

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

Convenor:



Ref: SLBC KL127 2019 MA

Date: 01st March, 2019

To: All the Distinguished Members of SLBC

Dear Sir/Madam,

Sub: State Level Bankers' Committee (SLBC), Kerala – 127th Meeting

We are forwarding herewith the Agenda and Background Notes for the 127th SLBC Meeting. The Date and Venue is as under.

Date: 16th March, 2019

Time: 10 a.m

**Venue: Hotel Apollo Dimora
Mahatma Gandhi Road
Trivandrum**

Thanking you,

Yours faithfully,

Yours faithfully,



G.K. Maya

Convenor, SLBC, Kerala

& General Manager, Canara Bank

All communications to be addressed to:

General Manager
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SLBC KERALA

VITAL BANKING STATISTICS

(Amount in Crores)

Sl. No	Parameter	DEC 2016	DEC 2017	DEC 2018	Y-o-Y variation December 2017 to December 2018		SEP 2018	Variation September 2018 to December 2018	
					Quantum Variation	% Variation		Quantum Variation	% Variation
1	No of branches	6269	6225	6395	170	3%	6399	-4	<1%
2	Number of ATMs	8908	8984	9052	68	1%	9097	-45	<1%
3	Total Deposits	402393	428573	478855	50282	12%	471150	7705	2%
4	NR Deposits	148074	161500	186376	24877	15%	181623	4754	3%
5	Domestic Deposits	254319	267074	292479	25405	10%	289528	2951	1%
6	% Share of Domestic Deposits	63.20	62.32	61.08	-1.24	-2%	61.45	0	-1%
7	Total Advances	251207	276922	314413	37491	14%	305247	9165	3%
8	Total Business of Commercial Banks	653600	705495	793268	87773	12%	776398	16870	2%
9	CD Ratio	62	65	66	1	2%	65	1	1%
10	C+I: D Ratio	66	68	69	1	1%	68	1	1%
11	Priority Sector Advances (PSA)	138179	158296	166098	7803	5%	160942	5156	3%
12	% of PSA to Total Advances	55.01%	57.16%	52.83%	-0.04	-8%	52.73%	0.10%	<1%
13	No: of Priority Sector Loan Accounts	6865458	7529913	9579909	2049996	27%	9430023	149886	2%
14	Agricultural Advances	58511	66061	77367	11306	17%	75133	2233	3%
15	% of Agricultural Advances to Total Advances	23%	24%	25%	1%	3%	25%	<1%	<1%
16	No: of Agriculture Loan Accounts	5167370	5693097	7115431	1422334	25%	6929625	185806	3%
17	Kisan Credit Card – No: of Account (Including Co-operative Banks')	2172707	1708024	1689561	-18463	-1%	1662499	27062	2%
18	Kisan Credit Card - Amount (Including Co-operative Banks')	13903	16286	17138	852	5%	17150	-12	<1%
19	Gold Loan - Outstanding	37653	41900	47790	5890	14%	46158	1631	4%
20	% of Gold Loan to Agricultural Advances	64%	63%	62%	-2%	-3%	61%	0	1%
21	MSME Advances	38770	43034	51316	8282	19%	50304	1012	2%

22	% MSME Advances to Total Advances	15%	16%	16%	1%	5%	16%	<1%	-1%
23	DRI Advances	30	34	23	-12	-34%	18	4	24%
24	% DRI Advances to Total Advances	0.01%	0.01%	0.01%	0%	-42%	0.01%	<1%	21%
25	Scheduled Caste Advances	4447	5098	5687	589	12%	5411	276	5%
26	Scheduled Tribe Advances	1115	1231	1310	78	6%	1284	26	2%
27	Weaker Section Advances	59740	68189	73684	5495	8%	71784	1900	3%
28	% WS Advances to Total Advances	24%	25%	23%	-1%	-5%	24%	<1%	<1%
29	Minority Community Advances (MCA)	83646	88302	99560	11258	13%	96961	2599	3%
30	% MCA to Total Priority Credit	61%	56%	60%	4%	7%	60%	<1%	-1%
31	Education loan – No: of Accounts	375001	357673	346652	-11021	-3%	348696	-2044	-1%
32	Education loan – Amount Outstanding	10220	10179	9904	-275	-3%	9927	-22	<1%
33	Educational Loan NPA Position (No of Accounts)	52723	66845	59936	-6909	-10%	70330	-10394	-15%
34	Educational Loan NPA Position (Outstanding)	1315	1777	1534	-243	-14%	1842	-309	-17%
35	Housing loan Advances	29774	31406	26370	-5036	-16%	24964	1406	6%
36	Total Industrial Advances	50152	50054	69682	19627	39%	59854	9827	16%
37	Total NPA – Amount Outstanding	9663	10580	12717	2137	20%	12078	639	5%

DISBURSEMENT PARTICULARS UNDER ANNUAL CREDIT PLAN

Sector	Dec-16			Dec-17			Dec-18		
	Target	Actual	Achmt (%)	Target	Actual	Achmt (%)	Target	Actual	Achmt (%)
Primary	54266	34075	63%	58083	49330	85%	64883	49172	76%
Secondary	26921	11629	43%	30252	20856	69%	31635	22067	70%
Tertiary	35762	19010	53%	38674	26541	69%	42618	21528	51%
Total	116949	64714	55%	127009	96727	76%	139136	92767	67%