

STATE LEVEL BANKERS' COMMITTEE, KERALA

(Under Lead Bank Scheme)

Convenor:



Ref: SLBC KERALA/137 SLBC/ 2022/AJS

Date: 21st October, 2022

To: All the Distinguished Members of SLBC

Dear Sir/Madam,

Sub: State Level Bankers' Committee (SLBC), Kerala – 137th Meeting

We are forwarding herewith the Agenda and Background Notes for the 137th SLBC Meeting. The Schedule is as under.

Date : 02nd November, 2022

Time : 10:30 a.m.

**Venue : Hotel Residency Tower
Government press Road
Trivandrum**

Thanking You,

Yours faithfully

**S Premkumar
Convenor, SLBC Kerala
& General Manager, Canara Bank**

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SLBC KERALA

VITAL BANKING STATISTICS - (Excluding Co-Operative Banks)

(Amount in Rs. Crores)

Sl. No.	Parameter	June 2020	June 2021	June 2022	Y-o-Y variation June 2021 to June 2022		March 2022	Variation March 2022 to June 2022	
					Quantum Variation	% Variation		Quantum Variation	% Variation
1	No of branches	6603	6572	6615	43	1%	6624	-9	0%
2	Number of ATMs	8562	9923	9606	-317	-3%	9854	-248	-3%
3	Total Deposits	570225	620928	664148	43220	7%	666220	-2072	0%
4	NR Deposits	218196	236490	245896	9406	4%	238409	7487	3%
5	Domestic Deposits	352028	384438	418252	33814	9%	427811	-9560	-2%
6	% Share of Domestic Deposits	61.74	61.91	62.98	1.06	2%	64.21	-1	-2%
7	Total Advances	357230	383768	435447	51679	13%	424626	10821	3%
8	Total Business of Commercial Banks	927454	1004696	1099595	94899	9%	1090846	8749	1%
9	CD Ratio	63	62	66	4	6%	64	2	3%
10	C+I: D Ratio	67	67	71	4	6%	68	3	4%
11	Priority Sector Advances (PSA)	177361	185616	208882	23266	13%	203194	5688	3%
12	% of PSA to Total Advances	49.65%	48.37%	47.97%	0.00	-1%	47.85%	0.12%	0%
13	No: of Priority Sector Loan Accounts	9410503	9996212	10166450	170238	2%	9804501	361949	4%
14	Agricultural Advances	79966	84694	99041	14347	17%	94748	4293	5%
15	% of Agricultural Advances to Total Advances	22%	22%	23%	1%	3%	22%	0%	2%
16	No: of Agriculture Loan Accounts	6809460	7161628	7504611	342983	5%	7142253	362358	5%
17	Kisan Credit Card – No: of Account (Including Co-operative Banks')	1258901	2213875	2128639	-85236	-4%	2077887	50752	2%
18	Kisan Credit Card - Amount (Including Co- operative Banks')	18857	27602	34461	6859	25%	32716	1744	5%
19	Gold Loan - Outstanding	48920	53332	61759	8427	16%	59913	1846	3%
20	% of Gold Loan to Agricultural Advances	61%	63%	62%	-1%	-1%	63%	0	-1%
21	MSME Advances	57284	57267	66417	9150	16%	64957	1460	2%

22	% MSME Advances to Total Advances	16%	15%	15%	0%	2%	15%	0%	0%
23	DRI Advances	14	14	5	-9	-64%	6	-1	-20%
24	% DRI Advances to Total Advances	0.00%	0.004%	0.001%	-0.002%	-68%	0.001%	0.00%	-22%
25	Scheduled Caste Advances	4839	4369	2248	-2122	-49%	1759	488	28%
26	Scheduled Tribe Advances	1192	1064	432	-632	-59%	351	82	23%
27	Weaker Section Advances	86357	83159	106792	23633	28%	99841	6951	7%
28	% WS Advances to Total Advances	24%	22%	25%	3%	13%	24%	1%	4%
29	Minority Community Advances (MCA)	98250	121224	108754	-12470	-10%	134414	-25660	-19%
30	% MCA to Total Priority Credit	55%	65%	52%	-13%	-20%	66%	-14%	-21%
31	Education loan – No: of Accounts	355893	332645	286618	-46027	-14%	293474	-6856	-2%
32	Education loan – Amount Outstanding	11324	10700	11059	359	3%	11061	-2	0%
33	Educational Loan NPA Position (No of Accounts)	49175	46165	43017	-3148	-7%	41257	1760	4%
34	Educational Loan NPA Position (Outstanding)	1406	1104	1003	-102	-9%	922	81	9%
35	Housing loan Advances	28335	31335	32990	1655	5%	33046	-56	0%
36	Total Industrial Advances	72796	72690	69710	-2979	-4%	99417	-29706	-30%
37	Total NPA – Amount Outstanding	13806	18531	15851	-2681	-14%	18418	-2568	-14%

DISBURSEMENT PARTICULARS UNDER ANNUAL CREDIT PLAN

Sector	2020-21	Achievement June 2020 Quarter		2021-22	Achievement June 2021 Quarter		2022-23	Achievement June 2022 Quarter	
	Target	Actual	Achmt (%)	Target	Actual	Achmt (%)	Target	Actual	Achmt (%)
Primary	73908	18852	26%	76211	16440	22%	85313	29743	35%
Secondary	35430	7098	20%	39912	10179	26%	45951	24121	52%
Tertiary	38237	5178	14%	38838	3679	9%	30928	3876	13%
Total	147575	31128.13	21%	154961.2	30298.65	20%	162192	57740	36%

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137th Meeting of State Level Bankers Committee, Kerala Agenda & Background Notes

1. ADOPTION OF MINUTES OF SLRM 2022 Meeting

The minutes of State Level Review Meeting, held on 04th August 2022 was circulated vide SLBC letter no SLRM K/Minutes/131/AJS dated 20th September 2022.

The house may adopt the said minutes.

2. PENDING ISSUES

2.1 Pending Issues in Primary Sector

2.1.1. Doubling Farmers' Income by year 2022 (Suggested by Reserve Bank of India)

RBI vide their letter no.FIDD.CO.LBS.BC No. dated 29 September 2016 had advised all SLBC Convenor Banks/Lead Bank to include 'Doubling of Farmers Income by 2022' as a regular agenda under Lead Bank Scheme in various for a such as SLBC,DCC, DLRC and BLBC.

Progress during the first three years in increasing farmers' income was nullified by the devastating flood especially in the agricultural sector. The state is recovering from the loss. SLBC has initiated natural calamity measures to overcome the disaster. Limited credit exposure to the lease land farming sector in Kerala was an issue pointed out in SLRM.

During 130th SLBC the forum observed that there is a need to adopt new strategies for ensuring the target of doubling the farmers' income by 2022. The two consecutive floods in 2018 and 2019 nullified the progress made and now the pandemic has also played havoc with the program. Hence there is a need to re-strategize the process.

Action Taken:

1. SLBC has made the following recommendation to the State Government on issues related to lease land farming vide letter **Ref: Kerala SLBC/95 /78/GN/2018 dated 13th July 2018** regarding Reducing Stamp duty & Registration fees on lease deeds for lease land cultivation. 134th SLBC forum approved the draft guidelines formulated by Department of Agriculture in consultation with SLBC for promoting lease/tenant/licensed farming in the State of Kerala. The major component of the proposed scheme is a tripartite agreement to be executed between Land owner –Licensor(s), Representative of LSGI and Licensee cultivator (s). A government order in this regard may be issued.

2. The Sub-committee on Agriculture decided focus on saturation of Kisan Credit Card to agriculture and farmers engaged in the allied sector besides "SUBHIKSHA KERALAM" Scheme launched by Government of Kerala. Integrated farming, market interventions to reduce the role of middleman, promoting organic farming methods, food processing etc. to be promoted.
3. SLBC has written to Department of Agriculture regarding marking of Hypothecation clause in the State Agriculture Insurance Scheme. Now the PMFBY scheme is made voluntary. In order to protect the interests of farmers, they may be given an option to choose between PMFBY and State Insurance Scheme.

SLBC had taken up the matter with Director of Agriculture and the reply received as follows;

No:ADFW/1518/2021-TP4
 From Director of Agriculture
 To The Convenor ,
 SLBC. Kerala

Date:05/03/2021

Sir,

Sub:- Marking of "Banks Hypothecation clause" in Agricultural Insurance policies - report -submitting of -reg

Ref- 1)Letter no Kerala SLBC/177/2020/SN dated 07/12/2020 from the Convenor SLBC
 2) Note from TR(2)8254/20 dated 21/02/2021 of TR section

It is hereby informed that at present, the crop insurance compensation is paid directly to farmers account by EBT as per order no G.O.(MS) 37/2017/agri dated 22/03/2017. The Agriculture Department is working for the welfare of farmers and crop insurance scheme intends to pay compensation directly to farmers who incur heavy loss due to natural calamities.

It is also informed that inclusion of "Banks Hypothecation clause " in the crop insurance policies will hinder the farmers recultivation process as they may face difficulty to raise funds for the recultivation activities , if the compensation amount is credited to the loan account. .

133rd SLBC forum has opined that crop insurance coverage in the State of Kerala is less than 1% and need improvement.

During 135thSLBCmeeting Smt. Ishita Roy IAS, Additional Chief Secretary & Agricultural Production Commissioner informed concerns regarding the issues with regard to the hypothecation clause in the State Crop insurance policy. Banks hypothecation clause in the insurance policies will hinder the farmers to go for re-cultivation purpose.

The SLBC Convenor replied regarding incorporation of hypothecation clause in State crop insurance for crediting the compensation in KCC Account of the borrower,

Kisan Credit Card limit is in the nature of a revolving cash credit facility without any restrictions in number of debits and credits the compensation credited to the KCC account can be utilized by the farmer for their re-cultivation purpose. PMFBY insurance allows crediting of insurance claims in KCC account of the farmer.

In Kerala, Crop insurance coverage is very less compared to rest of India. Moreover, Crediting of State Crop Insurance claims to Kisan Credit Card account of the farmers will enable the Bankers to encourage to bring more farmers under crop insurance bracket.

4. In consultation with RBI, selected SLBCs and other stakeholders NABARD has developed the benchmarks/indicators for monitoring and reviewing the progress under Doubling of farmers' income by 2022. Review report is attached as an annexure.
5. SLBC is coordinating and reviewing the campaign for issuance of Kisan Credit Card to farmers for Agriculture and allied activities. After the withdrawal of Interest Subvention Scheme (ISS) and Prompt Repayment Incentive to short term crop loan other than Kisan Credit Card facility, there is an increase in number of KCC account.
6. *Number of Kisan Credit Card issued to farmers has increased by 50752 numbers compared to March 2022 and marked an increase of 2% Growth).*

2.1.2. Credit Delivery Framework for Tenant Farmers (Agenda by Reserve Bank of India)

RBI is considering to introduce a framework to extend credit delivery for tenant farmers. The existing tenancy laws may be reformed so that both land owner as well as the tenant farmers are benefitted. The framework is streamlined with the Model Land Leasing Act released by NITI Aayog. This may be added as a regular agenda to be raised in the State Level Bankers' Committee meetings and the government of Kerala would be apprised the need of such framework.

Action Taken:

Directorate of Agriculture has suggested the following agenda during 132nd SLBC meeting;

b. Loan to leased land farmers

Subhiksha Keralam is a flagship programme of Government of Kerala to sustain food security in which fallow land cultivation is the major component. Fallow land cultivation is carried out mostly in leased land. To encourage cultivation in fallow land the government has issued norms of lease land cultivation as per G.O.No 1400/20 (Tripart agreement). This may also be considered by the SLBC and direct all the participating banks for lending sufficient credit support to these farmers for successful implementation of Subhiksha Keralam .

132nd SLBC forum decided to work on the possibility of how the tripartite agreement can be made beneficial to bankers and farmers so as to enhance credit delivery to the tenant farmers.

Director of Agriculture has submitted points to be considered on the proposed license agreement received from the Government to create a template for license agreement between land owners (particularly those who have uncultivated land) and potential cultivators of land.

After two rounds of discussions SLBC sub-committee on Agriculture held on 08.09.2021 has finalized the modalities for issuing Kisan Credit Card scheme for Lease/licensed farmers. The scheme guidelines and model format is attached in Agenda item.

134th SLBC forum approved the draft guidelines formulated by Department of Agriculture in consultation with SLBC for promoting lease/tenant/licensed farming in the State of Kerala. The major component of the proposed scheme is a tripartite agreement to be executed between Land owner –Licensor(s), Representative of LSGI and Licensee cultivator (s). A government order in this regard may be issued.

135th SLBC meeting *Principal Secretary& APC* has informed that the finalization of tripartite agreement is under consultation of Legal Department.

136th SLBC meeting ACS, Planning has informed that inter departmental consultation is over and the Government Order will be issued.

2.1.3 Extension of Kisan Credit Card (KCC) Scheme for Animal Husbandry Farmers and Fisheries

Reserve Bank of India vide circular FIDD.CO.FSD.BC.12/05.05.010/2018-19 dated February 04, 2019, issued guidelines to all Scheduled Commercial Banks (including Small Finance Banks and excluding Regional Rural Banks) for extension of KCC Scheme to Animal Husbandry Farmers and Fisheries, to meet their working capital requirements.

State Level Bankers' Committee (SLBC) and District Consultative Committees (DCCs) shall ensure smooth extension of the KCC facilities to Animal Husbandry Farmers and Fisheries and monitor/ review the progress in the respective fora meetings.

Department of Financial Services, DFS has decided to launch a special saturation drive in the form of weekly "District Level Camp" for a period of 3 months w.e.f. 08th November 2021 to ensure maximum coverage of farmers engaged in Animal Husbandry and Fisheries under KCC.

Standard Operating procedure for holding the weekly camp is given below.

1. "District-level KCC Camp" will be held for the spot scrutiny and in-principle acceptance of applications for processing and sanction of KCC to eligible beneficiaries.
2. State Animal Husbandry Department/ State Fisheries Department will appoint District Nodal Officers respectively for this campaign and both Nodal Officers will regularly coordinate with LDM for the weekly camps in the district.
3. The applications will be sourced by the Nodal officers from eligible farmers for Animal Husbandry and Fisheries activities, through District Veterinary Surgeons, District Fishery Officer, field supervisors of district milk unions and CSC.

4. A KCC Coordination committee will be constituted at district level for scrutiny of sourced applications with the composition as follows:
- (a) Lead District Manager- Convenor
 - (b) DDM, NABARD - Member
 - (c) District Nodal Officer, Department of Animal Husbandry - Member
 - (d) District Nodal Officer, Department of Fisheries - Member
 - (e) Bank's representatives at District Level –Member

The Coordination Committee will function under the overall supervision of the District Magistrate.

5. During this Campaign '**District level KCC Camp**' will be organized at least once a week.
- a) A preliminary scrutiny of the applications will be conducted as per the standard checklist and applications found complete in all respects will be accepted by banks with a proper acknowledgement to the applicant.
 - b) Acknowledgement with running number for accepted applications.
 - c) The accepted application forms will be sent to bank branches/ handed over to representatives of Banks concerned, and a record of the same will be maintained at LDM office.
 - d) The concerned Bank branch in the District will process the accepted applications within 15 days of their receipt, as per the extant policy/guidelines.
 - e) Logistics and other incidental support for holding the District-level KCC Camp, will be facilitated by the Department of Animal Husbandry (DAH&D, Department of Fisheries (DoF) and District Administration.
 - f) Monthly Status of the proposal will be intimated by the bank branches to LDM. The LDM will share the details with the Dist. Magistrate and Nodal Officers for communicating the status to the applicants.
 - g) Pending finalization of online portal by DAHD, data on the application submitted during the Camp will be shared on a monthly basis with the and Department of Fisheries.

Action taken

"District-level KCC Camp" has been organized in all the 14 districts for the spot scrutiny and in-principle acceptance of applications for processing and sanction of KCC to eligible beneficiaries in close coordination among District Dairy, Fisheries department and Lead District Managers.

Department of Financial Services vide continued the nationwide AHDF KCC Campaign till 31st July, 2022.

Department of Financial Services vide letter F.No..3/52/2022-AC dated 14 September,2022 has resumed the nationwide **Fishery KCC** Campaign from 15th September 2022 to 15th March 2023.

The details of camps conducted as follows;

BANK NAME	Applications Received	Applications Accepted	Applications Sanctioned	Rejected	Pending
Bank of Baroda	40	36	18	16	2
Bank of India	150	150	44	103	3
Canara Bank	458	453	270	179	4
Central Bank of India	29	28	5	23	0
Cooperative Bank	12	12	2	7	3
IDBI Bank Ltd.	1	1	0	0	1
Indian Bank	78	78	37	41	0
Indian Overseas Bank	175	175	159	9	7
Punjab National Bank	20	20	10	10	0
State Bank of India	552	522	282	237	3
UCO Bank	15	15	10	5	0
Union Bank of India	381	380	320	23	37
Grand Total	1911	1870	1157	653	60

2.1.4 Agenda Suggested by Reserve Bank of India

2.1.4.1 Enhancing Credit Delivery to Agriculture Logistics and Supply Chain Ecosystem

As per the third advance estimates of the Ministry of Agriculture & Farmer's Welfare, food grains production estimates in 2019-20 are 3.7 percent higher than the final estimates of the previous year. Rabi procurement is in full flow in respect of oilseeds, pulses and wheat, benefiting from the bumper harvest although some delays are reported owing to transportation and labour issues. Additionally, as per latest information available, kharif season sowing was higher by 44 per cent over last year's acreage. These developments will support farm incomes, improve the terms of trade facing the farm sector and strengthen food security for the country.

2. In this context, there is a need for taking full advantage of the bumper harvest and increase in net sown area in the ongoing crop cycle by enhancing the investment credit provided to agriculture logistics and supply chain sector through enhanced lending against Warehouse Receipts (WRs), including Negotiable Warehouse Receipts (NWRs) and electronic NWRs, and promoting agriculture infrastructure investment as is provided under the PSL guidelines.

3. The Prime Minister's Atma Nirbhar Bharat Abhiyan Stimulus Package, *inter alia* includes, setting up of ₹. 1 lakh crore agri infrastructure fund to strengthen the farm gate infrastructure wherein the prime focus is on development of post-harvest infrastructure including development of warehouse, silos, storage and grading units, cold chains, logistic facilities, supply chain services etc. Guidelines on this have been issued by the Govt. of India.

4. Accordingly, lending for augmenting the farm gate and supply chain infrastructure, including against WRs/ NWRs/ e-NWRs may be included as one of the key action points in your current Annual Credit Plan/ District Credit Plan.

Action Taken

131stSLBC opined that all banks have schemes for financing under negotiable ware house receipt and requested the Banks to popularize the same in the Kerala State and informed LDMs to include the same as one of the Key point in the Annual Credit Plan/District credit plan.

Regarding Agri Infrastructure Fund, Banks are extending maximum support and SLMC meetings and DLMC meetings are monitoring the progress of the scheme. In the Agriculture sub-committee held on 15.07.2021, Special officer monitoring Agri Infrastructure fund had explained the scheme in detail and discussed about various other Central Sector Schemes that can be considered along with Agriculture Infrastructure Fund.

In 134th SLBC meeting, Regional Director, RBI informed banks to ensure the adequate lending under warehouse receipt and negotiable warehouse receipt, since the priority sector lending limit under these two instruments have been enhanced from 50 lakhs to 75 lakhs per borrower. Credit limit other than warehouse receipt shall be continuing with existing 50 lakhs. This policy change should be note by member banks and the progress report in lending should be submitted on time.

In 135th SLBC forum noted that WRDA (Warehousing Development Regulatory Authority of India) is implementing the electronic negotiable warehouse receipt system, which would help farmers to avail loans from Banks by pledging negotiable warehouse receipts. The registration process shall be online and contactless but one major concern is that only 10% of the Storage Godown is registered with WDRA. Banks may encourage the warehouses to register with WDRA and loan against shall be promoted.

During 136th SLBC Chief Secretary has suggested the government department to encourage Godowns to get registered under WDRA so that the farm produce can be stored and distress sale can be avoided.

SLRM 2022 forum has suggested that whenever new Godowns are being financed by the banks, they may be encouraged to register with WRDA so that they can issue e-warehouse receipt and against which banks can finance produce loan.

2.1.5 Agenda Suggested by Director Agriculture

2.1.5.1

1. Credit under Agriculture Infrastructure Fund (AIF).

AIF is a Central Sector Scheme meant for setting up storage and processing facilities to support farmers, PACS, FPOs, Agri-entrepreneurs in building community farming assets and post harvest agriculture infrastructure.

AIF is a medium-long term financing facility for investment in viable projects for post harvest management infrastructure and community farming assets through interest subvention and credit guarantee. The duration of the scheme for 10 years. It provides credit guarantee coverage for Micro and Small enterprises for loans upto Rs.2 crore.

Almost all Nationalised Banks are participating in the scheme. Hence all banks are requested to extend credit facilities to the beneficiaries under the scheme for smooth functioning of the scheme.

The main features of the scheme are as under;

- Convergence with all schemes of central or state government.
- Online single window facility in collaboration with participating lending institutions.
- Project Management Unit to provide handholding support for projects including project preparation.
- Size of the financing facility – ₹ 1 lakh Crore.
- Credit Guarantee for loans up to ₹ 2 Crore.
- Interest subvention of 3% p.a., limited to ₹ 2 crore per project in one location, though loan amount can be higher.

Principal Secretary Agriculture Department has made the following suggestions for the consideration in the SLRM 20222 meeting.

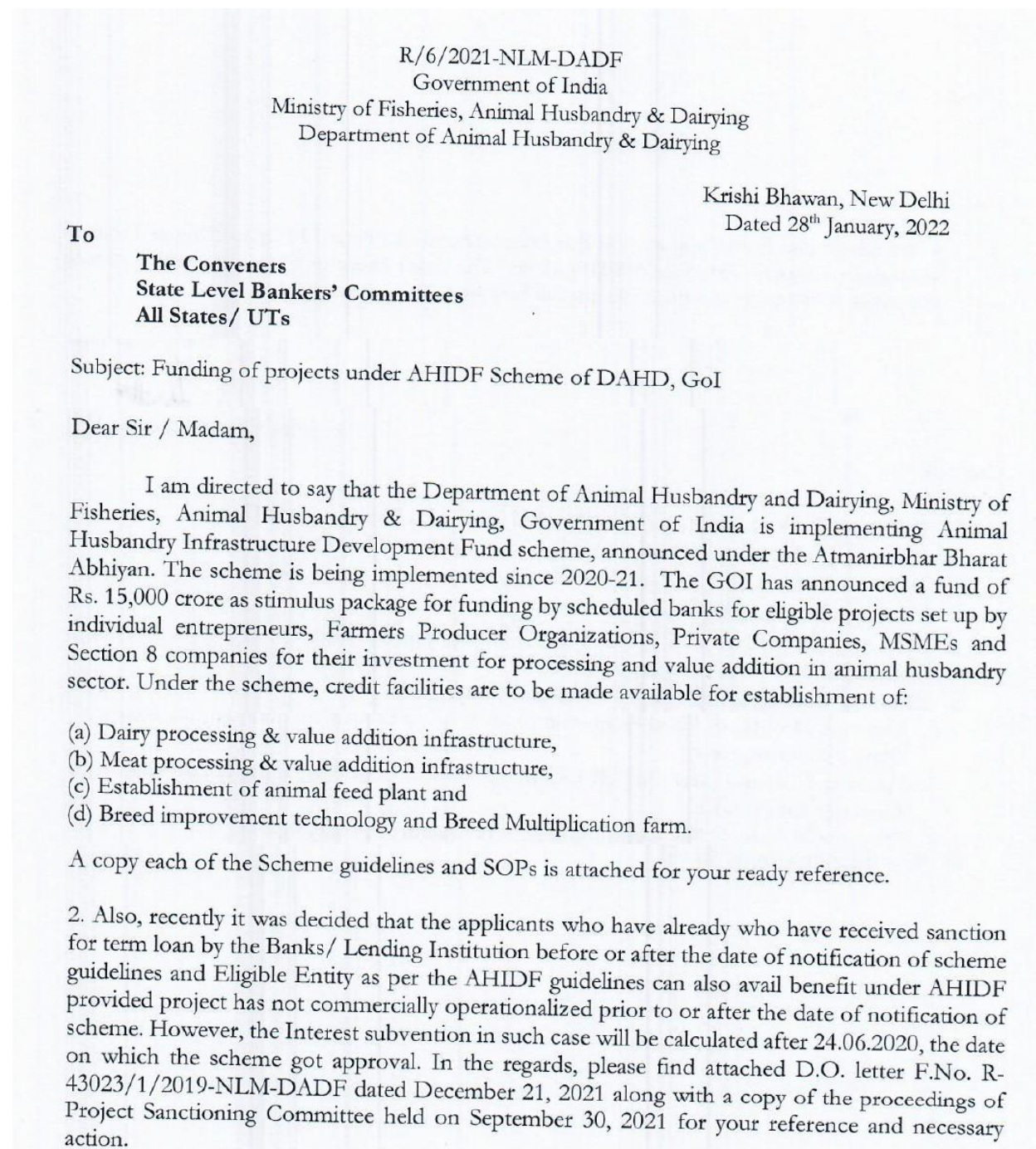
1. The banks may be allocated targets on AIF and review of their achievements may be done by SLBC.
2. As the scheme permits the existing borrowers to converge their loans, availed after July 8th, 2020, as eligible projects under AIF, SLBC shall prepare an SoP for banks and beneficiaries who wish to convert the loans to AIF.
3. It is noted that disbursed loans (6 AIF loan applications amounting to Rs.6.57 Cr) are not timely updated in the AIF Portal. Hence, it is requested that necessary instructions may be given to all banks to avoid such incidents in future.
4. M/s.NABCONS has been selected as PMU for AIF and agreement also has been executed by the Department of Agriculture. The PMU team may be permitted to participate in the BLMC/DLMC meetings.
5. The name of Nodal Officers for AIF loan in each bank may be shared with the PMU team for easy co-ordination.
6. SLBC may give directions to all banks to process and disburse AIF loans without delay. List of pending approval and disbursement as on 31.05.2022 is given below:

Performance of Banks under AIF Scheme

Institution Category	Approved (Numbers)	Approved (Amount In lakhs)	Disbursed (Number)	Approved (Amount In lakhs)	Sanctioned (Number)	Sanctioned (Amount In lakhs)
Canara Bank	7	110.11	86	1507.69	93	2476.29
State Bank of India	10	928.12	25	964.35	35	2418.66
Bank Of India	0	0.00	18	269.39	18	372.79
UCO Bank	9	290.36	4	40.80	13	345.97
The Federal Bank Ltd	0	0.00	10	763.12	10	960.99
Punjab National Bank	1	16.88	7	405.55	8	655.20
Union Bank of India	1	12.80	6	59.88	7	72.68
HDFC Bank	3	470.00	3	314.35	6	1015.00
Indian Overseas Bank	1	3.30	5	135.11	6	142.86
Bank Of Baroda	0	0.00	4	167.84	4	167.84
South Indian Bank	0	0.00	3	142.02	3	239.55
IDBI BANK LTD	0	0.00	2	176.90	2	176.90
Kotak Mahindra Bank	1	200.00	1	200.00	2	400.00
Central Bank Of India	1	40.00	0	0.00	1	40.00
Karur Vysya Bank	0	0.00	1	17.83	1	21.15
Axis Bank	0	0.00	0	0.00	0	0.00
CSB Bank Ltd	0	0.00	0	0.00	0	0.00
DCB Bank	0	0.00	0	0.00	0	0.00
ICICI Bank	0	0.00	0	0.00	0	0.00
Indian Bank	0	0.00	0	0.00	0	0.00
J&K Bank	0	0.00	0	0.00	0	0.00
ESAF Small Finance Bank Limited	0	0.00	0	0.00	0	0.00
THE KERALA STATE CO-OPERATIVE BANK LTD.	7	1188.14	8	1547.25	15	2634.12
Dist Co Operative Banks	24	2482.40	13	2053.48	37	4215.00
Kerala Gramin Bank	1	16.16	5	42.21	6	74.16
GRANT TOTAL	66	5758.27	201	8807.75	267	16429.17

The agenda item may be pursued further.

Department of Animal Husbandry and Dairying vide letter R/6/2021-NLM-DADF dated 28th January, 2022 has advised about funding of projects under AHIDF Scheme of DAHD, GoI.

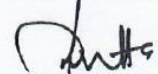


3. Since, the Banks are the most crucial stakeholders in achieving the objectives of the Scheme, therefore, support in the matter from the banks are solicited. It is also requested to include the **'Status of funding of projects under AHIDF Scheme of DAHD, GoI'** in as an agenda item for SLBC meetings. The Banks in your state may be asked to furnish data of such funding. This will impart a strong impetus to the Scheme in your state.

4. It is also requested to kindly provide a slot of 10-15 minutes in the next SLBC meeting to enable us to make a presentation on the AHIDF Fund Scheme to the participants of the meeting and encourage banks to fund more projects under the Scheme. Alternatively, we can also organize a webinar for SLBC constituents for the purpose. Kindly let us know in this regard.

5. We would also like to apprise you that Grant Thornton Bharat LLP is working as Program Management Agency (PMA) for AHIDF Scheme. The Grant Thornton PMA team will be in touch with you for follow-up and the banks for the Scheme related matters.

Yours Sincerely,



(Dr. S.K. Dutta)

Joint Commissioner (AH)

2.1.5.2 Agenda suggested by Directorate of Agriculture regarding recovery of ineligible beneficiaries under PM-KISAN Scheme

Directorate of Agriculture Development and Farmers' Welfare

Vikas Bhavan, Thiruvananthapuram – 695033

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

No: ADFW/1077/2022-TP4

Date: 04/03/2022

From

Director of Agriculture

To

The Convenor
SLBC, Kerala

Sir,

Sub:- Agriculture Department -Additional agenda of PM KISAN- Direct refund of Assistance transferred to ineligible beneficiaries - reg

Ref:- 1) Letter no Agri-PA2/19/2022-Agri dated 03/03/2022 of Agriculture (Planning A) Department

As per reference cited it has been directed from Government to include a new agenda in the upcoming 136th SLBC viz. **Direct refund of PM-KISAN Assistance released from the bank accounts of ineligible beneficiaries**

PM KISAN is completing 3 years in the state. Currently 37.2 lakhs registered beneficiaries in the scheme. For the past 3 years the scheme has actually transferred Rs.5600 crores to registered beneficiaries to their bank accounts directly. After continuous combing of the database by State and Central Government it has been found 30416 nos of ineligible beneficiaries.

The Central Government insists that the fund provided to the ineligible and income tax payees should be recovered in full and should be refunded to PMKISAN. The details of ineligible beneficiaries, the amount to be recovered from them as per portal values are listed below.

Sl.No	Refund Category (12/01/2022)	Total no.of farmers for refunding	Refund paid by the farmers (Nos)	Amount to be recovered(Rs)	Amount recovered (Rs)
1	Ineligible	9,398	283	12,24,46,000	21,12,000
2	Income Tax payees	21018	1,907	18,80,70,000	1,90,74,000
	Total	30,416	2,190	31,05,16,000	2,11,86,000

Though we are receiving refunds the process is slow. Central Government is giving much importance to this process and noted this slow rate of refund. Considering this, PMKISAN, Government of India has suggested the State to instruct the banks through SLBC to go for refund directly from the bank accounts of ineligible beneficiaries.

Hence it is requested that the proposal for Direct refund of PM-KISAN Assistance released from the bank accounts of ineligible beneficiaries may urgently be included in the agenda of the next (136 th SLBC).

Yours faithfully,

Ch. Aj
ADDL. DA(PLG) AGRIDIR (I/C)

Adil, Director of Agriculture - PMU
Directorate of Agriculture
Main Station, Thiruvananthapuram

Department of Financial Services has advised SLBC to comply with the instructions given in the SOP of DA & FW and act in close coordination with the State Nodal officer of PM KISAN.

F. No. 3/8/2022 – AC
Government of India
Ministry of Finance
Department of Financial Services

3rd Floor, Jeevandeep Building
Parliament Street, New Delhi
Dated the 4 April, 2022

To

All SLBCs,

Subject: Recovery of benefits passed on to ineligible beneficiaries under PM-KISAN Scheme

Sir / Madam,

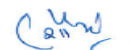
I am directed to enclose herewith a D.O. No. 13-2/2020-FWS dated 17.02.2022 received from Secretary, Department of Agriculture & Farmers Welfare (DA&FW) on the subject cited above.

2. Department of Agriculture & Farmers Welfare (DA&FW), Ministry of Agriculture & Farmers Welfare, GoI. has prepared a Standard Operating Procedure (SOP) for recovery of benefits passed on to ineligible/ income-tax payee/ death cases etc and has circulated it to the States/UTs for compliance, with the involvement of banks (SLBCs) and field officers of the State. MoA&FW is of the considered view that with active involvement of SLBCs, the pace of recovery can be expedited.

3. SLBCs are therefore, requested to comply with instructions given in the SOP of DA&FW and act in close coordination with the State Nodal Officers of PM-KISAN and help in realization of funds transferred to the ineligible beneficiaries under PM-KISAN Scheme.

Encl: As above

Yours faithfully



(Chandragupta Shaurya)
Under Secretary (AC)
E-mail: acsec-bkg@nic.in
Tel. No. 23747189

SLBC has shared the list of ineligible beneficiaries and Standard Operating procedure for refund of money which has been credited to incorrect/ineligible beneficiaries under PM-KISAN Scheme.

F.No. 1-6/2019-FWS
Government of India
Ministry of Agriculture & Farmers Welfare
Department of Agriculture, Co-operation & Farmers Welfare
(Farmers Welfare-II Section)

Krishi Bhawan
New Delhi.

Dated, the 2nd June, 2020

OFFICE MEMORANDUM

Subject:- Standard Operating Procedure (SoP) for refund of money, which has been credited to incorrect/ineligible beneficiaries under PM-KISAN Scheme – reg.

In connection with above mentioned subject, the undersigned is directed to forward herewith a final copy of approved Standard Operating Procedure (SoP) for compliance and further necessary action.

Yours faithfully,



(Sowmya Srikanth)
Under Secretary to the Govt. of India
E-mail : s.srikanth@nic.in

2.2 Pending Issues in Secondary Sector

2.2.1 Agenda Suggested by the Director of Industries and Commerce – Review of MSME Schemes part of Atmanirbhar Bharat

Sharing the data of eligible loan accounts, details of loan sanctioned and disbursed by financial institutions under Emergency Credit Line Guarantee Scheme (ECLGS) to MSME Sector in the State. The Bank wise and district wise data

During SLRM 2022, Chief Secretary advised bankers to reduce paperwork and time consuming process in sanctioning of credit and to use Aadhar based authentication, digital services of Government of Kerala to provide hassle free loans and other services.

Additional Chief Secretary Sri. Biswanath Sinha IAS stated that they are in collaboration with NeSGD to bring all data into a single platform. The data required by the banking community for extending credit may be made available in the portal. They would invite the representatives from banks to give their requirements for implementing the unified portal, check possibility of data sharing and submit to the committee for sharing of data of Unified platform.

Review of Performance under ECLGS

ECLGS Data as on 30.09.2022				(Amt. In Crores)	
	No. of eligible customers	Sanctioned		Disbursed	
		A/cs	Amt.	A/cs	Amt.
Total- Public Sector Commercial Banks	167615	132123	3349.46	110774	2837.97
R R B - KERALA GRAMIN BANK	35568	2515	27.69	2515	27.69
Total- Pvt Sector Commercial Banks	48100	24809	5593.11	21425	5121.75
Total- Small Finance Banks	0	0	0.00	0	0.00
Total Co-operative Banks	0	0	0.00	0	0.00
Total - Banking Sector	251283	159447	8970.26	134714	7987.37

Review of Performance under PMFME Scheme

BANK NAME	Total Number of Application Submitted	Sanctioned	Rejected	Pending
State Bank Of India	76	21	46	9
Union Bank Of India	76	19	52	5
Canara Bank	43	25	17	1
Federal Bank	41	12	9	20
Kerala Gramin Bank	29	4	12	13
South Indian Bank	18	1	9	8

Central bank of india	17	11	5	1
Indian Bank	14	8	4	2
Idukki District Co Operative Bank Ltd	13	3	5	5
Bank Of Baroda	9	6	2	1
Indian Overseas Bank	7	4	3	0
Punjab National Bank	6	3	3	0
Bank Of India	5	2	3	0
IDBI BANK	5	2	0	3
Uco Bank	5	2	3	0
HDFC Bank	3	0	1	2
ICICI bank limited	2	0	2	0
Dhanalakshmi Bank	1	1	0	0
ESAF small finance bank limited	1	0	0	1
Karnataka Bank Limited	1	0	1	0
Karur Vysya Bank	1	1	0	0
Kozhikode district cooperatiave bank ltd	1	0	0	1
THE KOLLAM DISTRICT COOP BANK LTD	1	0	0	1
Grand Total	375	0	0	0

2.2.2 Agenda Suggested by Director of Industries and Commerce - Progress under Kerala Enterprises Loan Scheme (KELS).

SLBC had formulated Special Loan Scheme to MSME units as part of One Lakh enterprises programme, the scheme guidelines and modalities are being shared among all the member banks.

Directorate of Industries had already shared the log in credential for the Bank branches in Kerala and they will be soon communicating the MIS link for the respective bank controlling offices for monitoring the loan applications.

2.2.3 Agenda suggested by KVIC - Review of PMEGP

Agenda Note On Prime Minister's Employment Generation Programme (PMEGP)

Target and performance for the FY 2022-23

Under PMEGP Basic Scheme		Under PMEGP 2 nd Loan		Total State Target	
No. of Projects (Nos)	2398	No. of Projects	26	Total No. of Projects	2424
Margin Money (Rs. in lakhs)	6954.00	Margin Money (Rs. in lakhs)	253.21	Margin Money (Rs. in lakhs)	7207.21
Employment (Nos)	19184	Employment (Nos)	208	Employment (Nos)	19392

Performance during 2022-23 as per PMEGP portal (as on 25-10-2022)

Agency	Proposals forwarded to banks (nos.)	Sanction position (nos.)	Sanction position - MM Involved (in lakhs)	M.M. claimed (nos.)	M.M. Disbursed (in lakhs)	No. of proposals pending with banks for decision
DIC	4850	1966	3996.82	961	1512.28	1786
KVIB	631	228	754.76	134	303.15	241
KVIC	599	216	582.41	150	291.83	209
Coir	18	12	38.88	8	20.58	6
Total	6098	2422	5372.87	1253	2127.84	2242

Achievement in terms of sanction: 77.26%

Achievement in terms of disbursement of M.M. grant 30.59%

From the above, it is seen that, banks have updated sanction for good number of projects. Whereas M.M. grant claimed by the banks is Rs.3004.64 lakhs only. Hence, there is a considerable gap against the M.M. of sanctioned cases ie. Rs.5372.87 lakhs.

The year-wise total pendency of projects with banks as on 25-10-2022 is given below.

Year	No. of proposals pending with banks for decision	M.M. involved (in lakhs)
2020-21	144	366.60
2021-22	159	419.44
2022-23	2242	6025.93
Total	2545	6811.97

From the above, it is evident that sufficient numbers of applications are already available with banks. A time bound decision from banks is most important in achieving the target. It is observed that in the previous years, more progress is achieved in the last quarter of the FY. The performance of the PMEGP programme is reviewed in all DLRC's, SLBC and meetings conducted by the RBI.

II) Performance under SC&ST category

(Amount in lakh)

	Target (MM Involved)	Achievement (MM Involved)	Remarks
SC	632.81	82.64	Banks have to consider the projects under SC/ST category
ST	100.83	2.90	

III) Referred back M.M. claims

The PMEGP portal shows 595 nos. referred back M.M. claims involving M.M. grant to the tune of Rs. 1327.56 lakhs are available with implementing agencies to clear the shortcomings notified by the central processing cell. Clearing the referred back M.M. claims are to be attended as a priority to improve the performance of the State. Wherever, banks role is involved, branches have to take time bound action. Settlement of referred back M.M. claims is much important to increase the overall performance of the State.

Total referred back M.M. claims :565 nos. Appx.M.M involved Rs.1100.32 lakhs

IV) Additional target for the State.

State can demand additional targets only after achieving at least 50% of the State M.M. target (disbursement of M.M. grant) by end of November 2022

V) Revised PMEGP guidelines approved by the Ministry of MSME with effect from 01-06-2022

Key highlights of revised PMEGP guidelines.

Sl.No.	Particulars	Old guidelines	New Guidelines
1	Category	General, OBC,SC/ST/PHC/Women/ Minority Ex Service	General, OBC,SC/ST/PHC/Women/ Minority Ex Service Transgender
2	Eligible Beneficiaries	18 years and above, SHG'S, Institutions, Co-Op societies etc.	Only Individuals 18 years and above
3	Total Project Cost	Manufacturing sector Rs.25.00 lakhs Service Sector Rs.10.00 lakhs	Manufacturing sector Rs.50.00 lakhs Service Sector Rs.20.00 lakhs Banks can sanction loans over and above the said limit , But M.M. grant will be limited to the above Project Cost.
4	Area of operation	KVIC & KVIB: Only Rural area DIC: Rural and Urban	There is no restriction , all I.A can receive and process applications irrespective of Urban and Rural area
5	Per Capita fixed investment	Should not exceed Rs.1.00 lakh	Should not exceed Rs.3.00 lakhs

6	Trading activity	Not allowed	Units selling exclusively KVI products & PMEGP products allowed
7	Transport Activity	Not Allowed	Allowed: Projects of transport activity only for Public transport Viz. Auto rickshaw, Boat, Shikkara etc. Subject to 10% of State M.M. target
8	Dairy Activity	Not Allowed	Milk and other Dairy products primarily through Cows, Sheep, Buffaloes, Camels, Donkeys
9	Poultry	Not Allowed	Poultry kept for their Eggs, and Meat allowed
10	Aquaculture	Not Allowed	Farming of Aquatic organisms including Fish, Molluscs, Crustaceans and aquatic plants.
11	Sericulture	Not Allowed	Allowed.

- Any industry/ business connected with Meat slaughtered ie. Processing, canning not permitted.
- Manufacturing of Polythene carry bags less than 75 microns and products made out of recycled plastics not permitted.
- Any industry connected with cultivation of crops/plantation not permitted.
- Activities prohibited by Local Govt. authorities keeping in view of environment or socio-economic factors are not permitted.
- Various backward and forward linkage activities are being conducted by the implementing agencies. It has been planned to complete the same before end of December 2022.

Agenda Suggested by COIR Board – (Implementation of Prime Minister’s Employment Generation (PMEGP) in Coir Sector)

As per the modified operational guidelines of Prime Minister’s Employment Generation Programme (PMEGP), the Coir Board has been included as an implementing agency for facilitating setting up of Coir Units under the Scheme. Accordingly, the Board has been implementing PMEGP in Coir Sector w.e.f. 1st April, 2018. In the State of Kerala, the Scheme is being implemented through Board’s Field Offices viz. Regional Office, Kalavoor and Sub Regional Office, Kannur.

Even though the Nodal Agency, KVIC, has not been allocating any targets to the Coir Board, since the inception of the Scheme, every year the Coir Board has been allocating state-wise targets to its Field Offices for implementation of PMEGP. Accordingly, for this current year 290 coir units has been fixed for the State of Kerala. The status of applications under PMEGP during the year 2021-22 and 2022-23 (as on 19.09.22) in Kerala are as follows:

	2021-22	2022-23
Application received	151	15
Applications forwarded to Banks	150	17
Applications sanctioned by Banks	66	11
Applications returned by Banks	118	03
Applications pending at Banks	09	07
MM Disbursed No. of projects	101	17
Amount	Rs.161.19 lakhs	Rs.20.58 lakhs

From the above, it can be seen that the Board could set up only 101 Nos. and 17 Nos. coir units under PMEGP in Kerala during the last year and current year respectively. Even though the Board has received sufficient numbers of applications for achieving the target, due to the rejection/pending of applications by banks resulted in non-achievement of target by the Board. The Bank Branch-wise pending applications for the year 2021-22 and 2022-23 are annexed as **Annexure-A & B**.

Annexure - 1

Bank Name	District	Branch	No.of Application	MM Involved
Bank of Baroda	Kozhikode	Kunnamangalam	1	17500
Federal Bank	Alappuzha	Areeparambu	1	875000
Kerala Gramin Bank	Kozhikode	Kunnamangalam	2	35000
Kerala Gramin Bank	Thrissur	Guruvayoor	1	105000
		Perumbilissery	2	
Union Bank Of India	Alappuzha	Muthukulam	1	108500
		Karthikapally	1	

Majority of applications received through PMEGP e-portal by the Board are for setting up of Coir Yarn Spinning Units, as the coir yarn is the basic raw material for the production of value added products like coir mats, mattings etc. The demand for yarn is on higher side compared to other products in the Coir Sector. Since the demand for yarn is very high, the intended applicants couldn't find any difficulty in marketing and they can repay their loans without any default. The total cost for setting up of a spinning unit ranges from Rs.1.00 lakh to Rs.1.50 lakhs as detailed below:

Component	Estimated Cost (in Rs.)
Work shed of size 12M x 5M	80,000.00
Machinery : Electronic Ratt - 2 Nos. Willowing machine- 1 No. Rehanking machine-1 No. Other accessories	25,000.00
Working capital	30,000.00
Total Project Cost	1,35,000.00

Some of the Banks are of the view that when compared to the size of the machines, the size of the work shed is very large. Hence, they could sanction loan without considering the cost of work shed. The Board had given clarification on the above to the Banks that the normal length of coir yarn produced in the Coir Sector is 12 Mtrs. In order to produce such kind of yarn at least 12 M length and 5 M width work shed with an estimated cost of Rs.80,000/- is required. This is the reason for making higher provision for work shed than the machinery in the total project cost.

For setting up of a coir yarn spinning unit, the work shed is very essential as the poor coir workers have to work in all the climatic conduction for their livelihood without losing any working days. Even after Board's clarifications the Banks have sanctioned loan without considering the work shed cost to some applicants, who are willing to accept the Bank's conditions and rejected the applications in respect of the applicants, who are not agreeing with the Banks conditions. This action on the part of the Bank has curtailed the dreams of poor coir workers, who have wished to set up spinning units for their livelihood.

Therefore, the Committee may kindly intervene in the matter and issue directions to the Banks to consider the applications of the coir yarn spinning projects without rejecting the work shed component. The Committee may also give directions to the Banks to consider the coir project applications pending with them for sanctioning loan and to extend their support and cooperation in processing the PMEGP applications for achieving the target fixed for setting up of coir projects in the State of Kerala for the current year.

2.2.4. Agenda suggested by NORKA – NDPREM

- CIBIL score of various Pravasi entrepreneurs have been severely affected during Covid years(2020-21 and 2021-22) due to the irregular/defaulted repayment of bank loans resulting credit score loss to the applicants. It is brought to our notice that they are not getting new loans and Banks are not considering their loan application stating low CIBIL scores. As the unfavourable business climate prevailed during pandemic period, resulted in delayed/defaulted repayments, SLBC should consider the facts and circumstances of these cases sympathetically and take appropriate measures to mitigate the grievances.

2.2.5 Agenda suggested by Reserve Bank of India

1. Bringing Kerala State Government PSUs into TrEDS Platform

It is observed that many enterprises selling their products to Kerala State Government PSUs are facing a 30–45-day delay in receiving payments from the companies. Bringing such Government PSUs (like Horticon and Supplyco) on the TrEDS platform would benefit a large number of MSME vendors who supply to them. Kerala State Small Industries Association (KSSIA) had also raised the above issue during Empowered Committee meetings on MSME. Further, the banks would be keen to finance the receivables from these PSUs.

SLBC Convenor bank is advised to discuss the issue of registration of State Government Companies on TrEDS platform.

It is informed by the MSME-DI that Govt. of Kerala vide order dated 16th May, 2022 on TReDS permitted State owned Public Undertakings, Companies, Local Government institutions, all Statutory Boards/Societies under the State Government and all Apex Co-operatives to participate on the Trade Receivable Discounting System (TReDS) envisaged for settlement of bills for Micro, Small & Medium Enterprises, suppliers of Goods and Services. It is requested that wide publicity of the same may be done in all Bank branches).

During SLRM 2022, Principal Secretary Industries Department stated that the Government of Kerala will be making TrEDS mandatory for all State PSUs to use TrEDS platform.

2.3 Pending Issues in Tertiary Sector

2.3.1 Noting of Equitable Mortgage created in favour of the banks in Revenue Records (Pending since March 2014)

(i) At present there is no practice of noting/recording the Equitable Mortgage (EM) transactions (i.e. Mortgage by deposit of title deeds) in the revenue records of the State Government. Also there are no provisions for the same in the revenue regulations of the State of Kerala.

In the judgment of the Hon'ble Supreme Court of India in State of Haryana v. Narvir Singh & another, reported in (2014) 1 Supreme Court Cases 105, wherein it has been held that banks and financial institutions who accept mortgage by deposit of title deeds can request the Revenue Authorities to enter the factum of such mortgage in the revenue records. In the facts of the aforesaid case, the Revenue Authorities had taken the stand that only a registered mortgage can be noticed in the revenue records. The view taken by the Revenue Authorities has been held to be unsustainable.

Now that the law has been settled by the Hon'ble Supreme Court, it is requested that when the bank accepts mortgage by deposit of title deeds (Equitable Mortgage), provision shall be enabled for the bank to request the Revenue Authorities to note the same in the revenue records.

The 116th Meeting of SLBC, Kerala held on 22.09.2015 at Trivandrum proposes that the Government may introduce a reasonable fee for this facility and suggested the following fee tariff:

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

As of now, there is no legal obligation on the part of the Village authorities to note bank's charge in the Thandaper Register. If that is made legally mandatory, it will help to prevent fraudulent transactions.

In the 121st Meeting of SLBC, Kerala held on 24.03.2017 at Trivandrum, the representative from Revenue Department informed that the matter is under the active consideration of Revenue Department and at present the matter is placed before the Law Department for their advice and expected to sort out the issue shortly.

Govt of Kerala had called SLBC for a discussion in the matter. The questions raised by the Govt and the recommendation given by SLBC convener is given below

"This is with reference to the letters cited above and the Discussion we had with the Govt on 2018 Feb 2nd and 7th on the matter. The subject of the letters cited above cover two aspects

1. You have informed us that our request for facilitating the noting of lien in Revenue records, shall not be considered in view of the proposed Registration Act amendment bill pending in Rajya Sabha

Our views in this regard was that,

- The said bill is pending in Rajya Sabha since 2013. We are not certain about the time by which it may be passed.
- Till that time, the State Govt may adopt the suggestion made by us , both as a measure to increase state revenue and to improve ease of doing banking business in the state.

2. You have requested us to give our views on the necessity of possession certificate and location sketch from village office for granting loans by banks. You have suggested that the Village Office shall issue the ownership certificate of land. The possession, enjoyment & location sketch may be sourced by banks through their own mechanisms

3.

Our recommendations in this regard is that

- Currently the certificate generally called "possession certificate" is the principal proof available to financing agencies to find out the ownership and enjoyment of the property as per Revenue Records.
- Though the certificate is generally called "Possession Certificate", it certifies ownership and enjoyment.
- This certificate is obtained not only by banks, but also by various other financing bodies including the Govt of Kerala for its HBA scheme for State Govt Servants (Under HBA scheme it is the Possession Certificate from Tahsildar and Location Sketch from Village Officer).
- Banks also request Nil revenue recovery certificate from Village Office.

- *If the Govt can place an alternative mechanism to confirm the ownership and enjoyment of land as per revenue records, the possession certificate may be replaced.*
- *Such alternative can be*
 - a) Access to the banker /land owner to view and download Thandapper Register details , or*
 - b) A combined ownership certificate cum Nil RR certification or*
 - c) Physical TP register Extract which shows with clarity as regards ownership and extent owned*
- *In Northern Villages where Revenue Records are still maintained in Adengal registers present certification may continue.*

Based on the discussions in SLRM 2018, the Principal Secretary (Finance) held a meeting on 2018 June 28th. As decided in the meeting, SLBC submitted the following recommendations to the Govt:

- i) **Equitable Mortgages to be shown in registration records.** A new mechanism need to be adopted for this and a reasonable charge should be levied for it. Bank has to be declared a public entity for the execution of the process. Action in this regard has to be done by Taxes and Registration Department.
- ii) **Necessary amendments in the Stamp Act may be introduced for the registration of equitable mortgages on bank loans.**
- iii) **The registration fees should be made reasonable.**
- iv) **SLBC is directed to submit a proposal to Taxes Department for exemption of registration fees and stamp duty on equitable mortgages on bank loans.**

Recommendation of SLBC

1. Govt may introduce a system similar to GAHAN Registration (Gahan document is a declaration given in lieu of mortgage deed, to the co-operative banks and societies for taking loans.)
2. Based on a similar declaration given by the Manager of a Commercial Bank, the Sub Registrar may make a noting about the Equitable Mortgage in Book 1, "Register of non-testamentary documents relating to immovable property"
3. Govt may notify the Bank Manager as the holder of a public office to exempt his appearance in person or by agent at any registration-office in any proceeding connected with the registration of any instrument executed by him or in his favour, in his official capacity, or to sign as provided in section 58 of Indian Registration Act 1908
4. Government may charge reasonable fee for the facility as suggested above.
5. Government may also facilitate a real-time online search option in Book1 at a reasonable fee.

126th SLBC forum decided to write to the Govt Department to update the progress on the matter. On discussion with Sri Manoj Joshi IAS (ACS, Finance Dept), he had informed to take up the subject matter with Taxes Department, Govt of Kerala. Hence SLBC has written to Taxes department also. No further developments in this regard.

STATE LEVEL BANKERS' COMMITTEE, KERALA
(Under Lead Bank Scheme of RBI)

Convenor:



Ref: Kerala SLBC/EM/199/MA/2019

Date : 11th Jan 2019

To
Sri P Venugopal IAS
Secretary (Taxes)
Government of Kerala

Dear Sir,

Sub : **Recommendations on noting Banks' Equitable Mortgages in Sub Registry Records**

Ref : 1) Meeting held by the Office of Principal Secretary(Finance) on 28th June 2018
2) SLBC pending Agenda on noting of Equitable Mortgage in Revenue Records
3) Our letter Ref: Kerala SLBC/SLRM 2016/75/GN 2018 dt.18th July 2018

As instructed by Additional Chief secretary (Finance), We invite your kind attention to our above referred letter on the subject matter. As it is a continuing Agenda in the SLBC (Pending since March 2014),and as decided in the 126th SLBC meeting we are taking up the matter for a favourable decision.

File No: IGR/3527/2018-RR9(1)

Office of The Inspector General of Registration
Vanchiyoor, Thiruvananthapuram 35.
Phone:0471-2472118/2472110/2474782
E-mail regig@kerala.nic.in
www.keralaregistration.gov.in
Date: 15/05/2019

Inspector General of Registration
Kerala

The General Manager, Canara Bank &
Convenor, SLBC
slbckerala@canarabank.com

Sir,

Sub -:Registration Department – State Level Review Meeting of SLBC –
Agenda Item – forwarding of.

Ref -:Govt. letter No. J3/17/2019/TD dated 10.05.2019

Registration Department has no new agenda items to suggest for discussion in State Level Review Meeting of SLBC. However the Department is to invite attention to a long pending demand of SLBC, "Noting of equitable mortgage created in favour of banks in Revenue Records" which is pending in SLBC agenda since March 2014.

Banks grant loans on mostly on equitable mortgage. At present the equitable mortgages are not noted in Revenue Records. A few of them are registered mortgages. The high rates of Stamp Duty and Registration fees of mortgage and release deeds prevailed in the state have dispirited the banks from registering agreements relating to deposit of title deeds. Now Government have reduced the rates of stamp duty and registration fees of mortgage deeds by way of deposit of title deeds and release deeds thereof. Now the stamp duty for deposit of title deeds is 0.1% subject to a maximum of Rs 10,000/- and the stamp duty for release deeds of such mortgages is 1% subject to a maximum of Rs 1000/-. The registration fees of such mortgages and release deeds are 0.1%. The intention of the amendment is to encourage

registration of the equitable mortgages. This will be a win-win situation for both Government and Banks. Banks will get the mortgages recorded in Registration records and there by prevent the alienation of property and Government will get revenue.

SLBC may convey the situation to all members and may take steps to register the mortgages and release deeds.

Yours faithfully

Signature valid
Digitally signed by P.K. SUDHAKUMAR
Date: 2019.05.15 16:43:56 IST
Reason: Approved

Joint Inspector General of Registration
for Inspector General of Registration

Action Taken:

1. SLRM 2019 informed that the charges suggested for other loans are reasonable and shall request for waiving the charges on Agricultural loans. No further communication received from the concerned department in this regard.
2. SLBC had a subcommittee meeting on long pending issues on 08/11/2019. Most of the banks concurred with the suggestions.
3. Land and revenue commissioner vide LRB 6-2662/2017 dated 14.10.2020 informed SLBC that they have requested Government of Kerala for permitting Banks to mark their mortgage in relic software without reflecting any changes in land record.
4. In 132nd SLBC, the Assistant Commissioner Land and Revenue had informed that they received Government Order permitting the implementation of the above mentioned changes in relic software.
5. SLBC had a meeting with State IT department on 03.03.2021 as advised by Land and Revenue Department. The proposed functionality has been explained in the meeting and decided to create a test users for SLBC and selected member banks for testing purpose and suggestions. SLBC had written to commissioner, Department of Land and revenue vide letter Ref: Kerala SLBC/297/2021/SN dated 19.04.2021.

Ref: Kerala SLBC/297/2021/SN

Date: 19.04.2021

To

Shri K Biju IAS
Commissioner
Department of Land Revenue
Govt. of Kerala
Thiruvananthapuram

Respected Sir,

Sub: Digitalization of Land records - Creation of Online Charge by Banks-reg

This has reference to the 132nd SLBC agenda no 3.5 regarding digitalization of land records in Kerala.

Vide your letter LRB 6-2662/2017 dtd 14.10.2020, your good office had informed us that the request for permitting Banks to mark their mortgage in RELIX software, without reflecting any changes in Land record, has been taken up with the Government of Kerala.

During the 132nd SLBC meeting held on 22.02.2021, the Asst. Commissioner also informed that Government has permitted the aforesaid request, accordingly NIC has initiated the process of making necessary changes in the software and the same is under the final implementation stage.

Subsequently, we had a meeting with NIC team and officials of land and revenue through Video Conference wherein the NIC team explained the functionalities of the package and assured that the package shall be made available to banks for testing, shortly.

We wish to put forth following functionalities which shall be incorporated to facilitate usage of the package in an effective manner.

1. Creation of test User IDs for Banks
2. SLBC shall be provided with ADMIN login to subsequently create/edit/delete the login for the Banks
3. The login for the Banks shall be in MAKER(one who feed the data in the package) and CHECKER(one who approves the data)

Contd in Page 2...

4. The MAKER/CHECKER login shall be used while creation of the mortgage and also while release of the mortgage.
5. The PRINT option shall be included in the screen after creation of the mortgage.

Thanking you,

Yours faithfully,


Ajiit Krishnan,
Convenor, SLBC Kerala
& General Manager, Canara Bank

6. During 135th SLBC meeting **the ACS, Finance Department**, pointed out online hypothecation charge marking of mortgages by banks on the revenue records, Land revenue department has been issued GOK and online marking is developed by the department. ACS requested Land and Revenue commissioner to ensure timely implementation at the earliest and Banks are able to do lien marking through online mode.
7. SLBC and member banks have been provided access to the test site for UAT during February 2022. The functionalities are explained to selected member banks for testing and SLBC Cell confirmed that the functionalities are working satisfactory and a print option may be enabled to print the report after the online lien marking. The final implementation is pending.

2.3.2 Agenda Suggested by Reserve Bank of India

2.3.2.1. Expanding and Deepening of Digital Payments Ecosystem – 12 more District

With a view to expanding and deepening of Digital Payment Ecosystem in the country, RBI launched a pilot programme in October 2019 for making one district in each State 100% digitally enabled. Accordingly, State Level Bankers Committees (SLBCs) were advised to identify, on a pilot basis, one district in their respective States and allocate the same to an LBS for a member bank having significant footprint in the district which would endeavour to make the district 100% digitally enabled. In the pilot project, 42 districts across States were identified by respective SLBCs of which 8 districts were aspirational districts.

As a pilot programme Thrissur district was selected for this project and announced 100 % digitally enabled district.

As a matter of pride, Thrissur district has been successfully completed the mission of 100% digitalization with a view to expanding and deepening of Digital Payment Ecosystem in the country. After this successful completion Kottayam has been selected as the Second district for the implementation of digitalization programme and announced the district as 100% digitally enabled as on 24.02.2022.

During 136th SLBC meeting the Chief Secretary has proposed to implement the Expanding and Deepening of Digital Payments Ecosystem in all the remaining 12 districts of Kerala. The proposal was well accepted by the SLBC forum and decided to implement the programme in all the remaining districts of Kerala.

Activity report under Digitalization (Only limited number of activities are incorporated and LDMs have conducted more number of District Specific Activities)

1. A State wide campaign for promotion of Digital Banking facilities across Kerala which is in line with the Reserve Bank of India "Expanding and Deepening of Digital Payments Ecosystem". Kerala is going to be the first State in the Country which is fully digitally enabled in banking transactions.
2. As part of the Digitalization campaign, SLBC had conducted logo contest among the public. The contest had a great reach out among public and that itself created a big mileage and awareness about the importance of digital banking. A number of entries had come and a logo had been selected by a selection committee comprising of representatives from Govt: of Kerala, RBI and SLBC. The logo has been published by the hon'ble Chief Minister of Kerala, Shri. Pinarayi Vijayan.

Logo:Publishing Digital Logo by Hon'ble Chief Minister:



3. Conducted workshop on Digitalisation



4. Digital banking awareness camps conducted at district level by using informative video and audio contents.





5. Conducted street plays to create digital banking awareness.

6. Shop to Shop outreach campaigns for creating digital banking awareness among vendors.



7. Conducted digital banking awareness campaigns among auto-rickshaw drivers.



8. Campaigns conducted to create digital banking awareness among public



9. Awareness messages about Digital Banking by celebrities through short videos.

10. Banners, posters (Malayalam/ English and Hindi) and pamphlets in Malayalam for making awareness among public about the digitalization of banking, have been published and shared among Member banks to deploy in the Bank branch premises.

Model of Banners:



11. Created cartoons in local language (Malayalam) for promoting digital banking.



12. Created short films in tribal languages for making digital banking awareness among tribal people.
13. All the 12 remaining districts has made announcement under 100% expansion and deepening of digital payment eco system.

2.3.2.2. Revamp of Lead Bank Scheme standardized system for data flow

Revamp of Lead Bank Scheme - Action Points for SLBC Convenor Banks/ Lead Banks - Developing a Standardized System for data flow and its management by SLBC/ UTLBC Convenor Banks on SLBC/ UTLBC websites

Please refer to RBI Circular FIDD.CO.LBS.BC.No.19/02.01.001/2017-18 dated April 6, 2018 on Revamp of Lead Bank Scheme - Action Points for SLBC Convenor Banks/ Lead Banks, prescribing certain action points.

2. With respect to Action Point – (iv) of the abovementioned Circular, SLBC Convenor Banks were advised, inter alia, to develop a standardized system on the websites maintained by each SLBC to enable uploading and downloading of the data pertaining to the Block, District as well as the State by the members banks. It was also advised that the relevant data must also be directly downloadable from the CBS and/ or MIS of the banks with a view to keeping manual intervention to a minimal level in the process. The Circular also suggested the procedure relating to Management of data flow at LBS fora and advised that necessary modifications may be made on the SLBC websites and to the CBS & MIS systems of all banks to implement the envisaged data flow mechanism.

3. Based on the preliminary feedback received from several SLBC/ UTLBC Convenor Banks in respect of status of implementation of the abovementioned Action Point, a Working Group (WG) of select SLBC Convenor Banks and NABARD was constituted by RBI to work out a standardized system for collection, storage, presentation and management of data on the SLBC/ UTLBC website.

4. The WG reviewed the existing major categories of data being collated and monitored by SLBCs and suggested a broad set of data structure in the form of a Model Format which may be adapted by SLBCs/ UTLBCs for collection and monitoring of data. The model format is enclosed at Annexure I. While SLBC/ UTLBC Convenor Banks are encouraged to adapt the

model format to the extent possible, they may make suitable additions/ deletions/ modifications in the format as per State/ UT specific needs including future requirements. Further, while SLBCs/ UTLBCs may advise member banks to endeavor to report the data through direct extraction from their CBS/ MIS to the extent possible, there could still be some data which may not be available in the banks' systems. Such data may be collated at the Controlling Office level as is being done now for reporting purposes. The input file format structure suggested by the WG for the purpose is enclosed at Annexure II.

5. The WG has further suggested that in order to enable banks in uploading and downloading of the data upto the block level, banks should map all the branches with block codes. Once mapping of the branches with block codes is completed by banks in their systems, data at block level as well as at district and state level can be generated and monitored at different fora of the Lead Bank Scheme. A portal is required to be developed by SLBC/ UTLBC Convenor Banks on their respective SLBC/ UTLBC websites for facilitating uploading and downloading of data by member banks/ LDMs. A Standard Operating Procedure (SOP), which may be followed by SLBC/ UTLBC Convenor Banks, member banks and LDMs, as suggested by the WG is enclosed at Annexure III.

6. SLBC/ UTLBC Convenor Banks are advised to decide, in consultation with the member banks, a reasonable timeframe not exceeding six months from the date of issuance of this letter, for migration to the new data flow and management system as envisaged in RBI Circular dated April 6, 2018. SLBC/ UTLBC Convenor Banks are also advised to bring this letter to the notice of all member banks under the Lead Bank Scheme.

Action taken

As instructed by RBI, SLBC has constituted an implementation committee for devising and executing transition plan for migration to new data system within 6 months. The first meeting of the committee held on 28th OCT 2019. Banks are finding difficulty in getting block code for all the 152 blocks in Kerala. RBI subsequently provided the Block Codes.

SLBC Website is enabled with new functionality and ready for uploading and downloading of data. Member banks are requested to upload the data into the website from the next quarter onwards.

All the member Banks except co operative Bank has enabled the functionality.

Kerala Bank has informed that the unified CBS is not yet live and each district works in separate CBS and the integration of software is going on. The data migration is progressing in a phased manner and they have intensified the process and the work likely to be finished by 31.12.2022.

SLBC cell on a random verification had observed that minor errors are reflected in few of the reports submitted by the certain member banks, the same may be rectified.

2.3.2.3. PRAGATI Meeting: Review of Social Security Schemes – PMJJBY and PMSBY

PRAGATI Meeting: Review of Social Security Schemes - PMJJBY and PMSBY

PRAGATI (Pro-Active Governance and Timely Implementation) meeting to review implementation of Social Security Schemes was held under the Chairmanship of Hon'ble Prime Minister on January 22, 2020. The meeting reviewed the performance of PMJJBY & PMSBY Schemes in terms of enrolment, claims settlement, grievance redressal and overall benefits to the people at large across the nation and an urgent need was felt on augmenting the reach and efficiency of PMJJBY & PMSBY Schemes.

2. Department of Financial Services (DFS), Govt. of India has shared the concerns raised in the PRAGATI meeting in respect of implementation of PMJJBY and PMSBY Schemes with Reserve Bank of India and requested to advise banks to take the following actions for increasing the coverage and spreading awareness among targeted beneficiaries under these schemes:

- a.. Conduct periodic publicity campaigns with special focus on rural areas at regular intervals for creating awareness about benefits of Social Security Schemes;
- b. Streamline procedures and leverage technology to speed up claim settlement process and improve outreach;
- c. Ensure that no eligible Jan Dhan account holders are left out from availing the risk covers under PMJJBY & PMSBY;
- d. Enrol beneficiaries of other government scheme like PM Ujjawala, PM Kisan, MGNREGA etc. under the Schemes; .
- e. Use SMS and other digital platforms to make account holders aware of the Schemes and also to seek auto debit mandate from them;
- f. Leverage Marketing Channels like Banking Correspondents (BCs) for ensuring Pan India coverage and innovative ways be devised for motivating the field level functionaries for enhancing enrolments, especially under PMJJBY & PMSBY; and
- g. Fix target of fresh enrolment under PMJJBY & PMSBY to enhance enrolment till March 31, 2020.

3. Further, the recently launched National Strategy for Financial Inclusion (NSFI): 2019-24, sets forth the vision and key objectives of the Financial Inclusion policies in India to expand the reach and sustain the efforts through a broad convergence of action involving all the stakeholders in the financial sector, which has also envisaged that "Every willing and eligible adult who has been enrolled under the PMJDY (including the young adults who have

recently taken up employment) to be enrolled under an insurance scheme (PMJJBY, PMSBY, etc.), Pension scheme (NPS, APY, etc.) by March 2020", as one of its objectives.

4. In view of the above, SLBC/UTLBC Convenor Banks are advised to initiate the actions as suggested by DFS, GoI. The issues/concerns associated with implementation of PMJJBY & PMSBY Schemes in the States/UTs under your jurisdiction should also be discussed and resolved in the SLBC/UTLBC meetings in consultation with concerned stakeholders, in order to achieve the Government's vision of a financially included society along with universal insurance coverage.

5. SLBC/UTLBC Convenor Banks are also advised to place the status report of implementation of these schemes in their SLBC/UTLBC meetings on quarterly basis invariably. A copy of status report should be forwarded to the concerned Regional Office/Sub-Office of RBI for information.

Action Taken

Progress of implementation social security schemes are attached in the annexure.8.30

- *SLBC had convened a meeting of Banker and discussed about the implementation of various social security scheme and Atal pension Yojana Scheme. The forum discussed about strategies to improve the coverage and also advised Member Banks to impart special focus on propagating and enrolling maximum beneficiaries under the schemes. The forum also requested to enroll at least 60 APYs each by all the Member Banks before 31.03.2021.*
- *SLBC had conducted a webinar on expanding the outreach of APY schemes on 9th September 2021, by inviting speakers from PFRDA for the SLBC State Coordinators, Lead District Mangers and BCs.*
- *Member Banks are covering beneficiaries of PMMY & PMJDY scheme under Social Security Schemes in a campaign mode.*
- *Department of Financial Services has communicated "Saturation drive for Jan Suraksha Schemes" vide F.No.21(23)/2014-FI(Mission) dated 27.09.2021 in accordance with our Hon'ble Prime Minister Independence Day 2021 Speech*

Hon'ble Prime Minister, in his Independence Day 2021 speech, has announced: "We have to achieve saturation. ... all the households should have bank accounts... We have to connect every entitled person with the government's insurance and pension schemes. We have to move ahead with a mindset of cent percent achievement."

- *DFS has celebrated Azadi ka Amrit Mahotsav (AKAM) to celebrate 75 years of independence of our country. As part of the celebration, iconic week is being celebrated from 6-12 June 2022. Department of Financial Services has advised to arrange nationwide programme by ensuring maximum customer outreach during the celebration of the iconic day. District Level outreach*

campus are being arranged on 08.06.2022 and during the camp maximum numbers of Social Security Schemes are also promoted by the Banks.

2.3.2.4. Review of CD Ratio –Suggested by RBI

During 132nd SLBC Regional Director RBI has raised concern regarding the decline in CD Ratio 66 % as on March 2020 to 63.18 % as on September 2020 and to 63.79 % as on December 2020. The Regional Director appreciated the efforts of most banks in keeping lending at same or higher levels in spite of the difficult environment. State Bank of India, the industry leader and Federal Bank, the second largest bank in Kerala as also CSB Bank and Dhanlaxmi Bank need to take concrete measures so that the good work done by other banks for the State of Kerala is not lost. In this context, Regional Director has advised, in order to effectively monitor the performance of individual banks, a standing agenda item of bank-wise CD ratio to be introduced from the next meeting.

Banks with CD Ratio less than 60 percentage in Our State is given below

Sl.no	Bank Name	Total Advance	Total Deposit	CD Ratio
1	BANDHAN BANK	3,66,918	20,916	5.70
2	RBL Bank	49,572	6,637	13.39
3	Ujjivan Small Finance Bank	1,02,550	34,150	33.30
4	CSB BANK	12,15,877	4,78,567	39.36
5	FEDERAL BANK	1,18,77,234	49,20,245	41.43
6	SOUTH INDIAN BANK	55,06,461	26,77,658	48.63
7	ESAF	11,00,526	5,41,905	49.24
8	DHANLAXMI BANK	9,48,743	4,71,901	49.74
9	STATE BANK OF INDIA	1,97,01,078	1,01,56,150	51.55
10	LAKSHMI VILAS BANK	44,651	23,333	52.26
11	INDIAN OVERSEAS BANK	13,03,565	6,83,721	52.45
12	T.N.MERCANTILE BANK	1,11,752	62,044	55.52

The Chief Secretary suggested implementing a performance dash board in the State Government portal with Banking Statics to evaluate Bank's participation and performance in various sectors, it will be informed to the Government department. This will help to identify and to encourage top performing Banks in our State.

CD Ratio in the State of Kerala has improved to 66% as on June 2022.

2.3.3 Education Loan Repayment Support Scheme

The update in the scheme as on 15th October 2022 is given below:

Sl No	Bank Name	Processed By Bank Branch	Forwarded By Nodal Officer	Forwarded By SLBC	Approved By Government
1	ALAPPUZHA DISTRICT CO OPERATIVE BANK LTD	5687139	4898693	4898693	4898693
2	ALLAHABAD BANK	2212856	477558	342858	342858
3	ANDHRA BANK	5258147	2150356	2117308	2117308
4	BANK OF BARODA	33950883	13839526	13764306	13764306
5	BANK OF INDIA	58113554	26168018	26031378	26031378
6	CANARA BANK	453851965	236558005	222506461	222493735
7	CATHOLIC SYRIAN BANK LTD	50445027	37102420	37102420	37102420
8	CENTRAL BANK OF INDIA	105060912	62470434	62182741	62182741
9	CITY UNION BANK LTD	0	0	0	0
10	CORPORATION BANK	79626769	48651929	48606248	48606248
11	DENA BANK	3230789	1759993	1759993	1759993
12	DHANLAXMI BANK LTD	13724250	5938789	5707571	5707571
13	FEDERAL BANK LTD	293794201	195639379	195639379	194422574
14	HDFC BANK LTD	1356213	57251	0	0
15	ICICI BANK LTD	1170318	340702	0	0
16	IDBI BANK LTD	1772590	160479	0	0
17	IDUKKI DISTRICT CO OPERATIVE BANK	15384494	6826299	6826299	6826299
18	INDIAN BANK	93009610	38706672	38690790	38690790
19	INDIAN OVERSEAS BANK	107618905	66670471	66670471	66643471
20	KANNUR DISTRICT CO OPERATIVE BANK	337831	239656	160481	160481
21	KARNATAKA BANK	2298045	779162	232500	232500
22	KARUR VYSYA BANK	373824	203584	203584	203584
23	KASARGOD DISTRICT CO OPERATIVE BANK LTD	415314	415314	415314	415314
24	KERALA GRAMIN BANK	373005187	372744931	372744931	372434248
25	KERALA STATE CO OPERATIVE AGRICULTURAL AND RURAL DEVELOPMENT BANK LTD	1167605	515242	401242	383071
26	KERALA STATE CO OPERATIVE BANK	88463274	83332504	83332504	83332504
27	KOLLAM DISTRICT CO OPERATIVE BANK	11744118	10745988	10249188	10151088
28	KOTTAYAM DISTRICT CO OPERATIVE BANK	0	0	0	0
29	MALAPPURAM DISTRICT CO OPERATIVE BANK	0	0	0	0
30	ORIENTAL BANK OF COMMERCE	8928697	4100389	4100389	4100389

31	PATHANAMTHITTA DISTRICT CO OPERATIVE BANK LTD	1455721	1140955	1140955	1140955
32	PUNJAB NATIONAL BANK	86495826	36596241	36596241	36488403
33	PUNJAB SIND BANK	316082	198000	198000	198000
34	SOUTH INDIAN BANK	61567026	30678175	30678175	30535417
35	STATE BANK OF INDIA	984237776	578281113	569933693	569837087
36	SYNDICATE BANK	185178141	91814044	91814044	91606984
37	TAMILNADU MERCANTILE BANK	1029551	366179	250151	250151
38	THE THIRUVANANTHAPURAM DISTRICT CO OPERATIVE BANK	123000	123000	0	0
39	THRISSUR DISTRICT CO OPERATIVE BANK	280897	280897	280897	280897
40	UCO BANK	19703416	9804198	9804198	9804198
41	UNION BANK OF INDIA	225735238	133348202	133348202	133181071
42	UNITED BANK OF INDIA	862255	862255	684974	684974
43	VIJAYA BANK	37389961	14246901	14072001	14072001
44	WAYANAD DISTRICT CO OPERATIVE BANK	475716	153450	0	0
	GRAND TOTAL	3416853123	2119387354	2093488580	2091083702

During SLRM 2021, Convenor SLBC requested the following to its Member Banks,

- ✓ *Processing of pending claim in the portal.*
- ✓ *Extending of Banks OTS schemes for ELRS rejected applicants.*
- ✓ *Government support should adjust with loan account in time.*
- ✓ *Updation of Status of crediting the Government assistance in ELRS portal.*

SLBC has requested NIC on 08.03.2022 to provide the details of bank wise pending applications and the reply is awaiting.

2.3.4 Rural Self Employment Training Institutes (RSETIs) – Reimbursement of Training Expenses of BPL Candidates to “AA” Rated RSETIs

The matter came up for discussion in the 122nd meeting of SLBC, Kerala held on 05.10.2017 as suggested by SBI.

For providing training to BPL candidates, State Rural Livelihood Mission (SRLM) is providing reimbursement of training expenses through Kudumbashree Mission of Kerala State Government, which acts as State Rural Livelihood Mission Office. The claim submitted for the financial year 2015-16 and 2016-17, is yet to be received. The details of pending claims are given below.

RSETI - Pending reimbursement of training expenses										
								(Amt.in Lacs)		
Year	2011-12	2012-13	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	Total
Sponsor Bank										
IOB (Trivandrum)	-	-	-	-	7.50	8.99	10.41	4.41	10.85	42.15
Syndicate (Kollam)	-	-	-	-	6.71	4.82	10.47	2.80	11.20	36.00
SBI (Pathanamthitta)	-	-	-	-	6.23	7.74	10.86	3.21	13.04	41.08
SBI (Alappuzha)	-	-	-	-	6.33	9.56	10.30	2.44	10.68	39.31
SBI (Kottayam)	-	-	-	-	7.28	7.47	7.02	2.65	9.15	33.57
UBI (Idukki)	-	-	-	-	4.27	6.22	4.73	1.10	4.51	20.83
UBI (Ernakulam)	-	-	-	-	7.80	6.17	4.24	1.06	9.21	28.48
Canara Bank (Thrissur)	-	-	-	5.97	9.50	10.33	12.45	2.74	5.34	46.33
Canara Bank (Palakkad)	-	-	-	1.13	7.28	9.35	24.62	3.66	8.85	54.89
Canara Bank (Malappuam)	0.76	1.07	2.29	1.02	3.10	5.76	6.39	5.10	17.62	43.12
Canara Bank (Kozhikode)	-	-	-	-	7.06	8.38	5.83	2.83	8.50	32.60
SBI (Wayanad)	-	-	-	-	7.02	8.42	8.36	2.30	13.79	39.89
RUDSET (Kannur)	-	-	-	-	6.32	6.34	9.83	0.94	38.20	61.62
Andhra Bank (Kasaragode)	-	-	-	-	6.46	10.37	11.97	3.54	11.77	44.11
Grand Total	0.76	1.07	2.29	8.13	92.85	109.93	137.47	38.78	172.72	563.99

Action Taken

The 122nd meeting of SLBC observed that similar claims are pending with all RSETIs and forum requested the following:

- 1) Kudumbashree to expedite the matter*
- 2) If such cases are there with other RSETIs, their Controlling Banks to collect the information and forward to SLBC for onward transmission to the LS GD and Kudumbashree.*

Representative from Kudumbashree informed that they have already taken up the matter with Ministry of Rural Development, Government of India. The aggregate pendency was collected by SLBC Convenor and submitted to the Executive Director Kudumbashree vide letter No.Kerala SLBC/35 /145 /GN/2017 dated 2017 November 24th.

In 125th SLBC ED of Kudumbasree informed that Rs.3 Cr is pending and the matter is under discussion with MoRD and early settlement is expected..

In 126 SLBC Kudumbashree informed the forum that the matter was taken up with MoRD and is expecting to sort out the matter before this financial year.

A first stage of release of Rs1.6Cr has been received vide Order No.7683/M Skill/2013/KSHO dated 06.05.2019 .Remaining portion is expected to be credited shortly.

SLBC vide letter Ref: Kerala SLBC/159/AJS/2020 dated 26 Feb 2020 had written to ED Kudumbasree regarding the reimbursement of pending claim.

Ministry of rural development vide letter no.J-18027/01/2017-RSETI(Computer No.358598)-22 ordered for release of another Rs.2.26 Crore towards Reimbursement of Training Expenses of BPL Candidates to “AA” Rated RSETIs. The amount pertains to 2018-19 and 2019-20.

SLBC vide letter Kerala SLBC/RSETI/158/AJS/2020 dated 14.10.2020 has written to MoRD as decided in the 130th SLBC meeting, we are awaiting reply from MoRD.

National Centre for Excellence of RSETIs (NACER) has also written to the SRLM for the reimbursement of training cost.

National Centre for Excellence of RSETIs (NACER)

(Under the aegis of MoRD, Govt. of India)

'Renukaleela', No.1210, 1st Floor,

80 Feet Road, Chandra Layout

BENGALURU – 560 040

Ref.No.NACER/2021-22/F-415

Date: 17.04.2021

To
The CEO
All SRLMs

Dear Sir/Madam,

Sub: Position of State-wise pending claims for reimbursement of training cost of RSETIs

We wish to bring in notice to all State SRLMs regarding the pending position of reimbursement of training cost for RSETIs as on 31.03.2021.

This data has been collected by us from respective RSETIs through the State Director of RSETIs (SDRs) and to us.

State-wise position / Bank-wise position of pending claims is annexed with this letter for your perusal.

In this regard we wish to inform you that the consolidated position as on 31.03.2021 as under

SI No.	Financial year	Pending claims (Amt in Lakhs)
1	Upto 2017-18	3643.93
2	2018-19	3870.56
3	2019-20	10385.23
4	2020-21	2620.40
Total		20520.12

We request all SRLMs to expedite the claim settlement process to enable the RSETIs to function in a better way.

Yours faithfully,


Bipul Chandra Saha
National Director for RSETIs

Copy to:



1. Additional Secretary / Joint Secretary / Director of Rural Development, MORD- For kind information
2. The President, NAR – for kind information
3. DG / Controller, NAR – for kind information
4. SLBC Convenor – Requested to have one permanent agenda on the topic
5. RSETI Sponsoring Banks – F or kind information & for checking correctness of claims
6. All SDRs / ALL RSETIs – for follow-up with SRLMs

During 135th SLBC RSETI State Director informed that the issue regarding pendency of claims taken up with Ministry of Rural Development, Government of India and early settlement expected by the month of February 2022.

2.3.5 Status of Land allotment for RSETIs buildings

The Status of Land allotment RSETIs at various districts as follows;

RSETI Thiruvananthapuram : IOB has selected Architect for construction of Buildings for RSETI.

RSETI Kollam : Land is allotted and building permit has been obtained. Architect has submitted revised estimate.

RSETI Alappuzha:

Building plan and permit approval has been obtained from Aryad Block Panchayat during March 2022. Soil investigation test has been completed to decide on suitable type of foundation for the proposed building. The Architect has been advised to submit the detailed estimate at the earliest. Selection of contractor will be completed through tender process after receipt of the detailed estimate. Construction will commence after the process.

RSETI Kottayam:

The vacant possession of the allotted land at Pallom Block Panchayat is not yet handed over and selective felling of trees is pending. The Director, RSETI Kottayam has approached the Social Forestry Department vide his letter No. RSETI/KTM/23/2021-22 dated 25/08/2021 for felling of trees in the allotted land. The State Forestry Department will give permission to fell trees only after demarcation of land.

Meanwhile, the Pallom Block Panchayat has passed a resolution to not to give the allotted land to RSETI Kottayam for construction of building. In this regard, we have taken up the matter several times with the Govt. authorities and Commissioner for Rural Development. DGM (FI) had meeting in person with the Hon'ble Minister for Local Self Government Shri. M V Govindan at his residence on 21/04/2022 at 2.30 Pm to discuss the pending issues of allotted land at Kottayam.

In this regard, on 29.04.2022, a meeting was conducted under the chairmanship of Principal Secretary Smt. Dr. Sharmila Mary Joseph I.A.S to discuss the pending issues, and the minutes is attached. Commissioner for Rural Development, District Collector- Kottayam, Pallom Block Panchayat Secretary and President, DGM (FI) – SBI LHO TVPM, attended the meeting. The Pallom block secretary and president were advised by the Principal Secretary to conduct a meeting immediately with the pending land issues as an agenda item and come out with a positive decision and inform the DC Kottayam.

RSETI Pathanamthitta:

Even though we have made several correspondence and personally visited the District Collector, Commissioner for Rural Development and other concerned authorities for the handing over of vacant possession of the allotted land, ICDS, the Dairy Extension Unit and Gram Nyayalaya are still housed in the building.

RSETI Director along with the Project Officer from Poverty Alleviation Unit (PAU), Pathanamthitta have clearly stated the right and interest of RSETI over the allotted property as per the Government Order during the meeting held on 19/11/2021 at Collectorate, Kottayam. We are continuously following up the matter with Govt. Depts. for a speedy resolution of the pending issues.

Further, AGM (LB) had a personal meeting with the Smt. P I Sreevidya IAS, Executive Director (ED), at State SRLM on 03/03/2022 and discussed the pending issues. As directed by ED, a letter detailing all the facts regarding the land for RSETI Pathanamthitta has been submitted to the Executive Director, Kudumbasree vide our Letter No. LHO/FI/329/2021-22 dated 07/03/2022 requesting her intervention in the matter.

RSETI Idukki :

Idukki- District Panchayat, Idukki vide their minutes of land sub committee meeting has agreed to allot 50 cents of land adjacent to Kendriya Vidyalaya office quarters, Painavu which is 2 kms from District Collectorate and 1 km from District Panchayat office for development and building construction of RSETI on 11.04.2022. The revenue department has to conduct land survey and demarcate the offered land. RSETI director has submitted a request to District Collector and District Development Commissioner for the same which will be completed by the end of this month. After that the same has to be taken up at state level (various departments viz LSGD, Revenue, RDD, Land Revenue Commissioner etc) for getting a G.O issued for entering into a MOU between the concerned departments and RSETI and sponsoring bank.

RSETI Palakkad :

As per the request of BDO, Kuzhalmannam we had sent a confirmation letter on 19.07.2021 stating that the land is suitable for RSETI building construction. Kuzhalmannam Block Panchayath have forwarded the land details to the Rural Development Commissionerate through Project Director, Poverty Alleviation Unit, Palakkad on 03.08.2021. The Rural Development Commissionerate processed the matter and forwarded it to the LSG Department (File number E5422810/rci/lsgd). Revenue department enquired a clearance report from District collector on 10-01-2022. Further procedure will be taken as per the reply from the District Collector. This is the latest update on the land issue. We are following up the matter through LDM and SDR for speedy approval.

RSETI Kozhikode :

Land has been allotted and the Memorandum of Understanding has executed on 14.10.2022.

RSETI Wayanad:

The vacant possession of the allotted land is not handed over yet. Also the Sulthan Battery Block Panchayat has constructed a building on the access of the allotted

land. The Sulthan Battery Block Panchayat Authorities has expressed their view that, as per MoRD guidelines the extent of land may be reduced up to 37 Cents in hilly areas. As such the Block Panchayat is seeking reduction of the land area to 37 Cents, excluding the approach road.

In this connection, the RSETI Director has been advised to obtain the site plan of the proposed land of 37 Cents along with clearly demarcated boundaries and the approach road, to decide on the adequacy of the land to construct the building for RSETI Wayanad as per MORD prescribed parameters. We are following up with Sulthan Battery Block Panchayat for a favourable action in this regard.

Ernakulam : Land allotted and Building constructed but issues are facing.

Kannur : Land allotted and Building constructed

Kasargode : Land allotted and Building constructed

Malappuram : Land allotted and Building constructed

Thrissur : Land allotted and Building constructed

Executive Director, Kudumbasree had a meeting with SLBC Convenor and selected RSETI Directors to discuss about RSETI land allotment issues. Subsequently on 16.07.2022 another round of meeting was conducted in presence of Chief Secretary wherein Principal Secretary LSGD, Secretaries of various other departments, ED Kudumbasree, Representatives from SLBC, RSETI Sponsoring Banks and NACER are also attended. The forum discussed the issues in detail and decided to speed up the process.

2.3.6 Agenda suggested by Kudumbasree – Sanctioning of Bank Linkage Loan for NHGs online through SHG Loan application system developed by NRLM

The agenda for SLBC meeting is given below for requesting support for sanctioning of Bank Linkage Loan for NHGs online through SHG Loan Application System developed by NRLM.

DAY- NRLM has developed an online SHG Loan application system to enable timely and error –free submission of SHG loan application to banks. The system also facilitates tracking of the status of application submitted with various banks. All SRLMs had been advised by Secretary RD to take advantage of the system and submit SHG loan applications online to banks. The applications can be accessed through the following URL

URL: <https://nrlm.gov.in/nrlmbankloanapp>

Link for the online SHG loan application is also provided on the SHG Bank Linkage **portal** – <http://daynrlmbl.aajeevika.gov.in>

This online loan application is also integrated with Jan Samarth portal of Department of Financial Services (DFS) . Kudumbashree is planning to submit loan applications online from 1st July 2022. Training for Districts is completed and the trainings for using the online loan application for the CDS Accountants will be completed by 30th June 2022. Kindly inform all banks having CBS platform to make use of the system. In this context, I request you to kindly place the aforesaid agendas at the SLBC meeting and direct the participating banks to ensure their support under the abovementioned schemes. The detailed advisory and user manual has shared among Member Banks.

2.3.7 Education Loans to Students/Trainees pursuing Skill development courses.

Kerala Knowledge Economic Mission (KKEM) is the flagship programme of Kerala Development and innovation Strategic Council (K-DISC) with a vision to develop Kerala into a Knowledge Society which intends to provide employment to at least 20 Lakh people. K-DISC has proposed to scale up the Indian Banks' Associations (IBA) approved skill loans under the Ministry of Skill Development and Entrepreneurship to reach the maximum needy candidates.

K-DISC shall make a presentation regarding the concept of Kerala Knowledge Economic Mission (KKEM) to ascertain the support of SLBC Member Banks.

3. FRESH ISSUES

3.1 Primary Sector

3.1.1 Agenda suggested by NABARD

3.1.1.1 Credit Support to Farmer Producer Organisations (FPOs) & Credit Guarantee to FPOs

NABARD has promoted 173 FPOs in the State of Kerala under various funds viz. PRODUCE, PODF and CSS. Out of this, 139 FPOs are active with a total membership of more than 50000 farmers. The details of these FPOs are furnished in table below.

Fund	No. of active FPOs	Average Value (Rs. Lakh) as on 28.02.2022			
		Membership	Share Capital	Turnover	Credit
PRODUCE	75	585	27.00	49.00	51.15
PODF ID	30	202	4.62	16.00	10.57
CSS	34	278	3.31	24.62 (for 3 FPOs that started business)	9.46 (only one FPO availed)

Timely and adequate credit supply to the FPOs would facilitate them in adopting scientific farming by their farmer members and also to undertake the aggregation and value addition of farm produce, so as to fetch better price in the market. Keeping in view of this,

- Banks may develop innovative loan products, to meet the credit needs of FPOs, for aggregation and marketing of agricultural produce of members, against the available credit guarantee cover or based on business models/ cash flow of FPOs.
- Banks may extend credit support to FPOs towards working capital and machinery based on their business activity and turnover. Food processing machinery may be accorded impetus.

Credit Linkage: Progress so far

- 42 FPOs are credit linked through various financial institutions for establishment of processing units, purchase of farm machinery and towards working capital.
- The credit support to FPOs varies from Rs. 0.50 lakh to Rs.600.00 lakh with an average credit support of Rs. 47 lakh.

Export: Four FPOs are engaged in exports with a export turn over ranging from Rs.14.81 lakh to Rs.211.26 lakh, which may be in a position to absorb credit.

Central Sector Scheme

- Under the CSS – 10,000 FPO scheme, NABARD Kerala RO has sanctioned 34 FPOs, 16 in FY 2020-21 and 10 in FY 2021-22 and 8 in FY 2022-23. All the 16 FPOs sanctioned during 2020-21 are registered and 13 FPOs were sanctioned Equity Grant Assistance under the scheme. Business activities have commenced for 5 FPOs so far.

Credit Guarantee Scheme

NABSANRAKSHAN Trustee Private Limited – a wholly owned subsidiary of NABARD was constituted to operationalize the Credit Guarantee Scheme, in order to ensure access of FPOs to credit from mainstream Banks and Financial Institutions. The total corpus of the trust is ₹1,000 crore. A guarantee cover up to 85% is extended if sanctioned loan amount is up to ₹1 cr (max ₹ 85 lakh) and 75% if sanctioned loan amount is beyond ₹ 1 cr (max ₹1.5 cr). Banks can become the member with NABSANRAKSHAN and extend credit guarantee support to the FPOs financed by them.

3.1.1.2 Investment Credit target and Achievement for last two years

NABARD's refinance operations especially under investment credit have been showing an increasing trend over the years. The achievement under investment credit during the last two years is as under:

(₹ crore)

Agency	2020-21			2021-22		
	Target	Achievement	%	Target	Achievement	%
CBs	18378.59	22135.19	120	14344.12	24416.98	170
RRB	2270.28	1503.72	66		1549.05	68
Coop	5323.06	6341.74	119	5367.51	4768.32	88
SFBs	477.58	941.01	197	302.17	2432.84	805
TOTAL	26449.51	30921.66	117	22279.53	33167.19	149

The performance during 2021-22, of all the agencies, except Cooperatives, has improved over the previous year. Banks, especially, Cooperatives/ RRB may focus on increasing investment credit leading to capital creation in agriculture which is essential for economic growth.

3.1.1.3 Need of credit penetration in watershed development projects and integrated tribal development projects.

NABARD has been implementing watershed development projects on participatory approach for conserving natural resources and Integrated Tribal Development Projects, popularly known as “wadi” in tribal habitations across the country for more than two decades.

Since 2019, NABARD has been implementing 43 KfW Soil projects spread over 15960 ha covering 22180 households in three districts of Kerala namely Palakkad, Kasargod and Wayanad. The major outcomes of the watershed development programme include increase in area under cultivation (up to 35%), improvement in productivity of various crops (29–53%), enhancement of groundwater recharge, change in net sown area and irrigated area, generation of additional employment, reduction in migration due to creation of employment, increase in cropping intensity and reduction in soil loss.

The Integrated Tribal Development Projects encompasses orchard development, soil conservation measures, water resource development, skill development and training, capacity building measures, livelihood activities (IGAs), women development, health components, processing initiatives etc. In Kerala, 25 projects have been sanctioned so far under TDF covering 8 districts viz., Trivandrum, Pathanamthitta, Idukki, Wayanad, Palakkad, Malappuram, Kannur and Kasargod, with 10,170 beneficiaries and involving a financial assistance of ₹ 49.79 crore. Of these, sixteen have been completed and nine are on-going. The main features of the wadi model are the economic upliftment of the farmers, through sustainable agriculture, social empowerment, improvement in quality of life including health and women empowerment.

These developmental initiatives have transformed the natural and human resource endowments in compact areas and are conducive for absorption of higher capital and economic avocations.

In order to make efficient use of conserved resources and social capital formed viz. Village Watershed Committees (VWCs), Joint Liability Groups (JLGs), SHGs etc., it is suggested that Financial Institutions may prioritize lending to farmers/tribals in watershed as well as wadi project areas for taking up appropriate economic activities required, which can strengthen investment potential of Farmers/ Tribals in these project area and also create sustainable livelihood and employment opportunities for them while also addressing the issues arising out of reverse migration.

3.2 Secondary Sector

3.2.1 Agenda suggested by NABARD

3.2.1.1 Target for promotion and Bank linkage of SHGs and JLGs – FY 2022-23

Based on the progress reported by the State during FY 2021-22, the target for the year 2022-23 under the bank linkage of SHGs & JLGs for the State of Kerala has been allocated as under:

Sr No.	Particulars	Target (numbers)
1	SHG Savings linkage	25,000
2	SHG Credit linkage	1,70,200
3	JLG Financing	6,79,200

In this regard it is suggested that the financing banks in the State may initiate necessary steps for achieving the targets and also to discuss the issue in the SLBC & sub-committee of SLBC on SHGs.

3.2.1.2 Financial Inclusion Fund

- NABARD supports deepening of financial inclusion to provide individuals and households with greater access to formal credit system and avail credit support for consumption and investment and thereby leading to strong and sustainable livelihood. The implementation of the financial inclusion schemes is of national priority and accordingly we solicit proposals from banks, which have not yet submitted proposals, as per the guidelines already issued to Controlling Offices of all Banks in Kerala vide our letter dated 27.04.2022.
- During 2022-23, the support extended in the state has reached around Rs.3.02 crore involving FIDGI camps to CBs, SCB, RRB, DCCB, SFBs and Payment Banks, covering all categories of stakeholders. The sanction included support in special scheme for aspirational district of Wayanad for PM social security schemes

saturation in PMJDY accounts, campaign through nukkad natak/street play, animation videos, FM radio programme in tribal and coastal areas on various aspects of Financial Inclusion, Micro ATM etc

Banks are requested to take advantage of the various facilities available under Financial Inclusion Fund.

3.2.2 Agenda Suggested by Higher Education Department - Central Sector Interest Subsidy Scheme

PLGEA-F1/240/2018-PLGEA
1129
PLG 14
C. 28.43544/18/CS
सत्यमेव जयते
एक कदम स्वच्छता की ओर
सूचना का अधिकार
भारत सरकार
मानव संसाधन विकास मंत्रालय
उच्चतर शिक्षा विभाग
शास्त्री भवन
नई दिल्ली - 110 115
GOVERNMENT OF INDIA
MINISTRY OF HUMAN RESOURCE DEVELOPMENT
DEPARTMENT OF HIGHER EDUCATION
SHASTRI BHAWAN
NEW DELHI-110 115
Joint Secretary
6th September, 2018

D.O. No. 7-4/2017-U.5 (Vol.II)

Dear

As you are aware, the Department of Higher Education is implementing the Central Sector Interest Subsidy Scheme since 2009. Under the scheme, interest subsidy on the education loan up to Rs. 7.5 lakhs, is provided during the moratorium period (course period +1 year) to the students having family income up to Rs. 4.5 lakhs per annum, for pursuing professional/ technical courses from NAAC accredited Institutions or professional/ technical programmes accredited by NBA or Institutions of National Importance or Central Funded Technical Institutions (CFTIs) or professional institutes recognised by the regulatory body.

2. It is envisaged to provide interest subsidy to 3.30 lakh students each year. However, of late, it is observed that the number of beneficiaries under the CSIS scheme is decreasing over the years and the complaints pertaining to short claim/ non-claiming of interest subsidy etc., is increasing day by day.

3. To address the above concerns, it is requested that the implementation of the scheme may be reviewed by including it in the agenda item of the SLBC meetings. Further, your intervention in widely publicizing the Scheme through DLCCs for the information of Branch Managers of Banks would, therefore, be crucial in effective implementation of the Scheme so that no deserving and eligible student is denied the opportunity to pursue professional/ technical education because he or she is poor.

4. A copy of the Scheme guidelines is enclosed for ready reference

CENTRAL SECTOR INTEREST SUBSIDY SCHEME, 2009 (As Revised - Applicable for loans taken wef 01.04.2018)

Introduction

One of the major objectives of the Government is to ensure that no student is denied the opportunity to pursue higher education because he or she is poor. To achieve this objective, Ministry of Human Resource Development (MHRD) launched a Scheme titled "Central Sector Interest Subsidy Scheme" (CSIS) in 2009. The scheme provides full interest subsidy during the moratorium period on modern education loans without any collateral security and third-party guarantee, for pursuing technical/professional courses in India, Students whose annual gross parental family income is up to Rs.4.5 lakhs are eligible under the scheme. The existing Scheme has been modified with the approval of the Cabinet on March 28th, 2018.

Objective of the Scheme

CSIS is a unique scheme which pivots around the vision that no student desiring to pursue higher education is denied of the opportunity if he/she is financially poor. This scheme benefits all categories of economically weaker students for pursuing professional/technical courses in India only, and intends to provide affordable higher education. The Scheme, envisages to uplift the students from the grassroot level and increase the number of qualified technicians/ professionals in the nation. CSIS aims to check the existing geographical imbalance with regard to Gross Enrolment Ratio (GER) in Higher Educational Institutions.

Features of the Scheme

The Scheme is adopted by all Scheduled Banks and is linked with the existing Model Educational Loan scheme of the Indian Banks' Association, and restricted to students enrolled in professional/technical courses only from NAAC accredited Institutions or professional/ technical programmes accredited by NBA or Institutions of National Importance or Central Funded Technical Institutions (CFTIS). Those Professional Institutions/programmes, which do not come under the ambit of NAAC or NBA, would require approval of the respective regulatory body viz, approval of Medical Council of India for Medical courses, Nursing Council of India for Nursing courses, Bar Council of India for Law etc. The scheme is applicable to students belonging to Economically Weaker Sections, ie. students whose annual gross parental income is up to Rs.4.5 lakhs. Subsidy is admissible only once either for undergraduate or post graduate or integrated course. Under the scheme, education, loan is provided without any collateral security and third-party guarantee and for a maximum amount of Rs. 7.5 lakhs

Eligibility

Education Loans taken under IBA Model Education Loan Scheme.

- Students having parental income up to Rs. 4.5 lakhs per annum.
- Students enrolled in professional/technical courses only from NAAC accredited Institutions or professional/ technical programmes accredited by NBA or Institutions of National Importance or Central Funded Technical Institutions (CFTIS). These Professional Institutions/ programmes, which do not come under the ambit of NAAC or NBA, would require approval of the respective regulatory body viz, approval of Medical Council of India for Medical courses. Nursing Council of India for Nursing courses, Bar Council of India for Law etc.
- Admissible only for once either for UG, PG. Also admissible for integrated courses (graduate + postgraduate).
- Interest Subsidy under this Scheme shall not be available to those students who discontinue their course midstream, or who are expelled from the institution on disciplinary or academic grounds. However, the interest subsidy would be available only if discontinuation is due to medical grounds for which necessary documentation to the satisfaction of the Head of educational institution needs to be provided

Interest Rates

The interest rates charged on the educational loan shall be as per the BPLR/ Base rate of the individual banks and as per the provisions for interest rates under the IBA Model Educational Loan Scheme

Moratorium Period

Under the Scheme, the interest payable on the Educational Loan for the moratorium period i.e., Course Period plus one year as will be borne by the Government of India. After the period of moratorium, the interest on the outstanding loan amount shall be paid by the student, in accordance with the provisions of the existing Model Educational Loan Scheme of Banks and as may be amended from time to time

Income Limit/Proof

The benefit of the Scheme is applicable to students belonging to economically weaker sections, with having parental income up to Rs 4.5 lacs per year (from all sources). Income proof is required from authorised Public authority of the State Government. The present scheme is intended to cater to the needs of students belonging to economically weaker sections with prescribed upper parental gross income limit of the family from all sources, which is based on economic index and not on social background. The scheme is independent of any other schemes which may cater to EWS.

Competent Authority

The Ministry of HRD, Government of India has issued an Advisory to all the State Governments requesting them to designate appropriate authority or authorities who are competent to issue income certificates, based on economic index and not social background, for the purpose of this scheme

The Banks shall implement the Scheme based on the notification of the certification authority by State Governments communicated through district level consultative committees (DLCCs).

Awards/Certificates

There would be tag/marker on the degree of the student indicating his repayment liabilities. Electronic Tags will enable employers to identify loanees

Similar Schemes

The National Minorities Development and Finance Corporation (NMDFC) has an Educational Loan Scheme for individual beneficiaries, which is implemented through State Channelizing Agencies (SCAs). The National Safai Karmacharyas Finance and Development Corporation (NSKFDC), National Backward Classes Finance and Development Corporation (NSCFDC), National Scheduled Caste Finance and Development Corporation (NSCFDC), and the National Handicapped Finance and Development Corporation (NHFDC), under the Ministry of Social Justice and Empowerment also provide educational loan to the students of the target group for higher education. Interest on Education Loan provided under the educational loan schemes of these four corporations, if the loans are for pursuing professional courses after XII class, shall also be subsidized for the period of moratorium as per the terms and conditions of the Scheme. The interest charged by NMDFC, NSKFDC, NSCFDC and NHFDC are to be paid by Government direct to the respective Corporations.

Nodal Bank

The Scheme shall continue to be implemented through Canara Bank, which is the Nodal Bank for the Ministry of Human Resource Development. Modalities for implementation and monitoring shall be finalised in consultation with the Canara Bank.

Applicable Academic Year

The modified Scheme shall be applicable from the academic year 2018-19 starting 1st Apr 2018

List of Technical/Professional courses

List of Centrally Funded Technical Institutions and Institutions of National Importance is available on MHRD website URLs <http://mhrd.gov.in/technical-education-1> and <http://mhrd.gov.in/institutions-national-importance>. The list of NAAC accredited universities/institutions is available at NAAC website URL <http://www.naac.gov.in/UniversitiesColleges.asp> and NBA recognised professional courses is available at NBA website URL <http://www.nbaind.org/accreditation-status.aspx>. In case of doubt, Banks may approach UGC/AICTE and other councils for clarification, for which UGC/AICTE and other councils would be requested to create Cells and identify Nodal officers, whom banks can approach for relevant information

Monitoring

An Interest Subsidy & Credit Guarantee dashboard would be set up by the Nodal Bank for the Scheme with real time data from banks on geographical/socio-economic/gender/institution/accreditation grade of the institution/category/course-wise distribution of loan applications, sanctions, subsidy released and adjusted, loan repayments, NPAs, etc. This dashboard will ensure effective monitoring and enable the Ministry to measure the outcome of the Scheme.

Disbursement of interest Subsidy claims

The disbursement of interest subsidy claims to the Banks shall be on half yearly or yearly basis as decided by the Ministry of HRD, Govt of India.

Interest Concession

Under the IBA Scheme, 1% interest concession is provided for the loanees if the interest is serviced during the period when repayment holiday is specified for interest/repayment under the scheme. This 1% Interest concession would be extended under the Central Scheme of interest Subsidy, provided the Government of India disburses interest subsidy claims to the Banks on half-yearly or yearly basis

Claims by RRBS

RRBS should submit their claim directly to Canara Bank, the nodal bank and not to route it through the sponsor bank

Audit

Statutory Audit of the Accounts coinciding with the Annual Statutory Audit of the Bank should be conducted once a year

3.2.3 Agenda suggested by PFRDA - APY through RSETIs

Implementation of Atal Pension Yojana (APY) by Rural Self Employment Training Institutes (RSETI)

Atal Pension Yojana was launched by the Govt. of India in May 2015 for the Citizens of India who are in the age group of 18-40 years, especially targeting the poor and the underprivileged sections of society in the unorganized sector which constitutes about 88% of the total workforce in the country.

This scheme, administered by PFRDA, provides a guaranteed minimum monthly pension of Rs. 1000 to Rs. 5000 after attaining the age of 60 years. A subscriber can join the scheme through any bank branch or Post Office functioning on the CBS platform. The pre-requisite for opening an APY account is to have a Savings Bank (SB) Account with any bank/India Post. The scheme has three major benefits, first, a guaranteed minimum pension for life of the subscriber after attaining the age of 60 years; second, the same pension to the spouse for life in case of the subscriber's death; and third is the return of the accumulated wealth to the nominee of the subscriber after the death of both the subscriber and the spouse. The scheme details are available on PFRDA's website www.pfrda.org.in.

Further, in his Independence Day 2021 speech, the Honourable Prime minister emphasised the saturation of the Government's social security schemes, including the Atal Pension Yojana, to every entitled person. In this respect, more than 4.35 crore subscribers enrolled under APY across the country till date. Out of which, around 99 lakh subscribers were enrolled in the last financial year 2021-22, while about 34 lakh APY subscribers were enrolled till date in this financial year 2022-23.

RSETI (Rural Self Employment Training Institutes) program is a three-way partnership between the Ministry of Rural Development (MoRD), Union Government, State Governments and Sponsor Banks. The Banks are mandated to open at least one RSETI in their lead district to provide training to rural youth to take up self-employment/entrepreneurship ventures. Rural poor youth between the age group of 18-45 years are eligible to receive training from these institutes. In Atal Pension Yojana, the specified entry age is 18-40 years. So, the eligible candidates of RSETIs, who have been trained so far, who are currently under training and who will receive training in future can join Atal Pension Yojana for availing its benefits.

Considering overlying objective of Atal Pension Yojana to provide old age income security to all citizens of India, PFRDA, thus, requests SLBCs/UTLBCs to engage RSETIs under the Atal Pension Yojana. PFRDA shall conduct a capacity building program for master trainers of RSETIs in their respective states/UTs with the assistance of LDMs having responsibility of RSETI in their district. Afterwards, LDMs may coordinate with the banks to process the enrolments of eligible candidates.

In this regard, SLBCs/UTLBCs are requested to share a district-wise report of RSETIs set up by various banks, number of candidates trained so far and number of candidates currently under training.

We would be happy to discuss the matter further with SLBCs/UTLBCs. The following officials of PFRDA may be contacted in case of any clarification.

3.2.4. Agenda suggested by LDM Pathanamthitta - Educational loans: Deceased Students: Recommendation of DDC meeting of Pathanamthitta District dated 25/06/2022.

During the District Development Committee meeting of Pathanamthitta District conducted on 25/06/2022, the representative of Hon. MP Shri. Anto Antony has raised the following issue and made suggestions as follows

The banks are taking recovery steps in case of the student who have taken Educational loan and are not alive.

In the case of such mishaps, to help the bereaved family, the representative of the Hon. MP suggested that, DDC may recommend to the Government so reopen the ELRS scheme and entrusted the Lead District Manager to represent the same to SLBC.

As such the undersigned requests the SLBC to kindly take up the matter to relevant forum to seek the possibility of reopening of ELRS scheme in the case of deceased Educational loanees.

3.2.5 Agenda by Revenue Department - Revenue Recovery - Payment of collection charges



കേരള സർക്കാർ

ബാങ്കുകൾ റവന്യൂ വകുപ്പിന് അർത്ഥന നൽകിയതിനുശേഷം റവന്യൂ വകുപ്പ് അറിയാതെ ഒ.റ്റി.എസ്/ ആംനസ്റ്റി അനുവദിക്കുന്ന കേസുകളിൽ കളക്ഷൻ ചാർജ്ജ് ഈടാക്കുന്നത് - സംബന്ധിച്ച്.

"റവന്യൂ റിക്കവറി നിയമം 1968-ന്റെ വകുപ്പ് 71-ൽ ഉൾപ്പെട്ട അർത്ഥനാധികാരികളായ ബാങ്കുകൾ റവന്യൂ വകുപ്പിന് അർത്ഥന നൽകുകയും അതിന്റെ അടിസ്ഥാനത്തിൽ ബന്ധപ്പെട്ട ജില്ലാ കളക്ടർമാർ റവന്യൂ റിക്കവറി സർട്ടിഫിക്കറ്റ് പുറപ്പെടുവിക്കുകയും അതിനെ തുടർന്ന് റവന്യൂ അധികാരികൾ കുടിശ്ശികക്കാരിൽ നിന്നും കുടിശ്ശിക ഈടാക്കി ബന്ധപ്പെട്ട അർത്ഥനാധികാരികൾക്ക് നൽകുന്നു. മേൽ സ്വീകരിച്ച നടപടിയുടെ ചർച്ചയായി റവന്യൂ റിക്കവറി ചട്ടം 5(1) പ്രകാരം 5 ലക്ഷം രൂപവരെയുള്ള തുകയ്ക്ക് കുടിശ്ശിക തുകയുടെ 5 ശതമാനവും 5 ലക്ഷത്തിന് മുകളിലുള്ള തുകയ്ക്ക് കുടിശ്ശിക തുകയുടെ 7.5 ശതമാനവും റവന്യൂ വകുപ്പ് കളക്ഷൻ ചാർജ്ജ് ഈടാക്കിവരുന്നു. റവന്യൂ റിക്കവറി ചട്ടം 5(3) പ്രകാരം കുടിശ്ശിക അർത്ഥനാധികാരികൾക്ക് മുമ്പാകെ നേരിട്ട് ഒടുക്കുന്ന കേസുകളിൽ സർക്കാർ വകുപ്പുകൾ ഒഴികെയുള്ള സ്ഥാപനങ്ങൾ 1% സർവ്വീസ് ചാർജ്ജ് റവന്യൂ വകുപ്പിന് നൽകേണ്ടതാണ്.

23.12.2019-ലെ റവ -എച്ച്/469/2019-റവ നമ്പർ സർക്കുലർ പ്രകാരം കുടിശ്ശിക അർത്ഥനാധികാരികൾക്ക് മുമ്പാകെ നേരിട്ട് ഒടുക്കുന്ന കേസുകളിൽ അർത്ഥനാധികാരികൾ യഥാസമയം ടി വിവരം ജില്ലാ കളക്ടറെ അറിയിക്കുകയും ആയതിനെ തുടർന്ന് അർത്ഥന പിൻവലിക്കുന്നതിനുള്ള സത്വര നടപടികൾ സ്വീകരിക്കുവാനും നിഷ്കർഷിക്കുന്നു.

എന്നാൽ റവന്യൂ വകുപ്പിന് അർത്ഥന നൽകിയതിനുശേഷം റവന്യൂ വകുപ്പ് അറിയാതെ കുടിശ്ശികകക്ഷി, കുടിശ്ശിക അർത്ഥനാധികാരികൾക്ക് മുമ്പാകെ നേരിട്ട് ഒടുക്കുന്ന കേസുകളിൽ അർത്ഥനാധികാരികൾ യഥാസമയം ടി വിവരം ജില്ലാ കളക്ടറെ അറിയിക്കാത്തതിനാൽ Demand Collection Balance-ൽ കുടിശ്ശിക കുടിശ്ശികയായി തുടരുകയും സർക്കാരിന് ലഭിക്കേണ്ട കളക്ഷൻ ചാർജ്ജ് /സർവ്വീസ് ചാർജ്ജ് ലഭിക്കാതിരിക്കുകയും ചെയ്യുന്നു. "

പ്രസ്തുത സാഹചര്യത്തിൽ മേൽ വിഷയം സംസ്ഥാനതല ബാങ്കേഴ്സ് സമിതി യോഗത്തിന്റെ പരിഗണനയിൽ കൊണ്ടുവരുവാൻ സർക്കാർ താല്പര്യപ്പെടുന്നു.

3.2.6 Agenda by SC Development Department

- **ഇ-ഗ്രാന്റ്സ് സ്റ്റാളർഷിപ്പുകൾ വിതരണം ചെയ്യുന്നതിനായി സ്ഥാപനങ്ങൾ ഉപയോഗിക്കുന്ന അക്കൗണ്ടിൽ നിന്നും സർവ്വീസ് ചാർജ്ജ് ഈടാക്കുന്നു .**

ഇ-ഗ്രാന്റ്സ് ആനുകൂല്യ വിതരണത്തിനായി സ്ഥാപനങ്ങൾ ഉപയോഗിക്കുന്ന അക്കൗണ്ടിൽ നിന്നും വിവിധ ബാങ്ക് ചാർജ്ജ് ഇനത്തിൽ ബാങ്ക് തുക ഈടാക്കുന്നുവെന്നും, ആയതിനാൽ വിദ്യാർത്ഥികൾക്ക് നൽകേണ്ടുന്ന തുക പൂർണ്ണമായും വിദ്യാർത്ഥികൾക്ക് വിതരണം ചെയ്യുവാൻ സാധിക്കുന്നില്ലെന്നും, ഇ-ഗ്രാന്റ്സ് അക്കൗണ്ടിന് ബാങ്ക് ചാർജ്ജുകൾ ഒഴിവാക്കുന്നതിനും, ബാങ്ക് ചാർജ്ജിനത്തിൽ ഈടാക്കിയ തുകകൾ ക്രെഡിറ്റ് ലഭ്യമാക്കുന്നതിനുള്ള നടപടി സ്വീകരിക്കണമെന്നും സ്ഥാപനങ്ങൾ അപേക്ഷ സമർപ്പിച്ചിരിക്കുന്നു.

ഇ-ഗ്രാന്റ്സുമായി ബന്ധപ്പെട്ട് നിലവിൽ ബാങ്കിംഗ് സിസ്റ്റം ഒഴിവാക്കി ട്രഷറി മുഖേന പേമെന്റ് ചെയ്യുന്നതിനാൽ സ്ഥാപനങ്ങൾക്ക് SBI അക്കൗണ്ടുതന്നെ വേണമെന്ന നിബന്ധന ഒഴിവാക്കുകയും ഏതു ബാങ്കിലും അക്കൗണ്ട് തുടങ്ങാൻ അനുമതി നൽകുകയും ചെയ്തിട്ടുണ്ട്. സ്ഥാപനങ്ങൾക്ക് ഇ-ഗ്രാന്റ്സ് ആനുകൂല്യത്തിനായി പ്രത്യേകം ഒരു ബാങ്ക് അക്കൗണ്ട് നിലനിർത്തണമെന്ന നിർദ്ദേശമില്ല. ഇ-ഗ്രാന്റ്സ് തുക ക്രെഡിറ്റാകുന്ന അക്കൗണ്ടിൽ സ്ഥാപനത്തിന്റെ മറ്റു തുകകൾ ക്രെഡിറ്റാകുന്നുണ്ടോ എന്നറിയുവാൻ സംവിധാനവുമില്ല.

ടി സാഹചര്യത്തിൽ വകുപ്പിൽ നിന്നും ബാങ്കിന് നേരിട്ട് മേൽ വിഷയം സംബന്ധിച്ച് നിർദ്ദേശം നൽകുവാൻ സാധിക്കുകയില്ല. ആയതിനാൽ സ്ഥാപനത്തിന്റെ ഇ-ഗ്രാന്റ്സ് തുക ലഭ്യമാകുന്ന അക്കൗണ്ടിൽ നിന്നും വിവിധ ഇനം ബാങ്ക് ചാർജ്ജ്സ് ഈടാക്കുന്നത് ഒഴിവാക്കുന്നതിന് ആവശ്യമായ നടപടികൾ സ്വീകരിക്കണം എന്ന് അഭ്യർത്ഥിക്കുന്നു.

- സേവിങ്സ് ബാങ്ക് അക്കൗണ്ടിൽ മിനിമം ബാലൻസ് വേണമെന്ന നിബന്ധന പട്ടികജാതിവിഭാഗത്തിപ്പെട്ട ഗുണഭോക്താക്കൾക്ക് ബുദ്ധിമുട്ടുണ്ടാകുന്നു .

പട്ടികജാതി/ പട്ടികവർഗ്ഗ വിഭാഗത്തിൽപ്പെട്ടവരുടെ സാമൂഹികവും സാമ്പത്തികവുമായി പിന്നോക്കാവസ്ഥ പരിഗണിച്ചാണ് പട്ടികജാതി പട്ടികവർഗ്ഗ വികസന വകുപ്പുകൾ ക്ഷേമപദ്ധതികൾ നടപ്പിലാക്കി വരുന്നത്. ടി ധനസഹായ പദ്ധതികളിൽ 50,000/- രൂപയോ അതിൽ അധികരിക്കുന്നതോ ആയ തുക ഗുണഭോക്താവിന്റെ അക്കൗണ്ടിൽ ലഭ്യമാകണമെങ്കിൽ പല ബാങ്കുകളുടേയും നഗര പ്രദേശങ്ങളിൽ 3,000/- രൂപയും ഗ്രാമ പ്രദേശങ്ങളിൽ 2,000/- രൂപയും മിനിമം ബാലൻസ് ഉള്ള Savings Bank Account വേണമെന്ന നിബന്ധന ടി വിഭാഗത്തിൽപ്പെട്ടവർക്ക് ബുദ്ധിമുട്ടുണ്ടാകുന്നുണ്ട്. ആയത് ഒഴിവാക്കുന്നതിന് ആവശ്യമായ നടപടി സ്വീകരിക്കണം എന്ന് അഭ്യർത്ഥിക്കുന്നു.

3.3 Tertiary Sector

3.3.1 Agenda suggested by Reserve Bank of India – Issues of inactive Business Correspondents

As you are aware, Business Correspondents across the country play an important role in strengthening financial literacy. However, it is observed that that certain Business Correspondents (BCs) attached to some banks are inactive.

In view of above, to understand and mitigate concerns, if any, related to BC operations and its impact on customer service the matter may be discussed in the meeting.

4. Information Note by Department of Financial Services

1.Update on Government Flagship Schemes.

Sr No	Scheme Name	Country Status	Kerala
1	Pradhan Mantri Jan Dhan Yojana (PMJDY) as on 07/09/2022	46,56,13,066	51,68,299
		1,72,617	2,375
		25,86,95,852	30,27,087
2	Pradhan Mann Jeevan Jyoti Bima Yojana (PMJJBY) as on 31/08/2022	13,53,06,305	13,29,776
		12,144,26	77
3	Pradhan Mantri Suraksha Bima Yojana (PMSBY) as on 31/08/2022	29,75,38,669	62,75,327
		2,035	34

4	Pradhan Mantri Mudra Yojana (PMMY) as on 09/09/2022	36,72,59,673	1,21,48,592
		20,19,361	73,532
		19,61,644	72,135
5	Stand up India as on 17/09/2022	1,47,438	4,136
		33,224	830
6	Atal Pension Yojana on 31/08/2022	4,47,25,366	7,90,598
7	PMSVANidhi as on 04/09/2022	38,97,001	14,296
		35,32,785	13,515
8	ECLGS as on 26/08/2022	1,19,12,003	5,42,043
		3,68,00	12,269
		98,87,101	4,04,705
		2,81,818	8,894
9	KCC as on 09/09/2022	3,54,46,266	17,61,544
		4,06,028	34,934

2. Per lakh population data of Flagship schemes.

Sl.No	Parameter	Kerala	Country
1	Population as per Census 2011 (in lakh)	334	12,109
2	CASA per lakh population	1,41,981	1,24,706
3	Branch per lakh population	22	14
4	ATM per lakh population	30	18
5	Bank Mitra(including IPPB) per lakh population	25	56
6	PMJDY Accounts per lakh population	15,471	38,453
7	Deposit per account (in Rs.)	4,596	3,707
8	Rupay Card Issued per lakh population	8,749	26,451
9	PMJJBY enrollments per lakh population	3,981	11,174
10	PMSBY enrollments per lakh population	18,785	24,573
11	APY Subscribers per lakh population	2,367	3,694
12	Mudra Accounts sanctioned per lakh population	36,366	30,331
13	Average ticket size for MUDRA accounts sanctioned (in Rs.)	60,527	54.985
14	SUPI Accounts sanctioned per lakh population	12	12
15	Average ticket size for SUPI accounts sanctioned (in Rs. lakh)	20	23
16	PMSVANidhi Accounts sanctioned per lakh population	43	322
17	ECLGS Accounts sanctioned per lakh population	1623	984
18	KCC Accounts sanctioned per lakh population	5,273	2,927
19	Average ticket size for KCC accounts sanctioned (in Rs.)	1,98,313	1,14,548

5. Review of Performance of the Banking Sector

5.1. Banking Statistics as at June 2022 (Refer Annexure 10.1 to 10.3)

The detailed banking statistics for Commercial banks in the State as at June 2022 is furnished in the Annexure. A comparative analysis of the data over the previous fiscals is presented below.

(Rs. in Crores)

Parameter	Outstanding			Variation	
	Jun 2020	Jun 2021	Jun 2022	Jun '21- Jun '20	Jun '22- Jun '21
No. of Branches	6603	6572	6615	-0.47%	0.65%
Total Deposits	570225	620928	664148	9%	7%
Domestic Deposits	352028	384438	418252	9%	9%
NR Deposits	218196	236490	245896	8%	4%
Total Advances	357230	383768	435447	7%	13%
Advances + Investment	379872	416820	471916	10%	13%
Credit Deposit Ratio	63%	62%	66%	-1%	6%
C+ I : D Ratio	67	67	71	1%	6%

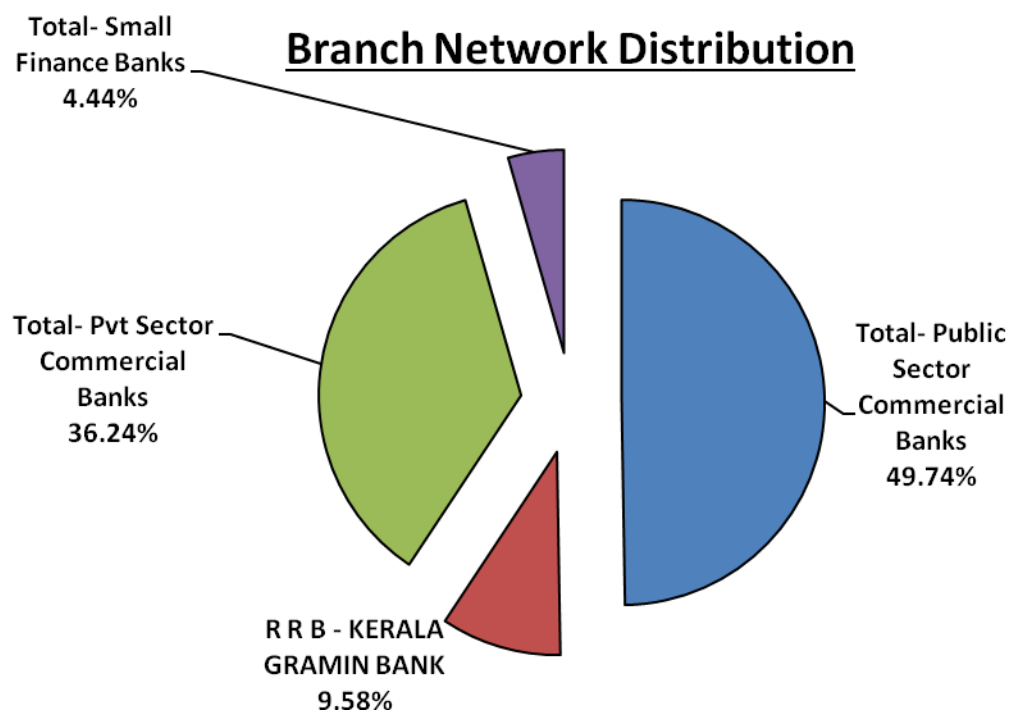
5.2. Branch Network

As at the end of June 2022, the total number of branches of Commercial Banks in the State was 6615.

A. Branch network – Population group wise breakup

Banking Group	Number of Branches				Percentage distribution		
	Rural	S.Urban	Urban	Total	Rural	S.Urban	Urban
Total- Public Sector Commercial Banks	142	2310	838	3290	4.32%	70.21%	25.47%
R R B - KERALA GRAMIN BANK	53	542	39	634	8.36%	85.49%	6.15%
Total- Pvt Sector Commercial Banks	128	1676	593	2397	5.34%	69.92%	24.74%
Total- Small Finance Banks	147	111	36	294	50.00%	37.76%	12.24%
Total - Comm.Banks + RRB + SFB	470	4639	1506	6615	7.11%	70.13%	22.77%

B. Banking Group wise Growth in Branch Network

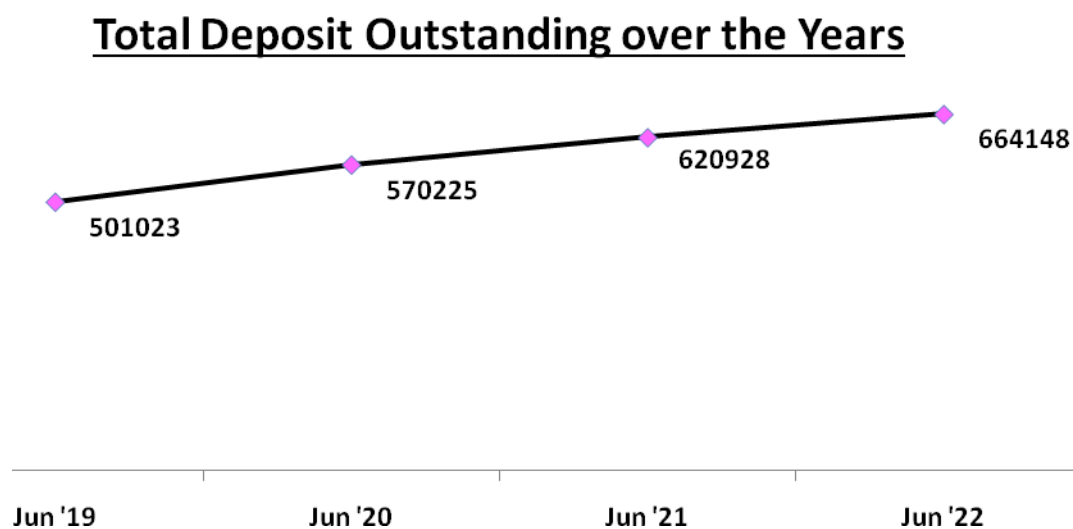


5.3. Deposit growth

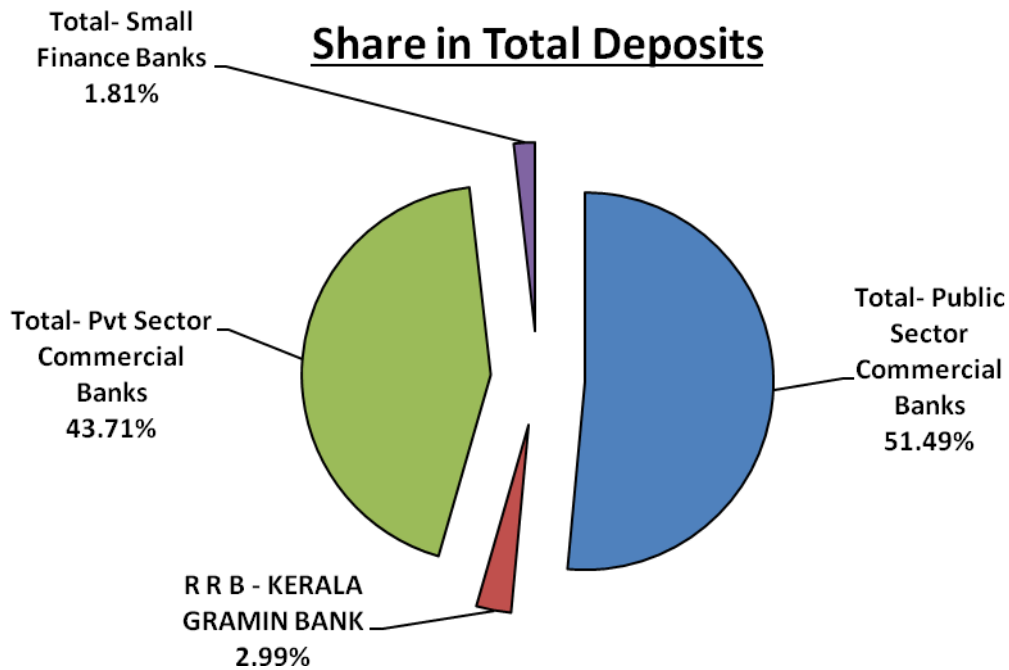
A. Growth in total Deposits of commercial banks

(Rs. in crores)

Total Deposit Outstanding over the Years			
Jun '19	Jun '20	Jun '21	Jun '22
501023	570225	620928	664148



B. Banking Group wise Growth in Total Deposits



C. Total Deposits - Population Group wise breakup

(Rs. in Crores)

Banking Group	Total Deposits				Percentage Distribution		
	Rural	Semi-Urban	Urban	Total	Rural	Semi-Urban	Urban
Total- Public Sector Commercial Banks	7854	210922	123161	341938	2%	62%	36%
R R B - KERALA GRAMIN BANK	1145	16386	2342	19873	6%	82%	12%
Total- Pvt Sector Commercial Banks	7646	181800	100860	290306	3%	63%	35%
Total- Small Finance Banks	1272	5248	5510	12031	11%	44%	46%
Total - Comm.Banks + RRB + SFB	17917	414357	231873	664148	3%	62%	35%

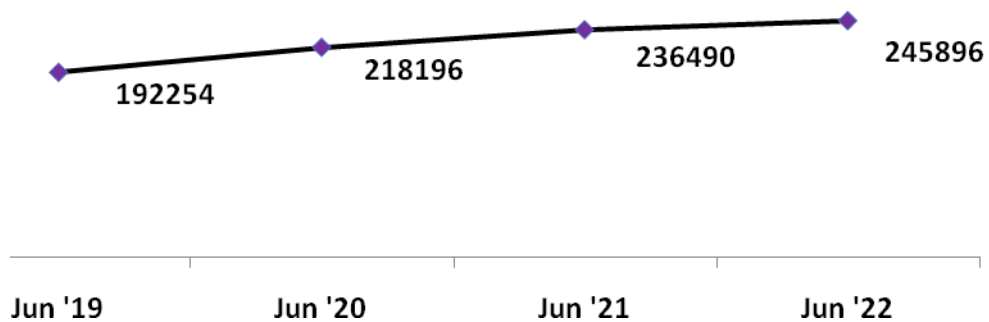
5.4. NR Deposits (Refer Annexure 10.2)

A. Growth in NR Deposits

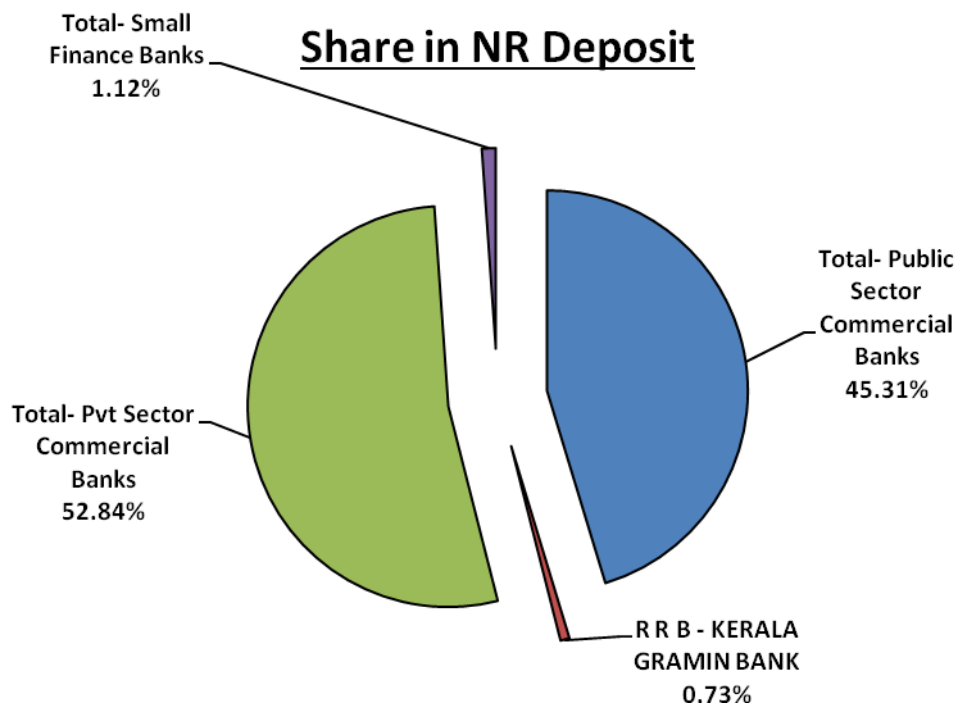
(Rs. in Crores)

NR Deposit over the Years			
Jun '19	Jun '20	Jun '21	Jun '22
192254	218196	236490	245896

NR Deposit Over the Years



B. Banking Group wise Growth in NR Deposits



C. NR Deposits – Population group wise breakup

(Rs. in Crores)

Banking Group	NR Deposits				Percentage Distribution		
	Rural	Semi-Urban	Urban	Total	Rural	Semi-Urban	Urban
Total- Public Sector Commercial Banks	2341	74963	34114	111418	2%	67%	31%
R R B - KERALA GRAMIN BANK	95	1557	145	1798	5%	87%	8%
Total- Pvt Sector Commercial Banks	3517	91823	34589	129929	3%	71%	27%
Total- Small Finance Banks	280	1367	1104	2751	10%	50%	40%
Total - Comm.Banks + RRB + SFB	6233	169710	69952	245896	3%	69%	28%

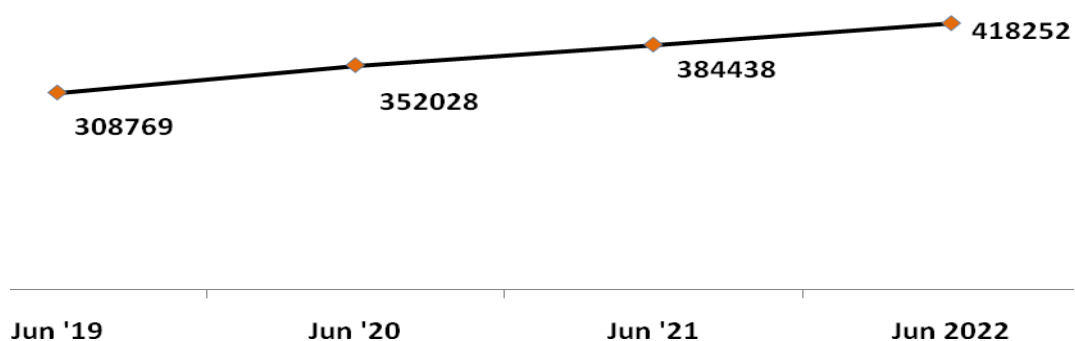
5.5. Domestic Deposits of commercial banks

A. Growth in Domestic Deposits

(Rs. in Crores)

Domestic Deposit over the Years			
Jun '19	Jun '20	Jun '21	Jun 2022
308769	352028	384438	418252

Total Domestic Deposits Outstanding over the Years



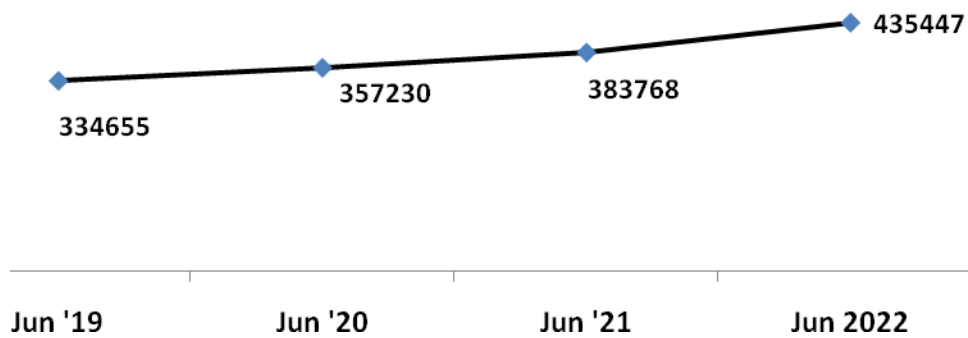
5.6. Credit Expansion of commercial banks (Refer Annexure 10.2)

A. Growth in Advances

(Rs. in crores)

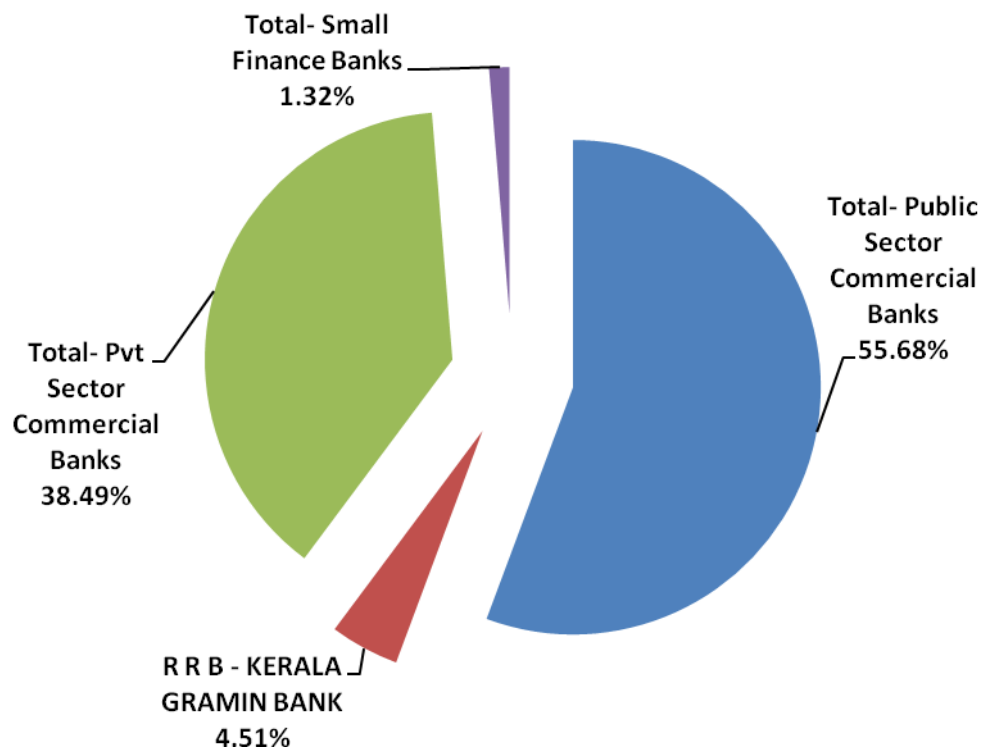
Total Advances Outstanding over the Years			
Jun '19	Jun '20	Jun '21	Jun 2022
334655	357230	383768	435447

Total Advances Outstanding over the years



B. Banking Group wise Growth in Total Advances

Share in Advances



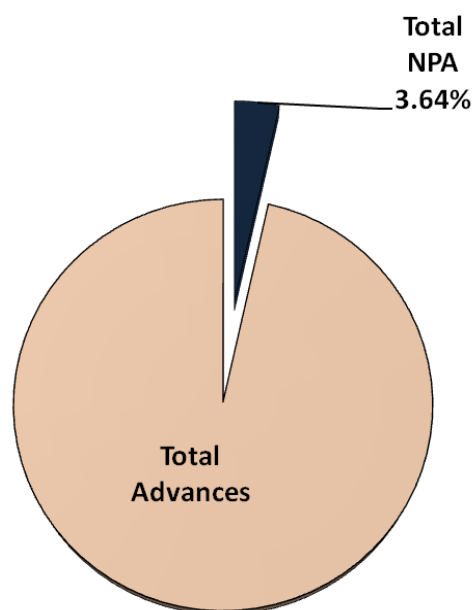
C. Total Advances – Population group wise breakup

(Rs. in Crores)

Banking Group	Total Advances				Percentage Distribution		
	Rural	Semi-Urban	Urban	Total	Rural	Semi-Urban	Urban
Total- Public Sector Commercial Banks	5704	122514	114256	242474	2%	51%	47%
R R B - KERALA GRAMIN BANK	1309	17012	1303	19624	7%	87%	7%
Total- Pvt Sector Commercial Banks	3225	85222	79141	167588	2%	51%	47%
Total- Small Finance Banks	1255	3515	991	5761	22%	61%	17%
Total - Comm.Banks + RRB + SFB	11493	228263	195691	435447	3%	52%	45%

D. % Share of NPA in Total Advances

Share of NPA



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

(Rs. in Crores)

Reporting Quarter	Deposits	Advances	CD Ratio
18-Dec	478855	314413	65.66
19-Mar	493562	329900	66.84
19-Jun	501023	334655	66.79
19-Sep	517731	345327	66.70
19-Dec	525373	355865	67.74

20-Mar	544372	359274	66.00
20-Jun	570225	357229	62.65
20-Sep	580684	366864	63.18
20-Dec	593220	378401	63.79
21-Mar	605914	392669	64.81
21-Jun	620928	383768	61.81
21-Sep	635334	394913	62.16
21-Dec	644091	410001	63.66
22-Mar	666220	424626	63.74
22-Jun	664148	435447	65.56

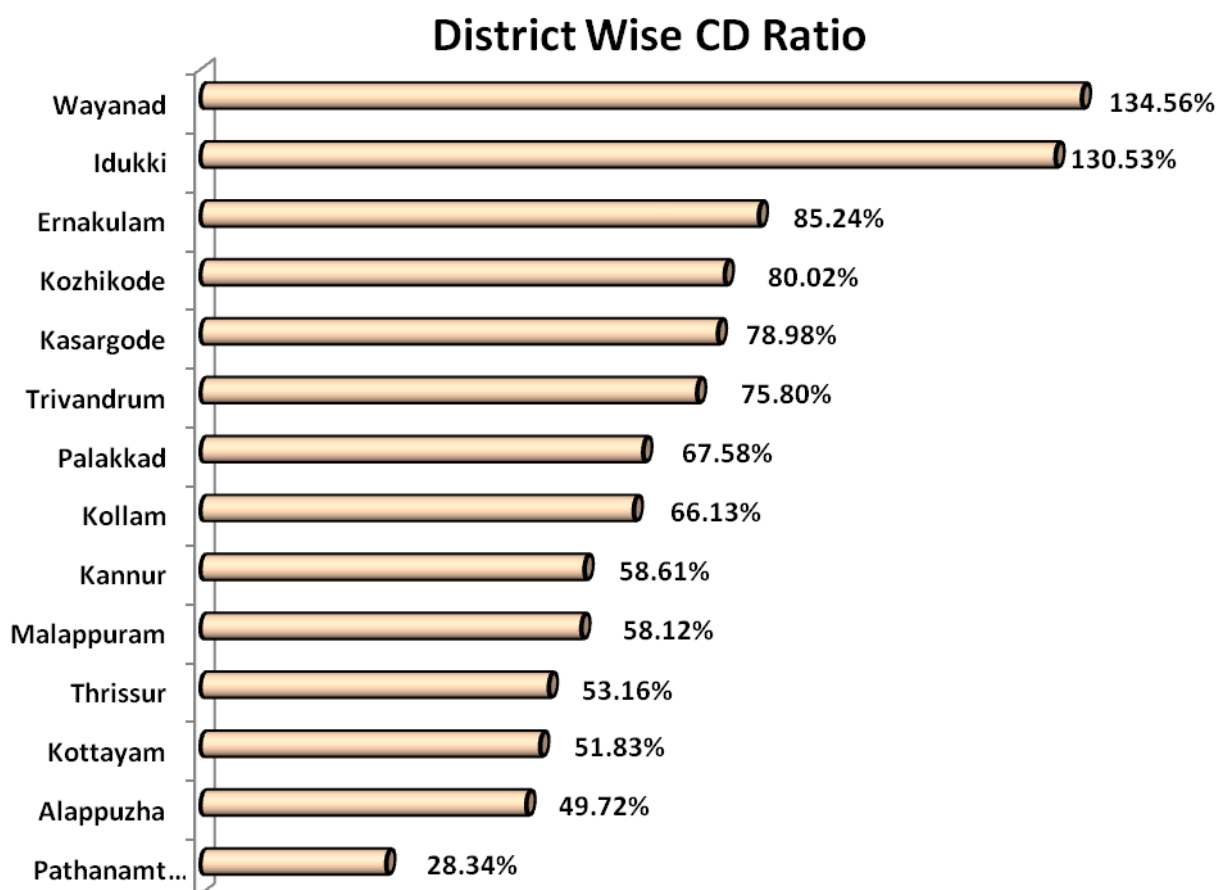
5.8. District-wise Credit Deposit Ratio in the State

As per the recommendations of the Expert Group, headed by Sri. Y.S.P. Thorat, which studied the nature and magnitude of the problem of low CD Ratio across States/Regions and suggested steps to overcome the problem, the Government of India examined and accepted their recommendations with certain modifications. Accordingly it has been decided that districts having CD Ratio less than **40 %** should be monitored by a special sub-committee of District Level Co-ordination Committee (DLCC).

District-wise C D Ratio in the State as on 30.06.2022

(Rs. in crores)

Sl. No.	DISTRICT	Deposits	Advances	CD Ratio (%)
1	Trivandrum	104963	79565	75.80
2	Kollam	45856	30326	66.13
3	Pathanamthitta	55048	15601	28.34
4	Alappuzha	44320	22037	49.72
5	Kottayam	57229	29663	51.83
6	Ernakulam	144074	122803	85.24
7	Idukki	10167	13271	130.53
8	Thrissur	89179	47408	53.16
9	Palakkad	37719	25491	67.58
10	Malappuram	40657	23631	58.12
11	Kozhikode	42633	34117	80.02
12	Kannur	45667	26767	58.61
13	Kasaragod	14445	11408	78.98
14	Wayanad	5764	7755	134.56
Total for State (including Co-operative Banks)		737720	489844	66.40



5.9. Performance of the Banking sector inclusive of Co-operatives (excluding PACs) as at June 2022

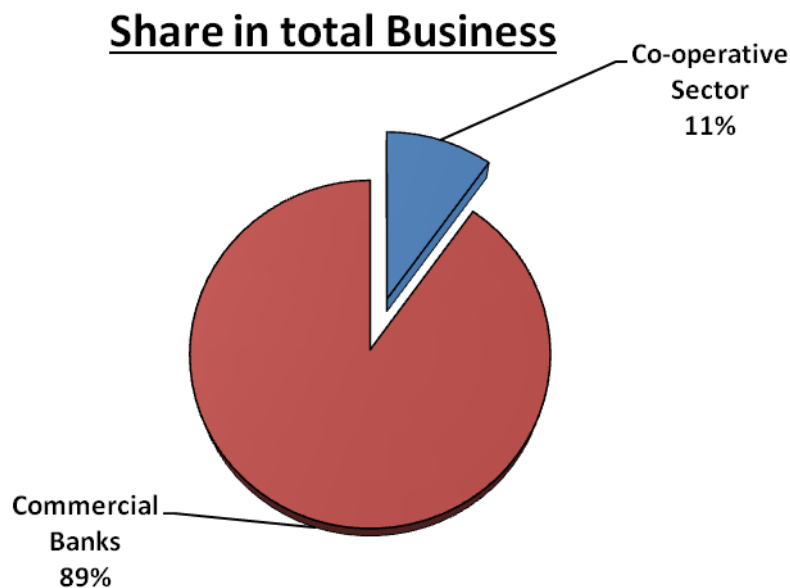
The performance of the banking sector inclusive of Co-operatives is summarized as follows:

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

(Rs in. Crores)

Parameter	June - 22			Share of Co-operatives to Total
	Co-operative Sector	Comm. Banks + RRB + SFB	Total	
Branches	998	6615	7613	13%
Total Deposits	73573	664148	737720	10%
Total Advances	54397	435447	489844	11%
Total Business	127969	1099595	1227564	10%
Priority Sector Advances	34830	208882	243712	14%
% Priority Sector Advances	64%	48%	50%	XX
Agriculture Advances	10146	99041	109187	9%
% Agriculture Advances	19%	23%	22%	XX
MSME Advances	3043	66417	69460	4%
% MSME Advances	6%	15%	14%	XX
CD Ratio	73.94%	65.56%	66.40%	XX

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



6. Review of Performance under Priority Sector Outstanding

6.1. Review of Priority Sector Advances (Outstanding) as at June 2022 (Refer Annexure 10.4)

The growth in outstanding advances of commercial banks under sub sectors of priority sector as at June 2022 is summarized as follows.

Parameter	Outstanding				Variation	
	March 2021	June 2021	Mar 2022	Jun 2022	Jun'21-Jun'22	Mar'22-Jun'22
Priority Sector Advances	190433	185616	203194	208882	13%	3%
Agriculture Advances	87091	84694	94748	99041	17%	5%
MSME Advances	59971	57267	64957	66417	16%	2%
Weaker Section Advances	84231	83159	99841	106792	28%	7%
SC Advances	4503	4369	1759	2248	-49%	28%
ST Advances	1144	1064	351	432	-59%	23%
DRI Advances	14	14	6	5	-64%	-20%

6.1.1. Performance versus National goals

(Figures in percentage)

Sl. No.	Parameter	Goal %	Mar. 2020	Jun. 2020	Mar. 2021	Jun. 2021	Mar. 2022	Jun. 2022	Variation
1	Priority Sector Advances to Total Credit	40	50	50	49	48	48	48	8
2	Agriculture Advances to Total Credit	18	23	22	22	22	22	23	5
3	Weaker Section Advances to Total Credit	10	23	24	21	22	24	25	15
4	DRI Advances to Total Credit	1	0.004	0.004	0.004%	0.004%	0.001	0.001	-1
5	Credit Deposit Ratio	60	66	63	65	62	64	66	6

6.1.2. Priority Sector Advances in Total Advances – Bank Group wise

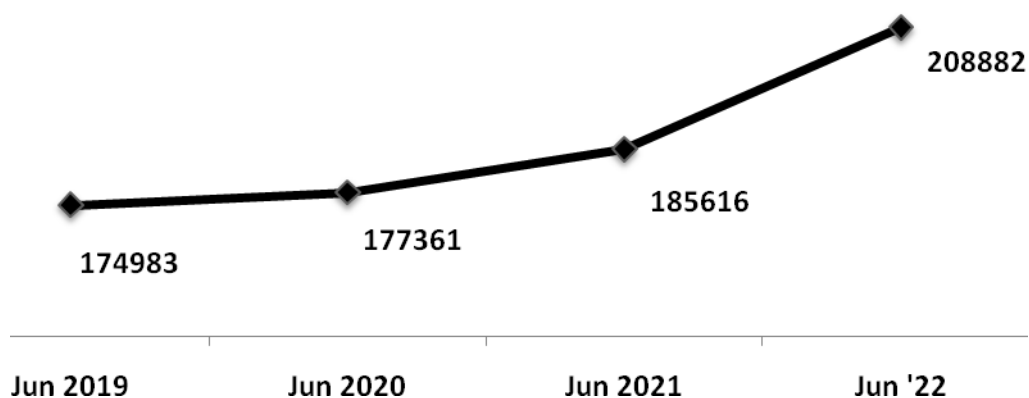
(Refer Annexure 10.4)

A. Growth in Priority Sector Advances

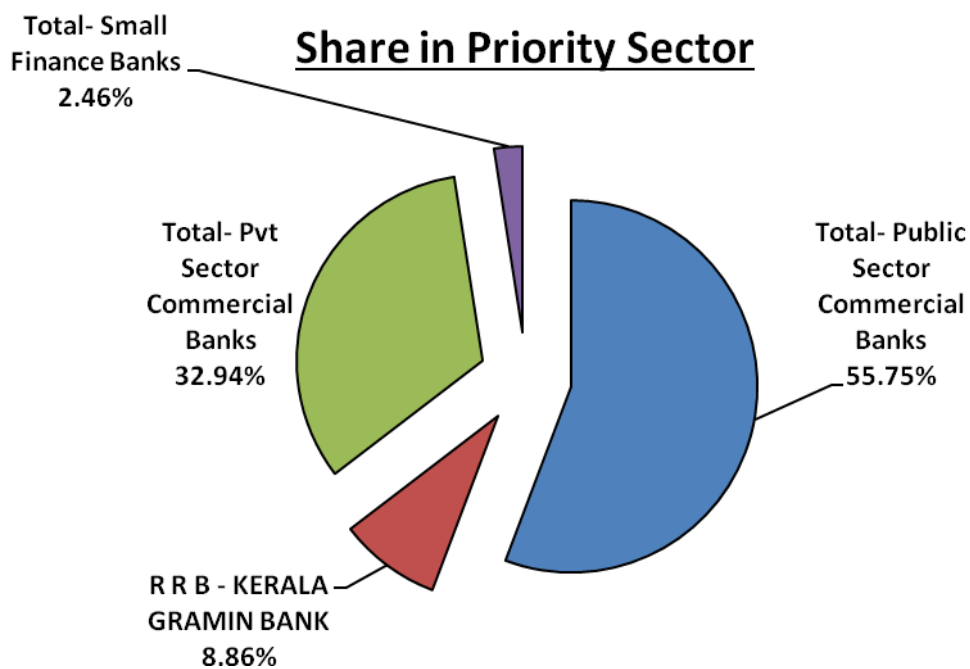
(Rs. in Crores)

Priority Sector Advances over the years			
Jun 2019	Jun 2020	Jun 2021	Jun '22
174983	177361	185616	208882

Priority Sector Advances

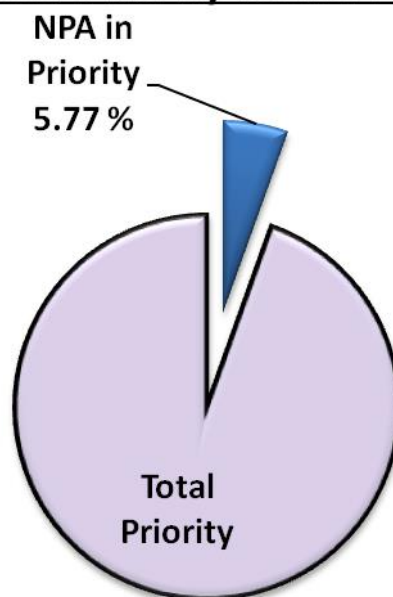


B. Banking Group wise Growth in Priority Sector Advances



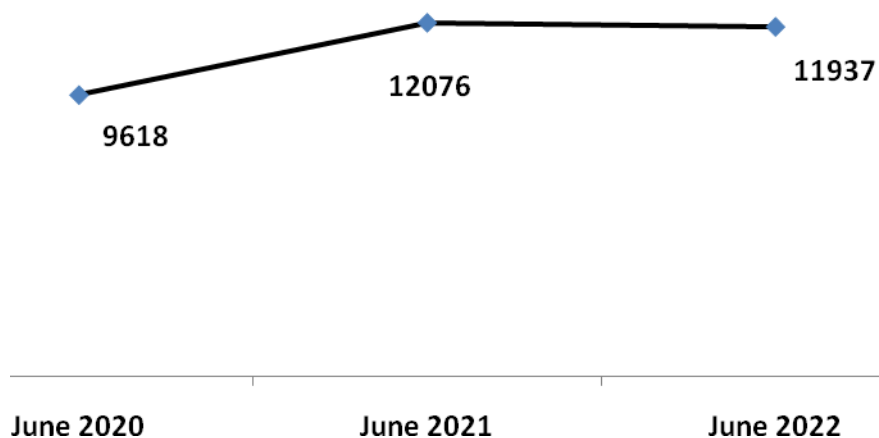
% Share of NPA in Priority Sector Advances

Share of Priority Sector NPA



(Rs. in Crores)

Gross NPA in Total Priority Sector



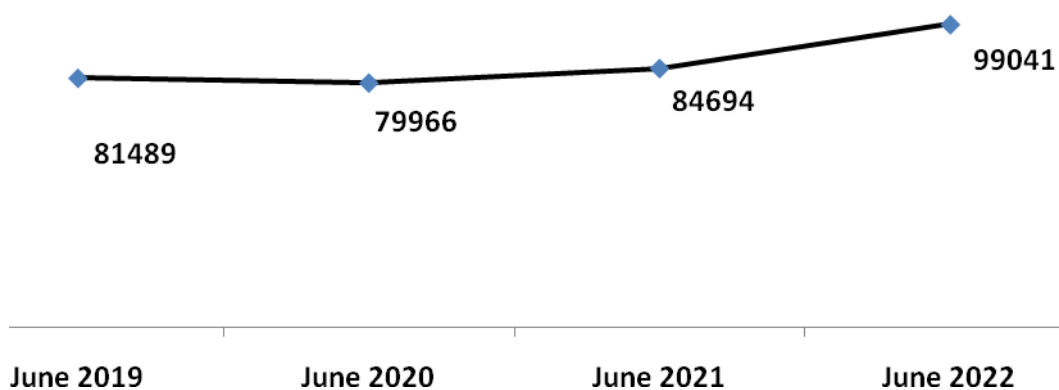
6.1.3. Agriculture Advances (Refer Annexure 10.5)

A. Growth in Agriculture Advances

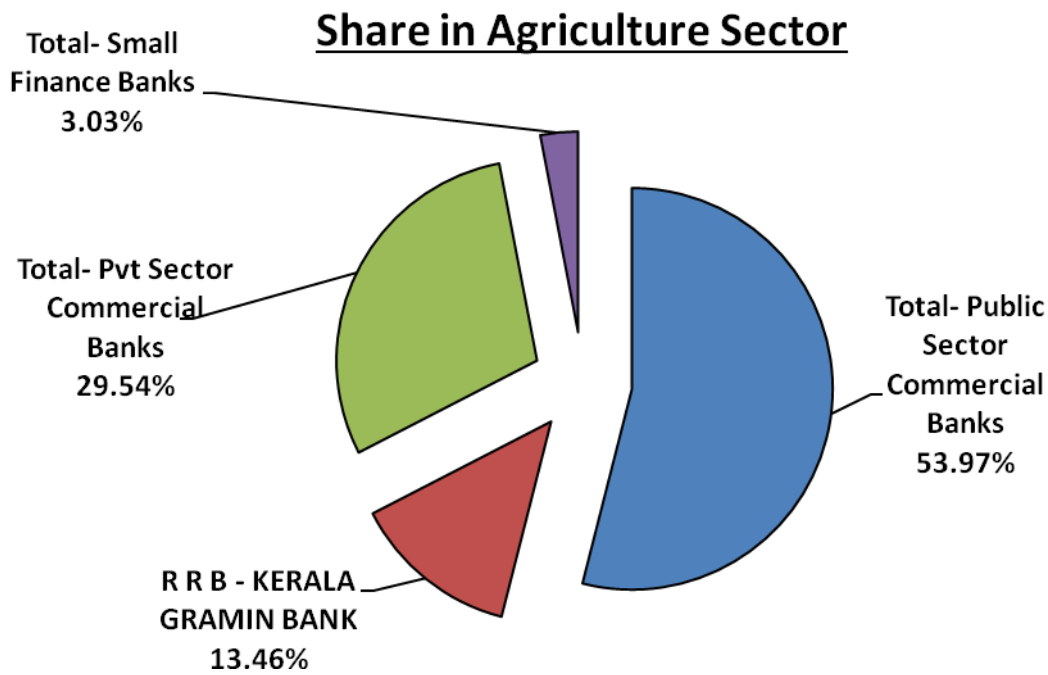
(Rs. in Crores)

Agriculture Advances over the years			
June 2019	June 2020	June 2021	June 2022
81489	79966	84694	99041

Agriculture Advances

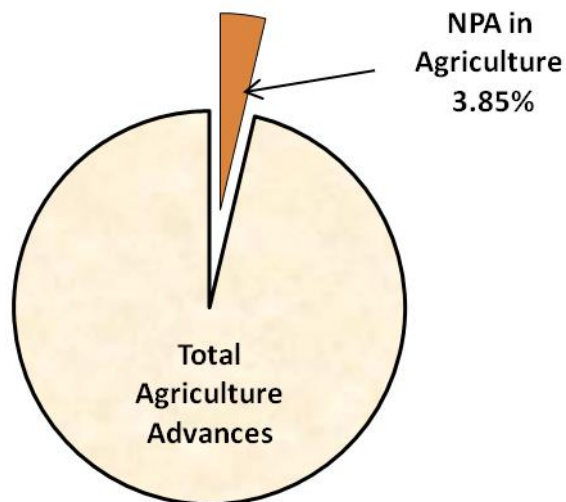


B. Banking Group wise Growth in Agriculture Advances



% Share of NPA in Agriculture Advances

Share of Agriculture NPA



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

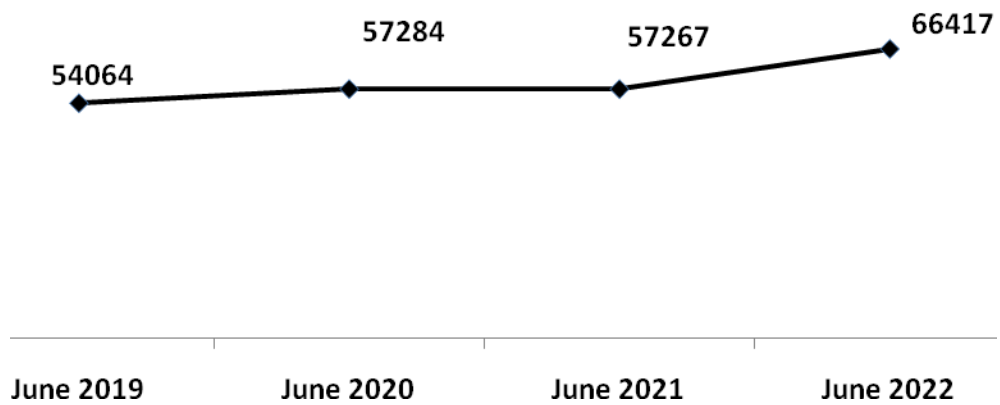
A. Growth in MSME Advances

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

(Rs. in Crores)

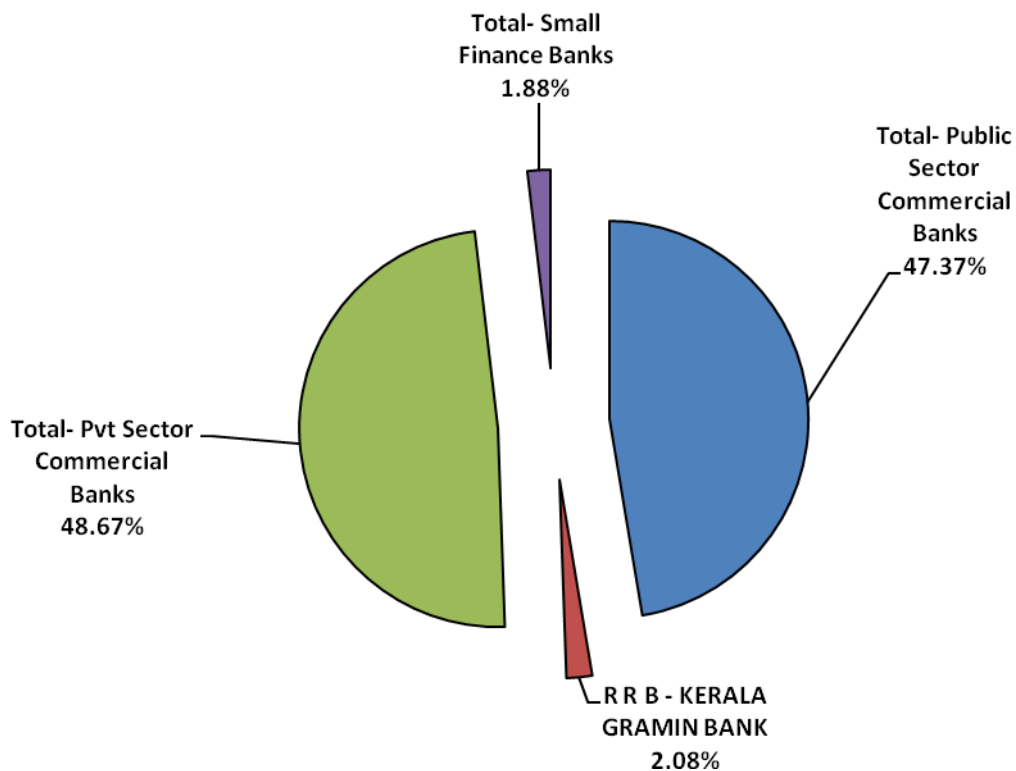
MSME Advances over the years			
June 2019	June 2020	June 2021	June 2022
54064	57284	57267	66417

MSME Advances

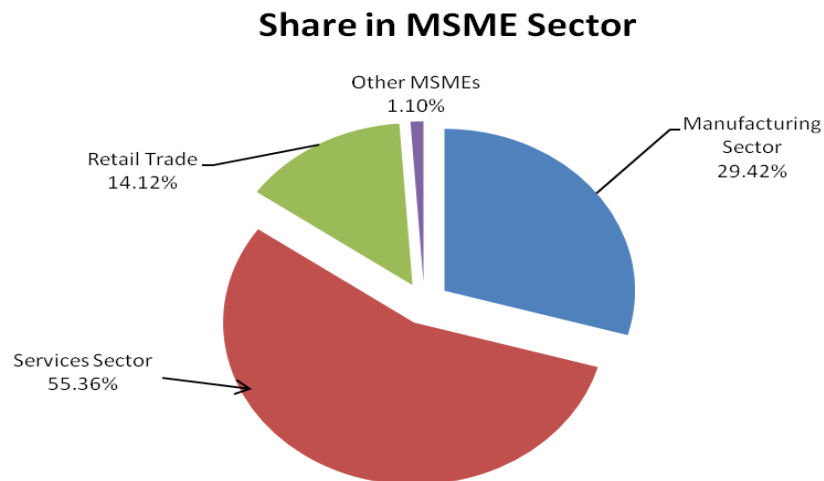


B. Banking Group wise Growth in MSME (Priority) – Micro, Small & Medium Enterprises

Share in MSME Sector

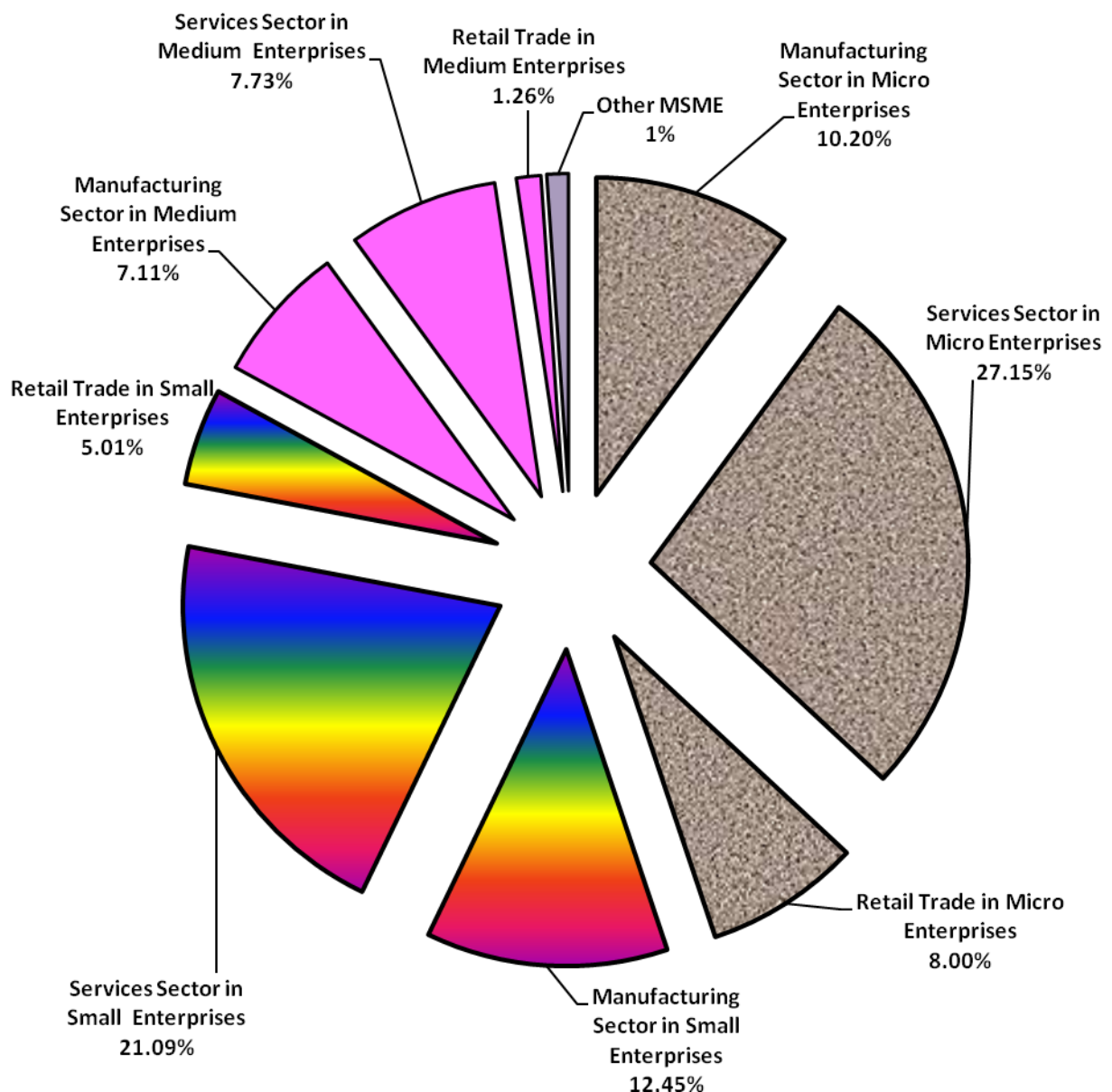


C. Sector wise classification of MSME



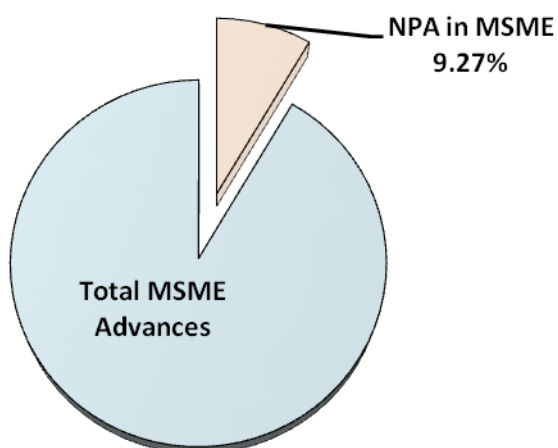
D. Sector wise performance under MSME

% Share of sub sectors in MSME



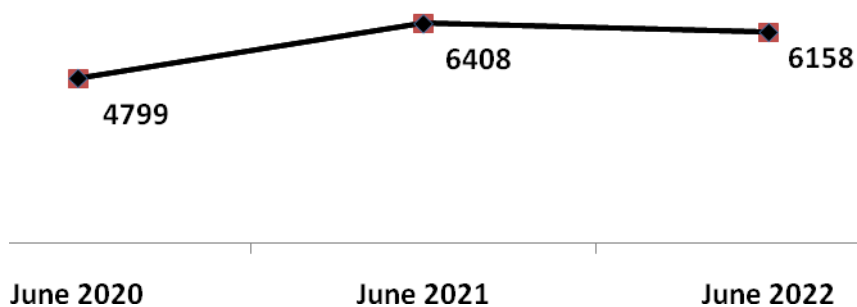
E. % Share of NPA in MSME Advances

Share of MSME NPA



(Rs. in Crores)

Gross NPA in MSME Loan

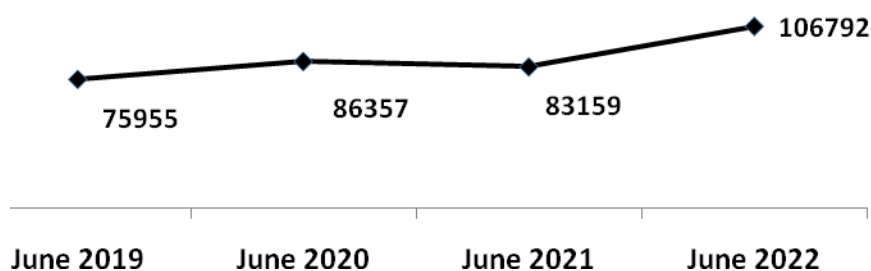


6.1.5. Advances to Weaker Section (Refer Annexure 10.9)

(Rs. in Crores)

Weaker Section Advances over the years			
June 2019	June 2020	June 2021	June 2022
75955	86357	83159	106792

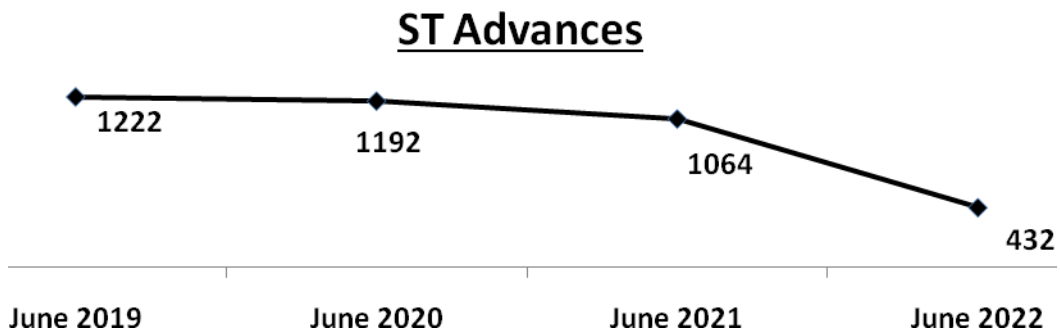
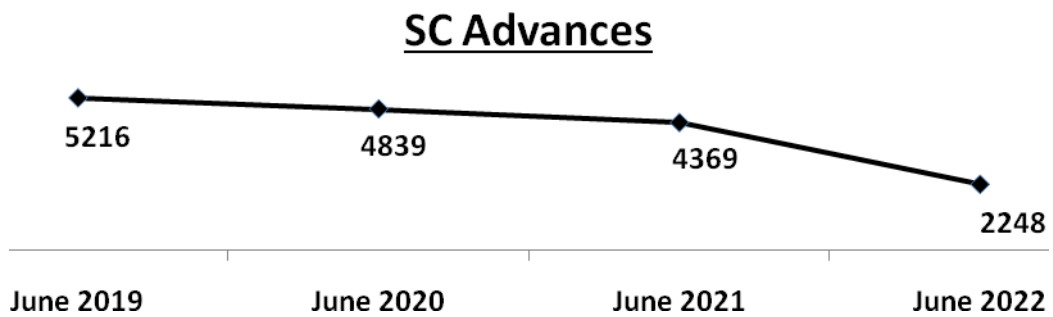
Weaker Section Advances



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

(Rs. in Crores)

Parameter	Outstanding			
	June 2019	June 2020	June 2021	June 2022
SC Advances	5216	4839	4369	2248
ST Advances	1222	1192	1064	432
Total SC/ST Advances	6438	6030	5434	2680

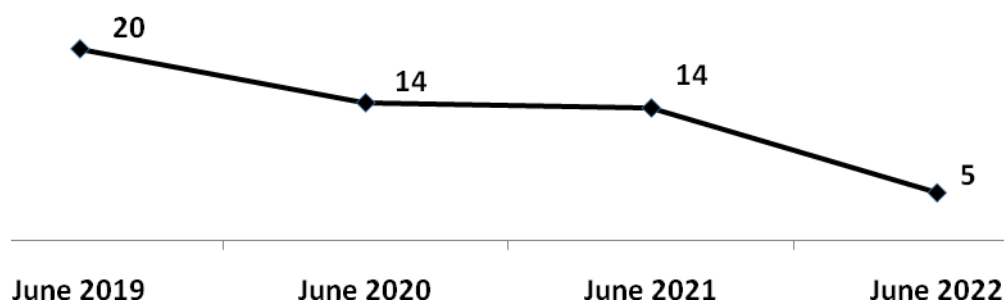


6.1.7. DRI Advances (Refer Annexure 10.10)

(Rs. in Crores)

Parameter	Outstanding over the years			
	June 2019	June 2020	June 2021	June 2022
DRI Advances	20	14	14	5

DRI Advances



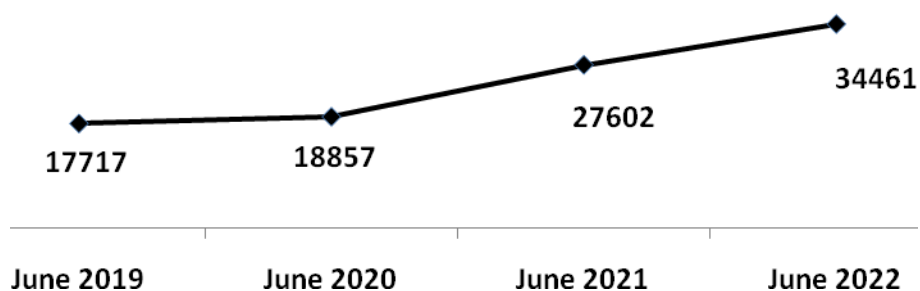
7. Review of Performance under Special Focus Programmes

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

(Rs. in Crores)

Parameter	Outstanding			
	June 2019	June 2020	June 2021	June 2022
KCC (including Co-op. Banks)	17717	18857	27602	34461

KCC Outstanding (including Co-op. Banks)



7.2. Credit Flow to Minority Communities (Refer Annexure 10.15 *****)

As per RBI directions, credit flow to minorities in specified districts should be reviewed in all SLBC meetings. At present all the districts in the State of Kerala are notified for reporting under this head. The comparative position with regard to the previous year is given below.

Data on Minority Sector Advances in the State of Kerala

(Rs. in Crores)

As on	Total Priority Sector Advances (including Co-op. Banks)	Minority Sector Advances	Percentage
30.09.2019	209449	100627	45
31.12.2019	210679	94127	48
31.03.2020	214016	150250	45
30.06.2020	206750	98250	70
30.09.2020	213787	104882	48
31.12.2020	216908	104903	48
31.03.2021	220212	115166	52
30.06.2021	216622	121224	56
30.09.2021	223616	133544	60
31.12.2021	225870	121486	54
31.03.2022	237898	134414	57
31.06.2022	243712	108754	45

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

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

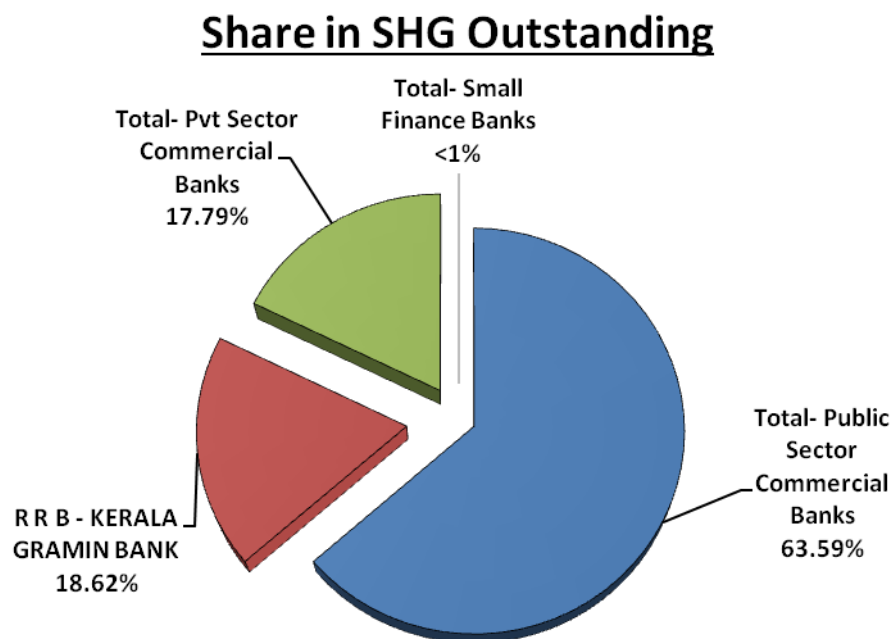
1. Financing SHGs directly by banks
2. Financing SHGs directly with the facilitation of NGOs
3. Financing SHGs through the medium of NGOs

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

(Rs. in Crores)

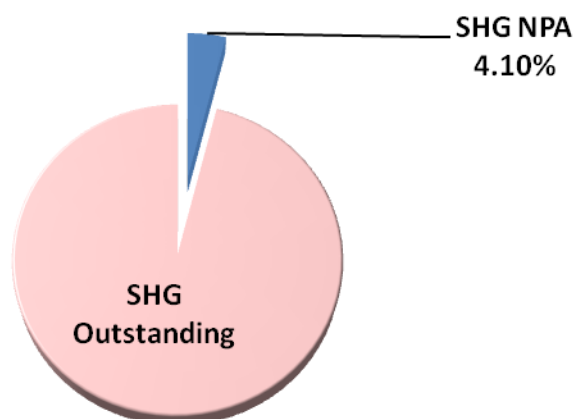
Mode of Linkage	Loan Outstanding under SHG Finance	
	A/c	Amt
Financing SHGs directly by banks	221863	5739
Financing SHGs directly with the facilitation of NGOs	182615	4378
Financing SHGs through the medium of NGOs	884	31
Total No. of SHGs linked	405362	10148

A. Banking Group wise Growth in SHG

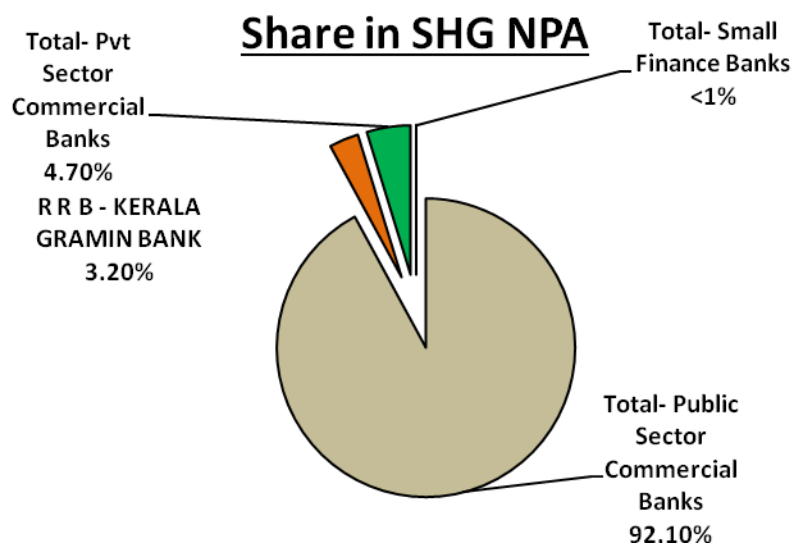


B. % Share of SHG NPA in Total SHG Outstanding

Share of NPA in SHG Outstanding

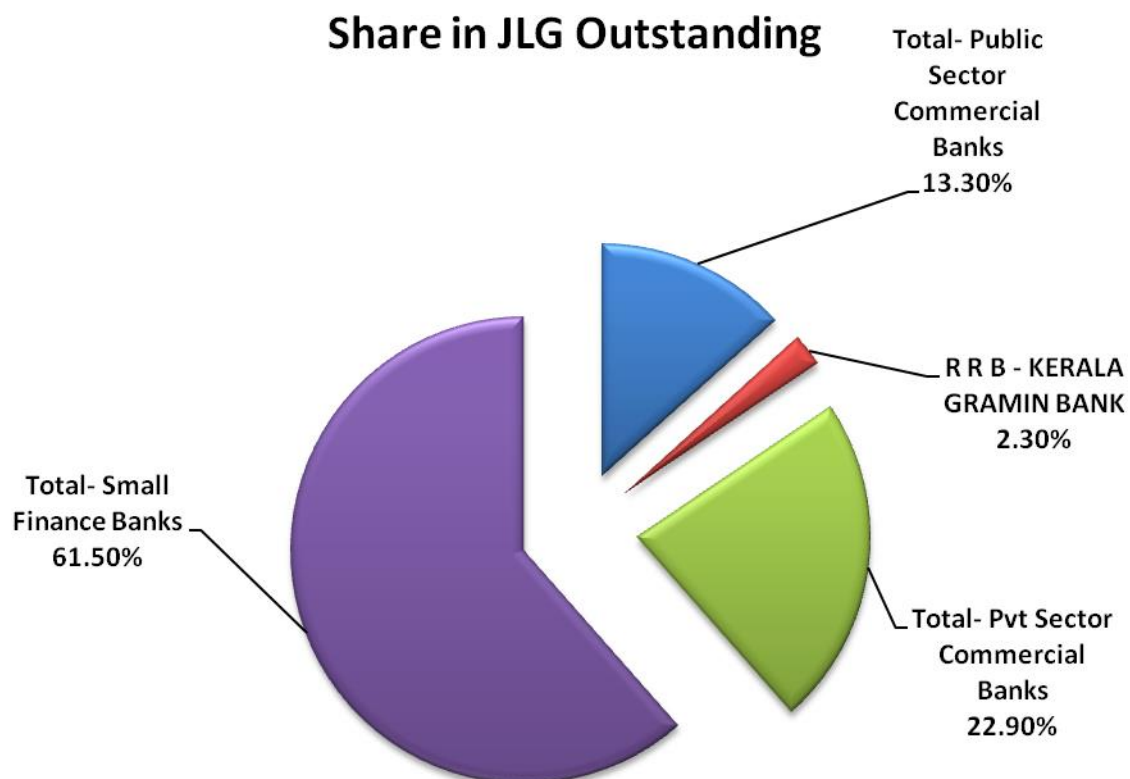


Banking Group wise Share in SHG NPA



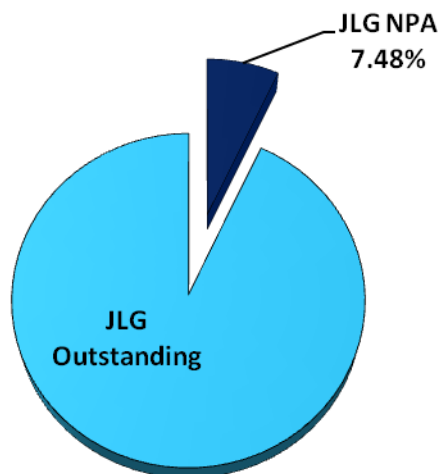
7.4. Performance under JLG

A. Banking Group wise Growth in JLG



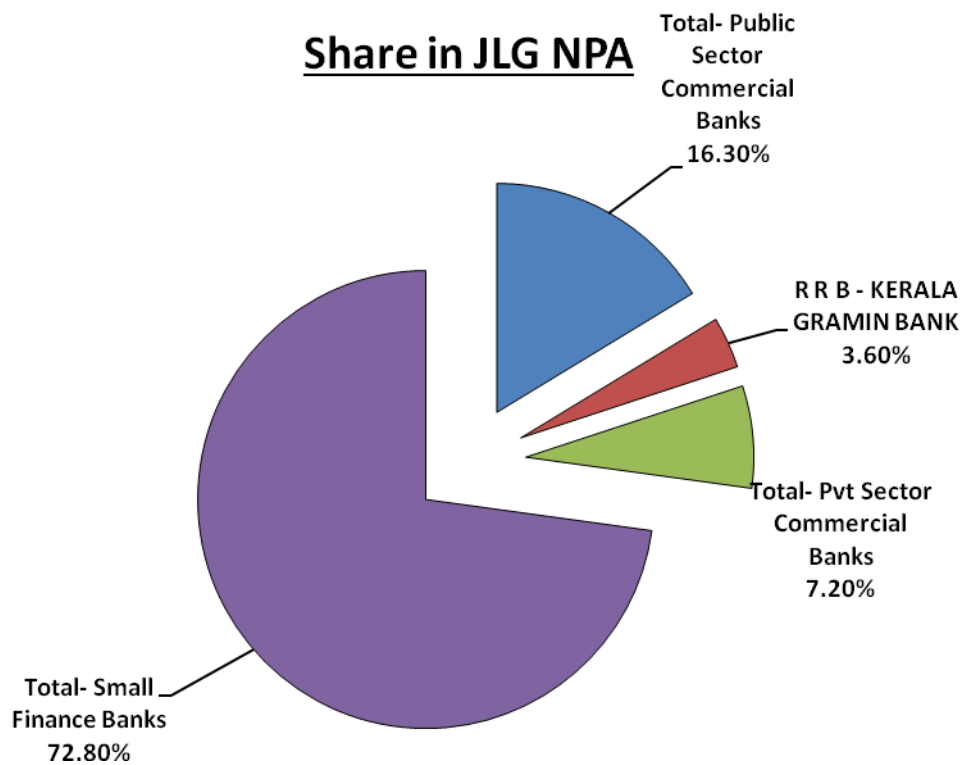
B. % Share of JLG NPA in Total JLG Outstanding

Share of NPA in JLG Outstanding



C. Banking Group wise Share in JLG NPA

Share in JLG NPA

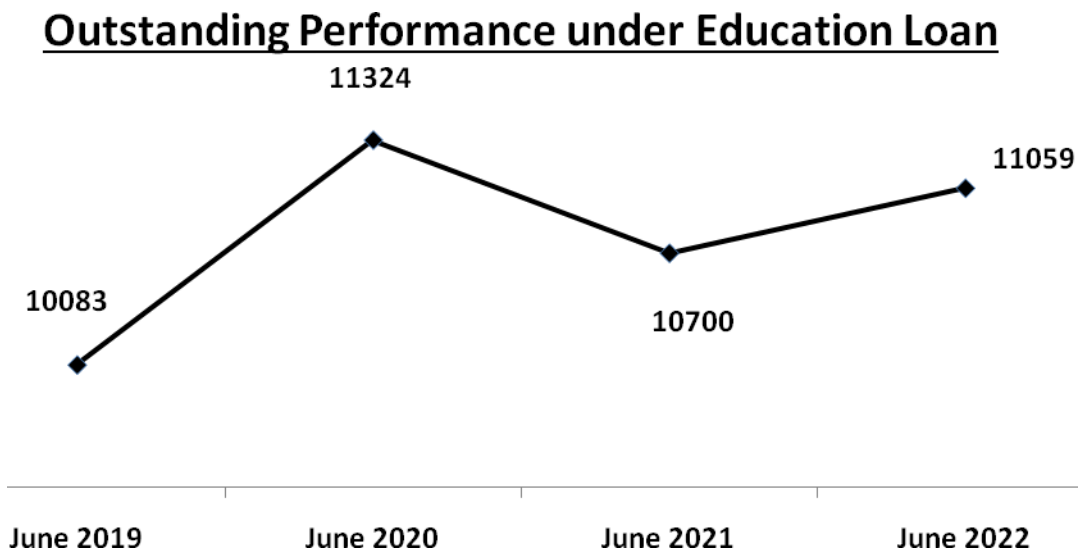


7.5. Outstanding Performance under Education Loan (Refer Annexure 10.25)

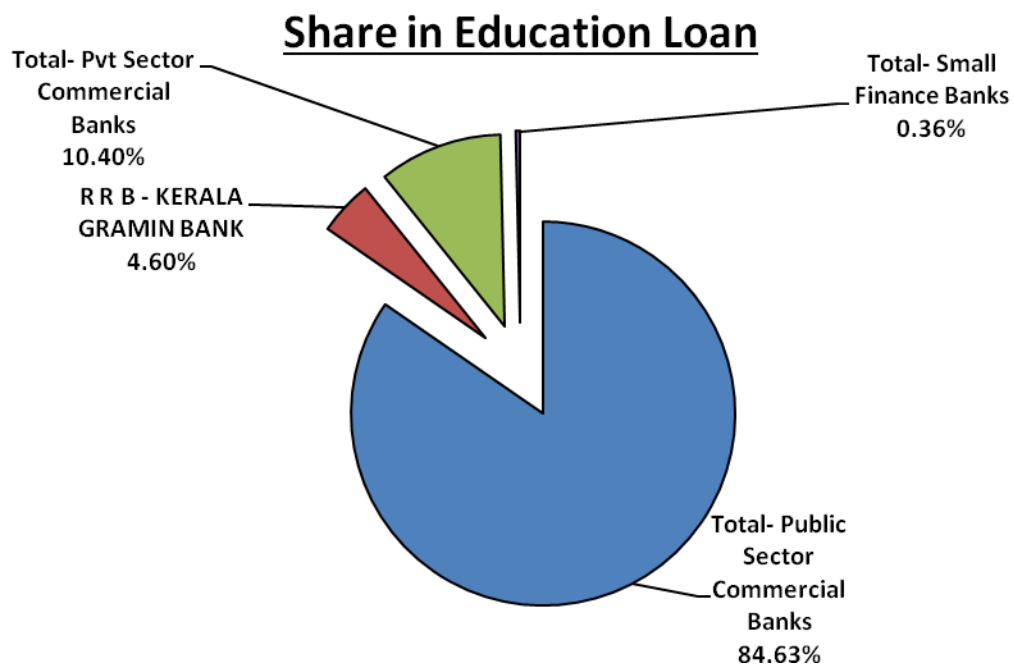
A. Growth in Education Loan

(Rs. in crores)

Parameter	Outstanding			
	June 2019	June 2020	June 2021	June 2022
Education loan	10083	11324	10700	11059



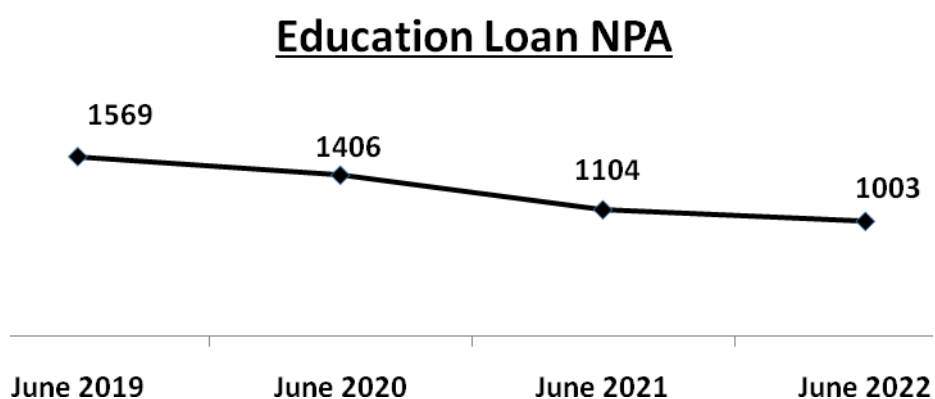
B. Banking Group wise Growth in Education Loan



C. Education Loan NPA over the years

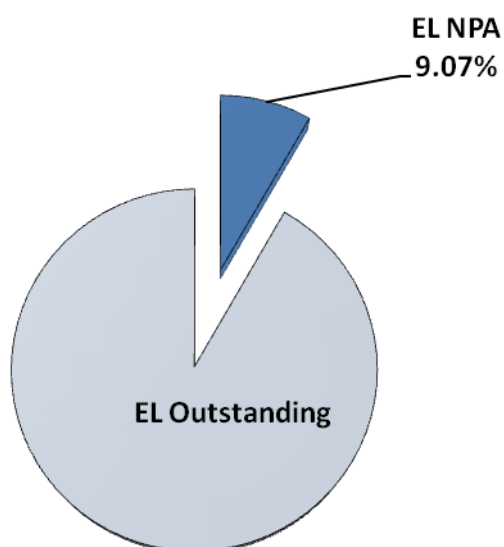
(Rs. in Crores)

Parameter	Outstanding EL NPA			
	June 2019	June 2020	June 2021	June 2022
Education Loan NPA	1569	1406	1104	1003

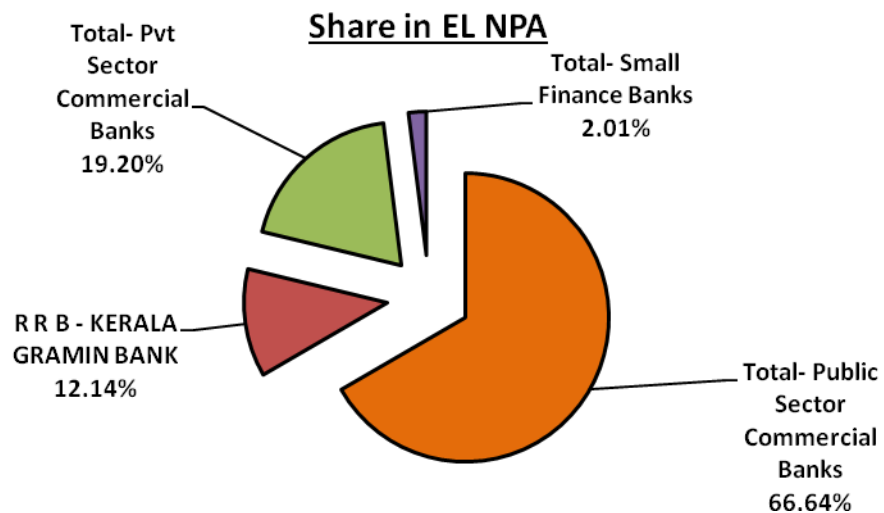


D. % Share of EL NPA in Total EL Outstanding

Share of NPA in Total Outstanding EL



E. Banking Group Wise Share Education Loan NPA

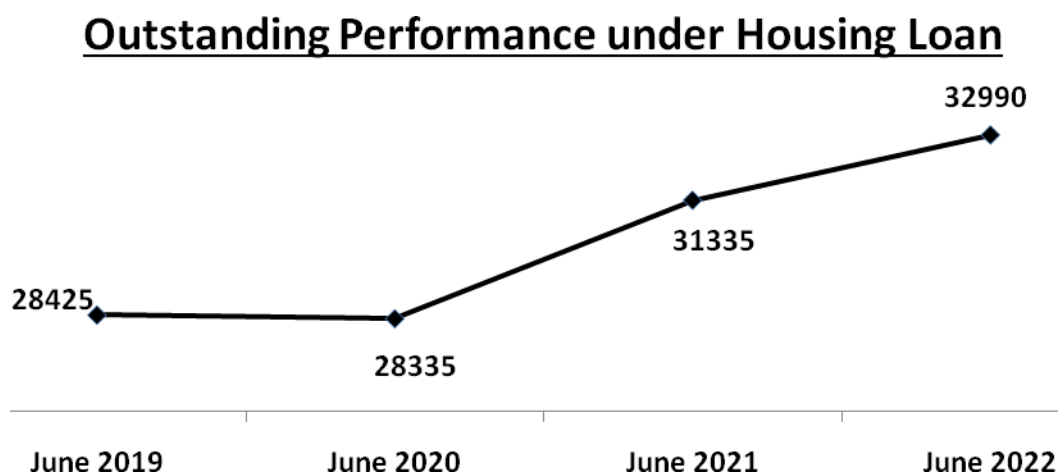


7.6. Outstanding Performance under Housing Loan (Refer Annexure 10.7)

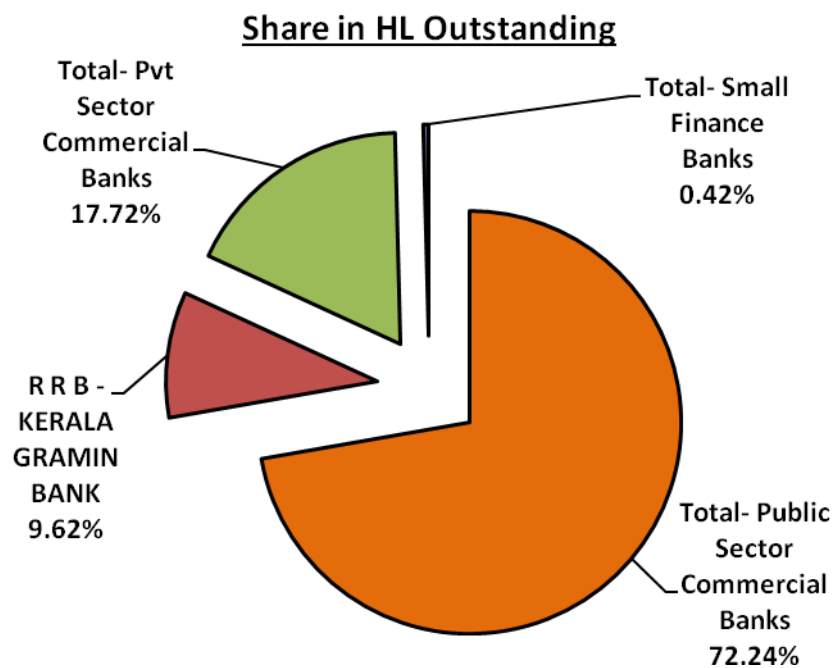
A. Growth in Housing Loan

(Rs. in crores)

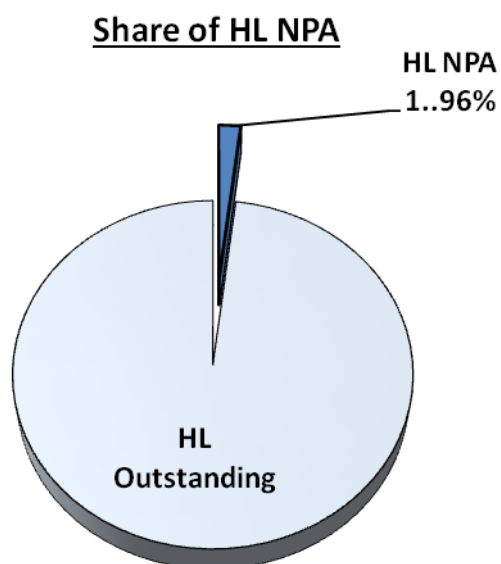
Parameter	Outstanding			
	June 2019	June 2020	June 2021	June 2022
Housing loan	28425	28335	31335	32990



B. Banking Group wise Growth in Housing Loan



C. % Share of NPA in Housing Loan



7.7. Total Outstanding Under MUDRA Loans (PMMY) as at June 2022
(Refer Annexure 10.30)

(Rs. in Crores)

Banking Group	Of Total outstanding under MUDRA loans							
	SHISHU		KISHORE		TARUN		Total MUDRA Loans	
	No.	Amount	No.	Amount	No.	Amount	No.	Amount
Total- Public Sector Commercial Banks	419373	878	221094	3265	44034	2692	684501	6835
R R B - KERALA GRAMIN BANK	41054	127	87379	954	8883	512	137316	1593
Total- Pvt Sector Commercial Banks	517577	729	148536	900	11385	502	677498	2131
Total- Small Finance Banks	599407	1850	250302	1035	153	11	849862	2895
Total - Comm.Banks + RRB + SFB	1577411	3584	707311	6153	64455	3717	2349177	13454

7.8. Loan Outstanding under Stand up India Programme as at June 2022 (Refer Annexure 10.34)

(Rs. in Crores)

Banking Group	Women		SC/ST	
	No.	Amount	No.	Amount
Total- Public Sector Commercial Banks	1674	278	500	60
R R B - KERALA GRAMIN BANK	1316	239	23	2.96
Total- Pvt Sector Commercial Banks	211	33	17	4
Total- Small Finance Banks	0	0	0	0
Total - Comm.Banks + RRB + SFB	3201	550	540	66

7.9. Loan Outstanding under Pradhan Mantri Awas Yojana as at June 2022 (Refer Annexure 10.33)

(Rs. in Crores)

Banking Group	PMAY Scheme- URBAN		PMAY Scheme- GRAMIN		PMAY Scheme	
	A/cs	Amount	A/cs	Amount	A/cs	Amount
Total- Public Sector Commercial Banks	14753	1473	0	0	14753	1473
R R B - KERALA GRAMIN BANK	3652	155	0	0	3652	155
Total- Pvt Sector Commercial Banks	932	112	22	4.34	954	116
Total- Small Finance Banks	59	4	0	0	59	4
Total - Comm.Banks + RRB + SFB	19396	1744	22	4	19418	1749

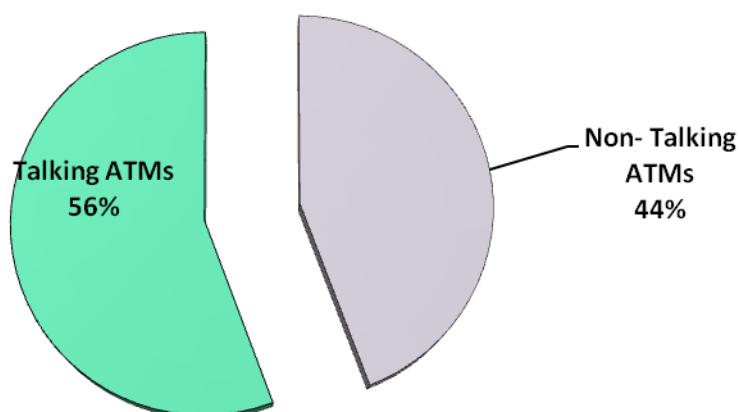
7.10. Cumulative enrollment under Pradhan Mantri Jan Suraksha Yojana as at June 2022 (Refer Annexure 10.31)

Banking Group	PMJJBY	PMSBY	APY	Total No.
Total- Public Sector Commercial Banks	770699	3874202	430895	5075796
R R B - KERALA GRAMIN BANK	94971	596938	123471	815380
Total- Pvt Sector Commercial Banks	63117	214898	87911	365926
Total- Small Finance Banks	0	0	23113	23113
Co-operative Banks	8048	223125	4721	235894
State Total	936835	4909163	670111	6516109

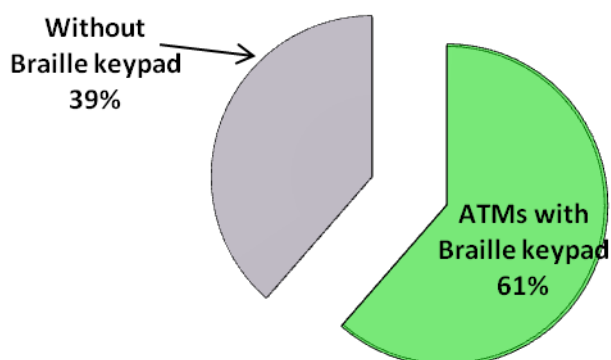
7.11. Status of Creating Banking environment for the visually challenged (Refer Annexure 10.23)

Banking Group	No.of ATM Outstanding	No. of talking ATMs	No. of ATMs with Braille keypad
Total- Public Sector Commercial Banks	5829	2773	3018
R R B - KERALA GRAMIN BANK	314	269	269
Total- Pvt Sector Commercial Banks	3213	2075	2378
Total- Small Finance Banks	250	235	235
Total - Comm.Banks + RRB + SFB	9606	5352	5900

Share of Talking ATMs



Share of ATMs with Braille Keypad



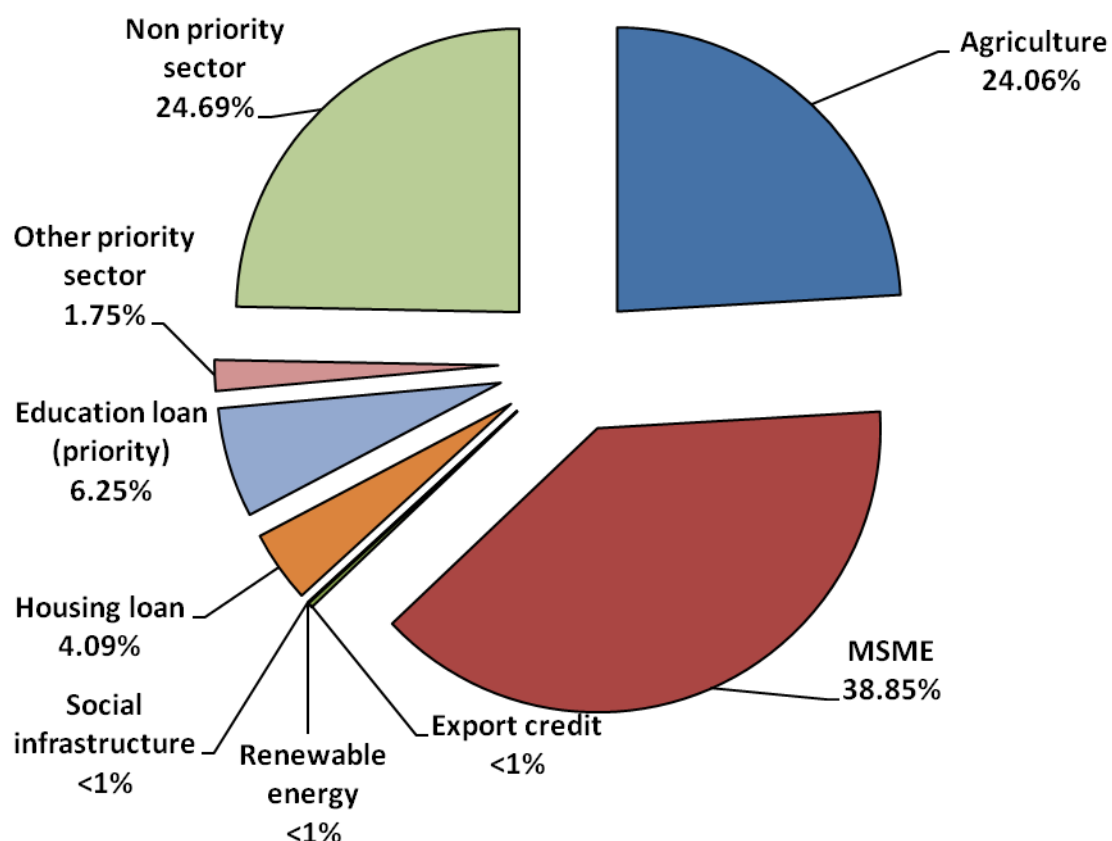
7.12. NPA Position of Commercial Banks (Refer Annexure 10.32)

Sector wise NPA outstanding

(Rs. in crores)

Gross NPA Outstanding as on June 2022		
Parameter	No of Accounts	Amount Outstanding
Priority Sector	551681	1193749
(1) Agriculture	233204	381400
(2) MSME	198398	615771
(3) Export credit	21	4396
(4) Renewable energy	8	54
(5) Social infrastructure	428	366
(6) Housing loan (priority)	15011	64814
(7) Education loan (priority)	43033	99133
(8) Other priority sector	61578	27814
Non priority sector	125442	391335
Total NPA	677123	1585083

Share in Total NPA



8. Review of Performance under Priority Sector Disbursement – 2022-23

8.1. Review of Priority Sector Advances (Disbursement) as at June 2022 - ACP 2022-23 Achievements (Refer Annexures 10.11 & 10.12)

The performance of banks with reference to the Annual Credit Plan 2022-23 as at June 2022 with Bank-wise and District-wise break up is furnished in the annexure. The abstract of the performance as at June 2022 under ACP 2022-23 is as follows.

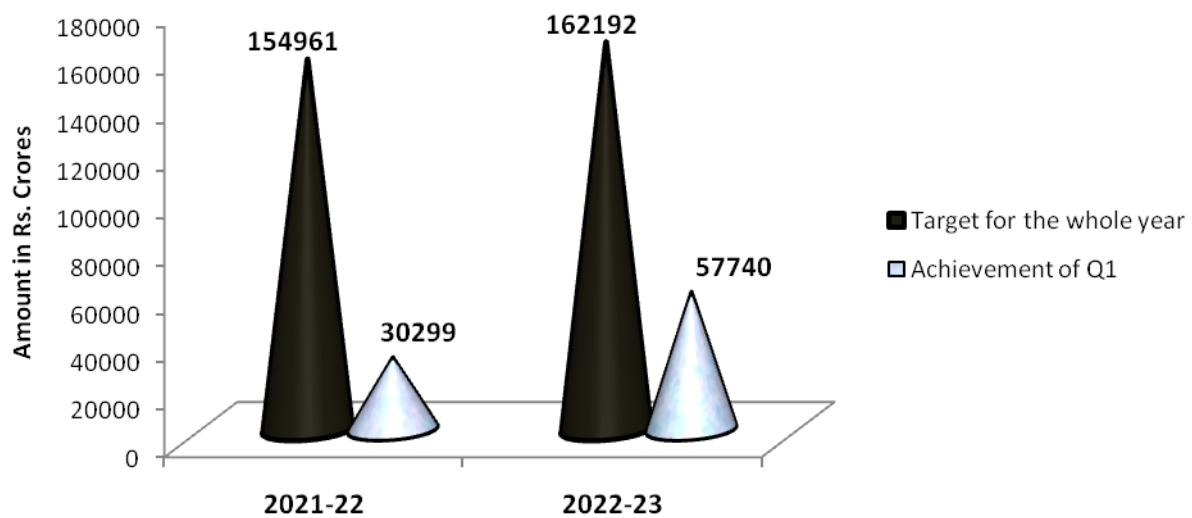
(Rs. in Crores)

Bank/Banking Group	Primary Sector			Secondary sector			Tertiary Sector			Total Priority Sector Advances		
	Target 2022-23	Ach Q1	% Ach	Target 2022-23	Ach Q1	% Ach	Target 2022-23	Ach Q1	% Ach	Target 2022-23	Ach Q1	% Ach
Total- Public Sector Commercial Banks	35953	15411	43%	19545	12119	62%	12434	1169	9%	67932	28699	42%
R R B - KERALA GRAMIN BANK	10410	3070	29%	3016	309	10%	1978	136	7%	15404	3515	23%
Total- Pvt Sector Commercial Banks	20304	8985	44%	16196	10793	67%	6999	313	4%	43499	20090	46%
Small Finance Banks	1466	779	53%	685	208	30%	691	77	11%	2843	1064	37%
Cooperatives	17179	1498	9%	6509	692	11%	8826	2182	25%	32514	4371	13%
Total	85313	29743	35%	45951	24121	52%	30928	3876	13%	162192	57740	36%
% to Total Disbursement	xx	51.51%	xx	xx	41.77%	xx	xx	6.71%	xx	xx	100%	xx

8.1.1. Overall Performance under Priority Sector

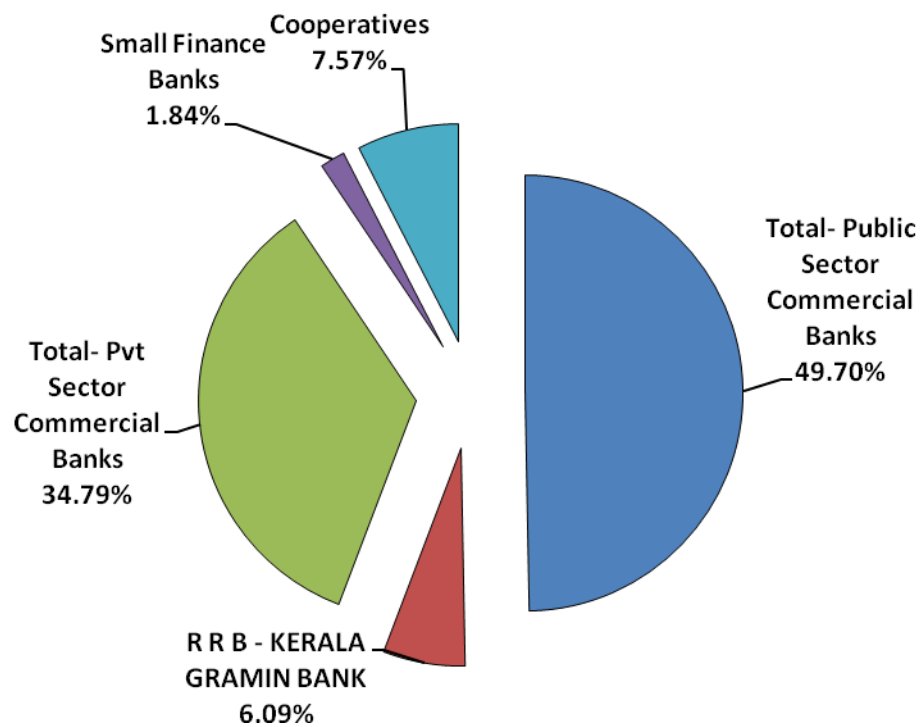
(Rs. in Crores)

Priority Sector	2021-22	2022-23
Target for the whole year	154961	162192
Achievement of Q1	30299	57740
% of achievement for Q1	20%	36%



8.1.1.1. Banking GroupWise Performance under Priority Sector

Share of Priority Sector Disbursement

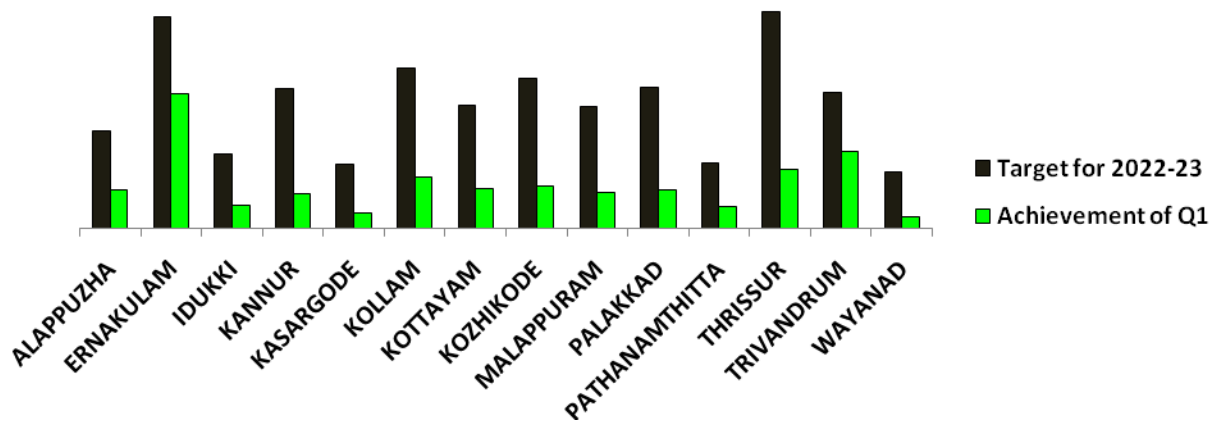


8.1.1.2. District wise Performance under Priority Sector

(Rs. in Crores)

Sl. No.	District	Target for 2022- 23	Achievement of Q1	% Achievement
1	ALAPPUZHA	8950	3550	40%
2	ERNAKULAM	19566	12448	64%
3	IDUKKI	6902	2096	30%
4	KANNUR	12960	3248	25%
5	KASARGODE	5940	1408	24%
6	KOLLAM	14771	4796	32%
7	KOTTAYAM	11400	3703	32%
8	KOZHIKODE	13815	3892	28%
9	MALAPPURAM	11200	3365	30%
10	PALAKKAD	12977	3523	27%
11	PATHANAMTHITTA	6000	2039	34%
12	THRISSUR	20000	5485	27%
13	TRIVANDRUM	12550	7165	57%
14	WAYANAD	5160	1022	20%
TOTAL		162192	57740	36%

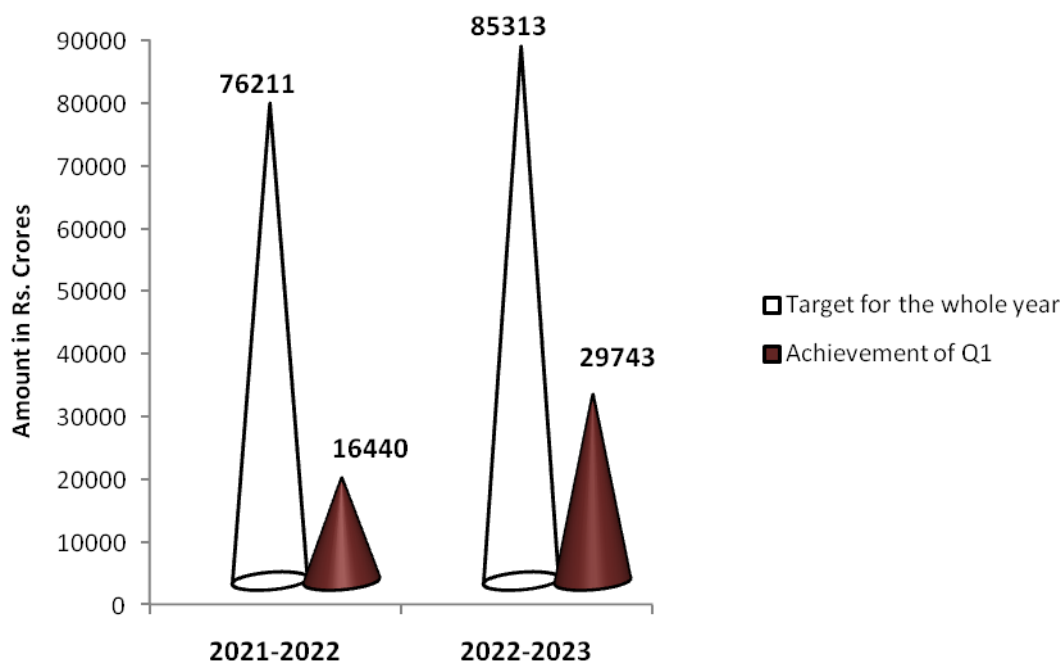
Priority Sector Target Vs Achievement



8.1.2. Performance under Primary Sector

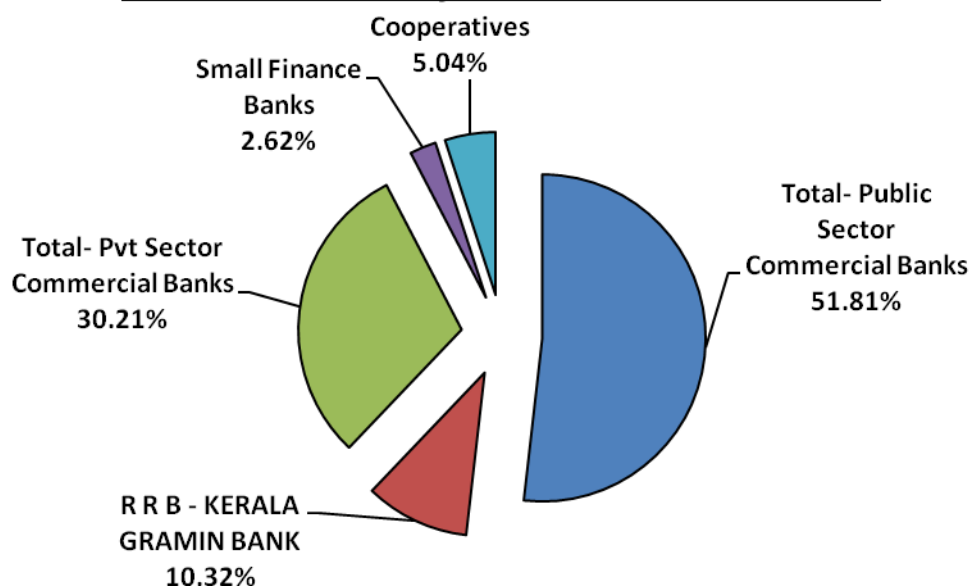
(Rs. in Crores)

Parameter	2021-2022	2022-2023
Target for the whole year	76211	85313
Achievement of Q1	16440	29743
% achievement for Q1	22%	35%



8.1.2.1. Banking GroupWise Performance under Primary Sector

Share of Primary Sector Disbursement

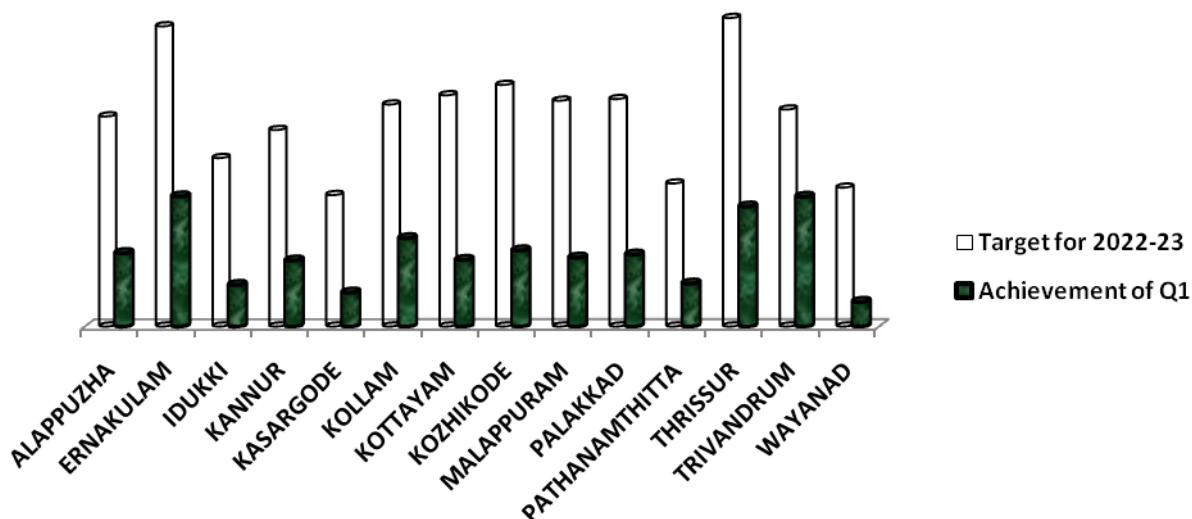


8.1.2.2. District wise Performance under Primary Sector

(Rs. in Crores)

Sl. No.	District	Target for 2022-23	Achievement of Q1	% Achievement
1	ALAPPUZHA	6050	2111	35%
2	ERNAKULAM	8644	3744	43%
3	IDUKKI	4853	1195	25%
4	KANNUR	5659	1898	34%
5	KASARGODE	3786	975	26%
6	KOLLAM	6393	2541	40%
7	KOTTAYAM	6660	1915	29%
8	KOZHIKODE	6959	2190	31%
9	MALAPPURAM	6503	1981	30%
10	PALAKKAD	6550	2068	32%
11	PATHANAMTHITTA	4120	1236	30%
12	THRISSUR	8885	3453	39%
13	TRIVANDRUM	6250	3732	60%
14	WAYANAD	4000	706	18%
TOTAL		85313	29743	35%

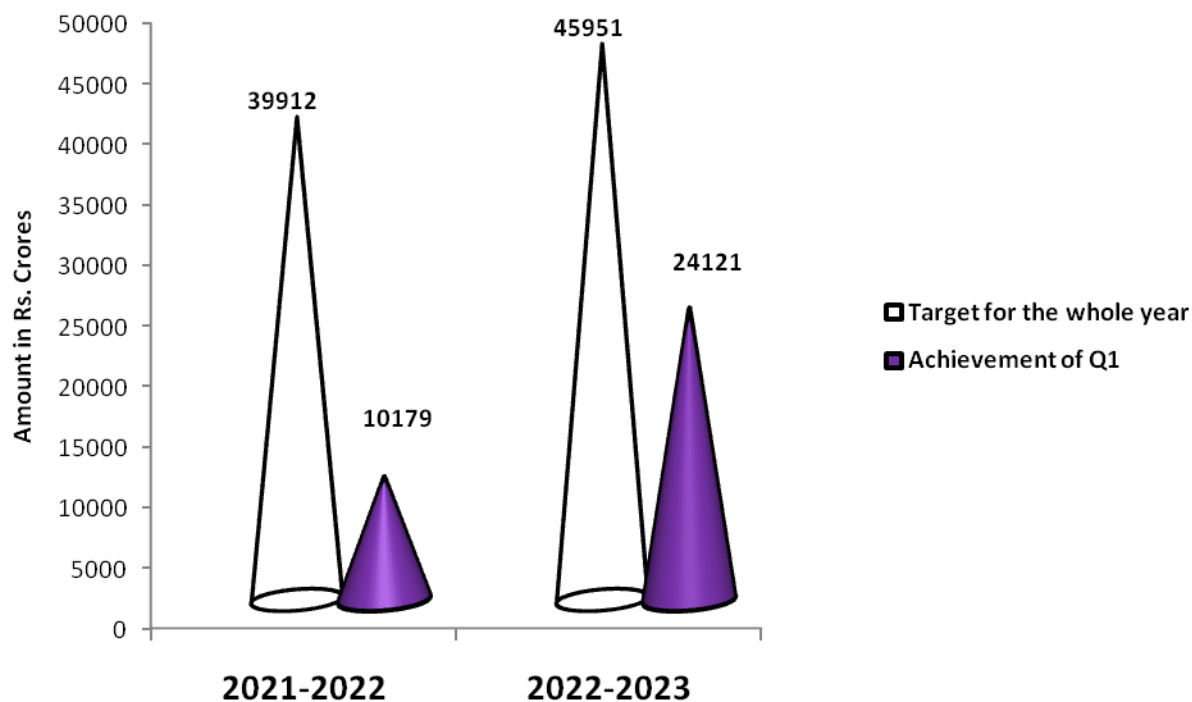
Primary Sector Target Vs Achievement



8.1.3. Performance under Secondary Sector

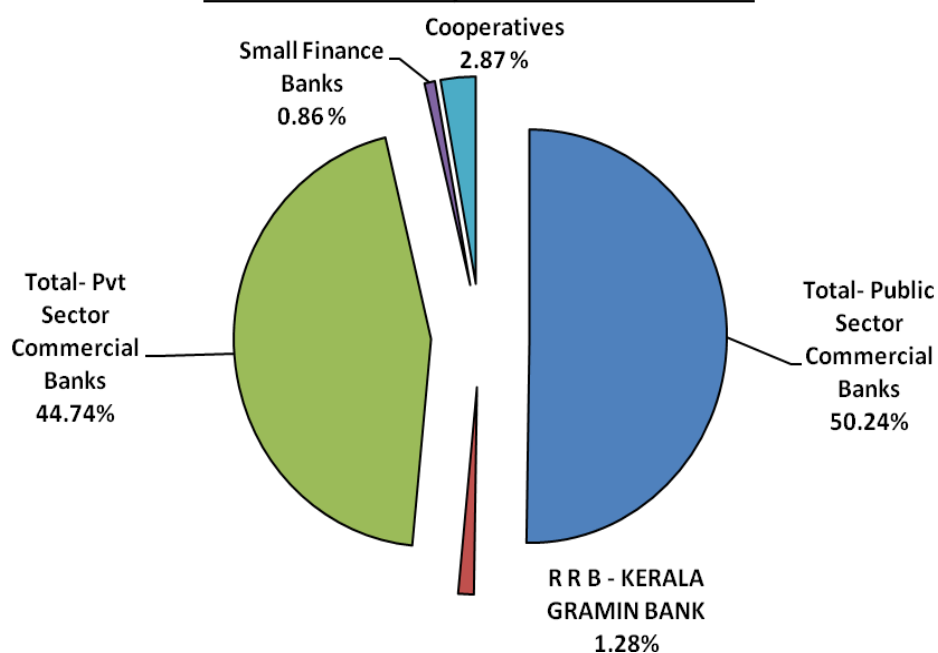
(Rs. in Crores)

Parameter	2021-2022	2022-2023
Target for the whole year	39912	45951
Achievement of Q1	10179	24121
% achievement for Q1	26%	52%



8.1.3.1. Banking GroupWise Performance under Secondary Sector

Share of Secondary Sector Disbursement

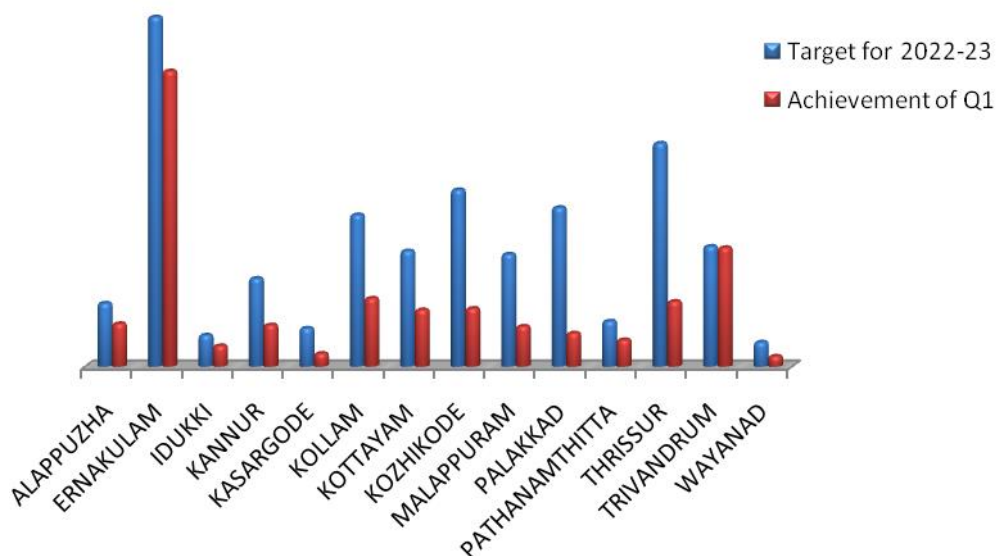


8.1.3.2. District wise Performance under Secondary Sector

(Rs. in Crores)

Sl. No.	District	Target for 2022-23	Achievement of Q1	% Achievement
1	ALAPPUZHA	1710	1160	68%
2	ERNAKULAM	9452	7992	85%
3	IDUKKI	849	563	66%
4	KANNUR	2383	1124	47%
5	KASARGODE	1037	355	34%
6	KOLLAM	4101	1845	45%
7	KOTTAYAM	3125	1533	49%
8	KOZHIKODE	4778	1572	33%
9	MALAPPURAM	3037	1089	36%
10	PALAKKAD	4299	906	21%
11	PATHANAMTHITTA	1229	725	59%
12	THRISSUR	6040	1761	29%
13	TRIVANDRUM	3250	3215	99%
14	WAYANAD	660	280	42%
TOTAL		45951	24121	52%

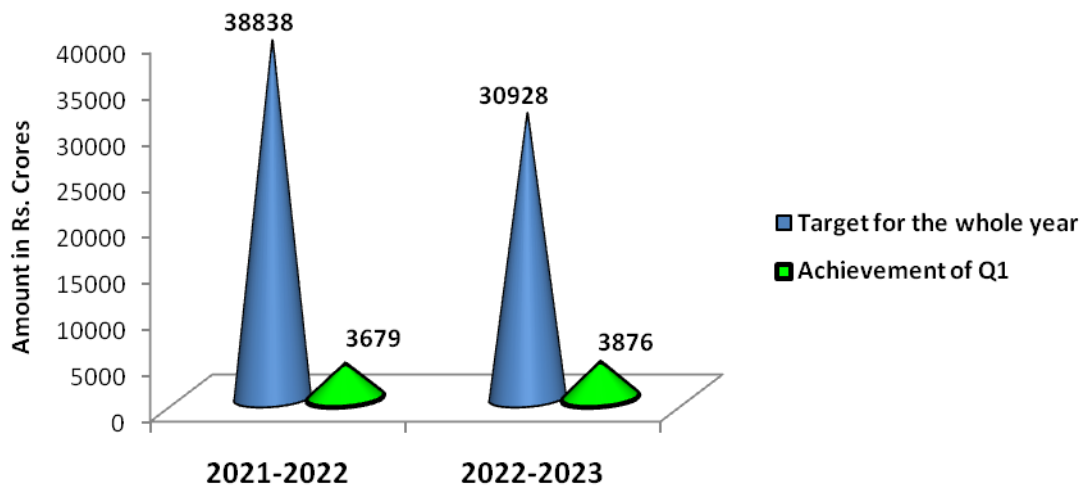
Secondary Sector Target Vs Achievement



8.1.4. Performance under Tertiary Sector

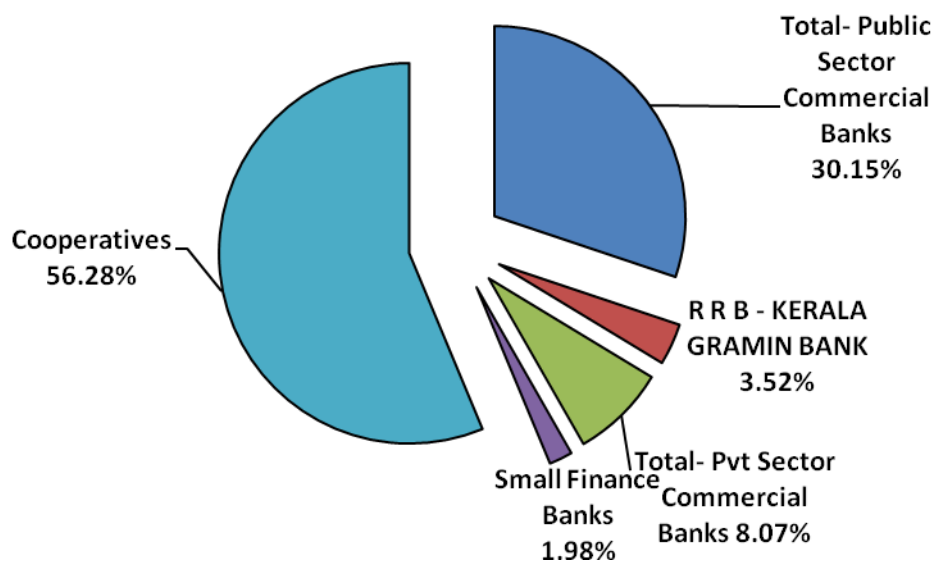
(Rs. in Crores)

Parameter	2021-2022	2022-2023
Target for the whole year	38838	30928
Achievement of Q1	3679	3876
% achievement for Q1	9%	13%



8.1.4.1. Banking GroupWise Performance under Tertiary Sector

Share of Tertiary Sector Disbursement

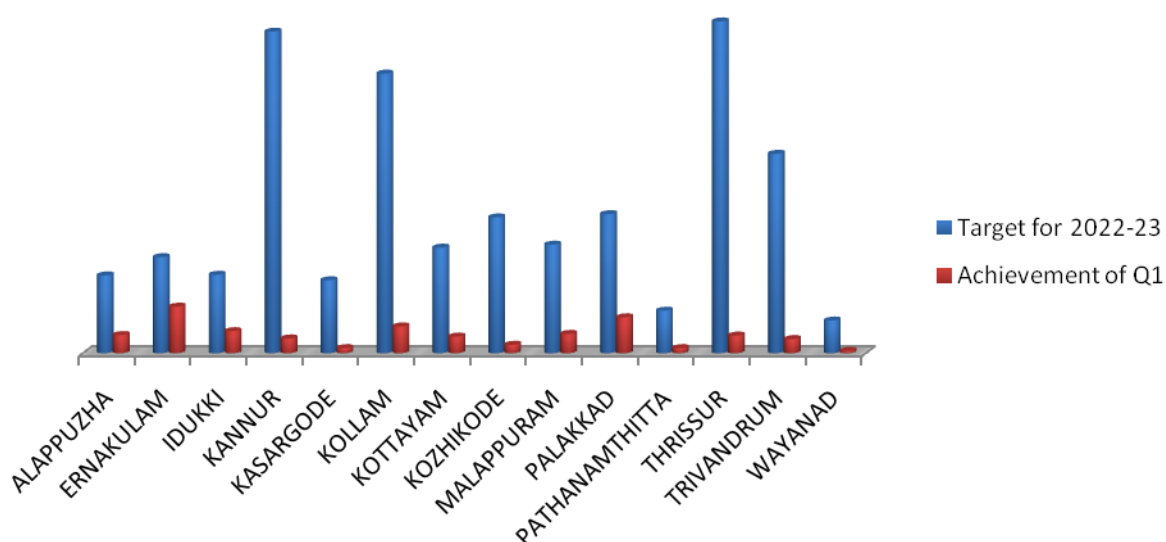


8.1.4.2. District wise Performance under Tertiary Sector

(Rs. in Crores)

Sl.No.	District	Target for 2022-23	Achievement of Q1	% Achievement
1	ALAPPUZHA	1190	279	23%
2	ERNAKULAM	1470	712	48%
3	IDUKKI	1200	338	28%
4	KANNUR	4917	226	5%
5	KASARGODE	1117	78	7%
6	KOLLAM	4277	410	10%
7	KOTTAYAM	1615	255	16%
8	KOZHIKODE	2078	130	6%
9	MALAPPURAM	1660	295	18%
10	PALAKKAD	2128	549	26%
11	PATHANAMTHITTA	651	79	12%
12	THRISSUR	5075	271	5%
13	TRIVANDRUM	3050	217	7%
14	WAYANAD	500	37	7%
TOTAL		30928	3876	13%

Tertiary Sector Target Vs Achievement



9. Any Other matter with the Permission of Chair

10.1. BANKING STATISTICS - NUMBER OF BANK BRANCHES AND DEPOSITS AS AT JUNE 2022									
									(Rs.in lakhs)
SI No.	BANK	No. of Branches				Total Deposits			
		Rural	S.Urban	Urban	Total	Rural	S.Urban	Urban	Total
A	PUBLIC SECTOR COMMERCIAL BANKS								
1	BANK OF BARODA	11	151	57	219	35,252	8,86,209	5,38,153	14,59,614
2	BANK OF INDIA	4	69	29	102	9,694	2,87,306	2,22,370	5,19,370
3	BANK OF MAHARASHTRA	0	13	10	23	0	9,218	35,119	44,337
4	CANARA BANK	33	477	155	665	1,66,946	36,37,739	17,19,306	55,23,991
5	CENTRAL BANK OF INDIA	5	81	32	118	12,728	3,99,275	1,89,655	6,01,658
6	INDIAN BANK	2	103	48	153	10,003	6,44,567	4,81,277	11,35,847
7	INDIAN OVERSEAS BANK	3	139	41	183	14,935	9,48,622	3,40,007	13,03,565
8	PUNJAB & SIND BANK	0	0	4	4	0	0	20,975	20,975
9	PUNJAB NATIONAL BANK	9	130	81	220	42,316	5,57,839	4,86,556	10,86,711
10	STATE BANK OF INDIA	56	863	265	1,184	4,31,625	1,24,04,272	68,65,181	1,97,01,078
11	UCO BANK	2	32	14	48	3,560	74,929	83,512	1,62,001
12	UNION BANK OF INDIA	17	252	102	371	58,384	12,42,263	13,33,994	26,34,640
	Total- Public Sector Commercial Banks	142	2,310	838	3,290	7,85,444	2,10,92,241	1,23,16,103	3,41,93,787
B	R R B - KERALA GRAMIN BANK	53	542	39	634	1,14,455	16,38,637	2,34,204	19,87,295
	Total- Public Sector Banks including RRB	195	2,852	877	3,924	8,99,899	2,27,30,877	1,25,50,307	3,61,81,083

10.1. BANKING STATISTICS - NUMBER OF BANK BRANCHES AND DEPOSITS AS AT JUNE 2022									
SI No.	BANK	No. of Branches				Total Deposits			
		Rural	S.Urban	Urban	Total	Rural	S.Urban	Urban	Total
C	PRIVATE SECTOR COMMERCIAL BANKS								
1	AXIS BANK	1	92	55	148	38,370	7,90,582	9,58,290	17,87,242
2	BANDHAN BANK	0	4	7	11	0	67,754	2,99,165	3,66,918
3	CSB BANK	24	197	44	265	33,236	8,81,195	3,01,446	12,15,877
4	CITY UNION BANK	0	9	9	18	0	22,438	44,457	66,895
5	DHANLAXMI BANK	14	95	33	142	59,250	4,24,665	4,64,827	9,48,743
6	FEDERAL BANK	29	499	76	604	3,34,047	92,71,043	22,72,145	1,18,77,234
7	HDFC BANK	7	142	93	242	32,891	11,71,553	17,99,296	30,03,740
8	ICICI BANK	5	115	59	179	17,717	9,18,868	9,83,509	19,20,094
9	IDBI BANK	0	34	18	52	0	2,76,913	2,75,950	5,52,863
10	IDFC FIRST Bank	0	0	7	7	0	0	1,05,445	1,05,445
11	INDUS IND BANK	1	44	42	87	544	2,57,643	4,14,152	6,72,339
12	JAMMU & KASHMIR BANK	0	0	2	2	0	0	2,170	2,170
13	KARNATAKA BANK	1	11	9	21	1,796	41,028	40,932	83,756
14	KARUR VYSYA BANK	0	12	9	21	0	48,630	1,13,826	1,62,455
15	KOTAK MAHINDRA BANK	0	18	16	34	0	90,280	1,61,207	2,51,487
16	LAKSHMI VILAS BANK	0	5	8	13	0	26,607	18,045	44,651
17	RBL Bank	1	5	7	13	360	6,395	42,818	49,572
18	SOUTH INDIAN BANK	45	378	78	501	2,46,412	38,24,707	14,35,342	55,06,461
19	T.N.MERCANTILE BANK	0	12	9	21	0	27,041	84,710	1,11,752
20	YES BANK	0	4	12	16	0	32,677	2,68,243	3,00,920
	Total- Pvt Sector Commercial Banks	128	1,676	593	2,397	7,64,622	1,81,80,018	1,00,85,973	2,90,30,614
D	SMALL FINANCE BANKS								
1	ESAF	147	104	28	279	1,27,185	4,82,409	4,90,931	11,00,526
2	Ujjivan Small Finance Bank	0	7	8	15	0	42,436	60,115	1,02,550
	Total- Small Finance Banks	147	111	36	294	1,27,185	5,24,845	5,51,046	12,03,076
	Total - Commercial Banks + RRB + SFB	470	4,639	1,506	6,615	17,91,706	4,14,35,741	2,31,87,326	6,64,14,773
E	CO-OPERATIVE BANKS								
1	DIST CO-OPERATIVE BANKS	37	17	0	54	2,06,081	2,51,746	0	4,57,828
2	KSCARDB (incl. PCARDBs)	128	37	10	175	20,211	8,597	2,803	31,611
3	KSCB	291	350	128	769	21,23,628	28,32,214	19,11,970	68,67,812
	Total Co-operative Banks	456	404	138	998	23,49,920	30,92,557	19,14,773	73,57,251
	Total - Banking Sector	926	5,043	1,644	7,613	41,41,626	4,45,28,298	2,51,02,100	7,37,72,024

10.2. BANKING STATISTICS -NR DEPOSITS, ADVANCES AND CASA AS AT JUNE 2022

(Rs.in lakhs)

Sl No.	BANK	NR Deposits				Advances				of Total Deposits - CASA			
		Rural	S.Urban	Urban	Total	Rural	S.Urban	Urban	Total	Rural	S.Urban	Urban	Total
A	PUBLIC SECTOR COMMERCIAL BANKS												
1	BANK OF BARODA	10,088	3,73,231	1,82,521	5,65,840	43,551	8,14,350	6,65,738	15,23,639	18,042	3,15,727	1,71,078	5,04,847
2	BANK OF INDIA	1,266	53,420	40,486	95,172	15,701	2,75,510	2,30,915	5,22,126	5,253	1,29,940	69,411	2,04,604
3	BANK OF MAHARASHTRA	0	1,501	1,234	2,735	0	20,962	4,99,738	5,20,700	0	4,793	37,614	42,407
4	CANARA BANK	50,521	14,66,156	3,69,715	18,86,392	1,70,632	33,08,883	21,07,173	55,86,688	77,785	17,62,563	6,50,395	24,90,743
5	CENTRAL BANK OF INDIA	2,348	1,14,390	25,860	1,42,598	18,016	2,87,258	2,97,712	6,02,987	5,494	1,39,593	69,830	2,14,917
6	INDIAN BANK	558	2,51,288	1,38,182	3,90,028	3,607	3,66,754	6,33,014	10,03,375	4,465	2,34,019	2,02,397	4,40,881
7	INDIAN OVERSEAS BANK	10,812	2,78,832	1,03,698	3,93,342	6,193	4,35,484	2,42,045	6,83,721	5,639	2,94,788	1,30,923	4,31,350
8	PUNJAB & SIND BANK	0	0	0	0	0	0	20,466	20,466	0	0	41,442	41,442
9	PUNJAB NATIONAL BANK	7,946	1,06,929	45,988	1,60,863	22,434	2,83,098	5,24,812	8,30,343	15,823	2,39,623	2,04,906	4,60,352
10	STATE BANK OF INDIA	1,34,391	47,95,813	18,52,728	67,82,932	2,42,395	53,83,617	45,30,137	1,01,56,150	1,92,428	52,59,545	24,63,175	79,15,148
11	UCO BANK	164	16,083	4,617	20,864	5,837	1,04,582	2,78,684	3,89,103	1,792	30,925	30,033	62,750
12	UNION BANK OF INDIA	15,966	38,664	6,46,410	7,01,039	42,004	9,70,900	13,95,203	24,08,107	26,099	5,36,130	3,43,973	9,06,202
	Total- Public Sector Commercial Banks	2,34,060	74,96,306	34,11,438	1,11,41,805	5,70,369	1,22,51,398	1,14,25,638	2,42,47,405	3,52,819	89,47,647	44,15,177	1,37,15,643
B	R R B - KERALA GRAMIN BANK	9,547	1,55,726	14,532	1,79,805	1,30,904	17,01,163	1,30,347	19,62,414	51,815	7,86,468	55,477	8,93,760
	Total- Public Sector Banks including RRB	2,43,607	76,52,032	34,25,970	1,13,21,610	7,01,273	1,39,52,561	1,15,55,985	2,62,09,819	4,04,634	97,34,115	44,70,654	1,46,09,403
C	PRIVATE SECTOR COMMERCIAL BANKS												
1	AXIS BANK	7,408	4,39,669	3,77,974	8,25,051	7,681	3,29,374	11,96,178	15,33,234	16,854	64,701	1,63,603	2,45,158
2	BANDHAN BANK	0	3,002	1,868	4,870	0	403	20,512	20,916	0	8,585	32,336	40,921
3	CSB BANK	8,336	3,30,444	79,108	4,17,888	15,585	3,04,157	1,58,825	4,78,567	10,576	2,18,254	83,749	3,12,579
4	CITY UNION BANK	0	3,276	5,478	8,754	0	20,551	67,912	88,463	0	7,119	11,612	18,731
5	DHANLAXMI BANK	22,752	1,04,044	47,842	1,74,638	21,489	2,04,590	2,45,821	4,71,901	19,441	1,58,387	1,06,470	2,84,298
6	FEDERAL BANK	1,89,310	54,24,680	10,88,792	67,02,782	1,23,319	32,62,770	15,34,157	49,20,245	1,20,825	35,37,851	6,95,207	43,53,883
7	HDFC BANK	10,231	3,84,086	6,36,103	10,30,420	35,339	11,72,022	14,88,317	26,95,678	16,179	6,15,350	6,93,860	13,25,389
8	ICICI BANK	7,631	4,48,156	3,54,581	8,10,368	7,775	10,58,165	3,48,481	14,14,422	6,579	3,89,690	4,09,775	8,06,044
9	IDBI BANK	0	66,274	97,694	1,63,968	0	2,06,140	3,25,838	5,31,978	0	1,50,679	1,39,572	2,90,251
10	IDFC FIRST Bank	0	0	0	0	3,113	33,108	1,43,808	1,80,029	0	0	43,130	43,130
11	INDUS IND BANK	142	42,872	59,387	1,02,401	0	2,39,426	6,59,187	8,98,613	642	2,75,656	4,54,296	7,30,593
12	JAMMU & KASHMIR BANK	0	0	115	115	0	0	10,202	10,202	0	0	1,412	1,412
13	KARNATAKA BANK	54	4,541	2,581	7,176	738	28,728	58,822	88,287	826	15,180	11,093	27,099
14	KARUR VYSYA BANK	0	18,910	27,787	46,697	0	22,588	85,207	1,07,795	0	8,386	16,800	25,186
15	KOTAK MAHINDRA BANK	0	39,917	50,570	90,487	0	15,327	1,79,534	1,94,862	0	46,349	98,217	1,44,566
16	LAKSHMI VILAS BANK	0	345	979	1,324	0	699	22,634	23,333	0	1,279	4,567	5,846
17	RBL Bank	0	0	0	0	2,687	115	3,835	6,637	181	3,148	13,869	17,198
18	SOUTH INDIAN BANK	1,05,825	18,51,339	5,55,623	25,12,787	1,04,815	15,83,753	9,89,089	26,77,658	95,211	13,51,080	4,09,906	18,56,197
19	T.N.MERCANTILE BANK	0	9,314	7,636	16,950	0	22,797	39,247	62,044	0	6,845	36,626	43,471
20	YES BANK	0	11,404	64,811	76,215	0	17,524	3,36,443	3,53,967	0	7,907	46,203	54,110
	Total- Pvt Sector Commercial Banks	3,51,689	91,82,272	34,58,929	1,29,92,889	3,22,541	85,22,238	79,14,051	1,67,58,830	2,87,314	68,66,445	34,72,302	1,06,26,061
D	SMALL FINANCE BANKS												
1	ESAF	28,014	1,36,740	1,10,351	2,75,105	1,25,468	3,38,233	78,203	5,41,905	46,122	1,21,778	81,208	2,49,107
2	Ujjivan Small Finance Bank	0	0	0	0	0	13,297	20,853	34,150	0	0	0	0
	Total- Small Finance Banks	28,014	1,36,740	1,10,351	2,75,105	1,25,468	3,51,531	99,056	5,76,055	46,122	1,21,778	81,208	2,49,107
	Total - Commercial Banks + RRB + SFB	6,23,310	1,69,71,044	69,95,250	2,45,89,604	11,49,283	2,28,26,329	1,95,69,092	4,35,44,704	7,38,070	1,67,22,337	80,24,164	2,54,84,571
E	CO-OPERATIVE BANKS												
1	DIST CO-OPERATIVE BANKS	12	117	0	129	2,19,941	1,32,705	0	3,52,645	29,316	20,996	0	50,312
2	KSCARDB (incl. PCARDBs)	0	0	0	0	5,96,864	1,60,687	56,308	8,13,859	0	0	0	0
3	KSCB	0	206	0	206	14,40,077	18,57,908	9,75,198	42,73,183	3,09,820	4,15,238	2,78,530	10,03,588
	Total Co-operative Banks	12	323	0	335	22,56,882	21,51,300	10,31,506	54,39,688	3,39,136	4,36,234	2,78,530	10,53,900
	Total - Banking Sector	6,23,323	1,69,71,367	69,95,250	2,45,89,940	34,06,164	2,49,77,629	2,06,00,598	4,89,84,391	10,77,206	1,71,58,572	83,02,694	2,65,38,471

10.3. BANKING STATISTICS - C D RATIO, INVESTMENTS AND C+I D RATIO AS AT JUNE 2022								
Sl. No.	BANK	CD Ratio				Investment (Rs.in lakhs)	Adv. + Investment (Rs.in lakhs)	C+I :D Ratio
		Rural	S. Urban	Urban	Total			
A	PUBLIC SECTOR COMMERCIAL BANKS							
1	BANK OF BARODA	123.54	91.89	123.71	104.39	0	15,23,639	104.39
2	BANK OF INDIA	161.96	95.89	103.84	100.53	0	5,22,126	100.53
3	BANK OF MAHARASHTRA	0.00	227.41	1422.98	1174.41	0	5,20,700	1174.41
4	CANARA BANK	102.21	90.96	122.56	101.14	1,58,090	57,44,778	104.00
5	CENTRAL BANK OF INDIA	141.55	71.94	156.98	100.22	0	6,02,987	100.22
6	INDIAN BANK	36.06	56.90	131.53	88.34	0	10,03,375	88.34
7	INDIAN OVERSEAS BANK	41.46	45.91	71.19	52.45	0	6,83,721	52.45
8	PUNJAB & SIND BANK	0.00	0.00	97.57	97.57	0	20,466	97.57
9	PUNJAB NATIONAL BANK	53.01	50.75	107.86	76.41	0	8,30,343	76.41
10	STATE BANK OF INDIA	56.16	43.40	65.99	51.55	25,04,300	1,26,60,450	64.26
11	UCO BANK	163.93	139.57	333.71	240.19	0	3,89,103	240.19
12	UNION BANK OF INDIA	71.95	78.16	104.59	91.40	1,55,464	25,63,570	97.30
	Total- Public Sector Commercial Banks	72.62	58.08	92.77	70.91	28,17,854	2,70,65,258	79.15
B	R R B - KERALA GRAMIN BANK	114.37	103.82	55.66	98.75	4,13,081	23,75,495	119.53
	Total- Public Sector Banks including RRB	77.93	61.38	92.08	72.44	32,30,935	2,94,40,753	81.37

10.3. BANKING STATISTICS - C D RATIO, INVESTMENTS AND C+I D RATIO AS AT JUNE 2022								
Sl. No.	BANK	CD Ratio				Investment (Rs.in lakhs)	Adv. + Investment (Rs.in lakhs)	C+I :D Ratio
		Rural	S. Urban	Urban	Total			
C	PRIVATE SECTOR COMMERCIAL BANKS							
1	AXIS BANK	20.02	41.66	124.82	85.79	0	15,33,234	85.79
2	BANDHAN BANK	0.00	0.59	6.86	5.70	0	20,916	5.70
3	CSB BANK	46.89	34.52	52.69	39.36	0	4,78,567	39.36
4	CITY UNION BANK	0.00	91.59	152.76	132.24	0	88,463	132.24
5	DHANLAXMI BANK	36.27	48.18	52.88	49.74	9,675	4,81,576	50.76
6	FEDERAL BANK	36.92	35.19	67.52	41.43	73,741	49,93,987	42.05
7	HDFC BANK	107.44	100.04	82.72	89.74	0	26,95,678	89.74
8	ICICI BANK	43.88	115.16	35.43	73.66	0	14,14,422	73.66
9	IDBI BANK	0.00	74.44	118.08	96.22	0	5,31,978	96.22
10	IDFC FIRST Bank	0.00	0.00	136.38	170.73	0	1,80,029	170.73
11	INDUS IND BANK	0.00	92.93	159.17	133.65	0	8,98,613	133.65
12	JAMMU & KASHMIR BANK	0.00	0.00	470.22	470.22	0	10,202	470.22
13	KARNATAKA BANK	41.06	70.02	143.71	105.41	0	88,287	105.41
14	KARUR VYSYA BANK	0.00	46.45	74.86	66.35	0	1,07,795	66.35
15	KOTAK MAHINDRA BANK	0.00	16.98	111.37	77.48	0	1,94,862	77.48
16	LAKSHMI VILAS BANK	0.00	2.63	125.44	52.26	0	23,333	52.26
17	RBL Bank	747.06	1.80	8.96	13.39	0	6,637	13.39
18	SOUTH INDIAN BANK	42.54	41.41	68.91	48.63	31,673	27,09,331	49.20
19	T.N.MERCANTILE BANK	0.00	84.30	46.33	55.52	0	62,044	55.52
20	YES BANK	0.00	53.63	125.42	117.63	3,00,920	6,54,887	217.63
	Total- Pvt Sector Commercial Banks	42.18	46.88	78.47	57.73	4,16,010	1,71,74,840	59.16
D	SMALL FINANCE BANKS							
1	ESAF	98.65	70.11	15.93	49.24	0	5,41,905	49.24
2	Ujjivan Small Finance Bank	0.00	31.34	34.69	33.30	0	34,150	33.30
	Total- Small Finance Banks	98.65	66.98	17.98	47.88	0	5,76,055	47.88
	Total - Commercial Banks + RRB + SFB	64.14	55.09	84.40	65.56	36,46,945	4,71,91,648	71.06
E	CO-OPERATIVE BANKS							
1	DIST CO-OPERATIVE BANKS	106.73	52.71	0.00	77.03	1,83,450	5,36,095	117.10
2	KSCARDB (incl. PCARDBs)	2953.16	1869.11	2008.85	2574.61	25,104	8,38,963	2654.02
3	KSCB	67.81	65.60	51.00	62.22	38,11,047	80,84,230	117.71
	Total Co-operative Banks	96.04	69.56	53.87	73.94	40,19,601	94,59,288	128.57
	Total - Banking Sector	82.24	56.09	82.07	66.40	76,66,545	5,66,50,936	76.79

10.4. ADVANCES OUTSTANDING UNDER PRIORITY SECTOR AS AT JUNE 2022													
Sl. No.	BANK	(Rs. in Lakhs)											
		AGRICULTURE		% to Total Adv	MSME		% to Total Adv	OTHER PRIORITY SECTOR		% to Total Adv	TOTAL PRIORITY SECTOR ADVANCES		% to Total Adv
		A/cs	Amount		A/cs	Amount		A/cs	Amount		A/cs	Amount	
A	PUBLIC SECTOR COMMERCIAL BANKS												
1	BANK OF BARODA	2,34,138	4,09,526	27	28,119	1,58,807	10	30,342	1,84,402	12	2,92,599	7,52,736	49
2	BANK OF INDIA	1,01,335	1,39,871	27	20,526	74,642	14	14,070	77,436	15	1,35,931	2,91,950	56
3	BANK OF MAHARASHTRA	1,939	10,283	2	1,470	76,466	15	1,277	4,397	1	4,686	91,145	18
4	CANARA BANK	14,30,235	22,09,979	40	1,95,895	8,15,154	15	1,40,554	8,02,393	14	17,66,684	38,27,525	69
5	CENTRAL BANK OF INDIA	1,56,513	2,49,296	41	12,239	47,840	8	16,960	99,531	17	1,85,712	3,96,667	66
6	INDIAN BANK	1,60,171	2,10,278	21	32,018	2,30,408	23	13,406	1,06,709	11	2,05,595	5,47,395	55
7	INDIAN OVERSEAS BANK	1,82,555	2,36,230	35	36,426	1,34,558	20	20,769	1,04,310	15	2,39,750	4,75,098	69
8	PUNJAB & SIND BANK	5	28	0	458	2,992	15	333	2,725	13	796	5,744	28
9	PUNJAB NATIONAL BANK	38,628	66,090	8	19,848	1,38,133	17	29,203	1,68,881	20	87,679	3,73,104	45
10	STATE BANK OF INDIA	7,62,892	13,30,800	13	64,905	10,04,885	10	1,79,326	11,44,734	11	10,07,123	34,80,419	34
11	UCO BANK	18,088	26,698	7	3,15,354	1,44,147	37	16,592	1,05,533	27	3,50,034	2,76,378	71
12	UNION BANK OF INDIA	2,81,998	4,56,438	19	70,496	3,17,948	13	67,626	3,52,921	15	4,20,120	11,27,307	47
	Total- Public Sector Commercial Banks	33,68,497	53,45,517	22	7,97,754	31,45,981	13	5,30,458	31,53,971	13	46,96,709	1,16,45,469	48
B	R R B - KERALA GRAMIN BANK	12,86,321	13,33,183	68	74,038	1,38,456	7	98,928	3,78,290	19	14,59,287	18,49,930	94
	Total- Public Sector Banks including RRB	46,54,818	66,78,700	25	8,71,792	32,84,437	13	6,29,386	35,32,261	13	61,55,996	1,34,95,398	51

10.4. ADVANCES OUTSTANDING UNDER PRIORITY SECTOR AS AT JUNE 2022

TOTAL ADVANCES OUTSTANDING UNDER PRIORITY SECTOR ADVANCE SCHEME 2011													
											(Rs. in Lakhs)		
Sl. No.	BANK	AGRICULTURE		% to Total Adv	MSME		% to Total Adv	OTHER PRIORITY SECTOR		% to Total Adv	TOTAL PRIORITY SECTOR ADVANCES		% to Total Adv
		A/cs	Amount		A/cs	Amount		A/cs	Amount		A/cs	Amount	
C	PRIVATE SECTOR COMMERCIAL BANKS												
1	AXIS BANK	37,600	1,71,389	11	5,210	3,29,249	21	62,882	1,19,024	8	1,05,692	6,19,662	40
2	BANDHAN BANK	5	58	0	39	10,765	51	0	0	0	44	10,823	52
3	CSB BANK	2,05,815	2,72,917	57	1,754	52,544	11	3,742	7,317	2	2,11,311	3,32,779	70
4	CITY UNION BANK	4,920	10,064	11	882	47,808	54	172	1,129	1	5,974	59,002	67
5	DHANLAXMI BANK	56,214	1,33,636	28	1,918	91,947	19	4,548	28,946	6	62,680	2,54,529	54
6	FEDERAL BANK	4,98,686	10,08,305	20	17,345	8,50,704	17	37,914	2,25,171	5	5,53,945	20,84,180	42
7	HDFC BANK	2,72,476	2,63,896	10	1,37,821	3,34,360	12	14,551	94,953	4	4,24,848	6,93,209	26
8	ICICI BANK	16,483	70,113	5	12,889	3,21,186	23	5,147	49,882	4	34,519	4,41,180	31
9	IDBI BANK	44,845	1,26,388	24	4,613	66,443	12	3,368	27,541	5	52,826	2,20,372	41
10	IDFC FIRST Bank	1,76,871	56,084	31	6,602	15,492	9	45,921	12,961	7	2,29,394	84,537	47
11	INDUS IND BANK	3,40,892	72,389	8	95,884	1,55,247	17	455	112	0	4,37,231	2,27,748	25
12	JAMMU & KASHMIR BANK	1	6	0	273	1,918	19	74	639	6	348	2,563	25
13	KARNATAKA BANK	1,612	9,345	11	1,064	32,105	36	1,139	9,430	11	3,815	50,880	58
14	KARUR VYSYA BANK	5,055	7,753	7	224	7,284	7	371	2,198	2	5,650	17,235	16
15	KOTAK MAHINDRA BANK	697	29,401	15	2,712	72,896	37	116	633	0	3,525	1,02,929	53
16	LAKSHMI VILAS BANK	465	553	2	26	494	2	21	5,483	24	512	6,529	28
17	RBL Bank	27,804	3,010	45	0	0	0	5,819	783	12	33,623	3,793	57
18	SOUTH INDIAN BANK	3,24,922	6,76,534	25	18,291	7,07,496	26	19,048	1,23,251	5	3,62,261	15,07,281	56
19	T.N.MERCANTILE BANK	6,648	10,692	17	1,349	16,767	27	860	6,711	11	8,857	34,170	55
20	YES BANK	20	2,830	1	2,666	1,17,970	33	291	5,471	2	2,977	1,26,271	36
	Total- Pvt Sector Commercial Banks	20,22,031	29,25,363	17	3,11,562	32,32,676	19	2,06,439	7,21,633	4	25,40,032	68,79,671	41
D	SMALL FINANCE BANKS												
1	ESAF	8,03,700	2,93,338	54	3,09,785	1,22,082	23	2,85,651	74,677	14	13,99,136	4,90,096	90
2	Ujjivan Small Finance Bank	24,062	6,715	20	13,471	2,502	7	33,753	13,780	40	71,286	22,997	67
	Total- Small Finance Banks	8,27,762	3,00,052	52	3,23,256	1,24,584	22	3,19,404	88,457	15	14,70,422	5,13,093	89
Total - Commercial Banks + RRB + SFB		75,04,611	99,04,115	23	15,06,610	66,41,697	15	11,55,229	43,42,350	10	1,01,66,450	2,08,88,162	48
E	CO-OPERATIVE BANKS												
1	DIST CO-OPERATIVE BANKS	587	19,767	6	2,609	31,028	9	44,075	1,16,630	33	47,271	1,67,424	47
2	KSCARDB (incl. PCARDBs)	2,16,740	3,14,111	39	46,123	92,263	11	2,07,790	4,07,485	50	4,70,653	8,13,859	100
3	KSCB	1,92,840	6,80,713	16	47,109	1,81,031	4	3,69,891	16,39,971	38	6,09,840	25,01,715	59
	Total Co-operative Banks	4,10,167	10,14,590	19	95,841	3,04,322	6	6,21,756	21,64,085	40	11,27,764	34,82,998	64
Total - Banking Sector		79,14,778	1,09,18,705	22	16,02,451	69,46,019	14	17,76,985	65,06,435	13	1,12,94,214	2,43,71,160	50

10.5. ADVANCES OUTSTANDING IN AGRICULTURE SECTOR AS AT JUNE 2022											
Sl. No.	BANK	OF TOTAL AGRICULTURE OUTSTANDING (PRIORITY)								TOTAL AGRICULTURE OUTSTANDING (PRIORITY)	
		Farm Credit				Agri Infrastructure		Ancillary Activities			
		Short Term Loans		Term Loans							
		A/cs	Amount	A/cs	Amount	A/cs	Amount	A/cs	Amount	A/cs	Amount
A	PUBLIC SECTOR COMMERCIAL BANKS										
1	BANK OF BARODA	79,617	1,24,149	1,51,723	2,52,473	104	880	2,694	32,025	2,34,138	4,09,526
2	BANK OF INDIA	56,613	71,712	40,997	51,953	8	27	3,717	16,179	1,01,335	1,39,871
3	BANK OF MAHARASHTRA	939	5,018	101	585	3	12	896	4,668	1,939	10,283
4	CANARA BANK	9,14,310	13,73,750	4,99,262	7,36,118	1,041	2,304	15,622	97,807	14,30,235	22,09,979
5	CENTRAL BANK OF INDIA	1,34,848	1,95,804	11,158	12,665	10,497	40,268	10	560	1,56,513	2,49,296
6	INDIAN BANK	1,50,073	1,92,203	6,995	5,763	23	44	3,080	12,269	1,60,171	2,10,278
7	INDIAN OVERSEAS BANK	18,565	32,782	30,727	44,988	1,32,852	1,58,241	411	218	1,82,555	2,36,230
8	PUNJAB & SIND BANK	0	0	1	25	0	0	4	2	5	28
9	PUNJAB NATIONAL BANK	29,431	41,441	5,109	7,101	972	1,721	3,116	15,827	38,628	66,090
10	STATE BANK OF INDIA	6,60,098	11,44,511	1,02,745	1,85,735	10	541	39	13	7,62,892	13,30,800
11	UCO BANK	2,488	4,526	15,420	21,164	22	68	158	940	18,088	26,698
12	UNION BANK OF INDIA	2,04,029	3,02,517	71,001	1,12,482	417	775	6,551	40,664	2,81,998	4,56,438
	Total- Public Sector Commercial Banks	22,51,011	34,88,413	9,35,239	14,31,052	1,45,949	2,04,881	36,298	2,21,172	33,68,497	53,45,517
B	R R B - KERALA GRAMIN BANK	12,85,872	13,32,373	449	810	0	0	0	0	12,86,321	13,33,183
	Total- Public Sector Banks including RRB	35,36,883	48,20,786	9,35,688	14,31,861	1,45,949	2,04,881	36,298	2,21,172	46,54,818	66,78,700

10.5. ADVANCES OUTSTANDING IN AGRICULTURE SECTOR AS AT JUNE 2022											
											(Rs.in lakhs)
Sl. No	BANK	OF TOTAL AGRICULTURE OUTSTANDING (PRIORITY)								TOTAL AGRICULTURE OUTSTANDING (PRIORITY)	
		Farm Credit				Agri Infrastructure		Ancillary Activities			
		Short Term Loans		Term Loans							
		A/cs	Amount	A/cs	Amount	A/cs	Amount	A/cs	Amount	A/cs	Amount
C	PRIVATE SECTOR COMMERCIAL BANKS										
1	AXIS BANK	1,086	22,280	36,308	1,03,163	4	829	202	45,116	37,600	1,71,389
2	BANDHAN BANK	0	0	1	6	0	0	4	52	5	58
3	CSB BANK	51,357	77,435	1,53,961	1,94,666	31	38	466	778	2,05,815	2,72,917
4	CITY UNION BANK	4,890	6,888	10	183	0	0	20	2,993	4,920	10,064
5	DHANLAXMI BANK	41,872	71,471	14,204	60,038	0	0	138	2,127	56,214	1,33,636
6	FEDERAL BANK	4,89,627	8,56,468	6,563	30,722	30	2,256	2,466	1,18,859	4,98,686	10,08,305
7	HDFC BANK	1,445	40,829	2,70,874	2,02,549	4	135	153	20,383	2,72,476	2,63,896
8	ICICI BANK	13,826	61,181	2,617	6,275	0	0	40	2,657	16,483	70,113
9	IDBI BANK	37,712	1,09,478	6,514	12,729	0	0	619	4,181	44,845	1,26,388
10	IDFC FIRST Bank	0	0	1,76,871	56,084	0	0	0	0	1,76,871	56,084
11	INDUS IND BANK	177	4,232	3,40,715	68,157	0	0	0	0	3,40,892	72,389
12	JAMMU & KASHMIR BANK	0	0	1	6	0	0	0	0	1	6
13	KARNATAKA BANK	1,517	2,809	14	191	1	11	80	6,334	1,612	9,345
14	KARUR VYSSYA BANK	5,054	7,750	0	0	0	0	1	3	5,055	7,753
15	KOTAK MAHINDRA BANK	156	6,317	138	4,428	18	408	385	18,248	697	29,401
16	LAKSHMI VILAS BANK	326	345	27	22	81	115	31	72	465	553
17	RBL Bank	0	0	27,804	3,010	0	0	0	0	27,804	3,010
18	SOUTH INDIAN BANK	3,22,947	5,78,805	456	4,438	263	1,038	1,256	92,253	3,24,922	6,76,534
19	T.N.MERCANTILE BANK	5,929	6,045	696	1,050	0	0	23	3,598	6,648	10,692
20	YES BANK	0	0	8	2,020	0	0	12	810	20	2,830
	Total- Pvt Sector Commercial Banks	9,77,921	18,52,333	10,37,782	7,49,736	432	4,829	5,896	3,18,464	20,22,031	29,25,363
D	SMALL FINANCE BANKS										
1	ESAF	19	153	8,03,681	2,93,184	0	0	0	0	8,03,700	2,93,338
2	Ujjivan Small Finance Bank	0	0	24,062	6,715	0	0	0	0	24,062	6,715
	Total- Small Finance Banks	19	153	8,27,743	2,99,899	0	0	0	0	8,27,762	3,00,052
	Total - Commercial Banks + RRB + SFB	45,14,823	66,73,273	28,01,213	24,81,497	1,46,381	2,09,710	42,194	5,39,636	75,04,611	99,04,115
E	CO-OPERATIVE BANKS										
1	DIST CO-OPERATIVE BANKS	569	18,766	18	1,001	0	0	0	0	587	19,767
2	KSCARDB (incl. PCARDBs)	25,004	29,187	1,91,106	2,84,021	0	0	630	903	2,16,740	3,14,111
3	KSCB	1,80,174	6,42,387	12,666	38,325	0	0	0	0	1,92,840	6,80,713
	Total Co-operative Banks	2,05,747	6,90,340	2,03,790	3,23,347	0	0	630	903	4,10,167	10,14,590
	Total - Banking Sector	47,20,570	73,63,613	30,05,003	28,04,844	1,46,381	2,09,710	42,824	5,40,539	79,14,778	1,09,18,705

10.6. TOTAL OUTSTANDING UNDER MICRO, SMALL AND MEDIUM ENTERPRISES (MSME) AND LARGE ENTERPRISES AS AT JUNE 2022

(Rs. in lakhs)

Sl. No.	BANK	Of Total MSME Priority																							
		Micro Enterprises								Small Enterprises								Medium Enterprises							
		Manufacturing Sector		Services Sector		Retail Trade		Total		Manufacturing Sector		Services Sector		Retail Trade		Total		Manufacturing Sector		Services Sector		Retail Trade		Total	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
A	PUBLIC SECTOR COMMERCIAL BANKS																								
1	BANK OF BARODA	17,555	82,663	6,508	28,868	3,373	6,144	27,436	1,17,675	400	21,801	150	7,605	85	6,067	635	35,473	32	150	8	4,399	8	1,111	48	5,660
2	BANK OF INDIA	2,263	13,616	13,589	34,185	4,319	7,882	20,171	55,683	75	6,249	246	12,112	27	458	348	18,819	6	89	0	0	1	50	7	139
3	BANK OF MAHARASHTRA	124	815	1,323	74,359	11	97	1,458	75,271	3	161	7	612	1	162	11	935	1	260	0	0	0	0	1	260
4	CANARA BANK	17,256	75,053	1,60,122	3,24,961	3,139	40,083	1,80,517	4,40,097	2,107	70,708	8,830	1,60,658	0	0	10,937	2,31,366	196	32,060	423	52,845	0	0	619	84,905
5	CENTRAL BANK OF INDIA	14	422	79	1,668	0	0	93	2,090	1,897	7,875	7,846	19,202	796	2,549	10,539	29,626	215	11,880	366	273	0	0	581	12,153
6	INDIAN BANK	2,312	10,846	23,492	74,906	328	6,391	26,132	92,143	677	90,638	5,136	30,324	0	0	5,813	1,20,962	17	8,319	56	8,983	0	0	73	17,302
7	INDIAN OVERSEAS BANK	925	3,298	988	3,354	381	748	2,294	7,400	5,512	38,571	27,892	55,193	314	814	33,718	94,578	213	18,432	201	14,148	0	0	414	32,580
8	PUNJAB & SIND BANK	252	1,219	120	826	81	588	453	2,632	3	276	2	84	0	0	5	360	0	0	0	0	0	0	0	0
9	PUNJAB NATIONAL BANK	1,986	7,703	15,428	55,069	0	0	17,414	62,772	317	14,880	1,937	36,649	0	0	2,254	51,529	20	2,420	160	21,412	0	0	180	23,833
10	STATE BANK OF INDIA	8,581	89,640	18,347	1,53,815	27,732	1,66,995	54,660	4,10,450	1,499	1,42,804	3,369	1,33,754	4,683	1,13,017	9,551	3,89,575	219	1,05,306	306	70,719	169	28,835	694	2,04,860
11	UCO BANK	19	83	3,10,046	87,155	3,946	13,105	3,14,011	1,00,343	14	5,906	908	32,426	417	4,427	1,339	42,759	0	0	4	1,045	0	0	4	1,045
12	UNION BANK OF INDIA	29,612	45,412	9,876	9,216	26,683	1,11,308	66,171	1,65,936	1,412	25,618	716	7,612	1,714	85,556	3,842	1,18,786	146	9,225	83	3,786	254	20,214	483	33,225
	Total- Public Sector Commercial Banks	80,899	3,30,769	5,59,918	8,48,382	69,993	3,53,341	7,10,810	15,32,493	13,916	4,25,487	57,039	4,96,232	8,037	2,13,050	78,992	11,34,769	1,065	1,88,141	1,607	1,77,611	432	50,210	3,104	4,15,963
B	R R B - KERALA GRAMIN BANK	14,683	37,254	33,162	55,325	26,193	45,877	74,038	1,38,456	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Total- Public Sector Banks including RRB	95,582	3,68,023	5,93,080	9,03,708	96,186	3,99,219	7,84,848	16,70,950	13,916	4,25,487	57,039	4,96,232	8,037	2,13,050	78,992	11,34,769	1,065	1,88,141	1,607	1,77,611	432	50,210	3,104	4,15,963

10.6. TOTAL OUTSTANDING UNDER MICRO, SMALL AND MEDIUM ENTERPRISES (MSME) AND LARGE ENTERPRISES AS AT JUNE 2022

(Rs. in lakhs)

Sl. No.	BANK	Of Total MSME Priority																							
		Micro Enterprises								Small Enterprises								Medium Enterprises							
		Manufacturing Sector		Services Sector		Retail Trade		Total		Manufacturing Sector		Services Sector		Retail Trade		Total		Manufacturing Sector		Services Sector		Retail Trade		Total	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
C	PRIVATE SECTOR COMMERCIAL BANKS																								
1	AXIS BANK	861	33,724	1,732	68,640	7	154	2,600	1,02,518	763	49,952	1,345	88,054	4	262	2,112	1,38,268	264	39,339	232	48,779	2	344	498	88,462
2	BANDHAN BANK	0	0	34	295	0	0	34	295	0	0	3	32	0	0	3	32	0	0	0	0	0	0	0	0
3	CSB BANK	414	7,622	1,101	11,724	0	0	1,515	19,345	63	7,764	145	11,702	0	0	208	19,466	5	4,803	26	8,931	0	0	31	13,733
4	CITY UNION BANK	94	1,815	471	17,639	0	0	565	19,454	60	4,730	200	15,341	25	2,681	285	22,752	6	1,069	26	4,533	0	0	32	5,602
5	DHANLAXMI BANK	556	9,764	725	17,988	181	1,739	1,462	29,490	168	20,493	239	22,332	0	0	407	42,825	24	11,417	25	8,216	0	0	49	19,632
6	FEDERAL BANK	3,463	68,511	9,383	2,82,385	0	0	12,846	3,50,896	1,106	97,230	2,783	2,67,455	0	0	3,889	3,64,685	280	70,273	330	64,850	0	0	610	1,35,123
7	HDFC BANK	39,993	34,199	91,704	72,280	0	0	1,31,697	1,06,479	1,285	51,241	3,593	85,242	0	0	4,878	1,36,483	547	47,650	699	43,747	0	0	1,246	91,398
8	ICICI BANK	1,006	26,164	5,077	82,104	0	0	6,083	1,08,267	1,192	47,285	4,647	1,17,768	0	0	5,839	1,65,053	657	19,099	310	28,767	0	0	967	47,866
9	IDBI BANK	516	9,417	2,783	27,320	1,070	6,711	4,369	43,448	43	4,708	115	9,927	61	4,477	219	19,112	1	37	10	1,543	14	2,303	25	3,884
10	IDFC FIRST Bank	119	3,142	6,331	8,361	0	0	6,450	11,502	52	899	95	2,627	0	0	147	3,526	5	463	0	0	0	0	5	463
11	INDUS IND BANK	38,197	10,542	50,535	78,102	0	0	88,732	88,644	16	2,702	6,866	53,683	0	0	6,882	56,386	10	3,941	260	6,277	0	0	270	10,218
12	JAMMU & KASHMIR BANK	1	3	43	144	219	1,690	263	1,837	0	0	10	81	0	0	10	81	0	0	0	0	0	0	0	0
13	KARNATAKA BANK	73	637	460	6,340	319	2,862	852	9,839	9	116	150	12,482	40	3,642	199	16,239	0	0	13	6,028	0	0	13	6,028
14	KARUR VYSYA BANK	35	635	34	618	85	2,774	154	4,027	12	544	17	819	31	1,308	60	2,671	2	116	3	183	5	287	10	586
15	KOTAK MAHINDRA BANK	278	4,624	1,292	21,135	0	0	1,570	25,759	336	12,004	635	17,001	0	0	971	29,006	91	12,628	80	5,504	0	0	171	18,131
16	LAKSHMI VILAS BANK	10	146	5	20	8	198	23	364	1	40	2	90	0	0	3	130	0	0	0	0	0	0	0	0
17	RBL Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
18	SOUTH INDIAN BANK	2,456	37,025	4,990	1,12,088	5,881	70,427	13,327	2,19,541	1,125	84,668	1,790	1,49,413	1,311	1,03,924	4,226	3,38,004	297	64,522	340	55,760	101	29,669	738	1,49,951
19	T.N.MERCANTILE BANK	183	2,845	1,138	12,423	0	0	1,321	15,268	11	332	14	962	0	0	25	1,294	3	205	0	0	0	0	3	205
20	YES BANK	333	11,077	876	15,204	0	0	1,209	26,281	287	7,201	920	33,981	0	0	1,207	41,182	122	3,350	128	47,156	0	0	250	50,506
	Total- Pvt Sector Commercial Banks	88,588	2,61,890	1,78,714	8,34,809	7,770	86,555	2,75,072	11,83,255	6,529	3,91,909	23,569	8,88,991	1,472	1,16,293	31,570	13,97,194	2,314	2,78,910	2,482	3,30,275	122	32,604	4,918	6,41,789
D	SMALL FINANCE BANKS																								
1	ESAF	1,17,270	39,390	1,16,847	43,120	75,668	39,572	3,09,785	1,22,082	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2	Ujivan Small Finance Bank	2,789	418	10,679	1,930	0	0	13,468	2,348	1	57	2	97	0	0	3	154	0	0	0	0	0	0	0	0
	Total- Small Finance Banks	1,20,059	39,808	1,27,526	45,049	75,668	39,572	3,23,253	1,24,430	1	57	2	97	0	0	3	154	0	0	0	0	0	0	0	0
	Total - Commercial Banks + RRB + SFB	3,04,229	6,69,722	8,99,320	17,83,566	1,79,624	5,25,346	13,83,173	29,78,635	20,446	8,17,453	80,610	13,85,319	9,509	3,29,343	1,10,565	25,32,116	3,379	4,67,052	4,089	5,07,886	554	82,814	8,022	10,57,752
E	CO-OPERATIVE BANKS																								
1	DIST CO-OPERATIVE BANKS	0	0	0	0	2,594	28,651	2,594	28,651	0	0	0	0	15	2,377	15	2,377	0	0	0	0	0	0	0	0
2	KSCARDB (incl. PCARDBs)	22,023	51,012	17,287	29,064	6,813	12,187	46,123	92,263	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3	KSCB	15,985	69,500	3,420	10,909	16,340	65,628	35,745	1,46,037	282	536	51	3,643	10,927	29,521	11,260	33,700	104	1,295	0	0	0	0	104	1,295
	Total Co-operative Banks	38,008	1,20,512	20,707	39,973	25,747	1,06,466	84,462	2,66,951	282	536	51	3,643	10,942	31,898	11,275	36,076	104	1,295	0	0	0	0	104	1,295
	Total - Banking Sector	3,42,237	7,90,234	9,20,027	18,23,539	2,05,371	6,31,812	14,67,635	32,45,585	20,728	8,17,989	80,661	13,88,962	20,451	3,61,241	1,21,840	25,68,192	3,483	4,68,347	4,089	5,07,886	554	82,814	8,126	10,59,047

10.6. TOTAL OUTSTANDING UNDER MICRO, SMALL AND MEDIUM ENTERPRISES (MSME) AND LARGE ENTERPRISES AS AT JUNE 2022

(Rs. in lakhs)

Sl. No.	BANK	Large Enterprises								Total MSME										Total Industrial Advances								Retail Trade	
		Manufacturing Sector		Services Sector		Retail Trade		Total		Manufacturing Sector		Services Sector		Retail Trade		Other MSMEs		TOTAL		Manufacturing Sector		Services Sector		Total		Total			
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount		
A	PUBLIC SECTOR COMMERCIAL BANKS																												
1	BANK OF BARODA	0	0	0	0	0	0	0	0	17,987	1,04,614	6,666	40,872	3,466	13,321	0	0	28,119	1,58,807	17,987	1,04,614	6,666	40,872	24,653	1,45,486	3,466	13,321		
2	BANK OF INDIA	0	0	0	0	0	0	0	0	2,344	19,955	13,835	46,297	4,347	8,390	0	0	20,526	74,642	2,344	19,955	13,835	46,297	16,179	66,252	4,347	8,390		
3	BANK OF MAHARASHTRA	0	0	0	0	0	0	0	0	128	1,236	1,330	74,971	12	259	0	0	1,470	76,466	128	1,236	1,330	74,971	1,458	76,207	12	259		
4	CANARA BANK	0	0	0	0	0	0	0	0	19,559	1,77,821	1,69,375	5,38,464	3,139	40,083	3,822	58,785	1,95,895	8,15,154	19,559	1,77,821	1,69,375	5,38,464	1,88,934	7,16,285	3,139	40,083		
5	CENTRAL BANK OF INDIA	0	0	0	0	0	0	0	0	2,126	20,177	8,291	21,143	796	2,549	1,026	3,971	12,239	47,840	2,126	20,177	8,291	21,143	10,417	41,320	796	2,549		
6	INDIAN BANK	0	0	0	0	0	0	0	0	3,006	1,09,803	28,684	1,14,214	328	6,391	0	0	32,018	2,30,408	3,006	1,09,803	28,684	1,14,214	31,690	2,24,017	328	6,391		
7	INDIAN OVERSEAS BANK	0	0	0	0	0	0	0	0	6,650	60,301	29,081	72,695	695	1,562	0	0	36,426	1,34,558	6,650	60,301	29,081	72,695	35,731	1,32,996	695	1,562		
8	PUNJAB & SIND BANK	0	0	0	0	0	0	0	0	255	1,494	122	910	81	588	0	0	458	2,992	255	1,494	122	910	377	2,405	81	588		
9	PUNJAB NATIONAL BANK	0	0	0	0	0	0	0	0	2,323	25,003	17,525	1,13,130	0	0	0	0	19,848	1,38,133	2,323	25,003	17,525	1,13,130	19,848	1,38,133	0	0		
10	STATE BANK OF INDIA	4,391	88,566	20,281	7,62,402	8,425	1,15,895	33,097	9,66,863	10,299	3,37,750	22,022	3,58,288	32,584	3,08,847	0	0	64,905	10,04,885	14,690	4,26,316	42,303	11,20,690	56,993	15,47,006	41,009	4,24,742		
11	UCO BANK	0	0	0	0	0	0	0	0	33	5,989	3,10,958	1,20,626	4,363	17,532	0	0	3,15,354	1,44,147	33	5,989	3,10,958	1,20,626	3,10,991	1,26,615	4,363	17,532		
12	UNION BANK OF INDIA	0	0	0	0	0	0	0	0	31,170	80,255	10,675	20,614	28,651	2,17,079	0	0	70,496	3,17,948	31,170	80,255	10,675	20,614	41,845	1,00,869	28,651	2,17,079		
	Total- Public Sector Commercial Banks	4,391	88,566	20,281	7,62,402	8,425	1,15,895	33,097	9,66,863	95,880	9,44,398	6,18,564	15,22,225	78,462	6,16,602	4,848	62,757	7,97,754	31,45,981	1,00,271	10,32,964	6,38,845	22,84,627	7,39,116	33,17,591	86,887	7,32,497		
B	R R B - KERALA GRAMIN BANK	0	0	0	1	0	0	0	1	14,683	37,254	33,162	55,325	26,193	45,877	0	0	74,038	1,38,456	14,683	37,254	33,162	55,326	47,845	92,580	26,193	45,877		
	Total- Public Sector Banks including RRB	4,391	88,566	20,281	7,62,403	8,425	1,15,895	33,097	9,66,864	1,10,563	9,81,652	6,51,726	15,77,550	1,04,655	6,62,479	4,848	62,757	8,71,792	32,84,437	1,14,954	10,70,218	6,72,007	23,39,953	7,86,961	34,10,170	1,13,080	7,78,374		

10.6. TOTAL OUTSTANDING UNDER MICRO, SMALL AND MEDIUM ENTERPRISES (MSME) AND LARGE ENTERPRISES AS AT JUNE 2022

(Rs. in lakhs)

Sl. No.	BANK	Large Enterprises								Total MSME										Total Industrial Advances								Retail Trade	
		Manufacturing Sector		Services Sector		Retail Trade		Total		Manufacturing Sector		Services Sector		Retail Trade		Other MSMEs		TOTAL		Manufacturing Sector		Services Sector		Total		Total			
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount		
C	PRIVATE SECTOR COMMERCIAL BANKS																												
1	AXIS BANK	0	0	0	0	0	0	0	0	1,888	1,23,015	3,309	2,05,474	13	760	0	0	5,210	3,29,249	1,888	1,23,015	3,309	2,05,474	5,197	3,28,489	13	760		
2	BANDHAN BANK	0	0	0	0	0	0	0	0	0	0	37	327	0	0	2	10,438	39	10,765	0	0	37	327	37	327	0	0		
3	CSB BANK	0	0	347	49,822	0	0	347	49,822	482	20,188	1,272	32,356	0	0	0	0	1,754	52,544	482	20,188	1,619	82,178	2,101	1,02,366	0	0		
4	CITY UNION BANK	0	0	5	229	34	1,034	39	1,263	160	7,614	697	37,513	25	2,681	0	0	882	47,808	160	7,614	702	37,742	862	45,356	59	3,715		
5	DHANLAXMI BANK	3	13,653	30	6,559	27	6,561	60	26,773	748	41,673	989	48,535	181	1,739	0	0	1,918	91,947	751	55,326	1,019	55,094	1,770	1,10,421	208	8,300		
6	FEDERAL BANK	89	46,930	229	1,10,977	0	0	318	1,57,907	4,849	2,36,013	12,496	6,14,690	0	0	0	0	17,345	8,50,704	4,938	2,82,943	12,725	7,25,667	17,663	10,08,610	0	0		
7	HDFC BANK	0	0	0	0	0	0	0	0	41,825	1,33,090	95,996	2,01,270	0	0	0	0	1,37,821	3,34,360	41,825	1,33,090	95,996	2,01,270	1,37,821	3,34,360	0	0		
8	ICICI BANK	0	0	0	0	0	0	0	0	2,855	92,547	10,034	2,28,638	0	0	0	0	12,889	3,21,186	2,855	92,547	10,034	2,28,638	12,889	3,21,186	0	0		
9	IDBI BANK	0	0	61	1,165	44	752	105	1,918	560	14,162	2,908	38,790	1,145	13,492	0	0	4,613	66,443	560	14,162	2,969	39,955	3,529	54,117	1,189	14,244		
10	IDFC FIRST Bank	0	0	0	0	0	0	0	0	176	4,504	6,426	10,988	0	0	0	0	6,602	15,492	176	4,504	6,426	10,988	6,602	15,492	0	0		
11	INDUS IND BANK	0	0	354	2,58,057	0	0	354	2,58,057	38,223	17,185	57,661	1,38,062	0	0	0	0	95,884	1,55,247	38,223	17,185	58,015	3,96,119	96,238	4,13,304	0	0		
12	JAMMU & KASHMIR BANK	0	0	0	0	0	0	0	0	1	3	53	225	219	1,690	0	0	273	1,918	1	3	53	225	54	229	219	1,690		
13	KARNATAKA BANK	1	20	9	1,658	3	1,374	13	3,052	82	753	623	24,849	359	6,503	0	0	1,064	32,105	83	773	632	26,507	715	27,280	362	7,877		
14	KARUR VYSYA BANK	0	0	0	0	0	0	0	0	49	1,295	54	1,620	121	4,369	0	0	224	7,284	49	1,295	54	1,620	103	2,915	121	4,369		
15	KOTAK MAHINDRA BANK	0	0	0	0	0	0	0	0	705	29,256	2,007	43,640	0	0	0	0	2,712	72,896	705	29,256	2,007	43,640	2,712	72,896	0	0		
16	LAKSHMI VILAS BANK	0	0	0	0	0	0	0	0	11	186	7	110	8	198	0	0	26	494	11	186	7	110	18	296	8	198		
17	RBL Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
18	SOUTH INDIAN BANK	0	0	0	0	0	0	0	0	3,878	1,86,215	7,120	3,17,262	7,293	2,04,020	0	0	18,291	7,07,496	3,878	1,86,215	7,120	3,17,262	10,998	5,03,476	7,293	2,04,020		
19	T.N.MERCANTILE BANK	0	0	0	0	0	0	0	0	197	3,382	1,152	13,385	0	0	0	0	1,349	16,767	197	3,382	1,152	13,385	1,349	16,767	0	0		
20	YES BANK	0	0	0	0	0	0	0	0	742	21,628	1,924	96,341	0	0	0	0	2,666	1,17,970	742	21,628	1,924	96,341	2,666	1,17,970	0	0		
	Total- Pvt Sector Commercial Banks	93	60,603	1,035	4,28,467	108	9,721	1,236	4,98,791	97,431	9,32,709	2,04,765	20,54,075	9,364	2,35,453	2	10,438	3,11,562	32,32,676	97,524	9,93,312	2,05,800	24,82,542	3,03,324	34,75,854	9,472	2,45,174		
D	SMALL FINANCE BANKS																												
1	ESAF	0	0	0	0	0	0	0	0	1,17,270	39,390	1,16,847	43,120	75,668	39,572	0	0	3,09,785	1,22,082	1,17,270	39,390	1,16,847	43,120	2,34,117	82,510	75,668	39,572		
2	Ujjivan Small Finance Bank	0	0	0	0	0	0	0	0	2,790	476	10,681	2,026	0	0	0	0	13,471	2,502	2,790	476	10,681	2,026	13,471	2,502	0	0		
	Total- Small Finance Banks	0	0	0	0	0	0	0	0	1,20,060	39,866	1,27,528	45,146	75,668	39,572	0	0	3,23,256	1,24,584	1,20,060	39,866	1,27,528	45,146	2,47,588	85,012	75,668	39,572		
	Total - Commercial Banks + RRB + SFB	4,484	1,49,169	21,316	11,90,869	8,533	1,25,616	34,333	14,65,654	3,28,054	19,54,227	9,84,019	36,76,772	1,89,687	9,37,504	4,850	73,195	15,06,610	66,41,697	3,32,538	21,03,396	10,05,335	48,67,641	13,37,873	69,71,036	1,98,220	10,63,120		
E	CO-OPERATIVE BANKS																												
1	DIST CO-OPERATIVE BANKS	0	0	0	0	0	0	0	0	0	0	0	0	2,609	31,028	0	0	2,609	31,028	0	0	0	0	0	0	2,609	31,028		
2	KSCARDB (incl. PCARDBs)	0	0	0	0	0	0	0	0	22,023	51,012	17,287	29,064	6,813	12,187	0	0	46,123	92,263	22,023	51,012	17,287	29,064	39,310	80,076	6,813	12,187		
3	KSCB	0	0	0	0	0	0	0	0	16,371	71,331	3,471	14,552	27,267	95,149	0	0	47,109	1,81,031	16,371	71,331	3,471	14,552	19,842	85,883	27,267	95,149		
	Total Co-operative Banks	0	0	0	0	0	0	0	0	38,394	1,22,343	20,758	43,616	36,689	1,38,363	0	0	95,841	3,04,322	38,394	1,22,343	20,758	43,616	59,152	1,65,959	36,689	1,38,363		
	Total - Banking Sector	4,484	1,49,169	21,316	11,90,869	8,533	1,25,616	34,333	14,65,654	3,66,448	20,76,570	10,04,777	37,20,387	2,26,376	10,75,867	4,850	73,195	16,02,451	69,46,019	3,70,932	22,25,739	10,26,093	49,11,256	13,97,025	71,36,995	2,34,909	12,01,483		

10.7 . ADVANCES OUTSTANDING IN HOUSING SECTOR AS AT JUNE 2022							
						(Rs. in lakhs)	
Sl. No	BANK	Direct Housing Loan		Indirect Housing Loan		TOTAL	
		A/cs	Amount	A/cs	Amount	A/cs	Amount
A	PUBLIC SECTOR COMMERCIAL BANKS						
1	BANK OF BARODA	10,723	32,808	8,704	1,18,629	19,427	1,51,437
2	BANK OF INDIA	8,862	63,749	0	0	8,862	63,749
3	BANK OF MAHARASHTRA	0	0	323	2,814	323	2,814
4	CANARA BANK	72,590	5,90,013	0	0	72,590	5,90,013
5	CENTRAL BANK OF INDIA	10,013	74,377	0	0	10,013	74,377
6	INDIAN BANK	8,242	70,365	0	0	8,242	70,365
7	INDIAN OVERSEAS BANK	7,855	76,709	0	0	7,855	76,709
8	PUNJAB & SIND BANK	282	2,527	0	0	282	2,527
9	PUNJAB NATIONAL BANK	20,262	1,33,267	0	0	20,262	1,33,267
10	STATE BANK OF INDIA	1,11,041	8,96,314	0	0	1,11,041	8,96,314
11	UCO BANK	6,496	48,706	10	366	6,506	49,072
12	UNION BANK OF INDIA	38,295	2,72,433	0	0	38,295	2,72,433
	Total- Public Sector Commercial Banks	2,94,661	22,61,267	9,037	1,21,809	3,03,698	23,83,077
B	R R B - KERALA GRAMIN BANK	61,198	3,17,471	0	0	61,198	3,17,471
	Total- Public Sector Banks including RRB	3,55,859	25,78,739	9,037	1,21,809	3,64,896	27,00,548

10.7 . ADVANCES OUTSTANDING IN HOUSING SECTOR AS AT JUNE 2022							
						(Rs. in lakhs)	
Sl. No	BANK	Direct Housing Loan		Indirect Housing Loan		TOTAL	
		A/cs	Amount	A/cs	Amount	A/cs	Amount
C	PRIVATE SECTOR COMMERCIAL BANKS						
1	AXIS BANK	8,741	1,03,297	0	0	8,741	1,03,297
2	BANDHAN BANK	0	0	0	0	0	0
3	CSB BANK	853	4,549	0	0	853	4,549
4	CITY UNION BANK	0	0	147	1,030	147	1,030
5	DHANLAXMI BANK	2,494	23,860	0	0	2,494	23,860
6	FEDERAL BANK	19,017	1,73,732	0	0	19,017	1,73,732
7	HDFC BANK	10,506	88,591	0	0	10,506	88,591
8	ICICI BANK	4,392	48,322	0	0	4,392	48,322
9	IDBI BANK	0	0	2,124	22,084	2,124	22,084
10	IDFC FIRST Bank	41,730	11,684	0	0	41,730	11,684
11	INDUS IND BANK	0	0	0	0	0	0
12	JAMMU & KASHMIR BANK	51	561	0	0	51	561
13	KARNATAKA BANK	789	8,390	0	0	789	8,390
14	KARUR VYSYA BANK	100	863	72	621	172	1,485
15	KOTAK MAHINDRA BANK	0	0	27	343	27	343
16	LAKSHMI VILAS BANK	9	76	2	7	11	83
17	RBL Bank	0	0	0	0	0	0
18	SOUTH INDIAN BANK	11,094	86,664	0	0	11,094	86,664
19	T.N.MERCANTILE BANK	359	5,446	392	1,007	751	6,452
20	YES BANK	214	2,496	72	1,084	286	3,581
	Total- Pvt Sector Commercial Banks	1,00,349	5,58,531	2,836	26,177	1,03,185	5,84,707
D	SMALL FINANCE BANKS						
1	ESAF	3,221	12,201	0	0	3,221	12,201
2	Ujjivan Small Finance Bank	0	0	1,110	1,498	1,110	1,498
	Total- Small Finance Banks	3,221	12,201	1,110	1,498	4,331	13,699
	Total - Commercial Banks + RRB + SFB	4,59,429	31,49,471	12,983	1,49,484	4,72,412	32,98,955
E	CO-OPERATIVE BANKS						
1	DIST CO-OPERATIVE BANKS	7,069	64,129	9	62	7,078	64,192
2	KSCARDB (incl. PCARDBs)	1,80,366	3,68,104	0	0	1,80,366	3,68,104
3	KSCB	73,514	3,12,961	26,458	1,42,260	99,972	4,55,221
	Total Co-operative Banks	2,60,949	7,45,194	26,467	1,42,322	2,87,416	8,87,516
	Total - Banking Sector	7,20,378	38,94,665	39,450	2,91,806	7,59,828	41,86,471

10.8. ADVANCES OUTSTANDING IN SUB SECTORS OF OTHER PRIORITY SECTOR AS AT JUNE 2022

(Rs. in lakhs)

Sl. No.	BANK	Education loan		Other Priority Sector	
		A/cs	Amount	A/cs	Amount
A	PUBLIC SECTOR COMMERCIAL BANKS				
1	BANK OF BARODA	10,723	32,808	0	146
2	BANK OF INDIA	5,198	13,644	1	44
3	BANK OF MAHARASHTRA	275	1,377	0	205
4	CANARA BANK	61,419	2,05,432	0	6,927
5	CENTRAL BANK OF INDIA	6,877	24,766	5	0
6	INDIAN BANK	5,041	26,182	58	0
7	INDIAN OVERSEAS BANK	11,513	27,300	0	286
8	PUNJAB & SIND BANK	48	193	0	1
9	PUNJAB NATIONAL BANK	8,737	35,542	1	72
10	STATE BANK OF INDIA	68,278	2,47,640	1	0
11	UCO BANK	1,602	5,235	105	27,515
12	UNION BANK OF INDIA	27,526	80,445	0	28
	Total- Public Sector Commercial Banks	2,07,237	7,00,564	171	35,224
B	R R B - KERALA GRAMIN BANK	16,970	50,537	0	10,281
	Total- Public Sector Banks including RRB	2,24,207	7,51,101	171	45,505

10.8. ADVANCES OUTSTANDING IN SUB SECTORS OF OTHER PRIORITY SECTOR AS AT JUNE 2022

(Rs. in lakhs)

Sl. No.	BANK	Education loan		Other Priority Sector	
		A/cs	Amount	A/cs	Amount
C	PRIVATE SECTOR COMMERCIAL BANKS				
1	AXIS BANK	174	467	4	12,451
2	BANDHAN BANK	0	0	0	0
3	CSB BANK	936	2,110	0	597
4	CITY UNION BANK	25	99	0	0
5	DHANLAXMI BANK	2,035	4,959	0	5
6	FEDERAL BANK	14,640	46,244	0	3,824
7	HDFC BANK	987	1,978	0	4,384
8	ICICI BANK	252	1,076	0	484
9	IDBI BANK	1,204	4,981	0	0
10	IDFC FIRST Bank	0	0	0	0
11	INDUS IND BANK	0	0	0	112
12	JAMMU & KASHMIR BANK	18	58	0	19
13	KARNATAKA BANK	282	947	0	56
14	KARUR VYSA BANK	97	254	4	10
15	KOTAK MAHINDRA BANK	89	290	0	0
16	LAKSHMI VILAS BANK	2	3	0	5,396
17	RBL Bank	0	0	0	783
18	SOUTH INDIAN BANK	7,377	24,296	0	9,634
19	T.N.MERCANTILE BANK	94	254	0	5
20	YES BANK	0	0	0	1,891
	Total- Pvt Sector Commercial Banks	28,212	88,015	8	39,651
D	SMALL FINANCE BANKS				
1	ESAF	19,271	4,004	0	58,472
2	Ujjivan Small Finance Bank	0	0	0	12,282
	Total- Small Finance Banks	19,271	4,004	0	70,754
	Total - Commercial Banks + RRB + SFB	2,71,690	8,43,120	179	1,55,909
E	CO-OPERATIVE BANKS				
1	DIST CO-OPERATIVE BANKS	1	15	0	52,423
2	KSCARDB (incl. PCARDBs)	223	1,414	0	37,967
3	KSCB	2,004	5,047	0	11,79,703
	Total Co-operative Banks	2,228	6,476	0	12,70,093
	Total - Banking Sector	2,73,918	8,49,596	179	14,26,002

10.9. ADVANCES OUTSTANDING UNDER SC/ST & NATIONAL PRIORITIES AS AT JUNE 2022											
Sl. No.	BANK	(Rs.in lakhs)									
		Weaker Sections		SF,MF & AL		Artisans,V&C Ind		SC Adv		ST Adv	
		A/cs	Amount	A/cs	Amount	A/cs	Amount	A/cs	Amount	A/cs	Amount
A	PUBLIC SECTOR COMMERCIAL BANKS										
1	BANK OF BARODA	2,13,381	3,95,478	1,66,459	3,03,227	0	0	2,812	7,502	501	1,138
2	BANK OF INDIA	1,08,730	1,67,582	88,592	1,11,638	0	0	848	1,208	203	258
3	BANK OF MAHARASHTRA	2,477	7,062	562	2,646	0	0	200	300	24	44
4	CANARA BANK	15,54,433	25,97,905	13,41,451	19,37,578	6	12	26,262	43,704	7,071	13,204
5	CENTRAL BANK OF INDIA	1,34,529	2,22,326	92,973	1,55,065	541	1,132	1,184	2,512	218	391
6	INDIAN BANK	1,34,874	1,74,678	90,750	76,361	0	0	643	1,927	127	354
7	INDIAN OVERSEAS BANK	1,97,589	2,51,651	1,64,603	2,04,676	28	22	1,211	1,310	80	78
8	PUNJAB & SIND BANK	424	1,687	0	0	0	0	3	77	0	0
9	PUNJAB NATIONAL BANK	40,576	49,664	38,168	44,584	0	0	45	42	5	2
10	STATE BANK OF INDIA	8,26,502	17,69,711	7,42,455	1,23,106	27	6	23,022	81,030	3,957	13,506
11	UCO BANK	1,63,678	1,16,036	2,243	1,681	0	0	923	1,602	47	112
12	UNION BANK OF INDIA	2,96,293	4,15,723	2,72,895	3,89,577	894	247	9,476	14,815	766	1,621
	Total- Public Sector Commercial Banks	36,73,486	61,69,504	30,01,151	33,50,139	1,496	1,419	66,629	1,56,029	12,999	30,709
B	R R B - KERALA GRAMIN BANK	12,78,220	15,12,117	10,56,228	11,05,851	6,578	1,093	51,054	39,324	12,230	7,142
	Total- Public Sector Banks including RRB	49,51,706	76,81,620	40,57,379	44,55,991	8,074	2,511	1,17,683	1,95,353	25,229	37,851

10.9. ADVANCES OUTSTANDING UNDER SC/ST & NATIONAL PRIORITIES AS AT JUNE 2022											
Sl. No.	BANK	Weaker Sections		SF,MF & AL		Artisans,V&C Ind		SC Adv		ST Adv	
		A/cs	Amount	A/cs	Amount	A/cs	Amount	A/cs	Amount	A/cs	Amount
C	PRIVATE SECTOR COMMERCIAL BANKS										
1	AXIS BANK	83,319	1,97,602	32,668	1,14,772	0	0	4,548	1,290	309	227
2	BANDHAN BANK	0	0	0	0	0	0	1	1	0	0
3	CSB BANK	675	1,124	1,34,953	1,10,294	6	6	1,034	1,465	46	59
4	CITY UNION BANK	4,782	6,482	4,749	6,450	0	0	1	2	0	0
5	DHANLAXMI BANK	54,498	1,13,602	47,833	68,658	0	0	610	1,049	109	231
6	FEDERAL BANK	4,66,566	9,23,282	3,19,541	4,35,303	98	261	1,351	3,481	215	583
7	HDFC BANK	4,00,889	2,72,191	47,849	1,14,352	0	0	26	95	21	86
8	ICICI BANK	21,159	1,26,606	2,962	8,144	0	0	10	12	0	0
9	IDBI BANK	46,638	1,39,453	25,246	57,072	0	0	64	276	13	118
10	IDFC FIRST Bank	2,28,913	69,704	10,790	3,346	0	0	42,757	12,976	3,515	1,104
11	INDUS IND BANK	4,11,490	76,568	3,40,525	62,941	0	0	1,11,207	620	34,467	89
12	JAMMU & KASHMIR BANK	180	1,184	0	0	0	0	0	0	0	0
13	KARNATAKA BANK	2,003	10,669	2,000	10,584	17	9	0	0	0	0
14	KARUR VYSYA BANK	4,841	7,309	4,084	4,551	0	0	141	802	0	0
15	KOTAK MAHINDRA BANK	1,663	33,078	11	39	0	0	6	58	5	401
16	LAKSHMI VILAS BANK	318	370	280	323	0	0	0	0	0	0
17	RBL Bank	33,623	3,793	27,804	3,010	0	0	3,013	357	1,099	146
18	SOUTH INDIAN BANK	3,30,079	5,55,644	3,20,808	4,30,463	103	973	1,123	1,646	172	209
19	T.N.MERCANTILE BANK	7,017	14,147	6,183	6,377	0	0	54	41	1	0
20	YES BANK	608	14,831	0	0	0	0	1	18	0	0
	Total- Pvt Sector Commercial Banks	20,99,261	25,67,641	13,28,286	14,36,679	224	1,249	1,65,947	24,189	39,972	3,253
D	SMALL FINANCE BANKS										
1	ESAF	13,51,174	4,09,021	8,03,700	2,93,338	0	0	9,546	2,820	6,430	1,865
2	Ujjivan Small Finance Bank	69,402	20,920	23,002	6,559	0	0	8,202	2,391	885	269
	Total- Small Finance Banks	14,20,576	4,29,940	8,26,702	2,99,897	0	0	17,748	5,211	7,315	2,134
	Total - Commercial Banks + RRB + SFB	84,71,543	1,06,79,201	62,12,367	61,92,567	8,298	3,760	3,01,378	2,24,753	72,516	43,238
E	CO-OPERATIVE BANKS										
1	DIST CO-OPERATIVE BANKS	4,160	27,516	1,852	18,432	0	0	2,996	20,250	54	102
2	KSCARDB (incl. PCARDBs)	81,142	1,62,772	1,29,638	6,06,400	3,886	5,184	14,712	36,117	2,089	3,387
3	KSCB	4,479	24,336	5,964	42,317	302	1,201	3,080	12,510	920	1,377
	Total Co-operative Banks	89,781	2,14,625	1,37,454	6,67,149	4,188	6,385	20,788	68,877	3,063	4,866
	Total - Banking Sector	85,61,324	1,08,93,826	63,49,821	68,59,716	12,486	10,145	3,22,166	2,93,629	75,579	48,104

10.10. ADVANCES UNDER DRI, PMEGP, NRLM & NULM AS AT JUNE 2022												
												(Rs.in lakhs)
Sl. No.	BANK	ADV - DRI		PMEGP ADV		Disburs ed during the Quarter	NRLM ADV		Disburs ed during the Quarter	NULM ADV		Disburs ed during the Quarter
		A/cs	Amount	A/cs	Amount	Amount	A/cs	Amount	Amount	A/cs	Amount	Amount
A	PUBLIC SECTOR COMMERCIAL BANKS											
1	BANK OF BARODA	8	14	317	1,039	96	1,170	4,663	597	203	379	52
2	BANK OF INDIA	6	76	409	1,396	124	2,994	8,954	2,354	298	450	26
3	BANK OF MAHARASHTRA	0	0	0	0	0	0	0	0	2	3	0
4	CANARA BANK	3,923	272	4,445	18,277	918	30,549	76,501	4,342	855	1,893	176
5	CENTRAL BANK OF INDIA	0	0	4	53	59	649	2,936	6	20	32	64
6	INDIAN BANK	33	3	584	2,086	231	48	59	2	106	235	16
7	INDIAN OVERSEAS BANK	405	31	424	1,794	145	395	1,208	145	640	2,102	2,012
8	PUNJAB & SIND BANK	0	0	0	0	0	0	0	0	14	5	0
9	PUNJAB NATIONAL BANK	0	0	535	579	29	1,258	2,924	292	1,412	3,436	278
10	STATE BANK OF INDIA	73	17	2,801	8,442	551	790	5,156	1,280	121	139	1
11	UCO BANK	0	0	124	249	56	284	1,124	251	123	388	3
12	UNION BANK OF INDIA	316	42	1,485	2,836	118	51,588	1,09,948	15,974	1,05,226	1,76,577	2,705
	Total- Public Sector Commercial Banks	4,764	455	11,128	36,752	2,326	89,725	2,13,472	25,243	1,09,020	1,85,639	5,332
B	R R B - KERALA GRAMIN BANK	177	12	1,090	4,315	334	9,789	35,654	7,321	1,329	3,111	1,886
	Total- Public Sector Banks including RRB	4,941	467	12,218	41,067	2,660	99,514	2,49,126	32,564	1,10,349	1,88,750	7,219

10.10. ADVANCES UNDER DRI, PMEGP, NRLM & NULM AS AT JUNE 2022												
												(Rs.in lakhs)
Sl. No.	BANK	ADV - DRI		PMEGP ADV		Disburs ed during the Quarter	NRLM ADV		Disburs ed during the Quarter	NULM ADV		Disburs ed during the Quarter
		A/cs	Amount	A/cs	Amount	Amount	A/cs	Amount	Amount	A/cs	Amount	Amount
C	PRIVATE SECTOR COMMERCIAL BANKS											
1	AXIS BANK	0	0	11	16	0	0	0	0	3	4	0
2	BANDHAN BANK	0	0	0	0	0	0	0	0	0	0	0
3	CSB BANK	5	0	73	111	0	0	0	0	4	3	0
4	CITY UNION BANK	0	0	0	0	0	0	0	0	0	0	0
5	DHANLAXMI BANK	34	4	168	470	15	1,562	3,044	665	122	1,000	378
6	FEDERAL BANK	5	0	0	0	237	63	216	38	74	100	0
7	HDFC BANK	0	0	41	150	25	0	0	0	2	2	0
8	ICICI BANK	0	0	67	115	0	5,072	16,034	4	669	2,584	0
9	IDBI BANK	1	0	46	144	37	240	323	0	121	187	2
10	IDFC FIRST Bank	0	0	0	0	0	0	0	0	0	0	0
11	INDUS IND BANK	0	0	0	0	0	0	0	0	0	0	0
12	JAMMU & KASHMIR BANK	21	2	0	0	0	0	0	0	0	0	0
13	KARNATAKA BANK	0	0	31	53	3	1	1	0	3	1	0
14	KARUR VYSYA BANK	93	9	1	0	0	0	0	0	1	0	0
15	KOTAK MAHINDRA BANK	0	0	0	0	0	0	0	0	0	0	0
16	LAKSHMI VILAS BANK	0	0	0	0	0	0	0	0	0	0	0
17	RBL Bank	0	0	0	0	0	0	0	0	0	0	0
18	SOUTH INDIAN BANK	3	0	396	1,125	51	0	0	0	10	11	0
19	T.N.MERCANTILE BANK	7	1	28	16	0	0	0	0	0	0	0
20	YES BANK	0	0	0	0	0	0	0	0	0	0	0
	Total- Pvt Sector Commercial Banks	169	17	862	2,201	367	6,938	19,618	707	1,009	3,891	380
D	SMALL FINANCE BANKS											
1	ESAF	0	0	0	0	0	0	0	0	0	0	0
2	Ujjivan Small Finance Bank	0	0	0	0	0	0	0	0	0	0	0
	Total- Small Finance Banks	0	0	0	0	0	0	0	0	0	0	0
	Total - Commercial Banks + RRB + SFB	5,110	484	13,080	43,268	3,028	1,06,452	2,68,744	33,271	1,11,358	1,92,641	7,599
E	CO-OPERATIVE BANKS											
1	DIST CO-OPERATIVE BANKS	0	0	0	0	0	375	652	128	10	38	9
2	KSCARDB (incl. PCARDBs)	0	0	0	0	0	0	0	0	0	0	0
3	KSCB	435	24,528	0	0	0	1,931	3,486	1,394	63	237	82
	Total Co-operative Banks	435	24,528	0	0	0	2,306	4,138	1,522	73	275	91
	Total - Banking Sector	5,545	25,012	13,080	43,268	3,028	1,08,758	2,72,882	34,793	1,11,431	1,92,916	7,689

10.11. DISTRICT WISE ACHIEVEMENT UNDER ANNUAL CREDIT PLAN 2022-23 AS AT JUNE 2022

(Amount in thousands)

NAME OF DISTRICT	PRIMARY			SECONDARY			TERTIARY			TOTAL PRIORITY SECTOR			NON PRIORITY SECTOR			TOTAL CREDIT FOR THE STATE		
	Target	Ach.	% Ach.	Target	Ach.	% Ach.	Target	Ach.	% Ach.	Target	Ach.	% Ach.	Target	Ach.	% Ach.	Target	Ach.	% Ach.
ALAPPUZHA	6,05,00,000	2,11,05,982	35	1,71,00,500	1,16,03,159	68	1,18,99,900	27,88,094	23	8,95,00,400	3,54,97,235	40	2,46,00,000	1,62,56,051	66	11,41,00,400	5,17,53,286	45
ERNAKULAM	8,64,41,395	3,74,38,977	43	9,45,24,540	7,99,17,661	85	1,46,97,578	71,20,157	48	19,56,63,513	12,44,76,795	64	20,84,55,537	20,78,36,090	100	40,41,19,050	33,23,12,885	82
IDUKKI	4,85,27,135	1,19,45,850	25	84,90,293	56,31,101	66	1,20,00,991	33,81,802	28	6,90,18,419	2,09,58,752	30	1,69,87,570	56,48,876	33	8,60,05,989	2,66,07,628	31
KANNUR	5,65,94,642	1,89,79,738	34	2,38,34,643	1,12,43,833	47	4,91,71,000	22,59,475	5	12,96,00,285	3,24,83,046	25	7,26,40,000	2,23,26,843	31	20,22,40,285	5,48,09,888	27
KASARGODE	3,78,63,000	97,47,294	26	1,03,73,500	35,52,266	34	1,11,65,000	7,83,654	7	5,94,01,500	1,40,83,215	24	2,48,40,000	59,66,773	24	8,42,41,500	2,00,49,988	24
KOLLAM	6,39,32,000	2,54,05,628	40	4,10,05,000	1,84,54,048	45	4,27,74,000	40,99,893	10	14,77,11,000	4,79,59,569	32	1,69,36,000	2,12,27,027	125	16,46,47,000	6,91,86,596	42
KOTTAYAM	6,66,00,000	1,91,54,939	29	3,12,50,000	1,53,33,821	49	1,61,50,000	25,45,382	16	11,40,00,000	3,70,34,142	32	7,80,00,000	2,29,26,747	29	19,20,00,000	5,99,60,890	31
KOZHIKODE	6,95,91,860	2,19,01,013	31	4,77,83,656	1,57,21,465	33	2,07,77,477	12,96,510	6	13,81,52,993	3,89,18,989	28	9,89,70,000	5,35,09,445	54	23,71,22,993	9,24,28,433	39
MALAPPURAM	6,50,30,000	1,98,05,173	30	3,03,70,000	1,08,94,502	36	1,66,00,000	29,49,836	18	11,20,00,000	3,36,49,511	30	5,50,00,000	1,84,04,847	33	16,70,00,000	5,20,54,358	31
PALAKKAD	6,55,00,000	2,06,81,071	32	4,29,90,000	90,56,486	21	2,12,80,000	54,92,759	26	12,97,70,000	3,52,30,316	27	4,12,80,000	1,70,92,032	41	17,10,50,000	5,23,22,348	31
PATHANAMTHITTA	4,11,99,680	1,23,56,211	30	1,22,86,930	72,45,016	59	65,13,390	7,89,772	12	6,00,00,000	2,03,90,999	34	2,81,27,970	1,00,25,122	36	8,81,27,970	3,04,16,121	35
THRISSUR	8,88,50,000	3,45,29,106	39	6,04,00,000	1,76,07,477	29	5,07,49,850	27,09,348	5	19,99,99,850	5,48,45,931	27	5,40,33,920	7,79,88,442	144	25,40,33,770	13,28,34,372	52
TRIVANDRUM	6,25,00,000	3,73,21,842	60	3,25,00,000	3,21,49,954	99	3,05,00,000	21,73,391	7	12,55,00,000	7,16,45,187	57	17,30,00,000	13,42,48,627	78	29,85,00,000	20,58,93,815	69
WAYANAD	4,00,00,000	70,56,138	18	66,00,000	27,96,388	42	50,00,000	3,70,490	7	5,16,00,000	1,02,23,017	20	34,00,000	37,20,929	109	5,50,00,000	1,39,43,946	25
TOTAL	85,31,29,712	29,74,28,964	35	45,95,09,062	24,12,07,176	52	30,92,79,186	3,87,60,564	13	1,62,19,17,960	57,73,96,704	36	89,62,70,997	61,71,77,852	69	2,51,81,88,957	1,19,45,74,556	47

10.12. BANK WISE ACHIEVEMENT UNDER ANNUAL CREDIT PLAN 2022-23 AS AT JUNE 2022

(Amount in thousands)

Sl. No.	NAME OF BANK	PRIMARY			SECONDARY			TERTIARY			TOTAL PRIORITY SECTOR			NON PRIORITY SECTOR			TOTAL CREDIT FOR THE STATE		
		Target	Ach.	% Ach.	Target	Ach.	% Ach.	Target	Ach.	% Ach.	Target	Ach.	% Ach.	Target	Ach.	% Ach.	Target	Ach.	% Ach.
A	PUBLIC SECTOR COMMERCIAL BANKS																		
1	BANK OF BARODA	1,89,10,968	94,22,929	50	1,01,14,319	21,04,140	21	78,29,534	5,74,517	7	3,68,54,821	1,21,01,585	33	1,66,54,727	1,18,55,615	71	5,35,09,548	2,39,57,200	45
2	BANK OF INDIA	80,62,491	41,00,806	51	42,33,768	31,18,086	74	53,29,579	2,94,468	6	1,76,25,838	75,13,360	43	90,05,999	47,44,913	53	2,66,31,838	1,22,58,274	46
3	BANK OF MAHARASHTRA	4,35,000	2,750	1	4,32,995	104	0	9,72,021	2,886	0	18,40,016	5,741	0	13,08,929	50,03,023	382	31,48,945	50,08,764	159
4	CANARA BANK	10,65,45,668	5,59,09,936	52	3,84,79,186	62,57,652	16	3,10,91,422	42,94,764	14	17,61,16,275	6,64,62,353	38	5,45,58,446	8,55,09,848	157	23,06,74,722	15,19,72,200	66
5	CENTRAL BANK OF INDIA	1,70,87,129	97,83,137	57	46,49,341	15,05,046	32	40,30,162	3,50,139	9	2,57,66,632	1,16,38,322	45	48,16,687	88,24,801	183	3,05,83,319	2,04,63,123	67
6	INDIAN BANK	1,66,94,272	67,32,833	40	1,09,94,711	1,03,65,999	94	56,65,179	4,44,914	8	3,33,54,162	1,75,43,746	53	1,77,70,230	82,76,289	47	5,11,24,392	2,58,20,034	51
7	INDIAN OVERSEAS BANK	1,86,99,171	69,24,079	37	70,07,741	5,93,157	8	43,82,370	3,73,253	9	3,00,89,283	78,90,489	26	79,70,152	44,89,978	56	3,80,59,435	1,23,80,467	33
8	PUNJAB & SIND BANK	24,100	0	0	90,510	0	0	1,30,004	0	0	2,44,614	0	0	3,57,058	32,137	9	6,01,672	32,137	5
9	PUNJAB NATIONAL BANK	88,32,013	11,25,722	13	80,51,147	4,46,204	6	59,05,135	2,27,518	4	2,27,88,295	17,99,444	8	1,51,50,773	49,82,764	33	3,79,39,068	67,82,208	18
10	STATE BANK OF INDIA	13,01,20,633	4,75,28,947	37	9,05,77,989	5,64,29,434	62	4,60,84,354	36,16,708	8	26,67,82,976	10,75,75,089	40	14,60,08,170	11,09,25,852	76	41,27,91,147	21,85,00,941	53
11	UCO BANK	23,41,442	7,16,565	31	16,27,132	81,15,963	499	31,32,024	4,89,104	16	71,00,598	93,21,632	131	47,20,109	3,12,897	7	1,18,20,706	96,34,529	82
12	UNION BANK OF INDIA	3,17,77,012	1,18,64,968	37	1,91,92,102	3,22,56,720	168	97,85,285	10,17,741	10	6,07,54,399	4,51,39,429	74	2,36,46,594	5,22,32,917	221	8,44,00,993	9,73,72,346	115
	Total - Public sector Commercial Banks	35,95,29,900	15,41,12,672	43	19,54,50,942	12,11,92,505	62	12,43,37,069	1,16,86,012	9	67,93,17,910	28,69,91,190	42	30,19,67,874	29,71,91,033	98	98,12,85,784	58,41,82,223	60
B	RRB-KERALA GRAMIN BANK	10,41,02,554	3,07,01,628	29	3,01,56,293	30,87,450	10	1,97,82,588	13,64,415	7	15,40,41,435	3,51,53,494	23	3,49,48,092	10,75,032	3	18,89,89,527	3,62,28,526	19
	Total- Public Sector Banks including RRB	46,36,32,453	18,48,14,301	40	22,56,07,235	12,42,79,955	55	14,41,19,657	1,30,50,427	9	83,33,59,345	32,21,44,683	39	33,69,15,966	29,82,66,065	89	1,17,02,75,311	62,04,10,748	53

10.12. BANK WISE ACHIEVEMENT UNDER ANNUAL CREDIT PLAN 2022-23 AS AT JUNE 2022

(Amount in thousands)

Sl. No.	NAME OF BANK	PRIMARY			SECONDARY			TERTIARY			TOTAL PRIORITY SECTOR			NON PRIORITY SECTOR			TOTAL CREDIT FOR THE STATE		
		Target	Ach.	% Ach.	Target	Ach.	% Ach.	Target	Ach.	% Ach.	Target	Ach.	% Ach.	Target	Ach.	% Ach.	Target	Ach.	% Ach.
C	Private Sector Commercial Banks																		
1	AXIS BANK	66,19,985	84,55,770	128	75,07,059	13,89,472	19	39,37,725	2,96,197	8	1,80,64,769	1,01,41,439	56	1,98,26,807	70,84,813	36	3,78,91,576	1,72,26,252	45
2	BANDHAN BANK	1,67,738	1,000	1	1,08,839	23,910	22	1,50,057	0	0	4,26,634	24,910	6	2,35,877	65,35,977	2,771	6,62,511	65,60,887	990
3	CSB BANK	1,69,00,833	1,01,15,369	60	64,04,536	1,60,836	3	38,19,668	15,130	0	2,71,25,037	1,02,91,335	38	1,13,95,294	48,95,579	43	3,85,20,331	1,51,86,914	39
4	CITY UNION BANK	5,48,435	1,70,754	31	3,53,067	2,57,224	73	1,98,553	4,409	2	11,00,056	4,32,387	39	13,41,207	3,28,406	24	24,41,263	7,60,792	31
5	DHANLAXMI BANK	91,19,375	37,95,587	42	40,47,558	31,231	1	24,60,974	3,82,911	16	1,56,27,907	42,09,729	27	1,20,09,788	1,00,45,446	84	2,76,37,696	1,42,55,175	52
6	FEDERAL BANK	8,11,26,731	3,30,26,221	41	6,63,99,959	5,32,45,958	80	1,90,31,645	8,35,048	4	16,65,58,336	8,71,07,228	52	11,81,63,460	6,34,95,197	54	28,47,21,796	15,06,02,424	53
7	HDFC BANK	1,61,00,992	53,82,789	33	1,89,19,957	97,12,976	51	56,29,163	30,270	1	4,06,50,112	1,51,26,036	37	5,64,20,315	4,27,63,259	76	9,70,70,427	5,78,89,295	60
8	ICICI BANK	1,00,70,374	28,76,766	29	1,96,53,123	1,75,79,086	89	47,77,103	3,33,764	7	3,45,00,600	2,07,89,615	60	4,42,12,501	3,40,62,571	77	7,87,13,102	5,48,52,187	70
9	IDBI BANK	81,32,659	31,95,448	39	54,02,566	24,13,761	45	20,45,964	67,058	3	1,55,81,188	56,76,267	36	1,63,97,471	2,54,20,869	155	3,19,78,659	3,10,97,136	97
10	IDFC FIRST Bank	6,19,720	19,08,819	308	3,91,936	1,43,631	37	1,74,876	3,37,714	193	11,86,532	23,90,164	201	22,27,400	34,31,227	154	34,13,932	58,21,392	171
11	INDUS IND BANK	66,40,828	15,32,190	23	62,15,399	31,06,498	50	22,66,410	0	0	1,51,22,637	46,38,688	31	2,32,32,542	1,58,72,349	68	3,83,55,178	2,05,11,037	53
12	JAMMU & KASHMIR BANK	11,025	0	0	87,267	2,900	3	42,720	13,449	31	1,41,012	16,349	12	4,59,942	54,556	12	6,00,954	70,905	12
13	KARNATAKA BANK	12,00,173	65,101	5	9,30,440	63,646	7	17,58,866	40,602	2	38,89,479	1,69,349	4	25,51,947	4,89,589	19	64,41,426	6,58,938	10
14	KARUR VYSYA BANK	8,24,129	3,19,793	39	3,84,702	25,539	7	4,34,643	0	0	16,43,474	3,45,332	21	6,42,212	53,34,099	831	22,85,686	56,79,431	248
15	KOTAK MAHINDRA BANK	8,83,579	15,45,544	175	20,12,246	19,57,506	97	4,34,001	4,530	1	33,29,825	35,07,580	105	1,03,82,709	34,58,115	33	1,37,12,534	69,65,695	51
16	LAKSHMI VILAS BANK	1,46,932	23,371	16	1,44,125	35,639	25	7,36,137	0	0	10,27,194	59,010	6	26,08,923	18,047	1	36,36,117	77,057	2
17	RBL Bank	3,14,606	3,850	1	1,65,249	0	0	1,44,370	700	0	6,24,225	4,550	1	3,92,333	32,684	8	10,16,558	37,234	4
18	SOUTH INDIAN BANK	4,17,06,875	1,65,59,955	40	1,91,30,777	1,40,33,542	73	1,97,92,087	6,29,449	3	8,06,29,739	3,12,22,945	39	3,77,29,040	24,74,71,488	656	11,83,58,779	27,86,94,433	235
19	T.N.MERCANTILE BANK	11,35,871	5,29,364	47	18,05,888	12,16,588	67	4,93,611	48,262	10	34,35,370	17,94,214	52	15,27,544	0	0	49,62,914	17,94,214	36
20	YES BANK	7,73,448	3,41,574	44	18,90,355	25,27,986	134	16,61,420	87,128	5	43,25,223	29,56,688	68	25,28,759	15,41,221	61	68,53,981	44,97,909	66
	Total-Private Sector Commercial Banks	20,30,44,309	8,98,49,265	44	16,19,55,048	10,79,27,930	67	6,99,89,992	31,26,620	4	43,49,89,350	20,09,03,814	46	36,42,86,072	24,74,71,488	68	79,92,75,422	44,83,75,302	56
D	SMALL BANK																		
1	ESAF	1,43,84,910	76,36,930	53	66,69,893	20,72,729	31	65,63,283	4,07,698	6	2,76,18,086	1,01,17,357	37	78,34,318	15,41,221	20	3,54,52,404	1,16,58,578	33
2	Ujjivan Small Finance Bank	2,79,780	1,51,499	54	1,83,125	9,331	5	3,47,857	3,59,954	103	8,10,762	5,20,784	64	3,18,409	6,26,463	197	11,29,171	11,47,247	102
	Total- Small Finance Banks	1,46,64,690	77,88,429	53	68,53,018	20,82,060	30	69,11,140	7,67,652	11	2,84,28,848	1,06,38,141	37	81,52,727	21,67,684	27	3,65,81,575	1,28,05,825	35
	Total Commercial Banks + RRB + SFB	68,13,41,452	28,24,51,994	41	39,44,15,302	23,42,89,945	59	22,10,20,789	1,69,44,700	8	1,29,67,77,543	53,36,86,639	41	70,93,54,765	54,79,05,236	77	2,00,61,32,308	1,08,15,91,875	54
E	Co-operative Sector																		
1	DIST CO-OPERATIVE BANKS	11,11,19,417	38,59,569	3	4,63,24,485	4,95,711	1	5,85,17,443	52,74,821	9	21,59,61,345	96,30,101	4	12,36,93,974	2,71,04,517	22	33,96,55,319	3,67,34,618	11
2	KSCARDB (incl. PCARDBs)	1,92,08,320	28,59,505	15	82,14,873	16,38,839	20	1,38,67,705	62,13,930	45	4,12,90,898	1,07,12,274	26	76,73,771	13,569	0	4,89,64,669	1,07,25,843	22
3	KSCB	4,14,60,523	82,57,895	20	1,05,54,402	47,82,681	45	1,58,73,249	1,03,27,113	65	6,78,88,174	2,33,67,690	34	5,55,48,487	4,21,54,530	76	12,34,36,661	6,55,22,220	53
	Total - Co-operative Sector	17,17,88,260	1,49,76,970	9	6,50,93,760	69,17,231	11	8,82,58,397	2,18,15,864	25	32,51,40,417	4,37,10,065	13	18,69,16,232	6,92,72,616	37	51,20,56,649	11,29,82,680	22
	GRAND TOTAL	85,31,29,712	29,74,28,964	35	45,95,09,062	24,12,07,176	52	30,92,79,186	3,87,60,564	13	1,62,19,17,960	57,73,96,704	36	89,62,70,997	61,71,77,852	69	2,51,81,88,957	1,19,45,74,556	47

10.13. DISTRICT WISE BREAKUP OF CROP LOAN & TERM LOAN ACHIEVEMENT UNDER PRIMARY SECTOR FOR 2022-23 AS AT JUNE 2022

(Amount in Thousands)

SL NO	NAME OF THE DISTRICT	CROP LOAN			TERM LOAN			AGRI INFRASTRUCTURE			ANCILLARY ACTIVITIES			PRIMARY SECTOR (TOTAL AGRICULTURE)		
		TARGET	ACHIEVEMENT	% ACH	TARGET	ACHIEVEMENT	% ACH	TARGET	ACHIEVEMENT	% ACH	TARGET	ACHIEVEMENT	% ACH	TARGET	ACHIEVEMENT	% ACH
1	Trivandrum	4,29,60,000	1,27,03,980	30	1,07,40,000	53,33,386	50	34,00,000	17,465	1	34,00,000	30,51,151	90	6,05,00,000	2,11,05,982	35
2	Kollam	7,00,31,974	1,65,67,383	24	1,35,33,454	86,62,748	64	22,88,682	1,47,176	6	5,87,285	1,20,61,671	2,054	8,64,41,395	3,74,38,977	43
3	Pathanamthitta	3,90,69,453	92,80,204	24	78,37,077	23,97,795	31	12,87,657	867	0	3,32,948	2,66,984	80	4,85,27,135	1,19,45,850	25
4	Alappuzha	2,77,77,173	1,47,82,246	53	2,48,09,111	38,13,005	15	30,38,401	3,083	0	9,69,957	3,81,405	39	5,65,94,642	1,89,79,738	34
5	Kottayam	2,78,52,023	69,61,084	25	64,40,977	26,67,972	41	24,20,000	27,230	1	11,50,000	91,009	8	3,78,63,000	97,47,294	26
6	Idukki	2,87,69,400	1,68,93,719	59	1,93,39,437	43,43,518	22	24,61,389	9,346	0	1,33,61,774	41,59,046	31	6,39,32,000	2,54,05,628	40
7	Ernakulam	4,81,49,569	1,37,28,776	29	1,62,17,005	43,41,815	27	0	2,185	0	22,33,426	10,82,163	48	6,66,00,000	1,91,54,939	29
8	Thrissur	5,06,25,885	1,56,29,695	31	1,31,47,117	53,11,792	40	21,34,558	13,102	1	36,84,300	9,46,425	26	6,95,91,860	2,19,01,013	31
9	Palakkad	4,83,19,191	1,39,34,379	29	1,23,64,995	54,21,434	44	28,92,689	2,64,989	9	14,53,125	1,84,370	13	6,50,30,000	1,98,05,173	30
10	Malappuram	4,95,98,800	1,18,97,129	24	1,24,49,100	78,69,650	63	28,25,700	4,325	0	6,26,400	9,09,967	145	6,55,00,000	2,06,81,071	32
11	Kozhikode	3,04,41,909	91,20,098	30	97,43,845	31,11,176	32	2,60,296	2,480	1	7,53,630	1,22,457	16	4,11,99,680	1,23,56,211	30
12	Wayanad	5,44,23,900	1,67,75,363	31	2,66,17,900	1,52,36,578	57	33,42,600	17,186	1	44,65,600	24,99,980	56	8,88,50,000	3,45,29,106	39
13	Kannur	4,27,50,000	2,04,61,091	48	1,42,50,000	97,18,459	68	40,00,000	10,451	0	15,00,000	71,31,842	475	6,25,00,000	3,73,21,842	60
14	Kasaragod	2,85,29,500	54,17,596	19	96,98,000	14,17,118	15	11,93,200	4,684	0	5,79,300	2,16,741	37	4,00,00,000	70,56,138	18
TOTAL		58,92,98,777	18,41,52,742	31	19,71,88,018	7,96,46,443	40	3,15,45,173	5,24,568	2	3,50,97,744	3,31,05,211	94	85,31,29,712	29,74,28,964	35

10.14. BANK WISE BREAKUP OF CROP LOAN & TERM LOAN ACHIEVEMENT UNDER PRIMARY SECTOR FOR 2022-23 AS AT JUNE 2022

(Amount in Thousands)

Sl. No.	BANK	SHORT TERM LOAN			TERM LOAN			AGRI INFRASTRUCTURE			ANCILLARY ACTIVITIES			PRIMARY SECTOR (TOTAL AGRICULTURE)		
		Target	Achievement	% Ach	Target	Achievement	% Ach	Target	Achieve	% Ach	Target	Achieveme	% Ach	Target	Achievement	% Ach
A	PUBLIC SECTOR COMMERCIAL BANKS															
1	BANK OF BARODA	1,32,15,270	31,75,117	24	43,85,711	57,63,924	131	6,95,360	17,541	3	6,14,628	4,66,347	76	1,76,00,981	89,39,041	51
2	BANK OF INDIA	56,32,458	19,32,255	34	17,08,063	13,82,586	81	3,45,600	378	0	3,76,370	7,85,587	209	73,40,521	33,14,842	45
3	BANK OF MAHARASHTRA	2,73,396	1,414	1	1,19,626	0	0	25,212	0	0	16,766	1,337	8	3,93,022	1,414	0
4	CANARA BANK	7,54,10,022	3,62,13,079	48	2,47,38,489	1,95,08,008	79	31,20,292	12,590	0	32,76,865	1,76,259	5	10,01,48,511	5,57,21,087	56
5	CENTRAL BANK OF INDIA	91,86,275	38,78,845	42	63,30,451	58,46,200	92	4,53,034	0	0	11,17,368	58,093	5	1,55,16,726	97,25,044	63
6	INDIAN BANK	1,07,19,243	63,99,911	60	38,12,959	73,864	2	6,82,806	2,109	0	14,79,265	2,56,948	17	1,45,32,201	64,73,776	45
7	INDIAN OVERSEAS BANK	1,17,05,738	60,96,374	52	53,61,773	8,08,065	15	8,28,764	735	0	8,02,896	18,905	2	1,70,67,511	69,04,439	40
8	PUNJAB & SIND BANK	22,822	0	0	867	0	0	162	0	0	248	0	0	23,690	0	0
9	PUNJAB NATIONAL BANK	60,17,575	8,47,591	14	20,34,655	36,953	2	4,44,047	57,671	13	3,35,736	1,83,507	55	80,52,230	8,84,544	11
10	STATE BANK OF INDIA	9,27,43,739	3,29,13,071	35	2,73,73,546	24,30,257	9	44,22,338	0	0	55,81,011	1,21,85,619	218	12,01,17,285	3,53,43,328	29
11	UCO BANK	14,69,614	59,460	4	5,14,026	6,43,805	125	1,91,619	0	0	1,66,183	13,300	8	19,83,640	7,03,265	35
12	UNION BANK OF INDIA	2,32,41,948	63,12,867	27	62,13,103	24,51,826	39	10,83,193	4,644	0	12,38,769	30,95,630	250	2,94,55,051	87,64,693	30
	Total - Public Sector Commercial Banks	24,96,38,101	9,78,29,985	39	8,25,93,268	3,89,45,488	47	1,22,92,427	95,668	1	1,50,06,105	1,72,41,531	115	33,22,31,368	13,67,75,473	41
B	RRB - K G B	7,67,67,578	2,94,38,566	38	1,68,40,756	12,63,062	8	46,26,395	0	0	58,67,825	0	0	9,36,08,333	3,07,01,628	33
	Total- Public Sector Banks including RRB	32,64,05,678	12,72,68,551	39	9,94,34,023	4,02,08,551	40	1,69,18,822	95,668	1	2,08,73,929	1,72,41,531	83	46,36,32,453	18,48,14,301	40

10.14. BANK WISE BREAKUP OF CROP LOAN & TERM LOAN ACHIEVEMENT UNDER PRIMARY SECTOR FOR 2022-23 AS AT JUNE 2022

(Amount in Thousands)

Sl. No.	BANK	SHORT TERM LOAN			TERM LOAN			AGRI INFRASTRUCTURE			ANCILLARY ACTIVITIES			PRIMARY SECTOR (TOTAL AGRICULTURE)		
		Target	Achievement	% Ach	Target	Achievement	% Ach	Target	Achieve	% Ach	Target	Achieveme	% Ach	Target	Achievement	% Ach
C	PRIVATE SECTOR COMMERCIAL BANKS															
1	AXIS BANK	42,34,158	15,305	0	19,13,910	77,72,051	406	2,43,172	11,016	5	2,28,745	6,57,397	287	61,48,069	77,87,356	127
2	BANDHAN BANK	82,743	0	0	70,262	0	0	7,289	0	0	7,444	1,000	13	1,53,005	0	0
3	CSB BANK	1,05,54,192	9,80,655	9	52,40,800	90,83,598	173	6,21,326	2,061	0	4,84,515	49,054	10	1,57,94,992	1,00,64,253	64
4	CITY UNION BANK	3,70,935	1,70,754	46	1,20,858	0	0	21,557	0	0	35,085	0	0	4,91,793	1,70,754	35
5	DHANLAXMI BANK	58,21,516	0	0	25,05,875	37,95,587	151	4,10,362	0	0	3,81,622	0	0	83,27,392	37,95,587	46
6	FEDERAL BANK	6,34,95,517	2,43,54,699	38	1,23,85,166	2,73,875	2	23,23,068	61,685	3	29,22,980	83,35,962	285	7,58,80,683	2,46,28,574	32
7	HDFC BANK	93,88,584	9,28,722	10	57,89,031	36,35,167	63	4,85,870	3,750	1	4,37,507	8,15,151	186	1,51,77,615	45,63,889	30
8	ICICI BANK	71,38,964	15,24,185	21	23,81,382	2,15,957	9	2,77,099	55,100	20	2,72,929	10,81,523	396	95,20,346	17,40,142	18
9	IDBI BANK	62,40,465	25,14,758	40	15,00,781	3,46,473	23	2,35,918	0	0	1,55,495	3,34,217	215	77,41,246	28,61,230	37
10	IDFC FIRST Bank	2,11,249	0	0	3,78,781	19,08,819	504	10,889	0	0	18,801	0	0	5,90,029	19,08,819	324
11	INDUS IND BANK	33,05,608	1,57,387	5	29,67,793	13,74,803	46	2,43,071	0	0	1,24,356	0	0	62,73,402	15,32,190	24
12	JAMMU & KASHMIR BANK	8,792	0	0	1,806	0	0	333	0	0	94	0	0	10,598	0	0
13	KARNATAKA BANK	8,11,030	47,081	6	2,70,760	0	0	89,608	0	0	28,775	18,020	63	10,81,790	47,081	4
14	KARUR VYSYA BANK	5,40,330	3,19,793	59	2,00,559	0	0	58,869	0	0	24,371	0	0	7,40,888	3,19,793	43
15	KOTAK MAHINDRA BANK	5,57,199	2,73,500	49	1,94,743	50,401	26	52,877	30,144	57	78,760	11,91,498	1,513	7,51,942	3,23,901	43
16	LAKSHMI VILAS BANK	77,597	10,055	13	49,669	691	1	7,588	6,769	89	12,078	5,856	48	1,27,266	10,746	8
17	RBL Bank	1,35,876	0	0	1,63,089	3,850	2	9,481	0	0	6,160	0	0	2,98,965	3,850	1
18	SOUTH INDIAN BANK	2,95,85,679	1,49,76,596	51	89,38,985	2,39,703	3	15,01,506	209	0	16,80,705	13,43,446	80	3,85,24,664	1,52,16,299	39
19	T.N.MERCANTILE BANK	7,89,217	1,78,454	23	2,36,248	0	0	84,062	0	0	26,345	3,50,909	1,332	10,25,465	1,78,454	17
20	YES BANK	5,47,741	0	0	1,22,307	2,02,002	165	28,220	0	0	75,180	1,39,572	186	6,70,048	2,02,002	30
	Total-Private Sector Commercial Banks	14,38,97,392	4,64,51,944	32	4,54,32,805	2,89,02,977	64	67,12,166	1,70,736	3	70,01,946	1,43,23,608	205	18,93,30,197	7,53,54,921	40
D	SMALL BANK															
1	ESAF	57,04,520	7,032	0	75,84,630	76,29,897	101	5,06,197	0	0	5,89,562	0	0	1,32,89,151	76,36,930	57
2	Ujjivan Small Finance Bank	99,943	0	0	1,47,796	1,51,499	103	8,546	0	0	23,494	0	0	2,47,739	1,51,499	61
	Total- Small Finance Banks	58,04,464	7,032	0	77,32,426	77,81,396	101	5,14,743	0	0	6,13,057	0	0	1,35,36,890	77,88,429	58
	Total Commercial Banks + RRB + SFB	47,61,07,534	17,37,27,527	36	15,25,99,255	7,68,92,923	50	2,41,45,731	2,66,404	1	2,84,88,932	3,15,65,139	111	68,13,41,452	28,24,51,994	41
E	Co-operative Sector															
1	DIST CO-OPERATIVE BANKS	7,18,20,791	27,35,138	4	3,04,26,036	9,81,669	3	42,89,363	75	0	45,83,226	1,42,687	3	10,22,46,827	37,16,807	4
2	KSCARDB (incl. PCARDBs)	1,13,49,776	5,32,345	5	60,04,926	9,04,995	15	8,43,847	25,755	3	10,09,771	13,96,410	138	1,73,54,702	14,37,340	8
3	KSCB	3,00,20,677	71,57,731	24	81,57,800	8,66,855	11	22,66,232	2,32,334	10	10,15,814	975	0	3,81,78,478	80,24,586	21
	Total - Co-operative Sector	11,31,91,243	1,04,25,214	9	4,45,88,763	27,53,519	6	73,99,442	2,58,164	3	66,08,812	15,40,072	23	15,77,80,006	1,31,78,734	8
	GRAND TOTAL	58,92,98,777	18,41,52,742	31	19,71,88,018	7,96,46,443	40	3,15,45,173	5,24,568	2	3,50,97,744	3,31,05,211	94	78,64,86,795	26,37,99,184	34

10.15. DISTRICTWISE DATA ON FLOW OF BANK CREDIT TO MINORITIES AS AT JUNE 2022

(Rs.in crores)

	Outstanding			
	AS ON 30.06.2021		AS ON 30.06.2022	
	No.	Amount	No.	Amount
TRIVANDRUM				
Christians	1,27,015	2,982	1,51,491	4,527
Muslims	1,17,461	2,825	1,25,086	3,353
Sikhs	403	9	200	5
Jains	23	6	186	7
NeoBudhists	16	0	1,412	37
Zorashtrians	1	3	23	0
Total	2,44,919	5,825	2,78,398	7,930
KOLLAM				
Christians	1,55,862	4,700	1,06,311	2,585
Muslims	1,09,351	3,433	1,33,633	3,361
Sikhs	0	0	150	4
Jains	0	0	180	7
NeoBudhists	0	0	751	21
Zorashtrians	0	0	34	1
Total	2,65,213	8,132	2,41,059	5,979
PATHANAMTHITTA				
Christians	2,17,210	4,308	1,46,996	3,561
Muslims	89,723	1,093	45,780	626
Sikhs	0	0	29	1
Jains	0	0	53	1
NeoBudhists	0	0	316	13
Zorashtrians	0	0	4	0
Total	3,06,933	5,401	1,93,178	4,202
ALAPPUZHA				
Christians	1,42,120	2,729	1,34,654	2,805
Muslims	1,13,637	2,405	86,332	1,151
Sikhs	80	1	71	1
Jains	0	0	298	13
NeoBudhists	82	3	511	13
Zorashtrians	0	0	17	0
Total	2,55,919	5,138	2,21,883	3,983
KOTTAYAM				
Christians	2,78,180	7,865	2,65,602	10,529
Muslims	50,759	1,659	49,283	2,069
Sikhs	100	6	97	3
Jains	7	0	119	9
NeoBudhists	21	0	314	13
Zorashtrians	8	0	11	0
Total	3,29,075	9,530	3,15,426	12,623
IDUKKI				
Christians	1,63,366	3,420	1,55,801	4,465
Muslims	45,246	927	28,326	691
Sikhs	0	0	35	1
Jains	0	0	11	0
NeoBudhists	0	0	60	2
Zorashtrians	0	0	38	1
Total	2,08,612	4,347	1,84,271	5,160
ERNAKULAM				
Christians	3,02,192	11,961	3,53,450	16,233
Muslims	1,39,622	4,484	1,43,619	5,223
Sikhs	223	8	264	13
Jains	164	19	222	29
NeoBudhists	185	94	562	91
Zorashtrians	11	0	36	1
Total	4,42,397	16,566	4,98,153	21,590

10.15. DISTRICTWISE DATA ON FLOW OF BANK CREDIT TO MINORITIES AS AT JUNE 2022

(Rs.in crores)

	Outstanding			
	AS ON 30.06.2021		AS ON 30.06.2022	
	No.	Amount	No.	Amount
THRISSUR				
Christians	2,00,002	6,294	1,71,922	5,957
Muslims	1,75,504	4,519	1,34,968	3,020
Sikhs	158	1	119	3
Jains	4	0	185	4
NeoBudhists	62	1	882	26
Zorashtrians	21	0	55	1
Total	3,75,751	10,815	3,08,131	9,011
PALAKKAD				
Christians	1,65,520	2,646	46,167	1,206
Muslims	5,03,781	8,898	1,96,552	4,049
Sikhs	0	0	173	3
Jains	0	0	193	4
NeoBudhists	0	0	974	22
Zorashtrians	0	0	24	0
Total	6,69,301	11,545	2,44,083	5,285
MALAPPURAM				
Christians	34,060	1,062	36,030	1,189
Muslims	4,91,730	9,299	5,04,221	9,672
Sikhs	899	15	76	2
Jains	16	0	55	2
NeoBudhists	190	5	201	7
Zorashtrians	12	0	29	1
Total	5,26,907	10,381	5,40,612	10,872
KOZHIKODE				
Christians	53,248	1,478	52,462	1,436
Muslims	2,49,197	5,306	2,38,791	5,342
Sikhs	40	2	188	6
Jains	100	3	223	11
NeoBudhists	0	0	680	23
Zorashtrians	0	0	20	1
Total	3,02,585	6,789	2,92,364	6,819
WAYANAD				
Christians	1,29,697	2,310	72,409	1,416
Muslims	1,42,266	2,086	74,505	1,072
Sikhs	47	4	60	1
Jains	245	6	233	7
NeoBudhists	106	2	131	2
Zorashtrians	5	0	12	0
Total	2,72,366	4,407	1,47,350	2,499
KANNUR				
Christians	91,934	7,108	1,22,920	3,335
Muslims	1,52,391	9,716	2,18,146	5,467
Sikhs	21	2	68	2
Jains	60	2	88	3
NeoBudhists	635	18	762	24
Zorashtrians	10	1	39	1
Total	2,45,051	16,847	3,42,023	8,831
KASARAGOD				
Christians	76,973	1,186	38,272	871
Muslims	3,04,305	4,307	1,51,902	3,052
Sikhs	13	0	27	1
Jains	20	1	26	1
NeoBudhists	270	6	1,216	47
Zorashtrians	13	0	16	0
Total	3,81,594	5,501	1,91,459	3,971
GRAND TOTAL	48,26,623	125 1,21,224	39,98,390	1,08,754

10.16. PERFORMANCE UNDER KISAN CREDIT CARD SCHEME AS AT JUNE 2022

(Rs. in lakhs)

Sl. No	BANK	Disbursement During the Quarter				Cumulative Disbursement during the Financial Year				Total Disbursement		Of Total Balance Outstanding				Total Balance Outstanding as at the end of the Quarter		Persons covered under PAIS
		Less than 3 lacs		Above 3 lacs		Less than 3 lacs		Above 3 lacs				Less than 3 lacs		Above 3 lacs				
		No	Amt	No	Amt	No	Amt	No	Amt	No	Amt	No	Amt	No	Amt	No	Amt	
A	PUBLIC SECTOR COMMERCIAL BANKS																	
1	BANK OF BARODA	2,316	3,124	106	904	2,316	3,124	106	904	2,422	4,028	15,724	19,768	1,414	8,332	17,138	28,100	100
2	BANK OF INDIA	2,764	2,639	186	732	2,764	2,639	186	732	2,950	3,371	16,509	20,783	186	956	16,695	21,739	15,961
3	BANK OF MAHARASHTRA	68	213	5	239	0	0	0	0	0	0	287	982	106	2,984	393	3,966	0
4	CANARA BANK	53,892	78,318	38,029	1,20,690	53,892	78,318	38,029	1,20,690	91,921	1,99,008	2,45,204	3,36,638	1,43,215	4,77,910	3,88,419	8,14,548	0
5	CENTRAL BANK OF INDIA	705	578	36	172	677	578	36	172	713	750	8,194	8,186	349	1,265	8,543	9,451	0
6	INDIAN BANK	1,889	2,277	0	0	1,889	2,277	0	0	1,889	2,277	11,331	19,703	0	0	11,331	19,703	0
7	INDIAN OVERSEAS BANK	1,108	2,059	254	895	1,108	2,059	254	895	1,362	2,954	26,798	37,620	1,286	5,756	28,084	43,376	0
8	PUNJAB & SIND BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
9	PUNJAB NATIONAL BANK	2,559	2,791	143	1,835	2,559	2,791	143	1,835	2,702	4,626	10,436	11,764	1,919	11,152	12,355	22,916	0
10	STATE BANK OF INDIA	2,901	3,469	242	1,252	2,901	3,469	242	1,252	3,143	4,721	86,136	93,282	11,034	43,947	97,170	1,37,229	10,074
11	UCO BANK	518	706	14	105	518	706	14	105	532	811	3,402	5,372	291	764	3,693	6,136	0
12	UNION BANK OF INDIA	5,600	29,009	3,036	16,808	5,600	29,009	3,036	16,808	8,636	45,817	51,816	1,22,581	6,092	22,516	57,908	1,45,098	0
	Total- Public Sector Commercial Banks	74,320	1,25,184	42,051	1,43,632	74,224	1,24,971	42,046	1,43,393	1,16,270	2,68,364	4,75,837	6,76,678	1,65,892	5,75,583	6,41,729	12,52,261	26,135
B	R R B - KERALA GRAMIN BANK	84,785	1,29,365	367	1,702	84,785	1,29,365	367	1,702	85,152	1,31,067	3,22,224	3,90,646	71,782	2,21,574	3,94,006	6,12,220	3,93,996
	Total- Public Sector Banks including RRB	1,59,105	2,54,549	42,418	1,45,334	1,59,009	2,54,336	42,413	1,45,095	2,01,422	3,99,431	7,98,061	10,67,324	2,37,674	7,97,157	10,35,735	18,64,481	4,20,131
C	PRIVATE SECTOR COMMERCIAL BANKS																	

10.16. PERFORMANCE UNDER KISAN CREDIT CARD SCHEME AS AT JUNE 2022

(Rs. in lakhs)

Sl. No	BANK	Disbursement During the Quarter				Cumulative Disbursement during the Financial Year				Total Disbursement		Of Total Balance Outstanding				Total Balance Outstanding as at the end of the Quarter		Persons covered under PAIS
		Less than 3 lacs		Above 3 lacs		Less than 3 lacs		Above 3 lacs				Less than 3 lacs		Above 3 lacs				
		No	Amt	No	Amt	No	Amt	No	Amt	No	Amt	No	Amt	No	Amt	No	Amt	
1	AXIS BANK	0	0	20	153	0	0	20	153	20	153	0	0	1,259	26,965	1,259	26,965	0
2	BANDHAN BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3	CSB BANK	98	56	107	2,236	98	56	107	2,236	205	2,292	357	312	613	24,915	970	25,227	0
4	CITY UNION BANK	0	0	0	0	0	0	5	317	5	317	2,400	4,000	37	1,076	2,437	5,076	0
5	DHANLAXMI BANK	100	176	1	30	100	176	1	30	101	206	704	1,020	169	1,419	873	2,439	0
6	FEDERAL BANK	24,638	50,392	6,236	31,973	24,638	50,392	6,236	31,973	30,874	82,365	12,150	60,009	96,788	3,75,167	1,08,938	4,35,175	17,900
7	HDFC BANK	28,001	13,393	752	11,882	28,001	13,393	752	11,882	28,753	25,275	2,54,998	1,07,208	16,422	1,12,999	2,71,420	2,20,207	0
8	ICICI BANK	0	0	818	9,469	0	0	818	9,469	818	9,469	0	0	1,475	34,665	1,475	34,665	0
9	IDBI BANK	4,173	10,469	306	2,170	4,173	10,469	306	2,170	4,479	12,640	17,824	46,588	1,146	18,987	18,970	65,575	18,970
10	IDFC FIRST Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
11	INDUS IND BANK	12	20	23	369	12	20	23	369	35	389	72	121	195	4,335	267	4,457	0
12	JAMMU & KASHMIR BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13	KARNATAKA BANK	0	0	0	0	0	0	0	0	0	0	23	27	1,493	2,777	1,516	2,804	0
14	KARUR VYSYA BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
15	KOTAK MAHINDRA BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
16	LAKSHMI VILAS BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
17	RBL Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
18	SOUTH INDIAN BANK	4,820	3,267	2,625	6,054	4,820	3,267	2,625	6,054	7,445	9,321	11,410	9,204	6,047	2,07,055	17,457	2,16,259	604
19	T.N.MERCANTILE BANK	13	16	0	0	13	16	0	0	13	16	13	11	0	0	13	11	0
20	YES BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Total- Pvt Sector Commercial Banks	61,855	77,790	10,888	64,337	61,855	77,790	10,893	64,654	72,748	1,42,444	2,99,951	2,28,499	1,25,644	8,10,361	4,25,595	10,38,859	37,474
D	SMALL FINANCE BANKS																	
1	ESAF	80	0	8	70	0	0	8	70	8	70	0	0	19	153	19	153	0
2	Ujjivan Small Finance Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Total- Small Finance Banks	80	0	8	70	0	0	8	70	8	70	0	0	19	153	19	153	0
	Total - Commercial Banks + RRB + SFB	2,21,040	3,32,339	53,314	2,09,741	2,20,864	3,32,126	53,314	2,09,819	2,74,178	5,41,945	10,98,012	12,95,822	3,63,337	16,07,671	14,61,349	29,03,493	4,57,605
E	CO-OPERATIVE BANKS																	
1	DIST CO-OPERATIVE BANKS	4,899	6,409	0	0	4,899	6,409	0	0	4,899	6,409	26,262	21,843	0	0	26,262	21,843	0
2	KSCARDB (incl. PCARDBs)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3	KSCB	43,658	80,557	242	3,217	43,658	80,557	647	7,232	44,305	87,789	6,40,431	5,14,689	597	6,042	6,41,028	5,20,731	77,252
	Total Co-operative Banks	48,557	86,966	242	3,217	48,557	86,966	647	7,232	49,204	94,197	6,66,693	5,36,532	597	6,042	6,67,290	5,42,574	77,252
	Total - Banking Sector	2,69,597	4,19,305	53,556	2,12,958	2,69,421	4,19,092	53,961	2,17,050	3,23,382	6,36,142	17,64,705	18,32,354	3,63,934	16,13,713	21,28,639	34,46,067	5,34,857

10.17. PERFORMANCE UNDER WCC & CUY AS AT JUNE 2022

(Rs. in Lakhs)

SI No.	BANK	Weavers Credit Card (WCC)		Coir Udyami Yojana (CUI)		
		Outstanding		Disbursed during the Quarter	Outstanding	
		No.	Amt	Amt	No.	Amt
A	PUBLIC SECTOR COMMERCIAL BANKS					
1	BANK OF BARODA	0	0	0	0	0
2	BANK OF INDIA	0	0	0	0	0
3	BANK OF MAHARASHTRA	0	0	0	0	0
4	CANARA BANK	66	16	1	0	0
5	CENTRAL BANK OF INDIA	1	1	0	0	0
6	INDIAN BANK	0	0	0	0	0
7	INDIAN OVERSEAS BANK	45	26	5	0	0
8	PUNJAB & SIND BANK	0	0	0	0	0
9	PUNJAB NATIONAL BANK	0	0	0	0	0
10	STATE BANK OF INDIA	6	3	0	197	1839
11	UCO BANK	0	0	0	0	0
12	UNION BANK OF INDIA	68	43	0	0	0
	Total- Public Sector Commercial Banks	186	89	6	197	1839
B	R R B - KERALA GRAMIN BANK	72	22	9	0	0
	Total- Public Sector Banks including RRB	258	111	15	197	1839
C	PRIVATE SECTOR COMMERCIAL BANKS					
1	AXIS BANK	0	0	0	0	0
2	BANDHAN BANK	0	0	0	0	0
3	CSB BANK	0	0	0	0	0
4	CITY UNION BANK	0	0	0	0	0
5	DHANLAXMI BANK	0	0	0	0	0
6	FEDERAL BANK	0	0	0	0	0
7	HDFC BANK	0	0	0	0	0
8	ICICI BANK	0	0	0	0	0
9	IDBI BANK	0	0	0	0	0
10	IDFC FIRST Bank	0	0	0	0	0
11	INDUS IND BANK	0	0	0	0	0
12	JAMMU & KASHMIR BANK	0	0	0	0	0
13	KARNATAKA BANK	0	0	0	0	0
14	KARUR VYSYA BANK	0	0	0	0	0
15	KOTAK MAHINDRA BANK	0	0	0	0	0
16	LAKSHMI VILAS BANK	0	0	0	0	0
17	RBL Bank	0	0	0	0	0
18	SOUTH INDIAN BANK	0	0	0	0	0
19	T.N.MERCANTILE BANK	0	0	0	0	0
20	YES BANK	0	0	0	0	0
	Total- Pvt Sector Commercial Banks	0	0	0	0	0
D	SMALL FINANCE BANKS					
1	ESAF	0	0	0	0	0
2	Ujjivan Small Finance Bank	0	0	0	0	0
	Total- Small Finance Banks	0	0	0	0	0
	Total - Commercial Banks + RRB + SFB	258	111	15	197	1839
E	CO-OPERATIVE BANKS					
1	DIST CO-OPERATIVE BANKS	0	0	0	0	0
2	KSCARDB (incl. PCARDBs)	0	0	0	0	0
3	KSCB	0	0	0	0	0
	Total Co-operative Banks	0	0	0	0	0
	Total - Banking Sector	258	111	15	197	1839

10.18. MICRO FINANCE - Cumulative Performance of Banks in Kerala State as at JUNE 2022

SHGs Maintaining Savings Bank Account (Rs. in lakhs)

Sl. No.	BANK	Total No of SHGs maintaining Savings Bank A/c (1)		Of (1) Exclusive Women SHGs		Of (1) NRLM compliant		Of (1) NULM compliant	
		No	Amount	No	Amount	No	Amount	No	Amount
A	PUBLIC SECTOR COMMERCIAL BANKS								
1	BANK OF BARODA	12,930	3,156	12,850	2,840	1,245	1,450	56	198
2	BANK OF INDIA	4,500	2,250	4,458	2,123	2,261	45,48,208	208	245
3	BANK OF MAHARASHTRA	11	98	11	98	0	0	11	98
4	CANARA BANK	30,762	5,862	30,762	5,862	14,209	2,627	855	1,700
5	CENTRAL BANK OF INDIA	10,283	5,066	10,283	5,066	1,766	1,255	190	453
6	INDIAN BANK	13,256	1,798	13,256	1,798	0	0	0	0
7	INDIAN OVERSEAS BANK	11,954	21,592	10,329	18,598	3,261	5,135	612	1,354
8	PUNJAB & SIND BANK	0	0	0	0	0	0	0	0
9	PUNJAB NATIONAL BANK	12,685	2,703	12,600	2,695	916	764	636	388
10	STATE BANK OF INDIA	17,680	7,555			3,756	1,594		
11	UCO BANK	1,652	292	1,652	292	318	107	107	32
12	UNION BANK OF INDIA	5,494	89,533	40,231	77,432	798	902	14	46
	Total- Public Sector Commercial Banks	1,21,207	1,39,904	1,36,432	1,16,804	28,530	45,62,042	2,689	4,514
B	R R B - KERALA GRAMIN BANK	69,744	16,653	54,811	13,905	15,958	6,271	1,985	911
	Total- Public Sector Banks including RRB	1,90,951	1,56,557	1,91,243	1,30,709	44,488	45,68,313	4,674	5,424
C	PRIVATE SECTOR COMMERCIAL BANKS								
1	AXIS BANK	0	0	0	0	0	0	0	0
2	BANDHAN BANK	0	0	0	0	0	0	0	0
3	CSB BANK	22	9	20	9	0	0	0	0
4	CITY UNION BANK	0	0	0	0	0	0	0	0
5	DHANLAXMI BANK	12,228	3,781	12,168	3,772	1,236	333	33	9
6	FEDERAL BANK	128	116	0	0	6	39	0	0
7	HDFC BANK	32,470	5,911	32,470	5,911	0	0	0	0
8	ICICI BANK	12,421	1,969	12,421	1,969	10,173	1,657	1,760	311
9	IDBI BANK	6,054	361	5,787	277	240	12	121	6
10	IDFC FIRST Bank	0	0	0	0	0	0	0	0
11	INDUS IND BANK	0	0	0	0	0	0	0	0
12	JAMMU & KASHMIR BANK	0	0	0	0	0	0	0	0
13	KARNATAKA BANK	0	0	0	0	0	0	0	0
14	KARUR VYSYA BANK	0	0	0	0	0	0	0	0
15	KOTAK MAHINDRA BANK	0	0	0	0	0	0	0	0
16	LAKSHMI VILAS BANK	7	0	7	0	0	0	0	0
17	RBL Bank	0	0	0	0	0	0	0	0
18	SOUTH INDIAN BANK	4,353	684	947	171	0	0	0	0
19	T.N.MERCANTILE BANK	56	0	18	0	0	0	0	0
20	YES BANK	0	0	0	0	0	0	0	0
	Total- Pvt Sector Commercial Banks	67,739	12,830	63,838	12,109	11,655	2,041	1,914	326
D	SMALL FINANCE BANKS								
1	ESAF	0	0	0	0	0	0	0	0
2	Ujjivan Small Finance Bank	0	0	0	0	0	0	0	0
	Total- Small Finance Banks	0	0	0	0	0	0	0	0
	Total - Commercial Banks + RRB + SFB	2,58,690	1,69,387	2,55,081	1,42,818	56,143	45,70,354	6,588	5,750
E	CO-OPERATIVE BANKS								
1	DIST CO-OPERATIVE BANKS	2,146	268	2,146	268	374	104	10	4
2	KSCARDB (incl. PCARDBs)	0	0	0	0	0	0	0	0
3	KSCB	38,463	29,923	51,510	28,056	2,974	892	72	30
	Total Co-operative Banks	40,609	30,191	53,656	28,324	3,348	996	82	34
	Total - Banking Sector	2,99,299	1,99,578	3,08,737	1,71,143	59,491	45,71,350	6,670	5,784

10.19. MICRO FINANCE - Cumulative Performance of Banks in Kerala State as at JUNE 2022 under SHG Bank Linkage Programme

Mode of linkage-SHG's financed Directly by Banks (Rs. in lakhs)

Sl. No.	BANK	No of SHGs formed during the Quarter	No. of SHGs formed during the Fin. Year	No. of SHG loans sanctioned during the Quarter		No. of SHG loans disbursed during the Quarter		Disbursement during the Fin Year		Outstanding under SHG Finance (1)		Of (1) NRLM compliant		Of (1) NULM compliant		Of (1) total No. of Beneficiaries
				A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.	
A	PUBLIC SECTOR COMMERCIAL BANKS															
1	BANK OF BARODA	140	163	401	36	402	3,534	402	3,534	7,273	18,418	1,170	4,662	203	379	72,730
2	BANK OF INDIA	233	233	233	1,636	233	1,636	233	1,636	4,309	6,422	2,261	4,548	208	245	77,562
3	BANK OF MAHARASHTRA	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4	CANARA BANK	930	930	3,519	30,529	3,519	29,153	3,519	29,153	60,375	1,61,981	31,391	82,893	855	1,893	9,05,625
5	CENTRAL BANK OF INDIA	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
6	INDIAN BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
7	INDIAN OVERSEAS BANK	21	63	78	113	78	113	78	113	4,153	5,239	639	613	420	1,333	65,958
8	PUNJAB & SIND BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
9	PUNJAB NATIONAL BANK	98	98	168	1,198	176	1,237	176	1,237	5,427	11,183	1,464	3,319	902	2,780	51,804
10	STATE BANK OF INDIA			1,008	8,262	1,008	8,262	1,008	8,262	17,975	44,482	3,741	12,380			
11	UCO BANK	32	32	32	254	32	254	32	254	352	1,342	246	1,069	96	273	2,543
12	UNION BANK OF INDIA	2,532	4,687	2,532	19,391	2,532	19,391	4,687	26,397	24,521	70,436	742	5,128	185	3,812	0
	Total- Public Sector Commercial Banks	3,986	6,206	7,971	61,420	7,980	63,581	10,135	70,587	1,24,385	3,19,503	41,654	1,14,612	2,869	10,715	11,76,222
B	R R B - KERALA GRAMIN BANK	0	0	2,331	16,515	2,331	16,515	2,331	16,515	43,399	94,460	18,647	71,244	2,205	10,432	9,76,416
	Total- Public Sector Banks including RRB	3,986	6,206	10,302	77,935	10,311	80,096	12,466	87,102	1,67,784	4,13,963	60,301	1,85,856	5,074	21,147	21,52,638
C	PRIVATE SECTOR COMMERCIAL BANKS															
1	AXIS BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2	BANDHAN BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3	CSB BANK	0	0	18	13	32	14	32	14	47	36	0	0	0	0	33
4	CITY UNION BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5	DHANLAXMI BANK	1,095	1,095	1,095	9,302	1,095	9,253	1,095	9,253	12,628	57,697	1,562	3,044	111	981	1,26,789
6	FEDERAL BANK	49	49	94	729	107	744	107	744	2,513	3	0	0	0	0	1,225
7	HDFC BANK	1,324	1,324	4,670	20,558	4,670	20,558	4,670	20,558	32,470	90,692	0	0	0	0	0
8	ICICI BANK	0	0	0	0	0	0	0	0	17	40	0	0	0	0	233
9	IDBI BANK	634	634	615	2,149	615	2,149	615	2,149	6,054	11,091	202	276	83	140	60,540
10	IDFC FIRST Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
11	INDUS IND BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
12	JAMMU & KASHMIR BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13	KARNATAKA BANK	0	0	0	0	0	0	0	0	20	47	0	0	0	0	0
14	KARUR VYSYA BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
15	KOTAK MAHINDRA BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
16	LAKSHMI VILAS BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
17	RBL Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
18	SOUTH INDIAN BANK	4	4	4	31	10	25	10	25	288	282	0	0	0	0	4,320
19	T.N.MERCANTILE BANK	0	0	2	1	2	1	2	1	42	41	0	0	0	0	300
20	YES BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Total- Pvt Sector Commercial Banks	3,106	3,106	6,498	32,783	6,531	32,743	6,531	32,743	54,079	1,59,930	1,764	3,320	194	1,121	1,93,440
D	SMALL FINANCE BANKS															
1	ESAF	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2	Ujjivan Small Finance Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Total- Small Finance Banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Total - Commercial Banks + RRB + SFB	7,092	9,312	16,800	1,10,718	16,842	1,12,839	18,997	1,19,845	2,21,863	5,73,893	62,065	1,89,177	5,268	22,268	23,46,078
E	CO-OPERATIVE BANKS															
1	DIST CO-OPERATIVE BANKS	0	0	75	237	75	237	75	237	986	1,228	375	652	10	38	35,009
2	KSCARDB (incl. PCARDBs)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3	KSCB	690	2,190	122	9,437	1,170	9,431	3,106	23,414	15,168	60,956	3,074	5,504	128	225	36,422
	Total Co-operative Banks	690	2,190	197	9,674	1,245	9,668	3,181	23,652	16,154	62,184	3,449	6,156	138	263	71,431
	Total - Banking Sector	7,782	11,502	16,997	1,20,392	18,087	1,22,508	22,178	1,43,497	2,38,017	6,36,077	65,514	1,95,332	5,406	22,531	24,17,509

10.20. MICRO FINANCE - Cumulative Performance of Banks in Kerala State as at JUNE 2022 under SHG Bank Linkage Programme
SHGs financed Directly with NGO facilitation (Rs. in lakhs)

Sl. No.	BANK	No of SHGs formed during the Quarter	No. of SHGs formed during the Fin. Year	No. of SHG loans sanctioned during the Quarter		No. of SHG loans disbursed during the Quarter		Disbursement during the Fin Year		Outstanding under SHG Finance (1)		Of (1) NRLM compliant		Of (1) NULM compliant		Of (1) total No. of Beneficiaries
				A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.	
A	PUBLIC SECTOR COMMERCIAL BANKS															
1	BANK OF BARODA	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2	BANK OF INDIA	233	1,636	233	1,636	233	1,636	233	1,636	4,309	6,422	2,261	4,548	208	245	77,562
3	BANK OF MAHARASHTRA	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4	CANARA BANK	930	930	3,519	30,529	3,519	29,153	3,519	29,153	60,375	1,61,981	31,391	82,893	855	1,893	9,05,625
5	CENTRAL BANK OF INDIA	479	479	599	5,697	599	5,546	599	5,546	6,787	32,179	639	2,889	174	456	98,755
6	INDIAN BANK	216	216	657	6,109	657	6,109	657	6,109	14,193	41,022	48	59	106	235	2,27,088
7	INDIAN OVERSEAS BANK	18	18	152	1,925	152	1,925	152	1,925	8,559	12,785	0	0	0	0	0
8	PUNJAB & SIND BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
9	PUNJAB NATIONAL BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
10	STATE BANK OF INDIA									9	12					2,12,160
11	UCO BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
12	UNION BANK OF INDIA	2,532	4,687	2,532	19,391	2,532	19,391	4,687	36,381	35,452	68,312	0	0	0	0	0
	Total- Public Sector Commercial Banks	4,408	7,966	7,692	65,288	7,692	63,761	9,847	80,750	1,29,684	3,22,713	34,339	90,388	1,343	2,830	15,21,190
B	R R B - KERALA GRAMIN BANK	1,068	1,068	2,153	14,684	2,153	14,684	2,153	14,684	43,399	94,460	18,865	71,675	74	62	9,76,416
	Total- Public Sector Banks including RRB	5,476	9,034	9,845	79,972	9,845	78,445	12,000	95,435	1,73,083	4,17,173	53,204	1,62,063	1,417	2,891	24,97,606
C	PRIVATE SECTOR COMMERCIAL BANKS															
1	AXIS BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2	BANDHAN BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3	CSB BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4	CITY UNION BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5	DHANLAXMI BANK	223	665	223	665	223	665	223	665	32	60	0	0	0	0	1,790
6	FEDERAL BANK	0	0	0	0	0	0	0	0	6	0	0	0	0	0	10
7	HDFC BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
8	ICICI BANK	219	219	566	3,150	566	3,150	566	3,150	9,489	20,562	8,053	17,384	1,412	3,132	1,67,268
9	IDBI BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
10	IDFC FIRST Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
11	INDUS IND BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
12	JAMMU & KASHMIR BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13	KARNATAKA BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
14	KARUR VYSYA BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
15	KOTAK MAHINDRA BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
16	LAKSHMI VILAS BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
17	RBL Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
18	SOUTH INDIAN BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
19	T.N.MERCANTILE BANK	0	0	2	1	2	1	2	1	5	3	0	0	0	0	8
20	YES BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Total- Pvt Sector Commercial Banks	442	884	791	3,816	791	3,816	791	3,816	9,532	20,625	8,053	17,384	1,412	3,132	1,69,076
D	SMALL FINANCE BANKS															
1	ESAF	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2	Ujjivan Small Finance Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Total- Small Finance Banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Total - Commercial Banks + RRB + SFB	5,918	9,918	10,636	83,788	10,636	82,261	12,791	99,251	1,82,615	4,37,798	61,257	1,79,447	2,829	6,023	26,66,682
E	CO-OPERATIVE BANKS															
1	DIST CO-OPERATIVE BANKS	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2	KSCARDB (incl. PCARDBs)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3	KSCB	283	1,125	718	4,338	718	4,338	718	4,338	13,127	36,063	1,801	3,441	134	245	24,247
	Total Co-operative Banks	283	1,125	718	4,338	718	4,338	718	4,338	13,127	36,063	1,801	3,441	134	245	24,247
	Total - Banking Sector	6,201	11,043	11,354	88,126	11,354	86,599	13,509	1,03,589	1,95,742	4,73,860	63,058	1,82,888	2,963	6,268	26,90,929

10.21. MICRO FINANCE - Cumulative Performance of Banks in Kerala State as at JUNE 2022
Mode of linkage-SHG's financed through the medium of NGOs (Rs. in lakhs)

Sl. No.	BANK	No. of NGO loans sanctioned during the Quarter		No. of NGO loans disbursed during the Quarter		Disbursement during the Fin Year		Outstanding under NGO Finance (1)		Of (1) NRLM compliant		Of (1) NULM compliant		Of (1) total No. of Beneficiaries	No. of SHGs financed by these NGOs
		A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.		
A	PUBLIC SECTOR COMMERCIAL BANKS														
1	BANK OF BARODA	0	0	0	0	0	0	30	55	0	0	0	0	300	1
2	BANK OF INDIA	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3	BANK OF MAHARASHTRA	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4	CANARA BANK	0	0	0	0	0	0	1	50	0	0	0	0	5	15
5	CENTRAL BANK OF INDIA	0	0	0	0	0	0	0	0	0	0	0	0	0	0
6	INDIAN BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0
7	INDIAN OVERSEAS BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0
8	PUNJAB & SIND BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0
9	PUNJAB NATIONAL BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0
10	STATE BANK OF INDIA							9	12					135	9
11	UCO BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0
12	UNION BANK OF INDIA	0	0	0	0	0	0	841	2,958	0	0	0	0	0	0
	Total- Public Sector Commercial Banks	0	0	0	0	0	0	881	3,075	0	0	0	0	440	25
B	R R B - KERALA GRAMIN BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Total- Public Sector Banks including RRB	0	0	0	0	0	0	881	3,075	0	0	0	0	440	25
C	PRIVATE SECTOR COMMERCIAL BANKS														
1	AXIS BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2	BANDHAN BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3	CSB BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4	CITY UNION BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5	DHANLAXMI BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0
6	FEDERAL BANK	0	0	0	0	0	0	3	0	0	0	0	0	10	0
7	HDFC BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0
8	ICICI BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0
9	IDBI BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0
10	IDFC FIRST Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0
11	INDUS IND BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0
12	JAMMU & KASHMIR BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13	KARNATAKA BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0
14	KARUR VYSYA BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0
15	KOTAK MAHINDRA BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0
16	LAKSHMI VILAS BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0
17	RBL Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0
18	SOUTH INDIAN BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0
19	T.N.MERCANTILE BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0
20	YES BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Total- Pvt Sector Commercial Banks	0	0	0	0	0	0	3	0	0	0	0	0	10	0
D	SMALL FINANCE BANKS														
1	ESAF	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2	Ujjivan Small Finance Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Total- Small Finance Banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Total - Commercial Banks + RRB + SFB	0	0	0	0	0	0	884	3,075	0	0	0	0	450	25
E	CO-OPERATIVE BANKS														
1	DIST CO-OPERATIVE BANKS	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2	KSCARDB (incl. PCARDBs)	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3	KSCB	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Total Co-operative Banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Total - Banking Sector	0	0	0	0	0	0	884	3,075	0	0	0	0	450	25

10.22. PROGRESS REPORT ON ATMs BY THE BANK AS AT JUNE 2022

Sl. No.	BANK	ATMs opened during the Q	Out of ATMs opened during the Q		No. of ATM Outstanding	Out of No. of ATM Outstanding				
			On site	Off-site		Fixed On-site ATMs	Fixed Off-site ATMs	Mobile ATMs	Talking ATMs	ATMs with Braille keypad
A	PUBLIC SECTOR COMMERCIAL BANKS									
1	BANK OF BARODA	0	0	0	236	179	57	0	236	236
2	BANK OF INDIA	0	0	0	170	52	118	0	0	96
3	BANK OF MAHARASHTRA	0	0	0	21	17	4	0	0	0
4	CANARA BANK	10	9	1	779	623	156	2	779	779
5	CENTRAL BANK OF INDIA	0	0	0	50	46	4	0	0	0
6	INDIAN BANK	0	0	0	206	139	67	0	0	56
7	INDIAN OVERSEAS BANK	0	0	0	175	147	28	1	175	175
8	PUNJAB & SIND BANK	0	0	0	4	0	4	0	0	0
9	PUNJAB NATIONAL BANK	3	0	3	259	151	108	0	92	191
10	STATE BANK OF INDIA	19	15	4	3,565	1,401	2,164	1	1,401	1,401
11	UCO BANK	2	0	2	43	35	8	41	43	43
12	UNION BANK OF INDIA	0	0	0	321	0	321	0	47	41
	Total- Public Sector Commercial Banks	34	24	10	5,829	2,790	3,039	45	2,773	3,018
B	R R B - KERALA GRAMIN BANK	0	0	0	314	9	305	10	269	269
	Total- Public Sector Banks including RRB	34	24	10	6,143	2,799	3,344	55	3,042	3,287
C	PRIVATE SECTOR COMMERCIAL BANKS									
1	AXIS BANK	0	0	0	290	148	142	0	0	0
2	BANDHAN BANK	0	0	0	9	9	0	0	0	0
3	CSB BANK	16	15	1	234	201	33	0	0	212
4	CITY UNION BANK	0	0	0	36	28	8	0	0	36
5	DHANLAXMI BANK	0	0	0	147	116	31	0	147	147
6	FEDERAL BANK	294	138	156	780	490	290	0	490	490
7	HDFC BANK	7	6	1	381	254	127	0	380	380
8	ICICI BANK	0	0	0	267	182	85	0	267	267
9	IDBI BANK	0	0	0	94	0	94	0	94	94
10	IDFC FIRST Bank	0	0	0	9	5	4	0	0	0
11	INDUS IND BANK	0	0	0	80	67	13	0	0	0
12	JAMMU & KASHMIR BANK	0	0	0	0	0	0	0	0	0
13	KARNATAKA BANK	0	0	0	19	11	8	0	0	0
14	KARUR VYSYA BANK	0	0	0	16	16	0	0	0	0
15	KOTAK MAHINDRA BANK	0	0	0	36	32	4	0	0	0
16	LAKSHMI VILAS BANK	0	0	0	13	13	0	0	0	0
17	RBL Bank	0	0	0	11	0	11	0	0	0
18	SOUTH INDIAN BANK	3	1	2	752	469	283	0	697	752
19	T.N.MERCANTILE BANK	0	0	0	23	19	4	0	0	0
20	YES BANK	0	0	0	16	16	0	0	0	0
	Total- Pvt Sector Commercial Banks	320	181	139	3,213	2,076	1,137	0	2,075	2,378
D	SMALL FINANCE BANKS									
1	ESAF	7	7	0	235	235	0	0	235	235
2	Ujjivan Small Finance Bank	0	0	0	15	0	15	0	0	0
	Total- Small Finance Banks	7	7	0	250	235	15	0	235	235
	Total - Commercial Banks + RRB + SFB	361	212	149	9,606	5,110	4,496	55	5,352	5,900
E	CO-OPERATIVE BANKS									
1	DIST CO-OPERATIVE BANKS	0	0	0	7	6	1	1	7	7
2	KSCARDB (incl. PCARDBs)	0	0	0	0	0	0	0	0	0
3	KSCB	0	0	0	291	217	74	4	0	0
	Total Co-operative Banks	0	0	0	298	223	75	5	7	7
	Total - Banking Sector	361	212	149	9,904	5,333	4,571	60	5,359	5,907

10.23. PROGRESS REPORT ON JOINT LIABILITY GROUPS (JLGs) AS AT JUNE 2022

(Rs. in lakhs)

Sl No.	Bank	Loan Sanctioned during the Quarter		Loan Disbursed during the Quarter		Cumulative Loan Disbursed during the Fin Year		Outstanding under the Scheme	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount
A	PUBLIC SECTOR COMMERCIAL BANKS								
1	BANK OF BARODA	1	10	1	10	1	10	444	957
2	BANK OF INDIA	344	1,248	344	1,248	344	1,248	2,003	4,881
3	BANK OF MAHARASHTRA	2	6	2	6	2	6	5	10
4	CANARA BANK	3,144	9,289	3,144	9,289	3,144	9,289	23,070	67,917
5	CENTRAL BANK OF INDIA	32	52	35	36	27	4	215	356
6	INDIAN BANK	9	30	9	30	9	30	339	788
7	INDIAN OVERSEAS BANK	18	24	18	24	18	24	195	228
8	PUNJAB & SIND BANK	0	0	0	0	0	0	0	0
9	PUNJAB NATIONAL BANK	0	0	22	47	22	47	453	793
10	STATE BANK OF INDIA	41	31	4	31	4	31	649	1,084
11	UCO BANK	111	212	111	212	111	212	237	427
12	UNION BANK OF INDIA	0	0	0	0	445	767	6,432	9,967
	Total- Public Sector Commercial Banks	3,702	10,901	3,690	10,932	4,127	11,667	34,042	87,408
B	R R B - KERALA GRAMIN BANK	662	1,788	662	1,788	1,109	2,545	8,586	14,815
	Total- Public Sector Banks including RRB	4,364	12,689	4,352	12,720	5,236	14,212	42,628	1,02,223
C	PRIVATE SECTOR COMMERCIAL BANKS								
1	AXIS BANK	0	0	0	0	0	0	87,176	11,842
2	BANDHAN BANK	0	0	0	0	0	0	0	0
3	CSB BANK	0	0	0	0	0	0	2	2
4	CITY UNION BANK	0	0	0	0	0	0	0	0
5	DHANLAXMI BANK	5	10	5	10	5	10	706	903
6	FEDERAL BANK	29	101	31	100	31	100	140	333
7	HDFC BANK	2	3	2	3	2	3	52	23
8	ICICI BANK	0	0	0	0	0	0	0	0
9	IDBI BANK	1	6	1	6	1	6	516	952
10	IDFC FIRST Bank	40,799	19,914	40,799	19,914	40,799	19,914	1,92,081	59,595
11	INDUS IND BANK	6,716	11,129	6,716	11,129	7,033	11,648	48,217	73,180
12	JAMMU & KASHMIR BANK	0	0	0	0	0	0	0	0
13	KARNATAKA BANK	0	0	0	0	0	0	0	0
14	KARUR VYSA BANK	0	0	0	0	0	0	0	0
15	KOTAK MAHINDRA BANK	0	0	0	0	0	0	0	0
16	LAKSHMI VILAS BANK	0	0	0	0	0	0	0	0
17	RBL Bank	0	0	0	0	124	46	33,739	3,792
18	SOUTH INDIAN BANK	0	0	0	0	0	0	24	17
19	T.N.MERCANTILE BANK	0	0	0	0	0	0	0	0
20	YES BANK	0	0	0	0	0	0	0	0
	Total- Pvt Sector Commercial Banks	47,552	31,163	47,554	31,162	47,995	31,726	3,62,653	1,50,640
D	SMALL FINANCE BANKS								
1	ESAF	53,159	29,193	53,159	29,193	53,159	29,193	7,46,208	3,81,562
2	Ujjivan Small Finance Bank	0	0	0	0	2,612	1,451	80,354	22,465
	Total- Small Finance Banks	53,159	29,193	53,159	29,193	55,771	30,644	8,26,562	4,04,027
	Total - Commercial Banks + RRB + SFB	1,05,075	73,045	1,05,065	73,075	1,09,002	76,582	12,31,843	6,56,890
E	CO-OPERATIVE BANKS								
1	DIST CO-OPERATIVE BANKS	0	0	0	0	0	0	61	145
2	KSCARDB (incl. PCARDBs)	74	87	74	87	74	87	9,731	5,467
3	KSCB	1,736	4,925	1,736	4,925	361	9,835	12,570	19,765
	Total Co-operative Banks	1,810	5,012	1,810	5,012	435	9,922	22,362	25,378
	Total - Banking Sector	1,06,885	78,058	1,06,875	78,087	1,09,437	86,504	12,54,205	6,82,268

10.24. PERFORMANCE UNDER EDUCATION LOAN SCHEME AS AT JUNE 2022 (Rs. in lakhs)

Sl. No.	BANK	Applications Received Quarter		Cumulative No of Applications received during the Financial Year		Loans Sanctioned during the Quarter		Cumulative Loans Sanctioned during the Financial Year		Loans disbursed during the Quarter		Cumulative disbursement during the Fin Year		Of total outstanding Education Loan				Total Outstanding		Of total outstanding EL						EL NPA Position		EL NPA %
														Priority Sector EL		Non- priority sector EL				Less than 4 Lacs		Above 4 Lacs to 7.50 Lacs		Above 7.50 Lacs				
		No	Amount	No	Amount	No	Amount	No	Amount	No	Amount	No	Amount	No	Amount	No	Amount	No	Amount	No	Amount	No	Amount	No	Amount			
A	PUBLIC SECTOR COMMERCIAL BANKS																											
1	BANK OF BARODA	554	8,650	554	8,650	554	8,650	554	8,651	1,515	4,720	1,515	4,720	10,723	32,808	2,055	35,019	12,778	67,827	6,703	14,217	2,835	10,126	3,240	43,484	768	2,179	3.21%
2	BANK OF INDIA	185	1,158	185	1,158	185	1,158	185	1,158	300	890	185	733	5,198	13,644	175	2,484	5,373	16,128	3,698	8,659	1,423	4,861	252	2,608	694	1,593	9.88%
3	BANK OF MAHARASHTRA	61	392	61	392	61	392	61	392	61	392	61	392	275	1,377	101	1,508	376	2,886	161	312	49	257	166	2,317	4	16	0.55%
4	CANARA BANK	1,994	7,616	1,994	7,616	1,994	7,616	1,994	7,616	5,835	13,612	5,835	13,612	61,419	2,05,432	952	15,159	62,371	2,20,591	44,483	90,475	11,777	58,914	6,111	71,201	7,013	20,206	9.16%
5	CENTRAL BANK OF INDIA	315	914	315	914	315	914	315	914	315	340	315	340	6,877	24,766	203	3,474	7,080	28,240	5,177	12,134	1,490	6,711	413	9,395	1,552	4,358	15.43%
6	INDIAN BANK	196	2,145	196	2,145	196	2,145	196	2,145	552	1,298	552	1,298	5,041	26,182	0	0	5,041	26,182	3,984	9,871	427	1,593	630	14,718	669	2,079	7.94%
7	INDIAN OVERSEAS BANK	262	398	262	398	256	335	256	1,839	256	1,086	256	1,086	11,513	27,300	524	9,950	12,037	37,251	2,558	12,698	6,530	13,068	2,949	11,485	1,000	2,861	7.68%
8	PUNJAB & SIND BANK	0	0	0	0	0	0	5	2	0	0	0	5	48	193	2	105	50	298	0	0	0	0	50	298	6	9	3.10%
9	PUNJAB NATIONAL BANK	169	2,960	169	2,960	169	2,960	169	2,960	512	1,459	512	1,459	8,737	35,542	412	5,091	9,149	40,633	5,184	11,053	2,293	8,955	1,672	20,624	1,683	5,009	12.33%
10	STATE BANK OF INDIA	3,470	44,241	3,470	44,241	3,470	44,241	3,470	44,241	3,470	16,821	3,470	16,821	68,278	2,47,640	6,277	1,38,081	74,555	3,85,721	48,528	1,12,058	8,432	35,405	17,595	2,38,258	3,921	12,186	3.16%
11	UCO BANK	36	368	36	368	36	368	36	368	84	103	103	103	1,602	5,235	12	284	1,614	5,519	1,384	4,360	206	815	24	344	436	1,469	26.61%
12	UNION BANK OF INDIA	387	5,760	387	5,760	370	5,312	370	5,312	370	1,601	370	1,601	27,526	80,445	1,552	24,230	29,078	1,04,676	21,016	49,826	5,216	19,702	2,846	35,148	5,153	14,848	14.19%
	Total- Public Sector Commercial Banks	7,629	74,603	7,629	74,603	7,606	74,092	7,611	75,316	13,289	42,424	13,174	42,139	2,07,237	7,00,564	12,265	2,35,385	2,19,502	9,35,949	1,42,876	3,25,664	40,678	1,60,407	35,948	4,49,879	22,899	66,813	7.14%
B	R R B - KERALA GRAMIN BANK	268	877	268	877	268	877	268	877	210	694	210	694	16,970	50,537	176	331	17,146	50,868	16,401	43,493	374	2,471	371	4,904	4,794	12,172	23.93%
	Total- Public Sector Banks including RRB	7,897	75,480	7,897	75,480	7,874	74,969	7,879	76,193	13,499	43,118	13,384	42,833	2,24,207	7,51,101	12,441	2,35,716	2,36,648	9,86,817	1,59,277	3,69,157	41,052	1,62,878	36,319	4,54,782	27,693	78,985	8.00%

10.24. PERFORMANCE UNDER EDUCATION LOAN SCHEME AS AT JUNE 2022 (Rs. in lakhs)

Sl. No.	BANK	Applications Received Quarter		Cumulative No of Applications received during the Financial Year		Loans Sanctioned during the Quarter		Cumulative Loans Sanctioned during the Financial Year		Loans disbursed during the Quarter		Cumulative disbursement during the Fin Year		Of total outstanding Education Loan				Total Outstanding		Of total outstanding EL						EL NPA Position		EL NPA %
		No	Amount	No	Amount	No	Amount	No	Amount	No	Amount	No	Amount	No	Amount	No	Amount	No	Amount	No	Amount	No	Amount	No	Amount			
C	PRIVATE SECTOR COMMERCIAL BANKS																											
1	AXIS BANK	19	48	19	48	19	48	19	48	19	48	19	44	174	467	29	648	203	1,115	154	317	14	69	35	729	2	3	0.29%
2	BANDHAN BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%	
3	CSB BANK	11	12	11	12	11	12	11	7	11	12	11	7	936	2,110	789	695	1,725	2,806	729	1,201	161	411	835	1,194	296	1,262	44.97%
4	CITY UNION BANK	0	0	0	0	5	31	5	15	5	31	5	31	25	99	8	112	33	210	18	177	2	10	13	23	15	45	21.22%
5	DHANLAXMI BANK	66	573	66	573	66	573	66	573	180	335	180	335	2,035	4,959	99	1,135	2,134	6,094	1,845	3,422	167	853	122	1,819	648	1,718	28.19%
6	FEDERAL BANK	352	2,883	1,508	11,274	308	3,059	308	2,785	858	2,078	858	2,051	14,640	46,244	646	7,833	15,286	54,076	11,385	23,254	2,509	12,300	1,392	18,522	4,720	12,823	23.71%
7	HDFC BANK	72	531	72	531	34	87	34	33	27	33	27	33	987	1,978	1	10	988	1,988	950	1,799	35	162	3	26	43	102	5.13%
8	ICICI BANK	14	104	14	104	14	104	14	253	14	104	14	104	252	1,076	16	332	268	1,408	0	0	252	1,076	16	332	27	63	4.50%
9	IDBI BANK	52	782	52	782	52	782	52	1,150	162	435	162	435	1,204	4,981	82	1,887	1,286	6,868	808	1,863	117	622	361	4,383	39	118	1.71%
10	IDFC FIRST Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
11	INDUS IND BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
12	JAMMU & KASHMIR BANK	2	4	0	0	0	0	2	4	2	4	2	0	18	58	0	0	18	58	17	46	1	13	0	0	0	0	0.00%
13	KARNATAKA BANK	8	138	8	138	8	138	8	138	8	43	8	43	282	947	27	342	309	1,289	213	473	47	143	49	673	88	277	21.52%
14	KARUR VYSYA BANK	0	0	0	0	0	0	0	0	4	38	4	38	97	254	9	186	106	440	0	0	0	0	106	440	46	105	23.94%
15	KOTAK MAHINDRA BANK	0	0	0	0	0	0	0	0	0	0	0	0	89	290	0	0	89	290	63	151	26	139	0	0	86	273	94.29%
16	LAKSHMI VILAS BANK	0	0	0	0	0	0	0	0	0	0	0	0	2	3	0	0	2	3	2	3	0	0	0	0	0	0	0.00%
17	RBL Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	15	1	0.00%
18	SOUTH INDIAN BANK	52	715	52	715	52	715	52	715	370	961	370	961	7,377	24,296	769	13,664	8,146	37,960	5,268	8,003	854	2,199	2,024	27,758	1,537	2,401	6.32%
19	T.N.MERCANTILE BANK	5	4	5	33	5	33	5	33	5	9	5	9	94	254	12	201	106	454	106	454	0	0	0	0	27	63	13.76%
20	YES BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Total - Pvt Sector Commercial Banks	653	5,794	1,807	14,210	574	5,582	576	5,754	1,665	4,131	1,665	4,091	28,212	88,015	2,487	27,043	30,699	1,15,058	21,558	41,164	4,185	17,996	4,956	55,898	7,589	19,253	16.73%
D	SMALL FINANCE BANKS																											
1	ESAF	441	162	441	162	441	162	441	162	441	162	441	162	19,271	4,004	0	0	19,271	4,004	19,271	4,004	0	0	0	0	7,735	2,015	50.34%
2	Ujivan Small Finance Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Total - Small Finance Banks	441	162	441	162	441	162	441	162	441	162	441	162	19,271	4,004	0	0	19,271	4,004	19,271	4,004	0	0	0	0	7,735	2,015	50.34%
	Total - Commercial Banks + RRB + SFB	8,991	81,436	10,145	89,852	8,889	80,712	8,896	82,109	15,605	47,411	15,490	47,086	2,71,690	8,43,120	14,928	2,62,759	2,86,618	11,05,879	2,00,106	4,14,324	45,237	1,80,874	41,275	5,10,681	43,017	1,00,253	9.07%
E	CO-OPERATIVE BANKS																											
1	DIST CO-OPERATIVE BANKS	0	0	0	0	0	0	0	0	0	0	0	0	1	15	0	0	1	15	0	0	0	0	1	15	0	0	0.00%
2	KSCARDB (incl. PCARDBs)	5	37	5	37	5	37	5	37	5	37	5	37	223	1,414	0	0	223	1,414	3	17	2	20	218	1,377	152	439	31.05%
3	KSCB	32	237	67	569	36	262	18	86	14	77	18	83	2,004	5,047	14	295	2,018	5,342	760	1,347	46	245	1,212	3,750	749	1,529	28.63%
	Total Co-operative Banks	37	274	72	606	41	299	23	123	19	114	23	120	2,228	6,476	14	295	2,242	6,771	763	1,364	48	265	1,431	5,142	901	1,968	29.07%
	Total - Banking Sector	9,028	81,710	10,217	90,458	8,930	81,012	8,919	82,232	15,624	47,525	15,513	47,206	2,73,918	8,49,596	14,942	2,63,054	2,88,860	11,12,650	2,00,869	4,15,689	45,285	1,81,139	42,706	5,15,822	43,918	1,02,222	9.19%

10.25. DATA ON FINANCIAL ASSISTANCE TO WOMEN BENEFICIARIES AS AT JUNE 2022

(Rs. in Lakhs)

Sl. No.	BANK	Outstanding at the end of Previous Quarter		Application received during the Quarter	Sanctioned during the Quarter		Disbursed during the Quarter		Outstanding at the end of the Quarter	
		No	Amount	No	No	Amount	No	Amount	No	Amount
A	PUBLIC SECTOR COMMERCIAL BANKS									
1	BANK OF BARODA	1,41,135	3,23,725	21,786	21,203	22,260	34,637	60,724	1,48,684	3,42,687
2	BANK OF INDIA	29,145	1,08,094	38,098	38,098	12,673	38,102	12,673	67,243	1,20,767
3	BANK OF MAHARASHTRA	1,699	7,178	111	111	512	111	512	2,270	12,600
4	CANARA BANK	8,69,319	15,69,820	7,80,929	7,78,429	12,08,601	7,77,699	12,19,033	8,96,715	16,53,942
5	CENTRAL BANK OF INDIA	95,615	1,25,721	22,360	22,360	39,658	22,360	35,113	83,349	1,48,310
6	INDIAN BANK	1,13,338	1,85,865	8,128	8,128	7,555	8,128	7,555	1,15,607	1,93,187
7	INDIAN OVERSEAS BANK	2,30,401	3,30,124	5,133	5,104	9,428	5,104	9,428	1,29,987	2,03,914
8	PUNJAB & SIND BANK	0	0	15	29	124	27	113	342	1,684
9	PUNJAB NATIONAL BANK	40,476	1,67,517	3,938	3,938	11,384	3,938	11,374	41,058	1,43,212
10	STATE BANK OF INDIA	4,48,830	15,54,091	95,717	95,653	1,86,210	95,632	1,73,830	4,62,485	15,82,102
11	UCO BANK	1,88,747	38,383	81	81	135	81	135	1,54,194	76,689
12	UNION BANK OF INDIA	55,728	1,92,347	1,295	591	34,478	541	47,658	1,56,535	3,30,276
	Total- Public Sector Commercial Banks	22,14,433	46,02,865	9,77,591	9,73,725	15,33,019	9,86,360	15,78,148	22,58,469	48,09,370
B	R R B - KERALA GRAMIN BANK	6,83,865	7,42,588	1,66,120	1,66,120	1,47,599	1,66,120	1,47,599	6,99,552	7,64,163
	Total- Public Sector Banks including RRB	28,98,298	53,45,453	11,43,711	11,39,845	16,80,618	11,52,480	17,25,747	29,58,021	55,73,533

10.25. DATA ON FINANCIAL ASSISTANCE TO WOMEN BENEFICIARIES AS AT JUNE 2022

(Rs. in Lakhs)

Sl. No.	BANK	Outstanding at the end of Previous Quarter		Application received during the Quarter	Sanctioned during the Quarter		Disbursed during the Quarter		Outstanding at the end of the Quarter	
		No	Amount	No	No	Amount	No	Amount	No	Amount
C	PRIVATE SECTOR COMMERCIAL BANKS									
1	AXIS BANK	1,00,908	1,37,101	4,092	4,092	18,267	4,092	18,267	92,103	1,40,033
2	BANDHAN BANK	73	384	5	0	0	18	142	64	296
3	CSB BANK	1,09,851	1,22,832	16,287	16,287	15,995	16,686	16,476	1,17,892	1,30,554
4	CITY UNION BANK	386	395	0	0	0	190	111	547	3,468
5	DHANLAXMI BANK	22,963	93,828	20,468	20,468	36,913	20,468	36,913	40,066	85,041
6	FEDERAL BANK	3,67,381	10,18,633	0	1,88,565	3,11,320	1,05,106	1,52,261	3,11,201	7,94,654
7	HDFC BANK	4,21,833	2,70,972	26,617	26,617	35,524	26,617	35,524	4,38,423	2,77,581
8	ICICI BANK	86,360	5,63,810	29,955	29,955	69,978	29,955	69,978	89,874	5,82,766
9	IDBI BANK	24,377	91,436	4,410	4,410	89,702	5,719	19,102	27,597	1,08,899
10	IDFC FIRST Bank	2,46,595	78,043	56,539	56,539	26,954	56,539	26,954	2,58,506	86,087
11	INDUS IND BANK	65,489	95,009	5,244	5,244	13,270	5,244	13,270	63,636	97
12	JAMMU & KASHMIR BANK	0	0	0	0	0	0	0	217	2,595
13	KARNATAKA BANK	1,796	8,436	318	318	628	318	641	1,819	8,384
14	KARUR VYSYA BANK	0	0	0	0	0	0	0	2,633	7,130
15	KOTAK MAHINDRA BANK	0	0	0	0	0	0	0	3,208	9,765
16	LAKSHMI VILAS BANK	268	570	87	75	90	75	90	143	164
17	RBL Bank	37,923	5,091	0	93	212	93	212	33,623	3,793
18	SOUTH INDIAN BANK	1,71,632	3,55,211	74,510	74,510	1,02,310	75,199	1,03,069	1,86,604	3,75,123
19	T.N.MERCANTILE BANK	3,459	6,722	1,055	1,055	1,661	1,055	1,661	3,411	6,842
20	YES BANK	4	1,591	0	0	0	0	0	4	0
	Total- Pvt Sector Commercial Banks	16,61,298	28,50,066	2,39,587	4,28,228	7,22,824	3,47,374	4,94,671	16,71,571	26,23,272
D	SMALL FINANCE BANKS									
1	ESAF	13,39,386	4,50,141	1,33,711	1,33,711	61,922	1,33,711	61,922	13,51,174	4,09,021
2	Ujjivan Small Finance Bank	81,109	24,867	10,258	10,258	5,488	10,258	5,488	78,685	26,175
	Total- Small Finance Banks	14,20,495	4,75,008	1,43,969	1,43,969	67,409	1,43,969	67,409	14,29,859	4,35,196
	Total - Commercial Banks + RRB + SFB	59,80,091	86,70,526	15,27,267	17,12,042	24,70,851	16,43,823	22,87,827	60,59,451	86,32,000
E	CO-OPERATIVE BANKS									
1	DIST CO-OPERATIVE BANKS	811	1,129	10	10	18	10	18	821	1,147
2	KSCARDB (incl. PCARDBs)	99,080	2,00,693	2,021	1,993	4,334	1,993	4,334	1,01,007	2,04,942
3	KSCB	41,201	89,528	23,462	23,462	25,463	23,462	25,493	41,201	89,528
	Total Co-operative Banks	1,41,092	2,91,350	25,493	25,465	29,815	25,465	29,845	1,43,029	2,95,617
	Total - Banking Sector	61,21,183	89,61,876	15,52,760	17,37,507	25,00,666	16,69,288	23,17,673	62,02,480	89,27,617

10.26. PERFORMANCE UNDER GOLD LOAN AS AT JUNE 2022

(Rs.in Lakhs)

Sl. No.	BANK	Gold Loan Disbursed during the Quarter		Cumulative Disbursement during the Fin Year		Of Disbursement, Agriculture Gold Loan		Of Disbursement, Non-Agriculture Gold Loan		Outstanding under Gold Loan		Of Outstanding, Agriculture Gold Loan		Of Outstanding, Non-Agriculture Gold Loan	
		No	Amount	No	Amount	No	Amount	No	Amount	No	Amount	No	Amount	No	Amount
A	PUBLIC SECTOR COMMERCIAL BANKS														
1	BANK OF BARODA	54,776	83,110	54,776	83,110	49,833	79,542	4,943	3,568	2,11,323	3,29,875	2,01,845	3,22,911	9,478	6,964
2	BANK OF INDIA	12,631	26,957	12,631	26,957	12,578	26,742	53	216	66,827	73,561	65,725	72,166	1,102	1,395
3	BANK OF MAHARASHTRA	588	1,451	588	1,451	121	341	467	1,110	3,540	5,988	654	1,157	2,886	4,831
4	CANARA BANK	3,02,094	4,17,397	3,02,094	4,17,397	2,54,228	2,91,252	47,866	1,26,145	11,03,960	16,10,575	11,03,452	16,08,675	508	1,900
5	CENTRAL BANK OF INDIA	29,869	35,966	29,869	35,966	29,830	35,897	39	69	1,06,625	1,31,004	1,06,245	1,30,195	380	809
6	INDIAN BANK	38,828	48,866	38,828	48,866	37,011	45,973	1,817	2,893	1,41,920	1,74,968	1,40,261	1,73,352	1,659	1,616
7	INDIAN OVERSEAS BANK	15,202	60,248	15,202	60,248	13,134	58,771	2,068	1,477	10,09,177	2,01,696	9,26,439	1,94,688	82,738	7,008
8	PUNJAB & SIND BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0
9	PUNJAB NATIONAL BANK	4,625	6,346	4,625	6,346	2,630	3,300	1,995	3,046	15,086	20,367	6,558	8,264	8,528	12,103
10	STATE BANK OF INDIA	62,968	3,82,595	62,968	3,82,595	16,927	2,92,188	46,041	90,407	7,68,924	13,68,753	5,86,954	10,14,589	1,81,970	3,54,164
11	UCO BANK	6,951	8,669	6,951	8,669	5,403	5,783	1,548	2,885	22,804	29,490	15,113	19,416	7,691	10,074
12	UNION BANK OF INDIA	36,405	45,367	1,90,986	1,90,352	85,652	88,453	1,05,334	1,01,900	3,36,545	1,78,465	1,90,521	1,36,831	1,46,024	41,634
	Total- Public Sector Commercial Banks	5,64,937	11,16,972	7,19,518	12,61,957	5,07,347	9,28,242	2,12,171	3,33,716	37,86,731	41,24,743	33,43,767	36,82,245	4,42,964	4,42,498
B	R R B - KERALA GRAMIN BANK	2,33,426	1,57,571	2,33,426	1,57,571	2,33,038	1,57,373	388	197	8,20,764	5,88,859	8,16,992	5,86,551	3,772	2,308
	Total- Public Sector Banks including RRB	7,98,363	12,74,543	9,52,944	14,19,528	7,40,385	10,85,615	2,12,559	3,33,913	46,07,495	47,13,601	41,60,759	42,68,795	4,46,736	4,44,806

10.26. PERFORMANCE UNDER GOLD LOAN AS AT JUNE 2022

(Rs.in Lakhs)

Sl. No.	BANK	Gold Loan Disbursed during the Quarter		Cumulative Disbursement during the Fin Year		Of Disbursement, Agriculture Gold Loan		Of Disbursement, Non-Agriculture Gold Loan		Outstanding under Gold Loan		Of Outstanding, Agriculture Gold Loan		Of Outstanding, Non-Agriculture Gold Loan	
		No	Amount	No	Amount	No	Amount	No	Amount	No	Amount	No	Amount	No	Amount
C	PRIVATE SECTOR COMMERCIAL BANKS														
1	AXIS BANK	462	1,059	462	1,059	453	1,041	9	18	1,099	2,688	1,043	2,619	56	69
2	BANDHAN BANK	59	47	221	196	0	0	221	196	142	131	0	0	142	131
3	CSB BANK	1,40,460	1,33,774	1,40,460	1,33,774	1,11,163	1,16,025	29,297	17,749	2,45,297	2,68,291	2,04,399	2,39,201	40,898	29,090
4	CITY UNION BANK	0	0	0	0	0	0	0	0	2,386	1,684	0	0	2,386	1,684
5	DHANLAXMI BANK	28,666	46,187	28,666	46,187	20,321	37,956	8,345	8,231	61,694	88,879	41,340	69,972	20,354	18,907
6	FEDERAL BANK	2,06,345	2,31,183	2,06,345	2,31,183	1,43,511	1,82,810	62,834	48,372	5,38,210	6,31,101	4,28,011	5,47,703	1,10,199	83,397
7	HDFC BANK	1,259	3,810	1,259	3,810	90	188	1,169	3,622	973	4,729	4	35	969	4,694
8	ICICI BANK	2,952	487	2,952	487	1,774	353	1,178	133	6,778	13,337	2,552	5,746	4,226	7,591
9	IDBI BANK	6,427	15,115	6,427	15,115	6,041	13,827	386	1,288	18,192	42,093	17,178	39,673	1,014	2,420
10	IDFC FIRST Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0
11	INDUS IND BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0
12	JAMMU & KASHMIR BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13	KARNATAKA BANK	587	839	587	839	494	693	93	146	2,179	3,034	1,641	1,596	538	1,438
14	KARUR VYSYA BANK	2,890	4,509	2,890	4,509	2,719	4,304	171	205	5,819	10,732	5,531	9,117	288	1,615
15	KOTAK MAHINDRA BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0
16	LAKSHMI VILAS BANK	126	208	351	444	256	346	95	98	987	876	568	491	419	386
17	RBL Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0
18	SOUTH INDIAN BANK	1,13,159	1,38,117	1,13,159	1,38,117	1,06,012	1,33,066	7,147	5,051	3,12,374	3,62,723	2,94,903	3,47,748	17,471	14,975
19	T.N.MERCANTILE BANK	2,045	2,087	2,045	2,087	2,045	2,087	0	0	6,562	6,842	0	0	6,562	6,842
20	YES BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Total- Pvt Sector Commercial Banks	5,05,437	5,77,421	5,05,824	5,77,807	3,94,879	4,92,696	1,10,945	85,111	12,02,692	14,37,139	9,97,170	12,63,901	2,05,522	1,73,238
D	SMALL FINANCE BANKS														
1	ESAF	17,182	6,619	17,182	6,619	0	0	17,182	6,619	45,350	25,121	0	0	45,350	25,121
2	Ujjivan Small Finance Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Total- Small Finance Banks	17,182	6,619	17,182	6,619	0	0	17,182	6,619	45,350	25,121	0	0	45,350	25,121
	Total - Commercial Banks + RRB + SFB	13,20,982	18,58,582	14,75,950	20,03,953	11,35,264	15,78,311	3,40,686	4,25,642	58,55,537	61,75,862	51,57,929	55,32,697	6,97,608	6,43,165
E	CO-OPERATIVE BANKS														
1	DIST CO-OPERATIVE BANKS	15,553	12,177	15,553	12,177	100	226	15,453	11,952	25,623	20,058	507	1,165	25,116	18,893
2	KSCARDB (incl. PCARDBs)	2,096	10,482	2,096	10,482	2,096	10,482	0	0	18,053	1,90,567	18,053	1,90,567	0	0
3	KSCB	1,82,073	1,74,503	7,45,768	7,32,593	1,11,579	2,24,513	6,34,189	5,08,079	3,90,161	4,39,474	1,20,280	2,22,975	2,69,881	2,16,499
	Total Co-operative Banks	1,99,722	1,97,162	7,63,417	7,55,252	1,13,775	2,35,221	6,49,642	5,20,031	4,33,837	6,50,100	1,38,840	4,14,707	2,94,997	2,35,392
	Total - Banking Sector	15,20,704	20,55,744	22,39,367	27,59,205	12,49,039	18,13,532	9,90,328	9,45,673	62,89,374	68,25,962	52,96,769	59,47,404	9,92,605	8,78,558

10.27. RECOVERY PERFORMANCE UNDER GOVERNMENT SPONSORED SCHEMES AS AT JUNE 2022

(Rs. in lakhs)

Sl No.	BANK	PMEGP						
		Balance Outstanding		Total Demand	Total Recovery	Recovery %	Total Overdues	Total NPA
		A/cs	Amt	Amt	Amt		Amt	Amt
A	PUBLIC SECTOR COMMERCIAL BANKS							
1	BANK OF BARODA	317	1,039	748	50	7	698	36
2	BANK OF INDIA	409	1,396	112	19	17	93	152
3	BANK OF MAHARASHTRA	0	0	0	0	0	0	0
4	CANARA BANK	4,445	18,277	44	1	2	43	3,617
5	CENTRAL BANK OF INDIA	4	53	0	0	0	0	0
6	INDIAN BANK	584	2,086	350	215	61	135	477
7	INDIAN OVERSEAS BANK	424	1,794	128	101	79	27	334
8	PUNJAB & SIND BANK	0	0	0	0	0	0	0
9	PUNJAB NATIONAL BANK	535	579	192	133	69	59	273
10	STATE BANK OF INDIA	2,801	8,442	3,274	2,959	90	315	1,034
11	UCO BANK	124	249	97	59	61	38	84
12	UNION BANK OF INDIA	1,485	2,836	0	0	0	0	0
	Total- Public Sector Commercial Banks	11,128	36,752	4,945	3,537	72	1,408	6,006
B	R R B - KERALA GRAMIN BANK	1,090	4,315	1,636	1,094	67	542	656
	Total- Public Sector Banks including RRB	12,218	41,067	6,581	4,631	70	1,950	6,662
C	PRIVATE SECTOR COMMERCIAL BANKS							
1	AXIS BANK	11	16	1	0	0	1	4
2	BANDHAN BANK	0	0	0	0	0	0	0
3	CSB BANK	73	111	73	13	18	60	57
4	CITY UNION BANK	0	0	0	0	0	0	0
5	DHANLAXMI BANK	168	470	283	249	88	34	70
6	FEDERAL BANK	0	0	123	49	40	74	0
7	HDFC BANK	41	150	15	14	91	1	4
8	ICICI BANK	67	115	52	0	0	52	10
9	IDBI BANK	46	144	12	9	78	3	29
10	IDFC FIRST Bank	0	0	0	0	0	0	0
11	INDUS IND BANK	0	0	0	0	0	0	0
12	JAMMU & KASHMIR BANK	0	0	0	0	0	0	0
13	KARNATAKA BANK	31	53	0	0	0	0	20
14	KARUR VYSYA BANK	1	0	0	0	0	0	0
15	KOTAK MAHINDRA BANK	0	0	0	0	0	0	0
16	LAKSHMI VILAS BANK	0	0	0	0	0	0	0
17	RBL Bank	0	0	0	0	0	0	0
18	SOUTH INDIAN BANK	396	1,125	72	41	57	31	197
19	T.N.MERCANTILE BANK	28	16	3	0	0	3	10
20	YES BANK	0	0	0	0	0	0	0
	Total- Pvt Sector Commercial Banks	862	2,201	635	375	59	259	400
D	SMALL FINANCE BANKS							
1	ESAF	0	0	0	0	0	0	0
2	Ujjivan Small Finance Bank	0	0	0	0	0	0	0
	Total- Small Finance Banks	0	0	0	0	0	0	0
	Total - Commercial Banks + RRB + SFB	13,080	43,268	7,215	5,006	69	2,209	7,062
E	CO-OPERATIVE BANKS							
1	DIST CO-OPERATIVE BANKS	0	0	0	0	0	0	0
2	KSCARDB (incl. PCARDBs)	0	0	0	0	0	0	0
3	KSCB	0	0	0	0	0	0	0
	Total Co-operative Banks	0	0	0	0	0	0	0
	Total - Banking Sector	13,080	43,268	7,215	5,006	69	2,209	7,062

10.27. RECOVERY PERFORMANCE UNDER GOVERNMENT SPONSORED SCHEMES AS AT JUNE 2022

(Rs. in lakhs)

Sl No.	BANK	NRLM															
		Total		Individual						Group							
		Balance Outstanding		Balance Outstanding		Total Demand	Total Recovery	Recovery %	Total Overdues	Total NPA	Balance Outstanding		Total Demand	Total Recovery	Recovery %	Total Overdues	Total NPA
		A/cs	Amt	A/cs	Amt	Amt	Amt		Amt	Amt	A/cs	Amt	Amt	Amt		Amt	Amt
A	PUBLIC SECTOR COMMERCIAL BANKS																
1	BANK OF BARODA	1,170	4,663	80	135	5	1	20	4	5	1,090	4,528	60	5	8	55	60
2	BANK OF INDIA	2,994	8,954	96	173	0	0	0	0	173	2,898	8,781	165	12	7	153	153
3	BANK OF MAHARASHTRA	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4	CANARA BANK	30,549	76,501	0	0	0	0	0	0	0	30,549	76,501	0	0	0	0	0
5	CENTRAL BANK OF INDIA	649	2,936	0	0	0	0	0	0	0	649	2,936	0	0	0	0	0
6	INDIAN BANK	48	59	0	0	0	0	0	0	0	48	59	10	7	78	2	0
7	INDIAN OVERSEAS BANK	395	1,208	12	152	69	53	77	16	39	383	1,056	225	154	68	71	0
8	PUNJAB & SIND BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
9	PUNJAB NATIONAL BANK	1,258	2,924	0	0	0	0	0	0	0	1,258	2,924	1,278	1,089	85	189	89
10	STATE BANK OF INDIA	790	5,156					0	0	0	790	5,156	205	133	65	72	40
11	UCO BANK	284	1,124	0	0	37	29	78	8	12	284	1,124	377	302	80	75	51
12	UNION BANK OF INDIA	51,588	1,09,948	0	0	0	0	0	0	0	51,588	1,09,948	0	0	0	0	0
	Total- Public Sector Commercial Banks	89,725	2,13,472	188	460	111	83	75	28	229	89,537	2,13,012	2,320	1,702	73	617	393
B	R R B - KERALA GRAMIN BANK	9,789	35,654	0	0	0	0	0	0	0	9,789	35,654	42,198	41,852	99	346	296
	Total- Public Sector Banks including RRB	99,514	2,49,126	188	460	111	83	75	28	229	99,326	2,48,666	44,518	43,554	98	963	690
C	PRIVATE SECTOR COMMERCIAL BANKS																
1	AXIS BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2	BANDHAN BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3	CSB BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4	CITY UNION BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5	DHANLAXMI BANK	1,562	3,044	0	0	0	0	0	0	0	1,562	3,044	1,513	1,513	100	0	7
6	FEDERAL BANK	63	216	0	14	18	0	0	18	12	63	203	2	0	12	2	5
7	HDFC BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
8	ICICI BANK	5,072	16,034	0	0	0	0	0	0	0	5,072	16,034	0	0	0	0	0
9	IDBI BANK	240	323	0	0	0	0	0	0	0	240	323	114	102	89	12	49
10	IDFC FIRST Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
11	INDUS IND BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
12	JAMMU & KASHMIR BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13	KARNATAKA BANK	1	1	0	0	0	0	0	0	0	1	1	0	0	0	0	0
14	KARUR VYSYA BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
15	KOTAK MAHINDRA BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
16	LAKSHMI VILAS BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
17	RBL Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
18	SOUTH INDIAN BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
19	T.N.MERCANTILE BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
20	YES BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Total- Pvt Sector Commercial Banks	6,938	19,618	0	14	18	0	0	18	12	6,938	19,604	1,629	1,615	99	14	61
D	SMALL FINANCE BANKS																
1	ESAF	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2	Ujivan Small Finance Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Total- Small Finance Banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Total - Commercial Banks + RRB + SFB	1,06,452	2,68,744	188	474	129	83	64	46	241	1,06,264	2,68,270	46,147	45,170	98	977	751
E	CO-OPERATIVE BANKS																
1	DIST CO-OPERATIVE BANKS	375	652	375	652	95	46	49	49	16	0	0	0	0	0	0	0
2	KSCARDB (incl. PCARDBs)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3	KSCB	1,931	3,486	0	0	0	0	0	0	0	1,931	3,486	0	0	0	0	0
	Total Co-operative Banks	2,306	4,138	375	652	95	46	49	49	16	1,931	3,486	0	0	0	0	0
	Total - Banking Sector	1,08,758	2,72,882	563	1,125	224	129	58	95	257	1,08,195	2,71,757	46,147	45,170	98	977	751

10.27. RECOVERY PERFORMANCE UNDER GOVERNMENT SPONSORED SCHEMES AS AT JUNE 2022

(Rs. in lakhs)

Sl No.	BANK	NULM															
		Total		Individual						Group							
		Balance Outstanding		Balance Outstanding		Total Demand	Total Recovery	Recovery %	Total Overdues	Total NPA	Balance Outstanding		Total Demand	Total Recovery	Recovery %	Total Overdues	Total NPA
		A/cs	Amt	A/cs	Amt	Amt	Amt		Amt	Amt	A/cs	Amt	Amt	Amt		Amt	Amt
A	PUBLIC SECTOR COMMERCIAL BANKS																
1	BANK OF BARODA	203	379	0	0	3	1	33	2	6	203	379	33	10	30	23	33
2	BANK OF INDIA	298	450	0	0	0	0	0	0	0	298	450	86	6	7	80	80
3	BANK OF MAHARASHTRA	2	3	0	0	0	0	0	0	0	2	3	0	0	0	0	0
4	CANARA BANK	855	1,893	0	0	1	0	83	0	1	855	1,893	1	0	58	0	0
5	CENTRAL BANK OF INDIA	20	32	0	0	0	0	0	0	0	20	32	0	0	0	0	0
6	INDIAN BANK	106	235	0	0	0	0	0	0	0	106	235	51	38	75	13	0
7	INDIAN OVERSEAS BANK	640	2,102	254	112	54	43	80	11	23	386	1,990	101	89	88	12	54
8	PUNJAB & SIND BANK	14	5	0	0	0	0	0	0	0	14	5	0	0	0	0	0
9	PUNJAB NATIONAL BANK	1,412	3,436	0	0	0	0	0	0	0	1,412	3,436	1,267	1,176	93	91	156
10	STATE BANK OF INDIA	121	139	44	34	30	25	83	5	10	77	105	43	47	109	-4	15
11	UCO BANK	123	388	25	29	8	7	88	1	5	98	359	98	87	89	11	13
12	UNION BANK OF INDIA	1,05,226	1,76,577	0	0	0	0	0	0	0	1,05,226	1,76,577	0	0	0	0	0
	Total- Public Sector Commercial Banks	1,09,020	1,85,639	323	175	96	76	80	19	45	1,08,697	1,85,464	1,680	1,453	87	226	351
B	R R B - KERALA GRAMIN BANK	1,329	3,111	171	188	76	57	75	19	28	1,158	2,924	598	547	91	51	70
	Total- Public Sector Banks including RRB	1,10,349	1,88,750	494	363	172	133	78	38	72	1,09,855	1,88,387	2,278	2,000	88	277	421
C	PRIVATE SECTOR COMMERCIAL BANKS																
1	AXIS BANK	3	4	0	0	0	0	0	0	0	3	4	0	0	0	0	0
2	BANDHAN BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3	CSB BANK	4	3	4	3	3	0	0	3	3	0	0	0	0	0	0	0
4	CITY UNION BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5	DHANLAXMI BANK	122	1,000	10	13	7	7	100	0	0	112	987	115	115	100	0	0
6	FEDERAL BANK	74	100	21	19	20	1	3	19	6	53	81	0	0	100	0	0
7	HDFC BANK	2	2	2	2	0	0	100	0	0	0	0	0	0	0	0	0
8	ICICI BANK	669	2,584	22	18	5	0	0	5	0	647	2,566	0	0	0	0	0
9	IDBI BANK	121	187	0	0	0	0	0	0	0	121	187	53	50	94	3	20
10	IDFC FIRST Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
11	INDUS IND BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
12	JAMMU & KASHMIR BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13	KARNATAKA BANK	3	1	0	0	0	0	0	0	0	3	1	0	0	0	0	0
14	KARUR VYSYA BANK	1	0	0	0	0	0	0	0	0	1	0	0	0	0	0	0
15	KOTAK MAHINDRA BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
16	LAKSHMI VILAS BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
17	RBL Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
18	SOUTH INDIAN BANK	10	11	10	11	1	0	61	0	1	0	0	0	0	0	0	0
19	T.N.MERCANTILE BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
20	YES BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Total- Pvt Sector Commercial Banks	1,009	3,891	69	65	35	8	23	27	9	940	3,827	168	165	98	3	20
D	SMALL FINANCE BANKS																
1	ESAF	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2	Ujjivan Small Finance Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Total- Small Finance Banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Total - Commercial Banks + RRB + SFB	1,11,358	1,92,641	563	427	207	141	68	65	81	1,10,795	1,92,214	2,446	2,165	89	281	441
E	CO-OPERATIVE BANKS																
1	DIST CO-OPERATIVE BANKS	10	38	10	38	5	2	31	4	4	0	0	0	0	0	0	0
2	KSCARDB (incl. PCARDBs)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3	KSCB	63	237	0	0	0	0	0	0	0	63	237	0	0	0	0	0
	Total Co-operative Banks	73	275	10	38	5	2	31	4	4	63	237	0	0	0	0	0
	Total - Banking Sector	1,11,431	1,92,916	573	465	212	143	67	69	85	1,10,858	1,92,451	2,446	2,165	89	281	441

10.28. PROGRESS UNDER INSTANT OVERDRAFT FACILITY AS AT JUNE 2022									
Sl No.	Bank	Loan Sanctioned during the Quarter		Loan Disbursed during the Quarter		Cumulative Loan Disbursed during the Fin Year		(Rs. in lakhs)	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount
A	PUBLIC SECTOR COMMERCIAL BANKS								
1	BANK OF BARODA	6	0	6	0	6	0	130	5
2	BANK OF INDIA	0	0	0	0	0	0	52	1
3	BANK OF MAHARASHTRA	7	1	7	1	7	1	130	1
4	CANARA BANK	2,016	27	2,016	27	2,016	27	6,787	57
5	CENTRAL BANK OF INDIA	0	0	0	0	0	0	9	0
6	INDIAN BANK	0	0	0	0	0	0	0	0
7	INDIAN OVERSEAS BANK	0	0	0	0	0	0	3	0
8	PUNJAB & SIND BANK	0	0	0	0	0	0	2	0
9	PUNJAB NATIONAL BANK	0	0	0	0	0	0	1	0
10	STATE BANK OF INDIA	1,201	16	0	0	0	0	16,854	418
11	UCO BANK	0	0	0	0	0	0	0	0
12	UNION BANK OF INDIA	0	0	0	0	0	0	4,122	22
	Total- Public Sector Commercial Banks	3,230	44	2,029	28	2,029	28	28,090	504
B	R R B - KERALA GRAMIN BANK	0	0	0	0	0	0	0	0
	Total- Public Sector Banks including RRB	3,230	44	2,029	28	2,029	28	28,090	504
C	PRIVATE SECTOR COMMERCIAL BANKS								
1	AXIS BANK	0	0	0	0	0	0	7	0
2	BANDHAN BANK	0	0	0	0	0	0	0	0
3	CSB BANK	0	0	0	0	0	0	8	4
4	CITY UNION BANK	0	0	0	0	0	0	0	0
5	DHANLAXMI BANK	0	0	0	0	0	0	1	5
6	FEDERAL BANK	0	0	0	0	0	0	0	0
7	HDFC BANK	0	0	0	0	0	0	0	0
8	ICICI BANK	0	0	0	0	0	0	0	0
9	IDBI BANK	0	0	0	0	0	0	3	0
10	IDFC FIRST Bank	0	0	0	0	0	0	0	0
11	INDUS IND BANK	0	0	0	0	0	0	0	0
12	JAMMU & KASHMIR BANK	0	0	0	0	0	0	0	0
13	KARNATAKA BANK	0	0	0	0	0	0	0	0
14	KARUR VYSYA BANK	0	0	0	0	0	0	0	0
15	KOTAK MAHINDRA BANK	0	0	0	0	0	0	0	0
16	LAKSHMI VILAS BANK	0	0	0	0	0	0	0	0
17	RBL Bank	0	0	0	0	0	0	0	0
18	SOUTH INDIAN BANK	0	0	0	0	0	0	0	0
19	T.N.MERCANTILE BANK	0	0	0	0	0	0	0	0
20	YES BANK	0	0	0	0	0	0	0	0
	Total- Pvt Sector Commercial Banks	0	0	0	0	0	0	19	9
D	SMALL FINANCE BANKS								
1	ESAF	0	0	0	0	0	0	0	0
2	Ujjivan Small Finance Bank	0	0	0	0	0	0	0	0
	Total- Small Finance Banks	0	0	0	0	0	0	0	0
	Total - Commercial Banks + RRB + SFB	3,230	44	2,029	28	2,029	28	28,109	513
E	CO-OPERATIVE BANKS								
1	DIST CO-OPERATIVE BANKS	0	0	0	0	0	0	0	0
2	KSCARDB (incl. PCARDBs)	0	0	0	0	0	0	0	0
3	KSCB	0	0	0	0	0	0	0	0
	Total Co-operative Banks	0	0	0	0	0	0	0	0
	Total - Banking Sector	3,230	44	2,029	28	2,029	28	28,109	513

10.29. TOTAL OUSTANDING UNDER MUDRA LOANS (PMMY) AS AT JUNE 2022

(Rs.in lakhs)

SI No	Bank	SHISHU							KISHORE						
		Total sanctions during the Q		Disbursed during the Q		Rejections during the Q	Total Outstanding		Total sanctions during the Q		Disbursed during the Q		Rejections during the Q	Total Outstanding	
		A/c/s	Amt	A/c/s	Amt	A/c/s	A/c/s	Amt	A/c/s	Amt	A/c/s	Amt	A/c/s	A/c/s	Amt
A	PUBLIC SECTOR COMMERCIAL BANKS														
1	BANK OF BARODA	330	118	330	118	5	4,885	1,322	561	1,103	561	1,103	5	8,292	13,869
2	BANK OF INDIA	115	78	115	96	0	390	114	198	294	198	294	0	759	1,357
3	BANK OF MAHARASHTRA	2	0	2	0	0	0	0	2	4	2	4	0	14	38
4	CANARA BANK	2,201	1,048	2,549	1,219	0	74,395	20,281	653	1,789	759	1,898	0	57,719	98,081
5	CENTRAL BANK OF INDIA	4	2	4	2	0	3,895	2,732	40	109	40	109	0	5,113	7,620
6	INDIAN BANK	3,457	104	3,457	104	0	10,247	714	771	1,107	771	1,107	4	7,097	10,657
7	INDIAN OVERSEAS BANK	98	158	98	158	2	13,500	3,540	12	54	12	54	0	12,130	17,164
8	PUNJAB & SIND BANK	41	10	41	10	0	41	10	94	122	0	0	0	94	122
9	PUNJAB NATIONAL BANK	54	19	103	27	0	5,278	1,384	112	299	215	463	0	7,526	12,185
10	STATE BANK OF INDIA	761	252	761	252	86	13,077	2,304	3,356	10,092	3,356	10,085	113	25,666	40,638
11	UCO BANK	99	33	99	33	0	2,76,597	51,803	181	277	181	277	0	58,587	70,820
12	UNION BANK OF INDIA	1,600	400	1,532	369	0	17,068	3,601	2,000	3,900	1,928	3,731	0	38,097	53,909
	Total- Public Sector Commercial Banks	8,762	2,222	9,091	2,388	93	4,19,373	87,804	7,980	19,150	8,023	19,125	122	2,21,094	3,26,460
B	R R B - KERALA GRAMIN BANK	6,480	1,679	6,480	1,679	0	41,054	12,696	12,204	16,552	12,204	16,552	0	87,379	95,380
	Total- Public Sector Banks including RRB	15,242	3,901	15,571	4,067	93	4,60,427	1,00,499	20,184	35,702	20,227	35,677	122	3,08,473	4,21,840
C	PRIVATE SECTOR COMMERCIAL BANKS														
1	AXIS BANK	3	1	3	1	0	87,181	11,844	46	100	46	100	0	423	537
2	BANDHAN BANK	0	0	0	0	0	0	0	0	0	0	0	0	1	1
3	CSB BANK	0	0	1	0	0	20	6	5	14	32	129	0	144	213
4	CITY UNION BANK	0	0	0	0	0	1	0	0	0	0	0	0	4	11
5	DHANLAXMI BANK	0	0	0	0	0	7	2	5	11	5	11	0	105	187
6	FEDERAL BANK	141	26	141	26	0	584	185	2,054	4,138	2,054	4,138	0	4,358	9,300
7	HDFC BANK	9,599	2,670	9,599	2,670	0	77,141	11,018	7,293	5,552	7,293	5,552	0	52,969	23,119
8	ICICI BANK	0	0	0	0	0	234	79	37	121	37	121	0	1,688	1,783
9	IDBI BANK	4	34	70	7	0	460	56	15	54	226	464	0	2,050	3,763
10	IDFC FIRST Bank	0	0	0	0	0	0	0	45	91	45	91	0	45	91
11	INDUS IND BANK	35,734	11,318	35,734	11,318	0	3,46,714	49,222	799	1,266	799	1,266	0	85,066	47,448
12	JAMMU & KASHMIR BANK	0	0	0	0	0	26	4	0	0	0	0	0	102	219
13	KARNATAKA BANK	1	0	1	0	0	17	3	12	44	12	29	0	269	432
14	KARUR VYSA BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0
15	KOTAK MAHINDRA BANK	0	0	0	0	0	0	0	0	0	0	0	0	81	45
16	LAKSHMI VILAS BANK	0	0	0	0	0	2	1	0	0	0	0	0	0	0
17	RBL Bank	1	0	1	0	0	4,993	419	0	0	0	0	0	0	0
18	SOUTH INDIAN BANK	8	3	30	1	0	183	48	62	203	410	175	0	1,214	2,831
19	T.N.MERCANTILE BANK	1	1	1	1	0	14	4	3	5	3	5	3	16	22
20	YES BANK	0	0	0	0	0	0	0	0	0	0	0	0	1	5
	Total- Pvt Sector Commercial Banks	45,492	14,053	45,581	14,024	0	5,17,577	72,891	10,376	11,599	10,962	12,082	3	1,48,536	90,007
D	SMALL FINANCE BANKS														
1	ESAIF	61,127	28,106	61,127	28,106	0	5,49,900	1,74,146	11,432	8,234	11,432	8,234	0	2,23,499	88,946
2	Ujjivan Small Finance Bank	6,182	2,948	6,182	2,948	0	49,507	10,837	4,651	3,829	4,651	3,829	0	26,803	14,508
	Total- Small Finance Banks	67,309	31,054	67,309	31,054	0	5,99,407	1,84,982	16,083	12,064	16,083	12,064	0	2,50,302	1,03,454
	Total - Commercial Banks + RRB + SFB	1,28,043	49,008	1,28,461	49,145	93	15,77,411	3,58,372	46,643	59,365	47,272	59,822	125	7,07,311	6,15,300
E	CO-OPERATIVE BANKS														
1	DIST CO-OPERATIVE BANKS	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2	KSCARDB (incl. PCARDBs)	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3	KSCB	0	0	0	0	0	551	94	0	0	0	0	0	0	0
	Total Co-operative Banks	0	0	0	0	0	551	94	0	0	0	0	0	0	0
	Total - Banking Sector	1,28,043	49,008	1,28,461	49,145	93	15,77,962	3,58,466	46,643	59,365	47,272	59,822	125	7,07,311	6,15,300

10.29. TOTAL OUSTANDING UNDER MUDRA LOANS (PMMY) AS AT JUNE 2022

(Rs.in lakhs)

SI No	Bank	TARUN							Total MUDRA LOANS						
		Total sanctions during the Q		Disbursed during the Q		Rejections during the Q	Total Outstanding		Total sanctions during the Q		Disbursed during the Q		Rejections during the Q	Total Outstanding	
		A/cs	Amt	A/cs	Amt	A/cs	A/cs	Amt	A/cs	Amt	A/cs	Amt	A/cs	A/cs	Amt
A	PUBLIC SECTOR COMMERCIAL BANKS														
1	BANK OF BARODA	185	1,388	185	1,388	10,362	2,271	14,473	1,076	2,609	1,076	2,609	10,372	15,448	29,665
2	BANK OF INDIA	37	354	37	354	0	283	1,942	350	726	350	744	0	1,432	3,412
3	BANK OF MAHARASHTRA	1	6	1	6	0	13	105	5	10	5	10	0	27	143
4	CANARA BANK	160	1,329	183	1,292	0	16,185	1,05,593	3,014	4,166	3,491	4,409	0	1,48,299	2,23,954
5	CENTRAL BANK OF INDIA	13	228	13	228	0	1,143	6,746	57	339	57	339	0	10,151	17,098
6	INDIAN BANK	398	2,114	398	2,114	0	1,399	8,717	4,626	3,325	4,626	3,325	4	18,743	20,089
7	INDIAN OVERSEAS BANK	0	0	0	0	0	1,919	11,071	110	212	110	212	2	27,549	31,775
8	PUNJAB & SIND BANK	0	0	0	0	0	20	99	135	132	41	10	0	155	232
9	PUNJAB NATIONAL BANK	34	293	94	648	0	1,978	12,302	200	611	412	1,138	0	14,782	25,870
10	STATE BANK OF INDIA	2,008	17,217	2,008	17,180	48	7,204	39,574	6,125	27,561	6,125	27,517	247	45,947	82,516
11	UCO BANK	45	346	45	346	0	6,755	43,597	325	656	325	656	0	3,41,939	1,66,220
12	UNION BANK OF INDIA	500	3,400	432	3,118	0	4,864	25,005	4,100	7,700	3,892	7,219	0	60,029	82,515
	Total- Public Sector Commercial Banks	3,381	26,675	3,396	26,674	10,410	44,034	2,69,225	20,123	48,047	20,510	48,187	10,625	6,84,501	6,83,488
B	R R B - KERALA GRAMIN BANK	1,934	15,722	1,934	15,722	0	8,883	51,235	20,618	33,954	20,618	33,954	0	1,37,316	1,59,310
	Total- Public Sector Banks including RRB	5,315	42,397	5,330	42,396	10,410	52,917	3,20,460	40,741	82,000	41,128	82,141	10,625	8,21,817	8,42,798
C	PRIVATE SECTOR COMMERCIAL BANKS														
1	AXIS BANK	10	89	10	89	0	220	1,015	59	190	59	190	0	87,824	13,396
2	BANDHAN BANK	0	0	0	0	0	5	21	0	0	0	0	0	6	22
3	CSB BANK	0	0	5	55	0	12	65	5	14	38	184	0	176	284
4	CITY UNION BANK	0	0	0	0	0	0	0	0	0	0	0	0	5	12
5	DHANLAXMI BANK	1	10	1	10	0	16	90	6	21	6	21	0	128	280
6	FEDERAL BANK	1,051	6,382	1,051	6,382	0	2,214	13,358	3,246	10,546	3,246	10,546	0	7,156	22,842
7	HDFC BANK	107	780	107	780	0	257	1,191	16,999	9,002	16,999	9,002	0	1,30,367	35,328
8	ICICI BANK	56	465	56	465	0	990	3,877	93	587	93	587	0	2,912	5,739
9	IDBI BANK	11	94	196	1,261	0	870	3,977	30	182	492	1,732	0	3,380	7,796
10	IDFC FIRST Bank	23	168	23	168	0	23	168	68	259	68	259	0	68	258
11	INDUS IND BANK	513	3,218	513	3,218	0	5,718	21,297	37,046	15,802	37,046	15,802	0	4,37,498	1,17,966
12	JAMMU & KASHMIR BANK	0	0	0	0	0	55	368	0	0	0	0	0	183	591
13	KARNATAKA BANK	11	90	11	44	0	145	576	24	134	24	73	0	431	1,010
14	KARUR VYSYA BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0
15	KOTAK MAHINDRA BANK	0	0	0	0	0	194	270	0	0	0	0	0	275	315
16	LAKSHMI VILAS BANK	0	0	0	0	0	0	0	0	0	0	0	0	2	1
17	RBL Bank	0	0	0	0	0	0	0	1	0	1	0	0	4,993	419
18	SOUTH INDIAN BANK	38	347	242	328	0	653	3,848	108	554	682	504	0	2,050	6,727
19	T.N.MERCANTILE BANK	0	0	0	0	0	4	10	4	6	4	6	3	34	36
20	YES BANK	0	0	1	8	0	9	47	0	0	1	8	0	10	51
	Total- Pvt Sector Commercial Banks	1,821	11,644	2,216	12,808	0	11,385	50,177	57,689	37,295	58,759	38,913	3	6,77,498	2,13,074
D	SMALL FINANCE BANKS														
1	ESAF	83	590	83	590	0	153	1,080	72,642	36,930	72,642	36,930	0	7,73,552	2,64,171
2	Ujjivan Small Finance Bank	0	0	0	0	0	0	0	10,833	6,778	10,833	6,778	0	76,310	25,345
	Total- Small Finance Banks	83	590	83	590	0	153	1,080	83,475	43,708	83,475	43,708	0	8,49,862	2,89,516
	Total - Commercial Banks + RRB + SFB	7,219	54,631	7,629	55,795	10,410	64,455	3,71,716	1,81,905	1,63,004	1,83,362	1,64,762	10,628	23,49,177	13,45,388
E	CO-OPERATIVE BANKS														
1	DIST CO-OPERATIVE BANKS	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2	KSCARDB (incl. PCARDBs)	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3	KSCB	0	0	0	0	0	0	0	0	0	0	0	0	551	94
	Total Co-operative Banks	0	0	0	0	0	0	0	0	0	0	0	0	551	94
	Total - Banking Sector	7,219	54,631	7,629	55,795	10,410	64,455	3,71,716	1,81,905	1,63,004	1,83,362	1,64,762	10,628	23,49,728	13,45,483

10.30.OUTSTANDING ENROLLMENT UNDER PRADHAN MANTRI JAN SURAKSHA YOJANA SCHEMES AS AT JUNE 2022					
Sl.	BANK	PMJBY	PMSBY	APY	Total No.
A	PUBLIC SECTOR COMMERCIAL BANKS				
1	BANK OF BARODA	35,201	3,10,101	39,227	3,84,529
2	BANK OF INDIA	30,356	1,24,385	21,078	1,75,819
3	BANK OF MAHARASHTRA	1,704	4,310	2,152	8,166
4	CANARA BANK	2,09,922	7,82,149	1,66,657	11,58,728
5	CENTRAL BANK OF INDIA	22,128	1,04,419	863	1,27,410
6	INDIAN BANK	38,283	1,83,053	38,051	2,59,387
7	INDIAN OVERSEAS BANK	709	2,954	420	4,083
8	PUNJAB & SIND BANK	198	2,990	237	3,425
9	PUNJAB NATIONAL BANK	65,036	4,70,151	32,711	5,67,898
10	STATE BANK OF INDIA	2,73,527	14,32,154	1,22,981	18,28,662
11	UCO BANK	10,676	36,535	5,123	52,334
12	UNION BANK OF INDIA	82,959	4,21,001	1,395	5,05,355
	Total- Public Sector Commercial Banks	7,70,699	38,74,202	4,30,895	50,75,796
B	R R B - KERALA GRAMIN BANK	94,971	5,96,938	1,23,471	8,15,380
	Total- Public Sector Banks including RRB	8,65,670	44,71,140	5,54,366	58,91,176
C	PRIVATE SECTOR COMMERCIAL BANKS				
1	AXIS BANK	2,971	9,793	12,088	24,852
2	BANDHAN BANK	0	0	0	0
3	CSB BANK	2,337	12,087	1,717	16,141
4	CITY UNION BANK	352	745	719	1,816
5	DHANLAXMI BANK	3,711	16,352	5,844	25,907
6	FEDERAL BANK	1,665	6,240	343	8,248
7	HDFC BANK	19,893	44,318	23,903	88,114
8	ICICI BANK	65	8	51	124
9	IDBI BANK	11,852	30,963	10,410	53,225
10	IDFC FIRST Bank	3	1	0	4
11	INDUS IND BANK	144	3,988	16	4,148
12	JAMMU & KASHMIR BANK	57	127	21	205
13	KARNATAKA BANK	1,244	3,314	1,062	5,620
14	KARUR VYSYA BANK	0	0	0	0
15	KOTAK MAHINDRA BANK	1,520	3,004	140	4,664
16	LAKSHMI VILAS BANK	215	555	28	798
17	RBL Bank	0	0	23	23
18	SOUTH INDIAN BANK	16,131	77,141	28,811	1,22,083
19	T.N.MERCANTILE BANK	931	6,230	2,732	9,893
20	YES BANK	26	32	3	61
	Total- Pvt Sector Commercial Banks	63,117	2,14,898	87,911	3,65,926
D	SMALL FINANCE BANKS				
1	ESAF	0	0	23,113	23,113
2	Ujjivan Small Finance Bank	0	0	0	0
	Total- Small Finance Banks	0	0	23,113	23,113
	Total - Commercial Banks + RRB + SFB	9,28,787	46,86,038	6,65,390	62,80,215
E	CO-OPERATIVE BANKS				
1	DIST CO-OPERATIVE BANKS	2,723	16,628	309	19,660
2	KSCARDB (incl. PCARDBs)	0	0	0	0
3	KSCB				0
	Total Co-operative Banks	2,723	16,628	309	19,660
	Total - Banking Sector	9,31,510	47,02,666	6,65,699	62,99,875

10.31. RECOVERY AND NPA MANAGEMENT AS AT JUNE 2022

(Rs. in lakhs)

SI No.	BANK	Gross NPA as at March 2022		Addition from April 2022 to June 2022		Recovery from April 2022 to June 2022		Gross NPA as at June 2022	
		A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.
A	PUBLIC SECTOR COMMERCIAL BANKS								
1	BANK OF BARODA	8,657	44,078	2,382	10,321	707	2,423	10,332	51,976
2	BANK OF INDIA	9,323	28,007	326	735	339	625	9,310	28,117
3	BANK OF MAHARASHTRA	658	2,956	540	6,354	532	6,317	666	2,993
4	CANARA BANK	88,227	2,68,428	28,117	49,450	7,557	14,169	1,08,787	3,03,708
5	CENTRAL BANK OF INDIA	18,804	46,542	1,438	4,305	618	2,671	10,280	24,880
6	INDIAN BANK	6,927	31,088	1,414	5,759	285	979	8,056	35,869
7	INDIAN OVERSEAS BANK	14,489	41,045	912	2,408	2,827	2,311	12,574	41,142
8	PUNJAB & SIND BANK	301	1,656	0	0	13	216	288	1,440
9	PUNJAB NATIONAL BANK	17,908	84,770	5,453	5,909	6,195	9,156	17,166	81,522
10	STATE BANK OF INDIA	60,657	92,518	13,440	35,486	11,032	20,516	63,065	1,07,488
11	UCO BANK	3,582	26,308	487	1,347	545	1,148	3,524	26,506
12	UNION BANK OF INDIA	51,900	3,93,247	4,257	17,344	2,874	2,80,304	53,283	1,30,287
	Total- Public Sector Commercial Banks	2,81,433	10,60,641	58,766	1,39,418	33,524	3,40,836	2,97,331	8,35,929
B	R R B - KERALA GRAMIN BANK	59,293	73,422	8,408	14,456	24,180	26,644	43,521	61,234
	Total- Public Sector Banks including RRB	3,40,726	11,34,063	67,174	1,53,874	57,704	3,67,480	3,40,852	8,97,162

10.31. RECOVERY AND NPA MANAGEMENT AS AT JUNE 2022

(Rs. in lakhs)

Sl No.	BANK	Gross NPA as at March 2022		Addition from April 2022 to June 2022		Recovery from April 2022 to June 2022		Gross NPA as at June 2022	
		A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.
C	PRIVATE SECTOR COMMERCIAL BANKS								
1	AXIS BANK	26,255	35,024	31,961	27,046	26,218	33,379	31,998	28,691
2	BANDHAN BANK	33	48	0	0	1	6	32	42
3	CSB BANK	3,877	14,064	722	1,084	660	1,642	3,939	13,506
4	CITY UNION BANK	221	12,116	14	1,034	33	1,185	202	11,964
5	DHANLAXMI BANK	2,676	32,765	88	1,168	139	60	2,625	33,873
6	FEDERAL BANK	29,904	2,03,949	4,042	28,530	4,618	14,378	29,328	2,18,101
7	HDFC BANK	17,133	35,152	16,602	35,511	16,801	31,810	16,934	38,853
8	ICICI BANK	7,802	31,965	3,281	10,752	3,785	12,841	7,298	29,876
9	IDBI BANK	2,203	21,643	231	1,178	118	574	2,316	22,247
10	IDFC FIRST Bank	45,541	13,152	9,108	3,288	33,405	9,812	21,244	6,628
11	INDUS IND BANK	1,56,637	29,402	0	0	1,05,281	9,171	51,356	20,231
12	JAMMU & KASHMIR BANK	98	427	3	8	0	0	101	435
13	KARNATAKA BANK	639	14,198	115	1,451	128	2,418	626	13,230
14	KARUR VYSYA BANK	420	11,796	9	57	169	10,940	260	912
15	KOTAK MAHINDRA BANK	819	15,086	0	0	136	2,326	683	12,760
16	LAKSHMI VILAS BANK	166	6,477	10	100	10	746	166	5,831
17	RBL Bank	7,669	741	1,096	-84	0	0	8,765	657
18	SOUTH INDIAN BANK	8,271	1,81,055	555	16,195	786	13,183	8,040	1,84,067
19	T.N.MERCANTILE BANK	176	2,403	5	31	26	279	155	2,155
20	YES BANK	402	3,363	5	0	0	405	407	2,958
	Total- Pvt Sector Commercial Banks	3,10,942	6,64,824	67,847	1,27,349	1,92,314	1,45,155	1,86,475	6,47,018
D	SMALL FINANCE BANKS								
1	ESAF	1,49,961	39,228	8,761	613	25,612	1,757	1,33,110	38,084
2	Ujjivan Small Finance Bank	24,224	3,724	0	0	7,538	904	16,686	2,819
	Total- Small Finance Banks	1,74,185	42,951	8,761	613	33,150	2,661	1,49,796	40,903
	Total - Commercial Banks + RRB + SFB	8,25,853	18,41,838	1,43,782	2,81,836	2,83,168	5,15,296	6,77,123	15,85,083
E	CO-OPERATIVE BANKS								
1	DIST CO-OPERATIVE BANKS	7,547	55,871	3,743	22,679	810	967	10,480	77,582
2	KSCARDB (incl. PCARDBs)	2,03,054	5,36,305	19,425	41,460	6,784	13,842	2,15,695	5,63,923
3	KSCB	3,94,882	12,53,523	1,42,073	97,034	1,05,711	7,83,908	4,31,244	5,66,649
	Total Co-operative Banks	6,05,483	18,45,699	1,65,241	1,61,173	1,13,305	7,98,717	6,57,419	12,08,154
	Total - Banking Sector	14,31,336	36,87,537	3,09,023	4,43,009	3,96,473	13,14,013	13,34,542	27,93,238

10.31. RECOVERY AND NPA MANAGEMENT AS AT JUNE 2022

(Rs. in lakhs)

Sl No.	BANK	Of Gross NPA as at June 2022													
		Gross NPA in agriculture loan		Gross NPA in MSME loan		Gross NPA in export credit		Gross NPA in renewable energy		Gross NPA in social infrastructure		Gross NPA in housing loan (priority)		Gross NPA in education loan (priority)	
		A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.
A	PUBLIC SECTOR COMMERCIAL BANKS														
1	BANK OF BARODA	1,505	8,302	5,400	25,998	0	0	1	1	0	0	461	3,538	759	2,019
2	BANK OF INDIA	2,366	3,601	4,040	13,503	0	0	0	0	0	0	276	1,646	694	1,593
3	BANK OF MAHARASHTRA	26	119	368	1,269	0	0	0	0	0	0	2	5	4	16
4	CANARA BANK	34,078	73,835	47,540	1,54,895	0	0	2	1	0	0	1,661	8,925	7,011	20,173
5	CENTRAL BANK OF INDIA	4,242	5,613	3,589	6,342	0	0	0	0	0	0	240	1,442	1,549	4,308
6	INDIAN BANK	1,137	2,905	5,022	26,657	0	0	1	2	9	42	179	1,523	669	2,079
7	INDIAN OVERSEAS BANK	3,565	7,338	6,955	25,615	0	0	0	0	0	0	176	1,138	989	2,698
8	PUNJAB & SIND BANK	0	0	173	981	0	0	1	0	0	0	23	221	6	9
9	PUNJAB NATIONAL BANK	5,474	15,779	7,749	45,847	1	0	1	0	0	0	616	3,293	1,678	4,941
10	STATE BANK OF INDIA	14,545	23,511	12,729	33,007	0	0	1	49	0	0	1,491	6,867	4,046	12,402
11	UCO BANK	696	1,916	1,906	8,535	20	4,396	0	0	0	0	142	1,039	436	1,469
12	UNION BANK OF INDIA	19,332	30,248	22,493	63,091	0	0	1	0	2	0	1,403	7,439	5,147	14,797
	Total- Public Sector Commercial Banks	86,966	1,73,167	1,17,964	4,05,741	21	4,396	8	54	11	42	6,670	37,077	22,988	66,504
B	R R B - KERALA GRAMIN BANK	16,651	15,113	15,792	18,987	0	0	0	0	0	0	2,008	9,057	4,772	12,150
	Total- Public Sector Banks including RRB	1,03,617	1,88,280	1,33,756	4,24,729	21	4,396	8	54	11	42	8,678	46,134	27,760	78,653

10.31. RECOVERY AND NPA MANAGEMENT AS AT JUNE 2022

(Rs. in lakhs)

Sl No.	BANK	Of Gross NPA as at June 2022													
		Gross NPA in agriculture loan		Gross NPA in MSME loan		Gross NPA in export credit		Gross NPA in renewable energy		Gross NPA in social infrastructure		Gross NPA in housing loan (priority)		Gross NPA in education loan (priority)	
		A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.
C	PRIVATE SECTOR COMMERCIAL BANKS														
1	AXIS BANK	12,123	6,513	109	4,081	0	0	0	0	0	0	160	1,824	2	3
2	BANDHAN BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3	CSB BANK	441	466	340	4,101	0	0	0	0	0	0	74	446	296	738
4	CITY UNION BANK	12	195	72	5,729	0	0	0	0	0	0	7	45	15	45
5	DHANLAXMI BANK	789	2,556	165	12,766	0	0	0	0	0	0	97	962	647	1,681
6	FEDERAL BANK	8,796	70,464	693	37,969	0	0	0	0	1	26	916	7,144	4,718	12,818
7	HDFC BANK	3,869	14,557	1,073	4,222	0	0	0	0	0	0	151	1,143	43	102
8	ICICI BANK	462	3,233	547	7,277	0	0	0	0	0	0	152	1,210	27	63
9	IDBI BANK	1,248	8,948	626	11,709	0	0	0	0	0	0	19	218	39	118
10	IDFC FIRST Bank	12,655	2,434	1,866	381	0	0	0	0	412	92	3,517	1,091	0	0
11	INDUS IND BANK	21,044	7,680	15,071	5,976	0	0	0	0	0	0	0	0	0	0
12	JAMMU & KASHMIR BANK	0	0	43	320	0	0	0	0	0	0	2	28	0	0
13	KARNATAKA BANK	41	4,253	258	6,145	0	0	0	0	0	0	35	305	86	229
14	KARUR VYSYA BANK	6	8	4	49	0	0	0	0	0	0	10	66	46	105
15	KOTAK MAHINDRA BANK	31	575	56	1,062	0	0	0	0	0	0	7	50	86	273
16	LAKSHMI VILAS BANK	34	0	9	182	0	0	0	0	0	0	0	0	0	0
17	RBL Bank	8,348	608	0	0	0	0	0	0	0	0	0	0	15	1
18	SOUTH INDIAN BANK	1,474	53,845	2,180	73,662	0	0	0	0	4	207	518	3,543	1,491	2,228
19	T.N.MERCANTILE BANK	4	401	89	1,502	0	0	0	0	0	0	4	14	27	63
20	YES BANK	0	0	51	1,429	0	0	0	0	0	0	2	24	0	0
	Total- Pvt Sector Commercial Banks	71,377	1,76,738	23,252	1,78,561	0	0	0	0	417	324	5,671	18,113	7,538	18,465
D	SMALL FINANCE BANKS														
1	ESAF	51,765	15,610	33,960	11,064	0	0	0	0	0	0	376	406	7,735	2,015
2	Ujjivan Small Finance Bank	6,445	772	7,430	1,418	0	0	0	0	0	0	286	161	0	0
	Total- Small Finance Banks	58,210	16,382	41,390	12,481	0	0	0	0	0	0	662	566	7,735	2,015
	Total - Commercial Banks + RRB + SFB	2,33,204	3,81,400	1,98,398	6,15,771	21	4,396	8	54	428	366	15,011	64,814	43,033	99,133
E	CO-OPERATIVE BANKS														
1	DIST CO-OPERATIVE BANKS	18	58	1,088	14,407	0	0	0	0	0	0	1,213	14,451	1	15
2	KSCARDB (incl. PCARDBs)	37,923	69,987	22,814	48,757	0	0	0	0	0	0	1,23,927	1,79,867	152	439
3	KSCB	15,461	16,366	14,768	2,675	0	0	0	0	13,589	30,828	13,494	20,551	329	1,021
	Total Co-operative Banks	53,402	86,411	38,670	65,838	0	0	0	0	13,589	30,828	1,38,634	2,14,869	482	1,476
	Total - Banking Sector	2,86,606	4,67,811	2,37,068	6,81,609	21	4,396	8	54	14,017	31,194	1,53,645	2,79,682	43,515	1,00,609

10.31. RECOVERY AND NPA MANAGEMENT AS AT JUNE 2022

(Rs. in lakhs)

SI No.	BANK							Total Advances as at June 2022		Percentage of Gross NPA to Total Advances
		Gross NPA in other priority sector		Gross NPA in total priority sector		Gross NPA in Non Priority Advances				
		A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.	
A	PUBLIC SECTOR COMMERCIAL BANKS									
1	BANK OF BARODA	0	0	8,126	39,859	2,206	12,117	3,65,998	15,23,639	3
2	BANK OF INDIA	0	0	7,376	20,343	1,934	7,774	1,57,835	5,22,126	5
3	BANK OF MAHARASHTRA	214	5	614	1,414	52	1,579	7,526	5,20,700	1
4	CANARA BANK	168	76	90,460	2,57,905	18,327	45,803	18,98,127	55,86,688	5
5	CENTRAL BANK OF INDIA	64	0	9,684	17,706	596	7,174	1,99,592	6,49,178	4
6	INDIAN BANK	0	0	7,017	33,207	1,039	2,661	2,25,168	10,03,375	4
7	INDIAN OVERSEAS BANK	128	31	11,813	36,820	761	4,322	2,61,065	6,74,010	6
8	PUNJAB & SIND BANK	0	0	203	1,211	85	229	1,706	20,466	7
9	PUNJAB NATIONAL BANK	99	28	15,618	69,888	1,548	11,635	1,26,303	8,30,338	10
10	STATE BANK OF INDIA	1,709	1,329	34,521	77,165	28,544	30,323	17,44,582	91,89,287	1
11	UCO BANK	182	7,717	3,382	25,073	142	1,433	3,55,057	3,89,101	7
12	UNION BANK OF INDIA	545	8	48,923	1,15,583	4,360	14,703	4,65,325	24,07,849	5
	Total- Public Sector Commercial Banks	3,109	9,194	2,37,737	6,96,175	59,594	1,39,754	58,08,284	2,33,16,756	4
B	R R B - KERALA GRAMIN BANK	631	853	39,854	56,160	3,667	5,074	15,06,436	19,62,414	3
	Total- Public Sector Banks including RRB	3,740	10,047	2,77,591	7,52,335	63,261	1,44,828	73,14,720	2,52,79,171	4

10.31. RECOVERY AND NPA MANAGEMENT AS AT JUNE 2022

(Rs. in lakhs)

SI No.	BANK							Total Advances as at June 2022		Percentage of Gross NPA to Total Advances
		Gross NPA in other priority sector		Gross NPA in total priority sector		Gross NPA in Non Priority Advances				
		A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.	
C	PRIVATE SECTOR COMMERCIAL BANKS									
1	AXIS BANK	18,607	2,219	31,001	14,639	997	14,052	1,72,254	15,33,234	2
2	BANDHAN BANK	0	0	0	0	32	42	413	20,916	0
3	CSB BANK	104	29	1,255	5,779	2,684	7,727	2,86,006	4,78,567	3
4	CITY UNION BANK	0	0	106	6,014	96	5,951	7,866	88,463	14
5	DHANLAXMI BANK	7	3	1,705	17,968	920	15,905	94,643	4,71,901	7
6	FEDERAL BANK	1,264	821	16,388	1,29,242	12,940	88,859	8,86,011	49,20,245	4
7	HDFC BANK	81	7	5,217	20,032	11,717	18,822	13,18,400	26,95,678	1
8	ICICI BANK	38	37	1,226	11,820	6,072	18,056	3,49,038	14,14,422	2
9	IDBI BANK	2	0	1,934	20,993	382	1,254	84,285	5,26,533	4
10	IDFC FIRST Bank	0	0	18,450	3,998	2,794	2,631	3,18,106	1,80,029	4
11	INDUS IND BANK	45	86	36,160	13,742	15,196	6,489	7,49,672	8,98,613	2
12	JAMMU & KASHMIR BANK	0	0	45	348	56	87	1,009	10,202	4
13	KARNATAKA BANK	3	9	423	10,940	203	2,290	6,770	87,788	15
14	KARUR VYSYA BANK	3	0	69	229	191	683	8,577	1,07,795	1
15	KOTAK MAHINDRA BANK	0	0	180	1,960	503	10,800	16,778	1,94,862	7
16	LAKSHMI VILAS BANK	7	4,958	50	5,141	116	690	948	23,333	25
17	RBL Bank	383	45	8,746	655	19	2	33,755	6,637	10
18	SOUTH INDIAN BANK	78	1,534	5,745	1,35,017	2,295	49,049	4,55,248	26,77,658	7
19	T.N.MERCANTILE BANK	2	0	126	1,979	29	175	10,640	62,042	3
20	YES BANK	0	0	53	1,453	354	1,505	44,424	3,53,967	1
	Total- Pvt Sector Commercial Banks	20,624	9,748	1,28,879	4,01,949	57,596	2,45,068	48,44,843	1,67,52,884	4
D	SMALL FINANCE BANKS									
1	ESAF	35,314	7,738	1,29,150	36,833	3,960	1,251	14,56,284	5,41,905	7
2	Ujivan Small Finance Bank	1,900	281	16,061	2,632	625	188	79,405	34,150	8
	Total- Small Finance Banks	37,214	8,019	1,45,211	39,464	4,585	1,439	15,35,689	5,76,055	7
	Total - Commercial Banks + RRB + SFB	61,578	27,814	5,51,681	11,93,749	1,25,442	3,91,335	1,36,95,252	4,26,08,110	4
E	CO-OPERATIVE BANKS									
1	DIST CO-OPERATIVE BANKS	1,738	8,624	4,058	37,555	6,422	40,028	60,452	3,52,645	22
2	KSCARDB (incl. PCARDBs)	13,617	25,059	1,98,433	3,24,109	17,262	2,39,814	4,70,653	8,13,859	69
3	KSCB	27,539	92,223	85,180	1,63,664	3,46,064	4,02,986	8,54,204	42,52,966	13
	Total Co-operative Banks	42,894	1,25,906	2,87,671	5,25,327	3,69,748	6,82,827	13,85,309	54,19,471	22
	Total - Banking Sector	1,04,472	1,53,720	8,39,352	17,19,076	4,95,190	10,74,162	1,50,80,561	4,80,27,580	6

10.32. PROGRESS UNDER PRADHAN MANTRI AWAS YOJANA (PMAY) - URBAN AS AT JUNE 2022

(Rs. in lakhs)

Sl No.	Bank	Loan Sanctioned during the Quarter		Loan Disbursed during the Quarter		Cumulative Loan Disbursed during the Fin Year		Outstanding under the Scheme	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount
A	PUBLIC SECTOR COMMERCIAL BANKS								
1	BANK OF BARODA	4	30	4	30	4	30	4,027	60,145
2	BANK OF INDIA	0	0	0	0	0	0	496	5,123
3	BANK OF MAHARASHTRA	0	0	0	0	0	0	0	0
4	CANARA BANK	0	0	0	0	0	0	5,094	41,524
5	CENTRAL BANK OF INDIA	0	0	0	0	0	0	451	4,415
6	INDIAN BANK	3	27	3	27	3	27	916	10,033
7	INDIAN OVERSEAS BANK	0	0	0	0	0	0	723	1,169
8	PUNJAB & SIND BANK	0	0	0	0	0	0	0	0
9	PUNJAB NATIONAL BANK	1	6	17	58	17	58	1,019	5,776
10	STATE BANK OF INDIA	0	0	29	46	29	46	1,168	11,626
11	UCO BANK	5	43	5	43	5	43	118	517
12	UNION BANK OF INDIA	0	0	0	0	0	0	741	6,992
	Total- Public Sector Commercial Banks	13	106	58	204	58	204	14,753	1,47,321
B	R R B - KERALA GRAMIN BANK	2	10	2	10	2	10	3,652	15,525
	Total- Public Sector Banks including RRB	15	116	60	214	60	214	18,405	1,62,846
C	PRIVATE SECTOR COMMERCIAL BANKS								
1	AXIS BANK	0	0	0	0	0	0	0	0
2	BANDHAN BANK	0	0	0	0	0	0	0	0
3	CSB BANK	0	0	0	0	0	0	6	49
4	CITY UNION BANK	0	0	0	0	0	0	0	0
5	DHANLAXMI BANK	0	0	0	0	0	0	40	209
6	FEDERAL BANK	0	0	0	0	0	0	30	302
7	HDFC BANK	0	0	0	0	0	0	0	0
8	ICICI BANK	0	0	0	0	0	0	184	3,798
9	IDBI BANK	0	0	0	0	0	0	0	0
10	IDFC FIRST Bank	0	0	0	0	0	0	0	0
11	INDUS IND BANK	0	0	0	0	0	0	0	0
12	JAMMU & KASHMIR BANK	0	0	0	0	0	0	0	0
13	KARNATAKA BANK	0	0	0	0	0	0	51	513
14	KARUR VYSYA BANK	0	0	0	0	0	0	0	0
15	KOTAK MAHINDRA BANK	0	0	0	0	0	0	0	0
16	LAKSHMI VILAS BANK	0	0	0	0	0	0	0	0
17	RBL Bank	0	0	0	0	0	0	0	0
18	SOUTH INDIAN BANK	1	15	12	33	12	33	621	6,332
19	T.N.MERCANTILE BANK	0	0	0	0	0	0	0	0
20	YES BANK	0	0	0	0	0	0	0	0
	Total- Pvt Sector Commercial Banks	1	15	12	33	12	33	932	11,204
D	SMALL FINANCE BANKS								
1	ESAF	1	7	1	7	1	7	59	372
2	Ujjivan Small Finance Bank	0	0	0	0	0	0	0	0
	Total- Small Finance Banks	1	7	1	7	1	7	59	372
	Total - Commercial Banks + RRB + SFB	17	138	73	254	73	254	19,396	1,74,422
E	CO-OPERATIVE BANKS								
1	DIST CO-OPERATIVE BANKS	0	0	0	0	0	0	0	0
2	KSCARDB (incl. PCARDBs)	0	0	0	0	0	0	0	0
3	KSCB	18	59	18	59	18	59	18	59
	Total Co-operative Banks	18	59	18	59	18	59	18	59
	Total - Banking Sector	35	198	91	313	91	313	19,414	1,74,481

10.33. PROGRESS UNDER PRADHAN MANTRI AWAS YOJANA (PMAY)- GRAMIN AS AT JUNE 2022									
Sl No.	Bank	Loan Sanctioned during the Quarter		Loan Disbursed during the Quarter		Cumulative Loan Disbursed during the Fin Year		Outstanding under the Scheme	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount
A	PUBLIC SECTOR COMMERCIAL BANKS								
1	BANK OF BARODA	0	0	0	0	0	0	0	0
2	BANK OF INDIA	0	0	0	0	0	0	0	0
3	BANK OF MAHARASHTRA	0	0	0	0	0	0	0	0
4	CANARA BANK	0	0	0	0	0	0	0	0
5	CENTRAL BANK OF INDIA	0	0	0	0	0	0	0	0
6	INDIAN BANK	0	0	0	0	0	0	0	0
7	INDIAN OVERSEAS BANK	0	0	0	0	0	0	0	0
8	PUNJAB & SIND BANK	0	0	0	0	0	0	0	0
9	PUNJAB NATIONAL BANK	0	0	0	0	0	0	0	0
10	STATE BANK OF INDIA	0	0	0	0	0	0	0	0
11	UCO BANK	0	0	0	0	0	0	0	0
12	UNION BANK OF INDIA	0	0	0	0	0	0	0	0
	Total- Public Sector Commercial Banks	0	0	0	0	0	0	0	0
B	R R B - KERALA GRAMIN BANK	0	0	0	0	0	0	0	0
	Total- Public Sector Banks including RRB	0	0	0	0	0	0	0	0
C	PRIVATE SECTOR COMMERCIAL BANKS								
1	AXIS BANK	0	0	0	0	0	0	0	0
2	BANDHAN BANK	0	0	0	0	0	0	0	0
3	CSB BANK	0	0	0	0	0	0	0	0
4	CITY UNION BANK	0	0	0	0	0	0	0	0
5	DHANLAXMI BANK	0	0	0	0	0	0	0	0
6	FEDERAL BANK	0	0	0	0	0	0	0	0
7	HDFC BANK	0	0	0	0	0	0	0	0
8	ICICI BANK	0	0	0	0	0	0	0	0
9	IDBI BANK	0	0	0	0	0	0	0	0
10	IDFC FIRST Bank	0	0	0	0	0	0	0	0
11	INDUS IND BANK	0	0	0	0	0	0	0	0
12	JAMMU & KASHMIR BANK	0	0	0	0	0	0	0	0
13	KARNATAKA BANK	0	0	0	0	0	0	22	434
14	KARUR VYSYA BANK	0	0	0	0	0	0	0	0
15	KOTAK MAHINDRA BANK	0	0	0	0	0	0	0	0
16	LAKSHMI VILAS BANK	0	0	0	0	0	0	0	0
17	RBL Bank	0	0	0	0	0	0	0	0
18	SOUTH INDIAN BANK	0	0	0	0	0	0	0	0
19	T.N.MERCANTILE BANK	0	0	0	0	0	0	0	0
20	YES BANK	0	0	0	0	0	0	0	0
	Total- Pvt Sector Commercial Banks	0	0	0	0	0	0	22	434
D	SMALL FINANCE BANKS								
1	ESAF	0	0	0	0	0	0	0	0
2	Ujjivan Small Finance Bank	0	0	0	0	0	0	0	0
	Total- Small Finance Banks	0	0	0	0	0	0	0	0
	Total - Commercial Banks + RRB + SFB	0	0	0	0	0	0	22	434
E	CO-OPERATIVE BANKS								
1	DIST CO-OPERATIVE BANKS	0	0	0	0	0	0	0	0
2	KSCARDB (incl. PCARDBs)	0	0	0	0	0	0	0	0
3	KSCB	5	37	5	37	5	37	5	37
	Total Co-operative Banks	5	37	5	37	5	37	5	37
	Total - Banking Sector	5	37	5	37	5	37	27	471

10.34. Data on Stand up India Programme as at JUNE 2022 (Rs.in lakhs)

Sl. No.	Name of the bank	No. of br. given loan under 'Stand up India' during the Quarter	Applications Received during the Quarter		Loan Sanctioned during the Quarter		Loan Disbursed during the Quarter		Loan Outstanding under the Scheme		Loan Outstanding under the Scheme to women		Loan Outstanding under the Scheme to SC/ST	
			A/cs	Amt	A/cs	Amt	A/cs	Amt	A/cs	Amt	A/cs	Amt	A/cs	Amt
A	PUBLIC SECTOR COMMERCIAL BANKS													
1	BANK OF BARODA	3	3	32	3	32	3	32	357	3,876	263	3,261	30	610
2	BANK OF INDIA	3	4	85	4	85	4	84	218	2,051	49	511	146	1,263
3	BANK OF MAHARASHTRA	0	0	0	0	0	0	0	135	2,790	0	0	0	0
4	CANARA BANK	20	22	476	22	476	22	367	512	6,506	876	18,224	34	649
5	CENTRAL BANK OF INDIA	3	3	63	3	63	3	63	38	368	34	323	10	128
6	INDIAN BANK	20	30	246	30	246	30	246	28	225	28	225	0	0
7	INDIAN OVERSEAS BANK	1	1	12	1	12	1	12	158	2,063	57	972	28	224
8	PUNJAB & SIND BANK	0	0	0	0	0	0	0	1	24	0	0	0	0
9	PUNJAB NATIONAL BANK	0	0	0	0	0	0	0	176	1,855	169	1,771	7	84
10	STATE BANK OF INDIA	29	38	752	34	640	31	543	336	3,828	126	1,231	210	2,597
11	UCO BANK	0	0	0	0	0	0	0	0	0	24	395	16	407
12	UNION BANK OF INDIA	5	6	60	5	43	5	43	159	2,569	48	912	19	32
	Total- Public Sector Commercial Banks	84	107	1,726	102	1,597	99	1,389	2,118	26,155	1,674	27,825	500	5,994
B	R R B - KERALA GRAMIN BANK	25	36	496	36	496	36	496	1,339	24,147	1,316	23,851	23	296
	Total- Public Sector Banks including RRB	109	143	2,222	138	2,092	135	1,885	3,457	50,301	2,990	51,675	523	6,290
C	PRIVATE SECTOR COMMERCIAL BANKS													
1	AXIS BANK	0	0	0	0	0	0	0	0	0	0	0	0	0
2	BANDHAN BANK	0	0	0	0	0	0	0	0	0	0	0	0	0
3	CSB BANK	0	0	0	0	0	0	0	0	0	0	0	0	0
4	CITY UNION BANK	0	0	0	0	0	0	0	0	0	0	0	0	0
5	DHANLAXMI BANK	0	0	0	0	0	0	0	0	0	0	0	0	0
6	FEDERAL BANK	3	3	92	3	92	3	41	0	0	56	1,101	4	21
7	HDFC BANK	5	5	83	5	83	5	83	67	658	66	660	1	8
8	ICICI BANK	0	0	0	0	0	0	0	27	184	27	184	0	0
9	IDBI BANK	0	0	0	0	0	0	0	4	20	3	16	2	7
10	IDFC FIRST Bank	0	0	0	0	0	0	0	0	0	0	0	0	0
11	INDUS IND BANK	6	6	106	6	106	6	106	6	106	10	137	1	10
12	JAMMU & KASHMIR BANK	0	0	0	0	0	0	0	0	0	0	0	0	0
13	KARNATAKA BANK	0	0	0	0	0	0	0	7	139	4	109	2	19
14	KARUR VYSA BANK	0	0	0	0	0	0	0	266	4,089	0	0	0	0
15	KOTAK MAHINDRA BANK	0	0	0	0	0	0	0	28	753	21	700	7	287
16	LAKSHMI VILAS BANK	0	0	0	0	0	0	0	0	0	0	0	0	0
17	RBL Bank	0	0	0	0	0	0	0	0	0	0	0	0	0
18	SOUTH INDIAN BANK	1	1	26	1	26	1	0	24	413	24	413	0	0
19	T.N.MERCANTILE BANK	0	0	0	0	0	0	0	0	0	0	0	0	0
20	YES BANK	0	0	0	0	0	0	0	0	0	0	0	0	0
	Total- Pvt Sector Commercial Banks	15	15	307	15	307	15	230	429	6,362	211	3,319	17	353
D	SMALL FINANCE BANKS													
1	ESAF	0	0	0	0	0	0	0	0	0	0	0	0	0
2	Ujjivan Small Finance Bank	0	0	0	0	0	0	0	0	0	0	0	0	0
	Total- Small Finance Banks	0	0	0	0	0	0	0	0	0	0	0	0	0
	Total - Commercial Banks + RRB + SFB	124	158	2,528	153	2,399	150	2,115	3,886	56,663	3,201	54,995	540	6,643
E	CO-OPERATIVE BANKS													
1	DIST CO-OPERATIVE BANKS	0	0	0	0	0	0	0	0	0	0	0	0	0
2	KSCARDB (incl. PCARDBs)	0	0	0	0	0	0	0	0	0	0	0	0	0
3	KSCB													
	Total Co-operative Banks	0	0	0	0	0	0	0	0	0	0	0	0	0
	Total - Banking Sector	124	158	2,528	153	2,399	150	2,115	3,886	56,663	3,201	54,995	540	6,643

10.35. PROGRESS REPORT ON WORKING OF RSETIs AS AT JUNE 2022

Sl. No.	District	Sponsor Bank	Date of Establishment	Land Allotment Position	NIRD Grant Details
1	Trivandrum	IOB	26.08.2009	Land allotted by state Govt. Possession taken for the plot. Request for corporation permit submitted. Corporation raised objections regarding width of approach road. Still pending with Corporation of Trivandrum.	Not Mentioned
2	Kollam	Canara Bank	27.01.2004	65 cents of land at ETC campus Kottarakkara allotted. compound wall constructed. Revised Building plan approved by Kottarakkara Municipality. Now for constructing e-tendering is to be started, Informed Head Office for the same.	Out of the 1 crore Building fund sanctioned by MORD 50 lakhs already deposited with our link branch.
3	Pathanamthitta	SBI	31.12.2009	34.20 ares of land in survey number 43/1 of Pandalam village of erstwhile Block panchayath has been allotted and MOU in signed on 07/04/2014 for establishing RSETI. At present Gram Nyalaya CDS and diary department are functioning there. Vacant possession of land is not handed over. Revenue authorities have identified the same land for building revenue tower.	Yes. Availed at Head Office
4	Alappuzha	SBI	21.03.2010	50 cents of land has been allotted by LSGD Dept.No.GO(RT No.3088/2010 dated 20/09/2010 & 2776/2009) and demarked at Aryad Block Panchayath office compound. Rs.48.95 lakhs has been received on 01/06/2010 out of the 1 crore allotted by MoRD for construction of RSETI building. Communication has been sent from our corporate centre to MoRD for revising the fund allocation from 1 crore. However SBI has sanctioned fund for RSETI building at Alappuzha. Architectural consultancy services is allotted to M/s Prima Arch, Cherthala. Plan for the Building is approved by Local Authorities and building permit given on 10.03.2022. Soil testing is carried out. Presently we are waiting for financial sanction from Chief General Manager, SBI, Local head office, Trivandrum. Process for obtention of Tenders can be given after financial sanction from SBI LHO. We expect construction can be started during 4th quarter of current financial year	Received infrastructure grant Rs 48,95,000/- received in 2010 **
5	Kottayam	SBI	22.03.2010	50 cents of land has been allotted and taken possession in the Pallom Block Panchayath premises. The trees have to be cut and removed with the approval of Forest department. Meanwhile, due to non handing over of the site, CPWD has returned the work tender awarded to them.	Yes
6	Idukki	Union Bank of India	10.10.2008	Land allocation is under process in coordination with District Collector, District Development Commissioner and District Panchayat, Idukki. The process is expected to be completed by December 2022.	Yes.Rs.50,00,000/- credited to our A/c on 30.07.2010. Not yet availed
7	Ernakulam	Union Bank of India	02.10.2004	Building Construction over.inaguration done 05.05.2018	Yes. October 2009
8	Thrissur	Canara Bank	27.02.2009	Building completed	1 Crore 04/06/2011
9	Palakkad	Canara Bank	23.03.2010	Land identified at Kuzhalmannam Block Panchayath and the Board Meeting of Block Panchayath has approved to hand over 50 cents of Lands to Construct RSETI Building. The Block Panchayath has submitted the proposal to LSGD for approval in this regard and awaiting for further development.	No
10	Malappuram	Canara Bank	05.04.1991	Own land and old campus. New building work completed.	Not Mentioned
11	Kozhikode	Canara Bank	24.03.2010	Order from PAU obtained and forwarding to HO for further action and MoU	No
12	Wayanad	SBI	05.04.2005	Land allotted but the construction delayed due to non-demarcation of the approach road by BDO SulthanBathery	Not Mentioned
13	Kannur	Canara Bank	07.12.1985	Construction of Building completed and we are functioning in new premises with effect from 01.02.2011.	Yes. Rs. 97.18 lakhs
14	Kasaragod	Union Bank of India	18.05.2003	Bank property already available and building construction completed.	Yes. Building construction grant (First Instalment of 48.95 lacs) received on 24.03.2010, Second instalment received on 29.09.2021(26.34 lacs).

** Alappuzha RSETI has revised the NIRD grant details

10.36. RSETI - TRAINING PROGRAMMES CONDUCTED DURING 2022-23 AS AT JUNE 2022

Sl. No.	District	No. of Programmes	No. of Beneficiaries	Of which				No.of Beneficiaries settled	Details of loan availed (Rs. in lakhs)
				SC	ST	Women	BPL		
1	Trivandrum	4	112	13	2	112	105	2	0.30
2	Kollam	7	145	30	0	141	138	117	40.18
3	Pathanamthitta	5	90	24	0	74	89	42	13.43
4	Alappuzha	6	166	20	0	166	158	33	15.65
5	Kottayam	5	92	10	2	36	77	173	76.00
6	Idukki	4	110	13	3	87	91	2	0.50
7	Ernakulam	16	148	33	0	139	111	16	18.10
8	Thrissur	6	142	34	0	129	137	141	32.23
9	Palakkad	7	192	53	0	174	189	158	40.00
10	Malappuram	5	159	20	0	131	153	45	49.10
11	Kozhikode	6	178	31	0	138	152	113	39.30
12	Wayanad	15	138	7	30	126	105	2	0.00
13	Kannur	4	114	8	3	41	113	38	42.10
14	Kasaragod	5	1560	275	35	1341	1400	158	4.50
Total		95	3346	571	75	2835	3018	1040	371.39

10.37. Report on Framework for Revival and Rehabilitation of MSMEs as on JUNE 2022- I (Amount in Lacs A/Cs in actuals)

Sl. No.	Bank	SMA 02 (Accounts with 61 days to 90 days overdues)											
		Part A (Aggregate limit above 10 lac)						Part B (Aggregate limit 10 lac & below)					
		Manufacturing		Services		Retail Trade		Manufacturing		Services		Retail Trade	
		A/C	Amt	A/C	Amt	A/C	Amt	A/C	Amt	A/C	Amt	A/C	Amt
A	PUBLIC SECTOR COMMERCIAL BANKS												
1	BANK OF BARODA	266	8,110	4	81	949	21,045	3,804	2,981	24	17	8,540	7,345
2	BANK OF INDIA	0	0	0	0	0	0	0	0	0	0	0	0
3	BANK OF MAHARASHTRA	12	106	3	23	0	0	14	123	2	14	0	0
4	CANARA BANK	226	8,570	382	16,219	0	0	1,676	3,462	10,641	14,048	1	2
5	CENTRAL BANK OF INDIA	133	687	526	1,224	29	42	85	251	551	1,483	7	75
6	INDIAN BANK	66	183	152	1,493	0	0	64	825	544	1,210	0	0
7	INDIAN OVERSEAS BANK	32	541	21	541	0	0	6	98	15	203	0	0
8	PUNJAB & SIND BANK	0	0	0	0	0	0	0	0	0	0	0	0
9	PUNJAB NATIONAL BANK	0	0	0	0	0	0	0	0	0	0	0	0
10	STATE BANK OF INDIA	32	812	34	866	78	1,949	209	575	213	585	614	1,687
11	UCO BANK	0	0	0	0	0	0	0	0	0	0	0	0
12	UNION BANK OF INDIA	91	2,985	76	1,916	117	7,755	1,841	2,158	2,289	3,216	2,835	5,455
	Total- Public Sector Commercial Banks	858	21,995	1,198	22,362	1,173	30,791	7,699	10,474	14,279	20,776	11,997	14,564
B	R R B - KERALA GRAMIN BANK	33	759	35	553	111	1,785	1,106	2,004	2,678	3,239	3,146	4,881
	Total- Public Sector Banks including RRB	891	22,753	1,233	22,915	1,284	32,576	8,805	12,477	16,957	24,016	15,143	19,445
C	PRIVATE SECTOR COMMERCIAL BANKS												
1	AXIS BANK	0	0	0	0	0	0	0	0	0	0	0	0
2	BANDHAN BANK	0	0	0	0	0	0	0	0	0	0	0	0
3	CSB BANK	1	12	11	1,095	0	0	7	33	21	70	0	0
4	CITY UNION BANK	0	0	0	0	0	0	0	0	0	0	0	0
5	DHANLAXMI BANK	0	0	0	0	0	0	0	0	0	0	0	0
6	FEDERAL BANK	28	1,578	80	8,122	0	0	19	81	70	269	0	0
7	HDFC BANK	27	1,950	68	3,572	0	0	0	0	0	0	0	0
8	ICICI BANK	2	185	0	0	0	0	0	0	0	0	0	0
9	IDBI BANK	3	10	13	182	8	94	5	31	10	111	1	55
10	IDFC FIRST Bank	0	0	0	0	0	0	0	0	0	0	0	0
11	INDUS IND BANK	0	0	0	0	0	0	0	2,427	9,106	0	0	0
12	JAMMU & KASHMIR BANK	0	0	0	0	0	0	0	0	0	0	0	0
13	KARNATAKA BANK	0	0	4	108	0	0	0	13	34	0	0	0
14	KARUR VYSYA BANK	0	0	0	0	0	0	0	0	0	0	0	0
15	KOTAK MAHINDRA BANK	0	0	0	0	0	0	0	0	0	0	0	0
16	LAKSHMI VILAS BANK	0	0	0	0	0	0	0	0	0	0	0	0
17	RBL Bank	0	0	0	0	0	0	0	0	0	0	0	0
18	SOUTH INDIAN BANK	44	4,765	42	9,758	115	8,646	31	146	57	179	98	393
19	T.N.MERCANTILE BANK	0	0	0	0	0	0	0	0	0	0	0	0
20	YES BANK	0	0	0	0	0	0	0	0	0	0	0	0
	Total- Pvt Sector Commercial Banks	105	8,501	218	22,837	123	8,740	62	292	2,598	9,769	99	448
D	SMALL FINANCE BANKS												
1	ESAF	0	0	0	0	0	0	2,194	669	1,748	682	774	341
2	Ujjivan Small Finance Bank	0	0	0	0	0	0	0	0	0	0	0	0
	Total- Small Finance Banks	0	0	0	0	0	0	2,194	669	1,748	682	774	341
	Total - Banking Sector	996	31,254	1,451	45,752	1,407	41,316	11,061	13,438	21,303	34,466	16,016	20,234

10.37. Report on Framework for Revival and Rehabilitation of MSMEs as on JUNE 2022- I (Amount in Lacs A/Cs in actuals)

Sl. No.	Bank	NPA accounts											
		Part A (Aggregate limit above 10 lac)						Part B (Aggregate limit 10 lac & below)					
		Manufacturing		Services		Retail Trade		Manufacturing		Services		Retail Trade	
		A/C	Amt	A/C	Amt	A/C	Amt	A/C	Amt	A/C	Amt	A/C	Amt
A	PUBLIC SECTOR COMMERCIAL BANKS												
1	BANK OF BARODA	330	17,664	6	1,525	6	196	5,148	4,982	53	82	20	66
2	BANK OF INDIA	0	0	0	0	0	0	0	0	0	0	0	0
3	BANK OF MAHARASHTRA	4	51	3	28	0	0	0	0	0	0	0	0
4	CANARA BANK	53	1,777	99	2,031	0	0	712	1,364	4,177	5,128	1	2
5	CENTRAL BANK OF INDIA	186	1,118	1,217	2,003	49	14	295	4,514	1,677	2,204	1	25
6	INDIAN BANK	342	3,944	678	8,187	0	0	365	2,438	978	9,163	0	0
7	INDIAN OVERSEAS BANK	12	1,650	32	1,258	15	1,450	1,163	3,855	3,492	5,148	1,048	1,463
8	PUNJAB & SIND BANK	0	0	0	0	0	0	0	0	0	0	0	0
9	PUNJAB NATIONAL BANK	0	0	0	0	0	0	0	0	0	0	0	0
10	STATE BANK OF INDIA	4	185	6	288	10	607	8	31	13	69	47	157
11	UCO BANK	0	0	0	0	0	0	0	0	0	0	0	0
12	UNION BANK OF INDIA	174	15,390	224	10,114	192	18,468	7,695	8,698	5,884	9,876	8,354	8,344
	Total- Public Sector Commercial Banks	1,105	41,780	2,265	25,434	272	20,735	15,386	25,882	16,274	31,670	9,471	10,057
B	R R B - KERALA GRAMIN BANK	34	667	45	1,030	86	1,335	3,165	3,488	7,587	7,070	4,875	5,396
	Total- Public Sector Banks including RRB	1,139	42,447	2,310	26,464	358	22,070	18,551	29,370	23,861	38,740	14,346	15,454
C	PRIVATE SECTOR COMMERCIAL BANKS												
1	AXIS BANK	1	60	0	0	1	220	0	0	0	0	0	0
2	BANDHAN BANK	0	0	0	0	0	0	0	0	0	0	0	0
3	CSB BANK	30	1,782	53	1,696	0	0	71	163	186	461	0	0
4	CITY UNION BANK	0	0	0	0	0	0	0	0	0	0	0	0
5	DHANLAXMI BANK	0	0	0	0	0	0	0	0	0	0	0	0
6	FEDERAL BANK	109	12,054	211	24,618	0	0	170	579	203	718	0	0
7	HDFC BANK	0	0	0	0	0	0	0	0	0	0	0	0
8	ICICI BANK	0	0	0	0	0	0	0	0	0	0	0	0
9	IDBI BANK	70	7,713	30	3,471	22	2,264	78	118	358	807	118	289
10	IDFC FIRST Bank	0	0	0	0	0	0	0	0	0	0	0	0
11	INDUS IND BANK	0	0	0	0	0	0	3	42	36,453	9,161	0	0
12	JAMMU & KASHMIR BANK	0	0	0	0	0	0	0	0	0	0	0	0
13	KARNATAKA BANK	0	0	0	0	0	0	0	0	0	0	0	0
14	KARUR VYSYA BANK	0	0	0	0	0	0	0	0	0	0	0	0
15	KOTAK MAHINDRA BANK	0	0	0	0	0	0	0	0	0	0	0	0
16	LAKSHMI VILAS BANK	0	0	0	0	0	0	0	0	0	0	0	0
17	RBL Bank	0	0	0	0	0	0	0	0	0	0	0	0
18	SOUTH INDIAN BANK	77	14,415	82	17,711	338	36,493	142	370	171	436	372	1,087
19	T.N.MERCANTILE BANK	0	0	0	0	0	0	0	0	0	0	0	0
20	YES BANK	0	0	0	0	0	0	0	0	0	0	0	0
	Total- Pvt Sector Commercial Banks	287	36,023	376	47,496	361	38,977	464	1,273	37,371	11,582	490	1,375
D	SMALL FINANCE BANKS												
1	ESAF	0	0	0	0	0	0	16,753	4,965	12,806	4,323	4,401	1,776
2	Ujjivan Small Finance Bank	0	0	0	0	0	0	0	0	0	0	0	0
	Total- Small Finance Banks	0	0	0	0	0	0	16,753	4,965	12,806	4,323	4,401	1,776
	Total - Banking Sector	1,426	78,470	2,686	73,959	719	61,047	35,768	35,608	74,038	54,645	19,237	18,605

10.37. Report on Framework for Revival and Rehabilitation of MSMEs as on JUNE 2022- I (Amount in Lacs A/Cs in actuals)

Sl. No.	Bank	Total					
		Part A Total		Part B Total		Grand Total (Part A +B)	
		A/C	Amt	A/C	Amt	A/C	Amt
A	PUBLIC SECTOR COMMERCIAL BANKS						
1	BANK OF BARODA	1,561	48,621	17,589	15,473	19,150	64,094
2	BANK OF INDIA	0	0	0	0	0	0
3	BANK OF MAHARASHTRA	22	208	16	137	38	345
4	CANARA BANK	760	28,597	17,208	24,006	17,968	52,603
5	CENTRAL BANK OF INDIA	2,140	5,088	2,616	8,552	4,756	13,640
6	INDIAN BANK	1,238	13,807	1,951	13,636	3,189	27,443
7	INDIAN OVERSEAS BANK	112	5,440	5,724	10,767	5,836	16,207
8	PUNJAB & SIND BANK	0	0	0	0	0	0
9	PUNJAB NATIONAL BANK	0	0	0	0	0	0
10	STATE BANK OF INDIA	164	4,707	1,104	3,104	1,268	7,811
11	UCO BANK	0	0	0	0	0	0
12	UNION BANK OF INDIA	874	56,628	28,898	37,749	29,772	94,376
	Total- Public Sector Commercial Banks	6,871	1,63,096	75,106	1,13,424	81,977	2,76,520
B	R R B - KERALA GRAMIN BANK	344	6,129	22,557	26,078	22,901	32,207
	Total- Public Sector Banks including RRB	7,215	1,69,225	97,663	1,39,502	1,04,878	3,08,727
C	PRIVATE SECTOR COMMERCIAL BANKS	0	0	0	0	0	0
1	AXIS BANK	2	280	0	0	2	280
2	BANDHAN BANK	0	0	0	0	0	0
3	CSB BANK	95	4,584	285	728	380	5,312
4	CITY UNION BANK	0	0	0	0	0	0
5	DHANLAXMI BANK	0	0	0	0	0	0
6	FEDERAL BANK	428	46,372	462	1,647	890	48,019
7	HDFC BANK	95	5,523	0	0	95	5,523
8	ICICI BANK	2	185	0	0	2	185
9	IDBI BANK	146	13,733	570	1,411	716	15,144
10	IDFC FIRST Bank	0	0	0	0	0	0
11	INDUS IND BANK	0	0	38,883	18,309	38,883	18,309
12	JAMMU & KASHMIR BANK	0	0	0	0	0	0
13	KARNATAKA BANK	4	108	13	34	17	142
14	KARUR VYSYA BANK	0	0	0	0	0	0
15	KOTAK MAHINDRA BANK	0	0	0	0	0	0
16	LAKSHMI VILAS BANK	0	0	0	0	0	0
17	RBL Bank	0	0	0	0	0	0
18	SOUTH INDIAN BANK	698	91,789	871	2,610	1,569	94,398
19	T.N.MERCANTILE BANK	0	0	0	0	0	0
20	YES BANK	0	0	0	0	0	0
	Total- Pvt Sector Commercial Banks	1,470	1,62,574	41,084	24,739	42,554	1,87,313
D	SMALL FINANCE BANKS						
1	ESAF	0	0	38,676	12,755	38,676	12,755
2	Ujjivan Small Finance Bank	0	0	0	0	0	0
	Total- Small Finance Banks	0	0	38,676	12,755	38,676	12,755
	Total - Banking Sector	8,685	3,31,799	1,77,423	1,76,996	1,86,108	5,08,795

10.38. Report on Framework for Revival and Rehabilitation of MSMEs as on JUNE 2022 - II (Amount in Lacs A/Cs in actuals)

Sl. No.	Bank	Part A (SMA 2 & NPA above Rs.10 lac) Manufacturing, services & Retail Trade					
		Part A Total		A/c where Corrective Action Plan implemented by CAP committee		A/c Pending examination of CAP committee	
		A/C	Amt	A/C	Amt	A/C	Amt
A	PUBLIC SECTOR COMMERCIAL BANKS						
1	BANK OF BARODA	1,561	48,621	0	0	1,561	48,621
2	BANK OF INDIA	0	0	0	0	0	0
3	BANK OF MAHARASHTRA	22	208	0	0	22	208
4	CANARA BANK	760	28,597	760	28,597	0	0
5	CENTRAL BANK OF INDIA	2,140	5,088	0	0	2,140	5,088
6	INDIAN BANK	1,238	13,807	1,198	11,823	40	1,984
7	INDIAN OVERSEAS BANK	112	5,440	0	0	112	5,440
8	PUNJAB & SIND BANK	0	0	0	0	0	0
9	PUNJAB NATIONAL BANK	0	0	0	0	0	0
10	STATE BANK OF INDIA	164	4,707	164	4,707	0	0
11	UCO BANK	0	0	0	0	0	0
12	UNION BANK OF INDIA	874	56,628	1,716	16,810	-842	39,818
	Total- Public Sector Commercial Banks	6,871	1,63,096	3,838	61,937	3,033	1,01,159
B	R R B - KERALA GRAMIN BANK	344	6,129	0	0	344	6,129
	Total- Public Sector Banks including RRB	7,215	1,69,225	3,838	61,937	3,377	1,07,288
C	PRIVATE SECTOR COMMERCIAL BANKS						
1	AXIS BANK	2	280	0	0	2	280
2	BANDHAN BANK	0	0	0	0	0	0
3	CSB BANK	95	4,584	12	1,107	83	3,477
4	CITY UNION BANK	0	0	0	0	0	0
5	DHANLAXMI BANK	0	0	0	0	0	0
6	FEDERAL BANK	428	46,372	0	0	428	46,372
7	HDFC BANK	95	5,523	48	3,144	47	2,379
8	ICICI BANK	2	185	2	185	0	0
9	IDBI BANK	146	13,733	0	0	146	13,733
10	IDFC FIRST Bank	0	0	0	0	0	0
11	INDUS IND BANK	0	0	0	0	0	0
12	JAMMU & KASHMIR BANK	0	0	0	0	0	0
13	KARNATAKA BANK	4	108	4	108	0	0
14	KARUR VYSYA BANK	0	0	0	0	0	0
15	KOTAK MAHINDRA BANK	0	0	0	0	0	0
16	LAKSHMI VILAS BANK	0	0	0	0	0	0
17	RBL Bank	0	0	0	0	0	0
18	SOUTH INDIAN BANK	698	91,789	497	68,619	201	23,169
19	T.N.MERCANTILE BANK	0	0	0	0	0	0
20	YES BANK	0	0	0	0	0	0
	Total- Pvt Sector Commercial Banks	1,470	1,62,574	563	73,164	907	89,410
D	SMALL FINANCE BANKS						
1	ESAF	0	0	0	0	0	0
2	Ujjivan Small Finance Bank	0	0	0	0	0	0
	Total- Small Finance Banks	0	0	0	0	0	0
	Total - Banking Sector	8,685	3,31,799	4,401	1,35,101	4,284	1,96,699

10.38. Report on Framework for Revival and Rehabilitation of MSMEs as on JUNE 2022 - II (Amount in Lacs A/Cs in actuals)

Sl. No.	Bank	Part B (SMA 2 & NPA Rs.10 lac & below) Manufacturing, services						Grand Total of SMA 2 & NPA A/c			
		Part B Total		A/c where Corrective Action Plan implemented by		A/c Pending examination of CAP by branch		Total a/c where CAP implemented		Total a/c pending examination	
		A/C	Amt	A/C	Amt	A/C	Amt	A/C	Amt	A/C	Amt
A	PUBLIC SECTOR COMMERCIAL BANKS										
1	BANK OF BARODA	17,589	15,473	0	0	17,589	15,473	0	0	19,150	64,094
2	BANK OF INDIA	0	0	0	0	0	0	0	0	0	0
3	BANK OF MAHARASHTRA	16	137	16	137	0	0	16	137	22	208
4	CANARA BANK	17,208	24,006	17,208	24,006	0	0	17,968	52,603	0	0
5	CENTRAL BANK OF INDIA	2,616	8,552	0	0	2,616	8,552	0	0	4,756	13,640
6	INDIAN BANK	1,951	13,636	1,643	12,473	308	1,163	2,841	24,296	348	3,147
7	INDIAN OVERSEAS BANK	5,724	10,767	0	0	5,724	10,767	0	0	5,836	16,207
8	PUNJAB & SIND BANK	0	0	0	0	0	0	0	0	0	0
9	PUNJAB NATIONAL BANK	0	0	0	0	0	0	0	0	0	0
10	STATE BANK OF INDIA	1,104	3,104	1,104	3,104	0	0	1,268	7,811	0	0
11	UCO BANK	0	0	0	0	0	0	0	0	0	0
12	UNION BANK OF INDIA	28,898	37,749	3,025	9,612	25,873	28,136	4,741	26,422	25,031	67,954
	Total- Public Sector Commercial Banks	75,106	1,13,424	22,996	49,332	52,110	64,091	26,834	1,11,269	55,143	1,65,251
B	R R B - KERALA GRAMIN BANK	22,557	26,078	0	0	22,557	26,078	0	0	22,901	32,207
	Total- Public Sector Banks including RRB	97,663	1,39,502	22,996	49,332	74,667	90,170	26,834	1,11,269	78,044	1,97,458
C	PRIVATE SECTOR COMMERCIAL BANKS										
1	AXIS BANK	0	0	0	0	0	0	0	0	2	280
2	BANDHAN BANK	0	0	0	0	0	0	0	0	0	0
3	CSB BANK	285	728	28	104	257	624	40	1,211	340	4,101
4	CITY UNION BANK	0	0	0	0	0	0	0	0	0	0
5	DHANLAXMI BANK	0	0	0	0	0	0	0	0	0	0
6	FEDERAL BANK	462	1,647	0	0	462	1,647	0	0	890	48,019
7	HDFC BANK	0	0	0	0	0	0	48	3,144	47	2,379
8	ICICI BANK	0	0	0	0	0	0	2	185	0	0
9	IDBI BANK	570	1,411	0	0	570	1,411	0	0	716	15,144
10	IDFC FIRST Bank	0	0	0	0	0	0	0	0	0	0
11	INDUS IND BANK	38,883	18,309	0	0	38,883	18,309	0	0	38,883	18,309
12	JAMMU & KASHMIR BANK	0	0	0	0	0	0	0	0	0	0
13	KARNATAKA BANK	13	34	13	34	0	0	17	142	0	0
14	KARUR VYSYA BANK	0	0	0	0	0	0	0	0	0	0
15	KOTAK MAHINDRA BANK	0	0	0	0	0	0	0	0	0	0
16	LAKSHMI VILAS BANK	0	0	0	0	0	0	0	0	0	0
17	RBL Bank	0	0	0	0	0	0	0	0	0	0
18	SOUTH INDIAN BANK	871	2,610	685	1,892	186	718	1,182	70,511	387	23,887
19	T.N.MERCANTILE BANK	0	0	0	0	0	0	0	0	0	0
20	YES BANK	0	0	0	0	0	0	0	0	0	0
	Total- Pvt Sector Commercial Banks	41,084	24,739	726	2,030	40,358	22,709	1,289	75,194	41,265	1,12,119
D	SMALL FINANCE BANKS										
1	ESAF	38,676	12,755	38,676	12,755	0	0	38,676	12,755	0	0
2	Ujjivan Small Finance Bank	0	0	0	0	0	0	0	0	0	0
	Total- Small Finance Banks	38,676	12,755	38,676	12,755	0	0	38,676	12,755	0	0
	Total - Banking Sector	1,77,423	1,76,996	62,398	64,118	1,15,025	1,12,879	66,799	1,99,218	1,19,309	3,09,577

10.39. DATA ON CDM (CASH DEPOSIT MACHINE) AS AT JUNE 2022		
Sl. No.	BANK	No. of CDM (CASH DEPOSIT MACHINE) Outstanding
A	PUBLIC SECTOR COMMERCIAL BANKS	
1	BANK OF BARODA	12
2	BANK OF INDIA	33
3	BANK OF MAHARASHTRA	8
4	CANARA BANK	81
5	CENTRAL BANK OF INDIA	7
6	INDIAN BANK	61
7	INDIAN OVERSEAS BANK	58
8	PUNJAB & SIND BANK	0
9	PUNJAB NATIONAL BANK	10
10	STATE BANK OF INDIA	733
11	UCO BANK	1
12	UNION BANK OF INDIA	109
	Total- Public Sector Commercial Banks	1113
B	R R B - KERALA GRAMIN BANK	0
	Total- Public Sector Banks including RRB	1113
C	PRIVATE SECTOR COMMERCIAL BANKS	
1	AXIS BANK	148
2	BANDHAN BANK	0
3	CSB BANK	45
4	CITY UNION BANK	18
5	DHANLAXMI BANK	10
6	FEDERAL BANK	511
7	HDFC BANK	38
8	ICICI BANK	90
9	IDBI BANK	22
10	IDFC FIRST Bank	0
11	INDUS IND BANK	0
12	JAMMU & KASHMIR BANK	0
13	KARNATAKA BANK	0
14	KARUR VYSYA BANK	11
15	KOTAK MAHINDRA BANK	0
16	LAKSHMI VILAS BANK	0
17	RBL Bank	0
18	SOUTH INDIAN BANK	0
19	T.N.MERCANTILE BANK	1
20	YES BANK	16
	Total- Pvt Sector Commercial Banks	910
D	SMALL FINANCE BANKS	
1	ESAF	0
2	Ujjivan Small Finance Bank	0
	Total- Small Finance Banks	0
	Total - Commercial Banks + RRB + SFB	2023
E	CO-OPERATIVE BANKS	
1	DIST CO-OPERATIVE BANKS	0
2	KSCARDB (incl. PCARDBs)	0
3	KSCB	0
	Total Co-operative Banks	0
	Total - Banking Sector	2023

Sl. No.	Bank	10.40. INFORMATION ON FOREIGN EXCHANGE BUSINESS AS AT JUNE 2022 (Rs in Lakhs)							
		Export Turn Over		Import Turn Over		Export Gold Cards issued			
		During the Quarter	Cumulative during the Fin Year	During the Quarter	Cumulative during the Fin Year	During the Quarter		Cumulative during the Fin Year	
		Amt.	Amt.	Amt.	Amt.	A/c	Amt.	A/c	Amt.
A	PUBLIC SECTOR COMMERCIAL BANKS								
1	BANK OF BARODA	25,043	25,043	18,334	18,334	0	0	0	0
2	BANK OF INDIA	0	0	0	0	0	0	0	0
3	BANK OF MAHARASHTRA	0	0	0	0	0	0	0	0
4	CANARA BANK	24,813	24,813	29,033	29,033	0	0	0	0
5	CENTRAL BANK OF INDIA	1,078	1,078	0	0	0	0	0	0
6	INDIAN BANK	4,394	4,394	8,187	8,187	0	0	0	0
7	INDIAN OVERSEAS BANK	35,965	35,965	26,358	26,358	0	0	0	0
8	PUNJAB & SIND BANK	0	0	0	0	0	0	0	0
9	PUNJAB NATIONAL BANK	67	67	62	62	0	0	0	0
10	STATE BANK OF INDIA	3,95,726	3,95,726	3,02,468	3,02,468				
11	UCO BANK	4,988	4,988	6,502	6,502	0	0	0	0
12	UNION BANK OF INDIA	0	0	0	0	0	0	0	0
	Total- Public Sector Commercial Banks	4,92,074	4,92,074	3,90,945	3,90,945	0	0	0	0
B	R R B - KERALA GRAMIN BANK	0	0	0	0	0	0	0	0
	Total- Public Sector Banks including RRB	4,92,074	4,92,074	3,90,945	3,90,945	0	0	0	0
C	PRIVATE SECTOR COMMERCIAL BANKS								
1	AXIS BANK	0	0	0	0	0	0	0	0
2	BANDHAN BANK	0	0	0	0	0	0	0	0
3	CSB BANK	0	0	0	0	0	0	0	0
4	CITY UNION BANK	0	0	0	0	0	0	0	0
5	DHANLAXMI BANK	8,537	8,537	3,670	3,670	0	0	0	0
6	FEDERAL BANK	1,01,967	1,01,967	59,309	59,309	0	0	0	0
7	HDFC BANK	52,347	52,347	0	0	0	0	0	0
8	ICICI BANK	0	0	0	0	0	0	0	0
9	IDBI BANK	0	0	0	0	0	0	0	0
10	IDFC FIRST Bank	0	0	0	0	0	0	0	0
11	INDUS IND BANK	0	0	0	0	0	0	0	0
12	JAMMU & KASHMIR BANK	0	0	0	0	0	0	0	0
13	KARNATAKA BANK	0	0	0	0	0	0	0	0
14	KARUR VYSYA BANK	0	0	0	0	0	0	0	0
15	KOTAK MAHINDRA BANK	0	0	0	0	0	0	0	0
16	LAKSHMI VILAS BANK	0	0	0	0	0	0	0	0
17	RBL Bank	0	0	0	0	0	0	0	0
18	SOUTH INDIAN BANK	65,105	65,105	34,432	34,432	0	0	0	0
19	T.N.MERCANTILE BANK	2,510	2,510	1,076	1,076	0	0	0	0
20	YES BANK	0	0	0	0	0	0	0	0
	Total- Pvt Sector Commercial Banks	2,30,466	2,30,466	98,487	98,487	0	0	0	0
D	SMALL FINANCE BANKS								
1	ESAF	0	0	0	0	0	0	0	0
2	Ujjivan Small Finance Bank	0	0	0	0	0	0	0	0
	Total- Small Finance Banks	0	0	0	0	0	0	0	0
	Total - Commercial Banks + RRB + SFB	7,22,540	7,22,540	4,89,431	4,89,431	0	0	0	0
E	CO-OPERATIVE BANKS								
1	DIST CO-OPERATIVE BANKS	0	0	0	0	0	0	0	0
2	KSCARDB (incl. PCARDBs)	0	0	0	0	0	0	0	0
3	KSCB	0	0	0	0	0	0	0	0
	Total Co-operative Banks	0	0	0	0	0	0	0	0
	Total - Banking Sector	5,58,106	20,21,913	3,39,437	10,17,914	0	0	1	270

10.41 Doubling Farmer's Income by 2022						
Benchmark Parameters						
Sr. No.	Indicator	Measures(Nos. In Lakhs)				
1	Coverage of farmers	No. of Agri loan accounts as compared to number farmers in the state	No. of accounts		Total No. of Farmers	
			90.17		37.31	
		No. of SF/MF accounts financed (O/S) during the year as a share of total number of SF/MF in the state	No. of accounts financed		Total No. of Farmers	
			SF	MF	SF	MF
			38.04	43.18	16.67	18.68
2	Short Term Credit	Crop loan disbursed per hectare of net cultivable area	3.62			
		Share of SF/MF/Tenant farmers in total farmers financed(No of accounts)	SF		MF	Tenant
			28.95		27.06	2.30
		Share of SF/MF/Tenant farmers in total farmers financed(Amount)	SF		MF	Tenant
			4120512		3851505	327363
		Share of allied activities in total loans to farmers (No. of accounts)	No. of accounts			
		42824				
		Share of SF/MF/Tenant farmers in Total farmers financed (Amount)	SF	MF	Tenant	
			394851	369012	31491	
4	Extent of Coverage under Crop Insurance	No. of Crop Loan accounts covered under insurance to that of total crop loan accounts financed				
1	Short Term Credit/working capital for allied activities	Growth in number of accounts of short term credit/working capital for allied activities to farmers				7.46%
		Growth in amount of accounts of short term credit/working capital for allied activities to farmers				47.00%
2	Capital formation in Agriculture	Growth in Agriculture term Loan disbursed				7.80%
		Growth in Agriculture and allied activities (Farm credit)				65%
		Growth in Agriculture Infrastructure				36.00%
		Growth in Ancillary activities				86.00%
3	Crop Insurance	Growth in number of Loan accounts Covered				Claims under process
4	Development Linkage	Growth in number of FPOs financed by banks				294.00%
		Growth in number of SHGs financed by banks				-16.00%
		Growth in number of JLGs financed by banks				-44.00%
		Growth in Number of accounts financed against warehouse receipts				188.00%

10.42 PMSVANidhi - BANK WISE STATUS - AS ON 30.09.2022

SI No	Bank Name	No of Applications Submitted	No of Applications Sanctioned	No of Applications Disbursed	Total Pending for Sanction
1	STATE BANK OF INDIA	4577	4476	4373	101
2	CANARA BANK	3313	3277	3074	36
3	KERALA GRAMIN BANK	1449	1319	1272	130
4	UNION BANK OF INDIA	1347	1210	1140	137
5	INDIAN BANK	958	947	936	11
6	PUNJAB NATIONAL BANK	600	555	470	45
7	INDIAN OVERSEAS BANK	576	538	500	38
8	BANK OF BARODA	586	482	476	104
9	BANK OF INDIA	405	393	382	12
10	CENTRAL BANK OF INDIA	384	376	319	8
11	FEDERAL BANK	312	276	269	36
12	UCO BANK	228	228	203	0
13	SOUTH INDIAN BANK	260	210	191	50
14	IDBI BANK	96	87	77	9
15	PUNJAB AND SIND BANK	83	82	82	1
16	CATHOLIC SYRIAN BANK	52	34	27	18
17	DHANLAXMI BANK	39	32	29	7
18	HDFC BANK	32	31	26	1
19	KARNATAKA BANK	33	23	23	10
20	TAMILNADU MERCHANTIL	23	18	16	5
21	BANK OF MAHARASHTRA	18	17	13	1
22	AXIS BANK	9	8	8	1
23	KERALA BANK	6	6	5	0
24	ESAF	5	4	4	1
25	KARUR VYSYA BANK	2	2	2	0
26	YES BANK	1	1	1	0
27	BANDHAN BANK	0	0	0	0
28	CITY UNION BANK	0	0	0	0
29	ICICI BANK	0	0	0	0
30	INDUS IND BANK	1	0	0	1
31	JAMMU & KASHMIR BANK	0	0	0	0
32	KOTAK MAHINDRA	0	0	0	0
33	LAXMI VILAS BANK	0	0	0	0
34	INDUS IND BANK	1	0	0	1
Total		15396	14632	13918	764