

STATE LEVEL BANKERS' COMMITTEE, KERALA

(Under Lead Bank Scheme)

Convenor:



Ref: SLBC KERALA/134 SLBC/ 2021/AJS

Date: 30th September, 2021

To: All the Distinguished Members of SLBC

Dear Sir/Madam,

Sub: State Level Bankers' Committee (SLBC), Kerala – 134th Meeting

We are forwarding herewith the Agenda and Background Notes for the 134th SLBC Meeting. The Schedule is as under.

Date : 08th October, 2021

Time : 10:30 a.m.

By Video Conferencing

Thanking You,

Yours faithfully,

A handwritten signature in blue ink, appearing to read 'S Premkumar', is written over a blue circular stamp.

S Premkumar
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& General Manager, Canara Bank

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SLBC KERALA

VITAL BANKING STATISTICS - (Excluding Co-Operative Banks)

(Amount in Rs. Crores)

Sl. No.	Parameter	June 2019	June 2020	June 2021	Y-o-Y variation June 2020 to June 2021		March 2021	Variation March 2021 to June 2021	
					Quantum Variation	% Variation		Quantum Variation	% Variation
1	No of branches	6457	6603	6572	-31	0%	6611	-39	-1%
2	Number of ATMs	9027	8562	9923	1361	16%	8959	964	11%
3	Total Deposits	501023	570225	620928	50703	9%	605914	15014	2%
4	NR Deposits	192254	218196	236490	18294	8%	229636	6854	3%
5	Domestic Deposits	308769	352028	384438	32410	9%	376278	8160	2%
6	% Share of Domestic Deposits	61.63	61.74	61.91	0.18	0%	62.10	0	0%
7	Total Advances	334655	357230	383768	26539	7%	392669	-8901	-2%
8	Total Business of Commercial Banks	835678	927454	1004696	77242	8%	998583	6113	1%
9	CD Ratio	67	63	62	-1	-1%	65	-3	-5%
10	C+I: D Ratio	70	67	67	1	1%	70	-3	-4%
11	Priority Sector Advances (PSA)	174983	177361	185616	8255	5%	190433	-4817	-3%
12	% of PSA to Total Advances	52.29%	49.65%	48.37%	-0.01	-3%	48.50%	-0.13%	0%
13	No: of Priority Sector Loan Accounts	9770893	9410503	9996212	585709	6%	10106159	-109947	-1%
14	Agricultural Advances	81489	79966	84694	4728	6%	87091	-2397	-3%
15	% of Agricultural Advances to Total Advances	24%	22%	22%	0%	-1%	22%	0%	0%
16	No: of Agriculture Loan Accounts	7451255	6809460	7161628	352168	5%	7189796	-28168	0%
17	Kisan Credit Card – No: of Account (Including Co-operative Banks')	1673899	1258901	2213875	954974	76%	2123066	90809	4%
18	Kisan Credit Card - Amount (Including Co- operative Banks')	17717	18857	27602	8745	46%	26365	1237	5%
19	Gold Loan - Outstanding	50830	48920	53332	4411	9%	56996	-3664	-6%
20	% of Gold Loan to Agricultural Advances	62%	61%	63%	2%	3%	65%	0	-4%
21	MSME Advances	54064	57284	57267	-17	0%	59971	-2704	-5%

22	% MSME Advances to Total Advances	16%	16%	15%	-1%	-7%	15%	0%	-2%
23	DRI Advances	20	14	14	-1	-4%	14	-1	-5%
24	% DRI Advances to Total Advances	0.01%	0.00%	0.004%	0.000%	-10%	0.004%	0.00%	-2%
25	Scheduled Caste Advances	5216	4839	4369	-469	-10%	4503	-134	-3%
26	Scheduled Tribe Advances	1222	1192	1064	-127	-11%	1144	-79	-7%
27	Weaker Section Advances	75955	86357	83159	-3199	-4%	84231	-1072	-1%
28	% WS Advances to Total Advances	23%	24%	22%	-3%	-10%	21%	0%	1%
29	Minority Community Advances (MCA)	91917	98250	121224	22975	23%	115166	6058	5%
30	% MCA to Total Priority Credit	53%	55%	65%	10%	18%	60%	5%	8%
31	Education loan – No: of Accounts	334576	355893	332645	-23248	-7%	346740	-14095	-4%
32	Education loan – Amount Outstanding	10083	11324	10700	-624	-6%	10683	17	0%
33	Educational Loan NPA Position (No of Accounts)	60247	49175	46165	-3010	-6%	49772	-3607	-7%
34	Educational Loan NPA Position (Outstanding)	1569	1406	1104	-302	-21%	1042	63	6%
35	Housing loan Advances	28425	28335	31335	3000	11%	30783	552	2%
36	Total Industrial Advances	67596	72796	72690	-106	0%	76259	-3569	-5%
37	Total NPA – Amount Outstanding	13665	13806	18531	4726	34%	15859	2673	17%

DISBURSEMENT PARTICULARS UNDER ANNUAL CREDIT PLAN

Sector	2019- 20	Achievement June 2019 Quarter		2020- 21	Achievement June 2020 Quarter		2021- 22	Achievement June 2021 Quarter	
	Target	Actual	Achmt (%)	Target	Actual	Achmt (%)	Target	Actual	Achmt (%)
Primary	71537	18983	27%	73908	18852	26%	76211	16440	22%
Secondary	35077	8750	25%	35430	7098	20%	39912	10179	26%
Tertiary	41867	7729	18%	38237	5178	14%	38838	3679	9%
Total	148481	35462	24%	147575	31128	21%	154961	30299	20%

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134th Meeting of State Level Bankers Committee, Kerala Agenda & Background Notes

1. ADOPTION OF MINUTES OF SLRM 2021

The minutes of State Level Review Meeting, 2021 held on 22nd July 2021 was circulated vide SLBC letter no SLBC/KL/SLRM/Minutes/AJS dated 13th September 2021.

The house may adopt the said minutes.

2. PENDING ISSUES

2.1 Pending Issues in Primary Sector

2.1.1. 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 that there 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 restrategy 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.
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
From Director of Agriculture
To The Convenor ,
SLBC. Kerala

Date:05/03/2021

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 21/02/2021 of 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.

Steering committee suggested that since Kisan Credit Card (KCC) limit is in the nature of revolving cash credit facility without any restrictions in number of debits and credits. If the compensation is credited to Kisan Credit Card limit of the farmer, it can be used by the farmer for re-cultivation purpose since it is a revolving limit.

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 2213875 (June 2021) and marked an increase of 90809.***

2.1.2. Credit Delivery Framework for Tenant Farmers (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:

It was reported by the Government of Kerala that the bill is ready for enactment. Once the bill becomes an act the issue can be resolved. However there is no further development in the matter.

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 .

“Subhiksha Keralam”scheme launched by Govt.of Kerala estimated that 41626 ha. of land as fallow. The scheme also proposed to bring the entire fallow land under cultivation in a phased manner. Private lands should be brought under cultivation by the owners themselves or they should be made willing to give it for cultivation on temporary lease. The private landowners may be unwilling to hand over the land for cultivation to others who are willing to cultivate due to fear of losing the ownership in due course. Assurance shall be given to the private owners by the LSGD that this is purely a temporary arrangement for cultivation and the ownership will not be affected by any means. A tripartite agreement can be executed among the Panchayat concerned, owner of the land and the cultivator, in a specified format.

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.

2.1.3 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

Action taken

Department of Financial Services (DFS) vide F.No.3/12/2020-AC dated 23 July 2020 launched a campaign for issuance of Kisan Credit Card to farmers for Agriculture and allied Activities.

SLBC vide various communications advised Member Banks to extend maximum KCC loans to farmers registered with milk unions and also for the fast implementation SLBC had printed the loan application form on a cost sharing basis to the Banks and distributed through LDMs.

Two meetings of SLBC sub committee on Agriculture was convened 06.11.2020 and 12.10.2020 to discuss about issuance of Kisan Credit Card to fishermen in the State of Kerala and formulated plan of action for covering maximum fishermen with Kisan Credit Card facility.

2.1.4 Agenda Suggested by Reserve Bank of India

2.1.4.1 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

131st SLBC 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.

During 132nd SLBC meeting Representative from RBI has opined that there is not much development in the programme. The progresses are to be analyzed and discussed in the DLRC level also.

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.

2.1.4.2 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 **BharatiyaPrakritikKrishiPaddhatiProgramme (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.

In SLRM 2021, APC has informed that the Government had a series of discussions with Sikkim. In this year, in the 100 days program of this government brought in organic farming. 25,000 hectare will be covering. State Government had already submitted a proposal to Government of India on a new scheme which they have brought in which is basically a scheme on agro ecological based with the biodiversity conservation and the scheme is called BharatiyaPrakrithikKrishiPadhathi. The ACS expressed hope that this year itself the State will be able to cover around 40,000 Hectare's under organic farming and the plan is that within two years using the good agricultural practices and support of the Ministry of Agriculture, Government of India it will be able to have an organic transformation in the State. The State has also submitted proposals for organic farming both for the IAF as well as the SLF.

2.1.5 Agenda Suggested by Director Agriculture

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.

Department of Agriculture has raised the following concern regarding implementation of AIF.

Issues related to implementing AIF

Though Credit Guarantee for a loan up to 2 crores is provided as per the guidelines, bank/ financial institutions still insisting collateral security against the loan issued.

Exorbitant rate of interest in some banks and delay in communication between bank and the beneficiary.

The agenda item may be pursued further.

2.2 Pending Issues in Secondary Sector

2.2.1 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

Review of Performance under ECLGS

ECLGS Data as on 05.02.2020				(Amt. In Crores)	
	No. of eligible customers	Sanctioned		Disbursed	
		A/cs	Amt.	A/cs	Amt.
Total- Public Sector Commercial Banks	168642	125035	2738.89	99509	2347.63
R R B - KERALA GRAMIN BANK	35568	2239	24.91	2239	24.91
Total- Pvt Sector Commercial Banks	46533	18812	3747.75	15405	3388.88
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	250743	146086	6511.55	117153	5761.42

Review of Performance under PMSVNidhi

PMSVANidhi - BANK WISE STATUS - AS ON 31.08.2021							
Sl No	Bank Name	No of Applications Submitted	No of Applications Sanctioned	No of Applications Disbursed	No of Applications Rejected	Total Pending for Sanction	% Pendency
1	STATE BANK OF INDIA	3065	2350	2317	513	202	6.59
2	CANARA BANK	2116	1750	1721	305	61	2.88
3	UNION BANK OF INDIA	894	749	736	120	25	2.80
4	KERALA GRAMIN BANK	972	738	721	154	80	8.23
5	INDIAN BANK	536	491	487	40	5	0.93
6	BANK OF BARODA	428	363	358	60	5	1.17
7	PNB	340	295	295	39	6	1.76
8	IOB	355	274	272	67	14	3.94
9	FEDERAL BANK	563	260	247	116	187	33.21
10	BANK OF INDIA	295	253	253	41	1	0.34
11	CBI	235	208	205	22	5	2.13
12	SOUTH INDIAN BANK	452	193	182	98	161	35.62
13	UCO BANK	199	131	131	58	10	5.03
14	IDBI BANK	96	83	81	6	7	7.29
15	DHANLAXMI BANK	80	46	44	1	33	41.25
16	CSB BANK	78	42	38	31	5	6.41
17	PUNJAB AND SIND BANK	38	34	34	4	0	0.00

18	KARNATAKA BANK	29	20	19	7	2	6.90
19	KERALA BANK	22	12	12	0	10	45.45
20	TAMILNADU MERCHANTILE BANK	22	11	11	6	5	22.73
21	AXIS BANK	22	10	10	3	9	40.91
22	HDFC BANK	14	8	7	0	6	42.86
23	BANK OF MAHARASHTRA	5	5	5	0	0	0.00
26	KARUR VYSYA BANK	6	2	2	0	4	66.67
24	CITY UNION BANK	5	2	2	0	3	60.00
25	ESAF	8	2	2	6	0	0.00
27	ICICI BANK	18	1	1	0	17	94.44
28	KOTAK MAHINDRA	2	1	1	0	1	50.00
29	LAXMI VILAS BANK	2	1	1	0	1	50.00
30	YES BANK	1	1	1	0	0	0.00
31	BANDHAN BANK	1	0	0	0	1	100.00
32	JAMMU & KASHMIR BANK	2	0	0	0	2	100.00
33	UJJIVAN SMALL FINANCE BANK	2	0	0	0	2	100.00
34	INDUS IND BANK	1	0	0	1	0	0.00
Total		10904	8336	8196	1698	870	7.98
Market Place		115	0	0	0	115	100.00
Grand Total		11019	8336	8196	1698	985	8.94

MoHUA, Govt of India has announced a campaign called “Sankalp Se Siddhi” from 05.07.2021 to 15.08.2021 to disburse all the sanctioned applications and to sanction all the eligible pending applications under PMSvanidhi Scheme by Banks.

SLRM 2021 forum advised the member Banks to clear all the pending applications by 31.08.2021.

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

1. 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.

1. Social profiling of PM SVANidhi beneficiaries in Kochi & Thiruvananthapuram.

Ministry of Housing and Urban Affairs as part of PM SVANidhi scheme has introduced Socio Economic profiling of PM SVANidhi beneficiaries in the two major Cities of Kerala Kochi & Thiruvananthapuram. The programme would map the socioeconomic profile of the PM SVANidhi beneficiaries and their families, assess their potential eligibility for various Central welfare schemes and facilitate the linkages to these schemes. The enrolment for the major schemes like PM SBY, PMJJBY, PM SYM are the responsibility of the banks .Even though banks are taking part in the camps conducted for the enrolment of beneficiaries in this scheme ,long delay is happening from their part for sanctioning the applied schemes to the beneficiaries.

Directions may be given to concerned banks to sanction the applied schemes on a time bonded manner and entrust the respective LDMs to involve in matter.

Steering Committee suggested LDM Trivandrum and Eranakulam to support the ULBs to complete socio Economic profiling of PM SVANidhi beneficiaries in a time bound manner.

2.2.2 Agenda Suggested by Director of Industries and Commerce

(Regarding accepting of Acknowledgement Certificate for setting up of MSME units instead of Local Body Licences).



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 - വിഭാഗം - 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 സൂപ്പർ 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
CHANDRAN
Date: 2020.02.29
16:21:02 +05'30'
Reason: Approved

വിശ്വാസ്യതയോടെ,

ADDITIONAL DIRECTOR

വ്യവസായ വാണിജ്യ ഡയറക്ടർക്ക് 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 taken up 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.

Kudumbasree mission has raised the following concern regarding loan approval for sanctioning SEP loans in spite of KSWIFT registration.

Agenda 5) Banks asking for ULB registration for loan approval for sanctioning SEP loans, in spite of having K-Swift registration / or possessing an acknowledgement certificate from the competent authority as prescribed in the Act. 16 OF 2019, THE KERALA MICRO SMALL AND MEDIUM ENTERPRISES FACILITATION ACT, 2019:

In Kollam Corporation most of the banks are asking for Corporation registration for approving SEP loans, even after they register with K-Swift portal or with the competent authority as per the ACT 16 OF 2019, THE KERALA MICRO SMALL AND MEDIUM ENTERPRISES FACILITATION ACT, 2019. As per the clause no. 10. Of the Act, Overriding effect of this Act on other laws.—(1) the provisions of this Act shall have overriding effect, notwithstanding anything inconsistent therewith contained in any other law, for the time being in force. (Copy of the act is appended as Annexure II).

Direction may be given to the Banks not to insist on any other licences as per the Municipality act or PR act if the MEs are registered with K – Swift portal /or possessing an acknowledgement certificate from the competent authority as prescribed in the above said Act.

2.3 Pending Issues in Tertiary Sector

2.3.1 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 be enabled 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:

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

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 request Nil 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 recommendations 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 informed to 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 Principal 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. SUDHAKUMAR
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 request for 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

We are yet to receive reply from Department Land and revenue.

2.3.2 Agenda Suggested by Reserve Bank of India

2.3.2.1. Expanding and Deepening of Digital Payments Ecosystem – Thrissur District

SLBC, Kerala had identified Thrissur district, with an endeavor to make the district 100% digitally enabled within one year. FIDD CO, vide letter FIDD.CO.LBS.No.1551/ 02.01.001/ 2019-20 dated January 23, 2020 had advised SLBC to devise a time bound roadmap to all branches of member banks located in the identified district for on-boarding merchants/ traders/ businesses/ utility service providers to facilitate fully digital transactions by

October 2020. SLBC Convenor bank shall monitor the progress of the roadmap on quarterly basis and forward the same to Regional Office of RBI.

Progress made under Expanding and Deepening of Digital Payments Ecosystem:

- *SLBC has constituted an implementation committee at State Head Quarters on 28/10/2019 for Expanding and Deepening of Digital Payment Ecosystem, in consultation with RBI, NABARD and all the member banks. District level committee was formed at Thrissur district with all the banks and connected government departments including NIC.*
- *A survey format for the purpose is prepared and survey has since commenced.*
- *RBI vide letter FIDD.CO.LBS.NO.1551/02.01.001/2019-20 dated 23rd January 2020 directed banks to conduct a field level assessment/survey of merchant/ traders/ businesses /utility service providers located in the Thrissur district.*
- *The format provided by RBI for this purpose has been circulated among all banks through LDM for collecting the bank specific information. RBI envisages that the information as per the above format would form the basis for the drive.*
- *We have organized 5 meetings by co-ordinating all the stakeholders including banks, State and District administration, NIC, NPCI etc.*
- *Logo released in a public function graced by Sri A C Moideen, Minister for Local Self Government, Kerala in the presence of the District Collector Sri. Shanavas, I A S.*
- *Survey – House hold survey in Pullu Village completed.*
- *Merchant Survey – Already started in Mala and Mathilakam Blocks. Other Blocks – ID cards to Kudumbashree volunteers will be issued in a couple of days.*
- *Other major decision taken are*
 - a) To explore the possibilities of providing internet point/WiFi at vantage junctions at free of cost by involving telephone service provider.*
 - b) Educating merchant establishments to maintain all merchant transactions through digital mode*
 - c) Utilizing FLCs to educate public for moving digital mode.*
- *Monitoring by LDM Thrissur/RO Thrissur/CO Trivandrum*

RBI and SLBC had convened meetings of stakeholders to evaluate progress of digitalisation in Thrissur District. Various strategies to achieve the target are being discussed in the meetings.

During SLRM 2021, Regional Director Reserve Bank of India appreciated all the member banks for successful enrolment of their customers under the digitalization project and urged KSCB to ensure that the implementation of the digital coverage for all their customers is completed by July 2021.

On 24.08.2021, LDM thrissur has confirmed that they successfully completed the mission of enrolling customers for the 100% digitalisation program for Thrissur District.

2.3.2.2. 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. Training sessions will be arranged for member Banks through online by the module developer.

Status Report of Banks – Implementation of Standardized System of Data flow

(as on 29.09.2021)

Banks which are pending for implementation

Bank of Maharashtra, Indian Overseas Bank, Jammu and Kashmir Bank, Karnataka Bank Limited, Kerala Gramin Bank, Kotak Mahindra Bank, DIST CO-OPERATIVE BANKS, KSCARDB (incl. PCARDBs), KSCB

Total pending banks: 9 Nos. (Including 3 under Co operative sector)

2.3.2.3. 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.*
- *Department of Financial Services has come out with a campaign on the eve of Independence Day and advised each branch to enroll at least 150 and 100 under PMSBY and PMJJBY respectively during the period starting from the August 15 to 14th Sep 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.*

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)

2.3.2.4. 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 and Dhanlaxmi 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 10 Banks in CD Ratio in Our State is given below

Sl.no	Bank Name	Total Deposit	Total Advance	CD Ratio
1	BANDHAN BANK	191036	1600	0.84
2	Ujjivan Small Finance Bank	97589	23384	23.96
3	RBL Bank	43127	11890	27.57
4	KARUR VYSYA BANK	155902	43405	27.84
5	CATHOLIC SYRIAN BANK	1182985	438585	37.07
6	FEDERAL BANK	10974651	4448578	40.54
7	LAKSHMI VILAS BANK	84354	36687	43.49
8	DHANLAXMI BANK	880536	408505	46.39
9	STATE BANK OF INDIA	18633111	8804215	47.25
10	SOUTH INDIAN BANK	5190977	2606676	50.22
11	INDIAN OVERSEAS BANK	1220110	641673	52.59
12	ESAF	806784	457308	56.68
13	KSCB	6801743	4006882	58.91

During SLRM 2021, Chief Secretary has suggested put higher target for MSME Sector advance as the growth in MSME advances is not as expected. Regional Director RBI has suggested that target should fix in such a way that higher target shall be assigned to banks with low CD ratio so that the overall CD ratio shall also improve. The forum advised Banks with low CD Ratio should have earnest efforts to increase the lending.

2.3.3 Education Loan Repayment Support Scheme

The update in the scheme as on 30th June 2021 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	5687139	4898693	4898693	4898693
2	ALLAHABAD BANK	2212856	477558	342858	342858
3	ANDHRA BANK	5258147	2150356	2117308	2117308
4	BANK OF BARODA	33932067	13745490	13745490	13745490
5	BANK OF INDIA	58123673	25795737	25464418	25327778
6	CANARA BANK	453653691	234638184	222044889	221796831
7	CATHOLIC SYRIAN BANK LTD	50445027	37102420	37102420	37102420
8	CENTRAL BANK OF INDIA	105356213	62470434	62206156	62182741
9	CITY UNION BANK LTD	0	0	0	0
10	CORPORATION BANK	79610896	48651929	48628256	48606248
11	DENA BANK	3230789	1759993	1759993	1759993
12	DHANLAXMI BANK LTD	13698432	6232902	5681753	5681753
13	FEDERAL BANK LTD	295645141	194237551	194177733	193627397
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	8738149	7051382	6798031
18	INDIAN BANK	92981812	38951297	38591064	38591064
19	INDIAN OVERSEAS BANK	107488572	67029333	67029333	66440460
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	372828436	372563887	372343205	371731742
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	10151088	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	86652314	36380806	36380806	36276813
33	PUNJAB SIND BANK	316082	198000	198000	198000
34	SOUTH INDIAN BANK	61534626	30724777	30724777	30488377
35	STATE BANK OF INDIA	983835697	575217889	568398447	567312797
36	SYNDICATE BANK	185940596	93471565	91095219	91074633

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	10947884	10947884	9804198
41	UNION BANK OF INDIA	225584171	132983612	132879527	132544816
42	UNITED BANK OF INDIA	862255	862255	684974	684974
43	VIJAYA BANK	37389961	14246901	14201901	14072001
44	WAYANAD DISTRICT CO OPERATIVE BANK	475716	153450	0	0
	Total	3418853617	2117414183	2089347420	2083858350

Additional Chief Secretary, (Finance) reviewed the performance of ELRS scheme on 28.04.2021 and minutes of the meeting as follows;

Minutes of the meeting held on 28/04/2021 through Video Conference chaired by Additional Chief Secretary (Finance) to review the implementation of Education Loan Repayment Support Scheme

The review meeting on Education Loan Repayment Support Scheme through video conference chaired by Additional Chief Secretary (Finance) was held on 28.04.2021 at 11.30 am. The Convenor SLBC and Nodal officers of the participating banks attended the meeting. At the outset, ACS (Finance) mentioned that the objective of the meeting is to review the Education Loan Repayment Support Scheme introduced by Govt. of Kerala which is in its final stage of implementation and pointed out the following issues for immediate intervention from SLBC and the participating banks.

1. Processing of pending claims in the portal

There are about 20000 applications pending with participating banks. As the Government intends to wind up the scheme by the end of August 2021, the participating banks were requested to process all the applications pending with them either to forward the eligible applications to Government or reject the ineligible applications before 31st August 2021.

2. Extending of bank's OTS scheme to ELRS applicants

Some of the applicants are kept waiting for Govt support to be released but their applications were rejected on final verification and as a result they lost out both the options of bank's OTS scheme and Government support. Therefore, ACS (Finance) requested banks to consider extending their OTS scheme to such ELRS applicants in genuine cases.

3. Delay in crediting Govt support to the loan account of applicants

It has been noticed in certain cases that delay has occurred in crediting the Government assistance to the respective loan account of the applicants. Banks were requested to take note of the issue and ensure that there are no such delays in crediting Government assistance to the respective loan account.

4. Updation of status of crediting Government assistance to the loan accounts in the ELRS portal

For further disbursement of Govt support under the ELRS scheme, the status of crediting the Government assistance to the respective loan account in the portal needs to be obtained from the Nodal officers and the participating banks. The banks and certain Nodal Officers have not yet updated the details regarding Govt support, properly. ACS (Finance) requested their assistance in getting the status updated.

ACS (Finance) further stated that banks may give their feedback/response on each of the above mentioned issues in writing. Convener SLBC may consolidate these responses received from the banks and forward the same to Govt.

The SLBC Convener assured that necessary follow up actions would be taken with the banks for solving the issues and pending applications would be cleared before the stipulated timeline of 31st August 2021. He also assured that there would not be any delay in clearing the pending applications and it would be ensured that Govt assistance is credited to the accounts of all eligible applicants. ACS (Finance) requested SLBC to monitor the action taken on all the above issues and submit a status report in this regard to Govt at the end of August 2021.

The meeting concluded at 11.45 am with a positive note.

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.*

2.3.4. 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 (Pathanamthi tta)					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

SI 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



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 – For kind information & for checking correctness of claims
6. All SDRs / ALL RSETIs – for follow-up with SRLMs

2.3.5 Agenda suggested by Indian Bankers Association regarding E-Stamping of Bank Guarantees.



Indian Banks' Association

PS&BT/SLBC/AES/8342

December 9, 2019

The Chief Executives of Public Sector Banks

Dear Sir/Madam,

For Kind Attention of the Banks who hold the State Level Lead Bank Responsibility

Implementation of Digital E-Stamping facility on Bank Guarantees

In view of the Digitisation of Trade Processes, IBA had constituted a Working Group with few Select Member Banks, FEDAI, SWIFT & StockHolding Corporation. Three Sub Groups were formed under this Working Group. One of the Sub Groups, viz. Sub Group on E-Stamping and E-Bank Guarantee had come out with the implementation of "Automated E-Stamping (AES)" after constant endeavors.

2. The Sub Group on E-Stamping and E- Bank Guarantee and the StockHolding Corporation had finalised the procedural Guidelines of AES. (Copy enclosed as Annexure-A). SWIFT India Domestic Service plays the role of Implementing Agency. The Government of NCT of Delhi vide its communication dated May 27, 2019 had approved the proposal of payment of stamp duty through digital E-Stamping on Bank Guarantee. With the enormous support of the Delhi Government, StockHolding Corporation of India and Swift-India, E-Stamping had been successfully launched, using SWIFT Messaging System, by few Banks, in Delhi on 22nd August, 2019. Subsequently, the E-Stamp Certificate number along with the details of the Stamp Duty is being embossed on Bank Guarantee. Issuing of E-Stamp Certificate number reduces Paper work and also helps in completing the task quickly.

3. Considering the above benefits, all Member Banks, who hold the State Level Lead Bank Responsibility, are requested to advise their SLBC Convenors to discuss the matter in the SLBC Meetings and take up the matter with their respective State Governments, for the implementation of E-Stamping facility on Bank Guarantee in their States.

Yours faithfully,

(B Raj Kumar)
Deputy Chief Executive.

SLBC has taken up the matter with Department of Registration vide letter Kerala SLBC/AES/90/SV dated 19/05/2020 and we are awaiting reply from the department

Sub: Implementation of Automated E-Stamping System (AES) in the State of Kerala

In view of the Digitalisation of Trade Processes, Indian Banks' Association (IBA) had constituted a Working Group with few select Member Banks, FEDAI and SWIFT, under which a Sub-Group on E-Stamping and E-Bank Guarantees (eBG) was formed. The Sub-Group along with the Stock-Holding Corporation of India Limited (SHCIL) came out with "Automated E-Stamping System (AES)" and finalized the procedural guidelines of AES (enclosed). SWIFT India Domestic Service plays the role of the Implementing Agency.

E-Stamping was successfully launched by a few Banks in Delhi, on 22nd August 2019, by using SWIFT messaging system. As a result, the E-Stamp Certificate Number along with the details of the Stamp duty is being embossed on the Bank Guarantee.

After successful launch of the pilot, IBA issued a circular dated September 9, 2019 to all Banks to start utilising the service in order to widen the scope of the digitisation project to include all the States. Since SHCIL is the Central Record-Keeping Agency (CRA) for 22 States, priority was attached to roll out to these States. In these 22 States, end to end stamp duty processing is done by SHCIL and Government department have no developmental or migration work to do. As of now, Kerala is having a separate entity for collecting stamp duty and will have to do some developmental work in order to migrate to AES.

Although the Working Group had put forth AES primarily for issuance of Bank Guarantees, once implemented, its scope can be further extended to all the banking instruments such as loan agreements, indemnity bond, mortgage and forward contracts.

Implementation of AES has the following advantages:

1. E-Stamp Certificate generated is tamper proof. The software/workflow used for printing the Bank Guarantee would be designed such that there is one-to-one correspondence between the e-Stamping Certificate number and the Bank Guarantee. This will prevent issuance of multiple Bank Guarantees against one e-Stamping Certificate number.
2. The e-Stamping Certificate would bear a Unique Identification Number and accuracy/authenticity of the same can be verified by cross checking on the SHCIL Portal.

3. Not having to deal with paper instruments in the current situation of fight against Covid-19 and maintaining social distance
4. Introducing a digital alternative of delivering the stamp duty receipt for completing the documentation process in issuance of bank guarantee, loan agreements, indemnity bond, mortgage and forward contracts and reaping the associated benefits of efficiency without compromising the revenue generating capacity of State Governments
5. Creating the foundation for eBG and Repository of eBG whereby the beneficiaries of BG would be in a position to access the Repository electronically and manage the eBGs issued in their favor

The Government doesn't incur any revenue loss on account of the fact that duty structure for various articles will remain the same. The new system also do not aim at replacing any of the existing system but would be an additional mode for stamp duty processing. It is hoped that over a period of time, AES would be the most user-friendly alternative.

Considering the above benefits, we request your goodselves to approve/adopt the Procedural guidelines for collection of Stamp Duty under "Automated E-Stamping System (AES)" in the State as advised by IBA at the earliest.

Thanking you.

Yours faithfully,


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

Government of Kerala vide G.O(Rt) No.66/2021/TAXES dated 29.01.2021 has issued order for e-Stamping for all denominations related to registreable as well as non-registerable documents with effect from 01.02.2021.

SLBC is awaiting reply from department of Registration regarding the implementation of Automated E-Stamping System in the State of Kerala.

In SLRM 2021, Chief Secretary informed that the e-stamping system of Bank guarantee may be permitted without insisting for the above one lakh limit.

3. FRESH ISSUES

3.1 Primary Sector

3.1.1 SLBC Sub-Committee on Agriculture held on 13.09.2021- Discussion on Kisan Credit Card Scheme to tenant/lease/licensed farmers – Revised Draft submitted by Department of Agriculture and Farmer Welfare, Government of Kerala

SLBC sub-committee on Agriculture convened meetings on 04.08.21 and 08.09.2021 to finalize issuance of Kisan credit Card to tenant/lease/licensed farmers in the State of Kerala. After detailed discussion the following draft submitted by Department of Agriculture.

Directorate of Agriculture Development and Farmers' Welfare

Vikas Bhavan, Thiruvananthapuram – 695033

e-mail: cru.agridir@kerala.gov.in, Phone: 0471-2304481

No:ADFW/5695/2021-TP4

Date:14-09-2021

From

Director of Agriculture

To

*The Convenor,
SLBC, Kerala*

Sir,

Sub:- SLBC- Sub - Committee Meeting on 13/9/2021- Discussion on Kisan Credit Card scheme to tenant/lease/licensed farmers - Revised Draft submitting of -Reg

Ref:- 1) Letter No AGRI-IFA1/117/2021-AGRI dated 08/09/2021

2) E-Mail dated 04/09/2021 and 08/09/2021 from the convenor SLBC

Attention is invited to the above mentioned subject .The revised STANDARD LICENSE AGREEMENT FOR AGRICULTURAL LAND has been prepared based on the discussion held on 13/9/2021 , for consideration and necessary action.

STANDARD LICENSE AGREEMENT FOR AGRICULTURAL LAND

This License Agreement is made and executed on this day of at by and between the following Land owner - Licensors(s) on One part and Licensee- Cultivator(s) on other part.

1. Land owner – Licensor (s)

Name (s) :		
D/o., S/o.		
Age :		
Occupation:		
Residing at : (Permanent/Present)		

2. Licensee – Cultivator (s)

Name (s) :		
D/o., S/o.		
Age :		
Occupation:		

Residing at : (Permanent/Present)		
--------------------------------------	--	--

3. Subject and duration of License Agreement

3.1. The land owner – Licensor transfers possession over the scheduled property and the licensee cultivator except the land parcel for using the land for agricultural and allied activities.

Survey No.

Extent / Area :

Situated in : (Village / Taluk / District)

Bounded by

North:

South:

East :

West:

3.2 The right over the possession of the land parcel is granted for the duration of years with the starting date of and expiration date of, after which the licensee – cultivator shall give up the possession over the scheduled property unless the party extend the license by mutual agreement.

3.3 If the Land owner – Licensor and Licensee – Cultivator mutually agree to extend the license period, they can do so by entering into new license agreement.

3.4 The Land owner – Licensor(s) guarantees that she/he/they are the absolute owner (s) of the land having inherited/purchased / received the same from on (date) through a partition/will/sale deed/gift / settlement deed /others as reflected in the following registered document number of S.R.O.

3.5 the Land owner – Licensor guarantees that the parcel of land is free from any encumbrances or restrictions with regard to its use for agricultural purposes.

4. Payment

4.1 For the use of the land, the Licensee – Cultivator shall pay the Land owner – Licensor a license amount either in Rupees or fixed quantity of produce/share of produce / a combination of these in following table.

Form of Payment	Amount	Due Date
• Rupees	Rs. /month/ year	
• Crops in-kind	• Fixed quantity of	

(first) Type of crop:	(number) (unit eg, kg, quintals, etc.) • Share amount of % of the harvested crop/ share amount of% of the crop insurance amount received on account of crop loss.	
• Crops in-kind (second) if applicable Type of crop:	• Fixed quantity of (number) (unit eg, kg, quintals, etc.) • Share amount of % of the harvested crop/ share amount of% of the crop insurance amount received on account of crop loss.	

4.2 There shall be a payment of amount by the licensee - cultivator as deposit or advance in favour of the land owner - licensor which shall be adjusted / refunded at the time termination of the agreement, for which a duly stamped receipt shall be given by the land owner - licensor.

5. Obligations for Inputs (applicable only in share cropping)

5.1 Responsibility for the payment or provision of inputs shall be by mutual agreement of the Land owner – Licensor and Licensee cultivator according to the following table:

	<i>Land owner – Licensor</i>	<i>Licensee – Cultivator</i>
<i>Seeds</i>		
<i>Fertilizer</i>		
<i>Pesticides</i>		
<i>Hired labour costs</i>		
<i>Other:</i>		

6. Rights and Obligations of the Land owner – Licensor

6.1 *The Land owner – Licensor shall put the Licensee – Cultivator in possession of the land licensed on the first day of the agreement and shall not interfere with the Licensee- cultivators use and possession so long as the Licensee-Cultivator is in compliance with the terms of the agreement.*

6.2 *The land owner – licensor shall have the right to take back the land at the end of the agreed license period, unless it is renewed by mutual agreement between the land owner-licensor and licensee – cultivator.*

6.3 *The Land owner – Licensor shall have the right to alienate the land licensed by way of sale/ gift / mortgage provided the Licensee – cultivator is allowed to cultivate the land even after the alienation until the expiry of the agreed license period by entering into a new license agreement with the new purchaser of the land as Land owner - Licensor.*

6.4 *The Land owner- Licensor shall be entitled to enter and inspect the scheduled property at the all reasonable time.*

6.5 (a) *The land owner – Licensor shall have the right to afford an opportunity to rectify the violation by the Licensee – Cultivator, if he fails*

(i) to pay the lease amount as mutually agreed upon in clause 4 of this agreement

(ii) to comply with any other provision of this license agreement

6.5 (b) *The land owner – Licensor shall have the right to terminate the license after providing notice of 90 days, if the Licensee – Cultivator uses the land for purposes other than agriculture and allied activities.*

6.6 *In the event of death of any single Land owner – Licensor, the Licensee - cultivator shall continue to cultivate in the land licensed during the remaining license period, unless the Licensee – Cultivator and heirs of Land owner - Licensor agree to end the license agreement by mutual consent. In the case of multiple Land owner- Licensor, as long as one of the original licensor is surviving, the license agreement shall be valid.*

7. Rights and Obligations of the Licensee – Cultivator

7.1 *The Licensee – Cultivator shall not acquire any right over the land other than possession and those set forth in this license agreement.*

7.2 *The Licensee-Cultivator shall vacate the land immediately at the end of the licensed period or after the mutually extended period, without creating any encumbrances during the agreement period.*

7.3 *The Licensee – Cultivator shall pay the amount in cash or fixed quantity of produce within the time stipulated as per the license agreement.*

7.4 *The Licensee – Cultivator is liable to the land owner - licensor for any damage to the land / immovable property other than the normal wear and tear.*

7.5 *The Licensee – Cultivator is entitled to undisturbed possession and use of the agricultural land for the agreed period as per the License Agreement.*

7.6 *The Licensee – Cultivator shall be entitled to obtain loans, crop insurance, disaster relief or any other related benefits or facilities provided to farmers by the State or Central Government based on their agricultural use of the land.*

7.7 *The Licensee – Cultivator shall not sublet the premises or transfer his rights over the property in favour of any person whomsoever.*

7.8 The Licensee – Cultivator shall keep the licensed property in good condition and shall not carry out any permanent constructions or alterations whatsoever without the prior written consent of the land owner-licensor.

7.9 The Licensee – Cultivator shall pay water, electricity, maintenance charges and any other charges levied by the government authority from time to time except land tax.

7.10 The Licensee – Cultivator's rights under this agreement are not heritable. In the event of the death of a single Licensee – Cultivator during the agreement period, the land shall revert to the land owner – licensor at the end of the crop year, unless the Land owner – Licensor and the heirs of Licensee – Cultivator mutually agree to terminate the license agreement earlier or to continue the license for the remaining license period or any extended period by entering into an agreement. In the case of multiple Licensee cultivators, as long as one of the Licensee – Cultivator is surviving the license agreement shall be valid.

8. Settlement of Dispute

8.1. Any dispute arising in respect of any of the provision of this agreement shall be settled by a three member committee comprising of one representative from LSGI, One official from Banking Institution and One official representing Agriculture Department in the respective Panchayat, which shall be one time settlement.

9. Other Terms

9.1 This license agreement shall NOT create any occupancy right, protected tenancy right or any other related right on the Licensee – Cultivator, other than those rights conferred upon by this license agreement.

9.2 This License Agreement shall / shall NOT be registered under the Registration Act.

9.3 *This License Agreement shall be executed in three original copies. The Landowner – Licensors shall keep one copy. The Licensee – Cultivator shall keep one copy and the third copy shall be in the custody of representative of LSGI who has been chosen by the mutual agreement of the land owner – Licensors and the Licensee-Cultivator. All the above agreements shall be countersigned by the representative of LSGI concerned.*

Signature in witness whereof, the Landowner – Licensors(s) and Licensee – Cultivator(s) and representative of LSGI have signed this License Agreement on the above day and year herein before first mentioned in token of their acceptance with their own free will and without any undue influence and coercion In the presence of witnesses.

Landowner – Licensors(s) Representative of LSGI Licensee – Cultivator(s)

WITNESSES :

- 1.
- 2.

Kisan Credit Card Loan Scheme for Lease/Licensed farmers scheme guidelines

Sl No.	Scheme type	Kisan Credit Card Loan Scheme for Licensed cultivators
2	Objective	✓ To promote fallow land cultivation and increase productivity in Agriculture Sector. ✓ To support tenant farmers/licensee Land farmers in accessing hassle free credit from formal channel at lower interest rate.
3	Operation of the scheme	All Districts in Kerala State
4	Purpose	To provide need based credit facilities to needy farmers and licensee cultivators in the form of Kisan Credit Card Scheme based on a tri-partite agreement executed (Model format attached in the annexure).
5	Eligibility	a. Individuals - Should be a farmer engaged in licensed farming based on a license agreement. - Should not be a defaulter in any financial institutions. b. SHGs/JLGs - Group engaged in cultivation activities either in owned/licensed (based on license agreement)
6	Nature of credit	Short term loan in the form of Kisan Credit Card

	facility	
7	Quantum of finance	Quantum of loan to be fixed based on scale of finance. - For individuals the maximum limit may be fixed at Rs.1.60 Lacs without collateral. - For SHGs/JLGs maximum limit may be restricted based on micro credit policies of respective Banks.(Upto10 Lakhs)
8	Margin	Based on scale of finance.
9	Rate of interest	At par with KCC Scheme of the Banks.
10	Interest Subvention	ISS and PRI are eligible.
11	Repayment	The repayment period may be fixed by banks as per the anticipated harvesting and marketing period for the crops for which the loan has been granted. • Each withdrawal under the limit to be liquidated in 12 months for short duration Crop and 18 months for long duration crops • The review may result in continuation of the facility, enhancement of limit or cancellation of the limit/withdrawal of the facility depending upon increase in cropping area/pattern and performance of the borrower.
12	Security	a. Prime security: Hypothecation of standing crop. b. Collateral security:Nil up to Rs.1.60 Lakhs (Individuals). Micro Credit policy of individual Banks (SHG/JLG)(Nil upto 10 lakhs)
13	Co-obligation/ Personal Guarantee	Waived
14	Processing Charges	
15	Disbursement	✓ Operations through branch ✓ Operations using Cheque facility ✓ Withdrawal through ATM / Debit cards. ✓ Operations through PoS available with input dealers.

16	Documents to be obtained from the applicants	a. Know Your Customer (KYC) related documents b. License agreement in the attached format. c. Letter from Krishi Bhavan stating cropping pattern of the farmer.
17	Credit Information Report	Credit Information Report to be extracted and analyzed as a pre-sanction exercise as per extant guidelines.
18	Others	Encourage farmers to engage in formal marketing setup - Crop insurance to be made mandatory. If the crop is not covered under PMFBY scheme, the same has to be covered under the State Crop Insurance with Bank hypothecation clause. - Farmers/Cultivators are to be made aware of the operations of the KCC scheme and the importance of renewing the KCC on annual basis. - The farmers should be registered under AIMS portal.

3.1.2 Minutes of SLBC sub committee on Agriculture to discuss about the scheme of Agriculture Infrastructure Fund

Minutes of meeting held on 15.07.2021 to discuss about the Scheme of Agriculture Infrastructure fund

The meeting commenced at 12.00 noon through video Conference, with **Shri. S Premkumar, Convenor, SLBC Kerala** in the Chair.

Shri Sanjumon V, Divisional Manager, SLBC briefed about the agenda of the meeting to the forum and invited Smt Aarathi L R, IES, the special officer of WTO cell to present the PPT on the Agriculture Infrastructure Fund.

Smt Aarathi L R, IES begun the presentation by enumerating the main features of the scheme mentioned below:

- Convergence with all schemes of Central or State government.
- Online single window facility in collaboration with participating lending institutions.
- Kerala has an allocation of Rs.2520 crores for the entire duration of the scheme.
- Credit Guarantee for a loan up to INR 2 crore - paid by Government.
- Any grant or subsidy available under any present or future scheme of Central/State Govt. can be availed for projects under this financing facility. For example project Sanctioned under PMKSY, PMKUSUM and SMAM
- Interest subvention of 3% p.a., limited to INR 2 crore, though loan amount can be higher.
- Cap on lending rate, so that benefit of interest subsidy reaches the beneficiary and services to farmers remain affordable.
- Moratorium for repayment under this financing facility may vary subject to minimum of 6 months and maximum of 2 years.
- Need based refinance support will be made available by NABARD to all eligible lending entities including cooperative banks and RRBs as per its policy.
- Loans under eligible infrastructures whose first disbursement are made on or after 8th July 2020 are eligible to get benefit
- Banks and LDMs conduct adequate IEC activities to popularize the scheme in the State
- The various schemes eligible under AMIDH which could be clubbed with AIF are as follows

Component	Subsidy
Nursery (Hitech/Small)	40 % of project cost
TC unit (new/strengthening)	40 %/50%
Protected cultivation	50% of project cost
Integrated pack house	35 % of project cost
Mobile pre cooling units	35 % of project cost
Cold room/Cold storage	35 % of project cost
Refrigerated transport vehicles	35% of project cost
Primary/Mobile/Minimal Processing centres	40% of project cost
Ripening chambers	35 % of project cost
Quality Control labs	50 % of project cost

While concluding the presentation, the special officer, Smt Aarathi IES pointed out few observations made by the department in handling the proposals which are illustrated here below:

- a) Although the banks are taking sufficient interest in dealing with AIF proposals, the turnaround time taken in processing the projects are on a higher side.
- b) Rate of disbursement of such loans shall be increased
- c) In several financial institutions, the farmers are being asked to provide collateral security for availing such loans, even when the loan quantum is less than 2 crores.

The Special officer urged the forum to apprise the Bank branches accordingly and to provide maximum publicity of the scheme to facilitate that the perks of the scheme are reached to the prospective beneficiaries.

DGM, NABARD informed the forum that the activities, under the Capital subsidy scheme of Agriculture Marketing Infrastructure scheme and Agri Clinic and Agri Business Centre (ACABC) scheme, are eligible for convergence with AIF scheme.

i) Agriculture marketing infrastructure scheme

Under the scheme, the Capital subsidy available for storage activities is limited to Rs.1 crore whereas for non-storage activities, it was upto Rs.30.00 lakhs

ii) Agri Clinic and Business Centers under the scheme

Under this scheme, the Capital subsidy available is upto Rs 7.2 Lakhs and upto Rs 8.80 Lakhs for the SC/ST entrepreneurs

The DGM informed that although the existing Capital subsidy schemes were extended upto 30.06.2021 and further extension is soon expected from the Central Government.

LDM Kannur requested access for the AIF portal to enable them to disseminate the data regarding the pending applications to the Member Banks

LDM Malappuram suggested that besides placing the matter as an agenda in the DLRC/BLBC meetings, the scheme details could also be communicated to the member banks by conducting online meetings.

Representative from Kerala Bank suggested that an enterprise engaged in food processing activity, if any portion of the entire activity is eligible under the AIF scheme, the proportionate portion may be permitted to be covered under the AIF scheme.

Based on the above discussions, following decisions were arrived on by the forum:

1. State level Agriculture Departments will be having the data regarding the pending applications, which will be shared to the LDMs through SLBC. The Principal Agriculture officer of the districts may also share the related details to the LDMs as and when required.

(Action: Agri Depts and SLBC)

2. District level Monitoring Committee shall arrange for trainings to Bankers regarding the scheme in coordination with the Department of Agriculture, NABARD and LDMs before the month end.

(Action: Dept of Agri, NABARD & LDM)

3. The Bank branches shall be advised about the various activities eligible and which could be covered under the scheme thereby passing the benefits of the scheme to the eligible beneficiaries.

(Action: Bank & LDMs)

4. The beneficiaries eligible under the AIF scheme approaching for loans shall not be insisted for Collateral security up to an amount of Rs 2.00 crores.

5. LDMs shall include the AIF scheme as an agenda in the DLRC/BLBC meeting to provide maximum publicity of the scheme to the Banks & beneficiaries by conducting IEC activities.

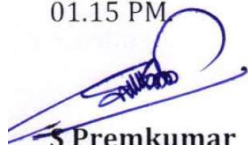
(Action: LDMs)

6. Each district will have a DD credit officer who will be acting as a Nodal agency in the district.

7. Bank branches shall be apprised about the option of converting the eligible portion of the loan under AIF scheme.

(LDMs and Banks)

The meeting concluded with the vote of thanks by Sri. Sanjumon V, Divisional Manager at 01.15 PM



S Premkumar
Convenor, SLBC Kerala

3.1.3. Agenda suggested by Director of Agriculture

Credit support to FPO

In the current financial year it has been targeted to form 150 FPO in Chief Minister's 100 days programme. For strengthening of these FPO's credit support is needed from banks. So it is suggested that credit may be issued for assisting the FPO promotional activities.

Minimum loan ceiling:

Generally KCC is sanctioned as per the scale of finance fixed by the banking sectors .But under this pandemic situation a minimum amount of Rs.25000/- may be sanctioned to farmers for cultivation of crops without considering this scale of finance .

3.1.4 Agenda Suggested by State Horticulture Mission

State Horticulture Mission – Kerala is an agency implementing the Centrally Sponsored Scheme, Mission for Integrated Development of Horticulture (MIDH) in the state. MIDH scheme comprises of both project as well as non-project based activities.

The important project based activities under MIDH include Establishment of Hi Tech Nursery, Small Nursery, Upgrading nursery infrastructure to meet accreditation norms, Setting up of new TC Units, Establishment of Bio Control Labs, Plant Health Clinics, Leaf/Tissue Analysis Lab, Integrated Pack House, Pre-cooling Unit, Cold Room, Mobile Pre-cooling Unit, Reefer Vans, Primary/Mobile/Minimal Processing Unit, Retail Market, Functional Infrastructure for Collection, Sorting/grading, packing units etc. All the project based activities under MIDH are sanctioned to the private beneficiaries, Co-operatives, Public Sector Units, panchayat, registered societies/trust and Public Limited Companies

as credit linked back ended assistance. Financial institutions are requested to popularize this among the beneficiaries/potential customers.

Besides, there is a great scope for linking the Agriculture Infrastructure Fund (AIF) with the projects assisted under MIDH. Hence, necessary action may be taken to inform all the district level Lead Banks regarding the possibility of linking the MIDH schemes with the Agriculture Infrastructure Fund (AIF).

3.2 Secondary Sector

3.2.1 Agenda suggested by KVIC regarding PMEGP

1. Target for -2020-21

Under PMEGP Basic Scheme		Under PMEGP 2 nd Loan		Total Target	
No. of Projects (Nos)	1698	No. of Projects	24	Total No. of Projects	1712
Margin Money (Rs. in lakhs)	5094.40	Margin Money (Rs. in lakhs)	222.51	Margin Money (Rs. in lakhs)	5316.91
Employment (Nos)	13584	Employment (Nos)	192	Employment (Nos)	13848

The physical and financial target has been re-distributed among the IAs (KVIC : KVIB : DIC) based on their potentialie. 25:25:50. The number of projects are indicative, whereas the financial allocation is the deciding factor in achieving the target. The average Margin Money allocation and generation of employment per project is approximately Rs 3.00 lakh and 8 nos respectively.

1 (a) Progress achieved during 2020-21 (KVIC+KVIB+DIC+Coir Board)

State Target: 5094.40 Lakhs (Fresh loans)

Projects forwarded to banks		Sanction Position		Status of M.M. claimed		Status of M.M. Disbursement		Proposals pending at Banks	
1	2	3	4	5	6	7	8	9	10
Nos.	M.M. involved (in Lakhs)	Nos.	M.M. involved (in Lakhs)	Nos.	M.M. involved (in lakhs)	Nos.	M.M. involved (in Lakhs)	Nos.	M.M. involved (in lakhs)
7996	18390.8	2875	6249.62	2659	5857.13	2386	5217.66	1392	3694.32

M.M. claimed is 92% of Project sanction

M.M. Disbursed is 89.73% of M.M. claimed

From the above, the progress achieved stands at **102.42%** of the target of 2020-21. However, sufficient numbers of proposals are available with banks for credit decision

during 2021-22, data placed at **Table no.1**. KVIC being the Nodal agency, the bank wise pendency has been taken up with SLBC-Kerala, Lead Dist.Managers, RBI for its kind intervention. Besides, this matter has also been discussed in various DLRC meetings held till date. Further, the guidelines ensures freedom to Banks for taking a credit decision on proposals forwarded to banks. A time bound decision is very much essential so as to minimize the pendency rather than keeping it beyond the time frame as per RBI norms. If the proposal is found not viable or no sufficient/supporting documents available, the same needs to be rejected on the portal after recording valid reasons so as to take further action by implementing agencies.

1. (b) Major bank wise performance during 2020-21 is given under

Sl.No.	Name of Bank	No. of proposal sanctioned & M.M. claimed	M.M. grant received (in lakhs)
1	Canara Bank	614	1440.50
2	State Bank of India	319	662.24
3	Kerala Grameen Bank	252	510.89
4	Union Bank of India	216	467.09
5	Federal Bank	176	407.23
6	Syndicate Bank	162	316.39
7	Punjab National Bank	130	258.19
8	Indian Overseas Bank	99	212.13
9	Bank of Baroda	87	216.80
10	Indian Bank	73	155.63

1. (c)Implementing agency wise performance during 2020-21 is given under.

Agency	Projects forwarded to banks		Sanction Position		Status of M.M. Disbursement		Proposals pending at Banks	
	Nos.	M.M. involved (in lakhs)	Nos.	M.M. involved (in Lakhs)	Nos.	M.M. involved (in lakhs)	Nos.	M.M. involved (in lakhs)
DIC	5411	12272.05	2198	4538.59	1795	3671.28	862	2280.48
KVIC	1104	2682.5	276	800.23	252	743.38	210	645.08
KVIB	1003	2519.25	286	776.27	274	719.70	195	609.39
Coir Board	478	917.00	115	134.53	65	83.30	125	159.37
TOTAL	7996	18390.80	2875	6249.62	2386	5217.66	1392	3694.32

1.(d)Status of achievement under SC/ST category during 2020-21

Against the total M.M. Target allocated for the State, there is a sub target of 9.10 % and 1.45% for SC and ST category respectively. The performance under the above category for the year 2020-21 is given as under.

M.M. Target	S.C	463.55 lakhs	Achievement	S.C	259.93 lakhs For 152 projects
	S.T	73.86 lakhs		S.T	4.98 lakhs for 6 projects

From the above, it is evident that the performance under SC/ST category is far behind the desired target and its reason is to be examined and necessary measures need to be taken by all implementing agencies/banks to fulfill the target.

1 (e).Status of Sanction and uploading of M.M. claimson e portal

As per e portal of PMEGP.It is noted thatagainst the sanction of 2875 nos. of projects during 2020-21, M.M. claims of 217 nos. has not been uploaded by the financing banks

, which is equivalent to M.M. of **Rs.400.32 lakhs** ,This needs immediate attention of banks. The implementing agencies are to co- ordinate with banks in the matter.

The implementing agencies are to take necessary steps to sort out the issue in consultation with banks. KVIC has already forwarded data on the above to all I.A s seeking their immediate intervention andto ascertain the factual position of sanction/disbursement/M.M. Claim/M.M. receipt . In case of improper sanction , the same is to be corrected on portal. In addition to this, the e portal shows many referred back proposals for want of various documentsfrom I.As . A dead line received in this regard from the Dte. Of PMEGP-KVIC-Mumbai –ie.before end of August 2021- has been also informed to I.A s .

2. Target and progress during 2021-22

Under PMEGP Basic Scheme		Under PMEGP 2nd Loan		Total 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 number of projects is only indicative, where as the M.M. disbursement is the deciding factor for achievement. The M.M. target allocation made by Central Office of KVIC for the current FY is all time high and hence the implementing agencies have to chalk out appropriate action plan to achieve the target as immense potential under micro sector exists in Kerala State.

As has been done in the previous years, the implementing agency wise M.M. allocation is made in the ratio 25:25:50 for KVIC,KVIB and DIC respectively for the FY 2021-22.With regard to Coir Board, there is no separate target earmarked , hence it is considered inclusive of Coir Board for coir based projects.

Agency	Margin Money Target for fresh loans (in lakhs) for 2021-22
KVIC	1655.75
KVIB	1655.75
DIC	3311.50
Total	6623.00

No separate target allocation is made for second loan/up gradation under PMEGP among the I.As. All implementing agencies together have to initiate efforts to generate applications to achieve the target under “PMEGP 2nd Loan”. Necessary publicity will also be given by KVIC in this regard.

2.(a) Performance during 2021-22 as per PMEGP portal (as on 10-08-2021)

Agency	Proposals forwarded to banks (nos.)	Sanction position (nos,)	M.M. disbursed (in lakhs)	Pendency (nos.)
DIC	896	302	890.30	685
KVIB	198	41	156.43	151
KVIC	322	52	149.51	242
Coir	73	13	28.27	43
Total	1489	408	1224.51	1121

The above table shows performance in terms of M.M. disbursement is 18.50% during 2021-22 and as on 10-08-2021

The year wise total pendency of projects with banks is given below.

Table.No.1

Year	No. of proposals pending with banks for decision	M.M. involved (in lakhs)
2019-20	481	1104.98
2020-21	1392	3694.32
2021-22	1145	3169.83
Total	3018	7969.13

The above pendency has been discussed in previous SLBC and various Dist. level review meetings conducted by Lead Banks for time bound action.

While communicating the targets, it is informed by the Dte. of PMEGP that ,the State wise performance will be reviewed at a later stage and the target could be enhanced on the better performance of the State concerned. Further, M.M. target for SC and ST category in the ratio 9.10% and 1.45% has been fixed which is to be adhered strictly by all implementing agencies and financing banks. **As regards to EDP training**, online EDP facility embedded with e portal of PMEGP can be effectively utilized by the applicants after sanction of loan but prior to disbursement of loan installments. EDP conducted RSETI'S are suspended owing to State Govt. restrictions due Covid-19 pandemic .

3. Inclusion of Private and Co-Operative banks under PMEGP

As the part of inclusion of more banks in the implementation of PMEGP, and to map with e portal, the Dy.Chief Executive Officer (PMEGP), KVIC, has informed State Office-KVIC to get approval of SLMC and to forward the list of banks to Central Office. As per procedure in vogue, this has to be done by assessing the three year balance sheets and lending portfolio towards various Govt. sponsored schemes by the bank. . The State Office KVIC has informed the following major Private and Co-Operative banks with PMEGP scheme details and solicited their participation in the PMEGP. The proposals received from banks will be placed in the State Level Monitoring Committee (SLMC) on PMEGP for deliberations and decision.

Sl.No.	Name of Bank	No. of branches operational in the State.
1	ESAF bank	277
2	Kerala Bank	769
3	Indus Ind Bank	74
4	Axis Bank	144
5	HDFC Bank	213
6	ICICI Bank	176

4. 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 Genesys International Corporation –Mumbai which is selected as National agency for the said work. The P.V. will be conducted by the said firm using a mobile application and Geo tagging. Though the authorized personnel has visited KVIC office in the month June 2021, collected necessary data and made discussions with KVIC; the said firm is yet to commence the P.V of PMEGP units financed during the period from 2016-17 onwards and up to 2018-19 . The M.M. adjustment for the units set up during 2017-18 is already delayed due to non conduct of the P.V. The implementing agencies are in receipt of requests from banks and beneficiaries as well., since the three year lock in period has already been completed, and the adjustment of M.M. is due. In view of the pandemic induced circumstances, the requests of beneficiaries/banks are also genuine so as to reduce the their liabilities with banks. The matter will be placed in the SLMC for its consideration and a suitable decision if P.V by out sourced agency is delayed further.

3.2.2 Agenda suggested by Department of Industries

Item No 2

COVID Samashwasa Padhathi

As part of its efforts to support the MSME sector, Government has formulated a relief package called COVID-19 Samaswasa Padhathi.

The package includes the following relief measures in connection with the schemes being implemented by the Directorate of Industries and Commerce.

1. Relaxations to Vyavasaya Bhadratha Interest Subvention Scheme : The Interest Subvention Scheme announced in 2020 Vyavasaya Bhadratha package will be extended to one more year, till 31st December 2021. As per this scheme, all eligible MSMEs availing institutional finance will be assisted with a 50% interest subvention for a period of 12 months. The total eligible assistance will be up to Rs 1,20,000 per unit. An estimated 5000 number of MSMEs are likely to avail this benefit with an overall package of Rs 400 Crores.
2. Increasing the assistance under Entrepreneur Support Scheme : The overall subsidy that can be availed by an eligible unit will be increased from Rs 20 Lakhs to Rs 30 Lakhs, for certain categories and Rs 30 Lakhs to Rs 40 Lakhs for priority Industries and industries in backward districts. Women, Youth, SC/ST and Non- Resident Keralites (NRK) will be get 25% of the assistance under this scheme. Priority Industries – Rubber based, Agro based, food processing, ready made garments, non-conventional energy generation, equipment & Machinery manufacturing industries, bio-technology industries and 100% export-oriented units, bio-degradable plastic and plastic waste reclining industries and bio-fertilizer industries will get 10% additional assistance.
3. Expanding the scope of assistance to Nano units : The Nano units engaged in service activities will become eligible for assistance under the scheme for margin money grant to Nano units. By this endeavor, close to 600 service sector Nano units are likely to get the margin money assistance with overall loan amount of Rs 60 Crores.
4. The Interest Subvention Scheme for Nano Units : As of now, the interest subvention scheme is allowed only for units with a capital investment of Rs 5 Lakhs. Now it is proposed to include all Nano units with capital investment up to Rs 10 Lakhs for this assistance. In addition to this, all the service sector Nano units with capital investment of Rs 10 Lakhs will also become eligible under the scheme. The loan that can be availed by Nano units as a result of this expansion will be around Rs 30 Crores.

Active intervention from financial institutions is required to identify eligible applications under the above schemes. Hence directions may be given from SLBC to all the banks to popularize the above scheme and to extend necessary support to the department.

3.2.3 Agenda suggested by NORKA – NDPREM

Delay in Release of Capital and Subsidy Claims under NDPREM

NDPREM is a project for returned emigrants under Norka Department for the rehabilitation of the overseas returnees. This programme intends to enable the member to identify their strengths and skills and nurture them to be capable enough to start small enterprises. As a part of the scheme, 16 financial institutions are associating with Norka Roots . As per the MOU, banks will sanction the loan according to their rules and regulations as term loan/composite loan to the beneficiaries.. 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.

Now we are receiving a number of enquiries / communications with regard to capital subsidy and interest subsidy dues from the beneficiaries who have availed loan during 2014-16 and various branches are still forwarding selected capital subsidy claim for the above period. A large number of applications and capital and interest subsidy claims are still pending with various branches. This delayed response from the banks creates lot of hardship to the loan applicants and affects the very purpose of the project.

Hence, State Bank of India & Canara Bank have already been requested to forward the list of pending/progressing loan application to Norka Roots and to issue necessary guidance to branches to forward pending capital/interest subsidy claims so as to provide the benefit of subsidy to the beneficiaries.

In the circumstances, it is requested to place the above issue before the next 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.

3.3 Teritary Sector

3.3.1. Minutes of Meeting with RSETIs to discuss the status of Land allotment for RSETIs building held on 10.09.2021

Ref: Kerala SLBC/RSETI/81/2021/SSP

Date: 22.09.2021

Minutes of Meeting with RSETIs to discuss the Status of Land allotment for RSETIs Building held on 10.09.2021

An online meeting was convened on September 10, 2021 by SLBC, with Directors of RSETIs and Lead District Managers (LDMs) of all districts to review the Status of Land allotment for the construction of RSETIs Building.

Sri. Sanjumon V, Divisional Manager welcomed the participants and detailed about the back ground of the meeting and sought for updates regarding the allotment of land for RSETI buildings and the ongoing building constructions in each districts.

The LDMs and RSETIs shared their views and suggestions as below:

a) **RSETI Trivandrum:**

26.93 cents of land were allotted for RSETI building. Now RSETI wanted to appoint a new architect and retender process is going on. But allotted land is having only 2.42 meter wide road access hence Corporation is not giving approval. Alternate road access obtained and seeking approval from Corporation.

b) **RSETI Kollam:**

In the absence of Director, the faculty informed the present status. Land with 66 cents allotted adjacent to Navodaya Vidyalaya, Kottarakkara and the land is demarcated by compound wall. Detailed Building Plan and estimate submitted for approval with LSGD authorities. The Building overseer has submitted his report of land inspection and the file is with the Building Engineering Section Kottarakkara. They have already finalized architect for the Building construction and supervision.

c) **RSETI Alappuzha:**

Aryad Block Panchayat had allotted 50 cents of land for RSETI in 2010 and MOU was also signed. Construction is about to start. State Bank of India has allotted fund for construction of the building and appointed an Architectural Consultant, M/s Prima Arch, and Chertala. Site visit report is ready and Plan is submitted for approval. Further discussions are going on and construction will start within a reasonable period of time.

d) **RSETI Kottayam:**

Meeting was attended by Director, Mr. Sunil Dutt. Kottayam RSETI was allotted by 50 cents of land in Pallom Block Panchayat and the site clearance by removal of trees requires prior approval from Forest Department. Director has confirmed that after 15th Block Panchayat meeting CPWD will enter into a new tender and the work may start within a short span of time.

e) **RSETI Ernakulum:**

Mr. Varghese Joseph represented the meeting and informed that the building for RSETI is functioning in own building since 2018. RSETI reported some major issues like Non availability of water connection and proper motorable road access.

f) **RSETI Idukki:**

RSETI Director Mr. Rajagopal attended the meeting and updated the status of land acquisition for Idukki RSETI. A land with 50 cents offered by Nedumkandam Block Panchayat in 2015 and later it is noted that the revenue documents are not available. Hence the site for RSETI building is not finalized yet.

g) **RSETI Pathanamthitta:**

Mrs. Saramma Varghese represents the meeting and informed the present status and their requirements. As per the Government Order, 34.20 ares of land in survey no 43/1 in Pandalam Village was allotted to RSETI Pathanamthitta, where erstwhile Pandalam Block Office was functioning. MoU was signed on 07.04.2014, for establishing RSETI with suitable modifications of the existing building. But the land was not handed over to the bank and the offices of ICDS and Dairy are still occupying the building.

In addition to this, a Gram Nyayalaya is also allowed to function in the building. Construction of a new building for RSETI with approximately 8000sq ft as per MORD guidelines is possible in the land only after demolishing the existing building. Director RSETI Pathanamthitta requested to get the permission for demolishing the existing buildings in the allotted land and hand over vacant possession of the allotted land.

h) **RSETI Thrissur:**

Mr Janish, Director has been represented the meeting and as per his information building construction of RSETI Thrissur completed in 2016 and the same building is capable for accommodating 40 male and 40 female.

i) **RSETI Malappuram:**

Mr. Jithendran, LDM attended the meeting and informed that RSETI building is functioning in Own residential building and the no major issues faced.

j) **RSETI Palakkad:**

Lead District Manager Sri Sreenath R P represented RSETI Palakkad. The formality to allot 54 cents of land in Thenkurissi of Kuzhalmannam Block, Palakkad for RSETI is under progress. Competent Authority at District Level has recommended the proposal and forwarded to Commissioner of Rural Development, Thiruvananthapuram for their consideration.

k) **RSETI Kozhikode:**

Meeting was attended by Director, Mr. Muraleedharan and the acquisition of land allotment for RSETI building is in the final stage.

l) **RSETI Kannur:**

RSETI building construction was completed in 2011 and the functioning in new premises is going on smoothly.

m) **RSETI Wayanad:**

Presently RSETI is working in rented building and land with 50 cents allotted at Sulthanbathery. The approach road to the plot is not yet demarcated by the BDO even after the repeated requests. Hence the issue is escalated to SDR and SBI LHO, Trivandrum.

n) **RSETI Kasaragod:**

RSETI functioning in own building and no major issues reported.

Based on the views and suggestions from all RSETIs, it is decided to take up the issues faced by each RSETIs in acquisition of land and construction of the proposed building into notice of the Commissioner for Rural Development. The meeting was concluded at 4.15 PM.

S Premkumar
Convenor, SLBC Kerala &
General Manager
Canara Bank

3.3.2 Agenda by Suggested by LDM Idukki

1) Network issue faced by Union bank of India, Upputhode Branch, Idukki

Branch is a rural branch and functioning on VSAT. There is no Leased line and most of the time branch is doing day end by going to nearby branches. ATM also not functional most of the time due to network issue which invites public outrage and complaints. We had taken up the issue through SLBC for leased line under BharatNet Broadband Scheme but so far there is no progress.

3.3.3 Agenda suggested by ANERT

Proposal for availing loan by individuals for Roof Top solar installation at reasonable rate request to take up as agenda in SLBC-reg.

As part of the allotted capacity by MNRE, Govt. of India, ANERT is implementing along with KSEB ,200MW of Solar roof top in Kerala. As it is highly essential project to achieve. India's international commitment towards carbon emissions and we request this to be considered as part of an agenda of SLBC. As the execution requires initial investment by beneficiary/customer, support of banks thorough lending at reasonable rate can help in expediting the project.

Proposal for extending Bank Credit for installation of rooftop solar as an express credit to increase the penetration of rooftop solar.

1. Solar Industry Scenario:-

India has its commitment to reduce greenhouse gas emissions for which shift to renewable energy sources will be the major helping factor. Decentralized solar systems will be most important way to effectively utilize Solar energy, and rooftop solar is the best way to achieve this. Even though Government of India is supporting by extending subsidies, the penetration was not at desired level due to its initial investment the beneficiary must put upfront.

Kerala has only 30% of its Power generated in house and the remaining being sourced from Open market at the prevailing price. To overcome the market fluctuations and to provide quality power continuously at cheaper price, there is a need to increase its footprint in renewable energy. As land is a limiting factor unlike other states, rooftop solar Will be the way to go to achieve this goal.

2. About ANERT:

Agency for New and Renewable Energy Research and Technology (ANERT) is an autonomous organization established during 1986 under Societies Act by the Government of Kerala, now functioning under power Department, with its Head Quarters at Thiruvananthapuram.

ANERT is the State Nodal Agency (SNA) of Ministry of New and Renewable Energy (MNRE), Government of India. The agency has the mandate to promote and expand the growth of efficient energy use of renewable energy in the state of Kerala. The primary objective of the agency is to develop, coordinate, finance and promote research projects in the new and renewable energy field. Among other responsibilities, the agency aims to devise programs for development of appropriate new technologies with an aim to increase productivity of the renewable energy resources. To partly achieve this, ANERT wishes to co-ordinate and intensify technology up gradation in the solar energy sector by using its infrastructure.

The Agency is better known by its acronym ANERT and has become a synonym for Renewable Sources of Energy and Energy Conservation in the State. ANERT is guided a Governing Body (GB) chaired by the Minister of Electricity, Govt. of Kerala to provide guidelines for ANERT's activities in various energy related areas. The GB structure is mentioned in the application form.

ANERT has district level offices in all 14 districts of Kerala, located in the respective district head quarter itself.

3. MNRE programme:

In February 2021, M/s KSEBL released tender document for empaneling contractors for implementing grid connected roof top solar PV plants of various capacities aggregating to 200 MWp under SOURA subsidy scheme in domestic sector in line with the phase II subsidy program of MNRE. The tender was concluded for capacities above 3 kW with allocation to bidders up to 100 MW.

The next phase of the tendering process covering beneficiaries who have registered for capacity below 3 kW is now in progress. Of the total 100 MWp capacity, 25 MW projects is allotted to ANERT for implementation. The empaneled developer list with discovered rate as per this tender would be handed over to ANERT and developers shall execute 25 MW projects for consumers registered through ANERT.

ANERT wishes to implement the MNRE program based on the below calculation,

Capacity (kW)	Tentative Plant Cost (Rs)	Benchmark Cost (Rs)	MNRE CFA Share (Rs) – 40% of Benchmark cost	Beneficiary Share (Rs)
1	62,500	51,000	20,400	42,100
2	1,20,000	93,960	37,584	82,416
3	1,65,000	1,37,280	54,912	1,10,088
5	2,44,748	2,23,200	71,424	1,73,324
6	2,93,698	2,67,840	80,352	2,13,346
7	3,42,647	3,12,480	89,280	2,53,367
8	3,91,597	3,57,120	98,208	2,93,389
10	4,89,496	4,46,400	1,16,064	3,73,432

4. Return calculation against loan amount

Example: Plant Capacity: 3 kW (DC)

Benchmark price for by MNRE for FY 2021-2022: Rs 45,760 per kW

Assuming that the discovered price in KSEBL tender is Rs 55,000/- per kWp, the system costs are calculated as follows:

Cost of the solar plant 3 kW capacity discovered through tender is Rs 1,65,000/-

Base cost for calculating subsidy is Rs 1,37,280/-

Subsidy amount is 40% of above i.e., Rs 54,912/-

Therefore, beneficiary share shall be Rs 110,088/-.

Tariff for LT domestic is Rs 6.90/kWh with average monthly energy consumption up to 400 kWh.

Energy developed by 3 kWp Solar Plant per month, in Kerala – 360 kWh. This would save an amount of Rs 2,484/- per month for the beneficiary. **This saving would enable the beneficiary to close the loan amount in 54 months. i.e., nearly 5 years' time.** The plant life is 25 years and the rest of the period, energy saving is a bonus to the beneficiary.

Note: - The above example is only for representative purposes, but beneficiary have the liberty to install solar plant based on their requirement.

As seen from the above calculations, the beneficiary contribution is almost around, the amount where most banks are now extending their express loans.

Since the amount of beneficiary share comes with in the limit of Express credit limit, the loan shall be extended to all individuals for installing Roof Top solar in the state. However there might be delays occur initially in integrating our E market (BUYMYSUN) place of ANERT with banks .

Hence Initially we propose bank to start the scheme with Salaried persons and existing home loan customers for speedy implementation of the programme in the state.

We also suggest later the same shall extended to all the customers as per the parameters fixed by bank for issuing the Express loan facility.

5. Details about how we planned to go with scheme.

ANERT has an online portal for E marketplace, which has been very successful and has history of doing business of Rs 32,00,00,000 till date. The e market Place called **"buymysun"** is the place where vendors exhibit their product and buyers place order directly to the vendors. The vendors in the e-portal will be selected based on the tender criteria fixed by KSEB. The subsidy components are also distributed to the beneficiaries through the same portal. The portal is being simplified to make it more user-friendly and complete the transaction in under five minutes. ANERT wishes to bring in Bank integration of extending loan to the beneficiary in this portal directly or any other simplified way banks wishes so as to make extending loan to willing beneficiaries quicker. Ola for their electric scooters developed an app where in customer can opt for bank loan from any of the 9 financial institutions and the EMI is also fixed for each model and the entire transaction of placing order for bike is completed in under 5 minutes. We wish to devise a similar scheme with the support of banks and make an attractive loan available to customers so that they evince interest and participate in this revolution.

Hence, considering the urgency of this moment and the importance of renewable energy penetration in the state we request you to be a part of our efforts in successful implementation of this program, and request to come with attractive interest rate to be a part of this program.


Chief Executive Officer
ANERT

3.3.4. Agenda suggested by SC Development Department

പട്ടികജാതി വിഭാഗക്കാരുടെ വിദ്യാഭ്യാസ വായ്പ

പട്ടികജാതി വിഭാഗത്തിൽപ്പെട്ടവർക്ക് വിദ്യാഭ്യാസ വായ്പയിൽ അനുകൂല്യം അനുവദിക്കുന്ന പദ്ധതി പ്രകാരം 4 ലക്ഷം രൂപ വരെയുള്ള വിദ്യാഭ്യാസ വായ്പകളിൽ കുടിശ്ശിക തുക എഴുതി തള്ളുന്നതിന് ഗുണഭോക്താവ് നേരിട്ട് വഹിക്കേണ്ടുന്ന 40% തുക വകുപ്പ് മുഖേന അനുവദിച്ച് നൽകുന്നതിന് (ബാങ്കുകൾക്ക്) ലഭ്യമായിട്ടുള്ള അപേക്ഷകളിൽ യോഗ്യരായവരുടെ ബാങ്ക് തിരിച്ചുള്ള ലിസ്റ്റ് ലഭ്യമാക്കുന്ന വിഷയം ശ്രദ്ധയിൽപ്പെടുത്തുന്നു.

പട്ടികജാതി വിഭാഗത്തിൽപ്പെട്ട വ്യവസായ സംരംഭകർക്ക് ബാങ്ക് വായ്പ

പട്ടികജാതി വിഭാഗത്തിൽപ്പെട്ട വ്യവസായ സംരംഭകർക്ക് ബാങ്കുകളിൽ നിന്ന് ലോൺ അനുവദിക്കുമ്പോൾ കുറഞ്ഞ പലിശ നിരക്കിൽ ലോൺ അനുവദിക്കുക, പട്ടികജാതി വികസന വകുപ്പിന്റെ സ്വയംതൊഴിൽ പദ്ധതിയെ ബാങ്കുകളുടെ Prime lending ഉൾപ്പെടുത്തി Prime lending Rate ബാധകമാക്കുക എന്നീ വിഷയങ്ങൾ ശ്രദ്ധയിൽപ്പെടുത്തുന്നു.

3.3.5. Agenda suggested by Reserve Bank of India

1. बैंकों द्वारा छात्र खाते खोलना। Opening of Student Accounts by banks.

The Kerala State Commission for Protection of Child Rights (KeSCPCR) vide order dated April 5, 2021 has directed Reserve Bank of India to issue appropriate directions to all banks/ financial institutions to open students accounts immediately on receipt of applications from customers for the same (copy enclosed).

Against this backdrop, SLBC Convenor bank should advise all member banks to open student accounts immediately on receipt of applications from customers and also avoid any delay in opening such accounts. Para 24.6 and 24.7 of the Master Circular on 'Customer Service in Banks', issued vide DBR No. Leg.BC.21/09.07.006/2015-16 dated July 1, 2015, has directions to the banks on treatment of certain savings bank accounts opened for credit of Scholarship amounts under Government Schemes.

Similar instructions as applicable to RRBs is contained in circular RPCD. RRB. RCB. BC.No.32/03.05.33/2014-15 dated September 10, 2014 on 'Treatment of accounts opened for credit of Scholarship Amounts under Government Schemes', respectively.

SLBC Convenor bank is also advised to inform all member banks that RBI instructions on opening of accounts should be implemented without causing any inconvenience to the customers and any violation or deviation by the banks would be viewed seriously.

2. डिजिटल भुगतान पारिस्थितिकी तंत्र का विस्तार और वृद्धि Expanding and Deepening of Digital Payments Ecosystem

With a view to extending the project of Expanding and Deepening of Digital Payments Ecosystem to more districts, SLBC has been advised by RBI to identify one or two districts in the State, in consultation with member banks and other stakeholders, for the purpose of implementing the project in those districts and making them 100% digitally enabled. The districts may be chosen after a feasibility assessment considering factors such as availability of digital infrastructure/ internet connectivity, literacy level among the population, etc. and may be allotted to a bank with significant presence in the district, which may act as the Nodal Bank to ensure implementation of the programme in the district(s). The details regarding implementation of the programme are available in the guiding document forwarded to you vide email dated August 3, 2021.

The overall progress under the programme shall be reviewed in SLBC/ UTLBC meetings. Finer aspects of the programme such as financial literacy efforts, connectivity issues, creation of digital infrastructure, etc. may be deliberated in meetings of Sub-Committee on FI/ FL and Digital Payments. These Sub-Committees may also endeavour to find feasible solutions to the impediments faced in achieving the objectives of the programme.

SLBC has convened a meeting of Member Banks on 28.09.2021 to identify one more district for in the State for the purpose of implementing the project expanding and of Deepening of digital payment ecosystem. The forum unanimously selected Kottayam district for the project.

INFORMATION NOTE

4.1 . Suggested by MSME – DI, Thrissur

1. Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) is jointly set up by Ministry of Micro, Small & Medium Enterprises (MSME), Government of India and Small Industries Development Bank of India (SIDBI) to catalyze flow of institutional credit to Micro & Small Enterprises (MSEs). Credit Guarantee Scheme (CGS) was launched to strengthen credit delivery system and to facilitate flow of credit to the MSE sector, create access to finance for unserved, under-served and underprivileged sector making availability of finance from conventional lenders to new generation entrepreneurs. However, this institute understand that the credit provided under this scheme to MSME sector needs further improvement to meet the aspirations of the sector and the banks may be actively facilitated to lend loans under the CGTMSE scheme. It is requested to deliberate the matter in SLBC forum and issue necessary guidance to the financial institutions to take a favorable approach to sanction loan to MSMEs under this scheme for all feasible and viable projects.
2. Ministry of MSME vide O.M No.5/2(2)/2021-E/P&G/Policy dated 2.7.2021 it has been informed that Retail and Wholesale traders are also included in MSME Sector and they are allowed to be registered on Udyam Registration Portal and are eligible for Priority Lending from financial institutions. Kindly issue necessary orders to the financial institutions for the same. As per the latest orders of Ministry of MSME, even street vendors can take Udyam Registration. This facility may be used for vendors who have been provided aid under PM-SVANIDHI yojana so that they could also become part of the formal sector.
3. Udyam Registration is the new registration for the MSMEs. All Financial Institutions may be directed to advise their MSME clients to shift to Udyam Registration immediately.
4. All Financial Institutions may be advised the eligible MSME clients to utilize the provision under TReDS and also utilize GeM for marketing the products

5. Review of Performance of the Banking Sector

5.1. Banking Statistics as at June 2021 (Refer Annexures 10.1 to 10.3)

The detailed banking statistics for Commercial banks in the State as at June 2021 is furnished in the Annexure. A comparative analysis of the data over the previous fiscals is presented below.

Parameter	Outstanding			Variation	
	Jun 2019	Jun 2020	Jun 2021	Jun '20- Jun '19	Jun '21- Jun '20
No. of Branches	6457	6603	6572	2%	0%
Total Deposits	500733	570225	620928	14%	9%
Domestic Deposits	308710	352028	384438	14%	9%
NR Deposits	192023	218196	236490	14%	8%
Total Advances	334655	357230	383768	7%	7%
Advances + Investment	350228	379872	416820	8%	10%
Credit Deposit Ratio	67%	63%	62%	-6%	-1%
C+ I : D Ratio	70	67	67	-5%	1%

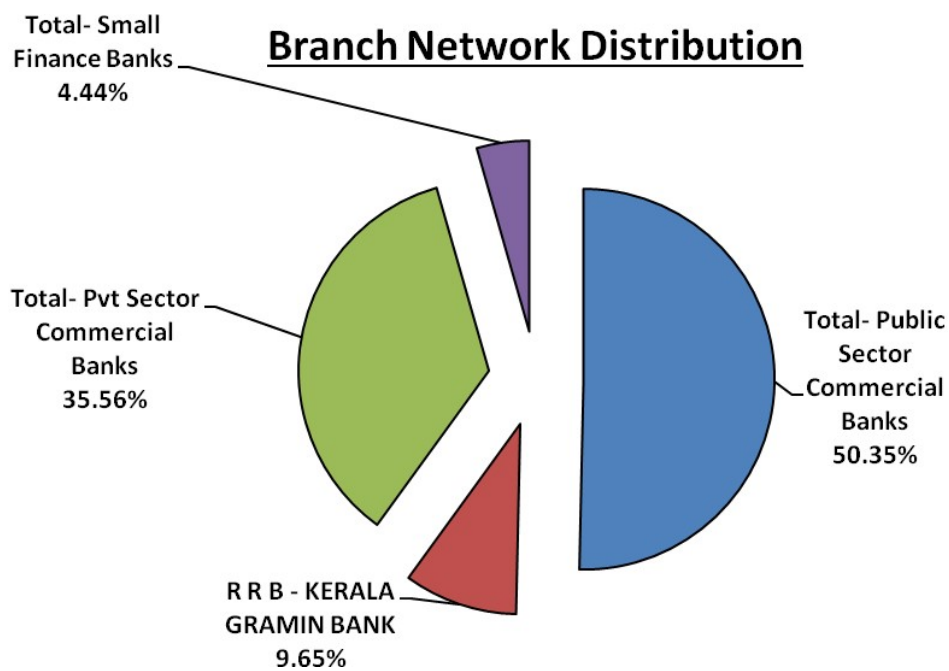
5.2. Branch Network

As at the end of June 2021, the total number of branches of Commercial Banks in the State was 6572.

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	138	2332	839	3309	4.17%	70.47%	25.36%
R R B - KERALA GRAMIN BANK	53	542	39	634	8.36%	85.49%	6.15%
Total- Pvt Sector Commercial Banks	130	1644	563	2337	5.56%	70.35%	24.09%
Total- Small Finance Banks	147	110	35	292	50.34%	37.67%	11.99%
Total - Comm.Banks + RRB + SFB	468	4628	1476	6572	7.12%	70.42%	22.46%

B. Banking Group wise Growth in Branch Network



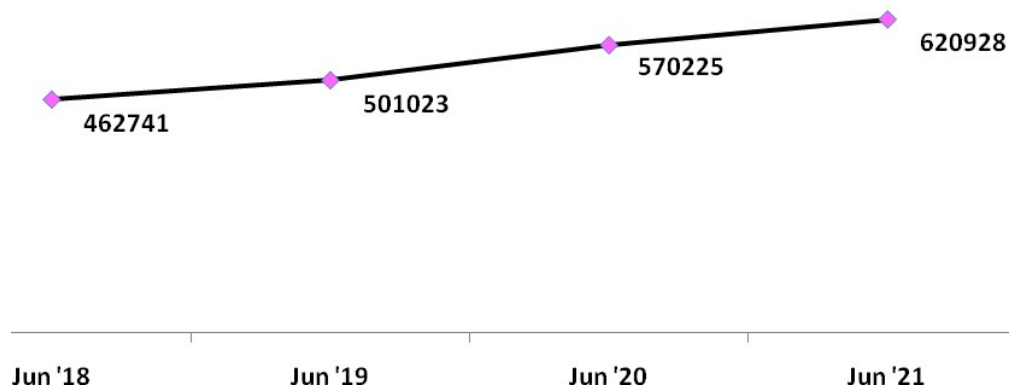
5.3. Deposit growth

A. Growth in total Deposits of commercial banks

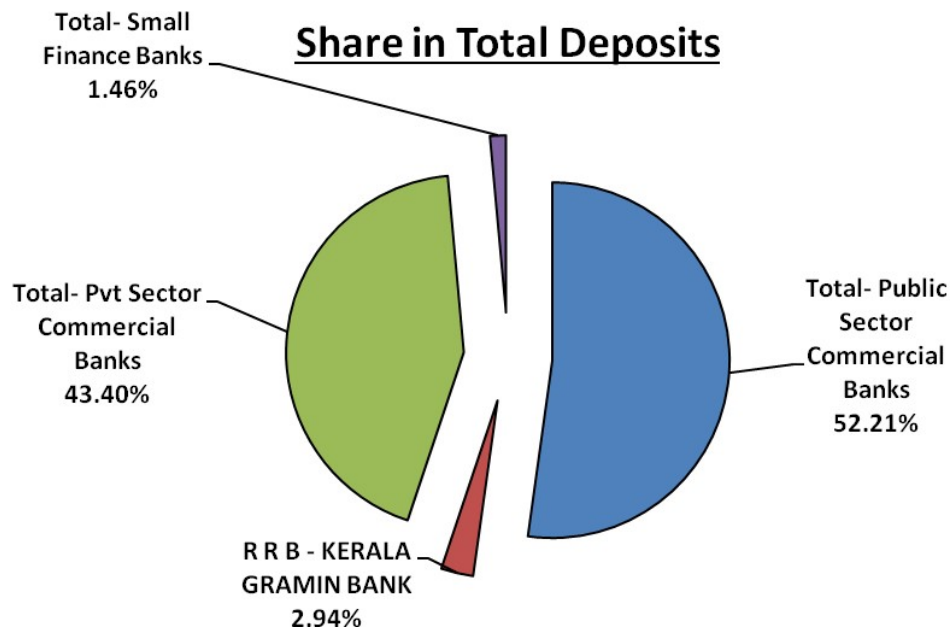
(Rs. in crores)

Total Deposit Outstanding over the Years			
Jun '18	Jun '19	Jun '20	Jun '21
462741	501023	570225	620928

Total Deposit Outstanding over the Years



B. Banking Group wise Growth in Total Deposits



C. Total Deposits - Population Group wise breakup

(Rs. in Crores)

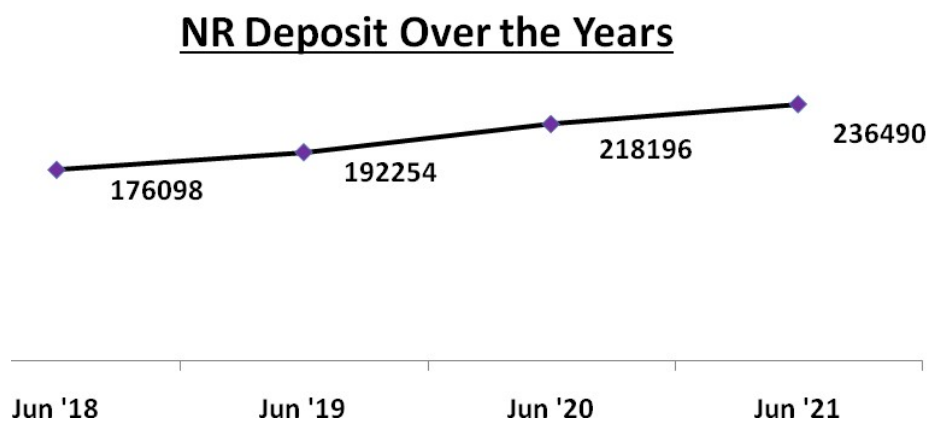
Banking Group	Total Deposits				Percentage Distribution		
	Rural	Semi-Urban	Urban	Total	Rural	Semi-Urban	Urban
Total- Public Sector Commercial Banks	7353	195613	121201	324167	2%	60%	37%
R R B - KERALA GRAMIN BANK	1033	14976	2242	18251	6%	82%	12%
Total- Pvt Sector Commercial Banks	6917	165724	96824	269466	3%	62%	36%
Total- Small Finance Banks	808	4314	3922	9044	9%	48%	43%
Total - Comm.Banks + RRB + SFB	16111	380628	224189	620928	3%	61%	36%

5.4. NR Deposits (Refer Annexure 10.2)

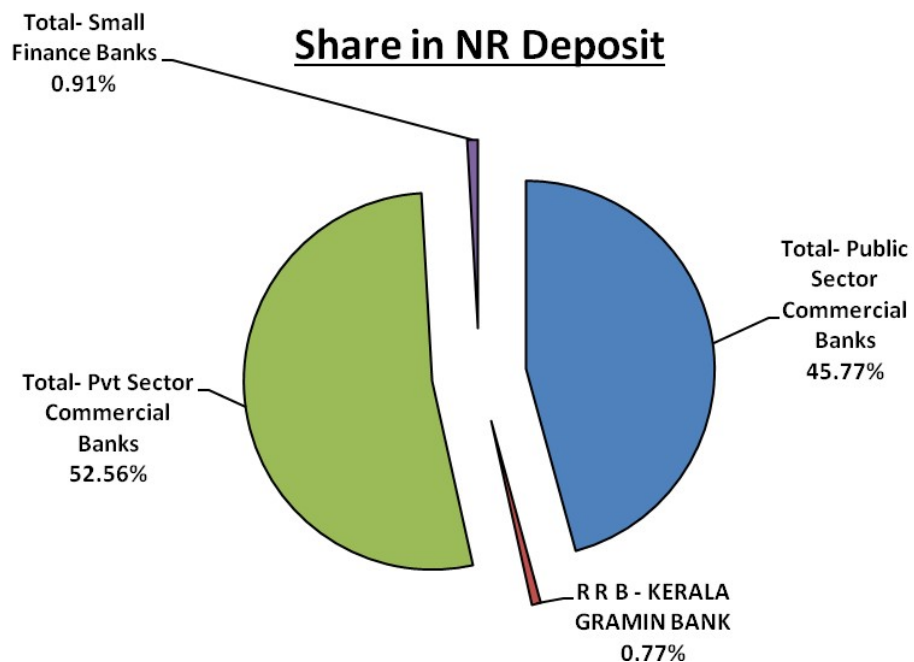
A. Growth in NR Deposits

(Rs. in Crores)

NR Deposit over the Years			
Jun '18	Jun '19	Jun '20	Jun '21
176098	192254	218196	236490



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	2311	76837	29086	108234	2%	71%	27%
R R B - KERALA GRAMIN BANK	99	1575	139	1814	5%	87%	8%
Total- Pvt Sector Commercial Banks	3378	87698	33215	124290	3%	71%	27%
Total- Small Finance Banks	155	1042	955	2152	7%	48%	44%
Total - Comm.Banks + RRB + SFB	5943	167152	63395	236490	3%	71%	27%

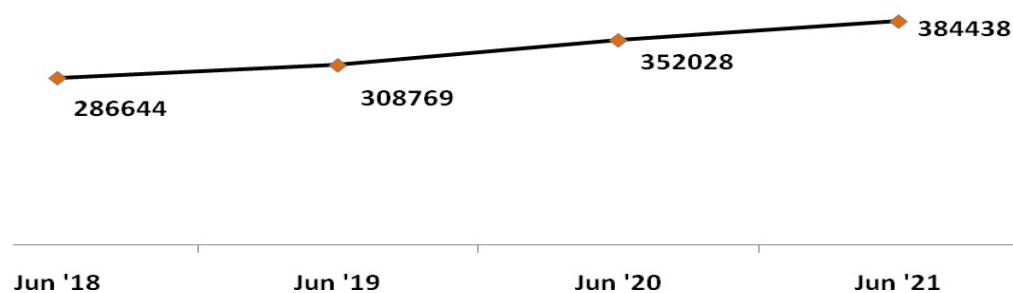
5.5. Domestic Deposits of commercial banks

A. Growth in Domestic Deposits

(Rs. in Crores)

Domestic Deposit over the Years			
Jun '18	Jun '19	Jun '20	Jun '21
286644	308769	352028	384438

Total Domestic Deposits Outstanding over the Years



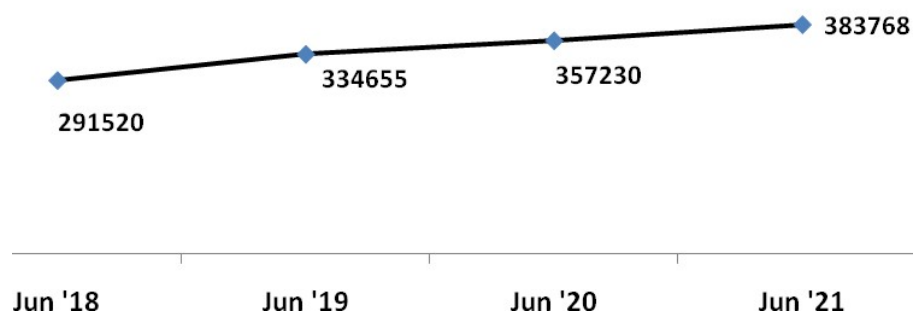
5.6. Credit Expansion of commercial banks (Refer Annexure 10.2)

A. Growth in Advances

(Rs. in crores)

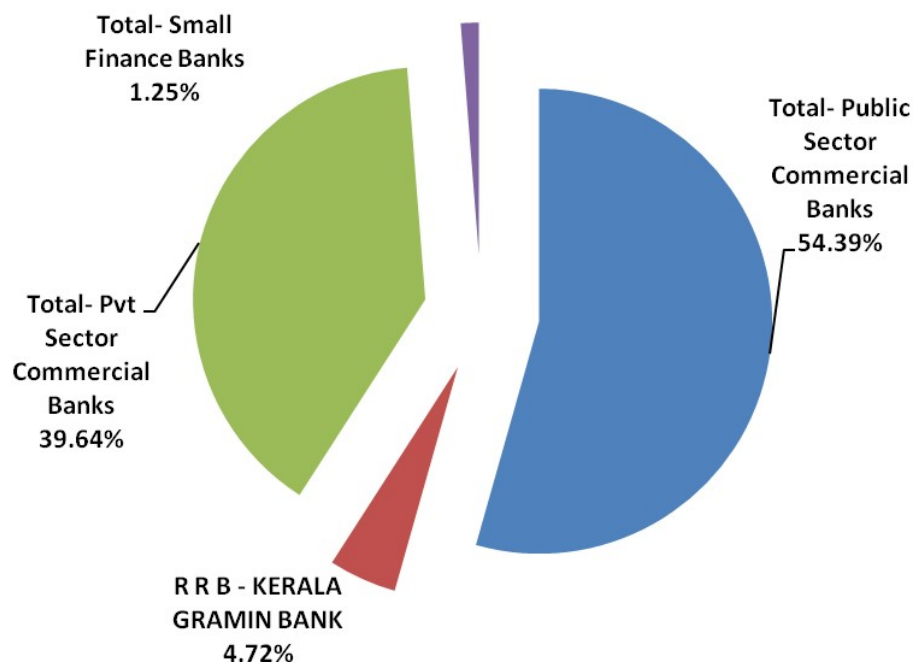
Total Advances Outstanding over the Years			
Jun '18	Jun '19	Jun '20	Jun '21
291520	334655	357230	383768

Total Advances Outstanding over the years



B. Banking Group wise Growth in Total Advances

Share in Advances

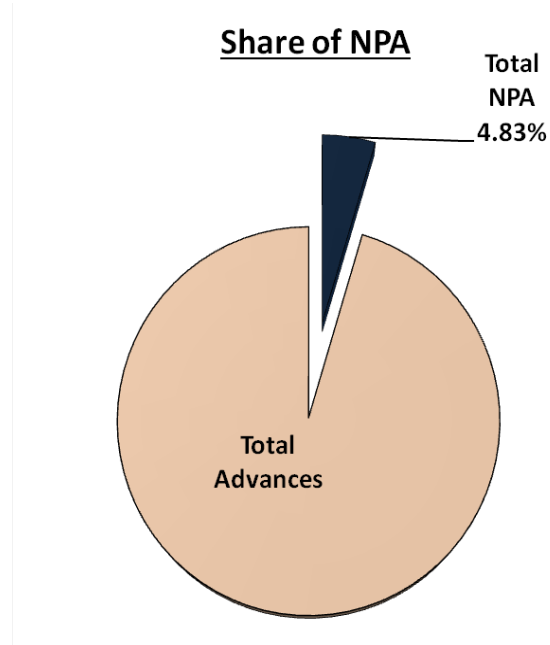


C. Total Advances – Population group wise breakup

(Rs. in Crores)

Banking Group	Total Advances				Percentage Distribution		
	Rural	Semi-Urban	Urban	Total	Rural	Semi-Urban	Urban
Total- Public Sector Commercial Banks	5383	107399	95943	208726	3%	51%	46%
R R B - KERALA GRAMIN BANK	1174	15685	1250	18110	6%	87%	7%
Total- Pvt Sector Commercial Banks	3070	74384	74672	152126	2%	49%	49%
Total- Small Finance Banks	804	3238	765	4807	17%	67%	16%
Total - Comm.Banks + RRB + SFB	10431	200706	172631	383768	3%	52%	45%

D. % Share of NPA in Total Advances



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

(Rs. in Crores)

Reporting Quarter	Deposits	Advances	CD Ratio
17-Dec	428573	276922	64.61
18-Mar	447235	286783	64.12
18-Jun	462741	291520	63.00
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

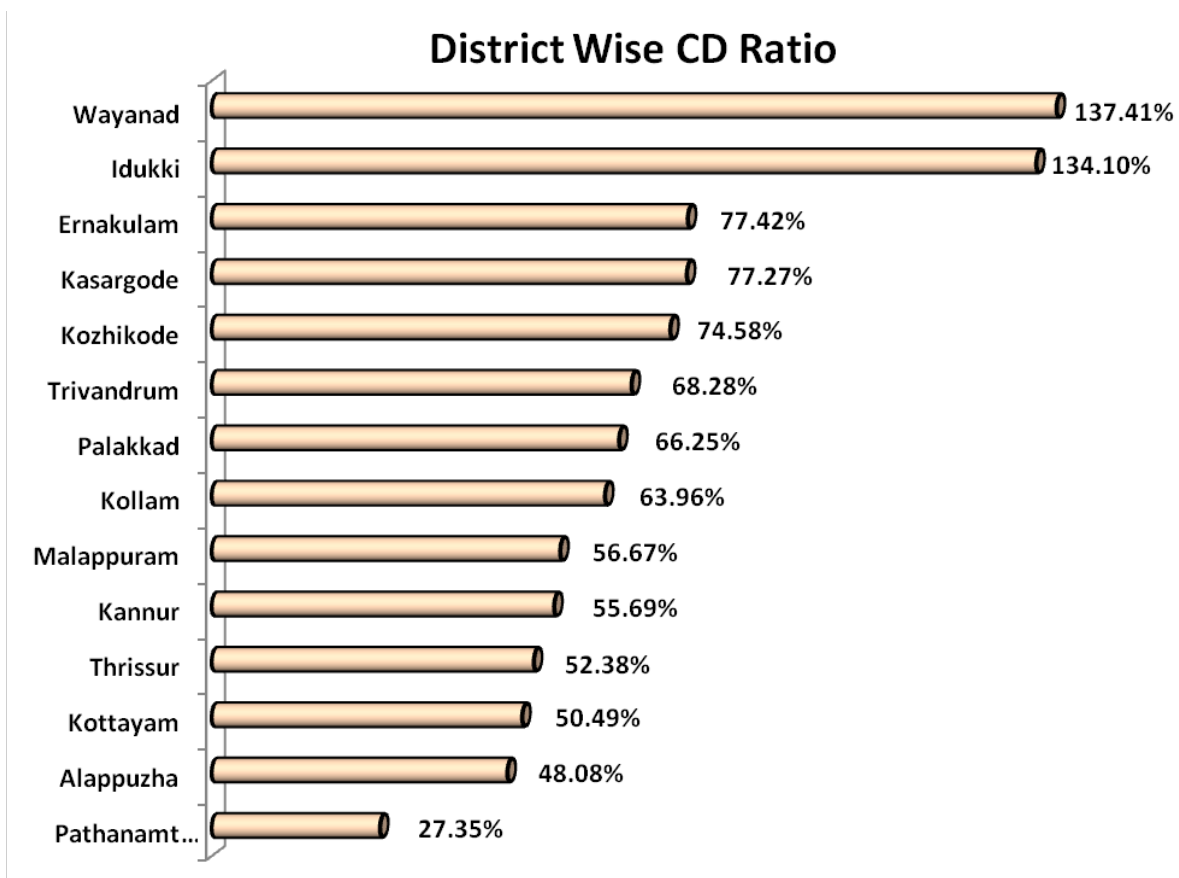
5.8. District-wise Credit Deposit Ratio in the State

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 30.06.2021

(Rs. in crores)

Sl. No.	DISTRICT	Deposits	Advances	CD Ratio (%)
1	Trivandrum	100928	68912	68.28
2	Kollam	42969	27482	63.96
3	Pathanamthitta	51541	14098	27.35
4	Alappuzha	41080	19753	48.08
5	Kottayam	53359	26939	50.49
6	Ernakulam	137158	106191	77.42
7	Idukki	9360	12552	134.10
8	Thrissur	82243	43078	52.38
9	Palakkad	35249	23352	66.25
10	Malappuram	37589	21302	56.67
11	Kozhikode	40660	30324	74.58
12	Kannur	42753	23809	55.69
13	Kasaragod	13260	10246	77.27
14	Wayanad	5212	7162	137.41
Total for State (including Co-operative Banks)		693364	435201	62.77



5.9. Performance of the Banking sector inclusive of Co-operatives (excluding PACs) as at June 2021

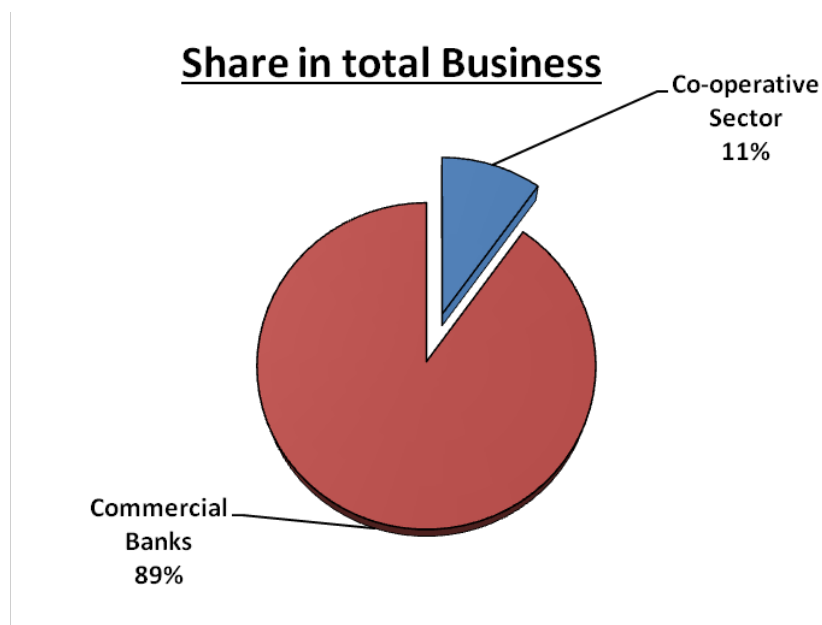
The performance of the banking sector inclusive of Co-operatives is summarized as follows:

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

(Rs in. Crores)

Parameter	June - 21			Share of Co-operatives to Total
	Co-operative Sector	Comm. Banks + RRB + SFB	Total	
Branches	999	6572	7571	13%
Total Deposits	72436	620928	693364	10%
Total Advances	51432	383768	435201	12%
Total Business	123868	1004696	1128564	11%
Priority Sector Advances	31006	185616	216622	14%
% Priority Sector Advances	60%	48%	50%	XX
Agriculture Advances	8323	84694	93018	9%
% Agriculture Advances	16%	22%	21%	XX
MSME Advances	2258	57267	59526	4%
% MSME Advances	4%	15%	14%	XX
CD Ratio	71.00%	61.81%	62.77%	XX

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



6. Review of Performance under Priority Sector Outstanding

6.1. Review of Priority Sector Advances (Outstanding) as at June 2021 (Refer Annexure 10.4)

The growth in outstanding advances of commercial banks under sub sectors of priority sector as at June 2021 is summarized as follows.

Parameter	Outstanding				Variation	
	March 2020	June 2020	March 2021	June 2021	Jun'20-Jun'21	Mar'21-Jun'21
Priority Sector Advances	179540	177361	190433	185616	5%	-3%
Agriculture Advances	82221	79966	87091	84694	6%	-3%
MSME Advances	56894	57284	59971	57267	0%	-5%
Weaker Section Advances	83651	86357	84231	83159	-4%	-1%
SC Advances	4919	4839	4503	4369	-10%	-3%
ST Advances	1091	1192	1144	1064	-11%	-7%
DRI Advances	14	14	14	14	-4%	-4%

6.1.1. Performance versus National goals

(Figures in percentage)

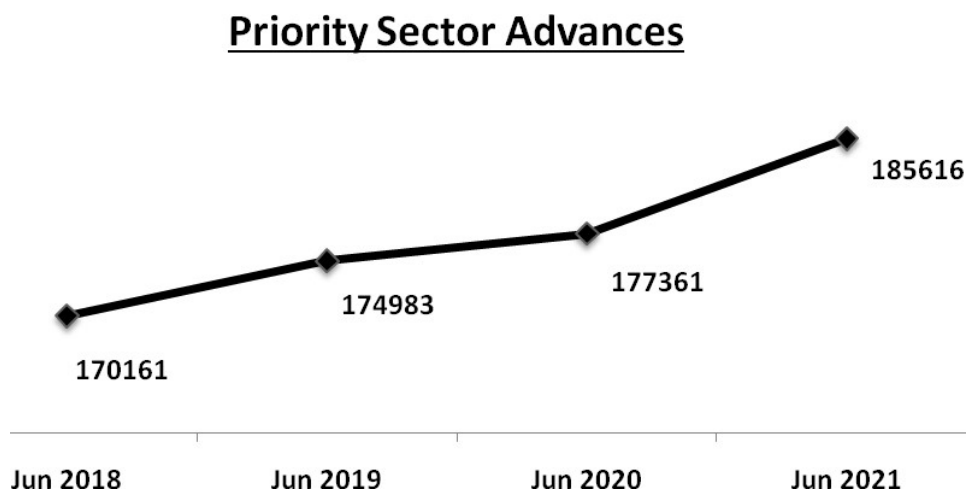
Sl. No.	Parameter	Goal %	Mar. 2019	Jun. 2019	Mar. 2020	Jun. 2020	Mar. 2021	Jun. 2021	Variation
1	Priority Sector Advances to Total Credit	40	52	52	50	50	49	48	8
2	Agriculture Advances to Total Credit	18	24	24	23	22	22	22	4
3	Weaker Section Advances to Total Credit	10	23	23	23	24	21	22	12
4	DRI Advances to Total Credit	1	0.01	0.01	0.004	0.004	0.004%	0.004%	-1
5	Credit Deposit Ratio	60	67	67	66	63	65	62	2

6.1.2. Priority Sector Advances in Total Advances – Bank Group wise (Refer Annexure 10.4)

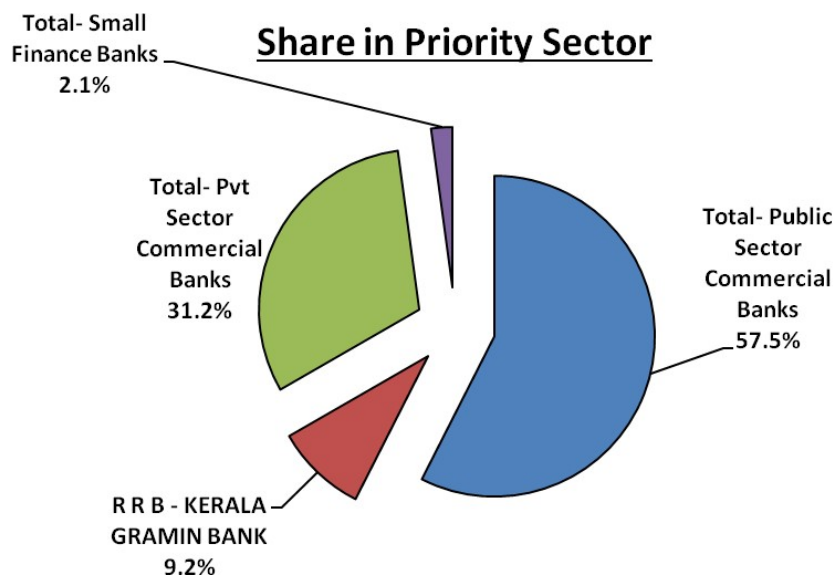
A. Growth in Priority Sector Advances

(Rs. in Crores)

Priority Sector Advances over the years			
Jun 2018	Jun 2019	Jun 2020	Jun 2021
170161	174983	177361	185616

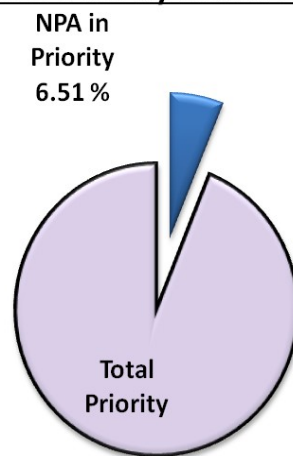


B. Banking Group wise Growth in Priority Sector Advances



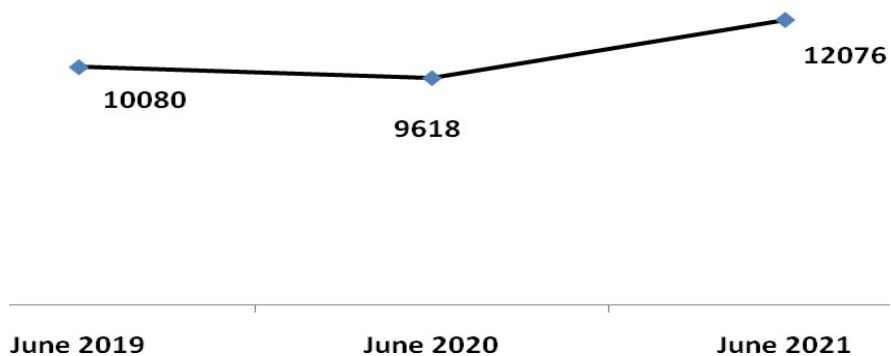
% Share of NPA in Priority Sector Advances

Share of Priority Sector NPA



(Rs. in Crores)

Gross NPA in Total Priority Sector



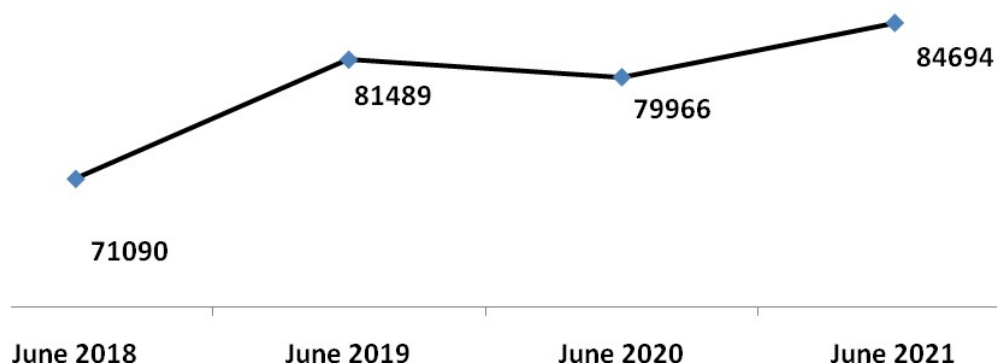
6.1.3. Agriculture Advances (Refer Annexure 10.5)

A. Growth in Agriculture Advances

(Rs. in Crores)

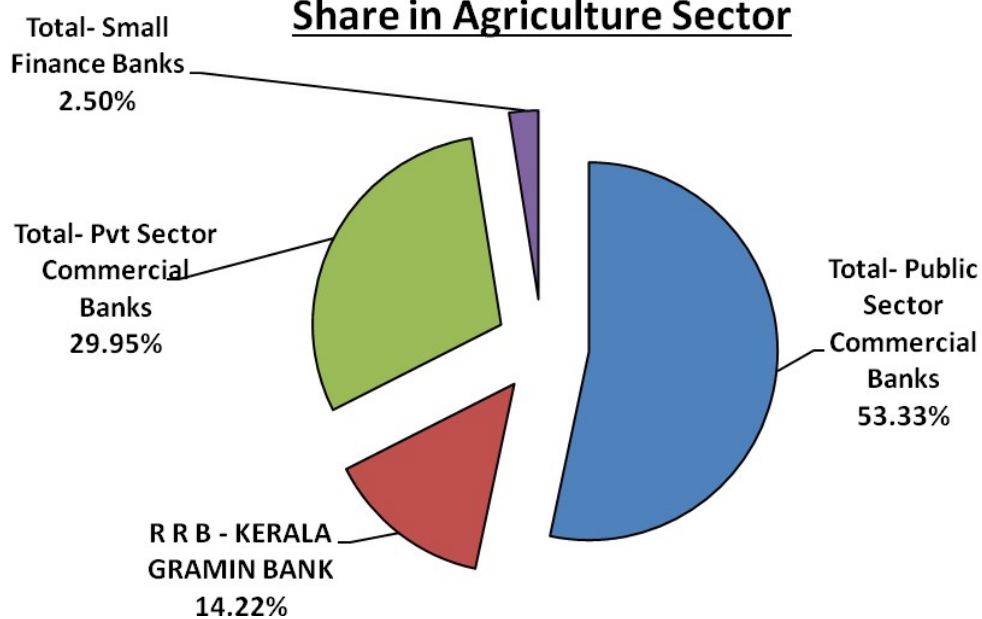
Agriculture Advances over the years			
June 2018	June 2019	June 2020	June 2021
71090	81489	79966	84694

Agriculture Advances



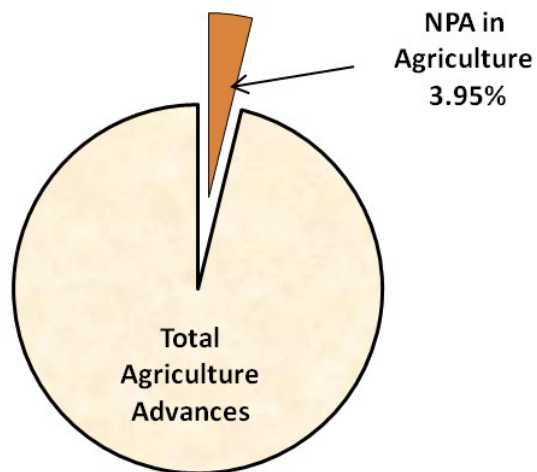
B. Banking Group wise Growth in Agriculture Advances

Share in Agriculture Sector



% Share of NPA in Agriculture Advances

Share of Agriculture NPA



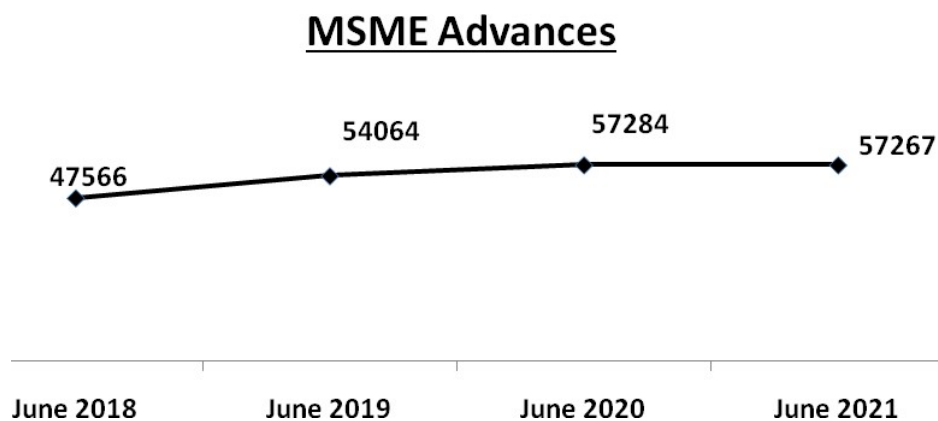
6.1.4. MSME Advances (Priority) (Refer Annexure 10.6)

A. Growth in MSME Advances

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

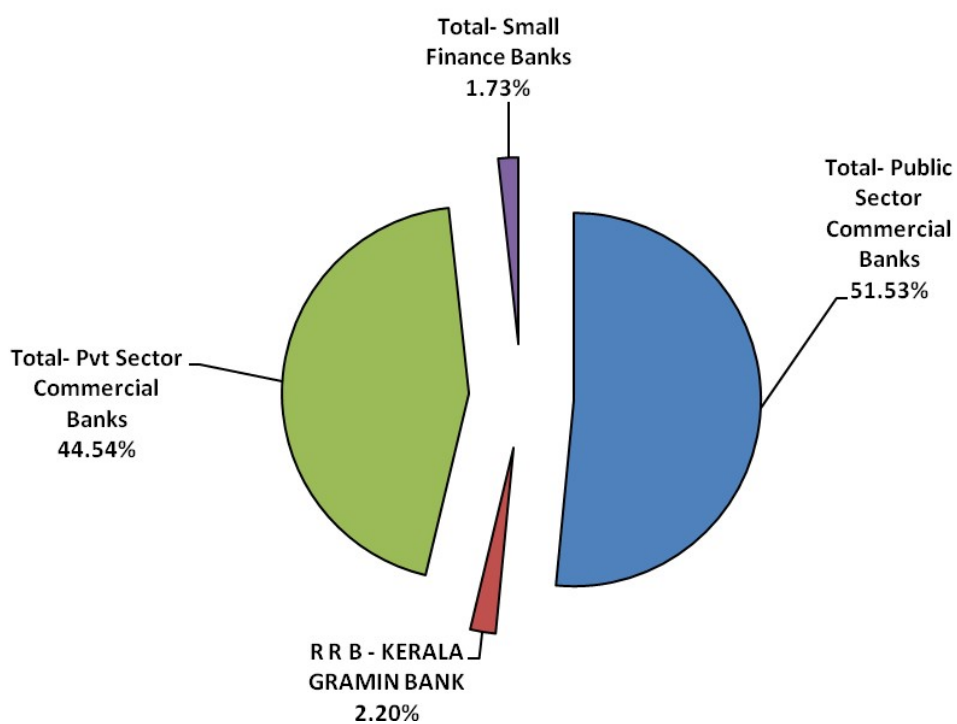
(Rs. in Crores)

MSME Advances over the years			
June 2018	June 2019	June 2020	June 2021
47566	54064	57284	57267



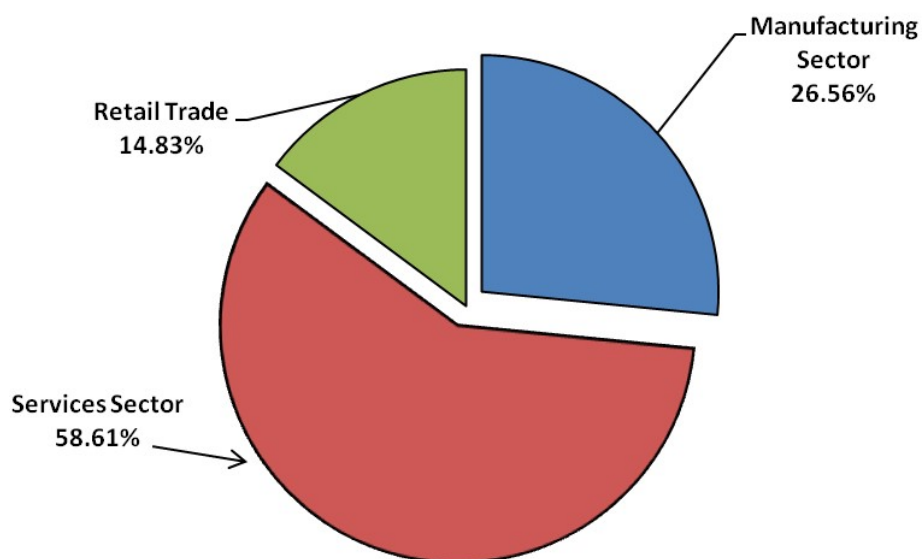
B. Banking Group wise Growth in MSME (Priority) – Micro, Small & Medium Enterprises

Share in MSME Sector



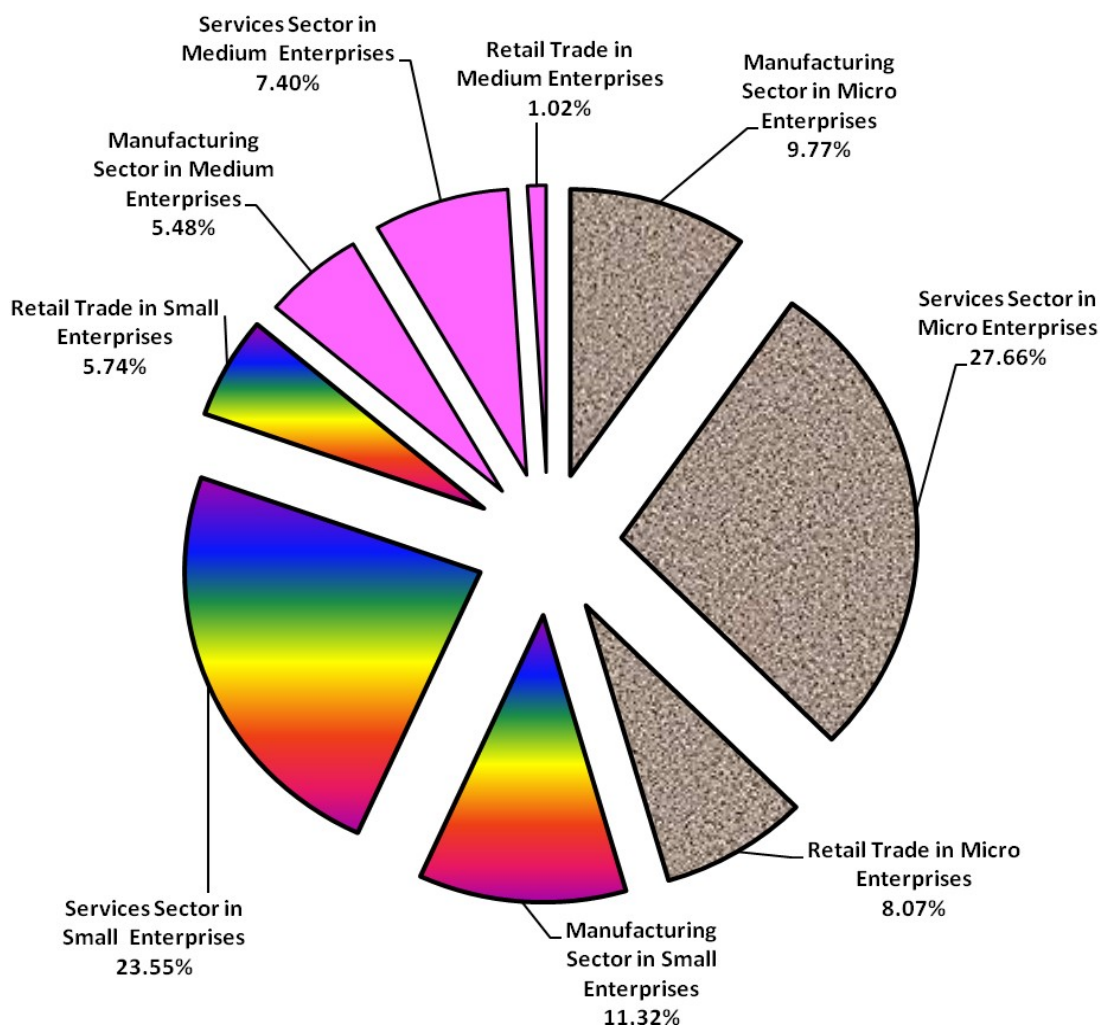
C. Sector wise classification of MSME

Share in MSME Sector



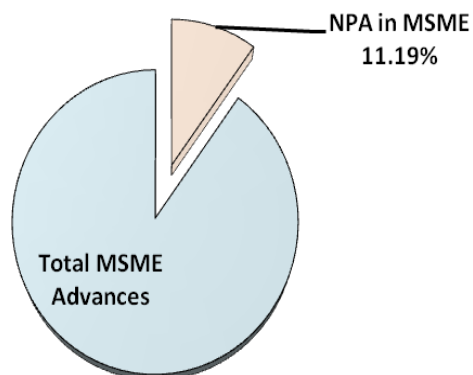
D. Sector wise performance under MSME

% Share of sub sectors in MSME



E. % Share of NPA in MSME Advances

Share of MSME NPA



(Rs. in Crores)

Gross NPA in MSME Loan

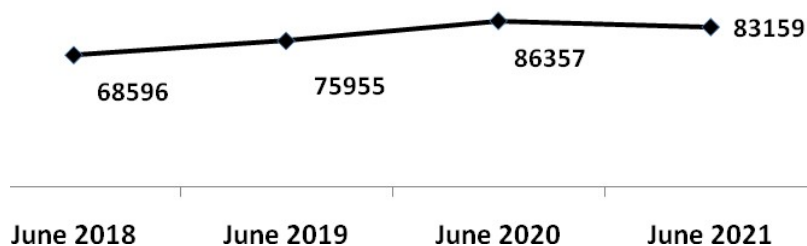


6.1.5. Advances to Weaker Section (Refer Annexure 10.9)

(Rs. in Crores)

Weaker Section Advances over the years			
June 2018	June 2019	June 2020	June 2021
68596	75955	86357	83159

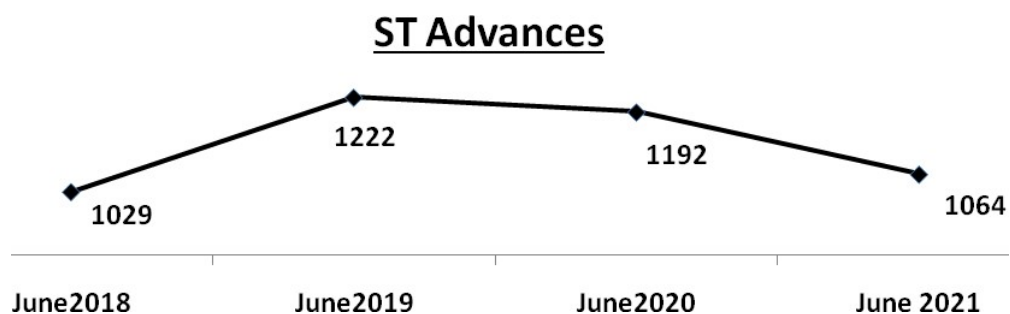
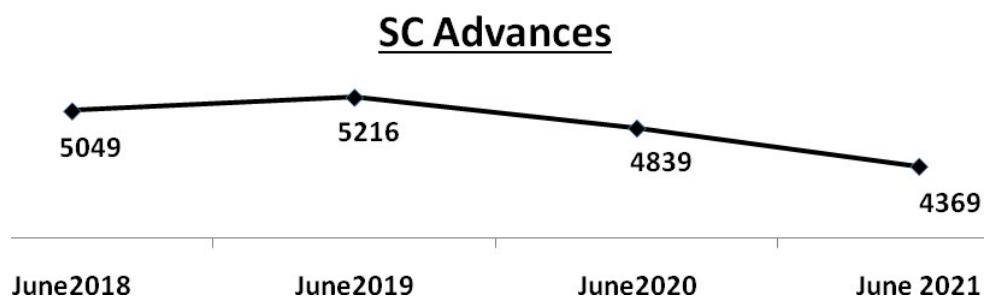
Weaker Section Advances



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

(Rs. in Crores)

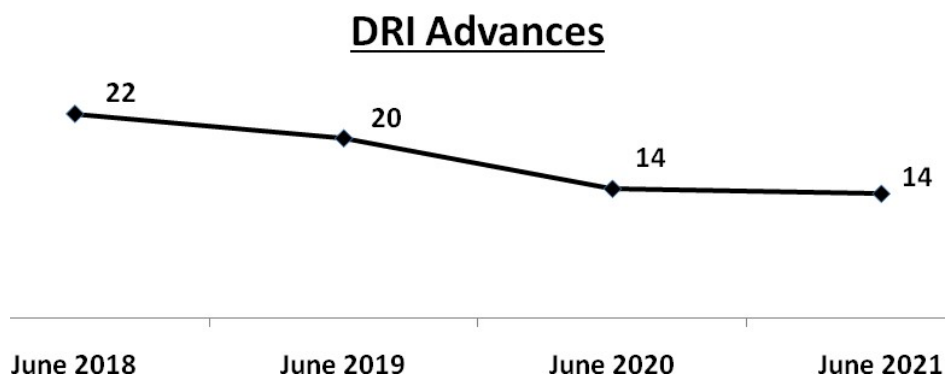
Parameter	Outstanding			
	Mar 2018	Mar 2019	Mar 2020	Mar 2021
SC Advances	5049	5216	4839	4369
ST Advances	1029	1222	1192	1064
Total SC/ST Advances	6077	6438	6030	5434



6.1.7. DRI Advances (Refer Annexure 10.10)

(Rs. in Crores)

Parameter	Outstanding over the years			
	June 2018	June 2019	June 2020	June 2021
DRI Advances	22	20	14	14



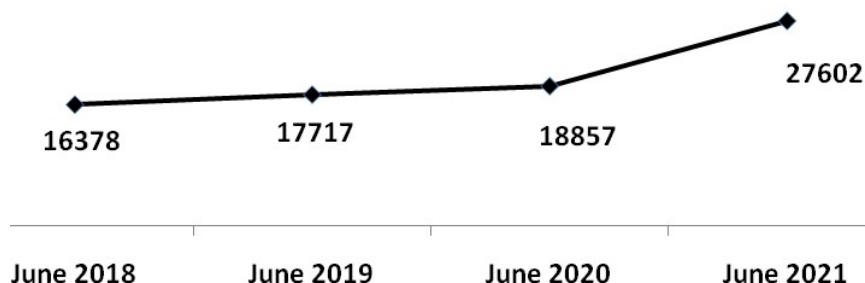
7. Review of Performance under Special Focus Programmes

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

(Rs. in Crores)

Parameter	Outstanding			
	June 2018	June 2019	June 2020	June 2021
KCC (including Co-op. Banks)	16378	17717	18857	27602

KCC Outstanding (including Co-op. Banks)



7.2. 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
30.06.2018	197987	93016	52
30.09.2018	191518	96961	47
31.03.2019	206718	104380	51
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

7.3. Performance under Micro-credit (Annexures 10.19 to 10.22)

There are 3 modes for credit linkage of SHGs under the SHG-Bank linkage programme.
Credit linkage through

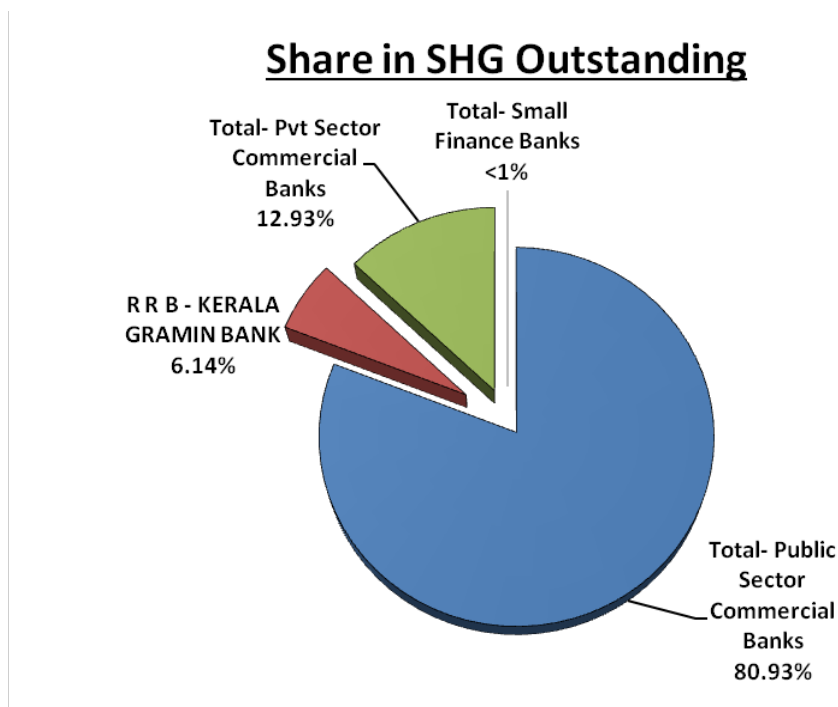
1. Financing SHGs directly by banks
2. Financing SHGs directly with the facilitation of NGOs
3. Financing SHGs through the medium of NGOs

The performance of the banking sector in the State under the above 3 modes of linkage is as follows.

(Rs. in Crores)

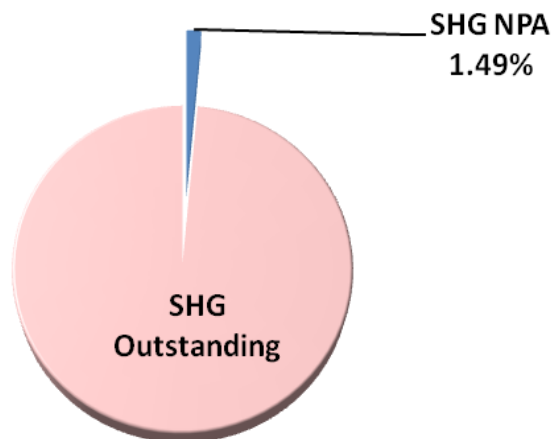
Mode of Linkage	Loan Outstanding under SHG Finance	
	A/c	Amt
Financing SHGs directly by banks	205362	4368
Financing SHGs directly with the facilitation of NGOs	177136	8072
Financing SHGs through the medium of NGOs	1467	63
Total No. of SHGs linked	383965	12503

A. Banking Group wise Growth in SHG

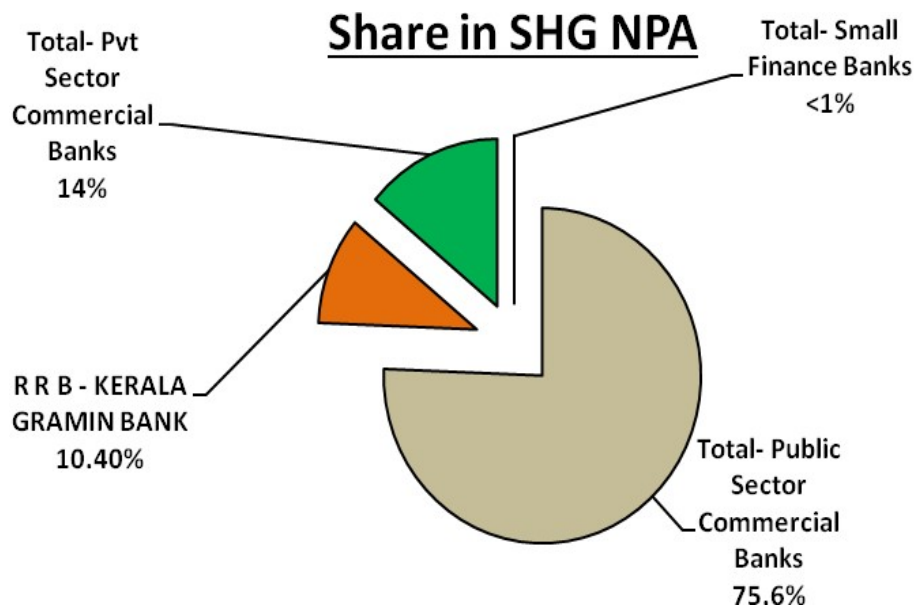


B. % Share of SHG NPA in Total SHG Outstanding

Share of NPA in SHG Outstanding

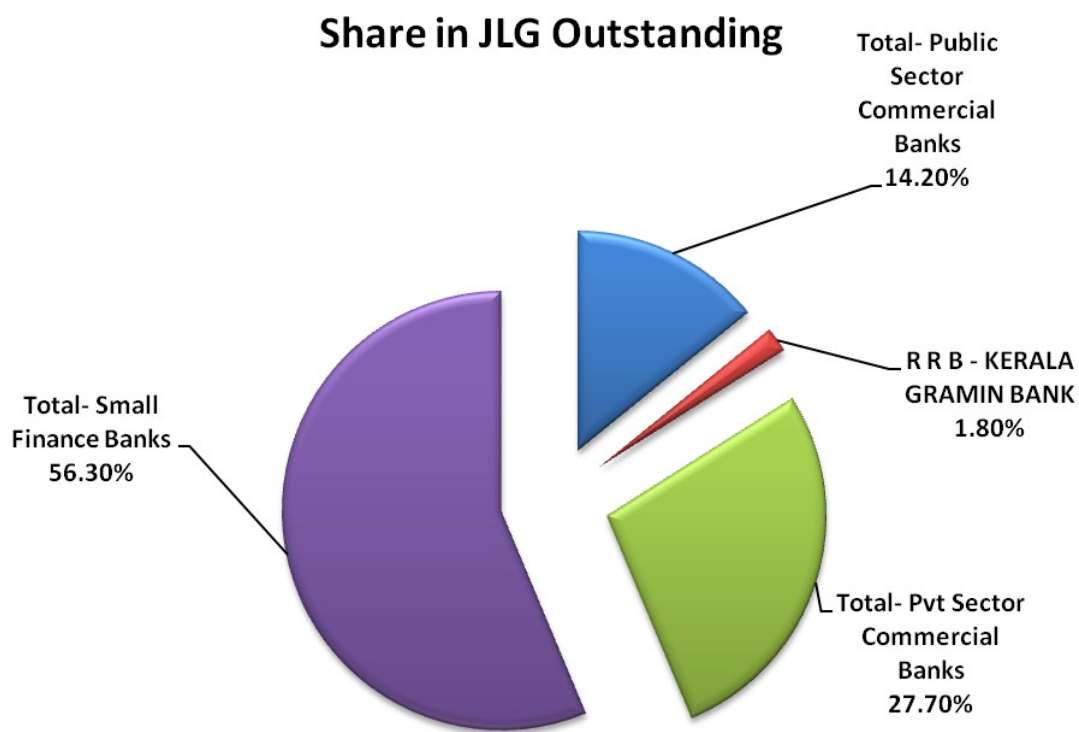


Banking Group wise Share in SHG NPA



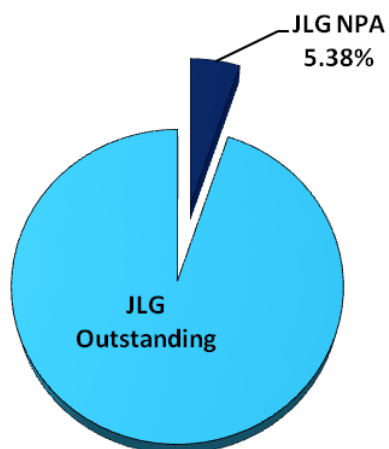
7.4. Performance under JLG

A. Banking Group wise Growth in JLG

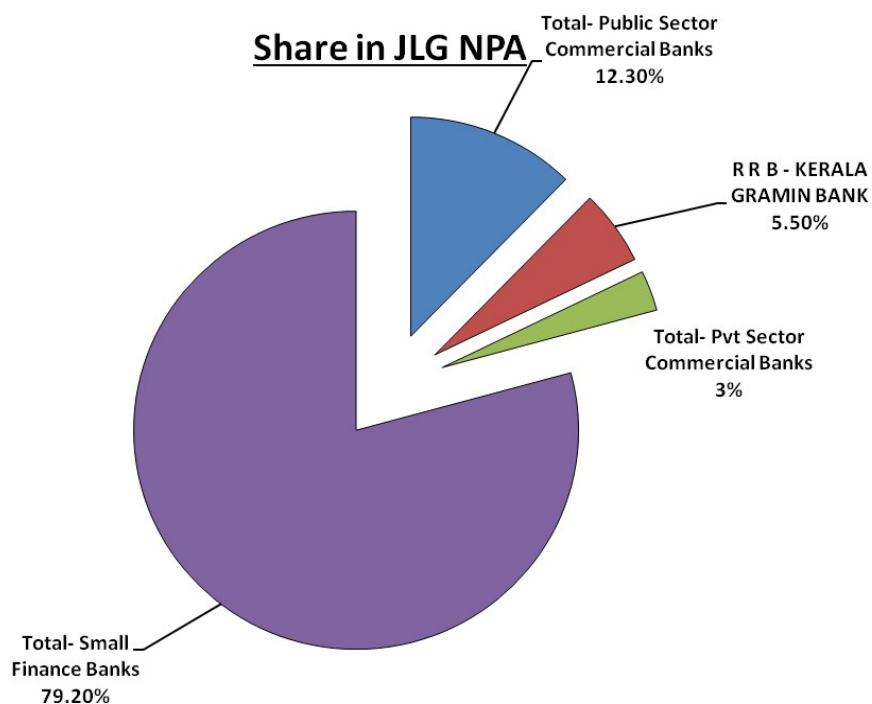


B. % Share of JLG NPA in Total JLG Outstanding

Share of NPA in JLG Outstanding



C. Banking Group wise Share in JLG NPA



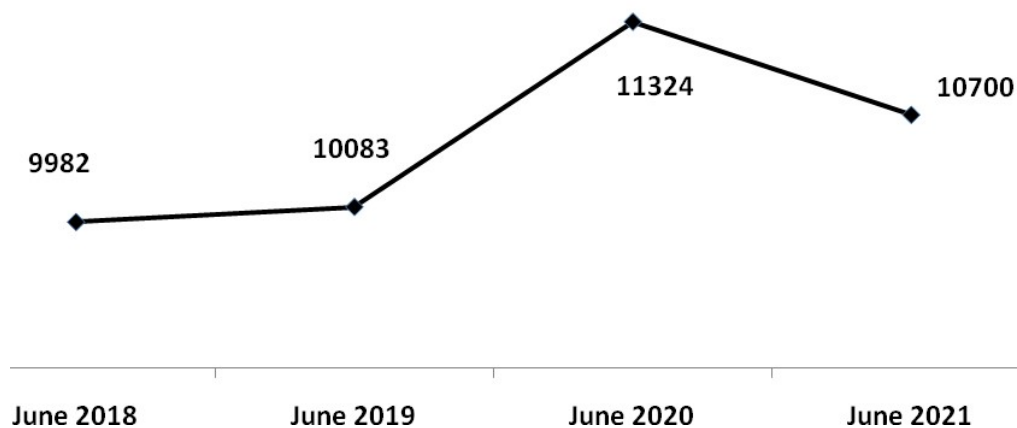
7.5. Outstanding Performance under Education Loan (Refer Annexure 10.25)

A. Growth in Education Loan

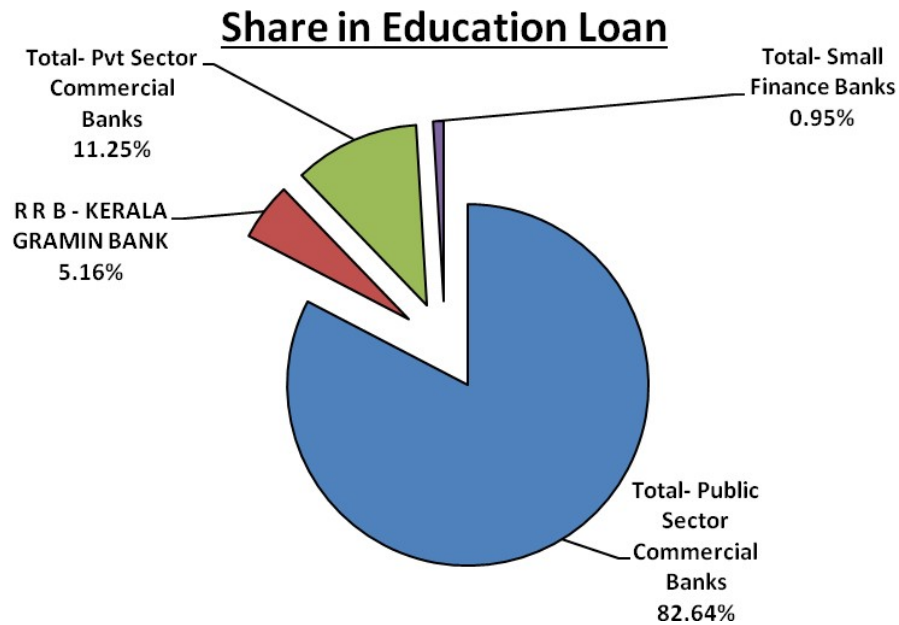
(Rs. in crores)

Parameter	Outstanding			
	June 2018	June 2019	June 2020	June 2021
Education loan	9982	10083	11324	10700

Outstanding Performance under Education Loan



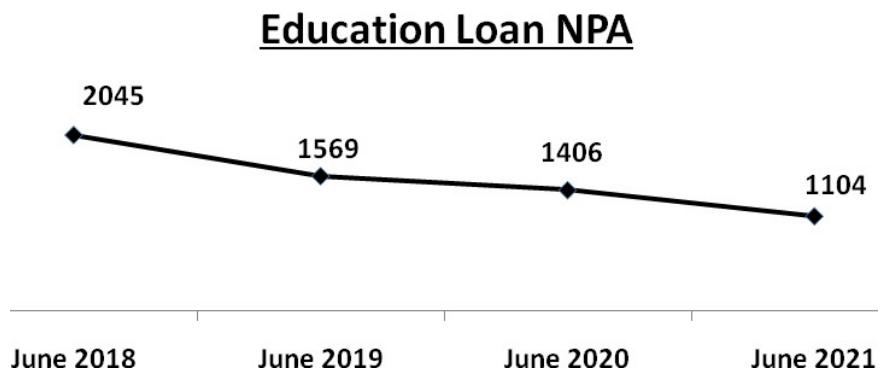
B. Banking Group wise Growth in Education Loan



C. Education Loan NPA over the years

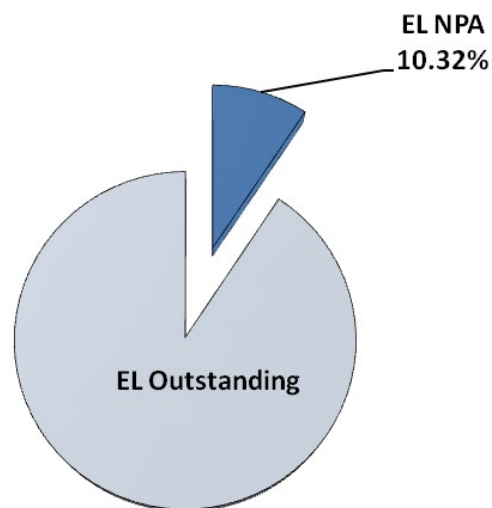
(Rs. in Crores)

Parameter	Outstanding EL NPA			
	June 2018	June 2019	June 2020	June 2021
Education Loan NPA	2045	1569	1406	1104

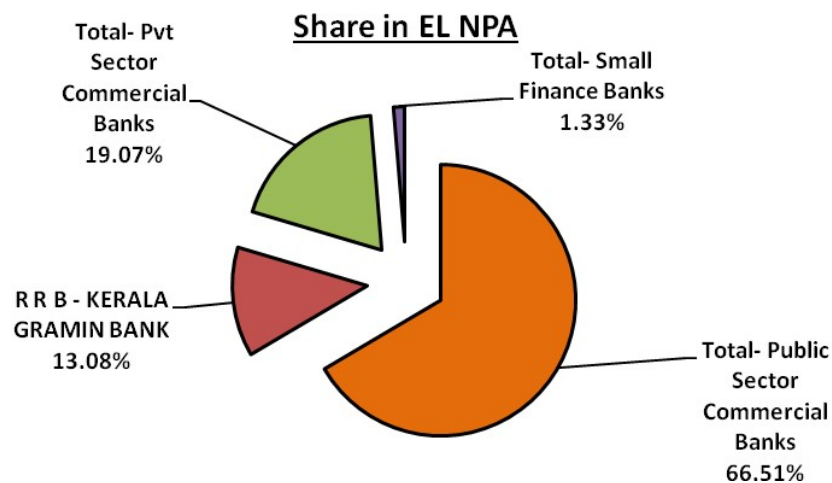


D. % Share of EL NPA in Total EL Outstanding

Share of NPA in Total Outstanding EL



E. Banking Group Wise Share Education Loan NPA



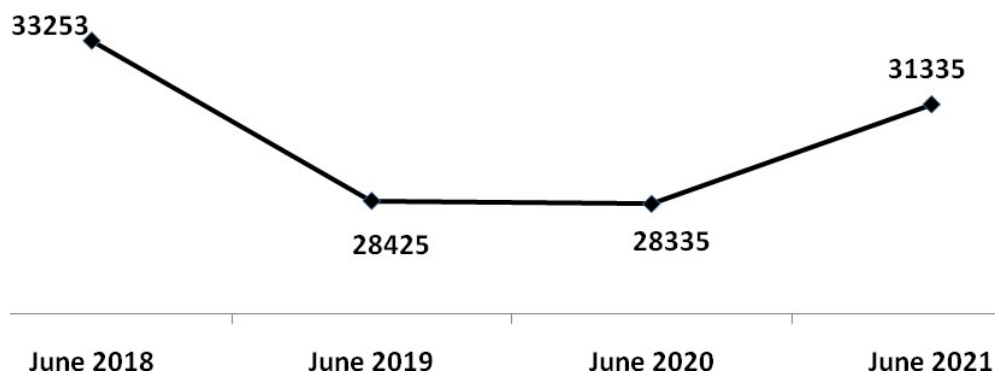
7.6. Outstanding Performance under Housing Loan (Refer Annexure 10.7)

A. Growth in Housing Loan

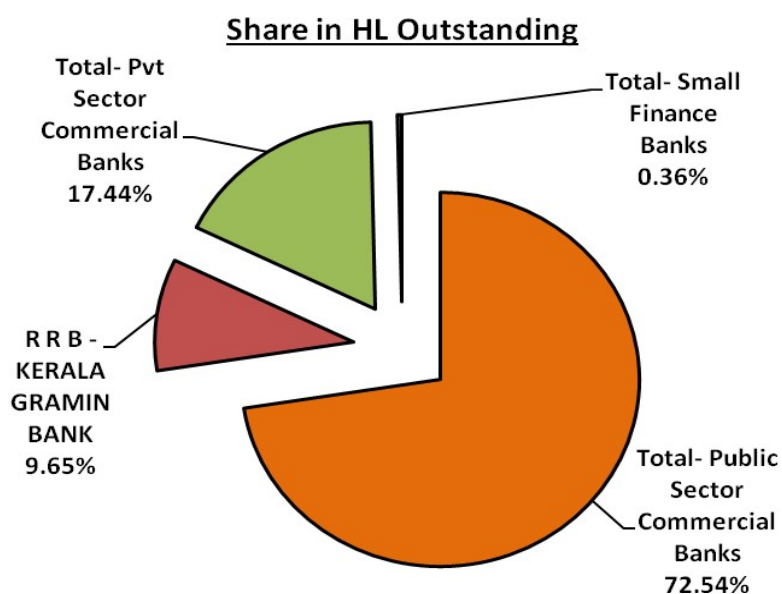
(Rs. in crores)

Parameter	Outstanding			
	June 2018	June 2019	June 2020	June 2021
Housing loan	33253	28425	28335	31335

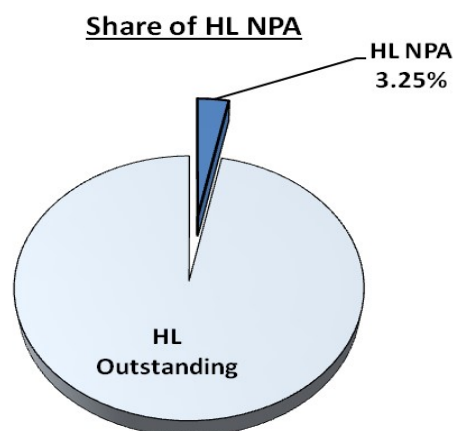
Outstanding Performance under Housing Loan



B. Banking Group wise Growth in Housing Loan



C. % Share of NPA in Housing Loan



7.7. Total Outstanding Under MUDRA Loans (PMMY) as at June 2021
(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	137584	433	142651	2200	30670	2200	310905	4833
R R B - KERALA GRAMIN BANK	51817	146	115165	1740	7413	598	174395	2484
Total- Pvt Sector Commercial Banks	1013939	1473	140700	1043	9545	412	1164184	2928
Total- Small Finance Banks	599285	1279	309984	1337	82	8	909351	2624
Total - Comm.Banks + RRB + SFB	1802625	3331	708500	6320	47710	3219	2558835	12870

7.8. Loan Outstanding under Stand up India Programme as at June 2021 (Refer Annexure 10.34)

(Rs. in Crores)

Banking Group	Women		SC/ST	
	No.	Amount	No.	Amount
Total- Public Sector Commercial Banks	1341	133	320	37
R R B - KERALA GRAMIN BANK	169	19	2	0.25
Total- Pvt Sector Commercial Banks	340	36	29	4
Total- Small Finance Banks	0	0	0	0
Total - Comm.Banks + RRB + SFB	1850	188	351	41

7.9. Loan Outstanding under Pradhan Mantri Awas Yojana as at June 2021 (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	13277	1113	291	26	13568	1140
R R B - KERALA GRAMIN BANK	3429	155	0	0	3429	155
Total- Pvt Sector Commercial Banks	3416	415	22	4.89	3438	420
Total- Small Finance Banks	56	4	0	0	56	4
Total - Comm.Banks + RRB + SFB	20178	1688	313	31	20491	1719

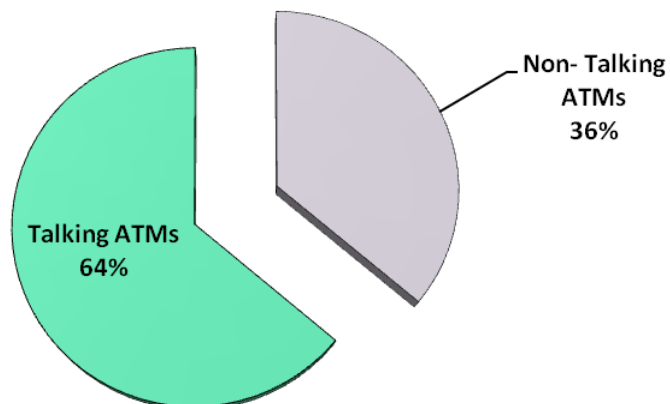
7.10. Cumulative enrollment under Pradhan Mantri Jan Suraksha Yojana as at June 2021 (Refer Annexure 10.31)

Banking Group	PMJJBY	PMSBY	APY	Total No.
Total- Public Sector Commercial Banks	582066	3103591	381960	4067617
R R B - KERALA GRAMIN BANK	81322	510093	105465	696880
Total- Pvt Sector Commercial Banks	134265	405072	75455	614792
Total- Small Finance Banks	0	0	16263	16263
Co-operative Banks	50218	210252	4385	264855
State Total	847871	4229008	583528	5660407

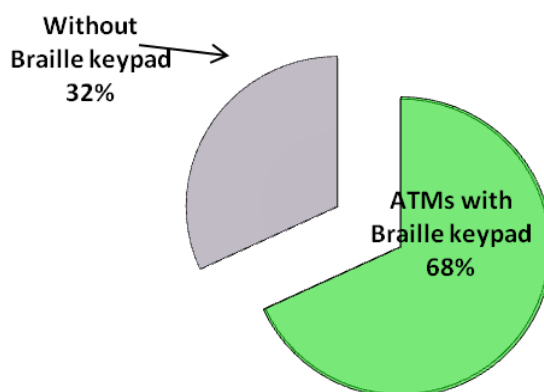
7.11. Status of Creating Banking environment for the visually challenged (Refer Annexure 10.23)

Banking Group	No.of ATM Outstanding	No. of talking ATMs	No. of ATMs with Braille keypad
Total- Public Sector Commercial Banks	6174	3461	3552
R R B - KERALA GRAMIN BANK	324	324	324
Total- Pvt Sector Commercial Banks	3203	2350	2679
Total- Small Finance Banks	222	207	207
Total - Comm.Banks + RRB + SFB	9923	6342	6762

Share of Talking ATMs



Share of ATMs with Braille Keypad

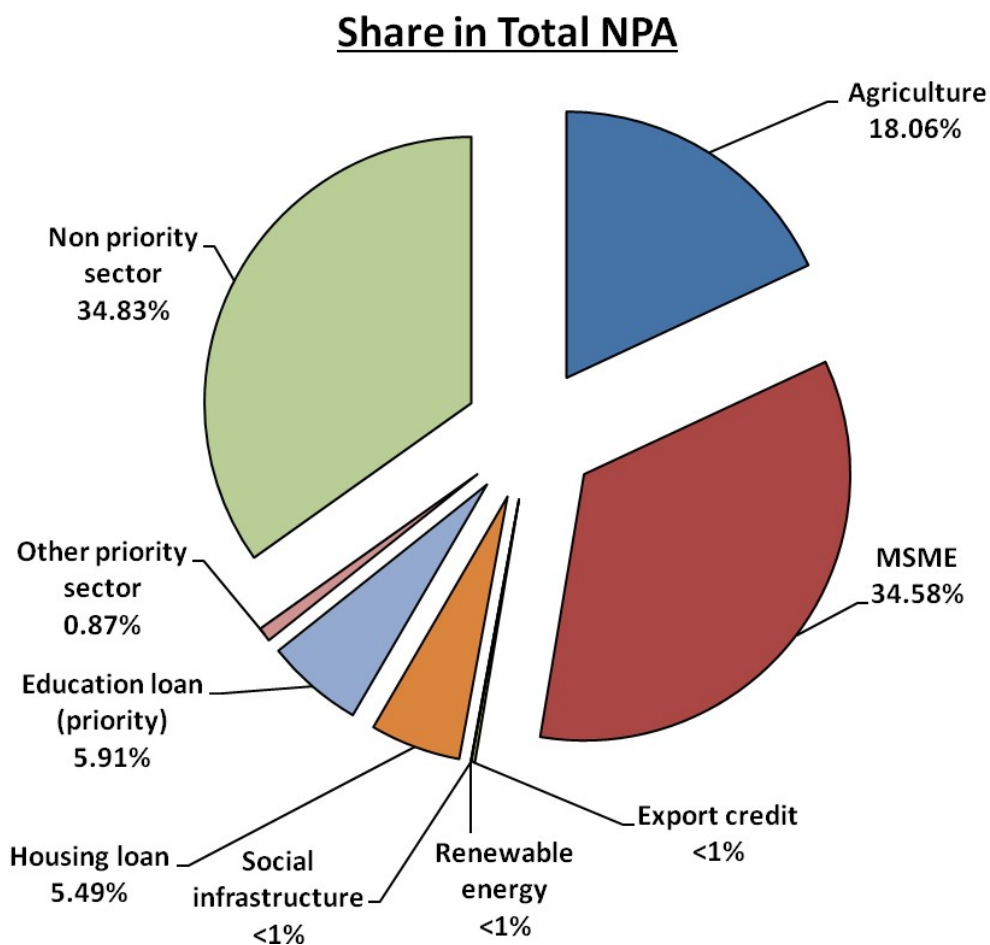


7.12. NPA Position of Commercial Banks (Refer Annexure 10.32)

Sector wise NPA outstanding

(Rs. in crores)

Gross NPA Outstanding as on June 2021		
Parameter	No of Accounts	Amount Outstanding
Priority Sector	530206	12076
(1) Agriculture	219475	3347
(2) MSME	187753	6408
(3) Export credit	68	45
(4) Renewable energy	11	0
(5) Social infrastructure	209	4
(6) Housing loan (priority)	17653	1017
(7) Education loan (priority)	44838	1095
(8) Other priority sector	60199	161
Non priority sector	4254043	6455
Total NPA	4784249	18531



8. Review of Performance under Priority Sector Disbursement – 2021-22

8.1. Review of Priority Sector Advances (Disbursement) as at June 2021 - ACP 2021-22 Achievements (Refer Annexures 10.11 & 10.12)

The performance of banks with reference to the Annual Credit Plan 2021-22 as at June 2021 with Bank-wise and District-wise break up is furnished in the annexure. The abstract of the performance as at June 2021 under ACP 2021-22 is as follows.

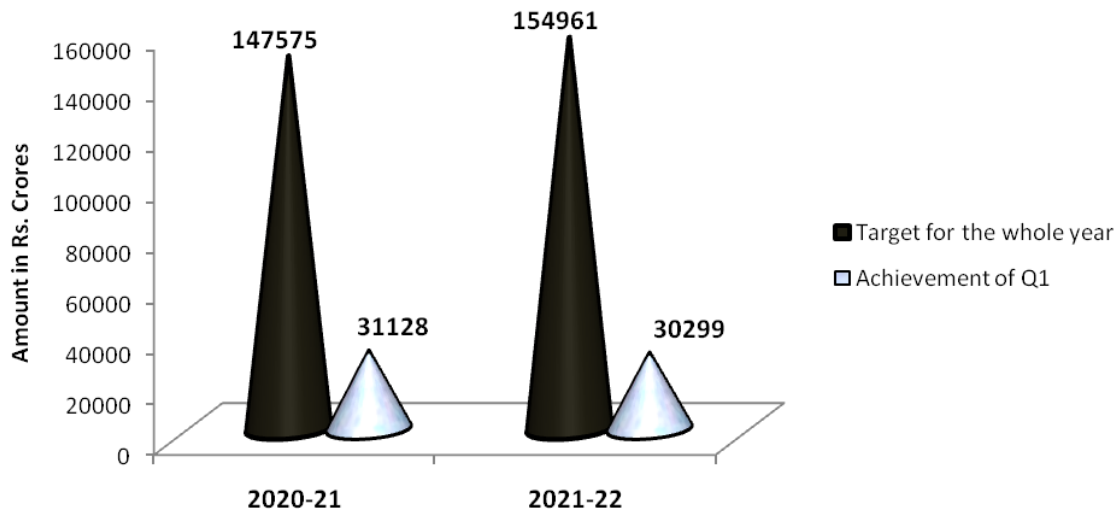
(Rs. in Crores)

Bank/Banking Group	Primary Sector			Secondary sector			Tertiary Sector			Total Priority Sector Advances		
	Target 2021-22	Ach Q1	% Ach	Target 2021-22	Ach Q1	% Ach	Target 2021-22	Ach Q1	% Ach	Target 2021-22	Ach Q1	% Ach
Total- Public Sector Commercial Banks	31148	6797	22%	16519	5538	34%	14526	1102	8%	62193	13437	22%
R R B - KERALA GRAMIN BANK	9793	2175	22%	3106	140	5%	1821	98	5%	14720	2413	16%
Total- Pvt Sector Commercial Banks	15852	4272	27%	12557	3706	30%	8009	587	7%	36419	8565	24%
Small Finance Banks	667	95	14%	504	87	17%	328	83	25%	1498	266	18%
Cooperatives	18751	3100	17%	7226	708	10%	14154	1809	13%	40131	5617	14%
Total	76211	16440	22%	39912	10179	26%	38838	3679	9%	154961	30299	20%
% to Total Disbursement	xx	54.26%	xx	xx	33.60%	xx	xx	12.14%	xx	xx	100%	xx

8.1.1. Overall Performance under Priority Sector

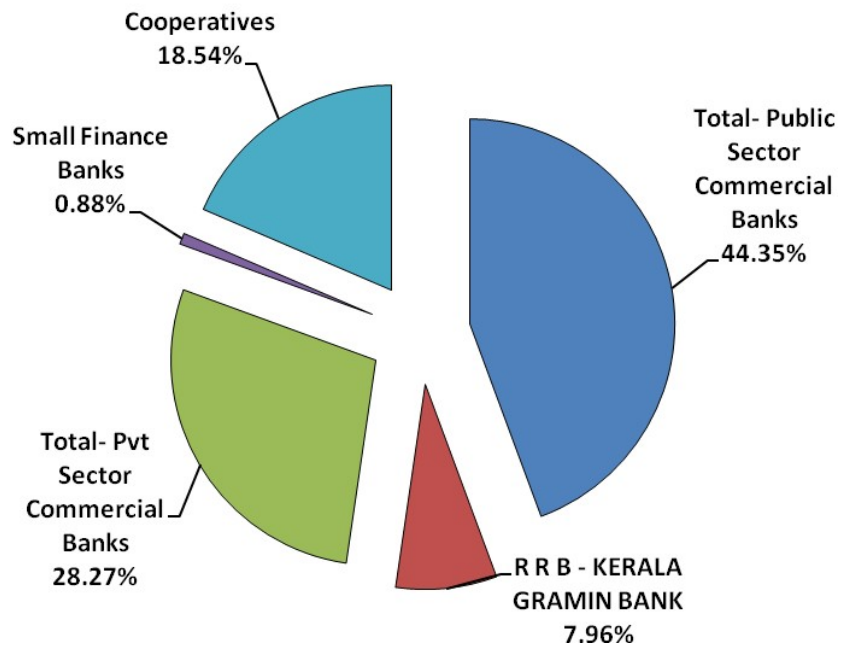
(Rs. in Crores)

Priority Sector	2020-21	2021-22
Target for the whole year	147575	154961
Achievement of Q1	31128	30299
% of achievement for Q1	21%	20%



8.1.1.1. Banking GroupWise Performance under Priority Sector

Share of Priority Sector Disbursement

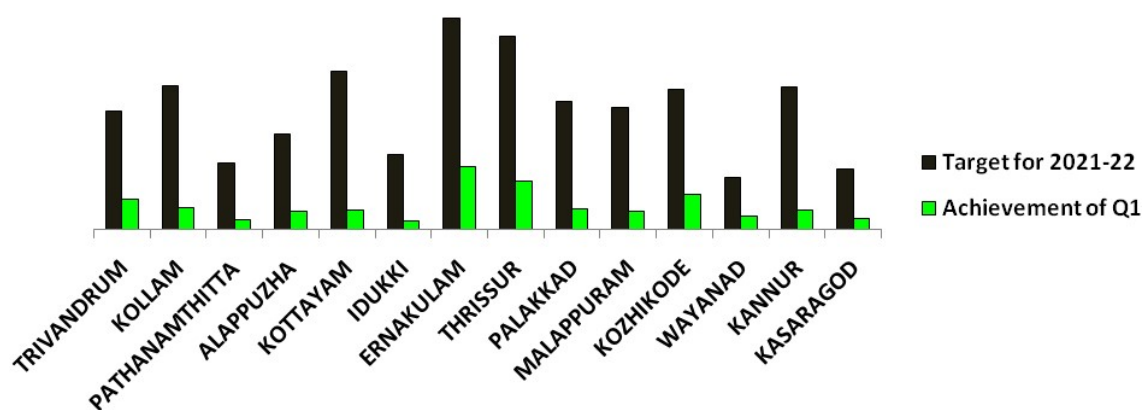


8.1.1.2. District wise Performance under Priority Sector

(Rs. in Crores)

Sl. No.	District	Target for 2021- 22	Achievement of Q1	% Achievement
1	TRIVANDRUM	10777	2706	25%
2	KOLLAM	13076	1992	15%
3	PATHANAMTHITTA	6000	883	15%
4	ALAPPUZHA	8717	1673	19%
5	KOTTAYAM	14340	1750	12%
6	IDUKKI	6768	728	11%
7	ERNAKULAM	19232	5753	30%
8	THRISSUR	17500	4386	25%
9	PALAKKAD	11643	1819	16%
10	MALAPPURAM	11076	1596	14%
11	KOZHIKODE	12735	3139	25%
12	WAYANAD	4680	1174	25%
13	KANNUR	12956	1721	13%
14	KASARAGOD	5462	978	18%
TOTAL		154961	30299	20%

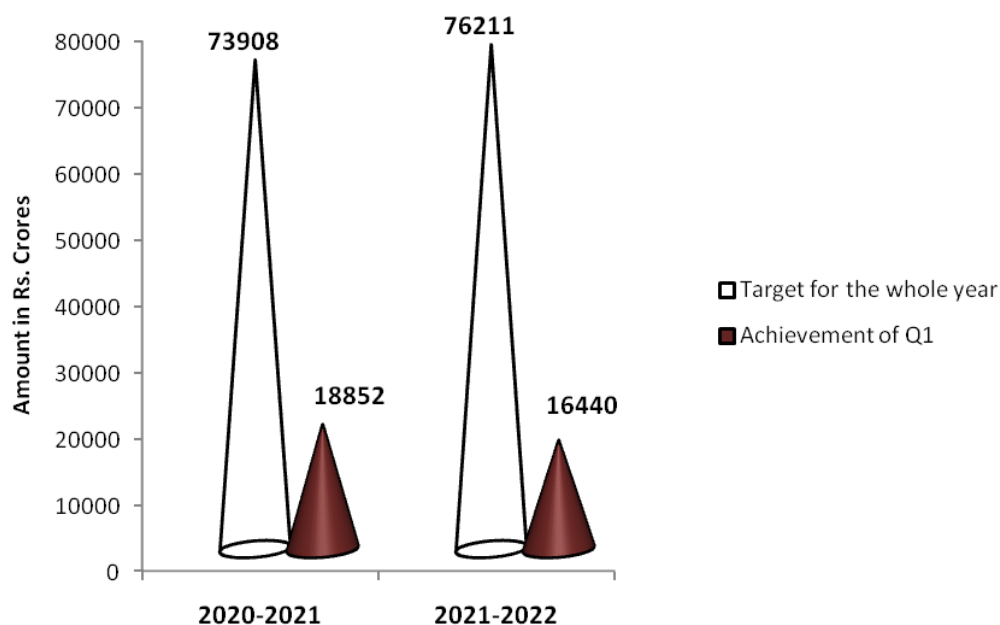
Priority Sector Target Vs Achievement



8.1.2. Performance under Primary Sector

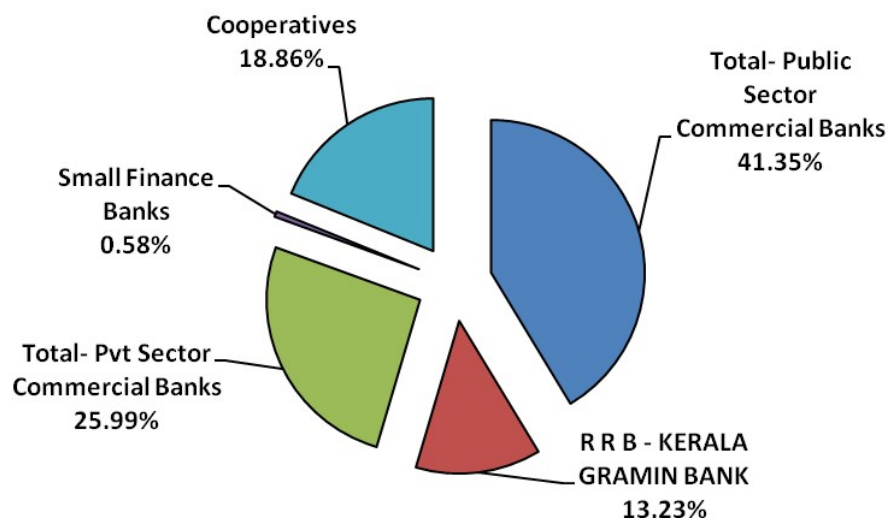
(Rs. in Crores)

Parameter	2020-2021	2021-2022
Target for the whole year	73908	76211
Achievement of Q1	18852	16440
% achievement for Q1	26%	22%



8.1.2.1. Banking GroupWise Performance under Primary Sector

Share of Primary Sector Disbursement

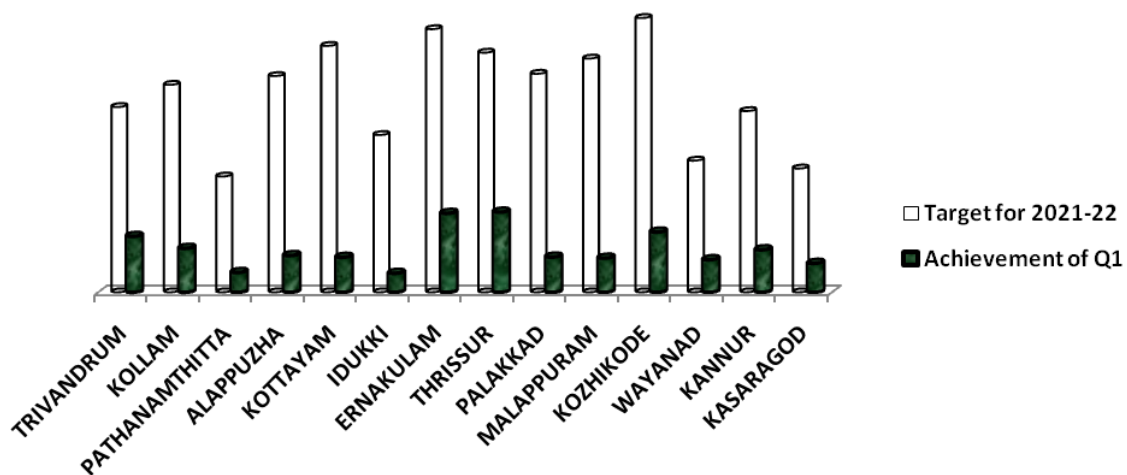


8.1.2.2. District wise Performance under Primary Sector

(Rs. in Crores)

Sl. No.	District	Target for 2021-22	Achievement of Q1	% Achievement
1	TRIVANDRUM	5053	1523	30%
2	KOLLAM	5659	1199	21%
3	PATHANAMTHITTA	3159	540	17%
4	ALAPPUZHA	5898	1001	17%
5	KOTTAYAM	6720	954	14%
6	IDUKKI	4290	517	12%
7	ERNAKULAM	7177	2153	30%
8	THRISSUR	6534	2185	33%
9	PALAKKAD	5959	960	16%
10	MALAPPURAM	6375	930	15%
11	KOZHIKODE	7481	1642	22%
12	WAYANAD	3590	889	25%
13	KANNUR	4942	1159	23%
14	KASARAGOD	3375	789	23%
TOTAL		76211	16440	22%

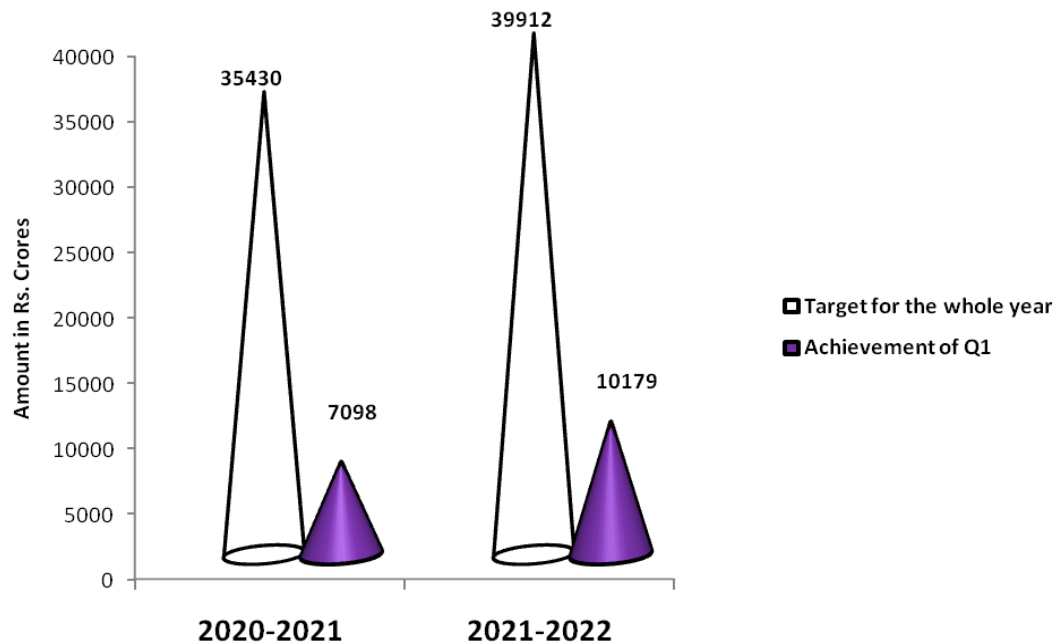
Primary Sector Target Vs Achievement



8.1.3. Performance under Secondary Sector

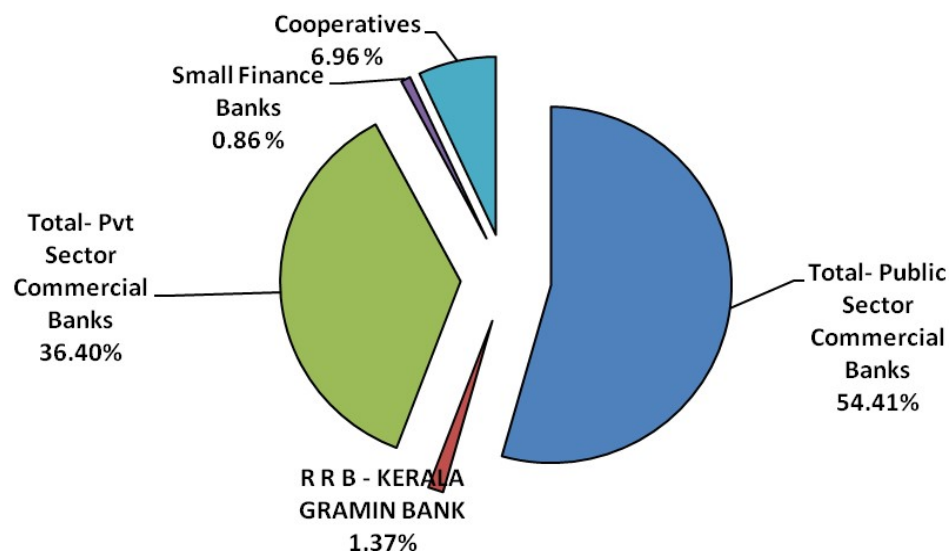
(Rs. in Crores)

Parameter	2020-2021	2021-2022
Target for the whole year	35430	39912
Achievement of Q1	7098	10179
% achievement for Q1	20%	26%



8.1.3.1. Banking GroupWise Performance under Secondary Sector

Share of Secondary Sector Disbursement

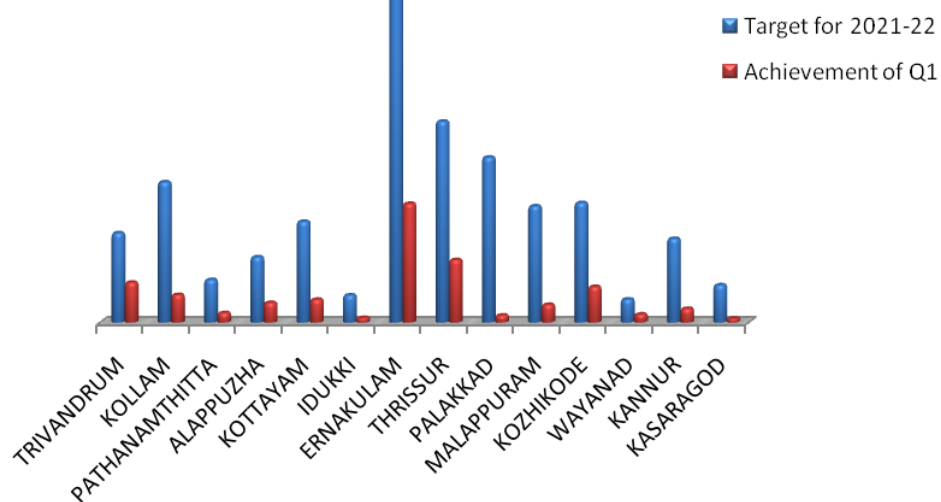


8.1.3.2. District wise Performance under Secondary Sector

(Rs. in Crores)

Sl. No.	District	Target for 2021-22	Achievement of Q1	% Achievement
1	TRIVANDRUM	2312	1036	45%
2	KOLLAM	3630	717	20%
3	PATHANAMTHITTA	1105	250	23%
4	ALAPPUZHA	1692	513	30%
5	KOTTAYAM	2610	595	23%
6	IDUKKI	708	122	17%
7	ERNAKULAM	8539	3076	36%
8	THRISSUR	5201	1620	31%
9	PALAKKAD	4272	186	4%
10	MALAPPURAM	3011	463	15%
11	KOZHIKODE	3095	925	30%
12	WAYANAD	600	213	36%
13	KANNUR	2168	359	17%
14	KASARAGOD	969	105	11%
TOTAL		39912	10179	26%

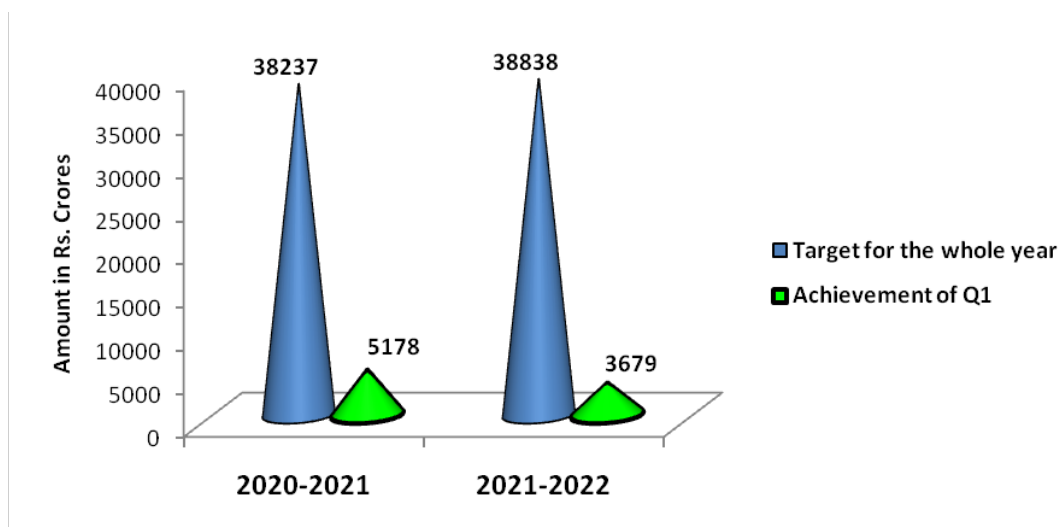
Secondary Sector Target Vs Achievement



8.1.4. Performance under Tertiary Sector

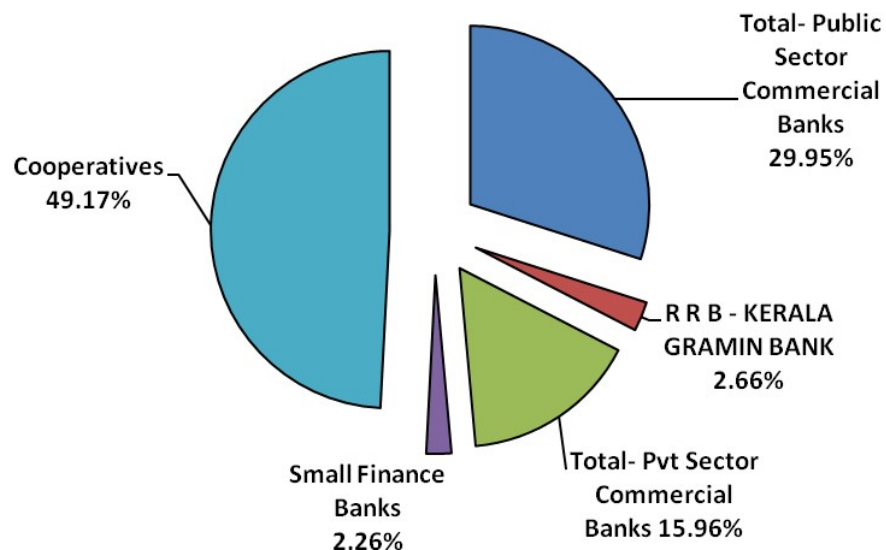
(Rs. in Crores)

Parameter	2020-2021	2021-2022
Target for the whole year	38237	38838
Achievement of Q1	5178	3679
% achievement for Q1	14%	9%



8.1.4.1. Banking GroupWise Performance under Tertiary Sector

Share of Tertiary Sector Disbursement

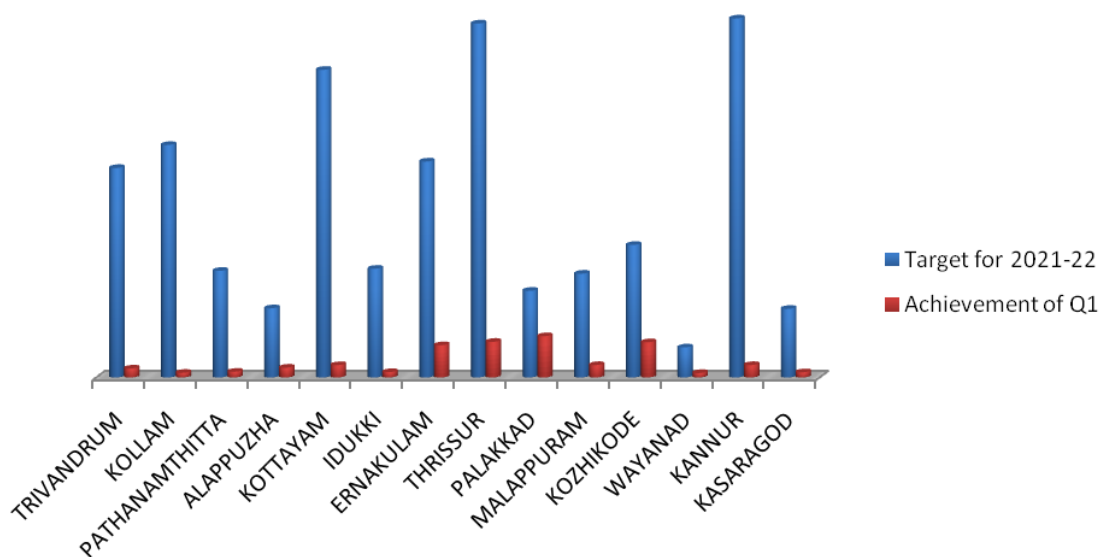


8.1.4.2. District wise Performance under Tertiary Sector

(Rs. in Crores)

Sl.No.	District	Target for 2021-22	Achievement of Q1	% Achievement
1	TRIVANDRUM	3412	146	4%
2	KOLLAM	3787	76	2%
3	PATHANAMTHITTA	1736	93	5%
4	ALAPPUZHA	1127	160	14%
5	KOTTAYAM	5010	202	4%
6	IDUKKI	1770	88	5%
7	ERNAKULAM	3516	525	15%
8	THRISSUR	5765	580	10%
9	PALAKKAD	1412	673	48%
10	MALAPPURAM	1690	203	12%
11	KOZHIKODE	2158	573	27%
12	WAYANAD	490	72	15%
13	KANNUR	5847	203	3%
14	KASARAGOD	1118	84	8%
TOTAL		38838	3679	9%

Tertiary Sector Target Vs Achievement



9. Any Other matter with the Permission of Chair

10.1. BANKING STATISTICS - NUMBER OF BANK BRANCHES AND DEPOSITS AS AT JUNE 2021									
									(Rs.in lakhs)
SI 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	30,876	8,23,873	4,84,701	13,39,450
2	BANK OF INDIA	4	71	29	104	8,806	2,71,483	2,11,601	4,91,890
3	BANK OF MAHARASHTRA	0	6	10	16	0	6,743	21,580	28,323
4	CANARA BANK	33	487	143	663	1,52,595	34,41,273	18,60,081	54,53,949
5	CENTRAL BANK OF INDIA	5	81	32	118	11,085	3,65,703	1,72,636	5,49,424
6	INDIAN BANK	1	106	46	153	9,918	6,07,427	4,25,817	10,43,162
7	INDIAN OVERSEAS BANK	3	139	41	183	29,015	6,30,546	5,60,549	12,20,110
8	PUNJAB & SIND BANK	0	0	4	4	0	0	9,475	9,475
9	PUNJAB NATIONAL BANK	9	128	63	200	39,212	5,12,808	5,37,626	10,89,646
10	STATE BANK OF INDIA	55	865	266	1,186	3,96,213	1,16,76,938	65,59,960	1,86,33,111
11	UCO BANK	2	32	14	48	3,295	70,526	67,915	1,41,736
12	UNION BANK OF INDIA	15	266	134	415	54,308	11,54,010	12,08,121	24,16,439
	Total- Public Sector Commercial Banks	138	2,332	839	3,309	7,35,323	1,95,61,329	1,21,20,063	3,24,16,715
B	R R B - KERALA GRAMIN BANK	53	542	39	634	1,03,295	14,97,620	2,24,216	18,25,131
	Total- Public Sector Banks including RRB	191	2,874	878	3,943	8,38,618	2,10,58,949	1,23,44,279	3,42,41,846

10.1. BANKING STATISTICS - NUMBER OF BANK BRANCHES AND DEPOSITS AS AT JUNE 2021									
									(Rs.in lakhs)
SI 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	91	52	144	29,281	6,70,007	9,63,467	16,62,755
2	BANDHAN BANK	0	4	7	11	0	66,150	1,24,886	1,91,036
3	CSB BANK	27	194	44	265	34,789	8,50,401	2,97,794	11,82,985
4	CITY UNION BANK	0	9	9	18	0	21,887	53,313	75,200
5	DHANLAXMI BANK	14	95	33	142	54,424	3,92,378	4,33,734	8,80,536
6	FEDERAL BANK	29	494	76	599	3,07,506	85,55,090	21,12,055	1,09,74,651
7	HDFC BANK	7	126	80	213	27,618	9,86,284	16,58,001	26,71,903
8	ICICI BANK	4	114	58	176	15,805	8,00,838	9,61,679	17,78,322
9	IDBI BANK	0	34	18	52	0	2,44,590	2,72,743	5,17,333
10	IDFC FIRST Bank	0	0	7	7	0	0	95,826	95,826
11	INDUS IND BANK	1	44	29	74	206	2,06,345	5,18,924	7,25,474
12	JAMMU & KASHMIR BANK	0	0	2	2	0	0	2,015	2,015
13	KARNATAKA BANK	1	11	9	21	1,406	38,208	40,811	80,425
14	KARUR VYSYA BANK	0	12	9	21	0	46,733	1,09,169	1,55,902
15	KOTAK MAHINDRA BANK	0	18	16	34	0	84,492	1,53,904	2,38,397
16	LAKSHMI VILAS BANK	0	5	8	13	0	62,952	21,402	84,354
17	RBL Bank	1	1	7	9	163	1,772	41,193	43,127
18	SOUTH INDIAN BANK	45	377	78	500	2,20,547	34,93,924	14,76,506	51,90,977
19	T.N.MERCANTILE BANK	0	12	9	21	0	23,856	51,645	75,501
20	YES BANK	0	3	12	15	0	26,492	2,93,358	3,19,850
	Total- Pvt Sector Commercial Banks	130	1,644	563	2,337	6,91,744	1,65,72,398	96,82,425	2,69,46,568
D	SMALL FINANCE BANKS								
1	ESAF	147	103	27	277	80,777	3,86,617	3,39,390	8,06,784
2	Ujjivan Small Finance Bank	0	7	8	15	0	44,795	52,794	97,589
	Total- Small Finance Banks	147	110	35	292	80,777	4,31,412	3,92,184	9,04,373
	Total - Commercial Banks + RRB + SFB	468	4,628	1,476	6,572	16,11,139	3,80,62,760	2,24,18,888	6,20,92,787
E	CO-OPERATIVE BANKS								
1	DIST CO-OPERATIVE BANKS	37	17	0	54	1,78,960	2,29,618	0	4,08,578
2	KSCARDB (incl. PCARDBs)	121	44	11	176	20,063	11,159	2,050	33,272
3	KSCB	291	350	128	769	21,31,352	26,27,378	20,43,013	68,01,743
	Total Co-operative Banks	449	411	139	999	23,30,375	28,68,155	20,45,063	72,43,593
	Total - Banking Sector	917	5,039	1,615	7,571	39,41,514	4,09,30,915	2,44,63,951	6,93,36,380

10.2. BANKING STATISTICS -NR DEPOSITS, ADVANCES AND CASA AS AT JUNE 2021

(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	9,065	3,70,538	1,84,157	5,63,760	37,223	6,90,632	5,15,093	12,42,948	15,168	2,84,394	1,50,582	4,50,144
2	BANK OF INDIA	1,286	50,142	39,328	90,756	14,218	2,42,640	1,47,766	4,04,624	4,848	1,17,851	63,302	1,86,001
3	BANK OF MAHARASHTRA	0	705	1,620	2,325	0	8,262	1,28,327	1,36,589	0	3,034	8,416	11,450
4	CANARA BANK	47,426	14,62,710	3,77,693	18,87,829	1,52,175	29,17,484	17,05,553	47,75,212	73,482	17,11,970	6,19,270	24,04,722
5	CENTRAL BANK OF INDIA	2,583	1,06,066	24,621	1,33,270	16,328	2,58,984	3,18,238	5,93,550	5,127	1,33,441	62,107	2,00,675
6	INDIAN BANK	4,607	2,05,500	74,154	2,84,261	3,199	3,34,717	5,50,783	8,88,699	4,631	1,95,902	1,27,794	3,28,327
7	INDIAN OVERSEAS BANK	10,648	2,78,498	1,03,016	3,92,162	14,458	3,24,360	3,02,855	6,41,673	5,053	2,84,791	1,10,875	4,00,719
8	PUNJAB & SIND BANK	0	0	344	344	0	0	26,165	26,165	0	0	1,972	1,972
9	PUNJAB NATIONAL BANK	7,478	1,16,671	48,116	1,72,265	22,077	2,71,614	4,66,949	7,60,640	14,595	2,24,372	1,93,127	4,32,094
10	STATE BANK OF INDIA	1,31,860	47,48,361	17,66,702	66,46,923	2,34,656	46,47,862	39,21,697	88,04,215	1,83,954	50,49,425	25,23,314	77,56,693
11	UCO BANK	179	16,162	4,731	21,073	5,649	1,02,781	2,37,640	3,46,071	1,716	27,978	25,829	55,523
12	UNION BANK OF INDIA	16,013	3,28,311	2,84,112	6,28,436	38,362	9,40,605	12,73,202	22,52,169	36,232	4,62,384	3,39,860	8,38,476
	Total- Public Sector Commercial Banks	2,31,145	76,83,664	29,08,594	1,08,23,404	5,38,345	1,07,39,941	95,94,268	2,08,72,554	3,44,806	84,95,541	42,26,448	1,30,66,795
B	R R B - KERALA GRAMIN BANK	9,899	1,57,548	13,925	1,81,372	1,17,435	15,68,481	1,25,036	18,10,952	47,300	7,35,172	52,305	8,34,777
	Total- Public Sector Banks including RRB	2,41,044	78,41,212	29,22,519	1,10,04,776	6,55,780	1,23,08,422	97,19,304	2,26,83,506	3,92,106	92,30,713	42,78,753	1,39,01,572
C	PRIVATE SECTOR COMMERCIAL BANKS												
1	AXIS BANK	6,695	3,94,689	3,48,411	7,49,795	6,229	2,45,090	10,46,453	12,97,772	17,539	3,60,479	4,87,440	8,65,458
2	BANDHAN BANK	0	2,540	1,588	4,128	0	275	1,325	1,600	0	7,679	61,078	68,757
3	CSB BANK	9,128	3,15,600	79,074	4,03,802	16,602	2,61,403	1,60,580	4,38,585	9,742	1,91,388	75,459	2,76,589
4	CITY UNION BANK	0	2,564	5,749	8,313	0	16,843	63,073	79,916	0	6,000	10,475	16,475
5	DHANLAXMI BANK	21,733	1,02,386	50,397	1,74,516	18,069	1,79,848	2,10,588	4,08,505	16,701	1,41,824	1,10,495	2,69,020
6	FEDERAL BANK	1,83,443	52,09,312	10,41,262	64,34,017	1,12,829	29,25,300	14,10,450	44,48,578	1,09,771	32,37,078	6,39,662	39,86,511
7	HDFC BANK	9,747	3,67,105	6,13,931	9,90,783	29,007	10,03,285	12,25,878	22,58,170	13,352	5,08,751	6,76,323	11,98,426
8	ICICI BANK	6,602	4,09,643	3,20,767	7,37,012	6,636	6,26,865	6,93,759	13,27,261	5,829	3,25,715	3,84,294	7,15,838
9	IDBI BANK	0	81,307	90,914	1,72,221	0	1,70,023	2,85,408	4,55,431	0	1,20,445	1,31,924	2,52,369
10	IDFC FIRST Bank	0	0	56,089	56,089	3,057	27,168	94,745	1,24,970	0	0	36,182	36,182
11	INDUS IND BANK	12	37,566	46,038	83,615	0	3,02,298	6,50,618	9,52,916	206	2,06,345	5,18,924	7,25,474
12	JAMMU & KASHMIR BANK	0	0	175	175	0	0	10,822	10,822	0	0	1,141	1,141
13	KARNATAKA BANK	53	4,720	3,582	8,355	510	27,829	58,220	86,559	595	13,331	11,274	25,200
14	KARUR VYSYA BANK	0	17,419	24,778	42,197	0	16,467	26,938	43,405	0	7,608	10,885	18,493
15	KOTAK MAHINDRA BANK	0	40,228	53,920	94,148	0	12,609	2,53,201	2,65,810	0	42,271	87,027	1,29,298
16	LAKSHMI VILAS BANK	0	512	2,852	3,364	0	1,257	35,430	36,687	0	1,954	4,313	6,267
17	RBL Bank	0	0	0	0	6,491	14	5,384	11,890	107	1,031	10,229	11,368
18	SOUTH INDIAN BANK	1,00,341	17,73,397	5,58,774	24,32,511	1,07,584	15,90,360	9,08,731	26,06,676	80,985	11,45,659	3,53,349	15,79,992
19	T.N.MERCANTILE BANK	0	8,062	7,806	15,868	0	20,277	28,908	49,185	0	5,566	10,387	15,953
20	YES BANK	0	2,726	15,400	18,126	0	11,183	2,96,704	3,07,888	0	4,617	55,079	59,696
	Total- Pvt Sector Commercial Banks	3,37,754	87,69,776	33,21,506	1,24,29,035	3,07,015	74,38,395	74,67,215	1,52,12,624	2,54,826	63,27,740	36,75,940	1,02,58,506
D	SMALL FINANCE BANKS												
1	ESAF	15,485	1,03,055	94,370	2,12,910	80,355	3,12,764	64,190	4,57,308	19,450	74,065	48,228	1,41,742
2	Ujjivan Small Finance Bank	0	1,109	1,152	2,260	0	11,029	12,356	23,384	0	8,396	5,373	13,769
	Total- Small Finance Banks	15,485	1,04,164	95,522	2,15,170	80,355	3,23,792	76,545	4,80,692	19,450	82,461	53,601	1,55,511
	Total - Commercial Banks + RRB + SFB	5,94,282	1,67,15,152	63,39,547	2,36,48,981	10,43,149	2,00,70,609	1,72,63,064	3,83,76,823	6,66,381	1,56,40,915	80,08,294	2,43,15,590
E	CO-OPERATIVE BANKS												
1	DIST CO-OPERATIVE BANKS	70	197	0	267	2,16,181	1,32,532	0	3,48,713	26,724	19,854	0	46,578
2	KSCARDB (incl. PCARDBs)	0	0	0	0	5,85,477	1,68,074	34,086	7,87,637	0	0	0	0
3	KSCB	0	300	76	376	12,96,324	16,95,544	10,15,015	40,06,882	2,67,153	3,64,406	2,69,174	9,00,733
	Total Co-operative Banks	70	497	76	643	20,97,982	19,96,150	10,49,101	51,43,232	2,93,877	3,84,260	2,69,174	9,47,311
	Total - Banking Sector	5,94,352	1,67,15,649	63,39,623	2,36,49,624	31,41,131	2,20,66,759	1,83,12,165	4,35,20,055	9,60,258	1,60,25,175	82,77,468	2,52,62,900

10.3. BANKING STATISTICS - C D RATIO, INVESTMENTS AND C+I D RATIO AS AT JUNE 2021								
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	120.56	83.83	106.27	92.80	0	12,42,948	92.80
2	BANK OF INDIA	161.46	89.38	69.83	82.26	0	4,04,624	82.26
3	BANK OF MAHARASHTRA	0.00	122.53	594.66	482.25	0	1,36,589	482.25
4	CANARA BANK	99.72	84.78	91.69	87.56	1,58,090	49,33,302	90.45
5	CENTRAL BANK OF INDIA	147.30	70.82	184.34	108.03	0	5,93,550	108.03
6	INDIAN BANK	32.25	55.10	129.35	85.19	0	8,88,699	85.19
7	INDIAN OVERSEAS BANK	49.83	51.44	54.03	52.59	0	6,41,673	52.59
8	PUNJAB & SIND BANK	0.00	0.00	276.16	276.16	0	26,165	276.16
9	PUNJAB NATIONAL BANK	56.30	52.97	86.85	69.81	0	7,60,640	69.81
10	STATE BANK OF INDIA	59.22	39.80	59.78	47.25	25,59,539	1,13,63,754	60.99
11	UCO BANK	171.43	145.74	349.91	244.17	0	3,46,071	244.17
12	UNION BANK OF INDIA	70.64	81.51	105.39	93.20	3,289	22,55,458	93.34
	Total- Public Sector Commercial Banks	73.21	54.90	79.16	64.39	27,20,918	2,35,93,472	72.78
B	R R B - KERALA GRAMIN BANK	113.69	104.73	55.77	99.22	5,26,779	23,37,731	128.09
	Total- Public Sector Banks including RRB	78.20	58.45	78.74	66.24	32,47,697	2,59,31,203	75.73

10.3. BANKING STATISTICS - C D RATIO, INVESTMENTS AND C+I D RATIO AS AT JUNE 2021								
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	21.27	36.58	108.61	78.05	32,383	13,30,155	80.00
2	BANDHAN BANK	0.00	0.42	1.06	0.84	0	1,600	0.84
3	CSB BANK	47.72	30.74	53.92	37.07	0	4,38,585	37.07
4	CITY UNION BANK	0.00	76.95	118.31	106.27	0	79,916	106.27
5	DHANLAXMI BANK	33.20	45.84	48.55	46.39	9,229	4,17,734	47.44
6	FEDERAL BANK	36.69	34.19	66.78	40.54	0	44,48,578	40.54
7	HDFC BANK	105.03	101.72	73.94	84.52	0	22,58,170	84.52
8	ICICI BANK	41.99	78.28	72.14	74.64	0	13,27,261	74.64
9	IDBI BANK	0.00	69.51	104.64	88.03	0	4,55,431	88.03
10	IDFC FIRST Bank	0.00	0.00	98.87	130.41	0	1,24,970	130.41
11	INDUS IND BANK	0.00	146.50	125.38	131.35	0	9,52,916	131.35
12	JAMMU & KASHMIR BANK	0.00	0.00	537.15	537.15	0	10,822	537.15
13	KARNATAKA BANK	36.27	72.84	142.66	107.63	0	86,559	107.63
14	KARUR VYSYA BANK	0.00	35.24	24.68	27.84	0	43,405	27.84
15	KOTAK MAHINDRA BANK	0.00	14.92	164.52	111.50	0	2,65,810	111.50
16	LAKSHMI VILAS BANK	0.00	2.00	165.55	43.49	0	36,687	43.49
17	RBL Bank	3994.17	0.81	13.07	27.57	0	11,890	27.57
18	SOUTH INDIAN BANK	48.78	45.52	61.55	50.22	15,888	26,22,564	50.52
19	T.N.MERCANTILE BANK	0.00	85.00	55.97	65.14	0	49,185	65.14
20	YES BANK	0.00	42.21	101.14	96.26	0	3,07,888	96.26
	Total- Pvt Sector Commercial Banks	44.38	44.88	77.12	56.45	57,500	1,52,70,124	56.67
D	SMALL FINANCE BANKS							
1	ESAF	99.48	80.90	18.91	56.68	0	4,57,308	56.68
2	Ujjivan Small Finance Bank	0.00	24.62	23.40	23.96	0	23,384	23.96
	Total- Small Finance Banks	99.48	75.05	19.52	53.15	0	4,80,692	53.15
	Total - Commercial Banks + RRB + SFB	64.75	52.73	77.00	61.81	33,05,197	4,16,82,020	67.13
E	CO-OPERATIVE BANKS							
1	DIST CO-OPERATIVE BANKS	120.80	57.72	0.00	85.35	78,193	4,26,906	104.49
2	KSCARDB (incl. PCARDBs)	2918.19	1506.17	1662.73	2367.27	27,588	8,15,225	2450.18
3	KSCB	60.82	64.53	49.68	58.91	29,85,590	69,92,472	102.80
	Total Co-operative Banks	90.03	69.60	51.30	71.00	30,91,371	82,34,603	113.68
	Total - Banking Sector	79.69	53.91	74.85	62.77	63,96,568	4,99,16,623	71.99

10.4. ADVANCES OUTSTANDING UNDER PRIORITY SECTOR AS AT JUNE 2021													
Sl. No.	BANK	(Rs. in Lakhs)											
		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	2,11,204	3,28,979	26	28,375	1,47,453	12	47,979	4,10,009	33	2,87,558	8,86,441	71
2	BANK OF INDIA	90,566	1,19,616	30	19,597	72,783	18	14,426	76,308	19	1,24,589	2,68,706	66
3	BANK OF MAHARASHTRA	692	18,220	13	1,407	16,109	12	3,294	36,721	27	5,393	71,050	52
4	CANARA BANK	13,41,411	17,73,975	37	2,08,615	7,20,284	15	1,36,774	7,21,224	15	16,86,800	32,15,483	67
5	CENTRAL BANK OF INDIA	1,27,135	1,70,163	29	14,435	69,662	12	17,672	1,00,225	17	1,59,242	3,40,050	57
6	INDIAN BANK	1,53,779	2,04,037	23	25,959	2,25,262	25	11,549	75,941	9	1,91,287	5,05,240	57
7	INDIAN OVERSEAS BANK	1,64,808	2,56,090	40	38,756	1,38,348	22	30,879	1,65,166	26	2,34,443	5,59,604	87
8	PUNJAB & SIND BANK	8	10	0	670	4,226	16	362	2,979	11	1,040	7,215	28
9	PUNJAB NATIONAL BANK	37,010	62,413	8	21,720	1,33,767	18	32,224	1,80,035	24	90,954	3,76,215	49
10	STATE BANK OF INDIA	6,88,950	11,71,304	13	73,648	9,28,166	11	1,78,356	10,45,045	12	9,40,954	31,44,515	36
11	UCO BANK	23,974	68,131	20	1,91,236	1,27,918	37	12,743	51,857	15	2,27,953	2,47,906	72
12	UNION BANK OF INDIA	2,57,931	3,43,508	15	75,448	3,67,272	16	75,149	3,36,937	15	4,08,528	10,47,717	47
	Total- Public Sector Commercial Banks	30,97,468	45,16,446	22	6,99,866	29,51,250	14	5,61,407	32,02,447	15	43,58,741	1,06,70,142	51
B	R R B - KERALA GRAMIN BANK	12,47,859	12,04,375	67	79,110	1,25,930	7	1,04,227	3,79,369	21	14,31,196	17,09,674	94
	Total- Public Sector Banks including RRB	43,45,327	57,20,821	25	7,78,976	30,77,180	14	6,65,634	35,81,816	16	57,89,937	1,23,79,816	55

10.4. ADVANCES OUTSTANDING UNDER PRIORITY SECTOR AS AT JUNE 2021

Sl. No.	BANK	(Rs. in Lakhs)											
		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	45,247	72,656	6	3,898	2,70,211	21	53,841	44,105	3	1,02,986	3,86,972	30
2	BANDHAN BANK	0	0	0	24	101	6	0	0	0	24	101	6
3	CSB BANK	1,44,137	1,95,965	45	2,599	57,824	13	21,193	16,944	4	1,67,929	2,70,733	62
4	CITY UNION BANK	2,483	4,947	6	536	22,244	28	196	1,135	1	3,215	28,326	35
5	DHANLAXMI BANK	40,360	93,999	23	3,044	55,834	14	4,503	23,758	6	47,907	1,73,591	42
6	FEDERAL BANK	4,57,759	8,83,101	20	10,151	5,34,080	12	42,221	2,40,740	5	5,10,131	16,57,921	37
7	HDFC BANK	2,72,009	3,03,237	13	1,979	75,135	3	1,14,404	1,05,485	5	3,88,392	4,83,857	21
8	ICICI BANK	15,298	67,791	5	16,917	2,19,769	17	5,832	45,283	3	38,047	3,32,843	25
9	IDBI BANK	36,535	1,07,180	24	5,759	69,473	15	5,531	48,760	11	47,825	2,25,413	49
10	IDFC FIRST Bank	1,67,326	41,378	33	34,196	9,814	8	29,841	11,459	9	2,31,363	62,651	50
11	INDUS IND BANK	5,29,826	98,455	10	2,29,358	2,21,422	23	74	406	0	7,59,258	3,20,283	34
12	JAMMU & KASHMIR BANK	2	13	0	265	2,070	19	64	516	5	331	2,600	24
13	KARNATAKA BANK	1,961	9,819	11	1,070	32,346	37	1,139	8,068	9	4,170	50,233	58
14	KARUR VYSYA BANK	5,651	8,733	20	298	9,934	23	874	6,614	15	6,823	25,281	58
15	KOTAK MAHINDRA BANK	400	20,486	8	2,421	59,771	22	111	514	0	2,932	80,772	30
16	LAKSHMI VILAS BANK	631	739	2	85	986	3	87	500	1	803	2,225	6
17	RBL Bank	40,910	7,703	65	47	10	0	7,098	1,567	13	48,055	9,280	78
18	SOUTH INDIAN BANK	2,59,252	6,07,983	23	19,688	8,00,552	31	22,129	1,31,872	5	3,01,069	15,40,407	59
19	T.N.MERCANTILE BANK	6,832	9,445	19	1,225	16,212	33	734	5,375	11	8,791	31,033	63
20	YES BANK	161	2,813	1	1,472	92,610	30	87	3,842	1	1,720	99,265	32
	Total- Pvt Sector Commercial Banks	20,26,780	25,36,442	17	3,35,032	25,50,398	17	3,09,959	6,96,944	5	26,71,771	57,83,785	38
D	SMALL FINANCE BANKS												
1	ESAF	7,55,569	2,05,525	45	3,04,489	99,078	22	3,98,483	77,160	17	14,58,541	3,81,762	83
2	Ujjivan Small Finance Bank	33,952	6,625	28	7	58	0	42,004	9,561	41	75,963	16,244	69
	Total- Small Finance Banks	7,89,521	2,12,150	44	3,04,496	99,136	21	4,40,487	86,721	18	15,34,504	3,98,006	83
Total - Commercial Banks + RRB + SFB		71,61,628	84,69,413	22	14,18,504	57,26,714	15	14,16,080	43,65,481	11	99,96,212	1,85,61,607	48
E	CO-OPERATIVE BANKS												
1	DIST CO-OPERATIVE BANKS	345	18,749	5	2,849	31,607	9	44,704	1,18,387	34	47,898	1,68,743	48
2	KSCARDB (incl. PCARDBs)	2,16,765	2,93,252	37	49,509	1,05,891	13	1,62,556	3,88,494	49	4,28,830	7,87,637	100
3	KSCB	2,41,698	5,20,338	13	25,431	88,349	2	3,28,771	15,35,533	38	5,95,900	21,44,221	54
	Total Co-operative Banks	4,58,808	8,32,339	16	77,789	2,25,847	4	5,36,031	20,42,414	40	10,72,628	31,00,601	60
Total - Banking Sector		76,20,436	93,01,752	21	14,96,293	59,52,561	14	19,52,111	64,07,895	15	1,10,68,840	2,16,62,208	50

10.5. ADVANCES OUTSTANDING IN AGRICULTURE SECTOR AS AT JUNE 2021							
							(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	1,60,100	2,63,136	51,104	65,843	2,11,204	3,28,979
2	BANK OF INDIA	68,311	83,888	22,255	35,728	90,566	1,19,616
3	BANK OF MAHARASHTRA	0	0	692	18,220	692	18,220
4	CANARA BANK	12,65,924	15,34,785	75,487	2,39,190	13,41,411	17,73,975
5	CENTRAL BANK OF INDIA	1,11,575	1,38,564	15,560	31,599	1,27,135	1,70,163
6	INDIAN BANK	1,42,455	1,69,699	11,324	34,338	1,53,779	2,04,037
7	INDIAN OVERSEAS BANK	1,60,310	1,79,441	4,498	76,649	1,64,808	2,56,090
8	PUNJAB & SIND BANK	2	4	6	6	8	10
9	PUNJAB NATIONAL BANK	33,054	57,352	3,956	5,061	37,010	62,413
10	STATE BANK OF INDIA	5,90,269	10,18,533	98,681	1,52,771	6,88,950	11,71,304
11	UCO BANK	2,857	4,624	21,117	63,507	23,974	68,131
12	UNION BANK OF INDIA	2,25,415	2,89,538	32,516	53,970	2,57,931	3,43,508
	Total- Public Sector Commercial Banks	27,60,272	37,39,564	3,37,196	7,76,882	30,97,468	45,16,446
B	R R B - KERALA GRAMIN BANK	12,02,780	11,04,721	45,079	99,654	12,47,859	12,04,375
	Total- Public Sector Banks including RRB	39,63,052	48,44,285	3,82,275	8,76,536	43,45,327	57,20,821

10.5. ADVANCES OUTSTANDING IN AGRICULTURE SECTOR AS AT JUNE 2021							
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	41,869	34,532	3,378	38,124	45,247	72,656
2	BANDHAN BANK	0	0	0	0	0	0
3	CSB BANK	1,43,476	1,88,808	661	7,157	1,44,137	1,95,965
4	CITY UNION BANK	2,403	2,012	80	2,935	2,483	4,947
5	DHANLAXMI BANK	27,683	39,921	12,677	54,078	40,360	93,999
6	FEDERAL BANK	4,48,566	8,18,309	9,193	64,792	4,57,759	8,83,101
7	HDFC BANK	1,592	48,787	2,70,417	2,54,450	2,72,009	3,03,237
8	ICICI BANK	0	0	15,298	67,791	15,298	67,791
9	IDBI BANK	28,564	89,840	7,971	17,340	36,535	1,07,180
10	IDFC FIRST Bank	0	0	1,67,326	41,378	1,67,326	41,378
11	INDUS IND BANK	0	0	5,29,826	98,455	5,29,826	98,455
12	JAMMU & KASHMIR BANK	2	13	0	0	2	13
13	KARNATAKA BANK	1,843	3,364	118	6,455	1,961	9,819
14	KARUR VYSYA BANK	2,448	3,401	3,203	5,332	5,651	8,733
15	KOTAK MAHINDRA BANK	192	7,636	208	12,851	400	20,486
16	LAKSHMI VILAS BANK	631	739	0	0	631	739
17	RBL Bank	0	0	40,910	7,703	40,910	7,703
18	SOUTH INDIAN BANK	2,57,023	4,83,934	2,229	1,24,049	2,59,252	6,07,983
19	T.N.MERCANTILE BANK	6,813	7,407	19	2,038	6,832	9,445
20	YES BANK	0	0	161	2,813	161	2,813
	Total- Pvt Sector Commercial Banks	9,63,105	17,28,702	10,63,675	8,07,740	20,26,780	25,36,442
D	SMALL FINANCE BANKS						
1	ESAF	7,55,569	2,05,525	0	0	7,55,569	2,05,525
2	Ujjivan Small Finance Bank	0	0	33,952	6,625	33,952	6,625
	Total- Small Finance Banks	7,55,569	2,05,525	33,952	6,625	7,89,521	2,12,150
	Total - Commercial Banks + RRB + SFB	56,81,726	67,78,512	14,79,902	16,90,901	71,61,628	84,69,413
E	CO-OPERATIVE BANKS						
1	DIST CO-OPERATIVE BANKS	308	17,500	37	1,249	345	18,749
2	KSCARDB (incl. PCARDBs)	17,516	23,695	1,99,249	2,69,557	2,16,765	2,93,252
3	KSCB	2,32,823	4,80,987	8,875	39,352	2,41,698	5,20,338
	Total Co-operative Banks	2,50,647	5,22,182	2,08,161	3,10,158	4,58,808	8,32,339
	Total - Banking Sector	59,32,373	73,00,694	16,88,063	20,01,058	76,20,436	93,01,752

10.6. TOTAL OUTSTANDING UNDER MICRO, SMALL AND MEDIUM ENTERPRISES (MSME) AND LARGE ENTERPRISES AS AT JUNE 2021

(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	7,705	26,968	13,441	36,295	3,350	19,135	24,496	82,398	805	19,800	1,552	28,500	1,300	8,395	3,657	56,695	58	110	97	7,190	67	1,060	222	8,360
2	BANK OF INDIA	1,904	12,782	12,787	32,438	4,398	7,031	19,089	52,251	93	7,041	376	12,790	35	602	504	20,433	4	99	0	0	0	0	4	99
3	BANK OF MAHARASHTRA	111	461	1,241	14,425	8	64	1,360	14,950	3	42	43	856	0	0	46	898	0	0	1	261	0	0	1	261
4	CANARA BANK	17,471	79,823	1,74,007	3,27,705	3,739	9,412	1,95,217	4,16,940	2,483	74,938	9,908	1,60,452	418	3,134	12,809	2,38,524	154	19,796	435	45,024	0	0	589	64,820
5	CENTRAL BANK OF INDIA	1,734	5,802	11,484	40,324	0	0	13,218	46,126	106	3,261	1,066	13,216	0	0	1,172	16,477	17	6,705	28	354	0	0	45	7,059
6	INDIAN BANK	4,500	22,954	12,671	82,256	273	1,337	17,444	1,06,547	950	42,358	6,952	64,821	555	5,653	8,457	1,12,832	23	1,391	33	4,236	2	256	58	5,883
7	INDIAN OVERSEAS BANK	6,125	20,745	30,459	39,558	395	965	36,979	61,268	509	40,348	1,150	18,325	13	688	1,672	59,361	35	2,045	56	15,389	14	285	105	17,719
8	PUNJAB & SIND BANK	14	40	549	2,257	64	504	627	2,801	10	69	19	339	5	6	34	414	0	0	9	1,011	0	0	9	1,011
9	PUNJAB NATIONAL BANK	2,093	7,748	17,232	54,390	0	0	19,325	62,138	331	14,836	1,926	33,789	0	0	2,257	48,625	21	2,603	117	20,401	0	0	138	23,004
10	STATE BANK OF INDIA	8,612	81,335	21,912	1,14,510	29,376	1,57,975	59,900	3,53,820	1,589	1,08,809	4,956	1,64,974	6,596	1,53,118	13,141	4,26,901	172	69,861	284	55,968	151	21,616	607	1,47,445
11	UCO BANK	651	1,352	3,419	5,542	1,81,038	67,823	1,85,108	74,717	537	5,319	3,482	32,518	2,041	10,213	6,060	48,050	31	3,802	37	1,349	0	0	68	5,151
12	UNION BANK OF INDIA	5,125	31,252	57,951	1,10,470	6,014	12,152	69,090	1,53,875	921	24,321	4,253	1,37,756	516	20,121	5,690	1,82,199	361	11,931	301	19,232	6	35	668	31,199
	Total- Public Sector Commercial Banks	56,045	2,91,262	3,57,153	8,60,170	2,28,655	2,76,399	6,41,853	14,27,831	8,337	3,41,142	35,683	6,68,336	11,479	2,01,931	55,499	12,11,409	876	1,18,343	1,398	1,70,415	240	23,252	2,514	3,12,010
B	R R B - KERALA GRAMIN BANK	15,835	27,354	35,789	51,990	27,484	45,691	79,108	1,25,035	2	895	0	0	0	0	2	895	0	0	0	0	0	0	0	0
	Total- Public Sector Banks including RRB	71,880	3,18,616	3,92,942	9,12,160	2,56,139	3,22,090	7,20,961	15,52,866	8,339	3,42,037	35,683	6,68,336	11,479	2,01,931	55,501	12,12,304	876	1,18,343	1,398	1,70,415	240	23,252	2,514	3,12,010

10.6. TOTAL OUTSTANDING UNDER MICRO, SMALL AND MEDIUM ENTERPRISES (MSME) AND LARGE ENTERPRISES AS AT JUNE 2021

(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	657	27,709	1,211	58,987	0	0	1,868	86,696	643	56,399	1,033	67,099	0	0	1,676	1,23,498	192	26,951	162	33,066	0	0	354	60,017
2	BANDHAN BANK	3	19	21	82	0	0	24	101	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3	CSB BANK	513	6,934	1,839	18,639	0	0	2,352	25,573	40	5,375	177	15,153	0	0	217	20,528	2	53	28	11,670	0	0	30	11,723
4	CITY UNION BANK	78	2,279	335	7,965	0	0	413	10,244	47	3,125	58	5,638	0	0	105	8,764	4	438	14	2,798	0	0	18	3,237
5	DHANLAXMI BANK	386	4,551	461	4,048	952	17,348	1,799	25,947	107	5,538	1,092	14,798	0	0	1,199	20,336	15	2,796	31	6,755	0	0	46	9,551
6	FEDERAL BANK	2,814	50,218	4,923	1,68,130	0	0	7,737	2,18,348	875	77,151	1,194	1,63,036	0	0	2,069	2,40,187	185	40,177	160	35,368	0	0	345	75,545
7	HDFC BANK	289	7,666	675	7,023	0	0	964	14,689	326	19,594	348	11,167	0	0	674	30,761	184	22,037	157	7,648	0	0	341	29,685
8	ICICI BANK	634	15,488	6,223	52,490	0	0	6,857	67,978	1,245	29,341	7,755	88,480	0	0	9,000	1,17,821	548	13,124	512	20,846	0	0	1,060	33,970
9	IDBI BANK	403	11,176	3,122	24,069	1,681	17,003	5,206	52,248	142	2,041	240	6,031	109	1,352	491	9,424	20	4,015	21	1,423	21	2,363	62	7,801
10	IDFC FIRST Bank	545	336	33,808	8,631	0	0	34,153	8,967	6	26	32	677	0	0	38	703	1	3	4	141	0	0	5	144
11	INDUS IND BANK	64,655	14,557	1,53,748	1,11,776	0	0	2,18,403	1,26,333	22	2,165	10,513	88,388	0	0	10,535	90,553	5	885	415	3,651	0	0	420	4,537
12	JAMMU & KASHMIR BANK	0	0	6	62	0	0	6	62	0	0	48	161	0	0	48	161	0	0	0	0	211	1,847	211	1,847
13	KARNATAKA BANK	80	774	451	7,311	324	2,959	855	11,044	10	44	153	9,142	40	4,843	203	14,029	0	0	12	7,273	0	0	12	7,273
14	KARUR VYSYA BANK	19	646	34	322	99	2,183	152	3,151	2	174	9	198	111	3,343	122	3,715	0	0	2	78	22	2,990	24	3,068
15	KOTAK MAHINDRA BANK	202	3,858	1,180	17,928	0	0	1,382	21,786	302	8,130	565	12,669	0	0	867	20,800	103	12,797	69	4,389	0	0	172	17,186
16	LAKSHMI VILAS BANK	16	278	40	184	3	4	59	466	5	163	15	253	0	0	20	416	2	39	4	65	0	0	6	104
17	RBL Bank	0	0	47	10	0	0	47	10	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
18	SOUTH INDIAN BANK	2,653	41,490	5,387	1,27,328	6,570	78,948	14,610	2,47,767	1,044	90,336	1,898	1,66,313	1,413	1,17,374	4,355	3,74,023	244	68,565	376	82,290	103	27,908	723	1,78,763
19	T.N.MERCANTILE BANK	114	2,250	1,046	11,783	0	0	1,160	14,033	10	408	39	1,495	0	0	49	1,903	4	223	12	53	0	0	16	276
20	YES BANK	198	8,182	400	9,644	0	0	598	17,825	220	5,946	425	29,757	0	0	645	35,703	147	3,402	82	35,680	0	0	229	39,082
	Total- Pvt Sector Commercial Banks	74,259	1,98,410	2,14,757	6,36,413	9,629	1,18,445	2,98,645	9,53,268	5,046	3,05,955	25,594	6,80,456	1,673	1,26,912	32,313	11,13,323	1,656	1,95,506	2,061	2,53,194	357	35,108	4,074	4,83,808
D	SMALL FINANCE BANKS																								
1	ESAF	1,55,111	42,312	1,10,869	35,301	38,509	21,466	3,04,489	99,078	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2	Ujivan Small Finance Bank	1	11	6	46	0	0	7	58	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Total - Small Finance Banks	1,55,112	42,323	1,10,875	35,347	38,509	21,466	3,04,496	99,136	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Total - Commercial Banks + RRB + SFB	3,01,251	5,59,349	7,18,574	15,83,919	3,04,277	4,62,001	13,24,102	26,05,269	13,385	6,47,992	61,277	13,48,791	13,152	3,28,843	87,814	23,25,626	2,532	3,13,848	3,459	4,23,609	597	58,360	6,588	7,95,818
E	CO-OPERATIVE BANKS																								
1	DIST CO-OPERATIVE BANKS	0	0	0	0	2,832	28,946	2,832	28,946	0	0	0	0	17	2,661	17	2,661	0	0	0	0	0	0	0	0
2	KSCARB (incl. PCARDBs)	24,763	65,166	19,525	32,496	5,221	8,229	49,509	1,05,891	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3	KSCB	8,717	34,487	3,251	6,756	5,187	12,881	17,155	54,125	51	537	13	86	8,126	32,769	8,190	33,393	86	832	0	0	0	0	86	832
	Total Co-operative Banks	33,480	99,653	22,776	39,252	13,240	50,056	69,496	1,88,962	51	537	13	86	8,143	35,430	8,207	36,054	86	832	0	0	0	0	86	832
	Total - Banking Sector	3,34,731	6,59,002	7,41,350	16,23,172	3,17,517	5,12,056	13,93,598	27,94,231	13,436	6,48,529	61,290	13,48,878	21,295	3,64,273	96,021	23,61,680	2,618	3,14,680	3,459	4,23,609	597	58,360	6,674	7,96,650

10.6. TOTAL OUTSTANDING UNDER MICRO, SMALL AND MEDIUM ENTERPRISES (MSME) AND LARGE ENTERPRISES AS AT JUNE 2021

(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		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	No.	Amount
A	PUBLIC SECTOR COMMERCIAL BANKS																										
1	BANK OF BARODA	22	200	18	25	0	0	40	225	8,568	46,878	15,090	71,985	4,717	28,590	28,375	1,47,453	8,590	47,078	15,108	72,010	23,698	1,19,088	4,717	28,590		
2	BANK OF INDIA	0	0	0	0	0	0	0	0	2,001	19,922	13,163	45,228	4,433	7,633	19,597	72,783	2,001	19,922	13,163	45,228	15,164	65,150	4,433	7,633		
3	BANK OF MAHARASHTRA	1	736	8	64,803	0	0	9	65,539	114	503	1,285	15,542	8	64	1,407	16,109	115	1,239	1,293	80,345	1,408	81,584	8	64		
4	CANARA BANK	3	1,70,000	34	5,93,484	0	0	37	7,63,484	20,108	1,74,557	1,84,350	5,33,181	4,157	12,546	2,08,615	7,20,284	20,111	3,44,557	1,84,384	11,26,665	2,04,495	14,71,222	4,157	12,546		
5	CENTRAL BANK OF INDIA	0	0	0	0	0	0	0	0	1,857	15,768	12,578	53,894	0	0	14,435	69,662	1,857	15,768	12,578	53,894	14,435	69,662	0	0		
6	INDIAN BANK	0	0	0	0	0	0	0	0	5,473	66,703	19,656	1,51,313	830	7,246	25,959	2,25,262	5,473	66,703	19,656	1,51,313	25,129	2,18,016	830	7,246		
7	INDIAN OVERSEAS BANK	0	0	0	0	0	0	0	0	6,669	63,138	31,665	73,272	422	1,938	38,756	1,38,348	6,669	63,138	31,665	73,272	38,334	1,36,410	422	1,938		
8	PUNJAB & SIND BANK	0	0	0	0	0	0	0	0	24	109	577	3,607	69	511	670	4,226	24	109	577	3,607	601	3,715	69	511		
9	PUNJAB NATIONAL BANK	0	0	0	0	0	0	0	0	2,445	25,187	19,275	1,08,580	0	0	21,720	1,33,767	2,445	25,187	19,275	1,08,580	21,720	1,33,767	0	0		
10	STATE BANK OF INDIA	3,046	2,02,842	21,656	7,99,433	9,136	5,84,670	33,838	15,86,945	10,373	2,60,005	27,152	3,35,452	36,123	3,32,709	73,648	9,28,166	13,419	4,62,847	48,808	11,34,885	62,227	15,97,732	45,259	9,17,379		
11	UCO BANK	4	3,420	0	0	0	0	4	3,420	1,219	10,473	6,938	39,409	1,83,079	78,036	1,91,236	1,27,918	1,223	13,893	6,938	39,409	8,161	53,302	1,83,079	78,036		
12	UNION BANK OF INDIA	211	71,132	941	3,123	9	13	1,161	74,269	6,407	67,505	62,505	2,67,458	6,536	32,309	75,448	3,67,272	6,618	1,38,637	63,446	2,70,582	70,064	4,09,219	6,545	32,322		
	Total- Public Sector Commercial Banks							35,089	24,93,882	65,258	7,50,747	3,94,234	16,98,921	2,40,374	5,01,582	6,99,866	29,51,250	68,545	11,99,077	4,16,891	31,59,789	4,85,436	43,58,867	2,49,519	10,86,265		
B	R R B - KERALA GRAMIN BANK	0	0	0	0	0	0	0	0	15,837	28,249	35,789	51,990	27,484	45,691	79,110	1,25,930	15,837	28,249	35,789	51,990	51,626	80,239	27,484	45,691		
	Total- Public Sector Banks including RRB	0	0	0	0	0	0	35,089	24,93,882	81,095	7,78,996	4,30,023	17,50,911	2,67,858	5,47,273	7,78,976	30,77,180	84,382	12,27,326	4,52,680	32,11,779	5,37,062	44,39,106	2,77,003	11,31,956		

10.6. TOTAL OUTSTANDING UNDER MICRO,SMALL AND MEDIUM ENTERPRISES(MSME) AND LARGE ENTERPRISES AS AT JUNE 2021

(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	No.	Amount
C	PRIVATE SECTOR COMMERCIAL BANKS																										
1	AXIS BANK	0	0	0	0	0	0	0	0	1,492	1,11,059	2,406	1,59,152	0	0	3,898	2,70,211	1,492	1,11,059	2,406	1,59,152	3,898	2,70,211	0	0	0	0
2	BANDHAN BANK	0	0	1	812	0	0	1	812	3	19	21	82	0	0	24	101	3	19	22	894	25	913	0	0	0	0
3	CSB BANK	1	0	527	46,092	0	0	528	46,092	555	12,362	2,044	45,462	0	0	2,599	57,824	556	12,362	2,571	91,554	3,127	1,03,916	0	0	0	0
4	CITY UNION BANK	3	5,597	6	1,007	0	0	9	6,603	129	5,842	407	16,402	0	0	536	22,244	132	11,439	413	17,409	545	28,848	0	0	0	0
5	DHANLAXMI BANK	43	1,035	49	17,844	53	4,894	145	23,773	508	12,885	1,584	25,601	952	17,348	3,044	55,834	551	13,920	1,633	43,445	2,184	57,365	1,005	22,242	0	0
6	FEDERAL BANK	11	29	18	398	0	0	29	427	3,874	1,67,546	6,277	3,66,534	0	0	10,151	5,34,080	3,885	1,67,575	6,295	3,66,932	10,180	5,34,507	0	0	0	0
7	HDFC BANK	0	0	0	0	0	0	0	0	799	49,297	1,180	25,838	0	0	1,979	75,135	799	49,297	1,180	25,838	1,979	75,135	0	0	0	0
8	ICICI BANK	0	0	0	0	0	0	0	0	2,427	57,953	14,490	1,61,816	0	0	16,917	2,19,769	2,427	57,953	14,490	1,61,816	16,917	2,19,769	0	0	0	0
9	IDBI BANK	0	0	42	1,308	28	3,190	70	4,498	565	17,232	3,383	31,523	1,811	20,718	5,759	69,473	565	17,232	3,425	32,831	3,990	50,063	1,839	23,908	0	0
10	IDFC FIRST Bank	0	0	0	0	0	0	0	0	552	365	33,644	9,449	0	0	34,196	9,814	552	365	33,644	9,449	34,196	9,814	0	0	0	0
11	INDUS IND BANK	0	0	494	2,35,893	0	0	494	2,35,893	64,682	17,607	1,64,676	2,03,815	0	0	2,29,358	2,21,422	64,682	17,607	1,65,170	4,39,708	2,29,852	4,57,315	0	0	0	0
12	JAMMU & KASHMIR BANK	0	0	0	0	0	0	0	0	0	0	54	223	211	1,847	265	2,070	0	0	54	223	54	223	211	1,847	0	0
13	KARNATAKA BANK	0	0	11	2,012	1	4	12	2,016	90	818	616	23,726	364	7,802	1,070	32,346	90	818	627	25,738	717	26,556	365	7,806	0	0
14	KARUR VYSYA BANK	0	0	0	0	4	946	4	946	21	820	45	598	232	8,516	298	9,934	21	820	45	598	66	1,418	236	9,462	0	0
15	KOTAK MAHINDRA BANK	0	0	0	0	0	0	0	0	607	24,785	1,814	34,986	0	0	2,421	59,771	607	24,785	1,814	34,986	2,421	59,771	0	0	0	0
16	LAKSHMI VILAS BANK	0	0	0	0	0	0	0	0	23	480	59	502	3	4	85	986	23	480	59	502	82	982	3	4	0	0
17	RBL Bank	0	0	0	0	0	0	0	0	0	0	47	10	0	0	47	10	0	0	47	10	47	10	0	0	0	0
18	SOUTH INDIAN BANK	95	51,729	172	1,18,512	45	8,677	312	1,78,919	3,941	2,00,391	7,661	3,75,931	8,086	2,24,230	19,688	8,00,552	4,036	2,52,120	7,833	4,94,443	11,869	7,46,564	8,131	2,32,908	0	0
19	T.N.MERCANTILE BANK	0	0	0	0	0	0	0	0	128	2,881	1,097	13,331	0	0	1,225	16,212	128	2,881	1,097	13,331	1,225	16,212	0	0	0	0
20	YES BANK	0	0	0	0	0	0	0	0	565	17,529	907	75,081	0	0	1,472	92,610	565	17,529	907	75,081	1,472	92,610	0	0	0	0
	Total- Pvt Sector Commercial Banks	153	58,390	1,320	4,23,879	131	17,711	1,604	4,99,980	80,961	6,99,871	2,42,412	15,70,062	11,659	2,80,465	3,35,032	25,50,398	81,114	7,58,261	2,43,732	19,93,941	3,24,846	27,52,201	11,790	2,98,177	0	0
D	SMALL FINANCE BANKS																										
1	ESAF	0	0	0	0	0	0	0	0	1,55,111	42,312	1,10,869	35,301	38,509	21,466	3,04,489	99,078	1,55,111	42,312	1,10,869	35,301	2,65,980	77,612	38,509	21,466	0	0
2	Ujivan Small Finance Bank	0	0	0	0	0	0	0	0	1	11	6	46	0	0	7	58	1	11	6	46	7	58	0	0	0	0
	Total- Small Finance Banks	0	0	0	0	0	0	0	0	1,55,112	42,323	1,10,875	35,347	38,509	21,466	3,04,496	99,136	1,55,112	42,323	1,10,875	35,347	2,65,987	77,670	38,509	21,466	0	0
	Total - Commercial Banks + RRB + SFB	153	58,390	1,320	4,23,879	131	17,711	36,693	29,93,861	3,17,168	15,21,190	7,83,310	33,56,320	3,18,026	8,49,204	14,18,504	57,26,714	3,20,608	20,27,910	8,07,287	52,41,067	11,27,895	72,68,977	3,27,302	14,51,598	0	0
E	CO-OPERATIVE BANKS																										
1	DIST CO-OPERATIVE BANKS	0	0	0	0	0	0	0	0	0	0	0	0	2,849	31,607	2,849	31,607	0	0	0	0	0	0	2,849	31,607	0	0
2	KSCARDB (incl. PCARDBs)	0	0	0	0	0	0	0	0	24,763	65,166	19,525	32,496	5,221	8,229	49,509	1,05,891	24,763	65,166	19,525	32,496	44,288	97,662	5,221	8,229	0	0
3	KSCB	0	0	0	0	0	0	0	0	8,854	35,857	3,264	6,843	13,313	45,650	25,431	88,349	8,854	35,857	3,264	6,843	12,118	42,699	13,313	45,650	0	0
	Total Co-operative Banks	0	0	0	0	0	0	0	0	33,617	1,01,023	22,789	39,339	21,383	85,486	77,789	2,25,847	33,617	1,01,023	22,789	39,339	56,406	1,40,361	21,383	85,486	0	0
	Total - Banking Sector	153	58,390	1,320	4,23,879	131	17,711	36,693	29,93,861	3,50,785	16,22,212	8,06,099	33,95,659	3,39,409	9,34,690	14,96,293	59,52,561	3,54,225	21,28,932	8,30,076	52,80,406	11,84,301	74,09,338	3,48,685	15,37,084	0	0

10.7 . ADVANCES OUTSTANDING IN HOUSING SECTOR AS AT JUNE 2021							
						(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	23,691	1,97,668	0	0	23,691	1,97,668
2	BANK OF INDIA	8,957	62,804	0	0	8,957	62,804
3	BANK OF MAHARASHTRA	270	2,227	0	0	270	2,227
4	CANARA BANK	68,976	5,00,067	7	12,356	68,983	5,12,423
5	CENTRAL BANK OF INDIA	10,254	73,928	0	0	10,254	73,928
6	INDIAN BANK	6,480	51,390	0	0	6,480	51,390
7	INDIAN OVERSEAS BANK	14,568	1,16,850	0	0	14,568	1,16,850
8	PUNJAB & SIND BANK	291	2,606	11	147	302	2,753
9	PUNJAB NATIONAL BANK	21,779	1,41,095	0	0	21,779	1,41,095
10	STATE BANK OF INDIA	1,11,819	8,10,252	0	0	1,11,819	8,10,252
11	UCO BANK	7,032	42,064	483	3,815	7,515	45,879
12	UNION BANK OF INDIA	45,291	2,55,785	0	0	45,291	2,55,785
	Total- Public Sector Commercial Banks	3,19,408	22,56,736	501	16,318	3,19,909	22,73,054
B	R R B - KERALA GRAMIN BANK	59,819	3,02,472	0	0	59,819	3,02,472
	Total- Public Sector Banks including RRB	3,79,227	25,59,208	501	16,318	3,79,728	25,75,526

10.7 . ADVANCES OUTSTANDING IN HOUSING SECTOR AS AT JUNE 2021							
						(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	3,412	36,906	0	0	3,412	36,906
2	BANDHAN BANK	0	0	0	0	0	0
3	CSB BANK	1,166	6,238	0	0	1,166	6,238
4	CITY UNION BANK	166	1,046	0	0	166	1,046
5	DHANLAXMI BANK	2,160	18,195	0	0	2,160	18,195
6	FEDERAL BANK	22,368	1,85,267	0	0	22,368	1,85,267
7	HDFC BANK	9,829	81,084	0	0	9,829	81,084
8	ICICI BANK	4,226	42,456	0	0	4,226	42,456
9	IDBI BANK	4,363	42,427	0	0	4,363	42,427
10	IDFC FIRST Bank	24,524	10,006	0	0	24,524	10,006
11	INDUS IND BANK	0	0	48	405	48	405
12	JAMMU & KASHMIR BANK	44	465	0	0	44	465
13	KARNATAKA BANK	770	7,047	0	0	770	7,047
14	KARUR VYSYA BANK	340	4,310	90	1,207	430	5,517
15	KOTAK MAHINDRA BANK	8	70	0	0	8	70
16	LAKSHMI VILAS BANK	80	489	0	0	80	489
17	RBL Bank	0	0	59	7	59	7
18	SOUTH INDIAN BANK	12,638	1,00,059	0	0	12,638	1,00,059
19	T.N.MERCANTILE BANK	611	5,091	0	0	611	5,091
20	YES BANK	87	3,842	0	0	87	3,842
	Total- Pvt Sector Commercial Banks	86,792	5,44,999	197	1,619	86,989	5,46,618
D	SMALL FINANCE BANKS						
1	ESAF	7,754	10,079	0	0	7,754	10,079
2	Ujjivan Small Finance Bank	1,245	1,242	0	0	1,245	1,242
	Total- Small Finance Banks	8,999	11,321	0	0	8,999	11,321
	Total - Commercial Banks + RRB + SFB	4,75,018	31,15,528	698	17,937	4,75,716	31,33,465
E	CO-OPERATIVE BANKS						
1	DIST CO-OPERATIVE BANKS	7,168	65,205	9	57	7,177	65,262
2	KSCARDB (incl. PCARDBs)	1,35,994	3,50,804	0	0	1,35,994	3,50,804
3	KSCB	66,167	3,33,329	23,038	1,31,906	89,205	4,65,236
	Total Co-operative Banks	2,09,329	7,49,338	23,047	1,31,963	2,32,376	8,81,302
	Total - Banking Sector	6,84,347	38,64,866	23,745	1,49,900	7,08,092	40,14,766

10.8. ADVANCES OUTSTANDING IN SUB SECTORS OF OTHER PRIORITY SECTOR AS AT JUNE 2021

(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	11,788	54,800	12,500	1,57,541
2	BANK OF INDIA	5,461	13,489	8	15
3	BANK OF MAHARASHTRA	172	619	2,852	33,875
4	CANARA BANK	62,564	2,04,743	5,227	4,058
5	CENTRAL BANK OF INDIA	7,328	24,801	90	1,496
6	INDIAN BANK	4,996	23,080	73	1,471
7	INDIAN OVERSEAS BANK	14,713	37,080	1,598	11,236
8	PUNJAB & SIND BANK	60	226	0	0
9	PUNJAB NATIONAL BANK	9,965	38,703	480	237
10	STATE BANK OF INDIA	66,537	2,34,793	0	0
11	UCO BANK	3,379	5,812	1,849	166
12	UNION BANK OF INDIA	27,724	77,861	2,134	3,290
	Total- Public Sector Commercial Banks	2,14,687	7,16,007	26,811	2,13,385
B	R R B - KERALA GRAMIN BANK	18,948	54,921	25,460	21,976
	Total- Public Sector Banks including RRB	2,33,635	7,70,928	52,271	2,35,361

10.8. ADVANCES OUTSTANDING IN SUB SECTORS OF OTHER PRIORITY SECTOR AS AT JUNE 2021

(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	179	1,216	50,250	5,983
2	BANDHAN BANK	0	0	0	0
3	CSB BANK	2,283	4,031	17,744	6,675
4	CITY UNION BANK	30	89	0	0
5	DHANLAXMI BANK	2,154	4,750	189	813
6	FEDERAL BANK	16,266	49,456	3,587	6,017
7	HDFC BANK	1,173	2,346	1,03,402	22,055
8	ICICI BANK	422	995	1,184	1,832
9	IDBI BANK	1,153	5,999	15	334
10	IDFC FIRST Bank	0	0	5,317	1,453
11	INDUS IND BANK	0	0	26	1
12	JAMMU & KASHMIR BANK	15	44	5	7
13	KARNATAKA BANK	287	906	82	115
14	KARUR VYSYA BANK	114	342	330	755
15	KOTAK MAHINDRA BANK	101	320	2	125
16	LAKSHMI VILAS BANK	7	11	0	0
17	RBL Bank	87	14	6,952	1,546
18	SOUTH INDIAN BANK	8,450	27,702	1,041	4,111
19	T.N.MERCANTILE BANK	109	277	14	7
20	YES BANK	0	0	0	0
	Total- Pvt Sector Commercial Banks	32,830	98,499	1,90,140	51,828
D	SMALL FINANCE BANKS				
1	ESAF	57,540	10,184	3,33,189	56,897
2	Ujjivan Small Finance Bank	0	0	40,759	8,319
	Total- Small Finance Banks	57,540	10,184	3,73,948	65,216
	Total - Commercial Banks + RRB + SFB	3,24,005	8,79,611	6,16,359	3,52,405
E	CO-OPERATIVE BANKS				
1	DIST CO-OPERATIVE BANKS	2	17	37,525	53,108
2	KSCARDB (incl. PCARDBs)	193	730	26,369	36,960
3	KSCB	1,502	4,118	2,38,064	10,66,180
	Total Co-operative Banks	1,697	4,865	3,01,958	11,56,248
	Total - Banking Sector	3,25,702	8,84,476	9,18,317	15,08,653

10.9. ADVANCES OUTSTANDING UNDER SC/ST & NATIONAL PRIORITIES AS AT JUNE 2021											
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	1,59,451	2,66,005	91,168	1,19,954	93	29	2,749	6,579	504	996
2	BANK OF INDIA	1,00,230	1,62,389	45,922	60,322	25	5	829	1,133	298	605
3	BANK OF MAHARASHTRA	902	1,695	0	0	0	0	189	297	292	289
4	CANARA BANK	7,46,348	15,70,588	4,98,275	5,33,402	8	15	30,343	45,118	6,003	8,312
5	CENTRAL BANK OF INDIA	64,454	97,585	1,00,453	1,56,629	644	1,103	3,258	5,572	526	945
6	INDIAN BANK	1,19,396	2,17,509	40,340	43,780	56	32	1,654	3,441	392	625
7	INDIAN OVERSEAS BANK	14,156	1,29,385	9,33,165	1,36,385	21	19	23,796	20,126	3,803	5,746
8	PUNJAB & SIND BANK	91	230	0	0	0	0	14	84	0	0
9	PUNJAB NATIONAL BANK	42,162	51,466	39,522	46,380	120	185	2,161	4,877	187	549
10	STATE BANK OF INDIA	7,14,029	14,49,225	6,25,791	10,20,900	36	45	80,692	2,01,275	13,403	40,699
11	UCO BANK	4,286	46,719	22,643	21,964	56	47	2,103	687	439	497
12	UNION BANK OF INDIA	2,11,691	1,66,442	67,133	3,59,021	1,015	491	9,560	16,530	3,125	1,802
	Total- Public Sector Commercial Banks	21,77,196	41,59,239	24,64,412	24,98,737	2,074	1,971	1,57,348	3,05,719	28,972	61,066
B	R R B - KERALA GRAMIN BANK	12,38,260	13,59,366	8,70,839	8,63,821	9,601	1,484	35,780	25,809	21,930	15,819
	Total- Public Sector Banks including RRB	34,15,456	55,18,605	33,35,251	33,62,558	11,675	3,455	1,93,128	3,31,528	50,902	76,885

10.9. ADVANCES OUTSTANDING UNDER SC/ST & NATIONAL PRIORITIES AS AT JUNE 2021											
											(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	1,37,060	48,864	41,869	34,532	1	55	8,665	1,939	469	234
2	BANDHAN BANK	0	0	0	0	0	0	1	3	0	0
3	CSB BANK	1,41,689	1,69,738	74,541	95,202	41	461	4,361	3,221	178	126
4	CITY UNION BANK	2,328	1,947	2,254	1,892	0	0	1	3	0	0
5	DHANLAXMI BANK	39,755	79,940	34,564	46,476	0	0	990	1,338	104	224
6	FEDERAL BANK	4,44,083	8,55,405	3,41,879	4,67,015	123	328	8,654	14,238	1,200	2,337
7	HDFC BANK	3,71,001	2,78,728	71,206	1,58,302	0	0	30	110	14	53
8	ICICI BANK	23,618	1,26,162	0	0	0	0	781	2,856	89	327
9	IDBI BANK	40,081	1,33,056	34,438	88,197	18	3,642	345	2,021	75	621
10	IDFC FIRST Bank	2,31,039	59,957	0	0	0	0	46,125	12,324	3,095	741
11	INDUS IND BANK	7,23,666	1,24,564	5,28,718	87,319	0	0	1,80,393	28,632	62,026	9,446
12	JAMMU & KASHMIR BANK	0	0	0	0	0	0	0	0	0	0
13	KARNATAKA BANK	1,878	2,571	1,674	2,258	18	8	42	71	27	73
14	KARUR VYSA BANK	0	0	0	0	0	0	0	0	0	0
15	KOTAK MAHINDRA BANK	1,400	34,221	21	5,361	0	0	19	208	5	480
16	LAKSHMI VILAS BANK	0	0	493	602	0	0	0	0	0	0
17	RBL Bank	48,055	9,280	40,910	7,703	0	0	4,136	682	1,381	302
18	SOUTH INDIAN BANK	2,66,110	4,74,245	2,54,966	3,36,096	111	1,207	1,000	1,462	146	145
19	T.N.MERCANTILE BANK	7,029	12,423	6,071	6,421	0	0	55	45	0	0
20	YES BANK	353	8,315	0	0	0	0	21	1	7	0
	Total- Pvt Sector Commercial Banks	24,79,145	24,19,415	14,33,604	13,37,376	312	5,701	2,55,619	69,153	68,816	15,110
D	SMALL FINANCE BANKS										
1	ESAF	14,55,132	3,62,722	7,55,569	2,05,525	0	0	1,37,582	34,024	56,739	14,183
2	Ujjivan Small Finance Bank	74,979	15,134	30,683	6,246	0	0	10,167	2,237	1,171	265
	Total- Small Finance Banks	15,30,111	3,77,856	7,86,252	2,11,771	0	0	1,47,749	36,262	57,910	14,448
	Total - Commercial Banks + RRB + SFB	74,24,712	83,15,876	55,55,107	49,11,704	11,987	9,157	5,96,496	4,36,942	1,77,628	1,06,442
E	CO-OPERATIVE BANKS										
1	DIST CO-OPERATIVE BANKS	4,114	27,210	1,827	18,288	0	0	3,017	20,023	54	102
2	KSCARDB (incl. PCARDBs)	98,170	1,93,559	3,47,551	5,76,842	3,747	9,627	29,286	53,427	1,571	3,287
3	KSCB	34,331	48,414	29,162	52,748	178	352	5,995	16,884	903	1,248
	Total Co-operative Banks	1,36,615	2,69,183	3,78,540	6,47,878	3,925	9,979	38,298	90,334	2,528	4,637
	Total - Banking Sector	75,61,327	85,85,058	59,33,647	55,59,582	15,912	19,136	6,34,794	5,27,276	1,80,156	1,11,079

10.10. ADVANCES UNDER DRI, PMEGP, NRLM & NULM AS AT JUNE 2021												
											(Rs.in lakhs)	
Sl. No.	BANK	ADV - DRI		PMEGP ADV		Disburse d during the Quarter	NRLM ADV		Disburse d during the Quarter	NULM ADV		Disburse d during the Quarter
		A/cs	Amount	A/cs	Amount		Amount	A/cs		Amount	Amount	
A	PUBLIC SECTOR COMMERCIAL BANKS											
1	BANK OF BARODA	121	23	15,786	51,846	27	1,700	6,609	210	445	879	0
2	BANK OF INDIA	7	83	323	1,077	77	2,429	3,957	138	425	707	24
3	BANK OF MAHARASHTRA	0	0	20	120	45	0	0	0	0	0	0
4	CANARA BANK	4,748	385	3,631	14,273	517	34,902	71,287	4,496	5,217	15,424	22
5	CENTRAL BANK OF INDIA	0	0	188	690	95	642	3,909	170	70	238	23
6	INDIAN BANK	152	11	358	1,247	5	64	90	18	151	355	267
7	INDIAN OVERSEAS BANK	5,965	520	1,419	1,717	80	2,912	6,903	159	342	731	46
8	PUNJAB & SIND BANK	0	0	0	0	0	0	0	0	0	0	0
9	PUNJAB NATIONAL BANK	0	0	577	468	11	1,232	2,125	63	1,257	2,565	71
10	STATE BANK OF INDIA	233	201	1,835	5,917	1	1,280	5,653	1,181	90	99	3
11	UCO BANK	29	10	212	729	0	302	893	17	116	417	16
12	UNION BANK OF INDIA	1,984	94	902	1,525	0	3,432	3,733	0	271	428	0
	Total- Public Sector Commercial Banks	13,239	1,328	25,251	79,609	858	48,895	1,05,158	6,452	8,384	21,843	472
B	R R B - KERALA GRAMIN BANK	263	17	908	3,453	174	15,105	50,160	2,561	79	124	0
	Total- Public Sector Banks including RRB	13,502	1,345	26,159	83,062	1,032	64,000	1,55,318	9,013	8,463	21,967	472

10.10. ADVANCES UNDER DRI, PMEGP, NRLM & NULM AS AT JUNE 2021												
Sl. No.	BANK	(Rs.in lakhs)										
		ADV - DRI		PMEGP ADV		Disburse d during the Quarter	NRLM ADV		Disburse d during the Quarter	NULM ADV		Disburse d 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	1	0	12	18	0	0	0	0	1	2	0
2	BANDHAN BANK	0	0	0	0	0	0	0	0	0	0	0
3	CSB BANK	30	2	60	92	5	0	0	0	5	3	0
4	CITY UNION BANK	0	0	0	0	0	0	0	0	0	0	0
5	DHANLAXMI BANK	34	2	79	250	0	1,012	1,723	187	16	33	2
6	FEDERAL BANK	12	1	329	831	122	92	199	16	21	21	0
7	HDFC BANK	0	0	24	43	0	0	0	0	3	3	0
8	ICICI BANK	0	0	60	95	3	0	0	0	22	24	0
9	IDBI BANK	1	0	46	160	17	290	611	0	186	349	1
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	18	2	0	0	0	0	0	0	0	0	0
13	KARNATAKA BANK	0	0	26	45	0	1	1	0	4	2	0
14	KARUR VYSYA BANK	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
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	14	1	373	1,152	49	0	0	0	11	13	0
19	T.N.MERCANTILE BANK	5	0	7	19	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	115	8	1,016	2,706	196	1,395	2,534	203	269	450	3
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	13,617	1,352	27,175	85,768	1,227	65,395	1,57,852	9,216	8,732	22,417	475
E	CO-OPERATIVE BANKS											
1	DIST CO-OPERATIVE BANKS	0	0	0	0	0	231	433	19	8	35	0
2	KSCARDB (incl. PCARDBs)	0	0	0	0	0	0	0	0	0	0	0
3	KSCB	315	21,179	0	0	0	5,421	12,283	847	0	0	0
	Total Co-operative Banks	315	21,179	0	0	0	5,652	12,716	866	8	35	0
	Total - Banking Sector	13,932	22,531	27,175	85,768	1,227	71,047	1,70,568	10,081	8,740	22,452	475

10.11. DISTRICT WISE ACHIEVEMENT UNDER ANNUAL CREDIT PLAN 2020-21 AS AT JUNE 2021

(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	1,52,34,662	30	2,31,24,998	1,03,56,318	45	3,41,18,466	14,64,345	4	10,77,72,763	2,70,55,325	25	4,89,68,841	96,23,011	20	15,67,41,604	3,66,78,336	23
KOLLAM	5,65,87,990	1,19,88,746	21	3,63,01,200	71,69,274	20	3,78,66,000	7,60,513	2	13,07,55,190	1,99,18,533	15	1,50,00,000	50,54,781	34	14,57,55,190	2,49,73,314	17
PATHANAMTHITTA	3,15,87,517	53,95,785	17	1,10,50,107	25,03,136	23	1,73,62,632	9,33,804	5	6,00,00,256	88,32,725	15	1,98,52,652	53,12,682	27	7,98,52,908	1,41,45,407	18
ALAPPUZHA	5,89,80,000	1,00,08,102	17	1,69,20,000	51,27,222	30	1,12,70,000	15,96,553	14	8,71,70,000	1,67,31,877	19	2,28,30,000	1,07,49,593	47	11,00,00,000	2,74,81,470	25
KOTTAYAM	6,72,00,000	95,36,624	14	2,61,00,000	59,46,729	23	5,01,00,000	20,15,033	4	14,34,00,000	1,74,98,386	12	4,76,00,000	1,11,39,639	23	19,10,00,000	2,86,38,025	15
IDUKKI	4,29,03,386	51,73,574	12	70,75,028	12,23,131	17	1,77,04,488	8,84,145	5	6,76,82,902	72,80,850	11	1,07,34,008	35,02,977	33	7,84,16,910	1,07,83,827	14
ERNAKULAM	7,17,65,229	2,15,25,097	30	8,53,88,180	3,07,58,688	36	3,51,64,548	52,45,465	15	19,23,17,956	5,75,29,249	30	14,39,14,858	11,37,23,231	79	33,62,32,815	17,12,52,481	51
THRISSUR	6,53,42,000	2,18,54,568	33	5,20,12,000	1,61,96,607	31	5,76,46,000	58,04,438	10	17,50,00,000	4,38,55,613	25	5,35,00,000	1,96,59,342	37	22,85,00,000	6,35,14,955	28
PALAKKAD	5,95,90,000	95,95,569	16	4,27,20,000	18,62,297	4	1,41,20,000	67,28,328	48	11,64,30,000	1,81,86,194	16	3,99,70,000	56,40,536	14	15,64,00,000	2,38,26,730	15
MALAPPURAM	6,37,52,000	93,02,749	15	3,01,05,500	46,28,901	15	1,69,00,001	20,29,924	12	11,07,57,500	1,59,61,574	14	5,24,70,000	1,56,72,683	30	16,32,27,500	3,16,34,257	19
KOZHIKODE	7,48,07,100	1,64,16,444	22	3,09,54,900	92,45,285	30	2,15,84,000	57,32,356	27	12,73,46,000	3,13,94,085	25	9,12,40,000	4,32,45,141	47	21,85,86,000	7,46,39,226	34
WAYANAD	3,59,00,000	88,86,440	25	60,00,000	21,34,939	36	49,00,000	7,22,392	15	4,68,00,000	1,17,43,771	25	32,00,000	4,48,133	14	5,00,00,000	1,21,91,904	24
KANNUR	4,94,15,663	1,15,90,787	23	2,16,79,836	35,94,919	17	5,84,67,261	20,28,577	3	12,95,62,760	1,72,14,283	13	7,14,60,342	1,96,80,552	28	20,10,23,102	3,68,94,835	18
KASARGODE	3,37,50,000	78,94,657	23	96,89,500	10,46,956	11	1,11,76,900	8,42,458	8	5,46,16,400	97,84,071	18	2,69,32,300	43,28,686	16	8,15,48,700	1,41,12,757	17
TOTAL	76,21,10,184	16,44,03,804	22	39,91,21,248	10,17,94,402	26	38,83,80,295	3,67,88,331	9	1,54,96,11,727	30,29,86,536	20	64,76,73,001	26,77,80,987	41	2,19,72,84,729	57,07,67,524	26

10.12. BANK WISE ACHIEVEMENT UNDER ANNUAL CREDIT PLAN 2020-21 AS AT JUNE 2021

(Amount in thousands)

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	57,39,988	35	1,00,87,879	11,18,579	11	65,93,011	12,89,195	20	3,29,81,329	81,47,762	25	1,00,50,956	26,76,882	27	4,30,32,285	1,08,24,644	25
2	BANK OF INDIA	60,73,743	18,77,380	31	57,04,840	1,22,580	2	39,69,857	4,74,590	12	1,57,48,440	24,74,550	16	56,35,134	1,79,286	3	2,13,83,574	26,53,836	12
3	BANK OF MAHARASHTRA	2,63,171	45,782	17	2,02,082	1,21,531	60	2,84,732	1,23,223	43	7,49,985	2,90,536	39	9,83,706	1,61,447	16	17,33,691	4,51,983	26
4	CANARA BANK	9,09,17,517	3,26,95,509	36	3,97,71,936	44,66,398	11	3,43,66,943	26,92,128	8	16,50,56,396	3,98,54,035	24	4,91,70,983	1,09,54,019	22	21,42,27,379	5,08,08,054	24
5	CENTRAL BANK OF INDIA	1,23,17,194	30,52,697	25	41,43,471	4,04,261	10	58,16,073	9,04,401	16	2,22,76,738	43,61,359	20	54,58,233	12,53,319	23	2,77,34,971	56,14,678	20
6	INDIAN BANK	1,34,46,286	35,45,195	26	60,06,265	37,26,969	62	58,72,359	6,13,696	10	2,53,24,909	78,85,860	31	55,19,460	6,68,020	12	3,08,44,369	85,53,880	28
7	INDIAN OVERSEAS BANK	1,71,17,798	36,98,334	22	72,17,599	10,25,322	14	53,81,479	11,80,389	22	2,97,16,875	59,04,045	20	93,12,095	3,55,231	4	3,90,28,971	62,59,276	16
8	PUNJAB & SIND BANK	18,885	0	0	2,20,355	10,069	5	3,51,572	1,025	0	5,90,812	11,094	2	2,11,042	14,268	7	8,01,854	25,362	3
9	PUNJAB NATIONAL BANK	97,73,440	3,66,735	4	75,64,843	3,17,580	4	61,11,061	3,16,073	5	2,34,49,344	10,00,388	4	1,19,54,521	12,29,347	10	3,54,03,865	22,29,735	6
10	STATE BANK OF INDIA	11,84,80,471	1,22,67,072	10	6,81,39,673	3,52,67,215	52	6,26,29,625	27,81,022	4	24,92,49,770	5,03,15,309	20	5,34,72,333	96,06,074	18	30,27,22,103	5,99,21,383	20
11	UCO BANK	22,75,277	4,64,033	20	21,60,615	31,18,450	144	16,38,335	45,545	3	60,74,227	36,28,028	60	17,34,471	11,716	1	78,08,698	36,39,744	47
12	UNION BANK OF INDIA	2,44,98,217	42,20,283	17	1,39,69,463	56,83,036	41	1,22,41,776	5,97,565	5	5,07,09,456	1,05,00,884	21	91,30,759	2,10,34,405	230	5,98,40,215	3,15,35,289	53
	Total - Public sector Commercial Banks	31,14,82,436	6,79,73,007	22	16,51,89,021	5,53,81,990	34	14,52,56,823	1,10,18,852	8	62,19,28,280	13,43,73,850	22	16,26,33,692	4,81,44,014	30	78,45,61,973	18,25,17,864	23
B	RRB-KERALA GRAMIN BANK	9,79,31,099	2,17,53,521	22	3,10,61,137	13,98,679	5	1,82,12,386	9,76,918	5	14,72,04,622	2,41,29,118	16	2,16,91,213	6,91,437	3	16,88,95,835	2,48,20,555	15
	Total- Public Sector Banks including RRB	40,94,13,536	8,97,26,528	22	19,62,50,159	5,67,80,669	29	16,34,69,208	1,19,95,770	7	76,91,32,903	15,85,02,968	21	18,43,24,905	4,88,35,451	26	95,34,57,808	20,73,38,419	22

10.12. BANK WISE ACHIEVEMENT UNDER ANNUAL CREDIT PLAN 2020-21 AS AT JUNE 2021

(Amount in thousands)

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	5,80,904	15	58,52,165	3,33,882	6	25,06,657	1,72,786	7	1,22,94,318	10,87,572	9	1,71,42,653	77,38,594	45	2,94,36,971	88,26,166	30
2	BANDHAN BANK	77,376	0	0	65,170	0	0	1,52,800	600	0	2,95,346	600	0	4,47,739	5,300	1	7,43,085	5,900	1
3	CSB BANK	1,04,82,436	36,88,138	35	59,92,107	21,72,805	36	47,29,028	1,33,924	3	2,12,03,571	59,94,867	28	1,02,38,982	19,11,414	19	3,14,42,553	79,06,281	25
4	CITY UNION BANK	2,30,024	54,901	24	4,47,684	21,343	5	8,38,709	12,858	2	15,16,417	89,101	6	11,33,553	3,71,083	33	26,49,969	4,60,185	17
5	DHANLAXMI BANK	80,12,777	12,20,450	15	53,06,187	1,72,282	3	34,23,795	1,84,550	5	1,67,42,759	15,77,282	9	1,01,70,135	36,33,961	36	2,69,12,894	52,11,243	19
6	FEDERAL BANK	6,40,85,460	1,95,99,625	31	4,61,58,502	1,91,85,179	42	3,04,82,955	10,17,663	3	14,07,26,916	3,98,02,467	28	9,28,93,867	5,07,45,205	55	23,36,20,783	9,05,47,672	39
7	HDFC BANK	1,54,74,108	21,94,383	14	1,61,68,466	16,88,408	10	75,57,847	53,885	1	3,92,00,422	39,36,676	10	3,71,26,399	2,79,87,890	75	7,63,26,821	3,19,24,567	42
8	ICICI BANK	1,30,41,925	24,35,256	19	1,63,93,002	59,61,274	36	1,02,80,128	2,66,050	3	3,97,15,055	86,62,580	22	2,91,44,573	2,77,29,144	95	6,88,59,628	3,63,91,724	53
9	IDBI BANK	64,96,401	24,41,579	38	46,23,582	7,86,984	17	17,31,916	3,86,912	22	1,28,51,899	36,15,475	28	62,21,201	1,36,06,156	219	1,90,73,099	1,72,21,631	90
10	IDFC FIRST Bank	2,09,620	1,70,061	81	7,03,744	14,777	2	61,900	69,291	112	9,75,264	2,54,129	26	9,27,500	25,09,570	271	19,02,764	27,63,699	145
11	INDUS IND BANK	33,09,970	31,31,615	95	36,73,139	19,79,018	54	21,53,596	2,325	0	91,36,705	51,12,958	56	29,45,297	1,13,52,535	385	1,20,82,001	1,64,65,493	136
12	JAMMU & KASHMIR BANK	32,776	10,285	31	17,720	0	0	86,512	1,340	2	1,37,008	11,625	8	57,159	36,889	65	1,94,167	48,514	25
13	KARNATAKA BANK	7,93,394	38,818	5	7,80,898	19,390	2	6,94,580	37,426	5	22,68,872	95,634	4	12,36,041	75,836	6	35,04,913	1,71,470	5
14	KARUR VYSYA BANK	5,68,794	1,14,533	20	2,94,746	956	0	4,71,426	16,680	4	13,34,966	1,32,169	10	7,81,886	1,00,968	13	21,16,852	2,33,137	11
15	KOTAK MAHINDRA BANK	8,91,426	72,526	8	13,15,213	5,47,828	42	4,25,217	27,30,640	642	26,31,855	33,50,994	127	33,51,662	12,22,669	36	59,83,517	45,73,663	76
16	LAKSHMI VILAS BANK	1,44,404	4,379	3	1,22,562	16,672	14	1,45,588	5,150	4	4,12,554	26,201	6	3,09,932	6,155	2	7,22,485	32,356	4
17	RBL Bank	36,888	26,740	72	26,720	66	0	23,185	6,486	28	86,793	33,292	38	88,471	16,002	18	1,75,264	49,294	28
18	SOUTH INDIAN BANK	2,99,08,778	65,28,561	22	1,59,72,826	26,18,495	16	1,34,57,502	6,74,658	5	5,93,39,106	98,21,714	17	2,63,63,799	15,67,56,010	595	8,57,02,905	16,65,77,724	194
19	T.N.MERCANTILE BANK	5,81,831	1,48,612	26	10,84,923	7,15,867	66	4,02,885	84,735	21	20,69,639	9,49,214	46	7,12,628	0	0	27,82,266	9,49,214	34
20	YES BANK	2,02,942	2,62,466	129	5,74,223	8,19,844	143	4,68,479	12,656	3	12,45,644	10,94,966	88	10,10,446	15,00,021	148	22,56,090	25,94,987	115
	Total-Private Sector Commercial Banks	15,85,16,824	4,27,23,831	27	12,55,73,577	3,70,55,070	30	8,00,94,705	58,70,615	7	36,41,85,106	8,56,49,516	24	24,23,03,921	15,67,56,010	65	60,64,89,027	24,24,05,526	40
D	SMALL BANK																		
1	ESAF	64,80,540	9,42,993	15	47,66,788	8,73,552	18	28,63,949	7,94,437	28	1,41,11,277	26,10,982	19	52,28,709	15,00,021	29	1,93,39,986	41,11,003	21
2	Ujjivan Small Finance Bank	1,86,651	10,771	6	2,70,491	506	0	4,15,000	37,543	9	8,72,142	48,820	6	1,76,508	47,947	27	10,48,649	96,767	9
	Total- Small Finance Banks	66,67,191	9,53,764	14	50,37,279	8,74,058	17	32,78,948	8,31,980	25	1,49,83,419	26,59,802	18	54,05,217	15,47,968	29	2,03,88,635	42,07,770	21
	Total Commercial Banks + RRB + SFB	57,45,97,551	13,34,04,124	23	32,68,61,015	9,47,09,797	29	24,68,42,862	1,86,98,366	8	1,14,83,01,428	24,68,12,286	21	43,20,34,043	20,71,39,429	48	1,58,03,35,471	45,39,51,715	29
E	Co-operative Sector																		
1	DIST CO-OPERATIVE BANKS	12,14,10,196	2,02,56,916	17	5,32,55,562	51,16,733	10	9,78,12,519	76,40,137	8	27,24,78,277	3,30,13,786	12	15,86,16,346	4,55,87,443	29	43,10,94,623	7,86,01,229	18
2	KSCARDB (incl. PCARDBs)	1,58,59,765	42,50,829	27	82,16,948	7,61,436	9	1,05,80,591	52,86,342	50	3,46,57,304	1,02,98,607	30	60,82,824	2,27,511	4	4,07,40,128	1,05,26,118	26
3	KSCB	5,02,42,672	64,91,935	13	1,07,87,723	12,06,436	11	3,31,44,324	51,63,486	16	9,41,74,719	1,28,61,857	14	5,09,39,789	1,48,26,605	29	14,51,14,507	2,76,88,462	19
	Total - Co-operative Sector	18,75,12,633	3,09,99,680	17	7,22,60,233	70,84,605	10	14,15,37,434	1,80,89,965	13	40,13,10,299	5,61,74,250	14	21,56,38,959	6,06,41,559	28	61,69,49,258	11,68,15,809	19
	GRAND TOTAL	76,21,10,184	16,44,03,804	22	39,91,21,248	10,17,94,402	26	38,83,80,295	3,67,88,331	9	1,54,96,11,727	30,29,86,536	20	64,76,73,001	26,77,80,987	41	2,19,72,84,729	57,07,67,524	26

10.13. DISTRICT WISE BREAKUP OF CROP LOAN & TERM LOAN ACHIEVEMENT UNDER PRIMARY SECTOR FOR 2021-22 AS AT JUNE 2021

(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	97,72,187	26	1,22,17,896	54,62,475	45	5,05,29,299	1,52,34,662	30
2	Kollam	2,36,63,100	80,26,888	34	3,29,24,890	39,61,858	12	5,65,87,990	1,19,88,746	21
3	Pathanamthitta	2,89,55,783	44,54,927	15	26,31,734	9,40,858	36	3,15,87,517	53,95,785	17
4	Alappuzha	4,48,08,600	56,54,661	13	1,41,71,400	43,53,441	31	5,89,80,000	1,00,08,102	17
5	Kottayam	4,94,59,850	74,01,936	15	1,77,40,150	21,34,688	12	6,72,00,000	95,36,624	14
6	Idukki	3,19,98,658	44,31,004	14	1,09,04,728	7,42,570	7	4,29,03,386	51,73,574	12
7	Ernakulam	4,30,59,137	90,11,054	21	2,87,06,092	1,25,14,043	44	7,17,65,229	2,15,25,097	30
8	Thrissur	4,15,72,400	1,54,41,782	37	2,37,69,600	64,12,786	27	6,53,42,000	2,18,54,568	33
9	Palakkad	4,47,81,076	77,77,314	17	1,48,08,924	18,18,255	12	5,95,90,000	95,95,569	16
10	Malappuram	4,75,32,084	76,37,788	16	1,62,19,916	16,64,961	10	6,37,52,000	93,02,749	15
11	Kozhikode	6,10,14,300	2,02,902	0	1,37,92,800	1,62,13,542	118	7,48,07,100	1,64,16,444	22
12	Wayanad	2,64,01,450	75,69,448	29	94,98,550	13,16,992	14	3,59,00,000	88,86,440	25
13	Kannur	3,57,49,770	60,42,908	17	1,36,65,893	55,47,879	41	4,94,15,663	1,15,90,787	23
14	Kasaragod	2,20,07,252	50,73,076	23	1,17,42,748	28,21,581	24	3,37,50,000	78,94,657	23
TOTAL		53,93,14,863	9,84,97,875	18	22,27,95,321	6,59,05,928	30	76,21,10,184	16,44,03,804	22

10.14. BANK WISE BREAKUP OF CROP LOAN & TERM LOAN ACHIEVEMENT UNDER PRIMARY SECTOR FOR 2021-22 AS AT JUNE 2021

(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	35,45,394	31	49,43,878	21,94,594	44	1,63,00,438	57,39,988	35
2	BANK OF INDIA	41,70,806	6,80,962	16	19,02,937	11,96,418	63	60,73,743	18,77,380	31
3	BANK OF MAHARASHTRA	1,70,833	17,491	10	92,337	28,291	31	2,63,171	45,782	17
4	CANARA BANK	6,44,51,351	2,53,43,933	39	2,64,66,166	73,51,576	28	9,09,17,517	3,26,95,509	36
5	CENTRAL BANK OF INDIA	79,45,298	16,01,502	20	43,71,895	14,51,195	33	1,23,17,194	30,52,697	25
6	INDIAN BANK	84,47,218	25,78,309	31	49,99,067	9,66,886	19	1,34,46,286	35,45,195	26
7	INDIAN OVERSEAS BANK	1,25,11,016	16,75,993	13	46,06,782	20,22,341	44	1,71,17,798	36,98,334	22
8	PUNJAB & SIND BANK	14,666	0	0	4,219	0	0	18,885	0	0
9	PUNJAB NATIONAL BANK	68,67,922	1,89,141	3	29,05,518	1,77,594	6	97,73,440	3,66,735	4
10	STATE BANK OF INDIA	8,33,20,191	56,36,322	7	3,51,60,280	66,30,750	19	11,84,80,471	1,22,67,072	10
11	UCO BANK	15,47,383	2,18,131	14	7,27,894	2,45,902	34	22,75,277	4,64,033	20
12	UNION BANK OF INDIA	1,70,01,410	24,26,010	14	74,96,808	17,94,273	24	2,44,98,217	42,20,283	17
	Total - Public Sector Commercial Banks	21,78,04,653	4,39,13,188	20	9,36,77,783	2,40,59,819	26	31,14,82,436	6,79,73,007	22
B	RRB - K G B	7,52,73,766	1,48,65,255	20	2,26,57,334	68,88,266	30	9,79,31,099	2,17,53,521	22
	Total- Public Sector Banks including RRB	29,30,78,419	5,87,78,443	20	11,63,35,117	3,09,48,085	27	40,94,13,536	8,97,26,528	22

10.14. BANK WISE BREAKUP OF CROP LOAN & TERM LOAN ACHIEVEMENT UNDER PRIMARY SECTOR FOR 2021-22 AS AT JUNE 2021

(Amount in Thousands)

SI. 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	1,92,759	8	14,96,051	3,88,145	26	39,35,496	5,80,904	15
2	BANDHAN BANK	54,834	0	0	22,542	0	0	77,376	0	0
3	CSB BANK	74,40,495	32,28,593	43	30,41,941	4,59,545	15	1,04,82,436	36,88,138	35
4	CITY UNION BANK	1,33,850	48,863	37	96,174	6,038	6	2,30,024	54,901	24
5	DHANLAXMI BANK	55,78,646	5,32,720	10	24,34,131	6,87,730	28	80,12,777	12,20,450	15
6	FEDERAL BANK	4,57,95,094	1,28,73,263	28	1,82,90,366	67,26,362	37	6,40,85,460	1,95,99,625	31
7	HDFC BANK	1,05,56,552	11,30,219	11	49,17,556	10,64,164	22	1,54,74,108	21,94,383	14
8	ICICI BANK	81,90,717	17,13,058	21	48,51,208	7,22,198	15	1,30,41,925	24,35,256	19
9	IDBI BANK	38,63,094	12,56,761	33	26,33,307	11,84,818	45	64,96,401	24,41,579	38
10	IDFC FIRST Bank	1,53,292	0	0	56,328	1,70,061	302	2,09,620	1,70,061	81
11	INDUS IND BANK	23,01,205	9,75,650	42	10,08,765	21,55,965	214	33,09,970	31,31,615	95
12	JAMMU & KASHMIR BANK	22,666	0	0	10,110	10,285	102	32,776	10,285	31
13	KARNATAKA BANK	5,35,618	1,098	0	2,57,776	37,720	15	7,93,394	38,818	5
14	KARUR VYSYA BANK	3,70,638	22,011	6	1,98,156	92,522	47	5,68,794	1,14,533	20
15	KOTAK MAHINDRA BANK	6,05,741	0	0	2,85,685	72,526	25	8,91,426	72,526	8
16	LAKSHMI VILAS BANK	99,903	2,703	3	44,500	1,676	4	1,44,404	4,379	3
17	RBL Bank	28,841	26,740	93	8,047	0	0	36,888	26,740	72
18	SOUTH INDIAN BANK	2,00,57,496	25,43,002	13	98,51,283	39,85,559	40	2,99,08,778	65,28,561	22
19	T.N.MERCANTILE BANK	3,88,342	67,461	17	1,93,489	81,151	42	5,81,831	1,48,612	26
20	YES BANK	1,36,933	0	0	66,008	2,62,466	398	2,02,942	2,62,466	129
	Total-Private Sector Commercial Banks	10,87,53,401	2,46,14,901	23	4,97,63,424	1,81,08,930	36	15,85,16,824	4,27,23,831	27
D	SMALL BANK									
1	ESAF	35,22,418	33,590	1	29,58,122	9,09,403	31	64,80,540	9,42,993	15
2	Ujjivan Small Finance Bank	1,23,068	1,110	1	63,583	9,661	15	1,86,651	10,771	6
	Total- Small Finance Banks	36,45,487	34,700	1	30,21,705	9,19,064	30	66,67,191	9,53,764	14
	Total Commercial Banks + RRB + SFB	40,54,77,306	8,34,28,044	21	16,91,20,245	4,99,76,079	30	57,45,97,551	13,34,04,124	23
E	Co-operative Sector									
1	DIST CO-OPERATIVE BANKS	8,70,56,357	1,15,39,015	13	3,43,53,839	87,17,901	25	12,14,10,196	2,02,56,916	17
2	KSCARDB (incl. PCARDBs)	97,94,354	4,21,598	4	60,65,411	38,29,231	63	1,58,59,765	42,50,829	27
3	KSCB	3,69,86,846	31,09,218	8	1,32,55,826	33,82,717	26	5,02,42,672	64,91,935	13
	Total - Co-operative Sector	13,38,37,557	1,50,69,831	11	5,36,75,076	1,59,29,849	30	18,75,12,633	3,09,99,680	17
	GRAND TOTAL	53,93,14,863	9,84,97,875	18	22,27,95,321	6,59,05,928	30	76,21,10,184	16,44,03,804	22

10.15. DISTRICTWISE DATA ON FLOW OF BANK CREDIT TO MINORITIES AS AT JUNE 2021

(Rs.in crores)

	Outstanding			
	AS ON 30.06.2020		AS ON 30.06.2021	
	No.	Amount	No.	Amount
TRIVANDRUM				
Christians	1,16,028	3,054	1,27,015	2,982
Muslims	1,20,825	2,007	1,17,461	2,825
Sikhs	163	2	403	9
Jains	8	0	23	6
NeoBudhists	29	1	16	0
Zorashtrians	1	0	1	3
Total	2,37,054	5,065	2,44,919	5,825
KOLLAM				
Christians	1,04,893	3,269	1,55,862	4,700
Muslims	1,36,844	4,950	1,09,351	3,433
Sikhs	0	0	0	0
Jains	0	0	0	0
NeoBudhists	0	0	0	0
Zorashtrians	0	0	0	0
Total	2,41,737	8,219	2,65,213	8,132
PATHANAMTHITTA				
Christians	2,11,978	4,218	2,17,210	4,308
Muslims	99,863	2,154	89,723	1,093
Sikhs	25	4	0	0
Jains	1	1	0	0
NeoBudhists	14	14	0	0
Zorashtrians	1	0	0	0
Total	3,11,882	6,391	3,06,933	5,401
ALAPPUZHA				
Christians	1,03,997	1,436	1,42,120	2,729
Muslims	1,45,216	671	1,13,637	2,405
Sikhs	71	4	80	1
Jains	0	0	0	0
NeoBudhists	67	3	82	3
Zorashtrians	0	0	0	0
Total	2,49,351	2,114	2,55,919	5,138
KOTTAYAM				
Christians	2,22,833	5,381	2,78,180	7,865
Muslims	46,691	962	50,759	1,659
Sikhs	0	0	100	6
Jains	0	0	7	0
NeoBudhists	0	0	21	0
Zorashtrians	0	0	8	0
Total	2,69,524	6,343	3,29,075	9,530
IDUKKI				
Christians	1,61,552	3,012	1,63,366	3,420
Muslims	46,067	843	45,246	927
Sikhs	0	0	0	0
Jains	0	0	0	0
NeoBudhists	0	0	0	0
Zorashtrians	0	0	0	0
Total	2,07,619	3,855	2,08,612	4,347
ERNAKULAM				
Christians	5,73,578	9,645	3,02,192	11,961
Muslims	2,00,102	6,601	1,39,622	4,484
Sikhs	167	12	223	8
Jains	50	9	164	19
NeoBudhists	47	1	185	94
Zorashtrians	14	0	11	0
Total	7,73,958	16,268	4,42,397	16,566

10.15. DISTRICTWISE DATA ON FLOW OF BANK CREDIT TO MINORITIES AS AT JUNE 2021

(Rs.in crores)

	Outstanding			
	AS ON 30.06.2020		AS ON 30.06.2021	
	No.	Amount	No.	Amount
THRISSUR				
Christians	2,01,535	4,404	2,00,002	6,294
Muslims	1,38,166	2,659	1,75,504	4,519
Sikhs	23	0	158	1
Jains	17	0	4	0
NeoBudhists	2	0	62	1
Zorashtrians	16	0	21	0
Total	3,39,759	7,064	3,75,751	10,815
PALAKKAD				
Christians	1,37,528	2,168	1,65,520	2,646
Muslims	3,92,251	6,879	5,03,781	8,898
Sikhs	0	0	0	0
Jains	0	0	0	0
NeoBudhists	0	0	0	0
Zorashtrians	0	0	0	0
Total	5,29,779	9,047	6,69,301	11,545
MALAPPURAM				
Christians	48,510	1,221	34,060	1,062
Muslims	5,25,403	9,433	4,91,730	9,299
Sikhs	0	0	899	15
Jains	0	0	16	0
NeoBudhists	0	0	190	5
Zorashtrians	0	0	12	0
Total	5,73,913	10,655	5,26,907	10,381
KOZHIKODE				
Christians	61,968	3,686	53,248	1,478
Muslims	2,11,387	6,021	2,49,197	5,306
Sikhs	31	1	40	2
Jains	12	1	100	3
NeoBudhists	15	1	0	0
Zorashtrians	3	0	0	0
Total	2,73,416	9,710	3,02,585	6,789
WAYANAD				
Christians	1,41,144	2,155	1,29,697	2,310
Muslims	1,64,773	2,111	1,42,266	2,086
Sikhs	10	0	47	4
Jains	192	5	245	6
NeoBudhists	3	0	106	2
Zorashtrians	0	0	5	0
Total	3,06,122	4,271	2,72,366	4,407
KANNUR				
Christians	89,203	1,992	91,934	7,108
Muslims	1,11,990	2,415	1,52,391	9,716
Sikhs	5	1	21	2
Jains	0	0	60	2
NeoBudhists	17	0	635	18
Zorashtrians	0	0	10	1
Total	2,01,215	4,409	2,45,051	16,847
KASARAGOD				
Christians	1,28,875	2,038	76,973	1,186
Muslims	2,69,882	2,799	3,04,305	4,307
Sikhs	16	1	13	0
Jains	9	1	20	1
NeoBudhists	0	0	270	6
Zorashtrians	35	1	13	0
Total	3,98,817	4,840	3,81,594	5,501
GRAND TOTAL	49,14,146	132 98,250	48,26,623	1,21,224

10.16. PERFORMANCE UNDER KISAN CREDIT CARD SCHEME AS AT JUNE 2021

(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	134	201	19	74	134	201	19	74	153	275	14,736	19,825	3,073	10,175	17,809	30,000	95
2	BANK OF INDIA	123	170	6	24	4,199	3,686	116	509	4,315	4,195	15,304	18,204	390	2,321	15,694	20,525	15,694
3	BANK OF MAHARASHTRA	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4	CANARA BANK	19,886	42,621	2,145	10,725	19,886	42,621	2,145	10,725	22,031	53,346	2,46,909	3,98,529	32,921	1,01,236	2,79,830	4,99,765	1,63,985
5	CENTRAL BANK OF INDIA	229	266	4	46	229	266	4	46	233	312	11,200	10,372	291	1,452	11,491	11,824	0
6	INDIAN BANK	224	462	0	0	224	462	0	0	224	462	8,705	12,550	0	0	8,705	12,550	8,705
7	INDIAN OVERSEAS BANK	2,068	2,932	1,190	1,823	2,068	2,932	1,190	1,823	3,258	4,755	2,30,761	34,540	1,36,561	25,735	3,67,322	60,275	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	1,189	1,691	58	692	1,189	1,691	58	692	1,247	2,383	12,876	22,420	107	697	12,983	23,117	0
10	STATE BANK OF INDIA	1,070	1,398	61	1,246	1,070	1,396	61	1,246	1,131	2,642	99,902	1,16,941	1,978	24,440	1,01,880	1,41,381	67,674
11	UCO BANK	153	259	1	8	153	259	1	8	154	267	2,542	3,436	49	396	2,591	3,832	2,736
12	UNION BANK OF INDIA	1,454	3,124	0	0	11,457	14,435	0	0	11,457	14,435	53,998	79,025	5,301	38,514	59,299	1,17,540	0
	Total- Public Sector Commercial Banks	26,530	53,124	3,484	14,638	40,609	67,949	3,594	15,123	44,203	83,072	6,96,933	7,15,842	1,80,671	2,04,966	8,77,604	9,20,809	2,58,889
B	R R B - KERALA GRAMIN BANK	40,885	50,159	166	1,183	40,885	50,159	166	1,183	41,051	51,342	2,61,937	2,82,171	39,835	1,23,722	3,01,772	4,05,893	1,97,428
	Total- Public Sector Banks including RRB	67,415	1,03,283	3,650	15,821	81,494	1,18,108	3,760	16,306	85,254	1,34,414	9,58,870	9,98,013	2,20,506	3,28,688	11,79,376	13,26,702	4,56,317
C	PRIVATE SECTOR COMMERCIAL BANKS																	

10.16. PERFORMANCE UNDER KISAN CREDIT CARD SCHEME AS AT JUNE 2021

(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	17	391	0	0	17	391	17	391	409	385	1,039	31,474	1,448	31,859	1,448
2	BANDHAN BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3	CSB BANK	83	77	92	1,950	83	77	92	1,950	175	2,027	455	383	349	10,688	804	11,071	0
4	CITY UNION BANK	0	0	0	0	0	0	0	0	0	0	867	926	0	0	867	926	0
5	DHANLAXMI BANK	32	40	1	13	32	40	1	13	33	53	538	636	134	1,282	672	1,918	0
6	FEDERAL BANK	25,403	32,738	5,433	20,222	25,403	32,738	5,433	20,222	30,836	52,960	81,189	1,74,911	15,955	2,17,856	97,144	3,92,767	18,265
7	HDFC BANK	2,476	1,391	776	14,942	2,476	1,391	776	14,942	3,252	16,333	2,48,028	1,07,628	22,980	1,52,275	2,71,008	2,59,903	0
8	ICICI BANK	0	0	742	6,713	0	0	742	6,713	742	6,713	0	0	1,415	31,497	1,415	31,497	0
9	IDBI BANK	1,241	3,329	26	176	1,241	3,329	26	176	1,267	3,505	11,803	29,960	1,292	21,946	13,095	51,906	13,095
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	0	0	1	9	0	0	1	9	1	9	0	0	1	9	1	9	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	0	0	0	0	0	0	0	0	0	0	26	40	7	763	33	803	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	2,043	2,887	1,674	5,258	2,043	2,887	1,674	5,258	3,717	8,145	8,357	11,442	11,645	2,20,195	20,002	2,31,636	452
19	T.N.MERCANTILE BANK	2	1	0	0	2	1	0	0	2	1	13	29	0	0	13	29	0
20	YES BANK	0	0	0	0	0	0	0	0	0	0	13	0	0	0	13	0	0
	Total- Pvt Sector Commercial Banks	31,280	40,463	8,762	49,674	31,280	40,463	8,762	49,674	40,042	90,137	3,51,698	3,26,340	54,817	6,87,985	4,06,515	10,14,325	33,260
D	SMALL FINANCE BANKS																	
1	ESAF	0	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	0
	Total- Small Finance Banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Total - Commercial Banks + RRB + SFB	98,695	1,43,746	12,412	65,495	1,12,774	1,58,571	12,522	65,980	1,25,296	2,24,551	13,10,568	13,24,354	2,75,323	10,16,673	15,85,891	23,41,027	4,89,577
E	CO-OPERATIVE BANKS																	
1	DIST CO-OPERATIVE BANKS	3,849	3,517	0	0	3,849	3,517	0	0	3,849	3,517	28,889	21,668	0	0	28,889	21,668	0
2	KSCARDB (incl. PCARDBs)	0	0	0	0	0	0	0	0	0	0	220	217	0	0	220	217	2
3	KSCB	18,792	28,197	481	1,078	18,792	28,197	481	1,078	19,273	29,275	5,50,365	3,34,312	48,510	62,990	5,98,875	3,97,302	97,311
	Total Co-operative Banks	22,641	31,714	481	1,078	22,641	31,714	481	1,078	23,122	32,792	5,79,474	3,56,197	48,510	62,990	6,27,984	4,19,187	97,313
	Total - Banking Sector	1,21,336	1,75,460	12,893	66,573	1,35,415	1,90,285	13,003	67,058	1,48,418	2,57,344	18,90,042	16,80,551	3,23,833	10,79,663	22,13,875	27,60,214	5,86,890

10.17. PERFORMANCE UNDER WCC & CUY AS AT JUNE 2021

(Rs. in Lakhs)

SI No.	BANK	Weavers Credit Card (WCC)		Coir Udyami Yojana (CUI)		
		Outstanding		Disbursed during the Quarter		Disbursed during the Quarter
		No.	Amt	Amt	No.	Amt
A	PUBLIC SECTOR COMMERCIAL BANKS					
1	BANK OF BARODA	0	0	0	0	0
2	BANK OF INDIA	50	48	11	0	0
3	BANK OF MAHARASHTRA	0	0	0	0	0
4	CANARA BANK	123	73	0	0	0
5	CENTRAL BANK OF INDIA	6	5	0	0	0
6	INDIAN BANK	0	0	0	0	0
7	INDIAN OVERSEAS BANK	48	26	2	0	0
8	PUNJAB & SIND BANK	0	0	0	0	0
9	PUNJAB NATIONAL BANK	0	0	0	0	0
10	STATE BANK OF INDIA	7	5	0	31	306
11	UCO BANK	14	3	0	0	0
12	UNION BANK OF INDIA	86	48	0	112	101
	Total- Public Sector Commercial Banks	334	207	13	143	407
B	R R B - KERALA GRAMIN BANK	79	25	0	0	0
	Total- Public Sector Banks including RRB	413	232	13	143	407
C	PRIVATE SECTOR COMMERCIAL BANKS					
1	AXIS BANK	0	0	0	0	0
2	BANDHAN BANK	0	0	0	0	0
3	CSB BANK	0	0	0	0	0
4	CITY UNION BANK	0	0	0	0	0
5	DHANLAXMI BANK	0	0	0	0	0
6	FEDERAL BANK	0	0	0	0	0
7	HDFC BANK	0	0	0	0	0
8	ICICI BANK	0	0	0	0	0
9	IDBI BANK	1	4	4	0	0
10	IDFC FIRST Bank	0	0	0	0	0
11	INDUS IND BANK	0	0	0	0	0
12	JAMMU & KASHMIR BANK	0	0	0	0	0
13	KARNATAKA BANK	0	0	0	0	0
14	KARUR VYSYA BANK	0	0	0	0	0
15	KOTAK MAHINDRA BANK	0	0	0	0	0
16	LAKSHMI VILAS BANK	0	0	0	0	0
17	RBL Bank	0	0	0	0	0
18	SOUTH INDIAN BANK	0	0	0	0	0
19	T.N.MERCANTILE BANK	0	0	0	0	0
20	YES BANK	0	0	0	0	0
	Total- Pvt Sector Commercial Banks	1	4	4	0	0
D	SMALL FINANCE BANKS					
1	ESAF	0	0	0	0	0
2	Ujjivan Small Finance Bank	0	0	0	0	0
	Total- Small Finance Banks	0	0	0	0	0
	Total - Commercial Banks + RRB + SFB	414	236	17	143	407
E	CO-OPERATIVE BANKS					
1	DIST CO-OPERATIVE BANKS	0	0	0	0	0
2	KSCARDB (incl. PCARDBs)	0	0	0	0	0
3	KSCB	0	0	0	0	0
	Total Co-operative Banks	0	0	0	0	0
	Total - Banking Sector	414	236	17	143	407

10.18. MICRO FINANCE - Cumulative Performance of Banks in Kerala State as at JUNE 2021

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	8,250	4,950	7,890	4,701	4,750	811	671	170
2	BANK OF INDIA	15,550	2,115	14,611	1,815	2,429	1,100	425	1,000
3	BANK OF MAHARASHTRA	0	0	0	0	0	0	0	0
4	CANARA BANK	83,158	20,856	93,158	20,856	34,737	70,086	842	476
5	CENTRAL BANK OF INDIA	11,354	4,350	11,354	4,351	763	682	52	118
6	INDIAN BANK	12,723	1,651	12,723	1,651	19	35	251	483
7	INDIAN OVERSEAS BANK	11,926	21,480	10,285	18,450	3,210	5,310	581	1,296
8	PUNJAB & SIND BANK	0	0	0	0	0	0	0	0
9	PUNJAB NATIONAL BANK	12,323	1,866	12,010	1,794	1,232	2,125	1,257	2,567
10	STATE BANK OF INDIA	16,060	6,065	14,913	5,573	3,139	1,348	66	38
11	UCO BANK	1,512	293	1,467	255	652	164	172	83
12	UNION BANK OF INDIA	5,794	93,173	40,794	76,973	803	916	14	45
	Total- Public Sector Commercial Banks	1,78,650	1,56,798	2,19,205	1,36,419	51,734	82,577	4,331	6,276
B	R R B - KERALA GRAMIN BANK	65,335	13,959	50,925	11,277	12,438	4,131	1,187	490
	Total- Public Sector Banks including RRB	2,43,985	1,70,757	2,70,130	1,47,696	64,172	86,708	5,518	6,766
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	30	9	27	8	0	0	0	0
4	CITY UNION BANK	0	0	0	0	0	0	0	0
5	DHANLAXMI BANK	12,069	3,636	12,010	3,622	1,012	254	11	3
6	FEDERAL BANK	15,872	2,836	113	11	0	0	0	0
7	HDFC BANK	25,933	3,359	25,933	3,359	0	0	0	0
8	ICICI BANK	11,796	958	11,796	958	9,615	809	1,658	148
9	IDBI BANK	6,964	72	6,762	12,518	245	551	144	296
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	2,017	395	1,376	285	0	0	0	0
19	T.N.MERCANTILE BANK	18	1	18	1	0	0	0	0
20	YES BANK	0	0	0	0	0	0	0	0
	Total- Pvt Sector Commercial Banks	74,706	11,266	58,042	20,763	10,872	1,614	1,813	447
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	3,18,691	1,82,023	3,28,172	1,68,458	75,044	88,322	7,331	7,213
E	CO-OPERATIVE BANKS								
1	DIST CO-OPERATIVE BANKS	2,107	264	2,107	264	231	68	8	2
2	KSCARDB (incl. PCARDBs)	0	0	0	0	0	0	0	0
3	KSCB	51,265	6,255	29,701	4,914	15,303	4,622	64	11
	Total Co-operative Banks	53,372	6,519	31,808	5,178	15,534	4,690	72	13
	Total - Banking Sector	3,72,063	1,88,542	3,59,980	1,73,636	90,578	93,013	7,403	7,226

10.19. MICRO FINANCE - Cumulative Performance of Banks in Kerala State as at JUNE 2021 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	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	10	10	41	265	41	265	41	265	7,880	14,800	5,253	11,931	140	170	419
2	BANK OF INDIA	0	0	122	729	122	729	122	729	7,425	13,094	2,429	3,957	425	707	1,11,375
3	BANK OF MAHARASHTRA	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4	CANARA BANK	367	367	2,787	7,314	2,787	7,314	2,787	7,314	65,367	1,37,230	672	4,496	842	476	7,84,404
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	41	41	154	419	154	419	154	419	3,961	5,012	598	581	485	1,312	65,786
8	PUNJAB & SIND BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
9	PUNJAB NATIONAL BANK	9	9	46	280	58	296	58	296	5,807	10,440	1,232	2,125	1,257	2,567	51,101
10	STATE BANK OF INDIA	102	102	420	2,496	420	2,496	420	2,496	16,489	27,473	212	1,187	0	0	0
11	UCO BANK	7	7	6	33	6	33	6	33	408	1,256	176	565	83	356	3,794
12	UNION BANK OF INDIA	185	185	121	10,121	121	10,121	121	10,121	22,012	79,121	742	5,128	201	3,812	0
	Total- Public Sector Commercial Banks	721	721	3,697	21,657	3,709	21,673	3,709	21,673	1,29,349	2,88,426	11,314	29,970	3,433	9,400	10,16,879
B	R R B - KERALA GRAMIN BANK	0	0	83	360	83	360	83	360	28,081	25,904	15,105	50,760	79	124	1,21,502
	Total- Public Sector Banks including RRB	721	721	3,780	22,017	3,792	22,033	3,792	22,033	1,57,430	3,14,330	26,419	80,730	3,512	9,524	11,38,381
C	PRIVATE SECTOR COMMERCIAL BANKS															
1	AXIS BANK	0	0	0	0	0	0	0	0	1	10	0	0	0	0	1
2	BANDHAN BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3	CSB BANK	0	0	10	4	11	4	11	4	95	98	0	0	0	0	41
4	CITY UNION BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5	DHANLAXMI BANK	124	124	124	1,124	124	1,117	124	1,117	12,041	45,011	1,012	1,723	11	26	1,60,099
6	FEDERAL BANK	1	1	21	98	35	107	35	107	2,471	3,360	125	341	6	12	34,232
7	HDFC BANK	0	0	519	2,379	519	2,379	519	2,379	25,933	60,472	0	0	0	0	0
8	ICICI BANK	0	0	0	0	0	0	0	0	25	57	0	0	0	0	325
9	IDBI BANK	103	103	103	343	103	343	103	343	6,964	12,937	245	551	144	296	69,640
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	24	50	0	0	0	0	0
14	KARUR VYSA 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	3	3	3	26	3	26	3	26	341	469	0	0	0	0	0
19	T.N.MERCANTILE BANK	0	0	0	0	0	0	0	0	37	36	0	0	0	0	37
20	YES BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Total- Pvt Sector Commercial Banks	231	231	780	3,974	795	3,976	795	3,976	47,932	1,22,499	1,382	2,615	161	334	2,64,375
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	952	952	4,560	25,991	4,587	26,009	4,587	26,009	2,05,362	4,36,829	27,801	83,345	3,673	9,858	14,02,756
E	CO-OPERATIVE BANKS															
1	DIST CO-OPERATIVE BANKS	0	0	30	83	30	83	30	83	1,068	1,073	231	433	8	35	34,910
2	KSCARDB (incl. PCARDBs)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3	KSCB	315	998	358	2,317	358	2,317	358	2,317	79,171	56,969	6,848	13,990	124	190	1,99,680
	Total Co-operative Banks	315	998	388	2,400	388	2,400	388	2,400	80,239	58,042	7,079	14,423	132	225	2,34,590
	Total - Banking Sector	1,267	1,950	4,948	28,392	4,975	28,409	4,975	28,409	2,85,601	4,94,871	34,880	97,768	3,805	10,083	16,37,346

10.20. MICRO FINANCE - Cumulative Performance of Banks in Kerala State as at JUNE 2021 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	48	48	80	520	80	520	80	520	7,880	14,800	5,253	11,931	0	0	800
2	BANK OF INDIA	0	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	0
4	CANARA BANK	367	367	2,787	7,314	2,787	7,314	2,787	2,787	65,367	1,37,230	672	4,496	842	476	7,84,404
5	CENTRAL BANK OF INDIA	171	171	410	2,952	410	2,899	410	2,899	6,818	25,667	688	3,109	52	118	1,01,890
6	INDIAN BANK	121	121	123	910	123	910	123	910	15,480	39,467	11	21	234	468	1,87,580
7	INDIAN OVERSEAS BANK	31	48	5,265	7,261	5,210	7,156	1,296	3,425	7,965	7,761	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	0	0	24	35	0	0	0	0	0
11	UCO BANK	7	7	6	33	6	33	6	33	408	1,256	176	565	83	356	3,794
12	UNION BANK OF INDIA	0	3,126	0	0	0	0	5,392	8,896	37,245	4,91,225	0	0	0	0	0
	Total- Public Sector Commercial Banks	745	3,888	8,671	18,990	8,616	18,832	10,094	19,471	1,41,187	7,17,441	6,800	20,122	1,211	1,418	10,78,468
B	R R B - KERALA GRAMIN BANK	0	0	441	2,561	441	2,561	441	2,561	15,184	50,884	15,105	50,760	79	124	81,815
	Total- Public Sector Banks including RRB	745	3,888	9,112	21,551	9,057	21,393	10,535	22,032	1,56,371	7,68,325	21,905	70,882	1,290	1,542	11,60,283
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	5	1	5	1	5	1	6	1	0	0	0	0	3
4	CITY UNION BANK	0	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	1,050	1,897	1,012	1,723	0	0	2,756
6	FEDERAL BANK	21	98	21	98	35	107	35	107	2,471	3,360	77	199	21	21	1,426
7	HDFC BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
8	ICICI BANK	58	58	213	1,099	213	1,099	213	1,099	10,274	20,656	8,795	17,726	1,468	2,926	1,49,625
9	IDBI BANK	103	103	103	343	103	343	103	343	6,964	12,937	245	551	144	296	69,640
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	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
	Total- Pvt Sector Commercial Banks	182	259	342	1,541	356	1,549	356	1,549	20,765	38,850	10,129	20,199	1,633	3,243	2,23,450
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	927	4,147	9,454	23,092	9,413	22,943	10,891	23,581	1,77,136	8,07,176	32,034	91,081	2,923	4,785	13,83,733
E	CO-OPERATIVE BANKS															
1	DIST CO-OPERATIVE BANKS	0	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	0
3	KSCB	128	128	178	1,157	178	1,157	178	1,157	69,015	37,720	3,098	4,322	124	190	2,74,491
	Total Co-operative Banks	128	128	178	1,157	178	1,157	178	1,157	69,015	37,720	3,098	4,322	124	190	2,74,491
	Total - Banking Sector	1,055	4,275	9,632	24,249	9,591	24,099	11,069	24,738	2,46,151	8,44,896	35,132	95,403	3,047	4,975	16,58,224

10.21. MICRO FINANCE - Cumulative Performance of Banks in Kerala State as at JUNE 2021
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		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	1	2	0	0	0	0	42	58	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	14	528	0	0	0	0	2,064	150
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	31	32	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	0	0	26	726	0	0	0	0	520	26
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	1,118	4,587	0	0	0	0	0	0
	Total- Public Sector Commercial Banks	1	2	0	0	0	0	1,231	5,931	0	0	0	0	2,594	177
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	1	2	0	0	0	0	1,231	5,931	0	0	0	0	2,594	177
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	5	1	5	1	5	1	6	1	0	0	0	0	3	6
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	1	1	1	1	1	1	228	339	0	0	0	0	1,446	1
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	6	2	6	2	6	2	236	341	0	0	0	0	1,479	9
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	7	4	6	2	6	2	1,467	6,272	0	0	0	0	4,073	186
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	7	4	6	2	6	2	1,467	6,272	0	0	0	0	4,073	186

10.22. PROGRESS REPORT ON ATMs BY THE BANK AS AT JUNE 2021

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	242	176	66	0	242	242
2	BANK OF INDIA	0	0	0	167	59	108	0	167	167
3	BANK OF MAHARASHTRA	10	10	0	10	10	0	0	0	0
4	CANARA BANK	38	29	9	895	626	269	2	895	895
5	CENTRAL BANK OF INDIA	0	0	0	65	57	8	0	0	0
6	INDIAN BANK	0	0	0	200	161	39	0	56	56
7	INDIAN OVERSEAS BANK	0	0	0	177	147	30	1	177	177
8	PUNJAB & SIND BANK	0	0	0	4	4	0	0	0	0
9	PUNJAB NATIONAL BANK	0	0	0	242	152	90	0	90	187
10	STATE BANK OF INDIA	178	13	165	3,612	1,746	1,866	1	1,746	1,746
11	UCO BANK	0	0	0	41	35	6	0	41	41
12	UNION BANK OF INDIA	0	0	0	519	356	163	0	47	41
	Total- Public Sector Commercial Banks	226	52	174	6,174	3,529	2,645	4	3,461	3,552
B	R R B - KERALA GRAMIN BANK	0	0	0	324	313	11	10	324	324
	Total- Public Sector Banks including RRB	226	52	174	6,498	3,842	2,656	14	3,785	3,876
C	PRIVATE SECTOR COMMERCIAL BANKS									
1	AXIS BANK	4	4	0	299	189	110	0	0	0
2	BANDHAN BANK	0	0	0	9	9	0	0	0	0
3	CSB BANK	0	0	0	175	142	33	0	0	142
4	CITY UNION BANK	0	0	0	40	30	10	0	0	40
5	DHANLAXMI BANK	0	0	0	137	102	35	0	137	137
6	FEDERAL BANK	0	0	0	926	544	382	0	926	926
7	HDFC BANK	4	1	3	354	222	132	3	354	354
8	ICICI BANK	0	0	0	271	271	0	0	271	271
9	IDBI BANK	0	0	0	103	69	34	0	107	107
10	IDFC FIRST Bank	0	0	0	9	9	0	0	0	0
11	INDUS IND BANK	0	0	0	74	54	20	0	0	0
12	JAMMU & KASHMIR BANK	0	0	0	0	0	0	0	0	0
13	KARNATAKA BANK	0	0	0	24	11	13	0	0	0
14	KARUR VYSYA BANK	0	0	0	27	23	4	0	0	27
15	KOTAK MAHINDRA BANK	0	0	0	35	31	4	0	0	0
16	LAKSHMI VILAS BANK	0	0	0	15	15	0	0	0	0
17	RBL Bank	0	0	0	8	0	8	0	0	0
18	SOUTH INDIAN BANK	3	0	3	675	398	277	0	555	675
19	T.N.MERCANTILE BANK	0	0	0	22	19	3	0	0	0
20	YES BANK	0	0	0	0	0	0	0	0	0
	Total- Pvt Sector Commercial Banks	11	5	6	3,203	2,138	1,065	3	2,350	2,679
D	SMALL FINANCE BANKS									
1	ESAF	5	5	0	207	207	0	0	207	207
2	Ujjivan Small Finance Bank	0	0	0	15	0	15	0	0	0
	Total- Small Finance Banks	5	5	0	222	207	15	0	207	207
	Total - Commercial Banks + RRB + SFB	242	62	180	9,923	6,187	3,736	17	6,342	6,762
E	CO-OPERATIVE BANKS									
1	DIST CO-OPERATIVE BANKS	0	0	0	7	6	1	1	7	7
2	KSCARDB (incl. PCARDBs)	0	0	0	0	0	0	0	0	0
3	KSCB	0	0	0	296	217	79	5	60	80
	Total Co-operative Banks	0	0	0	303	223	80	6	67	87
	Total - Banking Sector	242	62	180	10,226	6,410	3,816	23	6,409	6,849

10.23. PROGRESS REPORT ON JOINT LIABILITY GROUPS (JLGs) AS AT JUNE 2021

(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	1	2	1	2	630	1,271
2	BANK OF INDIA	9	36	743	2,390	743	2,390	1,456	2,829
3	BANK OF MAHARASHTRA	0	0	0	0	0	0	0	0
4	CANARA BANK	2,081	6,434	2,081	6,434	2,081	6,434	21,810	61,051
5	CENTRAL BANK OF INDIA	22	29	22	26	22	26	1,323	1,603
6	INDIAN BANK	0	0	0	0	0	0	287	588
7	INDIAN OVERSEAS BANK	78	179	78	179	78	179	3,308	7,498
8	PUNJAB & SIND BANK	0	0	0	0	0	0	0	0
9	PUNJAB NATIONAL BANK	6	12	6	12	6	12	617	1,260
10	STATE BANK OF INDIA	12	39	12	39	12	39	521	437
11	UCO BANK	0	0	0	0	0	0	127	252
12	UNION BANK OF INDIA	0	0	0	0	0	0	20,024	18,932
	Total- Public Sector Commercial Banks	2,208	6,729	2,943	9,082	2,943	9,082	50,103	95,721
B	R R B - KERALA GRAMIN BANK	552	1,073	552	1,073	552	1,073	7,905	12,458
	Total- Public Sector Banks including RRB	2,760	7,802	3,495	10,155	3,495	10,155	58,008	1,08,179
C	PRIVATE SECTOR COMMERCIAL BANKS								
1	AXIS BANK	3,523	980	3,523	980	3,523	980	1,07,577	14,281
2	BANDHAN BANK	0	0	0	0	0	0	0	0
3	CSB BANK	0	0	0	0	0	0	38	25
4	CITY UNION BANK	0	0	0	0	0	0	0	0
5	DHANLAXMI BANK	12	36	12	24	12	24	702	799
6	FEDERAL BANK	9	29	13	35	13	35	89	146
7	HDFC BANK	2	2	2	2	2	2	141	77
8	ICICI BANK	0	0	0	0	0	0	0	0
9	IDBI BANK	2	9	2	9	2	9	689	1,258
10	IDFC FIRST Bank	15,728	5,581	15,728	5,581	15,728	5,581	2,06,098	49,799
11	INDUS IND BANK	22,068	23,816	22,068	23,816	22,068	23,816	80,039	1,11,166
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 VYSA 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	247	411	247	411	247	411	14,466	9,298
18	SOUTH INDIAN BANK	0	0	0	0	0	0	24	19
19	T.N.MERCANTILE BANK	0	0	0	0	0	0	0	0
20	YES BANK	0	0	0	0	0	0	52	0
	Total- Pvt Sector Commercial Banks	41,591	30,864	41,595	30,859	41,595	30,859	4,09,915	1,86,868
D	SMALL FINANCE BANKS								
1	ESAF	38,891	18,190	38,891	18,190	38,891	18,190	11,90,474	3,62,722
2	Ujjivan Small Finance Bank	2,052	756	2,052	756	2,052	756	86,314	17,723
	Total- Small Finance Banks	40,943	18,946	40,943	18,946	40,943	18,946	12,76,788	3,80,445
	Total - Commercial Banks + RRB + SFB	85,294	57,612	86,033	59,959	86,033	59,959	17,44,711	6,75,492
E	CO-OPERATIVE BANKS								
1	DIST CO-OPERATIVE BANKS	0	0	0	0	0	0	63	139
2	KSCARDB (incl. PCARDBs)	279	88	279	88	292	103	8,017	4,165
3	KSCB	340	879	369	957	369	957	11,588	17,956
	Total Co-operative Banks	619	967	648	1,045	661	1,060	19,668	22,261
	Total - Banking Sector	85,913	58,579	86,681	61,004	86,694	61,019	17,64,379	6,97,753

10.24. PERFORMANCE UNDER EDUCATION LOAN SCHEME AS AT JUNE 2021 (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 %
		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	177	2,520	177	2,520	169	2,409	169	2,409	696	1,818	696	1,818	11,788	54,800	1,670	22,059	13,458	76,859	7,179	17,881	2,545	7,279	3,734	51,699	660	1,409	1.83%		
2	BANK OF INDIA	311	1,711	311	1,711	311	1,711	311	1,711	165	543	165	543	5,461	13,489	134	2,050	5,595	15,539	3,925	7,624	1,354	4,546	316	3,369	1,130	2,464	15.86%		
3	BANK OF MAHARASHTRA	15	181	15	181	15	181	15	181	15	181	15	181	172	619	0	0	172	619	132	255	30	156	10	208	37	75	12.12%		
4	CANARA BANK	771	5,937	771	5,937	771	5,937	771	5,937	2,049	3,365	2,049	3,365	62,564	2,04,743	132	31,451	62,696	2,36,194	20,427	40,050	8,627	31,681	33,642	1,64,463	7,288	20,654	8.74%		
5	CENTRAL BANK OF INDIA	39	259	39	149	39	259	39	259	39	149	39	149	7,328	24,801	605	10,878	7,933	35,679	6,177	13,501	1,288	6,601	468	15,577	1,561	4,230	11.86%		
6	INDIAN BANK	264	485	264	485	264	485	264	485	264	485	264	485	4,996	23,080	44	720	5,040	23,800	3,789	9,560	1,039	4,902	212	9,338	823	2,341	9.84%		
7	INDIAN OVERSEAS BANK	238	403	238	403	238	403	238	403	238	403	238	403	14,713	37,080	1,047	5,387	15,760	42,467	11,256	25,916	1,536	9,018	2,968	7,533	603	2,586	6.09%		
8	PUNJAB & SIND BANK	0	0	0	0	0	0	0	0	0	0	0	0	60	226	2	100	62	327	46	80	6	34	10	213	14	25	7.64%		
9	PUNJAB NATIONAL BANK	72	773	72	773	72	773	72	773	329	805	329	805	9,965	38,703	91	808	10,056	39,511	7,792	18,472	844	3,731	1,420	17,308	1,971	5,828	14.75%		
10	STATE BANK OF INDIA	1,407	14,162	1,407	14,162	1,407	14,162	1,407	14,162	5,441	12,568	5,441	12,568	66,537	2,34,793	1,876	73,896	68,413	3,08,689	48,962	1,12,891	7,263	30,098	12,188	1,65,700	5,950	19,867	6.44%		
11	UCO BANK	6	37	6	37	6	37	6	37	19	107	19	107	3,379	5,812	72	956	3,451	6,768	1,816	4,975	306	1,513	1,329	280	483	1,623	23.98%		
12	UNION BANK OF INDIA	225	1,976	1,781	12,148	225	1,976	1,781	12,148	225	1,976	1,781	3,653	27,724	77,861	1,212	19,956	28,936	97,818	20,312	58,132	4,958	22,031	3,666	17,654	4,741	12,353	12.63%		
	Total- Public Sector Commercial Banks	3,525	28,445	5,081	38,506	3,517	28,334	5,073	38,505	9,480	22,400	11,036	24,077	2,14,687	7,16,007	6,885	1,68,261	2,21,572	8,84,269	1,31,813	3,09,337	29,796	1,21,590	59,963	4,53,342	25,261	73,455	8.31%		
B	R R B - KERALA GRAMIN BANK	118	403	118	403	118	403	118	403	118	403	118	403	18,948	54,921	154	308	19,102	55,229	18,288	47,813	439	2,806	375	4,610	5,659	14,445	26.15%		
	Total- Public Sector Banks including RRB	3,643	28,848	5,199	38,909	3,635	28,737	5,191	38,908	9,598	22,803	11,154	24,480	2,33,635	7,70,928	7,039	1,68,569	2,40,674	9,39,498	1,50,101	3,57,150	30,235	1,24,396	60,338	4,57,952	30,920	87,900	9.36%		

10.24. PERFORMANCE UNDER EDUCATION LOAN SCHEME AS AT JUNE 2021 (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 %
		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	5	11	5	11	5	11	5	11	5	11	5	11	179	1,216	0	0	179	1,216	108	263	23	134	48	819	19	76	6.25%
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	14	13	14	13	14	13	14	13	14	13	14	13	2,283	4,031	0	19	2,283	4,050	2,002	2,762	203	585	78	704	1,181	1,303	32.17%
4	CITY UNION BANK	0	0	0	0	1	15	1	15	1	15	1	15	30	89	7	103	37	192	26	68	2	8	9	116	19	54	28.16%
5	DHANLAXMI BANK	21	100	21	100	21	100	21	100	86	110	86	110	2,154	4,750	112	1,368	2,266	6,118	1,997	3,753	172	856	97	1,509	780	2,017	32.97%
6	FEDERAL BANK	195	1,465	195	1,465	121	981	121	981	480	985	480	985	16,266	49,456	615	6,417	16,881	55,873	12,843	26,234	2,753	13,399	1,285	16,240	5,010	13,044	23.35%
7	HDFC BANK	26	130	26	130	11	15	11	15	14	12	14	12	1,173	2,346	2	14	1,175	2,360	1,120	2,093	53	252	2	15	75	192	8.14%
8	ICICI BANK	4	53	4	53	4	53	4	53	4	53	4	53	422	995	0	0	422	995	422	995	0	0	0	0	14	379	38.05%
9	IDBI BANK	12	117	12	117	12	117	12	117	12	51	12	51	1,153	5,999	35	506	1,188	6,505	755	1,779	121	649	312	4,077	45	182	2.80%
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	64	215	64	215	41	83	21	114	2	18	42	120	56.00%
12	JAMMU & KASHMIR BANK	0	0	0	0	0	0	0	0	0	0	0	0	15	44	0	0	15	44	13	33	1	5	1	6	0	0	0.00%
13	KARNATAKA BANK	5	47	5	47	5	47	5	47	4	21	4	21	287	906	18	238	305	1,144	224	488	33	154	48	502	102	287	25.07%
14	KARUR VYSYA BANK	1	4	1	4	0	0	0	0	0	0	0	0	114	342	11	169	125	511	63	126	25	159	37	226	50	112	21.98%
15	KOTAK MAHINDRA BANK	0	0	0	0	0	0	0	0	0	0	0	0	101	320	0	0	101	320	71	164	28	140	2	16	93	300	93.85%
16	LAKSHMI VILAS BANK	0	0	0	0	0	0	0	0	0	0	0	0	7	11	1	23	8	34	7	11	0	0	1	23	1	2	5.88%
17	RBL Bank	0	0	0	0	0	0	0	0	0	0	0	0	87	14	0	0	87	14	59	9	28	5	0	0	0	0	0.00%
18	SOUTH INDIAN BANK	10	49	10	49	10	49	10	49	321	662	321	662	8,450	27,702	736	12,767	9,186	40,469	6,144	9,283	911	2,367	2,131	28,820	2,045	2,915	7.20%
19	T.N.MERCANTILE BANK	0	0	0	0	0	0	0	0	0	0	0	0	109	277	0	0	109	277	109	277	0	0	0	0	33	79	28.58%
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	293	1,990	293	1,990	204	1,402	204	1,402	941	1,933	941	1,933	32,830	98,499	1,601	21,838	34,431	1,20,337	26,004	48,422	4,374	18,826	4,053	53,090	9,509	21,062	17.50%
D	SMALL FINANCE BANKS																											
1	ESAF	585	180	585	180	585	180	585	180	585	180	585	180	57,540	10,184	0	0	57,540	10,184	57,540	10,184	0	0	0	0	5,736	1,472	14.45%
2	Ujivan 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	585	180	585	180	585	180	585	180	585	180	585	180	57,540	10,184	0	0	57,540	10,184	57,540	10,184	0	0	0	0	5,736	1,472	14.45%
	Total - Commercial Banks + RRB + SFB	4,521	31,017	6,077	41,079	4,424	30,318	5,980	40,490	11,124	24,916	12,680	26,593	3,24,005	8,79,611	8,640	1,90,408	3,32,645	10,70,019	2,33,645	4,15,756	34,609	1,43,221	64,391	5,11,041	46,165	1,10,435	10.32%
E	CO-OPERATIVE BANKS																											
1	DIST CO-OPERATIVE BANKS	0	0	0	0	0	0	0	0	0	0	0	0	2	17	0	0	2	17	0	0	2	17	0	0	0	0	0.00%
2	KSCARDB (incl. PCARDBs)	8	103	8	97	8	93	8	97	8	93	8	93	193	730	0	0	193	730	107	223	33	175	53	332	63	130	17.81%
3	KSCB	0	0	0	0	3	17	3	17	3	17	3	17	1,502	4,118	14	295	1,516	4,413	1,050	1,967	135	713	331	1,733	902	2,165	49.05%
	Total Co-operative Banks	8	103	8	97	11	110	11	114	11	110	11	110	1,697	4,865	14	295	1,711	5,160	1,157	2,190	170	905	384	2,065	965	2,295	44.47%
	Total - Banking Sector	4,529	31,120	6,085	41,176	4,435	30,428	5,991	40,604	11,135	25,026	12,691	26,703	3,25,702	8,84,476	8,654	1,90,702	3,34,356	10,75,178	2,34,802	4,17,946	34,779	1,44,126	64,775	5,13,106	47,130	1,12,729	10.48%

10.25. DATA ON FINANCIAL ASSISTANCE TO WOMEN BENEFICIARIES AS AT JUNE 2021

(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	1,07,191	2,23,855	26,646	26,609	19,535	26,472	19,548	2,16,631	2,25,837
2	BANK OF INDIA	38,747	91,416	370	370	1,850	370	1,850	28,397	70,561
3	BANK OF MAHARASHTRA	0	0	4	4	6	4	6	1,442	5,359
4	CANARA BANK	6,08,939	17,34,421	3,73,760	3,46,239	4,56,755	3,46,239	4,56,755	9,30,454	14,34,058
5	CENTRAL BANK OF INDIA	85,494	1,08,525	17,173	17,173	22,645	17,173	22,320	85,489	1,09,351
6	INDIAN BANK	98,332	1,51,261	19,969	20,548	25,702	20,548	33,552	97,192	1,67,469
7	INDIAN OVERSEAS BANK	2,29,576	3,28,320	8,350	8,121	10,761	8,121	10,663	2,29,783	3,28,457
8	PUNJAB & SIND BANK	302	1,373	38	38	108	38	63	687	4,313
9	PUNJAB NATIONAL BANK	1,37,981	8,20,361	2,277	2,188	4,079	2,290	4,641	41,210	1,34,725
10	STATE BANK OF INDIA	4,16,410	12,37,207	63,803	63,464	1,20,972	63,384	1,16,019	4,05,160	12,28,265
11	UCO BANK	24,924	47,265	172	155	239	142	221	23,086	45,951
12	UNION BANK OF INDIA	56,368	1,26,958	462	343	517	349	522	52,543	1,11,799
	Total- Public Sector Commercial Banks	18,04,264	48,70,962	5,13,024	4,85,252	6,63,170	4,85,130	6,66,160	21,12,074	38,66,146
B	R R B - KERALA GRAMIN BANK	6,87,246	6,90,874	1,23,407	1,23,407	1,08,839	1,23,407	1,08,839	6,73,415	6,79,789
	Total- Public Sector Banks including RRB	24,91,510	55,61,836	6,36,431	6,08,659	7,72,009	6,08,537	7,74,999	27,85,489	45,45,935

10.25. DATA ON FINANCIAL ASSISTANCE TO WOMEN BENEFICIARIES AS AT JUNE 2021

(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	1,03,099	74,460	4,544	4,544	5,302	4,544	5,302	1,00,765	66,206
2	BANDHAN BANK	1	3	0	0	0	0	0	1	3
3	CSB BANK	1,02,483	1,09,272	13,282	13,282	11,338	13,841	11,681	98,413	1,03,572
4	CITY UNION BANK	705	463	0	175	97	208	115	710	456
5	DHANLAXMI BANK	32,675	1,11,616	124	124	1,124	124	1,117	29,113	1,01,324
6	FEDERAL BANK	2,83,082	6,43,143	0	76,026	1,53,183	81,781	1,09,402	2,80,918	6,40,134
7	HDFC BANK	3,96,981	2,49,953	8,842	8,842	14,433	8,842	14,433	3,78,959	2,33,364
8	ICICI BANK	80,245	5,23,419	17,112	17,112	28,524	17,112	28,524	79,807	5,13,904
9	IDBI BANK	18,863	64,965	4,328	3,441	12,559	3,492	12,726	20,379	68,801
10	IDFC FIRST Bank	2,36,661	65,453	0	20,930	8,083	20,930	8,083	2,43,089	66,723
11	INDUS IND BANK	2,12,784	68,961	0	20,076	36,866	20,076	36,866	68,050	94,774
12	JAMMU & KASHMIR BANK	13	55	0	0	0	0	0	13	52
13	KARNATAKA BANK	1,837	8,093	221	221	533	221	533	1,809	8,038
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	368	779	83	83	90	83	90	539	950
17	RBL Bank	16,586	3,101	0	47	17	47	17	48,157	9,310
18	SOUTH INDIAN BANK	1,50,969	3,24,963	33,691	33,691	41,434	32,048	38,420	1,50,529	3,22,150
19	T.N.MERCANTILE BANK	3,550	6,468	352	352	561	352	561	3,481	6,404
20	YES BANK	337	19	0	0	0	0	0	147	7
	Total- Pvt Sector Commercial Banks	16,41,239	22,55,186	82,579	1,98,946	3,14,145	2,03,701	2,67,871	15,04,879	22,36,170
D	SMALL FINANCE BANKS									
1	ESAF	15,02,973	3,76,598	45,802	45,802	18,190	45,802	18,190	14,55,132	3,62,722
2	Ujjivan Small Finance Bank	95,185	22,889	2,339	2,339	1,090	2,339	1,090	91,501	21,796
	Total- Small Finance Banks	15,98,158	3,99,487	48,141	48,141	19,280	48,141	19,280	15,46,633	3,84,518
	Total - Commercial Banks + RRB + SFB	57,30,907	82,16,509	7,67,151	8,55,746	11,05,433	8,60,379	10,62,150	58,37,001	71,66,623
E	CO-OPERATIVE BANKS									
1	DIST CO-OPERATIVE BANKS	761	1,032	8	8	18	8	18	769	1,050
2	KSCARDB (incl. PCARDBs)	1,02,762	1,86,497	4,875	5,067	11,425	5,168	16,404	99,079	1,96,077
3	KSCB	1,38,446	2,71,850	1,328	4,923	6,015	4,923	6,015	57,733	87,265
	Total Co-operative Banks	2,41,969	4,59,379	6,211	9,998	17,458	10,099	22,437	1,57,581	2,84,392
	Total - Banking Sector	59,72,876	86,75,888	7,73,362	8,65,744	11,22,892	8,70,478	10,84,587	59,94,582	74,51,015

10.26. PERFORMANCE UNDER GOLD LOAN AS AT JUNE 2021

(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	64,248	97,156	64,248	97,156	62,963	95,212	1,285	1,944	1,76,819	2,54,044	1,73,998	2,50,000	2,821	4,044
2	BANK OF INDIA	14,492	17,450	14,492	17,450	10,869	14,500	3,623	2,950	52,049	65,008	50,917	63,307	1,132	1,701
3	BANK OF MAHARASHTRA	292	446	292	446	0	0	292	446	1,361	2,142	0	0	1,361	2,142
4	CANARA BANK	1,34,992	1,65,423	1,34,992	1,65,423	1,25,100	1,39,141	9,892	26,282	9,18,353	10,53,848	9,17,697	10,51,775	656	2,073
5	CENTRAL BANK OF INDIA	19,294	22,802	19,294	22,802	18,978	22,215	316	587	1,03,529	1,24,473	95,471	1,09,501	8,058	14,972
6	INDIAN BANK	29,840	35,993	29,840	35,993	29,840	35,993	0	0	1,34,983	1,59,889	1,33,750	1,57,785	1,233	2,104
7	INDIAN OVERSEAS BANK	31,802	33,204	31,802	33,204	29,399	31,564	2,403	1,640	7,62,551	1,94,053	7,08,334	1,72,848	54,217	21,205
8	PUNJAB & SIND BANK	34	34	34	34	34	34	0	0	137	244	0	0	137	244
9	PUNJAB NATIONAL BANK	2,340	3,000	2,340	3,000	914	1,189	1,426	1,811	14,677	18,489	5,690	6,774	8,987	11,715
10	STATE BANK OF INDIA	1,46,383	2,79,806	1,46,383	2,79,806	1,13,413	2,17,606	32,970	62,200	7,41,786	13,40,952	4,88,389	8,77,152	2,53,397	4,63,800
11	UCO BANK	9,761	14,796	9,761	14,796	2,945	3,491	6,816	11,305	27,143	33,842	14,467	18,243	12,676	15,600
12	UNION BANK OF INDIA	21,450	25,425	1,34,145	1,17,322	74,148	76,125	59,997	41,197	2,99,545	1,70,240	1,88,112	1,37,221	1,11,433	33,019
	Total- Public Sector Commercial Banks	4,74,928	6,95,535	5,87,623	7,87,432	4,68,603	6,37,071	1,19,020	1,50,361	32,32,933	34,17,224	27,76,825	28,44,606	4,56,108	5,72,618
B	R R B - KERALA GRAMIN BANK	1,93,386	1,93,386	1,93,386	1,93,386	1,73,080	1,33,089	20,306	60,297	8,94,210	6,90,349	8,24,108	6,22,983	70,102	67,366
	Total- Public Sector Banks including RRB	6,68,314	8,88,921	7,81,009	9,80,818	6,41,683	7,70,160	1,39,326	2,10,658	41,27,143	41,07,573	36,00,933	34,67,589	5,26,210	6,39,984

10.26. PERFORMANCE UNDER GOLD LOAN AS AT JUNE 2021

(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	204	444	204	444	143	297	61	147	816	2,143	471	1,300	345	843
2	BANDHAN BANK	23	18	23	18	0	0	23	18	105	85	0	0	105	85
3	CSB BANK	34,303	30,195	34,303	30,195	23,335	22,552	10,968	7,643	1,48,458	1,67,956	1,01,531	1,19,991	46,927	47,965
4	CITY UNION BANK	479	258	479	258	479	258	0	0	1,567	1,108	1,567	1,108	0	0
5	DHANLAXMI BANK	19,095	22,233	19,095	22,233	9,226	13,443	9,869	8,790	72,748	85,814	26,985	38,020	45,763	47,794
6	FEDERAL BANK	1,51,168	1,76,953	1,51,168	1,76,953	1,09,420	1,36,982	41,748	39,971	4,50,738	5,15,831	3,57,233	4,27,303	93,505	88,528
7	HDFC BANK	524	1,479	524	1,479	5	10	519	1,469	2,467	8,251	77	93	2,390	8,158
8	ICICI BANK	1,104	1,855	1,104	1,855	812	1,263	292	592	7,995	18,993	1,788	2,685	6,207	16,308
9	IDBI BANK	10,498	21,946	10,498	21,946	7,874	17,257	2,624	4,689	15,456	35,512	13,278	29,932	2,178	5,580
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	476	747	476	747	401	612	75	135	2,147	3,160	1,810	2,561	337	599
14	KARUR VYSYA BANK	2,058	2,328	2,050	2,274	1,806	2,079	244	195	4,166	6,860	4,016	6,563	150	297
15	KOTAK MAHINDRA BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0
16	LAKSHMI VILAS BANK	191	125	191	125	84	93	107	32	750	894	630	739	120	155
17	RBL Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0
18	SOUTH INDIAN BANK	62,660	67,476	62,660	67,476	56,934	61,215	5,726	6,261	2,60,439	3,15,846	2,37,052	2,52,323	23,387	63,523
19	T.N.MERCANTILE BANK	1,549	1,527	1,549	1,527	1,439	1,424	110	103	7,097	7,538	6,762	7,189	335	348
20	YES BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Total- Pvt Sector Commercial Banks	2,84,332	3,27,584	2,84,324	3,27,530	2,11,958	2,57,485	72,366	70,045	9,74,949	11,69,990	7,53,200	8,89,807	2,21,749	2,80,182
D	SMALL FINANCE BANKS														
1	ESAF	18,893	12,011	18,893	12,011	0	0	18,893	12,011	60,772	55,602	0	0	60,772	55,602
2	Ujjivan Small Finance Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Total- Small Finance Banks	18,893	12,011	18,893	12,011	0	0	18,893	12,011	60,772	55,602	0	0	60,772	55,602
	Total - Commercial Banks + RRB + SFB	9,71,539	12,28,517	10,84,226	13,20,360	8,53,641	10,27,645	2,30,585	2,92,715	51,62,864	53,33,165	43,54,133	43,57,396	8,08,731	9,75,769
E	CO-OPERATIVE BANKS														
1	DIST CO-OPERATIVE BANKS	8,872	7,158	8,872	7,158	24	54	8,848	7,104	23,968	18,134	241	444	23,727	17,690
2	KSCARDB (incl. PCARDBs)	7,722	7,433	7,722	7,433	7,722	7,433	0	0	14,755	13,570	14,755	13,570	0	0
3	KSCB	1,37,047	1,61,239	1,54,869	1,81,988	22,183	52,029	1,32,686	1,29,959	4,35,968	3,70,388	39,588	1,04,361	3,96,380	2,66,027
	Total Co-operative Banks	1,53,641	1,75,830	1,71,463	1,96,579	29,929	59,516	1,41,534	1,37,063	4,74,691	4,02,092	54,584	1,18,375	4,20,107	2,83,717
	Total - Banking Sector	11,25,180	14,04,347	12,55,689	15,16,939	8,83,570	10,87,161	3,72,119	4,29,778	56,37,555	57,35,256	44,08,717	44,75,771	12,28,838	12,59,485

10.27. RECOVERY PERFORMANCE UNDER GOVERNMENT SPONSORED SCHEMES AS AT JUNE 2021

(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	15,786	51,846	221	5	2	216	145
2	BANK OF INDIA	323	1,077	244	219	90	25	160
3	BANK OF MAHARASHTRA	20	120	0	0	0	0	0
4	CANARA BANK	3,631	14,273	466	113	24	353	2,634
5	CENTRAL BANK OF INDIA	188	690	0	0	0	0	0
6	INDIAN BANK	358	1,247	59	12	19	48	11
7	INDIAN OVERSEAS BANK	1,419	1,717	103	95	92	8	211
8	PUNJAB & SIND BANK	0	0	0	0	0	0	0
9	PUNJAB NATIONAL BANK	577	468	224	124	55	100	280
10	STATE BANK OF INDIA	1,835	5,917	1,927	2,012	104	-85	106
11	UCO BANK	212	729	136	130	95	7	80
12	UNION BANK OF INDIA	902	1,525	402	301	75	101	198
	Total- Public Sector Commercial Banks	25,251	79,609	3,782	3,010	80	772	3,825
B	R R B - KERALA GRAMIN BANK	908	3,453	3,186	1,836	58	1,350	457
	Total- Public Sector Banks including RRB	26,159	83,062	6,968	4,846	70	2,122	4,282
C	PRIVATE SECTOR COMMERCIAL BANKS							
1	AXIS BANK	12	18	2	0	21	2	0
2	BANDHAN BANK	0	0	0	0	0	0	0
3	CSB BANK	60	92	70	10	14	61	62
4	CITY UNION BANK	0	0	0	0	0	0	0
5	DHANLAXMI BANK	79	250	142	120	85	22	68
6	FEDERAL BANK	329	831	85	31	36	55	172
7	HDFC BANK	24	43	6	4	67	2	4
8	ICICI BANK	60	95	59	0	0	59	59
9	IDBI BANK	46	160	14	9	64	5	29
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	26	45	0	0	0	0	0
14	KARUR VYSYA BANK	0	0	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	373	1,152	79	45	57	34	193
19	T.N.MERCANTILE BANK	7	19	3	0	0	3	337
20	YES BANK	0	0	0	0	0	0	0
	Total- Pvt Sector Commercial Banks	1,016	2,706	461	219	47	242	924
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	27,175	85,768	7,429	5,065	68	2,364	5,206
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	27,175	85,768	7,429	5,065	68	2,364	5,206

10.27. RECOVERY PERFORMANCE UNDER GOVERNMENT SPONSORED SCHEMES AS AT JUNE 2021

(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	1,700	6,609	92	178	178	5	3	173	160	1,608	6,431	58	3	5	55	49
2	BANK OF INDIA	2,429	3,957	4	2	0	0	40	0	0	2,425	3,955	239	201	84	38	127
3	BANK OF MAHARASHTRA	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4	CANARA BANK	34,902	71,287	0	0	0	0	0	0	399	34,902	71,287	2,146	1,441	67	705	422
5	CENTRAL BANK OF INDIA	642	3,909	0	0	0	0	0	0	0	642	3,909	0	0	0	0	0
6	INDIAN BANK	64	90	31	7	4	2	49	2	9	33	83	11	5	45	6	5
7	INDIAN OVERSEAS BANK	2,912	6,903	496	1,903	54	39	72	15	26	2,416	5,000	110	94	85	16	23
8	PUNJAB & SIND BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
9	PUNJAB NATIONAL BANK	1,232	2,125	0	0	0	0	0	0	0	1,232	2,125	1,083	687	63	396	52
10	STATE BANK OF INDIA	1,280	5,653	0	0	0	0	0	0	0	1,280	5,653	226	147	65	79	0
11	UCO BANK	302	893	117	219	83	77	93	6	13	185	674	306	259	85	47	10
12	UNION BANK OF INDIA	3,432	3,733	2,897	1,548	154	101	66	53	1	535	2,185	337	234	69	103	26
	Total- Public Sector Commercial Banks	48,895	1,05,158	3,637	3,857	474	225	47	249	609	45,258	1,01,302	4,516	3,071	68	1,445	714
B	R R B - KERALA GRAMIN BANK	15,105	50,160	0	0	0	0	0	0	0	15,105	50,160	1,75,885	1,71,936	98	3,949	1,932
	Total- Public Sector Banks including RRB	64,000	1,55,318	3,637	3,857	474	225	47	249	609	60,363	1,51,462	1,80,401	1,75,007	97	5,394	2,646
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	1,012	1,723	0	0	0	0	0	0	0	1,012	1,723	1,112	1,101	99	11	8
6	FEDERAL BANK	92	199	78	18	18	0	0	18	12	14	181	2	1	30	1	2
7	HDFC BANK	0	0	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	0	0
9	IDBI BANK	290	611	245	551	221	177	80	44	8	45	60	0	0	0	0	8
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	1,395	2,534	323	569	239	177	74	62	20	1,072	1,965	1,114	1,102	99	12	18
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	65,395	1,57,852	3,960	4,426	712	402	56	311	628	61,435	1,53,427	1,81,515	1,76,109	97	5,406	2,664
E	CO-OPERATIVE BANKS																
1	DIST CO-OPERATIVE BANKS	231	433	231	433	64	35	55	29	20	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	5,421	12,283	1,746	2,082	300	300	100	0	0	3,675	10,201	3,330	665	20	2,665	84
	Total Co-operative Banks	5,652	12,716	1,977	2,515	364	335	92	29	20	3,675	10,201	3,330	665	20	2,665	84
	Total - Banking Sector	71,047	1,70,568	5,937	6,940	1,077	737	68	340	648	65,110	1,63,628	1,84,845	1,76,774	96	8,071	2,748

10.27. RECOVERY PERFORMANCE UNDER GOVERNMENT SPONSORED SCHEMES AS AT JUNE 2021

(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	445	879	99	94	82	5	6	77	71	346	785	11	1	9	10	2
2	BANK OF INDIA	425	707	165	175	4	0	13	3	17	260	532	35	25	71	10	59
3	BANK OF MAHARASHTRA	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4	CANARA BANK	5,217	15,424	0	0	0	0	0	0	0	5,217	15,424	899	656	73	243	277
5	CENTRAL BANK OF INDIA	70	238	0	0	0	0	0	0	0	70	238	0	0	0	0	0
6	INDIAN BANK	151	355	23	37	13	2	15	11	7	128	318	11	9	82	2	4
7	INDIAN OVERSEAS BANK	342	731	245	96	34	21	62	13	16	97	635	54	38	70	16	20
8	PUNJAB & SIND BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
9	PUNJAB NATIONAL BANK	1,257	2,565	0	0	0	0	0	0	0	1,257	2,565	1,246	663	53	583	94
10	STATE BANK OF INDIA	90	99	40	31	21	19	90	2	6	50	68	67	66	99	1	14
11	UCO BANK	116	417	28	38	10	9	92	1	1	88	378	26	23	88	3	2
12	UNION BANK OF INDIA	271	428	209	218	11	9	83	2	1	62	210	5	4	82	1	0
	Total- Public Sector Commercial Banks	8,384	21,843	809	689	174	65	37	109	120	7,575	21,154	2,354	1,485	63	869	472
B	R R B - KERALA GRAMIN BANK	79	124	0	0	0	0	0	0	0	79	124	0	0	0	0	0
	Total- Public Sector Banks including RRB	8,463	21,967	809	689	174	65	37	109	120	7,654	21,278	2,354	1,485	63	869	472
C	PRIVATE SECTOR COMMERCIAL BANKS																
1	AXIS BANK	1	2	1	2	1	0	0	1	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	5	3	5	3	0	0	54	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	16	33	6	7	6	6	100	0	0	10	26	43	43	100	0	0
6	FEDERAL BANK	21	21	21	21	17	1	6	16	4	0	0	0	0	0	0	0
7	HDFC BANK	3	3	3	3	1	0	0	1	1	0	0	0	0	0	0	0
8	ICICI BANK	22	24	22	24	5	0	0	5	5	0	0	0	0	0	0	0
9	IDBI BANK	186	349	144	296	110	96	87	14	7	42	53	0	0	0	0	0
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	4	2	0	0	0	0	0	0	0	4	2	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	11	13	11	13	1	1	69	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	269	450	213	369	142	104	73	38	19	56	81	43	43	100	0	0
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	8,732	22,417	1,022	1,058	316	169	54	147	138	7,710	21,359	2,397	1,528	64	869	472
E	CO-OPERATIVE BANKS																
1	DIST CO-OPERATIVE BANKS	8	35	8	35	5	3	60	2	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	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Total Co-operative Banks	8	35	8	35	5	3	60	2	0	0	0	0	0	0	0	0
	Total - Banking Sector	8,740	22,452	1,030	1,093	321	172	54	149	138	7,710	21,359	2,397	1,528	64	869	472

10.28. PROGRESS UNDER INSTANT OVERDRAFT FACILITY AS AT JUNE 2021									
Sl No.	Bank	Loan Sanctioned during the Quarter		Loan Disbursed during the Quarter		Cumulative Loan Disbursed during the Fin Year		(Rs. in lakhs)	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount
A	PUBLIC SECTOR COMMERCIAL BANKS								
1	BANK OF BARODA	0	0	1	0	1	0	1,994	48
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	2,616	33	2,616	33	2,616	33	68,134	4,458
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	737	33
11	UCO BANK	0	0	0	0	0	0	51	75
12	UNION BANK OF INDIA	0	0	0	0	0	0	201	7
	Total- Public Sector Commercial Banks	2,616	33	2,617	33	2,617	33	71,117	4,621
B	R R B - KERALA GRAMIN BANK	0	0	0	0	0	0	0	0
	Total- Public Sector Banks including RRB	2,616	33	2,617	33	2,617	33	71,117	4,621
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	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	6	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	6	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	2,616	33	2,617	33	2,617	33	71,123	4,621
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	2,616	33	2,617	33	2,617	33	71,123	4,621

10.29. TOTAL OUSTANDING UNDER MUDRA LOANS (PMMY) AS AT JUNE 2021

(Rs.in lakhs)

SI 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/c's	Amt	A/c's	Amt	A/c's	A/c's	Amt	A/c's	Amt	A/c's	Amt	A/c's	A/c's	Amt
A	PUBLIC SECTOR COMMERCIAL BANKS														
1	BANK OF BARODA	50	27	50	25	0	2,800	2,874	40	80	40	85	0	5,024	8,878
2	BANK OF INDIA	48	20	48	20	0	4,126	1,136	113	199	113	199	0	4,394	6,784
3	BANK OF MAHARASHTRA	50	75	50	75	0	160	574	15	7	7	7	0	247	830
4	CANARA BANK	1,530	630	1,497	609	0	86,036	23,548	1,209	3,316	1,051	2,818	0	61,116	99,573
5	CENTRAL BANK OF INDIA	240	285	240	283	0	2,311	571	221	264	221	238	0	3,678	5,998
6	INDIAN BANK	127	48	127	48	0	5,941	929	359	705	359	705	0	7,007	10,955
7	INDIAN OVERSEAS BANK	65	121	65	121	0	3,645	6,847	94	150	94	150	0	3,102	8,356
8	PUNJAB & SIND BANK	1	1	1	1	0	63	12	0	0	0	0	0	84	96
9	PUNJAB NATIONAL BANK	8	4	11	2	0	6,150	1,662	14	44	47	57	0	7,842	12,071
10	STATE BANK OF INDIA	508	164	508	158	94	15,578	2,982	2,229	6,662	2,229	6,623	26	26,260	43,287
11	UCO BANK	66	28	66	7	0	2,071	897	117	240	117	109	0	5,067	4,639
12	UNION BANK OF INDIA	580	141	580	141	0	8,703	1,261	980	1,429	980	1,429	0	18,830	18,535
	Total- Public Sector Commercial Banks	3,273	1,544	3,243	1,490	94	1,37,584	43,293	5,391	13,096	5,258	12,420	26	1,42,651	2,20,003
B	R R B - KERALA GRAMIN BANK	10,814	3,144	10,814	2,686	0	51,817	14,626	15,830	23,771	15,830	21,553	0	1,15,165	1,73,978
	Total- Public Sector Banks including RRB	14,087	4,688	14,057	4,176	94	1,89,401	57,919	21,221	36,867	21,088	33,973	26	2,57,816	3,93,981
C	PRIVATE SECTOR COMMERCIAL BANKS														
1	AXIS BANK	3,523	980	3,523	980	0	1,07,577	14,281	11	34	11	34	0	138	338
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	30	7	3	5	40	209	0	155	219
4	CITY UNION BANK	0	0	0	0	0	2	1	0	0	0	0	0	7	13
5	DHANLAXMI BANK	0	0	0	0	0	13	27	1	2	1	2	0	185	590
6	FEDERAL BANK	129	25	129	25	0	595	198	1,118	1,920	1,118	1,920	0	3,546	7,790
7	HDFC BANK	1,011	263	1,011	263	0	75,712	10,075	908	611	908	611	0	26,223	10,806
8	ICICI BANK	1	0	1	0	0	498	180	15	44	15	44	0	3,788	3,738
9	IDBI BANK	1	1	59	4	0	189	53	9	23	199	287	0	438	1,009
10	IDFC FIRST Bank	13,820	4,932	13,820	4,932	0	1,88,551	45,536	0	0	0	0	0	1	1
11	INDUS IND BANK	1,06,986	16,218	1,06,986	16,218	0	6,38,075	76,537	11,466	7,940	11,466	7,940	0	1,04,731	76,537
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	33	4	11	37	8	29	0	294	471
14	KARUR VYSA BANK	0	0	0	0	0	257	18	0	0	0	0	0	52	59
15	KOTAK MAHINDRA BANK	0	0	0	0	0	0	0	0	0	0	0	0	80	107
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	1,992	239	0	0	0	0	0	0	0
18	SOUTH INDIAN BANK	0	0	0	0	0	256	87	21	78	9	33	0	1,045	2,584
19	T.N.MERCANTILE BANK	0	0	0	0	0	12	3	0	0	0	0	0	15	25
20	YES BANK	0	0	0	0	0	147	7	0	0	0	0	0	2	8
	Total- Pvt Sector Commercial Banks	1,25,471	22,419	1,25,529	22,422	0	10,13,939	1,47,252	13,563	10,694	13,775	11,109	0	1,40,700	1,04,294
D	SMALL FINANCE BANKS														
1	ESAF	6,231	2,589	6,231	2,589	0	5,23,130	1,14,327	7,744	5,762	7,744	5,762	0	2,93,898	1,26,050
2	Ujjivan Small Finance Bank	1,643	533	1,643	533	0	76,155	13,576	658	488	658	488	0	16,086	7,653
	Total- Small Finance Banks	7,874	3,122	7,874	3,122	0	5,99,285	1,27,903	8,402	6,250	8,402	6,250	0	3,09,984	1,33,702
	Total - Commercial Banks + RRB + SFB	1,47,432	30,228	1,47,460	29,719	94	18,02,625	3,33,075	43,186	53,812	43,265	51,332	26	7,08,500	6,31,977
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	3	1	0	0	0	0	0	0	0
	Total Co-operative Banks	0	0	0	0	0	3	1	0	0	0	0	0	0	0
	Total - Banking Sector	1,47,432	30,228	1,47,460	29,719	94	18,02,628	3,33,076	43,186	53,812	43,265	51,332	26	7,08,500	6,31,977

10.29. TOTAL OUSTANDING UNDER MUDRA LOANS (PMMY) AS AT JUNE 2021

(Rs.in lakhs)

SI 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/c's	Amt	A/c's	Amt	A/c's	A/c's	A/c's	Amt	A/c's	Amt	A/c's	A/c's
A	PUBLIC SECTOR COMMERCIAL BANKS												
1	BANK OF BARODA	20	100	15	75	0	1,603	110	207	105	185	0	9,427
2	BANK OF INDIA	56	269	56	269	0	922	217	488	217	488	0	9,442
3	BANK OF MAHARASHTRA	12	133	20	125	0	169	77	215	77	207	0	576
4	CANARA BANK	806	6,608	761	6,125	0	11,674	3,545	10,554	3,309	9,552	0	1,58,826
5	CENTRAL BANK OF INDIA	30	280	30	235	0	693	491	829	491	756	0	6,682
6	INDIAN BANK	1,458	2,612	49	371	0	1,263	1,944	3,365	535	1,124	0	14,211
7	INDIAN OVERSEAS BANK	16	43	16	43	0	281	175	314	175	314	0	7,028
8	PUNJAB & SIND BANK	0	0	0	0	0	14	1	1	1	1	0	161
9	PUNJAB NATIONAL BANK	6	47	13	56	0	2,023	28	95	71	115	0	16,015
10	STATE BANK OF INDIA	1,360	12,496	1,360	12,487	68	6,873	4,097	19,322	4,097	19,268	188	48,711
11	UCO BANK	25	202	25	116	0	622	208	470	208	232	0	7,760
12	UNION BANK OF INDIA	108	660	108	660	0	4,533	1,668	2,230	1,668	2,230	0	32,066
	Total- Public Sector Commercial Banks	3,897	23,450	2,453	20,562	68	30,670	12,561	38,089	10,954	34,471	188	3,10,905
B	R R B - KERALA GRAMIN BANK	841	6,507	841	6,145	0	7,413	27,485	33,422	27,485	30,384	0	1,74,395
	Total- Public Sector Banks including RRB	4,738	29,957	3,294	26,707	68	38,083	40,046	71,511	38,439	64,855	188	4,85,300
C	PRIVATE SECTOR COMMERCIAL BANKS												
1	AXIS BANK	8	67	8	67	0	215	3,542	1,081	3,542	1,081	0	1,07,930
2	BANDHAN BANK	0	0	0	0	0	0	0	0	0	0	0	0
3	CSB BANK	0	0	5	55	0	14	3	5	45	264	0	199
4	CITY UNION BANK	0	0	0	0	0	0	0	0	0	0	0	9
5	DHANLAXMI BANK	4	28	3	18	0	37	5	30	4	20	0	235
6	FEDERAL BANK	1,005	5,094	1,005	5,094	0	2,199	2,252	7,040	2,252	7,040	0	6,340
7	HDFC BANK	0	0	0	0	0	259	1,919	874	1,919	874	0	1,02,194
8	ICICI BANK	24	178	24	178	0	1,355	40	223	40	223	0	5,641
9	IDBI BANK	1	3	169	929	0	256	11	27	427	1,220	0	883
10	IDFC FIRST Bank	0	0	0	0	0	0	13,820	4,932	13,820	4,932	0	1,88,552
11	INDUS IND BANK	117	482	117	482	0	4,220	1,18,569	24,641	1,18,569	24,641	0	7,47,026
12	JAMMU & KASHMIR BANK	0	0	0	0	0	0	0	0	0	0	0	0
13	KARNATAKA BANK	14	95	6	36	0	143	25	132	14	65	0	470
14	KARUR VYSYA BANK	0	0	0	0	0	30	0	0	0	0	0	339
15	KOTAK MAHINDRA BANK	0	0	0	0	0	191	0	0	0	0	0	271
16	LAKSHMI VILAS BANK	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	1,992
18	SOUTH INDIAN BANK	17	139	9	46	0	617	38	217	18	79	0	1,918
19	T.N.MERCANTILE BANK	0	0	0	0	0	2	0	0	0	0	0	29
20	YES BANK	0	0	0	0	0	7	0	0	0	0	0	156
	Total- Pvt Sector Commercial Banks	1,190	6,086	1,346	6,906	0	9,545	1,40,224	39,200	1,40,650	40,437	0	11,64,184
D	SMALL FINANCE BANKS												
1	ESAF	35	378	35	378	0	82	14,010	8,729	14,010	8,729	0	8,17,110
2	Ujjivan Small Finance Bank	0	0	0	0	0	0	2,301	1,021	2,301	1,021	0	92,241
	Total- Small Finance Banks	35	378	35	378	0	82	16,311	9,749	16,311	9,749	0	9,09,351
	Total - Commercial Banks + RRB + SFB	5,963	36,421	4,675	33,991	68	47,710	1,96,581	1,20,461	1,95,400	1,15,042	188	25,58,835
E	CO-OPERATIVE BANKS												
1	DIST CO-OPERATIVE BANKS	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
3	KSCB	0	0	0	0	0	0	0	0	0	0	0	3
	Total Co-operative Banks	0	0	0	0	0	0	0	0	0	0	0	3
	Total - Banking Sector	5,963	36,421	4,675	33,991	68	47,710	1,96,581	1,20,461	1,95,400	1,15,042	188	25,58,838

10.30.OUTSTANDING ENROLLMENT UNDER PRADHAN MANTRI JAN SURAKSHA YOJANA SCHEMES AS AT JUNE 2021					
Sl.	BANK	PMJJBY	PMSBY	APY	Total No.
A	PUBLIC SECTOR COMMERCIAL BANKS				
1	BANK OF BARODA	41,273	2,53,052	34,137	3,28,462
2	BANK OF INDIA	15,356	83,342	8,296	1,06,994
3	BANK OF MAHARASHTRA	488	372	325	1,185
4	CANARA BANK	2,02,223	7,75,453	1,44,613	11,22,289
5	CENTRAL BANK OF INDIA	21,948	1,02,383	25,689	1,50,020
6	INDIAN BANK	15,701	1,05,615	19,300	1,40,616
7	INDIAN OVERSEAS BANK	35,850	1,36,953	5,136	1,77,939
8	PUNJAB & SIND BANK	419	2,599	227	3,245
9	PUNJAB NATIONAL BANK	11,735	96,287	5,737	1,13,759
10	STATE BANK OF INDIA	1,61,378	11,74,179	90,239	14,25,796
11	UCO BANK	9,697	34,362	3,740	47,799
12	UNION BANK OF INDIA	65,998	3,38,994	44,521	4,49,513
	Total- Public Sector Commercial Banks	5,82,066	31,03,591	3,81,960	40,67,617
B	R R B - KERALA GRAMIN BANK	81,322	5,10,093	1,05,465	6,96,880
	Total- Public Sector Banks including RRB	6,63,388	36,13,684	4,87,425	47,64,497
C	PRIVATE SECTOR COMMERCIAL BANKS				
1	AXIS BANK	2,830	9,487	9,668	21,985
2	BANDHAN BANK	0	0	0	0
3	CSB BANK	5,107	18,336	1,779	25,222
4	CITY UNION BANK	417	850	653	1,920
5	DHANLAXMI BANK	3,540	16,498	5,338	25,376
6	FEDERAL BANK	46,468	1,34,811	7,351	1,88,630
7	HDFC BANK	18,924	41,676	20,131	80,731
8	ICICI BANK	5,299	9,523	1,555	16,377
9	IDBI BANK	11,795	30,766	7,669	50,230
10	IDFC FIRST Bank	3	1	0	4
11	INDUS IND BANK	125	3,950	12	4,087
12	JAMMU & KASHMIR BANK	107	149	22	278
13	KARNATAKA BANK	1,830	4,287	875	6,992
14	KARUR VYSYA BANK	1,103	1,644	103	2,850
15	KOTAK MAHINDRA BANK	1,699	3,318	69	5,086
16	LAKSHMI VILAS BANK	194	586	25	805
17	RBL Bank	0	0	16	16
18	SOUTH INDIAN BANK	34,058	1,27,085	18,858	1,80,001
19	T.N.MERCANTILE BANK	740	2,073	1,328	4,141
20	YES BANK	26	32	3	61
	Total- Pvt Sector Commercial Banks	1,34,265	4,05,072	75,455	6,14,792
D	SMALL FINANCE BANKS				
1	ESAF	0	0	16,263	16,263
2	Ujjivan Small Finance Bank	0	0	0	0
	Total- Small Finance Banks	0	0	16,263	16,263
	Total - Commercial Banks + RRB + SFB	7,97,653	40,18,756	5,79,143	53,95,552
E	CO-OPERATIVE BANKS				
1	DIST CO-OPERATIVE BANKS	1,513	11,859	307	13,679
2	KSCARDB (incl. PCARDBs)	0	0	0	0
3	KSCB	48,705	1,98,393	4,078	2,51,176
	Total Co-operative Banks	50,218	2,10,252	4,385	2,64,855
	Total - Banking Sector	8,47,871	42,29,008	5,83,528	56,60,407

10.31. RECOVERY AND NPA MANAGEMENT AS AT JUNE 2021

(Rs. in lakhs)

Sl No.	BANK	Gross NPA as at March 2021		Addition from April 2021 to June 2021		Recovery from April 2021 to June 2021		Gross NPA as at June 2021	
		A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.
A	PUBLIC SECTOR COMMERCIAL BANKS								
1	BANK OF BARODA	8,217	34,186	1,552	10,100	0	0	9,769	44,286
2	BANK OF INDIA	7,444	31,214	4,492	15,027	2,643	11,849	9,293	34,392
3	BANK OF MAHARASHTRA	558	3,174	351	3,220	95	278	814	6,116
4	CANARA BANK	70,678	2,46,949	25,119	35,908	3,023	3,183	92,774	2,79,674
5	CENTRAL BANK OF INDIA	7,473	32,497	862	1,412	626	811	7,709	33,098
6	INDIAN BANK	4,832	22,240	939	5,642	167	290	5,604	27,592
7	INDIAN OVERSEAS BANK	10,058	41,229	3,256	56,126	1,036	52,915	12,278	44,440
8	PUNJAB & SIND BANK	373	3,026	43	455	0	0	416	3,481
9	PUNJAB NATIONAL BANK	17,419	78,550	5,581	12,624	4,212	3,587	18,788	87,587
10	STATE BANK OF INDIA	59,760	1,86,385	30,614	92,312	5,099	92,751	85,275	1,85,946
11	UCO BANK	2,092	27,417	814	2,046	33	56	2,873	29,407
12	UNION BANK OF INDIA	45,017	1,04,968	4,289	16,226	2,994	16,145	46,312	1,05,049
	Total- Public Sector Commercial Banks	2,33,921	8,11,836	77,912	2,51,098	19,928	1,81,865	2,91,905	8,81,069
B	R R B - KERALA GRAMIN BANK	47,377	67,270	43,399	78,707	28,716	57,718	62,060	88,259
	Total- Public Sector Banks including RRB	2,81,298	8,79,105	1,21,311	3,29,805	48,644	2,39,583	3,53,965	9,69,327

10.31. RECOVERY AND NPA MANAGEMENT AS AT JUNE 2021

(Rs. in lakhs)

Sl No.	BANK	Gross NPA as at March 2021		Addition from April 2021 to June 2021		Recovery from April 2021 to June 2021		Gross NPA as at June 2021	
		A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.
C	PRIVATE SECTOR COMMERCIAL BANKS								
1	AXIS BANK	4,796	25,177	10,240	21,461	4,304	12,290	10,732	34,348
2	BANDHAN BANK	39	55	29	37	0	0	68	92
3	CSB BANK	3,059	21,200	6,897	11,180	314	4,728	9,642	27,652
4	CITY UNION BANK	132	8,323	54	948	4	1,374	182	7,897
5	DHANLAXMI BANK	2,677	38,407	3,173	12,452	2,131	10,905	3,719	39,954
6	FEDERAL BANK	26,560	2,00,911	17,176	1,27,103	10,484	84,093	33,252	2,43,921
7	HDFC BANK	18,928	28,479	20,289	35,833	17,146	26,301	22,071	38,011
8	ICICI BANK	21,419	64,434	6,846	23,300	2,307	4,585	25,958	83,150
9	IDBI BANK	1,522	23,127	956	12,257	267	4,034	2,211	31,350
10	IDFC FIRST Bank	1,236	52	15,475	5,379	0	0	16,711	5,431
11	INDUS IND BANK	46,918	7,927	0	0	0	0	46,918	7,927
12	JAMMU & KASHMIR BANK	105	489	0	0	1	21	104	467
13	KARNATAKA BANK	689	11,996	2	2	0	0	691	11,998
14	KARUR VYSYA BANK	455	13,587	15	71	6	3	464	13,655
15	KOTAK MAHINDRA BANK	1,214	35,279	651	14,066	0	0	1,865	49,345
16	LAKSHMI VILAS BANK	147	1,815	1	2,666	21	68	127	4,413
17	RBL Bank	5	1	184	17	0	0	189	18
18	SOUTH INDIAN BANK	7,794	1,86,412	2,479	40,986	214	3,237	10,059	2,24,160
19	T.N.MERCANTILE BANK	228	4,646	23	99	32	58	219	4,686
20	YES BANK	735	12,451	0	0	68	8,126	667	4,325
	Total- Pvt Sector Commercial Banks	1,38,658	6,84,768	84,490	3,07,856	37,299	1,59,823	1,85,849	8,32,801
D	SMALL FINANCE BANKS								
1	ESAF	92,184	20,902	45,257	7,870	0	0	1,37,441	28,771
2	Ujjivan Small Finance Bank	10,580	1,088	3,59,65,916	38,357	3,18,69,502	17,210	41,06,994	22,235
	Total- Small Finance Banks	1,02,764	21,990	3,60,11,173	46,227	3,18,69,502	17,210	42,44,435	51,007
	Total - Commercial Banks + RRB + SFB	5,22,720	15,85,863	3,62,16,974	6,83,888	3,19,55,445	4,16,616	47,84,249	18,53,135
E	CO-OPERATIVE BANKS								
1	DIST CO-OPERATIVE BANKS	5,921	48,481	5,336	41,220	454	1,582	10,803	88,119
2	KSCARDB (incl. PCARDBs)	1,71,033	5,67,467	25,086	78,564	20,260	34,821	1,75,859	6,11,210
3	KSCB	1,46,446	5,35,579	1,30,917	4,79,376	12,631	61,096	2,64,732	9,53,859
	Total Co-operative Banks	3,23,400	11,51,528	1,61,339	5,99,160	33,345	97,499	4,51,394	16,53,188
	Total - Banking Sector	8,46,120	27,37,390	3,63,78,313	12,83,048	3,19,88,790	5,14,116	52,35,643	35,06,323

10.31. RECOVERY AND NPA MANAGEMENT AS AT JUNE 2021

(Rs. in lakhs)

Sl No.	BANK	Of Gross NPA as at June 2021													
		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	1,815	8,356	5,130	2,408	2	39	0	0	0	0	500	12,339	250	3,762
2	BANK OF INDIA	2,739	4,102	4,711	16,944	0	0	0	0	0	0	485	2,963	1,128	2,412
3	BANK OF MAHARASHTRA	178	625	337	3,625	0	0	0	0	0	0	70	890	45	121
4	CANARA BANK	16,584	51,204	38,544	1,58,474	3	54	4	0	120	40	1,998	9,708	7,194	20,878
5	CENTRAL BANK OF INDIA	2,556	2,712	2,829	7,268	0	0	0	0	0	0	286	1,848	1,558	4,148
6	INDIAN BANK	969	1,837	3,586	16,332	0	0	0	0	0	0	92	696	675	1,897
7	INDIAN OVERSEAS BANK	1,432	2,412	2,956	4,055	0	0	0	0	0	0	19	114	54	119
8	PUNJAB & SIND BANK	0	0	249	1,973	0	0	0	0	0	0	29	307	14	25
9	PUNJAB NATIONAL BANK	5,677	15,736	7,891	44,981	0	0	0	0	0	0	861	4,589	1,971	5,828
10	STATE BANK OF INDIA	20,394	27,244	18,511	54,017	0	0	0	0	0	0	3,594	19,034	5,921	19,563
11	UCO BANK	514	4,309	935	14,419	14	3,422	0	0	0	0	167	1,463	492	1,633
12	UNION BANK OF INDIA	10,456	18,448	12,501	57,796	8	109	0	0	0	0	947	6,321	4,578	12,418
	Total- Public Sector Commercial Banks	63,314	1,36,986	98,180	3,82,293	27	3,624	4	0	120	40	9,048	60,272	23,880	72,804
B	R R B - KERALA GRAMIN BANK	23,916	21,749	24,637	30,138	0	0	7	1	0	0	3,363	15,366	5,706	14,563
	Total- Public Sector Banks including RRB	87,230	1,58,735	1,22,817	4,12,431	27	3,624	11	1	120	40	12,411	75,638	29,586	87,367

10.31. RECOVERY AND NPA MANAGEMENT AS AT JUNE 2021

(Rs. in lakhs)

Sl No.	BANK	Of Gross NPA as at June 2021													
		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	838	7,479	141	11,962	0	0	0	0	0	0	113	1,122	19	76
2	BANDHAN BANK	0	0	9	16	0	0	0	0	0	0	0	0	0	0
3	CSB BANK	2,125	4,046	929	8,972	0	0	0	0	0	0	165	846	1,181	1,303
4	CITY UNION BANK	15	196	51	2,323	1	51	0	0	0	0	9	49	19	55
5	DHANLAXMI BANK	1,063	3,291	552	8,250	0	0	0	0	0	0	159	1,503	777	1,930
6	FEDERAL BANK	10,147	67,413	593	24,957	0	0	0	0	3	285	1,489	11,034	4,974	12,978
7	HDFC BANK	3,969	9,512	55	649	0	0	0	0	0	0	154	1,185	75	192
8	ICICI BANK	510	3,081	1,825	13,593	0	0	0	0	0	0	248	2,039	166	379
9	IDBI BANK	1,189	7,369	730	18,900	36	675	0	0	1	1	68	697	45	182
10	IDFC FIRST Bank	7,831	1,569	5,196	1,185	0	0	0	0	85	25	1,099	451	0	0
11	INDUS IND BANK	30,424	3,462	20,929	11,711	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	47	3,357	254	5,289	0	0	0	0	0	0	53	422	101	267
14	KARUR VYSYA BANK	20	81	61	5,192	0	0	0	0	0	0	60	979	50	114
15	KOTAK MAHINDRA BANK	20	665	221	1,917	0	0	0	0	0	0	7	50	93	300
16	LAKSHMI VILAS BANK	36	5	57	593	0	0	0	0	0	0	1	5	1	2
17	RBL Bank	113	12	63	6	0	0	0	0	0	0	0	0	0	0
18	SOUTH INDIAN BANK	1,771	48,105	2,662	1,01,443	0	0	0	0	0	0	834	5,467	1,982	2,804
19	T.N.MERCANTILE BANK	18	698	140	2,490	4	118	0	0	0	0	12	76	33	79
20	YES BANK	147	7	23	926	0	0	0	0	0	0	0	0	0	0
	Total- Pvt Sector Commercial Banks	60,283	1,60,348	34,491	2,20,374	41	844	0	0	89	311	4,471	25,927	9,516	20,661
D	SMALL FINANCE BANKS														
1	ESAF	65,954	15,095	30,445	8,035	0	0	0	0	0	0	536	84	5,736	1,472
2	Ujjivan Small Finance Bank	6,008	482	0	0	0	0	0	0	0	0	235	67	0	0
	Total- Small Finance Banks	71,962	15,577	30,445	8,035	0	0	0	0	0	0	771	151	5,736	1,472
	Total - Commercial Banks + RRB + SFB	2,19,475	3,34,660	1,87,753	6,40,840	68	4,468	11	1	209	351	17,653	1,01,716	44,838	1,09,500
E	CO-OPERATIVE BANKS														
1	DIST CO-OPERATIVE BANKS	95	88	1,247	19,281	0	0	0	0	0	0	1,135	13,140	2	17
2	KSCARDB (incl. PCARDBs)	36,759	59,724	12,385	28,891	0	0	0	0	0	0	40,722	1,03,165	68	214
3	KSCB	3,064	13,119	6,610	10,945	0	0	0	0	3,840	1,829	15,908	75,268	179	559
	Total Co-operative Banks	39,918	72,931	20,242	59,117	0	0	0	0	3,840	1,829	57,765	1,91,573	249	790
	Total - Banking Sector	2,59,393	4,07,591	2,07,995	6,99,957	68	4,468	11	1	4,049	2,180	75,418	2,93,289	45,087	1,10,290

10.31. RECOVERY AND NPA MANAGEMENT AS AT JUNE 2021

(Rs. in lakhs)

SI No.	BANK							Total Advances as at June 2021		Percentage of Gross NPA to Total Advances
		Gross NPA in other priority sector		Gross NPA in total priority sector		Gross NPA in Non Priority Advances				
		A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.	
A	PUBLIC SECTOR COMMERCIAL BANKS									
1	BANK OF BARODA	400	0	8,097	26,904	1,672	17,382	5,19,479	12,42,948	4
2	BANK OF INDIA	0	0	9,063	26,421	230	7,971	1,40,048	4,04,624	8
3	BANK OF MAHARASHTRA	157	754	787	6,015	27	101	5,402	1,36,589	4
4	CANARA BANK	1,500	268	65,947	2,40,626	26,827	39,048	18,64,974	47,75,212	6
5	CENTRAL BANK OF INDIA	85	1	7,314	15,977	395	17,121	1,73,598	5,93,550	6
6	INDIAN BANK	155	1,051	5,477	21,813	127	5,779	2,12,257	8,88,699	3
7	INDIAN OVERSEAS BANK	58	123	4,519	6,823	7,759	37,617	2,51,207	6,41,673	7
8	PUNJAB & SIND BANK	0	0	292	2,305	124	1,176	1,581	26,165	13
9	PUNJAB NATIONAL BANK	171	48	16,571	71,182	2,217	16,405	1,30,344	7,60,640	12
10	STATE BANK OF INDIA	3,363	3,341	51,783	1,23,199	33,492	62,747	11,10,037	88,04,215	2
11	UCO BANK	681	1,609	2,803	26,856	70	2,551	2,32,132	3,46,071	8
12	UNION BANK OF INDIA	51	7	28,541	95,100	17,771	9,948	4,56,290	22,52,169	5
	Total- Public Sector Commercial Banks	6,621	7,203	2,01,194	6,63,222	90,711	2,17,847	50,97,349	2,08,72,554	4
B	R R B - KERALA GRAMIN BANK	789	1,094	58,418	82,911	3,642	5,348	14,83,313	18,10,952	5
	Total- Public Sector Banks including RRB	7,410	8,297	2,59,612	7,46,133	94,353	2,23,195	65,80,662	2,26,83,506	4

10.31. RECOVERY AND NPA MANAGEMENT AS AT JUNE 2021

(Rs. in lakhs)

SI No.	BANK							Total Advances as at June 2021		Percentage of Gross NPA to Total Advances
		Gross NPA in other priority sector		Gross NPA in total priority sector		Gross NPA in Non Priority Advances				
		A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.	
C	PRIVATE SECTOR COMMERCIAL BANKS									
1	AXIS BANK	8,663	644	9,774	21,283	958	13,065	1,41,633	12,97,772	3
2	BANDHAN BANK	0	0	9	16	59	76	54	1,600	6
3	CSB BANK	883	339	5,283	15,506	4,359	12,146	2,40,408	4,38,585	6
4	CITY UNION BANK	1	0	96	2,674	86	5,222	5,322	79,916	10
5	DHANLAXMI BANK	43	623	2,594	15,598	1,125	24,356	92,296	4,08,505	10
6	FEDERAL BANK	1,404	1,072	18,610	1,17,739	14,642	1,26,182	10,04,973	44,48,578	5
7	HDFC BANK	535	31	4,788	11,569	17,283	26,442	11,70,762	22,58,170	2
8	ICICI BANK	81	49	2,830	19,141	23,128	64,009	2,94,429	13,27,261	6
9	IDBI BANK	2	0	2,071	27,824	140	3,526	55,440	4,55,431	7
10	IDFC FIRST Bank	0	0	14,211	3,230	2,500	2,202	2,70,992	1,24,970	4
11	INDUS IND BANK	0	0	51,353	15,174	-4,435	-7,247	10,84,725	9,52,916	1
12	JAMMU & KASHMIR BANK	43	275	43	275	61	192	908	10,822	4
13	KARNATAKA BANK	4	9	459	9,344	232	2,654	7,399	86,559	14
14	KARUR VYSYA BANK	39	180	230	6,546	234	7,110	8,899	43,405	31
15	KOTAK MAHINDRA BANK	0	0	341	2,932	1,524	46,413	8,293	2,65,810	19
16	LAKSHMI VILAS BANK	7	34	102	639	25	3,774	1,253	36,687	12
17	RBL Bank	13	0	189	18	0	0	48,180	11,890	0
18	SOUTH INDIAN BANK	58	23	7,307	1,57,843	2,752	66,317	3,76,635	26,06,676	9
19	T.N.MERCANTILE BANK	2	0	209	3,461	10	1,225	10,537	49,185	10
20	YES BANK	0	0	170	933	497	3,392	30,913	3,07,888	1
	Total- Pvt Sector Commercial Banks	11,778	3,280	1,20,669	4,31,744	65,180	4,01,056	48,54,051	1,52,12,624	5
D	SMALL FINANCE BANKS									
1	ESAF	34,770	4,086	1,37,441	28,772	0	0	15,26,264	4,57,308	6
2	Ujjivan Small Finance Bank	6,241	419	12,484	968	40,94,510	21,268	91,973	23,385	95
	Total- Small Finance Banks	41,011	4,505	1,49,925	29,740	40,94,510	21,267	16,18,237	4,80,692	11
	Total - Commercial Banks + RRB + SFB	60,199	16,082	5,30,206	12,07,617	42,54,043	6,45,518	1,30,52,950	3,83,76,823	5
E	CO-OPERATIVE BANKS									
1	DIST CO-OPERATIVE BANKS	2,360	9,909	4,839	42,435	5,964	45,684	61,039	3,48,713	25
2	KSCARDB (incl. PCARDBs)	9,136	19,113	99,070	2,11,107	76,789	4,00,103	4,28,830	7,87,637	78
3	KSCB	45,199	1,48,410	74,800	2,50,129	1,89,932	7,03,730	11,72,279	40,06,882	24
	Total Co-operative Banks	56,695	1,77,432	1,78,709	5,03,671	2,72,685	11,49,517	16,62,148	51,43,232	32
	Total - Banking Sector	1,16,894	1,93,513	7,08,915	17,11,288	45,26,728	17,95,035	1,47,15,098	4,35,20,055	8

10.32. PROGRESS UNDER PRADHAN MANTRI AWAS YOJANA (PMAY) - URBAN AS AT JUNE 2021

(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	18	574	20	474	20	474	3,286	33,900
2	BANK OF INDIA	55	771	210	590	558	590	571	6,100
3	BANK OF MAHARASHTRA	0	0	0	0	0	0	0	0
4	CANARA BANK	114	1,392	105	584	105	584	3,995	27,373
5	CENTRAL BANK OF INDIA	2	18	2	8	2	8	435	4,326
6	INDIAN BANK	10	144	10	144	10	144	991	9,035
7	INDIAN OVERSEAS BANK	25	84	25	32	25	32	695	1,109
8	PUNJAB & SIND BANK	0	0	0	0	0	0	0	0
9	PUNJAB NATIONAL BANK	11	105	11	105	11	105	994	6,017
10	STATE BANK OF INDIA	74	1,842	58	168	58	168	1,264	14,424
11	UCO BANK	8	74	8	74	8	74	325	2,040
12	UNION BANK OF INDIA	14	71	13	71	214	2,021	721	7,001
	Total- Public Sector Commercial Banks	331	5,075	462	2,250	1,011	4,200	13,277	1,11,325
B	R R B - KERALA GRAMIN BANK	37	407	37	407	37	407	3,429	15,463
	Total- Public Sector Banks including RRB	368	5,482	499	2,657	1,048	4,607	16,706	1,26,788
C	PRIVATE SECTOR COMMERCIAL BANKS								
1	AXIS BANK	9	135	9	135	9	135	1,946	20,945
2	BANDHAN BANK	0	0	0	0	0	0	0	0
3	CSB BANK	0	0	0	0	0	0	7	52
4	CITY UNION BANK	0	0	0	0	0	0	0	0
5	DHANLAXMI BANK	0	0	0	0	0	0	35	177
6	FEDERAL BANK	0	0	0	0	0	0	25	243
7	HDFC BANK	0	0	0	0	0	0	0	0
8	ICICI BANK	6	57	6	57	128	188	710	12,518
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	1	25	1	25	1	25	40	414
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	16	79	16	79	651	7,169
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	16	217	32	296	154	426	3,416	41,532
D	SMALL FINANCE BANKS								
1	ESAF	0	0	0	0	0	0	56	442
2	Ujjivan Small Finance Bank	0	0	0	0	0	0	0	0
	Total- Small Finance Banks	0	0	0	0	0	0	56	442
	Total - Commercial Banks + RRB + SFB	384	5,699	531	2,953	1,202	5,034	20,178	1,68,763
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	9	24	9	24	9	24	38	165
	Total Co-operative Banks	9	24	9	24	9	24	38	165
	Total - Banking Sector	393	5,723	540	2,977	1,211	5,058	20,216	1,68,928

10.33. PROGRESS UNDER PRADHAN MANTRI AWAS YOJANA (PMAY)- GRAMIN AS AT JUNE 2021									
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	98	519
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	5	95	5	95	5	95	174	1844
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	0	0	19	281
12	UNION BANK OF INDIA	0	0	0	0	0	0	0	0
	Total- Public Sector Commercial Banks	5	95	5	95	5	95	291	2644
B	R R B - KERALA GRAMIN BANK	0	0	0	0	0	0	0	0
	Total- Public Sector Banks including RRB	5	95	5	95	5	95	291	2644
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	1	14	1	14	1	14	22	489
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	1	14	1	14	1	14	22	489
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	6	109	6	109	6	109	313	3133
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	6	109	6	109	6	109	313	3133

10.34. Data on Stand up India Programme as at JUNE 2021 (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	0	0	0	0	0	0	0	305	3,269	83	369	33	576
2	BANK OF INDIA	7	8	16	8	16	8	16	233	2,111	225	2,056	8	55
3	BANK OF MAHARASHTRA	0	0	0	0	0	0	0	0	0	0	0	0	0
4	CANARA BANK	14	14	668	14	668	14	599	544	6,652	3	3	1	1
5	CENTRAL BANK OF INDIA	0	0	0	0	0	0	0	49	501	35	391	13	110
6	INDIAN BANK	15	20	92	20	92	20	92,108	108	1,579	108	1,579	0	0
7	INDIAN OVERSEAS BANK	5	6	103	6	103	6	103	220	2,169	196	1,596	24	573
8	PUNJAB & SIND BANK	0	0	0	0	0	0	0	4	23	1	0	0	0
9	PUNJAB NATIONAL BANK	0	0	0	0	0	0	0	202	2,212	169	1,928	33	284
10	STATE BANK OF INDIA	1	5	161	1	65	1	65	367	2,893	343	2,812	168	1,333
11	UCO BANK	0	0	0	0	0	0	0	38	697	30	586	8	111
12	UNION BANK OF INDIA	2	2	20	2	20	2	20	214	2,579	148	1,945	32	614
	Total- Public Sector Commercial Banks	44	55	1,060	51	964	51	92,911	2,284	24,685	1,341	13,266	320	3,657
B	R R B - KERALA GRAMIN BANK	4	4	4	4	45	4	45	171	1,937	169	1,912	2	25
	Total- Public Sector Banks including RRB	48	59	1,064	55	1,009	55	92,956	2,455	26,622	1,510	15,178	322	3,682
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	1	1	20	1	20	1	13	79	1,468	73	1,402	7	66
7	HDFC BANK	1	1	20	1	20	1	20	67	768	64	731	3	37
8	ICICI BANK	0	0	0	0	0	0	0	176	529	176	529	0	0
9	IDBI BANK	0	0	0	0	0	0	0	7	35	2	22	2	2
10	IDFC FIRST Bank	0	0	0	0	0	0	0	0	0	0	0	0	0
11	INDUS IND BANK	0	1	24	1	24	1	24	90	1,182	0	0	15	275
12	JAMMU & KASHMIR BANK	0	0	0	0	0	0	0	0	0	0	0	0	0
13	KARNATAKA BANK	1	1	86	1	86	1	86	11	356	9	334	2	22
14	KARUR VYSYA BANK	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
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	13	337	16	601	16	601	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	3	4	150	4	150	17	480	446	4,940	340	3,620	29	402
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	51	63	1,213	59	1,158	72	93,436	2,901	31,562	1,850	18,798	351	4,084
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	51	63	1,213	59	1,158	72	93,436	2,901	31,562	1,850	18,798	351	4,084

10.35. PROGRESS REPORT ON WORKING OF RSETIs AS AT JUNE 2021

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 Kottarakkara allotted.compound wall constructed. Architect is to draw revised plan and estimate for submitting with local authorities as the old plan was modified by our trust. After approval for revised plan we can go for tendering process.	Yes, 1 croresanctioned. 1st installment of Rs. 50 lakh availed
3	Pathanamthitta	SBI	31.12.2009	Land identified at Elanthoor is having problem of ownership right to Block panchayath a joined inspection of land was done by government and bank officials on 08/09/2020. But we have 34.20 area of land available in survey number 43/1 pandalam village of erstwhile Block panchayath MOU was signed for establishing RSETI on 07/04/2014. At present Gram Nyalaya& CDS and diary department are functioning there.	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 .The construction cost estimated by CPWD in 2016 for 8000.sq.ft. building was approximately 3 crores .Communication has been sent from our Corporate Centre to MoRD for revising the fund allocation from 1 crore . Discussions regarding construction is going on at our Corporate Office.	Not received infrastructure grant Rs 50,00,000 received 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.	Yes
6	Idukki	Union Bank of India	10.10.2008	We have submitted relevant papers to the Block Panchayat Authorities. Tahasildar, Udumbanchola submitted No Objection certificate to District Collector. Land allotment is in pending.	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	Land not yet allotted.	No
12	Wayanad	SBI	05.04.2005	50 cents of land allotted for the RSETI is behind the Block Panchayat Office, SulthanBathery. The approach Road to the plot is not yet demarcated by the BDO even if we requested many times.So case is referred to SDR and SBI LHO Trivandrum.	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.	Building construction grant (First Instalment) received on 24.03.2010

10.36. RSETI - TRAINING PROGRAMMES CONDUCTED DURING 2021-22 AS AT JUNE 2021

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	0	0	0	0	0	0	28	104.25
2	Kollam	1	23	2	0	23	21	61	65.3
3	Pathanamthitta	2	47	12	0	37	41	49	66.72
4	Alappuzha	11	225	23	1	164	207	73	32.72
5	Kottayam	2	53	5	2	53	50	0	0
6	Idukki	0	0	0	0	0	0	0	0
7	Ernakulam	1	15	2	0	13	14	117	71
8	Thrissur	1	34	2	0	25	14	169	118.9
9	Palakkad	2	70	10	0	70	67	116	28
10	Malappuram	1	25	0	0	25	22	14	0
11	Kozhikode	0	0	0	0	0	0	49	24.5
12	Wayanad	1	23	1	0	23	19	0	0
13	Kannur	1	24	0	0	0	24	14	44.15
14	Kasaragod	2	38	1	0	20	19	10	0
Total		25	577	58	3	453	498	700	555.54

10.37. Report on Framework for Revival and Rehabilitation of MSMEs as on JUNE 2021- 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	40	1,200	40	610	5	25	290	700	65	120	20	24
2	BANK OF INDIA	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
4	CANARA BANK	252	1,540	423	3,294	11	590	3,366	6,562	4,836	6,924	6	13
5	CENTRAL BANK OF INDIA	12	1,558	24	451	0	0	91	167	556	880	0	0
6	INDIAN BANK	80	774	49	1,182	0	0	125	911	378	803	0	0
7	INDIAN OVERSEAS BANK	230	1,210	502	2,319	12	39	386	1,495	638	1,406	45	301
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	346	14,822	369	15,806	834	35,569	1,110	4,158	1,128	4,231	3,253	12,187
11	UCO BANK	0	0	0	0	0	0	0	0	0	0	0	0
12	UNION BANK OF INDIA	1,214	1,014	1,121	5,136	856	1,423	2,132	2,152	2,314	5,145	198	1,236
	Total- Public Sector Commercial Banks	2,174	22,119	2,528	28,798	1,718	37,646	7,500	16,145	9,915	19,509	3,522	13,761
B	R R B - KERALA GRAMIN BANK	41	588	23	439	77	1,104	2,172	4,586	914	1,139	978	2,109
	Total- Public Sector Banks including RRB	2,215	22,707	2,551	29,237	1,795	38,750	9,672	20,731	10,829	20,648	4,500	15,870
C	PRIVATE SECTOR COMMERCIAL BANKS												
1	AXIS BANK	7	1,335	15	2,411	0	0	0	0	1	7	0	0
2	BANDHAN BANK	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	35
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	40	2,211	124	11,538	0	0	35	159	54	226	0	127
7	HDFC BANK	21	1,038	190	9,080	0	0	112	425	236	1,033	0	0
8	ICICI BANK	47	4,652	377	7,861	0	0	303	3,592	4,259	24,782	0	0
9	IDBI BANK	5	260	10	200	8	120	25	84	60	265	325	602
10	IDFC FIRST Bank	0	0	0	0	0	0	0	0	0	0	0	0
11	INDUS IND BANK	0	0	193	1,513	0	0	0	0	1,226	929	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	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
16	LAKSHMI VILAS BANK	0	0	0	0	0	0	0	1	1	0	0	7
17	RBL Bank	0	0	0	0	0	0	0	0	0	0	0	0
18	SOUTH INDIAN BANK	78	7,985	85	14,339	139	12,403	54	229	91	352	126	515
19	T.N.MERCANTILE BANK	0	0	0	0	0	0	0	0	0	0	0	0
20	YES BANK	3	89	1	73	0	0	0	0	1	5	0	10
	Total- Pvt Sector Commercial Banks	201	17,571	995	47,015	147	12,523	529	4,489	5,929	27,599	451	1,117
D	SMALL FINANCE BANKS												
1	ESAF	0	0	0	0	0	0	11,664	3,031	8,109	2,555	1,854	730
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	11,664	3,031	8,109	2,555	1,854	730
	Total - Banking Sector	2,416	40,277	3,546	76,253	1,942	51,273	21,865	28,251	24,867	50,803	6,805	17,717

10.37. Report on Framework for Revival and Rehabilitation of MSMEs as on JUNE 2021- 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	Manufacturing	Services	Retail Trade	
		Amt	A/C	Amt	A/C	Amt	A/C	Amt	A/C	Amt	A/C
A	PUBLIC SECTOR COMMERCIAL BANKS										
1	BANK OF BARODA	1,500	28	5,200	12	185	467	123	520	1,238	200
2	BANK OF INDIA	5,302	134	5,662	14	203	385	728	3,446	4,194	667
3	BANK OF MAHARASHTRA	0	0	0	0	0	0	0	0	0	0
4	CANARA BANK	35,464	1,369	65,574	53	7,458	9,995	17,347	19,890	30,025	968
5	CENTRAL BANK OF INDIA	712	31	830	0	0	33	309	1,767	1,478	0
6	INDIAN BANK	3,300	512	3,676	0	0	474	2,015	151	2,879	0
7	INDIAN OVERSEAS BANK	2,921	46	3,815	47	2,189	1,295	4,550	3,327	6,957	1,030
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	0	0	0	0	0	0	0	0	0	0
11	UCO BANK	0	0	0	0	0	0	0	0	0	0
12	UNION BANK OF INDIA	4,125	1,047	6,412	401	1,521	1,878	2,547	1,485	3,590	421
	Total- Public Sector Commercial Banks	53,324	3,167	91,169	527	11,556	14,527	27,619	30,586	50,361	3,286
B	R R B - KERALA GRAMIN BANK	1,542	66	1,594	170	2,622	5,713	5,007	10,825	10,008	7,799
	Total- Public Sector Banks including RRB	54,866	3,233	92,763	697	14,178	20,240	32,626	41,411	60,369	11,085
C	PRIVATE SECTOR COMMERCIAL BANKS										
1	AXIS BANK	0	0	0	0	0	0	0	0	0	0
2	BANDHAN BANK	0	0	0	0	0	0	0	0	0	0
3	CSB BANK	1,455	151	6,153	0	0	201	308	542	1,056	0
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	12,283	130	12,431	0	0	166	654	172	572	0
7	HDFC BANK	0	0	0	0	0	0	0	0	0	0
8	ICICI BANK	0	0	0	0	0	0	0	0	0	0
9	IDBI BANK	11,825	70	6,719	24	2,345	128	191	477	1,159	131
10	IDFC FIRST Bank	0	0	0	0	0	0	0	0	0	0
11	INDUS IND BANK	0	227	1,236	0	0	0	0	1,796	554	0
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	0	0	0	0	0	0	0	0	0	0
15	KOTAK MAHINDRA BANK	0	0	0	0	0	0	0	0	0	0
16	LAKSHMI VILAS BANK	28	2	0	0	0	13	221	44	371	0
17	RBL Bank	0	0	0	0	0	0	0	0	0	0
18	SOUTH INDIAN BANK	16,854	100	16,759	270	26,802	159	399	187	473	374
19	T.N.MERCANTILE BANK	0	0	0	0	0	0	0	0	0	0
20	YES BANK	198	21	1,295	0	0	13	56	3	18	0
	Total- Pvt Sector Commercial Banks	42,643	701	44,593	294	29,147	680	1,828	3,221	4,203	505
D	SMALL FINANCE BANKS										
1	ESAF	0	0	0	0	0	15,693	4,321	11,913	3,060	2,839
2	Ujjivan Small Finance Bank	0	0	0	0	0	0	0	0	0	0
	Total- Small Finance Banks	0	0	0	0	0	15,693	4,321	11,913	3,060	2,839
	Total - Banking Sector	97,509	3,934	1,37,357	991	43,325	36,613	38,775	56,545	67,632	14,429

10.37. Report on Framework for Revival and Rehabilitation of MSMEs as on JUNE 2021- 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	151	8,720	1,562	2,555	1,713	11,275
2	BANK OF INDIA	222	11,167	4,498	5,860	4,720	17,027
3	BANK OF MAHARASHTRA	0	0	0	0	0	0
4	CANARA BANK	2,817	1,13,920	39,061	63,477	41,878	1,77,397
5	CENTRAL BANK OF INDIA	87	3,551	2,447	2,834	2,534	6,385
6	INDIAN BANK	908	8,932	1,128	6,608	2,036	15,540
7	INDIAN OVERSEAS BANK	922	12,493	6,721	16,269	7,643	28,762
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	1,549	66,197	5,491	20,576	7,040	86,773
11	UCO BANK	0	0	0	0	0	0
12	UNION BANK OF INDIA	5,326	19,633	8,428	15,185	13,754	34,819
	Total- Public Sector Commercial Banks	11,982	2,44,614	69,336	1,33,364	81,318	3,77,978
B	R R B - KERALA GRAMIN BANK	441	7,889	28,401	32,215	28,842	40,104
	Total- Public Sector Banks including RRB	12,423	2,52,503	97,737	1,65,579	1,10,160	4,18,082
C	PRIVATE SECTOR COMMERCIAL BANKS	0	0	0	0	0	0
1	AXIS BANK	22	3,746	1	7	23	3,753
2	BANDHAN BANK	0	0	0	0	0	0
3	CSB BANK	186	7,608	743	1,364	929	8,972
4	CITY UNION BANK	0	0	0	0	0	0
5	DHANLAXMI BANK	0	0	0	0	0	0
6	FEDERAL BANK	421	38,463	427	1,611	848	40,074
7	HDFC BANK	211	10,118	348	1,457	559	11,575
8	ICICI BANK	424	12,514	4,562	28,374	4,986	40,888
9	IDBI BANK	194	21,469	1,146	2,634	1,340	24,103
10	IDFC FIRST Bank	0	0	0	0	0	0
11	INDUS IND BANK	420	2,748	3,022	1,482	3,442	4,231
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	9	28	58	593	67	621
17	RBL Bank	0	0	0	0	0	0
18	SOUTH INDIAN BANK	772	95,142	991	2,973	1,763	98,115
19	T.N.MERCANTILE BANK	0	0	0	0	0	0
20	YES BANK	35	1,656	17	79	52	1,734
	Total- Pvt Sector Commercial Banks	2,694	1,93,492	11,315	40,575	14,009	2,34,066
D	SMALL FINANCE BANKS						
1	ESAF	0	0	52,072	14,351	52,072	14,351
2	Ujjivan Small Finance Bank	0	0	0	0	0	0
	Total- Small Finance Banks	0	0	52,072	14,351	52,072	14,351
	Total - Banking Sector	15,117	4,45,994	1,61,124	2,20,505	1,76,241	6,66,500

10.38. Report on Framework for Revival and Rehabilitation of MSMEs as on JUNE 2021 - 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	151	8,720	0	0	151	8,720
2	BANK OF INDIA	222	11,167	0	0	222	11,167
3	BANK OF MAHARASHTRA	0	0	0	0	0	0
4	CANARA BANK	2,817	1,13,920	0	0	2,817	1,13,920
5	CENTRAL BANK OF INDIA	87	3,551	0	0	87	3,551
6	INDIAN BANK	908	8,932	908	8,932	0	0
7	INDIAN OVERSEAS BANK	922	12,493	0	0	922	12,493
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	1,549	66,197	457	18,622	1,092	47,575
11	UCO BANK	0	0	0	0	0	0
12	UNION BANK OF INDIA	5,326	19,633	101	2,598	5,225	17,035
	Total- Public Sector Commercial Banks	11,982	2,44,614	1,466	30,153	10,516	2,14,461
B	R R B - KERALA GRAMIN BANK	441	7,889	0	0	441	7,889
	Total- Public Sector Banks including RRB	12,423	2,52,503	1,466	30,153	10,957	2,22,350
C	PRIVATE SECTOR COMMERCIAL BANKS						
1	AXIS BANK	22	3,746	22	3,746	0	0
2	BANDHAN BANK	0	0	0	0	0	0
3	CSB BANK	186	7,608	0	0	186	7,608
4	CITY UNION BANK	0	0	0	0	0	0
5	DHANLAXMI BANK	0	0	0	0	0	0
6	FEDERAL BANK	421	38,463	0	0	421	38,463
7	HDFC BANK	211	10,118	158	4,884	53	5,234
8	ICICI BANK	424	12,514	424	12,514	0	0
9	IDBI BANK	194	21,469	0	0	194	21,469
10	IDFC FIRST Bank	0	0	0	0	0	0
11	INDUS IND BANK	420	2,748	149	1,089	271	1,659
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	9	28	0	0	9	28
17	RBL Bank	0	0	0	0	0	0
18	SOUTH INDIAN BANK	772	95,142	470	60,414	302	34,728
19	T.N.MERCANTILE BANK	0	0	0	0	0	0
20	YES BANK	35	1,656	5	167	30	1,488
	Total- Pvt Sector Commercial Banks	2,694	1,93,492	1,228	82,815	1,466	1,10,677
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	15,117	4,45,994	2,694	1,12,967	12,423	3,33,027

10.38. Report on Framework for Revival and Rehabilitation of MSMEs as on JUNE 2021 - 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	1,562	2,555	0	0	1,562	2,555	0	0	1,713	11,275
2	BANK OF INDIA	4,498	5,860	0	0	4,498	5,860	0	0	4,720	17,027
3	BANK OF MAHARASHTRA	0	0	0	0	0	0	0	0	0	0
4	CANARA BANK	39,061	63,477	0	0	39,061	63,477	0	0	41,878	1,77,397
5	CENTRAL BANK OF INDIA	2,447	2,834	0	0	2,447	2,834	0	0	2,534	6,385
6	INDIAN BANK	1,128	6,608	1,128	6,608	0	0	2,036	15,540	0	0
7	INDIAN OVERSEAS BANK	6,721	16,269	0	0	6,721	16,269	0	0	7,643	28,762
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	5,491	20,576	1,538	6,121	3,953	14,455	1,995	24,743	5,045	62,030
11	UCO BANK	0	0	0	0	0	0	0	0	0	0
12	UNION BANK OF INDIA	8,428	15,185	524	2,036	7,904	13,149	625	4,635	13,129	30,184
	Total- Public Sector Commercial Banks	69,336	1,33,364	3,190	14,765	66,146	1,18,599	4,656	44,918	76,662	3,33,060
B	R R B - KERALA GRAMIN BANK	28,401	32,215	0	0	28,401	32,215	0	0	28,842	40,104
	Total- Public Sector Banks including RRB	97,737	1,65,579	3,190	14,765	94,547	1,50,814	4,656	44,918	1,05,504	3,73,164
C	PRIVATE SECTOR COMMERCIAL BANKS										
1	AXIS BANK	1	7	1	7	0	0	23	3,753	0	0
2	BANDHAN BANK	0	0	0	0	0	0	0	0	0	0
3	CSB BANK	743	1,364	0	0	743	1,364	0	0	929	8,972
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	427	1,611	0	0	427	1,611	0	0	848	40,074
7	HDFC BANK	348	1,457	219	889	129	568	377	5,773	182	5,801
8	ICICI BANK	4,562	28,374	4,562	28,374	0	0	4,986	40,888	0	0
9	IDBI BANK	1,146	2,634	0	0	1,146	2,634	0	0	1,340	24,103
10	IDFC FIRST Bank	0	0	0	0	0	0	0	0	0	0
11	INDUS IND BANK	3,022	1,482	583	295	2,439	1,187	732	1,384	2,710	2,847
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	0	0	0	0	0	0	0	0	0	0
15	KOTAK MAHINDRA BANK	0	0	0	0	0	0	0	0	0	0
16	LAKSHMI VILAS BANK	58	593	0	0	58	593	0	0	67	621
17	RBL Bank	0	0	0	0	0	0	0	0	0	0
18	SOUTH INDIAN BANK	991	2,973	720	1,878	271	1,095	1,190	62,292	573	35,823
19	T.N.MERCANTILE BANK	0	0	0	0	0	0	0	0	0	0
20	YES BANK	17	79	1	5	16	74	6	172	46	1,562
	Total- Pvt Sector Commercial Banks	11,315	40,575	6,086	31,448	5,229	9,126	7,314	1,14,263	6,695	1,19,803
D	SMALL FINANCE BANKS										
1	ESAF	52,072	14,351	0	0	52,072	14,351	0	0	52,072	14,351
2	Ujjivan Small Finance Bank	0	0	0	0	0	0	0	0	0	0
	Total- Small Finance Banks	52,072	14,351	0	0	52,072	14,351	0	0	52,072	14,351
	Total - Banking Sector	1,61,124	2,20,505	9,276	46,214	1,51,848	1,74,292	11,970	1,59,181	1,64,271	5,07,319

10.39. DATA ON CDM (CASH DEPOSIT MACHINE) AS AT JUNE 2021		
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	4
4	CANARA BANK	71
5	CENTRAL BANK OF INDIA	19
6	INDIAN BANK	61
7	INDIAN OVERSEAS BANK	58
8	PUNJAB & SIND BANK	0
9	PUNJAB NATIONAL BANK	10
10	STATE BANK OF INDIA	750
11	UCO BANK	2
12	UNION BANK OF INDIA	109
	Total- Public Sector Commercial Banks	1127
B	R R B - KERALA GRAMIN BANK	9
	Total- Public Sector Banks including RRB	1136
C	PRIVATE SECTOR COMMERCIAL BANKS	
1	AXIS BANK	146
2	BANDHAN BANK	0
3	CSB BANK	0
4	CITY UNION BANK	18
5	DHANLAXMI BANK	10
6	FEDERAL BANK	420
7	HDFC BANK	28
8	ICICI BANK	79
9	IDBI BANK	107
10	IDFC FIRST Bank	0
11	INDUS IND BANK	0
12	JAMMU & KASHMIR BANK	0
13	KARNATAKA BANK	0
14	KARUR VYSYA BANK	11
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	836
D	SMALL FINANCE BANKS	
1	ESAF	0
2	Ujjivan Small Finance Bank	0
	Total- Small Finance Banks	0
	Total - Commercial Banks + RRB + SFB	1972
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	1973

Sl. No.	Bank	10.40. INFORMATION ON FOREIGN EXCHANGE BUSINESS AS AT JUNE 2021 (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	133	52,699	131	51,416	0	0	0	0
2	BANK OF INDIA	250	250	250	250	0	0	0	0
3	BANK OF MAHARASHTRA	0	0	0	0	0	0	0	0
4	CANARA BANK	162	162	118	118	0	0	0	0
5	CENTRAL BANK OF INDIA	3,631	3,631	0	0	1	270	1	270
6	INDIAN BANK	8,422	8,422	11,222	11,222	0	0	0	0
7	INDIAN OVERSEAS BANK	5,123	5,123	403	403	0	0	0	0
8	PUNJAB & SIND BANK	0	0	0	0	0	0	0	0
9	PUNJAB NATIONAL BANK	31	31	48	48	0	0	0	0
10	STATE BANK OF INDIA	1,82,423	1,82,423	95,428	95,428	0	0	0	0
11	UCO BANK	27,886	27,886	554	554	0	0	0	0
12	UNION BANK OF INDIA	9,371	9,371	954	954	0	0	0	0
	Total- Public Sector Commercial Banks	2,37,432	2,89,999	1,09,108	1,60,393	1	270	1	270
B	R R B - KERALA GRAMIN BANK	0	0	0	0	0	0	0	0
	Total- Public Sector Banks including RRB	2,37,432	2,89,999	1,09,108	1,60,393	1	270	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	0	0	0	0	0	0	0	0
4	CITY UNION BANK	0	0	0	0	0	0	0	0
5	DHANLAXMI BANK	2,082	2,082	1,739	1,739	0	0	0	0
6	FEDERAL BANK	82,233	82,233	35,514	35,514	0	0	0	0
7	HDFC BANK	49,020	49,020	0	0	0	0	0	0
8	ICICI BANK	587	587	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	55,735	55,735	28,619	28,619	0	0	0	0
19	T.N.MERCANTILE BANK	1,528	1,528	95	95	0	0	0	0
20	YES BANK	0	0	0	0	0	0	0	0
	Total- Pvt Sector Commercial Banks	1,91,184	1,91,184	65,967	65,967	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	4,28,617	4,81,183	1,75,075	2,26,360	1	270	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	4,28,617	4,81,183	1,75,075	2,26,360	1	270	1	270

10.41 Doubling Farmer's Income by 2022

Benchmark Parameters						
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	
			76.20		37.09	
		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
			32.15	36.49	16.57	18.57
2	Short Term Credit	Crop loan disbursed per hectare of net cultivable area				
		3.33				
		Share of SF/MF/Tenant farmers in total farmers financed(No of accounts)	SF		MF	Tenant
			29.45		27.52	2.35
		Share of SF/MF/Tenant farmers in total farmers financed(Amount)	SF		MF	Tenant
			3623697		3387130	289867
		Share of allied activities in total loans to farmers (No. of accounts)	No. of accounts		Amount	
			NA		4745	
		Share of SF/MF/Tenant farmers in Total farmers financed (Amount)	SF	MF	Tenant	
			1534	3058	153	
4	Extent of Coverage under Crop Insurance	No. of Crop Loan accounts covered under insurance to that of total crop loan accounts financed				-28.00%
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				-2.17%
		Growth in amount of accounts of short term credit/working capital for allied activities to farmers				-2.54%
2	Capital formation in Agriculture	Growth in Agriculture term Loan disbursed				-42%
		Growth in Agriculture and allied activities (Farm credit)				-4%
		Growth in Agriculture Infrastructure				-0.07%
		Growth in Ancillary activities				-4.95%
3	Crop Insurance	Growth in number of Loan accounts Covered				Claims under process
4	Development Linkage	Growth in number of FPOs financed by banks				NIL
		Growth in number of SHGs financed by banks				2.73%
		Growth in number of JLGs financed by banks				22.86%
		Growth in Number of accounts financed against warehouse receipts				NIL

10.42. PMSVANidhi - BANK WISE STATUS - AS ON 31.08.2021

SI No	Bank Name	No of Applications Submitted	No of Applications Sanctioned	No of Applications Disbursed	No of Applications Rejected	Total Pending for Sanction	% Pendency
1	STATE BANK OF INDIA	3065	2350	2317	513	202	6.59
2	CANARA BANK	2116	1750	1721	305	61	2.88
3	UNION BANK OF INDIA	894	749	736	120	25	2.80
4	KERALA GRAMIN BANK	972	738	721	154	80	8.23
5	INDIAN BANK	536	491	487	40	5	0.93
6	BANK OF BARODA	428	363	358	60	5	1.17
7	PUNJAB NATIONAL BANK	340	295	295	39	6	1.76
8	INDIAN OVERSEAS BANK	355	274	272	67	14	3.94
9	FEDERAL BANK	563	260	247	116	187	33.21
10	BANK OF INDIA	295	253	253	41	1	0.34
11	CENTRAL BANK OF INDIA	235	208	205	22	5	2.13
12	SOUTH INDIAN BANK	452	193	182	98	161	35.62
13	UCO BANK	199	131	131	58	10	5.03
14	IDBI BANK	96	83	81	6	7	7.29
15	DHANLAXMI BANK	80	46	44	1	33	41.25
16	CSB BANK	78	42	38	31	5	6.41
17	PUNJAB AND SIND BANK	38	34	34	4	0	0.00
18	KARNATAKA BANK	29	20	19	7	2	6.90
19	KERALA BANK	22	12	12	0	10	45.45
20	TAMILNADU MERCHANTILE BANK	22	11	11	6	5	22.73
21	AXIS BANK	22	10	10	3	9	40.91
22	HDFC BANK	14	8	7	0	6	42.86
23	BANK OF MAHARASHTRA	5	5	5	0	0	0.00
26	KARUR VYSYA BANK	6	2	2	0	4	66.67
24	CITY UNION BANK	5	2	2	0	3	60.00
25	ESAF	8	2	2	6	0	0.00
27	ICICI BANK	18	1	1	0	17	94.44
28	KOTAK MAHINDRA	2	1	1	0	1	50.00
29	LAXMI VILAS BANK	2	1	1	0	1	50.00
30	YES BANK	1	1	1	0	0	0.00
31	BANDHAN BANK	1	0	0	0	1	100.00
32	JAMMU & KASHMIR BANK	2	0	0	0	2	100.00
33	UJJIVAN SMALL FINANCE BANK	2	0	0	0	2	100.00
34	INDUS IND BANK	1	0	0	1	0	0.00
Total		10904	8336	8196	1698	870	7.98
Market Place		115	0	0	0	115	100.00
Grand Total		11019	8336	8196	1698	985	8.94