

**8.18. MICRO FINANCE - Cumulative Performance of Banks in Kerala State as at DECEMBER 2019**

**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       |
| <b>A</b> | <b>PUBLIC SECTOR COMMERCIAL BANKS</b>           |                                                   |                |                             |                |                       |                |                       |              |
| 1        | ALLAHABAD BANK                                  | 117                                               | 24             | 40                          | 22             | 11                    | 11             | 0                     | 0            |
| 2        | ANDHRA BANK                                     | 1,826                                             | 604            | 891                         | 742            | 0                     | 0              | 0                     | 0            |
| 3        | BANK OF BARODA                                  | 11,754                                            | 4,168          | 9,728                       | 3,221          | 4,033                 | 673            | 582                   | 147          |
| 4        | BANK OF INDIA                                   | 12,662                                            | 1,539          | 11,399                      | 1,263          | 1,250                 | 3,502          | 117                   | 114          |
| 5        | BANK OF MAHARASHTRA                             | 0                                                 | 0              | 0                           | 0              | 0                     | 0              | 0                     | 0            |
| 6        | CANARA BANK                                     | 52,706                                            | 12,576         | 47,435                      | 11,318         | 31,907                | 95,996         | 155                   | 214          |
| 7        | CENTRAL BANK OF INDIA                           | 8,423                                             | 5,815          | 8,423                       | 5,817          | 689                   | 603            | 0                     | 0            |
| 8        | CORPORATION BANK                                | 3,435                                             | 540            | 3,115                       | 492            | 185                   | 539            | 0                     | 0            |
| 9        | INDIAN BANK                                     | 11,874                                            | 9,570          | 11,852                      | 9,468          | 106                   | 98             | 95                    | 79           |
| 10       | INDIAN OVERSEAS BANK                            | 9,989                                             | 20,532         | 9,758                       | 17,694         | 2,759                 | 4,865          | 374                   | 984          |
| 11       | ORIENTAL BANK OF COMMERCE                       | 193                                               | 6              | 193                         | 6              | 0                     | 0              | 0                     | 0            |
| 12       | PUNJAB & SIND BANK                              | 0                                                 | 0              | 0                           | 0              | 0                     | 0              | 0                     | 0            |
| 13       | PUNJAB NATIONAL BANK                            | 11,937                                            | 1,719          | 1,985                       | 303            | 860                   | 1,349          | 121                   | 110          |
| 14       | STATE BANK OF INDIA                             | 7,657                                             | 9,934          | 7,120                       | 9,239          | 1,148                 | 1,192          | 59                    | 96           |
| 15       | SYNDICATE BANK                                  | 4,415                                             | 3,510          | 4,125                       | 3,405          | 28                    | 39             | 9                     | 22           |
| 16       | UCO BANK                                        | 1,586                                             | 209            | 1,573                       | 191            | 216                   | 136            | 71                    | 12           |
| 17       | UNION BANK OF INDIA                             | 43,652                                            | 101,285        | 33,212                      | 76,125         | 461                   | 329            | 29                    | 61           |
| 18       | UNITED BANK OF INDIA                            | 0                                                 | 0              | 0                           | 0              | 0                     | 0              | 0                     | 0            |
|          | <b>Total- Public Sector Commercial Banks</b>    | <b>182,226</b>                                    | <b>172,031</b> | <b>150,849</b>              | <b>139,306</b> | <b>43,653</b>         | <b>109,332</b> | <b>1,612</b>          | <b>1,839</b> |
| <b>B</b> | <b>R R B - KERALA GRAMIN BANK</b>               | 67,225                                            | 12,413         | 48,304                      | 9,802          | 8,883                 | 3,665          | 406                   | 456          |
|          | <b>Total- Public Sector Banks including RRB</b> | <b>249,451</b>                                    | <b>184,444</b> | <b>199,153</b>              | <b>149,108</b> | <b>52,536</b>         | <b>112,997</b> | <b>2,018</b>          | <b>2,295</b> |
| <b>C</b> | <b>PRIVATE SECTOR COMMERCIAL BANKS</b>          |                                                   |                |                             |                |                       |                |                       |              |
| 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                            | 21                                                | 2              | 16                          | 2              | 0                     | 0              | 0                     | 0            |
| 4        | CITY UNION BANK                                 | 0                                                 | 0              | 0                           | 0              | 0                     | 0              | 0                     | 0            |
| 5        | DHANLAXMI BANK                                  | 11,665                                            | 3,501          | 11,602                      | 3,491          | 799                   | 242            | 2                     | 0            |
| 6        | FEDERAL BANK                                    | 17,259                                            | 2,671          | 266                         | 26             | 0                     | 0              | 0                     | 0            |
| 7        | HDFC BANK                                       | 23,574                                            | 4,138          | 23,574                      | 4,138          | 0                     | 0              | 0                     | 0            |
| 8        | ICICI BANK                                      | 11,081                                            | 1,826          | 11,078                      | 1,826          | 8,979                 | 1,533          | 1,530                 | 284          |
| 9        | IDBI BANK                                       | 7,569                                             | 61             | 7,472                       | 59             | 366                   | 3              | 187                   | 2            |
| 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                                  | 13                                                | 56             | 10                          | 47             | 0                     | 0              | 0                     | 0            |
| 14       | KARUR VYSA 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                               | 1,955                                             | 397            | 635                         | 112            | 0                     | 0              | 0                     | 0            |
| 19       | T.N.MERCANTILE BANK                             | 36                                                | 28             | 0                           | 0              | 0                     | 0              | 0                     | 0            |
| 20       | YES BANK                                        | 0                                                 | 0              | 0                           | 0              | 0                     | 0              | 0                     | 0            |
|          | <b>Total- Pvt Sector Commercial Banks</b>       | <b>73,173</b>                                     | <b>12,680</b>  | <b>54,653</b>               | <b>9,700</b>   | <b>10,144</b>         | <b>1,778</b>   | <b>1,719</b>          | <b>286</b>   |
| <b>D</b> | <b>SMALL FINANCE BANKS</b>                      |                                                   |                |                             |                |                       |                |                       |              |
| 1        | ESAF                                            | 0                                                 | 0              | 0                           | 0              | 0                     | 0              | 0                     | 0            |
| 2        | Ujjivan Small Finance Bank                      | 0                                                 | 0              | 0                           | 0              | 0                     | 0              | 0                     | 0            |
|          | <b>Total- Small Finance Banks</b>               | <b>0</b>                                          | <b>0</b>       | <b>0</b>                    | <b>0</b>       | <b>0</b>              | <b>0</b>       | <b>0</b>              | <b>0</b>     |
|          | <b>Total - Commercial Banks + RRB + SFB</b>     | <b>322,624</b>                                    | <b>197,124</b> | <b>253,806</b>              | <b>158,808</b> | <b>62,680</b>         | <b>114,775</b> | <b>3,737</b>          | <b>2,580</b> |
| <b>E</b> | <b>CO-OPERATIVE BANKS</b>                       |                                                   |                |                             |                |                       |                |                       |              |
| 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            |
|          | <b>Total Co-operative Banks</b>                 | <b>0</b>                                          | <b>0</b>       | <b>0</b>                    | <b>0</b>       | <b>0</b>              | <b>0</b>       | <b>0</b>              | <b>0</b>     |
|          | <b>Total - Banking Sector</b>                   | <b>322,624</b>                                    | <b>197,124</b> | <b>253,806</b>              | <b>158,808</b> | <b>62,680</b>         | <b>114,775</b> | <b>3,737</b>          | <b>2,580</b> |