STATE LEVEL BANKERS' COMMITTEE, KERALA

(Under Lead Bank Scheme)

Convenor: केनरा बैंक Canara Bank सिंडिकेट Syndicate

Ref: SLBC KERALA/135 SLBC/ 2022/AJS **Date: 13th January, 2022**

To: All the Distinguished Members of SLBC

Dear Sir/Madam,

Sub: State Level Bankers' Committee (SLBC), Kerala – 135th Meeting

We are forwarding herewith the Agenda and Background Notes for the 135th SLBC Meeting. The Schedule is as under.

Date : 20th January, 2022
Time : 10:30 a.m.
By Video Conferencing

Thanking You,

Yours faithfully,

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

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SLBC KERALA

VITAL BANKING STATISTICS - (Excluding Co-Operative Banks)

(Amount in Rs. Crores)

Sl. No.	Parameter	September 2019	September 2020	September 2021	Y-o-Y variation September 2020 to September 2021		June 2021	Variation June 2021 to September 2021	
					Quantum Variation	% Variation		Quantum Variation	% Variation
1	No of branches	6487	6595	6562	-33	-1%	6572	-10	0%
2	Number of ATMs	9037	8579	9961	1382	16%	9923	38	0%
3	Total Deposits	517731	580684	635334	54650	9%	620928	14406	2%
4	NR Deposits	196963	222029	235897	13868	6%	236490	-593	0%
5	Domestic Deposits	320768	358655	399437	40782	11%	384438	14999	4%
6	% Share of Domestic Deposits	61.96	61.76	62.87	1.11	2%	61.91	1	2%
7	Total Advances	345327	366864	394913	28049	8%	383768	11145	3%
8	Total Business of Commercial Banks	863058	947548	1030247	82699	9%	1004696	25551	3%
9	CD Ratio	67	63	62	-1	-2%	62	0	1%
10	C+I: D Ratio	70	68	67	0	0%	67	0	0%
11	Priority Sector Advances (PSA)	180704	182148	190922	8775	5%	185616	5306	3%
12	% of PSA to Total Advances	52.33%	49.65%	48.35%	-0.01	-3%	48.37%	-0.02%	0%
13	No: of Priority Sector Loan Accounts	9936955	9941311	9831446	-109865	-1%	9996212	-164766	-2%
14	Agricultural Advances	83610	82121	87667	5546	7%	84694	2973	4%
15	% of Agricultural Advances to Total Advances	24%	22%	22%	0%	-1%	22%	0%	1%
16	No: of Agriculture Loan Accounts	7541910	7150072	7078202	-71870	-1%	7161628	-83426	-1%
17	Kisan Credit Card – No: of Account (Including Co-operative Banks')	1582793	1930046	2274294	344248	18%	2213875	60419	3%
18	Kisan Credit Card - Amount (Including Co-operative Banks')	17613	22466	35145	12679	56%	27602	7542	27%
19	Gold Loan - Outstanding	52163	51212	56438	5226	10%	53332	3106	6%
20	% of Gold Loan to Agricultural Advances	62%	62%	64%	2%	3%	63%	0	2%
21	MSME Advances	55959	59055	57894	-1160	-2%	57267	627	1%

22	% MSME Advances to Total Advances	16%	16%	15%	-1%	-9%	15%	0%	-2%
23	DRI Advances	15	16	121	105	658%	14	108	797%
24	% DRI Advances to Total Advances	0.00%	0.00%	0.031%	0.026%	604%	0.004%	0.03%	772%
25	Scheduled Caste Advances	4937	5051	3542	-1509	-30%	4369	-827	-19%
26	Scheduled Tribe Advances	1167	1194	933	-261	-22%	1064	-131	-12%
27	Weaker Section Advances	78217	81241	106880	25640	32%	83159	23722	29%
28	% WS Advances to Total Advances	23%	22%	27%	5%	22%	22%	5%	25%
29	Minority Community Advances (MCA)	100626	104882	133544	28662	27%	121224	12319	10%
30	% MCA to Total Priority Credit	56%	58%	70%	12%	21%	65%	5%	7%
31	Education loan – No: of Accounts	332455	364797	308388	-56409	-15%	332645	-24257	-7%
32	Education loan – Amount Outstanding	10169	11536	11158	-378	-3%	10700	457	4%
33	Educational Loan NPA Position (No of Accounts)	54310	47556	41901	-5655	-12%	46165	-4264	-9%
34	Educational Loan NPA Position (Outstanding)	1378	1248	1023	-225	-18%	1104	-81	-7%
35	Housing loan Advances	29842	28794	32841	4046	14%	31335	1506	5%
36	Total Industrial Advances	70547	79580	78411	-1168	-1%	72690	5722	8%
37	Total NPA – Amount Outstanding	13391	13195	16949	3753	28%	18531	-1583	-9%

DISBURSEMENT PARTICULARS UNDER ANNUAL CREDIT PLAN

Sector	2019- 20	Achievement September 2019 Quarter		2020- 21	Achievement September 2020 Quarter		2021- 22	Achievement September 2021 Quarter	
	Target	Actual	Achmt (%)	Target	Actual	Achmt (%)	Target	Actual	Achmt (%)
Primary	71537	37245	52%	73908	39772	54%	76211	44952	59%
Secondary	35077	15545	44%	35430	16807	47%	39912	21061	53%
Tertiary	41867	14467	35%	38237	10735	28%	38838	11907	31%
Total	**148481**	**67258**	**45%**	**147575**	**67314**	**46%**	**154961**	**77919**	**50%**

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135th Meeting of State Level Bankers Committee, Kerala
Agenda & Background Notes

1. ADOPTION OF MINUTES OF 134th SLBC 2021

The minutes of State Level Bankers' committee Meeting, 2021 held on 08th October 2021 was circulated vide SLBC letter no SLBC/KL/134 SLBC/Minutes/AJS dated 17th December 2021.

The house may adopt the said minutes.

2. PENDING ISSUES

2.1 Pending Issues in Primary Sector

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

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

Progress during the first three years in increasing farmers' income was nullified by the devastating flood especially in the agricultural sector. The state is recovering from the loss.SLBC has initiated natural calamity measures to overcome the disaster. e to theLimited credit exposur lease 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.

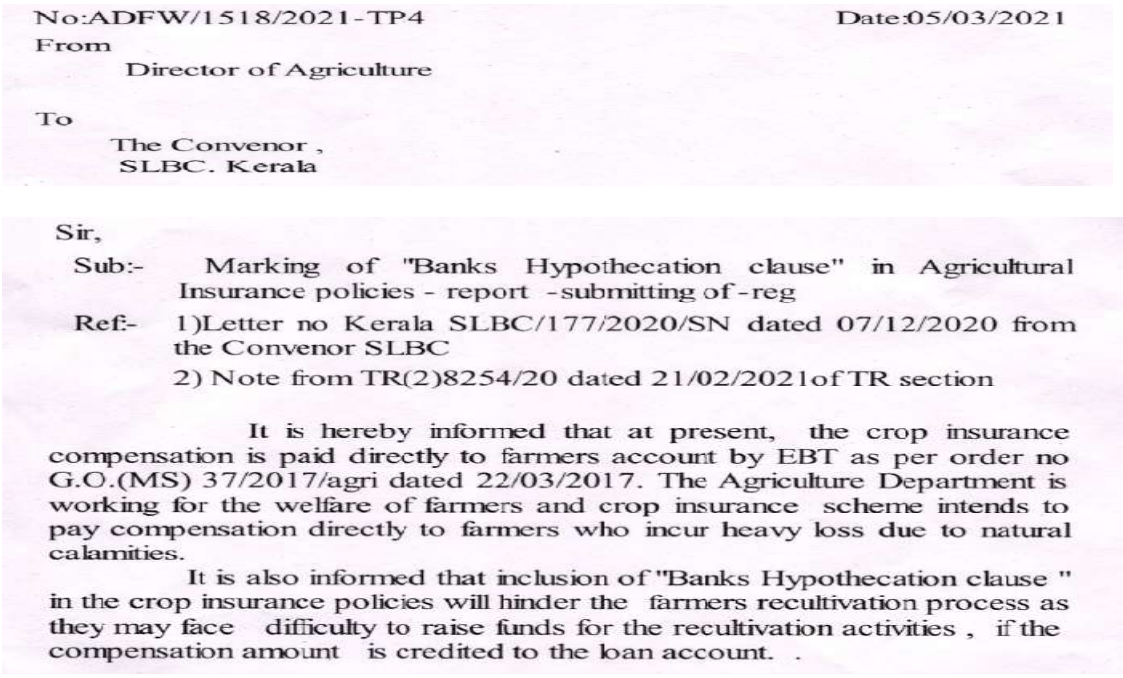
Action Taken:

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

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

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

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



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

From

Director of Agriculture

To

The Convenor ,
SLBC. Kerala

Sir,

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

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

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

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

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

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

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

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

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

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

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

5. 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 from 21,23,066(March 2021) to 2274294 (September 2021) and marked an increase of 151228.***

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

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

Action Taken:

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;

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

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

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

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

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

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

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

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

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

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

1. **"District-level KCC Camp"** will be held for the spot scrutiny and in-principle acceptance of applications for processing and sanction of KCC to eligible beneficiaries.
2. State Animal Husbandry Department/ State Fisheries Department will appoint District Nodal Officers respectively for this campaign and both Nodal Officers will regularly coordinate with LDM for the weekly camps in the district.
3. The applications will be sourced by the Nodal officers from eligible farmers for Animal Husbandry and Fisheries activities, through District Veterinary Surgeons, District Fishery Officer, field supervisors of district milk unions and CSC.
4. A KCC Coordination committee will be constituted at district level for scrutiny of sourced applications with the composition as follows:
    (a) Lead District Manager- Convenor
    (b) DDM, NABARD - Member

(c) District Nodal Officer, Department of Animal Husbandry - Member
(d) District Nodal Officer, Department of Fisheries - Member
(e) Bank's representatives at District Level –Member

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

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

Action taken

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

The details of camps conducted as follows;

Bank Name	Application Received	Application Accepted	Sanctioned	Rejected
Bank of Baroda	32	32	1	2
Bank of India	17	17	3	0
Canara Bank	326	316	254	14
Cooperative Bank	145	145	87	7
Indian Bank	73	73	71	0
IOB	4	4	3	0
PNB	7	7	2	0
State Bank of India	142	139	51	4

Union Bank of India	55	55	7	0
Grand Total	**801**	**788**	**479**	**27**

2.1.4 Agenda Suggested by Reserve Bank of India

2.1.4.1 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.

<u>Action Taken</u>

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

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

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

2.1.4.2 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 **Bharatiya Prakritik Krishi Paddhati Programme (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.*

*In 135th SLBC, **Smt. Ishita Roy IAS, APC*** has informed, the target of 100 days program has been surpassed and covered around 28000 hectares and probably will reach 40000 hectares by the end of this year and the data will be shared with SLBC. The scheme is based on a Centrally Sponsored Scheme Bharatiya Prakrithik Krishi Padhathi adopted by Kerala State and APC requested all bankers to concentrate lending to these sectors since this is a promising sector in the state.

2.1.5 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.

The main features of the scheme are as under;

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

Performance AIF as under;

Institution Category	Submitted	Denied	Verified	Rejected	Approved	Disbursed	Sanctioned	**Total**
DCCBs with PACS affiliation	2	24	51	1	4	3	7	**85**
Regional Rural Banks	0	1	1	2	0	1	1	**5**
Scheduled Commercial Bank	8	119	14	44	10	11	21	**206**
State Cooperative Banks	0	8	9	1	5	5	10	**28**
Total	**10**	**152**	**75**	**48**	**19**	**20**	**39**	**324**

The agenda item may be pursued further.

2.2 Pending Issues in Secondary Sector

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

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

Review of Performance under ECLGS

ECLGS Data as on 05.02.2020					**(Amt. In Crores)**
	No. of eligible customers	**Sanctioned**		**Disbursed**	
		A/cs	**Amt.**	**A/cs**	**Amt.**
Total- Public Sector Commercial Banks	**167615**	**125224**	**2781.10**	**98451**	**2469.80**
R R B - KERALA GRAMIN BANK	**35568**	**2497**	**27.22**	**2497**	**27.22**
Total- Pvt Sector Commercial Banks	**46567**	**19823**	**4524.04**	**16619**	**4179.24**
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	**249750**	**147544**	**7332.35**	**117567**	**6676.26**

Review of Performance under PMSVNidhi

PMSVANidhi Data as on 31.12.2021								
BANK NAME	First Dose				Second Dose			
	Total Application received	Sanctioned	Disbursed	Pending for sanction	Total Application received	Sanctioned	Disbursed	Pending for sanction
Axis bank	18	7	7	11	0	0	0	0
Bandhan bank	2	0	0	2	0	0	0	0
Bank of baroda	438	368	365	70	18	12	12	6
Bank of india	277	277	274	0	38	37	36	1
Canara bank	2156	1958	1932	198	337	286	248	51
CSB	49	27	20	22	5	2	0	3
CBI	264	236	227	28	27	18	5	9
CUB	5	1	0	4	0	0	0	0
Dhanlaxmi bank	56	20	17	36	5	4	3	1
ESAF	5	3	3	2	0	0	0	0
Federal bank	445	220	194	225	45	20	14	25
HDFC bank	21	20	13	1	0	0	0	0
ICICI bank	18	0	0	18	0	0	0	0
IDBI bank	70	63	61	7	6	4	2	2
Indian bank	591	560	548	31	70	62	55	8
IOB	353	339	325	14	80	63	54	17
Jammu & kashmir bank	2	0	0	2	0	0	0	0
Karnataka bank	30	21	20	9	1	0	0	1
Karur vysya bank	6	2	2	4	0	0	0	0
Kerala bank	15	6	5	9	0	0	0	0
KGB	925	832	800	93	188	167	152	21
Kotak mahindra	1	0	0	1	0	0	0	0
LVB	1	0	0	1	0	0	0	0
PNB	391	361	345	30	47	39	10	8
SIB	396	158	145	238	22	8	5	14

SBI	2971	2780	2714	191	460	380	340	80
TMB	16	11	10	5	2	1	1	1
UCO bank	164	143	142	21	13	12	11	1
Ujjivan	2	0	0	2	0	0	0	0
Union bank of india	940	877	823	63	159	145	60	14
Bank of maharashtra	6	6	5	0	1	1	0	0
Punjab and sind bank	47	47	47	0	18	18	18	0
Indus ind bank	1	0	0	1	0	0	0	0
GRAND TOTAL	**10682**	**9343**	**9044**	**1339**	**1542**	**1279**	**1026**	**263**

MoHUA, Govt of India has announced a campaign called "Sankalp Se Siddhi "from 05.07.2021 to 15.08.2021 to disburse all the sanctioned applications and to sanction all the eligible pending applications under PM Svanidhi Scheme by Banks.

SLRM 2021 forum advised the member Banks to clear all the pending applications by 31.08.2021.

Kudumbasree Mission has informed the following to the SLBC Cell regarding the implementation of PMSVNidhi Scheme;

1. **Second tranche of Loan limit**

Ministry of Housing and Urban Affairs through letter dated 9/4/2021 had given direction to all participating lending institutions and banks to support the street vendors with enhanced loan of 20000/- to the street vendor's (letter attached as annexure III) .Kudumbashree had started to mobilize the eligible street vendors for second loan, but the banks are not processing the second tranche loans (e.g.: SBI, Indian Bank). Moreover banks are also conveying the message to the beneficiaries that they had not received any communication regarding the same. This creates a lot of difficulties to the vendors and is also affecting the credibility of the scheme. State is planning to support all the 8216 street vendors who had availed first dose of PM SVANidhi loan, but only 49 street vendors had so far supported with the second tranche loan.

Directions may be given to the banks for considering the enhanced loan applications and take necessary steps for sanctioning the same at the earliest.

Steering committee observed that the Ministry of Housing and Urban Affairs (MoHUA), vide their communication ref No.K-12017(30)/2/2020-UPA-II(9088388) dated 09.04.2021 and No. K-12017(30)/2/2020-UPA-II-UD (EFS 9088388) dated 18.08.2021, has conveyed guidelines on implementation of 2nd tranche of loan under PM-SVANidhi scheme, for eligible PM SVANidhi beneficiaries on timely/early repayment of earlier loan.

1. **Social profiling of PM SVANidhi beneficiaries in Kochi & Thiruvananthapuram.**

Ministry of Housing and Urban Affairs as part of PM SVANidhi scheme has introduced Socio Economic profiling of PM SVANidhi beneficiaries in the two major Cities of Kerala Kochi & Thiruvananthapuram. The programme would map the socioeconomic profile of the PM SVANidhi beneficiaries and their families, assess their potential eligibility for various Central welfare schemes and facilitate the linkages to these schemes. The enrolment for the major schemes like PM SBY, PMJJBY, PM SYM are the responsibility of the banks .Even though banks are taking part in the camps conducted for the enrolment of beneficiaries in this scheme ,long delay is happening from their part for sanctioning the applied schemes to the beneficiaries.

Directions may be given to concerned banks to sanction the applied schemes on a time bonded manner and entrust the respective LDMs to involve in matter.

Steering Committee suggested LDM Trivandrum and Eranakulam to support the ULBs to complete socio Economic profiling of PM SVANidhi beneficiaries in a time bound manner. The representatives from ULBs shall bring more beneficiaries to the social security schemes.

Schemes	Thiruvananthapuram			Kochi		
	Eligible	Applied	Sanctioned	Eligible	Applied	Sanctioned
PM Suraksha Bima Yojana	1,332	59	23	941	37	37
PM Jeevan Jyoti Bima Yojana	452	192	192	465	22	22
One Nation One Ration Card*	447	24	9	271	0	0
PM Shram Yogi Mandhan Yojana	378	3	2	85	16	16
PM Jan Dhan Yojana	76	0	0	63	11	11
Registration under BoCW	5	0	0	2	2	2
Janani Suraksha Yojana	0	0	0	1	1	1
PM Matru Vandana Yojana	0	0	0	0	0	0
Total:	**2,690**	**278**	**226**	**1828**	**89**	**89**

DFS letter dated 24.12.2021 regarding PM SVANidhi Scheme – Rejection of PM SVANidhi loans on low credit scores of CIBIL/ other CICs

Subject: PM SVANidhi Scheme- Rejection of PM SVANidhi loans on low credit scores of CIBIL/other CICs (Credit Information Companies)

Reference is invited to the Video Conferencing (VC) meeting jointly conducted by the Ministry of Housing and Urban Affairs (MoHUA) and Department of Financial Services (DFS) with the State officials, Member Lending Institutions (MLIs) and SLBC conveners on 20-12-2021 to review performance of the Prime Minister Street Vendors Atma Nirbhar Nidhi (PM SVANidhi) scheme.

2. During the VC, some of the state officials have informed that many of the applications have been returned by the Lending Institutions (LIs) due to CIBIL score issues (Para 3.j of the minutes of meeting). In this regard, it is informed that all public sector banks have already confirmed that while they are not insisting on high credit score/ credit rating requirement for the purpose of sanctioning PM SVANidhi loans, credit reports are checked to verify past repayment history and overdue/ default records of the applicant. The issue was also highlighted in the department's letter no. 16/01/2021-MO-DFS dated 27.09.2021 addressed to all concerned Member Lending Institutions (MLIs) and also during various follow up meetings.

3. In view of the above, all MLIs are requested to review the status of returned applications on the ground of low credit score. Minutes of meeting is also being enclosed for further suitable action by the MLIs.

Yours faithfully,

(Sushil Kumar Singh)
Director (FI)
Email: sushilidas.dad@hub.nic.in
Tel: 23748718

2.2.2 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, വികാസ് 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 - പി&എം 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.

വിശ്വസ്തതയോടെ,

Signature valid
Digitally signed by R RAMESH CHANDRAN
Date: 2020.02.29 16:21:02 IST
Reason: Approved

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.*

During 134th SLBC meeting the Chief Secretary informed the forum that Acknowledgement Receipt is a statutory certificate under a law passed by the State and there is no case so far regarding invalidation of the certificate. Another new law also has been made where any rejections has been made by any agency there is State level appellate authority under law and that authority can clear it. The Acknowledgement Certificate issued through KSWIF portal shall be considered as a valid approval.

2.2.3 Agenda suggested by KVIC - Review of PMEGP

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

1. Target for -2021-22

Under PMEGP Basic Scheme		**Under PMEGP 2nd Loan**		**Total Target**	
No. of Projects (Nos)	2199	No. of Projects	25	Total No. of Projects	**2224**
Margin Money (Rs. in lakhs)	6623.00	Margin Money (Rs. in lakhs)	280.70	Margin Money (Rs. in lakhs)	**6903.70**
Employment (Nos)	17592	Employment (Nos)	200	Employment (Nos)	**17792**

The physical and financial target has been re-distributed among the IAs (KVIC: KVIB: DIC) based on their potential ie. 25:25:50. The number of projects are indicative, whereas the financial allocation is the deciding factor in achieving the target. The average Margin Money allocation and generation of employment per project is approximately Rs 3.00 lakh and 8 nos respectively

1(a) Progress achieved during 2021-22(KVIC+KVIB+DIC+Coir Board) as on 01-12-2021

State Target: 6623.00 Lakhs (Fresh loans)

Projects forwarded to banks		Sanction Position		Status of M.M. claimed		Status of M.M. Disbursement		Proposals pending at Banks	
1	2	3	4	5	6	7	8	9	10
Nos.	M.M. involved (in Lakhs)	Nos.	M.M. involved (in Lakhs)	Nos.	M.M. involved (in lakhs)	Nos.	M.M. involved (in Lakhs)	Nos.	M.M. involved (in lakhs)
3471	**7809.75**	**1292**	**3381.76**	**1169**	**2886.56**	**1126**	**2829.98**	**1706**	**4749.81**

M.M. claimed is 87.15% of Project sanction

M.M. Disbursed is 96.32% of M.M. claimed

From the above, the progress achieved stands at 42.73**%**of the target of 2021-22. However, sufficient number of proposals are available with banks for credit decision during 2021-22, data placed at **Table no.1**. KVIC being the Nodal agency, the bank wise pendency has been taken up with SLBC-Kerala, Lead Dist. Managers, RBI for its kind intervention. Besides, this matter has also been discussed in various DLRC meetings held till date. Further, the guideline ensures freedom to Banks for taking a credit decision on proposals forwarded to banks. A time bound decision is very much essential so as to minimize the pendency rather than keeping it beyond the time frame as per RBI norms. If the proposal is found not viable or no sufficient/supporting documents available, the same needs to be rejected on the portal after recording valid reasons so as to take further action by implementing agencies.

1(b)Implementing agency wise performance during 2021-22 (as on 01-12-2021) isgiven under.

Amount in Lakhs

Agency	Projects forwarded to banks		Sanction Position		Status of M.M. Disbursement		Proposals pending at Banks	
	Nos.	M.M. involved (in lakhs)	Nos.	M.M. involved (in Lakhs)	Nos.	M.M. involved (in lakhs)	Nos.	M.M. involved (in lakhs)
DIC	**2285**	**4455.75**	**932**	**2336.33**	**858**	**2010.22**	**1139**	**3002.25**

KVIC	**666**	**1531.80**	**184**	**543.94**	**122**	**388.30**	**330**	**932.93**
KVIB	**419**	**942.75**	**131**	**418.53**	**101**	**328.75**	**199**	**661.14**
Coir Board	**101**	**181.80**	**45**	**82.96**	**52**	**102.71**	**38**	**153.49**
TOTAL	**3471**	**7112.1**	**1292**	**3381.76**	**1133**	**2829.98**	**1706**	**4749.81**

1(c)Status of achievement under SC/ST category during 2021-22

Against the total M.M. Target allocated for the State, there is a sub target of 9.10 % and 1.45% for SC and ST category respectively. The performance under the above category for the year 2021-22 is given as under.

M.M. Target	**S.C**	**602.69 lakhs**	**Achievement**	**S.C**	**Rs.133.58 lakhs for 59 projects**
	S.T	**96.03 lakhs**		**S.T**	**Rs.16.03 lakhs for 11 projects**

From the above, it is evident that the performance under SC/ST category is far behind the desired target and its reason is to be examined and necessary measures need to be taken by all implementing agencies/banks to fulfill the target.

Major bank wise performance during 2021-22 is given under

Sl.No.	Name of Bank	No.of proposal sanctioned	M.M. grant received (in lakhs)
1	Canara Bank	**433 nos.**	**Rs.880.20 for 328 projects**
2	State Bank of India	**168 nos.**	**Rs. 326.16 for 130 projects**
3	Kerala Gr.Bank	**146 nos.**	**Rs.326.16 for 167 projects**
4	Union Bank of India	**159 nos.**	**Rs.340.04 for 131 projects**
5	Federal Bank	**75 nos.**	**Rs.233.76 for 71 projects**
6	Indian Overseas Bank	**67 nos**	**Rs.128.82 for 51 projects**
7	Punjab National Bank	**49 nos.**	**Rs.84.17 for 40 projects**
8	Indian Bank	**41 nos.**	**Rs.81.77 lakhs for 32 projects**
9	Bank of Baroda	**38 nos.**	**Rs.177.83 for 57 projects**
10	Bank of India	**37 nos.**	**Rs.87.22 lakhs for 37 projects**

2 (a).Status of Sanction and uploading of M.M. claims on e portal

As per e portal of PMEGP. It is noted that against the sanction of 1292 nos. of projects during 2021-22, M.M. claims of 159 **nos**. has not been uploaded by the financing banks, which is equivalent to M.M. of **Rs.397.14,** This needs immediate attention of banks. The implementing agencies are to co- ordinate with banks in the matter.

The implementing agencies are to take necessary steps to sort out the issue in consultation with banks. KVIC has already forwarded data on the above to all I.A's seeking their immediate intervention and to ascertain the factual position of sanction/disbursement/M.M. Claim/M.M. receipt. In case of improper sanction, the same is to be corrected on portal. In addition to this, the e portal shows many referred back proposals for want of various documents from I.A's.

The number of projects is only indicative, where as the M.M. disbursement is the deciding factor for achievement. The M.M. target allocation made by Central Office of KVIC for the current FY is all time high and hence the implementing agencies have to chalk out appropriate action plan to achieve the target as immense potential under micro sector exists in Kerala State.

As has been done in the previous years, the implementing agency wise M.M. allocation is made in the ratio 25:25:50 for KVIC, KVIB and DIC respectively for the FY 2021-22.With regard to Coir Board, there is no separate target earmarked, hence it is considered inclusive of Coir Board for coir based projects. The SLMC on PMEGP held in the month October 2021 has discussed the same and accorded approval.

Agency	Margin Money Target for **fresh loans**(in lakhs) for 2021-22
KVIC	1655.75
KVIB	1655.75
DIC	3311.50
Total	**6623.00**

No separate target allocation is made for second loan/up gradation under PMEGP among the I.As. All implementing agencies together have to initiate efforts to generate applications to achieve the target under "PMEGP 2nd Loan". Necessary publicity will also be given by KVIC in this regard.

2(b).The year wise total pendency of projects with banks is given below.

Table.No.1

Year	No. of proposals pending with banks for decision	M.M. involved (in lakhs)
2019-20	353	816.05
2020-21	839	2190.34
2021-22	1706	4749.81
Total	**2898**	**7756.20**

Further, M.M. target for **SC** and **ST** category in the ratio **9.10%** and **1.45%** has been fixed which is to be adhered strictly by all implementing agencies and financing banks. **As regards to EDP training**, online EDP facility embedded with e portal of PMEGP can be effectively utilized by the applicants after sanction of loan but prior to disbursement of loan installments.

2. Physical Verification of PMEGP units

Physical verification (P.V)of PMEGP units is mandatory for adjusting the M.M. grant. The Central Office of KVIC has entrusted the work to M/s Genesys International Corporation – Mumbai which is selected as National agency for the said work. The P.V. being conducted by the said firm using a mobile application and Geo tagging. The said agency has already started the P.V works and updation has been done in e portal of PMEGP. KVIC, being the nodal agency, intimated the implementing agencies about the procedure to generate the Margin Money adjustment letters which will be uploaded on e portal and system will forward the same to financing banks for further action.

3. Backward and Forward Linkage activities

In order to disseminate the benefits of PMEGP scheme, KVIC has given wide publicity covering all Districts in the State through print medias and Implementing agencies have started conducting District level awareness camps across the State so as to entice the prospective entrepreneurs. This would also help to generate more viable proposals under PMEGP.

2.2.4. Agenda suggested by NORKA – NDPREM

NDPREM is a Government scheme for the rehabilitation of the overseas returnees. It is considered to be an effort towards supporting the overseas returnees for their livelihood generation. The programme intends to enable the member to identify their strength and skills and nurture them to be capable enough to start small enterprises. As part of the scheme, NORKA ROOTS have entered into MoU with 16 financial institutions. Based on this the bank will sanction the loan as per their rules and regulations as term loan/composite loan. NORKA ROOTS releases capital subsidy of 15% of the total project cost, subject to a maximum of Rs.3 Lakhs and interest

subsidy for 3% for the first 4 years to those beneficiaries who are regular in payment.

- *During this financial year NORKA ROOTS have recommended around 1200 applications to various financial institutions and out of these only 34 applications have been sanctioned till now. A large number of applications are still pending with various branches without informing the genuine status to NORKA ROOTS. This delayed response from the banks creates lots of hardship to the loan applicant and affects the very purpose of the project.*

- *Also we are receiving number of enquiries with regard to capital subsidy and interest subsidy dues from the beneficiaries who have availed loan during 2014-16 and various branches are still forwarding selected capital subsidy claim for the above period. It is seen that a large number of applications and capital and interest subsidy claims are still pending with various branches.*

In the above circumstances, it is requested to place the above issue before the next SLBC meeting and necessary instructions may be given to the respective banks to take immediate action in this matter for the uninterrupted continuance of the scheme.

2.3 Pending Issues in Tertiary Sector

2.3 . 1 Noting of Equitable Mortgage created in favour of the banks in Revenue Records
(Pending since March 2014)

(i) At present there is no practice of noting/recording the Equitable Mortgage (EM) transactions (i.e. Mortgage by deposit of title deeds) in the revenue records of the State Government. Also there are no provisions for the same in the revenue regulations of the State of Kerala.
In the judgment of the Hon'ble Supreme Court of India in State of Haryana v. Narvir Singh & another, reported in (2014) 1 Supreme Court Cases 105, wherein it has been held that banks and financial institutions who accept mortgage by deposit of title deeds can request the Revenue Authorities to enter the factum of such mortgage in the revenue records. In the facts of the aforesaid case, the Revenue Authorities had taken the stand that only a registered mortgage can be noticed in the revenue records. The view taken by the Revenue Authorities has been held to be unsustainable.
Now that the law has been settled by the Hon'ble Supreme Court, it is requested that when the bank accepts mortgage by deposit of title deeds (Equitable Mortgage), provision shall 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:

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

As of now, there is no legal obligation on the part of the Village authorities to note bank's charge in the Thandaper Register. If that is made legally mandatory, it will help to prevent fraudulent transactions.
In the 121st Meeting of SLBC, Kerala held on 24.03.2017 at Trivandrum, the representative from Revenue Department informed that the matter is under the active consideration of Revenue Department and at present the matter is placed before the Law Department for their advice and expected to sort out the issue shortly.
Govt of Kerala had called SLBC for a discussion in the matter. The questions raised by the Govt and the recommendation given by SLBC convener is given below

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

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

Our views *in this regard was that,*

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

2. ***You have requested us to give our views on the necessity of possession certificate and location sketch from village office for granting loans by banks. You have suggested that***

the Village Office shall issue the ownership certificate of land. The possession, enjoyment & location sketch may be sourced by banks through their own mechanisms

3.

Our recommendations *in this regard is that*

- *Currently the certificate generally called "possession certificate" is the principal proof available to financing agencies to find out the ownership and enjoyment of the property as per Revenue Records.*
- *Though the certificate is generally called "Possession Certificate", it certifies ownership and enjoyment.*
- *This certificate is obtained not only by banks, but also by various other financing bodies including the Govt of Kerala for its HBA scheme for State Govt Servants (Under HBA scheme it is the Possession Certificate from Tahsildar and Location Sketch from Village Officer).*
- *Banks also 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 recomendations to the Govt :

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

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

iii) The registration fees should be made reasonable.

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

Recommendation of SLBC

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

126th SLBC forum decided to write to the Govt Department to update the progress on the matter. On discussion with Sri Manoj Joshi IAS (ACS, Finance Dept), he had 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 Pricipal Secretary(Finance) on 28th June 2018
2) SLBC pending Agenda on noting of Equitable Mortgage in Revenue Records
3) Our letter Ref: Kerala SLBC/SLRM 2016/75/GN 2018 dt.18th July 2018

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

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

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

Inspector General of Registration
Kerala

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

Sir,

Sub -:Registration Department – State Level Review Meeting of SLBC – Agenda Item – forwarding of.

Ref -:Govt. letter No. J3/17/2019/TD dated 10.05.2019

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

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

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

Yours faithfully

Signature valid
Digitally signed by P K SAJANKUMAR
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 requestfor waiving the charges on Agricultural loans. No further communication received from the concerned department in this regard.*

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

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

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

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

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

To

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

Respected Sir,

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

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

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

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

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

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

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

Contd in Page 2...

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

Thanking you,
Yours faithfully,

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

6. *During 135th SLBC meeting t**he ACS, Finance Department**, pointed out online hypothecation charge marking of mortgages by banks on the revenue records, Land revenue department has been issued GOK and online marking is developed by the department. ACS requested Land and Revenue commissioner to ensure timely implementation at the earliest and Banks are able to do lien marking through online mode.*

2.3.2 Agenda Suggested by Reserve Bank of India

2.3.2.1. Expanding and Deepening of Digital Payments Ecosystem – Kottayam District

With a view to expanding and deepening of Digital Payment Ecosystem in the country, RBI launched a pilot programme in October 2019 for making one district in each State 100% digitally enabled. Accordingly, State Level Bankers Committees (SLBCs) were advised to identify, on a pilot basis, one district in their respective States and allocate the same to an LBS for a member bank having significant footprint in the district which would endeavour to make the district 100% digitally enabled. In the pilot project, 42districts across States were identified by respective SLBCs of which 8 districts were aspirational districts.

As a pilot programme Thrissur district was selected for this project and announced 100 % digitally enabled district.

As a matter of pride, Thrissur district has been successfully completed the mission of 100% digitalization with a view to expanding and deepening of Digital Payment Ecosystem in the country. After this successful completion one more district, Kottayam has been selected as the next district for the implementation of digitalization programme.

Progress made under Expanding and Deepening of Digital Payments Ecosystem;

A preliminary meeting was conducted on 25th November, 2021

Smt. Jinu Punnoose, ADM chaired the meeting and the meeting was attended by Sri. S. Prem Kumar, Convener, SLBC & GM, Canara Bank, Sri. Azeem Muhammed, DGM (FIDD), RBI, Thiruvananthapuram,Sri. Suresh. V, DGM (B&O), SBI, Kottayam, Sri. Santhosh. S, DGM (FI), SBI, LHO, Thiruvananthapuram, Sri. Vinod Kumar. V, LDM, Kottayam

The following decisions were taken in the meeting

1. To conduct survey to identify the people who are not having bank accounts and not using alternate channels for banking transactions.
    a. The survey should be conducted by each branch in their allotted wards as per service area allocation.
    b. 50% of the survey should be completed before 15th December, 2021 and the remaining before 31st December, 2021.
    c. Soft copy of the survey format to be sent to branches by Lead Bank.
    d. After conducting the survey, the concerned branches should;
    e. Help the unbanked people to open bank account and also educate them to use digital platform.
    f. Identify the customers having SB/CA accounts who are not using alternate channels and give necessary awareness to them.

2. Maximum publicity should be given;
    a. Display banners in branch premises
    b. Distribute brochures/notices etc.
    c. Conduct awareness camps in branches/panchayats, public meetings with the support of people's representatives
    d. Use social media
3. All banks should submit the accurate data as on 5th& 20th of every month in the prescribed format to Lead Bank.
4. All branches should conduct awareness camps on a weekly basis for Auto/taxi drivers, small shopkeepers, street vendors, farmers, entrepreneurs, pensioners, etc. and also distribute QR codes.
5. Conduct Block/village level camps with the support of Lead Bank.
6. Controllers of all banks should support the branches for conducting camps, survey etc.
7. Common expenses should be shared by all banks on a slab basis.
8. Various committees to be formed for the smooth conduct of the programme.

The 2nd Meeting Held On 3rd December, 2021 (VC)

Various committees formed In the meeting as follows;

General Committee
Patron : Dr. P K Jayasree I A S, District Collector
Chairperson : Sri. Prem Kumar. S, Convener, SLBC, Kerala

Deputy Chairpersons : Sri. AzeemMuhammed, DGM (FIDD), RBI
Sri. Suresh Vakkiyil, DGM (B&O), SBI, AO, Kottayam
Sri S. Santhosh, DGM (FI), SBI, LHO, TVPM

Nodal Officer: Smt. GeethaKumary.G, AGM(FI), SBI, LHO

Project Manager : Sri. Vinod Kumar. V, LDM, Kottayam

General Conveners : Sri. Reji Varghese, DDM, NABARD
Sri. Karthik. A. K, LDO (Kottayam), RBI
Sri. BijeshBalan, RM, RBO-1, SBI, Kottayam
Smt. Minimol Liz Thomas, VP, RO, FBL, Kottayam
Sri. Jayadev Nair, RM, UBI, Kottayam
Members : Controllers of all banks functioning in Kottayam District

Programme Committee
Coordinator : Sri. Anil. D, Lead Bank, SBI

Publicity Committee
Coordinator : Sri. Amal, FBL

Finance Committee
Coordinator : Sri. Julian Su Vettoor, Lead Bank, SBI

LOGO of the 'DigitalKottayam' released by the District Collector Dr. P K Jayasree IAS on 22nd December, 2021 and got maximum publicity through the media in Kottayam.

The publicity committee finalized the brochures and banners which will be distributed to all bank branches (552) in Kottayam district before 12th January, 2022.

Arranged to display Boards projecting digitalisation in all Panchayats (79) Block offices (11) and Municipalities (6).

Field work also started with the support of Panchayats, FLCs, Trade Unions etc.

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

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

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

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

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

4. The WG reviewed the existing major categories of data being collated and monitored by SLBCs and suggested a broad set of data structure in the form of a Model Format which may be adapted by SLBCs/ UTLBCs for collection and monitoring of data. The model format is enclosed at **Annexure I**. While SLBC/ UTLBC Convenor Banks are encouraged to adapt the model format to the extent possible, they may make suitable additions/ deletions/ modifications in the format as per State/ UT specific needs including future requirements. Further, while SLBCs/ UTLBCs may advise member banks to endeavor to report the data through direct extraction from their CBS/ MIS to the extent possible, there could still be some data which may not be available in the banks' systems. Such data may be collated at the Controlling Office level as is being done now for reporting purposes. The input file format structure suggested by the WG for the purpose is enclosed at **Annexure II**.

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

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

Action taken

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

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

All the member Banks except co operative Bank has enabled the functionality. The data has been uploaded in the portal without any issues by the Banks.

2.3.2.3. 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.*

- *Department of Financial Services has come out with a campaign on the eve of Independence Day and advised each branch to enroll at least 150 and 100 under PMSBY and PMJJBY respectively during the period starting from the August 15 to 14th Sep 2021.*

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

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

Department of Financial Services has communicated "Saturation drive for Jan Suraksha Schemes" vide F.No.21(23)/2014-FI(Mission) dated 27.09.2021.

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

2. While the goal of ensuring a bank account for all households has been substantially achieved under Pradhan Mantri Jan Dhan Yojana (PMJDY), this entails ongoing work as young persons attain adulthood and in course of time set up independent households. Therefore, it is necessary to proactively identify such persons, as well as any other persons who may not have an account, and reach out to them to ensure opening of a bank account. The electoral roll is available online on the websites of the Chief Electoral Officers of States and Union territories (UTs), which includes all local adults along with their address details. Addressee banks are hereby advised to ensure the following:

(a) The Corporate Office of the bank shall arrange to download the electoral rolls for the respective States/UTs for which it is the SLBC convener and arrange to prepare lists in Excel format of all such adults who have attained majority in the last three years i.e. 2019, 2020 & 2021. This should be arranged by district, Assembly constituency and polling station as specified in the electoral roll;

(b) Communicate the lists prepared above to their respective SLBC/UTLBC Convenors for allocating among the addressee banks latest by 31.10.2021 the responsibility for reaching out directly or through their sponsored RRBs to all such adults, with a view to ascertaining whether they already have a bank account and, if not, to facilitate their account-opening within Q3FY2021-22;

(c) For allocating responsibility as above, the Convenor shall consult the State In-Charge of the addressee banks and their sponsored RRBs as well as all the LDMs and generate the bank-wise, branch-wise allocation of polling station-wise lists keeping in view proximity to the polling station area;

(d) Reports of progress against the allocated lists shall be collated by the Convenor's office from the respective addressee banks, who shall also be responsible for collecting and incorporating the progress in respect of their sponsored RRBs;

(e) The addressee banks shall put in place centralised arrangements to collect the feedback from the branches (including RRBs) regarding which of the targeted persons reported already having an account and which ones opened an account with the bank; and

(f) Convenors shall furnish consolidated monthly reports in this regard to the Mission Office [missionfi@nic.in].

3. Towards saturation cover of eligible persons under the three Prime Minister's Jan Suraksha Schemes (PMJSS), *viz.*, Pradhan Mantri Jeevan Jyoti Bima Yojana, Pradhan Mantri Suraksha Bima Yojana and Atal Pension Yojana, as lead banks, the addressee banks are hereby advised to take immediate necessary steps for initiating a campaign for enrolment of persons eligible for PMJSS. For this, they may firm up in regular or special State/UT Level Bankers Committee (SLBC/UTLBC) meetings held at the earliest, State/UT-wise Jan Suraksha Schemes Enrolment Plans that include both a digital campaign and periodic physical camps/drives, the first round of which will begin from 2.10.2021.

4. In parallel, the ministries/departments implementing large-scale beneficiary-oriented schemes have been requested (copy of letter attached) to leverage their own or State/UT or other implementing partners' field formations and databases for enrolling eligible beneficiaries under PMJSS for their social security protection and to instruct the national level Scheme Implementing Authorities (SIAs) of their major schemes to advise State/UT level SIAs to provide duly filled enrolment forms to LDMs of the district concerned and to extend necessary cooperation to the SLBC/UTLBC Convener in mobilisation for camps/drives, outreach for the digital campaign, and reviews convened. State Governments and UT Governments/Administrations too have been requested to extend similar cooperation and to schedule the special SLBC/UTLBC meeting at the earliest possible (copy of letter attached).

5. While other ministries/departments and States/UTs have been requested to assist the banks in realising the Prime Minister's vision in respect of their major schemes, the banks need to ensure saturation cover of beneficiaries under the major schemes implemented through the banks themselves, *viz.*, PMJDY and Pradhan Mantri Mudra Yojana (PMMY), in the eligible age groups. In PMJDY, a quarterly average balance of Rs. 1,000 or more in Q2FY2021-22 may be taken as indicative of the holder of an operative account to pay premium/contribution for PMJSS. To this end, addressee banks are hereby advised to ensure by 15.10.2021,—

(a) from the Corporate Office, extraction of State/UT-wise numbers of their respective accountholders in each of the three PMJSS scheme eligibility age groups who have—
   (i) operative accounts under PMJDY with such quarterly average balance, and
   (ii) standard PMMY accounts,

   along with the number of such accounts that are already enrolled under the respective PMJSS scheme, and communication of the same to the SLBC/UTLBC Convenors concerned;

(b) through the SLBC/UTLBC Convenor of the States and UTs for which the addressee bank is the lead bank, allocation by of monthly targets to each addressee bank (including its sponsored RRBs) for achieving saturation enrolment under each of the PMJSS schemes of the unenrolled accounts by 30.9.2022, with advice to similarly allocate targets to their branches;
(c) furnishing through their SLBC/UTLBC Convenors consolidated monthly reports in this regard to the Mission Office [missionfi@nic.in].

6. In addition, PSBs are instructed—

(i) to further assign enrolment targets to each individual field functionary and their sponsored RRBs by 15.10.2021;

(ii) put in place instructions for special mention in their service record for each of the appraisal years concerned achievement of their target by 15.10.2021;

(iii) institute policies to give this due consideration to such special mention in the promotion process by 15.10.2021;

(iv) create auto-prompt feature across channels (branch, BC and ATM) to alert the teller/BC/customer that an uncovered customer is transacting, so that the bank executive / BC may enrol him/her or the customer may self-enrol by 31.10.2021;

(v) create by 31.10.2021 a CBS-based MIS for both the bank and its sponsored RRBs to work out the monthly rate of enrolling such uncovered customers transacted with, coupled with automated feedback to branches regarding the absolute and relative performance of the branch and its BCs and automated escalation to supervisory levels in case of pre-defined poor performance;

(vi) create by 15.11.2021 CBS-enabled outreach mechanism in the bank and its sponsored RRBs to identify uncovered accounts, detect significant DBT credits to such accounts and send SMSs in local language with feature for voluntarily enrolling through SMS or/and app;

(vii) ensure immediately that all BCs of the bank and its sponsored RRBs are made aware of the enhanced intermediary commission of Rs. 30 under PMJJBY, as well as existing commissions under PMSBY and APY, and are encouraged to take advantage of the same, while also ensuring they receive such commission in a quick, timebound manner;

(viii) furnish through their SLBC/UTLBC Convenors consolidated monthly reports in this regard to the Mission Office [missionfi@nic.in].

7. The addressee bank's chief executive and the whole-time director reporting to him on financial inclusion are advised to personally review progress in this regard with their respective circle/zonal heads and the SLBC/UTLBC Convenors for the States/UTs for which the address bank is the lead bank, and copy the minutes of the review to the Mission Office [missionfi@nic.in] by the 10th of each month.

Yours faithfully,

Encl.: as above

Sushil Kumar Singh
Director (FI)

2.3.2.4. 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 13 Banks in CD Ratio in Our State is given below

Sl.no	Bank Name	Total Deposit	Total Advance	CD Ratio
1	Bandhan Bank	2,74,348	1,943	0.71
2	Ujjivan Small Finance Bank	1,03,451	22,237	21.50
3	RBL Bank	45,047	10,173	22.58
4	Karur Vysya Bank	1,57,511	43,530	27.64
5	Lakshmi Vilas Bank	81,930	27,890	34.04
6	CSB Bank	12,04,702	4,35,385	36.14
7	Federal Bank	1,11,53,083	46,26,746	41.48
8	Dhanlaxmi Bank	8,99,019	4,08,542	45.44
9	State Bank Of India	1,90,61,483	90,33,444	47.39
10	South Indian Bank	53,25,071	25,51,907	47.92
11	Indian Overseas Bank	12,50,370	6,39,726	51.16
12	ESAF	9,10,488	4,92,246	54.06
13	T.N.Mercantile bank	1,06,706	58,542	54.86

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

During 135th Regional Director, RBI suggested all thirteen banks to submit the action plan for improvement of CD ratio for the coming October to December months. SLBC cell consolidated the report and submitted to Regional office, RBI

2.3.3 Education Loan Repayment Support Scheme

The update in the scheme as on 31st December 2021 is given below:

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	5687139	4898693	4898693	4898693
2	ALLAHABAD BANK	2212856	477558	342858	342858
3	ANDHRA BANK	5258147	2150356	2117308	2117308
4	BANK OF BARODA	33950883	13745490	13745490	13745490
5	BANK OF INDIA	58123313	26168018	26168018	25327778
6	CANARA BANK	453653691	236557641	222677019	221796831
7	CATHOLIC SYRIAN BANK LTD	50445027	37102420	37102420	37102420
8	CENTRAL BANK OF INDIA	105369974	62470434	62182741	62182741
9	CITY UNION BANK LTD	0	0	0	0
10	CORPORATION BANK	79626769	48651929	48606248	48606248
11	DENA BANK	3230789	1759993	1759993	1759993
12	DHANLAXMI BANK LTD	13724250	6240660	5707571	5681753
13	FEDERAL BANK LTD	295604041	194321620	194321620	193627397
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	15384494	6826299	6826299	6798031
18	INDIAN BANK	92981812	38951297	38591064	38591064
19	INDIAN OVERSEAS BANK	107532732	67029333	66725019	66440460
20	KANNUR DISTRICT CO OPERATIVE BANK	337831	239656	160481	160481
21	KARNATAKA BANK	2298045	779162	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	373497784	373235983	373015300	371731742
25	Kerala State Co operative Agricultural and Rural Development Bank Ltd	1167605	497071	383071	383071
26	Kerala State Co operative Bank	88567674	83332504	83332504	83332504
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	1140955	1140955	1140955
32	PUNJAB NATIONAL BANK	86780264	36380806	36276813	36276813
33	PUNJAB SIND BANK	316082	198000	198000	198000
34	SOUTH INDIAN BANK	61556226	30513817	30513817	30488377
35	STATE BANK OF INDIA	983983349	575588888	569360964	567312797
36	SYNDICATE BANK	185995406	91384434	91384434	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	10102725	10102725	9804198
41	UNION BANK OF INDIA	225593692	133015865	133015865	132544816
42	UNITED BANK OF INDIA	862255	862255	684974	684974
43	VIJAYA BANK	37389961	14246901	14072001	14072001
44	WAYANAD DISTRICT CO OPERATIVE BANK	475716	153450	0	0
GRAND TOTAL		**3419961466**	**2115817996**	**2091048188**	**2083858350**

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

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

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

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

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

RSETI - Pending reimbursement of training expenses										
								(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 (Pathanamthitta)					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

Action Taken

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

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

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

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

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

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

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

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

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

National Centre for Excellence of RSETIs (NACER) has also written to the SRLM for the reimbursement of training cost.

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

National Centre for Excellence of RSETIs Bengaluru 560 040

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 – F or kind information & for checking correctness of claims
6. All SDRs / ALL RSETIs – for follow-up with SRLMs

2.3.5 Agenda suggested by Indian Bankers 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 goodselves 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.

In SLRM 2021, Chief Secretary informed that the e-stamping system of Bank guarantee may be permitted without insisting for the above one lakh limit.

2.3.6. Status of Land allotment for RSETIs building

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

RSETI Trivandrum:

26.93 cents of land were allotted for RSETI building. Now RSETI wanted to appoint a new architect and retender process is going on. But allotted land is having only 2.42 meter wide road access hence

Corporation is not giving approval. Alternate road access obtained and seeking approval from Corporation.

RSETI Kollam:

Land of 66 cents allotted adjacent to Navodaya Vidyalaya, Kottarakkara and the land demarcated the area with compound wall. Detailed Building Plan and estimate submitted for approval with LSGD authorities. The Building overseer has submitted his report of land inspection and the file is with the Building Engineering Section Kottarakara. They have already finalized Architect for the Building construction and supervision.

RSETI Alappuzha:

Aryad Block Panchayat had allotted 50 cents of land for RSETI in 2010 and MOU was also signed. Construction is about to start.

State Bank of India has allotted fund for construction of the building and appointed an Architectural Consultant, M/s Prima Arch, and Chertala. Site visit report is ready and Plan is submitted for approval. Further discussions are going on and construction will start within a reasonable period of time.

RSETI Kottayam:

Kottayam RSETI was allotted by 50 cents of land in Pallom Block Panchayat and the site clearance by cutting of Trees requires prior approval from Forest Department. Director has confirmed that after 15thBlock Panchayat meeting CPWD will enter into a new tender and the work may start within a short span of time.

RSETI Ernakulum:

RSETI building construction completed and the institute is functioning in the new building since last four years. RSETI reported some major issues like Non availability of water connection and motorable road access. Access of RSETI during rainy season is vey difficult. The area has turned into an ideal point for anti-social activities such as drunkards and drug users, even during day time, it creates problems for trainees coming to institute, especially for ladies.

RSETI Idukki:

A land with 50 cents offered by Nedumkandam Block Panchayat in 2015 and later it is noted that the revenue documents are not available. Hence the site for RSETI building is not finalized yet.

RSETI Pathanamthitta:

As per the Government Order, 34.20 ares of land in survey no 43/1 in Pandalam Village was allotted to RSETI Pathanamthitta, where erstwhile Pandalam Block Office was functioning. MoU was signed on 07.04.2014, for establishing RSETI with suitable modifications of the existing building. But the land was not handed over to the bank and the offices of ICDS and Dairy are still occupying the building.

In addition to this, a Gram Nyayalaya is also allowed to function in the building. Construction of a new building for RSETI with approximately 8000sq ft as per MORD guidelines is possible in the land only after demolishing the existing building. Director RSETI Pathanamthitta requested to get the permission for demolishing the existing buildings in the allotted land and hand over vacant possession of the allotted land.

RSETI Thrissur:

Building construction of RSETI Thrissur completed in 2016 and the same building is capable for accommodating 40 male and 40 female.

RSETI Malappuram:

RSETI building is functioning in Own residential building and the no major issues faced.

RSETI Palakkad:

The formality to allot 54 cents of land in Thenkurissi of Kuzhalmannam Block, Palakkad for RSETI is under progress. Competent Authority at District Level has recommended the proposal and forwarded to Commissioner of Rural Development, Thiruvananthapuram for their consideration. RSETI Palakkad requested our intervention in this regard to get the land allotted as early as possible.

RSETI Kozhikode:

Meeting was attended by Director, Mr. Muraleedharan and the acquisition of land allotment for RSETI building is in the final stage.

RSETI Kannur:

RSETI building construction was completed in 2011 and the functioning in new premises is going on smoothly

RSETI Wayanad:

Presently RSETI is working in rented building and a land with 50 cents allotted in SulthanBathery. The approach road to the plot is not yet demarcated by the BDO even the repeated requests. The issue is escalated to SDR and SBI LHO, Trivandrum.

RSETI Kasaragod:

RSETI functioning in own building and no major issues reported.

In 135th SLBC meeting the Chief Secretary advised Land revenue Commissioner to assist land allotment to RSETIs and it should be completed immediately. Wherever the RSETIs are allotted with land have to start the construction work immediately and progress of the same will be reviewed in the next SLBC meeting.

3. FRESH ISSUES

3.1 Primary Sector

3.1.1 Agenda suggested by Department of Agriculture - Extension of moratorium/waiving of loans/waiving of interest to farmers.

കാർഷിക വികസന കർഷക ക്ഷേമ വകുപ്പ് ഡയറക്ടറുടെ കാര്യാലയം
വികാസ് ഭവൻ, തിരുവനന്തപുരം-695033
ഇമെയിൽ: cru.agridir@kerala.gov.in, ഫോൺ: 0471-2304481

നം: -ADFW/10396/2021-TP4 തീയതി:21/12/2021

കൃഷി ഡയറക്ടർ

1)ബഹു കൃഷി വകുപ്പ് മന്ത്രിയുടെ പ്രൈവറ് സെക്രട്ടറി
കൃഷി വകുപ്പ് മന്ത്രിയുടെ ഓഫീസ്
തിരുവനന്തപുരം.

2) കൺവീനർ
എസ്..എൽ .ബി .സി സെൽ
സർക്കിൾ ഓഫീസ്
കാനറാ ബാങ്ക് ബിൽഡിംഗ്
തിരുവനന്തപുരം 01

സർ,

വിഷയം:- കർഷിക വികസന കർഷക ക്ഷേമ വകുപ്പ് - മൊറൊട്ടോറിയം അനുവദിക്കുന്നതിനായി കൃഷി നാശം സംഭവിച്ചതിന്റെ കണക്കുകൾ എസ് .എൽ .ബി .സി യിൽ സമർപ്പിക്കുന്നത് -സംബന്ധിച്ച്

സൂചന:- 1)കൃഷി വകുപ്പ് മന്ത്രിയുടെ പ്രൈവറ്റ് സെക്രെട്ടറിയുടെ 07/12/2021 ലെ 413/പി .എസ്/ അഗ്രി/2021 നമ്പർ കുറിപ്പ്

2)AIMS പോർട്ടലിലെ 12/10/2021 മുതൽ 16/12/2021 വരെയുള്ള പ്രാഥമിക വിവരകണക്ക്

സംസ്ഥാനത്തുണ്ടായ പ്രകൃതിക്ഷോഭം മൂലം കർഷകർക്ക് വ്യാപകമായി കൃഷി നാശം സംഭവിക്കുകയും ,ആയതിനെ സംബന്ധിച് അഗ്രികൾച്ചറൽ ഇൻഫർമേഷൻ മാനേജ്മന്റ് സിസ്റ്റത്തിലെ പ്രാഥമിക വിവര കണക്ക (സൂചന രണ്ട) പ്രകാരം (റിപ്പോർട്ട് ഇതോടൊപ്പം ഉള്ളടക്കം ചെയ്യുന്നു),സംസ്ഥാനത്തുടനീളം 12/10/2021 മുതൽ 16/12/2021 വരെ 1,96,410 കർഷകരുടെ 60065.62 ഹെക്ടർ സ്ഥലത്തെ കൃഷി നശിക്കുകയും 71.84165 കോടി രൂപയുടെ നാശനഷ്ടം സംഭവിച്ചതായും , അതോടൊപ്പം 3362 കർഷകരുടെ 1936 ഹെക്ടർ കൃഷി സ്ഥലം കൂടി നഷ്ടപ്പെട്ടതായും പ്രാഥമികമായും കണക്കാക്കിയിട്ടുണ്ട് .

സംസ്ഥാനത്തുണ്ടായ വ്യാപക പ്രകൃതിക്ഷോഭം മൂലം കൃഷി നാശം സംഭവിച്ചതിലൂടെ വിവിധ ബാങ്കുകളിൽ നിന്നും കർഷകർ എടിത്തിട്ടുള്ള വായ്പകൾ തിരിച്ചടക്കാൻ കഴിയാത്തതിനാൽ ലോണുകൾക്കു മോറട്ടോറിയം , പ്രസ്തുത മോറട്ടോറിയം കാലയളവിൽ പലിശ ഇളവും പ്രഖാപിക്കുന്നതിനാവശ്യമായ നടപടി സ്വീകരിക്കണമെന്ന് അഭ്യർത്ഥിക്കുന്നു.

വിശ്വസ്തതയോടെ

SIVARAMAKRISHNAN V
ADDITIONAL DIRECTOR OF AGRICULTURE
കൃഷി ഡയറക്ടർക്കു വേണ്ടി

Steering committee decide to pursue the agenda

3.1.2 Agenda suggested by IBA - Standing Committee on Agriculture and Allied activities

SOCIAL BANKING

No.SB/OTH/SLBC/10383
Dated: 04.10.2021

To,
All Conveners of SLBCs

Madam/ Sir,

IBA STANDING COMMITTEE ON AGRICULTURE AND ALLIED ACTIVTIVTIES: MEETING DATED 01.09.2021 ISSUES TO BE TAKEN UP IN SLBC

The meeting of the IBA Standing Committee on Agriculture and Allied activities was recently held under the Chairmanship of the Managing Director & CEO, Bank of Baroda. The Committee deliberated on various issues relating to lending to Agriculture and Allied Activities.

2. The issues / agenda submitted by some member Banks were discussed in detail in the captioned meeting and it was observed, given that 'Agriculture' being a state subject it may be appropriate that the issues are taken up at state level in the SLBC forum.

3. We enclose the agenda notes and gist of the observations of the Committee, which may be perused and the same may be taken up in the SLBC meetings appropriately. We shall be glad to be advised of the action taken by SLBC to enable us to take on record the same and apprise the captioned Committee in the next meeting.

Yours faithfully,

K S ANBALAGAN
SENIOR ADVISOR
RETAIL & SOCIAL BANKING

Annexure

1. Setting up an Asset Reconstruction Company (ARC) for farm loans:

Issue:
Non-Performing Assets in agriculture loans is an issue especially when the farmers stop repaying, in anticipation of a loan waiver. Agriculture market is scattered in India and every location has different dynamics. Hence, banks have to put in a lot of efforts to capture and connect to these markets. In case of collections, every bank is putting in resources in the same place, for same type of recovery, hence it is a huge cost for banking industry. If there is a single institution (Asset Reconstruction Company (ARC)) which can cater to collections and recovery of farm loans, then cost of recovery can be optimised.

Observation of the Committee:
It was observed by the committee that, since the objectives of debt waiver announcements are targeted to benefit the farmer beneficiaries, it is likely that an ARC arrangement shall deprive the farmers of the debt relief. As the debt waivers target farmers having loans with Scheduled Commercial Banks/ Regional Rural Bank/ Cooperative Banks and therefore ARC arrangement may not be workable. Further, the agriculture being a state subject and the complexities involved in recovery where agriculture land is the collateral vary from state to state, the subject matter needs to looked into at SLBC level.

Suggestion:
SLBC may examine the matter in the light of the experience of the Banks in the state and take an appropriate view.

2. Strengthening of State Recovery Act:

Issue:

a. Banks file cases under respective State Recovery Act which remain pending for long time due to poor follow up. Bank is ultimately forced to settle the account through its compromise/ OTS scheme with sufficient sacrifice based on merits of each case;

b. There is no single law in India that deals with enforcement of mortgage created with respect to agricultural land. Provisions relating to enforcement mortgaged land can be found in Revenue Recovery Acts (RRA) of the respective states, Code of Civil Procedure, 1908, Recovery of Debt and Bankruptcy Act, 1993. The procedure followed under the said acts are time consuming due to huge pendency of cases, non-cooperation of revenue authorities in executing the orders etc.

c. Currently, quite a few states do not have Revenue Recovery laws covering bank loans and in states where RRA is in place, the same is not effective for recovery of banks loans.

d. It was proposed by the member banks that the mechanism of State recovery Act may be strengthened to ensure effective recovery of bank's overdues. To address the above issue, matter needs to be taken up with the Govt. to bring in legislation for Agriculture land similar to SARFAESI Act.

Observation of the Committee:
It was observed by the committee that, as agriculture is a state subject, it would be appropriate that the Recovery Framework/ Institution is looked into at the state level and the respective SLBCs may take up the matter appropriately.

Suggestion:
SLBC may examine the matter in the light of the extant Debt/ Revenue recovery provisions in the state and take up the matter with the respective State Governments to strengthen extant State Recovery Laws.

3. Relief Measures in Areas Affected by Natural Calamity:

With regards to the relief measures by Banks in areas affected by Natural Calamities, following suggestions were given by the members of the committee:

a. DCC/ SLBC need to publish list of affected Farmers/ Villages/ Tehsils/ Districts of affected region along with borrower wise mortgager details as per Govt records in soft copy, preferably in standardized excel format and in English language for faster review and implementation of relief measures.

b. This information may be shared by SLBCs with banks in single communication instead of multiple circulars/ communications and uploaded on SLBC websites for easy access.

c. Timeline of three months for implementing relief measures in affected areas may start from date of sharing above mentioned information by SLBCs with Banks.

d. It is proposed that banks may be accorded discretion/ liberty to select type of relief measures (viz. postponement, restructuring etc.) to be implemented under impacted area.

e. Dedicated helpline/ desk may be set up to resolve queries raised by banks pertaining to implementation of relief measures.

Suggestion:
SLBC may examine the matter in the light of the extant arrangement/ procedures / process followed in the state and take appropriate action.

4. Legal/ Regulatory Challenges:

Following legal/ regulatory challenges were discussed by the committee:

a. **Aquaculture Activities:**
Delay in obtaining permission/ approval for fresh/ renewal of aquaculture activities from Coastal Aquaculture Authority (CAA). An online mechanism for submission of applications by farmers and issuance of approval by CAA can be developed. Banks can access this information while sanctioning or renewing facilities.

b. **Land/ Collateral related challenges:**
Currently, the land transfer transactions (Sale/ transfer/ Mortgage etc.) are registered at registrar office even though the agriculture land is mortgaged to a bank. The matter needs to be taken up with respective Govt/ State Authorities to ensure no transfer of land should be allowed/ registered which is mortgaged to Bank, without No objection from bank/ charge release letter from bank. Further, in line with Internal Working Group (IWG) recommendations, digitisation of land records and online charge creation should be implemented by all states.

Suggestion:
SLBC may examine the matter in the light of the extant arrangement/ procedures / process followed in the state and take appropriate action.

3.2 Secondary Sector

3.2.1 Agenda suggested by Reserve Bank of India

3.2.1.1 Credit flow to SC Entrepreneurs under CEGSSE nationally

The Credit Enhancement Guarantee Scheme for SC Entrepreneurs (CEGSSC) was launched by Ministry of Social Justice & Empowerment on May 6, 2015, with the objective of promoting entrepreneurship among the Scheduled Castes (SCs). Under this scheme, the Credit Enhancement Guarantee would be provided to Member Lending Institutions (MLIs), who provide financial assistance to these entrepreneurs. IFCI Ltd. had been designated as the Nodal Agency under the scheme, to issue the guarantee cover in favour of MLIs, to encourage finance to SC entrepreneurs and to boost entrepreneurship amongst the marginal strata of the society.

Registered Companies and Societies/ Registered Partnership Firms/ Sole Proprietorship firms having more than 51% shareholding by SC entrepreneurs/promoters/members as well as Individual SC Entrepreneurs, with management control for the past 6 months are eligible for guarantee from IFCI Ltd., against the loans extended by MLIs. The amount of Guarantee cover under CEGSSC is from ₹ 0.15 Cr to ₹ 5.00 Cr and the tenure of Guarantee is 7 years or repayment period, whichever is earlier.

However, it is understood that the banks are not taking advantage of the scheme. In view of this, the above issue related to credit flow to SC entrepreneurs under CEGSSC, may be discussed in the 135th SLBC meeting and SLBC Convenor bank is advised to encourage the bankers to make use of the scheme.

Steering committee decided to pursue the agenda

3.2.1.2 Need for credit to revitalize handloom and handicraft industry

Need for credit to revitalize handloom and handicraft industry

The handloom and handicraft sector, which has been the most affected by the COVID-19 pandemic, needs to be supported with the necessary institutional credit to cater to the increasing demand for handloom and handicraft products. Even though the priority sector lending guidelines incentivize the credit flow to the Micro Enterprises that include the

handloom and handicraft industry, there is a need for focused attention towards the sector in view of the current situation.

It is, therefore, advised that the issues related to credit needs of the sector may be specifically discussed in the forthcoming SLBC meeting. SLBC Convenor bank is also advised to sensitize the bankers on the need to make available necessary credit to the sector and address any field level difficulties faced by them.

Directorate of Handloom and Textiles suggested to place weavers Mudra Loan scheme as an agenda and the details of the scheme as follows:

Concessional Credit / Weaver Mudra Scheme

Concessional Credit / Weaver Mudra Scheme, a component of National Handloom Development Programme (NHDP) has been adapted for providing concessional credit to handloom sector. The objective of the scheme is to provide subsidized term loan as well as working capital loan to handloom weavers and weaver entrepreneurs accross the country.

Government of India has observed that the number of loans sanctioned have been reducing on year- on – year basis and that the banks are not accepting applications in several cases. The National Implementation Monitoring and Review Committee (NIMRC) in its meeting on 1.7.2021 had assessed the performance of Weaver Mudra Scheme and has directed to take necessary steps to achieve the target set for the year (Target for the state is 1000) . Also NIMRC said that the SLBC should monitor the progress of banks in sanctioning of loans under the scheme and filing claims for margin money assistance , interest subsidy and CGTMSE fee.

The Development Commissioner in a letter dated 16.7.21 to this office has also directed to make all efforts to cover as many handloom weavers as possible under the Mudra Scheme and that regular meetings must be held with the participating banks to oversee the progress under the scheme.

As directed by DC(Handlooms), your co operation and support is needed in improving credit flow to handloom weavers who are facing immense challenges due to Covid- 19 pandemic.

Steering committee decided to pursue the agenda

3.2.2 Agenda suggested by Kudumbashree - Start-up Village Programme Entrepreneurship (SVFl) & RKI EDP

Sir,

Sub: Kudumbashree - Requesting support of banking institutions for KudumbashreeStart-up Village Entrepreneurship Programme (SVEP)& RKI-EDPreg:-

Ref: SLBC letter 147, SLBC agenda dated 18th November, 2021

Kudumbashree has been implementing SVEP, the micro enterprise promotion programme of the Ministry of Rural Development (MoRD) Government of India since 2017. We are soon completing its implementation in 14 blocks across as many districts. Meanwhile, MoRD has approved the programme for 11 more blocks in Kerala.

Kerala has been the pioneering State in implementing SVEP, with the highest number of blocks approved under the programme. Kudumbashree has already helped rural women set up 21,093 enterprises under the scheme. In addition, Kudumbashree has also got State government support to devise a programme named RKI-EDP along the lines of SVEP which is now under implementation in 14 more blocks.

The highlight of the design of both the projects is the community enterprise fund of Rs 2.5 to Rs 3 crore available at each block as a revolving fund for entrepreneurs to avail loans from. A total of 13,543 loans have already been disbursed amounting to more than Rs. 51 crore in value.

The repayment rate has been good, and Kudumbashree intends to take the model to larger scale, higher coverage, and with a focus on enterprises of bigger sizes and better revenues. This is in consistent with the agenda of the MoRD to move towards 'growth enterprises'.

The idea was to use the revolving fund to make small loans and use it to leverage more bank loans. This is where the otherwise successful project has net with low performance. So far, the total bank loans disbursed to SVEP entrepreneurs has been only 437, with the total loan amount being a meagreRs 11.29crore.

In this context, I request you to kindly place this as an agenda at the SLBC meeting and direct the participating banks to ensure more loans under the two schemes. Given the high potential of the projects and their importance in the State's context, I am sure this will be mutually beneficial to the banks as well as the entrepreneurs in Kudumbashree network.

Thanking you.

Yours faithfully,
Sd/-
Executive Director
Kudumbashree

List of SVEP & RKIEDP Blocks

Sl No	District	SVEP Blocks	RKIEDP Blocks & Municipalities
1	Thiruvananthapuram	Vamanapuram, Nemom,	
2	Kollam	Pathanapuram, Vettikavala	
3	Pathanamthitta	Parakodde, Koipram	Pulikkeezhu
4	Alappuzha	Thykattussery	Veliyanad, Champakkulam, Chengannoor&Chengannoor Municipality
5	Kottayam	Vaikom, Ettumanoor	
6	Idukki	Idukki	Devikulam, Adimali
7	Ernakulam	Vaduvukode, Vypin, Alangadu	Paravur&Paravur Municipality
8	Thrissur	Kodakara, Pazhayannur	Chalakkudi, Mathilakam, Cherppu&Chalakkudi Municipality
9	Palakkad	Nenmara, Thrithala	Mannarkkad&Mannarkkad Municipality
10	Malappuram	Nilambur, Perumpadappu	
11	Kozhikkod	Peramba, Kunnummal	
12	Wayanad	Panamaram	Mananthavadi, Kalpetta, Kalpetta Municipality&Mananthavadi Municipality
13	Kannur	Kuthuparamba, Taliparamba	
14	Kasargod	Nileshwaram	Parappa

SVEP Block wise achievement as on 31.10.2021

Sl No	District	Block	Targets (Oct. 2021)	No. of Enterprises formed till 31 Oct. 2021	%	No of CEF loans (nos)	CEF amount released (Rs in lakhs)	No. of loans disbursed under bank linkage	Amount of loans disbursed (Rs. In lakh)
1	ALP	Thykattussery	1,367	*1,228*	*90%*	920	384.57	2	6.80
2	EKM	Vaduvukode	2,054	*2,129*	*104%*	957	446.05	46	140.50
3	IDK	Idukki	1,524	*1,474*	*97%*	875	325.90	21	39.90
4	KNR	Kuthuparamba	1,954	*1,636*	*84%*	984	333.56	75	255.05
5	KSD	Nileshwaram	1,495	*1,356*	*91%*	1,096	385.33	62	161.50
6	KLM	Pathanapuram	1,833	*1,829*	*100%*	1,059	345.10	7	28.41
7	KTM	Vaikom	1,713	*1,212*	*71%*	895	359.95	19	72.31
8	KKD	Peramba	1,375	*1,100*	*80%*	1,074	394.94	4	17.23
9	MLP	Nilambur	1,963	*1,879*	*96%*	1,055	349.49	63	157.84
10	PKD	Nenmara	1,878	*1,046*	*56%*	842	294.54	1	1.50
11	PTA	Parakodde	2,164	*2,165*	*100%*	1,015	472.07	60	70.15
12	TVM	Vamanapuram	1,750	*1,720*	*98%*	1,027	356.80	25	47.20
13	TSR	Kodakara	1,518	*1,250*	*82%*	895	309.82	8	14.50
14	WYD	Panamaram	1,125	*1,069*	*95%*	849	332.65	44	116.10
TOTAL			**23,712**	*21,093*	*89%*	**13,543**	**5,090.76**	**437**	**1,128.99**

for **Executive Director**
Kudumbashree

Steering committee decided to pursue the agenda

3.2.3 Agenda suggested by MSME – DI

1. Feedback has been received through MSME Associations that although the banks were highly supporting when it was the time for ECLGS 1.0 implementation, the same banks are reported to be reluctant to disburse the latest ECLGS extension benefit of 10 percent to the customers.
2. Credit Guarantee Scheme for Subordinate Debt [CGSSD] Scheme has a very few takers. In this regard, suggestions are invited from banks so that the same could be taken up with the Ministry of MSME so that the CGSSD scheme becomes more attractive. The scheme may be reviewed at the level of SLBC and the suggestions may be provided to this office.

3. If data on loan [Manufacturing/Services/Trading] could be provided bifurcated, it will help this office to properly assess the ground situation of MSMEs.
4. Potential Customers of Stand-Up India Loan could be provided the contact details of MSME-DI, Thrissur so that they could be provided hand holding support through various schemes of MSME Ministry like Public Procurement Policy which has specific reservation benefits for SC/ST and Women owned enterprises.

3.3 Teritary Sector

3.3.1. Agenda suggested by Home department - Complying of directions in Kerala Private Security Agencies

GOVERNMENT OF KERALA

Home(SC)Department

No-SC3/163/2021/Home 24/11/2021,Thiruvananthapuram

From
The Principal Secretary to Government

To
The General Manager,
Canara Bank, SLBC Cell, Circle Office,
Canara Bank Buildings P.B.No. 159,
M.G.Road, Thiruvananthapuram, 695001.

Sir,

Sub: Home Department - 135th Meeting of State Level Bankers Committee, Kerala - Agenda forwarding of - reg:

Ref: Letter no F-RO/44/2021/PLGEA, dated 19.11.2021 from the Planning and Economic Affairs (F) Department.

I am to forward herewith a copy of GO(MS)No. 117/2020/Home, dated 27.05.2020 published as SRO NO.351/2020 dated 28.05.2020, and to request you to place in the next SLBC meeting.

Agenda item : Complying of directions in Kerala Private Security Agencies (Private Security to Cash transportation activities) Rules, 2020)-reg

All the banks operating in the State of Kerala shall take steps to strictly adhere to the guidelines issued by "The Kerala Private Security Agencies (Private Security to Cash Transportation Activities Rules, 2020", regarding the guidelines on cash transportation.

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കേരള സർക്കാർ
Government of Kerala
2020

Regn.No. KERBIL/2012/45073
dated 05-09-2012 with RNI
Reg No.KI/TV(N)/634/2018-20

കേരള ഗസറ്റ്
KERALA GAZETTE
അസാധാരണം
EXTRAORDINARY

ആധികാരികമായി പ്രസിദ്ധപ്പെടുത്തുന്നത്
PUBLISHED BY AUTHORITY

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Vol. IX

തിരുവനന്തപുരം,
വ്യാഴം
Thiruvananthapuram,
Thursday

2020 മേയ് 28
28th May 2020
1195 ഇടവം 14
14th Idavam 1195
1942 ജ്യൈഷ്ഠം 7
7th Jyaishta 1942

നമ്പർ
No. 1294

GOVERNMENT OF KERALA

Home (Secret Section - B) Department

NOTIFICATION

G.O.(Ms) No.117/2020/HOME

Dated, Thiruvananthapuram, 27th May 2020
13th Idavam, 1195.
06th Jyaishta, 1942.

S. R. O. No. 351/2020

In exercise of the powers conferred by section 25 of the Private Security Agencies (Regulation) Act, 2005 (Central Act 29 of 2005), the Government of Kerala hereby make the following rules, namely;-

This is a digitally signed Gazette.
Authenticity may be verified through https://compose.kerala.gov.in/

RULES

1. *Short title and commencement.*— (1) These rules may be called the Kerala Private Security Agencies (Private Security to Cash Transportation Activities) Rules, 2020.

(2) They shall come into force at once.

2. *Definitions.*— In these rules, unless the context otherwise requires, -

(a) "Act" means the Private Security Agencies (Regulation) Act, 2005 (Central Act 29 of 2005);

(b) "ATM" means the automatic teller machine that dispenses cash or performs other banking services when an account holder of any bank inserts a bank card therein;

Explanation. - For the purposes of this clause, "bank card" includes credit card or debit card:

(c) "cash handling agency", "cash replenishment agency" or "cash-in-transit agency" means an agency or entity by whatever name called, engaged in cash transportation activities;

(d) "cash transportation activities" means the physical transfer of cash, such as banknotes, coins, credit card, debit card or other items of value from one location to another and includes loading cash into or unloading cash from an ATM machine;

(e) "Schedule" means a Schedule appended to these rules.

3 . *Private security for cash transportation activities, etc.*- (1) No private security shall be provided by the private security agency for cash transportation activities unless he holds a license under the Act.

(2) For the purpose of providing private security for cash transportation activities, a contract may be entered into between,-

(a) a private security agency holding a license under the Act and the bank concerned; or

(b) a cash handling agency and the bank concerned:

Provided that in case the cash handling agency holds a license as a private security agency under the provisions of the Act, such cash handling agency may itself provide the private security to cash transportation activities in accordance with the provisions of these rules.

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4. *Use of specially designed and fabricated cash van.*— (1) No private security agency shall provide private security or private security guards to a Bank or a cash handling agency for cash transportation activities, unless such activities are carried out in a secured cash van, which complies with the conditions for design and specification specified in the First Schedule, owned by it or owned by the Bank or the cash handling agency, as the case may be.

(2) No taxi or hired vehicle shall be used for cash transportation activities by the private security agency:

Provided that a vehicle which is on long term contract with the private security agency or Bank or cash handling agency and the vehicle complies with the conditions for design and specification laid down under sub-rule (1) may be used by the private security agency:

Provided further that in case of any remote location where private security agencies are not present and not serviced by a currency chest, any vehicle at such location may be used as an exception under the strict security control and support of the local police. Latest communication facilities shall be provided into the cash van and for the personal use of operating staff.

5. *Requisite number of trained staff per cash van.*— (1) The private security agency shall provide the private security for the cash transportation activities with the requisite number of trained staff, directly appointed or engaged by the private security agency, as specified in sub-rule (2).

(2) Every cash van shall have the following minimum staff possessing the qualifications and training under section 10 of the Act, on board for every single cash transportation activities, namely:-

(i) Driver - one;
(ii) Armed security guards - two; and
(iii) ATM officer or custodian - two.

(3) The cash van shall always be escorted by at least two trained armed security guards on board:

Provided that more than two armed security guards may be deputed on a cash van depending on the amount of cash carried and in accordance with the individual company's insurance guidelines or client contract or terrain of operation.

(4) Where the cash van is a medium motor vehicle, one armed guard shall sit in the front along with the driver and another in the rear portion of the van and while in transit, loading or unloading, nature's call, tea or lunch break, at least one armed security guard shall remain present with the cash van all the time.

(5) Notwithstanding anything contained in these rules, the ex-serviceman, otherwise eligible, may preferably be appointed or engaged by the private security agency for providing security for cash transportation activities.

6. *Antecedent check of personnel.*— (1) No private security agency shall appoint or engage or deploy any personnel for the cash transportation activities, unless such personnel has undergone

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thorough antecedent check, proper KYC verification and police verification before appointing or engaging or deploying them by the agency, in accordance with the provisions of the Act or rules made thereunder any other law for the time being in force.

Explanation.— For the purposes of this sub-rule, the expression "KYC" means the know your customer process of an agency or business identifying and verifying the identity of its clients or Person associated or to be associated with the agency or business.

(2) Every private security agency shall be responsible to comply with the following checks before an individual is appointed or engaged to participate in cash transportation activities, namely: -

(a) police clearance certificate - every individual shall obtain the police clearance certificate from his local police station before appointment or engagement;

(b) residence verification - private security agency shall use its own resources to conduct a physical verification of the residential address of every individual, including general conduct check and the individual shall furnish to the security agency the proof of residential address of at least three years before appointment or engagement for the cash transportation activities;

(c) previous employer check - private security agency shall use its own resources to conduct reference check with previous employers of the individual, if any;

(d) Aadhaar verification - antecedent of each individual to be appointed or engaged for the cash transportation activities shall be verified through Aadhaar Number from the Unique Identification Authority of India;

(e) credit history check — private security agency shall conduct a credit history check of every individual to be appointed or engaged so as to ensure that wilful credit defaulters are not appointed or engaged for the cash transportation activities;

(f) fidelity insurance - private security agency shall obtain a fidelity insurance in respect of every personnel appointed or engaged for the cash transportation activities;

(g) confidentiality and secrecy check - declaration with regard to the maintenance of confidentiality and secrecy shall be obtained from the staff concerned.

7. *Adequate training and certification of personnel.*— The private security agency shall ensure that every personnel appointed or engaged for cash transportation activities shall be imparted, -

(a) training for the security and safe handling of cash transportation activities as per the requirements laid down in Second Schedule;

(b) refresher training once in every two years or the period as decided by the Government and periodic training to be extended depending on the changes in technical aspects and business volume;

(c) good health certificate and mental well being should be insisted for all the staff recruited;

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(d) the recruitees must be well versed in handling the weapons provided to them;

(e) necessary training to be ensured when there is change in arms and ammunitions used.

8. *Live Global Positioning System tracking of cash van during operations.*— (1) Every cash transportation activity shall be carried out only in secured cash vans fitted with GPS tracking device.

Explanation.— For the purposes of this sub-rule, the expression "GPS" means the global positioning system which is a space based navigation system that provides location and time information in all weather conditions, anywhere on or near the earth where there is an unobstructed line of sight to four or more GPS satellites.

(2) The private security agency shall ensure that each cash van shall be monitored at all times during cash transportation activities through a redundant communications protocol.

(3) Communication with local police en-route to be ensured.

(4) State level centralized monitoring system may be established to guide and follow the vehicular movement and to ensure necessary police assistance in the event of any mishap.

9. *Guideline for maximum cash carrying limit in a single cash van.*— (1) The private security agency involved in cash transportation activities shall ensure that no cash van carries cash of more than five crores rupees per trip.

(2) The private security agency shall ensure that secured cash van shall be deployed for carrying cash of more than ten lakh rupees per trip.

10. *Specification for private cash vaults used for holding and overnight vaulting of Bank currency.*— The private security agency shall ensure that all cash handling, including counting, sorting, and bundling activities shall be carried out in secured premises in accordance with the following guidelines, namely:—

(a) location of private cash vault premises - the premises used for cash handling activities shall be located to ensure safety of activities/operations including areas closer to bank's cash withdrawal centre or police station and secluded areas with poor connectivity be avoided;

(b) Design of premises - the premises shall be designed to include two physically independent areas, one for general office purpose and other for secured cash processing and handling activities and it shall accommodate space for cash deposit, collection, sorting, counting and delivery and dispatch of cash on secured cash vans;

(c) Cash vault - a secured area shall be designed to store cash to meet with the requirement of the Reserve Bank of India specified for cash vaults in accordance with the following specifications, namely:—

(i) in smaller cities with limited overnight vaulting requirements of less than ten crore rupees, a strong room with defender safes;

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(ii) at operation centres with overnight vaulting requirements between ten to one hundred crore rupees, vaulting facility as per the norms of the Reserve Bank of India specified for C Class vaults;

(iii) at large operation centres with overnight vaulting requirements of more than one hundred crore rupees, increased vaulting facility in consultation with the concerned Bank; and

(iv) all overnight vaulting facilities shall have provision to store currency of multiple Banks in separate and exclusive bins.

(d) Security of cash vault — private security agency shall ensure the following security aspects at its cash vault used for secured handling of cash on behalf of the Bank, namely: —

(i) adequate number of armed private security guards are deputed round the clock;

(ii) premises is under 24x7 electronic surveillance and monitoring;

(iii) cash vault is provided with CCTV system with adequate number of cameras having at least ninety days recording facility;

(iv) activities at cash vault is undertaken under dual custody basis;

(v) main cash vault area complies with all safety norms, like firefighting systems, smoke detection systems, emergency lighting, control room for monitoring the movement of vehicles, autodialer and burglar security systems;

(vi) security alarm with Global System for Mobile Communication based auto dialer, fire and magnetic sensor are installed;

(vii) loading and unloading area of cash is covered by night vision CCTV cameras;

(viii) electric power supply inside the cash vault is provided through plug-in, plug-out system;

(ix) carrying of naked light inside the cash vault is strictly prohibited and dry battery operated torches or emergency lights are used inside strong rooms;

(x) emergency lighting with the help of inverter shall always be available to the security staff; and

(xi) cash processing and vault areas shall have restricted and controlled access, preferably through interlocking systems and frisking.

Explanation - For the purposes of this rule, the expression "CCTV" means the closed circuit television which is a self - contained surveillance system comprising cameras, recorders and displays for monitoring activities in a store or company.

11. *Measures for risk mitigation.* — (1) The private security agency shall ensure that the ATM under its security shall be fitted with one time electronic combination locks for reducing the instances of crew pilferage losses and ATM frauds.

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(2) The cash for loading in to an ATM machine shall be collected from the Bank on previous day or in the first half of the day so that operations can be concluded before the time stipulated in sub-rule (3).

(3) No cash loading of the ATMs or cash transportation activities shall be done-

(a) after 9 PM in urban areas:

(b) after 6 PM in rural areas: and

(c) before 9 AM or after 4 PM in the districts notified by the Central Government as Left Wing Extremism (LWE) affected areas.

12. *Uniform.* - Uniform may be designed in such a way that they are comfortable and convenient for the operating staff and will not resemble uniform of police or uniform worn by the Army, Air Force, Navy or any other Armed Forces of the Union or Police or any dress having the appearance or bearing any of the distinctive marks of such uniform.

FIRST SCHEDULE

[*See* rule 4(1)]

DESIGN AND SPECIFICATION FOR SECURED CASH VANS

(a) *Make.*— The cash van shall,—

(i) be a Light Commercial Vehicle, with an engine capacity of not less than 2200 CC, preferably turbocharged.

(ii) be not more than seven years old;

(iii) have tubeless tyres;

(iv) have a ground clearance of not less than 190 mm; and

(v) accommodate minimum of five passengers.

(b) *Layout.*— The cash van shall have the compartment physically separated and locked from the passenger compartment unit for storing cash.

(c) *Cash compartment security.* — The cash compartment shall be inaccessible from outside the van unless operated internally through manual or electronic lock and cash compartment is specially reinforced with steel with only one door and grill gate.

(i) the entrance of the cash compartment shall be from the rear side to ensure proper visibility, operational feasibility and CCTV surveillance;

(ii) all windows and wind screen shall have wire mesh protection of not more than one square inch and each window mesh shall have a circular port-hole of six inches diameter for use of weapons.

(iii) the panic switches for operating the hooter are available with the driver and other occupants;

(d) *Cash box security* — Each of the cash boxes shall be secured to the floor with separate chains and have locks that can be opened or locked only by using separate keys kept with different custodians and cash for each bank shall be carried, preferably, in a separate box with the name of the bank written on it.

(e) *Other security features.*— (i) The cash van shall be provided with a small CCTV system with at least five days recording facility and three cameras installed in front, rear and inside of the cabin.

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(ii) A security alarm with Global System for Mobile Communication based auto-dialer shall be provided with a motorised siren.

(iii) The cash van shall be equipped with hooter, fire extinguishers and emergency lights to ensure quick reaction in case of an attack.

SECOND SCHEDULE

[*See* rule 7 (a)]

TRAINING FOR PERSONNEL APPOINTED OR ENGAGED IN CASH TRANSPORTATION ACTIVITIES

(a) Basics of cash handling and cash transportation activities. —

(i) Scope of service
(ii) Team composition
(iii) Role of driver, armed guard, cash custodian
(iv) Functioning of cash vans
(v) Contact details of agencies concerned
(vi) Threat and risks involved
(vii) Reporting procedure

(b) Threat and risks. —

(i) Criminal and miscreant action
(ii) Tailing by vehicle-borne criminals
(iii) Specific threats to stationary and moving vehicle
(iv) Insider's threat
(v) Fraudulent practices by team members
(vi) Loss of life and medical emergency
(vii) Road accident and vehicle breakdown
(viii) Fire accident

(c) Safety and security of cash van.—

(i) In-built safety features of the cash van carrying cash and valuables
(ii) Cash boxed for carrying cash and valuables
(iii) Locking and security systems
(iv) Weapon and ammunition
(v) Communication equipment
(vi) Global Positioning System
(vii) Fire extinguishers
(viii) Distress alarm
(ix) First-aid kit

(d) Agencies. —

(i) Controlling Authority under the Act
(ii) Police station, Police Control Room vans, police helpline
(iii) Controlling supervisor and operations manager
(iv) Concerned Bank representative
(v) Ambulance and hospital services

(e) Weapons, ammunition and documents.—

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(i) Minimum 12 bore Double Barrel Breach Loading shot gun should be provided to the guards. Gun must be test fired at least once in two years. Gun cartridges must be replaced once in two years. Gun must be checked and certified by a Government approved armorer.
(ii) Documents — gun licence, identity card and permission to carry weapon during restrictions imposed by authorities
(iii) Real weapons carried by miscreants
(iv) Other objects which can be used as weapon by miscreants

(f) Emergency and incident response. —
(i) Distress alarm procedure
(ii) Seeking help from concerned agencies
(iii) Use of weapon to deter and resist criminals and miscreants
(iv) Ensure safety of team members and consignment
(v) Disengage from situation and drive vehicle to safety
(vi) Evacuation of the injured

(g) Other internal organisational procedures. —
(i) Antecedent check procedure
(ii) The Provident Funds Act, 1925 (19 of 1925) and benefits
(iii) The Minimum Wages Act, 1948 (11 of 1948) and benefits
(iv) The Employees State Insurance Act, 1948 (34 of 1948) and benefits
(v) Leave entitlement and application procedure
(vi) Other company rules
(vii) Obligations as employee

By order of the Governor,
Dr. VISHWAS MEHTA,
Additional Chief Secretary to Government.

Explanatory Note

(This does not form part of the notification, but is intended to indicate its general purport.)

Section 25 of the Private Security Agencies (Regulation) Act, 2005 (Central Act 29 of 2005) empowers Government to make Rules for carrying out the purpose of the Act. Government have therefore decided to make rules regulating the manner of providing security by the private security agencies to cash transportation activities.

This notification is intended to achieve the above object.

Steering committee decided to pursue the agenda for the information of the members.

3.3.2 Agenda suggested by SC ST Director

പട്ടികജാതി വിഭാഗക്കാർ പണയപ്പെടുത്തിയ ആധാരത്തിന്റെ പകരമായി ആധാരത്തിന്റെ ബാങ്ക് അധികൃതർ സാക്ഷ്യപ്പെടുത്തിയ പകർപ്പ് നൽകുക :

പ്രധാനമന്ത്രി ആവാസ് യോജന (PMAY) പദ്ധതി പ്രകാരം ഭവന നിർമ്മാണ ധനസഹായത്തിനായി തിരഞ്ഞെടുക്കപ്പെടുന്ന പട്ടികജാതി വിഭാഗക്കാരിൽ പലരും വിവിധ ബാങ്കുകളിൽ നിന്നും ഭൂമിയുടെ ആധാരം പണയപ്പെടുത്തി വായ്പകൾ എടുത്തിട്ടുള്ളവരാണ്. പ്രധാനമന്ത്രി ആവാസ് യോജന (PMAY) പദ്ധതി പ്രകാരം അനുവദിച്ചിട്ടുള്ള ഇക വിതരണം ചെയ്യുന്നതിന് ഭൂമിയുടെ ആധാരം ഹാജരാക്കേണ്ടതുണ്ട്. ആയതിനാൽ ഇവർ പണയപ്പെടുത്തിയ ആധാരത്തിനു പകരമായി ആധാരത്തിന്റെ ബാങ്ക് അധികൃതർ സാക്ഷ്യപ്പെടുത്തിയ പകർപ്പ് നൽകുന്നതിന് ബാങ്കുകൾക്ക് നിർദ്ദേശം നൽകേണ്ടതാണ് എന്ന വിഷയം ശ്രദ്ധയിൽപ്പെടുത്തുന്നു.

(ഒപ്പ്)
ഡയറക്ടർ

Steering committee decided to pursue the agenda

3.3.3 **Agenda suggested by Tourism Department**

സർ,

വിഷയം:- വിനോദസഞ്ചാര വകുപ്പ്- 135-ാമത് SLBC യോഗം- അജണ്ട നൽകുന്നത് - സംബന്ധിച്ച്

സൂചന:- ആസൂത്രണ സാമ്പത്തിക കാര്യ(എഫ്) വകുപ്പിൽ നിന്നുള്ള 19-11-2021 തീയതിയിലെ എഫ്-ആർ ഒ/44/2021-പിഎൽജിഇഎ നമ്പർ കത്ത്.

സൂചനയിലേക്ക് താങ്കളുടെ ശ്രദ്ധ ക്ഷണിയ്ക്കുന്നു. കോവിഡ് 19 കാരണം പ്രതിസന്ധിയിലായ വിനോദസഞ്ചാര മേഖലയിലെ സംരഭകരെ സഹായിക്കുന്നതിലേക്കായി ടൂറിസം വർക്കിംഗ് ക്യാപ്പിറ്റൽ സപ്പോർട്ട് സ്കീം എന്ന പദ്ധതി 14-08-2020 തീയതിയിലെ സ.ഉ (സാധാ) നം.270/2020/ടൂറിസം പ്രകാരം ഉത്തരവായിരുന്നു. ടി പദ്ധതി പ്രകാരം വായ്പ്പയ്ക്കായി 698 അപേക്ഷകൾ ലഭിക്കുകയുണ്ടായി. പരിശോധനകൾക്ക് ശേഷം 669 അപേക്ഷകൾ വിവിധ ബാങ്കുകൾക്ക് അയച്ചു നൽകിയതിൽ 110 പേർക്ക് മാത്രമാണ് ഇതുവരെ വായ്പ അനുവദിച്ച് നൽകിയിട്ടുള്ളത്. അപേക്ഷകർക്ക് CIBIL റേറ്റിംഗ് കുറവാണെന്ന കാരണത്താലും, സാധാരണ ഉള്ളതിനേക്കാൾ കൂടുതൽ ഈട് ആവശ്യപ്പെടുകൊണ്ടും പല അപേക്ഷകളും ബാങ്കുകൾ നിരാകരിച്ചതുകാരണം, അപേക്ഷ നൽകിയിട്ടുള്ള ബഹുഭൂരിപക്ഷം സംരഭകർക്കും ഈ പദ്ധതി പ്രയോജനപ്പെട്ടിട്ടില്ല എന്ന് ടൂറിസം വ്യവസായത്തിലെ സംരഭകർ പരാതിപ്പെട്ടിട്ടുണ്ട്. ഈ പദ്ധതിയിലൂടെ വായ്പ്പയ്ക്കായി അപേക്ഷ സമർപ്പിക്കുന്നതിനുള്ള അവസാന തീയതി 2021 ഡിസംബർ 31 വരെയാണ്.

പരമാവധി സംരഭകർക്ക് ഈ പദ്ധതിയുടെ പ്രയോജനം ലഭിക്കുന്നതിനുള്ള നടപടികൾ SLBC യുടെ ഭാഗത്ത്നിന്ന് ഉണ്ടാകുന്നതിനായി ഡിസംബർ മാസം ചേരുവാൻ നിശ്ചയിച്ചിരിക്കുന്ന സ്റ്റേറ്റ് ലെവൽ ബാങ്കേഴ്സ് കമ്മിറ്റിയുടെ അജണ്ടയിൽ മേൽ വിഷയം കൂടി ഉൾപ്പെടുത്തുവാൻ താൽപ്പര്യപ്പെടുന്നു.

SLBC cell has already communicated the matter to all the member Banks and_Steering committee decided to pursue the agenda for the information of the members

3.3.4 Agenda suggested by VFPCK

The Director of Agriculture

Sir,

Sub: KCC scheme implementation – Request from farmers to SLBC reg:
Ref : Request by farmers in the farmer interaction sessions conducted by VFPCK in all districts.

Kind attention is invited to the reference cited above

VFPCK conducts farmer interaction sessions in all districts as a prelude to the Annual General Meeting of VFPCK. In the Farmer Interaction Sessions conducted by VFPCK in various Districts few problems are reported by farmers which need to be brought to attention of the SLBC which is detailed below.

1. The Inspection charges levied by various banks from Rs. 250 to Rs.1200 per inspection and processing charges levied by Kerala Gramin Bank @Rs.250/- may be avoided for KCC loans up to Rs.3 lakhs.
2. At the present subvention is provided after remitting the balance loan amount with interest. In the wake of Covid 19 pandemic if interest subvention is provided at the time of renewal it will helping reducing the burden of the farmers in raising the full interest amount.
3. KCC holders are covered against financial loses of upto Rs.50000/- against death, permanent total disability and loss of limps or eyes. In States like Tamilnadu the whole loan amount are insured at the stage of sanctioning the amount which acts as a protection to the heirs in the event of unfortunate death or disability of loanee. Insurance coverage for loan amount is already provided to persons availing house loans. The same may be extended to Agricultural loans also so that in event of death of loanee farmers the family is not burdened.
4. Banks demanding copy of tax receipt from farmers cultivating in lease land but the landlords are not willing to provide the same. Self attestation of the paper may be allowed in white paper or in stamp paper

Hence hereby request that the above points may favourably be considered and brought to the notice of SLBC for the benefit of farming community.

The steering committee observed that the Indian Banking Association issued advisory guidelines requesting banks to waive off processing, documentation, inspection, ledger folio charges and all other service charges for Kisan Credit Card/crop loans up to 3 Lakhs on 04th February 2019.

NABARD has, in consultation with the representatives of insurance companies, bankers and Govt. of India, finalized the Personal Accident Insurance Scheme for KCC holders, for uniform implementation by banks throughout the country. The coverage of the scheme is uniform across the country.

3.3.5 Agenda suggested by Finance Department

Sub:Fraudulant withdrawal of fund from CMDRF using fake cheque

I am directed to bring to your kind notice that the amount disbursed from CMDRF to beneficiereies is directly credited to their bank accounts and individual cheques are not issued to them. A case of attempted withdrawing of CMDRF fund using a forged cheque by an individual has come to the notice of the Government . I am to therefore request you that this issue may be taken up as an agenda in the next SLBC meeting.

Yours faithfully
K.T Mahesh Kumar
Joint Secretary (Finance)
For Additional Chief Secretary (Finance)

Steering committee decided to pursue the agenda for the information of the members

4. Table Agenda

Agenda suggested by RBI

135th Meeting of State Level Bankers' Committee (SLBC) – Agenda Items

Please refer to our letter dated November 24, 2021 and December 14, 2021 on the captioned subject. In continuation of the same, it is advised that the following Agenda item pertaining to Reserve Bank of India, may also be taken up for discussion in the 135th meeting of SLBC.

Study on Credit Offtake to the MSME Sector

Reserve Bank of India had conducted a study on the credit offtake to the MSME sector, wherein the number of new MSME accounts opened by Scheduled Commercial Banks (SCBs) and disbursement of MSME loans made by SCBs during the last four financial years were analyzed (copy attached).

SLBC Convenor bank is advised to discuss the findings of the study in the 135th SLBC meeting, in order to draw an action plan for improving the credit offtake to the MSMEs and on-boarding new units.

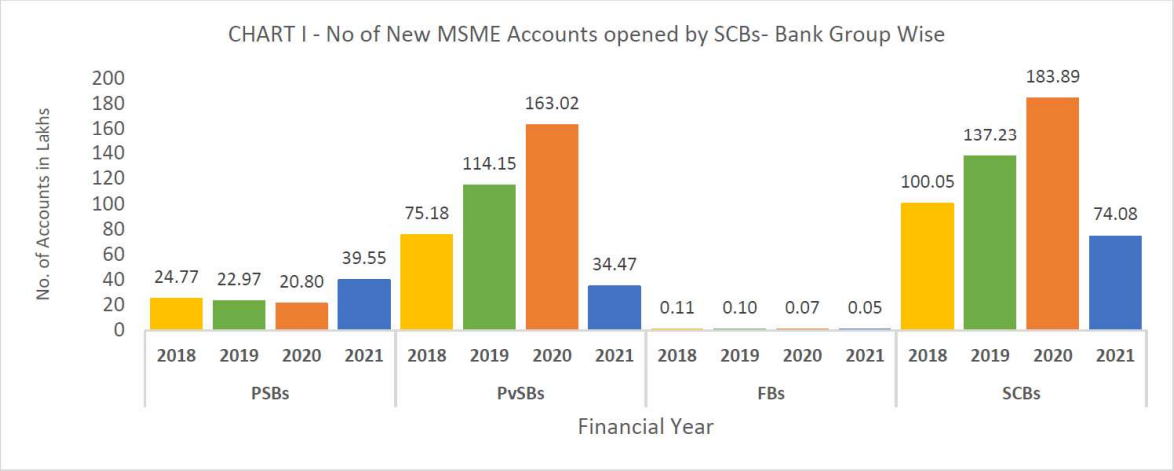
भवदीय Yours faithfully,

(मुरली कृष्णा एम Murlee Krishna M)

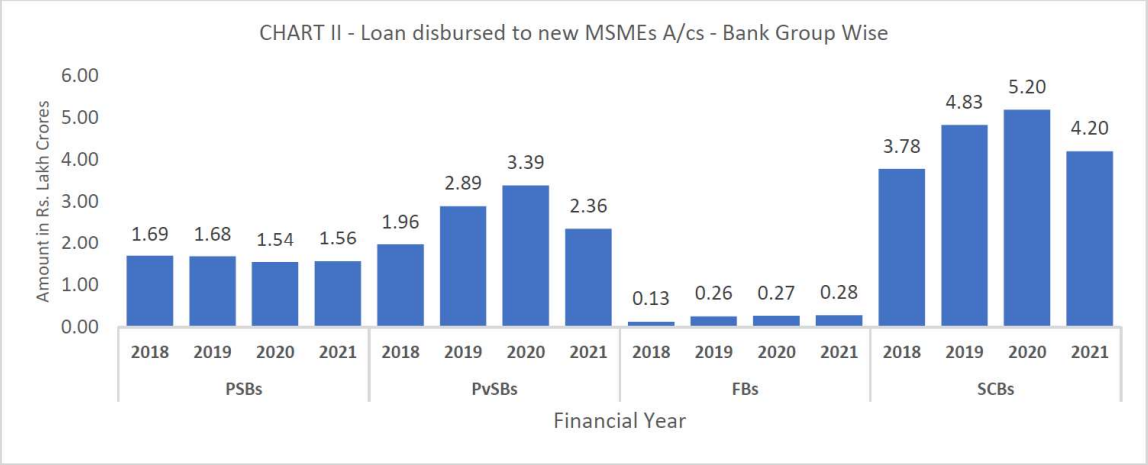
Study on Credit offtake to the MSME Sector

1. Data on New MSME Accounts

1.1 Number of new MSME accounts opened by SCBs and loan amount disbursed- Bank group wise



Source: SCBs



Source: SCBs

Observations:

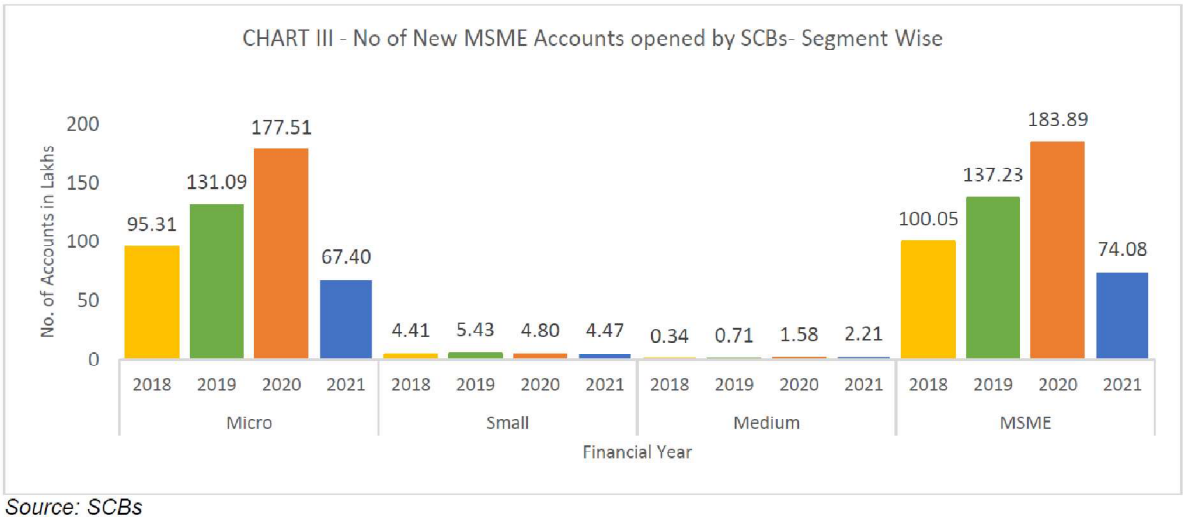
i. The number of new MSME accounts opened by SCBs reported an increase during the years analysed *except* for the year ended March 2021 reporting a decline of 59.71%. The amount disbursed to new MSME accounts reported a decline of 19.23% for the same period. The major reason could be attributed to the mandatory registration on Udyam portal for classification of units as MSMEs and COVID-19 induced lockdown and restrictions.

ii. The new MSME accounts opened by PSBs reported an increase of 38.55 % for the year ended March 2021 compared to March 2020, however the amount disbursed during the same period reported a marginal increase of 1.29%. It could be attributed to small ticket loans

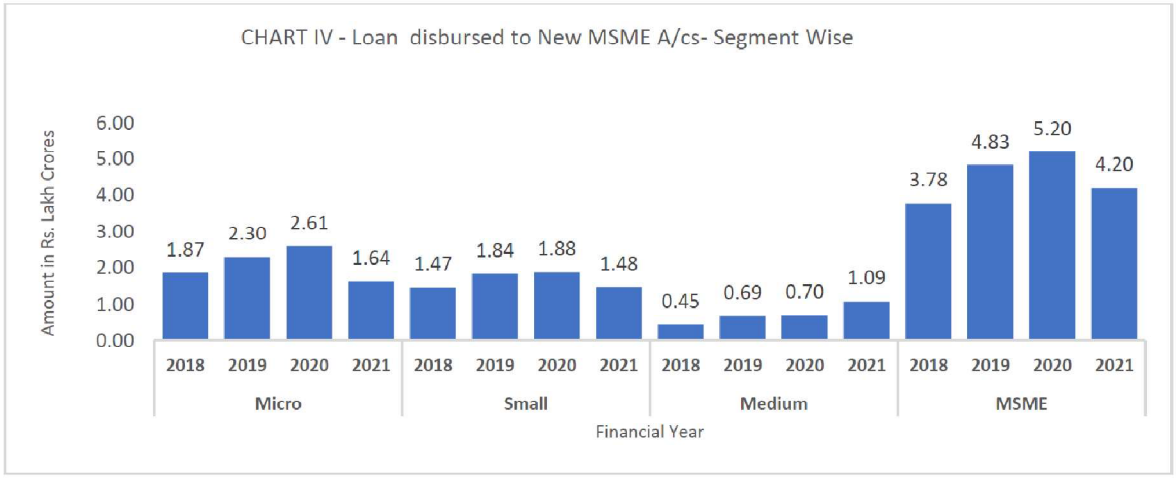
disbursed under various Government schemes (announced in response to the COVID-19 pandemic).

iii. The new MSME accounts opened by PvSBs reported a decline by 78% in March 2021 compared to March 2020, mainly due to mandatory registration on Udyam portal for classification as MSMEs. While for the same period, the amount disbursed reported a decline of 30.38%.

1.2 Number of new MSME accounts opened and loan amount disbursed- Segment wise



Source: SCBs



Source: SCBs

Observations:

i. The new accounts in Micro segment reported a decrease of 62.03 % for the year ended March 2021 compared to March 2020, while the amount disbursed during the same period reported a decrease of 37.16%. This could be attributed to mandatory registration on Udyam portal and lesser degree of formalisation in the sector.

ii. The new accounts in Small segment reported a decrease of 7.70 % for the year ended March 2021 compared to March 2020, while the amount disbursed during the same period reported a decrease of 21.27 %.

iii. The new MSME accounts in Medium segment reported an increase of 39.87 % for the year ended March 2021 compared to March 2020, and the amount disbursed during the same period reported an increase of 55.71 %. With the introduction of new definition of MSMEs w.e.f. July 1, 2020, it appears that medium segment has expanded due to likely inclusion of large enterprises in medium segment.

2. Loan disbursement data for MSME sector

2.1 Bank-group wise data

A/c in lakh, Amt. in Rs. crore

Year Ended	Public Sector Banks		Private Sector Banks		Foreign Banks		All Scheduled Commercial Banks	
	No. of A/cs	Amt Disbursed	No. of A/cs	Amt Disbursed	No. of A/cs	Amt Disbursed	No. of A/cs	Amt Disbursed
Mar-18	57.25	531363.7	90.38	314035	1.2	60889.66	148.84	906288.3
Mar-19	55.7	548938.2	146.73	468745.2	1.16	71473.79	203.59	1089157
	-(2.71%)	*(3.31%)*	*(62.35%)*	*(49.27%)*	*-(3.33%)*	*(17.38%)*	*(36.78%)*	*(20.18%)*
Mar-20	51.97	520910.7	187.26	541632.6	1.17	77736.38	240.4	1140280
	-(6.70%)	*-(5.11%)*	*(27.62%)*	*(15.55%)*	*(0.86%)*	*(8.76%)*	*(18.08%)*	*(4.69%)*
Mar-21	91.06	507349.3	160.27	509301.7	0.91	84390.31	252.24	1101041
	(75.22%)	*-(2.60%)*	*-(14.41%)*	*-(5.97%)*	*-(22.22%)*	*(8.56%)*	*(4.93%)*	*-(3.44%)*

Source – Annual PSL returns
Figure in parenthesis indicate Y-o-Y growth/decline percentage

Observations:

i. The loan amount disbursed by SCBs reported a decrease of 3.44% for the year ended March 2021 vis-à-vis March 2020.

ii. PSBs reported an increase of 75.22 % in the number of accounts for the year ended March 2021 vis-à-vis March 2020. However, the loan amount disbursed during the same period reported a decline of 2.60%, which could be due to small ticket loans as also slowdown in economic activity during the pandemic.

iii. PvSBs reported a decline of 5.97% in the loan amount disbursed for the year ended March 2021 vis-à-vis March 2020, while the no. of accounts reported a decrease of 14.41%.

iv. Foreign Banks reported an increase of 8.56% in the loan amount disbursed for the year ended March 2021 vis-à-vis March 2020, while the no. of accounts reported a decrease of 22.22%.

2.1 Segment - wise data

A/c in lakh, Amt. in Rs. crore

Year Ended	Micro Enterprises		Small Enterprises		Medium Enterprises		Total MSME	
	No. of A/cs	Amt Disbursed	No. of A/cs	Amt Disbursed	No. of A/cs	Amt Disbursed	No. of A/cs	Amt Disbursed
Mar-18	134.36	392406.9	13.31	389346.5	1.17	124534.9	148.84	906288.3
Mar-19	188.96	469196	12.98	458594.3	1.65	161366.8	203.59	1089157
	(40.64%)	*(19.57%)*	*-(2.48%)*	*(17.79%)*	*(41.03%)*	*(29.58%)*	*(36.78%)*	*(20.18%)*
Mar-20	225.65	528514.3	12.25	448678.5	2.51	163086.9	240.4	1140280
	(19.42%)	*(12.64%)*	*-(5.62%)*	*-(2.16%)*	*(52.12%)*	*(1.07%)*	*(18.08%)*	*(4.69%)*
Mar-21	233.23	467897.2	15.13	408159.3	3.88	224984.7	252.24	1101041
	(3.36%)	*-(11.47%)*	*(23.51%)*	*-(9.03%)*	*(54.58%)*	*(37.95%)*	*(4.93%)*	*-(3.44%)*

Source – Annual PSL returns
Figure in parenthesis indicate Y-o-Y growth/decline percentage

Observations:

i. The loan disbursed to micro segment reported a decrease of 11.47% for the year ended March 2021 vis-à-vis March 2020, while the no. of accounts to which loan was disbursed reported a marginal increase of 3.36% for the same period.

ii. The loan disbursed to small segment reported a decrease of 9.03% for the year ended March 2021 vis-à-vis March 2020, while the no. of accounts to which loan was disbursed reported an increase of 23.51% for the same period.

iii. This could be attributed to small ticket loans disbursed under various Government schemes as also slowdown in economic activity during the pandemic.

iv. The loan disbursed to medium segment reported an increase of 37.95% and the number of accounts to which loan was disbursed reported an increase of 54.58%, for the year ended March 2021 vis-à-vis March 2020. This could be due to the likely inclusion of large enterprises as medium segment post new definition of MSMEs.

5. Review of Performance of the Banking Sector

5.1. Banking Statistics as at September 2021 (Refer Annexure 10.1 to 10.3)

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

(Rs. in Crores)

Parameter	Outstanding			Variation	
	Sep 2019	Sep 2020	Sep 2021	Sep '20-Sep '19	Sep '21-Sep '20
No. of Branches	6487	6595	6562	2%	-1%
Total Deposits	517731	580684	635334	12%	9%
Domestic Deposits	320768	358655	399437	12%	11%
NR Deposits	196963	222029	235897	13%	6%
Total Advances	345327	366864	394913	6%	8%
Advances + Investment	350228	392757	427703	12%	9%
Credit Deposit Ratio	67%	63%	62%	-5%	-2%
C+ I : D Ratio	70	68	67	-4%	0%

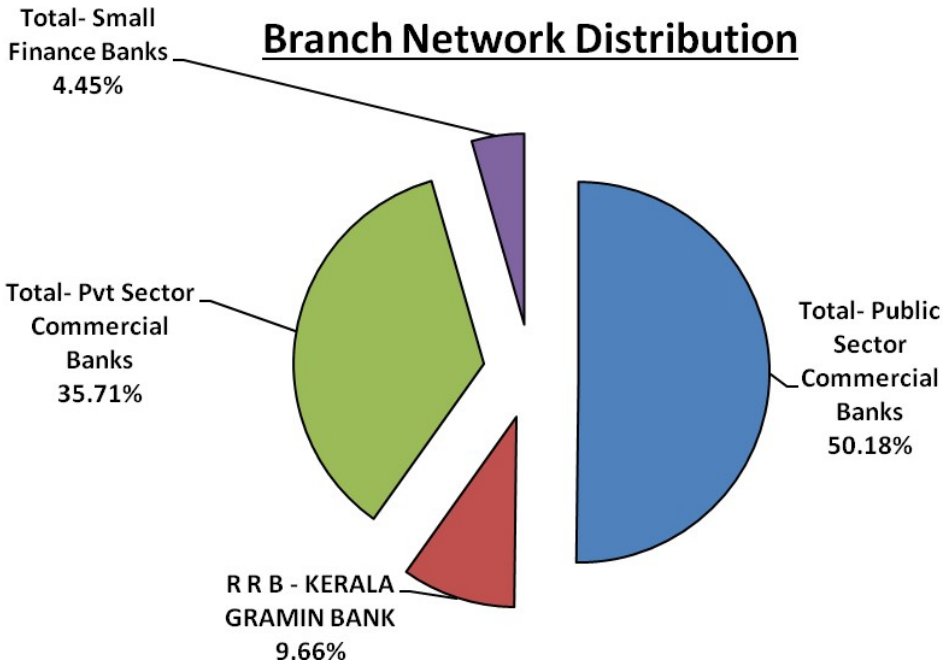
5.2. Branch Network

As at the end of September 2021, the total number of branches of Commercial Banks in the State was 6562.

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	139	2318	836	3293	4.22%	70.39%	25.39%
R R B - KERALA GRAMIN BANK	53	542	39	634	8.36%	85.49%	6.15%
Total- Pvt Sector Commercial Banks	129	1647	567	2343	5.51%	70.29%	24.20%
Total- Small Finance Banks	147	110	35	292	50.34%	37.67%	11.99%
Total - Comm.Banks + RRB + SFB	468	4617	1477	6562	7.13%	70.36%	22.51%

B. Banking Group wise Growth in Branch Network

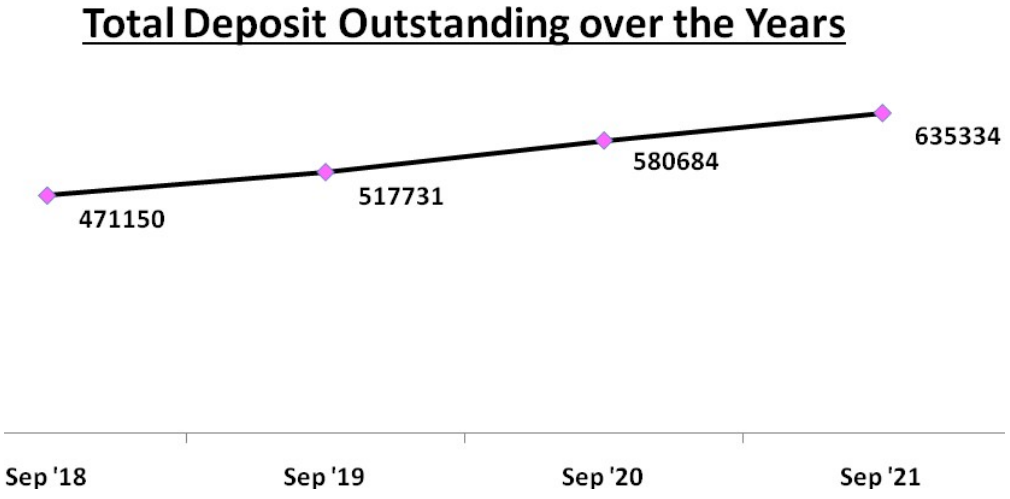


5.3. Deposit growth

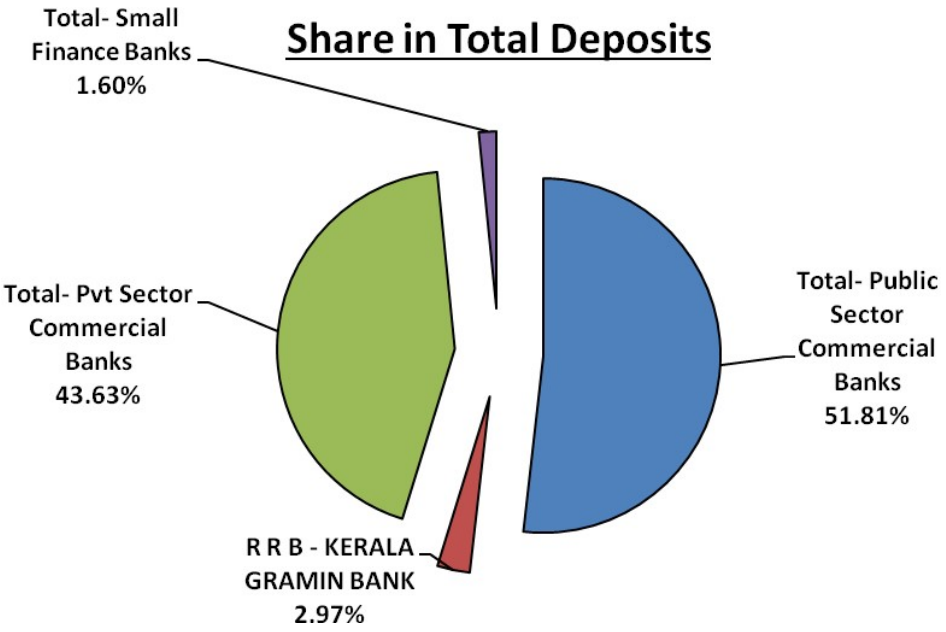
A. Growth in total Deposits of commercial banks

(Rs. in crores)

Total Deposit Outstanding over the Years			
Sep '18	Sep '19	Sep '20	Sep '21
471150	517731	580684	635334



B. Banking Group wise Growth in Total Deposits



C. Total Deposits - Population Group wise breakup

(Rs. in Crores)

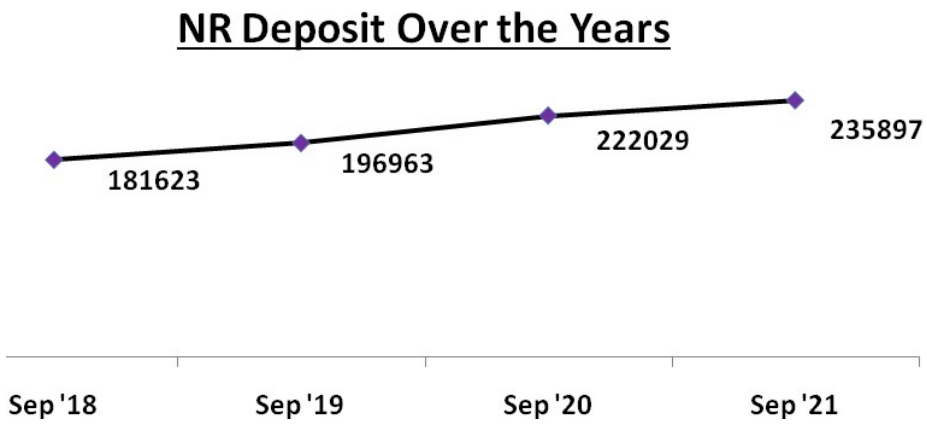
Banking Group	Total Deposits				Percentage Distribution		
	Rural	Semi-Urban	Urban	Total	Rural	Semi-Urban	Urban
Total- Public Sector Commercial Banks	7559	198408	123180	329147	2%	60%	37%
R R B - KERALA GRAMIN BANK	1067	15543	2265	18875	6%	82%	12%
Total- Pvt Sector Commercial Banks	7000	169920	100253	277173	3%	61%	36%
Total- Small Finance Banks	957	4531	4651	10139	9%	45%	46%
Total - Comm.Banks + RRB + SFB	16584	388402	230348	635334	3%	61%	36%

5.4. NR Deposits (Refer Annexure 10.2)

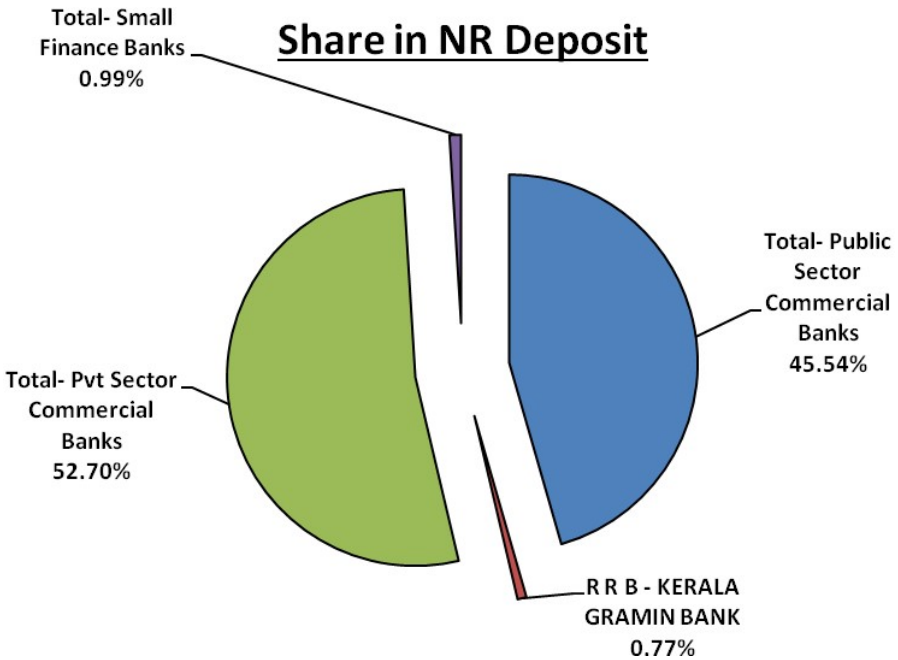
A. Growth in NR Deposits

(Rs. in Crores)

NR Deposit over the Years			
Sep '18	Sep '19	Sep '20	Sep '21
181623	196963	222029	235897



B. Banking Group wise Growth in NR Deposits



C. NR Deposits – Population group wise breakup

(Rs. in Crores)

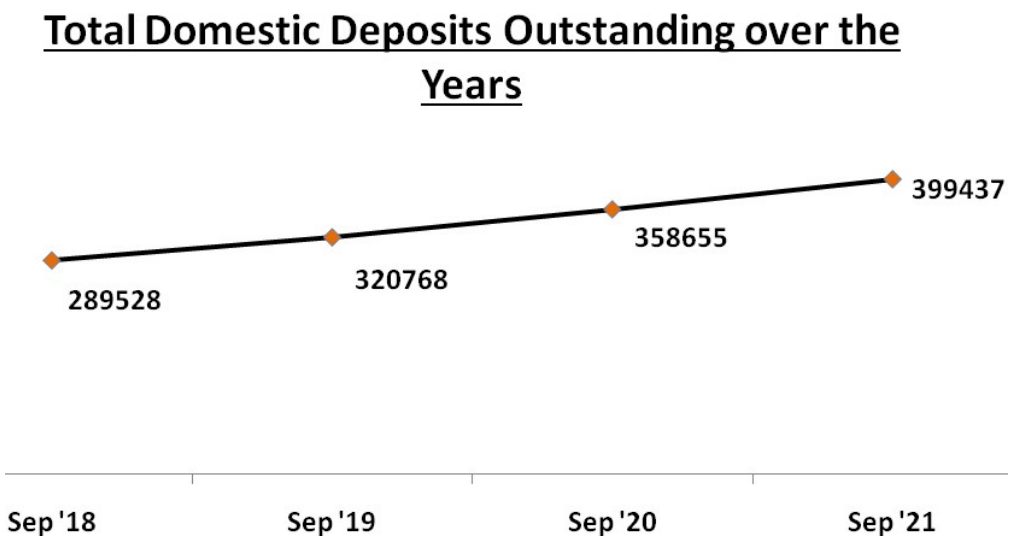
Banking Group	NR Deposits				Percentage Distribution		
	Rural	Semi-Urban	Urban	Total	Rural	Semi-Urban	Urban
Total- Public Sector Commercial Banks	2306	76026	29107	107439	2%	71%	27%
R R B - KERALA GRAMIN BANK	96	1573	137	1806	5%	87%	8%
Total- Pvt Sector Commercial Banks	3372	87891	33062	124325	3%	71%	27%
Total- Small Finance Banks	176	1102	1049	2327	8%	47%	45%
Total - Comm.Banks + RRB + SFB	5949	166592	63356	235897	3%	71%	27%

5.5. Domestic Deposits of commercial banks

A. Growth in Domestic Deposits

(Rs. in Crores)

Domestic Deposit over the Years			
Sep '18	Sep '19	Sep '20	Sep '21
289528	320768	358655	399437

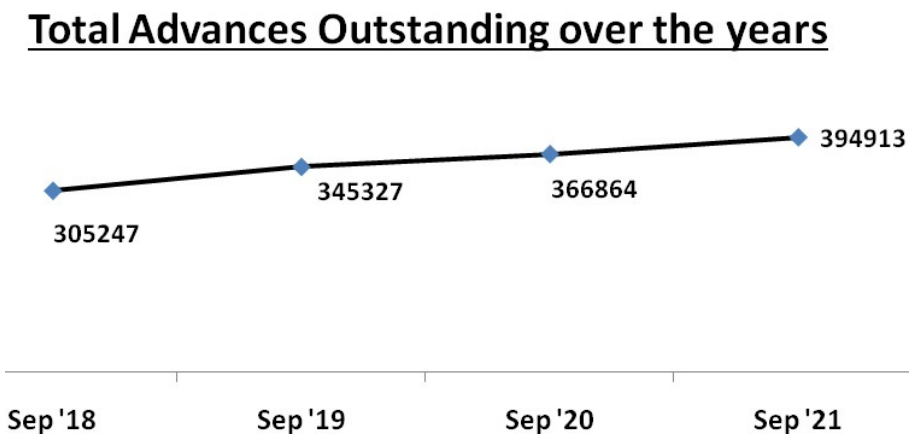


5.6. Credit Expansion of commercial banks (Refer Annexure 10.2)

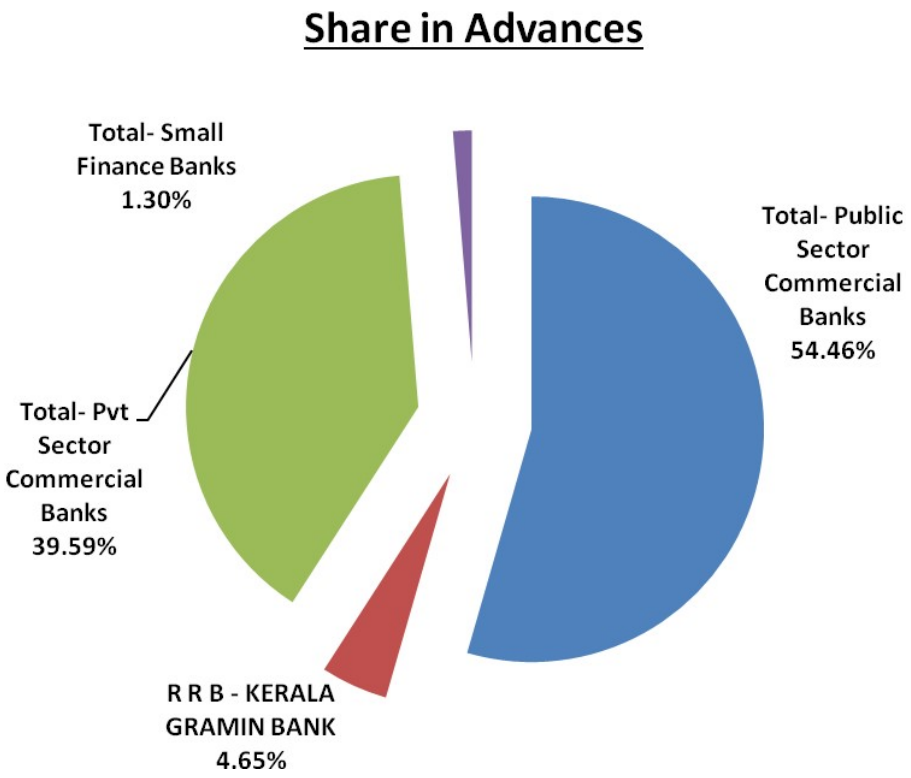
A. Growth in Advances

(Rs. in crores)

Total Advances Outstanding over the Years			
Sep '18	Sep '19	Sep '20	Sep '21
305247	345327	366864	394913



B. Banking Group wise Growth in Total Advances

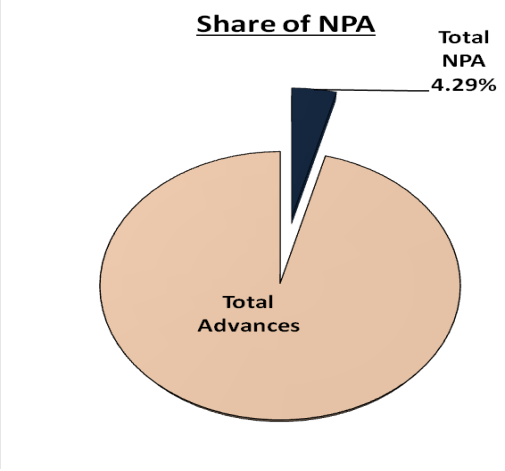


C. Total Advances – Population group wise breakup

(Rs. in Crores)

Banking Group	Total Advances				Percentage Distribution		
	Rural	Semi-Urban	Urban	Total	Rural	Semi-Urban	Urban
Total- Public Sector Commercial Banks	5381	108862	100830	215072	3%	51%	47%
R R B - KERALA GRAMIN BANK	1205	15889	1257	18351	7%	87%	7%
Total- Pvt Sector Commercial Banks	3079	78586	74680	156345	2%	50%	48%
Total- Small Finance Banks	900	3484	761	5145	17%	68%	15%
Total - Comm.Banks + RRB + SFB	10565	206820	177528	394913	3%	52%	45%

D. % Share of NPA in Total Advances



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

(Rs. in Crores)

Reporting Quarter	Deposits	Advances	CD Ratio
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
21-Jun	620928	383768	61.81
21-Sep	635334	394913	62.16

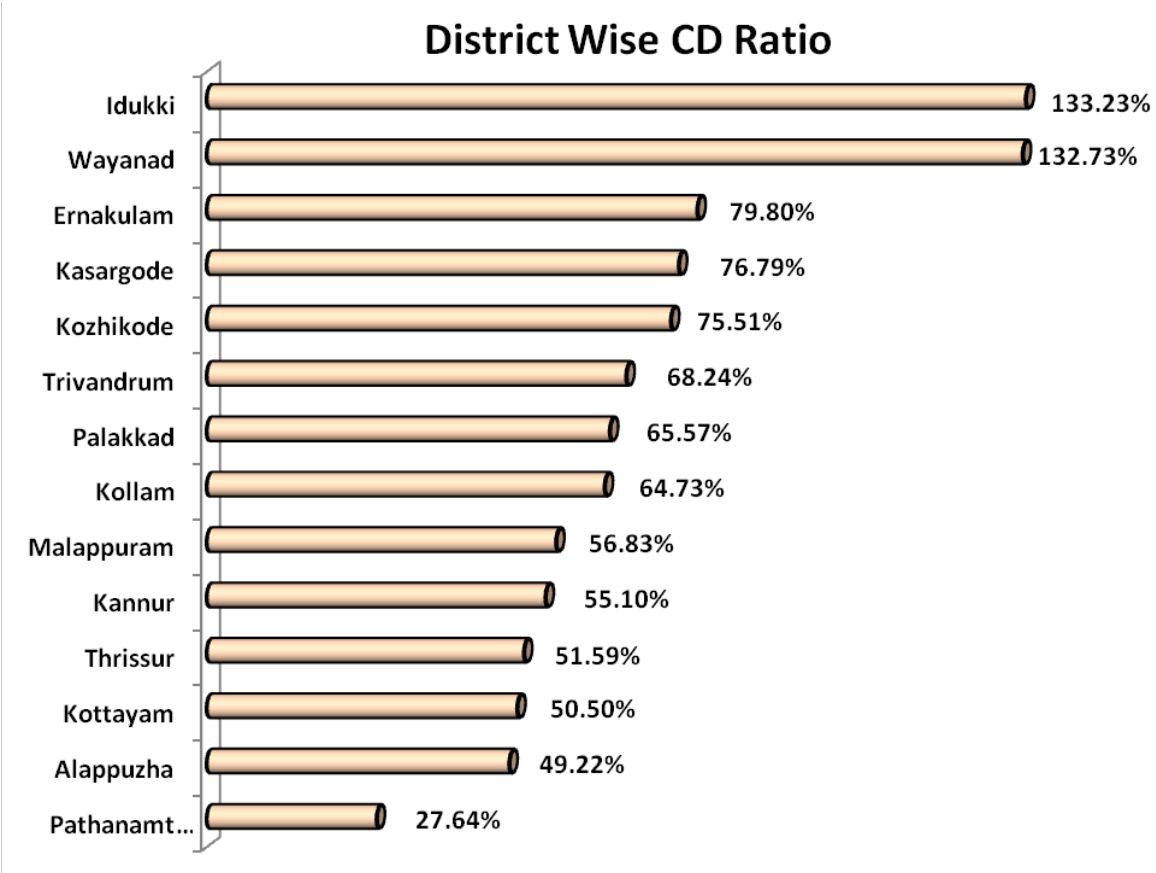
5.8. District-wise Credit Deposit Ratio in the State

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

District-wise C D Ratio in the State as on 30.09.2021

(Rs. in crores)

Sl. No.	DISTRICT	Deposits	Advances	CD Ratio (%)
1	Trivandrum	105031	71677	68.24
2	Kollam	43467	28137	64.73
3	Pathanamthitta	52531	14519	27.64
4	Alappuzha	41507	20428	49.22
5	Kottayam	54655	27603	50.50
6	Ernakulam	138106	110215	79.80
7	Idukki	9632	12832	133.23
8	Thrissur	83700	43184	51.59
9	Palakkad	36153	23704	65.57
10	Malappuram	38148	21679	56.83
11	Kozhikode	41642	31443	75.51
12	Kannur	44121	24312	55.10
13	Kasaragod	13575	10424	76.79
14	Wayanad	5422	7196	132.73
Total for State (including Co-operative Banks)		707687	447355	63.21



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

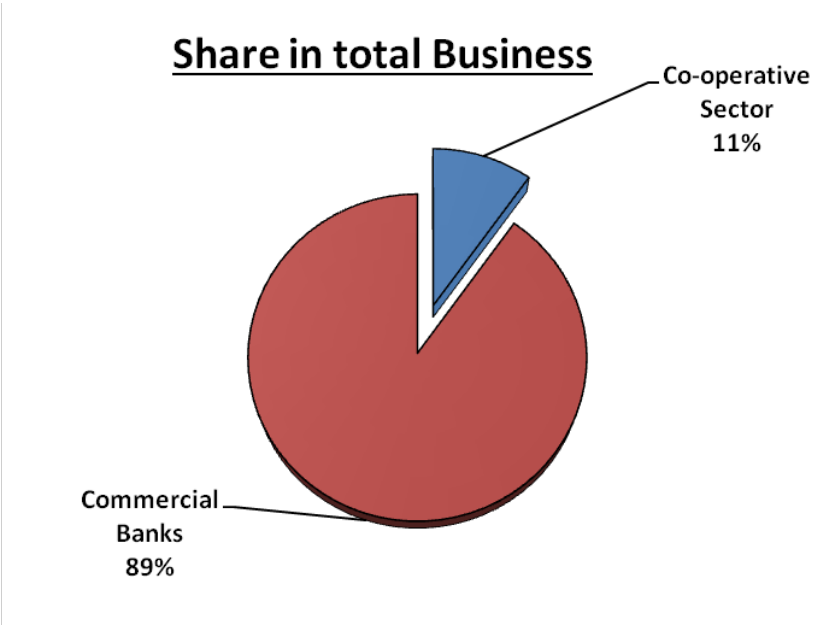
The performance of the banking sector inclusive of Co-operatives is summarized as follows:

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

(Rs in. Crores)

Parameter	September - 21			Share of Co-operatives to Total
	Co-operative Sector	Comm. Banks + RRB + SFB	Total	
Branches	999	6562	7561	13%
Total Deposits	72353	635334	707687	10%
Total Advances	52442	394913	447355	12%
Total Business	124795	1030247	1155042	11%
Priority Sector Advances	32694	190922	223616	15%
% Priority Sector Advances	62%	48%	50%	XX
Agriculture Advances	9724	87667	97391	10%
% Agriculture Advances	19%	22%	22%	XX
MSME Advances	2742	57894	60637	5%
% MSME Advances	5%	15%	14%	XX
CD Ratio	72.48%	62.16%	63.21%	XX

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



6. Review of Performance under Priority Sector Outstanding

6.1. Review of Priority Sector Advances (Outstanding) as at September 2021
(Refer Annexure 10.4)

The growth in outstanding advances of commercial banks under sub sectors of priority sector as at September 2021 is summarized as follows.

(Rs. in. Crores)

Parameter	Outstanding				Variation	
	June 2020	Sep 2020	June 2021	Sep 2021	Jun'20-Jun'21	Mar'21-Jun'21
Priority Sector Advances	177361	182148	185616	190922	5%	3%
Agriculture Advances	79966	82121	84694	87667	7%	4%
MSME Advances	57284	59055	57267	57894	-2%	1%
Weaker Section Advances	86357	81241	83159	106880	32%	29%
SC Advances	4839	5051	4369	3542	-30%	-19%
ST Advances	1192	1194	1064	933	-22%	-12%
DRI Advances	14	16	14	121	658%	797%

6.1.1. Performance versus National goals

(Figures in percentage)

Sl. No.	Parameter	Goal %	Jun. 2019	Sep. 2019	Jun. 2020	Sep. 2020	Jun. 2021	Sep. 2021	Variation
1	Priority Sector Advances to Total Credit	40	52	52	50	50	48	48	8
2	Agriculture Advances to Total Credit	18	24	24	22	22	22	22	4
3	Weaker Section Advances to Total Credit	10	23	23	24	22	22	27	17
4	DRI Advances to Total Credit	1	0.01	0.01	0.004	0.004%	0.004%	0.031%	-1
5	Credit Deposit Ratio	60	67	67	63	63	62	62	2

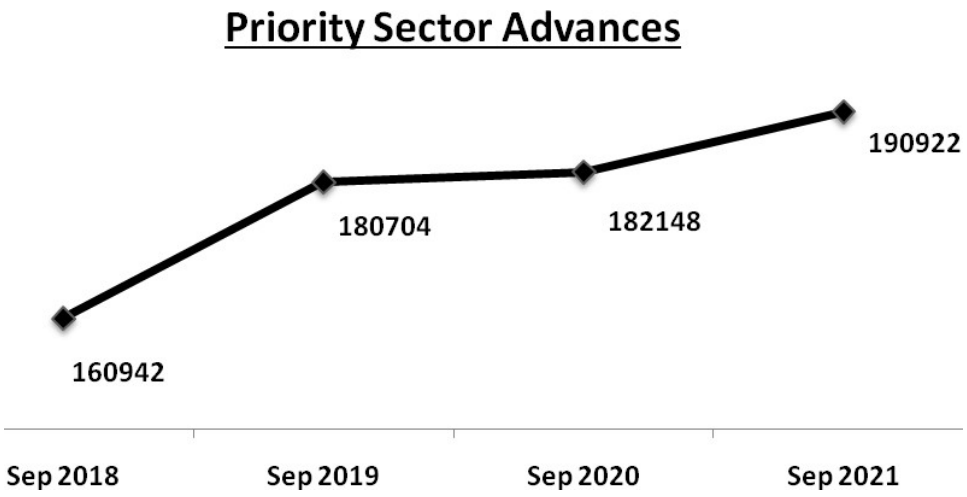
6.1.2. Priority Sector Advances in Total Advances – Bank Group wise

(Refer Annexure 10.4)

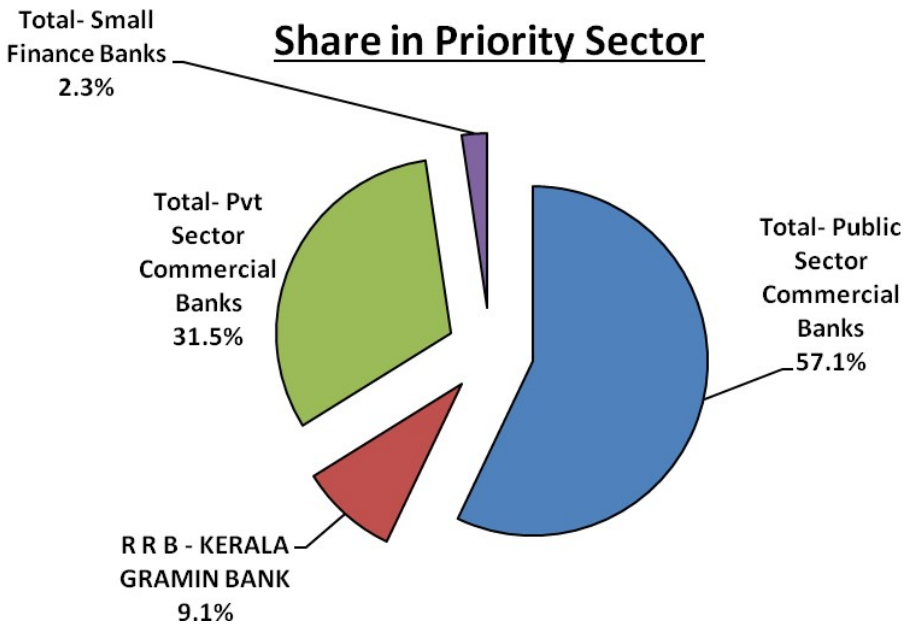
A. Growth in Priority Sector Advances

(Rs. in Crores)

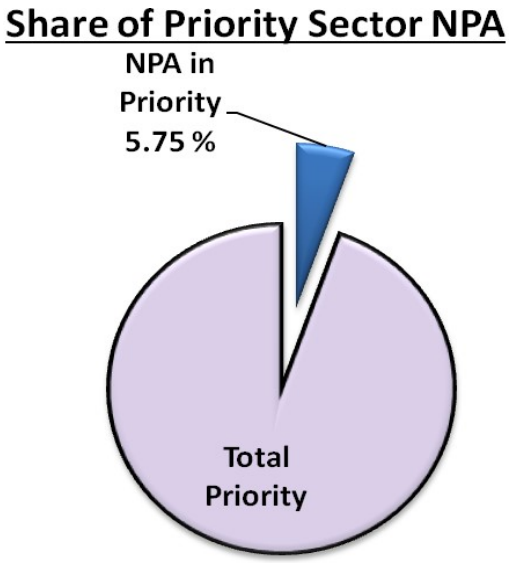
Priority Sector Advances over the years			
Sep 2018	Sep 2019	Sep 2020	Sep 2021
160942	180704	182148	190922



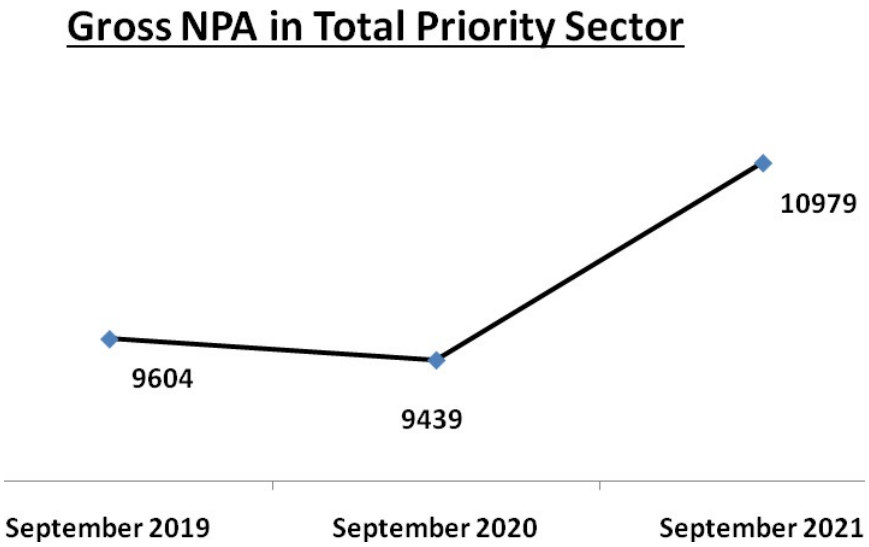
B. Banking Group wise Growth in Priority Sector Advances



% Share of NPA in Priority Sector Advances



(Rs. in Crores)

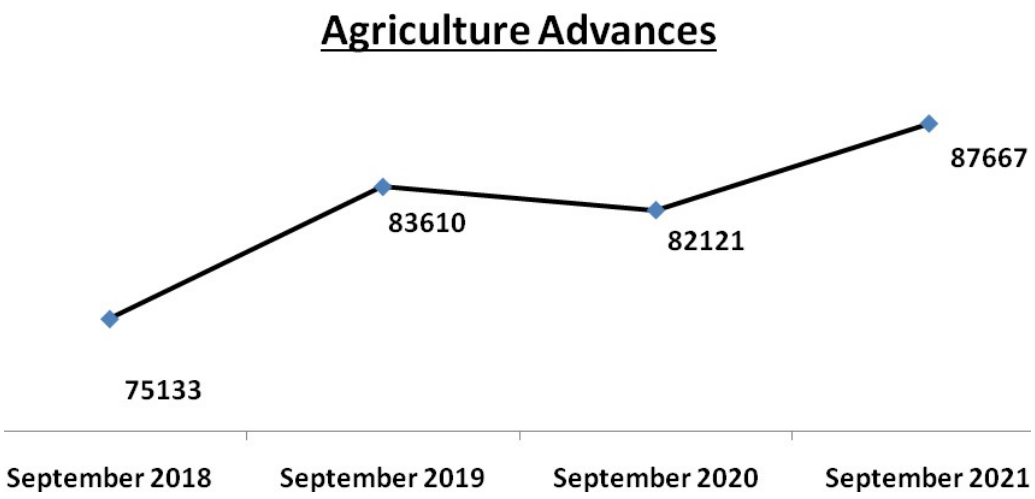


6.1.3. Agriculture Advances (Refer Annexure 10.5)

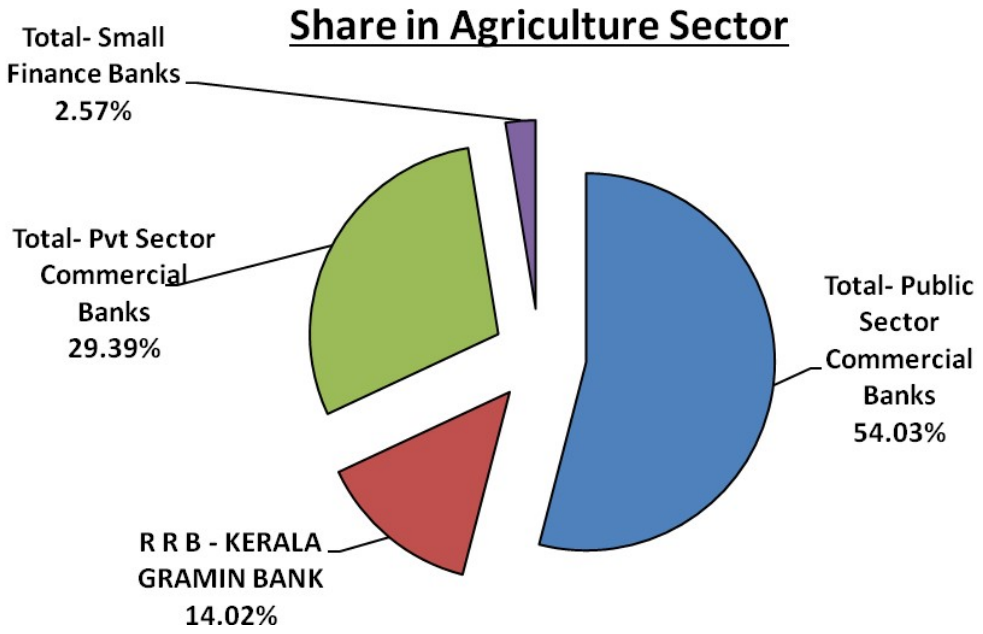
A. Growth in Agriculture Advances

(Rs. in Crores)

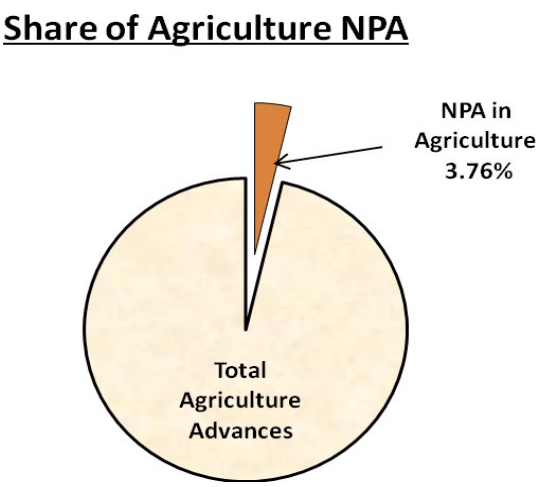
Agriculture Advances over the years			
September 2018	September 2019	September 2020	September 2021
75133	83610	82121	87667



B. Banking Group wise Growth in Agriculture Advances



% Share of NPA in Agriculture Advances



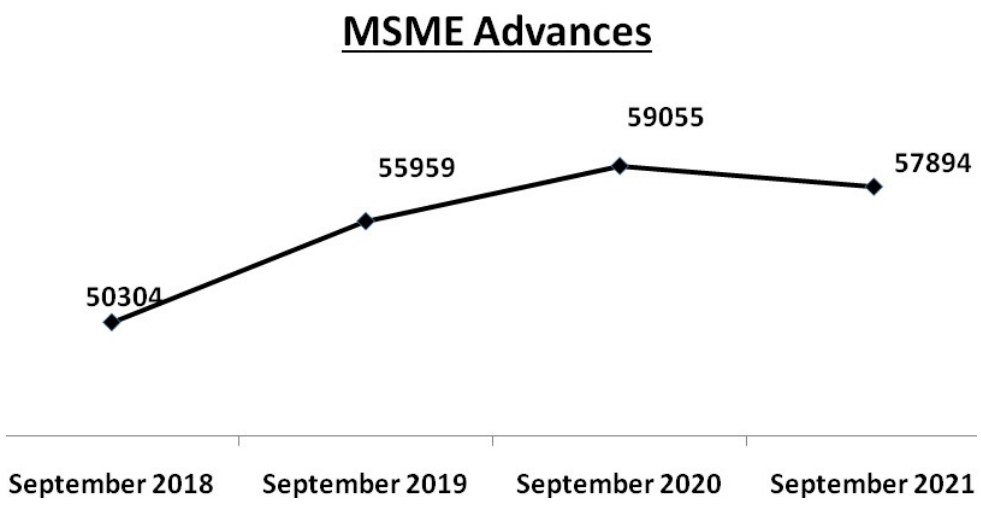
6.1.4. MSME Advances (Priority) (Refer Annexure 10.6)

A. Growth in MSME Advances

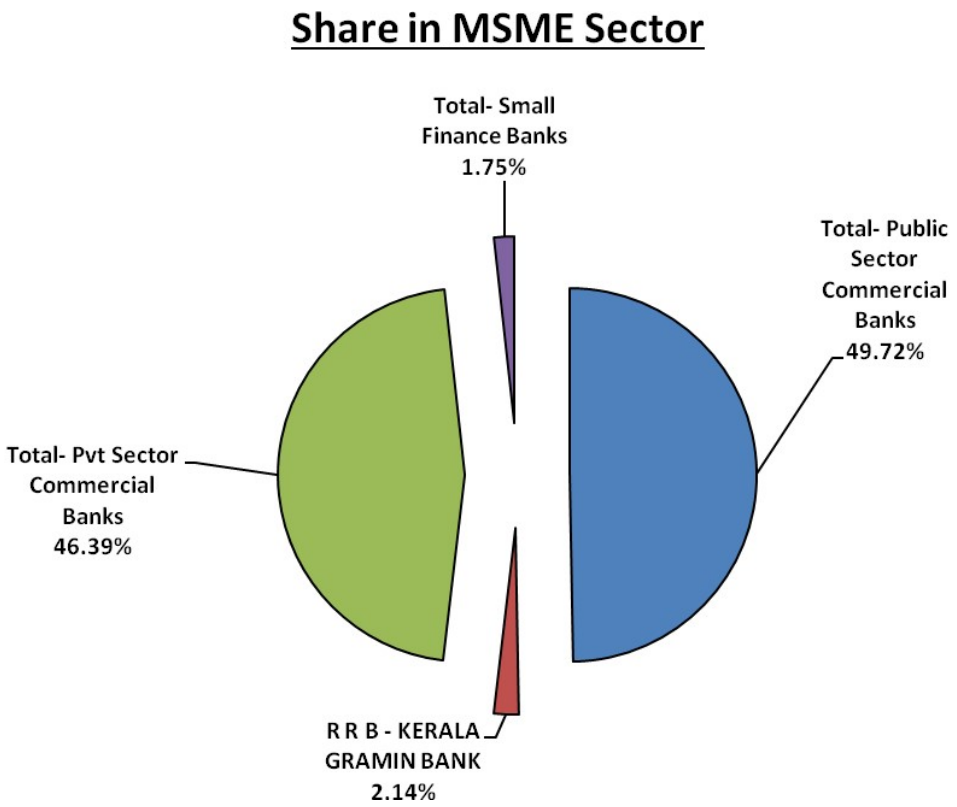
Micro, Small and Medium Enterprises are now part of the Priority Sector (MSME).

(Rs. in Crores)

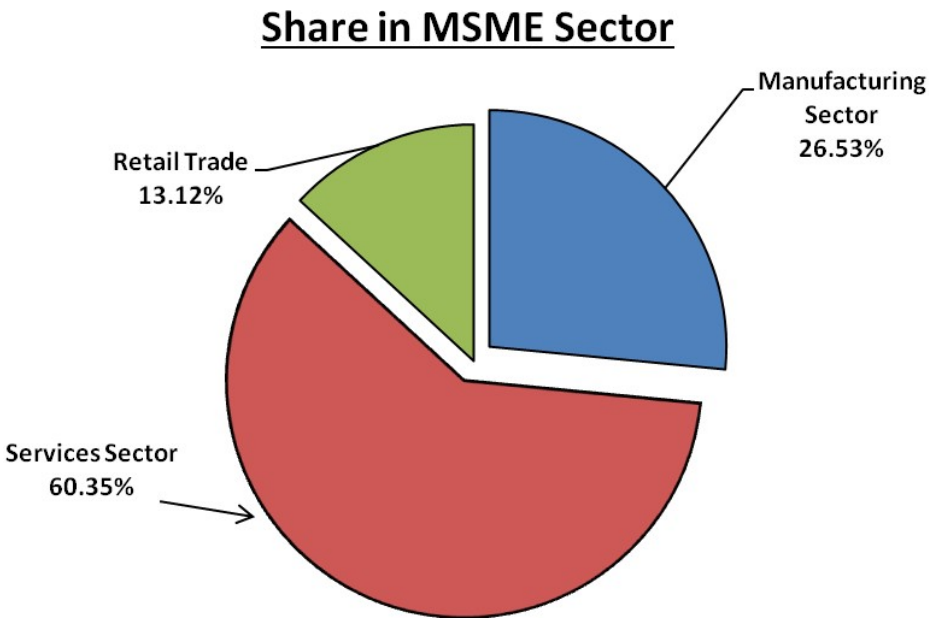
MSME Advances over the years			
September 2018	September 2019	September 2020	September 2021
50304	55959	59055	57894



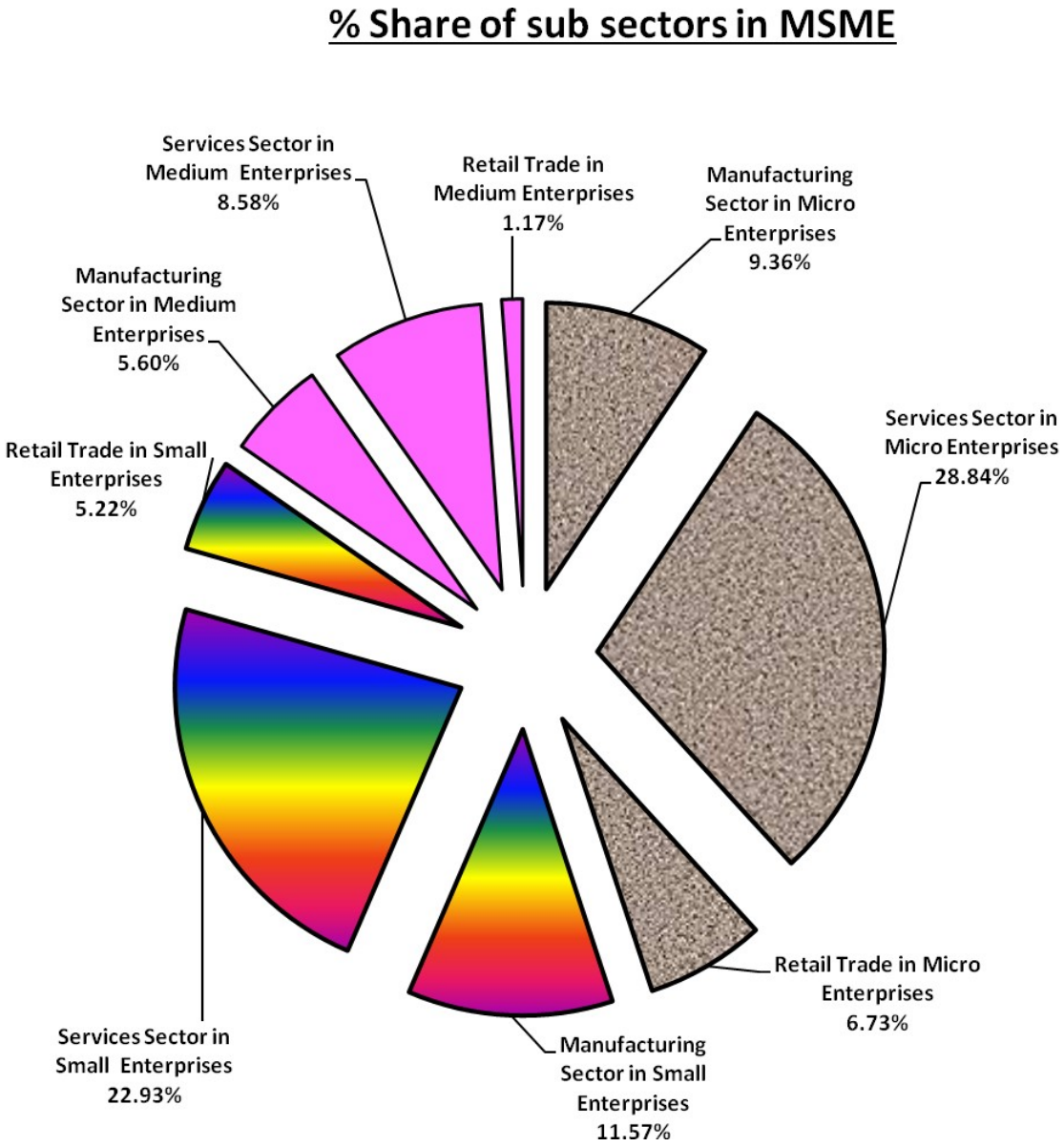
B. Banking Group wise Growth in MSME (Priority) – Micro, Small & Medium Enterprises



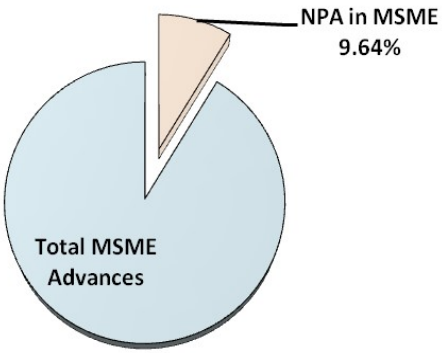
C. Sector wise classification of MSME



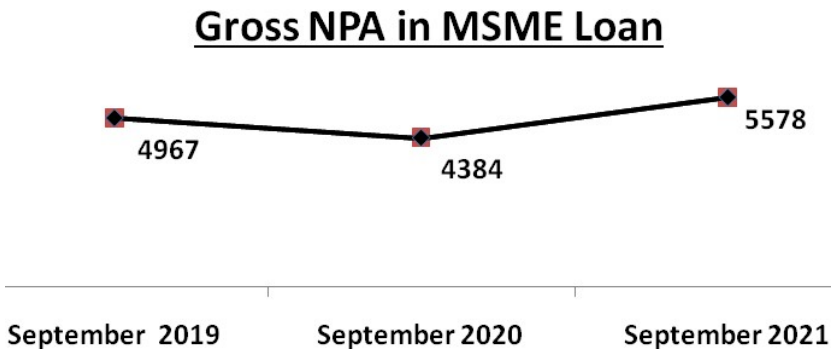
D. Sector wise performance under MSME



E. % Share of NPA in MSME Advances



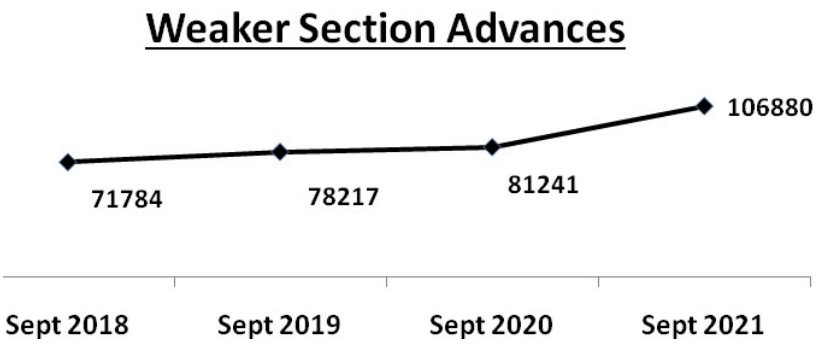
(Rs. in Crores)



6.1.5. Advances to Weaker Section (Refer Annexure 10.9)

(Rs. in Crores)

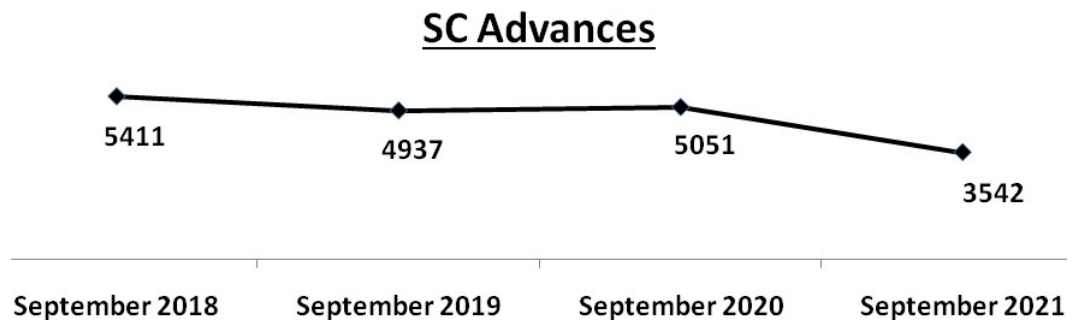
Weaker Section Advances over the years			
Sept 2018	Sept 2019	September 2020	September 2021
71784	78217	81241	106880

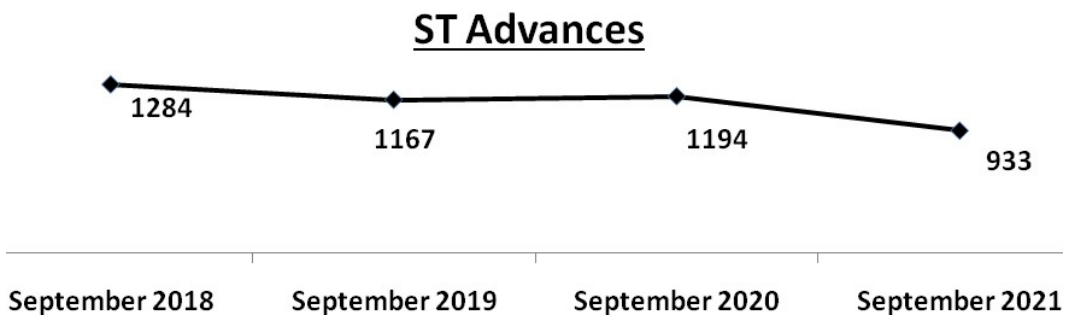


6.1.6. Advances to SC/STs (Refer Annexure 10.9)

(Rs. in Crores)

Parameter	Outstanding			
	September 2018	September 2019	September 2020	September 2021
SC Advances	5411	4937	5051	3542
ST Advances	1284	1167	1194	933
Total SC/ST Advances	6695	6104	6246	4475

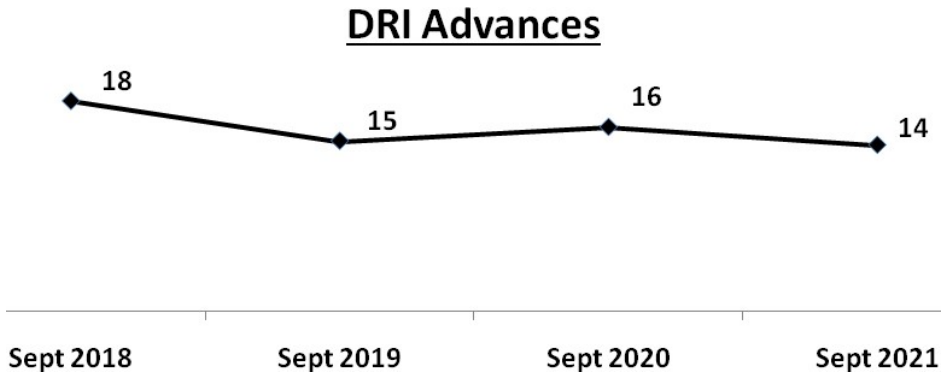




6.1.7. DRI Advances (Refer Annexure 10.10)

(Rs. in Crores)

Parameter	Outstanding over the years			
	Sept 2018	Sept 2019	Sept 2020	Sept 2021
DRI Advances	18	15	16	14

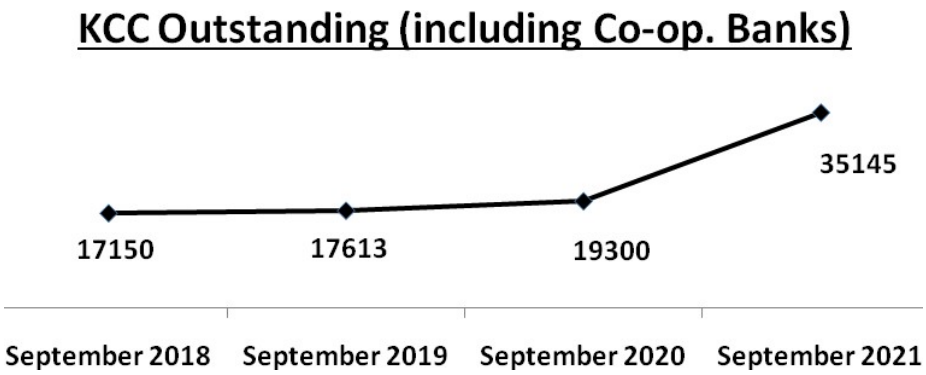


7. Review of Performance under Special Focus Programmes

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

(Rs. in Crores)

Parameter	Outstanding			
	September 2018	September 2019	September 2020	September 2021
KCC (including Co-op. Banks)	17150	17613	19300	35145



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

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

Data on Minority Sector Advances in the State of Kerala

(Rs. in Crores)

As on	Total Priority Sector Advances (including Co-op. Banks)	Minority Sector Advances	Percentage
30.09.2018	191518	96961	47
31.03.2019	206718	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
30.06.2021	216622	121224	56
30.09.2021	223616	133544	60

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

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

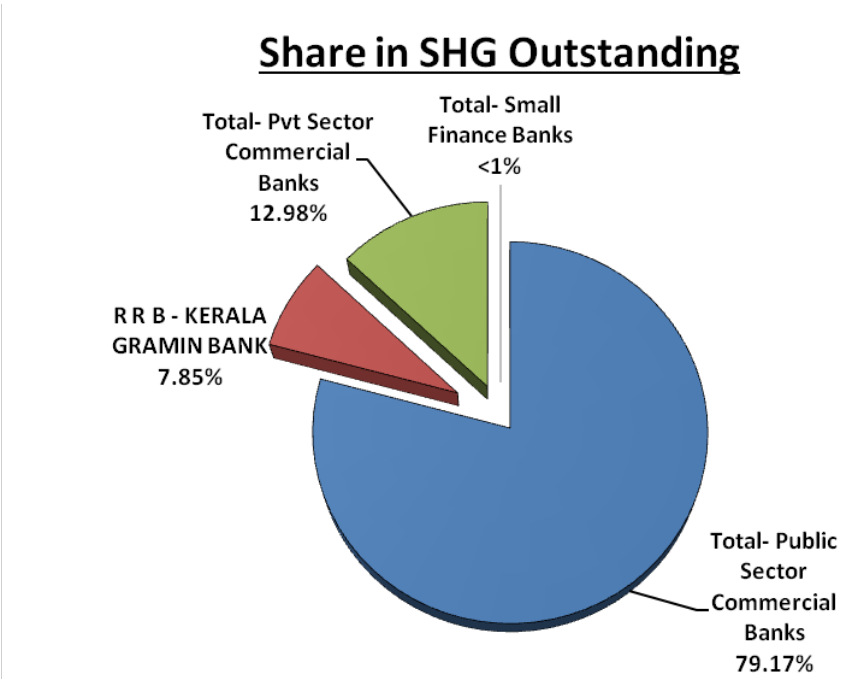
1. Financing SHGs directly by banks
2. Financing SHGs directly with the facilitation of NGOs
3. Financing SHGs through the medium of NGOs

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

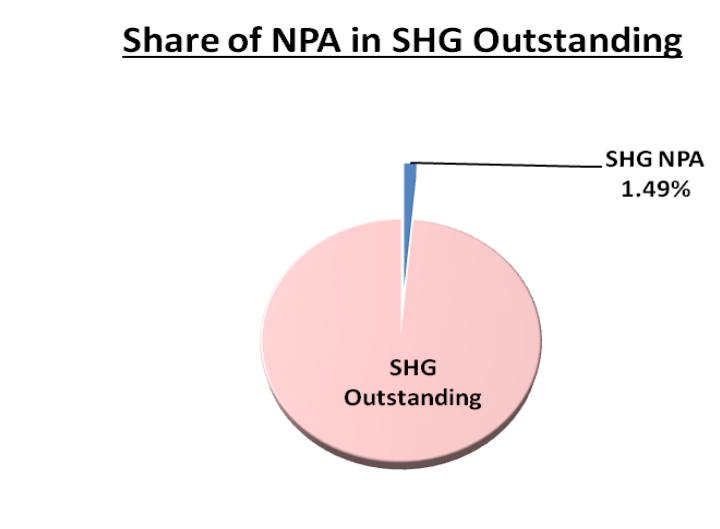
(Rs. in Crores)

Mode of Linkage	Loan Outstanding under SHG Finance	
	A/c	Amt
Financing SHGs directly by banks	202708	4554
Financing SHGs directly with the facilitation of NGOs	188884	7957
Financing SHGs through the medium of NGOs	1159	41
Total No. of SHGs linked	392751	12551

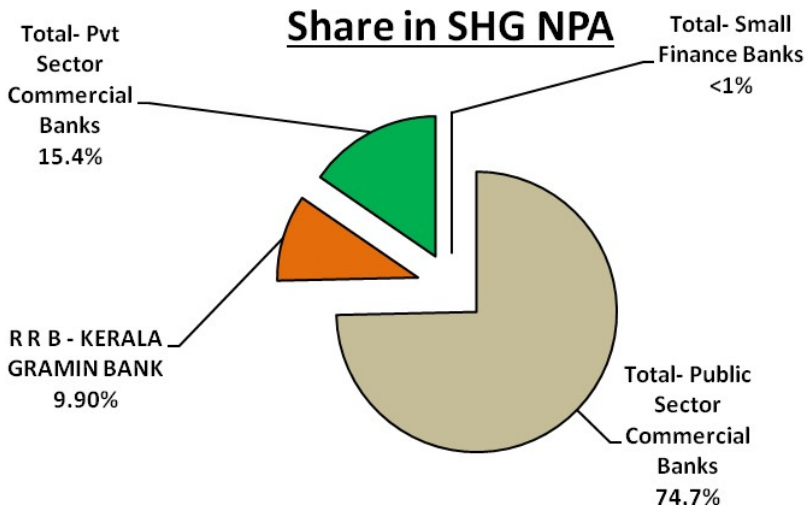
A. Banking Group wise Growth in SHG



B. % Share of SHG NPA in Total SHG Outstanding

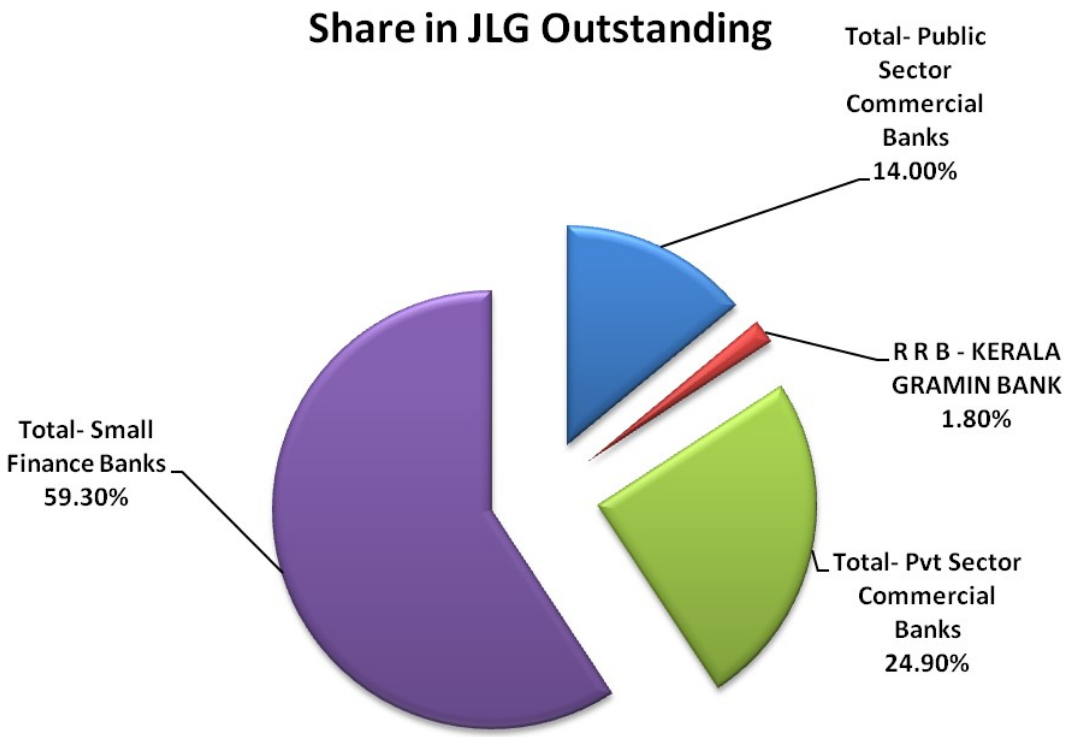


Banking Group wise Share in SHG NPA

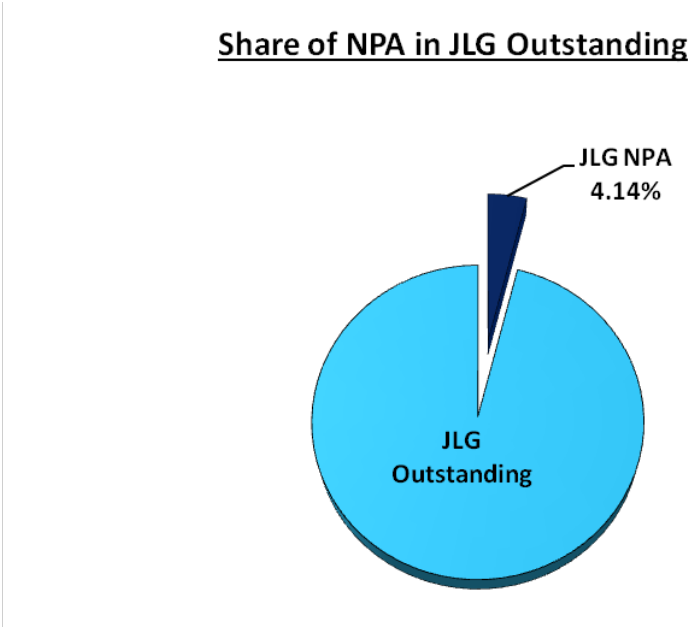


7.4. Performance under JLG

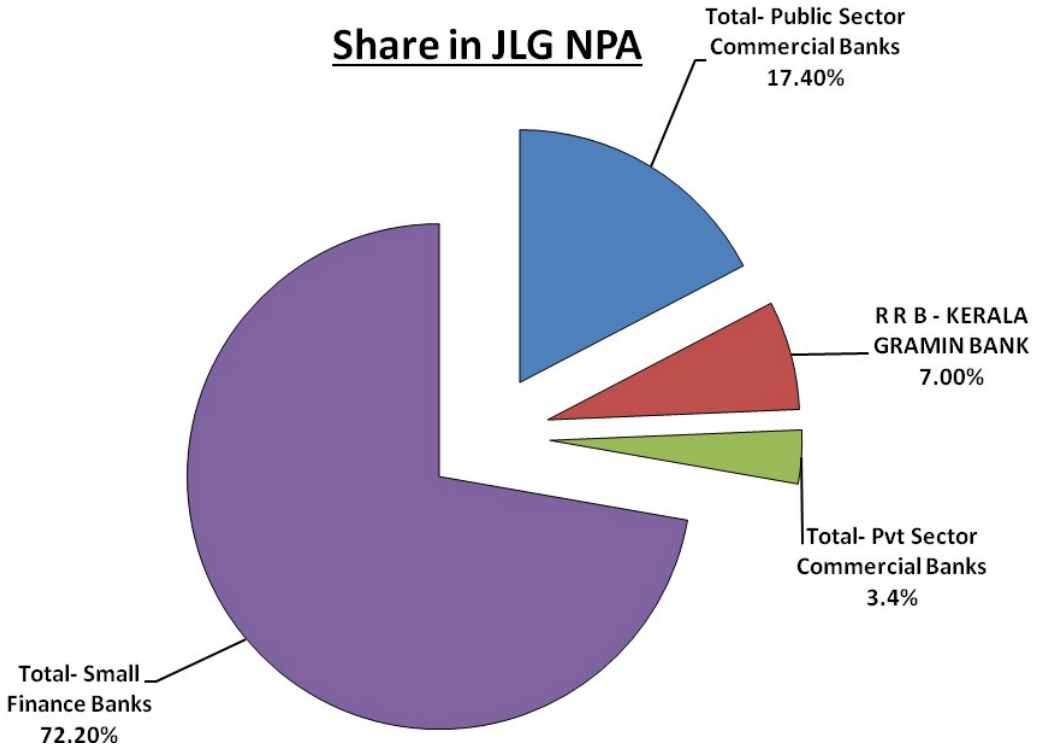
A. Banking Group wise Growth in JLG



B. % Share of JLG NPA in Total JLG Outstanding



C. Banking Group wise Share in JLG NPA

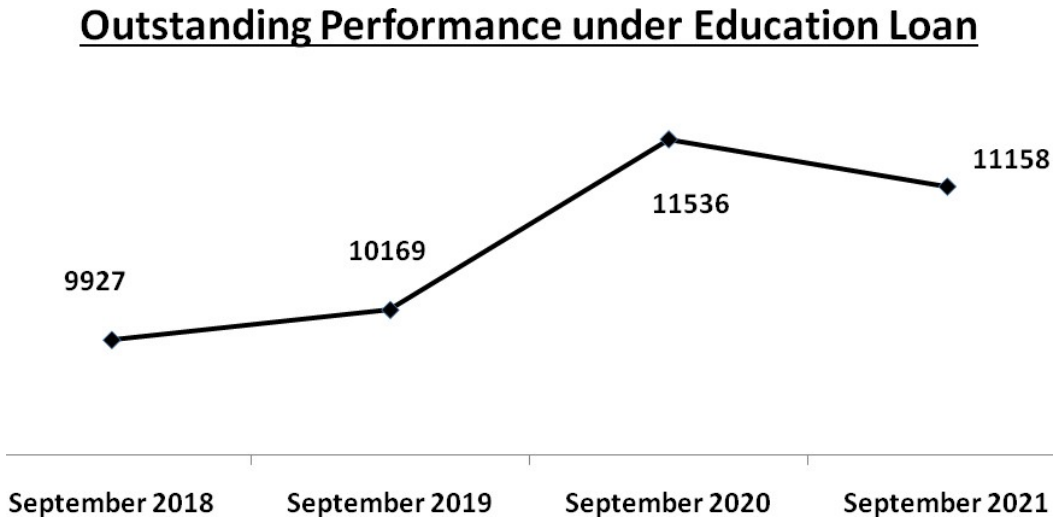


7.5. Outstanding Performance under Education Loan (Refer Annexure 10.25)

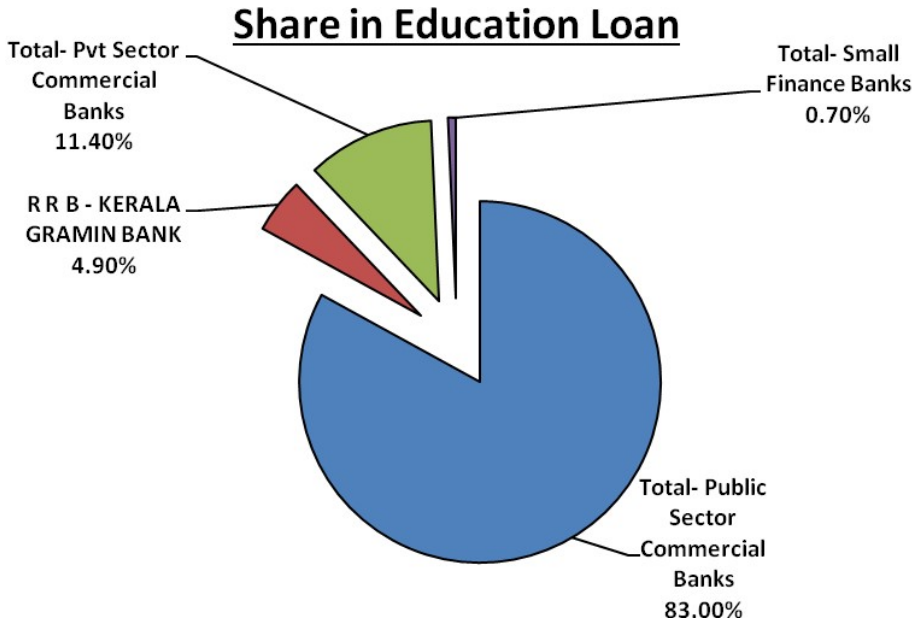
A. Growth in Education Loan

(Rs. in crores)

Parameter	Outstanding			
	September 2018	September 2019	September 2020	September 2021
Education loan	9927	10169	11536	11158



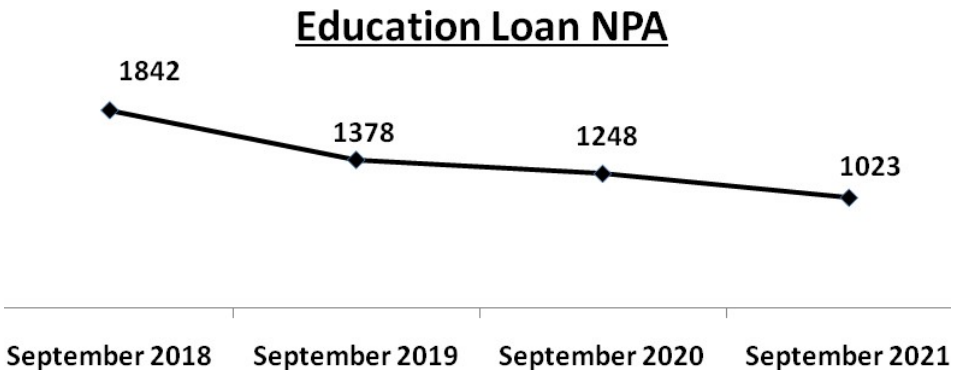
B. Banking Group wise Growth in Education Loan



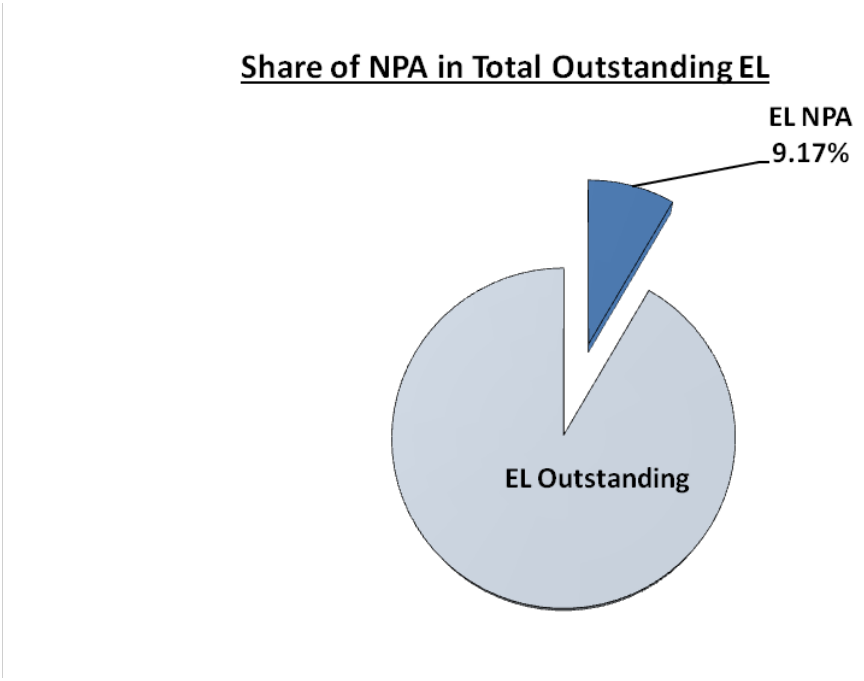
C. Education Loan NPA over the years

(Rs. in Crores)

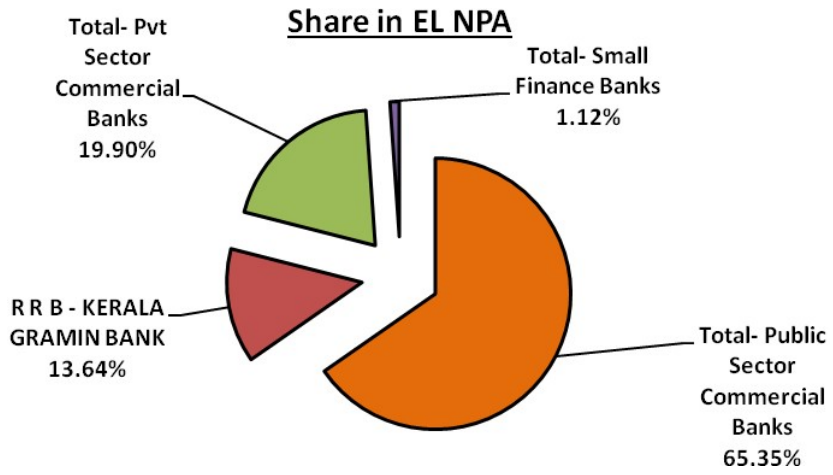
Parameter	Outstanding EL NPA			
	September 2018	September 2019	September 2020	September 2021
Education Loan NPA	1842	1378	1248	1023



D. % Share of EL NPA in Total EL Outstanding



E. Banking Group Wise Share Education Loan NPA

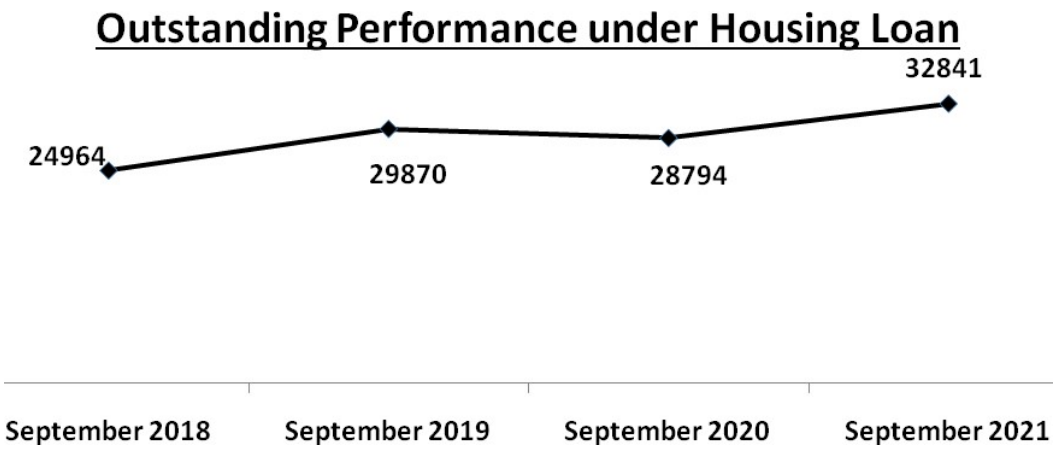


7.6. Outstanding Performance under Housing Loan (Refer Annexure 10.7)

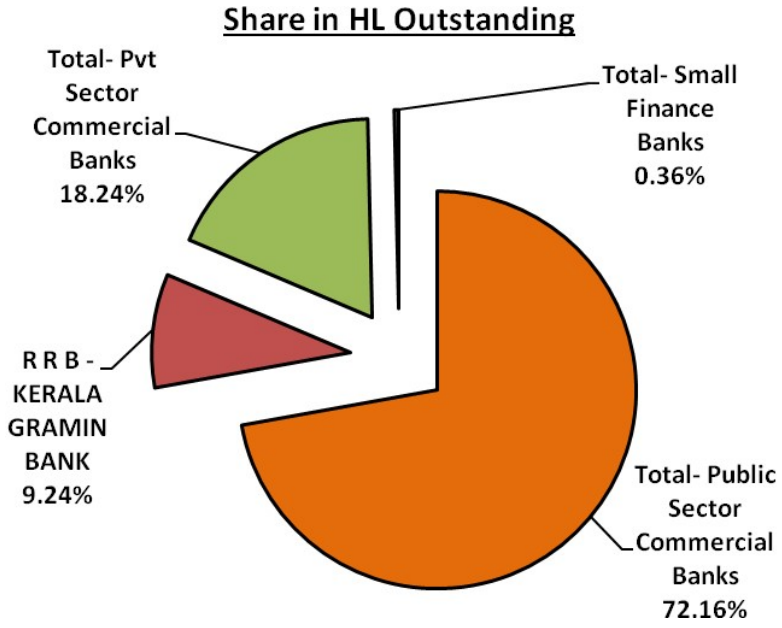
A. Growth in Housing Loan

(Rs. in crores)

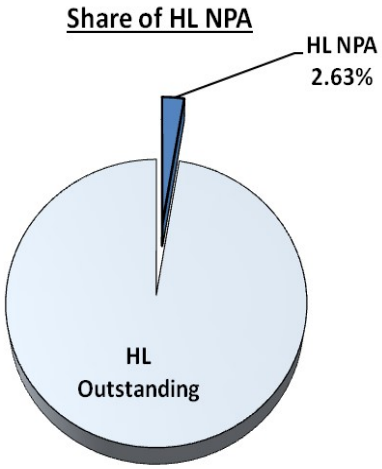
Parameter	Outstanding			
	September 2018	September 2019	September 2020	September 2021
Housing loan	24964	29870	28794	32841



B. Banking Group wise Growth in Housing Loan



C. % Share of NPA in Housing Loan



7.7. Total Outstanding Under MUDRA Loans (PMMY) as at September 2021
(Refer Annexure 10.30)

(Rs. in Crores)

Banking Group	Of Total outstanding under MUDRA loans							
	SHISHU		KISHORE		TARUN		Total MUDRA Loans	
	No.	Amount	No.	Amount	No.	Amount	No.	Amount
Total- Public Sector Commercial Banks	236443	620	158299	2519	31724	1823	426466	4963
R R B - KERALA GRAMIN BANK	72764	196	105315	1580	7548	612	185627	2387
Total- Pvt Sector Commercial Banks	912823	1364	136768	898	9450	408	1059041	2669
Total- Small Finance Banks	541626	1392	229159	1086	102	7	770887	2485
Total - Comm.Banks + RRB + SFB	1763656	3572	629541	6083	48824	2850	2442021	12505

7.8. Loan Outstanding under Stand up India Programme as at September 2021 (Refer Annexure 10.34)

(Rs. in Crores)

Banking Group	Women		SC/ST	
	No.	Amount	No.	Amount
Total- Public Sector Commercial Banks	1301	141	315	89
R R B - KERALA GRAMIN BANK	171	20	2	0.25
Total- Pvt Sector Commercial Banks	342	35	35	6
Total- Small Finance Banks	0	0	0	0
Total - Comm.Banks + RRB + SFB	1814	196	352	96

7.9. Loan Outstanding under Pradhan Mantri Awas Yojana as at September 2021 (Refer Annexure 10.33)

(Rs. in Crores)

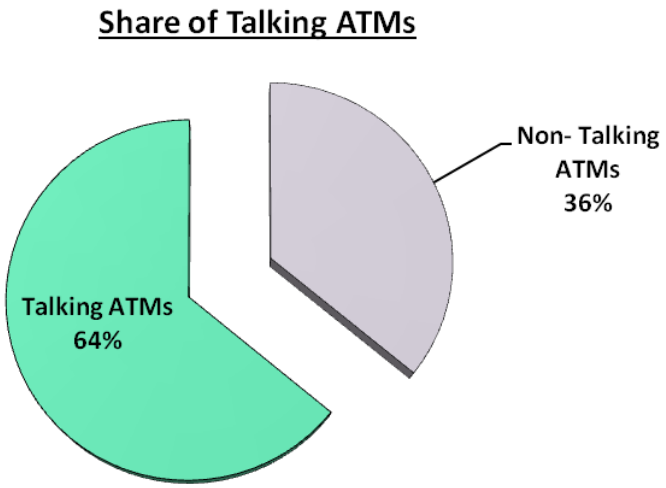
Banking Group	PMAY Scheme- URBAN		PMAY Scheme- GRAMIN		PMAY Scheme	
	A/cs	Amount	A/cs	Amount	A/cs	Amount
Total- Public Sector Commercial Banks	13367	1129	103	6	13470	1135
R R B - KERALA GRAMIN BANK	3486	158	0	0	3486	158
Total- Pvt Sector Commercial Banks	3453	419	23	4.85	3476	424
Total- Small Finance Banks	54	3	0	0	54	3
Total - Comm.Banks + RRB + SFB	20360	1710	126	11	20486	1720

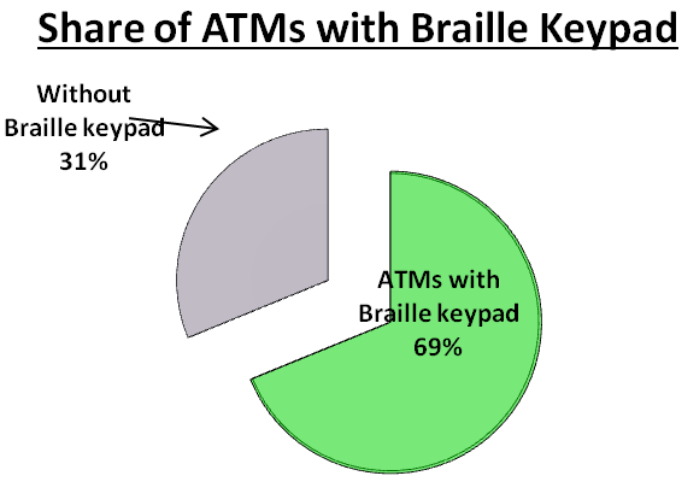
7.10. Cumulative enrollment under Pradhan Mantri Jan Suraksha Yojana as at September 2021 (Refer Annexure 10.31)

Banking Group	PMJJBY	PMSBY	APY	Total No.
Total- Public Sector Commercial Banks	627439	3274426	413833	4315698
R R B - KERALA GRAMIN BANK	90296	551659	113929	755884
Total- Pvt Sector Commercial Banks	136365	407864	75715	619944
Total- Small Finance Banks	0	0	18756	18756
Co-operative Banks	49210	191123	4358	244691
State Total	903310	4425072	626591	5954973

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

Banking Group	No.of ATM Outstanding	No. of talking ATMs	No. of ATMs with Braille keypad
Total- Public Sector Commercial Banks	6141	3458	3551
R R B - KERALA GRAMIN BANK	324	324	324
Total- Pvt Sector Commercial Banks	3264	2385	2763
Total- Small Finance Banks	232	217	217
Total - Comm.Banks + RRB + SFB	9961	6384	6855



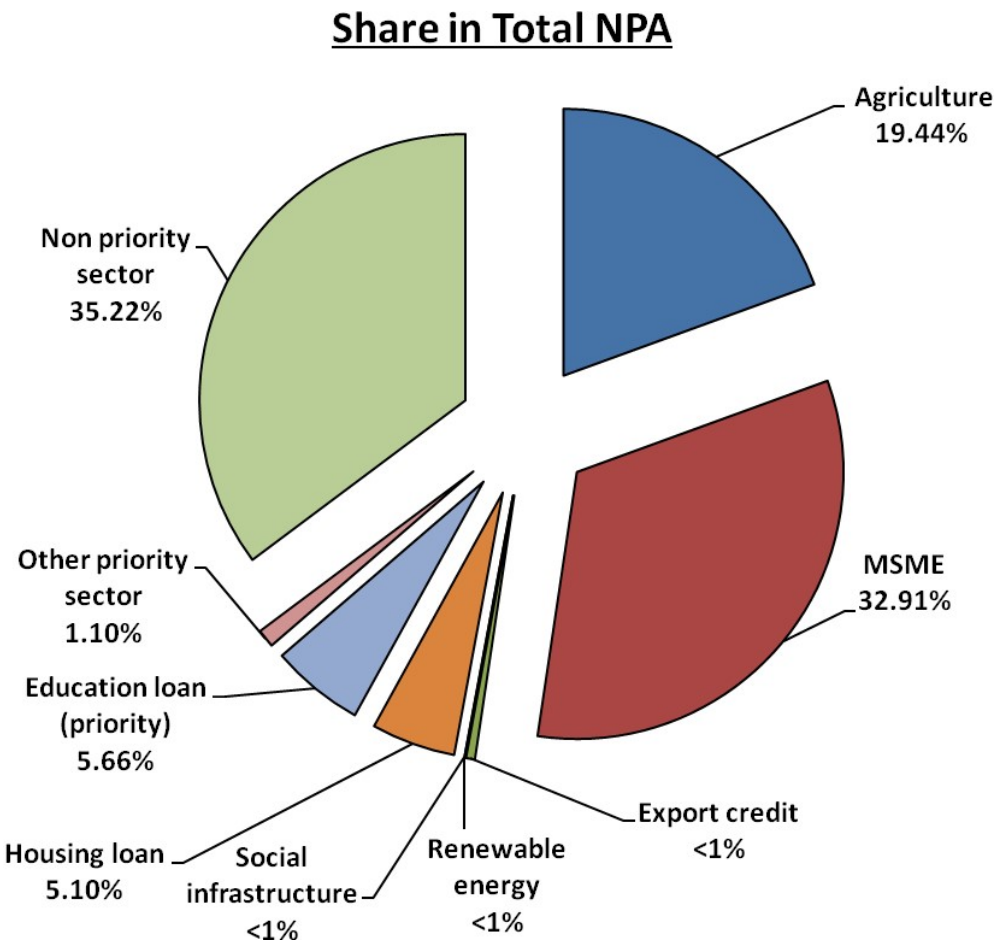


7.12. NPA Position of Commercial Banks (Refer Annexure 10.32)

Sector wise NPA outstanding

(Rs. in crores)

Gross NPA Outstanding as on September 2021		
Parameter	**No of Accounts**	**Amount Outstanding**
Priority Sector	**485945**	**10979**
(1) Agriculture	208820	3296
(2)MSME	172088	5578
(3)Export credit	137	92
(4)Renewable energy	48	2
(5)Social infrastructure	165	2
(6)Housing loan (priority)	16281	864
(7)Education loan (priority)	40088	959
(8)Other priority sector	48318	187
Non priority sector	**177371**	**5969**
Total NPA	**663316**	**16949**



8. Review of Performance under Priority Sector Disbursement – 2021-22

8.1. Review of Priority Sector Advances (Disbursement) as at September 2021 - ACP 2021-22 Achievements (Refer Annexures 10.11 & 10.12)

The performance of banks with reference to the Annual Credit Plan 2021-22 as at June 2021 with Bank-wise and District-wise break up is furnished in the annexure. The abstract of the performance as at June 2021 under ACP 2021-22 is as follows.

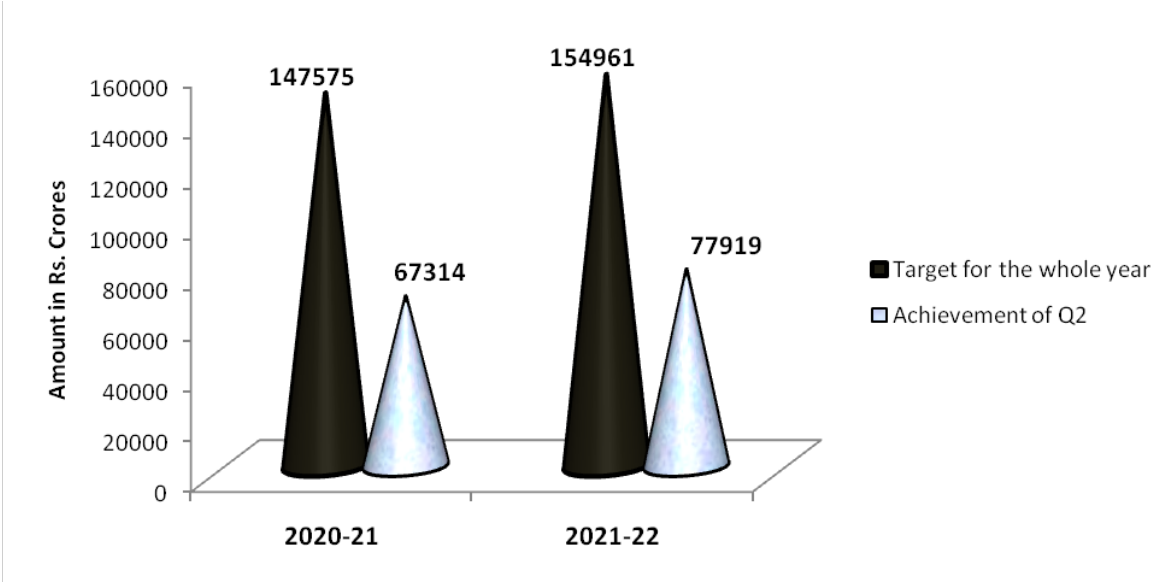
(Rs. in Crores)

Bank/Banking Group	Primary Sector			Secondary sector			Tertiary Sector			Total Priority Sector Advances		
	Target 2021-22	Ach Q2	% Ach	Target 2021-22	Ach Q2	% Ach	Target 2021-22	Ach Q2	% Ach	Target 2021-22	Ach Q2	% Ach
Total- Public Sector Commercial Banks	31148	21819	70%	16519	10146	61%	14526	4047	28%	62193	36013	58%
R R B - KERALA GRAMIN BANK	9793	5886	60%	3106	377	12%	1821	403	22%	14720	6667	45%
Total- Pvt Sector Commercial Banks	15852	10754	68%	12557	8486	68%	8009	3159	39%	36419	22399	62%
Small Finance Banks	667	780	117%	504	387	77%	328	593	181%	1498	1760	117%
Cooperatives	18751	5713	30%	7226	1664	23%	14154	3704	26%	40131	11081	28%
Total	76211	44952	59%	39912	21061	53%	38838	11907	31%	154961	77919	50%
% to Total Disbursement	xx	57.69%	xx	xx	27.03%	xx	xx	15.28%	xx	xx	100%	xx

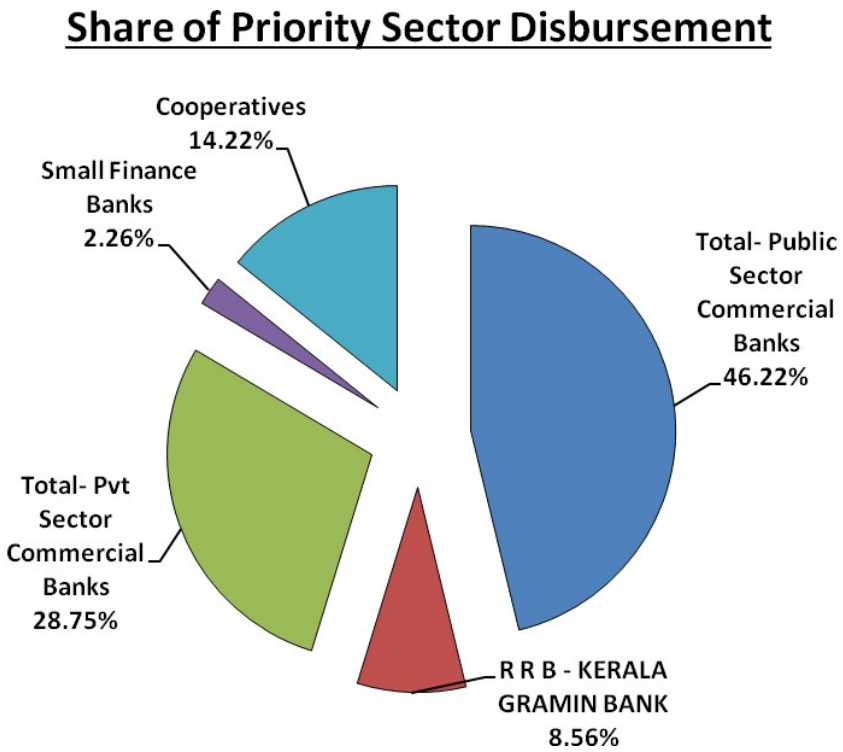
8.1.1. Overall Performance under Priority Sector

(Rs. in Crores)

Priority Sector	2020-21	2021-22
Target for the whole year	147575	154961
Achievement of Q2	67314	77919
% of achievement for Q2	46%	50%



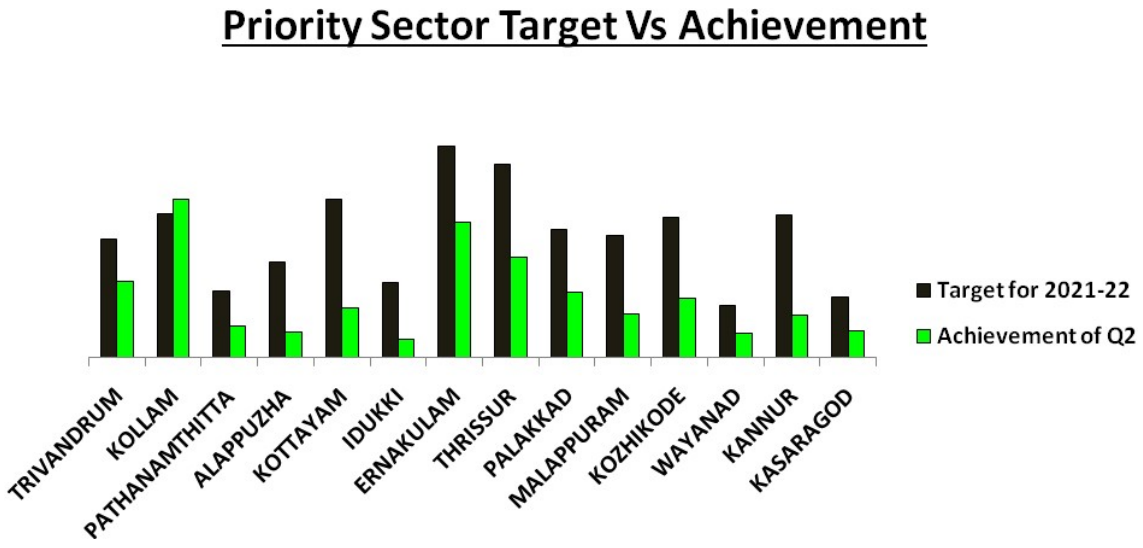
8.1.1.1. Banking GroupWise Performance under Priority Sector



8.1.1.2. District wise Performance under Priority Sector

(Rs. in Crores)

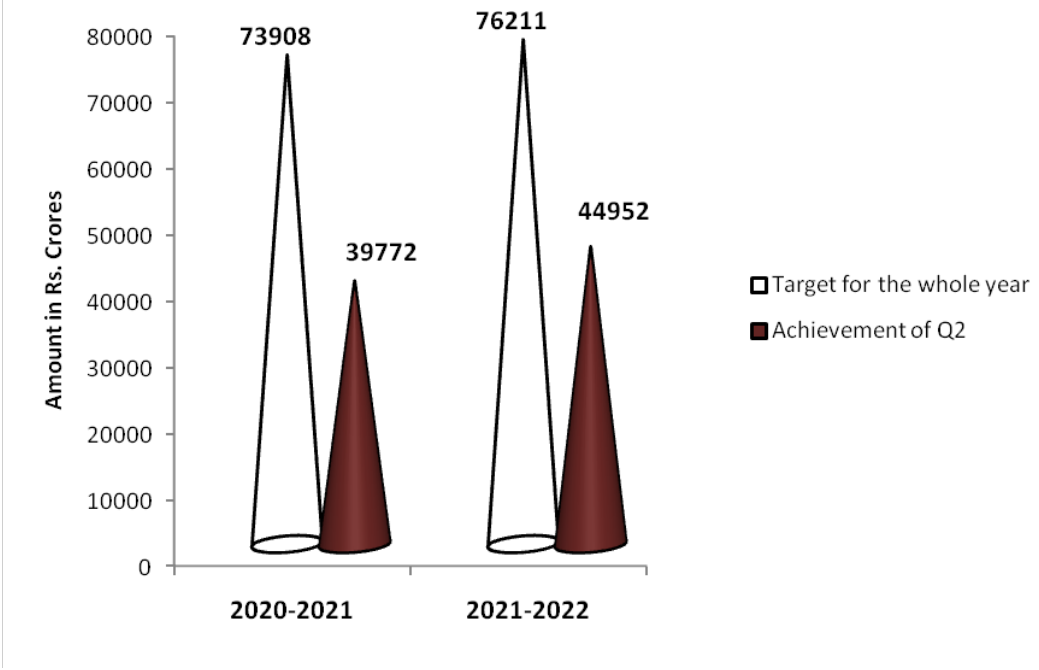
Sl. No.	District	Target for 2021- 22	Achievement of Q2	% Achievement
1	TRIVANDRUM	10777	6927	64%
2	KOLLAM	13076	14404	110%
3	PATHANAMTHITTA	6000	2894	48%
4	ALAPPUZHA	8717	2291	26%
5	KOTTAYAM	14340	4492	31%
6	IDUKKI	6768	1652	24%
7	ERNAKULAM	19232	12335	64%
8	THRISSUR	17500	9149	52%
9	PALAKKAD	11643	5947	51%
10	MALAPPURAM	11076	3942	36%
11	KOZHIKODE	12735	5408	42%
12	WAYANAD	4680	2247	48%
13	KANNUR	12956	3848	30%
14	KASARAGOD	5462	2382	44%
TOTAL		154961	77919	50%



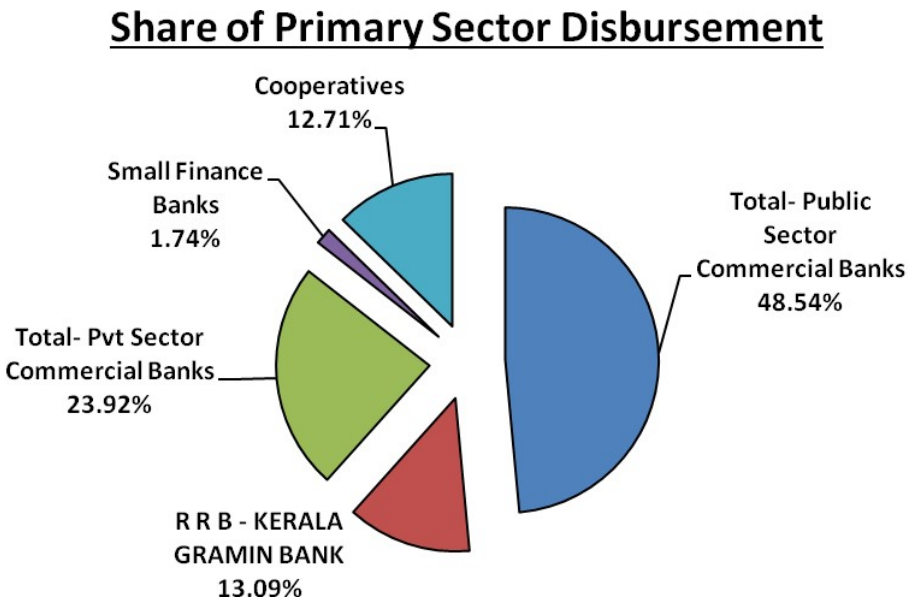
8.1.2. Performance under Primary Sector

(Rs. in Crores)

Parameter	2020-2021	2021-2022
Target for the whole year	73908	76211
Achievement of Q2	39772	44952
% achievement for Q2	54%	59%



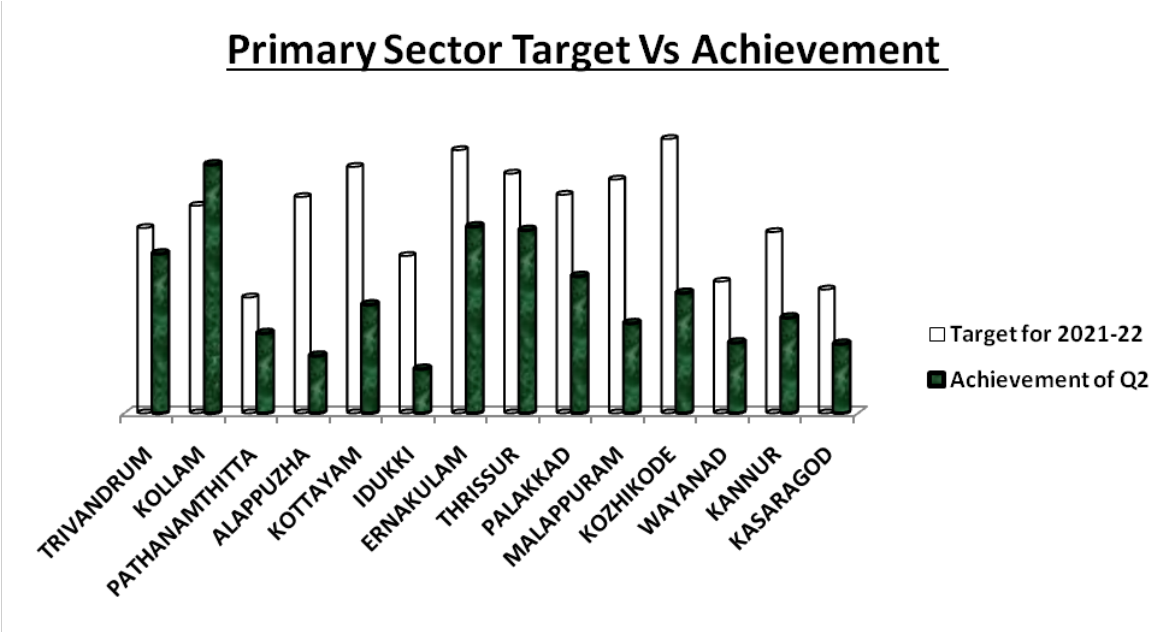
8.1.2.1. Banking GroupWise Performance under Primary Sector



8.1.2.2. District wise Performance under Primary Sector

(Rs. in Crores)

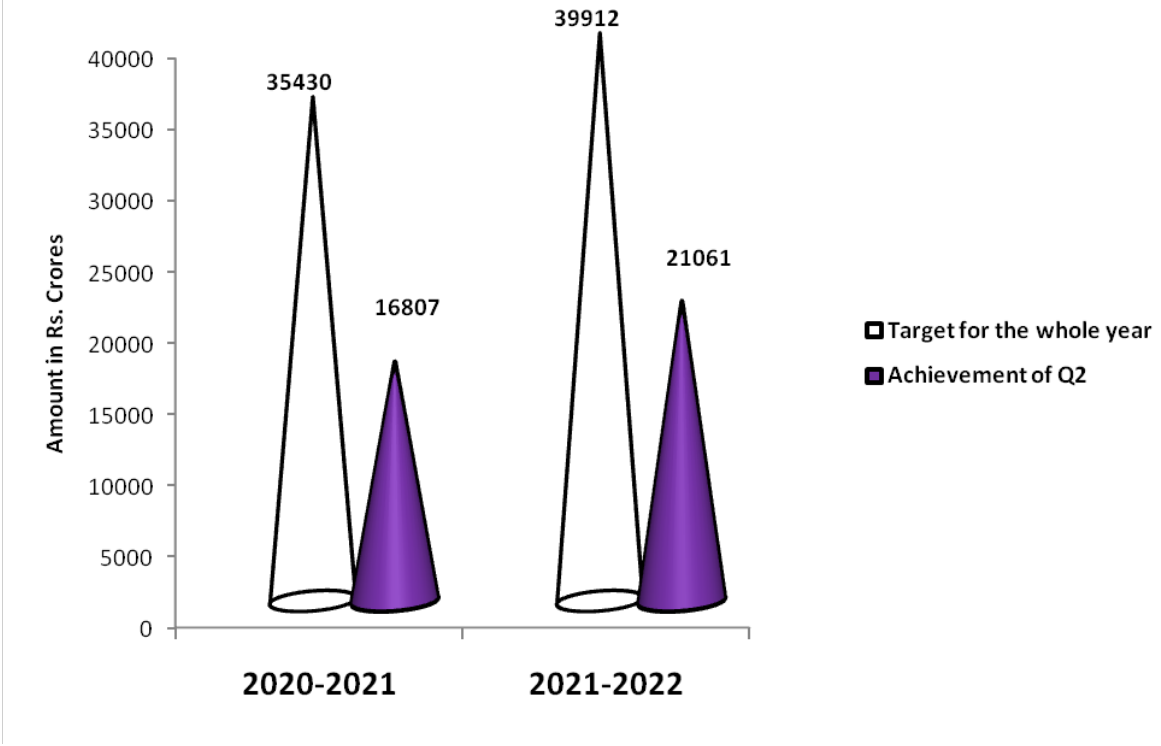
Sl. No.	District	Target for 2021-22	Achievement of Q2	% Achievement
1	TRIVANDRUM	5053	4345	86%
2	KOLLAM	5659	6777	120%
3	PATHANAMTHITTA	3159	2176	69%
4	ALAPPUZHA	5898	1560	26%
5	KOTTAYAM	6720	2957	44%
6	IDUKKI	4290	1203	28%
7	ERNAKULAM	7177	5086	71%
8	THRISSUR	6534	4989	76%
9	PALAKKAD	5959	3731	63%
10	MALAPPURAM	6375	2447	38%
11	KOZHIKODE	7481	3274	44%
12	WAYANAD	3590	1921	53%
13	KANNUR	4942	2602	53%
14	KASARAGOD	3375	1884	56%
TOTAL		76211	44952	59%



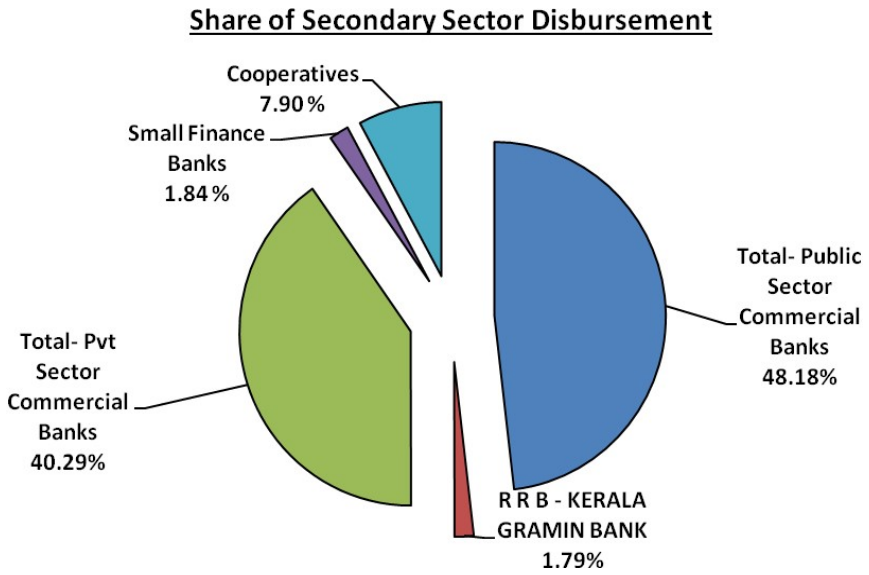
8.1.3. Performance under Secondary Sector

(Rs. in Crores)

Parameter	2020-2021	2021-2022
Target for the whole year	35430	39912
Achievement of Q2	16807	21061
% achievement for Q2	47%	53%



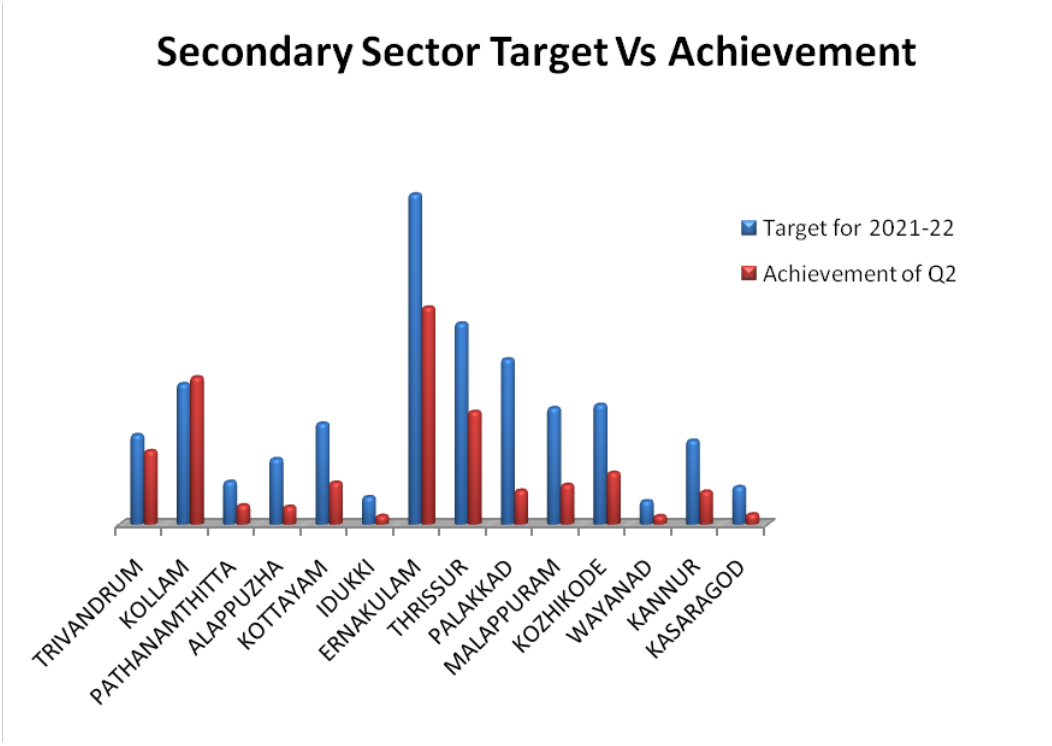
8.1.3.1. Banking GroupWise Performance under Secondary Sector



8.1.3.2. District wise Performance under Secondary Sector

(Rs. in Crores)

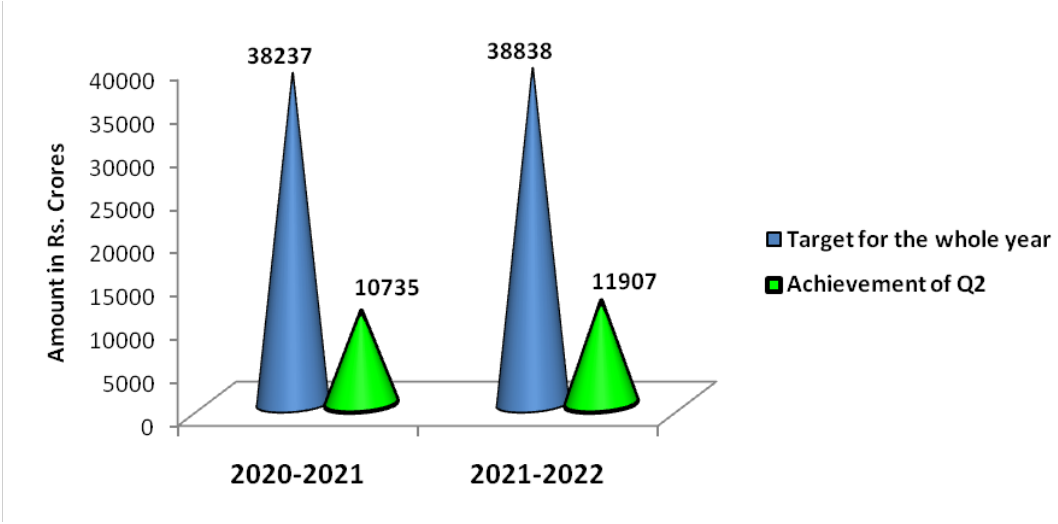
Sl. No.	District	Target for 2021-22	Achievement of Q2	% Achievement
1	TRIVANDRUM	2312	1900	82%
2	KOLLAM	3630	3806	105%
3	PATHANAMTHITTA	1105	498	45%
4	ALAPPUZHA	1692	459	27%
5	KOTTAYAM	2610	1081	41%
6	IDUKKI	708	220	31%
7	ERNAKULAM	8539	5614	66%
8	THRISSUR	5201	2914	56%
9	PALAKKAD	4272	875	20%
10	MALAPPURAM	3011	1025	34%
11	KOZHIKODE	3095	1336	43%
12	WAYANAD	600	218	36%
13	KANNUR	2168	850	39%
14	KASARAGOD	969	265	27%
TOTAL		39912	21061	53%



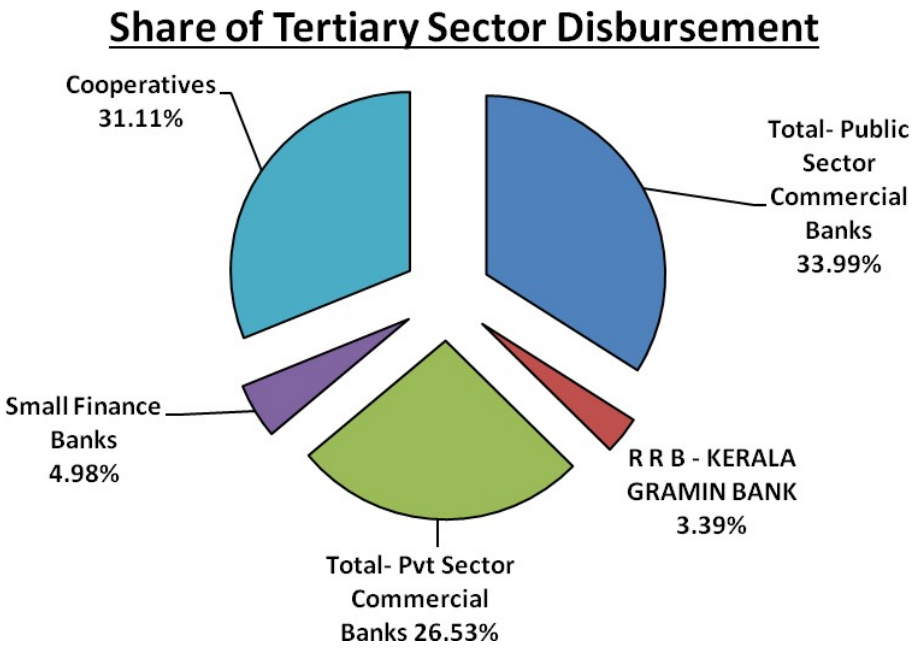
8.1.4. Performance under Tertiary Sector

(Rs. in Crores)

Parameter	2020-2021	2021-2022
Target for the whole year	38237	38838
Achievement of Q2	10735	11907
% achievement for Q2	28%	31%



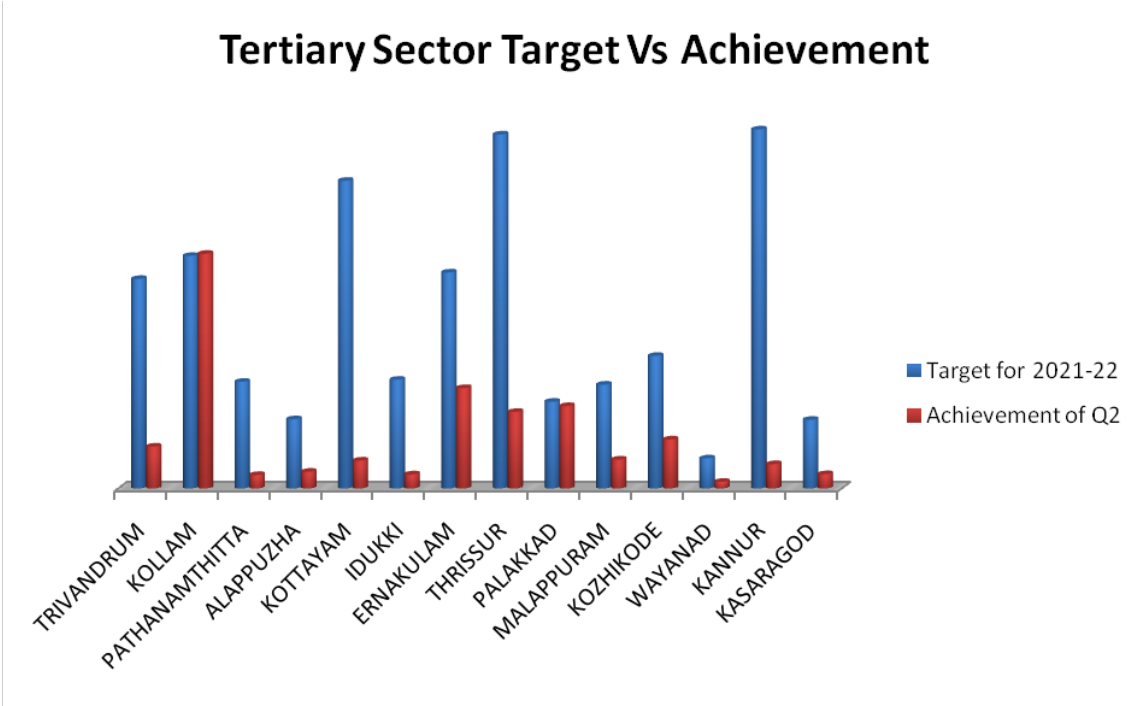
8.1.4.1. Banking GroupWise Performance under Tertiary Sector



8.1.4.2. District wise Performance under Tertiary Sector

(Rs. in Crores)

Sl.No.	District	Target for 2021-22	Achievement of Q2	% Achievement
1	TRIVANDRUM	3412	682	20%
2	KOLLAM	3787	3821	101%
3	PATHANAMTHITTA	1736	219	13%
4	ALAPPUZHA	1127	272	24%
5	KOTTAYAM	5010	454	9%
6	IDUKKI	1770	229	13%
7	ERNAKULAM	3516	1635	46%
8	THRISSUR	5765	1246	22%
9	PALAKKAD	1412	1341	95%
10	MALAPPURAM	1690	471	28%
11	KOZHIKODE	2158	798	37%
12	WAYANAD	490	109	22%
13	KANNUR	5847	397	7%
14	KASARAGOD	1118	233	21%
TOTAL		38838	11907	31%



9. Any Other matter with the Permission of Chair

10.1. BANKING STATISTICS - NUMBER OF BANK BRANCHES AND DEPOSITS AS AT SEPTEMBER 2021

(Rs.in lakhs)

Sl No.	BANK	No. of Branches				Total Deposits			
		Rural	S.Urban	Urban	Total	Rural	S.Urban	Urban	Total
A	**PUBLIC SECTOR COMMERCIAL BANKS**								
1	BANK OF BARODA	11	151	57	**219**	33,227	8,47,343	5,19,656	**14,00,226**
2	BANK OF INDIA	4	71	29	**104**	8,921	2,73,549	2,07,759	**4,90,229**
3	BANK OF MAHARASHTRA	0	12	11	**23**	0	7,539	28,928	**36,467**
4	CANARA BANK	33	474	141	**648**	1,55,091	34,84,453	16,88,893	**53,28,437**
5	CENTRAL BANK OF INDIA	5	81	32	**118**	11,105	3,71,124	1,75,048	**5,57,277**
6	INDIAN BANK	2	104	47	**153**	9,992	6,19,883	4,32,066	**10,61,941**
7	INDIAN OVERSEAS BANK	3	139	41	**183**	29,954	6,38,564	5,81,852	**12,50,370**
8	PUNJAB & SIND BANK	0	0	4	**4**	0	0	10,634	**10,634**
9	PUNJAB NATIONAL BANK	9	123	60	**192**	40,571	5,21,728	4,63,547	**10,25,846**
10	STATE BANK OF INDIA	55	865	266	**1,186**	4,07,382	1,18,24,798	68,29,303	**1,90,61,483**
11	UCO BANK	2	32	14	**48**	3,408	72,381	70,080	**1,45,869**
12	UNION BANK OF INDIA	15	266	134	**415**	56,259	11,79,440	13,10,193	**25,45,892**
	Total- Public Sector Commercial Banks	**139**	**2,318**	**836**	**3,293**	**7,55,910**	**1,98,40,801**	**1,23,17,959**	**3,29,14,670**
B	**R R B - KERALA GRAMIN BANK**	53	542	39	634	1,06,740	15,54,317	2,26,457	18,87,514
	Total- Public Sector Banks including RRB	**192**	**2,860**	**875**	**3,927**	**8,62,650**	**2,13,95,118**	**1,25,44,416**	**3,48,02,184**

10.1. BANKING STATISTICS - NUMBER OF BANK BRANCHES AND DEPOSITS AS AT SEPTEMBER 2021

(Rs.in lakhs)

Sl No.	BANK	No. of Branches				Total Deposits			
		Rural	S.Urban	Urban	Total	Rural	S.Urban	Urban	Total
C	**PRIVATE SECTOR COMMERCIAL BANKS**								
1	AXIS BANK	1	92	54	**147**	22,223	7,07,473	10,59,314	**17,89,010**
2	BANDHAN BANK	0	4	7	**11**	0	74,078	2,00,270	**2,74,348**
3	CSB BANK	26	195	44	**265**	34,170	8,69,805	3,00,727	**12,04,702**
4	CITY UNION BANK	0	9	9	**18**	0	23,995	54,700	**78,695**
5	DHANLAXMI BANK	14	95	33	**142**	56,461	4,02,809	4,39,749	**8,99,019**
6	FEDERAL BANK	29	494	76	**599**	3,13,957	86,79,686	21,59,440	**1,11,53,083**
7	HDFC BANK	7	126	82	**215**	29,065	10,61,558	17,34,376	**28,24,999**
8	ICICI BANK	4	114	58	**176**	15,967	8,29,494	10,02,623	**18,48,083**
9	IDBI BANK	0	34	18	**52**	0	2,98,728	2,39,274	**5,38,002**
10	IDFC FIRST Bank	0	0	7	**7**	0	0	94,699	**94,699**
11	INDUS IND BANK	1	44	29	**74**	235	1,83,844	4,47,040	**6,31,118**
12	JAMMU & KASHMIR BANK	0	0	2	**2**	0	0	2,227	**2,227**
13	KARNATAKA BANK	1	11	9	**21**	1,526	38,545	42,096	**82,167**
14	KARUR VYSYA BANK	0	12	9	**21**	0	46,171	1,11,340	**1,57,511**
15	KOTAK MAHINDRA BANK	0	18	16	**34**	0	86,126	1,75,036	**2,61,162**
16	LAKSHMI VILAS BANK	0	5	8	**13**	0	62,127	19,803	**81,930**
17	RBL Bank	1	2	7	**10**	186	2,410	42,451	**45,047**
18	SOUTH INDIAN BANK	45	377	78	**500**	2,26,190	35,71,378	15,27,503	**53,25,071**
19	T.N.MERCANTILE BANK	0	12	9	**21**	0	24,531	82,175	**1,06,706**
20	YES BANK	0	3	12	**15**	0	29,220	2,90,469	3,19,689
	Total- Pvt Sector Commercial Banks	**129**	**1,647**	**567**	**2,343**	**6,99,981**	**1,69,91,976**	**1,00,25,312**	**2,77,17,269**
D	**SMALL FINANCE BANKS**								
1	ESAF	147	103	27	277	95,742	4,06,990	4,07,756	9,10,488
2	Ujjivan Small Finance Bank	0	7	8	15	0	46,106	57,345	1,03,451
	Total- Small Finance Banks	**147**	**110**	**35**	**292**	**95,742**	**4,53,096**	**4,65,102**	**10,13,940**
	Total - Commercial Banks + RRB + SFB	**468**	**4,617**	**1,477**	**6,562**	**16,58,373**	**3,88,40,191**	**2,30,34,829**	**6,35,33,393**
E	**CO-OPERATIVE BANKS**								
1	DIST CO-OPERATIVE BANKS	37	17	0	54	1,79,860	2,37,581	0	4,17,441
2	KSCARDB (incl. PCARDBs)	121	44	11	176	19,596	8,803	2,867	31,266
3	KSCB	291	350	128	769	20,82,008	27,92,057	19,12,562	67,86,627
	Total Co-operative Banks	**449**	**411**	**139**	**999**	**22,81,464**	**30,38,441**	**19,15,429**	**72,35,334**
	Total - Banking Sector	**917**	**5,028**	**1,616**	**7,561**	**39,39,837**	**4,18,78,631**	**2,49,50,258**	**7,07,68,727**

10.2. BANKING STATISTICS -NR DEPOSITS, ADVANCES AND CASA AS AT SEPTEMBER 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	9,775	3,43,595	1,55,309	**5,08,678**	38,709	7,15,669	5,17,630	**12,72,008**	16,660	2,94,007	1,82,572	**4,93,238**
2	BANK OF INDIA	1,316	50,152	38,418	**89,886**	14,172	2,43,598	1,45,833	**4,03,603**	4,797	1,18,551	62,685	**1,86,033**
3	BANK OF MAHARASHTRA	0	833	2,198	**3,031**	0	9,233	2,28,353	**2,37,586**	0	2,957	19,882	**22,839**
4	CANARA BANK	47,532	14,55,800	3,75,657	**18,78,989**	1,54,757	29,54,020	18,96,147	**50,04,924**	73,812	17,19,345	6,13,004	**24,06,161**
5	CENTRAL BANK OF INDIA	2,583	1,05,809	24,642	**1,33,034**	16,347	2,62,814	3,26,915	**6,06,076**	5,114	1,36,115	64,568	**2,05,797**
6	INDIAN BANK	4,668	2,06,839	75,845	**2,87,352**	3,284	3,38,807	5,33,132	**8,75,223**	4,657	2,02,230	3,34,972	**5,41,859**
7	INDIAN OVERSEAS BANK	10,679	2,78,512	1,03,154	**3,92,345**	14,160	3,23,954	3,01,612	**6,39,726**	5,165	2,84,965	1,10,903	**4,01,033**
8	PUNJAB & SIND BANK	0	0	289	**289**	0	0	26,216	**26,216**	0	0	2,568	**2,568**
9	PUNJAB NATIONAL BANK	7,436	1,14,393	49,282	**1,71,111**	22,072	2,65,281	4,98,818	**7,86,171**	15,570	2,32,900	2,08,239	**4,56,709**
10	STATE BANK OF INDIA	1,30,273	46,98,357	17,78,578	**66,07,208**	2,29,834	47,70,398	40,33,212	**90,33,444**	1,84,415	51,11,273	23,96,384	**76,92,072**
11	UCO BANK	170	16,130	4,655	**20,955**	5,708	1,04,134	2,70,144	**3,79,985**	1,816	28,225	26,829	**56,869**
12	UNION BANK OF INDIA	16,133	3,32,132	3,02,720	**6,50,985**	39,038	8,98,251	13,04,944	**22,42,233**	40,232	4,83,212	3,65,672	**8,89,115**
	Total- Public Sector Commercial Banks	**2,30,564**	**76,02,552**	**29,10,747**	**1,07,43,863**	**5,38,081**	**1,08,86,159**	**1,00,82,956**	**2,15,07,196**	**3,52,237**	**86,13,779**	**43,88,277**	**1,33,54,293**
B	**R R B - KERALA GRAMIN BANK**	9,567	1,57,320	13,712	1,80,599	1,20,472	15,88,900	1,25,741	18,35,113	49,135	7,68,647	52,392	8,70,174
	Total- Public Sector Banks including RRB	**2,40,131**	**77,59,872**	**29,24,459**	**1,09,24,462**	**6,58,553**	**1,24,75,059**	**1,02,08,697**	**2,33,42,309**	**4,01,372**	**93,82,426**	**44,40,669**	**1,42,24,467**
C	**PRIVATE SECTOR COMMERCIAL BANKS**												
1	AXIS BANK	6,584	3,98,465	3,51,918	**7,56,967**	7,191	2,59,055	10,54,579	**13,20,825**	19,181	3,61,012	4,57,110	**8,37,303**
2	BANDHAN BANK	0	3,428	1,497	**4,925**	0	291	1,652	**1,943**	0	8,475	67,312	**75,787**
3	CSB BANK	8,898	3,20,243	79,859	**4,09,000**	16,768	2,57,538	1,61,080	**4,35,385**	9,815	1,97,546	77,455	**2,84,816**
4	CITY UNION BANK	0	3,222	5,963	**9,186**	0	18,151	64,004	**82,156**	0	7,557	11,614	**19,171**
5	DHANLAXMI BANK	21,652	1,01,574	48,752	**1,71,978**	17,604	1,80,658	2,10,280	**4,08,542**	18,071	1,48,220	1,08,797	**2,75,088**
6	FEDERAL BANK	1,82,562	51,79,065	10,36,288	**63,97,914**	1,14,698	30,08,637	15,03,411	**46,26,746**	1,02,785	30,39,055	7,26,586	**38,68,426**
7	HDFC BANK	9,592	3,64,308	6,18,525	**9,92,425**	31,086	10,51,762	13,70,653	**24,53,501**	14,616	5,77,376	7,58,598	**13,50,590**
8	ICICI BANK	6,757	4,14,155	3,17,415	**7,38,327**	5,550	9,46,533	3,41,586	**12,93,668**	5,745	3,51,511	4,48,161	**8,05,417**
9	IDBI BANK	0	99,303	79,757	**1,79,060**	0	1,77,281	3,26,601	**5,03,882**	0	1,48,297	1,24,020	**2,72,317**
10	IDFC FIRST Bank	0	0	55,714	**55,714**	2,956	27,298	98,249	**1,28,503**	0	0	34,053	**34,053**
11	INDUS IND BANK	5	40,465	51,974	**92,444**	0	2,82,931	7,01,463	**9,84,394**	235	1,83,844	4,47,040	**6,31,118**
12	JAMMU & KASHMIR BANK	0	0	73	**73**	0	0	11,203	**11,203**	0	0	1,334	**1,334**
13	KARNATAKA BANK	54	4,576	2,781	**7,411**	576	27,713	58,675	**86,964**	640	13,761	12,771	**27,172**
14	KARUR VYSYA BANK	0	18,304	23,787	**42,091**	0	16,388	27,142	**43,530**	0	10,218	14,617	**24,835**
15	KOTAK MAHINDRA BANK	0	39,457	51,734	**91,192**	0	13,519	2,62,284	**2,75,803**	0	44,859	1,10,754	**1,55,613**
16	LAKSHMI VILAS BANK	0	487	2,653	**3,140**	0	1,173	26,717	**27,890**	0	1,433	4,348	**5,781**
17	RBL Bank	0	0	0	**0**	5,464	15	4,695	**10,173**	114	1,028	11,944	**13,086**
18	SOUTH INDIAN BANK	1,01,114	17,90,389	5,53,796	**24,45,299**	1,06,044	15,56,168	8,89,695	**25,51,907**	83,852	11,83,000	3,89,070	**16,55,922**
19	T.N.MERCANTILE BANK	0	8,015	7,612	**15,627**	0	21,390	37,152	**58,542**	0	6,288	27,823	**34,111**
20	YES BANK	0	3,597	16,130	**19,727**	0	12,104	3,16,856	**3,28,960**	0	6,145	48,992	**55,137**
	Total- Pvt Sector Commercial Banks	**3,37,218**	**87,89,054**	**33,06,227**	**1,24,32,500**	**3,07,936**	**78,58,606**	**74,67,976**	**1,56,34,518**	**2,55,053**	**62,89,626**	**38,82,398**	**1,04,27,077**
D	**SMALL FINANCE BANKS**												
1	ESAF	17,596	1,08,987	1,03,726	**2,30,308**	90,001	3,38,129	64,115	**4,92,246**	29,299	89,921	60,644	**1,79,865**
2	Ujjivan Small Finance Bank	0	1,242	1,163	**2,405**	0	10,235	12,002	**22,237**	0	6,398	7,141	**13,539**
	Total- Small Finance Banks	**17,596**	**1,10,229**	**1,04,889**	**2,32,714**	**90,001**	**3,48,364**	**76,118**	**5,14,483**	**29,299**	**96,319**	**67,785**	**1,93,404**
	Total - Commercial Banks + RRB + SFB	**5,94,945**	**1,66,59,155**	**63,35,575**	**2,35,89,675**	**10,56,491**	**2,06,82,028**	**1,77,52,791**	**3,94,91,310**	**6,85,725**	**1,57,68,370**	**83,90,852**	**2,48,44,948**
E	**CO-OPERATIVE BANKS**												
1	DIST CO-OPERATIVE BANKS	36	171	0	**207**	2,16,355	1,34,362	0	**3,50,717**	27,915	19,911	0	**47,826**
2	KSCARDB (incl. PCARDBs)	0	0	0	**0**	5,94,046	1,58,735	42,460	7,95,241	0	0	0	0
3	KSCB	0	259	3	**262**	13,73,340	17,95,621	9,29,265	40,98,226	2,36,209	3,33,637	2,25,294	7,95,139
	Total Co-operative Banks	**36**	**430**	**3**	**469**	**21,83,741**	**20,88,718**	**9,71,725**	**52,44,184**	**2,64,124**	**3,53,548**	**2,25,294**	**8,42,965**
	Total - Banking Sector	**5,94,981**	**1,66,59,585**	**63,35,578**	**2,35,90,144**	**32,40,231**	**2,27,70,747**	**1,87,24,516**	**4,47,35,494**	**9,49,848**	**1,61,21,918**	**86,16,146**	**2,56,87,913**

10.3. BANKING STATISTICS - C D RATIO, INVESTMENTS AND C+I D RATIO AS AT SEPTEMBER 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	116.50	84.46	99.61	**90.84**	0	12,72,008	90.84
2	BANK OF INDIA	158.86	89.05	70.19	**82.33**	0	4,03,603	82.33
3	BANK OF MAHARASHTRA	0.00	122.47	789.38	**651.51**	0	2,37,586	651.51
4	CANARA BANK	99.78	84.78	112.27	**93.93**	1,58,090	51,63,014	96.90
5	CENTRAL BANK OF INDIA	147.20	70.82	186.76	**108.76**	0	6,06,076	108.76
6	INDIAN BANK	32.87	54.66	123.39	**82.42**	0	8,75,223	82.42
7	INDIAN OVERSEAS BANK	47.27	50.73	51.84	**51.16**	0	6,39,726	51.16
8	PUNJAB & SIND BANK	0.00	0.00	246.53	**246.53**	0	26,216	246.53
9	PUNJAB NATIONAL BANK	54.40	50.85	107.61	**76.64**	0	7,86,171	76.64
10	STATE BANK OF INDIA	56.42	40.34	59.06	**47.39**	25,55,800	1,15,89,244	60.80
11	UCO BANK	167.48	143.87	385.48	**260.50**	0	3,79,985	260.50
12	UNION BANK OF INDIA	69.39	76.16	99.60	**88.07**	4,236	22,46,470	88.24
	Total- Public Sector Commercial Banks	**71.18**	**54.87**	**81.86**	**65.34**	**27,18,126**	**2,42,25,322**	**73.60**
B	**R R B - KERALA GRAMIN BANK**	112.86	102.22	55.53	**97.22**	5,26,795	23,61,908	125.13
	Total- Public Sector Banks including RRB	**76.34**	**58.31**	**81.38**	**67.07**	**32,44,921**	**2,65,87,230**	**76.40**

10.3. BANKING STATISTICS - C D RATIO, INVESTMENTS AND C+I D RATIO AS AT SEPTEMBER 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	32.36	36.62	99.55	**73.83**	0	**13,20,825**	**73.83**
2	BANDHAN BANK	0.00	0.39	0.82	**0.71**	0	**1,943**	**0.71**
3	CSB BANK	49.07	29.61	53.56	**36.14**	0	**4,35,385**	**36.14**
4	CITY UNION BANK	0.00	75.65	117.01	**104.40**	0	**82,156**	**104.40**
5	DHANLAXMI BANK	31.18	44.85	47.82	**45.44**	9,703	4,18,245	46.52
6	FEDERAL BANK	36.53	34.66	69.62	**41.48**	0	46,26,746	41.48
7	HDFC BANK	106.95	99.08	79.03	**86.85**	0	24,53,501	86.85
8	ICICI BANK	34.76	114.11	34.07	**70.00**	0	12,93,668	70.00
9	IDBI BANK	0.00	59.35	136.50	**93.66**	0	5,03,882	93.66
10	IDFC FIRST Bank	0.00	0.00	103.75	**135.70**	0	1,28,503	135.70
11	INDUS IND BANK	0.00	153.90	156.91	**155.98**	0	9,84,394	155.98
12	JAMMU & KASHMIR BANK	0.00	0.00	503.14	**503.14**	0	11,203	503.14
13	KARNATAKA BANK	37.72	71.90	139.38	**105.84**	0	86,964	105.84
14	KARUR VYSYA BANK	0.00	35.49	24.38	**27.64**	0	43,530	27.64
15	KOTAK MAHINDRA BANK	0.00	15.70	149.85	**105.61**	0	2,75,803	105.61
16	LAKSHMI VILAS BANK	0.00	1.89	134.91	**34.04**	0	27,890	34.04
17	RBL Bank	2930.05	0.60	11.06	**22.58**	0	10,173	22.58
18	SOUTH INDIAN BANK	46.88	43.57	58.25	**47.92**	24,354	25,76,261	48.38
19	T.N.MERCANTILE BANK	0.00	87.20	45.21	**54.86**	0	58,542	54.86
20	YES BANK	0.00	41.42	109.08	**102.90**	**0**	3,28,960	102.90
	Total- Pvt Sector Commercial Banks	**43.99**	**46.25**	**74.49**	**56.41**	**34,057**	**1,56,68,575**	**56.53**
D	**SMALL FINANCE BANKS**							
1	ESAF	94.00	83.08	15.72	**54.06**	0	4,92,246	54.06
2	Ujjivan Small Finance Bank	0.00	22.20	20.93	**21.50**	0	22,237	21.50
	Total- Small Finance Banks	**94.00**	**76.89**	**16.37**	**50.74**	**0**	**5,14,483**	**50.74**
	Total - Commercial Banks + RRB + SFB	**63.71**	**53.25**	**77.07**	**62.16**	**32,78,978**	**4,27,70,288**	**67.32**
E	**CO-OPERATIVE BANKS**							
1	DIST CO-OPERATIVE BANKS	120.29	56.55	0.00	**84.02**	86,834	**4,37,551**	**104.82**
2	KSCARDB (incl. PCARDBs)	3031.47	1803.19	1480.99	**2543.47**	21,258	**8,16,499**	**2611.46**
3	KSCB	65.96	64.31	48.59	**60.39**	36,35,353	**77,33,579**	**113.95**
	Total Co-operative Banks	**95.72**	**68.74**	**50.73**	**72.48**	**37,43,445**	**89,87,629**	**124.22**
	Total - Banking Sector	**82.24**	**54.37**	**75.05**	**63.21**	**70,22,423**	**5,17,57,917**	**73.14**

10.4. ADVANCES OUTSTANDING UNDER PRIORITY SECTOR AS AT SEPTEMBER 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	2,15,443	3,57,304	**28**	26,664	1,52,621	**12**	47,974	4,14,976	**33**	2,90,081	9,24,901	**73**
2	BANK OF INDIA	88,322	1,18,125	**29**	19,142	71,717	**18**	14,241	76,437	**19**	1,21,705	2,66,278	**66**
3	BANK OF MAHARASHTRA	71	7,319	**3**	1,597	7,513	**3**	1,309	3,293	**1**	2,977	18,125	**8**
4	CANARA BANK	13,30,799	19,04,445	**38**	1,99,072	7,17,545	**14**	1,39,489	7,57,263	**15**	16,69,360	33,79,253	**68**
5	CENTRAL BANK OF INDIA	1,27,553	1,74,643	**29**	14,245	66,271	**11**	17,774	1,00,760	**17**	1,59,572	3,41,674	**56**
6	INDIAN BANK	1,54,626	2,00,640	**23**	25,402	2,12,512	**24**	13,395	92,973	**11**	1,93,423	5,06,125	**58**
7	INDIAN OVERSEAS BANK	1,73,373	2,54,739	**40**	38,867	1,41,448	**22**	30,955	1,66,353	**26**	2,43,195	5,62,540	**88**
8	PUNJAB & SIND BANK	5	18	**0**	652	4,222	**16**	357	2,934	**11**	1,014	7,174	**27**
9	PUNJAB NATIONAL BANK	36,328	62,385	**8**	21,023	1,39,733	**18**	30,980	1,74,602	**22**	88,331	3,76,720	**48**
10	STATE BANK OF INDIA	7,12,458	12,17,770	**13**	71,762	8,95,243	**10**	1,82,433	11,08,107	**12**	9,66,653	32,21,120	**36**
11	UCO BANK	22,949	75,570	**20**	2,19,280	1,53,675	**40**	15,719	51,798	**14**	2,57,948	2,81,043	**74**
12	UNION BANK OF INDIA	2,48,439	3,63,425	**16**	72,405	3,15,831	**14**	66,297	3,33,977	**15**	3,87,141	10,13,232	**45**
	Total- Public Sector Commercial Banks	**31,10,366**	**47,36,383**	**22**	**7,10,111**	**28,78,330**	**13**	**5,60,923**	**32,83,473**	**15**	**43,81,400**	**1,08,98,186**	**51**
B	**R R B - KERALA GRAMIN BANK**	12,29,113	12,28,970	67	75,008	1,24,096	7	1,00,054	3,76,551	21	14,04,175	17,29,617	94
	Total- Public Sector Banks including RRB	**43,39,479**	**59,65,353**	**26**	**7,85,119**	**30,02,426**	**13**	**6,60,977**	**36,60,024**	**16**	**57,85,575**	**1,26,27,803**	**54**

10.4. ADVANCES OUTSTANDING UNDER PRIORITY SECTOR AS AT SEPTEMBER 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	50,230	75,906	**6**	3,551	2,76,178	**21**	53,462	1,04,464	**8**	1,07,243	4,56,548	**35**
2	BANDHAN BANK	0	0	**0**	0	0	**0**	0	0	**0**	0	0	**0**
3	CSB BANK	1,45,281	2,02,507	**47**	1,994	53,133	**12**	10,338	11,588	**3**	1,57,613	2,67,229	**61**
4	CITY UNION BANK	3,619	5,918	**7**	543	26,309	**32**	191	1,142	**1**	4,353	33,369	**41**
5	DHANLAXMI BANK	45,177	1,01,892	**25**	1,836	73,211	**18**	4,410	25,119	**6**	51,423	2,00,222	**49**
6	FEDERAL BANK	4,65,956	9,08,354	**20**	10,320	6,12,178	**13**	41,432	2,37,843	**5**	5,17,708	17,58,375	**38**
7	HDFC BANK	2,69,754	2,98,304	**12**	10,773	2,11,265	**9**	1,18,890	1,14,440	**5**	3,99,417	6,24,009	**25**
8	ICICI BANK	15,812	65,417	**5**	5,713	1,66,192	**13**	5,348	41,436	**3**	26,873	2,73,044	**21**
9	IDBI BANK	38,298	1,15,494	**23**	5,023	70,773	**14**	5,665	50,411	**10**	48,986	2,36,678	**47**
10	IDFC FIRST Bank	1,71,858	42,073	**33**	29,661	8,594	**7**	33,009	11,621	**9**	2,34,528	62,288	**48**
11	INDUS IND BANK	4,98,457	1,05,297	**11**	1,80,675	1,97,367	**20**	567	920	**0**	6,79,699	3,03,584	**31**
12	JAMMU & KASHMIR BANK	2	12	**0**	265	2,085	**19**	61	494	**4**	328	2,591	**23**
13	KARNATAKA BANK	1,980	9,866	**11**	1,088	33,763	**39**	1,127	8,274	**10**	4,195	51,903	**60**
14	KARUR VYSYA BANK	5,460	8,920	**20**	310	10,005	**23**	882	6,680	**15**	6,652	25,605	**59**
15	KOTAK MAHINDRA BANK	419	18,526	**7**	1,882	49,105	**18**	106	424	**0**	2,407	68,055	**25**
16	LAKSHMI VILAS BANK	493	522	**2**	59	865	**3**	84	485	**2**	636	1,872	**7**
17	RBL Bank	38,207	6,302	**62**	2,965	708	**7**	3,547	679	**7**	44,719	7,690	**76**
18	SOUTH INDIAN BANK	2,57,882	5,98,266	**23**	19,017	7,58,102	**30**	21,429	1,30,625	**5**	2,98,328	14,86,993	**58**
19	T.N.MERCANTILE BANK	6,816	10,113	**17**	1,208	16,320	**28**	752	6,335	**11**	8,776	32,767	**56**
20	YES BANK	122	2,441	**1**	1,702	1,19,673	**36**	7	3,700	**1**	1,831	1,25,814	**38**
	Total- Pvt Sector Commercial Banks	**20,15,823**	**25,76,131**	**16**	**2,78,585**	**26,85,826**	**17**	**3,01,307**	**7,56,679**	**5**	**25,95,715**	**60,18,637**	**39**
D	**SMALL FINANCE BANKS**												
1	ESAF	6,92,186	2,19,344	**45**	2,85,636	1,01,112	**21**	4,02,428	1,10,181	**22**	13,80,250	4,30,637	**87**
2	Ujjivan Small Finance Bank	30,714	5,855	**26**	5	71	**0**	39,187	9,205	**41**	69,906	15,131	**68**
	Total- Small Finance Banks	**7,22,900**	**2,25,198**	**44**	**2,85,641**	**1,01,183**	**20**	**4,41,615**	**1,19,387**	**23**	**14,50,156**	**4,45,768**	**87**
Total - Commercial Banks + RRB + SFB		**70,78,202**	**87,66,682**	**22**	**13,49,345**	**57,89,436**	**15**	**14,03,899**	**45,36,089**	**11**	**98,31,446**	**1,90,92,207**	**48**
E	**CO-OPERATIVE BANKS**												
1	DIST CO-OPERATIVE BANKS	359	18,881	**5**	2,805	32,071	**9**	44,320	1,18,395	**34**	47,484	1,69,347	**48**
2	KSCARDB (incl. PCARDBs)	2,15,045	2,96,768	**37**	53,958	1,05,162	**13**	1,67,438	3,93,311	**49**	4,36,441	7,95,241	**100**
3	KSCB	1,71,596	6,56,792	**16**	39,271	1,36,998	**3**	3,13,937	15,11,060	**37**	5,24,804	23,04,850	**56**
	Total Co-operative Banks	**3,87,000**	**9,72,441**	**19**	**96,034**	**2,74,231**	**5**	**5,25,695**	**20,22,766**	**39**	**10,08,729**	**32,69,438**	**62**
Total - Banking Sector		**74,65,202**	**97,39,123**	**22**	**14,45,379**	**60,63,667**	**14**	**19,29,594**	**65,58,856**	**15**	**1,08,40,175**	**2,23,61,646**	**50**

10.5. ADVANCES OUTSTANDING IN AGRICULTURE SECTOR AS AT SEPTEMBER 2021

(Rs.in lakhs)

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
A	**PUBLIC SECTOR COMMERCIAL BANKS**						
1	BANK OF BARODA	1,93,464	2,90,014	21,979	67,290	2,15,443	**3,57,304**
2	BANK OF INDIA	86,466	1,09,847	1,856	8,279	88,322	**1,18,125**
3	BANK OF MAHARASHTRA	39	5,677	32	1,642	71	**7,319**
4	CANARA BANK	8,90,792	12,65,016	4,40,007	6,39,429	13,30,799	**19,04,445**
5	CENTRAL BANK OF INDIA	68,932	91,564	58,621	83,079	1,27,553	**1,74,643**
6	INDIAN BANK	1,43,582	1,75,826	11,044	24,814	1,54,626	**2,00,640**
7	INDIAN OVERSEAS BANK	1,68,750	1,79,086	4,623	75,653	1,73,373	**2,54,739**
8	PUNJAB & SIND BANK	1	15	4	3	5	**18**
9	PUNJAB NATIONAL BANK	30,437	54,408	5,891	7,977	36,328	**62,385**
10	STATE BANK OF INDIA	6,14,404	10,63,766	98,054	1,54,004	7,12,458	**12,17,770**
11	UCO BANK	3,706	4,824	19,243	70,745	22,949	**75,570**
12	UNION BANK OF INDIA	2,03,098	2,92,478	45,341	70,948	2,48,439	**3,63,425**
	Total- Public Sector Commercial Banks	**24,03,671**	**35,32,521**	**7,06,695**	**12,03,862**	**31,10,366**	**47,36,383**
B	**R R B - KERALA GRAMIN BANK**	11,84,617	11,28,532	44,496	1,00,438	12,29,113	**12,28,970**
	Total- Public Sector Banks including RRB	**35,88,288**	**46,61,053**	**7,51,191**	**13,04,300**	**43,39,479**	**59,65,353**

10.5. ADVANCES OUTSTANDING IN AGRICULTURE SECTOR AS AT SEPTEMBER 2021

(Rs.in lakhs)

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	1,460	54,288	48,770	21,618	50,230	**75,906**
2	BANDHAN BANK	0	0	0	0	0	**0**
3	CSB BANK	1,45,010	1,97,726	271	4,782	1,45,281	**2,02,507**
4	CITY UNION BANK	3,581	4,161	38	1,757	3,619	**5,918**
5	DHANLAXMI BANK	32,470	48,459	12,707	53,433	45,177	**1,01,892**
6	FEDERAL BANK	4,56,980	8,47,283	8,976	61,071	4,65,956	**9,08,354**
7	HDFC BANK	1,569	49,721	2,68,185	2,48,583	2,69,754	**2,98,304**
8	ICICI BANK	15,812	65,417	0	0	15,812	**65,417**
9	IDBI BANK	30,425	93,722	7,873	21,772	38,298	**1,15,494**
10	IDFC FIRST Bank	0	0	1,71,858	42,073	1,71,858	**42,073**
11	INDUS IND BANK	0	0	4,98,457	1,05,297	4,98,457	**1,05,297**
12	JAMMU & KASHMIR BANK	2	12	0	0	2	**12**
13	KARNATAKA BANK	1,862	3,398	118	6,467	1,980	**9,866**
14	KARUR VYSYA BANK	2,453	3,450	3,007	5,470	5,460	**8,920**
15	KOTAK MAHINDRA BANK	158	6,886	261	11,640	419	**18,526**
16	LAKSHMI VILAS BANK	493	522	0	0	493	**522**
17	RBL Bank	0	0	38,207	6,302	38,207	**6,302**
18	SOUTH INDIAN BANK	2,55,747	4,78,536	2,135	1,19,730	2,57,882	**5,98,266**
19	T.N.MERCANTILE BANK	6,795	7,325	21	2,788	6,816	**10,113**
20	YES BANK	0	0	122	2,441	122	2,441
	Total- Pvt Sector Commercial Banks	**9,54,817**	**18,60,906**	**10,61,006**	**7,15,225**	**20,15,823**	**25,76,131**
D	**SMALL FINANCE BANKS**						
1	ESAF	6,92,186	2,19,344	0	0	6,92,186	**2,19,344**
2	Ujjivan Small Finance Bank	0	0	30,714	5,855	30,714	5,855
	Total- Small Finance Banks	**6,92,186**	**2,19,344**	**30,714**	**5,855**	**7,22,900**	**2,25,198**
	Total - Commercial Banks + RRB + SFB	**52,35,291**	**67,41,302**	**18,42,911**	**20,25,380**	**70,78,202**	**87,66,682**
E	**CO-OPERATIVE BANKS**						
1	DIST CO-OPERATIVE BANKS	325	17,634	34	1,247	359	**18,881**
2	KSCARDB (incl. PCARDBs)	20,121	25,174	1,94,924	2,71,594	2,15,045	**2,96,768**
3	KSCB	1,62,932	5,48,886	8,664	1,07,906	1,71,596	6,56,792
	Total Co-operative Banks	**1,83,378**	**5,91,694**	**2,03,622**	**3,80,747**	**3,87,000**	**9,72,441**
	Total - Banking Sector	**54,18,669**	**73,32,996**	**20,46,533**	**24,06,127**	**74,65,202**	**97,39,123**

10.6. TOTAL OUTSTANDING UNDER MICRO,SMALL AND MEDIUM ENTERPRISES(MSME) AND LARGE ENTERPRISES AS AT SEPTEMBER 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	7,710	29,842	12,373	39,123	3,350	25,023	**23,433**	**93,988**	650	17,800	1,250	25,300	1,115	7,395	**3,015**	**50,495**	58	90	95	7,098	63	950	**216**	**8,138**
2	BANK OF INDIA	1,878	11,959	12,391	31,713	4,363	7,272	**18,632**	**50,944**	103	8,493	368	11,803	37	460	**508**	**20,756**	2	17	0	0	0	0	**2**	**17**
3	BANK OF MAHARASHTRA	122	507	1,412	5,308	13	92	**1,547**	**5,907**	3	42	46	1,302	0	0	**49**	**1,344**	0	0	1	262	0	0	**1**	**262**
4	CANARA BANK	17,350	81,300	1,66,120	3,29,100	2,827	5,722	**1,86,297**	**4,16,122**	2,354	72,700	9,579	1,60,100	293	6,423	**12,226**	**2,39,223**	105	17,000	444	45,200	0	0	**549**	**62,200**
5	CENTRAL BANK OF INDIA	1,716	5,805	11,326	36,412	0	0	**13,042**	**42,217**	108	3,579	1,050	13,456	0	0	**1,158**	**17,035**	17	6,699	28	320	0	0	**45**	**7,019**
6	INDIAN BANK	3,010	15,930	16,014	88,619	204	310	**19,228**	**1,04,859**	779	54,618	5,328	31,581	0	0	**6,107**	**86,199**	23	6,144	44	15,310	0	0	**67**	**21,454**
7	INDIAN OVERSEAS BANK	6,139	21,189	30,488	40,066	402	978	**37,029**	**62,233**	518	40,892	1,189	18,998	14	691	**1,721**	**60,581**	39	2,068	59	16,270	19	296	**117**	**18,634**
8	PUNJAB & SIND BANK	14	41	522	2,321	64	530	**600**	**2,892**	10	69	28	334	5	7	**43**	**410**	0	0	9	920	0	0	**9**	**920**
9	PUNJAB NATIONAL BANK	2,045	7,735	16,642	54,366	0	0	**18,687**	**62,101**	327	16,106	1,862	34,948	0	0	**2,189**	**51,054**	19	2,582	128	23,996	0	0	**147**	**26,578**
10	STATE BANK OF INDIA	7,991	75,987	20,992	1,16,602	29,063	1,50,006	**58,046**	**3,42,595**	1,598	1,03,709	4,854	1,67,455	6,620	1,48,909	**13,072**	**4,20,073**	167	58,065	306	50,145	171	24,365	**644**	**1,32,575**
11	UCO BANK	20	92	2,14,511	90,600	3,554	16,213	**2,18,085**	**1,06,904**	11	6,040	954	30,230	208	1,915	**1,173**	**38,185**	17	7,103	5	1,483	0	0	**22**	**8,586**
12	UNION BANK OF INDIA	4,914	37,232	56,848	1,06,258	5,047	12,247	**66,809**	**1,55,738**	741	14,125	3,921	1,05,233	378	11,425	**5,040**	**1,30,783**	304	11,556	247	17,728	5	25	**556**	**29,309**
	Total- Public Sector Commercial Banks	**52,909**	**2,87,619**	**5,59,639**	**9,40,488**	**48,887**	**2,18,394**	**6,61,435**	**14,46,500**	**7,202**	**3,38,173**	**30,429**	**6,00,740**	**8,670**	**1,77,225**	**46,301**	**11,16,138**	**751**	**1,11,324**	**1,366**	**1,78,733**	**258**	**25,636**	**2,375**	**3,15,692**
B	**R R B - KERALA GRAMIN BANK**	14,598	27,696	33,845	48,643	26,189	45,194	**74,632**	**1,21,533**	83	456	156	1,844	92	72	**331**	**2,372**	45	191	0	0	0	0	**45**	**191**
	Total- Public Sector Banks including RRB	**67,507**	**3,15,315**	**5,93,484**	**9,89,131**	**75,076**	**2,63,588**	**7,36,067**	**15,68,033**	**7,285**	**3,38,629**	**30,585**	**6,02,584**	**8,762**	**1,77,297**	**46,632**	**11,18,510**	**796**	**1,11,515**	**1,366**	**1,78,733**	**258**	**25,636**	**2,420**	**3,15,883**

10.6. TOTAL OUTSTANDING UNDER MICRO,SMALL AND MEDIUM ENTERPRISES(MSME) AND LARGE ENTERPRISES AS AT SEPTEMBER 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	103	5,866	1,274	57,355	0	0	**1,377**	**63,221**	693	68,396	1,094	68,801	5	23	**1,792**	**1,37,220**	194	30,496	176	35,461	12	9,780	**382**	**75,737**
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**
3	CSB BANK	381	7,259	1,381	15,184	0	0	**1,762**	**22,443**	39	5,205	163	15,220	0	0	**202**	**20,426**	2	93	28	10,172	0	0	**30**	**10,265**
4	CITY UNION BANK	75	2,035	309	7,376	0	0	**384**	**9,411**	44	3,613	62	6,706	30	1,817	**136**	**12,136**	7	1,411	16	3,351	0	0	**23**	**4,762**
5	DHANLAXMI BANK	383	5,218	1,272	19,346	6	1,554	**1,661**	**26,118**	43	8,673	108	18,829	0	0	**151**	**27,502**	12	3,629	12	15,962	0	0	**24**	**19,591**
6	FEDERAL BANK	2,812	53,912	4,848	1,81,483	0	0	**7,660**	**2,35,395**	867	81,300	1,341	1,92,761	0	0	**2,208**	**2,74,062**	194	47,840	258	54,881	0	0	**452**	**1,02,721**
7	HDFC BANK	586	11,272	3,521	29,522	0	0	**4,107**	**40,794**	698	28,032	4,552	81,860	0	0	**5,250**	**1,09,892**	363	28,246	1,053	32,333	0	0	**1,416**	**60,579**
8	ICICI BANK	643	17,222	1,835	36,220	0	0	**2,478**	**53,442**	1,133	30,832	1,361	50,379	0	0	**2,494**	**81,211**	536	12,823	205	18,715	0	0	**741**	**31,538**
9	IDBI BANK	390	10,997	2,722	26,353	1,428	15,638	**4,540**	**52,988**	138	1,964	215	6,254	76	1,759	**429**	**9,977**	17	4,015	19	1,511	18	2,282	**54**	**7,808**
10	IDFC FIRST Bank	408	309	29,207	7,480	0	0	**29,615**	**7,789**	7	25	34	641	0	0	**41**	**666**	1	3	4	136	0	0	**5**	**139**
11	INDUS IND BANK	61,578	15,727	1,09,764	99,361	0	0	**1,71,342**	**1,15,087**	25	2,861	8,932	71,437	0	0	**8,957**	**74,298**	7	2,915	369	5,067	0	0	**376**	**7,982**
12	JAMMU & KASHMIR BANK	0	0	9	78	0	0	**9**	**78**	0	0	48	159	0	0	**48**	**159**	0	0	0	0	208	1,848	**208**	**1,848**
13	KARNATAKA BANK	79	723	459	6,950	330	2,985	**868**	**10,658**	9	118	153	9,862	43	5,017	**205**	**14,997**	0	0	15	8,109	0	0	**15**	**8,109**
14	KARUR VYSYA BANK	20	652	33	311	105	2,242	**158**	**3,205**	2	177	10	189	115	3,351	**127**	**3,717**	0	0	2	82	23	3,001	**25**	**3,083**
15	KOTAK MAHINDRA BANK	203	3,924	823	12,921	0	0	**1,026**	**16,845**	293	8,560	429	9,295	0	0	**722**	**17,855**	101	12,621	33	1,784	0	0	**134**	**14,405**
16	LAKSHMI VILAS BANK	16	410	8	40	28	297	**52**	**747**	1	48	4	51	0	0	**5**	**99**	0	0	2	19	0	0	**2**	**19**
17	RBL Bank	0	0	2,965	708	0	0	**2,965**	**708**	0	0	0	0	0	0	**0**	**0**	0	0	0	0	0	0	**0**	**0**
18	SOUTH INDIAN BANK	2,588	40,669	5,209	1,20,366	6,294	77,857	**14,091**	**2,38,892**	1,019	84,681	1,851	1,59,453	1,339	1,12,690	**4,209**	**3,56,824**	239	65,222	379	71,692	99	25,473	**717**	**1,62,387**
19	T.N.MERCANTILE BANK	132	2,555	1,028	12,200	0	0	**1,160**	**14,755**	8	312	24	980	0	0	**32**	**1,292**	4	222	12	51	0	0	**16**	**273**
20	YES BANK	231	8,426	454	10,630	0	0	685	19,056	217	6,688	546	31,892	0	0	763	38,580	146	3,374	108	58,663	0	0	254	62,037
	Total- Pvt Sector Commercial Banks	**70,628**	**1,87,175**	**1,67,121**	**6,43,883**	**8,191**	**1,00,573**	**2,45,940**	**9,31,631**	**5,236**	**3,31,485**	**20,927**	**7,24,770**	**1,608**	**1,24,657**	**27,771**	**11,80,913**	**1,823**	**2,12,910**	**2,691**	**3,17,989**	**360**	**42,384**	**4,874**	**5,73,283**
D	**SMALL FINANCE BANKS**																								
1	ESAF	1,34,337	39,123	1,04,871	36,511	46,428	25,479	**2,85,636**	**1,01,112**	0	0	0	0	0	0	**0**	**0**	0	0	0	0	0	0	**0**	**0**
2	Ujjivan Small Finance Bank	1	11	4	60	0	0	5	71	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Total- Small Finance Banks	**1,34,338**	**39,134**	**1,04,875**	**36,571**	**46,428**	**25,479**	**2,85,641**	**1,01,183**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
	Total - Commercial Banks + RRB + SFB	**2,72,473**	**5,41,624**	**8,65,480**	**16,69,584**	**1,29,695**	**3,89,639**	**12,67,648**	**26,00,847**	**12,521**	**6,70,114**	**51,512**	**13,27,354**	**10,370**	**3,01,954**	**74,403**	**22,99,422**	**2,619**	**3,24,425**	**4,057**	**4,96,722**	**618**	**68,020**	**7,294**	**8,89,166**
E	**CO-OPERATIVE BANKS**																								
1	DIST CO-OPERATIVE BANKS	0	0	0	0	2,788	29,358	**2,788**	**29,358**	0	0	0	0	17	2,713	**17**	**2,713**	0	0	0	0	0	0	**0**	**0**
2	KSCARDB (incl. PCARDBs)	28,679	54,055	19,413	41,201	5,866	9,906	**53,958**	**1,05,162**	0	0	0	0	0	0	**0**	**0**	0	0	0	0	0	0	**0**	**0**
3	KSCB	10,111	41,173	9,270	18,026	6,852	24,318	26,233	83,518	149	1,773	13	78	12,782	50,656	12,944	52,507	94	973	0	0	0	0	94	973
	Total Co-operative Banks	**38,790**	**95,228**	**28,683**	**59,227**	**15,506**	**63,582**	**82,979**	**2,18,038**	**149**	**1,773**	**13**	**78**	**12,799**	**53,369**	**12,961**	**55,220**	**94**	**973**	**0**	**0**	**0**	**0**	**94**	**973**
	Total - Banking Sector	**3,11,263**	**6,36,853**	**8,94,163**	**17,28,811**	**1,45,201**	**4,53,221**	**13,50,627**	**28,18,885**	**12,670**	**6,71,887**	**51,525**	**13,27,432**	**23,169**	**3,55,323**	**87,364**	**23,54,643**	**2,713**	**3,25,398**	**4,057**	**4,96,722**	**618**	**68,020**	**7,388**	**8,90,139**

10.6. TOTAL OUTSTANDING UNDER MICRO,SMALL AND MEDIUM ENTERPRISES(MSME) AND LARGE ENTERPRISES AS AT SEPTEMBER 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	16	180	15	20	0	0	**31**	**200**	**8,418**	**47,732**	**13,718**	**71,521**	**4,528**	**33,368**	**26,664**	**1,52,621**	**8,434**	**47,912**	**13,733**	**71,541**	**22,167**	**1,19,453**	**4,528**	**33,368**
2	BANK OF INDIA	0	0	0	0	0	0	**0**	**0**	**1,983**	**20,469**	**12,759**	**43,516**	**4,400**	**7,732**	**19,142**	**71,717**	**1,983**	**20,469**	**12,759**	**43,516**	**14,742**	**63,985**	**4,400**	**7,732**
3	BANK OF MAHARASHTRA	3	1,736	13	96,481	0	0	**16**	**98,217**	**125**	**549**	**1,459**	**6,872**	**13**	**92**	**1,597**	**7,513**	**128**	**2,285**	**1,472**	**1,03,353**	**1,600**	**1,05,638**	**13**	**92**
4	CANARA BANK	4	8,77,991	30	1,69,000	0	0	**34**	**10,46,991**	**19,809**	**1,71,000**	**1,76,143**	**5,34,400**	**3,120**	**12,145**	**1,99,072**	**7,17,545**	**19,813**	**10,48,991**	**1,76,173**	**7,03,400**	**1,95,986**	**17,52,391**	**3,120**	**12,145**
5	CENTRAL BANK OF INDIA	0	0	0	0	0	0	**0**	**0**	**1,841**	**16,083**	**12,404**	**50,188**	**0**	**0**	**14,245**	**66,271**	**1,841**	**16,083**	**12,404**	**50,188**	**14,245**	**66,271**	**0**	**0**
6	INDIAN BANK	0	0	0	0	0	0	**0**	**0**	**3,812**	**76,692**	**21,386**	**1,35,510**	**204**	**310**	**25,402**	**2,12,512**	**3,812**	**76,692**	**21,386**	**1,35,510**	**25,198**	**2,12,202**	**204**	**310**
7	INDIAN OVERSEAS BANK	0	0	0	0	0	0	**0**	**0**	**6,696**	**64,149**	**31,736**	**75,334**	**435**	**1,965**	**38,867**	**1,41,448**	**6,696**	**64,149**	**31,736**	**75,334**	**38,432**	**1,39,483**	**435**	**1,965**
8	PUNJAB & SIND BANK	0	0	0	0	0	0	**0**	**0**	**24**	**110**	**559**	**3,575**	**69**	**537**	**652**	**4,222**	**24**	**110**	**559**	**3,575**	**583**	**3,685**	**69**	**537**
9	PUNJAB NATIONAL BANK	0	0	0	0	0	0	**0**	**0**	**2,391**	**26,423**	**18,632**	**1,13,310**	**0**	**0**	**21,023**	**1,39,733**	**2,391**	**26,423**	**18,632**	**1,13,310**	**21,023**	**1,39,733**	**0**	**0**
10	STATE BANK OF INDIA	2,685	2,18,868	19,094	9,16,508	8,055	2,32,547	**29,834**	**13,67,923**	**9,756**	**2,37,761**	**26,152**	**3,34,202**	**35,854**	**3,23,280**	**71,762**	**8,95,243**	**12,441**	**4,56,629**	**45,246**	**12,50,710**	**57,687**	**17,07,339**	**43,909**	**5,55,827**
11	UCO BANK	0	0	0	0	0	0	**0**	**0**	**48**	**13,234**	**2,15,470**	**1,22,313**	**3,762**	**18,128**	**2,19,280**	**1,53,675**	**48**	**13,234**	**2,15,470**	**1,22,313**	**2,15,518**	**1,35,547**	**3,762**	**18,128**
12	UNION BANK OF INDIA	141	54,113	621	2,456	7	10	**769**	**56,579**	**5,959**	**62,914**	**61,016**	**2,29,219**	**5,430**	**23,697**	**72,405**	**3,15,831**	**6,100**	**1,17,027**	**61,637**	**2,31,676**	**67,737**	**3,48,703**	**5,437**	**23,707**
	Total- Public Sector Commercial Banks							**30,684**	**25,69,910**	**60,862**	**7,37,115**	**5,91,434**	**17,19,961**	**57,815**	**4,21,254**	**7,10,111**	**28,78,330**	**63,711**	**18,90,003**	**6,11,207**	**29,04,426**	**6,74,918**	**47,94,429**	**65,877**	**6,53,811**
B	**R R B - KERALA GRAMIN BANK**	0	0	0	0	0	0	0	**0**	**14,726**	28,343	34,001	50,487	26,281	45,266	**75,008**	**1,24,096**	14,726	28,343	34,001	50,487	48,727	78,830	**26,281**	**45,266**
	Total- Public Sector Banks including RRB	**0**	**0**	**0**	**0**	**0**	**0**	**30,684**	**25,69,910**	**75,588**	**7,65,458**	**6,25,435**	**17,70,448**	**84,096**	**4,66,520**	**7,85,119**	**30,02,426**	**78,437**	**19,18,346**	**6,45,208**	**29,54,913**	**7,23,645**	**48,73,259**	**92,158**	**6,99,077**

10.6. TOTAL OUTSTANDING UNDER MICRO,SMALL AND MEDIUM ENTERPRISES(MSME) AND LARGE ENTERPRISES AS AT SEPTEMBER 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
C	PRIVATE SECTOR COMMERCIAL BANKS																								
1	AXIS BANK	0	0	0	0	0	0	0	0	990	1,04,758	2,544	1,61,617	17	9,803	3,551	2,76,178	990	1,04,758	2,544	1,61,617	3,534	2,66,375	17	9,803
2	BANDHAN BANK	0	0	1	716	0	0	1	716	0	0	0	0	0	0	0	0	0	0	1	716	1	716	0	0
3	CSB BANK	0	0	690	48,417	0	0	690	48,417	422	12,557	1,572	40,576	0	0	1,994	53,133	422	12,557	2,262	88,993	2,684	1,01,550	0	0
4	CITY UNION BANK	0	0	17	1,352	13	465	30	1,817	126	7,059	387	17,433	30	1,817	543	26,309	126	7,059	404	18,785	530	25,844	43	2,282
5	DHANLAXMI BANK	14	4,773	36	10,010	39	4,420	89	19,203	438	17,520	1,392	54,137	6	1,554	1,836	73,211	452	22,293	1,428	64,147	1,880	86,440	45	5,974
6	FEDERAL BANK	9	20	24	440	0	0	33	460	3,873	1,83,052	6,447	4,29,125	0	0	10,320	6,12,178	3,882	1,83,072	6,471	4,29,565	10,353	6,12,637	0	0
7	HDFC BANK	0	0	0	0	0	0	0	0	1,647	67,550	9,126	1,43,715	0	0	10,773	2,11,265	1,647	67,550	9,126	1,43,715	10,773	2,11,265	0	0
8	ICICI BANK	0	0	0	0	0	0	0	0	2,312	60,877	3,401	1,05,315	0	0	5,713	1,66,192	2,312	60,877	3,401	1,05,315	5,713	1,66,192	0	0
9	IDBI BANK	0	0	39	1,907	28	3,460	67	5,367	545	16,976	2,956	34,118	1,522	19,679	5,023	70,773	545	16,976	2,995	36,025	3,540	53,001	1,550	23,139
10	IDFC FIRST Bank	0	0	0	0	0	0	0	0	416	337	29,245	8,257	0	0	29,661	8,594	416	337	29,245	8,257	29,661	8,594	0	0
11	INDUS IND BANK	0	0	401	2,59,705	0	0	401	2,59,705	61,610	21,503	1,19,065	1,75,864	0	0	1,80,675	1,97,367	61,610	21,503	1,19,466	4,35,569	1,81,076	4,57,072	0	0
12	JAMMU & KASHMIR BANK	0	0	0	0	0	0	0	0	0	0	57	237	208	1,848	265	2,085	0	0	57	237	57	237	208	1,848
13	KARNATAKA BANK	0	0	12	2,019	1	4	13	2,023	88	841	627	24,920	373	8,002	1,088	33,763	88	841	639	26,939	727	27,780	374	8,006
14	KARUR VYSYA BANK	0	0	0	0	4	954	4	954	22	829	45	582	243	8,594	310	10,005	22	829	45	582	67	1,411	247	9,548
15	KOTAK MAHINDRA BANK	0	0	0	0	0	0	0	0	597	25,105	1,285	24,000	0	0	1,882	49,105	597	25,105	1,285	24,000	1,882	49,105	0	0
16	LAKSHMI VILAS BANK	0	0	0	0	0	0	0	0	17	458	14	110	28	297	59	865	17	458	14	110	31	568	28	297
17	RBL Bank	0	0	0	0	0	0	0	0	0	0	2,965	708	0	0	2,965	708	0	0	2,965	708	2,965	708	0	0
18	SOUTH INDIAN BANK	93	53,485	159	91,112	46	10,299	298	1,54,896	3,846	1,90,572	7,439	3,51,511	7,732	2,16,020	19,017	7,58,102	3,939	2,44,057	7,598	4,42,624	11,537	6,86,680	7,778	2,26,318
19	T.N.MERCANTILE BANK	0	0	0	0	0	0	0	0	144	3,089	1,064	13,231	0	0	1,208	16,320	144	3,089	1,064	13,231	1,208	16,320	0	0
20	YES BANK	0	0	0	0	0	0	0	0	594	18,488	1,108	1,01,185	0	0	1,702	1,19,673	594	18,488	1,108	1,01,185	1,702	1,19,673	0	0
	Total- Pvt Sector Commercial Banks	116	58,278	1,379	4,15,678	131	19,601	1,626	4,93,557	77,687	7,31,570	1,90,739	16,86,642	10,159	2,67,614	2,78,585	26,85,826	77,803	7,89,848	1,92,118	21,02,320	2,69,921	28,92,168	10,290	2,87,215
D	SMALL FINANCE BANKS																								
1	ESAF	0	0	0	0	0	0	0	0	1,34,337	39,123	1,04,871	36,511	46,428	25,479	2,85,636	1,01,112	1,34,337	39,123	1,04,871	36,511	2,39,208	75,633	46,428	25,479
2	Ujjivan Small Finance Bank	0	0	0	0	0	0	0	0	1	11	4	60	0	0	5	71	1	11	4	60	5	71	0	0
	Total- Small Finance Banks	0	0	0	0	0	0	0	0	1,34,338	39,134	1,04,875	36,571	46,428	25,479	2,85,641	1,01,183	1,34,338	39,134	1,04,875	36,571	2,39,213	75,704	46,428	25,479
	Total - Commercial Banks + RRB + SFB	116	58,278	1,379	4,15,678	131	19,601	32,310	30,63,468	2,87,613	15,36,163	9,21,049	34,93,660	1,40,683	7,59,613	13,49,345	57,89,436	2,90,578	27,47,329	9,42,201	50,93,804	12,32,779	78,41,132	1,48,876	10,11,771
E	CO-OPERATIVE BANKS																								
1	DIST CO-OPERATIVE BANKS	0	0	0	0	0	0	0	0	0	0	0	0	2,805	32,071	2,805	32,071	0	0	0	0	0	0	2,805	32,071
2	KSCARDB (incl. PCARDBs)	0	0	0	0	0	0	0	0	28,679	54,055	19,413	41,201	5,866	9,906	53,958	1,05,162	28,679	54,055	19,413	41,201	48,092	95,256	5,866	9,906
3	KSCB	0	0	0	0	0	0	0	0	10,354	43,920	9,283	18,104	19,634	74,975	39,271	1,36,998	10,354	43,920	9,283	18,104	19,637	62,024	19,634	74,975
	Total Co-operative Banks	0	0	0	0	0	0	0	0	39,033	97,975	28,696	59,305	28,305	1,16,952	96,034	2,74,231	39,033	97,975	28,696	59,305	67,729	1,57,280	28,305	1,16,952
	Total - Banking Sector	116	58,278	1,379	4,15,678	131	19,601	32,310	30,63,468	3,26,646	16,34,137	9,49,745	35,52,965	1,68,988	8,76,564	14,45,379	60,63,667	3,29,611	28,45,303	9,70,897	51,53,108	13,00,508	79,98,412	1,77,181	11,28,723

10.7 . ADVANCES OUTSTANDING IN HOUSING SECTOR AS AT SEPTEMBER 2021

(Rs. in lakhs)

Sl. No	BANK	Direct Housing Loan		Indirect Housing Loan		TOTAL	
		A/cs	Amount	A/cs	Amount	A/cs	Amount
A	**PUBLIC SECTOR COMMERCIAL BANKS**						
1	BANK OF BARODA	23,386	1,96,534	0	0	**23,386**	**1,96,534**
2	BANK OF INDIA	8,857	62,798	0	0	**8,857**	**62,798**
3	BANK OF MAHARASHTRA	283	2,243	0	0	**283**	**2,243**
4	CANARA BANK	69,632	5,28,439	57	12,410	**69,689**	**5,40,849**
5	CENTRAL BANK OF INDIA	10,223	74,046	0	0	**10,223**	**74,046**
6	INDIAN BANK	8,223	66,213	0	0	**8,223**	**66,213**
7	INDIAN OVERSEAS BANK	14,589	1,16,559	0	0	**14,589**	**1,16,559**
8	PUNJAB & SIND BANK	291	2,601	6	97	**297**	**2,699**
9	PUNJAB NATIONAL BANK	21,249	1,37,520	0	0	**21,249**	**1,37,520**
10	STATE BANK OF INDIA	1,15,210	8,68,932	0	0	**1,15,210**	**8,68,932**
11	UCO BANK	6,319	46,009	103	159	**6,422**	**46,168**
12	UNION BANK OF INDIA	36,903	2,55,088	0	0	**36,903**	**2,55,088**
	Total- Public Sector Commercial Banks	3,15,165	23,56,982	166	12,666	**3,15,331**	**23,69,648**
B	**R R B - KERALA GRAMIN BANK**	59,639	3,03,495	0	0	**59,639**	**3,03,495**
	Total- Public Sector Banks including RRB	**3,74,804**	**26,60,477**	**166**	**12,666**	3,74,970	26,73,143

10.7 . ADVANCES OUTSTANDING IN HOUSING SECTOR AS AT SEPTEMBER 2021

(Rs. in lakhs)

Sl. No	BANK	Direct Housing Loan		Indirect Housing Loan		TOTAL	
		A/cs	Amount	A/cs	Amount	A/cs	Amount
C	**PRIVATE SECTOR COMMERCIAL BANKS**						
1	AXIS BANK	8,329	98,794	0	0	**8,329**	**98,794**
2	BANDHAN BANK	0	0	0	0	**0**	**0**
3	CSB BANK	1,063	5,752	0	0	**1,063**	**5,752**
4	CITY UNION BANK	162	1,050	0	0	**162**	**1,050**
5	DHANLAXMI BANK	2,191	19,248	0	0	**2,191**	**19,248**
6	FEDERAL BANK	21,886	1,77,894	0	0	**21,886**	**1,77,894**
7	HDFC BANK	10,579	83,426	0	0	**10,579**	**83,426**
8	ICICI BANK	3,926	38,656	0	0	**3,926**	**38,656**
9	IDBI BANK	4,480	43,886	0	0	**4,480**	**43,886**
10	IDFC FIRST Bank	27,564	10,246	0	0	**27,564**	**10,246**
11	INDUS IND BANK	0	0	86	793	**86**	**793**
12	JAMMU & KASHMIR BANK	43	443	0	0	**43**	**443**
13	KARNATAKA BANK	766	7,056	0	0	**766**	**7,056**
14	KARUR VYSYA BANK	342	4,410	90	1,129	**432**	**5,539**
15	KOTAK MAHINDRA BANK	8	56	0	0	**8**	**56**
16	LAKSHMI VILAS BANK	81	480	0	0	**81**	**480**
17	RBL Bank	0	0	34	4	**34**	**4**
18	SOUTH INDIAN BANK	12,274	96,778	0	0	**12,274**	**96,778**
19	T.N.MERCANTILE BANK	631	5,319	0	0	**631**	**5,319**
20	YES BANK	7	3,700	0	0	**7**	**3,700**
	Total- Pvt Sector Commercial Banks	**94,332**	**5,97,194**	**210**	**1,926**	**94,542**	**5,99,119**
D	**SMALL FINANCE BANKS**						
1	ESAF	5,916	10,508	0	0	**5,916**	**10,508**
2	Ujjivan Small Finance Bank	1,195	1,290	0	0	**1,195**	**1,290**
	Total- Small Finance Banks	**7,111**	**11,798**	**0**	**0**	**7,111**	**11,798**
	Total - Commercial Banks + RRB + SFB	**4,76,247**	**32,69,469**	**376**	**14,592**	**4,76,623**	**32,84,061**
E	**CO-OPERATIVE BANKS**						
1	DIST CO-OPERATIVE BANKS	7,129	65,089	9	58	**7,138**	**65,147**
2	KSCARDB (incl. PCARDBs)	1,41,519	3,53,834	0	0	**1,41,519**	**3,53,834**
3	KSCB	73,582	3,59,189	16,962	1,09,211	**90,544**	**4,68,400**
	Total Co-operative Banks	**2,22,230**	**7,78,112**	**16,971**	**1,09,269**	**2,39,201**	**8,87,381**
	Total - Banking Sector	**6,98,477**	**40,47,581**	**17,347**	**1,23,861**	**7,15,824**	**41,71,442**

10.8. ADVANCES OUTSTANDING IN SUB SECTORS OF OTHER PRIORITY SECTOR AS AT SEPTEMBER 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	12,088	57,901	12,500	1,60,541
2	BANK OF INDIA	5,378	13,609	6	30
3	BANK OF MAHARASHTRA	189	756	837	294
4	CANARA BANK	62,510	2,08,873	7,290	7,541
5	CENTRAL BANK OF INDIA	7,269	24,815	282	1,899
6	INDIAN BANK	5,076	24,822	96	1,938
7	INDIAN OVERSEAS BANK	14,754	38,440	1,612	11,354
8	PUNJAB & SIND BANK	60	236	0	0
9	PUNJAB NATIONAL BANK	9,454	36,918	277	164
10	STATE BANK OF INDIA	67,223	2,39,175	0	0
11	UCO BANK	1,710	5,531	7,587	99
12	UNION BANK OF INDIA	27,549	78,688	1,845	200
	Total- Public Sector Commercial Banks	**2,13,260**	**7,29,764**	**32,332**	**1,84,060**
B	**R R B - KERALA GRAMIN BANK**	15,511	54,390	24,904	18,666
	Total- Public Sector Banks including RRB	**2,28,771**	**7,84,154**	**57,236**	**2,02,726**

10.8. ADVANCES OUTSTANDING IN SUB SECTORS OF OTHER PRIORITY SECTOR AS AT SEPTEMBER 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	136	1,024	44,997	4,646
2	BANDHAN BANK	0	0	0	0
3	CSB BANK	1,254	3,212	8,021	2,624
4	CITY UNION BANK	28	80	1	12
5	DHANLAXMI BANK	2,190	5,566	29	305
6	FEDERAL BANK	16,432	55,919	3,114	4,030
7	HDFC BANK	1,083	2,161	1,07,228	28,853
8	ICICI BANK	444	1,374	978	1,405
9	IDBI BANK	1,170	6,188	15	337
10	IDFC FIRST Bank	0	0	5,445	1,375
11	INDUS IND BANK	0	0	481	127
12	JAMMU & KASHMIR BANK	15	46	3	4
13	KARNATAKA BANK	283	1,122	78	96
14	KARUR VYSYA BANK	115	345	335	796
15	KOTAK MAHINDRA BANK	97	306	1	62
16	LAKSHMI VILAS BANK	3	5	0	0
17	RBL Bank	112	18	3,401	657
18	SOUTH INDIAN BANK	8,181	27,198	974	6,649
19	T.N.MERCANTILE BANK	105	272	16	744
20	YES BANK	0	0	0	0
	Total- Pvt Sector Commercial Banks	**31,648**	**1,04,836**	**1,75,117**	**52,723**
D	**SMALL FINANCE BANKS**				
1	ESAF	37,880	7,800	3,58,632	91,874
2	Ujjivan Small Finance Bank	0	0	37,992	7,915
	Total- Small Finance Banks	**37,880**	**7,800**	**3,96,624**	**99,789**
	Total - Commercial Banks + RRB + SFB	**2,98,299**	**8,96,790**	**6,28,977**	**3,55,238**
E	**CO-OPERATIVE BANKS**				
1	DIST CO-OPERATIVE BANKS	1	15	37,181	53,233
2	KSCARDB (incl. PCARDBs)	210	1,150	25,709	38,327
3	KSCB	1,415	3,377	2,21,978	10,39,283
	Total Co-operative Banks	**1,626**	**4,542**	**2,84,868**	**11,30,843**
	Total - Banking Sector	**2,99,925**	**9,01,333**	**9,13,845**	**14,86,081**

10.9. ADVANCES OUTSTANDING UNDER SC/ST & NATIONAL PRIORITIES AS AT SEPTEMBER 2021

(Rs.in lakhs)

Sl. No.	BANK	Weaker Sections		SF,MF & AL		Artisans,V&C Ind		SC Adv		ST Adv	
		A/cs	Amount	A/cs	Amount	A/cs	Amount	A/cs	Amount	A/cs	Amount
A	**PUBLIC SECTOR COMMERCIAL BANKS**										
1	BANK OF BARODA	1,52,169	2,61,818	74,142	1,09,903	203	487	2,704	6,792	481	970
2	BANK OF INDIA	1,00,410	1,61,900	46,450	61,012	24	4	1,137	2,324	292	584
3	BANK OF MAHARASHTRA	1,688	28,836	334	3,253	0	0	168	221	17	38
4	CANARA BANK	25,67,889	36,29,679	11,42,296	15,54,446	8	15	28,792	52,468	6,899	12,151
5	CENTRAL BANK OF INDIA	65,743	99,536	99,770	1,58,528	631	1,083	3,263	5,605	523	952
6	INDIAN BANK	1,22,638	2,29,533	95,291	92,383	0	0	1,906	4,165	435	778
7	INDIAN OVERSEAS BANK	14,210	1,29,450	9,33,650	1,36,450	21	18	23,799	20,166	3,804	5,742
8	PUNJAB & SIND BANK	93	235	0	0	0	0	15	85	0	0
9	PUNJAB NATIONAL BANK	40,310	49,698	38,036	44,877	109	167	2,141	4,908	188	607
10	STATE BANK OF INDIA	7,50,145	15,99,976	6,48,557	10,66,745	55	61	40,346	1,00,637	6,701	20,350
11	UCO BANK	33,540	88,015	3,249	1,977	1	1	1,245	2,803	57	185
12	UNION BANK OF INDIA	3,32,472	1,78,126	69,453	3,62,096	984	322	9,592	17,035	987	1,870
	Total- Public Sector Commercial Banks	**41,81,307**	**64,56,802**	**31,51,228**	**35,91,670**	**2,036**	**2,158**	**1,15,108**	**2,17,209**	**20,384**	**44,227**
B	**R R B - KERALA GRAMIN BANK**	12,23,030	13,87,052	8,71,839	8,98,531	8,203	1,332	35,656	26,311	21,854	16,127
	Total- Public Sector Banks including RRB	**54,04,337**	**78,43,854**	**40,23,067**	**44,90,201**	**10,239**	**3,490**	**1,50,764**	**2,43,520**	**42,238**	**60,354**

10.9. ADVANCES OUTSTANDING UNDER SC/ST & NATIONAL PRIORITIES AS AT SEPTEMBER 2021

(Rs.in lakhs)

Sl. No.	BANK	Weaker Sections		SF,MF & AL		Artisans,V&C Ind		SC Adv		ST Adv	
		A/cs	Amount	A/cs	Amount	A/cs	Amount	A/cs	Amount	A/cs	Amount
C	**PRIVATE SECTOR COMMERCIAL BANKS**										
1	AXIS BANK	23,633	61,802	42,810	34,404	0	0	8,197	2,567	217	1,105
2	BANDHAN BANK	0	0	0	0	0	0	0	0	0	0
3	CSB BANK	1,27,866	1,56,298	74,980	99,935	87	400	4,259	3,331	193	133
4	CITY UNION BANK	3,416	4,022	3,358	3,969	0	0	1	3	0	0
5	DHANLAXMI BANK	44,462	92,127	38,698	52,912	0	0	894	1,269	104	231
6	FEDERAL BANK	4,45,539	8,78,618	3,48,183	4,87,869	115	302	8,344	14,614	1,175	2,564
7	HDFC BANK	3,74,997	2,91,608	64,629	1,49,998	0	0	30	106	27	146
8	ICICI BANK	18,601	93,997	0	0	0	0	712	2,526	84	301
9	IDBI BANK	41,448	1,35,701	36,087	92,393	0	0	359	2,156	77	661
10	IDFC FIRST Bank	2,34,221	59,686	0	0	0	0	46,204	12,206	3,191	759
11	INDUS IND BANK	6,47,020	1,19,797	4,97,526	88,091	0	0	1,58,097	28,146	54,228	9,294
12	JAMMU & KASHMIR BANK	0	0	0	0	0	0	0	0	0	0
13	KARNATAKA BANK	1,882	2,563	1,682	2,233	17	8	46	78	27	69
14	KARUR VYSYA BANK	0	0	0	0	0	0	0	0	0	0
15	KOTAK MAHINDRA BANK	1,200	27,322	18	4,130	0	0	20	207	5	470
16	LAKSHMI VILAS BANK	0	0	469	504	0	0	0	0	0	0
17	RBL Bank	44,719	7,690	38,207	6,302	0	0	3,705	560	1,344	267
18	SOUTH INDIAN BANK	2,64,282	4,67,231	2,53,715	3,32,785	111	1,206	981	1,448	141	150
19	T.N.MERCANTILE BANK	7,105	13,013	6,329	6,587	0	0	58	47	0	0
20	YES BANK	231	8,902	0	0	0	0	17	1	6	0
	Total- Pvt Sector Commercial Banks	**22,80,622**	**24,20,376**	**14,06,691**	**13,62,114**	**330**	**1,916**	**2,31,924**	**69,263**	**60,819**	**16,150**
D	**SMALL FINANCE BANKS**										
1	ESAF	13,75,800	4,09,865	6,92,186	2,19,344	0	0	1,32,347	39,693	55,347	16,613
2	Ujjivan Small Finance Bank	68,943	13,946	21,257	3,494	0	0	8,474	1,719	924	185
	Total- Small Finance Banks	**14,44,743**	**4,23,811**	**7,13,443**	**2,22,838**	**0**	**0**	**1,40,821**	**41,412**	**56,271**	**16,798**
	Total - Commercial Banks + RRB + SFB	**91,29,702**	**1,06,88,041**	**61,43,201**	**60,75,153**	**10,569**	**5,405**	**5,23,509**	**3,54,195**	**1,59,328**	**93,302**
E	**CO-OPERATIVE BANKS**										
1	DIST CO-OPERATIVE BANKS	4,138	27,366	1,844	18,322	0	0	3,035	20,139	54	102
2	KSCARDB (incl. PCARDBs)	80,731	1,92,739	3,33,629	5,66,107	2,654	8,057	30,836	50,961	1,670	3,439
3	KSCB	39,509	57,247	50,112	1,88,065	1,872	3,156	8,221	16,829	1,537	2,111
	Total Co-operative Banks	**1,24,378**	**2,77,351**	**3,85,585**	**7,72,494**	**4,526**	**11,214**	**42,092**	**87,929**	**3,261**	**5,653**
	Total - Banking Sector	**92,54,080**	**1,09,65,393**	**65,28,786**	**68,47,646**	**15,095**	**16,619**	**5,65,601**	**4,42,124**	**1,62,589**	**98,954**

10.10. ADVANCES UNDER DRI, PMEGP, NRLM & NULM AS AT SEPTEMBER 2021

(Rs.in lakhs)

Sl. No.	BANK	ADV - DRI		PMEGP ADV		Disbursed during the Quarter	NRLM ADV		Disbursed during the Quarter	NULM ADV		Disbursed during the Quarter
		A/cs	Amount	A/cs	Amount	Amount	A/cs	Amount	Amount	A/cs	Amount	Amount
A	**PUBLIC SECTOR COMMERCIAL BANKS**											
1	BANK OF BARODA	110	19	15,790	52,005	159	1,901	7,796	1,187	462	963	84
2	BANK OF INDIA	8	80	343	1,140	61	1,212	2,082	206	394	639	49
3	BANK OF MAHARASHTRA	0	0	24	144	24	6	27	0	0	0	0
4	CANARA BANK	5,873	573	3,748	14,968	2,122	37,604	89,170	18,683	5,280	15,875	451
5	CENTRAL BANK OF INDIA	0	0	177	616	114	610	2,581	443	66	203	31
6	INDIAN BANK	116	8	117	252	164	66	95	35	123	333	53
7	INDIAN OVERSEAS BANK	5,962	521	1,421	1,721	89	2,921	6,908	163	345	739	45
8	PUNJAB & SIND BANK	0	0	0	0	0	0	0	0	0	0	0
9	PUNJAB NATIONAL BANK	0	0	566	495	46	1,548	2,669	422	1,263	2,872	342
10	STATE BANK OF INDIA	198	128	1,944	6,356	86	9,250	5,842	14	95	110	15
11	UCO BANK	0	0	66	153	52	291	915	192	121	403	1
12	UNION BANK OF INDIA	1,897	91	963	1,804	278	3,589	3,879	0	269	419	0
	Total- Public Sector Commercial Banks	**14,164**	**1,420**	**25,159**	**79,654**	**3,195**	**58,998**	**1,21,964**	**21,345**	**8,418**	**22,556**	**1,071**
B	**R R B - KERALA GRAMIN BANK**	248	16	925	3,631	4,795	15,970	54,578	4,795	126	144	5
	Total- Public Sector Banks including RRB	**14,412**	**1,436**	**26,084**	**83,285**	**7,990**	**74,968**	**1,76,542**	**26,140**	**8,544**	**22,700**	**1,076**

10.10. ADVANCES UNDER DRI, PMEGP, NRLM & NULM AS AT SEPTEMBER 2021

(Rs.in lakhs)

Sl. No.	BANK	ADV - DRI		PMEGP ADV		Disbursed during the Quarter	NRLM ADV		Disbursed during the Quarter	NULM ADV		Disbursed during the Quarter
		A/cs	Amount	A/cs	Amount	Amount	A/cs	Amount	Amount	A/cs	Amount	Amount
C	**PRIVATE SECTOR COMMERCIAL BANKS**											
1	AXIS BANK	0	0	6	12	0	0	0	0	0	0	0
2	BANDHAN BANK	0	0	0	0	0	0	0	0	0	0	0
3	CSB BANK	15	0	66	102	23	0	0	0	5	3	0
4	CITY UNION BANK	0	0	0	0	0	0	0	0	0	0	0
5	DHANLAXMI BANK	35	3	149	437	8	1,041	1,883	472	13	25	0
6	FEDERAL BANK	11	1	353	964	256	89	26	8	21	20	0
7	HDFC BANK	0	0	25	48	7	0	0	0	2	2	0
8	ICICI BANK	0	0	67	92	8	0	0	0	22	20	0
9	IDBI BANK	1	0	46	152	26	250	477	10	157	259	1
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	26	44	0	1	1	0	3	2	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	12	1	376	1,151	59	0	0	0	11	12	0
19	T.N.MERCANTILE BANK	6	0	7	18	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	**98**	**7**	**1,121**	**3,021**	**388**	**1,381**	**2,387**	**490**	**234**	**344**	**1**
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	**14,510**	**1,443**	**27,205**	**86,306**	**8,378**	**76,349**	**1,78,929**	**26,630**	**8,778**	**23,043**	**1,077**
E	**CO-OPERATIVE BANKS**											
1	DIST CO-OPERATIVE BANKS	0	0	0	0	0	261	466	33	9	37	1
2	KSCARDB (incl. PCARDBs)	0	0	0	0	0	0	0	0	0	0	0
3	KSCB	412	22,179	0	0	0	4,528	2,882	768	0	0	0
	Total Co-operative Banks	**412**	**22,179**	**0**	**0**	**0**	**4,789**	**3,348**	**801**	**9**	**37**	**1**
	Total - Banking Sector	**14,922**	**23,622**	**27,205**	**86,306**	**8,378**	**81,138**	**1,82,277**	**27,431**	**8,787**	**23,080**	**1,078**

10.11. DISTRICT WISE ACHIEVEMENT UNDER ANNUAL CREDIT PLAN 2020-21 AS AT SEPTEMBER 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	5,05,29,299	4,34,54,281	86	2,31,24,998	1,90,03,877	82	3,41,18,466	68,15,355	20	10,77,72,763	6,92,73,514	64	4,89,68,841	10,48,02,386	214	15,67,41,604	17,40,75,900	111
KOLLAM	5,65,87,990	6,77,71,010	120	3,63,01,200	3,80,58,832	105	3,78,66,000	3,82,09,870	101	13,07,55,190	14,40,39,712	110	1,50,00,000	5,28,83,048	353	14,57,55,190	19,69,22,760	135
PATHANAMTHITTA	3,15,87,517	2,17,61,693	69	1,10,50,107	49,82,066	45	1,73,62,632	21,93,823	13	6,00,00,256	2,89,37,582	48	1,98,52,652	1,57,89,879	80	7,98,52,908	4,47,27,461	56
ALAPPUZHA	5,89,80,000	1,56,01,024	26	1,69,20,000	45,85,354	27	1,12,70,000	27,21,484	24	8,71,70,000	2,29,07,862	26	2,28,30,000	1,66,74,885	73	11,00,00,000	3,95,82,747	36
KOTTAYAM	6,72,00,000	2,95,67,535	44	2,61,00,000	1,08,12,567	41	5,01,00,000	45,42,343	9	14,34,00,000	4,49,22,445	31	4,76,00,000	2,60,55,233	55	19,10,00,000	7,09,77,678	37
IDUKKI	4,29,03,386	1,20,28,159	28	70,75,028	22,04,567	31	1,77,04,488	22,89,331	13	6,76,82,902	1,65,22,057	24	1,07,34,008	66,23,963	62	7,84,16,910	2,31,46,020	30
ERNAKULAM	7,17,65,229	5,08,62,893	71	8,53,88,180	5,61,35,035	66	3,51,64,548	1,63,47,927	46	19,23,17,956	12,33,45,855	64	14,39,14,858	15,46,45,307	107	33,62,32,815	27,79,91,162	83
THRISSUR	6,53,42,000	4,98,89,316	76	5,20,12,000	2,91,43,620	56	5,76,46,000	1,24,61,312	22	17,50,00,000	9,14,94,248	52	5,35,00,000	4,71,07,256	88	22,85,00,000	13,86,01,504	61
PALAKKAD	5,95,90,000	3,73,11,478	63	4,27,20,000	87,47,542	20	1,41,20,000	1,34,13,907	95	11,64,30,000	5,94,72,927	51	3,99,70,000	2,21,61,510	55	15,64,00,000	8,16,34,437	52
MALAPPURAM	6,37,52,000	2,44,65,553	38	3,01,05,500	1,02,50,726	34	1,69,00,001	47,06,422	28	11,07,57,500	3,94,22,701	36	5,24,70,000	2,12,86,474	41	16,32,27,500	6,07,09,175	37
KOZHIKODE	7,48,07,100	3,27,41,734	44	3,09,54,900	1,33,57,229	43	2,15,84,000	79,84,880	37	12,73,46,000	5,40,83,843	42	9,12,40,000	5,92,42,404	65	21,85,86,000	11,33,26,247	52
WAYANAD	3,59,00,000	1,92,05,306	53	60,00,000	21,77,124	36	49,00,000	10,86,702	22	4,68,00,000	2,24,69,132	48	32,00,000	8,36,947	26	5,00,00,000	2,33,06,079	47
KANNUR	4,94,15,663	2,60,19,711	53	2,16,79,836	84,98,875	39	5,84,67,261	39,65,659	7	12,95,62,760	3,84,84,245	30	7,14,60,342	3,14,34,053	44	20,10,23,102	6,99,18,298	35
KASARGODE	3,37,50,000	1,88,40,739	56	96,89,500	26,50,872	27	1,11,76,900	23,26,241	21	5,46,16,400	2,38,17,852	44	2,69,32,300	81,08,583	30	8,15,48,700	3,19,26,435	39
TOTAL	**76,21,10,184**	**44,95,20,432**	**59**	**39,91,21,248**	**21,06,08,286**	**53**	**38,83,80,295**	**11,90,65,256**	**31**	**1,54,96,11,727**	**77,91,93,975**	**50**	**64,76,73,001**	**56,76,51,928**	**88**	**2,19,72,84,729**	**1,34,68,45,902**	**61**

10.12. BANK WISE ACHIEVEMENT UNDER ANNUAL CREDIT PLAN 2020-21 AS AT SEPTEMBER 2021

(Amount in thosands)

Sl. No.	NAME OF BANK	PRIMARY			SECONDARY			TERTIARY			TOTAL PRIORITY SECTOR			NON PRIORITY SECTOR			TOTAL CREDIT FOR THE STATE		
		Target	Ach.	% Ach.	Target	Ach.	% Ach.	Target	Ach.	% Ach.	Target	Ach.	% Ach.	Target	Ach.	% Ach.	Target	Ach.	% Ach.
A	**PUBLIC SECTOR COMMERCIAL BANKS**																		
1	BANK OF BARODA	1,63,00,438	1,41,59,737	87	1,00,87,879	22,60,237	22	65,93,011	24,37,011	37	3,29,81,329	1,88,56,985	57	1,00,50,956	75,20,103	75	4,30,32,285	2,63,77,089	61
2	BANK OF INDIA	60,73,743	46,17,086	76	57,04,840	14,22,840	25	39,69,857	15,18,806	38	1,57,48,440	75,58,732	48	56,35,134	30,63,946	54	2,13,83,574	1,06,22,678	50
3	BANK OF MAHARASHTRA	2,63,171	98,218	37	2,02,082	2,23,379	111	2,84,732	2,43,890	86	7,49,985	5,65,488	75	9,83,706	8,84,750	90	17,33,691	14,50,238	84
4	CANARA BANK	9,09,17,517	8,82,03,066	97	3,97,71,936	1,15,26,211	29	3,43,66,943	1,44,99,685	42	16,50,56,396	11,42,28,962	69	4,91,70,983	3,75,63,649	76	21,42,27,379	15,17,92,611	71
5	CENTRAL BANK OF INDIA	1,23,17,194	90,10,413	73	41,43,471	12,71,840	31	58,16,073	16,01,892	28	2,22,76,738	1,18,84,145	53	54,58,233	14,94,899	27	2,77,34,971	1,33,79,044	48
6	INDIAN BANK	1,34,46,286	1,29,84,730	97	60,06,265	95,51,814	159	58,72,359	29,91,354	51	2,53,24,909	2,55,27,897	101	55,19,460	97,23,192	176	3,08,44,369	3,52,51,089	114
7	INDIAN OVERSEAS BANK	1,71,17,798	87,28,801	51	72,17,599	22,91,347	32	53,81,479	34,36,350	64	2,97,16,875	1,44,56,498	49	93,12,095	5,91,026	6	3,90,28,971	1,50,47,524	39
8	PUNJAB & SIND BANK	18,885	2,750	15	2,20,355	51,381	23	3,51,572	90,162	26	5,90,812	1,44,293	24	2,11,042	3,53,467	167	8,01,854	4,97,760	62
9	PUNJAB NATIONAL BANK	97,73,440	24,27,130	25	75,64,843	20,40,573	27	61,11,061	15,77,236	26	2,34,49,344	60,44,940	26	1,19,54,521	1,42,36,059	119	3,54,03,865	2,02,80,999	57
10	STATE BANK OF INDIA	11,84,80,471	6,12,52,335	52	6,81,39,673	6,00,57,625	88	6,26,29,625	71,74,114	11	24,92,49,770	12,84,84,073	52	5,34,72,333	6,88,68,430	129	30,27,22,103	19,73,52,503	65
11	UCO BANK	22,75,277	13,57,329	60	21,60,615	9,65,509	45	16,38,335	9,84,527	60	60,74,227	33,07,366	54	17,34,471	34,65,854	200	78,08,698	67,73,220	87
12	UNION BANK OF INDIA	2,44,98,217	1,53,48,817	63	1,39,69,463	98,01,148	70	1,22,41,776	39,18,544	32	5,07,09,456	2,90,68,510	57	91,30,759	30,50,304	33	5,98,40,215	3,21,18,814	54
	Total - Public sector Cmmercial Banks	**31,14,82,436**	**21,81,90,411**	**70**	**16,51,89,021**	**10,14,63,905**	**61**	**14,52,56,823**	**4,04,73,571**	**28**	**62,19,28,280**	**36,01,27,888**	**58**	**16,26,33,692**	**15,08,15,681**	**93**	**78,45,61,973**	**51,09,43,568**	**65**
B	RRB-KERALA GRAMIN BANK	9,79,31,099	5,88,63,372	60	3,10,61,137	37,73,028	12	1,82,12,386	40,31,618	22	14,72,04,622	6,66,68,018	45	2,16,91,213	23,25,302	11	16,88,95,835	6,89,93,320	41
	Total- Public Sector Banks including RRB	**40,94,13,536**	**27,70,53,783**	**68**	**19,62,50,159**	**10,52,36,933**	**54**	**16,34,69,208**	**4,45,05,189**	**27**	**76,91,32,903**	**42,67,95,906**	**55**	**18,43,24,905**	**15,31,40,983**	**83**	**95,34,57,808**	**57,99,36,888**	**61**

10.12. BANK WISE ACHIEVEMENT UNDER ANNUAL CREDIT PLAN 2020-21 AS AT SEPTEMBER 2021

(Amount in thosands)

Sl. No.	NAME OF BANK	PRIMARY			SECONDARY			TERTIARY			TOTAL PRIORITY SECTOR			NON PRIORITY SECTOR			TOTAL CREDIT FOR THE STATE		
		Target	Ach.	% Ach.	Target	Ach.	% Ach.	Target	Ach.	% Ach.	Target	Ach.	% Ach.	Target	Ach.	% Ach.	Target	Ach.	% Ach.
C	**Private Sector Commercial Banks**																		
1	AXIS BANK	39,35,496	6,79,186	17	58,52,165	16,00,504	27	25,06,657	13,17,303	53	1,22,94,318	35,96,993	29	1,71,42,653	1,43,42,400	84	2,94,36,971	1,79,39,393	61
2	BANDHAN BANK	77,376	0	0	65,170	1,610	2	1,52,800	0	0	2,95,346	1,610	1	4,47,739	30,14,264	673	7,43,085	30,15,874	406
3	CSB BANK	1,04,82,436	86,55,174	83	59,92,107	47,03,983	79	47,29,028	10,99,508	23	2,12,03,571	1,44,58,666	68	1,02,38,982	18,37,290	18	3,14,42,553	1,62,95,956	52
4	CITY UNION BANK	2,30,024	99,021	43	4,47,684	3,96,376	89	8,38,709	18,845	2	15,16,417	5,14,242	34	11,33,553	8,22,589	73	26,49,969	13,36,831	50
5	DHANLAXMI BANK	80,12,777	51,06,615	64	53,06,187	16,64,487	31	34,23,795	34,54,451	101	1,67,42,759	1,02,25,553	61	1,01,70,135	80,39,916	79	2,69,12,894	1,82,65,469	68
6	FEDERAL BANK	6,40,85,460	4,21,35,567	66	4,61,58,502	2,15,58,274	47	3,04,82,955	15,70,606	5	14,07,26,916	6,52,64,447	46	9,28,93,867	10,91,78,388	118	23,36,20,783	17,44,42,835	75
7	HDFC BANK	1,54,74,108	49,10,956	32	1,61,68,466	53,63,567	33	75,57,847	8,66,446	11	3,92,00,422	1,11,40,968	28	3,71,26,399	3,27,60,647	88	7,63,26,821	4,39,01,615	58
8	ICICI BANK	1,30,41,925	64,12,616	49	1,63,93,002	1,78,20,095	109	1,02,80,128	6,27,182	6	3,97,15,055	2,48,59,893	63	2,91,44,573	7,29,87,877	250	6,88,59,628	9,78,47,770	142
9	IDBI BANK	64,96,401	36,08,269	56	46,23,582	15,64,762	34	17,31,916	6,74,384	39	1,28,51,899	58,47,415	45	62,21,201	1,52,26,014	245	1,90,73,099	2,10,73,429	110
10	IDFC FIRST Bank	2,09,620	4,35,379	208	7,03,744	12,087	2	61,900	1,19,880	194	9,75,264	5,67,346	58	9,27,500	40,04,262	432	19,02,764	45,71,608	240
11	INDUS IND BANK	33,09,970	51,39,992	155	36,73,139	52,31,294	142	21,53,596	43,628	2	91,36,705	1,04,14,914	114	29,45,297	1,54,65,910	525	1,20,82,001	2,58,80,824	214
12	JAMMU & KASHMIR BANK	32,776	1,200	4	17,720	1,187	7	86,512	4,700	5	1,37,008	7,087	5	57,159	3,981	7	1,94,167	11,068	6
13	KARNATAKA BANK	7,93,394	3,09,801	39	7,80,898	5,60,143	72	6,94,580	1,21,816	18	22,68,872	9,91,760	44	12,36,041	5,62,461	46	35,04,913	15,54,221	44
14	KARUR VYSYA BANK	5,68,794	3,04,645	54	2,94,746	2,837	1	4,71,426	51,855	11	13,34,966	3,59,337	27	7,81,886	18,61,017	238	21,16,852	22,20,354	105
15	KOTAK MAHINDRA BANK	8,91,426	1,25,403	14	13,15,213	8,00,208	61	4,25,217	592	0	26,31,855	9,26,203	35	33,51,662	82,27,478	245	59,83,517	91,53,681	153
16	LAKSHMI VILAS BANK	1,44,404	10,321	7	1,22,562	15,467	13	1,45,588	82,663	57	4,12,554	1,08,451	26	3,09,932	1,84,018	59	7,22,485	2,92,469	40
17	RBL Bank	36,888	1,59,472	432	26,720	53,904	202	23,185	6,486	28	86,793	2,19,862	253	88,471	19,556	22	1,75,264	2,39,418	137
18	SOUTH INDIAN BANK	2,99,08,778	2,87,28,680	96	1,59,72,826	2,15,42,114	135	1,34,57,502	2,11,28,712	157	5,93,39,106	7,13,99,506	120	2,63,63,799	32,64,84,760	1,238	8,57,02,905	39,78,84,266	464
19	T.N.MERCANTILE BANK	5,81,831	5,59,639	96	10,84,923	6,87,150	63	4,02,885	3,30,237	82	20,69,639	15,77,025	76	7,12,628	0	0	27,82,266	15,77,025	57
20	YES BANK	2,02,942	1,58,350	78	5,74,223	12,78,505	223	4,68,479	69,577	15	12,45,644	15,06,433	121	10,10,446	51,57,078	510	22,56,090	66,63,511	295
	Total-Private Sector Commercial Banks	**15,85,16,824**	**10,75,40,287**	**68**	**12,55,73,577**	**8,48,58,552**	**68**	**8,00,94,705**	**3,15,88,871**	**39**	**36,41,85,106**	**22,39,87,711**	**62**	**24,23,03,921**	**32,64,84,760**	**135**	**60,64,89,027**	**55,04,72,471**	**91**
D	**SMALL BANK**																		
1	ESAF	64,80,540	77,57,916	120	47,66,788	38,55,049	81	28,63,949	57,16,097	200	1,41,11,277	1,73,29,062	123	52,28,709	51,57,078	99	1,93,39,986	2,24,86,140	116
2	Ujjivan Small Finance Bank	1,86,651	43,342	23	2,70,491	18,280	7	4,15,000	2,12,621	51	8,72,142	2,74,243	31	1,76,508	1,90,177	108	10,48,649	4,64,420	44
	Total- Small Finance Banks	**66,67,191**	**78,01,258**	**117**	**50,37,279**	**38,73,330**	**77**	**32,78,948**	**59,28,718**	**181**	**1,49,83,419**	**1,76,03,305**	**117**	**54,05,217**	**53,47,255**	**99**	**2,03,88,635**	**2,29,50,561**	**113**
	Total Commercial Banks + RRB + SFB	**57,45,97,551**	**39,23,95,328**	**68**	**32,68,61,015**	**19,39,68,815**	**59**	**24,68,42,862**	**8,20,22,778**	**33**	**1,14,83,01,428**	**66,83,86,921**	**58**	**43,20,34,043**	**48,49,72,998**	**112**	**1,58,03,35,471**	**1,15,33,59,920**	**73**
E	**Co-operative Sector**																		
1	DIST CO-OPERATIVE BANKS	12,14,10,196	4,25,41,184	35	5,32,55,562	1,22,68,294	23	9,78,12,519	2,09,55,174	21	27,24,78,277	7,57,64,652	28	15,86,16,346	5,97,00,135	38	43,10,94,623	13,54,64,788	31
2	KSCARDB (incl. PCARDBs)	1,58,59,765	54,19,708	34	82,16,948	16,11,043	20	1,05,80,591	64,06,157	61	3,46,57,304	1,34,36,908	39	60,82,824	2,11,598	3	4,07,40,128	1,36,48,506	34
3	KSCB	5,02,42,672	91,64,212	18	1,07,87,723	27,60,134	26	3,31,44,324	96,81,147	29	9,41,74,719	2,16,05,493	23	5,09,39,789	2,27,67,196	45	14,51,14,507	4,43,72,689	31
	Total - Co-operative Sector	**18,75,12,633**	**5,71,25,104**	**30**	**7,22,60,233**	**1,66,39,471**	**23**	**14,15,37,434**	**3,70,42,478**	**26**	**40,13,10,299**	**11,08,07,053**	**28**	**21,56,38,959**	**8,26,78,929**	**38**	**61,69,49,258**	**19,34,85,983**	**31**
	GRAND TOTAL	**76,21,10,184**	**44,95,20,432**	**59**	**39,91,21,248**	**21,06,08,286**	**53**	**38,83,80,295**	**11,90,65,256**	**31**	**1,54,96,11,727**	**77,91,93,975**	**50**	**64,76,73,001**	**56,76,51,928**	**88**	**2,19,72,84,729**	**1,34,68,45,902**	**61**

10.13. DISTRICT WISE BREAKUP OF CROP LOAN & TERM LOAN ACHIEVEMENT UNDER PRIMARY SECTOR FOR 2021-22 AS AT SEPTEMBER 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	3,83,11,403	3,52,17,560	92	1,22,17,896	82,36,721	67	5,05,29,299	4,34,54,281	86
2	Kollam	2,36,63,100	2,53,83,677	107	3,29,24,890	4,23,87,333	129	5,65,87,990	6,77,71,010	120
3	Pathanamthitta	2,89,55,783	2,00,29,106	69	26,31,734	17,32,587	66	3,15,87,517	2,17,61,693	69
4	Alappuzha	4,48,08,600	1,01,54,493	23	1,41,71,400	54,46,531	38	5,89,80,000	1,56,01,024	26
5	Kottayam	4,94,59,850	2,34,06,339	47	1,77,40,150	61,61,196	35	6,72,00,000	2,95,67,535	44
6	Idukki	3,19,98,658	99,13,917	31	1,09,04,728	21,14,242	19	4,29,03,386	1,20,28,159	28
7	Ernakulam	4,30,59,137	2,35,05,418	55	2,87,06,092	2,73,57,475	95	7,17,65,229	5,08,62,893	71
8	Thrissur	4,15,72,400	2,18,59,575	53	2,37,69,600	2,80,29,741	118	6,53,42,000	4,98,89,316	76
9	Palakkad	4,47,81,076	2,24,44,909	50	1,48,08,924	1,48,66,569	100	5,95,90,000	3,73,11,478	63
10	Malappuram	4,75,32,084	2,08,25,734	44	1,62,19,916	36,39,819	22	6,37,52,000	2,44,65,553	38
11	Kozhikode	6,10,14,300	2,30,26,891	38	1,37,92,800	97,14,843	70	7,48,07,100	3,27,41,734	44
12	Wayanad	2,64,01,450	1,16,08,988	44	94,98,550	75,96,318	80	3,59,00,000	1,92,05,306	53
13	Kannur	3,57,49,770	1,89,91,393	53	1,36,65,893	70,28,318	51	4,94,15,663	2,60,19,711	53
14	Kasaragod	2,20,07,252	1,35,14,448	61	1,17,42,748	53,26,291	45	3,37,50,000	1,88,40,739	56
TOTAL		**53,93,14,863**	**27,98,82,449**	**52**	**22,27,95,321**	**16,96,37,984**	**76**	**76,21,10,184**	**44,95,20,432**	**59**

10.14. BANK WISE BREAKUP OF CROP LOAN & TERM LOAN ACHIEVEMENT UNDER PRIMARY SECTOR FOR 2021-22 AS AT SEPTEMBER 2021

(Amount in Thousands)

Sl. 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	1,13,56,560	1,02,28,873	90	49,43,878	39,30,864	80	1,63,00,438	1,41,59,737	87
2	BANK OF INDIA	41,70,806	14,67,490	35	19,02,937	31,49,596	166	60,73,743	46,17,086	76
3	BANK OF MAHARASHTRA	1,70,833	26,938	16	92,337	71,280	77	2,63,171	98,218	37
4	CANARA BANK	6,44,51,351	5,96,01,863	92	2,64,66,166	2,86,01,203	108	9,09,17,517	8,82,03,066	97
5	CENTRAL BANK OF INDIA	79,45,298	50,15,388	63	43,71,895	39,95,025	91	1,23,17,194	90,10,413	73
6	INDIAN BANK	84,47,218	81,70,470	97	49,99,067	48,14,260	96	1,34,46,286	1,29,84,730	97
7	INDIAN OVERSEAS BANK	1,25,11,016	51,47,198	41	46,06,782	35,81,603	78	1,71,17,798	87,28,801	51
8	PUNJAB & SIND BANK	14,666	0	0	4,219	2,750	65	18,885	2,750	15
9	PUNJAB NATIONAL BANK	68,67,922	8,89,852	13	29,05,518	15,37,278	53	97,73,440	24,27,130	25
10	STATE BANK OF INDIA	8,33,20,191	4,78,77,410	57	3,51,60,280	1,33,74,925	38	11,84,80,471	6,12,52,335	52
11	UCO BANK	15,47,383	10,63,467	69	7,27,894	2,93,862	40	22,75,277	13,57,329	60
12	UNION BANK OF INDIA	1,70,01,410	77,24,332	45	74,96,808	76,24,486	102	2,44,98,217	1,53,48,817	63
	Total - Public Sector Commercial Banks	**21,78,04,653**	**14,72,13,281**	**68**	**9,36,77,783**	**7,09,77,130**	**76**	**31,14,82,436**	**21,81,90,411**	**70**
B	RRB - K G B	7,52,73,766	4,81,39,385	64	2,26,57,334	1,07,23,987	47	9,79,31,099	5,88,63,372	60
	Total- Public Sector Banks including RRB	**29,30,78,419**	**19,53,52,666**	**67**	**11,63,35,117**	**8,17,01,117**	**70**	**40,94,13,536**	**27,70,53,783**	**68**

10.14. BANK WISE BREAKUP OF CROP LOAN & TERM LOAN ACHIEVEMENT UNDER PRIMARY SECTOR FOR 2021-22 AS AT SEPTEMBER 2021

(Amount in Thousands)

Sl. 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	24,39,445	1,59,113	7	14,96,051	5,20,073	35	39,35,496	6,79,186	17
2	BANDHAN BANK	54,834	0	0	22,542	0	0	77,376	0	0
3	CSB BANK	74,40,495	61,36,905	82	30,41,941	25,18,269	83	1,04,82,436	86,55,174	83
4	CITY UNION BANK	1,33,850	87,120	65	96,174	11,901	12	2,30,024	99,021	43
5	DHANLAXMI BANK	55,78,646	41,11,078	74	24,34,131	9,95,537	41	80,12,777	51,06,615	64
6	FEDERAL BANK	4,57,95,094	2,87,48,549	63	1,82,90,366	1,33,87,018	73	6,40,85,460	4,21,35,567	66
7	HDFC BANK	1,05,56,552	21,40,765	20	49,17,556	27,70,191	56	1,54,74,108	49,10,956	32
8	ICICI BANK	81,90,717	50,66,938	62	48,51,208	13,45,678	28	1,30,41,925	64,12,616	49
9	IDBI BANK	38,63,094	20,76,687	54	26,33,307	15,31,582	58	64,96,401	36,08,269	56
10	IDFC FIRST Bank	1,53,292	1,26,966	83	56,328	3,08,413	548	2,09,620	4,35,379	208
11	INDUS IND BANK	23,01,205	20,62,947	90	10,08,765	30,77,045	305	33,09,970	51,39,992	155
12	JAMMU & KASHMIR BANK	22,666	1,200	5	10,110	0	0	32,776	1,200	4
13	KARNATAKA BANK	5,35,618	1,99,245	37	2,57,776	1,10,556	43	7,93,394	3,09,801	39
14	KARUR VYSYA BANK	3,70,638	83,938	23	1,98,156	2,20,707	111	5,68,794	3,04,645	54
15	KOTAK MAHINDRA BANK	6,05,741	0	0	2,85,685	1,25,403	44	8,91,426	1,25,403	14
16	LAKSHMI VILAS BANK	99,903	6,918	7	44,500	3,403	8	1,44,404	10,321	7
17	RBL Bank	28,841	1,59,472	553	8,047	0	0	36,888	1,59,472	432
18	SOUTH INDIAN BANK	2,00,57,496	85,49,298	43	98,51,283	2,01,79,382	205	2,99,08,778	2,87,28,680	96
19	T.N.MERCANTILE BANK	3,88,342	1,85,539	48	1,93,489	3,74,100	193	5,81,831	5,59,639	96
20	YES BANK	1,36,933	2,872	2	66,008	1,55,478	236	2,02,942	1,58,350	78
	Total-Private Sector Commercial Banks	**10,87,53,401**	**5,99,05,550**	**55**	**4,97,63,424**	**4,76,34,737**	**96**	**15,85,16,824**	**10,75,40,287**	**68**
D	**SMALL BANK**									
1	ESAF	35,22,418	7,12,325	20	29,58,122	70,45,591	238	64,80,540	77,57,916	120
2	Ujjivan Small Finance Bank	1,23,068	21,902	18	63,583	21,440	34	1,86,651	43,342	23
	Total- Small Finance Banks	**36,45,487**	**7,34,227**	**20**	**30,21,705**	**70,67,031**	**234**	**66,67,191**	**78,01,258**	**117**
	Total Commercial Banks + RRB + SFB	**40,54,77,306**	**25,59,92,443**	**63**	**16,91,20,245**	**13,64,02,886**	**81**	**57,45,97,551**	**39,23,95,328**	**68**
E	**Co-operative Sector**									
1	DIST CO-OPERATIVE BANKS	8,70,56,357	1,68,30,381	19	3,43,53,839	2,57,10,803	75	12,14,10,196	4,25,41,184	35
2	KSCARDB (incl. PCARDBs)	97,94,354	11,63,260	12	60,65,411	42,56,448	70	1,58,59,765	54,19,708	34
3	KSCB	3,69,86,846	58,96,365	16	1,32,55,826	32,67,847	25	5,02,42,672	91,64,212	18
	Total - Co-operative Sector	**13,38,37,557**	**2,38,90,006**	**18**	**5,36,75,076**	**3,32,35,098**	**62**	**18,75,12,633**	**5,71,25,104**	**30**
	GRAND TOTAL	**53,93,14,863**	**27,98,82,449**	**52**	**22,27,95,321**	**16,96,37,984**	**76**	**76,21,10,184**	**44,95,20,432**	**59**

10.15. DISTRICTWISE DATA ON FLOW OF BANK CREDIT TO MINORITIES AS AT SEPTEMBER 2021

(Rs.in crores)

	Outstanding			
	AS ON 30.09.2020		AS ON 30.09.2021	
	No.	Amount	No.	Amount
TRIVANDRUM				
Christians	1,33,654	4,297	1,58,885	3,010
Muslims	1,35,096	2,732	1,37,520	2,407
Sikhs	492	7	407	2
Jains	444	10	40	1
NeoBudhists	16	3	391	1
Zorashtrians	66	6	7	0
Total	**2,69,768**	**7,055**	**2,97,250**	**5,422**
KOLLAM				
Christians	1,05,276	3,472	1,72,645	3,704
Muslims	1,37,021	5,065	3,52,207	4,532
Sikhs	0	0	43	0
Jains	0	0	2	0
NeoBudhists	0	0	0	0
Zorashtrians	0	0	0	0
Total	**2,42,297**	**8,537**	**5,24,897**	**8,236**
PATHANAMTHITTA				
Christians	1,37,442	4,201	2,17,210	4,308
Muslims	47,945	1,033	89,723	1,215
Sikhs	0	0	0	0
Jains	0	0	0	0
NeoBudhists	0	0	0	0
Zorashtrians	0	0	0	0
Total	**1,85,387**	**5,235**	**3,06,933**	**5,522**
ALAPPUZHA				
Christians	1,24,213	2,297	1,44,578	3,625
Muslims	1,05,043	1,435	1,01,030	2,291
Sikhs	84	4	90	4
Jains	0	0	0	0
NeoBudhists	70	3	82	3
Zorashtrians	0	0	0	0
Total	**2,29,410**	**3,739**	**2,45,780**	**5,923**
KOTTAYAM				
Christians	2,74,618	7,205	2,90,185	8,938
Muslims	57,705	1,675	51,566	1,786
Sikhs	44	2	91	1
Jains	0	0	7	0
NeoBudhists	91	2	36	0
Zorashtrians	0	0	9	0
Total	**3,32,458**	**8,884**	**3,41,894**	**10,725**
IDUKKI				
Christians	1,74,811	3,256	1,74,064	4,267
Muslims	50,868	940	34,038	768
Sikhs	0	0	0	0
Jains	0	0	0	0
NeoBudhists	0	0	0	0
Zorashtrians	0	0	0	0
Total	**2,25,679**	**4,195**	**2,08,102**	**5,036**
ERNAKULAM				
Christians	2,57,116	10,337	3,16,620	13,073
Muslims	1,24,855	3,572	1,27,620	4,333
Sikhs	132	5	218	10
Jains	134	17	122	13
NeoBudhists	35	1	60	21
Zorashtrians	16	0	9	1
Total	**3,82,288**	**13,932**	**4,44,649**	**17,450**

10.15. DISTRICTWISE DATA ON FLOW OF BANK CREDIT TO MINORITIES AS AT SEPTEMBER 2021

(Rs.in crores)

	Outstanding			
	AS ON 30.09.2020		AS ON 30.09.2021	
	No.	Amount	No.	Amount
THRISSUR				
Christians	2,23,914	4,807	2,00,118	6,306
Muslims	1,68,185	5,092	1,75,618	4,560
Sikhs	181	2	168	2
Jains	27	0	3	0
NeoBudhists	417	12	611	19
Zorashtrians	46	1	43	1
Total	**3,92,770**	**9,914**	**3,76,561**	**10,888**
PALAKKAD				
Christians	1,43,180	2,274	1,22,415	1,826
Muslims	4,15,198	7,302	3,36,229	5,726
Sikhs	0	0	0	0
Jains	0	0	0	0
NeoBudhists	0	0	0	0
Zorashtrians	0	0	0	0
Total	**5,58,378**	**9,576**	**4,58,644**	**7,552**
MALAPPURAM				
Christians	42,022	1,199	34,377	1,102
Muslims	5,13,029	9,284	4,92,155	9,542
Sikhs	58	1	66	2
Jains	0	0	18	0
NeoBudhists	161	5	200	5
Zorashtrians	8	1	11	0
Total	**5,55,278**	**10,490**	**5,26,827**	**10,651**
KOZHIKODE				
Christians	66,910	3,494	51,384	1,498
Muslims	2,25,626	6,356	2,48,811	5,536
Sikhs	38	2	49	3
Jains	45	1	84	4
NeoBudhists	22	0	4	0
Zorashtrians	7	0	15	0
Total	**2,92,648**	**9,853**	**3,00,347**	**7,041**
WAYANAD				
Christians	1,31,258	2,200	1,31,255	2,357
Muslims	1,58,395	2,045	1,44,913	2,123
Sikhs	21	0	51	4
Jains	194	5	226	7
NeoBudhists	11	0	107	2
Zorashtrians	0	0	4	0
Total	**2,89,879**	**4,250**	**2,76,556**	**4,492**
KANNUR				
Christians	91,409	1,930	4,13,208	9,962
Muslims	1,26,746	2,434	6,36,327	17,144
Sikhs	19	3	46	3
Jains	27	0	62	2
NeoBudhists	34	2	637	18
Zorashtrians	4	1	13	1
Total	**2,18,239**	**4,370**	**10,50,293**	**27,130**
KASARAGOD				
Christians	1,31,471	2,041	79,989	2,009
Muslims	2,78,832	2,807	2,64,558	5,460
Sikhs	16	1	14	0
Jains	9	1	24	1
NeoBudhists	0	0	272	6
Zorashtrians	35	1	12	0
Total	**4,10,363**	**4,851**	**3,44,869**	**7,476**
GRAND TOTAL	**45,84,842**	**1,04,882**	**57,03,602**	**1,33,544**

10.16. PERFORMANCE UNDER KISAN CREDIT CARD SCHEME AS AT SEPTEMBER 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	509	556	22	316	718	800	39	401	**757**	**1,201**	14,190	18,895	3,000	9,586	**17,190**	**28,481**	100
2	BANK OF INDIA	518	933	7	29	4,717	4,619	129	571	**4,846**	**5,190**	15,474	17,859	382	1,974	**15,856**	**19,833**	15,474
3	BANK OF MAHARASHTRA	54	199	3	232	0	0	0	0	**0**	**0**	214	515	17	3,057	**231**	**3,572**	0
4	CANARA BANK	35,880	76,566	4,335	19,141	55,766	1,19,187	6,480	29,866	**62,246**	**1,49,053**	2,60,088	4,26,642	32,145	1,07,997	**2,92,233**	**5,34,639**	3,08,931
5	CENTRAL BANK OF INDIA	206	232	6	33	277	309	10	74	**287**	**383**	10,988	10,238	345	1,635	**11,333**	**11,873**	0
6	INDIAN BANK	962	852	0	0	1,186	2,500	0	0	**1,186**	**2,500**	9,667	13,412	0	0	**9,667**	**13,412**	0
7	INDIAN OVERSEAS BANK	3,385	4,612	1,514	2,496	5,453	7,545	2,704	4,318	**8,157**	**11,863**	2,40,568	29,758	1,30,336	19,712	**3,70,904**	**49,470**	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	1,940	2,400	115	1,391	3,129	4,091	173	2,083	**3,302**	**6,174**	10,872	12,053	1,852	11,160	**12,724**	**23,213**	0
10	STATE BANK OF INDIA	2,978	3,445	60	529	4,092	4,843	140	1,986	**4,232**	**6,829**	97,452	1,13,482	1,972	24,102	**99,424**	**1,37,584**	65,620
11	UCO BANK	262	475	0	0	415	734	1	8	**416**	**742**	3,052	4,77,773	29	389	**3,081**	**4,78,162**	2,398
12	UNION BANK OF INDIA	5,178	13,491	103	9	11,560	15,235	5,178	13,491	**16,738**	**28,726**	57,056	1,20,137	5,123	37,426	**62,179**	**1,57,563**	0
	Total- Public Sector Commercial Banks	**51,872**	**1,03,761**	**6,165**	**24,176**	**87,313**	**1,59,863**	**14,854**	**52,798**	**1,02,167**	**2,12,661**	**7,19,621**	**12,40,764**	**1,75,201**	**2,17,038**	**8,94,822**	**14,57,802**	**3,92,523**
B	**R R B - KERALA GRAMIN BANK**	1,04,030	1,42,746	383	1,916	27,562	48,567	627	3,478	28,189	52,045	2,65,592	2,94,720	46,404	1,45,693	3,11,996	4,40,413	1,42,844
	Total- Public Sector Banks including RRB	**1,55,902**	**2,46,507**	**6,548**	**26,092**	**1,14,875**	**2,08,430**	**15,481**	**56,276**	**1,30,356**	**2,64,705**	**9,85,213**	**15,35,484**	**2,21,605**	**3,62,730**	**12,06,818**	**18,98,214**	**5,35,367**
C	**PRIVATE SECTOR COMMERCIAL BANKS**																	

10.16. PERFORMANCE UNDER KISAN CREDIT CARD SCHEME AS AT SEPTEMBER 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	0	0	1	7	0	0	18	451	**18**	**451**	5	6	1,332	30,871	**1,337**	**30,877**	1,448
2	BANDHAN BANK	0	0	0	0	0	0	0	0	**0**	**0**	0	0	0	0	**0**	**0**	0
3	CSB BANK	75	62	124	2,846	89	77	166	4,859	**255**	**4,936**	418	344	380	12,492	**798**	**12,836**	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	63	131	2	75	97	174	3	88	**100**	**262**	476	474	186	1,451	**662**	**1,925**	0
6	FEDERAL BANK	36,561	69,735	5,785	32,511	57,517	1,02,077	8,472	45,869	**65,989**	**1,47,946**	84,240	1,85,195	15,877	2,23,181	**1,00,117**	**4,08,376**	18,357
7	HDFC BANK	30,945	15,127	1,239	11,804	33,421	16,518	2,015	26,746	**35,436**	**43,264**	2,46,996	1,07,938	21,746	1,47,759	**2,68,742**	**2,55,697**	0
8	ICICI BANK	0	0	783	9,356	0	0	783	9,356	**783**	**9,356**	0	0	1,428	32,045	**1,428**	**32,045**	0
9	IDBI BANK	5,131	12,998	372	2,445	7,225	18,386	513	3,713	**7,738**	**22,099**	14,367	36,580	1,239	20,836	**15,606**	**57,416**	15,606
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	0	0	0	0	4	7	19	380	**23**	**387**	7	7	16	254	**23**	**261**	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	1	0	0	2	3	0	0	**2**	**3**	25	58	7	803	**32**	**861**	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	2,510	4,197	2,361	7,302	4,545	7,069	4,011	12,488	**8,556**	**19,557**	8,632	12,468	12,001	2,18,058	**20,633**	**2,30,526**	683
19	T.N.MERCANTILE BANK	1	0	0	0	3	1	0	0	**3**	**1**	11	28	0	0	**11**	**28**	0
20	YES BANK	0	0	0	0	0	0	0	0	**0**	**0**	8	0	0	0	**8**	**0**	0
	Total- Pvt Sector Commercial Banks	**75,287**	**1,02,251**	**10,667**	**66,346**	**1,02,903**	**1,44,311**	**16,000**	**1,03,951**	**1,18,903**	**2,48,262**	**3,55,187**	**3,43,101**	**54,212**	**6,87,750**	**4,09,399**	**10,30,851**	**36,094**
D	**SMALL FINANCE BANKS**																	
1	ESAF	0	0	5	21	0	0	5	21	**5**	**21**	0	0	1	18	**1**	**18**	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**	**5**	**21**	**0**	**0**	**5**	**21**	**5**	**21**	**0**	**0**	**1**	**18**	**1**	**18**	**0**
	Total - Commercial Banks + RRB + SFB	**2,31,189**	**3,48,758**	**17,220**	**92,459**	**2,17,778**	**3,52,741**	**31,486**	**1,60,247**	**2,49,264**	**5,12,988**	**13,40,400**	**18,78,585**	**2,75,818**	**10,50,499**	**16,16,218**	**29,29,084**	**5,71,461**
E	**CO-OPERATIVE BANKS**																	
1	DIST CO-OPERATIVE BANKS	5,403	5,139	0	0	9,252	8,656	0	0	**9,252**	**8,656**	29,039	22,904	0	0	**29,039**	**22,904**	0
2	KSCARDB (incl. PCARDBs)	0	0	0	0	0	0	0	0	**0**	**0**	151	132	0	0	**151**	**132**	2
3	KSCB	44,709	57,021	814	2,399	20,206	36,115	5,134	19,703	**25,340**	**55,818**	6,25,919	4,88,154	2,967	74,188	**6,28,886**	**5,62,342**	78,554
	Total Co-operative Banks	**50,112**	**62,160**	**814**	**2,399**	**29,458**	**44,771**	**5,134**	**19,703**	**34,592**	**64,474**	**6,55,109**	**5,11,190**	**2,967**	**74,188**	**6,58,076**	**5,85,378**	**78,556**
	Total - Banking Sector	**2,81,301**	**4,10,918**	**18,034**	**94,858**	**2,47,236**	**3,97,512**	**36,620**	**1,79,950**	**2,83,856**	**5,77,462**	**19,95,509**	**23,89,775**	**2,78,785**	**11,24,686**	**22,74,294**	**35,14,462**	**6,50,017**

10.17. PERFORMANCE UNDER WCC & CUY AS AT SEPTEMBER 2021

(Rs. in Lakhs)

Sl No.	BANK	Weavers Credit Card (WCC)			Coir Udyami Yojana (CUY)		
		Outstanding		Disbursed during the Quarter	Outstanding		Disbursed during the Quarter
		No.	Amt	Amt	No	Amt	Amt
A	**PUBLIC SECTOR COMMERCIAL BANKS**						
1	BANK OF BARODA	0	0	0	0	0	0
2	BANK OF INDIA	45	45	0	0	0	0
3	BANK OF MAHARASHTRA	0	0	0	0	0	0
4	CANARA BANK	123	73	0	0	0	0
5	CENTRAL BANK OF INDIA	5	4	0	0	0	0
6	INDIAN BANK	0	0	0	0	0	0
7	INDIAN OVERSEAS BANK	45	25	0	0	0	0
8	PUNJAB & SIND BANK	0	0	0	0	0	0
9	PUNJAB NATIONAL BANK	0	0	0	0	0	0
10	STATE BANK OF INDIA	7	5	0	38	406	100
11	UCO BANK	14	3	0	0	0	0
12	UNION BANK OF INDIA	84	46	0	110	99	0
	Total- Public Sector Commercial Banks	**323**	**201**	**0**	**148**	**505**	**100**
B	**R R B - KERALA GRAMIN BANK**	75	21	0	0	0	0
	Total- Public Sector Banks including RRB	**398**	**222**	**0**	**148**	**505**	**100**
C	**PRIVATE SECTOR COMMERCIAL BANKS**						
1	AXIS BANK	0	0	0	0	0	0
2	BANDHAN BANK	0	0	0	0	0	0
3	CSB BANK	0	0	0	0	0	0
4	CITY UNION BANK	0	0	0	0	0	0
5	DHANLAXMI BANK	0	0	0	0	0	0
6	FEDERAL BANK	0	0	0	0	0	0
7	HDFC BANK	0	0	0	0	0	0
8	ICICI BANK	0	0	0	0	0	0
9	IDBI BANK	2	4	0	0	0	0
10	IDFC FIRST Bank	0	0	0	0	0	0
11	INDUS IND BANK	0	0	0	0	0	0
12	JAMMU & KASHMIR BANK	0	0	0	0	0	0
13	KARNATAKA BANK	0	0	0	0	0	0
14	KARUR VYSYA BANK	0	0	0	0	0	0
15	KOTAK MAHINDRA BANK	0	0	0	0	0	0
16	LAKSHMI VILAS BANK	0	0	0	0	0	0
17	RBL Bank	0	0	0	0	0	0
18	SOUTH INDIAN BANK	0	0	0	0	0	0
19	T.N.MERCANTILE BANK	0	0	0	0	0	0
20	YES BANK	0	0	0	0	0	0
	Total- Pvt Sector Commercial Banks	**2**	**4**	**0**	**0**	**0**	**0**
D	**SMALL FINANCE BANKS**						
1	ESAF	0	0	0	0	0	0
2	Ujjivan Small Finance Bank	0	0	0	0	0	0
	Total- Small Finance Banks	**0**	**0**	**0**	**0**	**0**	**0**
Total - Commercial Banks + RRB + SFB		**400**	**226**	**0**	**148**	**505**	**100**
E	**CO-OPERATIVE BANKS**						
1	DIST CO-OPERATIVE BANKS	0	0	0	0	0	0
2	KSCARDB (incl. PCARDBs)	0	0	0	0	0	0
3	KSCB	0	0	0	0	0	0
	Total Co-operative Banks	**0**	**0**	**0**	**0**	**0**	**0**
Total - Banking Sector		**400**	**226**	**0**	**148**	**505**	**100**

10.18. MICRO FINANCE - Cumulative Performance of Banks in Kerala State as at SEPTEMBER 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	8,310	4,920	7,900	4,750	4,760	820	679	179
2	BANK OF INDIA	15,750	2,125	14,802	1,875	2,475	1,200	475	1,100
3	BANK OF MAHARASHTRA	54	97	0	0	0	0	0	0
4	CANARA BANK	93,562	21,856	93,562	21,856	35,152	71,563	829	452
5	CENTRAL BANK OF INDIA	10,940	4,582	10,940	4,583	763	682	48	77
6	INDIAN BANK	12,846	1,580	12,846	1,580	66	95	123	333
7	INDIAN OVERSEAS BANK	11,962	21,520	10,303	18,478	3,254	5,331	592	1,305
8	PUNJAB & SIND BANK	0	0	0	0	0	0	0	0
9	PUNJAB NATIONAL BANK	15,208	2,300	15,091	2,296	1,548	2,669	1,263	2,872
10	STATE BANK OF INDIA	16,071	5,812	15,021	5,432	3,028	1,367	68	41
11	UCO BANK	1,611	68	1,508	68	291	87	121	34
12	UNION BANK OF INDIA	5,962	94,236	4,854	78,037	821	925	12	36
	Total- Public Sector Commercial Banks	**1,92,276**	**1,59,096**	**1,86,827**	**1,38,955**	**52,158**	**84,739**	**4,210**	**6,429**
B	**R R B - KERALA GRAMIN BANK**	37,946	9,103	31,654	7,975	9,138	3,818	981	513
	Total- Public Sector Banks including RRB	**2,30,222**	**1,68,199**	**2,18,481**	**1,46,930**	**61,296**	**88,557**	**5,191**	**6,942**
C	**PRIVATE SECTOR COMMERCIAL BANKS**								
1	AXIS BANK	0	0	0	0	0	0	0	0
2	BANDHAN BANK	0	0	0	0	0	0	0	0
3	CSB BANK	30	11	25	8	0	0	0	0
4	CITY UNION BANK	0	0	0	0	0	0	0	0
5	DHANLAXMI BANK	12,036	4,315	11,977	4,290	1,042	465	8	2
6	FEDERAL BANK	15,922	2,717	113	12	0	0	0	0
7	HDFC BANK	26,963	5,989	26,963	5,989	0	0	0	0
8	ICICI BANK	11,907	1,779	11,907	1,779	9,701	1,480	1,687	298
9	IDBI BANK	6,490	74	6,300	10,842	211	423	120	212
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	2,008	391	1,370	290	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	**75,381**	**15,277**	**58,680**	**23,211**	**10,954**	**2,368**	**1,815**	**512**
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	**3,05,603**	**1,83,476**	**2,77,161**	**1,70,141**	**72,250**	**90,925**	**7,006**	**7,454**
E	**CO-OPERATIVE BANKS**								
1	DIST CO-OPERATIVE BANKS	2,119	290	2,119	290	261	78	9	5
2	KSCARDB (incl. PCARDBs)	0	0	0	0	0	0	0	0
3	KSCB	57,129	17,024	43,605	15,130	19,554	3,269	66	12
	Total Co-operative Banks	**59,248**	**17,314**	**45,724**	**15,420**	**19,815**	**3,347**	**75**	**17**
	Total - Banking Sector	**3,64,851**	**2,00,790**	**3,22,885**	**1,85,561**	**92,065**	**94,272**	**7,081**	**7,471**

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

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

Sl. No.	BANK	No of SHGs formed during the Quarter	No.of SHGs formed during the Fin. Year	No. of SHG loans sanctioned during the Quarter		No. of SHG loans disbursed during the Quarter		Disbursement during the Fin Year		Outstanding under SHG Finance (1)		Of (1) NRLM compliant		Of (1) NULM compliant		Of (1) total No.of Beneficiaries
				A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.	
A	**PUBLIC SECTOR COMMERCIAL BANKS**															
1	BANK OF BARODA	30	100	430	2,558	430	2,558	564	3,145	7,766	14,825	5,300	12,031	141	175	77,660
2	BANK OF INDIA	0	0	316	1,825	316	1,825	405	2,460	5,940	19,186	2,475	3,960	445	725	1,11,463
3	BANK OF MAHARASHTRA	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4	CANARA BANK	404	771	529	2,113	529	2,113	3,316	9,427	65,349	1,40,642	689	4,586	829	452	7,87,296
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	28	38	69	125	69	125	223	544	3,978	5,064	610	594	493	1,321	65,894
8	PUNJAB & SIND BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
9	PUNJAB NATIONAL BANK	49	58	195	1,201	215	1,243	273	1,539	5,658	10,513	1,548	2,669	1,263	2,872	49,789
10	STATE BANK OF INDIA	693	956	889	4,445	889	4,445	1,117	5,278	16,424	27,589	218	1,197	0	0	14,521
11	UCO BANK	8	14	9	56	9	56	9	56	456	1,365	291	915	121	403	4,793
12	UNION BANK OF INDIA	1,748	2,155	1,748	2,155	1,748	10,188	2,155	12,296	21,589	78,025	710	5,014	185	3,611	0
	Total- Public Sector Commercial Banks	**2,960**	**4,092**	**4,185**	**14,478**	**4,205**	**22,553**	**8,062**	**34,745**	**1,27,160**	**2,97,209**	**11,841**	**30,966**	**3,477**	**9,559**	**11,11,416**
B	**R R B - KERALA GRAMIN BANK**	0	0	1,950	12,053	1,950	12,053	2,474	14,974	27,180	21,890	15,970	54,414	1,641	6,967	1,32,432
	Total- Public Sector Banks including RRB	**2,960**	**4,092**	**6,135**	**26,531**	**6,155**	**34,606**	**10,536**	**49,719**	**1,54,340**	**3,19,099**	**27,811**	**85,380**	**5,118**	**16,526**	**12,43,848**
C	**PRIVATE SECTOR COMMERCIAL BANKS**															
1	AXIS BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2	BANDHAN BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3	CSB BANK	0	0	22	18	20	19	30	26	71	76	0	0	0	0	39
4	CITY UNION BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5	DHANLAXMI BANK	1,918	2,043	1,918	14,464	1,918	14,420	2,043	15,539	12,023	51,220	1,041	1,883	8	18	1,50,780
6	FEDERAL BANK	1	2	56	275	75	287	107	387	2,458	3,501	0	0	0	0	1,404
7	HDFC BANK	874	874	4,693	22,750	4,693	22,750	5,211	25,129	26,963	69,769	0	0	0	0	0
8	ICICI BANK	0	0	0	0	0	0	0	0	22	48	0	0	0	0	301
9	IDBI BANK	68	171	68	528	68	528	171	872	6,490	11,208	211	423	120	212	64,900
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	21	41	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	2	5	2	14	3	14	6	40	320	408	0	0	0	0	0
19	T.N.MERCANTILE BANK	0	0	0	0	0	0	0	0	0	0	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	**2,863**	**3,095**	**6,759**	**38,049**	**6,777**	**38,018**	**7,568**	**41,993**	**48,368**	**1,36,271**	**1,252**	**2,306**	**128**	**230**	**2,17,461**
D	**SMALL FINANCE BANKS**															
1	ESAF	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2	Ujjivan Small Finance Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Total- Small Finance Banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	**0**
	Total - Commercial Banks + RRB + SFB	**5,823**	**7,187**	**12,894**	**64,580**	**12,932**	**72,624**	**18,104**	**91,713**	**2,02,708**	**4,55,370**	**29,063**	**87,686**	**5,246**	**16,756**	**14,61,309**
E	**CO-OPERATIVE BANKS**															
1	DIST CO-OPERATIVE BANKS	0	0	61	182	61	182	91	264	1,057	1,063	261	466	9	37	35,001
2	KSCARDB (incl. PCARDBs)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3	KSCB	729	1,912	1,045	5,656	1,045	5,656	1,411	9,583	18,760	37,332	6,620	14,109	52,871	5,575	68,209
	Total Co-operative Banks	729	1,912	1,106	5,838	1,106	5,838	1,502	9,847	19,817	38,395	6,881	14,575	52,880	5,612	1,03,210
	Total - Banking Sector	**6,552**	**9,099**	**14,000**	**70,418**	**14,038**	**78,462**	**19,606**	**1,01,560**	**2,22,525**	**4,93,765**	**35,944**	**1,02,261**	**58,126**	**22,368**	**15,64,519**

10.20. MICRO FINANCE - Cumulative Performance of Banks in Kerala State as at SEPTEMBER 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	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2	BANK OF INDIA	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3	BANK OF MAHARASHTRA	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4	CANARA BANK	404	771	529	2,113	529	2,113	3,316	9,427	65,349	1,40,642	689	4,586	829	452	7,87,296
5	CENTRAL BANK OF INDIA	472	472	711	5,824	711	5,639	830	6,450	6,850	26,984	688	3,109	48	142	1,06,870
6	INDIAN BANK	134	134	591	5,145	591	5,145	714	6,055	15,295	39,770	66	95	123	333	1,92,540
7	INDIAN OVERSEAS BANK	54	85	153	129	153	129	1,312	3,429	8,568	12,541	0	0	0	0	0
8	PUNJAB & SIND BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
9	PUNJAB NATIONAL BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
10	STATE BANK OF INDIA	0	0	0	0	0	0	0	0	19	23	0	0	0	0	0
11	UCO BANK	8	14	9	56	9	56	9	56	456	1,365	291	915	121	403	4,793
12	UNION BANK OF INDIA	0	3,126	0	0	0	0	5,392	8,896	35,452	4,71,425	0	0	0	0	0
	Total- Public Sector Commercial Banks	**1,072**	**4,602**	**1,993**	**13,267**	**1,993**	**13,082**	**11,573**	**34,313**	**1,31,989**	**6,92,750**	**1,734**	**8,705**	**1,121**	**1,330**	**10,91,499**
B	**R R B - KERALA GRAMIN BANK**	0	0	1,950	12,052	1,950	12,052	2,474	14,975	43,276	76,611	15,970	54,414	214	1,491	85,415
	Total- Public Sector Banks including RRB	**1,072**	**4,602**	**3,943**	**25,319**	**3,943**	**25,134**	**14,047**	**49,288**	**1,75,265**	**7,69,361**	**17,704**	**63,119**	**1,335**	**2,821**	**11,76,914**
C	**PRIVATE SECTOR COMMERCIAL BANKS**															
1	AXIS BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2	BANDHAN BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3	CSB BANK	0	0	2	1	2	1	7	1	4	1	0	0	0	0	2
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	1,076	1,943	1,041	1,883	0	0	2,786
6	FEDERAL BANK	56	275	77	287	75	287	108	388	2,468	3,502	67	193	62	136	1,404
7	HDFC BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
8	ICICI BANK	119	177	650	3,422	650	3,422	863	4,521	10,071	20,888	8,597	17,836	1,467	3,049	1,49,016
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	**175**	**452**	**729**	**3,709**	**727**	**3,709**	**978**	**4,910**	**13,619**	**26,333**	**9,705**	**19,912**	**1,529**	**3,184**	**1,53,208**
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	**1,247**	**5,054**	**4,672**	**29,028**	**4,670**	**28,843**	**15,025**	**54,198**	**1,88,884**	**7,95,694**	**27,409**	**83,031**	**2,864**	**6,005**	**13,30,122**
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	317	441	582	2,332	421	2,332	764	5,140	56,256	13,058	1,620	2,874	137	227	3,02,299
	Total Co-operative Banks	**317**	**441**	**582**	**2,332**	**421**	**2,332**	**764**	**5,140**	**56,256**	**13,058**	**1,620**	**2,874**	**137**	**227**	**3,02,299**
	Total - Banking Sector	**1,564**	**5,495**	**5,254**	**31,360**	**5,091**	**31,175**	**15,789**	**59,338**	**2,45,140**	**8,08,753**	**29,029**	**85,905**	**3,001**	**6,232**	**16,32,421**

10.21. MICRO FINANCE - Cumulative Performance of Banks in Kerala State as at SEPTEMBER 2021
Mode of linkage-SHGs financed through the medium of NGOs (Rs. in lakhs)

Sl. No.	BANK	No. of NGO loans sanctioned during the Quarter		No. of NGO loans disbursed during the Quarter		Disbursement during the Fin Year		Outstanding under NGO Finance (1)		Of (1) NRLM compliant		Of (1) NULM compliant		Of (1) total No.of Beneficiaries	No. of SHGs financed by these NGOs
		A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.		
A	**PUBLIC SECTOR COMMERCIAL BANKS**														
1	BANK OF BARODA	0	0	0	0	0	0	42	58	0	0	0	0	10	1
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	13	521	0	0	0	0	2,050	148
5	CENTRAL BANK OF INDIA	0	0	0	0	0	0	0	0	0	0	0	0	0	0
6	INDIAN BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0
7	INDIAN OVERSEAS BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0
8	PUNJAB & SIND BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0
9	PUNJAB NATIONAL BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0
10	STATE BANK OF INDIA	0	0	0	0	0	0	19	23	0	0	0	0	247	19
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	854	3,125	0	0	0	0	0	0
	Total- Public Sector Commercial Banks	**0**	**0**	**0**	**0**	**0**	**0**	**928**	**3,727**	**0**	**0**	**0**	**0**	**2,307**	**168**
B	**R R B - KERALA GRAMIN BANK**	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Total- Public Sector Banks including RRB	**0**	**0**	**0**	**0**	**0**	**0**	**928**	**3,727**	**0**	**0**	**0**	**0**	**2,307**	**168**
C	**PRIVATE SECTOR COMMERCIAL BANKS**														
1	AXIS BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2	BANDHAN BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3	CSB BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4	CITY UNION BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5	DHANLAXMI BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0
6	FEDERAL BANK	0	0	1	1	1	1	229	340	0	0	0	0	1,424	0
7	HDFC BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0
8	ICICI BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0
9	IDBI BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0
10	IDFC FIRST Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0
11	INDUS IND BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0
12	JAMMU & KASHMIR BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13	KARNATAKA BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0
14	KARUR VYSYA BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0
15	KOTAK MAHINDRA BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0
16	LAKSHMI VILAS BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0
17	RBL Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0
18	SOUTH INDIAN BANK	0	0	0	0	0	0	2	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**	**1**	**1**	**1**	**1**	**231**	**341**	**0**	**0**	**0**	**0**	**1,454**	**2**
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**	**1**	**1**	**1**	**1**	**1,159**	**4,068**	**0**	**0**	**0**	**0**	**3,761**	**170**
E	**CO-OPERATIVE BANKS**														
1	DIST CO-OPERATIVE BANKS	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2	KSCARDB (incl. PCARDBs)	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3	KSCB	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Total Co-operative Banks	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
	Total - Banking Sector	**0**	**0**	**1**	**1**	**1**	**1**	**1,159**	**4,068**	**0**	**0**	**0**	**0**	**3,761**	**170**

10.22. PROGRESS REPORT ON ATMs BY THE BANK AS AT SEPTEMBER 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	167	59	108	0	167	167
3	BANK OF MAHARASHTRA	0	0	0	13	13	0	0	0	0
4	CANARA BANK	35	33	2	892	627	265	2	892	892
5	CENTRAL BANK OF INDIA	0	0	0	65	57	8	0	0	0
6	INDIAN BANK	0	0	0	172	139	33	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	2	2	0	247	149	98	0	90	189
10	STATE BANK OF INDIA	1	0	1	3,602	1,808	1,794	2	1,746	1,746
11	UCO BANK	0	0	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	**38**	**35**	**3**	**6,141**	**3,570**	2,571	**5**	**3,458**	**3,551**
B	**R R B - KERALA GRAMIN BANK**	0	0	0	324	6	318	10	324	324
	Total- Public Sector Banks including RRB	**38**	**35**	3	**6,465**	**3,576**	2,889	**15**	**3,782**	**3,875**
C	**PRIVATE SECTOR COMMERCIAL BANKS**									
1	AXIS BANK	3	3	0	302	192	110	0	0	0
2	BANDHAN BANK	0	0	0	9	9	0	0	0	0
3	CSB BANK	13	13	0	191	157	34	0	0	191
4	CITY UNION BANK	0	0	0	40	0	40	0	0	40
5	DHANLAXMI BANK	0	0	0	137	104	33	0	137	137
6	FEDERAL BANK	38	35	3	964	579	385	0	964	964
7	HDFC BANK	3	2	1	355	224	131	1	355	355
8	ICICI BANK	0	0	0	271	271	0	0	271	271
9	IDBI BANK	0	0	0	103	69	34	0	103	103
10	IDFC FIRST Bank	0	0	0	9	5	4	0	0	0
11	INDUS IND BANK	2	2	0	76	56	20	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	31	5	0	0	0
16	LAKSHMI VILAS BANK	0	0	0	15	15	0	0	0	0
17	RBL Bank	0	0	0	8	0	8	0	0	0
18	SOUTH INDIAN BANK	3	2	1	675	398	277	0	555	675
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	**62**	**57**	5	**3,264**	**2,163**	**1,101**	**1**	**2,385**	**2,763**
D	**SMALL FINANCE BANKS**									
1	ESAF	10	10	0	217	217	0	0	217	217
2	Ujjivan Small Finance Bank	0	0	0	15	0	15	0	0	0
	Total- Small Finance Banks	**10**	**10**	**0**	**232**	**217**	15	**0**	**217**	**217**
	Total - Commercial Banks + RRB + SFB	**110**	**102**	**8**	**9,961**	**5,956**	**4,005**	**16**	**6,384**	**6,855**
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	291	217	74	5	60	80
	Total Co-operative Banks	**0**	**0**	**0**	**298**	**223**	75	**6**	**67**	**87**
	Total - Banking Sector	**110**	**102**	**8**	**10,259**	**6,179**	**4,080**	**22**	**6,451**	**6,942**

10.23. PROGRESS REPORT ON JOINT LIABILITY GROUPS (JLGs) AS AT SEPTEMBER 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	2	7	2	7	3	9	502	1,094
2	BANK OF INDIA	28	115	28	115	33	129	1,464	3,975
3	BANK OF MAHARASHTRA	0	0	0	0	0	0	0	0
4	CANARA BANK	7,529	21,083	7,529	21,083	9,610	27,517	22,420	64,560
5	CENTRAL BANK OF INDIA	122	184	122	125	141	148	1,360	1,998
6	INDIAN BANK	28	56	28	56	28	56	315	656
7	INDIAN OVERSEAS BANK	121	185	121	185	198	364	3,398	7,512
8	PUNJAB & SIND BANK	0	0	0	0	0	0	0	0
9	PUNJAB NATIONAL BANK	21	45	21	45	27	57	620	1,248
10	STATE BANK OF INDIA	3	4	3	4	15	43	725	1,197
11	UCO BANK	120	230	120	230	120	230	248	437
12	UNION BANK OF INDIA	0	0	0	0	0	0	19,289	18,130
	Total- Public Sector Commercial Banks	**7,974**	**21,909**	**7,974**	**21,850**	**10,175**	**28,553**	**50,341**	**1,00,807**
B	**R R B - KERALA GRAMIN BANK**	1,235	2,412	1,235	2,412	1,269	2,412	7,920	12,753
	Total- Public Sector Banks including RRB	**9,209**	**24,321**	**9,209**	**24,262**	**11,444**	**30,965**	**58,261**	**1,13,560**
C	**PRIVATE SECTOR COMMERCIAL BANKS**								
1	AXIS BANK	2,556	760	2,556	760	6,079	1,740	85,218	11,530
2	BANDHAN BANK	0	0	0	0	0	0	0	0
3	CSB BANK	0	0	0	0	0	0	23	13
4	CITY UNION BANK	0	0	0	0	0	0	0	0
5	DHANLAXMI BANK	59	188	59	115	71	138	680	743
6	FEDERAL BANK	11	50	12	55	25	91	98	186
7	HDFC BANK	3	4	3	4	5	7	117	59
8	ICICI BANK	0	0	0	0	0	0	0	0
9	IDBI BANK	10	49	10	49	17	58	644	1,191
10	IDFC FIRST Bank	24,013	10,432	24,013	10,432	24,024	10,435	2,06,155	49,294
11	INDUS IND BANK	26,088	43,970	26,088	43,970	48,156	67,785	73,362	1,08,619
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	1,872	2,322	1,872	2,322	2,115	2,733	16,335	7,705
18	SOUTH INDIAN BANK	0	0	0	0	0	0	24	19
19	T.N.MERCANTILE BANK	0	0	0	0	0	0	0	0
20	YES BANK	0	0	0	0	0	0	44	0
	Total- Pvt Sector Commercial Banks	**54,612**	**57,776**	**54,613**	**57,708**	**80,492**	**82,987**	**3,82,700**	**1,79,359**
D	**SMALL FINANCE BANKS**								
1	ESAF	2,57,129	1,45,622	2,57,129	1,45,622	2,96,020	1,63,811	11,09,756	4,09,865
2	Ujjivan Small Finance Bank	4,745	1,546	4,745	1,546	6,792	2,301	81,588	16,206
	Total- Small Finance Banks	**2,61,874**	**1,47,168**	**2,61,874**	**1,47,168**	**3,02,812**	**1,66,112**	**11,91,344**	**4,26,072**
	Total - Commercial Banks + RRB + SFB	**3,25,695**	**2,29,265**	**3,25,696**	**2,29,138**	**3,94,748**	**2,80,064**	**16,32,305**	**7,18,991**
E	**CO-OPERATIVE BANKS**								
1	DIST CO-OPERATIVE BANKS	0	0	0	0	0	0	62	140
2	KSCARDB (incl. PCARDBs)	922	770	922	770	1,643	1,981	9,749	5,119
3	KSCB	1,105	2,833	1,105	2,833	1,465	3,783	10,960	16,757
	Total Co-operative Banks	**2,027**	**3,603**	**2,027**	**3,603**	**3,108**	**5,764**	**20,771**	**22,016**
	Total - Banking Sector	**3,27,722**	**2,32,868**	**3,27,723**	**2,32,741**	**3,97,856**	**2,85,827**	**16,53,076**	**7,41,007**

10.24. PERFORMANCE UNDER EDUCATION LOAN SCHEME AS AT SEPTEMBER 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	No	Amount		
A	**PUBLIC SECTOR COMMERCIAL BANKS**																												
1	BANK OF BARODA	610	12,054	787	14,574	550	11,454	714	13,445	577	4,803	735	8,651	**12,088**	**57,901**	1,634	27,482	**13,722**	**85,383**	8,175	21,881	3,545	14,726	**2,002**	**48,776**	582	1,436	**1.68%**
2	BANK OF INDIA	156	1,222	254	1,819	156	1,222	254	1,819	156	1,222	254	1,819	**5,378**	**13,609**	144	2,076	**5,522**	**15,685**	4,808	10,495	376	1,556	**338**	**3,634**	957	2,026	**12.92%**
3	BANK OF MAHARASHTRA	18	91	33	272	18	91	33	272	17	91	32	272	**189**	**756**	48	803	**237**	**1,559**	165	331	41	205	**31**	**1,023**	8	42	**2.69%**
4	CANARA BANK	1,734	20,031	2,314	24,671	1,734	20,031	2,314	24,671	4,125	10,986	6,174	14,350	**62,510**	**2,08,873**	127	34,875	**62,637**	**2,43,748**	9,557	16,876	6,790	20,727	**46,290**	**2,06,145**	7,076	19,879	**8.16%**
5	CENTRAL BANK OF INDIA	101	1,151	117	1,298	101	1,151	117	1,298	101	416	117	459	**7,269**	**24,815**	628	11,123	**7,897**	**35,938**	5,829	12,151	1,585	7,901	**483**	**15,886**	1,509	4,065	**11.31%**
6	INDIAN BANK	710	1,908	710	1,908	446	1,423	710	1,908	446	1,423	710	1,908	**5,076**	**24,822**	0	0	**5,076**	**24,822**	3,727	9,805	560	3,053	**789**	**11,964**	619	1,731	**6.97%**
7	INDIAN OVERSEAS BANK	215	358	453	761	215	358	453	761	215	403	453	761	**14,754**	**38,440**	1,038	5,316	**15,792**	**43,756**	11,298	26,432	1,558	9,054	**2,936**	**8,270**	654	2,889	**6.60%**
8	PUNJAB & SIND BANK	3	9	3	9	2	8	2	8	2	2	2	2	**60**	**236**	2	102	**62**	**338**	46	80	6	35	**10**	**222**	14	25	**7.37%**
9	PUNJAB NATIONAL BANK	164	3,188	236	3,961	164	3,188	236	3,961	543	1,760	872	1,677	**9,454**	**36,918**	247	2,753	**9,701**	**39,671**	7,322	17,185	906	4,180	**1,473**	**18,306**	1,777	5,300	**13.36%**
10	STATE BANK OF INDIA	3,496	49,567	4,903	63,729	3,496	49,567	4,903	63,729	7,981	28,574	13,422	41,142	**67,223**	**2,39,175**	3,167	90,041	**70,390**	**3,29,216**	43,720	1,14,694	12,498	61,643	**14,172**	**1,52,879**	4,663	14,348	**4.36%**
11	UCO BANK	8	56	14	93	8	56	14	93	86	226	156	321	**1,710**	**5,531**	10	199	**1,720**	**5,730**	1,418	4,219	208	912	**94**	**599**	485	1,624	**28.34%**
12	UNION BANK OF INDIA	613	6,003	838	8,006	613	6,003	838	8,006	612	959	837	2,936	**27,549**	**78,688**	1,286	21,569	**28,835**	**1,00,257**	20,845	61,222	5,125	22,598	**2,865**	**16,437**	5,037	13,490	**13.46%**
	Total- Public Sector Commercial Banks	**7,828**	**95,638**	**10,662**	**1,21,101**	**7,503**	**94,552**	**10,588**	**1,19,971**	**14,861**	**50,865**	**23,764**	**74,298**	**2,13,260**	**7,29,764**	**8,331**	**1,96,339**	**2,21,591**	**9,26,103**	**1,16,910**	**2,95,371**	**33,198**	**1,46,590**	**71,483**	**4,84,141**	**23,381**	**66,855**	**7.22%**
B	**R R B - KERALA GRAMIN BANK**	200	711	318	1,114	200	711	174	595	200	638	318	28,249	15,511	54,390	158	310	15,669	54,700	14,871	47,226	424	2,764	374	4,710	5,490	13,957	25.52%
	Total- Public Sector Banks including RRB	**8,028**	**96,349**	**10,980**	**1,22,215**	**7,703**	**95,263**	**10,762**	**1,20,566**	**15,061**	**51,503**	**24,082**	**1,02,546**	**2,28,771**	**7,84,154**	**8,489**	**1,96,649**	**2,37,260**	**9,80,803**	**1,31,781**	**3,42,597**	**33,622**	**1,49,354**	**71,857**	**4,88,851**	**28,871**	**80,813**	**8.24%**

10.24. PERFORMANCE UNDER EDUCATION LOAN SCHEME AS AT SEPTEMBER 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	No	Amount	
C	**PRIVATE SECTOR COMMERCIAL BANKS**																											
1	AXIS BANK	5	11	10	22	10	22	10	22	5	11	10	22	**136**	**1,024**	0	0	**136**	**1,024**	5	4	1	6	**130**	**1,014**	5	6	**0.59%**
2	BANDHAN BANK	0	0	0	0	0	0	0	0	0	0	0	0	**0**	**0**	0	0	**0**	**0**	0	0	0	0	**0**	**0**	0	0	**0.00%**
3	CSB BANK	22	24	33	37	22	24	33	37	22	24	33	37	**1,254**	**3,212**	0	22	**1,254**	**3,234**	1,095	2,127	90	433	**69**	**675**	311	858	**26.52%**
4	CITY UNION BANK	0	0	0	0	0	0	0	0	0	0	0	0	**28**	**80**	1	15	**29**	**95**	24	59	2	9	**3**	**27**	17	49	**51.58%**
5	DHANLAXMI BANK	57	372	79	474	57	372	79	474	166	292	233	411	**2,190**	**5,566**	48	573	**2,238**	**6,139**	1,963	3,699	173	863	**102**	**1,577**	796	2,022	**32.94%**
6	FEDERAL BANK	305	1,538	500	3,003	279	3,739	400	4,720	896	2,413	1,273	3,398	**16,432**	**55,919**	633	6,995	**17,065**	**62,914**	12,512	25,674	2,833	13,912	**1,720**	**23,328**	4,944	12,857	**20.44%**
7	HDFC BANK	32	139	58	269	32	75	43	90	19	19	33	31	**1,083**	**2,161**	1	14	**1,084**	**2,175**	1,039	1,951	43	203	**2**	**21**	66	168	**7.72%**
8	ICICI BANK	0	0	24	463	24	463	24	463	24	463	24	463	**444**	**1,374**	15	238	**459**	**1,612**	444	1,374	0	0	**15**	**238**	177	393	**24.37%**
9	IDBI BANK	103	1,400	121	1,600	103	1,400	121	1,600	216	1,174	307	1,435	**1,170**	**6,188**	45	580	**1,215**	**6,768**	745	1,762	128	669	**342**	**4,337**	34	121	**1.79%**
10	IDFC FIRST Bank	0	0	0	0	0	0	0	0	0	0	0	0	**0**	**0**	0	0	**0**	**0**	0	0	0	0	**0**	**0**	0	0	**0.00%**
11	INDUS IND BANK	0	0	0	0	0	0	0	0	0	0	0	0	**0**	**0**	63	214	**63**	**214**	39	77	22	119	**2**	**18**	41	119	**55.61%**
12	JAMMU & KASHMIR BANK	0	0	0	0	0	0	0	0	1	0	0	0	**15**	**46**	0	0	**15**	**46**	13	34	1	5	**1**	**8**	0	0	**0.00%**
13	KARNATAKA BANK	5	91	9	120	5	91	9	120	6	68	10	90	**283**	**1,122**	11	110	**294**	**1,232**	179	371	71	276	**44**	**586**	101	270	**21.92%**
14	KARUR VYSYA BANK	2	27	2	27	2	27	2	27	2	27	2	27	**115**	**345**	11	167	**126**	**512**	64	129	25	159	**37**	**224**	47	109	**21.35%**
15	KOTAK MAHINDRA BANK	0	0	0	0	0	0	0	0	0	0	0	0	**97**	**306**	0	0	**97**	**306**	71	164	26	143	**0**	**0**	89	286	**93.51%**
16	LAKSHMI VILAS BANK	0	0	0	0	0	0	0	0	0	0	0	0	**3**	**5**	1	23	**4**	**28**	4	7	0	0	**0**	**21**	1	2	**7.14%**
17	RBL Bank	0	0	0	0	0	0	0	0	0	0	0	0	**112**	**18**	0	0	**112**	**18**	112	18	0	0	**0**	**0**	0	0	**0.00%**
18	SOUTH INDIAN BANK	67	838	77	887	67	838	77	887	544	1,373	865	2,034	**8,181**	**27,198**	761	13,198	**8,942**	**40,396**	5,936	9,128	900	2,372	**2,106**	**28,895**	2,010	3,019	**7.47%**
19	T.N.MERCANTILE BANK	8	5	8	5	8	5	8	5	8	5	8	5	**105**	**272**	10	171	**115**	**443**	105	272	0	0	**10**	**171**	32	76	**17.20%**
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	**606**	**4,444**	**921**	**6,907**	**609**	**7,055**	**806**	**8,445**	**1,909**	**5,869**	**2,798**	**7,952**	**31,648**	**1,04,836**	**1,600**	**22,320**	**33,248**	**1,27,156**	**24,350**	**46,849**	**4,315**	**19,167**	**4,583**	**61,140**	**8,671**	**20,355**	**16.01%**
D	**SMALL FINANCE BANKS**																											
1	ESAF	693	237	1,278	416	693	237	1,278	416	693	237	1,278	416	**37,880**	**7,800**	0	0	**37,880**	**7,800**	37,880	7,800	0	0	**0**	**0**	4,359	1,142	**14.64%**
2	Ujjivan Small Finance Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	**0**	**0**	0	0	0	0	0	0	0	0	**0.00%**
	Total- Small Finance Banks	**693**	**237**	**1,278**	**416**	**693**	**237**	**1,278**	**416**	**693**	**237**	**1,278**	**416**	**37,880**	**7,800**	**0**	**0**	**37,880**	**7,800**	**37,880**	**7,800**	**0**	**0**	**0**	**0**	**4,359**	**1,142**	**14.64%**
	Total - Commercial Banks + RRB + SFB	**9,327**	**1,01,030**	**13,179**	**1,29,538**	**9,005**	**1,02,555**	**12,846**	**1,29,427**	**17,663**	**57,608**	**28,158**	**1,10,915**	**2,98,299**	**8,96,790**	**10,089**	**2,18,968**	**3,08,388**	**11,15,759**	**1,94,011**	**3,97,246**	**37,937**	**1,68,522**	**76,440**	**5,49,991**	**41,901**	**1,02,310**	**9.17%**
E	**CO-OPERATIVE BANKS**																											
1	DIST CO-OPERATIVE BANKS	0	0	0	0	0	0	0	0	0	0	0	0	**1**	**15**	0	0	**1**	**15**	0	0	1	15	**0**	**0**	1	15	**100.00%**
2	KSCARDB (incl. PCARDBs)	13	141	18	210	13	150	27	219	14	145	19	199	210	1,150	0	0	**210**	**1,150**	95	196	44	294	71	660	82	141	12.26%
3	KSCB	4	36	4	36	4	36	4	53	5	39	5	56	1,415	3,377	83	983	**1,498**	**4,360**	1,161	2,063	138	743	199	1,554	1,032	2,393	54.89%
	Total Co-operative Banks	**17**	**177**	**22**	**246**	**17**	**186**	**31**	**272**	**19**	**184**	**24**	**255**	**1,626**	**4,542**	**83**	**983**	**1,709**	**5,525**	**1,256**	**2,259**	**183**	**1,052**	**270**	**2,214**	**1,115**	**2,549**	**46.14%**
	Total - Banking Sector	**9,344**	**1,01,207**	**13,201**	**1,29,784**	**9,022**	**1,02,741**	**12,877**	**1,29,699**	**17,682**	**57,792**	**28,182**	**1,11,170**	**2,99,925**	**9,01,333**	**10,172**	**2,19,951**	**3,10,097**	**11,21,284**	**1,95,267**	**3,99,505**	**38,120**	**1,69,574**	**76,710**	**5,52,205**	**43,016**	**1,04,859**	**9.35%**

10.25. DATA ON FINANCIAL ASSISTANCE TO WOMEN BENEFICIARIES AS AT SEPTEMBER 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	2,16,631	2,25,837	59,906	59,911	32,165	59,911	32,165	1,73,173	2,85,389
2	BANK OF INDIA	28,397	70,561	1,336	1,328	4,726	1,336	3,865	26,446	70,122
3	BANK OF MAHARASHTRA	1,442	5,359	633	633	2,323	633	2,323	1,761	7,487
4	CANARA BANK	9,30,454	14,34,058	3,62,573	3,25,554	3,87,913	3,20,969	3,76,112	9,34,974	24,09,869
5	CENTRAL BANK OF INDIA	85,489	1,09,351	21,902	21,902	30,360	21,902	29,530	85,595	1,11,696
6	INDIAN BANK	97,192	1,67,469	8,500	8,500	6,765	8,500	6,765	1,05,692	1,73,234
7	INDIAN OVERSEAS BANK	2,29,783	3,28,457	6,544	6,541	10,799	6,541	10,799	2,30,099	3,29,281
8	PUNJAB & SIND BANK	687	4,313	12	22	84	22	80	653	4,167
9	PUNJAB NATIONAL BANK	41,210	1,34,725	2,663	2,663	7,385	2,808	8,318	37,908	1,24,634
10	STATE BANK OF INDIA	4,05,160	12,28,265	37,195	37,048	88,780	37,187	73,069	4,19,495	12,69,497
11	UCO BANK	23,086	45,951	116	116	257	116	257	18,218	41,178
12	UNION BANK OF INDIA	52,543	1,11,799	2,259	1,704	1,412	1,828	1,469	54,225	1,15,887
	Total- Public Sector Commercial Banks	**21,12,074**	**38,66,146**	**5,03,639**	**4,65,922**	**5,72,968**	**4,61,753**	**5,44,752**	**20,88,239**	**49,42,441**
B	**R R B - KERALA GRAMIN BANK**	6,73,415	6,79,789	2,43,471	2,43,471	2,24,540	2,72,604	2,51,408	9,27,472	9,72,294
	Total- Public Sector Banks including RRB	**27,85,489**	**45,45,935**	**7,47,110**	**7,09,393**	**7,97,508**	**7,34,357**	**7,96,160**	**30,15,711**	**59,14,735**

10.25. DATA ON FINANCIAL ASSISTANCE TO WOMEN BENEFICIARIES AS AT SEPTEMBER 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	1,00,765	66,206	5,309	5,309	14,298	5,309	14,298	1,22,307	1,05,123
2	BANDHAN BANK	1	3	0	0	0	43	320	69	306
3	CSB BANK	98,413	1,03,572	17,925	17,925	15,893	18,392	16,190	96,584	1,04,550
4	CITY UNION BANK	710	456	232	232	104	232	104	210	92
5	DHANLAXMI BANK	29,113	1,01,324	1,918	1,918	14,464	1,918	14,420	26,468	1,00,420
6	FEDERAL BANK	2,80,918	6,40,134	0	1,59,996	2,51,745	99,652	1,47,939	2,85,865	6,57,084
7	HDFC BANK	3,78,959	2,33,364	58,327	58,327	49,507	58,327	49,507	3,88,184	2,49,490
8	ICICI BANK	79,807	5,13,904	9,944	9,944	62,900	9,944	62,900	81,683	5,28,025
9	IDBI BANK	20,379	68,801	3,688	3,688	14,192	5,214	17,451	21,551	73,401
10	IDFC FIRST Bank	2,43,089	66,723	0	31,390	13,787	31,390	13,787	2,59,470	74,202
11	INDUS IND BANK	68,050	94,774	5,056	5,056	11,923	5,056	11,923	66,619	95,545
12	JAMMU & KASHMIR BANK	13	52	0	0	0	0	0	12	43
13	KARNATAKA BANK	1,809	8,038	343	343	1,101	343	1,101	1,808	8,373
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	539	950	82	82	108	82	108	618	1,238
17	RBL Bank	48,157	9,310	0	1,739	404	1,739	404	44,797	7,710
18	SOUTH INDIAN BANK	1,50,529	3,22,150	50,401	50,401	66,866	51,025	67,962	1,49,544	3,21,678
19	T.N.MERCANTILE BANK	3,481	6,404	1,197	1,197	1,210	1,197	1,210	3,456	6,279
20	YES BANK	147	7	0	0	0	0	0	88	4
	Total- Pvt Sector Commercial Banks	**15,04,879**	**22,36,170**	**1,54,422**	**3,47,547**	**5,18,502**	**2,89,863**	**4,19,624**	**15,49,333**	**23,33,564**
D	**SMALL FINANCE BANKS**									
1	ESAF	14,55,132	3,62,722	3,04,411	3,04,411	1,45,628	3,04,411	1,45,628	13,75,800	4,09,865
2	Ujjivan Small Finance Bank	91,501	21,796	5,369	5,369	2,161	5,369	2,161	85,652	19,852
	Total- Small Finance Banks	**15,46,633**	**3,84,518**	**3,09,780**	**3,09,780**	**1,47,788**	**3,09,780**	**1,47,788**	**14,61,452**	**4,29,717**
	Total - Commercial Banks + RRB + SFB	**58,37,001**	**71,66,623**	**12,11,312**	**13,66,720**	**14,63,799**	**13,34,000**	**13,63,572**	**60,26,496**	**86,78,016**
E	**CO-OPERATIVE BANKS**									
1	DIST CO-OPERATIVE BANKS	769	1,050	15	15	22	15	22	784	1,072
2	KSCARDB (incl. PCARDBs)	99,079	1,96,077	5,112	5,212	12,231	5,130	18,468	96,206	1,99,327
3	KSCB	57,733	87,265	11,473	11,473	15,737	11,473	15,847	57,112	1,62,916
	Total Co-operative Banks	**1,57,581**	**2,84,392**	**16,600**	**16,700**	**27,990**	**16,618**	**34,337**	**1,54,102**	**3,63,315**
	Total - Banking Sector	**59,94,582**	**74,51,015**	**12,27,912**	**13,83,420**	**14,91,789**	**13,50,618**	**13,97,909**	**61,80,598**	**90,41,331**

10.26. PERFORMANCE UNDER GOLD LOAN AS AT SEPTEMBER 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	58,342	84,940	89,669	1,28,908	89,627	1,28,819	**42**	**89**	1,78,824	2,65,400	1,76,274	2,61,600	**2,550**	**3,800**
2	BANK OF INDIA	16,226	19,643	25,878	31,414	25,488	30,755	**390**	**659**	52,620	65,474	51,585	63,848	**1,035**	**1,626**
3	BANK OF MAHARASHTRA	361	644	361	644	136	246	**225**	**398**	1,613	3,658	631	1,857	**982**	**1,801**
4	CANARA BANK	2,76,808	3,51,706	4,11,800	5,17,129	3,77,356	4,26,264	**34,444**	**90,865**	10,01,825	13,34,974	10,00,117	13,29,972	**1,708**	**5,002**
5	CENTRAL BANK OF INDIA	25,473	30,960	34,651	41,920	8,534	10,199	**26,117**	**31,721**	1,03,669	1,26,710	96,217	1,12,588	**7,452**	**14,122**
6	INDIAN BANK	44,318	46,215	85,106	99,492	51,915	62,177	**33,191**	**37,315**	1,35,762	1,66,820	1,34,129	1,66,077	**1,633**	**743**
7	INDIAN OVERSEAS BANK	49,668	54,815	80,750	88,019	39,860	51,558	**40,890**	**36,461**	7,82,133	1,84,811	6,53,891	1,74,886	**1,28,242**	**9,925**
8	PUNJAB & SIND BANK	73	120	73	117	0	0	**73**	**117**	182	296	0	0	**182**	**296**
9	PUNJAB NATIONAL BANK	3,550	4,500	5,765	7,390	2,237	2,939	**3,528**	**4,451**	14,083	18,335	5,247	6,690	**8,836**	**11,645**
10	STATE BANK OF INDIA	2,22,184	3,99,618	3,53,258	6,53,189	2,86,923	5,27,714	**66,335**	**1,25,475**	7,33,485	13,35,445	5,14,980	9,26,182	**2,18,505**	**4,09,263**
11	UCO BANK	7,569	9,836	12,668	16,543	8,532	11,105	**4,136**	**5,438**	26,808	37,656	17,005	21,896	**9,803**	**15,760**
12	UNION BANK OF INDIA	18,452	18,426	39,902	43,851	29,926	32,888	**9,976**	**10,963**	3,17,997	1,88,665	2,38,497	1,41,499	**79,500**	**47,166**
	Total- Public Sector Commercial Banks	**7,23,024**	**10,21,422**	**11,39,881**	**16,28,616**	**9,20,534**	**12,84,664**	**2,19,347**	**3,43,952**	**33,49,001**	**37,28,244**	**28,88,573**	**32,07,095**	**4,60,428**	**5,21,149**
B	**R R B - KERALA GRAMIN BANK**	2,91,836	2,24,108	4,85,222	3,77,715	4,81,331	54,911	3,891	3,22,804	8,62,435	6,75,613	8,54,355	6,70,099	8,080	5,514
	Total- Public Sector Banks including RRB	**10,14,860**	**12,45,530**	**16,25,103**	**20,06,331**	**14,01,865**	**13,39,575**	**2,23,238**	**6,66,756**	**42,11,436**	**44,03,857**	**37,42,928**	**38,77,194**	**4,68,508**	**5,26,663**

10.26. PERFORMANCE UNDER GOLD LOAN AS AT SEPTEMBER 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	393	9	801	18	446	10	**355**	**8**	868	2,295	528	15	**340**	**2,280**
2	BANDHAN BANK	80	85	103	1	0	0	**103**	**1**	132	1	0	0	**132**	**1**
3	CSB BANK	37,670	34,732	71,613	64,927	51,783	50,052	**19,830**	**14,875**	1,32,289	1,57,104	1,03,827	1,27,229	**28,462**	**29,875**
4	CITY UNION BANK	946	565	1,425	822	1,425	822	**0**	**0**	1,956	1,344	1,956	1,344	**0**	**0**
5	DHANLAXMI BANK	26,918	32,437	40,885	48,781	22,292	32,860	**18,593**	**15,921**	65,675	78,516	31,783	46,554	**33,892**	**31,962**
6	FEDERAL BANK	2,07,209	2,45,266	3,67,791	4,33,794	2,57,622	3,35,817	**1,10,169**	**97,977**	4,96,077	5,67,661	3,89,782	4,81,473	**1,06,295**	**86,188**
7	HDFC BANK	823	3,012	1,347	4,491	4	4	**1,343**	**4,487**	2,426	8,166	70	86	**2,356**	**8,080**
8	ICICI BANK	2,205	3,804	3,309	5,640	2,522	3,940	**787**	**1,700**	7,572	17,435	2,254	3,867	**5,318**	**13,567**
9	IDBI BANK	6,569	16,874	10,481	25,667	9,646	23,797	**835**	**1,870**	15,691	36,557	14,171	32,862	**1,520**	**3,695**
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	703	1,010	1,099	1,628	906	1,211	**193**	**417**	2,189	3,228	1,830	2,537	**359**	**692**
14	KARUR VYSYA BANK	2,702	4,547	4,760	6,676	4,344	6,233	**416**	**443**	5,780	9,166	5,448	8,828	**332**	**338**
15	KOTAK MAHINDRA BANK	0	0	0	0	0	0	**0**	**0**	0	0	0	0	**0**	**0**
16	LAKSHMI VILAS BANK	226	269	417	394	231	253	**186**	**141**	643	732	493	522	**150**	**210**
17	RBL Bank	0	0	0	0	0	0	**0**	**0**	0	0	0	0	**0**	**0**
18	SOUTH INDIAN BANK	94,706	1,04,730	1,41,646	1,56,858	1,30,262	1,41,189	**11,384**	**15,669**	2,56,344	3,08,548	2,35,114	2,48,009	**21,230**	**60,539**
19	T.N.MERCANTILE BANK	2,445	2,443	3,946	6,599	3,834	6,487	**112**	**112**	7,015	7,411	6,745	7,106	**270**	**305**
20	YES BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Total- Pvt Sector Commercial Banks	**3,83,595**	**4,49,782**	**6,49,623**	**7,56,295**	**4,85,317**	**6,02,674**	**1,64,306**	**1,53,621**	**9,94,657**	**11,98,164**	**7,94,001**	**9,60,432**	**2,00,656**	**2,37,732**
D	**SMALL FINANCE BANKS**														
1	ESAF	42,186	32,965	61,079	44,976	0	0	**61,079**	**44,976**	52,846	41,765	0	0	**52,846**	**41,765**
2	Ujjivan Small Finance Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Total- Small Finance Banks	**42,186**	**32,965**	**61,079**	**44,976**	**0**	**0**	**61,079**	**44,976**	**52,846**	**41,765**	**0**	**0**	**52,846**	**41,765**
	Total - Commercial Banks + RRB + SFB	**14,40,641**	**17,28,277**	**23,35,805**	**28,07,602**	**18,87,182**	**19,42,249**	**4,48,623**	**8,65,353**	**52,58,939**	**56,43,787**	**45,36,929**	**48,37,626**	**7,22,010**	**8,06,160**
E	**CO-OPERATIVE BANKS**														
1	DIST CO-OPERATIVE BANKS	15,609	12,338	24,481	19,496	134	308	**24,347**	**19,188**	24,148	18,683	258	527	**23,890**	**18,156**
2	KSCARDB (incl. PCARDBs)	11,499	11,704	19,109	19,213	19,109	19,213	**0**	**0**	28,914	31,002	28,914	31,002	**0**	**0**
3	KSCB	2,38,094	2,33,413	4,25,266	4,37,075	68,970	1,18,416	3,56,296	3,18,659	3,99,972	4,17,089	73,639	1,43,422	3,26,333	2,73,666
	Total Co-operative Banks	**2,65,202**	**2,57,455**	**4,68,856**	**4,75,784**	**88,213**	**1,37,937**	**3,80,643**	**3,37,847**	**4,53,034**	**4,66,774**	**1,02,811**	**1,74,951**	**3,50,223**	**2,91,822**
	Total - Banking Sector	**17,05,843**	**19,85,732**	**28,04,661**	**32,83,386**	**19,75,395**	**20,80,187**	**8,29,266**	**12,03,199**	**57,11,973**	**61,10,560**	**46,39,740**	**50,12,578**	**10,72,233**	**10,97,983**

10.27. RECOVERY PERFORMANCE UNDER GOVERNMENT SPONSORED SCHEMES AS AT SEPTEMBER 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	15,790	52,005	221	5	2	216	145
2	BANK OF INDIA	343	1,140	244	113	46	131	131
3	BANK OF MAHARASHTRA	24	144	0	0	0	0	0
4	CANARA BANK	3,748	14,968	3,691	1,316	36	2,375	2,518
5	CENTRAL BANK OF INDIA	177	616	0	0	0	0	0
6	INDIAN BANK	117	252	63	13	21	50	12
7	INDIAN OVERSEAS BANK	1,421	1,721	112	98	88	14	213
8	PUNJAB & SIND BANK	0	0	0	0	0	0	0
9	PUNJAB NATIONAL BANK	566	495	215	136	63	79	264
10	STATE BANK OF INDIA	1,944	6,356	1,973	2,044	104	-71	755
11	UCO BANK	66	153	83	47	57	36	47
12	UNION BANK OF INDIA	963	1,804	398	289	73	109	185
	Total- Public Sector Commercial Banks	**25,159**	**79,654**	**7,000**	**4,061**	**58**	**2,939**	**4,270**
B	**R R B - KERALA GRAMIN BANK**	925	3,631	1,174	719	61	455	750
	Total- Public Sector Banks including RRB	**26,084**	**83,285**	**8,174**	**4,780**	**58**	**3,394**	**5,020**
C	**PRIVATE SECTOR COMMERCIAL BANKS**							
1	AXIS BANK	6	12	2	2	100	0	10
2	BANDHAN BANK	0	0	0	0	0	0	0
3	CSB BANK	66	102	63	27	43	36	49
4	CITY UNION BANK	0	0	0	0	0	0	0
5	DHANLAXMI BANK	149	437	232	200	86	32	76
6	FEDERAL BANK	353	964	119	63	53	56	179
7	HDFC BANK	25	48	6	5	83	1	4
8	ICICI BANK	67	92	59	0	0	59	59
9	IDBI BANK	46	152	13	11	85	2	29
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	26	44	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	376	1,151	159	106	66	54	252
19	T.N.MERCANTILE BANK	7	18	3	0	0	3	337
20	YES BANK	0	0	0	0	0	0	0
	Total- Pvt Sector Commercial Banks	**1,121**	**3,021**	**656**	**414**	**63**	**243**	**994**
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	**27,205**	**86,306**	**8,831**	**5,194**	**59**	**3,637**	**6,014**
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	0	0	0	0	0	0	0
	Total Co-operative Banks	**0**	**0**	**0**	**0**	**0**	**0**	**0**
	Total - Banking Sector	**27,205**	**86,306**	**8,831**	**5,194**	**59**	**3,637**	**6,014**

10.27. RECOVERY PERFORMANCE UNDER GOVERNMENT SPONSORED SCHEMES AS AT SEPTEMBER 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/cs	Amt	A/cs	Amt	Amt	Amt		Amt	Amt	A/cs	Amt	Amt	Amt		Amt	Amt
A	**PUBLIC SECTOR COMMERCIAL BANKS**																	
1	BANK OF BARODA	1,901	7,796	92	179	179	5	3	174	154	1,809	7,617	58	1	2	57	59
2	BANK OF INDIA	1,212	2,082	4	6	2	1	28	1	2	1,208	2,076	239	151	63	88	88
3	BANK OF MAHARASHTRA	6	27	0	0	0	0	0	0	0	6	27	0	0	0	0	0
4	CANARA BANK	37,604	89,170	0	0	0	0	0	0	386	37,604	89,170	2,085	1,326	64	759	0
5	CENTRAL BANK OF INDIA	610	2,581	0	0	0	0	0	0	0	610	2,581	0	0	0	0	0
6	INDIAN BANK	66	95	34	10	6	3	48	3	11	32	85	12	6	46	7	6
7	INDIAN OVERSEAS BANK	2,921	6,908	510	1,912	53	41	77	12	29	2,411	4,996	121	98	81	23	24
8	PUNJAB & SIND BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
9	PUNJAB NATIONAL BANK	1,548	2,669	0	0	0	0	0	0	0	1,548	2,669	1,132	1,085	96	47	65
10	STATE BANK OF INDIA	9,250	5,842	0	0	0	0	0	0	0	9,250	5,842	238	155	65	83	0
11	UCO BANK	291	915	0	0	0	0	0	0	0	291	915	279	223	80	56	42
12	UNION BANK OF INDIA	3,589	3,879	2,787	1,501	189	98	52	91	2	802	2,378	298	184	62	114	36
	Total- Public Sector Commercial Banks	**58,998**	**1,21,964**	**3,427**	**3,608**	**429**	**148**	**34**	**281**	**584**	**55,571**	**1,18,356**	**4,462**	**3,229**	**72**	**1,234**	**320**
B	**R R B - KERALA GRAMIN BANK**	15,970	54,578	0	0	0	0	0	0	0	15,970	54,578	1,174	719	61	455	750
	Total- Public Sector Banks including RRB	**74,968**	**1,76,542**	**3,427**	**3,608**	**429**	**148**	**34**	**281**	**584**	**71,541**	**1,72,934**	**5,636**	**3,948**	**70**	**1,689**	**1,070**
C	**PRIVATE SECTOR COMMERCIAL BANKS**																	
1	AXIS BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2	BANDHAN BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3	CSB BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4	CITY UNION BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5	DHANLAXMI BANK	1,041	1,883	0	0	0	0	0	0	0	1,041	1,883	1,102	1,091	99	11	11
6	FEDERAL BANK	89	26	75	16	18	0	0	18	12	14	10	3	1	51	1	5
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	250	477	250	477	174	151	87	23	37	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	1	1	0	0	0	0	0	0	0	1	1	0	0	0	0	0
14	KARUR VYSYA BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
15	KOTAK MAHINDRA BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
16	LAKSHMI VILAS BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
17	RBL Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
18	SOUTH INDIAN BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
19	T.N.MERCANTILE BANK	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
20	YES BANK	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
	Total- Pvt Sector Commercial Banks	**1,381**	**2,387**	**325**	**493**	**192**	**151**	**79**	**41**	**49**	**1,056**	**1,894**	**1,105**	**1,092**	**99**	**12**	**16**
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	**76,349**	**1,78,929**	**3,752**	**4,101**	**621**	**299**	**48**	**322**	**632**	**72,597**	**1,74,827**	**6,741**	**5,040**	**75**	**1,701**	**1,086**
E	**CO-OPERATIVE BANKS**																	
1	DIST CO-OPERATIVE BANKS	261	466	261	466	122	88	72	34	36	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	4,528	2,882	0	0	0	0	0	0	0	4,528	2,882	4,471	2,289	51	2,182	206
	Total Co-operative Banks	**4,789**	**3,348**	**261**	**466**	**122**	**88**	**72**	**34**	**36**	**4,528**	**2,882**	**4,471**	**2,289**	**51**	**2,182**	**206**
	Total - Banking Sector	**81,138**	**1,82,277**	**4,013**	**4,567**	**743**	**387**	**52**	**356**	**668**	**77,125**	**1,77,709**	**11,212**	**7,329**	**65**	**3,883**	**1,292**

10.27. RECOVERY PERFORMANCE UNDER GOVERNMENT SPONSORED SCHEMES AS AT SEPTEMBER 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	462	963	99	94	82	4	5	78	71	363	869	11	1	9	10	2
2	BANK OF INDIA	394	639	156	187	4	0	9	4	30	238	452	7	2	35	4	39
3	BANK OF MAHARASHTRA	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4	CANARA BANK	5,280	15,875	44	67	48	23	48	25	59	5,236	15,808	38	30	79	8	23
5	CENTRAL BANK OF INDIA	66	203	0	0	0	0	0	0	0	66	203	0	0	0	0	0
6	INDIAN BANK	123	333	27	39	14	3	21	11	8	96	294	13	11	81	3	5
7	INDIAN OVERSEAS BANK	345	739	212	94	35	23	66	12	19	133	645	58	39	67	19	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	1,263	2,872	0	0	0	0	0	0	0	1,263	2,872	1,257	1,225	97	32	115
10	STATE BANK OF INDIA	95	110	35	30	18	15	83	3	6	60	80	67	71	106	-4	12
11	UCO BANK	121	403	34	33	8	7	88	1	4	87	370	91	90	99	1	0
12	UNION BANK OF INDIA	269	419	189	202	9	7	81	2	1	80	217	5	3	62	2	0
	Total- Public Sector Commercial Banks	**8,418**	**22,556**	**796**	**746**	**217**	**82**	**38**	**135**	**198**	**7,622**	**21,810**	**1,547**	**1,472**	**95**	**75**	**217**
B	**R R B - KERALA GRAMIN BANK**	126	144	0	0	0	0	0	0	0	126	144	0	0	0	0	0
	Total- Public Sector Banks including RRB	**8,544**	**22,700**	**796**	**746**	**217**	**82**	**38**	**135**	**198**	**7,748**	**21,954**	**1,547**	**1,472**	**95**	**75**	**217**
C	**PRIVATE SECTOR COMMERCIAL BANKS**																	
1	AXIS BANK	0	0	0	0	2	2	100	0	0	0	0	0	0	0	0	0
2	BANDHAN BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3	CSB BANK	5	3	5	3	2	0	24	1	1	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	25	5	7	5	5	100	0	0	8	18	27	27	100	0	0
6	FEDERAL BANK	21	20	21	20	19	2	11	17	6	0	0	0	0	0	0	0
7	HDFC BANK	2	2	2	2	0	0	100	0	0	0	0	0	0	0	0	0
8	ICICI BANK	22	20	6	5	5	0	0	5	5	16	16	0	0	0	0	0
9	IDBI BANK	157	259	157	259	101	90	89	11	20	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	3	2	0	0	0	0	0	0	0	3	2	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	12	11	12	1	1	85	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	**234**	**344**	**207**	**308**	**135**	**101**	**75**	**34**	**33**	**27**	**35**	**27**	**27**	**100**	**0**	**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	**8,778**	**23,043**	**1,003**	**1,054**	**353**	**183**	**52**	**169**	**232**	**7,775**	**21,989**	**1,574**	**1,499**	**95**	**75**	**217**
E	**CO-OPERATIVE BANKS**																	
1	DIST CO-OPERATIVE BANKS	9	37	9	37	9	7	78	2	5	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**	**37**	**9**	**37**	**9**	**7**	**78**	**2**	**5**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
	Total - Banking Sector	**8,787**	**23,080**	**1,012**	**1,091**	**362**	**190**	**53**	**171**	**237**	**7,775**	**21,989**	**1,574**	**1,499**	**95**	**75**	**217**

10.28. PROGRESS UNDER INSTANT OVERDRAFT FACILITY AS AT SEPTEMBER 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	11	1	11	1	12	1	3,398	83
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	2,415	35	2,415	35	2,415	35	66,800	4,601
5	CENTRAL BANK OF INDIA	0	0	0	0	0	0	0	0
6	INDIAN BANK	0	0	0	0	0	0	0	0
7	INDIAN OVERSEAS BANK	0	0	0	0	0	0	0	0
8	PUNJAB & SIND BANK	0	0	0	0	0	0	0	0
9	PUNJAB NATIONAL BANK	0	0	0	0	0	0	0	0
10	STATE BANK OF INDIA	1	0	0	0	0	0	10,630	311
11	UCO BANK	0	0	0	0	0	0	0	0
12	UNION BANK OF INDIA	0	0	0	0	0	0	184	7
	Total- Public Sector Commercial Banks	**2,427**	**36**	**2,426**	**36**	**2,427**	**36**	**81,012**	**5,002**
B	**R R B - KERALA GRAMIN BANK**	0	0	0	0	0	0	0	0
	Total- Public Sector Banks including RRB	**2,427**	**36**	**2,426**	**36**	**2,427**	**36**	**81,012**	**5,002**
C	**PRIVATE SECTOR COMMERCIAL BANKS**								
1	AXIS BANK	0	0	0	0	0	0	0	0
2	BANDHAN BANK	0	0	0	0	0	0	0	0
3	CSB BANK	0	0	0	0	0	0	0	0
4	CITY UNION BANK	0	0	0	0	0	0	0	0
5	DHANLAXMI BANK	0	0	0	0	0	0	0	0
6	FEDERAL BANK	0	0	0	0	0	0	0	0
7	HDFC BANK	0	0	0	0	0	0	0	0
8	ICICI BANK	0	0	0	0	0	0	0	0
9	IDBI BANK	0	0	0	0	0	0	0	0
10	IDFC FIRST Bank	0	0	0	0	0	0	0	0
11	INDUS IND BANK	0	0	0	0	0	0	0	0
12	JAMMU & KASHMIR BANK	0	0	0	0	0	0	0	0
13	KARNATAKA BANK	0	0	0	0	0	0	0	0
14	KARUR VYSYA BANK	0	0	0	0	0	0	0	0
15	KOTAK MAHINDRA BANK	0	0	0	0	0	0	0	0
16	LAKSHMI VILAS BANK	0	0	0	0	0	0	0	0
17	RBL Bank	0	0	0	0	0	0	0	0
18	SOUTH INDIAN BANK	0	0	0	0	0	0	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	**2,427**	**36**	**2,426**	**36**	**2,427**	**36**	**81,017**	**5,002**
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	**2,427**	**36**	**2,426**	**36**	**2,427**	**36**	**81,017**	**5,002**

10.29. TOTAL OUSTANDING UNDER MUDRA LOANS (PMMY) AS AT SEPTEMBER 2021

(Rs.in lakhs)

Sl No	Bank	SHISHU							KISHORE						
		Total sanctions during the Q		Disbursed during the Q		Rejections during the Q	Total Outstanding		Total sanctions during the Q		Disbursed during the Q		Rejections during the Q	Total Outstanding	
		A/cs	Amt	A/cs	Amt	A/cs	A/cs	Amt	A/cs	Amt	A/cs	Amt	A/cs	A/cs	Amt
A	**PUBLIC SECTOR COMMERCIAL BANKS**														
1	BANK OF BARODA	52	26	52	26	0	2,403	2,801	48	118	48	118	0	4,720	7,019
2	BANK OF INDIA	140	64	140	64	0	3,948	1,092	221	403	221	403	0	4,438	7,015
3	BANK OF MAHARASHTRA	111	33	111	33	0	1,440	576	112	339	112	339	0	218	768
4	CANARA BANK	2,362	1,054	9,631	2,791	0	80,879	22,327	889	2,294	12,404	22,623	0	58,345	96,560
5	CENTRAL BANK OF INDIA	233	282	233	280	0	2,342	709	255	358	255	358	0	3,655	5,944
6	INDIAN BANK	347	86	347	86	0	5,276	866	865	1,244	865	1,244	0	7,171	11,139
7	INDIAN OVERSEAS BANK	125	198	125	198	0	4,258	6,762	103	158	103	158	0	3,554	8,198
8	PUNJAB & SIND BANK	0	0	0	0	0	57	11	4	3	4	3	0	78	90
9	PUNJAB NATIONAL BANK	104	31	100	26	0	6,657	1,642	149	351	142	330	0	7,970	12,485
10	STATE BANK OF INDIA	2,566	687	2,566	559	44	14,930	3,122	6,038	15,833	6,038	15,112	24	26,221	57,682
11	UCO BANK	207	78	207	32	0	1,05,002	18,266	246	538	246	261	0	20,677	19,210
12	UNION BANK OF INDIA	3,141	881	3,141	881	0	9,251	3,872	2,565	5,633	2,565	5,633	0	21,252	25,822
	Total- Public Sector Commercial Banks	**9,388**	**3,420**	**16,653**	**4,976**	**44**	**2,36,443**	**62,046**	**11,495**	**27,272**	**23,003**	**46,581**	**24**	**1,58,299**	**2,51,932**
B	**R R B - KERALA GRAMIN BANK**	13,653	3,747	13,653	3,747	0	72,764	19,552	19,455	26,230	19,455	26,230	0	1,05,315	1,58,004
	Total- Public Sector Banks including RRB	**23,041**	**7,167**	**30,306**	**8,723**	**44**	**3,09,207**	**81,598**	**30,950**	**53,502**	**42,458**	**72,811**	**24**	**2,63,614**	**4,09,936**
C	**PRIVATE SECTOR COMMERCIAL BANKS**														
1	AXIS BANK	4,651	1,385	4,651	1,385	0	88,951	11,104	11	31	11	31	0	250	353
2	BANDHAN BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3	CSB BANK	0	0	0	0	0	26	7	0	0	37	369	0	153	218
4	CITY UNION BANK	0	0	0	0	0	2	0	0	0	0	0	0	5	12
5	DHANLAXMI BANK	0	0	0	0	0	13	15	0	0	0	0	0	113	213
6	FEDERAL BANK	170	34	170	34	0	618	234	1,295	2,453	1,295	2,453	0	3,668	8,010
7	HDFC BANK	73	25	73	25	0	64,603	7,772	134	103	134	103	0	26,338	9,504
8	ICICI BANK	1	0	1	0	0	434	157	42	149	42	149	0	3,313	3,168
9	IDBI BANK	3	1	53	7	0	436	96	13	37	194	3,122	0	1,826	3,229
10	IDFC FIRST Bank	21,885	9,519	21,885	9,519	0	1,88,579	45,245	0	0	0	0	0	1	1
11	INDUS IND BANK	1,70,534	23,323	1,70,534	23,323	0	5,63,005	70,755	22,181	15,441	22,181	15,441	0	99,394	61,303
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	27	3	7	44	7	17	0	289	462
14	KARUR VYSYA BANK	94	19	94	19	0	193	29	0	0	0	0	0	42	55
15	KOTAK MAHINDRA BANK	0	0	0	0	0	0	0	1	5	1	5	0	81	112
16	LAKSHMI VILAS BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0
17	RBL Bank	4,577	834	4,577	834	0	5,578	914	0	0	0	0	0	0	0
18	SOUTH INDIAN BANK	13	6	1	1	0	241	80	111	364	8	33	0	1,278	3,108
19	T.N.MERCANTILE BANK	0	0	0	0	0	11	3	0	0	0	0	0	17	22
20	YES BANK	0	0	0	0	0	106	5	0	0	0	0	0	0	0
	Total- Pvt Sector Commercial Banks	**2,02,001**	**35,147**	**2,02,039**	**35,147**	**0**	**9,12,823**	**1,36,418**	**23,795**	**18,627**	**23,910**	**21,722**	**0**	**1,36,768**	**89,770**
D	**SMALL FINANCE BANKS**														
1	ESAF	95,368	44,983	95,368	44,983	0	5,17,252	1,35,170	28,693	20,584	28,693	20,584	0	2,26,585	1,07,523
2	Ujjivan Small Finance Bank	782	257	782	257	0	24,374	4,040	239	153	239	153	0	2,574	1,028
	Total- Small Finance Banks	**96,150**	**45,239**	**96,150**	**45,239**	**0**	**5,41,626**	**1,39,211**	**28,932**	**20,737**	**28,932**	**20,737**	**0**	**2,29,159**	**1,08,551**
	Total - Commercial Banks + RRB + SFB	**3,21,192**	**87,553**	**3,28,495**	**89,110**	**44**	**17,63,656**	**3,57,227**	**83,677**	**92,866**	**95,300**	**1,15,271**	**24**	**6,29,541**	**6,08,257**
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	4	1	0	0	0	0	0	0	0
	Total Co-operative Banks	**0**	**0**	**0**	**0**	**0**	**4**	**1**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
	Total - Banking Sector	**3,21,192**	**87,553**	**3,28,495**	**89,110**	**44**	**17,63,660**	**3,57,228**	**83,677**	**92,866**	**95,300**	**1,15,271**	**24**	**6,29,541**	**6,08,257**

10.29. TOTAL OUSTANDING UNDER MUDRA LOANS (PMMY) AS AT SEPTEMBER 2021

(Rs.in lakhs)

Sl 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/cs	Amt	A/cs	Amt	A/cs	A/cs	Amt	A/cs	Amt	A/cs	Amt	A/cs	A/cs	Amt
A	**PUBLIC SECTOR COMMERCIAL BANKS**														
1	BANK OF BARODA	13	130	13	130	0	1,365	8,138	113	274	113	274	0	8,488	17,958
2	BANK OF INDIA	59	234	59	234	0	960	5,275	420	701	420	701	0	9,346	13,382
3	BANK OF MAHARASHTRA	16	150	16	150	0	76	681	239	522	239	522	0	1,734	2,025
4	CANARA BANK	351	2,800	5,825	39,632	0	12,878	85,190	3,602	6,148	27,860	65,046	0	1,52,102	2,04,077
5	CENTRAL BANK OF INDIA	42	332	42	293	0	691	4,633	530	972	530	931	0	6,688	11,286
6	INDIAN BANK	375	2,018	375	2,018	0	1,332	8,321	1,587	3,348	1,587	3,348	0	13,779	20,326
7	INDIAN OVERSEAS BANK	18	49	18	49	0	298	372	246	405	246	405	0	8,110	15,332
8	PUNJAB & SIND BANK	0	0	0	0	0	12	42	4	3	4	3	0	147	143
9	PUNJAB NATIONAL BANK	44	364	41	329	0	1,899	11,443	297	746	283	685	0	16,526	25,570
10	STATE BANK OF INDIA	2,437	20,498	2,437	20,459	58	6,914	36,900	11,041	37,018	11,041	36,130	126	48,065	97,704
11	UCO BANK	90	753	90	475	0	73	485	543	1,369	543	768	0	1,25,752	37,961
12	UNION BANK OF INDIA	396	2,425	396	2,425	0	5,226	20,802	6,102	8,939	6,102	8,939	0	35,729	50,497
	Total- Public Sector Commercial Banks	**3,841**	**29,753**	**9,312**	**66,194**	**58**	**31,724**	**1,82,283**	**24,724**	**60,445**	**48,968**	**1,17,752**	**126**	**4,26,466**	**4,96,261**
B	**R R B - KERALA GRAMIN BANK**	1,024	7,494	1,024	7,494	0	7,548	61,192	34,132	37,471	34,132	37,471	0	1,85,627	2,38,748
	Total- Public Sector Banks including RRB	**4,865**	**37,247**	**10,336**	**73,688**	**58**	**39,272**	**2,43,475**	**58,856**	**97,916**	**83,100**	**1,55,223**	**126**	**6,12,093**	**7,35,009**
C	**PRIVATE SECTOR COMMERCIAL BANKS**														
1	AXIS BANK	5	47	5	47	0	144	616	4,667	1,463	4,667	1,463	0	89,345	12,073
2	BANDHAN BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3	CSB BANK	1	6	7	31	0	14	78	1	6	44	400	0	193	304
4	CITY UNION BANK	0	0	0	0	0	0	0	0	0	0	0	0	7	12
5	DHANLAXMI BANK	0	0	0	0	0	18	114	0	0	0	0	0	144	342
6	FEDERAL BANK	1,027	6,045	1,027	6,045	0	2,214	13,180	2,492	8,532	2,492	8,532	0	6,500	21,425
7	HDFC BANK	1	9	1	9	0	212	516	208	137	208	137	0	91,153	17,792
8	ICICI BANK	51	379	51	379	0	1,278	4,058	94	528	94	528	0	5,025	7,383
9	IDBI BANK	2	19	169	1,086	0	507	2,608	18	57	416	4,215	0	2,769	5,933
10	IDFC FIRST Bank	0	0	0	0	0	0	0	21,885	9,519	21,885	9,519	0	1,88,580	45,246
11	INDUS IND BANK	350	1,370	350	1,370	0	4,049	14,611	1,93,065	40,135	1,93,065	40,135	0	6,66,448	1,46,669
12	JAMMU & KASHMIR BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13	KARNATAKA BANK	5	64	5	19	0	138	565	12	108	12	36	0	454	1,030
14	KARUR VYSYA BANK	0	0	0	0	0	25	60	94	19	94	19	0	260	143
15	KOTAK MAHINDRA BANK	3	19	3	19	0	192	526	4	24	4	24	0	273	638
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	4,577	834	4,577	834	0	5,578	914
18	SOUTH INDIAN BANK	68	596	12	73	0	646	3,749	192	965	21	107	0	2,165	6,936
19	T.N.MERCANTILE BANK	0	0	0	0	0	4	22	0	0	0	0	0	32	47
20	YES BANK	0	0	0	0	0	9	48	0	0	0	0	0	115	53
	Total- Pvt Sector Commercial Banks	**1,513**	**8,554**	**1,630**	**9,079**	**0**	**9,450**	**40,752**	**2,27,309**	**62,327**	**2,27,579**	**65,949**	**0**	**10,59,041**	**2,66,940**
D	**SMALL FINANCE BANKS**														
1	ESAF	82	570	82	570	0	102	747	1,24,143	66,137	1,24,143	66,137	0	7,43,939	2,43,440
2	Ujjivan Small Finance Bank	0	0	0	0	0	0	0	1,021	410	1,021	410	0	26,948	5,068
	Total- Small Finance Banks	**82**	**570**	**82**	**570**	**0**	**102**	**747**	**1,25,164**	**66,547**	**1,25,164**	**66,547**	**0**	**7,70,887**	**2,48,508**
	Total - Commercial Banks + RRB + SFB	**6,460**	**46,372**	**12,048**	**83,338**	**58**	**48,824**	**2,84,973**	**4,11,329**	**2,26,790**	**4,35,843**	**2,87,719**	**126**	**24,42,021**	**12,50,457**
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	4	1
	Total Co-operative Banks	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**4**	**1**
	Total - Banking Sector	**6,460**	**46,372**	**12,048**	**83,338**	**58**	**48,824**	**2,84,973**	**4,11,329**	**2,26,790**	**4,35,843**	**2,87,719**	**126**	**24,42,025**	**12,50,459**

10.30.OUTSTANDING ENROLLMENT UNDER PRADHAN MANTRI JAN SURAKSHA YOJANA SCHEMES AS AT SEPTEMBER 2021					
Sl.	**BANK**	**PMJJBY**	**PMSBY**	**APY**	**Total No.**
A	**PUBLIC SECTOR COMMERCIAL BANKS**				
1	BANK OF BARODA	42,864	3,06,735	36,137	**3,85,736**
2	BANK OF INDIA	21,356	93,342	11,244	**1,25,942**
3	BANK OF MAHARASHTRA	738	2,374	545	**3,657**
4	CANARA BANK	2,03,666	7,75,453	1,47,490	**11,26,609**
5	CENTRAL BANK OF INDIA	22,905	1,06,027	27,047	**1,55,979**
6	INDIAN BANK	19,237	1,19,571	29,127	**1,67,935**
7	INDIAN OVERSEAS BANK	35,893	1,37,012	5,301	**1,78,206**
8	PUNJAB & SIND BANK	434	2,613	239	**3,286**
9	PUNJAB NATIONAL BANK	12,410	99,232	5,803	**1,17,445**
10	STATE BANK OF INDIA	1,85,282	12,48,116	1,02,889	**15,36,287**
11	UCO BANK	14,759	54,965	4,115	**73,839**
12	UNION BANK OF INDIA	67,895	3,28,986	43,896	**4,40,777**
	Total- Public Sector Commercial Banks	**6,27,439**	**32,74,426**	**4,13,833**	**43,15,698**
B	**R R B - KERALA GRAMIN BANK**	90,296	5,51,659	1,13,929	**7,55,884**
	Total- Public Sector Banks including RRB	**7,17,735**	**38,26,085**	**5,27,762**	**50,71,582**
C	**PRIVATE SECTOR COMMERCIAL BANKS**				
1	AXIS BANK	2,838	9,576	9,800	**22,214**
2	BANDHAN BANK	0	0	0	**0**
3	CSB BANK	5,124	18,414	1,780	**25,318**
4	CITY UNION BANK	417	850	660	**1,927**
5	DHANLAXMI BANK	3,612	15,848	2,947	**22,407**
6	FEDERAL BANK	47,551	1,35,707	7,639	**1,90,897**
7	HDFC BANK	19,060	41,962	20,921	**81,943**
8	ICICI BANK	5,366	9,539	1,591	**16,496**
9	IDBI BANK	11,866	31,021	7,869	**50,756**
10	IDFC FIRST Bank	3	1	0	**4**
11	INDUS IND BANK	126	3,952	13	**4,091**
12	JAMMU & KASHMIR BANK	57	127	21	**205**
13	KARNATAKA BANK	2,159	4,877	900	**7,936**
14	KARUR VYSYA BANK	1,103	1,645	103	**2,851**
15	KOTAK MAHINDRA BANK	1,519	3,012	72	**4,603**
16	LAKSHMI VILAS BANK	210	593	27	**830**
17	RBL Bank	0	0	23	**23**
18	SOUTH INDIAN BANK	34,304	1,27,588	19,395	**1,81,287**
19	T.N.MERCANTILE BANK	1,024	3,120	1,951	**6,095**
20	YES BANK	26	32	3	**61**
	Total- Pvt Sector Commercial Banks	**1,36,365**	**4,07,864**	**75,715**	**6,19,944**
D	**SMALL FINANCE BANKS**				
1	ESAF	0	0	18,756	**18,756**
2	Ujjivan Small Finance Bank	0	0	0	**0**
	Total- Small Finance Banks	**0**	**0**	**18,756**	**18,756**
	Total - Commercial Banks + RRB + SFB	**8,54,100**	**42,33,949**	**6,22,233**	**57,10,282**
E	**CO-OPERATIVE BANKS**				
1	DIST CO-OPERATIVE BANKS	2,507	16,503	37	**19,047**
2	KSCARDB (incl. PCARDBs)	0	0	0	**0**
3	KSCB	46,703	1,74,620	4,321	**2,25,644**
	Total Co-operative Banks	**49,210**	**1,91,123**	**4,358**	**2,44,691**
	Total - Banking Sector	**9,03,310**	**44,25,072**	**6,26,591**	**59,54,973**

10.31. RECOVERY AND NPA MANAGEMENT AS AT SEPTEMBER 2021

(Rs. in lakhs)

Sl No.	BANK	Gross NPA as at June 2021		Addition from July 2021 to September 2021		Recovery from July 2021 to September 2021		Gross NPA as at September 2021	
		A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.
A	**PUBLIC SECTOR COMMERCIAL BANKS**								
1	BANK OF BARODA	9,769	44,286	0	0	1,744	2,518	8,025	41,768
2	BANK OF INDIA	9,293	34,392	2,331	10,810	1,750	14,400	9,874	30,802
3	BANK OF MAHARASHTRA	814	6,116	768	634	412	4,325	1,170	2,425
4	CANARA BANK	92,774	2,79,674	45,617	16,612	44,974	27,707	93,417	2,68,579
5	CENTRAL BANK OF INDIA	7,709	33,098	732	1,457	692	812	7,749	33,743
6	INDIAN BANK	5,604	27,592	723	1,359	125	1,825	6,202	27,126
7	INDIAN OVERSEAS BANK	12,278	44,440	2,531	50,089	2,036	51,628	12,773	42,901
8	PUNJAB & SIND BANK	416	3,481	45	461	0	0	461	3,943
9	PUNJAB NATIONAL BANK	18,788	87,587	4,228	4,061	5,611	9,818	17,405	81,830
10	STATE BANK OF INDIA	85,275	1,85,946	20,827	51,594	35,781	1,18,141	70,321	1,19,399
11	UCO BANK	2,873	29,407	642	109	517	1,358	2,998	28,158
12	UNION BANK OF INDIA	46,312	1,05,049	7,879	49,066	2,079	30,389	52,112	1,23,726
	Total- Public Sector Commercial Banks	**2,91,905**	**8,81,069**	**86,323**	**1,86,252**	**95,721**	**2,62,921**	**2,82,507**	**8,04,400**
B	**R R B - KERALA GRAMIN BANK**	62,060	88,259	30,525	37,612	36,047	47,368	56,538	78,503
Total- Public Sector Banks including RRB		**3,53,965**	**9,69,327**	**1,16,848**	**2,23,864**	**1,31,768**	**3,10,289**	**3,39,045**	**8,82,903**

10.31. RECOVERY AND NPA MANAGEMENT AS AT SEPTEMBER 2021

(Rs. in lakhs)

Sl No.	BANK	Gross NPA as at June 2021		Addition from July 2021 to September 2021		Recovery from July 2021 to September 2021		Gross NPA as at September 2021	
		A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.
C	**PRIVATE SECTOR COMMERCIAL BANKS**								
1	AXIS BANK	10,732	34,348	30,807	30,059	33,752	24,876	7,787	39,531
2	BANDHAN BANK	68	92	0	0	0	0	68	92
3	CSB BANK	9,642	27,652	3,108	3,820	5,160	8,369	7,590	23,103
4	CITY UNION BANK	182	7,897	41	1,987	12	120	211	9,764
5	DHANLAXMI BANK	3,719	39,954	786	4,626	1,560	7,973	2,945	36,607
6	FEDERAL BANK	33,252	2,43,921	8,685	55,795	5,328	79,733	36,609	2,19,983
7	HDFC BANK	22,071	38,011	24,006	32,127	19,132	26,977	26,945	43,161
8	ICICI BANK	25,958	83,150	5,011	13,576	5,205	15,030	25,764	81,696
9	IDBI BANK	2,211	31,350	182	3,335	346	5,720	2,047	28,965
10	IDFC FIRST Bank	16,711	5,431	0	0	1,791	1,847	14,920	3,584
11	INDUS IND BANK	46,918	7,927	3,957	8,001	0	0	50,875	15,927
12	JAMMU & KASHMIR BANK	104	467	1	6	1	17	104	457
13	KARNATAKA BANK	691	11,998	28	1,421	0	0	719	13,418
14	KARUR VYSYA BANK	464	13,655	14	63	25	1,537	453	12,181
15	KOTAK MAHINDRA BANK	1,865	49,345	0	0	0	0	1,865	49,345
16	LAKSHMI VILAS BANK	127	4,413	1	33	4	33	124	4,413
17	RBL Bank	189	18	2,467	211	0	0	2,656	229
18	SOUTH INDIAN BANK	10,059	2,24,160	1,241	28,543	1,429	60,902	9,871	1,91,800
19	T.N.MERCANTILE BANK	219	4,686	32	95	49	342	202	4,440
20	YES BANK	667	4,325	0	0	0	0	667	4,325
	Total- Pvt Sector Commercial Banks	**1,85,849**	**8,32,801**	**80,367**	**1,83,697**	**73,794**	**2,33,475**	**1,92,422**	**7,83,022**
D	**SMALL FINANCE BANKS**								
1	ESAF	1,37,441	28,771	6,524	1,595	38,628	4,785	1,05,337	25,581
2	Ujjivan Small Finance Bank	41,06,994	22,235	0	0	40,80,482	18,889	26,512	3,347
	Total- Small Finance Banks	**42,44,435**	**51,007**	**6,524**	**1,595**	**41,19,110**	**23,674**	**1,31,849**	**28,928**
	Total - Commercial Banks + RRB + SFB	**47,84,249**	**18,53,135**	**2,03,739**	**4,09,156**	**43,24,672**	**5,67,438**	**6,63,316**	**16,94,853**
E	**CO-OPERATIVE BANKS**								
1	DIST CO-OPERATIVE BANKS	10,803	88,119	1,304	10,078	943	7,888	11,164	90,309
2	KSCARDB (incl. PCARDBs)	1,75,859	6,11,210	26,991	1,03,069	22,615	43,150	1,80,235	6,71,129
3	KSCB	2,64,732	9,53,859	1,51,623	6,44,265	57,444	3,35,995	3,58,911	12,62,128
	Total Co-operative Banks	**4,51,394**	**16,53,188**	**1,79,918**	**7,57,412**	**81,002**	**3,87,033**	**5,50,310**	**20,23,566**
	Total - Banking Sector	**52,35,643**	**35,06,323**	**3,83,657**	**11,66,568**	**44,05,674**	**9,54,471**	**12,13,626**	**37,18,420**

10.31. RECOVERY AND NPA MANAGEMENT AS AT SEPTEMBER 2021

(Rs. in lakhs)

Sl No.	BANK	Of Gross NPA as at September 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	1,064	6,374	4,676	23,714	0	0	0	0	0	0	539	6,304	582	1,436
2	BANK OF INDIA	2,564	3,980	4,242	15,876	0	0	0	0	0	0	356	2,165	957	2,026
3	BANK OF MAHARASHTRA	446	1,168	10	70	0	0	0	0	0	0	9	58	7	18
4	CANARA BANK	20,860	60,638	39,751	1,49,979	78	2,859	37	178	47	65	1,524	8,099	6,122	17,236
5	CENTRAL BANK OF INDIA	2,605	3,612	2,846	7,533	0	0	0	0	0	0	262	1,736	1,502	3,980
6	INDIAN BANK	1,068	1,796	3,704	20,354	0	0	4	44	8	23	159	1,337	619	1,731
7	INDIAN OVERSEAS BANK	1,632	3,512	3,513	4,250	0	0	0	0	0	0	25	251	78	125
8	PUNJAB & SIND BANK	0	0	251	1,976	0	0	0	0	0	0	31	310	12	24
9	PUNJAB NATIONAL BANK	5,637	15,430	7,498	44,937	0	0	0	0	0	0	730	3,769	1,767	5,161
10	STATE BANK OF INDIA	19,356	25,022	14,437	35,460	0	0	0	0	0	0	2,315	10,325	4,662	14,335
11	UCO BANK	737	1,991	1,035	8,528	20	5,824	0	0	0	0	208	1,470	485	1,624
12	UNION BANK OF INDIA	18,045	19,942	21,591	58,662	0	0	0	0	0	0	1,470	7,342	5,037	13,490
	Total- Public Sector Commercial Banks	**74,014**	**1,43,465**	**1,03,554**	**3,71,339**	**98**	**8,683**	**41**	**222**	**55**	**88**	**7,628**	**43,166**	**21,830**	**61,186**
B	**R R B - KERALA GRAMIN BANK**	21,672	19,456	21,034	24,781	0	0	7	0	0	0	2,825	12,634	5,474	13,940
	Total- Public Sector Banks including RRB	**95,686**	**1,62,921**	**1,24,588**	**3,96,120**	**98**	**8,683**	**48**	**222**	**55**	**88**	**10,453**	**55,800**	**27,304**	**75,126**

10.31. RECOVERY AND NPA MANAGEMENT AS AT SEPTEMBER 2021

(Rs. in lakhs)

Sl No.	BANK	Of Gross NPA as at September 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	2,787	8,577	81	4,016	0	0	0	0	0	0	488	5,537	5	6
2	BANDHAN BANK	0	0	9	16	0	0	0	0	0	0	0	0	0	0
3	CSB BANK	1,023	1,955	385	4,230	0	0	0	0	0	0	127	687	311	858
4	CITY UNION BANK	10	193	58	3,629	1	51	0	0	0	0	11	66	17	49
5	DHANLAXMI BANK	1,230	3,362	251	1,657	0	0	0	0	0	0	204	2,011	940	2,126
6	FEDERAL BANK	6,840	54,616	234	10,023	0	0	0	0	2	54	1,384	9,858	4,655	12,241
7	HDFC BANK	6,148	12,428	529	4,570	0	0	0	0	0	0	200	1,651	65	155
8	ICICI BANK	606	3,282	343	5,033	0	0	0	0	0	0	268	2,145	177	393
9	IDBI BANK	1,205	7,935	631	18,364	34	387	0	0	1	2	39	394	34	121
10	IDFC FIRST Bank	8,855	1,868	4,747	1,080	0	0	0	0	107	31	1,154	481	0	0
11	INDUS IND BANK	22,449	3,153	15,932	6,795	0	0	0	0	0	0	8	47	0	0
12	JAMMU & KASHMIR BANK	0	0	1	6	0	0	0	0	0	0	0	0	0	0
13	KARNATAKA BANK	50	4,266	268	6,049	0	0	0	0	0	0	54	433	100	260
14	KARUR VYSYA BANK	22	81	61	4,908	0	0	0	0	0	0	63	769	47	102
15	KOTAK MAHINDRA BANK	23	725	147	1,349	0	0	0	0	0	0	7	50	89	286
16	LAKSHMI VILAS BANK	35	3	30	497	0	0	0	0	0	0	0	0	1	2
17	RBL Bank	1,784	170	0	0	0	0	0	0	0	0	17	0	1	0
18	SOUTH INDIAN BANK	1,778	50,976	2,571	80,306	0	0	0	0	0	0	781	5,519	1,951	2,909
19	T.N.MERCANTILE BANK	10	694	132	2,312	4	106	0	0	0	0	10	69	32	76
20	YES BANK	106	5	16	317	0	0	0	0	0	0	0	0	0	0
	Total- Pvt Sector Commercial Banks	**54,961**	**1,54,290**	**26,426**	**1,55,157**	**39**	**544**	**0**	**0**	**110**	**87**	**4,815**	**29,717**	**8,425**	**19,584**
D	**SMALL FINANCE BANKS**														
1	ESAF	47,457	11,383	21,074	6,548	0	0	0	0	0	0	730	756	4,359	1,142
2	Ujjivan Small Finance Bank	10,716	960	0	0	0	0	0	0	0	0	283	130	0	0
	Total- Small Finance Banks	**58,173**	**12,343**	**21,074**	**6,548**	**0**	**0**	**0**	**0**	**0**	**0**	**1,013**	**887**	**4,359**	**1,142**
	Total - Commercial Banks + RRB + SFB	**2,08,820**	**3,29,554**	**1,72,088**	**5,57,825**	**137**	**9,227**	**48**	**222**	**165**	**175**	**16,281**	**86,404**	**40,088**	**95,852**
E	**CO-OPERATIVE BANKS**														
1	DIST CO-OPERATIVE BANKS	102	91	1,302	19,772	0	0	0	0	0	0	1,215	13,464	1	15
2	KSCARDB (incl. PCARDBs)	36,535	68,256	12,152	32,817	0	0	0	0	0	0	38,310	1,17,045	68	363
3	KSCB	29,521	15,659	6,360	10,977	0	0	14,078	74,849	4,692	1,420	11,906	78,377	397	1,208
	Total Co-operative Banks	**66,158**	**84,006**	**19,814**	**63,566**	**0**	**0**	**14,078**	**74,849**	**4,692**	**1,420**	**51,431**	**2,08,886**	**466**	**1,586**
	Total - Banking Sector	**2,74,978**	**4,13,560**	**1,91,902**	**6,21,391**	**137**	**9,227**	**14,126**	**75,071**	**4,857**	**1,595**	**67,712**	**2,95,290**	**40,554**	**97,438**

10.31. RECOVERY AND NPA MANAGEMENT AS AT SEPTEMBER 2021

(Rs. in lakhs)

Sl No.	BANK	Gross NPA in other priority sector		Gross NPA in total priority sector		Gross NPA in Non Priority Advances		Total Advances as at September 2021		Percentage of Gross NPA to Total Advances
		A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.	
A	**PUBLIC SECTOR COMMERCIAL BANKS**									
1	BANK OF BARODA	770	2,469	7,631	40,297	394	1,471	**3,25,135**	**12,72,008**	3
2	BANK OF INDIA	1	1	8,120	24,048	1,754	6,754	**1,40,065**	**4,03,603**	8
3	BANK OF MAHARASHTRA	248	7	720	1,321	450	1,104	**5,732**	**2,37,586**	1
4	CANARA BANK	473	199	68,892	2,39,253	24,525	29,326	**18,31,682**	**50,04,924**	5
5	CENTRAL BANK OF INDIA	128	4	7,343	16,865	406	16,878	**1,73,321**	**6,06,076**	6
6	INDIAN BANK	0	0	5,562	25,285	640	1,841	**2,12,327**	**8,75,223**	3
7	INDIAN OVERSEAS BANK	103	129	5,351	8,267	7,422	34,634	**2,62,322**	**6,39,726**	7
8	PUNJAB & SIND BANK	0	0	294	2,310	167	1,633	**1,568**	**26,216**	15
9	PUNJAB NATIONAL BANK	110	33	15,742	69,330	1,663	12,500	**1,26,200**	**7,86,171**	10
10	STATE BANK OF INDIA	2,733	652	43,503	85,794	26,818	33,605	**11,30,539**	**90,33,444**	1
11	UCO BANK	192	6,782	2,677	26,219	321	1,939	**2,61,535**	**3,79,985**	7
12	UNION BANK OF INDIA	559	9	46,702	99,445	5,410	24,280	**4,35,133**	**22,42,233**	6
	Total- Public Sector Commercial Banks	**5,317**	**10,285**	**2,12,537**	**6,38,434**	**69,970**	**1,65,966**	**49,05,559**	**2,15,07,196**	**4**
B	**R R B - KERALA GRAMIN BANK**	725	1,041	51,737	71,852	4,801	6,651	**14,52,713**	**18,35,113**	4
Total- Public Sector Banks including RRB		**6,042**	**11,326**	**2,64,274**	**7,10,286**	**74,771**	**1,72,617**	**63,58,272**	**2,33,42,309**	4

10.31. RECOVERY AND NPA MANAGEMENT AS AT SEPTEMBER 2021

(Rs. in lakhs)

Sl No.	BANK	Gross NPA in other priority sector		Gross NPA in total priority sector		Gross NPA in Non Priority Advances		Total Advances as at September 2021		Percentage of Gross NPA to Total Advances
		A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.	
C	**PRIVATE SECTOR COMMERCIAL BANKS**									
1	AXIS BANK	3,090	1,202	6,451	19,338	1,336	20,193	**1,62,731**	**13,20,825**	3
2	BANDHAN BANK	0	0	9	16	59	76	**21**	**1,943**	5
3	CSB BANK	239	76	2,085	7,806	5,505	15,297	**2,34,717**	**4,35,385**	5
4	CITY UNION BANK	0	0	97	3,989	114	5,775	**6,401**	**82,156**	12
5	DHANLAXMI BANK	18	87	2,643	9,243	302	27,364	**96,454**	**4,08,542**	9
6	FEDERAL BANK	1,190	805	14,305	87,597	22,304	1,32,386	**10,28,872**	**46,26,746**	5
7	HDFC BANK	1,136	103	8,078	18,907	18,867	24,254	**11,96,020**	**24,53,501**	2
8	ICICI BANK	81	57	1,475	10,910	24,289	70,786	**3,08,382**	**12,93,668**	6
9	IDBI BANK	1	0	1,945	27,203	102	1,762	**57,146**	**5,03,882**	6
10	IDFC FIRST Bank	0	0	14,863	3,460	57	124	**2,77,506**	**1,28,503**	3
11	INDUS IND BANK	27	24	38,416	10,019	12,459	5,908	**9,94,858**	**9,84,394**	2
12	JAMMU & KASHMIR BANK	43	275	44	281	60	175	**937**	**11,203**	4
13	KARNATAKA BANK	4	9	476	11,016	243	2,402	**7,263**	**86,964**	15
14	KARUR VYSYA BANK	34	224	227	6,084	226	6,098	**8,792**	**43,530**	28
15	KOTAK MAHINDRA BANK	0	0	266	2,411	1,599	46,935	**8,667**	**2,75,803**	18
16	LAKSHMI VILAS BANK	1	28	67	530	57	3,883	**1,065**	**27,890**	16
17	RBL Bank	665	40	2,467	210	189	19	**44,847**	**10,173**	2
18	SOUTH INDIAN BANK	61	94	7,142	1,39,803	2,729	51,997	**3,74,212**	**25,51,907**	8
19	T.N.MERCANTILE BANK	2	33	190	3,290	12	1,150	**10,512**	**58,542**	8
20	YES BANK	0	0	122	322	545	4,003	**32,049**	**3,28,960**	1
	Total- Pvt Sector Commercial Banks	**6,592**	**3,056**	**1,01,368**	**3,62,437**	**91,054**	**4,20,586**	**48,51,452**	**1,56,34,517**	**5**
D	**SMALL FINANCE BANKS**									
1	ESAF	25,990	3,210	99,610	23,039	5,727	2,542	**14,43,703**	**4,92,246**	5
2	Ujjivan Small Finance Bank	9,694	1,072	20,693	2,163	5,819	1,184	**86,415**	**22,237**	15
	Total- Small Finance Banks	**35,684**	**4,283**	**1,20,303**	**25,202**	**11,546**	**3,726**	**15,30,118**	**5,14,483**	**6**
	Total - Commercial Banks + RRB + SFB	**48,318**	**18,665**	**4,85,945**	**10,97,925**	**1,77,371**	**5,96,928**	**1,27,39,842**	**3,94,91,309**	**4**
E	**CO-OPERATIVE BANKS**									
1	DIST CO-OPERATIVE BANKS	2,366	9,935	4,986	43,277	6,178	47,032	**60,673**	**3,50,717**	26
2	KSCARDB (incl. PCARDBs)	9,321	22,739	96,386	2,41,220	83,849	4,29,909	**4,36,441**	**7,95,241**	84
3	KSCB	60,893	2,74,364	1,27,847	4,56,854	2,31,064	8,05,273	**9,30,581**	**40,98,226**	31
	Total Co-operative Banks	**72,580**	**3,07,038**	**2,29,219**	**7,41,351**	**3,21,091**	**12,82,215**	**14,27,695**	**52,44,184**	**39**
	Total - Banking Sector	**1,20,898**	**3,25,703**	**7,15,164**	**18,39,276**	**4,98,462**	**18,79,143**	**1,41,67,537**	**4,47,35,493**	**8**

10.32. PROGRESS UNDER PRADHAN MANTRI AWAS YOJANA (PMAY) - URBAN AS AT SEPTEMBER 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	15	504	15	374	35	824	3,300	33,928
2	BANK OF INDIA	9	82	9	55	16	154	580	6,188
3	BANK OF MAHARASHTRA	0	0	0	0	0	0	0	0
4	CANARA BANK	184	2,117	449	1,421	554	2,005	4,238	28,694
5	CENTRAL BANK OF INDIA	7	79	7	33	8	38	439	4,392
6	INDIAN BANK	26	268	26	205	64	351	987	10,778
7	INDIAN OVERSEAS BANK	12	58	12	58	37	90	712	1,198
8	PUNJAB & SIND BANK	0	0	0	0	0	0	0	0
9	PUNJAB NATIONAL BANK	23	202	23	202	34	307	1,009	6,039
10	STATE BANK OF INDIA	68	1,586	64	50	122	218	1,316	14,210
11	UCO BANK	15	89	15	89	24	157	50	398
12	UNION BANK OF INDIA	15	62	15	62	28	133	736	7,072
	Total- Public Sector Commercial Banks	**374**	**5,047**	**635**	**2,549**	**922**	**4,277**	**13,367**	**1,12,897**
B	**R R B - KERALA GRAMIN BANK**	78	533	78	533	115	941	3,486	15,803
	Total- Public Sector Banks including RRB	**452**	**5,580**	**713**	**3,082**	**1,037**	**5,218**	**16,853**	**1,28,700**
C	**PRIVATE SECTOR COMMERCIAL BANKS**								
1	AXIS BANK	24	345	24	207	33	341	1,946	20,909
2	BANDHAN BANK	0	0	0	0	0	0	0	0
3	CSB BANK	0	0	0	0	0	0	7	52
4	CITY UNION BANK	0	0	0	0	0	0	0	0
5	DHANLAXMI BANK	0	0	0	0	0	0	36	187
6	FEDERAL BANK	0	0	0	0	0	0	25	236
7	HDFC BANK	0	0	0	0	0	0	0	0
8	ICICI BANK	43	54	43	54	177	248	746	13,053
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	35	44	453
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	0	17	42	28	121	647	7,009
19	T.N.MERCANTILE BANK	0	0	0	0	0	0	2	15
20	YES BANK	0	0	0	0	0	0	0	0
	Total- Pvt Sector Commercial Banks	**68**	**399**	**84**	**303**	**246**	**745**	**3,453**	**41,914**
D	**SMALL FINANCE BANKS**								
1	ESAF	0	0	0	0	0	0	54	346
2	Ujjivan Small Finance Bank	0	0	0	0	0	0	0	0
	Total- Small Finance Banks	**0**	**0**	**0**	**0**	**0**	**0**	**54**	**346**
	Total - Commercial Banks + RRB + SFB	**520**	**5,980**	**797**	**3,386**	**1,283**	**5,963**	**20,360**	**1,70,960**
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	11	25	11	25	20	50	49	176
	Total Co-operative Banks	**11**	**25**	**11**	**25**	**20**	**50**	**49**	**176**
	Total - Banking Sector	**531**	**6,005**	**808**	**3,411**	**1,303**	**6,013**	**20,409**	**1,71,136**

10.33. PROGRESS UNDER PRADHAN MANTRI AWAS YOJANA (PMAY)- GRAMIN AS AT SEPTEMBER 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	0	0	0	0	0	0	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	0	0	0	0
7	INDIAN OVERSEAS BANK	0	0	0	0	0	0	0	0
8	PUNJAB & SIND BANK	0	0	0	0	0	0	0	0
9	PUNJAB NATIONAL BANK	0	0	0	0	0	0	0	0
10	STATE BANK OF INDIA	0	0	0	0	0	0	0	0
11	UCO BANK	1	8	1	8	1	8	5	53
12	UNION BANK OF INDIA	0	0	0	0	0	0	0	0
	Total- Public Sector Commercial Banks	**1**	**8**	**1**	**8**	**1**	**8**	**103**	**572**
B	**R R B - KERALA GRAMIN BANK**	0	0	0	0	0	0	0	0
	Total- Public Sector Banks including RRB	**1**	**8**	**1**	**8**	**1**	**8**	**103**	**572**
C	**PRIVATE SECTOR COMMERCIAL BANKS**								
1	AXIS BANK	0	0	0	0	0	0	0	0
2	BANDHAN BANK	0	0	0	0	0	0	0	0
3	CSB BANK	0	0	0	0	0	0	0	0
4	CITY UNION BANK	0	0	0	0	0	0	0	0
5	DHANLAXMI BANK	0	0	0	0	0	0	0	0
6	FEDERAL BANK	0	0	0	0	0	0	0	0
7	HDFC BANK	0	0	0	0	0	0	0	0
8	ICICI BANK	0	0	0	0	0	0	0	0
9	IDBI BANK	0	0	0	0	0	0	0	0
10	IDFC FIRST Bank	0	0	0	0	0	0	0	0
11	INDUS IND BANK	0	0	0	0	0	0	0	0
12	JAMMU & KASHMIR BANK	0	0	0	0	0	0	0	0
13	KARNATAKA BANK	0	0	0	0	5	32	23	485
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**	**5**	**32**	**23**	**485**
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**	**8**	**1**	**8**	**6**	**40**	**126**	**1057**
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	5	37	5	37	5	37	5	37
	Total Co-operative Banks	**5**	**37**	**5**	**37**	**5**	**37**	**5**	**37**
	Total - Banking Sector	**6**	**45**	**6**	**45**	**11**	**77**	**131**	**1094**

10.34. Data on Stand up India Programme as at SEPTEMBER 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	5	7	75	7	75	7	75	301	3,374	85	375	41	579
2	BANK OF INDIA	2	2	16	2	16	2	16	231	2,081	223	2,436	8	62
3	BANK OF MAHARASHTRA	0	0	0	0	0	0	0	0	0	0	0	0	0
4	CANARA BANK	60	5	92	5	92	168	2,209	538	6,621	166	2,189	2	1,998
5	CENTRAL BANK OF INDIA	13	0	0	0	0	0	0	49	510	48	510	40	404
6	INDIAN BANK	15	52	383	52	383	52	383	159	1,882	159	1,882	0	0
7	INDIAN OVERSEAS BANK	3	3	56	3	56	3	56	223	2,172	195	1,595	25	574
8	PUNJAB & SIND BANK	0	0	0	0	0	0	0	4	23	2	1	0	0
9	PUNJAB NATIONAL BANK	0	0	0	0	0	0	0	199	2,168	191	2,082	8	86
10	STATE BANK OF INDIA	6	9	174	6	102	6	102	224	5,619	64	694	160	4,925
11	UCO BANK	0	0	0	0	0	0	0	26	470	26	470	0	0
12	UNION BANK OF INDIA	2	2	19	2	19	2	19	216	1,927	142	1,824	31	314
	Total- Public Sector Commercial Banks	**106**	**80**	**815**	**77**	**743**	**240**	**2,860**	**2,170**	**26,847**	**1,301**	**14,058**	**315**	**8,942**
B	**R R B - KERALA GRAMIN BANK**	2	2	55	2	55	2	55	173	1,992	171	1,967	2	25
	Total- Public Sector Banks including RRB	**108**	**82**	**870**	**79**	**798**	**242**	**2,915**	**2,343**	**28,839**	**1,472**	**16,025**	**317**	**8,968**
C	**PRIVATE SECTOR COMMERCIAL BANKS**													
1	AXIS BANK	0	0	0	0	0	0	0	0	0	0	0	0	0
2	BANDHAN BANK	0	0	0	0	0	0	0	0	0	0	0	0	0
3	CSB BANK	0	0	0	0	0	0	0	0	0	0	0	0	0
4	CITY UNION BANK	0	0	0	0	0	0	0	0	0	0	0	0	0
5	DHANLAXMI BANK	0	0	0	0	0	0	0	0	0	0	0	0	0
6	FEDERAL BANK	2	2	32	2	32	2	32	59	1,169	49	1,039	10	130
7	HDFC BANK	5	5	75	5	75	5	75	68	718	67	708	1	10
8	ICICI BANK	0	0	0	0	0	0	0	176	436	176	436	0	0
9	IDBI BANK	0	0	0	0	0	0	0	6	26	2	22	2	2
10	IDFC FIRST Bank	0	0	0	0	0	0	0	0	0	0	0	0	0
11	INDUS IND BANK	0	10	191	10	191	10	191	422	5,478	0	0	13	154
12	JAMMU & KASHMIR BANK	0	0	0	0	0	0	0	0	0	0	0	0	0
13	KARNATAKA BANK	17	49	1,008	49	1,008	39	747	375	9,742	11	318	2	21
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	17	672	10	385	7	287
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	0	0	0	0	0	1	4	27	637	27	637	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	**24**	**66**	**1,306**	**66**	**1,306**	**57**	**1,049**	**1,150**	**18,879**	**342**	**3,546**	**35**	**604**
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	**132**	**148**	**2,176**	**145**	**2,104**	**299**	**3,964**	**3,493**	**47,718**	**1,814**	**19,570**	**352**	**9,572**
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	**132**	**148**	**2,176**	**145**	**2,104**	**299**	**3,964**	**3,493**	**47,718**	**1,814**	**19,570**	**352**	**9,572**

10.35. PROGRESS REPORT ON WORKING OF RSETIs AS AT SEPTEMBER 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 Kottarakkaraallotted.compound wall constructed. Revised Building plan approved by Kottarakkara Municipality. Now for constructing e-tendering is to be started, Informed Head Office for the same.	Out of the 1 crore Building fund sanctioned by MORD 50 lakhs already deposited with our Head office.
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 functioning 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.	Received infrastructure grant of Rs.50,00,000 in 2010
5	Kottayam	SBI	22.03.2010	50 cents of land has been allotted and taken possession in the Pallom Block Panchayath premises. The trees have to be cut and removed with the 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	Land allocation is under process in coordination with District Collector, District Development Commissioner and District Panchayat, Idukki. The process is expected to be completed by December 2021.	Yes.Rs.50,00,000/- credited to our A/c on 30.07.2010. Not yet availed
7	Ernakulam	Union Bank of India	02.10.2004	Building Construction over.inaguration done 05.05.2018	Yes. October 2009
8	Thrissur	Canara Bank	27.02.2009	Building completed	1 Crore 04/06/2011
9	Palakkad	Canara Bank	23.03.2010	Land identified at Kuzhalmannam Block Panchayath and the Board Meeting of Block Panchayath has approved to hand over 50 cents of Lands to Construct RSETI Building. The Block Panchayath has submitted the proposal to LSGD for approval 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, SulthanBathery. 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 Trivndrumn.	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, Second instalment received on 29.09.2021.

10.36. RSETI - TRAINING PROGRAMMES CONDUCTED DURING 2021-22 AS AT SEPTEMBER 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	0	0	0	0	0	0	112	143.95
2	Kollam	7	46	4	0	46	42	207	235.57
3	Pathanamthitta	22	83	16	0	63	68	55	69.72
4	Alappuzha	109	418	39	3	351	346	179	79.26
5	Kottayam	38	106	10	4	106	100	111	46.85
6	Idukki	20	31	1	9	31	31	63	0.00
7	Ernakulam	1	15	2	0	13	14	174	127.00
8	Thrissur	13	96	11	0	87	70	199	186.45
9	Palakkad	22	140	15	0	89	120	183	56.00
10	Malappuram	43	220	16	45	220	217	14	0.00
11	Kozhikode	0	0	0	0	0	0	85	65.24
12	Wayanad	1	23	1	0	23	19	0	0.00
13	Kannur	1	24	0	0	0	24	36	115.00
14	Kasaragod	2	38	1	0	20	19	33	12.29
Total		**279**	**1240**	**116**	**61**	**1049**	**1070**	**1451**	**1137.33**

10.37. Report on Framework for Revival and Rehabilitation of MSMEs as on SEPTEMBER 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	
		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	1,200	40	610	5	25	290	700	65	120	20	24
2	BANK OF INDIA	53	4,931	108	522	3	98	291	832	2,389	4,047	687	1,117
3	BANK OF MAHARASHTRA	11	72	0	0	0	0	0	0	0	0	0	0
4	CANARA BANK	641	27,388	1,898	65,755	7	140	4,022	7,397	40,845	43,658	9	28
5	CENTRAL BANK OF INDIA	20	1,556	30	657	0	0	96	255	639	1,105	0	0
6	INDIAN BANK	61	169	122	1,022	8	44	53	719	385	837	0	0
7	INDIAN OVERSEAS BANK	102	1,003	54	1,201	0	0	125	1,105	548	1,205	0	0
8	PUNJAB & SIND BANK	0	0	0	0	0	0	0	0	0	0	0	0
9	PUNJAB NATIONAL BANK	0	0	0	0	0	0	0	0	0	0	0	0
10	STATE BANK OF INDIA	133	4,197	142	4,476	321	10,072	606	1,493	616	1,519	1,777	4,376
11	UCO BANK	0	0	0	0	0	0	0	0	0	0	0	0
12	UNION BANK OF INDIA	1,151	945	845	3,054	541	1,354	2,984	3,945	3,306	6,615	351	2,141
	Total- Public Sector Commercial Banks	**2,212**	**41,461**	**3,239**	**77,297**	**885**	**11,733**	**8,467**	**16,446**	**48,793**	**59,106**	**2,844**	**7,686**
B	**R R B - KERALA GRAMIN BANK**	3	80	0	0	0	0	4	14	9	24	22	22
	Total- Public Sector Banks including RRB	**2,215**	**41,541**	**3,239**	**77,297**	**885**	**11,733**	**8,471**	**16,460**	**48,802**	**59,130**	**2,866**	**7,708**
C	**PRIVATE SECTOR COMMERCIAL BANKS**												
1	AXIS BANK	20	608	134	3,183	0	0	0	0	0	0	0	0
2	BANDHAN BANK	0	0	0	0	0	0	0	0	0	0	0	0
3	CSB BANK	4	81	8	197	0	0	6	18	25	69	0	0
4	CITY UNION BANK	0	0	0	0	0	0	0	0	0	0	0	0
5	DHANLAXMI BANK	0	0	0	0	0	0	0	0	0	0	0	0
6	FEDERAL BANK	16	1,171	56	5,464	0	0	33	117	37	149	0	0
7	HDFC BANK	29	1,942	80	7,074	0	0	111	466	103	379	0	0
8	ICICI BANK	25	313	217	3,225	0	0	17	45	409	855	0	0
9	IDBI BANK	4	243	8	186	7	118	23	79	59	254	284	588
10	IDFC FIRST Bank	0	0	0	0	0	0	0	0	0	0	0	0
11	INDUS IND BANK	0	0	0	0	0	0	0	0	0	0	0	0
12	JAMMU & KASHMIR BANK	0	0	0	0	0	0	0	0	0	0	0	0
13	KARNATAKA BANK	0	0	0	0	0	0	0	0	0	0	0	0
14	KARUR VYSYA BANK	0	0	0	0	0	0	0	0	0	0	0	0
15	KOTAK MAHINDRA BANK	0	0	0	0	0	0	0	0	0	0	0	0
16	LAKSHMI VILAS BANK	1	22	0	0	0	0	1	3	0	0	0	0
17	RBL Bank	0	0	0	0	0	0	0	0	0	0	0	0
18	SOUTH INDIAN BANK	63	6,931	65	8,688	108	9,152	48	209	74	281	99	437
19	T.N.MERCANTILE BANK	0	0	0	0	0	0	0	0	0	0	0	0
20	YES BANK	3	352	13	713	0	0	3	11	2	14	0	0
	Total- Pvt Sector Commercial Banks	**165**	**11,663**	**581**	**28,730**	**115**	**9,270**	**242**	**947**	**709**	**2,001**	**383**	**1,025**
D	**SMALL FINANCE BANKS**												
1	ESAF	0	0	0	0	0	0	3,439	897	2,273	747	902	403
2	Ujjivan Small Finance Bank	0	0	0	0	0	0	0	0	0	0	0	0
	Total- Small Finance Banks	**0**	**0**	**0**	**0**	**0**	**0**	**3,439**	**897**	**2,273**	**747**	**902**	**403**
	Total - Banking Sector	**2,380**	**53,204**	**3,820**	**1,06,027**	**1,000**	**21,003**	**12,152**	**18,305**	**51,784**	**61,879**	**4,151**	**9,136**

10.37. Report on Framework for Revival and Rehabilitation of MSMEs as on SEPTEMBER 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	
		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	26	1,500	28	5,200	12	185	467	123	520	1,237	200	350
2	BANK OF INDIA	63	4,941	118	5,142	3	98	364	812	3,093	3,846	592	943
3	BANK OF MAHARASHTRA	0	0	0	0	0	0	0	0	0	0	0	0
4	CANARA BANK	145	4,398	624	14,524	1	25	1,836	3,359	17,155	18,189	6	16
5	CENTRAL BANK OF INDIA	23	1,031	31	899	0	0	250	382	1,776	1,898	0	0
6	INDIAN BANK	275	4,360	584	8,719	0	0	469	1,779	1,099	8,613	0	0
7	INDIAN OVERSEAS BANK	15	2,012	35	3,010	19	1,954	1,158	4,060	3,302	6,120	981	1,514
8	PUNJAB & SIND BANK	0	0	0	0	0	0	0	0	0	0	0	0
9	PUNJAB NATIONAL BANK	0	0	0	0	0	0	0	0	0	0	0	0
10	STATE BANK OF INDIA	0	0	0	0	0	0	0	0	0	0	0	0
11	UCO BANK	0	0	0	0	0	0	0	0	0	0	0	0
12	UNION BANK OF INDIA	551	3,178	845	5,125	302	1,258	1,458	2,145	654	2,156	141	212
	Total- Public Sector Commercial Banks	**1,098**	**21,420**	**2,265**	**42,619**	**337**	**3,520**	**6,002**	**12,660**	**27,599**	**42,059**	**1,920**	**3,035**
B	**R R B - KERALA GRAMIN BANK**	3,265	3,215	7,746	6,894	4,711	4,933	35	848	42	1,197	93	1,375
	Total- Public Sector Banks including RRB	**4,363**	**24,635**	**10,011**	**49,513**	**5,048**	**8,453**	**6,037**	**13,508**	**27,641**	**43,256**	**2,013**	**4,410**
C	**PRIVATE SECTOR COMMERCIAL BANKS**												
1	AXIS BANK	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
3	CSB BANK	17	686	89	2,850	0	0	63	146	216	548	0	0
4	CITY UNION BANK	0	0	0	0	0	0	0	0	0	0	0	0
5	DHANLAXMI BANK	0	0	0	0	0	0	0	0	0	0	0	0
6	FEDERAL BANK	89	10,219	84	10,864	0	0	140	495	128	426	0	0
7	HDFC BANK	0	0	0	0	0	0	0	0	0	0	0	0
8	ICICI BANK	0	0	0	0	0	0	0	0	0	0	0	0
9	IDBI BANK	80	11,904	32	3,395	26	2,330	122	172	306	684	99	263
10	IDFC FIRST Bank	0	0	0	0	0	0	0	0	0	0	0	0
11	INDUS IND BANK	0	0	0	0	0	0	0	0	0	0	0	0
12	JAMMU & KASHMIR BANK	0	0	0	0	0	0	0	0	0	0	0	0
13	KARNATAKA BANK	0	0	0	0	0	0	0	0	0	0	0	0
14	KARUR VYSYA BANK	0	0	0	0	0	0	0	0	0	0	0	0
15	KOTAK MAHINDRA BANK	0	0	0	0	0	0	0	0	0	0	0	0
16	LAKSHMI VILAS BANK	4	180	3	50	6	183	5	31	3	12	9	41
17	RBL Bank	0	0	0	0	0	0	0	0	0	0	0	0
18	SOUTH INDIAN BANK	101	15,780	93	16,633	274	30,573	148	399	177	453	338	934
19	T.N.MERCANTILE BANK	0	0	0	0	0	0	0	0	0	0	0	0
20	YES BANK	2	35	15	441	0	0	2	11	14	74	0	0
	Total- Pvt Sector Commercial Banks	**293**	**38,804**	**316**	**34,234**	**306**	**33,086**	**480**	**1,253**	**844**	**2,197**	**446**	**1,238**
D	**SMALL FINANCE BANKS**												
1	ESAF	0	0	0	0	0	0	9,767	2,790	8,510	2,733	2,797	1,024
2	Ujjivan Small Finance Bank	0	0	0	0	0	0	0	0	0	0	0	0
	Total- Small Finance Banks	**0**	**0**	**0**	**0**	**0**	**0**	**9,767**	**2,790**	**8,510**	**2,733**	**2,797**	**1,024**
	Total - Banking Sector	**4,656**	**63,439**	**10,327**	**83,747**	**5,354**	**41,540**	**16,284**	**17,552**	**36,995**	**48,187**	**5,256**	**6,672**

10.37. Report on Framework for Revival and Rehabilitation of MSMEs as on SEPTEMBER 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	151	8,720	1,562	2,554	1,713	11,274
2	BANK OF INDIA	348	15,732	7,416	11,597	7,764	27,329
3	BANK OF MAHARASHTRA	11	72	0	0	11	72
4	CANARA BANK	3,316	1,12,230	63,873	72,647	67,189	1,84,877
5	CENTRAL BANK OF INDIA	104	4,143	2,761	3,640	2,865	7,783
6	INDIAN BANK	1,050	14,314	2,006	11,948	3,056	26,262
7	INDIAN OVERSEAS BANK	225	9,180	6,114	14,004	6,339	23,184
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	596	18,745	2,999	7,388	3,595	26,133
11	UCO BANK	0	0	0	0	0	0
12	UNION BANK OF INDIA	4,235	14,916	8,894	17,216	13,129	32,131
	Total- Public Sector Commercial Banks	**10,036**	**1,98,052**	**95,625**	**1,40,994**	**1,05,661**	**3,39,045**
B	**R R B - KERALA GRAMIN BANK**	15,725	15,122	205	3,480	15,930	18,602
	Total- Public Sector Banks including RRB	**25,761**	**2,13,174**	**95,830**	**1,44,474**	**1,21,591**	**3,57,647**
C	**PRIVATE SECTOR COMMERCIAL BANKS**	**0**	**0**	**0**	**0**	**0**	**0**
1	AXIS BANK	154	3,791	0	0	154	3,791
2	BANDHAN BANK	0	0	0	0	0	0
3	CSB BANK	118	3,814	310	780	428	4,594
4	CITY UNION BANK	0	0	0	0	0	0
5	DHANLAXMI BANK	0	0	0	0	0	0
6	FEDERAL BANK	245	27,718	338	1,187	583	28,905
7	HDFC BANK	109	9,016	214	845	323	9,861
8	ICICI BANK	242	3,538	426	900	668	4,438
9	IDBI BANK	157	18,176	893	2,040	1,050	20,216
10	IDFC FIRST Bank	0	0	0	0	0	0
11	INDUS IND BANK	0	0	0	0	0	0
12	JAMMU & KASHMIR BANK	0	0	0	0	0	0
13	KARNATAKA BANK	0	0	0	0	0	0
14	KARUR VYSYA BANK	0	0	0	0	0	0
15	KOTAK MAHINDRA BANK	0	0	0	0	0	0
16	LAKSHMI VILAS BANK	14	435	18	87	32	522
17	RBL Bank	0	0	0	0	0	0
18	SOUTH INDIAN BANK	704	87,758	884	2,713	1,588	90,470
19	T.N.MERCANTILE BANK	0	0	0	0	0	0
20	YES BANK	33	1,541	21	110	54	1,651
	Total- Pvt Sector Commercial Banks	**1,776**	**1,55,787**	**3,104**	**8,661**	**4,880**	**1,64,448**
D	**SMALL FINANCE BANKS**						
1	ESAF	0	0	27,688	8,595	27,688	8,595
2	Ujjivan Small Finance Bank	0	0	0	0	0	0
	Total- Small Finance Banks	**0**	**0**	**27,688**	**8,595**	**27,688**	**8,595**
	Total - Banking Sector	**27,537**	**3,68,961**	**1,26,622**	**1,61,730**	**1,54,159**	**5,30,691**

10.38. Report on Framework for Revival and Rehabilitation of MSMEs as on SEPTEMBER 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	151	8,720	0	0	151	8,720
2	BANK OF INDIA	348	15,732	0	0	348	15,732
3	BANK OF MAHARASHTRA	11	72	11	72	0	0
4	CANARA BANK	3,316	1,12,230	866	30,482	2,450	81,748
5	CENTRAL BANK OF INDIA	104	4,143	0	0	104	4,143
6	INDIAN BANK	1,050	14,314	841	8,287	209	6,027
7	INDIAN OVERSEAS BANK	225	9,180	0	0	225	9,180
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	596	18,745	509	15,774	87	2,971
11	UCO BANK	0	0	0	0	0	0
12	UNION BANK OF INDIA	4,235	14,916	1,745	6,512	2,490	8,404
	Total- Public Sector Commercial Banks	**10,036**	**1,98,052**	**3,972**	**61,127**	**6,064**	**1,36,925**
B	**R R B - KERALA GRAMIN BANK**	15,725	15,122	0	0	15,725	15,122
	Total- Public Sector Banks including RRB	**25,761**	**2,13,174**	**3,972**	**61,127**	**21,789**	**1,52,047**
C	**PRIVATE SECTOR COMMERCIAL BANKS**						
1	AXIS BANK	154	3,791	0	0	154	3,791
2	BANDHAN BANK	0	0	0	0	0	0
3	CSB BANK	118	3,814	12	278	106	3,536
4	CITY UNION BANK	0	0	0	0	0	0
5	DHANLAXMI BANK	0	0	0	0	0	0
6	FEDERAL BANK	245	27,718	0	0	245	27,718
7	HDFC BANK	109	9,016	59	5,500	50	3,516
8	ICICI BANK	242	3,538	242	3,537	0	1
9	IDBI BANK	157	18,176	0	0	157	18,176
10	IDFC FIRST Bank	0	0	0	0	0	0
11	INDUS IND BANK	0	0	0	0	0	0
12	JAMMU & KASHMIR BANK	0	0	0	0	0	0
13	KARNATAKA BANK	0	0	0	0	0	0
14	KARUR VYSYA BANK	0	0	0	0	0	0
15	KOTAK MAHINDRA BANK	0	0	0	0	0	0
16	LAKSHMI VILAS BANK	14	435	0	0	14	435
17	RBL Bank	0	0	0	0	0	0
18	SOUTH INDIAN BANK	704	87,758	468	62,987	236	24,771
19	T.N.MERCANTILE BANK	0	0	0	0	0	0
20	YES BANK	33	1,541	16	965	17	576
	Total- Pvt Sector Commercial Banks	**1,776**	**1,55,787**	**797**	**73,267**	**979**	**82,520**
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	**27,537**	**3,68,961**	**4,769**	**1,34,394**	**22,768**	**2,34,567**

10.38. Report on Framework for Revival and Rehabilitation of MSMEs as on SEPTEMBER 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	1,562	2,554	0	0	1,562	2,554	0	0	1,713	11,274
2	BANK OF INDIA	7,416	11,597	0	0	7,416	11,597	0	0	7,764	27,329
3	BANK OF MAHARASHTRA	0	0	0	0	0	0	11	72	0	0
4	CANARA BANK	63,873	72,647	30,281	33,329	33,592	39,318	31,147	63,811	36,042	1,21,066
5	CENTRAL BANK OF INDIA	2,761	3,640	0	0	2,761	3,640	0	0	2,865	7,783
6	INDIAN BANK	2,006	11,948	1,259	5,258	747	6,690	2,100	13,545	956	12,717
7	INDIAN OVERSEAS BANK	6,114	14,004	0	0	6,114	14,004	0	0	6,339	23,184
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	2,999	7,388	2,808	7,130	191	258	3,317	22,904	278	3,229
11	UCO BANK	0	0	0	0	0	0	0	0	0	0
12	UNION BANK OF INDIA	8,894	17,216	4,862	16,748	4,032	468	6,607	23,260	6,522	8,872
	Total- Public Sector Commercial Banks	**95,625**	**1,40,994**	**39,210**	**62,465**	**56,415**	**78,529**	**43,182**	**1,23,592**	**62,479**	**2,15,454**
B	**R R B - KERALA GRAMIN BANK**	205	3,480	0	0	205	3,480	0	0	15,930	18,602
	Total- Public Sector Banks including RRB	**95,830**	**1,44,474**	**39,210**	**62,465**	**56,620**	**82,009**	**43,182**	**1,23,592**	**78,409**	**2,34,056**
C	**PRIVATE SECTOR COMMERCIAL BANKS**										
1	AXIS BANK	0	0	0	0	0	0	0	0	154	3,791
2	BANDHAN BANK	0	0	0	0	0	0	0	0	0	0
3	CSB BANK	310	780	31	87	279	693	43	365	385	4,230
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	338	1,187	0	0	338	1,187	0	0	583	28,905
7	HDFC BANK	214	845	129	568	85	277	188	6,068	135	3,793
8	ICICI BANK	426	900	426	900	0	0	668	4,437	0	1
9	IDBI BANK	893	2,040	0	0	893	2,040	0	0	1,050	20,216
10	IDFC FIRST Bank	0	0	0	0	0	0	0	0	0	0
11	INDUS IND BANK	0	0	0	0	0	0	0	0	0	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	18	87	0	0	18	87	0	0	32	522
17	RBL Bank	0	0	0	0	0	0	0	0	0	0
18	SOUTH INDIAN BANK	884	2,713	663	1,786	221	927	1,131	64,773	457	25,698
19	T.N.MERCANTILE BANK	0	0	0	0	0	0	0	0	0	0
20	YES BANK	21	110	5	25	16	85	21	990	33	661
	Total- Pvt Sector Commercial Banks	**3,104**	**8,661**	**1,254**	**3,366**	**1,850**	**5,296**	**2,051**	**76,632**	**2,829**	**87,816**
D	**SMALL FINANCE BANKS**										
1	ESAF	27,688	8,595	27,688	8,595	0	0	27,688	8,595	0	0
2	Ujjivan Small Finance Bank	0	0	0	0	0	0	0	0	0	0
	Total- Small Finance Banks	**27,688**	**8,595**	**27,688**	**8,595**	**0**	**0**	**27,688**	**8,595**	**0**	**0**
	Total - Banking Sector	**1,26,622**	**1,61,730**	**68,152**	**74,426**	**58,470**	**87,304**	**72,921**	**2,08,819**	**81,238**	**3,21,871**

10.39. DATA ON CDM (CASH DEPOSIT MACHINE) AS AT SEPTEMBER 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	8
4	CANARA BANK	79
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	748
11	UCO BANK	1
12	UNION BANK OF INDIA	109
	Total- Public Sector Commercial Banks	**1136**
B	**R R B - KERALA GRAMIN BANK**	9
	Total- Public Sector Banks including RRB	**1145**
C	**PRIVATE SECTOR COMMERCIAL BANKS**	
1	AXIS BANK	146
2	BANDHAN BANK	0
3	CSB BANK	0
4	CITY UNION BANK	18
5	DHANLAXMI BANK	10
6	FEDERAL BANK	428
7	HDFC BANK	29
8	ICICI BANK	85
9	IDBI BANK	103
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	**847**
D	**SMALL FINANCE BANKS**	
1	ESAF	0
2	Ujjivan Small Finance Bank	**0**
	Total- Small Finance Banks	**0**
Total - Commercial Banks + RRB + SFB		**1992**
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		**1993**

Sl. No.	Bank	10.40. INFORMATION ON FOREIGN EXCHANGE BUSINESS AS AT SEPTEMBER 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	134	52,600	131	51,416	0	0	0	0
2	BANK OF INDIA	6	58	6	58	0	58	0	58
3	BANK OF MAHARASHTRA	0	0	0	0	0	0	0	0
4	CANARA BANK	175	337	164	282	0	0	0	0
5	CENTRAL BANK OF INDIA	3,847	5,299	0	0	1	1,770	2	2,040
6	INDIAN BANK	8,663	26,115	3,708	19,068	0	0	0	0
7	INDIAN OVERSEAS BANK	3,929	9,052	232	635	0	0	0	0
8	PUNJAB & SIND BANK	0	0	0	0	0	0	0	0
9	PUNJAB NATIONAL BANK	47	91	106	164	0	0	0	0
10	STATE BANK OF INDIA	1,92,662	3,75,085	1,25,716	2,21,144	0	0	0	0
11	UCO BANK	24,758	47,633	6,411	10,900	1	302	5	1,200
12	UNION BANK OF INDIA	9,856	18,478	1,423	2,425	0	0	0	0
	Total- Public Sector Commercial Banks	**2,44,077**	**5,34,748**	**1,37,897**	**3,06,093**	**2**	**2,130**	**7**	**3,298**
B	**R R B - KERALA GRAMIN BANK**	0	0	0	0	0	0	0	0
	Total- Public Sector Banks including RRB	**2,44,077**	**5,34,748**	**1,37,897**	**3,06,093**	**2**	**2,130**	**7**	**3,298**
C	**PRIVATE SECTOR COMMERCIAL BANKS**								
1	AXIS BANK	0	0	0	0	0	0	0	0
2	BANDHAN BANK	0	0	0	0	0	0	0	0
3	CSB BANK	2,358	4,478	1,099	7,208	0	0	0	0
4	CITY UNION BANK	0	0	0	0	0	0	0	0
5	DHANLAXMI BANK	2,435	4,517	1,139	2,877	0	0	0	0
6	FEDERAL BANK	1,01,298	1,83,614	29,574	65,088	0	0	0	0
7	HDFC BANK	64,941	1,13,961	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	69,639	1,25,374	26,404	55,023	0	0	0	0
19	T.N.MERCANTILE BANK	1,534	3,062	160	255	0	0	0	0
20	YES BANK	0	0	0	0	0	0	0	0
	Total- Pvt Sector Commercial Banks	**2,42,205**	**4,35,005**	**58,376**	**1,30,452**	**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	**4,86,282**	**9,69,754**	**1,96,273**	**4,36,544**	**2**	**2,130**	**7**	**3,298**
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	**4,86,282**	**9,69,754**	**1,96,273**	**4,36,544**	**2**	**2,130**	**7**	**3,298**

10.41 Doubling Farmer's Income by 2022

Benchmark Parameters

Sr. No.	Indicator	Measures(Nos. In Lakhs)				
1	Coverage of farmers	No. of Agri loan accounts as compared to number farmers in the state	No. of accounts		Total No. of Farmers	
			74.65		35.02	
		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
			31.50	35.75	15.65	17.53
2	Short Term Credit	Crop loan disbursed per hectare of net cutivable area	3.62			
		Share of SF/MF/Tenant farmers in total farmers financed(No of accounts)	SF		MF	Tenant
			26.90		25.14	2.15
		Share of SF/MF/Tenant farmers in total farmers financed(Amount)	SF		MF	Tenant
			3640442		3402212	290342
		Share of allied activities in total loans to farmers (No. of accounts)	No. of accounts		Amount	
			NA		4745	
		Share of SF/MF/Tenant farmers in Total farmers financed (Amount)	SF	MF	Tenant	
			42767	85252	4265	
4	Extent of Coverage under Crop Insurance	No. of Crop Loan accounts covered under insurance to that of total crop loan accounts financed				-28.00%
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				2.73%
		Growth in amount of accounts of short term credit/working capital for allied activities to farmers				27.33%
2	Capital formation in Agriculture	Growth in Agriculture term Loan disbursed				20%
		Growth in Agriculture and allied activities (Farm credit)				0%
		Growth in Agriculture Infrastructure				828.00%
		Growth in Ancillary activities				161.00%
3	Crop Insurance	Growth in number of Loan accounts Covered				Claims under process
4	Development Linkage	Growth in number of FPOs financed by banks				1.00%
		Growth in number of SHGs financed by banks				-12.00%
		Growth in number of JLGs financed by banks				-26.00%
		Growth in Number of accounts financed against warehouse receipts				1.50%

8.42. PMSVANidhi - BANK WISE STATUS - AS ON 15.12.2021					
Sl No	Bank Name	No of Applications Submitted	No of Applications Sanctioned	No of Applications Disbursed	Total Pending for Sanction
1	STATE BANK OF INDIA	3469	3051	2942	418
2	CANARA BANK	2493	2213	2151	280
3	UNION BANK OF INDIA	1088	999	875	89
4	KERALA GRAMIN BANK	1118	968	935	150
5	INDIAN BANK	671	605	565	66
6	INDIAN OVERSEAS BANK	432	396	376	36
7	PUNJAB NATIONAL BANK	444	390	353	54
8	BANK OF BARODA	455	366	353	89
9	BANK OF INDIA	318	298	290	20
10	CENTRAL BANK OF INDIA	291	251	232	40
11	FEDERAL BANK	489	232	204	257
12	SOUTH INDIAN BANK	421	162	148	259
13	UCO BANK	185	152	152	33
14	IDBI BANK	75	67	63	8
15	PUNJAB AND SIND BANK	68	66	62	2
16	CATHOLIC SYRIAN BANK	54	29	20	25
17	DHANLAXMI BANK	62	24	20	38
18	KARNATAKA BANK	31	21	20	10
19	HDFC BANK	23	20	13	3
20	TAMILNADU MERCHANTIL	20	11	10	9
21	AXIS BANK	18	7	7	11
22	BANK OF MAHARASHTRA	7	6	5	1
23	KERALA BANK	16	5	5	11
24	ESAF	4	3	3	1
25	KARUR VYSYA BANK	6	2	2	4
26	CITY UNION BANK	5	1	0	4
27	BANDHAN BANK	2	0	0	2
28	ICICI BANK	18	0	0	18
29	JAMMU & KASHMIR BANK	2	0	0	2
30	KOTAK MAHINDRA	1	0	0	1
31	LAXMI VILAS BANK	1	0	0	1
32	UJJIVAN SMALL FINANCE B	2	0	0	2
33	INDUS IND BANK	1	0	0	1
Total		**12290**	**10345**	**9806**	**1945**