

7.24. MICROCREDIT - Cumulative Performance of Banks in Kerala State as at March 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	50256	824.00	1997	28.00	42722	705.00	1786	27.00
2	STATE BANK OF MYSORE	8	16.80	0	0.00	7	13.54	0	0.00
3	STATE BANK OF TRVCRE	255875	17911.00	102350	7165.00	232843	16300.00	93137	6520.00
Total State Bank Group		306139	18751.80	104347	7193.00	275572	17018.54	94923	6547.00
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	22.21	33	23.09	20	20.21
3	BANK OF BARODA	1851	137.00	735	88.00	1660	131.00	711	85.00
4	BANK OF INDIA	3718	561.00	425	88.00	3818	418.00	321	74.00
5	BANK OF MAHARASHTRA	13	1.02	13	1.02	0	0.00	0	0.00
6	CANARA BANK	7560	9009.00	1502	1594.00	6231	7382.00	731	1045.00
7	CENTRAL BANK OF IND	5004	530.00	1240	122.00	4990	525.00	1240	122.00
8	CORPORATION BANK	1936	1503.00	886	675.12	1222	1458.43	557	531.17
9	DENA BANK	23	16.00	23	16.00	23	16.00	23	16.00
10	INDIAN BANK	4329	496.70	686	112.44	3451	405.29	581	101.69
11	INDIAN OVERSEAS BANK	8286	11897.26	7268	3846.09	7842	8512.00	2842	2631.24
12	ORNTL BANK OF COMM	34	5.47	0	0.00	34	5.47	0	0.00
13	PUNJAB NATIONAL BANK	8749	285.26	2572	100.08	6931	275.70	2238	88.89
14	PUNJAB & SIND BANK	1	2.50	0	0.00	1	2.50	0	0.00
15	SYNDICATE BANK	3889	3734.00	646	494.00	1466	1395.00	791	735.00
16	UNION BANK OF INDIA	10972	10218.42	662	372.00	2171	1211.00	571	601.00
17	UNITED BANK OF INDIA	0	0.00	0	0.00	0	0.00	0	0.00
18	UCO BANK	728	218.00	89	10.00	561	129.00	72	14.00
19	VIJAYA BANK	2196	194.40	956	119.48	1621	152.47	941	107.28
Total-Nationalised Banks		59615	38930.25	17854	7687.44	42080	22068.95	11639	6172.48
C	RRBs								
1	N.M.G.B	17779	985.00	6274	384.00	12258	728.00	5004	329.00
2	S.M.G.B	25900	285.00	7780	70.00	25380	279.00	7610	68.00
	Total RRBs	43679	1270.00	14054	454.00	37638	1007.00	12614	397.00
	Total-Public Sector Banks	409433	58952.05	136255	15334.44	355290	40094.49	119176	13116.48
D	PRIVATE SECTOR BANKS								
1	CATHOLIC SYRIAN BANK	3210	324.70	2373	216.69	1988	173.35	1442	130.01
2	DHANLAXMI BANK	21452	2189.00	0	0.00	21046	2164.00	0	0.00
3	FEDERAL BANK	2760	503.00	110	15.00	1829	181.00	62	11.00
4	KARNATAKA BANK	1	3.79	0	0.00	0	0.00	0	0.00
5	KARUR VYSYA BANK	0	0.00	0	0.00	0	0.00	0	0.00
6	HDFC BANK	2778	385.58	0	0.00	2047	2183.94	0	0.00
7	SOUTH INDIAN BANK	375	185.05	0	0.00	305	137.81	7	4.99
8	T.N.MERCANTILE BANK	91	4.61	0	0.00	86	4.45	0	0.00
9	ING VYSYA BANK	2	0.39	2	0.39	2	0.39	2	0.39
10	CITY UNION BANK	2	1.61	0	0.00	0	0.00	0	0.00
Total Private Sector Banks		30671	3597.73	2485	232.08	27303	4844.94	1513	146.39
TOTAL - COMMERCIAL BANKS		440104	62549.78	138740	15566.52	382593	44939.43	120689	13262.87

7.25. MICROCREDIT - Cumulative Performance of Banks in Kerala State as at March 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	152	620	152	320.00	152	320.00	620	1119.00	2533	4600.00	560	112.00	264134
2	STATE BANK OF MYSORE	1	5	1	1.00	1	1.00	5	8.13	9	16.60	0	0.00	0
3	STATE BANK OF TRVCRE	751	1235	742	1217.00	736	1210.00	3190	5862.00	16256	14662.00	295	484.00	5310
	Total State Bank Group	904	1860	895	1538.00	889	1531.00	3815	6989.13	18798	19278.60	855	596.00	269444
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	527.00	115	119.57	0	0.00	180
3	BANK OF BARODA	51	221	51	96.00	51	88.00	221	325.00	630	589.00	42	75.00	12312
4	BANK OF INDIA	351	1032	351	983.00	351	983.00	987	3354.00	2977	7753.00	343	850.00	4852
5	BANK OF MAHARASHTRA	1	8	1	0.50	1	0.50	8	5.80	14	8.80	2	1.00	13
5	CANARA BANK	51	1187	1011	1932.00	1011	1823.00	2480	3679.00	7560	9009.00	115	143.00	127993
6	CENTRAL BANK OF IND	0	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0
7	CORPORATION BANK	20	132	20	62.00	20	48.00	172	345.00	1681	1547.00	861	594.00	13975
8	DENA BANK	0	0	0	0.00	0	0.00	0	0.00	28	7.00	19	4.00	190
9	INDIAN BANK	265	989	304	519.00	304	519.00	1104	1677.25	3521	3726.80	74	113.00	8050
10	INDIAN OVERSEAS BANK	342	2187	312	686.00	312	686.00	1414	8234.64	5936	3297.84	156	69.00	3892
11	ORNTL BANK OF COMM	3	3	0	0.00	0	0.00	24	15.75	21	24.79	0	0.00	109
12	PUNJAB NATIONAL BANK	454	1729	454	947.70	454	947.70	1729	3862.90	3942	5411.08	1095	2140.55	48228
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	339	873	333	409.00	33	409.00	1180	1533.00	3680	3337.00	979	990.00	23273
15	UNION BANK OF INDIA	21	21	21	16.18	21	16.18	0	0.00	10972	10218.42	0	0.00	360
16	UCO BANK	19	86	13	110.00	13	91.00	35	188.00	414	398.00	7	65.00	4829
17	VIJAYA BANK	25	121	19	33.25	19	20.30	115	119.59	627	412.34	59	51.20	563
	Total-Nationalised Banks	2022	8650	2905	5811.63	2747	6598.68	10478	23866.93	42118	45859.64	3752	5095.75	248819
C	RRBs													
1	N.M.G.B	457	1250	308	446.00	334	393.00	1159	1535.00	3469	2964.00	133	160.00	5236
2	S.M.G.B	633	1309	633	394.00	633	394.00	1309	945.00	2748	1958.00	1309	945.00	32980
	Total RRBs	1090	2559	941	840.00	967	787.00	2468	2480.00	6217	4922.00	1442	1105.00	38216
	Total-Public Sector Banks	4016	13069	4741	8189.63	4603	8916.68	16761	33336.06	67133	70060.24	6049	6796.75	556479
D	PRIVATE SECTOR BANKS													
1	CITY UNION BANK		0	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0
2	CATHOLIC SYRIAN BANK	36	88	36	71.73	36	71.83	88	191.77	291	204.31	28	55.07	6035
3	DHANLAXMI BANK	137	1663	117	62.00	114	60.00	1563	4135.00	4490	7918.00	0	0.00	88412
4	FEDERAL BANK	286	1143	286	573.00	336	767.00	1296	2350.00	2995	3462.00	0	0.00	2995
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	7	0	0.00	0	0.00	9	26.50	47	62.79	0	0.00	0
8	SOUTH INDIAN BANK	3	51	3	7.50	0	7.50	92	66.96	1054	421.10	0	0.00	4983
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	462	2952	442	714.23	486	906.33	3048	6770.23	8877	12068.20	28	55.07	102425
	TOTAL- COMMERCIAL BANKS	4478	16021	5183	8903.86	5089	9823.01	19809	40106.29	76010	82128.44	6077	6851.82	658904

7.26. MICROCREDIT - Cumulative Performance of Banks in Kerala State as at March 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	3527	3409.00	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	2	3	0	0.00	0	0.00	23	15.00	79	35.00	0	0.00	0
	Total State Bank Group	2	3	0	0.00	0	0.00	23	15.00	3606	3444.00	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	12	120.00	12	120.00	0	0.00	0
3	BANK OF BARODA	5	13	5	11.00	5	9.00	13	21.00	40	40.00	0	0.00	720
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	105	405	1	68.00	1	68.00	384	491.00	612	720.00	0	0.00	7680
6	CENTRAL BANK OF IND	60	248	610	1072.00	610	1062.00	1636	3059.00	4019	5271.00	24	74.00	59209
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	120	358	101	215.00	101	215.00	458	689.00	300	515.24	0	0.00	2105
10	INDIAN OVERSEAS BANK	101	681	59	168.10	59	168.10	266	772.82	1308	2468.50	43	104.12	1884
11	ORNTL BANK OF COMM	0	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0
12	PUNJAB NATIONAL BANK	0	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0
13	PUNJAB & SIND BANK	0	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0
14	SYNDICATE BANK	0	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0
15	UNION BANK OF INDIA	0	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0
16	UCO BANK	0	0	0	0.00	0	0.00	0	0.00	0	0.00	0	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	403	1717	788	1654.10	788	1642.10	2769	5152.82	6291	9134.74	67	178.12	71598
C	RRBs													
1	N.M.G.B	36	98	20	35.00	18	25.00	84	133.00	317	240.00	7	10.00	340
2	S.M.G.B	362	1659	362	691.00	362	691.00	1659	2991.00	5559	5329.00	67	44.00	61150
	Total RRBs	398	1757	382	726.00	380	716.00	1743	3124.00	5876	5569.00	74	54.00	61490
	Total-Public Sector Banks	803	3477	1170	2380.10	1168	2358.10	4535	8291.82	15773	18147.74	141	232.12	133088
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	2	0	0.00	0	0.00	2	10.09	18	39.15	0	0.00	360
3	DHANLAXMI BANK	742	796	702	3049.00	689	3012.00	796	3078.00	1802	4084.00	2	5.00	32489
4	FEDERAL BANK	15	57	15	37.00	2	4.00	24	51.00	159	214.00	0	0.00	159
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	757	855	717	3086.00	691	3016.00	822	3139.09	1979	4337.15	2	5.00	33008
	TOTAL- COMMERCIAL BANKS	1560	4332	1887	5466.10	1859	5374.10	5357	11430.91	17752	22484.89	143	237.12	166096

7.27. MICRO CREDIT- Cumulative Performance of Banks in Kerala State as at March 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	17	1375.00	1938	29064
2	STATE BANK OF MYSORE	0	0.00	0	0.00	0	0.00	0	0.00	0	0
3	STATE BANK OF TRVCRE	78	1405.00	76	1350.00	412	2657.00	2700	7330.00	13500	229500
	Total State Bank Group	78	1405.00	76	1350.00	412	2657.00	2717	8705.00	15438	258564
B	NATIONALISED BANKS										
1	ALLAHABAD BANK	0	0.00	0	0.00	0	0.00	0	0.00	0	0
2	ANDHRA BANK	0	0.00	0	0.00	0	0.00	0	0.00	0	0
3	BANK OF BARODA	0	0.00	0	0.00	0	0.00	2	40.00	0	36
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	16	42.00	16	42.00	262	154.00	582	538.00	487	5435
6	CENTRAL BANK OF IND	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	12	546.00	1250	13750
10	INDIAN OVERSEAS BANK	18	42.43	18	42.43	183	558.04	948	2210.00	943	2484
11	ORNTL BANK OF COMM	0	0.00	0	0.00	0	0.00	0	0.00	0	0
12	PUNJAB NATIONAL BANK	0	0.00	0	0.00	0	0.00	0	0.00	0	0
13	PUNJAB & SIND BANK	0	0.00	0	0.00	0	0.00	0	0.00	0	0
14	SYNDICATE BANK	0	0.00	0	0.00	0	0.00	0	0.00	0	0
15	UNION BANK OF INDIA	0	0.00	0	0.00	0	0.00	0	0.00	0	0
16	UCO BANK	0	0.00	0	0.00	0	0.00	0	0.00	0	0
17	VIJAYA BANK	0	0.00	0	0.00	0	0.00	0	0.00	0	0
	Total-Nationalised Banks	34	84.43	34	84.43	445	712.04	1544	3334.00	2680	21705
C	RRBs										
1	N.M.G.B	0	0.00	0	0.00	1	11.00	4	0.43	117	1956
2	S.M.G.B	0	0.00	0	2.00	6	17.00	41	699.00	4750	52250
	Total RRBs	0	0.00	0	2.00	7	28.00	45	699.43	4867	54206
	Total-Public Sector Banks	112	1489.43	110	1436.43	864	3397.04	4306	12738.43	22985	334475
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	2	10.09	18	39.15	30	360
3	DHANLAXMI BANK	12	1068.00	12	1067.00	43	3081.00	176	6382.00	7867	143892
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	1068.00	12	1067.00	45	3091.09	194	6421.15	7897	144252
	TOTAL- COMMERCIAL BANKS	124	2557.43	122	2503.43	909	6488.13	4500	19159.58	30882	478727