

10.19. MICROCREDIT - Cumulative Performance of Banks in Kerala State as at June 2012
SHGs Maintaining Savings Bank Account

(Rs. in lakhs)

Sl. No.	BANK	Total No of SHGs maintaining Savings Bank A/c		Of (3) Under Govt Sponsored Schemes		Of (3) Exclusive Women SHGs		Of (5) Under Govt Sponsored Schemes	
		No	Amount	No	Amount	No	Amount	No	Amount
1	2	3		4		5		6	
A	STATE BANK GROUP								
1	STATE BANK OF INDIA	50301	869.00	1999	30.00	42752	747.00	1788	29.00
2	STATE BANK OF MYSORE	15	17.79	0	0.00	3	14.36	0	0.00
3	STATE BANK OF TRAVANCORE	258160	18071.00	103264	7227.00	240088	16806.00	96035	6720.00
Total State Bank Group		308476	18957.79	105263	7257.00	282843	17567.36	97823	6749.00
B	NATIONALISED BANKS								
1	ALLAHABAD BANK	25	27.00	25	27.00	25	27.00	0	0.00
2	ANDHRA BANK	301	94.22	126	22.00	33	23.09	20	20.21
3	BANK OF BARODA	1796	139.00	698	85.00	1609	133.00	682	61.00
4	BANK OF INDIA	3918	611.00	493	98.00	4868	426.00	371	80.00
5	BANK OF MAHARASHTRA	18	1.53	18	1.53	0	0.00	0	0.00
6	CANARA BANK	7489	8956.00	1094	1046.00	6178	7331.00	341	1045.00
7	CENTRAL BANK OF INDIA	5039	545.00	1242	125.00	5025	541.00	1242	125.00
8	CORPORATION BANK	2127	1520.00	916	667.12	1509	1426.43	692	540.17
9	DENA BANK	20	12.00	20	12.00	20	12.00	20	12.00
10	INDIAN BANK	6807	727.41	5185	635.30	5589	665.60	1136	321.06
11	INDIAN OVERSEAS BANK	8772	11942.52	4342	3946.52	8102	8989.00	2886	2932.54
12	ORNTL BANK OF COMMERCE	34	5.53	0	0.00	34	5.53	0	0.00
13	PUNJAB NATIONAL BANK	9522	16657.50	2831	6646.20	7216	16474.15	2258	6566.10
14	PUNJAB & SIND BANK	1	2.70	0	0.00	1	2.70	0	0.00
15	SYNDICATE BANK	2928	26511.00	963	2355.00	1728	3335.00	851	1014.00
16	UNION BANK OF INDIA	8820	9117.30	912	504.16	2085	1230.16	0	0.00
17	UNITED BANK OF INDIA	0	0.00	0	0.00	0	0.00	0	0.00
18	UCO BANK	729	38.00	89	12.00	614	24.00	72	8.00
19	VIJAYA BANK	2294	196.56	864	121.39	1623	161.23	963	103.36
Total-Nationalised Banks		60640	77104.27	19818	16304.22	46259	40806.89	11534	12828.44
C	RRBs								
1	N.M.G.B	17953	987.00	6335	385.00	12378	729.00	5053	329.00
2	S.M.G.B	26200	288.00	7860	72.00	25650	282.00	7700	71.00
	Total RRBs	44153	1275.00	14195	457.00	38028	1011.00	12753	400.00
	Total-Public Sector Banks	413269	97337.06	139276	24018.22	367130	59385.25	122110	19977.44
D	PRIVATE SECTOR BANKS								
1	CATHOLIC SYRIAN BANK	3215	330.00	2389	219.75	1990	182.40	1455	135.20
2	DHANLAXMI BANK	15648	2280.00	58	12.00	14155	3472.00	58	12.00
3	FEDERAL BANK	3154	3675.00	1078	1154.00	448	475.00	189	268.00
4	KARNATAKA BANK	1	3.48	0	0.00	1	3.48	0	0.00
5	KARUR VYSYA BANK	0	0.00	0	0.00	0	0.00	0	0.00
6	HDFC BANK	3514	411.07	0	0.00	3514	411.07	0	0.00
7	SOUTH INDIAN BANK	375	189.09	0	0.00	305	136.00	0	0.00
8	T.N.MERCANTILE BANK	93	61.56	0	0.00	47	56.84	0	0.00
9	ING VYSYA BANK	2	0.26	2	0.26	2	0.26	2	0.26
10	CITY UNION BANK	2	1.58	0	0.00	0	0.00	0	0.00
Total Private Sector Banks		26004	6952.04	3527	1386.01	20462	4737.05	1704	415.46
TOTAL - COMMERCIAL BANKS		439273	104289.10	142803	25404.23	387592	64122.30	123814	20392.90

10.20. MICROCREDIT - Cumulative Performance of Banks in Kerala State as at June 2012 under SHG Bank Linkage Programme

Mode of linkage-SHG's financed Directly by Banks

(Rs. in lakhs)

Sl. No.	BANK	No of SHGs formed during the Quarter	Cumulative No. of SHGs formed during the Financial Year	No. of SHG loans sanctioned during the Quarter		No. of SHG loans disbursed during the Quarter		Cumulative disbursement during the Year		Outstanding Amount under SHG Finance		Of (8) Amount disbursed under Govt. Sponsored Schemes		Total No. of Beneficiaries
				A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.	
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
A	STATE BANK GROUP													
1	STATE BANK OF INDIA	211	211	211	385.00	211	341.00	211	341.00	5896	7549.00	2	2.00	5896
2	STATE BANK OF MYSORE	1	5	1	1.00	1	1.00	5	8.13	16	23.98	0	0.00	0
3	STATE BANK OF TRAVANCORE	448	448	442	814.52	464	852.03	464	852.03	16135	13671.00	74	97.96	1480
	Total State Bank Group	660	664	654	1200.52	676	1194.03	680	1201.16	22047	21243.98	76	99.96	7376
B	NATIONALISED BANKS													
1	ALLAHABAD BANK	0	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0
2	ANDHRA BANK	80	61	15	17.00	157	967.00	1009	115.00	119.57	0.00	0	0.00	180
3	BANK OF BARODA	74	74	74	165.00	74	126.00	74	126.00	698	643.00	78	54.00	12564
4	BANK OF INDIA	381	1413	381	1007.00	381	1007.00	1368	4361.00	3287	8553.00	430	901.00	5639
5	BANK OF MAHARASHTRA	3	3	3	0.50	3	0.50	3	0.50	17	9.35	3	0.50	10
5	CANARA BANK	45	45	389	688.00	389	688.00	389	688.00	7484	8713.00	75	95.00	127240
6	CENTRAL BANK OF INDIA	0	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0
7	CORPORATION BANK	35	68	24	74.40	24	65.98	57	139.74	1974	2322.61	894	630.00	14413
8	DENA BANK	0	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0
9	INDIAN BANK	379	1074	293	1054.49	293	1054.49	293	1054.49	5199	7676.03	130	355.95	2582
10	INDIAN OVERSEAS BANK	318	318	318	1276.00	318	1216.00	318	1216.00	6464	6263.17	172	91.00	36182
11	ORNTL BANK OF COMMERCE	0	0	0	0.00	0	0.00	0	0.00	21	22.99	0	0.00	109
12	PUNJAB NATIONAL BANK	411	411	411	905.00	411	905.00	411	905.00	4396	6039.30	124	226.32	9949
13	PUNJAB & SIND BANK	0	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0
14	SYNDICATE BANK	402	1275	350	502.00	40	120.00	40	120.00	3710	3512.00	20	62.00	23516
15	UNION BANK OF INDIA	112	147	586	1409.56	582	1444.29	582	1444.29	8820	9117.30	0	0.00	23412
16	UCO BANK	15	15	15	21.75	15	21.75	423	363.00	0	0.00	4897	0.00	0
17	VIJAYA BANK	43	43	23	35.64	23	35.64	23	35.64	883	1590.70	12	36.00	0
	Total-Nationalised Banks	2298	4947	2882	7156.34	2710	7651.65	4990	10568.66	###	54462.45	6835	2451.77	255796
C	RRBs													
1	N.M.G.B	374	374	175	267.00	175	267.00	175	267.00	3216	2393.00	151	108.00	2800
2	S.M.G.B	270	270	270	228.00	270	228.00	270	228.00	2796	2006.00	270	228.00	4400
	Total RRBs	644	644	445	495.00	445	495.00	445	495.00	6012	4399.00	421	336.00	7200
	Total-Public Sector Banks	3602	6255	3981	8851.86	3831	9340.68	6115	12264.82	71132	80105.43	7332	2887.73	270372
D	PRIVATE SECTOR BANKS													
1	CITY UNION BANK	0	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0
2	CATHOLIC SYRIAN BANK	8	8	8	18.70	8	18.70	8	18.70	319	167.15	6	14.00	4530
3	DHANLAXMI BANK	286	618	138	8482.00	138	7476.00	512	8292.00	2701	4388.00	44	6.00	17145
4	FEDERAL BANK	173	173	173	284.00	206	313.00	206	313.00	3154	3676.00	0	0.00	3154
5	KARNATAKA BANK	0	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0
6	KARUR VYSYA BANK	0	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0
7	TAMILNAD MERCANTILE BANK	0	0	2	6.00	2	6.00	2	6.00	47	61.87	0	0.00	0
8	SOUTH INDIAN BANK	9	9	9	16.75	9	16.75	9	16.75	1063	437.75	1	1.00	0
9	ING VYSYA BANK	0	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0
	Total Private Sector Banks	476	808	330	8807.45	363	7830.45	737	8646.45	7284	8563.62	51	21.00	24829
	TOTAL- COMMERCIAL BANKS	4078	7063	4311	17659.31	4194	17171.13	6852	20911.27	78416	88669.05	7383	2908.73	295201

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

(Rs. in lakhs)

Sl. No.	BANK	No of SHGs formed during the Quarter	Cumulative No.of SHGs formed during the Financial Year	No. of SHG loans sanctioned during the Quarter		No. of SHG loans disbursed during the Quarter		Cumulative disbursement during the Year		Outstanding Amount under SHG Finance		Of (8) Amount disbursed under Govt. Sponsored Schemes		Total No.of Beneficiaries
				A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.	
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
A	STATE BANK GROUP													
1	STATE BANK OF INDIA	0	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0
2	STATE BANK OF MYSORE	0	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0
3	STATE BANK OF TRAVANCORE	2	2	0	0.00	0	0.00	0	0.00	79	32.03	0	0.00	0
	Total State Bank Group	2	2	0	0.00	0	0.00	0	0.00	79	32.03	0	0.00	0
B	NATIONALISED BANKS													
1	ALLAHABAD BANK	0	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0
2	ANDHRA BANK	12	12	12	120.00	12	120.00	120	12.00	120	0.00	0	0.00	0
3	BANK OF BARODA	3	3	3	8.00	3	8.00	3	8.00	48	184.00	0	0.00	864
4	BANK OF INDIA	0	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0
5	BANK OF MAHARASHTRA	0	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0
5	CANARA BANK	12	12	25	52.00	25	52.00	25	52.00	612	720.00	0	0.00	7680
6	CENTRAL BANK OF INDIA	36	36	313	841.00	313	841.00	313	841.00	4049	5379.00	17	38.00	63442
7	CORPORATION BANK	0	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0
8	DENA BANK	0	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0
9	INDIAN BANK	85	14	77	226.00	77	226.00	77	726.00	481	730.00	0	0.00	0
10	INDIAN OVERSEAS BANK	102	102	318	1276.00	318	1216.00	318	1216.00	1086	946.28	43	92.52	13965
11	ORNTL BANK OF COMMERCE	0	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0
12	PUNJAB NATIONAL BANK	0	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0
13	PUNJAB & SIND BANK	0	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0
14	SYNDICATE BANK	0	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0
15	UNION BANK OF INDIA	0	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0
16	UCO BANK	0	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0
17	VIJAYA BANK	0	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0
	Total-Nationalised Banks	250	179	748	2523.00	748	2463.00	856	2855.00	6396	7959.28	60	130.52	85951
C	RRBs													
1	N.M.G.B	2	2	2	3.00	2	3.00	2	3.00	294	194.00	1	2.00	36
2	S.M.G.B	343	343	343	700.00	343	700.00	343	700.00	5555	5239.00	44	34.00	61100
	Total RRBs	345	345	345	703.00	345	703.00	345	703.00	5849	5433.00	45	36.00	61136
	Total-Public Sector Banks	597	526	1093	3226.00	1093	3166.00	1201	3558.00	12324	13424.31	105	166.52	147087
D	PRIVATE SECTOR BANKS													
1	CITY UNION BANK	0	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0
2	CATHOLIC SYRIAN BANK	0	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0
3	DHANLAXMI BANK	73	142	48	14372.00	48	13975.00	107	14132.00	1135	1962.00	344	0.00	14899
4	FEDERAL BANK	3	3	3	4.00	3	4.00	3	4.00	4	10.20	0	0.00	7
5	KARNATAKA BANK	0	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0
6	KARUR VYSYA BANK	0	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0
7	TAMILNAD MERCANTILE BANK	0	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0
8	SOUTH INDIAN BANK	0	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0
9	ING VYSYA BANK	0	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0
	Total Private Sector Banks	76	145	51	14376.00	51	13979.00	110	14136.00	1139	1972.20	344	0.00	14906
	TOTAL- COMMERCIAL BANKS	673	671	1144	17602.00	1144	17145.00	1311	17694.00	13463	15396.51	449	166.52	161993

10.22. MICRO CREDIT- Cumulative Performance of Banks in Kerala State as at June 2012

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

(Rs. in lakhs)

Sl. No.	BANK	No. of NGO loans sanctioned during the Quarter		No. of NGO loans disbursed during the Quarter		Cumulative disbursement during the Year		Outstanding Amount under NGO Finance		No. of SHGs financed by these NGOs	No. of beneficiaries assisted
		A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.		
A	STATE BANK GROUP										
1	STATE BANK OF INDIA	0	0.00	0	0.00	0	0.00	0	0.00	0	0
2	STATE BANK OF MYSORE	0	0.00	0	0.00	0	0.00	0	0.00	0	0
3	STATE BANK OF TRAVANCORE	51	57.22	45	51.13	45	51.13	2554	6372.10	12770	229860
	Total State Bank Group	51	57.22	45	51.13	45	51.13	2554	6372.10	12770	229860
B	NATIONALISED BANKS										
1	ALLAHABAD BANK	0	0.00	0	0.00	0	0.00	0	0.00	0	0
2	ANDHRA BANK	0	0.00	0	0.00	0	0.00	0	0.00	0	0
3	BANK OF BARODA	1	90.00	1	90.00	1	90.00	8	138.00	0	0
4	BANK OF INDIA	0	0.00	0	0.00	0	0.00	0	0.00	0	0
5	BANK OF MAHARASHTRA	0	0.00	0	0.00	0	0.00	0	0.00	0	0
5	CANARA BANK	0	0.00	0	0.00	0	0.00	11	537.00	0	0
6	CENTRAL BANK OF INDIA	0	0.00	0	0.00	0	0.00	0	0.00	0	0
7	CORPORATION BANK	0	0.00	0	0.00	0	0.00	0	0.00	0	0
8	DENA BANK	0	0.00	0	0.00	0	0.00	0	0.00	0	0
9	INDIAN BANK	0	0.00	0	0.00	0	0.00	8	1206.19	1250	13750
10	INDIAN OVERSEAS BANK	0	0.00	0	0.00	0	0.00	948	2148.00	943	2484
11	ORNTL BANK OF COMMERCE	0	0.00	0	0.00	0	0.00	0	0.00	0	0
12	PUNJAB NATIONAL BANK	0	0.00	0	0.00	0	0.00	0	0.00	0	0
13	PUNJAB & SIND BANK	0	0.00	0	0.00	0	0.00	0	0.00	0	0
14	SYNDICATE BANK	0	0.00	0	0.00	0	0.00	0	0.00	0	0
15	UNION BANK OF INDIA	0	0.00	0	0.00	0	0.00	0	0.00	0	0
16	UCO BANK	0	0.00	0	0.00	0	0.00	0	0.00	0	0
17	VIJAYA BANK	0	0.00	0	0.00	0	0.00	0	0.00	0	0
	Total-Nationalised Banks	1	90.00	1	90.00	1	90.00	975	4029.19	2193	16234
C	RRBs										
1	N.M.G.B	0	0.00	0	0.00	0	0.00	5	64.00	47	846
2	S.M.G.B	0	0.00	0	0.00	0	0.00	38	647.00	4370	48070
	Total RRBs	0	0.00	0	0.00	0	0.00	43	711.00	4417	48916
	Total-Public Sector Banks	52	147.22	46	141.13	46	141.13	3572	11112.29	19380	295010
D	PRIVATE SECTOR BANKS										
1	CITY UNION BANK	0	0.00	0	0.00	0	0.00	0	0.00	0	0
2	CATHOLIC SYRIAN BANK	0	0.00	0	0.00	0	0.00	6	1245.17	0	0
3	DHANLAXMI BANK	12	193.00	5	145.00	5	146.00	808	1661.00	3436	56229
4	FEDERAL BANK	0	0.00	0	0.00	0	0.00	0	0.00	0	0
5	KARNATAKA BANK	0	0.00	0	0.00	0	0.00	0	0.00	0	0
6	KARUR VYSYA BANK	0	0.00	0	0.00	0	0.00	0	0.00	0	0
7	TAMILNAD MERCANTILE BANK	0	0.00	0	0.00	0	0.00	0	0.00	0	0
8	SOUTH INDIAN BANK	0	0.00	0	0.00	0	0.00	0	0.00	0	0
9	ING VYSYA BANK	0	0.00	0	0.00	0	0.00	0	0.00	0	0
	Total Private Sector Banks	12	193.00	5	145.00	5	146.00	814	2906.17	3436	56229
	TOTAL- COMMERCIAL BANKS	64	340.22	51	286.13	51	287.13	4386	14018.46	22816	351239