

7.25. MICROCREDIT - Cumulative Performance of Banks in Kerala State as at March 2013
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	4232	4042.00	1709	732.00	3808	3637.00	660	1538.00
2	STATE BANK OF MYSORE	15	17.80	0	0.00	13	14.35	0	0.00
3	STATE BANK OF TRVCRE	278124	26422.00	111250	10569.00	258655	24572.00	103462	22853.00
Total State Bank Group		282371	30481.80	112959	11301.00	262476	28223.35	104122	24391.00
B	NATIONALISED BANKS								
1	ALLAHABAD BANK	36	34.00	36	34.00	36	34.00	0	0.00
2	ANDHRA BANK	301	94.22	12	22.21	33	23.09	20	20.21
3	BANK OF BARODA	1659	146.00	631	88.00	1582	136.00	609	64.00
4	BANK OF INDIA	5012	4827.00	711	494.00	4129	4115.00	498	419.00
5	BANK OF MAHARASHTRA	18	1.59	18	1.59	0	0.00	0	0.00
6	CANARA BANK	6396	153504.00	592	10656.00	6076	145830.00	592	10656.00
7	CENTRAL BANK OF IND	5253	379.00	1079	81.00	5019	368.00	1079	81.00
8	CORPORATION BANK	2397	323.23	857	25.32	1729	273.63	550	26.37
9	DENA BANK	20	12.00	20	12.00	20	12.00	20	12.00
10	INDIAN BANK	5858	2045.23	683	217.06	4586	1839.84	420	148.66
11	INDIAN OVERSEAS BANK	9086	10199.20	4390	3998.42	8938	9628.01	3998	3842.92
12	ORNTL BANK OF COMM	23	0.27	0	0.00	23	0.27	0	0.00
13	PUNJAB NATIONAL BANK	9090	366.14	2407	99.53	5722	309.17	2534	113.76
14	PUNJAB & SIND BANK	1	2.73	0	0.00	1	2.73	0	0.00
15	SYNDICATE BANK	4042	4101.00	1128	1748.00	2956	14014.00	1484	748.00
16	UNION BANK OF INDIA	10631	11717.37	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	1002	934.00	110	36.00	980	840.00	93	24.00
19	VIJAYA BANK	1649	375.41	215	49.95	1052	260.82	159	28.35
Total-Nationalised Banks		62474	189062.39	12889	17563.08	42882	177686.56	12056	16184.27
C	RRBs								
1	N.M.G.B	19116	1072.00	6572	397.00	12854	757.00	5197	348.00
2	S.M.G.B	27776	314.00	8333	98.00	26943	305.00	8083	77.00
	Total RRBs	46892	1386.00	14905	495.00	39797	1062.00	13280	425.00
	Total-Public Sector Banks	391737	220930.19	140753	29359.08	345155	206971.91	129458	41000.27
D	PRIVATE SECTOR BANKS								
1	CATHOLIC SYRIAN BANK	3717	356.45	2475	227.44	1965	192.45	1630	138.10
2	DHANLAXMI BANK	20689	15448.15	314	86.52	18289	11492.90	277	66.82
3	FEDERAL BANK	2421	2688.89	91	47.23	1706	2036.55	45	31.85
4	KARNATAKA BANK	23	9.23	0	0.00	16	8.91	0	0.00
5	KARUR VYSYA BANK	0	0.00	0	0.00	0	0.00	0	0.00
6	HDFC BANK	7606	65.32	0	0.00	1709	3217.00	0	0.00
7	SOUTH INDIAN BANK	349	293.15	0	0.00	303	257.03	0	0.00
8	T.N.MERCANTILE BANK	90	5.00	0	0.00	84	5.00	0	0.00
9	ING VYSYA BANK	2	0.29	0	0.00	0	0.00	0	0.00
10	CITY UNION BANK	0	0.00	0	0.00	0	0.00	0	0.00
Total Private Sector Banks		34897	18866.48	2880	361.19	24072	17209.84	1952	236.77
TOTAL - COMMERCIAL BANKS		426634	239796.67	143633	29720.27	369227	224181.75	131410	41237.04

7.26. MICROCREDIT - Cumulative Performance of Banks in Kerala State as at March 2013 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	202	937	202	297.27	202	297.00	937	2192.00	5949	5270.00	0	0.00	14055
2	STATE BANK OF MYSORE	1	5	1	1.00	1	1.00	6	8.93	17	24.97	0	0.00	0
3	STATE BANK OF TRVCRE	688	1703	685	2830.87	681	2824.99	2378	6680.36	13829	14219.15	35	29.87	276580
	Total State Bank Group	891	2645	888	3129.14	884	3122.99	3321	8881.29	19795	19514.12	35	29.87	290635
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	0
3	BANK OF BARODA	51	240	51	126.00	51	118.00	240	447.00	592	657.00	1	1.00	0
4	BANK OF INDIA	820	5730	820	2712.00	820	2712.00	2829	8232.00	2986	5016.00	389	612.00	73526
5	BANK OF MAHARASHTRA	1	1	1	0.50	1	0.50	7	15.00	18	11.00	4	1.00	10
5	CANARA BANK	514	1156	841	2034.00	841	841.00	2091	3903.00	7508	9147.00	92	289.00	44190
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	36	183	36	73.32	36	69.62	183	487.90	811	1114.64	2	6.00	10698
8	DENA BANK	0	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0
9	INDIAN BANK	529	1879	515	1233.35	515	1233.35	1484	4819.03	5404	8659.44	29	73.48	48636
10	INDIAN OVERSEAS BANK	439	1378	439	1447.60	439	1447.60	1378	4892.60	6731	7809.13	198	124.25	40146
11	ORNTL BANK OF COMM	12	23	0	0.00	0	0.00	1	2.50	20	1385.80	0	0.00	141
12	PUNJAB NATIONAL BANK	127	1162	127	319.65	127	319.65	1162	3430.22	4455	5957.24	94	79.83	3325
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	344	2949	328	545.00	328	545.00	2825	2668.00	3748	3469.00	753	766.00	23137
15	UNION BANK OF INDIA	313	2713	246	606.32	246	606.32	2016	3682.54	10631	11717.37	0	0.00	0
16	UCO BANK	4	66	4	15.00	4	15.00	66	48.69	802	489.00	70	36.00	9232
17	VIJAYA BANK	29	122	22	51.25	22	42.49	108	148.93	877	1164.97	6	15.00	8990
	Total-Nationalised Banks	3299	17663	3445	9180.99	3587	8917.53	15399	32892.41	44703	56597.59	1638	2003.56	262031
C	RRBs													
1	N.M.G.B	459	1325	38	265.00	135	44.00	850	976.00	3913	3237.00	4	2.41	65518
2	S.M.G.B	343	1420	343	899.00	343	899.00	1420	1555.00	3084	4355.00	343	899.00	33924
	Total RRBs	802	2745	381	1164.00	478	943.00	2270	2531.00	6997	7592.00	347	901.41	99442
	Total-Public Sector Banks	4992	23053	4714	13474.13	4949	12983.52	20990	44304.70	71495	83703.71	2020	2934.84	652108
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	7	30	7	26.64	7	26.64	30	63.91	241	165.11	0	0.00	0
3	DHANLAXMI BANK	694	1663	597	2397.00	610	2463.00	1501	4855.00	2915	2810.00	2	1.60	14106
4	FEDERAL BANK	72	271	244	466.81	249	450.77	837	1111.67	2620	3080.16	10	5.85	13320
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	TAMILNAD MERCANTILE BANK	0	0	2	6.00	2	6.00	12	36.00	46	73.54	0	0.00	0
8	SOUTH INDIAN BANK	36	114	36	145.85	36	145.85	114	212.32	700	704.04	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	809	2078	886	3042.30	904	3092.26	2494	6278.90	6522	6832.85	12	7.45	27426
	TOTAL- COMMERCIAL BANKS	5801	25131	5600	16516.43	5853	16075.78	23484	50583.60	78017	90536.56	2032	2942.29	679534

7.27. MICROCREDIT - Cumulative Performance of Banks in Kerala State as at March 2013 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	0	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0
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	1	0.25	1	0.25	77	57.37	0	0.00	1538
	Total State Bank Group	0	0	0	0.00	1	0.25	1	0.25	77	57.37	0	0.00	1538
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	11	2	5.00	2	5.00	11	29.00	32	32.00	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	327	152	311.00	152	311.00	856	1005.00	623	770.00	0	0.00	0
6	CENTRAL BANK OF IND	44	148	359	1244.00	359	1239.00	1293	3932.00	3924	6078.00	20	48.00	67890
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	520	1879	510	1215.52	510	1215.52	1426	4788.42	5214	7389.21	0	0.00	46926
10	INDIAN OVERSEAS BANK	98	338	98	202.00	98	202.00	338	869.41	792	801.20	0	0.00	15140
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		0.00	0
17	VIJAYA BANK	0	3	0	0.00	0	0.00	3	2.50	6	7.97	0	0.00	0
	Total-Nationalised Banks	828	2718	1133	2989.52	1241	2984.52	4047	10638.33	10711	15078.38	20	48.00	129956
C	RRBs													
1	N.M.G.B	0	0	0	0.00	0	0.00	2	3.00	262	167.00	0	0.00	0
2	S.M.G.B	874	2289	873	640.00	873	640.00	2288	3240.00	12089	3553.00	186	107.00	72016
	Total RRBs	874	2289	873	640.00	873	640.00	2290	3243.00	12351	3720.00	186	107.00	72016
	Total-Public Sector Banks	1702	5007	2006	3629.52	2115	3624.77	6338	13881.58	23139	18855.75	206	155.00	203510
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	79	177	92	496.64	92	496.39	234	1290.37	827	1664.24	0	0.00	14106
4	FEDERAL BANK	3	11	7	9.53	7	9.53	23	26.13	74	82.57	0	0.00	220
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	TAMILNAD 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	82	188	99	506.17	99	505.92	257	1316.50	901	1746.81	0	0.00	14326
	TOTAL- COMMERCIAL BANKS	1784	5195	2105	4135.69	2214	4130.69	6595	15198.08	24040	20602.56	206	155.00	217836

7.28. MICRO CREDIT- Cumulative Performance of Banks in Kerala State as at March 2013
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	0	0.00	0	0
2	STATE BANK OF MYSORE	0	0.00	0	0.00	0	0.00	0	0.00	0	0
3	STATE BANK OF TRVCRE	98	1769.00	96	1757.83	277	4116.82	2275	9459.60	13650	245700
	Total State Bank Group	98	1769.00	96	1757.83	277	4116.82	2275	9459.60	13650	245700
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	42	702.00	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	3	1311.00	2	311.00	5	1352.00	19	1716.00	0	0
6	CENTRAL BANK OF IND	0	0.00	0	0.00	5	260.00	19	460.00	0	4265
7	CORPORATION BANK	0	0.00	0	0.00	0	0.00	0	0.00	0	0
8	DENA BANK	0	0.00	0	0.00	0	0.00	0	0.00	0	0
9	INDIAN BANK	0	0.00	0	0.00	4	1200.00	4	1060.13	0	0
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	0	0.00	1	72.90	1	97.90	1	88.12	0	0
	Total-Nationalised Banks	3	1311.00	3	383.90	19	3073.90	85	4026.25	0	4265
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	1	20.00	1	20.00	1	20.00	27	485.00	0	41800
	Total RRBs	1	20.00	1	20.00	2	32.00	32	527.88	0	43135
	Total-Public Sector Banks	102	3100.00	100	2161.73	298	7222.72	2392	14013.73	13650	293100
D	PRIVATE SECTOR BANKS										
1	CITY UNION BANK	0	0.00	0	0.00	0	0.00	0	0.00	0	0
2	CATHOLIC SYRIAN BANK	0	0.00	0	0.00	0	0.00	6	1287.51	0	0
3	DHANLAXMI BANK	11	848.57	12	791.20	34	2234.23	133	2973.31	0	77418
4	FEDERAL BANK	4	8.93	3	3.93	10	23.04	50	58.88	0	11
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	TAMILNAD 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	15	857.50	15	795.13	44	2257.27	189	4319.70	0	77429
	TOTAL- COMMERCIAL BANKS	117	3957.50	115	2956.86	342	9479.99	2581	18333.43	13650	370529