

**8.20. MICRO FINANCE - Cumulative Performance of Banks in Kerala State as at DECEMBER 2019 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.         |                                   |
| <b>A</b> | <b>PUBLIC SECTOR COMMERCIAL BANKS</b>           |                                      |                                         |                                                |               |                                               |               |                                  |               |                                   |                |                       |               |                       |              |                                   |
| 1        | ALLAHABAD BANK                                  | 0                                    | 0                                       | 0                                              | 0             | 0                                             | 0             | 0                                | 0             | 0                                 | 0              | 0                     | 0             | 0                     | 0            | 0                                 |
| 2        | ANDHRA BANK                                     | 17                                   | 53                                      | 17                                             | 49            | 17                                            | 30            | 53                               | 135           | 891                               | 728            | 0                     | 0             | 0                     | 0            | 891                               |
| 3        | BANK OF BARODA                                  | 112                                  | 330                                     | 141                                            | 312           | 141                                           | 312           | 18                               | 25            | 3,987                             | 8,101          | 924                   | 2,110         | 134                   | 51           | 924                               |
| 4        | BANK OF INDIA                                   | 0                                    | 0                                       | 0                                              | 0             | 0                                             | 0             | 0                                | 0             | 0                                 | 0              | 0                     | 0             | 0                     | 0            | 0                                 |
| 5        | BANK OF MAHARASHTRA                             | 0                                    | 0                                       | 0                                              | 0             | 0                                             | 0             | 0                                | 0             | 0                                 | 0              | 0                     | 0             | 0                     | 0            | 0                                 |
| 6        | CANARA BANK                                     | 0                                    | 0                                       | 0                                              | 0             | 0                                             | 0             | 0                                | 0             | 150                               | 110            | 0                     | 0             | 0                     | 0            | 63,272                            |
| 7        | CENTRAL BANK OF INDIA                           | 505                                  | 1,082                                   | 543                                            | 3,673         | 543                                           | 3,576         | 1,462                            | 8,837         | 6,609                             | 24,000         | 624                   | 2,372         | 0                     | 0            | 88,462                            |
| 8        | CORPORATION BANK                                | 0                                    | 0                                       | 0                                              | 0             | 0                                             | 0             | 0                                | 0             | 0                                 | 0              | 0                     | 0             | 0                     | 0            | 0                                 |
| 9        | INDIAN BANK                                     | 441                                  | 873                                     | 1,141                                          | 6,208         | 2,117                                         | 14,508        | 2,117                            | 14,508        | 8,347                             | 31,394         | 99                    | 150           | 890                   | 2,850        | 88,920                            |
| 10       | INDIAN OVERSEAS BANK                            | 98                                   | 521                                     | 573                                            | 2,301         | 573                                           | 2,301         | 1,531                            | 6,137         | 2,238                             | 4,721          | 0                     | 0             | 0                     | 0            | 0                                 |
| 11       | ORIENTAL BANK OF COMMERCE                       | 0                                    | 0                                       | 0                                              | 0             | 0                                             | 0             | 0                                | 0             | 0                                 | 0              | 0                     | 0             | 0                     | 0            | 0                                 |
| 12       | PUNJAB & SIND BANK                              | 0                                    | 0                                       | 0                                              | 0             | 0                                             | 0             | 0                                | 0             | 0                                 | 0              | 0                     | 0             | 0                     | 0            | 0                                 |
| 13       | PUNJAB NATIONAL BANK                            | 0                                    | 0                                       | 0                                              | 0             | 0                                             | 0             | 0                                | 0             | 0                                 | 0              | 0                     | 0             | 0                     | 0            | 0                                 |
| 14       | STATE BANK OF INDIA                             | 106                                  | 723                                     | 474                                            | 2,187         | 474                                           | 2,187         | 1,454                            | 7,009         | 6,975                             | 22,094         | 979                   | 2,554         | 35                    | 98           | 90,675                            |
| 15       | SYNDICATE BANK                                  | 0                                    | 0                                       | 0                                              | 0             | 0                                             | 0             | 0                                | 0             | 0                                 | 0              | 0                     | 0             | 0                     | 0            | 0                                 |
| 16       | UCO BANK                                        | 0                                    | 0                                       | 0                                              | 0             | 0                                             | 0             | 0                                | 0             | 0                                 | 0              | 0                     | 0             | 0                     | 0            | 0                                 |
| 17       | UNION BANK OF INDIA                             | 520                                  | 2,328                                   | 2,061                                          | 9,573         | 1,282                                         | 7,205         | 4,261                            | 21,653        | 31,821                            | 526,221        | 0                     | 0             | 0                     | 0            | 0                                 |
| 18       | UNITED BANK OF INDIA                            | 0                                    | 0                                       | 0                                              | 0             | 0                                             | 0             | 0                                | 0             | 0                                 | 0              | 0                     | 0             | 0                     | 0            | 0                                 |
|          | <b>Total- Public Sector Commercial Banks</b>    | <b>1,799</b>                         | <b>5,910</b>                            | <b>4,950</b>                                   | <b>24,303</b> | <b>5,147</b>                                  | <b>30,119</b> | <b>10,896</b>                    | <b>58,304</b> | <b>61,018</b>                     | <b>617,369</b> | <b>2,626</b>          | <b>7,186</b>  | <b>1,059</b>          | <b>2,999</b> | <b>333,144</b>                    |
| <b>B</b> | <b>R R B - KERALA GRAMIN BANK</b>               | 154                                  | 517                                     | 543                                            | 1,524         | 543                                           | 1,524         | 1,835                            | 4,659         | 10,173                            | 13,036         | 4,477                 | 9,314         | 0                     | 0            | 80,088                            |
|          | <b>Total- Public Sector Banks including RRB</b> | <b>1,953</b>                         | <b>6,427</b>                            | <b>5,493</b>                                   | <b>25,827</b> | <b>5,690</b>                                  | <b>31,643</b> | <b>12,731</b>                    | <b>62,963</b> | <b>71,191</b>                     | <b>630,405</b> | <b>7,103</b>          | <b>16,500</b> | <b>1,059</b>          | <b>2,999</b> | <b>413,232</b>                    |
| <b>C</b> | <b>PRIVATE SECTOR COMMERCIAL BANKS</b>          |                                      |                                         |                                                |               |                                               |               |                                  |               |                                   |                |                       |               |                       |              |                                   |
| 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             | 6                                | 2             | 0                                 | 0              | 0                     | 0             | 0                     | 0            | 0                                 |
| 4        | CITY UNION BANK                                 | 0                                    | 0                                       | 0                                              | 0             | 0                                             | 0             | 0                                | 0             | 0                                 | 0              | 0                     | 0             | 0                     | 0            | 0                                 |
| 5        | DHANLAXMI BANK                                  | 62                                   | 11,641                                  | 60                                             | 168           | 60                                            | 168           | 184                              | 503           | 801                               | 1,368          | 799                   | 1,110         | 0                     | 0            | 10,126                            |
| 6        | FEDERAL BANK                                    | 186                                  | 579                                     | 44                                             | 215           | 42                                            | 195           | 199                              | 1,080         | 1,320                             | 2,282          | 124                   | 347           | 31                    | 98           | 1,831                             |
| 7        | HDFC BANK                                       | 0                                    | 0                                       | 0                                              | 0             | 0                                             | 0             | 0                                | 0             | 0                                 | 0              | 0                     | 0             | 0                     | 0            | 0                                 |
| 8        | ICICI BANK                                      | 444                                  | 1,148                                   | 907                                            | 3,331         | 907                                           | 3,331         | 2,481                            | 9,321         | 8,210                             | 17,999         | 7,039                 | 15,508        | 1,154                 | 2,482        | 114,823                           |
| 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                                    | 2                                       | 0                                              | 0             | 1                                             | 150           | 1                                | 1,000         | 4                                 | 2,196          | 0                     | 0             | 0                     | 0            | 80                                |
| 19       | T.N.MERCANTILE BANK                             | 2                                    | 2                                       | 41                                             | 27            | 41                                            | 27            | 61                               | 72            | 61                                | 72             | 0                     | 0             | 0                     | 0            | 0                                 |
| 20       | YES BANK                                        | 0                                    | 0                                       | 0                                              | 0             | 0                                             | 0             | 0                                | 0             | 0                                 | 0              | 0                     | 0             | 0                     | 0            | 0                                 |
|          | <b>Total- Pvt Sector Commercial Banks</b>       | <b>694</b>                           | <b>13,372</b>                           | <b>1,052</b>                                   | <b>3,741</b>  | <b>1,051</b>                                  | <b>3,871</b>  | <b>2,932</b>                     | <b>11,978</b> | <b>10,396</b>                     | <b>23,917</b>  | <b>7,962</b>          | <b>16,965</b> | <b>1,185</b>          | <b>2,580</b> | <b>126,860</b>                    |
| <b>D</b> | <b>SMALL FINANCE BANKS</b>                      |                                      |                                         |                                                |               |                                               |               |                                  |               |                                   |                |                       |               |                       |              |                                   |
| 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                                 |
|          | <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>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>2,647</b>                         | <b>19,799</b>                           | <b>6,545</b>                                   | <b>29,568</b> | <b>6,741</b>                                  | <b>35,514</b> | <b>15,663</b>                    | <b>74,941</b> | <b>81,587</b>                     | <b>654,322</b> | <b>15,065</b>         | <b>33,465</b> | <b>2,244</b>          | <b>5,579</b> | <b>540,092</b>                    |
| <b>E</b> | <b>CO-OPERATIVE BANKS</b>                       |                                      |                                         |                                                |               |                                               |               |                                  |               |                                   |                |                       |               |                       |              |                                   |
| 1        | DIST CO-OPERATIVE BANKS                         | 0                                    | 0                                       | 0                                              | 0             | 0                                             | 0             | 0                                | 0             | 0                                 | 0              | 0                     | 0             | 0                     | 0            | 0                                 |
| 2        | KSCARDB (incl. PCARDBs)                         | 0                                    | 0                                       | 0                                              | 0             | 0                                             | 0             | 0                                | 0             | 0                                 | 0              | 0                     | 0             | 0                     | 0            | 0                                 |
| 3        | KSCB                                            | 0                                    | 0                                       | 0                                              | 0             | 0                                             | 0             | 0                                | 0             | 0                                 | 0              | 0                     | 0             | 0                     | 0            | 0                                 |
|          | <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>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>2,647</b>                         | <b>19,799</b>                           | <b>6,545</b>                                   | <b>29,568</b> | <b>6,741</b>                                  | <b>35,514</b> | <b>15,663</b>                    | <b>74,941</b> | <b>81,587</b>                     | <b>654,322</b> | <b>15,065</b>         | <b>33,465</b> | <b>2,244</b>          | <b>5,579</b> | <b>540,092</b>                    |