STATE LEVEL BANKERS' COMMITTEE, KERALA

(Under Lead Bank Scheme)

Convenor: केनरा बैंक Canara Bank सिंडिकेट Syndicate

Ref: SLBC Kerala/SLRM 2022/89/AJS **Date: 29th July 2022**

To: All the Distinguished Members of SLBC

Dear Sir/Madam,

Sub: SLBC Kerala – State Level Review Meeting (SLRM) 2022

We are happy to extend our invitation to the State Level Review Meeting (SLRM) 2022 of SLBC Kerala which is proposed to be held as scheduled below:

Plenary Session

Schedule of the plenary session of SLRM is as under:

Plenary Session	Level of Participation
Date : 04th August 2022 (Thursday) **Time : 10.00 A.M.** **Venue : Hotel Residency Tower, Government Press Road, Trivandrum**	• State Controlling Heads of Banks, Govt: Secretaries, Heads of Govt: Departments • LDMs of all Districts • State In Charge of other agencies

The presence of the State controlling Heads of Banks and Departmental Heads of Govt: Agencies and State Heads of other agencies and LDMs are solicited for the Plenary Session.

Thanking you,

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

All communications to be addressed to:

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Canara Bank, **SLBC Cell**
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SLBC KERALA

VITAL BANKING STATISTICS - (Excluding Co-Operative Banks)

(Amount in Rs. Crores)

Sl. No.	Parameter	March 2020	March 2021	March 2022	Y-o-Y variation March 2021 to March 2022		December 2021	Variation December 2021 to March 2022	
					Quantum Variation	% Variation		Quantum Variation	% Variation
1	No of branches	6584	6611	6624	13	0%	6624	0	0%
2	Number of ATMs	8699	8959	9854	895	10%	9808	46	0%
3	Total Deposits	544372	605914	666220	60306	10%	644091	22129	3%
4	NR Deposits	208698	229636	238409	8773	4%	239547	-1138	0%
5	Domestic Deposits	335674	376278	427811	51533	14%	404544	23267	6%
6	% Share of Domestic Deposits	61.66	62.10	64.21	2.11	3%	62.81	1	2%
7	Total Advances	359274	392669	424626	31957	8%	410001	14625	4%
8	Total Business of Commercial Banks	903646	998583	1090846	92262	9%	1054092	36754	3%
9	CD Ratio	66	65	64	-1	-2%	64	0	0%
10	C+I: D Ratio	70	70	68	-2	-3%	69	0	0%
11	Priority Sector Advances (PSA)	179540	190433	203194	12761	7%	192763	10430	5%
12	% of PSA to Total Advances	49.97%	48.50%	47.85%	-0.01	-1%	47.02%	0.84%	2%
13	No: of Priority Sector Loan Accounts	9814092	10106159	9804501	-301658	-3%	9820054	-15553	0%
14	Agricultural Advances	82221	87091	94748	7657	9%	88277	6471	7%
15	% of Agricultural Advances to Total Advances	23%	22%	22%	0%	1%	22%	1%	4%
16	No: of Agriculture Loan Accounts	7269371	7189796	7142253	-47543	-1%	6901168	241085	3%
17	Kisan Credit Card – No: of Account (Including Co-operative Banks')	1361243	2123066	2454696	331630	16%	2297345	157351	7%
18	Kisan Credit Card - Amount (Including Co-operative Banks')	18658	26365	32716	6351	24%	31839	877	3%
19	Gold Loan - Outstanding	52266	56996	59913	2917	5%	56377	3535	6%
20	% of Gold Loan to Agricultural Advances	64%	65%	63%	-2%	-3%	64%	0	-1%
21	MSME Advances	56894	59971	64957	4986	8%	61623	3334	5%

22	% MSME Advances to Total Advances	16%	15%	15%	0%	0%	15%	0%	2%
23	DRI Advances	14	14	6	-8	-57%	7	-1	-8%
24	% DRI Advances to Total Advances	0.00%	0.004%	0.001%	-0.002%	-60%	0.002%	0.00%	-12%
25	Scheduled Caste Advances	4919	4503	1759	-2744	-61%	2725	-966	-35%
26	Scheduled Tribe Advances	1091	1144	351	-793	-69%	447	-96	-22%
27	Weaker Section Advances	83651	84231	99841	15610	19%	143334	-43493	-30%
28	% WS Advances to Total Advances	23%	21%	24%	2%	10%	35%	-11%	-33%
29	Minority Community Advances (MCA)	150250	115166	134414	19247	17%	121486	12928	11%
30	% MCA to Total Priority Credit	84%	60%	66%	6%	9%	63%	3%	5%
31	Education loan – No: of Accounts	347710	346740	293474	-53266	-15%	303895	-10421	-3%
32	Education loan – Amount Outstanding	11202	10683	11061	378	4%	10994	67	1%
33	Educational Loan NPA Position (No of Accounts)	52406	49772	41257	-8515	-17%	42168	-911	-2%
34	Educational Loan NPA Position (Outstanding)	1348	1042	922	-120	-12%	1020	-98	-10%
35	Housing loan Advances	28964	30783	33046	2263	7%	32383	663	2%
36	Total Industrial Advances	72040	76259	99417	23158	30%	85419	13998	16%
37	Total NPA – Amount Outstanding	14801	15859	18418	2560	16%	16622	1797	11%

DISBURSEMENT PARTICULARS UNDER ANNUAL CREDIT PLAN

Sector	2019- 20	Achievement March 2020 Quarter		2020- 21	Achievement March 2021 Quarter		2021- 22	Achievement March 2022 Quarter	
	Target	Actual	Achmt (%)	Target	Actual	Achmt (%)	Target	Actual	Achmt (%)
Primary	71537	58625	82%	73908	83102	112%	76211	97265	128%
Secondary	35077	27659	79%	35430	34289	97%	39912	47953	120%
Tertiary	41867	23767	57%	38237	22448	59%	38838	23424	60%
Total	**148481**	**110050.5**	**74%**	**147575**	**139838.8**	**95%**	**154961**	**168642**	**109%**

PREFACE

State Level Bankers' Committee (SLBC), set up as per the Lead Bank Scheme of the Reserve Bank of India, is the highest body of bankers in the State. The committee meets once a quarter every year in March, June, September and December. In addition to reviewing the activities of the Institutional Lending Agencies, the quarterly meetings discuss various issues concerning the economic development of the State, where banks play a pivotal role. The meetings aim at finding solutions to the various problems confronting the Banking sector and related socio-economic development of the State. The forum takes the lead in initiating, streamlining and accelerating the process of development in close co-ordination with various Government Departments, Reserve Bank of India, NABARD and other developmental agencies. Top Executives representing the State Government, Reserve Bank of India, NABARD and other Developmental Agencies attend the quarterly meetings. Participation at the highest level as above enables meaningful and purposeful discussions on various matters aimed at solving various issues.

The State Level Review Meeting (SLRM) of SLBC is held once a year, as at March every year. The review meeting gives ample time and opportunities to the participants to review performance of the Banks in the past one year, in addition to analyzing various problems confronting the State and Banks and paving way for increased flow of credit to priority sector.

The objectives of the SLRM in a nutshell are:

(i) To review the performance of the banking industry vis-a-vis National goals.

(ii) To take stock of the achievements under District Credit Plans and suggest ways and means to hasten the flow of credit to priority sector.

(iii) To review the progress in the implementation of National programmes like PMEGP, Credit to Minority Communities, SC/STs, Women Beneficiaries etc.

(iv) To discuss problems identified by District Level Review Meetings which merit attention at the State level.

(v) To identify operational problems in the implementation of the Lead Bank Scheme and to suggest solutions to them.

The statistical information provided in the background notes has been designed to give an insight into the performance of the banking sector during 2019-2020. The focus of agenda notes is on the pending recommendations of the earlier meetings of SLBC and also fresh issues that emerged during the quarter. The review meeting tries to probe into the reasons coming in the way of successful implementation of various schemes and suggests solutions to the issues through collective thinking and reasoning. The meeting also recommends suitable strategies to ensure successful implementation of District Credit Plans, Government sponsored schemes etc. by identifying areas of strength and weakness. The meeting helps in forging better relationship and understanding between banks, State Government and other developmental agencies, which is very much essential for the successful implementation of the lead bank scheme. The topic for discussion is divided into three Groups as follows.

Group I – Primary Sector - Agriculture & Allied Activities
Group II – Secondary Sector & Government Sponsored Schemes
Group III - Tertiary Sector

The participants have been divided into three groups as indicated in this background notes to discuss each and every issue threadbare and suggest solutions. The leader of groups, if required, takes the assistance of members for preparing the group's reports. The group leader ensures that the report of each group is prepared, so that the same can be presented in the Plenary Session of the meeting. The decisions, arrived at by consensus in the House, form the recommendations of SLBC.

From the above, it can easily be understood that each participant has to fully involve in the deliberations to make the meeting a success, which would help to improve the performance of banking sector in the State.

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State Level Review Meeting, March 2022 Agenda & Background Notes

1. ADOPTION OF MINUTES OF 136th SLBC Meeting

The minutes of State Level Bankers' committee Meeting, held on 26th April 2022 was circulated vide SLBC letter no SLBC K/136 /Minutes/84/UK dated 15th June 2022.

The house may adopt the said minutes.

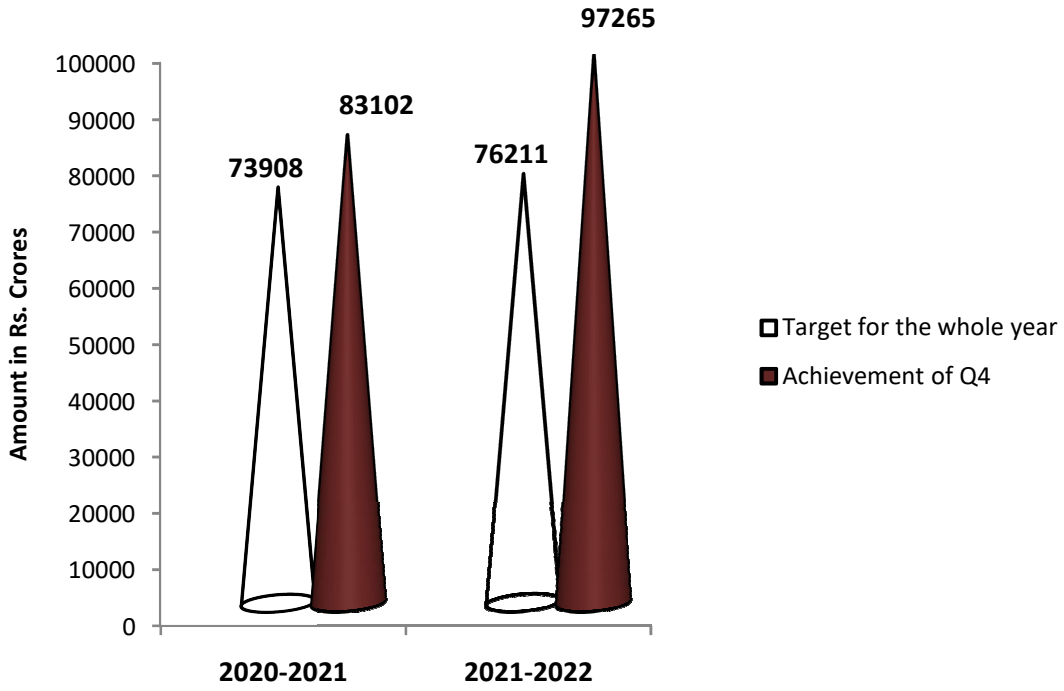
2. ISSUES FOR GROUP DISCUSSION ON PRIMARY SECTOR (GROUP I)

2.1 Review of performance under Annual Credit Plan 2021-22

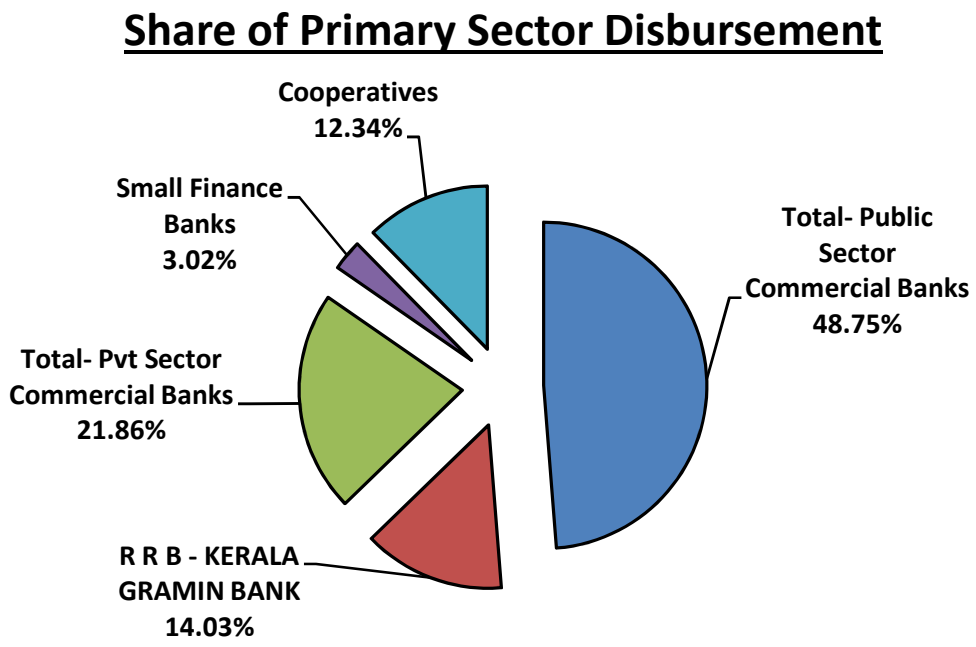
2.1.1 Bank wise performance – Primary Sector

(Rs. in Crores)

Parameter	2020-2021	2021-2022
Target for the whole year	73908	76211
Achievement of Q4	83102	97265
% achievement for Q4	112%	128%



Banking GroupWise Performance under Primary Sector

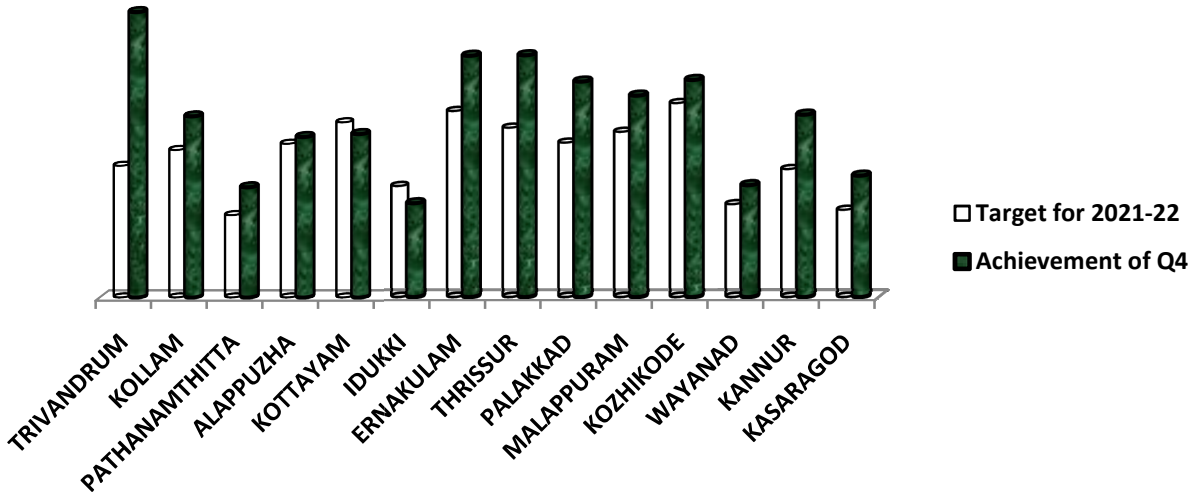


2.1.2 District wise Performance under Primary Sector

(Rs. in Crores)

Sl. No.	District	Target for 2021-22	Achievement of Q4	% Achievement
1	TRIVANDRUM	5053	10949	217%
2	KOLLAM	5659	6948	123%
3	PATHANAMTHITTA	3159	4226	134%
4	ALAPPUZHA	5898	6157	104%
5	KOTTAYAM	6720	6269	93%
6	IDUKKI	4290	3624	84%
7	ERNAKULAM	7177	9299	130%
8	THRISSUR	6534	9319	143%
9	PALAKKAD	5959	8305	139%
10	MALAPPURAM	6375	7765	122%
11	KOZHIKODE	7481	8368	112%
12	WAYANAD	3590	4319	120%
13	KANNUR	4942	7032	142%
14	KASARAGOD	3375	4685	139%
TOTAL		76211	92619	97265

Primary Sector Target Vs Achievement



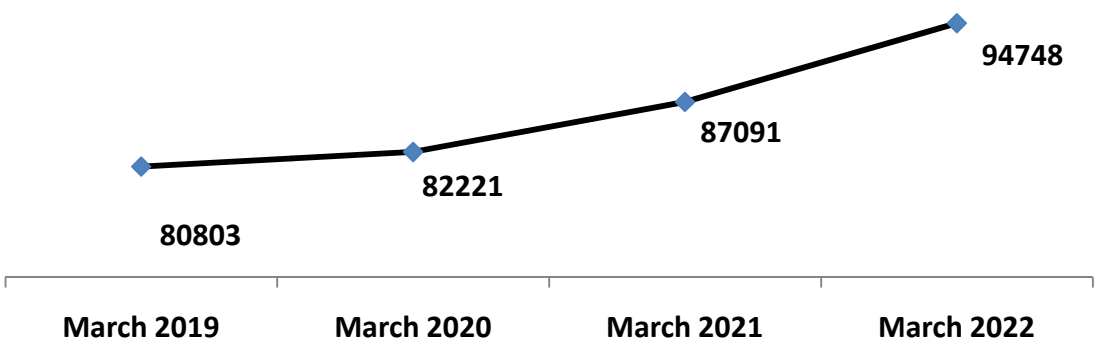
2.2 Agriculture Advances

A. Growth in Agriculture Advances

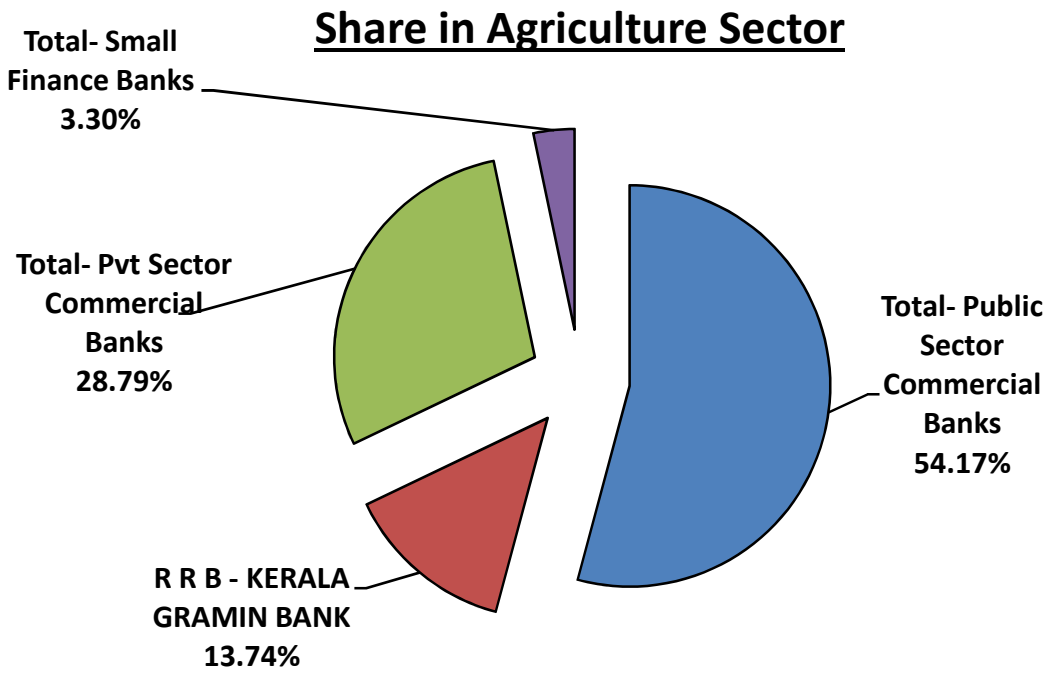
(Rs. in Crores)

Agriculture Advances over the years			
March 2019	March 2020	March 2021	March 2022
80803	82221	87091	94748

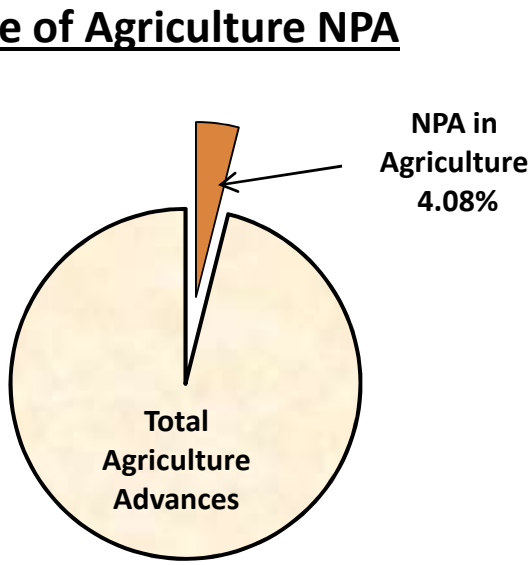
Agriculture Advances



B. Banking Group wise Growth in Agriculture Advances



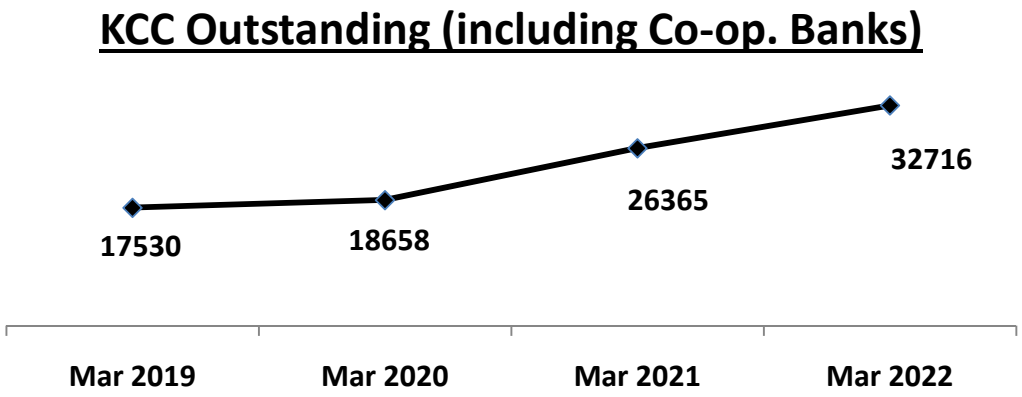
C. % Share of NPA in Agriculture Advances



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

(Rs. in Crores)

Parameter	Outstanding			
	Mar 2019	Mar 2020	Mar 2021	Mar 2022
KCC (including Co-op. Banks)	17530	18658	26365	32716



PENDING ISSUES

2.4 Pending Issues in Primary Sector

2.4.1. 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 thatthere is a need to adopt new strategies for ensuring the target of doubling the farmers' income by 2022. The two consecutive floods in 2018 and 2019 nullified the progress made and now the pandemic has also played havoc with the program. Hence there is a need to re-strategize the process.

Action Taken:

1. SLBC has made the following recommendation to the State Government on issues related to lease land farming vide letter ***Ref: Kerala SLBC/95 /78/GN/2018 dated 13th July 2018*** regarding Reducing Stamp duty & Registration fees on lease deeds for lease land cultivation.134th SLBC forum approved the draft guidelines formulated by Department of Agriculture in consultation with SLBC for promoting lease/tenant/licensed farming in the State of Kerala. The major component of the proposed scheme is a tripartite agreement to be executed between Land owner –Licensor(s), Representative of LSGI and Licensee cultivator (s). A government order in this regard may be issued.

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

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

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



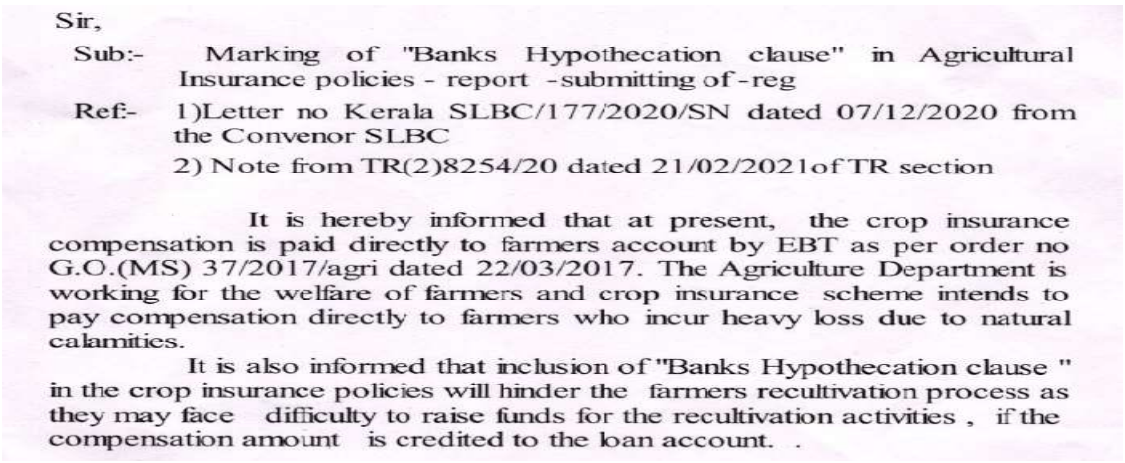
No:ADFW/1518/2021-TP4 Date:05/03/2021

From

Director of Agriculture

To

The Convenor ,
SLBC. Kerala



Sir,

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

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

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

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

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

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

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

The SLBC Convenor replied regarding incorporation of hypothecation clause in State crop insurance for crediting the compensation in KCC Account of the borrower, Kisan Credit Card limit is in the nature of a revolving cash credit facility without any restrictions in number of debits and credits the compensation credited to the KCC account can be utilized by the farmer for their re-cultivation purpose. PMFBY insurance allows crediting of insurance claims in KCC account of the farmer.

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

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

5. SLBC is coordinating and reviewing the campaign for issuance of Kisan Credit Card to farmers for Agriculture and allied activities. After the withdrawal of Interest Subvention Scheme (ISS) and Prompt Repayment Incentive to short term crop loan other than Kisan Credit Card facility, there is an increase in number of KCC account. ***Number of Kisan***

Credit Card issued to farmers has increased from 21,23,066(March 2021) to 2454696 (March 2022) and marked an increase of 331630(16% Growth).

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

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

Action Taken:

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.

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

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

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

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

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

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

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

5. During this Campaign **'District level KCC Camp'** will be organized at least once a week.
    a) A preliminary scrutiny of the applications will be conducted as per the standard checklist and applications found complete in all respects will be accepted by banks with a proper acknowledgement to the applicant.
    b) Acknowledgement with running number for accepted applications.
    c) The accepted application forms will be sent to bank branches/ handed over to representatives of Banks concerned, and a record of the same will be maintained at LDM office.

d) The concerned Bank branch in the District will process the accepted applications within 15 days of their receipt, as per the extant policy/guidelines.

e) Logistics and other incidental support for holding the District-level KCC Camp, will be facilitated by the Department of Animal Husbandry (DAH&D, Department of Fisheries (DoF) and District Administration.

f) Monthly Status of the proposal will be intimated by the bank branches to LDM. The LDM will share the details with the Dist. Magistrate and Nodal Officers for communicating the status to the applicants.

g) Pending finalization of online portal by DAHD, data on the application submitted during the Camp will be shared on a monthly basis with the and Department of Fisheries.

Action taken

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

The details of camps conducted as follows;

Fisheries

BANK NAME	Received	Accepted	Sanctioned	Rejected	Pending
Union Bank of India	368	367	315	22	30
Canara Bank	398	393	232	150	11
Indian Overseas Bank	167	167	156	5	6
State Bank of India	361	338	141	185	12
Bank of India	140	140	43	97	0
Indian Bank	36	36	20	15	1
Bank of Baroda	28	27	13	13	1
Punjab National Bank	9	9	6	1	2
UCO Bank	8	8	4	4	0
Central Bank of India	24	23	2	7	14
Cooperative Bank	5	5	2	3	0
IDBI Bank Ltd.	1	1	0	0	1
TOTAL	**1545**	**1514**	**934**	**502**	**78**

Animal Husbandry

BANK NAME	Received	Accepted	Sanctioned	Rejected	Pending
Canara Bank	6441	6431	6009	330	92
State Bank of India	1556	1551	1174	253	124
Cooperative Bank	505	505	374	99	32
Union Bank of India	439	439	174	171	94
Indian Overseas Bank	202	202	90	6	106
Indian Bank	100	100	76	9	15
Bank of Baroda	129	125	53	66	6
Bank of India	106	106	30	12	64
Punjab National Bank	87	87	28	8	51
Bank of Maharashtra	6	6	6	0	0
UCO Bank	5	5	3	2	0
Central Bank of India	18	18	1	2	15
IDBI Bank Ltd.	5	5	0	0	5
Grand Total	**9599**	**9580**	**8018**	**958**	**604**

Department of Financial Services vide letter F.No..3/25/2021-AC dated 06 April,2022 has advised resumption of nationwide AHDF KCC Campaign from 18th April 2022 to 31st July, 2022.

F. No. 3/25/2021-AC
GOVERNMENT OF INDIA
Ministry of Finance
Department of Financial Services

Jeevan Deep Building,
Parliament Street, New Delhi,
Dated: 6th April, 2022

To

1. Chairman NABARD
2. Chairman SBI
3. MD & CEOs of all PSBs

Subject: Resumption of nationwide AHDF KCC Campaign from 18th April, 2022 to 31st July, 2022– reg.

Sir,

As you are aware, a special saturation drive in the form of weekly "District-level Camp" was launched w.e.f 8th November 2021 to ensure maximum coverage of farmers engaged in Animal Husbandry & Fisheries under KCC.

2. A Standard Operating Procedure (SOP) dated 24th September, 2021 had been issued and shared with all PSBs and NABARD to streamline the process of credit delivery through KCC to Animal Husbandry & Fisheries farmers. A copy of the SOP is enclosed at Annexure I for ready reference.

3. In view of COVID, the weekly KCC Campaign was temporarily suspended w.e.f 18th January, 2022 vide DAHD letter dated 18th January, 2022. Now, DAHD vide its letter dated 1st April, 2022 has informed that the Nationwide AHDF KCC Campaign shall resume from 18.04.2022 ill 31.07.2022. In this regards, DAHD's communication dated 1st April, along with the guidelines are annexed at Annexure-II for reference.

4. In view of the above, you are kindly requested to issue suitable instructions to all zonal and regional head, bank branches and other field functionaries, including RRBs sponsored by your bank for their proactive participation in the camp and ensure processing and sanctioning of KCC to eligible Animal Husbandry & Fisheries farmers in a timely manner. You are also requested to kindly monitor the progress of the camp in your personal desk and ensure successful holding of camps.

Jitendra Asati

(Jitendra Asati)
Joint Director to Govt. of India
Phone No.23748706
e-mail : acsec-bkg@nic.in

Encl as above

Copy to:

2.4.4 Agenda Suggested by Reserve Bank of India

2.4.4.1 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.

2.4.4.2 A Monograph on the State of Sikkim's Organic Transformation

As we know, Agriculture is a key sector in Indian Economy in view of its contribution to employment and GDP and therefore, the importance of the sector in the country's socioeconomic development cannot be overemphasized. With passage of time, Agriculture sector in India has also undergone transformative changes in terms of methods of farming, increase in efficiency through adoption of new technologies, supply chain management, financing etc. Of late, the term 'Organic Farming' has also assumed greater significance from the perspective of protecting environment as also for the health benefits offered by organic farm produces.

2. In the direction of Organic Farming, the State of Sikkim has made significant progress. It may be worth mentioning that the Hon'ble Prime Minister of India declared the State of Sikkim as the first Organic State of India in January 2016. In this connection, the concerned Regional Office of Reserve Bank of India has documented a Monograph detailing the journey of transformation of the State as an Organic State, in consultation with the Sikkim Organic Mission.

3. The Monograph weaves together all the actions taken by various stakeholders on the Roadmap. The document, besides giving rich information about the adoption of Organic Farming in the State, also provides a valuable Template for other States and UTs to implement Organic Farming. The document may be used as a model framework for similar Organic Missions for other States and UTs. While a synopsis of the Monograph is given at **Annex I**, detailed version of the Monograph is available at **Annex II**.

4. Considering that State/ UT Level Bankers Committees (SLBCs/ UTLBCs) are apex platforms for bankers and other stakeholders at State/ UT level and the fact that credit flow to Agriculture sector is one of the important agenda items for discussions in the meetings, SLBCs/ UTLBCs are suggested to deliberate on the Monograph of the State of Sikkim and explore ways to replicate the best practices of the model framework, in order to promote Organic Farming in their respective States/ UTs. Within the extant framework governing the Lead Bank Scheme, SLBCs/ UTLBCs may also consider constituting Sub-Committee(s), as may be required, which can work towards promoting Organic Farming in the States/ UTs and the Monograph may well be used as a guiding document.

Action Taken

During 131st SLBC meeting RBI made a presentation on Sikkim model in the SLBC forum. The forum requested the Department of Agriculture and Kudumbasree to support the efforts.

*Kerala State has adopted **Bharatiya Prakritik Krishi Paddhati Programme (BPKP**), is introduced as a sub scheme of Paramparagat Krishi Vikas Yojana (PKVY) since 2020-21 for the promotion of traditional indigenous practices including natural farming. The scheme mainly emphasizes on exclusion of all synthetic chemical inputs and promotes on-farm biomass recycling with major stress on biomass mulching; use of cow dung-urine formulations; plant based preparations and time to time working of soil for aeration.*

Smt. Ishita Roy IAS, APC has informed, the target of 100 days program has been surpassed and covered around 81500 hectares of land has been brought under Organic farming and suggested that the Data regarding organic farming may be furnished by Department of Agriculture in the SLBC forum.

2.4.5 Agenda Suggested by Director Agriculture – Credit under Agriculture Infrastructure Fund

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 20222 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

Bank Name	Approved	Disbursed	Sanctioned
Canara Bank	5	59	64
Bank Of India	0	16	16
Punjab National Bank	1	5	6
STATE BANK OF INDIA	1	5	6
The Federal Bank Ltd	1	5	6
Kerala Gramin Bank	1	3	4
Bank Of Baroda	0	3	3
Union Bank of India	0	3	3
HDFC Bank	0	2	2
IDBI BANK LTD	0	2	2
Central Bank Of India	1	0	1
Indian Overseas Bank	0	1	1
Karur Vysya Bank	0	1	1

Kotak Mahindra Bank	0	1	1
South Indian Bank	0	1	1
UCO Bank	0	1	1
Axis Bank	0	0	0
CSB Bank Ltd	0	0	0
DCB Bank	0	0	0
ICICI Bank	0	0	0
Indian Bank	0	0	0
J&K Bank	0	0	0
ESAF Small Finance Bank Limited	0	0	0
THE KERALA STATE CO-OPERATIVE BANK LTD.	7	8	15

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.

R/6/2021-NLM-DADF
Government of India
Ministry of Fisheries, Animal Husbandry & Dairying
Department of Animal Husbandry & Dairying

Krishi Bhawan, New Delhi
Dated 28th January, 2022

To

The Conveners
State Level Bankers' Committees
All States/ UTs

Subject: Funding of projects under AHIDF Scheme of DAHD, GoI

Dear Sir / Madam,

I am directed to say that the Department of Animal Husbandry and Dairying, Ministry of Fisheries, Animal Husbandry & Dairying, Government of India is implementing Animal Husbandry Infrastructure Development Fund scheme, announced under the Atmanirbhar Bharat Abhiyan. The scheme is being implemented since 2020-21. The GOI has announced a fund of Rs. 15,000 crore as stimulus package for funding by scheduled banks for eligible projects set up by individual entrepreneurs, Farmers Producer Organizations, Private Companies, MSMEs and Section 8 companies for their investment for processing and value addition in animal husbandry sector. Under the scheme, credit facilities are to be made available for establishment of:

(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)

2.4.6 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.agridir@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

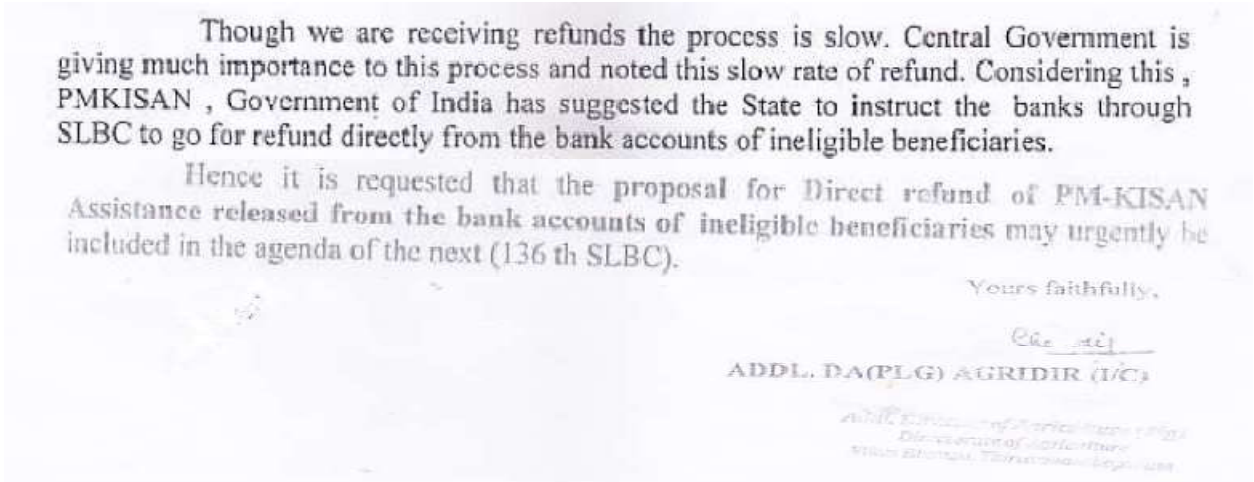
Ref:- 1)Letter no Agri-PA2/19/2022-Agri dated 03/03/2022 of Agriculture (Planning A) Department

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,

ADDL. DA(PLG) AGRIDIR (I/C)

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

Pradhan Mantri Kisan Samman Nidhi (PM-KISAN)

Standard Operating Procedure (SOP) for Refund of Money credited into the account of ineligible individuals / incorrect accounts

I PM-KISAN is a Central Sector Scheme under which financial benefit of Rs 6000/- per year is transferred into the bank accounts of farmers' families across the country, subject to certain exclusion criteria relating to higher income status, through Direct Benefit Transfer (DBT) mode. The amount is transferred in three equal installments of Rs 2000/- every four months, viz. April-July, August-November and December-March.

II ***Process Flow:*** (i) The farmers may register themselves through the mechanism devised by the State Nodal Officers (SNOs) or by self-registration through the Farmers Corner in PM-KISAN portal or the PM-KISAN Mobile App or through the Common Service Centers (CSCs) upon payment of certain minimal fees.

(ii) To register, the farmers are required to provide some mandatory and some optional information about themselves on the PM-KISAN portal, Aadhaar Number being one of the mandatory fields. This beneficiary information / data filled in by the farmers or provided by them to SNOs are validated at the first stage by PM-KISAN portal. Thereafter the details of the beneficiaries are sent to PFMS for account validation.

(iii) After successful validation of beneficiary information, the beneficiaries are bundled in 'Lots' by the PM-KISAN Central team. These Lots are opened to States/UTs for verification and closure on the PM-KISAN portal. The States/UTs verify the beneficiary data and close the lots on the portal itself. For every successful closure of one 'Lot' one RFT (Request for Fund Transfer) is generated. The States/UTs are required to provide digital signature on these RFTs.

(iv) The states may at times also exercise the option of 'stop payment' in respect of data belonging to dead farmers or ineligible farmers, etc. Once, the RFTs are signed, FTOs (Fund Transfer Orders) are generated by the PM-KISAN portal. Finally, sanction of the payment is issued by Program Division.

(v) The records rejected at various levels are made available to the States/UTs in the correction module of PM-KISAN portal for correction. The payment response against each record is then received by PFMS from Banks/NPCI and the same is passed on to PM-KISAN portal.

III Problem Statement: There have been cases where the financial benefit released by the PM-KISAN system have been transferred to ineligible individuals or the

benefit of eligible beneficiary farmer has been credited into the account of another individual. This document outlines the steps to be followed in the following scenarios: -

1) In case the ineligible recipient of money voluntarily wants to return the money;
2) In case the State Government identifies the recipient as an ineligible individual;
3) In case the financial benefit of an eligible beneficiary farmer is credited into the account of another individual;
4) In case of a dead beneficiary farmer as per the record of the beneficiary's bank.

IV **Refund Mechanism:** The concerned amount should be directly deposited to Pay & Accounts Office (PAO), Ministry of Agriculture & Farmers Welfare, Department of Agriculture, Cooperation & Farmers Welfare, through a cheque/DD by the concerned Nodal Officer. NIC in charge of the Department of Agriculture, Cooperation & Farmers Welfare will provide the requisite payment gateway in-coordination with SBI technical team.

V **Technical Intervention:** There will be a Refund Module on the PM-KISAN portal as well as on the PM-Kisan Mobile App, developed by the NIC, through which the user will have the option to fetch the details of the farmer/ beneficiary like Aadhaar number, Category (ie. GEN/SC/ST), all the transactions made into the account by entering Bank account number where the money was wrongly credited. Also, option to fill correct beneficiary account, in case money is earlier gone to wrong account with approval option and Cheque/ DD number of the refund amount deposited by the SNO.

NIC will develop the facility to check category of the farmer / person who is refunding the money, so that the SNO can deposit/refund the money category wise.

VI **For SNO/ concerned Nodal Officer (NO):**

(i) In case the wrong / ineligible recipient himself / herself wants to return money, he/she will have to approach concerned State Nodal Officer (SNO) through cash or cheque or any other method accepted by the State Government.

(ii) In case the wrong / ineligible recipient is identified by the State Government, the State Government will recover the money from that individual and give an acknowledgement to the individual therefor. The recovered money from individual can be deposited in a bank account. The Administrative Expenses account of the States/ UTs can be used for the purpose. Further, concerned officer of State/UT will make a list of all such returns, category wise and once it sends the Cheque/ DD of refund money to Pay & Accounts Office (PAO), Ministry of Agriculture & Farmers Welfare, Department of Agriculture, Cooperation & Farmers Welfare, the details of all such beneficiaries must be filled in the facility developed on the portal.

Here it is to clarify that money can be refunded for many beneficiaries through one Cheque/ DD for one category like GEN/SC/ST, however, details of beneficiaries has to be entered individually on portal.

(iii) The concerned Nodal Officer will fetch the details of the individual returning the money like his / her Category, the financial year in which the amount was wrongly credited, etc. from the facility developed by the NIC as per above. The SNO will refund the money of a particular category person through single Cheque/ DD.

(iv) The concerned SNO will open the Refund Module on PM-KISAN portal where the following inputs are available:

1. Concerned S(NO) will be asked to enter either the Bank Account number or the Aadhaar number of the individual to whom the amount was transferred incorrectly.
2. Concerned S(NO) will verify the Copy of the Bank passbook of the account in which the money was wrongly transferred.
3. Based on the account number, the details will be fetched from the Central Data Base and displayed.
4. As the details of the wrong recipient are filled in, the system will fetch the details of the payments made against the bank account, Category of the individual and the Financial Year.
5. Concerned S(NO) will select the installment number (1st, 2nd, 3rd, etc.) for which the money is returned.
6. Concerned S(NO) will enter the Cheque/ DD number of refunded money for reconciliation purpose.

VII **For Corrections, the SNO will enter:**

1. Account details of the valid beneficiary in case payment was earlier made to wrong account.
2. Cheque/ DD number of refunded money.

VIII **Information desired by PAO: -**

Cheque/ DD wise information is required by PAO in the following format.

Financial year	Category	Amount
	General/SC/ST	

Sample cases:

Scenario 1: - If the wrong recipient individual voluntarily wants to return the money being ineligible or if the State identifies him / her as ineligible:

- **Step 1** – Concerned S(NO) will perform the functions as mentioned above for SNO/ concerned NO.
- **Step 2**– All these individuals will be marked as ineligible and their registration will be closed at PM-KISAN portal and at PFMS level.
- **Step 3** – On receipt of money PAO and NIC will match the details.
- **Step 3** – NIC will share information with PFMS for MIS as per mutually decided format.

Scenario 2: - In case the state identifies that the money meant for one farmer has been transferred to another individual's account or an individual informs the State Government that he / she has wrongly got the money:

- ***Step 1*** **-** Concerned NO will perform the functions as mentioned above for SNO/ concerned NO.
- **Step 2** - On receipt of money PAO and NIC will match the details.
- **Step 3** – After matching the details PM-KISAN will initiate the process for refund to correct account.
- **Step 4**- PM-KISAN would open a separate lot for such cases similar to transaction failure cases.
- **Step 5**- States will close the lots and sign the RFT. No Stop payment facility will be provided for such cases. Accordingly, FTOs will be generated.
- **Step 6** – NIC will share information with PFMS for MIS as per mutually decided format.

Scenario 3: - In case of dead beneficiary as per the record of the bank:

The beneficiary's bank will return the amount, credited after death of the beneficiary farmer, to Nodal bank and the Nodal bank will in turn inform the Accredited bank and return the money to Accredited bank. Finally, Accredited bank will share the scroll of such refund cases directly to PAO and also with PM-KISAN portal. All such cases will be opened to States to mark the beneficiary as ineligible due to death. After States mark them all such cases will be permanently deleted from the system.

[It is also to be noted that for reporting purposes all such transactions would be kept separate]

2.5 FRESH ISSUES

2.5.1 Agenda suggested by SFAC

1. Credit support to start ups promoted by SFAC Kerala.
2. Credit support to MSME Units supported by SFAC Kerala.
3. Credit support to Farmer producer organisations supported by SFAC Kerala.
4. Agriculture Infrastructure Fund to SFAC Kerala supported activities.
5. Timely submission of tripartite agreement by Bank branches in case of SFAC Kerala Schemes.

Steering committee advised to pursue the agenda item.

2.5.2 Agenda suggested by SBI - regarding Loans extended to Pineapple cultivation

AGRI ADVANCES: PINEAPPLE KCC
IMPACT OF COVID-19 ON PINEAPPLE SECTOR
RELIEF MEASURES SOUGHT FOR LOANS TO PINEAPPLE CULTIVATION

We have been financing Pineapple growers in Kerala ~~since 2015~~ for a long time. The COVID-19 pandemic had a huge impact on the pineapple cultivators of the State, as the lock down in the country coupled with the restriction in transportation badly affected the timely movement of the produce. The entire quantity of produce had to be sold in the local market itself at distress sale prices, which resulted in plummeting of prices. This has mainly impacted the farmers who had their harvests during the lockdown period, caused losses to the tune of the entire cost of cultivation and resulted in increasing stress in the loan portfolio.

2. In this connection, we have received representations from the Pineapple Growers Association, Keralam, and the Pineapple Farmers Association seeking relief measures for the loans sanctioned to Pineapple growers (copy enclosed)

3. We understand that the relief measures sought for Pineapple cultivation loans in the State are not covered in terms of the Master Direction 2018 issued by RBI for the areas affected by natural calamities.

3. As the issue is impacting all the banks who have sanctioned loans to the Pineapple sector, we request you for the following.

1. The details of relief measures if any extended/ approved for the Pineapple loans suffered on account of Covid-19 pandemic by State Govt/ SLBC/ any Bank at their level.
2. This issue may be taken up urgently in the upcoming SLBC Meeting as an agenda item to take a uniform view across all Banks and the decision taken may be advised to us.

1. The details of relief measures if any extended/ approved for the Pineapple loans suffered on account of Covid-19 pandemic by State Govt/ SLBC/ any Bank at their level.
2. This issue may be taken up urgently in the upcoming SLBC Meeting as an agenda item to take a uniform view across all Banks and the decision taken may be advised to us.

Sub : Representation regarding relief for Pineapple Farmers.

Sir,

Due to the flood in 2018 and Lockdowns due to Covid – 19 in 2020 at 2021 Pineapple Farmers suffered heavy financial loss. Kindly consider the following to alleviate the burden of farmers.

1. An extra financial support of 40% for the farmers who started new cultivation in 2021, and a support of 25% to existing loans of other farmers to maintain their existing cultivation without additional collateral security.
2. An interest waiver may be considered for all farmers.

2nd representation

Sub. Representation regarding financial relief for pineapple farmers

Sir,

We, gratefully, acknowledge the fact that the **State Bank Of India** has giving mandatory support for pineapple cultivation for the past 30 years. Today , as things stand move, the farmers are in grave crisis due to the 2018-2019 flood and covid-19. We, therefore request the bank to consider the following concessions.

1) Kindly retain the interest rate for agricultural loan at 4% for the next three years, and then make available the loan of the usual rate.
2) Either grant remission for the interests for the years 2020 and 2021 or make it interest- free for one year.
3) Please make available 40% additional loans on the existing security to enable us to continue cultivation.
4) Increase the scale of Finance to 2 lacks for an acre. Presently the cost of production is above 3 lacks per acre.
5) Please do not make the land revenue tax receipt compulsory The Bank may inspect the plot and be convinced .

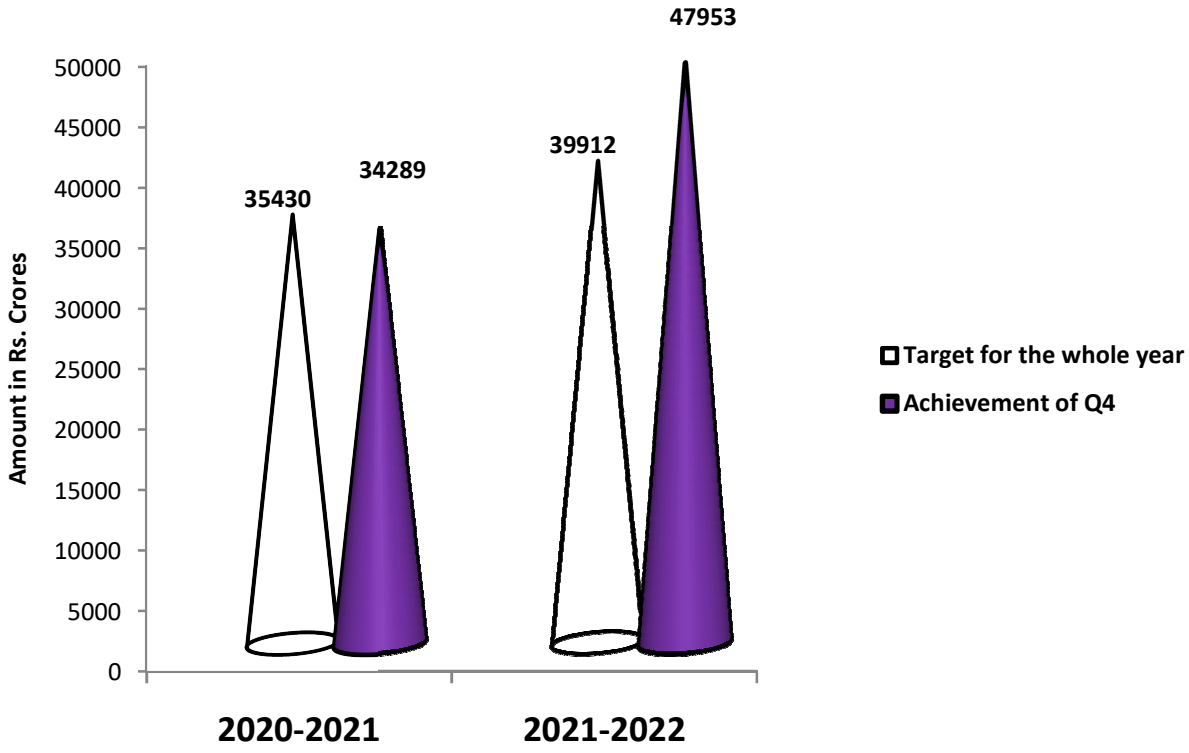
Steering committee observed that the RBI master circular on relief measures on natural calamity covers loss due to flood and accordingly SLBC has extended various relief measures for units affected with Flood 2018. Banks in Kerala has also extended various relief measures for units affected with COVID 19 pandemic to eligible borrowers in line with RBI guidelines of RF 2.0. The committee decided to pursue the agenda to seek the views of SLBC members.

3. ISSUES FOR GROUP DISCUSSION ON SECONDARY SECTOR & GOVERNMENT SPONSORED SCHEMES (GROUP II)

3.1 Performance under Secondary Sector

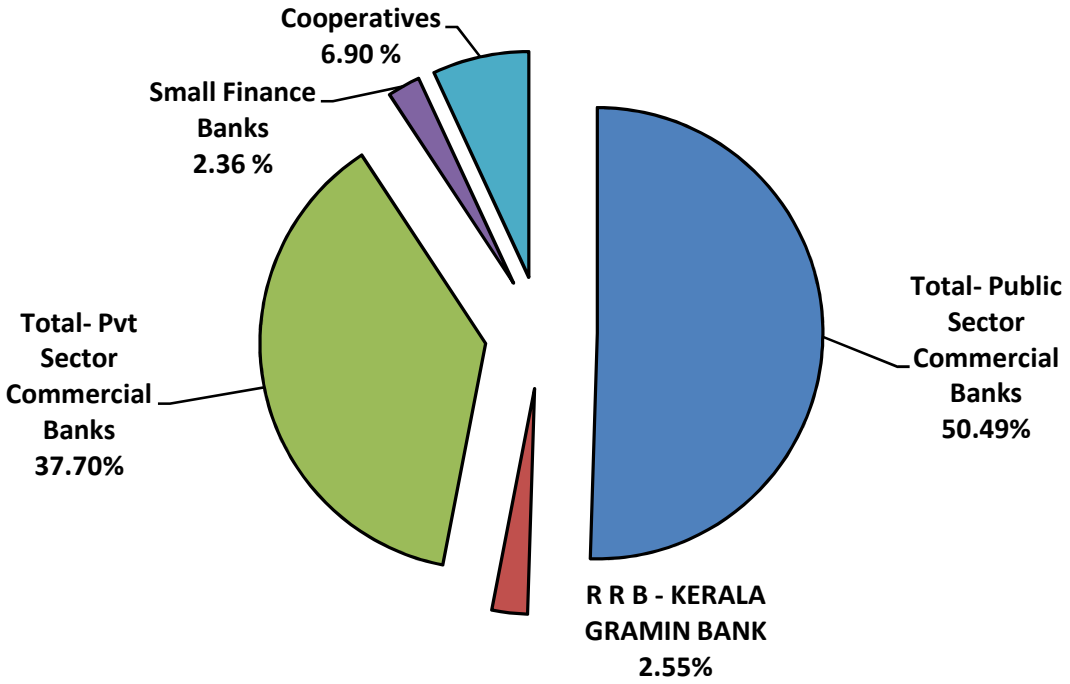
(Rs. in Crores)

Parameter	2020-2021	2021-2022
Target for the whole year	35430	39912
Achievement of Q4	34289	47953
% achievement for Q4	97%	120%



8.1.1. Banking GroupWise Performance under Secondary Sector

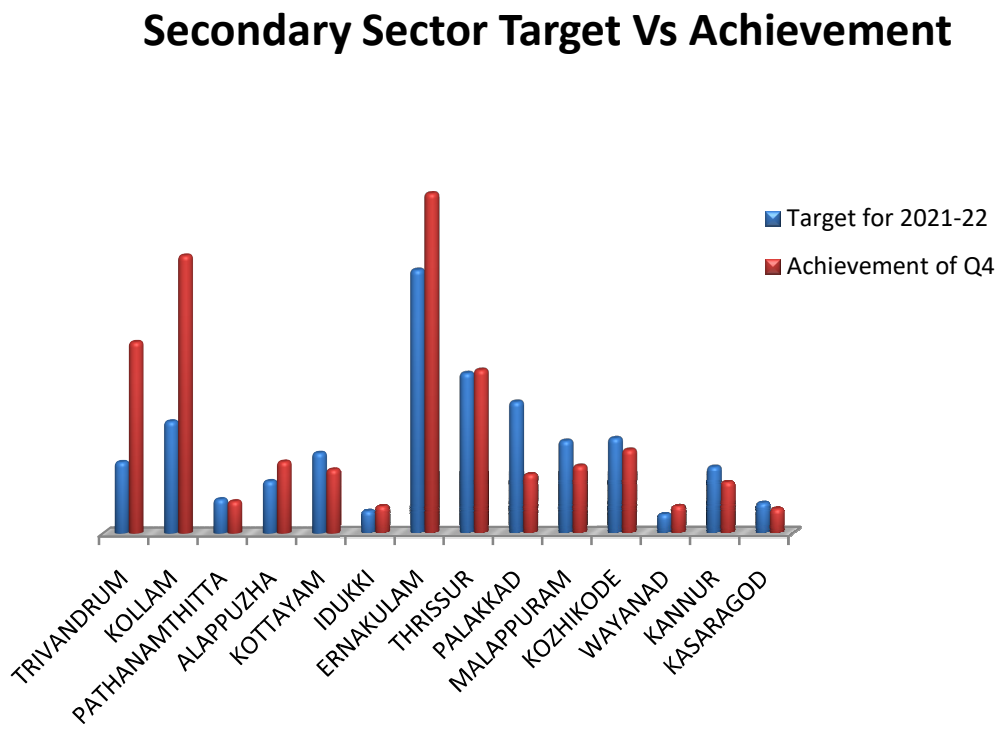
Share of Secondary Sector Disbursement



3.1.2. District wise Performance under Secondary Sector

(Rs. in Crores)

Sl. No.	District	Target for 2021-22	Achievement of Q4	% Achievement
1	TRIVANDRUM	2312	6205	268%
2	KOLLAM	3630	9010	248%
3	PATHANAMTHITTA	1105	1039	94%
4	ALAPPUZHA	1692	2325	137%
5	KOTTAYAM	2610	2071	79%
6	IDUKKI	708	864	122%
7	ERNAKULAM	8539	11015	129%
8	THRISSUR	5201	5305	102%
9	PALAKKAD	4272	1899	44%
10	MALAPPURAM	3011	2203	73%
11	KOZHIKODE	3095	2723	88%
12	WAYANAD	600	870	145%
13	KANNUR	2168	1646	76%
14	KASARAGOD	969	778	80%
TOTAL		39912	47953	120%



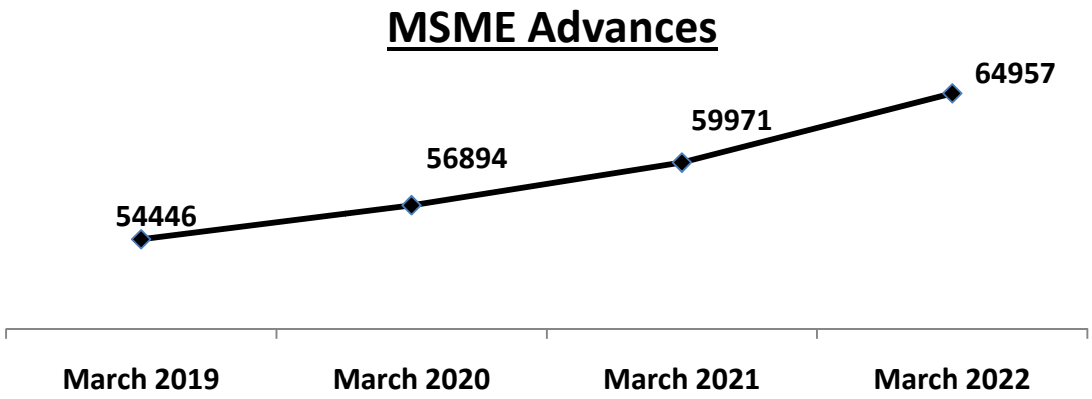
3.2. MSME Advances (Priority) (Refer Annexure 10.6)

A. Growth in MSME Advances

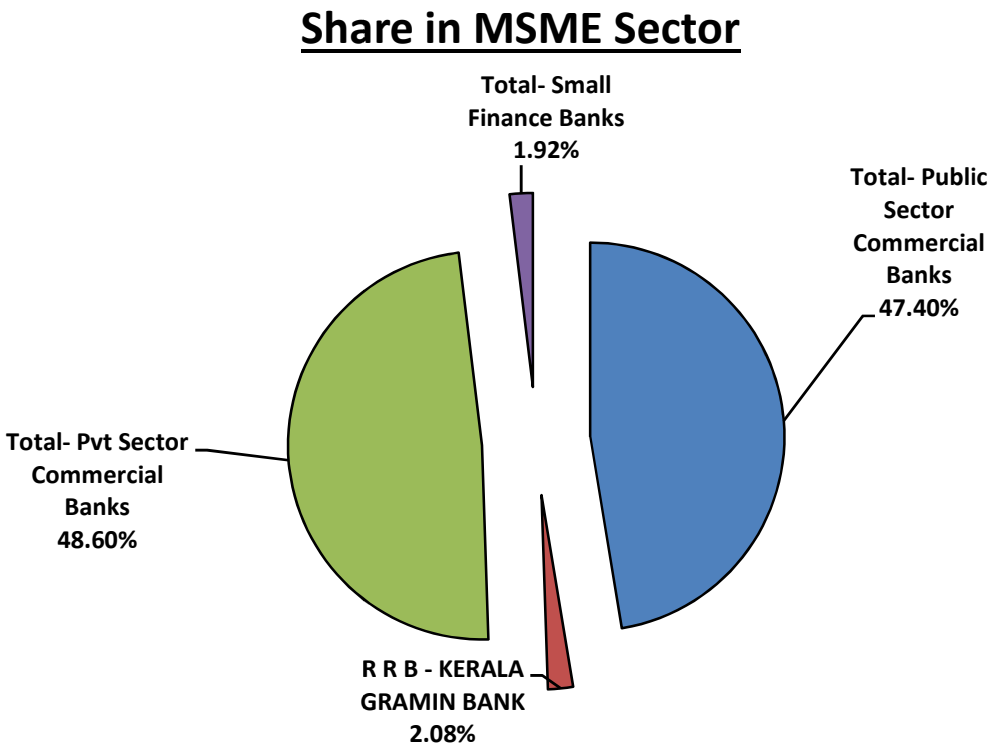
Micro, Small and Medium Enterprises are now part of the Priority Sector (MSME).

(Rs. in Crores)

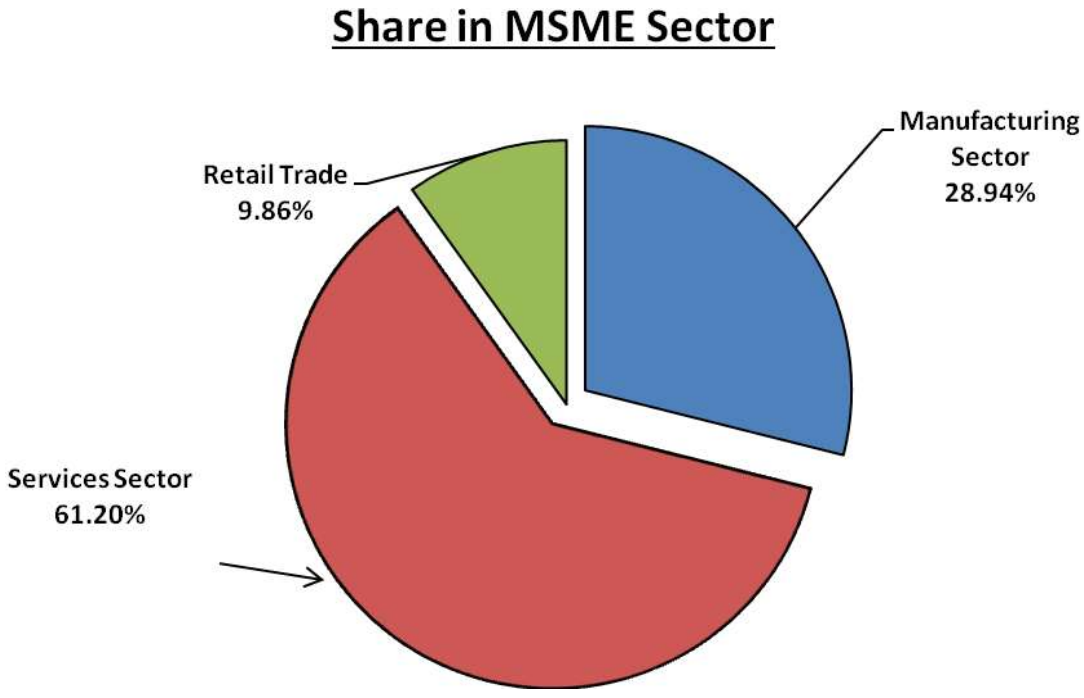
MSME Advances over the years			
March 2019	March 2020	March 2021	March 2022
54446	56894	59971	64957



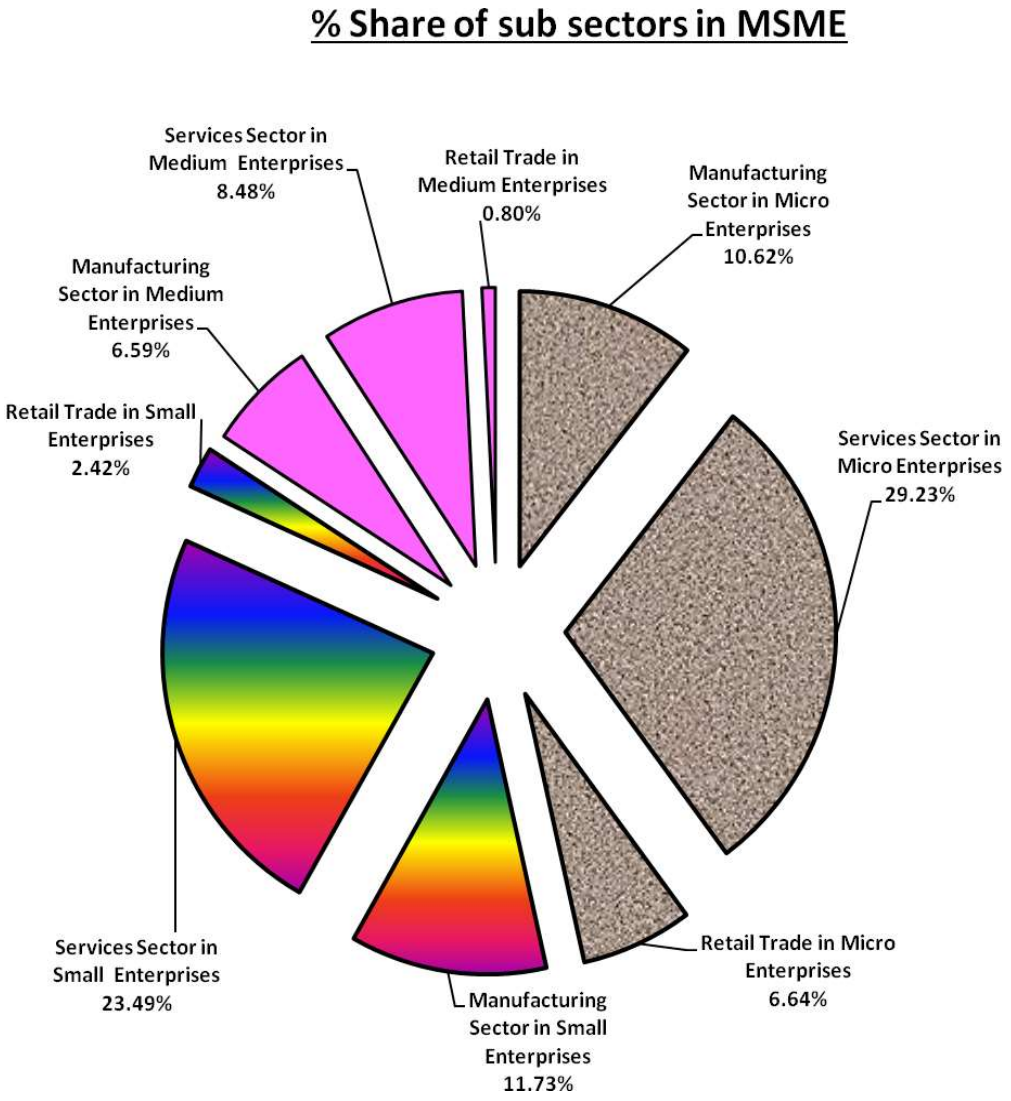
B. Banking Group wise Growth in MSME (Priority) – Micro, Small & Medium Enterprises



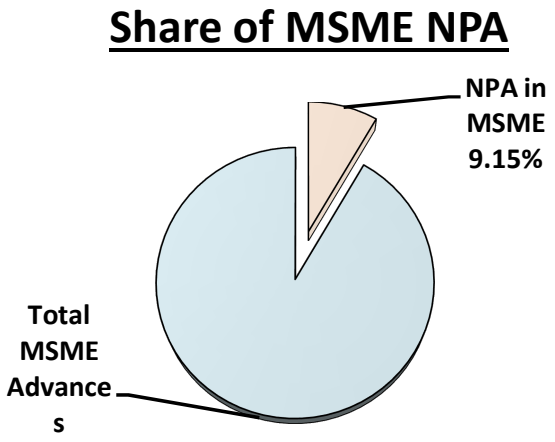
C. Sector wise classification of MSME



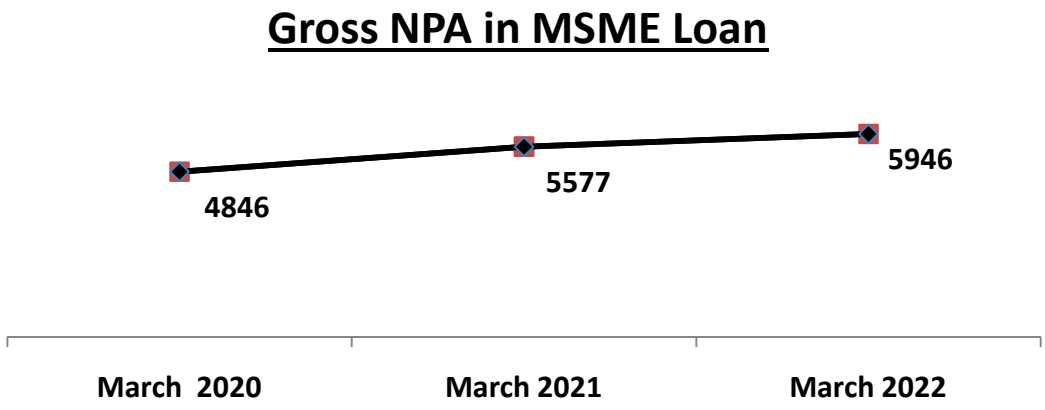
D. Sector wise performance under MSME



E. % Share of NPA in MSME Advances



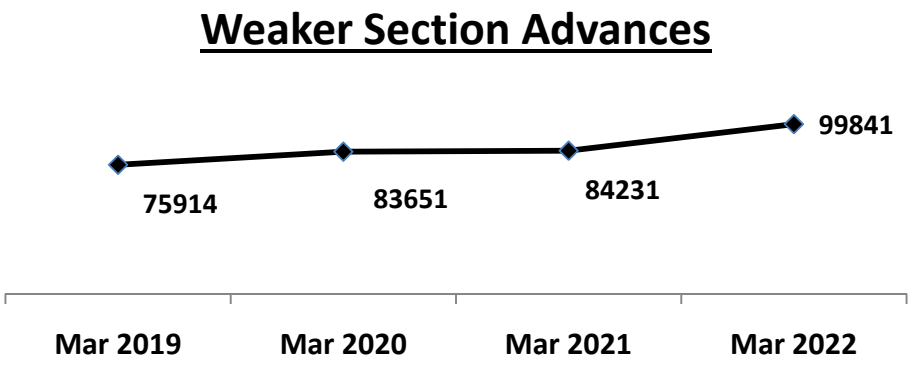
(Rs. in Crores)



3.3. Advances to Weaker Section (Refer Annexure 10.9)

(Rs. in Crores)

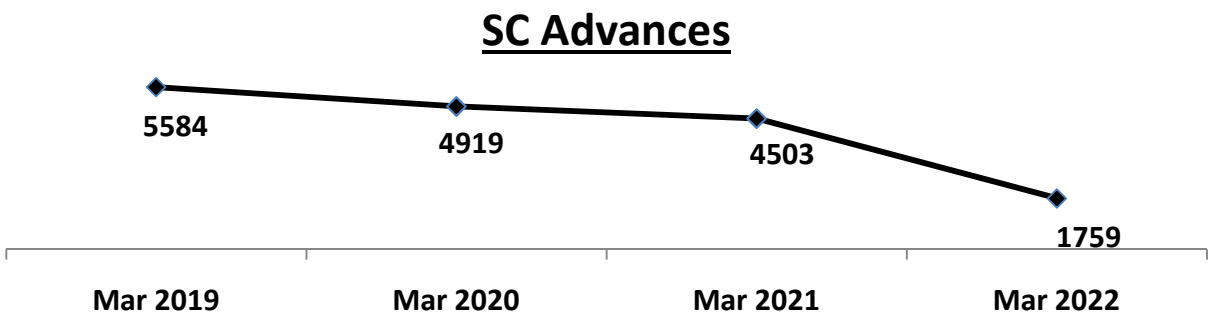
Weaker Section Advances over the years			
Mar 2019	Mar 2020	Mar 2021	Mar 2022
75914	83651	84231	99841

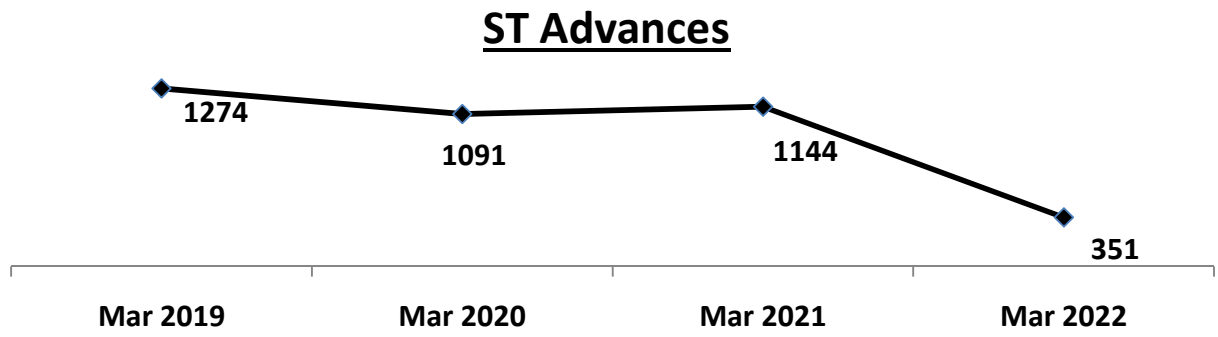


3.4. Advances to SC/STs (Refer Annexure 10.9)

(Rs. in Crores)

Parameter	Outstanding			
	Mar 2019	Mar 2020	Mar 2021	Mar 2022
SC Advances	5584	4919	4503	1759
ST Advances	1274	1091	1144	351
Total SC/ST Advances	6858	6010	5647	2110

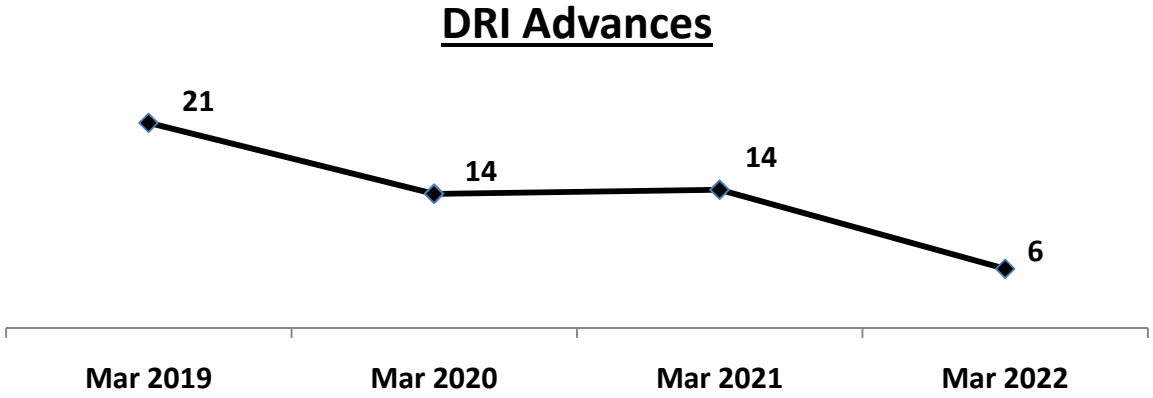




3.5. DRI Advances (Refer Annexure 10.10)

(Rs. in Crores)

Parameter	Outstanding over the years			
	Mar 2019	Mar 2020	Mar 2021	Mar 2022
DRI Advances	21	14	14	6



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

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

Data on Minority Sector Advances in the State of Kerala

(Rs. in Crores)

As on	Total Priority Sector Advances (including Co-op. Banks)	Minority Sector Advances	Percentage
30.06.2019	203434	91918	50
30.09.2019	209449	100627	45
31.12.2019	210679	94127	48
31.03.2020	214016	150250	45
30.06.2020	206750	98250	70
30.09.2020	213787	104882	48
31.12.2020	216908	104903	48
31.03.2021	220212	115166	52
30.06.2021	216622	121224	56
30.09.2021	223616	133544	60
31.12.2021	225870	121486	54
31.03.2022	237484	134414	57

3.7. Total Outstanding Under MUDRA Loans (PMMY) as at March 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	142937	381	166172	2618	36493	2219	345602	5218
R R B - KERALA GRAMIN BANK	44784	139	92667	1032	8573	499	146024	1670

Total- Pvt Sector Commercial Banks	498368	694	140163	905	9567	469	648098	2068
Total- Small Finance Banks	546151	1829	224500	1006	135	10	770786	2845
Total - Comm.Banks + RRB + SFB	1232240	3043	623502	5561	54768	3197	1910510	11801

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

(Rs. in Crores)

Banking Group	Women		SC/ST	
	No.	Amount	No.	Amount
Total- Public Sector Commercial Banks	1036	119	521	67
R R B - KERALA GRAMIN BANK	1303	233	21	1.73
Total- Pvt Sector Commercial Banks	192	36	2983	3
Total- Small Finance Banks	0	0	0	0
Total - Comm.Banks + RRB + SFB	2531	388	3525	72

3.9. Loan Outstanding under Pradhan Mantri Awas Yojana as at March 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	14093	1422	3	0	14096	1422
R R B - KERALA GRAMIN BANK	3680	161	0	0	3680	161

Total- Pvt Sector Commercial Banks	3495	418	22	4.45	3517	423
Total- Small Finance Banks	58	4	0	0	58	4
Total - Comm.Banks + RRB + SFB	21326	2005	25	5	21351	2010

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

Banking Group	PMJJBY	PMSBY	APY	Total No.
Total- Public Sector Commercial Banks	744159	3761993	441942	4948094
R R B - KERALA GRAMIN BANK	101677	594013	120570	816260
Total- Pvt Sector Commercial Banks	65977	221537	57821	345335
Total- Small Finance Banks	0	0	22169	22169
Co-operative Banks	56483	222076	4712	283271
State Total	968296	4799619	647214	6415129

3.11 PENDING ISSUES

3.11.1 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

A. <u>Review of Performance under ECLGS</u>

ECLGS Data as on 30.06.2022					(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	2497	27.22	2497	27.22
Total- Pvt Sector Commercial Banks	45261	21985	5403.17	18775	4934.60
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	248444	156605	8779.85	132046	7799.79

Department of tourism, Government of Kerala has placed an agenda during 135th regarding extension of ECLGS scheme and tourism support scheme formulated by Government of Kerala.

Subsequently Department of Tourism has convened a meeting of representatives from RBI, Bankers and Tourism and hospitality sector on 02.03.2022. The forum deliberated various issues that are being faced by the tourism sector. During the meeting Additional Chief Secretary, Government of Kerala has suggested the following;

- All the eligible beneficiaries from Tourism and Hospitality sector are to be provided with ECLGS 3.0 benefit
- Working Capital Loan scheme introduced by Government of Kerala to support the entrepreneurs from tourism industry has not produced the desired outcome because of non-cooperation from some banks. It is advised that the loans are to be sanctioned without keep pending and the rejections are to be communicated properly to the applicants.
- The performance of Banks under tourism sector will be reviewed during the SLBC meetings.
- SLBC cell has to reiterate the ECLGS scheme guidelines to all the member banks.

B. Review of Performance under PMSVNidhi

PMSVANidhi - BANK WISE STATUS - AS ON 30.06.2022 (Including Second Tranche)						
Sl No	**Bank Name**	**Submitted**	**Sanctioned**	**Disbursed**	**Pending**	**% penacy**
1	STATE BANK OF INDIA	4736	3669	3575	1067	23
2	CANARA BANK	3566	2679	2668	887	25
3	KERALA GRAMIN BANK	1493	1114	1096	379	25
4	UNION BANK OF INDIA	1494	1086	959	408	27
5	INDIAN BANK	1036	717	663	319	31
6	INDIAN OVERSEAS BANK	608	474	453	134	22
7	PUNJAB NATIONAL BANK	587	458	441	129	22
8	BANK OF BARODA	670	450	446	220	33
9	BANK OF INDIA	435	335	328	100	23
10	CENTRAL BANK OF INDIA	466	283	245	183	39
11	FEDERAL BANK	523	253	242	270	52
12	SOUTH INDIAN BANK	443	183	179	260	59
13	UCO BANK	220	173	164	47	21
14	IDBI BANK	111	74	72	37	33
15	PUNJAB AND SIND BANK	81	68	68	13	16
16	CATHOLIC SYRIAN BANK	66	32	28	34	52
17	DHANLAXMI BANK	77	30	25	47	61

18	HDFC BANK	23	22	17	1	4
19	KARNATAKA BANK	46	21	21	25	54
20	TAMILNADU MERCHANTILE BANK	28	15	14	13	46
21	BANK OF MAHARASHTRA	12	9	7	3	25
22	AXIS BANK	20	8	8	12	60
23	KERALA BANK	15	5	5	10	67
24	ESAF	7	4	4	3	43
25	KARUR VYSYA BANK	6	2	2	4	67
26	YES BANK	1	1	1	0	0
27	BANDHAN BANK	2	0	0	2	100
28	CITY UNION BANK	4	0	0	4	100
29	ICICI BANK	19	0	0	19	100
30	JAMMU & KASHMIR BANK	2	0	0	2	100
31	KOTAK MAHINDRA	1	0	0	1	100
32	LAXMI VILAS BANK	1	0	0	1	100
33	UJJIVAN SMALL FINANCE BANK	2	0	0	2	100
34	INDUS IND BANK	1	0	0	1	100
	TOTAL	**16802**	**12011**	**11577**	**4791**	29

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

Second tranche of Loan limit

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

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

Steering committee observed that the Ministry of Housing and Urban Affairs (MoHUA), vide their communication ref No.K-12017(30)/2/2020-UPA-II(9088388) dated 09.04.2021 and No. K-12017(30)/2/2020-UPA-II-UD (EFS 9088388) dated 18.08.2021, has conveyed

guidelines on implementation of 2nd tranche of loan under PM-SVANidhi scheme, for eligible PM SVANidhi beneficiaries on timely/early repayment of earlier loan.

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

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

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

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

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

Yours faithfully,

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

3.11.2 Agenda Suggested by Director of Industries and Commerce
(Regarding accepting of Acknowledgement Certificate for setting up of MSME units instead of Local Body Licences).

File No.DIC/15051/2018-PMP3

15

നം. ഡി.ഐ.സി/15051/2018-പി.എം.പി3

വ്യവസായ വാണിജ്യ ഡയറക്ടറേറ്റ്
മൂന്നാം നില, വികാസ് ഭവൻ
തിരുവനന്തപുരം, പിൻ : 695033
ഫോൺ നം. 0471 2302722
തീയതി : 29/02/2020

വ്യവസായ വാണിജ്യ ഡയറക്ടർ.

കൺവീനർ,
എസ്.എൽ.ബി.സി സെൽ, കാനറാ ബാങ്ക് സർക്കിൾ ഓഫീസ്,
കാനറാ ബാങ്ക് ബിൽഡിംഗ്, എം.ജി റോഡ്, തിരുവനന്തപുരം.

സർ,

വിഷയം:- വ്യവസായം - പി&എം വിഭാഗം - 130-ാമത് എസ്.എൽ.ബി.സി മീറ്റിംഗ് - അജണ്ട വിഷയങ്ങൾ ലഭ്യമാക്കുന്നത് - സംബന്ധിച്ച്

സൂചന:- 07.02.2020 തീയതിയിലെ എസ്.എൽ.ബി.സി -യിൽ നിന്നുള്ള SLBC 154 130 SLBC AGENDA നമ്പർ കത്ത്.

മേൽ സൂചനയിലേയ്ക്ക് അങ്ങയുടെ ശ്രദ്ധ ക്ഷണിക്കുന്നു. 130-ാമത് എസ്.എൽ.ബി.സി മീറ്റിംഗിൽ ഉൾപ്പെടുത്താനുള്ള അജണ്ട വിഷയങ്ങൾ താഴെപ്പറയും പ്രകാരം സമർപ്പിക്കുന്നു.

I. (a) 2019 കേരള സൂക്ഷ്മ ചെറുകിട ഇടത്തര വ്യവസായ സ്ഥാപനങ്ങൾ സുഗമമാക്കൽ ആക്ടിലെ സെക്ഷൻ 3 പ്രകാരം വ്യവസായ സ്ഥാപനങ്ങൾ സ്ഥാപിക്കുന്നതിനും പ്രവർത്തിപ്പിക്കുന്നതിനും വേണ്ടി നൽകുന്ന Acknowledgement Certificate തദ്ദേശ സ്വയം ഭരണ സ്ഥാപനം നൽകുന്ന ലൈസൻസിന് സമാനമായിട്ടുള്ള ലൈസൻസുകൾക്ക് പകരമായി സ്വീകരിക്കുന്നതിന് ബാങ്കുകൾക്ക് നിർദ്ദേശം നൽകണം.

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

വിശ്വസ്തതയോടെ,

ADDITIONAL DIRECTOR
വ്യവസായ വാണിജ്യ ഡയറക്ടർക്കു വേണ്ടി

Action Taken

In 130th SLBC meeting, Principle Secretary Industries informed that in order to make the industrial licensing, easy and swift the Government had introduced Kerala MSME Facilitation Act by which an acknowledgement certificate issued online through KSWIFT portal is treated as equivalent to industrial license. The Bankers raised concerns regarding the situation where the Industrial license is not confirmed even after three years and requested the clarity.

SLBC convened a meeting of Banks and Government departments to discuss about the implementation of KSWIFT on 04.12.2020 and Banks were raised some concerns regarding the scheme. SLBC has takenup the matter with Department of Industries and commerce vide letter Kerala SLBC/179/2020/SK dated 19.12.2020.

*Hon'ble Minister for Industries and commerce on **10.02.2021** had called for a meeting of Director Industries and Commerce, The Managing Director KSIDC, Convenor SLBC and law department to discuss about various issues relating to acceptance of Acknowledgement certificate for availing banking services.*

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

Banks are accepting the Acknowledgement certificate as valid approval.

3.11.3 Agenda suggested by KVIC - Review of PMEGP

Ever since the introduction of PMEGP in the year 2008-09, the Kerala State witnessed establishment of a total of 24528 new enterprises and provided Margin Money assistance of Rs.498.77 Crs. and generated 181475 employment opportunities till 31-03-2022. This is one of the most successful employment generation programme as well as flagship programme of MSME, Govt. of India with KVIC as the Nodal agency and State KVIC, KVIB, DIC & Coir Board and the Banking Sector as the Partners to achieve the target allocated to the States. It is a banker friendly and beneficiary friendly scheme too. Introduction of "online PMEGP e portal", from the FY 2016-17 has helped much to speed up implementation of the programme and made it more transparent, which can be effectively monitored at various levels.

With the tremendous achievement obtained in the implementation of PMEGP; across our country; the said scheme has been now modified w.e.f 01-06-2022 by the Ministry of MSME; making more accommodative to self-employment projects; the details of which are given under point No.III.

I) <u>Target and progress during 2021-22</u>

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

The above State M.M. target has been distributed among the implementing agencies in the ratio 50:25:25 for DIC,KVIC& KVIB. As regards Coir Board, no separate target has been allocated from Central Office of KVIC and hence considered as open target. Further, KVIC has made a District wise allocation for fresh loans clearly mentioning the target of SC/ST applicants.

<u>Performance during 2021-22 as per PMEGP portal</u>

Agency	**Proposals forwarded to banks (nos.)**	**Sanction position (nos,)**	**M.M. claimed (nos.)**	**M.M. Disbursed (in lakhs)**
DIC	**3696**	**2063**	**2120**	**4921.95**

KVIB	**646**	**282**	**270**	**789.02**
KVIC	**967**	**378**	**344**	**944.94**
Coir	**151**	**64**	**110**	**161.19**
Total	**5460**	**2787**	**2844**	**6817.1**

The above table shows performance in terms of M.M. disbursement as 103% of State M.M. target for fresh loans.

II) 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)	253.21	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 14-07-2022)

Agency	**Proposals forwarded to banks (nos.)**	**Sanction position (nos,)**	**M.M. claimed (nos.)**	**M.M. Disbursed (in lakhs)**	**No. of proposals pending with banks for decision**
DIC	**1563**	**504**	**374**	**869.18**	**1103**
KVIB	**230**	**70**	**54**	**171.02**	**162**
KVIC	**286**	**81**	**58**	**160.86**	**195**
Coir	**12**	**5**	**6**	**0.39**	**8**
Total	**2091**	**660**	**492**	**1201.45**	**1468**

The year wise total pendency of projects with banks as on 14-07-2022 is given below.

Year	No. of proposals pending with banks for decision	M.M. involved (in lakhs)
2020-21	405	1001.53
2021-22	752	1986.42
2022-23	1468	3894.45
Total	**2625**	**6882.4**

From the above, it is evident that sufficient number of applications are already available with banks. A time bound decision from banks is most important in achieving the target. It is observed that in the previous years, more progress is achieved in the last quarter of the FY. The performance of the PMEGP programme is reviewed in all DLRC's, SLBC and meetings conducted by the RBI.

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

III) 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/Miniroty Ex Service	General, OBC,SC/ST/PHC/Women/Minirot y 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.25.00 lakhs Service Sector Rs.10.00 lakhs	Manufacturing sector **Rs.50.00 lakhs** Service Sector **Rs.20.00 lakhs** **Banks can 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.1.00 lakh**	Should not exceed **Rs.3.00 lakhs**
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. Autorickshaw, 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 ie. 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.**

Physical Verification of PMEGP units

Physical verification (P.V) of PMEGP units is mandatory for adjusting the M.M. grant. The Central Office of KVIC has entrusted the work to M/s Genesy's International Corporation –Mumbai which is selected as National agency for the said work. The P.V is progressing in the State. The P.V reports uploaded by the Dte.of PMEGP into the

login of implementing agencies for further process. The P.V. conducted by the said firm; by using a mobile application and Geo tagging. The said firm has commenced the P.V of PMEGP units financed during the period from 2016-17 onwards and up to 2019-20 and considerable progress achieved .

The implementing agencies have to carry out the M.M. adjustment process with due diligence. Only eligible Margin Money is to be approved for adjustment by the banks. The process involved in generating the Margin Money adjustment letters based on the online P.V reports; uploading the M.M. adjustment letters have been apprised to all implementing agencies by KVIC through V.C'S .

Convening of Dist. Level Task Force Committee (DLTFC)

The Principal Secretary (Industries) Govt. of Kerala Chaired the State Level Monitoring Committee meeting on 3rd June 2022 and reviewed the progress of PMEGP implemented in the State. Subsequent to SLMC meeting, the District Collectors in the State have been advised to convene the DLTFC/DLMC meeting. The General Manager DIC is the convener of DLTFC (with District Collector as its Chairman). The pendency of proposals with banks in the District can be effectively monitored if more DLTFC meetings are held and necessary action can be initiated to speed up the implementation by conducting review meetings at the District level.

Backward and Forward Linkage [BFL] programme under PMEGP.

The BFL programme plays a vital role in disseminating the objective and awareness of PMEGP to the general public and to prospective entrepreneurs. In this direction, the State Office of KVIC has allocated **12** Dist. level Awareness camps to DIC-Kerala and **14** awareness camps to Kerala KVIB. Necessary funds also provided for the conduct of the programme. KVIC being the Nodal agency, further follow up being taken up with the above two implementing agencies for the conduct of Dist. level awareness camps.

Publicity and Propaganda under PMEGP.

As a part of campaigning/attracting the prospective entrepreneurs to avail the benefits of PMEGP, the State office-KVIC has given wide Publicity for PMEGP covering

all Districts through leading print medias. The response to the said advertisement is very encouraging. More such adds will be given in the ensuing months.

PMEGP BANK WISE PERFORMANCE FOR THE YEAR 2021-22			
SL. No.	**Name of Bank**	**Projects Financed and MM Disbursed**	
		No of Prj.	**MM (In Lakh)**
1	CANARA BANK	818	2165.47
2	STATE BANK OF INDIA	393	975.60
3	KERALA GRAMIN BANK	397	804.94
4	UNION BANK OF INDIA	305	664.49
5	FEDERAL BANK	162	490.02
6	BANK OF BARODA	133	379.50
7	INDIAN OVERSEAS BANK	137	341.86
8	PUNJAB NATIONAL BANK	92	211.14
9	BANK OF INDIA	88	205.27
10	INDIAN BANK	84	198.92
11	SOUTH INDIAN BANK	43	124.17
12	CENTRAL BANK OF INDIA	46	104.95
13	DHANALAKSHMI BANK LTD	23	40.89
14	HDFC BANK	14	26.99
15	UCO BANK	16	26.64
16	ICICI BANK LIMITED	8	13.95
17	IDUKKI DISTRICT COOPERATIVE ERATIVE BANK LTD	4	11.61
18	CATHOLIC SYRIAN BANK LTD	4	10.95
19	IDBI BANK	6	8.31
20	BANK OF MAHARASHTRA	2	4.67
21	KARNATAKA BANK LTD	2	2.70
22	AXIS BANK LTD	2	2.40
23	PUNJAB AND SIND BANK	1	1.66
	Total	**2780**	**6817.10**

3.11.4. Agenda suggested by NORKA – NDPREM

NORKA Department Project for Return Emigrants (NDPREM) is a Govt. Scheme for the rehabilitation for the overseas returnees. It is considered to be an effort towards supporting the overseas returnees for their livelihood generation. The programme intends to enable the member to identify their strength and skills and nurture them to be capable enough to start small enterprises. As part of the scheme, Norka Roots have entered in to MoU with 18 financial institutions. Based on this the bank will sanction the loan as per their rules and regulations as term loan / composite loan. Norka Roots releases capital subsidy of 15% of the total project cost, subject to a maximum of Rs.3 lakhs and interest subsidy for 3% for the first 4 years to those beneficiaries who are regular in payment.

- During the financial year 2021-22, we have recommended around 4800 applications to various financial institutions and out of these only 1000 applications have been sanctioned. It is seen that a large number of applications are still pending with various branches of banks without informing the genuine status to Norka Roots and are still forwarding selected capital subsidy claim for the period 2018-19. It is seen that a large number of applications and capital and interest subsidy claims are still pending with various branches. This delayed response from the banks creates lots of hardship to the loan applicant and affects the very purpose of the project.
- MoU with Bank of India expired on 06.10.2020 and was not renewed till now.

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

During 135th SLBC meeting, Convenor requested the member banks to complete all pending applications before 31.03.2022 and claim interest subsidy for the existing loans within the time frame.

SLBC has shared the pendency list provided by NORKA department to the respective banks vide our email dated 07.05.2022 and 25.07.2022.

SLBC has requested the NORKA Department to provide the updated list of pending applications.

3.11.5 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).

The Steering committee suggested that the TrEDS may make mandatory for the stakeholders up to certain limit.

3.11.6 Education Loans to Students/Trainees pursuing Skill development courses and implementation of Credit Guarantee Fund Scheme for Skill Development (CGFSSD)

Credit Guarantee Fund Scheme for Skill Development (CGFSSD), also known as Skill loan scheme was launched by the Government of India in 2015, with a view to provide loan facility to aspirants willing to pursue skill development courses aligned with National Skill Qualification Framework (NSQF). The beneficiaries of the scheme belong to the economically weaker sections of the society.

In this connection, it is observed that banks are reluctant to provide loans under the scheme to the beneficiaries for various reasons. Even though IBA, vide letter dated July 13, 2021, had encouraged its member banks to sensitize the bank officials on the above Scheme, we understand that banks' response continues to be tepid. Considering the importance of the scheme, there is a need to create greater awareness of the scheme among banks to improve their lending to the beneficiaries.

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.

3.12 FRESH ISSUES

3.12.1 Special Loan Scheme to MSME units as part of One Lakh enterprises programme –Minutes of the meeting and Scheme details

Ref: Kerala SLBC/MSME/90/2022/SR **Date: 01.07.2022**

Minutes of the Meeting on MSME - One Lakh New Enterprises in One year held on 01.07.2022

The meeting commenced at 11.30 a.m, on 01.07.2022 and was chaired by Shri. S Premkumar, Convenor, SLBC Kerala.

The Convenor SLBC briefed about the latest developments in the One Lakh new enterprises in one year programme envisaged by the Govt. of Kerala.

On 21.06.2022 the Industries Department had called for a meeting chaired by Hon'ble Minister for Law, Industries and Coir to discuss the various modalities of the programme implementation. During the meeting the Minister pointed out that active participation of Banks is inevitable to achieve the objective of the campaign. He also requested the representatives of Banks to make the processing of applications, sanctioning and disbursement of loans in an expeditious and time bound manner. It was suggested to simplify the documentation procedure of the banks so far as MSMEs are concerned.

Subsequently, various suggestions/requests came from stake holders. After having a detailed deliberation, the forum asked SLBC to frame a Loan Scheme for the project after duly considering the suggestions received during meeting and also requested the financial institutions to provide sufficient advertisements about the scheme.

The convenor also highlighted some of the developments in the project as follows:

All bank will get access to the online portal developed for scheme implementation wherein banks can track the application, claim the interest subvention etc.

The Industries department in coordination with banks will be conducting district level loan melas between July 15th to August 15th. All banks are requested to actively participate in the camps to take advantage of the opportunities to market their MSME products.

As part of the campaign more than 1000 interns are selected by the Government for giving support to the entrepreneurs on various aspects including Bank loans. It is decided during the meeting that the member banks can also participate in the trainings proposed to be given to the interns in co ordination with DICs.

After having the detailed deliberation of the forum, it is decided as follows:

- SLBC shall give a common advertisement on behalf of all banks functioning in Kerala flagging the details of district nodal officers on cost sharing basis.
- All Member banks have to share the details of district Nodal officers' for MSME loans before 10.07.2022
- Banks to ensure participation in the Loan melas proposed to be arranged by DIC/Lead Bank from 15.07.2022 to 15.08.2022.
- As a prelude to the loan melas, there will be district level meetings presided by District Collector wherein all Member Banks are requested to participate and the same will be co ordinating by LDMs.
- Member banks shall give training on MSME loans to "interns" selected by DIC for promoting On Lakh entrepreneur programme. The training session may cover the subject like procedures for applying loans, required basic documents, project report, importance of prompt repayment and other banking related matters.
- The forum approved the scheme guidelines presented by SLBC cell with some modifications which is annexed herewith.

The meeting concluded at 12.15 p.m.

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

Scheme Details

Ref: Kerala SLBC/AJS/96/2022 **Date: 01 July 2022**

SLBC approved Special Loan scheme to MSME Sector in Kerala

SCHEME	Term Loans and working capital loans for setting up of new enterprises as well as development of existing MSME units by providing Term Loans. The loans are to be sanctioned in existing Mudra Loan Scheme.
PURPOSE	Need based term loan/OD limit/composite loan to eligible borrowers for acquiring capital assets and/or working capital/marketing related requirements.
ELIGIBILITY	• The enterprises selected/applied for loan through Government of Kerala enterprises portal for undertaking non-farm income generating activity such as manufacturing, processing, trading or service sector. • The applicant should have obtained Udyog Aadhar number for which the Date of Commencement of operation should be after 01.04.2022
QUANTUM	The loans are provided for income generating small business activity in manufacturing, processing, service sector or trading. The Project cost is decided based on business plan and the investment proposed. The loan is not for consumption/personal needs.
Government Assistance	Maximum of 5 % to make the net interest rate at 4%. The interest Subvention will be provided for the first five year loan period or the loan closure whichever is earlier. However the Banks may fix ROI in line with existing Mudra Loan Scheme. Interest Subvention is available only to new units for which the the Date of Commencement of Operation is after 01.04.2022 as Udyam Registration Certificate.
MARGIN	Margin/Promoters Contribution is as per the policy framework of the bank, based on overall guidelines of RBI in this regard.

SECURITY	**Prime :** First charge on all assets created out of the loan extended to the borrower and the assets which are directly associated with the business/project for which credit has been extended. & CGTMSE/CGFMU Coverage for loan up to 10 Lakhs.
DISBURSEMENT	Disbursement Directly to the vendor account in case of Term Loans.
REPAYMENT PERIOD	To be repaid in suitable installments with suitable moratorium period as per cash flow of the business and the economic life of the assets created
RATE OF INTEREST	As applicable to Mudra Loan scheme
PROCESSING CHARGES	As applicable to Mudra Loan scheme
Remarks	1. The loan applicant should not be defaulter in Banks 2. Banks can consider higher loan amount also to the parties however the amount of Interest Subvention is limited to Rs.10 lakhs. 3. Asset Created out of Bank finance to be insured. 4. Operational guidelines regarding claiming/credit of Interest Subvention will be intimated by Industries Department, Govt of Kerala 5. Borrower will have to pay installment and interest to the banks and claim refund from Industries Department, Govt of Kerala.

Other points

- Bank to take credit decision in the loan application within a reasonable time period. The loan sanction/rejection is to be communicated in writing and the status may be updated in the portal.
- Loans up to Rs.5 lakhs are to be sanctioned within 15days and above Rs.5 Lakhs to be sanctioned within 30 days after submitting all the required documents.
- All loans under "the Scheme" are to be routed through the website created and claiming of interest subsidy may be made online through the portal
- Udyam Registration Certificate is made mandatory.
- In all eligible cases loans to be sanctioned against Acknowledgement Certificate issued by the Government. Industries Department May arrange a training session for the LDMs to familiarize the KSWIFT Acknowledgment Certificate.

****

3.12.2 Agenda suggested by MSME – DI

1. The MSME stakeholders informed that though various banks have different schemes, there should be arrangement to convey such schemes to their customers. Some informed that, even the existing borrowers are not getting such updates. In this context, it was suggested by Stakeholders that Banks, FLCCs, RSETIS, DICs should conduct sessions on regular basis Region wise/ District wise for the benefit of MSME borrowers on the topics

a) Working capital Management/ Cash flow management, Methods of Working Capital Assessments / Renewal of limits
b) Project Report: Structure the Project Report ,Components of a Project report, Monitoring of Projects
c) Various compliances
d) Financial Discipline
e) CIBIL & CRM and Internal rating methods etc.

This will help to improve the sanctions and credit delivery faster and smooth. The State Govt. has recently appointed approximate 1155 interns (One Intern in each Panchayat). If these Interns are trained by RSETIs they in turn can provide assistance to entrepreneurs.

2. Since Account Aggregator system can make lending based on information lot faster and cheaper, it is suggested that all the banks may join the network and popularize it. It is also suggested that flexible tailor made products to meet specific requirements of each unit with more focus on supply chain financing and innovative products using available technology should be considered.

3. Stakeholders suggested for more collaboration with Fintechs can help banks to go beyond their traditional roles and lending to meet the changing requirements of MSMEs.

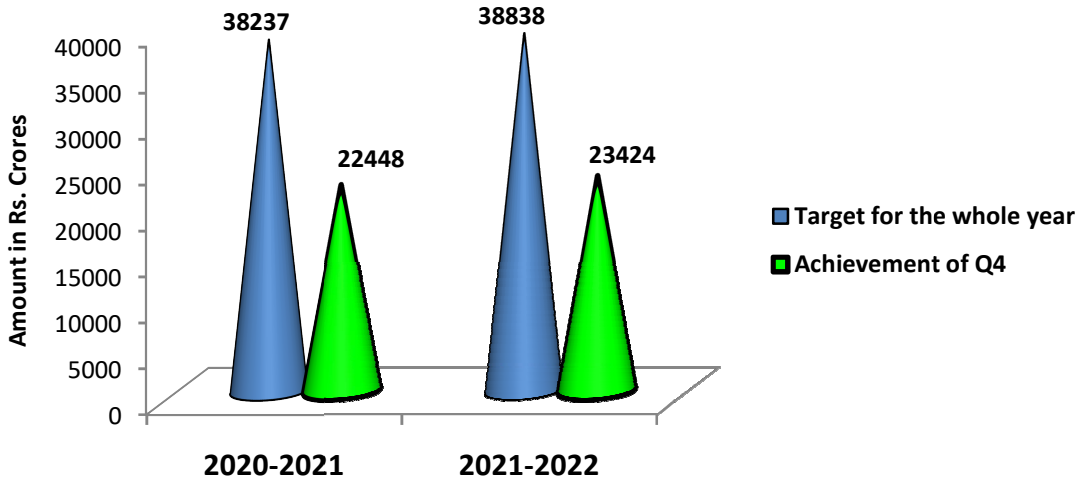
Steering committee decided to pursue the agenda.

4. Issues in Tertiary Sector

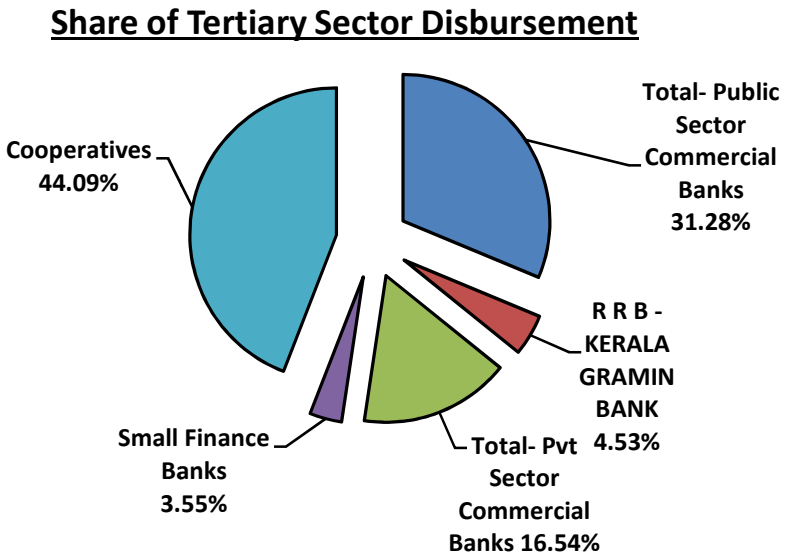
4.1. Performance under Tertiary Sector

(Rs. in Crores)

Parameter	2020-2021	2021-2022
Target for the whole year	38237	38838
Achievement of Q4	22448	23424
% achievement for Q4	59%	60%



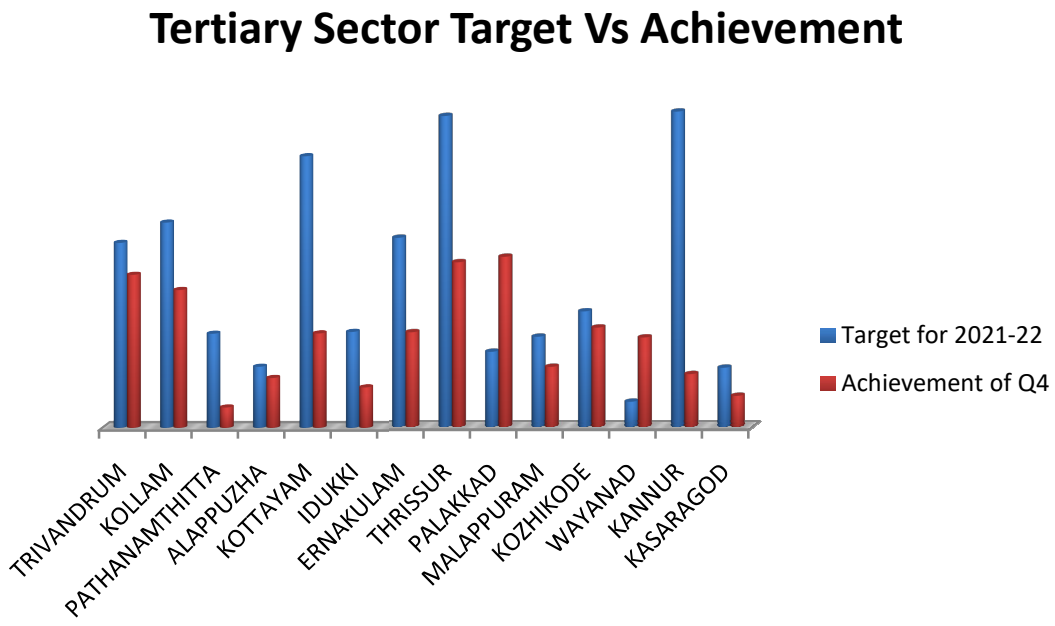
Banking GroupWise Performance under Tertiary Sector



4.1.1. District wise Performance under Tertiary Sector

(Rs. in Crores)

Sl.No.	District	Target for 2021-22	Achievement of Q4	% Achievement
1	TRIVANDRUM	3412	2823	83%
2	KOLLAM	3787	2543	67%
3	PATHANAMTHITTA	1736	376	22%
4	ALAPPUZHA	1127	920	82%
5	KOTTAYAM	5010	1742	35%
6	IDUKKI	1770	746	42%
7	ERNAKULAM	3516	1773	50%
8	THRISSUR	5765	3065	53%
9	PALAKKAD	1412	3166	224%
10	MALAPPURAM	1690	1134	67%
11	KOZHIKODE	2158	1859	86%
12	WAYANAD	490	1677	342%
13	KANNUR	5847	1000	17%
14	KASARAGOD	1118	599	54%
TOTAL		38838	23424	60%

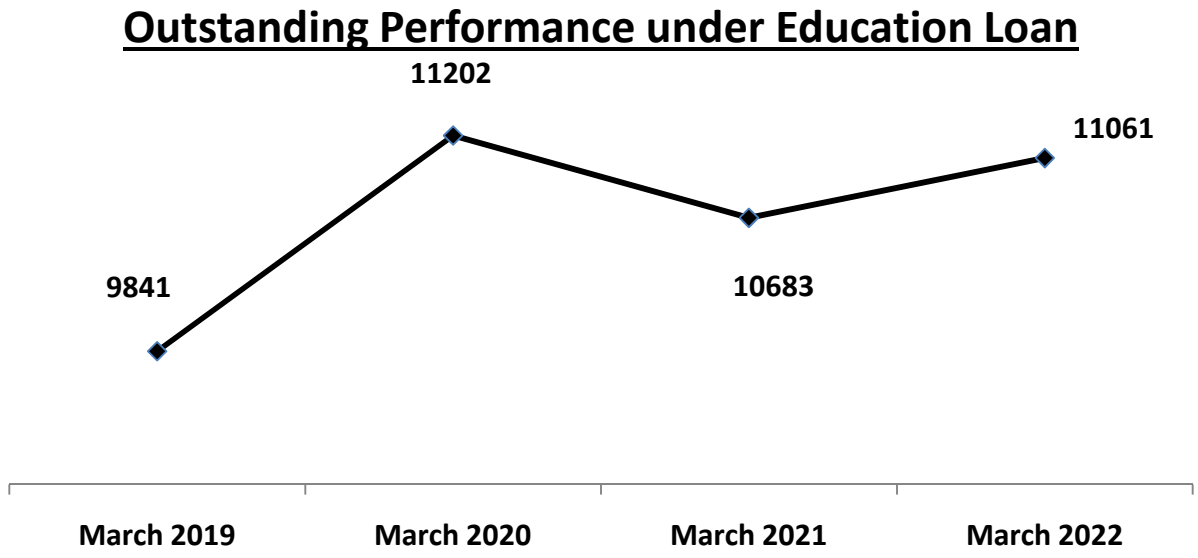


4.2. Outstanding Performance under Education Loan (Refer Annexure 10.25)

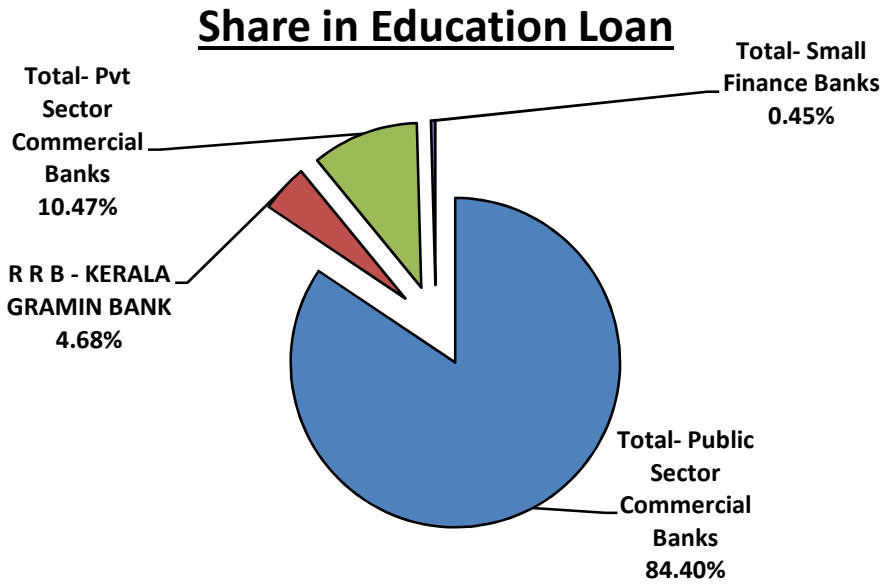
A. Growth in Education Loan

(Rs. in crores)

Parameter	Outstanding			
	March 2019	March 2020	March 2021	March 2022
Education loan	9841	11202	10683	11061



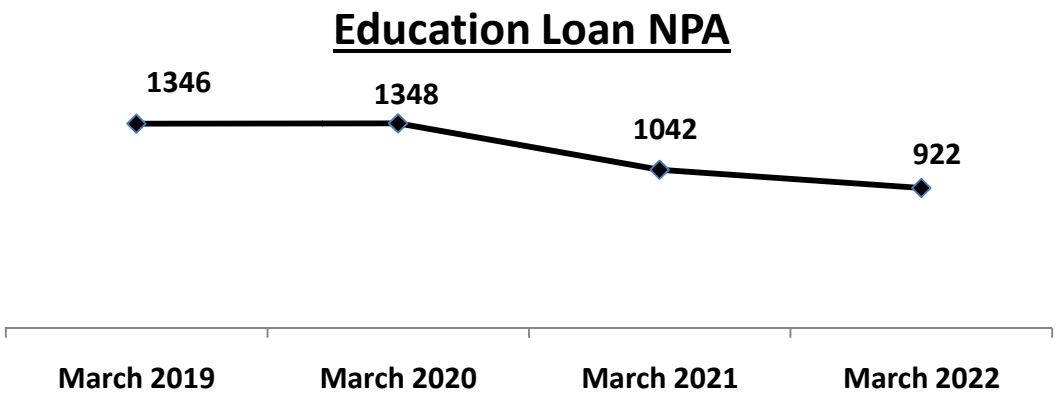
B. Banking Group wise Growth in Education Loan



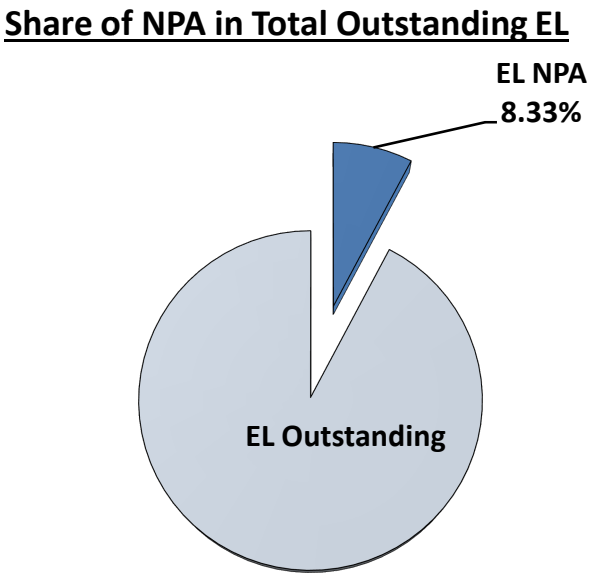
C. Education Loan NPA over the years

(Rs. in Crores)

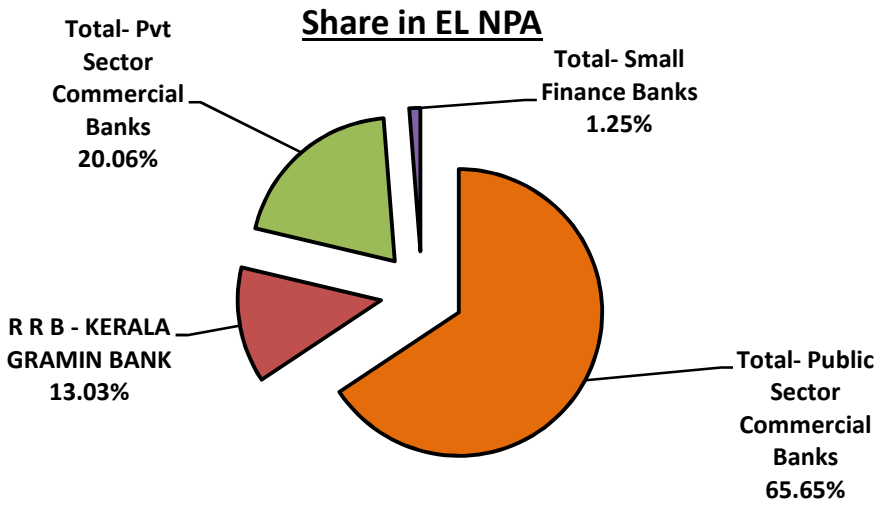
Parameter	Outstanding EL NPA			
	March 2019	March 2020	March 2021	March 2022
Education Loan NPA	1346	1348	1042	922



D. % Share of EL NPA in Total EL Outstanding



E. Banking Group Wise Share Education Loan NPA

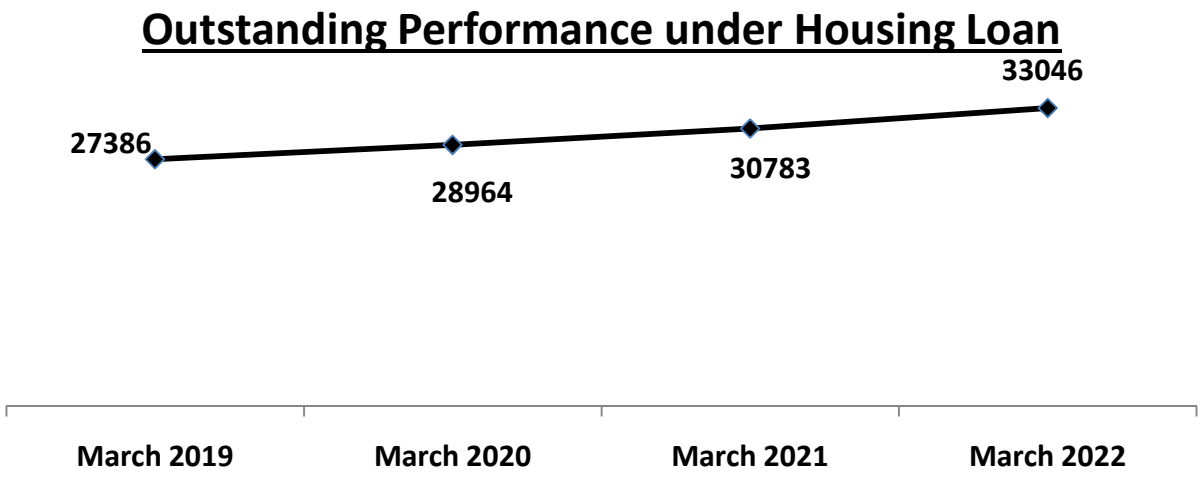


4.3. Outstanding Performance under Housing Loan (Refer Annexure 10.7)

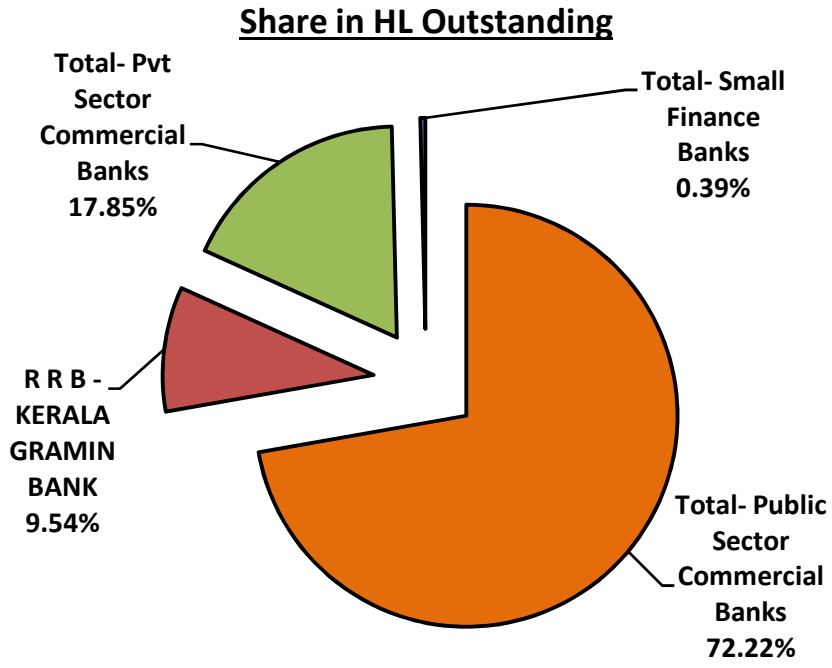
A. Growth in Housing Loan

(Rs. in crores)

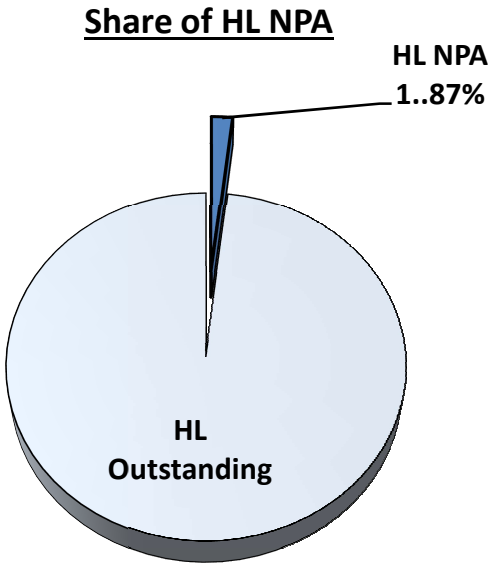
Parameter	Outstanding			
	March 2019	March 2020	March 2021	March 2022
Housing loan	27386	28964	30783	33046



B. Banking Group wise Growth in Housing Loan



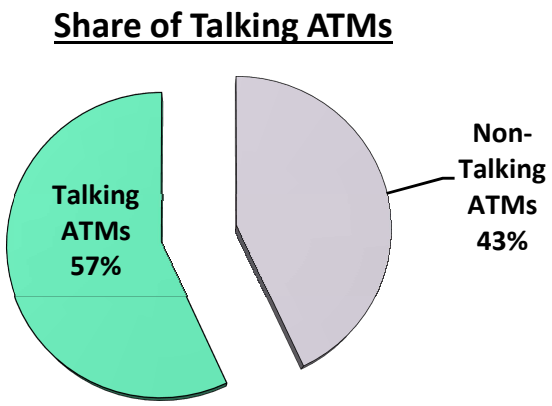
C. % Share of NPA in Housing Loan

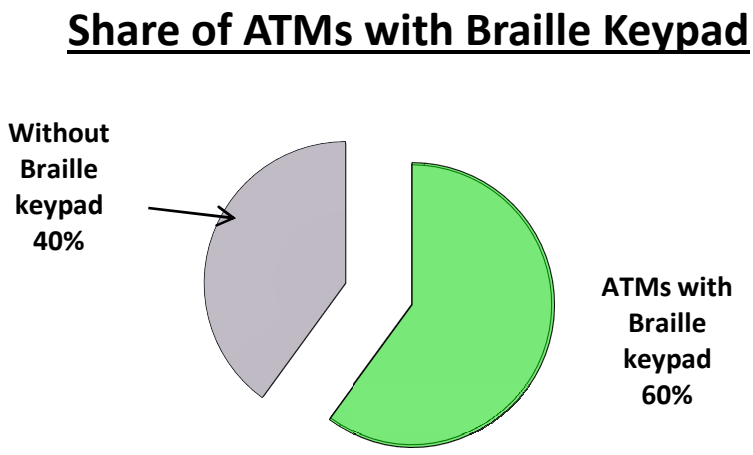


4.4. Status of Creating Banking environment for the visually challenged

(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	6079	2702	2858
R R B - KERALA GRAMIN BANK	314	247	247
Total- Pvt Sector Commercial Banks	3218	2391	2582
Total- Small Finance Banks	243	228	228
Total - Comm.Banks + RRB + SFB	9854	5568	5915





4.5 Pending Issues

4.5.1 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 beenabled for the bank to request the Revenue Authorities to note the same in the revenue records.

The 116th Meeting of SLBC, Kerala held on 22.09.2015 at Trivandrum proposes that the Government may introduce a reasonable fee for this facility and suggested the following fee tariff:

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

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

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

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

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

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

Our views *in this regard was that,*

- *The said bill is pending in Rajya Sabha since 2013. We are not certain about the time by which it may be passed.*

- *Till that time, the State Govt may adopt the suggestion made by us , both as a measure to increase state revenue and to improve ease of doing banking business in the state.*

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

3.

Our recommendations *in this regard is that*

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

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

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

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

iii) The registration fees should be made reasonable.

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

Recommendation of SLBC

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

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

STATE LEVEL BANKERS' COMMITTEE, KERALA

(Under Lead Bank Scheme of RBI)

Convenor: 

Ref: Kerala SLBC/EM/199/MA/2019 **Date : 11th Jan 2019**

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

Dear Sir,

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

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

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

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

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

Inspector General of Registration
Kerala

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

Sir,

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

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

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

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

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

Yours faithfully

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

Joint Inspector General of Registration
for Inspector General of Registration

Action Taken:

1. *SLRM 2019 informed that the charges suggested for other loans are reasonable and shall requestfor waiving the charges on Agricultural loans. No further communication received from the concerned department in this regard.*

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

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

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

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

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

To

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

Respected Sir,

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

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

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

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

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

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

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

Contd in Page 2...

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

Thanking you,
Yours faithfully,

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

6. *During 135th SLBC meeting t**he ACS, Finance Department**, pointed out online hypothecation charge marking of mortgages by banks on the revenue records, Land revenue department has been issued GOK and online marking is developed by the department. ACS requested Land and Revenue commissioner to ensure timely implementation at the earliest and Banks are able to do lien marking through online mode.*
7. *SLBC and member banks have been provided access to the test site for UAT. The functionalities are explained to selected member banks for testing and the final implementation is pending.*

4.5.2 Agenda Suggested by Reserve Bank of India

4.5.2.1. 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, 42districts across States were identified by respective SLBCs of which 8 districts were aspirational districts.

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

As a matter of pride, Thrissur district has been successfully completed the mission of 100% digitalization with a view to expanding and deepening of Digital Payment Ecosystem in the country. After this successful completion 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



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.



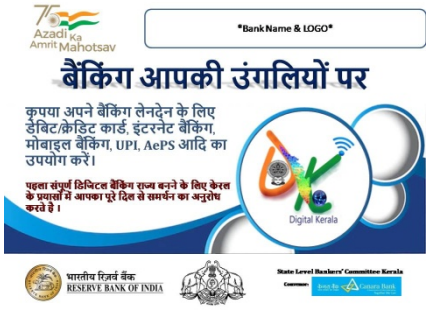

8. Campaigns conducted to create digital banking awareness among public




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.

<u>Model of Banners:</u>







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.

Digitalization Status of Districts.

	Savings Bank		Current Account	
District Name	**% ACH**	**Pending Nos.**	**% ACH**	**Pending Nos.**
Trivandrum	96.05 %	186794	86.48 %	41185
Kollam	96.03 %	139954	69.05 %	13391
Alappuzha	96.34 %	98036	74.06 %	14548
Idukki	96.00 %	55123	71.31 %	6599
Ernakulam	93.59 %	134812	76.85 %	39459
Kannur	95.86 %	140000	80.00 %	11000
Kasaragod	96.41 %	66223	90.66 %	4494
Palakkad	96.47 %	126542	78.07 %	12136
Pathanamthitta	95.27 %	88755	65.63 %	8489
Malappuram	96.83 %	127945	81.93 %	16881
Kozhikode	98.07 %	71307	81.71 %	16250
Wayanad	97.38 %	27977	75.21 %	3831

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

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

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

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

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

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

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

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

Action taken

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

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

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

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.

4.5.2.3. PRAGATI Meeting: Review of Social Security Schemes – PMJJBY and PMSBY

PRAGATI Meeting: Review of Social Security Schemes - PMJJBY and PMSBY

PRAGATI (Pro-Active Governance and Timely Implementation) meeting to review implementation of Social Security Schemes was held under the Chairmanship of Hon'ble Prime Minister on January 22, 2020. The meeting reviewed the performance of PMJJBY & PMSBY Schemes in terms of enrolment, claims settlement, grievance redressal and overall benefits to the people at large across the nation and an urgent need was felt on augmenting the reach and efficiency of PMJJBY & PMSBY Schemes.

2. Department of Financial Services (DFS), Govt. of India has shared the concerns raised in the PRAGATI meeting in respect of implementation of PMJJBY and PMSBY Schemes with Reserve Bank of India and requested to advise banks to take the following actions for increasing the coverage and spreading awareness among targeted beneficiaries under these schemes:

a. Conduct periodic publicity campaigns with special focus on rural areas at regular intervals for creating awareness about benefits of Social Security Schemes;
b. Streamline procedures and leverage technology to speed up claim settlement process and improve outreach;
c. Ensure that no eligible Jan Dhan account holders are left out from availing the risk covers under PMJJBY & PMSBY;
d. Enrol beneficiaries of other government scheme like PM Ujjawala, PM Kisan, MGNREGA etc. under the Schemes;
e. Use SMS and other digital platforms to make account holders aware of the Schemes and also to seek auto debit mandate from them;
f. Leverage Marketing Channels like Banking Correspondents (BCs) for ensuring Pan India coverage and innovative ways be devised for motivating the field level functionaries for enhancing enrolments, especially under PMJJBY & PMSBY; and
g. Fix target of fresh enrolment under PMJJBY & PMSBY to enhance enrolment till March 31, 2020.

3. Further, the recently launched National Strategy for Financial Inclusion (NSFI): 2019-24, sets forth the vision and key objectives of the Financial Inclusion policies in India to expand the reach and sustain the efforts through a broad convergence of action involving all the stakeholders in the financial sector, which has also envisaged that "Every willing and eligible adult who has been enrolled under the PMJDY (including the young adults who have

recently taken up employment) to be enrolled under an insurance scheme (PMJJBY, PMSBY, etc.), Pension scheme (NPS, APY, etc.) by March 2020", as one of its objectives.

4. In view of the above, SLBC/UTLBC Convenor Banks are advised to initiate the actions as suggested by DFS, GoI. The issues/concerns associated with implementation of PMJJBY & PMSBY Schemes in the States/UTs under your jurisdiction should also be discussed and resolved in the SLBC/UTLBC meetings in consultation with concerned stakeholders, in order to achieve the Government's vision of a financially included society along with universal insurance coverage.

5. SLBC/UTLBC Convenor Banks are also advised to place the status report of implementation of these schemes in their SLBC/UTLBC meetings on quarterly basis invariably. A copy of status report should be forwarded to the concerned Regional Office/Sub-Office of RBI for information.

Action Taken

Progress of implementation social security schemes are attached in the annexure.8.30

- *SLBC had convened a meeting of Banker and discussed about the implementation of various social security scheme and Atal pension Yogana Scheme. The forum discussed about strategies to improve the coverage and also advised Member Banks to impart special focus on propagating and enrolling maximum beneficiaries under the schemes. The forum also requested to enroll at least 60 APYs each by all the Member Banks before 31.03.2021.*

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

(b) through the SLBC/UTLBC Convenor of the States and UTs for which the addressee bank is the lead bank, allocation by of monthly targets to each addressee bank (including its sponsored RRBs) for achieving saturation enrolment under each of the PMJSS schemes of the unenrolled accounts by 30.9.2022, with advice to similarly allocate targets to their branches;

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

6. In addition, PSBs are instructed—

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

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

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

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

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

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

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

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

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

Yours faithfully,

Encl.: as above

Sushil Kumar Singh
Director (FI)

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 number of Social Security Schemes are also promoted by the Banks.

4.5.2.4.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.

List of bottom 13 Banks in CD Ratio in Our State is given below

	Bank Name	Advances	Deposits	CD Ratio
1	BANDHAN BANK	22,647	3,86,632	5.86
2	RBL Bank	7,217	78,986	9.14
3	Ujjivan Small Finance Bank	28,125	93,898	29.95
4	CSB BANK	4,64,703	12,16,026	38.21
5	LAKSHMI VILAS BANK	24,445	63,476	38.51
6	FEDERAL BANK	47,83,602	1,18,39,653	40.40
7	SOUTH INDIAN BANK	25,90,821	56,30,384	46.01
8	DHANLAXMI BANK	4,44,306	9,42,505	47.14
9	STATE BANK OF INDIA	96,12,777	1,98,26,785	48.48
10	INDIAN OVERSEAS BANK	6,64,041	13,05,288	50.87
11	ESAF	5,67,728	10,53,034	53.91
12	KSCB	42,48,538	69,98,347	60.71
13	T.N.MERCANTILE BANK	61,484	98,799	62.23

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

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

CD Ratio of the Kerala State stood at 64%.

4.5.3 Education Loan Repayment Support Scheme

The update in the scheme as on 30th March 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	13764306	13764306	13764306
5	BANK OF INDIA	58113554	26168018	26031378	26031378
6	CANARA BANK	453737308	236310046	222410843	222258502
7	CATHOLIC SYRIAN BANK LTD	50445027	37102420	37102420	37102420
8	CENTRAL BANK OF INDIA	105222192	62470434	62182741	62182741
9	CITY UNION BANK LTD	0	0	0	0
10	CORPORATION BANK	79626769	48651929	48606248	48606248
11	DENA BANK	3230789	1759993	1759993	1759993
12	DHANLAXMI BANK LTD	13724250	6240660	5707571	5707571
13	FEDERAL BANK LTD	295365838	194828175	194828175	194166699
14	HDFC BANK LTD	1356213	57251	0	0
15	ICICI BANK LTD	1170318	340702	0	0
16	IDBI BANK LTD	1772590	160479	0	0
17	IDUKKI DISTRICT CO OPERATIVE BANK	15384494	6826299	6826299	6826299
18	INDIAN BANK	92972740	39022514	38662281	38662281
19	INDIAN OVERSEAS BANK	107492950	66642667	66615751	66615751
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	373223350	372929293	372929293	372418090
25	Kerala State Co operative Agricultural and Rural Development Bank Ltd	1167605	497071	383071	383071
26	Kerala State Co operative Bank	88567674	83332504	83332504	83332504
27	KOLLAM DISTRICT CO OPERATIVE BANK	11744118	10745988	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	86818880	36861328	36516879	36447084

33	PUNJAB SIND BANK	316082	198000	198000	198000
34	SOUTH INDIAN BANK	61556226	30535417	30535417	30535417
35	STATE BANK OF INDIA	984072089	578142444	569225146	568756537
36	SYNDICATE BANK	185722213	91640578	91476007	91371384
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	225602773	133560361	133335458	133168327
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		**3419189295**	**2119031424**	**2091383272**	**2089149994**

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.

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

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

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

RSETI - Pending reimbursement of training expenses										
								(Amt.in Lacs)		
Year	2011-12	2012-13	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	Total
Sponsor Bank										
IOB (Trivandrum)					7.50	8.99	10.41	4.41	10.85	42.15

Syndicate (Kollam)					6.71	4.82	10.47	2.80	11.20	36.00
SBI (Pathanamthitta)					6.23	7.74	10.86	3.21	13.04	41.08
SBI (Alappuzha)					6.33	9.56	10.30	2.44	10.68	39.31
SBI (Kottayam)					7.28	7.47	7.02	2.65	9.15	33.57
UBI (Idukki)					4.27	6.22	4.73	1.10	4.51	20.83
UBI (Ernakulam)					7.80	6.17	4.24	1.06	9.21	28.48
Canara Bank (Thrissur)				5.97	9.50	10.33	12.45	2.74	5.34	46.33
Canara Bank (Palakkad)				1.13	7.28	9.35	24.62	3.66	8.85	54.89
Canara Bank (Malappuam)	0.76	1.07	2.29	1.02	3.10	5.76	6.39	5.10	17.62	43.12
Canara Bank (Kozhikode)					7.06	8.38	5.83	2.83	8.50	32.60
SBI (Wayanad)					7.02	8.42	8.36	2.30	13.79	39.89
RUDSET (Kannur)					6.32	6.34	9.83	0.94	38.20	61.62
Andhra Bank (Kasaragode)					6.46	10.37	11.97	3.54	11.77	44.11
Grand Total	0.76	1.07	2.29	8.13	92.85	109.93	137.47	38.78	172.72	563.99

Action Taken

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

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

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

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

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

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

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

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

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

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

National Centre for Excellence of RSETIs (NACER)
(Under the aegis of MoRD, Govt. of India)
'Renukaleela', No.1210, 1st Floor,
80 Feet Road, Chandra Layout
BENGALURU – 560 040

Ref.No.NACER/2021-22/F-415 Date: 17.04.2021

To
The CEO
All SRLMs

Dear Sir/Madam,

Sub: Position of State-wise pending claims for reimbursement of training cost of RSETIs

We wish to bring in notice to all State SRLMs regarding the pending position of reimbursement of training cost for RSETIs as on 31.03.2021.

This data has been collected by us from respective RSETIs through the State Director of RSETIs (SDRs) and to us.

State-wise position / Bank-wise position of pending claims is annexed with this letter for your perusal.

In this regard we wish to inform you that the consolidated position as on 31.03.2021 as under

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

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

Yours faithfully,

Bipul Chandra Saha
National Director for RSETIs

National Centre for Excellence of RSETIs Bengaluru 560 040

Copy to:

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

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 RSETI review meeting held on 15.07.2022 Kudumbasree has informed that they are following up with the MoRD for the payment.

4.5.5. Status of Land allotment for RSETIs building

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 identified and survey completed but MoU to be executed.

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.

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

Sir,

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

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

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

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

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

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

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

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

Thanking you.

Yours faithfully,
Sd/-

List of SVEP & RKIEDP Blocks

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

SVEP Block wise achievement as on 31.10.2021

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

for **Executive Director**
Kudumbashree

Principal Secretary LSGD has placed an agenda regarding poor extent of Sanction of Loans to Kudumbasree neighbourhood group members and in 136th SLBC meeting the Chief Secretary advised banks to take credit decisions without much delay.

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.

4.6 FRESH ISSUES

4.6.1 Agenda Suggested by Additional Chief Secretary – Higher Education regarding Skill development loans

Sub: Higher Education Department - State Level Review Meeting (SLRM) 2022 of State Level Bankers Committee, Kerala - Agenda furnishing of - Reg.

Ref: 1. Government letter of even no. dated 25.04.2022
2. Letter No: A-RO/1/2022 - PLGEA dated 24.05.2022 from Planning and Economic Affairs (A) Department.

Inviting your attention to the reference cited, I am to furnish the following agenda items pertaining to Higher Education Department to be considered in the State Level Review Meeting (SLRM) 2022.

1. Interest free educational loan to financially backward students.
2. Exemption of transaction charges for on line fee payment (For all modes of payment like credit/debit cards, etc.)
3. Waiver of service charges.
4. To introduce zero balance account facility without any transaction limit for students, so as to receive scholarship amount (like MCM shcolarship) without any hustles.
5. CSR fund utilization for the development of technical education sector.
6. Interest free loan for start ups.

Steering committee decided to pursue the agenda item.

4.6.2 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 June2022. Kindly inform all banks having CBS platform to makeuse 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.

I-12011/40/2019-RL-C
Government of India
Ministry of Rural Development
Department of Rural Development
(Rural Livelihoods Division)

7th Floor, NDCC-II Building,
Jai Singh Marg, New Delhi
12 Jul 2021

To

The State Mission Directors/CEOs
All States/UTs

Sub: Submission of Online Bank Loan Application by SHGs

Sir/Madam,

You are aware that DAY-NRLM has developed a online SHG Loan Application system to enable timely and error-free submission of SHG loan applications to banks. The system also facilitates tracking of the status of application submitted with various banks. During the FY 2020-21, 19 SRLMs have started using the system and submitted over 3.6 lakh loan application of which 1.44 lakh applications has already been sanctioned by various banks. During this year, 2.73 lakh applications has already been submitted.

During the recently held Performance Review Committee Meeting held on 07 July, 2021, all SRLMs had been advised by Secretary RD to take advantage of the system and submit SHG loan applications online to banks. The application 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 - https://daynrlmbl.aajeevika.gov.in

You are requested to make effective use of the system and ensure that bulk of the SHG loan applications are submitted through this system. User manual for the system is also attached for your kind reference. It is requested that Ministry may be updated on the progress on a monthly basis.

4.6.3 Agenda suggested by ACS (Finance) – Availability of Bank Branches in every village

GOVERNMENT OF KERALA

Finance (Planning A) Department

No.Plg A2/46/2022/Fin

13-05-2022,Thiruvananthapuram

From

Additional Chief Secretary (Finance)

To

The Convener
State Level Bankers' Committee, Circle Office, Canara Bank Building, M.G Road, Thiruvananthapuram

20 MAY 2022

Sir,

Sub: Implementation of Direct Benefit Transfer Mission-Availability of bank branches in every villages-reg

Ref: D.O letters No 05/01/2021-ZCS (C) dated 12/01/2022, 04/19/2019-ZCS (S) dated 18/02/2022 of the Secretary, Interstate Council Secretariat, Ministry of Home Affairs, Govt of India.

Please refer to the above. Govt of India has suggested the availability of Brick and Mortar Bank Branches within a radius of 5 kms from every village in order to make the Direct Benefit Transfer more effective and has also advised to include this matter as agenda item in the SLBC meetings so as to achieve the target. I am to request you to include this matter in the next meeting of the State Level Bankers' Committee and to ensure that not a single village in Kerala is left uncovered by a bank branch or IPPB centre. The letters referred to above with the list of unbanked villages are appended.

2/9

PLG-A-2/46/2022-FIN

2/FIN-PLG A

ACS (Fin.)

सचिव
URADHA PRASAD
Secretary
22/2/22

Chief Secretary

अंतर-राज्य परिषद सचिवालय
गृह मंत्रालय, भारत सरकार
Inter-State Council Secretariat
Ministry of Home Affairs
Government of India

D.O. No. 4/19/2019-ZCS(S)

February 18, 2022

Dear Shri Jose

Kindly refer to the Minutes of the 29th meeting of the Southern Zonal Council held on November 14, 2021 at Tirupati, under the Chairmanship of Hon'ble Union Home and Cooperation Minister, forwarded vide this Secretariat's D.O. Letter No.4/12/2021-ZCS(S) dated January 07, 2022 with the request to initiate the requisite action on the agenda items concerning the State Governments/UTs and Central Ministries/Departments concerned.

The item, "Implementation of Direct Benefit Transfer (DBT) Mission" (sponsored by the Cabinet Secretariat) was, inter-alia, discussed in the aforesaid meeting. With regard to the issue pertaining to part (b) of the item - 'Brick and Mortar Bank Branch within a radius of 5 kms from every village', the Chairman observed that DBT could be effective only if Brick and Mortar Banks were available in the vicinity of the beneficiaries. Accordingly, it might be ensured that Brick and Mortar Branch should be available within the radius of 5 kms of each village. He requested the Chief Ministers and Chief Secretaries to address this issue through State Level Banking Committee (SLBC) and advised that it be included in the agenda of SLBC meetings. The list of unbanked villages should be placed before the SLBC and Banks should be directed that not a single village is left behind. He also requested the Chief Ministers to make this issue a thrust area and review it personally at their level. This agenda item must be kept in the next meetings of Zonal Councils till number of unbanked villages becomes zero across the country. A copy of the relevant extracts from Minutes of the aforesaid meeting is enclosed for ready-reference.

I would also like to invite your kind attention to my D.O. letter No. 5/1/2021-ZCS (C) dated January 12, 2022 vide which details of the villages not covered by a Bank Branch or IPPB Centre in the States/UTs. in the Southern Zone, as provided by the Department of Financial Services, was forwarded.

I shall be grateful if you could kindly arrange to provide the status of progress made in the matter to this Secretariat for updating implementation of recommendations of the Council.

kind regards

Yours sincerely,

Anuradha

(Anuradha Pradsad)

5218/2022/FIN-PLG A

PLG-A-2/46/2022-FIN

ED029295108 IN

अनुराधा प्रसाद
सचिव
ANURADHA PRASAD
Secretary

सत्यमेव जयते

अंतर-राज्य परिषद सचिवालय
गृह मंत्रालय, भारत सरकार
Inter-State Council Secretariat
Ministry of Home Affairs
Government of India

D.O. No. 5/1/2021-ZCS(C)

January 12, 2022

Dear Chief Secretary,

As you are aware that the issue of availability of banking outlet (Bank branch/ India Post Payment Bank (IPPB) Center), within 5 kilometers of all inhabited villages, has been discussed in some of the Zonal Council meetings.

Hon'ble Union Home & Cooperation Minister and Chairman Zonal Councils has desired that this issue be taken up in all Zonal Councils and Standing Committee meetings. The Department of Financial Services, Ministry of Finance vide its e-mail dated 07.12.2021 has informed the current status of the villages not covered by a Bank Branch or IPPB Center in the country. The State-wise status of unbanked villages is given in the **Annexure**. The soft copy of data containing State-wise district-wise list of the uncovered villages as received from Department of Financial Services is also being sent through e-mail.

I would like to request you to kindly review the data in respect of your State and take up the issue with the banks in the SLBC meetings for covering all the remaining villages at the earliest.

With kind regards,

Yours sincerely,

(ANURADHA PRASAD)

State	No. of Villages not covered by a Bank Branch or IPPB Center
ANDAMAN & NICOBAR	18
ANDHRA PRADESH	279
ARUNACHAL PRADESH	2362
ASSAM	594
BIHAR	223
CHHATTISGARH	2557
GOA	5
GUJARAT	452
HARYANA	5
HIMACHAL PRADESH	105
JAMMU & KASHMIR	191
JHARKHAND	2503
KARNATAKA	334
KERALA	1
LADAKH	40
LAKSHADWEEP	1
MADHYA PRADESH	4385
MAHARASHTRA	1678
MANIPUR	372
MEGHALAYA	1814
MIZORAM	201
NAGALAND	554
ODISHA	3409
PUNJAB	13
RAJASTHAN	3021
SIKKIM	19
TAMIL NADU	40
TELANGANA	254
TRIPURA	73
UTTAR PRADESH	586
UTTARAKHAND	244
WEST BENGAL	381
Grand Total	26723

Steering committee observed that all the villages in the State of Kerala are being covered with brick and mortar Bank Branches within a radius of 5 kms from every village. The committee advised the SLBC Cell to collect the details of left out villages if any, from the Department and the details may be placed in the next SLBC meeting.

4.6.4Agenda 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 acceptanceagainst which they can be used ascollateral 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 'Svamitva 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'sDigital 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.

Annexure-I

1. Gharauni (Uttar Pradesh)

Department of Revenue
(राजस्व विभाग)

Government of Uttar Pradesh
उत्तर प्रदेश सरकार
Record of Rural Habitation-Gharauni (ROH)
ग्रामीण आवासीय अभिलेख (घरौनी)

Panchayati Raj
Department of Panchayati Raj
(पंचायती राज विभाग)

District (जिला)	Tahsil (तहसील)	Block (ब्लॉक)	Gram Panchayat (ग्राम पंचायत)	Police Station (थाना)	Village Code : Name (ग्राम कोड : नाम)	Survey Year (सर्वेक्षण वर्ष)	Document No (अभिलेख सं)
बाराबंकी	नबाबगंज	देवा	मुरादाबाद	देवा	नरगिसमऊ : 164577	2020	

1.Aabadi Gata Number (आबादी गाटा संख्या)	2.Plot No (भू-खंड संख्या)	3.Property Unique ID No (भू-खंड यूनिक आईडी नं)	4.Property Classification (संपत्ति वर्गीकरण)		5 Area of property (in sq.m.) (भू-खंड का क्षेत्रफल (वर्गमीटर में))	6. Dimensions (in m) (आयाम (मीटर में))		7. Property Sketch (नजरी नक्शा)
			4.1 Type (श्रेणी)	4.2 Sub Type (उप श्रेणी)		No of Sides (भुजाओं की संख्या)	Lengths of Sides (भुजाओं की लंबाई)	
133	67		निजी/व्यक्तिगत/पारिवारिक भवन एवं भूमियां-श्रेणी-6	पक्का मकान	161.23	4	4.23,31.7,31.22,4.61	

8. Bounded by –East (पूर्व चौहद्दी)	9. Bounded by –West (पश्चिम चौहद्दी)	10. Bounded by –North (उत्तर चौहद्दी)	11. Bounded by –South (दक्षिण चौहद्दी)
सडक	बुन्दे लाल	रमेश	रास्ता

12.Owners' Names (भू-स्वामियों के नाम)	13.Father/Mother/Husband/Wife Name (पिता / माता / पति / पत्नी का नाम)	14.Address of Owner (भू-स्वामी का पता)	15.Share of Owner (भू-स्वामी का हिस्सा)	16 .GP Resolution No. and Date (ग्रा०प० प्रस्ताव संख्या एवं तिथि)
रामू	बृज लाल	नि० ग्राम	1/3	1/2020 : 2020-09-01 00:00:00

17.Remark (अभियुक्ति) -

Assistant Record Officer
(सहायक अभिलेख अधिकारी)

18.Printed Date (मुद्रित तिथि)	19.Printing id (मुद्रित आईडी)	20.Service Charge (सेवा प्रभार)	21.Place of Issue (जारी करने का स्थान)	22.QR Code (क्यूआर कोड)	Digital Signature (डिजिटल सिग्नेचर)

2. Svamitva Abhilekh (Uttarakhand)

उत्तराखण्ड सरकार

ग्रामीण आवादी स्वामित्व अभिलेख

प्रपत्र-9

नियम -33

ग्राम- न्यालगढ़ कण्डारसू 1 LGD कोड- 046447 ब्लॉक : पाबना : देवलगढ़ तहसील : चाकीसैण जिला : पौड़ी

मूल खसरा संख्या	संपत्ति संख्या	संपत्ति की यूनिक आई डी सं०	संपत्तिधारक का नाम ,पिता /माता पति/ पत्नी का नाम और निवास स्थान	संपत्ति की श्रेणी	संपत्ति की उप-श्रेणी	संपत्ति का क्षेत्रफल			संपत्तिधारक का अंश /हिस्सा
						निर्मित वर्ग मी०	खुला वर्ग मी०	कुल वर्ग मी०	
श्रेणी: 6-2 - स्थल,सडके, रेलवे, भवन और ऐसी टूटती भूमियाँ जो अकृषक उपयोगों के लिये काम में लाई जाती है।									
885	00001	04644700000000101	राम सिंह / गुमान सिंह / ग्राम न्यालगढ़ कण्डारसू खुशहाल सिंह / मेहरबान सिंह / ग्राम न्यालगढ़ कण्डारसू	निजी	आवासीय	3.8700	1.0000	2.0	1/2 1/2

नज़री नक्शा	पूर्व चौहद्दी	पश्चिम चौहद्दी	उत्तर चौहद्दी	दक्षिण चौहद्दी	नामांतरण प्रकार	नामांतरण		भवन कर	मुद्रित तिथि	मुद्रित आई डी संख्या
						नामांतरण संख्या	नामांतरण तिथि			
nazri	श्याम सिंह का मकान	सिचाई विभाग की नहर	राधेश्याम की गौशाला	ग्राम पंचायत की जमीन	nt	नामांतरण संख्या	नामांतरण तिथि	Bhk	md	mid

जारी करने का स्थान	क्यू आर कोड	जारीकर्ता के डिजिटल सिग्नेचर	अभ्युक्ति
P	QR	st	rm

सहायक अधिकारी,
तहसील: चाकीसैण जनपद: पौड़ी
दिनांक एवं समय: Sat Aug 29 16:39:15 EST 2020

यह संपत्ति ड्रोन/भूमिचित्र तिकोणमिति विधि द्वारा तैयार की गयी है तथा ग्राम पंचायत द्वारा सत्यापित है।

3. Sannad (Maharashtra)

मालमत्ता पत्रक

जिल्हा		तालुका / तहसील		गावाचे नाव / नगर	
अहमदनगर		राहुरी		मल्हारवाडी	
नगर भुमापन क्रमांक		क्षेत्रफळ (चौरस मिटर)	धारणाधिकार	शासनाला दिलेल्या आकारणीचा किंवा भाड्याचा तपशील व त्याच्या फेरतपासणीची नियत वेळ	
4		711.00	अ		
सुविधाधिकार					
हक्काचा मूळ धारक (शोधून काढला जाईल तेथवर) वर्ष: 2020		मल्हारी नाना जाधव			
पटटेदार					
इतर भार					
इतर शेरा					
दिनांक	व्यवहार	खंड क्रमांक	नवीन धारक(एच) पट्टेदार (एल) किंवा भार (इ)		साक्षकांन

4. Adhikar Abilekh (Madhya Pradesh)

अधिकार अभिलेख

प्ररूप- तीन

(नियम 6 देखिए)

मध्यप्रदेश भू-राजस्व सहिंता(भू-सर्वेक्षण एवं भू-अभिलेख) नियम,2020

ग्राम/नगर.. देवरी कला.. पटवारी हल्का क्रमांक/सेक्टर क्रमांक... 49..तहसील...शहपुरा...जिला.. डिंडोरी

सरल क्रमांक	सर्वेक्षण संख्यांक/ ब्लाक संख्यांक	भू-खण्ड संख्यांक (ब्लॉक की दशा में)	पूर्ववर्ती सर्वेक्षण संख्यांक	1. क्षेत्रफल (वर्ग मीटर में) 2. भू-राजस्व (रुपये में)	भूमि उपयोग जिसके लिए निर्धारण किया गया है।	1. भूमिस्वामी / सरकारी पट्टेदार का नाम 2. उसकी माता / पिता / पति / पालक का नाम 3. निवास का पता	अधिकार की प्रकृति	संयुक्त खाते की दशा में प्रत्येक खातेदार के हित की सीमा	1. अधिभोगी कृषक का नाम (यदि कोई हो) 2. उसकी माता / पिता / पति का नाम 3. निवास का पता	भूमि पर विल्लंगम तथा प्रभार 1. बंधक 2. दृष्टिबंधक 3. भू-अर्जन प्रक्रियाधीन	अभ्युक्तियां 1. सिंचाई संबंधी प्रास्थिति 2. अन्य ब्यौरे
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
4	278	4		209	आवासीय	फूलचंद पिता लालसाय विर्सजन पिता लालसाय	भूमि स्वामी	½ ½			

5. RPOR (Karnataka)

9/3/2020 localhost:39778/Home/GetSample?propertyNo=19&HamletID=1

ಕರ್ನಾಟಕ ಸರ್ಕಾರ

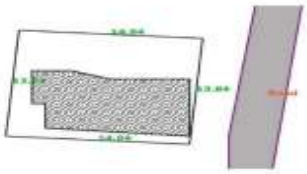
ಸ್ವಾಮಿತ್ವ ಯೋಜನೆ
ಕರಡು ಗ್ರಾಮೀಣ ಆಸ್ತಿಗಳ ಮಾಲೀಕತ್ವದ ದಾಖಲೆ

ಪು.ಸಂ: 1/2

ಜಿಲ್ಲೆ :	ತಾಲ್ಲೂಕು:	ಗ್ರಾಮ	ಮಜರೆ
ರಾಮನಗರ	ರಾಮನಗರ	**M G Palya**	**Seebakatte**

1. ಸ್ವತ್ತಿನ ಸಂಖ್ಯೆ		2. ಸ್ವತ್ತಿನ ವಿಸ್ತೀರ್ಣ (ಚ.ಮೀ)		3. ಭೌಗೋಳಿಕವಾಗಿ ಸ್ವತ್ತಿನ ನೆಲೆ
ಗ್ರಾಮದ ಸ್ವತ್ತಿನ ಸಂಖ್ಯೆ	ಸ್ವತ್ತಿನ ಐಡಿ (ಪಂಚಾಯತಿ ಪ್ರಕಾರ)	ನಿವೇಶನ	ಕಟ್ಟಡ	ಗ್ರಾಮದ ಗ್ರಾಮಠಾಣಾ/ಮಜರೆ
19	**15290040090180019O**	**183.42**	**80.28**	ಹೊರಗೆ

4. ಸರ್ವೇ ನಂ ಖಾಸಗಿ ಇದ್ದಲ್ಲಿ		5. ಸರ್ವೇ ನಂ ಸರ್ಕಾರಿ ಇದ್ದಲ್ಲಿ	
ಭೂಪರಿವರ್ತನಾ ಆದೇಶ	ಬಡಾವಣೆ ನಕ್ಷೆ ಅನುಮೋದನೆ	ಮಂಜೂರಾತಿ ಆದೇಶ	ಹಕ್ಕು ಪತ್ರ ಸಂಖ್ಯೆ ಮತ್ತು ದಿನಾಂಕ
6. ಸ್ವತ್ತಿನ ತರಹ	ಖಾಸಗಿ	**7.** ಸ್ವತ್ತಿನ ಬಳಕೆಯ ಉದ್ದೇಶ	ವಸತಿ

8. ಸ್ವತ್ತಿನ ನಕ್ಷೆ	9.ಸ್ವತ್ತಿನ ನೆಲೆ ಸೋಟ
	

10. ಮಾಲೀಕತ್ವದ ವಿವರ

ಮಾಲೀಕನ ಹೆಸರು	ಸಂಬಂಧ ಕೋಂ/ಪಿತ ಕಂದ /ತಾಯಿ/ಗಂಡನ ಹೆಸರು	ಗುರುತಿನ ಚೀಟಿ ತರಹ ಮತ್ತು ಸಂಖ್ಯೆ	ಹಕ್ಕು ಅರ್ಜಿಸಿದ ರೀತಿ	ಎಂ.ಆರ್ ಸಂಖ್ಯೆ
ಲಲಿತಮ್ಮಕೋಂ ವೆಂಕಟಪ್ಪ				

		ಬಾಡಿಗೆ / ಗುತ್ತಿಗೆ ಇದ್ದಲ್ಲಿ ಸ್ವಾಧೀನದಾರರ ಹೆಸರು –ಸಂಬಂಧ-ಕಂದ/ ತಾಯಿ /ಗಂಡನ ಹೆಸರು
11.ಸ್ವಾಧೀನದಾರನ ತರಹ	ಸ್ವಂತ	ಲಲಿತಮ್ಮಕೋಂ ವೆಂಕಟಪ್ಪ
12. ಇತರೆ ಹಕ್ಕುಗಳು		
13. ಹಣಭಾರಗಳು		
14. ಇತರೆ		

ಮುದ್ರಿಸಿದ ದಿನಾಂಕ: 03-09-2020
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6. Title Deed (Haryana)



5. Review of performance under Various Segments

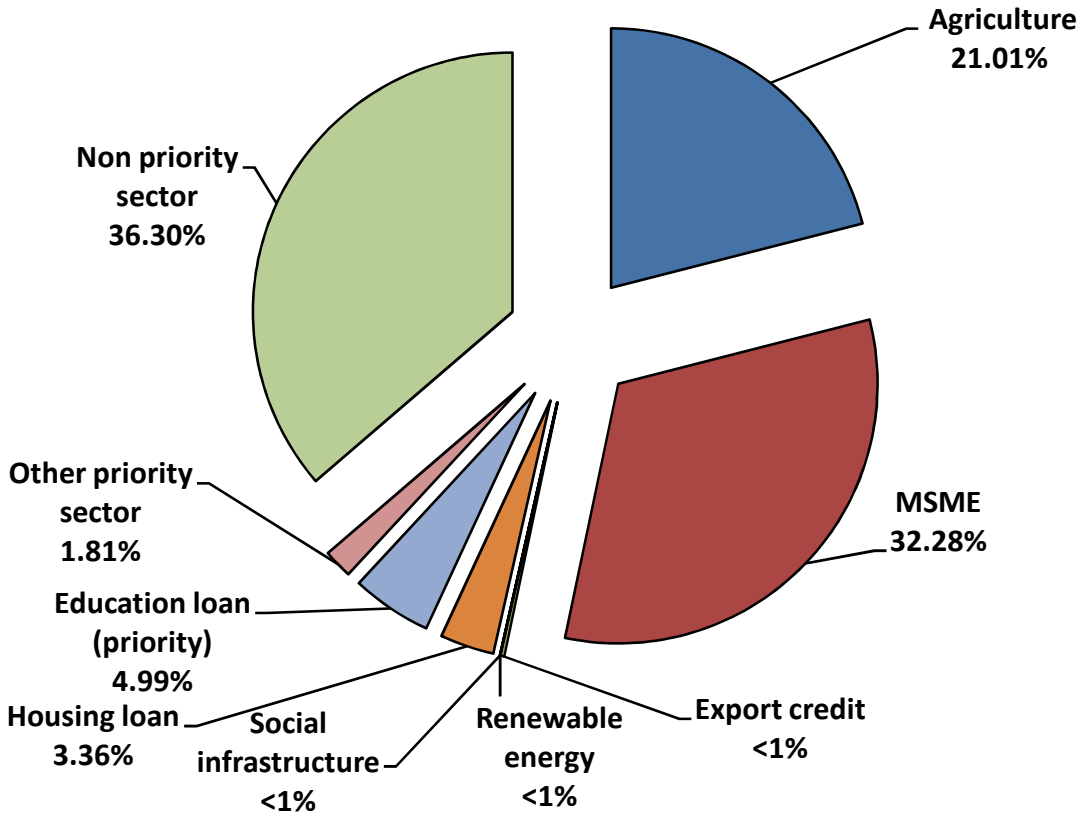
5.1. NPA Position of Commercial Banks (Refer Annexure 8.32)

Sector wise NPA outstanding

(Rs. in crores)

Gross NPA Outstanding as on March 2022		
Parameter	**No of Accounts**	**Amount Outstanding**
Priority Sector	**688143**	**11733**
(1) Agriculture	332635	3870
(2)MSME	205486	5946
(3)Export credit	21	44
(4)Renewable energy	9	1
(5)Social infrastructure	14	2
(6)Housing loan (priority)	12150	619
(7)Education loan (priority)	44604	919
(8)Other priority sector	93224	332
Non priority sector	**137710**	**6686**
Total NPA	**825853**	**18418**

Share in Total NPA



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

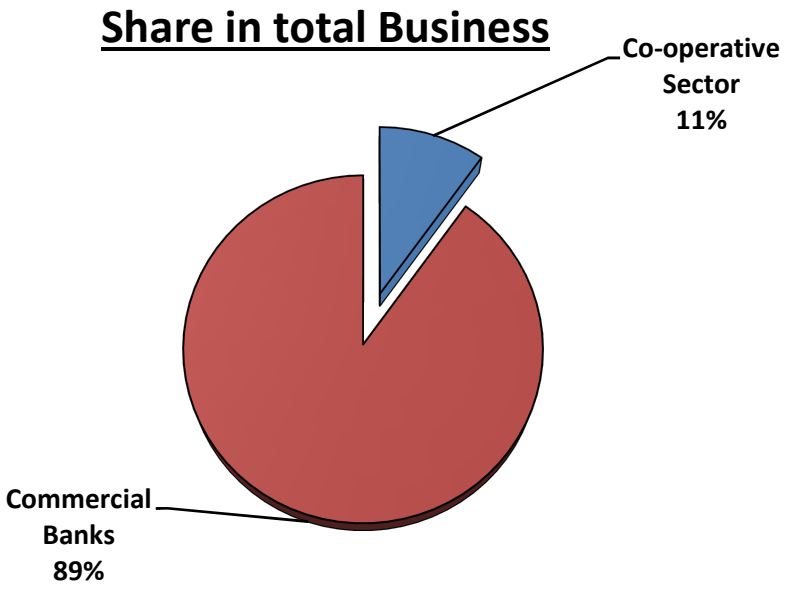
The performance of the banking sector inclusive of Co-operatives is summarized as follows:

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

(Rs in. Crores)

Parameter	March - 22			Share of Co-operatives to Total
	Co-operative Sector	Comm. Banks + RRB + SFB	Total	
Branches	998	6624	7622	13%
Total Deposits	74902	666220	741122	10%
Total Advances	54031	424626	478657	11%
Total Business	128934	1090846	1219779	11%
Priority Sector Advances	34704	203194	237898	15%
% Priority Sector Advances	64%	48%	50%	XX
Agriculture Advances	10094	94748	104842	10%
% Agriculture Advances	19%	22%	22%	XX
MSME Advances	3004	64957	67961	4%
% MSME Advances	6%	15%	14%	XX
CD Ratio	72.14%	63.74%	64.59%	XX

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



6. Review of Performance of the Banking Sector

6.1. Banking Statistics as at March 2022 (Refer Annexure 10.1 to 10.3)

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

(Rs. in Crores)

Parameter	Outstanding			Variation	
	Mar 2020	Mar 2021	Mar 2022	Mar '21-Mar '20	Mar '22-Mar '21
No. of Branches	6584	6611	6624	0%	0%
Total Deposits	544372	605914	666220	11%	10%
Domestic Deposits	335674	376278	427811	12%	14%
NR Deposits	208698	229636	238409	10%	4%
Total Advances	359274	392669	424626	9%	8%
Advances + Investment	378878	423940	457133	12%	8%
Credit Deposit Ratio	66%	65%	64%	-2%	-2%
C+ I : D Ratio	70	70	69	0%	-2%

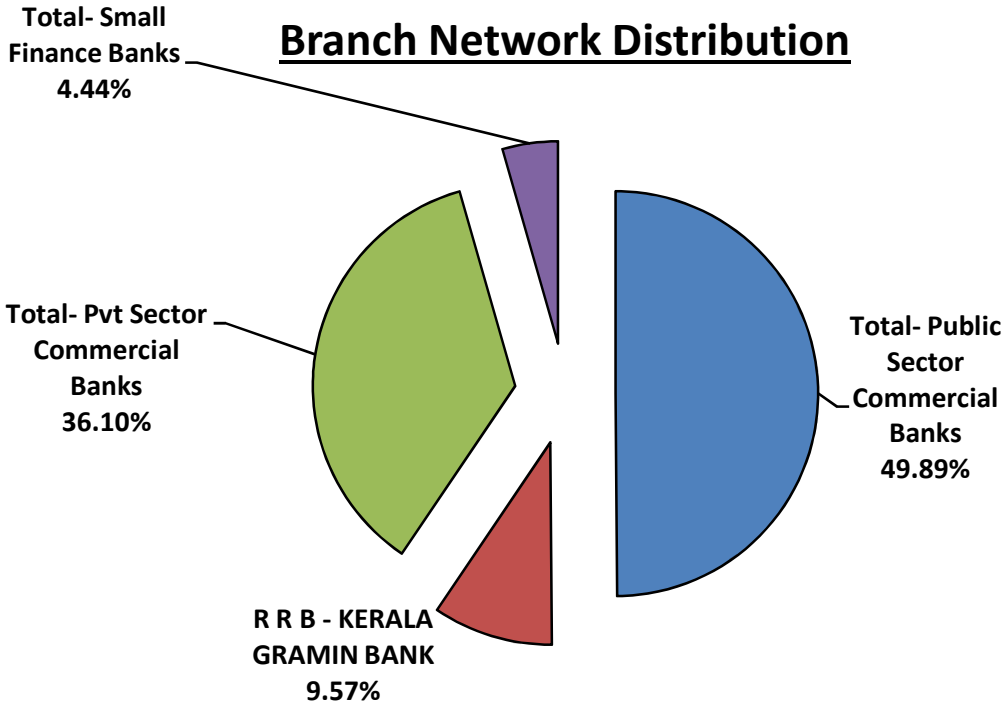
6.2. Branch Network

As at the end of March 2022, the total number of branches of Commercial Banks in the State was 6645.

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	142	2331	832	3305	4.30%	70.53%	25.17%
R R B - KERALA GRAMIN BANK	53	542	39	634	8.36%	85.49%	6.15%
Total- Pvt Sector Commercial Banks	127	1671	593	2391	5.31%	69.89%	24.80%
Total- Small Finance Banks	147	111	36	294	50.00%	37.76%	12.24%
Total - Comm.Banks + RRB + SFB	469	4655	1500	6624	7.08%	70.27%	22.64%

B. Banking Group wise Growth in Branch Network

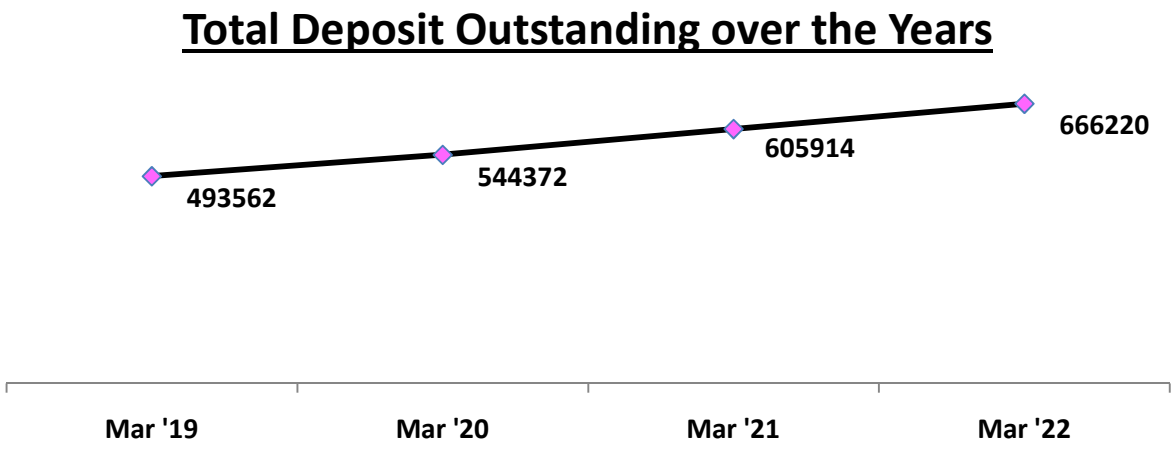


6.3. Deposit growth

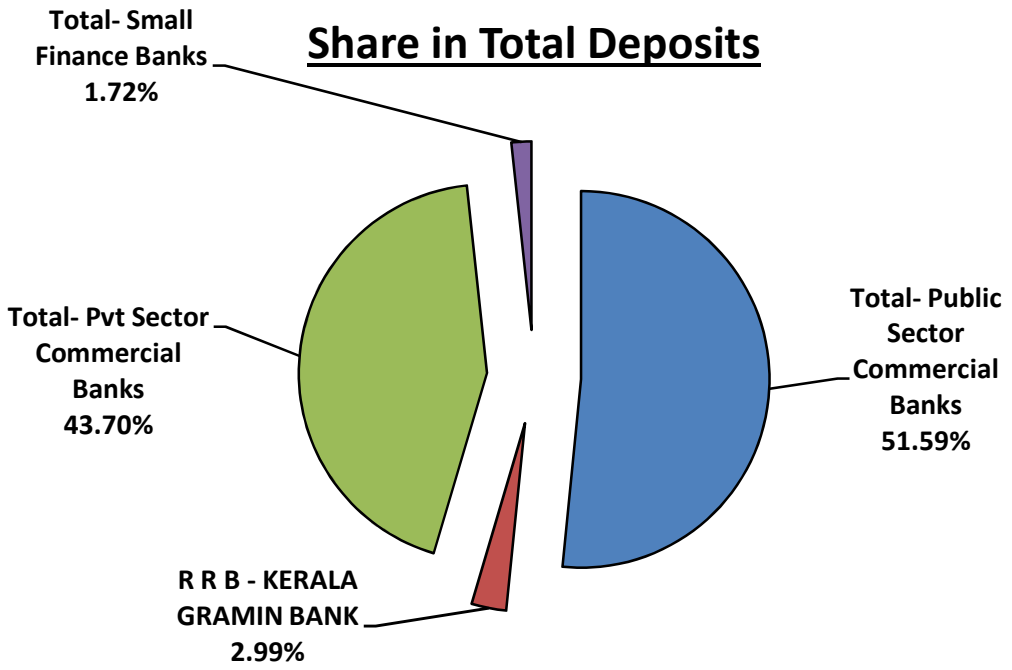
A. Growth in total Deposits of commercial banks

(Rs. in crores)

Total Deposit Outstanding over the Years			
Mar '19	Mar '20	Mar '21	Mar '22
493562	544372	605914	666220



B. Banking Group wise Growth in Total Deposits



C. Total Deposits - Population Group wise breakup

(Rs. in Crores)

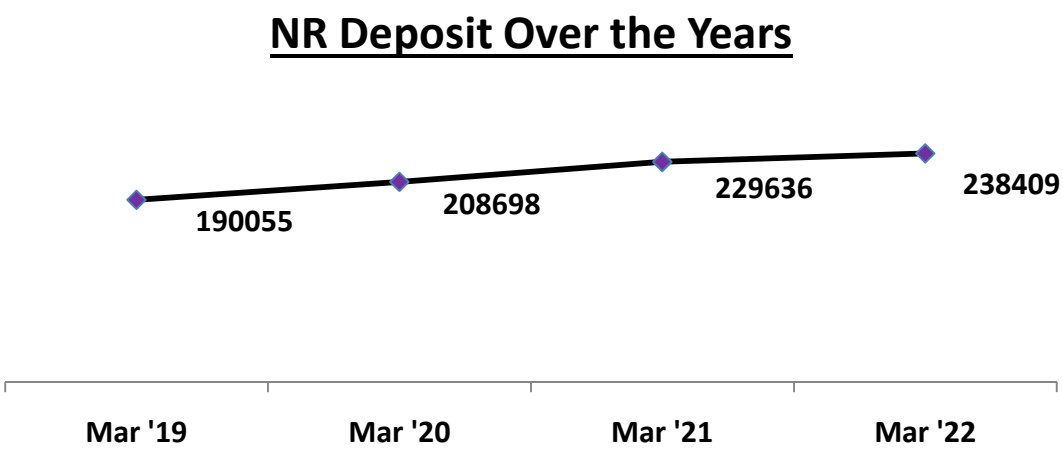
Banking Group	Total Deposits				Percentage Distribution		
	Rural	Semi-Urban	Urban	Total	Rural	Semi-Urban	Urban
Total- Public Sector Commercial Banks	7785	210226	125671	343683	2%	61%	37%
R R B - KERALA GRAMIN BANK	1146	16408	2373	19927	6%	82%	12%
Total- Pvt Sector Commercial Banks	7535	180580	103026	291141	3%	62%	35%
Total- Small Finance Banks	1269	4928	5272	11469	11%	43%	46%
Total - Comm.Banks + RRB + SFB	17735	412142	236343	666220	3%	62%	35%

6.4. **NR Deposits** (Refer Annexure 10.2)

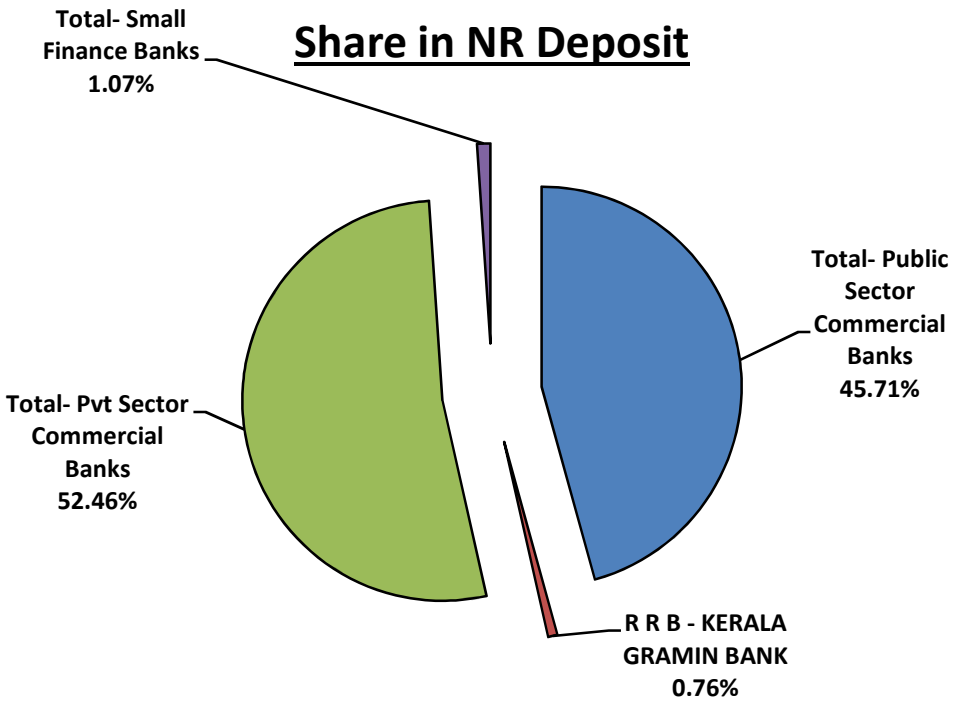
A. Growth in NR Deposits

(Rs. in Crores)

NR Deposit over the Years			
Mar '19	Mar '20	Mar '21	Mar '22
190055	208698	229636	238409



B. Banking Group wise Growth in NR Deposits



C. NR Deposits – Population group wise breakup

(Rs. in Crores)

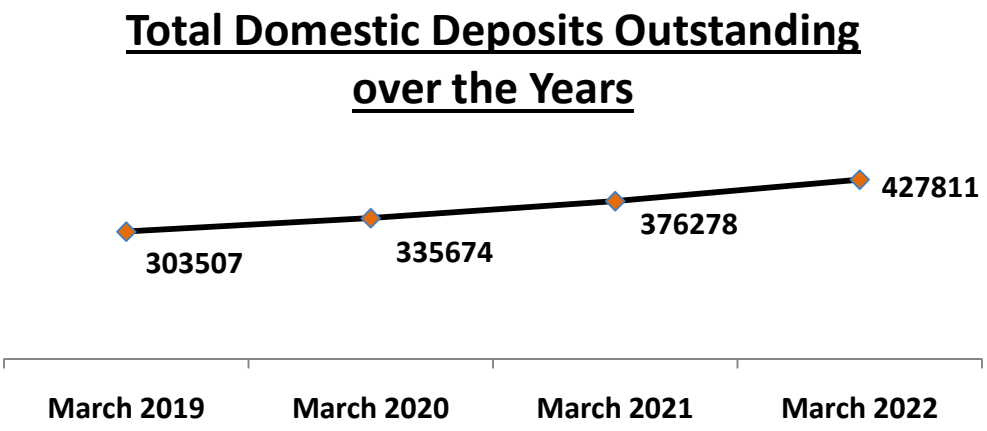
Banking Group	NR Deposits				Percentage Distribution		
	Rural	Semi-Urban	Urban	Total	Rural	Semi-Urban	Urban
Total- Public Sector Commercial Banks	2327	76547	30097	108971	2%	70%	28%
R R B - KERALA GRAMIN BANK	96	1573	140	1809	5%	87%	8%
Total- Pvt Sector Commercial Banks	3467	88649	32961	125076	3%	71%	26%
Total- Small Finance Banks	262	1255	1035	2552	10%	49%	41%
Total - Comm.Banks + RRB + SFB	6151	168024	64233	238409	3%	70%	27%

6.5. Domestic Deposits of commercial banks

A. Growth in Domestic Deposits

(Rs. in Crores)

Domestic Deposit over the Years			
March 2019	March 2020	March 2021	March 2022
303507	335674	376278	427811

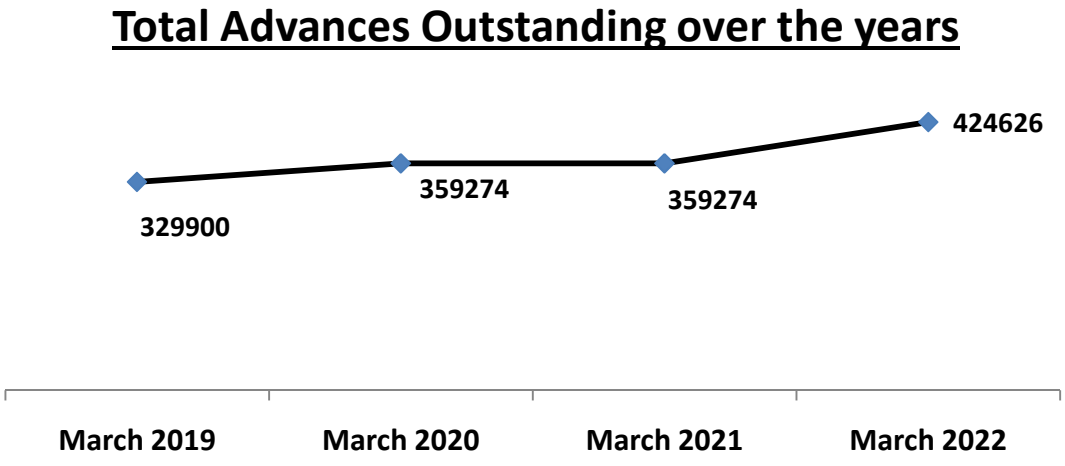


6.6. Credit Expansion of commercial banks (Refer Annexure 10.2)

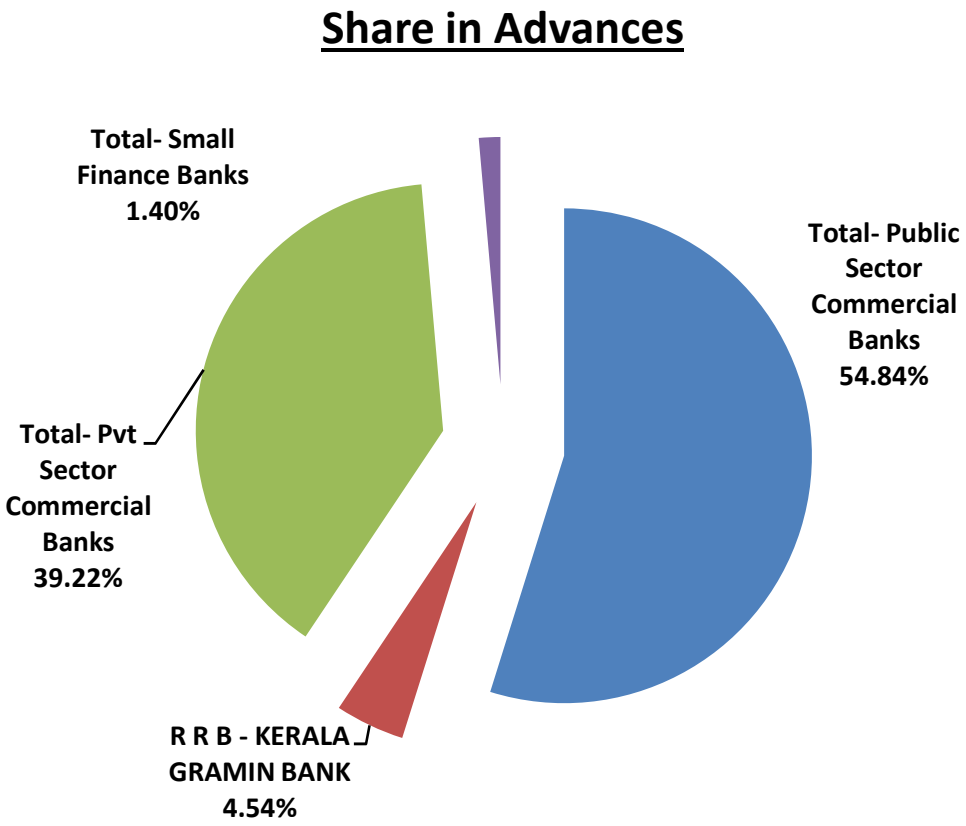
A. Growth in Advances

(Rs. in crores)

Total Advances Outstanding over the Years			
March 2019	March 2020	March 2021	March 2022
329900	359274	359274	424626



B. Banking Group wise Growth in Total Advances

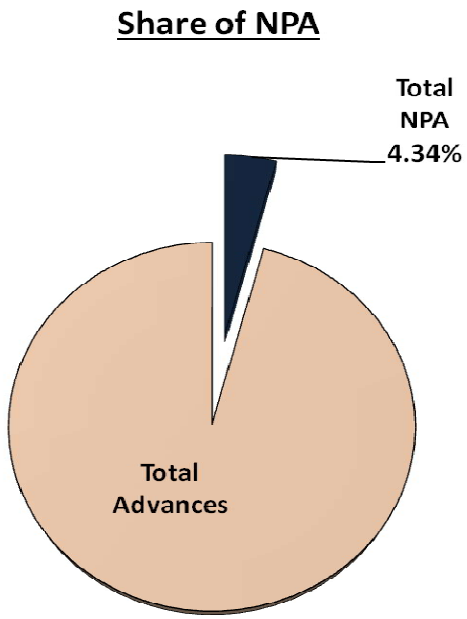


C. Total Advances – Population group wise breakup

(Rs. in Crores)

Banking Group	Total Advances				Percentage Distribution		
	Rural	Semi-Urban	Urban	Total	Rural	Semi-Urban	Urban
Total- Public Sector Commercial Banks	5562	118078	109226	232866	2%	51%	47%
R R B - KERALA GRAMIN BANK	1288	16703	1285	19276	7%	87%	7%
Total- Pvt Sector Commercial Banks	3186	82881	80458	166525	2%	50%	48%
Total- Small Finance Banks	1264	3755	940	5959	21%	63%	16%
Total - Comm.Banks + RRB + SFB	11300	221417	191909	424626	3%	52%	45%

D. % Share of NPA in Total Advances



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

(Rs. in Crores)

Reporting Quarter	Deposits	Advances	CD Ratio
18-Sep	471150	305247	64.79
18-Dec	478855	314413	65.66
19-Mar	493562	329900	66.84
19-Jun	501023	334655	66.79
19-Sep	517731	345327	66.70
19-Dec	525373	355865	67.74
20-Mar	544372	359274	66.00
20-Jun	570225	357229	62.65
20-Sep	580684	366864	63.18
20-Dec	593220	378401	63.79
21-Mar	605914	392669	64.81
21-Jun	620928	383768	61.81
21-Sep	635334	394913	62.16
21-Dec	644091	410001	63.66
22-Mar	666220	424626	63.74

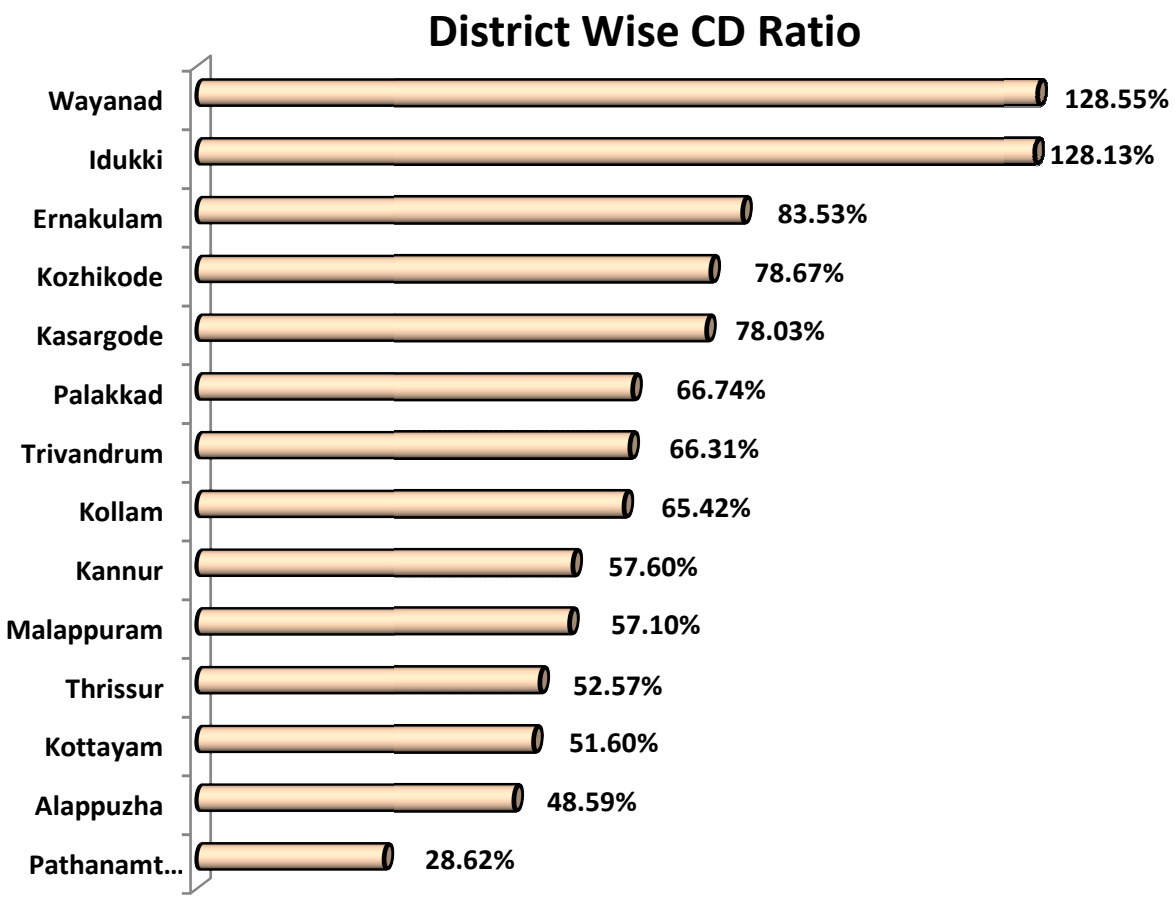
6.8. District-wise Credit Deposit Ratio in the State

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 31.03.2022

(Rs. in crores)

Sl. No.	DISTRICT	Deposits	Advances	CD Ratio (%)
1	Trivandrum	115097	76319	66.31
2	Kollam	45098	29501	65.42
3	Pathanamthitta	49554	14181	28.62
4	Alappuzha	44212	21485	48.59
5	Kottayam	56558	29185	51.60
6	Ernakulam	144631	120815	83.53
7	Idukki	10396	13321	128.13
8	Thrissur	88311	46426	52.57
9	Palakkad	37671	25141	66.74
10	Malappuram	40376	23056	57.10
11	Kozhikode	43316	34077	78.67
12	Kannur	45545	26236	57.60
13	Kasaragod	14358	11203	78.03
14	Wayanad	5999	7711	128.55
Total for State (including Co-operative Banks)		741122	478657	64.59



7. Any Other matter with the Permission of Chair

8.1. BANKING STATISTICS - NUMBER OF BANK BRANCHES AND DEPOSITS AS AT MARCH 2022

(Rs.in lakhs)

Sl No.	BANK	No. of Branches				Total Deposits			
		Rural	S.Urban	Urban	Total	Rural	S.Urban	Urban	Total
A	**PUBLIC SECTOR COMMERCIAL BANKS**								
1	BANK OF BARODA	11	151	57	**219**	35,159	8,90,268	5,42,543	**14,67,971**
2	BANK OF INDIA	4	69	29	**102**	9,724	2,88,321	2,20,183	**5,18,228**
3	BANK OF MAHARASHTRA	0	13	10	**23**	0	9,839	51,132	**60,971**
4	CANARA BANK	33	479	156	**668**	1,65,524	36,09,213	17,28,646	**55,03,382**
5	CENTRAL BANK OF INDIA	5	81	32	**118**	12,463	3,94,279	1,87,003	**5,93,745**
6	INDIAN BANK	2	103	48	**153**	10,112	6,49,376	5,06,065	**11,65,553**
7	INDIAN OVERSEAS BANK	3	139	41	**183**	15,094	9,54,840	3,35,354	**13,05,288**
8	PUNJAB & SIND BANK	0	0	4	**4**	0	0	9,258	**9,258**
9	PUNJAB NATIONAL BANK	9	129	62	**200**	42,715	5,57,724	5,06,308	**11,06,748**
10	STATE BANK OF INDIA	56	863	266	**1,185**	4,25,122	1,23,35,452	70,66,211	**1,98,26,785**
11	UCO BANK	2	32	14	**48**	3,422	74,885	82,479	**1,60,786**
12	UNION BANK OF INDIA	17	272	113	**402**	59,163	12,58,440	13,31,944	**26,49,547**
	Total- Public Sector Commercial Banks	**142**	**2,331**	**832**	**3,305**	**7,78,498**	**2,10,22,637**	**1,25,67,126**	**3,43,68,262**
B	**R R B - KERALA GRAMIN BANK**	53	542	39	634	1,14,596	16,40,829	2,37,290	19,92,716
	Total- Public Sector Banks including RRB	**195**	**2,873**	**871**	**3,939**	**8,93,095**	**2,26,63,466**	**1,28,04,416**	**3,63,60,977**

8.1. BANKING STATISTICS - NUMBER OF BANK BRANCHES AND DEPOSITS AS AT MARCH 2022

(Rs.in lakhs)

Sl No.	BANK	No. of Branches				Total Deposits			
		Rural	S.Urban	Urban	Total	Rural	S.Urban	Urban	Total
C	**PRIVATE SECTOR COMMERCIAL BANKS**								
1	AXIS BANK	1	92	55	**148**	36,041	7,83,908	10,13,360	**18,33,310**
2	BANDHAN BANK	0	4	7	**11**	0	82,756	3,03,876	**3,86,632**
3	CSB BANK	24	197	44	**265**	33,679	8,75,761	3,06,586	**12,16,026**
4	CITY UNION BANK	0	9	9	**18**	0	22,661	46,783	**69,444**
5	DHANLAXMI BANK	14	95	33	**142**	59,154	4,27,505	4,55,846	**9,42,505**
6	FEDERAL BANK	29	498	76	**603**	3,29,279	91,84,082	23,26,292	**1,18,39,653**
7	HDFC BANK	7	141	93	**241**	31,283	11,28,775	17,74,910	**29,34,968**
8	ICICI BANK	4	115	59	**178**	17,913	9,20,456	9,97,851	**19,36,220**
9	IDBI BANK	0	34	18	**52**	0	2,82,877	3,00,093	**5,82,970**
10	IDFC FIRST Bank	0	0	7	**7**	0	0	1,05,964	**1,05,964**
11	INDUS IND BANK	1	44	42	**87**	503	2,54,723	5,63,112	**8,18,337**
12	JAMMU & KASHMIR BANK	0	0	2	**2**	0	0	2,227	**2,227**
13	KARNATAKA BANK	1	11	9	**21**	1,701	42,241	44,662	**88,603**
14	KARUR VYSYA BANK	0	12	9	**21**	0	48,240	1,12,258	**1,60,498**
15	KOTAK MAHINDRA BANK	0	18	16	**34**	0	90,446	1,90,519	**2,80,965**
16	LAKSHMI VILAS BANK	0	5	8	**13**	0	44,461	19,015	**63,476**
17	RBL Bank	1	5	7	**13**	251	35,612	43,123	**78,986**
18	SOUTH INDIAN BANK	45	376	78	**499**	2,43,664	37,98,008	15,88,712	**56,30,384**
19	T.N.MERCANTILE BANK	0	12	9	**21**	0	27,792	71,007	**98,799**
20	YES BANK	0	3	12	**15**	0	7,659	36,452	44,111
	Total- Pvt Sector Commercial Banks	**127**	**1,671**	**593**	**2,391**	**7,53,469**	**1,80,57,963**	**1,03,02,646**	**2,91,14,078**
D	**SMALL FINANCE BANKS**								
1	ESAF	147	104	28	279	1,26,943	4,54,233	4,71,858	10,53,034
2	Ujjivan Small Finance Bank	0	7	8	15	0	38,523	55,376	93,898
	Total- Small Finance Banks	**147**	**111**	**36**	**294**	**1,26,943**	**4,92,756**	**5,27,234**	**11,46,932**
	Total - Commercial Banks + RRB + SFB	**469**	**4,655**	**1,500**	**6,624**	**17,73,506**	**4,12,14,185**	**2,36,34,296**	**6,66,21,987**
E	**CO-OPERATIVE BANKS**								
1	DIST CO-OPERATIVE BANKS	37	17	0	54	2,07,648	2,53,019	0	4,60,667
2	KSCARDB (incl. PCARDBs)	128	37	10	175	19,849	8,587	2,775	31,211
3	KSCB	291	350	128	769	21,54,711	28,90,863	19,52,773	69,98,347
	Total Co-operative Banks	**456**	**404**	**138**	**998**	**23,82,208**	**31,52,469**	**19,55,548**	**74,90,225**
	Total - Banking Sector	**925**	**5,059**	**1,638**	**7,622**	**41,55,714**	**4,43,66,654**	**2,55,89,844**	**7,41,12,212**

8.2. BANKING STATISTICS -NR DEPOSITS, ADVANCES AND CASA AS AT MARCH 2022

(Rs.in lakhs)

Sl No.	BANK	NR Deposits				Advances				of Total Deposits - CASA			
		Rural	S.Urban	Urban	Total	Rural	S.Urban	Urban	Total	Rural	S.Urban	Urban	Total
A	**PUBLIC SECTOR COMMERCIAL BANKS**												
1	BANK OF BARODA	9,831	3,76,342	1,81,934	**5,68,107**	41,962	7,81,108	6,23,395	**14,46,466**	18,039	3,22,611	1,74,684	**5,15,334**
2	BANK OF INDIA	1,264	50,255	37,431	**88,950**	14,881	2,62,428	2,08,274	**4,85,583**	4,883	1,24,831	67,469	**1,97,183**
3	BANK OF MAHARASHTRA	0	1,059	1,342	**2,401**	0	18,425	4,04,863	**4,23,288**	0	4,575	34,761	**39,336**
4	CANARA BANK	50,326	14,63,916	3,65,307	**18,79,549**	1,65,039	31,83,719	20,52,857	**54,01,615**	78,054	17,76,854	6,65,881	**25,20,789**
5	CENTRAL BANK OF INDIA	2,579	1,04,826	25,128	**1,32,533**	17,303	2,79,809	3,24,233	**6,21,345**	4,979	1,53,538	61,732	**2,20,249**
6	INDIAN BANK	506	1,50,805	1,38,092	**2,89,402**	3,571	3,61,012	5,93,294	**9,57,877**	3,955	42,952	2,17,860	**2,64,767**
7	INDIAN OVERSEAS BANK	10,798	2,78,618	1,03,516	**3,92,932**	6,089	4,26,027	2,31,925	**6,64,041**	5,302	2,86,518	1,25,502	**4,17,322**
8	PUNJAB & SIND BANK	0	0	394	**394**	0	0	29,924	**29,924**	0	0	1,710	**1,710**
9	PUNJAB NATIONAL BANK	7,671	1,06,741	46,271	**1,60,683**	22,656	2,80,226	5,00,568	**8,03,450**	16,559	2,46,092	2,18,303	**4,80,954**
10	STATE BANK OF INDIA	1,33,003	47,48,674	18,19,700	**67,01,377**	2,37,995	51,52,219	42,22,563	**96,12,777**	1,92,098	53,25,009	26,94,666	**82,11,773**
11	UCO BANK	162	16,535	4,720	**21,416**	5,646	1,03,828	2,69,865	**3,79,340**	1,792	31,171	30,265	**63,228**
12	UNION BANK OF INDIA	16,596	3,56,968	2,85,832	**6,59,396**	41,053	9,59,029	14,60,839	**24,60,921**	42,532	5,54,062	3,99,832	**9,96,427**
	Total- Public Sector Commercial Banks	**2,32,736**	**76,54,738**	**30,09,667**	**1,08,97,141**	**5,56,197**	**1,18,07,829**	**1,09,22,601**	**2,32,86,626**	**3,68,193**	**88,68,214**	**46,92,665**	**1,39,29,072**
B	**R R B - KERALA GRAMIN BANK**	9,559	1,57,261	14,049	1,80,868	1,28,809	16,70,306	1,28,519	19,27,634	53,363	8,12,624	56,572	9,22,559
	Total- Public Sector Banks including RRB	**2,42,294**	**78,11,998**	**30,23,716**	**1,10,78,009**	**6,85,006**	**1,34,78,134**	**1,10,51,119**	**2,52,14,260**	**4,21,556**	**96,80,837**	**47,49,238**	**1,48,51,631**
C	**PRIVATE SECTOR COMMERCIAL BANKS**												
1	AXIS BANK	4,160	2,01,460	2,09,040	**4,14,660**	7,912	3,27,377	11,55,485	**14,90,775**	22,512	4,16,483	53,346	**4,92,341**
2	BANDHAN BANK	0	5,483	7,310	**12,793**	0	345	22,302	**22,647**	0	9,564	41,128	**50,692**
3	CSB BANK	8,551	3,27,826	78,196	**4,14,573**	15,190	2,94,899	1,54,614	**4,64,703**	10,802	2,15,531	80,034	**3,06,368**
4	CITY UNION BANK	0	3,160	5,740	**8,900**	0	19,282	72,416	**91,698**	0	7,381	13,114	**20,495**
5	DHANLAXMI BANK	22,353	1,03,882	48,828	**1,75,063**	20,486	1,97,232	2,26,589	**4,44,306**	19,776	1,67,063	1,08,348	**2,95,187**
6	FEDERAL BANK	1,88,679	53,83,434	10,82,648	**66,54,761**	1,19,412	31,12,897	15,51,293	**47,83,602**	1,16,851	34,87,876	7,01,675	**43,06,402**
7	HDFC BANK	10,103	3,75,363	6,50,821	**10,36,287**	33,222	11,37,415	14,94,619	**26,65,256**	15,694	6,20,292	7,77,124	**14,13,110**
8	ICICI BANK	7,431	4,38,669	3,52,823	**7,98,923**	8,779	10,22,350	3,92,159	**14,23,288**	7,003	4,08,869	4,17,952	**8,33,824**
9	IDBI BANK	0	65,113	99,031	**1,64,144**	0	2,00,953	3,50,150	**5,51,103**	0	1,49,022	1,49,626	**2,98,648**
10	IDFC FIRST Bank	0	0	60,678	**60,678**	2,914	30,370	1,29,922	**1,63,206**	0	0	40,862	**40,862**
11	INDUS IND BANK	120	45,122	38,373	**83,615**	0	2,60,521	7,08,652	**9,69,173**	0	1,01,847	7,16,490	**8,18,337**
12	JAMMU & KASHMIR BANK	0	0	74	**74**	0	0	11,331	**11,331**	0	0	1,371	**1,371**
13	KARNATAKA BANK	54	4,530	2,635	**7,219**	653	29,225	59,391	**89,270**	729	15,040	11,758	**27,527**
14	KARUR VYSYA BANK	0	19,415	26,741	**46,156**	0	24,452	79,845	**1,04,297**	0	7,783	14,320	**22,103**
15	KOTAK MAHINDRA BANK	0	39,832	49,466	**89,298**	0	15,334	2,76,111	**2,91,445**	0	90,446	1,90,519	**2,80,965**
16	LAKSHMI VILAS BANK	0	487	1,046	**1,533**	0	851	23,594	**24,445**	0	1,326	5,486	**6,812**
17	RBL Bank	0	0	0	**0**	3,530	39	3,648	**7,217**	130	3,125	13,535	**16,789**
18	SOUTH INDIAN BANK	1,05,209	18,38,407	5,56,458	**25,00,075**	1,06,490	15,75,072	9,09,260	**25,90,821**	93,478	13,17,775	4,15,049	**18,26,302**
19	T.N.MERCANTILE BANK	0	9,145	7,555	**16,700**	0	22,973	38,511	**61,484**	0	7,608	30,494	**38,102**
20	YES BANK	0	3,584	18,612	**22,195**	0	16,505	3,85,888	**4,02,392**	0	2,665	16,732	**19,397**
	Total- Pvt Sector Commercial Banks	**3,46,660**	**88,64,913**	**32,96,074**	**1,25,07,647**	**3,18,587**	**82,88,094**	**80,45,779**	**1,66,52,460**	**2,86,976**	**70,29,695**	**37,98,963**	**1,11,15,634**
D	**SMALL FINANCE BANKS**												
1	ESAF	26,191	1,24,053	1,01,641	**2,51,886**	1,26,371	3,62,847	78,510	**5,67,728**	45,858	1,09,599	71,157	**2,26,614**
2	Ujjivan Small Finance Bank	0	1,446	1,869	**3,315**	0	12,669	15,456	**28,125**	0	21,646	9,819	**31,465**
	Total- Small Finance Banks	**26,191**	**1,25,499**	**1,03,510**	**2,55,201**	**1,26,371**	**3,75,515**	**93,966**	**5,95,853**	**45,858**	**1,31,245**	**80,976**	**2,58,079**
	Total - Commercial Banks + RRB + SFB	**6,15,145**	**1,68,02,411**	**64,23,300**	**2,38,40,857**	**11,29,964**	**2,21,41,743**	**1,91,90,865**	**4,24,62,573**	**7,54,390**	**1,68,41,778**	**86,29,177**	**2,62,25,344**
E	**CO-OPERATIVE BANKS**												
1	DIST CO-OPERATIVE BANKS	12	121	0	**133**	2,18,896	1,32,492	0	**3,51,388**	39,026	26,393	0	**65,419**
2	KSCARDB (incl. PCARDBs)	0	0	0	**0**	5,86,296	1,60,629	56,288	8,03,213	0	0	0	0
3	KSCB	0	206	0	**206**	14,36,127	18,54,609	9,57,802	42,48,538	3,09,820	4,15,238	2,78,530	10,03,588
	Total Co-operative Banks	**12**	**327**	**0**	**339**	**22,41,319**	**21,47,730**	**10,14,090**	**54,03,139**	**3,48,846**	**4,41,631**	**2,78,530**	**10,69,007**
	Total - Banking Sector	**6,15,157**	**1,68,02,738**	**64,23,300**	**2,38,41,196**	**33,71,284**	**2,42,89,473**	**2,02,04,955**	**4,78,65,712**	**11,03,236**	**1,72,83,409**	**89,07,707**	**2,72,94,352**

8.3. BANKING STATISTICS - C D RATIO, INVESTMENTS AND C+I D RATIO AS AT MARCH 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	119.35	87.74	114.90	**98.54**	0	14,46,466	98.54
2	BANK OF INDIA	153.04	91.02	94.59	**93.70**	0	4,85,583	93.70
3	BANK OF MAHARASHTRA	0.00	187.27	791.79	**694.24**	0	4,23,288	694.24
4	CANARA BANK	99.71	88.21	118.76	**98.15**	1,58,090	55,59,705	101.02
5	CENTRAL BANK OF INDIA	138.84	70.97	173.38	**104.65**	0	6,21,345	104.65
6	INDIAN BANK	35.31	55.59	117.24	**82.18**	0	9,57,877	82.18
7	INDIAN OVERSEAS BANK	40.34	44.62	69.16	**50.87**	0	6,64,041	50.87
8	PUNJAB & SIND BANK	0.00	0.00	323.23	**323.23**	0	29,924	323.23
9	PUNJAB NATIONAL BANK	53.04	50.24	98.87	**72.60**	0	8,03,450	72.60
10	STATE BANK OF INDIA	55.98	41.77	59.76	**48.48**	25,55,800	1,21,68,577	61.37
11	UCO BANK	165.02	138.65	327.19	**235.93**	0	3,79,340	235.93
12	UNION BANK OF INDIA	69.39	76.21	109.68	**92.88**	5,986	24,66,907	93.11
	Total- Public Sector Commercial Banks	**71.44**	**56.17**	**86.91**	**67.76**	**27,19,876**	**2,60,06,503**	**75.67**
B	**R R B - KERALA GRAMIN BANK**	112.40	101.80	54.16	**96.73**	4,17,715	23,45,349	117.70
	Total- Public Sector Banks including RRB	**76.70**	**59.47**	**86.31**	**69.34**	**31,37,591**	**2,83,51,851**	**77.97**

8.3. BANKING STATISTICS - C D RATIO, INVESTMENTS AND C+I D RATIO AS AT MARCH 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	21.95	41.76	114.03	**81.32**	0	**14,90,775**	**81.32**
2	BANDHAN BANK	0.00	0.42	7.34	**5.86**	0	**22,647**	**5.86**
3	CSB BANK	45.10	33.67	50.43	**38.21**	0	**4,64,703**	**38.21**
4	CITY UNION BANK	0.00	85.09	154.79	**132.05**	0	**91,698**	**132.05**
5	DHANLAXMI BANK	34.63	46.14	49.71	**47.14**	9,685	4,53,991	48.17
6	FEDERAL BANK	36.26	33.89	66.69	**40.40**	73,241	48,56,843	41.02
7	HDFC BANK	106.20	100.77	84.21	**90.81**	0	26,65,256	90.81
8	ICICI BANK	49.01	111.07	39.30	**73.51**	0	14,23,288	73.51
9	IDBI BANK	0.00	71.04	116.68	**94.53**	0	5,51,103	94.53
10	IDFC FIRST Bank	0.00	0.00	122.61	**154.02**	0	1,63,206	154.02
11	INDUS IND BANK	0.00	102.28	125.85	**118.43**	0	9,69,173	118.43
12	JAMMU & KASHMIR BANK	0.00	0.00	508.78	**508.78**	0	11,331	508.78
13	KARNATAKA BANK	38.39	69.19	132.98	**100.75**	0	89,270	100.75
14	KARUR VYSYA BANK	0.00	50.69	71.13	**64.98**	0	1,04,297	64.98
15	KOTAK MAHINDRA BANK	0.00	16.95	144.93	**103.73**	0	2,91,445	103.73
16	LAKSHMI VILAS BANK	0.00	1.91	124.08	**38.51**	0	24,445	38.51
17	RBL Bank	1403.82	0.11	8.46	**9.14**	0	7,217	9.14
18	SOUTH INDIAN BANK	43.70	41.47	57.23	**46.01**	30,191	26,21,012	46.55
19	T.N.MERCANTILE BANK	0.00	82.66	54.24	**62.23**	0	61,484	62.23
20	YES BANK	0.00	215.49	1058.63	**912.23**	**0**	4,02,392	912.23
	Total- Pvt Sector Commercial Banks	**42.28**	**45.90**	**78.09**	**57.20**	**1,13,117**	**1,67,65,577**	**57.59**
D	**SMALL FINANCE BANKS**							
1	ESAF	99.55	79.88	16.64	**53.91**	0	5,67,728	53.91
2	Ujjivan Small Finance Bank	0.00	32.89	27.91	**29.95**	0	28,125	29.95
	Total- Small Finance Banks	**99.55**	**76.21**	**17.82**	**51.95**	**0**	**5,95,853**	**51.95**
	Total - Commercial Banks + RRB + SFB	**63.71**	**53.72**	**81.20**	**63.74**	**32,50,709**	**4,57,13,282**	**68.62**
E	**CO-OPERATIVE BANKS**							
1	DIST CO-OPERATIVE BANKS	105.42	52.36	0.00	**76.28**	1,61,139	**5,12,527**	**111.26**
2	KSCARDB (incl. PCARDBs)	2953.78	1870.61	2028.40	**2573.49**	24,977	**8,28,190**	**2653.52**
3	KSCB	66.65	64.15	49.05	**60.71**	38,11,047	**80,59,585**	**115.16**
	Total Co-operative Banks	**94.09**	**68.13**	**51.86**	**72.14**	**39,97,163**	**94,00,302**	**125.50**
	Total - Banking Sector	**81.12**	**54.75**	**78.96**	**64.59**	**72,47,872**	**5,51,13,583**	**74.37**

8.4. ADVANCES OUTSTANDING UNDER PRIORITY SECTOR AS AT MARCH 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	2,27,940	3,91,912	**27**	26,501	1,56,600	**11**	30,726	1,89,038	**13**	2,85,167	7,37,550	**51**
2	BANK OF INDIA	92,647	1,30,382	**27**	19,874	74,451	**15**	14,835	77,759	**16**	1,27,356	2,82,592	**58**
3	BANK OF MAHARASHTRA	1,341	31,768	**8**	2,363	31,057	**7**	1,990	18,187	**4**	5,694	81,012	**19**
4	CANARA BANK	13,89,016	20,97,536	**39**	2,05,304	7,85,700	**15**	1,34,542	8,19,894	**15**	17,28,862	37,03,130	**69**
5	CENTRAL BANK OF INDIA	1,41,749	2,01,521	**32**	12,907	58,690	**9**	17,339	1,01,645	**16**	1,71,995	3,61,856	**58**
6	INDIAN BANK	1,57,876	2,04,751	**21**	32,773	2,01,794	**21**	12,906	95,656	**10**	2,03,555	5,02,200	**52**
7	INDIAN OVERSEAS BANK	40,558	2,36,155	**36**	34,994	1,45,100	**22**	20,821	1,03,536	**16**	96,373	4,84,791	**73**
8	PUNJAB & SIND BANK	10	7	**0**	700	4,432	**15**	370	3,042	**10**	1,080	7,481	**25**
9	PUNJAB NATIONAL BANK	36,616	65,441	**8**	20,612	1,38,377	**17**	29,927	1,72,313	**21**	87,155	3,76,131	**47**
10	STATE BANK OF INDIA	7,68,296	13,11,588	**14**	69,380	10,16,347	**11**	1,80,837	11,52,676	**12**	10,18,513	34,80,611	**36**
11	UCO BANK	17,971	69,900	**18**	2,87,710	1,26,540	**33**	17,288	54,089	**14**	3,22,969	2,50,529	**66**
12	UNION BANK OF INDIA	2,55,963	3,91,615	**16**	72,687	3,39,546	**14**	67,932	3,51,121	**14**	3,96,582	10,82,281	**44**
	Total- Public Sector Commercial Banks	**31,29,983**	**51,32,576**	**22**	**7,85,805**	**30,78,633**	**13**	**5,29,513**	**31,38,955**	**13**	**44,45,301**	**1,13,50,165**	**49**
B	**R R B - KERALA GRAMIN BANK**	12,60,851	13,01,489	68	74,368	1,35,022	7	1,00,889	3,79,517	20	14,36,108	18,16,027	94
	Total- Public Sector Banks including RRB	**43,90,834**	**64,34,065**	**26**	**8,60,173**	**32,13,655**	**13**	**6,30,402**	**35,18,472**	**14**	**58,81,409**	**1,31,66,192**	**52**

8.4. ADVANCES OUTSTANDING UNDER PRIORITY SECTOR AS AT MARCH 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	
C	**PRIVATE SECTOR COMMERCIAL BANKS**												
1	AXIS BANK	44,219	1,07,091	**7**	5,259	3,35,028	**22**	58,281	1,33,103	**9**	1,07,759	5,75,222	**39**
2	BANDHAN BANK	0	0	**0**	12	8,607	**38**	0	0	**0**	12	8,607	**38**
3	CSB BANK	1,88,427	2,52,603	**54**	1,813	56,734	**12**	5,113	8,447	**2**	1,95,353	3,17,783	**68**
4	CITY UNION BANK	4,694	9,179	**10**	745	41,061	**45**	178	1,121	**1**	5,617	51,361	**56**
5	DHANLAXMI BANK	54,591	1,26,592	**28**	1,496	85,884	**19**	4,479	26,108	**6**	60,566	2,38,584	**54**
6	FEDERAL BANK	4,89,401	9,31,195	**19**	15,332	7,83,019	**16**	37,841	2,26,148	**5**	5,42,574	19,40,363	**41**
7	HDFC BANK	2,70,858	2,82,750	**11**	1,30,300	3,07,090	**12**	14,990	93,925	**4**	4,16,148	6,83,765	**26**
8	ICICI BANK	16,349	68,138	**5**	13,532	3,04,759	**21**	5,253	48,302	**3**	35,134	4,21,198	**30**
9	IDBI BANK	42,993	1,25,141	**23**	4,972	76,941	**14**	3,331	30,642	**6**	51,296	2,32,724	**42**
10	IDFC FIRST Bank	1,69,321	49,819	**31**	11,153	14,269	**9**	40,623	12,467	**8**	2,21,097	76,555	**47**
11	INDUS IND BANK	3,36,378	74,869	**8**	1,02,861	1,69,271	**17**	562	1,023	**0**	4,39,801	2,45,164	**25**
12	JAMMU & KASHMIR BANK	2	9	**0**	258	1,844	**16**	65	560	**5**	325	2,413	**21**
13	KARNATAKA BANK	1,939	9,727	**11**	1,089	35,449	**40**	1,147	8,677	**10**	4,175	53,853	**60**
14	KARUR VYSYA BANK	5,552	9,092	**9**	319	12,983	**12**	913	6,479	**6**	6,784	28,554	**27**
15	KOTAK MAHINDRA BANK	641	20,941	**7**	2,382	67,173	**23**	100	358	**0**	3,123	88,471	**30**
16	LAKSHMI VILAS BANK	443	510	**2**	54	848	**3**	30	404	**2**	527	1,762	**7**
17	RBL Bank	31,635	3,963	**55**	2,970	495	**7**	3,214	491	**7**	37,819	4,949	**69**
18	SOUTH INDIAN BANK	2,99,587	6,43,453	**25**	18,517	7,09,295	**27**	19,951	1,25,628	**5**	3,38,055	14,78,376	**57**
19	T.N.MERCANTILE BANK	6,721	9,240	**15**	1,326	17,234	**28**	834	6,442	**10**	8,881	32,916	**54**
20	YES BANK	23	3,445	**1**	2,346	1,29,072	**32**	236	4,729	**1**	2,605	1,37,247	**34**
	Total- Pvt Sector Commercial Banks	**19,63,774**	**27,27,757**	**16**	**3,16,736**	**31,57,056**	**19**	**1,97,141**	**7,35,054**	**4**	**24,77,651**	**66,19,866**	**40**
D	**SMALL FINANCE BANKS**												
1	ESAF	7,61,568	3,06,463	**54**	3,06,665	1,21,597	**21**	3,03,741	83,590	**15**	13,71,974	5,11,650	**90**
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	**7,87,645**	**3,12,980**	**53**	**3,25,552**	**1,24,981**	**21**	**3,32,244**	**95,332**	**16**	**14,45,441**	**5,33,293**	**90**
Total - Commercial Banks + RRB + SFB		**71,42,253**	**94,74,801**	**22**	**15,02,461**	**64,95,692**	**15**	**11,59,787**	**43,48,857**	**10**	**98,04,501**	**2,03,19,350**	**48**
E	**CO-OPERATIVE BANKS**												
1	DIST CO-OPERATIVE BANKS	561	19,743	**6**	2,730	32,424	**9**	44,997	1,17,776	**34**	48,288	1,69,943	**48**
2	KSCARDB (incl. PCARDBs)	2,14,327	3,08,937	**38**	45,831	91,413	**11**	2,07,088	4,02,863	**50**	4,67,246	8,03,213	**100**
3	KSCB	1,79,607	6,80,713	**16**	46,777	1,76,603	**4**	3,69,797	16,39,971	**39**	5,96,181	24,97,286	**59**
	Total Co-operative Banks	**3,94,495**	**10,09,393**	**19**	**95,338**	**3,00,440**	**6**	**6,21,882**	**21,60,610**	**40**	**11,11,715**	**34,70,442**	**64**
Total - Banking Sector		**75,36,748**	**1,04,84,194**	**22**	**15,97,799**	**67,96,131**	**14**	**17,81,669**	**65,09,467**	**14**	**1,09,16,216**	**2,37,89,792**	**50**

8.5. ADVANCES OUTSTANDING IN AGRICULTURE SECTOR AS AT MARCH 2022

(Rs.in lakhs)

Sl. No.	BANK	OF TOTAL AGRICULTURE OUTSTANDING (PRIORITY)				TOTAL AGRICULTURE OUTSTANDING (PRIORITY)	
		Short Term Loans		Term Loans			
		A/cs	Amount	A/cs	Amount	A/cs	Amount
A	**PUBLIC SECTOR COMMERCIAL BANKS**						
1	BANK OF BARODA	75,160	1,15,072	1,52,780	2,76,840	2,27,940	**3,91,912**
2	BANK OF INDIA	73,000	1,01,010	19,647	29,372	92,647	**1,30,382**
3	BANK OF MAHARASHTRA	231	6,763	1,110	25,005	1,341	**31,768**
4	CANARA BANK	13,09,981	18,25,276	79,035	2,72,260	13,89,016	**20,97,536**
5	CENTRAL BANK OF INDIA	1,29,842	1,60,570	11,907	40,951	1,41,749	**2,01,521**
6	INDIAN BANK	1,47,209	1,86,564	10,667	18,187	1,57,876	**2,04,751**
7	INDIAN OVERSEAS BANK	27,960	1,50,101	12,598	86,054	40,558	**2,36,155**
8	PUNJAB & SIND BANK	2	2	8	6	10	**7**
9	PUNJAB NATIONAL BANK	31,277	58,027	5,339	7,414	36,616	**65,441**
10	STATE BANK OF INDIA	6,72,199	11,38,890	96,097	1,72,698	7,68,296	**13,11,588**
11	UCO BANK	3,354	5,492	14,617	64,408	17,971	**69,900**
12	UNION BANK OF INDIA	2,04,140	3,01,446	51,823	90,169	2,55,963	**3,91,615**
	Total- Public Sector Commercial Banks	**26,74,355**	**40,49,213**	**4,55,628**	**10,83,363**	**31,29,983**	**51,32,576**
B	**R R B - KERALA GRAMIN BANK**	12,11,678	11,90,409	49,173	1,11,080	12,60,851	**13,01,489**
	Total- Public Sector Banks including RRB	**38,86,033**	**52,39,622**	**5,04,801**	**11,94,443**	**43,90,834**	**64,34,065**

8.5. ADVANCES OUTSTANDING IN AGRICULTURE SECTOR AS AT MARCH 2022

(Rs.in lakhs)

Sl. No.	BANK	OF TOTAL AGRICULTURE OUTSTANDING (PRIORITY)				TOTAL AGRICULTURE OUTSTANDING (PRIORITY)	
		Short Term Loans		Term Loans			
		A/cs	Amount	A/cs	Amount	A/cs	Amount
C	**PRIVATE SECTOR COMMERCIAL BANKS**						
1	AXIS BANK	1,267	28,270	42,952	78,821	44,219	**1,07,091**
2	BANDHAN BANK	0	0	0	0	0	**0**
3	CSB BANK	1,88,268	2,49,212	159	3,391	1,88,427	**2,52,603**
4	CITY UNION BANK	4,664	7,360	30	1,819	4,694	**9,179**
5	DHANLAXMI BANK	40,732	66,018	13,859	60,574	54,591	**1,26,592**
6	FEDERAL BANK	4,80,153	8,62,216	9,248	68,979	4,89,401	**9,31,195**
7	HDFC BANK	1,509	48,261	2,69,349	2,34,489	2,70,858	**2,82,750**
8	ICICI BANK	0	0	16,349	68,138	16,349	**68,138**
9	IDBI BANK	35,564	1,07,376	7,429	17,765	42,993	**1,25,141**
10	IDFC FIRST Bank	0	0	1,69,321	49,819	1,69,321	**49,819**
11	INDUS IND BANK	0	0	3,36,378	74,869	3,36,378	**74,869**
12	JAMMU & KASHMIR BANK	2	9	0	0	2	**9**
13	KARNATAKA BANK	1,831	3,208	108	6,519	1,939	**9,727**
14	KARUR VYSYA BANK	2,494	3,490	3,058	5,602	5,552	**9,092**
15	KOTAK MAHINDRA BANK	153	6,374	488	14,567	641	**20,941**
16	LAKSHMI VILAS BANK	443	510	0	0	443	**510**
17	RBL Bank	0	0	31,635	3,963	31,635	**3,963**
18	SOUTH INDIAN BANK	2,97,564	5,38,499	2,023	1,04,954	2,99,587	**6,43,453**
19	T.N.MERCANTILE BANK	6,700	7,084	21	2,156	6,721	**9,240**
20	YES BANK	0	0	23	3,445	23	3,445
	Total- Pvt Sector Commercial Banks	**10,61,344**	**19,27,887**	**9,02,430**	**7,99,870**	**19,63,774**	**27,27,757**
D	**SMALL FINANCE BANKS**						
1	ESAF	7,61,568	3,06,463	0	0	7,61,568	**3,06,463**
2	Ujjivan Small Finance Bank	0	0	26,077	6,516	26,077	6,516
	Total- Small Finance Banks	**7,61,568**	**3,06,463**	**26,077**	**6,516**	**7,87,645**	**3,12,980**
	Total - Commercial Banks + RRB + SFB	**57,08,945**	**74,73,972**	**14,33,308**	**20,00,829**	**71,42,253**	**94,74,801**
E	**CO-OPERATIVE BANKS**						
1	DIST CO-OPERATIVE BANKS	536	18,726	25	1,017	561	**19,743**
2	KSCARDB (incl. PCARDBs)	26,389	30,925	1,87,938	2,78,012	2,14,327	**3,08,937**
3	KSCB	1,71,674	6,42,387	7,933	38,325	1,79,607	6,80,713
	Total Co-operative Banks	**1,98,599**	**6,92,038**	**1,95,896**	**3,17,354**	**3,94,495**	**10,09,393**
	Total - Banking Sector	**59,07,544**	**81,66,011**	**16,29,204**	**23,18,183**	**75,36,748**	**1,04,84,194**

8.6. TOTAL OUTSTANDING UNDER MICRO,SMALL AND MEDIUM ENTERPRISES(MSME) AND LARGE ENTERPRISES AS AT MARCH 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	15,050	80,943	5,915	28,302	2,387	5,801	**23,352**	**1,15,046**	762	20,201	1,455	7,505	725	5,636	**2,942**	**33,342**	58	120	89	6,889	60	1,203	**207**	**8,212**
2	BANK OF INDIA	2,055	12,896	13,126	33,425	4,275	7,142	**19,456**	**53,463**	93	7,059	286	13,290	35	602	**414**	**20,951**	4	37	0	0	0	0	**4**	**37**
3	BANK OF MAHARASHTRA	137	770	1,241	5,380	18	103	**1,396**	**6,253**	345	163	413	13,210	98	2,211	**856**	**15,584**	37	2,431	42	5,246	32	1,543	**111**	**9,220**
4	CANARA BANK	18,111	89,100	1,70,454	3,57,100	4,448	35,500	**1,93,013**	**4,81,700**	2,330	71,700	9,281	1,53,600	0	0	**11,611**	**2,25,300**	231	30,900	449	47,800	0	0	**680**	**78,700**
5	CENTRAL BANK OF INDIA	1,392	7,562	10,414	31,014	384	609	**12,190**	**39,185**	87	3,335	527	8,596	43	957	**657**	**12,888**	48	6,506	12	111	0	0	**60**	**6,617**
6	INDIAN BANK	3,591	11,573	22,875	86,201	256	343	**26,722**	**98,117**	1,001	54,707	4,975	33,602	0	0	**5,976**	**88,309**	14	1,075	61	14,293	0	0	**75**	**15,368**
7	INDIAN OVERSEAS BANK	5,506	33,571	27,836	62,130	1,144	4,542	**34,486**	**1,00,243**	191	19,956	213	13,924	13	1,467	**417**	**35,347**	77	4,705	14	4,805	0	0	**91**	**9,510**
8	PUNJAB & SIND BANK	14	40	580	2,392	63	529	**657**	**2,960**	10	69	19	327	5	62	**34**	**458**	0	0	9	1,014	0	0	**9**	**1,014**
9	PUNJAB NATIONAL BANK	2,065	7,913	16,112	56,059	0	0	**18,177**	**63,972**	331	15,074	1,930	35,804	0	0	**2,261**	**50,878**	20	2,368	154	21,159	0	0	**174**	**23,527**
10	STATE BANK OF INDIA	9,110	88,005	19,088	1,42,677	29,860	1,79,710	**58,058**	**4,10,392**	1,659	1,42,489	8,774	2,52,222	175	6,594	**10,608**	**4,01,305**	223	1,04,634	475	98,293	16	1,723	**714**	**2,04,650**
11	UCO BANK	22	96	2,82,876	75,729	3,820	11,503	**2,86,718**	**87,328**	8	5,192	872	31,045	108	1,912	**988**	**38,149**	0	0	4	1,063	0	0	**4**	**1,063**
12	UNION BANK OF INDIA	3,210	30,652	58,317	1,25,171	6,001	12,352	**67,528**	**1,68,176**	758	14,525	3,514	1,15,232	405	11,865	**4,677**	**1,41,623**	264	12,145	214	17,562	4	39	**482**	**29,747**
	Total- Public Sector Commercial Banks	**60,263**	**3,63,121**	**6,28,834**	**10,05,580**	**52,656**	**2,58,135**	**7,41,753**	**16,26,835**	**7,575**	**3,54,470**	**32,259**	**6,78,357**	**1,607**	**31,306**	**41,441**	**10,64,134**	**976**	**1,64,921**	**1,523**	**2,18,235**	**112**	**4,508**	**2,611**	**3,87,664**
B	**R R B - KERALA GRAMIN BANK**	14,487	34,433	33,382	54,187	26,499	46,402	**74,368**	**1,35,022**	0	0	0	0	0	0	**0**	**0**	0	0	0	0	0	0	**0**	**0**
	Total- Public Sector Banks including RRB	**74,750**	**3,97,554**	**6,62,216**	**10,59,766**	**79,155**	**3,04,537**	**8,16,121**	**17,61,857**	**7,575**	**3,54,470**	**32,259**	**6,78,357**	**1,607**	**31,306**	**41,441**	**10,64,134**	**976**	**1,64,921**	**1,523**	**2,18,235**	**112**	**4,508**	**2,611**	**3,87,664**

8.6. TOTAL OUTSTANDING UNDER MICRO,SMALL AND MEDIUM ENTERPRISES(MSME) AND LARGE ENTERPRISES AS AT MARCH 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	53	4,784	2,164	76,115	1	2	**2,218**	**80,901**	861	59,871	1,601	93,782	2	23	**2,464**	**1,53,676**	277	37,625	221	49,087	79	13,739	**577**	**1,00,451**
2	BANDHAN BANK	2	1,241	8	7,339	0	0	**10**	**8,580**	0	0	2	27	0	0	**2**	**27**	0	0	0	0	0	0	**0**	**0**
3	CSB BANK	424	8,005	1,153	13,343	0	0	**1,577**	**21,348**	66	8,502	139	11,774	0	0	**205**	**20,276**	5	4,061	26	11,048	0	0	**31**	**15,109**
4	CITY UNION BANK	84	1,971	405	9,717	0	0	**489**	**11,688**	61	4,312	97	8,998	64	6,492	**222**	**19,802**	10	1,902	24	7,669	0	0	**34**	**9,571**
5	DHANLAXMI BANK	1,217	29,518	1	10	0	0	**1,218**	**29,528**	232	37,043	3	260	0	0	**235**	**37,303**	43	19,053	0	0	0	0	**43**	**19,053**
6	FEDERAL BANK	3,278	67,313	7,933	2,58,872	0	0	**11,211**	**3,26,185**	1,082	92,161	2,462	2,48,682	0	0	**3,544**	**3,40,843**	255	55,029	322	60,962	0	0	**577**	**1,15,991**
7	HDFC BANK	36,382	30,887	87,720	65,479	0	0	**1,24,102**	**96,366**	1,161	48,580	3,802	81,706	0	0	**4,963**	**1,30,286**	489	44,108	746	36,329	0	0	**1,235**	**80,437**
8	ICICI BANK	1,006	26,164	5,119	69,757	0	0	**6,125**	**95,921**	1,192	47,285	5,093	1,11,425	0	0	**6,285**	**1,58,710**	657	19,099	465	31,030	0	0	**1,122**	**50,128**
9	IDBI BANK	529	9,583	2,893	31,175	1,307	12,479	**4,729**	**53,237**	39	4,239	115	10,538	62	4,733	**216**	**19,510**	1	37	12	1,756	14	2,401	**27**	**4,194**
10	IDFC FIRST Bank	177	2,893	10,829	7,577	0	0	**11,006**	**10,470**	49	934	93	2,386	0	0	**142**	**3,320**	5	479	0	0	0	0	**5**	**479**
11	INDUS IND BANK	39,747	11,817	55,042	82,538	0	0	**94,789**	**94,355**	24	3,125	7,770	62,490	0	0	**7,794**	**65,615**	10	3,283	268	6,018	0	0	**278**	**9,301**
12	JAMMU & KASHMIR BANK	0	0	49	152	0	0	**49**	**152**	0	0	8	65	0	0	**8**	**65**	0	0	0	0	201	1,627	**201**	**1,627**
13	KARNATAKA BANK	72	627	470	7,679	326	3,066	**868**	**11,372**	9	109	155	12,864	43	4,900	**207**	**17,872**	0	0	14	6,205	0	0	**14**	**6,205**
14	KARUR VYSYA BANK	44	859	47	598	174	3,062	**265**	**4,519**	7	1,197	15	964	14	1,870	**36**	**4,031**	3	1,440	5	585	10	2,408	**18**	**4,433**
15	KOTAK MAHINDRA BANK	247	3,963	1,086	19,145	0	0	**1,333**	**23,108**	321	11,466	562	13,882	0	0	**883**	**25,348**	101	13,592	65	5,126	0	0	**166**	**18,717**
16	LAKSHMI VILAS BANK	14	423	9	41	27	287	**50**	**751**	1	47	3	49	0	0	**4**	**97**	0	0	0	0	0	0	**0**	**0**
17	RBL Bank	0	0	2,970	495	0	0	**2,970**	**495**	0	0	0	0	0	0	**0**	**0**	0	0	0	0	0	0	**0**	**0**
18	SOUTH INDIAN BANK	2,485	36,847	5,087	1,15,347	5,994	72,388	**13,566**	**2,24,582**	1,084	80,390	1,827	1,51,671	1,341	1,07,906	**4,252**	**3,39,966**	254	58,850	348	58,693	97	27,204	**699**	**1,44,747**
19	T.N.MERCANTILE BANK	164	2,680	1,120	13,056	9	2	**1,293**	**15,739**	11	302	18	977	0	0	**29**	**1,279**	4	216	0	0	0	0	**4**	**216**
20	YES BANK	314	10,573	683	13,471	0	0	997	24,044	294	7,712	811	34,886	0	0	1,105	42,598	111	4,187	133	58,243	0	0	244	62,430
	Total- Pvt Sector Commercial Banks	**86,239**	**2,50,149**	**1,84,788**	**7,91,906**	**7,838**	**91,286**	**2,78,865**	**11,33,341**	**6,494**	**4,07,276**	**24,576**	**8,47,425**	**1,526**	**1,25,924**	**32,596**	**13,80,625**	**2,225**	**2,62,961**	**2,649**	**3,32,750**	**401**	**47,378**	**5,275**	**6,43,090**
D	**SMALL FINANCE BANKS**																								
1	ESAF	1,23,193	41,806	1,15,801	44,232	67,671	35,559	**3,06,665**	**1,21,597**	0	0	0	0	0	0	**0**	**0**	0	0	0	0	0	0	**0**	**0**
2	Ujjivan Small Finance Bank	3,077	486	15,808	2,825	0	0	18,885	3,311	1	59	1	15	0	0	2	74	0	0	0	0	0	0	0	0
	Total- Small Finance Banks	**1,26,270**	**42,292**	**1,31,609**	**47,056**	**67,671**	**35,559**	**3,25,550**	**1,24,907**	**1**	**59**	**1**	**15**	**0**	**0**	**2**	**74**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
	Total - Commercial Banks + RRB + SFB	**2,87,259**	**6,89,995**	**9,78,613**	**18,98,729**	**1,54,664**	**4,31,382**	**14,20,536**	**30,20,105**	**14,070**	**7,61,805**	**56,836**	**15,25,797**	**3,133**	**1,57,230**	**74,039**	**24,44,832**	**3,201**	**4,27,882**	**4,172**	**5,50,986**	**513**	**51,886**	**7,886**	**10,30,754**
E	**CO-OPERATIVE BANKS**																								
1	DIST CO-OPERATIVE BANKS	0	0	0	0	2,715	30,143	**2,715**	**30,143**	0	0	0	0	15	2,281	**15**	**2,281**	0	0	0	0	0	0	**0**	**0**
2	KSCARDB (incl. PCARDBs)	21,918	50,436	17,124	28,964	6,789	12,013	**45,831**	**91,413**	0	0	0	0	0	0	**0**	**0**	0	0	0	0	0	0	**0**	**0**
3	KSCB	15,731	68,114	3,493	10,901	16,264	65,148	35,488	1,44,163	271	510	47	3,063	10,863	27,581	11,181	31,154	108	1,286	0	0	0	0	108	1,286
	Total Co-operative Banks	**37,649**	**1,18,550**	**20,617**	**39,865**	**25,768**	**1,07,304**	**84,034**	**2,65,719**	**271**	**510**	**47**	**3,063**	**10,878**	**29,862**	**11,196**	**33,435**	**108**	**1,286**	**0**	**0**	**0**	**0**	**108**	**1,286**
	Total - Banking Sector	**3,24,908**	**8,08,545**	**9,99,230**	**19,38,594**	**1,80,432**	**5,38,685**	**15,04,570**	**32,85,824**	**14,341**	**7,62,316**	**56,883**	**15,28,860**	**14,011**	**1,87,092**	**85,235**	**24,78,267**	**3,309**	**4,29,168**	**4,172**	**5,50,986**	**513**	**51,886**	**7,994**	**10,32,040**

8.6. TOTAL OUTSTANDING UNDER MICRO,SMALL AND MEDIUM ENTERPRISES(MSME) AND LARGE ENTERPRISES AS AT MARCH 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		TOTAL		Manufacturing Sector		Services Sector		Total		Total	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
A	**PUBLIC SECTOR COMMERCIAL BANKS**																								
1	BANK OF BARODA	0	0	0	0	0	0	**0**	**0**	**15,870**	**1,01,264**	**7,459**	**42,696**	**3,172**	**12,640**	**26,501**	**1,56,600**	**15,870**	**1,01,264**	**7,459**	**42,696**	**23,329**	**1,43,960**	**3,172**	**12,640**
2	BANK OF INDIA	0	0	0	0	0	0	**0**	**0**	**2,152**	**19,992**	**13,412**	**46,715**	**4,310**	**7,744**	**19,874**	**74,451**	**2,152**	**19,992**	**13,412**	**46,715**	**15,564**	**66,707**	**4,310**	**7,744**
3	BANK OF MAHARASHTRA	21	1,637	18	98,416	0	0	**39**	**1,00,053**	**519**	**3,364**	**1,696**	**23,836**	**148**	**3,857**	**2,363**	**31,057**	**540**	**5,001**	**1,714**	**1,22,252**	**2,254**	**1,27,253**	**148**	**3,857**
4	CANARA BANK	4	1,12,298	34	7,67,778	0	0	**38**	**8,80,075**	**20,672**	**1,91,700**	**1,80,184**	**5,58,500**	**4,448**	**35,500**	**2,05,304**	**7,85,700**	**20,676**	**3,03,998**	**1,80,218**	**13,26,278**	**2,00,894**	**16,30,275**	**4,448**	**35,500**
5	CENTRAL BANK OF INDIA	2	205	15	1,23,200	0	0	**17**	**1,23,405**	**1,527**	**17,403**	**10,953**	**39,721**	**427**	**1,566**	**12,907**	**58,690**	**1,529**	**17,608**	**10,968**	**1,62,921**	**12,497**	**1,80,529**	**427**	**1,566**
6	INDIAN BANK	0	0	0	0	0	0	**0**	**0**	**4,606**	**67,355**	**27,911**	**1,34,096**	**256**	**343**	**32,773**	**2,01,794**	**4,606**	**67,355**	**27,911**	**1,34,096**	**32,517**	**2,01,451**	**256**	**343**
7	INDIAN OVERSEAS BANK	0	0	0	0	0	0	**0**	**0**	**5,774**	**58,232**	**28,063**	**80,859**	**1,157**	**6,009**	**34,994**	**1,45,100**	**5,774**	**58,232**	**28,063**	**80,859**	**33,837**	**1,39,091**	**1,157**	**6,009**
8	PUNJAB & SIND BANK	0	0	0	0	0	0	**0**	**0**	**24**	**109**	**608**	**3,733**	**68**	**591**	**700**	**4,432**	**24**	**109**	**608**	**3,733**	**632**	**3,841**	**68**	**591**
9	PUNJAB NATIONAL BANK	0	0	0	0	0	0	**0**	**0**	**2,416**	**25,355**	**18,196**	**1,13,022**	**0**	**0**	**20,612**	**1,38,377**	**2,416**	**25,355**	**18,196**	**1,13,022**	**20,612**	**1,38,377**	**0**	**0**
10	STATE BANK OF INDIA	6,110	6,78,807	27,520	15,43,092	7,087	32,486	**40,717**	**22,54,385**	**10,992**	**3,35,128**	**28,337**	**4,93,192**	**30,051**	**1,88,027**	**69,380**	**10,16,347**	**17,102**	**10,13,935**	**55,857**	**20,36,284**	**72,959**	**30,50,219**	**37,138**	**2,20,513**
11	UCO BANK	0	0	0	0	0	0	**0**	**0**	**30**	**5,288**	**2,83,752**	**1,07,837**	**3,928**	**13,415**	**2,87,710**	**1,26,540**	**30**	**5,288**	**2,83,752**	**1,07,837**	**2,83,782**	**1,13,125**	**3,928**	**13,415**
12	UNION BANK OF INDIA	154	41,525	458	2,156	6	9	**618**	**43,691**	**4,232**	**57,323**	**62,045**	**2,57,966**	**6,410**	**24,257**	**72,687**	**3,39,546**	**4,386**	**98,848**	**62,503**	**2,60,122**	**66,889**	**3,58,971**	**6,416**	**24,266**
	Total- Public Sector Commercial Banks	**6,291**	**8,34,472**	**28,045**	**25,34,642**	**7,093**	**32,495**	**41,429**	**34,01,609**	**68,814**	**8,82,512**	**6,62,616**	**19,02,172**	**54,375**	**2,93,949**	**7,85,805**	**30,78,633**	**75,105**	**17,16,984**	**6,90,661**	**44,36,814**	**7,65,766**	**61,53,798**	**61,468**	**3,26,444**
B	**R R B - KERALA GRAMIN BANK**	0	0	0	0	0	0	0	**0**	**14,487**	34,433	33,382	54,187	26,499	46,402	**74,368**	**1,35,022**	14,487	34,433	33,382	54,187	47,869	88,620	**26,499**	**46,402**
	Total- Public Sector Banks including RRB	**6,291**	**8,34,472**	**28,045**	**25,34,642**	**7,093**	**32,495**	**41,429**	**34,01,609**	**83,301**	**9,16,945**	**6,95,998**	**19,56,359**	**80,874**	**3,40,351**	**8,60,173**	**32,13,655**	**89,592**	**17,51,417**	**7,24,043**	**44,91,001**	**8,13,635**	**62,42,418**	**87,967**	**3,72,846**

8.6. TOTAL OUTSTANDING UNDER MICRO,SMALL AND MEDIUM ENTERPRISES(MSME) AND LARGE ENTERPRISES AS AT MARCH 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		TOTAL		Manufacturing Sector		Services Sector		Total		Total	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
C	**PRIVATE SECTOR COMMERCIAL BANKS**																								
1	AXIS BANK	0	0	0	0	0	0	**0**	**0**	**1,191**	**1,02,280**	**3,986**	**2,18,984**	**82**	**13,764**	**5,259**	**3,35,028**	**1,191**	**1,02,280**	**3,986**	**2,18,984**	**5,177**	**3,21,264**	**82**	**13,764**
2	BANDHAN BANK	0	0	0	0	1	513	**1**	**513**	**2**	**1,241**	**10**	**7,366**	**0**	**0**	**12**	**8,607**	**2**	**1,241**	**10**	**7,366**	**12**	**8,607**	**1**	**513**
3	CSB BANK	0	0	449	47,441	0	0	**449**	**47,441**	**495**	**20,569**	**1,318**	**36,165**	**0**	**0**	**1,813**	**56,734**	**495**	**20,569**	**1,767**	**83,606**	**2,262**	**1,04,175**	**0**	**0**
4	CITY UNION BANK	0	0	0	0	0	0	**0**	**0**	**155**	**8,185**	**526**	**26,384**	**64**	**6,492**	**745**	**41,061**	**155**	**8,185**	**526**	**26,384**	**681**	**34,569**	**64**	**6,492**
5	DHANLAXMI BANK	2	4,150	30	6,750	27	1,029	**59**	**11,929**	**1,492**	**85,615**	**4**	**270**	**0**	**0**	**1,496**	**85,884**	**1,494**	**89,765**	**34**	**7,020**	**1,528**	**96,784**	**27**	**1,029**
6	FEDERAL BANK	83	35,794	274	1,41,602	0	0	**357**	**1,77,396**	**4,615**	**2,14,504**	**10,717**	**5,68,516**	**0**	**0**	**15,332**	**7,83,019**	**4,698**	**2,50,297**	**10,991**	**7,10,117**	**15,689**	**9,60,415**	**0**	**0**
7	HDFC BANK	0	0	0	0	0	0	**0**	**0**	**38,032**	**1,23,576**	**92,268**	**1,83,514**	**0**	**0**	**1,30,300**	**3,07,090**	**38,032**	**1,23,576**	**92,268**	**1,83,514**	**1,30,300**	**3,07,090**	**0**	**0**
8	ICICI BANK	0	0	0	0	0	0	**0**	**0**	**2,855**	**92,547**	**10,677**	**2,12,211**	**0**	**0**	**13,532**	**3,04,759**	**2,855**	**92,547**	**10,677**	**2,12,211**	**13,532**	**3,04,759**	**0**	**0**
9	IDBI BANK	0	0	102	930	42	854	**144**	**1,785**	**569**	**13,859**	**3,020**	**43,469**	**1,383**	**19,613**	**4,972**	**76,941**	**569**	**13,859**	**3,122**	**44,399**	**3,691**	**58,258**	**1,425**	**20,467**
10	IDFC FIRST Bank	0	0	0	0	0	0	**0**	**0**	**231**	**4,306**	**10,922**	**9,963**	**0**	**0**	**11,153**	**14,269**	**231**	**4,306**	**10,922**	**9,963**	**11,153**	**14,269**	**0**	**0**
11	INDUS IND BANK	0	0	460	2,94,896	0	0	**460**	**2,94,896**	**39,781**	**18,225**	**63,080**	**1,51,046**	**0**	**0**	**1,02,861**	**1,69,271**	**39,781**	**18,225**	**63,540**	**4,45,942**	**1,03,321**	**4,64,167**	**0**	**0**
12	JAMMU & KASHMIR BANK	0	0	0	0	0	0	**0**	**0**	**0**	**0**	**57**	**217**	**201**	**1,627**	**258**	**1,844**	**0**	**0**	**57**	**217**	**57**	**217**	**201**	**1,627**
13	KARNATAKA BANK	1	20	8	1,699	3	1,131	**12**	**2,851**	**81**	**736**	**639**	**26,748**	**369**	**7,966**	**1,089**	**35,449**	**82**	**757**	**647**	**28,447**	**729**	**29,203**	**372**	**9,097**
14	KARUR VYSYA BANK	0	0	0	0	0	0	**0**	**0**	**54**	**3,496**	**67**	**2,147**	**198**	**7,340**	**319**	**12,983**	**54**	**3,496**	**67**	**2,147**	**121**	**5,643**	**198**	**7,340**
15	KOTAK MAHINDRA BANK	0	0	0	0	0	0	**0**	**0**	**669**	**29,021**	**1,713**	**38,152**	**0**	**0**	**2,382**	**67,173**	**669**	**29,021**	**1,713**	**38,152**	**2,382**	**67,173**	**0**	**0**
16	LAKSHMI VILAS BANK	0	0	0	0	0	0	**0**	**0**	**15**	**471**	**12**	**91**	**27**	**287**	**54**	**848**	**15**	**471**	**12**	**91**	**27**	**561**	**27**	**287**
17	RBL Bank	0	0	0	0	0	0	**0**	**0**	**0**	**0**	**2,970**	**495**	**0**	**0**	**2,970**	**495**	**0**	**0**	**2,970**	**495**	**2,970**	**495**	**0**	**0**
18	SOUTH INDIAN BANK	103	55,067	159	1,29,013	39	13,798	**301**	**1,97,877**	**3,823**	**1,76,086**	**7,262**	**3,25,711**	**7,432**	**2,07,498**	**18,517**	**7,09,295**	**3,926**	**2,31,153**	**7,421**	**4,54,724**	**11,347**	**6,85,877**	**7,471**	**2,21,295**
19	T.N.MERCANTILE BANK	0	0	0	0	0	0	**0**	**0**	**179**	**3,198**	**1,138**	**14,033**	**9**	**2**	**1,326**	**17,234**	**179**	**3,198**	**1,138**	**14,033**	**1,317**	**17,232**	**9**	**2**
20	YES BANK	0	0	0	0	0	0	0	0	719	22,472	1,627	1,06,600	0	0	2,346	1,29,072	719	22,472	1,627	1,06,600	2,346	1,29,072	0	0
	Total- Pvt Sector Commercial Banks	**189**	**95,031**	**1,482**	**6,22,331**	**112**	**17,325**	**1,783**	**7,34,687**	**94,958**	**9,20,386**	**2,12,013**	**19,72,082**	**9,765**	**2,64,588**	**3,16,736**	**31,57,056**	**95,147**	**10,15,417**	**2,13,495**	**25,94,413**	**3,08,642**	**36,09,830**	**9,877**	**2,81,913**
D	**SMALL FINANCE BANKS**																								
1	ESAF	0	0	0	0	0	0	**0**	**0**	**1,23,193**	**41,806**	**1,15,801**	**44,232**	**67,671**	**35,559**	**3,06,665**	**1,21,597**	**1,23,193**	**41,806**	**1,15,801**	**44,232**	**2,38,994**	**86,037**	**67,671**	**35,559**
2	Ujjivan Small Finance Bank	0	0	0	0	0	0	0	0	3,078	545	15,809	2,839	0	0	18,887	3,385	3,078	545	15,809	2,839	18,887	3,385	0	0
	Total- Small Finance Banks	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**1,26,271**	**42,351**	**1,31,610**	**47,071**	**67,671**	**35,559**	**3,25,552**	**1,24,981**	**1,26,271**	**42,351**	**1,31,610**	**47,071**	**2,57,881**	**89,422**	**67,671**	**35,559**
	Total - Commercial Banks + RRB + SFB	**6,480**	**9,29,503**	**29,527**	**31,56,973**	**7,205**	**49,820**	**43,212**	**41,36,296**	**3,04,530**	**18,79,682**	**10,39,621**	**39,75,511**	**1,58,310**	**6,40,498**	**15,02,461**	**64,95,692**	**3,11,010**	**28,09,185**	**10,69,148**	**71,32,484**	**13,80,158**	**99,41,669**	**1,65,515**	**6,90,318**
E	**CO-OPERATIVE BANKS**																								
1	DIST CO-OPERATIVE BANKS	0	0	0	0	0	0	**0**	**0**	**0**	**0**	**0**	**0**	**2,730**	**32,424**	**2,730**	**32,424**	**0**	**0**	**0**	**0**	**0**	**0**	**2,730**	**32,424**
2	KSCARDB (incl. PCARDBs)	0	0	0	0	0	0	**0**	**0**	**21,918**	**50,436**	**17,124**	**28,964**	**6,789**	**12,013**	**45,831**	**91,413**	**21,918**	**50,436**	**17,124**	**28,964**	**39,042**	**79,400**	**6,789**	**12,013**
3	KSCB	0	0	0	0	0	0	0	0	16,110	69,911	3,540	13,964	27,127	92,729	46,777	1,76,603	16,110	69,911	3,540	13,964	19,650	83,874	27,127	92,729
	Total Co-operative Banks	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**38,028**	**1,20,347**	**20,664**	**42,928**	**36,646**	**1,37,166**	**95,338**	**3,00,440**	**38,028**	**1,20,347**	**20,664**	**42,928**	**58,692**	**1,63,274**	**36,646**	**1,37,166**
	Total - Banking Sector	**6,480**	**9,29,503**	**29,527**	**31,56,973**	**7,205**	**49,820**	**43,212**	**41,36,296**	**3,42,558**	**20,00,029**	**10,60,285**	**40,18,439**	**1,94,956**	**7,77,664**	**15,97,799**	**67,96,131**	**3,49,038**	**29,29,532**	**10,89,812**	**71,75,412**	**14,38,850**	**1,01,04,943**	**2,02,161**	**8,27,484**

8.7 . ADVANCES OUTSTANDING IN HOUSING SECTOR AS AT MARCH 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	20,062	1,56,937	0	0	**20,062**	**1,56,937**
2	BANK OF INDIA	9,490	64,108	0	0	**9,490**	**64,108**
3	BANK OF MAHARASHTRA	441	4,231	87	911	**528**	**5,142**
4	CANARA BANK	72,123	5,62,421	63	10,973	**72,186**	**5,73,394**
5	CENTRAL BANK OF INDIA	10,320	77,119	0	0	**10,320**	**77,119**
6	INDIAN BANK	7,790	63,226	0	0	**7,790**	**63,226**
7	INDIAN OVERSEAS BANK	7,868	75,840	0	0	**7,868**	**75,840**
8	PUNJAB & SIND BANK	0	0	309	2,812	**309**	**2,812**
9	PUNJAB NATIONAL BANK	20,694	1,36,116	0	0	**20,694**	**1,36,116**
10	STATE BANK OF INDIA	1,13,520	9,09,743	0	0	**1,13,520**	**9,09,743**
11	UCO BANK	6,493	48,205	19	470	**6,512**	**48,675**
12	UNION BANK OF INDIA	38,709	2,73,354	0	0	**38,709**	**2,73,354**
	Total- Public Sector Commercial Banks	3,07,510	23,71,300	478	15,167	**3,07,988**	**23,86,467**
B	**R R B - KERALA GRAMIN BANK**	60,928	3,15,228	0	0	**60,928**	**3,15,228**
	Total- Public Sector Banks including RRB	**3,68,438**	**26,86,528**	**478**	**15,167**	**3,68,916**	**27,01,695**

8.7 . ADVANCES OUTSTANDING IN HOUSING SECTOR AS AT MARCH 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	9,039	1,06,486	0	0	**9,039**	**1,06,486**
2	BANDHAN BANK	0	0	0	0	**0**	**0**
3	CSB BANK	912	4,931	0	0	**912**	**4,931**
4	CITY UNION BANK	0	0	152	1,028	**152**	**1,028**
5	DHANLAXMI BANK	2,412	21,168	0	0	**2,412**	**21,168**
6	FEDERAL BANK	19,265	1,74,276	0	0	**19,265**	**1,74,276**
7	HDFC BANK	10,245	86,728	0	0	**10,245**	**86,728**
8	ICICI BANK	4,335	46,537	0	0	**4,335**	**46,537**
9	IDBI BANK	2,126	24,554	0	0	**2,126**	**24,554**
10	IDFC FIRST Bank	36,083	11,143	0	0	**36,083**	**11,143**
11	INDUS IND BANK	0	0	99	897	**99**	**897**
12	JAMMU & KASHMIR BANK	45	481	0	0	**45**	**481**
13	KARNATAKA BANK	788	7,595	0	0	**788**	**7,595**
14	KARUR VYSYA BANK	390	3,960	87	954	**477**	**4,914**
15	KOTAK MAHINDRA BANK	0	0	9	65	**9**	**65**
16	LAKSHMI VILAS BANK	11	85	0	0	**11**	**85**
17	RBL Bank	0	0	21	1	**21**	**1**
18	SOUTH INDIAN BANK	11,505	90,019	0	0	**11,505**	**90,019**
19	T.N.MERCANTILE BANK	718	6,170	0	0	**718**	**6,170**
20	YES BANK	230	2,832	0	0	**230**	**2,832**
	Total- Pvt Sector Commercial Banks	**98,104**	**5,86,967**	**368**	**2,945**	**98,472**	**5,89,912**
D	**SMALL FINANCE BANKS**						
1	ESAF	3,672	11,602	0	0	**3,672**	**11,602**
2	Ujjivan Small Finance Bank	1,119	1,388	0	0	**1,119**	**1,388**
	Total- Small Finance Banks	**4,791**	**12,990**	**0**	**0**	**4,791**	**12,990**
	Total - Commercial Banks + RRB + SFB	**4,71,333**	**32,86,485**	**846**	**18,111**	**4,72,179**	**33,04,597**
E	**CO-OPERATIVE BANKS**						
1	DIST CO-OPERATIVE BANKS	7,112	64,341	9	59	**7,121**	**64,400**
2	KSCARDB (incl. PCARDBs)	1,73,366	3,60,034	0	0	**1,73,366**	**3,60,034**
3	KSCB	73,470	3,12,961	26,495	1,42,260	**99,965**	**4,55,221**
	Total Co-operative Banks	**2,53,948**	**7,37,336**	**26,504**	**1,42,319**	**2,80,452**	**8,79,655**
	Total - Banking Sector	**7,25,281**	**40,23,821**	**27,350**	**1,60,430**	**7,52,631**	**41,84,251**

8.8. ADVANCES OUTSTANDING IN SUB SECTORS OF OTHER PRIORITY SECTOR AS AT MARCH 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	10,631	32,058	33	42
2	BANK OF INDIA	5,340	13,619	5	32
3	BANK OF MAHARASHTRA	189	929	1,273	12,116
4	CANARA BANK	61,780	2,03,285	576	43,215
5	CENTRAL BANK OF INDIA	6,877	24,078	142	449
6	INDIAN BANK	5,019	25,795	97	6,634
7	INDIAN OVERSEAS BANK	11,530	27,386	1,423	310
8	PUNJAB & SIND BANK	61	229	0	0
9	PUNJAB NATIONAL BANK	8,998	36,120	235	76
10	STATE BANK OF INDIA	67,317	2,42,933	0	0
11	UCO BANK	1,651	5,342	9,125	72
12	UNION BANK OF INDIA	27,502	77,741	1,721	26
	Total- Public Sector Commercial Banks	**2,06,895**	**6,89,517**	**14,630**	**62,972**
B	**R R B - KERALA GRAMIN BANK**	17,292	51,436	22,669	12,853
	Total- Public Sector Banks including RRB	**2,24,187**	**7,40,953**	**37,299**	**75,825**

8.8. ADVANCES OUTSTANDING IN SUB SECTORS OF OTHER PRIORITY SECTOR AS AT MARCH 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	149	943	49,093	25,674
2	BANDHAN BANK	0	0	0	0
3	CSB BANK	1,031	2,454	3,170	1,062
4	CITY UNION BANK	26	94	0	0
5	DHANLAXMI BANK	2,045	4,753	22	187
6	FEDERAL BANK	14,891	46,399	3,685	5,473
7	HDFC BANK	1,018	2,042	3,727	5,155
8	ICICI BANK	270	1,055	648	709
9	IDBI BANK	1,186	5,790	19	299
10	IDFC FIRST Bank	0	0	4,540	1,324
11	INDUS IND BANK	0	0	463	127
12	JAMMU & KASHMIR BANK	17	60	3	19
13	KARNATAKA BANK	283	977	76	104
14	KARUR VYSYA BANK	109	346	327	1,219
15	KOTAK MAHINDRA BANK	91	293	0	0
16	LAKSHMI VILAS BANK	2	3	17	315
17	RBL Bank	98	11	3,095	478
18	SOUTH INDIAN BANK	7,628	25,171	818	10,438
19	T.N.MERCANTILE BANK	100	265	16	7
20	YES BANK	0	0	6	1,897
	Total- Pvt Sector Commercial Banks	**28,944**	**90,655**	**69,725**	**54,486**
D	**SMALL FINANCE BANKS**				
1	ESAF	23,810	4,984	2,76,259	67,003
2	Ujjivan Small Finance Bank	0	0	27,384	10,354
	Total- Small Finance Banks	**23,810**	**4,984**	**3,03,643**	**77,357**
	Total - Commercial Banks + RRB + SFB	**2,76,941**	**8,36,592**	**4,10,667**	**2,07,668**
E	**CO-OPERATIVE BANKS**				
1	DIST CO-OPERATIVE BANKS	1	15	37,875	53,361
2	KSCARDB (incl. PCARDBs)	224	1,479	33,498	41,350
3	KSCB	2,004	5,047	2,67,828	11,79,703
	Total Co-operative Banks	**2,229**	**6,541**	**3,39,201**	**12,74,414**
	Total - Banking Sector	**2,79,170**	**8,43,133**	**7,49,868**	**14,82,082**

8.9. ADVANCES OUTSTANDING UNDER SC/ST & NATIONAL PRIORITIES AS AT MARCH 2022

(Rs.in lakhs)

Sl. No.	BANK	Weaker Sections		SF,MF & AL		Artisans,V&C Ind		SC Adv		ST Adv	
		A/cs	Amount	A/cs	Amount	A/cs	Amount	A/cs	Amount	A/cs	Amount
A	**PUBLIC SECTOR COMMERCIAL BANKS**										
1	BANK OF BARODA	1,72,265	3,12,058	82,658	1,46,661	0	0	2,746	7,280	488	1,067
2	BANK OF INDIA	52,321	47,776	86,864	1,08,501	0	0	802	1,145	218	275
3	BANK OF MAHARASHTRA	1,122	19,368	433	2,454	0	0	157	231	17	37
4	CANARA BANK	15,06,305	24,39,259	12,87,046	18,20,592	7	14	25,676	41,981	6,881	12,325
5	CENTRAL BANK OF INDIA	1,37,842	2,24,042	70,746	1,12,937	305	453	3,062	4,670	165	246
6	INDIAN BANK	28,130	96,102	88,768	73,297	0	0	642	1,859	142	383
7	INDIAN OVERSEAS BANK	1,93,116	2,43,552	1,60,227	1,97,332	26	21	1,182	1,263	76	76
8	PUNJAB & SIND BANK	453	1,797	0	0	0	0	4	83	0	0
9	PUNJAB NATIONAL BANK	39,248	49,266	36,973	44,253	0	0	49	47	5	2
10	STATE BANK OF INDIA	8,04,169	17,43,123	7,13,542	11,90,749	33	8	9,287	23,431	1,385	3,298
11	UCO BANK	1,42,599	1,07,800	2,640	1,792	0	0	913	1,572	47	115
12	UNION BANK OF INDIA	2,90,072	4,15,507	2,67,756	3,90,950	914	276	9,215	14,431	737	1,530
	Total- Public Sector Commercial Banks	**33,67,642**	**56,99,649**	**27,97,653**	**40,89,519**	**1,285**	**772**	**53,735**	**97,995**	**10,161**	**19,353**
B	**R R B - KERALA GRAMIN BANK**	12,55,730	14,76,507	10,32,577	10,71,984	6,801	1,127	49,015	38,199	11,482	6,768
	Total- Public Sector Banks including RRB	**46,23,372**	**71,76,156**	**38,30,230**	**51,61,503**	**8,086**	**1,900**	**1,02,750**	**1,36,194**	**21,643**	**26,122**

8.9. ADVANCES OUTSTANDING UNDER SC/ST & NATIONAL PRIORITIES AS AT MARCH 2022

(Rs.in lakhs)

Sl. No.	BANK	Weaker Sections		SF,MF & AL		Artisans,V&C Ind		SC Adv		ST Adv	
		A/cs	Amount	A/cs	Amount	A/cs	Amount	A/cs	Amount	A/cs	Amount
C	**PRIVATE SECTOR COMMERCIAL BANKS**										
1	AXIS BANK	92,710	1,21,746	38,321	43,913	0	0	5,080	1,270	328	209
2	BANDHAN BANK	0	0	0	0	0	0	0	0	0	0
3	CSB BANK	698	1,300	1,33,969	1,15,589	7	6	941	1,277	40	48
4	CITY UNION BANK	4,545	6,201	4,500	6,156	0	0	1	3	0	0
5	DHANLAXMI BANK	53,209	1,10,157	46,702	65,224	0	0	618	1,088	109	246
6	FEDERAL BANK	4,51,744	8,52,360	2,86,801	3,57,978	113	291	1,506	3,558	180	524
7	HDFC BANK	3,92,217	2,84,760	52,614	1,25,012	0	0	24	97	23	104
8	ICICI BANK	21,654	1,23,535	9,384	26,804	0	0	17	122	0	4
9	IDBI BANK	44,978	1,37,935	24,056	55,200	0	0	62	243	14	121
10	IDFC FIRST Bank	2,20,654	63,749	10,330	3,036	0	0	42,415	12,459	3,201	928
11	INDUS IND BANK	1,77,011	31,468	2,49,117	49,196	0	0	73,131	14,340	23,822	4,645
12	JAMMU & KASHMIR BANK	180	1,168	0	0	0	0	0	0	0	0
13	KARNATAKA BANK	1,977	10,475	1,974	10,419	18	9	0	0	0	0
14	KARUR VYSYA BANK	4,892	5,008	4,583	4,374	0	0	0	0	0	0
15	KOTAK MAHINDRA BANK	1,522	35,254	13	2,510	0	0	8	67	4	424
16	LAKSHMI VILAS BANK	318	347	292	325	0	0	0	0	0	0
17	RBL Bank	37,819	4,949	31,635	3,963	0	0	3,143	388	1,242	187
18	SOUTH INDIAN BANK	3,05,151	5,23,284	2,95,647	3,95,063	107	1,161	105	664	14	32
19	T.N.MERCANTILE BANK	7,069	13,468	6,269	6,426	0	0	52	41	0	0
20	YES BANK	479	13,307	0	0	0	0	0	0	0	0
	Total- Pvt Sector Commercial Banks	**18,18,827**	**23,40,472**	**11,96,207**	**12,71,189**	**245**	**1,467**	**1,27,103**	**35,617**	**28,977**	**7,471**
D	**SMALL FINANCE BANKS**										
1	ESAF	13,39,386	4,50,141	7,61,568	3,06,463	0	0	4,754	1,816	3,229	1,224
2	Ujjivan Small Finance Bank	70,262	17,340	24,600	6,328	0	0	8,479	2,278	922	257
	Total- Small Finance Banks	**14,09,648**	**4,67,481**	**7,86,168**	**3,12,791**	**0**	**0**	**13,233**	**4,094**	**4,151**	**1,482**
	Total - Commercial Banks + RRB + SFB	**78,51,847**	**99,84,109**	**58,12,605**	**67,45,484**	**8,331**	**3,366**	**2,43,086**	**1,75,905**	**54,771**	**35,074**
E	**CO-OPERATIVE BANKS**										
1	DIST CO-OPERATIVE BANKS	4,146	27,418	1,846	18,372	0	0	3,024	20,177	54	102
2	KSCARDB (incl. PCARDBs)	79,654	1,40,046	1,29,638	2,19,973	3,886	5,184	14,511	25,006	2,034	3,319
3	KSCB	4,479	24,336	5,964	42,317	302	1,201	6,080	12,510	920	1,377
	Total Co-operative Banks	**88,279**	**1,91,800**	**1,37,448**	**2,80,662**	**4,188**	**6,385**	**23,615**	**57,693**	**3,008**	**4,798**
	Total - Banking Sector	**79,40,126**	**1,01,75,909**	**59,50,053**	**70,26,146**	**12,519**	**9,752**	**2,66,701**	**2,33,598**	**57,779**	**39,872**

8.10. ADVANCES UNDER DRI, PMEGP, NRLM & NULM AS AT MARCH 2022

(Rs.in lakhs)

Sl. No.	BANK	ADV - DRI		PMEGP ADV		Disbursed during the Quarter	NRLM ADV		Disbursed during the Quarter	NULM ADV		Disbursed during the Quarter
		A/cs	Amount	A/cs	Amount	Amount	A/cs	Amount	Amount	A/cs	Amount	Amount
A	**PUBLIC SECTOR COMMERCIAL BANKS**											
1	BANK OF BARODA	7	12	301	995	635	1,180	4,761	3,784	218	398	12
2	BANK OF INDIA	6	77	385	1,297	120	1,926	5,875	2,733	334	503	31
3	BANK OF MAHARASHTRA	0	0	0	0	0	1	5	0	16	36	0
4	CANARA BANK	4,237	299	4,301	17,863	1,536	32,438	71,613	10,256	887	2,039	339
5	CENTRAL BANK OF INDIA	0	0	4	49	77	658	3,032	221	25	36	146
6	INDIAN BANK	35	3	579	2,043	642	54	71	38	107	258	77
7	INDIAN OVERSEAS BANK	431	32	427	1,872	165	396	1,127	142	629	2,070	1,002
8	PUNJAB & SIND BANK	0	0	0	0	0	0	0	0	14	5	0
9	PUNJAB NATIONAL BANK	0	0	547	559	94	1,290	2,780	753	1,414	3,395	446
10	STATE BANK OF INDIA	143	79	2,317	7,723	621	9,027	4,735	307	107	131	5
11	UCO BANK	0	0	115	221	0	280	1,019	224	125	371	0
12	UNION BANK OF INDIA	321	42	519	947	54	54,059	1,09,398	0	58,550	1,14,637	0
	Total- Public Sector Commercial Banks	**5,180**	**544**	**9,495**	**33,568**	**3,945**	**1,01,309**	**2,04,415**	**18,459**	**62,426**	**1,23,880**	**2,058**
B	**R R B - KERALA GRAMIN BANK**	192	12	1,067	4,259	585	9,639	33,958	15,737	1,307	3,150	2,116
	Total- Public Sector Banks including RRB	**5,372**	**556**	**10,562**	**37,827**	**4,530**	**1,10,948**	**2,38,374**	**34,196**	**63,733**	**1,27,030**	**4,174**

8.10. ADVANCES UNDER DRI, PMEGP, NRLM & NULM AS AT MARCH 2022

(Rs.in lakhs)

Sl. No.	BANK	ADV - DRI		PMEGP ADV		Disbursed during the Quarter	NRLM ADV		Disbursed during the Quarter	NULM ADV		Disbursed during the Quarter
		A/cs	Amount	A/cs	Amount	Amount	A/cs	Amount	Amount	A/cs	Amount	Amount
C	**PRIVATE SECTOR COMMERCIAL BANKS**											
1	AXIS BANK	0	0	13	23	13	0	0	0	1	2	0
2	BANDHAN BANK	0	0	0	0	0	0	0	0	0	0	0
3	CSB BANK	5	0	75	115	16	0	0	0	4	3	0
4	CITY UNION BANK	0	0	0	0	0	0	0	0	0	0	0
5	DHANLAXMI BANK	36	32	126	335	0	1,453	2,791	803	88	694	468
6	FEDERAL BANK	5	0	0	0	357	69	215	39	73	105	5
7	HDFC BANK	0	0	36	137	67	0	0	0	2	2	0
8	ICICI BANK	0	0	65	112	7	5,206	15,774	0	641	2,462	0
9	IDBI BANK	1	0	44	141	34	249	416	39	133	231	9
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	30	52	4	1	1	0	3	1	0
14	KARUR VYSYA BANK	191	15	1	1	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	2	0	400	1,163	113	0	0	0	10	11	0
19	T.N.MERCANTILE BANK	7	1	28	23	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	**270**	**50**	**818**	**2,102**	**611**	**6,978**	**19,197**	**881**	**956**	**3,511**	**482**
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	**5,642**	**606**	**11,380**	**39,930**	**5,141**	**1,17,926**	**2,57,571**	**35,077**	**64,689**	**1,30,541**	**4,656**
E	**CO-OPERATIVE BANKS**											
1	DIST CO-OPERATIVE BANKS	0	0	0	0	0	356	634	155	9	35	9
2	KSCARDB (incl. PCARDBs)	0	0	0	0	0	0	0	0	0	0	0
3	KSCB	435	24,528	0	0	0	1,931	3,486	1,394	63	237	82
	Total Co-operative Banks	**435**	**24,528**	**0**	**0**	**0**	**2,287**	**4,120**	**1,549**	**72**	**272**	**91**
	Total - Banking Sector	**6,077**	**25,135**	**11,380**	**39,930**	**5,141**	**1,20,213**	**2,61,691**	**36,626**	**64,761**	**1,30,813**	**4,747**

8.11. DISTRICT WISE ACHIEVEMENT UNDER ANNUAL CREDIT PLAN 2021-22 AS AT MARCH 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.
TRIVANDRUM	5,05,29,299	10,94,91,648	217	2,31,24,998	6,20,51,833	268	3,41,18,466	2,82,34,956	83	10,77,72,763	19,97,78,438	185	4,89,68,841	21,30,58,038	435	15,67,41,604	41,28,36,475	263
KOLLAM	5,65,87,990	6,94,81,025	123	3,63,01,200	9,00,98,238	248	3,78,66,000	2,54,25,991	67	13,07,55,190	18,50,05,254	141	1,50,00,000	2,78,05,730	185	14,57,55,190	21,28,10,984	146
PATHANAMTHITTA	3,15,87,517	4,22,60,097	134	1,10,50,107	1,03,91,213	94	1,73,62,632	37,60,368	22	6,00,00,256	5,64,11,678	94	1,98,52,652	2,46,58,562	124	7,98,52,908	8,10,70,240	102
ALAPPUZHA	5,89,80,000	6,15,65,093	104	1,69,20,000	2,32,54,324	137	1,12,70,000	91,95,568	82	8,71,70,000	9,40,14,985	108	2,28,30,000	5,65,03,276	247	11,00,00,000	15,05,18,261	137
KOTTAYAM	6,72,00,000	6,26,91,127	93	2,61,00,000	2,07,07,772	79	5,01,00,000	1,74,21,773	35	14,34,00,000	10,08,20,672	70	4,76,00,000	7,09,11,761	149	19,10,00,000	17,17,32,433	90
IDUKKI	4,29,03,386	3,62,44,198	84	70,75,028	86,42,118	122	1,77,04,488	74,62,093	42	6,76,82,902	5,23,48,409	77	1,07,34,008	1,88,75,179	176	7,84,16,910	7,12,23,588	91
ERNAKULAM	7,17,65,229	9,29,89,391	130	8,53,88,180	11,01,45,416	129	3,51,64,548	1,77,29,253	50	19,23,17,956	22,08,64,059	115	14,39,14,858	44,91,31,334	312	33,62,32,815	66,99,95,393	199
THRISSUR	6,53,42,000	9,31,89,334	143	5,20,12,000	5,30,52,240	102	5,76,46,000	3,06,51,791	53	17,50,00,000	17,68,93,365	101	5,35,00,000	12,91,38,297	241	22,85,00,000	30,60,31,662	134
PALAKKAD	5,95,90,000	8,30,54,092	139	4,27,20,000	1,89,89,447	44	1,41,20,000	3,16,61,100	224	11,64,30,000	13,37,04,639	115	3,99,70,000	6,15,71,158	154	15,64,00,000	19,52,75,797	125
MALAPPURAM	6,37,52,000	7,76,47,689	122	3,01,05,500	2,20,27,904	73	1,69,00,001	1,13,40,439	67	11,07,57,500	11,10,16,032	100	5,24,70,000	6,39,57,537	122	16,32,27,500	17,49,73,569	107
KOZHIKODE	7,48,07,100	8,36,78,270	112	3,09,54,900	2,72,26,944	88	2,15,84,000	1,85,91,523	86	12,73,46,000	12,94,96,737	102	9,12,40,000	19,12,88,371	210	21,85,86,000	32,07,85,108	147
WAYANAD	3,59,00,000	4,31,89,119	120	60,00,000	87,00,629	145	49,00,000	1,67,67,431	342	4,68,00,000	6,86,57,179	147	32,00,000	55,95,903	175	5,00,00,000	7,42,53,081	149
KANNUR	4,94,15,663	7,03,20,770	142	2,16,79,836	1,64,62,647	76	5,84,67,261	1,00,02,628	17	12,95,62,760	9,67,86,045	75	7,14,60,342	5,57,54,517	78	20,10,23,102	15,25,40,562	76
KASARGODE	3,37,50,000	4,68,51,970	139	96,89,500	77,80,187	80	1,11,76,900	59,90,574	54	5,46,16,400	6,06,22,731	111	2,69,32,300	2,04,42,608	76	8,15,48,700	8,10,65,339	99
TOTAL	**76,21,10,184**	**97,26,53,823**	**128**	**39,91,21,248**	**47,95,30,912**	**120**	**38,83,80,295**	**23,42,35,487**	**60**	**1,54,96,11,727**	**1,68,64,20,223**	**109**	**64,76,73,001**	**1,38,86,92,270**	**214**	**2,19,72,84,729**	**3,07,51,12,492**	**140**

8.12. BANK WISE ACHIEVEMENT UNDER ANNUAL CREDIT PLAN 2021-22 AS AT MARCH 2022

(Amount in thosands)

Sl. No.	NAME OF BANK	PRIMARY			SECONDARY			TERTIARY			TOTAL PRIORITY SECTOR			NON PRIORITY SECTOR			TOTAL CREDIT FOR THE STATE		
		Target	Ach.	% Ach.	Target	Ach.	% Ach.	Target	Ach.	% Ach.	Target	Ach.	% Ach.	Target	Ach.	% Ach.	Target	Ach.	% Ach.
A	**PUBLIC SECTOR COMMERCIAL BANKS**																		
1	BANK OF BARODA	1,63,00,438	3,39,29,582	208	1,00,87,879	81,85,060	81	65,93,011	25,30,678	38	3,29,81,329	4,46,45,321	135	1,00,50,956	3,62,58,227	361	4,30,32,285	8,09,03,548	188
2	BANK OF INDIA	60,73,743	1,13,20,478	186	57,04,840	31,08,993	54	39,69,857	44,79,357	113	1,57,48,440	1,89,08,828	120	56,35,134	59,34,925	105	2,13,83,574	2,48,43,754	116
3	BANK OF MAHARASHTRA	2,63,171	33,07,844	1,257	2,02,082	7,74,754	383	2,84,732	14,67,474	515	7,49,985	55,50,072	740	9,83,706	4,59,035	47	17,33,691	60,09,107	347
4	CANARA BANK	9,09,17,517	18,54,81,320	204	3,97,71,936	7,72,82,848	194	3,43,66,943	2,21,19,158	64	16,50,56,396	28,48,83,326	173	4,91,70,983	5,08,03,197	103	21,42,27,379	33,56,86,522	157
5	CENTRAL BANK OF INDIA	1,23,17,194	2,24,63,392	182	41,43,471	30,04,997	73	58,16,073	18,93,177	33	2,22,76,738	2,73,61,566	123	54,58,233	1,53,68,514	282	2,77,34,971	4,27,30,080	154
6	INDIAN BANK	1,34,46,286	1,71,36,370	127	60,06,265	1,46,29,150	244	58,72,359	18,08,637	31	2,53,24,909	3,35,74,157	133	55,19,460	3,58,82,077	650	3,08,44,369	6,94,56,234	225
7	INDIAN OVERSEAS BANK	1,71,17,798	1,84,92,012	108	72,17,599	93,54,610	130	53,81,479	31,92,501	59	2,97,16,875	3,10,39,123	104	93,12,095	15,81,728	17	3,90,28,971	3,26,20,852	84
8	PUNJAB & SIND BANK	18,885	4	0	2,20,355	1,72,737	78	3,51,572	24,787	7	5,90,812	1,97,528	33	2,11,042	90,556	43	8,01,854	2,88,084	36
9	PUNJAB NATIONAL BANK	97,73,440	29,50,586	30	75,64,843	20,65,950	27	61,11,061	12,39,874	20	2,34,49,344	62,56,411	27	1,19,54,521	2,59,82,459	217	3,54,03,865	3,22,38,870	91
10	STATE BANK OF INDIA	11,84,80,471	14,77,96,934	125	6,81,39,673	10,25,85,959	151	6,26,29,625	2,52,60,666	40	24,92,49,770	27,56,43,558	111	5,34,72,333	19,34,63,186	362	30,27,22,103	46,91,06,745	155
11	UCO BANK	22,75,277	21,61,194	95	21,60,615	17,08,390	79	16,38,335	23,13,483	141	60,74,227	61,83,066	102	17,34,471	74,54,007	430	78,08,698	1,36,37,073	175
12	UNION BANK OF INDIA	2,44,98,217	2,91,02,454	119	1,39,69,463	1,92,25,497	138	1,22,41,776	69,28,429	57	5,07,09,456	5,52,56,379	109	91,30,759	4,00,00,694	438	5,98,40,215	9,52,57,074	159
	Total - Public sector Cmmercial Banks	**31,14,82,436**	**47,41,42,171**	**152**	**16,51,89,021**	**24,20,98,944**	**147**	**14,52,56,823**	**7,32,58,221**	**50**	**62,19,28,280**	**78,94,99,336**	**127**	**16,26,33,692**	**41,32,78,606**	**254**	**78,45,61,973**	**1,20,27,77,942**	**153**
B	RRB-KERALA GRAMIN BANK	9,79,31,099	13,64,60,632	139	3,10,61,137	1,22,32,835	39	1,82,12,386	1,06,22,163	58	14,72,04,622	15,93,15,629	108	2,16,91,213	1,55,85,036	72	16,88,95,835	17,49,00,665	104
	Total- Public Sector Banks including RRB	**40,94,13,536**	**61,06,02,803**	**149**	**19,62,50,159**	**25,43,31,778**	**130**	**16,34,69,208**	**8,38,80,384**	**51**	**76,91,32,903**	**94,88,14,966**	**123**	**18,43,24,905**	**42,88,63,642**	**233**	**95,34,57,808**	**1,37,76,78,608**	**144**

8.12. BANK WISE ACHIEVEMENT UNDER ANNUAL CREDIT PLAN 2021-22 AS AT MARCH 2022

(Amount in thosands)

Sl. No.	NAME OF BANK	PRIMARY			SECONDARY			TERTIARY			TOTAL PRIORITY SECTOR			NON PRIORITY SECTOR			TOTAL CREDIT FOR THE STATE		
		Target	Ach.	% Ach.	Target	Ach.	% Ach.	Target	Ach.	% Ach.	Target	Ach.	% Ach.	Target	Ach.	% Ach.	Target	Ach.	% Ach.
C	**Private Sector Commercial Banks**																		
1	AXIS BANK	39,35,496	62,93,757	160	58,52,165	1,13,37,474	194	25,06,657	36,62,709	146	1,22,94,318	2,12,93,940	173	1,71,42,653	5,42,93,469	317	2,94,36,971	7,55,87,409	257
2	BANDHAN BANK	77,376	3,600	5	65,170	23,022	35	1,52,800	620	0	2,95,346	27,242	9	4,47,739	60,135	13	7,43,085	87,377	12
3	CSB BANK	1,04,82,436	1,95,26,003	186	59,92,107	28,39,670	47	47,29,028	3,71,776	8	2,12,03,571	2,27,37,448	107	1,02,38,982	78,50,575	77	3,14,42,553	3,05,88,024	97
4	CITY UNION BANK	2,30,024	4,72,538	205	4,47,684	8,88,208	198	8,38,709	67,594	8	15,16,417	14,28,340	94	11,33,553	9,13,291	81	26,49,969	23,41,631	88
5	DHANLAXMI BANK	80,12,777	86,36,196	108	53,06,187	12,41,458	23	34,23,795	11,11,665	32	1,67,42,759	1,09,89,319	66	1,01,70,135	1,42,56,435	140	2,69,12,894	2,52,45,754	94
6	FEDERAL BANK	6,40,85,460	10,03,02,602	157	4,61,58,502	8,45,14,498	183	3,04,82,955	53,77,908	18	14,07,26,916	19,01,95,008	135	9,28,93,867	19,25,11,720	207	23,36,20,783	38,27,06,729	164
7	HDFC BANK	1,54,74,108	1,21,06,595	78	1,61,68,466	1,69,82,862	105	75,57,847	36,15,011	48	3,92,00,422	3,27,04,468	83	3,71,26,399	13,43,16,678	362	7,63,26,821	16,70,21,146	219
8	ICICI BANK	1,30,41,925	57,25,475	44	1,63,93,002	2,34,22,988	143	1,02,80,128	19,96,826	19	3,97,15,055	3,11,45,289	78	2,91,44,573	9,21,17,292	316	6,88,59,628	12,32,62,581	179
9	IDBI BANK	64,96,401	76,54,152	118	46,23,582	22,93,033	50	17,31,916	7,67,597	44	1,28,51,899	1,07,14,782	83	62,21,201	3,59,26,940	577	1,90,73,099	4,66,41,722	245
10	IDFC FIRST Bank	2,09,620	19,03,703	908	7,03,744	6,09,892	87	61,900	3,40,335	550	9,75,264	28,53,930	293	9,27,500	1,23,65,612	1,333	19,02,764	1,52,19,543	800
11	INDUS IND BANK	33,09,970	75,26,434	227	36,73,139	1,04,80,421	285	21,53,596	16,058	1	91,36,705	1,80,22,912	197	29,45,297	8,40,77,991	2,855	1,20,82,001	10,21,00,903	845
12	JAMMU & KASHMIR BANK	32,776	0	0	17,720	93,950	530	86,512	16,076	19	1,37,008	1,10,026	80	57,159	2,04,349	358	1,94,167	3,14,376	162
13	KARNATAKA BANK	7,93,394	3,73,242	47	7,80,898	6,30,817	81	6,94,580	9,83,318	142	22,68,872	19,87,378	88	12,36,041	19,81,198	160	35,04,913	39,68,576	113
14	KARUR VYSYA BANK	5,68,794	6,57,130	116	2,94,746	1,19,401	41	4,71,426	1,02,815	22	13,34,966	8,79,346	66	7,81,886	55,92,767	715	21,16,852	64,72,113	306
15	KOTAK MAHINDRA BANK	8,91,426	7,91,084	89	13,15,213	21,20,721	161	4,25,217	1,103	0	26,31,855	29,12,907	111	33,51,662	3,14,25,699	938	59,83,517	3,43,38,606	574
16	LAKSHMI VILAS BANK	1,44,404	58,784	41	1,22,562	28,757	23	1,45,588	14,06,068	966	4,12,554	14,93,609	362	3,09,932	23,38,370	754	7,22,485	38,31,978	530
17	RBL Bank	36,888	2,48,905	675	26,720	73,207	274	23,185	18,810	81	86,793	3,40,922	393	88,471	1,16,336	131	1,75,264	4,57,258	261
18	SOUTH INDIAN BANK	2,99,08,778	3,80,55,645	127	1,59,72,826	1,08,21,978	68	1,34,57,502	1,83,07,425	136	5,93,39,106	6,71,85,048	113	2,63,63,799	73,18,68,210	2,776	8,57,02,905	79,90,53,258	932
19	T.N.MERCANTILE BANK	5,81,831	16,87,233	290	10,84,923	26,95,927	248	4,02,885	2,19,669	55	20,69,639	46,02,829	222	7,12,628	0	0	27,82,266	46,02,829	165
20	YES BANK	2,02,942	6,05,327	298	5,74,223	95,80,384	1,668	4,68,479	3,68,411	79	12,45,644	1,05,54,122	847	10,10,446	1,00,66,614	996	22,56,090	2,06,20,736	914
	Total-Private Sector Commercial Banks	**15,85,16,824**	**21,26,28,404**	**134**	**12,55,73,577**	**18,07,98,667**	**144**	**8,00,94,705**	**3,87,51,793**	**48**	**36,41,85,106**	**43,21,78,865**	**119**	**24,23,03,921**	**73,18,68,210**	**302**	**60,64,89,027**	**1,16,40,47,075**	**192**
D	**SMALL BANK**																		
1	ESAF	64,80,540	2,88,69,585	445	47,66,788	1,11,12,665	233	28,63,949	70,56,206	246	1,41,11,277	4,70,38,456	333	52,28,709	1,00,66,614	193	1,93,39,986	5,71,05,070	295
2	Ujjivan Small Finance Bank	1,86,651	4,83,270	259	2,70,491	1,91,697	71	4,15,000	12,63,608	304	8,72,142	19,38,575	222	1,76,508	6,29,532	357	10,48,649	25,68,108	245
	Total- Small Finance Banks	**66,67,191**	**2,93,52,855**	**440**	**50,37,279**	**1,13,04,362**	**224**	**32,78,948**	**83,19,814**	**254**	**1,49,83,419**	**4,89,77,032**	**327**	**54,05,217**	**1,06,96,146**	**198**	**2,03,88,635**	**5,96,73,178**	**293**
	Total Commercial Banks + RRB + SFB	**57,45,97,551**	**85,25,84,062**	**148**	**32,68,61,015**	**44,64,34,808**	**137**	**24,68,42,862**	**13,09,51,992**	**53**	**1,14,83,01,428**	**1,42,99,70,862**	**125**	**43,20,34,043**	**1,17,14,27,998**	**271**	**1,58,03,35,471**	**2,60,13,98,860**	**165**
E	**Co-operative Sector**																		
1	DIST CO-OPERATIVE BANKS	12,14,10,196	8,23,93,340	68	5,32,55,562	2,31,16,318	43	9,78,12,519	6,58,17,100	67	27,24,78,277	17,13,26,758	63	15,86,16,346	16,63,74,897	105	43,10,94,623	33,77,01,655	78
2	KSCARDB (incl. PCARDBs)	1,58,59,765	1,13,35,274	71	82,16,948	25,04,721	30	1,05,80,591	1,21,59,915	115	3,46,57,304	2,59,99,910	75	60,82,824	7,73,632	13	4,07,40,128	2,67,73,542	66
3	KSCB	5,02,42,672	2,63,41,147	52	1,07,87,723	74,75,065	69	3,31,44,324	2,53,06,480	76	9,41,74,719	5,91,22,692	63	5,09,39,789	5,01,15,742	98	14,51,14,507	10,92,38,435	75
	Total - Co-operative Sector	**18,75,12,633**	**12,00,69,762**	**64**	**7,22,60,233**	**3,30,96,104**	**46**	**14,15,37,434**	**10,32,83,495**	**73**	**40,13,10,299**	**25,64,49,360**	**64**	**21,56,38,959**	**21,72,64,272**	**101**	**61,69,49,258**	**47,37,13,632**	**77**
	GRAND TOTAL	**76,21,10,184**	**97,26,53,823**	**128**	**39,91,21,248**	**47,95,30,912**	**120**	**38,83,80,295**	**23,42,35,487**	**60**	**1,54,96,11,727**	**1,68,64,20,223**	**109**	**64,76,73,001**	**1,38,86,92,270**	**214**	**2,19,72,84,729**	**3,07,51,12,492**	**140**

8.13. DISTRICT WISE BREAKUP OF CROP LOAN & TERM LOAN ACHIEVEMENT UNDER PRIMARY SECTOR FOR 2021-22 AS AT MARCH 2022

(Amount in Thousands)

SL NO	NAME OF THE DISTRICT	SHORT TERM LOAN			TERM LOAN			PRIMARY SECTOR (TOTAL AGRICULTURE)		
		TARGET	ACHIEVEMENT	% ACH	TARGET	ACHIEVEMENT	% ACH	TARGET	ACHIEVEMENT	% ACH
1	Trivandrum	3,83,11,403	7,32,73,200	191	1,22,17,896	3,62,18,448	296	5,05,29,299	10,94,91,648	217
2	Kollam	2,36,63,100	4,56,41,701	193	3,29,24,890	2,38,39,324	72	5,65,87,990	6,94,81,025	123
3	Pathanamthitta	2,89,55,783	3,43,44,511	119	26,31,734	79,15,586	301	3,15,87,517	4,22,60,097	134
4	Alappuzha	4,48,08,600	3,95,23,999	88	1,41,71,400	2,20,41,094	156	5,89,80,000	6,15,65,093	104
5	Kottayam	4,94,59,850	6,02,19,895	122	1,77,40,150	24,71,232	14	6,72,00,000	6,26,91,127	93
6	Idukki	3,19,98,658	2,97,81,639	93	1,09,04,728	64,62,559	59	4,29,03,386	3,62,44,198	84
7	Ernakulam	4,30,59,137	3,11,55,783	72	2,87,06,092	6,18,33,608	215	7,17,65,229	9,29,89,391	130
8	Thrissur	4,15,72,400	4,44,56,340	107	2,37,69,600	4,87,32,994	205	6,53,42,000	9,31,89,334	143
9	Palakkad	4,47,81,076	5,42,44,379	121	1,48,08,924	2,88,09,713	195	5,95,90,000	8,30,54,092	139
10	Malappuram	4,75,32,084	5,08,73,094	107	1,62,19,916	2,67,74,595	165	6,37,52,000	7,76,47,689	122
11	Kozhikode	6,10,14,300	5,71,08,721	94	1,37,92,800	2,65,69,549	193	7,48,07,100	8,36,78,270	112
12	Wayanad	2,64,01,450	3,77,34,081	143	94,98,550	54,55,038	57	3,59,00,000	4,31,89,119	120
13	Kannur	3,57,49,770	3,69,31,280	103	1,36,65,893	3,33,89,490	244	4,94,15,663	7,03,20,770	142
14	Kasaragod	2,20,07,252	3,07,97,402	140	1,17,42,748	1,60,54,568	137	3,37,50,000	4,68,51,970	139
TOTAL		**53,93,14,863**	**62,60,86,026**	**116**	**22,27,95,321**	**34,65,67,798**	**156**	**76,21,10,184**	**97,26,53,823**	**128**

8.14. BANK WISE BREAKUP OF CROP LOAN & TERM LOAN ACHIEVEMENT UNDER PRIMARY SECTOR FOR 2021-22 AS AT MARCH 2022

(Amount in Thousands)

Sl. No.	BANK	SHORT TERM LOAN			TERM LOAN			PRIMARY SECTOR (TOTAL AGRICULTURE)		
		Target	Achievement	% Ach	Target	Achievement	% Ach	Target	Achievement	% Ach
A	**PUBLIC SECTOR COMMERCIAL BANKS**									
1	BANK OF BARODA	1,13,56,560	1,82,79,455	161	49,43,878	1,56,50,128	317	1,63,00,438	3,39,29,582	208
2	BANK OF INDIA	41,70,806	67,71,652	162	19,02,937	45,48,826	239	60,73,743	1,13,20,478	186
3	BANK OF MAHARASHTRA	1,70,833	21,46,800	1,257	92,337	11,61,044	1,257	2,63,171	33,07,844	1,257
4	CANARA BANK	6,44,51,351	11,33,23,183	176	2,64,66,166	7,21,58,137	273	9,09,17,517	18,54,81,320	204
5	CENTRAL BANK OF INDIA	79,45,298	1,57,60,286	198	43,71,895	67,03,106	153	1,23,17,194	2,24,63,392	182
6	INDIAN BANK	84,47,218	1,15,48,464	137	49,99,067	55,87,906	112	1,34,46,286	1,71,36,370	127
7	INDIAN OVERSEAS BANK	1,25,11,016	1,46,43,727	117	46,06,782	38,48,285	84	1,71,17,798	1,84,92,012	108
8	PUNJAB & SIND BANK	14,666	0	0	4,219	4	0	18,885	4	0
9	PUNJAB NATIONAL BANK	68,67,922	12,07,900	18	29,05,518	17,42,686	60	97,73,440	29,50,586	30
10	STATE BANK OF INDIA	8,33,20,191	10,19,27,207	122	3,51,60,280	4,58,69,727	130	11,84,80,471	14,77,96,934	125
11	UCO BANK	15,47,383	13,81,275	89	7,27,894	7,79,919	107	22,75,277	21,61,194	95
12	UNION BANK OF INDIA	1,70,01,410	1,87,80,464	110	74,96,808	1,03,21,990	138	2,44,98,217	2,91,02,454	119
	Total - Public Sector Commercial Banks	**21,78,04,653**	**30,57,70,414**	**140**	**9,36,77,783**	**16,83,71,757**	**180**	**31,14,82,436**	**47,41,42,171**	**152**
B	RRB - K G B	7,52,73,766	12,04,28,251	160	2,26,57,334	1,60,32,381	71	9,79,31,099	13,64,60,632	139
	Total- Public Sector Banks including RRB	**29,30,78,419**	**42,61,98,665**	**145**	**11,63,35,117**	**18,44,04,138**	**159**	**40,94,13,536**	**61,06,02,803**	**149**

8.14. BANK WISE BREAKUP OF CROP LOAN & TERM LOAN ACHIEVEMENT UNDER PRIMARY SECTOR FOR 2021-22 AS AT MARCH 2022

(Amount in Thousands)

Sl. No.	BANK	SHORT TERM LOAN			TERM LOAN			PRIMARY SECTOR (TOTAL AGRICULTURE)		
		Target	Achievement	% Ach	Target	Achievement	% Ach	Target	Achievement	% Ach
C	**PRIVATE SECTOR COMMERCIAL BANKS**									
1	AXIS BANK	24,39,445	53,02,897	217	14,96,051	9,90,860	66	39,35,496	62,93,757	160
2	BANDHAN BANK	54,834	1,000	2	22,542	2,600	12	77,376	3,600	5
3	CSB BANK	74,40,495	92,44,730	124	30,41,941	1,02,81,273	338	1,04,82,436	1,95,26,003	186
4	CITY UNION BANK	1,33,850	3,21,064	240	96,174	1,51,474	157	2,30,024	4,72,538	205
5	DHANLAXMI BANK	55,78,646	64,53,323	116	24,34,131	21,82,873	90	80,12,777	86,36,196	108
6	FEDERAL BANK	4,57,95,094	6,95,77,665	152	1,82,90,366	3,07,24,937	168	6,40,85,460	10,03,02,602	157
7	HDFC BANK	1,05,56,552	41,51,670	39	49,17,556	79,54,925	162	1,54,74,108	1,21,06,595	78
8	ICICI BANK	81,90,717	36,63,965	45	48,51,208	20,61,510	42	1,30,41,925	57,25,475	44
9	IDBI BANK	38,63,094	50,77,358	131	26,33,307	25,76,794	98	64,96,401	76,54,152	118
10	IDFC FIRST Bank	1,53,292	61,989	40	56,328	18,41,714	3,270	2,09,620	19,03,703	908
11	INDUS IND BANK	23,01,205	39,39,549	171	10,08,765	35,86,885	356	33,09,970	75,26,434	227
12	JAMMU & KASHMIR BANK	22,666	0	0	10,110	0	0	32,776	0	0
13	KARNATAKA BANK	5,35,618	2,46,246	46	2,57,776	1,26,996	49	7,93,394	3,73,242	47
14	KARUR VYSYA BANK	3,70,638	2,74,068	74	1,98,156	3,83,062	193	5,68,794	6,57,130	116
15	KOTAK MAHINDRA BANK	6,05,741	48,500	8	2,85,685	7,42,584	260	8,91,426	7,91,084	89
16	LAKSHMI VILAS BANK	99,903	13,397	13	44,500	45,387	102	1,44,404	58,784	41
17	RBL Bank	28,841	2,06,644	716	8,047	42,261	525	36,888	2,48,905	675
18	SOUTH INDIAN BANK	2,00,57,496	1,56,93,192	78	98,51,283	2,23,62,453	227	2,99,08,778	3,80,55,645	127
19	T.N.MERCANTILE BANK	3,88,342	4,11,080	106	1,93,489	12,76,153	660	5,81,831	16,87,233	290
20	YES BANK	1,36,933	53,068	39	66,008	5,52,259	837	2,02,942	6,05,327	298
	Total-Private Sector Commercial Banks	**10,87,53,401**	**12,47,41,404**	**115**	**4,97,63,424**	**8,78,87,000**	**177**	**15,85,16,824**	**21,26,28,404**	**134**
D	**SMALL BANK**									
1	ESAF	35,22,418	30,93,615	88	29,58,122	2,57,75,970	871	64,80,540	2,88,69,585	445
2	Ujjivan Small Finance Bank	1,23,068	3,78,153	307	63,583	1,05,117	165	1,86,651	4,83,270	259
	Total- Small Finance Banks	**36,45,487**	**34,71,768**	**95**	**30,21,705**	**2,58,81,087**	**857**	**66,67,191**	**2,93,52,855**	**440**
	Total Commercial Banks + RRB + SFB	**40,54,77,306**	**55,44,11,837**	**137**	**16,91,20,245**	**29,81,72,225**	**176**	**57,45,97,551**	**85,25,84,062**	**148**
E	**Co-operative Sector**									
1	DIST CO-OPERATIVE BANKS	8,70,56,357	5,12,02,329	59	3,43,53,839	3,11,91,011	91	12,14,10,196	8,23,93,340	68
2	KSCARDB (incl. PCARDBs)	97,94,354	53,94,633	55	60,65,411	59,40,641	98	1,58,59,765	1,13,35,274	71
3	KSCB	3,69,86,846	1,50,77,226	41	1,32,55,826	1,12,63,922	85	5,02,42,672	2,63,41,147	52
	Total - Co-operative Sector	**13,38,37,557**	**7,16,74,188**	**54**	**5,36,75,076**	**4,83,95,573**	**90**	**18,75,12,633**	**12,00,69,762**	**64**
	GRAND TOTAL	**53,93,14,863**	**62,60,86,026**	**116**	**22,27,95,321**	**34,65,67,798**	**156**	**76,21,10,184**	**97,26,53,823**	**128**

8.15. DISTRICTWISE DATA ON FLOW OF BANK CREDIT TO MINORITIES AS AT MARCH 2022

(Rs.in crores)

	Outstanding			
	AS ON 31.03.2021		AS ON 31.03.2022	
	No.	Amount	No.	Amount
TRIVANDRUM				
Christians	1,32,632	3,663	1,64,264	3,342
Muslims	1,35,171	2,271	1,41,242	2,755
Sikhs	467	3	389	2
Jains	17	0	35	1
NeoBudhists	390	1	374	1
Zorashtrians	3	3	5	0
Total	**2,68,680**	**5,942**	**3,06,309**	**6,101**
KOLLAM				
Christians	1,08,254	3,480	1,58,506	3,249
Muslims	1,35,110	5,080	1,34,105	4,132
Sikhs	0	0	34	2
Jains	0	0	1	0
NeoBudhists	0	0	13	1
Zorashtrians	0	0	2	0
Total	**2,43,364**	**8,560**	**2,92,661**	**7,384**
PATHANAMTHITTA				
Christians	2,18,891	4,292	2,12,385	4,287
Muslims	88,743	1,097	88,485	1,233
Sikhs	0	0	0	0
Jains	0	0	0	0
NeoBudhists	0	0	0	0
Zorashtrians	0	0	0	0
Total	**3,07,634**	**5,389**	**3,00,870**	**5,520**
ALAPPUZHA				
Christians	1,31,730	2,499	2,08,124	2,923
Muslims	1,13,541	2,332	1,10,953	2,569
Sikhs	85	4	116	2
Jains	0	0	0	0
NeoBudhists	83	3	442	11
Zorashtrians	0	0	0	0
Total	**2,45,439**	**4,838**	**3,19,635**	**5,505**
KOTTAYAM				
Christians	2,80,258	6,715	2,74,312	10,004
Muslims	51,859	1,591	49,153	1,949
Sikhs	54	1	76	1
Jains	63	0	115	9
NeoBudhists	9	0	303	11
Zorashtrians	4	0	10	0
Total	**3,32,247**	**8,307**	**3,23,969**	**11,974**
IDUKKI				
Christians	1,77,395	3,421	1,39,242	3,843
Muslims	52,568	898	36,336	911
Sikhs	0	0	0	0
Jains	0	0	0	0
NeoBudhists	0	0	0	0
Zorashtrians	0	0	0	0
Total	**2,29,963**	**4,319**	**1,75,578**	**4,754**
ERNAKULAM				
Christians	3,43,272	12,056	2,74,339	13,018
Muslims	1,51,832	4,811	1,03,359	4,213
Sikhs	173	9	215	10
Jains	124	10	126	23
NeoBudhists	169	80	427	20
Zorashtrians	11	0	5	0
Total	**4,95,581**	**16,965**	**3,78,471**	**17,284**

8.15. DISTRICTWISE DATA ON FLOW OF BANK CREDIT TO MINORITIES AS AT MARCH 2022

(Rs.in crores)

	Outstanding			
	AS ON 31.03.2021		AS ON 31.03.2022	
	No.	Amount	No.	Amount
THRISSUR				
Christians	1,94,875	6,183	2,04,964	6,409
Muslims	1,75,031	4,440	1,81,668	4,526
Sikhs	184	2	58	2
Jains	0	0	2	0
NeoBudhists	584	18	563	39
Zorashtrians	43	1	39	1
Total	**3,70,717**	**10,643**	**3,87,294**	**10,976**
PALAKKAD				
Christians	1,57,105	2,519	57,304	1,434
Muslims	4,72,155	8,378	2,18,986	4,415
Sikhs	0	0	0	0
Jains	0	0	0	0
NeoBudhists	0	0	0	0
Zorashtrians	0	0	0	0
Total	**6,29,260**	**10,897**	**2,76,290**	**5,849**
MALAPPURAM				
Christians	43,593	1,258	33,285	1,345
Muslims	5,25,018	9,535	4,73,311	12,729
Sikhs	64	1	74	4
Jains	15	0	55	2
NeoBudhists	198	5	209	16
Zorashtrians	14	0	20	1
Total	**5,68,902**	**10,799**	**5,06,954**	**14,098**
KOZHIKODE				
Christians	43,197	1,150	62,618	1,729
Muslims	2,00,692	5,421	2,49,931	5,628
Sikhs	291	2	176	5
Jains	95	6	136	22
NeoBudhists	540	18	624	21
Zorashtrians	15	0	18	0
Total	**2,44,830**	**6,597**	**3,13,503**	**7,405**
WAYANAD				
Christians	1,27,334	2,154	1,25,970	2,276
Muslims	1,41,988	1,918	1,38,814	2,013
Sikhs	46	0	21	0
Jains	234	5	216	6
NeoBudhists	105	2	29	0
Zorashtrians	5	0	2	0
Total	**2,69,712**	**4,079**	**2,65,052**	**4,296**
KANNUR				
Christians	96,790	7,139	83,890	7,136
Muslims	1,56,452	4,889	1,25,856	18,877
Sikhs	47	2	26	1
Jains	51	3	30	1
NeoBudhists	606	17	43	0
Zorashtrians	13	1	12	1
Total	**2,53,959**	**12,052**	**2,09,857**	**26,016**
KASARAGOD				
Christians	80,183	1,223	84,941	1,824
Muslims	3,01,523	4,556	2,63,414	5,372
Sikhs	11	0	18	0
Jains	11	0	23	1
NeoBudhists	44	1	1,204	55
Zorashtrians	2	0	12	0
Total	**3,81,774**	**5,780**	**3,49,612**	**7,252**
GRAND TOTAL	**48,42,062**	**1,15,166**	**44,06,055**	**1,34,414**

8.16. PERFORMANCE UNDER KISAN CREDIT CARD SCHEME AS AT MARCH 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	3,968	4,916	15	77	12,922	16,489	57	317	**12,979**	**16,806**	15,624	19,746	950	8,425	**16,574**	**28,171**	95
2	BANK OF INDIA	2,899	2,671	266	819	9,528	8,856	477	1,906	**10,005**	**10,762**	22,961	20,712	2,951	1,144	**25,912**	**21,856**	16,796
3	BANK OF MAHARASHTRA	45	188	3	223	0	0	0	0	**0**	**0**	211	521	20	3,075	**231**	**3,596**	0
4	CANARA BANK	97,596	1,83,109	11,793	45,777	2,48,115	5,06,926	29,721	1,26,801	**2,77,836**	**6,33,727**	6,51,942	5,81,318	80,578	1,47,152	**7,32,520**	**7,28,470**	4,28,536
5	CENTRAL BANK OF INDIA	519	418	49	323	839	677	66	449	**905**	**1,126**	4,803	6,027	6,576	6,717	**11,379**	**12,744**	0
6	INDIAN BANK	1,806	2,761	0	0	2,603	4,118	0	0	**2,603**	**4,118**	11,049	17,323	0	0	**11,049**	**17,323**	0
7	INDIAN OVERSEAS BANK	1,120	2,156	302	991	6,432	8,532	826	2,489	**7,258**	**11,021**	24,671	34,398	1,889	6,289	**26,560**	**40,687**	0
8	PUNJAB & SIND BANK	0	0	0	0	0	0	0	0	**0**	**0**	0	0	0	0	**0**	**0**	0
9	PUNJAB NATIONAL BANK	1,903	2,581	139	1,759	6,538	7,827	685	6,644	**7,223**	**14,471**	9,923	9,699	2,702	14,182	**12,625**	**23,881**	0
10	STATE BANK OF INDIA	4,523	5,471	106	939	8,554	10,720	219	3,230	**8,773**	**13,950**	93,645	1,11,356	5,188	27,892	**98,833**	**1,39,248**	69,235
11	UCO BANK	410	642	52	238	1,229	1,820	134	505	**1,363**	**2,325**	3,126	4,824	228	668	**3,354**	**5,492**	3,354
12	UNION BANK OF INDIA	1,585	4,125	793	2,374	4,521	9,826	1,751	6,023	**6,272**	**15,849**	52,852	90,125	4,509	17,734	**57,361**	**1,07,860**	0
	Total- Public Sector Commercial Banks	**1,16,374**	**2,09,038**	**13,518**	**53,520**	**3,01,281**	**5,75,790**	**33,936**	**1,48,364**	**3,35,217**	**7,24,154**	**8,90,807**	**8,96,049**	**1,05,591**	**2,33,278**	**9,96,398**	**11,29,327**	**5,18,016**
B	**R R B - KERALA GRAMIN BANK**	1,08,636	1,72,978	572	2,717	3,57,099	5,40,123	2,624	13,689	3,59,723	5,53,812	3,00,058	3,54,458	64,829	2,01,664	3,64,887	5,56,122	3,64,800
	Total- Public Sector Banks including RRB	**2,25,010**	**3,82,016**	**14,090**	**56,237**	**6,58,380**	**11,15,913**	**36,560**	**1,62,053**	**6,94,940**	**12,77,966**	**11,90,865**	**12,50,507**	**1,70,420**	**4,34,942**	**13,61,285**	**16,85,449**	**8,82,816**
C	**PRIVATE SECTOR COMMERCIAL BANKS**																	

8.16. PERFORMANCE UNDER KISAN CREDIT CARD SCHEME AS AT MARCH 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	0	0	55	1,121	0	0	147	2,930	**147**	**2,930**	0	0	1,317	28,602	**1,317**	**28,602**	0
2	BANDHAN BANK	0	0	0	0	0	0	0	0	**0**	**0**	0	0	0	0	**0**	**0**	0
3	CSB BANK	67	57	106	2,115	116	88	210	8,828	**326**	**8,916**	357	277	374	12,812	**731**	**13,089**	0
4	CITY UNION BANK	0	0	0	0	0	0	0	0	**0**	**0**	0	0	3	132	**3**	**132**	0
5	DHANLAXMI BANK	114	234	4	32	328	690	8	117	**336**	**807**	528	579	285	1,791	**813**	**2,369**	0
6	FEDERAL BANK	29,630	50,956	9,154	35,417	1,07,828	2,10,787	14,284	86,845	**1,22,112**	**2,97,632**	92,757	2,08,959	15,883	2,23,887	**1,08,640**	**4,32,846**	18,011
7	HDFC BANK	33,657	15,826	693	8,165	97,757	46,870	3,513	44,557	**1,01,270**	**91,427**	2,51,645	1,08,985	18,166	1,28,746	**2,69,811**	**2,37,731**	0
8	ICICI BANK	0	0	822	9,768	0	0	3,253	36,817	**3,253**	**36,817**	0	0	1,461	33,511	**1,461**	**33,511**	0
9	IDBI BANK	5,504	13,775	381	2,422	17,906	46,512	751	6,292	**18,657**	**52,804**	18,111	46,135	1,182	19,580	**19,293**	**65,716**	37,404
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	8	8	20	271	12	18	30	472	**42**	**490**	66	88	175	3,953	**241**	**4,041**	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	2	5	1	4	5	9	1	4	**6**	**13**	23	27	6	816	**29**	**843**	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	3,940	3,883	1,279	4,279	10,803	14,039	6,397	20,369	**17,200**	**34,408**	12,489	15,670	12,110	2,09,820	**24,599**	**2,25,490**	2,086
19	T.N.MERCANTILE BANK	1	1	0	0	6	2	0	0	**6**	**2**	12	29	0	0	**12**	**29**	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	**72,923**	**84,744**	**12,515**	**63,594**	**2,34,761**	**3,19,015**	**28,594**	**2,07,230**	**2,63,355**	**5,26,246**	**3,75,988**	**3,80,749**	**50,962**	**6,63,650**	**4,26,950**	**10,44,398**	**57,501**
D	**SMALL FINANCE BANKS**																	
1	ESAF	0	0	5	44	0	0	13	9	**13**	**9**	0	0	12	95	**12**	**95**	0
2	Ujjivan Small Finance Bank	0	0	0	0	0	0	0	0	**0**	**0**	0	0	0	0	**0**	**0**	0
	Total- Small Finance Banks	**0**	**0**	**5**	**44**	**0**	**0**	**13**	**9**	**13**	**9**	**0**	**0**	**12**	**95**	**12**	**95**	**0**
	Total - Commercial Banks + RRB + SFB	**2,97,933**	**4,66,760**	**26,610**	**1,19,875**	**8,93,141**	**14,34,929**	**65,167**	**3,69,292**	**9,58,308**	**18,04,221**	**15,66,853**	**16,31,256**	**2,21,394**	**10,98,687**	**17,88,247**	**27,29,943**	**9,40,317**
E	**CO-OPERATIVE BANKS**																	
1	DIST CO-OPERATIVE BANKS	7,919	8,283	0	0	23,130	23,078	0	0	**23,130**	**23,078**	25,269	20,737	0	0	**25,269**	**20,737**	0
2	KSCARDB (incl. PCARDBs)	3	6	0	0	3	6	0	0	**3**	**6**	144	204	8	24	**152**	**228**	0
3	KSCB	43,658	80,557	242	3,217	43,658	80,557	647	7,232	**44,305**	**87,789**	6,40,431	5,14,689	597	6,042	**6,41,028**	**5,20,731**	77,252
	Total Co-operative Banks	**51,580**	**88,846**	**242**	**3,217**	**66,791**	**1,03,641**	**647**	**7,232**	**67,438**	**1,10,873**	**6,65,844**	**5,35,630**	**605**	**6,066**	**6,66,449**	**5,41,696**	**77,252**
	Total - Banking Sector	**3,49,513**	**5,55,606**	**26,852**	**1,23,092**	**9,59,932**	**15,38,570**	**65,814**	**3,76,523**	**10,25,746**	**19,15,093**	**22,32,697**	**21,66,886**	**2,21,999**	**11,04,753**	**24,54,696**	**32,71,639**	**10,17,569**

8.17. PERFORMANCE UNDER WCC & CUY AS AT MARCH 2022

(Rs. in Lakhs)

Sl No.	BANK	Weavers Credit Card (WCC)			Coir Udyami Yojana (CUY)		
		Outstanding		Disbursed during the Quarter	Outstanding		Disbursed during the Quarter
		No.	Amt	Amt	No	Amt	Amt
A	**PUBLIC SECTOR COMMERCIAL BANKS**						
1	BANK OF BARODA	0	0	0	0	0	0
2	BANK OF INDIA	0	0	0	0	0	0
3	BANK OF MAHARASHTRA	0	0	0	0	0	0
4	CANARA BANK	77	17	0	0	0	0
5	CENTRAL BANK OF INDIA	0	0	0	0	0	0
6	INDIAN BANK	0	0	0	0	0	0
7	INDIAN OVERSEAS BANK	44	28	5	0	0	0
8	PUNJAB & SIND BANK	0	0	0	0	0	0
9	PUNJAB NATIONAL BANK	0	0	0	0	0	0
10	STATE BANK OF INDIA	6	5	0	200	1488	107
11	UCO BANK	8	1	0	0	0	0
12	UNION BANK OF INDIA	71	45	0	0	0	0
	Total- Public Sector Commercial Banks	**206**	**97**	**5**	**200**	**1488**	**107**
B	**R R B - KERALA GRAMIN BANK**	63	16	5	0	0	0
	Total- Public Sector Banks including RRB	**269**	**112**	**10**	**200**	**1488**	**107**
C	**PRIVATE SECTOR COMMERCIAL BANKS**						
1	AXIS BANK	0	0	0	0	0	0
2	BANDHAN BANK	0	0	0	0	0	0
3	CSB BANK	0	0	0	0	0	0
4	CITY UNION BANK	0	0	0	0	0	0
5	DHANLAXMI BANK	0	0	0	0	0	0
6	FEDERAL BANK	0	0	0	0	0	0
7	HDFC BANK	0	0	0	0	0	0
8	ICICI BANK	0	0	0	0	0	0
9	IDBI BANK	0	0	0	0	0	0
10	IDFC FIRST Bank	0	0	0	0	0	0
11	INDUS IND BANK	0	0	0	0	0	0
12	JAMMU & KASHMIR BANK	0	0	0	0	0	0
13	KARNATAKA BANK	0	0	0	0	0	0
14	KARUR VYSYA BANK	0	0	0	0	0	0
15	KOTAK MAHINDRA BANK	0	0	0	0	0	0
16	LAKSHMI VILAS BANK	0	0	0	0	0	0
17	RBL Bank	0	0	0	0	0	0
18	SOUTH INDIAN BANK	0	0	0	0	0	0
19	T.N.MERCANTILE BANK	0	0	0	0	0	0
20	YES BANK	0	0	0	0	0	0
	Total- Pvt Sector Commercial Banks	**0**	**0**	**0**	**0**	**0**	**0**
D	**SMALL FINANCE BANKS**						
1	ESAF	0	0	0	0	0	0
2	Ujjivan Small Finance Bank	0	0	0	0	0	0
	Total- Small Finance Banks	**0**	**0**	**0**	**0**	**0**	**0**
Total - Commercial Banks + RRB + SFB		**269**	**112**	**10**	**200**	**1488**	**107**
E	**CO-OPERATIVE BANKS**						
1	DIST CO-OPERATIVE BANKS	0	0	0	0	0	0
2	KSCARDB (incl. PCARDBs)	0	0	0	0	0	0
3	KSCB	0	0	0	0	0	0
	Total Co-operative Banks	**0**	**0**	**0**	**0**	**0**	**0**
Total - Banking Sector		**269**	**112**	**10**	**200**	**1488**	**107**

8.18. MICRO FINANCE - Cumulative Performance of Banks in Kerala State as at MARCH 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	12,930	3,056	12,800	2,956	1,153	4,709	43	139
2	BANK OF INDIA	16,200	2,125	16,200	2,125	3,200	1,450	1,250	1,110
3	BANK OF MAHARASHTRA	41	117	0	0	0	0	0	0
4	CANARA BANK	94,211	18,280	94,211	18,280	32,428	71,613	887	2,039
5	CENTRAL BANK OF INDIA	11,916	5,712	11,916	5,712	2,525	1,721	147	426
6	INDIAN BANK	12,853	1,651	12,853	1,651	0	0	0	0
7	INDIAN OVERSEAS BANK	11,969	21,589	10,325	18,520	3,258	5,128	603	1,321
8	PUNJAB & SIND BANK	0	0	0	0	0	0	0	0
9	PUNJAB NATIONAL BANK	12,601	2,817	12,508	2,807	265	1,576	178	1,234
10	STATE BANK OF INDIA	15,760	8,451	6,462	3,718	9,298	4,733	27	52
11	UCO BANK	1,649	267	1,649	267	302	102	103	26
12	UNION BANK OF INDIA	5,494	89,533	40,231	77,432	798	902	14	46
	Total- Public Sector Commercial Banks	**1,95,624**	**1,53,598**	**2,19,155**	**1,33,468**	**53,227**	**91,934**	**3,252**	**6,393**
B	**R R B - KERALA GRAMIN BANK**	68,609	18,942	53,666	16,012	15,125	7,796	1,779	947
	Total- Public Sector Banks including RRB	**2,64,233**	**1,72,540**	**2,72,821**	**1,49,481**	**68,352**	**99,730**	**5,031**	**7,340**
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	23	12	20	11	0	0	0	0
4	CITY UNION BANK	0	0	0	0	0	0	0	0
5	DHANLAXMI BANK	12,781	4,759	12,719	4,730	1,454	456	82	19
6	FEDERAL BANK	16,267	3,406	112	9	3	20	0	0
7	HDFC BANK	30,605	6,635	30,605	6,635	0	0	0	0
8	ICICI BANK	12,202	21,19,060	12,202	2,120	9,990	1,770	1,727	348
9	IDBI BANK	6,002	360	5,796	279	249	13	133	6
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	1,997	519	643	141	0	0	0	0
19	T.N.MERCANTILE BANK	47	0	18	0	0	0	0	0
20	YES BANK	0	0	0	0	0	0	0	0
	Total- Pvt Sector Commercial Banks	**79,931**	**21,34,751**	**62,122**	**13,924**	**11,696**	**2,259**	**1,942**	**373**
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	**3,44,164**	**23,07,291**	**3,34,943**	**1,63,404**	**80,048**	**1,01,989**	**6,973**	**7,713**
E	**CO-OPERATIVE BANKS**								
1	DIST CO-OPERATIVE BANKS	2,140	385	2,140	385	355	186	9	4
2	KSCARDB (incl. PCARDBs)	0	0	0	0	0	0	0	0
3	KSCB	38,463	29,923	51,510	28,056	2,974	892	72	30
	Total Co-operative Banks	**40,603**	**30,308**	**53,650**	**28,441**	**3,329**	**1,078**	**81**	**34**
	Total - Banking Sector	**3,84,767**	**23,37,598**	**3,88,593**	**1,91,845**	**83,377**	**1,03,066**	**7,054**	**7,747**

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

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

Sl. No.	BANK	No of SHGs formed during the Quarter	No.of SHGs formed during the Fin. Year	No. of SHG loans sanctioned during the Quarter		No. of SHG loans disbursed during the Quarter		Disbursement during the Fin Year		Outstanding under SHG Finance (1)		Of (1) NRLM compliant		Of (1) NULM compliant		Of (1) total No.of Beneficiaries
				A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.	
A	**PUBLIC SECTOR COMMERCIAL BANKS**															
1	BANK OF BARODA	48	200	613	5,063	613	5,063	1,727	12,383	7,385	17,395	1,153	4,709	131	365	73,850
2	BANK OF INDIA	0	0	549	3,568	549	3,568	1,544	9,812	7,469	15,501	3,500	4,250	425	707	1,13,120
3	BANK OF MAHARASHTRA	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4	CANARA BANK	649	3,437	946	5,351	946	5,351	5,813	21,121	63,376	1,57,312	32,428	71,613	887	2,039	9,50,640
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	25	61	123	1,156	75	203	258	638	4,120	5,218	658	610	525	1,365	65,942
8	PUNJAB & SIND BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
9	PUNJAB NATIONAL BANK	101	261	378	2,314	389	2,567	925	5,893	5,586	11,256	1,290	2,779	1,414	3,395	49,156
10	STATE BANK OF INDIA	1,532	3,711	1,676	11,470	1,676	11,470	3,887	16,748	18,138	41,526	9,392	6,245	8,746	35,281	50,531
11	UCO BANK	14	44	2	11	2	11	20	117	336	1,197	241	998	95	199	2,352
12	UNION BANK OF INDIA	2,532	4,687	2,532	19,391	2,532	19,391	4,687	26,397	24,521	70,436	0	0	0	0	0
	Total- Public Sector Commercial Banks	**4,901**	**12,401**	**6,819**	**48,324**	**6,782**	**47,624**	**18,861**	**93,109**	**1,30,931**	**3,19,841**	**48,662**	**91,204**	**12,223**	**43,351**	**13,05,591**
B	**R R B - KERALA GRAMIN BANK**	0	0	2,808	19,088	2,808	19,088	8,272	53,182	44,882	93,069	18,065	67,959	90	75	6,28,348
	Total- Public Sector Banks including RRB	**4,901**	**12,401**	**9,627**	**67,412**	**9,590**	**66,712**	**27,133**	**1,46,292**	**1,75,813**	**4,12,910**	**66,727**	**1,59,163**	**12,313**	**43,426**	**19,33,939**
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	16	13	23	15	175	43	50	42	0	0	0	0	33
4	CITY UNION BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5	DHANLAXMI BANK	1,631	4,940	1,631	14,397	1,631	14,376	4,940	39,669	11,219	54,376	1,453	2,791	79	683	1,25,786
6	FEDERAL BANK	111	211	234	1,262	234	1,262	397	1,963	2,561	3	0	0	0	0	1,281
7	HDFC BANK	1,501	6,024	5,486	24,510	5,486	24,510	15,688	72,496	30,605	86,896	0	0	0	0	0
8	ICICI BANK	0	0	0	0	0	0	0	0	18	41	0	0	0	0	246
9	IDBI BANK	607	1,156	607	2,524	602	2,501	1,128	4,920	6,002	10,923	211	363	95	181	60,020
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	19	48	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	13	4	31	4	31	34	90	297	323	0	0	0	0	4,455
19	T.N.MERCANTILE BANK	0	0	0	0	0	0	4	1	40	55	0	0	0	0	327
20	YES BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	**0**
	Total- Pvt Sector Commercial Banks	**3,854**	**12,344**	**7,978**	**42,737**	**7,980**	**42,694**	**22,366**	**1,19,181**	**50,811**	**1,52,707**	**1,664**	**3,154**	**174**	**864**	**1,92,148**
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	**8,755**	**24,745**	**17,605**	**1,10,149**	**17,570**	**1,09,406**	**49,499**	**2,65,472**	**2,26,624**	**5,65,617**	**68,391**	**1,62,317**	**12,487**	**44,291**	**21,26,087**
E	**CO-OPERATIVE BANKS**															
1	DIST CO-OPERATIVE BANKS	0	0	91	272	91	272	308	908	1,068	1,214	355	634	9	35	35,009
2	KSCARDB (incl. PCARDBs)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3	KSCB	690	2,190	122	9,437	1,170	9,431	3,106	23,414	15,168	40,956	3,074	5,504	128	225	36,422
	Total Co-operative Banks	690	2,190	213	9,709	1,261	9,703	3,414	24,322	16,236	42,170	3,429	6,138	137	260	71,431
	Total - Banking Sector	**9,445**	**26,935**	**17,818**	**1,19,858**	**18,831**	**1,19,109**	**52,913**	**2,89,795**	**2,42,860**	**6,07,787**	**71,820**	**1,68,455**	**12,624**	**44,551**	**21,97,518**

8.20. MICRO FINANCE - Cumulative Performance of Banks in Kerala State as at MARCH 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	0	0	549	3,568	549	3,568	1,544	9,812	7,469	15,501	3,500	4,250	425	707	1,13,120
3	BANK OF MAHARASHTRA	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4	CANARA BANK	649	3,437	946	5,351	946	5,351	5,813	21,121	63,376	1,57,312	32,428	71,613	887	2,039	9,50,640
5	CENTRAL BANK OF INDIA	140	1,477	859	6,017	859	10,217	2,761	19,457	11,650	32,101	1,711	4,511	187	523	1,35,098
6	INDIAN BANK	212	596	776	7,126	776	7,126	2,308	20,444	14,607	40,901	54	71	107	258	2,19,105
7	INDIAN OVERSEAS BANK	58	89	165	1,635	165	1,635	1,895	5,012	8,610	12,689	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	4	16	12	15	0	0	0	0	0
11	UCO BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
12	UNION BANK OF INDIA	2,532	4,687	2,532	19,391	2,532	19,391	4,687	36,381	35,452	68,312	0	0	0	0	0
	Total- Public Sector Commercial Banks	**3,591**	**10,286**	**5,827**	**43,088**	**5,827**	**47,288**	**19,012**	**1,12,242**	**1,41,176**	**3,26,831**	**37,693**	**80,445**	**1,606**	**3,527**	**14,17,963**
B	**R R B - KERALA GRAMIN BANK**	757	20,142	2,546	16,971	2,546	16,971	7,696	49,080	44,882	93,069	18,065	67,959	90	75	9,72,867
	Total- Public Sector Banks including RRB	**4,348**	**30,428**	**8,373**	**60,059**	**8,373**	**64,259**	**26,708**	**1,61,322**	**1,86,058**	**4,19,900**	**55,758**	**1,48,404**	**1,696**	**3,602**	**23,90,830**
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	10	3	4	1	0	0	0	0	1
4	CITY UNION BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5	DHANLAXMI BANK	269	721	269	803	269	803	721	2,155	1,487	2,851	1,453	2,791	0	0	2,456
6	FEDERAL BANK	111	211	234	1,262	234	1,262	398	1,964	2,571	3	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	136	472	580	3,385	580	3,385	2,007	10,719	9,634	20,590	8,210	17,454	1,420	3,133	1,47,350
9	IDBI BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
10	IDFC FIRST Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
11	INDUS IND BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
12	JAMMU & KASHMIR BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13	KARNATAKA BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
14	KARUR VYSYA BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
15	KOTAK MAHINDRA BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
16	LAKSHMI VILAS BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
17	RBL Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
18	SOUTH INDIAN BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
19	T.N.MERCANTILE BANK	0	0	0	0	0	0	8	1	6	1	0	0	0	0	8
20	YES BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Total- Pvt Sector Commercial Banks	**516**	**1,404**	**1,083**	**5,450**	**1,083**	**5,450**	**3,144**	**14,842**	**13,702**	**23,446**	**9,665**	**20,254**	**1,420**	**3,133**	**1,51,116**
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	**4,864**	**31,832**	**9,456**	**65,509**	**9,456**	**69,709**	**29,852**	**1,76,164**	**1,99,760**	**4,43,346**	**65,423**	**1,68,658**	**3,116**	**6,735**	**25,41,946**
E	**CO-OPERATIVE BANKS**															
1	DIST CO-OPERATIVE BANKS	0	0	91	272	91	272	308	908	1,068	1,214	355	634	9	35	35,009
2	KSCARDB (incl. PCARDBs)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3	KSCB	283	1,125	718	4,338	718	4,338	718	4,338	13,127	36,063	1,801	3,441	134	245	24,247
	Total Co-operative Banks	**283**	**1,125**	**809**	**4,610**	**809**	**4,610**	**1,026**	**5,246**	**14,195**	**37,277**	**2,156**	**4,075**	**143**	**280**	**59,256**
	Total - Banking Sector	**5,147**	**32,957**	**10,265**	**70,119**	**10,265**	**74,319**	**30,878**	**1,81,410**	**2,13,955**	**4,80,623**	**67,579**	**1,72,732**	**3,259**	**7,015**	**26,01,202**

8.21. MICRO FINANCE - Cumulative Performance of Banks in Kerala State as at MARCH 2022
Mode of linkage-SHGs financed through the medium of NGOs (Rs. in lakhs)

Sl. No.	BANK	No. of NGO loans sanctioned during the Quarter		No. of NGO loans disbursed during the Quarter		Disbursement during the Fin Year		Outstanding under NGO Finance (1)		Of (1) NRLM compliant		Of (1) NULM compliant		Of (1) total No.of Beneficiaries	No. of SHGs financed by these NGOs
		A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.		
A	**PUBLIC SECTOR COMMERCIAL BANKS**														
1	BANK OF BARODA	0	0	0	0	0	0	42	55	0	0	0	0	10	1
2	BANK OF INDIA	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3	BANK OF MAHARASHTRA	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4	CANARA BANK	0	0	0	0	0	0	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	4	1,552	12	15	0	0	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**	**4**	**1,552**	**55**	**120**	**0**	**0**	**0**	**0**	**15**	**16**
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**	**4**	**1,552**	**55**	**120**	**0**	**0**	**0**	**0**	**15**	**16**
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	0	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	2	1	0	0	0	0	30	2
19	T.N.MERCANTILE BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0
20	YES BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Total- Pvt Sector Commercial Banks	**0**	**0**	**0**	**0**	**0**	**0**	**6**	**1**	**0**	**0**	**0**	**0**	**40**	**2**
D	**SMALL FINANCE BANKS**														
1	ESAF	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2	Ujjivan Small Finance Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Total- Small Finance Banks	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
	Total - Commercial Banks + RRB + SFB	**0**	**0**	**0**	**0**	**4**	**1,552**	**61**	**121**	**0**	**0**	**0**	**0**	**55**	**18**
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**	**4**	**1,552**	**61**	**121**	**0**	**0**	**0**	**0**	**55**	**18**

8.22. PROGRESS REPORT ON ATMs BY THE BANK AS AT MARCH 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	170	59	111	0	170	170
3	BANK OF MAHARASHTRA	0	0	0	21	17	4	0	0	7
4	CANARA BANK	8	7	1	853	622	231	2	853	853
5	CENTRAL BANK OF INDIA	0	0	0	65	57	8	0	0	0
6	INDIAN BANK	0	0	0	204	139	65	0	0	56
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	1	0	1	257	151	106	0	92	191
10	STATE BANK OF INDIA	18	12	6	3,572	1,088	2,484	1	1,088	1,088
11	UCO BANK	0	0	0	41	35	6	41	41	41
12	UNION BANK OF INDIA	0	0	0	481	0	481	0	47	41
	Total- Public Sector Commercial Banks	**27**	**19**	**8**	**6,079**	**2,498**	3,581	**45**	**2,702**	**2,858**
B	**R R B - KERALA GRAMIN BANK**	0	0	0	314	304	10	10	247	247
	Total- Public Sector Banks including RRB	**27**	**19**	8	**6,393**	**2,802**	3,591	**55**	**2,949**	**3,105**
C	**PRIVATE SECTOR COMMERCIAL BANKS**									
1	AXIS BANK	0	0	0	297	148	149	0	0	0
2	BANDHAN BANK	0	0	0	9	9	0	0	0	0
3	CSB BANK	0	0	0	218	139	79	0	0	139
4	CITY UNION BANK	0	0	0	38	28	10	0	0	0
5	DHANLAXMI BANK	1	1	0	147	117	30	0	147	147
6	FEDERAL BANK	84	79	5	806	690	116	0	806	806
7	HDFC BANK	17	17	0	376	248	128	1	376	376
8	ICICI BANK	0	0	0	267	183	84	0	267	267
9	IDBI BANK	0	0	0	94	0	94	0	94	94
10	IDFC FIRST Bank	0	0	0	8	5	3	0	0	0
11	INDUS IND BANK	0	0	0	76	63	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	32	0	32	0	0	0
16	LAKSHMI VILAS BANK	0	0	0	13	13	0	0	0	0
17	RBL Bank	0	0	0	11	0	11	0	0	0
18	SOUTH INDIAN BANK	2	1	1	753	469	284	0	701	753
19	T.N.MERCANTILE BANK	0	0	0	23	19	4	0	0	0
20	YES BANK	0	0	0	15	0	15	0	0	0
	Total- Pvt Sector Commercial Banks	**104**	**98**	6	**3,218**	**2,158**	**1,060**	**1**	**2,391**	**2,582**
D	**SMALL FINANCE BANKS**									
1	ESAF	6	6	0	228	228	0	0	228	228
2	Ujjivan Small Finance Bank	15	15	0	15	15	0	0	0	0
	Total- Small Finance Banks	**21**	**21**	**0**	**243**	**243**	0	**0**	**228**	**228**
	Total - Commercial Banks + RRB + SFB	**152**	**138**	**14**	**9,854**	**5,203**	**4,651**	**56**	**5,568**	**5,915**
E	**CO-OPERATIVE BANKS**									
1	DIST CO-OPERATIVE BANKS	0	0	0	7	0	7	1	7	7
2	KSCARDB (incl. PCARDBs)	0	0	0	0	0	0	0	0	0
3	KSCB	0	0	0	291	217	74	4	0	81
	Total Co-operative Banks	**0**	**0**	**0**	**298**	**217**	81	**5**	**7**	**88**
	Total - Banking Sector	**152**	**138**	**14**	**10,152**	**5,420**	**4,732**	**61**	**5,575**	**6,003**

8.23. PROGRESS REPORT ON JOINT LIABILITY GROUPS (JLGs) AS AT MARCH 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	10	20	10	20	28	88	561	1,187
2	BANK OF INDIA	104	341	104	341	209	657	1,637	3,652
3	BANK OF MAHARASHTRA	0	0	0	0	0	0	3	5
4	CANARA BANK	5,061	15,147	5,061	15,147	18,134	1,59,883	22,885	67,566
5	CENTRAL BANK OF INDIA	57	123	57	83	133	74	228	378
6	INDIAN BANK	48	179	48	179	48	179	347	805
7	INDIAN OVERSEAS BANK	112	195	112	195	19	35	206	236
8	PUNJAB & SIND BANK	0	0	0	0	0	0	0	0
9	PUNJAB NATIONAL BANK	4	17	27	63	27	63	626	1,290
10	STATE BANK OF INDIA	10	22	10	22	45	102	717	1,231
11	UCO BANK	114	217	114	217	114	217	239	437
12	UNION BANK OF INDIA	0	0	0	0	3,296	6,267	6,496	10,031
	Total- Public Sector Commercial Banks	**5,520**	**16,261**	**5,543**	**16,267**	**22,053**	**1,67,563**	**33,945**	**86,817**
B	**R R B - KERALA GRAMIN BANK**	741	1,821	741	1,821	1,803	3,800	8,350	14,099
	Total- Public Sector Banks including RRB	**6,261**	**18,082**	**6,284**	**18,088**	**23,856**	**1,71,363**	**42,295**	**1,00,916**
C	**PRIVATE SECTOR COMMERCIAL BANKS**								
1	AXIS BANK	0	0	0	0	6,280	1,798	88,278	12,062
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	213	830	213	478	213	478	771	1,043
6	FEDERAL BANK	20	84	21	75	56	206	121	265
7	HDFC BANK	0	0	0	0	8	11	75	30
8	ICICI BANK	0	0	0	0	0	0	0	0
9	IDBI BANK	3	26	3	26	3	26	550	1,016
10	IDFC FIRST Bank	40,890	19,127	40,890	19,127	40,890	19,127	1,89,765	54,065
11	INDUS IND BANK	8,109	13,070	8,109	13,070	53,787	1	50,071	1
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	1,375	476	37,882	4,959
18	SOUTH INDIAN BANK	0	0	0	0	0	0	24	18
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	**49,235**	**33,137**	**49,236**	**32,776**	**1,02,612**	**22,124**	**3,67,539**	**73,459**
D	**SMALL FINANCE BANKS**								
1	ESAF	65,415	38,285	65,415	38,285	65,415	38,285	7,05,095	3,85,783
2	Ujjivan Small Finance Bank	79	110	79	110	3,431	1,975	81,251	21,135
	Total- Small Finance Banks	**65,494**	**38,395**	**65,494**	**38,395**	**68,846**	**40,260**	**7,86,346**	**4,06,918**
	Total - Commercial Banks + RRB + SFB	**1,20,990**	**89,614**	**1,21,014**	**89,259**	**1,95,314**	**2,33,747**	**11,96,180**	**5,81,292**
E	**CO-OPERATIVE BANKS**								
1	DIST CO-OPERATIVE BANKS	3	13	3	13	5	18	61	147
2	KSCARDB (incl. PCARDBs)	228	265	228	265	4,181	2,914	9,666	5,380
3	KSCB	1,736	4,925	1,736	4,925	361	9,835	12,570	19,765
	Total Co-operative Banks	**1,967**	**5,203**	**1,967**	**5,203**	**4,547**	**12,767**	**22,297**	**25,293**
	Total - Banking Sector	**1,22,957**	**94,817**	**1,22,981**	**94,461**	**1,99,861**	**2,46,514**	**12,18,477**	**6,06,585**

8.24. PERFORMANCE UNDER EDUCATION LOAN SCHEME AS AT MARCH 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	No	Amount	
A	**PUBLIC SECTOR COMMERCIAL BANKS**																											
1	BANK OF BARODA	450	2,700	1,862	26,803	618	7,713	1,862	26,467	1,786	6,074	3,808	17,088	**10,631**	**32,058**	1,895	32,719	**12,526**	**64,778**	6,155	17,288	1,909	8,626	**4,462**	**38,864**	606	1,613	**2.49%**
2	BANK OF INDIA	233	1,328	656	4,652	233	1,328	656	4,652	233	390	656	1,878	**5,340**	**13,619**	164	2,389	**5,504**	**16,008**	3,664	6,977	1,352	4,154	**488**	**4,877**	823	1,658	**10.36%**
3	BANK OF MAHARASHTRA	27	83	103	703	27	83	103	245	27	59	103	245	**189**	**929**	0	0	**189**	**929**	172	343	43	221	**26**	**365**	6	19	**2.05%**
4	CANARA BANK	2,568	21,718	7,237	68,109	2,568	21,718	7,237	30,133	4,238	15,301	15,645	45,367	**61,780**	**2,03,285**	4,004	42,319	**65,784**	**2,45,604**	10,232	17,254	8,545	22,421	**47,007**	**2,05,929**	6,600	18,654	**7.60%**
5	CENTRAL BANK OF INDIA	122	1,215	356	3,656	305	3,135	171	2,599	121	443	355	1,194	**6,877**	**24,078**	223	4,167	**7,100**	**28,245**	4,760	8,995	1,813	6,534	**527**	**12,716**	1,453	4,027	**14.26%**
6	INDIAN BANK	664	6,625	1,818	11,470	664	6,625	1,818	6,625	664	6,625	1,818	5,091	**5,019**	**25,795**	0	0	**5,019**	**25,795**	3,869	8,992	324	1,487	**826**	**15,316**	625	1,820	**7.06%**
7	INDIAN OVERSEAS BANK	438	1,258	1,129	4,589	435	1,265	1,123	4,495	435	1,265	1,123	3,733	**11,530**	**27,386**	504	9,522	**12,034**	**36,908**	2,545	12,550	6,512	13,054	**2,977**	**11,304**	893	2,451	**6.64%**
8	PUNJAB & SIND BANK	0	0	2	3	0	0	2	0	2	3	2	3	**61**	**229**	2	103	**63**	**333**	30	48	12	53	**21**	**232**	6	10	**2.87%**
9	PUNJAB NATIONAL BANK	196	2,664	638	9,936	196	2,664	638	9,936	274	1,853	1,438	6,101	**8,998**	**36,120**	367	4,499	**9,365**	**40,620**	5,396	13,545	2,331	11,018	**1,638**	**16,057**	1,615	4,761	**11.72%**
10	STATE BANK OF INDIA	3,086	42,382	12,552	1,59,361	3,086	42,382	12,552	1,59,361	16,988	55,946	25,872	1,01,669	**67,317**	**2,42,933**	5,281	1,22,577	**72,598**	**3,65,510**	48,024	1,11,324	8,057	34,095	**16,517**	**2,20,091**	3,329	10,178	**2.78%**
11	UCO BANK	7	83	46	279	1	44	40	240	89	731	330	827	**1,651**	**5,342**	12	282	**1,663**	**5,625**	1,329	4,231	238	907	**96**	**487**	463	1,558	**27.70%**
12	UNION BANK OF INDIA	562	956	4,258	8,201	501	921	4,241	8,305	415	825	4,154	8,054	**27,502**	**77,741**	1,448	25,454	**28,950**	**1,03,195**	20,874	51,832	5,121	19,825	**2,955**	**31,538**	4,687	12,859	**12.46%**
	Total- Public Sector Commercial Banks	**8,353**	**81,012**	**30,657**	**2,97,762**	**8,634**	**87,878**	**30,443**	**2,53,059**	**25,272**	**89,515**	**55,304**	**1,91,250**	**2,06,895**	**6,89,517**	**13,900**	**2,44,032**	**2,20,795**	**9,33,549**	**1,07,050**	**2,53,379**	**36,257**	**1,22,395**	**77,488**	**5,57,775**	**21,106**	**59,608**	**6.39%**
B	**R R B - KERALA GRAMIN BANK**	226	624	759	2,415	226	624	759	2,415	226	624	759	2,415	17,292	51,436	163	325	17,455	51,761	16,690	44,362	391	2,580	374	4,819	4,690	11,838	22.87%
	Total- Public Sector Banks including RRB	**8,579**	**81,636**	**31,416**	**3,00,177**	**8,860**	**88,502**	**31,202**	**2,55,474**	**25,498**	**90,139**	**56,063**	**1,93,665**	**2,24,187**	**7,40,953**	**14,063**	**2,44,357**	**2,38,250**	**9,85,310**	**1,23,740**	**2,97,741**	**36,648**	**1,24,975**	**77,862**	**5,62,594**	**25,796**	**71,446**	**7.25%**

8.24. PERFORMANCE UNDER EDUCATION LOAN SCHEME AS AT MARCH 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	No	Amount	
C	**PRIVATE SECTOR COMMERCIAL BANKS**																											
1	AXIS BANK	68	320	31	37	68	320	31	320	76	372	149	372	**149**	**943**	0	0	**149**	**943**	99	217	13	72	**37**	**654**	5	9	**0.96%**
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	27	28	74	79	27	28	74	176	27	28	74	176	**1,031**	**2,454**	797	671	**1,828**	**3,125**	1,599	2,088	170	444	**59**	**593**	302	832	**26.63%**
4	CITY UNION BANK	7	46	10	74	7	46	10	69	10	74	10	74	**26**	**94**	9	126	**35**	**220**	20	51	2	10	**13**	**159**	17	49	**22.27%**
5	DHANLAXMI BANK	85	604	223	1,493	85	604	223	1,493	229	439	507	1,088	**2,045**	**4,753**	106	1,307	**2,151**	**6,060**	1,870	3,483	167	854	**114**	**1,723**	666	1,767	**29.17%**
6	FEDERAL BANK	336	2,746	1,156	8,364	306	2,427	1,049	0	994	2,289	2,971	7,268	**14,891**	**46,399**	662	7,658	**15,553**	**54,058**	11,658	23,844	2,543	12,458	**1,352**	**17,756**	4,643	12,359	**22.86%**
7	HDFC BANK	85	504	196	1,075	57	107	125	0	41	34	81	0	**1,018**	**2,042**	0	0	**1,018**	**2,042**	972	1,826	45	208	**1**	**8**	46	108	**5.27%**
8	ICICI BANK	13	104	46	398	13	104	46	823	13	104	46	398	**270**	**1,055**	17	302	**287**	**1,357**	0	0	270	1,055	**17**	**302**	36	93	**6.82%**
9	IDBI BANK	73	729	239	3,008	73	729	239	3,008	204	544	579	1,838	**1,186**	**5,790**	72	853	**1,258**	**6,643**	804	1,861	453	4,729	**1**	**52**	34	95	**1.44%**
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**	45	175	**0.00%**
12	JAMMU & KASHMIR BANK	0	0	0	0	0	0	0	12	0	0	4	23	**17**	**60**	0	0	**17**	**60**	17	60	0	0	**0**	**0**	0	0	**0.00%**
13	KARNATAKA BANK	10	62	22	214	10	62	22	0	16	63	31	258	**283**	**977**	25	330	**308**	**1,306**	213	486	35	156	**60**	**664**	94	257	**19.68%**
14	KARUR VYSYA BANK	1	4	9	112	1	4	9	112	1	4	9	86	**109**	**346**	5	105	**114**	**451**	92	200	6	29	**16**	**223**	47	105	**23.26%**
15	KOTAK MAHINDRA BANK	0	0	0	0	0	0	0	0	0	0	0	0	**91**	**293**	0	0	**91**	**293**	65	154	26	139	**0**	**0**	84	271	**92.63%**
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	61	12	0	0	61	12	**98**	**11**	0	0	**98**	**11**	98	11	0	0	**0**	**0**	8	1	**8.05%**
18	SOUTH INDIAN BANK	60	1,299	275	3,853	60	1,299	275	3,853	476	1,140	1,352	1,941	**7,628**	**25,171**	765	13,567	**8,393**	**38,738**	5,971	9,719	422	1,157	**2,000**	**27,863**	1,649	2,492	**6.43%**
19	T.N.MERCANTILE BANK	10	10	24	53	10	10	24	141	10	10	24	53	**100**	**265**	12	198	**112**	**463**	100	265	12	2	**0**	**196**	28	65	**13.94%**
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	**775**	**6,457**	**2,305**	**18,761**	**717**	**5,741**	**2,188**	**10,019**	**2,097**	**5,101**	**5,898**	**13,585**	**28,944**	**90,655**	**2,470**	**25,117**	**31,414**	**1,15,773**	**23,580**	**44,270**	**4,164**	**21,312**	**3,670**	**50,191**	**7,704**	**18,678**	**16.13%**
D	**SMALL FINANCE BANKS**																											
1	ESAF	846	315	3,829	1,364	846	315	3,829	1,364	846	315	3,829	1,364	**23,810**	**4,984**	0	0	**23,810**	**4,984**	23,810	4,984	0	0	**0**	**0**	7,757	2,057	**41.27%**
2	Ujjivan Small Finance Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	**0**	**0**	0	0	0	0	0	0	0	0	**0.00%**
	Total- Small Finance Banks	**846**	**315**	**3,829**	**1,364**	**846**	**315**	**3,829**	**1,364**	**846**	**315**	**3,829**	**1,364**	**23,810**	**4,984**	**0**	**0**	**23,810**	**4,984**	**23,810**	**4,984**	**0**	**0**	**0**	**0**	**7,757**	**2,057**	**41.27%**
	Total - Commercial Banks + RRB + SFB	**10,200**	**88,408**	**37,550**	**3,20,302**	**10,423**	**94,558**	**37,219**	**2,66,857**	**28,441**	**95,555**	**65,790**	**2,08,614**	**2,76,941**	**8,36,592**	**16,533**	**2,69,475**	**2,93,474**	**11,06,067**	**1,71,130**	**3,46,996**	**40,812**	**1,46,286**	**81,532**	**6,12,785**	**41,257**	**92,181**	**8.33%**
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**	0	0	**0.00%**
2	KSCARDB (incl. PCARDBs)	4	14	67	638	4	14	69	519	4	14	69	519	224	1,479	0	0	**224**	**1,479**	104	219	83	738	37	522	153	442	29.89%
3	KSCB	32	237	67	569	36	262	18	86	14	77	18	83	2,004	5,047	14	295	**2,018**	**5,342**	760	1,347	46	244	1,212	3,750	749	1,529	28.63%
	Total Co-operative Banks	**36**	**251**	**134**	**1,207**	**40**	**276**	**87**	**605**	**18**	**91**	**87**	**602**	**2,229**	**6,541**	**14**	**295**	**2,243**	**6,836**	**864**	**1,566**	**130**	**997**	**1,249**	**4,272**	**902**	**1,971**	**28.84%**
	Total - Banking Sector	**10,236**	**88,659**	**37,684**	**3,21,509**	**10,463**	**94,834**	**37,306**	**2,67,462**	**28,459**	**95,646**	**65,877**	**2,09,216**	**2,79,170**	**8,43,133**	**16,547**	**2,69,770**	**2,95,717**	**11,12,903**	**1,71,994**	**3,48,562**	**40,942**	**1,47,284**	**82,781**	**6,17,057**	**42,159**	**94,153**	**8.46%**

8.25. DATA ON FINANCIAL ASSISTANCE TO WOMEN BENEFICIARIES AS AT MARCH 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	1,34,596	2,99,561	21,448	20,483	21,656	20,327	20,331	1,41,135	3,23,725
2	BANK OF INDIA	30,896	77,697	1,166	1,166	16,602	1,166	16,602	29,145	1,08,094
3	BANK OF MAHARASHTRA	1,761	7,487	284	284	795	284	795	1,699	7,178
4	CANARA BANK	8,46,366	14,98,263	9,86,086	8,47,439	12,34,273	8,46,122	12,20,283	8,69,319	15,69,820
5	CENTRAL BANK OF INDIA	87,158	1,14,377	21,179	21,179	29,721	21,179	28,363	95,615	1,25,721
6	INDIAN BANK	1,11,949	1,79,150	8,076	8,076	8,761	8,076	8,761	1,13,338	1,85,865
7	INDIAN OVERSEAS BANK	2,30,224	3,29,889	6,282	6,265	12,680	6,265	12,667	2,30,401	3,30,124
8	PUNJAB & SIND BANK	0	0	0	0	0	0	0	0	0
9	PUNJAB NATIONAL BANK	37,933	1,26,445	4,269	4,269	15,602	4,269	10,746	40,476	1,67,517
10	STATE BANK OF INDIA	4,34,760	14,93,274	94,482	94,394	1,75,506	95,483	1,64,271	4,48,830	15,54,091
11	UCO BANK	18,223	41,009	104	102	152	102	152	1,88,747	38,383
12	UNION BANK OF INDIA	55,755	1,17,570	2,423	2,173	1,977	2,044	1,511	55,728	1,92,347
	Total- Public Sector Commercial Banks	**19,89,621**	**42,84,722**	**11,45,799**	**10,05,830**	**15,17,725**	**10,05,317**	**14,84,482**	**22,14,433**	**46,02,865**
B	**R R B - KERALA GRAMIN BANK**	9,25,724	9,72,416	2,27,798	2,27,798	2,11,122	2,27,798	2,11,122	6,83,865	7,42,588
	Total- Public Sector Banks including RRB	**29,15,345**	**52,57,138**	**13,73,597**	**12,33,628**	**17,28,848**	**12,33,115**	**16,95,604**	**28,98,298**	**53,45,453**

8.25. DATA ON FINANCIAL ASSISTANCE TO WOMEN BENEFICIARIES AS AT MARCH 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	83,911	1,37,707	11,603	11,603	45,495	11,603	1,28,495	1,00,908	1,37,101
2	BANDHAN BANK	77	403	0	0	0	20	176	73	384
3	CSB BANK	1,02,832	1,10,664	14,595	14,595	15,186	15,092	15,429	1,09,851	1,22,832
4	CITY UNION BANK	367	325	1,175	1,175	1,216	1,175	1,216	386	395
5	DHANLAXMI BANK	24,765	95,562	1,579	1,579	13,845	1,579	13,827	22,963	93,828
6	FEDERAL BANK	2,95,136	6,82,617	0	90,420	2,23,961	1,26,631	2,23,876	3,67,381	10,18,633
7	HDFC BANK	4,03,742	2,60,625	65,084	65,084	47,020	65,084	47,020	4,21,833	2,70,972
8	ICICI BANK	84,928	5,48,415	0	0	0	0	0	86,360	5,63,810
9	IDBI BANK	22,813	80,544	4,945	4,945	18,160	6,529	22,220	24,377	91,436
10	IDFC FIRST Bank	2,49,843	69,894	53,526	53,526	25,205	53,526	25,205	2,46,595	78,043
11	INDUS IND BANK	66,417	96,759	4,942	4,942	11,777	4,942	11,777	65,489	95,009
12	JAMMU & KASHMIR BANK	0	0	0	0	0	0	0	0	0
13	KARNATAKA BANK	1,788	8,383	385	385	911	385	809	1,796	8,436
14	KARUR VYSYA BANK	0	0	0	0	0	0	0	0	0
15	KOTAK MAHINDRA BANK	0	0	0	0	0	0	0	0	0
16	LAKSHMI VILAS BANK	137	132	75	75	92	75	92	268	570
17	RBL Bank	40,379	6,196	0	466	508	466	508	37,923	5,091
18	SOUTH INDIAN BANK	1,56,724	3,31,451	65,942	65,942	90,170	68,888	90,164	1,71,632	3,55,211
19	T.N.MERCANTILE BANK	3,438	6,144	1,207	1,207	2,018	1,207	2,018	3,459	6,722
20	YES BANK	4	1,591	0	0	0	0	0	4	1,591
	Total- Pvt Sector Commercial Banks	**15,37,301**	**24,37,412**	**2,25,058**	**3,15,944**	**4,95,565**	**3,57,202**	**5,82,833**	**16,61,298**	**28,50,066**
D	**SMALL FINANCE BANKS**									
1	ESAF	13,63,205	4,37,842	2,24,112	2,24,112	1,05,127	2,24,112	1,05,127	13,39,386	4,50,141
2	Ujjivan Small Finance Bank	86,629	23,724	10,570	10,570	6,569	10,570	6,569	81,109	24,867
	Total- Small Finance Banks	**14,49,834**	**4,61,566**	**2,34,682**	**2,34,682**	**1,11,696**	**2,34,682**	**1,11,696**	**14,20,495**	**4,75,008**
	Total - Commercial Banks + RRB + SFB	**59,02,480**	**81,56,116**	**18,33,337**	**17,84,254**	**23,36,108**	**18,24,999**	**23,90,132**	**59,80,091**	**86,70,526**
E	**CO-OPERATIVE BANKS**									
1	DIST CO-OPERATIVE BANKS	796	1,098	15	15	29	15	29	811	1,129
2	KSCARDB (incl. PCARDBs)	98,363	1,99,975	3,285	3,638	6,765	3,641	6,669	99,080	2,00,693
3	KSCB	44,297	1,22,252	23,462	23,462	25,463	23,462	25,493	41,201	89,528
	Total Co-operative Banks	**1,43,456**	**3,23,325**	**26,762**	**27,115**	**32,257**	**27,118**	**32,191**	**1,41,092**	**2,91,350**
	Total - Banking Sector	**60,45,936**	**84,79,440**	**18,60,099**	**18,11,369**	**23,68,365**	**18,52,117**	**24,22,324**	**61,21,183**	**89,61,876**

8.26. PERFORMANCE UNDER GOLD LOAN AS AT MARCH 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	66,600	1,02,402	1,91,834	2,94,911	1,86,730	2,89,084	**5,104**	**5,827**	2,00,415	3,10,770	1,94,776	3,05,833	**5,639**	**4,937**
2	BANK OF INDIA	19,417	24,282	53,061	66,254	52,345	65,061	**716**	**1,193**	56,315	69,640	55,497	68,378	**818**	**1,262**
3	BANK OF MAHARASHTRA	469	1,311	2,331	1,238	268	536	**2,063**	**702**	3,429	5,201	685	1,011	**2,744**	**4,190**
4	CANARA BANK	3,39,979	4,55,722	10,87,282	14,33,027	10,86,930	14,31,569	**352**	**1,458**	10,63,992	15,04,045	10,63,363	15,01,774	**629**	**2,271**
5	CENTRAL BANK OF INDIA	30,341	36,335	95,377	1,15,932	95,111	1,14,993	**266**	**939**	1,12,373	1,51,046	1,07,768	1,40,627	**4,605**	**10,419**
6	INDIAN BANK	42,339	46,905	1,71,434	1,80,281	1,36,217	1,52,918	**35,217**	**27,363**	1,37,279	1,69,207	1,34,931	1,35,376	**2,348**	**33,831**
7	INDIAN OVERSEAS BANK	60,146	69,580	2,00,486	2,24,454	1,83,389	2,14,013	**17,097**	**10,441**	9,40,959	1,92,109	8,62,082	1,83,968	**78,877**	**8,141**
8	PUNJAB & SIND BANK	19	36	50	97	50	97	**0**	**0**	50	96	0	0	**50**	**96**
9	PUNJAB NATIONAL BANK	5,893	8,179	15,448	20,933	4,982	6,680	**10,466**	**14,253**	14,660	20,127	5,561	7,517	**9,099**	**12,610**
10	STATE BANK OF INDIA	2,22,642	3,64,563	6,96,280	12,22,115	5,31,909	9,22,959	**1,64,371**	**2,99,156**	7,56,654	13,49,290	5,73,366	9,99,642	**1,83,288**	**3,49,648**
11	UCO BANK	8,914	12,498	29,955	39,295	19,332	25,402	**10,623**	**13,893**	24,046	32,063	15,290	20,325	**8,756**	**11,738**
12	UNION BANK OF INDIA	36,405	45,367	1,90,986	1,90,352	85,652	88,453	**1,05,334**	**1,01,900**	3,36,545	1,78,465	1,90,521	1,36,831	**1,46,024**	**41,634**
	Total- Public Sector Commercial Banks	**8,33,164**	**11,67,180**	**27,34,524**	**37,88,889**	**23,82,915**	**33,11,765**	**3,51,609**	**4,77,125**	**36,46,717**	**39,82,060**	**32,03,840**	**35,01,282**	**4,42,877**	**4,80,777**
B	**R R B - KERALA GRAMIN BANK**	2,95,130	1,99,563	10,87,414	7,88,561	10,61,981	7,65,968	25,433	22,593	8,31,005	6,18,662	8,19,552	6,09,406	11,453	9,256
	Total- Public Sector Banks including RRB	**11,28,294**	**13,66,743**	**38,21,938**	**45,77,450**	**34,44,896**	**40,77,732**	**3,77,042**	**4,99,718**	**44,77,722**	**46,00,721**	**40,23,392**	**41,10,688**	**4,54,330**	**4,90,033**

8.26. PERFORMANCE UNDER GOLD LOAN AS AT MARCH 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	649	1,313	1,719	3,707	1,306	2,732	**413**	**975**	1,091	2,463	754	1,731	**337**	**732**
2	BANDHAN BANK	59	47	221	196	0	0	**221**	**196**	142	131	0	0	**142**	**131**
3	CSB BANK	1,30,322	1,23,802	3,58,732	3,22,621	2,55,695	2,55,847	**1,03,037**	**66,774**	2,28,580	2,51,455	1,87,002	2,20,147	**41,578**	**31,308**
4	CITY UNION BANK	764	477	2,995	1,745	2,995	1,745	**0**	**0**	2,188	1,414	2,188	1,414	**0**	**0**
5	DHANLAXMI BANK	28,354	43,938	59,529	81,029	38,595	62,051	**20,934**	**18,978**	61,562	83,247	39,914	63,700	**21,648**	**19,547**
6	FEDERAL BANK	2,01,870	2,28,545	7,79,939	8,95,744	5,37,921	6,98,161	**2,42,018**	**1,97,583**	5,24,380	6,07,769	4,14,835	5,25,126	**1,09,545**	**82,643**
7	HDFC BANK	763	2,849	2,745	9,878	11	12	**2,734**	**9,866**	2,637	8,614	40	82	**2,597**	**8,532**
8	ICICI BANK	3,098	5,008	9,687	16,119	7,150	11,658	**2,537**	**4,461**	6,797	13,192	2,642	5,517	**4,155**	**7,675**
9	IDBI BANK	7,203	18,146	24,389	59,374	22,710	54,965	**1,679**	**4,410**	17,704	42,499	16,605	39,605	**1,099**	**2,893**
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	733	998	2,344	3,329	1,802	2,320	**542**	**1,009**	2,150	3,030	1,802	2,365	**348**	**664**
14	KARUR VYSYA BANK	3,062	4,551	10,469	15,476	9,773	14,804	**696**	**672**	5,813	9,411	5,538	9,001	**275**	**410**
15	KOTAK MAHINDRA BANK	0	0	0	0	0	0	**0**	**0**	0	0	0	0	**0**	**0**
16	LAKSHMI VILAS BANK	225	236	753	859	514	623	**239**	**235**	642	716	482	472	**160**	**244**
17	RBL Bank	0	0	0	0	0	0	**0**	**0**	0	0	0	0	**0**	**0**
18	SOUTH INDIAN BANK	1,29,620	1,51,983	2,78,628	3,16,339	2,61,573	3,02,065	**17,055**	**14,274**	2,90,585	3,28,235	2,72,966	3,13,019	**17,619**	**15,216**
19	T.N.MERCANTILE BANK	2,868	2,927	9,289	9,411	8,850	8,883	**439**	**528**	6,906	7,161	6,644	6,826	**262**	**335**
20	YES BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Total- Pvt Sector Commercial Banks	**5,09,590**	**5,84,822**	**15,41,439**	**17,35,828**	**11,48,895**	**14,15,866**	**3,92,544**	**3,19,962**	**11,51,177**	**13,59,336**	**9,51,412**	**11,89,006**	**1,99,765**	**1,70,330**
D	**SMALL FINANCE BANKS**														
1	ESAF	18,806	8,749	1,09,046	71,104	0	0	**1,09,046**	**71,104**	49,537	31,238	0	0	**49,537**	**31,238**
2	Ujjivan Small Finance Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Total- Small Finance Banks	**18,806**	**8,749**	**1,09,046**	**71,104**	**0**	**0**	**1,09,046**	**71,104**	**49,537**	**31,238**	**0**	**0**	**49,537**	**31,238**
	Total - Commercial Banks + RRB + SFB	**16,56,690**	**19,60,314**	**54,72,423**	**63,84,382**	**45,93,791**	**54,93,598**	**8,78,632**	**8,90,783**	**56,78,436**	**59,91,295**	**49,74,804**	**52,99,694**	**7,03,632**	**6,91,602**
E	**CO-OPERATIVE BANKS**														
1	DIST CO-OPERATIVE BANKS	16,910	13,548	58,005	46,152	469	1,023	**57,536**	**45,129**	25,891	20,002	474	1,037	**25,417**	**18,965**
2	KSCARDB (incl. PCARDBs)	427	725	31,028	34,330	31,028	34,330	**0**	**0**	17,757	17,072	17,757	17,072	**0**	**0**
3	KSCB	1,82,073	1,74,503	7,45,768	7,32,593	1,11,579	2,24,513	6,34,189	5,08,079	3,90,161	4,39,474	1,20,280	2,22,975	2,69,881	2,16,499
	Total Co-operative Banks	**1,99,410**	**1,88,776**	**8,34,801**	**8,13,075**	**1,43,076**	**2,59,866**	**6,91,725**	**5,53,208**	**4,33,809**	**4,76,548**	**1,38,511**	**2,41,084**	**2,95,298**	**2,35,464**
	Total - Banking Sector	**18,56,100**	**21,49,090**	**63,07,224**	**71,97,457**	**47,36,867**	**57,53,465**	**15,70,357**	**14,43,992**	**61,12,245**	**64,67,843**	**51,13,315**	**55,40,778**	**9,98,930**	**9,27,066**

8.27. RECOVERY PERFORMANCE UNDER GOVERNMENT SPONSORED SCHEMES AS AT MARCH 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	301	995	188	10	5	178	26
2	BANK OF INDIA	385	1,297	175	26	15	149	149
3	BANK OF MAHARASHTRA	0	0	0	0	0	0	0
4	CANARA BANK	4,301	17,863	114	81	71	33	3,061
5	CENTRAL BANK OF INDIA	4	49	0	0	0	0	0
6	INDIAN BANK	579	2,043	337	201	60	136	383
7	INDIAN OVERSEAS BANK	427	1,872	125	89	71	36	243
8	PUNJAB & SIND BANK	0	0	0	0	0	0	0
9	PUNJAB NATIONAL BANK	547	559	186	121	65	65	277
10	STATE BANK OF INDIA	2,317	7,723	2,146	2,215	103	69	791
11	UCO BANK	115	221	93	52	56	41	74
12	UNION BANK OF INDIA	519	947	384	198	52	186	213
	Total- Public Sector Commercial Banks	**9,495**	**33,568**	**3,748**	**2,993**	**80**	**755**	**5,216**
B	**R R B - KERALA GRAMIN BANK**	1,067	4,259	1,400	890	64	510	626
	Total- Public Sector Banks including RRB	**10,562**	**37,827**	**5,148**	**3,883**	**75**	**1,265**	**5,843**
C	**PRIVATE SECTOR COMMERCIAL BANKS**							
1	AXIS BANK	13	23	3	0	0	3	4
2	BANDHAN BANK	0	0	0	0	0	0	0
3	CSB BANK	75	115	79	67	84	12	53
4	CITY UNION BANK	0	0	0	0	0	0	0
5	DHANLAXMI BANK	126	335	231	196	85	35	68
6	FEDERAL BANK	0	0	208	139	67	69	0
7	HDFC BANK	36	137	11	11	97	0	6
8	ICICI BANK	65	112	10	0	0	10	10
9	IDBI BANK	44	141	21	18	86	3	28
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	30	52	0	0	0	0	19
14	KARUR VYSYA BANK	1	1	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	400	1,163	304	233	77	71	205
19	T.N.MERCANTILE BANK	28	23	3	0	0	3	7
20	YES BANK	0	0	0	0	0	0	0
	Total- Pvt Sector Commercial Banks	**818**	**2,102**	**871**	**664**	**76**	**207**	**402**
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	**11,380**	**39,930**	**6,019**	**4,547**	**76**	**1,472**	**6,244**
E	**CO-OPERATIVE BANKS**							
1	DIST CO-OPERATIVE BANKS	0	0	0	0	0	0	0
2	KSCARDB (incl. PCARDBs)	0	0	0	0	0	0	0
3	KSCB	0	0	0	0	0	0	0
	Total Co-operative Banks	**0**	**0**	**0**	**0**	**0**	**0**	**0**
	Total - Banking Sector	**11,380**	**39,930**	**6,019**	**4,547**	**76**	**1,472**	**6,244**

8.27. RECOVERY PERFORMANCE UNDER GOVERNMENT SPONSORED SCHEMES AS AT MARCH 2022

(Rs. in lakhs)

Sl No.	BANK	NRLM																
		Total		Individual							Group							
		Balance Outstanding		Balance Outstanding		Total Demand	Total Recovery	Recovery %	Total Overdues	Total NPA	Balance Outstanding		Total Demand	Total Recovery	Recovery %	Total Overdues	Total NPA
		A/cs	Amt	A/cs	Amt	Amt	Amt		Amt	Amt	A/cs	Amt	Amt	Amt		Amt	Amt
A	**PUBLIC SECTOR COMMERCIAL BANKS**																	
1	BANK OF BARODA	1,180	4,761	80	130	26	2	8	24	24	1,100	4,631	58	50	86	8	34
2	BANK OF INDIA	1,926	5,875	0	0	0	0	0	0	0	1,926	5,875	185	20	11	165	165
3	BANK OF MAHARASHTRA	1	5	0	0	0	0	0	0	0	1	5	0	0	0	0	0
4	CANARA BANK	32,438	71,613	32,438	71,613	4,259	988	23	3,271	2,802	0	0	0	0	0	0	0
5	CENTRAL BANK OF INDIA	658	3,032	0	0	0	0	0	0	0	658	3,032	0	0	0	0	0
6	INDIAN BANK	54	71	0	0	0	0	0	0	0	54	71	9	7	81	2	0
7	INDIAN OVERSEAS BANK	396	1,127	785	2,008	61	48	79	13	39	389	881	54	47	87	7	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	1,290	2,780	0	0	0	0	0	0	0	1,290	2,780	1,164	967	83	197	99
10	STATE BANK OF INDIA	9,027	4,735	0	0	0	0	0	0	0	9,027	4,735	362	235	65	127	105
11	UCO BANK	280	1,019	17	69	22	18	82	4	14	263	950	310	275	89	35	59
12	UNION BANK OF INDIA	54,059	1,09,398	2,845	1,485	174	95	54	80	1	51,214	1,07,913	245	175	71	71	35
	Total- Public Sector Commercial Banks	**1,01,309**	**2,04,415**	**36,165**	**75,305**	**4,542**	**1,151**	**25**	**3,392**	**2,880**	**65,144**	**1,29,110**	**2,387**	**1,776**	**74**	**612**	**497**
B	**R R B - KERALA GRAMIN BANK**	9,639	33,958	0	0	0	0	0	0	0	9,639	33,958	20,673	20,432	99	241	161
	Total- Public Sector Banks including RRB	**1,10,948**	**2,38,374**	**36,165**	**75,305**	**4,542**	**1,151**	**25**	**3,392**	**2,880**	**74,783**	**1,63,069**	**23,060**	**22,208**	**96**	**853**	**658**
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	1,453	2,791	0	0	0	0	0	0	0	1,453	2,791	1,478	1,542	104	64	10
6	FEDERAL BANK	69	215	74	15	18	4	22	14	12	5	200	4	2	58	2	5
7	HDFC BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
8	ICICI BANK	5,206	15,774	0	0	0	0	0	0	0	5,206	15,774	678	0	0	678	678
9	IDBI BANK	249	416	0	0	0	0	0	0	0	249	416	158	136	86	22	46
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	**6,978**	**19,197**	**74**	**15**	**18**	**4**	**22**	**14**	**12**	**6,904**	**19,182**	**2,319**	**1,681**	**72**	**638**	**739**
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	**1,17,926**	**2,57,571**	**36,239**	**75,320**	**4,561**	**1,155**	**25**	**3,406**	**2,892**	**81,687**	**1,82,250**	**25,380**	**23,889**	**94**	**1,491**	**1,397**
E	**CO-OPERATIVE BANKS**																
1	DIST CO-OPERATIVE BANKS	356	634	0	0	267	239	90	28	3	356	634	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	1,931	3,486	0	0	0	0	0	0	0	1,931	3,486	0	0	0	0	0
	Total Co-operative Banks	**2,287**	**4,120**	**0**	**0**	**267**	**239**	**90**	**28**	**3**	**2,287**	**4,120**	**0**	**0**	**0**	**0**	**0**
	Total - Banking Sector	**1,20,213**	**2,61,691**	**36,239**	**75,320**	**4,828**	**1,394**	**29**	**3,434**	**2,895**	**83,974**	**1,86,371**	**25,380**	**23,889**	**94**	**1,491**	**1,397**

8.27. RECOVERY PERFORMANCE UNDER GOVERNMENT SPONSORED SCHEMES AS AT MARCH 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	218	398	99	93	82	4	5	78	12	119	305	11	1	9	10	17
2	BANK OF INDIA	334	503	0	0	0	0	0	0	0	334	503	95	9	9	86	86
3	BANK OF MAHARASHTRA	16	36	0	0	0	0	0	0	0	16	36	0	0	0	0	0
4	CANARA BANK	887	2,039	884	2,000	8	2	25	6	106	3	39	1	1	100	0	19
5	CENTRAL BANK OF INDIA	25	36	0	0	0	0	0	0	0	25	36	0	0	0	0	0
6	INDIAN BANK	107	258	0	0	0	0	0	0	0	107	258	49	37	76	12	0
7	INDIAN OVERSEAS BANK	629	2,070	211	102	38	26	68	12	21	418	1,968	68	49	72	19	35
8	PUNJAB & SIND BANK	14	5	0	0	0	0	0	0	0	14	5	0	0	0	0	0
9	PUNJAB NATIONAL BANK	1,414	3,395	0	0	0	0	0	0	0	1,414	3,395	1,303	1,198	92	105	177
10	STATE BANK OF INDIA	107	131	39	34	19	15	79	4	5	68	97	41	50	122	9	10
11	UCO BANK	125	371	27	31	7	5	71	2	6	98	340	92	81	88	11	11
12	UNION BANK OF INDIA	58,550	1,14,637	187	181	8	6	73	2	1	58,363	1,14,456	4	4	104	0	0
	Total- Public Sector Commercial Banks	**62,426**	**1,23,880**	**1,447**	**2,441**	**162**	**58**	**36**	**104**	**152**	**60,979**	**1,21,439**	**1,664**	**1,430**	**86**	**234**	**355**
B	**R R B - KERALA GRAMIN BANK**	1,307	3,150	164	178	68	51	75	17	27	1,143	2,973	537	519	97	18	72
	Total- Public Sector Banks including RRB	**63,733**	**1,27,030**	**1,611**	**2,619**	**230**	**109**	**47**	**121**	**179**	**62,122**	**1,24,411**	**2,201**	**1,949**	**89**	**252**	**427**
C	**PRIVATE SECTOR COMMERCIAL BANKS**																
1	AXIS BANK	1	2	0	0	0	0	0	0	0	1	2	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	4	3	4	3	3	0	13	2	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	88	694	9	11	6	6	100	0	0	79	683	59	62	105	3	0
6	FEDERAL BANK	73	105	22	20	22	4	16	19	6	51	85	0	0	100	0	0
7	HDFC BANK	2	2	2	0	0	0	100	0	0	0	2	0	0	0	0	0
8	ICICI BANK	641	2,462	0	0	0	0	0	0	0	641	2,462	1	0	0	1	1
9	IDBI BANK	133	231	0	0	0	0	0	0	0	133	231	62	57	93	5	18
10	IDFC FIRST Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
11	INDUS IND BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
12	JAMMU & KASHMIR BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13	KARNATAKA BANK	3	1	0	0	0	0	0	0	0	3	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	3	2	94	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	**956**	**3,511**	**47**	**45**	**34**	**13**	**37**	**21**	**10**	**909**	**3,466**	**122**	**119**	**98**	**3**	**19**
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	**64,689**	**1,30,541**	**1,658**	**2,664**	**264**	**122**	**46**	**143**	**188**	**63,031**	**1,27,877**	**2,323**	**2,068**	**89**	**255**	**446**
E	**CO-OPERATIVE BANKS**																
1	DIST CO-OPERATIVE BANKS	9	35	9	35	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	0
3	KSCB	63	237	0	0	0	0	0	0	0	63	237	0	0	0	0	0
	Total Co-operative Banks	**72**	**272**	**9**	**35**	**0**	**0**	**0**	**0**	**0**	**63**	**237**	**0**	**0**	**0**	**0**	**0**
	Total - Banking Sector	**64,761**	**1,30,813**	**1,667**	**2,699**	**264**	**122**	**46**	**143**	**188**	**63,094**	**1,28,114**	**2,323**	**2,068**	**89**	**255**	**446**

8.28. PROGRESS UNDER INSTANT OVERDRAFT FACILITY AS AT MARCH 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	26	0	128	4
2	BANK OF INDIA	0	0	0	0	0	0	55	1
3	BANK OF MAHARASHTRA	0	0	0	0	0	0	142	1
4	CANARA BANK	2,185	69	2,185	69	7,056	178	1,52,262	10,514
5	CENTRAL BANK OF INDIA	0	0	0	0	0	0	2	0
6	INDIAN BANK	0	0	0	0	0	0	0	0
7	INDIAN OVERSEAS BANK	0	0	0	0	0	0	3	0
8	PUNJAB & SIND BANK	0	0	0	0	0	0	0	0
9	PUNJAB NATIONAL BANK	0	0	0	0	0	0	1	0
10	STATE BANK OF INDIA	5,005	90	0	0	0	0	15,652	311
11	UCO BANK	0	0	0	0	0	0	0	0
12	UNION BANK OF INDIA	0	0	0	0	0	0	4,122	22
	Total- Public Sector Commercial Banks	**7,190**	**159**	**2,185**	**69**	**7,082**	**178**	**1,72,367**	**10,853**
B	**R R B - KERALA GRAMIN BANK**	0	0	0	0	0	0	0	0
	Total- Public Sector Banks including RRB	**7,190**	**159**	**2,185**	**69**	**7,082**	**178**	**1,72,367**	**10,853**
C	**PRIVATE SECTOR COMMERCIAL BANKS**								
1	AXIS BANK	0	0	0	0	0	0	4	0
2	BANDHAN BANK	0	0	0	0	0	0	0	0
3	CSB BANK	0	0	0	0	0	0	9	5
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**	**17**	**10**
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	**7,190**	**159**	**2,185**	**69**	**7,082**	**178**	**1,72,384**	**10,863**
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	**7,190**	**159**	**2,185**	**69**	**7,082**	**178**	**1,72,384**	**10,863**

8.29. TOTAL OUSTANDING UNDER MUDRA LOANS (PMMY) AS AT MARCH 2022

(Rs.in lakhs)

Sl No	Bank	SHISHU							KISHORE						
		Total sanctions during the Q		Disbursed during the Q		Rejections during the Q	Total Outstanding		Total sanctions during the Q		Disbursed during the Q		Rejections during the Q	Total Outstanding	
		A/cs	Amt	A/cs	Amt	A/cs	A/cs	Amt	A/cs	Amt	A/cs	Amt	A/cs	A/cs	Amt
A	**PUBLIC SECTOR COMMERCIAL BANKS**														
1	BANK OF BARODA	684	306	684	306	10	3,490	1,039	1,354	367	1,354	367	5	5,324	9,745
2	BANK OF INDIA	174	82	174	84	0	390	114	312	687	312	687	0	759	1,357
3	BANK OF MAHARASHTRA	1	0	1	0	1	2	1	22	63	22	63	3	48	145
4	CANARA BANK	4,308	1,824	8,707	2,105	41	77,513	21,187	3,410	7,795	9,548	10,186	68	58,361	98,498
5	CENTRAL BANK OF INDIA	9	4	9	3	0	4,238	2,995	88	233	88	204	0	5,392	7,947
6	INDIAN BANK	690	224	690	224	0	4,351	758	1,816	2,749	1,816	2,749	5	7,193	10,912
7	INDIAN OVERSEAS BANK	185	228	198	285	2	13,449	3,244	102	118	103	118	0	12,762	18,497
8	PUNJAB & SIND BANK	2	1	2	1	0	43	10	5	7	5	7	0	99	132
9	PUNJAB NATIONAL BANK	100	35	158	61	0	5,661	1,473	315	694	348	791	0	7,760	12,550
10	STATE BANK OF INDIA	1,258	379	1,258	379	198	13,294	2,529	5,254	16,599	5,254	16,593	169	25,843	42,159
11	UCO BANK	112	37	112	37	0	3,235	987	215	397	215	397	0	3,355	4,638
12	UNION BANK OF INDIA	121	160	121	160	0	17,271	3,719	251	2,698	251	2,698	0	39,276	55,228
	Total- Public Sector Commercial Banks	**7,644**	**3,280**	**12,114**	**3,645**	**252**	**1,42,937**	**38,055**	**13,144**	**32,407**	**19,316**	**34,860**	**250**	**1,66,172**	**2,61,807**
B	**R R B - KERALA GRAMIN BANK**	41,954	14,193	41,954	14,193	0	44,784	13,948	63,174	97,034	63,174	97,034	0	92,667	1,03,195
	Total- Public Sector Banks including RRB	**49,598**	**17,473**	**54,068**	**17,838**	**252**	**1,87,721**	**52,003**	**76,318**	**1,29,441**	**82,490**	**1,31,894**	**250**	**2,58,839**	**3,65,002**
C	**PRIVATE SECTOR COMMERCIAL BANKS**														
1	AXIS BANK	48	13	48	13	0	70,344	6,916	30	75	30	75	0	395	520
2	BANDHAN BANK	0	0	0	0	0	0	0	0	0	0	0	0	1	1
3	CSB BANK	2	1	2	1	0	22	6	0	0	24	119	0	147	206
4	CITY UNION BANK	0	0	0	0	0	1	1	0	0	0	0	0	4	12
5	DHANLAXMI BANK	0	0	0	0	0	8	2	3	11	3	11	0	65	128
6	FEDERAL BANK	195	42	195	42	0	663	220	1,793	3,449	1,793	3,449	0	4,555	9,553
7	HDFC BANK	30,848	8,433	30,848	8,433	0	75,514	10,978	25,627	17,528	25,627	17,528	0	47,815	21,157
8	ICICI BANK	0	0	0	0	0	278	94	55	159	55	159	0	2,094	2,118
9	IDBI BANK	14	5	90	8	0	473	115	435	1,255	276	466	0	2,048	7,694
10	IDFC FIRST Bank	0	0	0	0	0	0	0	127	189	127	189	0	127	165
11	INDUS IND BANK	3,49,368	65,315	3,49,368	65,315	0	3,45,260	50,415	35,726	25,496	35,726	25,496	0	81,163	45,315
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	16	3	14	40	9	21	0	273	437
14	KARUR VYSYA BANK	0	0	0	0	0	193	16	2	12	2	12	0	39	43
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	5	4	5	4	0	5,357	554	0	0	0	0	0	0	0
18	SOUTH INDIAN BANK	0	0	0	0	0	199	55	21	80	22	80	0	1,242	2,908
19	T.N.MERCANTILE BANK	1	1	1	1	0	11	3	3	8	3	8	0	13	17
20	YES BANK	0	0	0	0	0	0	0	1	5	1	5	0	1	5
	Total- Pvt Sector Commercial Banks	**3,80,483**	**73,813**	**3,80,559**	**73,816**	**0**	**4,98,368**	**69,380**	**63,837**	**48,307**	**63,698**	**47,618**	**0**	**1,40,163**	**90,536**
D	**SMALL FINANCE BANKS**														
1	ESAF	1,36,701	63,545	1,36,701	63,545	0	5,46,151	1,82,920	14,586	10,368	14,586	10,368	0	2,24,500	1,00,577
2	Ujjivan Small Finance Bank	6,064	2,744	6,064	2,744	0	0	0	4,406	3,690	4,406	3,690	0	0	0
	Total- Small Finance Banks	**1,42,765**	**66,289**	**1,42,765**	**66,289**	**0**	**5,46,151**	**1,82,920**	**18,992**	**14,058**	**18,992**	**14,058**	**0**	**2,24,500**	**1,00,577**
	Total - Commercial Banks + RRB + SFB	**5,72,846**	**1,57,575**	**5,77,392**	**1,57,943**	**252**	**12,32,240**	**3,04,304**	**1,59,147**	**1,91,806**	**1,65,180**	**1,93,570**	**250**	**6,23,502**	**5,56,115**
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	551	94	0	0	0	0	0	0	0
	Total Co-operative Banks	**0**	**0**	**0**	**0**	**0**	**551**	**94**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
	Total - Banking Sector	**5,72,846**	**1,57,575**	**5,77,392**	**1,57,943**	**252**	**12,32,791**	**3,04,398**	**1,59,147**	**1,91,806**	**1,65,180**	**1,93,570**	**250**	**6,23,502**	**5,56,115**

8.29. TOTAL OUSTANDING UNDER MUDRA LOANS (PMMY) AS AT MARCH 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/cs	Amt	A/cs	Amt	A/cs	A/cs	Amt	A/cs	Amt	A/cs	Amt	A/cs	A/cs	Amt
A	**PUBLIC SECTOR COMMERCIAL BANKS**														
1	BANK OF BARODA	673	576	673	576	15	1,822	11,932	2,711	1,249	2,711	1,249	30	10,636	22,715
2	BANK OF INDIA	83	627	83	627	0	283	1,942	569	1,396	569	1,398	0	1,432	3,412
3	BANK OF MAHARASHTRA	8	51	8	51	1	21	165	31	114	31	114	5	71	311
4	CANARA BANK	1,658	12,252	3,646	15,660	72	15,313	1,01,383	9,376	21,871	21,901	27,951	181	1,51,187	2,21,068
5	CENTRAL BANK OF INDIA	30	238	30	214	0	1,174	6,760	127	475	127	421	0	10,804	17,702
6	INDIAN BANK	535	3,075	535	3,075	0	1,370	8,584	3,041	6,048	3,041	6,048	5	12,914	20,253
7	INDIAN OVERSEAS BANK	0	0	0	0	0	1,901	10,890	287	346	301	403	2	28,112	32,631
8	PUNJAB & SIND BANK	1	10	1	10	0	19	85	8	17	8	17	0	161	227
9	PUNJAB NATIONAL BANK	108	859	154	1,166	0	1,952	12,163	523	1,588	660	2,018	0	15,373	26,186
10	STATE BANK OF INDIA	4,215	59,004	4,215	58,961	76	7,026	39,050	10,727	75,982	10,727	75,933	443	46,163	83,738
11	UCO BANK	54	383	54	383	3	714	4,422	381	816	381	816	3	7,304	10,047
12	UNION BANK OF INDIA	354	384	354	384	0	4,898	24,563	726	3,242	726	3,242	0	61,445	83,511
	Total- Public Sector Commercial Banks	**7,719**	**77,458**	**9,753**	**81,106**	**167**	**36,493**	**2,21,939**	**28,507**	**1,13,144**	**41,183**	**1,19,610**	**669**	**3,45,602**	**5,21,801**
B	**R R B - KERALA GRAMIN BANK**	7,728	62,594	7,728	62,594	0	8,573	49,861	1,12,856	1,73,821	1,12,856	1,73,821	0	1,46,024	1,67,004
	Total- Public Sector Banks including RRB	**15,447**	**1,40,051**	**17,481**	**1,43,699**	**167**	**45,066**	**2,71,800**	**1,41,363**	**2,86,965**	**1,54,039**	**2,93,431**	**669**	**4,91,626**	**6,88,805**
C	**PRIVATE SECTOR COMMERCIAL BANKS**														
1	AXIS BANK	14	120	14	120	0	220	1,033	92	208	92	208	0	70,959	8,469
2	BANDHAN BANK	0	0	0	0	0	0	0	0	0	0	0	0	1	1
3	CSB BANK	0	0	7	55	0	12	72	2	1	33	175	0	181	283
4	CITY UNION BANK	0	0	0	0	0	0	0	0	0	0	0	0	5	12
5	DHANLAXMI BANK	14	109	12	93	0	12	76	17	120	15	103	0	85	207
6	FEDERAL BANK	1,267	7,974	1,267	7,974	0	2,401	14,616	3,255	11,465	3,255	11,465	0	7,619	24,389
7	HDFC BANK	18	130	18	130	0	177	523	56,493	26,091	56,493	26,091	0	1,23,506	32,658
8	ICICI BANK	98	760	98	760	0	1,078	3,983	153	919	153	919	0	3,450	6,194
9	IDBI BANK	102	893	211	1,200	0	885	8,060	551	2,153	577	1,673	0	3,406	15,869
10	IDFC FIRST Bank	2	10	2	10	0	2	10	129	199	129	199	0	129	175
11	INDUS IND BANK	789	4,623	789	4,623	0	3,727	13,519	3,85,883	95,434	3,85,883	95,434	0	4,30,150	1,09,249
12	JAMMU & KASHMIR BANK	0	0	0	0	0	52	335	0	0	0	0	0	179	550
13	KARNATAKA BANK	13	65	9	37	0	146	580	29	105	20	58	0	435	1,020
14	KARUR VYSYA BANK	0	0	0	0	0	2	2	2	12	2	12	0	234	61
15	KOTAK MAHINDRA BANK	0	0	0	0	0	194	270	0	0	0	0	0	275	315
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	5	4	5	4	0	5,357	554
18	SOUTH INDIAN BANK	14	91	15	96	0	647	3,789	35	171	37	176	0	2,088	6,752
19	T.N.MERCANTILE BANK	0	0	0	0	0	4	20	4	9	4	9	0	28	40
20	YES BANK	1	10	1	10	0	8	45	2	15	2	15	0	9	50
	Total- Pvt Sector Commercial Banks	**2,332**	**14,784**	**2,443**	**15,107**	**0**	**9,567**	**46,933**	**4,46,652**	**1,36,904**	**4,46,700**	**1,36,540**	**0**	**6,48,098**	**2,06,849**
D	**SMALL FINANCE BANKS**														
1	ESAF	69	473	69	473	0	135	974	1,51,356	74,387	1,51,356	74,387	0	7,70,786	2,84,472
2	Ujjivan Small Finance Bank	0	0	0	0	0	0	0	10,470	6,434	10,470	6,434	0	0	0
	Total- Small Finance Banks	**69**	**473**	**69**	**473**	**0**	**135**	**974**	**1,61,826**	**80,820**	**1,61,826**	**80,820**	**0**	**7,70,786**	**2,84,472**
	Total - Commercial Banks + RRB + SFB	**17,848**	**1,55,309**	**19,993**	**1,59,279**	**167**	**54,768**	**3,19,707**	**7,49,841**	**5,04,690**	**7,62,565**	**5,10,792**	**669**	**19,10,510**	**11,80,126**
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	551	94
	Total Co-operative Banks	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**551**	**94**
	Total - Banking Sector	**17,848**	**1,55,309**	**19,993**	**1,59,279**	**167**	**54,768**	**3,19,707**	**7,49,841**	**5,04,690**	**7,62,565**	**5,10,792**	**669**	**19,11,061**	**11,80,220**

8.30.OUTSTANDING ENROLLMENT UNDER PRADHAN MANTRI JAN SURAKSHA YOJANA SCHEMES AS AT MARCH 2022					
Sl.	**BANK**	**PMJJBY**	**PMSBY**	**APY**	**Total No.**
A	**PUBLIC SECTOR COMMERCIAL BANKS**				
1	BANK OF BARODA	34,584	2,97,232	0	**3,31,816**
2	BANK OF INDIA	28,952	1,19,707	20,360	**1,69,019**
3	BANK OF MAHARASHTRA	1,464	3,805	1,802	**7,071**
4	CANARA BANK	2,09,132	7,82,606	1,65,876	**11,57,614**
5	CENTRAL BANK OF INDIA	25,216	1,11,606	7,802	**1,44,624**
6	INDIAN BANK	36,530	1,78,095	35,800	**2,50,425**
7	INDIAN OVERSEAS BANK	20,769	1,02,875	20,484	**1,44,128**
8	PUNJAB & SIND BANK	415	2,577	224	**3,216**
9	PUNJAB NATIONAL BANK	39,425	2,92,365	20,939	**3,52,729**
10	STATE BANK OF INDIA	2,55,322	14,16,926	1,21,928	**17,94,176**
11	UCO BANK	10,453	36,312	4,890	**51,655**
12	UNION BANK OF INDIA	81,897	4,17,887	41,837	**5,41,621**
	Total- Public Sector Commercial Banks	**7,44,159**	**37,61,993**	**4,41,942**	**49,48,094**
B	**R R B - KERALA GRAMIN BANK**	1,01,677	5,94,013	1,20,570	**8,16,260**
	Total- Public Sector Banks including RRB	**8,45,836**	**43,56,006**	**5,62,512**	**57,64,354**
C	**PRIVATE SECTOR COMMERCIAL BANKS**				
1	AXIS BANK	2,845	9,729	11,464	**24,038**
2	BANDHAN BANK	0	0	0	**0**
3	CSB BANK	2,560	12,786	1,732	**17,078**
4	CITY UNION BANK	419	883	724	**2,026**
5	DHANLAXMI BANK	3,704	16,324	5,507	**25,535**
6	FEDERAL BANK	1,866	6,836	0	**8,702**
7	HDFC BANK	19,873	44,251	23,825	**87,949**
8	ICICI BANK	121	15	41	**177**
9	IDBI BANK	11,825	30,901	10,140	**52,866**
10	IDFC FIRST Bank	3	1	0	**4**
11	INDUS IND BANK	141	3,977	15	**4,133**
12	JAMMU & KASHMIR BANK	57	127	21	**205**
13	KARNATAKA BANK	1,479	3,615	988	**6,082**
14	KARUR VYSYA BANK	0	0	0	**0**
15	KOTAK MAHINDRA BANK	1,516	2,993	116	**4,625**
16	LAKSHMI VILAS BANK	225	578	28	**831**
17	RBL Bank	0	0	23	**23**
18	SOUTH INDIAN BANK	18,320	82,167	670	**1,01,157**
19	T.N.MERCANTILE BANK	944	6,257	2,524	**9,725**
20	YES BANK	79	97	3	**179**
	Total- Pvt Sector Commercial Banks	**65,977**	**2,21,537**	**57,821**	**3,45,335**
D	**SMALL FINANCE BANKS**				
1	ESAF	0	0	22,169	**22,169**
2	Ujjivan Small Finance Bank	0	0	0	**0**
	Total- Small Finance Banks	**0**	**0**	**22,169**	**22,169**
	Total - Commercial Banks + RRB + SFB	**9,11,813**	**45,77,543**	**6,42,502**	**61,31,858**
E	**CO-OPERATIVE BANKS**				
1	DIST CO-OPERATIVE BANKS	2,664	16,588	309	**19,561**
2	KSCARDB (incl. PCARDBs)	0	0	0	**0**
3	KSCB	53,819	2,05,488	4,403	**2,63,710**
	Total Co-operative Banks	**56,483**	**2,22,076**	**4,712**	**2,83,271**
	Total - Banking Sector	**9,68,296**	**47,99,619**	**6,47,214**	**64,15,129**

8.31. RECOVERY AND NPA MANAGEMENT AS AT MARCH 2022

(Rs. in lakhs)

Sl No.	BANK	Gross NPA as at December 2021		Addition from January 2022 to March 2022		Recovery from January 2022 to March 2022		Gross NPA as at March 2022	
		A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.
A	**PUBLIC SECTOR COMMERCIAL BANKS**								
1	BANK OF BARODA	8,385	42,593	1,094	5,799	822	4,315	8,657	44,078
2	BANK OF INDIA	7,968	29,100	450	950	86	1,540	9,323	28,007
3	BANK OF MAHARASHTRA	728	3,388	81	412	151	844	658	2,956
4	CANARA BANK	89,967	2,69,162	8,500	14,640	10,240	15,374	88,227	2,68,428
5	CENTRAL BANK OF INDIA	7,310	34,645	10,759	24,076	1,299	829	18,804	46,542
6	INDIAN BANK	5,932	31,712	1,498	3,972	503	4,596	6,927	31,088
7	INDIAN OVERSEAS BANK	14,985	44,363	958	1,853	1,454	5,171	14,489	41,045
8	PUNJAB & SIND BANK	461	3,943	301	1,656	0	0	301	1,656
9	PUNJAB NATIONAL BANK	16,932	81,064	6,172	10,266	5,198	6,561	17,908	84,770
10	STATE BANK OF INDIA	68,679	1,09,081	6,690	16,517	14,712	33,080	60,657	92,518
11	UCO BANK	3,600	27,706	487	2,184	505	3,582	3,582	26,308
12	UNION BANK OF INDIA	56,677	1,23,109	2,895	5,98,336	3,593	3,34,269	51,900	3,93,247
	Total- Public Sector Commercial Banks	**2,81,624**	**7,99,866**	**39,885**	**6,80,660**	**38,563**	**4,10,162**	**2,81,433**	**10,60,641**
B	**R R B - KERALA GRAMIN BANK**	72,565	90,209	2,087	6,817	15,359	23,604	59,293	73,422
Total- Public Sector Banks including RRB		**3,54,189**	**8,90,075**	**41,972**	**6,87,477**	**53,922**	**4,33,766**	**3,40,726**	**11,34,063**

8.31. RECOVERY AND NPA MANAGEMENT AS AT MARCH 2022

(Rs. in lakhs)

Sl No.	BANK	Gross NPA as at December 2021		Addition from January 2022 to March 2022		Recovery from January 2022 to March 2022		Gross NPA as at March 2022	
		A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.
C	**PRIVATE SECTOR COMMERCIAL BANKS**								
1	AXIS BANK	25,320	42,808	53,299	49,389	52,364	57,173	26,255	35,024
2	BANDHAN BANK	33	41	1	7	1	0	33	48
3	CSB BANK	4,971	13,001	627	2,074	1,721	1,011	3,877	14,064
4	CITY UNION BANK	202	11,664	37	671	49	298	221	12,116
5	DHANLAXMI BANK	2,894	33,950	199	745	417	1,930	2,676	32,765
6	FEDERAL BANK	30,862	2,11,296	2,097	19,661	3,055	27,008	29,904	2,03,949
7	HDFC BANK	19,449	35,504	17,133	35,152	0	0	17,133	35,152
8	ICICI BANK	19,079	60,265	2,615	7,858	4,095	11,688	7,802	31,965
9	IDBI BANK	2,016	28,554	2,250	30,384	47	8,741	2,203	21,643
10	IDFC FIRST Bank	3,842	2,476	43,004	11,011	1,305	335	45,541	13,152
11	INDUS IND BANK	1,56,637	29,402	0	0	0	0	1,56,637	29,402
12	JAMMU & KASHMIR BANK	103	454	0	0	5	27	98	427
13	KARNATAKA BANK	668	13,037	696	14,680	57	482	639	14,198
14	KARUR VYSYA BANK	451	12,138	5	116	36	459	420	11,796
15	KOTAK MAHINDRA BANK	1,186	16,451	0	0	367	1,365	819	15,086
16	LAKSHMI VILAS BANK	319	6,916	100	4,923	129	949	166	6,477
17	RBL Bank	7,088	816	581	75	0	0	7,669	741
18	SOUTH INDIAN BANK	9,175	1,94,333	448	18,878	1,319	32,142	8,271	1,81,055
19	T.N.MERCANTILE BANK	218	3,202	0	0	42	800	176	2,403
20	YES BANK	536	4,070	0	0	134	707	402	3,363
	Total- Pvt Sector Commercial Banks	**1,73,496**	**7,38,868**	**1,23,092**	**1,95,474**	**65,143**	**1,45,116**	**3,10,942**	**6,64,824**
D	**SMALL FINANCE BANKS**								
1	ESAF	1,21,711	29,082	39,775	15,118	11,525	4,971	1,49,961	39,228
2	Ujjivan Small Finance Bank	26,640	4,127	24,224	3,724	0	0	24,224	3,724
	Total- Small Finance Banks	**1,48,351**	**33,209**	**63,999**	**18,841**	**11,525**	**4,971**	**1,74,185**	**42,951**
	Total - Commercial Banks + RRB + SFB	**6,76,036**	**16,62,152**	**2,29,063**	**9,01,792**	**1,30,590**	**5,83,853**	**8,25,853**	**18,41,838**
E	**CO-OPERATIVE BANKS**								
1	DIST CO-OPERATIVE BANKS	11,326	92,991	1,204	2,412	4,983	39,532	7,547	55,871
2	KSCARDB (incl. PCARDBs)	1,92,966	6,99,074	33,045	33,714	22,957	1,96,484	2,03,054	5,36,305
3	KSCB	3,56,520	12,40,396	1,44,073	5,97,035	1,05,711	5,83,908	3,94,882	12,53,523
	Total Co-operative Banks	**5,60,812**	**20,32,461**	**1,78,322**	**6,33,161**	**1,33,651**	**8,19,924**	**6,05,483**	**18,45,699**
	Total - Banking Sector	**12,36,848**	**36,94,613**	**4,07,385**	**15,34,953**	**2,64,241**	**14,03,776**	**14,31,336**	**36,87,537**

8.31. RECOVERY AND NPA MANAGEMENT AS AT MARCH 2022

(Rs. in lakhs)

Sl No.	BANK	Of Gross NPA as at March 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	1,217	7,520	4,762	22,858	0	0	1	1	1	0	336	2,358	600	1,503
2	BANK OF INDIA	2,257	3,478	4,055	14,121	0	0	0	0	0	0	290	1,713	817	1,659
3	BANK OF MAHARASHTRA	22	1,083	364	974	0	0	0	0	0	0	2	6	6	19
4	CANARA BANK	20,726	64,648	42,911	1,49,381	0	0	2	1	0	0	1,496	7,621	6,585	18,534
5	CENTRAL BANK OF INDIA	3,938	5,311	3,172	5,337	0	0	0	0	0	0	233	1,422	1,444	3,882
6	INDIAN BANK	1,040	2,823	4,394	22,953	0	0	1	2	8	31	142	1,260	625	1,820
7	INDIAN OVERSEAS BANK	6,624	13,493	6,066	19,897	0	0	0	0	0	0	175	1,115	882	2,289
8	PUNJAB & SIND BANK	0	0	186	1,211	0	0	1	0	0	0	22	228	6	10
9	PUNJAB NATIONAL BANK	5,581	16,173	8,036	46,170	1	0	1	0	0	0	717	3,797	1,608	4,657
10	STATE BANK OF INDIA	15,993	22,753	12,110	27,188	0	0	1	49	0	0	1,440	6,162	3,107	9,639
11	UCO BANK	731	1,955	1,868	8,474	20	4,396	0	0	0	0	150	1,047	463	1,558
12	UNION BANK OF INDIA	18,896	29,048	22,159	69,208	0	0	1	0	2	0	1,521	7,621	4,682	12,800
	Total- Public Sector Commercial Banks	**77,025**	**1,68,286**	**1,10,083**	**3,87,772**	**21**	**4,396**	**8**	**54**	**11**	**31**	**6,524**	**34,351**	**20,825**	**58,369**
B	**R R B - KERALA GRAMIN BANK**	32,672	29,163	15,810	18,515	0	0	0	0	0	0	1,882	8,119	4,673	11,818
	Total- Public Sector Banks including RRB	**1,09,697**	**1,97,449**	**1,25,893**	**4,06,287**	**21**	**4,396**	**8**	**54**	**11**	**31**	**8,406**	**42,470**	**25,498**	**70,187**

8.31. RECOVERY AND NPA MANAGEMENT AS AT MARCH 2022

(Rs. in lakhs)

Sl No.	BANK	Of Gross NPA as at March 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	11,042	8,445	134	6,164	0	0	0	0	0	0	234	2,753	5	9
2	BANDHAN BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3	CSB BANK	483	601	347	4,329	0	0	0	0	0	0	91	541	302	803
4	CITY UNION BANK	73	2,006	14	3,839	0	0	0	0	0	0	10	50	17	49
5	DHANLAXMI BANK	813	2,614	92	12,316	0	0	1	2	0	0	99	961	661	1,676
6	FEDERAL BANK	7,616	62,921	510	30,968	0	0	0	0	1	26	899	6,702	4,640	12,352
7	HDFC BANK	4,356	11,821	1,113	4,322	0	0	0	0	0	0	146	1,121	46	108
8	ICICI BANK	194	2,890	569	6,180	0	0	0	0	0	0	186	1,553	36	93
9	IDBI BANK	1,198	8,372	566	11,280	0	0	0	0	0	0	19	226	34	95
10	IDFC FIRST Bank	14,792	3,184	2,281	533	0	0	0	0	0	0	515	134	3,708	1,359
11	INDUS IND BANK	1,02,467	12,065	36,456	9,161	0	0	0	0	0	0	0	0	37	133
12	JAMMU & KASHMIR BANK	0	0	39	301	0	0	0	0	0	0	2	28	0	0
13	KARNATAKA BANK	41	4,256	262	7,264	0	0	0	0	0	0	34	310	93	229
14	KARUR VYSYA BANK	17	1,529	5	142	0	0	0	0	0	0	26	314	47	105
15	KOTAK MAHINDRA BANK	30	926	61	1,383	0	0	0	0	0	0	7	50	84	271
16	LAKSHMI VILAS BANK	34	0	9	184	0	0	0	0	0	0	0	0	0	0
17	RBL Bank	7,324	697	26	5	0	0	0	0	0	0	5	0	8	1
18	SOUTH INDIAN BANK	1,507	49,513	2,186	76,653	0	0	0	0	2	101	580	3,986	1,603	2,351
19	T.N.MERCANTILE BANK	4	401	100	1,676	0	0	0	0	0	0	8	53	28	65
20	YES BANK	0	0	36	1,057	0	0	0	0	0	0	0	0	0	0
	Total- Pvt Sector Commercial Banks	**1,51,991**	**1,72,241**	**44,806**	**1,77,756**	**0**	**0**	**1**	**2**	**3**	**127**	**2,861**	**18,782**	**11,349**	**19,698**
D	**SMALL FINANCE BANKS**														
1	ESAF	60,347	16,090	34,787	10,548	0	0	0	0	0	0	572	506	7,757	2,057
2	Ujjivan Small Finance Bank	10,600	1,173	0	0	0	0	0	0	0	0	311	171	0	0
	Total- Small Finance Banks	**70,947**	**17,263**	**34,787**	**10,548**	**0**	**0**	**0**	**0**	**0**	**0**	**883**	**677**	**7,757**	**2,057**
	Total - Commercial Banks + RRB + SFB	**3,32,635**	**3,86,952**	**2,05,486**	**5,94,592**	**21**	**4,396**	**9**	**55**	**14**	**158**	**12,150**	**61,929**	**44,604**	**91,942**
E	**CO-OPERATIVE BANKS**														
1	DIST CO-OPERATIVE BANKS	13	42	783	10,368	0	0	0	0	0	0	874	10,408	1	15
2	KSCARDB (incl. PCARDBs)	37,711	59,583	22,706	31,767	0	0	0	0	0	0	93,680	1,18,553	74	160
3	KSCB	15,461	16,366	14,768	56,677	0	0	0	0	13,589	30,828	13,494	20,551	329	1,021
	Total Co-operative Banks	**53,185**	**75,991**	**38,257**	**98,812**	**0**	**0**	**0**	**0**	**13,589**	**30,828**	**1,08,048**	**1,49,512**	**404**	**1,196**
	Total - Banking Sector	**3,85,820**	**4,62,943**	**2,43,743**	**6,93,404**	**21**	**4,396**	**9**	**55**	**13,603**	**30,986**	**1,20,198**	**2,11,441**	**45,008**	**93,138**

8.31. RECOVERY AND NPA MANAGEMENT AS AT MARCH 2022

(Rs. in lakhs)

Sl No.	BANK	Gross NPA in other priority sector		Gross NPA in total priority sector		Gross NPA in Non Priority Advances		Total Advances as at March 2022		Percentage of Gross NPA to Total Advances
		A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.	
A	**PUBLIC SECTOR COMMERCIAL BANKS**									
1	BANK OF BARODA	9	9	6,926	34,248	1,731	9,829	**3,53,040**	**14,46,466**	3
2	BANK OF INDIA	0	0	7,419	20,971	1,904	7,036	**1,50,315**	**4,85,583**	6
3	BANK OF MAHARASHTRA	222	3	616	2,085	42	871	**8,523**	**4,23,288**	1
4	CANARA BANK	151	42	71,871	2,40,228	16,356	28,200	**18,12,844**	**50,29,964**	5
5	CENTRAL BANK OF INDIA	135	2	8,922	15,955	9,882	30,587	**1,88,871**	**6,21,345**	7
6	INDIAN BANK	0	0	6,210	28,889	717	2,199	**2,24,550**	**9,57,877**	3
7	INDIAN OVERSEAS BANK	0	0	13,747	36,794	742	4,250	**1,17,520**	**6,64,041**	6
8	PUNJAB & SIND BANK	0	0	215	1,449	86	207	**1,765**	**29,924**	6
9	PUNJAB NATIONAL BANK	112	31	16,056	70,827	1,852	13,943	**1,26,398**	**8,03,450**	11
10	STATE BANK OF INDIA	2,266	684	34,917	66,475	25,740	26,043	**13,52,061**	**96,12,777**	1
11	UCO BANK	197	7,361	3,429	24,791	153	1,517	**3,27,947**	**3,79,340**	7
12	UNION BANK OF INDIA	563	9	47,824	1,18,687	4,076	2,74,560	**4,52,039**	**24,60,921**	16
	Total- Public Sector Commercial Banks	**3,655**	**8,141**	**2,18,152**	**6,61,400**	**63,281**	**3,99,241**	**51,15,873**	**2,29,14,976**	**5**
B	**R R B - KERALA GRAMIN BANK**	603	829	55,640	68,443	3,653	4,979	**14,85,298**	**19,27,634**	4
Total- Public Sector Banks including RRB		**4,258**	**8,970**	**2,73,792**	**7,29,843**	**66,934**	**4,04,220**	**66,01,171**	**2,48,42,609**	5

8.31. RECOVERY AND NPA MANAGEMENT AS AT MARCH 2022

(Rs. in lakhs)

Sl No.	BANK	Gross NPA in other priority sector		Gross NPA in total priority sector		Gross NPA in Non Priority Advances		Total Advances as at March 2022		Percentage of Gross NPA to Total Advances
		A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.	
C	**PRIVATE SECTOR COMMERCIAL BANKS**									
1	AXIS BANK	13,636	1,259	25,051	18,631	1,204	16,393	**1,71,485**	**14,90,775**	2
2	BANDHAN BANK	0	0	0	0	33	48	**193**	**22,647**	0
3	CSB BANK	89	18	1,312	6,291	2,565	7,774	**2,67,762**	**4,64,703**	3
4	CITY UNION BANK	0	0	114	5,944	107	6,172	**7,466**	**91,698**	13
5	DHANLAXMI BANK	8	3	1,674	17,571	1,002	15,193	**94,141**	**4,44,306**	7
6	FEDERAL BANK	1,241	797	14,907	1,13,766	14,997	90,183	**10,66,717**	**47,83,602**	4
7	HDFC BANK	49	7	5,710	17,379	11,423	17,772	**12,74,947**	**26,65,256**	1
8	ICICI BANK	34	37	1,019	10,752	6,783	21,213	**3,35,371**	**14,23,288**	2
9	IDBI BANK	1	0	1,818	19,973	385	1,669	**63,876**	**5,51,103**	4
10	IDFC FIRST Bank	21,275	5,081	42,571	10,290	2,970	2,862	**2,96,556**	**1,63,206**	8
11	INDUS IND BANK	11	21	1,38,971	21,380	17,666	8,022	**7,64,582**	**9,69,173**	3
12	JAMMU & KASHMIR BANK	0	0	41	329	57	98	**987**	**11,331**	4
13	KARNATAKA BANK	3	9	433	12,067	206	2,131	**7,112**	**89,270**	16
14	KARUR VYSYA BANK	3	0	98	2,091	322	9,705	**8,852**	**1,04,297**	11
15	KOTAK MAHINDRA BANK	0	0	182	2,631	637	12,455	**12,349**	**2,91,445**	5
16	LAKSHMI VILAS BANK	7	5,586	50	5,769	116	707	**1,005**	**24,445**	26
17	RBL Bank	293	36	7,656	739	13	2	**37,956**	**7,217**	10
18	SOUTH INDIAN BANK	118	1,340	5,996	1,33,945	2,275	47,110	**4,23,027**	**25,90,821**	7
19	T.N.MERCANTILE BANK	2	0	142	2,195	34	208	**10,763**	**61,484**	4
20	YES BANK	0	0	36	1,057	366	2,306	**39,708**	**4,02,392**	1
	Total- Pvt Sector Commercial Banks	**36,770**	**14,193**	**2,47,781**	**4,02,799**	**63,161**	**2,62,025**	**48,84,855**	**1,66,52,460**	**4**
D	**SMALL FINANCE BANKS**									
1	ESAF	42,458	8,722	1,45,921	37,924	4,040	1,304	**14,33,117**	**5,67,728**	7
2	Ujjivan Small Finance Bank	9,738	1,361	20,649	2,704	3,575	1,019	**81,835**	**28,125**	13
	Total- Small Finance Banks	**52,196**	**10,083**	**1,66,570**	**40,628**	**7,615**	**2,323**	**15,14,952**	**5,95,853**	**7**
	Total - Commercial Banks + RRB + SFB	**93,224**	**33,246**	**6,88,143**	**11,73,271**	**1,37,710**	**6,68,568**	**1,30,00,978**	**4,20,90,923**	**4**
E	**CO-OPERATIVE BANKS**									
1	DIST CO-OPERATIVE BANKS	1,668	8,274	3,339	29,107	4,208	26,764	**61,205**	**3,51,388**	16
2	KSCARDB (incl. PCARDBs)	13,535	21,916	1,67,706	2,31,979	35,348	3,04,326	**4,67,246**	**8,03,213**	67
3	KSCB	27,539	92,223	85,180	2,17,667	3,09,702	10,35,856	**8,40,545**	**42,48,538**	30
	Total Co-operative Banks	**42,742**	**1,22,413**	**2,56,225**	**4,78,753**	**3,49,258**	**13,66,946**	**13,68,996**	**54,03,139**	**34**
	Total - Banking Sector	**1,35,966**	**1,55,660**	**9,44,368**	**16,52,023**	**4,86,968**	**20,35,514**	**1,43,69,974**	**4,74,94,061**	**8**

8.32. PROGRESS UNDER PRADHAN MANTRI AWAS YOJANA (PMAY) - URBAN AS AT MARCH 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	25	347	25	199	76	927	4,023	60,345
2	BANK OF INDIA	10	96	10	96	34	332	578	5,669
3	BANK OF MAHARASHTRA	0	0	0	0	0	0	0	0
4	CANARA BANK	170	1,785	362	2,056	2,218	8,600	3,947	32,304
5	CENTRAL BANK OF INDIA	15	135	15	110	33	286	451	4,428
6	INDIAN BANK	37	301	36	315	68	443	1,012	9,915
7	INDIAN OVERSEAS BANK	5	49	5	49	49	110	723	1,168
8	PUNJAB & SIND BANK	0	0	0	0	0	0	0	0
9	PUNJAB NATIONAL BANK	29	210	29	89	85	529	1,037	6,087
10	STATE BANK OF INDIA	78	242	66	60	156	241	1,417	14,766
11	UCO BANK	7	78	7	78	64	238	164	528
12	UNION BANK OF INDIA	0	0	0	0	0	0	741	6,992
	Total- Public Sector Commercial Banks	**376**	**3,243**	**555**	**3,052**	**2,783**	**11,706**	**14,093**	**1,42,202**
B	**R R B - KERALA GRAMIN BANK**	161	1,101	161	1,101	366	2,646	3,680	16,109
	Total- Public Sector Banks including RRB	**537**	**4,344**	**716**	**4,153**	**3,149**	**14,352**	**17,773**	**1,58,311**
C	**PRIVATE SECTOR COMMERCIAL BANKS**								
1	AXIS BANK	36	519	36	519	2,399	32,891	2,001	21,381
2	BANDHAN BANK	0	0	0	0	0	0	0	0
3	CSB BANK	0	0	1	0	1	0	7	50
4	CITY UNION BANK	0	0	0	0	0	0	0	0
5	DHANLAXMI BANK	0	0	0	0	2	5	40	213
6	FEDERAL BANK	0	0	0	0	0	0	25	224
7	HDFC BANK	0	0	0	0	0	0	0	0
8	ICICI BANK	0	0	0	0	76	964	742	12,960
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	3	37	3	16	12	58	50	481
14	KARUR VYSYA BANK	0	0	0	0	0	0	0	0
15	KOTAK MAHINDRA BANK	0	0	0	0	0	0	0	0
16	LAKSHMI VILAS BANK	0	0	0	0	0	0	0	0
17	RBL Bank	0	0	0	0	0	0	0	0
18	SOUTH INDIAN BANK	1	8	12	26	49	234	628	6,507
19	T.N.MERCANTILE BANK	0	0	0	0	0	0	2	15
20	YES BANK	0	0	0	0	0	0	0	0
	Total- Pvt Sector Commercial Banks	**40**	**564**	**52**	**561**	**2,539**	**34,152**	**3,495**	**41,831**
D	**SMALL FINANCE BANKS**								
1	ESAF	3	19	3	19	5	34	58	365
2	Ujjivan Small Finance Bank	0	0	0	0	0	0	0	0
	Total- Small Finance Banks	**3**	**19**	**3**	**19**	**5**	**34**	**58**	**365**
	Total - Commercial Banks + RRB + SFB	**580**	**4,927**	**771**	**4,733**	**5,693**	**48,538**	**21,326**	**2,00,507**
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	18	59	18	59	18	59	18	59
	Total Co-operative Banks	**18**	**59**	**18**	**59**	**18**	**59**	**18**	**59**
	Total - Banking Sector	**598**	**4,986**	**789**	**4,793**	**5,711**	**48,598**	**21,344**	**2,00,566**

8.33. PROGRESS UNDER PRADHAN MANTRI AWAS YOJANA (PMAY)- GRAMIN AS AT MARCH 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	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	1	8	3	18
12	UNION BANK OF INDIA	0	0	0	0	0	0	0	0
	Total- Public Sector Commercial Banks	**0**	**0**	**0**	**0**	**1**	**8**	**3**	**18**
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**	**1**	**8**	**3**	**18**
C	**PRIVATE SECTOR COMMERCIAL BANKS**								
1	AXIS BANK	0	0	0	0	0	0	0	0
2	BANDHAN BANK	0	0	0	0	0	0	0	0
3	CSB BANK	0	0	0	0	0	0	0	0
4	CITY UNION BANK	0	0	0	0	0	0	0	0
5	DHANLAXMI BANK	0	0	0	0	0	0	0	0
6	FEDERAL BANK	0	0	0	0	0	0	0	0
7	HDFC BANK	0	0	0	0	0	0	0	0
8	ICICI BANK	0	0	0	0	0	0	0	0
9	IDBI BANK	0	0	0	0	0	0	0	0
10	IDFC FIRST Bank	0	0	0	0	0	0	0	0
11	INDUS IND BANK	0	0	0	0	0	0	0	0
12	JAMMU & KASHMIR BANK	0	0	0	0	0	0	0	0
13	KARNATAKA BANK	0	0	0	0	5	32	22	445
14	KARUR VYSYA BANK	0	0	0	0	0	0	0	0
15	KOTAK MAHINDRA BANK	0	0	0	0	0	0	0	0
16	LAKSHMI VILAS BANK	0	0	0	0	0	0	0	0
17	RBL Bank	0	0	0	0	0	0	0	0
18	SOUTH INDIAN BANK	0	0	0	0	0	0	0	0
19	T.N.MERCANTILE BANK	0	0	0	0	0	0	0	0
20	YES BANK	0	0	0	0	0	0	0	0
	Total- Pvt Sector Commercial Banks	**0**	**0**	**0**	**0**	**5**	**32**	**22**	**445**
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**	**6**	**40**	**25**	**463**
E	**CO-OPERATIVE BANKS**								
1	DIST CO-OPERATIVE BANKS	0	0	0	0	0	0	0	0
2	KSCARDB (incl. PCARDBs)	0	0	0	0	0	0	0	0
3	KSCB	5	37	5	37	5	37	5	37
	Total Co-operative Banks	**5**	**37**	**5**	**37**	**5**	**37**	**5**	**37**
	Total - Banking Sector	**5**	**37**	**5**	**37**	**11**	**77**	**30**	**500**

8.34. Data on Stand up India Programme as at MARCH 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	4	4	83	4	83	3	74	361	3,797	74	65	2	0
2	BANK OF INDIA	2	3	25	3	25	3	25	222	1,988	63	522	41	1,466
3	BANK OF MAHARASHTRA	0	0	0	0	0	0	0	125	2,642	0	0	0	0
4	CANARA BANK	28	42	348	36	321	44	560	528	6,626	345	4,874	184	1,768
5	CENTRAL BANK OF INDIA	0	0	0	0	0	0	0	39	377	38	362	9	103
6	INDIAN BANK	14	15	135	15	135	15	135	28	253	28	253	0	0
7	INDIAN OVERSEAS BANK	2	2	29	2	29	2	11	84	1,188	56	964	28	224
8	PUNJAB & SIND BANK	0	0	0	0	0	0	0	1	24	2	28	0	0
9	PUNJAB NATIONAL BANK	1	1	35	1	35	1	35	187	1,871	180	1,786	7	84
10	STATE BANK OF INDIA	20	30	900	26	782	26	782	284	3,401	75	812	209	2,589
11	UCO BANK	0	0	0	0	0	0	0	40	802	24	395	16	407
12	UNION BANK OF INDIA	3	3	39	3	39	3	39	796	2,596	151	1,819	25	44
	Total- Public Sector Commercial Banks	**74**	**100**	**1,594**	**90**	**1,449**	**97**	**1,662**	**2,695**	**25,564**	**1,036**	**11,880**	**521**	**6,685**
B	**R R B - KERALA GRAMIN BANK**	141	141	2,099	141	2,099	141	2,099	1,324	23,516	1,303	23,343	21	173
	Total- Public Sector Banks including RRB	**215**	**241**	**3,693**	**231**	**3,548**	**238**	**3,761**	**4,019**	**49,080**	**2,339**	**35,223**	**542**	**6,858**
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	60	7	276	7	276	7	117	0	0	51	1,002	8	46
7	HDFC BANK	6	6	125	6	125	6	125	66	682	65	673	1	9
8	ICICI BANK	0	0	0	0	0	0	0	31	222	0	0	0	0
9	IDBI BANK	0	0	0	0	0	0	0	4	20	3	16	2,961	7
10	IDFC FIRST Bank	0	0	0	0	0	0	0	0	0	0	0	0	0
11	INDUS IND BANK	22	7	228	7	228	7	228	376	4,740	21	544	1	19
12	JAMMU & KASHMIR BANK	0	0	0	0	0	0	0	0	0	0	0	0	0
13	KARNATAKA BANK	14	33	1,232	33	1,232	25	515	7	140	8	245	5	22
14	KARUR VYSYA BANK	0	0	0	0	0	0	0	286	4,589	0	0	0	0
15	KOTAK MAHINDRA BANK	0	0	0	0	0	0	0	25	709	18	656	7	193
16	LAKSHMI VILAS BANK	0	0	0	0	0	0	0	0	0	0	0	0	0
17	RBL Bank	0	0	0	0	0	0	0	0	0	0	0	0	0
18	SOUTH INDIAN BANK	0	0	0	0	0	1	15	26	428	26	428	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	**102**	**53**	**1,862**	**53**	**1,862**	**46**	**1,000**	**821**	**11,529**	**192**	**3,565**	**2,983**	**297**
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	**317**	**294**	**5,555**	**284**	**5,410**	**284**	**4,761**	**4,840**	**60,610**	**2,531**	**38,788**	**3,525**	**7,154**
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	**317**	**294**	**5,555**	**284**	**5,410**	**284**	**4,761**	**4,840**	**60,610**	**2,531**	**38,788**	**3,525**	**7,154**

8.35. PROGRESS REPORT ON WORKING OF RSETIs AS AT MARCH 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	65 cents of land at ETC campus Kottarakkaraallotted.compound wall constructed. Revised Building plan approved by Kottarakkara Municipality. Now for constructing e-tendering is to be started, Informed Head Office for the same.	Out of the 1 crore Building fund sanctioned by 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 on07/04/2014 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.	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. We will Start the construction at the earliest.	Received infrastructure grant of Rs.50,00,000 in 2010
5	Kottayam	SBI	22.03.2010	50 cents of land has been allotted and taken possession in the Pallom Block Panchayath premises. The trees have to be cut and removed with the approval of Forest department. Meanwhile, due to non handing over of the site, CPWD has returned the work tender awarded to them. .	No
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 MAY 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 in this regard and awaiting for further development.	No
10	Malappuram	Canara Bank	05.04.1991	Own land and old campus. New building work completed.	Not Mentioned
11	Kozhikode	Canara Bank	24.03.2010	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).

8.36. RSETI - TRAINING PROGRAMMES CONDUCTED DURING 2021-22 AS AT MARCH 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	18	435	70	3	383	411	328	229.70
2	Kollam	19	373	46	1	345	357	586	443.35
3	Pathanamthitta	38	422	81	0	390	379	380	160.41
4	Alappuzha	128	907	77	12	784	792	497	365.42
5	Kottayam	57	550	70	11	510	449	632	263.61
6	Idukki	31	280	57	17	241	227	97	5.00
7	Ernakulam	16	357	69	0	310	288	326	267.63
8	Thrissur	30	493	110	7	389	430	459	374.69
9	Palakkad	37	571	109	3	492	503	576	192.00
10	Malappuram	60	676	90	46	602	656	494	4.46
11	Kozhikode	13	399	45	4	331	303	296	149.07
12	Wayanad	15	323	13	25	264	282	130	27.20
13	Kannur	22	436	17	25	272	434	116	266.93
14	Kasaragod	17	385	27	33	269	322	289	116.35
Total		**501**	**6607**	**881**	**187**	**5582**	**5833**	**5206**	**2865.82**

8.37. Report on Framework for Revival and Rehabilitation of MSMEs as on MARCH 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	42	1,114	30	689	9	65	250	610	60	115	20	1
2	BANK OF INDIA	0	0	0	0	0	0	0	0	0	0	0	0
3	BANK OF MAHARASHTRA	31	1,056	5	238	0	0	17	75	3	9	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	21	569	29	911	1	10	97	276	592	1,190	0	0
6	INDIAN BANK	66	180	144	1,032	10	46	64	825	387	839	0	0
7	INDIAN OVERSEAS BANK	75	895	61	1,002	0	0	5	95	12	128	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	60	1,932	64	2,061	147	4,637	506	952	515	968	1,487	2,792
11	UCO BANK	0	0	0	0	0	0	0	0	0	0	0	0
12	UNION BANK OF INDIA	451	721	321	895	145	652	952	1,854	484	4,562	164	1,148
	Total- Public Sector Commercial Banks	**972**	**15,037**	**1,036**	**23,047**	**312**	**5,410**	**3,567**	**8,150**	**12,694**	**21,860**	**1,672**	**3,943**
B	**R R B - KERALA GRAMIN BANK**	179	1,145	172	1,091	420	2,765	1,042	1,411	3,025	3,153	3,433	4,276
	Total- Public Sector Banks including RRB	**1,151**	**16,182**	**1,208**	**24,138**	**732**	**8,175**	**4,609**	**9,561**	**15,719**	**25,013**	**5,105**	**8,220**
C	**PRIVATE SECTOR COMMERCIAL BANKS**												
1	AXIS BANK	0	0	0	0	1	12,05,915	0	0	0	0	1	4,28,045
2	BANDHAN BANK	0	0	0	0	0	0	0	0	0	0	0	0
3	CSB BANK	4	127	15	507	0	0	9	11	42	84	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	9	672	28	2,964	0	0	12	46	30	111	0	0
7	HDFC BANK	19	1,829	66	2,179	0	0	0	0	0	0	0	0
8	ICICI BANK	24	655	135	3,461	0	0	3	14	185	340	0	0
9	IDBI BANK	4	12	11	174	10	111	7	37	9	113	3	69
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	1,644	7,037	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	11	1,314	17	1,613	19	1,817	7	610	12	920	21	1,125
15	KOTAK MAHINDRA BANK	0	0	0	0	0	0	0	0	0	0	0	0
16	LAKSHMI VILAS BANK	1	33	0	0	0	0	2	5	0	0	0	0
17	RBL Bank	0	0	0	0	0	0	0	0	0	0	0	0
18	SOUTH INDIAN BANK	34	2,974	52	5,214	52	3,539	27	157	74	243	66	261
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	**106**	**7,618**	**324**	**16,112**	**82**	**12,11,382**	**67**	**879**	**1,996**	**8,848**	**91**	**4,29,500**
D	**SMALL FINANCE BANKS**												
1	ESAF	0	0	0	0	0	0	2,846	710	1,862	631	834	314
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**	**2,846**	**710**	**1,862**	**631**	**834**	**314**
	Total - Banking Sector	**1,257**	**23,799**	**1,532**	**40,250**	**814**	**12,19,557**	**7,522**	**11,150**	**19,577**	**34,492**	**6,030**	**4,38,033**

8.37. Report on Framework for Revival and Rehabilitation of MSMEs as on MARCH 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	24	1,486	26	5,124	11	182	466	136	532	1,528	219	369
2	BANK OF INDIA	398	4,125	165	5,792	5	85	300	744	2,168	3,421	540	837
3	BANK OF MAHARASHTRA	5	63	2	35	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	20	623	26	844	0	0	247	388	1,489	1,759	0	0
6	INDIAN BANK	331	3,919	670	8,181	0	0	363	2,432	976	9,158	0	0
7	INDIAN OVERSEAS BANK	15	1,998	35	3,008	23	1,850	1,289	3,842	3,483	5,130	1,003	1,458
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	90	8	140	14	295	7	15	11	33	40	73
11	UCO BANK	0	0	0	0	0	0	0	0	0	0	0	0
12	UNION BANK OF INDIA	484	658	351	852	208	552	585	585	485	436	321	282
	Total- Public Sector Commercial Banks	**1,335**	**14,740**	**1,382**	**26,007**	**261**	**2,964**	**3,969**	**9,506**	**13,321**	**26,593**	**2,124**	**3,021**
B	**R R B - KERALA GRAMIN BANK**	31	702	44	1,048	78	1,198	3,216	3,433	7,614	6,982	4,827	5,152
	Total- Public Sector Banks including RRB	**1,366**	**15,442**	**1,426**	**27,055**	**339**	**4,162**	**7,185**	**12,939**	**20,935**	**33,575**	**6,951**	**8,173**
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	33	1,940	56	1,756	0	0	74	157	184	475	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	96	11,293	138	18,725	0	0	139	474	137	475	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	74	7,774	24	3,161	21	2,243	77	120	321	681	97	252
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	3	42	36,453	9,161	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	15	2,711	4	144	23	1,640	1	1	2	19	6	40
15	KOTAK MAHINDRA BANK	0	0	0	0	0	0	0	0	0	0	0	0
16	LAKSHMI VILAS BANK	3	121	0	0	8	196	2	21	0	0	12	46
17	RBL Bank	0	0	0	0	0	0	0	0	0	0	0	0
18	SOUTH INDIAN BANK	83	13,914	189	30,310	242	29,523	152	388	245	674	312	865
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	**304**	**37,752**	**411**	**54,096**	**294**	**33,601**	**448**	**1,205**	**37,342**	**11,485**	**427**	**1,202**
D	**SMALL FINANCE BANKS**												
1	ESAF	0	0	0	0	0	0	17,348	4,859	13,006	4,070	4,433	1,619
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**	**17,348**	**4,859**	**13,006**	**4,070**	**4,433**	**1,619**
	Total - Banking Sector	**1,670**	**53,194**	**1,837**	**81,151**	**633**	**37,764**	**24,981**	**19,004**	**71,283**	**49,129**	**11,811**	**10,994**

8.37. Report on Framework for Revival and Rehabilitation of MSMEs as on MARCH 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	142	8,660	1,547	2,759	1,689	11,419
2	BANK OF INDIA	568	10,002	3,008	5,002	3,576	15,004
3	BANK OF MAHARASHTRA	43	1,392	20	84	63	1,476
4	CANARA BANK	760	28,597	17,208	24,006	17,968	52,603
5	CENTRAL BANK OF INDIA	97	2,957	2,425	3,613	2,522	6,570
6	INDIAN BANK	1,221	13,357	1,790	13,254	3,011	26,612
7	INDIAN OVERSEAS BANK	209	8,753	5,792	10,653	6,001	19,406
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	298	9,155	2,566	4,833	2,864	13,988
11	UCO BANK	0	0	0	0	0	0
12	UNION BANK OF INDIA	1,960	4,332	2,991	8,868	4,951	13,201
	Total- Public Sector Commercial Banks	**5,298**	**87,206**	**37,347**	**73,073**	**42,645**	**1,60,278**
B	**R R B - KERALA GRAMIN BANK**	924	7,949	23,157	24,407	24,081	32,356
	Total- Public Sector Banks including RRB	**6,222**	**95,154**	**60,504**	**97,480**	**66,726**	**1,92,634**
C	**PRIVATE SECTOR COMMERCIAL BANKS**	**0**	**0**	**0**	**0**	**0**	**0**
1	AXIS BANK	1	12,05,915	1	4,28,045	2	16,33,960
2	BANDHAN BANK	0	0	0	0	0	0
3	CSB BANK	108	4,331	309	727	417	5,058
4	CITY UNION BANK	0	0	0	0	0	0
5	DHANLAXMI BANK	0	0	0	0	0	0
6	FEDERAL BANK	271	33,654	318	1,106	589	34,760
7	HDFC BANK	85	4,008	0	0	85	4,008
8	ICICI BANK	159	4,116	188	354	347	4,470
9	IDBI BANK	144	13,476	514	1,273	658	14,748
10	IDFC FIRST Bank	0	0	0	0	0	0
11	INDUS IND BANK	0	0	38,100	16,240	38,100	16,240
12	JAMMU & KASHMIR BANK	0	0	0	0	0	0
13	KARNATAKA BANK	0	0	0	0	0	0
14	KARUR VYSYA BANK	89	9,238	49	2,715	138	11,953
15	KOTAK MAHINDRA BANK	0	0	0	0	0	0
16	LAKSHMI VILAS BANK	12	350	16	71	28	421
17	RBL Bank	0	0	0	0	0	0
18	SOUTH INDIAN BANK	652	85,474	876	2,587	1,528	88,061
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	**1,521**	**13,60,561**	**40,371**	**4,53,119**	**41,892**	**18,13,680**
D	**SMALL FINANCE BANKS**						
1	ESAF	0	0	40,329	12,203	40,329	12,203
2	Ujjivan Small Finance Bank	0	0	0	0	0	0
	Total- Small Finance Banks	**0**	**0**	**40,329**	**12,203**	**40,329**	**12,203**
	Total - Banking Sector	**7,743**	**14,55,715**	**1,41,204**	**5,62,802**	**1,48,947**	**20,18,518**

8.38. Report on Framework for Revival and Rehabilitation of MSMEs as on MARCH 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	142	8,660	0	0	142	8,660
2	BANK OF INDIA	568	10,002	0	0	568	10,002
3	BANK OF MAHARASHTRA	43	1,392	0	0	43	1,392
4	CANARA BANK	760	28,597	760	28,597	0	0
5	CENTRAL BANK OF INDIA	97	2,957	0	0	97	2,957
6	INDIAN BANK	1,221	13,357	748	10,163	473	3,194
7	INDIAN OVERSEAS BANK	209	8,753	0	0	209	8,753
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	298	9,155	298	9,155	0	0
11	UCO BANK	0	0	0	0	0	0
12	UNION BANK OF INDIA	1,960	4,332	1,960	4,332	0	0
	Total- Public Sector Commercial Banks	**5,298**	**87,206**	**3,766**	**52,247**	**1,532**	**34,958**
B	**R R B - KERALA GRAMIN BANK**	924	7,949	0	0	924	7,949
	Total- Public Sector Banks including RRB	**6,222**	**95,154**	**3,766**	**52,247**	**2,456**	**42,907**
C	**PRIVATE SECTOR COMMERCIAL BANKS**						
1	AXIS BANK	1	12,05,915	0	0	1	12,05,915
2	BANDHAN BANK	0	0	0	0	0	0
3	CSB BANK	108	4,331	4	358	104	3,973
4	CITY UNION BANK	0	0	0	0	0	0
5	DHANLAXMI BANK	0	0	0	0	0	0
6	FEDERAL BANK	271	33,654	0	0	271	33,654
7	HDFC BANK	85	4,008	37	865	48	3,144
8	ICICI BANK	159	4,116	159	4,116	0	0
9	IDBI BANK	144	13,476	0	0	144	13,476
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	89	9,238	0	0	89	9,238
15	KOTAK MAHINDRA BANK	0	0	0	0	0	0
16	LAKSHMI VILAS BANK	12	350	0	0	12	350
17	RBL Bank	0	0	0	0	0	0
18	SOUTH INDIAN BANK	652	85,474	489	73,870	163	11,604
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	**1,521**	**13,60,561**	**689**	**79,208**	**832**	**12,81,353**
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	**7,743**	**14,55,715**	**4,455**	**1,31,455**	**3,288**	**13,24,260**

8.38. Report on Framework for Revival and Rehabilitation of MSMEs as on MARCH 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	1,547	2,759	0	0	1,547	2,759	0	0	1,689	11,419
2	BANK OF INDIA	3,008	5,002	0	0	3,008	5,002	0	0	3,576	15,004
3	BANK OF MAHARASHTRA	20	84	0	0	20	84	0	0	63	1,476
4	CANARA BANK	17,208	24,006	17,208	24,006	0	0	17,968	52,603	0	0
5	CENTRAL BANK OF INDIA	2,425	3,613	0	0	2,425	3,613	0	0	2,522	6,570
6	INDIAN BANK	1,790	13,254	841	9,952	949	3,302	1,589	20,115	1,422	6,497
7	INDIAN OVERSEAS BANK	5,792	10,653	0	0	5,792	10,653	0	0	6,001	19,406
8	PUNJAB & SIND BANK	0	0	0	0	0	0	0	0	0	0
9	PUNJAB NATIONAL BANK	0	0	0	0	0	0	0	0	0	0
10	STATE BANK OF INDIA	2,566	4,833	2,566	4,833	0	0	2,864	13,988	0	0
11	UCO BANK	0	0	0	0	0	0	0	0	0	0
12	UNION BANK OF INDIA	2,991	8,868	2,991	8,868	0	0	4,951	13,201	0	0
	Total- Public Sector Commercial Banks	**37,347**	**73,073**	**23,606**	**47,659**	**13,741**	**25,413**	**27,372**	**99,907**	**15,273**	**60,372**
B	**R R B - KERALA GRAMIN BANK**	23,157	24,407	0	0	23,157	24,407	0	0	24,081	32,356
	Total- Public Sector Banks including RRB	**60,504**	**97,480**	**23,606**	**47,659**	**36,898**	**49,821**	**27,372**	**99,907**	**39,354**	**92,728**
C	**PRIVATE SECTOR COMMERCIAL BANKS**										
1	AXIS BANK	1	4,28,045	0	0	1	4,28,045	0	0	2	16,33,960
2	BANDHAN BANK	0	0	0	0	0	0	0	0	0	0
3	CSB BANK	309	727	20	41	289	686	24	399	393	4,659
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	318	1,106	0	0	318	1,106	0	0	589	34,760
7	HDFC BANK	0	0	0	0	0	0	37	865	48	3,144
8	ICICI BANK	188	354	188	354	0	0	347	4,470	0	0
9	IDBI BANK	514	1,273	0	0	514	1,273	0	0	658	14,748
10	IDFC FIRST Bank	0	0	0	0	0	0	0	0	0	0
11	INDUS IND BANK	38,100	16,240	0	0	38,100	16,240	0	0	38,100	16,240
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	49	2,715	0	0	49	2,715	0	0	138	11,953
15	KOTAK MAHINDRA BANK	0	0	0	0	0	0	0	0	0	0
16	LAKSHMI VILAS BANK	16	71	0	0	16	71	0	0	28	421
17	RBL Bank	0	0	0	0	0	0	0	0	0	0
18	SOUTH INDIAN BANK	876	2,587	696	1,849	180	738	1,185	75,719	343	12,341
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	**40,371**	**4,53,119**	**904**	**2,244**	**39,467**	**4,50,875**	**1,593**	**81,452**	**40,299**	**17,32,227**
D	**SMALL FINANCE BANKS**										
1	ESAF	40,329	12,203	40,329	12,203	0	0	40,329	12,203	0	0
2	Ujjivan Small Finance Bank	0	0	0	0	0	0	0	0	0	0
	Total- Small Finance Banks	**40,329**	**12,203**	**40,329**	**12,203**	**0**	**0**	**40,329**	**12,203**	**0**	**0**
	Total - Banking Sector	**1,41,204**	**5,62,802**	**64,839**	**62,107**	**76,365**	**5,00,695**	**69,294**	**1,93,562**	**79,653**	**18,24,955**

8.39. DATA ON CDM (CASH DEPOSIT MACHINE) AS AT MARCH 2022

Sl. No.	BANK	No. of CDM (CASH DEPOSIT MACHINE) Outstanding
A	**PUBLIC SECTOR COMMERCIAL BANKS**	
1	BANK OF BARODA	11
2	BANK OF INDIA	32
3	BANK OF MAHARASHTRA	8
4	CANARA BANK	79
5	CENTRAL BANK OF INDIA	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	736
11	UCO BANK	1
12	UNION BANK OF INDIA	109
	Total- Public Sector Commercial Banks	**1112**
B	**R R B - KERALA GRAMIN BANK**	9
	Total- Public Sector Banks including RRB	**1121**
C	**PRIVATE SECTOR COMMERCIAL BANKS**	
1	AXIS BANK	148
2	BANDHAN BANK	0
3	CSB BANK	31
4	CITY UNION BANK	17
5	DHANLAXMI BANK	10
6	FEDERAL BANK	480
7	HDFC BANK	36
8	ICICI BANK	86
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	9
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	**856**
D	**SMALL FINANCE BANKS**	
1	ESAF	0
2	Ujjivan Small Finance Bank	**0**
	Total- Small Finance Banks	**0**
	Total - Commercial Banks + RRB + SFB	**1977**
E	**CO-OPERATIVE BANKS**	
1	DIST CO-OPERATIVE BANKS	0
2	KSCARDB (incl. PCARDBs)	0
3	KSCB	1
	Total Co-operative Banks	**1**
	Total - Banking Sector	**1978**

Sl. No.	Bank	8.40. INFORMATION ON FOREIGN EXCHANGE BUSINESS AS AT MARCH 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	132	52,699	131	29,351	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	296	843	401	918	0	0	0	0
5	CENTRAL BANK OF INDIA	5,458	0	0	0	0	0	1	270
6	INDIAN BANK	2,472	40,235	9,195	30,302	0	0	0	0
7	INDIAN OVERSEAS BANK	35,992	92,756	26,371	78,918	0	0	0	0
8	PUNJAB & SIND BANK	0	0	0	0	0	0	0	0
9	PUNJAB NATIONAL BANK	68	149	45	130	0	0	0	0
10	STATE BANK OF INDIA	3,07,548	9,06,683	2,19,702	5,87,256	0	0	0	0
11	UCO BANK	5,212	52,864	0	0	0	0	0	0
12	UNION BANK OF INDIA	10,456	18,125	1,625	2,352	0	0	0	0
	Total- Public Sector Commercial Banks	**3,67,634**	**11,64,354**	**2,57,469**	**7,29,227**	**0**	**0**	**1**	**270**
B	**R R B - KERALA GRAMIN BANK**	0	0	0	0	0	0	0	0
	Total- Public Sector Banks including RRB	**3,67,634**	**11,64,354**	**2,57,469**	**7,29,227**	**0**	**0**	**1**	**270**
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	3,988	11,385	7,025	15,897	0	0	0	0
4	CITY UNION BANK	0	0	0	0	0	0	0	0
5	DHANLAXMI BANK	2,590	12,002	1,687	6,833	0	0	0	0
6	FEDERAL BANK	84,653	3,74,134	42,722	1,52,140	0	0	0	0
7	HDFC BANK	40,896	1,94,521	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	56,216	2,57,700	28,694	1,10,819	0	0	0	0
19	T.N.MERCANTILE BANK	2,129	7,817	1,840	2,998	0	0	0	0
20	YES BANK	0	0	0	0	0	0	0	0
	Total- Pvt Sector Commercial Banks	**1,90,472**	**8,57,558**	**81,967**	**2,88,687**	**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	**5,58,106**	**20,21,913**	**3,39,437**	**10,17,914**	**0**	**0**	**1**	**270**
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	**5,58,106**	**20,21,913**	**3,39,437**	**10,17,914**	**0**	**0**	**1**	**270**

8.41 Doubling Farmer's Income by 2022

Benchmark Parameters as on March 2022

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	
			75.38		37.31	
		No. of SF/MF accounts financed (Disbursed) during the year as a share of total number of SF/MF in the state	No. of accounts financed		Total No. of Farmers	
			SF	MF	SF	MF
			31.80	36.10	16.67	18.68
2	Short Term Credit	Crop loan disbursed per hectare of net cutivable area	3.17			
		Share of SF/MF/Tenant farmers in total farmers financed(No of accounts)	SF		MF	Tenant
			29.46		0.00	0.00
		Share of SF/MF/Tenant farmers in total farmers financed(Amount)	SF		MF	Tenant
			0		0	0
		Share of allied activities in total loans to farmers (No. of accounts)	No. of accounts			
			17			
		Share of SF/MF/Tenant farmers in Total farmers financed (Amount)	SF	MF	Tenant	
			0	0	0	
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				49.80%
		Growth in amount of accounts of short term credit/working capital for allied activities to farmers				44.00%
2	Capital formation in Agriculture	Growth in Agriculture term Loan disbursed				52.97%
		Growth in Agriculture and allied activities (Farm credit)				184%
		Growth in Agriculture Infrastructure				115.00%
		Growth in Ancillary activities				37.00%
3	Crop Insurance	Growth in number of Loan accounts Covered				Claims under process
4	Development Linkage	Growth in number of FPOs financed by banks				50.98%
		Growth in number of SHGs financed by banks				-5.50%
		Growth in number of JLGs financed by banks				-15.73%
		Growth in Number of accounts financed against warehouse receipts				1.61%

8.42 PMSVANidhi - BANK WISE STATUS - AS ON 31.05.2022

Sl No	Bank Name	No of Applications Submitted	No of Applications Sanctioned	No of Application Disbursed	Total Pending for Sanction
1	STATE BANK OF INDIA	4736	3669	3575	1067
2	CANARA BANK	3566	2525	2514	1041
3	KERALA GRAMIN BANK	1493	1114	1096	379
4	UNION BANK OF INDIA	1494	1086	959	408
5	INDIAN BANK	1036	717	663	319
6	INDIAN OVERSEAS BANK	608	474	453	134
7	PUNJAB NATIONAL BANK	587	458	441	129
8	BANK OF BARODA	670	450	446	220
9	BANK OF INDIA	435	335	328	100
10	CENTRAL BANK OF INDIA	466	283	245	183
11	FEDERAL BANK	523	253	242	270
12	SOUTH INDIAN BANK	443	183	179	260
13	UCO BANK	220	173	164	47
14	IDBI BANK	111	74	72	37
15	PUNJAB AND SIND BANK	81	68	68	13
16	CATHOLIC SYRIAN BANK	66	32	28	34
17	DHANLAXMI BANK	77	30	25	47
18	HDFC BANK	23	22	17	1
19	KARNATAKA BANK	46	21	21	25
20	TAMILNADU MERCHANTILE BANK	28	15	14	13
21	BANK OF MAHARASHTRA	12	9	7	3
22	AXIS BANK	20	8	8	12
23	KERALA BANK	15	5	5	10
24	ESAF	7	4	4	3
25	KARUR VYSYA BANK	6	2	2	4
26	YES BANK	1	1	1	0
27	BANDHAN BANK	2	0	0	2
28	CITY UNION BANK	4	0	0	4
29	ICICI BANK	19	0	0	19
30	JAMMU & KASHMIR BANK	2	0	0	2
31	KOTAK MAHINDRA	1	0	0	1
32	LAXMI VILAS BANK	1	0	0	1
33	UJJIVAN SMALL FINANCE BANK	2	0	0	2
34	INDUS IND BANK	1	0	0	1
	TOTAL	**16802**	**12011**	**11577**	**4791**