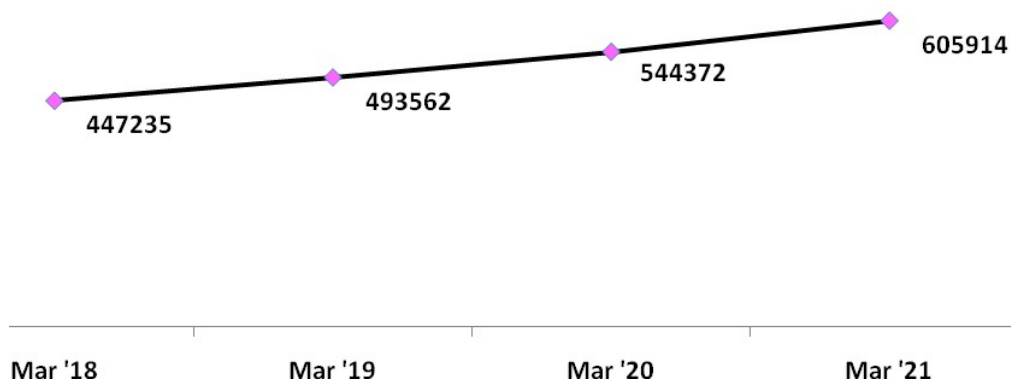
6.3. Deposit growth

A. Growth in total Deposits of commercial banks

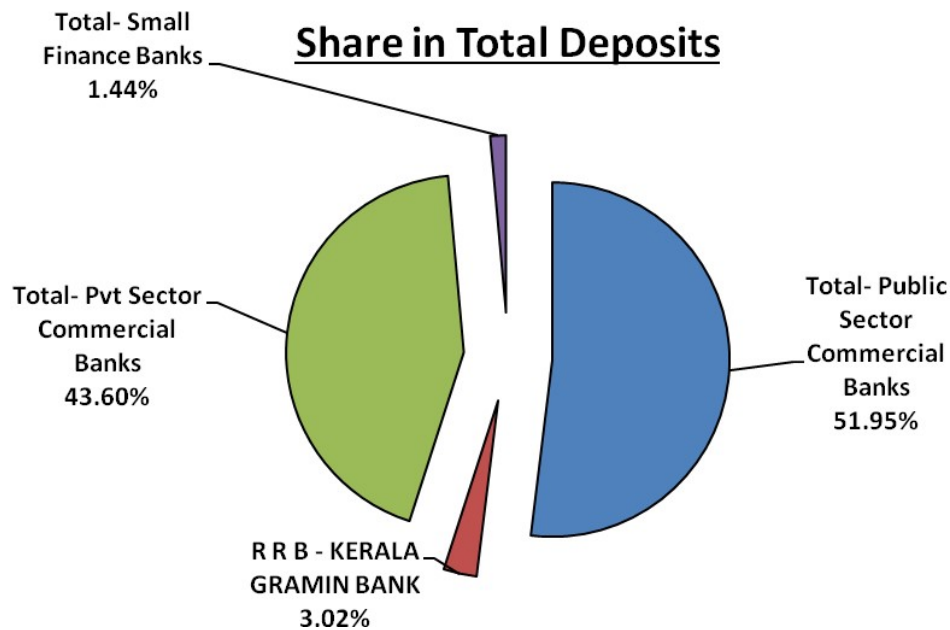
(Rs. in crores)

Total Deposit Outstanding over the Years			
Mar '18	Mar '19	Mar '20	Mar '21
447235	493562	544372	605914

Total Deposit Outstanding over the Years



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	7093	189343	118352	314787	2%	60%	38%
R R B - KERALA GRAMIN BANK	1035	15000	2239	18274	5.70%	82.10%	12.30%
Total- Pvt Sector Commercial Banks	6773	161649	95735	264157	3%	61%	36%
Total- Small Finance Banks	754	4154	3788	8696	9%	48%	44%
Total - Comm.Banks + RRB + SFB	15655	370146	220114	605914	2.60%	61.10%	36.30%

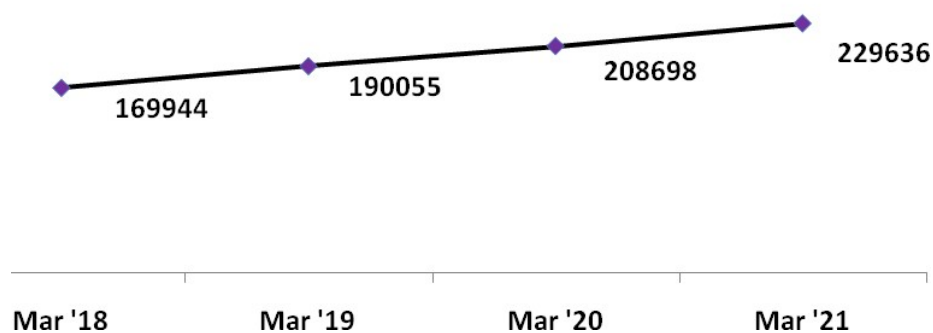
6.4. NR Deposits (Refer Annexure 8.2)

A. Growth in NR Deposits

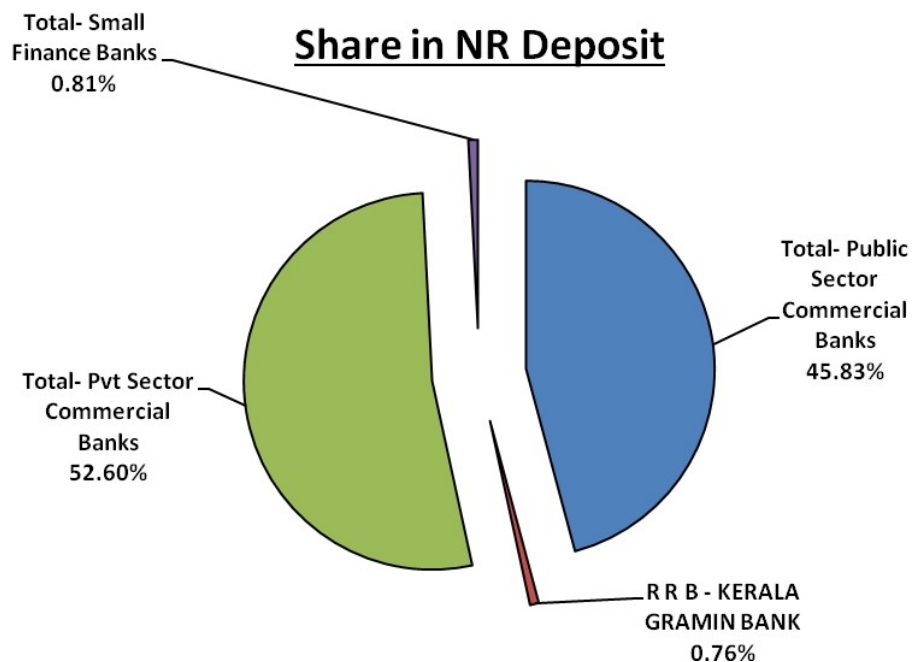
(Rs. in Crores)

NR Deposit over the Years			
Mar '18	Mar '19	Mar '20	Mar '21
169944	190055	208698	229636

NR Deposit Over the Years



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	3246	74383	27606	105234	3%	71%	26%
R R B - KERALA GRAMIN BANK	98	1517	136	1752	6%	87%	8%
Total- Pvt Sector Commercial Banks	3268	84980	32531	120778	2.71%	70.36%	26.93%
Total- Small Finance Banks	145	959	767	1871	8%	51%	41%
Total - Comm.Banks + RRB + SFB	6756	161839	61040	229636	3%	70%	27%

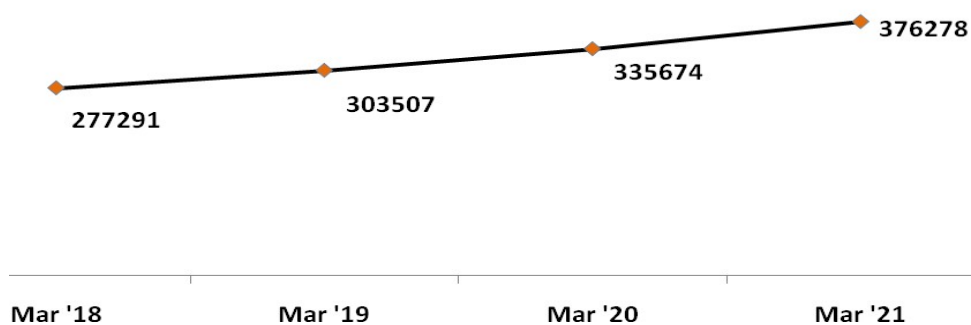
6.5. Domestic Deposits of commercial banks

A. Growth in Domestic Deposits

(Rs. in Crores)

Domestic Deposit over the Years			
Mar '18	Mar '19	Mar '20	Mar '21
277291	303507	335674	376278

Total Domestic Deposits Outstanding over the Years



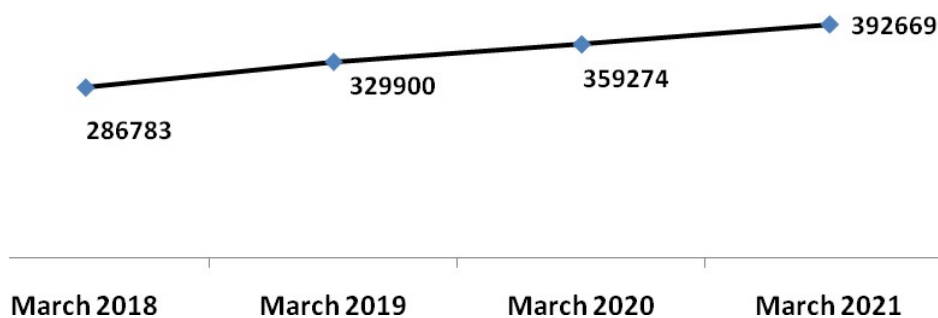
6.6. Credit Expansion of commercial banks (Refer Annexure 8.2)

A. Growth in Advances

(Rs. in crores)

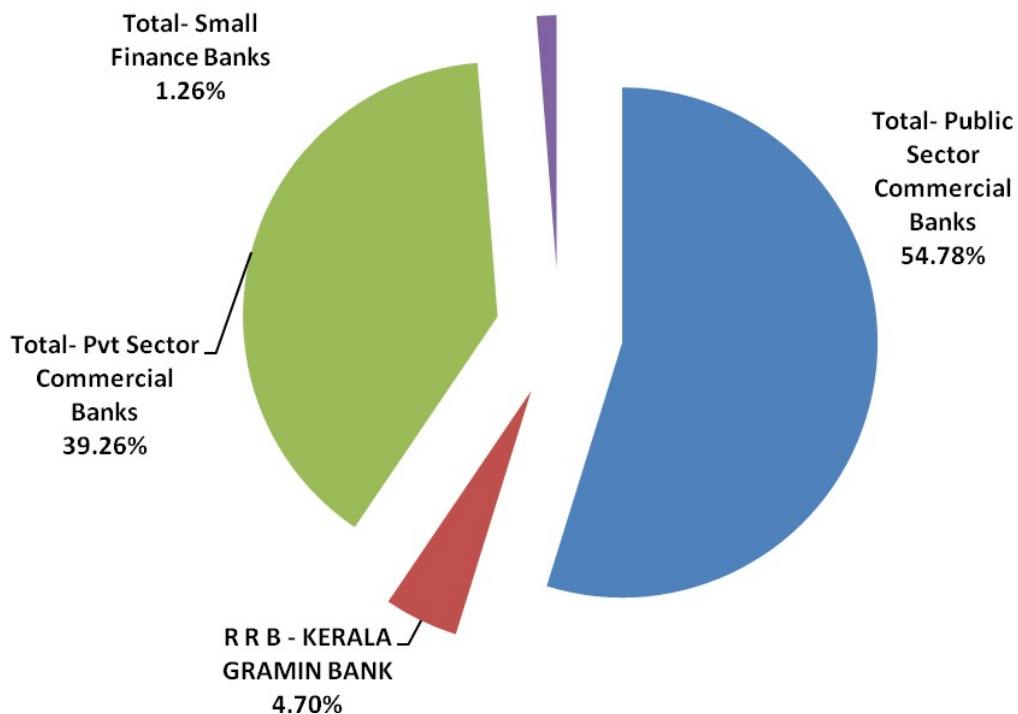
Total Advances Outstanding over the Years			
March 18	March 19	March 20	March 21
286783	329900	359274	392669

Total Advances Outstanding over the years



B. Banking Group wise Growth in Total Advances

Share in Advances

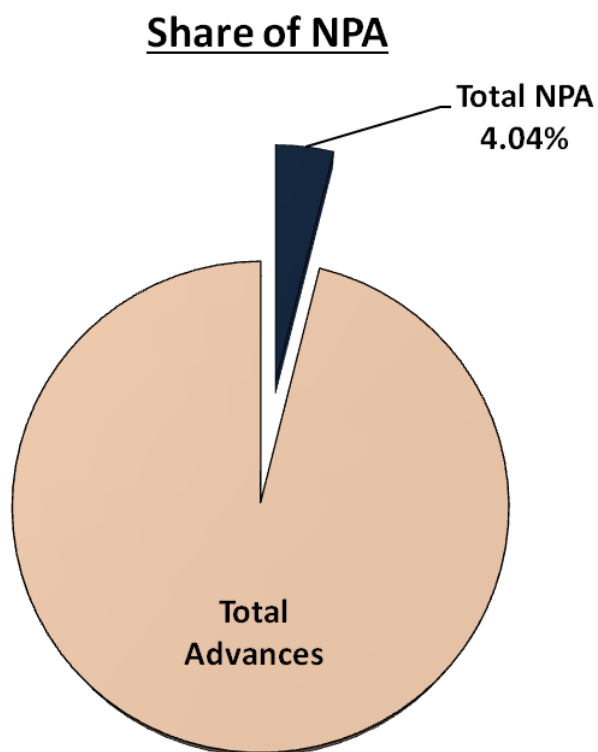


C. Total Advances – Population group wise breakup

(Rs. in Crores)

Banking Group	Total Advances				Percentage Distribution		
	Rural	Semi-Urban	Urban	Total	Rural	Semi-Urban	Urban
Total- Public Sector Commercial Banks	6760	107448	100910	215118	3%	50%	47%
R R B - KERALA GRAMIN BANK	1186	15993	1278	18457	6%	87%	7%
Total- Pvt Sector Commercial Banks	3087	75878	75179	154144	2%	49%	49%
Total- Small Finance Banks	819	3353	778	4951	17%	68%	16%
Total - Comm.Banks + RRB + SFB	11852	202672	178145	392669	3.0%	51.6%	45.4%

D. % Share of NPA in Total Advances



6.7. Credit-Deposit Ratio of commercial banks [C D Ratio] (Refer Annexure 8.3)

(Rs. in Crores)

Reporting Quarter	Deposits	Advances	CD Ratio
17-Sep	421964	271048	64.23
17-Dec	428573	276922	64.61
18-Mar	447235	286783	64.12
18-Jun	462741	291520	63.00
18-Sep	471150	305247	64.79
18-Dec	478855	314413	65.66
19-Mar	493562	329900	66.84
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

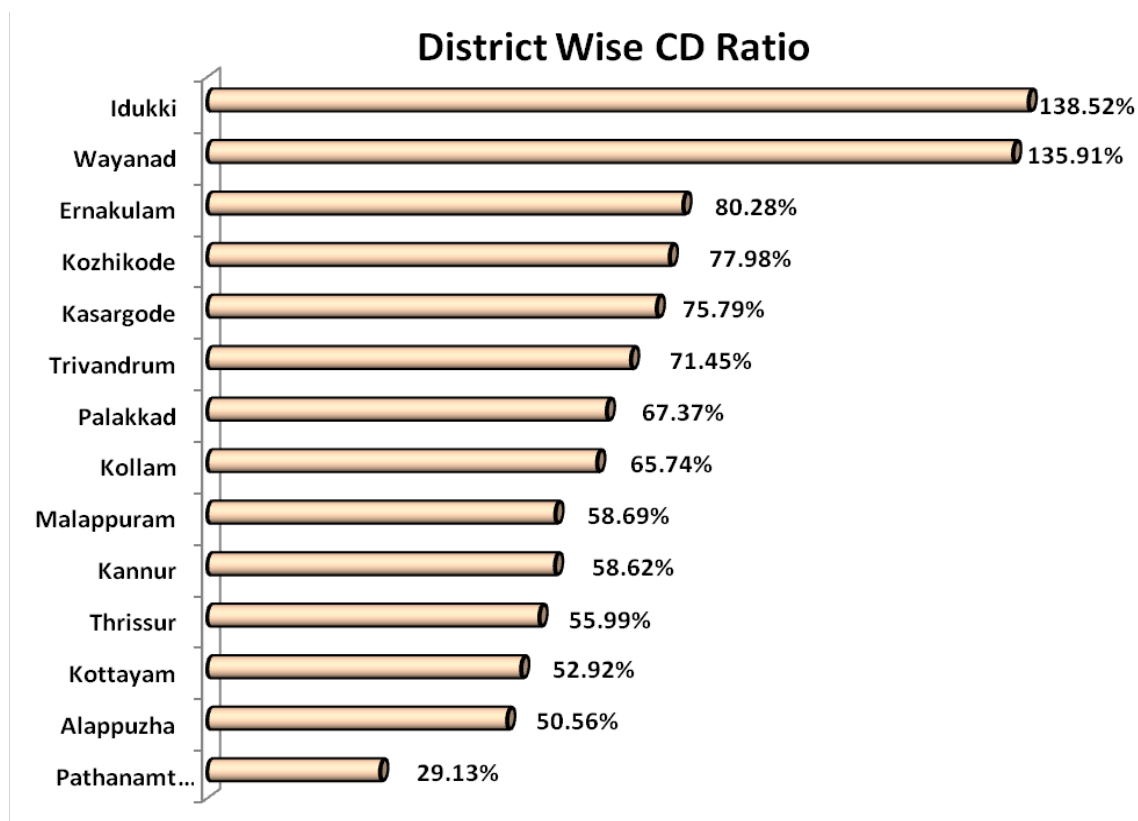
6.8. District-wise Credit Deposit Ratio in the State

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 31.03.2021

(Rs. in crores)

Sl. No.	DISTRICT	Deposits	Advances	CD Ratio (%)
1	Trivandrum	99345	70983	71.45
2	Kollam	41708	27418	65.74
3	Pathanamthitta	49613	14452	29.13
4	Alappuzha	39232	19835	50.56
5	Kottayam	51456	27231	52.92
6	Ernakulam	134395	107887	80.28
7	Idukki	9394	13012	138.52
8	Thrissur	80530	45091	55.99
9	Palakkad	34589	23304	67.37
10	Malappuram	37121	21787	58.69
11	Kozhikode	39588	30870	77.98
12	Kannur	41216	24162	58.62
13	Kasaragod	13672	10362	75.79
14	Wayanad	5268	7160	135.91
Total for State (including Co-operative Banks)		677127	443554	65.51



7. Any Other matter with the Permission of Chair

8.1. BANKING STATISTICS - NUMBER OF BANK BRANCHES AND DEPOSITS AS AT MARCH 2021									
									(Rs.in lakhs)
SI 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	151	57	219	31,145	8,17,387	4,83,451	13,31,983
2	BANK OF INDIA	4	71	29	104	8,594	2,66,094	2,08,668	4,83,356
3	BANK OF MAHARASHTRA	0	6	10	16	0	6,251	20,526	26,777
4	CANARA BANK	33	510	146	689	1,47,890	33,58,763	18,93,734	54,00,387
5	CENTRAL BANK OF INDIA	5	81	32	118	11,256	3,62,947	1,71,640	5,45,843
6	INDIAN BANK	1	106	46	153	9,589	5,98,074	4,01,859	10,09,522
7	INDIAN OVERSEAS BANK	3	139	41	183	28,988	6,23,712	5,54,892	12,07,592
8	PUNJAB & SIND BANK	0	0	4	4	0	0	9,258	9,258
9	PUNJAB NATIONAL BANK	9	128	63	200	38,522	5,10,862	4,97,617	10,47,001
10	STATE BANK OF INDIA	55	869	265	1,189	3,76,781	1,11,76,861	63,39,984	1,78,93,626
11	UCO BANK	2	32	14	48	3,111	70,084	68,673	1,41,868
12	UNION BANK OF INDIA	15	266	134	415	53,395	11,43,235	11,84,868	23,81,497
	Total- Public Sector Commercial Banks	138	2,359	841	3,338	7,09,270	1,89,34,270	1,18,35,170	3,14,78,710
B	R R B - KERALA GRAMIN BANK	53	542	39	634	1,03,496	15,00,045	2,23,862	18,27,403
	Total- Public Sector Banks including RRB	191	2,901	880	3,972	8,12,766	2,04,34,315	1,20,59,032	3,33,06,113

8.1. BANKING STATISTICS - NUMBER OF BANK BRANCHES AND DEPOSITS AS AT MARCH 2021									
									(Rs.in lakhs)
SI 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	91	52	144	28,452	6,46,023	8,97,559	15,72,034
2	BANDHAN BANK	0	4	7	11	0	10,756	91,384	1,02,140
3	CATHOLIC SYRIAN BANK	44	199	52	295	36,588	8,31,952	3,20,541	11,89,082
4	CITY UNION BANK	0	9	9	18	0	20,226	57,664	77,890
5	DHANLAXMI BANK	14	95	33	142	54,269	3,93,566	4,34,642	8,82,477
6	FEDERAL BANK	29	494	76	599	3,00,243	83,31,084	21,95,764	1,08,27,091
7	HDFC BANK	7	126	80	213	26,392	9,48,422	16,90,569	26,65,383
8	ICICI BANK	4	114	58	176	15,674	8,52,940	9,42,631	18,11,244
9	IDBI BANK	0	34	18	52	0	2,77,000	3,22,600	5,99,600
10	IDFC FIRST Bank	0	0	7	7	0	0	85,711	85,711
11	INDUS IND BANK	1	44	29	74	189	1,66,941	3,71,564	5,38,694
12	JAMMU & KASHMIR BANK	0	0	2	2	0	0	2,260	2,260
13	KARNATAKA BANK	1	11	9	21	1,425	38,183	40,280	79,888
14	KARUR VYSYA BANK	0	12	9	21	0	44,653	1,04,428	1,49,081
15	KOTAK MAHINDRA BANK	0	18	16	34	0	85,134	1,59,713	2,44,847
16	LAKSHMI VILAS BANK	0	5	8	13	0	61,952	22,668	84,620
17	RBL Bank	1	1	7	9	88	1,629	32,426	34,142
18	SOUTH INDIAN BANK	43	361	76	480	2,13,965	34,04,766	14,46,061	50,64,791
19	T.N.MERCANTILE BANK	0	12	9	21	0	24,474	53,526	78,000
20	YES BANK	0	3	12	15	0	25,193	3,01,529	3,26,722
	Total- Pvt Sector Commercial Banks	145	1,633	569	2,347	6,77,284	1,61,64,893	95,73,519	2,64,15,697
D	SMALL FINANCE BANKS								
1	ESAF	147	103	27	277	75,435	3,76,162	3,26,900	7,78,498
2	Ujjivan Small Finance Bank	0	7	8	15	0	39,188	51,903	91,092
	Total- Small Finance Banks	147	110	35	292	75,435	4,15,351	3,78,804	8,69,590
	Total - Commercial Banks + RRB + SFB	483	4,644	1,484	6,611	15,65,486	3,70,14,559	2,20,11,354	6,05,91,399
E	CO-OPERATIVE BANKS								
1	DIST CO-OPERATIVE BANKS	37	17	0	54	1,84,363	2,31,450	0	4,15,813
2	KSCARDB (incl. PCARDBs)	121	44	11	176	19,495	9,866	2,977	32,338
3	KSCB	291	350	128	769	20,86,270	25,22,442	20,64,449	66,73,160
	Total Co-operative Banks	449	411	139	999	22,90,128	27,63,758	20,67,426	71,21,311
	Total - Banking Sector	932	5,055	1,623	7,610	38,55,614	3,97,78,317	2,40,78,780	6,77,12,711

8.2. BANKING STATISTICS -NR DEPOSITS, ADVANCES AND CASA AS AT MARCH 2021

(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	1,12,063	3,50,063	1,03,045	5,65,171	2,27,144	7,33,208	4,82,477	14,42,829	45,776	3,05,906	89,708	4,41,390
2	BANK OF INDIA	1,100	46,932	41,002	89,034	13,938	2,41,562	1,50,023	4,05,523	4,618	1,14,955	61,645	1,81,218
3	BANK OF MAHARASHTRA	0	0	0	0	0	6,343	81,680	88,023	0	1,745	7,001	8,746
4	CANARA BANK	44,981	14,19,759	3,65,928	18,30,668	1,47,937	29,35,683	19,46,344	50,29,964	70,459	16,46,165	5,56,366	22,72,990
5	CENTRAL BANK OF INDIA	2,507	1,04,412	24,176	1,31,095	16,523	2,61,155	3,29,923	6,07,601	5,314	1,33,759	62,105	2,01,178
6	INDIAN BANK	4,047	1,91,106	59,151	2,54,304	3,215	3,43,040	4,86,879	8,33,134	4,534	2,14,845	1,34,163	3,53,542
7	INDIAN OVERSEAS BANK	10,685	2,78,572	1,02,941	3,92,198	14,568	3,26,090	3,03,758	6,44,416	4,912	2,76,539	1,04,398	3,85,849
8	PUNJAB & SIND BANK	0	0	394	394	0	0	29,924	29,924	0	0	1,710	1,710
9	PUNJAB NATIONAL BANK	7,244	1,12,450	48,090	1,67,784	22,557	2,71,362	5,26,442	8,20,361	14,582	2,20,761	1,77,022	4,12,365
10	STATE BANK OF INDIA	1,26,580	45,92,102	17,28,433	64,47,115	1,85,447	46,11,517	41,52,138	89,49,102	1,70,006	47,18,335	23,46,139	72,34,480
11	UCO BANK	171	15,678	6,179	22,027	5,720	1,03,716	2,40,553	3,49,990	1,763	28,187	26,424	56,373
12	UNION BANK OF INDIA	15,211	3,27,213	2,81,232	6,23,657	38,935	9,11,166	13,60,837	23,10,938	36,014	4,62,366	3,39,832	8,38,212
	Total- Public Sector Commercial Banks	3,24,589	74,38,287	27,60,571	1,05,23,447	6,75,984	1,07,44,842	1,00,90,979	2,15,11,805	3,57,978	81,23,563	39,06,513	1,23,88,054
B	R R B - KERALA GRAMIN BANK	9,821	1,51,748	13,615	1,75,184	1,18,596	15,99,268	1,27,816	18,45,680	47,210	7,25,273	52,880	8,25,363
	Total- Public Sector Banks including RRB	3,34,410	75,90,035	27,74,187	1,06,98,632	7,94,580	1,23,44,110	1,02,18,795	2,33,57,485	4,05,187	88,48,837	39,59,393	1,32,13,417
C	PRIVATE SECTOR COMMERCIAL BANKS												
1	AXIS BANK	6,752	3,77,353	3,36,777	7,20,882	6,702	2,58,469	10,49,013	13,14,184	16,710	3,48,046	4,13,260	7,78,016
2	BANDHAN BANK	0	3,241	4,629	7,870	0	277	3,837	4,114	0	4,537	63,094	67,631
3	CATHOLIC SYRIAN BANK	9,831	3,07,910	78,567	3,96,307	19,926	2,71,575	1,65,435	4,56,935	10,525	1,85,597	96,497	2,92,619
4	CITY UNION BANK	0	3,275	6,069	9,344	0	16,481	65,404	81,885	0	5,689	12,277	17,966
5	DHANLAXMI BANK	21,181	1,00,867	50,301	1,72,349	18,855	1,90,380	2,14,307	4,23,542	17,028	1,45,147	1,08,281	2,70,456
6	FEDERAL BANK	1,77,545	50,30,580	10,23,178	62,31,303	1,13,938	29,56,337	14,33,063	45,03,339	1,02,785	30,39,055	7,26,586	38,68,426
7	HDFC BANK	9,189	3,51,983	6,09,464	9,70,636	30,085	10,29,119	12,02,171	22,61,375	12,465	4,79,170	6,74,801	11,66,436
8	ICICI BANK	6,242	4,29,265	3,15,364	7,50,871	6,755	6,38,109	7,06,203	13,51,067	5,657	3,38,748	3,40,012	6,84,416
9	IDBI BANK	0	78,500	82,520	1,61,020	0	1,75,859	3,11,481	4,87,340	0	1,34,600	1,21,400	2,56,000
10	IDFC FIRST Bank	0	0	55,337	55,337	3,022	26,537	91,655	1,21,214	0	0	36,284	36,284
11	INDUS IND BANK	12	35,009	39,014	74,034	0	3,12,891	6,94,060	10,06,951	38	79,751	3,91,894	4,71,682
12	JAMMU & KASHMIR BANK	0	0	187	187	0	0	10,805	10,805	0	0	1,446	1,446
13	KARNATAKA BANK	58	4,852	3,661	8,572	501	27,956	58,603	87,061	576	13,332	10,825	24,733
14	KARUR VYSYA BANK	0	17,343	22,933	40,276	0	17,064	26,297	43,362	0	7,443	13,579	21,022
15	KOTAK MAHINDRA BANK	0	40,065	53,995	94,060	0	12,784	2,05,270	2,18,054	0	42,363	90,171	1,32,535
16	LAKSHMI VILAS BANK	0	371	208	579	0	1,306	40,637	41,943	0	1,671	4,475	6,146
17	RBL Bank	0	0	0	0	0	19	5,657	5,676	35	957	9,074	10,065
18	SOUTH INDIAN BANK	95,963	17,06,721	5,48,571	23,51,254	1,08,904	16,20,947	9,12,670	26,42,522	75,320	10,69,816	3,38,336	14,83,471
19	T.N.MERCANTILE BANK	0	8,099	7,540	15,639	0	20,832	29,378	50,210	0	6,067	10,897	16,964
20	YES BANK	0	2,524	14,800	17,324	0	10,822	2,91,967	3,02,789	0	4,416	55,382	59,798
	Total- Pvt Sector Commercial Banks	3,26,773	84,97,956	32,53,115	1,20,77,845	3,08,689	75,87,765	75,17,914	1,54,14,368	2,41,138	59,06,404	35,18,570	96,66,112
D	SMALL FINANCE BANKS												
1	ESAF	14,463	94,858	75,590	1,84,911	81,943	3,23,659	65,009	4,70,611	20,152	72,946	43,869	1,36,967
2	Ujivan Small Finance Bank	0	1,088	1,099	2,187	0	11,688	12,764	24,452	0	2,930	4,293	7,223
	Total- Small Finance Banks	14,463	95,945	76,689	1,87,098	81,943	3,35,346	77,774	4,95,063	20,152	75,875	48,163	1,44,190
	Total - Commercial Banks + RRB + SFB	6,75,647	1,61,83,937	61,03,991	2,29,63,574	11,85,212	2,02,67,222	1,78,14,482	3,92,66,916	6,66,478	1,48,31,116	75,26,125	2,30,23,719
E	CO-OPERATIVE BANKS												
1	DIST CO-OPERATIVE BANKS	183	319	0	502	2,17,633	1,32,414	0	3,50,047	32,898	23,234	0	56,132
2	KSCARDB (incl. PCARDBs)	0	0	0	0	5,46,471	1,90,586	34,922	7,71,979	0	0	0	0
3	KSCB	0	430	3	434	13,42,216	16,72,679	9,51,595	39,66,491	2,57,204	3,30,976	3,13,528	9,01,708
	Total Co-operative Banks	183	749	3	936	21,06,320	19,95,679	9,86,517	50,88,517	2,90,102	3,54,210	3,13,528	9,57,840
	Total - Banking Sector	6,75,830	1,61,84,686	61,03,994	2,29,64,510	32,91,532	2,22,62,901	1,88,01,000	4,43,55,433	9,56,580	1,51,85,326	78,39,653	2,39,81,559

8.3. BANKING STATISTICS - C D RATIO, INVESTMENTS AND C+I D RATIO AS AT MARCH 2021								
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	729.31	89.70	99.80	108.32	0	14,42,829	108.32
2	BANK OF INDIA	162.18	90.78	71.90	83.90	0	4,05,523	83.90
3	BANK OF MAHARASHTRA	0.00	101.47	397.93	328.73	0	88,023	328.73
4	CANARA BANK	100.03	87.40	102.78	93.14	1,58,090	51,88,054	96.07
5	CENTRAL BANK OF INDIA	146.79	71.95	192.22	111.31	0	6,07,601	111.31
6	INDIAN BANK	33.53	57.36	121.16	82.53	0	8,33,134	82.53
7	INDIAN OVERSEAS BANK	50.26	52.28	54.74	53.36	0	6,44,416	53.36
8	PUNJAB & SIND BANK	0.00	0.00	323.23	323.23	0	29,924	323.23
9	PUNJAB NATIONAL BANK	58.56	53.12	105.79	78.35	0	8,20,361	78.35
10	STATE BANK OF INDIA	49.22	41.26	65.49	50.01	24,24,299	1,13,73,401	63.56
11	UCO BANK	183.90	147.99	350.29	246.70	0	3,49,990	246.70
12	UNION BANK OF INDIA	72.92	79.70	114.85	97.04	3,259	23,14,197	97.17
	Total- Public Sector Commercial Banks	95.31	56.75	85.26	68.34	25,85,648	2,40,97,453	76.55
B	R R B - KERALA GRAMIN BANK	114.59	106.61	57.10	101.00	4,62,229	23,07,909	126.29
	Total- Public Sector Banks including RRB	97.76	60.41	84.74	70.13	30,47,877	2,64,05,362	79.28

8.3. BANKING STATISTICS - C D RATIO, INVESTMENTS AND C+I D RATIO AS AT MARCH 2021								
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	23.56	40.01	116.87	83.60	32,385	13,46,569	85.66
2	BANDHAN BANK	0.00	2.58	4.20	4.03	0	4,114	4.03
3	CATHOLIC SYRIAN BANK	54.46	32.64	51.61	38.43	0	4,56,935	38.43
4	CITY UNION BANK	0.00	81.48	113.42	105.13	0	81,885	105.13
5	DHANLAXMI BANK	34.74	48.37	49.31	47.99	11,822	4,35,364	49.33
6	FEDERAL BANK	37.95	35.49	65.26	41.59	0	45,03,339	41.59
7	HDFC BANK	113.99	108.51	71.11	84.84	0	22,61,375	84.84
8	ICICI BANK	43.10	74.81	74.92	74.59	0	13,51,067	74.59
9	IDBI BANK	0.00	63.49	96.55	81.28	0	4,87,340	81.28
10	IDFC FIRST Bank	0.00	0.00	106.93	141.42	0	1,21,214	141.42
11	INDUS IND BANK	0.00	187.43	186.79	186.92	0	10,06,951	186.92
12	JAMMU & KASHMIR BANK	0.00	0.00	478.14	478.14	0	10,805	478.14
13	KARNATAKA BANK	35.18	73.22	145.49	108.98	0	87,061	108.98
14	KARUR VYSYA BANK	0.00	38.22	25.18	29.09	0	43,362	29.09
15	KOTAK MAHINDRA BANK	0.00	15.02	128.52	89.06	0	2,18,054	89.06
16	LAKSHMI VILAS BANK	0.00	2.11	179.27	49.57	0	41,943	49.57
17	RBL Bank	0.00	1.19	17.45	16.63	0	5,676	16.63
18	SOUTH INDIAN BANK	50.90	47.61	63.11	52.17	35,003	26,77,525	52.87
19	T.N.MERCANTILE BANK	0.00	85.12	54.89	64.37	0	50,210	64.37
20	YES BANK	0.00	42.96	96.83	92.67	0	3,02,789	92.67
	Total- Pvt Sector Commercial Banks	45.58	46.94	78.53	58.35	79,210	1,54,93,578	58.65
D	SMALL FINANCE BANKS							
1	ESAF	108.63	86.04	19.89	60.45	0	4,70,611	60.45
2	Ujjivan Small Finance Bank	0.00	29.82	24.59	26.84	0	24,452	26.84
	Total- Small Finance Banks	108.63	80.74	20.53	56.93	0	4,95,063	56.93
	Total - Commercial Banks + RRB + SFB	75.71	54.75	80.93	64.81	31,27,087	4,23,94,003	69.97
E	CO-OPERATIVE BANKS							
1	DIST CO-OPERATIVE BANKS	118.05	57.21	0.00	84.18	86,891	4,36,938	105.08
2	KSCARDB (incl. PCARDBs)	2803.13	1931.75	1173.06	2387.22	19,809	7,91,788	2448.48
3	KSCB	64.34	66.31	46.09	59.44	25,70,404	65,36,895	97.96
	Total Co-operative Banks	91.97	72.21	47.72	71.45	26,77,104	77,65,621	109.05
	Total - Banking Sector	85.37	55.97	78.08	65.51	58,04,191	5,01,59,624	74.08

8.4. ADVANCES OUTSTANDING UNDER PRIORITY SECTOR AS AT MARCH 2021

(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	2,11,204	3,29,000	23	29,183	1,54,686	11	52,730	4,11,736	29	2,93,117	8,95,422	62
2	BANK OF INDIA	86,828	1,16,175	29	20,071	73,160	18	14,522	76,624	19	1,21,421	2,65,959	66
3	BANK OF MAHARASHTRA	715	20,236	23	1,503	17,806	20	3,392	41,042	47	5,610	79,084	90
4	CANARA BANK	13,50,129	18,66,757	37	2,11,763	7,44,339	15	1,35,249	7,20,709	14	16,97,141	33,31,805	66
5	CENTRAL BANK OF INDIA	1,28,789	1,70,072	28	14,263	75,629	12	19,663	1,00,576	17	1,62,715	3,46,277	57
6	INDIAN BANK	1,52,074	1,84,952	22	24,110	2,60,040	31	12,503	77,034	9	1,88,687	5,22,026	63
7	INDIAN OVERSEAS BANK	1,64,939	2,77,405	43	39,292	1,41,540	22	30,234	1,35,588	21	2,34,465	5,54,533	86
8	PUNJAB & SIND BANK	10	7	0	700	4,377	15	370	3,042	10	1,080	7,426	25
9	PUNJAB NATIONAL BANK	37,116	64,797	8	26,677	1,34,109	16	33,895	1,85,075	23	97,688	3,83,981	47
10	STATE BANK OF INDIA	7,05,886	12,12,741	14	76,775	9,42,071	11	1,78,936	10,31,230	12	9,61,597	31,86,042	36
11	UCO BANK	22,791	67,418	19	1,98,101	1,32,732	38	12,991	51,431	15	2,33,883	2,51,581	72
12	UNION BANK OF INDIA	2,71,462	3,90,296	17	68,275	3,78,139	16	83,281	3,48,097	15	4,23,018	11,16,532	48
	Total- Public Sector Commercial Banks	31,31,943	46,99,856	22	7,10,713	30,58,628	14	5,77,766	31,82,184	15	44,20,422	1,09,40,668	51
B	R R B - KERALA GRAMIN BANK	12,67,981	12,24,213	66	83,452	1,30,903	7	1,06,395	3,89,338	21	14,57,828	17,44,454	95
	Total- Public Sector Banks including RRB	43,99,924	59,24,069	25	7,94,165	31,89,531	14	6,84,161	35,71,522	15	58,78,250	1,26,85,122	54

8.4. ADVANCES OUTSTANDING UNDER PRIORITY SECTOR AS AT MARCH 2021

CPI ADVANCES OUTSTANDING UNDER PRIORITY SECTOR AS AT MARCH 2021													
											(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	40,456	67,097	5	4,835	2,92,760	22	60,661	44,928	3	1,05,952	4,04,785	31
2	BANDHAN BANK	0	0	0	28	95	2	0	0	0	28	95	2
3	CATHOLIC SYRIAN BANK	1,42,203	1,94,374	43	2,766	61,408	13	3,593	10,741	2	1,48,562	2,66,523	58
4	CITY UNION BANK	2,080	4,253	5	629	26,957	33	199	1,161	1	2,908	32,371	40
5	DHANLAXMI BANK	38,833	94,413	22	4,549	58,832	14	4,481	24,877	6	47,863	1,78,122	42
6	FEDERAL BANK	4,53,766	8,82,333	20	10,305	5,40,893	12	43,063	2,44,149	5	5,07,134	16,67,375	37
7	HDFC BANK	2,88,371	3,29,631	15	1,15,201	1,41,212	6	10,829	82,341	4	4,14,401	5,53,184	24
8	ICICI BANK	15,383	74,629	6	17,646	2,23,950	17	6,026	46,585	3	39,055	3,45,165	26
9	IDBI BANK	36,777	1,08,199	22	6,671	79,179	16	5,773	51,797	11	49,221	2,39,175	49
10	IDFC FIRST Bank	1,60,736	40,673	34	37,717	10,687	9	26,058	10,126	8	2,24,511	61,486	51
11	INDUS IND BANK	5,07,946	98,171	10	2,35,354	2,12,047	21	83	1,423	0	7,43,383	3,11,641	31
12	JAMMU & KASHMIR BANK	2	13	0	256	2,016	19	62	497	5	320	2,526	23
13	KARNATAKA BANK	1,969	9,633	11	1,121	32,716	38	1,157	8,606	10	4,247	50,955	59
14	KARUR VYSYA BANK	6,416	8,711	20	255	8,820	20	910	7,233	17	7,581	24,764	57
15	KOTAK MAHINDRA BANK	407	20,891	10	3,200	63,732	29	114	3,382	2	3,721	88,005	40
16	LAKSHMI VILAS BANK	685	822	2	87	993	2	90	486	1	862	2,302	5
17	RBL Bank	13,700	2,555	45	1,284	171	3	1,501	331	6	16,485	3,058	54
18	SOUTH INDIAN BANK	2,56,950	6,11,347	23	20,782	8,30,628	31	22,666	1,35,626	5	3,00,398	15,77,600	60
19	T.N.MERCANTILE BANK	6,758	9,086	18	1,255	16,823	34	726	5,155	10	8,739	31,064	62
20	YES BANK	425	5,151	2	2,909	94,769	31	77	3,827	1	3,411	1,03,747	34
	Total- Pvt Sector Commercial Banks	19,73,863	25,61,983	17	4,66,850	26,98,688	18	1,88,069	6,83,271	4	26,28,782	59,43,942	39
D	SMALL FINANCE BANKS												
1	ESAF	7,80,356	2,15,949	46	3,16,937	1,01,772	22	4,09,010	74,480	16	15,06,303	3,92,201	83
2	Ujjivan Small Finance Bank	35,653	7,102	29	27,033	7,080	29	30,138	7,824	32	92,824	22,005	90
	Total- Small Finance Banks	8,16,009	2,23,051	45	3,43,970	1,08,852	22	4,39,148	82,304	17	15,99,127	4,14,206	84
Total - Commercial Banks + RRB + SFB		71,89,796	87,09,102	22	16,04,985	59,97,070	15	13,11,378	43,37,097	11	1,01,06,159	1,90,43,270	49
E	CO-OPERATIVE BANKS												
1	DIST CO-OPERATIVE BANKS	370	18,113	5	2,902	33,100	9	44,988	1,19,150	34	48,260	1,70,363	49
2	KSCARDB (incl. PCARDBs)	2,23,913	2,95,331	38	48,251	98,311	13	1,63,231	3,78,337	49	4,35,395	7,71,979	100
3	KSCB	2,73,931	5,45,061	14	27,699	85,619	2	3,09,021	14,04,889	35	6,10,651	20,35,569	51
	Total Co-operative Banks	4,98,214	8,58,505	17	78,852	2,17,030	4	5,17,240	19,02,376	37	10,94,306	29,77,911	59
Total - Banking Sector		76,88,010	95,67,607	22	16,83,837	62,14,100	14	18,28,618	62,39,473	14	1,12,00,465	2,20,21,181	50

8.5. ADVANCES OUTSTANDING IN AGRICULTURE SECTOR AS AT MARCH 2021							
Sl. No.	BANK	(Rs.in lakhs)					
		OF TOTAL AGRICULTURE OUTSTANDING (PRIORITY)				TOTAL AGRICULTURE OUTSTANDING (PRIORITY)	
		Short Term Loans		Term Loans			
		A/cs	Amount	A/cs	Amount	A/cs	Amount
A	PUBLIC SECTOR COMMERCIAL BANKS						
1	BANK OF BARODA	1,61,100	2,63,467	50,104	65,533	2,11,204	3,29,000
2	BANK OF INDIA	64,895	77,571	21,933	38,604	86,828	1,16,175
3	BANK OF MAHARASHTRA	0	0	715	20,236	715	20,236
4	CANARA BANK	76,849	2,42,290	12,73,280	16,24,467	13,50,129	18,66,757
5	CENTRAL BANK OF INDIA	1,11,723	1,33,717	17,066	36,355	1,28,789	1,70,072
6	INDIAN BANK	1,42,565	1,68,028	9,509	16,924	1,52,074	1,84,952
7	INDIAN OVERSEAS BANK	1,60,342	1,99,750	4,597	77,655	1,64,939	2,77,405
8	PUNJAB & SIND BANK	2	2	8	6	10	7
9	PUNJAB NATIONAL BANK	32,869	59,146	4,247	5,651	37,116	64,797
10	STATE BANK OF INDIA	6,15,599	10,51,791	90,287	1,60,950	7,05,886	12,12,741
11	UCO BANK	4,081	5,207	18,710	62,211	22,791	67,418
12	UNION BANK OF INDIA	2,41,231	3,36,922	30,231	53,374	2,71,462	3,90,296
	Total- Public Sector Commercial Banks	16,11,256	25,37,890	15,20,687	21,61,966	31,31,943	46,99,856
B	R R B - KERALA GRAMIN BANK	12,22,248	11,20,333	45,733	1,03,880	12,67,981	12,24,213
	Total- Public Sector Banks including RRB	28,33,504	36,58,223	15,66,420	22,65,846	43,99,924	59,24,069

8.5. ADVANCES OUTSTANDING IN AGRICULTURE SECTOR AS AT MARCH 2021							
Sl. No.	BANK	OF TOTAL AGRICULTURE OUTSTANDING (PRIORITY)				TOTAL AGRICULTURE OUTSTANDING (PRIORITY)	
		Short Term Loans		Term Loans			
		A/cs	Amount	A/cs	Amount	A/cs	Amount
C	PRIVATE SECTOR COMMERCIAL BANKS						
1	AXIS BANK	37,318	35,233	3,138	31,864	40,456	67,097
2	BANDHAN BANK	0	0	0	0	0	0
3	CATHOLIC SYRIAN BANK	1,41,532	1,85,811	671	8,563	1,42,203	1,94,374
4	CITY UNION BANK	1,984	1,635	96	2,617	2,080	4,253
5	DHANLAXMI BANK	26,524	35,464	12,309	58,949	38,833	94,413
6	FEDERAL BANK	4,44,434	8,14,251	9,332	68,082	4,53,766	8,82,333
7	HDFC BANK	1,588	51,560	2,86,783	2,78,071	2,88,371	3,29,631
8	ICICI BANK	0	0	15,383	74,629	15,383	74,629
9	IDBI BANK	28,497	90,100	8,280	18,099	36,777	1,08,199
10	IDFC FIRST Bank	0	0	1,60,736	40,673	1,60,736	40,673
11	INDUS IND BANK	0	0	5,07,946	98,171	5,07,946	98,171
12	JAMMU & KASHMIR BANK	2	13	0	0	2	13
13	KARNATAKA BANK	1,852	3,239	117	6,394	1,969	9,633
14	KARUR VYSYA BANK	493	649	5,923	8,062	6,416	8,711
15	KOTAK MAHINDRA BANK	212	8,131	195	12,760	407	20,891
16	LAKSHMI VILAS BANK	684	822	1	0	685	822
17	RBL Bank	0	0	13,700	2,555	13,700	2,555
18	SOUTH INDIAN BANK	2,54,660	4,82,908	2,290	1,28,439	2,56,950	6,11,347
19	T.N.MERCANTILE BANK	6,739	7,168	19	1,918	6,758	9,086
20	YES BANK	0	0	425	5,151	425	5,151
	Total- Pvt Sector Commercial Banks	9,46,519	17,16,985	10,27,344	8,44,998	19,73,863	25,61,983
D	SMALL FINANCE BANKS						
1	ESAF	7,80,356	2,15,949	0	0	7,80,356	2,15,949
2	Ujjivan Small Finance Bank	35,653	7,102	0	0	35,653	7,102
	Total- Small Finance Banks	8,16,009	2,23,051	0	0	8,16,009	2,23,051
	Total - Commercial Banks + RRB + SFB	45,96,032	55,98,259	25,93,764	31,10,844	71,89,796	87,09,102
E	CO-OPERATIVE BANKS						
1	DIST CO-OPERATIVE BANKS	330	16,879	40	1,234	370	18,113
2	KSCARDB (incl. PCARDBs)	14,585	22,366	2,09,328	2,72,965	2,23,913	2,95,331
3	KSCB	2,51,722	4,89,466	22,209	55,595	2,73,931	5,45,061
	Total Co-operative Banks	2,66,637	5,28,711	2,31,577	3,29,794	4,98,214	8,58,505
	Total - Banking Sector	48,62,669	61,26,970	28,25,341	34,40,638	76,88,010	95,67,607

8.6. TOTAL OUTSTANDING UNDER MICRO, SMALL AND MEDIUM ENTERPRISES (MSME) AND LARGE ENTERPRISES AS AT MARCH 2021

(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	7,762	27,050	14,458	44,398	3,269	19,035	25,489	90,483	800	19,200	1,452	28,302	1,224	8,335	3,476	55,837	57	105	95	7,186	66	1,075	218	8,366
2	BANK OF INDIA	1,965	12,999	13,209	33,044	4,379	7,049	19,553	53,092	91	6,627	381	12,901	40	515	512	20,043	4	9	2	16	0	0	6	25
3	BANK OF MAHARASHTRA	122	475	1,322	16,071	7	95	1,451	16,641	3	27	48	877	0	0	51	904	0	0	1	261	0	0	1	261
4	CANARA BANK	17,990	87,507	1,76,282	3,28,671	3,468	10,282	1,97,740	4,26,460	2,714	87,380	10,421	1,66,570	324	3,023	13,459	2,56,973	110	15,067	454	45,839	0	0	564	60,906
5	CENTRAL BANK OF INDIA	2,336	7,309	10,869	43,724	0	0	13,205	51,033	107	2,987	904	13,402	0	0	1,011	16,389	22	7,839	25	368	0	0	47	8,207
6	INDIAN BANK	3,203	8,473	15,265	1,12,723	1,119	10,008	19,587	1,31,204	639	83,388	1,650	22,851	29	232	2,318	1,06,471	28	1,200	2,177	21,165	0	0	2,205	22,365
7	INDIAN OVERSEAS BANK	6,212	20,886	30,781	40,032	402	958	37,395	61,876	519	40,547	1,256	20,548	15	702	1,790	61,797	41	2,248	53	15,321	13	298	107	17,867
8	PUNJAB & SIND BANK	14	40	580	2,392	63	529	657	2,960	10	69	19	327	5	7	34	403	0	0	9	1,014	0	0	9	1,014
9	PUNJAB NATIONAL BANK	2,884	7,845	21,167	55,351	0	0	24,051	63,196	341	14,445	2,152	35,816	0	0	2,493	50,261	18	2,533	115	18,119	0	0	133	20,652
10	STATE BANK OF INDIA	9,347	83,007	22,280	1,18,017	30,607	1,64,575	62,234	3,65,599	1,725	1,23,412	5,156	1,63,661	7,044	1,56,689	13,925	4,43,762	167	66,035	296	44,164	153	22,511	616	1,32,710
11	UCO BANK	655	1,390	3,290	5,718	1,88,156	69,140	1,92,101	76,248	542	5,590	3,460	35,457	1,935	10,340	5,937	51,387	29	3,753	34	1,344	0	0	63	5,097
12	UNION BANK OF INDIA	4,985	30,433	51,321	1,04,667	5,985	12,031	62,291	1,47,131	901	27,012	3,812	1,47,807	514	25,323	5,227	2,00,142	391	12,011	358	18,821	8	32	757	30,865
	Total- Public Sector Commercial Banks	57,475	2,87,413	3,60,824	9,04,808	2,37,455	2,93,703	6,55,754	14,85,923	8,392	4,10,685	30,711	6,48,518	11,130	2,05,166	50,233	12,64,369	867	1,10,800	3,619	1,73,618	240	23,916	4,726	3,08,335
B	R R B - KERALA GRAMIN BANK	18,105	29,092	36,648	50,671	28,276	47,405	83,029	1,27,168	87	466	186	2,761	94	73	367	3,300	5	27	51	408	0	0	56	435
	Total- Public Sector Banks including RRB	75,580	3,16,505	3,97,472	9,55,479	2,65,731	3,41,108	7,38,783	16,13,091	8,479	4,11,151	30,897	6,51,279	11,224	2,05,239	50,600	12,67,669	872	1,10,827	3,670	1,74,026	240	23,916	4,782	3,08,770

8.6. TOTAL OUTSTANDING UNDER MICRO, SMALL AND MEDIUM ENTERPRISES (MSME) AND LARGE ENTERPRISES AS AT MARCH 2021

(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	520	21,034	1,961	90,132	0	0	2,481	1,11,166	634	70,529	1,395	77,737	0	0	2,029	1,48,266	94	15,180	231	18,148	0	0	325	33,328
2	BANDHAN BANK	2	10	26	85	0	0	28	95	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3	CATHOLIC SYRIAN BANK	508	4,012	2,001	20,653	0	0	2,509	24,666	33	3,397	187	19,655	0	0	220	23,052	2	102	35	13,589	0	0	37	13,690
4	CITY UNION BANK	80	2,322	341	8,805	31	1,669	452	12,797	52	2,667	105	6,865	0	0	157	9,532	6	1,584	14	3,044	0	0	20	4,628
5	DHANLAXMI BANK	475	4,554	561	4,864	1,758	19,238	2,794	28,656	134	5,418	1,564	14,325	0	0	1,698	19,743	18	3,328	39	7,105	0	0	57	10,433
6	FEDERAL BANK	2,840	50,754	5,024	1,65,476	0	0	7,864	2,16,230	888	79,787	1,209	1,64,653	0	0	2,097	2,44,440	183	40,432	161	39,791	0	0	344	80,222
7	HDFC BANK	29,879	13,516	81,061	32,327	0	0	1,10,940	45,843	432	18,209	2,771	35,033	0	0	3,203	53,242	168	21,563	890	20,564	0	0	1,058	42,127
8	ICICI BANK	406	8,993	6,294	52,116	0	0	6,700	61,109	960	24,245	8,843	1,03,816	0	0	9,803	1,28,061	421	13,032	722	21,748	0	0	1,143	34,780
9	IDBI BANK	413	10,868	3,632	31,439	1,965	18,775	6,010	61,082	148	2,123	295	6,264	144	1,503	587	9,890	20	4,017	31	1,735	23	2,455	74	8,207
10	IDFC FIRST Bank	638	362	37,035	9,422	0	0	37,673	9,784	7	37	32	719	0	0	39	756	1	3	4	144	0	0	5	147
11	INDUS IND BANK	64,686	14,097	1,58,708	89,042	0	0	2,23,394	1,03,139	17	2,417	11,582	1,03,793	0	0	11,599	1,06,210	1	19	360	2,679	0	0	361	2,698
12	JAMMU & KASHMIR BANK	0	0	0	0	0	0	0	0	0	0	54	213	0	0	54	213	0	0	0	0	202	1,803	202	1,803
13	KARNATAKA BANK	83	722	415	6,982	335	3,796	833	11,500	14	94	210	10,048	52	3,838	276	13,980	0	0	12	7,237	0	0	12	7,237
14	KARUR VYSYA BANK	19	654	31	292	98	2,177	148	3,123	7	535	24	715	53	1,406	84	2,656	0	0	2	78	21	2,963	23	3,041
15	KOTAK MAHINDRA BANK	122	1,373	1,315	17,970	0	0	1,437	19,342	226	4,986	1,341	20,086	0	0	1,567	25,072	57	5,134	139	14,183	0	0	196	19,318
16	LAKSHMI VILAS BANK	15	258	44	207	1	2	60	467	5	164	15	254	0	0	20	418	3	43	4	66	0	0	7	108
17	RBL Bank	0	0	1,284	171	0	0	1,284	171	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
18	SOUTH INDIAN BANK	2,774	42,912	5,630	1,34,391	6,874	81,138	15,278	2,58,441	1,157	95,038	2,036	1,70,125	1,514	1,22,016	4,707	3,87,180	275	69,244	408	85,466	114	30,297	797	1,85,006
19	T.N.MERCANTILE BANK	116	2,188	1,072	12,348	0	0	1,188	14,536	10	387	41	1,616	0	0	51	2,003	4	231	12	53	0	0	16	284
20	YES BANK	81	2,336	1,306	18,832	0	0	1,387	21,168	74	9,247	1,127	22,355	0	0	1,201	31,602	47	7,093	274	34,906	0	0	321	42,000
	Total- Pvt Sector Commercial Banks	1,03,657	1,80,964	3,07,741	6,95,554	11,062	1,26,796	4,22,460	10,03,314	4,798	3,19,280	32,831	7,58,273	1,763	1,28,763	39,392	12,06,316	1,300	1,81,005	3,338	2,70,535	360	37,518	4,998	4,89,058
D	SMALL FINANCE BANKS																								
1	ESAF	1,64,777	46,723	1,14,869	37,071	37,291	17,978	3,16,937	1,01,772	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2	Ujjivan Small Finance Bank	3,588	873	23,444	6,194	0	0	27,032	7,067	0	0	1	12	0	0	1	12	0	0	0	0	0	0	0	0
	Total- Small Finance Banks	1,68,365	47,595	1,38,313	43,266	37,291	17,978	3,43,969	1,08,839	0	0	1	12	0	0	1	12	0	0	0	0	0	0	0	0
	Total - Commercial Banks + RRB + SFB	3,47,602	5,45,065	8,43,526	16,94,298	3,14,084	4,85,882	15,05,212	27,25,245	13,277	7,30,430	63,729	14,09,565	12,987	3,34,002	89,993	24,73,997	2,172	2,91,832	7,008	4,44,562	600	61,434	9,780	7,97,828
E	CO-OPERATIVE BANKS																								
1	DIST CO-OPERATIVE BANKS	0	0	0	0	2,885	30,488	2,885	30,488	0	0	0	0	17	2,612	17	2,612	0	0	0	0	0	0	0	0
2	KSCARDB (incl. PCARDBs)	24,710	53,990	18,497	31,743	5,044	12,578	48,251	98,311	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3	KSCB	7,242	24,866	3,167	6,656	5,377	13,301	15,786	44,823	133	1,587	14	98	11,686	38,384	11,833	40,070	80	727	0	0	0	0	80	727
	Total Co-operative Banks	31,952	78,856	21,664	38,399	13,306	56,367	66,922	1,73,622	133	1,587	14	98	11,703	40,996	11,850	42,682	80	727	0	0	0	0	80	727
	Total - Banking Sector	3,79,554	6,23,921	8,65,190	17,32,697	3,27,390	5,42,249	15,72,134	28,98,867	13,410	7,32,018	63,743	14,09,663	24,690	3,74,998	1,01,843	25,16,679	2,252	2,92,559	7,008	4,44,562	600	61,434	9,860	7,98,555

8.6. TOTAL OUTSTANDING UNDER MICRO,SMALL AND MEDIUM ENTERPRISES(MSME) AND LARGE ENTERPRISES AS AT MARCH 2021

(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		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		
A	PUBLIC SECTOR COMMERCIAL BANKS																										
1	BANK OF BARODA	22	232	18	25	0	0	40	257	8,619	46,355	16,005	79,886	4,559	28,445	29,183	1,54,686	8,641	46,587	16,023	79,911	24,664	1,26,498	4,559	28,445		
2	BANK OF INDIA	0	0	0	0	0	0	0	0	2,060	19,635	13,592	45,961	4,419	7,563	20,071	73,160	2,060	19,635	13,592	45,961	15,652	65,596	4,419	7,563		
3	BANK OF MAHARASHTRA	2	736	7	8,203	0	0	9	8,939	125	502	1,371	17,209	7	95	1,503	17,806	127	1,238	1,378	25,412	1,505	26,650	7	95		
4	CANARA BANK	3	1,02,569	32	7,01,403	0	0	35	8,03,972	20,814	1,89,954	1,87,157	5,41,080	3,792	13,305	2,11,763	7,44,339	20,817	2,92,523	1,87,189	12,42,483	2,08,006	15,35,006	3,792	13,305		
5	CENTRAL BANK OF INDIA	0	0	0	0	0	0	0	0	2,465	18,135	11,798	57,494	0	0	14,263	75,629	2,465	18,135	11,798	57,494	14,263	75,629	0	0		
6	INDIAN BANK	0	0	0	0	0	0	0	0	3,870	93,061	19,092	1,56,739	1,148	10,240	24,110	2,60,040	3,870	93,061	19,092	1,56,739	22,962	2,49,800	1,148	10,240		
7	INDIAN OVERSEAS BANK	0	0	0	0	0	0	0	0	6,772	63,681	32,090	75,901	430	1,958	39,292	1,41,540	6,772	63,681	32,090	75,901	38,862	1,39,582	430	1,958		
8	PUNJAB & SIND BANK	0	0	0	0	0	0	0	0	24	109	608	3,733	68	536	700	4,377	24	109	608	3,733	632	3,841	68	536		
9	PUNJAB NATIONAL BANK	0	0	0	0	0	0	0	0	3,243	24,823	23,434	1,09,286	0	0	26,677	1,34,109	3,243	24,823	23,434	1,09,286	26,677	1,34,109	0	0		
10	STATE BANK OF INDIA	2,966	2,24,124	24,096	8,96,497	10,008	2,77,088	37,070	13,97,709	11,239	2,72,454	27,732	3,25,842	37,804	3,43,775	76,775	9,42,071	14,205	4,96,578	51,828	12,22,339	66,033	17,18,917	47,812	6,20,863		
11	UCO BANK	4	3,408	0	0	0	0	4	3,408	1,226	10,733	6,784	42,519	1,90,091	79,480	1,98,101	1,32,732	1,230	14,141	6,784	42,519	8,014	56,660	1,90,091	79,480		
12	UNION BANK OF INDIA	214	71,426	958	3,256	10	15	1,182	74,697	6,277	69,456	55,491	2,71,295	6,507	37,387	68,275	3,78,139	6,491	1,40,882	56,449	2,74,551	62,940	4,15,433	6,517	37,402		
	Total- Public Sector Commercial Banks	3,211	4,02,495	25,111	16,09,384	10,018	2,77,103	38,340	22,88,982	66,734	8,08,898	3,95,154	17,26,945	2,48,825	5,22,785	7,10,713	30,58,628	69,945	12,11,393	4,20,265	33,36,329	4,90,210	45,47,722	2,58,843	7,99,888		
B	R R B - KERALA GRAMIN BANK	0	0	0	0	0	0	0	0	18,197	29,585	36,885	53,840	28,370	47,478	83,452	1,30,903	18,197	29,585	36,885	53,840	55,082	83,425	28,370	47,478		
	Total- Public Sector Banks including RRB	3,211	4,02,495	25,111	16,09,384	10,018	2,77,103	38,340	22,88,982	84,931	8,38,483	4,32,039	17,80,785	2,77,195	5,70,263	7,94,165	31,89,531	88,142	12,40,978	4,57,150	33,90,169	5,45,292	46,31,147	2,87,213	8,47,366		

8.6. TOTAL OUTSTANDING UNDER MICRO,SMALL AND MEDIUM ENTERPRISES(MSME) AND LARGE ENTERPRISES AS AT MARCH 2021

(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		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	1,248	1,06,743	3,587	1,86,017	0	0	4,835	2,92,760	1,248	1,06,743	3,587	1,86,017	4,835	2,92,760	0	0	0	0
2	BANDHAN BANK	0	0	1	907	0	0	1	907	2	10	26	85	0	0	28	95	2	10	27	992	29	1,002	0	0	0	0
3	CATHOLIC SYRIAN BANK	1	0	225	43,880	0	0	226	43,880	543	7,511	2,223	53,898	0	0	2,766	61,408	544	7,511	2,448	97,778	2,992	1,05,289	0	0	0	0
4	CITY UNION BANK	2	1,893	4	308	0	0	6	2,201	138	6,573	460	18,714	31	1,669	629	26,957	140	8,466	464	19,022	604	27,488	31	1,669	0	0
5	DHANLAXMI BANK	56	957	52	18,005	41	4,549	149	23,511	627	13,300	2,164	26,294	1,758	19,238	4,549	58,832	683	14,257	2,216	44,299	2,899	58,556	1,799	23,787	0	0
6	FEDERAL BANK	12	29	15	387	0	0	27	416	3,911	1,70,973	6,394	3,69,920	0	0	10,305	5,40,893	3,923	1,71,002	6,409	3,70,307	10,332	5,41,309	0	0	0	0
7	HDFC BANK	0	0	0	0	0	0	0	0	30,479	53,288	84,722	87,924	0	0	1,15,201	1,41,212	30,479	53,288	84,722	87,924	1,15,201	1,41,212	0	0	0	0
8	ICICI BANK	0	0	0	0	0	0	0	0	1,787	46,270	15,859	1,77,680	0	0	17,646	2,23,950	1,787	46,270	15,859	1,77,680	17,646	2,23,950	0	0	0	0
9	IDBI BANK	0	0	20	104	12	3,062	32	3,166	581	17,008	3,958	39,438	2,132	22,733	6,671	79,179	581	17,008	3,978	39,542	4,559	56,550	2,144	25,795	0	0
10	IDFC FIRST Bank	0	0	0	0	0	0	0	0	646	402	37,071	10,285	0	0	37,717	10,687	646	402	37,071	10,285	37,717	10,687	0	0	0	0
11	INDUS IND BANK	0	0	538	2,58,863	0	0	538	2,58,863	64,704	16,532	1,70,650	1,95,515	0	0	2,35,354	2,12,047	64,704	16,532	1,71,188	4,54,378	2,35,892	4,70,910	0	0	0	0
12	JAMMU & KASHMIR BANK	0	0	0	0	0	0	0	0	0	0	54	213	202	1,803	256	2,016	0	0	54	213	54	213	202	1,803	0	0
13	KARNATAKA BANK	0	0	6	2,044	1	784	7	2,828	97	816	637	24,266	387	7,634	1,121	32,716	97	816	643	26,311	740	27,126	388	8,418	0	0
14	KARUR VYSYA BANK	0	0	0	0	9	1,857	9	1,857	26	1,189	57	1,085	172	6,546	255	8,820	26	1,189	57	1,085	83	2,274	181	8,403	0	0
15	KOTAK MAHINDRA BANK	0	0	0	0	0	0	0	0	405	11,493	2,795	52,239	0	0	3,200	63,732	405	11,493	2,795	52,239	3,200	63,732	0	0	0	0
16	LAKSHMI VILAS BANK	0	0	0	0	0	0	0	0	23	464	63	527	1	2	87	993	23	464	63	527	86	991	1	2	0	0
17	RBL Bank	0	0	0	0	0	0	0	0	0	0	1,284	171	0	0	1,284	171	0	0	1,284	171	1,284	171	0	0	0	0
18	SOUTH INDIAN BANK	104	55,719	193	1,15,141	45	9,035	342	1,79,896	4,206	2,07,194	8,074	3,89,982	8,502	2,33,451	20,782	8,30,628	4,310	2,62,914	8,267	5,05,123	12,577	7,68,037	8,547	2,42,486	0	0
19	T.N.MERCANTILE BANK	0	0	0	0	0	0	0	0	130	2,806	1,125	14,017	0	0	1,255	16,823	130	2,806	1,125	14,017	1,255	16,823	0	0	0	0
20	YES BANK	0	0	0	0	0	0	0	0	202	18,676	2,707	76,093	0	0	2,909	94,769	202	18,676	2,707	76,093	2,909	94,769	0	0	0	0
	Total- Pvt Sector Commercial Banks	175	58,598	1,054	4,39,640	108	19,287	1,337	5,17,526	1,09,755	6,81,249	3,43,910	17,24,362	13,185	2,93,076	4,66,850	26,98,688	1,09,930	7,39,847	3,44,964	21,64,002	4,54,894	29,03,850	13,293	3,12,364		
D	SMALL FINANCE BANKS																										
1	ESAF	0	0	0	0	0	0	0	0	1,64,777	46,723	1,14,869	37,071	37,291	17,978	3,16,937	1,01,772	1,64,777	46,723	1,14,869	37,071	2,79,646	83,794	37,291	17,978	0	0
2	Ujivan Small Finance Bank	0	0	0	0	0	0	0	0	3,588	873	23,445	6,207	0	0	27,033	7,080	3,588	873	23,445	6,207	27,033	7,080	0	0	0	0
	Total- Small Finance Banks	0	0	0	0	0	0	0	0	1,68,365	47,595	1,38,314	43,278	37,291	17,978	3,43,970	1,08,852	1,68,365	47,595	1,38,314	43,278	3,06,679	90,874	37,291	17,978		
	Total - Commercial Banks + RRB + SFB	3,386	4,61,093	26,165	20,49,024	10,126	2,96,390	39,677	28,06,508	3,63,051	15,67,328	9,14,263	35,48,425	3,27,671	8,81,318	16,04,985	59,97,070	3,66,437	20,28,421	9,40,428	55,97,449	13,06,865	76,25,870	3,37,797	11,77,708		
E	CO-OPERATIVE BANKS																										
1	DIST CO-OPERATIVE BANKS	0	0	0	0	0	0	0	0	0	0	0	0	2,902	33,100	2,902	33,100	0	0	0	0	0	0	2,902	33,100	0	0
2	KSCARDB (incl. PCARDBs)	0	0	0	0	0	0	0	0	24,710	53,990	18,497	31,743	5,044	12,578	48,251	98,311	24,710	53,990	18,497	31,743	43,207	85,733	5,044	12,578	0	0
3	KSCB	0	0	0	0	0	0	0	0	7,455	27,180	3,181	6,754	17,063	51,685	27,699	85,619	7,455	27,180	3,181	6,754	10,636	33,935	17,063	51,685	0	0
	Total Co-operative Banks	0	0	0	0	0	0	0	0	32,165	81,170	21,678	38,497	25,009	97,363	78,852	2,17,030	32,165	81,170	21,678	38,497	53,843	1,19,668	25,009	97,363		
	Total - Banking Sector	3,386	4,61,093	26,165	20,49,024	10,126	2,96,390	39,677	28,06,508	3,95,216	16,48,498	9,35,941	35,86,922	3,52,680	9,78,680	16,83,837	62,14,100	3,98,602	21,09,591	9,62,106	56,35,947	13,60,708	77,45,538	3,62,806	12,75,071		

8.7 . ADVANCES OUTSTANDING IN HOUSING SECTOR AS AT MARCH 2021							
						(Rs. in lakhs)	
Sl. No	BANK	Direct Housing Loan		Indirect Housing		TOTAL	
		A/cs	Amount	A/cs	Amount	A/cs	Amount
A	PUBLIC SECTOR COMMERCIAL BANKS						
1	BANK OF BARODA	23,937	1,98,965	0	0	23,937	1,98,965
2	BANK OF INDIA	9,004	62,549	0	0	9,004	62,549
3	BANK OF MAHARASHTRA	262	2,121	0	0	262	2,121
4	CANARA BANK	67,651	4,99,279	7	12,376	67,658	5,11,655
5	CENTRAL BANK OF INDIA	10,397	74,403	0	0	10,397	74,403
6	INDIAN BANK	7,246	52,331	0	0	7,246	52,331
7	INDIAN OVERSEAS BANK	14,003	89,165	0	0	14,003	89,165
8	PUNJAB & SIND BANK	325	2,557	16	255	341	2,812
9	PUNJAB NATIONAL BANK	21,955	1,45,124	0	0	21,955	1,45,124
10	STATE BANK OF INDIA	1,10,820	7,88,879	0	0	1,10,820	7,88,879
11	UCO BANK	6,943	41,935	447	3,263	7,390	45,198
12	UNION BANK OF INDIA	49,320	2,40,585	0	0	49,320	2,40,585
	Total- Public Sector Commercial Banks	3,21,863	21,97,893	438	15,894	3,22,301	22,13,788
B	R R B - KERALA GRAMIN BANK	60,132	3,03,769	0	0	60,132	3,03,769
	Total- Public Sector Banks including RRB	3,81,995	25,01,662	438	15,894	3,82,433	25,17,557

8.7 . ADVANCES OUTSTANDING IN HOUSING SECTOR AS AT MARCH 2021							
						(Rs. in lakhs)	
Sl. No	BANK	Direct Housing Loan		Indirect Housing		TOTAL	
		A/cs	Amount	A/cs	Amount	A/cs	Amount
C	PRIVATE SECTOR COMMERCIAL BANKS						
1	AXIS BANK	3,185	35,787	0	0	3,185	35,787
2	BANDHAN BANK	0	0	0	0	0	0
3	CATHOLIC SYRIAN BANK	1,203	6,513	0	0	1,203	6,513
4	CITY UNION BANK	168	1,066	0	0	168	1,066
5	DHANLAXMI BANK	2,202	19,307	0	0	2,202	19,307
6	FEDERAL BANK	22,789	1,86,661	0	0	22,789	1,86,661
7	HDFC BANK	9,591	78,901	0	0	9,591	78,901
8	ICICI BANK	4,308	43,331	0	0	4,308	43,331
9	IDBI BANK	4,402	43,268	0	0	4,402	43,268
10	IDFC FIRST Bank	21,293	8,792	0	0	21,293	8,792
11	INDUS IND BANK	0	0	52	398	52	398
12	JAMMU & KASHMIR BANK	42	434	0	0	42	434
13	KARNATAKA BANK	763	6,873	0	0	763	6,873
14	KARUR VYSYA BANK	398	5,228	47	702	445	5,930
15	KOTAK MAHINDRA BANK	8	64	0	0	8	64
16	LAKSHMI VILAS BANK	83	473	0	0	83	473
17	RBL Bank	60	8	0	0	60	8
18	SOUTH INDIAN BANK	12,981	1,03,175	0	0	12,981	1,03,175
19	T.N.MERCANTILE BANK	601	4,867	0	0	601	4,867
20	YES BANK	77	3,827	0	0	77	3,827
	Total- Pvt Sector Commercial Banks	84,154	5,48,574	99	1,100	84,253	5,49,674
D	SMALL FINANCE BANKS						
1	ESAF	8,279	9,756	0	0	8,279	9,756
2	Ujjivan Small Finance Bank	2,508	1,269	0	0	2,508	1,269
	Total- Small Finance Banks	10,787	11,025	0	0	10,787	11,025
	Total - Commercial Banks + RRB + SFB	4,76,936	30,61,262	537	16,994	4,77,473	30,78,256
E	CO-OPERATIVE BANKS						
1	DIST CO-OPERATIVE BANKS	7,198	65,232	9	54	7,207	65,286
2	KSCARDB (incl. PCARDBs)	1,37,665	3,41,338	0	0	1,37,665	3,41,338
3	KSCB	71,862	3,56,580	17,149	1,09,265	89,011	4,65,846
	Total Co-operative Banks	2,16,725	7,63,150	17,158	1,09,319	2,33,883	8,72,470
	Total - Banking Sector	6,93,661	38,24,412	17,695	1,26,313	7,11,356	39,50,726

8.8. ADVANCES OUTSTANDING IN SUB SECTORS OF OTHER PRIORITY SECTOR AS AT MARCH 2021

(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	16,792	55,630	12,001	1,57,141
2	BANK OF INDIA	5,508	13,987	10	88
3	BANK OF MAHARASHTRA	177	589	2,953	38,332
4	CANARA BANK	62,173	2,06,592	5,418	2,462
5	CENTRAL BANK OF INDIA	7,515	25,581	1,751	592
6	INDIAN BANK	4,999	23,212	258	1,491
7	INDIAN OVERSEAS BANK	14,693	36,745	1,538	9,678
8	PUNJAB & SIND BANK	61	229	0	0
9	PUNJAB NATIONAL BANK	10,278	39,525	1,662	426
10	STATE BANK OF INDIA	68,116	2,42,351	0	0
11	UCO BANK	3,304	5,843	2,297	390
12	UNION BANK OF INDIA	29,340	75,759	4,621	31,753
	Total- Public Sector Commercial Banks	2,22,956	7,26,043	32,509	2,42,353
B	R R B - KERALA GRAMIN BANK	19,624	56,829	26,639	28,740
	Total- Public Sector Banks including RRB	2,42,580	7,82,872	59,148	2,71,093

8.8. ADVANCES OUTSTANDING IN SUB SECTORS OF OTHER PRIORITY SECTOR AS AT MARCH 2021

(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	179	1,252	57,297	7,889
2	BANDHAN BANK	0	0	0	0
3	CATHOLIC SYRIAN BANK	2,361	4,209	29	20
4	CITY UNION BANK	31	95	0	0
5	DHANLAXMI BANK	2,244	5,095	35	475
6	FEDERAL BANK	16,658	50,945	3,616	6,543
7	HDFC BANK	1,237	2,488	1	952
8	ICICI BANK	435	1,006	1,283	2,248
9	IDBI BANK	1,356	8,188	15	341
10	IDFC FIRST Bank	0	0	4,765	1,334
11	INDUS IND BANK	0	0	31	1,025
12	JAMMU & KASHMIR BANK	16	46	4	18
13	KARNATAKA BANK	296	952	98	781
14	KARUR VYSA BANK	160	409	305	894
15	KOTAK MAHINDRA BANK	103	331	3	2,988
16	LAKSHMI VILAS BANK	7	13	0	0
17	RBL Bank	87	17	1,354	306
18	SOUTH INDIAN BANK	8,591	28,387	1,094	4,063
19	T.N.MERCANTILE BANK	110	281	15	7
20	YES BANK	0	0	0	0
	Total- Pvt Sector Commercial Banks	33,871	1,03,713	69,945	29,885
D	SMALL FINANCE BANKS				
1	ESAF	61,189	11,340	3,39,542	53,384
2	Ujjivan Small Finance Bank	0	0	27,630	6,554
	Total- Small Finance Banks	61,189	11,340	3,67,172	59,938
	Total - Commercial Banks + RRB + SFB	3,37,640	8,97,925	4,96,265	3,60,916
E	CO-OPERATIVE BANKS				
1	DIST CO-OPERATIVE BANKS	2	18	37,779	53,846
2	KSCARDB (incl. PCARDBs)	243	1,195	25,323	35,804
3	KSCB	1,553	4,157	2,18,457	9,34,886
	Total Co-operative Banks	1,798	5,370	2,81,559	10,24,536
	Total - Banking Sector	3,39,438	9,03,295	7,77,824	13,85,452

8.9. ADVANCES OUTSTANDING UNDER SC/ST & NATIONAL PRIORITIES AS AT MARCH 2021											
Sl. No.	BANK	(Rs.in lakhs)									
		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	13,036	3,05,621	89,143	1,51,256	92	27	2,776	6,598	505	1,010
2	BANK OF INDIA	97,167	1,60,238	43,821	58,917	55	12	843	1,161	272	568
3	BANK OF MAHARASHTRA	846	1,628	0	0	0	0	165	210	260	265
4	CANARA BANK	9,27,993	15,77,982	5,04,815	5,59,438	8	15	13,958	33,875	3,603	11,301
5	CENTRAL BANK OF INDIA	58,697	92,039	96,991	1,65,000	104	129	3,307	5,767	526	948
6	INDIAN BANK	1,49,513	2,61,903	40,391	44,201	59	34	1,977	4,212	423	406
7	INDIAN OVERSEAS BANK	14,102	1,29,345	9,33,195	1,36,312	19	18	23,750	21,003	3,812	5,742
8	PUNJAB & SIND BANK	101	342	0	0	0	0	15	148	0	0
9	PUNJAB NATIONAL BANK	43,810	53,628	40,994	48,303	145	211	2,205	4,762	190	551
10	STATE BANK OF INDIA	7,32,068	14,70,398	6,46,152	10,55,110	33	52	1,03,058	2,21,697	20,240	47,069
11	UCO BANK	4,328	46,910	22,760	22,642	52	46	2,043	672	462	501
12	UNION BANK OF INDIA	2,11,209	1,98,976	68,367	3,69,027	1,021	506	9,546	16,387	3,847	2,302
	Total- Public Sector Commercial Banks	22,52,870	42,99,010	24,86,629	26,10,206	1,588	1,050	1,63,643	3,16,492	34,140	70,663
B	R R B - KERALA GRAMIN BANK	12,60,182	13,85,305	8,80,691	8,70,592	11,356	1,620	37,264	27,115	20,065	14,600
	Total- Public Sector Banks including RRB	35,13,052	56,84,315	33,67,320	34,80,798	12,944	2,670	2,00,907	3,43,607	54,205	85,263

8.9. ADVANCES OUTSTANDING UNDER SC/ST & NATIONAL PRIORITIES AS AT MARCH 2021											
Sl. No.	BANK	(Rs.in lakhs)									
		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	1,34,379	50,451	37,318	35,234	1	51	9,060	2,000	468	224
2	BANDHAN BANK	0	0	0	0	0	0	1	3	0	0
3	CATHOLIC SYRIAN BANK	1,26,469	1,64,532	73,908	94,731	41	466	3,599	2,945	146	114
4	CITY UNION BANK	1,970	1,545	1,913	1,503	0	0	1	3	0	0
5	DHANLAXMI BANK	38,143	82,421	32,977	45,356	0	0	1,032	1,423	110	245
6	FEDERAL BANK	4,43,538	8,55,307	3,74,489	5,00,082	165	396	8,590	14,214	1,150	2,276
7	HDFC BANK	3,93,244	3,17,078	77,158	1,72,888	0	0	34	117	30	191
8	ICICI BANK	24,090	1,30,206	0	0	0	0	823	2,948	89	301
9	IDBI BANK	40,725	1,37,664	34,580	88,522	24	4,125	115	2,625	25	584
10	IDFC FIRST Bank	2,24,186	58,686	0	0	0	0	45,779	12,158	2,948	725
11	INDUS IND BANK	4,850	8,904	5,06,601	83,992	0	0	1,79,370	28,727	61,516	9,519
12	JAMMU & KASHMIR BANK	0	0	0	0	0	0	0	0	0	0
13	KARNATAKA BANK	1,881	2,520	1,678	2,210	20	9	39	63	27	70
14	KARUR VYSA BANK	0	0	0	0	0	0	0	0	0	0
15	KOTAK MAHINDRA BANK	1,749	27,724	17	200	0	0	17	176	2	5
16	LAKSHMI VILAS BANK	3	3	562	703	1	0	0	0	0	0
17	RBL Bank	16,485	3,058	13,700	2,555	0	0	2,549	369	32	6
18	SOUTH INDIAN BANK	2,64,429	4,76,362	2,52,507	3,32,866	115	1,219	1,020	1,483	149	158
19	T.N.MERCANTILE BANK	6,932	12,241	5,897	6,115	0	0	52	42	0	0
20	YES BANK	797	13,749	0	0	0	0	57	4	9	1
	Total- Pvt Sector Commercial Banks	17,23,870	23,42,451	14,13,305	13,66,956	367	6,267	2,52,138	69,300	66,701	14,418
D	SMALL FINANCE BANKS										
1	ESAF	15,02,973	3,76,598	7,80,356	2,15,949	0	0	1,41,660	35,192	57,459	14,448
2	Ujjivan Small Finance Bank	89,583	19,715	32,166	6,660	0	0	10,382	2,235	1,182	259
	Total- Small Finance Banks	15,92,556	3,96,312	8,12,522	2,22,608	0	0	1,52,042	37,427	58,641	14,707
	Total - Commercial Banks + RRB + SFB	68,29,478	84,23,078	55,93,147	50,70,363	13,311	8,936	6,05,087	4,50,334	1,79,547	1,14,388
E	CO-OPERATIVE BANKS										
1	DIST CO-OPERATIVE BANKS	4,139	27,314	1,998	19,622	0	0	3,042	20,202	54	102
2	KSCARDB (incl. PCARDBs)	1,10,249	2,18,625	3,52,262	5,91,527	19,987	18,587	26,347	51,547	6,803	4,803
3	KSCB	28,675	30,485	18,118	65,247	668	10,547	6,073	13,322	902	1,277
	Total Co-operative Banks	1,43,063	2,76,424	3,72,378	6,76,396	20,655	29,134	35,462	85,071	7,759	6,182
	Total - Banking Sector	69,72,541	86,99,502	59,65,525	57,46,759	33,966	38,071	6,40,549	5,35,405	1,87,306	1,20,570

8.10. ADVANCES UNDER DRI, PMEGP, NRLM & NULM AS AT MARCH 2021												
(Rs.in lakhs)												
Sl. No.	BANK	ADV - DRI		PMEGP ADV		Disburse d during the Quarter	NRLM ADV		Disburse d during the Quarter	NULM ADV		Disburse d 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	130	37	15,778	51,811	43	1,630	6,550	238	445	872	35
2	BANK OF INDIA	10	96	312	1,063	119	2,446	4,400	25	432	773	5
3	BANK OF MAHARASHTRA	0	0	15	110	70	0	0	0	0	0	0
4	CANARA BANK	4,138	346	3,570	13,991	4,055	19,360	67,609	43,112	5,292	15,879	1,998
5	CENTRAL BANK OF INDIA	0	0	233	856	131	688	3,109	732	96	339	41
6	INDIAN BANK	261	15	362	1,263	228	15	26	0	248	472	17
7	INDIAN OVERSEAS BANK	5,981	530	1,439	1,724	85	2,893	6,912	142	339	729	45
8	PUNJAB & SIND BANK	0	0	0	0	0	0	0	0	0	0	0
9	PUNJAB NATIONAL BANK	0	0	581	475	100	1,296	2,354	631	1,308	2,830	558
10	STATE BANK OF INDIA	239	199	930	4,024	754	1,503	4,704	105	41	78	5
11	UCO BANK	27	10	246	774	120	382	1,394	45	139	367	60
12	UNION BANK OF INDIA	2,271	158	895	1,498	0	4,125	2,832	0	269	419	0
	Total- Public Sector Commercial Banks	13,057	1,390	24,361	77,589	5,705	34,338	99,890	45,030	8,609	22,758	2,764
B	R R B - KERALA GRAMIN BANK	279	17	901	3,388	573	15,288	54,331	13,318	74	136	7
	Total- Public Sector Banks including RRB	13,336	1,407	25,262	80,977	6,278	49,626	1,54,221	58,348	8,683	22,894	2,771

8.10. ADVANCES UNDER DRI, PMEGP, NRLM & NULM AS AT MARCH 2021												
Sl. No.	BANK	(Rs.in lakhs)										
		ADV - DRI		PMEGP ADV		Disburse d during the Quarter	NRLM ADV		Disburse d during the Quarter	NULM ADV		Disburse d 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	1	0	12	19	0	0	0	0	1	2	0
2	BANDHAN BANK	0	0	0	0	0	0	0	0	0	0	0
3	CATHOLIC SYRIAN BANK	29	2	59	98	16	0	0	0	6	3	0
4	CITY UNION BANK	0	0	0	0	0	0	0	0	0	0	0
5	DHANLAXMI BANK	34	2	83	270	25	1,053	1,991	493	13	28	0
6	FEDERAL BANK	12	1	327	839	254	85	223	46	21	22	1
7	HDFC BANK	0	0	25	40	24	0	0	0	3	3	0
8	ICICI BANK	0	0	62	100	8	0	0	0	22	25	0
9	IDBI BANK	1	0	50	167	45	323	779	0	196	424	11
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	18	2	0	0	0	0	0	0	0	0	0
13	KARNATAKA BANK	0	0	27	46	0	0	0	0	0	0	0
14	KARUR VYSYA BANK	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
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	14	1	369	1,115	123	0	0	0	11	13	0
19	T.N.MERCANTILE BANK	6	1	3	25	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	115	8	1,017	2,719	495	1,461	2,993	539	273	520	12
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	13,451	1,416	26,279	83,696	6,773	51,087	1,57,214	58,887	8,956	23,414	2,783
E	CO-OPERATIVE BANKS											
1	DIST CO-OPERATIVE BANKS	0	0	0	0	0	214	444	50	9	39	2
2	KSCARDB (incl. PCARDBs)	0	0	0	0	0	0	0	0	0	0	0
3	KSCB	428	361	1	30	25	4,909	7,339	2,168	0	0	0
	Total Co-operative Banks	428	361	1	30	25	5,123	7,783	2,218	9	39	2
	Total - Banking Sector	13,879	1,777	26,280	83,726	6,797	56,210	1,64,997	61,104	8,965	23,453	2,785

8.11. DISTRICT WISE ACHIEVEMENT UNDER ANNUAL CREDIT PLAN 2020-21 AS AT MARCH 2021

(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.
TRIVANDRUM	4,70,60,292	5,13,74,968	109	2,18,02,498	1,87,10,436	86	3,71,93,886	2,15,14,182	58	10,60,56,676	9,15,99,586	86	4,33,22,002	2,55,80,585	59	14,93,78,678	11,71,80,171	78
KOLLAM	4,90,18,490	8,63,11,234	176	2,24,01,700	3,10,26,110	138	2,86,93,400	3,47,92,381	121	10,01,13,590	15,21,29,725	152	1,42,00,269	3,63,82,619	256	11,43,13,859	18,85,12,344	165
PATHANAMTHITTA	2,85,87,517	2,72,14,867	95	1,00,50,107	81,83,788	81	1,73,62,632	49,07,565	28	5,60,00,256	4,03,06,220	72	1,98,52,652	1,03,02,123	52	7,58,52,908	5,06,08,343	67
ALAPPUZHA	5,63,00,000	4,56,60,892	81	1,37,00,000	2,14,92,880	157	1,42,50,000	63,01,769	44	8,42,50,000	7,34,55,541	87	2,07,50,000	3,23,37,288	156	10,50,00,000	10,57,92,829	101
KOTTAYAM	6,70,00,000	9,54,33,003	142	2,60,00,000	1,71,88,576	66	5,00,00,000	88,39,614	18	14,30,00,000	12,14,61,193	85	4,70,00,000	3,63,76,366	77	19,00,00,000	15,78,37,559	83
IDUKKI	4,04,34,072	3,69,39,236	91	64,27,720	92,22,535	143	1,76,55,064	1,08,92,293	62	6,45,16,856	5,70,54,063	88	1,03,89,770	2,04,99,107	197	7,49,06,626	7,75,53,170	104
ERNAKULAM	8,17,25,235	7,63,94,757	93	8,22,83,404	8,07,24,968	98	4,15,46,785	2,13,30,204	51	20,55,55,424	17,84,49,930	87	12,79,43,356	30,39,78,262	238	33,34,98,780	48,24,28,192	145
THRISSUR	6,50,55,000	8,53,71,255	131	4,57,20,000	5,65,18,712	124	5,52,60,000	2,77,13,818	50	16,60,35,000	16,96,03,785	102	4,46,09,000	10,32,64,507	231	21,06,44,000	27,28,68,292	130
PALAKKAD	5,07,69,100	7,51,04,434	148	3,69,04,800	1,38,99,980	38	1,13,26,100	2,90,32,485	256	9,90,00,000	11,80,36,899	119	3,36,12,438	4,75,87,504	142	13,26,12,438	16,56,24,403	125
MALAPPURAM	6,62,70,000	5,74,64,951	87	2,22,60,001	2,31,57,693	104	1,64,70,000	1,32,85,279	81	10,50,00,000	9,39,07,923	89	5,54,20,000	3,87,71,518	70	16,04,20,000	13,26,79,441	83
KOZHIKODE	7,46,70,200	7,02,18,759	94	3,08,45,200	2,57,12,147	83	2,02,54,800	2,11,57,967	104	12,57,70,200	11,70,88,873	93	9,06,60,000	8,36,03,391	92	21,64,30,200	20,06,92,264	93
WAYANAD	3,26,00,000	3,53,73,517	109	56,00,000	67,32,763	120	48,00,000	95,36,189	199	4,30,00,000	5,16,42,469	120	30,00,000	23,70,598	79	4,60,00,000	5,40,13,067	117
KANNUR	4,60,89,947	5,14,12,629	112	2,10,35,271	2,44,84,556	116	5,75,67,447	98,16,588	17	12,46,92,665	8,57,13,773	69	7,07,45,390	4,82,30,805	68	19,54,38,055	13,39,44,578	69
KASARGODE	3,34,95,208	3,67,41,996	110	92,73,316	58,33,214	63	99,91,106	53,63,013	54	5,27,59,630	4,79,38,223	91	2,49,05,497	1,97,85,763	79	7,76,65,127	6,77,23,986	87
TOTAL	73,90,75,061	83,10,16,498	112	35,43,04,016	34,28,88,358	97	38,23,71,220	22,44,83,347	59	1,47,57,50,297	1,39,83,88,203	95	60,64,10,374	80,90,70,436	133	2,08,21,60,671	2,20,74,58,639	106

8.12. BANK WISE ACHIEVEMENT UNDER ANNUAL CREDIT PLAN 2020-21 AS AT MARCH 2021

(Amount in thousands)

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	1,58,30,836	1,55,76,336	98	87,70,319	45,99,051	52	94,44,634	53,58,555	57	3,40,45,790	2,55,33,943	75	1,26,13,086	80,91,617	64	4,66,58,876	3,36,25,560	72
2	BANK OF INDIA	57,76,482	59,93,135	104	38,31,965	25,24,404	66	40,40,383	39,04,301	97	1,36,48,830	1,24,21,839	91	94,05,143	12,98,507	14	2,30,53,973	1,37,20,346	60
3	BANK OF MAHARASHTRA	1,44,938	63,776	44	1,68,685	1,12,321	67	2,29,949	2,02,243	88	5,43,572	3,78,340	70	8,95,078	3,36,009	38	14,38,650	7,14,349	50
4	CANARA BANK	9,59,42,465	15,60,81,680	163	4,41,87,592	3,30,63,891	75	3,37,79,344	3,52,38,441	104	17,39,09,402	22,43,84,011	129	4,21,77,006	4,61,72,941	109	21,60,86,407	27,05,56,952	125
5	CENTRAL BANK OF INDIA	97,90,819	1,17,96,036	120	28,41,004	23,78,316	84	52,60,159	33,13,588	63	1,78,91,981	1,74,87,940	98	71,37,875	74,73,553	105	2,50,29,857	2,49,61,493	100
6	INDIAN BANK	1,40,76,891	2,42,44,708	172	42,03,204	1,17,18,478	279	40,97,538	21,44,431	52	2,23,77,633	3,81,07,617	170	64,63,539	30,62,401	47	2,88,41,172	4,11,70,018	143
7	INDIAN OVERSEAS BANK	1,61,43,450	1,53,72,552	95	78,82,073	47,64,633	60	56,40,923	27,79,269	49	2,96,66,445	2,29,16,454	77	79,05,053	21,32,213	27	3,75,71,499	2,50,48,667	67
8	PUNJAB & SIND BANK	39,194	5,407	14	1,90,632	4,60,548	242	3,70,971	1,00,668	27	6,00,797	5,66,623	94	1,92,436	54,846	29	7,93,234	6,21,470	78
9	PUNJAB NATIONAL BANK	1,06,08,710	31,92,064	30	1,04,65,831	43,41,922	41	58,71,559	25,89,921	44	2,69,46,100	1,01,23,907	38	1,64,91,102	1,12,35,393	68	4,34,37,201	2,13,59,300	49
10	STATE BANK OF INDIA	11,61,39,432	10,58,62,822	91	5,27,23,768	6,04,62,197	115	6,14,11,874	4,11,96,164	67	23,02,75,075	20,75,21,184	90	4,95,07,029	5,08,89,991	103	27,97,82,104	25,84,11,174	92
11	UCO BANK	22,98,398	15,44,081	67	19,39,730	16,82,004	87	18,81,305	13,03,774	69	61,19,433	45,29,858	74	16,29,026	4,91,032	30	77,48,459	50,20,890	65
12	UNION BANK OF INDIA	2,26,05,978	3,04,01,740	134	1,20,29,616	1,58,93,338	132	1,03,40,117	87,61,738	85	4,49,75,710	5,50,56,816	122	2,25,99,708	6,51,73,638	288	6,75,75,418	12,02,30,454	178
	Total - Public sector Commercial Banks	30,93,97,593	37,01,34,337	120	14,92,34,419	14,20,01,102	95	14,23,68,757	10,68,93,094	75	60,10,00,769	61,90,28,533	103	17,70,16,081	19,64,12,141	111	77,80,16,850	81,54,40,674	105
B	RRB-KERALA GRAMIN BANK	9,49,78,726	12,84,66,317	135	2,80,39,295	1,54,78,189	55	1,96,07,128	65,10,526	33	14,26,25,149	15,04,55,033	105	1,57,37,064	35,56,156	23	15,83,62,213	15,40,11,189	97
	Total- Public Sector Banks including RRB	40,43,76,320	49,86,00,654	123	17,72,73,714	15,74,79,291	89	16,19,75,885	11,34,03,620	70	74,36,25,918	76,94,83,565	103	19,27,53,146	19,99,68,297	104	93,63,79,064	96,94,51,862	104

8.12. BANK WISE ACHIEVEMENT UNDER ANNUAL CREDIT PLAN 2020-21 AS AT MARCH 2021

(Amount in thousands)

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	33,27,764	20,98,415	63	51,04,808	53,84,270	105	50,09,595	5,53,173	11	1,34,42,167	80,35,858	60	63,19,131	2,66,56,112	422	1,97,61,298	3,46,91,970	176
2	BANDHAN BANK	80,400	0	0	1,38,050	3,400	2	1,85,000	99,586	54	4,03,450	1,02,986	26	4,25,500	0	0	8,28,950	1,02,986	12
3	CATHOLIC SYRIAN BANK	1,14,01,752	1,29,39,153	113	67,76,282	55,61,435	82	55,48,678	3,71,818	7	2,37,26,712	1,88,72,406	80	90,10,267	63,62,136	71	3,27,36,979	2,52,34,542	77
4	CITY UNION BANK	2,56,089	58,872	23	4,62,137	4,35,158	94	9,09,466	5,53,251	61	16,27,692	10,47,281	64	9,92,481	11,97,055	121	26,20,173	22,44,336	86
5	DHANLAXMI BANK	72,58,384	86,66,783	119	58,77,701	11,11,135	19	37,61,648	12,21,960	32	1,68,97,732	1,09,99,877	65	89,75,901	86,17,971	96	2,58,73,634	1,96,17,849	76
6	FEDERAL BANK	5,86,72,933	7,51,75,777	128	3,62,79,746	6,24,80,380	172	2,15,00,298	89,45,014	42	11,64,52,977	14,66,01,171	126	6,73,16,427	13,83,09,649	205	18,37,69,404	28,49,10,820	155
7	HDFC BANK	1,53,87,358	97,51,417	63	1,49,60,818	1,10,83,020	74	91,96,863	24,91,717	27	3,95,45,039	2,33,26,154	59	3,58,47,759	4,20,02,984	117	7,53,92,798	6,53,29,138	87
8	ICICI BANK	1,69,87,195	63,87,757	38	1,44,24,078	1,62,59,402	113	1,03,70,712	14,49,111	14	4,17,81,984	2,40,96,270	58	2,23,80,081	9,44,79,608	422	6,41,62,064	11,85,75,878	185
9	IDBI BANK	27,91,489	66,68,661	239	35,51,890	36,39,596	102	12,64,759	14,39,914	114	76,08,138	1,17,48,171	154	50,61,399	3,77,31,427	745	1,26,69,537	4,94,79,599	391
10	IDFC FIRST Bank	1,61,200	7,65,582	475	6,15,893	3,01,630	49	66,000	2,80,174	425	8,43,093	13,47,386	160	1,19,500	46,83,272	3,919	9,62,593	60,30,658	627
11	INDUS IND BANK	19,81,584	26,06,345	132	12,33,281	83,45,988	677	12,72,550	4,957	0	44,87,415	1,09,57,290	244	24,87,162	5,28,22,777	2,124	69,74,577	6,37,80,067	914
12	JAMMU & KASHMIR BANK	55,000	104	0	16,500	1,81,474	1,100	48,259	0	0	1,19,759	1,81,578	152	54,242	25,632	47	1,74,001	2,07,210	119
13	KARNATAKA BANK	5,31,570	2,70,299	51	4,42,224	8,72,804	197	4,88,486	2,62,490	54	14,62,280	14,05,594	96	5,65,213	4,90,486	87	20,27,493	18,96,079	94
14	KARUR VYSYA BANK	4,41,503	2,08,103	47	5,37,586	95,546	18	4,42,646	1,44,721	33	14,21,735	4,48,370	32	6,18,400	21,56,340	349	20,40,135	26,04,710	128
15	KOTAK MAHINDRA BANK	9,60,182	5,85,145	61	39,07,480	12,68,073	32	6,15,356	7,00,000	114	54,83,017	25,53,218	47	50,24,338	2,07,51,885	413	1,05,07,356	2,33,05,103	222
16	LAKSHMI VILAS BANK	1,34,179	43,413	32	1,21,445	13,858	11	1,54,234	27,467	18	4,09,858	84,738	21	2,98,484	53,180	18	7,08,342	1,37,918	19
17	RBL Bank	41,900	1,46,314	349	22,700	11,426	50	21,005	33,198	158	85,605	1,90,938	223	77,685	2,47,464	319	1,63,290	4,38,402	268
18	SOUTH INDIAN BANK	2,76,59,872	2,27,82,308	82	1,39,71,792	1,74,44,802	125	1,12,18,327	46,45,670	41	5,28,49,990	4,48,72,780	85	2,28,74,578	46,00,51,202	2,011	7,57,24,569	50,49,23,983	667
19	T.N.MERCANTILE BANK	3,88,087	5,28,706	136	9,21,909	10,13,281	110	5,14,291	1,81,616	35	18,24,286	17,23,603	94	5,50,837	0	0	23,75,123	17,23,603	73
20	YES BANK	2,05,512	24,19,131	1,177	32,91,767	99,06,525	301	6,80,442	43,117	6	41,77,721	1,23,68,773	296	24,78,405	1,16,23,795	469	66,56,126	2,39,92,569	360
	Total-Private Sector Commercial Banks	14,87,23,953	15,21,02,284	102	11,26,58,085	14,54,13,203	129	7,32,68,614	2,34,48,955	32	33,46,50,652	32,09,64,442	96	19,14,77,791	46,00,51,202	240	52,61,28,443	78,10,15,644	148
D	SMALL BANK																		
1	ESAF	72,73,344	1,13,77,388	156	45,72,935	33,04,608	72	34,34,577	47,66,694	139	1,52,80,857	1,94,48,690	127	29,19,412	1,16,23,795	398	1,82,00,269	3,10,72,485	171
2	Ujjivan Small Finance Bank	5,61,452	2,18,477	39	1,28,588	60,738	47	4,28,057	3,32,706	78	11,18,097	6,11,921	55	1,49,477	2,35,951	158	12,67,574	8,47,872	67
	Total- Small Finance Banks	78,34,796	1,15,95,865	148	47,01,523	33,65,346	72	38,62,634	50,99,400	132	1,63,98,954	2,00,60,611	122	30,68,890	1,18,59,746	386	1,94,67,844	3,19,20,357	164
	Total Commercial Banks + RRB + SFB	56,09,35,069	66,22,98,803	118	29,46,33,322	30,62,57,840	104	23,91,07,133	14,19,51,975	59	1,09,46,75,524	1,11,05,08,618	101	38,72,99,826	67,18,79,246	173	1,48,19,75,350	1,78,23,87,864	120
E	Co-operative Sector																		
1	DIST CO-OPERATIVE BANKS	10,64,98,457	12,06,43,782	113	4,45,17,022	2,32,48,883	52	9,76,49,644	4,85,01,832	50	24,86,65,123	19,23,94,497	77	15,12,01,513	7,21,28,279	48	39,98,66,636	26,45,22,775	66
2	KSCARDB (incl. PCARDBs)	1,86,16,040	1,14,92,229	62	70,75,185	31,00,757	44	1,04,17,270	1,31,44,316	126	3,61,08,495	2,77,37,302	77	66,66,200	10,08,104	15	4,27,74,695	2,87,45,406	67
3	KSCB	5,30,25,495	3,65,81,684	69	80,78,488	1,02,80,878	127	3,51,97,173	2,08,85,224	59	9,63,01,155	6,77,47,786	70	6,12,42,835	6,40,54,808	105	15,75,43,990	13,18,02,594	84
	Total - Co-operative Sector	17,81,39,992	16,87,17,695	95	5,96,70,695	3,66,30,518	61	14,32,64,086	8,25,31,372	58	38,10,74,773	28,78,79,585	76	21,91,10,548	13,71,91,191	63	60,01,85,321	42,50,70,775	71
	GRAND TOTAL	73,90,75,061	83,10,16,498	112	35,43,04,016	34,28,88,358	97	38,23,71,220	22,44,83,347	59	1,47,57,50,297	1,39,83,88,203	95	60,64,10,374	80,90,70,436	133	2,08,21,60,671	2,20,74,58,639	106

8.13. DISTRICT WISE BREAKUP OF CROP LOAN & TERM LOAN ACHIEVEMENT UNDER PRIMARY SECTOR FOR 2020-21 AS AT MARCH 2021

(Amount in Thousands)

SL NO	NAME OF THE DISTRICT	SHORT TERM LOAN			TERM LOAN			PRIMARY SECTOR (TOTAL AGRICULTURE)		
		TARGET	ACHIEVEMENT	% ACH	TARGET	ACHIEVEMENT	% ACH	TARGET	ACHIEVEMENT	% ACH
1	Trivandrum	3,77,29,460	2,32,61,321	62	93,30,832	2,81,13,647	301	4,70,60,292	5,13,74,968	109
2	Kollam	1,76,59,590	3,54,92,466	201	3,13,58,900	5,08,18,768	162	4,90,18,490	8,63,11,234	176
3	Pathanamthitta	2,20,09,744	2,31,74,333	105	65,77,773	40,40,534	61	2,85,87,517	2,72,14,867	95
4	Alappuzha	3,42,03,100	2,21,72,484	65	2,20,96,900	2,34,88,408	106	5,63,00,000	4,56,60,892	81
5	Kottayam	4,70,00,000	8,00,22,436	170	2,00,00,000	1,54,10,567	77	6,70,00,000	9,54,33,003	142
6	Idukki	2,82,08,090	2,85,41,850	101	1,22,25,982	83,97,386	69	4,04,34,072	3,69,39,236	91
7	Ernakulam	2,04,31,309	2,50,17,795	122	6,12,93,926	5,13,76,962	84	8,17,25,235	7,63,94,757	93
8	Thrissur	4,25,31,300	5,79,24,093	136	2,25,23,700	2,74,47,162	122	6,50,55,000	8,53,71,255	131
9	Palakkad	3,72,83,842	5,18,34,193	139	1,34,85,258	2,32,70,241	173	5,07,69,100	7,51,04,434	148
10	Malappuram	4,94,09,450	4,71,52,234	95	1,68,60,550	1,03,12,717	61	6,62,70,000	5,74,64,951	87
11	Kozhikode	6,07,57,700	4,28,96,907	71	1,39,12,500	2,73,21,852	196	7,46,70,200	7,02,18,759	94
12	Wayanad	2,32,40,000	3,21,67,770	138	93,60,000	32,05,747	34	3,26,00,000	3,53,73,517	109
13	Kannur	3,33,58,003	2,84,11,267	85	1,27,31,944	2,30,01,362	181	4,60,89,947	5,14,12,629	112
14	Kasaragod	2,07,58,372	2,37,30,724	114	1,27,36,836	1,30,11,272	102	3,34,95,208	3,67,41,996	110
TOTAL		47,45,79,960	52,17,99,873	110	26,44,95,101	30,92,16,625	117	73,90,75,061	83,10,16,498	112

8.14. BANK WISE BREAKUP OF CROP LOAN & TERM LOAN ACHIEVEMENT UNDER PRIMARY SECTOR FOR 2020-21 AS AT MARCH 2021

(Amount in Thousands)

SI. No.	BANK	SHORT TERM LOAN			TERM LOAN			PRIMARY SECTOR (TOTAL AGRICULTURE)		
		Target	Achievement	% Ach	Target	Achievement	% Ach	Target	Achievement	% Ach
A	PUBLIC SECTOR COMMERCIAL BANKS									
1	BANK OF BARODA	95,48,416	1,06,38,090	111	62,82,420	49,38,246	79	1,58,30,836	1,55,76,336	98
2	BANK OF INDIA	30,19,942	35,57,890	118	27,56,541	24,35,245	88	57,76,482	59,93,135	104
3	BANK OF MAHARASHTRA	77,559	51,110	66	67,379	12,666	19	1,44,938	63,776	44
4	CANARA BANK	6,11,92,514	9,65,11,009	158	3,47,49,951	5,95,70,671	171	9,59,42,465	15,60,81,680	163
5	CENTRAL BANK OF INDIA	58,98,281	57,83,996	98	38,92,538	60,12,040	154	97,90,819	1,17,96,036	120
6	INDIAN BANK	66,78,555	1,06,43,521	159	73,98,335	1,36,01,187	184	1,40,76,891	2,42,44,708	172
7	INDIAN OVERSEAS BANK	1,03,05,827	83,10,540	81	58,37,622	70,62,012	121	1,61,43,450	1,53,72,552	95
8	PUNJAB & SIND BANK	21,299	670	3	17,896	4,737	26	39,194	5,407	14
9	PUNJAB NATIONAL BANK	68,03,258	19,23,530	28	38,05,452	12,68,535	33	1,06,08,710	31,92,064	30
10	STATE BANK OF INDIA	6,99,51,722	4,45,40,585	64	4,61,87,710	6,13,22,237	133	11,61,39,432	10,58,62,822	91
11	UCO BANK	12,59,207	4,91,454	39	10,39,190	10,52,627	101	22,98,398	15,44,081	67
12	UNION BANK OF INDIA	1,46,64,269	1,45,62,321	99	79,41,709	1,58,39,419	199	2,26,05,978	3,04,01,740	134
	Total - Public Sector Commercial Banks	18,94,20,850	19,70,14,716	104	11,99,76,743	17,31,19,621	144	30,93,97,593	37,01,34,337	120
B	RRB - K G B	7,22,75,900	11,34,29,101	157	2,27,02,827	1,50,37,216	66	9,49,78,726	12,84,66,317	135
	Total- Public Sector Banks including RRB	26,16,96,749	31,04,43,817	119	14,26,79,570	18,81,56,837	132	40,43,76,320	49,86,00,654	123

8.14. BANK WISE BREAKUP OF CROP LOAN & TERM LOAN ACHIEVEMENT UNDER PRIMARY SECTOR FOR 2020-21 AS AT MARCH 2021

(Amount in Thousands)

SI. No.	BANK	SHORT TERM LOAN			TERM LOAN			PRIMARY SECTOR (TOTAL AGRICULTURE)		
		Target	Achievement	% Ach	Target	Achievement	% Ach	Target	Achievement	% Ach
C	PRIVATE SECTOR COMMERCIAL BANKS									
1	AXIS BANK	15,29,999	7,07,845	46	17,97,765	13,90,570	77	33,27,764	20,98,415	63
2	BANDHAN BANK	48,050	0	0	32,350	0	0	80,400	0	0
3	CATHOLIC SYRIAN BANK	68,92,105	1,09,84,252	159	45,09,647	19,54,901	43	1,14,01,752	1,29,39,153	113
4	CITY UNION BANK	1,22,743	26,849	22	1,33,346	32,023	24	2,56,089	58,872	23
5	DHANLAXMI BANK	43,58,649	57,96,892	133	28,99,735	28,69,891	99	72,58,384	86,66,783	119
6	FEDERAL BANK	3,11,08,189	5,62,19,441	181	2,75,64,745	1,89,56,335	69	5,86,72,933	7,51,75,777	128
7	HDFC BANK	94,83,553	33,36,794	35	59,03,805	64,14,623	109	1,53,87,358	97,51,417	63
8	ICICI BANK	1,03,05,710	53,89,890	52	66,81,484	9,97,867	15	1,69,87,195	63,87,757	38
9	IDBI BANK	17,41,136	53,72,660	309	10,50,353	12,96,001	123	27,91,489	66,68,661	239
10	IDFC FIRST Bank	47,700	48,400	101	1,13,500	7,17,182	632	1,61,200	7,65,582	475
11	INDUS IND BANK	16,82,806	18,72,314	111	2,98,778	7,34,032	246	19,81,584	26,06,345	132
12	JAMMU & KASHMIR BANK	40,000	0	0	15,000	104	1	55,000	104	0
13	KARNATAKA BANK	3,19,667	13,751	4	2,11,903	2,56,548	121	5,31,570	2,70,299	51
14	KARUR VYSYA BANK	2,76,161	1,08,641	39	1,65,342	99,462	60	4,41,503	2,08,103	47
15	KOTAK MAHINDRA BANK	4,16,355	1,91,167	46	5,43,828	3,93,978	72	9,60,182	5,85,145	61
16	LAKSHMI VILAS BANK	87,879	17,885	20	46,300	25,528	55	1,34,179	43,413	32
17	RBL Bank	27,419	0	0	14,481	1,46,314	1,010	41,900	1,46,314	349
18	SOUTH INDIAN BANK	1,61,00,478	1,35,32,416	84	1,15,59,394	92,49,891	80	2,76,59,872	2,27,82,308	82
19	T.N.MERCANTILE BANK	2,25,614	2,50,785	111	1,62,473	2,77,921	171	3,88,087	5,28,706	136
20	YES BANK	1,00,522	0	0	1,04,990	24,19,131	2,304	2,05,512	24,19,131	1,177
	Total-Private Sector Commercial Banks	8,49,14,734	10,38,69,982	122	6,38,09,218	4,82,32,302	76	14,87,23,953	15,21,02,284	102
D	SMALL BANK									
1	ESAF	28,57,463	21,23,089	74	44,15,882	92,54,299	210	72,73,344	1,13,77,388	156
2	Ujjivan Small Finance Bank	2,01,574	62,650	31	3,59,878	1,55,827	43	5,61,452	2,18,477	39
	Total- Small Finance Banks	30,59,037	21,85,739	71	47,75,760	94,10,126	197	78,34,796	1,15,95,865	148
	Total Commercial Banks + RRB + SFB	34,96,70,521	41,64,99,538	119	21,12,64,548	24,57,99,266	116	56,09,35,069	66,22,98,803	118
E	Co-operative Sector									
1	DIST CO-OPERATIVE BANKS	7,60,60,302	8,28,28,611	109	3,04,38,155	3,78,15,171	124	10,64,98,457	12,06,43,782	113
2	KSCARDB (incl. PCARDBs)	97,28,581	24,13,650	25	88,87,459	90,78,579	102	1,86,16,040	1,14,92,229	62
3	KSCB	3,91,20,556	2,00,58,074	51	1,39,04,939	1,65,23,610	119	5,30,25,495	3,65,81,684	69
	Total - Co-operative Sector	12,49,09,439	10,53,00,335	84	5,32,30,553	6,34,17,359	119	17,81,39,992	16,87,17,695	95
	GRAND TOTAL	47,45,79,960	52,17,99,873	110	26,44,95,101	30,92,16,625	117	73,90,75,061	83,10,16,498	112

8.15. DISTRICTWISE DATA ON FLOW OF BANK CREDIT TO MINORITIES AS AT MARCH 2021

(Rs.in crores)

	Outstanding			
	AS ON 31.03.2020		AS ON 31.03.2021	
	No.	Amount	No.	Amount
TRIVANDRUM				
Christians	1,54,024	3,482	1,32,632	3,663
Muslims	1,52,941	2,349	1,35,171	2,271
Sikhs	631	4	467	3
Jains	37	1	17	0
NeoBudhists	481	2	390	1
Zorashtrians	9	0	3	3
Total	3,08,123	5,838	2,68,680	5,942
KOLLAM				
Christians	1,04,800	3,023	1,08,254	3,480
Muslims	1,39,265	4,853	1,35,110	5,080
Sikhs	0	0	0	0
Jains	0	0	0	0
NeoBudhists	0	0	0	0
Zorashtrians	0	0	0	0
Total	2,44,065	7,876	2,43,364	8,560
PATHANAMTHITTA				
Christians	3,37,597	40,981	2,18,891	4,292
Muslims	48,839	15,916	88,743	1,097
Sikhs	10	14	0	0
Jains	0	0	0	0
NeoBudhists	3	3	0	0
Zorashtrians	0	0	0	0
Total	3,86,449	56,914	3,07,634	5,389
ALAPPUZHA				
Christians	1,73,818	2,268	1,31,730	2,499
Muslims	1,05,013	1,064	1,13,541	2,332
Sikhs	16	2	85	4
Jains	0	0	0	0
NeoBudhists	72	5	83	3
Zorashtrians	3	1	0	0
Total	2,78,922	3,340	2,45,439	4,838
KOTTAYAM				
Christians	2,42,321	5,122	2,80,258	6,715
Muslims	51,153	963	51,859	1,591
Sikhs	0	0	54	1
Jains	0	0	63	0
NeoBudhists	0	0	9	0
Zorashtrians	0	0	4	0
Total	2,93,474	6,085	3,32,247	8,307
IDUKKI				
Christians	1,62,543	2,968	1,77,395	3,421
Muslims	43,788	790	52,568	898
Sikhs	0	0	0	0
Jains	0	0	0	0
NeoBudhists	0	0	0	0
Zorashtrians	0	0	0	0
Total	2,06,331	3,758	2,29,963	4,319
ERNAKULAM				
Christians	2,57,172	9,406	3,43,272	12,056
Muslims	1,18,363	3,305	1,51,832	4,811
Sikhs	207	6	173	9
Jains	118	17	124	10
NeoBudhists	180	80	169	80
Zorashtrians	15	0	11	0
Total	3,76,055	12,814	4,95,581	16,965

8.15. DISTRICTWISE DATA ON FLOW OF BANK CREDIT TO MINORITIES AS AT MARCH 2021

(Rs.in crores)

	Outstanding			
	AS ON 31.03.2020		AS ON 31.03.2021	
	No.	Amount	No.	Amount
THRISSUR				
Christians	1,99,604	3,944	1,94,875	6,183
Muslims	1,55,250	2,280	1,75,031	4,440
Sikhs	170	1	184	2
Jains	0	0	0	0
NeoBudhists	14	0	584	18
Zorashtrians	11	0	43	1
Total	3,55,049	6,226	3,70,717	10,643
PALAKKAD				
Christians	1,36,501	2,154	1,57,105	2,519
Muslims	3,88,813	6,808	4,72,155	8,378
Sikhs	0	0	0	0
Jains	0	0	0	0
NeoBudhists	0	0	0	0
Zorashtrians	0	0	0	0
Total	5,25,314	8,961	6,29,260	10,897
MALAPPURAM				
Christians	55,704	1,309	43,593	1,258
Muslims	5,67,891	10,006	5,25,018	9,535
Sikhs	0	0	64	1
Jains	0	0	15	0
NeoBudhists	0	0	198	5
Zorashtrians	0	0	14	0
Total	6,23,595	11,316	5,68,902	10,799
KOZHIKODE				
Christians	64,388	3,684	43,197	1,150
Muslims	2,21,184	6,092	2,00,692	5,421
Sikhs	27	1	291	2
Jains	12	1	95	6
NeoBudhists	18	1	540	18
Zorashtrians	3	0	15	0
Total	2,85,632	9,779	2,44,830	6,597
WAYANAD				
Christians	1,40,618	2,133	1,27,334	2,154
Muslims	1,64,346	2,134	1,41,988	1,918
Sikhs	10	0	46	0
Jains	208	7	234	5
NeoBudhists	8	0	105	2
Zorashtrians	0	0	5	0
Total	3,05,190	4,274	2,69,712	4,079
KANNUR				
Christians	1,14,037	3,243	96,790	7,139
Muslims	1,62,593	5,014	1,56,452	4,889
Sikhs	8	0	47	2
Jains	35	1	51	3
NeoBudhists	21	0	606	17
Zorashtrians	3	0	13	1
Total	2,76,697	8,258	2,53,959	12,052
KASARAGOD				
Christians	1,23,518	2,026	80,183	1,223
Muslims	2,66,174	2,782	3,01,523	4,556
Sikhs	16	1	11	0
Jains	9	1	11	0
NeoBudhists	0	0	44	1
Zorashtrians	35	1	2	0
Total	3,89,752	4,811	3,81,774	5,780
GRAND TOTAL	48,54,648	98 1,50,250	48,42,062	1,15,166

8.16. PERFORMANCE UNDER KISAN CREDIT CARD SCHEME AS AT MARCH 2021

(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	607	712	85	354	3,747	4,263	671	2,347	4,418	6,610	12,833	14,267	3,041	15,422	15,874	29,689	94
2	BANK OF INDIA	247	342	3	29	8,846	9,546	72	391	8,918	9,937	15,545	18,370	394	2,324	15,939	20,694	0
3	BANK OF MAHARASHTRA	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4	CANARA BANK	38,074	76,355	3,765	19,088	1,35,987	2,79,259	30,266	1,13,172	1,66,253	3,92,431	2,30,094	3,41,040	31,876	1,02,170	2,61,970	4,43,210	1,41,985
5	CENTRAL BANK OF INDIA	1,730	1,890	220	545	5,388	5,706	258	1,215	5,646	6,921	11,541	10,652	737	3,046	12,278	13,698	0
6	INDIAN BANK	1,022	1,784	0	0	4,635	7,212	0	0	4,635	7,212	8,483	12,575	320	1,195	8,803	13,770	8,483
7	INDIAN OVERSEAS BANK	3,810	6,493	2,610	2,559	15,816	19,556	9,810	9,556	25,626	29,112	2,35,600	34,980	1,38,952	26,850	3,74,552	61,830	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	1,949	2,493	304	1,352	6,606	9,194	665	4,728	7,271	13,922	11,586	14,418	1,601	10,039	13,187	24,457	0
10	STATE BANK OF INDIA	3,787	4,334	97	1,227	23,179	23,880	1,219	9,608	24,398	33,488	91,591	86,752	12,523	54,335	1,04,114	1,41,087	67,674
11	UCO BANK	352	285	10	45	1,999	2,302	28	116	2,027	2,417	3,415	47,045	59	451	3,474	47,496	2,719
12	UNION BANK OF INDIA	2,385	4,461	0	0	10,323	13,789	0	0	10,323	13,789	52,212	77,099	5,201	38,256	57,413	1,15,355	0
	Total- Public Sector Commercial Banks	53,963	99,149	7,094	25,199	2,16,526	3,74,707	42,989	1,41,133	2,59,515	5,15,840	6,72,900	6,57,198	1,94,704	2,54,089	8,67,604	9,11,286	2,20,955
B	R R B - KERALA GRAMIN BANK	79,393	1,13,525	313	1,513	2,96,867	3,77,641	1,265	6,090	2,98,132	3,83,731	2,58,808	2,75,282	38,731	1,20,896	2,97,539	3,96,178	1,96,478
	Total- Public Sector Banks including RRB	1,33,356	2,12,674	7,407	26,712	5,13,393	7,52,348	44,254	1,47,223	5,57,647	8,99,571	9,31,708	9,32,480	2,33,435	3,74,985	11,65,143	13,07,464	4,17,433
C	PRIVATE SECTOR COMMERCIAL BANKS																	

8.16. PERFORMANCE UNDER KISAN CREDIT CARD SCHEME AS AT MARCH 2021

(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	71	82	55	1,575	108	119	126	3,599	234	3,718	409	385	1,147	33,354	1,556	33,739	1,556
2	BANDHAN BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3	CATHOLIC SYRIAN BANK	231	92	161	4,223	315	152	276	10,775	591	10,927	459	364	352	10,466	811	10,830	0
4	CITY UNION BANK	0	0	0	0	0	0	0	0	0	0	2	2	0	0	2	2	0
5	DHANLAXMI BANK	133	233	2	76	543	984	5	143	548	1,127	446	434	215	1,555	661	1,989	0
6	FEDERAL BANK	7,990	7,193	6,341	32,145	23,328	30,149	13,061	67,790	36,389	97,939	25,179	41,417	15,263	2,15,524	40,442	2,56,941	16,347
7	HDFC BANK	37,313	15,089	1,077	12,312	1,00,638	37,052	4,023	39,410	1,04,661	76,461	2,61,922	1,19,287	25,398	1,66,093	2,87,320	2,85,379	0
8	ICICI BANK	0	0	781	10,208	0	0	1,225	20,438	1,225	20,438	0	0	1,424	31,607	1,424	31,607	0
9	IDBI BANK	3,792	8,224	226	2,799	4,266	7,881	553	7,034	4,819	14,915	11,080	28,307	1,299	23,167	12,379	51,474	12,379
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	6	9	13	247	9	13	28	297	37	310	9	13	28	427	37	440	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	1	3	1	800	5	6	1	800	6	806	29	29	5	697	34	726	0
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	1,153	1,986	1,133	3,580	6,852	10,118	6,098	21,156	12,950	31,273	8,449	11,682	12,217	2,24,789	20,666	2,36,471	3,857
19	T.N.MERCANTILE BANK	2	2	0	0	9	10	0	0	9	10	9	10	0	0	9	10	0
20	YES BANK	0	0	0	0	0	0	0	0	0	0	54	2	0	0	54	2	0
	Total- Pvt Sector Commercial Banks	50,692	32,913	9,790	67,966	1,36,073	86,484	25,396	1,71,441	1,61,469	2,57,925	3,08,047	2,01,931	57,348	7,07,678	3,65,395	9,09,609	34,139
D	SMALL FINANCE BANKS																	
1	ESAF	0	0	1	12	0	0	1	12	1	12	0	0	1	12	1	12	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	1	12	0	0	1	12	1	12	0	0	1	12	1	12	0
	Total - Commercial Banks + RRB + SFB	1,84,048	2,45,587	17,198	94,690	6,49,466	8,38,832	69,651	3,18,676	7,19,117	11,57,507	12,39,755	11,34,411	2,90,784	10,82,674	15,30,539	22,17,085	4,51,572
E	CO-OPERATIVE BANKS																	
1	DIST CO-OPERATIVE BANKS	9,452	8,059	0	0	25,644	22,956	0	0	25,644	22,956	29,076	21,605	0	0	29,076	21,605	0
2	KSCARDB (incl. PCARDBs)	0	0	0	0	0	0	0	0	0	0	260	331	0	0	260	331	4
3	KSCB	35,338	76,258	30	130	1,38,048	1,91,591	31	143	1,38,079	1,91,734	5,16,275	3,73,404	46,916	24,124	5,63,191	3,97,528	82,614
	Total Co-operative Banks	44,790	84,317	30	130	1,63,692	2,14,547	31	143	1,63,723	2,14,690	5,45,611	3,95,340	46,916	24,124	5,92,527	4,19,464	82,618
	Total - Banking Sector	2,28,838	3,29,904	17,228	94,820	8,13,158	10,53,378	69,682	3,18,819	8,82,840	13,72,197	17,85,366	15,29,751	3,37,700	11,06,799	21,23,066	26,36,549	5,34,190

8.17. PERFORMANCE UNDER WCC & CUY AS AT MARCH 2021

(Rs. in Lakhs)

SI No.	BANK	Weavers Credit Card (WCC)		Coir Udyami Yojana (CUIY)		
		Outstanding		Disbursed during the Quarter		Disbursed during the Quarter
		No.	Amt	Amt	No.	Amt
A	PUBLIC SECTOR COMMERCIAL BANKS					
1	BANK OF BARODA	0	0	0	0	0
2	BANK OF INDIA	51	49	12	0	0
3	BANK OF MAHARASHTRA	0	0	0	0	0
4	CANARA BANK	96	22	0	0	0
5	CENTRAL BANK OF INDIA	3	4	0	0	0
6	INDIAN BANK	0	0	0	0	0
7	INDIAN OVERSEAS BANK	48	23	4	0	0
8	PUNJAB & SIND BANK	0	0	0	0	0
9	PUNJAB NATIONAL BANK	3	1	0	0	0
10	STATE BANK OF INDIA	2	3	0	24	348
11	UCO BANK	45	20	0	0	0
12	UNION BANK OF INDIA	85	47	0	114	104
	Total- Public Sector Commercial Banks	333	169	16	138	452
B	R R B - KERALA GRAMIN BANK	82	28	13	0	0
	Total- Public Sector Banks including RRB	415	197	29	138	452
C	PRIVATE SECTOR COMMERCIAL BANKS					
1	AXIS BANK	0	0	0	0	0
2	BANDHAN BANK	0	0	0	0	0
3	CATHOLIC SYRIAN BANK	0	0	0	0	0
4	CITY UNION BANK	0	0	0	0	0
5	DHANLAXMI BANK	0	0	0	0	0
6	FEDERAL BANK	0	0	0	0	0
7	HDFC BANK	0	0	0	1	0
8	ICICI BANK	0	0	0	0	0
9	IDBI BANK	1	1	0	0	0
10	IDFC FIRST Bank	0	0	0	0	0
11	INDUS IND BANK	0	0	0	0	0
12	JAMMU & KASHMIR BANK	0	0	0	0	0
13	KARNATAKA BANK	0	0	0	0	0
14	KARUR VYSYA BANK	0	0	0	0	0
15	KOTAK MAHINDRA BANK	0	0	0	0	0
16	LAKSHMI VILAS BANK	0	0	0	0	0
17	RBL Bank	0	0	0	0	0
18	SOUTH INDIAN BANK	0	0	0	0	0
19	T.N.MERCANTILE BANK	0	0	0	0	0
20	YES BANK	0	0	0	0	0
	Total- Pvt Sector Commercial Banks	1	1	0	1	0
D	SMALL FINANCE BANKS					
1	ESAF	0	0	0	0	0
2	Ujjivan Small Finance Bank	0	0	0	0	0
	Total- Small Finance Banks	0	0	0	0	0
	Total - Commercial Banks + RRB + SFB	416	198	29	139	452
E	CO-OPERATIVE BANKS					
1	DIST CO-OPERATIVE BANKS	0	0	0	0	0
2	KSCARDB (incl. PCARDBs)	0	0	0	0	0
3	KSCB	0	0	0	0	0
	Total Co-operative Banks	0	0	0	0	0
	Total - Banking Sector	416	198	29	139	452

8.18. MICRO FINANCE - Cumulative Performance of Banks in Kerala State as at MARCH 2021

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	8,200	4,900	7,790	4,655	4,716	809	653	169
2	BANK OF INDIA	15,515	2,615	14,511	2,150	2,446	2,500	432	4,300
3	BANK OF MAHARASHTRA	0	0	0	0	0	0	0	0
4	CANARA BANK	74,762	18,220	74,762	18,220	29,152	6,765	795	295
5	CENTRAL BANK OF INDIA	11,057	4,284	11,057	4,284	758	672	57	93
6	INDIAN BANK	15,697	1,605	15,697	1,605	15	26	248	472
7	INDIAN OVERSEAS BANK	11,901	21,412	10,269	18,435	3,189	5,312	569	1,219
8	PUNJAB & SIND BANK	0	0	0	0	0	0	0	0
9	PUNJAB NATIONAL BANK	12,320	2,170	12,007	2,098	1,296	2,354	1,308	2,830
10	STATE BANK OF INDIA	13,739	3,214	12,365	2,893	1,503	305	66	38
11	UCO BANK	1,562	206	1,486	186	643	158	156	72
12	UNION BANK OF INDIA	5,323	94,959	40,209	77,289	894	931	16	48
	Total- Public Sector Commercial Banks	1,70,076	1,53,585	2,00,153	1,31,816	44,612	19,833	4,300	9,536
B	R R B - KERALA GRAMIN BANK	65,025	16,351	49,972	13,410	12,457	5,838	1,149	586
	Total- Public Sector Banks including RRB	2,35,101	1,69,936	2,50,125	1,45,226	57,069	25,671	5,449	10,122
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	CATHOLIC SYRIAN BANK	32	53	28	48	0	0	0	0
4	CITY UNION BANK	0	0	0	0	0	0	0	0
5	DHANLAXMI BANK	13,023	4,963	12,965	4,947	1,620	698	9	2
6	FEDERAL BANK	15,844	3,128	160	17	0	0	0	0
7	HDFC BANK	27,124	5,807	27,124	5,807	0	0	0	0
8	ICICI BANK	11,738	1,554	11,738	1,554	9,563	1,318	1,655	236
9	IDBI BANK	8,125	85	7,882	72	335	6	135	1
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	7	0	7	0	0	0	0	0
17	RBL Bank	0	0	0	0	0	0	0	0
18	SOUTH INDIAN BANK	2,020	526	1,378	381	0	0	0	0
19	T.N.MERCANTILE BANK	18	1	18	1	0	0	0	0
20	YES BANK	0	0	0	0	0	0	0	0
	Total- Pvt Sector Commercial Banks	77,931	16,118	61,300	12,828	11,518	2,022	1,799	239
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	3,13,032	1,86,055	3,11,425	1,58,054	68,587	27,692	7,248	10,361
E	CO-OPERATIVE BANKS								
1	DIST CO-OPERATIVE BANKS	2,100	306	2,100	306	214	90	9	2
2	KSCARDB (incl. PCARDBs)	0	0	0	0	0	0	0	0
3	KSCB	52,562	9,250	38,564	5,870	16,409	6,898	126	23
	Total Co-operative Banks	54,662	9,556	40,664	6,176	16,623	6,988	135	25
	Total - Banking Sector	3,67,694	1,95,611	3,52,089	1,64,230	85,210	34,680	7,383	10,386

8.19. MICRO FINANCE - Cumulative Performance of Banks in Kerala State as at MARCH 2021 under SHG Bank Linkage Programme

Mode of linkage-SHG's 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	150	500	341	1,984	341	1,984	4,252	8,535	8,030	16,326	5,253	11,931	140	62	96,360
2	BANK OF INDIA	0	0	49	171	49	171	1,682	2,508	4,400	8,918	2,448	4,706	426	795	85,000
3	BANK OF MAHARASHTRA	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4	CANARA BANK	1,617	4,046	6,305	28,012	6,305	28,012	41,585	96,762	59,406	1,33,474	29,152	6,765	795	295	10,69,308
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	59	63	85	312	81	320	215	398	3,955	5,052	603	579	488	1,302	65,695
8	PUNJAB & SIND BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
9	PUNJAB NATIONAL BANK	58	147	269	1,672	282	1,731	2,113	2,456	6,162	11,247	1,296	2,354	1,308	2,830	54,621
10	STATE BANK OF INDIA	326	11,071	581	3,623	581	3,623	11,292	16,882	16,936	30,215	1,503	4,704	62	38	23,710
11	UCO BANK	3	41	3	18	3	18	518	976	990	2,016	189	586	76	306	4,045
12	UNION BANK OF INDIA	338	757	338	21,176	4,523	25,094	6,253	44,836	23,145	82,132	801	5,313	211	4,211	0
	Total- Public Sector Commercial Banks	2,551	16,625	7,971	56,968	12,165	60,953	67,910	1,73,354	1,23,024	2,89,381	41,245	36,938	3,506	9,840	13,98,739
B	R R B - KERALA GRAMIN BANK	0	0	609	1,460	609	1,460	23,933	28,097	28,213	29,768	15,442	54,331	74	135	1,21,483
	Total- Public Sector Banks including RRB	2,551	16,625	8,580	58,428	12,774	62,413	91,843	2,01,451	1,51,237	3,19,149	56,687	91,269	3,580	9,975	15,20,222
C	PRIVATE SECTOR COMMERCIAL BANKS															
1	AXIS BANK	0	0	0	0	0	0	0	0	1	11	0	0	0	0	1
2	BANDHAN BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3	CATHOLIC SYRIAN BANK	0	0	52	43	56	43	135	139	101	104	0	0	0	0	43
4	CITY UNION BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5	DHANLAXMI BANK	1,558	5,775	1,558	14,177	1,558	14,142	5,775	37,837	13,013	51,039	1,053	1,991	9	24	1,60,500
6	FEDERAL BANK	9	63	55	210	83	234	1,564	1,948	2,479	3,706	125	341	6	12	34,172
7	HDFC BANK	5,633	14,545	5,633	22,614	5,633	22,614	14,545	54,375	27,124	70,281	0	0	0	0	0
8	ICICI BANK	0	0	1	7	1	7	3	17	27	66	0	0	0	0	344
9	IDBI BANK	918	2,956	918	2,954	920	2,960	2,926	8,728	7,561	14,320	274	716	150	365	75,610
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	1	6	1	6	14	30	24	57	0	0	0	0	0
14	KARUR VYSA 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	7	198	7	36	8	40	198	309	341	502	0	0	0	0	0
19	T.N.MERCANTILE BANK	0	0	0	0	0	0	23	22	37	40	0	0	0	0	37
20	YES BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Total- Pvt Sector Commercial Banks	8,125	23,537	8,225	40,047	8,260	40,045	25,183	1,03,405	50,708	1,40,125	1,452	3,048	165	401	2,70,707
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	10,676	40,162	16,805	98,474	21,034	1,02,458	1,17,026	3,04,856	2,01,945	4,59,274	58,139	94,317	3,745	10,376	17,90,929
E	CO-OPERATIVE BANKS															
1	DIST CO-OPERATIVE BANKS	0	64	145	433	145	433	671	923	1,085	1,181	214	444	9	39	34,910
2	KSCARDB (incl. PCARDBs)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3	KSCB	1,232	8,323	2,115	10,107	2,115	10,107	14,651	33,387	80,135	62,303	2,831	6,577	137	200	2,60,910
	Total Co-operative Banks	1,232	8,387	2,260	10,540	2,260	10,540	15,322	34,310	81,220	63,484	3,045	7,021	146	239	2,95,820
	Total - Banking Sector	11,908	48,549	19,065	1,09,015	23,294	1,12,999	1,32,348	3,39,166	2,83,165	5,22,758	61,184	1,01,338	3,891	10,615	20,86,749

8.20. MICRO FINANCE - Cumulative Performance of Banks in Kerala State as at MARCH 2021 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	157	500	341	1,984	341	1,984	4,552	8,535	8,030	16,326	5,253	11,931	148	62	96,360
2	BANK OF INDIA	0	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	0
4	CANARA BANK	1,617	4,046	6,305	28,012	6,305	28,012	41,585	96,761	59,406	1,33,474	29,152	6,765	795	295	10,69,308
5	CENTRAL BANK OF INDIA	513	1,594	742	5,286	742	5,174	2,285	15,092	6,686	26,471	688	3,109	57	93	1,02,609
6	INDIAN BANK	597	1,977	1,060	8,566	1,060	8,566	13,487	28,354	15,697	44,015	15	26	248	472	1,88,364
7	INDIAN OVERSEAS BANK	51	65	5,128	7,143	5,162	7,142	6,305	7,345	8,023	7,754	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	1	0	0	0	0	1	20	26	726	0	0	0	0	520
11	UCO BANK	3	8	41	246	41	246	93	515	472	1,462	197	601	79	343	4,276
12	UNION BANK OF INDIA	337	3,126	4,158	21,176	182	721	5,392	8,895	37,231	5,02,032	0	0	0	0	0
	Total- Public Sector Commercial Banks	3,275	11,317	17,775	72,413	13,833	51,845	73,700	1,65,517	1,35,571	7,32,260	35,305	22,432	1,327	1,265	14,61,437
B	R R B - KERALA GRAMIN BANK	0	0	2,203	13,331	2,203	13,331	7,515	42,706	15,516	54,466	15,442	54,331	74	135	81,789
	Total- Public Sector Banks including RRB	3,275	11,317	19,978	85,744	16,036	65,176	81,215	2,08,223	1,51,087	7,86,726	50,747	76,763	1,401	1,400	15,43,226
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	CATHOLIC SYRIAN BANK	0	0	0	0	0	0	0	0	1	0	0	0	0	0	1
4	CITY UNION BANK	0	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	1,092	2,166	1,053	1,991	0	0	2,815
6	FEDERAL BANK	185	555	55	210	83	234	1,620	1,967	2,490	3,706	85	223	21	22	1,459
7	HDFC BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
8	ICICI BANK	175	353	935	4,740	935	4,740	5,532	13,616	10,561	22,487	9,040	19,285	1,509	3,197	1,51,790
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	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
	Total- Pvt Sector Commercial Banks	360	908	990	4,950	1,018	4,973	7,152	15,583	14,144	28,359	10,178	21,499	1,530	3,219	1,56,065
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	3,635	12,225	20,968	90,694	17,054	70,149	88,367	2,23,806	1,65,231	8,15,085	60,925	98,263	2,931	4,619	16,99,291
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	742	2,923	1,141	6,629	1,141	6,629	8,185	20,451	69,165	41,529	3,112	5,992	137	200	2,76,376
	Total Co-operative Banks	742	2,923	1,141	6,629	1,141	6,629	8,185	20,451	69,165	41,529	3,112	5,992	137	200	2,76,376
	Total - Banking Sector	4,377	15,148	22,109	97,323	18,195	76,778	96,552	2,44,257	2,34,396	8,56,614	64,037	1,04,255	3,068	4,819	19,75,667

8.21. MICRO FINANCE - Cumulative Performance of Banks in Kerala State as at MARCH 2021
Mode of linkage-SHG's 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	42	60	0	0	0	0	682	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	14	528	0	0	0	0	2,064	150
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	14	32	31	34	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	1	20	26	726	0	0	0	0	520	26
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	1,121	4,722	0	0	0	0	0	0
	Total- Public Sector Commercial Banks	0	0	0	0	15	52	1,234	6,070	0	0	0	0	3,266	176
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	15	52	1,234	6,070	0	0	0	0	3,266	176
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	CATHOLIC SYRIAN BANK	0	0	0	0	1	0	1	0	0	0	0	0	1	1
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	232	346	0	0	0	0	1,439	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	2	1	2	1	0	0	0	0	30	2
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	3	1	235	347	0	0	0	0	1,470	3
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	18	53	1,469	6,418	0	0	0	0	4,736	179
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	220	535	0	0	9,466	0
	Total Co-operative Banks	0	0	0	0	0	0	0	0	220	535	0	0	9,466	0
	Total - Banking Sector	0	0	0	0	18	53	1,469	6,418	220	535	0	0	14,202	179

8.22. PROGRESS REPORT ON ATMs BY THE BANK AS AT MARCH 2021

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	242	176	66	0	242	242
2	BANK OF INDIA	0	0	0	170	58	112	0	170	170
3	BANK OF MAHARASHTRA	1	1	0	10	10	0	0	10	0
4	CANARA BANK	4	3	1	853	617	236	2	853	853
5	CENTRAL BANK OF INDIA	5	5	0	65	57	8	0	0	0
6	INDIAN BANK	0	0	0	200	161	39	0	56	56
7	INDIAN OVERSEAS BANK	0	0	0	177	147	30	1	177	177
8	PUNJAB & SIND BANK	0	0	0	4	4	0	0	0	0
9	PUNJAB NATIONAL BANK	0	0	0	242	152	90	0	90	187
10	STATE BANK OF INDIA	382	289	93	2,735	1,075	1,660	1	1,075	1,075
11	UCO BANK	1	1	0	41	35	6	0	41	41
12	UNION BANK OF INDIA	0	0	0	519	356	163	0	47	41
	Total- Public Sector Commercial Banks	393	299	94	5,258	2,848	2,410	4	2,761	2,842
B	R R B - KERALA GRAMIN BANK	0	0	0	324	313	11	10	324	324
	Total- Public Sector Banks including RRB	393	299	94	5,582	3,161	2,421	14	3,085	3,166
C	PRIVATE SECTOR COMMERCIAL BANKS									
1	AXIS BANK	3	3	0	300	189	111	0	0	0
2	BANDHAN BANK	0	0	0	9	9	0	0	0	0
3	CATHOLIC SYRIAN BANK	2	1	1	175	142	33	0	0	175
4	CITY UNION BANK	0	0	0	40	30	10	0	0	40
5	DHANLAXMI BANK	1	1	0	137	102	35	0	137	137
6	FEDERAL BANK	0	0	0	926	544	382	0	926	926
7	HDFC BANK	2	2	0	353	222	131	0	353	353
8	ICICI BANK	0	0	0	290	290	0	0	290	290
9	IDBI BANK	0	0	0	93	69	24	0	93	93
10	IDFC FIRST Bank	0	0	0	13	9	4	0	0	0
11	INDUS IND BANK	1	1	0	0	0	0	0	0	0
12	JAMMU & KASHMIR BANK	0	0	0	0	0	0	0	0	0
13	KARNATAKA BANK	0	0	0	24	11	13	0	0	0
14	KARUR VYSYA BANK	0	0	0	27	23	4	0	0	27
15	KOTAK MAHINDRA BANK	0	0	0	36	32	4	0	0	0
16	LAKSHMI VILAS BANK	0	0	0	15	15	0	0	0	0
17	RBL Bank	0	0	0	8	8	0	0	0	0
18	SOUTH INDIAN BANK	5	3	2	692	383	309	0	572	692
19	T.N.MERCANTILE BANK	0	0	0	22	19	3	0	0	0
20	YES BANK	0	0	0	0	0	0	0	0	0
	Total- Pvt Sector Commercial Banks	14	11	3	3,160	2,097	1,063	0	2,371	2,733
D	SMALL FINANCE BANKS									
1	ESAF	7	7	0	202	202	0	0	202	202
2	Ujjivan Small Finance Bank	0	0	0	15	15	0	0	0	0
	Total- Small Finance Banks	7	7	0	217	217	0	0	202	202
	Total - Commercial Banks + RRB + SFB	414	317	97	8,959	5,475	3,484	14	5,658	6,101
E	CO-OPERATIVE BANKS									
1	DIST CO-OPERATIVE BANKS	0	0	0	7	6	1	1	7	7
2	KSCARDB (incl. PCARDBs)	0	0	0	0	0	0	0	0	0
3	KSCB	0	0	0	296	217	79	5	60	80
	Total Co-operative Banks	0	0	0	303	223	80	6	67	87
	Total - Banking Sector	414	317	97	9,262	5,698	3,564	20	5,725	6,188

8.23. PROGRESS REPORT ON JOINT LIABILITY GROUPS (JLGs) AS AT MARCH 2021

(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	10	24	10	24	65	66	645	1,310
2	BANK OF INDIA	45	141	45	141	1,110	2,091	1,466	2,938
3	BANK OF MAHARASHTRA	0	0	0	0	0	0	0	0
4	CANARA BANK	15,982	47,242	12,385	41,526	23,523	73,907	22,776	65,188
5	CENTRAL BANK OF INDIA	127	277	127	222	598	603	1,195	1,414
6	INDIAN BANK	0	0	0	0	83	219	810	1,948
7	INDIAN OVERSEAS BANK	75	165	75	165	281	439	3,203	7,452
8	PUNJAB & SIND BANK	0	0	0	0	0	0	0	0
9	PUNJAB NATIONAL BANK	10	27	38	102	38	102	635	1,289
10	STATE BANK OF INDIA	12	11	12	11	66	51	257	546
11	UCO BANK	15	36	11	29	38	73	194	378
12	UNION BANK OF INDIA	0	0	0	0	0	0	20,924	20,491
	Total- Public Sector Commercial Banks	16,276	47,923	12,703	42,220	25,802	77,551	52,105	1,02,954
B	R R B - KERALA GRAMIN BANK	1,547	2,991	1,547	2,991	6,282	9,585	7,985	12,829
	Total- Public Sector Banks including RRB	17,823	50,914	14,250	45,211	32,084	87,136	60,090	1,15,783
C	PRIVATE SECTOR COMMERCIAL BANKS								
1	AXIS BANK	18,490	5,150	18,490	5,150	34,411	9,750	82,407	10,796
2	BANDHAN BANK	0	0	0	0	0	0	0	0
3	CATHOLIC SYRIAN BANK	0	0	0	0	0	0	9	12
4	CITY UNION BANK	0	0	0	0	0	0	0	0
5	DHANLAXMI BANK	186	668	186	372	199	427	719	867
6	FEDERAL BANK	16	43	19	48	50	98	84	126
7	HDFC BANK	6	8	6	8	7	9	157	95
8	ICICI BANK	0	0	0	0	0	0	0	0
9	IDBI BANK	22	108	22	67	78	175	803	1,398
10	IDFC FIRST Bank	53,869	18,228	53,869	18,228	1,26,977	39,919	2,02,578	49,777
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	567	900	567	900	1,192	1,801	4,113	3,077
18	SOUTH INDIAN BANK	1	0	1	0	10	16	25	19
19	T.N.MERCANTILE BANK	0	0	0	0	0	0	0	0
20	YES BANK	0	0	0	0	0	0	130	24
	Total- Pvt Sector Commercial Banks	73,157	25,105	73,160	24,774	1,62,924	52,195	2,91,025	66,192
D	SMALL FINANCE BANKS								
1	ESAF	2,25,637	1,02,076	2,25,637	1,02,076	5,07,028	2,29,100	9,67,980	3,76,598
2	Ujjivan Small Finance Bank	9,620	3,595	9,620	3,595	19,228	7,390	95,640	24,452
	Total- Small Finance Banks	2,35,257	1,05,670	2,35,257	1,05,670	5,26,256	2,36,491	10,63,620	4,01,050
	Total - Commercial Banks + RRB + SFB	3,26,237	1,81,690	3,22,667	1,75,655	7,21,264	3,75,822	14,14,735	5,83,025
E	CO-OPERATIVE BANKS								
1	DIST CO-OPERATIVE BANKS	4	8	4	8	5	11	63	139
2	KSCARDB (incl. PCARDBs)	1,189	1,148	1,181	1,142	2,910	2,800	9,306	4,450
3	KSCB	1,394	2,935	1,394	2,935	3,365	7,506	12,021	18,022
	Total Co-operative Banks	2,587	4,091	2,579	4,085	6,280	10,317	21,390	22,612
	Total - Banking Sector	3,28,824	1,85,780	3,25,246	1,79,739	7,27,544	3,86,139	14,36,125	6,05,637

8.24. PERFORMANCE UNDER EDUCATION LOAN SCHEME AS AT MARCH 2021 (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 %
		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	36	200	990	1,142	36	200	990	1,142	36	400	990	1,142	16,792	55,630	1,624	21,059	18,416	76,689	7,079	17,551	2,532	7,232	8,805	51,906	660	1,410	1.84%
2	BANK OF INDIA	165	589	722	4,175	165	589	722	4,175	165	177	361	1,110	5,508	13,987	193	3,693	5,701	17,680	4,418	7,782	940	4,626	343	5,272	1,078	2,372	13.42%
3	BANK OF MAHARASHTRA	20	144	57	386	20	144	57	386	20	144	57	386	177	589	0	0	177	589	136	271	41	318	0	0	37	75	12.73%
4	CANARA BANK	1,060	8,051	1,823	16,770	1,042	7,914	1,756	16,154	5,309	6,904	9,675	16,964	62,173	2,06,592	2,377	39,240	64,550	2,45,832	20,427	40,050	8,627	31,681	35,496	1,74,101	7,578	21,501	8.75%
5	CENTRAL BANK OF INDIA	83	843	212	2,329	83	843	212	2,329	83	244	212	924	7,515	25,581	339	7,038	7,854	32,619	5,394	11,337	1,622	8,056	838	13,226	1,553	4,309	13.21%
6	INDIAN BANK	787	2,356	1,251	3,519	787	2,356	1,251	3,519	787	2,356	1,251	3,519	4,999	23,212	46	747	5,045	23,959	3,820	9,434	1,047	4,963	178	9,562	622	1,782	7.44%
7	INDIAN OVERSEAS BANK	345	1,226	1,498	5,493	345	1,226	1,485	5,410	345	1,226	1,485	5,410	14,693	36,745	1,053	5,490	15,746	42,235	11,453	25,980	1,698	9,159	2,595	7,096	854	3,293	7.80%
8	PUNJAB & SIND BANK	0	0	0	0	0	0	3	9	3	4	0	0	61	229	2	99	63	328	47	79	6	34	10	215	14	25	7.64%
9	PUNJAB NATIONAL BANK	162	1,995	411	5,281	162	1,995	411	5,281	289	1,178	1,344	3,939	10,278	39,525	77	556	10,355	40,081	7,973	18,124	923	4,173	1,459	17,784	1,927	5,675	14.16%
10	STATE BANK OF INDIA	3,308	3,200	7,782	92,036	2,307	2,818	6,920	89,362	2,121	9,479	6,776	36,551	68,116	2,42,351	1,604	68,652	69,720	3,11,003	49,669	1,18,568	7,351	31,640	12,700	1,60,795	12,124	15,326	4.93%
11	UCO BANK	8	45	19	83	8	45	15	66	26	143	71	576	3,304	5,843	74	942	3,378	6,785	1,908	5,042	118	610	1,352	1,133	410	1,392	20.52%
12	UNION BANK OF INDIA	450	5,152	1,556	10,172	450	5,152	1,553	10,162	450	5,152	1,546	3,653	29,340	75,759	149	1,002	29,489	76,761	19,545	51,162	4,954	21,932	4,990	3,666	4,676	12,256	15.97%
	Total- Public Sector Commercial Banks	6,424	23,801	16,321	1,41,386	5,405	23,282	15,375	1,37,994	9,634	27,407	23,768	74,174	2,22,956	7,26,043	7,538	1,48,517	2,30,494	8,74,561	1,31,869	3,05,380	29,859	1,24,424	68,766	4,44,757	31,533	69,416	7.94%
B	R R B - KERALA GRAMIN BANK	197	589	411	2,064	197	589	411	2,064	197	589	411	2,064	19,624	56,829	156	308	19,780	57,137	18,942	49,530	457	2,933	381	4,674	5,639	14,074	24.63%
	Total- Public Sector Banks including RRB	6,621	24,390	16,732	1,43,450	5,602	23,871	15,786	1,40,058	9,831	27,996	24,179	76,238	2,42,580	7,82,872	7,694	1,48,825	2,50,274	9,31,698	1,50,811	3,54,910	30,316	1,27,357	69,147	4,49,431	37,172	83,490	8.96%

8.24. PERFORMANCE UNDER EDUCATION LOAN SCHEME AS AT MARCH 2021 (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			
C	PRIVATE SECTOR COMMERCIAL BANKS																											
1	AXIS BANK	9	39	49	160	9	39	49	160	9	39	49	160	179	1,252	0	0	179	1,252	99	260	55	398	25	594	8	20	1.60%
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	CATHOLIC SYRIAN BANK	25	15	85	70	25	15	85	70	25	15	85	70	2,361	4,209	0	33	2,361	4,242	2,072	2,868	209	609	80	765	1,059	913	21.53%
4	CITY UNION BANK	0	0	0	0	1	1	3	20	2	3	7	39	31	95	6	88	37	183	27	74	2	10	8	99	16	43	23.50%
5	DHANLAXMI BANK	52	218	131	756	52	218	131	756	165	485	351	818	2,244	5,095	70	1,231	2,314	6,326	2,010	3,823	207	1,030	97	1,473	759	1,929	30.49%
6	FEDERAL BANK	242	2,345	1,263	13,990	276	2,175	620	5,909	953	1,849	2,442	5,453	16,658	50,945	515	6,863	17,173	57,808	12,820	26,324	3,037	14,891	1,316	16,593	4,709	12,800	22.14%
7	HDFC BANK	72	233	149	475	48	80	110	170	42	42	76	68	1,237	2,488	2	14	1,239	2,502	1,182	2,220	56	268	1	14	60	143	5.72%
8	ICICI BANK	22	34	167	352	22	34	167	352	22	34	167	352	435	1,006	0	0	435	1,006	435	1,006	0	0	0	0	186	435	43.20%
9	IDBI BANK	67	430	288	2,869	67	430	288	3,378	66	465	341	3,945	1,356	8,188	7	42	1,363	8,230	782	1,638	199	1,027	382	5,565	83	226	2.75%
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	1	1	1	1	1	1	1	1	1	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0	39	110	0.00%
12	JAMMU & KASHMIR BANK	3	12	6	25	3	12	6	25	3	3	6	11	16	46	0	0	16	46	14	34	1	5	1	7	0	0	0.00%
13	KARNATAKA BANK	10	134	21	207	10	134	21	207	10	46	21	78	296	952	19	226	315	1,177	229	502	33	155	53	521	99	266	22.56%
14	KARUR VYSYA BANK	2	10	6	43	2	10	3	18	2	3	3	4	160	409	24	121	184	530	113	188	32	101	39	241	50	112	21.19%
15	KOTAK MAHINDRA BANK	0	0	0	0	0	0	0	0	0	0	0	0	103	331	0	0	103	331	73	171	27	135	3	24	80	261	78.96%
16	LAKSHMI VILAS BANK	0	0	0	0	0	0	0	0	0	0	0	0	7	13	1	23	8	36	7	13	0	0	1	23	2	5	12.65%
17	RBL Bank	0	0	0	0	0	0	60	17	0	0	60	17	87	17	0	0	87	17	45	8	0	0	42	9	0	0	0.00%
18	SOUTH INDIAN BANK	79	464	223	1,464	79	464	223	1,464	698	1,764	1,989	6,181	8,591	28,387	750	12,706	9,341	41,093	6,245	9,509	939	2,564	2,157	29,019	1,839	2,337	5.69%
19	T.N.MERCANTILE BANK	5	15	9	51	5	15	9	51	5	5	9	32	110	281	12	184	122	465	110	281	12	184	0	0	33	83	17.85%
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	589	3,949	2,398	20,464	600	3,626	1,776	12,599	2,003	4,754	5,607	17,230	33,871	1,03,713	1,406	21,531	35,277	1,25,244	26,263	48,920	4,809	21,377	4,205	54,947	9,022	19,682	15.72%
D	SMALL FINANCE BANKS																											
1	ESAF	2,309	742	36,146	7,178	2,309	742	36,146	7,178	2,309	742	36,146	7,178	61,189	11,340	0	0	61,189	11,340	61,189	11,340	0	0	0	0	3,578	1,009	8.90%
2	Ujivan 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	2,309	742	36,146	7,178	2,309	742	36,146	7,178	2,309	742	36,146	7,178	61,189	11,340	0	0	61,189	11,340	61,189	11,340	0	0	0	0	3,578	1,009	8.90%
	Total - Commercial Banks + RRB + SFB	9,519	29,081	55,276	1,71,092	8,511	28,239	53,708	1,59,835	14,143	33,492	65,932	1,00,646	3,37,640	8,97,925	9,100	1,70,357	3,46,740	10,68,282	2,38,263	4,15,170	35,125	1,48,734	73,352	5,04,378	49,772	1,04,182	9.75%
E	CO-OPERATIVE BANKS																											
1	DIST CO-OPERATIVE BANKS	0	0	0	0	0	0	0	0	0	0	0	0	2	18	0	0	2	18	0	0	2	18	0	0	2	18	100.00%
2	KSCARB (incl. PCARDBs)	8	89	26	182	12	140	32	231	17	151	33	214	243	1,195	0	0	243	1,195	90	160	27	134	126	901	51	135	11.30%
3	KSCB	3	34	9	73	3	34	9	73	3	34	9	73	1,553	4,157	56	378	1,609	4,535	1,063	1,977	148	688	398	1,870	871	1,716	37.84%
	Total Co-operative Banks	11	123	35	255	15	174	41	304	20	185	42	287	1,798	5,370	56	378	1,854	5,748	1,153	2,137	177	840	524	2,771	924	1,869	32.51%
	Total - Banking Sector	9,530	29,204	55,311	1,71,347	8,526	28,413	53,749	1,60,140	14,163	33,677	65,974	1,00,934	3,39,438	9,03,295	9,156	1,70,734	3,48,594	10,74,029	2,39,416	4,17,306	35,302	1,49,574	73,876	5,07,149	50,696	1,06,051	9.87%

8.25. DATA ON FINANCIAL ASSISTANCE TO WOMEN BENEFICIARIES AS AT MARCH 2021

(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	1,04,091	2,03,855	29,366	18,822	19,249	18,822	19,249	1,07,191	2,23,855
2	BANK OF INDIA	38,178	91,016	240	231	475	306	585	38,747	91,416
3	BANK OF MAHARASHTRA	1,439	5,355	0	0	0	0	0	0	0
4	CANARA BANK	6,18,635	16,21,402	3,07,048	2,95,410	5,06,994	2,94,642	5,00,283	6,08,939	17,34,421
5	CENTRAL BANK OF INDIA	85,092	1,07,039	21,724	21,724	28,910	21,724	27,123	85,494	1,08,525
6	INDIAN BANK	87,847	1,40,862	27,203	27,203	42,567	27,203	34,998	98,332	1,51,261
7	INDIAN OVERSEAS BANK	2,27,844	3,25,765	8,390	8,318	11,176	8,318	10,228	2,29,576	3,28,320
8	PUNJAB & SIND BANK	41	81	59	56	197	56	191	302	1,373
9	PUNJAB NATIONAL BANK	42,104	1,26,137	10,556	10,556	47,667	13,600	49,092	1,37,981	8,20,361
10	STATE BANK OF INDIA	4,28,847	13,10,593	71,260	70,639	1,34,348	79,964	1,15,022	4,16,410	12,37,207
11	UCO BANK	24,755	47,060	201	180	249	176	227	24,924	47,265
12	UNION BANK OF INDIA	56,430	1,27,242	83	72	249	68	243	56,368	1,26,958
	Total- Public Sector Commercial Banks	17,15,303	41,06,406	4,76,130	4,53,211	7,92,082	4,64,879	7,57,241	18,04,264	48,70,962
B	R R B - KERALA GRAMIN BANK	6,78,217	6,50,025	2,22,238	2,22,238	1,93,969	2,22,238	1,93,969	6,87,246	6,90,874
	Total- Public Sector Banks including RRB	23,93,520	47,56,431	6,98,368	6,75,449	9,86,051	6,87,117	9,51,210	24,91,510	55,61,836

8.25. DATA ON FINANCIAL ASSISTANCE TO WOMEN BENEFICIARIES AS AT MARCH 2021

(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	94,387	70,723	19,817	19,817	12,344	19,817	12,344	1,03,099	74,460
2	BANDHAN BANK	0	0	0	0	0	0	0	1	3
3	CATHOLIC SYRIAN BANK	94,049	1,02,350	44,481	44,481	36,003	45,400	36,787	1,02,483	1,09,272
4	CITY UNION BANK	237	139	451	451	314	451	314	705	463
5	DHANLAXMI BANK	33,430	1,08,587	1,554	1,554	14,153	1,554	14,118	32,675	1,11,616
6	FEDERAL BANK	2,64,723	6,06,851	0	98,415	1,41,239	1,05,617	1,43,419	2,83,082	6,43,143
7	HDFC BANK	3,77,131	2,38,467	66,837	66,837	45,687	66,837	45,687	3,96,981	2,49,953
8	ICICI BANK	77,892	4,89,944	21,600	21,600	74,773	21,600	74,773	80,245	5,23,419
9	IDBI BANK	20,114	65,569	3,768	3,768	12,067	6,450	14,362	18,863	64,965
10	IDFC FIRST Bank	1,94,719	53,566	0	67,307	25,045	67,307	25,045	2,36,661	65,453
11	INDUS IND BANK	8,00,582	2,09,008	0	2,12,784	68,961	2,12,784	68,961	2,12,784	68,961
12	JAMMU & KASHMIR BANK	13	61	0	0	0	0	0	13	55
13	KARNATAKA BANK	1,796	7,915	373	373	953	373	823	1,837	8,093
14	KARUR VYSYA BANK	0	0	0	0	0	0	0	0	0
15	KOTAK MAHINDRA BANK	0	0	0	0	0	0	0	0	0
16	LAKSHMI VILAS BANK	272	424	127	127	147	127	147	368	779
17	RBL Bank	14,917	2,977	0	746	259	746	259	16,586	3,101
18	SOUTH INDIAN BANK	1,47,218	3,20,608	50,002	50,002	57,596	47,881	52,508	1,50,969	3,24,963
19	T.N.MERCANTILE BANK	5,454	25,777	1,057	1,057	1,415	1,066	1,507	3,550	6,468
20	YES BANK	971	62	0	0	0	0	0	337	19
	Total- Pvt Sector Commercial Banks	21,27,905	23,03,028	2,10,067	5,89,319	4,90,955	5,98,010	4,91,053	16,41,239	22,55,186
D	SMALL FINANCE BANKS									
1	ESAF	15,45,935	3,77,493	3,00,107	3,00,107	1,02,076	3,00,107	1,02,076	15,02,973	3,76,598
2	Ujjivan Small Finance Bank	96,859	22,975	10,576	10,576	4,593	10,576	4,593	95,185	22,889
	Total- Small Finance Banks	16,42,794	4,00,468	3,10,683	3,10,683	1,06,669	3,10,683	1,06,669	15,98,158	3,99,487
	Total - Commercial Banks + RRB + SFB	61,64,219	74,59,928	12,19,118	15,75,451	15,83,675	15,95,810	15,48,931	57,30,907	82,16,509
E	CO-OPERATIVE BANKS									
1	DIST CO-OPERATIVE BANKS	741	980	31	31	86	31	86	761	1,032
2	KSCARDB (incl. PCARDBs)	78,808	1,23,698	10,455	7,382	18,120	7,694	18,091	1,02,762	1,86,497
3	KSCB	1,66,721	3,87,664	15,672	15,672	11,540	15,672	13,540	1,38,446	2,71,850
	Total Co-operative Banks	2,46,270	5,12,342	26,158	23,085	29,746	23,397	31,717	2,41,969	4,59,379
	Total - Banking Sector	64,10,489	79,72,270	12,45,276	15,98,536	16,13,421	16,19,207	15,80,648	59,72,876	86,75,888

8.26. PERFORMANCE UNDER GOLD LOAN AS AT MARCH 2021

(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	81,248	1,28,556	1,25,174	1,82,008	1,19,431	1,79,231	5,743	2,777	1,74,560	2,47,879	1,64,560	2,43,492	10,000	4,387
2	BANK OF INDIA	2,652	3,290	1,26,467	1,39,213	1,20,143	1,32,252	6,324	6,961	51,270	63,252	50,629	62,259	641	993
3	BANK OF MAHARASHTRA	575	969	1,213	1,944	0	0	1,213	1,944	1,218	1,946	0	0	1,218	1,946
4	CANARA BANK	3,07,309	3,68,040	11,23,639	13,83,817	3,06,075	3,64,472	8,17,564	10,19,345	10,38,105	13,23,579	10,36,089	13,17,917	2,016	5,662
5	CENTRAL BANK OF INDIA	31,345	38,159	1,08,446	1,31,376	99,562	1,15,101	8,884	16,275	1,03,529	1,24,750	95,060	1,09,200	8,469	15,550
6	INDIAN BANK	3,142	7,855	1,40,021	1,60,060	1,40,021	1,60,060	0	0	1,34,082	1,29,989	1,31,220	1,27,035	2,862	2,954
7	INDIAN OVERSEAS BANK	55,461	71,590	1,94,539	9,63,861	1,80,178	1,94,023	14,361	7,69,838	7,59,128	2,24,598	7,14,803	1,99,974	44,325	24,624
8	PUNJAB & SIND BANK	63	123	63	123	63	123	0	0	128	242	0	0	128	242
9	PUNJAB NATIONAL BANK	5,923	7,155	15,189	18,990	5,335	6,376	9,854	12,614	15,181	18,953	6,115	7,241	9,066	11,712
10	STATE BANK OF INDIA	2,09,490	3,45,327	7,23,208	13,11,962	4,72,731	8,56,615	2,50,477	4,55,347	7,65,425	13,71,406	5,11,485	9,10,704	2,53,940	4,60,702
11	UCO BANK	9,016	11,760	29,086	39,156	15,697	18,674	13,389	20,482	28,092	33,986	15,487	17,943	12,605	16,043
12	UNION BANK OF INDIA	37,458	27,458	1,13,589	1,17,017	73,568	75,968	40,021	41,048	2,99,358	1,70,077	1,89,252	1,38,335	1,10,106	31,741
	Total- Public Sector Commercial Banks	7,43,682	10,10,282	27,00,634	44,49,526	15,32,804	21,02,895	11,67,830	23,46,631	33,70,076	37,10,656	29,14,700	31,34,100	4,55,376	5,76,556
B	R R B - KERALA GRAMIN BANK	3,21,869	2,40,869	12,59,042	9,74,904	11,54,631	8,56,249	1,04,411	1,18,655	9,20,227	7,19,322	8,52,308	6,49,590	67,919	69,732
	Total- Public Sector Banks including RRB	10,65,551	12,51,151	39,59,676	54,24,430	26,87,435	29,59,144	12,72,241	24,65,286	42,90,303	44,29,978	37,67,008	37,83,690	5,23,295	6,46,288

8.26. PERFORMANCE UNDER GOLD LOAN AS AT MARCH 2021

(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	1,069	978	1,752	2,915	1,381	1,952	371	963	972	2,227	638	1,333	334	894
2	BANDHAN BANK	94	78	152	121	0	0	152	121	114	90	0	0	114	90
3	CATHOLIC SYRIAN BANK	68,649	59,216	2,78,454	3,00,060	1,47,690	1,69,664	1,30,764	1,30,396	1,52,953	1,76,118	92,573	1,10,801	60,380	65,318
4	CITY UNION BANK	837	577	1,736	1,291	1,736	1,291	0	0	1,379	1,047	1,379	1,047	0	0
5	DHANLAXMI BANK	27,871	31,107	74,238	88,096	23,101	31,517	51,137	56,579	75,974	89,854	24,220	32,606	51,754	57,248
6	FEDERAL BANK	2,16,258	2,28,843	7,97,523	9,04,587	5,86,441	6,72,259	2,11,082	2,32,328	4,75,247	5,46,013	3,75,611	4,36,615	99,636	1,09,398
7	HDFC BANK	690	2,432	3,010	9,704	93	131	2,917	9,573	2,425	8,368	80	99	2,345	8,270
8	ICICI BANK	2,699	5,932	12,429	26,272	4,483	6,096	7,946	20,176	8,599	20,066	1,611	2,265	6,988	17,801
9	IDBI BANK	6,125	14,961	23,939	57,922	18,883	44,221	5,056	13,701	16,333	37,544	13,527	30,176	2,806	7,368
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	682	921	2,350	3,341	1,973	2,662	377	679	2,160	3,108	1,818	2,513	342	595
14	KARUR VYSYA BANK	938	498	3,971	2,510	3,568	2,179	403	331	7,819	8,711	7,713	8,594	106	117
15	KOTAK MAHINDRA BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0
16	LAKSHMI VILAS BANK	293	282	1,623	2,124	1,421	1,491	202	633	791	970	684	822	107	148
17	RBL Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0
18	SOUTH INDIAN BANK	91,580	88,865	2,46,460	2,62,453	2,22,680	2,23,268	23,780	39,185	2,59,454	3,11,693	2,33,995	2,46,439	25,459	65,254
19	T.N.MERCANTILE BANK	2,213	1,898	6,464	6,839	6,262	6,609	202	230	7,035	7,386	6,685	6,946	350	440
20	YES BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Total- Pvt Sector Commercial Banks	4,19,998	4,36,587	14,54,101	16,68,234	10,19,712	11,63,340	4,34,389	5,04,895	10,11,255	12,13,196	7,60,534	8,80,256	2,50,721	3,32,940
D	SMALL FINANCE BANKS														
1	ESAF	47,357	43,766	1,20,016	1,12,475	0	0	1,20,016	1,12,475	59,078	56,375	0	0	59,078	56,375
2	Ujjivan Small Finance Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Total- Small Finance Banks	47,357	43,766	1,20,016	1,12,475	0	0	1,20,016	1,12,475	59,078	56,375	0	0	59,078	56,375
	Total - Commercial Banks + RRB + SFB	15,32,906	17,31,504	55,33,793	72,05,140	37,07,147	41,22,484	18,26,646	30,82,657	53,60,636	56,99,550	45,27,542	46,63,946	8,33,094	10,35,604
E	CO-OPERATIVE BANKS														
1	DIST CO-OPERATIVE BANKS	15,677	12,170	51,478	38,927	231	464	51,247	38,463	23,473	17,409	263	474	23,210	16,935
2	KSCARDB (incl. PCARDBs)	10,016	9,476	24,263	22,193	24,263	22,193	0	0	11,257	10,847	11,257	10,847	0	0
3	KSCB	2,16,338	1,80,855	7,18,389	6,66,383	38,057	87,031	6,80,332	5,79,352	4,56,330	4,08,692	76,011	1,20,730	3,80,319	2,87,962
	Total Co-operative Banks	2,42,031	2,02,501	7,94,130	7,27,503	62,551	1,09,688	7,31,579	6,17,815	4,91,060	4,36,948	87,531	1,32,051	4,03,529	3,04,897
	Total - Banking Sector	17,74,937	19,34,006	63,27,923	79,32,643	37,69,698	42,32,172	25,58,225	37,00,471	58,51,696	61,36,498	46,15,073	47,95,997	12,36,623	13,40,501

8.27. RECOVERY PERFORMANCE UNDER GOVERNMENT SPONSORED SCHEMES AS AT MARCH 2021

(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	15,778	51,811	188	3	2	185	140
2	BANK OF INDIA	312	1,063	44	25	57	19	86
3	BANK OF MAHARASHTRA	15	110	0	0	0	0	0
4	CANARA BANK	3,570	13,991	1,294	401	31	893	2,271
5	CENTRAL BANK OF INDIA	233	856	0	0	0	0	0
6	INDIAN BANK	362	1,263	65	13	21	52	10
7	INDIAN OVERSEAS BANK	1,439	1,724	198	156	79	42	210
8	PUNJAB & SIND BANK	0	0	0	0	0	0	0
9	PUNJAB NATIONAL BANK	581	475	211	86	41	125	270
10	STATE BANK OF INDIA	930	4,024	920	1,048	114	-128	21
11	UCO BANK	246	774	150	139	93	11	69
12	UNION BANK OF INDIA	895	1,498	463	290	63	173	210
	Total- Public Sector Commercial Banks	24,361	77,589	3,532	2,161	61	1,371	3,287
B	R R B - KERALA GRAMIN BANK	901	3,388	985	550	56	435	514
	Total- Public Sector Banks including RRB	25,262	80,977	4,517	2,711	60	1,806	3,801
C	PRIVATE SECTOR COMMERCIAL BANKS							
1	AXIS BANK	12	19	2	0	23	1	0
2	BANDHAN BANK	0	0	0	0	0	0	0
3	CATHOLIC SYRIAN BANK	59	98	48	32	67	16	28
4	CITY UNION BANK	0	0	0	0	0	0	0
5	DHANLAXMI BANK	83	270	185	154	83	31	67
6	FEDERAL BANK	327	839	97	47	48	50	143
7	HDFC BANK	25	40	8	5	63	3	0
8	ICICI BANK	62	100	63	0	0	63	63
9	IDBI BANK	50	167	18	14	78	4	23
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	27	46	0	0	0	0	0
14	KARUR VYSYA BANK	0	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	369	1,115	210	157	75	52	143
19	T.N.MERCANTILE BANK	3	25	25	0	0	25	25
20	YES BANK	0	0	0	0	0	0	0
	Total- Pvt Sector Commercial Banks	1,017	2,719	655	409	63	245	492
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	26,279	83,696	5,172	3,120	60	2,051	4,294
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	1	30	0	0	0	0	0
	Total Co-operative Banks	1	30	0	0	0	0	0
	Total - Banking Sector	26,280	83,726	5,172	3,120	60	2,051	4,294

8.27. RECOVERY PERFORMANCE UNDER GOVERNMENT SPONSORED SCHEMES AS AT MARCH 2021

(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	PUBLIC SECTOR COMMERCIAL BANKS																
1	BANK OF BARODA	1,630	6,550	91	166	169	3	2	166	158	1,539	6,384	58	2	3	56	47
2	BANK OF INDIA	2,446	4,400	0	0	0	0	0	0	0	2,446	4,400	230	225	98	5	74
3	BANK OF MAHARASHTRA	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4	CANARA BANK	19,360	67,609	0	0	0	0	0	0	408	19,360	67,609	6,105	4,102	67	2,003	408
5	CENTRAL BANK OF INDIA	688	3,109	0	0	0	0	0	0	0	688	3,109	0	0	0	0	0
6	INDIAN BANK	15	26	5	7	1	1	75	0	8	10	19	10	4	42	6	5
7	INDIAN OVERSEAS BANK	2,893	6,912	459	1,902	29	21	72	8	18	2,434	5,010	123	108	88	15	21
8	PUNJAB & SIND BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
9	PUNJAB NATIONAL BANK	1,296	2,354	0	0	0	0	0	0	0	1,296	2,354	963	386	40	577	31
10	STATE BANK OF INDIA	1,503	4,704	0	0	0	0	0	0	0	1,503	4,704	0	0	0	0	0
11	UCO BANK	382	1,394	114	208	79	74	94	5	12	268	1,186	294	245	83	49	9
12	UNION BANK OF INDIA	4,125	2,832	3,107	1,724	148	118	80	30	2	1,018	1,109	347	237	68	110	31
	Total- Public Sector Commercial Banks	34,338	99,890	3,776	4,006	426	217	51	209	606	30,562	95,884	8,130	5,309	65	2,821	626
B	R R B - KERALA GRAMIN BANK	15,288	54,331	0	0	0	0	0	0	0	15,288	54,331	0	0	0	0	0
	Total- Public Sector Banks including RRB	49,626	1,54,221	3,776	4,006	426	217	51	209	606	45,850	1,50,215	8,130	5,309	65	2,821	626
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	CATHOLIC SYRIAN 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	1,053	1,991	0	0	0	0	0	0	0	1,053	1,991	1,031	1,313	127	-282	2
6	FEDERAL BANK	85	223	79	21	18	0	0	18	12	6	202	3	1	49	1	2
7	HDFC BANK	0	0	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	0	0
9	IDBI BANK	323	779	322	779	244	222	91	22	22	1	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	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	0	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	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	1,461	2,993	401	800	262	222	85	40	34	1,060	2,193	1,034	1,315	127	-281	4
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	51,087	1,57,214	4,177	4,806	688	439	64	249	640	46,910	1,52,408	9,164	6,624	72	2,540	630
E	CO-OPERATIVE BANKS																
1	DIST CO-OPERATIVE BANKS	214	444	214	444	140	125	89	15	4	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	4,909	7,339	1,783	3,657	2,135	1,298	61	837	27	3,126	3,682	1,661	1,583	95	78	0
	Total Co-operative Banks	5,123	7,783	1,997	4,101	2,275	1,423	63	852	31	3,126	3,682	1,661	1,583	95	78	0
	Total - Banking Sector	56,210	1,64,997	6,174	8,907	2,962	1,862	63	1,100	671	50,036	1,56,090	10,825	8,207	76	2,618	630

8.27. RECOVERY PERFORMANCE UNDER GOVERNMENT SPONSORED SCHEMES AS AT MARCH 2021

(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	445	872	99	93	82	4	5	78	69	346	779	10	1	10	9	2
2	BANK OF INDIA	432	773	168	183	6	4	67	2	12	264	590	38	31	82	7	47
3	BANK OF MAHARASHTRA	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4	CANARA BANK	5,292	15,879	0	0	0	0	0	0	0	5,292	15,879	1,486	985	66	501	275
5	CENTRAL BANK OF INDIA	96	339	0	0	0	0	0	0	0	96	339	0	0	0	0	0
6	INDIAN BANK	248	472	21	32	21	2	10	19	7	227	440	9	8	89	1	4
7	INDIAN OVERSEAS BANK	339	729	238	95	31	17	55	14	14	101	634	81	54	67	27	19
8	PUNJAB & SIND BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
9	PUNJAB NATIONAL BANK	1,308	2,830	0	0	0	0	0	0	0	1,308	2,830	1,139	484	42	655	81
10	STATE BANK OF INDIA	41	78	26	20	14	17	121	-3	0	15	58	3	5	167	-2	0
11	UCO BANK	139	367	25	39	10	9	92	1	1	114	328	29	26	88	3	2
12	UNION BANK OF INDIA	269	419	217	228	12	9	77	3	1	52	191	5	4	81	1	0
	Total- Public Sector Commercial Banks	8,609	22,758	794	690	175	62	35	113	104	7,815	22,068	2,800	1,598	57	1,202	430
B	R R B - KERALA GRAMIN BANK	74	136	0	0	0	0	0	0	0	74	136	0	0	0	0	0
	Total- Public Sector Banks including RRB	8,683	22,894	794	690	175	62	35	113	104	7,889	22,204	2,800	1,598	57	1,202	430
C	PRIVATE SECTOR COMMERCIAL BANKS																
1	AXIS BANK	1	2	1	2	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	CATHOLIC SYRIAN BANK	6	3	6	3	1	0	83	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	13	28	4	4	6	5	83	1	0	9	24	55	58	105	-3	0
6	FEDERAL BANK	21	22	21	22	18	3	14	16	4	0	0	0	0	0	0	0
7	HDFC BANK	3	3	3	3	1	1	100	0	0	0	0	0	0	0	0	0
8	ICICI BANK	22	25	22	25	5	0	0	5	5	0	0	0	0	0	0	0
9	IDBI BANK	196	424	196	424	110	100	91	10	3	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	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	0	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	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	11	13	11	13	2	2	99	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	273	520	264	496	142	111	78	32	13	9	24	55	58	105	-3	0
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	8,956	23,414	1,058	1,186	318	172	54	145	118	7,898	22,228	2,855	1,656	58	1,199	430
E	CO-OPERATIVE BANKS																
1	DIST CO-OPERATIVE BANKS	9	39	9	39	8	7	88	1	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	0
3	KSCB	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Total Co-operative Banks	9	39	9	39	8	7	88	1	0	0	0	0	0	0	0	0
	Total - Banking Sector	8,965	23,453	1,067	1,225	326	179	55	146	118	7,898	22,228	2,855	1,656	58	1,199	430

8.28. PROGRESS UNDER INSTANT OVERDRAFT FACILITY AS AT MARCH 2021									
Sl No.	Bank	Loan Sanctioned during the Quarter		Loan Disbursed during the Quarter		Cumulative Loan Disbursed during the Fin Year		(Rs. in lakhs)	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount
A	PUBLIC SECTOR COMMERCIAL BANKS								
1	BANK OF BARODA	0	0	0	0	24	0	1,993	48
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	6,153	308	6,153	308	14,047	621	10,452	522
5	CENTRAL BANK OF INDIA	0	0	0	0	0	0	0	0
6	INDIAN BANK	0	0	0	0	0	0	19	177
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	737	33
11	UCO BANK	45	2	45	2	382	9	376	9
12	UNION BANK OF INDIA	0	0	0	0	0	0	203	9
	Total- Public Sector Commercial Banks	6,198	310	6,198	310	14,453	630	13,780	797
B	R R B - KERALA GRAMIN BANK	0	0	0	0	0	0	0	0
	Total- Public Sector Banks including RRB	6,198	310	6,198	310	14,453	630	13,780	797
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	CATHOLIC SYRIAN 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	5	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	5	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	6,198	310	6,198	310	14,453	630	13,785	797
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	6,198	310	6,198	310	14,453	630	13,785	797

8.29. TOTAL OUSTANDING UNDER MUDRA LOANS (PMMY) AS AT MARCH 2021

(Rs.in lakhs)

SI 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/c's	Amt	A/c's	Amt	A/c's	A/c's	Amt	A/c's	Amt	A/c's	Amt	A/c's	A/c's	Amt
A	PUBLIC SECTOR COMMERCIAL BANKS														
1	BANK OF BARODA	55	27	55	27	0	2,470	2,477	46	138	46	139	0	5,067	8,960
2	BANK OF INDIA	82	38	82	38	0	4,219	1,203	116	266	116	266	0	4,444	6,932
3	BANK OF MAHARASHTRA	15	24	15	24	0	100	499	10	35	10	35	0	232	820
4	CANARA BANK	5,771	2,394	5,741	2,381	0	50,527	16,137	2,832	6,870	2,740	6,398	0	22,520	45,473
5	CENTRAL BANK OF INDIA	273	73	208	46	0	1,843	468	398	923	382	776	0	3,005	5,206
6	INDIAN BANK	181	91	181	91	0	3,901	910	161	391	161	391	0	5,921	10,410
7	INDIAN OVERSEAS BANK	58	101	58	101	0	3,659	7,101	85	145	85	145	0	3,085	9,123
8	PUNJAB & SIND BANK	1	0	1	0	0	71	13	3	6	3	6	0	83	95
9	PUNJAB NATIONAL BANK	540	205	900	181	0	7,015	1,770	589	1,719	527	897	0	8,057	12,430
10	STATE BANK OF INDIA	1,630	436	1,630	431	107	15,347	4,314	4,080	11,316	4,080	11,282	56	23,369	58,009
11	UCO BANK	28	11	26	9	0	2,034	852	22	63	18	56	2	5,016	4,439
12	UNION BANK OF INDIA	58	49	51	46	0	8,123	1,121	39	32	28	22	0	17,950	17,505
	Total- Public Sector Commercial Banks	8,692	3,448	8,948	3,375	107	99,309	36,865	8,381	21,903	8,196	20,413	58	98,749	1,79,402
B	R R B - KERALA GRAMIN BANK	18,580	5,102	18,580	5,104	0	52,477	14,462	23,888	36,788	23,888	36,724	0	1,12,810	1,72,054
	Total- Public Sector Banks including RRB	27,272	8,550	27,528	8,479	107	1,51,786	51,327	32,269	58,691	32,084	57,137	58	2,11,559	3,51,456
C	PRIVATE SECTOR COMMERCIAL BANKS														
1	AXIS BANK	18,491	5,150	18,491	5,150	0	82,407	10,796	60	188	60	188	0	327	640
2	BANDHAN BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3	CATHOLIC SYRIAN BANK	0	0	2	0	0	31	8	3	5	60	289	0	158	226
4	CITY UNION BANK	0	0	0	0	0	2	1	2	2	2	2	0	7	14
5	DHANLAXMI BANK	1	0	1	0	0	49	11	7	16	8	21	0	172	347
6	FEDERAL BANK	130	51	130	51	0	983	291	677	1,751	677	1,751	0	3,962	8,433
7	HDFC BANK	14,833	3,905	14,833	3,905	0	82,346	12,742	7,117	4,403	7,117	4,403	0	26,801	12,390
8	ICICI BANK	1	0	1	0	0	540	196	65	196	65	196	0	4,200	4,498
9	IDBI BANK	11	4	11	4	0	360	964	36	110	36	97	0	1,981	1,987
10	IDFC FIRST Bank	46,876	15,928	46,876	15,928	0	1,86,040	45,692	0	0	0	0	0	1	1
11	INDUS IND BANK	3,97,448	70,585	3,97,448	70,585	0	6,29,465	79,712	43,967	31,408	43,967	31,408	0	1,05,161	58,855
12	JAMMU & KASHMIR BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13	KARNATAKA BANK	2	1	2	1	0	31	4	24	59	13	26	0	298	486
14	KARUR VYSA BANK	1	0	1	0	0	257	25	0	0	0	0	0	54	105
15	KOTAK MAHINDRA BANK	9	0	0	0	0	1	0	5	10	4	9	0	111	166
16	LAKSHMI VILAS BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0
17	RBL Bank	578	95	578	95	0	788	104	0	0	0	0	0	0	0
18	SOUTH INDIAN BANK	12	5	2	0	0	274	90	47	163	35	117	0	1,049	2,582
19	T.N.MERCANTILE BANK	0	0	0	0	0	13	3	1	3	1	3	0	16	26
20	YES BANK	0	0	0	0	0	403	24	0	0	0	0	0	2	8
	Total- Pvt Sector Commercial Banks	4,78,393	95,723	4,78,376	95,719	0	9,83,990	1,50,663	52,011	38,314	52,045	38,510	0	1,44,300	90,765
D	SMALL FINANCE BANKS														
1	ESAIF	34,356	14,119	34,356	14,119	0	5,57,388	1,27,167	33,362	22,767	33,362	22,767	0	2,94,815	1,26,996
2	Ujjivan Small Finance Bank	7,733	2,563	7,733	2,563	0	78,760	14,625	2,734	1,857	2,734	1,857	0	15,688	7,798
	Total- Small Finance Banks	42,089	16,682	42,089	16,682	0	6,36,148	1,41,792	36,096	24,623	36,096	24,623	0	3,10,503	1,34,794
	Total - Commercial Banks + RRB + SFB	5,47,754	1,20,956	5,47,993	1,20,880	107	17,71,924	3,43,783	1,20,376	1,21,629	1,20,225	1,20,271	58	6,66,362	5,77,015
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	713	157	0	0	0	0	0	40	22
	Total Co-operative Banks	0	0	0	0	0	713	157	0	0	0	0	0	40	22
	Total - Banking Sector	5,47,754	1,20,956	5,47,993	1,20,880	107	17,72,637	3,43,939	1,20,376	1,21,629	1,20,225	1,20,271	58	6,66,402	5,77,037

8.29. TOTAL OUSTANDING UNDER MUDRA LOANS (PMMY) AS AT MARCH 2021

(Rs.in lakhs)

SI No	Bank	TARUN							Total MUDRA LOANS						
		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/c's	Amt	A/c's	Amt	A/c's	A/c's	Amt	A/c's	Amt	A/c's	Amt	A/c's	A/c's	Amt
A	PUBLIC SECTOR COMMERCIAL BANKS														
1	BANK OF BARODA	23	120	22	120	0	1,599	10,281	124	285	123	286	0	9,136	21,718
2	BANK OF INDIA	46	359	46	359	0	934	5,059	244	663	244	663	0	9,597	13,194
3	BANK OF MAHARASHTRA	10	120	10	120	0	157	910	35	179	35	179	0	489	2,229
4	CANARA BANK	872	6,897	840	6,391	0	4,835	39,783	9,475	16,161	9,321	15,170	0	77,882	1,01,393
5	CENTRAL BANK OF INDIA	130	1,080	130	914	0	651	4,393	801	2,076	720	1,736	0	5,499	10,067
6	INDIAN BANK	21	121	21	121	0	1,016	7,311	363	603	363	603	0	10,838	18,631
7	INDIAN OVERSEAS BANK	15	48	12	48	0	278	359	158	294	155	294	0	7,022	16,583
8	PUNJAB & SIND BANK	1	10	1	10	0	15	55	5	16	5	16	0	169	162
9	PUNJAB NATIONAL BANK	374	3,288	81	379	0	2,066	12,605	1,503	5,212	1,508	1,457	0	17,138	26,805
10	STATE BANK OF INDIA	1,915	49,588	1,915	49,557	135	9,246	92,451	7,625	61,340	7,625	61,270	298	47,962	1,54,774
11	UCO BANK	3	28	3	20	0	614	2,097	53	101	47	85	2	7,664	7,388
12	UNION BANK OF INDIA	28	36	18	31	0	4,425	14,932	125	116	97	98	0	30,498	33,559
	Total- Public Sector Commercial Banks	3,438	61,695	3,099	58,069	135	25,836	1,90,236	20,511	87,046	20,243	81,857	300	2,23,894	4,06,503
B	R R B - KERALA GRAMIN BANK	1,669	13,014	1,669	12,970	0	7,312	59,166	44,137	54,904	44,137	54,798	0	1,72,599	2,45,682
	Total- Public Sector Banks including RRB	5,107	74,709	4,768	71,039	135	33,148	2,49,402	64,648	1,41,950	64,380	1,36,655	300	3,96,493	6,52,185
C	PRIVATE SECTOR COMMERCIAL BANKS														
1	AXIS BANK	86	636	86	636	0	382	1,908	18,637	5,974	18,637	5,974	0	83,116	13,344
2	BANDHAN BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3	CATHOLIC SYRIAN BANK	0	0	10	72	0	14	88	3	5	72	362	0	203	322
4	CITY UNION BANK	0	0	0	0	0	0	0	2	2	2	2	0	9	15
5	DHANLAXMI BANK	1	10	0	0	0	20	397	9	26	9	21	0	241	755
6	FEDERAL BANK	275	2,229	275	2,229	0	2,068	12,561	1,082	4,031	1,082	4,031	0	7,013	21,285
7	HDFC BANK	0	0	0	0	0	299	760	21,950	8,308	21,950	8,308	0	1,09,446	25,892
8	ICICI BANK	89	626	89	626	0	1,415	4,682	155	822	155	822	0	6,155	9,376
9	IDBI BANK	11	91	11	60	0	507	2,748	58	205	58	161	0	2,848	5,699
10	IDFC FIRST Bank	0	0	0	0	0	0	0	46,876	15,928	46,876	15,928	0	1,86,041	45,694
11	INDUS IND BANK	1,059	4,740	1,059	4,740	0	4,346	16,318	4,42,474	1,06,732	4,42,474	1,06,732	0	7,38,972	1,54,885
12	JAMMU & KASHMIR BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13	KARNATAKA BANK	12	51	8	25	0	146	629	38	111	23	51	0	475	1,118
14	KARUR VYSYA BANK	0	0	0	0	0	6	21	1	0	1	0	0	317	151
15	KOTAK MAHINDRA BANK	6	29	6	29	0	191	616	20	39	10	38	0	303	782
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	578	95	578	95	0	788	104
18	SOUTH INDIAN BANK	31	239	24	163	0	617	3,770	90	407	61	281	0	1,940	6,443
19	T.N.MERCANTILE BANK	0	0	0	0	0	6	29	1	3	1	3	0	35	58
20	YES BANK	1	8	1	8	0	8	48	1	8	1	8	0	413	80
	Total- Pvt Sector Commercial Banks	1,571	8,658	1,569	8,588	0	10,025	44,576	5,31,975	1,42,695	5,31,990	1,42,817	0	11,38,315	2,86,004
D	SMALL FINANCE BANKS														
1	ESAF	36	390	36	390	0	0	0	67,754	37,276	67,754	37,276	0	8,52,203	2,54,163
2	Ujjivan Small Finance Bank	0	0	0	0	0	0	0	10,467	4,419	10,467	4,419	0	94,448	22,423
	Total- Small Finance Banks	36	390	36	390	0	0	0	78,221	41,695	78,221	41,695	0	9,46,651	2,76,586
	Total - Commercial Banks + RRB + SFB	6,714	83,756	6,373	80,016	135	43,173	2,93,978	6,74,844	3,26,341	6,74,591	3,21,167	300	24,81,459	12,14,775
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	753	179
	Total Co-operative Banks	0	0	0	0	0	0	0	0	0	0	0	0	753	179
	Total - Banking Sector	6,714	83,756	6,373	80,016	135	43,173	2,93,978	6,74,844	3,26,341	6,74,591	3,21,167	300	24,82,212	12,14,954

8.30.OUTSTANDING ENROLLMENT UNDER PRADHAN MANTRI JAN SURAKSHA YOJANA SCHEMES AS AT MARCH 2021					
Sl.	BANK	PMJJBY	PMSBY	APY	Total No.
A	PUBLIC SECTOR COMMERCIAL BANKS				
1	BANK OF BARODA	40,998	2,51,966	33,597	3,26,561
2	BANK OF INDIA	15,037	82,250	8,209	1,05,496
3	BANK OF MAHARASHTRA	435	350	158	943
4	CANARA BANK	1,86,223	6,48,277	1,43,091	9,77,591
5	CENTRAL BANK OF INDIA	24,953	1,07,143	24,909	1,57,005
6	INDIAN BANK	15,710	1,06,120	19,210	1,41,040
7	INDIAN OVERSEAS BANK	35,466	1,36,895	4,415	1,76,776
8	PUNJAB & SIND BANK	415	2,577	224	3,216
9	PUNJAB NATIONAL BANK	11,731	96,321	5,733	1,13,785
10	STATE BANK OF INDIA	1,77,918	12,02,585	62,645	14,43,148
11	UCO BANK	7,936	28,324	3,571	39,831
12	UNION BANK OF INDIA	65,683	3,38,674	43,586	4,47,943
	Total- Public Sector Commercial Banks	5,82,505	30,01,482	3,49,348	39,33,335
B	R R B - KERALA GRAMIN BANK	86,998	5,15,338	1,05,794	7,08,130
	Total- Public Sector Banks including RRB	6,69,503	35,16,820	4,55,142	46,41,465
C	PRIVATE SECTOR COMMERCIAL BANKS				
1	AXIS BANK	2,871	9,537	9,588	21,996
2	BANDHAN BANK	0	0	0	0
3	CATHOLIC SYRIAN BANK	5,116	18,358	1,777	25,251
4	CITY UNION BANK	867	1,397	636	2,900
5	DHANLAXMI BANK	8,807	23,988	5,358	38,153
6	FEDERAL BANK	46,134	1,34,015	7,200	1,87,349
7	HDFC BANK	18,813	41,533	20,093	80,439
8	ICICI BANK	5,488	10,174	1,509	17,171
9	IDBI BANK	11,780	30,704	7,805	50,289
10	IDFC FIRST Bank	3	1	0	4
11	INDUS IND BANK	125	3,950	12	4,087
12	JAMMU & KASHMIR BANK	107	149	22	278
13	KARNATAKA BANK	1,817	4,250	873	6,940
14	KARUR VYSYA BANK	1,095	1,634	103	2,832
15	KOTAK MAHINDRA BANK	1,695	3,306	67	5,068
16	LAKSHMI VILAS BANK	190	584	23	797
17	RBL Bank	0	0	13	13
18	SOUTH INDIAN BANK	33,600	1,26,381	17,927	1,77,908
19	T.N.MERCANTILE BANK	732	2,063	1,312	4,107
20	YES BANK	26	32	3	61
	Total- Pvt Sector Commercial Banks	1,39,266	4,12,056	74,321	6,25,643
D	SMALL FINANCE BANKS				
1	ESAF	0	0	15,812	15,812
2	Ujjivan Small Finance Bank	0	0	0	0
	Total- Small Finance Banks	0	0	15,812	15,812
	Total - Commercial Banks + RRB + SFB	8,08,769	39,28,876	5,45,275	52,82,920
E	CO-OPERATIVE BANKS				
1	DIST CO-OPERATIVE BANKS	1,511	11,859	306	13,676
2	KSCARDB (incl. PCARDBs)	0	0	0	0
3	KSCB	75,482	2,57,622	3,544	3,36,648
	Total Co-operative Banks	76,993	2,69,481	3,850	3,50,324
	Total - Banking Sector	8,85,762	41,98,357	5,49,125	56,33,244

8.31. RECOVERY AND NPA MANAGEMENT AS AT MARCH 2021

(Rs. in lakhs)

Sl No.	BANK	Gross NPA as at December 2020		Addition from January 2021 to March 2021		Recovery from January 2021 to March 2021		Gross NPA as at March 2021	
		A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.
A	PUBLIC SECTOR COMMERCIAL BANKS								
1	BANK OF BARODA	8,342	34,197	0	3,349	125	3,360	8,217	34,186
2	BANK OF INDIA	4,721	21,789	3,364	11,042	641	1,617	7,444	31,214
3	BANK OF MAHARASHTRA	558	3,174	0	0	0	0	558	3,174
4	CANARA BANK	54,631	1,95,095	17,254	57,363	1,207	5,509	70,678	2,46,949
5	CENTRAL BANK OF INDIA	6,875	19,521	1,786	14,564	1,188	1,588	7,473	32,497
6	INDIAN BANK	4,966	21,724	186	936	320	420	4,832	22,240
7	INDIAN OVERSEAS BANK	9,438	34,252	698	7,190	78	213	10,058	41,229
8	PUNJAB & SIND BANK	318	2,578	55	448	0	0	373	3,026
9	PUNJAB NATIONAL BANK	11,579	61,705	9,189	24,222	3,349	7,377	17,419	78,550
10	STATE BANK OF INDIA	73,312	2,42,888	7,489	22,655	21,041	79,158	59,760	1,86,385
11	UCO BANK	2,063	16,025	76	12,242	47	850	2,092	27,417
12	UNION BANK OF INDIA	43,978	1,14,276	4,025	15,125	2,986	24,433	45,017	1,04,968
	Total- Public Sector Commercial Banks	2,20,781	7,67,224	44,122	1,69,137	30,982	1,24,525	2,33,921	8,11,836
B	R R B - KERALA GRAMIN BANK	43,039	61,237	11,999	18,659	7,661	12,626	47,377	67,270
	Total- Public Sector Banks including RRB	2,63,820	8,28,461	56,121	1,87,796	38,643	1,37,151	2,81,298	8,79,105

8.31. RECOVERY AND NPA MANAGEMENT AS AT MARCH 2021

(Rs. in lakhs)

Sl No.	BANK	Gross NPA as at December 2020		Addition from January 2021 to March 2021		Recovery from January 2021 to March 2021		Gross NPA as at March 2021	
		A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.
C	PRIVATE SECTOR COMMERCIAL BANKS								
1	AXIS BANK	5,311	28,800	0	0	515	3,623	4,796	25,177
2	BANDHAN BANK	0	0	39	55	0	0	39	55
3	CATHOLIC SYRIAN BANK	2,504	15,796	885	6,673	330	1,269	3,059	21,200
4	CITY UNION BANK	74	2,474	67	5,879	9	30	132	8,323
5	DHANLAXMI BANK	1,609	16,749	1,475	23,180	407	1,522	2,677	38,407
6	FEDERAL BANK	17,895	1,45,116	8,665	55,795	0	0	26,560	2,00,911
7	HDFC BANK	7,767	8,685	18,010	26,638	6,849	6,844	18,928	28,479
8	ICICI BANK	14,378	40,536	9,153	26,845	2,112	2,946	21,419	64,434
9	IDBI BANK	1,473	23,627	99	1,200	50	1,700	1,522	23,127
10	IDFC FIRST Bank	1,236	52	0	0	0	0	1,236	52
11	INDUS IND BANK	46,918	7,927	0	0	0	0	46,918	7,927
12	JAMMU & KASHMIR BANK	31	212	74	277	0	0	105	489
13	KARNATAKA BANK	343	6,502	346	5,493	0	0	689	11,996
14	KARUR VYSYA BANK	316	7,174	169	6,755	30	342	455	13,587
15	KOTAK MAHINDRA BANK	987	24,353	227	10,926	0	0	1,214	35,279
16	LAKSHMI VILAS BANK	139	1,509	26	326	18	20	147	1,815
17	RBL Bank	5	1	0	0	0	0	5	1
18	SOUTH INDIAN BANK	4,828	92,864	3,421	97,449	455	3,902	7,794	1,86,412
19	T.N.MERCANTILE BANK	143	3,238	95	1,767	10	359	228	4,646
20	YES BANK	426	3,131	309	9,320	0	0	735	12,451
	Total- Pvt Sector Commercial Banks	1,06,383	4,28,746	43,060	2,78,579	10,785	22,557	1,38,658	6,84,768
D	SMALL FINANCE BANKS								
1	ESAF	31,777	7,535	80,928	18,627	20,521	5,261	92,184	20,902
2	Ujjivan Small Finance Bank	4,265	200	6,315	889	0	0	10,580	1,088
	Total- Small Finance Banks	36,042	7,735	87,243	19,516	20,521	5,261	1,02,764	21,990
	Total - Commercial Banks + RRB + SFB	4,06,245	12,64,942	1,86,424	4,85,890	69,949	1,64,969	5,22,720	15,85,863
E	CO-OPERATIVE BANKS								
1	DIST CO-OPERATIVE BANKS	8,825	73,352	426	2,025	3,330	26,896	5,921	48,481
2	KSCARDB (incl. PCARDBs)	1,80,377	5,85,019	22,196	56,137	31,540	73,689	1,71,033	5,67,467
3	KSCB	2,00,194	5,90,385	2,30,340	3,79,479	2,84,088	4,34,284	1,46,446	5,35,579
	Total Co-operative Banks	3,89,396	12,48,756	2,52,962	4,37,641	3,18,958	5,34,869	3,23,400	11,51,528
	Total - Banking Sector	7,95,641	25,13,698	4,39,386	9,23,531	3,88,907	6,99,838	8,46,120	27,37,390

8.31. RECOVERY AND NPA MANAGEMENT AS AT MARCH 2021

(Rs. in lakhs)

Sl No.	BANK	Of Gross NPA as at March 2021													
		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	811	3,810	5,039	2,333	2	39	0	0	0	0	492	11,339	656	2,742
2	BANK OF INDIA	2,130	3,139	3,816	15,931	0	0	0	0	0	0	382	2,473	1,076	2,357
3	BANK OF MAHARASHTRA	251	423	161	1,805	0	0	0	0	0	0	66	562	37	96
4	CANARA BANK	15,456	30,287	30,208	1,35,906	0	0	1	0	2	6	1,572	7,453	7,381	20,771
5	CENTRAL BANK OF INDIA	2,316	2,489	2,660	8,819	0	0	0	0	0	0	329	2,036	1,544	4,096
6	INDIAN BANK	791	981	1,720	5,702	0	0	0	0	0	0	65	523	1,051	3,021
7	INDIAN OVERSEAS BANK	1,465	2,538	3,005	4,107	0	0	0	0	0	0	17	103	41	113
8	PUNJAB & SIND BANK	0	0	35	229	0	0	0	0	0	0	14	208	0	0
9	PUNJAB NATIONAL BANK	5,184	14,375	7,762	43,344	0	0	0	0	0	0	738	398	1,927	5,675
10	STATE BANK OF INDIA	17,680	24,330	12,240	70,976	0	0	0	0	0	0	1,808	8,144	4,905	15,510
11	UCO BANK	501	4,215	627	13,108	14	3,422	0	0	0	0	139	792	410	1,392
12	UNION BANK OF INDIA	10,145	18,378	12,405	57,606	9	101	0	0	0	0	945	6,401	4,545	12,517
	Total- Public Sector Commercial Banks	56,730	1,04,965	79,678	3,59,867	25	3,562	1	0	2	6	6,567	40,432	23,573	68,290
B	R R B - KERALA GRAMIN BANK	18,222	15,128	15,916	18,515	0	0	6	0	0	0	2,719	12,151	5,639	14,074
	Total- Public Sector Banks including RRB	74,952	1,20,093	95,594	3,78,382	25	3,562	7	0	2	6	9,286	52,583	29,212	82,364

8.31. RECOVERY AND NPA MANAGEMENT AS AT MARCH 2021

(Rs. in lakhs)

Sl No.	BANK	Of Gross NPA as at March 2021													
		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	149	4,482	63	12,692	0	0	0	0	0	0	55	543	8	20
2	BANDHAN BANK	0	0	9	16	0	0	0	0	0	0	0	0	0	0
3	CATHOLIC SYRIAN BANK	359	2,555	750	8,101	0	0	0	0	0	0	96	468	1,059	913
4	CITY UNION BANK	17	247	42	2,488	1	51	0	0	0	0	8	60	16	43
5	DHANLAXMI BANK	823	2,781	440	8,603	0	0	0	0	0	0	137	1,280	725	1,788
6	FEDERAL BANK	6,840	54,616	234	10,023	0	0	0	0	0	0	1,009	7,381	4,671	12,190
7	HDFC BANK	2,993	8,189	761	2,565	0	0	0	0	0	0	9	5	60	143
8	ICICI BANK	289	1,853	1,247	9,346	0	0	0	0	0	0	187	1,484	186	435
9	IDBI BANK	728	4,106	445	16,759	34	387	0	0	1	2	33	337	83	226
10	IDFC FIRST Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0
11	INDUS IND BANK	25,799	3,011	16,670	4,417	0	0	0	0	0	0	12	56	0	0
12	JAMMU & KASHMIR BANK	0	0	41	314	0	0	0	0	0	0	2	13	0	0
13	KARNATAKA BANK	39	3,341	234	5,340	0	0	0	0	0	0	57	480	98	246
14	KARUR VYSYA BANK	20	81	59	5,090	2	93	0	0	0	0	56	929	50	112
15	KOTAK MAHINDRA BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0
16	LAKSHMI VILAS BANK	35	3	54	576	0	0	0	0	0	0	0	0	2	5
17	RBL Bank	5	1	0	0	0	0	0	0	0	0	0	0	0	0
18	SOUTH INDIAN BANK	1,326	43,174	2,005	82,399	0	0	0	0	0	0	550	3,387	1,783	2,269
19	T.N.MERCANTILE BANK	3	3	135	3,044	4	129	0	0	0	0	9	60	30	71
20	YES BANK	300	19	94	1,603	0	0	0	0	0	0	0	0	0	0
	Total- Pvt Sector Commercial Banks	39,725	1,28,463	23,283	1,73,376	41	660	0	0	1	2	2,220	16,482	8,771	18,461
D	SMALL FINANCE BANKS														
1	ESAF	42,233	9,707	19,031	5,684	0	0	0	0	0	0	659	495	3,578	1,009
2	Ujjivan Small Finance Bank	3,670	262	1,987	262	0	0	0	0	0	0	359	39	0	0
	Total- Small Finance Banks	45,903	9,969	21,018	5,946	0	0	0	0	0	0	1,018	534	3,578	1,009
	Total - Commercial Banks + RRB + SFB	1,60,580	2,58,524	1,39,895	5,57,704	66	4,223	7	0	3	8	12,524	69,599	41,561	1,01,834
E	CO-OPERATIVE BANKS														
1	DIST CO-OPERATIVE BANKS	59	49	686	10,601	0	0	0	0	0	0	625	7,230	2	18
2	KSCARDB (incl. PCARDBs)	34,386	50,853	13,877	23,144	0	0	0	0	0	0	42,172	86,161	51	128
3	KSCB	1,967	11,959	4,019	6,001	0	0	3,812	1,775	840	6,267	5,584	21,606	990	12,851
	Total Co-operative Banks	36,412	62,861	18,582	39,746	0	0	3,812	1,775	840	6,267	48,381	1,14,997	1,043	12,997
	Total - Banking Sector	1,96,992	3,21,385	1,58,477	5,97,449	66	4,223	3,819	1,775	843	6,275	60,905	1,84,596	42,604	1,14,831

8.31. RECOVERY AND NPA MANAGEMENT AS AT MARCH 2021

(Rs. in lakhs)

Sl No.	BANK							Total Advances as at March 2021		Percentage of Gross NPA to Total Advances
		Gross NPA in other priority sector		Gross NPA in total priority sector		Gross NPA in Non Priority Advances				
		A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.	
A	PUBLIC SECTOR COMMERCIAL BANKS									
1	BANK OF BARODA	534	322	7,534	20,585	683	13,601	5,54,544	14,42,829	2
2	BANK OF INDIA	0	0	7,404	23,899	40	7,315	1,36,916	4,05,523	8
3	BANK OF MAHARASHTRA	0	0	515	2,886	43	288	5,619	88,023	4
4	CANARA BANK	31	23	54,651	1,94,446	16,027	52,503	18,97,560	50,29,964	5
5	CENTRAL BANK OF INDIA	93	12	6,942	17,452	531	15,045	1,81,506	6,07,601	5
6	INDIAN BANK	72	210	3,699	10,437	1,133	11,803	2,08,818	8,33,134	3
7	INDIAN OVERSEAS BANK	43	119	4,571	6,980	5,487	34,249	2,51,368	6,44,416	6
8	PUNJAB & SIND BANK	6	11	55	448	318	2,578	1,629	29,924	10
9	PUNJAB NATIONAL BANK	216	63	15,827	63,855	1,592	14,695	1,37,981	8,20,361	10
10	STATE BANK OF INDIA	178	4,646	36,811	1,23,605	22,949	62,780	11,24,469	89,49,102	2
11	UCO BANK	326	2,925	2,017	25,854	75	1,563	2,38,239	3,49,990	8
12	UNION BANK OF INDIA	52	8	28,101	95,012	16,916	9,957	4,67,781	23,10,938	5
	Total- Public Sector Commercial Banks	1,551	8,339	1,68,127	5,85,460	65,794	2,26,376	52,06,430	2,15,11,805	4
B	R R B - KERALA GRAMIN BANK	468	678	42,970	60,546	4,407	6,724	15,09,690	18,45,680	4
	Total- Public Sector Banks including RRB	2,019	9,017	2,11,097	6,46,006	70,201	2,33,099	67,16,120	2,33,57,485	4

8.31. RECOVERY AND NPA MANAGEMENT AS AT MARCH 2021

(Rs. in lakhs)

SI No.	BANK							Total Advances as at March 2021		Percentage of Gross NPA to Total Advances
		Gross NPA in other priority sector		Gross NPA in total priority sector		Gross NPA in Non Priority Advances				
		A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.	
C	PRIVATE SECTOR COMMERCIAL BANKS									
1	AXIS BANK	4,395	324	4,670	18,061	126	7,116	1,46,900	13,14,184	2
2	BANDHAN BANK	0	0	9	16	30	39	234	4,114	1
3	CATHOLIC SYRIAN BANK	1	1	2,265	12,038	794	9,162	2,48,257	4,56,935	5
4	CITY UNION BANK	2	321	86	3,210	46	5,113	5,070	81,885	10
5	DHANLAXMI BANK	117	388	2,242	14,840	435	23,567	95,078	4,23,542	9
6	FEDERAL BANK	1,280	906	14,034	85,116	12,526	1,15,795	10,06,657	45,03,339	4
7	HDFC BANK	0	0	3,823	10,902	15,105	17,577	12,01,545	22,61,375	1
8	ICICI BANK	63	19	1,972	13,136	19,447	51,298	2,93,848	13,51,067	5
9	IDBI BANK	0	0	1,324	21,817	198	1,310	56,960	4,87,340	5
10	IDFC FIRST Bank	0	0	0	0	1,236	52	2,64,734	1,21,214	0
11	INDUS IND BANK	0	0	42,481	7,484	4,437	443	11,07,625	10,06,951	1
12	JAMMU & KASHMIR BANK	0	0	43	326	62	163	888	10,805	5
13	KARNATAKA BANK	4	9	432	9,416	257	2,580	7,442	87,061	14
14	KARUR VYSYA BANK	37	174	224	6,480	231	7,108	9,695	43,362	31
15	KOTAK MAHINDRA BANK	0	0	0	0	1,214	35,279	8,281	2,18,054	16
16	LAKSHMI VILAS BANK	44	66	135	650	12	1,165	1,236	41,943	4
17	RBL Bank	0	0	5	1	0	0	16,615	5,676	0
18	SOUTH INDIAN BANK	48	11	5,712	1,31,240	2,082	55,171	3,78,511	26,42,522	7
19	T.N.MERCANTILE BANK	0	0	181	3,307	47	1,339	10,628	50,210	9
20	YES BANK	0	0	394	1,622	341	10,829	29,847	3,02,789	4
	Total- Pvt Sector Commercial Banks	5,991	2,218	80,032	3,39,662	58,626	3,45,105	48,90,051	1,54,14,368	4
D	SMALL FINANCE BANKS									
1	ESAF	21,999	2,317	87,500	19,213	4,684	1,688	15,76,028	4,70,611	4
2	Ujjivan Small Finance Bank	1,852	105	7,868	668	2,712	421	95,640	24,452	4
	Total- Small Finance Banks	23,851	2,423	95,368	19,881	7,396	2,109	16,71,668	4,95,063	4
	Total - Commercial Banks + RRB + SFB	31,861	13,658	3,86,497	10,05,549	1,36,223	5,80,314	1,32,77,839	3,92,66,916	4
E	CO-OPERATIVE BANKS									
1	DIST CO-OPERATIVE BANKS	2,245	9,424	3,617	27,322	2,304	21,159	61,208	3,50,047	14
2	KSCARDB (incl. PCARDBs)	10,221	14,200	1,00,707	1,74,486	70,326	3,92,981	4,35,395	7,71,979	74
3	KSCB	68,731	3,03,182	85,943	3,63,641	60,503	1,71,939	8,64,275	39,66,491	14
	Total Co-operative Banks	81,197	3,26,806	1,90,267	5,65,449	1,33,133	5,86,079	13,60,878	50,88,517	23
	Total - Banking Sector	1,13,058	3,40,463	5,76,764	15,70,998	2,69,356	11,66,393	1,46,38,717	4,43,55,433	6

8.32. PROGRESS UNDER PRADHAN MANTRI AWAS YOJANA (PMAY) - URBAN AS AT MARCH 2021

(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	62	987	56	592	220	2,369	3,256	33,826
2	BANK OF INDIA	17	144	44	127	547	325	567	6,205
3	BANK OF MAHARASHTRA	0	0	0	0	0	0	0	0
4	CANARA BANK	665	9,734	665	2,009	1,743	8,237	3,811	26,789
5	CENTRAL BANK OF INDIA	24	322	24	146	119	1,176	435	4,186
6	INDIAN BANK	0	0	0	0	61	523	32	401
7	INDIAN OVERSEAS BANK	35	94	35	94	148	295	613	1,058
8	PUNJAB & SIND BANK	0	0	0	0	0	0	0	0
9	PUNJAB NATIONAL BANK	31	390	31	390	174	1,190	990	6,191
10	STATE BANK OF INDIA	498	14,485	288	1,059	1,014	8,743	1,206	14,256
11	UCO BANK	10	37	8	27	22	73	312	1,878
12	UNION BANK OF INDIA	13	84	13	84	200	1,981	798	6,991
	Total- Public Sector Commercial Banks	1,355	26,277	1,164	4,527	4,248	24,911	12,020	1,01,781
B	R R B - KERALA GRAMIN BANK	133	792	133	792	377	2,462	3,407	16,809
	Total- Public Sector Banks including RRB	1,488	27,069	1,297	5,319	4,625	27,373	15,427	1,18,590
C	PRIVATE SECTOR COMMERCIAL BANKS								
1	AXIS BANK	70	1,010	70	1,009	164	2,550	1,969	21,509
2	BANDHAN BANK	0	0	0	0	0	0	0	0
3	CATHOLIC SYRIAN BANK	0	0	0	0	1	0	7	56
4	CITY UNION BANK	0	0	0	0	0	0	0	0
5	DHANLAXMI BANK	0	0	0	0	1	5	35	173
6	FEDERAL BANK	0	0	0	0	3	6	25	246
7	HDFC BANK	0	0	0	0	0	0	0	0
8	ICICI BANK	141	2,731	141	1,057	210	3,932	765	13,321
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	1	11	1	9	12	71	38	382
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	1	20	48	149	136	872	653	7,322
19	T.N.MERCANTILE BANK	0	0	0	0	2	15	2	15
20	YES BANK	0	0	0	0	0	0	0	0
	Total- Pvt Sector Commercial Banks	213	3,772	260	2,223	529	7,450	3,494	43,025
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	1,701	30,841	1,557	7,542	5,154	34,824	18,921	1,61,614
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	29	139	27	126	45	180	82	255
	Total Co-operative Banks	29	139	27	126	45	180	82	255
	Total - Banking Sector	1,730	30,980	1,584	7,668	5,199	35,004	19,003	1,61,870

8.33. PROGRESS UNDER PRADHAN MANTRI AWAS YOJANA (PMAY)- GRAMIN AS AT MARCH 2021									
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	6	30	6	18	21	53	98	519
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	14	89	85	861
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	10	138
12	UNION BANK OF INDIA	0	0	0	0	0	0	0	0
	Total- Public Sector Commercial Banks	6	30	6	18	35	142	193	1518
B	R R B - KERALA GRAMIN BANK	0	0	0	0	0	0	0	0
	Total- Public Sector Banks including RRB	6	30	6	18	35	142	193	1518
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	CATHOLIC SYRIAN 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	8	100	21	470
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	8	100	21	470
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	6	30	6	18	43	242	214	1987
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	6	30	6	18	43	242	214	1987

8.34. Data on Stand up India Programme as at MARCH 2021 (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	2	2	43	2	43	2	38	305	3,267	83	352	33	575
2	BANK OF INDIA	0	0	0	0	0	0	0	239	2,111	214	1,830	25	281
3	BANK OF MAHARASHTRA	0	0	0	0	0	0	0	0	0	0	0	0	0
4	CANARA BANK	55	64	1,205	59	1,199	59	1,148	558	6,923	13	95	1	1
5	CENTRAL BANK OF INDIA	0	0	0	0	0	0	0	48	492	35	362	13	84
6	INDIAN BANK	0	0	0	0	0	0	0	90	1,520	86	1,433	0	0
7	INDIAN OVERSEAS BANK	8	8	95	8	95	8	95	212	2,054	184	1,572	29	482
8	PUNJAB & SIND BANK	0	0	0	0	0	0	0	4	23	1	0	0	0
9	PUNJAB NATIONAL BANK	0	0	0	0	0	0	0	218	2,284	171	1,787	47	497
10	STATE BANK OF INDIA	9	12	175	9	125	9	125	236	2,015	36	359	200	1,656
11	UCO BANK	0	0	0	0	0	0	0	40	956	40	956	8	49
12	UNION BANK OF INDIA	2	2	19	2	19	2	19	214	2,559	149	1,959	32	613
	Total- Public Sector Commercial Banks	76	88	1,537	80	1,481	80	1,425	2,164	24,204	1,012	10,705	388	4,238
B	R R B - KERALA GRAMIN BANK	10	10	113	10	113	10	106	171	1,977	169	1,952	2	25
	Total- Public Sector Banks including RRB	86	98	1,649	90	1,593	90	1,531	2,335	26,181	1,181	12,658	390	4,263
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	CATHOLIC SYRIAN 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	6	10	293	10	293	10	198	71	1,231	64	1,187	9	67
7	HDFC BANK	2	2	25	2	25	2	25	76	974	72	931	3	43
8	ICICI BANK	0	0	0	0	0	0	0	176	649	176	649	0	0
9	IDBI BANK	0	0	0	0	0	0	0	7	36	7	36	0	0
10	IDFC FIRST Bank	0	0	0	0	0	0	0	0	0	0	0	0	0
11	INDUS IND BANK	0	0	0	62	1,390	62	1,390	448	5,910	0	0	13	173
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	10	248	8	226	2	23
14	KARUR VYSYA BANK	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
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	2	2	120	2	120	2	90	16	621	16	621	0	0
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	10	14	438	76	1,828	76	1,703	804	9,670	343	3,650	27	306
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	96	112	2,087	166	3,421	166	3,233	3,139	35,851	1,524	16,308	417	4,569
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	96	112	2,087	166	3,421	166	3,233	3,139	35,851	1,524	16,308	417	4,569

8.35. PROGRESS REPORT ON WORKING OF RSETIs AS AT MARCH 2021

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. Corporation raised objections regarding width of approach road. Still pending with Corporation of Trivandrum.	Not Mentioned
2	Kollam	Canara Bank	27.01.2004	65 cents of land at ETC campus Kottarakkara allotted. compound wall completed. Building permit for the construction of CBCRD Trust approved revised plan is to be obtained from local Authorities and also load bearing capacity of soil is to be tested. Estimate submitted by Architect is on higher side. After getting plan approval we can go for tendering process.	Yes, 1 crore sanctioned. 1st installment of Rs. 50 lakh availed
3	Pathanamthitta	SBI	31.12.2009	Land identified at Elanthoor is having problem of ownership right to Block panchayath a joined inspection of land was done by government and bank officials on 08/09/2020. But we have 34.20 area of land available in survey number 43/1 pandalam village of erstwhile Block panchayath MOU was signed for establishing RSETI on 07/04/2014. At present Gram Nyalaya & CDS and diary department are funding there.	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. The construction cost estimated by CPWD in 2016 for 8000 sq. ft. building was approximately 3 crores. Communication has been sent from our Corporate Centre to MoRD for revising the fund allocation from 1 crore. Discussions regarding construction is going on at our Corporate Office.	Not received infrastructure grant Rs 50,00,000 received in 2010
5	Kottayam	SBT	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 approval of forest 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	We have submitted relevant papers to the Block Panchayat Authorities. Tahasildar, Udumbanchola submitted No Objection certificate to District Collector. Land allotment is in pending.	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. Inauguration 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 in this regard 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	Land not yet allotted.	No
12	Wayanad	SBI	05.04.2005	50 cents of land allotted for the RSETI is behind the Block Panchayat Office, Sulthan Bathery. The approach Road to the plot is not yet demarcated by the BDO even if we requested many times. So case is referred to SDR and SBI LHO Trivandrum.	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.	Building construction grant (First Instalment) received on 24.03.2010

8.36. RSETI - TRAINING PROGRAMMES CONDUCTED DURING 2020-21 AS AT MARCH 2021

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	10	218	32	2	195	184	344	197.78
2	Kollam	18	338	64	0	330	312	305	76.79
3	Pathanamthitta	19	368	188	1	324	322	291	118.88
4	Alappuzha	22	492	53	1	374	403	199	75.43
5	Kottayam	26	532	62	5	398	425	22	8.25
6	Idukki	14	276	14	3	247	234	19	0
7	Ernakulam	17	374	59	2	303	194	311	226
8	Thrissur	19	364	87	1	263	321	278	337.17
9	Palakkad	13	385	66	3	244	272	430	152
10	Malappuram	19	516	48	0	403	505	769	560.95
11	Kozhikode	15	331	39	7	277	240	266	282.08
12	Wayanad	15	300	17	43	292	264	219	125.8
13	Kannur	21	345	22	5	188	326	108	82.38
14	Kasaragod	15	322	27	10	233	262	158	49.7
Total		243	5161	778	83	4071	4264	3719	2293.21

8.37. Report on Framework for Revival and Rehabilitation of MSMEs as on MARCH 2021- 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			Man
		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	40	1,110	45	750	10	75	270	700	65	125	22	42	26	
2	BANK OF INDIA	0	0	0	0	0	0	0	0	0	0	0	0	65	
3	BANK OF MAHARASHTRA	0	0	0	0	0	0	0	0	0	0	0	0	0	
4	CANARA BANK	274	17,523	59	2,696	59	1,646	3,407	6,117	3,387	3,876	881	803	575	
5	CENTRAL BANK OF INDIA	3	1,292	10	193	0	0	43	102	238	401	0	0	19	
6	INDIAN BANK	13	280	81	2,792	22	25	71	181	491	1,020	101	161	310	
7	INDIAN OVERSEAS BANK	395	5,234	758	11,019	985	405	936	2,019	678	1,003	136	408	89	
8	PUNJAB & SIND BANK	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	
10	STATE BANK OF INDIA	138	4,920	147	5,246	332	11,806	956	2,700	972	2,747	2,802	7,913	0	
11	UCO BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	
12	UNION BANK OF INDIA	2,014	1,983	1,862	9,032	1,002	1,897	2,898	2,933	2,614	6,033	310	1,303	1,024	
	Total- Public Sector Commercial Banks	2,877	32,342	2,962	31,728	2,410	15,854	8,581	14,752	8,445	15,205	4,252	10,630	2,108	
B	R R B - KERALA GRAMIN BANK	30	657	33	560	44	580	1,191	910	1,979	2,948	1,310	2,036	35	
	Total- Public Sector Banks including RRB	2,907	32,999	2,995	32,288	2,454	16,434	9,772	15,662	10,424	18,153	5,562	12,666	2,143	
C	PRIVATE SECTOR COMMERCIAL BANKS														
1	AXIS BANK	0	0	8	647	0	0	0	0	6	26	0	0	16	
2	BANDHAN BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	
3	CATHOLIC SYRIAN BANK	23	702	9	1,125	0	0	75	203	2	12	0	0	36	
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	38	123	46	143	0	0	38	123	46	143	0	0	50	
7	HDFC BANK	39	785	555	9,190	0	0	0	0	0	0	0	0	0	
8	ICICI BANK	14	277	326	4,948	0	0	8	35	542	1,270	0	0	0	
9	IDBI BANK	4	4	4	6	5	12	0	0	1	4	0	0	74	
10	IDFC FIRST Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	
11	INDUS IND BANK	0	0	193	1,513	0	0	0	0	1,226	929	0	0	0	
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	0	0	0	0	0	0	
14	KARUR VYSSA BANK	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	
16	LAKSHMI VILAS BANK	46	2,470	62	2,466	0	0	21	152	64	1,034	0	0	9	
17	RBL Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	
18	SOUTH INDIAN BANK	27	3,766	22	5,925	31	4,425	15	81	39	136	36	138	81	
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	1	
	Total- Pvt Sector Commercial Banks	191	8,127	1,225	25,961	36	4,437	157	594	1,926	3,554	36	138	267	
D	SMALL FINANCE BANKS														
1	ESAF	0	0	0	0	0	0	0	0	27	59	20	15	0	
2	Ujivan 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	27	59	20	15	0	
	Total - Banking Sector	3,098	41,126	4,220	58,250	2,490	20,871	9,929	16,256	12,377	21,766	5,618	12,819	2,410	

8.37. Report on Framework for Revival and Rehabilitation of MSMEs as on MARCH 2021- 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	Manufacturing	Services	Retail Trade	
		Amt	A/C	Amt	A/C	Amt	A/C	Amt	A/C	Amt	A/C
A	PUBLIC SECTOR COMMERCIAL BANKS										
1	BANK OF BARODA	1,500	28	5,200	12	185	467	138	540	1,538	220
2	BANK OF INDIA	5,139	119	5,921	13	193	328	663	2,920	3,387	506
3	BANK OF MAHARASHTRA	0	0	0	0	0	0	0	0	0	0
4	CANARA BANK	30,550	1,178	57,517	49	7,192	9,387	14,444	19,176	24,858	890
5	CENTRAL BANK OF INDIA	705	45	1,178	0	0	221	285	1,770	1,565	0
6	INDIAN BANK	691	321	870	361	461	461	415	291	690	330
7	INDIAN OVERSEAS BANK	2,915	45	3,813	49	2,188	1,059	3,758	3,132	3,802	1,045
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	0	0	0	0	0	0	0	0	0	0
11	UCO BANK	0	0	0	0	0	0	0	0	0	0
12	UNION BANK OF INDIA	5,311	1,347	7,323	601	1,715	2,014	3,014	2,289	4,533	525
	Total- Public Sector Commercial Banks	46,811	3,083	81,822	1,085	11,934	13,937	22,717	30,118	40,373	3,516
B	R R B - KERALA GRAMIN BANK	847	42	1,197	93	1,375	3,268	3,219	7,761	6,924	4,712
	Total- Public Sector Banks including RRB	47,658	3,125	83,019	1,178	13,309	17,205	25,936	37,879	47,297	8,228
C	PRIVATE SECTOR COMMERCIAL BANKS										
1	AXIS BANK	7,753	36	4,786	0	0	0	0	4	9	0
2	BANDHAN BANK	0	0	0	0	0	0	0	0	0	0
3	CATHOLIC SYRIAN BANK	1,254	118	5,798	0	0	162	240	434	813	0
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	5,654	45	4,690	0	0	73	225	67	220	0
7	HDFC BANK	0	0	0	0	0	0	0	0	0	0
8	ICICI BANK	0	0	0	0	0	0	0	0	0	0
9	IDBI BANK	11,674	20	3,073	14	1,275	79	95	203	462	55
10	IDFC FIRST Bank	0	0	0	0	0	0	0	0	0	0
11	INDUS IND BANK	0	227	1,236	0	0	0	0	1,796	554	0
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	34	29	65	0	0	4	180	15	297	0
17	RBL Bank	0	0	0	0	0	0	0	0	0	0
18	SOUTH INDIAN BANK	21,481	62	10,665	205	24,514	134	297	142	327	319
19	T.N.MERCANTILE BANK	0	0	0	0	0	0	0	0	0	0
20	YES BANK	16	28	1,494	0	0	0	0	81	302	0
	Total- Pvt Sector Commercial Banks	47,866	565	31,807	219	25,789	452	1,037	2,742	2,985	374
D	SMALL FINANCE BANKS										
1	ESAF	0	0	0	0	0	9,023	2,667	7,725	2,354	2,283
2	Ujjivan Small Finance Bank	0	0	0	0	0	0	0	0	0	0
	Total- Small Finance Banks	0	0	0	0	0	9,023	2,667	7,725	2,354	2,283
	Total - Banking Sector	95,525	3,690	1,14,826	1,397	39,098	26,680	29,640	48,346	52,635	10,885

8.37. Report on Framework for Revival and Rehabilitation of MSMEs as on MARCH 2021- 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	161	8,820	1,584	2,918	1,745	11,738
2	BANK OF INDIA	197	11,253	3,754	4,790	3,951	16,043
3	BANK OF MAHARASHTRA	0	0	0	0	0	0
4	CANARA BANK	2,194	1,17,124	37,128	52,180	39,322	1,69,304
5	CENTRAL BANK OF INDIA	77	3,368	2,272	2,353	2,349	5,721
6	INDIAN BANK	1,108	5,119	1,745	3,038	2,853	8,157
7	INDIAN OVERSEAS BANK	2,321	25,574	6,986	12,485	9,307	38,059
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	617	21,972	4,730	13,360	5,347	35,332
11	UCO BANK	0	0	0	0	0	0
12	UNION BANK OF INDIA	7,850	27,261	10,650	18,430	18,500	45,691
	Total- Public Sector Commercial Banks	14,525	2,20,491	68,849	1,09,554	83,374	3,30,045
B	R R B - KERALA GRAMIN BANK	277	5,216	20,221	20,970	20,498	26,186
	Total- Public Sector Banks including RRB	14,802	2,25,707	89,070	1,30,524	1,03,872	3,56,231
C	PRIVATE SECTOR COMMERCIAL BANKS						
1	AXIS BANK	60	13,186	10	35	70	13,222
2	BANDHAN BANK	0	0	0	0	0	0
3	CATHOLIC SYRIAN BANK	186	8,879	673	1,268	859	10,146
4	CITY UNION BANK	0	0	0	0	0	0
5	DHANLAXMI BANK	0	0	0	0	0	0
6	FEDERAL BANK	179	10,610	224	711	403	11,321
7	HDFC BANK	594	9,975	0	0	594	9,975
8	ICICI BANK	340	5,225	550	1,305	890	6,530
9	IDBI BANK	121	16,044	338	742	459	16,786
10	IDFC FIRST Bank	0	0	0	0	0	0
11	INDUS IND BANK	420	2,748	3,022	1,482	3,442	4,231
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	146	5,035	104	1,663	250	6,698
17	RBL Bank	0	0	0	0	0	0
18	SOUTH INDIAN BANK	428	70,775	685	1,757	1,113	72,532
19	T.N.MERCANTILE BANK	0	0	0	0	0	0
20	YES BANK	29	1,511	81	302	110	1,813
	Total- Pvt Sector Commercial Banks	2,503	1,43,988	5,687	9,266	8,190	1,53,254
D	SMALL FINANCE BANKS						
1	ESAF	0	0	19,078	5,758	19,078	5,758
2	Ujjivan Small Finance Bank	0	0	0	0	0	0
	Total- Small Finance Banks	0	0	19,078	5,758	19,078	5,758
	Total - Banking Sector	17,305	3,69,695	1,13,835	1,45,548	1,31,140	5,15,243

8.38. Report on Framework for Revival and Rehabilitation of MSMEs as on MARCH 2021 - 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	161	8,820	0	0	161	8,820
2	BANK OF INDIA	197	11,253	0	0	197	11,253
3	BANK OF MAHARASHTRA	0	0	0	0	0	0
4	CANARA BANK	2,194	1,17,124	0	0	2,194	1,17,124
5	CENTRAL BANK OF INDIA	77	3,368	0	0	77	3,368
6	INDIAN BANK	1,108	5,119	1,108	5,119	0	0
7	INDIAN OVERSEAS BANK	2,321	25,574	0	0	2,321	25,574
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	617	21,972	502	19,187	115	2,785
11	UCO BANK	0	0	0	0	0	0
12	UNION BANK OF INDIA	7,850	27,261	214	4,533	7,636	22,728
	Total- Public Sector Commercial Banks	14,525	2,20,491	1,824	28,839	12,701	1,91,652
B	R R B - KERALA GRAMIN BANK	277	5,216	0	0	277	5,216
	Total- Public Sector Banks including RRB	14,802	2,25,707	1,824	28,839	12,978	1,96,868
C	PRIVATE SECTOR COMMERCIAL BANKS						
1	AXIS BANK	60	13,186	8	647	52	12,539
2	BANDHAN BANK	0	0	0	0	0	0
3	CATHOLIC SYRIAN BANK	186	8,879	11	354	175	8,525
4	CITY UNION BANK	0	0	0	0	0	0
5	DHANLAXMI BANK	0	0	0	0	0	0
6	FEDERAL BANK	179	10,610	0	0	179	10,610
7	HDFC BANK	594	9,975	209	3,436	385	6,539
8	ICICI BANK	340	5,225	340	5,225	0	0
9	IDBI BANK	121	16,044	0	0	121	16,044
10	IDFC FIRST Bank	0	0	0	0	0	0
11	INDUS IND BANK	420	2,748	149	1,089	271	1,659
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	146	5,035	0	0	146	5,035
17	RBL Bank	0	0	0	0	0	0
18	SOUTH INDIAN BANK	428	70,775	365	58,725	63	12,050
19	T.N.MERCANTILE BANK	0	0	0	0	0	0
20	YES BANK	29	1,511	0	0	29	1,511
	Total- Pvt Sector Commercial Banks	2,503	1,43,988	1,082	69,475	1,421	74,513
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	17,305	3,69,695	2,906	98,314	14,399	2,71,381

8.38. Report on Framework for Revival and Rehabilitation of MSMEs as on MARCH 2021 - 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	1,584	2,918	0	0	1,584	2,918	0	0	1,745	11,738
2	BANK OF INDIA	3,754	4,790	0	0	3,754	4,790	0	0	3,951	16,043
3	BANK OF MAHARASHTRA	0	0	0	0	0	0	0	0	0	0
4	CANARA BANK	37,128	52,180	0	0	37,128	52,180	0	0	39,322	1,69,304
5	CENTRAL BANK OF INDIA	2,272	2,353	0	0	2,272	2,353	0	0	2,349	5,721
6	INDIAN BANK	1,745	3,038	1,745	3,038	0	0	2,853	8,157	0	0
7	INDIAN OVERSEAS BANK	6,986	12,485	0	0	6,986	12,485	0	0	9,307	38,059
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	4,730	13,360	1,996	6,564	2,734	6,796	2,498	25,751	2,849	9,581
11	UCO BANK	0	0	0	0	0	0	0	0	0	0
12	UNION BANK OF INDIA	10,650	18,430	814	2,762	9,836	15,668	1,028	7,295	17,472	38,396
	Total- Public Sector Commercial Banks	68,849	1,09,554	4,555	12,364	64,294	97,190	6,379	41,203	76,995	2,88,842
B	R R B - KERALA GRAMIN BANK	20,221	20,970	0	0	20,221	20,970	0	0	20,498	26,186
	Total- Public Sector Banks including RRB	89,070	1,30,524	4,555	12,364	84,515	1,18,160	6,379	41,203	97,493	3,15,028
C	PRIVATE SECTOR COMMERCIAL BANKS										
1	AXIS BANK	10	35	6	26	4	9	14	673	56	12,549
2	BANDHAN BANK	0	0	0	0	0	0	0	0	0	0
3	CATHOLIC SYRIAN BANK	673	1,268	0	0	673	1,268	11	354	848	9,793
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	224	711	0	0	224	711	0	0	403	11,321
7	HDFC BANK	0	0	0	0	0	0	209	3,436	385	6,539
8	ICICI BANK	550	1,305	550	1,305	0	0	890	6,530	0	0
9	IDBI BANK	338	742	0	0	338	742	0	0	459	16,786
10	IDFC FIRST Bank	0	0	0	0	0	0	0	0	0	0
11	INDUS IND BANK	3,022	1,482	583	295	2,439	1,187	732	1,384	2,710	2,847
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	104	1,663	0	0	104	1,663	0	0	250	6,698
17	RBL Bank	0	0	0	0	0	0	0	0	0	0
18	SOUTH INDIAN BANK	685	1,757	595	1,402	90	355	960	60,127	153	12,405
19	T.N.MERCANTILE BANK	0	0	0	0	0	0	0	0	0	0
20	YES BANK	81	302	0	0	81	302	0	0	110	1,813
	Total- Pvt Sector Commercial Banks	5,687	9,266	1,734	3,028	3,953	6,238	2,816	72,503	5,374	80,751
D	SMALL FINANCE BANKS										
1	ESAF	19,078	5,758	0	0	19,078	5,758	0	0	19,078	5,758
2	Ujjivan Small Finance Bank	0	0	0	0	0	0	0	0	0	0
	Total- Small Finance Banks	19,078	5,758	0	0	19,078	5,758	0	0	19,078	5,758
	Total - Banking Sector	1,13,835	1,45,548	6,289	15,392	1,07,546	1,30,156	9,195	1,13,706	1,21,945	4,01,537

8.39. DATA ON CDM (CASH DEPOSIT MACHINE) AS AT MARCH 2021		
Sl. No.	BANK	No. of CDM (CASH DEPOSIT MACHINE) Outstanding
A	PUBLIC SECTOR COMMERCIAL BANKS	
1	BANK OF BARODA	11
2	BANK OF INDIA	32
3	BANK OF MAHARASHTRA	4
4	CANARA BANK	141
5	CENTRAL BANK OF INDIA	19
6	INDIAN BANK	61
7	INDIAN OVERSEAS BANK	58
8	PUNJAB & SIND BANK	0
9	PUNJAB NATIONAL BANK	10
10	STATE BANK OF INDIA	759
11	UCO BANK	1
12	UNION BANK OF INDIA	109
	Total- Public Sector Commercial Banks	1205
B	R R B - KERALA GRAMIN BANK	9
	Total- Public Sector Banks including RRB	1214
C	PRIVATE SECTOR COMMERCIAL BANKS	
1	AXIS BANK	144
2	BANDHAN BANK	0
3	CATHOLIC SYRIAN BANK	0
4	CITY UNION BANK	18
5	DHANLAXMI BANK	10
6	FEDERAL BANK	411
7	HDFC BANK	27
8	ICICI BANK	79
9	IDBI BANK	20
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	737
D	SMALL FINANCE BANKS	
1	ESAF	0
2	Ujjivan Small Finance Bank	0
	Total- Small Finance Banks	0
	Total - Commercial Banks + RRB + SFB	1951
E	CO-OPERATIVE BANKS	
1	DIST CO-OPERATIVE BANKS	0
2	KSCARDB (incl. PCARDBs)	0
3	KSCB	1
	Total Co-operative Banks	1
	Total - Banking Sector	1952

Sl. No.	Bank	8.40. INFORMATION ON FOREIGN EXCHANGE BUSINESS AS AT MARCH 2021 (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	133	52,699	131	51,419	0	0	1	180
2	BANK OF INDIA	250	1,000	250	500	0	0	0	0
3	BANK OF MAHARASHTRA	0	0	0	0	0	0	0	0
4	CANARA BANK	14,700	53,300	9,700	32,300	0	0	0	0
5	CENTRAL BANK OF INDIA	7,923	46,592	2,302	7,542	0	0	0	0
6	INDIAN BANK	7,728	28,468	10,282	27,989	0	0	0	0
7	INDIAN OVERSEAS BANK	6,035	6,212	812	825	0	0	0	0
8	PUNJAB & SIND BANK	0	0	0	0	0	0	0	0
9	PUNJAB NATIONAL BANK	3,057	11,193	15,363	35,634	0	0	0	0
10	STATE BANK OF INDIA	2,07,280	6,14,270	1,20,503	3,68,238	0	0	0	0
11	UCO BANK	21,860	1,18,900	740	2,263	0	0	1	220
12	UNION BANK OF INDIA	9,287	34,537	1,256	6,832	0	0	0	0
	Total- Public Sector Commercial Banks	2,78,253	9,67,171	1,61,339	5,33,541	0	0	2	400
B	R R B - KERALA GRAMIN BANK	0	0	0	0	0	0	0	0
	Total- Public Sector Banks including RRB	2,78,253	9,67,171	1,61,339	5,33,541	0	0	2	400
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	CATHOLIC SYRIAN BANK	1,941	9,486	6,709	13,900	0	0	0	0
4	CITY UNION BANK	0	0	0	0	0	0	0	0
5	DHANLAXMI BANK	2,134	7,882	2,314	4,430	0	0	0	0
6	FEDERAL BANK	95,409	3,27,441	39,025	1,44,006	0	0	0	0
7	HDFC BANK	30,578	1,40,662	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	61,570	2,31,179	29,166	90,006	0	0	0	0
19	T.N.MERCANTILE BANK	322	890	2,690	4,842	0	0	0	0
20	YES BANK	0	0	0	0	0	0	0	0
	Total- Pvt Sector Commercial Banks	1,91,954	7,17,539	79,904	2,57,184	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	4,70,207	16,84,710	2,41,243	7,90,725	0	0	2	400
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	4,70,207	16,84,710	2,41,243	7,90,725	0	0	2	400

8.41 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	
			76.88		37.09	
		No. of SF/MF accounts financed (Disbursed) 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
			32.44	36.82	16.57	18.57
2	Short Term Credit	Crop loan disbursed per hectare of net cultivable area	2.39			
		Share of SF/MF/Tenant farmers in total farmers financed(No of accounts)	SF		MF	Tenant
			24.45		22.85	1.95
		Share of SF/MF/Tenant farmers in total farmers financed(Amount)	SF		MF	Tenant
			3136491		2931730	250894
		Share of allied activities in total loans to farmers (No. of accounts)	No. of accounts		Amount	
			NA		309116	
3	Term Loan	Share of SF/MF/Tenant farmers in Total farmers financed(No. of accounts)	SF	MF	Tenant	
			9.13	18.20	0.91	
		Share of SF/MF/Tenant farmers in Total farmers financed (Amount)	SF	MF	Tenant	
			1818052	1530701	91883	
4	Extent of Coverage under Crop Insurance	No. of Crop Loan accounts covered under insurance to that of total crop loan accounts financed				1.30%
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				11.04%
		Growth in amount of accounts of short term credit/working capital for allied activities to farmers				1.92%
2	Capital formation in Agriculture	Growth in Agriculture term Loan disbursed				19%
		Growth in Agriculture and allied activities (Farm credit)				-42%
		Growth in Agriculture Infrastructure				105.00%
		Growth in Ancillary activities				-4.71%
3	Crop Insurance	Growth in number of Loan accounts Covered				Claims under process
4	Development Linkage	Growth in number of FPOs financed by banks				3.23%
		Growth in number of SHGs financed by banks				1.01%
		Growth in number of JLGs financed by banks				19.11%
		Growth in Number of accounts financed against warehouse receipts				NIL

8.42 PMSVANidhi - BANK WISE STATUS - AS ON 30.06.2021

Sl No	Bank Name	No of Applications Submitted	No of Applications Sanctioned	No of Applications Disbursed	No of Applications Rejected	Total Pending for Sanction	% Pendency
1	STATE BANK OF INDIA	3064	2371	2316	497	196	6.40
2	CANARA BANK	2108	1754	1725	300	54	2.56
3	KERALA GRAMIN BANK	967	736	716	154	77	7.96
4	UNION BANK OF INDIA	892	748	733	121	23	2.58
5	FEDERAL BANK	565	261	247	117	187	33.10
6	INDIAN BANK	542	497	485	40	5	0.92
7	SOUTH INDIAN BANK	452	193	182	98	161	35.62
8	BANK OF BARODA	427	356	349	55	16	3.75
9	INDIAN OVERSEAS BANK	353	275	272	64	14	3.97
10	PUNJAB NATIONAL BANK	338	296	293	38	4	1.18
11	BANK OF INDIA	294	253	253	41	0	0.00
12	CENTRAL BANK OF INDIA	232	208	205	22	2	0.86
13	UCO BANK	198	131	131	58	9	4.55
14	IDBI BANK	94	82	80	6	6	6.38
15	DHANLAXMI BANK	80	46	43	1	33	41.25
16	CATHOLIC SYRIAN BANK	79	42	38	29	8	10.13
17	PUNJAB AND SIND BANK	38	34	34	4	0	0.00
18	KARNATAKA BANK	29	20	19	7	2	6.90
19	KERALA BANK	22	12	12	0	10	45.45
20	AXIS BANK	22	10	10	3	9	40.91
21	TAMILNADU MERCHANTILE BANK	22	11	11	5	6	27.27
22	ICICI BANK	18	1	1	0	17	94.44
23	HDFC BANK	14	8	7	0	6	42.86
24	ESAF	8	2	2	6	0	0.00
25	KARUR VYSYA BANK	6	2	2	0	4	66.67
26	CITY UNION BANK	5	2	2	0	3	60.00
27	BANK OF MAHARASHTRA	5	5	5	0	0	0.00
28	JAMMU & KASHMIR BANK	2	0	0	0	2	100.00
29	UJJIVAN SMALL FINANCE BANK	2	0	0	0	2	100.00
30	KOTAK MAHINDRA	2	1	1	0	1	50.00
31	LAXMI VILAS BANK	2	1	1	0	1	50.00
32	BANDHAN BANK	1	0	0	0	1	100.00
33	YES BANK	1	1	1	0	0	0.00
34	INDUS IND BANK	1	0	0	1	0	0.00
Total		10885	8359	8176	1667	859	7.89
Market Place		119	0	0	0	119	100.00
Grand Total		11004	8359	8176	1667	978	8.89