

9.17. MICROCREDIT - Cumulative Performance of Banks in Kerala State as at December 2012

SHGs Maintaining Savings Bank Account

(Rs. in lakhs)

Sl. No.	BANK	Total No of SHGs maintaining Savings Bank A/c		Of (3) Under Govt Sponsored Schemes		Of (3) Exclusive Women SHGs		Of (5) Under Govt Sponsored Schemes	
		No	Amount	No	Amount	No	Amount	No	Amount
1	2	3		4		5		6	
A	STATE BANK GROUP								
1	STATE BANK OF INDIA	51160	816.00	13378	209.00	41765	651.00	13022	201.00
2	STATE BANK OF MYSORE	15	17.79	0	0.00	13	14.36	0	0.00
3	STATE BANK OF TRVCRE	275370	19276.00	110150	7710.00	256094	17926.00	102437	7170.00
	Total State Bank Group	326545	20109.79	123528	7919.00	297872	18591.36	115459	7371.00
B	NATIONALISED BANKS								
1	ALLAHABAD BANK	36	34.00	36	34.00	36	34.00	0	0.00
2	ANDHRA BANK	301	94.22	126	22.00	33	23.00	20	20.00
3	BANK OF BARODA	1629	149.00	612	89.00	1558	138.00	598	65.00
4	BANK OF INDIA	4805	4799.00	615	464.00	4027	4015.00	432	397.00
5	BANK OF MAHARASHTRA	18	1.53	18	1.53	0	0.00	0	0.00
6	CANARA BANK	5462	97781.00	592	10056.00	5198	81439.00	592	10656.00
7	CENTRAL BANK OF IND	5116	369.00	1079	79.00	5080	362.00	1079	79.00
8	CORPORATION BANK	3247	20.92	1048	8.05	2326	14.42	741	9.10
9	DENA BANK	20	12.00	20	12.00	20	12.00	20	12.00
10	INDIAN BANK	6999	2759.59	5175	645.59	5555	668.89	1101	308.56
11	INDIAN OVERSEAS BANK	9082	10198.82	4396	3996.12	8932	9578.01	4001	3731.82
12	ORNTL BANK OF COMM	11	235.53	0	0.00	11	235.53	0	0.00
13	PUNJAB NATIONAL BANK	8955	291.70	2378	1955.42	6359	278.75	48565	1818.61
14	PUNJAB & SIND BANK	1	2.72	0	0.00	1	2.72	0	0.00
15	SYNDICATE BANK	4321	150394.35	2139	120491.87	1905	50590.92	736	2883.33
16	UNION BANK OF INDIA	8765	10301.55	0	0.00	0	0.00	0	0.00
17	UNITED BANK OF INDIA	0	0.00	0	0.00	0	0.00	0	0.00
18	UCO BANK	811	472.00	70	36.00	811	472.00	75	37.00
19	VIJAYA BANK	1621	371.36	207	58.12	971	243.10	144	26.00
	Total-Nationalised Banks	61200	278288.29	18511	137948.70	42823	148107.34	58104	20043.42
C	RRBs								
1	N.M.G.B	18657	1069.00	6479	395.00	12743	754.00	5167	337.00
2	S.M.G.B	26700	307.00	8010	92.00	25900	298.00	7780	74.00
	Total RRBs	45357	1376.00	14489	487.00	38643	1052.00	12947	411.00
	Total-Public Sector Banks	433102	299774.08	156528	146354.70	379338	167750.70	186510	27825.42
D	PRIVATE SECTOR BANKS								
1	CATHOLIC SYRIAN BANK	3640	272.00	2232	195.00	1914	171.45	1436	128.10
2	DHANLAXMI BANK	19841	13954.10	492	294.96	17677	9429.49	360	134.32
3	FEDERAL BANK	2472	2070.75	94	53.19	1721	14545.05	46	31.25
4	KARNATAKA BANK	22	8.54	0	0.00	15	8.28	0	0.00
5	KARUR VYSYA BANK	0	0.00	0	0.00	0	0.00	0	0.00
6	HDFC BANK	6215	20.67	0	0.00	6215	20.67	0	0.00
7	SOUTH INDIAN BANK	350	187.39	0	0.00	294	132.00	0	0.00
8	T.N.MERCANTILE BANK	98	5.96	0	0.00	42	92.50	0	0.00
9	ING VYSYA BANK	2	0.26	2	0.26	2	0.26	2	0.26
10	CITY UNION BANK	0	0.00	0	0.00	0	0.00	0	0.00
	Total Private Sector Banks	32640	16519.67	2820	543.41	27880	24399.70	1844	293.93
	TOTAL - COMMERCIAL BANKS	465742	316293.75	159348	146898.11	407218	192150.40	188354	28119.35

9.18.MICROCREDIT-Cumulative Performance of Banks in Kerala State as at December 2012 under SHG Bank Linkage Programme
Mode of linkage-SHG's financed Directly by Banks

(Rs. in lakhs)

Sl. No.	BANK	No of SHGs formed during the Quarter	Cumulative No.of SHGs formed during the Financial Year	No. of SHG loans sanctioned during the Quarter		No. of SHG loans disbursed during the Quarter		Cumulative disbursement during the Year		Outstanding Amount under SHG Finance		Of (8) Amount disbursed under Govt. Sponsored Schemes		Total No.of Beneficiaries
				A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.	
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
A	STATE BANK GROUP													
1	STATE BANK OF INDIA	343	614	343	226.00	343	226.00	614	997.00	5457	7113.00	36	65.00	9210
2	STATE BANK OF MYSORE	1	5	1	1.00	1	1.00	1	6.00	8.93	17.00	24.98	0.00	0
3	STATE BANK OF TRVCRE	532	1699	530	1029.75	526	1021.26	1697	3249.56	17189	22915.23	48	38.90	309402
	Total State Bank Group	876	2318	874	1256.75	870	1248.26	2312	4252.56	###	30045.23	###	103.90	318612
B	NATIONALISED BANKS													
1	ALLAHABAD BANK	0	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0
2	ANDHRA BANK	80	61	15	17.00	157	967.00	1009	115.00	120	0.00	0	0.00	180
3	BANK OF BARODA	55	189	55	107.00	55	107.00	189	329.00	598	635.00	1	3.00	0
4	BANK OF INDIA	700	4880	700	2650.00	700	2650.00	2757	8171.00	3175	5454.00	293	580.00	73488
5	BANK OF MAHARASHTRA	3	3	3	0.50	3	0.50	6	1.00	20	9.85	3	0.50	10
5	CANARA BANK	256	642	339	559.00	339	559.00	1352	2378.00	8971	7484.00	64	114.00	3318
6	CENTRAL BANK OF IND	0	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0
7	CORPORATION BANK	109	315	109	458.00	61	220.00	171	364.00	955	1384.92	17	25.18	13578
8	DENA BANK	0	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0
9	INDIAN BANK	220	974	300	550.00	300	550.00	835	2099.07	5380	8590.98	445	1900.00	84500
10	INDIAN OVERSEAS BANK	288	939	288	1011.00	288	1011.00	926	3445.00	6512	7571.62	196	123.00	38302
11	ORNTL BANK OF COMM	1	1	1	2.50	1	2.50	1	2.50	11	235.53	0	0.00	198
12	PUNJAB NATIONAL BANK	98	1053	98	284.75	98	284.75	1053	2978.37	1737	7214.62	11	38.85	2530
13	PUNJAB & SIND BANK	0	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0
14	SYNDICATE BANK	581	2617	450	30622.04	450	30622.04	2749	229764.00	3549	146399.48	896	1417.50	24049
15	UNION BANK OF INDIA	320	2408	256	618.66	256	618.66	1380	3557.14	4367	4396.52	0	0.00	0
16	UCO BANK	16	62	16	33.69	16	33.69	62	132.65	811	472.00	70	36.00	9082
17	VIJAYA BANK	35	93	35	126.88	35	116.38	86	222.54	879	1154.01	20	34.16	0
	Total-Nationalised Banks	2762	14237	2665	37041.02	2759	37742.52	12576	253559.27	37085	191002.53	2016	4272.19	249235
C	RRBs													
1	N.M.G.B	301	866	280	454.00	276	419.00	715	932.00	3685	2900.00	4	2.00	62645
2	S.M.G.B	358	1077	358	176.00	358	176.00	1077	656.00	2727	1944.00	358	176.00	29900
	Total RRBs	659	1943	638	630.00	634	595.00	1792	1588.00	6412	4844.00	362	178.00	92545
	Total-Public Sector Banks	4297	18498	4177	38927.77	4263	39585.78	16680	259399.83	66152	225891.76	2487	4554.09	660392
D	PRIVATE SECTOR BANKS													
1	CITY UNION BANK	0	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0
2	CATHOLIC SYRIAN BANK	2	23	2	10.02	2	10.02	23	37.27	279	183.49	0	0.00	0
3	DHANLAXMI BANK	366	1875	282	1258.96	286	1161.20	1374	4621.73	4653	11048.67	1	2.50	29471
4	FEDERAL BANK	61	201	198	387.00	201	382.00	609	1196.18	2732	3161.99	7	2.50	19598
5	KARNATAKA BANK	0	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0
6	KARUR VYSYA BANK	0	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0
7	T.N. MERCANTILE BANK	0	0	9	27.00	9	27.00	11	33.00	48	81.06	0	0.00	0
8	SOUTH INDIAN BANK	43	78	43	32.62	43	32.62	78	66.47	644	558.19	1	4.30	0
9	HDFC	1713	3933	1713	2887.00	1713	2887.00	3933	6362.00	5371	6464.00	0	0.00	0
10	ING VYSYA BANK	0	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0
	Total Private Sector Banks	2185	6110	2247	4602.60	2254	4499.84	6028	12316.65	13727	21497.40	9	9.30	49069
	TOTAL- COMMERCIAL BANKS	6482	24608	6424	43530.37	6517	44085.62	22708	271716.48	79879	247389.16	2496	4563.39	709461

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

(Rs. in lakhs)

Sl. No.	BANK	No of SHGs formed during the Quarter	Cumulative No. of SHGs formed during the Financial Year	No. of SHG loans sanctioned during the Quarter		No. of SHG loans disbursed during the Quarter		Cumulative disbursement during the Year		Outstanding Amount under SHG Finance		Of (8) Amount disbursed under Govt. Sponsored Schemes		Total No. of Beneficiaries
				A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.	
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
A STATE BANK GROUP														
1	STATE BANK OF INDIA	11	127	11	49.00	11	49.00	127	178.00	3158	3013.00	12	19.00	1905
2	STATE BANK OF MYSORE	0	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0
3	STATE BANK OF TRVCRE	0	0	0	0.00	0	0.00	0	0.00	85	69.16	0	0.00	1530
	Total State Bank Group	11	127	11	49.00	11	49.00	127	178.00	3243	3082.16	12	19.00	3435
B NATIONALISED BANKS														
1	ALLAHABAD BANK	0	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0
2	ANDHRA BANK	12	12	12	12.00	120	12.00	120	12.00	120	0.00	0	0.00	0
3	BANK OF BARODA	2	9	2	3.00	2	3.00	9	24.00	45	46.00	0	0.00	0
4	BANK OF INDIA	0	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0
5	BANK OF MAHARASHTRA	0	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0
5	CANARA BANK	152	1275	22	12.30	22	12.30	704	694.30	623	770.00	0	0.00	0
6	CENTRAL BANK OF IND	45	104	277	943.00	277	943.00	934	2693.00	4210	5737.34	20	49.00	66262
7	CORPORATION BANK	0	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0
8	DENA BANK	0	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0
9	INDIAN BANK	100	265	50	100.00	50	100.00	126	246.30	65	120.00	0	0.00	1290
10	INDIAN OVERSEAS BANK	88	120	88	120.00	88	120.00	228	531.41	682	734.41	0	0.00	14195
11	ORNTL BANK OF COMM	0	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0
12	PUNJAB NATIONAL BANK	0	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0
13	PUNJAB & SIND BANK	0	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0
14	SYNDICATE BANK	0	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0
15	UNION BANK OF INDIA	0	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0
16	UCO BANK	0	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0
17	VIJAYA BANK	2	3	2	5.00	2	5.00	3	6.00	7	8.75	2	3.25	0
	Total-Nationalised Banks	401	1788	453	1195.30	561	1195.30	2124	4207.01	5752	7416.50	22	52.25	81747
C RRBs														
1	N.M.G.B	0	0	0	0.00	0	0.00	2	3.00	275	180.00	0	0.00	0
2	S.M.G.B	790	1269	790	1629.00	790	1629.00	1269	2580.00	5543	5502.00	168	112.00	66024
	Total RRBs	790	1269	790	1629.00	790	1629.00	1271	2583.00	5818	5682.00	168	112.00	66024
	Total-Public Sector Banks	1202	3184	1254	2873.30	1362	2873.30	3522	6968.01	14813	16180.66	202	183.25	151206
D PRIVATE SECTOR BANKS														
1	CITY UNION BANK	0	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0
2	CATHOLIC SYRIAN BANK	0	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0
3	DHANLAXMI BANK	80	301	94	357.42	93	228.66	216	1182.22	1128	2426.04	0	0.00	17674
4	FEDERAL BANK	5	9	4	3.37	5	3.97	16	16.60	78	93.87	0	0.00	229
5	KARNATAKA BANK	0	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0
6	KARUR VYSYA BANK	0	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0
7	T.N.MERCANTILE BANK	0	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0
8	SOUTH INDIAN BANK	0	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0
9	ING VYSYA BANK	0	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0
	Total Private Sector Banks	85	310	98	360.79	98	232.63	232	1198.82	1206	2519.91	0	0.00	17903
	TOTAL- COMMERCIAL BANKS	1287	3494	1352	3234.09	1460	3105.93	3754	8166.83	16019	18700.57	202	183.25	169109

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

Mode of linkage-SHG's financed through the medium of NGOs

(Rs. in lakhs)

Sl. No.	BANK	No. of NGO loans sanctioned during the Quarter		No. of NGO loans disbursed during the Quarter		Cumulative disbursement during the Year		Outstanding Amount under NGO Finance		No. of SHGs financed by these NGOs	No. of beneficiaries assisted
		A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.		
A	STATE BANK GROUP										
1	STATE BANK OF INDIA	0	0.00	0	0.00	0	0.00	20	1139.00	0	1440
2	STATE BANK OF MYSORE	0	0.00	0	0.00	0	0.00	0	0.00	0	0
3	STATE BANK OF TRVCRE	103	460.00	100	454.61	181	2358.99	2337	8746.59	11685	210330
	Total State Bank Group	103	460.00	100	454.61	181	2358.99	2357	9885.59	11685	211770
B	NATIONALISED BANKS										
1	ALLAHABAD BANK	0	0.00	0	0.00	0	0.00	0	0.00	0	0
2	ANDHRA BANK	0	0.00	0	0.00	0	0.00	0	0.00	0	0
3	BANK OF BARODA	0	0.00	0	0.00	4	164.00	44	744.00	0	0
4	BANK OF INDIA	0	0.00	0	0.00	0	0.00	0	0.00	0	0
5	BANK OF MAHARASHTRA	0	0.00	0	0.00	0	0.00	0	0.00	0	0
5	CANARA BANK	2	42.00	2	42.00	2	42.00	9	136.53	0	3018
6	CENTRAL BANK OF IND	5	259.60	5	259.60	5	259.60	9	330.09	0	3290
7	CORPORATION BANK	0	0.00	0	0.00	0	0.00	0	0.00	0	0
8	DENA BANK	0	0.00	0	0.00	0	0.00	0	0.00	0	0
9	INDIAN BANK	0	0.00	2	250.00	2	250.00	8	1147.11	0	1800
10	INDIAN OVERSEAS BANK	0	0.00	0	0.00	0	0.00	0	0.00	0	0
11	ORNTL BANK OF COMM	0	0.00	0	0.00	0	0.00	0	0.00	0	0
12	PUNJAB NATIONAL BANK	0	0.00	0	0.00	0	0.00	0	0.00	0	0
13	PUNJAB & SIND BANK	0	0.00	0	0.00	0	0.00	0	0.00	0	0
14	SYNDICATE BANK	0	0.00	0	0.00	0	0.00	0	0.00	0	0
15	UNION BANK OF INDIA	0	0.00	0	0.00	0	0.00	0	0.00	0	0
16	UCO BANK	0	0.00	0	0.00	0	0.00	0	0.00	0	0
17	VIJAYA BANK	1	97.90	1	25.00	1	25.00	1	25.00	0	0
	Total-Nationalised Banks	8	399.50	10	576.60	14	740.60	71	2382.73	0	8108
C	RRBs										
1	N.M.G.B	0	0.00	0	0.00	1	12.00	5	42.88	0	1335
2	S.M.G.B	0	0.00	0	0.00	0	0.00	31	591.00	10	41800
	Total RRBs	0	0.00	0	0.00	1	12.00	36	633.88	10	43135
	Total-Public Sector Banks	111	859.50	110	1031.21	196	3111.59	2464	12902.20	11695	263013
D	PRIVATE SECTOR BANKS										
1	CITY UNION BANK	0	0.00	0	0.00	0	0.00	0	0.00	0	0
2	CATHOLIC SYRIAN BANK	0	0.00	0	0.00	0	0.00	5	12.85	0	0
3	DHANLAXMI BANK	52	1212.11	52	1142.02	140	2286.66	241	3857.76	60	62166
4	FEDERAL BANK	3	6.75	3	6.75	7	19.11	52	61.79	0	415
5	KARNATAKA BANK	0	0.00	0	0.00	0	0.00	0	0.00	0	0
6	KARUR VYSYA BANK	0	0.00	0	0.00	0	0.00	0	0.00	0	0
7	T. N.MERCANTILE BANK	0	0.00	0	0.00	0	0.00	0	0.00	0	0
8	SOUTH INDIAN BANK	0	0.00	0	0.00	0	0.00	0	0.00	0	0
9	ING VYSYA BANK	0	0.00	0	0.00	0	0.00	0	0.00	0	0
	Total Private Sector Banks	55	1218.86	55	1148.77	147	2305.77	298	3932.40	60	62581
	TOTAL- COMMERCIAL BANKS	166	2078.36	165	2179.98	343	5417.36	2762	16834.60	11755	325594