

9.17. MICROCREDIT - Cumulative Performance of Banks in Kerala State as at September 2012
SHGs Maintaining Savings Bank Account

(Rs. in lakhs)

Sl. No.	BANK	Total No of SHGs maintaining Savings Bank A/c		Of (3) Under Govt Sponsored Schemes		Of (3) Exclusive Women SHGs		Of (5) Under Govt Sponsored Schemes	
		No	Amount	No	Amount	No	Amount	No	Amount
1	2	3		4		5		6	
A	STATE BANK GROUP								
1	STATE BANK OF INDIA	50690	803.31	13277	205.00	41095	642.00	12980	195.00
2	STATE BANK OF MYSORE	15	17.79	0	0.00	13	14.36	0	0.00
3	STATE BANK OF TRVCRE	262258	18927.00	104905	7573.00	236135	17035.00	94455	6810.00
	Total State Bank Group	312963	19748.10	118182	7778.00	277243	17691.36	107435	7005.00
B	NATIONALISED BANKS								
1	ALLAHABAD BANK	31	29.00	31	29.00	31	29.00	0	0.00
2	ANDHRA BANK	301	94.22	126	22.21	33	23.09	20	20.21
3	BANK OF BARODA	1815	141.00	681	86.00	1619	135.00	675	62.00
4	BANK OF INDIA	4005	626.00	515	107.00	3918	578.00	515	107.00
5	BANK OF MAHARASHTRA	18	1.53	18	1.53	0	0.00	0	0.00
6	CANARA BANK	5395	97110.00	592	10056.00	5087	81392.00	592	10656.00
7	CENTRAL BANK OF IND	5080	560.00	1272	129.00	5072	558.00	1272	129.00
8	CORPORATION BANK	2016	1142.00	900	620.00	1382	1134.00	683	522.00
9	DENA BANK	20	12.00	20	12.00	20	12.00	20	12.00
10	INDIAN BANK	6820	2437.40	5150	635.24	5554	665.00	1101	321.00
11	INDIAN OVERSEAS BANK	9072	11964.00	4392	3997.00	8248	9571.00	3812	3725.00
12	ORNTL BANK OF COMM	34	5.59	0	0.00	34	5.59	0	0.00
13	PUNJAB NATIONAL BANK	9985	12405.48	2797	64710.50	7325	11589.62	2421	2499.72
14	PUNJAB & SIND BANK	1	2.70	0	0.00	1	2.70	0	0.00
15	SYNDICATE BANK	4145	28912.00	2020	2465.00	1816	20910.00	715	2868.00
16	UNION BANK OF INDIA	8185	10310.36	0	0.00	0	0.00	0	0.00
17	UNITED BANK OF INDIA	0	0.00	0	0.00	0	0.00	0	0.00
18	UCO BANK	758	40.00	105	12.00	643	26.00	88	9.00
19	VIJAYA BANK	1493	524.93	141	59.37	932	290.99	89	26.85
	Total-Nationalised Banks	59174	166318.21	18760	82941.85	41715	126921.99	12003	20957.78
C	RRBs								
1	N.M.G.B	18356	1009.00	6477	394.00	12656	745.00	5166	336.00
2	S.M.G.B	26400	290.00	7920	73.00	25870	283.00	7760	71.00
	Total RRBs	44756	1299.00	14397	467.00	38526	1028.00	12926	407.00
	Total-Public Sector Banks	416893	187365.31	151339	91186.85	357484	145641.35	132364	28369.78
D	PRIVATE SECTOR BANKS								
1	CATHOLIC SYRIAN BANK	3652	311.64	2398	225.50	2010	208.40	1550	146.20
2	DHANLAXMI BANK	16080	3963.10	611	260.00	13891	3597.64	672	299.67
3	FEDERAL BANK	2579	2883.68	103	61.21	1790	2206.10	47	42.39
4	KARNATAKA BANK	20	7.56	0	0.00	13	7.30	0	0.00
5	KARUR VYSYA BANK	0	0.00	0	0.00	0	0.00	0	0.00
6	HDFC BANK	1422	2172.00	0	0.00	1422	2172.00	0	0.00
7	SOUTH INDIAN BANK	350	177.32	0	0.00	294	131.88	0	0.00
8	T.N.MERCANTILE BANK	93	5.56	0	0.00	44	87.74	0	0.00
9	ING VYSYA BANK	2	0.26	2	0.26	2	0.26	2	0.26
10	CITY UNION BANK	2	1.58	0	0.00	0	0.00	0	0.00
	Total Private Sector Banks	24200	9522.70	3114	546.97	19466	8411.32	2271	488.52
	TOTAL - COMMERCIAL BANKS	441093	196888.01	154453	91733.82	376950	154052.67	134635	28858.30

9.18.MICROCREDIT-Cumulative Performance of Banks in Kerala State as at September 2012 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	Cumulative No.of SHGs formed during the Financial Year	No. of SHG loans sanctioned during the Quarter		No. of SHG loans disbursed during the Quarter		Cumulative disbursement during the Year		Outstanding Amount under SHG Finance		Of (8) Amount disbursed under Govt. Sponsored Schemes		Total No.of Beneficiaries
				A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.	
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
A	STATE BANK GROUP													
1	STATE BANK OF INDIA	129	271	129	287.00	129	281.00	271	554.00	4039	5169.00	51	112.00	1935
2	STATE BANK OF MYSORE	1	5	1	1.00	1	1.00	5	8.13	16	23.98	0	0.00	0
3	STATE BANK OF TRVCRE	719	1167	713	1387.94	707	1376.27	1171	2228.30	15018	14349.09	67	93.85	270325
	Total State Bank Group	849	1443	843	1675.94	837	1658.27	1447	2790.43	19073	19542.07	118	205.85	272260
B	NATIONALISED BANKS													
1	ALLAHABAD BANK	0	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0
2	ANDHRA BANK	80	61	15	17.00	157	967.00	1009	115.00	1210	0.00	0	0.00	180
3	BANK OF BARODA	60	134	60	96.00	60	96.00	134	222.00	688	717.00	1	3.00	0
4	BANK OF INDIA	389	770	389	1160.00	389	1160.00	1757	5521.00	3792	6066.00	759	1314.00	73840
5	BANK OF MAHARASHTRA	3	3	3	0.50	3	0.50	6	1.00	20	9.85	3	0.50	10
5	CANARA BANK	250	386	536	945.64	536	945.64	1250	2451.34	7739	8780.76	89	253.00	97889
6	CENTRAL BANK OF IND	0	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0
7	CORPORATION BANK	46	71	46	111.00	46	103.00	71	137.00	741	880.00	9	21.00	14254
8	DENA BANK	0	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0
9	INDIAN BANK	270	754	241	493.58	241	1466.75	535	1549.07	5425	9027.52	441	1872.00	82800
10	INDIAN OVERSEAS BANK	320	638	320	1218.00	320	1218.00	638	2434.00	6482	7359.00	182	102.00	37702
11	ORNTL BANK OF COMM	0	0	0	0.00	0	0.00	0	0.00	21	22.30	0	0.00	109
12	PUNJAB NATIONAL BANK	370	825	423	1303.69	423	1303.69	901	2647.70	4669	6670.71	64	191.78	5280
13	PUNJAB & SIND BANK	0	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0
14	SYNDICATE BANK	435	2315	430	38212.00	430	31863.00	470	31983.00	3619	35438.00	916	10431.00	21414
15	UNION BANK OF INDIA	64	7059	585	1566.56	585	1566.56	1152	2967.79	8185	10310.36	0	0.00	0
16	UCO BANK	31	46	31	24.25	31	24.25	46	98.96	0	0.00	46	98.96	693
17	VIJAYA BANK	27	58	24	65.80	24	53.80	48	72.50	860	1081.74	5	14.00	0
	Total-Nationalised Banks	2345	13120	3103	45214.02	3245	40768.19	8017	50200.36	43451	86363.24	2515	14301.24	334171
C	RRBs													
1	N.M.G.B	191	565	264	246.00	264	246.00	439	513.00	3668	2896.00	0	0.00	62356
2	S.M.G.B	449	719	449	480.00	449	480.00	719	708.00	2774	2027.00	449	480.00	7200
	Total RRBs	640	1284	713	726.00	713	726.00	1158	1221.00	6442	4923.00	449	480.00	69556
	Total-Public Sector Banks	3834	15847	4659	47615.96	4795	43152.46	10622	54211.79	68966	110828.31	3082	14987.09	675987
D	PRIVATE SECTOR BANKS													
1	CITY UNION BANK	0	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0
2	CATHOLIC SYRIAN BANK	9	9	9	8.55	9	8.55	21	28.95	368	1399.37	0	0.00	0
3	DHANLAXMI BANK	744	1846	583	1727.63	583	1724.81	1095	10016.81	3897	8175.76	133	80.74	19792
4	FEDERAL BANK	119	195	119	375.29	119	352.34	195	548.65	6242	3357.68	1	1.00	506
5	KARNATAKA BANK	2	2	2	3.20	2	3.20	2	3.20	3	6.35	0	0.00	50
6	KARUR VYSYA BANK	0	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0
7	T.N. MERCANTILE BANK	0	0	9	27.00	9	27.00	11	33.00	48	81.06	0	0.00	0
8	SOUTH INDIAN BANK	26	35	26	17.10	26	17.10	35	33.85	676	584.00	3	1.50	0
9	ING VYSYA BANK	0	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0
	Total Private Sector Banks	900	2087	748	2158.77	748	2133.00	1359	10664.46	11234	13604.22	137	83.24	20348
	TOTAL- COMMERCIAL BANKS	4734	17934	5407	49774.73	5543	45285.46	11981	64876.25	80200	124432.53	3219	15070.33	696335

9.19. MICROCREDIT - Cumulative Performance of Banks in Kerala State as at September 2012 under SHG Bank Linkage Programme
SHGs financed Directly with NGO facilitation

(Rs. in lakhs)

Sl. No.	BANK	No of SHGs formed during the Quarter	Cumulative No. of SHGs formed during the Financial Year	No. of SHG loans sanctioned during the Quarter		No. of SHG loans disbursed during the Quarter		Cumulative disbursement during the Year		Outstanding Amount under SHG Finance		Of (8) Amount disbursed under Govt. Sponsored Schemes		Total No. of Beneficiaries
				A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.	
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
A	STATE BANK GROUP													
1	STATE BANK OF INDIA	56	116	56	122.00	56	120.00	116	237.00	1732	2216.00	22	48.00	840
2	STATE BANK OF MYSORE	0	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0
3	STATE BANK OF TRVCRE	0	0	0	0.00	0	0.00	0	0.00	65	27.42	0	0.00	1170
	Total State Bank Group	56	116	56	122.00	56	120.00	116	237.00	1797	2243.42	22	48.00	2010
B	NATIONALISED BANKS													
1	ALLAHABAD BANK	0	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0
2	ANDHRA BANK	12	12	12	12.00	120	12.00	120	12.00	120	0.00	0	0.00	0
3	BANK OF BARODA	4	7	4	13.00	4	13.00	7	21.00	44	46.00	0	0.00	0
4	BANK OF INDIA	0	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0
5	BANK OF MAHARASHTRA	0	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0
5	CANARA BANK	11	23	22	50.00	22	50.00	22	50.00	623	770.00	0	0.00	8099
6	CENTRAL BANK OF IND	41	77	344	909.00	344	909.00	657	1750.00	4184	5661.00	20	50.00	65198
7	CORPORATION BANK	0	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0
8	DENA BANK	0	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0
9	INDIAN BANK	80	165	70	132.30	70	132.30	76	146.30	64	120.96	0	0.00	1219
10	INDIAN OVERSEAS BANK	96	140	96	255.00	96	255.00	140	411.00	990	754.00	0	0.00	14050
11	ORNTL BANK OF COMM	0	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0
12	PUNJAB NATIONAL BANK	0	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0
13	PUNJAB & SIND BANK	0	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0
14	SYNDICATE BANK	0	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0
15	UNION BANK OF INDIA	0	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0
16	UCO BANK	0	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0
17	VIJAYA BANK	0	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0
	Total-Nationalised Banks	244	424	548	1371.30	656	1371.30	1022	2390.30	6025	7351.96	20	50.00	88566
C	RRBs													
1	N.M.G.B	0	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0
2	S.M.G.B	479	822	479	951.00	479	951.00	822	1651.00	5622	5420.00	76	54.00	61800
	Total RRBs	479	822	479	951.00	479	951.00	822	1651.00	5622	5420.00	76	54.00	61800
	Total-Public Sector Banks	779	1362	1083	2444.30	1191	2442.30	1960	4278.30	13444	15015.38	118	152.00	152376
D	PRIVATE SECTOR BANKS													
1	CITY UNION BANK	0	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0
2	CATHOLIC SYRIAN BANK	0	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0
3	DHANLAXMI BANK	207	213	92	635.29	92	606.42	182	1171.86	1112	1969.00	0	0.00	16689
4	FEDERAL BANK	4	7	4	11.50	4	6.50	7	11.35	331	175.30	26	1.25	20
5	KARNATAKA BANK	0	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0
6	KARUR VYSYA BANK	0	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0
7	T.N.MERCANTILE BANK	0	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0
8	SOUTH INDIAN BANK	0	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0
9	ING VYSYA BANK	0	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0
	Total Private Sector Banks	211	220	96	646.79	96	612.92	189	1183.21	1443	2144.30	26	1.25	16709
	TOTAL- COMMERCIAL BANKS	990	1582	1179	3091.09	1287	3055.22	2149	5461.51	14887	17159.68	144	153.25	169085

9.20. MICRO CREDIT- Cumulative Performance of Banks in Kerala State as at September 2012

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		Cumulative disbursement during the Year		Outstanding Amount under NGO Finance		No. of SHGs financed by these NGOs	No. of beneficiaries assisted
		A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.		
A	STATE BANK GROUP										
1	STATE BANK OF INDIA	0	0.00	0	0.00	0	20.00	1282	0.00	0	0
2	STATE BANK OF MYSORE	0	0.00	0	0.00	0	0.00	0	0.00	0	0
3	STATE BANK OF TRVCRE	42	1865.10	36	1853.25	81	1904.38	2408	8733.60	12040	216720
	Total State Bank Group	42	1865.10	36	1853.25	81	1924.38	3690	8733.60	12040	216720
B	NATIONALISED BANKS										
1	ALLAHABAD BANK	0	0.00	0	0.00	0	0.00	0	0.00	0	0
2	ANDHRA BANK	0	0.00	0	0.00	0	0.00	0	0.00	0	0
3	BANK OF BARODA	3	74.00	3	74.00	4	164.00	44	745.00	0	0
4	BANK OF INDIA	0	0.00	0	0.00	0	0.00	0	0.00	0	0
5	BANK OF MAHARASHTRA	0	0.00	0	0.00	0	0.00	0	0.00	0	0
5	CANARA BANK	0	0.00	0	0.00	0	0.00	14	572.00	0	0
6	CENTRAL BANK OF IND	0	0.00	0	0.00	0	0.00	0	0.00	0	0
7	CORPORATION BANK	0	0.00	0	0.00	0	0.00	0	0.00	0	0
8	DENA BANK	0	0.00	0	0.00	0	0.00	0	0.00	0	0
9	INDIAN BANK	0	0.00	0	0.00	0	0.00	7	1147.11	1	1600
10	INDIAN OVERSEAS BANK	2	5.50	2	5.50	2	5.50	3	129.00	0	145
11	ORNTL BANK OF COMM	0	0.00	0	0.00	0	0.00	0	0.00	0	0
12	PUNJAB NATIONAL BANK	0	0.00	0	0.00	0	0.00	0	0.00	0	0
13	PUNJAB & SIND BANK	0	0.00	0	0.00	0	0.00	0	0.00	0	0
14	SYNDICATE BANK	0	0.00	0	0.00	0	0.00	0	0.00	0	0
15	UNION BANK OF INDIA	0	0.00	0	0.00	0	0.00	0	0.00	0	0
16	UCO BANK	0	0.00	0	0.00	0	0.00	0	0.00	0	0
17	VIJAYA BANK	0	0.00	0	0.00	0	0.00	0	0.00	0	0
	Total-Nationalised Banks	5	79.50	5	79.50	6	169.50	68	2593.11	1	1745
C	RRBs										
1	N.M.G.B	1	12.00	1	12.00	1	12.00	5	40.14	0	1335
2	S.M.G.B	0	0.00	0	0.00	0	0.00	33	623.00	4370	41800
	Total RRBs	1	12.00	1	12.00	1	12.00	38	663.14	4370	43135
	Total-Public Sector Banks	48	1956.60	42	1944.75	88	2105.88	3796	11989.85	16411	261600
D	PRIVATE SECTOR BANKS										
1	CITY UNION BANK	0	0.00	0	0.00	0	0.00	0	0.00	0	0
2	CATHOLIC SYRIAN BANK	0	0.00	0	0.00	0	0.00	6	12.71	0	0
3	DHANLAXMI BANK	79	658.74	69	658.74	187	1338.98	381	2851.04	0	61123
4	FEDERAL BANK	4	1810.00	7	695.30	14	5804.84	117	8419.59	0	0
5	KARNATAKA BANK	0	0.00	0	0.00	0	0.00	0	0.00	0	0
6	KARUR VYSYA BANK	0	0.00	0	0.00	0	0.00	0	0.00	0	0
7	T. N.MERCANTILE BANK	0	0.00	0	0.00	0	0.00	0	0.00	0	0
8	SOUTH INDIAN BANK	0	0.00	0	0.00	0	0.00	0	0.00	0	0
9	ING VYSYA BANK	0	0.00	0	0.00	0	0.00	0	0.00	0	0
	Total Private Sector Banks	83	2468.74	76	1354.04	201	7143.82	504	11283.34	0	61123
	TOTAL- COMMERCIAL BANKS	131	4425.34	118	3298.79	289	9249.70	4300	23273.19	16411	322723