

**9.17. MICROCREDIT - Cumulative Performance of Banks in Kerala State as at December 2014 under SHG Bank Linkage Programme**  
**Mode of linkage-SHG's financed Directly by Banks**

(Rs. in lakhs)

| Sl. No.                         | BANK                              | No of SHGs formed during the Quarter | Cumulative No. of SHGs formed during the Financial Year | No. of SHG loans sanctioned during the Quarter |                 | No. of SHG loans disbursed during the Quarter |                 | Cumulative disbursement during the Year |                 | Outstanding Amount under SHG Finance |                  | Of (8) Amount disbursed under Govt. Sponsored Schemes |                | Total No. of Beneficiaries |
|---------------------------------|-----------------------------------|--------------------------------------|---------------------------------------------------------|------------------------------------------------|-----------------|-----------------------------------------------|-----------------|-----------------------------------------|-----------------|--------------------------------------|------------------|-------------------------------------------------------|----------------|----------------------------|
|                                 |                                   |                                      |                                                         | A/c                                            | Amt.            | A/c                                           | Amt.            | A/c                                     | Amt.            | A/c                                  | Amt.             | A/c                                                   | Amt.           |                            |
| 1                               | 2                                 | 3                                    | 4                                                       | 5                                              | 6               | 7                                             | 8               | 9                                       | 10              | 11                                   | 12               | 13                                                    | 14             | 15                         |
| <b>A STATE BANK GROUP</b>       |                                   |                                      |                                                         |                                                |                 |                                               |                 |                                         |                 |                                      |                  |                                                       |                |                            |
| 1                               | STATE BANK OF INDIA               | 0                                    | 182                                                     | 182                                            | 370.00          | 182                                           | 361.00          | 443                                     | 875.00          | 6394                                 | 8843.00          | 39                                                    | 82.00          | 533277                     |
| 2                               | STATE BANK OF MYSORE              | 1                                    | 5                                                       | 1                                              | 1.00            |                                               | 1.00            | 6                                       | 9.00            | 17                                   | 25.00            | 0                                                     | 0.00           | 0                          |
| 3                               | STATE BANK OF TRVCRE              | 270                                  | 793                                                     | 497                                            | 1201.00         | 497                                           | 1201.00         | 1216                                    | 2662.00         | 7421                                 | 9104.00          | 32                                                    | 41.00          | 170108                     |
|                                 | <b>Total State Bank Group</b>     | <b>271</b>                           | <b>980</b>                                              | <b>680</b>                                     | <b>1572.00</b>  | <b>679</b>                                    | <b>1563.00</b>  | <b>1665</b>                             | <b>3546.00</b>  | <b>13832</b>                         | <b>17972.00</b>  | <b>71</b>                                             | <b>123.00</b>  | <b>703385</b>              |
| <b>B NATIONALISED BANKS</b>     |                                   |                                      |                                                         |                                                |                 |                                               |                 |                                         |                 |                                      |                  |                                                       |                |                            |
| 1                               | ALLAHABAD BANK                    | 0                                    | 0                                                       | 0                                              | 0.00            | 0                                             | 0.00            | 0                                       | 0.00            | 0                                    | 0.00             | 0                                                     | 0.00           | 0                          |
| 2                               | ANDHRA BANK                       | 2                                    | 6                                                       | 7                                              | 8.00            | 7                                             | 8.00            | 11                                      | 19.00           | 47                                   | 44.00            | 5                                                     | 5.00           | 424                        |
| 3                               | BANK OF BARODA                    | 84                                   | 259                                                     | 84                                             | 209.00          | 84                                            | 209.00          | 259                                     | 626.00          | 833                                  | 1047.00          | 6                                                     | 11.00          | 0                          |
| 4                               | BANK OF INDIA                     | 142                                  | 404                                                     | 142                                            | 781.00          | 142                                           | 781.00          | 404                                     | 2214.00         | 6854                                 | 9567.00          | 715                                                   | 1389.00        | 83576                      |
| 5                               | BHARATIYA MAHILA BANK             | 2                                    | 9                                                       | 2                                              | 4.00            | 2                                             | 4.00            | 9                                       | 35.00           | 9                                    | 28.00            | 0                                                     | 0.00           | 9                          |
| 6                               | BANK OF MAHARASHTRA               | 0                                    | 2                                                       | 0                                              | 0.00            | 0                                             | 0.00            | 11                                      | 1.00            | 20                                   | 2.00             | 20                                                    | 2.00           | 20                         |
| 7                               | CANARA BANK                       | 1856                                 | 2543                                                    | 3069                                           | 7199.00         | 3080                                          | 7161.00         | 4632                                    | 11188.00        | 12572                                | 27070.00         | 73                                                    | 146.00         | 65349                      |
| 8                               | CENTRAL BANK OF INDIA             | 235                                  | 463                                                     | 649                                            | 2409.00         | 649                                           | 2409.00         | 1746                                    | 6520.00         | 4777                                 | 10656.00         | 1879                                                  | 4006.00        | 86416                      |
| 9                               | CORPORATION BANK                  | 127                                  | 1332                                                    | 124                                            | 447.00          | 124                                           | 435.00          | 1329                                    | 3805.00         | 2991                                 | 6290.00          | 130                                                   | 1727.00        | 29881                      |
| 10                              | DENA BANK                         | 11                                   | 15                                                      | 11                                             | 8.00            | 11                                            | 8.00            | 15                                      | 20.00           | 23                                   | 27.00            | 0                                                     | 0.00           | 0                          |
| 11                              | INDIAN BANK                       | 0                                    | 18                                                      | 18                                             | 53.00           | 18                                            | 53.00           | 79                                      | 229.00          | 1092                                 | 1946.00          | 0                                                     | 0.00           | 0                          |
| 12                              | INDIAN OVERSEAS BANK              | 746                                  | 1417                                                    | 655                                            | 2162.00         | 655                                           | 2162.00         | 1517                                    | 4682.00         | 8086                                 | 10845.00         | 401                                                   | 474.00         | 62941                      |
| 13                              | ORNTL BANK OF COMM                | 0                                    | 0                                                       | 0                                              | 0.00            | 0                                             | 0.00            | 0                                       | 0.00            | 5                                    | 6.00             | 0                                                     | 0.00           | 0                          |
| 14                              | PUNJAB & SIND BANK                | 0                                    | 0                                                       | 0                                              | 0.00            | 0                                             | 0.00            | 0                                       | 0.00            | 0                                    | 0.00             | 0                                                     | 0.00           | 0                          |
| 15                              | PUNJAB NATIONAL BANK              | 252                                  | 1725                                                    | 252                                            | 1559.00         | 252                                           | 1559.00         | 1725                                    | 2181.00         | 4154                                 | 10749.00         | 15                                                    | 53.00          | 600                        |
| 16                              | SYNDICATE BANK                    | 247                                  | 969                                                     | 240                                            | 626.00          | 240                                           | 626.00          | 918                                     | 2226.00         | 2753                                 | 3888.00          | 791                                                   | 732.00         | 63751                      |
| 17                              | UCO BANK                          | 30                                   | 130                                                     | 6                                              | 14.00           | 6                                             | 13.00           | 120                                     | 114.00          | 139                                  | 93.00            | 15                                                    | 21.00          | 1037                       |
| 18                              | UNION BANK OF INDIA               | 2581                                 | 6382                                                    | 2100                                           | 3511.00         | 2100                                          | 3511.00         | 4121                                    | 6622.00         | 21624                                | 32863.00         | 0                                                     | 0.00           | 0                          |
| 19                              | VIJAYA BANK                       | 165                                  | 336                                                     | 166                                            | 468.00          | 166                                           | 452.00          | 942                                     | 3336.00         | 1184                                 | 2979.00          | 0                                                     | 0.00           | 0                          |
|                                 | <b>Total-Nationalised Banks</b>   | <b>6480</b>                          | <b>16010</b>                                            | <b>7525</b>                                    | <b>19458.00</b> | <b>7536</b>                                   | <b>19391.00</b> | <b>17838</b>                            | <b>43818.00</b> | <b>67163</b>                         | <b>118100.00</b> | <b>4050</b>                                           | <b>8566.00</b> | <b>394004</b>              |
| <b>C RRB-KERALA GRAMIN BANK</b> |                                   |                                      |                                                         |                                                |                 |                                               |                 |                                         |                 |                                      |                  |                                                       |                |                            |
|                                 | <b>Total-Public Sector Banks</b>  | <b>7866</b>                          | <b>19025</b>                                            | <b>9311</b>                                    | <b>23527.00</b> | <b>9321</b>                                   | <b>23451.00</b> | <b>21529</b>                            | <b>52032.00</b> | <b>90015</b>                         | <b>149011.00</b> | <b>4548</b>                                           | <b>9753.00</b> | <b>1225473</b>             |
| <b>D PRIVATE SECTOR BANKS</b>   |                                   |                                      |                                                         |                                                |                 |                                               |                 |                                         |                 |                                      |                  |                                                       |                |                            |
| 1                               | CATHOLIC SYRIAN BANK              | 2                                    | 5                                                       | 2                                              | 19.00           | 3                                             | 19.00           | 3                                       | 19.00           | 180                                  | 109.00           | 0                                                     | 0.00           | 0                          |
| 2                               | CITY UNION BANK                   | 0                                    | 0                                                       | 0                                              | 0.00            | 0                                             | 0.00            | 0                                       | 0.00            | 0                                    | 0.00             | 0                                                     | 0.00           | 0                          |
| 3                               | DHANLAXMI BANK                    | 645                                  | 2377                                                    | 645                                            | 3373.00         | 645                                           | 3373.00         | 2904                                    | 12249.00        | 9415                                 | 29962.00         | 0                                                     | 0.00           | 141225                     |
| 4                               | FEDERAL BANK                      | 123                                  | 421                                                     | 199                                            | 401.00          | 215                                           | 418.00          | 702                                     | 1593.00         | 2585                                 | 3609.00          | 3                                                     | 1.00           | 7382                       |
| 5                               | HDFC BANK                         | 2210                                 | 5187                                                    | 2210                                           | 5485.00         | 2210                                          | 5485.00         | 5187                                    | 12658.00        | 9660                                 | 14999.00         | 0                                                     | 0.00           | 0                          |
| 6                               | ICICI BANK                        | 120                                  | 268                                                     | 120                                            | 342.00          | 120                                           | 342.00          | 268                                     | 290.00          | 363                                  | 938.00           | 0                                                     | 0.00           | 6665                       |
| 7                               | ING VYSYA BANK                    | 0                                    | 0                                                       | 0                                              | 0.00            | 0                                             | 0.00            | 0                                       | 0.00            | 0                                    | 0.00             | 0                                                     | 0.00           | 0                          |
| 8                               | KARNATAKA BANK                    | 0                                    | 0                                                       | 0                                              | 0.00            | 0                                             | 0.00            | 0                                       | 0.00            | 0                                    | 0.00             | 0                                                     | 0.00           | 0                          |
| 9                               | KARUR VYSYA BANK                  | 0                                    | 0                                                       | 0                                              | 0.00            | 0                                             | 0.00            | 0                                       | 0.00            | 0                                    | 0.00             | 0                                                     | 0.00           | 0                          |
| 10                              | SOUTH INDIAN BANK                 | 15                                   | 86                                                      | 15                                             | 55.00           | 15                                            | 55.00           | 86                                      | 177.00          | 330                                  | 352.00           | 0                                                     | 0.00           | 420                        |
| 11                              | T. N. MERCANTILE BANK             | 0                                    | 0                                                       | 0                                              | 0.00            | 0                                             | 0.00            | 0                                       | 0.00            | 0                                    | 0.00             | 0                                                     | 0.00           | 0                          |
|                                 | <b>Total Private Sector Banks</b> | <b>3115</b>                          | <b>8344</b>                                             | <b>3191</b>                                    | <b>9675.00</b>  | <b>3208</b>                                   | <b>9692.00</b>  | <b>9150</b>                             | <b>26986.00</b> | <b>22533</b>                         | <b>49969.00</b>  | <b>3</b>                                              | <b>1.00</b>    | <b>155692</b>              |
|                                 | <b>TOTAL- COMMERCIAL BANKS</b>    | <b>10981</b>                         | <b>27369</b>                                            | <b>12502</b>                                   | <b>33202.00</b> | <b>12529</b>                                  | <b>33143.00</b> | <b>30679</b>                            | <b>79018.00</b> | <b>112548</b>                        | <b>198980.00</b> | <b>4551</b>                                           | <b>9754.00</b> | <b>1381165</b>             |