

**7.24. MICROCREDIT - Cumulative Performance of Banks in Kerala State as at March 2014**  
**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       | 50933                                         | 810.00    | 13324                               | 207.00   | 41801                       | 651.00   | 13058                               | 201.00   |
| 2                          | STATE BANK OF MYSORE      | 15                                            | 17.83     | 0                                   | 0.00     | 13                          | 14.32    | 0                                   | 0.00     |
| 3                          | STATE BANK OF TRVCRE      | 299848                                        | 28213.00  | 118694                              | 11479.00 | 285647                      | 26929.00 | 114613                              | 11352.00 |
| Total State Bank Group     |                           | 350796                                        | 29040.83  | 132018                              | 11686.00 | 327461                      | 27594.32 | 127671                              | 11553.00 |
| B                          | NATIONALISED BANKS        |                                               |           |                                     |          |                             |          |                                     |          |
| 1                          | ALLAHABAD BANK            | 46                                            | 43.50     | 46                                  | 43.50    | 46                          | 43.50    | 46                                  | 43.50    |
| 2                          | ANDHRA BANK               | 386                                           | 173.12    | 195                                 | 68.24    | 73                          | 75.36    | 67                                  | 38.60    |
| 3                          | BANK OF BARODA            | 1762                                          | 191.74    | 647                                 | 109.00   | 1113                        | 84.59    | 62                                  | 26.45    |
| 4                          | BANK OF INDIA             | 6123                                          | 7319.00   | 849                                 | 806.00   | 5529                        | 5219.00  | 849                                 | 806.00   |
| 5                          | BANK OF MAHARASHTRA       | 21                                            | 2.00      | 20                                  | 1.50     | 1                           | 0.50     | 0                                   | 0.00     |
| 6                          | BHARATIYA MAHILA BANK     | 0                                             | 0.00      | 0                                   | 0.00     | 0                           | 0.00     | 0                                   | 0.00     |
| 7                          | CANARA BANK               | 8551                                          | 5616.69   | 2230                                | 4461.62  | 7861                        | 5408.31  | 2230                                | 4452.42  |
| 8                          | CENTRAL BANK OF INDIA     | 7080                                          | 482.00    | 1119                                | 160.00   | 6990                        | 450.00   | 1119                                | 160.00   |
| 9                          | CORPORATION BANK          | 2965                                          | 1571.50   | 185                                 | 13.25    | 1974                        | 132.85   | 130                                 | 10.62    |
| 10                         | DENA BANK                 | 15                                            | 12.00     | 15                                  | 12.00    | 15                          | 12.00    | 15                                  | 12.00    |
| 11                         | INDIAN BANK               | 8310                                          | 3665.67   | 455                                 | 35.40    | 6125                        | 1549.54  | 410                                 | 29.87    |
| 12                         | INDIAN OVERSEAS BANK      | 9281                                          | 10192.12  | 396                                 | 3912.76  | 9145                        | 10111.40 | 396                                 | 3912.76  |
| 13                         | ORNTL BANK OF COMM        | 43                                            | 128.00    | 0                                   | 0.00     | 43                          | 128.00   | 0                                   | 0.00     |
| 14                         | PUNJAB NATIONAL BANK      | 6539                                          | 1304.68   | 801                                 | 17.85    | 2999                        | 153.08   | 430                                 | 15.01    |
| 15                         | PUNJAB & SIND BANK        | 0                                             | 0.00      | 0                                   | 0.00     | 0                           | 0.00     | 0                                   | 0.00     |
| 16                         | SYNDICATE BANK            | 3362                                          | 4689.91   | 845                                 | 875.38   | 1429                        | 2336.85  | 195                                 | 374.01   |
| 17                         | UNION BANK OF INDIA       | 16044                                         | 18324.81  | 14440                               | 16492.32 | 14760                       | 17225.32 | 14440                               | 16492.32 |
| 18                         | UNITED BANK OF INDIA      | 0                                             | 0.00      | 0                                   | 0.00     | 0                           | 0.00     | 0                                   | 0.00     |
| 19                         | UCO BANK                  | 792                                           | 76.92     | 100                                 | 9.20     | 652                         | 46.00    | 85                                  | 11.20    |
| 20                         | VIJAYA BANK               | 1489                                          | 244.91    | 0                                   | 0.00     | 1363                        | 212.81   | 0                                   | 0.00     |
| Total-Nationalised Banks   |                           | 72809                                         | 54038.57  | 22343                               | 27018.02 | 60118                       | 43189.11 | 20474                               | 26384.76 |
| C                          | RRB - KERALA GRAMIN BANK  | 50416                                         | 4881.00   | 16133                               | 1486.00  | 42768                       | 4127.00  | 14276                               | 1174.00  |
|                            | Total-Public Sector Banks | 474021                                        | 87960.40  | 170494                              | 40190.02 | 430347                      | 74910.43 | 162421                              | 39111.76 |
| D                          | PRIVATE SECTOR BANKS      |                                               |           |                                     |          |                             |          |                                     |          |
| 1                          | CATHOLIC SYRIAN BANK      | 3383                                          | 441.65    | 3018                                | 395.20   | 2922                        | 308.40   | 2535                                | 272.84   |
| 2                          | DHANLAXMI BANK            | 17254                                         | 16148.00  | 13452                               | 9600.00  | 13397                       | 9400.00  | 13397                               | 9400.00  |
| 3                          | FEDERAL BANK              | 2296                                          | 3317.05   | 80                                  | 30.67    | 1769                        | 2603.58  | 41                                  | 18.89    |
| 4                          | KARNATAKA BANK            | 17                                            | 1.25      | 0                                   | 0.00     | 10                          | 0.95     | 0                                   | 0.00     |
| 5                          | KARUR VYSYA BANK          | 0                                             | 0.00      | 0                                   | 0.00     | 0                           | 0.00     | 0                                   | 0.00     |
| 6                          | HDFC BANK                 | 10967                                         | 1112.33   | 0                                   | 0.00     | 0                           | 0.00     | 0                                   | 0.00     |
| 7                          | SOUTH INDIAN BANK         | 335                                           | 152.00    | 0                                   | 0.00     | 329                         | 151.00   | 0                                   | 0.00     |
| 8                          | T.N.MERCANTILE BANK       | 8                                             | 0.58      | 0                                   | 0.00     | 8                           | 0.58     | 0                                   | 0.00     |
| 9                          | ICICI BANK                | 0                                             | 0.00      | 0                                   | 0.00     | 0                           | 0.00     | 0                                   | 0.00     |
| 10                         | ING VYSYA BANK            | 22                                            | 3.60      | 0                                   | 0.00     | 0                           | 0.00     | 0                                   | 0.00     |
| 11                         | CITY UNION BANK           | 2                                             | 2.00      | 0                                   | 0.00     | 0                           | 0.00     | 0                                   | 0.00     |
| Total Private Sector Banks |                           | 34284                                         | 21178.46  | 16550                               | 10025.87 | 18435                       | 12464.51 | 15973                               | 9691.73  |
| TOTAL - COMMERCIAL BANKS   |                           | 508305                                        | 109138.86 | 187044                              | 50215.89 | 448782                      | 87374.94 | 178394                              | 48803.49 |

**7.25. MICROCREDIT - Cumulative Performance of Banks in Kerala State as at March 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</b> | <b>STATE BANK GROUP</b>           |                                      |                                                         |                                                |                 |                                               |                 |                                         |                 |                                      |                  |                                                       |                 |                            |
| 1        | STATE BANK OF INDIA               | 12                                   | 455                                                     | 12                                             | 7.85            | 12                                            | 125.30          | 626                                     | 941.74          | 6079                                 | 7940.00          | 4                                                     | 3.50            | 529628                     |
| 2        | STATE BANK OF MYSORE              | 1                                    | 5                                                       | 1                                              | 1.00            | 1                                             | 1.00            | 6                                       | 8.93            | 17                                   | 24.98            | 0                                                     | 0.00            | 0                          |
| 3        | STATE BANK OF TRVCRE              | 649                                  | 2543                                                    | 646                                            | 964.75          | 639                                           | 958.30          | 2521                                    | 4453.71         | 11522                                | 12823.36         | 54                                                    | 23.67           | 298720                     |
|          | <b>Total State Bank Group</b>     | <b>662</b>                           | <b>3003</b>                                             | <b>659</b>                                     | <b>973.60</b>   | <b>652</b>                                    | <b>1084.60</b>  | <b>3153</b>                             | <b>5404.38</b>  | <b>17618</b>                         | <b>20788.34</b>  | <b>58</b>                                             | <b>27.17</b>    | <b>828348</b>              |
| <b>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                       | 30                                   | 55                                                      | 24                                             | 33.00           | 191                                           | 1327.00         | 375                                     | 1327.00         | 266                                  | 2023.00          | 0                                                     | 0.00            | 204                        |
| 3        | BANK OF BARODA                    | 106                                  | 312                                                     | 106                                            | 209.96          | 106                                           | 209.96          | 312                                     | 709.46          | 784                                  | 913.61           | 45                                                    | 24.95           | 0                          |
| 4        | BANK OF INDIA                     | 122                                  | 1049                                                    | 122                                            | 699.00          | 122                                           | 699.00          | 1049                                    | 3775.00         | 4749                                 | 7241.00          | 609                                                   | 872.00          | 81619                      |
| 5        | BANK OF MAHARASHTRA               | 2                                    | 2                                                       | 0                                              | 0.00            | 0                                             | 0.00            | 11                                      | 1.00            | 20                                   | 2.00             | 20                                                    | 2.00            | 20                         |
| 6        | CANARA BANK                       | 70                                   | 794                                                     | 1330                                           | 2928.28         | 1335                                          | 2925.99         | 4080                                    | 9556.61         | 6216                                 | 10285.33         | 1391                                                  | 4785.29         | 60984                      |
| 7        | CENTRAL BANK OF INDIA             | 470                                  | 1208                                                    | 991                                            | 3006.00         | 991                                           | 2833.00         | 2644                                    | 7143.00         | 4585                                 | 8867.00          | 64                                                    | 148.00          | 84320                      |
| 8        | CORPORATION BANK                  | 385                                  | 1197                                                    | 385                                            | 1219.30         | 385                                           | 1100.30         | 1197                                    | 3092.30         | 2375                                 | 4556.96          | 168                                                   | 213.00          | 22960                      |
| 9        | DENA BANK                         | 2                                    | 15                                                      | 2                                              | 8.00            | 2                                             | 8.00            | 15                                      | 13.00           | 15                                   | 13.00            | 15                                                    | 13.00           | 130                        |
| 10       | INDIAN BANK                       | 0                                    | 25                                                      | 5                                              | 12.23           | 5                                             | 12.23           | 29                                      | 62.93           | 735                                  | 1114.40          | 0                                                     | 0.00            | 13970                      |
| 11       | INDIAN OVERSEAS BANK              | 602                                  | 2058                                                    | 543                                            | 1192.39         | 543                                           | 1192.39         | 1999                                    | 3834.39         | 8496                                 | 10385.17         | 248                                                   | 181.56          | 48412                      |
| 12       | ORNTL BANK OF COMM                | 0                                    | 0                                                       | 0                                              | 0.00            | 0                                             | 0.00            | 0                                       | 0.00            | 19                                   | 17.10            | 0                                                     | 0.00            | 0                          |
| 13       | PUNJAB NATIONAL BANK              | 294                                  | 3795                                                    | 294                                            | 601.57          | 294                                           | 601.57          | 3795                                    | 4617.60         | 3417                                 | 5789.48          | 425                                                   | 1306.59         | 53488                      |
| 14       | PUNJAB & SIND BANK                | 0                                    | 0                                                       | 0                                              | 0.00            | 0                                             | 0.00            | 0                                       | 0.00            | 0                                    | 0.00             | 0                                                     | 0.00            | 0                          |
| 15       | SYNDICATE BANK                    | 198                                  | 995                                                     | 257                                            | 605.11          | 257                                           | 605.11          | 1038                                    | 1964.08         | 2445                                 | 3969.88          | 787                                                   | 725.74          | 44476                      |
| 16       | UNION BANK OF INDIA               | 904                                  | 2645                                                    | 2124                                           | 3321.14         | 2124                                          | 3216.01         | 3865                                    | 5293.25         | 16044                                | 18324.81         | 0                                                     | 0.00            | 0                          |
| 17       | UCO BANK                          | 54                                   | 100                                                     | 58                                             | 144.00          | 104                                           | 87.43           | 82                                      | 186.39          | 258                                  | 424.45           | 15                                                    | 22.00           | 995                        |
| 18       | VIJAYA BANK                       | 161                                  | 917                                                     | 135                                            | 1231.46         | 135                                           | 1231.46         | 266                                     | 1504.43         | 791                                  | 1975.91          | 0                                                     | 0.00            | 856                        |
|          | <b>Total-Nationalised Banks</b>   | <b>3400</b>                          | <b>15167</b>                                            | <b>6376</b>                                    | <b>15211.44</b> | <b>6594</b>                                   | <b>16049.45</b> | <b>20757</b>                            | <b>43080.44</b> | <b>51215</b>                         | <b>75903.10</b>  | <b>3787</b>                                           | <b>8294.13</b>  | <b>412434</b>              |
| <b>C</b> | <b>RRB-KERALA GRAMIN BANK</b>     | 2467                                 | 4720                                                    | 2464                                           | 5022.00         | 2464                                          | 5022.00         | 4711                                    | 10134.00        | 8336                                 | 11123.00         | 1181                                                  | 2775.00         | 112285                     |
|          | <b>Total-Public Sector Banks</b>  | <b>6529</b>                          | <b>22890</b>                                            | <b>9499</b>                                    | <b>21207.04</b> | <b>9710</b>                                   | <b>22156.05</b> | <b>28621</b>                            | <b>58618.82</b> | <b>77169</b>                         | <b>107814.44</b> | <b>5026</b>                                           | <b>11096.30</b> | <b>1353067</b>             |
| <b>D</b> | <b>PRIVATE SECTOR BANKS</b>       |                                      |                                                         |                                                |                 |                                               |                 |                                         |                 |                                      |                  |                                                       |                 |                            |
| 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              | 3                                    | 20                                                      | 3                                              | 3.80            | 3                                             | 3.80            | 20                                      | 18.32           | 181                                  | 123.14           | 0                                                     | 0.00            | 0                          |
| 3        | DHANLAXMI BANK                    | 1388                                 | 2662                                                    | 1388                                           | 6706.00         | 1388                                          | 6706.00         | 4603                                    | 20975.85        | 8515                                 | 25483.00         | 0                                                     | 0.00            | 142604                     |
| 4        | FEDERAL BANK                      | 210                                  | 569                                                     | 344                                            | 996.35          | 355                                           | 976.58          | 1099                                    | 2559.51         | 2419                                 | 3710.72          | 3                                                     | 0.75            | 8441                       |
| 5        | HDFC BANK                         | 906                                  | 4713                                                    | 2053                                           | 4659.90         | 2053                                          | 4659.90         | 5860                                    | 12344.39        | 8584                                 | 11631.16         | 0                                                     | 0.00            | 0                          |
| 6        | KARNATAKA BANK                    | 0                                    | 0                                                       | 0                                              | 0.00            | 0                                             | 0.00            | 0                                       | 0.00            | 0                                    | 0.00             | 0                                                     | 0.00            | 0                          |
| 7        | KARUR VYSYA BANK                  | 0                                    | 0                                                       | 0                                              | 0.00            | 0                                             | 0.00            | 0                                       | 0.00            | 0                                    | 0.00             | 0                                                     | 0.00            | 0                          |
| 8        | T. N. MERCANTILE BANK             | 0                                    | 0                                                       | 0                                              | 0.00            | 0                                             | 0.00            | 0                                       | 0.00            | 0                                    | 0.00             | 0                                                     | 0.00            | 0                          |
| 9        | SOUTH INDIAN BANK                 | 11                                   | 71                                                      | 11                                             | 38.00           | 11                                            | 38.00           | 71                                      | 264.00          | 479                                  | 506.00           | 0                                                     | 0.00            | 1420                       |
| 10       | ING VYSYA 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>2518</b>                          | <b>8035</b>                                             | <b>3799</b>                                    | <b>12404.05</b> | <b>3810</b>                                   | <b>12384.28</b> | <b>11653</b>                            | <b>36162.07</b> | <b>20178</b>                         | <b>41454.02</b>  | <b>3</b>                                              | <b>0.75</b>     | <b>152465</b>              |
|          | <b>TOTAL- COMMERCIAL BANKS</b>    | <b>9047</b>                          | <b>30925</b>                                            | <b>13298</b>                                   | <b>33611.09</b> | <b>13520</b>                                  | <b>34540.33</b> | <b>40274</b>                            | <b>94780.89</b> | <b>97347</b>                         | <b>149268.46</b> | <b>5029</b>                                           | <b>11097.05</b> | <b>1505532</b>             |

**7.26. MICROCREDIT - Cumulative Performance of Banks in Kerala State as at March 2014 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 |               | 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</b> | <b>STATE BANK GROUP</b>           |                                      |                                                         |                                                |                |                                               |                |                                         |                 |                                      |                 |                                               |               |                            |
| 1        | STATE BANK OF INDIA               | 0                                    | 0                                                       | 0                                              | 0.00           | 0                                             | 0.00           | 0                                       | 0.00            | 0                                    | 0.00            | 0                                             | 0.00          | 0                          |
| 2        | STATE BANK OF MYSORE              | 0                                    | 0                                                       | 0                                              | 0.00           | 0                                             | 0.00           | 0                                       | 0.00            | 0                                    | 0.00            | 0                                             | 0.00          | 0                          |
| 3        | STATE BANK OF TRVCRE              | 0                                    | 0                                                       | 0                                              | 0.00           | 0                                             | 0.00           | 0                                       | 0.00            | 77                                   | 64.87           | 0                                             | 0.00          | 1813                       |
|          | <b>Total State Bank Group</b>     | <b>0</b>                             | <b>0</b>                                                | <b>0</b>                                       | <b>0.00</b>    | <b>0</b>                                      | <b>0.00</b>    | <b>0</b>                                | <b>0.00</b>     | <b>77</b>                            | <b>64.87</b>    | <b>0</b>                                      | <b>0.00</b>   | <b>1813</b>                |
| <b>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                       | 28                                   | 23                                                      | 14                                             | 39.00          | 147                                           | 57.00          | 289                                     | 109.00          | 253                                  | 397.00          | 0                                             | 0.00          | 187                        |
| 3        | BANK OF BARODA                    | 4                                    | 24                                                      | 4                                              | 6.50           | 4                                             | 6.50           | 55                                      | 118.20          | 48                                   | 84.68           | 1                                             | 3.00          | 0                          |
| 4        | BANK OF INDIA                     | 0                                    | 0                                                       | 0                                              | 0.00           | 0                                             | 0.00           | 0                                       | 0.00            | 0                                    | 0.00            | 0                                             | 0.00          | 0                          |
| 5        | BANK OF MAHARASHTRA               | 0                                    | 0                                                       | 0                                              | 0.00           | 0                                             | 0.00           | 0                                       | 0.00            | 0                                    | 0.00            | 0                                             | 0.00          | 0                          |
| 6        | CANARA BANK                       | 0                                    | 0                                                       | 0                                              | 0.00           | 0                                             | 0.00           | 0                                       | 0.00            | 0                                    | 0.00            | 0                                             | 0.00          | 0                          |
| 7        | CENTRAL BANK OF INDIA             | 0                                    | 0                                                       | 0                                              | 0.00           | 0                                             | 0.00           | 0                                       | 0.00            | 0                                    | 0.00            | 0                                             | 0.00          | 0                          |
| 8        | CORPORATION BANK                  | 0                                    | 0                                                       | 0                                              | 0.00           | 0                                             | 0.00           | 0                                       | 0.00            | 0                                    | 0.00            | 0                                             | 0.00          | 0                          |
| 9        | DENA BANK                         | 0                                    | 0                                                       | 0                                              | 0.00           | 0                                             | 0.00           | 0                                       | 0.00            | 0                                    | 0.00            | 0                                             | 0.00          | 0                          |
| 10       | INDIAN BANK                       | 125                                  | 540                                                     | 593                                            | 1896.70        | 593                                           | 1896.65        | 1718                                    | 5501.84         | 4318                                 | 7715.77         | 59                                            | 80.80         | 84504                      |
| 11       | INDIAN OVERSEAS BANK              | 247                                  | 376                                                     | 118                                            | 353.00         | 118                                           | 353.00         | 247                                     | 703.00          | 529                                  | 870.00          | 0                                             | 0.00          | 11745                      |
| 12       | ORNTL BANK OF COMM                | 0                                    | 0                                                       | 0                                              | 0.00           | 0                                             | 0.00           | 0                                       | 0.00            | 19                                   | 17.10           | 0                                             | 0.00          | 0                          |
| 13       | PUNJAB NATIONAL BANK              | 0                                    | 0                                                       | 0                                              | 0.00           | 0                                             | 0.00           | 0                                       | 0.00            | 0                                    | 0.00            | 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       | SYNDICATE BANK                    | 0                                    | 0                                                       | 0                                              | 0.00           | 0                                             | 0.00           | 0                                       | 0.00            | 0                                    | 0.00            | 0                                             | 0.00          | 0                          |
| 16       | UNION BANK OF INDIA               | 0                                    | 0                                                       | 0                                              | 0.00           | 0                                             | 0.00           | 0                                       | 0.00            | 0                                    | 0.00            | 0                                             | 0.00          | 0                          |
| 17       | UCO BANK                          | 0                                    | 0                                                       | 0                                              | 0.00           | 0                                             | 0.00           | 0                                       | 0.00            | 0                                    | 0.00            | 0                                             | 0.00          | 0                          |
| 18       | VIJAYA BANK                       | 0                                    | 0                                                       | 0                                              | 0.00           | 0                                             | 0.00           | 0                                       | 0.00            | 0                                    | 0.00            | 0                                             | 0.00          | 0                          |
|          | <b>Total-Nationalised Banks</b>   | <b>404</b>                           | <b>963</b>                                              | <b>729</b>                                     | <b>2295.20</b> | <b>862</b>                                    | <b>2313.15</b> | <b>2309</b>                             | <b>6432.04</b>  | <b>5167</b>                          | <b>9084.55</b>  | <b>60</b>                                     | <b>83.80</b>  | <b>96436</b>               |
| <b>C</b> | <b>RRB-KERALA GRAMIN BANK</b>     | 1413                                 | 3364                                                    | 1413                                           | 1277.00        | 1413                                          | 1277.00        | 3364                                    | 2687.00         | 12567                                | 4417.00         | 756                                           | 344.00        | 75402                      |
|          | <b>Total-Public Sector Banks</b>  | <b>1817</b>                          | <b>4327</b>                                             | <b>2142</b>                                    | <b>3572.20</b> | <b>2275</b>                                   | <b>3590.15</b> | <b>5673</b>                             | <b>9119.04</b>  | <b>17811</b>                         | <b>13566.42</b> | <b>816</b>                                    | <b>427.80</b> | <b>173651</b>              |
| <b>D</b> | <b>PRIVATE SECTOR BANKS</b>       |                                      |                                                         |                                                |                |                                               |                |                                         |                 |                                      |                 |                                               |               |                            |
| 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                    | 260                                  | 569                                                     | 13                                             | 1830.00        | 13                                            | 1830.00        | 302                                     | 2682.35         | 137                                  | 7964.00         | 0                                             | 0.00          | 30825                      |
| 4        | FEDERAL BANK                      | 2                                    | 19                                                      | 4                                              | 1.86           | 6                                             | 3.09           | 22                                      | 21.11           | 64                                   | 15.84           | 1                                             | 0.50          | 152                        |
| 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        | T. N. 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        | ICICI BANK                        | 32                                   | 78                                                      | 28                                             | 97.20          | 28                                            | 97.20          | 60                                      | 203.80          | 32                                   | 106.80          | 0                                             | 0.00          | 495                        |
| 10       | ING VYSYA 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>294</b>                           | <b>666</b>                                              | <b>45</b>                                      | <b>1929.06</b> | <b>47</b>                                     | <b>1930.29</b> | <b>384</b>                              | <b>2907.26</b>  | <b>233</b>                           | <b>8086.64</b>  | <b>1</b>                                      | <b>0.50</b>   | <b>31472</b>               |
|          | <b>TOTAL- COMMERCIAL BANKS</b>    | <b>2111</b>                          | <b>4993</b>                                             | <b>2187</b>                                    | <b>5501.26</b> | <b>2322</b>                                   | <b>5520.44</b> | <b>6057</b>                             | <b>12026.30</b> | <b>18044</b>                         | <b>21653.06</b> | <b>817</b>                                    | <b>428.30</b> | <b>205123</b>              |

## 7.27. MICRO CREDIT- Cumulative Performance of Banks in Kerala State as at March 2014

### 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.            |                                    |                               |
| <b>A</b> | <b>STATE BANK GROUP</b>           |                                                |                |                                               |                |                                         |                |                                      |                 |                                    |                               |
| 1        | STATE BANK OF INDIA               | 0                                              | 0.00           | 0                                             | 0.00           | 0                                       | 0.00           | 0                                    | 0.00            | 0                                  | 0                             |
| 2        | STATE BANK OF MYSORE              | 0                                              | 0.00           | 0                                             | 0.00           | 0                                       | 0.00           | 0                                    | 0.00            | 0                                  | 0                             |
| 3        | STATE BANK OF TRVCRE              | 132                                            | 1184.00        | 124                                           | 1157.21        | 302                                     | 2787.90        | 2617                                 | 9813.24         | 0                                  | 256084                        |
|          | <b>Total State Bank Group</b>     | <b>132</b>                                     | <b>1184.00</b> | <b>124</b>                                    | <b>1157.21</b> | <b>302</b>                              | <b>2787.90</b> | <b>2617</b>                          | <b>9813.24</b>  | <b>0</b>                           | <b>256084</b>                 |
| <b>B</b> | <b>NATIONALISED BANKS</b>         |                                                |                |                                               |                |                                         |                |                                      |                 |                                    |                               |
| 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                    | 4                                              | 24.00          | 4                                             | 6.50           | 22                                      | 118.20         | 48                                   | 84.68           | 1                                  | 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                             |
| 6        | CANARA BANK                       | 0                                              | 0.00           | 0                                             | 0.00           | 1                                       | 1000.00        | 5                                    | 131.92          | 0                                  | 0                             |
| 7        | CENTRAL BANK OF INDIA             | 0                                              | 0.00           | 0                                             | 0.00           | 0                                       | 0.00           | 37                                   | 349.00          | 0                                  | 560                           |
| 8        | CORPORATION BANK                  | 0                                              | 0.00           | 0                                             | 0.00           | 0                                       | 0.00           | 0                                    | 0.00            | 0                                  | 0                             |
| 9        | DENA BANK                         | 1                                              | 200.00         | 1                                             | 200.00         | 1                                       | 200.00         | 4                                    | 1770.00         | 0                                  | 0                             |
| 10       | INDIAN BANK                       | 0                                              | 0.00           | 0                                             | 0.00           | 0                                       | 0.00           | 4                                    | 729.08          | 0                                  | 0                             |
| 11       | INDIAN OVERSEAS BANK              | 0                                              | 0.00           | 0                                             | 0.00           | 0                                       | 0.00           | 0                                    | 0.00            | 0                                  | 0                             |
| 12       | ORNTL BANK OF COMM                | 0                                              | 0.00           | 0                                             | 0.00           | 0                                       | 0.00           | 0                                    | 0.00            | 0                                  | 0                             |
| 13       | PUNJAB NATIONAL BANK              | 0                                              | 0.00           | 0                                             | 0.00           | 0                                       | 0.00           | 0                                    | 0.00            | 0                                  | 0                             |
| 14       | PUNJAB & SIND BANK                | 0                                              | 0.00           | 0                                             | 0.00           | 0                                       | 0.00           | 0                                    | 0.00            | 0                                  | 0                             |
| 15       | SYNDICATE BANK                    | 0                                              | 0.00           | 0                                             | 0.00           | 0                                       | 0.00           | 0                                    | 0.00            | 0                                  | 0                             |
| 16       | UNION BANK OF INDIA               | 0                                              | 0.00           | 0                                             | 0.00           | 0                                       | 0.00           | 0                                    | 0.00            | 0                                  | 0                             |
| 17       | UCO BANK                          | 0                                              | 0.00           | 0                                             | 0.00           | 0                                       | 0.00           | 0                                    | 0.00            | 0                                  | 0                             |
| 18       | VIJAYA BANK                       | 0                                              | 0.00           | 0                                             | 0.00           | 0                                       | 0.00           | 1                                    | 59.86           | 0                                  | 690                           |
|          | <b>Total-Nationalised Banks</b>   | <b>5</b>                                       | <b>224.00</b>  | <b>5</b>                                      | <b>206.50</b>  | <b>24</b>                               | <b>1318.20</b> | <b>99</b>                            | <b>3124.54</b>  | <b>1</b>                           | <b>1250</b>                   |
| <b>C</b> | <b>RRB - KERALA GRAMIN BANK</b>   | 1                                              | 25.00          | 1                                             | 25.00          | 1                                       | 25.00          | 23                                   | 524.00          | 0                                  | 34614                         |
|          | <b>Total-Public Sector Banks</b>  | <b>138</b>                                     | <b>1433.00</b> | <b>130</b>                                    | <b>1388.71</b> | <b>327</b>                              | <b>4131.10</b> | <b>2739</b>                          | <b>13461.78</b> | <b>1</b>                           | <b>291948</b>                 |
| <b>D</b> | <b>PRIVATE SECTOR BANKS</b>       |                                                |                |                                               |                |                                         |                |                                      |                 |                                    |                               |
| 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                                    | 961.81          | 0                                  | 0                             |
| 3        | DHANLAXMI BANK                    | 0                                              | 0.00           | 0                                             | 0.00           | 30                                      | 2133.63        | 2                                    | 800.00          | 0                                  | 58741                         |
| 4        | FEDERAL BANK                      | 1                                              | 1.00           | 0                                             | 0.00           | 15                                      | 30.85          | 55                                   | 55.46           | 0                                  | 58                            |
| 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        | ICICI BANK                        | 32                                             | 19.70          | 32                                            | 19.70          | 60                                      | 116.90         | 32                                   | 107.00          | 32                                 | 416                           |
| 10       | ING VYSYA BANK                    | 0                                              | 0.00           | 0                                             | 0.00           | 0                                       | 0.00           | 0                                    | 0.00            | 0                                  | 0                             |
|          | <b>Total Private Sector Banks</b> | <b>33</b>                                      | <b>20.70</b>   | <b>32</b>                                     | <b>19.70</b>   | <b>105</b>                              | <b>2281.38</b> | <b>95</b>                            | <b>1924.27</b>  | <b>32</b>                          | <b>59215</b>                  |
|          | <b>TOTAL- COMMERCIAL BANKS</b>    | <b>171</b>                                     | <b>1453.70</b> | <b>162</b>                                    | <b>1408.41</b> | <b>432</b>                              | <b>6412.48</b> | <b>2834</b>                          | <b>15386.05</b> | <b>33</b>                          | <b>351163</b>                 |