

STATE LEVEL BANKERS' COMMITTEE, KERALA
(Under Lead Bank Scheme)

Convenor:

केनरा बैंक



Canara Bank

Ref: SLBC KL/138/2023 AN

Date: 13th January, 2023

To: All the Distinguished Members of SLBC

Dear Sir/Madam,

Sub: State Level Bankers' Committee (SLBC), Kerala – 138th Meeting

We are forwarding herewith the Agenda and Background Notes for the 138th SLBC Meeting. The Schedule is as under.

Date : 18th January, 2023
Time : 11:30 a.m
Venue : Hotel Apollo Dimora,
Thiruvananthapuram

Thanking you,

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

All communications to be addressed to:

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SLBC KERALA

VITAL BANKING STATISTICS - (Excluding Co-Operative Banks)

(Amount in Rs. Crores)

Sl. No.	Parameter	September 2020	September 2021	September 2022	Y-o-Y variation September 2021 to September 2022		June 2022	Variation June 2022 to September 2022	
					Quantum Variation	% Variation		Quantum Variation	% Variation
1	No of branches	6595	6562	6628	66	1%	6615	13	0%
2	Number of ATMs	8579	9961	9716	-245	-2%	9606	110	1%
3	Total Deposits	580684	635334	684810	49477	8%	664148	20663	3%
4	NR Deposits	222029	235897	245723	9826	4%	245896	-173	0%
5	Domestic Deposits	358655	399437	439088	39650	10%	418252	20836	5%
6	% Share of Domestic Deposits	61.76	62.87	64.12	1.25	2%	62.98	1	2%
7	Total Advances	366864	394913	457972	63059	16%	435447	22525	5%
8	Total Business of Commercial Banks	947548	1030247	1142783	112536	11%	1099595	43188	4%
9	CD Ratio	63	62	67	5	8%	66	1	2%
10	C+: D Ratio	68	67	72	5	7%	71	1	2%
11	Priority Sector Advances (PSA)	182148	190922	212979	22057	12%	208882	4097	2%
12	% of PSA to Total Advances	49.65%	48.35%	46.50%	-0.02	-4%	47.97%	-1.46%	-3%
13	No: of Priority Sector Loan Accounts	9941311	9831446	10123999	292553	3%	10166450	-42451	0%
14	Agricultural Advances	82121	87667	101825	14158	16%	99041	2784	3%
15	% of Agricultural Advances to Total Advances	22%	22%	22%	0%	0%	23%	-1%	-2%
16	No: of Agriculture Loan Accounts	7150072	7078202	7578650	500448	7%	7504611	74039	1%
17	Kisan Credit Card – No: of Account (Including Co-operative Banks')	1930046	2274294	2232085	-42209	-2%	2128639	103446	5%
18	Kisan Credit Card - Amount (Including Co-operative Banks')	22466	35145	36752	1607	5%	34461	2291	7%
19	Gold Loan - Outstanding	43019	48376	58311	9935	21%	55327	2985	5%
20	% of Gold Loan to Agricultural Advances	52%	55%	57%	2%	4%	56%	0	3%
21	MSME Advances	59055	57894	66627	8733	15%	66417	210	0%

22	% MSME Advances to Total Advances	16%	15%	15%	0%	-1%	15%	-1%	-5%
23	DRI Advances	16	14	5	-9	-68%	5	0	-7%
24	% DRI Advances to Total Advances	0.00%	0.004%	0.001%	-0.003%	-72%	0.001%	0.00%	-12%
25	Scheduled Caste Advances	5051	3542	2305	-1237	-35%	2248	57	3%
26	Scheduled Tribe Advances	1194	933	410	-523	-56%	432	-23	-5%
27	Weaker Section Advances	81241	106880	109329	2449	2%	106792	2537	2%
28	% WS Advances to Total Advances	22%	27%	24%	-3%	-12%	25%	-1%	-3%
29	Minority Community Advances (MCA)	104882	133544	98094	-35449	-27%	108754	-10660	-10%
30	% MCA to Total Priority Credit	58%	70%	46%	-24%	-34%	52%	-6%	-12%
31	Education loan – No: of Accounts	364797	308388	278357	-30031	-10%	286618	-8261	-3%
32	Education loan – Amount Outstanding	11536	11158	10735	-422	-4%	11059	-324	-3%
33	Educational Loan NPA Position (No of Accounts)	47556	41901	40890	-1011	-2%	43017	-2127	-5%
34	Educational Loan NPA Position (Outstanding)	1248	1023	999	-24	-2%	1003	-3	0%
35	Housing loan Advances	28794	32841	33864	1023	3%	32990	874	3%
36	Total Industrial Advances	79580	78411	70163	-8248	-11%	69710	452	1%
37	Total NPA – Amount Outstanding	13195	16949	15914	-1035	-6%	15851	63	0%

DISBURSEMENT PARTICULARS UNDER ANNUAL CREDIT PLAN

Sector	2020-21	Achievement September 2020 Quarter		2021-22	Achievement September 2021 Quarter		2022-23	Achievement September 2022 Quarter	
	Target	Actual	Achmt (%)	Target	Actual	Achmt (%)	Target	Actual	Achmt (%)
Primary	73908	39772	54%	76211	44952	59%	85313	59107	69%
Secondary	35430	16807	47%	39912	21061	53%	45951	32492	71%
Tertiary	38237	10735	28%	38838	11907	31%	30928	7569	24%
Total	147575	67314	46%	154961	77919.4	50%	162192	99168	61%

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138th Meeting of State Level Bankers Committee, Kerala Agenda & Background Notes

1. ADOPTION OF MINUTES OF 137th SLBC Meeting

The minutes of State Level Review Meeting, held on 02nd November 2022 was circulated vide SLBC letter no SLBC K/137/Minutes/AN dated 22nd December 2022.

The house may adopt the said minutes.

2. PENDING ISSUES

2.1. Pending Issues in Primary Sector

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

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

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

During 130th SLBC the forum observed 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
 From Director of Agriculture
 To The Convenor ,
 SLBC. Kerala

Date:05/03/2021

Sir,

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

Ref:- 1)Letter no Kerala SLBC/177/2020/SN dated 07/12/2020 from the Convenor SLBC
 2) Note from TR(2)8254/20 dated 21/02/2021 of TR section

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

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

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

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.
6. Banks shall focus on term lending, activities like precision farming, minor irrigation facilities. State horticulture Mission is providing Open Precision Farming-Assistance to Beneficiaries, and the projects shall be financed by the member banks. The details of the scheme already shared with the member banks.
7. *Number of Kisan Credit Card issued to farmers has increased by 103446 numbers compared to June 2022 and marked an increase of 5% Growth).*

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

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

Action Taken:

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

b. Loan to leased land farmers

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Action taken

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

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

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

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

The details of camps conducted as follows;

Details KCC AH Camp Data as on 31.12.2022					
BANK NAME	No of Applications Received	No of Applications Accepted	No of Applications Sanctioned	Pending	Rejected
Bank of Baroda	137	137	65	2	70
Bank of India	137	137	93	0	44
Bank of Maharashtra	6	6	6	0	0
Canara Bank	6911	6901	6503	0	398
Central Bank of India	28	28	13	0	15
Cooperative Bank	700	700	573	9	118
IDBI Bank Ltd.	5	5	0	3	2
Indian Bank	543	543	517	0	26
Indian Overseas Bank	301	301	200	5	96
Punjab National Bank	140	140	90	2	48
State Bank of India	2008	2003	1645	0	358
UCO Bank	35	35	33	0	2
Union Bank of India	592	592	307	79	206
Grand Total	11543	11528	10045	100	1383

Details Fisheries AH Camp Data as on 31.12.2022					
BANK NAME	No of Applications Received	No of Applications Accepted	No of Applications Sanctioned	Pending	Rejected
Bank of Baroda	47	43	18	7	18
Bank of India	186	186	68	0	118
Canara Bank	529	524	334	7	183
Central Bank of India	32	31	6	2	23
Cooperative Bank	12	12	2	0	10
IDBI Bank Ltd.	1	1	1	0	0
Indian Bank	80	80	38	0	42
Indian Overseas Bank	256	256	237	5	14
Punjab National Bank	22	22	11	0	11
State Bank of India	730	699	359	27	313
UCO Bank	22	22	15	1	6
Union Bank of India	476	475	394	53	28
Grand Total	2393	2351	1483	94	766

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.

Action Taken

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

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

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

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

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

SLRM 2022 forum has suggested that whenever new godowns are being financed by the banks, they may be encouraged to register with WRDA so that they can issue e-warehouse

receipt and against which banks can finance produce loan. Banks may encourage the field officers to assess the requirement of private godowns and logistic requirement in the state.

2.1.5 Agenda Suggested by Director Agriculture

2.1.5.1

1. Credit under Agriculture Infrastructure Fund (AIF).

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

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

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

The main features of the scheme are as under;

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

Principal Secretary Agriculture Department has made the following suggestions for the consideration in the SLRM 2022 meeting.

1. The banks may be allocated targets on AIF and review of their achievements may be done by SLBC.
2. As the scheme permits the existing borrowers to converge their loans, availed after July 8th, 2020, as eligible projects under AIF, SLBC shall prepare an SoP for banks and beneficiaries who wish to convert the loans to AIF.
3. It is noted that disbursed loans (6 AIF loan applications amounting to Rs.6.57 Cr) are not timely updated in the AIF Portal. Hence, it is requested that necessary instructions may be given to all banks to avoid such incidents in future.
4. M/s.NABCONS has been selected as PMU for AIF and agreement also has been executed by the Department of Agriculture. The PMU team may be permitted to participate in the BLMC/DLMC meetings.
5. The name of Nodal Officers for AIF loan in each bank may be shared with the PMU team for easy co-ordination.
6. SLBC may give directions to all banks to process and disburse AIF loans without delay. List of pending approval and disbursement as on 31.05.2022 is given below:

Performance of Banks under AIF Scheme

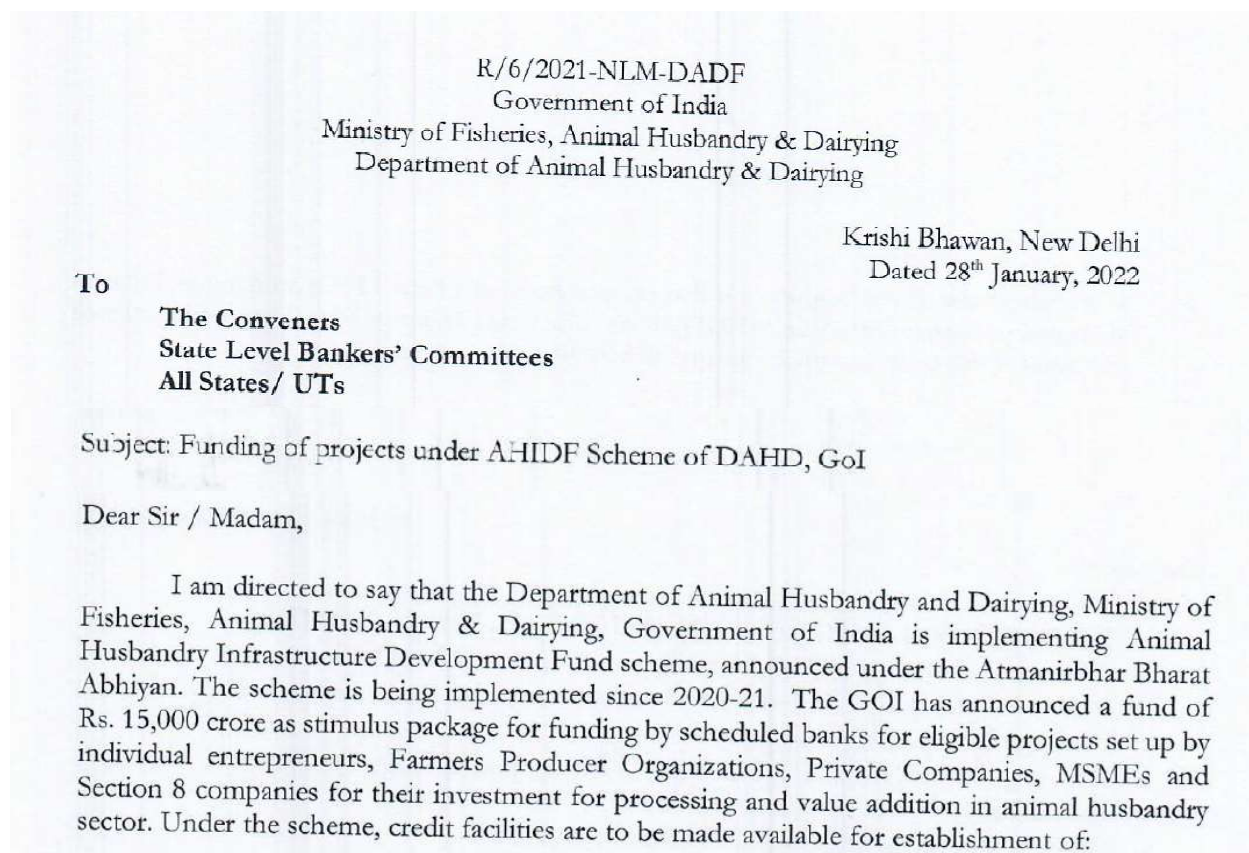
(Amount in Lakhs)

Bank Name	Approved		Disbursed		Sanctioned	
	Nos.	Amount	Nos.	Amount	Nos.	Amount
Canara Bank	9	250	136	2,412	145	3,603
State Bank Of India	36	1,832	51	1,648	87	3,985
Bank Of India	0	0	23	342	23	498
The Federal Bank Ltd	0	0	18	1,318	18	1,537
UCO Bank	3	39	15	291	18	473
The Kerala State Co-Operative Bank Ltd.	7	1,188	8	1,547	15	2,634
Union Bank of India	0	0	14	179	14	352
Punjab National Bank	2	19	7	406	9	657
Indian Bank	3	129	4	45	7	270
Indian Overseas Bank	2	15	5	135	7	155
Kerala Gramin Bank	1	16	5	42	6	74
Bank Of Baroda	0	0	6	202	6	202
HDFC Bank	2	270	4	425	6	1,015
South Indian Bank	0	0	3	153	3	240

IDBI BANK LTD	0	0	2	177	2	177
Karur Vysya Bank	0	0	2	35	2	112
Kotak Mahindra Bank	0	0	2	252	2	400
Axis Bank	1	15	0	0	1	15
Central Bank Of India	1	40	0	0	1	40
ESAF Small Finance Bank Limited	1	4	0	0	1	4
Bank of Maharashtra	0	0	0	0	0	0
CSB Bank Ltd	0	0	0	0	0	0
DCB Bank	0	0	0	0	0	0
ICICI Bank	0	0	0	0	0	0
J&K Bank	0	0	0	0	0	0
Grand Total	68	3818	305	9608	373	16441

The agenda item may be pursued further.

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



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

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

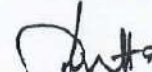
2. Also, recently it was decided that the applicants who have already who have received sanction for term loan by the Banks/ Lending Institution before or after the date of notification of scheme guidelines and Eligible Entity as per the AHIDF guidelines can also avail benefit under AHIDF provided project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

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

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

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

Yours Sincerely,



(Dr. S.K. Dutta)

Joint Commissioner (AH)

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

Directorate of Agriculture Development and Farmers' Welfare

Vikas Bhavan, Thiruvananthapuram – 695033

e-mail: cru.agricdir@kerala.gov.in, Phone: 0471-2304481

No:ADFW/1077/2022-TP4

Date:04/03/2022

From

Director of Agriculture

To

The Convenor
SLBC, Kerala

Sir,

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

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

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

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

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

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

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

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

Yours faithfully,

Che. Aij
ADDL. DA(PLG) AGRIDIR (1/C)

ADL. Director of Agriculture (PLG)
Directorate of Agriculture
Main Station, Tirunelveli-627 002

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

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

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

To

All SLBCs,

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

Sir / Madam,

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

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

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

Encl: As above

Yours faithfully



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

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

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

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

OFFICE MEMORANDUM

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

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

Yours faithfully,



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

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

2.2 Pending Issues in Secondary Sector

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

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

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

Additional Chief Secretary Sri. Biswanath Sinha IAS stated that they are in collaboration with NeSGD to bring all data into a single platform. The data required by the banking community for extending credit may be made available in the portal. They would invite the representatives from banks to give their requirements for implementing the unified portal, check possibility of data sharing and submit to the committee for sharing of data of Unified platform.

Review of Performance under ECLGS

ECLGS Data as on 30.09.2022				(Amt. In Crores)	
	No. of eligible customers	Sanctioned		Disbursed	
		A/cs	Amt.	A/cs	Amt.
Total- Public Sector Commercial Banks	167615	132123	3349.46	110774	2837.97
R R B - KERALA GRAMIN BANK	35568	2515	27.69	2515	27.69
Total- Pvt Sector Commercial Banks	48110	25208	5753.39	21822	5284.39
Total- Small Finance Banks	0	0	0.00	0	0.00
Total Co-operative Banks	0	0	0.00	0	0.00
Total - Banking Sector	251293	159846	9130.54	135111	8150.05

Review of Performance under PMFME Scheme

BANK NAME	Total Number of Application Submitted	Sanctioned	Rejected	Pending
Canara Bank	148	86	30	32
State Bank Of India	180	36	58	86
Union Bank of India	96	26	53	17
Federal bank	73	13	14	46
Central Bank Of India	29	12	6	11
Indian Bank	29	11	7	11
Bank Of Baroda	21	9	5	7
Indian Overseas Bank	19	7	5	7
Uco bank	12	7	4	1
Kerala Gramin Bank	47	6	17	24
Punjab National Bank	13	4	2	7
Bank Of India	11	3	3	5
Idukki district co operative bank ltd	15	3	6	6
Idbi Bank	5	2		3
South Indian Bank	32	2	11	19
Dhanalakshmi Bank	3	1		2
HDFC bank	2	1	1	
Karur Vysya Bank	1	1		
The wayanad dist co-op bank ltd	3	1		2
CSB bank limited	1			1
Esaf Small Finance Bank Limited	3			3
ICICI bank limited	3		2	1
Karnataka Bank Limited	2		1	1
Kozhikode District Cooperatiave	1			1

Bank Ltd				
The Kollam District Coop Bank Ltd	1			1
Thrissur District Co-Operative Bank Ltd	1			1
GRAND TOTAL	751	231	225	295

2.2.2 Agenda Suggested by Director of Industries and Commerce - Progress under Kerala Enterprises Loan Scheme (KELS).

SLBC had formulated Special Loan Scheme to MSME units as part of One Lakh enterprises programme, the scheme guidelines and modalities are being shared among all the member banks.

Directorate of Industries had already shared the log in credential for the Bank branches in Kerala and they will be soon communicating the MIS link for the respective bank controlling offices for monitoring the loan applications.

Excel format is circulated among banks for bulk uploading the pending loan account details.

2.2.3 Agenda suggested by KVIC - Review of PMEGP

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

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

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

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

Target and performance for the FY 2022-23

Under PMEGP Basic Scheme		Under PMEGP 2nd Loan		Total State Target	
No. of Projects (Nos)	2398	No. of Projects	26	Total No. of Projects	2424

Margin Money (Rs. in lakhs)	6954.00	Margin Money (Rs.in lakhs)	253.2 1	Margin Money (Rs. in lakhs)	7207.21
Employment (Nos)	19184	Employment (Nos)	208	Employment (Nos)	19392

Performance during 2022-23 as per PMEGP portal (as on 16-11-2022)

Agency	Proposals forwarded to banks(nos.)	Sanction position(nos.)	Sanction position - MM Involved (in lakhs)	M.M. claimed (nos.)	M.M. Disbursed (in lakhs)	No. of proposals pending with banks For decision
DIC	5543	2499	5111.54	1197	1726.3	1592
KVIB	744	284	976.67	160	376.77	238
KVIC	676	236	646.4	178	349.11	199
Coir	24	12	38.88	13	20.58	12
Total	6987	3031	6773.49	1548	2472.76	2041

Achievement in terms of sanction: 97.4%

Achievement in terms of disbursement of M.M. grant 35.56%

The year wise total pendency of projects with banks as on 16-11-2022 is given below

Year	No. of proposals pending with banks for decision	M.M. Involved (in lakhs)
2020-21	107	257.47
2021-22	73	181.35
2022-23	2041	5664.12
Total	2221	6102.94

A time bound decision from banks is most important in achieving the target.

As per portal it is also seen that 1899 sanctioned loans are pending to claim MM by the banks. If the MM claims are uploaded timely, the State will achieve target in terms of Margin Money as well as to demand additional target if required.

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

II) Performance under SC&ST category

(Amount in lakhs)

	Target(MM Involved) in lakhs	Achievement (MM Involved)in lakhs	Ach. In %	Remarks
S.C	632.81	122.32	19.32	Banks have to consider the projects under SC/ST category
S.T	100.83	7.27	7.21	

Category	No. of applications forwarded	M.M. involved (in lakhs)	Pending for decision	M.M. involved (in lakhs)
S.C	665	1353.70	180	413.35
S.T	86	130.00	22	30.00
Total	751	1483.70	202	443.35

III) Referred back M.M. claims

The PMEGP portal shows 632 referred back M.M. claims which are either available with implementing agencies / banks to clear the short comings notified by the central processing cell. Clearing the referred back M.M. claims is to be attended on priority to improve the performance of the State. Wherever, banks role is involved, branches have to take time bound action.

Total referred back M.M. claims: 632nos. Majority of the referred back M.M. claims are belongs to DIC.

IV) Inclusion of Kerala Bank under PMEGP

The Kerala Bank has requested KVIC to map their branches with PMEGP portal. The proposal will be placed in the ensuing State Level Monitoring Committee for its consideration and decision.

The bank-wise pendency during 2021-22 is annexed at Table No.1

The bank-wise pendency during 2022-23 as on 16-11-2022 is annexed at Table No.2

V Revised PMEGP guidelines approved by the
Ministry of MSME with effect from 01-06-2022
Key highlights of revised PMEGP guidelines.

Sl.No	Particulars	Old guidelines	New Guidelines
1	Category	General, OBC, SC/ST/PHC/Women/Minority Ex-Service	General, OBC, SC/ST/PHC/Women/Minority Ex-Service Transgender
2	Eligible Beneficiaries	18 years and above, SHG'S, Institutions, Co-Op Societies etc.	Only Individuals 18 years and above
3	Total Project Cost	Manufacturing sector Rs.25.00lakhs Service Sector Rs.10.00lakhs	Manufacturing sector Rs.50.00lakhs Service Sector Rs.20.00lakhs Bank sanction loans over and above the said limit, But M.M. grant will be limited to The above Project Cost.
4	Area of operation	KVIC&KVIB: Only Rural area DIC: Rural and Urban	There is no restriction , all I. A can receive and process applications irrespective of Urban and Rural area
5	Per Capita fixed investment	Should not exceed Rs.1.00lakh	Should not exceed Rs.3.00lakhs
6	Trading activity	Not allowed	Units selling exclusively KVI products & PMEGP products allowed

7	Transport Activity	Not Allowed	Allowed: Projects of transport activity only for Public transport Viz. Auto rickshaw, Boat, Shikkara etc. Subject to 10% of State M.M. target
8	Dairy Activity	Not Allowed	Milk and other Dairy products primarily through Cows, Sheep, Buffaloes, Camels, Donkeys
9	Poultry	Not Allowed	Poultry kept for their Eggs, and Meat allowed
10	Aquaculture	Not Allowed	Farming of Aquatic organisms including Fish, Molluscs, Crustaceans and aquatic plants.
11	Sericulture	Not Allowed	Allowed.

- Any industry/ business connected with Meat slaughtered i.e. Processing, canning not permitted.
- Manufacturing of Polythene carry bags less than 75 microns and products made out of recycled plastics not permitted.
- Any industry connected with cultivation of crops/plantation not permitted.
- Activities prohibited by Local Govt. authorities keeping in view of environment or socio-economic factors is not permitted.

Agenda Suggested by COIR Board – (Implementation of Prime Minister’s Employment Generation (PMEGP) in Coir Sector)
Implementation of Prime Minister’s Employment Generation (PMEGP) in Coir Sector

As per the modified operational guidelines of Prime Minister’s Employment Generation Programme (PMEGP), the Coir Board has been included as an implementing agency for facilitating setting up of Coir Units under the Scheme. Accordingly, the Board has been implementing PMEGP in Coir Sector w.e.f. 1st April, 2018. In the State of Kerala, the Scheme is being implemented through Board’s Field Offices viz. Regional Office, Kalavoor and Sub Regional Office, Kannur.

Even though the Nodal Agency, KVIC, has not been allocating any targets to the Coir Board, since the inception of the Scheme, every year the Coir Board has been allocating state-wise targets to its Field Offices for implementation of PMEGP. Accordingly, for this current year 290 coir units has been fixed for the State of Kerala. The status of applications under PMEGP during the year 2021-22 and 2022-23 (as on 19.09.22) in Kerala are as follows:

	2021-22	2022-23
Application received	151	22
Applications forwarded to Banks	150	24
Applications sanctioned by Banks	66	12
Applications returned by Banks	124	04
Applications pending at Banks	02	12
MM Disbursed No. of projects	101	17
Amount	Rs.161.19 lakhs	Rs.20.58 lakhs

From the above, it can be seen that the Board could set up only 101 Nos. and 17 Nos. coir units under PMEGP in Kerala during the last year and current year respectively. Even though the Board has received sufficient numbers of applications for achieving the target, due to the rejection/pending of applications by banks resulted in non-achievement of target by the Board. The Bank Branch-wise pending applications for the year 2021-22 and 2022-23 are annexed as **Annexure-A & B.**

Annexure - A

Bank Name	District	Branch	No.of Application	MM Involved
Federal Bank	Alappuzha	Areeparambu	1	875000
Union Bank Of India	Alappuzha	Karthikapally	1	70000

Annexure - B

Sr No	Bank	District	Branch	No.of Application	MM Involved
1	FEDERAL BANK	ALAPPUZHA	MARARIKULAM	1	3829800
			CHERTHALA	1	
			AREEPARAMPU	1	
		KOLLAM	PARAVOOR	2	
2	SOUTH INDIAN BANK	KOLLAM	PARIPALLY	1	1250000
3	UNION BANK OF INDIA	ALAPPUZH	CHERTHALA	1	864500
			KARTHIKAPALLY	4	
4	CANARA BANK	PALAKKAD	ELAPULLY	1	87500
				12	6031800

2.2.4 Agenda suggested by Reserve Bank of India

1. Bringing Kerala State Government PSUs into TrEDS Platform

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

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

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

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

2.2.5 Agenda suggested by NABARD – Financial Inclusion Fund

- NABARD supports deepening of financial inclusion to provide individuals and households with greater access to formal credit system and avail credit support for consumption and investment and thereby leading to strong and sustainable livelihood. The implementation of the financial inclusion schemes is of national priority and accordingly we solicit proposals from banks, which have not yet submitted proposals, as per the guidelines already issued to Controlling Offices of all Banks in Kerala vide our letter dated 27.04.2022.
- During 2022-23, the support extended in the state has reached around Rs.3.02 crore involving FIDGI camps to CBs, SCB, RRB, DCCB, SFBs and Payment Banks, covering all categories of stakeholders. The sanction included support in special scheme for aspirational district of Wayanad for PM social security schemes saturation in PMJDY accounts, campaign through nukkad natak/street play, animation videos, FM radio programme in tribal and coastal areas on various aspects of Financial Inclusion, Micro ATM etc

Banks are requested to take advantage of the various facilities available under Financial Inclusion Fund.

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:

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

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

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

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

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

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

Our views in this regard was that,

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

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

3.

Our recommendations in this regard is that

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

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

- i) Equitable Mortgages to be shown in registration records. A new mechanism need to be adopted for this and a reasonable charge should be levied for it. Bank has to be declared a public entity for the execution of the process. Action in this regard has to be done by Taxes and Registration Department.
- ii) Necessary amendments in the Stamp Act may be introduced for the registration of equitable mortgages on bank loans.
- iii) The registration fees should be made reasonable.
- iv) SLBC is directed to submit a proposal to Taxes Department for exemption of registration fees and stamp duty on equitable mortgages on bank loans.

Recommendation of SLBC

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

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

STATE LEVEL BANKERS' COMMITTEE, KERALA
(Under Lead Bank Scheme of RBI)

Convenor:



Ref: Kerala SLBC/EM/199/MA/2019

Date : 11th Jan 2019

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

Dear Sir,

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

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

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

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

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

Inspector General of Registration
Kerala

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

Sir,

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

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

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

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

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

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

Yours faithfully

Signature valid
Digitally signed by P.K. SUDHAKUMAR
Date: 2019.05.15 16:43:56 IST
Reason: Approved

Joint Inspector General of Registration
for Inspector General of Registration

Action Taken:

1. *SLRM 2019 informed that the charges suggested for other loans are reasonable and shall request for waiving the charges on Agricultural loans. No further communication received from the concerned department in this regard.*
2. *SLBC had a subcommittee meeting on long pending issues on 08/11/2019. Most of the banks concurred with the suggestions.*
3. *Land and revenue commissioner vide LRB 6-2662/2017 dated 14.10.2020 informed SLBC that they have requested Government of Kerala for permitting Banks to mark their mortgage in relic software without reflecting any changes in land record.*
4. *In 132nd SLBC, the Assistant Commissioner Land and Revenue had informed that they received Government Order permitting the implementation of the above mentioned changes in relic software.*
5. *SLBC had a meeting with State IT department on 03.03.2021 as advised by Land and Revenue Department. The proposed functionality has been explained in the meeting and decided to create a test users for SLBC and selected member banks for testing purpose and suggestions. SLBC had written to commissioner, Department of Land and revenue vide letter Ref: Kerala SLBC/297/2021/SN dated 19.04.2021.*

Ref: Kerala SLBC/297/2021/SN

Date: 19.04.2021

To

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

Respected Sir,

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

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

2.3.2 Agenda Suggested by Reserve Bank of India

2.3.2.1. Expanding and Deepening of Digital Payments Ecosystem – 12 more 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, 42 districts 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 Kottayam has been selected as the Second district for the implementation of digitalization programme and announced the district as 100% digitally enabled as on 24.02.2022.

During 136th SLBC meeting the Chief Secretary has proposed to implement the Expanding and Deepening of Digital Payments Ecosystem in all the remaining 12 districts of Kerala. The proposal was well accepted by the SLBC forum and decided to implement the programme in all the remaining districts of Kerala.

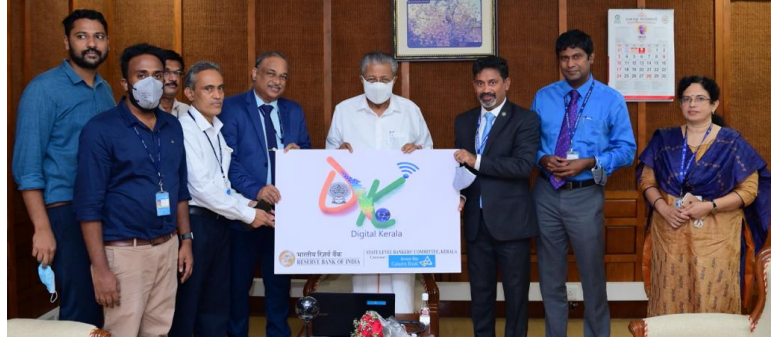
Activity report under Digitalization (Only limited number of activities are incorporated and LDMs have conducted more number of District Specific Activities)

1. A State wide campaign for promotion of Digital Banking facilities across Kerala which is in line with the Reserve Bank of India "Expanding and Deepening of Digital Payments Ecosystem". Kerala is going to be the first State in the Country which is fully digitally enabled in banking transactions.
2. As part of the Digitalization campaign, SLBC had conducted logo contest among the public. The contest had a great reach out among public and that itself created a big mileage and awareness about the importance of digital banking. A number of entries had come and a logo had been selected by a selection committee comprising of representatives from Govt: of Kerala, RBI and SLBC. The logo has been published by the hon'ble Chief Minister of Kerala, Shri. Pinarayi Vijayan.

Logo:



Publishing Digital Logo by Hon'ble Chief Minister:



3. Conducted workshop on Digitalisation



4. Digital banking awareness camps conducted at district level by using informative video and audio contents.





5. Conducted street plays to create digital banking awareness.

6. Shop to Shop outreach campaigns for creating digital banking awareness among vendors.



7. Conducted digital banking awareness campaigns among auto-rickshaw drivers.



8. Campaigns conducted to create digital banking awareness among public



9. Awareness messages about Digital Banking by celebrities through short videos.

10. Banners, posters (Malayalam/ English and Hindi) and pamphlets in Malayalam for making awareness among public about the digitalization of banking, have been published and shared among Member banks to deploy in the Bank branch premises.

Model of Banners:



11. Created cartoons in local language (Malayalam) for promoting digital banking.



12. Created short films in tribal languages for making digital banking awareness among tribal people.
13. All the 12 remaining districts has made announcement under 100% expansion and deepening of digital payment eco system.
14. State level announcement of success of expanding and deepening of digital payment ecosystem was conducted on 07.01.2023. The announcement was made by Hon'ble Chief Minister of Kerala Sri.Pinarayi Vijayan, representative from RBI, NABARD and all the member banks were participated in the event.

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 member banks. It was also advised that the relevant data must also be directly downloadable from the CBS and/ or MIS of the banks with a view to keeping manual intervention to a minimal level in the process. The Circular also suggested the procedure relating to Management of data flow at LBS fora and advised that necessary modifications may be made on the SLBC websites and to the CBS & MIS systems of all banks to implement the envisaged data flow mechanism.

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

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

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

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

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

Action taken

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

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

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

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

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

SLBC cell had one to one meeting with all the 14 LDMs in the State of Kerala and observed that there are discrepancies in the block code mapping by banks. Block code mapping details are shared with LDMs and the changes will be communicated to the Member 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 Yojana Scheme. The forum discussed about strategies to improve the coverage and also advised Member Banks to impart special focus on propagating and enrolling maximum beneficiaries under the schemes. The forum also requested to enroll at least 60 APYs each by all the Member Banks before 31.03.2021.*
- *SLBC had conducted a webinar on expanding the outreach of APY schemes on 9th September 2021, by inviting speakers from PFRDA for the SLBC State Coordinators, Lead District Managers and BCs.*
- *Member Banks are covering beneficiaries of PMMY & PMJDY scheme under Social Security Schemes in a campaign mode.*
- Department of Financial Services has communicated "Saturation drive for Jan Suraksha Schemes" vide F.No.21(23)/2014-FI(Mission) dated 27.09.2021 in accordance with our Hon'ble Prime Minister Independence Day 2021 Speech

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

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

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 andDhanlaxmi Bank need to take concrete measures so that the good work done by other banks for the State of Kerala is not lost. In this context, Regional Director has advised, in order to effectively monitor the performance of individual banks, a standing agenda item of bank-wise CD ratio to be introduced from the next meeting.

Banks with CD Ratio less than 60 percentage in Our State is given below

Sl No.	BANK	Credit	Deposit	CD Ratio
1	RBL BANK	6,242	61,086	10.22
2	BANDHAN BANK	39,871	3,11,159	12.81
3	UJJIVAN SMALL FINANCE BANK	28,125	93,898	29.95
4	CSB BANK	5,13,087	12,39,182	41.41
5	FEDERAL BANK	51,93,299	1,21,32,473	42.80
6	ESAF	5,23,408	11,16,405	46.88
7	SOUTH INDIAN BANK	27,06,498	55,13,836	49.09
8	INDIAN OVERSEAS BANK	6,85,542	13,24,999	51.74
9	DHANLAXMI BANK	4,99,078	9,52,832	52.38
10	STATE BANK OF INDIA	1,07,36,939	2,00,16,986	53.64

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

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

CD Ratio in the State of Kerala has improved to 67% as at September 2022.

2.3.3 Education Loan Repayment Support Scheme

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

Sl No	Bank Name	Processed By Bank Branch	Forwarded By Nodal Officer	Forwarded By SLBC	Approved By Government
1	ALAPPUZHA 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	13839526	13764306	13764306
5	BANK OF INDIA	58113554	26168018	26031378	26031378
6	CANARA BANK	453630440	236633599	222582055	222582055
7	CATHOLIC SYRIAN BANK LTD	50445027	37102420	37102420	37102420
8	CENTRAL BANK OF INDIA	104568012	62470434	62182741	62182741
9	CITY UNION BANK LTD	0	0	0	0
10	CORPORATION BANK	79626769	48651929	48606248	48606248
11	DENA BANK	3230789	1759993	1759993	1759993
12	DHANLAXMI BANK LTD	13724250	5938789	5707571	5707571
13	FEDERAL BANK LTD	293794201	195109110	195109110	194745200
14	HDFC BANK LTD	1356213	57251	0	0
15	ICICI BANK LTD	1170318	340702	0	0
16	IDBI BANK LTD	1772590	160479	0	0
17	IDUKKI DISTRICT CO OPERATIVE BANK	15337423	6826299	6826299	6826299
18	INDIAN BANK	93009610	38706672	38690790	38690790
19	INDIAN OVERSEAS BANK	107661133	66770857	66770857	66770857
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	373410812	373124556	372905556	372594874
25	Kerala State Co operative Agricultural and Rural Development Bank Ltd	1167605	515242	401242	401242
26	Kerala State Co operative Bank	88463274	83332504	83332504	83332504
27	KOLLAM DISTRICT CO OPERATIVE BANK	11744118	10745988	10249188	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	86519205	36596241	36488403	36488403
33	PUNJAB SIND BANK	316082	198000	198000	198000
34	SOUTH INDIAN BANK	61567026	30678175	30678175	30678175
35	STATE BANK OF INDIA	984464786	578876061	570528641	570506663
36	SYNDICATE BANK	185198235	91894138	91867078	91867078
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	9804198	9804198	9804198
41	UNION BANK OF INDIA	222180063	133598850	133348202	133181071
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	3413254788	2120338380	2093835060	2092873259

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

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

SLBC has requested NIC on 08.03.2022 to provide the details of bank wise pending applications and the reply is awaiting.

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 LS GD 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 Kudumbashree 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

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

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

Yours faithfully,


Bipul Chandra Saha
National Director for RSETIs

Copy to:



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

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

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

2.3.5 Status of Land allotment for RSETIs buildings

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

RSETI Thiruvananthapuram : IOB has selected Architect for construction of Buildings for RSETI.

RSETI Kollam : Land is allotted and building permit has been obtained. Architect has submitted revised estimate.

RSETI Alappuzha:

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

completed through tender process after receipt of the detailed estimate. Construction will commence after the process.

RSETI Kottayam:

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

Meanwhile, the Pallom Block Panchayat has passed a resolution to not to give the allotted land to RSETI Kottayam for construction of building. In this regard, we have taken up the matter several times with the Govt. authorities and Commissioner for Rural Development. DGM (FI) had meeting in person with the Hon'ble Minister for Local Self Government Shri. M V Govindan at his residence on 21/04/2022 at 2.30 Pm to discuss the pending issues of allotted land at Kottayam.

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

RSETI Pathanamthitta:

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

RSETI Director along with the Project Officer from Poverty Alleviation Unit (PAU), Pathanamthitta have clearly stated the right and interest of RSETI over the allotted property as per the Government Order during the meeting held on 19/11/2021 at

Collectorate, Kottayam. We are continuously following up the matter with Govt. Depts. for a speedy resolution of the pending issues.

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

RSETI Idukki :

Idukki- District Panchayat, Idukki vide their minutes of land sub committee meeting has agreed to allot 50 cents of land adjacent to Kendriya Vidyalaya office quarters, Painavu which is 2 kms from District Collectorate and 1 km from District Panchayat office for development and building construction of RSETI on 11.04.2022. The revenue department has to conduct land survey and demarcate the offered land. RSETI director has submitted a request to District Collector and District Development Commissioner for the same which will be completed by the end of this month. After that the same has to be taken up at state level (various departments viz LSGD, Revenue, RDD, Land Revenue Commissioner etc) for getting a G.O issued for entering into a MOU between the concerned departments and RSETI and sponsoring bank.

RSETI Palakkad :

As per the request of BDO, Kuzhalmannam we had sent a confirmation letter on 19.07.2021 stating that the land is suitable for RSETI building construction. Kuzhalmannam Block Panchayath have forwarded the land details to the Rural Development Commissionerate through Project Director, Poverty Alleviation Unit, Palakkad on 03.08.2021. The Rural Development Commissionerate processed the matter and forwarded it to the LSG Department (File number E5422810/rci/lsgd). Revenue department enquired a clearance report from District collector on 10-01-2022. Further procedure will be taken as per the reply from the District Collector. This is the latest update on the land issue. We are following up the matter through LDM and SDR for speedy approval.

RSETI Kozhikode :

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

RSETI Wayanad:

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

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

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

Kannur : Land allotted and Building constructed

Kasargode : Land allotted and Building constructed

Malappuram : Land allotted and Building constructed

Thrissur : Land allotted and Building constructed

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

2.3.6 Agenda suggested by Kudumbasree – Sanctioning of Bank Linkage Loan for NHGs online through SHG Loan application system developed by NRLM

The agenda for SLBC meeting is given below for requesting support for sanctioning of Bank Linkage Loan for NHGs online through SHG Loan Application System developed by NRLM.

DAY- NRLM has developed an online SHG Loan application system to enable timely and error –free submission of SHG loan application to banks. The system also facilitates

tracking of the status of application submitted with various banks. All SRLMs had been advised by Secretary RD to take advantage of the system and submit SHG loan applications online to banks. The applications can be accessed through the following URL

URL: <https://nrlm.gov.in/nrlmbankloanapp>

Link for the online SHG loan application is also provided on the SHG Bank Linkage **portal** – <http://daynrlmbl.aajeevika.gov.in>

This online loan application is also integrated with Jan Samarth portal of Department of Financial Services (DFS). Kudumbashree is planning to submit loan applications online from 1st July 2022. Training for Districts is completed and the trainings for using the online loan application for the CDS Accountants will be completed by 30th June 2022. Kindly inform all banks having CBS platform to make use of the system.

In this context, I request you to kindly place the aforesaid agendas at the SLBC meeting and direct the participating banks to ensure their support under the abovementioned schemes. The detailed advisory and user manual has shared among Member Banks.

During 137th SLBC meeting Programme Manager (Kudumbasree Mission) had informed that they have given training to District Development Managers and the online loan application package will be active by the end of December 2022.

2.3.7 Education Loans to Students/Trainees pursuing Skill development courses.

Kerala Knowledge Economic Mission (KKEM) is the flagship programme of Kerala Development and innovation Strategic Council (K-DISC) with a vision to develop Kerala into a Knowledge Society which intends to provide employment to at least 20 Lakh people. K-DISC has proposes to scale up the Indian Banks' Associations (IBA) approved skill loans under the Ministry of Skill Development and Entrepreneurship to reach the maximum needy candidates.

K-DISC shall make a presentation regarding the concept of Kerala Knowledge Economic Mission (KKEM) to ascertain the support of SLBC Member Banks.

SLBC sub-committee on Education loan had a meeting on 07.12.2022 and discussed about the skill development loan. The committee given necessary instruction to the member banks for enhancing the lending toward Skill development purpose.

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

PLC

PLGEA-F1/240/2018-PLGEA

1129

Prof. Sanyal (H. R. Secy)

2859492

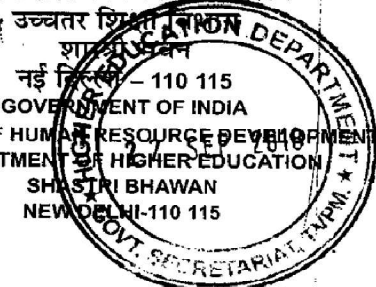


एक कदम स्वच्छता की ओर



सूचना का अधिकार

भारत सरकार
मानव संसाधन विकास मंत्रालय



नई दिल्ली - 110 115
GOVERNMENT OF INDIA

MINISTRY OF HUMAN RESOURCE DEVELOPMENT
DEPARTMENT OF HIGHER EDUCATION
SHASTRI BHAWAN
NEW DELHI-110 115

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

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

6th September, 2018

Dear

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

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

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

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

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

2.3.9 Agenda suggested by Reserve Bank of India - Issues of inactive Business Correspondents

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

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

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

2.3.10 Agenda by Revenue Department – Revenue Recovery – Payment of collection charges



കേരള സർക്കാർ

ബാങ്കുകൾ റവന്യൂ വകുപ്പിന് അർത്ഥന നൽകിയതിനുശേഷം റവന്യൂ വകുപ്പ് അറിയാതെ ഒ.റ്റി.എസ്/ ആംനസ്റ്റി അനുവദിക്കുന്ന കേസുകളിൽ കളക്ഷൻ ചാർജ്ജ് ഈടാക്കുന്നത് - സംബന്ധിച്ച്

"റവന്യൂ റിക്കവറി നിയമം 1968-ന്റെ വകുപ്പ് 71-ൽ ഉൾപ്പെട്ട അർത്ഥനാധികാരികളായ ബാങ്കുകൾ റവന്യൂ വകുപ്പിന് അർത്ഥന നൽകുകയും അതിന്റെ അടിസ്ഥാനത്തിൽ ബന്ധപ്പെട്ട ജില്ലാ കളക്ടർമാർ റവന്യൂ റിക്കവറി സർട്ടിഫിക്കറ്റ് പുറപ്പെടുവിക്കുകയും അതിനെ തുടർന്ന് റവന്യൂ അധികാരികൾ കുടിശ്ശികക്കാരിൽ നിന്നും കുടിശ്ശിക ഈടാക്കി ബന്ധപ്പെട്ട അർത്ഥനാധികാരികൾക്ക് നൽകുന്നു. മേൽ സ്വീകരിച്ച നടപടിയുടെ ചർച്ചയായി റവന്യൂ റിക്കവറി ചട്ടം 5(1) പ്രകാരം 5 ലക്ഷം രൂപവരെയുള്ള തുകയ്ക്ക് കുടിശ്ശിക തുകയുടെ 5 ശതമാനവും 5 ലക്ഷത്തിന് മുകളിലുള്ള തുകയ്ക്ക് കുടിശ്ശിക തുകയുടെ 7.5 ശതമാനവും റവന്യൂ വകുപ്പ് കളക്ഷൻ ചാർജ്ജ് ഈടാക്കിവരുന്നു. റവന്യൂ റിക്കവറി ചട്ടം 5(3) പ്രകാരം കുടിശ്ശിക അർത്ഥനാധികാരികൾക്ക് മുമ്പാകെ നേരിട്ട് ഒടുക്കുന്ന കേസുകളിൽ സർക്കാർ വകുപ്പുകൾ ഒഴികെയുള്ള സ്ഥാപനങ്ങൾ 1% സർവ്വീസ് ചാർജ്ജ് റവന്യൂ വകുപ്പിന് നൽകേണ്ടതാണ്.

23.12.2019-ലെ റവ -എച്ച്/469/2019-റവ നമ്പർ സർക്കുലർ പ്രകാരം കുടിശ്ശിക അർത്ഥനാധികാരികൾക്ക് മുമ്പാകെ നേരിട്ട് ഒടുക്കുന്ന കേസുകളിൽ അർത്ഥനാധികാരികൾ യഥാസമയം ടി വിവരം ജില്ലാ കളക്ടറെ അറിയിക്കുകയും ആയതിനെ തുടർന്ന് അർത്ഥന പിൻവലിക്കുന്നതിനുള്ള സൗകര്യം നൽകുകയും സ്വീകരിക്കുവാനും നിഷ്കർഷിക്കുന്നു.

എന്നാൽ റവന്യൂ വകുപ്പിന് അർത്ഥന നൽകിയതിനുശേഷം റവന്യൂ വകുപ്പ് അറിയാതെ കടീശ്ശികകക്ഷി, കടീശ്ശിക അർത്ഥനാധികാരികൾക്ക് മുമ്പാകെ നേരിട്ട് ഒടുക്കുന്ന കേസുകളിൽ അർത്ഥനാധികാരികൾ യഥാസമയം ടി വിവരം ജില്ലാ കളക്ടറെ അറിയിക്കാത്തതിനാൽ Demand Collection Balance-ൽ കടീശ്ശിക കടീശ്ശികയായി തുടരുകയും സർക്കാരിന് ലഭിക്കേണ്ട കളക്ഷൻ ചാർജ്ജ് /സർവ്വീസ് ചാർജ്ജ് ലഭിക്കാതിരിക്കുകയും ചെയ്യുന്നു. "

പ്രസ്തുത സാഹചര്യത്തിൽ മേൽ വിഷയം സംസ്ഥാനതല ബാങ്കേഴ്സ് സമിതി യോഗത്തിന്റെ പരിഗണനയിൽ കൊണ്ടുവരുവാൻ സർക്കാർ താല്പര്യപ്പെടുന്നു.

During 137th SLBC meeting convener SLBC advised the member banks to remit the RR collection charges to revenue authority without much delay.

2.3.11 Agenda suggested by Indian Bankers Association regarding - SVAMITVA Scheme

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

2. The SVAMITVA Scheme aims to provide an integrated property validation solution for rural India. The demarcation of abadi areas (the abadi area includes inhabitant land, inhabited areas contiguous to Abadi and wadis/basties in rural areas) would be done using Drone Surveying technology, with the collaborative efforts of the Ministry of Panchayati Raj, State Panchayati Raj Department, State Revenue Departments and Survey of India.

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

Brief Steps in the Scheme

4. Following are the Steps in the Scheme:

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

- ix. Availability of the Property Cards on digital platform/ hard copies.

Objective of the Scheme

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

Scheme Achievements

6. To fulfil Hon'ble Prime Minister's vision and achieve SVAMITVA Scheme's objective of financial bankability of the property cards prepared to have universal acceptance against which they can be used as collateral for availing loans.
7. As on 20 June 2022, 75 lakh property cards have been prepared in around 40,000 villages and it is expected that property card distribution will soon be starting in the 23 new states/UTs in which work has already been initiated.
8. Making property card as financial instrument is one of the most crucial steps for upliftment and mainstreaming villagers. The Property Card should serve as an effective collateral which the institution should be confident of redeeming in case of default by the borrower.
9. Pilot phase of the Scheme during the financial year 2020-21 covered about 40 thousand villages in the States of Maharashtra, Karnataka, Haryana, Uttar Pradesh, Uttarakhand and Madhya Pradesh, Andhra Pradesh, Punjab & Rajasthan States have generated Property cards under State Revenue/ Panchayati Raj Rules/ Acts. States have different formats and nomenclature for the Property Cards viz. 'Title deed' in Haryana, 'Rural Property Ownership Record (RPOR)' in Karnataka, 'Adhikar Abhilekh' in Madhya Pradesh, 'Sannad' in Maharashtra, 'Gharauni' in Uttar Pradesh and 'Svomitva Abhilekh' in Uttarakhand (Sample Property Cards are enclosed in **Annexure-I**)
10. Further, an advisory has been issued to the States, highlighting the important parameters to be included in the property cards (copy enclosed **Annexure-II**):

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

Way Forward

11. Ministry of Panchayati Raj has collaborated with many financial institutions including Department of Financial Services and have incorporated the suggestions of several Banks and Financial Institutions in discussing the way forward regarding the format of the Property Cards. Similar to the Unique Land Parcel Identification Number(ULPIN) of the DoLR's Digital India-Land Records Modernization Programme, MoPR are also planning to issue Unique Identification Numbers to the Property Cards issued to the property parcels of the Abadi area under SVAMITVA Scheme, so that they can have a legitimate value and can be taken up for availing bank loans by the property owners.

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

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

During SLRM 2022, Chief Secretary, Government of Kerala stated that the State Government has started a new project worth Rs.800 Crores for digital survey of Kerala and established 28 reference stations. Around 4000 people are getting recruited contract-wise. The project will start by

September and the entire land will be digitally surveyed. The CS also stated that software is under process for doing all the operations related to transactions electronically.

3. FRESH ISSUES

3.1 Primary Sector

3.1.1 Agenda by NABARD: Synchronising ACP Target for the State with target fixed by DFS

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

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

Steering committee decided to pursue the agenda

3.1.2 Agenda suggested by Department of Agriculture - Regarding VAAM, Kerala Agri Business Company (KABCO)

Government of Kerala has approved Value-Added Agriculture Mission (VAAM) in the State. The main theme of the mission is to promote Value Addition in Agriculture by the formation of MSMEs, FPOs etc. To ensure the market of the value added product, "Kerala Agro Business Company" (KABCO) will be formed in the State by January, 2023.

It is requested to include these matter as one of the agenda item in the coming SLBC.

A detailed note in this agenda is also included for reference.

I. VALUE-ADDED AGRICULTURE MISSION (VAAM)

Agriculture has had a special place in Kerala's economy. Presence of high value crops in Kerala's cropping cycle has helped to raise the rural incomes substantially. As per the recent NSS Situation Assessment of Agricultural Households and Land and Livestock Holdings of Households in Rural India 2019 Report, Kerala is one among the top three major States on comparison of income of agricultural households.

In order to enhance the income of the farmers through, increasing the farm productivity, better realization of produce through value addition and to increase the agricultural infrastructure facilities in the State including storage facilities, **Value Added Agriculture Mission-VAAM** has been constituted in the State as per G.O(P)No.29/2022/Agri dated 24.09.2022 with the Hon'ble Chief Minister as Chairman, Hon'ble Minister-Agriculture& Hon'ble Industries Minister as

Vice Chairpersons, Hon'ble Ministers for Local Self Governments, Co-operation and Registration, Finance, Water Resources, Animal Husbandry and Dairy Development, Fisheries, Power, Food and Civil supplies and Chief Secretary, ACS/Principal Secretaries/Secretary of the departments as members. Agricultural Production Commissioner is the Convener of the VAAM.

Value-added agriculture focuses on production or manufacturing processes, marketing or services that increase the value of primary agricultural commodities, by increasing appeal to the consumer and the consumer's willingness to pay a premium over similar but undifferentiated products.

Opportunities- Following are some of the opportunities currently available in the sector which promote value addition in the agriculture sector.

- Mission for Integrated Development of Horticulture (MIDH) of Ministry of Agriculture and Farmers Welfare, Government of India, financial and technical assistance is provided for establishment of Collection Centres, Integrated Pack Houses, Primary Processing Centres and retail outlets which provides good avenue for FPOs/farmer collectives, Cooperatives, SHGs to garner support in the value addition segment of the agriculture sector.
- Farmer Producer Organisations (FPOs) and MSME clusters within the State can be tailored on the One District One Product (ODOP) scheme of the Ministry of Food Processing Industries (MoFPI) etc. where assistance is provided for establishment of collection centres, pack houses, storage and processing units which also boost the value addition potential of the sector.
- PM SAMPADA scheme of Government of India.
- 'PM Formalisation of Micro Food Processing Enterprises Scheme (PMFME)', of the Ministry of Food Processing Industries (MoFPI) which is aimed at addressing the challenges faced by FPOs and MSMEs within the agriculture sector and for providing financial, technical and business support for upgradation of existing micro food processing enterprises.

Key interventions proposed.

- Increasing Agricultural Productivity.
- Use of New Technologies.
- Development interventions for implementation for productivity improvement.
- One District One Product (ODOP) scheme proposes to extensively restructure the availability of agriculture and food processing technology through the existing Incubation Centres within the state. These can be connected to rural entrepreneurs for promotion of agri-based startups.. Incubation centres may be formed using the existing funds under the PMFME scheme. At least 2 incubation centres may be formed in a district for identified crops as per ODOP scheme.
- One Krishi Bhavan One Product (OKOP) can be developed as an initiative to strengthen the local economy and aid the achievement of self-reliance in production and consumption.
- VFPC under the Department of Agriculture and NORKA to work together to ensure that information regarding the Import and Export potential of value-added agriculture products and markets are available to producers, FPOs and MSMEs.

- A Centralised e-commerce platform by the Department of Agricultural Development, Govt. of Kerala for showcasing, aggregating, and marketing of “Safe to Eat “produce be proposed.
- Kerala is to be marketed to serve as the ‘Kitchen of the Gulf’ and ‘Fruit Plate of the Middle East’ with robust export registration with the help of the Industries Department and NORKA.
- Carbon Neutral programmes to be given thrust in connection with the nature friendly initiatives of the State Government.
- The SMART Crop insurance using IoT and Blockchain holds a lot of promise if efforts to broaden coverage of agricultural insurance are also integrated with this.
- Space-based Technologies: Satellite Imaging, Remote Sensing, Geolocation, Connectivity: Space-based technologies offer multiple benefits to horticulture operations today, and they are the key enabler for precision agriculture, smart farming, predictive farming technologies and automation.

VAAM and sourcing of Funds

- VAAM is proposed to be financed by exploring funds on budget allocation either from Centrally sponsored schemes, State Plan Schemes of all the concerned Ministries/Departments in marketing and value added sectors viz. Agriculture, Industries, Local Self Government and Cooperation etc. and from other sources viz. KIIFB, proposed KERA project, RKI, RIDF, RKVY etc.
- An amount of Rs.2000 Crores has been set apart in the Kerala Budget Speech 2021-22 for development of agricultural infrastructure with the help of NABARD, Kerala Bank and other commercial banks.
- KIIFB’s infrastructure development plans include the building of Agro parks across the State that could be integrated well into the proposed plans for value addition in agriculture. It has been proposed to establish 15 Agro parks in various districts with a total funding of Rs.500 Crores. The KIIFB park initiative could be broadened to cover Common Facility Centres.
- The mega food parks and other food parks run by KINFRA and KSIDC could also be broadened as Common Facility Centres for value addition.
- KERA (Kerala Climate Resilient Agri Value Chain Modernisation) Project, proposed to be implemented with the support of World Bank and currently under the consideration of DEA, Government of India and under nascent stage of preparation will complement the efforts of Value Added Agriculture Mission (VAAM). The project is meant to support interventions across pre-production, production and post harvest stages of agriculture while ensuring the adaptability to combat the natural disasters and market led uncertainties.

Benefits of the project - Productive and Agro Ecological Climate resilience and carbon neutral agriculture, food safety and nutritional security, improvement in the agricultural service delivery through Smart Krishi Bhavans, enhancement in farmers income through intensive market infrastructure development, development of strong FPOs and public and private sector driven market linkage are the intended benefits of the project.

Expectation from SLBC:

SLBC may direct the Banks to associate with the VAAM in providing capital investments as loans to the investors/entrepreneurs/Krishikootams, FPOs etc.

II. KERALA AGRI BUSINESS COMPANY (KABCO)

State Budgets of 2016-17 and 2022-23 have mentioned the intention of Government to launch an Agri Business Infrastructure, Promotional and Facilitation Company (KABCO for short) in the joint sector with equity participation as follows:

- | | |
|---|--|
| (a) Government of Kerala: | Not more than 33 % |
| (b) Individual farmers: | Not exceeding 25 % |
| (c) Farmer collectives including Farmer Organizations and Farmers' Co-Operatives: | Not exceeding 25% |
| (d) General public: | Not exceeding 12% |
| (e) Financial Institutions including Primary Agricultural Co-Operatives: | Not exceeding 5% of authorized share capital |

Consequently a committee with Secretary (Agriculture) as Chairman and expert members from Law, Accountancy and Agri Business have formulated the draft Memorandum of Associate (MoA), Article of Association (AoA) and draft Business Plan for the required company and submitted. The salient features are summarized as follows:

- i. To engage in the business of procurement, value-addition, processing, storing, distribution, marketing, retailing, importing and exporting of agriculture produces of the farmers and to enter into any agreements within or outside India for carrying on such business.
- ii. To introduce state-of-the-art agro technologies to enable the farmers to produce crops that are adapted to modern day uses and practices in line with the trends, in the local, national, and international markets and for effective processing for value addition and to identify national and international markets for exports, of these products.
- iii. To assist the farmers, to increase farm incomes, sustainability of their produces, reduce mediating costs and ensuring fair and prompt compensation, especially for lowest-income farmers.
- iv. To develop and market Kerala's indigenous agro-crops, and the value-added products derived from them, by maintaining the quality, and enhancing the market value of the agro-crops using creative steps and ideas in a time bound manner in the national and international markets in coordination with existing Govt. mechanisms, NGO's, Farmer

Producer Organisations, Individual Farmers, Exporters, Entrepreneurs, and other similar organisations.

- v. To attract the youngsters to agriculture sector and to create a sustainable Agri-entrepreneurial ecosystem based on agriculture using digital platforms.
- vi. To study, investigate, collect information and data, analyze, design, and prepare projects reports, review operations, plan, research, diagnose operational difficulties and weaknesses, advise on the remedial measures to improve, and modernize existing agricultural business markets, to prepare business plans and strategy documentation, raise resources and implement the plans.
- vii. To develop consultancies and advisory capabilities in furthering agricultural technology, irrigation of micro level farms, adapting to renewable energy sources, marketing and value addition sectors and also to eventually form an inter disciplinary institute of agricultural and food value addition, including processing technology at national and international standards.

The equity participation of Government can be limited to Rs.3.3 crore out of a total subscribed value of Rs.10 crore initially so that the rest of the share holders subscribe later proportionately as prescribed. The government share value be paid up as property, valued equivalent to its share as land value and made over in scheduled properties of the company. The Agricultural department has about Rs.25 crores of deposits amalgable into the KABCO, which may be deposited as it initiated corpus fund of Rs.15 crores and Rs.10 crores may be mobilized as working capital for taking up the initial activities.

The consultants Grant Thornton Bharath and Ernst & Young are selected to assist the Small Farmers Agribusiness Consortium programme in Kerala and they may be tasked preparing an additional Terms of Reference and remuneration approved by the board of KABCO raise to formulate the investment projects and schemes of the company for first two financial years.

The Board will be constituted as provided here for the early development of the chartered programme and the company setup with the full additional charge of Managing Director vested with Secretary, Agriculture department till an incumbent is identified following due process. The company will be managed by a Board of Directors of 15 (fifteen) persons. The Government of Kerala shall appoint a maximum 50% of the Directors in the Board irrespective of shareholding and shall also be entitled to remove any such Director so appointed.

Expectation from SLBC:

SLBC may direct the Banks to associate with this endeavour by providing capital investments as loans to the individual farmers/FPOs/Farmer's Collective and other investors.

3.2 Secondary Sector

3.2.1. Agenda suggested by Finance Department – Bill Discounting System

Additional Chief Secretary, Finance Department, Government of Kerala had informed the following to place before the SLBC form for deliberation

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

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3.2.2 Agenda suggested by Tourism Department – “Tourism Working Capital Support Scheme”

To help entrepreneurs in the Tourism sector who are in crisis due to covid-19, the Scheme viz, "Tourism Working Capital Support Scheme" has been sanctioned as per G.O.(Rt) No. 270/2020/Tourism dated 14.08.2020. Government had received 840 applications for loans. After checks, 698 applications were sent to various banks, so far only 116 people have been granted loans. Many of the applications were rejected by the banks due to the low CIBIL rate of the applicants and by asking for more collateral than usual, so this project did not benefit the majority of the entrepreneurs who applied. The deadline for submitting loan applications through this Scheme had passed. Hence it is requested that necessary steps be taken to include this matter in the agenda of the SLBC meeting so that maximum entrepreneurs can benefit from this project.

3.3 Tertiary Sector

3.3.1 Agenda suggested by LDM Malappuram

During DLRC meeting of Malappuram District, District Collector had observed that only few banks doing these social security schemes seriously and others are negligent. Banks should implement this seriously and should help poor people to secure their life. So every qtr review time, the forum can review the performance of banks with target vs achievement. In this background it is suggested that bank wise annual target may be given to individual banks by SLBC for PMJJBY, PMSBY, APY and PMJDY.

3.3.2 Agenda suggested by Karnataka Bank

“The Banks are extending various types of funded/non funded credit facilities to the customers. Often customers who undertake contract works such as construction activity, man power or material supply etc., approach the Banks seeking BC/LOC letter. However, it is observed that different Departments of the Govt. prescribe different formats for BC/LOC to be issued by the Banks.

In our Bank, we are issuing the BC/LOC in the Bank's standard format or in the format prescribed by the respective Department/Beneficiaries.

However, the RBI has made an observation that Bank is issuing BC/LOC in different formats as prescribed by different Departments of the Govt. and has suggested Finance Departments/Bank to have a standard BC/LOC letter formats.

In this direction, we request you to take up the matter in the SLBC, Kerala meeting, for prevailing upon the Finance Departments for a standardized format for BC/LOC to be issued by the Banks.”

5. Review of Performance of the Banking Sector

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

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

Parameter	Outstanding			Variation	
	Sep 2020	Sep 2021	Sep 2022	Sep '21- Sep '20	Sep '22- Sep '21
No. of Branches	6595	6562	6628	-0.50%	1.01%
Total Deposits	580684	635334	684810	9%	8%
Domestic Deposits	358655	399437	439088	11%	10%
NR Deposits	222029	235897	245723	6%	4%
Total Advances	366864	394913	457972	8%	16%
Advances + Investment	392757	427703	494607	9%	16%
Credit Deposit Ratio	63%	62%	67%	-2%	8%
C + I : D Ratio	68	67	72	0%	7%

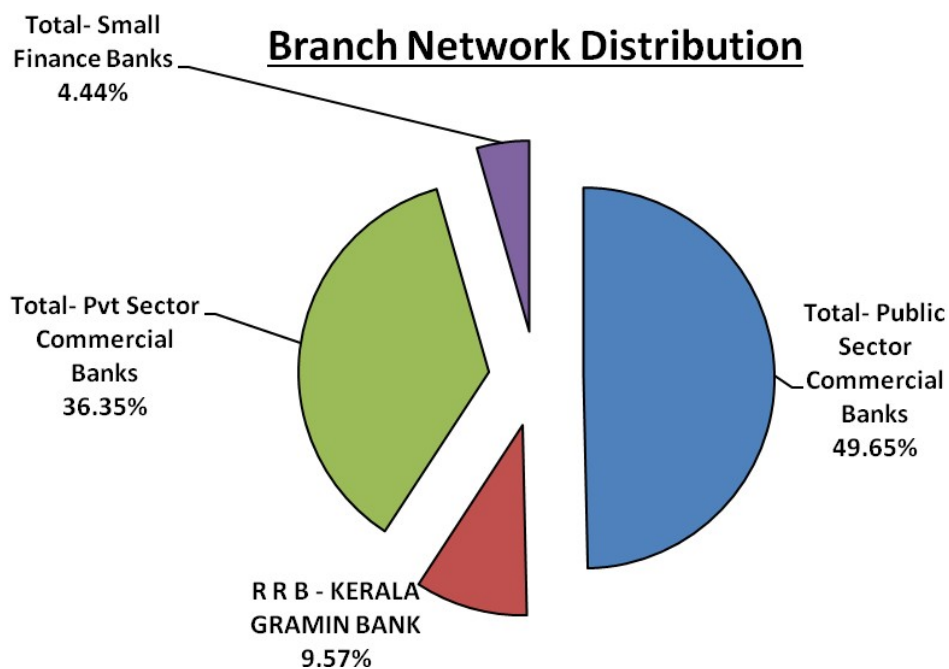
5.2. Branch Network

As at the end of September 2022, the total number of branches of Commercial Banks in the State was 6628.

A. Branch network – Population group wise breakup

Banking Group	Number of Branches				Percentage distribution		
	Rural	S.Urban	Urban	Total	Rural	S.Urban	Urban
Total- Public Sector Commercial Banks	143	2317	831	3291	4.35%	70.40%	25.25%
R R B - KERALA GRAMIN BANK	53	542	39	634	8.36%	85.49%	6.15%
Total- Pvt Sector Commercial Banks	129	1682	598	2409	5.35%	69.82%	24.82%
Total- Small Finance Banks	147	111	36	294	50.00%	37.76%	12.24%
Total - Comm.Banks + RRB + SFB	472	4652	1504	6628	7.12%	70.19%	22.69%

B. Banking Group wise Growth in Branch Network



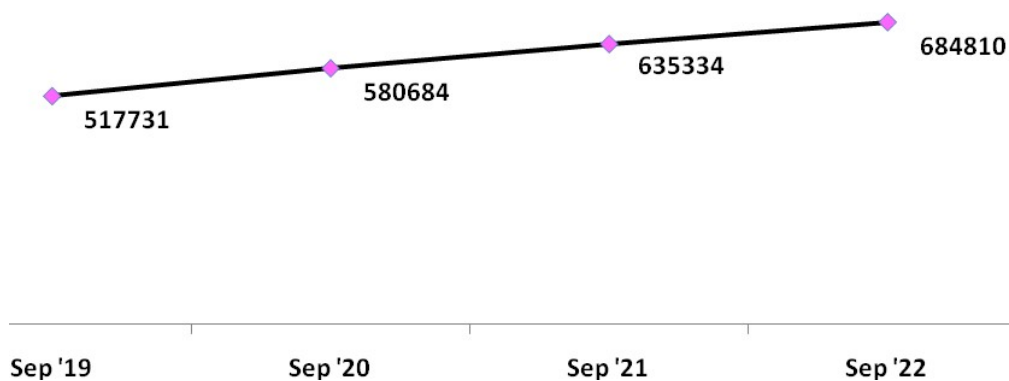
5.3. Deposit growth

A. Growth in total Deposits of commercial banks

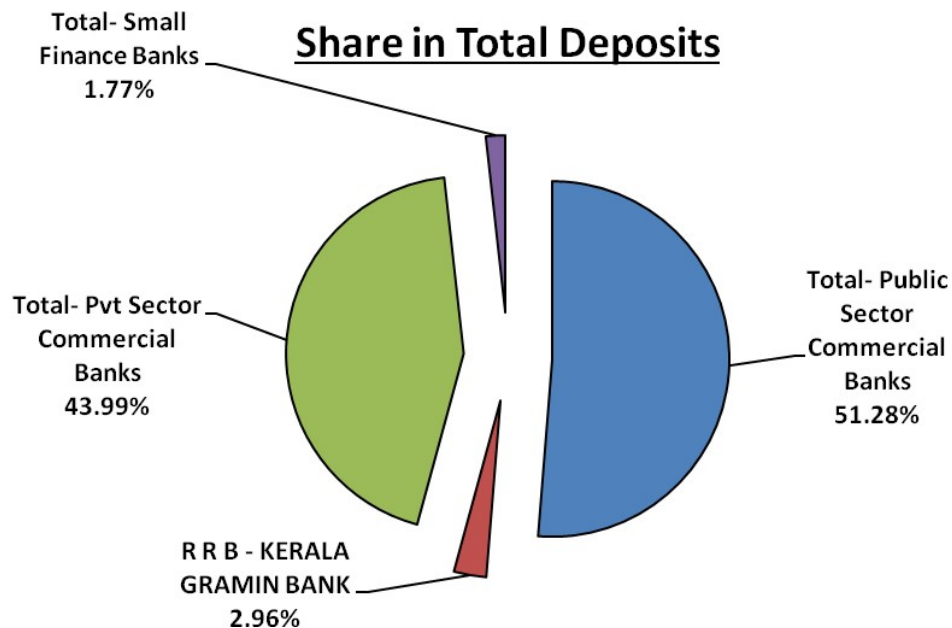
(Rs. in crores)

Total Deposit Outstanding over the Years			
Sep '19	Sep '20	Sep '21	Sep '22
517731	580684	635334	684810

Total Deposit Outstanding over the Years



B. Banking Group wise Growth in Total Deposits



C. Total Deposits - Population Group wise breakup

(Rs. in Crores)

Banking Group	Total Deposits				Percentage Distribution		
	Rural	Semi-Urban	Urban	Total	Rural	Semi-Urban	Urban
Total- Public Sector Commercial Banks	7994	214461	128729	351183	2%	61%	37%
R R B - KERALA GRAMIN BANK	1175	16670	2407	20252	6%	82%	12%
Total- Pvt Sector Commercial Banks	7791	185415	108066	301272	3%	62%	36%
Total- Small Finance Banks	1398	5384	5320	12103	12%	44%	44%
Total - Comm.Banks + RRB + SFB	18357	421931	244522	684810	3%	62%	36%

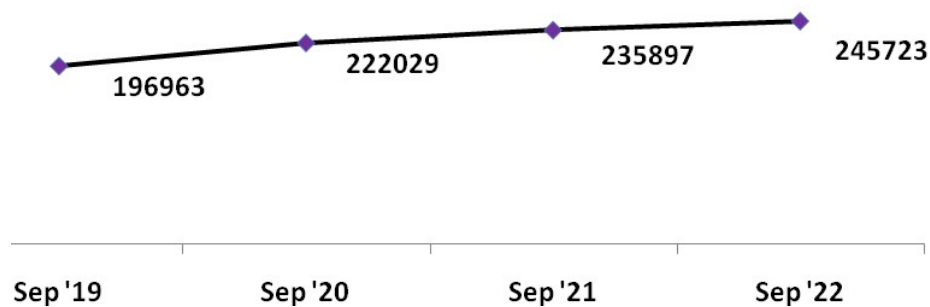
5.4. NR Deposits (Refer Annexure 10.2)

A. Growth in NR Deposits

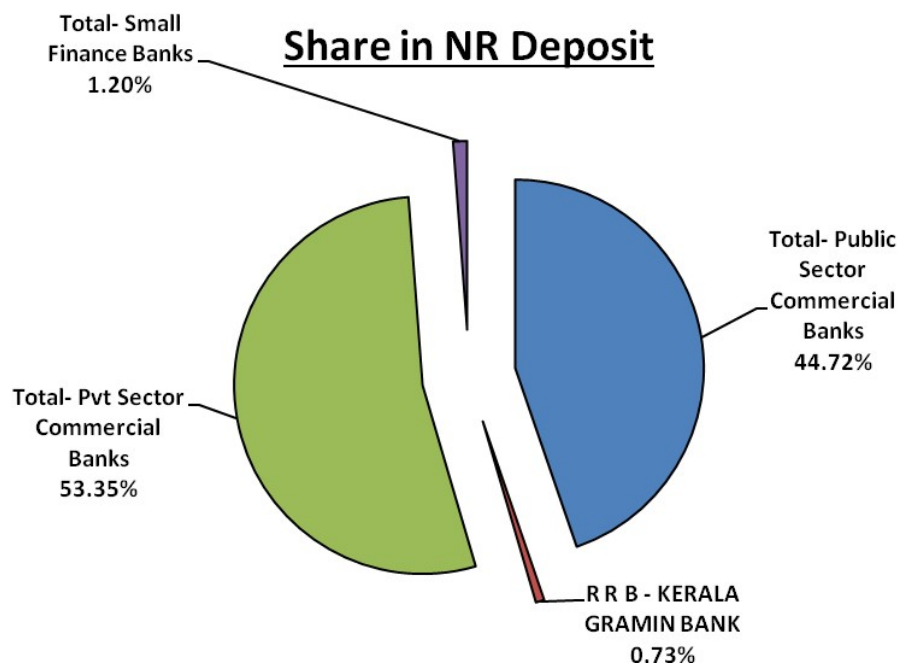
(Rs. in Crores)

NR Deposit over the Years			
Sep '19	Sep '20	Sep '21	Sep '22
196963	222029	235897	245723

NR Deposit Over the Years



B. Banking Group wise Growth in NR Deposits



C. NR Deposits – Population group wise breakup

(Rs. in Crores)

Banking Group	NR Deposits				Percentage Distribution		
	Rural	Semi-Urban	Urban	Total	Rural	Semi-Urban	Urban
Total- Public Sector Commercial Banks	2365	73528	33999	109892	2%	67%	31%
R R B - KERALA GRAMIN BANK	99	1545	148	1792	6%	86%	8%
Total- Pvt Sector Commercial Banks	3534	92358	35197	131088	3%	70%	27%
Total- Small Finance Banks	314	1420	1217	2951	11%	48%	41%
Total - Comm.Banks + RRB + SFB	6312	168850	70561	245723	3%	69%	29%

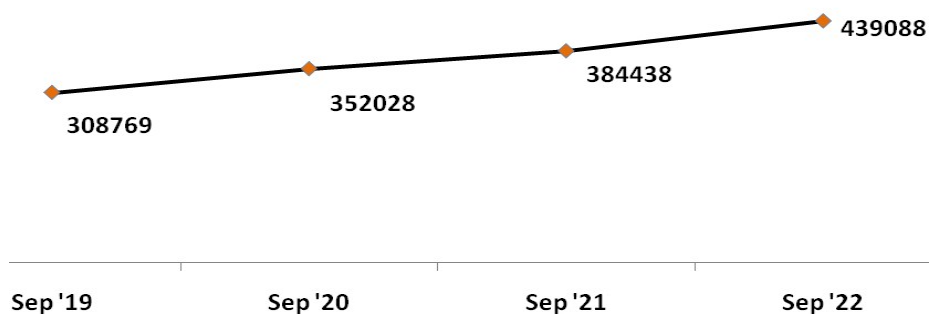
5.5. Domestic Deposits of commercial banks

A. Growth in Domestic Deposits

(Rs. in Crores)

Domestic Deposit over the Years			
Sep '19	Sep '20	Sep '21	Sep '22
308769	352028	384438	439088

Total Domestic Deposits Outstanding over the Years



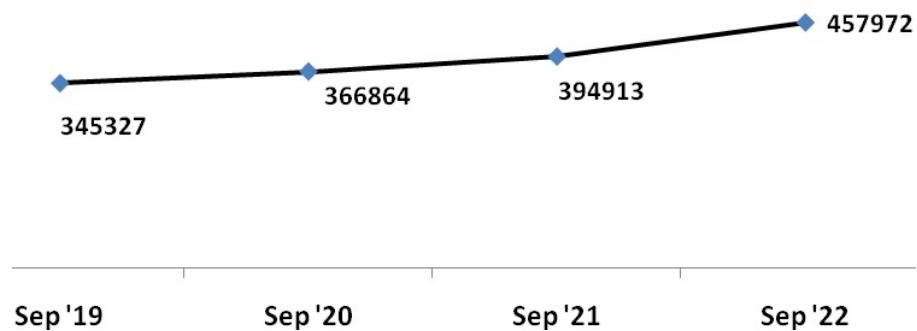
5.6. Credit Expansion of commercial banks (Refer Annexure 10.2)

A. Growth in Advances

(Rs. in crores)

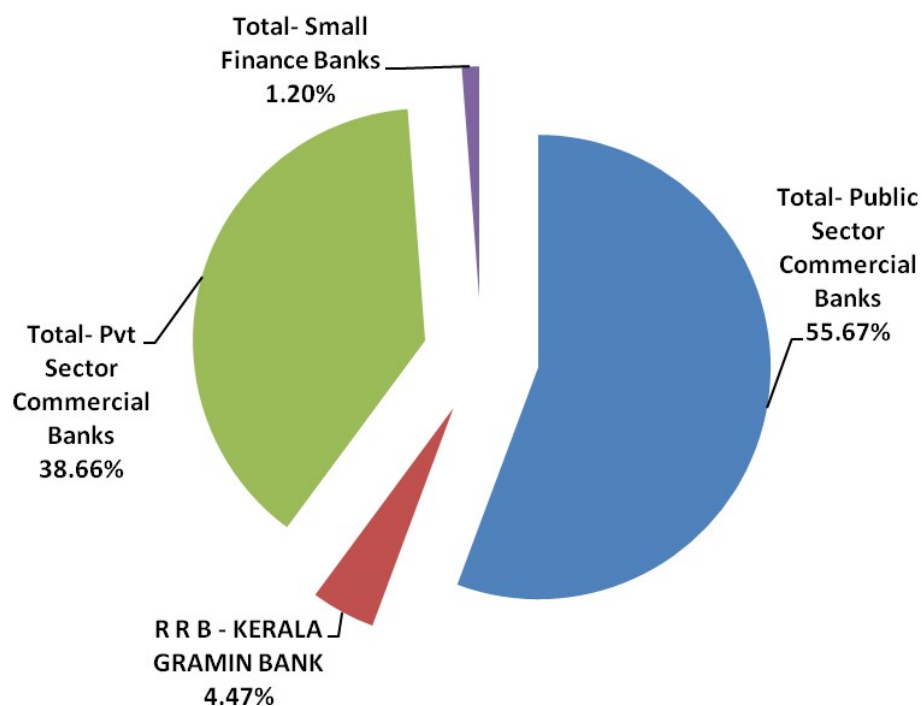
Total Advances Outstanding over the Years			
Sep '19	Sep '20	Sep '21	Sep '22
345327	366864	394913	457972

Total Advances Outstanding over the years



B. Banking Group wise Growth in Total Advances

Share in Advances



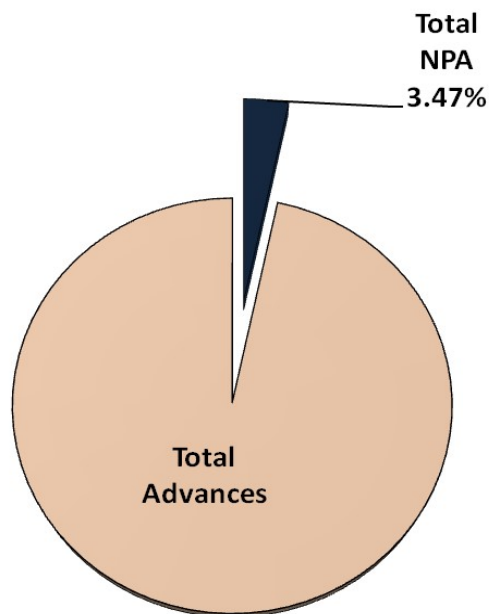
C. Total Advances – Population group wise breakup

(Rs. in Crores)

Banking Group	Total Advances				Percentage Distribution		
	Rural	Semi-Urban	Urban	Total	Rural	Semi-Urban	Urban
Total- Public Sector Commercial Banks	5880	126002	123087	254968	2%	49%	48%
R R B - KERALA GRAMIN BANK	1362	17735	1362	20459	7%	87%	7%
Total- Pvt Sector Commercial Banks	3518	90101	83411	177029	2%	51%	47%
Total- Small Finance Banks	1245	3355	916	5515	23%	61%	17%
Total - Comm.Banks + RRB + SFB	12005	237192	208775	457972	3%	52%	46%

D. % Share of NPA in Total Advances

Share of NPA



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

(Rs. in Crores)

Reporting Quarter	Deposits	Advances	CD Ratio
19-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
21-Dec	644091	410001	63.66
22-Mar	666220	424626	63.74
22-Jun	664148	435447	65.56
22-Sep	684810	457972	66.88

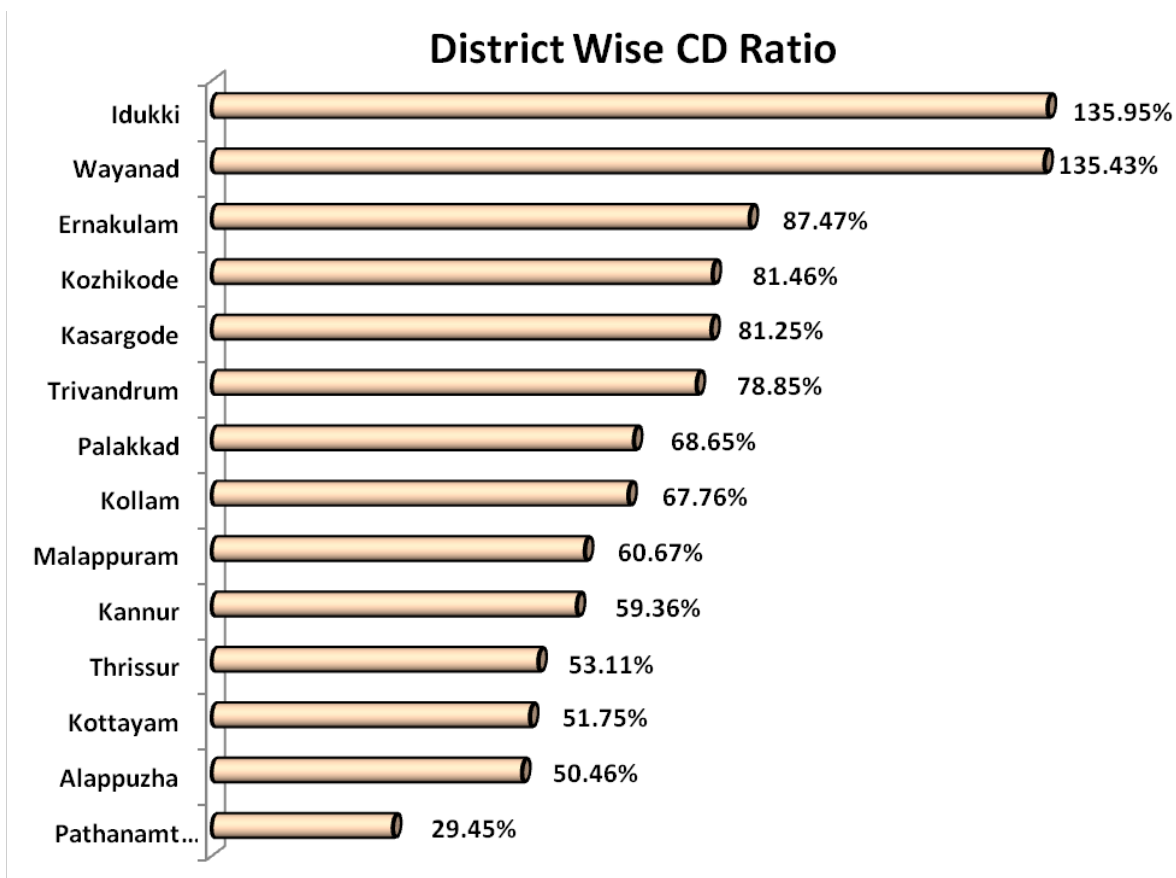
5.8. District-wise Credit Deposit Ratio in the State

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 30.09.2022

(Rs. in crores)

Sl. No.	DISTRICT	Deposits	Advances	CD Ratio (%)
1	Trivandrum	106276	83797	78.85
2	Kollam	46212	31313	67.76
3	Pathanamthitta	55477	16337	29.45
4	Alappuzha	45445	22929	50.46
5	Kottayam	58603	30326	51.75
6	Ernakulam	151051	132120	87.47
7	Idukki	10196	13862	135.95
8	Thrissur	91924	48821	53.11
9	Palakkad	39014	26783	68.65
10	Malappuram	40659	24668	60.67
11	Kozhikode	43645	35553	81.46
12	Kannur	46311	27489	59.36
13	Kasaragod	14493	11776	81.25
14	Wayanad	5916	8012	135.43
Total for State (including Co-operative Banks)		755222	513786	68.03



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

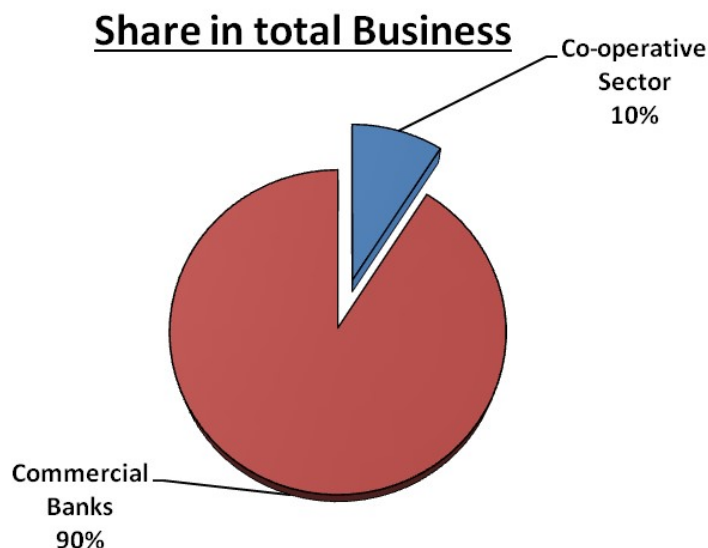
The performance of the banking sector inclusive of Co-operatives is summarized as follows:

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

(Rs in. Crores)

Parameter	September - 22			Share of Co-operatives to Total
	Co-operative Sector	Comm. Banks + RRB + SFB	Total	
Branches	998	6628	7626	13%
Total Deposits	70411	684810	755222	9%
Total Advances	55814	457972	513786	11%
Total Business	126225	1142783	1269007	10%
Priority Sector Advances	32012	212979	244991	13%
% Priority Sector Advances	57%	47%	48%	XX
Agriculture Advances	11444	101825	113269	10%
% Agriculture Advances	21%	22%	22%	XX
MSME Advances	2985	66627	69612	4%
% MSME Advances	5%	15%	14%	XX
CD Ratio	79.27%	66.88%	68.03%	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 2022 (Refer Annexure 10.4)

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

Parameter	Outstanding				Variation	
	June 2021	Sep 2021	June 2022	Sep 2022	Sep'21-Sep'22	Jun'22-Sep'22
Priority Sector Advances	185616	190922	208882	212979	12%	2%
Agriculture Advances	84694	87667	99041	101825	16%	3%
MSME Advances	57267	57894	66417	66627	15%	0%
Weaker Section Advances	83159	106880	106792	109329	2%	2%
SC Advances	4369	3542	2248	2305	-35%	3%
ST Advances	1064	933	432	410	-56%	-5%
DRI Advances	14	121	5	5	-96%	-7%

6.1.1. Performance versus National goals

(Figures in percentage)

Sl. No.	Parameter	Goal %	Jun. 2020	Sep. 2020	Jun. 2021	Sep. 2021	Jun. 2022	Sep. 2022	Variation
1	Priority Sector Advances to Total Credit	40	50	50	48	48	48	47	7
2	Agriculture Advances to Total Credit	18	22	22	22	22	23	22	4
3	Weaker Section Advances to Total Credit	10	24	22	22	27	25	24	14
4	DRI Advances to Total Credit	1	0.004	0.004	0.004	0.031	0.001	0.001	-1
5	Credit Deposit Ratio	60	63	63	62	62	66	67	7

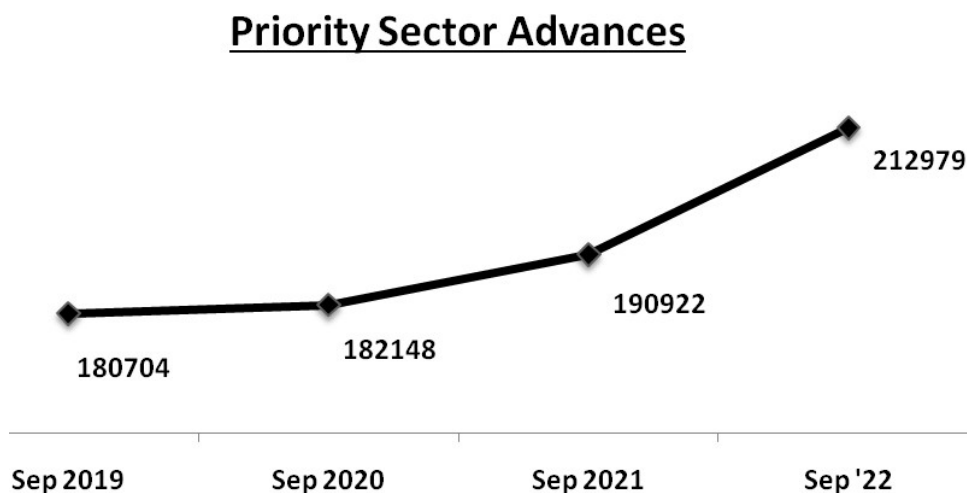
6.1.2. Priority Sector Advances in Total Advances – Bank Group wise

(Refer Annexure 10.4)

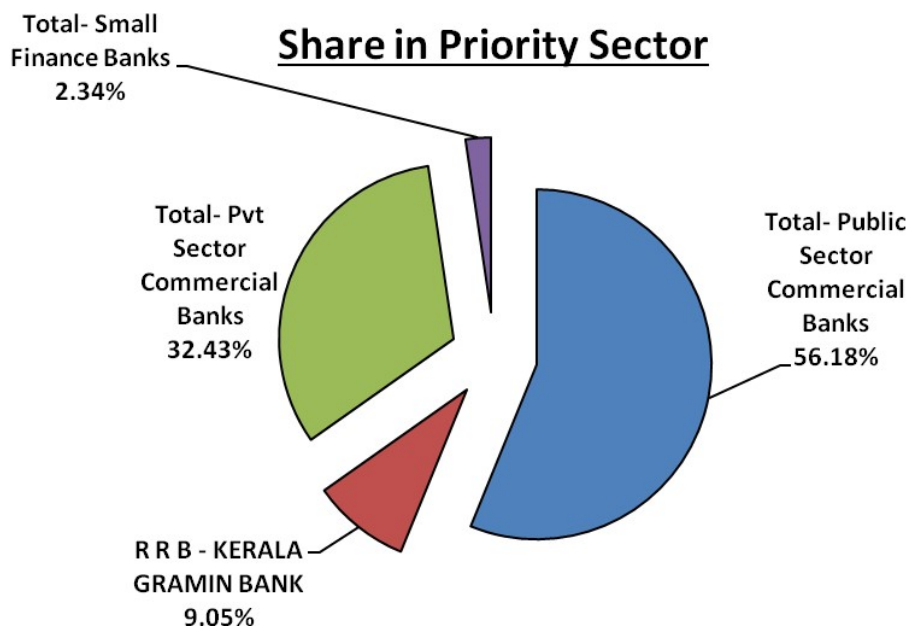
A. Growth in Priority Sector Advances

(Rs. in Crores)

Priority Sector Advances over the years			
Sep 2019	Sep 2020	Sep 2021	Sep '22
180704	182148	190922	212979

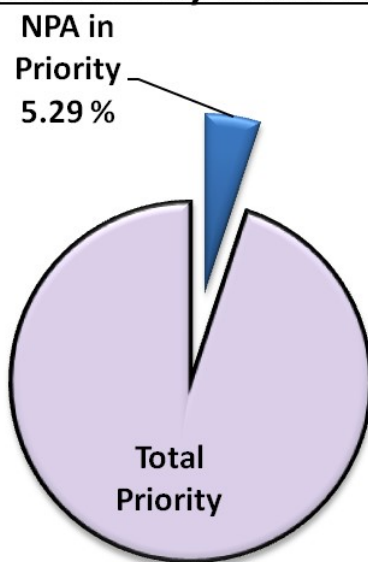


B. Banking Group wise Growth in Priority Sector Advances



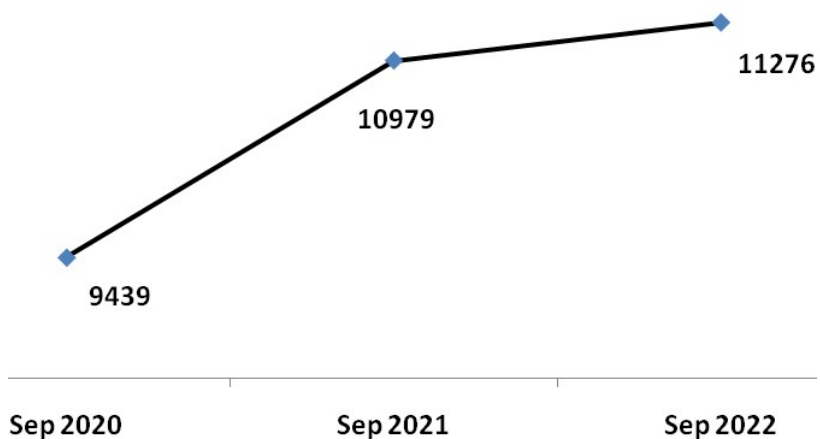
% Share of NPA in Priority Sector Advances

Share of Priority Sector NPA



(Rs. in Crores)

Gross NPA in Total Priority Sector



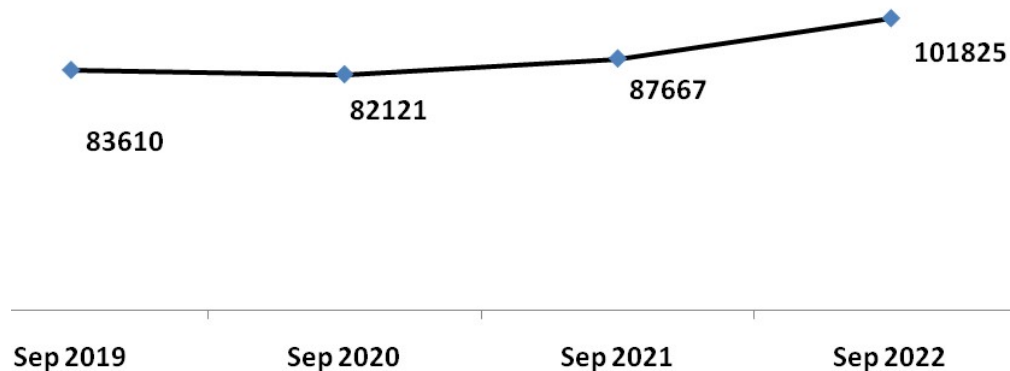
6.1.3. Agriculture Advances (Refer Annexure 10.5)

A. Growth in Agriculture Advances

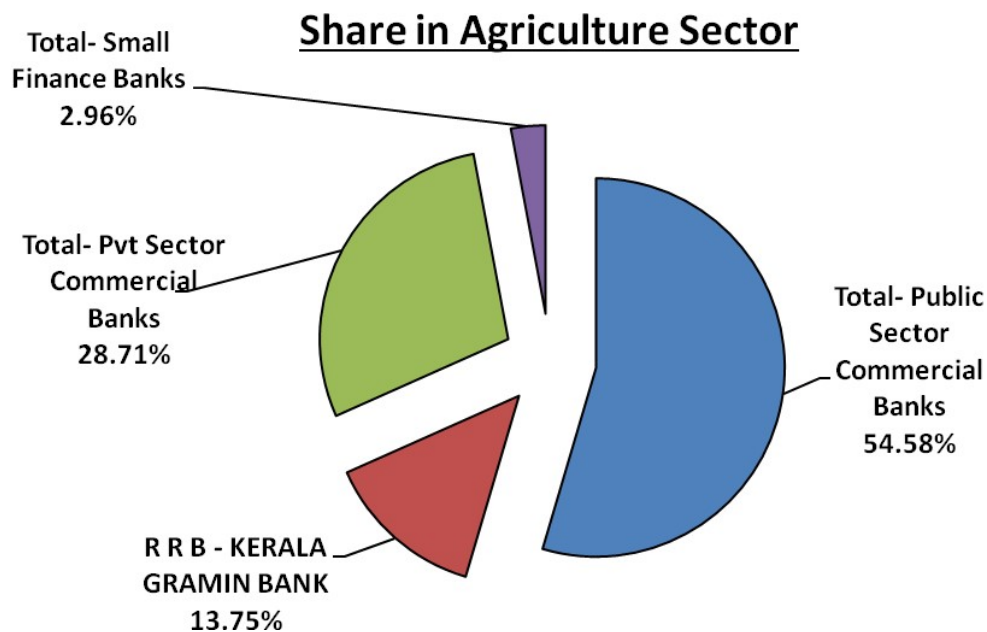
(Rs. in Crores)

Agriculture Advances over the years			
Sep 2019	Sep 2020	Sep 2021	Sep 2022
83610	82121	87667	101825

Agriculture Advances

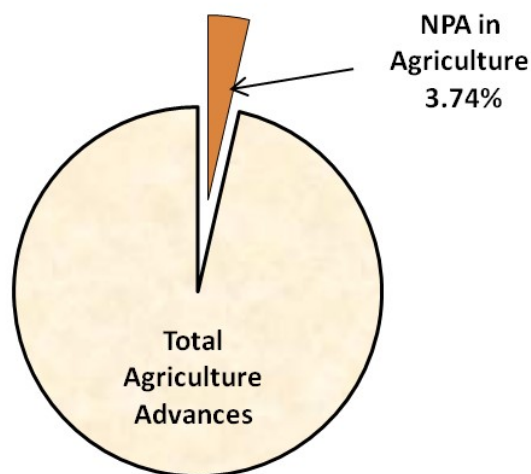


B. Banking Group wise Growth in Agriculture Advances



% Share of NPA in Agriculture Advances

Share of Agriculture NPA



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

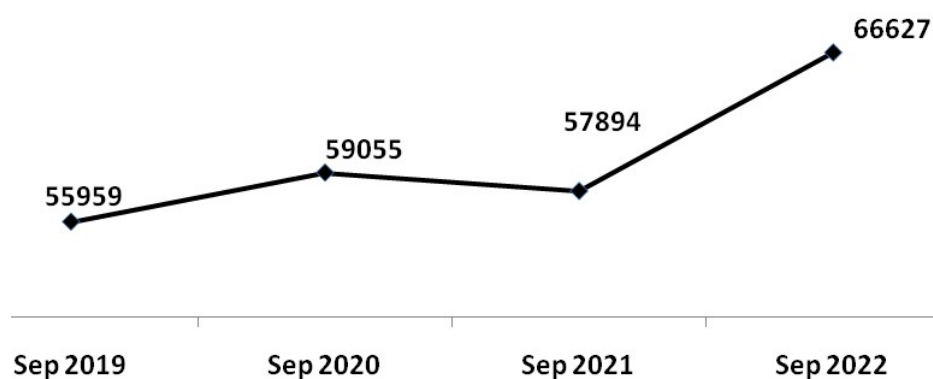
A. Growth in MSME Advances

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

(Rs. in Crores)

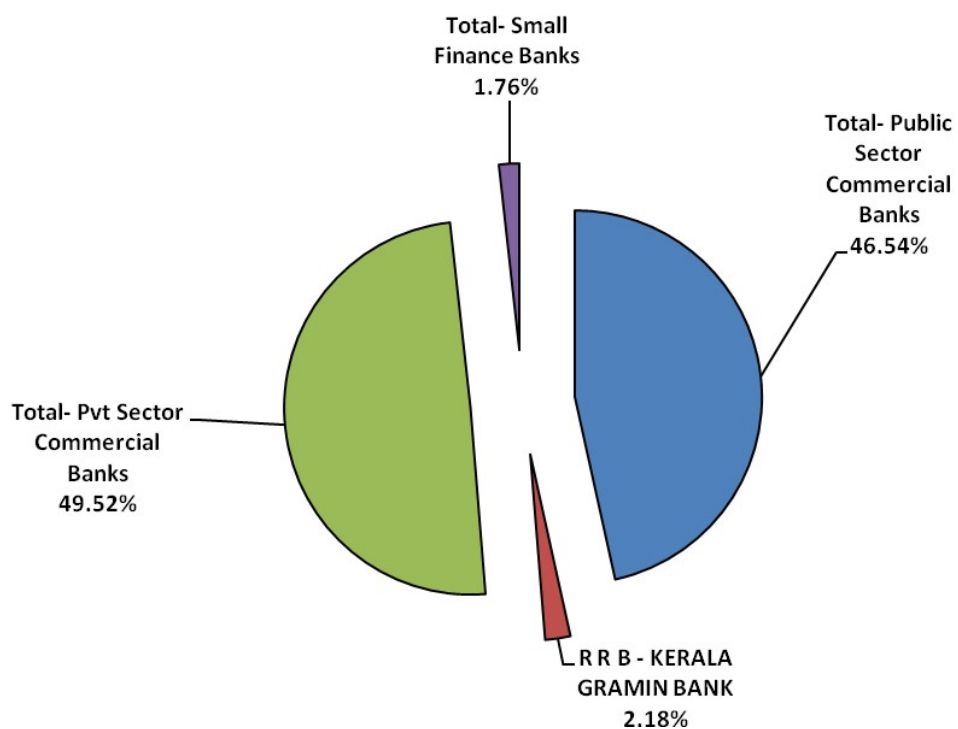
MSME Advances over the years			
Sep 2019	Sep 2020	Sep 2021	Sep 2022
55959	59055	57894	66627

MSME Advances

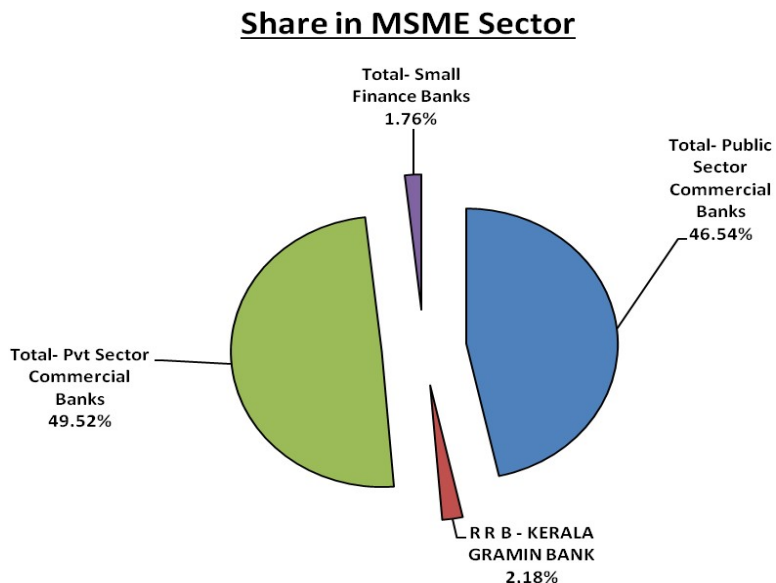


B. Banking Group wise Growth in MSME (Priority) – Micro, Small & Medium Enterprises

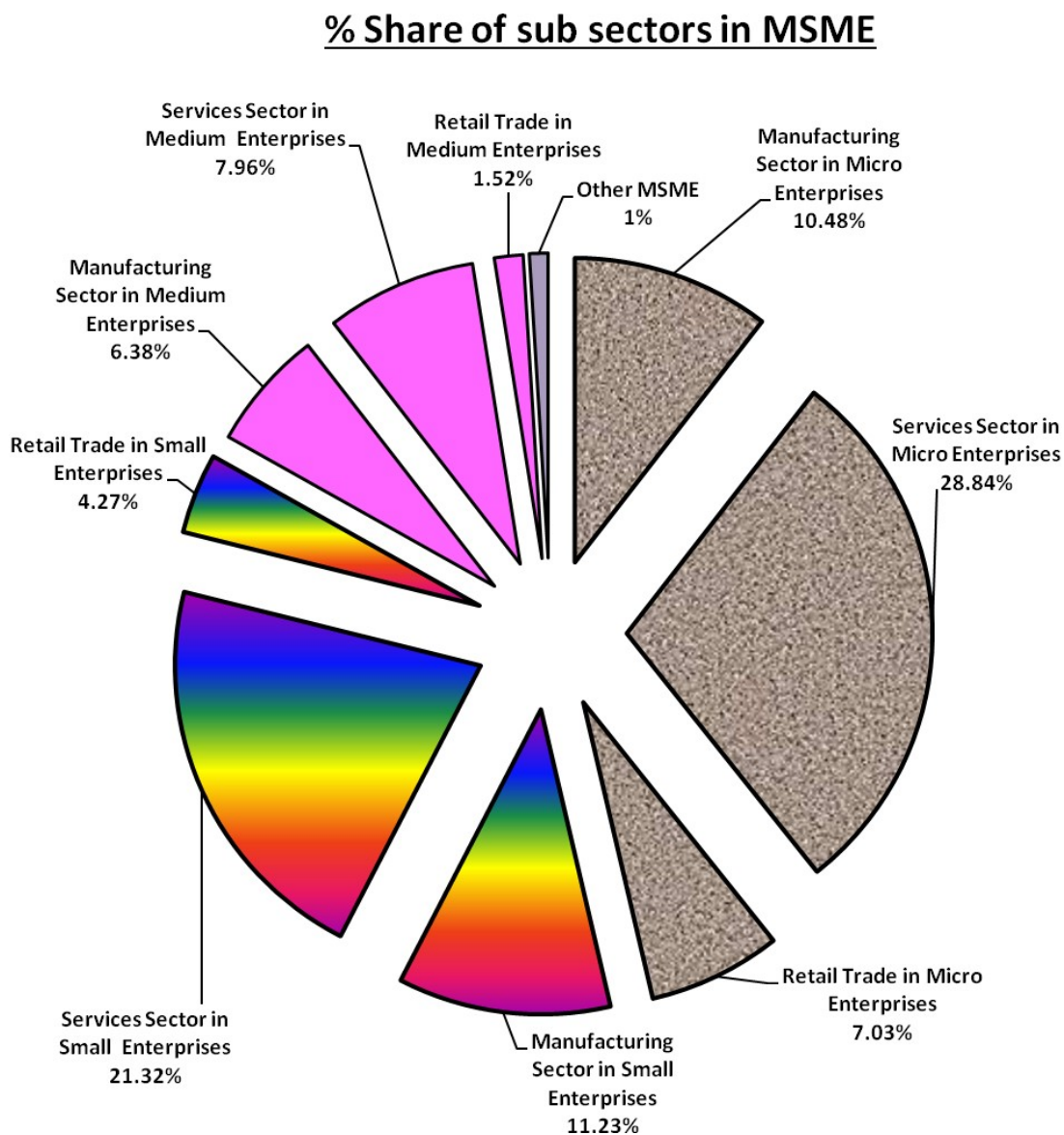
Share in MSME Sector



C. Sector wise classification of MSME

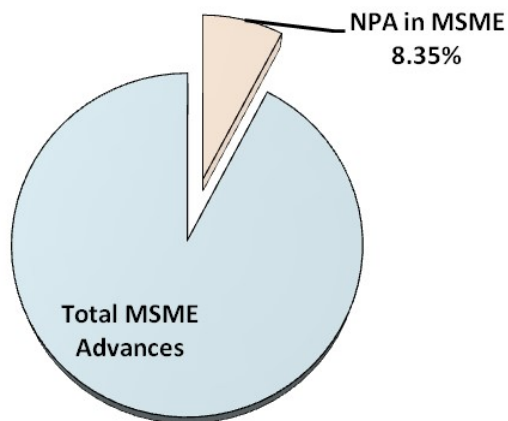


D. Sector wise performance under MSME



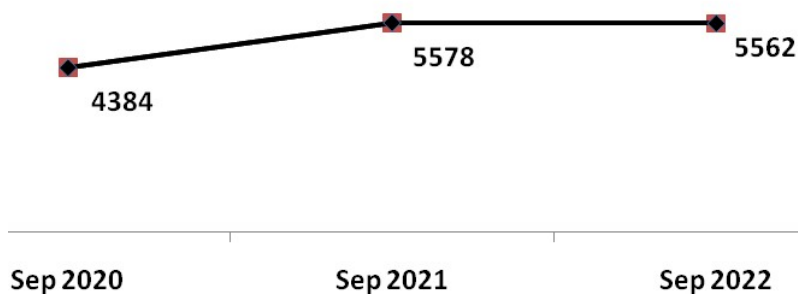
E. % Share of NPA in MSME Advances

Share of MSME NPA



(Rs. in Crores)

Gross NPA in MSME Loan

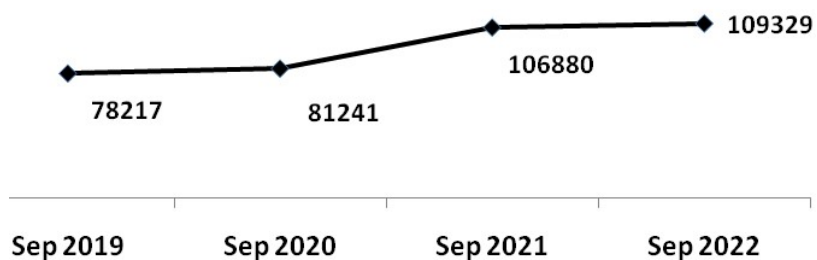


6.1.5. Advances to Weaker Section (Refer Annexure 10.9)

(Rs. in Crores)

Weaker Section Advances over the years			
Sep 2019	Sep 2020	Sep 2021	Sep 2022
78217	81241	106880	109329

Weaker Section Advances

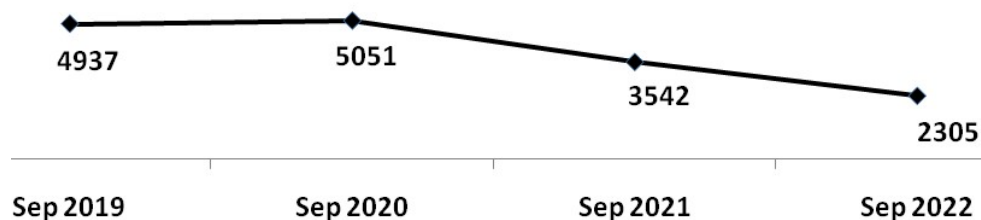


6.1.6. Advances to SC/STs (Refer Annexure 10.9)

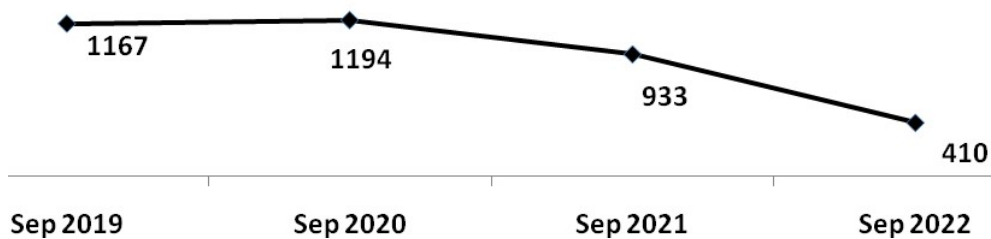
(Rs. in Crores)

Parameter	Outstanding			
	Sep 2019	Sep 2020	Sep 2021	Sep 2022
SC Advances	4937	5051	3542	2305
ST Advances	1167	1194	933	410
Total SC/ST Advances	6104	6246	4475	2715

SC Advances



ST Advances

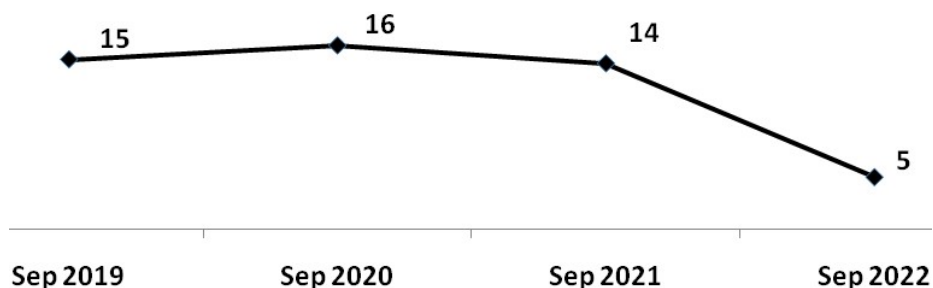


6.1.7. DRI Advances (Refer Annexure 10.10)

(Rs. in Crores)

Parameter	Outstanding over the years			
	Sep 2019	Sep 2020	Sep 2021	Sep 2022
DRI Advances	15	16	14	5

DRI Advances



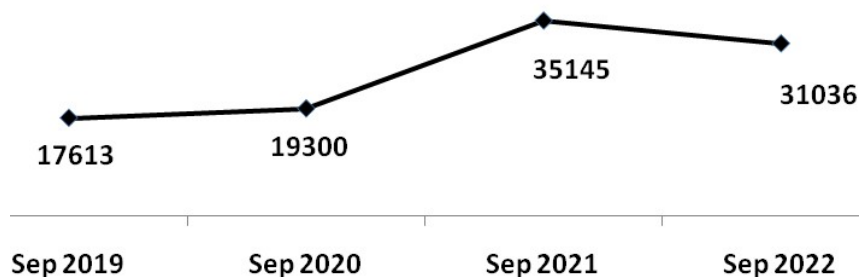
7. Review of Performance under Special Focus Programmes

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

(Rs. in Crores)

Parameter	Outstanding			
	Sep 2019	Sep 2020	Sep 2021	Sep 2022
KCC (including Co-op. Banks)	17613	19300	35145	31036

KCC Outstanding (including Co-op. Banks)



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

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

Data on Minority Sector Advances in the State of Kerala

(Rs. in Crores)

As on	Total Priority Sector Advances (including Co-op. Banks)	Minority Sector Advances	Percentage
31.12.2019	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
31.12.2021	225870	121486	54
31.03.2022	237898	134414	57
30.06.2022	243712	108754	45
30.09.2022	244991	106292	43

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

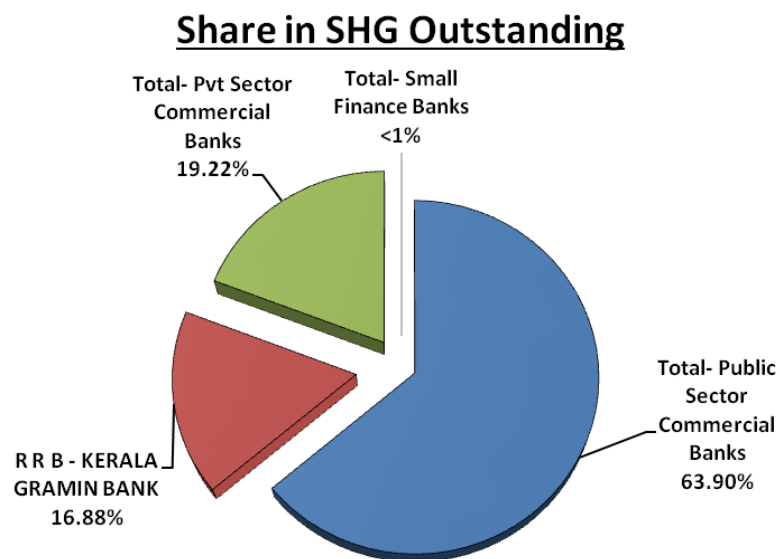
1. Financing SHGs directly by banks
2. Financing SHGs directly with the facilitation of NGOs
3. Financing SHGs through the medium of NGOs

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

(Rs. in Crores)

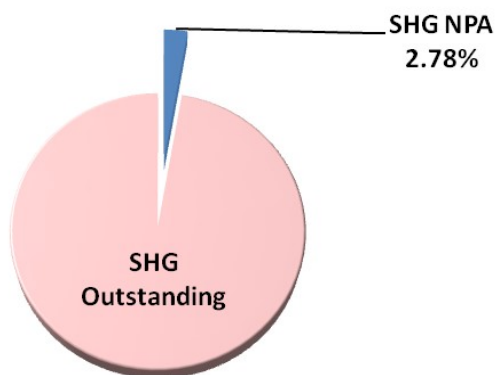
Mode of Linkage	Loan Outstanding under SHG Finance	
	A/c	Amt
Financing SHGs directly by banks	209985	6125
Financing SHGs directly with the facilitation of NGOs	159534	4511
Financing SHGs through the medium of NGOs	5	52
Total No. of SHGs linked	369524	10689

A. Banking Group wise Growth in SHG

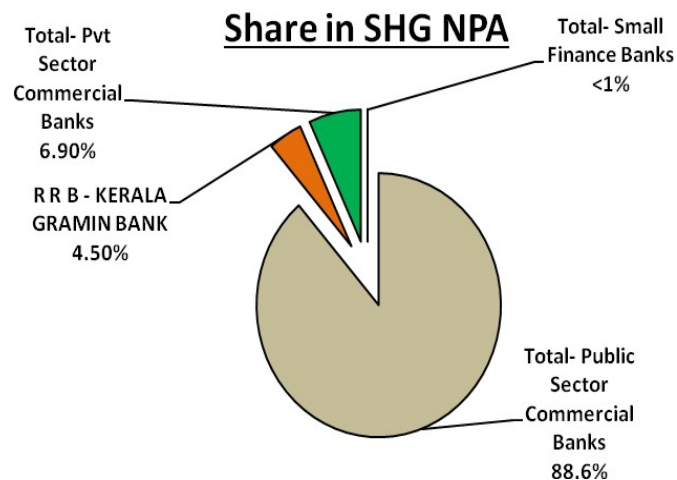


B. % Share of SHG NPA in Total SHG Outstanding

Share of NPA in SHG Outstanding

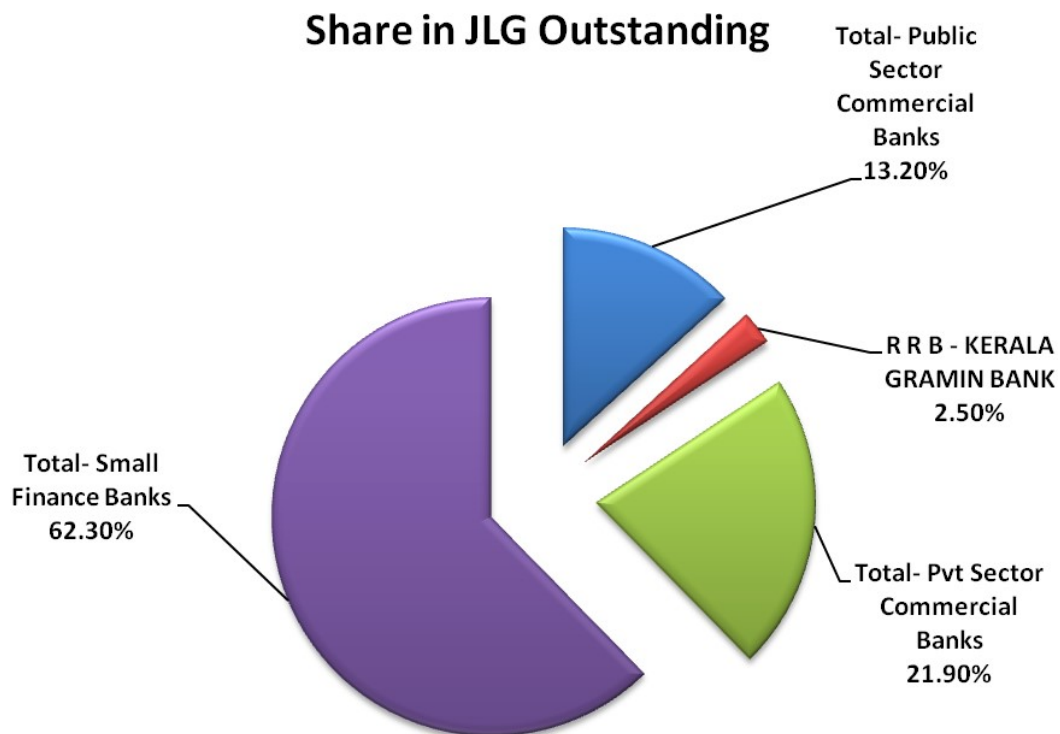


Banking Group wise Share in SHG NPA



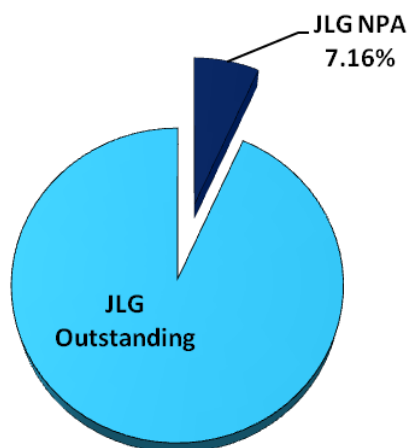
7.4. Performance under JLG

A. Banking Group wise Growth in JLG

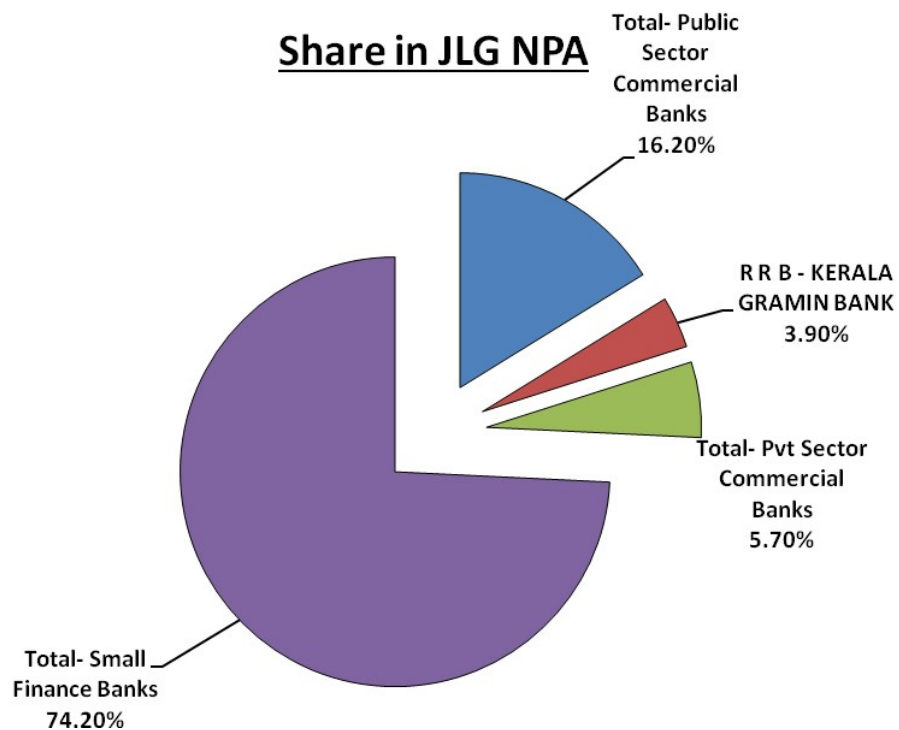


B. % Share of JLG NPA in Total JLG Outstanding

Share of NPA in JLG Outstanding



C. Banking Group wise Share in JLG NPA



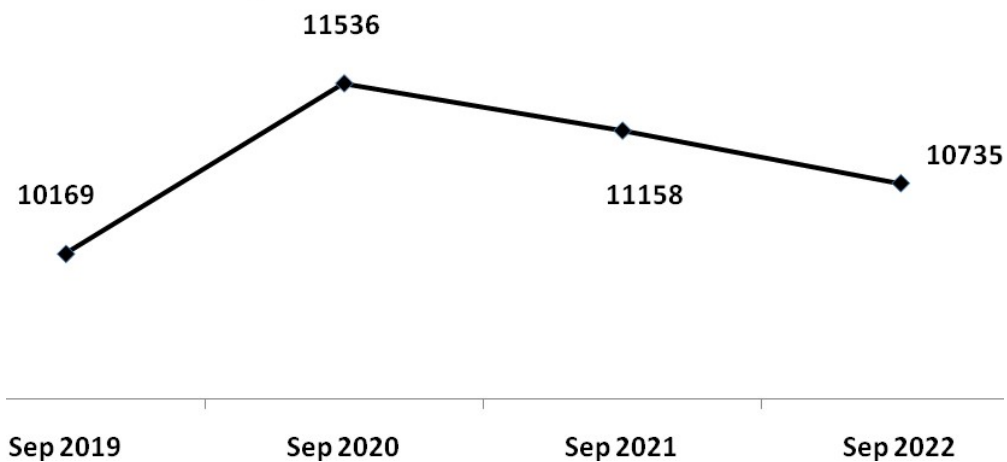
7.5. Outstanding Performance under Education Loan (Refer Annexure 10.25)

A. Growth in Education Loan

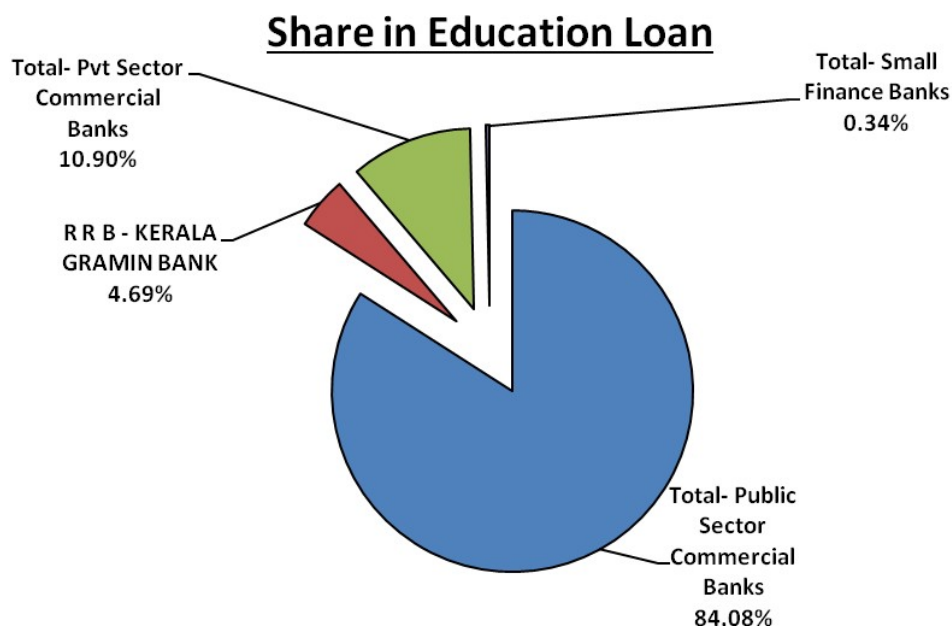
(Rs. in crores)

Parameter	Outstanding			
	Sep 2019	Sep 2020	Sep 2021	Sep 2022
Education loan	10169	11536	11158	10735

Outstanding Performance under Education Loan



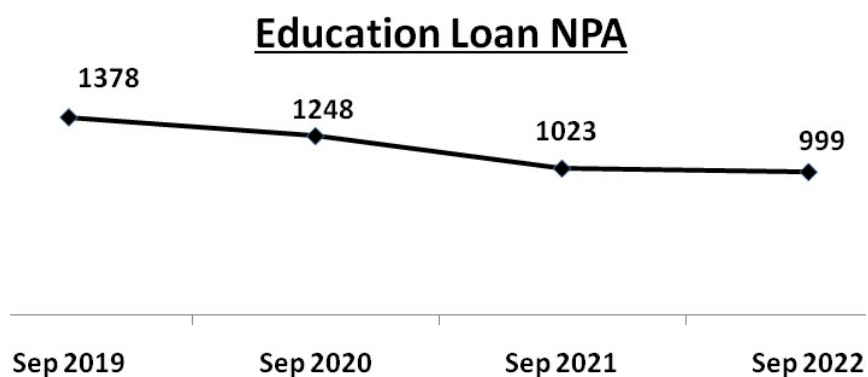
B. Banking Group wise Growth in Education Loan



C. Education Loan NPA over the years

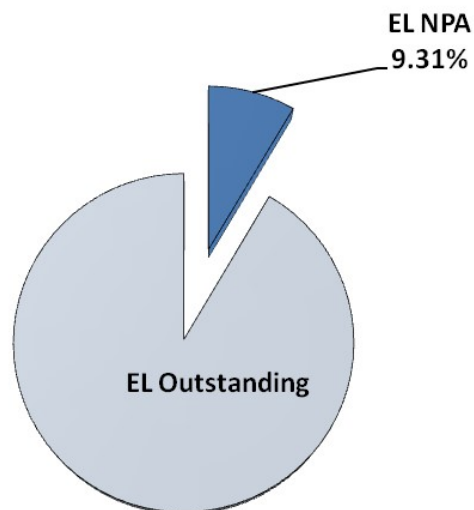
(Rs. in Crores)

Parameter	Outstanding EL NPA			
	Sep 2019	Sep 2020	Sep 2021	Sep 2022
Education Loan NPA	1378	1248	1023	999

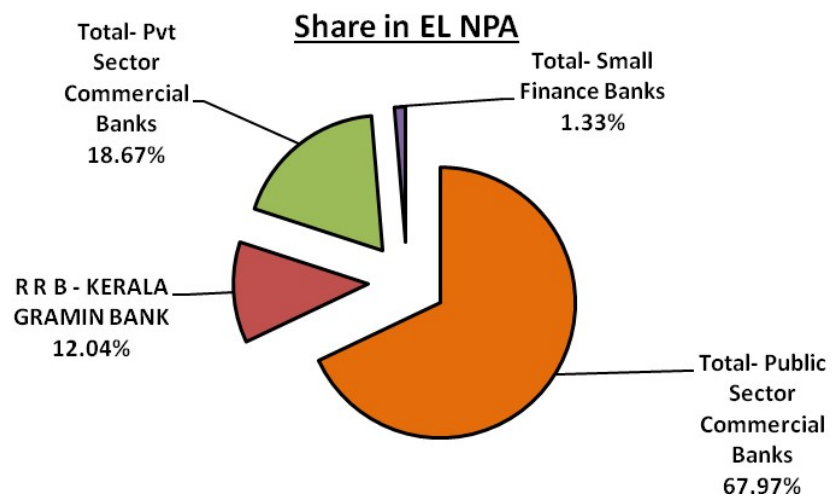


D. % Share of EL NPA in Total EL Outstanding

Share of NPA in Total Outstanding EL



E. Banking Group Wise Share Education Loan NPA



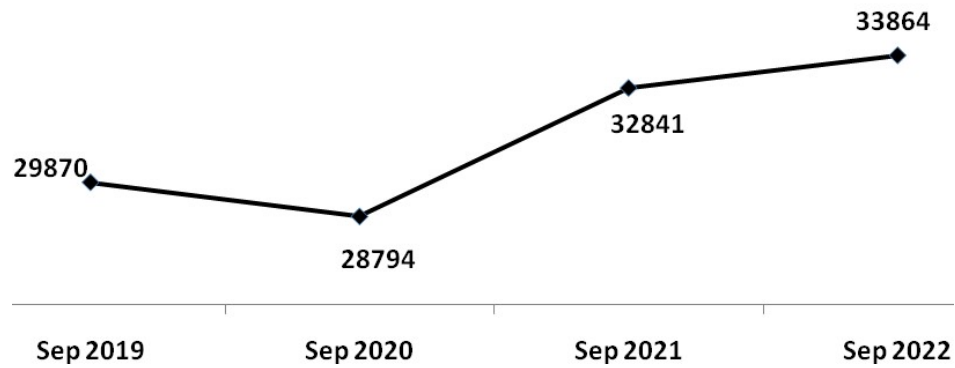
7.6. Outstanding Performance under Housing Loan (Refer Annexure 10.7)

A. Growth in Housing Loan

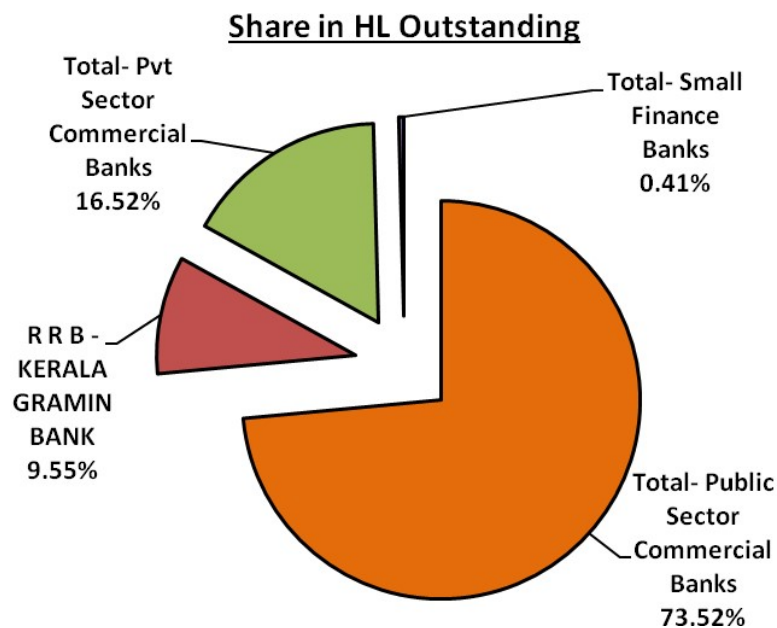
(Rs. in crores)

Parameter	Outstanding			
	Sep 2019	Sep 2020	Sep 2021	Sep 2022
Housing loan	29870	28794	32841	33864

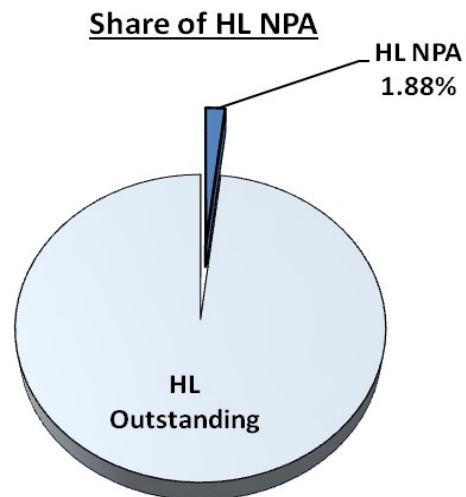
Outstanding Performance under Housing Loan



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 2022
(Refer Annexure 10.30)

(Rs. in Crores)

Banking Group	Of Total outstanding under MUDRA loans							
	SHISHU		KISHORE		TARUN		Total MUDRA Loans	
	No.	Amount	No.	Amount	No.	Amount	No.	Amount
Total- Public Sector Commercial Banks	381905	778	191590	2815	43027	2653	616522	6247
R R B - KERALA GRAMIN BANK	39144	123	83605	942	9361	538	132110	1603
Total- Pvt Sector Commercial Banks	442679	735	146925	867	11226	486	600830	2089
Total- Small Finance Banks	529324	1624	216700	814	79	5	746103	2444
Total - Comm.Banks + RRB + SFB	1393052	3261	638820	5438	63693	3683	2095565	12382

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

(Rs. in Crores)

Banking Group	Women		SC/ST	
	No.	Amount	No.	Amount
Total- Public Sector Commercial Banks	2325	344	522	55
R R B - KERALA GRAMIN BANK	1386	256	20	2.73
Total- Pvt Sector Commercial Banks	554	78	29	5
Total- Small Finance Banks	0	0	0	0
Total - Comm.Banks + RRB + SFB	4265	678	571	63

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

(Rs. in Crores)

Banking Group	PMAY Scheme- URBAN		PMAY Scheme- GRAMIN		PMAY Scheme	
	A/cs	Amount	A/cs	Amount	A/cs	Amount
Total- Public Sector Commercial Banks	14209	1413	0	0	14209	1413
R R B - KERALA GRAMIN BANK	3636	155	0	0	3636	155
Total- Pvt Sector Commercial Banks	685	67	0	0.00	685	67
Total- Small Finance Banks	0	0	0	0	0	0
Total - Comm.Banks + RRB + SFB	18530	1634	0	0	18530	1634

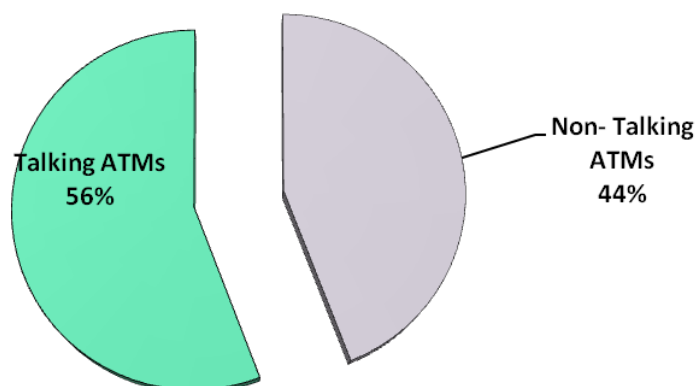
7.10. Cumulative enrollment under Pradhan Mantri Jan Suraksha Yojana as at September 2022 (Refer Annexure 10.31)

Banking Group	PMJJBY	PMSBY	APY	Total No.
Total- Public Sector Commercial Banks	835511	4184900	404261	5424672
R R B - KERALA GRAMIN BANK	99476	616625	124378	840479
Total- Pvt Sector Commercial Banks	63560	216368	92115	372043
Total- Small Finance Banks	0	0	24766	24766
Co-operative Banks	32800	214973	4402	252175
State Total	1031347	5232866	649922	6914135

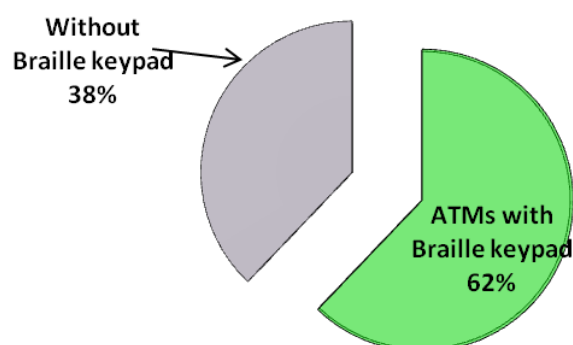
7.11. Status of Creating Banking environment for the visually challenged
(Refer Annexure 10.23)

Banking Group	No.of ATM Outstanding	No. of talking ATMs	No. of ATMs with Braille keypad
Total- Public Sector Commercial Banks	5938	2821	3129
R R B - KERALA GRAMIN BANK	314	269	269
Total- Pvt Sector Commercial Banks	3200	2088	2390
Total- Small Finance Banks	264	249	249
Total - Comm.Banks + RRB + SFB	9716	5427	6037

Share of Talking ATMs



Share of ATMs with Braille Keypad



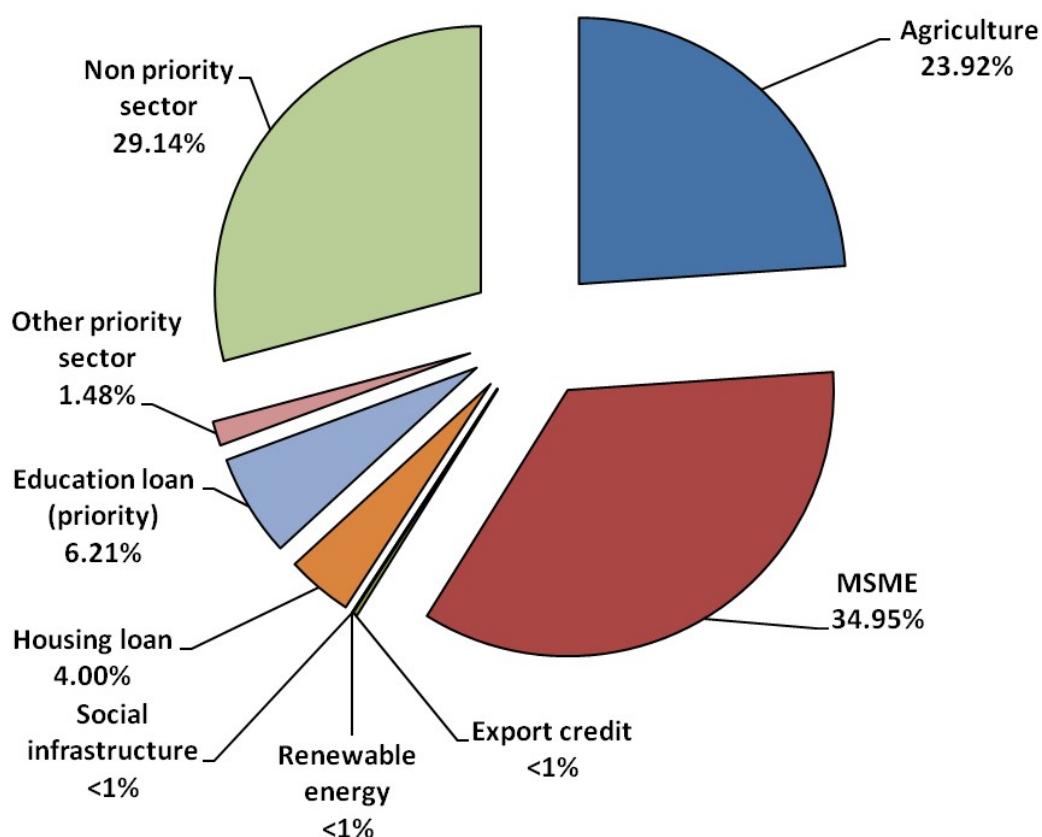
7.12. NPA Position of Commercial Banks (Refer Annexure 10.32)

Sector wise NPA outstanding

(Rs. in crores)

Gross NPA Outstanding as on September 2022		
Parameter	No of Accounts	Amount Outstanding
Priority Sector	493323	11276.29
(1) Agriculture	208604	3806.12
(2) MSME	174791	5562.13
(3) Export credit	22	44.46
(4) Renewable energy	14	0.56
(5) Social infrastructure	323	2.19
(6) Housing loan (priority)	14119	637.08
(7) Education loan (priority)	40767	987.84
(8) Other priority sector	54683	235.91
Non priority sector	119492	4637.31
Total NPA	612815	15913.60

Share in Total NPA



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

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

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

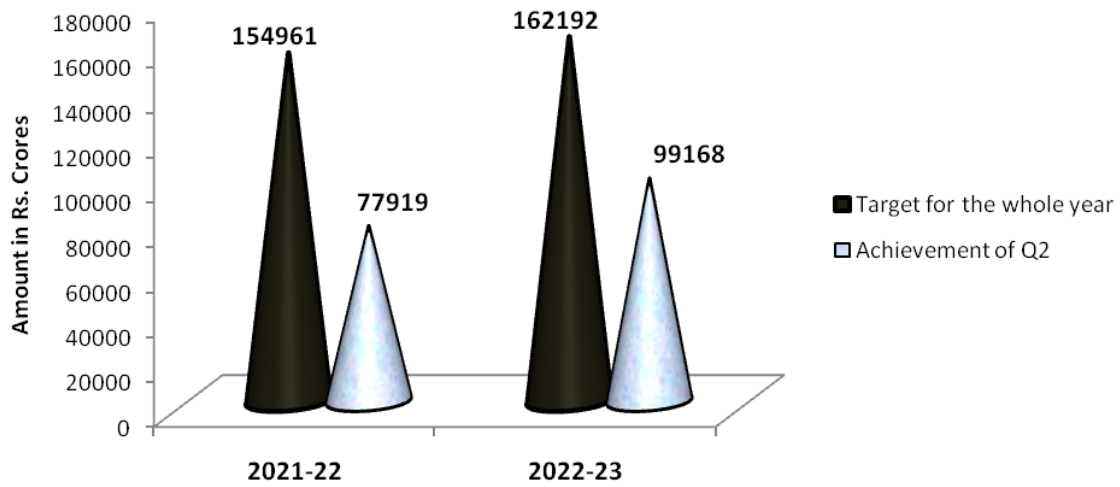
(Rs. in Crores)

Bank/Banking Group	Primary Sector			Secondary sector			Tertiary Sector			Total Priority Sector Advances		
	Target 2022-23	Ach Q2	% Ach	Target 2022-23	Ach Q2	% Ach	Target 2022-23	Ach Q2	% Ach	Target 2022-23	Ach Q2	% Ach
Total- Public Sector Commercial Banks	35953	32209	90%	19545	14351	73%	12434	2721	22%	35953	32209	90%
R R B - KERALA GRAMIN BANK	10410	7248	70%	3016	843	28%	1978	291	15%	10410	7248	70%
Total- Pvt Sector Commercial Banks	20304	15658	77%	16196	15939	98%	6999	579	8%	20304	15658	77%
Small Finance Banks	1466	1393	95%	685	332	48%	691	128	19%	1466	1393	95%
Cooperatives	17179	2600	15%	6509	1028	16%	8826	3850	44%	17179	2600	15%
Total	85313	59107	69%	45951	32492	71%	30928	7569	24%	85313	59107	69%
% to Total Disbursement	xx	59.60%	xx	xx	32.76%	xx	xx	7.63%	xx	xx	59.60%	xx

8.1.1. Overall Performance under Priority Sector

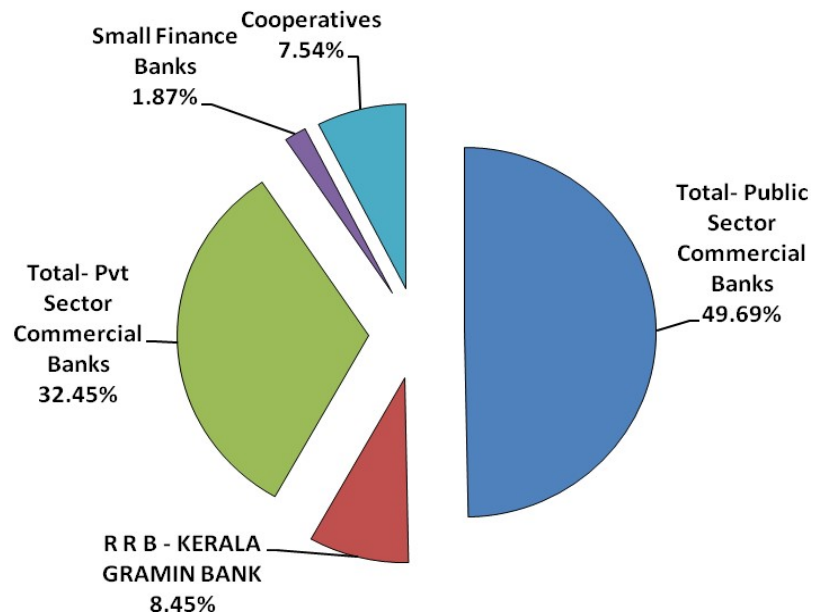
(Rs. in Crores)

Priority Sector	2021-22	2022-23
Target for the whole year	154961	162192
Achievement of Q2	77919	99168
% of achievement for Q2	50%	61%



8.1.1.1. Banking GroupWise Performance under Priority Sector

Share of Priority Sector Disbursement

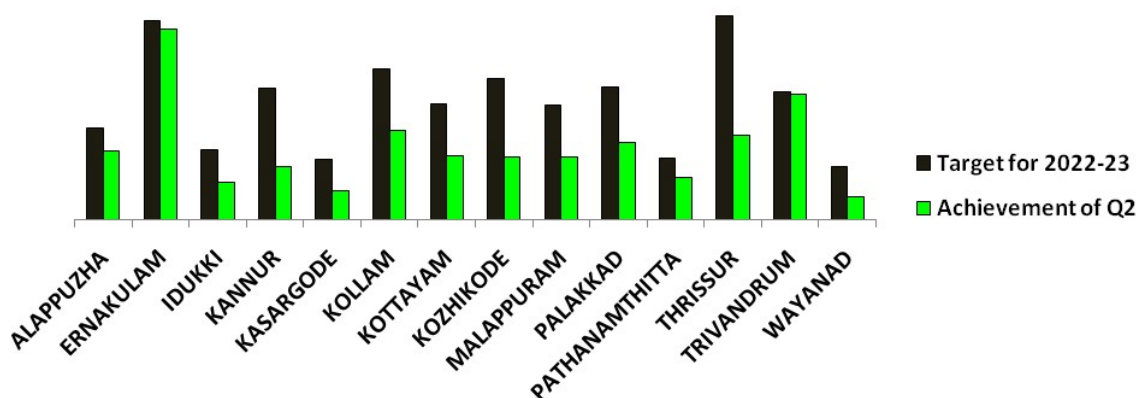


8.1.1.2. District wise Performance under Priority Sector

(Rs. in Crores)

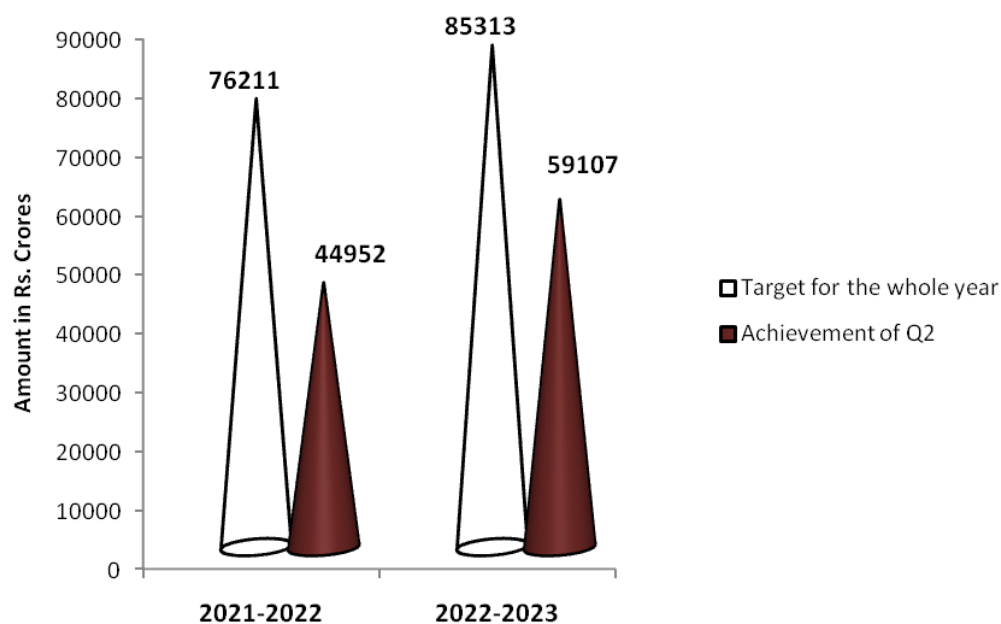
Sl. No.	District	Target for 2022- 23	Achievement of Q2	% Achievement
1	ALAPPUZHA	8950	6720	75%
2	ERNAKULAM	19566	18718	96%
3	IDUKKI	6902	3619	52%
4	KANNUR	12960	5176	40%
5	KASARGODE	5940	2835	48%
6	KOLLAM	14771	8797	60%
7	KOTTAYAM	11400	6317	55%
8	KOZHIKODE	13815	6163	45%
9	MALAPPURAM	11200	6191	55%
10	PALAKKAD	12977	7583	58%
11	PATHANAMTHITTA	6000	4148	69%
12	THRISSUR	20000	8352	42%
13	TRIVANDRUM	12550	12331	98%
14	WAYANAD	5160	2218	43%
TOTAL		162192	99168	61%

Priority Sector Target Vs Achievement



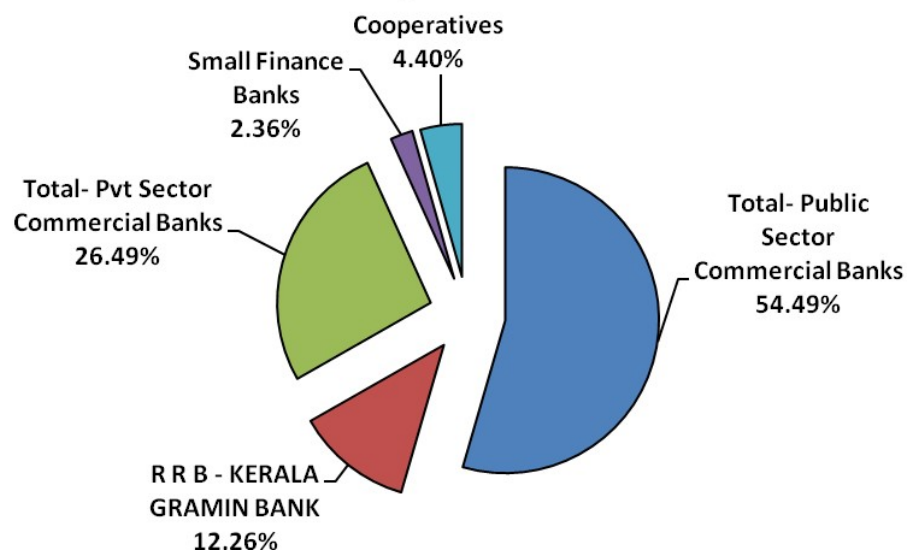
8.1.2. Performance under Primary Sector

Parameter	(Rs. in Crores)	
	2021-2022	2022-2023
Target for the whole year	76211	85313
Achievement of Q2	44952	59107
% achievement for Q2	59%	69%



8.1.2.1. Banking GroupWise Performance under Primary Sector

Share of Primary Sector Disbursement

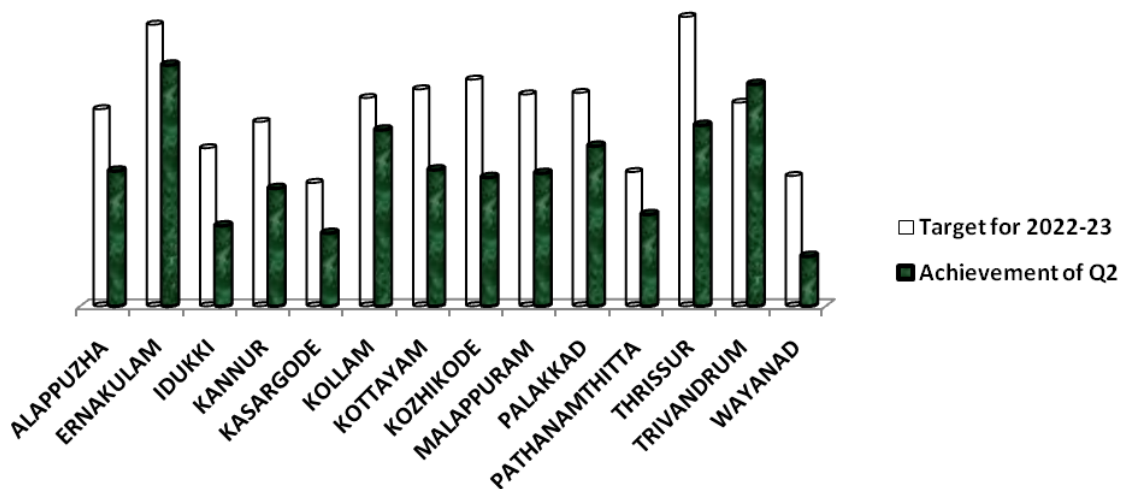


8.1.2.2. District wise Performance under Primary Sector

(Rs. in Crores)

Sl. No.	District	Target for 2022-23	Achievement of Q2	% Achievement
1	ALAPPUZHA	6050	4147	69%
2	ERNAKULAM	8644	7400	86%
3	IDUKKI	4853	2466	51%
4	KANNUR	5659	3616	64%
5	KASARGODE	3786	2237	59%
6	KOLLAM	6393	5409	85%
7	KOTTAYAM	6660	4186	63%
8	KOZHIKODE	6959	3951	57%
9	MALAPPURAM	6503	4076	63%
10	PALAKKAD	6550	4913	75%
11	PATHANAMTHITTA	4120	2813	68%
12	THRISSUR	8885	5553	62%
13	TRIVANDRUM	6250	6810	109%
14	WAYANAD	4000	1529	38%
TOTAL		85313	59107	69%

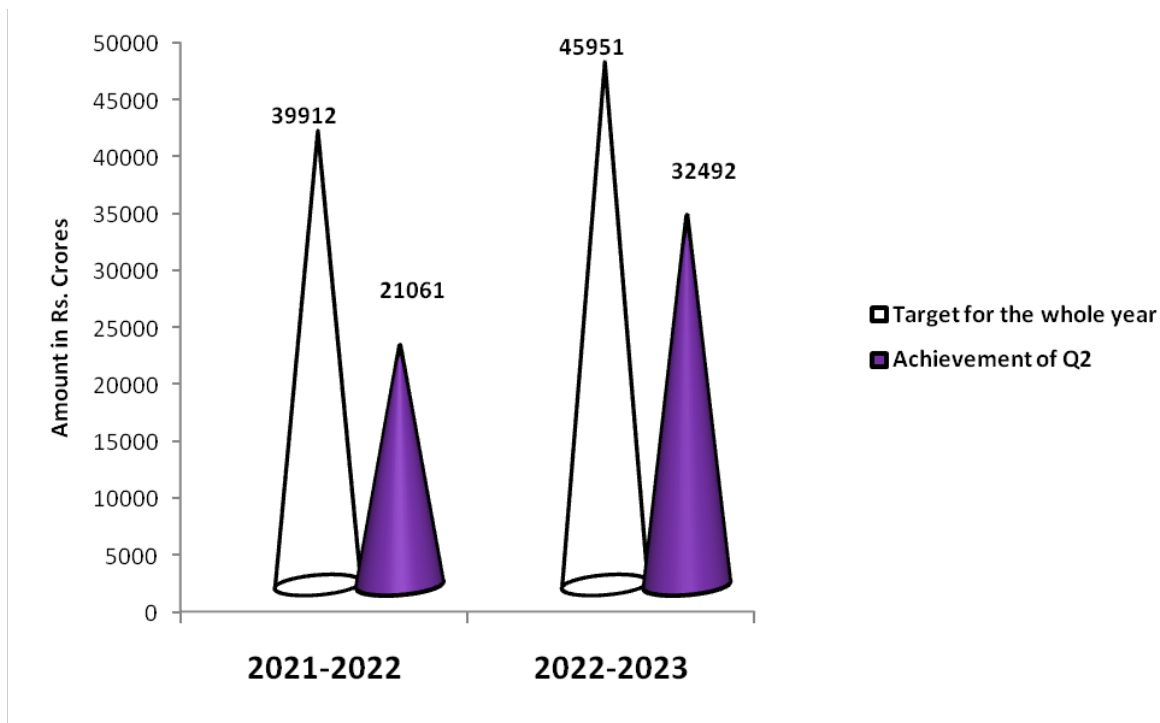
Primary Sector Target Vs Achievement



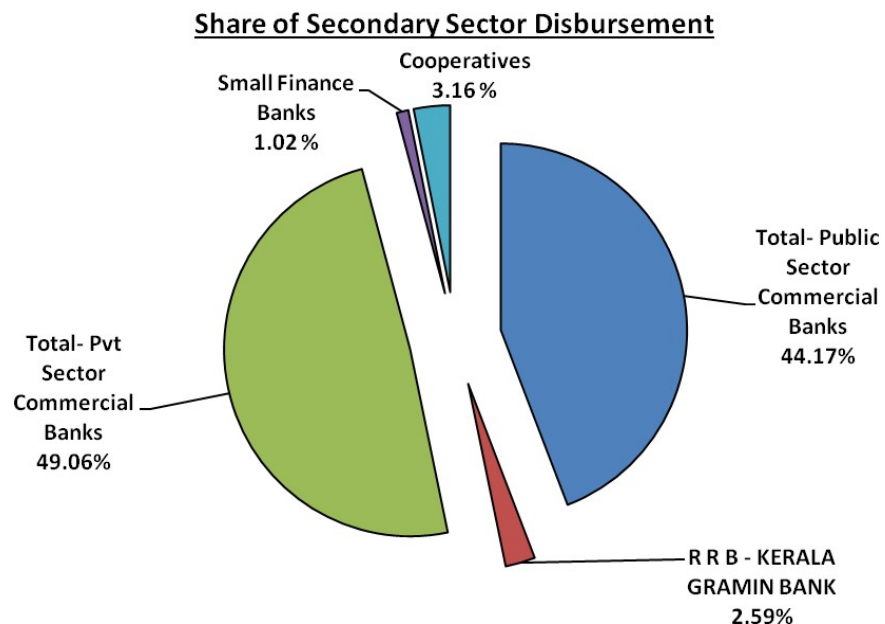
8.1.3. Performance under Secondary Sector

(Rs. in Crores)

Parameter	2021-2022	2022-2023
Target for the whole year	39912	45951
Achievement of Q2	21061	32492
% achievement for Q2	53%	71%



8.1.3.1. Banking GroupWise Performance under Secondary Sector

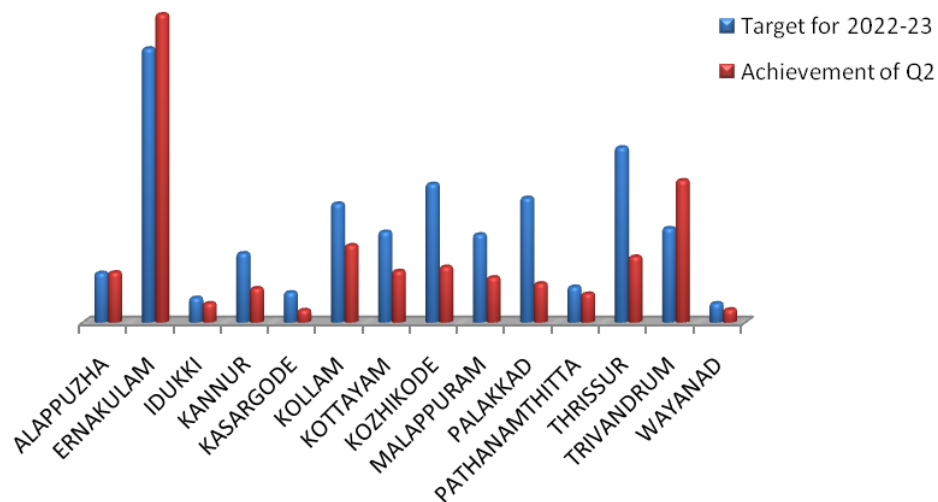


8.1.3.2. District wise Performance under Secondary Sector

(Rs. in Crores)

Sl. No.	District	Target for 2022-23	Achievement of Q2	% Achievement
1	ALAPPUZHA	1710	1727	101%
2	ERNAKULAM	9452	10631	112%
3	IDUKKI	849	662	78%
4	KANNUR	2383	1179	49%
5	KASARGODE	1037	426	41%
6	KOLLAM	4101	2663	65%
7	KOTTAYAM	3125	1774	57%
8	KOZHIKODE	4778	1917	40%
9	MALAPPURAM	3037	1557	51%
10	PALAKKAD	4299	1345	31%
11	PATHANAMTHITTA	1229	989	81%
12	THRISSUR	6040	2268	38%
13	TRIVANDRUM	3250	4904	151%
14	WAYANAD	660	449	68%
TOTAL		45951	32492	71%

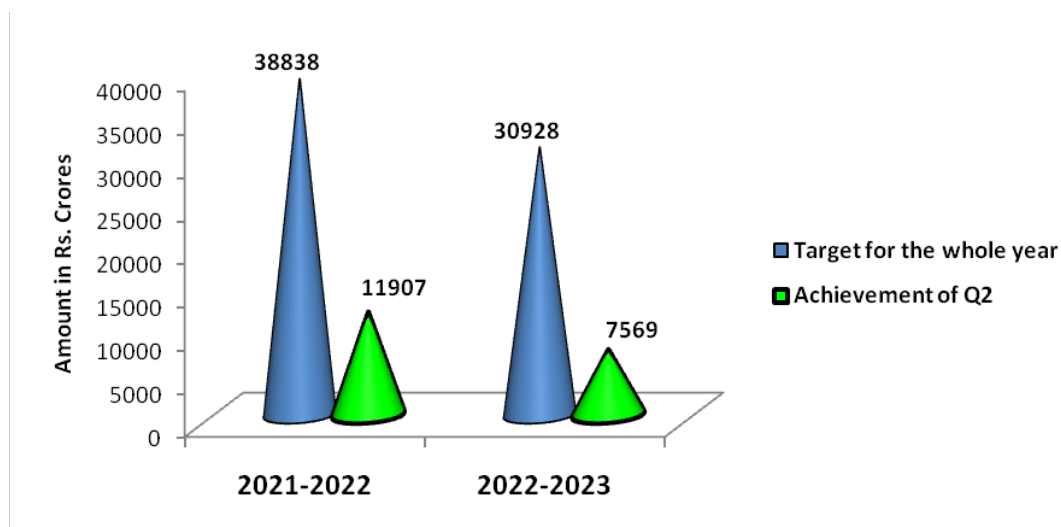
Secondary Sector Target Vs Achievement



8.1.4. Performance under Tertiary Sector

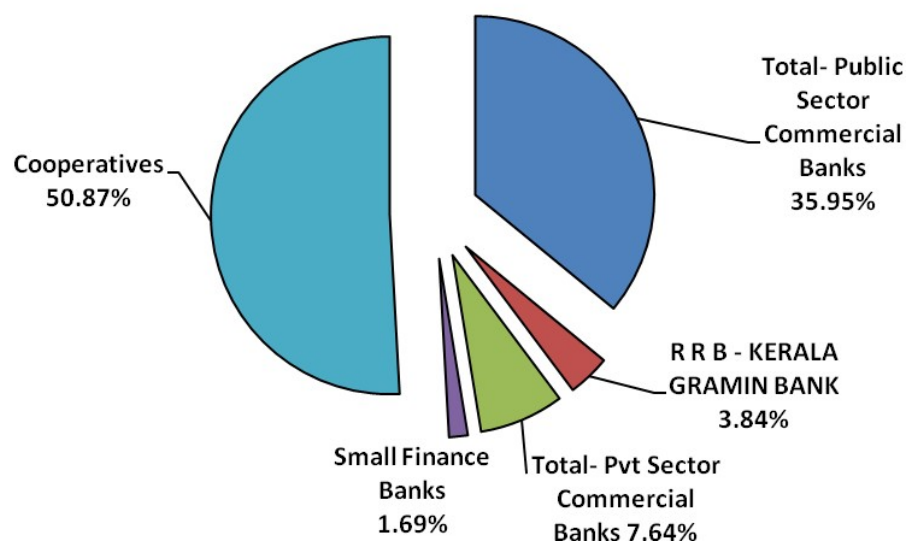
(Rs. in Crores)

Parameter	2021-2022	2022-2023
Target for the whole year	38838	30928
Achievement of Q2	11907	7569
% achievement for Q2	31%	24%



8.1.4.1. Banking GroupWise Performance under Tertiary Sector

Share of Tertiary Sector Disbursement

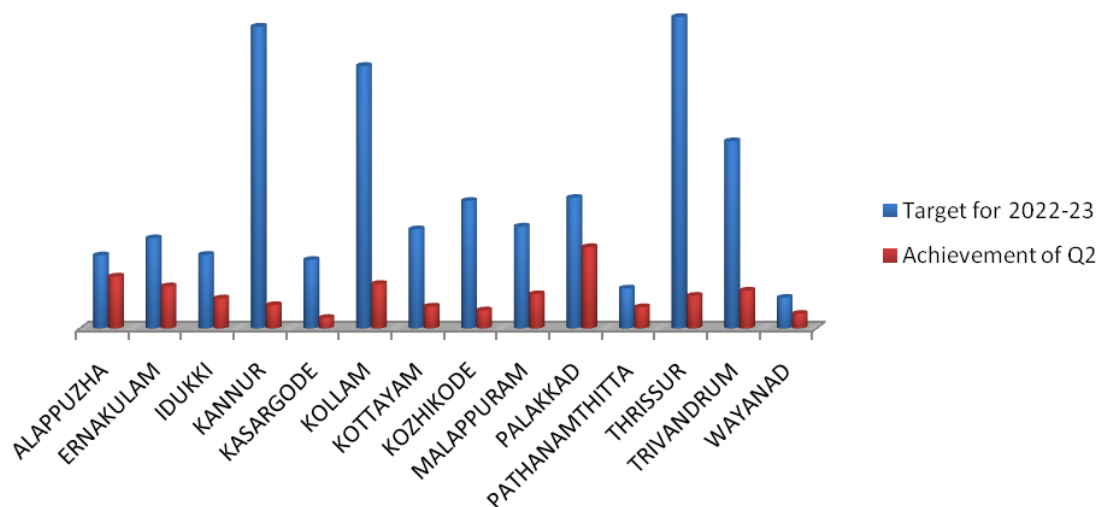


8.1.4.2. District wise Performance under Tertiary Sector

(Rs. in Crores)

Sl.No.	District	Target for 2022-23	Achievement of Q2	% Achievement
1	ALAPPUZHA	1190	846	71%
2	ERNAKULAM	1470	687	47%
3	IDUKKI	1200	490	41%
4	KANNUR	4917	381	8%
5	KASARGODE	1117	172	15%
6	KOLLAM	4277	725	17%
7	KOTTAYAM	1615	356	22%
8	KOZHIKODE	2078	295	14%
9	MALAPPURAM	1660	558	34%
10	PALAKKAD	2128	1325	62%
11	PATHANAMTHITTA	651	346	53%
12	THRISSUR	5075	532	10%
13	TRIVANDRUM	3050	617	20%
14	WAYANAD	500	239	48%
TOTAL		30928	7569	24%

Tertiary Sector Target Vs Achievement



9. Any Other matter with the Permission of Chair

10.1. BANKING STATISTICS - NUMBER OF BANK BRANCHES AND DEPOSITS AS AT SEPTEMBER 2022									
									(Rs.in lakhs)
SI No.	BANK	No. of Branches				Total Deposits			
		Rural	S.Urban	Urban	Total	Rural	S.Urban	Urban	Total
A	PUBLIC SECTOR COMMERCIAL BANKS								
1	BANK OF BARODA	11	151	57	219	35,944	9,22,739	5,56,688	15,15,371
2	BANK OF INDIA	4	69	29	102	9,617	2,87,754	2,61,861	5,59,232
3	BANK OF MAHARASHTRA	0	20	10	30	0	10,399	43,675	54,073
4	CANARA BANK	33	478	157	668	1,72,178	37,16,746	19,32,761	58,21,685
5	CENTRAL BANK OF INDIA	5	81	32	118	12,638	3,94,393	1,94,779	6,01,810
6	INDIAN BANK	2	103	49	154	10,221	6,53,220	5,41,781	12,05,222
7	INDIAN OVERSEAS BANK	3	139	41	183	15,046	9,56,004	3,53,950	13,24,999
8	PUNJAB & SIND BANK	0	0	4	4	0	0	20,780	20,780
9	PUNJAB NATIONAL BANK	9	129	62	200	44,141	5,71,547	4,79,766	10,95,453
10	STATE BANK OF INDIA	57	864	276	1,197	4,36,531	1,25,95,662	69,84,793	2,00,16,986
11	UCO BANK	2	32	14	48	3,626	76,659	98,458	1,78,742
12	UNION BANK OF INDIA	17	251	100	368	59,449	12,60,945	14,03,581	27,23,974
	Total- Public Sector Commercial Banks	143	2,317	831	3,291	7,99,391	2,14,46,067	1,28,72,871	3,51,18,329
B	R R B - KERALA GRAMIN BANK	53	542	39	634	1,17,469	16,67,023	2,40,743	20,25,235
	Total- Public Sector Banks including RRB	196	2,859	870	3,925	9,16,860	2,31,13,090	1,31,13,614	3,71,43,564

10.1. BANKING STATISTICS - NUMBER OF BANK BRANCHES AND DEPOSITS AS AT SEPTEMBER 2022									
SI No.	BANK	No. of Branches				Total Deposits			
		Rural	S.Urban	Urban	Total	Rural	S.Urban	Urban	Total
C	PRIVATE SECTOR COMMERCIAL BANKS								
1	AXIS BANK	1	92	55	148	41,464	8,33,801	10,78,699	19,53,965
2	BANDHAN BANK	0	4	7	11	0	75,033	2,36,126	3,11,159
3	CSB BANK	24	197	44	265	33,917	8,98,334	3,06,930	12,39,182
4	CITY UNION BANK	0	9	9	18	0	23,651	47,094	70,744
5	DHANLAXMI BANK	14	96	33	143	59,742	4,29,922	4,63,167	9,52,832
6	FEDERAL BANK	29	499	77	605	3,38,244	94,19,632	23,74,597	1,21,32,473
7	HDFC BANK	7	145	95	247	35,850	12,23,089	19,33,338	31,92,277
8	ICICI BANK	6	117	60	183	19,363	9,74,768	10,52,137	20,46,268
9	IDBI BANK	0	34	18	52	0	2,82,912	3,01,208	5,84,120
10	IDFC FIRST Bank	0	0	7	7	0	0	1,23,194	1,23,194
11	INDUS IND BANK	1	45	43	89	693	2,60,535	6,47,430	9,08,658
12	JAMMU & KASHMIR BANK	0	0	2	2	0	0	2,227	2,227
13	KARNATAKA BANK	1	11	9	21	1,860	41,647	41,560	85,067
14	KARUR VYSYA BANK	0	12	9	21	0	54,665	1,16,170	1,70,835
15	KOTAK MAHINDRA BANK	0	18	16	34	0	93,622	1,82,415	2,76,037
16	LAKSHMI VILAS BANK	0	5	8	13	0	17,782	16,681	34,463
17	RBL Bank	1	5	7	13	448	17,950	42,688	61,086
18	SOUTH INDIAN BANK	45	377	78	500	2,47,471	38,32,224	14,34,141	55,13,836
19	T.N.MERCANTILE BANK	0	12	9	21	0	27,160	56,581	83,740
20	YES BANK	0	4	12	16	0	34,812	3,50,207	3,85,018
	Total- Pvt Sector Commercial Banks	129	1,682	598	2,409	7,79,053	1,85,41,538	1,08,06,590	3,01,27,180
D	SMALL FINANCE BANKS								
1	ESAF	147	104	28	279	1,39,830	4,99,917	4,76,658	11,16,405
2	Ujjivan Small Finance Bank	0	7	8	15	0	38,523	55,376	93,898
	Total- Small Finance Banks	147	111	36	294	1,39,830	5,38,439	5,32,034	12,10,303
	Total - Commercial Banks + RRB + SFB	472	4,652	1,504	6,628	18,35,742	4,21,93,067	2,44,52,238	6,84,81,047
E	CO-OPERATIVE BANKS								
1	DIST CO-OPERATIVE BANKS	37	17	0	54	2,04,921	2,49,304	0	4,54,226
2	KSCARDB (incl. PCARDBs)	128	37	10	175	15,471	4,763	3,570	23,804
3	KSCB	291	350	128	769	21,63,317	25,04,219	18,95,537	65,63,073
	Total Co-operative Banks	456	404	138	998	23,83,709	27,58,286	18,99,107	70,41,103
	Total - Banking Sector	928	5,056	1,642	7,626	42,19,452	4,49,51,353	2,63,51,345	7,55,22,150

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

(Rs.in lakhs)

SI 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	9,843	3,73,432	1,76,143	5,59,418	45,802	8,60,519	7,06,177	16,12,498	17,984	3,28,620	1,68,888	5,15,492
2	BANK OF INDIA	1,269	51,419	40,837	93,525	16,506	2,88,864	2,35,060	5,40,430	5,728	1,32,510	72,413	2,10,651
3	BANK OF MAHARASHTRA	0	1,059	1,084	2,143	0	27,350	5,32,456	5,59,805	0	5,388	20,236	25,624
4	CANARA BANK	50,626	14,61,865	3,69,550	18,82,041	1,77,978	34,47,577	22,36,781	58,62,336	79,344	17,77,491	7,78,908	26,35,743
5	CENTRAL BANK OF INDIA	2,397	1,13,528	25,909	1,41,834	18,405	2,93,944	3,22,798	6,35,147	5,497	1,39,950	75,466	2,20,913
6	INDIAN BANK	1,157	1,37,908	1,15,430	2,54,495	3,620	3,85,128	6,28,871	10,17,619	4,465	2,65,137	2,16,347	4,85,949
7	INDIAN OVERSEAS BANK	10,825	2,78,856	1,03,852	3,93,533	6,269	4,42,927	2,36,347	6,85,542	5,849	2,95,188	1,34,228	4,35,265
8	PUNJAB & SIND BANK	0	0	0	0	0	0	30,115	30,115	0	0	3,093	3,093
9	PUNJAB NATIONAL BANK	8,130	1,06,358	45,643	1,60,131	22,965	2,88,299	5,90,709	9,01,974	16,231	2,44,144	2,21,256	4,81,631
10	STATE BANK OF INDIA	1,36,103	47,73,621	18,70,481	67,80,205	2,46,743	54,50,269	50,39,926	1,07,36,939	1,91,204	52,02,797	24,73,160	78,67,161
11	UCO BANK	177	16,079	4,549	20,805	5,870	1,08,959	3,12,026	4,26,856	2,003	31,447	35,536	68,985
12	UNION BANK OF INDIA	15,966	38,664	6,46,410	7,01,039	43,877	10,06,317	14,37,387	24,87,581	20,533	5,30,564	3,38,406	8,89,503
	Total- Public Sector Commercial Banks	2,36,493	73,52,789	33,99,887	1,09,89,169	5,88,036	1,26,00,154	1,23,08,652	2,54,96,842	3,48,837	89,53,235	45,37,937	1,38,40,010
B	R R B - KERALA GRAMIN BANK	9,902	1,54,458	14,812	1,79,172	1,36,227	17,73,467	1,36,224	20,45,917	52,562	7,93,839	69,145	9,15,547
	Total- Public Sector Banks including RRB	2,46,395	75,07,247	34,14,699	1,11,68,341	7,24,262	1,43,73,622	1,24,44,876	2,75,42,760	4,01,399	97,47,074	46,07,083	1,47,55,556
C	PRIVATE SECTOR COMMERCIAL BANKS												
1	AXIS BANK	7,532	4,50,166	3,83,074	8,40,772	21,645	5,42,008	9,51,687	15,15,339	25,462	4,20,826	3,83,074	8,29,362
2	BANDHAN BANK	0	2,549	1,883	4,432	0	12,631	27,241	39,871	0	9,305	32,862	42,167
3	CSB BANK	8,544	3,35,212	81,459	4,25,215	16,943	3,28,119	1,68,024	5,13,087	10,796	2,24,911	84,874	3,20,581
4	CITY UNION BANK	0	3,209	5,584	8,793	0	22,206	73,839	96,045	0	7,477	12,679	20,156
5	DHANLAXMI BANK	22,460	1,04,186	47,864	1,74,510	22,927	2,21,588	2,54,562	4,99,078	19,048	1,56,609	1,21,986	2,97,643
6	FEDERAL BANK	1,90,069	54,31,204	10,98,486	67,19,759	1,27,077	34,19,541	16,46,681	51,93,299	1,17,255	34,85,287	7,21,477	43,24,019
7	HDFC BANK	11,676	3,87,839	6,42,645	10,42,160	39,208	12,41,959	16,58,569	29,39,736	41,390	12,60,434	26,31,009	39,32,833
8	ICICI BANK	7,852	4,51,908	3,81,358	8,41,119	9,716	11,18,780	4,09,850	15,38,347	7,169	3,92,379	4,71,961	8,71,508
9	IDBI BANK	0	67,494	98,351	1,65,845	0	2,17,054	3,76,403	5,93,457	0	1,50,701	1,39,411	2,90,112
10	IDFC FIRST Bank	0	0	0	0	2,868	31,099	1,63,379	1,97,346	0	0	49,548	49,548
11	INDUS IND BANK	200	51,584	71,074	1,22,858	0	1,50,885	7,74,662	9,25,547	820	2,84,553	6,79,394	9,64,767
12	JAMMU & KASHMIR BANK	0	0	134	134	0	0	11,331	11,331	0	0	1,412	1,412
13	KARNATAKA BANK	55	4,601	2,606	7,262	774	29,646	64,162	94,583	879	14,995	11,480	27,355
14	KARUR VYSYA BANK	0	23,511	28,579	52,090	0	23,967	92,623	1,16,590	0	8,897	15,585	24,482
15	KOTAK MAHINDRA BANK	0	45,091	57,995	1,03,086	0	17,923	1,92,221	2,10,144	0	48,345	1,17,614	1,65,958
16	LAKSHMI VILAS BANK	0	426	1,015	1,441	0	667	22,054	22,721	0	1,346	4,679	6,025
17	RBL Bank	0	0	0	0	2,815	237	3,190	6,242	256	3,242	13,572	17,069
18	SOUTH INDIAN BANK	1,04,972	18,54,419	5,42,971	25,02,363	1,07,816	15,91,819	10,06,864	27,06,498	94,783	13,60,131	4,08,306	18,63,220
19	T.N.MERCANTILE BANK	0	9,418	7,639	17,057	0	23,380	39,719	63,098	0	6,879	36,720	43,599
20	YES BANK	0	12,951	66,977	79,928	0	16,576	4,04,004	4,20,580	0	8,673	48,313	56,986
	Total- Pvt Sector Commercial Banks	3,53,361	92,35,769	35,19,694	1,31,08,824	3,51,789	90,10,084	83,41,065	1,77,02,937	3,17,859	78,44,989	59,85,955	1,41,48,803
D	SMALL FINANCE BANKS												
1	ESAF	31,411	1,42,031	1,21,675	2,95,117	1,24,485	3,22,783	76,140	5,23,408	53,668	1,21,731	82,491	2,57,890
2	Ujjivan Small Finance Bank	0	0	0	0	0	12,669	15,456	28,125	0	0	0	0
	Total- Small Finance Banks	31,411	1,42,031	1,21,675	2,95,117	1,24,485	3,35,451	91,597	5,51,533	53,668	1,21,731	82,491	2,57,890
	Total - Commercial Banks + RRB + SFB	6,31,167	1,68,85,046	70,56,068	2,45,72,282	12,00,536	2,37,19,157	2,08,77,537	4,57,97,230	7,72,926	1,77,13,794	1,06,75,529	2,91,62,250
E	CO-OPERATIVE BANKS												
1	DIST CO-OPERATIVE BANKS	0	83	0	84	2,22,768	1,34,196	0	3,56,964	29,543	22,523	0	52,065
2	KSCARDB (incl. PCARDBs)	0	0	0	0	5,28,288	2,68,395	12,375	8,09,058	0	0	0	0
3	KSCB	0	150	0	150	14,77,914	17,61,997	11,75,427	44,15,337	2,72,988	2,39,168	2,16,044	7,28,200
	Total Co-operative Banks	0	233	0	234	22,28,970	21,64,588	11,87,802	55,81,359	3,02,531	2,61,691	2,16,044	7,80,266
	Total - Banking Sector	6,31,168	1,68,85,280	70,56,068	2,45,72,515	34,29,506	2,58,83,745	2,20,65,338	5,13,78,589	10,75,457	1,79,75,486	1,08,91,573	2,99,42,516

10.3. BANKING STATISTICS - C D RATIO, INVESTMENTS AND C+I D RATIO AS AT SEPTEMBER 2022								
Sl. No.	BANK	CD Ratio				Investment (Rs.in lakhs)	Adv. + Investment (Rs.in lakhs)	C+I :D Ratio
		Rural	S. Urban	Urban	Total			
A	PUBLIC SECTOR COMMERCIAL BANKS							
1	BANK OF BARODA	127.43	93.26	126.85	106.41	0	16,12,498	106.41
2	BANK OF INDIA	171.62	100.39	89.77	96.64	0	5,40,430	96.64
3	BANK OF MAHARASHTRA	0.00	263.01	1219.14	1035.27	0	5,59,805	1035.27
4	CANARA BANK	103.37	92.76	115.73	100.70	1,58,090	60,20,426	103.41
5	CENTRAL BANK OF INDIA	145.64	74.53	165.73	105.54	0	6,35,147	105.54
6	INDIAN BANK	35.42	58.96	116.07	84.43	0	10,17,619	84.43
7	INDIAN OVERSEAS BANK	41.66	46.33	66.77	51.74	0	6,85,542	51.74
8	PUNJAB & SIND BANK	0.00	0.00	144.92	144.92	0	30,115	144.92
9	PUNJAB NATIONAL BANK	52.03	50.44	123.12	82.34	0	9,01,974	82.34
10	STATE BANK OF INDIA	56.52	43.27	72.16	53.64	24,38,600	1,31,75,539	65.82
11	UCO BANK	161.89	142.14	316.91	238.81	0	4,26,856	238.81
12	UNION BANK OF INDIA	73.81	79.81	102.41	91.32	1,734	24,89,315	91.39
	Total- Public Sector Commercial Banks	73.56	58.75	95.62	72.60	25,98,424	2,80,95,266	80.00
B	R R B - KERALA GRAMIN BANK	115.97	106.39	56.58	101.02	5,61,321	26,07,238	128.74
	Total- Public Sector Banks including RRB	78.99	62.19	94.90	74.15	31,59,745	3,07,02,505	82.66

10.3. BANKING STATISTICS - C D RATIO, INVESTMENTS AND C+I D RATIO AS AT SEPTEMBER 2022								
Sl. No.	BANK	CD Ratio				Investment (Rs.in lakhs)	Adv. + Investment (Rs.in lakhs)	C+I :D Ratio
		Rural	S. Urban	Urban	Total			
C	PRIVATE SECTOR COMMERCIAL BANKS							
1	AXIS BANK	52.20	65.00	88.23	77.55	0	15,15,339	77.55
2	BANDHAN BANK	0.00	16.83	11.54	12.81	0	39,871	12.81
3	CSB BANK	49.95	36.53	54.74	41.41	0	5,13,087	41.41
4	CITY UNION BANK	0.00	93.89	156.79	135.76	0	96,045	135.76
5	DHANLAXMI BANK	38.38	51.54	54.96	52.38	9,666	5,08,743	53.39
6	FEDERAL BANK	37.57	36.30	69.35	42.80	68,741	52,62,040	43.37
7	HDFC BANK	109.37	101.54	85.79	92.09	0	29,39,736	92.09
8	ICICI BANK	50.18	114.77	38.95	75.18	0	15,38,347	75.18
9	IDBI BANK	0.00	76.72	124.96	101.60	0	5,93,457	101.60
10	IDFC FIRST Bank	0.00	0.00	132.62	160.19	0	1,97,346	160.19
11	INDUS IND BANK	0.00	57.91	119.65	101.86	0	9,25,547	101.86
12	JAMMU & KASHMIR BANK	0.00	0.00	508.78	508.78	0	11,331	508.78
13	KARNATAKA BANK	41.63	71.18	154.39	111.19	0	94,583	111.19
14	KARUR VYSYA BANK	0.00	43.84	79.73	68.25	0	1,16,590	68.25
15	KOTAK MAHINDRA BANK	0.00	19.14	105.38	76.13	0	2,10,144	76.13
16	LAKSHMI VILAS BANK	0.00	3.75	132.21	65.93	0	22,721	65.93
17	RBL Bank	628.76	1.32	7.47	10.22	0	6,242	10.22
18	SOUTH INDIAN BANK	43.57	41.54	70.21	49.09	40,268	27,46,767	49.82
19	T.N.MERCANTILE BANK	0.00	86.08	70.20	75.35	0	63,098	75.35
20	YES BANK	0.00	47.62	115.36	109.24	3,85,018	8,05,598	209.24
	Total- Pvt Sector Commercial Banks	45.16	48.59	77.18	58.76	5,03,693	1,82,06,630	60.43
D	SMALL FINANCE BANKS							
1	ESAF	89.03	64.57	15.97	46.88	0	5,23,408	46.88
2	Ujjivan Small Finance Bank	0.00	32.89	27.91	29.95	0	28,125	29.95
	Total- Small Finance Banks	89.03	62.30	17.22	45.57	0	5,51,533	45.57
	Total - Commercial Banks + RRB + SFB	65.40	56.22	85.38	66.88	36,63,438	4,94,60,668	72.23
E	CO-OPERATIVE BANKS							
1	DIST CO-OPERATIVE BANKS	108.71	53.83	0.00	78.59	1,83,450	5,40,414	118.97
2	KSCARDB (incl. PCARDBs)	3414.70	5635.00	346.64	3398.83	25,104	8,34,162	3504.29
3	KSCB	68.32	70.36	62.01	67.28	0	44,15,337	67.28
	Total Co-operative Banks	93.51	78.48	62.55	79.27	2,08,554	57,89,913	82.23
	Total - Banking Sector	81.28	57.58	83.74	68.03	38,71,992	5,52,50,581	73.16

10.4. ADVANCES OUTSTANDING UNDER PRIORITY SECTOR AS AT SEPTEMBER 2022

(Rs. in Lakhs)													
Sl. No.	BANK	AGRICULTURE		% to Total Adv	MSME		% to Total Adv	OTHER PRIORITY SECTOR		% to Total Adv	TOTAL PRIORITY SECTOR ADVANCES		% to Total Adv
		A/cs	Amount		A/cs	Amount		A/cs	Amount		A/cs	Amount	
A	PUBLIC SECTOR COMMERCIAL BANKS												
1	BANK OF BARODA	2,40,864	4,42,684	27	27,758	1,74,315	11	29,345	1,88,257	12	2,97,967	8,05,257	50
2	BANK OF INDIA	1,04,176	1,46,823	27	20,916	77,383	14	14,036	78,483	15	1,39,128	3,02,689	56
3	BANK OF MAHARASHTRA	2,294	24,277	4	1,352	59,548	11	1,064	9,481	2	4,710	93,306	17
4	CANARA BANK	14,72,934	23,28,924	40	1,91,252	8,22,678	14	1,41,404	8,64,390	15	18,05,590	40,15,992	69
5	CENTRAL BANK OF INDIA	1,35,662	2,14,186	34	11,926	53,321	8	16,801	99,953	16	1,64,389	3,67,460	58
6	INDIAN BANK	1,58,951	2,13,440	21	24,444	2,13,314	21	14,388	1,14,007	11	1,97,783	5,40,761	53
7	INDIAN OVERSEAS BANK	1,85,835	2,43,320	35	35,941	1,36,348	20	20,596	1,04,374	15	2,42,372	4,84,042	71
8	PUNJAB & SIND BANK	9	22	0	538	3,714	12	348	2,921	10	895	6,657	22
9	PUNJAB NATIONAL BANK	40,233	69,517	8	19,266	1,39,876	16	27,990	1,63,515	18	87,489	3,72,908	41
10	STATE BANK OF INDIA	7,66,543	13,59,154	13	26,727	9,22,883	9	1,82,057	12,20,694	11	9,75,327	35,02,731	33
11	UCO BANK	21,322	32,451	8	3,16,853	1,57,047	37	14,273	1,07,306	25	3,52,448	2,96,803	70
12	UNION BANK OF INDIA	2,87,404	4,82,430	19	70,306	3,40,425	14	67,293	3,53,663	14	4,25,003	11,76,518	47
	Total- Public Sector Commercial Banks	34,16,227	55,57,227	22	7,47,279	31,00,852	12	5,29,595	33,07,045	13	46,93,101	1,19,65,123	47
B	R R B - KERALA GRAMIN BANK	13,07,730	14,00,489	68	74,552	1,45,515	7	95,922	3,81,824	19	14,78,204	19,27,828	94
	Total- Public Sector Banks including RRB	47,23,957	69,57,716	25	8,21,831	32,46,367	12	6,25,517	36,88,869	13	61,71,305	1,38,92,951	50

10.4. ADVANCES OUTSTANDING UNDER PRIORITY SECTOR AS AT SEPTEMBER 2022

TOTAL ADVANCES OUTSTANDING UNDER PRIORITY SECTOR SCHEME, SEPTEMBER 2022													
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	44,314	96,609	6	4,851	3,45,977	23	49,133	95,632	6	98,298	5,38,217	36
2	BANDHAN BANK	6	65	0	67	6,886	17	0	0	0	73	6,951	17
3	CSB BANK	2,22,542	3,01,411	59	880	43,834	9	2,354	6,530	1	2,25,776	3,51,775	69
4	CITY UNION BANK	4,702	11,368	12	893	49,230	51	172	1,176	1	5,767	61,774	64
5	DHANLAXMI BANK	59,380	1,49,057	30	1,905	92,928	19	4,616	30,295	6	65,901	2,72,280	55
6	FEDERAL BANK	5,21,408	10,16,947	20	19,445	9,46,365	18	39,637	2,24,983	4	5,80,490	21,88,295	42
7	HDFC BANK	2,64,716	2,64,246	9	1,37,134	3,83,493	13	14,180	91,698	3	4,16,030	7,39,437	25
8	ICICI BANK	17,952	74,652	5	10,131	3,28,426	21	5,056	51,418	3	33,139	4,54,497	30
9	IDBI BANK	46,250	1,30,936	22	4,416	67,395	11	3,368	27,188	5	54,034	2,25,519	38
10	IDFC FIRST Bank	1,79,376	53,458	27	603	17,456	9	47,304	11,666	6	2,27,283	82,580	42
11	INDUS IND BANK	2,84,730	72,243	8	80,303	1,46,594	16	475	271	0	3,65,508	2,19,108	24
12	JAMMU & KASHMIR BANK	1	6	0	275	1,882	17	65	560	5	341	2,448	22
13	KARNATAKA BANK	1,528	9,430	10	1,059	30,848	33	1,164	9,866	10	3,751	50,144	53
14	KARUR VYSYA BANK	5,141	7,927	7	228	8,065	7	363	2,144	2	5,732	18,136	16
15	KOTAK MAHINDRA BANK	757	28,720	14	2,875	77,723	37	115	608	0	3,747	1,07,051	51
16	LAKSHMI VILAS BANK	427	521	2	25	503	2	20	5,169	23	472	6,193	27
17	RBL Bank	23,631	2,757	44	0	0	0	5,413	720	12	29,044	3,477	56
18	SOUTH INDIAN BANK	3,45,186	6,92,515	26	14,110	6,47,080	24	18,135	1,10,040	4	3,77,431	14,49,635	54
19	T.N.MERCANTILE BANK	6,605	9,992	16	1,392	18,160	29	866	6,677	11	8,863	34,829	55
20	YES BANK	14	906	0	2,169	86,527	21	344	6,120	1	2,527	93,553	22
	Total- Pvt Sector Commercial Banks	20,28,666	29,23,765	17	2,82,761	32,99,374	19	1,92,780	6,82,760	4	25,04,207	69,05,899	39
D	SMALL FINANCE BANKS												
1	ESAF	7,99,950	2,94,528	56	3,00,164	1,13,604	22	2,74,906	69,287	13	13,75,020	4,77,419	91
2	Ujjivan Small Finance Bank	26,077	6,516	23	18,887	3,385	12	28,503	11,743	42	73,467	21,643	77
	Total- Small Finance Banks	8,26,027	3,01,044	55	3,19,051	1,16,988	21	3,03,409	81,029	15	14,48,487	4,99,062	90
Total - Commercial Banks + RRB + SFB		75,78,650	1,01,82,525	22	14,23,643	66,62,729	15	11,21,706	44,52,658	10	1,01,23,999	2,12,97,912	47
E	CO-OPERATIVE BANKS												
1	DIST CO-OPERATIVE BANKS	648	19,844	6	2,563	31,713	9	43,817	1,15,875	32	47,028	1,67,433	47
2	KSCARDB (incl. PCARDBs)	3,29,870	3,52,524	44	46,711	87,045	11	2,09,634	3,69,489	46	5,86,215	8,09,058	100
3	KSCB	2,06,057	7,71,999	17	48,191	1,79,736	4	2,78,544	12,72,970	29	5,32,792	22,24,705	50
	Total Co-operative Banks	5,36,575	11,44,367	21	97,465	2,98,495	5	5,31,995	17,58,334	32	11,66,035	32,01,196	57
Total - Banking Sector		81,15,225	1,13,26,892	22	15,21,108	69,61,223	14	16,53,701	62,10,992	12	1,12,90,034	2,44,99,108	48

10.5. ADVANCES OUTSTANDING IN AGRICULTURE SECTOR AS AT SEPTEMBER 2022											
											(Rs.in lakhs)
Sl. No	BANK	OF TOTAL AGRICULTURE OUTSTANDING (PRIORITY)								TOTAL AGRICULTURE OUTSTANDING (PRIORITY)	
		Farm Credit				Agri Infrastructure		Ancillary Activities			
		Short Term Loans		Term Loans							
		A/cs	Amount	A/cs	Amount	A/cs	Amount	A/cs	Amount	A/cs	Amount
A	PUBLIC SECTOR COMMERCIAL BANKS										
1	BANK OF BARODA	82,170	1,33,390	1,56,052	2,67,904	116	890	2,526	40,500	2,40,864	4,42,684
2	BANK OF INDIA	57,930	73,869	42,033	53,797	12	31	4,201	19,126	1,04,176	1,46,823
3	BANK OF MAHARASHTRA	603	4,767	680	11,058	28	137	983	8,315	2,294	24,277
4	CANARA BANK	13,38,643	20,05,615	1,21,846	2,32,062	903	2,143	11,542	89,103	14,72,934	23,28,924
5	CENTRAL BANK OF INDIA	22,494	57,986	1,13,070	1,45,685	9	558	89	9,957	1,35,662	2,14,186
6	INDIAN BANK	1,52,456	2,03,346	6,327	5,649	8	24	160	4,422	1,58,951	2,13,440
7	INDIAN OVERSEAS BANK	17,518	32,918	31,415	47,051	1,36,610	1,63,140	292	212	1,85,835	2,43,320
8	PUNJAB & SIND BANK	0	0	6	10	0	0	3	12	9	22
9	PUNJAB NATIONAL BANK	30,877	44,346	5,137	7,234	813	1,714	3,406	16,224	40,233	69,517
10	STATE BANK OF INDIA	7,07,254	10,69,220	58,805	1,22,846	4	234	480	1,66,854	7,66,543	13,59,154
11	UCO BANK	5,326	9,714	15,819	21,681	20	65	157	990	21,322	32,451
12	UNION BANK OF INDIA	2,02,418	3,09,514	75,247	1,24,778	434	780	9,305	47,358	2,87,404	4,82,430
	Total- Public Sector Commercial Banks	26,17,689	39,44,686	6,26,437	10,39,755	1,38,957	1,69,714	33,144	4,03,073	34,16,227	55,57,227
B	R R B - KERALA GRAMIN BANK	12,55,177	12,86,193	52,553	1,14,296	0	0	0	0	13,07,730	14,00,489
	Total- Public Sector Banks including RRB	38,72,866	52,30,878	6,78,990	11,54,051	1,38,957	1,69,714	33,144	4,03,073	47,23,957	69,57,716

10.5. ADVANCES OUTSTANDING IN AGRICULTURE SECTOR AS AT SEPTEMBER 2022											
											(Rs.in lakhs)
Sl. No	BANK	OF TOTAL AGRICULTURE OUTSTANDING (PRIORITY)								TOTAL AGRICULTURE OUTSTANDING (PRIORITY)	
		Farm Credit				Agri Infrastructure		Ancillary Activities			
		Short Term Loans		Term Loans							
		A/cs	Amount	A/cs	Amount	A/cs	Amount	A/cs	Amount	A/cs	Amount
C	PRIVATE SECTOR COMMERCIAL BANKS										
1	AXIS BANK	1,055	21,974	43,015	30,175	4	831	240	43,629	44,314	96,609
2	BANDHAN BANK	0	0	1	5	0	0	5	60	6	65
3	CSB BANK	39,861	70,733	1,81,899	2,28,985	30	29	752	1,664	2,22,542	3,01,411
4	CITY UNION BANK	4,655	6,541	2	63	0	0	45	4,763	4,702	11,368
5	DHANLAXMI BANK	44,190	76,888	15,041	69,236	0	0	149	2,933	59,380	1,49,057
6	FEDERAL BANK	5,12,208	8,80,849	6,645	31,728	42	2,541	2,513	1,01,829	5,21,408	10,16,947
7	HDFC BANK	1,519	45,768	2,63,045	1,97,368	5	170	147	20,940	2,64,716	2,64,246
8	ICICI BANK	15,065	63,959	2,850	7,121	1	3	36	3,569	17,952	74,652
9	IDBI BANK	39,533	1,14,057	6,144	12,467	2	46	571	4,365	46,250	1,30,936
10	IDFC FIRST Bank	0	0	1,79,376	53,458	0	0	0	0	1,79,376	53,458
11	INDUS IND BANK	191	4,676	2,84,539	67,567	0	0	0	0	2,84,730	72,243
12	JAMMU & KASHMIR BANK	0	0	1	6	0	0	0	0	1	6
13	KARNATAKA BANK	1,435	2,823	13	184	1	11	79	6,413	1,528	9,430
14	KARUR VYSSYA BANK	5,140	7,925	0	0	0	0	1	3	5,141	7,927
15	KOTAK MAHINDRA BANK	135	5,331	174	5,995	19	194	429	17,200	757	28,720
16	LAKSHMI VILAS BANK	284	308	18	17	95	122	30	74	427	521
17	RBL Bank	0	0	23,631	2,757	0	0	0	0	23,631	2,757
18	SOUTH INDIAN BANK	3,41,912	5,96,698	399	4,227	47	605	2,828	90,985	3,45,186	6,92,515
19	T.N.MERCANTILE BANK	5,735	5,849	847	1,253	0	0	23	2,889	6,605	9,992
20	YES BANK	0	0	0	0	0	0	14	906	14	906
	Total- Pvt Sector Commercial Banks	10,12,918	19,04,378	10,07,640	7,12,613	246	4,553	7,862	3,02,221	20,28,666	29,23,765
D	SMALL FINANCE BANKS										
1	ESAF	21	172	7,99,929	2,94,356	0	0	0	0	7,99,950	2,94,528
2	Ujjivan Small Finance Bank	0	0	26,077	6,516	0	0	0	0	26,077	6,516
	Total- Small Finance Banks	21	172	8,26,006	3,00,873	0	0	0	0	8,26,027	3,01,044
	Total - Commercial Banks + RRB + SFB	48,85,805	71,35,428	25,12,636	21,67,537	1,39,203	1,74,266	41,006	7,05,294	75,78,650	1,01,82,525
E	CO-OPERATIVE BANKS										
1	DIST CO-OPERATIVE BANKS	629	18,901	19	943	0	0	0	0	648	19,844
2	KSCARDB (incl. PCARDBs)	45,597	40,871	2,84,273	3,11,653	0	0	0	0	3,29,870	3,52,524
3	KSCB	1,98,367	7,33,955	6,259	34,859	126	281	1,305	2,904	2,06,057	7,71,999
	Total Co-operative Banks	2,44,593	7,93,727	2,90,551	3,47,455	126	281	1,305	2,904	5,36,575	11,44,367
	Total - Banking Sector	51,30,398	79,29,155	28,03,187	25,14,993	1,39,329	1,74,547	42,311	7,08,198	81,15,225	1,13,26,892

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

(Rs. in lakhs)

Sl. No.	BANK	Of Total MSME Priority																							
		Micro Enterprises								Small Enterprises								Medium Enterprises							
		Manufacturing Sector		Services Sector		Retail Trade		Total		Manufacturing Sector		Services Sector		Retail Trade		Total		Manufacturing Sector		Services Sector		Retail Trade		Total	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
A	PUBLIC SECTOR COMMERCIAL BANKS																								
1	BANK OF BARODA	17,226	86,023	6,500	32,228	3,344	9,505	27,070	1,27,756	405	23,801	155	8,605	88	7,818	648	40,224	28	200	6	4,700	6	1,436	40	6,336
2	BANK OF INDIA	2,417	14,543	13,665	34,461	4,472	8,161	20,554	57,165	78	6,946	249	12,621	29	492	356	20,059	6	159	0	0	0	0	6	159
3	BANK OF MAHARASHTRA	137	897	1,189	57,240	12	89	1,338	58,226	3	180	8	689	2	193	13	1,062	1	259	0	0	0	0	1	259
4	CANARA BANK	17,506	72,897	1,55,893	3,41,484	3,555	47,102	1,76,954	4,61,483	2,040	66,508	8,132	1,52,357	0	0	10,172	2,18,865	181	32,622	404	52,608	0	0	585	85,230
5	CENTRAL BANK OF INDIA	1,653	7,355	9,395	22,539	239	1,481	11,287	31,375	96	3,532	427	8,240	37	1,179	560	12,951	11	5,714	18	1,058	0	0	29	6,772
6	INDIAN BANK	1,788	11,571	16,739	71,839	0	0	18,527	83,411	583	70,539	5,217	45,052	0	0	5,800	1,15,592	66	5,793	51	8,519	0	0	117	14,312
7	INDIAN OVERSEAS BANK	932	3,145	986	3,261	197	757	2,115	7,163	5,411	39,079	27,695	56,202	315	618	33,421	95,899	208	18,689	197	14,597	0	0	405	33,286
8	PUNJAB & SIND BANK	372	2,180	150	779	10	156	532	3,115	6	599	0	0	0	0	6	599	0	0	0	0	0	0	0	0
9	PUNJAB NATIONAL BANK	1,949	8,107	14,951	55,833	0	0	16,900	63,941	323	14,983	1,858	36,009	0	0	2,181	50,992	26	1,487	159	23,457	0	0	185	24,944
10	STATE BANK OF INDIA	4,561	83,865	4,998	2,27,163	12,577	1,04,778	22,136	4,15,806	999	82,022	1,561	1,61,644	1,464	69,341	4,024	3,13,007	130	68,992	300	78,259	137	46,819	567	1,94,070
11	UCO BANK	92	234	3,11,038	90,656	4,056	17,408	3,15,186	1,08,298	12	1,445	992	34,216	660	12,070	1,664	47,731	0	0	3	1,018	0	0	3	1,018
12	UNION BANK OF INDIA	29,612	51,533	9,876	12,280	26,497	1,20,489	65,985	1,84,302	1,392	26,571	704	8,068	1,700	86,406	3,796	1,21,045	164	10,150	92	4,106	269	20,821	525	35,077
	Total- Public Sector Commercial Banks	78,245	3,42,351	5,45,380	9,49,763	54,959	3,09,926	6,78,584	16,02,040	11,348	3,36,205	46,998	5,23,704	4,295	1,78,117	62,641	10,38,026	821	1,44,066	1,230	1,88,321	412	69,076	2,463	4,01,464
B	R R B - KERALA GRAMIN BANK	15,044	40,762	33,498	58,802	26,010	45,951	74,552	1,45,515	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Total- Public Sector Banks including RRB	93,289	3,83,113	5,78,878	10,08,566	80,969	3,55,876	7,53,136	17,47,555	11,348	3,36,205	46,998	5,23,704	4,295	1,78,117	62,641	10,38,026	821	1,44,066	1,230	1,88,321	412	69,076	2,463	4,01,464

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

(Rs. in lakhs)

Sl. No.	BANK	Of Total MSME Priority																							
		Micro Enterprises								Small Enterprises								Medium Enterprises							
		Manufacturing Sector		Services Sector		Retail Trade		Total		Manufacturing Sector		Services Sector		Retail Trade		Total		Manufacturing Sector		Services Sector		Retail Trade		Total	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
C	PRIVATE SECTOR COMMERCIAL BANKS																								
1	AXIS BANK	830	33,957	1,647	67,943	3	86	2,480	1,01,986	722	61,722	1,178	85,126	9	407	1,909	1,47,255	222	40,955	237	55,511	3	270	462	96,736
2	BANDHAN BANK	0	0	59	473	0	0	59	473	0	0	6	77	0	0	6	77	0	0	0	0	0	0	0	0
3	CSB BANK	224	5,869	452	7,783	0	0	676	13,652	62	6,386	111	10,138	0	0	173	16,524	5	3,891	26	9,767	0	0	31	13,658
4	CITY UNION BANK	122	2,826	477	20,153	0	0	599	22,979	59	3,713	184	14,927	14	1,465	257	20,105	8	1,338	29	4,808	0	0	37	6,146
5	DHANLAXMI BANK	542	9,409	732	16,917	178	1,823	1,452	28,148	161	19,869	246	22,145	0	0	407	42,015	19	11,506	27	11,259	0	0	46	22,765
6	FEDERAL BANK	3,640	76,233	10,896	3,19,852	0	0	14,536	3,96,086	1,148	1,07,961	3,113	2,91,738	0	0	4,261	3,99,698	285	74,341	363	76,240	0	0	648	1,50,581
7	HDFC BANK	40,885	44,304	90,073	88,663	0	0	1,30,958	1,32,967	1,432	54,127	3,453	99,921	0	0	4,885	1,54,048	605	50,004	686	46,474	0	0	1,291	96,478
8	ICICI BANK	1,104	31,495	3,967	82,064	0	0	5,071	1,13,559	1,131	52,282	3,139	1,12,887	0	0	4,270	1,65,169	441	18,812	349	30,886	0	0	790	49,698
9	IDBI BANK	502	8,740	2,656	29,487	1,018	7,071	4,176	45,298	44	4,914	111	9,424	64	4,628	219	18,966	1	37	11	1,807	9	1,287	21	3,131
10	IDFC FIRST Bank	86	3,437	337	9,525	0	0	423	12,962	51	944	109	2,909	0	0	160	3,853	0	0	20	642	0	0	20	642
11	INDUS IND BANK	32,351	7,971	41,371	73,307	0	0	73,722	81,277	15	994	6,222	48,653	0	0	6,237	49,647	12	6,105	332	9,565	0	0	344	15,670
12	JAMMU & KASHMIR BANK	0	0	45	145	220	1,672	265	1,817	0	0	10	65	0	0	10	65	0	0	0	0	0	0	0	0
13	KARNATAKA BANK	75	631	452	6,021	327	2,979	854	9,632	9	113	144	11,390	39	3,721	192	15,224	0	0	13	5,992	0	0	13	5,992
14	KARUR VYSA BANK	36	624	35	608	86	2,727	157	3,959	13	597	18	897	33	2,310	64	3,804	2	60	2	93	3	148	7	302
15	KOTAK MAHINDRA BANK	276	5,509	1,348	21,957	0	0	1,624	27,466	361	11,225	702	21,058	0	0	1,063	32,283	107	12,117	81	5,857	0	0	188	17,974
16	LAKSHMI VILAS BANK	12	247	2	8	8	80	22	335	0	0	3	168	0	0	3	168	0	0	0	0	0	0	0	0
17	RBL Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
18	SOUTH INDIAN BANK	1,873	33,075	3,576	97,772	4,079	59,001	9,528	1,89,848	1,075	79,320	1,639	1,43,432	1,174	93,710	3,888	3,16,463	286	58,541	320	51,945	88	30,284	694	1,40,769
19	T.N.MERCANTILE BANK	189	2,697	1,126	11,508	0	0	1,315	14,205	13	426	61	3,330	0	0	74	3,756	3	199	0	0	0	0	3	199
20	YES BANK	347	11,404	746	15,386	0	0	1,093	26,790	272	7,698	598	18,201	0	0	870	25,899	113	2,934	93	30,903	0	0	206	33,837
	Total- Pvt Sector Commercial Banks	83,094	2,78,429	1,59,997	8,69,571	5,919	75,440	2,49,010	12,23,441	6,568	4,12,290	21,047	8,96,487	1,333	1,06,242	28,948	14,15,019	2,109	2,80,840	2,589	3,41,750	103	31,988	4,801	6,54,578
D	SMALL FINANCE BANKS																								
1	ESAF	1,10,450	35,969	1,13,780	40,443	75,934	37,191	3,00,164	1,13,604	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2	Ujivan Small Finance Bank	2,965	432	15,920	2,878	0	0	18,885	3,311	1	21	1	52	0	0	2	74	0	0	0	0	0	0	0	0
	Total- Small Finance Banks	1,13,415	36,402	1,29,700	43,322	75,934	37,191	3,19,049	1,16,915	1	21	1	52	0	0	2	74	0	0	0	0	0	0	0	0
	Total - Commercial Banks + RRB + SFB	2,89,798	6,97,944	8,68,575	19,21,459	1,62,822	4,68,508	13,21,195	30,87,910	17,917	7,48,517	68,046	14,20,243	5,628	2,84,359	91,591	24,53,118	2,930	4,24,906	3,819	5,30,071	515	1,01,065	7,264	10,56,042
E	CO-OPERATIVE BANKS																								
1	DIST CO-OPERATIVE BANKS	0	0	0	0	2,548	29,192	2,548	29,192	0	0	0	0	15	2,521	15	2,521	0	0	0	0	0	0	0	0
2	KSCARDB (incl. PCARDBs)	36,502	66,832	10,209	20,213	0	0	46,711	87,045	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3	KSCB	15,390	71,453	1,787	4,277	7,791	32,825	24,968	1,08,555	8,703	37,393	44	436	12,480	27,683	21,227	65,512	107	1,288	0	0	1,889	4,382	1,996	5,670
	Total Co-operative Banks	51,892	1,38,285	11,996	24,490	10,339	62,017	74,227	2,24,792	8,703	37,393	44	436	12,495	30,204	21,242	68,033	107	1,288	0	0	1,889	4,382	1,996	5,670
	Total - Banking Sector	3,41,690	8,36,229	8,80,571	19,45,949	1,73,161	5,30,525	13,95,422	33,12,702	26,620	7,85,910	68,090	14,20,679	18,123	3,14,562	1,12,833	25,21,151	3,037	4,26,194	3,819	5,30,071	2,404	1,05,447	9,260	10,61,712

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

(Rs. in lakhs)

Sl. No.	BANK	Large Enterprises								Total MSME										Total Industrial Advances								Retail Trade	
		Manufacturing Sector		Services Sector		Retail Trade		Total		Manufacturing Sector		Services Sector		Retail Trade		Other MSMEs		TOTAL		Manufacturing Sector		Services Sector		Total		Total			
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount		
A	PUBLIC SECTOR COMMERCIAL BANKS																												
1	BANK OF BARODA	0	0	0	0	0	0	0	0	17,659	1,10,024	6,661	45,533	3,438	18,758	0	0	27,758	1,74,315	17,659	1,10,024	6,661	45,533	24,320	1,55,557	3,438	18,758		
2	BANK OF INDIA	0	0	0	0	0	0	0	0	2,501	21,648	13,914	47,082	4,501	8,653	0	0	20,916	77,383	2,501	21,648	13,914	47,082	16,415	68,729	4,501	8,653		
3	BANK OF MAHARASHTRA	0	0	0	0	0	0	0	0	141	1,336	1,197	57,929	14	282	0	0	1,352	59,548	141	1,336	1,197	57,929	1,338	59,266	14	282		
4	CANARA BANK	0	0	0	0	0	0	0	0	19,727	1,72,027	1,64,429	5,46,449	3,555	47,102	3,541	57,099	1,91,252	8,22,678	19,727	1,72,027	1,64,429	5,46,449	1,84,156	7,18,476	3,555	47,102		
5	CENTRAL BANK OF INDIA	0	0	4	4,447	0	0	4	4,447	1,760	16,601	9,840	31,837	276	2,660	50	2,223	11,926	53,321	1,760	16,601	9,844	36,284	11,604	52,885	276	2,660		
6	INDIAN BANK	0	0	0	0	0	0	0	0	2,437	87,903	22,007	1,25,411	0	0	0	0	24,444	2,13,314	2,437	87,903	22,007	1,25,411	24,444	2,13,314	0	0		
7	INDIAN OVERSEAS BANK	0	0	0	0	0	0	0	0	6,551	60,913	28,878	74,060	512	1,375	0	0	35,941	1,36,348	6,551	60,913	28,878	74,060	35,429	1,34,973	512	1,375		
8	PUNJAB & SIND BANK	0	0	0	0	0	0	0	0	378	2,779	150	779	10	156	0	0	538	3,714	378	2,779	150	779	528	3,558	10	156		
9	PUNJAB NATIONAL BANK	0	0	0	0	0	0	0	0	2,298	24,578	16,968	1,15,299	0	0	0	0	19,266	1,39,876	2,298	24,578	16,968	1,15,299	19,266	1,39,876	0	0		
10	STATE BANK OF INDIA	4,301	97,553	19,991	4,55,817	8,959	1,05,558	33,251	6,58,928	5,690	2,34,879	6,859	4,67,066	14,178	2,20,938	0	0	26,727	9,22,883	9,991	3,32,432	26,850	9,22,883	36,841	12,55,315	23,137	3,26,496		
11	UCO BANK	0	0	0	0	0	0	0	0	104	1,680	3,12,033	1,25,890	4,716	29,477	0	0	3,16,853	1,57,047	104	1,680	3,12,033	1,25,890	3,12,137	1,27,570	4,716	29,477		
12	UNION BANK OF INDIA	0	0	0	0	0	0	0	0	31,168	88,254	10,672	24,454	28,466	2,27,717	0	0	70,306	3,40,425	31,168	88,254	10,672	24,454	41,840	1,12,708	28,466	2,27,717		
	Total- Public Sector Commercial Banks	4,301	97,553	19,995	4,60,264	8,959	1,05,558	33,255	6,63,375	90,414	8,22,622	5,93,608	16,61,788	59,666	5,57,119	3,591	59,323	7,47,279	31,00,852	94,715	9,20,175	6,13,603	21,22,052	7,08,318	30,42,227	68,625	6,62,677		
B	R R B - KERALA GRAMIN BANK	0	0	0	0	0	0	0	0	15,044	40,762	33,498	58,802	26,010	45,951	0	0	74,552	1,45,515	15,044	40,762	33,498	58,802	48,542	99,564	26,010	45,951		
	Total- Public Sector Banks including RRB	4,301	97,553	19,995	4,60,264	8,959	1,05,558	33,255	6,63,375	1,05,458	8,63,384	6,27,106	17,20,591	85,676	6,03,069	3,591	59,323	8,21,831	32,46,367	1,09,759	9,60,937	6,47,101	21,80,855	7,56,860	31,41,792	94,635	7,08,627		

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

(Rs. in lakhs)

Sl. No.	BANK	Large Enterprises								Total MSME										Total Industrial Advances								Retail Trade	
		Manufacturing Sector		Services Sector		Retail Trade		Total		Manufacturing Sector		Services Sector		Retail Trade		Other MSMEs		TOTAL		Manufacturing Sector		Services Sector		Total		Total			
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount		
C	PRIVATE SECTOR COMMERCIAL BANKS																												
1	AXIS BANK	0	0	0	0	0	0	0	0	1,774	1,36,634	3,062	2,08,580	15	763	0	0	4,851	3,45,977	1,774	1,36,634	3,062	2,08,580	4,836	3,45,214	15	763		
2	BANDHAN BANK	0	0	0	0	0	0	0	0	0	0	65	550	0	0	2	6,336	67	6,886	0	0	65	550	65	550	0	0		
3	CSB BANK	0	0	549	51,775	0	0	549	51,775	291	16,146	589	27,688	0	0	0	0	880	43,834	291	16,146	1,138	79,462	1,429	95,609	0	0		
4	CITY UNION BANK	0	0	0	0	0	0	0	0	189	7,877	690	39,888	14	1,465	0	0	893	49,230	189	7,877	690	39,888	879	47,765	14	1,465		
5	DHANLAXMI BANK	4	14,153	32	8,542	27	6,998	63	29,693	722	40,784	1,005	50,321	178	1,823	0	0	1,905	92,928	726	54,937	1,037	58,863	1,763	1,13,800	205	8,821		
6	FEDERAL BANK	114	49,124	192	1,09,633	0	0	306	1,58,757	5,073	2,58,535	14,372	6,87,831	0	0	0	0	19,445	9,46,365	5,187	3,07,659	14,564	7,97,463	19,751	11,05,122	0	0		
7	HDFC BANK	0	0	0	0	0	0	0	0	42,922	1,48,435	94,212	2,35,059	0	0	0	0	1,37,134	3,83,493	42,922	1,48,435	94,212	2,35,059	1,37,134	3,83,493	0	0		
8	ICICI BANK	0	0	0	0	0	0	0	0	2,676	1,02,589	7,455	2,25,837	0	0	0	0	10,131	3,28,426	2,676	1,02,589	7,455	2,25,837	10,131	3,28,426	0	0		
9	IDBI BANK	0	0	115	1,223	53	753	168	1,975	547	13,691	2,778	40,719	1,091	12,986	0	0	4,416	67,395	547	13,691	2,893	41,941	3,440	55,632	1,144	13,739		
10	IDFC FIRST Bank	0	0	0	0	0	0	0	0	137	4,380	466	13,076	0	0	0	0	603	17,456	137	4,380	466	13,076	603	17,456	0	0		
11	INDUS IND BANK	0	0	373	2,79,304	0	0	373	2,79,304	32,378	15,070	47,925	1,31,524	0	0	0	0	80,303	1,46,594	32,378	15,070	48,298	4,10,829	80,676	4,25,898	0	0		
12	JAMMU & KASHMIR BANK	0	0	0	0	0	0	0	0	0	0	55	210	220	1,672	0	0	275	1,882	0	0	55	210	55	210	220	1,672		
13	KARNATAKA BANK	1	20	6	1,577	3	1,058	10	2,655	84	745	609	23,402	366	6,700	0	0	1,059	30,848	85	765	615	24,979	700	25,744	369	7,758		
14	KARUR VYSYA BANK	0	0	0	0	0	0	0	0	51	1,281	55	1,598	122	5,186	0	0	228	8,065	51	1,281	55	1,598	106	2,879	122	5,186		
15	KOTAK MAHINDRA BANK	0	0	0	0	0	0	0	0	744	28,851	2,131	48,872	0	0	0	0	2,875	77,723	744	28,851	2,131	48,872	2,875	77,723	0	0		
16	LAKSHMI VILAS BANK	0	0	0	0	0	0	0	0	12	247	5	176	8	80	0	0	25	503	12	247	5	176	17	423	8	80		
17	RBL Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
18	SOUTH INDIAN BANK	87	58,100	134	1,41,879	36	11,394	257	2,11,373	3,234	1,70,936	5,535	2,93,149	5,341	1,82,995	0	0	14,110	6,47,080	3,321	2,29,036	5,669	4,35,029	8,990	6,64,064	5,377	1,94,389		
19	T.N.MERCANTILE BANK	0	0	0	0	0	0	0	0	205	3,322	1,187	14,838	0	0	0	0	1,392	18,160	205	3,322	1,187	14,838	1,392	18,160	0	0		
20	YES BANK	0	0	0	0	0	0	0	0	732	22,037	1,437	64,490	0	0	0	0	2,169	86,527	732	22,037	1,437	64,490	2,169	86,527	0	0		
	Total- Pvt Sector Commercial Banks	206	1,21,398	1,401	5,93,932	119	20,202	1,726	7,35,532	91,771	9,71,559	1,83,633	21,07,808	7,355	2,13,671	2	6,336	2,82,761	32,99,374	91,977	10,92,957	1,85,034	27,01,740	2,77,011	37,94,697	7,474	2,33,873		
D	SMALL FINANCE BANKS																												
1	ESAF	0	0	0	0	0	0	0	0	1,10,450	35,969	1,13,780	40,443	75,934	37,191	0	0	3,00,164	1,13,604	1,10,450	35,969	1,13,780	40,443	2,24,230	76,413	75,934	37,191		
2	Ujjivan Small Finance Bank	0	0	0	0	0	0	0	0	2,966	454	15,921	2,931	0	0	0	0	18,887	3,385	2,966	454	15,921	2,931	18,887	3,385	0	0		
	Total- Small Finance Banks	0	0	0	0	0	0	0	0	1,13,416	36,423	1,29,701	43,374	75,934	37,191	0	0	3,19,051	1,16,988	1,13,416	36,423	1,29,701	43,374	2,43,117	79,797	75,934	37,191		
	Total - Commercial Banks + RRB + SFB	4,507	2,18,951	21,396	10,54,196	9,078	1,25,760	34,981	13,98,907	3,10,645	18,71,367	9,40,440	38,71,773	1,68,965	8,53,931	3,593	65,658	14,23,643	66,62,729	3,15,152	20,90,317	9,61,836	49,25,969	12,76,988	70,16,286	1,78,043	9,79,691		
E	CO-OPERATIVE BANKS																												
1	DIST CO-OPERATIVE BANKS	0	0	0	0	0	0	0	0	0	0	0	0	2,563	31,713	0	0	2,563	31,713	0	0	0	0	0	0	2,563	31,713		
2	KSCARDB (incl. PCARDBs)	0	0	0	0	0	0	0	0	36,502	66,832	10,209	20,213	0	0	0	0	46,711	87,045	36,502	66,832	10,209	20,213	46,711	87,045	0	0		
3	KSCB	0	0	0	0	0	0	0	0	24,200	1,10,134	1,831	4,713	22,160	64,890	0	0	48,191	1,79,736	24,200	1,10,134	1,831	4,713	26,031	1,14,847	22,160	64,890		
	Total Co-operative Banks	0	0	0	0	0	0	0	0	60,702	1,76,966	12,040	24,926	24,723	96,603	0	0	97,465	2,98,495	60,702	1,76,966	12,040	24,926	72,742	2,01,892	24,723	96,603		
	Total - Banking Sector	4,507	2,18,951	21,396	10,54,196	9,078	1,25,760	34,981	13,98,907	3,71,347	20,48,332	9,52,480	38,96,699	1,93,688	9,50,534	3,593	65,658	15,21,108	69,61,223	3,75,854	22,67,283	9,73,876	49,50,895	13,49,730	72,18,178	2,02,766	10,76,294		

10.7 . ADVANCES OUTSTANDING IN HOUSING SECTOR AS AT SEPTEMBER 2022							
						(Rs. in lakhs)	
Sl. No	BANK	Direct Housing Loan		Indirect Housing Loan		TOTAL	
		A/cs	Amount	A/cs	Amount	A/cs	Amount
A	PUBLIC SECTOR COMMERCIAL BANKS						
1	BANK OF BARODA	18,433	1,46,855	0	0	18,433	1,46,855
2	BANK OF INDIA	8,873	64,360	0	0	8,873	64,360
3	BANK OF MAHARASHTRA	0	0	703	7,565	703	7,565
4	CANARA BANK	73,672	6,19,814	0	0	73,672	6,19,814
5	CENTRAL BANK OF INDIA	9,904	74,407	0	0	9,904	74,407
6	INDIAN BANK	9,349	82,501	0	0	9,349	82,501
7	INDIAN OVERSEAS BANK	7,831	76,875	0	0	7,831	76,875
8	PUNJAB & SIND BANK	293	2,726	0	0	293	2,726
9	PUNJAB NATIONAL BANK	19,318	1,28,217	0	0	19,318	1,28,217
10	STATE BANK OF INDIA	1,13,849	9,65,503	0	0	1,13,849	9,65,503
11	UCO BANK	6,327	49,213	233	488	6,560	49,701
12	UNION BANK OF INDIA	37,816	2,71,147	0	0	37,816	2,71,147
	Total- Public Sector Commercial Banks	3,05,665	24,81,619	936	8,054	3,06,601	24,89,672
B	R R B - KERALA GRAMIN BANK	61,884	3,23,454	0	0	61,884	3,23,454
	Total- Public Sector Banks including RRB	3,67,549	28,05,072	936	8,054	3,68,485	28,13,126

10.7 . ADVANCES OUTSTANDING IN HOUSING SECTOR AS AT SEPTEMBER 2022							
						(Rs. in lakhs)	
Sl. No	BANK	Direct Housing Loan		Indirect Housing Loan		TOTAL	
		A/cs	Amount	A/cs	Amount	A/cs	Amount
C	PRIVATE SECTOR COMMERCIAL BANKS						
1	AXIS BANK	6,665	80,422	1	0	6,666	80,422
2	BANDHAN BANK	0	0	0	0	0	0
3	CSB BANK	798	4,254	0	0	798	4,254
4	CITY UNION BANK	0	0	146	1,042	146	1,042
5	DHANLAXMI BANK	2,572	24,862	0	0	2,572	24,862
6	FEDERAL BANK	18,734	1,72,121	0	0	18,734	1,72,121
7	HDFC BANK	10,823	89,542	0	0	10,823	89,542
8	ICICI BANK	4,443	49,882	0	0	4,443	49,882
9	IDBI BANK	0	0	2,075	21,390	2,075	21,390
10	IDFC FIRST Bank	43,276	10,517	0	0	43,276	10,517
11	INDUS IND BANK	23	172	0	0	23	172
12	JAMMU & KASHMIR BANK	45	481	0	0	45	481
13	KARNATAKA BANK	804	8,488	0	0	804	8,488
14	KARUR VYSYA BANK	95	832	71	580	166	1,413
15	KOTAK MAHINDRA BANK	0	0	26	324	26	324
16	LAKSHMI VILAS BANK	11	79	0	0	11	79
17	RBL Bank	0	0	0	0	0	0
18	SOUTH INDIAN BANK	0	0	10,727	83,573	10,727	83,573
19	T.N.MERCANTILE BANK	758	6,425	0	0	758	6,425
20	YES BANK	339	4,347	0	0	339	4,347
	Total- Pvt Sector Commercial Banks	89,386	4,52,423	13,046	1,06,910	1,02,432	5,59,333
D	SMALL FINANCE BANKS						
1	ESAF	2,873	12,547	0	0	2,873	12,547
2	Ujjivan Small Finance Bank	0	0	1,119	1,388	1,119	1,388
	Total- Small Finance Banks	2,873	12,547	1,119	1,388	3,992	13,935
	Total - Commercial Banks + RRB + SFB	4,59,808	32,70,043	15,101	1,16,352	4,74,909	33,86,395
E	CO-OPERATIVE BANKS						
1	DIST CO-OPERATIVE BANKS	7,043	63,978	9	63	7,052	64,041
2	KSCARDB (incl. PCARDBs)	1,82,106	3,29,984	0	0	1,82,106	3,29,984
3	KSCB	61,417	3,19,080	24,284	1,33,089	85,701	4,52,169
	Total Co-operative Banks	2,50,566	7,13,042	24,293	1,33,152	2,74,859	8,46,194
	Total - Banking Sector	7,10,374	39,83,084	39,394	2,49,504	7,49,768	42,32,588

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

(Rs. in lakhs)

Sl. No.	BANK	Education loan		Other Priority Sector	
		A/cs	Amount	A/cs	Amount
A	PUBLIC SECTOR COMMERCIAL BANKS				
1	BANK OF BARODA	10,699	33,741	0	7,646
2	BANK OF INDIA	5,150	14,079	1	44
3	BANK OF MAHARASHTRA	355	1,904	0	0
4	CANARA BANK	61,510	2,38,648	0	5,901
5	CENTRAL BANK OF INDIA	6,828	25,125	4	0
6	INDIAN BANK	4,934	22,993	53	0
7	INDIAN OVERSEAS BANK	11,427	27,222	0	263
8	PUNJAB & SIND BANK	51	191	0	1
9	PUNJAB NATIONAL BANK	8,488	35,236	1	62
10	STATE BANK OF INDIA	68,189	2,53,083	12	0
11	UCO BANK	1,576	5,201	108	23,182
12	UNION BANK OF INDIA	27,675	82,474	0	28
	Total- Public Sector Commercial Banks	2,06,882	7,39,897	179	37,127
B	R R B - KERALA GRAMIN BANK	16,606	49,992	0	8,378
	Total- Public Sector Banks including RRB	2,23,488	7,89,888	179	45,505

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

(Rs. in lakhs)

Sl. No.	BANK	Education loan		Other Priority Sector	
		A/cs	Amount	A/cs	Amount
C	PRIVATE SECTOR COMMERCIAL BANKS				
1	AXIS BANK	162	385	7	10,583
2	BANDHAN BANK	0	0	0	0
3	CSB BANK	829	1,909	0	327
4	CITY UNION BANK	25	135	0	0
5	DHANLAXMI BANK	2,011	5,095	0	9
6	FEDERAL BANK	14,479	46,800	0	4,914
7	HDFC BANK	963	1,900	0	256
8	ICICI BANK	237	1,202	0	334
9	IDBI BANK	1,252	5,367	0	0
10	IDFC FIRST Bank	0	0	0	0
11	INDUS IND BANK	0	0	0	99
12	JAMMU & KASHMIR BANK	17	60	0	19
13	KARNATAKA BANK	284	989	0	51
14	KARUR VYSYA BANK	97	280	3	7
15	KOTAK MAHINDRA BANK	89	284	0	0
16	LAKSHMI VILAS BANK	2	3	0	5,086
17	RBL Bank	0	0	0	720
18	SOUTH INDIAN BANK	7,119	23,674	0	797
19	T.N.MERCANTILE BANK	90	247	0	5
20	YES BANK	0	0	0	1,773
	Total- Pvt Sector Commercial Banks	27,656	88,329	10	24,980
D	SMALL FINANCE BANKS				
1	ESAF	17,440	3,600	0	53,139
2	Ujjivan Small Finance Bank	0	0	0	10,354
	Total- Small Finance Banks	17,440	3,600	0	63,493
	Total - Commercial Banks + RRB + SFB	2,68,584	8,81,818	189	1,33,979
E	CO-OPERATIVE BANKS				
1	DIST CO-OPERATIVE BANKS	1	15	0	51,819
2	KSCARDB (incl. PCARDBs)	229	1,461	0	38,044
3	KSCB	530	2,760	0	8,18,041
	Total Co-operative Banks	760	4,236	0	9,07,904
	Total - Banking Sector	2,69,344	8,86,054	189	10,41,883

10.9. ADVANCES OUTSTANDING UNDER SC/ST & NATIONAL PRIORITIES AS AT SEPTEMBER 2022											
Sl. No.	BANK	(Rs.in lakhs)									
		Weaker Sections		SF,MF & AL		Artisans,V&C Ind		SC Adv		ST Adv	
		A/cs	Amount	A/cs	Amount	A/cs	Amount	A/cs	Amount	A/cs	Amount
A	PUBLIC SECTOR COMMERCIAL BANKS										
1	BANK OF BARODA	2,17,328	4,11,275	1,71,253	3,21,085	0	0	2,853	7,788	494	1,206
2	BANK OF INDIA	1,10,755	1,74,039	94,125	1,22,883	0	0	843	1,207	211	286
3	BANK OF MAHARASHTRA	2,603	9,796	2,042	16,849	0	0	606	921	55	556
4	CANARA BANK	16,05,157	27,39,448	14,12,763	20,86,568	0	0	26,254	44,759	7,131	13,368
5	CENTRAL BANK OF INDIA	1,25,911	2,18,849	93,680	1,59,446	626	1,213	1,169	2,497	210	395
6	INDIAN BANK	1,48,096	2,02,897	1,05,200	99,903	0	0	1,235	3,031	227	482
7	INDIAN OVERSEAS BANK	2,00,600	2,57,555	1,67,985	2,10,418	29	15	1,229	1,358	78	78
8	PUNJAB & SIND BANK	556	11,194	1	2	0	0	8	97	0	0
9	PUNJAB NATIONAL BANK	40,616	51,288	37,940	45,747	0	0	46	46	5	2
10	STATE BANK OF INDIA	8,24,238	17,90,583	7,49,368	12,51,646	0	0	9,313	24,840	1,525	3,780
11	UCO BANK	1,50,024	1,16,062	1,887	1,586	0	0	955	1,634	49	114
12	UNION BANK OF INDIA	3,00,302	4,37,168	2,75,551	4,08,968	964	254	9,785	15,518	781	1,718
	Total- Public Sector Commercial Banks	37,26,186	64,20,154	31,11,795	47,25,100	1,619	1,482	54,296	1,03,696	10,766	21,985
B	R R B - KERALA GRAMIN BANK	12,96,976	15,85,876	10,76,130	11,69,700	6,311	1,038	52,841	41,298	12,677	7,502
	Total- Public Sector Banks including RRB	50,23,162	80,06,029	41,87,925	58,94,800	7,930	2,520	1,07,137	1,44,994	23,443	29,487

10.9. ADVANCES OUTSTANDING UNDER SC/ST & NATIONAL PRIORITIES AS AT SEPTEMBER 2022											
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	87,903	94,825	37,943	41,747	0	0	4,128	1,083	285	116
2	BANDHAN BANK	0	0	0	0	0	0	2	1	0	0
3	CSB BANK	505	917	1,37,128	1,12,501	2	1	867	1,340	46	71
4	CITY UNION BANK	4,563	6,077	4,526	6,045	0	0	0	0	0	0
5	DHANLAXMI BANK	57,521	1,24,744	50,108	73,727	0	0	580	1,048	102	245
6	FEDERAL BANK	4,84,739	9,59,787	3,09,437	4,19,502	99	274	1,543	3,669	243	636
7	HDFC BANK	3,91,548	2,78,209	43,913	1,08,818	0	0	33	95	20	82
8	ICICI BANK	21,625	1,27,014	6,907	43,589	0	0	25	54	0	0
9	IDBI BANK	47,879	1,41,679	25,674	58,842	0	0	67	285	15	123
10	IDFC FIRST Bank	2,26,648	64,984	10,380	2,812	0	0	41,968	11,935	3,613	1,052
11	INDUS IND BANK	3,41,650	71,258	2,84,251	61,571	0	0	93,533	19,057	27,821	5,531
12	JAMMU & KASHMIR BANK	180	1,168	0	0	0	0	0	0	0	0
13	KARNATAKA BANK	2,000	11,110	1,996	10,891	17	8	0	0	0	0
14	KARUR VYSYA BANK	4,164	5,468	3,797	3,965	0	0	178	904	0	0
15	KOTAK MAHINDRA BANK	1,805	34,436	12	60	0	0	1,786	34,319	1	4
16	LAKSHMI VILAS BANK	277	332	239	288	0	0	0	0	0	0
17	RBL Bank	29,044	3,477	23,631	2,757	0	0	2,447	319	1,049	130
18	SOUTH INDIAN BANK	3,49,713	5,72,786	3,41,424	4,57,513	63	622	84	614	12	33
19	T.N.MERCANTILE BANK	6,844	9,540	6,139	6,360	0	0	48	35	0	0
20	YES BANK	556	12,825	0	0	0	0	1	18	0	0
	Total- Pvt Sector Commercial Banks	20,59,164	25,20,634	12,87,505	14,10,987	181	906	1,47,290	74,775	33,207	8,023
D	SMALL FINANCE BANKS										
1	ESAF	13,16,944	3,86,652	7,99,950	2,94,528	0	0	26,914	8,420	10,544	3,220
2	Ujjivan Small Finance Bank	71,319	19,619	24,600	6,328	0	0	8,479	2,278	922	257
	Total- Small Finance Banks	13,88,263	4,06,271	8,24,550	3,00,856	0	0	35,393	10,698	11,466	3,478
	Total - Commercial Banks + RRB + SFB	84,70,589	1,09,32,934	62,99,980	76,06,643	8,111	3,426	2,89,820	2,30,466	68,116	40,988
E	CO-OPERATIVE BANKS										
1	DIST CO-OPERATIVE BANKS	4,211	27,853	1,876	18,468	0	0	3,033	20,499	54	102
2	KSCARDB (incl. PCARDBs)	1,01,696	2,427	3,81,246	6,25,888	6,945	240	44,281	786	23,616	378
3	KSCB	45,724	1,20,276	24,569	71,894	19,601	2,051	25,792	8,861	1,100	3,564
	Total Co-operative Banks	1,51,631	1,50,557	4,07,691	7,16,250	26,546	2,291	73,106	30,146	24,770	4,044
	Total - Banking Sector	86,22,220	1,10,83,491	67,07,671	83,22,893	34,657	5,717	3,62,926	2,60,613	92,886	45,032

10.10. ADVANCES UNDER DRI, PMEGP, NRLM & NULM AS AT SEPTEMBER 2022												
												(Rs.in lakhs)
Sl. No.	BANK	ADV - DRI		PMEGP ADV		Disburs ed during the Quarter	NRLM ADV		Disburs ed during the Quarter	NULM ADV		Disburs ed 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	8	17	363	1,213	341	1,225	5,103	1,772	200	375	99
2	BANK OF INDIA	6	75	436	1,534	138	3,313	11,957	3,003	292	437	12
3	BANK OF MAHARASHTRA	0	0	0	0	0	2	0	0	1	0	0
4	CANARA BANK	3,596	250	4,814	19,438	1,660	28,003	84,953	8,453	878	1,921	190
5	CENTRAL BANK OF INDIA	0	0	4	55	101	660	3,265	405	18	29	0
6	INDIAN BANK	140	10	658	2,310	625	37	49	2	91	215	6
7	INDIAN OVERSEAS BANK	371	28	453	2,026	154	396	1,369	0	653	2,215	2,018
8	PUNJAB & SIND BANK	0	0	0	0	0	0	0	0	10	5	0
9	PUNJAB NATIONAL BANK	0	0	525	600	81	1,204	2,856	475	1,356	3,483	508
10	STATE BANK OF INDIA	21	4	15	34	2,916	7,558	3,374	1,936	49	67	50
11	UCO BANK	0	0	146	298	79	281	1,231	247	124	408	68
12	UNION BANK OF INDIA	310	42	336	603	125	31,979	79,544	16,548	34,850	79,539	2,913
	Total- Public Sector Commercial Banks	4,452	425	7,750	28,113	6,221	74,658	1,93,702	32,841	38,522	88,694	5,864
B	R R B - KERALA GRAMIN BANK	167	11	1,213	4,794	654	9,907	37,565	14,929	2,089	6,977	2,577
	Total- Public Sector Banks including RRB	4,619	437	8,963	32,907	6,875	84,565	2,31,266	47,770	40,611	95,671	8,441

10.10. ADVANCES UNDER DRI, PMEGP, NRLM & NULM AS AT SEPTEMBER 2022												
Sl. No.	BANK	(Rs.in lakhs)										
		ADV - DRI		PMEGP ADV		Disburs ed during the Quarter	NRLM ADV		Disburs ed during the Quarter	NULM ADV		Disburs ed 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	11	16	0	0	0	0	3	4	0
2	BANDHAN BANK	0	0	0	0	0	0	0	0	0	0	0
3	CSB BANK	0	0	71	110	22	0	0	0	3	3	0
4	CITY UNION BANK	0	0	1	9	0	0	0	0	0	0	0
5	DHANLAXMI BANK	33	4	176	474	27	1,861	3,733	1,166	180	1,432	500
6	FEDERAL BANK	5	0	442	1,396	342	67	314	134	79	102	5
7	HDFC BANK	0	0	44	166	54	0	0	0	5	7	5
8	ICICI BANK	0	0	66	114	0	4,845	15,235	0	668	2,520	0
9	IDBI BANK	1	0	49	155	41	228	265	12	108	160	11
10	IDFC FIRST Bank	0	0	0	0	0	0	0	0	0	0	0
11	INDUS IND BANK	0	0	0	0	0	0	0	0	0	0	0
12	JAMMU & KASHMIR BANK	23	2	0	0	0	0	0	0	0	0	0
13	KARNATAKA BANK	0	0	33	51	2	1	1	0	2	1	0
14	KARUR VYSYA BANK	93	6	1	0	0	0	0	0	1	0	0
15	KOTAK MAHINDRA BANK	0	0	0	0	0	0	0	0	0	0	0
16	LAKSHMI VILAS BANK	0	0	0	0	0	0	0	0	0	0	0
17	RBL Bank	0	0	0	0	0	0	0	0	0	0	0
18	SOUTH INDIAN BANK	1	0	394	1,097	74	0	0	0	10	11	0
19	T.N.MERCANTILE BANK	9	1	28	14	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	165	13	1,316	3,601	563	7,002	19,548	1,312	1,059	4,238	521
D	SMALL FINANCE BANKS											
1	ESAF	0	0	0	0	0	0	0	0	0	0	0
2	Ujjivan Small Finance Bank	0	0	0	0	0	0	0	0	0	0	0
	Total- Small Finance Banks	0	0	0	0	0	0	0	0	0	0	0
	Total - Commercial Banks + RRB + SFB	4,784	450	10,279	36,508	7,438	91,567	2,50,814	49,082	41,670	99,909	8,962
E	CO-OPERATIVE BANKS											
1	DIST CO-OPERATIVE BANKS	0	0	0	0	0	390	673	130	12	48	16
2	KSCARDB (incl. PCARDBs)	0	0	0	0	0	0	0	0	0	0	0
3	KSCB	4,773	9,161	3	48	20	2,122	3,767	288	18,566	3,829	1,705
	Total Co-operative Banks	4,773	9,161	3	48	20	2,512	4,439	418	18,578	3,876	1,721
	Total - Banking Sector	9,557	9,611	10,282	36,556	7,458	94,079	2,55,254	49,500	60,248	1,03,785	10,683

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

(Amount in thousands)

NAME OF DISTRICT	PRIMARY			SECONDARY			TERTIARY			TOTAL PRIORITY SECTOR			NON PRIORITY SECTOR			TOTAL CREDIT FOR THE STATE		
	Target	Ach.	% Ach.	Target	Ach.	% Ach.	Target	Ach.	% Ach.	Target	Ach.	% Ach.	Target	Ach.	% Ach.	Target	Ach.	% Ach.
ALAPPUZHA	6,05,00,000	4,14,71,576	69	1,71,00,500	1,72,73,366	101	1,18,99,900	84,55,315	71	8,95,00,400	6,72,00,257	75	2,46,00,000	2,88,60,285	117	11,41,00,400	9,60,60,542	84
ERNAKULAM	8,64,41,395	7,39,99,229	86	9,45,24,540	10,63,09,202	112	1,46,97,578	68,73,453	47	19,56,63,513	18,71,81,884	96	20,84,55,537	40,26,01,849	193	40,41,19,050	58,97,83,733	146
IDUKKI	4,85,27,135	2,46,61,731	51	84,90,293	66,23,082	78	1,20,00,991	49,00,871	41	6,90,18,419	3,61,85,684	52	1,69,87,570	1,10,23,377	65	8,60,05,989	4,72,09,062	55
KANNUR	5,65,94,642	3,61,55,815	64	2,38,34,643	1,17,89,319	49	4,91,71,000	38,14,824	8	12,96,00,285	5,17,59,958	40	7,26,40,000	2,89,10,283	40	20,22,40,285	8,06,70,241	40
KASARGODE	3,78,63,000	2,23,74,021	59	1,03,73,500	42,64,527	41	1,11,65,000	17,15,713	15	5,94,01,500	2,83,54,261	48	2,48,40,000	1,04,41,622	42	8,42,41,500	3,87,95,883	46
KOLLAM	6,39,32,000	5,40,94,331	85	4,10,05,000	2,66,26,741	65	4,27,74,000	72,45,604	17	14,77,11,000	8,79,66,677	60	1,69,36,000	3,63,56,623	215	16,46,47,000	12,43,23,300	76
KOTTAYAM	6,66,00,000	4,18,58,675	63	3,12,50,000	1,77,44,031	57	1,61,50,000	35,63,865	22	11,40,00,000	6,31,66,572	55	7,80,00,000	4,59,81,663	59	19,20,00,000	10,91,48,234	57
KOZHIKODE	6,95,91,860	3,95,11,481	57	4,77,83,656	1,91,72,208	40	2,07,77,477	29,47,332	14	13,81,52,993	6,16,31,020	45	9,89,70,000	5,46,77,563	55	23,71,22,993	11,63,08,583	49
MALAPPURAM	6,50,30,000	4,07,64,047	63	3,03,70,000	1,55,66,382	51	1,66,00,000	55,82,658	34	11,20,00,000	6,19,13,088	55	5,50,00,000	2,82,51,592	51	16,70,00,000	9,01,64,680	54
PALAKKAD	6,55,00,000	4,91,34,408	75	4,29,90,000	1,34,46,787	31	2,12,80,000	1,32,51,843	62	12,97,70,000	7,58,33,037	58	4,12,80,000	2,77,12,827	67	17,10,50,000	10,35,45,865	61
PATHANAMTHITTA	4,11,99,680	2,81,27,236	68	1,22,86,930	98,91,128	81	65,13,390	34,60,143	53	6,00,00,000	4,14,78,508	69	2,81,27,970	2,10,01,130	75	8,81,27,970	6,24,79,638	71
THRISSUR	8,88,50,000	5,55,25,673	62	6,04,00,000	2,26,79,600	38	5,07,49,850	53,17,579	10	19,99,99,850	8,35,22,852	42	5,40,33,920	11,68,04,263	216	25,40,33,770	20,03,27,115	79
TRIVANDRUM	6,25,00,000	6,80,98,335	109	3,25,00,000	4,90,40,854	151	3,05,00,000	61,66,530	20	12,55,00,000	12,33,05,719	98	17,30,00,000	22,45,27,113	130	29,85,00,000	34,78,32,832	117
WAYANAD	4,00,00,000	1,52,94,200	38	66,00,000	44,94,694	68	50,00,000	23,90,674	48	5,16,00,000	2,21,79,568	43	34,00,000	53,26,121	157	5,50,00,000	2,75,05,688	50
TOTAL	85,31,29,712	59,10,70,760	69	45,95,09,062	32,49,21,921	71	30,92,79,186	7,56,86,404	24	1,62,19,17,960	99,16,79,085	61	89,62,70,997	1,04,24,76,311	116	2,51,81,88,957	2,03,41,55,396	81

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

(Amount in thousands)

Sl. No.	NAME OF BANK	PRIMARY			SECONDARY			TERTIARY			TOTAL PRIORITY SECTOR			NON PRIORITY SECTOR			TOTAL CREDIT FOR THE STATE		
		Target	Ach.	% Ach.	Target	Ach.	% Ach.	Target	Ach.	% Ach.	Target	Ach.	% Ach.	Target	Ach.	% Ach.	Target	Ach.	% Ach.
A	PUBLIC SECTOR COMMERCIAL BANKS																		
1	BANK OF BARODA	1,89,10,968	2,10,82,298	111	1,01,14,319	57,84,073	57	78,29,534	19,79,188	25	3,68,54,821	2,88,45,559	78	1,66,54,727	1,76,47,459	106	5,35,09,548	4,64,93,018	87
2	BANK OF INDIA	80,62,491	74,80,617	93	42,33,768	42,63,724	101	53,29,579	6,25,216	12	1,76,25,838	1,23,69,557	70	90,05,999	62,28,376	69	2,66,31,838	1,85,97,934	70
3	BANK OF MAHARASHTRA	4,35,000	4,10,925	94	4,32,995	1,98,256	46	9,72,021	9,44,161	97	18,40,016	15,53,342	84	13,08,929	2,11,31,698	1,614	31,48,945	2,26,85,040	720
4	CANARA BANK	10,65,45,668	11,90,54,965	112	3,84,79,186	1,04,70,355	27	3,10,91,422	98,11,746	32	17,61,16,275	13,93,37,066	79	5,45,58,446	9,95,48,823	182	23,06,74,722	23,88,85,889	104
5	CENTRAL BANK OF INDIA	1,70,87,129	1,59,58,077	93	46,49,341	20,78,304	45	40,30,162	6,50,108	16	2,57,66,632	1,86,86,489	73	48,16,687	1,46,59,093	304	3,05,83,319	3,33,45,582	109
6	INDIAN BANK	1,66,94,272	1,40,14,058	84	1,09,94,711	1,72,80,374	157	56,65,179	9,26,818	16	3,33,54,162	3,22,21,249	97	1,77,70,230	1,96,06,878	110	5,11,24,392	5,18,28,128	101
7	INDIAN OVERSEAS BANK	1,86,99,171	1,37,49,319	74	70,07,741	12,94,562	18	43,82,370	7,06,737	16	3,00,89,283	1,57,50,618	52	79,70,152	48,27,630	61	3,80,59,435	2,05,78,248	54
8	PUNJAB & SIND BANK	24,100	1,150	5	90,510	15,920	18	1,30,004	11,733	9	2,44,614	28,803	12	3,57,058	10,57,872	296	6,01,672	10,86,675	181
9	PUNJAB NATIONAL BANK	88,32,013	24,98,408	28	80,51,147	13,54,843	17	59,05,135	4,60,010	8	2,27,88,295	43,13,261	19	1,51,50,773	2,45,19,362	162	3,79,39,068	2,88,32,623	76
10	STATE BANK OF INDIA	13,01,20,633	10,33,95,452	79	9,05,77,989	7,04,73,958	78	4,60,84,354	82,05,557	18	26,67,82,976	18,20,74,967	68	14,60,08,170	18,65,16,371	128	41,27,91,147	36,85,91,338	89
11	UCO BANK	23,41,442	17,24,269	74	16,27,132	1,12,78,634	693	31,32,024	7,65,281	24	71,00,598	1,37,68,185	194	47,20,109	72,31,070	153	1,18,20,706	2,09,99,255	178
12	UNION BANK OF INDIA	3,17,77,012	2,27,16,108	71	1,91,92,102	1,90,16,275	99	97,85,285	21,25,648	22	6,07,54,399	4,38,58,031	72	2,36,46,594	8,49,54,805	359	8,44,00,993	12,88,12,836	153
	Total - Public sector Commercial Banks	35,95,29,900	32,20,85,645	90	19,54,50,942	14,35,09,278	73	12,43,37,069	2,72,12,204	22	67,93,17,910	49,28,07,128	73	30,19,67,874	48,79,29,437	162	98,12,85,784	98,07,36,565	100
B	RRB-KERALA GRAMIN BANK	10,41,02,554	7,24,79,324	70	3,01,56,293	84,25,252	28	1,97,82,588	29,05,538	15	15,40,41,435	8,38,10,114	54	3,49,48,092	34,27,873	10	18,89,89,527	8,72,37,987	46
	Total- Public Sector Banks including RRB	46,36,32,453	39,45,64,969	85	22,56,07,235	15,19,34,530	67	14,41,19,657	3,01,17,742	21	83,33,59,345	57,66,17,242	69	33,69,15,966	49,13,57,310	146	1,17,02,75,311	1,06,79,74,552	91

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

(Amount in thousands)

Sl. No.	NAME OF BANK	PRIMARY			SECONDARY			TERTIARY			TOTAL PRIORITY SECTOR			NON PRIORITY SECTOR			TOTAL CREDIT FOR THE STATE		
		Target	Ach.	% Ach.	Target	Ach.	% Ach.	Target	Ach.	% Ach.	Target	Ach.	% Ach.	Target	Ach.	% Ach.	Target	Ach.	% Ach.
C	Private Sector Commercial Banks																		
1	AXIS BANK	66,19,985	14,72,359	22	75,07,059	43,88,743	58	39,37,725	10,43,369	26	1,80,64,769	69,04,472	38	1,98,26,807	2,25,11,993	114	3,78,91,576	2,94,16,465	78
2	BANDHAN BANK	1,67,738	2,000	1	1,08,839	49,140	45	1,50,057	0	0	4,26,634	51,140	12	2,35,877	80,29,640	3,404	6,62,511	80,80,780	1,220
3	CSB BANK	1,69,00,833	1,83,93,512	109	64,04,536	3,04,229	5	38,19,668	29,342	1	2,71,25,037	1,87,27,083	69	1,13,95,294	75,52,814	66	3,85,20,331	2,62,79,897	68
4	CITY UNION BANK	5,48,435	4,20,089	77	3,53,067	5,76,253	163	1,98,553	14,946	8	11,00,056	10,11,288	92	13,41,207	6,92,355	52	24,41,263	17,03,643	70
5	DHANLAXMI BANK	91,19,375	91,87,543	101	40,47,558	0	0	24,60,974	5,95,310	24	1,56,27,907	97,82,853	63	1,20,09,788	1,70,91,081	142	2,76,37,696	2,68,73,934	97
6	FEDERAL BANK	8,11,26,731	6,31,53,181	78	6,63,99,959	7,74,53,823	117	1,90,31,645	17,87,742	9	16,65,58,336	14,23,94,746	85	11,81,63,460	11,87,79,792	101	28,47,21,796	26,11,74,537	92
7	HDFC BANK	1,61,00,992	1,08,25,470	67	1,89,19,957	2,11,78,294	112	56,29,163	81,903	1	4,06,50,112	3,20,85,666	79	5,64,20,315	9,30,58,918	165	9,70,70,427	12,51,44,584	129
8	ICICI BANK	1,00,70,374	73,47,951	73	1,96,53,123	2,23,98,138	114	47,77,103	6,30,630	13	3,45,00,600	3,03,76,718	88	4,42,12,501	6,54,90,646	148	7,87,13,102	9,58,67,365	122
9	IDBI BANK	81,32,659	68,98,990	85	54,02,566	27,83,595	52	20,45,964	1,52,856	7	1,55,81,188	98,35,441	63	1,63,97,471	4,55,19,106	278	3,19,78,659	5,53,54,547	173
10	IDFC FIRST Bank	6,19,720	29,42,401	475	3,91,936	4,42,937	113	1,74,876	5,05,176	289	11,86,532	38,90,514	328	22,27,400	1,11,51,776	501	34,13,932	1,50,42,291	441
11	INDUS IND BANK	66,40,828	39,74,335	60	62,15,399	56,98,458	92	22,66,410	2,185	0	1,51,22,637	96,74,977	64	2,32,32,542	3,39,39,887	146	3,83,55,178	4,36,14,864	114
12	JAMMU & KASHMIR BANK	11,025	0	0	87,267	3,450	4	42,720	14,139	33	1,41,012	17,589	12	4,59,942	82,881	18	6,00,954	1,00,470	17
13	KARNATAKA BANK	12,00,173	1,27,660	11	9,30,440	1,30,672	14	17,58,866	86,318	5	38,89,479	3,44,649	9	25,51,947	12,82,261	50	64,41,426	16,26,911	25
14	KARUR VYSYA BANK	8,24,129	5,95,434	72	3,84,702	85,476	22	4,34,643	1,063	0	16,43,474	6,81,973	41	6,42,212	61,79,201	962	22,85,686	68,61,174	300
15	KOTAK MAHINDRA BANK	8,83,579	19,07,383	216	20,12,246	42,00,124	209	4,34,001	4,761	1	33,29,825	61,12,267	184	1,03,82,709	75,09,829	72	1,37,12,534	1,36,22,096	99
16	LAKSHMI VILAS BANK	1,46,932	30,976	21	1,44,125	32,725	23	7,36,137	0	0	10,27,194	63,701	6	26,08,923	26,290	1	36,36,117	89,991	2
17	RBL Bank	3,14,606	81,512	26	1,65,249	0	0	1,44,370	17,887	12	6,24,225	99,399	16	3,92,333	1,15,501	29	10,16,558	2,14,900	21
18	SOUTH INDIAN BANK	4,17,06,875	2,81,28,492	67	1,91,30,777	1,34,82,444	70	1,97,92,087	5,49,955	3	8,06,29,739	4,21,60,890	52	3,77,29,040	51,34,84,018	1,361	11,83,58,779	55,56,44,908	469
19	T.N.MERCANTILE BANK	11,35,871	7,86,215	69	18,05,888	15,90,217	88	4,93,611	86,526	18	34,35,370	24,62,958	72	15,27,544	0	0	49,62,914	24,62,958	50
20	YES BANK	7,73,448	3,04,198	39	18,90,355	45,93,242	243	16,61,420	1,81,353	11	43,25,223	50,78,793	117	25,28,759	30,17,150	119	68,53,981	80,95,943	118
	Total-Private Sector Commercial Banks	20,30,44,309	15,65,79,700	77	16,19,55,048	15,93,91,958	98	6,99,89,992	57,85,459	8	43,49,89,350	32,17,57,118	74	36,42,86,072	51,34,84,018	141	79,92,75,422	83,52,41,136	104
D	SMALL BANK																		
1	ESAF	1,43,84,910	1,36,70,250	95	66,69,893	31,41,110	47	65,63,283	7,00,741	11	2,76,18,086	1,75,12,101	63	78,34,318	30,17,150	39	3,54,52,404	2,05,29,251	58
2	Ujjivan Small Finance Bank	2,79,780	2,59,951	93	1,83,125	1,77,740	97	3,47,857	5,78,400	166	8,10,762	10,16,091	125	3,18,409	2,96,773	93	11,29,171	13,12,864	116
	Total- Small Finance Banks	1,46,64,690	1,39,30,201	95	68,53,018	33,18,850	48	69,11,140	12,79,141	19	2,84,28,848	1,85,28,192	65	81,52,727	33,13,923	41	3,65,81,575	2,18,42,115	60
	Total Commercial Banks + RRB + SFB	68,13,41,452	56,50,74,870	83	39,44,15,302	31,46,45,338	80	22,10,20,789	3,71,82,343	17	1,29,67,77,543	91,69,02,551	71	70,93,54,765	1,00,81,55,252	142	2,00,61,32,308	1,92,50,57,803	96
E	Co-operative Sector																		
1	DIST CO-OPERATIVE BANKS	11,11,19,417	61,35,788	6	4,63,24,485	23,40,616	5	5,85,17,443	1,55,75,950	27	21,59,61,345	2,40,52,354	11	12,36,93,974	21,08,247	2	33,96,55,319	2,61,60,601	8
2	KSCARDB (incl. PCARDBs)	1,92,08,320	40,04,996	21	82,14,873	11,58,921	14	1,38,67,705	53,71,722	39	4,12,90,898	1,05,35,638	26	76,73,771	0	0	4,89,64,669	1,05,35,638	22
3	KSCB	4,14,60,523	1,58,55,107	38	1,05,54,402	67,77,047	64	1,58,73,249	1,75,56,389	111	6,78,88,174	4,01,88,542	59	5,55,48,487	3,22,12,812	58	12,34,36,661	7,24,01,354	59
	Total - Co-operative Sector	17,17,88,260	2,59,95,890	15	6,50,93,760	1,02,76,583	16	8,82,58,397	3,85,04,061	44	32,51,40,417	7,47,76,534	23	18,69,16,232	3,43,21,059	18	51,20,56,649	10,90,97,593	21
	GRAND TOTAL	85,31,29,712	59,10,70,760	69	45,95,09,062	32,49,21,921	71	30,92,79,186	7,56,86,404	24	1,62,19,17,960	99,16,79,085	61	89,62,70,997	1,04,24,76,311	116	2,51,81,88,957	2,03,41,55,396	81

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

(Amount in Thousands)

SL NO	NAME OF THE DISTRICT	CROP LOAN			TERM LOAN			AGRI INFRASTRUCTURE			ANCILLARY ACTIVITIES			PRIMARY SECTOR (TOTAL AGRICULTURE)		
		TARGET	ACHIEVEMENT	% ACH	TARGET	ACHIEVEMENT	% ACH	TARGET	ACHIEVEMENT	% ACH	TARGET	ACHIEVEMENT	% ACH	TARGET	ACHIEVEMENT	% ACH
1	Alappuzha	4,29,60,000	2,78,08,920	65	1,07,40,000	94,26,244	88	34,00,000	26,903	1	34,00,000	42,09,509	124	6,05,00,000	4,14,71,576	69
2	Ernakulam	7,00,31,974	3,78,90,191	54	1,35,33,454	1,60,73,795	119	22,88,682	1,66,263	7	5,87,285	1,98,68,980	3,383	8,64,41,395	7,39,99,229	86
3	Idukki	3,90,69,453	1,98,88,690	51	78,37,077	43,67,137	56	12,87,657	1,332	0	3,32,948	4,04,573	122	4,85,27,135	2,46,61,731	51
4	Kannur	2,77,77,173	2,89,21,407	104	2,48,09,111	68,41,745	28	30,38,401	4,118	0	9,69,957	3,88,545	40	5,65,94,642	3,61,55,815	64
5	Kasaragod	2,78,52,023	1,66,75,396	60	64,40,977	54,74,397	85	24,20,000	24,203	1	11,50,000	2,00,025	17	3,78,63,000	2,23,74,021	59
6	Kollam	2,87,69,400	4,01,23,082	139	1,93,39,437	85,16,947	44	24,61,389	25,420	1	1,33,61,774	54,28,882	41	6,39,32,000	5,40,94,331	85
7	Kottayam	4,81,49,569	3,15,09,511	65	1,62,17,005	88,23,976	54	0	5,201	0	22,33,426	15,19,987	68	6,66,00,000	4,18,58,675	63
8	Kozhikode	5,06,25,885	2,91,29,466	58	1,31,47,117	91,78,789	70	21,34,558	26,399	1	36,84,300	11,76,827	32	6,95,91,860	3,95,11,481	57
9	Malappuram	4,83,19,191	3,02,30,750	63	1,23,64,995	1,01,48,340	82	28,92,689	61,871	2	14,53,125	3,23,086	22	6,50,30,000	4,07,64,047	63
10	Palakkad	4,95,98,800	2,97,05,250	60	1,24,49,100	1,73,09,734	139	28,25,700	5,78,769	20	6,26,400	15,40,655	246	6,55,00,000	4,91,34,408	75
11	Pathanamthitta	3,04,41,909	2,05,36,983	67	97,43,845	74,09,275	76	2,60,296	18,208	7	7,53,630	1,62,771	22	4,11,99,680	2,81,27,236	68
12	Thrissur	5,44,23,900	3,78,40,391	70	2,66,17,900	1,48,93,695	56	33,42,600	26,048	1	44,65,600	27,65,540	62	8,88,50,000	5,55,25,673	62
13	Trivandrum	4,27,50,000	4,32,11,549	101	1,42,50,000	1,86,83,667	131	40,00,000	27,046	1	15,00,000	61,76,073	412	6,25,00,000	6,80,98,335	109
14	Wayanad	2,85,29,500	1,17,71,148	41	96,98,000	32,17,185	33	11,93,200	18,311	2	5,79,300	2,87,556	50	4,00,00,000	1,52,94,200	38
TOTAL		58,92,98,777	40,52,42,733	69	19,71,88,018	14,03,64,925	71	3,15,45,173	10,10,092	3	3,50,97,744	4,44,53,010	127	85,31,29,712	59,10,70,760	69

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

(Amount in Thousands)

Sl. No.	BANK	SHORT TERM LOAN			TERM LOAN			AGRI INFRASTRUCTURE			ANCILLARY ACTIVITIES			PRIMARY SECTOR (TOTAL AGRICULTURE)		
		Target	Achievement	% Ach	Target	Achievement	% Ach	Target	Achievem	% Ach	Target	Achievemen	% Ach	Target	Achievement	% Ach
A	PUBLIC SECTOR COMMERCIAL BANKS															
1	BANK OF BARODA	1,32,15,270	68,06,177	52	43,85,711	1,24,54,116	284	6,95,360	28,276	4	6,14,628	17,93,729	292	1,76,00,981	2,10,82,298	120
2	BANK OF INDIA	56,32,458	34,86,257	62	17,08,063	26,35,813	154	3,45,600	431	0	3,76,370	13,58,116	361	73,40,521	74,80,617	102
3	BANK OF MAHARASHTRA	2,73,396	2,31,137	85	1,19,626	57,194	48	25,212	0	0	16,766	1,22,594	731	3,93,022	4,10,925	105
4	CANARA BANK	7,54,10,022	7,89,11,935	105	2,47,38,489	3,95,68,753	160	31,20,292	47,602	2	32,76,865	5,26,675	16	10,01,48,511	11,90,54,965	119
5	CENTRAL BANK OF INDIA	91,86,275	43,55,023	47	63,30,451	1,15,05,142	182	4,53,034	0	0	11,17,368	97,912	9	1,55,16,726	1,59,58,077	103
6	INDIAN BANK	1,07,19,243	1,34,19,131	125	38,12,959	1,91,457	5	6,82,806	3,999	1	14,79,265	3,99,470	27	1,45,32,201	1,40,14,058	96
7	INDIAN OVERSEAS BANK	1,17,05,738	1,19,09,568	102	53,61,773	17,87,435	33	8,28,764	5,450	1	8,02,896	46,866	6	1,70,67,511	1,37,49,319	81
8	PUNJAB & SIND BANK	22,822	0	0	867	140	16	162	0	0	248	1,010	407	23,690	1,150	5
9	PUNJAB NATIONAL BANK	60,17,575	19,12,681	32	20,34,655	1,20,700	6	4,44,047	1,16,492	26	3,35,736	3,48,534	104	80,52,230	24,98,408	31
10	STATE BANK OF INDIA	9,27,43,739	8,39,75,259	91	2,73,73,546	57,55,442	21	44,22,338	0	0	55,81,011	1,36,64,752	245	12,01,17,285	10,33,95,452	86
11	UCO BANK	14,69,614	4,96,355	34	5,14,026	12,18,854	237	1,91,619	0	0	1,66,183	9,060	5	19,83,640	17,24,269	87
12	UNION BANK OF INDIA	2,32,41,948	1,36,47,607	59	62,13,103	52,46,476	84	10,83,193	14,577	1	12,38,769	38,07,448	307	2,94,55,051	2,27,16,108	77
	Total - Public Sector Commercial Banks	24,96,38,101	21,91,51,131	88	8,25,93,268	8,05,41,522	98	1,22,92,427	2,16,827	2	1,50,06,105	2,21,76,165	148	33,22,31,368	29,96,92,653	90
B	RRB - K G B	7,67,67,578	6,97,86,107	91	1,68,40,756	26,93,217	16	46,26,395	0	0	58,67,825	0	0	9,36,08,333	7,24,79,324	77
	Total- Public Sector Banks including RRB	32,64,05,678	28,89,37,238	89	9,94,34,023	8,32,34,739	84	1,69,18,822	2,16,827	1	2,08,73,929	2,21,76,165	106	46,36,32,453	39,45,64,969	85

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

(Amount in Thousands)

Sl. No.	BANK	SHORT TERM LOAN			TERM LOAN			AGRI INFRASTRUCTURE			ANCILLARY ACTIVITIES			PRIMARY SECTOR (TOTAL AGRICULTURE)		
		Target	Achievement	% Ach	Target	Achievement	% Ach	Target	Achievem	% Ach	Target	Achievemen	% Ach	Target	Achievement	% Ach
C	PRIVATE SECTOR COMMERCIAL BANKS															
1	AXIS BANK	42,34,158	29,881	1	19,13,910	8,87,545	46	2,43,172	13,956	6	2,28,745	5,40,976	236	61,48,069	14,72,359	24
2	BANDHAN BANK	82,743	0	0	70,262	0	0	7,289	0	0	7,444	2,000	27	1,53,005	2,000	1
3	CSB BANK	1,05,54,192	13,06,518	12	52,40,800	1,69,51,804	323	6,21,326	2,267	0	4,84,515	1,32,923	27	1,57,94,992	1,83,93,512	116
4	CITY UNION BANK	3,70,935	4,02,089	108	1,20,858	0	0	21,557	0	0	35,085	18,000	51	4,91,793	4,20,089	85
5	DHANLAXMI BANK	58,21,516	63,20,790	109	25,05,875	28,27,395	113	4,10,362	0	0	3,81,622	39,358	10	83,27,392	91,87,543	110
6	FEDERAL BANK	6,34,95,517	5,07,65,239	80	1,23,85,166	6,45,974	5	23,23,068	1,00,793	4	29,22,980	1,16,41,176	398	7,58,80,683	6,31,53,181	83
7	HDFC BANK	93,88,584	16,29,229	17	57,89,031	77,32,894	134	4,85,870	8,037	2	4,37,507	14,55,310	333	1,51,77,615	1,08,25,470	71
8	ICICI BANK	71,38,964	30,60,254	43	23,81,382	5,07,382	21	2,77,099	55,400	20	2,72,929	37,24,914	1,365	95,20,346	73,47,951	77
9	IDBI BANK	62,40,465	59,09,786	95	15,00,781	6,18,580	41	2,35,918	4,630	2	1,55,495	3,65,994	235	77,41,246	68,98,990	89
10	IDFC FIRST Bank	2,11,249	0	0	3,78,781	29,42,401	777	10,889	0	0	18,801	0	0	5,90,029	29,42,401	499
11	INDUS IND BANK	33,05,608	3,30,218	10	29,67,793	36,44,117	123	2,43,071	0	0	1,24,356	0	0	62,73,402	39,74,335	63
12	JAMMU & KASHMIR BANK	8,792	0	0	1,806	0	0	333	0	0	94	0	0	10,598	0	0
13	KARNATAKA BANK	8,11,030	98,723	12	2,70,760	0	0	89,608	0	0	28,775	28,936	101	10,81,790	1,27,660	12
14	KARUR VYSYA BANK	5,40,330	5,95,434	110	2,00,559	0	0	58,869	0	0	24,371	0	0	7,40,888	5,95,434	80
15	KOTAK MAHINDRA BANK	5,57,199	2,18,000	39	1,94,743	1,65,030	85	52,877	9,261	18	78,760	15,15,092	1,924	7,51,942	19,07,383	254
16	LAKSHMI VILAS BANK	77,597	15,197	20	49,669	807	2	7,588	8,572	113	12,078	6,400	53	1,27,266	30,976	24
17	RBL Bank	1,35,876	0	0	1,63,089	81,512	50	9,481	0	0	6,160	0	0	2,98,965	81,512	27
18	SOUTH INDIAN BANK	2,95,85,679	2,60,98,764	88	89,38,985	3,46,976	4	15,01,506	4,538	0	16,80,705	16,78,214	100	3,85,24,664	2,81,28,492	73
19	T.N.MERCANTILE BANK	7,89,217	3,55,688	45	2,36,248	76,001	32	84,062	0	0	26,345	3,54,526	1,346	10,25,465	7,86,215	77
20	YES BANK	5,47,741	0	0	1,22,307	0	0	28,220	0	0	75,180	3,04,198	405	6,70,048	3,04,198	45
	Total-Private Sector Commercial Banks	14,38,97,392	9,71,35,811	68	4,54,32,805	3,74,28,417	82	67,12,166	2,07,454	3	70,01,946	2,18,08,018	311	18,93,30,197	13,45,64,228	71
D	SMALL BANK															
1	ESAF	57,04,520	8,313	0	75,84,630	1,36,61,937	180	5,06,197	0	0	5,89,562	0	0	1,32,89,151	1,36,70,250	103
2	Ujjivan Small Finance Bank	99,943	0	0	1,47,796	2,59,951	176	8,546	0	0	23,494	0	0	2,47,739	2,59,951	105
	Total- Small Finance Banks	58,04,464	8,313	0	77,32,426	1,39,21,888	180	5,14,743	0	0	6,13,057	0	0	1,35,36,890	1,39,30,201	103
	Total Commercial Banks + RRB + SFB	47,61,07,534	38,60,81,361	81	15,25,99,255	13,45,85,045	88	2,41,45,731	4,24,281	2	2,84,88,932	4,39,84,182	154	68,13,41,452	56,50,74,870	83
E	Co-operative Sector															
1	DIST CO-OPERATIVE BANKS	7,18,20,791	28,79,394	4	3,04,26,036	24,75,195	8	42,89,363	5,68,782	13	45,83,226	2,12,416	5	10,22,46,827	61,35,788	6
2	KSCARDB (incl. PCARDBs)	1,13,49,776	11,24,517	10	60,04,926	26,15,083	44	8,43,847	8,984	1	10,09,771	2,56,412	25	1,73,54,702	40,04,996	23
3	KSCB	3,00,20,677	1,51,57,460	50	81,57,800	6,89,601	8	22,66,232	8,045	0	10,15,814	0	0	3,81,78,478	1,58,55,107	42
	Total - Co-operative Sector	11,31,91,243	1,91,61,371	17	4,45,88,763	57,79,880	13	73,99,442	5,85,811	8	66,08,812	4,68,828	7	15,77,80,006	2,59,95,890	16
	GRAND TOTAL	58,92,98,777	40,52,42,733	69	19,71,88,018	14,03,64,925	71	3,15,45,173	10,10,092	3	3,50,97,744	4,44,53,010	127	78,64,86,795	59,10,70,760	75

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

(Rs.in crores)

	Outstanding			
	AS ON 30.09.2021		AS ON 30.09.2022	
	No.	Amount	No.	Amount
TRIVANDRUM				
Christians	1,58,885	3,010	1,64,974	4,668
Muslims	1,37,520	2,407	1,26,911	3,269
Sikhs	407	2	355	6
Jains	40	1	198	8
NeoBudhists	391	1	1,554	38
Zorashtrians	7	0	26	0
Total	2,97,250	5,422	2,94,018	7,989
KOLLAM				
Christians	1,72,645	3,704	1,09,905	2,660
Muslims	3,52,207	4,532	1,42,340	3,331
Sikhs	43	0	227	5
Jains	2	0	190	8
NeoBudhists	0	0	765	22
Zorashtrians	0	0	37	1
Total	5,24,897	8,236	2,53,464	6,027
PATHANAMTHITTA				
Christians	2,17,210	4,308	1,51,716	3,731
Muslims	89,723	1,215	47,161	658
Sikhs	0	0	52	1
Jains	0	0	56	2
NeoBudhists	0	0	314	13
Zorashtrians	0	0	9	0
Total	3,06,933	5,522	1,99,308	4,405
ALAPPUZHA				
Christians	1,44,578	3,625	1,38,578	2,956
Muslims	1,01,030	2,291	90,054	1,276
Sikhs	90	4	134	2
Jains	0	0	283	13
NeoBudhists	82	3	538	14
Zorashtrians	0	0	23	1
Total	2,45,780	5,923	2,29,610	4,260
KOTTAYAM				
Christians	2,90,185	8,938	2,85,528	10,069
Muslims	51,566	1,786	58,946	1,721
Sikhs	91	1	133	2
Jains	7	0	122	10
NeoBudhists	36	0	363	16
Zorashtrians	9	0	11	0
Total	3,41,894	10,725	3,45,103	11,818
IDUKKI				
Christians	1,74,064	4,267	1,41,552	4,091
Muslims	34,038	768	24,598	553
Sikhs	0	0	64	1
Jains	0	0	13	0
NeoBudhists	0	0	69	4
Zorashtrians	0	0	36	1
Total	2,08,102	5,036	1,66,332	4,650
ERNAKULAM				
Christians	3,16,620	13,073	3,65,922	16,437
Muslims	1,27,620	4,333	1,53,106	5,640
Sikhs	218	10	310	13
Jains	122	13	221	29
NeoBudhists	60	21	583	98
Zorashtrians	9	1	40	1
Total	4,44,649	17,450	5,20,182	22,218

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

(Rs.in crores)

	Outstanding			
	AS ON 30.09.2021		AS ON 30.09.2022	
	No.	Amount	No.	Amount
THRISSUR				
Christians	2,00,118	6,306	1,77,125	6,013
Muslims	1,75,618	4,560	1,46,594	3,110
Sikhs	168	2	205	4
Jains	3	0	181	4
NeoBudhists	611	19	944	27
Zorashtrians	43	1	50	1
Total	3,76,561	10,888	3,25,099	9,159
PALAKKAD				
Christians	1,22,415	1,826	51,325	1,030
Muslims	3,36,229	5,726	2,15,671	4,324
Sikhs	0	0	254	3
Jains	0	0	195	4
NeoBudhists	0	0	1,012	23
Zorashtrians	0	0	29	0
Total	4,58,644	7,552	2,68,486	5,384
MALAPPURAM				
Christians	34,377	1,102	36,203	739
Muslims	4,92,155	9,542	5,12,896	8,130
Sikhs	66	2	85	2
Jains	18	0	62	2
NeoBudhists	200	5	216	6
Zorashtrians	11	0	28	1
Total	5,26,827	10,651	5,49,490	8,881
KOZHIKODE				
Christians	51,384	1,498	54,338	1,474
Muslims	2,48,811	5,536	2,46,155	5,358
Sikhs	49	3	197	6
Jains	84	4	231	10
NeoBudhists	4	0	720	24
Zorashtrians	15	0	23	1
Total	3,00,347	7,041	3,01,664	6,872
WAYANAD				
Christians	1,31,255	2,357	73,861	1,798
Muslims	1,44,913	2,123	77,331	1,554
Sikhs	51	4	72	1
Jains	226	7	236	7
NeoBudhists	107	2	136	2
Zorashtrians	4	0	14	0
Total	2,76,556	4,492	1,51,650	3,364
KANNUR				
Christians	4,13,208	9,962	1,04,845	2,730
Muslims	6,36,327	17,144	1,87,211	4,256
Sikhs	46	3	78	2
Jains	62	2	101	3
NeoBudhists	637	18	778	25
Zorashtrians	13	1	46	1
Total	10,50,293	27,130	2,93,059	7,016
KASARAGOD				
Christians	79,989	2,009	38,840	871
Muslims	2,64,558	5,460	1,36,365	3,326
Sikhs	14	0	29	1
Jains	24	1	30	1
NeoBudhists	272	6	1,226	48
Zorashtrians	12	0	16	0
Total	3,44,869	7,476	1,76,506	4,247
GRAND TOTAL	57,03,602	126 1,33,544	40,73,971	1,06,292

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

(Rs. in lakhs)

Sl. No	BANK	Disbursement During the Quarter				Cumulative Disbursement during the Financial Year				Total Disbursement		Of Total Balance Outstanding				Total Balance Outstanding as at the end of the Quarter		Persons covered under PAIS
		Less than 3 lacs		Above 3 lacs		Less than 3 lacs		Above 3 lacs				Less than 3 lacs		Above 3 lacs				
		No	Amt	No	Amt	No	Amt	No	Amt	No	Amt	No	Amt	No	Amt	No	Amt	
A	PUBLIC SECTOR COMMERCIAL BANKS																	
1	BANK OF BARODA	3,993	5,060	203	1,895	6,332	8,189	310	2,809	6,642	10,998	15,861	18,159	1,357	9,796	17,218	27,955	600
2	BANK OF INDIA	721	2,063	235	881	3,485	4,702	421	1,513	3,906	6,215	16,780	21,626	421	1,394	17,201	23,020	17,201
3	BANK OF MAHARASHTRA	42	147	3	117	28	70	3	117	31	187	318	1,066	651	2,841	969	3,907	0
4	CANARA BANK	1,20,777	1,83,335	87,354	2,77,667	1,20,777	1,83,335	87,354	2,77,667	2,08,131	4,61,002	2,62,914	3,70,891	1,63,574	5,43,248	4,26,488	9,14,138	0
5	CENTRAL BANK OF INDIA	863	552	56	242	1,540	1,134	92	414	1,632	1,548	7,718	7,310	495	2,127	8,213	9,437	0
6	INDIAN BANK	3,229	7,639	0	0	3,229	7,639	0	0	3,229	7,639	13,877	26,191	0	0	13,877	26,191	0
7	INDIAN OVERSEAS BANK	1,003	2,013	198	606	2,111	4,072	452	1,501	2,563	5,573	28,120	39,005	1,033	6,916	29,153	45,921	0
8	PUNJAB & SIND BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
9	PUNJAB NATIONAL BANK	2,245	3,591	166	2,175	4,666	5,953	385	4,386	5,051	10,339	10,943	13,161	1,765	10,788	12,708	23,949	0
10	STATE BANK OF INDIA	3,318	4,025	113	1,257	6,398	7,818	226	2,321	6,624	10,139	1,02,086	1,36,541	1,778	17,716	1,03,864	1,54,257	0
11	UCO BANK	1,807	3,225	4	39	1,807	3,225	4	39	1,811	3,264	4,830	7,857	295	864	5,125	8,721	0
12	UNION BANK OF INDIA	3,843	19,627	2,783	14,033	4,832	28,004	2,976	15,605	7,808	43,609	52,312	1,23,565	6,820	7,565	59,132	1,31,130	0
	Total- Public Sector Commercial Banks	1,41,841	2,31,277	91,115	2,98,912	1,55,205	2,54,141	92,223	3,06,372	2,47,428	5,60,513	5,15,759	7,65,372	1,78,189	6,03,254	6,93,948	13,68,626	17,801
B	R R B - KERALA GRAMIN BANK	1,37,332	2,12,355	643	3,058	2,17,476	3,41,035	1,160	5,445	2,18,636	3,46,480	3,37,228	4,15,715	86,923	2,71,657	4,24,151	6,87,372	4,24,144
	Total- Public Sector Banks including RRB	2,79,173	4,43,631	91,758	3,01,970	3,72,681	5,95,175	93,383	3,11,817	4,66,064	9,06,992	8,52,987	11,81,087	2,65,112	8,74,911	11,18,099	20,55,998	4,41,945
C	PRIVATE SECTOR COMMERCIAL BANKS																	

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

(Rs. in lakhs)

Sl. No	BANK	Disbursement During the Quarter				Cumulative Disbursement during the Financial Year				Total Disbursement		Of Total Balance Outstanding				Total Balance Outstanding as at the end of the Quarter		Persons covered under PAIS
		Less than 3 lacs		Above 3 lacs		Less than 3 lacs		Above 3 lacs				Less than 3 lacs		Above 3 lacs				
		No	Amt	No	Amt	No	Amt	No	Amt	No	Amt	No	Amt	No	Amt	No	Amt	
1	AXIS BANK	13	146	0	0	33	299	0	0	33	299	1,216	26,370	0	0	1,216	26,370	0
2	BANDHAN BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3	CSB BANK	7	5	64	1,677	7	5	110	2,771	117	2,776	329	235	665	25,794	994	26,029	0
4	CITY UNION BANK	0	0	0	0	0	0	0	0	0	0	0	0	2,129	4,567	2,129	4,567	0
5	DHANLAXMI BANK	93	211	3	27	193	387	4	57	197	444	587	643	332	1,864	919	2,507	0
6	FEDERAL BANK	33,676	70,089	6,410	39,333	56,210	1,20,119	9,235	63,207	65,445	1,83,326	96,813	2,19,477	16,196	2,25,900	1,13,009	4,45,377	17,976
7	HDFC BANK	33,199	17,486	947	11,534	61,200	30,880	1,699	23,416	62,899	54,296	2,48,207	1,09,049	15,531	1,14,184	2,63,738	2,23,233	0
8	ICICI BANK	0	0	760	9,905	0	0	760	9,905	760	9,905	0	0	1,495	34,387	1,495	34,387	0
9	IDBI BANK	6,640	17,248	328	2,706	10,599	27,603	451	4,309	11,050	31,912	19,274	50,590	1,132	18,588	20,406	69,178	20,406
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	5	9	22	425	17	29	45	795	62	824	82	119	212	4,562	294	4,681	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	0	0	0	0	0	0	0	0	0	0	21	28	1,413	2,790	1,434	2,817	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	414	268	37	736	4,040	3,319	462	3,257	4,502	6,576	10,718	9,672	6,647	1,98,572	17,365	2,08,244	1,146
19	T.N.MERCANTILE BANK	57	96	0	0	57	96	0	0	57	96	12	10	0	0	12	10	0
20	YES BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Total- Pvt Sector Commercial Banks	74,104	1,05,558	8,571	66,344	1,32,356	1,82,737	12,766	1,07,717	1,45,122	2,90,454	3,77,259	4,16,195	45,752	6,31,207	4,23,011	10,47,402	39,528
D	SMALL FINANCE BANKS																	
1	ESAF	0	0	6	67	0	0	8	83	8	83	0	0	21	172	21	172	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	6	67	0	0	8	83	8	83	0	0	21	172	21	172	0
	Total - Commercial Banks + RRB + SFB	3,53,277	5,49,189	1,00,335	3,68,381	5,05,037	7,77,912	1,06,157	4,19,617	6,11,194	11,97,530	12,30,246	15,97,282	3,10,885	15,06,290	15,41,131	31,03,572	4,81,473
E	CO-OPERATIVE BANKS																	
1	DIST CO-OPERATIVE BANKS	4,883	6,186	0	0	9,782	12,595	0	0	9,782	12,595	26,941	22,203	0	0	26,941	22,203	0
2	KSCARDB (incl. PCARDBs)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3	KSCB	39,179	83,773	473	5,089	1,22,951	2,14,158	910	9,417	1,23,861	2,23,575	6,17,893	4,93,723	46,120	55,701	6,64,013	5,49,424	0
	Total Co-operative Banks	44,062	89,959	473	5,089	1,32,733	2,26,753	910	9,417	1,33,643	2,36,170	6,44,834	5,15,926	46,120	55,701	6,90,954	5,71,627	0
	Total - Banking Sector	3,97,339	6,39,148	1,00,808	3,73,470	6,37,770	10,04,665	1,07,067	4,29,034	7,44,837	14,33,700	18,75,080	21,13,208	3,57,005	15,61,991	22,32,085	36,75,199	4,81,473

10.17. PERFORMANCE UNDER WCC & CUY AS AT SEPTEMBER 2022

(Rs. in Lakhs)

SI No.	BANK	Weavers Credit Card (WCC)		Coir Udyami Yojana (CUI)		
		Outstanding		Disbursed during the Quarter		Disbursed during the Quarter
		No.	Amt	Amt	No.	Amt
A	PUBLIC SECTOR COMMERCIAL BANKS					
1	BANK OF BARODA	0	0	0	0	0
2	BANK OF INDIA	0	0	0	0	0
3	BANK OF MAHARASHTRA	0	0	0	0	0
4	CANARA BANK	105	37	24	0	0
5	CENTRAL BANK OF INDIA	1	1	0	0	0
6	INDIAN BANK	0	0	0	0	0
7	INDIAN OVERSEAS BANK	41	28	0	0	0
8	PUNJAB & SIND BANK	0	0	0	0	0
9	PUNJAB NATIONAL BANK	0	0	0	0	0
10	STATE BANK OF INDIA	5	3	1	141	1823
11	UCO BANK	0	0	0	0	0
12	UNION BANK OF INDIA	73	45	0	0	0
	Total- Public Sector Commercial Banks	225	114	25	141	1823
B	R R B - KERALA GRAMIN BANK	92	34	17	0	0
	Total- Public Sector Banks including RRB	317	149	42	141	1823
C	PRIVATE SECTOR COMMERCIAL BANKS					
1	AXIS BANK	0	0	0	0	0
2	BANDHAN BANK	0	0	0	0	0
3	CSB BANK	0	0	0	0	0
4	CITY UNION BANK	0	0	0	0	0
5	DHANLAXMI BANK	0	0	0	0	0
6	FEDERAL BANK	0	0	0	0	0
7	HDFC BANK	0	0	0	0	0
8	ICICI BANK	0	0	0	0	0
9	IDBI BANK	0	0	0	0	0
10	IDFC FIRST Bank	0	0	0	0	0
11	INDUS IND BANK	0	0	0	0	0
12	JAMMU & KASHMIR BANK	0	0	0	0	0
13	KARNATAKA BANK	0	0	0	0	0
14	KARUR VYSYA BANK	0	0	0	0	0
15	KOTAK MAHINDRA BANK	0	0	0	0	0
16	LAKSHMI VILAS BANK	0	0	0	0	0
17	RBL Bank	0	0	0	0	0
18	SOUTH INDIAN BANK	0	0	0	0	0
19	T.N.MERCANTILE BANK	0	0	0	0	0
20	YES BANK	0	0	0	0	0
	Total- Pvt Sector Commercial Banks	0	0	0	0	0
D	SMALL FINANCE BANKS					
1	ESAF	0	0	0	0	0
2	Ujjivan Small Finance Bank	0	0	0	0	0
	Total- Small Finance Banks	0	0	0	0	0
	Total - Commercial Banks + RRB + SFB	317	149	42	141	1823
E	CO-OPERATIVE BANKS					
1	DIST CO-OPERATIVE BANKS	0	0	0	0	0
2	KSCARDB (incl. PCARDBs)	0	0	0	0	0
3	KSCB	0	0	0	0	0
	Total Co-operative Banks	0	0	0	0	0
	Total - Banking Sector	317	149	42	141	1823

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

SHGs Maintaining Savings Bank Account (Rs. in lakhs)

Sl. No.	BANK	Total No of SHGs maintaining Savings Bank A/c (1)		Of (1) Exclusive Women SHGs		Of (1) NRLM compliant		Of (1) NULM compliant	
		No	Amount	No	Amount	No	Amount	No	Amount
A	PUBLIC SECTOR COMMERCIAL BANKS								
1	BANK OF BARODA	15,516	1,200	15,315	1,200	13,647	199	480	200
2	BANK OF INDIA	4,945	2,873	4,903	2,794	3,327	56,559	208	245
3	BANK OF MAHARASHTRA	15	123	15	123	0	0	15	123
4	CANARA BANK	56,785	8,518	56,500	8,475	28,003	4,340	2,078	312
5	CENTRAL BANK OF INDIA	11,722	4,717	11,722	4,717	1,771	1,272	167	362
6	INDIAN BANK	13,468	1,794	13,468	1,794	0	0	0	0
7	INDIAN OVERSEAS BANK	11,956	21,548	10,412	18,615	0	0	3,225	2,458
8	PUNJAB & SIND BANK	0	0	0	0	0	0	0	0
9	PUNJAB NATIONAL BANK	12,803	2,770	12,718	2,762	1,082	776	796	537
10	STATE BANK OF INDIA	16,071	1,525	14,785	1,373	3,128	1,313	67	39
11	UCO BANK	1,655	291	1,655	291	318	107	102	27
12	UNION BANK OF INDIA	5,821	90,232	42,321	78,325	832	933	16	17
	Total- Public Sector Commercial Banks	1,50,757	1,35,591	1,83,814	1,20,468	52,108	65,499	7,154	4,320
B	R R B - KERALA GRAMIN BANK	70,509	16,163	55,665	13,657	16,417	6,208	2,164	1,006
	Total- Public Sector Banks including RRB	2,21,266	1,51,754	2,39,479	1,34,125	68,525	71,707	9,318	5,326
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	19	4	18	4	0	0	0	0
4	CITY UNION BANK	0	0	0	0	0	0	0	0
5	DHANLAXMI BANK	12,206	3,261	12,145	3,253	1,233	300	41	16
6	FEDERAL BANK	16,471	2,960	92	7	4	1	0	0
7	HDFC BANK	33,947	7,043	33,947	7,043	0	0	0	0
8	ICICI BANK	12,732	755	12,732	755	10,447	665	1,799	91
9	IDBI BANK	5,721	343	5,453	262	268	14	73	4
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	4,352	652	954	178	0	0	0	0
19	T.N.MERCANTILE BANK	56	0	18	0	0	0	0	0
20	YES BANK	0	0	0	0	0	0	0	0
	Total- Pvt Sector Commercial Banks	85,511	15,018	65,366	11,503	11,952	979	1,913	110
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	3,06,777	1,66,772	3,04,845	1,45,628	80,477	72,685	11,231	5,436
E	CO-OPERATIVE BANKS								
1	DIST CO-OPERATIVE BANKS	2,150	278	2,150	278	390	118	12	4
2	KSCARDB (incl. PCARDBs)	0	0	0	0	0	0	0	0
3	KSCB	37,578	6,175	33,467	4,737	20,947	4,986	4	76
	Total Co-operative Banks	39,728	6,452	35,617	5,015	21,337	5,104	16	80
	Total - Banking Sector	3,46,505	1,73,224	3,40,462	1,50,643	1,01,814	77,790	11,247	5,516

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

Mode of linkage-SHG's financed Directly by Banks (Rs. in lakhs)

Sl. No.	BANK	No of SHGs formed during the Quarter	No. of SHGs formed during the Fin. Year	No. of SHG loans sanctioned during the Quarter		No. of SHG loans disbursed during the Quarter		Disbursement during the Fin Year		Outstanding under SHG Finance (1)		Of (1) NRLM compliant		Of (1) NULM compliant		Of (1) total No. of Beneficiaries
				A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.	
A	PUBLIC SECTOR COMMERCIAL BANKS															
1	BANK OF BARODA	121	253	485	4,294	485	4,294	885	7,897	6,948	20,086	6,756	19,845	192	241	70,000
2	BANK OF INDIA	212	445	247	1,821	247	1,821	480	3,457	4,556	8,243	3,327	6,559	208	245	78,526
3	BANK OF MAHARASHTRA	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4	CANARA BANK	1,096	2,320	3,815	32,037	3,815	32,037	7,334	62,566	54,585	1,69,037	28,003	84,953	878	1,921	8,18,775
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	18	65	115	154	115	154	198	267	198	267	0	0	512	1,398	65,956
8	PUNJAB & SIND BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
9	PUNJAB NATIONAL BANK	81	179	225	1,729	220	1,704	396	2,941	5,169	11,328	1,204	2,856	1,356	3,483	49,905
10	STATE BANK OF INDIA	0	0	1,141	10,300	1,141	10,300	2,132	18,000	17,432	49,400	2,876	7,521	0	0	2,61,480
11	UCO BANK	30	62	15	127	15	127	45	381	360	1,570	250	1,050	100	277	2,592
12	UNION BANK OF INDIA	2,710	5,120	2,710	20,674	2,710	20,674	5,087	28,093	26,375	76,534	795	5,436	194	4,035	0
	Total- Public Sector Commercial Banks	4,268	8,444	8,753	71,136	8,748	71,111	16,557	1,23,603	1,15,623	3,36,465	43,211	1,28,220	3,440	11,599	13,47,234
B	R R B - KERALA GRAMIN BANK	0	0	2,523	18,310	2,523	18,310	4,913	34,966	40,207	96,799	19,347	75,220	2,424	11,390	9,98,572
	Total- Public Sector Banks including RRB	4,268	8,444	11,276	89,446	11,271	89,421	21,470	1,58,568	1,55,830	4,33,264	62,558	2,03,441	5,864	22,990	23,45,806
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	43	21	44	21	62	34	64	41	0	0	0	0	32
4	CITY UNION BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5	DHANLAXMI BANK	1,626	2,503	1,626	16,486	1,626	16,366	2,500	24,972	11,547	61,661	0	0	141	1,328	1,16,874
6	FEDERAL BANK	258	359	277	1,710	277	1,710	377	2,449	2,539	4,828	0	0	0	0	1,155
7	HDFC BANK	1,802	4,332	5,665	28,068	5,665	28,068	10,335	48,626	33,947	1,00,503	0	0	0	0	0
8	ICICI BANK	0	0	0	0	0	0	0	0	17	40	0	0	0	0	233
9	IDBI BANK	388	1,004	388	1,479	389	1,484	1,004	3,633	5,721	10,945	194	224	73	117	57,210
10	IDFC FIRST Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
11	INDUS IND BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
12	JAMMU & KASHMIR BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13	KARNATAKA BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
14	KARUR VYSYA BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
15	KOTAK MAHINDRA BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
16	LAKSHMI VILAS BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
17	RBL Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
18	SOUTH INDIAN BANK	4	8	2	20	2	20	8	77	278	1,216	0	0	0	0	4,170
19	T.N.MERCANTILE BANK	0	0	2	1	2	1	2	1	42	41	0	0	0	0	0
20	YES BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Total- Pvt Sector Commercial Banks	4,078	8,206	8,003	47,784	8,005	47,669	14,288	79,791	54,155	1,79,276	194	224	214	1,445	1,79,674
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	8,346	16,650	19,279	1,37,230	19,276	1,37,090	35,758	2,38,360	2,09,985	6,12,540	62,752	2,03,664	6,078	24,434	25,25,480
E	CO-OPERATIVE BANKS															
1	DIST CO-OPERATIVE BANKS	0	0	72	263	72	263	147	500	893	1,280	390	673	12	48	35,025
2	KSCARDB (incl. PCARDBs)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3	KSCB	828	1,994	2,359	6,403	2,359	6,403	3,399	18,683	22,229	34,889	14,992	2,678	0	57,965	12,467
	Total Co-operative Banks	828	1,994	2,431	6,666	2,431	6,666	3,546	19,183	23,122	36,169	15,382	3,351	12	58,013	47,492
	Total - Banking Sector	9,174	18,644	21,710	1,43,896	21,707	1,43,756	39,304	2,57,543	2,33,107	6,48,709	78,134	2,07,015	6,090	82,447	25,72,972

10.20. MICRO FINANCE - Cumulative Performance of Banks in Kerala State as at SEPTEMBER 2022 under SHG Bank Linkage Programme
SHGs financed Directly with NGO facilitation (Rs. in lakhs)

Sl. No.	BANK	No of SHGs formed during the Quarter	No. of SHGs formed during the Fin. Year	No. of SHG loans sanctioned during the Quarter		No. of SHG loans disbursed during the Quarter		Disbursement during the Fin Year		Outstanding under SHG Finance (1)		Of (1) NRLM compliant		Of (1) NULM compliant		Of (1) total No. of Beneficiaries
				A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.	
A	PUBLIC SECTOR COMMERCIAL BANKS															
1	BANK OF BARODA	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2	BANK OF INDIA	45	1,681	145	2,175	145	2,175	378	3,811	4,687	10,233	2,639	8,359	208	238	81,342
3	BANK OF MAHARASHTRA	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4	CANARA BANK	1,096	2,320	3,815	32,037	3,815	32,037	7,334	62,566	54,585	1,69,037	28,003	84,953	878	1,921	8,18,775
5	CENTRAL BANK OF INDIA	59	190	295	3,366	295	3,323	1,324	12,301	7,003	35,180	654	3,221	164	362	1,00,620
6	INDIAN BANK	183	399	752	7,155	752	7,155	1,409	13,264	13,386	41,695	37	49	91	215	2,14,176
7	INDIAN OVERSEAS BANK	21	21	168	2,012	168	2,012	229	1,954	8,612	12,856	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	7	9	0	0	0	0	105
11	UCO BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
12	UNION BANK OF INDIA	2,654	5,124	2,654	20,867	2,654	20,867	5,124	39,046	37,234	74,143	0	0	0	0	0
	Total- Public Sector Commercial Banks	4,058	9,735	7,829	67,612	7,829	67,569	15,798	1,32,942	1,25,514	3,43,154	31,333	96,582	1,341	2,736	12,15,018
B	R R B - KERALA GRAMIN BANK	828	1,896	2,212	15,732	2,212	15,732	4,365	30,417	22,797	82,792	19,530	75,522	61	43	9,88,008
	Total- Public Sector Banks including RRB	4,886	11,631	10,041	83,344	10,041	83,301	20,163	1,63,358	1,48,311	4,25,946	50,863	1,72,104	1,402	2,779	22,03,026
C	PRIVATE SECTOR COMMERCIAL BANKS															
1	AXIS BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2	BANDHAN BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3	CSB BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4	CITY UNION BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5	DHANLAXMI BANK	390	613	390	1,169	390	1,169	613	1,834	1,890	3,744	1,861	3,733	0	0	1,890
6	FEDERAL BANK	49	49	1	871	1	871	398	1,964	5	19	2	9	0	0	1,301
7	HDFC BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
8	ICICI BANK	312	531	643	4,120	643	4,120	1,209	7,276	9,323	21,385	7,912	18,110	1,387	3,232	1,68,162
9	IDBI BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
10	IDFC FIRST Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
11	INDUS IND BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
12	JAMMU & KASHMIR BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13	KARNATAKA BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
14	KARUR VYSYA BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
15	KOTAK MAHINDRA BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
16	LAKSHMI VILAS BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
17	RBL Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
18	SOUTH INDIAN BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
19	T.N.MERCANTILE BANK	0	0	2	1	2	1	2	1	5	3	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	751	1,193	1,036	6,161	1,036	6,161	2,222	11,074	11,223	25,151	9,775	21,852	1,387	3,232	1,71,353
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	5,637	12,824	11,077	89,505	11,077	89,462	22,385	1,74,433	1,59,534	4,51,097	60,638	1,93,956	2,789	6,012	23,74,379
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	94	140	94	504	94	504	138	700	1,461	2,688	211	500	91	169	715
	Total Co-operative Banks	94	140	94	504	94	504	138	700	1,461	2,688	211	500	91	169	715
	Total - Banking Sector	5,731	12,964	11,171	90,009	11,171	89,966	22,523	1,75,133	1,60,995	4,53,785	60,849	1,94,456	2,880	6,180	23,75,094

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

Sl. No.	BANK	No. of NGO loans sanctioned during the Quarter		No. of NGO loans disbursed during the Quarter		Disbursement during the Fin Year		Outstanding under NGO Finance (1)		Of (1) NRLM compliant		Of (1) NULM compliant		Of (1) total No. of Beneficiaries	No. of SHGs financed by these NGOs
		A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.		
A	PUBLIC SECTOR COMMERCIAL BANKS														
1	BANK OF BARODA	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2	BANK OF INDIA	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3	BANK OF MAHARASHTRA	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4	CANARA BANK	0	0	0	0	0	0	1	50	0	0	0	0	5	15
5	CENTRAL BANK OF INDIA	0	0	0	0	0	0	0	0	0	0	0	0	0	0
6	INDIAN BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0
7	INDIAN OVERSEAS BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0
8	PUNJAB & SIND BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0
9	PUNJAB NATIONAL BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0
10	STATE BANK OF INDIA	0	0	0	0	0	0	0	0	7	9	0	0	0	0
11	UCO BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0
12	UNION BANK OF INDIA	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Total- Public Sector Commercial Banks	0	0	0	0	0	0	1	50	7	9	0	0	5	15
B	R R B - KERALA GRAMIN BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Total- Public Sector Banks including RRB	0	0	0	0	0	0	1	50	7	9	0	0	5	15
C	PRIVATE SECTOR COMMERCIAL BANKS														
1	AXIS BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2	BANDHAN BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3	CSB BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4	CITY UNION BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5	DHANLAXMI BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0
6	FEDERAL BANK	0	0	0	0	0	0	4	2	0	0	0	0	10	0
7	HDFC BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0
8	ICICI BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0
9	IDBI BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0
10	IDFC FIRST Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0
11	INDUS IND BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0
12	JAMMU & KASHMIR BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13	KARNATAKA BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0
14	KARUR VYSYA BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0
15	KOTAK MAHINDRA BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0
16	LAKSHMI VILAS BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0
17	RBL Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0
18	SOUTH INDIAN BANK	0	0	0	0	0	0	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
20	YES BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Total- Pvt Sector Commercial Banks	0	0	0	0	0	0	4	2	0	0	0	0	10	0
D	SMALL FINANCE BANKS														
1	ESAF	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2	Ujjivan Small Finance Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Total- Small Finance Banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Total - Commercial Banks + RRB + SFB	0	0	0	0	0	0	5	52	7	9	0	0	15	15
E	CO-OPERATIVE BANKS														
1	DIST CO-OPERATIVE BANKS	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2	KSCARDB (incl. PCARDBs)	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3	KSCB	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Total Co-operative Banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Total - Banking Sector	0	0	0	0	0	0	5	52	7	9	0	0	15	15

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

Sl. No.	BANK	ATMs opened during the Q	Out of ATMs opened during the Q		No. of ATM Outstanding	Out of No. of ATM Outstanding				
			On site	Off-site		Fixed On-site ATMs	Fixed Off-site ATMs	Mobile ATMs	Talking ATMs	ATMs with Braille keypad
A	PUBLIC SECTOR COMMERCIAL BANKS									
1	BANK OF BARODA	0	0	0	236	179	57	0	236	236
2	BANK OF INDIA	0	0	0	139	52	87	0	0	96
3	BANK OF MAHARASHTRA	0	0	0	24	24	0	0	0	0
4	CANARA BANK	17	15	2	784	625	159	2	882	882
5	CENTRAL BANK OF INDIA	5	5	0	64	61	3	0	0	64
6	INDIAN BANK	0	0	0	206	139	67	0	0	0
7	INDIAN OVERSEAS BANK	0	0	0	175	147	28	1	175	175
8	PUNJAB & SIND BANK	0	0	0	4	4	0	0	0	0
9	PUNJAB NATIONAL BANK	0	0	0	240	151	89	0	92	240
10	STATE BANK OF INDIA	0	0	0	3,549	1,393	2,156	1	1,393	1,393
11	UCO BANK	1	1	0	43	43	0	0	43	43
12	UNION BANK OF INDIA	0	0	0	474	0	474	0	0	0
	Total- Public Sector Commercial Banks	23	21	2	5,938	2,818	3,120	4	2,821	3,129
B	R R B - KERALA GRAMIN BANK	0	0	0	314	305	9	10	269	269
	Total- Public Sector Banks including RRB	23	21	2	6,252	3,123	3,129	14	3,090	3,398
C	PRIVATE SECTOR COMMERCIAL BANKS									
1	AXIS BANK	0	0	0	290	0	290	0	0	0
2	BANDHAN BANK	0	0	0	9	9	0	0	0	0
3	CSB BANK	9	8	1	216	183	33	0	0	216
4	CITY UNION BANK	0	0	0	36	28	8	0	0	36
5	DHANLAXMI BANK	0	0	0	147	119	28	0	147	147
6	FEDERAL BANK	7	6	1	777	493	284	0	493	493
7	HDFC BANK	6	5	1	384	384	0	0	384	384
8	ICICI BANK	0	0	0	269	182	87	0	269	269
9	IDBI BANK	0	0	0	95	0	95	0	94	94
10	IDFC FIRST Bank	0	0	0	9	5	4	0	0	0
11	INDUS IND BANK	1	1	0	83	70	13	0	0	0
12	JAMMU & KASHMIR BANK	0	0	0	0	0	0	0	0	0
13	KARNATAKA BANK	0	0	0	19	11	8	0	0	0
14	KARUR VYSYA BANK	0	0	0	16	16	0	0	0	0
15	KOTAK MAHINDRA BANK	0	0	0	36	32	4	0	0	0
16	LAKSHMI VILAS BANK	0	0	0	12	13	-1	0	0	0
17	RBL Bank	0	0	0	11	0	11	0	0	0
18	SOUTH INDIAN BANK	4	1	3	751	469	282	0	701	751
19	T.N.MERCANTILE BANK	0	0	0	24	19	5	0	0	0
20	YES BANK	0	0	0	16	16	0	0	0	0
	Total- Pvt Sector Commercial Banks	27	21	6	3,200	2,049	1,151	0	2,088	2,390
D	SMALL FINANCE BANKS									
1	ESAF	14	14	0	249	249	0	0	249	249
2	Ujjivan Small Finance Bank	0	0	0	15	0	15	0	0	0
	Total- Small Finance Banks	14	14	0	264	249	15	0	249	249
	Total - Commercial Banks + RRB + SFB	64	56	8	9,716	5,421	4,295	14	5,427	6,037
E	CO-OPERATIVE BANKS									
1	DIST CO-OPERATIVE BANKS	0	0	0	8	7	1	1	8	8
2	KSCARDB (incl. PCARDBs)	0	0	0	0	0	0	0	0	0
3	KSCB	0	0	0	291	217	74	6	60	88
	Total Co-operative Banks	0	0	0	299	224	75	7	68	96
	Total - Banking Sector	64	56	8	10,015	5,645	4,370	21	5,495	6,133

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

(Rs. in lakhs)

Sl No.	Bank	Loan Sanctioned during the Quarter		Loan Disbursed during the Quarter		Cumulative Loan Disbursed during the Fin Year		Outstanding under the Scheme	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount
A	PUBLIC SECTOR COMMERCIAL BANKS								
1	BANK OF BARODA	2	15	2	13	2	13	399	858
2	BANK OF INDIA	215	977	215	977	287	1,071	2,175	5,470
3	BANK OF MAHARASHTRA	1	7	1	7	5	21	5	11
4	CANARA BANK	4,430	13,748	4,430	13,748	7,574	23,036	22,979	67,618
5	CENTRAL BANK OF INDIA	37	73	37	73	26	10	206	347
6	INDIAN BANK	19	58	19	58	19	58	347	826
7	INDIAN OVERSEAS BANK	12	32	12	32	9	15	193	215
8	PUNJAB & SIND BANK	0	0	0	0	0	0	0	0
9	PUNJAB NATIONAL BANK	0	0	26	48	26	48	449	790
10	STATE BANK OF INDIA	6	12	6	12	3	6	19	13
11	UCO BANK	18	21	110	209	110	209	235	421
12	UNION BANK OF INDIA	0	0	0	0	1,340	2,563	6,331	9,918
	Total- Public Sector Commercial Banks	4,740	14,943	4,858	15,178	9,401	27,051	33,338	86,488
B	R R B - KERALA GRAMIN BANK	1,027	2,187	1,027	2,187	1,689	3,975	8,930	16,312
	Total- Public Sector Banks including RRB	5,767	17,130	5,885	17,365	11,090	31,027	42,268	1,02,800
C	PRIVATE SECTOR COMMERCIAL BANKS								
1	AXIS BANK	0	0	0	0	0	0	86,421	13,002
2	BANDHAN BANK	0	0	0	0	0	0	0	0
3	CSB BANK	0	0	0	0	0	0	2	2
4	CITY UNION BANK	0	0	0	0	0	0	0	0
5	DHANLAXMI BANK	4	5	4	5	4	5	661	803
6	FEDERAL BANK	97	319	102	323	130	423	232	618
7	HDFC BANK	1	1	1	1	3	4	43	18
8	ICICI BANK	0	0	0	0	0	0	0	0
9	IDBI BANK	0	0	0	0	0	0	497	907
10	IDFC FIRST Bank	22,280	10,510	22,280	10,510	63,731	30,790	1,91,707	56,426
11	INDUS IND BANK	15,204	32,095	15,204	32,095	15,204	32,095	38,943	68,317
12	JAMMU & KASHMIR BANK	0	0	0	0	0	0	0	0
13	KARNATAKA BANK	0	0	0	0	0	0	0	0
14	KARUR VYSYA BANK	0	0	0	0	0	0	0	0
15	KOTAK MAHINDRA BANK	0	0	0	0	0	0	0	0
16	LAKSHMI VILAS BANK	0	0	0	0	0	0	0	0
17	RBL Bank	0	0	0	0	2,284	948	32,353	3,482
18	SOUTH INDIAN BANK	0	0	0	0	0	0	22	16
19	T.N.MERCANTILE BANK	0	0	0	0	0	0	0	0
20	YES BANK	0	0	0	0	0	0	0	0
	Total- Pvt Sector Commercial Banks	37,586	42,930	37,591	42,933	81,356	64,265	3,50,881	1,43,591
D	SMALL FINANCE BANKS								
1	ESAF	23,849	13,179	23,849	13,179	23,849	13,179	9,13,645	3,86,652
2	Ujjivan Small Finance Bank	0	0	0	0	3,431	1,975	81,251	21,135
	Total- Small Finance Banks	23,849	13,179	23,849	13,179	27,280	15,154	9,94,896	4,07,787
	Total - Commercial Banks + RRB + SFB	67,202	73,238	67,325	73,477	1,19,726	1,10,446	13,88,045	6,54,178
E	CO-OPERATIVE BANKS								
1	DIST CO-OPERATIVE BANKS	0	0	0	0	0	0	61	147
2	KSCARDB (incl. PCARDBs)	53	134	53	134	106	218	11,986	6,365
3	KSCB	738	2,230	738	2,229	2,417	6,627	11,719	19,000
	Total Co-operative Banks	791	2,364	791	2,363	2,523	6,845	23,766	25,512
	Total - Banking Sector	67,993	75,602	68,116	75,840	1,22,249	1,17,291	14,11,811	6,79,689

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

Sl. No.	BANK	Applications Received Quarter		Cumulative No of Applications received during the Financial Year		Loans Sanctioned during the Quarter		Cumulative Loans Sanctioned during the Financial Year		Loans disbursed during the Quarter		Cumulative disbursement during the Fin Year		Of total outstanding Education Loan				Total Outstanding		Of total outstanding EL						EL NPA Position		EL NPA %
		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	684	1,49,649	1,255	23,614	684	14,964	1,255	23,427	624	4,617	1,187	12,640	10,699	33,741	2,429	40,625	13,128	74,365	8,004	15,705	2,274	11,524	2,850	47,136	929	2,772	3.73%
2	BANK OF INDIA	268	2,718	453	3,754	268	2,718	453	3,876	315	1,147	500	2,038	5,150	14,079	209	2,877	5,359	16,956	3,121	8,424	1,792	5,133	446	3,399	607	1,505	8.88%
3	BANK OF MAHARASHTRA	68	447	129	845	65	409	65	1,730	65	1,758	129	1,730	355	1,904	161	2,473	516	4,378	186	1,908	41	356	289	2,114	3	7	0.15%
4	CANARA BANK	2,787	13,900	5,815	23,665	2,787	13,900	5,815	23,665	7,172	22,100	11,690	35,697	61,510	2,38,648	1,165	18,715	62,675	2,57,362	44,723	91,000	12,331	62,200	5,621	1,04,162	7,450	22,260	8.65%
5	CENTRAL BANK OF INDIA	259	2,750	575	8,466	259	2,750	575	2,273	289	2,346	598	1,172	6,828	25,125	196	3,385	7,024	28,510	5,096	6,927	1,488	6,782	440	14,801	1,613	4,528	15.88%
6	INDIAN BANK	508	6,755	704	8,901	508	6,755	508	6,755	508	6,788	1,138	4,074	4,934	22,993	8	55	4,942	23,048	4,217	9,949	493	1,746	232	11,353	785	1,955	8.48%
7	INDIAN OVERSEAS BANK	218	401	480	799	225	354	485	3,928	225	354	485	2,572	11,427	27,222	563	10,662	11,990	37,884	2,654	12,725	6,558	13,148	2,778	12,011	1,136	3,496	9.23%
8	PUNJAB & SIND BANK	2	6	2	6	2	6	2	6	2	2	2	7	51	191	3	124	54	314	10	27	20	34	24	254	7	12	3.68%
9	PUNJAB NATIONAL BANK	287	5,520	456	8,480	287	5,520	456	8,480	534	3,270	1,046	4,729	8,488	35,236	541	6,918	9,029	42,153	5,935	11,529	1,692	8,841	1,402	21,783	1,617	4,915	11.66%
10	STATE BANK OF INDIA	4,791	79,411	8,795	1,29,373	4,791	79,411	8,795	1,26,200	4,753	27,837	8,754	28,845	68,189	2,53,083	0	49,998	68,189	3,03,081	47,919	1,10,397	8,843	37,397	11,427	1,55,287	2,883	9,181	3.03%
11	UCO BANK	26	306	62	674	26	306	62	674	121	404	224	608	1,576	5,201	5	112	1,581	5,313	1,392	4,452	162	720	27	141	407	1,385	26.07%
12	UNION BANK OF INDIA	362	5,210	362	5,210	979	3,954	362	16,667	362	1,632	1,602	5,555	27,675	82,474	1,726	26,742	29,401	1,09,216	22,045	52,307	5,834	21,036	1,522	35,873	5,433	15,905	14.56%
	Total- Public Sector Commercial Banks	10,260	2,67,074	19,088	2,13,787	10,881	1,31,048	18,833	1,08,742	14,970	72,255	27,355	99,665	2,06,882	7,39,897	7,006	1,62,684	2,13,888	9,02,581	1,45,302	3,25,350	41,528	1,68,917	27,058	4,08,313	22,870	67,921	7.53%
B	R R B - KERALA GRAMIN BANK	228	1,025	496	1,901	228	1,025	496	1,901	228	818	496	1,512	16,606	49,992	183	332	16,789	50,324	16,039	42,713	362	2,384	388	5,227	4,743	12,027	23.90%
	Total- Public Sector Banks including RRB	10,488	2,68,098	19,584	2,15,688	11,109	1,32,073	19,329	1,10,643	15,198	73,073	27,851	1,01,177	2,23,488	7,89,888	7,189	1,63,016	2,30,677	9,52,904	1,61,341	3,68,063	41,890	1,71,301	27,446	4,13,540	27,613	79,948	8.39%

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

Sl. No.	BANK	Applications Received Quarter		Cumulative No of Applications received during the Financial Year		Loans Sanctioned during the Quarter		Cumulative Loans Sanctioned during the Financial Year		Loans disbursed during the Quarter		Cumulative disbursement during the Fin Year		Of total outstanding Education Loan				Total Outstanding		Of total outstanding EL						EL NPA Position		EL NPA %
														Priority Sector EL		Non- priority sector EL				Less than 4 Lacs		Above 4 Lacs to 7.50 Lacs		Above 7.50 Lacs				
		No	Amount	No	Amount	No	Amount	No	Amount	No	Amount	No	Amount	No	Amount	No	Amount	No	Amount	No	Amount	No	Amount	No	Amount			
C	PRIVATE SECTOR COMMERCIAL BANKS																											
1	AXIS BANK	18	60	18	60	18	60	18	60	18	60	18	179	162	385	43	719	205	1,104	154	303	15	85	36	716	2	4	0.34%
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	23	25	32	37	23	25	32	37	23	25	32	37	829	1,909	764	659	1,593	2,568	1,391	1,696	148	371	54	501	261	726	28.28%
4	CITY UNION BANK	3	58	3	58	3	58	8	74	9	89	8	89	25	135	9	134	34	269	2	11	15	214	17	44	16	46	16.97%
5	DHANLAXMI BANK	61	633	127	1,222	61	633	127	1,222	190	414	328	750	2,011	5,095	101	1,250	2,112	6,345	1,795	3,387	185	943	132	2,015	631	1,688	26.60%
6	FEDERAL BANK	369	3,027	1,877	14,302	391	4,528	747	8,117	1,121	3,422	1,777	5,500	14,479	46,800	685	8,562	15,164	55,362	11,131	22,713	2,563	12,662	1,470	19,987	4,733	13,008	23.50%
7	HDFC BANK	49	450	120	977	36	113	70	62	20	24	45	62	963	1,900	3	12	966	1,911	930	1,725	32	152	4	34	39	95	4.97%
8	ICICI BANK	17	210	31	314	17	210	31	601	17	210	31	314	237	1,202	21	422	258	1,624	0	0	237	1,202	21	422	16	34	2.09%
9	IDBI BANK	119	804	119	804	119	804	135	2,945	252	1,094	377	1,529	1,252	5,367	118	2,364	1,370	7,730	816	1,914	127	664	427	5,152	38	116	1.51%
10	IDFC FIRST Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
11	INDUS IND BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
12	JAMMU & KASHMIR BANK	0	0	0	0	0	0	2	12	2	23	2	23	17	60	0	0	17	60	15	45	1	12	1	3	0	0	0.00%
13	KARNATAKA BANK	12	20	20	262	12	124	20	262	12	73	20	136	284	989	31	353	315	1,341	209	468	34	145	72	729	85	267	19.90%
14	KARUR VYSYA BANK	2	60	2	60	2	60	2	0	2	51	2	51	97	280	7	160	104	440	81	193	6	32	17	215	44	104	23.60%
15	KOTAK MAHINDRA BANK	0	0	0	0	0	0	0	0	0	0	0	0	89	284	0	0	89	284	63	151	26	133	0	0	86	275	96.84%
16	LAKSHMI VILAS BANK	0	0	0	0	0	0	0	0	0	0	0	0	2	3	0	0	2	3	2	3	0	0	0	0	0	0	0.00%
17	RBL Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
18	SOUTH INDIAN BANK	75	1,044	166	2,268	75	1,044	166	2,343	394	1,199	699	2,178	7,119	23,674	789	13,857	7,908	37,531	5,519	8,993	412	1,139	1,977	27,399	1,439	2,229	5.94%
19	T.N.MERCANTILE BANK	4	11	4	11	4	11	4	61	4	11	4	18	90	247	13	203	103	450	110	465	0	0	-7	-15	28	63	13.93%
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	752	6,402	2,519	20,374	761	7,670	1,362	15,795	2,064	6,695	3,343	10,865	27,656	88,329	2,584	28,693	30,240	1,17,022	22,218	42,066	3,801	17,755	4,221	57,202	7,418	18,654	15.94%
D	SMALL FINANCE BANKS																											
1	ESAF	458	170	899	332	458	170	899	332	458	170	899	332	17,440	3,600	0	0	17,440	3,600	17,440	3,600	0	0	0	0	5,859	1,328	36.88%
2	Ujivan Small Finance Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Total - Small Finance Banks	458	170	899	332	458	170	899	332	458	170	899	332	17,440	3,600	0	0	17,440	3,600	17,440	3,600	0	0	0	0	5,859	1,328	36.88%
	Total - Commercial Banks + RRB + SFB	11,698	2,74,671	23,002	2,36,394	12,328	1,39,913	21,590	1,26,769	17,720	79,938	32,093	1,12,374	2,68,584	8,81,818	9,773	1,91,709	2,78,357	10,73,527	2,00,999	4,13,729	45,691	1,89,056	31,667	4,70,742	40,890	99,930	9.31%
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	100.03%
2	KSCARDB (incl. PCARDBs)	5	65	10	90	5	56	10	84	10	49	10	77	229	1,461	0	0	229	1,461	0	0	0	0	229	1,461	160	512	35.04%
3	KSCB	55	372	123	909	55	332	101	777	55	308	121	834	530	2,760	33	119	563	2,879	145	349	74	410	344	2,120	7	38	1.32%
	Total Co-operative Banks	60	437	133	999	60	388	111	861	65	357	131	911	760	4,236	33	119	793	4,355	145	349	75	425	573	3,580	168	565	12.98%
	Total - Banking Sector	11,758	2,75,108	23,135	2,37,393	12,388	1,40,301	21,701	1,27,631	17,785	80,295	32,224	1,13,285	2,69,344	8,86,054	9,806	1,91,828	2,79,150	10,77,882	2,01,144	4,14,079	45,766	1,89,481	32,240	4,74,322	41,058	1,00,495	9.32%

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

(Rs. in Lakhs)

Sl. No.	BANK	Outstanding at the end of Previous Quarter		Application received during the Quarter	Sanctioned during the Quarter		Disbursed during the Quarter		Outstanding at the end of the Quarter	
		No	Amount	No	No	Amount	No	Amount	No	Amount
A	PUBLIC SECTOR COMMERCIAL BANKS									
1	BANK OF BARODA	1,41,135	3,23,725	21,046	20,785	22,768	27,673	47,610	1,55,683	3,66,873
2	BANK OF INDIA	29,145	1,08,094	15,451	14,996	5,193	14,996	5,193	69,560	1,28,208
3	BANK OF MAHARASHTRA	1,699	7,178	99	69	348	69	348	5,792	14,568
4	CANARA BANK	8,69,319	15,69,820	7,79,139	7,79,139	12,08,205	7,78,829	11,97,105	9,26,226	17,43,460
5	CENTRAL BANK OF INDIA	95,615	1,25,721	3,816	31,678	51,111	31,678	40,003	84,507	1,53,145
6	INDIAN BANK	1,13,338	1,85,865	2,440	2,440	8,665	2,440	8,665	1,18,047	2,04,256
7	INDIAN OVERSEAS BANK	2,30,401	3,30,124	3,649	4,009	9,318	4,009	7,048	1,33,857	2,12,053
8	PUNJAB & SIND BANK	0	0	0	15	63	12	52	347	1,753
9	PUNJAB NATIONAL BANK	40,476	1,67,517	4,246	4,246	13,294	4,246	13,294	40,823	1,48,872
10	STATE BANK OF INDIA	4,48,830	15,54,091	98,880	98,754	2,20,819	98,728	1,92,725	6,93,477	22,83,740
11	UCO BANK	1,88,747	38,383	81	58	94	58	94	1,55,157	82,455
12	UNION BANK OF INDIA	55,728	1,92,347	1,377	619	37,721	577	50,750	1,61,687	3,47,942
	Total- Public Sector Commercial Banks	22,14,433	46,02,865	9,30,224	9,56,808	15,77,599	9,63,315	15,62,886	25,45,163	56,87,324
B	R R B - KERALA GRAMIN BANK	6,83,865	7,42,588	2,23,193	2,23,193	2,19,858	2,23,193	2,19,858	7,14,654	8,06,768
	Total- Public Sector Banks including RRB	28,98,298	53,45,453	11,53,417	11,80,001	17,97,457	11,86,508	17,82,745	32,59,817	64,94,091

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

(Rs. in Lakhs)

Sl. No.	BANK	Outstanding at the end of Previous Quarter		Application received during the Quarter	Sanctioned during the Quarter		Disbursed during the Quarter		Outstanding at the end of the Quarter	
		No	Amount	No	No	Amount	No	Amount	No	Amount
C	PRIVATE SECTOR COMMERCIAL BANKS									
1	AXIS BANK	1,00,908	1,37,101	5,888	5,888	2,04,616	5,888	2,04,616	99,585	1,30,569
2	BANDHAN BANK	73	384	15	15	153	15	54	64	350
3	CSB BANK	1,09,851	1,22,832	14,162	14,162	14,003	14,416	14,246	1,28,504	1,45,352
4	CITY UNION BANK	386	395	717	717	1,044	907	115	2,799	10,115
5	DHANLAXMI BANK	22,963	93,828	15,709	15,709	30,824	15,709	29,355	41,004	89,951
6	FEDERAL BANK	3,67,381	10,18,633	0	3,02,946	5,03,575	1,09,508	1,79,258	3,24,725	7,62,751
7	HDFC BANK	4,21,833	2,70,972	1,09,721	1,09,721	5,33,206	1,09,721	5,33,206	4,36,777	2,93,895
8	ICICI BANK	86,360	5,63,810	14,384	14,384	1,03,840	14,384	1,03,840	95,612	6,15,385
9	IDBI BANK	24,377	91,436	4,950	4,950	17,916	7,373	24,710	28,373	1,14,865
10	IDFC FIRST Bank	2,46,595	78,043	37,414	37,414	17,515	37,414	17,515	2,66,184	84,657
11	INDUS IND BANK	65,489	95,009	5,440	5,440	14,073	5,440	14,073	63,352	98,664
12	JAMMU & KASHMIR BANK	0	0	0	0	0	0	0	206	2,306
13	KARNATAKA BANK	1,796	8,436	370	370	1,196	370	1,136	1,835	8,897
14	KARUR VYSYA BANK	0	0	1,082	1,100	1,982	559	1,254	2,644	7,347
15	KOTAK MAHINDRA BANK	0	0	0	0	0	0	0	4,615	12,318
16	LAKSHMI VILAS BANK	268	570	78	78	70	78	70	131	161
17	RBL Bank	37,923	5,091	0	2,311	1,112	2,311	1,112	29,044	3,477
18	SOUTH INDIAN BANK	1,71,632	3,55,211	89,744	89,744	1,23,140	74,738	90,067	2,01,429	3,95,133
19	T.N.MERCANTILE BANK	3,459	6,722	1,075	1,075	1,667	1,100	1,667	3,390	6,199
20	YES BANK	4	1,591	0	0	0	0	0	0	0
	Total- Pvt Sector Commercial Banks	16,61,298	28,50,066	3,00,749	6,06,024	15,69,932	3,99,931	12,16,293	17,30,273	27,82,391
D	SMALL FINANCE BANKS									
1	ESAF	13,39,386	4,50,141	69,828	69,828	34,334	69,828	34,334	13,16,944	3,86,652
2	Ujjivan Small Finance Bank	81,109	24,867	10,792	10,792	6,034	10,792	6,034	81,109	24,867
	Total- Small Finance Banks	14,20,495	4,75,008	80,620	80,620	40,368	80,620	40,368	13,98,053	4,11,518
	Total - Commercial Banks + RRB + SFB	59,80,091	86,70,526	15,34,786	18,66,645	34,07,757	16,67,059	30,39,406	63,88,143	96,88,001
E	CO-OPERATIVE BANKS									
1	DIST CO-OPERATIVE BANKS	811	1,129	12	12	18	12	18	833	1,165
2	KSCARDB (incl. PCARDBs)	99,080	2,00,693	492	481	747	481	747	98,228	49,277
3	KSCB	41,201	89,528	17,640	17,606	24,711	17,606	24,711	31,123	54,967
	Total Co-operative Banks	1,41,092	2,91,350	18,144	18,099	25,475	18,099	25,475	1,30,184	1,05,409
	Total - Banking Sector	61,21,183	89,61,876	15,52,930	18,84,744	34,33,232	16,85,158	30,64,881	65,18,327	97,93,409

10.26. PERFORMANCE UNDER GOLD LOAN AS AT SEPTEMBER 2022

(Rs.in Lakhs)

Sl. No.	BANK	Gold Loan Disbursed during the Quarter		Cumulative Disbursement during the Fin Year		Of Disbursement, Agriculture Gold Loan		Of Disbursement, Non-Agriculture Gold Loan		Outstanding under Gold Loan		Of Outstanding, Agriculture Gold Loan		Of Outstanding, Non-Agriculture Gold Loan	
		No	Amount	No	Amount	No	Amount	No	Amount	No	Amount	No	Amount	No	Amount
A	PUBLIC SECTOR COMMERCIAL BANKS														
1	BANK OF BARODA	64,500	86,990	1,19,276	1,70,100	1,13,312	1,61,595	5,964	8,505	2,27,588	3,54,408	2,19,718	3,46,721	7,870	7,687
2	BANK OF INDIA	14,325	29,739	26,956	56,696	26,762	56,288	194	408	81,152	98,300	79,856	96,497	1,296	1,803
3	BANK OF MAHARASHTRA	497	1,258	1,067	2,668	105	246	962	2,422	4,602	8,688	701	1,317	3,901	7,371
4	CANARA BANK	3,31,487	4,59,031	6,33,581	8,76,428	5,85,667	7,49,999	47,914	1,26,429	11,53,043	17,21,368	11,52,656	17,19,658	387	1,710
5	CENTRAL BANK OF INDIA	31,387	39,869	58,559	73,207	58,482	73,077	77	130	1,08,626	1,38,358	1,08,410	1,37,839	216	519
6	INDIAN BANK	47,799	58,992	86,627	1,07,858	84,538	1,00,710	2,089	7,148	1,44,489	1,81,714	1,43,387	1,79,900	1,102	1,814
7	INDIAN OVERSEAS BANK	15,325	58,395	30,528	1,18,643	27,318	99,863	3,210	18,780	10,08,532	2,00,152	9,06,455	1,89,032	1,02,077	11,120
8	PUNJAB & SIND BANK	111	157	111	157	0	0	111	157	217	325	0	0	217	325
9	PUNJAB NATIONAL BANK	5,667	7,814	10,292	14,160	6,239	8,299	4,053	5,861	17,057	23,735	9,057	12,064	8,000	11,671
10	STATE BANK OF INDIA	2,31,130	4,09,933	4,21,130	7,56,690	3,35,801	5,88,900	85,329	1,67,790	7,56,291	13,97,552	5,73,463	10,36,550	1,82,828	3,61,002
11	UCO BANK	6,723	8,742	13,674	17,411	10,263	14,329	3,411	3,082	25,056	33,977	18,385	24,995	6,671	8,982
12	UNION BANK OF INDIA	39,056	49,834	2,10,023	2,09,164	93,137	93,298	1,16,886	1,15,866	3,50,677	1,92,345	2,03,454	1,49,512	1,47,223	42,833
	Total- Public Sector Commercial Banks	7,88,007	12,10,754	16,11,824	24,03,182	13,41,624	19,46,605	2,70,200	4,56,577	38,77,330	43,50,922	34,15,542	38,94,085	4,61,788	4,56,837
B	R R B - KERALA GRAMIN BANK	2,72,725	1,87,950	5,06,151	3,45,520	5,04,531	3,44,561	1,620	959	8,12,261	5,81,450	8,09,346	5,79,371	2,915	2,079
	Total- Public Sector Banks including RRB	10,60,732	13,98,704	21,17,975	27,48,703	18,46,155	22,91,166	2,71,820	4,57,537	46,89,591	49,32,372	42,24,888	44,73,456	4,64,703	4,58,916

10.26. PERFORMANCE UNDER GOLD LOAN AS AT SEPTEMBER 2022

(Rs.in Lakhs)

Sl. No.	BANK	Gold Loan Disbursed during the Quarter		Cumulative Disbursement during the Fin Year		Of Disbursement, Agriculture Gold Loan		Of Disbursement, Non-Agriculture Gold Loan		Outstanding under Gold Loan		Of Outstanding, Agriculture Gold Loan		Of Outstanding, Non-Agriculture Gold Loan	
		No	Amount	No	Amount	No	Amount	No	Amount	No	Amount	No	Amount	No	Amount
C	PRIVATE SECTOR COMMERCIAL BANKS														
1	AXIS BANK	547	1,561	1,009	2,752	993	2,707	16	45	1,217	3,122	1,161	3,040	56	82
2	BANDHAN BANK	55	61	100	117	0	0	100	117	144	152	0	0	144	152
3	CSB BANK	1,45,714	1,38,986	2,85,893	2,72,760	2,21,775	2,31,096	64,118	41,665	2,66,349	2,98,405	2,21,030	2,65,658	45,319	32,747
4	CITY UNION BANK	1,060	996	1,974	1,723	1,974	1,723	0	0	2,526	1,975	2,526	1,975	0	0
5	DHANLAXMI BANK	27,969	47,226	47,646	77,108	34,573	63,208	13,073	13,900	62,460	94,411	43,694	75,470	18,766	18,941
6	FEDERAL BANK	2,20,518	2,67,686	4,26,863	4,99,082	2,92,686	3,94,914	1,34,177	1,04,167	5,61,298	6,61,647	4,44,485	5,74,843	1,16,813	86,804
7	HDFC BANK	2,400	7,301	3,659	11,111	402	626	3,257	10,485	4,415	11,068	391	561	4,024	10,506
8	ICICI BANK	5,882	9,267	8,834	14,134	4,989	9,689	3,845	4,445	8,336	18,104	2,815	6,822	5,521	11,281
9	IDBI BANK	7,525	19,021	13,752	33,479	13,061	31,213	691	2,266	18,639	43,463	17,734	41,167	905	2,296
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	646	829	1,140	1,544	939	1,209	201	335	2,166	3,029	1,806	2,361	360	668
14	KARUR VYSYA BANK	2,854	4,127	5,737	8,637	5,427	8,265	310	372	5,784	9,399	5,536	9,113	248	287
15	KOTAK MAHINDRA BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0
16	LAKSHMI VILAS BANK	107	126	223	276	202	253	21	23	477	544	408	454	69	90
17	RBL Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0
18	SOUTH INDIAN BANK	1,37,484	1,40,618	2,33,870	2,50,721	2,21,104	2,40,906	12,766	9,815	3,34,301	3,91,899	3,16,422	3,76,227	17,879	15,672
19	T.N.MERCANTILE BANK	4,209	4,171	4,209	4,171	4,209	4,171	0	0	7,016	7,109	0	0	7,016	7,109
20	YES BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Total- Pvt Sector Commercial Banks	5,56,970	6,41,976	10,34,909	11,77,617	8,02,334	9,89,981	2,32,575	1,87,636	12,75,128	15,44,327	10,58,008	13,57,692	2,17,120	1,86,635
D	SMALL FINANCE BANKS														
1	ESAF	18,969	7,270	36,151	13,889	0	0	36,151	13,889	41,184	20,021	0	0	41,184	20,021
2	Ujjivan Small Finance Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Total- Small Finance Banks	18,969	7,270	36,151	13,889	0	0	36,151	13,889	41,184	20,021	0	0	41,184	20,021
	Total - Commercial Banks + RRB + SFB	16,36,671	20,47,951	31,89,035	39,40,208	26,48,489	32,81,147	5,40,546	6,59,061	60,05,903	64,96,720	52,82,896	58,31,149	7,23,007	6,65,571
E	CO-OPERATIVE BANKS														
1	DIST CO-OPERATIVE BANKS	16,754	12,998	32,307	25,176	257	588	32,050	24,588	25,749	20,101	567	1,280	25,182	18,821
2	KSCARDB (incl. PCARDBs)	7,548	137	14,118	240	14,118	240	0	0	26,097	409	26,097	409	0	0
3	KSCB	1,87,993	1,84,936	5,81,613	5,77,344	1,07,343	2,03,673	4,74,270	3,73,671	2,30,849	2,63,509	69,925	1,29,431	1,60,924	1,34,078
	Total Co-operative Banks	2,12,295	1,98,071	6,28,038	6,02,759	1,21,718	2,04,500	5,06,320	3,98,259	2,82,695	2,84,019	96,589	1,31,120	1,86,106	1,52,899
	Total - Banking Sector	18,48,966	22,46,021	38,17,073	45,42,967	27,70,207	34,85,648	10,46,866	10,57,320	62,88,598	67,80,739	53,79,485	59,62,268	9,09,113	8,18,470

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

(Rs. in lakhs)

Sl No.	BANK	PMEGP						
		Balance Outstanding		Total Demand	Total Recovery	Recovery %	Total Overdues	Total NPA
		A/cs	Amt	Amt	Amt		Amt	Amt
A	PUBLIC SECTOR COMMERCIAL BANKS							
1	BANK OF BARODA	363	1,213	748	50	7	698	60
2	BANK OF INDIA	436	1,534	175	26	15	149	193
3	BANK OF MAHARASHTRA	0	0	0	0	0	0	0
4	CANARA BANK	4,814	19,438	5,846	363	6	5,483	3,498
5	CENTRAL BANK OF INDIA	4	55	0	0	0	0	0
6	INDIAN BANK	658	2,310	365	220	60	145	491
7	INDIAN OVERSEAS BANK	453	2,026	154	125	81	29	336
8	PUNJAB & SIND BANK	0	0	0	0	0	0	0
9	PUNJAB NATIONAL BANK	525	600	205	143	70	62	247
10	STATE BANK OF INDIA	15	34	1,114	490	44	624	0
11	UCO BANK	146	298	103	57	55	46	88
12	UNION BANK OF INDIA	336	603	410	214	52	196	155
	Total- Public Sector Commercial Banks	7,750	28,113	9,120	1,688	19	7,432	5,068
B	R R B - KERALA GRAMIN BANK	1,213	4,794	1,792	1,229	69	563	636
	Total- Public Sector Banks including RRB	8,963	32,907	10,912	2,917	27	7,995	5,704
C	PRIVATE SECTOR COMMERCIAL BANKS							
1	AXIS BANK	11	16	1	0	0	1	7
2	BANDHAN BANK	0	0	0	0	0	0	0
3	CSB BANK	71	110	85	35	41	50	63
4	CITY UNION BANK	1	9	0	0	0	0	0
5	DHANLAXMI BANK	176	474	295	256	87	39	63
6	FEDERAL BANK	442	1,396	187	107	57	80	211
7	HDFC BANK	44	166	15	14	91	1	8
8	ICICI BANK	66	114	51	0	0	51	11
9	IDBI BANK	49	155	17	11	65	6	27
10	IDFC FIRST Bank	0	0	0	0	0	0	0
11	INDUS IND BANK	0	0	0	0	0	0	0
12	JAMMU & KASHMIR BANK	0	0	0	0	0	0	0
13	KARNATAKA BANK	33	51	0	0	0	0	18
14	KARUR VYSYA BANK	1	0	0	0	0	0	0
15	KOTAK MAHINDRA BANK	0	0	0	0	0	0	0
16	LAKSHMI VILAS BANK	0	0	0	0	0	0	0
17	RBL Bank	0	0	0	0	0	0	0
18	SOUTH INDIAN BANK	394	1,097	101	59	59	41	227
19	T.N.MERCANTILE BANK	28	14	4	0	0	4	7
20	YES BANK	0	0	0	0	0	0	0
	Total- Pvt Sector Commercial Banks	1,316	3,601	756	482	64	274	641
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	10,279	36,508	11,669	3,399	29	8,269	6,345
E	CO-OPERATIVE BANKS							
1	DIST CO-OPERATIVE BANKS	0	0	0	0	0	0	0
2	KSCARB (incl. PCARDBs)	0	0	0	0	0	0	0
3	KSCB	3	48	0	0	0	0	0
	Total Co-operative Banks	3	48	0	0	0	0	0
	Total - Banking Sector	10,282	36,556	11,669	3,399	29	8,269	6,345

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

(Rs. in lakhs)

Sl No.	BANK	NRLM															
		Total		Individual						Group							
		Balance Outstanding		Balance Outstanding		Total Demand	Total Recover y	Recover y %	Total Overdu es	Total NPA	Balance Outstanding		Total Demand	Total Recovery	Recover y %	Total Overdu es	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	1,225	5,103	75	125	10	1	10	9	4	1,150	4,978	75	10	13	65	72
2	BANK OF INDIA	3,313	11,957	102	182	0	0	0	0	182	3,211	11,775	231	178	77	53	53
3	BANK OF MAHARASHTRA	2	0	0	0	0	0	0	0	0	2	0	0	0	0	0	0
4	CANARA BANK	28,003	84,953	0	0	2	0	1	2	2	28,003	84,953	0	0	0	0	0
5	CENTRAL BANK OF INDIA	660	3,265	0	0	0	0	0	0	0	660	3,265	0	0	0	0	0
6	INDIAN BANK	37	49	0	0	0	0	0	0	0	37	49	0	0	0	0	0
7	INDIAN OVERSEAS BANK	396	1,369	0	0	0	0	0	0	39	396	1,369	0	0	0	0	0
8	PUNJAB & SIND BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
9	PUNJAB NATIONAL BANK	1,204	2,856	0	0	0	0	0	0	0	1,204	2,856	1,287	1,123	87	164	92
10	STATE BANK OF INDIA	7,558	3,374	0	0	0	0	0	0	0	7,558	3,374	675	308	46	367	1,180
11	UCO BANK	281	1,231	0	0	0	0	0	0	0	281	1,231	288	262	91	26	56
12	UNION BANK OF INDIA	31,979	79,544	3,019	1,623	190	101	53	88	0	28,960	77,921	262	188	71	75	37
	Total- Public Sector Commercial Banks	74,658	1,93,702	3,196	1,930	202	102	51	99	227	71,462	1,91,771	2,818	2,069	73	750	1,490
B	R R B - KERALA GRAMIN BANK																
		9,907	37,565	0	0	0	0	0	0	0	9,907	37,565	46,656	46,221	99	435	307
	Total- Public Sector Banks including RRB	84,565	2,31,266	3,196	1,930	202	102	51	99	227	81,369	2,29,336	49,474	48,290	98	1,185	1,797
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	1,861	3,733	0	0	0	0	0	0	0	1,861	3,733	1,727	1,726	100	1	6
6	FEDERAL BANK	67	314	67	314	19	0	0	19	12	0	0	3	1	26	2	0
7	HDFC BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
8	ICICI BANK	4,845	15,235	0	0	0	0	0	0	0	4,845	15,235	0	0	0	0	0
9	IDBI BANK	228	265	0	0	0	0	0	0	0	228	265	87	77	89	10	50
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	7,002	19,548	67	314	19	0	0	19	12	6,935	19,234	1,817	1,804	99	13	56
D	SMALL FINANCE BANKS																
1	ESAF	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2	Ujivan 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	91,567	2,50,814	3,263	2,244	220	102	46	118	239	88,304	2,48,570	51,291	50,093	98	1,198	1,854
E	CO-OPERATIVE BANKS																
1	DIST CO-OPERATIVE BANKS	390	673	390	673	185	129	70	56	27	0	0	0	0	0	0	0
2	KSCARDB (incl. PCARDBs)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3	KSCB	2,122	3,767	0	0	0	0	0	0	0	2,122	3,767	0	0	0	0	0
	Total Co-operative Banks	2,512	4,439	390	673	185	129	70	56	27	2,122	3,767	0	0	0	0	0
	Total - Banking Sector	94,079	2,55,254	3,653	2,917	406	231	57	174	266	90,426	2,52,337	51,291	50,093	98	1,198	1,854

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

(Rs. in lakhs)

Sl No.	BANK	NULM															
		Total		Individual							Group						
		Balance Outstanding		Balance Outstanding		Total Demand	Total Recovery	Recovery %	Total Overdues	Total NPA	Balance Outstanding		Total Demand	Total Recovery	Recovery %	Total Overdues	Total NPA
		A/cs	Amt	A/cs	Amt	Amt	Amt		Amt	Amt	A/cs	Amt	Amt	Amt		Amt	Amt
A	PUBLIC SECTOR COMMERCIAL BANKS																
1	BANK OF BARODA	200	375	0	0	2	1	50	1	2	200	375	52	10	19	42	50
2	BANK OF INDIA	292	437	0	0	0	0	0	0	0	292	437	98	13	13	85	85
3	BANK OF MAHARASHTRA	1	0	0	0	0	0	0	0	0	1	0	0	0	0	0	0
4	CANARA BANK	878	1,921	0	0	250	6	2	244	173	878	1,921	0	0	0	0	0
5	CENTRAL BANK OF INDIA	18	29	0	0	0	0	0	0	0	18	29	0	0	0	0	0
6	INDIAN BANK	91	215	0	0	0	0	0	0	0	91	215	53	39	74	14	0
7	INDIAN OVERSEAS BANK	653	2,215	265	128	12	8	67	4	25	388	2,087	118	92	78	26	54
8	PUNJAB & SIND BANK	10	5	0	0	0	0	0	0	0	10	5	0	0	0	0	0
9	PUNJAB NATIONAL BANK	1,356	3,483	0	0	0	0	0	0	0	1,356	3,483	1,282	1,211	94	71	149
10	STATE BANK OF INDIA	49	67	33	27	18	15	83	3	7	16	40	28	25	89	3	13
11	UCO BANK	124	408	24	27	5	3	60	2	3	100	381	103	25	24	78	9
12	UNION BANK OF INDIA	34,850	79,539	198	189	9	7	71	3	0	34,652	79,350	7	5	75	2	0
	Total- Public Sector Commercial Banks	38,522	88,694	520	371	296	40	13	257	210	38,002	88,322	1,741	1,420	82	321	360
B	R R B - KERALA GRAMIN BANK	2,089	6,977	210	219	88	66	75	22	26	1,879	6,758	5,663	5,614	99	49	89
	Total- Public Sector Banks including RRB	40,611	95,671	730	591	384	106	27	279	235	39,881	95,080	7,404	7,034	95	370	448
C	PRIVATE SECTOR COMMERCIAL BANKS																
1	AXIS BANK	3	4	0	0	0	0	0	0	0	3	4	0	0	0	0	0
2	BANDHAN BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3	CSB BANK	3	3	3	3	3	0	0	3	3	0	0	0	0	0	0	0
4	CITY UNION BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5	DHANLAXMI BANK	180	1,432	18	27	9	9	100	0	0	162	1,405	260	260	100	0	0
6	FEDERAL BANK	79	102	23	20	21	1	7	20	6	56	82	1	1	100	0	5
7	HDFC BANK	5	7	5	7	0	0	100	0	0	0	0	0	0	0	0	0
8	ICICI BANK	668	2,520	21	17	5	0	0	5	5	647	2,503	0	0	0	0	0
9	IDBI BANK	108	160	0	0	0	0	0	0	0	108	160	44	41	93	3	19
10	IDFC FIRST Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
11	INDUS IND BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
12	JAMMU & KASHMIR BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13	KARNATAKA BANK	2	1	0	0	0	0	0	0	0	2	1	0	0	0	0	0
14	KARUR VYSYA BANK	1	0	0	0	0	0	0	0	0	1	0	0	0	0	0	0
15	KOTAK MAHINDRA BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
16	LAKSHMI VILAS BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
17	RBL Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
18	SOUTH INDIAN BANK	10	11	10	11	1	1	92	0	1	0	0	0	0	0	0	0
19	T.N.MERCANTILE BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
20	YES BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Total- Pvt Sector Commercial Banks	1,059	4,238	80	83	39	12	30	27	14	979	4,155	305	301	99	3	24
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	41,670	99,909	810	674	423	117	28	306	250	40,860	99,235	7,709	7,336	95	373	472
E	CO-OPERATIVE BANKS																
1	DIST CO-OPERATIVE BANKS	12	48	12	48	11	7	64	4	3	0	0	0	0	0	0	0
2	KSCARDB (incl. PCARDBs)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3	KSCB	18,566	3,829	0	0	0	0	0	0	0	18,566	3,829	0	0	0	0	0
	Total Co-operative Banks	18,578	3,876	12	48	11	7	64	4	3	18,566	3,829	0	0	0	0	0
	Total - Banking Sector	60,248	1,03,785	822	722	434	124	29	310	253	59,426	1,03,064	7,709	7,336	95	373	472

10.28. PROGRESS UNDER INSTANT OVERDRAFT FACILITY AS AT SEPTEMBER 2022									
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
		(Rs. in lakhs)							
A	PUBLIC SECTOR COMMERCIAL BANKS								
1	BANK OF BARODA	153	9	153	9	153	9	232	9
2	BANK OF INDIA	0	0	0	0	0	0	54	1
3	BANK OF MAHARASHTRA	12	1	12	1	14	1	144	1
4	CANARA BANK	2,944	44	2,944	44	4,960	71	77,465	5,162
5	CENTRAL BANK OF INDIA	0	0	0	0	0	0	8	0
6	INDIAN BANK	0	0	0	0	0	0	20	0
7	INDIAN OVERSEAS BANK	0	0	0	0	0	0	3	0
8	PUNJAB & SIND BANK	0	0	0	0	0	0	2	0
9	PUNJAB NATIONAL BANK	0	0	0	0	0	0	1	0
10	STATE BANK OF INDIA	0	0	0	0	0	0	210	0
11	UCO BANK	0	0	0	0	0	0	0	0
12	UNION BANK OF INDIA	0	0	0	0	0	0	3,623	23
	Total- Public Sector Commercial Banks	3,109	54	3,109	54	5,127	81	81,762	5,198
B	R R B - KERALA GRAMIN BANK	0	0	0	0	0	0	0	0
	Total- Public Sector Banks including RRB	3,109	54	3,109	54	5,127	81	81,762	5,198
C	PRIVATE SECTOR COMMERCIAL BANKS								
1	AXIS BANK	0	0	0	0	0	0	6	0
2	BANDHAN BANK	0	0	0	0	0	0	0	0
3	CSB BANK	0	0	0	0	0	0	2	3
4	CITY UNION BANK	0	0	0	0	0	0	0	0
5	DHANLAXMI BANK	0	0	0	0	0	0	1	5
6	FEDERAL BANK	0	0	0	0	0	0	0	0
7	HDFC BANK	0	0	0	0	0	0	0	0
8	ICICI BANK	0	0	0	0	0	0	0	0
9	IDBI BANK	0	0	0	0	0	0	3	0
10	IDFC FIRST Bank	0	0	0	0	0	0	0	0
11	INDUS IND BANK	0	0	0	0	0	0	0	0
12	JAMMU & KASHMIR BANK	0	0	0	0	0	0	0	0
13	KARNATAKA BANK	0	0	0	0	0	0	0	0
14	KARUR VYSYA BANK	0	0	0	0	0	0	0	0
15	KOTAK MAHINDRA BANK	0	0	0	0	0	0	0	0
16	LAKSHMI VILAS BANK	0	0	0	0	0	0	0	0
17	RBL Bank	0	0	0	0	0	0	0	0
18	SOUTH INDIAN BANK	0	0	0	0	0	0	0	0
19	T.N.MERCANTILE BANK	0	0	0	0	0	0	0	0
20	YES BANK	0	0	0	0	0	0	0	0
	Total- Pvt Sector Commercial Banks	0	0	0	0	0	0	12	8
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	3,109	54	3,109	54	5,127	81	81,774	5,206
E	CO-OPERATIVE BANKS								
1	DIST CO-OPERATIVE BANKS	0	0	0	0	0	0	0	0
2	KSCARDB (incl. PCARDBs)	0	0	0	0	0	0	0	0
3	KSCB	0	0	0	0	0	0	0	0
	Total Co-operative Banks	0	0	0	0	0	0	0	0
	Total - Banking Sector	3,109	54	3,109	54	5,127	81	81,774	5,206

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

(Rs.in lakhs)

SI No	Bank	SHISHU							KISHORE						
		Total sanctions during the Q		Disbursed during the Q		Rejections during the Q	Total Outstanding		Total sanctions during the Q		Disbursed during the Q		Rejections during the Q	Total Outstanding	
		A/c's	Amt	A/c's	Amt	A/c's	A/c's	Amt	A/c's	Amt	A/c's	Amt	A/c's	A/c's	Amt
A	PUBLIC SECTOR COMMERCIAL BANKS														
1	BANK OF BARODA	271	510	480	185	5	4,694	1,266	167	528	998	2,213	5	8,313	14,008
2	BANK OF INDIA	430	193	430	193	0	390	114	313	667	313	667	0	759	1,357
3	BANK OF MAHARASHTRA	3	1	3	1	3	162	38	3	1	3	1	3	618	983
4	CANARA BANK	2,284	1,097	2,690	1,282	0	72,701	19,686	753	2,071	893	2,369	0	56,924	97,839
5	CENTRAL BANK OF INDIA	18	11	18	11	0	3,851	3,748	85	273	85	273	0	4,940	7,227
6	INDIAN BANK	4,083	177	4,083	177	0	9,755	664	1,198	1,987	1,198	1,987	5	7,023	10,470
7	INDIAN OVERSEAS BANK	98	163	98	163	3	13,583	3,214	15	37	15	37	0	11,663	16,522
8	PUNJAB & SIND BANK	41	10	41	10	0	42	10	30	24	30	24	0	89	123
9	PUNJAB NATIONAL BANK	121	36	270	77	0	5,015	1,298	193	561	486	1,118	0	7,430	12,065
10	STATE BANK OF INDIA	38,262	10,290	38,262	9,780	60	12,828	2,134	37,260	49,210	1,398	48,563	55	25,542	39,945
11	UCO BANK	129	41	129	41	0	2,40,977	41,808	255	522	255	522	0	30,029	25,594
12	UNION BANK OF INDIA	1,711	432	1,623	394	0	17,907	3,826	2,165	4,123	2,032	4,099	0	38,260	55,416
	Total- Public Sector Commercial Banks	47,451	12,962	48,127	12,315	71	3,81,905	77,805	42,437	60,004	7,706	61,874	68	1,91,590	2,81,549
B	R R B - KERALA GRAMIN BANK	19,627	6,770	19,627	6,770	0	39,144	12,343	35,392	50,828	35,392	50,828	0	83,605	94,167
	Total- Public Sector Banks including RRB	67,078	19,732	67,754	19,085	71	4,21,049	90,148	77,829	1,10,832	43,098	1,12,702	68	2,75,195	3,75,716
C	PRIVATE SECTOR COMMERCIAL BANKS														
1	AXIS BANK	16	7	16	7	0	86,438	13,009	107	232	107	232	0	395	524
2	BANDHAN BANK	0	0	0	0	0	0	0	0	0	0	0	0	1	1
3	CSB BANK	0	0	0	0	0	20	6	2	5	29	113	0	144	207
4	CITY UNION BANK	0	0	0	0	0	1	0	0	0	0	0	0	4	11
5	DHANLAXMI BANK	0	0	0	0	0	8	2	7	18	7	18	0	108	192
6	FEDERAL BANK	124	25	124	25	0	669	221	1,569	3,201	1,569	3,201	0	5,123	10,389
7	HDFC BANK	9,638	2,761	9,638	2,761	0	67,518	11,050	11,882	8,640	11,882	8,640	0	60,468	27,613
8	ICICI BANK	0	0	0	0	0	201	72	50	188	50	188	0	1,213	1,470
9	IDBI BANK	2	1	39	5	0	474	61	19	61	207	462	0	2,042	3,794
10	IDFC FIRST Bank	0	0	0	0	0	0	0	76	144	76	144	0	121	227
11	INDUS IND BANK	52,120	17,650	52,120	17,650	0	2,82,536	48,707	3,796	2,762	3,796	2,762	0	75,643	38,809
12	JAMMU & KASHMIR BANK	0	0	0	0	0	27	4	0	0	0	0	0	100	211
13	KARNATAKA BANK	2	0	2	0	0	19	3	23	57	23	57	0	269	451
14	KARUR VYSA BANK	0	0	0	0	0	0	0	2	6	2	6	0	2	6
15	KOTAK MAHINDRA BANK	0	0	0	0	0	0	0	0	0	0	0	0	81	45
16	LAKSHMI VILAS BANK	0	0	0	0	0	2	1	0	0	0	0	0	0	0
17	RBL Bank	8	2	8	2	0	4,570	326	0	0	0	0	0	0	0
18	SOUTH INDIAN BANK	11	5	1	1	0	174	50	148	495	26	86	0	1,193	2,754
19	T.N.MERCANTILE BANK	3	1	2	1	0	22	5	4	6	4	6	3	17	19
20	YES BANK	0	0	0	0	0	0	0	0	0	0	0	0	1	4
	Total- Pvt Sector Commercial Banks	61,924	20,451	61,950	20,451	0	4,42,679	73,517	17,685	15,815	17,778	15,915	3	1,46,925	86,726
D	SMALL FINANCE BANKS														
1	ESAIF	12,878	5,333	12,878	5,333	0	5,29,324	1,62,428	12,120	8,765	12,120	8,765	0	2,16,700	81,380
2	Ujjivan Small Finance Bank	6,987	3,246	6,710	3,422	0	0	0	4,486	4,123	4,486	4,123	0	0	0
	Total- Small Finance Banks	19,865	8,579	19,588	8,755	0	5,29,324	1,62,428	16,606	12,888	16,606	12,888	0	2,16,700	81,380
	Total - Commercial Banks + RRB + SFB	1,48,867	48,762	1,49,292	48,292	71	13,93,052	3,26,093	1,12,120	1,39,535	77,482	1,41,504	71	6,38,820	5,43,823
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	1,48,867	48,762	1,49,292	48,292	71	13,93,052	3,26,093	1,12,120	1,39,535	77,482	1,41,504	71	6,38,820	5,43,823

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

(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/c's	Amt	A/c's	Amt	A/c's	A/c's	Amt	A/c's	Amt	A/c's	Amt	A/c's	Amt	A/c's	Amt
A	PUBLIC SECTOR COMMERCIAL BANKS															
1	BANK OF BARODA	210	1,499	358	2,840	15	2,337	15,071	648	2,537	1,836	5,238	25	15,344	30,345	
2	BANK OF INDIA	79	589	79	589	0	283	1,942	822	1,449	822	1,449	0	1,432	3,412	
3	BANK OF MAHARASHTRA	0	0	0	0	0	100	700	6	2	6	2	6	880	1,720	
4	CANARA BANK	213	1,724	327	2,282	0	17,231	1,11,159	3,250	4,892	3,910	5,933	0	1,46,856	2,28,684	
5	CENTRAL BANK OF INDIA	44	365	44	365	0	1,105	6,469	147	649	147	649	0	9,896	17,444	
6	INDIAN BANK	493	3,083	493	3,083	0	1,433	8,970	5,774	5,248	5,774	5,248	5	18,211	20,105	
7	INDIAN OVERSEAS BANK	0	0	0	0	0	2,037	11,769	113	200	113	200	3	27,283	31,505	
8	PUNJAB & SIND BANK	4	23	4	23	0	20	101	75	56	75	56	0	151	233	
9	PUNJAB NATIONAL BANK	79	646	219	1,563	0	2,041	12,662	393	1,243	975	2,758	0	14,486	26,024	
10	STATE BANK OF INDIA	920	7,414	920	6,568	20	7,409	41,351	76,442	66,914	40,580	64,911	135	45,779	83,430	
11	UCO BANK	65	469	65	469	0	3,870	27,315	449	1,032	449	1,032	0	2,74,876	94,717	
12	UNION BANK OF INDIA	532	3,643	454	3,806	0	5,161	27,797	4,408	8,198	4,109	8,299	0	61,328	87,039	
	Total- Public Sector Commercial Banks	2,639	19,455	2,963	21,587	35	43,027	2,65,305	92,527	92,421	58,796	95,776	174	6,16,522	6,24,660	
B	R R B - KERALA GRAMIN BANK	4,264	34,461	4,264	34,461	0	9,361	53,809	59,283	92,059	59,283	92,059	0	1,32,110	1,60,320	
	Total- Public Sector Banks including RRB	6,903	53,915	7,227	56,048	35	52,388	3,19,115	1,51,810	1,84,479	1,18,079	1,87,835	174	7,48,632	7,84,979	
C	PRIVATE SECTOR COMMERCIAL BANKS															
1	AXIS BANK	26	215	26	215	0	203	863	149	454	149	454	0	87,036	14,397	
2	BANDHAN BANK	0	0	0	0	0	5	18	0	0	0	0	0	6	19	
3	CSB BANK	0	0	5	60	0	12	67	2	5	34	173	0	176	279	
4	CITY UNION BANK	0	0	0	0	0	1	0	0	0	0	0	0	6	12	
5	DHANLAXMI BANK	0	0	0	0	0	16	86	7	18	7	18	0	132	280	
6	FEDERAL BANK	1,123	6,997	1,123	6,997	0	2,538	13,764	2,816	10,223	2,816	10,223	0	8,330	24,374	
7	HDFC BANK	88	652	88	652	0	321	1,703	21,608	12,052	21,608	12,052	0	1,28,307	40,367	
8	ICICI BANK	76	616	76	616	0	928	3,935	126	804	126	804	0	2,342	5,477	
9	IDBI BANK	9	79	196	1,359	0	925	4,539	30	142	442	1,826	0	3,441	8,393	
10	IDFC FIRST Bank	30	204	30	204	0	53	364	106	348	106	348	0	174	590	
11	INDUS IND BANK	0	0	0	0	0	5,165	18,243	55,916	20,412	55,916	20,412	0	3,63,344	1,05,759	
12	JAMMU & KASHMIR BANK	0	0	0	0	0	52	335	0	0	0	0	0	179	550	
13	KARNATAKA BANK	11	74	11	74	0	145	618	36	131	36	131	0	433	1,072	
14	KARUR VYSA BANK	2	15	2	15	0	0	0	4	21	4	21	0	2	6	
15	KOTAK MAHINDRA BANK	1	5	1	5	0	195	275	1	5	1	5	0	276	320	
16	LAKSHMI VILAS BANK	0	0	0	0	0	0	0	0	0	0	0	0	2	1	
17	RBL Bank	0	0	0	0	0	0	0	8	2	8	2	0	4,570	326	
18	SOUTH INDIAN BANK	98	882	17	151	0	654	3,749	257	1,381	44	237	0	2,021	6,553	
19	T.N.MERCANTILE BANK	0	0	0	0	0	3	9	7	7	6	7	3	42	33	
20	YES BANK	0	0	1	10,00,000	0	10	50	0	0	1	10,00,000	0	11	55	
	Total- Pvt Sector Commercial Banks	1,464	9,739	1,576	10,10,347	0	11,226	48,620	81,073	46,005	81,304	10,46,713	3	6,00,830	2,08,863	
D	SMALL FINANCE BANKS															
1	ESAF	119	842	119	842	0	79	545	25,117	14,940	25,117	14,940	0	7,46,103	2,44,354	
2	Ujjivan Small Finance Bank	0	0	0	0	0	0	0	11,473	7,369	11,196	7,545	0	0	0	
	Total- Small Finance Banks	119	842	119	842	0	79	545	36,590	22,309	36,313	22,486	0	7,46,103	2,44,354	
	Total - Commercial Banks + RRB + SFB	8,486	64,497	8,922	10,67,237	35	63,693	3,68,280	2,69,473	2,52,794	2,35,696	12,57,033	177	20,95,565	12,38,196	
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	8,486	64,497	8,922	10,67,237	35	63,693	3,68,280	2,69,473	2,52,794	2,35,696	12,57,033	177	20,95,565	12,38,196	

10.30.OUTSTANDING ENROLLMENT UNDER PRADHAN MANTRI JAN SURAKSHA YOJANA SCHEMES AS AT SEPTEMBER 2022					
Sl.	BANK	PMJBY	PMSBY	APY	Total No.
A	PUBLIC SECTOR COMMERCIAL BANKS				
1	BANK OF BARODA	35,796	3,13,260	41,034	3,90,090
2	BANK OF INDIA	31,140	1,27,781	21,846	1,80,767
3	BANK OF MAHARASHTRA	2,176	5,784	3,292	11,252
4	CANARA BANK	2,32,182	8,46,497	1,66,640	12,45,319
5	CENTRAL BANK OF INDIA	24,605	1,10,446	1,371	1,36,422
6	INDIAN BANK	42,976	1,97,999	40,004	2,80,979
7	INDIAN OVERSEAS BANK	21,871	1,07,515	10,715	1,40,101
8	PUNJAB & SIND BANK	449	3,092	233	3,774
9	PUNJAB NATIONAL BANK	70,704	4,89,191	34,894	5,94,789
10	STATE BANK OF INDIA	2,78,342	15,19,952	33,581	18,31,875
11	UCO BANK	11,101	37,180	5,424	53,705
12	UNION BANK OF INDIA	84,169	4,26,203	45,227	5,55,599
	Total- Public Sector Commercial Banks	8,35,511	41,84,900	4,04,261	54,24,672
B	R R B - KERALA GRAMIN BANK	99,476	6,16,625	1,24,378	8,40,479
	Total- Public Sector Banks including RRB	9,34,987	48,01,525	5,28,639	62,65,151
C	PRIVATE SECTOR COMMERCIAL BANKS				
1	AXIS BANK	2,974	9,802	12,244	25,020
2	BANDHAN BANK	0	0	0	0
3	CSB BANK	2,335	12,051	1,708	16,094
4	CITY UNION BANK	352	747	719	1,818
5	DHANLAXMI BANK	3,725	16,378	6,652	26,755
6	FEDERAL BANK	1,672	6,256	1,533	9,461
7	HDFC BANK	19,897	44,374	24,903	89,174
8	ICICI BANK	113	22	71	206
9	IDBI BANK	11,939	31,158	10,730	53,827
10	IDFC FIRST Bank	3	1	0	4
11	INDUS IND BANK	147	3,998	25	4,170
12	JAMMU & KASHMIR BANK	57	127	21	205
13	KARNATAKA BANK	1,293	3,543	1,162	5,998
14	KARUR VYSYA BANK	0	0	0	0
15	KOTAK MAHINDRA BANK	1,521	3,013	171	4,705
16	LAKSHMI VILAS BANK	215	555	28	798
17	RBL Bank	0	0	23	23
18	SOUTH INDIAN BANK	16,361	77,407	29,160	1,22,928
19	T.N.MERCANTILE BANK	930	6,904	2,962	10,796
20	YES BANK	26	32	3	61
	Total- Pvt Sector Commercial Banks	63,560	2,16,368	92,115	3,72,043
D	SMALL FINANCE BANKS				
1	ESAF	0	0	24,766	24,766
2	Ujjivan Small Finance Bank	0	0	0	0
	Total- Small Finance Banks	0	0	24,766	24,766
	Total - Commercial Banks + RRB + SFB	9,98,547	50,17,893	6,45,520	66,61,960
E	CO-OPERATIVE BANKS				
1	DIST CO-OPERATIVE BANKS	2,773	16,665	309	19,747
2	KSCARDB (incl. PCARDBs)	0	0	0	0
3	KSCB	30,027	1,98,308	4,093	2,32,428
	Total Co-operative Banks	32,800	2,14,973	4,402	2,52,175
	Total - Banking Sector	10,31,347	52,32,866	6,49,922	69,14,135

10.31. RECOVERY AND NPA MANAGEMENT AS AT SEPTEMBER 2022

(Rs. in lakhs)

Sl No.	BANK	Gross NPA as at June 2022		Addition from July 2022 to September 2022		Recovery from July 2022 to September 2022		Gross NPA as at September 2022	
		A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.
A	PUBLIC SECTOR COMMERCIAL BANKS								
1	BANK OF BARODA	10,332	51,976	1,253	3,832	208	198	11,377	55,609
2	BANK OF INDIA	9,310	28,117	256	829	920	2,287	8,646	26,658
3	BANK OF MAHARASHTRA	666	2,993	415	2,653	435	1,579	646	4,068
4	CANARA BANK	1,08,787	3,03,708	13,948	35,187	26,890	57,474	95,845	2,81,421
5	CENTRAL BANK OF INDIA	10,280	24,880	839	2,957	1,869	1,413	9,250	26,425
6	INDIAN BANK	8,056	35,869	472	2,781	1,158	11,954	7,370	26,696
7	INDIAN OVERSEAS BANK	12,574	41,142	895	2,545	672	821	12,797	42,866
8	PUNJAB & SIND BANK	288	1,440	0	0	39	496	249	944
9	PUNJAB NATIONAL BANK	17,166	81,522	5,060	5,345	5,430	8,953	16,796	77,914
10	STATE BANK OF INDIA	63,065	1,07,488	9,668	79,080	28,630	35,895	44,103	1,50,673
11	UCO BANK	3,524	26,506	112	430	327	2,508	3,309	24,428
12	UNION BANK OF INDIA	53,283	1,30,287	4,268	18,065	2,110	14,367	55,441	1,33,985
	Total- Public Sector Commercial Banks	2,97,331	8,35,929	37,186	1,53,704	68,688	1,37,946	2,65,829	8,51,686
B	R R B - KERALA GRAMIN BANK	43,521	61,234	4,978	8,672	6,340	10,170	42,159	59,735
	Total- Public Sector Banks including RRB	3,40,852	8,97,162	42,164	1,62,376	75,028	1,48,116	3,07,988	9,11,422

10.31. RECOVERY AND NPA MANAGEMENT AS AT SEPTEMBER 2022

(Rs. in lakhs)

Sl No.	BANK	Gross NPA as at June 2022		Addition from July 2022 to September 2022		Recovery from July 2022 to September 2022		Gross NPA as at September 2022	
		A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.
C	PRIVATE SECTOR COMMERCIAL BANKS								
1	AXIS BANK	31,998	28,691	500	2,236	1,600	8,170	30,898	22,757
2	BANDHAN BANK	32	42	3	0	0	0	35	42
3	CSB BANK	3,939	13,506	1,290	1,773	1,042	1,778	4,187	13,501
4	CITY UNION BANK	202	11,964	23	935	6	743	219	12,156
5	DHANLAXMI BANK	2,625	33,873	120	1,327	147	3,625	2,598	31,575
6	FEDERAL BANK	29,328	2,18,101	4,244	29,957	3,646	28,528	29,926	2,19,529
7	HDFC BANK	16,934	38,853	12,593	34,449	14,125	34,287	15,402	39,016
8	ICICI BANK	7,298	29,876	2,929	9,750	2,746	7,319	7,481	32,307
9	IDBI BANK	2,316	22,247	301	1,209	80	1,203	2,537	22,254
10	IDFC FIRST Bank	21,244	6,628	7,455	2,701	11,194	3,619	17,505	5,711
11	INDUS IND BANK	51,356	20,231	0	0	11,800	5,531	39,556	14,701
12	JAMMU & KASHMIR BANK	101	435	0	0	3	8	98	427
13	KARNATAKA BANK	626	13,230	0	33	9	0	617	13,264
14	KARUR VYSYA BANK	260	912	33	210	20	57	273	1,066
15	KOTAK MAHINDRA BANK	683	12,760	56	1,718	0	0	739	14,478
16	LAKSHMI VILAS BANK	166	5,831	4	457	5	372	165	5,916
17	RBL Bank	8,765	657	-1,491	-292	0	0	7,274	365
18	SOUTH INDIAN BANK	8,040	1,84,067	1,085	1,05,720	1,114	1,05,211	8,011	1,84,576
19	T.N.MERCANTILE BANK	155	2,155	10	46	13	8	152	2,193
20	YES BANK	407	2,958	98	1,075	0	0	505	4,033
	Total- Pvt Sector Commercial Banks	1,86,475	6,47,018	29,253	1,93,304	47,550	2,00,457	1,68,178	6,39,865
D	SMALL FINANCE BANKS								
1	ESAF	1,33,110	38,084	15,516	1,241	31,032	2,170	1,17,594	37,155
2	Ujjivan Small Finance Bank	16,686	2,819	2,369	99	0	0	19,055	2,918
	Total- Small Finance Banks	1,49,796	40,903	17,885	1,340	31,032	2,170	1,36,649	40,073
	Total - Commercial Banks + RRB + SFB	6,77,123	15,85,083	89,302	3,57,019	1,53,610	3,50,743	6,12,815	15,91,360
E	CO-OPERATIVE BANKS								
1	DIST CO-OPERATIVE BANKS	10,480	77,582	1,810	3,624	2,015	5,137	10,275	76,069
2	KSCARDB (incl. PCARDBs)	2,15,695	5,63,923	87,412	1,24,693	2,05,176	2,77,426	97,931	4,11,190
3	KSCB	4,31,244	5,66,649	21,112	81,294	20,003	87,442	4,32,353	5,60,502
	Total Co-operative Banks	6,57,419	12,08,154	1,10,334	2,09,612	2,27,194	3,70,005	5,40,559	10,47,761
	Total - Banking Sector	13,34,542	27,93,238	1,99,636	5,66,631	3,80,804	7,20,748	11,53,374	26,39,120

10.31. RECOVERY AND NPA MANAGEMENT AS AT SEPTEMBER 2022

(Rs. in lakhs)

Sl No.	BANK	Of Gross NPA as at September 2022													
		Gross NPA in agriculture loan		Gross NPA in MSME loan		Gross NPA in export credit		Gross NPA in renewable energy		Gross NPA in social infrastructure		Gross NPA in housing loan (priority)		Gross NPA in education loan (priority)	
		A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.
A	PUBLIC SECTOR COMMERCIAL BANKS														
1	BANK OF BARODA	1,637	8,309	5,912	28,039	0	0	1	1	0	0	462	3,595	918	2,578
2	BANK OF INDIA	2,132	3,310	3,891	13,364	0	0	0	0	0	0	239	1,397	607	1,505
3	BANK OF MAHARASHTRA	29	1,538	356	1,530	0	0	0	0	0	0	6	48	3	7
4	CANARA BANK	23,335	69,780	48,270	1,50,558	0	0	3	1	0	0	1,571	8,706	7,448	22,227
5	CENTRAL BANK OF INDIA	3,065	4,503	3,641	9,497	0	0	0	0	0	0	259	1,511	1,611	4,486
6	INDIAN BANK	952	1,206	5,401	21,707	0	0	0	0	9	42	215	1,771	784	1,955
7	INDIAN OVERSEAS BANK	3,602	8,090	6,999	25,869	0	0	0	0	0	0	177	1,177	1,125	3,334
8	PUNJAB & SIND BANK	0	0	168	679	0	0	0	0	1	0	16	157	7	12
9	PUNJAB NATIONAL BANK	5,640	16,351	7,430	42,932	1	0	1	0	0	0	550	2,907	1,612	4,834
10	STATE BANK OF INDIA	12,458	27,850	3,078	9,759	1	49	2	52	0	0	1,503	8,420	2,883	8,968
11	UCO BANK	657	1,834	1,797	7,293	20	4,396	0	0	0	0	116	850	407	1,385
12	UNION BANK OF INDIA	20,606	34,036	23,073	62,715	0	0	1	0	2	0	1,387	7,515	5,426	15,808
	Total- Public Sector Commercial Banks	74,113	1,76,807	1,10,016	3,73,941	22	4,446	8	55	12	42	6,501	38,054	22,831	67,098
B	R R B - KERALA GRAMIN BANK	16,026	14,729	15,277	18,337	0	0	6	0	0	0	1,966	8,811	4,720	12,004
	Total- Public Sector Banks including RRB	90,139	1,91,536	1,25,293	3,92,278	22	4,446	14	56	12	42	8,467	46,866	27,551	79,102

10.31. RECOVERY AND NPA MANAGEMENT AS AT SEPTEMBER 2022

(Rs. in lakhs)

Sl No.	BANK	Of Gross NPA as at September 2022													
		Gross NPA in agriculture loan		Gross NPA in MSME loan		Gross NPA in export credit		Gross NPA in renewable energy		Gross NPA in social infrastructure		Gross NPA in housing loan (priority)		Gross NPA in education loan (priority)	
		A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.
C	PRIVATE SECTOR COMMERCIAL BANKS														
1	AXIS BANK	12,175	7,003	87	2,817	0	0	0	0	0	0	112	1,305	1	0
2	BANDHAN BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3	CSB BANK	532	828	76	1,427	0	0	0	0	0	0	71	437	261	685
4	CITY UNION BANK	11	184	84	5,593	0	0	0	0	0	0	7	63	16	46
5	DHANLAXMI BANK	780	2,592	176	12,443	0	0	0	0	0	0	96	893	630	1,651
6	FEDERAL BANK	8,090	69,868	750	42,338	0	0	0	0	1	26	887	6,801	4,730	12,998
7	HDFC BANK	3,381	14,123	1,012	5,839	0	0	0	0	0	0	144	1,141	39	95
8	ICICI BANK	408	3,138	395	8,505	0	0	0	0	0	0	138	1,060	16	34
9	IDBI BANK	1,448	9,012	636	11,680	0	0	0	0	0	0	20	219	38	116
10	IDFC FIRST Bank	9,462	1,580	26	387	0	0	0	0	308	60	3,127	797	0	0
11	INDUS IND BANK	16,532	3,498	5,917	5,094	0	0	0	0	0	0	0	0	0	0
12	JAMMU & KASHMIR BANK	0	0	39	301	0	0	0	0	0	0	2	28	0	0
13	KARNATAKA BANK	38	4,251	267	6,274	0	0	0	0	0	0	34	306	83	218
14	KARUR VYSYA BANK	9	21	3	46	0	0	0	0	0	0	11	81	44	104
15	KOTAK MAHINDRA BANK	30	911	54	1,336	0	0	0	0	0	0	7	50	86	275
16	LAKSHMI VILAS BANK	34	0	9	162	0	0	0	0	0	0	0	0	0	0
17	RBL Bank	6,902	331	0	0	0	0	0	0	0	0	0	0	0	0
18	SOUTH INDIAN BANK	1,584	54,205	772	44,919	0	0	0	0	2	92	462	3,077	1,385	2,070
19	T.N.MERCANTILE BANK	3	400	87	1,530	0	0	0	0	0	0	3	11	28	63
20	YES BANK	0	0	40	1,095	0	0	0	0	0	0	3	52	0	0
	Total- Pvt Sector Commercial Banks	61,419	1,71,945	10,430	1,51,786	0	0	0	0	311	177	5,124	16,322	7,357	18,355
D	SMALL FINANCE BANKS														
1	ESAF	48,970	16,241	30,896	10,657	0	0	0	0	0	0	238	365	5,859	1,328
2	Ujjivan Small Finance Bank	8,076	890	8,172	1,491	0	0	0	0	0	0	290	156	0	0
	Total- Small Finance Banks	57,046	17,131	39,068	12,148	0	0	0	0	0	0	528	521	5,859	1,328
	Total - Commercial Banks + RRB + SFB	2,08,604	3,80,612	1,74,791	5,56,213	22	4,446	14	56	323	219	14,119	63,708	40,767	98,784
E	CO-OPERATIVE BANKS														
1	DIST CO-OPERATIVE BANKS	18	57	1,067	14,135	0	0	0	0	0	0	1,189	14,167	1	15
2	KSCARDB (incl. PCARDBs)	37,923	1,23,388	22,814	48,757	0	0	0	0	0	0	1,23,927	1,25,399	160	5,100
3	KSCB	8,438	8,976	4,582	10,416	0	0	0	0	0	0	3,151	21,492	211	535
	Total Co-operative Banks	46,379	1,32,421	28,463	73,308	0	0	0	0	0	0	1,28,267	1,61,058	372	5,651
	Total - Banking Sector	2,54,983	5,13,032	2,03,254	6,29,520	22	4,446	14	56	323	219	1,42,386	2,24,766	41,139	1,04,435

10.31. RECOVERY AND NPA MANAGEMENT AS AT SEPTEMBER 2022

(Rs. in lakhs)

SI No.	BANK							Total Advances as at September 2022		Percentage of Gross NPA to Total Advances
		Gross NPA in other priority sector		Gross NPA in total priority sector		Gross NPA in Non Priority Advances				
		A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.	
A	PUBLIC SECTOR COMMERCIAL BANKS									
1	BANK OF BARODA	0	0	8,930	42,522	2,447	13,087	3,78,251	16,11,974	3
2	BANK OF INDIA	0	0	6,869	19,576	1,777	7,082	1,61,533	5,40,430	5
3	BANK OF MAHARASHTRA	0	0	394	3,123	252	945	8,228	5,59,805	1
4	CANARA BANK	179	79	80,806	2,51,351	15,039	30,070	19,36,492	58,62,336	5
5	CENTRAL BANK OF INDIA	64	0	8,640	19,996	610	6,429	1,77,922	6,35,147	4
6	INDIAN BANK	0	0	7,361	26,681	9	15	1,99,647	10,17,619	3
7	INDIAN OVERSEAS BANK	125	30	12,028	38,501	769	4,365	2,63,671	6,76,244	6
8	PUNJAB & SIND BANK	0	0	192	848	57	96	1,670	30,115	3
9	PUNJAB NATIONAL BANK	93	25	15,327	67,049	1,469	10,865	1,24,795	9,01,973	9
10	STATE BANK OF INDIA	0	0	19,925	55,099	24,178	95,574	19,24,031	1,07,36,939	1
11	UCO BANK	172	7,345	3,169	23,103	140	1,324	3,57,864	4,26,854	6
12	UNION BANK OF INDIA	597	9	51,092	1,20,083	4,349	13,901	4,71,052	24,87,331	5
	Total- Public Sector Commercial Banks	1,230	7,488	2,14,733	6,67,932	51,096	1,83,754	60,05,156	2,54,86,767	3
B	R R B - KERALA GRAMIN BANK	628	817	38,623	54,699	3,536	5,036	15,25,943	20,45,918	3
	Total- Public Sector Banks including RRB	1,858	8,306	2,53,356	7,22,631	54,632	1,88,790	75,31,099	2,75,32,685	3

10.31. RECOVERY AND NPA MANAGEMENT AS AT SEPTEMBER 2022

(Rs. in lakhs)

SI No.	BANK							Total Advances as at September 2022		Percentage of Gross NPA to Total Advances
		Gross NPA in other priority sector		Gross NPA in total priority sector		Gross NPA in Non Priority Advances				
		A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.	
C	PRIVATE SECTOR COMMERCIAL BANKS									
1	AXIS BANK	17,795	1,421	30,170	12,546	728	10,210	1,61,510	15,15,339	2
2	BANDHAN BANK	0	0	0	0	35	42	467	39,871	0
3	CSB BANK	87	24	1,027	3,401	3,160	10,100	3,14,492	5,13,087	3
4	CITY UNION BANK	0	0	118	5,886	101	6,270	7,755	96,019	13
5	DHANLAXMI BANK	8	3	1,690	17,582	908	13,993	96,613	4,99,078	6
6	FEDERAL BANK	1,249	796	15,707	1,32,826	14,219	86,703	9,47,216	51,93,299	4
7	HDFC BANK	117	8	4,693	21,206	10,709	17,810	13,35,652	29,39,736	1
8	ICICI BANK	34	27	991	12,764	6,490	19,543	3,79,163	15,38,347	2
9	IDBI BANK	4	0	2,146	21,027	391	1,226	86,650	5,88,826	4
10	IDFC FIRST Bank	0	0	12,923	2,824	4,582	2,887	3,39,737	1,97,346	3
11	INDUS IND BANK	177	55	22,626	8,647	16,930	6,054	6,86,615	9,25,547	2
12	JAMMU & KASHMIR BANK	0	0	41	329	57	98	1,007	11,331	4
13	KARNATAKA BANK	3	9	425	11,059	192	2,205	6,744	94,000	14
14	KARUR VYSYA BANK	3	0	70	252	203	813	8,621	1,16,590	1
15	KOTAK MAHINDRA BANK	0	0	177	2,573	562	11,905	21,922	2,10,144	7
16	LAKSHMI VILAS BANK	7	5,086	50	5,249	115	667	869	22,721	26
17	RBL Bank	353	33	7,255	364	19	1	29,217	6,242	6
18	SOUTH INDIAN BANK	51	17	4,256	1,04,379	3,755	80,197	4,88,452	27,06,498	7
19	T.N.MERCANTILE BANK	2	0	123	2,004	29	189	10,726	63,096	3
20	YES BANK	0	0	43	1,147	462	2,886	48,922	4,20,580	1
	Total- Pvt Sector Commercial Banks	19,890	7,479	1,04,531	3,66,065	63,647	2,73,800	49,72,350	1,76,97,696	4
D	SMALL FINANCE BANKS									
1	ESAF	31,058	7,577	1,17,021	36,168	573	988	14,27,591	5,23,408	7
2	Ujivan Small Finance Bank	1,877	229	18,415	2,766	640	152	81,835	28,125	10
	Total- Small Finance Banks	32,935	7,806	1,35,436	38,933	1,213	1,140	15,09,426	5,51,533	7
	Total - Commercial Banks + RRB + SFB	54,683	23,591	4,93,323	11,27,629	1,19,492	4,63,731	1,40,12,875	4,57,81,913	3
E	CO-OPERATIVE BANKS									
1	DIST CO-OPERATIVE BANKS	1,733	8,600	4,008	36,974	6,267	39,096	60,217	3,56,964	21
2	KSCARDB (incl. PCARDBs)	7,841	1,02,147	1,92,665	4,04,791	-94,734	6,399	5,86,215	8,09,058	51
3	KSCB	7,856	57,729	24,238	99,147	4,08,115	4,61,355	7,89,297	44,15,337	13
	Total Co-operative Banks	17,430	1,68,475	2,20,911	5,40,912	3,19,648	5,06,849	14,35,729	55,81,359	19
	Total - Banking Sector	72,113	1,92,066	7,14,234	16,68,541	4,39,140	9,70,580	1,54,48,604	5,13,63,272	5

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

(Rs. in lakhs)

Sl No.	Bank	Loan Sanctioned during the Quarter		Loan Disbursed during the Quarter		Cumulative Loan Disbursed during the Fin Year		Outstanding under the Scheme	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount
A	PUBLIC SECTOR COMMERCIAL BANKS								
1	BANK OF BARODA	0	0	0	0	4	30	4,000	56,145
2	BANK OF INDIA	0	0	0	0	0	0	496	5,098
3	BANK OF MAHARASHTRA	0	0	0	0	0	0	0	0
4	CANARA BANK	0	0	0	0	0	0	5,028	41,142
5	CENTRAL BANK OF INDIA	0	0	0	0	0	0	451	6,035
6	INDIAN BANK	0	0	0	0	3	27	911	9,821
7	INDIAN OVERSEAS BANK	0	0	0	0	0	0	720	1,171
8	PUNJAB & SIND BANK	0	0	0	0	0	0	0	0
9	PUNJAB NATIONAL BANK	0	0	0	0	17	58	1,007	5,693
10	STATE BANK OF INDIA	0	0	32	31	54	79	713	8,654
11	UCO BANK	6	45	6	45	11	88	121	525
12	UNION BANK OF INDIA	0	0	0	0	0	0	762	7,025
	Total- Public Sector Commercial Banks	6	45	38	76	89	282	14,209	1,41,309
B	R R B - KERALA GRAMIN BANK	2	12	2	12	4	22	3,636	15,473
	Total- Public Sector Banks including RRB	8	57	40	88	93	304	17,845	1,56,782
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	1	0	1	0	6	49
4	CITY UNION BANK	0	0	0	0	0	0	0	0
5	DHANLAXMI BANK	0	0	0	0	0	0	38	185
6	FEDERAL BANK	0	0	0	0	0	0	31	317
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	8	17	16	50	610	6,102
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	9	17	17	50	685	6,653
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	8	57	49	105	110	354	18,530	1,63,435
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	7	48
	Total Co-operative Banks	0	0	0	0	0	0	7	48
	Total - Banking Sector	8	57	49	105	110	354	18,537	1,63,483

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

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

Sl. No.	Name of the bank	No. of br. given loan under 'Stand up India' during the Quarter	Applications Received during the Quarter		Loan Sanctioned during the Quarter		Loan Disbursed during the Quarter		Loan Outstanding under the Scheme		Loan Outstanding under the Scheme to women		Loan Outstanding under the Scheme to SC/ST	
			A/cs	Amt	A/cs	Amt	A/cs	Amt	A/cs	Amt	A/cs	Amt	A/cs	Amt
A	PUBLIC SECTOR COMMERCIAL BANKS													
1	BANK OF BARODA	0	0	0	0	0	1	5	354	3,788	363	3,445	95	600
2	BANK OF INDIA	0	0	0	0	0	0	0	213	1,860	49	492	146	1,125
3	BANK OF MAHARASHTRA	0	0	0	0	0	0	0	3	0	0	0	0	0
4	CANARA BANK	58	73	1,742	73	1,742	8	78	525	6,740	946	19,714	51	997
5	CENTRAL BANK OF INDIA	4	4	72	4	72	4	72	35	355	31	408	11	110
6	INDIAN BANK	30	54	501	54	501	54	501	337	2,686	337	2,686	0	0
7	INDIAN OVERSEAS BANK	5	5	123	5	123	5	123	162	2,069	59	985	28	225
8	PUNJAB & SIND BANK	0	0	0	0	0	0	0	1	24	0	0	0	0
9	PUNJAB NATIONAL BANK	0	0	0	0	0	0	0	165	1,803	158	1,719	7	84
10	STATE BANK OF INDIA	26	35	674	32	619	26	411	362	4,786	221	2,603	128	1,809
11	UCO BANK	0	1	86	0	0	0	0	48	960	26	386	22	574
12	UNION BANK OF INDIA	4	8	54	4	41	4	41	169	2,619	135	1,988	34	7
	Total- Public Sector Commercial Banks	127	180	3,252	172	3,098	102	1,231	2,374	27,691	2,325	34,427	522	5,531
B	R R B - KERALA GRAMIN BANK	119	249	3,507	249	3,507	249	3,507	1,406	25,845	1,386	25,572	20	273
	Total- Public Sector Banks including RRB	246	429	6,759	421	6,605	351	4,738	3,780	53,536	3,711	59,999	542	5,804
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	1	2	79	2	79	2	79	1	22	63	1,350	8	22
7	HDFC BANK	9	9	223	9	223	9	223	70	789	69	781	1	8
8	ICICI BANK	0	0	0	0	0	0	0	15	98	15	9	0	0
9	IDBI BANK	0	0	0	0	0	0	0	4	20	3	16	2	7
10	IDFC FIRST Bank	0	0	0	0	0	0	0	0	0	0	0	0	0
11	INDUS IND BANK	1	1	13	1	13	1	13	364	4,470	355	4,347	9	123
12	JAMMU & KASHMIR BANK	0	0	0	0	0	0	0	0	0	0	0	0	0
13	KARNATAKA BANK	0	0	0	0	0	0	0	8	149	4	110	2	19
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	32	881	21	699	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	2	2	4	2	4	0	0	24	451	24	451	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	13	14	319	14	319	12	314	518	6,879	554	7,763	29	465
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	259	443	7,078	435	6,924	363	5,053	4,298	60,415	4,265	67,762	571	6,270
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	259	443	7,078	435	6,924	363	5,053	4,298	60,415	4,265	67,762	571	6,270

10.35. PROGRESS REPORT ON WORKING OF RSETIs AS AT SEPTEMBER 2022					
Sl. No.	District	Sponsor Bank	Date of Establishment	Land Allotment Position	NIRD Grant Details
1	Trivandrum	IOB	26.08.2009	Land allotted by state Govt. Possession taken for the plot. Request for corporation permit submitted. Corporation raised objections regarding width of approach road. Still pending with Corporation of Trivandrum.	Not Mentioned
2	Kollam	Canara Bank	27.01.2004	For construction of the building in Government allotted land, E-tendering started. Last date for submission of Technical bid is 10th of October	Out of the 1 crore Building fund sanctioned by MORD50 lakhs already deposited with our link branch.
3	Pathanamthitta	SBI	31.12.2009	34.20 ares of land in survey number 43/1 of Pandalamvillageof erstwhile Block panchayath has been allotted and MOU in signed on 07/04/2014 forestablishing RSETI. At present Gram Nyalaya CDS and diary department are functioning there. Vacant possession of land is not handed over. Revenue authorities have identified the same land for building revenue tower. Commissionerate of Rural Development, send a letter to our LHO dated 28.06.2022, stating the reasons why the memorandum of understanding (MoU) is to be terminated, and said that the government has directed commissioner for Rural Developmentto hand over possession of the land to the newly formed Pandalam block Panchayath. It also informed that if the SBI has any of the points mentioned that may be addressed to the undersigned. Our LHO received letter on 12/07/2022 and send an objection to the letter on 30/07/2022 to the commissionerate of rural	Yes. Availed at Head Office
4	Alappuzha	SBI	21.03.2010	50 cents of land has been allotted by LSGD Dept.No.GO(RT No.3088/2010 dated 20/09/2010 & 2776/2009) and demarked at Aryad Block Panchayath office compound . Rs.48.95 lakhs has been received on 01/06/2010 out of the 1 crore allotted by MoRD for construction of RSETI building .Communication has been sent from our corporate centre to MoRD for revising the fund allocation from 1 crore. However SBI has sanctioned fund for RSETI building at Alappuzha .Architectural consultancy services is allotted to M/s Prima Arch, Cherthala. Plan for the Building is approved by Local Authorities and building permit given on 10.03.2022. Soil testing is carried out. Presently we are waiting for financial sanction from Chief General Manager , SBI, Local head office, Trivandrum. Process for obtention of Tenders can be given after financial sanction from SBI LHO. We Expect construction can be started during 4th quarter of current financial year	Received infrastructure grant Rs 48,95,000/- received in 2010
5	Kottayam	SBI	22.03.2010	50 cents of land has been allotted and taken possession in the Pallom block panchayath premises. The trees have to be cut and removed with the approval of forest department. Meanwhile, due to non handing over of the site, CPWD has returned the work tender awarded to them. Pallom Block has now informed that they are not willing to handover the land and they are withdrawing from the agreement. The District administration is now in the process of finding alternate land.	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 2022.	Yes.Rs.50,00,000/- credited to our A/c on 30.07.2010. Not yet availed
7	Ernakulam	Union Bank of India	02.10.2004	Building Construction over.inaguration done 05.05.2018	Yes. October 2009
8	Thrissur	Canara Bank	27.02.2009	Building completed	1 Crore 04/06/2011
9	Palakkad	Canara Bank	23.03.2010	Land identified at Kuzhalmannam Block Panchayath and the Board Meeting of Block Panchayath has approved to hand over 50 cents of Lands to Construct RSETI Building. The Block Panchayath has submitted the proposal to LSGD for approval. The revenue Department wanted some clarification about the land to District collector palakkad and it submitted from Collectrate and awaiting for further development.	No
10	Malappuram	Canara Bank	05.04.1991	Own land and old campus. New building work completed.	Not Mentioned
11	Kozhikode	Canara Bank	24.03.2010	Order from PAU obtained and forwarding to HO for further action and MoU	No
12	Wayanad	SBI	05.04.2005	Land allotted but the construction delayed due to non-demarcation of the approach road by BDO SulthanBathery	Not Mentioned
13	Kannur	Canara Bank	07.12.1985	Construction of Building completed and we are functioning in new premises with effect from 01.02.2011 .	Yes. Rs. 97.18 lakhs
14	Kasaragod	Union Bank of India	18.05.2003	Bank property already available and building construction completed.	Yes. Building construction grant (First Instalment of 48.95 lacs) received on 24.03.2010, Second instalment received on 29.09.2021(26.34 lacs).

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

Sl. No.	District	No. of Programmes	No. of Beneficiaries	Of which				No. of Beneficiaries settled	Details of loan availed (Rs. in lakhs)
				SC	ST	Women	BPL		
1	Trivandrum	10	235	30	5	196	217	25	6.73
2	Kollam	13	344	72	0	340	334	248	94.60
3	Pathanamthitta	11	261	60	4	189	259	229	40.87
4	Alappuzha	13	342	34	0	339	317	96	44.43
5	Kottayam	19	401	44	8	256	313	518	294.00
6	Idukki	7	185	22	4	158	149	4	1.00
7	Ernakulam	25	355	69	0	291	266	49	120.05
8	Thrissur	12	328	71	1	259	309	285	80.08
9	Palakkad	15	458	93	16	440	431	397	95.00
10	Malappuram	13	377	49	0	322	366	296	118.50
11	Kozhikode	11	319	66	1	269	256	271	98.35
12	Wayanad	23	365	23	44	317	296	95	71.00
13	Kannur	11	288	20	7	108	237	54	70.75
14	Kasaragod	12	340	8	16	274	258	387	24.90
Total		195	4598	661	106	3758	4008	2954	1160.26

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

Sl. No.	Bank	SMA 02 (Accounts with 61 days to 90 days overdues)											
		Part A (Aggregate limit above 10 lac)						Part B (Aggregate limit 10 lac & below)					
		Manufacturing		Services		Retail Trade		Manufacturing		Services		Retail Trade	
		A/C	Amt	A/C	Amt	A/C	Amt	A/C	Amt	A/C	Amt	A/C	Amt
A	PUBLIC SECTOR COMMERCIAL BANKS												
1	BANK OF BARODA	75	1,815	210	6,907	15	185	220	868	848	2,283	88	132
2	BANK OF INDIA	0	0	0	0	0	0	0	0	0	0	0	0
3	BANK OF MAHARASHTRA	14	137	4	27	0	0	15	136	3	17	0	0
4	CANARA BANK	226	8,570	382	16,219	0	0	1,676	3,462	10,641	14,048	1	2
5	CENTRAL BANK OF INDIA	41	1,225	94	2,383	3	31	301	754	1,896	3,408	3	12
6	INDIAN BANK	66	183	152	1,493	0	0	64	825	544	1,210	0	0
7	INDIAN OVERSEAS BANK	44	432	18	512	0	0	3	85	12	188	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	41	1,191	44	1,270	101	2,867	260	678	265	729	766	1,950
11	UCO BANK	0	0	0	0	0	0	0	0	0	0	0	0
12	UNION BANK OF INDIA	97	3,103	80	1,924	121	8,431	1,984	2,217	2,435	3,433	3,076	5,787
	Total- Public Sector Commercial Banks	604	16,657	984	30,734	240	11,514	4,523	9,025	16,644	25,316	3,934	7,883
B	R R B - KERALA GRAMIN BANK	38	760	42	948	148	2,295	1,880	2,210	2,762	3,301	3,786	6,135
	Total- Public Sector Banks including RRB	642	17,416	1,026	31,682	388	13,810	6,403	11,236	19,406	28,617	7,720	14,018
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	5	438	21	776	0	0	8	19	39	83	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	30	3,138	142	14,252	0	0	46	160	91	324	0	0
7	HDFC BANK	117	2,943	176	8,107	0	0	0	0	0	0	0	0
8	ICICI BANK	58	785	222	3,814	0	0	70	235	410	595	0	0
9	IDBI BANK	2	9	11	173	9	86	6	35	8	104	2	42
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	2,280	8,780	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	0	0	0	0	0	0	0	0	0	0	0	0
17	RBL Bank	0	0	0	0	0	0	0	0	0	0	0	0
18	SOUTH INDIAN BANK	5	139	790	43,460	69	4,305	20	29	1,422	4,894	90	360
19	T.N.MERCANTILE BANK	0	0	0	0	0	0	0	0	0	0	0	0
20	YES BANK	0	0	0	0	0	0	0	0	0	0	0	0
	Total- Pvt Sector Commercial Banks	217	7,452	1,362	70,582	78	4,391	150	479	4,250	14,780	92	402
D	SMALL FINANCE BANKS												
1	ESAF	0	0	0	0	0	0	2,228	737	1,643	637	781	310
2	Ujjivan Small Finance Bank	0	0	0	0	0	0	0	0	0	0	0	0
	Total- Small Finance Banks	0	0	0	0	0	0	2,228	737	1,643	637	781	310
	Total - Banking Sector	859	24,869	2,388	1,02,264	466	18,201	8,781	12,452	25,299	44,033	8,593	14,730

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

Sl. No.	Bank	NPA accounts											
		Part A (Aggregate limit above 10 lac)						Part B (Aggregate limit 10 lac & below)					
		Manufacturing		Services		Retail Trade		Manufacturing		Services		Retail Trade	
		A/C	Amt	A/C	Amt	A/C	Amt	A/C	Amt	A/C	Amt	A/C	Amt
A	PUBLIC SECTOR COMMERCIAL BANKS												
1	BANK OF BARODA	340	18,665	8	1,624	7	198	5,241	5,022	54	83	21	65
2	BANK OF INDIA	0	0	0	0	0	0	0	0	0	0	0	0
3	BANK OF MAHARASHTRA	5	47	4	29	0	0	0	0	0	0	0	0
4	CANARA BANK	53	1,777	99	2,031	0	0	712	1,364	4,177	5,128	1	2
5	CENTRAL BANK OF INDIA	32	3,776	54	1,395	1	25	394	800	3,227	4,748	54	20
6	INDIAN BANK	342	3,944	678	8,187	0	0	365	2,438	978	9,163	0	0
7	INDIAN OVERSEAS BANK	15	1,698	35	1,132	12	1,325	1,165	3,843	3,465	5,185	1,052	1,475
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	5	195	8	307	14	708	9	29	15	71	54	165
11	UCO BANK	0	0	0	0	0	0	0	0	0	0	0	0
12	UNION BANK OF INDIA	185	16,327	235	11,024	204	19,532	8,123	9,123	6,125	9,923	9,123	9,012
	Total- Public Sector Commercial Banks	977	46,430	1,121	25,729	238	21,788	16,009	22,619	18,041	34,301	10,305	10,739
B	R R B - KERALA GRAMIN BANK	34	672	39	966	81	1,247	3,033	3,432	7,346	6,874	4,744	5,147
	Total- Public Sector Banks including RRB	1,011	47,101	1,160	26,695	319	23,035	19,042	26,051	25,387	41,174	15,049	15,886
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	118	3,035	41	1,477	87	1,643	161	267	166	307	219	444
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	0	0	0	0	0	0	0	0	0	0	0	0
7	HDFC BANK	0	0	0	0	0	0	0	0	0	0	0	0
8	ICICI BANK	0	0	0	0	0	0	0	0	0	0	0	0
9	IDBI BANK	71	7,751	30	3,419	21	2,221	81	129	357	809	125	304
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	863	3,257	0	0
12	JAMMU & KASHMIR BANK	0	0	0	0	0	0	0	0	0	0	0	0
13	KARNATAKA BANK	0	0	0	0	0	0	0	0	0	0	0	0
14	KARUR VYSYA BANK	0	0	0	0	0	0	0	0	0	0	0	0
15	KOTAK MAHINDRA BANK	0	0	0	0	0	0	0	0	0	0	0	0
16	LAKSHMI VILAS BANK	0	0	0	0	0	0	0	0	0	0	0	0
17	RBL Bank	0	0	0	0	0	0	0	0	0	0	0	0
18	SOUTH INDIAN BANK	19	3,441	274	46,937	242	28,820	118	241	283	851	300	845
19	T.N.MERCANTILE BANK	0	0	0	0	0	0	0	0	0	0	0	0
20	YES BANK	0	0	0	0	0	0	0	0	0	0	0	0
	Total- Pvt Sector Commercial Banks	208	14,227	345	51,833	350	32,684	360	636	1,669	5,225	644	1,594
D	SMALL FINANCE BANKS												
1	ESAF	0	0	0	0	0	0	14,944	4,748	11,509	4,140	4,443	1,769
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	14,944	4,748	11,509	4,140	4,443	1,769
	Total - Banking Sector	1,219	61,329	1,505	78,528	669	55,719	34,346	31,435	38,565	50,540	20,136	19,249

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

Sl. No.	Bank	Total					
		Part A Total		Part B Total		Grand Total (Part A +B)	
		A/C	Amt	A/C	Amt	A/C	Amt
A	PUBLIC SECTOR COMMERCIAL BANKS						
1	BANK OF BARODA	655	29,394	6,472	8,453	7,127	37,847
2	BANK OF INDIA	0	0	0	0	0	0
3	BANK OF MAHARASHTRA	27	240	18	153	45	393
4	CANARA BANK	760	28,597	17,208	24,006	17,968	52,603
5	CENTRAL BANK OF INDIA	225	8,835	5,875	9,742	6,100	18,577
6	INDIAN BANK	1,238	13,807	1,951	13,636	3,189	27,443
7	INDIAN OVERSEAS BANK	124	5,099	5,697	10,776	5,821	15,875
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	213	6,538	1,369	3,622	1,582	10,160
11	UCO BANK	0	0	0	0	0	0
12	UNION BANK OF INDIA	922	60,341	30,866	39,495	31,788	99,836
	Total- Public Sector Commercial Banks	4,164	1,52,852	69,456	1,09,883	73,620	2,62,735
B	R R B - KERALA GRAMIN BANK	382	6,888	23,551	27,099	23,933	33,987
	Total- Public Sector Banks including RRB	4,546	1,59,740	93,007	1,36,982	97,553	2,96,722
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	272	7,368	593	1,120	865	8,489
4	CITY UNION BANK	0	0	0	0	0	0
5	DHANLAXMI BANK	0	0	0	0	0	0
6	FEDERAL BANK	172	17,390	137	484	309	17,874
7	HDFC BANK	293	11,050	0	0	293	11,050
8	ICICI BANK	280	4,599	480	830	760	5,429
9	IDBI BANK	144	13,659	579	1,423	723	15,082
10	IDFC FIRST Bank	0	0	0	0	0	0
11	INDUS IND BANK	0	0	3,143	12,038	3,143	12,038
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	1,399	1,27,103	2,233	7,221	3,632	1,34,323
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	2,560	1,81,169	7,165	23,116	9,725	2,04,285
D	SMALL FINANCE BANKS						
1	ESAF	0	0	35,548	12,341	35,548	12,341
2	Ujjivan Small Finance Bank	0	0	0	0	0	0
	Total- Small Finance Banks	0	0	35,548	12,341	35,548	12,341
	Total - Banking Sector	7,106	3,40,909	1,35,720	1,72,439	1,42,826	5,13,348

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

Sl. No.	Bank	Part A (SMA 2 & NPA above Rs.10 lac) Manufacturing, services & Retail Trade					
		Part A Total		A/c where Corrective Action Plan implemented by CAP committee		A/c Pending examination of CAP committee	
		A/C	Amt	A/C	Amt	A/C	Amt
A	PUBLIC SECTOR COMMERCIAL BANKS						
1	BANK OF BARODA	655	29,394	0	0	655	29,394
2	BANK OF INDIA	0	0	0	0	0	0
3	BANK OF MAHARASHTRA	27	240	0	0	27	240
4	CANARA BANK	760	28,597	760	28,597	0	0
5	CENTRAL BANK OF INDIA	225	8,835	0	0	225	8,835
6	INDIAN BANK	1,238	13,807	1,198	11,823	40	1,984
7	INDIAN OVERSEAS BANK	124	5,099	0	0	124	5,099
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	213	6,538	213	6,538	0	0
11	UCO BANK	0	0	0	0	0	0
12	UNION BANK OF INDIA	922	60,341	0	0	922	60,341
	Total- Public Sector Commercial Banks	4,164	1,52,852	2,171	46,958	1,993	1,05,894
B	R R B - KERALA GRAMIN BANK	382	6,888	0	0	382	6,888
	Total- Public Sector Banks including RRB	4,546	1,59,740	2,171	46,958	2,375	1,12,782
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	272	7,368	26	1,214	246	6,154
4	CITY UNION BANK	0	0	0	0	0	0
5	DHANLAXMI BANK	0	0	0	0	0	0
6	FEDERAL BANK	172	17,390	0	0	172	17,390
7	HDFC BANK	293	11,050	41	1,971	252	9,079
8	ICICI BANK	280	4,599	280	4,599	0	0
9	IDBI BANK	144	13,659	0	0	144	13,659
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	1,399	1,27,103	535	79,199	864	47,904
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	2,560	1,81,169	882	86,983	1,678	94,187
D	SMALL FINANCE BANKS						
1	ESAF	0	0	0	0	0	0
2	Ujjivan Small Finance Bank	0	0	0	0	0	0
	Total- Small Finance Banks	0	0	0	0	0	0
	Total - Banking Sector	7,106	3,40,909	3,053	1,33,941	4,053	2,06,968

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

Sl. No.	Bank	Part B (SMA 2 & NPA Rs.10 lac & below) Manufacturing, services						Grand Total of SMA 2 & NPA A/c			
		Part B Total		A/c where Corrective Action Plan implemented by		A/c Pending examination of CAP by branch		Total a/c where CAP implemented		Total a/c pending examination	
		A/C	Amt	A/C	Amt	A/C	Amt	A/C	Amt	A/C	Amt
A	PUBLIC SECTOR COMMERCIAL BANKS										
1	BANK OF BARODA	6,472	8,453	0	0	6,472	8,453	0	0	7,127	37,847
2	BANK OF INDIA	0	0	0	0	0	0	0	0	0	0
3	BANK OF MAHARASHTRA	18	153	12	124	6	29	12	124	33	269
4	CANARA BANK	17,208	24,006	17,208	24,006	0	0	17,968	52,603	0	0
5	CENTRAL BANK OF INDIA	5,875	9,742	0	0	5,875	9,742	0	0	6,100	18,577
6	INDIAN BANK	1,951	13,636	1,643	12,473	308	1,163	2,841	24,296	348	3,147
7	INDIAN OVERSEAS BANK	5,697	10,776	0	0	5,697	10,776	0	0	5,821	15,875
8	PUNJAB & SIND BANK	0	0	0	0	0	0	0	0	0	0
9	PUNJAB NATIONAL BANK	0	0	0	0	0	0	0	0	0	0
10	STATE BANK OF INDIA	1,369	3,622	1,369	3,622	0	0	1,582	10,160	0	0
11	UCO BANK	0	0	0	0	0	0	0	0	0	0
12	UNION BANK OF INDIA	30,866	39,495	0	0	30,866	39,495	0	0	31,788	99,836
	Total- Public Sector Commercial Banks	69,456	1,09,883	20,232	40,225	49,224	69,658	22,403	87,183	51,217	1,75,552
B	R R B - KERALA GRAMIN BANK	23,551	27,099	0	0	23,551	27,099	0	0	23,933	33,987
	Total- Public Sector Banks including RRB	93,007	1,36,982	20,232	40,225	72,775	96,757	22,403	87,183	75,150	2,09,539
C	PRIVATE SECTOR COMMERCIAL BANKS										
1	AXIS BANK	0	0	0	0	0	0	0	0	0	0
2	BANDHAN BANK	0	0	0	0	0	0	0	0	0	0
3	CSB BANK	593	1,120	33	76	560	1,044	59	1,290	806	7,199
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	137	484	0	0	137	484	0	0	309	17,874
7	HDFC BANK	0	0	0	0	0	0	41	1,971	252	9,079
8	ICICI BANK	480	830	480	830	0	0	760	5,429	0	0
9	IDBI BANK	579	1,423	0	0	579	1,423	0	0	723	15,082
10	IDFC FIRST Bank	0	0	0	0	0	0	0	0	0	0
11	INDUS IND BANK	3,143	12,038	0	0	3,143	12,038	0	0	3,143	12,038
12	JAMMU & KASHMIR BANK	0	0	0	0	0	0	0	0	0	0
13	KARNATAKA BANK	0	0	0	0	0	0	0	0	0	0
14	KARUR VYSYA BANK	0	0	0	0	0	0	0	0	0	0
15	KOTAK MAHINDRA BANK	0	0	0	0	0	0	0	0	0	0
16	LAKSHMI VILAS BANK	0	0	0	0	0	0	0	0	0	0
17	RBL Bank	0	0	0	0	0	0	0	0	0	0
18	SOUTH INDIAN BANK	2,233	7,221	701	1,937	1,532	5,283	1,236	81,136	2,396	53,187
19	T.N.MERCANTILE BANK	0	0	0	0	0	0	0	0	0	0
20	YES BANK	0	0	0	0	0	0	0	0	0	0
	Total- Pvt Sector Commercial Banks	7,165	23,116	1,214	2,843	5,951	20,273	2,096	89,826	7,629	1,14,459
D	SMALL FINANCE BANKS										
1	ESAF	35,548	12,341	35,548	12,341	0	0	35,548	12,341	0	0
2	Ujjivan Small Finance Bank	0	0	0	0	0	0	0	0	0	0
	Total- Small Finance Banks	35,548	12,341	35,548	12,341	0	0	35,548	12,341	0	0
	Total - Banking Sector	1,35,720	1,72,439	56,994	55,410	78,726	1,17,029	60,047	1,89,350	82,779	3,23,998

10.39. DATA ON CDM (CASH DEPOSIT MACHINE) AS AT SEPTEMBER 2022		
Sl. No.	BANK	No. of CDM (CASH DEPOSIT MACHINE) Outstanding
A	PUBLIC SECTOR COMMERCIAL BANKS	
1	BANK OF BARODA	12
2	BANK OF INDIA	33
3	BANK OF MAHARASHTRA	10
4	CANARA BANK	80
5	CENTRAL BANK OF INDIA	7
6	INDIAN BANK	61
7	INDIAN OVERSEAS BANK	58
8	PUNJAB & SIND BANK	0
9	PUNJAB NATIONAL BANK	10
10	STATE BANK OF INDIA	733
11	UCO BANK	1
12	UNION BANK OF INDIA	109
	Total- Public Sector Commercial Banks	1114
B	R R B - KERALA GRAMIN BANK	0
	Total- Public Sector Banks including RRB	1114
C	PRIVATE SECTOR COMMERCIAL BANKS	
1	AXIS BANK	148
2	BANDHAN BANK	0
3	CSB BANK	50
4	CITY UNION BANK	18
5	DHANLAXMI BANK	10
6	FEDERAL BANK	282
7	HDFC BANK	42
8	ICICI BANK	91
9	IDBI BANK	22
10	IDFC FIRST Bank	0
11	INDUS IND BANK	0
12	JAMMU & KASHMIR BANK	0
13	KARNATAKA BANK	0
14	KARUR VYSYA BANK	11
15	KOTAK MAHINDRA BANK	0
16	LAKSHMI VILAS BANK	0
17	RBL Bank	0
18	SOUTH INDIAN BANK	0
19	T.N.MERCANTILE BANK	1
20	YES BANK	16
	Total- Pvt Sector Commercial Banks	691
D	SMALL FINANCE BANKS	
1	ESAF	0
2	Ujjivan Small Finance Bank	0
	Total- Small Finance Banks	0
	Total - Commercial Banks + RRB + SFB	1805
E	CO-OPERATIVE BANKS	
1	DIST CO-OPERATIVE BANKS	0
2	KSCARDB (incl. PCARDBs)	0
3	KSCB	0
	Total Co-operative Banks	0
	Total - Banking Sector	1805

Sl. No.	Bank	10.40. INFORMATION ON FOREIGN EXCHANGE BUSINESS AS AT SEPTEMBER 2022 (Rs in Lakhs)							
		Export Turn Over		Import Turn Over		Export Gold Cards issued			
		During the Quarter	Cumulative during the Fin Year	During the Quarter	Cumulative during the Fin Year	During the Quarter		Cumulative during the Fin Year	
		Amt.	Amt.	Amt.	Amt.	A/c	Amt.	A/c	Amt.
A	PUBLIC SECTOR COMMERCIAL BANKS								
1	BANK OF BARODA	25,177	50,220	25,130	435	0	0	0	0
2	BANK OF INDIA	0	0	0	0	0	0	0	0
3	BANK OF MAHARASHTRA	0	0	0	0	0	0	0	0
4	CANARA BANK	24,412	49,225	23,995	53,028	0	0	0	0
5	CENTRAL BANK OF INDIA	1,078	1,653	0	0	0	0	0	0
6	INDIAN BANK	4,503	12,679	2,891	9,628	0	0	0	0
7	INDIAN OVERSEAS BANK	35,658	48,789	26,542	26,542	0	0	0	0
8	PUNJAB & SIND BANK	0	0	0	0	0	0	0	0
9	PUNJAB NATIONAL BANK	13,002	19,655	15,999	22,247	0	0	0	0
10	STATE BANK OF INDIA	3,288	6,108	2,270	4,423	0	0	0	0
11	UCO BANK	5,249	10,237	4,359	10,861	0	0	0	0
12	UNION BANK OF INDIA	11,491	19,933	1,757	2,567	0	0	0	0
	Total- Public Sector Commercial Banks	1,23,859	2,18,499	1,02,943	1,29,731	0	0	0	0
B	R R B - KERALA GRAMIN BANK	0	0	0	0	0	0	0	0
	Total- Public Sector Banks including RRB	1,23,859	2,18,499	1,02,943	1,29,731	0	0	0	0
C	PRIVATE SECTOR COMMERCIAL BANKS								
1	AXIS BANK	0	0	0	0	0	0	0	0
2	BANDHAN BANK	0	0	0	0	0	0	0	0
3	CSB BANK	0	0	0	0	0	0	0	0
4	CITY UNION BANK	0	0	0	0	0	0	0	0
5	DHANLAXMI BANK	7,178	15,715	821	4,491	0	0	0	0
6	FEDERAL BANK	1,18,013	2,20,276	46,333	1,05,641	0	0	0	0
7	HDFC BANK	20,840	73,187	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	58,144	1,23,249	29,348	63,799	0	0	0	0
19	T.N.MERCANTILE BANK	5,417	5,417	0	0	0	0	0	0
20	YES BANK	0	0	0	0	0	0	0	0
	Total- Pvt Sector Commercial Banks	2,09,591	4,37,844	76,502	1,73,931	0	0	0	0
D	SMALL FINANCE BANKS								
1	ESAF	0	0	0	0	0	0	0	0
2	Ujjivan Small Finance Bank	0	0	0	0	0	0	0	0
	Total- Small Finance Banks	0	0	0	0	0	0	0	0
	Total - Commercial Banks + RRB + SFB	3,33,450	6,56,343	1,79,445	3,03,662	0	0	0	0
E	CO-OPERATIVE BANKS								
1	DIST CO-OPERATIVE BANKS	0	0	0	0	0	0	0	0
2	KSCARDB (incl. PCARDBs)	0	0	0	0	0	0	0	0
3	KSCB	0	0	0	0	0	0	0	0
	Total Co-operative Banks	0	0	0	0	0	0	0	0
	Total - Banking Sector	3,33,450	6,56,343	1,79,445	3,03,662	0	0	0	0

10.41 Doubling Farmer's Income by 2022						
Benchmark Parameters						
Sr. No.	Indicator	Measures(Nos. In Lakhs)				
1	Coverage of farmers	No. of Agri loan accounts as compared to number farmers in the state	No. of accounts		Total No. of Farmers	
			81.15		37.31	
		No. of SF/MF accounts financed (O/S) during the year as a share of total number of SF/MF in the state	No. of accounts financed		Total No. of Farmers	
			SF	MF	SF	MF
			34.24	38.86	16.67	18.68
2	Short Term Credit	Crop loan disbursed per hectare of net cultivable area	3.72			
		Share of SF/MF/Tenant farmers in total farmers financed(No of accounts)	SF		MF	Tenant
			24.25		22.67	1.93
		Share of SF/MF/Tenant farmers in total farmers financed(Amount)	SF		MF	Tenant
			3542928		3311348	281451
		Share of allied activities in total loans to farmers (No. of accounts)	No. of accounts			
			702853			
		Share of SF/MF/Tenant farmers in Total farmers financed (Amount)	SF	MF	Tenant	
			340694	318399	27171	
4	Extent of Coverage under Crop Insurance	No. of Crop Loan accounts covered under insurance to that of total crop loan accounts financed				
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				83.00%
		Growth in amount of accounts of short term credit/working capital for allied activities to farmers				84.00%
2	Capital formation in Agriculture	Growth in Agriculture term Loan disbursed				88.00%
		Growth in Agriculture and allied activities (Farm credit)				75%
		Growth in Agriculture Infrastructure				98.00%
		Growth in Ancillary activities				107.00%
3	Crop Insurance	Growth in number of Loan accounts Covered				30.00%
4	Development Linkage	Growth in number of FPOs financed by banks				150.00%
		Growth in number of SHGs financed by banks				128.00%
		Growth in number of JLGs financed by banks				10.00%
		Growth in Number of accounts financed against warehouse receipts				100.00%

10.42 PMSVANidhi - BANK WISE STATUS - AS ON 31.12.2022

BANK NAME	Total application submitted	Total Number of Sanctions	Total Number of disbursement	Total Number of application pending for sanction
STATE BANK OF INDIA	5108	4990	4619	118
CANARA BANK	3774	3534	3300	240
UNION BANK OF INDIA	1535	1493	1421	42
KERALA GRAMIN BANK	1783	1397	1334	386
INDIAN BANK	1038	1032	1017	6
BANK OF BARODA	650	598	597	52
INDIAN OVERSEAS BANK	608	595	585	13
PUNJAB NATIONAL BANK	617	579	538	38
BANK OF INDIA	471	421	410	50
CENTRAL BANK OF INDIA	425	413	389	12
FEDERAL BANK	495	335	318	160
UCO BANK	243	241	219	2
SOUTH INDIAN BANK	337	239	230	98
IDBI BANK	116	94	89	22
PUNJAB AND SIND BANK	78	77	77	1
DHANLAXMI BANK	87	45	41	42
CATHOLIC SYRIAN BANK	66	42	37	24
HDFC BANK	34	34	27	0
KARNATAKA BANK	30	25	23	5
BANK OF MAHARASHTRA	20	19	16	1
TAMILNADU MERCHANTILE BANK	31	19	16	12
KERALA BANK	22	10	9	12
AXIS BANK	22	8	8	14
ESAF	14	4	4	10
KARUR VYSYA BANK	8	2	2	6
KOTAK MAHINDRA	2	2	1	0
YES BANK	2	2	2	0
CITY UNION BANK	8	1	1	7
LAXMI VILAS BANK	2	1	1	1
INDUS IND BANK	1	0	0	1
BANDHAN BANK	2	0	0	2
ICICI BANK	20	0	0	20
TOTAL	17649	16252	15331	1397