STATE LEVEL BANKERS' COMMITTEE, KERALA

(Under Lead Bank Scheme)

Convenor: केनरा बैंक Canara Bank | सिंडिकेट Syndicate

Ref: SLBC KL SLRM 2020 AJS **Date: 18th Sep, 2020**

To: All the Distinguished Members of SLBC

Dear Sir/Madam,

Sub: SLBC Kerala – State Level Review Meeting (SLRM) 2020

We are happy to extend our invitation to the State Level Review Meeting (SLRM) 2020 of SLBC Kerala which is proposed to be held as scheduled below:

Plenary Session

Schedule of the plenary session of SLRM is as under:

Plenary Session	Level of Participation
Date : 24th September 2020 (Thursday) **Time : 3.00 P.M.** **Venue : Board Room, 6th Floor, Canara Bank, Circle Office, MG Road, Trivandrum** **Or** **Also by Video Conferencing**	• State Controlling Heads of Banks, Govt: Secretaries, Heads of Govt: Departments • LDMs of all Districts • State In Charge of other agencies

The presence of the State controlling Heads of Banks and Departmental Heads of Govt: Agencies and State Heads of other agencies and LDMs are solicited for the Plenary Session.

Group Discussion Session

As a prelude to the Plenary Session, the SLRM had three separate Group Discussion sessions covering Primary, Secondary and Tertiary sectors, on 17.09.2020 by Video Conferencing at different locations with participation from Senior/Middle level Officials of Banks, RBI, NABARD, Govt: Departments, Other Agencies and LDMs.

We solicit appropriate level of participation from your Organisation in the Plenary Session.

Thanking you,

N Ajit Krishnan
Convenor, SLBC Kerala
& General Manager, Canara Bank

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SLBC KERALA

VITAL BANKING STATISTICS

(Amount in Rs. Crores)

Sl. No.	Parameter	March 2018	March 2019	March 2020	Y-o-Y variation March 2019 to March 2020		December 2019	Variation December 2019 to March 2020	
					Quantum Variation	% Variation		Quantum Variation	% Variation
1	No of branches	6348	6426	6584	158	2%	6565	19	0%
2	Number of ATMs	9140	9011	8699	-312	-3%	8806	-107	-1%
3	Total Deposits	447235	493562	544372	50810	10%	525373	18999	4%
4	NR Deposits	169944	190055	208698	18643	10%	199781	8917	4%
5	Domestic Deposits	277291	303507	335674	32167	11%	325592	10082	3%
6	% Share of Domestic Deposits	62.00	61.49	61.66	0.17	0%	61.97	0	-1%
7	Total Advances	286783	329900	359274	29374	9%	355865	3409	1%
8	Total Business of Commercial Banks	734018	823462	903646	80184	10%	881238	22407	3%
9	CD Ratio	64	67	66	-1	-1%	68	-2	-3%
10	C+I: D Ratio	69	70	70	0	-1%	71	-2	-2%
11	Priority Sector Advances (PSA)	166871	172940	179540	6600	4%	183652	-4112	-2%
12	% of PSA to Total Advances	58.19%	52.42%	49.97%	-0.02	-5%	51.61%	-1.63%	-3%
13	No: of Priority Sector Loan Accounts	7645800	10022828	9814092	-208736	-2%	10046529	-232437	-2%
14	Agricultural Advances	69344	80803	82221	1418	2%	85083	-2863	-3%
15	% of Agricultural Advances to Total Advances	24%	24%	23%	-2%	-7%	24%	-1%	-4%
16	No: of Agriculture Loan Accounts	5864748	7628098	7269371	-358727	-5%	7580323	-310952	-4%
17	Kisan Credit Card – No: of Account (Including Co-operative Banks')*	1697541	1699495	1361243	-338252	-20%	1655553	-294310	-18%
18	Kisan Credit Card - Amount (Including Co-operative Banks')	16497	17530	18658	1128	6%	17986	672	4%
19	Gold Loan - Outstanding	42203	50169	52266	2097	4%	54214	-1948	-4%
20	% of Gold Loan to Agricultural Advances	61%	62%	64%	1%	2%	64%	0	0%
21	MSME Advances	47201	54446	56894	2448	4%	56885	8	0%
22	% MSME Advances to Total Advances	16%	17%	16%	-1%	-4%	16%	0%	-1%

23	DRI Advances	22	21	14	-7	-35%	19	-6	-29%
24	% DRI Advances to Total Advances	0.01%	0.01%	0.00%	0%	-40%	0.01%	0.00%	-29%
25	Scheduled Caste Advances	5247	5584	4919	-665	-12%	4947	-28	-1%
26	Scheduled Tribe Advances	1318	1274	1091	-183	-14%	1139	-48	-4%
27	Weaker Section Advances	68444	75914	83651	7737	10%	80470	3182	4%
28	% WS Advances to Total Advances	24%	23%	23%	0%	1%	23%	1%	3%
29	Minority Community Advances (MCA)	102578	104380	150250	45871	44%	94127	56123	60%
30	% MCA to Total Priority Credit	61%	60%	84%	23%	39%	51%	32%	63%
31	Education loan – No: of Accounts	340896	330051	347710	17659	5%	335148	12562	4%
32	Education loan – Amount Outstanding	10092	9841	11202	1361	14%	10302	901	9%
33	Educational Loan NPA Position (No of Accounts)	65776	52413	52406	-7	0%	53303	-897	-2%
34	Educational Loan NPA Position (Outstanding)	1706	1346	1348	2	0%	1350	-3	0%
35	Housing loan Advances	32181	27386	28964	1578	6%	31293	-2329	-7%
36	Total Industrial Advances	59094	68693	72040	3347	5%	73088	-1048	-1%
37	Total NPA – Amount Outstanding	10214	12172	14801	2629	22%	13863	937	7%

*The sharp reduction in number of KCC accounts is due to change in the numbers now reported by Kerala State Cooperative Bank (Kerala Bank)

DISBURSEMENT PARTICULARS UNDER ANNUAL CREDIT PLAN

Sector	Mar-18			Mar-19			Mar-20		
	Target	Actual	Achmt (%)	Target	Actual	Achmt (%)	Target	Actual	Achmt (%)
Primary	58083	67089	116%	64883	71632	110%	71537	73034	102%
Secondary	30252	31093	103%	31635	32156	102%	35077	34744	99%
Tertiary	38674	40105	104%	42618	31636	74%	41867	29303	70%
Total	**127009**	**138287**	**109%**	**139136**	**135424**	**97%**	**148481**	**137082**	**92%**

SLBC KERALA

VITAL BANKING STATISTICS

(Amount in Rs. Crores)

Sl. No.	Parameter	June 2018	June 2019	June 2020	Y-o-Y variation June 2019 to June 2020		March 2020	Variation March 2020 to June 2020	
					Quantum Variation	% Variation		Quantum Variation	% Variation
1	No of branches	6365	6457	6603	146	2%	6584	19	0%
2	Number of ATMs	9104	9027	8562	-465	-5%	8699	-137	-2%
3	Total Deposits	462741	501023	570225	69202	14%	544372	25853	5%
4	NR Deposits	176098	192254	218196	25942	13%	208698	9498	5%
5	Domestic Deposits	286644	308769	352028	43259	14%	335674	16354	5%
6	% Share of Domestic Deposits	61.94	61.63	61.74	0.11	0%	61.66	0	0%
7	Total Advances	291520	334655	357230	22574	7%	359274	-2044	-1%
8	Total Business of Commercial Banks	754261	835678	927454	91776	11%	903646	23809	3%
9	CD Ratio	63	67	63	-4	-6%	66	-3	-5%
10	C+I: D Ratio	68	70	67	-3	-5%	70	-3	-4%
11	Priority Sector Advances (PSA)	170161	174983	177361	2378	1%	179540	-2179	-1%
12	% of PSA to Total Advances	58.37%	52.29%	49.65%	-0.03	-5%	49.97%	-0.32%	-1%
13	No: of Priority Sector Loan Accounts	7958101	9770893	9410503	-360390	-4%	9814092	-403589	-4%
14	Agricultural Advances	71090	81489	79966	-1523	-2%	82221	-2254	-3%
15	% of Agricultural Advances to Total Advances	24%	24%	22%	-2%	-8%	23%	-1%	-2%
16	No: of Agriculture Loan Accounts	6012507	7451255	6809460	-641795	-9%	7269371	-459911	-6%
17	Kisan Credit Card – No: of Account (Including Co-operative Banks') *	1716791	1673899	1258901	-414998	-25%	1361243	-102342	-8%
18	Kisan Credit Card - Amount (Including Co-operative Banks')	16378	17717	18857	1140	6%	18658	199	1%
19	Gold Loan - Outstanding	43890	50830	48920	-1910	-4%	52266	-3346	-6%
20	% of Gold Loan to Agricultural Advances	62%	62%	61%	-1%	-2%	64%	0	-4%
21	MSME Advances	47566	54064	57284	3220	6%	56894	390	1%
22	% MSME Advances to Total Advances	16%	16%	16%	0%	-1%	16%	0%	1%

23	DRI Advances	22	20	14	-6	-28%	14	0	2%
24	% DRI Advances to Total Advances	0.01%	0.01%	0.004%	0%	-33%	0.004%	0.00%	3%
25	Scheduled Caste Advances	5049	5216	4839	-377	-7%	4919	-81	-2%
26	Scheduled Tribe Advances	1029	1222	1192	-30	-2%	1091	101	9%
27	Weaker Section Advances	68596	75955	86357	10402	14%	83651	2706	3%
28	% WS Advances to Total Advances	24%	23%	24%	1%	7%	23%	1%	4%
29	Minority Community Advances (MCA)	93016	91917	214406	122489	133%	150250	64156	43%
30	% MCA to Total Priority Credit	55%	53%	121%	68%	130%	84%	37%	44%
31	Education loan – No: of Accounts	337949	334576	355893	21317	6%	347710	8183	2%
32	Education loan – Amount Outstanding	9982	10083	11324	1241	12%	11202	122	1%
33	Educational Loan NPA Position (No of Accounts)	77336	60247	49175	-11072	-18%	52406	-3231	-6%
34	Educational Loan NPA Position (Outstanding)	2045	1569	1406	-163	-10%	1348	59	4%
35	Housing loan Advances	33253	28425	28335	-91	0%	28964	-630	-2%
36	Total Industrial Advances	59604	67596	72796	5200	8%	72040	756	1%
37	Total NPA – Amount Outstanding	11219	13665	13806	140	1%	14801	-995	-7%

*The sharp reduction in number of KCC accounts is due to change in the numbers now reported by Kerala State Cooperative Bank (Kerala Bank)

DISBURSEMENT PARTICULARS UNDER ANNUAL CREDIT PLAN

Sector	2018- 19	Achievement June 2018 Quarter		2019- 20	Achievement June 2019 Quarter		2020- 21	Achievement June 2020 Quarter	
	Target	Actual	Achmt (%)	Target	Actual	Achmt (%)	Target	Actual	Achmt (%)
Primary	64883	16427	25%	71537	18983	27%	73908	18852	26%
Secondary	31635	6526	21%	35077	8750	25%	35430	7098	20%
Tertiary	42618	6841	16%	41867	7729	18%	38237	5178	14%
Total	**139136**	**29794**	**21%**	**148481**	**35462**	**24%**	**147575**	**31128**	**21%**

PREFACE

State Level Bankers' Committee (SLBC), set up as per the Lead Bank Scheme of the Reserve Bank of India, is the highest body of bankers in the State. The committee meets once a quarter every year in March, June, September and December. In addition to reviewing the activities of the Institutional Lending Agencies, the quarterly meetings discuss various issues concerning the economic development of the State, where banks play a pivotal role. The meetings aim at finding solutions to the various problems confronting the Banking sector and related socio-economic development of the State. The forum takes the lead in initiating, streamlining and accelerating the process of development in close co-ordination with various Government Departments, Reserve Bank of India, NABARD and other developmental agencies. Top Executives representing the State Government, Reserve Bank of India, NABARD and other Developmental Agencies attend the quarterly meetings. Participation at the highest level as above enables meaningful and purposeful discussions on various matters aimed at solving various issues.

The State Level Review Meeting (SLRM) of SLBC is held once a year, as at March every year. The review meeting gives ample time and opportunities to the participants to review performance of the Banks in the past one year, in addition to analyzing various problems confronting the State and Banks and paving way for increased flow of credit to priority sector.

The objectives of the SLRM in a nutshell are:

(i) To review the performance of the banking industry vis-a-vis National goals.

(ii) To take stock of the achievements under District Credit Plans and suggest ways and means to hasten the flow of credit to priority sector.

(iii) To review the progress in the implementation of National programmes like PMEGP, Credit to Minority Communities, SC/STs, Women Beneficiaries etc.

(iv) To discuss problems identified by District Level Review Meetings which merit attention at the State level.

(v) To identify operational problems in the implementation of the Lead Bank Scheme and to suggest solutions to them.

The statistical information provided in the background notes has been designed to give an insight into the performance of the banking sector during 2019-2020. The focus of agenda notes is on the pending recommendations of the earlier meetings of SLBC and also fresh issues that emerged during the quarter. The review meeting tries to probe into the reasons coming in the way of successful implementation of various schemes and suggests solutions to the issues through collective thinking and reasoning. The meeting also recommends suitable strategies to ensure successful implementation of District Credit Plans, Government sponsored schemes etc. by identifying areas of strength and weakness. The meeting helps in forging better relationship and understanding between banks, State Government and other developmental agencies, which is very much essential for the successful implementation of the lead bank scheme. The topic for discussion is divided into three Groups as follows.

Group I – Primary Sector - Agriculture & Allied Activities
Group II – Secondary Sector & Government Sponsored Schemes
Group III - Tertiary Sector

The participants have been divided into three groups as indicated in this background notes to discuss each and every issue threadbare and suggest solutions. The leader of groups, if required, takes the assistance of members for preparing the group's reports. The group leader ensures that the report of each group is prepared, so that the same can be presented in the Plenary Session of the meeting. The decisions, arrived at by consensus in the House, form the recommendations of SLBC.

From the above, it can easily be understood that each participant has to fully involve in the deliberations to make the meeting a success, which would help to improve the performance of banking sector in the State.

Due to the COVID pandemic situation and the consequent lockdown and related issues, we could not conduct the SLRM-2020 in time. In order to catch up with the time, we are holding the SLRM-2020 and the 131st SLBC as at June 2020 simultaneously now. Hopefully, the situation will improve in the coming days and we will be in time in conducting 132nd SLBC for meaningful deliberations.

AGENDA INDEX

Agenda No.	PARTICULARS	Page No.
1	**ADOPTION OF MINUTES**	**1**
2	**ISSUES FOR GROUP DISCUSSION ON PRIMARY SECTOR (GROUP I)**	**1**
2.1	Review of Performance Under Annual Credit Plan 2019-20	1
2.1.1	Bankwise Performance - Primary Sector	1
2.1.2	District wise Performance under Primary Sector	2
2.2	Agriculture Advances	3
2.3	Performance under Kisan Credit Card Scheme	5
2.4	**PENDING ISSUES**	
2.4.1	Doubling Farmers' Income by year 2022 (Suggested by Reserve Bank of India)	5
2.4.2	Credit Delivery Framework for Tenant Farmers (Agenda by Reserve Bank of India)	7
2.4.3	Extension of Kisan Credit Card (KCC) Scheme for Animal Husbandry Farmers and Fisheries	8
2.4.4	Agenda Suggested by Lead District Manager Alapuzha (Marking Of 'Bank's Hypothecation Clause' In Agricultural Insurance Policies)	8
2.5	**FRESH ISSUES**	
2.5.1	Minutes of the meeting of SLBC Sub-Committee on Agriculture held on 14-07-2020	9
2.5.2	Minutes of meeting with Department of Dairy	11
2.5.3	Agenda Suggested by RBI	12
2.5.4	Agenda by SLBC	14
2.5.5	Agenda Suggested by Dept. Agriculture	14
2.5.6	Table Agenda Suggested by NABARD	15
3	**ISSUES FOR GROUP DISCUSSION ON SECONDARY SECTOR & GOVERNMENT SPONSORED SCHEMES (GROUP II)**	
3.1	Performance of Secondary Sector under Annual Credit Plan (ACP)	16
3.1.1	Banking GroupWise Performance under Secondary Sector	17
3.1.2	District wise Performance under Secondary Sector	18
3.2	Performance under MSME Advances (Priority)	19
3.3	Advances to Weaker Section	21
3.4	Advances to SC/STs	22
3.5	DRI Advances	22
3.6	Credit Flow to Minority Communities	23
3.7	Total Outstanding Under MUDRA Loans (PMMY) as at March 2020	24
3.8	Loan Outstanding under Stand up India Programmee as at March 2020	24
3.9	Loan Outstanding under Pradhan Mantri Awas Yojana as at March 2020	25
3.10	Cumulative enrollment under Pradhan Mantri Jan Suraksha Yojana as at March 2019	25
3.11	**FRESH ISSUES**	
3.11.1	Minutes of Area Specific Scheme to tourism industries & Government Order	26
3.11.2	Agenda Suggested by the Director of Industries and Commerce	29
3.11.3	Agenda Suggested by the Director of Industries and Commerce	31
3.11.4	Agenda Suggested by KSCB	32
3.11.5	Agenda Suggested by the NORKA department	32
3.11.6	Agenda Suggested by KVIC (Information note)	33

AGENDA INDEX (Contd)

Agenda No.	PARTICULARS	Page No.
4	**ISSUES FOR GROUP DISCUSSION ON TERTIARY SECTOR (GROUP III)**	
4.1	Performance under Tertiary Sector of ACP	37
4.1.1	District wise Performance under Tertiary Sector	38
4.2	Performance under Education Loan	39
4.3	Performance under Housing Loan	41
4.4	Status of Creating Banking Environment for the Visually Challenged	43
4.5	**PENDING ISSUES**	
4.5.1	Agenda Suggested by Reserve Bank of India	44
4.5.2	Noting of Equitable Mortgage created in favour of the banks in Revenue Records	50
4.5.3	Agenda Suggested by Additional Chief Secretary, Finance, GOK	54
4.5.4	Agenda by LDM Calicut	54
4.5.5	Rural Self Employment Training Institutes (RSETIs) - Reimbursement of Training Expenses of BPL Candidates to "AA" Rated RSETIs	55
4.5.6	Agenda suggested by Indian Banks' Association regarding E-Stamping of Bank Guarantees.	57
5	**REVIEW OF PERFORMANCE UNDER VARIOUS SEGMENTS**	
5.1	NPA Position of Commercial Banks	58
5.2	Performance of the Banking sector inclusive of Co-operatives (excluding PACs) as at March 2017	59
6	**REVIEW OF PERFORMANCE OF THE BANKING SECTOR**	
6.1	Banking Statistics as at March 2020	60
6.2	Branch Network	60
6.3	Deposit growth	61
6.4	NR Deposits	63
6.5	Domestic Deposits	64
6.6	Credit Expansion	65
6.7	Credit-Deposit Ratio (C D Ratio)	67
6.8	District-wise Credit Deposit Ratio in the State	67
7		

(Contd...)

TABLE INDEX

Agenda No.	PARTICULARS	Page No.
8	**ANNEXURES**	
8.1	No. of Bank Branches and Deposits as at March 2020	69
8.2	NR Deposits, Advances & CASA as at March 2020	71
8.3	C:D Ratio, Investments & C+ I:D Ratio as at March 2020	72
8.4	Data on Priority Sector Advances as at March 2020	74
8.5	Data on Agriculture advances as at March 2020	76
8.6	Total outstanding under Micro,Small and Medium Enterprises(MSME) & Large Enterprises as at March 2020	78
8.7	Data on Housing advances as at March 2020	82
8.8	Data on Sub Sectors of Other Priority Sector as at March 2020	84
8.9	Data on SC/STs & National Priorities as at March 2020	86
8.10	Data on DRI and Centrally Sponsored schemes as at March 2020	88
8.11	District wise Achievement under ACP 2019-20 as at March 2020	90
8.12	Bank wise Achievement. under ACP 2019-20 as at March 2020	92
8.13	District wise breakup of Crop Loan & Term Loan Achievement under Primary Sector for 2019-20	93
8.14	Bank wise breakup of Crop Loan & Term Loan Achievement under Primary Sector for 2019-20	94
8.15	District wise data on Flow of Bank Credit to Minorities as at March 2020	96
8.16	Performance under KCC Scheme as at March 2020	98
8.17	Performance Under WCC & CUY as at March 2020	100
8.18	Micro Finance - SHGs Maintaining SB Accounts	101
8.19	Mode of Linkage - SHGs Financed Directly by Banks	102
8.20	Mode of Linkage - SHGs Financed Directly with NGO Facilitation	103
8.21	Mode of Linkage - SHGs Financed through the medium of NGOs	104
8.22	Progress Report on ATMs by the Bank as at March 2020	105
8.23	Progress Report on Joint Liability Groups(JLGs) as at March 2020	106
8.24	Performance under Education Loan Scheme as at March 2020	107
8.25	Data on Financial Assistance to Women beneficiaries as at March 2020	109
8.26	Performance under Gold Loan as at March 2020	111
8.27	Recovery Performance under Government Sponsored Schemes as at March 2020	113
8.28	Progress under Instant Overdraft Facility as at March 2020	116
8.29	Total outsanding under MUDRA loans (PMMY) as at March 2020	117
8.30	Outstanding Enrollment under Pradhaan Mantri Jan Suraksha Yojana Schemes as at March 2020	119
8.31	Recovery & NPA Management as at March 2020	120
8.32	Progress under Pradhan Mantri Awas Yojana (PMAY)- URBAN as at March 2020	126
8.33	Progress under Pradhan Mantri Awas Yojana (PMAY)- GRAMIN as at March 2020	127
8.34	Data on Stand up India Programme as at March 2020	128
8.35	Progress Report on Working of RSETIs as at March 2020	129
8.36	RSETI - Training Programmes conducted during 2019-20 as at March 2020	130
8.37	Report on Framework for Revival and Rehabilitation of MSMEs as on March 2020 - I	131
8.38	Report on Framework for Revival and Rehabilitation of MSMEs as on March 2020- II	134
8.39	Data on CDM (Cash Deposit Machine) as at March 2020	136
8.40	Data on Relief Measures extended by banks on account of Natural Calamities as at March 2020	138
8.41	Data on Foreign Exchange as at March 2020	139

INDEX

No.	PARTICULARS	Page No.
9	**REVIEW OF PERFORMANCE OF THE BANKING SECTOR**	
9.1	Banking Statistics as at June 2020	141
9.2	Branch Network	141
9.3	Deposit growth	142
9.4	NR Deposits	144
9.5	Domestic Deposits	145
9.6	Credit Expansion	146
9.7	Credit Deposit Ratio (C D Ratio)	148
9.8	District wise Credit Deposit Ratio	148
9.9	Performance of the Banking sector inclusive of Co-operatives (excluding PACs) as at June 2020	150
10	**REVIEW OF PERFORMANCE UNDER PRIORITY SECTOR ADVANCES**	
10.1	Review of Priority Sector Advances (Outstanding) as at June 2020	150
10.1.1	Performance versus National goals	151
10.1.2	Priority Sector Advances in Total Advances -Bank Group wise	151
10.1.3	Agriculture Advances	153
10.1.4	MSME Advances (Priority)	154
10.1.5	Advances to Weaker Section	157
10.1.6	Advances to SC/STs	158
10.1.7	DRI Advances	158
11	**REVIEW OF PERFORMANCE UNDER SPECIAL FOCUS PROGRAMMES**	
11.1	Performance under Kisan Credit Card Scheme	159
11.2	Credit Flow to Minority Communities	159
11.3	Performance under Micro-credit	160
11.4	Performance under JLG	161
11.5	Outstanding Performance under Education Loan	162
11.6	Outstanding Performance under Housing Loan	165
11.7	Total Outstanding Under MUDRA Loans (PMMY)	166
11.8	Status of Loan Outstanding under Stand up India Programme as at June 2020	167
11.9	Loan Outstanding under Pradhan Mantri Awas Yojana as at June 2020	167
11.10	Cumulative enrollment under Pradhan Mantri Jan Suraksha Yojana as at June 2020	167
11.11	Status of Creating Banking environment for the visually challenged	168
11.12	NPA Position of Commercial Banks	169
12	**REVIEW OF PERFORMANCE UNDER PRIORITY SECTOR DISBURSEMENT - 2020-21**	
12.1	Review of Priority Sector Advances (Disbursement) as at June 2020 - ACP 2020-21 achievements	170
12.1.1	Overall Performance Under Annual Credit Plan	171
12.1.1.1	Banking GroupWise Performance under Priority Sector	172
12.1.1.2	District wise Performance under Priority Sector	172
12.1.2	Performance under Primary Sector	173
12.1.2.1	Banking GroupWise Performance under Primary Sector	173
12.1.2.2	District wise Performance under Primary Sector	174
12.1.3	Performance under Secondary Sector	175
12.1.3.1	Banking GroupWise Performance under Secondary Sector	175
12.1.3.2	District wise Performance under Secondary Sector	176
12.1.4	Performance under Tertiary Sector	177
12.1.4.1	Banking GroupWise Performance under Tertiary Sector	177
12.1.4.2	District wise Performance under Tertiary Sector	178
13		

(Contd...)

INDEX

No.	PARTICULARS	Page No.
14	**ANNEXURES**	
14.1	No. of Bank Branches and Deposits as at June 2020	179
14.2	NR Deposits, Advances & CASA as at June 2020	181
14.3	C:D Ratio, Investments & C+ I:D Ratio as at June 2020	182
14.4	Data on Priority Sector Advances as at June 2020	184
14.5	Data on Agriculture advances as at June 2020	186
14.6	Total outstanding under Micro,Small and Medium Enterprises(MSME) & Large Enterprises as at June 2020	188
14.7	Data on Housing advances as at June 2020	192
14.8	Data on Sub Sectors of Other Priority Sector as at June 2020	194
14.9	Data on SC/STs & National Priorities as at June 2020	196
14.10	Data on DRI and Centrally Sponsored schemes as at June 2020	198
14.11	District wise Achievement under ACP 2018-19 as at June 2020	200
14.12	Bank wise Achievement. under ACP 2018-19 as at June 2020	201
14.13	District wise breakup of Crop Loan & Term Loan Achievement under Primary Sector for 2018-19	203
14.14	Bank wise breakup of Crop Loan & Term Loan Achievement under Primary Sector for 2018-19	204
14.15	District wise data on Flow of Bank Credit to Minorities as at June 2020	206
14.16	Banking Statistics of District Co-operative Banks (DCBs) as at June 2020	208
14.17	Performance under KCC Scheme as at June 2020	210
14.18	Performance Under WCC & CUY as at June 2020	211
14.19	Micro Finance - SHGs Maintaining SB Accounts	212
14.20	Mode of Linkage - SHGs Financed Directly by Banks	213
14.21	Mode of Linkage - SHGs Financed Directly with NGO Facilitation	214
14.22	Mode of Linkage - SHGs Financed through the medium of NGOs	215
14.23	Progress Report on ATMs by the Bank as at June 2020	216
14.24	Progress Report on Joint Liability Groups(JLGs) as at June 2020	217
14.25	Performance under Education Loan Scheme as at June 2020	219
14.26	Data on Financial Assistance to Women beneficiaries as at June 2020	221
14.27	Performance under Gold Loan as at June 2020	223
14.28	Recovery Performance under Government Sponsored Schemes as at June 2020	226
14.29	Progress under Instant Overdraft Facility as at June 2020	227
14.30	Total outsanding under MUDRA loans (PMMY) as at June 2020	229
14.31	Outstanding Enrollment under Pradhaan Mantri Jan Suraksha Yojana Schemes as at June 2020	230
14.32	Recovery & NPA Management as at June 2020	236
14.33	Progress under Pradhan Mantri Awas Yojana (PMAY)- URBAN as at June 2020	237
14.34	Progress under Pradhan Mantri Awas Yojana (PMAY)- GRAMIN as at June 2020	238
14.35	Data on Stand up India Programme as at June 2020	239
14.36	Progress Report on Working of RSETIs as at June 2020	240
14.37	RSETI - Training Programmes conducted during 2018-19 as at June 2020	241
14.38	Report on Framework for Revival and Rehabilitation of MSMEs as on June 2020 - I	244
14.39	Report on Framework for Revival and Rehabilitation of MSMEs as onJune 2020- II	246
14.40	Data on CDM (Cash Deposit Machine) as at June 2020	248

STATE LEVEL REVIEW MEETING 2020

1. ADOPTION OF MINUTES OF 130TH SLBC

The minutes of 130th Meeting of State Level Bankers Committee held on June 2020 were circulated vide SLBC letter no SLBC/K/130/Minutes/AJS dated 08th Sep 2020

The house may adopt the said minutes

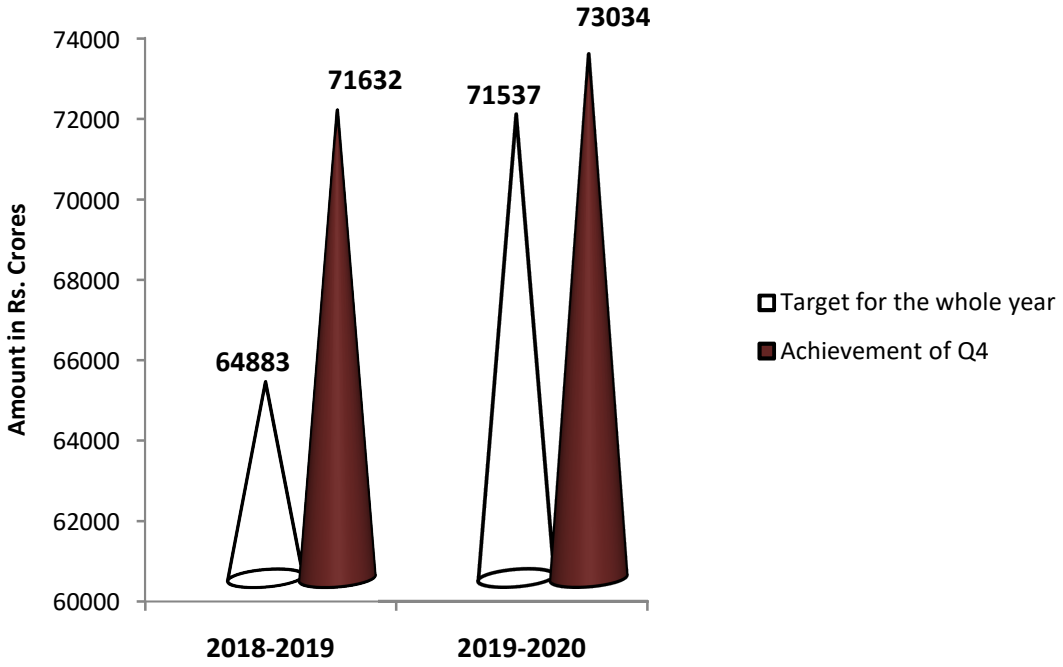
2. Issues on Primary Sector (Group I)

2.1 Review of performance under Annual Credit Plan 2019-20

2.1.1 Bankwise performance – Primary Sector

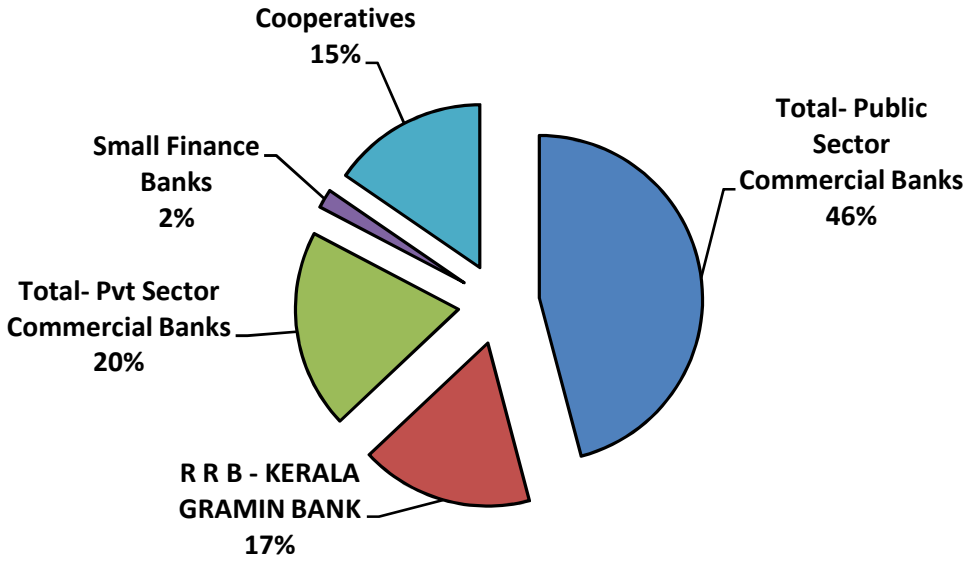
(Rs. in Crores)

Parameter	2018-2019	2019-2020
Target for the whole year	64883	71537
Achievement of Q4	71632	73034
% achievement for Q4	110%	102%



Banking GroupWise Performance under Primary Sector

Share of Primary Sector Disbursement

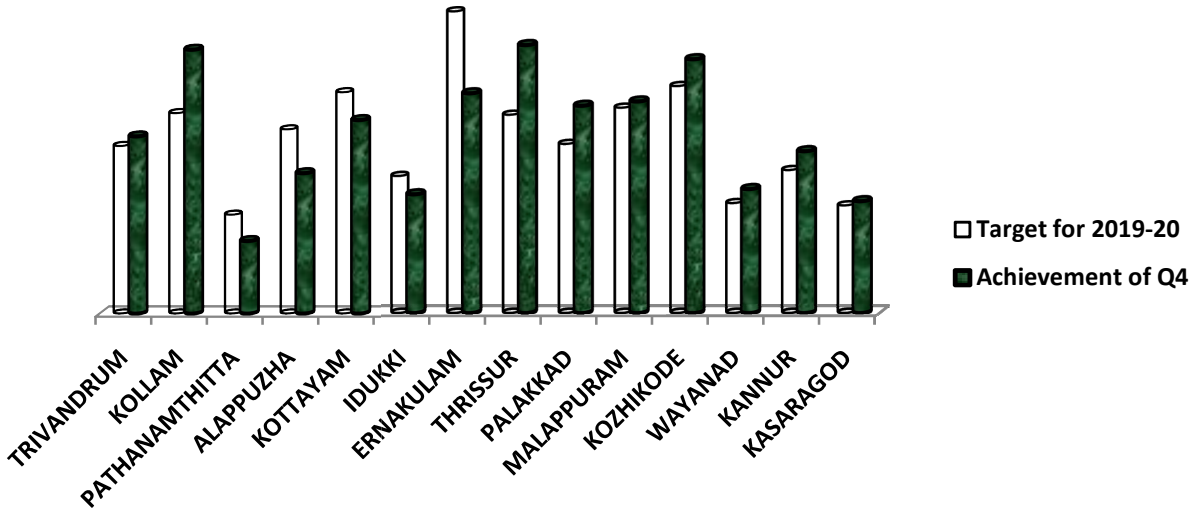


2.1.2 District wise performance under primary sector

(Rs. in Crores)

Sl. No.	District	Target for 2019-20	Achievement of Q4	% Achievement
1	TRIVANDRUM	4846	5121	106%
2	KOLLAM	5795	7629	132%
3	PATHANAMTHITTA	2859	2095	73%
4	ALAPPUZHA	5326	4057	76%
5	KOTTAYAM	6400	5594	87%
6	IDUKKI	3973	3441	87%
7	ERNAKULAM	8728	6359	73%
8	THRISSUR	5741	7752	135%
9	PALAKKAD	4898	5999	122%
10	MALAPPURAM	5945	6123	103%
11	KOZHIKODE	6570	7343	112%
12	WAYANAD	3190	3593	113%
13	KANNUR	4144	4687	113%
14	KASARAGOD	3123	3242	104%
TOTAL		71537	73034	102%

Primary Sector Target Vs Achievement



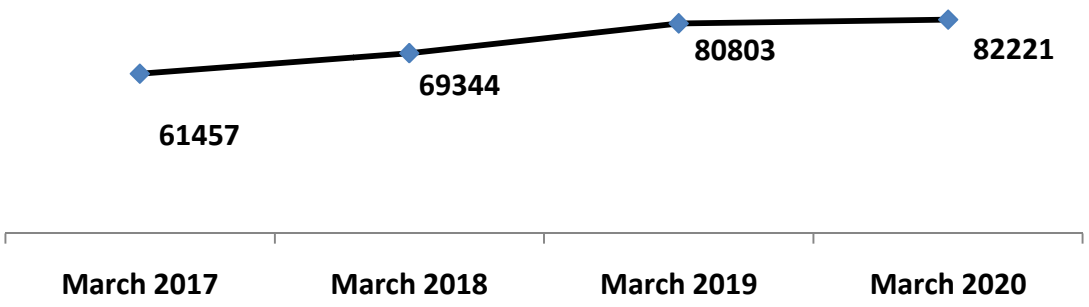
2.2 Agriculture Advances

A. Growth in Agriculture Advances

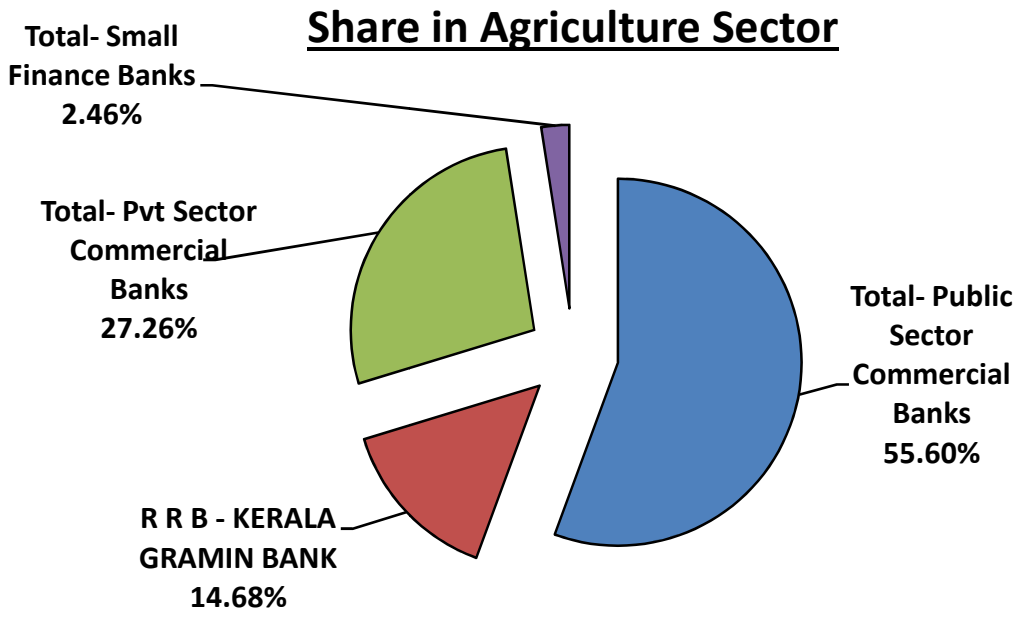
(Rs. in Crores)

Agriculture Advances over the years			
March 2017	March 2018	March 2019	March 2020
61457	69344	80803	82221

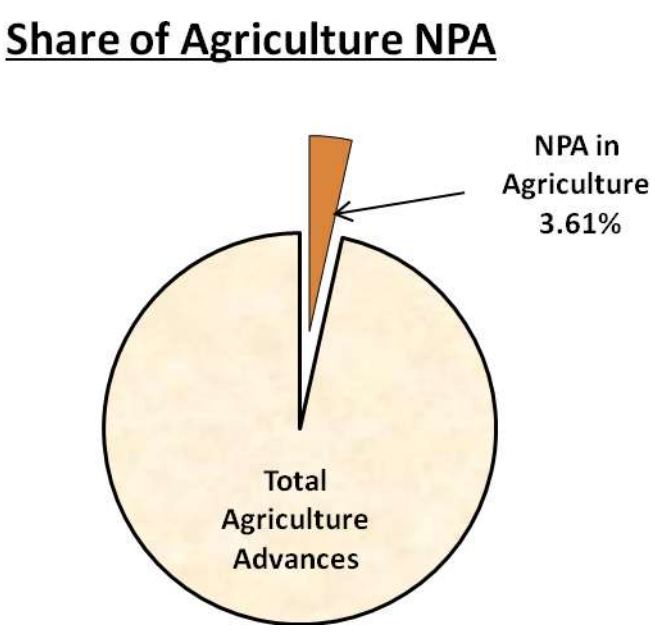
Agriculture Advances



B. Banking Group wise Growth in Agriculture Advances



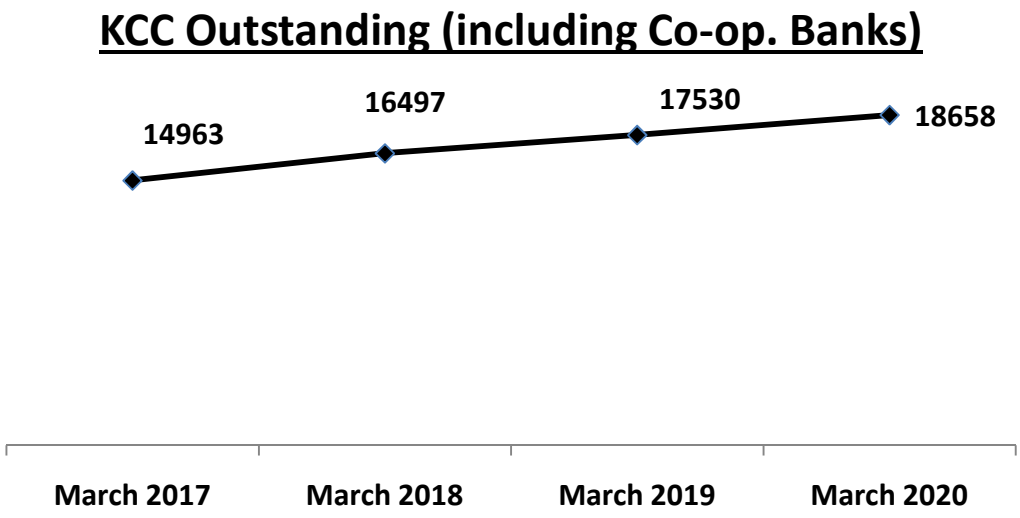
C. % Share of NPA in Agriculture Advances



2.3 Performance under Kisan Credit Card Scheme

(Rs. in Crores)

Parameter	Outstanding			
	Mar 2017	Mar 2018	Mar 2019	Mar 2020
KCC (including Co-op. Banks)	14963	16497	17530	18658



2.4 PENDING ISSUES

2.4.1 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. The SLBC standing sub committee on Primary Sector had strategies for doubling of farmers income**.**

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 farming sector in Kerala was an issue pointed out by the 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 restrategize 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.

2. A sub-committee on agriculture was conducted on 02.06.2020 which was attended by Director of Agriculture besides representatives from RBI and NABARD. The sub-committee discussed doubling of farmers' income by 2022 as a major agenda. The forum 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.

4. NABARD in consultation with RBI, selected SLBC and other stakeholders have developed the benchmarks/indicators for monitoring and reviewing the progress under Doubling by 2022. Review report in the format attached.

5. SLBC is coordinating and reviewing the campaign for issuance of Kisan Credit Card to farmers for Agriculture and allied activities.
6. SLBC has written to Secretary, Taxes Government of Kerala for enabling Banks to mark their lien through online mode in Thandaper register which is having manifold effect, as below:

Ref: Kerala SLBC/ 86/AJS/2020 **Date: 08 May 2020**

The Secretary (Taxes)
Government of Kerala

Dear Sir,

Sub: Agriculture Loan – Noting of charge in Thandaper register

RBI vide letter FIDD.CO.FSD.BC.No.13/05.05.010/2018-19 dated 07.02.2019 permitted banks to raise the limit for collateral free agricultural loans from the existing level of Rs.1 Lakh to Rs.1.6 Lakhs. The land documents required by the banks for extending collateral free agriculture loans are tax paid receipt and Possession certificate. However the present system enables issuance of these documents multiple times and this is leading to many borrowers availing finance from different Banks by producing the tax paid receipt/procession certificate of the same property.

We understand that Government of Kerala has digitalized the thandaper register except in one or two villages. Hence, if Banks are permitted to mark their lien through online mode, it would prevent multiple financing and enable Banks to provide enhanced credit to farmers. The following are perceived as advantages of it:

a. Fast and hassle free agricultural credit dispensation
b. Enhanced credit flow to the agriculture sector and there by curtailing the exploitation by private money lenders.
c. Accelerate the Government efforts to achieve the goal of 'Doubling of farmers income by 2022'
d. Marking of bank lien and provision of search report at nominal rates, as prevalent in certain States like Karnataka, Andhra Pradesh and Telangana, enabling revenue accreditation to Government.
e. Total number of KCCS loans in Kerala is more than 18 Lakhs. Besides, an equivalent number of other agriculture loans are disbursed in the State.
f. The point (d) and (e) would enable the Government to earn substantially to the State Exchequer. As a onetime measure, all the existing loans may be permitted to be uploaded within a prescribed period by collecting applicable charges.

We request you to kindly examine the matter.

Thanking you.

Yours faithfully,

N AJIT KRISHNAN
Convenor, SLBC Kerala &
General Manager, Canara Bank

2.4.2 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 in streamline 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.

In 126th *SLBC, Additional Chief Secretary (Revenue) informed that instead of tenancy farming, licensed farming can be suggested. Once the bill becomes an act the issue can be resolved.*

2.4.3 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) vide F.No.3/12/2020-AC dated 23 July 2020 launched a campaign for issuance of Kisan Credit Card to farmers for Agriculture and allied Activities.

SLBC Sub-Committee on Agriculture held on 14.07.2020 discussed about extension of Kisan Credit Card facility to farmer for Agriculture and allied activities. Minutes of the meeting attached as Agenda item 2.5.1.

2.4.4 Agenda Suggested by Lead District Manager Alapuzha (Marking Of 'Bank's Hypothecation Clause' In Agricultural Insurance Policies)

As opined in the last SLBC meeting, insuring the crop is absolutely necessary to cover the risk due to natural calamities, crop loss due to bad weather conditions etc.to support the famers.

In this regard, Banks/FIs and other stake holders are giving awareness to the farmers to cover their risk by insuring their crops and now most of them are willing to insure their crops.

In the BLBC meetings during November, 2019, some Branch Managers pointed out their difficulties due to non-inclusion of "Bank's Hypothecation clause' in the crop insurance policies, being issued by Agri. Department, Govt. of Kerala. This is to ensure that the claim amount in case of crop failure/loss is credited to the loan account itself.

Therefore, we request the Convener, SLBC, Kerala to take up the matter to the Principal Secretary, Department of Agriculture and Farmers Welfare, Govt. of Kerala to do the needful so as to incorporate the "Bank's Hypothecation clause' in Agriculture Insurance policies.

The matter was discussed in the 4th meeting of Regional Advisory Group (RAG) convened by NABARD. The forum suggested linking the State crop Insurance with Bank loan.

The agenda may be pursued.

2.5 FRESH ISSUES

2.5.1 Minutes of the meeting of SLBC Sub-Committee on Agriculture to discuss the progress of KCC to farmers for Agriculture and allied activities on 14.07.2020

സംസ്ഥാനതല ബാങ്കേഴ്സ് സമിതി, കേരളം
(ഭാരതീയ റിസർവ്വ് ബാങ്കിന്റെ ലീഡ് ബാങ്ക് പദ്ധതി പ്രകാരം)
राज्य स्तरीय बैंकों की समिति, केरल
(भा.रि.बैं.के अग्रणी बैंक योजना के तहत)
STATE LEVEL BANKERS' COMMITTEE, KERALA
(Under Lead Bank Scheme of RBI)

കനറാ ബാങ്ക്
केनरा बैंक
Canara Bank

Ref: Kerala SLBC/AGRI SC/113/2020 **Date: 20 July 2020**

Minutes of the meeting of SLBC Sub-committee on Agriculture held on 14.07.2020

The meeting commenced at 12.00 pm through video conference with Shri. A V Santosh, Deputy General Manager, Canara Bank representing convenor SLBC Kerala in Chair.

Shri. A V Santosh, welcomed the gathering and briefly explained about the ongoing campaign on issuance of Kisan credit Card to farmers undertaking agriculture and allied activities. In the opening remarks, Sri. A V Santhosh touched up on the importance of achieving the target under the ongoing campaign and sought the support of all the stakeholders in achieving the same.

He informed that the Joint Secretary, DFS had in meeting of Banks and SLBC Convenor Banks commented on many farmers not being sanctioned with KCC limit on the reason that the farmers are not requiring funds at present. This has affected the progress of the saturation drive. The Joint Secretary advised Banks to issue Kisan Credit Card to all the eligible farmers satisfying eligibility norms. The farmers may withdraw the funds as and when required.

Shri. A V Santhosh, also advised the Member Banks on the SOP for KCC dairy campaign as instructed by IBA. The same is also narrated here below:

a. Milk societies have to source the applications, ensure that the application is filled in, signed and all required documents taken and submitted.

b. The Dairy Department to ensure that the applications are entered in the PMFBY portal.

c. The Banks representative (nodal office) has to undertake a preliminary scrutiny of the submitted applications and if found in order with all relevant documents, has to receive and update in the PMFBY portal.

d. The sanctioned Kisan Credit Card loan has to be disbursed within the prescribed time norms.

e. Branches are requested to setup dedicated helpdesk for processing KCC application.

A copy of the checklist given by IBA is enclosed herewith for information.

It was further informed that, in the VC meeting convened by DFS on 01st July 2020 with all Banks, NABARD and SLBC to review the progress of issue of KCC to farmers for agriculture and allied activities, Banks were requested to ensure need based deployment of staff to ensure that the application received are processed in a timely manner for sanctioning of KCC to all eligible beneficiaries.

Representative from RBI, Sri V V Vishakh in his speech advised the banks to cover maximum farmers under the purview of Kisan Credit Card.

Representative from Indian Bank opined that some milk unions are hesitant to sign tripartite arrangement. SLBC Kerala has requested the Department of Dairy to encourage the milk unions to enter into tripartite arrangement. A draft tripartite arrangement letter is enclosed herewith.

The forum accepted that insurance for KCC loan given to Animal Husbandry and Fisheries need not be made mandatory as the purpose of loan is to meet working capital requirements.

Department of Fisheries informed that in Kerala there are about 1.5 Lakhs active fishermen, out of which 35000 are active in the auction system of Primary Fisheries Co operative Societies and they have proper mechanism for recovering amount in case financial assistance is rendered. The Department of fisheries requested to issue Kisan Credit Card to these 35000 farmers in the first stage.

The Department of fisheries has informed that 50000 aquaculture farmers and 14000 fish farmers are registered under the Subhiksha Kerala project launched by the Government of Kerala. Department of Fisheries sought support of banks to issue Kisan Credit Card to these farmers also. They have assured to advise the District Fisheries Officer to provide the list of registered fishermen to Lead District Managers in order to co-ordinate and monitor the progress of KCC at District level.

Representative from Department of Animal Husbandry informed that along with issuance of KCC to dairy and fisheries, Banks shall encourage issuance of Kisan Credit Card to poultry farmers also. Wherever, Banks are finding difficult to insure the birds they may explore the possibility of creating a onetime risk fund from the farmers.

Representative from SAF requested Banks to extend Kisan Credit Card to women groups engaged in fish related activities like fish vending kiosk, dry fish and peeling activities. AGM, RBI advised the forum to consider the eligibility of said groups for covering under KCC based on the RBI Circular FIDD.CO.FSD.BC.12/05.05.010/2018-19 dated 04.02.2019. SLBC to update the progress

Representative from Federal Bank requested the forum to extend the cut off date of the Campaign in view of the existing restrictions prevailing in the State of Kerala due to COVID-19 pandemic and considering the GECL disbursements. SLBC Kerala has informed the Member Banks that the programme is of national priority and since the chance of extending the scheme being remote, Banks shall strictly adhere to the timeline fixed by the DFS.

The forum also informed that farmers who have availed term loan for purchasing the animals may be provided with KCC limit also.

Representative from South Indian Bank raised a concern regarding duplication of finance and probability of availing multiple Kisan Credit Cards. Department of Dairy assured that

they will direct the milk unions to ensure due diligence while submitting the applications. The Department of Dairy shall direct milk unions to forward application preferably to the Banks where the DBT is currently effected. The banks shall update the details of applications received at branch invariably in the PMFBY portal promptly.

Meeting concluded at 1.30 p.m. with vote of thanks proposed by Sri.Sanjumon V, Divisional Manager, SLBC.

N AJIT KRISHNAN
Convenor, SLBC Kerala &
General Manager, Canara Bank

2.5.2 Minutes of meeting with Department of Dairy, Govt. of Kerala regarding the changes proposed in the tripartite arrangement letter.

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

Convenor: Canara Bank

Ref: Kerala SLBC/Dairy/127/2020 **Date: 19 Aug 2020**

Minutes of the meeting with Dairy Department, Govt. of Kerala regarding the changes proposed in the tripartite arrangement letter.

Background:

The meeting was held in the backdrop of issues raised by the Department of Dairy with the Secretary DAH&D, Govt.of India on subject.. Subsequently a meeting was held on 05.08.2020 with the Secretary, Department of Animal Husbandry, Govt.of Kerala. In their meeting, the Secretary,DAH requested the SLBC to have a separate meeting with the Department of Dairy.

The issues raised by the Department of Dairy were follows:

1. Insistence of execution of tripartite arrangement mandatory and disparities with regard to certain points contained therein.
2. Issues in not accepting the filled application submitted by the Dairy Societies by Banks.
3. Banks are insisting for production of title deeds of the loan applicant.

As disired by the Secretary, Animal Husbandry Depatrment, Govt. of Kerala, a meeting was held on 12.08.2020 4.00 p.m at Conference Hall, Circle Office, Canara Bank Building, Trivandrum with the Department Dairy. The SLBC Convenor informed their circular issued by Department of Financial Services, Ministry of Finance vide letter F.No.3/12/2020-AC dated 23.07.2020 mentions about the need for obtention of tripartite agreement by the banks and also clarifies about collateral free loans.

After deliberations, the meeting decided the following:

1. Department of Dairy agreed for an undertaking letter (Annexure I) for all the dairy loan accounts up to a loan amount of Rs.1.60 Lakhs in the revised format enclosed and need not insist for tripartite agreement. Banks shall accept undertaking letter in the revised format as confirmation for the authorization by milk union secretary for auto debit from the system collections and routing the proceeds through Banks KCC account to have a control over cash flows.
2. For Dairy KCC loan above Rs.1.60 lakhs, tripartite arrangement (Annexure II) in the attached format shall be obtained.
3. Department of Dairy shall communicate in writing to SLBC regarding any specific issues with respect to the submission of loan application to the Bank Branches and SLBC shall inturn take up with the concerned Member Bank for a resolution.
4. Department of Dairy will ensure that the milk societies are undertaking due diligence while submitting applications to the bank branches as suggested by the Dept. of Financial services that MIS from Milk Union Secretary for the supply history of dairy farmers to identify early warning signals of diversion of milk or not in dairy business shall be made known to the banks.
5. Banks shall not insist for land title deed for loans below Rs.1.6 Lakhs. However, proof of land record such as tax paid and possession certificate are to be produced.

Meeting concluded at 4.30 p.m.

N AJIT KRISHNAN
Convenor, SLBC Kerala &
General Manager, Canara Bank

2.5.3 Agenda Suggested by RBI

A. 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.

Steering Committee decided to pursue the agenda.

B. A Monograph on the State of Sikkim's Organic Transformation

As we know, Agriculture is a key sector in Indian Economy in view of its contribution to employment and GDP and therefore, the importance of the sector in the country's socioeconomic development cannot be overemphasized. With passage of time, Agriculture sector in India has also undergone transformative changes in terms of methods of farming, increase in efficiency through adoption of new technologies, supply chain management, financing etc. Of late, the term 'Organic Farming' has also assumed greater significance from the perspective of protecting environment as also for the health benefits offered by organic farm produces.

2. In the direction of Organic Farming, the State of Sikkim has made significant progress. It may be worth mentioning that the Hon'ble Prime Minister of India declared the State of Sikkim as the first Organic State of India in January 2016. In this connection, the concerned Regional Office of Reserve Bank of India has documented a Monograph detailing the journey of transformation of the State as an Organic State, in consultation with the Sikkim Organic Mission.

3. The Monograph weaves together all the actions taken by various stakeholders on the Roadmap. The document, besides giving rich information about the adoption of Organic Farming in the State, also provides a valuable Template for other States and UTs to implement Organic Farming. The document may be used as a model framework for similar Organic Missions for other States and UTs. While a synopsis of the Monograph is given at **Annex I**, detailed version of the Monograph is available at **Annex II**.

4. Considering that State/ UT Level Bankers Committees (SLBCs/ UTLBCs) are apex platforms for bankers and other stakeholders at State/ UT level and the fact that credit flow to

Agriculture sector is one of the important agenda items for discussions in the meetings, SLBCs/ UTLBCs are suggested to deliberate on the Monograph of the State of Sikkim and explore ways to replicate the best practices of the model framework, in order to promote Organic Farming in their respective States/ UTs. Within the extant framework governing the Lead Bank Scheme, SLBCs/ UTLBCs may also consider constituting Sub-Committee(s), as may be required, which can work towards promoting Organic Farming in the States/ UTs and the Monograph may well be used as a guiding document.

Steering Committee decided that representative from RBI shall make a small presentation on Sikkim model in the SLBC forum.

2.5.4 Agenda Suggested by SLBC (Loan against Paddy Receipt Sheet to registered Paddy growers under SUPPLYCO - Renewal of MoU)

SLBC vide letter Ref No. SLBC/121/44/GN/2017 dated 04.04.2017 devised a scheme for financing farmers against PRS. Accordingly, Many Member Banks had signed Memorandum of Understanding with SUPPLYCO and most of which are expiring by September 2020.

SLBC subcommittee on PRS held on 16.09.2020 discussed about renewal of Paddy Receipt Sheet loan to registered paddy growers under SUPPYCO.

2.5.5 Agenda Suggested by Dept. Agriculture

Sub :State Level Review Meeting (SLRM) 2020 of SLBC Agenda-submitting-reg
Ref :SLBC89SLRM2020 dated 15/05/2020 of Canara bank

As per the reference cited ,I am submitting herewith the agenda item as detailed below for the steering committee meeting scheduled to be conducted last week of May2020 and necessary action

1.Credit facilities:

In view of Covid-19 pandemic,our state needs to be self sufficient in inproduction of food grains,vegetables fruits department of Agriculture is implementing a project"SUBHIKHA KERALAM" with active participation of LSGD, Animal Husbandry ,Dairy,Cooperative, Fisheries and Irrigation Department. Fallow land cultivation ,inter cropping,strengthening of Agriculture Markting and supply chain ect.in this project. In order to initiate cultivation in fallow land more money is required . Hence banking sectors are requested to extend sufficient Credit facilities to farmers .

2. Lease land Farmers:

The cultivators may not be having Ownership of land in most cases. So special direction is to be issued regarding lease land cultivation under the prevailing condition.

3. Moratorium:

The moratorium for agriculture loans may be extended to one year.

4. KCC conversion:

The last date for conversion of gold loans to KCC may be extended

5.Minimum loan ceiling:

A minimum amount of Rs.25000/- may be sanctioned to farmers for cultivation of crops without considering the scale of finance

Steering Committee decided to pursue the agenda.

2.5.6 Agenda Suggested by NABARD District Monitoring Committees (D-MC) under Central Sector Scheme on formation and promotion of 10000 FPOs (Table Agenda)

As you are aware, during the first and second meetings of the National Level Project Management Advisory and Fund Sanctioning Committee (N-PMAFSC) held on 17th July 2020 & 07th August 2020 respectively under the captioned scheme, the issue of NABARD DDM as member secretary of the district monitoring committee was discussed.

During the second meeting it was decided that "NABARD may coordinate with the convener of SLBC to assign the LDM of the district to be the member secretary of D-MC of tagged districts (Thiruvananthapuram, Kollam, Pathanamthitta, Ernakulum and Kozhikode) where DDMs are not physically stationed. The guidelines of the said scheme along with a draft resolution is enclosed for ready reference.

Agriculture (PPM Cell) Department – Constitution of State Level Consultative Committee (SLCC) and District Level Monitoring Committee (D-MC) for the proper implementation and monitoring of the FPO Schemes in the interest of farmers – Sanctioned – Orders issued.

AGRICULTURE (PPM CELL) DEPARTMENT

GO (Rt) No 703/2020/Agri Dated, Thiruvananthapuram, 11/08/2020

Read:- 1. GO (Rt) No. 431/2020/Agri dated 15-05-2020.
2. Letter from Government of India dated 19-06-2020.
3. Letter No. NB.KERALA/592/PODF1 (J)/2020-21 from General Manager, NABARD.
4. Letter No. TM (2) 10633/2019 dated 27-07-2020 of the Director, Agriculture Development and Farmers' Welfare Department.

ORDER

Government of India has formulated and approved a Central Sector Scheme tiled "Formation and Promotion of Farmer Producer Organizations (FPOs)" to form and promote 10,000 new FPOs across the country which is targeted in a period of five years from 2019-20 till 2023-24.

As per reference 1st cited, Government of Kerala has approved the Kerala Farmer producer Organization Policy 2020 for promoting Farmer producer Organizations in the State.

As per reference 2nd cited, Government of India has directed to constitute a State Level Consultative Committee (SLCC) under the chairmanship of Additional Chief Secretary/Principal Secretary, Agriculture and District level Monitoring Committee (D-MC) under the chairmanship of District Collector for the proper implementation and monitoring of the FPO scheme in the interest of farmers.

Government have examined the matter in detail and are pleased to constitute the State Level Consultative Committee (SLCC) and District Level Monitoring Committee (D-MC) as detailed below for the proper implementation and monitoring of the FPO Schemes in the state.

A. State Level Consultative Committee (SLCC)

1.	Additional Chief Secretary/Principal Secretary and Agricultural Production Commissioner	Chairman
2.	Secretary, Agriculture	Member
3.	Secretary, Animal Husbandry and Dairy	Member
4.	Secretary, Fisheries	Member
5.	Secretary, LSGD	Member
6.	Secretary, Co-operation	Member
7.	Secretary, Industries	Member
8.	Representative of SFAC	Member
9.	Representative of NCDC	Member
10.	Representative of NABARD	Member
11.	Convener, SLBC	Member
12.	Director of Agriculture	Member
13.	Managing Director, SFAC, Kerala	Member Secretary
14.	Director of Research, KAU	Member

B. District Level Monitoring Committee (D-MC)

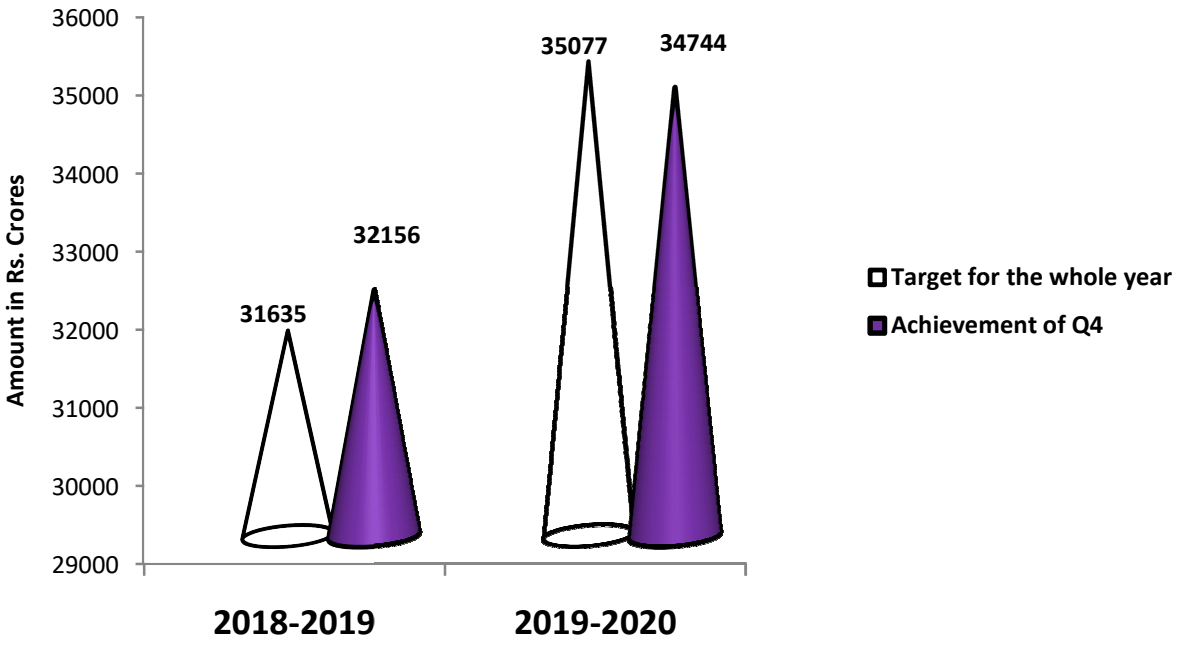
1.	District Collector	Chairman
2.	Principal Agricultural Officer	Member
3.	Secretary, District Panchayat	Member
4.	District Animal Husbandry Officer	Member
5.	District Dairy Officer	Member
6.	District Fisheries Officer	Member
7.	DDM, NABARD	Member Secretary
8.	District Industries Officer	Member
9.	Lead Bank District Manager	Member
10.	Project Director , ATMA	Member
11.	Representative of KVK	Member
12.	Joint Registrar, Cooperative Department	Member
13.	Representative of the FPOs (2 Nos)	Members

3. Issues in Secondary Sector & Government Sponsored Scheme (Group II)

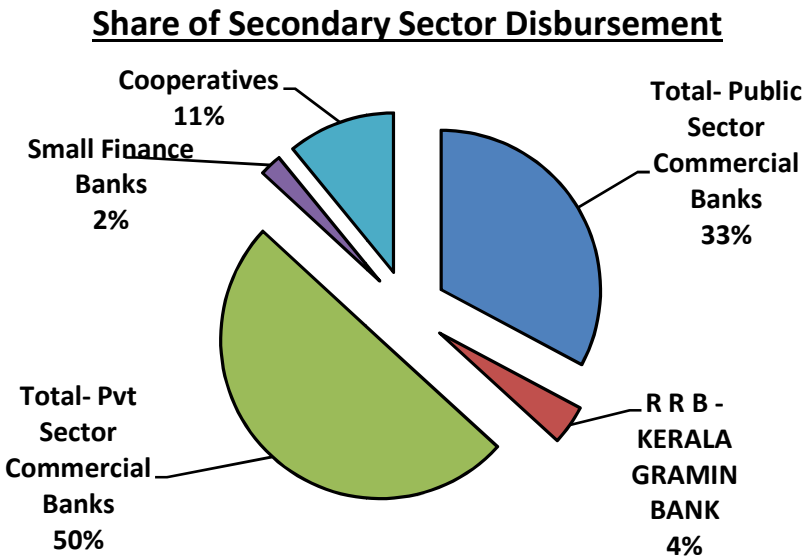
3.1 Performance under Secondary Sector

(Rs. in Crores)

Parameter	2018-2019	2019-2020
Target for the whole year	31635	35077
Achievement of Q4	32156	34744
% achievement for Q4	102%	99%



Banking GroupWise Performance under Secondary Sector

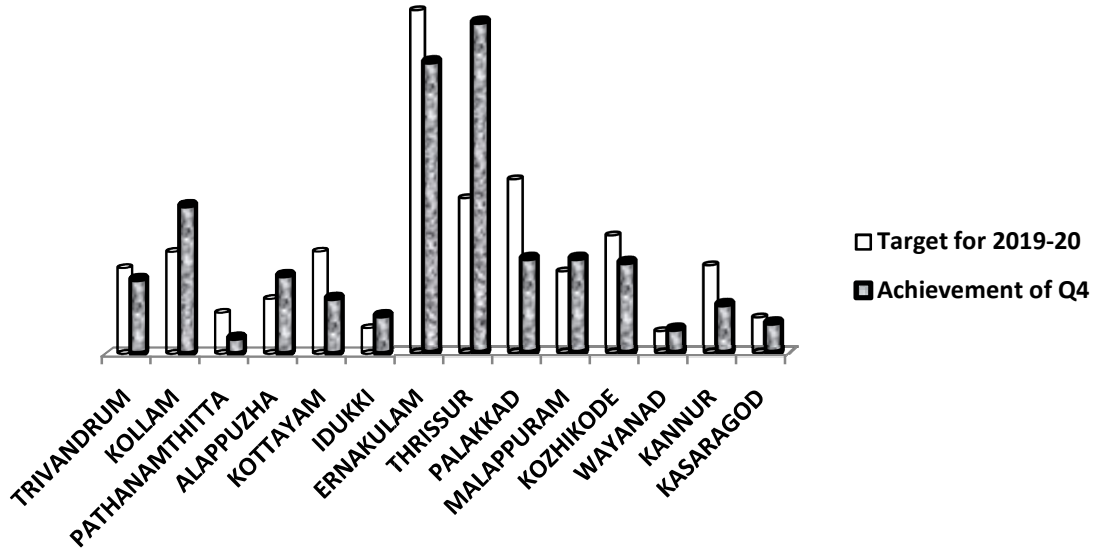


3.1.2 District wise Performance under Secondary Sector

(Rs. in Crores)

Sl. No.	District	Target for 2019-20	Achievement of Q4	% Achievement
1	TRIVANDRUM	2099	1820	87%
2	KOLLAM	2494	3622	145%
3	PATHANAMTHITTA	1005	384	38%
4	ALAPPUZHA	1343	1914	142%
5	KOTTAYAM	2500	1358	54%
6	IDUKKI	630	932	148%
7	ERNAKULAM	8415	7148	85%
8	THRISSUR	3810	8122	213%
9	PALAKKAD	4272	2331	55%
10	MALAPPURAM	2015	2333	116%
11	KOZHIKODE	2895	2233	77%
12	WAYANAD	550	599	109%
13	KANNUR	2164	1200	55%
14	KASARAGOD	886	750	85%
TOTAL		35077	34744	99%

Secondary Sector Target Vs Achievement



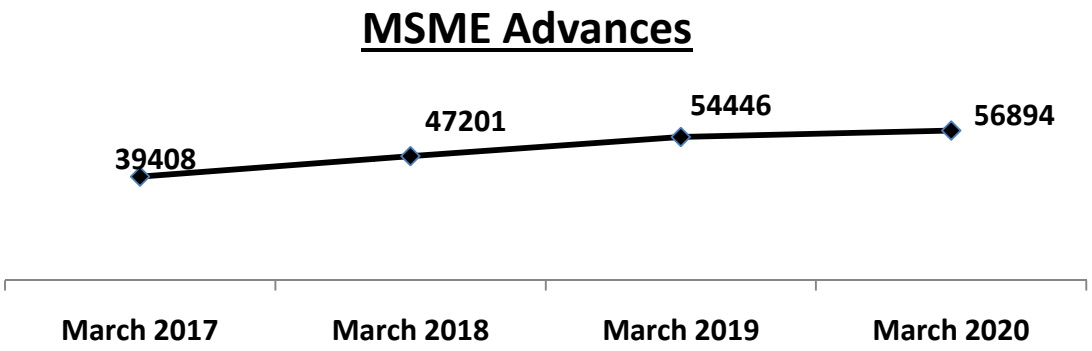
3.2 MSME Advances (Priority)

A. Growth in MSME Advances

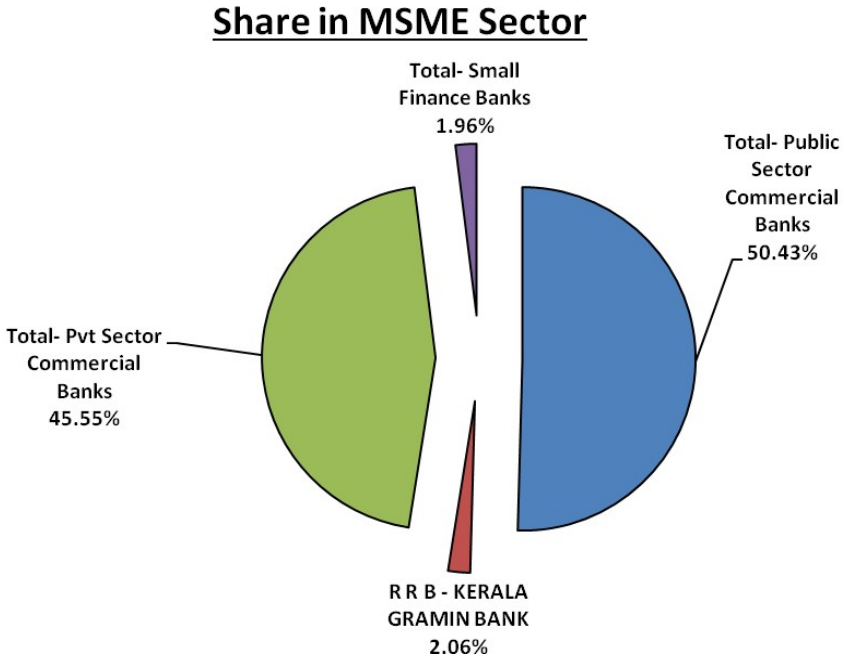
Micro, Small and Medium Enterprises are now part of the Priority Sector (MSME).

(Rs. in Crores)

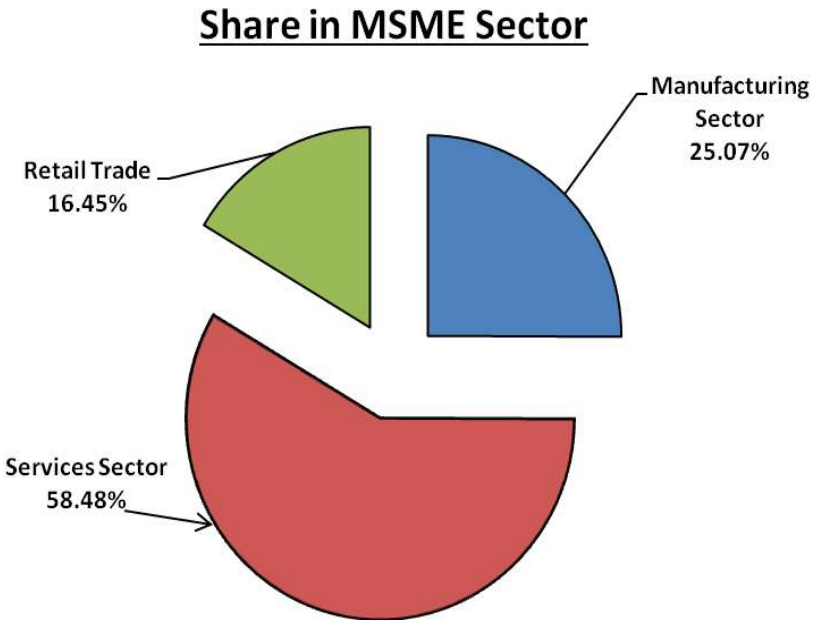
MSME Advances over the years			
March 2017	March 2018	March 2019	March 2020
39408	47201	54446	56894



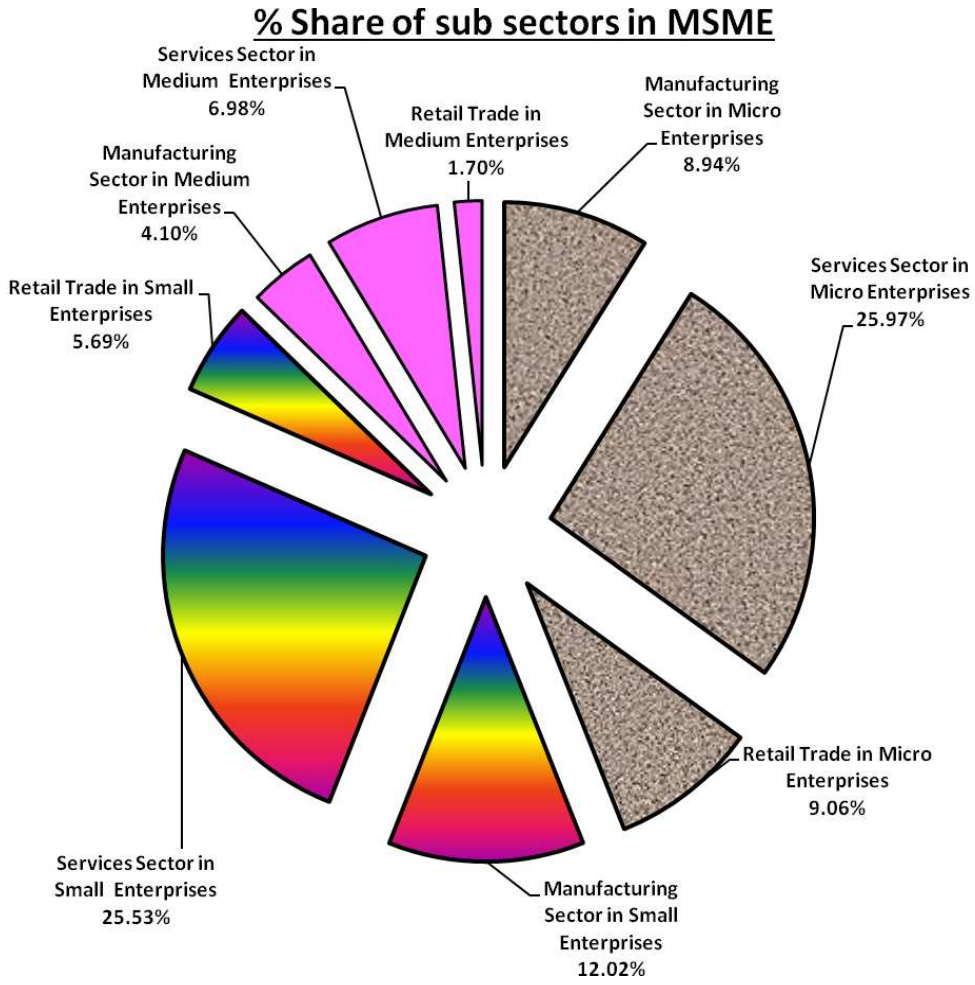
B. Banking Group wise Growth in MSME (Priority) – Micro, Small & Medium Enterprises



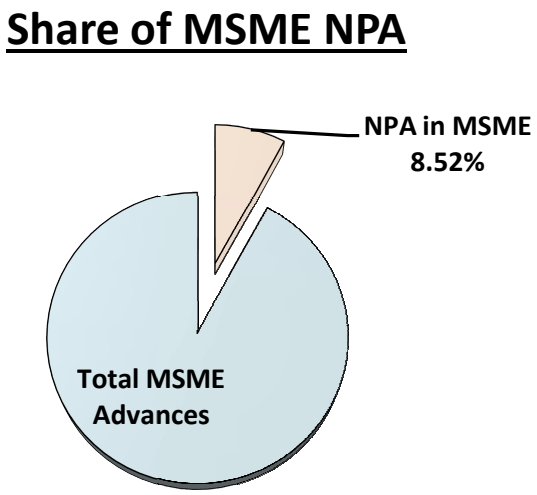
C. Sector wise classification of MSME



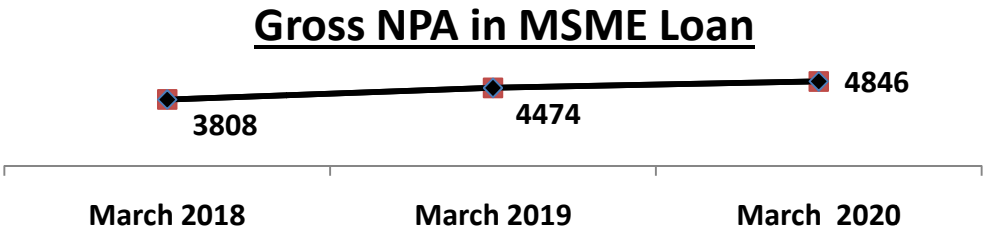
D. Sector wise performance under MSME



E. % Share of NPA in MSME Advances



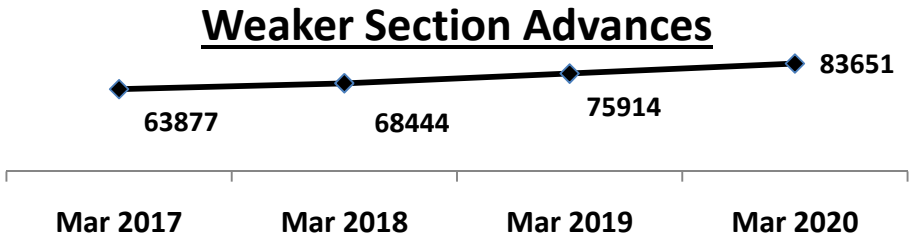
(Rs. in Crores)



3.3 Advances to Weaker Section

(Rs. in Crores)

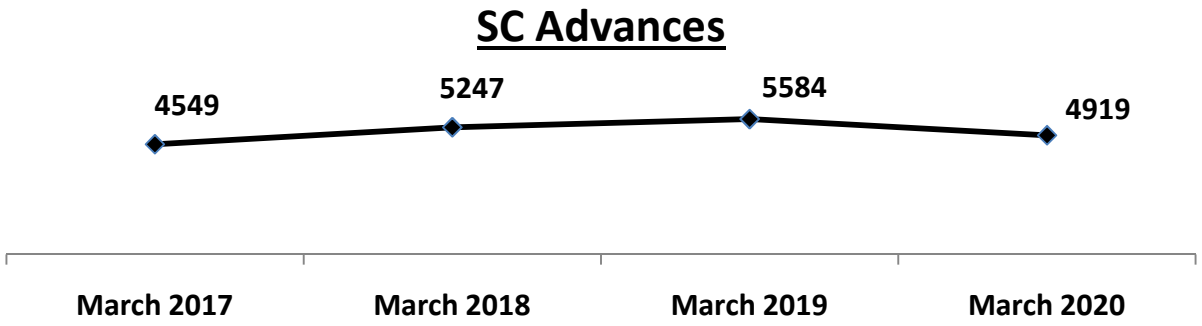
Weaker Section Advances over the years			
Mar 2017	Mar 2018	Mar 2019	Mar 2020
63877	68444	75914	83651

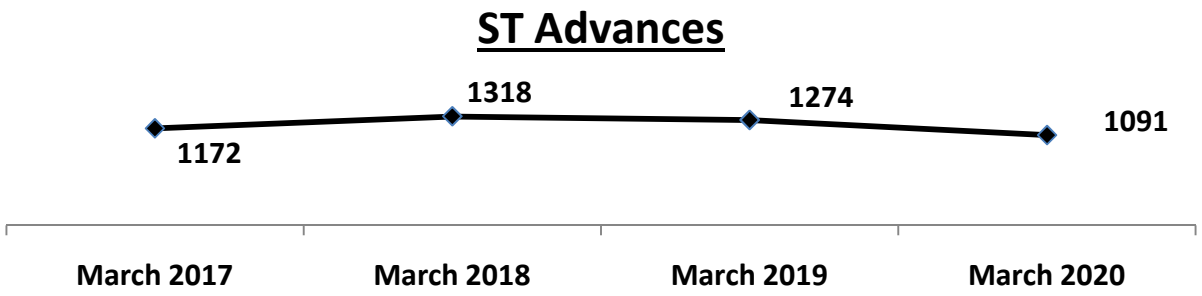


3.4 Advances to SC/STs

(Rs. in Crores)

Parameter	Outstanding			
	Mar 2017	Mar 2018	Mar 2019	Mar 2020
SC Advances	4549	5247	5584	4919
ST Advances	1172	1318	1274	1091
Total SC/ST Advances	5721	6565	6858	6010

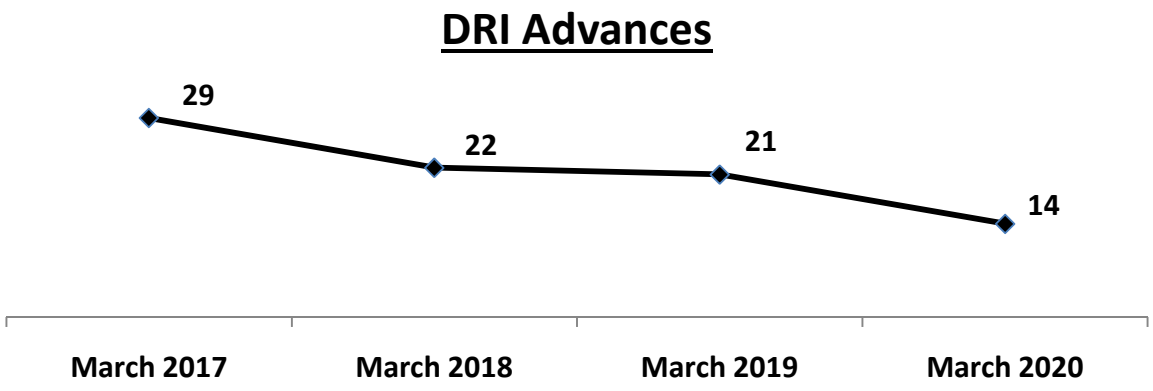




3.5 DRI Advances

(Rs. in Crores)

Parameter	Outstanding over the years			
	Mar 2017	Mar 2018	Mar 2019	Mar 2020
DRI Advances	29	22	21	14



3.6 Credit Flow to Minority Communities

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
31.03.2017	168469	115297	68
30.06.2017	177607	87229	49
30.09.2017	183374	94941	52
31.12.2017	188954	88302	47
31.03.2018	196517	102578	52
30.06.2018	197987	93016	47
30.09.2018	191518	96961	51
31.03.2019	206718	104380	50
30.06.2019	203434	91918	45
30.09.2019	209449	100627	48
31.12.2019	210679	94127	45
31.03.2020	214016	150250	70

3.7 Total Outstanding Under MUDRA Loans (PMMY) as at March 2020

(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	174938	517	143845	2584	49691	2358	368474	5458
R R B - KERALA GRAMIN BANK	96953	244	94985	1593	4914	407	196852	2244
Total- Pvt Sector Commercial Banks	914822	1581	120431	840	11155	505	1046408	2926
Total- Small Finance Banks	249587	616	85582	394	24	9	335193	1018
Total - Comm.Banks + RRB + SFB	1436300	2958	444843	5410	65784	3278	1946927	11646

3.8 Loan Outstanding under Stand up India Programme as at March 2020

(Rs. in Crores)

Banking Group	Women		SC/ST	
	No.	Amount	No.	Amount
Total- Public Sector Commercial Banks	1617	247	255	28
R R B - KERALA GRAMIN BANK	157	19	2	0.24
Total- Pvt Sector Commercial Banks	660	95	19	2
Total- Small Finance Banks	0	0	0	0
Total - Comm.Banks + RRB + SFB	2434	361	276	31

3.9 Loan Outstanding under Pradhan Mantri Awas Yojana as at March 2020

(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	14630	771	473	9	15103	781
R R B - KERALA GRAMIN BANK	3074	150	0	0	3074	150
Total- Pvt Sector Commercial Banks	2920	342	10	2.20	2930	344
Total- Small Finance Banks	0	0	0	0	0	0
Total - Comm.Banks + RRB + SFB	20624	1262	483	12	21107	1274

3.10. Cumulative enrollment under Pradhan Mantri Jan Suraksha Yojana as at March 2020

Banking Group	PMJJBY	PMSBY	APY	Total No.
Total- Public Sector Commercial Banks	563806	2891945	273632	3729383
R R B - KERALA GRAMIN BANK	113475	504719	94008	712202
Total- Pvt Sector Commercial Banks	135404	409220	51179	595803
Total- Small Finance Banks	0	0	12094	12094
Co-operative Banks	40091	173666	3204	216961
State Total	852776	3979550	434117	5266443

3.11 FRESH ISSUES IN SECONDARY SECTOR

3.11.1 Minutes of Area Specific Scheme to tourism industries & Government Order

File No.TOUR-C1/180/2020-TOUR

GOVERNMENT OF KERALA

Abstract

Tourism Department - Crisis in the tourism industry due to the out break of COVID-19 - Tourism Working Capital Support Scheme - Relief Scheme for the industry - Approved - Orders issued.

TOURISM (C) DEPARTMENT

G.O.(Rt)No.270/2020/TSM Dated,Thiruvananthapuram, 14/08/2020

Read 1) Letter No C1/180/2020-Tour dated 16.06.2020 from Secretary to Government, Tourism to the Convenor, SLBC Kerala
2) Letters No. DIRECTOR-4046/2020 dated 16.06.2020 22.6.2020 and 11.8.2020 from the Director, Department of Tourism.
3) Letter No. Kerala SLBC:Tourism:Scheme:117:2020 dated 11.08.2020 from the Convenor, State Level Bankers' Committee Kerala.

ORDER

Kerala Tourism has been a significant contributor to the economy of Kerala for decades with revenue of Rs.45,019 crores to the sector in 2019 and providing employment to approximately 1.5 million people, directly or indirectly. However, COVID-19 virus pandemic has brought the entire tourism industry to a grinding halt with an estimated loss of Rs. 20,000 crores. This effect of COVID-19 is expected to affect tourism industry for more than 6 months before the tourists get enough confidence to travel. Tourism stakeholders with no business and no income for almost five months find it difficult to function without working capital assistance.

2) The Director of Tourism, as per the letters read as 2nd paper above, has proposed a loan scheme in order to support the tourism industry in Kerala to mobilize working capital and make the industry afloat in the wake of serious losses due to COVID-19 global pandemic, in association with the State Level Bankers' Committee Kerala. This loan scheme is envisaged to make available a working capital facility for the entrepreneurs in the tourism sector who are affected by the detrimental effect of COVID-19 pandemic.

3) The Secretary to Government, Tourism , as per the letter read as 1st paper above has requested the State Level Bankers' Committee(SLBC) Kerala to consider the proposal to extend loans to support the entrepreneurs in the tourism sector and approve a new scheme to provide credit facility for them as working capital assistance.

4) The State Level Bankers' Committee Kerala after discussions in SLBC Sub Committee has approved the 'COVID 19 Relief Scheme for the Travel and Tourism sector' and informed the Government vide letter read as 3rd paper above.

The Working Capital loan scheme approved by SLBC Kerala and the Guidelines regarding eligibility and procedure of implementation are appended to this order.

5)In this scheme, the interested Tourism Industry stakeholders can apply for working capital loan upto Rs 25 lakhs from the Banks at a rate of interest as per the approved policy of the respective Banks. The repayment of the loan shall be made by the loanee in 42 months including an initial repayment holiday of 6 months. 50% of the interest on the loan for the first 12 months will be absorbed by the Department of Tourism, Government of Kerala. Interest subvention of 50% will be on the interest applied by the Bank for the first year of the loan subject to a maximum of 4.50%.

6) Financial commitment to Government under this scheme for 50% interest subvention for 1 year for a loan amount of Rs 355 crores is approximately Rs.15 Crores.

7) Government have examined the matter in detail and are pleased to approve the Tourism Working Capital Support Scheme as detailed above and as per the SLBC loan scheme and the Guidelines appended to this order. Sanction is also accorded to meet the amount required for interest subvention under this scheme from the subsidies head of account"3452-80-800-90(26)-33 Incentives for Creation of Infrastructure facilities and Tourism products in the private sector".

8) Director of Tourism shall furnish to Government resumption proposal from the capital head of account "5452-01-101-99-00-34-03(P)" to provide equivalent amount under the head of account "3452-80-800-90(26)-33(P)" through additional authorisation in order to meet the initial requirement of Rs.5 Crores towards this scheme.

9) Director of Tourism shall prepare an online portal for implementation of this scheme.

COVID-19 Relief Scheme for Travel and Tourism Sector
Limit up to Rs.25 lakhs

1	**Scheme type**	**Relief Scheme for Travel and Tourism Sector**
2	**Objective**	For resurrection of travel and tourism sector post COVID 19 outbreak
3	**Operation of the scheme**	All Districts in the State of Kerala
4	**Validity of the scheme**	31.03.2021
5	**Purpose**	To provide need based working capital assistance to units functioning in travel and tourism sector affected by COVID 19 outbreak
6	**Eligibility**	**a.** New customers & existing borrowers **b.** Proprietorship firms/Partnership firms/Ltd Companies etc **c.** Should be in possession of valid trade license as per extant guidelines **d.** Should be in possession of all statutory approvals for the functioning of the firm/unit **e.** Should be GST registered wherever applicable **f.** The borrowers should not be in SMA2 status or NPA as on 29.02.2020 with any MLIs **g.** Beneficiaries whose financials supports additional finance over and above of Guaranteed Emergency Credit Line and have the repaying capacity are also eligible for this relief Loan Scheme **h.** Borrower to submit Udyog Aadhar Certificate
7	**Loan quantum**	Upto Rs.25 Lakhs
8	**Documents to be obtained from the applicants**	**a.** Know Your Customer (KYC) related documents **b.** Permits applicable to the nature of activity/trade licence/other statutory permissions, if any. **c.** Photographs **d.** Any other document as requested by the Bank during the course of appraisal of the proposal. **e.** Financial Statements and Projections
9	**Nature of credit facility**	Working Capital Demand Loan
10	**Repayment**	To be repaid in 42 months including initial repayment holiday of 6 Months. Interest as and when due
11	**Rate of interest**	Rate of Interest as applicable to the Board approved policy of respective Banks.
12	**Interest subvention**	Interest subvention of 50% on the Interest applied by the bank for the first year of the loan subject a maximum of 4.50%. Borrower to pay in full and upon receipt of Interest subvention from the Government of Kerala / Tourism Department the same will be credited to the loan.

13	Assessment of limit	1. New Customers - Based on eligibility as per financials submitted 2. Existing customers - Beneficiaries whose financials supports additional finance and have the repaying capacity.
14	Processing Charges	Waived
15	Security	1. <u>New Customers availing limit upto Rs.10 Lakhs</u> a. Prime security: Hypothecation of current assets created out of the facility b. Collateral security : CGTMSE Coverage 2. <u>New Customers availing limit above Rs.10 Lakhs upto Rs.25 Lakhs</u> a. Prime security: Hypothecation of current assets created out of the facility b. Collateral security : i) EM of land and building / CGTMSE Coverage 3. <u>Existing Customers availing limit upto Rs.10 Lakhs including existing exposure</u> a. Prime security: Hypothecation of current assets created out of the facility b. Collateral security : CGTMSE Coverage c. Pari-Passu charge over the existing security if any 4. <u>Existing Customers availing limit above Rs.10 Lakhs upto Rs.25 Lakhs including existing exposure</u> a. Prime security: Hypothecation of current assets created out of the facility b. Collateral security : i) EM of land and building/CGTMSE Coverage ii) Pari-Passu charge over the existing security if any
16	Co-obligation/ Personal Guarantee	Personal Guarantee of beneficial owners
17	Annual Guarantee Fee (AGF) payable to CGTMSE	Annual guarantee fee (ranging from 1.35% to 2.00% + GST) to be paid by the borrower every year if the facility is covered under CGTMSE.
18	Credit Information Report	Credit Information Report to be extracted and analyzed as a pre-sanction exercise as per extant guidelines.

3.11.2 Agenda Suggested by the Director of Industries and Commerce

A. 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

Emergency Credit Line Guarantee Facility extended to MSME Borrowers - Kerala State					
As on 16.09.2020					Amt. In Crores
	No. of eligible customers	Sanctioned		Disbursed	
		A/cs	Amt.	A/cs	Amt.
Total- Public Sector Commercial Banks	175138.97	123186	2517.89	87201	2033.16
R R B - KERALA GRAMIN BANK	35568	1517	16.56	1517	16.56
Total- Pvt Sector Commercial Banks	47295	16915	2897.52	13273	2540.74
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	258001.97	141618	5431.98	101991	4590.47

Emergency Credit Line Guarantee Facility extended to MSME Borrowers – Bank wise data

Sl No.	BANK	No. of eligible customers	Sanctioned		Disbursed	
			A/cs	Amt.	A/cs	Amt.
A	**PUBLIC SECTOR COMMERCIAL BANKS**					
1	BANK OF BARODA	12533	12303	164.09	7137	126.07
2	BANK OF INDIA	13339	5868	46.50	2948	38.40
3	BANK OF MAHARASHTRA	410	148	2.13	148	2.13
4	CANARA BANK	69194	49461	520.42	36381	518.64
5	CENTRAL BANK OF INDIA	4043	3908	31.08	3688	28.17
6	INDIAN BANK	7394	6036	99.59	3189	86.46
7	INDIAN OVERSEAS BANK	8220	3325	69.86	2335	69.42
8	PUNJAB & SIND BANK	132	102	0.94	57	0.67
9	PUNJAB NATIONAL BANK	7402	1903	81.76	1626	70.98
10	STATE BANK OF INDIA	27893	23573	1212.52	17313	844.65
11	UCO BANK	4539	3967	63.48	3600	58.05
12	UNION BANK OF INDIA	20040	12592	225.52	8779	189.52
Total- Public Sector Commercial Banks		**175139**	**123186**	**2517.89**	**87201**	**2033.16**
B	**R R B - KERALA GRAMIN BANK**	**35568**	**1517**	**16.56**	**1517**	**16.56**
Total- Public Sector Banks including RRB		**210707**	**124703**	**2534.45**	**88718**	**2049.72**
C	**PRIVATE SECTOR COMMERCIAL BANKS**					
1	AXIS BANK	3754	431	156.88	391	150.01
2	BANDHAN BANK	0	0	0.00	0	0.00
3	CATHOLIC SYRIAN BANK	4292	101	22.07	74	17.61
4	CITY UNION BANK	355	279	51.99	252	48.51
5	DHANLAXMI BANK	1319	173	21.38	160	16.40
6	FEDERAL BANK	10762	4637	850.21	4548	820.99
7	HDFC BANK	4657	773	121.22	773	121.22
8	ICICI BANK	8561	920	191.24	846	171.66
9	IDBI BANK	1311	508	27.98	479	26.69
10	IDFC FIRST Bank	0	70	2.89	64	2.54
11	INDUS IND BANK	100	100	20.56	69	14.17
12	JAMMU & KASHMIR BANK	80	26	3.05	24	3.03
13	KARNATAKA BANK	485	213	24.54	213	24.54
14	KARUR VYSYA BANK	0	50	5.57	50	5.57
15	KOTAK MAHINDRA BANK	0	512	81.87	349	61.64
16	LAKSHMI VILAS BANK	43	14	0.88	11	0.78

17	RBL Bank	0	0	0.00	0	0.00
18	SOUTH INDIAN BANK	8643	5426	1179.17	4706	1027.35
19	T.N.MERCANTILE BANK	455	204	15.00	204	15.00
20	YES BANK	2478	2478	121.03	60	13.04
Total- Pvt Sector Commercial Banks		**47295**	**16915**	**2897.52**	**13273**	**2540.74**
Total - Commercial Banks + RRB		**258002**	**141618**	**5431.98**	**101991**	**4590.47**

B. The review of the status of implementation of ECGLS and subordinate debt fund scheme as an agenda in the SLBC/DLRCs/BLBCs

SLBC forum may pursue the agenda

C. The data of eligible borrowers under subordinate debt scheme under Atmanirbhar Package of GOI. The Bank wise and district wise data will be helpful in framing schemes to MSMEs from Department.

3.11.3 Agenda Suggested by Director of Industries and Commerce (Regarding accepting of Acknowledgement Certificate for setting up of MSME units instead of Local Body Licences)

File No.DIC/15051/2018-PMP3

15 YEARS OF CELEBRATING THE PARADIGM

നം. ഡി.ഐ.സി/15051/2018-പി.എം.പി3

വ്യവസായ വാണിജ്യ ഡയറക്ടറേറ്റ്
മൂന്നാം നില, വികാസ് ഭവൻ
തിരുവനന്തപുരം, പിൻ : 695033
ഫോൺ നം. 0471 2302722
തീയ്യതി : 29/02/2020

വ്യവസായ വാണിജ്യ ഡയറക്ടർ.

കൺവിനർ,
എസ്.എൽ.ബി.സി സെൽ, കാനറാ ബാങ്ക് സർക്കിൾ ഓഫീസ്,
കാനറാ ബാങ്ക് ബിൽഡിംഗ്, എം.ജി റോഡ്, തിരുവനന്തപുരം.

സർ,

വിഷയം:- വ്യവസായം - പി&എം വിഭാഗം - 130-ാമത് എസ്.എൽ.ബി.സി മീറ്റിംഗ് - അജണ്ട വിഷയങ്ങൾ ലഭ്യമാക്കുന്നത് - സംബന്ധിച്ച്

സൂചന:- 07.02.2020 തീയതിയിലെ എസ്.എൽ.ബി.സി -യിൽ നിന്നുള്ള SLBC 154 130 SLBC AGENDA നമ്പർ കത്ത്.

മേൽ സൂചനയിലേയ്ക്ക് അങ്ങയുടെ ശ്രദ്ധ ക്ഷണിക്കുന്നു. 130-ാമത് എസ്.എൽ.ബി.സി മീറ്റിംഗിൽ ഉൾപ്പെടുത്താനുള്ള അജണ്ട വിഷയങ്ങൾ താഴെപ്പറയും പ്രകാരം സമർപ്പിക്കുന്നു.

I. (a) 2019 കേരള സൂഷ്മ ചെറുകിട ഇടത്തര വ്യവസായ സ്ഥാപനങ്ങൾ സുഗമമാക്കൽ ആക്ടിലെ സെക്ഷൻ 3 പ്രകാരം വ്യവസായ സ്ഥാപനങ്ങൾ സ്ഥാപിക്കുന്നതിനും പ്രവർത്തിപ്പിക്കുന്നതിനും വേണ്ടി നൽകുന്ന Acknowledgement Certificate തദ്ദേശ സ്വയം ഭരണ സ്ഥാപനം നൽകുന്ന ലൈസൻസിന് സമാനമായിട്ടുള്ള ലൈസൻസുകൾക്ക് പകരമായി സ്വീകരിക്കുന്നതിന് ബാങ്കുകൾക്ക് നിർദ്ദേശം നൽകണം.

വിശ്വസ്തതയോടെ,

Signature valid
Digitally signed by R RAMESH CHANDRAN
Date: 2020.02.29 16:21:02 IST
Reason: Approved

ADDITIONAL DIRECTOR
വ്യവസായ വാണിജ്യ ഡയറക്ടർക്കു വേണ്ടി

In 130th SLBC meeting, Principle Secretary Industries informed that in order to make the industrial licensing, easy and swift the Government had introduced Kerala MSME Facilitation Act by which an acknowledgement certificate issued online through KSWIFT portal is treated as equivalent to industrial license. The Bankers raised concerns regarding the situation where the Industrial license is not confirmed even after three years and requested the clarity.

3.11.4 Agenda Suggested by KSCB (CGTMSE Membership for Kerala State Cooperative Bank)

Kerala State Co-operative Bank (Kerala Bank) has a large presence in Kerala with a network of 769 branches in the State. It is formed by amalgamating 13 District Cooperative Banks of Kerala. They have got a business of above 1 Lakh Crores. Several business units are banking with them. Central and the State Governments have initiated a slew of relief measures viz. Emergency Credit Line Guarantee Scheme, PMSVANIDHI, Subordinated Debt Scheme etc., as to assist the MSME Sector and revive the economy. KSCB is unable to extend the relief scheme for the reasons that they are not a member lending institution of CGTMSE.

SLBC has taken up the matter with Chief Executive Officer, CGTMSE vide letter Kerala SLBC/KSCB/CGTMSE/135/2020 dated 08 September 2020.

3.11.5 Agenda Suggested by the NORKA department – NDPREM Scheme

AGENDA NOTES

		Suggestion
1	In NDPREM Scheme it is ordered that whenever the Capital subsidy amount credited to the concerned branch the bank will charge the interest amount only for balance amount (minus the Capital subsidy). But most of the branches are unaware of this and charge interest for the full amount	Regarding the above matter a proper awareness shall be made by the Partner Banks to their own branches.
2.	Most of the beneficiaries come under the scheme NDPREM belongs to poor or middle class strata.Often they may not be able to produce collateral security as required by the banks. Even not insisting collateral security, most of the banks are not willing ti waive collateral security	All banks shall be asked to grant loan up to 10 lakhs as it comes under the purview of Mudra scheme, without insisting collateral security
3.	Many complaints received over phone and directly stating that the sanctioned loan amount is directly paid to the clients of the loanee thereby restricting the liquidity of the loanee for the amount spent by himself for initial setting up .Hence they are requesting for a portion of loan directly to their account to ensure liquidity.	Up to 50 % loan amount may be disbursed as cash payment to the loanee.
4.	Further it is noticed that delay from the banks for sanctioning loan is very common	All banks shall be requested to give awareness to the applicants regarding the documents/particulars required for processing the loan in the first meeting itself. Copy of the checklist can be given to the applicant
5.	Rejection of Loan under NDPREM scheme to the fishermen community on account of absence of insurance facility	Considering the efforts and services rendered by this community during natural calamities etc, they may be given special consideration.
6.	**complaints regarding the rate of interest charged to the loanees**	**NDPREM is a Government scheme for the rehabilitation of NRKs. Therefore a unified interest rate may be charged to such loans. It is**

		noticed that some banks are levying interest on higher side.
7	It is noticed that all branches of our Partner banks are not aware of the scheme	Direct the Partner banks to dessiminate the details of the scheme to all branches properly through official internal circulars.
8.	Lack of proper and timely entry in passbook	Proper entry like Principal amount, rate of interest, paid Amount, Balance amount etc shall be made in the pass book
9.	In NDPREM Scheme it is ordered that whenever the Capital subsidy amount credited to the concerned branch the bank will charge the interest amount only for balance amount (minus the Capital subsidy). But most of the branches are unaware of this and charge interest for the full amount	Regarding the above matter a proper awareness shall be made by the Partner Banks to their own branches

However, the two main issues faced by the beneficiaries under NDPREM scheme are regarding interest rate and need of a moratorium period of further 1 year up to December 2020.

Rate of interest varies from bank to bank. As it is a Government Project for the returned emigrants a uniform interest rate should provide for the beneficiaries of the scheme. Flood affected ventures are not recovered from the collapse and they are all requested to extend the moratorium for further one year period.

Steering committee decided to pursue the agenda

3.11.6 Agenda Suggested by KVIC – Information note on PMEGP

Agenda /Information note on PMEGP for the ensuing meeting of SLRM

Sl.No.	Particulars	
1	**Target for 2019-20**	**During 2019-20,** the State of Kerala has been allocated with Margin Money target **of Rs.5192.87 lakhs** for setting up **1731 units** with an aim to generate new employment of 13848 nos. As the banking community is aware, the programme is implemented by Khadi & Village Industries Commission , the national nodal agency, Kerala Khadi & Village Industries Board and Dte. of Industries and Commerce . Coir based projects are implemented by the Coir Board.
2	**Performance/Progress during 2019-20**	On behalf of all implementing agencies, , KVIC being national nodal agency take this opportunity to thank for the whole hearted support extended by the banking fraternity of the State of Kerala for the successful implementation of PMEGP and attaining the state target of 2019-20. The PMEGP portal shows the progress of achievement (Margin Money grant disbursement) **as on 31st March , 2020 - Rs.5305.27 lakhs which is 102.16%** in terms of M.M. target of 2019-20 and number of units set up **recorded 2428 nos. which is 140% of the target. (includes M.M. disbursed to Coir based projects Rs.51.53 lakhs for 42 projects)** The details of bank wise performance in terms of no. of projects received, sanctioned, rejected is annexed herewith as Annexure I .
3	**Implementing agency wise performance**	

Agency	M.M. Target(in Lakhs)	Achievement	
		Nos.	M.M. (in Lakhs)
DIC	2480.97	1655	3226.29
KVIC	1240.41	354	1048.21
KVIB	1240.41	367	918.93
Coir	---	42	51.53
Total (fresh loans)	**4961.79**	**2418**	**5244.96**
2nd loan/upgradation	**231.08**		
DIC		4	23.49
KVIC		5	31.3
KVIB		1	5.52
Grand Total	**5192.87**	**2428**	**5305.27**

<table>
<tr><td>4</td><td><u>Amendments/Modification in guidelines of PMEGP</u></td><td>During 2020-21, the Central office of KVIC has communicated amendments/modification in the existing guidelines as per directions of Ministry of MSME wherein the role of Dist. Level Task Force Committee (DLTFC) is restricted to monitor the performance of PMEGP in the district level on quarterly basis and the implementing agencies are empowered to forward the applications to banks after preliminary scrutiny. The Principal Secretary (Industries)-Govt. of Kerala/Chairman State level monitoring committee on PMEGP (SLMC) has already communicated change in existing guidelines to all District Collectors in the State. Necessary updation in PMEGP on line portal to suit the modified guidelines is under progress at Directorate of Information Technoogy- KVIC-Mumbai. According to the latest/modified guidelines, the implementing agencies viz. KVIC, KVIB, DIC & Coir Board after receiving the application will scrutinize preliminarily , examine the personal and factual details mentioned in the applications/Project reports and the corrected and completed applications along with detailed project report will be forwarded to the banks in three weeks time for taking a credit decision. The project proposals received through the on line PMEGP portal will be examined by the banks for sanction of loans as per the existing procedure.</td></tr>
<tr><td>5</td><td>Tentative target for 2020-21</td><td>
<table>
<tr><td>No. of Projects (KVIC+KVIB+DIC)</td><td>1698 nos. Empl.13584 nos.</td></tr>
<tr><td>Margin Money Target (For new enterprises)</td><td>Rs.5094.40 lakhs</td></tr>
<tr><td colspan="2">Second loan/Up gradation of existing PMEGP units</td></tr>
<tr><td>No. of Projects</td><td>24</td></tr>
<tr><td>Margin Money Target</td><td>Rs.222.51 lakhs Empl. 192 nos.</td></tr>
<tr><td>Total</td><td></td></tr>
<tr><td>No. of Projects</td><td>1722 nos</td></tr>
<tr><td>Margin Money</td><td>Rs. 5316.91 lakhs</td></tr>
<tr><td>Empl.</td><td>13776 nos.</td></tr>
</table>
<u>As regards Coir based projects, Coir Board is getting separate target and same PMEGP portal is used for forwarding to banks and claiming the M.M. grant.</u></td></tr>
</table>

6	**Bifurcation of Targets among the I.As**	The tentative target communicated by the C.O of KVIC has been intimated to all implementing agencies, SLBC and Lead banks. Further, agency wise, district wise, category wise targets will be communiccted separately with the approval of State level Monitoring Committee (SLMC).
7	**Exemption of E.D.P under PMEGP**	The Central Office-KVIC has accorded **exemption to EDP training till 30-06-2020**. This exemption will facilitate the bank branches to disburse loan installments and claim the M.M. grant on the e portal with out waiting for the EDP training certificate. However, the beneficiaries who have received the M.M. grant on account of the above exemption have to complete the EDP before 30-10-2020 mandatorily.
8	**On line E.D.P**	In compliance with the directions received from the Ministry of MSME, the KVIC has designed and developed a platform for on line EDP which is made go live from 22-10-2019 onwards. The purpose of introducing the on line EDP is to reduce the waiting at RSETI's /RUDSETI's to undergo training after sanction of bank loans which is found to be a major bottleneck delaying release of loan installments and preferring the Margin Money claims through the portal. The applicants are free to attend online EDP once uploading loan sanction by the bank in the portal. This facility is available at www.kviconline.gov.in/pmegp. The portal can also be accessed through url:www.kvic.udyami.org.in Upon successful completion of online EDP, a certificate and letter of appreciation specifying the grade will be generated by the portal.
9	**Hand hold Support needed to PMEGP units in the wake of Covid-19 and Lock down**	Small and Micro industries are the most vulnerable ones. This is because of their size, scale of operation and limited financial resources. They are not able to cope up with the difficulties that are forced on them. Taking into consideration the widespread havoc wreaked by the COVID-19, the Central Government has announced various relief measures exclusive for the revival of MSME's in the country. Since many of the PMEGP units have been shut due to nation wide lock down for more than two months period, they may require emergency credit facility to bring back the unit into normal function. The SLBC forum may take suitable decisions to help the PMEGP units in the wake of impact of Covid-19 in line with the directions/decisions of Govt. of India. It is suggested to hold a special meeting with all major banks involving representative of Reserve Bank of India and to evolve a suitable measure to address the difficulties and to help the micro units under PMEGP.

ANNEXURE-1

Khadi and Village Industries Commission, State Office, M.G. Road, Thiruvananthapuram

Bank wise performance of PMEGP (KVIC+KVIB+DIC+Coir Board) during 2019-20 (M.M.G. Rs.in Lakhs)

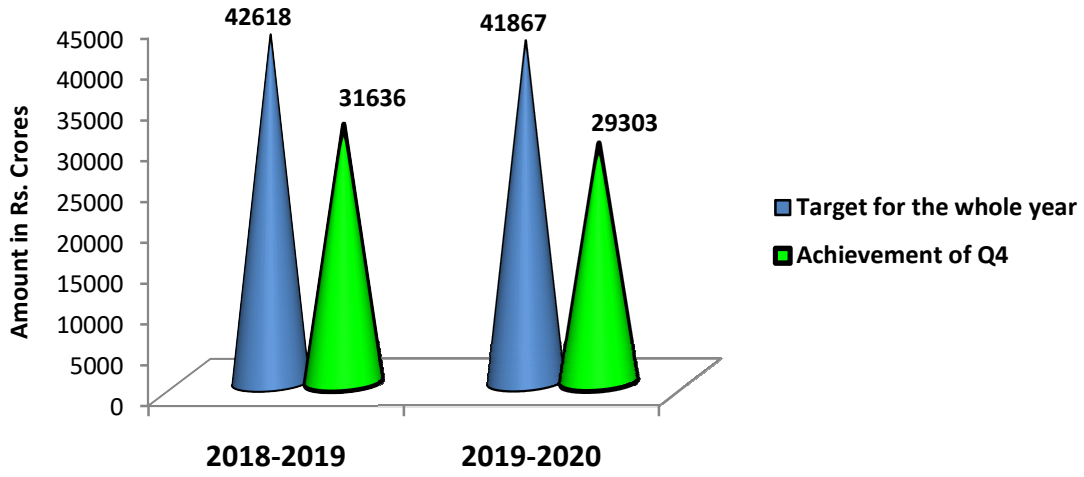
	Forwd. To banks		Sanctined by banks		M.M.claimed		M.M. disbursed		Projects rejected		Pending at Bank		Rejection of proposals in %
	No. of Pro	M.M. G	No. of Pro	M.M. G	No. of Pro	M.M. G	No. of Pro	M.M. G	No. of Pro	M.M. G	No. of Pro	M.M. G	
A	B	C	D	E	F	G	H	I	J	K	L	M	
CANARA BANK	1032	2529.05	531	1262.92	553	1324.68	567	1351.7	466	1140.04	126	313.5	45
STATE BANK OF INDIA	1310	2951.58	368	757.56	379	791.22	395	841.68	1015	2276.26	32	59.75	77
UNION BANK OF INDIA	483	1072.93	201	407.66	203	438.53	204	441.59	87	157.23	240	564.39	18
FEDERAL BANK	493	1133.45	135	322.12	154	356.81	154	359.7	156	340.86	241	579.67	32
KERALA GRAMIN BANK	492	1137.73	159	351.79	157	341.56	163	354.58	153	362.04	207	494.21	31
SYNDICATE BANK	280	540.63	140	258.84	148	281.35	152	284.76	42	57.88	121	251.32	15
INDIAN OVERSEAS BANK	195	436.7	94	215.42	111	243.66	118	275.54	44	92.07	74	173.31	23
BANK OF INDIA	115	257.03	75	171.88	97	222.08	100	229.95	33	67.89	17	51.79	29
SOUTH INDIAN BANK	270	665.27	75	217.02	82	209.76	84	218.79	51	129.2	169	387.78	19
PUNJAB NATIONAL BANK	212	489.59	119	251.78	99	188.14	97	185.84	96	249.23	14	18.65	45
INDIAN BANK	124	268.8	74	140.94	67	135.51	72	145.04	44	103.88	12	28.96	35
CENTRAL BANK OF INDIA	128	265.26	57	111.02	69	135.91	70	136.3	36	70.64	40	86.74	28
VIJAYA BANK	133	336.31	71	172.71	55	120.21	58	127.76	50	110.25	22	79.06	38
BANK OF BARODA	92	187.57	36	64.02	44	84.1	45	85.42	19	32.29	41	97.43	21
DHANALAKSHMI BANK LTD	75	143	27	56.72	30	58	30	58	12	17.04	43	75.13	16
UCO BANK	27	62.65	18	41.43	19	37.44	20	37.56	5	9.23	7	17.27	19
ANDHRA BANK	21	40.58	12	18.89	16	25.52	18	29.98	7	11	2	8.21	33
CORPORATION BANK	108	142.64	9	14.98	11	18.19	13	24.77	81	117.11	19	11.79	75
IDBI BANK	18	52.47	6	19.93	7	18.29	9	20.4	10	34.25	4	7.08	56
ALLAHABAD BANK	14	30.07	7	8.05	11	15.16	11	15.16	6	19.75	2	2.29	43
HDFC BANK	37	93.71	4	4.95	12	14.17	12	14.17	2	5.73	34	83.98	5
ORIENTAL BANK OF COMMERCE	8	18.96	8	13.16	7	12.6	8	19.42	0	0	2	10	0
CATHOLIC SYRIAN BANK LTD	63	128.09	2	4.05	5	10.75	5	10.75	6	10.51	55	112.85	10
TAMILNAD MERCANTILE BANK LTD	0	0	0	0	1	8.57	1	8.57	0	0	0	0	0
ICICI BANK LTD	13	26.14	7	6.2	9	9.1	8	8.47	5	11.27	4	10.97	38
IDUKKI DISTRICT COOPERATIVE ERATIVE BANK LTD	9	27.57	3	6.04	3	7.7	3	7.7	1	7	5	12.59	11
BANK OF MAHARASHTRA	3	4.64	2	2.51	4	3.94	4	3.94	1	0.93	1	1.35	33
AXIS BANK LTD	13	36.15	2	1.4	3	3.15	3	3.15	1	1.5	11	33.5	8
DENA BANK	5	7.6	2	2.39	2	2.39	2	2.39	1	0.63	2	4.63	20
KARUR VYSYA BANK	5	16.17	0	0	1	1.76	1	1.76	2	3.37	3	12.8	40
UNITED BANK OF INDIA	1	0.91	1	0.44	1	0.44	1	0.44	0	0	0	0	0
CITY UNION BANK LIMITED	1	1.97	0	0	0	0	0	0	1	1.97	0	0	100
DCB BANK LTD	1	1.25	0	0	0	0	0	0	0	0	1	1.25	0
ESAF SMALL FINANCE BANK LIMITED	2	5.07	0	0	0	0	0	0	0	0	2	5.07	0
ING VYSYA BANK	1	2.82	0	0	0	0	0	0	0	0	1	2.82	0
KARNATAKA BANK LTD	10	19.88	0	0	0	0	0	0	6	6.83	4	13.05	60
The Kerala State Co Operative Bank Ltd	2	7	0	0	0	0	0	0	0	0	2	7	0
Total	**5796**	**13141**	**2245**	**4906.8**	**2360**	**5120.7**	**2428**	**5305**	**2439**	**5447.9**	**1560**	**3620.2**	

4. ISSUES IN TERTIARY SECTOR (Group III)

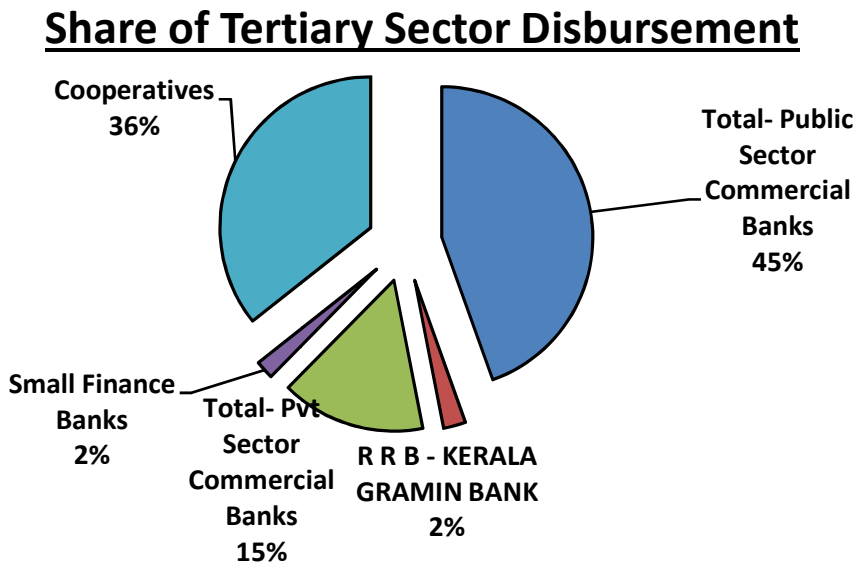
4.1. Performance under Tertiary Sector

(Rs. in Crores)

Parameter	2018-2019	2019-2020
Target for the whole year	42618	41867
Achievement of Q4	31636	29303
% achievement for Q4	74%	70%



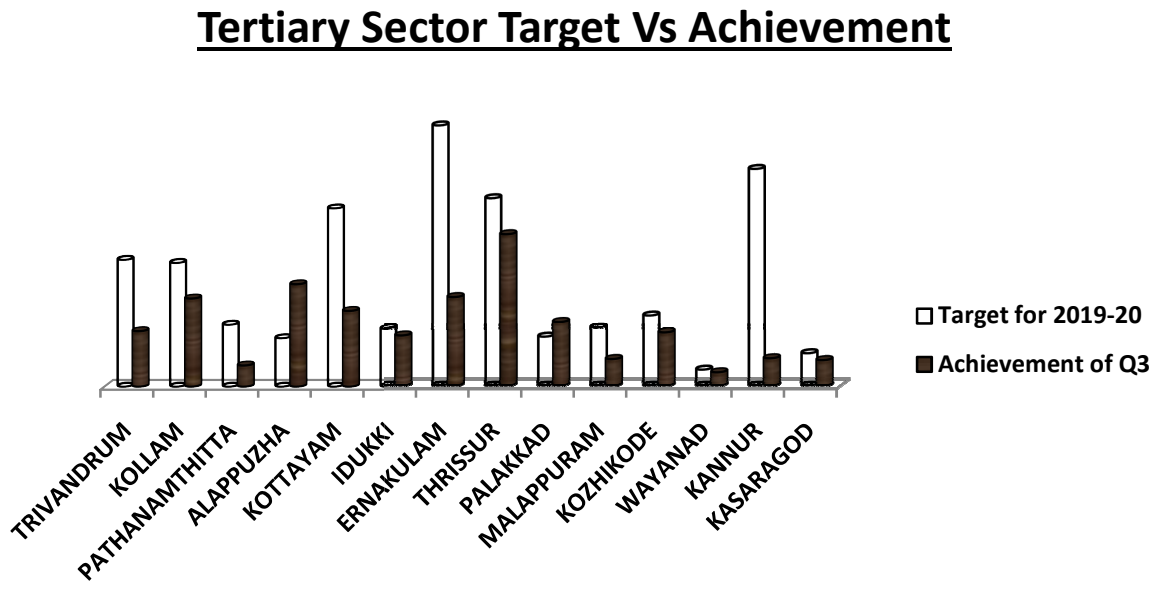
Banking GroupWise Performance under Tertiary Sector



4.1.1. District wise Performance under Tertiary Sector

(Rs. in Crores)

Sl.No.	District	Target for 2019-20	Achievement of Q4	% Achievement
1	TRIVANDRUM	3557	2126	60%
2	KOLLAM	3471	4549	131%
3	PATHANAMTHITTA	1736	772	44%
4	ALAPPUZHA	1358	881	65%
5	KOTTAYAM	5000	3037	61%
6	IDUKKI	1622	1808	111%
7	ERNAKULAM	7332	3603	49%
8	THRISSUR	5286	4554	86%
9	PALAKKAD	1384	2089	151%
10	MALAPPURAM	1641	1248	76%
11	KOZHIKODE	1989	1945	98%
12	WAYANAD	460	579	126%
13	KANNUR	6109	989	16%
14	KASARAGOD	921	1123	122%
TOTAL		41867	29303	70%

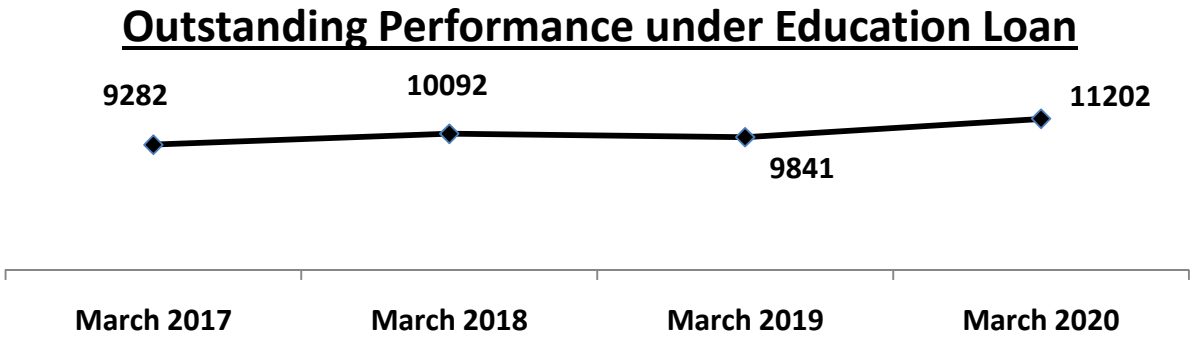


4.2. Outstanding Performance under Education Loan

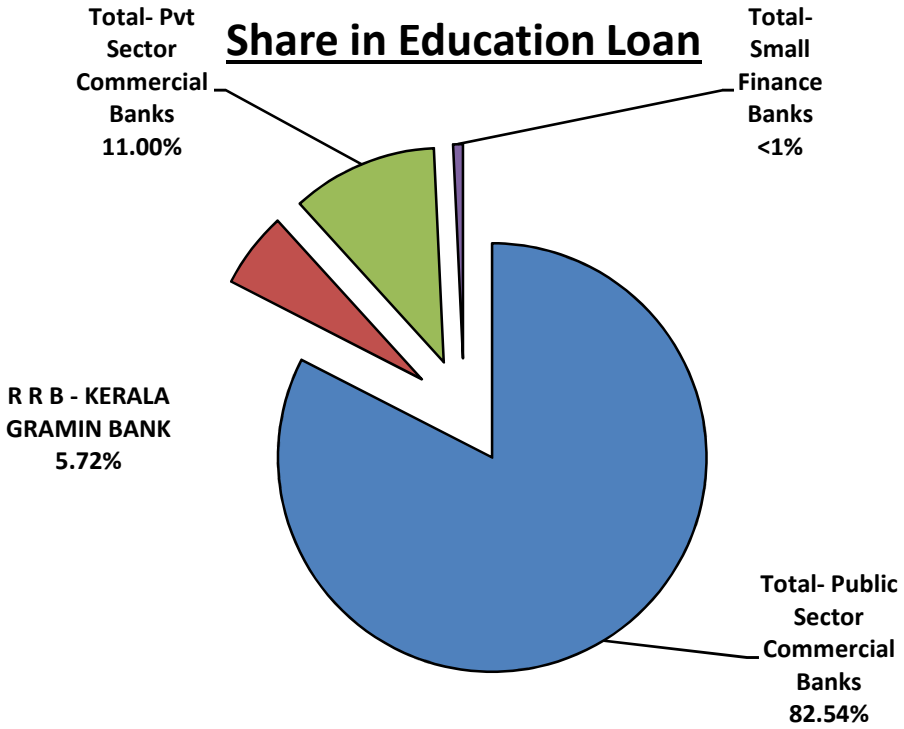
A. Growth in Education Loan

(Rs. in crores)

Parameter	Outstanding			
	March 2017	March 2018	March 2019	March 2020
Education loan	9282	10092	9841	11202



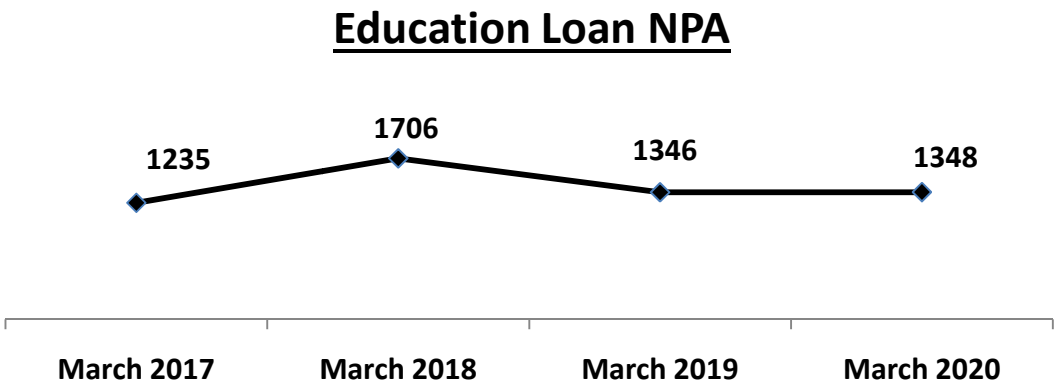
B. Banking Group wise Growth in Education Loan



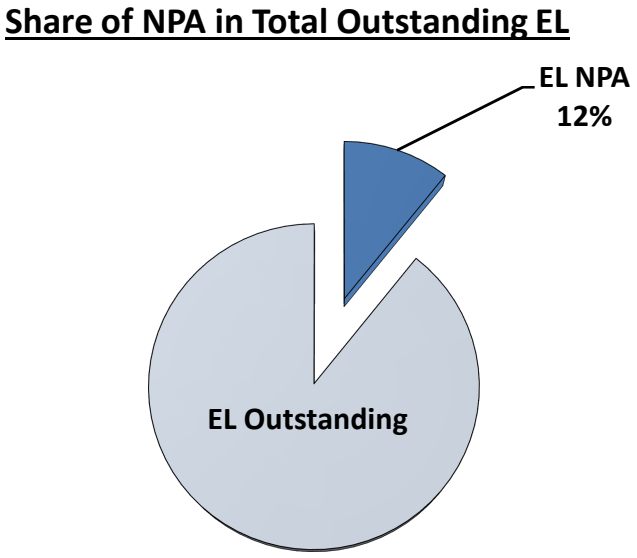
C. Education Loan NPA over the years

(Rs. in Crores)

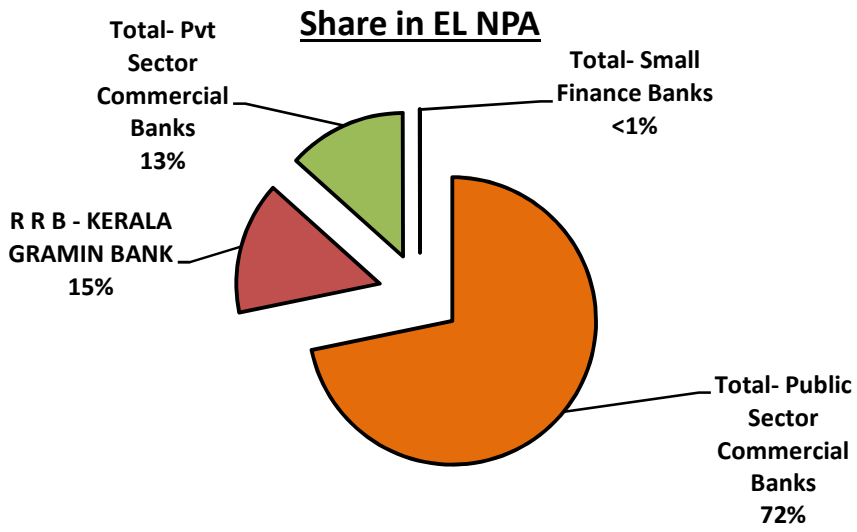
Parameter	Outstanding EL NPA			
	March 2017	March 2018	March 2019	March 2020
Education Loan NPA	1235	1706	1346	1348



D. % Share of EL NPA in Total EL Outstanding



E. Banking Group Wise Share Education Loan NPA

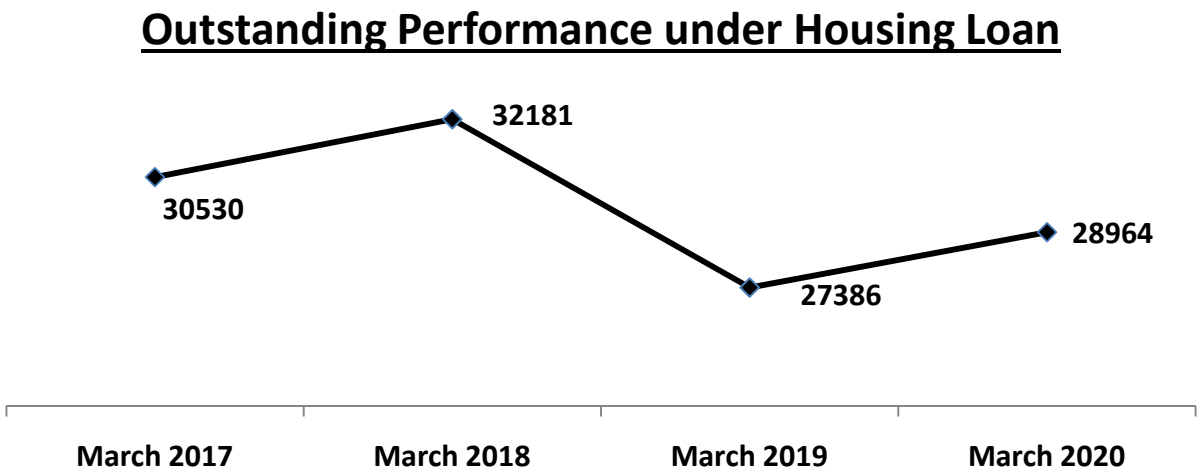


4.3. Outstanding Performance under Housing Loan

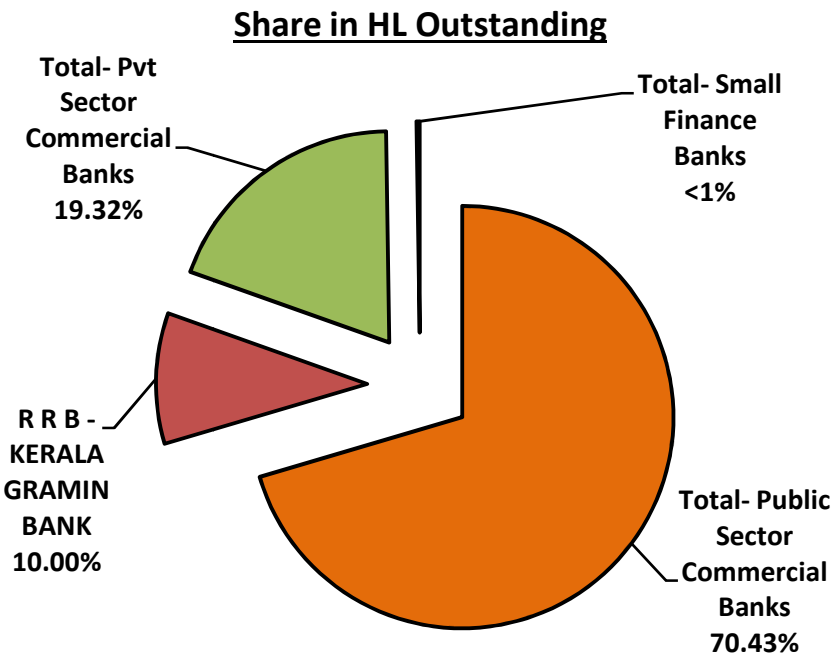
A. Growth in Housing Loan

(Rs. in crores)

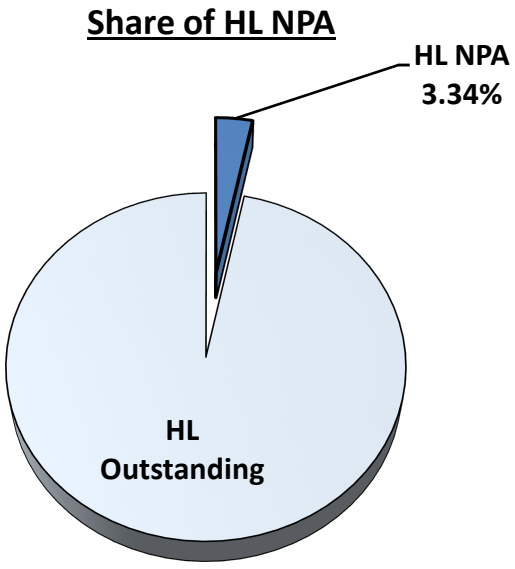
Parameter	Outstanding			
	March 2017	March 2018	March 2019	March 2020
Housing loan	30530	32181	27386	28964



B. Banking Group wise Growth in Housing Loan

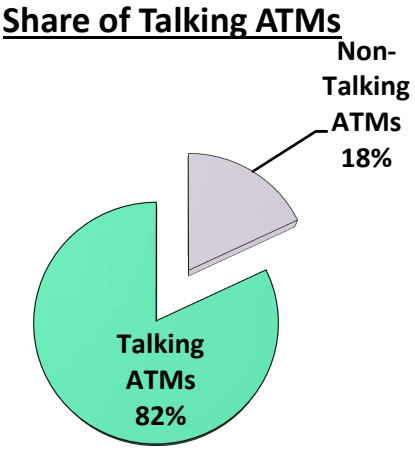


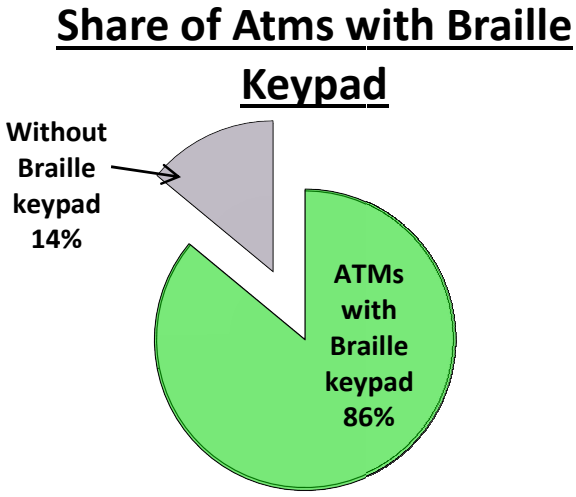
C. % Share of NPA in Housing Loan



4.4. Status of Creating Banking environment for the visually challenged

Banking Group	No.of ATM Outstanding	No. of talking ATMs	No. of ATMs with Braille keypad
Total- Public Sector Commercial Banks	4843	4091	4183
R R B - KERALA GRAMIN BANK	320	320	320
Total- Pvt Sector Commercial Banks	3376	2547	2846
Total- Small Finance Banks	160	145	145
Total - Comm.Banks + RRB + SFB	8699	7103	7494





4.5 Pending Issues in Tertiary Sector

4.5.1 Agenda Suggested by Reserve Bank of India

A. National Strategy for Financial Inclusion (NSFI): 2019-2024 – Universal Access to Financial Services

Reserve Bank of India launched the "National Strategy for Financial Inclusion (NSFI): 2019-2024", which sets forth the vision and key objectives of the Financial Inclusion policies in India to help expand and sustain the financial inclusion process at the National level through a broad convergence of action involving all the stakeholders in the financial sector. Accordingly, providing banking access to every village within a 5 km radius/ hamlet of 500 households in hilly areas by March 2020, has been one of the key objectives under the Strategy.

SLBC Convenor banks have been advised vide letter FIDD.CO.LBS.No.1488/ 02.01.00/ 2019-20 dated January 13, 2020, to take appropriate action and ensure that universal access to financial services are provided to all villages within a 5 km radius/ hamlet of 500 households in hilly areas by March 2020.

During 130th SLBC RBI advised SLBC to review availability of Banking facility in 5 locations namely Konni Thazham (Pathanamthitta Dist), Kottakamboor, Edamalakudy, Elappally (Idukki District) and Thiruvazhiyode (Palakkad District).

On taking up the matter with concerned LDMs, it was informed those banking facilities as per norms are available in all the above 5 locations accordingly SLBC has given confirmation to RBI vide letter Kerala SLBC/Br.Saturation/116/2020 dated 04/08/2020.

B. Expanding and Deepening of Digital Payments Ecosystem

SLBC, Kerala had identified Thrissur district, with an endeavor to make the district 100% digitally enabled within one year. FIDD CO, vide letter FIDD.CO.LBS.No.1551/ 02.01.001/ 2019-20 dated January 23, 2020 had advised SLBC to devise a time bound roadmap to all branches of member banks located in the identified district for on-boarding merchants/ traders/ businesses/ utility service providers to facilitate fully digital transactions by October 2020. SLBC Convenor bank shall monitor the progress of the roadmap on quarterly basis and forward the same to Regional Office of RBI.

Progress made under Expanding and Deepening of Digital Payments Ecosystem;

- *SLBC has constituted an implementation committee at State Head Quarters on 28/10/2019 for Expanding and Deepening of Digital Payment Ecosystem, in consultation with RBI, NABARD and all the member banks. District level committee was formed at Thrissur district with all the banks and connected government departments including NIC.*
- *A survey format for the purpose is prepared and survey has since commenced.*
- *RBI vide letter FIDD.CO.LBS.NO.1551/02.01.001/2019-20 dated 23rd January 2020 directed banks to conduct a field level assessment/survey of merchant/ traders/ businesses /utility service providers located in the Thrissur district.*

- *The format provided by RBI for this purpose has been circulated among all banks through LDM for collecting the bank specific information. RBI envisages that the information as per the above format would form the basis for the drive.*

- *We have organized 5 meetings by co-ordinating all the stakeholders including banks, State and District administration, NIC, NPCI etc.*
- *Logo released in a public function graced by Sri A C Moideen, Minister for Local Self Government, Kerala in the presence of the District Collector Sri. Shanavas, I A S.*
- *Survey – House hold survey in Pullu Village completed.*
- *Merchant Survey – Already started in Mala and Mathilakam Blocks. Other Blocks – ID cards to Kudumbashree volunteers will be issued in a couple of days.*
- *Other major decision taken are*
    a) *To explore the possibilities of providing internet point/WiFi at vantage junctions at free of cost by involving telephone service provider.*
    b) *Educating merchant establishments to maintain all merchant transactions through digital mode*
    c) *Utilizing FLCs to educate public for moving digital mode.*
- *Monitoring by LDM Thrissur/RO Thrissur/CO Trivandrum*
- *233 awareness campaigns were conducted across the districts.*
- *1775 Kudumbasree volunteers started survey of various areas.*
- *Federal bank digitalized Thrissur Corporation for their Electricity Bill Payment.*
- *HDFC Bank has been actively promoting POS machine by allowing MDR Waiver.*
- *Canara Bank has taken initiatives to digitalize Collectorate Canteen.*
- *SBI has initiated digitalization of auto rickshaw workers by enabling QR code.*

- *ESAF organized nearly 90 digital awareness programmes involving 6050 participants which included migrant workers also.*
- *India Payment and Postal Bank has digitally enabled all households of 11 wards coming under Thrissur District.*

However with the outbreak of COVID 19 pandemic the pace of progress was decelerated. Even though the merchant Survey had already been initiated in 16 Blocks and survey of 19,000 Merchant Establishments, 3200 Auto rickshaw workers, 687 Bus operators were done, due to COVID 19 situation, the survey had to be stopped midway. Survey of utility services like Buses, Auto rickshaw, etc. could not be completed. Activities planned from March 2020 like training of Bankers by NPCI, camps at different locations for financial inclusion and digitalisation could not be started in right earnest.

In the above circumstances SLBC has taken up the matter with RBI to allow some more time for the meaningful completion of the programme.

C. **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.

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.

Demo website is ready for testing; Member banks can upload the data into the website and flag if any issues persist.

D. Matters related to Financial Literacy councilors (FLCs)

D(i) Delay in Appointment of Financial Literacy Counselors & Infrastructure facilities to the Financial Literacy Counselors

Financial Literacy Centres are the building blocks that initiate the financial literacy activities at the ground level and Financial Literacy Counsellor heading the Financial Literacy Centre is the key stakeholder in driving the financial literacy initiatives at the ground level.

There are some blocks in Kerala which do not have FLCs for a long period.The banks who have been assigned these blocks haven't shown any progress in appointment of FLCs.

Based on the discussions in 126th SLBC forum SLBC has conducted an LDM meet on 15/02/2019ad various issues relating the matter was discussed and has requested to update the matter vide SLBCKERALA/127/5/MA/2019.

In 129th SLBC, General Manager RBI stated that uniformity in eligibility criteria and remuneration has already been taken up with Central office based on the FLC workshop and they are examining the same

The LDM Ernakulam, suggested that the Government may include FLC classes in their awareness camps and similar meetings for promoting social cause.

The matter had been taken up by RBI for an early rationalization of eligibility criteria on remuneration policy.

D(ii) <u>Infrastructure facilities to the Financial Literacy Counselors</u>

In terms of FIDD.FLC.BC.No.18/12.01.018/2015-16 dated January 14, 2016, Scheduled Commercial banks (including RRBs) are required to provide physical infrastructure and basic amenities to the FLCs sponsored by them, to strengthen the FLC Eco-system. Also, as per RBI circular issued vide FIDD.FLC.BC.No.11/12.01.018/2017-18 dated July 13, 2017, FLCs and rural branches are eligible for funding support from the Financial Inclusion Fund for the financial literacy camps to the extent of 60% of the expenditure of the camp subject to a maximum of ₹ 5,000/- per camp.

To improve the effectiveness of the financial literacy camps, it was decided to encourage FLCs and rural branches of banks to use hand held projectors to show Audio-visuals and posters on financial awareness messages. Funding for handheld projectors and speakers are provided from FIF to the extent of 50% of the cost incurred on purchase of hand held projector and portable speaker (both put together) subject to a maximum of Rs. 5000 per rural branch / FLC on a reimbursement basis.

But it has come to our notice that some FLCs are not being provided funding support for the camps conducted by them and the hand held projectors, which has considerably reduced the effectiveness of the financial literacy camps.

The 124th SLBC meeting requested the banks to inform the update on the following

Sl.No.	Provisions	Banks which have not complied with the required Infrastructure
1	Separate room/ space with minimum seating capacity of 10 members	KGB, SIB, CSB
2	FLCs to be provided with the following:	
a	Computers/ Laptops	Indian bank, CSB
b	Printer	SIB, Indian Bank, CSB, UBI
c	Vehicular Support	PNB, Indian bank, IOB, CSB, UBI
e	Dedicated Helpline	Indian bank, PNB
3	Identity Cards/ Letter of Identification/ Authorisation	PNB, CBI, IOB, CSB
4	Provision of Handheld projectors and portable speakers to FLCs	All Banks

The controllers of individual banks have to ensure that proper infrastructure facilities are provided to the appointed FLCs.

The forum requested the LDMs to write to the concerned banks, whose FLCs are not provided with adequate infrastructure facilities.

128th SLBC requested the banks which have not provided the required infrastructure facilities to FLCs may do so immediately and update to SLBC. The forum discussed the difficulty in carrying of projectors by FLCs and Representative RBI informed that they will take up the matter with their Central office.

RBI has referred the matter to their Central Office for necessary action.

E. PPRAGATI 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.

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.

Yours faithfully,

(Gautam Prasad Borah)
Chief General Manager-in-Charge

Status of report on the implementation of the scheme is attached as Annexure 8.30.

4.5.2 **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 a recent 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 a 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 do so. If noting in Thandaper Register 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 convener 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 recommendations *in this regard is 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 ask 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*
- *As regards location sketch , we concur with Govt views "*

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 recomendations 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. Govt may charge a reasonable fee for the facility as suggested in table 1 below.
5. Govt may also facilitate a real-time online search option in Book 1 at a reasonable fee

Inspector of Joint Registration vide letter IGR/3527/2018-RR9(1) dated 15/05/2019 informed the following

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

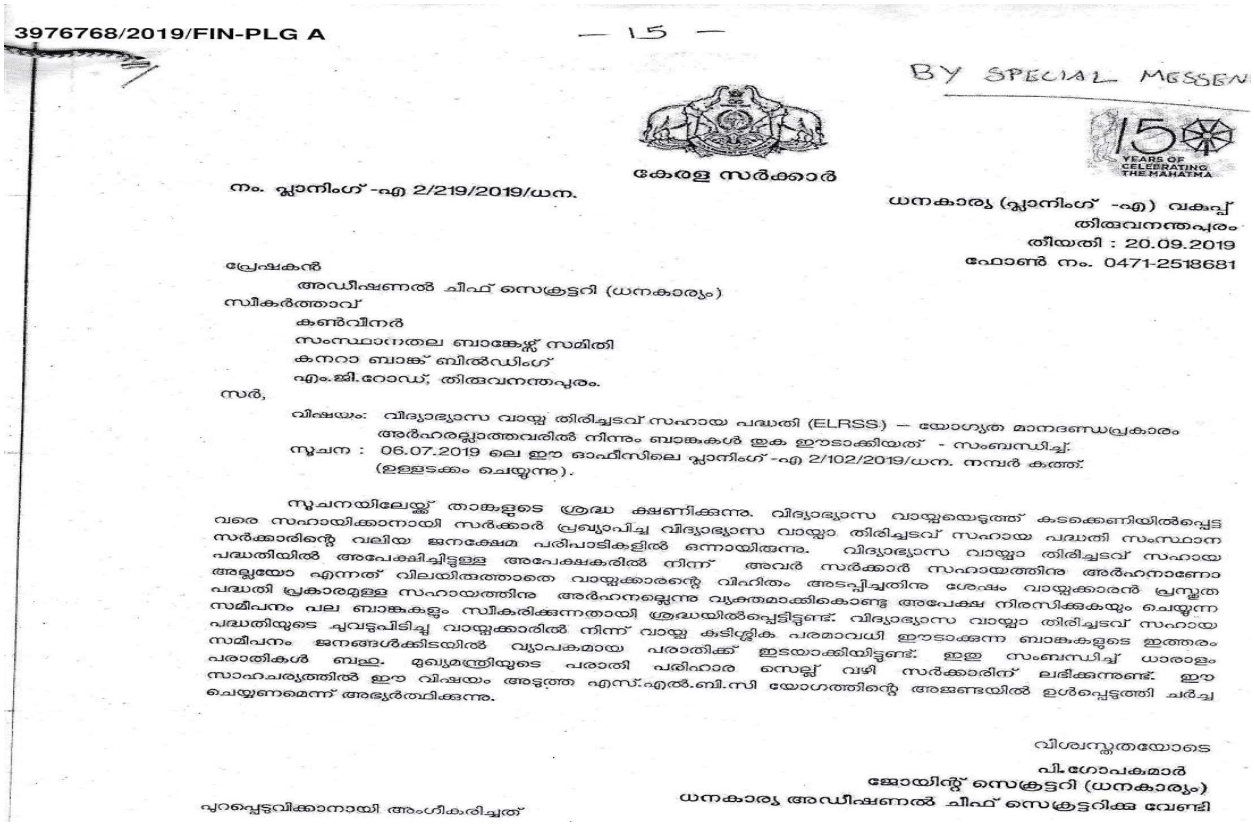
Signature valid
Digitally signed by P.K.S[illegible]UMAR
Date: 2019.05.15 16:[illegible]56 IST
Reason: Approved

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. *In 130th SLBC, Additional Chief Secretary Finance informed the forum that noting of Equitable Mortgage created in favour of the Banks in revenue records is under their notice. Government of Kerala is moving for an amendment shortly regarding revenue records.*

4.5.3 Agenda Suggested by Additional Chief Secretary, GOK



3976768/2019/FIN-PLG A — 15 —

BY SPECIAL MESSEN

കേരള സർക്കാർ

നം. പ്ലാനിംഗ് -എ 2/219/2019/ധന.

ധനകാര്യ (പ്ലാനിംഗ് -എ) വകുപ്പ്
തിരുവനന്തപുരം
തീയതി : 20.09.2019
ഫോൺ നം. 0471-2518681

പ്രേഷകൻ
അഡീഷണൽ ചീഫ് സെക്രട്ടറി (ധനകാര്യം)
സ്വീകർത്താവ്
കൺവീനർ
സംസ്ഥാനതല ബാങ്കേഴ്സ് സമിതി
കനറാ ബാങ്ക് ബിൽഡിംഗ്
എം.ജി.റോഡ്, തിരുവനന്തപുരം.

സർ,

വിഷയം: വിദ്യാഭ്യാസ വായ്പ തിരിച്ചടവ് സഹായ പദ്ധതി (ELRSS) — യോഗ്യത മാനദണ്ഡപ്രകാരം അർഹരല്ലാത്തവരിൽ നിന്നും ബാങ്കുകൾ ഇക ഈടാക്കിയത് - സംബന്ധിച്ച്.
സൂചന : 06.07.2019 ലെ ഈ ഓഫീസിലെ പ്ലാനിംഗ് -എ 2/102/2019/ധന. നമ്പർ കത്ത്.
(ഉള്ളടക്കം ചെയ്യുന്നു).

സൂചനയിലേയ്ക്ക് താങ്കളുടെ ശ്രദ്ധ ക്ഷണിക്കുന്നു. വിദ്യാഭ്യാസ വായ്പയെടുത്ത് കടക്കെണിയിൽപ്പെട്ട വരെ സഹായിക്കാനായി സർക്കാർ പ്രഖ്യാപിച്ച വിദ്യാഭ്യാസ വായ്പാ തിരിച്ചടവ് സഹായ പദ്ധതി സംസ്ഥാന സർക്കാരിന്റെ വലിയ ജനക്ഷേമ പരിപാടികളിൽ ഒന്നായിരുന്നു. വിദ്യാഭ്യാസ വായ്പാ തിരിച്ചടവ് സഹായ പദ്ധതിയിൽ അപേക്ഷിച്ചിട്ടുള്ള അപേക്ഷകരിൽ നിന്ന് അവർ സർക്കാർ സഹായത്തിനു അർഹനാണോ അല്ലയോ എന്നത് വിലയിരുത്താതെ വായ്പക്കാരന്റെ വിഹിതം അടപ്പിച്ചതിനു ശേഷം വായ്പക്കാരൻ പ്രസ്തുത പദ്ധതി പ്രകാരമുള്ള സഹായത്തിനു അർഹനല്ലെന്നു വ്യക്തമാക്കികൊണ്ടു അപേക്ഷ നിരസിക്കുകയും ചെയ്യുന്ന സമീപനം പല ബാങ്കുകളും സ്വീകരിക്കുന്നതായി ശ്രദ്ധയിൽപ്പെട്ടിട്ടുണ്ട്. വിദ്യാഭ്യാസ വായ്പാ തിരിച്ചടവ് സഹായ പദ്ധതിയുടെ പൂവട്ടപിടിച്ച വായ്പക്കാരിൽ നിന്ന് വായ്പ കുടിശ്ശിക പരമാവധി ഈടാക്കുന്ന ബാങ്കുകളുടെ ഇത്തരം സമീപനം ജനങ്ങൾക്കിടയിൽ വ്യാപകമായ പരാതിക്ക് ഇടയാക്കിയിട്ടുണ്ട്. ഇതു സംബന്ധിച്ച് ധാരാളം പരാതികൾ ബഹു. മുഖ്യമന്ത്രിയുടെ പരാതി പരിഹാര സെല്ല് വഴി സർക്കാരിന് ലഭിക്കുണ്ട്. ഈ സാഹചര്യത്തിൽ ഈ വിഷയം അടുത്ത എസ്.എൽ.ബി.സി യോഗത്തിന്റെ അജണ്ടയിൽ ഉൾപ്പെടുത്തി ചർച്ച ചെയ്യണമെന്ന് അഭ്യർത്ഥിക്കുന്നു.

വിശ്വസ്തതയോടെ
പി. ഗോപകുമാർ
ജോയിന്റ് സെക്രട്ടറി (ധനകാര്യം)
ധനകാര്യ അഡീഷണൽ ചീഫ് സെക്രട്ടറിക്ക് വേണ്ടി

പുറപ്പെടുവിക്കാനായി അംഗീകരിച്ചത്

SLBC forum observed that ELRS Scheme was launched by GOK in the year 2017. Two years later the government came up with new clarification on merit /management. This resulted many students out of eligibility.

The cases were the students are not eligible, bank may support offering OTS within the existing guidelines.

SLBC vide letter ref: Kerala SLBC/ELRS/110/2019/SK dated 20th December 2019 had taken up the matter with finance department, Government of Kerala. We are awaiting the reply from the department.

4.5.4 Agenda by LDM Calicut

Some Banks are insisting for Personal Aadhar No of the RR officials when they approach for remittances of Collection amount to Govt A/c. For obvious reasons, the RR officials are reluctant to divulge their Aadhar details for official transactions.

When the collection amount is more than Rs 50000/- the bankers insist that the transactions are to be routed through account which also creates problems as they do not have account at village level.

The issue is related to IT guidelines on the matter. Though this point was discussed earlier also there was no fruitful outcome so far.

130 SLBC forum requested the revenue department to sort out this issue.

No further progress in this regard.

4.5.5 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.

The 122nd meeting of SLBC observed that similar claims are pending with all RSETIs The 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 LSGD 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 Kudumbasree vide letter No.Kerala SLBC/35 /145 /GN/2017dated2017 November 24th.

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)					7.49	8.98	10.79	4.41	5.07	36.74
Syndicate (Kollam)					6.70	4.82	10.47	4.91	13.28	40.18
SBI (Pathanamthitta)					6.23	7.74	10.86	5.63	18.41	48.87
SBI (Alappuzha)					6.33	9.56	10.30	4.28	15.80	46.26
SBI (Kottayam)					7.28	7.47	7.02	4.66	18.25	44.68
UBI (Idukki)					4.27	6.22	4.73	1.10	6.16	22.48
UBI (Ernakulam)					7.80	6.17	4.24	1.86	5.85	25.92

Canara Bank (Thrissur)				5.97	9.50	10.33	12.45	4.80	0.00	43.05
Canara Bank (Palakkad)				1.13	7.28	9.35	24.62	6.02	0.00	48.40
Canara Bank (Malappuam)	0.76	1.07	2.29	1.02	3.10	5.76	6.39	8.95	0.00	29.34
Canara Bank (Kozhikode)					7.06	8.38	4.43	3.81	0.00	23.68
SBI (Wayanad)					7.02	15.44	23.79	27.83	37.14	111.23
RUDSET (Kannur)					6.32	6.34	9.83	6.19	27.38	56.05
Andhra Bank (Kasaragode)					6.46	10.37	11.97	6.21	15.30	50.31
Grand Total	**0.76**	**1.07**	**2.29**	**8.12**	**92.83**	**116.94**	**151.90**	**90.66**	**162.64**	**627.19**

Action Taken

In 125th SLBC ED of Kudumbashree informed that Rs.3Cr is pending and the matter is under discussion with MoRD and an 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 Rs 1.6 Cr 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/139/AJS dated 14.09.2020 has written to Ministry of Rural Development (MoRD) as decided in the 130th SLBC meeting.

4.5.6 Agenda suggested by Indian Banks' Association regarding E-Stamping of Bank Guarantees.

Indian Banks' Association

PS&BT/SLBC/AES/8342

December 9, 2019

The Chief Executives of Public Sector Banks

Dear Sir/Madam,

For Kind Attention of the Banks who hold the State Level Lead Bank Responsibility

Implementation of Digital E-Stamping facility on Bank Guarantees

In view of the Digitisation of Trade Processes, IBA had constituted a Working Group with few Select Member Banks, FEDAI, SWIFT & StockHolding Corporation. Three Sub Groups were formed under this Working Group. One of the Sub Groups, viz. Sub Group on E-Stamping and E-Bank Guarantee had come out with the implementation of "Automated E-Stamping (AES)" after constant endeavors.

2. The Sub Group on E-Stamping and E- Bank Guarantee and the StockHolding Corporation had finalised the procedural Guidelines of AES. (Copy enclosed as Annexure-A). SWIFT India Domestic Service plays the role of Implementing Agency. The Government of NCT of Delhi vide its communication dated May 27, 2019 had approved the proposal of payment of stamp duty through digital E-Stamping on Bank Guarantee. With the enormous support of the Delhi Government, StockHolding Corporation of India and Swift-India, E-Stamping had been successfully launched, using SWIFT Messaging System, by few Banks, in Delhi on 22nd August, 2019. Subsequently, the E-Stamp Certificate number along with the details of the Stamp Duty is being embossed on Bank Guarantee. Issuing of E-Stamp Certificate number reduces Paper work and also helps in completing the task quickly.

3. Considering the above benefits, all Member Banks, who hold the State Level Lead Bank Responsibility, are requested to advise their SLBC Convenors to discuss the matter in the SLBC Meetings and take up the matter with their respective State Governments, for the implementation of E-Stamping facility on Bank Guarantee in their States.

Yours faithfully,

(B Raj Kumar)
Deputy Chief Executive.

5. Review of Performance under Various Segments

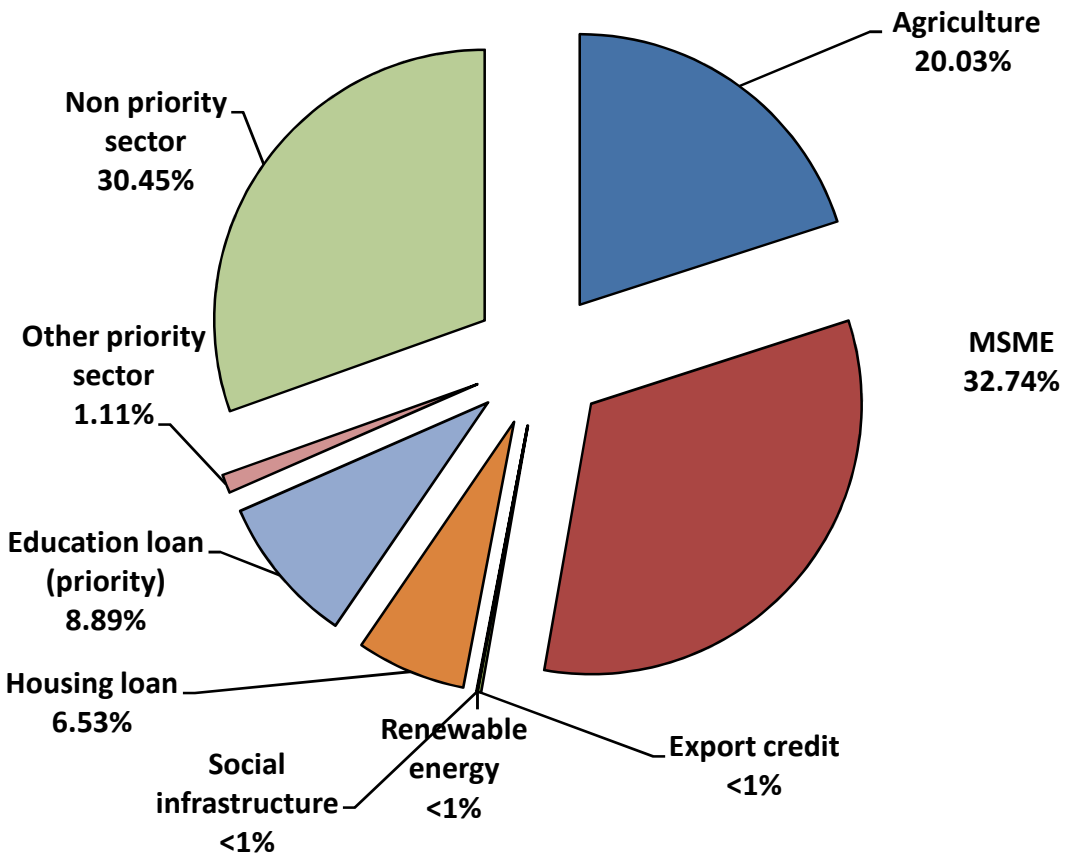
5.1. NPA Position of Commercial Banks

Sector wise NPA outstanding

(Rs. in crores)

Gross NPA Outstanding as on March 2020		
Parameter	**No of Accounts**	**Amount Outstanding**
Priority Sector	**360185**	**10294**
(1) Agriculture	149686	2964
(2)MSME	119863	4846
(3)Export credit	45	30
(4)Renewable energy	12	0.18
(5)Social infrastructure	79	6
(6)Housing loan	17274	967
(7)Education loan (priority)	51777	1315
(8)Other priority sector	21449	165
Non priority sector	**250877**	**4507**
Total NPA	**611062**	**14801**

Share in Total NPA



5.2. Performance of the Banking sector inclusive of Co-operatives (excluding PACs) as at March 2020

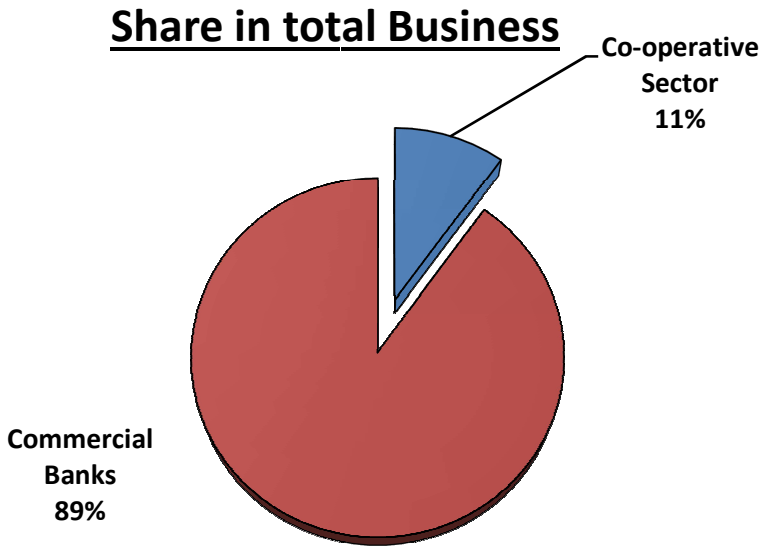
The performance of the banking sector inclusive of Co-operatives is summarized as follows:

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

(Rs in. Crores)

Parameter	March - 20			Share of Co-operatives to Total
	Co-operative Sector	Comm. Banks + RRB + SFB	Total	
Branches	992	6584	7576	13%
Total Deposits	64687	544372	609059	11%
Total Advances	50334	359274	409608	12%
Total Business	115021	903646	1018667	11%
Priority Sector Advances	34476	179540	214016	16%
% Priority Sector Advances	68%	50%	52%	XX
Agriculture Advances	7280	82221	89500	8%
% Agriculture Advances	14%	23%	22%	XX
MSME Advances	4503	56894	61397	7%
% MSME Advances	9%	16%	15%	XX
CD Ratio	77.81%	66.00%	67.25%	XX

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



6. Review of Performance of the Banking Sector

6.1. Banking Statistics as at March 2020

The detailed banking statistics for Commercial banks in the State as at March 2020 is furnished in the Annexure. A comparative analysis of the data over the previous fiscals is presented below.

(Rs. in Crores)

Parameter	Outstanding			Variation	
	Mar 2018	Mar 2019	Mar 2020	Mar '19-Mar '18	Mar '20-Mar '19
No. of Branches	6348	6426	6584	1%	2%
Total Deposits	447235	493562	544372	10%	10%
Domestic Deposits	277291	303507	335674	9%	11%
NR Deposits	169944	190055	208698	12%	10%
Total Advances	286783	329900	359274	15%	9%
Advances + Investment	308865	345651	378878	12%	10%
Credit Deposit Ratio	64%	67%	66%	4%	-1%
C+ I : D Ratio	69	70	70	1%	0%

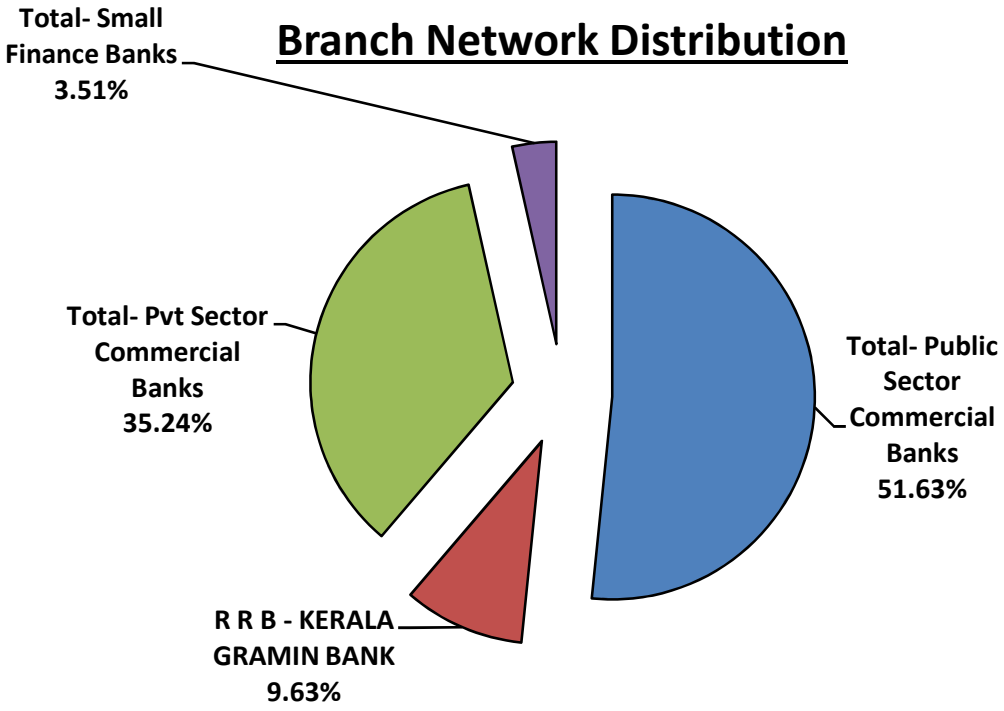
6.2. Branch Network

As at the end of March 2020, the total number of branches of Commercial Banks in the State was 6565.

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	2394	863	3399	4.18%	70.43%	25.39%
R R B - KERALA GRAMIN BANK	53	542	39	634	8.36%	85.49%	6.15%
Total- Pvt Sector Commercial Banks	143	1613	564	2320	6.16%	69.53%	24.31%
Total- Small Finance Banks	90	108	33	231	38.96%	46.75%	14.29%
Total - Comm.Banks + RRB + SFB	428	4657	1499	6584	6.50%	70.73%	22.77%

B. Banking Group wise Growth in Branch Network

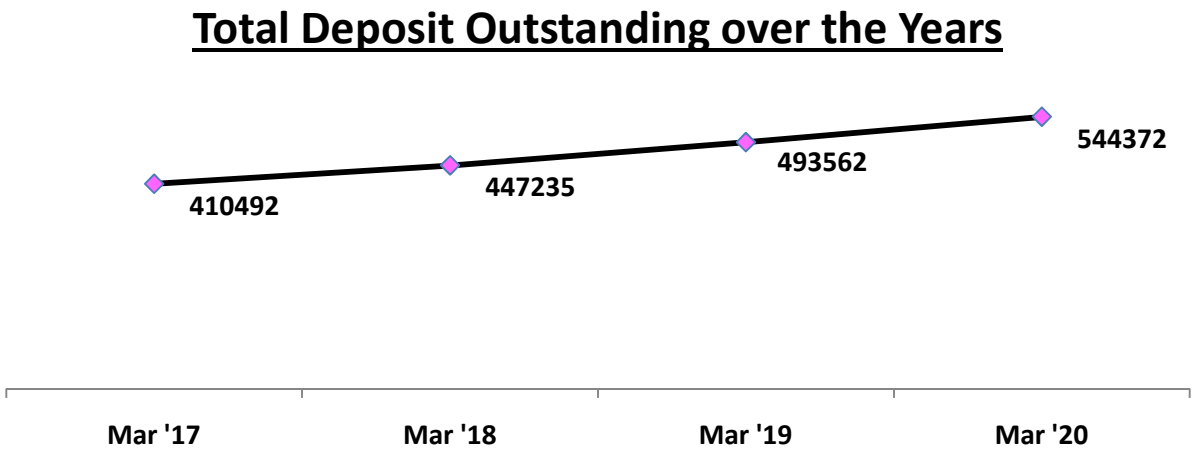


6.3. Deposit growth

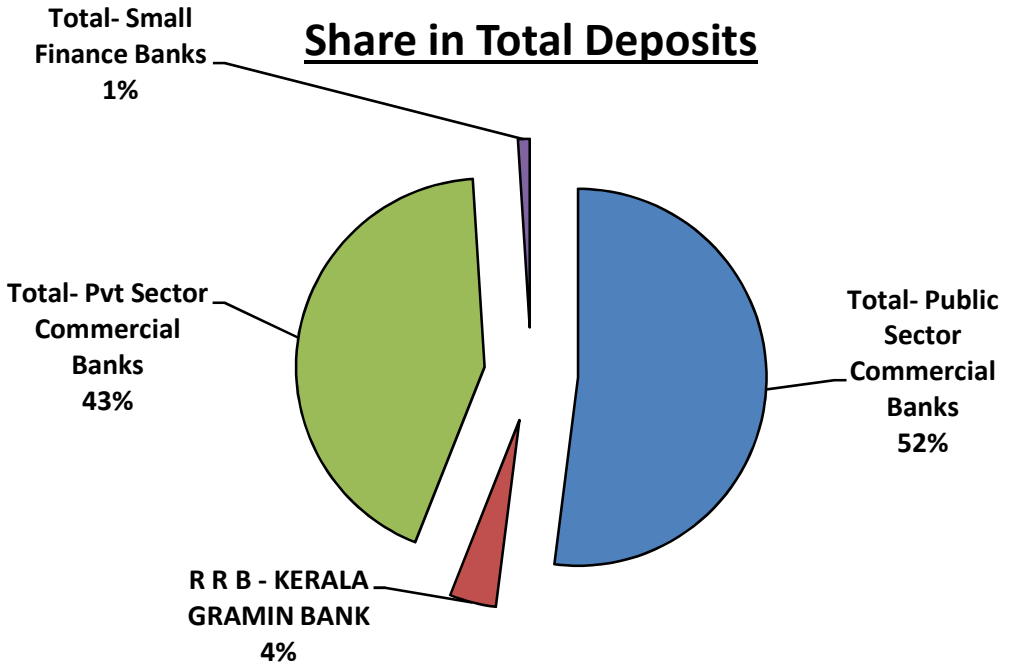
A. Growth in total Deposits of commercial banks

(Rs. in crores)

Total Deposit Outstanding over the Years			
Mar '17	Mar '18	Mar '19	Mar '20
410492	447235	493562	544372



B. Banking Group wise Growth in Total Deposits



C. Total Deposits - Population Group wise breakup

(Rs. in Crores)

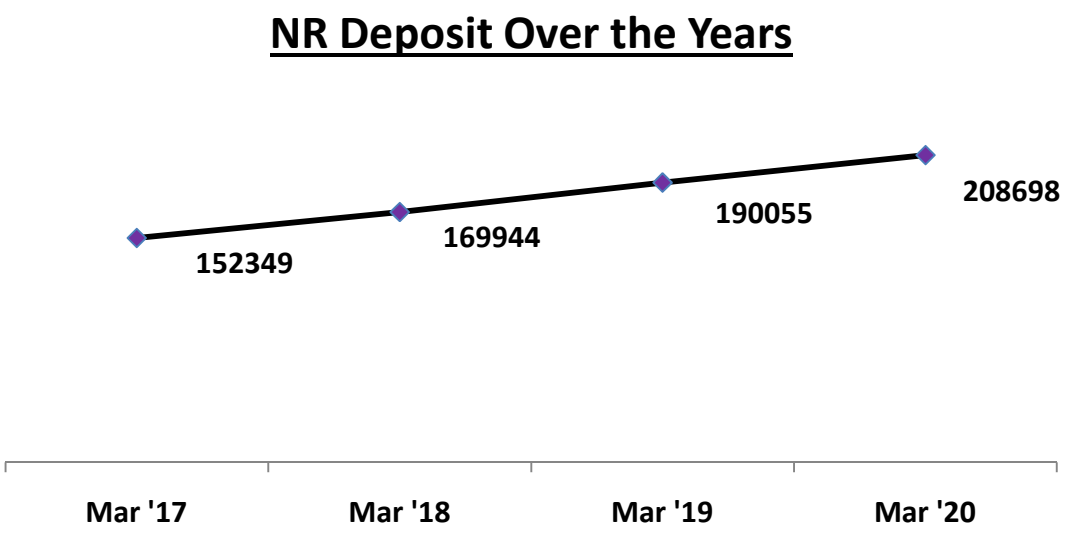
Banking Group	Total Deposits				Percentage Distribution		
	Rural	Semi-Urban	Urban	Total	Rural	Semi-Urban	Urban
Total- Public Sector Commercial Banks	6402	171807	106233	284442	2%	60%	37%
R R B - KERALA GRAMIN BANK	891	13908	4477	19276	4.6%	72.2%	23.2%
Total- Pvt Sector Commercial Banks	5934	140728	87068	233730	3%	60%	37%
Total- Small Finance Banks	455	3281	3187	6923	7%	47%	46%
Total - Comm.Banks + RRB + SFB	13682	329724	200966	544372	2.5%	60.6%	36.9%

6.4. NR Deposits

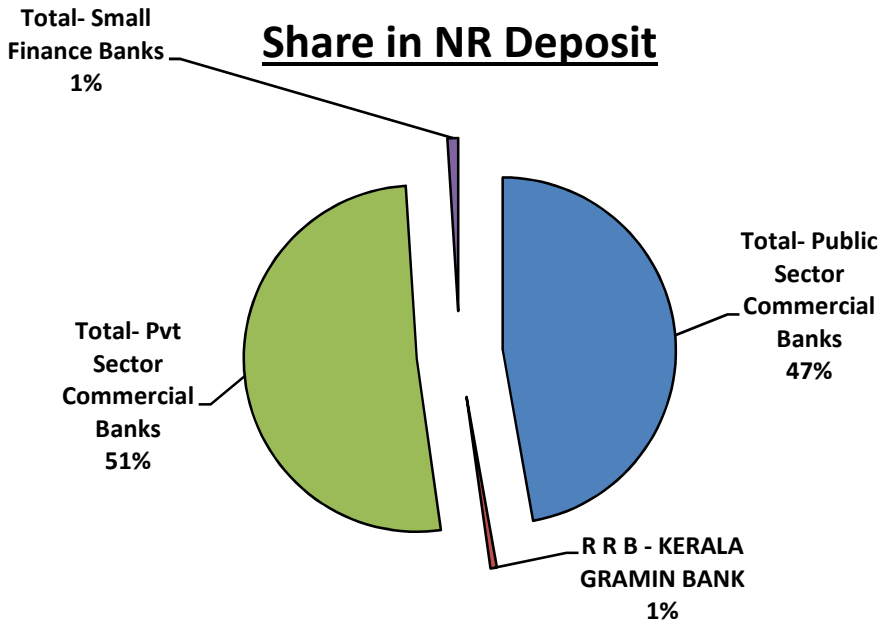
A. Growth in NR Deposits

(Rs. in Crores)

NR Deposit over the Years			
Mar '17	Mar '18	Mar '19	Mar '20
152349	169944	190055	208698



B. Banking Group wise Growth in NR Deposits



C. NR Deposits – Population group wise breakup

(Rs. in Crores)

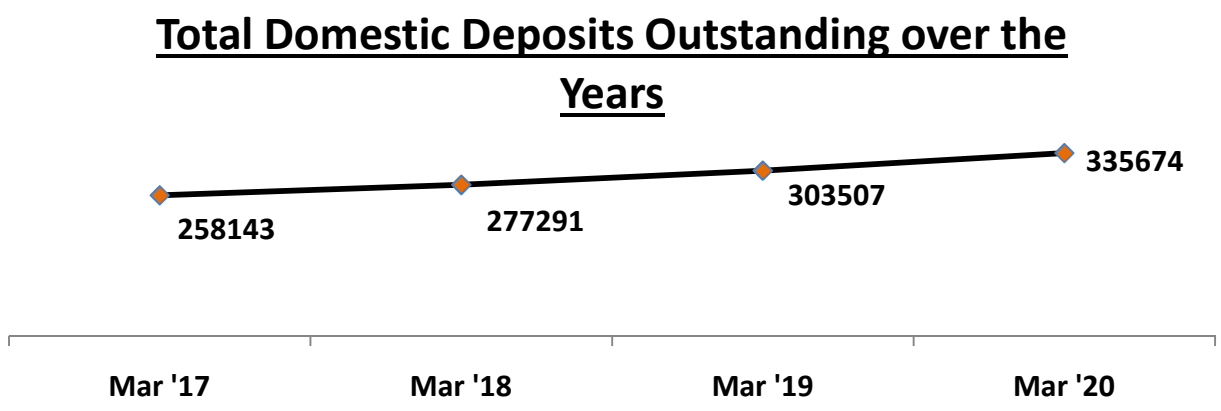
Banking Group	NR Deposits				Percentage Distribution		
	Rural	Semi-Urban	Urban	Total	Rural	Semi-Urban	Urban
Total- Public Sector Commercial Banks	2050	68535	28148	98733	2%	69%	29%
R R B - KERALA GRAMIN BANK	85	1289	118	1493	6%	86%	8%
Total- Pvt Sector Commercial Banks	2917	74659	29589	107165	2.72%	69.67%	27.61%
Total- Small Finance Banks	91	624	592	1307	7%	48%	45%
Total - Comm.Banks + RRB + SFB	5144	145107	58447	208698	2%	70%	28%

6.5. Domestic Deposits of commercial banks

A. Growth in Domestic Deposits

(Rs. in Crores)

Domestic Deposit over the Years			
Mar '17	Mar '18	Mar '19	Mar '20
258143	277291	303507	335674

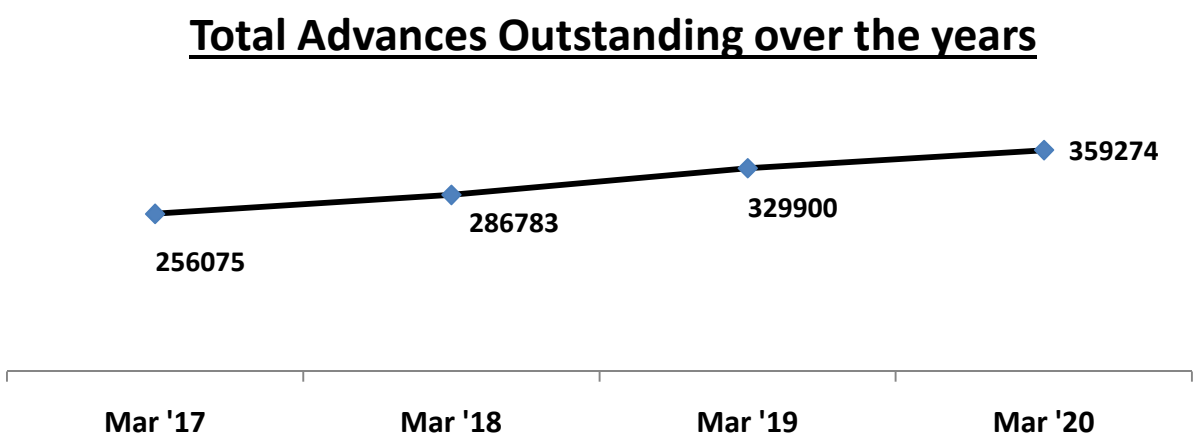


6.6. Credit Expansion of commercial banks (Refer Annexure 8.2)

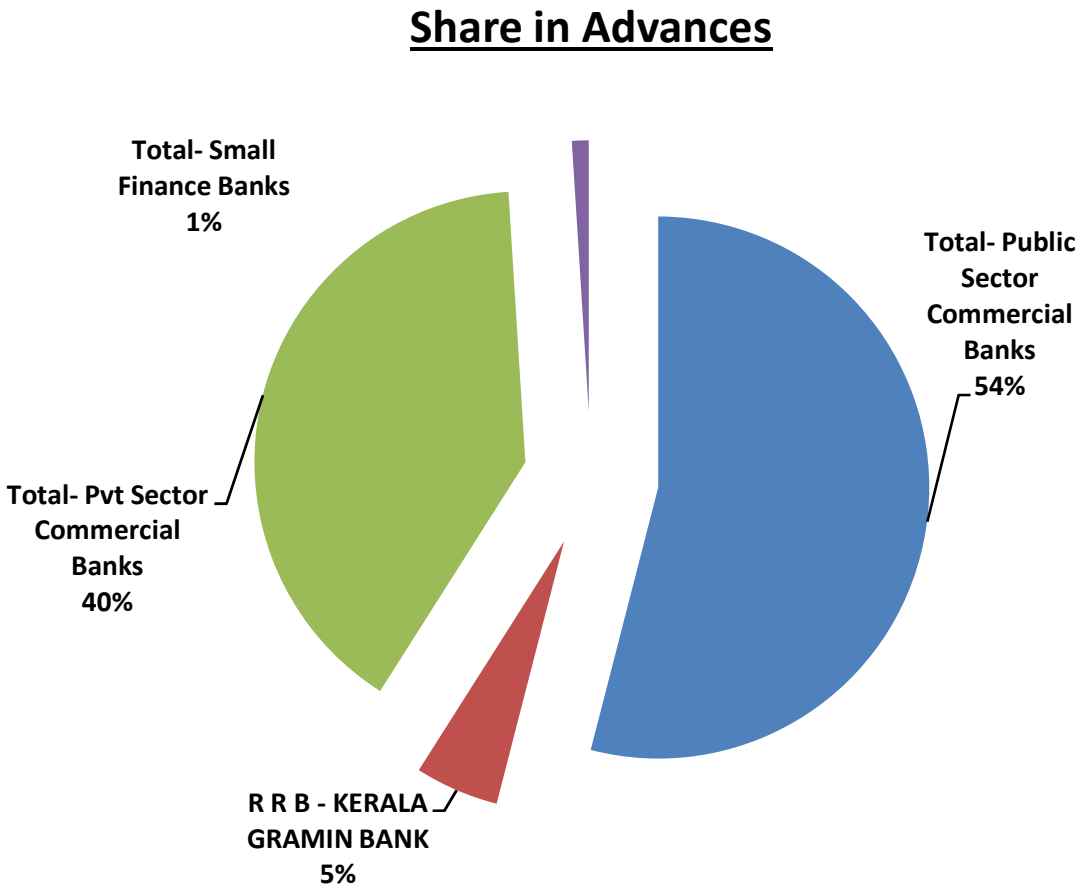
A. Growth in Advances

(Rs. in crores)

Total Advances Outstanding over the Years			
Mar '17	Mar '18	Mar '19	Mar '20
256075	286783	329900	359274



B. Banking Group wise Growth in Total Advances

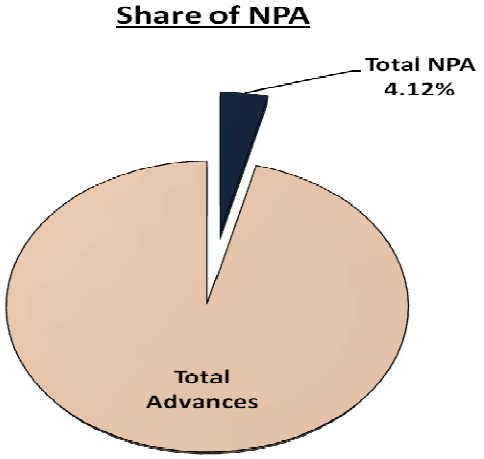


C. Total Advances – Population group wise breakup

(Rs. in Crores)

Banking Group	Total Advances				Percentage Distribution		
	Rural	Semi-Urban	Urban	Total	Rural	Semi-Urban	Urban
Total- Public Sector Commercial Banks	4601	100177	90725	195503	2%	51%	46%
R R B - KERALA GRAMIN BANK	1088	15493	1330	17912	6%	86%	7%
Total- Pvt Sector Commercial Banks	2805	69636	69366	141807	2%	49%	49%
Total- Small Finance Banks	565	2811	676	4052	14%	69%	17%
Total - Comm.Banks + RRB + SFB	9059	188116	162098	359274	2.5%	52.4%	45.1%

D. % Share of NPA in Total Advances



6.7. Credit-Deposit Ratio of commercial banks [C D Ratio] (Refer Annexure 8.3)

(Rs. in Crores)

Reporting Quarter	Deposits	Advances	CD Ratio
16-Sep	379675	248801	65.53
16-Dec	402393	251207	62.43
17-Mar	410492	256075	62.38
17-Jun	415033	261134	62.91
17-Sep	421964	271048	64.23
17-Dec	428573	276922	64.61
18-Mar	447235	286783	64.12
18-Jun	462741	291520	63.00
18-Sep	471150	305247	64.79
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

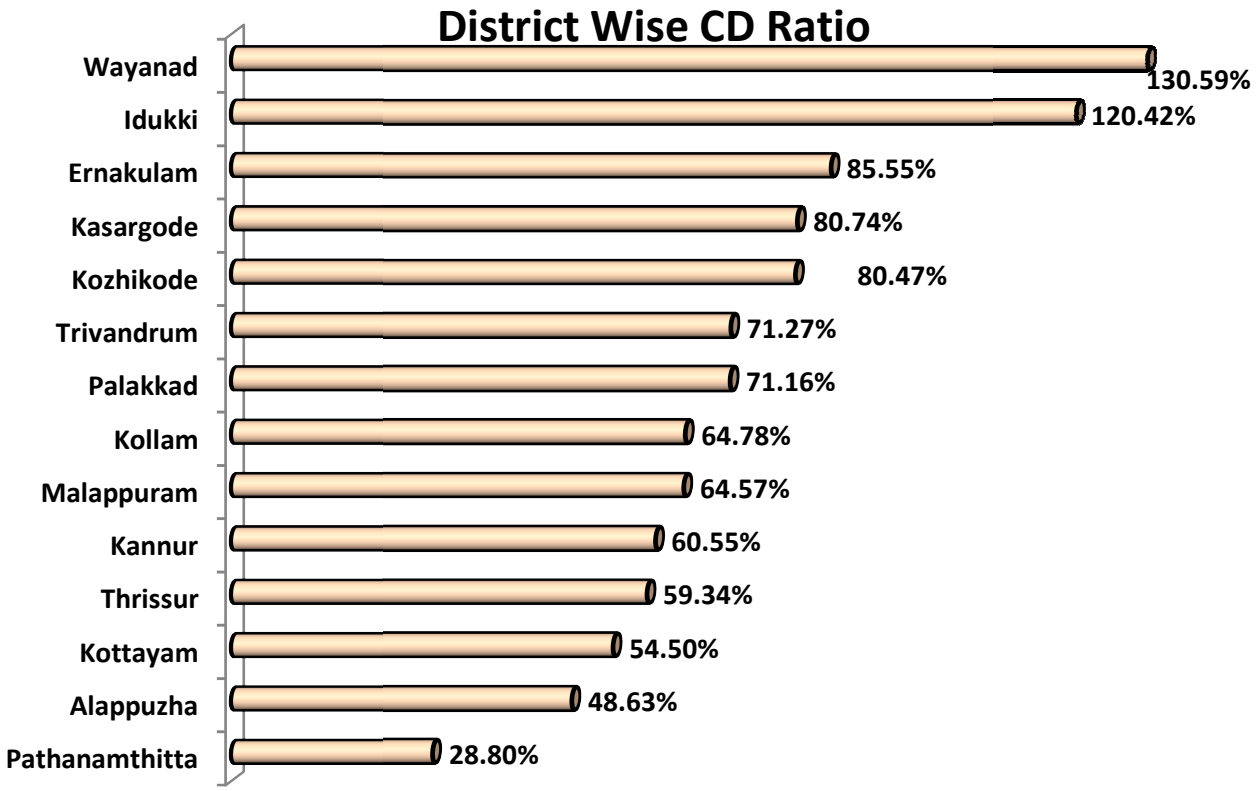
6.8. District-wise Credit Deposit Ratio in the State

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 31.03.2020

(Rs. in crores)

Sl. No.	DISTRICT	Deposits	Advances	CD Ratio (%)
1	Trivandrum	91177	64984	71.27
2	Kollam	38975	25250	64.78
3	Pathanamthitta	46019	13253	28.80
4	Alappuzha	37514	18244	48.63
5	Kottayam	46441	25308	54.50
6	Ernakulam	118659	101508	85.55
7	Idukki	8798	10595	120.42
8	Thrissur	72237	42862	59.34
9	Palakkad	30413	21643	71.16
10	Malappuram	31107	20085	64.57
11	Kozhikode	34768	27977	80.47
12	Kannur	36464	22078	60.55
13	Kasaragod	11456	9250	80.74
14	Wayanad	5032	6571	130.59
Total for State (including Co-operative Banks)		609059	409608	67.25



8. Any Other matter with the Permission of Chair

8.1. BANKING STATISTICS - NUMBER OF BANK BRANCHES AND DEPOSITS AS AT MARCH 2020

(Rs.in lakhs)

Sl No.	BANK	No. of Branches				Total Deposits			
		Rural	S.Urban	Urban	Total	Rural	S.Urban	Urban	Total
A	**PUBLIC SECTOR COMMERCIAL BANKS**								
1	ALLAHABAD BANK	0	11	10	**21**	0	11,297	26,137	**37,434**
2	ANDHRA BANK	0	19	20	**39**	0	30,469	80,041	**1,10,510**
3	BANK OF BARODA	13	177	68	**258**	28,774	7,57,588	5,44,592	**13,30,954**
4	BANK OF INDIA	4	71	29	**104**	7,352	2,36,639	1,85,009	**4,29,000**
5	BANK OF MAHARASHTRA	0	3	7	**10**	0	4,930	15,353	**20,283**
6	CANARA BANK	23	340	97	**460**	1,00,977	23,93,220	11,52,562	**36,46,759**
7	CENTRAL BANK OF INDIA	5	81	32	**118**	10,289	3,32,017	1,61,342	**5,03,648**
8	CORPORATION BANK	4	81	29	**114**	15,972	2,69,803	2,34,825	**5,20,600**
9	INDIAN BANK	2	98	44	**144**	8,254	5,30,937	4,25,969	**9,65,160**
10	INDIAN OVERSEAS BANK	3	139	42	**184**	28,435	5,58,783	4,92,940	**10,80,158**
11	ORIENTAL BANK OF COMMERCE	0	8	12	**20**	0	14,828	57,175	**72,002**
12	PUNJAB & SIND BANK	0	0	4	**4**	0	0	12,382	**12,382**
13	PUNJAB NATIONAL BANK	9	111	46	**166**	34,613	4,34,096	3,78,469	**8,47,178**
14	STATE BANK OF INDIA	56	866	269	**1,191**	3,37,247	1,01,60,016	55,80,755	**1,60,78,018**
15	SYNDICATE BANK	10	176	54	**240**	33,403	6,28,074	3,94,776	**10,56,253**
16	UCO BANK	2	32	14	**48**	2,783	64,945	61,295	**1,29,023**
17	UNION BANK OF INDIA	11	175	76	**262**	32,077	7,50,904	8,05,704	**15,88,686**
18	UNITED BANK OF INDIA	0	6	10	**16**	0	2,154	14,020	**16,174**
	Total- Public Sector Commercial Banks	**142**	**2,394**	**863**	**3,399**	**6,40,176**	**1,71,80,700**	**1,06,23,346**	**2,84,44,222**
B	**R R B - KERALA GRAMIN BANK**	53	542	39	634	89,147	13,90,837	4,47,665	19,27,649
	Total- Public Sector Banks including RRB	**195**	**2,936**	**902**	**4,033**	**7,29,323**	**1,85,71,537**	**1,10,71,011**	**3,03,71,871**

8.1. BANKING STATISTICS - NUMBER OF BANK BRANCHES AND DEPOSITS AS AT MARCH 2020

(Rs.in lakhs)

Sl 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	91	51	**143**	21,754	5,24,369	8,42,393	**13,88,516**
2	BANDHAN BANK	0	3	6	**9**	0	6,446	52,401	**58,847**
3	CATHOLIC SYRIAN BANK	43	191	53	**287**	32,970	7,25,397	2,72,616	**10,30,983**
4	CITY UNION BANK	0	9	9	**18**	0	16,954	54,533	**71,487**
5	DHANLAXMI BANK	14	95	34	**143**	49,457	3,62,398	4,12,490	**8,24,345**
6	FEDERAL BANK	29	494	78	**601**	2,66,688	73,49,545	19,29,919	**95,46,152**
7	HDFC BANK	7	115	73	**195**	22,897	7,93,806	14,11,344	**22,28,047**
8	ICICI BANK	4	119	59	**182**	12,098	6,44,859	8,32,829	**14,89,786**
9	IDBI BANK	0	34	18	**52**	0	2,30,907	2,95,731	**5,26,638**
10	IDFC FIRST Bank	0	0	8	**8**	0	0	70,310	**70,310**
11	INDUS IND BANK	1	41	27	**69**	38	79,751	3,91,894	**4,71,682**
12	JAMMU & KASHMIR BANK	0	0	2	**2**	0	0	1,990	**1,990**
13	KARNATAKA BANK	1	11	9	**21**	905	33,854	40,820	**75,579**
14	KARUR VYSYA BANK	0	12	9	**21**	0	42,208	1,00,837	**1,43,045**
15	KOTAK MAHINDRA BANK	0	18	16	**34**	0	80,030	1,42,353	**2,22,383**
16	LAKSHMI VILAS BANK	0	5	8	**13**	0	63,748	35,984	**99,732**
17	RBL Bank	0	1	6	**7**	0	48	5,906	**5,954**
18	SOUTH INDIAN BANK	43	359	77	**479**	1,86,611	30,74,935	15,14,648	**47,76,194**
19	T.N.MERCANTILE BANK	0	12	9	**21**	0	20,495	47,775	**68,270**
20	YES BANK	0	3	12	**15**	0	23,046	2,50,061	2,73,107
	Total- Pvt Sector Commercial Banks	**143**	**1,613**	**564**	**2,320**	**5,93,417**	**1,40,72,795**	**87,06,834**	**2,33,73,047**
D	**SMALL FINANCE BANKS**								
1	ESAF	90	101	25	216	45,489	3,08,069	2,95,336	6,48,895
2	Ujjivan Small Finance Bank	0	7	8	15	0	19,998	23,372	43,370
	Total- Small Finance Banks	**90**	**108**	**33**	**231**	**45,489**	**3,28,067**	**3,18,708**	**6,92,265**
	Total - Commercial Banks + RRB + SFB	**428**	**4,657**	**1,499**	**6,584**	**13,68,230**	**3,29,72,399**	**2,00,96,554**	**5,44,37,182**
E	**CO-OPERATIVE BANKS**								
1	DIST CO-OPERATIVE BANKS	0	0	54	54	0	0	3,43,139	3,43,139
2	KSCARDB (incl. PCARDBs)	117	38	14	169	20,365	11,260	2,292	33,917
3	KSCB	340	238	191	769	18,41,030	18,96,046	23,54,599	60,91,675
	Total Co-operative Banks	**457**	**276**	**259**	**992**	**18,61,395**	**19,07,306**	**27,00,030**	**64,68,731**
	Total - Banking Sector	**885**	**4,933**	**1,758**	**7,576**	**32,29,625**	**3,48,79,705**	**2,27,96,583**	**6,09,05,913**

8.2. BANKING STATISTICS -NR DEPOSITS, ADVANCES AND CASA AS AT MARCH 2020

(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	ALLAHABAD BANK	0	1,053	2,464	**3,517**	0	19,117	33,245	**52,362**	0	4,254	7,461	**11,715**
2	ANDHRA BANK	0	2,518	9,784	**12,302**	0	40,341	3,14,944	**3,55,285**	0	9,574	16,790	**26,364**
3	BANK OF BARODA	8,389	3,51,551	1,95,023	**5,54,963**	32,757	6,12,374	5,01,783	**11,46,914**	13,389	2,37,696	1,19,883	**3,70,967**
4	BANK OF INDIA	2,565	41,420	37,150	**81,135**	12,709	2,22,158	1,40,601	**3,75,468**	3,702	1,00,211	55,694	**1,59,607**
5	BANK OF MAHARASHTRA	0	97	1,679	**1,776**	0	2,825	28,454	**31,279**	0	2,307	4,583	**6,890**
6	CANARA BANK	31,640	10,88,012	2,79,814	**13,99,466**	1,07,228	20,38,265	14,23,778	**35,69,271**	40,638	11,00,010	3,34,806	**14,75,454**
7	CENTRAL BANK OF INDIA	2,433	97,203	22,052	**1,21,688**	14,327	2,26,640	3,26,264	**5,67,231**	4,344	1,08,418	54,322	**1,67,084**
8	CORPORATION BANK	6,816	93,968	46,954	**1,47,738**	5,776	1,56,182	2,39,568	**4,01,526**	5,369	97,877	72,523	**1,75,769**
9	INDIAN BANK	3,396	1,21,164	1,11,504	**2,36,064**	2,797	2,72,087	3,94,751	**6,69,635**	3,691	1,68,878	1,12,788	**2,85,357**
10	INDIAN OVERSEAS BANK	10,218	2,76,985	1,02,435	**3,89,638**	14,105	2,84,884	2,85,540	**5,84,529**	4,602	2,45,605	92,205	**3,42,412**
11	ORIENTAL BANK OF COMMERCE	0	3,600	4,873	**8,474**	0	18,164	45,945	**64,109**	0	4,278	11,531	**15,809**
12	PUNJAB & SIND BANK	0	0	275	**275**	0	0	19,605	**19,605**	0	0	1,725	**1,725**
13	PUNJAB NATIONAL BANK	7,185	98,294	46,623	**1,52,102**	23,824	2,51,594	6,24,865	**9,00,283**	12,238	1,80,580	1,37,067	**3,29,885**
14	STATE BANK OF INDIA	1,16,995	42,60,920	16,70,815	**60,48,730**	1,86,137	45,59,440	31,49,384	**78,94,961**	1,42,578	39,72,755	18,71,441	**59,86,774**
15	SYNDICATE BANK	7,222	1,74,598	60,913	**2,42,733**	24,871	5,58,928	4,99,440	**10,83,239**	19,422	3,00,378	1,15,842	**4,35,642**
16	UCO BANK	161	15,042	4,493	**19,695**	4,736	93,090	2,10,642	**3,08,468**	1,452	23,329	20,662	**45,444**
17	UNION BANK OF INDIA	8,012	2,26,721	2,17,073	**4,51,806**	30,867	6,56,184	7,78,268	**14,65,318**	13,633	3,04,886	2,10,074	**5,28,593**
18	UNITED BANK OF INDIA	0	352	885	**1,237**	0	5,410	55,425	**60,835**	0	1,025	6,825	**7,850**
	Total- Public Sector Commercial Banks	**2,05,032**	**68,53,498**	**28,14,809**	**98,73,339**	**4,60,134**	**1,00,17,682**	**90,72,502**	**1,95,50,317**	**2,65,058**	**68,62,061**	**32,46,222**	**1,03,73,341**
B	**R R B - KERALA GRAMIN BANK**	8,548	1,28,917	11,819	1,49,284	1,08,816	15,49,289	1,33,045	17,91,150	36,792	5,85,761	45,207	6,67,760
	Total- Public Sector Banks including RRB	**2,13,580**	**69,82,415**	**28,26,628**	**1,00,22,623**	**5,68,950**	**1,15,66,971**	**92,05,547**	**2,13,41,467**	**3,01,850**	**74,47,822**	**32,91,429**	**1,10,41,101**
C	**PRIVATE SECTOR COMMERCIAL BANKS**												
1	AXIS BANK	6,958	3,21,556	3,06,559	**6,35,073**	6,131	2,22,156	8,57,504	**10,85,792**	13,017	2,71,621	3,16,342	**6,00,980**
2	BANDHAN BANK	0	1,003	537	**1,540**	0	94	10,429	**10,523**	0	2,827	34,735	**37,562**
3	CATHOLIC SYRIAN BANK	8,544	2,78,501	70,568	**3,57,614**	17,366	2,14,470	1,34,469	**3,66,305**	8,398	1,31,568	62,533	**2,02,499**
4	CITY UNION BANK	0	2,551	6,386	**8,938**	0	14,757	65,349	**80,106**	0	57,426	12,987	**70,413**
5	DHANLAXMI BANK	19,187	94,992	53,551	**1,67,730**	17,377	1,68,583	2,30,513	**4,16,473**	13,803	1,25,528	84,967	**2,24,298**
6	FEDERAL BANK	1,58,974	44,33,032	9,28,379	**55,20,385**	1,00,492	26,65,690	13,58,133	**41,24,315**	86,336	25,04,409	5,66,317	**31,57,062**
7	HDFC BANK	8,174	3,17,255	5,18,206	**8,43,635**	29,353	9,73,744	9,84,470	**19,87,567**	9,974	3,70,102	4,65,171	**8,45,247**
8	ICICI BANK	5,246	3,41,092	2,67,744	**6,14,082**	6,148	5,69,956	5,41,676	**11,17,780**	4,364	2,63,637	2,81,853	**5,49,854**
9	IDBI BANK	0	66,132	88,867	**1,54,999**	0	1,59,622	3,02,918	**4,62,540**	0	1,06,495	98,528	**2,05,023**
10	IDFC FIRST Bank	0	0	59,378	**59,378**	1,907	17,248	62,702	**81,857**	0	0	9,659	**9,659**
11	INDUS IND BANK	0	18,738	22,763	**41,501**	0	2,93,175	6,30,598	**9,23,773**	0	0	0	**0**
12	JAMMU & KASHMIR BANK	0	0	85	**85**	0	0	9,120	**9,120**	0	0	1,129	**1,129**
13	KARNATAKA BANK	56	4,146	2,263	**6,465**	394	25,189	50,962	**76,544**	327	10,864	9,135	**20,326**
14	KARUR VYSYA BANK	0	16,614	21,272	**37,886**	0	16,948	26,612	**43,560**	0	6,550	12,207	**18,757**
15	KOTAK MAHINDRA BANK	0	38,236	48,720	**86,956**	0	11,639	1,95,762	**2,07,401**	0	37,300	67,280	**1,04,580**
16	LAKSHMI VILAS BANK	0	326	1,462	**1,788**	0	1,525	79,706	**81,231**	0	3,663	4,956	**8,619**
17	RBL Bank	0	0	0	**0**	0	0	5,638	**5,638**	0	23	1,483	**1,506**
18	SOUTH INDIAN BANK	84,569	15,24,056	5,41,175	**21,49,800**	1,01,292	15,83,235	11,06,327	**27,90,854**	61,426	9,11,345	2,96,198	**12,68,969**
19	T.N.MERCANTILE BANK	0	5,809	8,253	**14,062**	0	18,532	34,809	**53,341**	0	4,502	9,032	**13,534**
20	YES BANK	0	1,827	12,761	**14,588**	0	7,058	2,48,902	**2,55,960**	0	5,156	42,097	**47,253**
	Total- Pvt Sector Commercial Banks	**2,91,708**	**74,65,866**	**29,58,930**	**1,07,16,504**	**2,80,461**	**69,63,621**	**69,36,599**	**1,41,80,681**	**1,97,644**	**48,13,016**	**23,76,609**	**73,87,270**
D	**SMALL FINANCE BANKS**												
1	ESAF	9,063	61,491	58,336	**1,28,890**	56,533	2,68,597	54,976	**3,80,105**	8,129	40,933	31,797	**80,860**
2	Ujjivan Small Finance Bank	0	940	821	**1,761**	0	12,459	12,663	**25,121**	0	1,667	2,377	**4,044**
	Total- Small Finance Banks	**9,063**	**62,431**	**59,157**	**1,30,651**	**56,533**	**2,81,055**	**67,639**	**4,05,226**	**8,129**	**42,600**	**34,174**	**84,903**
	Total - Commercial Banks + RRB + SFB	**5,14,351**	**1,45,10,712**	**58,44,715**	**2,08,69,779**	**9,05,943**	**1,88,11,647**	**1,62,09,784**	**3,59,27,374**	**5,07,624**	**1,23,03,438**	**57,02,212**	**1,85,13,274**
E	**CO-OPERATIVE BANKS**												
1	DIST CO-OPERATIVE BANKS	0	0	0	**0**	0	0	3,50,155	**3,50,155**	0	0	0	**0**
2	KSCARDB (incl. PCARDBs)	0	0	0	**0**	4,82,634	2,09,209	30,375	7,22,218	0	0	0	0
3	KSCB	0	0	3	**3**	12,86,868	14,20,960	12,53,190	39,61,018	6,06,697	2,60,806	2,08,922	10,76,425
	Total Co-operative Banks	**0**	**0**	**3**	**3**	**17,69,502**	**16,30,169**	**16,33,720**	**50,33,391**	**6,06,697**	**2,60,806**	**2,08,922**	**10,76,425**
	Total - Banking Sector	**5,14,351**	**1,45,10,712**	**58,44,718**	**2,08,69,782**	**26,75,445**	**2,04,41,816**	**1,78,43,505**	**4,09,60,766**	**11,14,321**	**1,25,64,244**	**59,11,134**	**1,95,89,699**

8.3. BANKING STATISTICS - C D RATIO, INVESTMENTS AND C+I D RATIO AS AT MARCH 2020								
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	ALLAHABAD BANK	0.00	169.22	127.20	**139.88**	0	52,362	139.88
2	ANDHRA BANK	0.00	132.40	393.48	**321.50**	0	3,55,285	321.50
3	BANK OF BARODA	113.84	80.83	92.14	**86.17**	0	11,46,914	86.17
4	BANK OF INDIA	172.86	93.88	76.00	**87.52**	0	3,75,468	87.52
5	BANK OF MAHARASHTRA	0.00	57.30	185.33	**154.21**	0	31,279	154.21
6	CANARA BANK	106.19	85.17	123.53	**97.88**	1,58,096	37,27,367	102.21
7	CENTRAL BANK OF INDIA	139.25	68.26	202.22	**112.62**	0	5,67,231	112.62
8	CORPORATION BANK	36.16	57.89	102.02	**77.13**	0	4,01,526	77.13
9	INDIAN BANK	33.89	51.25	92.67	**69.38**	0	6,69,635	69.38
10	INDIAN OVERSEAS BANK	49.60	50.98	57.93	**54.12**	0	5,84,529	54.12
11	ORIENTAL BANK OF COMMERCE	0.00	122.50	80.36	**89.04**	0	64,109	89.04
12	PUNJAB & SIND BANK	0.00	0.00	158.33	**158.33**	0	19,605	158.33
13	PUNJAB NATIONAL BANK	68.83	57.96	165.10	**106.27**	0	9,00,283	106.27
14	STATE BANK OF INDIA	55.19	44.88	56.43	**49.10**	11,57,252	90,52,213	56.30
15	SYNDICATE BANK	74.46	88.99	126.51	**102.55**	0	10,83,239	102.55
16	UCO BANK	170.17	143.34	343.65	**239.08**	0	3,08,468	239.08
17	UNION BANK OF INDIA	96.23	87.39	96.59	**92.23**	3,123	14,68,441	92.43
18	UNITED BANK OF INDIA	0.00	251.16	395.33	**376.13**	77,850	1,38,685	857.46
	Total- Public Sector Commercial Banks	**71.88**	**58.31**	**85.40**	**68.73**	**13,96,321**	**2,09,46,638**	**73.64**
B	**R R B - KERALA GRAMIN BANK**	122.06	111.39	29.72	**92.92**	4,77,018	22,68,168	117.66
	Total- Public Sector Banks including RRB	**78.01**	**62.28**	**83.15**	**70.27**	**18,73,339**	**2,32,14,806**	**76.44**

8.3. BANKING STATISTICS - C D RATIO, INVESTMENTS AND C+I D RATIO AS AT MARCH 2020								
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	28.19	42.37	101.79	**78.20**	33,414	**11,19,206**	**80.60**
2	BANDHAN BANK	0.00	1.46	19.90	**17.88**	0	**10,523**	**17.88**
3	CATHOLIC SYRIAN BANK	52.67	29.57	49.33	**35.53**	0	**3,66,305**	**35.53**
4	CITY UNION BANK	0.00	87.04	119.83	**112.06**	0	**80,106**	**112.06**
5	DHANLAXMI BANK	35.14	46.52	55.88	**50.52**	8,355	4,24,828	51.54
6	FEDERAL BANK	37.68	36.27	70.37	**43.20**	0	41,24,315	43.20
7	HDFC BANK	128.20	122.67	69.75	**89.21**	0	19,87,567	89.21
8	ICICI BANK	50.82	88.38	65.04	**75.03**	0	11,17,780	75.03
9	IDBI BANK	0.00	69.13	102.43	**87.83**	0	4,62,540	87.83
10	IDFC FIRST Bank	0.00	0.00	89.18	**116.42**	0	81,857	116.42
11	INDUS IND BANK	0.00	367.62	160.91	**195.85**	0	9,23,773	195.85
12	JAMMU & KASHMIR BANK	0.00	0.00	458.37	**458.37**	0	9,120	458.37
13	KARNATAKA BANK	43.53	74.41	124.84	**101.28**	0	76,544	101.28
14	KARUR VYSYA BANK	0.00	40.15	26.39	**30.45**	0	43,560	30.45
15	KOTAK MAHINDRA BANK	0.00	14.54	137.52	**93.26**	0	2,07,401	93.26
16	LAKSHMI VILAS BANK	0.00	2.39	221.50	**81.45**	0	81,231	81.45
17	RBL Bank	0.00	0.00	95.46	**94.69**	0	5,638	94.69
18	SOUTH INDIAN BANK	54.28	51.49	73.04	**58.43**	45,350	28,36,204	59.38
19	T.N.MERCANTILE BANK	0.00	90.42	72.86	**78.13**	0	53,341	78.13
20	YES BANK	0.00	30.63	99.54	**93.72**	**0**	2,55,960	93.72
	Total- Pvt Sector Commercial Banks	**47.26**	**49.48**	**79.67**	**60.67**	**87,119**	**1,42,67,800**	**61.04**
D	**SMALL FINANCE BANKS**							
1	ESAF	124.28	87.19	18.61	**58.58**	0	3,80,105	58.58
2	Ujjivan Small Finance Bank	0.00	62.30	54.18	**57.92**	0	25,121	57.92
	Total- Small Finance Banks	**124.28**	**85.67**	**21.22**	**58.54**	**0**	**4,05,226**	**58.54**
	Total - Commercial Banks + RRB + SFB	**66.21**	**57.05**	**80.66**	**66.00**	**19,60,458**	**3,78,87,832**	**69.60**
E	**CO-OPERATIVE BANKS**							
1	DIST CO-OPERATIVE BANKS	0.00	0.00	102.04	**102.04**	97,785	**4,47,941**	**130.54**
2	KSCARDB (incl. PCARDBs)	2369.92	1857.98	1325.26	**2129.37**	10,642	**7,32,860**	**2160.75**
3	KSCB	69.90	74.94	53.22	**65.02**	31,64,127	**71,25,145**	**116.97**
	Total Co-operative Banks	**95.06**	**85.47**	**60.51**	**77.81**	**32,72,554**	**83,05,946**	**128.40**
	Total - Banking Sector	**82.84**	**58.61**	**78.27**	**67.25**	**52,33,012**	**4,61,93,778**	**75.84**

8.4. ADVANCES OUTSTANDING UNDER PRIORITY SECTOR AS AT MARCH 2020

(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	
A	**PUBLIC SECTOR COMMERCIAL BANKS**												
1	ALLAHABAD BANK	311	2,394	**5**	1,705	14,700	**28**	2,432	17,567	**34**	4,448	34,661	**66**
2	ANDHRA BANK	7,104	12,935	**4**	2,269	83,596	**24**	2,865	26,132	**7**	12,238	1,22,663	**35**
3	BANK OF BARODA	2,28,545	2,87,661	**25**	21,991	1,38,327	**12**	37,931	2,49,820	**22**	2,88,467	6,75,808	**59**
4	BANK OF INDIA	81,924	1,05,700	**28**	16,928	68,699	**18**	15,782	75,255	**20**	1,14,634	2,49,654	**66**
5	BANK OF MAHARASHTRA	361	11,804	**38**	1,154	9,460	**30**	716	4,115	**13**	2,231	25,379	**81**
6	CANARA BANK	12,05,165	13,47,286	**38**	1,25,859	5,71,460	**16**	97,606	5,30,622	**15**	14,28,630	24,49,368	**69**
7	CENTRAL BANK OF INDIA	1,38,287	1,55,847	**27**	10,074	62,470	**11**	17,774	89,190	**16**	1,66,135	3,07,507	**54**
8	CORPORATION BANK	38,989	47,824	**12**	17,987	63,044	**16**	13,106	66,070	**16**	70,082	1,76,938	**44**
9	INDIAN BANK	1,60,907	1,63,078	**24**	27,030	2,39,917	**36**	12,687	70,046	**10**	2,00,624	4,73,041	**71**
10	INDIAN OVERSEAS BANK	1,68,540	1,80,750	**31**	28,808	1,95,263	**33**	28,794	1,30,372	**22**	2,26,142	5,06,385	**87**
11	ORIENTAL BANK OF COMMERCE	1,351	4,753	**7**	2,492	18,956	**30**	3,312	18,153	**28**	7,155	41,862	**65**
12	PUNJAB & SIND BANK	2	7	**0**	603	4,371	**22**	399	3,195	**16**	1,004	7,573	**39**
13	PUNJAB NATIONAL BANK	59,374	83,671	**9**	18,463	1,18,291	**13**	30,348	1,56,373	**17**	1,08,185	3,58,335	**40**
14	STATE BANK OF INDIA	9,81,329	14,97,132	**19**	50,608	8,21,871	**10**	1,91,879	10,28,133	**13**	12,23,816	33,47,136	**42**
15	SYNDICATE BANK	2,61,872	2,59,267	**24**	43,982	1,38,331	**13**	37,576	1,56,192	**14**	3,43,430	5,53,790	**51**
16	UCO BANK	26,163	62,180	**20**	10,265	57,332	**19**	10,632	47,914	**16**	47,060	1,67,426	**54**
17	UNION BANK OF INDIA	2,44,995	3,48,730	**24**	54,740	2,59,344	**18**	66,132	2,48,550	**17**	3,65,867	8,56,624	**58**
18	UNITED BANK OF INDIA	640	810	**1**	454	3,980	**7**	1,683	18,360	**30**	2,777	23,150	**38**
	Total- Public Sector Commercial Banks	**36,05,859**	**45,71,829**	**23**	**4,35,412**	**28,69,412**	**15**	**5,71,654**	**29,36,060**	**15**	**46,12,925**	**1,03,77,301**	**53**
B	**R R B - KERALA GRAMIN BANK**	15,65,253	12,06,902	67	75,384	1,16,988	7	88,184	3,65,799	20	17,28,821	16,89,689	94
	Total- Public Sector Banks including RRB	**51,71,112**	**57,78,731**	**27**	**5,10,796**	**29,86,400**	**14**	**6,59,838**	**33,01,859**	**15**	**63,41,746**	**1,20,66,990**	**57**

8.4. ADVANCES OUTSTANDING UNDER PRIORITY SECTOR AS AT MARCH 2020

(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	14,838	60,743	**6**	4,036	2,22,531	**20**	81,655	61,674	**6**	1,00,529	3,44,948	**32**
2	BANDHAN BANK	0	0	**0**	27	46	**0**	3	9,719	**92**	30	9,764	**93**
3	CATHOLIC SYRIAN BANK	1,20,429	1,34,689	**37**	3,123	48,002	**13**	4,555	12,890	**4**	1,28,107	1,95,581	**53**
4	CITY UNION BANK	859	3,588	**4**	474	25,602	**32**	243	1,441	**2**	1,576	30,631	**38**
5	DHANLAXMI BANK	41,268	86,678	**21**	4,899	62,060	**15**	4,659	24,804	**6**	50,826	1,73,542	**42**
6	FEDERAL BANK	4,14,358	7,68,248	**19**	16,535	5,84,744	**14**	52,611	2,47,180	**6**	4,83,504	16,00,172	**39**
7	HDFC BANK	2,85,410	3,56,979	**18**	1,04,367	2,18,044	**11**	11,117	86,302	**4**	4,00,894	6,61,325	**33**
8	ICICI BANK	15,399	73,527	**7**	20,701	2,30,907	**21**	6,380	42,733	**4**	42,480	3,47,166	**31**
9	IDBI BANK	34,705	99,631	**22**	5,935	87,517	**19**	5,898	46,399	**10**	46,538	2,33,547	**50**
10	IDFC FIRST Bank	90,805	22,179	**27**	43,814	13,134	**16**	6,940	2,852	**3**	1,41,559	38,165	**47**
11	INDUS IND BANK	25,074	30,888	**3**	62,952	1,75,357	**19**	96	402	**0**	88,122	2,06,647	**22**
12	JAMMU & KASHMIR BANK	1	0	**0**	173	1,706	**19**	72	570	**6**	246	2,276	**25**
13	KARNATAKA BANK	2,030	7,748	**10**	853	24,810	**32**	1,127	7,413	**10**	4,010	39,971	**52**
14	KARUR VYSYA BANK	5,684	6,464	**15**	286	9,129	**21**	912	7,623	**18**	6,882	23,216	**53**
15	KOTAK MAHINDRA BANK	368	17,719	**9**	3,325	64,208	**31**	198	919	**0**	3,891	82,846	**40**
16	LAKSHMI VILAS BANK	667	762	**1**	109	1,487	**2**	57	421	**1**	833	2,670	**3**
17	RBL Bank	8,258	2,038	**36**	3,458	765	**14**	847	195	**3**	12,563	2,998	**53**
18	SOUTH INDIAN BANK	2,67,536	5,58,122	**20**	15,756	7,43,535	**27**	24,541	1,26,298	**5**	3,07,833	14,27,955	**51**
19	T.N.MERCANTILE BANK	7,915	7,912	**15**	985	15,246	**29**	610	4,022	**8**	9,510	27,179	**51**
20	YES BANK	2,264	3,264	**1**	3,172	62,514	**24**	41	3,720	**1**	5,477	69,498	**27**
	Total- Pvt Sector Commercial Banks	**13,37,868**	**22,41,176**	**16**	**2,94,980**	**25,91,343**	**18**	**2,02,562**	**6,87,576**	**5**	**18,35,410**	**55,20,096**	**39**
D	**SMALL FINANCE BANKS**												
1	ESAF	7,20,701	1,93,879	**51**	3,34,729	1,01,707	**27**	4,80,046	47,082	**12**	15,35,476	3,42,668	**90**
2	Ujjivan Small Finance Bank	39,690	8,269	**33**	29,681	9,932	**40**	32,089	6,018	**24**	1,01,460	24,220	**96**
	Total- Small Finance Banks	**7,60,391**	**2,02,148**	**50**	**3,64,410**	**1,11,639**	**28**	**5,12,135**	**53,100**	**13**	**16,36,936**	**3,66,888**	**91**
Total - Commercial Banks + RRB + SFB		**72,69,371**	**82,22,056**	**23**	**11,70,186**	**56,89,382**	**16**	**13,74,535**	**40,42,535**	**11**	**98,14,092**	**1,79,53,973**	**50**
E	**CO-OPERATIVE BANKS**												
1	DIST CO-OPERATIVE BANKS	2,907	17,285	**5**	2,523	33,194	**9**	46,611	1,19,706	**34**	52,041	1,70,185	**49**
2	KSCARDB (incl. PCARDBs)	2,46,362	2,46,719	**34**	85,825	88,421	**12**	2,61,312	3,87,078	**54**	5,93,499	7,22,218	**100**
3	KSCB	1,47,733	4,63,968	**12**	1,94,435	3,28,665	**8**	4,60,002	17,62,552	**45**	8,02,170	25,55,185	**65**
	Total Co-operative Banks	**3,97,002**	**7,27,972**	**14**	**2,82,783**	**4,50,280**	**9**	**7,67,925**	**22,69,336**	**45**	**14,47,710**	**34,47,589**	**68**
Total - Banking Sector		**76,66,373**	**89,50,028**	**22**	**14,52,969**	**61,39,662**	**15**	**21,42,460**	**63,11,872**	**15**	**1,12,61,802**	**2,14,01,562**	**52**

8.5. ADVANCES OUTSTANDING IN AGRICULTURE SECTOR AS AT MARCH 2020

(Rs.in lakhs)

Sl. No.	BANK	OF TOTAL AGRICULTURE OUTSTANDING (PRIORITY)				TOTAL AGRICULTURE OUTSTANDING (PRIORITY)	
		Short Term Loans		Term Loans			
		A/cs	Amount	A/cs	Amount	A/cs	Amount
A	**PUBLIC SECTOR COMMERCIAL BANKS**						
1	ALLAHABAD BANK	242	2,174	69	220	311	**2,394**
2	ANDHRA BANK	6,220	6,213	884	6,722	7,104	**12,935**
3	BANK OF BARODA	1,68,061	2,34,231	60,484	53,430	2,28,545	**2,87,661**
4	BANK OF INDIA	61,733	66,119	20,191	39,581	81,924	**1,05,700**
5	BANK OF MAHARASHTRA	0	0	361	11,804	361	**11,804**
6	CANARA BANK	11,58,831	11,90,958	46,334	1,56,328	12,05,165	**13,47,286**
7	CENTRAL BANK OF INDIA	1,30,840	1,33,179	7,447	22,668	1,38,287	**1,55,847**
8	CORPORATION BANK	33,859	37,032	5,130	10,792	38,989	**47,824**
9	INDIAN BANK	1,56,996	1,41,737	3,911	21,341	1,60,907	**1,63,078**
10	INDIAN OVERSEAS BANK	1,19,950	1,13,230	48,590	67,520	1,68,540	**1,80,750**
11	ORIENTAL BANK OF COMMERCE	1,254	3,841	97	913	1,351	**4,753**
12	PUNJAB & SIND BANK	0	0	2	7	2	**7**
13	PUNJAB NATIONAL BANK	11,847	22,784	47,527	60,887	59,374	**83,671**
14	STATE BANK OF INDIA	9,20,607	13,57,355	60,722	1,39,777	9,81,329	**14,97,132**
15	SYNDICATE BANK	2,54,514	2,33,817	7,358	25,450	2,61,872	**2,59,267**
16	UCO BANK	17,437	14,878	8,726	47,302	26,163	**62,180**
17	UNION BANK OF INDIA	2,17,189	2,81,951	27,806	66,778	2,44,995	**3,48,730**
18	UNITED BANK OF INDIA	640	810	0	0	640	**810**
	Total- Public Sector Commercial Banks	**32,60,220**	**38,40,309**	**3,45,639**	**7,31,520**	**36,05,859**	**45,71,829**
B	**R R B - KERALA GRAMIN BANK**	15,25,725	11,29,716	39,528	77,186	15,65,253	**12,06,902**
	Total- Public Sector Banks including RRB	**47,85,945**	**49,70,025**	**3,85,167**	**8,08,706**	**51,71,112**	**57,78,731**

8.5. ADVANCES OUTSTANDING IN AGRICULTURE SECTOR AS AT MARCH 2020

(Rs.in lakhs)

Sl. No.	BANK	OF TOTAL AGRICULTURE OUTSTANDING (PRIORITY)				TOTAL AGRICULTURE OUTSTANDING (PRIORITY)	
		Short Term Loans		Term Loans			
		A/cs	Amount	A/cs	Amount	A/cs	Amount
C	**PRIVATE SECTOR COMMERCIAL BANKS**						
1	AXIS BANK	13,550	26,343	1,288	34,400	14,838	**60,743**
2	BANDHAN BANK	0	0	0	0	0	**0**
3	CATHOLIC SYRIAN BANK	1,19,799	1,30,876	630	3,812	1,20,429	**1,34,689**
4	CITY UNION BANK	183	460	676	3,127	859	**3,588**
5	DHANLAXMI BANK	29,245	35,928	12,023	50,750	41,268	**86,678**
6	FEDERAL BANK	4,04,548	6,99,942	9,810	68,306	4,14,358	**7,68,248**
7	HDFC BANK	1,647	48,285	2,83,763	3,08,694	2,85,410	**3,56,979**
8	ICICI BANK	0	0	15,399	73,527	15,399	**73,527**
9	IDBI BANK	28,258	83,623	6,447	16,008	34,705	**99,631**
10	IDFC FIRST Bank	0	0	90,805	22,179	90,805	**22,179**
11	INDUS IND BANK	0	0	25,074	30,888	25,074	**30,888**
12	JAMMU & KASHMIR BANK	1	0	0	0	1	**0**
13	KARNATAKA BANK	1,992	6,983	38	765	2,030	**7,748**
14	KARUR VYSYA BANK	273	299	5,411	6,165	5,684	**6,464**
15	KOTAK MAHINDRA BANK	169	6,228	199	11,491	368	**17,719**
16	LAKSHMI VILAS BANK	633	740	34	22	667	**762**
17	RBL Bank	0	0	8,258	2,038	8,258	**2,038**
18	SOUTH INDIAN BANK	2,65,286	4,36,432	2,250	1,21,690	2,67,536	**5,58,122**
19	T.N.MERCANTILE BANK	7,898	6,286	17	1,626	7,915	**7,912**
20	YES BANK	0	0	2,264	3,264	2,264	3,264
	Total- Pvt Sector Commercial Banks	**8,73,482**	**14,82,425**	**4,64,386**	**7,58,752**	**13,37,868**	**22,41,176**
D	**SMALL FINANCE BANKS**						
1	ESAF	7,20,701	1,93,879	0	0	7,20,701	**1,93,879**
2	Ujjivan Small Finance Bank	39,690	8,269	0	0	39,690	8,269
	Total- Small Finance Banks	**7,60,391**	**2,02,148**	**0**	**0**	**7,60,391**	**2,02,148**
	Total - Commercial Banks + RRB + SFB	**64,19,818**	**66,54,598**	**8,49,553**	**15,67,458**	**72,69,371**	**82,22,056**
E	**CO-OPERATIVE BANKS**						
1	DIST CO-OPERATIVE BANKS	2,907	17,285	0	0	2,907	**17,285**
2	KSCARDB (incl. PCARDBs)	9,200	10,051	2,37,162	2,36,668	2,46,362	**2,46,719**
3	KSCB	1,42,646	4,43,350	5,087	20,618	1,47,733	4,63,968
	Total Co-operative Banks	**1,54,753**	**4,70,686**	**2,42,249**	**2,57,286**	**3,97,002**	**7,27,972**
	Total - Banking Sector	**65,74,571**	**71,25,284**	**10,91,802**	**18,24,744**	**76,66,373**	**89,50,028**

8.6. TOTAL OUTSTANDING UNDER MICRO,SMALL AND MEDIUM ENTERPRISES(MSME) AND LARGE ENTERPRISES AS AT MARCH 2020

(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	ALLAHABAD BANK	370	2,810	419	1,077	634	5,788	**1,423**	**9,675**	67	992	122	2,185	89	1,736	**278**	**4,913**	3	87	0	0	1	25	**4**	**112**
2	ANDHRA BANK	395	22,320	300	3,750	98	815	**793**	**26,885**	98	9,890	790	42,965	0	0	**888**	**52,855**	298	2,600	275	1,198	15	58	**588**	**3,856**
3	BANK OF BARODA	3,024	17,024	12,541	40,039	3,455	18,440	**19,020**	**75,503**	421	17,522	1,300	25,939	1,113	7,029	**2,834**	**50,490**	26	4,570	62	6,782	49	982	**137**	**12,334**
4	BANK OF INDIA	1,613	9,447	11,505	24,350	2,682	4,226	**15,800**	**38,022**	196	9,733	801	16,117	82	411	**1,079**	**26,260**	9	252	39	4,137	1	26	**49**	**4,416**
5	BANK OF MAHARASHTRA	45	1,850	959	5,453	0	0	**1,004**	**7,303**	58	406	92	1,751	0	0	**150**	**2,157**	0	0	0	0	0	0	**0**	**0**
6	CANARA BANK	10,521	58,109	87,202	1,71,494	19,111	40,169	**1,16,834**	**2,69,772**	1,435	75,025	6,377	1,40,853	922	14,588	**8,734**	**2,30,466**	61	26,576	201	40,947	29	3,699	**291**	**71,222**
7	CENTRAL BANK OF INDIA	1,491	5,005	7,412	38,480	0	0	**8,903**	**43,485**	140	4,003	987	12,484	0	0	**1,127**	**16,487**	2	39	42	2,459	0	0	**44**	**2,498**
8	CORPORATION BANK	2,069	4,251	14,900	27,028	186	249	**17,155**	**31,528**	86	6,934	699	21,307	11	159	**796**	**28,400**	4	600	32	2,516	0	0	**36**	**3,116**
9	INDIAN BANK	3,509	45,504	17,820	1,29,946	1,620	19,251	**22,949**	**1,94,701**	120	23,225	2,661	16,758	0	0	**2,781**	**39,983**	7	633	1,293	4,600	0	0	**1,300**	**5,233**
10	INDIAN OVERSEAS BANK	4,916	21,332	21,012	66,410	654	2,512	**26,582**	**90,254**	679	47,810	1,302	35,485	89	946	**2,070**	**84,241**	34	4,661	103	16,056	19	51	**156**	**20,768**
11	ORIENTAL BANK OF COMMERCE	206	1,292	1,358	5,921	554	3,435	**2,118**	**10,648**	34	355	241	4,625	81	1,625	**356**	**6,606**	3	1,254	15	447	0	0	**18**	**1,701**
12	PUNJAB & SIND BANK	13	42	465	2,447	64	516	**542**	**3,005**	10	69	37	362	8	137	**55**	**568**	0	0	6	799	0	0	**6**	**799**
13	PUNJAB NATIONAL BANK	1,916	5,981	14,269	39,127	819	4,207	**17,004**	**49,315**	212	18,187	1,142	30,763	0	0	**1,354**	**48,950**	41	3,389	64	16,637	0	0	**105**	**20,026**
14	STATE BANK OF INDIA	8,946	63,255	13,156	1,12,817	20,004	1,54,320	**42,106**	**3,30,392**	1,189	1,17,603	3,067	1,32,504	3,869	1,28,272	**8,125**	**3,78,379**	109	43,453	172	47,987	96	21,660	**377**	**1,13,100**
15	SYNDICATE BANK	3,908	13,077	16,282	32,400	19,515	63,073	**39,705**	**1,08,550**	332	5,844	1,694	11,221	1,655	3,546	**3,681**	**20,611**	6	1,372	49	7,228	541	570	**596**	**9,170**
16	UCO BANK	450	921	2,812	3,945	1,424	2,896	**4,686**	**7,762**	345	4,182	3,307	32,624	1,893	9,605	**5,545**	**46,411**	21	2,310	13	849	0	0	**34**	**3,159**
17	UNION BANK OF INDIA	2,314	7,707	41,934	96,168	6,214	14,721	**50,462**	**1,18,596**	831	21,326	2,350	73,120	654	8,825	**3,835**	**1,03,271**	143	11,326	300	26,151	0	0	**443**	**37,477**
18	UNITED BANK OF INDIA	40	400	180	1,450	135	800	**355**	**2,650**	25	210	25	730	16	40	**66**	**980**	0	0	31	250	2	100	**33**	**350**
	Total- Public Sector Commercial Banks	**45,746**	**2,80,327**	**2,64,526**	**8,02,302**	**77,169**	**3,35,418**	**3,87,441**	**14,18,048**	**6,278**	**3,63,316**	**26,994**	**6,01,793**	**10,482**	**1,76,919**	**43,754**	**11,42,028**	**767**	**1,03,122**	**2,697**	**1,79,042**	**753**	**27,171**	**4,217**	**3,09,335**
B	**R R B - KERALA GRAMIN BANK**	14,710	25,674	33,786	44,137	26,403	42,890	**74,899**	**1,12,701**	109	583	191	3,045	112	82	**412**	**3,710**	5	29	68	548	0	0	**73**	**577**
	Total- Public Sector Banks including RRB	**60,456**	**3,06,001**	**2,98,312**	**8,46,439**	**1,03,572**	**3,78,308**	**4,62,340**	**15,30,749**	**6,387**	**3,63,899**	**27,185**	**6,04,838**	**10,594**	**1,77,001**	**44,166**	**11,45,738**	**772**	**1,03,151**	**2,765**	**1,79,590**	**753**	**27,171**	**4,290**	**3,09,912**

8.6. TOTAL OUTSTANDING UNDER MICRO,SMALL AND MEDIUM ENTERPRISES(MSME) AND LARGE ENTERPRISES AS AT MARCH 2020

(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	222	17,466	1,830	81,765	0	0	**2,052**	**99,232**	294	28,705	1,458	77,784	0	0	**1,752**	**1,06,489**	68	8,470	164	8,340	0	0	**232**	**16,810**
2	BANDHAN BANK	1	3	26	43	0	0	**27**	**46**	0	0	0	0	0	0	**0**	**0**	0	0	0	0	0	0	**0**	**0**
3	CATHOLIC SYRIAN BANK	534	3,559	2,135	20,438	0	0	**2,669**	**23,998**	73	3,188	353	16,924	0	0	**426**	**20,112**	14	585	14	3,308	0	0	**28**	**3,892**
4	CITY UNION BANK	35	1,006	264	9,358	49	3,564	**348**	**13,927**	55	3,410	53	3,724	0	0	**108**	**7,134**	4	1,246	14	3,295	0	0	**18**	**4,541**
5	DHANLAXMI BANK	386	4,654	424	4,385	1,675	21,572	**2,485**	**30,610**	107	9,437	2,265	13,732	0	0	**2,372**	**23,169**	13	2,214	29	6,066	0	0	**42**	**8,280**
6	FEDERAL BANK	2,508	36,555	8,007	1,39,902	0	0	**10,515**	**1,76,458**	1,257	80,348	4,164	2,39,112	0	0	**5,421**	**3,19,460**	101	22,788	498	66,039	0	0	**599**	**88,827**
7	HDFC BANK	21,129	23,089	77,060	56,940	0	0	**98,189**	**80,029**	305	45,761	4,736	62,916	0	0	**5,041**	**1,08,677**	47	9,338	1,090	20,000	0	0	**1,137**	**29,338**
8	ICICI BANK	289	6,842	7,868	60,105	0	0	**8,157**	**66,947**	514	20,381	10,667	1,10,270	0	0	**11,181**	**1,30,651**	428	9,285	935	24,025	0	0	**1,363**	**33,309**
9	IDBI BANK	980	12,974	3,233	29,967	1,056	17,115	**5,269**	**60,056**	263	12,284	291	5,633	68	1,188	**622**	**19,105**	21	4,117	9	1,792	14	2,447	**44**	**8,356**
10	IDFC FIRST Bank	614	227	43,120	12,118	0	0	**43,734**	**12,345**	9	253	51	396	0	0	**60**	**649**	1	1	19	139	0	0	**20**	**140**
11	INDUS IND BANK	14	1,078	48,596	54,291	0	0	**48,610**	**55,368**	9	1,110	14,330	1,18,810	0	0	**14,339**	**1,19,919**	0	0	3	69	0	0	**3**	**69**
12	JAMMU & KASHMIR BANK	0	0	39	119	0	0	**39**	**119**	0	0	0	0	9	117	**9**	**117**	0	0	0	0	125	1,470	**125**	**1,470**
13	KARNATAKA BANK	69	722	372	6,485	216	3,202	**657**	**10,409**	11	126	135	7,677	41	5,881	**187**	**13,684**	0	0	9	717	0	0	**9**	**717**
14	KARUR VYSYA BANK	13	579	39	325	85	1,575	**137**	**2,479**	7	488	43	1,331	76	1,627	**126**	**3,446**	0	0	0	0	23	3,204	**23**	**3,204**
15	KOTAK MAHINDRA BANK	114	1,588	858	14,256	0	0	**972**	**15,844**	291	6,874	1,771	30,762	0	0	**2,062**	**37,636**	42	905	249	9,823	0	0	**291**	**10,728**
16	LAKSHMI VILAS BANK	12	165	56	355	6	16	**74**	**536**	4	160	24	554	0	0	**28**	**714**	5	219	2	18	0	0	**7**	**237**
17	RBL Bank	0	0	3,458	765	0	0	**3,458**	**765**	0	0	0	0	0	0	**0**	**0**	0	0	0	0	0	0	**0**	**0**
18	SOUTH INDIAN BANK	1,807	29,302	1,962	65,440	3,838	80,846	**7,607**	**1,75,587**	1,295	1,01,996	1,952	1,32,166	2,914	1,37,886	**6,161**	**3,72,047**	392	65,489	790	67,701	806	62,711	**1,988**	**1,95,901**
19	T.N.MERCANTILE BANK	92	2,581	840	10,243	0	0	**932**	**12,823**	7	364	35	1,596	0	0	**42**	**1,960**	11	462	0	0	0	0	**11**	**462**
20	YES BANK	54	1,842	1,335	19,782	0	0	1,389	21,624	52	5,094	1,379	24,495	0	0	1,431	29,589	15	5,115	337	6,186	0	0	352	11,301
	Total- Pvt Sector Commercial Banks	**28,873**	**1,44,232**	**2,01,522**	**5,87,081**	**6,925**	**1,27,889**	**2,37,320**	**8,59,202**	**4,553**	**3,19,976**	**43,707**	**8,47,882**	**3,108**	**1,46,699**	**51,368**	**13,14,558**	**1,162**	**1,30,233**	**4,162**	**2,17,518**	**968**	**69,832**	**6,292**	**4,17,584**
D	**SMALL FINANCE BANKS**																								
1	ESAF	1,82,713	57,386	1,23,190	35,136	28,826	9,185	**3,34,729**	**1,01,707**	0	0	0	0	0	0	**0**	**0**	0	0	0	0	0	0	**0**	**0**
2	Ujjivan Small Finance Bank	3,778	1,186	25,902	8,735	0	0	29,680	9,921	0	0	1	11	0	0	1	11	0	0	0	0	0	0	0	0
	Total- Small Finance Banks	**1,86,491**	**58,572**	**1,49,092**	**43,872**	**28,826**	**9,185**	**3,64,409**	**1,11,628**	**0**	**0**	**1**	**11**	**0**	**0**	**1**	**11**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
	Total - Commercial Banks + RRB + SFB	**2,75,820**	**5,08,805**	**6,48,926**	**14,77,392**	**1,39,323**	**5,15,382**	**10,64,069**	**25,01,579**	**10,940**	**6,83,875**	**70,893**	**14,52,731**	**13,702**	**3,23,700**	**95,535**	**24,60,307**	**1,934**	**2,33,385**	**6,927**	**3,97,108**	**1,721**	**97,003**	**10,582**	**7,27,496**
E	**CO-OPERATIVE BANKS**																								
1	DIST CO-OPERATIVE BANKS	2,523	33,194	0	0	0	0	**2,523**	**33,194**	0	0	0	0	0	0	**0**	**0**	0	0	0	0	0	0	**0**	**0**
2	KSCARDB (incl. PCARDBs)	38,003	38,205	27,999	23,003	13,520	3,728	**79,522**	**64,936**	2,110	7,640	3,595	11,950	598	3,895	**6,303**	**23,485**	0	0	0	0	0	0	**0**	**0**
3	KSCB	5,925	15,428	1,64,799	2,74,107	0	618	1,70,724	2,90,153	81	493	7,603	12,653	12,556	16,656	20,240	29,802	8	55	0	0	3,463	8,655	3,471	8,710
	Total Co-operative Banks	**46,451**	**86,827**	**1,92,798**	**2,97,110**	**13,520**	**4,346**	**2,52,769**	**3,88,283**	**2,191**	**8,133**	**11,198**	**24,603**	**13,154**	**20,551**	**26,543**	**53,287**	**8**	**55**	**0**	**0**	**3,463**	**8,655**	**3,471**	**8,710**
	Total - Banking Sector	**3,22,271**	**5,95,633**	**8,41,724**	**17,74,502**	**1,52,843**	**5,19,728**	**13,16,838**	**28,89,862**	**13,131**	**6,92,008**	**82,091**	**14,77,334**	**26,856**	**3,44,251**	**1,22,078**	**25,13,594**	**1,942**	**2,33,440**	**6,927**	**3,97,108**	**5,184**	**1,05,658**	**14,053**	**7,36,206**

8.6. TOTAL OUTSTANDING UNDER MICRO,SMALL AND MEDIUM ENTERPRISES(MSME) AND LARGE ENTERPRISES AS AT MARCH 2020

(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		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
A	**PUBLIC SECTOR COMMERCIAL BANKS**																								
1	ALLAHABAD BANK	0	0	0	0	0	0	**0**	**0**	**440**	**3,889**	**541**	**3,262**	**724**	**7,549**	**1,705**	**14,700**	**440**	**3,889**	**541**	**3,262**	**981**	**7,151**	**724**	**7,549**
2	ANDHRA BANK	105	1,08,656	15	245	18	60	**138**	**1,08,961**	**791**	**34,810**	**1,365**	**47,913**	**113**	**873**	**2,269**	**83,596**	**896**	**1,43,466**	**1,380**	**48,158**	**2,276**	**1,91,624**	**131**	**933**
3	BANK OF BARODA	15	203	0	0	0	0	**15**	**203**	**3,471**	**39,116**	**13,903**	**72,760**	**4,617**	**26,451**	**21,991**	**1,38,327**	**3,486**	**39,319**	**13,903**	**72,760**	**17,389**	**1,12,079**	**4,617**	**26,451**
4	BANK OF INDIA	0	0	0	0	0	0	**0**	**0**	**1,818**	**19,432**	**12,345**	**44,604**	**2,765**	**4,663**	**16,928**	**68,699**	**1,818**	**19,432**	**12,345**	**44,604**	**14,163**	**64,036**	**2,765**	**4,663**
5	BANK OF MAHARASHTRA	0	0	0	0	0	0	**0**	**0**	**103**	**2,256**	**1,051**	**7,204**	**0**	**0**	**1,154**	**9,460**	**103**	**2,256**	**1,051**	**7,204**	**1,154**	**9,460**	**0**	**0**
6	CANARA BANK	34	1,48,045	84	4,11,160	17	30,025	**135**	**5,89,230**	**12,017**	**1,59,710**	**93,780**	**3,53,294**	**20,062**	**58,456**	**1,25,859**	**5,71,460**	**12,051**	**3,07,755**	**93,864**	**7,64,454**	**1,05,915**	**10,72,209**	**20,079**	**88,481**
7	CENTRAL BANK OF INDIA	0	0	0	0	0	0	**0**	**0**	**1,633**	**9,047**	**8,441**	**53,423**	**0**	**0**	**10,074**	**62,470**	**1,633**	**9,047**	**8,441**	**53,423**	**10,074**	**62,470**	**0**	**0**
8	CORPORATION BANK	0	0	0	0	0	0	**0**	**0**	**2,159**	**11,785**	**15,631**	**50,851**	**197**	**408**	**17,987**	**63,044**	**2,159**	**11,785**	**15,631**	**50,851**	**17,790**	**62,636**	**197**	**408**
9	INDIAN BANK	0	0	0	0	0	0	**0**	**0**	**3,636**	**69,362**	**21,774**	**1,51,304**	**1,620**	**19,251**	**27,030**	**2,39,917**	**3,636**	**69,362**	**21,774**	**1,51,304**	**25,410**	**2,20,666**	**1,620**	**19,251**
10	INDIAN OVERSEAS BANK	0	0	0	0	0	0	**0**	**0**	**5,629**	**73,803**	**22,417**	**1,17,951**	**762**	**3,509**	**28,808**	**1,95,263**	**5,629**	**73,803**	**22,417**	**1,17,951**	**28,046**	**1,91,754**	**762**	**3,509**
11	ORIENTAL BANK OF COMMERCE	0	0	0	0	0	0	**0**	**0**	**243**	**2,901**	**1,614**	**10,994**	**635**	**5,060**	**2,492**	**18,956**	**243**	**2,901**	**1,614**	**10,994**	**1,857**	**13,895**	**635**	**5,060**
12	PUNJAB & SIND BANK	0	0	0	0	0	0	**0**	**0**	**23**	**111**	**508**	**3,607**	**72**	**653**	**603**	**4,371**	**23**	**111**	**508**	**3,607**	**531**	**3,718**	**72**	**653**
13	PUNJAB NATIONAL BANK	0	0	3	41	0	0	**3**	**41**	**2,169**	**27,557**	**15,475**	**86,527**	**819**	**4,207**	**18,463**	**1,18,291**	**2,169**	**27,557**	**15,478**	**86,568**	**17,647**	**1,14,125**	**819**	**4,207**
14	STATE BANK OF INDIA	384	2,59,738	5,981	8,41,054	1,303	1,41,282	**7,668**	**12,42,074**	**10,244**	**2,24,311**	**16,395**	**2,93,308**	**23,969**	**3,04,252**	**50,608**	**8,21,871**	**10,628**	**4,84,049**	**22,376**	**11,34,362**	**33,004**	**16,18,411**	**25,272**	**4,45,534**
15	SYNDICATE BANK	0	0	0	0	0	0	**0**	**0**	**4,246**	**20,293**	**18,025**	**50,849**	**21,711**	**67,189**	**43,982**	**1,38,331**	**4,246**	**20,293**	**18,025**	**50,849**	**22,271**	**71,142**	**21,711**	**67,189**
16	UCO BANK	2	1,315	0	0	0	0	**2**	**1,315**	**816**	**7,413**	**6,132**	**37,418**	**3,317**	**12,501**	**10,265**	**57,332**	**818**	**8,728**	**6,132**	**37,418**	**6,950**	**46,146**	**3,317**	**12,501**
17	UNION BANK OF INDIA	211	301	2,014	7,238	0	0	**2,225**	**7,539**	**3,288**	**40,359**	**44,584**	**1,95,439**	**6,868**	**23,546**	**54,740**	**2,59,344**	**3,499**	**40,661**	**46,598**	**2,02,677**	**50,097**	**2,43,337**	**6,868**	**23,546**
18	UNITED BANK OF INDIA	0	0	0	0	0	0	**0**	**0**	**65**	**610**	**236**	**2,430**	**153**	**940**	**454**	**3,980**	**65**	**610**	**236**	**2,430**	**301**	**3,040**	**153**	**940**
	Total- Public Sector Commercial Banks	**751**	**5,18,258**	**8,097**	**12,59,738**	**1,338**	**1,71,367**	**10,186**	**19,49,363**	**52,791**	**7,46,765**	**2,94,217**	**15,83,138**	**88,404**	**5,39,508**	**4,35,412**	**28,69,412**	**53,542**	**12,65,023**	**3,02,314**	**28,42,876**	**3,55,856**	**41,07,899**	**89,742**	**7,10,875**
B	**R R B - KERALA GRAMIN BANK**	0	0	0	0	0	0	0	**0**	**14,824**	26,286	34,045	47,730	26,515	42,972	**75,384**	**1,16,988**	14,824	26,286	34,045	47,730	48,869	74,016	**26,515**	**42,972**
	Total- Public Sector Banks including RRB	**751**	**5,18,258**	**8,097**	**12,59,738**	**1,338**	**1,71,367**	**10,186**	**19,49,363**	**67,615**	**7,73,051**	**3,28,262**	**16,30,868**	**1,14,919**	**5,82,480**	**5,10,796**	**29,86,400**	**68,366**	**12,91,309**	**3,36,359**	**28,90,606**	**4,04,725**	**41,81,915**	**1,16,257**	**7,53,847**

8.6. TOTAL OUTSTANDING UNDER MICRO,SMALL AND MEDIUM ENTERPRISES(MSME) AND LARGE ENTERPRISES AS AT MARCH 2020

(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		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
C	**PRIVATE SECTOR COMMERCIAL BANKS**																								
1	AXIS BANK	0	0	0	0	0	0	**0**	**0**	**584**	**54,641**	**3,452**	**1,67,890**	**0**	**0**	**4,036**	**2,22,531**	**584**	**54,641**	**3,452**	**1,67,890**	**4,036**	**2,22,531**	**0**	**0**
2	BANDHAN BANK	0	0	0	0	0	0	**0**	**0**	**1**	**3**	**26**	**43**	**0**	**0**	**27**	**46**	**1**	**3**	**26**	**43**	**27**	**46**	**0**	**0**
3	CATHOLIC SYRIAN BANK	9	4,493	120	43,509	0	0	**129**	**48,002**	**621**	**7,332**	**2,502**	**40,670**	**0**	**0**	**3,123**	**48,002**	**630**	**11,824**	**2,622**	**84,179**	**3,252**	**96,004**	**0**	**0**
4	CITY UNION BANK	1	6	8	558	0	0	**9**	**564**	**94**	**5,662**	**331**	**16,377**	**49**	**3,564**	**474**	**25,602**	**95**	**5,668**	**339**	**16,935**	**434**	**22,603**	**49**	**3,564**
5	DHANLAXMI BANK	10	989	61	16,872	44	4,412	**115**	**22,273**	**506**	**16,305**	**2,718**	**24,183**	**1,675**	**21,572**	**4,899**	**62,060**	**516**	**17,293**	**2,779**	**41,055**	**3,295**	**58,348**	**1,719**	**25,984**
6	FEDERAL BANK	289	1,46,335	545	1,21,689	0	0	**834**	**2,68,025**	**3,866**	**1,39,691**	**12,669**	**4,45,053**	**0**	**0**	**16,535**	**5,84,744**	**4,155**	**2,86,026**	**13,214**	**5,66,743**	**17,369**	**8,52,768**	**0**	**0**
7	HDFC BANK	0	0	0	0	0	0	**0**	**0**	**21,481**	**78,188**	**82,886**	**1,39,856**	**0**	**0**	**1,04,367**	**2,18,044**	**21,481**	**78,188**	**82,886**	**1,39,856**	**1,04,367**	**2,18,044**	**0**	**0**
8	ICICI BANK	0	0	0	0	0	0	**0**	**0**	**1,231**	**36,507**	**19,470**	**1,94,399**	**0**	**0**	**20,701**	**2,30,907**	**1,231**	**36,507**	**19,470**	**1,94,399**	**20,701**	**2,30,907**	**0**	**0**
9	IDBI BANK	0	0	35	195	11	2,987	**46**	**3,182**	**1,264**	**29,376**	**3,533**	**37,392**	**1,138**	**20,749**	**5,935**	**87,517**	**1,264**	**29,376**	**3,568**	**37,587**	**4,832**	**66,963**	**1,149**	**23,736**
10	IDFC FIRST Bank	0	0	0	0	0	0	**0**	**0**	**624**	**481**	**43,190**	**12,653**	**0**	**0**	**43,814**	**13,134**	**624**	**481**	**43,190**	**12,653**	**43,814**	**13,134**	**0**	**0**
11	INDUS IND BANK	0	0	0	0	0	0	**0**	**0**	**23**	**2,187**	**62,929**	**1,73,170**	**0**	**0**	**62,952**	**1,75,357**	**23**	**2,187**	**62,929**	**1,73,170**	**62,952**	**1,75,357**	**0**	**0**
12	JAMMU & KASHMIR BANK	0	0	0	0	0	0	**0**	**0**	**0**	**0**	**39**	**119**	**134**	**1,587**	**173**	**1,706**	**0**	**0**	**39**	**119**	**39**	**119**	**134**	**1,587**
13	KARNATAKA BANK	0	0	5	1,369	1	793	**6**	**2,162**	**80**	**847**	**516**	**14,879**	**257**	**9,084**	**853**	**24,810**	**80**	**847**	**521**	**16,248**	**601**	**17,096**	**258**	**9,876**
14	KARUR VYSYA BANK	0	0	0	0	11	1,710	**11**	**1,710**	**20**	**1,067**	**82**	**1,656**	**184**	**6,406**	**286**	**9,129**	**20**	**1,067**	**82**	**1,656**	**102**	**2,723**	**195**	**8,116**
15	KOTAK MAHINDRA BANK	0	0	0	0	0	0	**0**	**0**	**447**	**9,367**	**2,878**	**54,841**	**0**	**0**	**3,325**	**64,208**	**447**	**9,367**	**2,878**	**54,841**	**3,325**	**64,208**	**0**	**0**
16	LAKSHMI VILAS BANK	0	0	0	0	0	0	**0**	**0**	**21**	**544**	**82**	**927**	**6**	**16**	**109**	**1,487**	**21**	**544**	**82**	**927**	**103**	**1,471**	**6**	**16**
17	RBL Bank	0	0	0	0	0	0	**0**	**0**	**0**	**0**	**3,458**	**765**	**0**	**0**	**3,458**	**765**	**0**	**0**	**3,458**	**765**	**3,458**	**765**	**0**	**0**
18	SOUTH INDIAN BANK	176	83,156	285	2,53,506	57	20,232	**518**	**3,56,895**	**3,494**	**1,96,787**	**4,704**	**2,65,306**	**7,558**	**2,81,443**	**15,756**	**7,43,535**	**3,670**	**2,79,943**	**4,989**	**5,18,812**	**8,659**	**7,98,755**	**7,615**	**3,01,675**
19	T.N.MERCANTILE BANK	0	0	0	0	0	0	**0**	**0**	**110**	**3,407**	**875**	**11,838**	**0**	**0**	**985**	**15,246**	**110**	**3,407**	**875**	**11,838**	**985**	**15,246**	**0**	**0**
20	YES BANK	0	0	0	0	0	0	0	0	121	12,051	3,051	50,463	0	0	3,172	62,514	121	12,051	3,051	50,463	3,172	62,514	0	0
	Total- Pvt Sector Commercial Banks	**485**	**2,34,979**	**1,059**	**4,37,699**	**124**	**30,134**	**1,668**	**7,02,811**	**34,588**	**5,94,442**	**2,49,391**	**16,52,481**	**11,001**	**3,44,421**	**2,94,980**	**25,91,343**	**35,073**	**8,29,420**	**2,50,450**	**20,90,180**	**2,85,523**	**29,19,600**	**11,125**	**3,74,554**
D	**SMALL FINANCE BANKS**																								
1	ESAF	0	0	0	0	0	0	**0**	**0**	**1,82,713**	**57,386**	**1,23,190**	**35,136**	**28,826**	**9,185**	**3,34,729**	**1,01,707**	**1,82,713**	**57,386**	**1,23,190**	**35,136**	**3,05,903**	**92,522**	**28,826**	**9,185**
2	Ujjivan Small Finance Bank	0	0	0	0	0	0	0	0	3,778	1,186	25,903	8,746	0	0	29,681	9,932	3,778	1,186	25,903	8,746	29,681	9,932	0	0
	Total- Small Finance Banks	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**1,86,491**	**58,572**	**1,49,093**	**43,882**	**28,826**	**9,185**	**3,64,410**	**1,11,639**	**1,86,491**	**58,572**	**1,49,093**	**43,882**	**3,35,584**	**1,02,454**	**28,826**	**9,185**
	Total - Commercial Banks + RRB + SFB	**1,236**	**7,53,236**	**9,156**	**16,97,437**	**1,462**	**2,01,501**	**11,854**	**26,52,174**	**2,88,694**	**14,26,065**	**7,26,746**	**33,27,231**	**1,54,746**	**9,36,086**	**11,70,186**	**56,89,382**	**2,89,930**	**21,79,302**	**7,35,902**	**50,24,668**	**10,25,832**	**72,03,970**	**1,56,208**	**11,37,586**
E	**CO-OPERATIVE BANKS**																								
1	DIST CO-OPERATIVE BANKS	0	0	0	0	0	0	**0**	**0**	**2,523**	**33,194**	**0**	**0**	**0**	**0**	**2,523**	**33,194**	**2,523**	**33,194**	**0**	**0**	**2,523**	**33,194**	**0**	**0**
2	KSCARDB (incl. PCARDBs)	0	0	0	0	0	0	**0**	**0**	**40,113**	**45,845**	**31,594**	**34,953**	**14,118**	**7,623**	**85,825**	**88,421**	**40,113**	**45,845**	**31,594**	**34,953**	**71,707**	**80,798**	**14,118**	**7,623**
3	KSCB	0	2,129	0	0	0	5,895	0	8,024	6,014	15,976	1,72,402	2,86,760	16,019	25,929	1,94,435	3,28,665	6,014	18,105	1,72,402	2,86,760	1,78,416	3,04,865	16,019	31,824
	Total Co-operative Banks	**0**	**2,129**	**0**	**0**	**0**	**5,895**	**0**	**8,024**	**48,650**	**95,015**	**2,03,996**	**3,21,713**	**30,137**	**33,552**	**2,82,783**	**4,50,280**	**48,650**	**97,144**	**2,03,996**	**3,21,713**	**2,52,646**	**4,18,857**	**30,137**	**39,447**
	Total - Banking Sector	**1,236**	**7,55,365**	**9,156**	**16,97,437**	**1,462**	**2,07,396**	**11,854**	**26,60,198**	**3,37,344**	**15,21,080**	**9,30,742**	**36,48,944**	**1,84,883**	**9,69,638**	**14,52,969**	**61,39,662**	**3,38,580**	**22,76,446**	**9,39,898**	**53,46,381**	**12,78,478**	**76,22,827**	**1,86,345**	**11,77,033**

8.7 . ADVANCES OUTSTANDING IN HOUSING SECTOR AS AT MARCH 2020

(Rs. in lakhs)

Sl. No	BANK	Direct Housing Loan		Indirect Housing		TOTAL	
		A/cs	Amount	A/cs	Amount	A/cs	Amount
A	**PUBLIC SECTOR COMMERCIAL BANKS**						
1	ALLAHABAD BANK	1,849	15,365	0	0	**1,849**	**15,365**
2	ANDHRA BANK	1,460	21,989	40	142	**1,500**	**22,131**
3	BANK OF BARODA	7,027	63,320	0	0	**7,027**	**63,320**
4	BANK OF INDIA	8,656	56,654	0	0	**8,656**	**56,654**
5	BANK OF MAHARASHTRA	249	2,961	45	166	**294**	**3,127**
6	CANARA BANK	47,970	3,65,747	0	0	**47,970**	**3,65,747**
7	CENTRAL BANK OF INDIA	9,392	64,939	0	1	**9,392**	**64,940**
8	CORPORATION BANK	7,172	48,809	0	0	**7,172**	**48,809**
9	INDIAN BANK	7,631	53,684	0	0	**7,631**	**53,684**
10	INDIAN OVERSEAS BANK	14,055	85,900	0	0	**14,055**	**85,900**
11	ORIENTAL BANK OF COMMERCE	2,365	14,001	4	29	**2,369**	**14,030**
12	PUNJAB & SIND BANK	331	2,960	6	65	**337**	**3,025**
13	PUNJAB NATIONAL BANK	19,229	1,22,589	0	0	**19,229**	**1,22,589**
14	STATE BANK OF INDIA	1,16,062	7,73,571	0	0	**1,16,062**	**7,73,571**
15	SYNDICATE BANK	20,043	1,07,603	0	0	**20,043**	**1,07,603**
16	UCO BANK	6,847	38,920	113	3,144	**6,960**	**42,064**
17	UNION BANK OF INDIA	38,767	1,79,434	0	0	**38,767**	**1,79,434**
18	UNITED BANK OF INDIA	1,600	18,000	0	0	**1,600**	**18,000**
	Total- Public Sector Commercial Banks	3,10,705	20,36,446	208	3,548	**3,10,913**	**20,39,995**
B	**R R B - KERALA GRAMIN BANK**	58,855	2,89,697	0	0	**58,855**	**2,89,697**
	Total- Public Sector Banks including RRB	**3,69,560**	**23,26,143**	**208**	**3,548**	**3,69,768**	**23,29,692**

8.7 . ADVANCES OUTSTANDING IN HOUSING SECTOR AS AT MARCH 2020

(Rs. in lakhs)

Sl. No	BANK	Direct Housing Loan		Indirect Housing		TOTAL	
		A/cs	Amount	A/cs	Amount	A/cs	Amount
C	**PRIVATE SECTOR COMMERCIAL BANKS**						
1	AXIS BANK	3,617	42,312	0	0	**3,617**	**42,312**
2	BANDHAN BANK	0	0	0	0	**0**	**0**
3	CATHOLIC SYRIAN BANK	1,475	7,855	0	0	**1,475**	**7,855**
4	CITY UNION BANK	193	1,279	0	0	**193**	**1,279**
5	DHANLAXMI BANK	2,086	18,417	0	0	**2,086**	**18,417**
6	FEDERAL BANK	24,628	1,94,949	0	0	**24,628**	**1,94,949**
7	HDFC BANK	9,702	83,587	0	0	**9,702**	**83,587**
8	ICICI BANK	4,132	37,708	0	0	**4,132**	**37,708**
9	IDBI BANK	4,702	40,642	0	0	**4,702**	**40,642**
10	IDFC FIRST Bank	6,066	2,591	0	0	**6,066**	**2,591**
11	INDUS IND BANK	0	0	34	209	**34**	**209**
12	JAMMU & KASHMIR BANK	59	540	0	0	**59**	**540**
13	KARNATAKA BANK	732	6,337	0	0	**732**	**6,337**
14	KARUR VYSYA BANK	401	5,273	63	792	**464**	**6,065**
15	KOTAK MAHINDRA BANK	84	110	0	0	**84**	**110**
16	LAKSHMI VILAS BANK	49	406	0	0	**49**	**406**
17	RBL Bank	0	0	136	33	**136**	**33**
18	SOUTH INDIAN BANK	14,331	1,09,163	0	0	**14,331**	**1,09,163**
19	T.N.MERCANTILE BANK	468	3,544	20	170	**488**	**3,714**
20	YES BANK	41	3,720	0	0	**41**	**3,720**
	Total- Pvt Sector Commercial Banks	**72,766**	**5,58,433**	**253**	**1,204**	**73,019**	**5,59,637**
D	**SMALL FINANCE BANKS**						
1	ESAF	5,299	5,821	0	0	**5,299**	**5,821**
2	Ujjivan Small Finance Bank	4,565	1,277	0	0	**4,565**	**1,277**
	Total- Small Finance Banks	**9,864**	**7,098**	**0**	**0**	**9,864**	**7,098**
	Total - Commercial Banks + RRB + SFB	**4,52,190**	**28,91,674**	**461**	**4,752**	**4,52,651**	**28,96,426**
E	**CO-OPERATIVE BANKS**						
1	DIST CO-OPERATIVE BANKS	0	0	7,286	65,248	**7,286**	**65,248**
2	KSCARDB (incl. PCARDBs)	2,32,852	3,45,198	0	0	**2,32,852**	**3,45,198**
3	KSCB	41,659	2,06,620	92,648	2,18,875	**1,34,307**	**4,25,495**
	Total Co-operative Banks	**2,74,511**	**5,51,818**	**99,934**	**2,84,123**	**3,74,445**	**8,35,941**
	Total - Banking Sector	**7,26,701**	**34,43,492**	**1,00,395**	**2,88,874**	**8,27,096**	**37,32,367**

8.8. ADVANCES OUTSTANDING IN SUB SECTORS OF OTHER PRIORITY SECTOR AS AT MARCH 2020

(Rs. in lakhs)

Sl. No.	BANK	Education loan		Other Priority Sector	
		A/cs	Amount	A/cs	Amount
A	**PUBLIC SECTOR COMMERCIAL BANKS**				
1	ALLAHABAD BANK	563	2,200	20	2
2	ANDHRA BANK	1,285	3,215	80	786
3	BANK OF BARODA	15,643	1,37,086	15,261	49,414
4	BANK OF INDIA	6,337	16,850	789	1,751
5	BANK OF MAHARASHTRA	165	687	257	301
6	CANARA BANK	48,532	1,53,683	1,104	11,192
7	CENTRAL BANK OF INDIA	8,213	22,903	169	1,347
8	CORPORATION BANK	5,616	16,972	318	289
10	INDIAN BANK	4,935	15,472	121	890
11	INDIAN OVERSEAS BANK	14,200	39,985	539	4,487
12	ORIENTAL BANK OF COMMERCE	911	4,111	32	12
13	PUNJAB & SIND BANK	54	120	8	49
14	PUNJAB NATIONAL BANK	10,554	32,421	565	1,363
15	STATE BANK OF INDIA	75,817	2,54,562	0	0
16	SYNDICATE BANK	16,883	48,454	650	135
17	UCO BANK	3,214	5,699	458	151
18	UNION BANK OF INDIA	23,470	62,384	3,895	6,732
19	UNITED BANK OF INDIA	83	360	0	0
	Total- Public Sector Commercial Banks	**2,36,475**	**8,17,164**	**24,266**	**78,901**
B	**R R B - KERALA GRAMIN BANK**	23,296	63,791	6,033	12,311
	Total- Public Sector Banks including RRB	**2,59,771**	**8,80,955**	**30,299**	**91,212**

8.8. ADVANCES OUTSTANDING IN SUB SECTORS OF OTHER PRIORITY SECTOR AS AT MARCH 2020

(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	168	1,223	77,870	18,139
2	BANDHAN BANK	0	0	3	9,719
3	CATHOLIC SYRIAN BANK	3,070	5,022	10	13
4	CITY UNION BANK	49	161	1	1
5	DHANLAXMI BANK	2,506	5,868	67	519
6	FEDERAL BANK	18,702	47,996	9,281	4,236
7	HDFC BANK	1,414	2,715	1	0
8	ICICI BANK	566	1,226	1,682	3,799
9	IDBI BANK	1,178	5,437	18	319
10	IDFC FIRST Bank	0	0	874	261
11	INDUS IND BANK	62	193	0	0
12	JAMMU & KASHMIR BANK	10	30	3	1
13	KARNATAKA BANK	305	967	90	110
14	KARUR VYSYA BANK	165	447	283	1,111
15	KOTAK MAHINDRA BANK	112	371	2	438
16	LAKSHMI VILAS BANK	8	15	0	0
17	RBL Bank	163	45	548	117
18	SOUTH INDIAN BANK	8,114	14,419	2,096	2,716
19	T.N.MERCANTILE BANK	116	300	6	7
20	YES BANK	0	0	0	0
	Total- Pvt Sector Commercial Banks	**36,708**	**86,435**	**92,835**	**41,505**
D	**SMALL FINANCE BANKS**				
1	ESAF	40,669	8,299	4,34,078	32,962
2	Ujjivan Small Finance Bank	0	0	27,524	4,741
	Total- Small Finance Banks	**40,669**	**8,299**	**4,61,602**	**37,703**
	Total - Commercial Banks + RRB + SFB	**3,37,148**	**9,75,689**	**5,84,736**	**1,70,421**
E	**CO-OPERATIVE BANKS**				
1	DIST CO-OPERATIVE BANKS	3	20	39,322	54,438
2	KSCARDB (incl. PCARDBs)	259	881	28,201	40,999
3	KSCB	1,827	4,568	3,23,868	13,32,489
	Total Co-operative Banks	**2,089**	**5,469**	**3,91,391**	**14,27,926**
	Total - Banking Sector	**3,39,237**	**9,81,158**	**9,76,127**	**15,98,347**

8.9. ADVANCES OUTSTANDING UNDER SC/ST & NATIONAL PRIORITIES AS AT MARCH 2020

(Rs.in lakhs)

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
A	**PUBLIC SECTOR COMMERCIAL BANKS**										
1	ALLAHABAD BANK	988	1,611	134	244	0	0	449	856	271	823
2	ANDHRA BANK	5,950	7,449	750	602	460	445	287	2,316	0	0
3	BANK OF BARODA	1,07,602	2,85,358	1,87,054	1,70,142	91	32	4,521	6,085	918	967
4	BANK OF INDIA	91,031	1,45,335	39,982	53,413	85	15	809	985	228	564
5	BANK OF MAHARASHTRA	686	1,528	0	0	0	0	87	157	73	87
6	CANARA BANK	13,05,737	16,24,764	11,68,974	12,13,972	2,069	3,554	26,812	35,114	5,147	1,041
7	CENTRAL BANK OF INDIA	33,011	28,844	1,02,198	1,47,803	249	555	3,142	5,234	524	892
8	CORPORATION BANK	55,820	97,180	38,475	41,537	0	0	905	1,647	107	198
9	INDIAN BANK	95,107	1,03,039	87,544	75,013	3	21	1,018	1,545	416	689
10	INDIAN OVERSEAS BANK	13,602	1,28,730	9,32,850	1,35,805	9	3	23,386	20,691	3,552	5,464
11	ORIENTAL BANK OF COMMERCE	3,823	17,977	1,646	5,556	0	0	234	877	24	123
12	PUNJAB & SIND BANK	58	234	0	0	0	0	12	90	0	0
13	PUNJAB NATIONAL BANK	62,720	1,14,658	46,793	58,672	62	65	2,083	3,381	162	399
14	STATE BANK OF INDIA	9,35,262	15,79,216	8,09,625	11,64,392	12	10	1,40,180	3,02,108	24,676	62,375
15	SYNDICATE BANK	2,19,586	2,20,450	2,32,879	2,05,464	10	35	11,455	13,098	2,857	4,687
16	UCO BANK	3,250	46,795	22,840	22,785	48	45	1,740	594	376	420
17	UNION BANK OF INDIA	1,43,538	1,12,492	33,212	1,87,999	2,010	321	4,986	7,984	4,125	2,314
18	UNITED BANK OF INDIA	110	175	88	105	0	0	45	75	20	20
	Total- Public Sector Commercial Banks	**30,77,881**	**45,15,835**	**37,05,044**	**34,83,504**	**5,108**	**5,101**	**2,22,151**	**4,02,837**	**43,476**	**81,063**
B	**R R B - KERALA GRAMIN BANK**	14,98,998	13,36,537	10,49,572	8,29,495	9,225	1,585	40,149	24,467	20,683	12,604
	Total- Public Sector Banks including RRB	**45,76,879**	**58,52,372**	**47,54,616**	**43,12,999**	**14,333**	**6,686**	**2,62,300**	**4,27,304**	**64,159**	**93,667**

8.9. ADVANCES OUTSTANDING UNDER SC/ST & NATIONAL PRIORITIES AS AT MARCH 2020

(Rs.in lakhs)

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	1,05,091	40,948	13,550	26,343	1	55	10,327	2,089	370	202
2	BANDHAN BANK	1	1	0	0	0	0	0	0	0	0
3	CATHOLIC SYRIAN BANK	1,12,293	1,23,504	72,788	75,124	24	24	1,595	1,037	134	121
4	CITY UNION BANK	731	571	671	508	0	0	0	0	0	0
5	DHANLAXMI BANK	41,392	79,408	36,825	51,671	0	0	1,274	2,844	105	308
6	FEDERAL BANK	4,14,875	7,57,955	3,39,159	3,91,918	156	363	7,495	11,439	997	1,885
7	HDFC BANK	3,75,113	3,45,658	1,02,954	2,09,540	0	0	109	575	42	295
8	ICICI BANK	26,131	1,37,731	0	0	0	0	723	2,892	80	258
9	IDBI BANK	39,460	1,30,087	34,369	88,393	0	0	297	1,648	81	653
10	IDFC FIRST Bank	1,40,984	36,220	0	0	0	0	33,205	8,559	1,769	458
11	INDUS IND BANK	41,154	21,455	19,849	13,639	0	0	919	777	106	100
12	JAMMU & KASHMIR BANK	0	0	0	0	0	0	0	0	0	0
13	KARNATAKA BANK	1,885	2,072	1,686	1,830	15	4	40	70	27	56
14	KARUR VYSYA BANK	0	0	0	0	0	0	0	0	0	0
15	KOTAK MAHINDRA BANK	1,384	24,553	15	179	0	0	17	111	4	49
16	LAKSHMI VILAS BANK	3	3	531	645	17	3	0	0	0	0
17	RBL Bank	12,563	2,998	8,258	2,037	0	0	2,630	588	27	7
18	SOUTH INDIAN BANK	2,76,148	4,33,611	2,63,362	2,93,369	57	435	1,143	1,374	159	137
19	T.N.MERCANTILE BANK	8,232	11,271	7,630	5,941	10	48	70	70	5	6
20	YES BANK	3,272	16,088	2,255	153	0	0	0	0	0	0
	Total- Pvt Sector Commercial Banks	**16,00,712**	**21,64,134**	**9,03,902**	**11,61,290**	**280**	**931**	**59,844**	**34,072**	**3,906**	**4,535**
D	**SMALL FINANCE BANKS**										
1	ESAF	15,33,537	3,35,996	7,20,701	1,93,879	0	0	1,34,770	28,098	48,701	10,586
2	Ujjivan Small Finance Bank	57,082	12,648	36,322	7,660	0	0	11,292	2,443	1,326	308
	Total- Small Finance Banks	**15,90,619**	**3,48,643**	**7,57,023**	**2,01,539**	**0**	**0**	**1,46,062**	**30,541**	**50,027**	**10,894**
	Total - Commercial Banks + RRB + SFB	**77,68,210**	**83,65,149**	**64,15,541**	**56,75,828**	**14,613**	**7,617**	**4,68,206**	**4,91,917**	**1,18,092**	**1,09,096**
E	**CO-OPERATIVE BANKS**										
1	DIST CO-OPERATIVE BANKS	0	0	0	0	0	0	0	0	0	0
2	KSCARDB (incl. PCARDBs)	97,542	1,74,615	4,67,960	4,97,566	5,833	15,821	13,532	22,813	8,632	11,403
3	KSCB	0	0	0	0	0	0	0	0	0	0
	Total Co-operative Banks	**97,542**	**1,74,615**	**4,67,960**	**4,97,566**	**5,833**	**15,821**	**13,532**	**22,813**	**8,632**	**11,403**
	Total - Banking Sector	**78,65,752**	**85,39,764**	**68,83,501**	**61,73,394**	**20,446**	**23,438**	**4,81,738**	**5,14,730**	**1,26,724**	**1,20,499**

8.10. ADVANCES UNDER DRI, PMEGP, NRLM & NULM AS AT MARCH 2020

(Rs.in lakhs)

Sl. No.	BANK	ADV - DRI		PMEGP ADV		Disbursed during the Quarter	NRLM ADV		Disbursed during the Quarter	NULM ADV		Disbursed during the Quarter
		A/cs	Amount	A/cs	Amount	Amount	A/cs	Amount	Amount	A/cs	Amount	Amount
A	**PUBLIC SECTOR COMMERCIAL BANKS**											
1	ALLAHABAD BANK	15	1	68	303	4	9	18	0	39	80	0
2	ANDHRA BANK	2	5	60	156	120	0	0	0	21	35	50
3	BANK OF BARODA	148	36	13,184	26,368	227	1,337	3,625	594	240	141	14
4	BANK OF INDIA	6	99	234	816	67	1,349	4,198	0	154	207	0
5	BANK OF MAHARASHTRA	0	0	0	0	0	0	0	0	65	167	38
6	CANARA BANK	7,051	621	1,846	7,652	993	31,863	97,462	0	163	226	0
7	CENTRAL BANK OF INDIA	0	0	151	541	107	623	2,554	437	18	60	23
8	CORPORATION BANK	395	33	168	433	23	426	876	48	115	64	0
9	INDIAN BANK	291	22	326	1,114	4	101	106	10	240	349	51
10	INDIAN OVERSEAS BANK	5,850	401	1,409	8,410	89	2,689	6,715	185	302	695	58
11	ORIENTAL BANK OF COMMERCE	0	0	36	84	2	0	0	0	11	11	1
12	PUNJAB & SIND BANK	0	0	0	0	0	0	0	0	0	0	0
13	PUNJAB NATIONAL BANK	0	0	237	949	123	833	1,323	244	117	148	6
14	STATE BANK OF INDIA	6	1	1,674	4,945	0	1,076	3,082	4	117	86	19
15	SYNDICATE BANK	65	5	310	1,599	315	85	255	50	70	125	5
16	UCO BANK	28	12	195	540	65	340	1,240	165	79	173	50
17	UNION BANK OF INDIA	1,895	98	599	758	38	4,104	1,980	35	154	310	20
18	UNITED BANK OF INDIA	0	0	0	0	0	0	0	0	0	0	0
	Total- Public Sector Commercial Banks	**15,752**	**1,334**	**20,497**	**54,668**	**2,178**	**44,835**	**1,23,434**	**1,772**	**1,905**	**2,876**	**335**
B	**R R B - KERALA GRAMIN BANK**	403	26	650	2,427	300	11,842	33,415	12,390	395	1,435	362
	Total- Public Sector Banks including RRB	**16,155**	**1,360**	**21,147**	**57,095**	**2,478**	**56,677**	**1,56,849**	**14,162**	**2,300**	**4,311**	**697**

8.10. ADVANCES UNDER DRI, PMEGP, NRLM & NULM AS AT MARCH 2020

(Rs.in lakhs)

Sl. No.	BANK	ADV - DRI		PMEGP ADV		Disbursed during the Quarter	NRLM ADV		Disbursed during the Quarter	NULM ADV		Disbursed 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	1	0	7	16	3	0	0	0	0	0	0
2	BANDHAN BANK	0	0	0	0	0	0	0	0	0	0	0
3	CATHOLIC SYRIAN BANK	82	3	56	98	3	0	0	0	4	2	0
4	CITY UNION BANK	0	0	0	0	0	0	0	0	0	0	0
5	DHANLAXMI BANK	56	6	73	243	17	822	1,479	357	6	14	0
6	FEDERAL BANK	13	1	245	477	16	100	255	12	25	68	88
7	HDFC BANK	0	0	0	0	0	0	0	0	5	5	0
8	ICICI BANK	0	0	58	103	0	0	0	0	19	22	0
9	IDBI BANK	1	0	44	153	34	413	1,473	50	228	648	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	15	2	0	0	0	0	0	0	0	0	0
13	KARNATAKA BANK	0	0	16	14	0	0	0	0	4	2	0
14	KARUR VYSYA BANK	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
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	27	1	323	984	148	0	0	0	12	12	0
19	T.N.MERCANTILE BANK	7	0	3	24	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	**202**	**14**	**825**	**2,112**	**221**	**1,335**	**3,208**	**418**	**303**	**772**	**90**
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	**16,357**	**1,374**	**21,972**	**59,208**	**2,699**	**58,012**	**1,60,057**	**14,580**	**2,603**	**5,083**	**787**
E	**CO-OPERATIVE BANKS**											
1	DIST CO-OPERATIVE BANKS	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
3	KSCB	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**
	Total - Banking Sector	**16,357**	**1,374**	**21,972**	**59,208**	**2,699**	**58,012**	**1,60,057**	**14,580**	**2,603**	**5,083**	**787**

8.11. DISTRICT WISE ACHIEVEMENT UNDER ANNUAL CREDIT PLAN 2019-20 AS AT MARCH 2020

(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.
TRIVANDRUM	4,84,58,375	5,12,13,886	106	2,09,86,155	1,81,95,370	87	3,55,70,939	2,12,63,829	60	10,50,15,469	9,06,73,085	86	4,84,05,396	5,75,80,221	119	15,34,20,865	14,82,53,306	97
KOLLAM	5,79,53,516	7,62,90,893	132	2,49,41,671	3,62,19,005	145	3,47,08,333	4,54,93,967	131	11,76,03,520	15,80,03,865	134	1,23,48,060	5,11,23,124	414	12,99,51,580	20,91,26,989	161
PATHANAMTHITTA	2,85,87,517	2,09,47,406	73	1,00,50,107	38,41,181	38	1,73,62,632	77,15,761	44	5,60,00,256	3,25,04,348	58	1,98,52,652	69,25,758	35	7,58,52,908	3,94,30,106	52
ALAPPUZHA	5,32,60,000	4,05,68,682	76	1,34,31,900	1,91,37,077	142	1,35,82,500	88,11,284	65	8,02,74,400	6,85,17,043	85	1,97,25,600	2,86,72,023	145	10,00,00,000	9,71,89,066	97
KOTTAYAM	6,40,00,000	5,59,38,934	87	2,50,00,000	1,35,78,434	54	5,00,00,000	3,03,71,953	61	13,90,00,000	9,98,89,321	72	4,60,00,000	3,53,19,171	77	18,50,00,000	13,52,08,492	73
IDUKKI	3,97,30,200	3,44,13,262	87	63,01,700	93,21,944	148	1,62,20,500	1,80,82,501	111	6,22,52,400	6,18,17,707	99	45,81,000	1,83,66,669	401	6,68,33,400	8,01,84,376	120
ERNAKULAM	8,72,75,722	6,35,86,666	73	8,41,50,146	7,14,84,550	85	7,33,20,376	3,60,26,284	49	24,47,46,245	17,10,97,499	70	8,21,01,331	19,96,15,401	243	32,68,47,576	37,07,12,901	113
THRISSUR	5,74,10,000	7,75,18,067	135	3,81,00,000	8,12,15,849	213	5,28,60,000	4,55,42,176	86	14,83,70,000	20,42,76,092	138	4,35,70,000	16,69,28,032	383	19,19,40,000	37,12,04,124	193
PALAKKAD	4,89,77,506	5,99,85,966	122	4,27,17,098	2,33,09,005	55	1,38,41,398	2,08,94,890	151	10,55,36,002	10,41,89,861	99	3,80,39,898	5,46,66,037	144	14,35,75,900	15,88,55,898	111
MALAPPURAM	5,94,47,210	6,12,30,092	103	2,01,45,242	2,33,32,449	116	1,64,08,009	1,24,78,461	76	9,60,00,461	9,70,41,002	101	4,49,99,539	3,85,41,253	86	14,10,00,000	13,55,82,255	96
KOZHIKODE	6,57,00,200	7,34,29,442	112	2,89,50,200	2,23,28,422	77	1,98,94,900	1,94,45,558	98	11,45,45,300	11,52,03,422	101	8,24,18,300	6,92,64,558	84	19,69,63,600	18,44,67,980	94
WAYANAD	3,19,00,000	3,59,27,899	113	55,00,000	59,86,227	109	46,00,000	57,87,769	126	4,20,00,000	4,77,01,895	114	30,00,000	22,34,956	74	4,50,00,000	4,99,36,851	111
KANNUR	4,14,35,482	4,68,65,372	113	2,16,35,350	1,19,97,352	55	6,10,91,419	98,88,792	16	12,41,62,251	6,87,51,517	55	7,06,90,823	2,61,47,862	37	19,48,53,074	9,48,99,379	49
KASARGODE	3,12,30,473	3,24,23,845	104	88,62,797	74,97,743	85	92,06,940	1,12,30,251	122	4,93,00,210	5,11,51,839	104	2,45,27,006	3,11,58,742	127	7,38,27,216	8,23,10,581	111
TOTAL	**71,53,66,201**	**73,03,40,412**	**102**	**35,07,72,366**	**34,74,44,608**	**99**	**41,86,67,946**	**29,30,33,476**	**70**	**1,48,48,06,514**	**1,37,08,18,496**	**92**	**54,02,59,605**	**78,65,43,807**	**146**	**2,02,50,66,119**	**2,15,73,62,304**	**107**

8.12. BANK WISE ACHIEVEMENT UNDER ANNUAL CREDIT PLAN 2019-20 AS AT MARCH 2020

(Amount in thosands)

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	ALLAHABAD BANK	7,05,440	1,03,239	15	4,90,997	6,99,661	142	7,31,443	5,51,551	75	19,27,880	13,54,451	70	5,19,044	6,39,820	123	24,46,924	19,94,271	82
2	ANDHRA BANK	13,88,617	7,12,369	51	20,28,479	56,02,797	276	8,20,617	7,75,450	94	42,37,712	70,90,616	167	9,30,999	6,74,022	72	51,68,711	77,64,638	150
3	BANK OF BARODA	1,51,03,924	1,80,89,530	120	84,12,600	46,68,793	55	92,97,255	1,44,84,727	156	3,28,13,780	3,72,43,050	113	1,19,90,456	1,34,70,822	112	4,48,04,236	5,07,13,872	113
4	BANK OF INDIA	56,60,152	50,07,049	88	47,85,839	18,43,275	39	49,31,287	27,61,618	56	1,53,77,278	96,11,942	63	92,07,795	14,14,299	15	2,45,85,074	1,10,26,241	45
5	BANK OF MAHARASHTRA	1,55,284	24,027	15	1,68,461	37,084	22	2,18,795	1,27,928	58	5,42,540	1,89,039	35	9,22,379	64,985	7	14,64,920	2,54,024	17
6	CANARA BANK	6,88,15,507	11,71,77,334	170	3,38,06,302	1,86,14,241	55	2,63,51,373	1,97,79,246	75	12,89,73,182	15,55,70,821	121	1,93,21,247	1,14,77,385	59	14,82,94,429	16,70,48,207	113
7	CENTRAL BANK OF INDIA	95,71,908	97,67,124	102	26,35,809	13,40,079	51	45,92,403	32,61,882	71	1,68,00,120	1,43,69,085	86	67,72,016	52,40,682	77	2,35,72,137	1,96,09,767	83
8	CORPORATION BANK	49,73,930	33,74,248	68	22,30,278	25,31,598	114	22,34,857	17,76,057	79	94,39,064	76,81,903	81	43,86,228	2,48,68,398	567	1,38,25,292	3,25,50,301	235
9	INDIAN BANK	1,59,30,313	1,50,05,136	94	36,33,150	49,19,983	135	32,81,596	27,59,516	84	2,28,45,058	2,26,84,635	99	36,14,186	24,90,336	69	2,64,59,244	2,51,74,970	95
10	INDIAN OVERSEAS BANK	1,64,88,414	1,25,44,761	76	84,68,913	40,63,169	48	64,22,317	67,68,531	105	3,13,79,644	2,33,76,461	74	82,53,862	39,27,652	48	3,96,33,506	2,73,04,113	69
11	ORNTL BANK OF COMM	7,56,981	3,20,129	42	15,56,902	13,75,259	88	10,47,260	10,06,728	96	33,61,144	27,02,115	80	11,72,657	6,66,353	57	45,33,801	33,68,468	74
12	PUNJAB & SIND BANK	25,974	25	0	4,57,424	72,422	16	5,94,375	1,51,383	25	10,77,773	2,23,830	21	3,78,295	1,05,251	28	14,56,068	3,29,081	23
13	PUNJAB NATIONAL BANK	90,36,430	60,71,069	67	1,08,01,094	46,51,783	43	75,32,048	25,81,748	34	2,73,69,572	1,33,04,601	49	82,26,889	3,49,26,691	425	3,55,96,461	4,82,31,292	135
14	STATE BANK OF INDIA	10,47,54,453	11,06,36,245	106	5,06,81,856	4,79,58,681	95	5,89,55,069	6,27,49,101	106	21,43,91,378	22,13,44,027	103	4,62,45,303	4,37,77,134	95	26,06,36,680	26,51,21,161	102
15	SYNDICATE BANK	1,62,42,980	1,93,45,690	119	82,09,962	91,04,930	111	95,64,739	35,75,861	37	3,40,17,681	3,20,26,481	94	1,15,84,703	3,43,83,075	297	4,56,02,385	6,64,09,556	146
16	UCO BANK	25,80,970	15,97,176	62	20,61,615	32,51,597	158	38,26,406	19,05,044	50	84,68,990	67,53,817	80	85,00,201	10,51,741	12	1,69,69,191	78,05,558	46
17	UNION BANK OF INDIA	1,55,67,633	1,52,94,251	98	76,29,921	29,74,830	39	75,55,663	42,63,894	56	3,07,53,217	2,25,32,975	73	59,91,015	58,73,831	98	3,67,44,232	2,84,06,806	77
18	UNITED BANK OF INDIA	2,99,771	45,857	15	3,96,894	2,34,911	59	4,59,340	12,25,456	267	11,56,006	15,06,224	130	5,61,040	65,33,372	1,165	17,17,046	80,39,596	468
	Total - Public sector Cmmercial Banks	**28,80,58,682**	**33,51,15,259**	**116**	**14,84,56,495**	**11,39,45,094**	**77**	**14,84,16,843**	**13,05,05,721**	**88**	**58,49,32,020**	**57,95,66,074**	**99**	**14,85,78,316**	**19,15,85,850**	**129**	**73,35,10,336**	**77,11,51,923**	**105**
B	RRB-KERALA GRAMIN BANK	9,09,40,233	12,47,65,663	137	2,83,44,780	1,38,47,806	49	2,15,42,544	70,37,501	33	14,08,27,557	14,56,50,970	103	1,70,10,074	55,22,966	32	15,78,37,631	15,11,73,936	96
	Total- Public Sector Banks including RRB	**37,89,98,914**	**45,98,80,922**	**121**	**17,68,01,276**	**12,77,92,900**	**72**	**16,99,59,387**	**13,75,43,222**	**81**	**72,57,59,577**	**72,52,17,044**	**100**	**16,55,88,390**	**19,71,08,816**	**119**	**89,13,47,966**	**92,23,25,860**	**103**

8.12. BANK WISE ACHIEVEMENT UNDER ANNUAL CREDIT PLAN 2019-20 AS AT MARCH 2020

(Amount in thosands)

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	33,21,821	12,91,595	39	29,30,950	56,56,866	193	48,34,552	32,80,565	68	1,10,87,323	1,02,29,026	92	56,17,460	1,11,46,247	198	1,67,04,783	2,13,75,273	128
2	BANDHAN BANK	72,730	0	0	1,48,460	0	0	1,16,110	0	0	3,37,300	0	0	3,29,550	0	0	6,66,850	0	0
3	CATHOLIC SYRIAN BANK	1,07,61,001	1,43,88,023	134	67,64,620	38,01,749	56	92,00,171	45,76,784	50	2,67,25,792	2,27,66,556	85	87,56,220	69,56,658	79	3,54,82,012	2,97,23,215	84
4	CITY UNION BANK	5,40,422	1,02,983	19	2,51,077	3,59,546	143	4,42,528	7,36,635	166	12,34,027	11,99,164	97	9,63,895	29,19,440	303	21,97,922	41,18,604	187
5	DHANLAXMI BANK	69,21,526	53,76,205	78	56,50,475	16,09,817	28	52,02,260	19,16,901	37	1,77,74,260	89,02,922	50	81,21,865	95,49,692	118	2,58,96,125	1,84,52,614	71
6	FEDERAL BANK	5,59,57,186	5,41,04,163	97	3,18,98,599	6,60,19,148	207	3,33,75,485	1,23,85,721	37	12,12,31,271	13,25,09,033	109	3,86,28,278	11,47,03,447	297	15,98,59,549	24,72,12,479	155
7	HDFC BANK	1,23,38,750	1,34,57,397	109	1,36,92,060	1,18,00,316	86	90,91,330	21,81,868	24	3,51,22,140	2,74,39,580	78	2,76,41,234	6,49,83,898	235	6,27,63,374	9,24,23,479	147
8	ICICI BANK	1,38,97,305	1,54,72,107	111	1,35,38,054	1,09,83,609	81	1,52,06,556	22,04,883	14	4,26,41,914	2,86,60,599	67	2,14,67,824	5,63,06,159	262	6,41,09,738	8,49,66,758	133
9	IDBI BANK	20,84,073	80,56,561	387	8,13,484	28,70,723	353	15,52,078	14,99,131	97	44,49,635	1,24,26,415	279	39,05,383	1,63,93,892	420	83,55,018	2,88,20,307	345
10	IDFC FIRST Bank	0	0	0	0	0	0	0	35,339	0	0	35,339	0	0	0	0	0	35,339	0
11	INDUS IND BANK	11,92,227	47,05,069	395	9,95,253	70,32,080	707	12,42,219	67,150	5	34,29,700	1,18,04,300	344	17,98,121	5,13,66,827	2,857	52,27,820	6,31,71,127	1,208
12	JAMMU & KASHMIR BANK	37,000	0	0	6,500	2,000	31	1,45,689	1,04,522	72	1,89,189	1,06,522	56	53,861	1,54,242	286	2,43,050	2,60,764	107
13	KARNATAKA BANK	5,20,622	5,75,975	111	4,29,784	4,55,821	106	5,88,295	1,88,598	32	15,38,701	12,20,394	79	5,24,643	4,16,696	79	20,63,345	16,37,090	79
14	KARUR VYSYA BANK	5,58,087	3,68,795	66	5,24,919	3,58,694	68	4,24,379	1,67,032	39	15,07,385	8,94,521	59	9,19,299	4,81,465	52	24,26,684	13,75,986	57
15	KOTAK MAHINDRA BANK	4,82,153	7,05,486	146	24,27,770	30,00,870	124	5,54,373	73,659	13	34,64,296	37,80,015	109	40,15,354	1,86,07,564	463	74,79,651	2,23,87,579	299
16	LAKSHMI VILAS BANK	1,61,873	43,957	27	1,27,954	10,801	8	2,14,137	8,48,477	396	5,03,963	9,03,235	179	8,68,827	4,50,974	52	13,72,790	13,54,210	99
17	RBL Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	37,743	0	0	37,743	0
18	SOUTH INDIAN BANK	3,51,34,799	2,41,01,425	69	1,31,31,563	4,67,17,132	356	1,07,53,584	1,43,70,055	134	5,90,19,946	8,51,88,612	144	1,99,55,323	39,09,30,938	1,959	7,89,75,269	47,61,19,550	603
19	T.N.MERCANTILE BANK	4,72,619	6,14,820	130	9,53,106	10,94,432	115	4,75,672	3,94,143	83	19,01,396	21,03,395	111	3,98,215	0	0	22,99,612	21,03,395	91
20	YES BANK	1,47,986	6,85,125	463	1,09,13,759	1,22,36,119	112	5,97,016	1,82,665	31	1,16,58,761	1,31,03,908	112	14,79,805	44,79,454	303	1,31,38,566	1,75,83,363	134
	Total-Private Sector Commercial Banks	**14,46,02,179**	**14,40,49,687**	**100**	**10,51,98,386**	**17,40,09,722**	**165**	**9,40,16,434**	**4,52,14,127**	**48**	**34,38,17,000**	**36,32,73,536**	**106**	**14,54,45,158**	**39,09,30,938**	**269**	**48,92,62,157**	**75,42,04,474**	**154**
D	**SMALL BANK**																		
1	ESAF	49,49,623	1,31,54,162	266	29,86,006	68,32,470	229	22,85,358	54,05,280	237	1,02,20,987	2,53,91,912	248	11,33,996	44,79,454	395	1,13,54,983	2,98,71,366	263
2	Ujjivan Small Finance Bank	43,810	5,75,981	1,315	81,606	9,32,134	1,142	2,52,053	4,17,225	166	3,77,469	19,25,340	510	82,356	99,579	121	4,59,825	20,24,919	440
	Total- Small Finance Banks	**49,93,433**	**1,37,30,143**	**275**	**30,67,612**	**77,64,604**	**253**	**25,37,412**	**58,22,505**	**229**	**1,05,98,456**	**2,73,17,252**	**258**	**12,16,352**	**45,79,033**	**376**	**1,18,14,808**	**3,18,96,285**	**270**
	Total Commercial Banks + RRB + SFB	**52,85,94,527**	**61,76,60,752**	**117**	**28,50,67,274**	**30,95,67,226**	**109**	**26,65,13,232**	**18,85,79,854**	**71**	**1,08,01,75,032**	**1,11,58,07,832**	**103**	**31,22,49,899**	**59,26,18,787**	**190**	**1,39,24,24,932**	**1,70,84,26,619**	**123**
E	**Co-operative Sector**																		
1	DIST CO-OPERATIVE BANKS	11,80,51,847	8,24,82,888	70	3,98,10,871	2,41,08,148	61	9,21,69,215	8,08,53,501	88	25,00,31,934	18,74,44,538	75	12,52,08,004	12,54,50,629	100	37,52,39,938	31,28,95,167	83
2	KSCARDB (incl. PCARDBs)	3,16,04,850	1,40,73,956	45	88,38,016	37,17,103	42	1,69,68,811	1,17,19,129	69	5,74,11,676	2,95,10,187	51	53,81,207	12,75,135	24	6,27,92,883	3,07,85,322	49
3	KSCB	3,71,14,978	1,61,22,816	43	1,70,56,206	1,00,52,131	59	4,30,16,688	1,18,80,992	28	9,71,87,871	3,80,55,940	39	9,74,20,495	6,71,99,256	69	19,46,08,366	10,52,55,196	54
	Total - Co-operative Sector	**18,67,71,675**	**11,26,79,660**	**60**	**6,57,05,093**	**3,78,77,382**	**58**	**15,21,54,714**	**10,44,53,622**	**69**	**40,46,31,481**	**25,50,10,664**	**63**	**22,80,09,706**	**19,39,25,020**	**85**	**63,26,41,187**	**44,89,35,684**	**71**
	GRAND TOTAL	**71,53,66,201**	**73,03,40,412**	**102**	**35,07,72,366**	**34,74,44,608**	**99**	**41,86,67,946**	**29,30,33,476**	**70**	**1,48,48,06,514**	**1,37,08,18,496**	**92**	**54,02,59,605**	**78,65,43,807**	**146**	**2,02,50,66,119**	**2,15,73,62,304**	**107**

8.13. DISTRICT WISE BREAKUP OF CROP LOAN & TERM LOAN ACHIEVEMENT UNDER PRIMARY SECTOR FOR 2019-20 AS AT MARCH 2020

(Amount in Thousands)

SL NO	NAME OF THE DISTRICT	SHORT TERM LOAN			TERM LOAN			PRIMARY SECTOR (TOTAL AGRICULTURE)		
		TARGET	ACHIEVEMENT	% ACH	TARGET	ACHIEVEMENT	% ACH	TARGET	ACHIEVEMENT	% ACH
1	Trivandrum	3,76,50,657	2,58,39,510	69	1,08,07,718	2,53,74,376	235	4,84,58,375	5,12,13,886	106
2	Kollam	4,57,25,929	5,45,29,121	119	1,22,27,587	2,17,61,772	178	5,79,53,516	7,62,90,893	132
3	Pathanamthitta	2,20,09,744	1,48,34,490	67	65,77,773	61,12,916	93	2,85,87,517	2,09,47,406	73
4	Alappuzha	2,65,84,830	61,29,196	23	2,66,75,170	3,44,39,486	129	5,32,60,000	4,05,68,682	76
5	Kottayam	4,50,00,000	4,73,59,329	105	1,90,00,000	85,79,605	45	6,40,00,000	5,59,38,934	87
6	Idukki	2,77,50,200	2,53,59,669	91	1,19,80,000	90,53,593	76	3,97,30,200	3,44,13,262	87
7	Ernakulam	1,74,55,144	1,05,38,959	60	6,98,20,578	5,30,47,707	76	8,72,75,722	6,35,86,666	73
8	Thrissur	4,17,52,100	4,61,89,874	111	1,56,57,900	3,13,28,193	200	5,74,10,000	7,75,18,067	135
9	Palakkad	3,01,99,530	4,45,15,677	147	1,87,77,976	1,54,70,289	82	4,89,77,506	5,99,85,966	122
10	Malappuram	4,43,43,477	5,18,45,058	117	1,51,03,733	93,85,033	62	5,94,47,210	6,12,30,092	103
11	Kozhikode	5,33,05,200	6,98,58,811	131	1,23,95,000	35,70,631	29	6,57,00,200	7,34,29,442	112
12	Wayanad	2,32,20,000	3,33,96,601	144	86,80,000	25,31,298	29	3,19,00,000	3,59,27,899	113
13	Kannur	2,99,86,952	3,26,09,950	109	1,14,48,530	1,42,55,423	125	4,14,35,482	4,68,65,372	113
14	Kasaragod	1,91,05,758	2,44,24,202	128	1,21,24,715	79,99,643	66	3,12,30,473	3,24,23,845	104
TOTAL		**46,40,89,521**	**48,74,30,447**	**105**	**25,12,76,680**	**24,29,09,965**	**97**	**71,53,66,201**	**73,03,40,412**	**102**

8.14. BANK WISE BREAKUP OF CROP LOAN & TERM LOAN ACHIEVEMENT UNDER PRIMARY SECTOR FOR 2019-20 AS AT MARCH 2020

(Amount in Thousands)

Sl. No.	BANK	SHORT TERM LOAN			TERM LOAN			PRIMARY SECTOR (TOTAL AGRICULTURE)		
		Target	Achievement	% Ach	Target	Achievement	% Ach	Target	Achievement	% Ach
A	**PUBLIC SECTOR COMMERCIAL BANKS**									
1	ALLAHABAD BANK	4,51,951	33,185	7	2,53,489	70,054	28	7,05,440	1,03,239	15
2	ANDHRA BANK	7,02,565	4,39,994	63	6,86,052	2,72,375	40	13,88,617	7,12,369	51
3	BANK OF BARODA	91,65,049	1,05,27,811	115	59,38,875	75,61,719	127	1,51,03,924	1,80,89,530	120
4	BANK OF INDIA	29,21,779	30,81,335	105	27,38,373	19,25,714	70	56,60,152	50,07,049	88
5	BANK OF MAHARASHTRA	1,01,752	15,699	15	53,532	8,328	16	1,55,284	24,027	15
6	CANARA BANK	4,30,24,465	8,98,86,207	209	2,57,91,042	2,72,91,127	106	6,88,15,507	11,71,77,334	170
7	CENTRAL BANK OF INDIA	67,58,297	69,00,065	102	28,13,611	28,67,059	102	95,71,908	97,67,124	102
8	CORPORATION BANK	31,16,451	20,70,017	66	18,57,479	13,04,231	70	49,73,930	33,74,248	68
9	INDIAN BANK	91,64,196	1,17,25,056	128	67,66,117	32,80,080	48	1,59,30,313	1,50,05,136	94
10	INDIAN OVERSEAS BANK	1,05,56,843	76,65,698	73	59,31,571	48,79,063	82	1,64,88,414	1,25,44,761	76
11	ORNTL BANK OF COMM	3,80,074	41,484	11	3,76,907	2,78,645	74	7,56,981	3,20,129	42
12	PUNJAB & SIND BANK	15,695	0	0	10,279	25	0	25,974	25	0
13	PUNJAB NATIONAL BANK	57,33,759	43,41,339	76	33,02,671	17,29,730	52	90,36,430	60,71,069	67
14	STATE BANK OF INDIA	6,81,46,679	8,20,95,778	120	3,66,07,772	2,85,40,467	78	10,47,54,452	11,06,36,245	106
15	SYNDICATE BANK	1,10,45,406	1,02,40,755	93	51,97,575	91,04,935	175	1,62,42,981	1,93,45,690	119
16	UCO BANK	11,68,824	8,78,227	75	14,12,146	7,18,949	51	25,80,970	15,97,176	62
17	UNION BANK OF INDIA	1,02,42,640	1,04,95,511	102	53,24,994	47,98,740	90	1,55,67,633	1,52,94,251	98
18	UNITED BANK OF INDIA	2,23,199	8,980	4	76,572	36,877	48	2,99,771	45,857	15
	Total - Public Sector Commercial Banks	**18,29,19,624**	**24,04,47,141**	**131**	**10,51,39,058**	**9,46,68,117**	**90**	**28,80,58,682**	**33,51,15,259**	**116**
B	RRB - K G B	6,84,05,696	10,40,58,931	152	2,25,34,536	2,07,06,732	92	9,09,40,233	12,47,65,663	137
	Total- Public Sector Banks including RRB	**25,13,25,320**	**34,45,06,072**	**137**	**12,76,73,594**	**11,53,74,850**	**90**	**37,89,98,914**	**45,98,80,922**	**121**

8.14. BANK WISE BREAKUP OF CROP LOAN & TERM LOAN ACHIEVEMENT UNDER PRIMARY SECTOR FOR 2019-20 AS AT MARCH 2020

(Amount in Thousands)

Sl. No.	BANK	SHORT TERM LOAN			TERM LOAN			PRIMARY SECTOR (TOTAL AGRICULTURE)		
		Target	Achievement	% Ach	Target	Achievement	% Ach	Target	Achievement	% Ach
C	**PRIVATE SECTOR COMMERCIAL BANKS**									
1	AXIS BANK	14,88,249	2,33,493	16	18,33,572	10,58,102	58	33,21,821	12,91,595	39
2	BANDHAN BANK	51,750	0	0	20,980	0	0	72,730	0	0
3	CATHOLIC SYRIAN BANK	66,87,269	1,02,99,795	154	40,73,731	40,88,228	100	1,07,61,001	1,43,88,023	134
4	CITY UNION BANK	1,85,241	26,875	15	3,55,181	76,108	21	5,40,422	1,02,983	19
5	DHANLAXMI BANK	41,80,472	34,32,804	82	27,41,054	19,43,401	71	69,21,526	53,76,205	78
6	FEDERAL BANK	2,94,11,253	2,61,44,637	89	2,65,45,933	2,79,59,526	105	5,59,57,186	5,41,04,163	97
7	HDFC BANK	79,52,606	35,84,755	45	43,86,144	98,72,642	225	1,23,38,750	1,34,57,397	109
8	ICICI BANK	91,50,389	60,31,337	66	47,46,916	94,40,770	199	1,38,97,305	1,54,72,107	111
9	IDBI BANK	15,24,945	58,00,796	380	5,59,128	22,55,765	403	20,84,073	80,56,561	387
10	IDFC FIRST Bank	0	0	0	0	0	0	0	0	0
11	INDUS IND BANK	10,22,552	11,56,813	113	1,69,676	35,48,256	2,091	11,92,227	47,05,069	395
12	JAMMU & KASHMIR BANK	20,000	0	0	17,000	0	0	37,000	0	0
13	KARNATAKA BANK	3,22,863	86,387	27	1,97,759	4,89,588	248	5,20,622	5,75,975	111
14	KARUR VYSYA BANK	2,72,165	1,09,775	40	2,85,922	2,59,020	91	5,58,087	3,68,795	66
15	KOTAK MAHINDRA BANK	3,31,061	30,299	9	1,51,092	6,75,187	447	4,82,153	7,05,486	146
16	LAKSHMI VILAS BANK	1,32,500	12,415	9	29,373	31,542	107	1,61,873	43,957	27
17	RBL Bank	0	0	0	0	0	0	0	0	0
18	SOUTH INDIAN BANK	1,68,45,495	1,35,36,265	80	1,82,89,304	1,05,65,160	58	3,51,34,799	2,41,01,425	69
19	T.N.MERCANTILE BANK	2,09,351	4,00,938	192	2,63,267	2,13,882	81	4,72,619	6,14,820	130
20	YES BANK	88,488	1,00,738	114	59,498	5,84,387	982	1,47,986	6,85,125	463
	Total-Private Sector Commercial Banks	**7,98,76,649**	**7,09,88,122**	**89**	**6,47,25,530**	**7,30,61,565**	**113**	**14,46,02,179**	**14,40,49,687**	**100**
D	**SMALL BANK**									
1	ESAF	18,75,486	2,59,416	14	30,74,137	1,28,94,746	419	49,49,623	1,31,54,162	266
2	Ujjivan Small Finance Bank	30,018	2,02,063	673	13,792	3,73,918	2,711	43,810	5,75,981	1,315
	Total- Small Finance Banks	**19,05,504**	**4,61,479**	**24**	**30,87,929**	**1,32,68,664**	**430**	**49,93,433**	**1,37,30,143**	**275**
	Total Commercial Banks + RRB + SFB	**33,31,07,474**	**41,59,55,673**	**125**	**19,54,87,053**	**20,17,05,079**	**103**	**52,85,94,527**	**61,76,60,752**	**117**
E	**Co-operative Sector**									
1	DIST CO-OPERATIVE BANKS	8,33,23,313	5,64,00,281	68	3,47,28,534	2,60,82,607	75	11,80,51,847	8,24,82,888	70
2	KSCARDB (incl. PCARDBs)	2,15,90,996	70,55,408	33	1,00,13,854	70,18,548	70	3,16,04,850	1,40,73,956	45
3	KSCB	2,60,67,739	80,19,085	31	1,10,47,239	81,03,732	73	3,71,14,978	1,61,22,816	43
	Total - Co-operative Sector	**13,09,82,048**	**7,14,74,774**	**55**	**5,57,89,627**	**4,12,04,887**	**74**	**18,67,71,675**	**11,26,79,660**	**60**
	GRAND TOTAL	**46,40,89,521**	**48,74,30,447**	**105**	**25,12,76,680**	**24,29,09,965**	**97**	**71,53,66,201**	**73,03,40,412**	**102**

8.15. DISTRICTWISE DATA ON FLOW OF BANK CREDIT TO MINORITIES AS AT MARCH 2020

(Rs.in crores)

	Outstanding			
	AS ON 31.12.2019		AS ON 31.03.2020	
	No.	Amount	No.	Amount
TRIVANDRUM				
Christians	1,40,285	1,865	1,54,024	3,482
Muslims	1,14,315	1,469	1,52,941	2,349
Sikhs	328	2	631	4
Jains	14	0	37	1
NeoBudhists	387	1	481	2
Zorashtrians	4	0	9	0
Total	**2,55,333**	**3,338**	**3,08,123**	**5,838**
KOLLAM				
Christians	97,462	2,901	1,04,800	3,023
Muslims	1,31,591	4,987	1,39,265	4,853
Sikhs	0	0	0	0
Jains	0	0	0	0
NeoBudhists	1	3	0	0
Zorashtrians	0	0	0	0
Total	**2,29,054**	**7,891**	**2,44,065**	**7,876**
PATHANAMTHITTA				
Christians	1,33,551	1,138	3,37,597	40,981
Muslims	46,928	170	48,839	15,916
Sikhs	0	0	10	14
Jains	0	0	0	0
NeoBudhists	0	0	3	3
Zorashtrians	0	0	0	0
Total	**1,80,479**	**1,308**	**3,86,449**	**56,914**
ALAPPUZHA				
Christians	1,06,858	2,089	1,73,818	2,268
Muslims	89,901	1,848	1,05,013	1,064
Sikhs	12	2	16	2
Jains	9	1	0	0
NeoBudhists	39	4	72	5
Zorashtrians	7	1	3	1
Total	**1,96,826**	**3,945**	**2,78,922**	**3,340**
KOTTAYAM				
Christians	2,20,751	5,037	2,42,321	5,122
Muslims	50,056	862	51,153	963
Sikhs	0	0	0	0
Jains	0	0	0	0
NeoBudhists	0	0	0	0
Zorashtrians	0	0	0	0
Total	**2,70,807**	**5,899**	**2,93,474**	**6,085**
IDUKKI				
Christians	1,79,899	3,368	1,62,543	2,968
Muslims	52,630	915	43,788	790
Sikhs	0	0	0	0
Jains	0	0	0	0
NeoBudhists	0	0	0	0
Zorashtrians	0	0	0	0
Total	**2,32,529**	**4,283**	**2,06,331**	**3,758**
ERNAKULAM				
Christians	2,00,386	7,478	2,57,172	9,406
Muslims	66,255	2,175	1,18,363	3,305
Sikhs	120	5	207	6
Jains	106	16	118	17
NeoBudhists	143	91	180	80
Zorashtrians	14	6	15	0
Total	**2,67,024**	**9,770**	**3,76,055**	**12,814**

8.15. DISTRICTWISE DATA ON FLOW OF BANK CREDIT TO MINORITIES AS AT MARCH 2020

(Rs.in crores)

	Outstanding			
	AS ON 31.12.2019		AS ON 31.03.2020	
	No.	Amount	No.	Amount
THRISSUR				
Christians	1,86,195	5,523	1,99,604	3,944
Muslims	1,36,082	6,792	1,55,250	2,280
Sikhs	151	1	170	1
Jains	19	0	0	0
NeoBudhists	85	2	14	0
Zorashtrians	0	0	11	0
Total	**3,22,532**	**12,318**	**3,55,049**	**6,226**
PALAKKAD				
Christians	1,31,592	2,051	1,36,501	2,154
Muslims	3,55,369	6,264	3,88,813	6,808
Sikhs	0	0	0	0
Jains	0	0	0	0
NeoBudhists	0	0	0	0
Zorashtrians	0	0	0	0
Total	**4,86,961**	**8,314**	**5,25,314**	**8,961**
MALAPPURAM				
Christians	54,975	1,309	55,704	1,309
Muslims	5,83,283	9,444	5,67,891	10,006
Sikhs	0	0	0	0
Jains	0	0	0	0
NeoBudhists	0	0	0	0
Zorashtrians	0	0	0	0
Total	**6,38,258**	**10,753**	**6,23,595**	**11,316**
KOZHIKODE				
Christians	66,569	3,706	64,388	3,684
Muslims	2,22,353	6,102	2,21,184	6,092
Sikhs	27	1	27	1
Jains	12	1	12	1
NeoBudhists	18	1	18	1
Zorashtrians	3	0	3	0
Total	**2,88,982**	**9,811**	**2,85,632**	**9,779**
WAYANAD				
Christians	1,37,035	1,757	1,40,618	2,133
Muslims	1,65,914	2,097	1,64,346	2,134
Sikhs	9	0	10	0
Jains	206	5	208	7
NeoBudhists	4	0	8	0
Zorashtrians	0	0	0	0
Total	**3,03,168**	**3,860**	**3,05,190**	**4,274**
KANNUR				
Christians	1,09,937	2,627	1,14,037	3,243
Muslims	1,55,853	5,227	1,62,593	5,014
Sikhs	5	0	8	0
Jains	31	1	35	1
NeoBudhists	4	0	21	0
Zorashtrians	1	0	3	0
Total	**2,65,831**	**7,855**	**2,76,697**	**8,258**
KASARAGOD				
Christians	1,20,056	2,018	1,23,518	2,026
Muslims	2,57,192	2,762	2,66,174	2,782
Sikhs	16	1	16	1
Jains	9	1	9	1
NeoBudhists	0	0	0	0
Zorashtrians	35	1	35	1
Total	**3,77,308**	**4,783**	**3,89,752**	**4,811**
GRAND TOTAL	**43,15,092**	**94,127**	**48,54,648**	**1,50,250**

8.16. PERFORMANCE UNDER KISAN CREDIT CARD SCHEME AS AT MARCH 2020

(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	ALLAHABAD BANK	4	4	0	0	11	11	1	3	**12**	**14**	42	70	10	111	**52**	**181**	0
2	ANDHRA BANK	128	106	3	12	234	227	84	175	**318**	**402**	316	351	109	230	**425**	**581**	0
3	BANK OF BARODA	823	889	144	376	2,412	2,479	407	1,067	**2,819**	**3,546**	10,310	14,820	3,052	10,955	**13,362**	**25,775**	126
4	BANK OF INDIA	2,097	1,803	8	38	2,611	2,716	207	502	**2,818**	**3,218**	10,648	9,436	2,126	7,428	**12,774**	**16,864**	0
5	BANK OF MAHARASHTRA	0	0	0	0	0	0	0	0	**0**	**0**	0	0	0	0	**0**	**0**	0
6	CANARA BANK	15,453	16,878	165	1,205	57,567	50,401	3,902	17,485	**61,469**	**67,886**	56,147	54,187	3,894	18,884	**60,041**	**73,071**	76,781
7	CENTRAL BANK OF INDIA	923	823	24	88	1,546	1,563	52	203	**1,598**	**1,766**	9,792	8,657	730	3,121	**10,522**	**11,778**	0
8	CORPORATION BANK	309	312	9	58	818	1,153	28	208	**846**	**1,361**	4,791	5,616	405	2,236	**5,196**	**7,852**	0
9	INDIAN BANK	699	831	13	41	1,671	2,020	35	118	**1,706**	**2,138**	4,577	5,874	101	350	**4,678**	**6,224**	1,195
10	INDIAN OVERSEAS BANK	1,003	850	0	0	3,431	3,792	0	0	**3,431**	**3,792**	10,056	13,997	0	0	**10,056**	**13,997**	0
11	ORIENTAL BANK OF COMMERCE	262	269	14	106	787	1,284	85	624	**872**	**1,908**	940	1,418	264	1,504	**1,204**	**2,923**	1,204
12	PUNJAB & SIND BANK	0	0	0	0	0	0	0	0	**0**	**0**	0	0	0	0	**0**	**0**	0
13	PUNJAB NATIONAL BANK	704	512	374	2,069	1,505	1,647	727	4,070	**2,232**	**5,717**	9,307	10,580	3,836	15,543	**13,143**	**26,123**	0
14	STATE BANK OF INDIA	11,296	11,889	189	2,841	25,889	30,089	799	7,339	**26,688**	**37,428**	86,542	85,080	8,998	42,666	**95,540**	**1,27,746**	59,235
15	SYNDICATE BANK	3,440	3,248	15	48	11,235	14,588	44	161	**11,279**	**14,749**	18,117	22,377	1,122	6,528	**19,239**	**28,905**	18,640
16	UCO BANK	1,146	1,465	15	106	2,361	3,177	76	569	**2,437**	**3,746**	2,949	4,096	47	416	**2,996**	**4,512**	1,560
17	UNION BANK OF INDIA	2,912	3,923	372	987	5,325	9,324	2,111	4,200	**7,436**	**13,524**	46,006	50,320	7,821	43,673	**53,827**	**93,993**	0
18	UNITED BANK OF INDIA	0	0	0	0	0	0	0	0	**0**	**0**	0	0	0	0	**0**	**0**	0
	Total- Public Sector Commercial Banks	**41,199**	**43,803**	**1,345**	**7,975**	**1,17,403**	**1,24,470**	**8,558**	**36,724**	**1,25,961**	**1,61,194**	**2,70,540**	**2,86,880**	**32,515**	**1,53,646**	**3,03,055**	**4,40,526**	**1,58,741**
B	**R R B - KERALA GRAMIN BANK**	44,040	42,037	213	1,033	1,45,836	1,36,226	889	4,437	1,46,725	1,40,663	1,55,749	1,35,290	5,577	18,605	1,61,326	1,53,895	1,58,099
	Total- Public Sector Banks including RRB	**85,239**	**85,840**	**1,558**	**9,008**	**2,63,239**	**2,60,696**	**9,447**	**41,161**	**2,72,686**	**3,01,857**	**4,26,289**	**4,22,170**	**38,092**	**1,72,251**	**4,64,381**	**5,94,421**	**3,16,840**
C	**PRIVATE SECTOR COMMERCIAL BANKS**																	

8.16. PERFORMANCE UNDER KISAN CREDIT CARD SCHEME AS AT MARCH 2020

(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	0	0	0	0	2	21	**2**	**21**	56	139	714	18,250	**770**	**18,389**	770
2	BANDHAN BANK	0	0	0	0	0	0	0	0	**0**	**0**	0	0	0	0	**0**	**0**	0
3	CATHOLIC SYRIAN BANK	52	36	65	2,058	167	88	127	3,491	**294**	**3,579**	541	362	168	3,692	**709**	**4,053**	0
4	CITY UNION BANK	0	0	0	0	0	0	0	0	**0**	**0**	0	0	0	0	**0**	**0**	0
5	DHANLAXMI BANK	26	8	1	5	53	22	7	120	**60**	**141**	142	75	31	1,145	**173**	**1,220**	0
6	FEDERAL BANK	8,106	6,932	6,388	30,464	20,480	25,025	12,500	82,967	**32,980**	**1,07,992**	25,022	43,314	16,001	2,47,436	**41,023**	**2,90,750**	16,443
7	HDFC BANK	29,504	11,783	1,783	15,743	1,11,654	42,620	9,158	78,708	**1,20,812**	**1,21,328**	2,20,523	74,423	63,988	2,41,093	**2,84,511**	**3,15,516**	0
8	ICICI BANK	0	0	70	1,655	0	0	315	7,387	**315**	**7,387**	0	0	1,307	28,002	**1,307**	**28,002**	0
9	IDBI BANK	350	429	486	3,008	995	1,836	862	9,173	**1,857**	**11,009**	1,860	2,923	1,368	23,767	**3,228**	**26,689**	3,228
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	0	0	5	126	0	0	162	3,199	**162**	**3,199**	0	0	108	2,286	**108**	**2,286**	98
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	3	5	0	0	**3**	**5**	22	20	4	12	**26**	**31**	24
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**	1	3	6	74	**7**	**77**	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	1,018	909	232	3,216	4,288	4,540	3,965	23,424	**8,253**	**27,964**	5,088	4,753	7,341	2,05,177	**12,429**	**2,09,930**	11,624
19	T.N.MERCANTILE BANK	3	3	0	0	11	12	0	0	**11**	**12**	16	30	0	0	**16**	**30**	16
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	**39,059**	**20,099**	**9,030**	**56,275**	**1,37,651**	**74,147**	**27,098**	**2,08,489**	**1,64,749**	**2,82,637**	**2,53,271**	**1,26,041**	**91,036**	**7,70,933**	**3,44,307**	**8,96,975**	**32,203**
D	**SMALL FINANCE BANKS**																	
1	ESAF	0	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**	0
	Total- Small Finance Banks	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
	Total - Commercial Banks + RRB + SFB	**1,24,298**	**1,05,939**	**10,588**	**65,283**	**4,00,890**	**3,34,844**	**36,545**	**2,49,650**	**4,37,435**	**5,84,494**	**6,79,560**	**5,48,211**	**1,29,128**	**9,43,184**	**8,08,688**	**14,91,395**	**3,49,043**
E	**CO-OPERATIVE BANKS**																	
1	DIST CO-OPERATIVE BANKS	8,848	7,352	0	0	29,873	28,275	0	0	**29,873**	**28,275**	21,307	20,666	0	0	**21,307**	**20,666**	0
2	KSCARDB (incl. PCARDBs)	7	17	0	0	22	44	0	0	**22**	**44**	334	399	0	0	**334**	**399**	38
3	KSCB	53,537	50,788	0	0	1,51,314	1,36,155	0	0	**1,51,314**	**1,36,155**	5,30,914	3,53,345	0	0	**5,30,914**	**3,53,345**	1,98,841
	Total Co-operative Banks	**62,392**	**58,157**	**0**	**0**	**1,81,209**	**1,64,474**	**0**	**0**	**1,81,209**	**1,64,474**	**5,52,555**	**3,74,410**	**0**	**0**	**5,52,555**	**3,74,410**	**1,98,879**
	Total - Banking Sector	**1,86,690**	**1,64,096**	**10,588**	**65,283**	**5,82,099**	**4,99,318**	**36,545**	**2,49,650**	**6,18,644**	**7,48,968**	**12,32,115**	**9,22,621**	**1,29,128**	**9,43,184**	**13,61,243**	**18,65,805**	**5,47,922**

8.17. PERFORMANCE UNDER WCC & CUY AS AT MARCH 2020

(Rs. in Lakhs)

Sl No.	BANK	Weavers Credit Card (WCC)			Coir Udyami Yojana (CUY)		
		Outstanding		Disbursed during the Quarter	Outstanding		Disbursed during the Quarter
		No.	Amt	Amt	No	Amt	Amt
A	**PUBLIC SECTOR COMMERCIAL BANKS**						
1	ALLAHABAD BANK	0	0	0	0	0	0
2	ANDHRA BANK	0	0	0	0	0	0
3	BANK OF BARODA	0	0	0	0	0	0
4	BANK OF INDIA	51	45	4	0	0	0
5	BANK OF MAHARASHTRA	0	0	0	0	0	0
6	CANARA BANK	125	32	0	0	0	0
7	CENTRAL BANK OF INDIA	6	2	0	10	11	0
8	CORPORATION BANK	1	0.10	0	0	0	0
9	INDIAN BANK	3	1	0	0	0	0
10	INDIAN OVERSEAS BANK	42	16	3	0	0	0
11	ORIENTAL BANK OF COMMERCE	0	0	0	0	0	0
12	PUNJAB & SIND BANK	0	0	0	0	0	0
13	PUNJAB NATIONAL BANK	552	141	10	0	0	0
14	STATE BANK OF INDIA	25	41	11	176	1119	51
15	SYNDICATE BANK	12	20	0	0	0	0
16	UCO BANK	50	20	0	0	0	0
17	UNION BANK OF INDIA	71	49	0	132	120	0
18	UNITED BANK OF INDIA	0	0	0	0	0	0
	Total- Public Sector Commercial Banks	**938**	**367**	**28**	**318**	**1250**	**51**
B	**R R B - KERALA GRAMIN BANK**	56	20	7	0	0	0
	Total- Public Sector Banks including RRB	**994**	**387**	**35**	**318**	**1250**	**51**
C	**PRIVATE SECTOR COMMERCIAL BANKS**						
1	AXIS BANK	0	0	0	0	0	0
2	BANDHAN BANK	0	0	0	0	0	0
3	CATHOLIC SYRIAN BANK	0	0	0	0	0	0
4	CITY UNION BANK	0	0	0	0	0	0
5	DHANLAXMI BANK	0	0	0	0	0	0
6	FEDERAL BANK	0	0	0	0	0	0
7	HDFC BANK	0	0	0	0	0	0
8	ICICI BANK	0	0	0	0	0	0
9	IDBI BANK	1	1	0	0	0	0
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	0	0	0	0	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	0	0	0	0	0	0
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**	**1**	**0**	**0**	**0**	**0**
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 - Commercial Banks + RRB + SFB		**995**	**388**	**35**	**318**	**1250**	**51**
E	**CO-OPERATIVE BANKS**						
1	DIST CO-OPERATIVE BANKS	0	0	0	0	0	0
2	KSCARDB (incl. PCARDBs)	0	0	0	0	0	0
3	KSCB	0	0	0	0	0	0
	Total Co-operative Banks	**0**	**0**	**0**	**0**	**0**	**0**
Total - Banking Sector		**995**	**388**	**35**	**318**	**1250**	**51**

8.18. MICRO FINANCE - Cumulative Performance of Banks in Kerala State as at MARCH 2020

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	ALLAHABAD BANK	117	23	40	21	11	11	0	0
2	ANDHRA BANK	1,850	600	915	793	0	0	0	0
3	BANK OF BARODA	11,914	4,674	9,870	3,554	4,148	699	582	147
4	BANK OF INDIA	12,800	1,700	11,500	1,315	1,260	3,556	124	124
5	BANK OF MAHARASHTRA	0	0	0	0	0	0	0	0
6	CANARA BANK	52,921	14,879	48,435	12,318	31,863	97,462	163	226
7	CENTRAL BANK OF INDIA	8,474	5,916	8,474	5,916	714	628	0	0
8	CORPORATION BANK	3,392	514	3,130	460	452	882	0	0
9	INDIAN BANK	11,861	9,569	11,839	9,467	93	20	99	26
10	INDIAN OVERSEAS BANK	10,530	20,675	9,847	17,900	2,830	4,955	480	1,006
11	ORIENTAL BANK OF COMMERCE	193	7	193	7	0	0	0	0
12	PUNJAB & SIND BANK	0	0	0	0	0	0	0	0
13	PUNJAB NATIONAL BANK	12,040	1,742	1,959	244	852	1,325	118	92
14	STATE BANK OF INDIA	7,648	9,705	6,500	8,249	1,261	1,553	60	99
15	SYNDICATE BANK	4,848	3,875	4,678	3,645	35	52	12	35
16	UCO BANK	1,592	215	1,579	198	414	456	110	56
17	UNION BANK OF INDIA	43,682	1,01,289	33,456	76,183	452	314	21	51
18	UNITED BANK OF INDIA	0	0	0	0	0	0	0	0
	Total- Public Sector Commercial Banks	**1,83,862**	**1,75,383**	**1,52,415**	**1,40,269**	**44,385**	**1,11,913**	**1,769**	**1,862**
B	**R R B - KERALA GRAMIN BANK**	67,953	12,098	48,989	9,529	9,602	3,379	531	431
	Total- Public Sector Banks including RRB	**2,51,815**	**1,87,480**	**2,01,404**	**1,49,799**	**53,987**	**1,15,292**	**2,300**	**2,293**
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	CATHOLIC SYRIAN BANK	44	3	24	2	0	0	0	0
4	CITY UNION BANK	0	0	0	0	0	0	0	0
5	DHANLAXMI BANK	11,323	2,740	12,084	2,723	823	215	2	1
6	FEDERAL BANK	17,314	2,999	264	29	0	0	0	0
7	HDFC BANK	24,946	2,335	24,946	2,335	0	0	0	0
8	ICICI BANK	11,405	1,224	11,402	1,224	9,074	999	1,606	220
9	IDBI BANK	6,983	60	6,877	54	348	4	139	2
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	12	49	10	41	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	1,973	443	636	139	0	0	0	0
19	T.N.MERCANTILE BANK	99	7	91	7	0	0	0	0
20	YES BANK	0	0	0	0	0	0	0	0
	Total- Pvt Sector Commercial Banks	**74,099**	**9,859**	**56,334**	**6,554**	**10,245**	**1,218**	**1,747**	**223**
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	**3,25,914**	**1,97,340**	**2,57,738**	**1,56,352**	**64,232**	**1,16,510**	**4,047**	**2,516**
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	51,951	8,635	36,030	6,963	15,130	4,877	109	7
	Total Co-operative Banks	**51,951**	**8,635**	**36,030**	**6,963**	**15,130**	**4,877**	**109**	**7**
	Total - Banking Sector	**3,77,865**	**2,05,975**	**2,93,768**	**1,63,315**	**79,362**	**1,21,387**	**4,156**	**2,523**

8.19. MICRO FINANCE - Cumulative Performance of Banks in Kerala State as at MARCH 2020 under SHG Bank Linkage Programme

Mode of linkage-SHGs 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	ALLAHABAD BANK	0	6	0	0	0	0	6	29	50	101	11	21	39	80	131
2	ANDHRA BANK	24	59	24	69	24	51	77	186	915	779	0	0	0	0	915
3	BANK OF BARODA	48	378	564	2,504	564	2,504	1,474	6,478	4,819	14,410	1,928	5,764	124	51	72,285
4	BANK OF INDIA	5	1,715	445	2,179	445	2,179	1,060	5,548	5,430	15,344	1,237	3,894	28	76	1,08,600
5	BANK OF MAHARASHTRA	21	22	19	70	19	70	21	75	74	225	0	0	74	225	595
6	CANARA BANK	1,055	8,326	2,514	15,514	2,461	14,124	10,636	58,985	31,880	97,507	61,863	97,462	163	226	63,554
7	CENTRAL BANK OF INDIA	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
8	CORPORATION BANK	55	192	55	304	55	304	179	1,050	1,752	3,971	416	868	0	0	4,210
9	INDIAN BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
10	INDIAN OVERSEAS BANK	98	505	476	2,476	435	2,456	1,476	4,358	3,576	4,795	534	458	408	1,156	64,207
11	ORIENTAL BANK OF COMMERCE	0	0	0	0	1	5	6	11	21	16	0	0	0	0	0
12	PUNJAB & SIND BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13	PUNJAB NATIONAL BANK	124	621	124	460	1,342	1,276	5,030	4,659	4,014	8,789	852	1,344	119	201	911
14	STATE BANK OF INDIA	152	843	489	2,317	489	2,317	1,932	8,738	7,099	22,037	1,076	3,082	36	100	92,287
15	SYNDICATE BANK	25	350	645	1,750	645	1,750	2,674	7,122	3,671	11,332	35	52	12	35	54,065
16	UCO BANK	15	75	42	240	42	240	198	850	581	1,421	315	1,142	72	240	1,620
17	UNION BANK OF INDIA	2,012	4,211	1,121	7,125	1,121	7,125	5,128	21,421	17,210	52,141	318	5,124	213	4,985	0
18	UNITED BANK OF INDIA	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Total- Public Sector Commercial Banks	**3,634**	**17,303**	**6,518**	**35,008**	**7,643**	**34,401**	**29,897**	**1,19,511**	**81,092**	**2,32,868**	**68,585**	**1,19,211**	**1,288**	**7,375**	**4,63,380**
B	**R R B - KERALA GRAMIN BANK**	586	1,764	2,149	13,001	2,149	13,001	7,527	38,697	9,570	40,896	7,391	24,127	395	1,435	1,12,475
	Total- Public Sector Banks including RRB	**4,220**	**19,067**	**8,667**	**48,009**	**9,792**	**47,402**	**37,424**	**1,58,208**	**90,662**	**2,73,764**	**75,976**	**1,43,338**	**1,683**	**8,810**	**5,75,855**
C	**PRIVATE SECTOR COMMERCIAL BANKS**															
1	AXIS BANK	0	0	0	0	0	0	0	0	1	9	0	0	0	0	1
2	BANDHAN BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3	CATHOLIC SYRIAN BANK	0	0	82	45	385	993	713	1,917	104	79	0	0	0	0	60
4	CITY UNION BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5	DHANLAXMI BANK	813	2,370	813	5,858	813	5,858	3,902	23,725	11,259	40,405	822	1,479	0	0	1,71,763
6	FEDERAL BANK	47	254	47	206	81	245	345	1,364	1,290	3,424	126	350	7	13	33,829
7	HDFC BANK	4,102	15,450	4,102	15,183	4,102	15,183	15,450	53,263	15,450	53,263	0	0	0	0	0
8	ICICI BANK	0	0	0	0	0	0	6	34	52	90	0	0	0	0	636
9	IDBI BANK	620	3,371	620	1,979	622	1,992	3,373	10,950	6,983	13,840	355	1,365	176	553	69,830
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	34	63	8	38	6	37	35	232	181	351	0	0	0	0	1,629
19	T.N.MERCANTILE BANK	0	6	2	3	2	3	10	47	27	73	0	0	0	0	0
20	YES BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	**0**
	Total- Pvt Sector Commercial Banks	**5,616**	**21,514**	**5,674**	**23,313**	**6,011**	**24,311**	**23,834**	**91,532**	**35,347**	**1,11,534**	**1,303**	**3,193**	**183**	**566**	**2,77,748**
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	**9,836**	**40,581**	**14,341**	**71,321**	**15,803**	**71,713**	**61,258**	**2,49,740**	**1,26,009**	**3,85,298**	**77,279**	**1,46,532**	**1,866**	**9,377**	**8,53,603**
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	1,480	17,858	948	5,998	948	5,998	4,416	21,756	72,724	52,589	3,971	10,870	0	0	59,249
	Total Co-operative Banks	1,480	17,858	948	5,998	948	5,998	4,416	21,756	72,724	52,589	3,971	10,870	0	0	59,249
	Total - Banking Sector	**11,316**	**58,439**	**15,289**	**77,319**	**16,751**	**77,711**	**65,674**	**2,71,496**	**1,98,733**	**4,37,887**	**81,250**	**1,57,402**	**1,866**	**9,377**	**9,12,852**

8.20. MICRO FINANCE - Cumulative Performance of Banks in Kerala State as at MARCH 2020 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	ALLAHABAD BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2	ANDHRA BANK	32	85	32	105	55	83	85	220	923	832	0	0	0	0	923
3	BANK OF BARODA	48	378	564	2,504	564	2,504	1,474	6,478	4,819	14,410	1,928	5,764	134	51	67,466
4	BANK OF INDIA	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5	BANK OF MAHARASHTRA	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
6	CANARA BANK	0	0	0	0	0	0	0	0	151	98	0	0	0	0	65,447
7	CENTRAL BANK OF INDIA	8,474	5,916	8,474	5,916	714	628	1,996	12,258	6,622	24,192	623	2,554	0	0	99,330
8	CORPORATION BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
9	INDIAN BANK	310	1,183	906	5,734	906	5,734	3,023	20,242	8,105	32,104	88	123	901	2,920	89,220
10	INDIAN OVERSEAS BANK	104	553	598	2,378	598	2,378	1,620	6,258	2,538	4,845	0	0	0	0	0
11	ORIENTAL BANK OF COMMERCE	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
12	PUNJAB & SIND BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13	PUNJAB NATIONAL BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
14	STATE BANK OF INDIA	0	5	4	522	4	522	9	4,981	37	5,009	0	0	0	0	740
15	SYNDICATE BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
16	UCO BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
17	UNION BANK OF INDIA	2,061	4,062	2,061	9,572	1,281	7,205	4,568	21,682	31,825	5,26,325	0	0	0	0	0
18	UNITED BANK OF INDIA	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Total- Public Sector Commercial Banks	**11,029**	**12,182**	**12,639**	**26,731**	**4,122**	**19,054**	**12,775**	**72,119**	**55,020**	**6,07,815**	**2,639**	**8,441**	**1,035**	**2,971**	**3,23,126**
B	**R R B - KERALA GRAMIN BANK**	142	659	439	1,420	439	1,420	2,274	6,079	10,121	12,984	4,451	9,288	0	0	79,464
	Total- Public Sector Banks including RRB	**11,171**	**12,841**	**13,078**	**28,151**	**4,561**	**20,474**	**15,049**	**78,198**	**65,141**	**6,20,799**	**7,090**	**17,729**	**1,035**	**2,971**	**4,02,590**
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	CATHOLIC SYRIAN BANK	0	0	2	3	2	3	8	6	2	3	0	0	0	0	2
4	CITY UNION BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5	DHANLAXMI BANK	123	11,641	123	357	123	357	185	505	865	2,903	822	1,479	0	0	10,249
6	FEDERAL BANK	123	702	47	206	81	245	377	1,388	1,290	3,424	155	351	25	68	1,796
7	HDFC BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
8	ICICI BANK	324	1,472	826	3,857	826	3,857	3,307	13,178	8,113	18,858	6,960	16,191	1,136	2,658	1,14,089
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	2	0	0	0	0	1	1,000	0	0	0	0	0	0	0
19	T.N.MERCANTILE BANK	0	6	2	3	2	3	10	47	27	73	0	0	0	0	0
20	YES BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Total- Pvt Sector Commercial Banks	**570**	**13,823**	**1,000**	**4,426**	**1,034**	**4,465**	**3,888**	**16,123**	**10,297**	**25,262**	**7,937**	**18,021**	**1,161**	**2,726**	**1,26,136**
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	**11,741**	**26,664**	**14,078**	**32,578**	**5,595**	**24,939**	**18,937**	**94,321**	**75,438**	**6,46,061**	**15,027**	**35,750**	**2,196**	**5,697**	**5,28,726**
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	119	738	215	1,149	214	1,149	832	4,584	1,655	6,374	567	2,270	0	0	11,745
	Total Co-operative Banks	**119**	**738**	**215**	**1,149**	**214**	**1,149**	**832**	**4,584**	**1,655**	**6,374**	**567**	**2,270**	**0**	**0**	**11,745**
	Total - Banking Sector	**11,860**	**27,402**	**14,293**	**33,727**	**5,809**	**26,088**	**19,769**	**98,905**	**77,093**	**6,52,435**	**15,594**	**38,020**	**2,196**	**5,697**	**5,40,471**

8.21. MICRO FINANCE - Cumulative Performance of Banks in Kerala State as at MARCH 2020
Mode of linkage-SHGs 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	ALLAHABAD BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2	ANDHRA BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3	BANK OF BARODA	0	0	0	0	0	0	47	71	0	0	0	0	705	3
4	BANK OF INDIA	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5	BANK OF MAHARASHTRA	0	0	0	0	0	0	0	0	0	0	0	0	0	0
6	CANARA BANK	0	0	0	0	0	0	14	528	0	0	0	0	2,064	150
7	CENTRAL BANK OF INDIA	0	0	0	0	0	0	0	0	0	0	0	0	0	0
8	CORPORATION BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0
9	INDIAN BANK	0	0	0	0	0	0	2	485	0	0	0	0	1,021	98
10	INDIAN OVERSEAS BANK	0	0	0	0	0	0	2	32	0	0	0	0	41	1,256
11	ORIENTAL BANK OF COMMERCE	0	0	0	0	0	0	0	0	0	0	0	0	0	0
12	PUNJAB & SIND BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13	PUNJAB NATIONAL BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0
14	STATE BANK OF INDIA	0	0	4	522	9	4,981	37	5,009	0	0	0	0	740	37
15	SYNDICATE BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0
16	UCO BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0
17	UNION BANK OF INDIA	0	0	0	0	1,201	5,362	1,219	5,215	0	0	0	0	0	0
18	UNITED BANK OF INDIA	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Total- Public Sector Commercial Banks	**0**	**0**	**4**	**522**	**1,210**	**10,343**	**1,321**	**11,340**	**0**	**0**	**0**	**0**	**4,571**	**1,544**
B	**R R B - KERALA GRAMIN BANK**	0	0	0	0	0	0	1	8	0	0	0	0	36	0
	Total- Public Sector Banks including RRB	**0**	**0**	**4**	**522**	**1,210**	**10,343**	**1,322**	**11,348**	**0**	**0**	**0**	**0**	**4,607**	**1,544**
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	CATHOLIC SYRIAN BANK	2	3	2	3	8	6	2	3	0	0	0	0	2	2
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	235	368	0	0	0	0	1,796	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	1	2	0	0	0	0	15	1
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	**2**	**3**	**2**	**3**	**8**	**6**	**238**	**374**	**0**	**0**	**0**	**0**	**1,813**	**3**
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	**2**	**3**	**6**	**525**	**1,218**	**10,349**	**1,560**	**11,722**	**0**	**0**	**0**	**0**	**6,420**	**1,547**
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	**2**	**3**	**6**	**525**	**1,218**	**10,349**	**1,560**	**11,722**	**0**	**0**	**0**	**0**	**6,420**	**1,547**

8.22. PROGRESS REPORT ON ATMs BY THE BANK AS AT MARCH 2020

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	ALLAHABAD BANK	0	0	0	15	15	0	0	0	0
2	ANDHRA BANK	0	0	0	34	24	10	0	0	12
3	BANK OF BARODA	0	0	0	250	190	60	0	250	250
4	BANK OF INDIA	0	0	0	164	57	107	0	164	164
5	BANK OF MAHARASHTRA	0	0	0	9	9	0	0	0	0
6	CANARA BANK	1	0	1	606	384	222	2	606	606
7	CENTRAL BANK OF INDIA	0	0	0	60	29	31	0	0	0
8	CORPORATION BANK	0	0	0	136	86	50	0	0	0
9	INDIAN BANK	0	0	0	157	133	24	0	56	56
10	INDIAN OVERSEAS BANK	0	0	0	179	147	32	1	179	179
11	ORIENTAL BANK OF COMMERCE	0	0	0	21	20	1	0	15	15
12	PUNJAB & SIND BANK	0	0	0	3	0	3	0	0	0
13	PUNJAB NATIONAL BANK	0	0	0	213	123	90	0	213	213
14	STATE BANK OF INDIA	0	0	0	2,357	800	1,557	1	2,305	2,357
15	SYNDICATE BANK	0	0	0	256	230	26	0	256	256
16	UCO BANK	0	0	0	37	31	6	0	0	37
17	UNION BANK OF INDIA	0	0	0	337	227	110	0	47	29
18	UNITED BANK OF INDIA	0	0	0	9	0	9	0	0	9
	Total- Public Sector Commercial Banks	**1**	**0**	**1**	**4,843**	**2,505**	2,338	**4**	**4,091**	**4,183**
B	**R R B - KERALA GRAMIN BANK**	0	0	0	320	305	15	3	320	320
	Total- Public Sector Banks including RRB	**1**	**0**	1	**5,163**	**2,810**	2,353	**7**	**4,411**	**4,503**
C	**PRIVATE SECTOR COMMERCIAL BANKS**									
1	AXIS BANK	7	5	2	296	185	111	0	0	0
2	BANDHAN BANK	0	0	0	9	9	0	0	0	0
3	CATHOLIC SYRIAN BANK	4	4	0	165	135	30	0	0	165
4	CITY UNION BANK	0	0	0	40	30	10	0	0	0
5	DHANLAXMI BANK	0	0	0	144	108	36	0	144	144
6	FEDERAL BANK	0	0	0	926	544	382	0	926	926
7	HDFC BANK	6	4	2	346	205	141	0	346	346
8	ICICI BANK	0	0	0	320	191	129	0	320	320
9	IDBI BANK	0	0	0	103	65	38	0	103	103
10	IDFC FIRST Bank	2	2	0	3	3	0	0	0	3
11	INDUS IND BANK	5	1	4	69	50	19	0	0	0
12	JAMMU & KASHMIR BANK	0	0	0	0	0	0	0	0	0
13	KARNATAKA BANK	0	0	0	24	11	13	0	0	0
14	KARUR VYSYA BANK	0	0	0	24	21	3	0	0	24
15	KOTAK MAHINDRA BANK	3	3	0	34	30	4	0	0	0
16	LAKSHMI VILAS BANK	0	0	0	15	11	4	0	0	0
17	RBL Bank	2	2	0	5	5	0	0	0	0
18	SOUTH INDIAN BANK	14	9	5	815	444	371	0	686	815
19	T.N.MERCANTILE BANK	0	0	0	22	16	6	0	22	0
20	YES BANK	0	0	0	16	15	1	0	0	0
	Total- Pvt Sector Commercial Banks	**43**	**30**	13	**3,376**	**2,078**	**1,298**	**0**	**2,547**	**2,846**
D	**SMALL FINANCE BANKS**									
1	ESAF	16	16	0	145	144	1	0	145	145
2	Ujjivan Small Finance Bank	0	0	0	15	15	0	0	0	0
	Total- Small Finance Banks	**16**	**16**	**0**	**160**	**159**	1	**0**	**145**	**145**
	Total - Commercial Banks + RRB + SFB	**60**	**46**	**14**	**8,699**	**5,047**	**3,652**	**7**	**7,103**	**7,494**
E	**CO-OPERATIVE BANKS**									
1	DIST CO-OPERATIVE BANKS	0	0	0	0	0	0	0	0	0
2	KSCARDB (incl. PCARDBs)	0	0	0	0	0	0	0	0	0
3	KSCB	1	0	1	275	195	80	5	33	52
	Total Co-operative Banks	**1**	**0**	1	**275**	**195**	80	**5**	**33**	**52**
	Total - Banking Sector	**61**	**46**	**15**	**8,974**	**5,242**	**3,732**	**12**	**7,136**	**7,546**

8.23. PROGRESS REPORT ON JOINT LIABILITY GROUPS (JLGs) AS AT MARCH 2020

(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	ALLAHABAD BANK	0	0	0	0	0	0	0	0
2	ANDHRA BANK	0	0	0	0	0	0	3	7
3	BANK OF BARODA	25	13	25	13	165	133	1,354	2,081
4	BANK OF INDIA	243	790	243	790	484	1,492	1,460	3,738
5	BANK OF MAHARASHTRA	0	0	0	0	0	0	0	0
6	CANARA BANK	3,754	10,591	889	1,798	9,279	44,523	20,039	55,559
7	CENTRAL BANK OF INDIA	104	149	104	123	396	482	1,072	1,389
8	CORPORATION BANK	10	22	10	22	10	22	212	268
9	INDIAN BANK	56	238	56	238	214	910	807	1,896
10	INDIAN OVERSEAS BANK	66	178	65	178	301	762	3,015	7,032
11	ORIENTAL BANK OF COMMERCE	0	0	0	0	0	0	0	0
12	PUNJAB & SIND BANK	0	0	0	0	0	0	0	0
13	PUNJAB NATIONAL BANK	14	42	14	41	76	174	540	1,148
14	STATE BANK OF INDIA	105	300	105	300	179	472	201	495
15	SYNDICATE BANK	45	75	45	75	281	269	260	455
16	UCO BANK	25	54	25	54	96	222	161	340
17	UNION BANK OF INDIA	0	0	0	0	0	0	21,251	23,545
18	UNITED BANK OF INDIA	0	0	0	0	0	0	0	0
	Total- Public Sector Commercial Banks	**4,447**	**12,451**	**1,581**	**3,631**	**11,481**	**49,461**	**50,375**	**97,953**
B	**R R B - KERALA GRAMIN BANK**	1,367	2,527	1,367	2,527	4,629	8,497	7,479	11,210
	Total- Public Sector Banks including RRB	**5,814**	**14,978**	**2,948**	**6,158**	**16,110**	**57,958**	**57,854**	**1,09,163**
C	**PRIVATE SECTOR COMMERCIAL BANKS**								
1	AXIS BANK	2,726	738	2,726	738	42,152	11,106	74,302	9,369
2	BANDHAN BANK	0	0	0	0	0	0	0	0
3	CATHOLIC SYRIAN BANK	0	0	0	0	0	0	7	8
4	CITY UNION BANK	0	0	0	0	0	0	0	0
5	DHANLAXMI BANK	11	25	11	25	79	136	765	952
6	FEDERAL BANK	1	2	7	9	24	39	85	106
7	HDFC BANK	34	52	34	52	110	163	549	212
8	ICICI BANK	0	0	0	0	0	0	0	0
9	IDBI BANK	9	49	10	49	50	186	982	1,866
10	IDFC FIRST Bank	35,081	12,995	35,081	12,995	1,31,317	45,658	1,34,371	33,150
11	INDUS IND BANK	12,119	42,299	12,119	42,299	76,186	1,57,414	90,173	1,28,601
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	4,825	1,453	4,825	1,453	10,773	3,272	14,610	3,050
18	SOUTH INDIAN BANK	0	0	0	0	6	7	24	18
19	T.N.MERCANTILE BANK	0	0	0	0	0	0	0	0
20	YES BANK	0	0	0	0	0	0	540	153
	Total- Pvt Sector Commercial Banks	**54,806**	**57,612**	**54,813**	**57,620**	**2,60,697**	**2,17,980**	**3,16,408**	**1,77,485**
D	**SMALL FINANCE BANKS**								
1	ESAF	2,01,954	1,03,769	2,01,954	1,03,769	9,06,572	3,85,485	6,47,148	3,35,566
2	Ujjivan Small Finance Bank	6,547	4,671	6,547	4,671	15,355	17,905	20,440	20,539
	Total- Small Finance Banks	**2,08,501**	**1,08,440**	**2,08,501**	**1,08,440**	**9,21,927**	**4,03,390**	**6,67,588**	**3,56,105**
	Total - Commercial Banks + RRB + SFB	**2,69,121**	**1,81,031**	**2,66,262**	**1,72,219**	**11,98,734**	**6,79,328**	**10,41,850**	**6,42,753**
E	**CO-OPERATIVE BANKS**								
1	DIST CO-OPERATIVE BANKS	0	0	0	0	0	0	0	0
2	KSCARDB (incl. PCARDBs)	582	254	605	253	936	749	2,676	1,919
3	KSCB	762	1,793	787	1,840	2,606	5,791	7,546	14,787
	Total Co-operative Banks	**1,344**	**2,047**	**1,392**	**2,093**	**3,542**	**6,540**	**10,222**	**16,706**
	Total - Banking Sector	**2,70,465**	**1,83,077**	**2,67,654**	**1,74,312**	**12,02,276**	**6,85,868**	**10,52,072**	**6,59,459**

8.24. PERFORMANCE UNDER EDUCATION LOAN SCHEME AS AT MARCH 2020 (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	No	Amount		
A	**PUBLIC SECTOR COMMERCIAL BANKS**																												
1	ALLAHABAD BANK	13	98	77	985	13	98	77	985	10	47	73	532	**563**	**2,200**	116	1,460	**679**	**3,660**	491	1,366	43	187	**145**	**2,107**	137	471	**0**	
2	ANDHRA BANK	12	144	65	931	12	144	65	931	119	296	399	999	**1,285**	**3,215**	125	1,010	**1,410**	**4,225**	215	2,745	250	1,025	**945**	**455**	69	170	**0**	
3	BANK OF BARODA	290	900	1,498	20,626	290	900	1,498	15,542	290	900	1,498	15,542	**15,643**	**1,37,086**	108	1,522	**15,751**	**1,38,608**	12,501	28,745	1,295	6,035	**1,955**	**1,03,828**	1,266	2,799	**0**	
4	BANK OF INDIA	137	725	551	2,692	137	725	551	2,692	137	240	551	879	**6,337**	**16,850**	164	2,518	**6,501**	**19,368**	5,145	8,906	933	4,574	**423**	**5,888**	1,208	2,423	**0**	
5	BANK OF MAHARASHTRA	9	197	54	542	9	197	54	542	9	79	54	542	**165**	**687**	16	49	**181**	**736**	135	165	29	87	**17**	**484**	21	68	**0**	
6	CANARA BANK	959	7,509	4,627	35,305	959	7,509	4,627	35,305	1,866	5,736	14,312	26,973	**48,532**	**1,53,683**	2,628	20,206	**51,160**	**1,73,889**	40,135	78,248	7,571	32,247	**3,454**	**63,394**	5,866	17,171	**0**	
7	CENTRAL BANK OF INDIA	44	539	249	3,138	44	539	249	3,138	44	205	248	1,214	**8,213**	**22,903**	668	11,850	**8,881**	**34,753**	6,349	13,220	1,575	7,726	**957**	**13,807**	1,847	5,086	**0**	
8	CORPORATION BANK	50	436	121	1,119	50	436	121	972	50	83	94	302	**5,616**	**16,972**	92	1,378	**5,708**	**18,350**	4,395	9,922	675	3,239	**638**	**5,189**	1,818	5,088	**0**	
9	INDIAN BANK	134	1,385	299	2,392	254	853	904	4,311	166	1,859	1,359	5,084	**4,935**	**15,472**	530	2,142	**5,465**	**17,614**	4,185	3,375	500	2,003	**780**	**12,236**	893	2,413	**0**	
10	INDIAN OVERSEAS BANK	250	771	712	1,103	250	771	689	931	250	771	432	805	**14,200**	**39,985**	295	1,993	**14,495**	**41,978**	11,506	31,856	1,635	9,095	**1,354**	**1,027**	920	3,278	**0**	
11	ORIENTAL BANK OF COMMERCE	22	369	131	1,816	22	369	131	1,816	125	358	318	1,167	**911**	**4,111**	134	1,001	**1,045**	**5,112**	677	1,317	178	964	**190**	**2,831**	134	370	**0**	
12	PUNJAB & SIND BANK	3	8	12	59	3	8	12	59	3	3	12	26	**54**	**120**	9	186	**63**	**306**	45	77	6	19	**12**	**210**	16	29	**0**	
13	PUNJAB NATIONAL BANK	59	603	316	3,533	59	603	316	3,533	367	1,122	1,668	4,473	**10,554**	**32,421**	36	4,362	**10,590**	**36,783**	7,834	18,026	1,532	6,986	**1,224**	**11,771**	2,375	6,856	**0**	
14	STATE BANK OF INDIA	2,842	31,749	9,998	1,11,907	2,842	31,749	9,998	1,11,907	12,360	23,617	42,602	78,208	**75,817**	**2,54,562**	1,308	41,912	**77,125**	**2,96,474**	59,465	1,39,294	7,059	29,303	**10,601**	**1,27,877**	10,523	30,108	**0**	
15	SYNDICATE BANK	298	2,081	1,323	8,064	298	2,081	1,323	8,064	298	776	1,323	3,469	**16,883**	**48,454**	459	3,423	**17,342**	**51,877**	13,719	27,606	2,571	12,792	**1,052**	**11,479**	3,718	9,781	**0**	
16	UCO BANK	37	263	178	1,223	37	263	178	1,223	37	263	178	1,223	**3,214**	**5,699**	71	905	**3,285**	**6,605**	1,895	5,014	120	620	**1,270**	**970**	439	1,529	**0**	
17	UNION BANK OF INDIA	685	3,562	1,532	9,048	685	3,562	1,532	9,048	2,113	2,469	5,279	7,690	**23,470**	**62,384**	774	11,564	**24,244**	**73,948**	19,220	38,426	4,054	19,924	**970**	**15,598**	3,502	9,047	**0**	
18	UNITED BANK OF INDIA	0	0	9	100	0	0	6	73	5	30	20	95	**83**	**360**	0	0	**83**	**360**	68	228	9	45	**6**	**87**	4	10	**0**	
	Total- Public Sector Commercial Banks	**5,844**	**51,340**	**21,752**	**2,04,584**	**5,964**	**50,808**	**22,331**	**2,01,073**	**18,249**	**38,855**	**70,420**	**1,49,223**	**2,36,475**	**8,17,164**	**7,533**	**1,07,482**	**2,44,008**	**9,24,646**	**1,87,980**	**4,08,535**	**30,035**	**1,36,872**	**25,993**	**3,79,238**	**34,756**	**96,697**	**0**	
B	**R R B - KERALA GRAMIN BANK**	229	775	819	2,586	229	775	819	2,586	229	617	817	3,462	23,296	63,791	163	303	23,459	64,094	22,476	56,072	568	3,417	415	4,605	7,865	20,055	0	
	Total- Public Sector Banks including RRB	**6,073**	**52,115**	**22,571**	**2,07,170**	**6,193**	**51,583**	**23,150**	**2,03,659**	**18,478**	**39,472**	**71,237**	**1,52,685**	**2,59,771**	**8,80,955**	**7,696**	**1,07,785**	**2,67,467**	**9,88,740**	**2,10,456**	**4,64,607**	**30,603**	**1,40,289**	**26,408**	**3,83,843**	**42,621**	**1,16,752**	**0**	

8.24. PERFORMANCE UNDER EDUCATION LOAN SCHEME AS AT MARCH 2020 (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	No	Amount	
C	**PRIVATE SECTOR COMMERCIAL BANKS**																											
1	AXIS BANK	21	206	49	392	21	206	49	392	21	206	49	392	**168**	**1,223**	0	0	**168**	**1,223**	89	268	55	396	**24**	**559**	14	86	**0**
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	**0**
3	CATHOLIC SYRIAN BANK	53	38	288	225	53	38	288	225	53	38	288	225	**3,070**	**5,022**	0	309	**3,070**	**5,330**	2,704	3,616	275	751	**91**	**963**	1,379	972	**0**
4	CITY UNION BANK	0	0	0	0	2	15	4	29	3	15	12	53	**49**	**161**	9	115	**58**	**276**	40	107	6	31	**12**	**138**	26	73	**0**
5	DHANLAXMI BANK	50	840	243	1,350	42	271	227	1,351	145	252	319	689	**2,506**	**5,868**	109	757	**2,615**	**6,625**	2,203	4,169	285	1,300	**127**	**1,156**	520	1,162	**0**
6	FEDERAL BANK	262	2,986	517	6,754	243	2,225	1,240	12,133	1,021	2,191	3,947	9,582	**18,702**	**47,996**	517	8,703	**19,219**	**56,699**	14,781	28,656	3,575	16,422	**863**	**11,621**	5,046	12,623	**0**
7	HDFC BANK	35	80	296	1,038	30	41	207	329	34	23	183	137	**1,414**	**2,715**	2	15	**1,416**	**2,730**	1,341	2,354	72	344	**3**	**32**	28	60	**0**
8	ICICI BANK	10	33	27	105	10	33	27	105	10	33	27	105	**566**	**1,226**	0	0	**566**	**1,226**	566	1,226	0	0	**0**	**0**	91	181	**0**
9	IDBI BANK	38	363	167	1,566	38	363	167	1,566	170	355	482	1,418	**1,178**	**5,437**	29	149	**1,207**	**5,587**	829	1,936	122	648	**256**	**3,003**	117	319	**0**
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**
11	INDUS IND BANK	0	0	0	0	0	0	4	10	4	5	2	2	**62**	**193**	0	0	**62**	**193**	42	86	18	90	**2**	**17**	0	0	**0**
12	JAMMU & KASHMIR BANK	0	0	0	0	0	0	4	28	4	1	4	8	**10**	**30**	0	0	**10**	**30**	9	18	1	12	**0**	**0**	0	0	**0**
13	KARNATAKA BANK	0	0	212	1,425	0	0	179	1,207	0	0	107	221	**305**	**967**	21	171	**326**	**1,137**	204	404	62	211	**60**	**521**	77	186	**0**
14	KARUR VYSYA BANK	9	21	36	181	21	104	26	122	21	52	28	62	**165**	**447**	24	113	**189**	**560**	115	197	35	121	**39**	**242**	46	103	**0**
15	KOTAK MAHINDRA BANK	0	0	0	0	0	0	0	0	0	0	0	0	**112**	**371**	0	0	**112**	**371**	74	175	36	180	**2**	**16**	78	97	**0**
16	LAKSHMI VILAS BANK	0	0	0	0	0	0	0	0	0	0	0	0	**8**	**15**	1	25	**9**	**40**	8	15	0	0	**1**	**25**	0	0	**0**
17	RBL Bank	98	29	162	50	98	29	162	50	98	29	162	50	**163**	**45**	0	0	**163**	**45**	148	41	1	4	**14**	**0**	0	0	**0**
18	SOUTH INDIAN BANK	129	1,442	1,082	14,294	129	1,442	1,082	14,294	961	2,742	3,454	14,272	**8,114**	**14,419**	2,145	26,285	**10,259**	**40,704**	7,007	9,824	898	2,345	**2,354**	**28,535**	2,010	2,039	**0**
19	T.N.MERCANTILE BANK	3	4	20	34	3	4	20	34	20	34	20	34	**116**	**300**	9	131	**125**	**431**	94	285	31	146	**0**	**0**	30	72	**0**
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**
	Total- Pvt Sector Commercial Banks	**708**	**6,042**	**3,099**	**27,415**	**690**	**4,771**	**3,686**	**31,875**	**2,565**	**5,975**	**9,084**	**27,251**	**36,708**	**86,435**	**2,866**	**36,773**	**39,574**	**1,23,207**	**30,254**	**53,378**	**5,472**	**23,001**	**3,848**	**46,829**	**9,462**	**17,975**	**0**
D	**SMALL FINANCE BANKS**																											
1	ESAF	18,035	6,625	39,577	12,338	18,035	6,625	39,577	12,338	18,035	6,625	39,577	12,338	**40,669**	**8,299**	0	0	**40,669**	**8,299**	40,669	8,299	0	0	**0**	**0**	323	29	**0**
2	Ujjivan 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**
	Total- Small Finance Banks	**18,035**	**6,625**	**39,577**	**12,338**	**18,035**	**6,625**	**39,577**	**12,338**	**18,035**	**6,625**	**39,577**	**12,338**	**40,669**	**8,299**	**0**	**0**	**40,669**	**8,299**	**40,669**	**8,299**	**0**	**0**	**0**	**0**	**323**	**29**	**0**
	Total - Commercial Banks + RRB + SFB	**24,816**	**64,782**	**65,247**	**2,46,922**	**24,918**	**62,979**	**66,413**	**2,47,872**	**39,078**	**52,072**	**1,19,898**	**1,92,274**	**3,37,148**	**9,75,689**	**10,562**	**1,44,557**	**3,47,710**	**11,20,246**	**2,81,379**	**5,26,284**	**36,075**	**1,63,290**	**30,256**	**4,30,672**	**52,406**	**1,34,756**	**0**
E	**CO-OPERATIVE BANKS**																											
1	DIST CO-OPERATIVE BANKS	0	0	0	0	0	0	0	0	0	0	0	0	**3**	**20**	0	0	**3**	**20**	0	0	0	0	**3**	**20**	0	0	**0**
2	KSCARDB (incl. PCARDBs)	9	77	40	312	10	79	28	251	13	101	39	266	259	881	0	0	**259**	**881**	122	193	44	218	93	470	72	273	0
3	KSCB	13	163	45	492	13	163	0	3,00,492	13	160	0	2,00,490	1,827	4,568	16	323	**1,843**	**4,891**	1,241	2,127	160	855	442	1,909	1,247	2,416	0
	Total Co-operative Banks	**22**	**240**	**85**	**804**	**23**	**242**	**28**	**3,00,743**	**26**	**261**	**39**	**2,00,756**	**2,089**	**5,469**	**16**	**323**	**2,105**	**5,792**	**1,363**	**2,320**	**204**	**1,073**	**538**	**2,399**	**1,319**	**2,689**	**0**
	Total - Banking Sector	**24,838**	**65,022**	**65,332**	**2,47,726**	**24,941**	**63,221**	**66,441**	**5,48,615**	**39,104**	**52,333**	**1,19,937**	**3,93,030**	**3,39,237**	**9,81,158**	**10,578**	**1,44,880**	**3,49,815**	**11,26,038**	**2,82,742**	**5,28,604**	**36,279**	**1,64,363**	**30,794**	**4,33,071**	**53,725**	**1,37,445**	**0**

8.25. DATA ON FINANCIAL ASSISTANCE TO WOMEN BENEFICIARIES AS AT MARCH 2020

(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	ALLAHABAD BANK	7,266	55,068	588	588	861	588	861	7,857	55,919
2	ANDHRA BANK	1,948	3,116	54	48	136	48	111	1,996	3,227
3	BANK OF BARODA	1,96,077	3,99,375	4,397	4,397	12,691	4,397	12,689	1,89,872	3,79,784
4	BANK OF INDIA	34,196	75,404	295	295	529	288	529	34,821	76,631
5	BANK OF MAHARASHTRA	0	0	1	1	2	1	2	1	2
6	CANARA BANK	1,17,508	2,42,150	22,361	4,102	55,275	10,636	14,779	1,14,457	2,36,329
7	CENTRAL BANK OF INDIA	86,051	85,133	19,607	19,607	18,723	19,607	18,175	83,439	85,689
8	CORPORATION BANK	41,760	1,04,970	7,063	6,702	7,832	6,702	6,908	33,930	60,403
9	INDIAN BANK	96,930	1,12,016	28,284	28,284	34,042	28,284	34,042	1,01,042	1,13,999
10	INDIAN OVERSEAS BANK	2,25,468	3,22,611	8,803	8,638	11,332	8,638	11,164	2,26,436	3,23,829
11	ORIENTAL BANK OF COMMERCE	2,610	11,568	123	123	844	255	801	2,589	11,730
12	PUNJAB & SIND BANK	7	42	1	1	1	1	1	25	100
13	PUNJAB NATIONAL BANK	48,902	1,11,221	12,174	12,174	14,719	12,174	16,675	50,573	1,17,800
14	STATE BANK OF INDIA	5,86,036	15,75,270	36,160	37,678	1,18,693	36,873	1,11,609	5,45,712	13,32,785
15	SYNDICATE BANK	1,99,923	3,33,527	47,269	47,269	65,188	47,269	65,188	1,82,901	2,74,608
16	UCO BANK	23,854	46,277	459	434	536	410	485	24,262	46,647
17	UNION BANK OF INDIA	19,218	62,212	62	60	333	60	333	17,863	59,534
18	UNITED BANK OF INDIA	780	2,250	25	25	110	25	75	815	2,300
	Total- Public Sector Commercial Banks	**16,88,534**	**35,42,211**	**1,87,726**	**1,70,426**	**3,41,846**	**1,76,256**	**2,94,426**	**16,18,591**	**31,81,315**
B	**R R B - KERALA GRAMIN BANK**	8,56,642	6,70,480	2,50,545	2,50,545	1,59,025	2,50,015	1,59,025	8,56,180	6,70,018
	Total- Public Sector Banks including RRB	**25,45,176**	**42,12,691**	**4,38,271**	**4,20,971**	**5,00,871**	**4,26,271**	**4,53,451**	**24,74,771**	**38,51,333**

8.25. DATA ON FINANCIAL ASSISTANCE TO WOMEN BENEFICIARIES AS AT MARCH 2020

(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	96,148	68,101	15,127	15,127	9,451	15,127	9,451	98,152	69,295
2	BANDHAN BANK	0	0	0	0	0	0	0	0	0
3	CATHOLIC SYRIAN BANK	96,049	86,014	46,890	46,890	38,162	47,645	39,134	95,999	89,029
4	CITY UNION BANK	254	140	0	144	74	156	78	576	7,636
5	DHANLAXMI BANK	48,666	2,76,675	171	121	357	121	357	48,399	2,74,345
6	FEDERAL BANK	2,66,759	5,37,428	0	84,469	97,644	89,826	99,946	2,71,371	5,53,545
7	HDFC BANK	3,06,148	2,20,030	51,081	51,081	36,484	51,081	36,484	3,52,411	2,38,404
8	ICICI BANK	68,020	4,14,264	0	0	0	0	0	70,351	4,40,496
9	IDBI BANK	24,614	84,167	3,717	3,717	11,660	4,350	14,228	22,428	79,148
10	IDFC FIRST Bank	1,36,814	29,901	0	38,135	14,611	38,135	14,611	1,51,790	41,571
11	INDUS IND BANK	0	0	0	0	0	0	0	0	0
12	JAMMU & KASHMIR BANK	10	51	0	0	0	0	0	10	49
13	KARNATAKA BANK	4,472	11,719	330	330	893	330	893	1,941	7,843
14	KARUR VYSYA BANK	0	0	0	0	0	0	0	0	0
15	KOTAK MAHINDRA BANK	0	0	0	0	0	0	0	0	0
16	LAKSHMI VILAS BANK	219	3,862	118	107	109	107	109	291	543
17	RBL Bank	8,379	2,006	4,822	4,822	1,467	4,822	1,467	12,789	3,066
18	SOUTH INDIAN BANK	1,60,066	2,95,271	54,916	54,916	59,961	55,604	59,907	1,60,795	3,02,000
19	T.N.MERCANTILE BANK	4,771	5,886	1,521	1,521	1,854	1,521	1,854	4,504	6,161
20	YES BANK	3	1,225	0	0	0	0	0	0	0
	Total- Pvt Sector Commercial Banks	**12,21,392**	**20,36,741**	**1,78,693**	**3,01,380**	**2,72,728**	**3,08,825**	**2,78,521**	**12,91,807**	**21,13,130**
D	**SMALL FINANCE BANKS**									
1	ESAF	14,60,963	3,43,605	3,15,170	3,15,170	1,25,314	3,15,170	1,25,314	15,65,129	3,73,432
2	Ujjivan Small Finance Bank	1,01,675	23,007	14,841	14,841	5,880	14,841	5,880	1,02,814	24,196
	Total- Small Finance Banks	**15,62,638**	**3,66,612**	**3,30,011**	**3,30,011**	**1,31,194**	**3,30,011**	**1,31,194**	**16,67,943**	**3,97,628**
	Total - Commercial Banks + RRB + SFB	**53,29,206**	**66,16,044**	**9,46,975**	**10,52,362**	**9,04,793**	**10,65,107**	**8,63,166**	**54,34,521**	**63,62,091**
E	**CO-OPERATIVE BANKS**									
1	DIST CO-OPERATIVE BANKS	0	0	0	0	0	0	0	0	0
2	KSCARDB (incl. PCARDBs)	70,732	1,38,445	4,012	3,867	8,167	4,369	12,804	70,841	1,38,767
3	KSCB	0	0	20,833	20,760	29,862	20,710	29,812	79,558	3,14,791
	Total Co-operative Banks	**70,732**	**1,38,445**	**24,845**	**24,627**	**38,029**	**25,079**	**42,616**	**1,50,399**	**4,53,558**
	Total - Banking Sector	**53,99,938**	**67,54,489**	**9,71,820**	**10,76,989**	**9,42,822**	**10,90,186**	**9,05,782**	**55,84,920**	**68,15,649**

8.26. PERFORMANCE UNDER GOLD LOAN AS AT MARCH 2020

(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	ALLAHABAD BANK	170	170	487	531	37	33	**450**	**498**	571	833	52	54	**519**	**779**
2	ANDHRA BANK	2,412	2,385	9,909	9,388	7,287	7,436	**2,622**	**1,952**	6,923	7,133	5,135	5,652	**1,788**	**1,481**
3	BANK OF BARODA	67,191	74,115	3,15,438	2,31,741	3,15,438	2,31,741	**0**	**0**	2,09,597	2,08,555	2,09,597	2,08,555	**0**	**0**
4	BANK OF INDIA	17,412	17,700	63,805	64,052	45,672	51,600	**18,133**	**12,452**	52,070	51,227	51,274	50,427	**796**	**800**
5	BANK OF MAHARASHTRA	24	48	63	84	39	46	**24**	**38**	201	493	124	181	**77**	**312**
6	CANARA BANK	2,68,719	2,52,990	12,01,531	10,84,281	11,17,488	10,09,240	**84,043**	**75,041**	9,93,709	9,57,413	9,93,690	9,57,293	**19**	**120**
7	CENTRAL BANK OF INDIA	30,272	34,500	1,21,186	1,17,576	1,20,722	1,03,907	**464**	**13,669**	1,16,960	1,15,386	1,16,428	1,01,612	**532**	**13,774**
8	CORPORATION BANK	11,393	10,709	33,410	31,016	28,318	2,626	**5,092**	**28,390**	34,942	31,963	29,563	27,066	**5,379**	**4,897**
9	INDIAN BANK	44,688	39,822	2,14,918	1,76,087	2,02,261	1,65,881	**12,657**	**10,206**	1,61,197	1,36,489	1,52,950	1,29,233	**8,247**	**7,256**
10	INDIAN OVERSEAS BANK	28,400	42,601	56,138	58,460	39,520	39,835	**16,618**	**18,625**	1,50,560	1,31,940	1,35,630	99,285	**14,930**	**32,655**
11	ORIENTAL BANK OF COMMERCE	118	155	423	657	389	589	**34**	**68**	543	897	490	782	**53**	**116**
12	PUNJAB & SIND BANK	28	23	59	59	0	0	**59**	**59**	62	64	0	0	**62**	**64**
13	PUNJAB NATIONAL BANK	2,522	3,147	34,168	36,781	32,760	35,488	**1,408**	**1,293**	36,355	40,117	33,180	36,127	**3,175**	**3,990**
14	STATE BANK OF INDIA	1,90,132	2,81,779	8,27,756	12,36,118	7,80,502	11,72,112	**47,254**	**64,006**	8,72,607	12,88,325	8,25,067	12,23,919	**47,540**	**64,406**
15	SYNDICATE BANK	48,954	44,587	2,33,323	1,86,724	2,28,756	1,83,050	**4,567**	**3,674**	2,38,133	2,06,645	2,35,275	2,04,129	**2,858**	**2,516**
16	UCO BANK	8,560	7,563	31,674	29,383	16,842	15,270	**14,832**	**14,113**	24,365	21,640	14,596	15,662	**9,769**	**5,978**
17	UNION BANK OF INDIA	41,640	34,841	1,07,252	87,253	90,420	80,326	**16,832**	**6,927**	1,62,471	1,02,032	1,33,251	89,933	**29,220**	**12,099**
18	UNITED BANK OF INDIA	210	120	911	525	911	525	**0**	**0**	862	667	862	667	**0**	**0**
	Total- Public Sector Commercial Banks	**7,62,845**	**8,47,256**	**32,52,451**	**33,50,716**	**30,27,362**	**30,99,705**	**2,25,089**	**2,51,010**	**30,62,128**	**33,01,820**	**29,37,164**	**31,50,577**	**1,24,964**	**1,51,243**
B	**R R B - KERALA GRAMIN BANK**	3,99,405	2,83,441	17,82,476	11,71,469	17,76,443	11,70,244	6,033	1,225	13,55,981	9,58,958	13,52,066	9,58,088	3,915	870
	Total- Public Sector Banks including RRB	**11,62,250**	**11,30,697**	**50,34,927**	**45,22,185**	**48,03,805**	**42,69,949**	**2,31,122**	**2,52,235**	**44,18,109**	**42,60,778**	**42,89,230**	**41,08,665**	**1,28,879**	**1,52,113**

8.26. PERFORMANCE UNDER GOLD LOAN AS AT MARCH 2020

(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	221	686	817	2,366	366	1,252	**451**	**1,114**	675	1,932	273	1,007	**402**	**925**
2	BANDHAN BANK	0	0	0	0	0	0	**0**	**0**	0	0	0	0	**0**	**0**
3	CATHOLIC SYRIAN BANK	92,516	72,700	3,94,409	2,94,325	2,04,884	1,80,673	**1,89,525**	**1,13,653**	1,79,457	1,54,161	1,11,913	1,09,025	**67,544**	**45,136**
4	CITY UNION BANK	261	236	977	849	977	849	**0**	**0**	801	789	801	789	**0**	**0**
5	DHANLAXMI BANK	29,518	30,553	68,879	66,512	28,365	34,069	**40,514**	**32,443**	70,460	67,790	29,045	34,678	**41,415**	**33,112**
6	FEDERAL BANK	1,62,746	1,32,426	6,37,857	5,15,839	4,99,776	4,23,787	**1,38,081**	**92,051**	4,05,221	3,47,331	3,39,121	3,04,222	**66,100**	**43,110**
7	HDFC BANK	431	1,083	2,248	5,635	139	188	**2,109**	**5,447**	1,661	4,538	137	184	**1,524**	**4,354**
8	ICICI BANK	2,308	3,370	9,409	12,539	3,549	4,990	**5,860**	**7,549**	7,705	11,731	2,481	2,405	**5,224**	**9,327**
9	IDBI BANK	6,973	15,826	30,155	63,388	26,494	58,397	**3,661**	**4,990**	25,687	53,779	23,071	50,114	**2,616**	**3,665**
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	509	580	2,304	2,687	2,304	2,687	**0**	**0**	1,895	2,141	1,875	2,105	**20**	**36**
14	KARUR VYSYA BANK	3,703	710	8,335	7,240	7,960	7,015	**375**	**225**	5,913	6,569	5,797	6,464	**116**	**105**
15	KOTAK MAHINDRA BANK	0	0	0	0	0	0	**0**	**0**	0	0	0	0	**0**	**0**
16	LAKSHMI VILAS BANK	321	408	822	989	710	856	**112**	**133**	747	868	665	761	**82**	**107**
17	RBL Bank	0	0	0	0	0	0	**0**	**0**	0	0	0	0	**0**	**0**
18	SOUTH INDIAN BANK	1,09,397	1,25,205	2,73,523	3,13,588	2,45,686	2,22,584	**27,837**	**91,004**	2,81,335	2,91,395	2,52,887	2,26,520	**28,448**	**64,876**
19	T.N.MERCANTILE BANK	2,773	2,337	9,151	7,416	7,845	6,139	**1,306**	**1,277**	9,151	7,416	7,845	6,139	**1,306**	**1,277**
20	YES BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Total- Pvt Sector Commercial Banks	**4,11,677**	**3,86,119**	**14,38,886**	**12,93,372**	**10,29,055**	**9,43,486**	**4,09,831**	**3,49,886**	**9,90,708**	**9,50,441**	**7,75,911**	**7,44,412**	**2,14,797**	**2,06,029**
D	**SMALL FINANCE BANKS**														
1	ESAF	15,931	12,655	37,084	24,145	0	0	**37,084**	**24,145**	21,464	15,373	0	0	**21,464**	**15,373**
2	Ujjivan Small Finance Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Total- Small Finance Banks	**15,931**	**12,655**	**37,084**	**24,145**	**0**	**0**	**37,084**	**24,145**	**21,464**	**15,373**	**0**	**0**	**21,464**	**15,373**
	Total - Commercial Banks + RRB + SFB	**15,89,858**	**15,29,471**	**65,10,897**	**58,39,702**	**58,32,860**	**52,13,435**	**6,78,037**	**6,26,267**	**54,30,281**	**52,26,592**	**50,65,141**	**48,53,077**	**3,65,140**	**3,73,515**
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)	3,146	2,037	11,090	7,163	11,090	7,163	**0**	**0**	7,163	3,114	7,163	3,114	**0**	**0**
3	KSCB	1,27,502	82,358	10,71,154	3,21,167	71,524	74,899	9,99,630	2,46,268	2,46,021	2,12,230	58,490	63,460	1,87,531	1,48,770
	Total Co-operative Banks	**1,30,648**	**84,395**	**10,82,244**	**3,28,330**	**82,614**	**82,062**	**9,99,630**	**2,46,268**	**2,53,184**	**2,15,344**	**65,653**	**66,574**	**1,87,531**	**1,48,770**
	Total - Banking Sector	**17,20,506**	**16,13,866**	**75,93,141**	**61,68,032**	**59,15,474**	**52,95,497**	**16,77,667**	**8,72,535**	**56,83,465**	**54,41,936**	**51,30,794**	**49,19,651**	**5,52,671**	**5,22,285**

8.27. RECOVERY PERFORMANCE UNDER GOVERNMENT SPONSORED SCHEMES AS AT MARCH 2020

(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	ALLAHABAD BANK	68	303	18	15	83	3	74
2	ANDHRA BANK	60	156	59	45	77	14	14
3	BANK OF BARODA	13,184	26,368	182	5	3	177	138
4	BANK OF INDIA	234	816	816	788	97	28	175
5	BANK OF MAHARASHTRA	0	0	0	0	0	0	0
6	CANARA BANK	1,846	7,652	581	37	6	544	1,410
7	CENTRAL BANK OF INDIA	151	541	0	0	0	0	0
8	CORPORATION BANK	168	433	363	205	56	158	183
9	INDIAN BANK	326	1,114	475	150	32	325	52
10	INDIAN OVERSEAS BANK	1,409	8,410	608	161	26	447	209
11	ORIENTAL BANK OF COMMERCE	36	84	18	14	76	4	7
12	PUNJAB & SIND BANK	0	0	0	0	0	0	0
13	PUNJAB NATIONAL BANK	237	949	206	1	0	205	250
14	STATE BANK OF INDIA	1,674	4,945	3,113	2,655	85	458	1,127
15	SYNDICATE BANK	310	1,599	99	46	46	53	62
16	UCO BANK	195	540	154	135	88	19	65
17	UNION BANK OF INDIA	599	758	191	110	58	81	61
18	UNITED BANK OF INDIA	0	0	0	0	0	0	0
	Total- Public Sector Commercial Banks	**20,497**	**54,668**	**6,883**	**4,367**	**63**	**2,516**	**3,827**
B	**R R B - KERALA GRAMIN BANK**	650	2,427	1,162	484	42	678	644
	Total- Public Sector Banks including RRB	**21,147**	**57,095**	**8,045**	**4,851**	**60**	**3,194**	**4,471**
C	**PRIVATE SECTOR COMMERCIAL BANKS**							
1	AXIS BANK	7	16	1	1	95	0	0
2	BANDHAN BANK	0	0	0	0	0	0	0
3	CATHOLIC SYRIAN BANK	56	98	33	33	100	0	11
4	CITY UNION BANK	0	0	0	0	0	0	0
5	DHANLAXMI BANK	73	243	98	91	93	7	9
6	FEDERAL BANK	245	477	74	28	37	46	144
7	HDFC BANK	0	0	6	5	83	1	3
8	ICICI BANK	58	103	43	0	0	43	43
9	IDBI BANK	44	153	14	10	68	5	31
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	16	14	15	9	60	6	16
14	KARUR VYSYA BANK	0	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	323	984	59	43	73	16	93
19	T.N.MERCANTILE BANK	3	24	0	0	0	0	0
20	YES BANK	0	0	0	0	0	0	0
	Total- Pvt Sector Commercial Banks	**825**	**2,112**	**344**	**219**	**64**	**124**	**350**
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	**21,972**	**59,208**	**8,389**	**5,070**	**60**	**3,319**	**4,821**
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	**21,972**	**59,208**	**8,389**	**5,070**	**60**	**3,319**	**4,821**

8.27. RECOVERY PERFORMANCE UNDER GOVERNMENT SPONSORED SCHEMES AS AT MARCH 2020

(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 Over dues	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	ALLAHABAD BANK	9	18	3	4	3	2	67	1	0	6	14	3	2	67	1	0
2	ANDHRA BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3	BANK OF BARODA	1,337	3,625	94	165	169	2	1	167	156	1,243	3,460	56	3	5	53	48
4	BANK OF INDIA	1,349	4,198	0	0	0	0	0	0	0	1,349	4,198	4,198	4,042	96	156	56
5	BANK OF MAHARASHTRA	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
6	CANARA BANK	31,863	97,462	31,863	97,462	14,538	137	1	14,401	3	0	0	0	0	0	0	1
7	CENTRAL BANK OF INDIA	623	2,554	0	0	0	0	0	0	0	623	2,554	0	0	0	0	0
8	CORPORATION BANK	426	876	15	19	8	7	88	1	2	411	857	312	298	96	14	32
9	INDIAN BANK	101	106	101	106	28	24	86	4	0	0	0	9	2	26	7	0
10	INDIAN OVERSEAS BANK	2,689	6,715	401	1,865	54	36	67	18	8	2,288	4,850	135	69	51	66	8
11	ORIENTAL BANK OF COMMERCE	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
12	PUNJAB & SIND BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13	PUNJAB NATIONAL BANK	833	1,323	833	1,323	8	0	1	8	8	0	0	7	0	0	7	7
14	STATE BANK OF INDIA	1,076	3,082	0	0	0	0	0	0	0	1,076	3,082	216	138	64	78	0
15	SYNDICATE BANK	85	255	2	2	1	0	0	1	0	83	253	55	42	76	13	9
16	UCO BANK	340	1,240	106	216	110	99	89	12	11	234	1,024	316	310	98	6	10
17	UNION BANK OF INDIA	4,104	1,980	2,614	1,114	215	198	92	17	0	1,490	866	269	212	79	57	21
18	UNITED BANK OF INDIA	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Total- Public Sector Commercial Banks	**44,835**	**1,23,434**	**36,032**	**1,02,276**	**15,134**	**505**	**3**	**14,630**	**188**	**8,803**	**21,158**	**5,576**	**5,118**	**92**	**458**	**191**
B	**R R B - KERALA GRAMIN BANK**	11,842	33,415	0	0	0	0	0	0	0	11,842	33,415	17,728	17,496	99	232	202
	Total- Public Sector Banks including RRB	**56,677**	**1,56,849**	**36,032**	**1,02,276**	**15,134**	**505**	**3**	**14,630**	**188**	**20,645**	**54,573**	**23,304**	**22,614**	**97**	**690**	**393**
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	CATHOLIC SYRIAN 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	822	1,479	0	0	0	0	0	0	0	822	1,479	801	796	99	5	1
6	FEDERAL BANK	100	255	79	13	19	0	1	19	13	21	242	2	1	48	1	2
7	HDFC BANK	0	0	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	0	0
9	IDBI BANK	413	1,473	413	1,473	276	252	91	24	24	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	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	0	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	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	**1,335**	**3,208**	**492**	**1,486**	**295**	**252**	**85**	**43**	**37**	**843**	**1,721**	**803**	**797**	**99**	**6**	**4**
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	**58,012**	**1,60,057**	**36,524**	**1,03,763**	**15,429**	**756**	**5**	**14,672**	**225**	**21,488**	**56,294**	**24,107**	**23,411**	**97**	**696**	**397**
E	**CO-OPERATIVE BANKS**																
1	DIST CO-OPERATIVE BANKS	0	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	0
3	KSCB	0	0	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**	**0**	**0**
	Total - Banking Sector	**58,012**	**1,60,057**	**36,524**	**1,03,763**	**15,429**	**756**	**5**	**14,672**	**225**	**21,488**	**56,294**	**24,107**	**23,411**	**97**	**696**	**397**

8.27. RECOVERY PERFORMANCE UNDER GOVERNMENT SPONSORED SCHEMES AS AT MARCH 2020

(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	ALLAHABAD BANK	39	80	10	14	1	1	100	0	3	29	66	1	1	100	0	0
2	ANDHRA BANK	21	35	0	0	0	0	0	0	0	21	35	0	0	0	0	0
3	BANK OF BARODA	240	141	101	93	81	2	2	79	72	139	48	11	2	18	9	3
4	BANK OF INDIA	154	207	60	63	63	50	79	13	25	94	144	210	207	99	3	20
5	BANK OF MAHARASHTRA	65	167	75	213	133	0	0	133	163	-10	-46	0	0	0	0	0
6	CANARA BANK	163	226	163	226	0	0	0	0	14	0	0	0	0	0	0	0
7	CENTRAL BANK OF INDIA	18	60	0	0	0	0	0	0	0	18	60	0	0	0	0	0
8	CORPORATION BANK	115	64	12	11	7	4	57	3	4	103	53	0	0	0	0	0
9	INDIAN BANK	240	349	201	185	85	34	40	51	5	39	164	141	138	98	3	0
10	INDIAN OVERSEAS BANK	302	695	192	63	38	23	61	15	8	110	632	71	36	51	35	5
11	ORIENTAL BANK OF COMMERCE	11	11	0	0	0	0	0	0	0	11	11	0	0	0	0	0
12	PUNJAB & SIND BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13	PUNJAB NATIONAL BANK	117	148	117	148	3	1	33	2	6	0	0	0	0	0	0	0
14	STATE BANK OF INDIA	117	86	49	47	93	75	81	18	29	68	39	45	43	96	2	12
15	SYNDICATE BANK	70	125	8	20	2	1	50	1	5	62	105	0	0	0	0	0
16	UCO BANK	79	173	22	41	14	11	83	2	2	57	132	18	14	76	4	2
17	UNION BANK OF INDIA	154	310	0	0	0	0	0	0	0	154	310	9	7	71	3	0
18	UNITED BANK OF INDIA	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Total- Public Sector Commercial Banks	**1,905**	**2,876**	**1,010**	**1,124**	**520**	**202**	**39**	**317**	**336**	**895**	**1,752**	**506**	**447**	**88**	**59**	**42**
B	**R R B - KERALA GRAMIN BANK**	395	1,435	0	0	0	0	0	0	0	395	1,435	529	520	98	9	0
	Total- Public Sector Banks including RRB	**2,300**	**4,311**	**1,010**	**1,124**	**520**	**202**	**39**	**317**	**336**	**1,290**	**3,187**	**1,035**	**967**	**93**	**68**	**42**
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	CATHOLIC SYRIAN BANK	4	2	4	2	0	0	95	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	6	14	4	5	3	3	100	0	0	2	8	3	3	100	0	0
6	FEDERAL BANK	25	68	23	23	18	4	22	14	5	2	45	0	0	0	0	0
7	HDFC BANK	5	5	5	5	1	1	100	0	0	0	0	0	0	0	0	0
8	ICICI BANK	19	22	1	2	2	0	0	2	2	18	20	0	0	0	0	0
9	IDBI BANK	228	648	228	648	132	126	96	6	3	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	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	4	2	0	0	0	0	0	0	0	4	2	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	12	12	12	12	1	1	100	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	**303**	**772**	**277**	**696**	**157**	**136**	**86**	**21**	**10**	**26**	**75**	**3**	**3**	**100**	**0**	**0**
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	**2,603**	**5,083**	**1,287**	**1,820**	**677**	**338**	**50**	**339**	**346**	**1,316**	**3,263**	**1,038**	**970**	**93**	**68**	**42**
E	**CO-OPERATIVE BANKS**																
1	DIST CO-OPERATIVE BANKS	0	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	0
3	KSCB	0	0	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**	**0**	**0**
	Total - Banking Sector	**2,603**	**5,083**	**1,287**	**1,820**	**677**	**338**	**50**	**339**	**346**	**1,316**	**3,263**	**1,038**	**970**	**93**	**68**	**42**

8.28. PROGRESS UNDER INSTANT OVERDRAFT FACILITY AS AT MARCH 2020

(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	ALLAHABAD BANK	0	0	0	0	0	0	0	0
2	ANDHRA BANK	0	0	0	0	0	0	0	0
3	BANK OF BARODA	2	0	2	0	117	6	1,999	51
4	BANK OF INDIA	0	0	0	0	0	0	0	0
5	BANK OF MAHARASHTRA	0	0	0	0	0	0	0	0
6	CANARA BANK	6,479	452	6,479	452	16,554	1,093	75,716	4,254
7	CENTRAL BANK OF INDIA	0	0	0	0	0	0	0	0
8	CORPORATION BANK	0	0	0	0	0	0	0	0
9	INDIAN BANK	12	3	12	3	12	3	118	20
10	INDIAN OVERSEAS BANK	0	0	0	0	0	0	0	0
11	ORIENTAL BANK OF COMMERCE	0	0	0	0	0	0	0	0
12	PUNJAB & SIND BANK	0	0	0	0	0	0	0	0
13	PUNJAB NATIONAL BANK	0	0	0	0	0	0	0	0
14	STATE BANK OF INDIA	0	0	0	0	0	0	737	33
15	SYNDICATE BANK	220	5	220	5	409	10	730	14
16	UCO BANK	0	0	0	0	0	0	0	0
17	UNION BANK OF INDIA	0	0	0	0	10	2	208	10
18	UNITED BANK OF INDIA	0	0	0	0	0	0	0	0
	Total- Public Sector Commercial Banks	**6,713**	**460**	**6,713**	**460**	**17,102**	**1,114**	**79,508**	**4,383**
B	**R R B - KERALA GRAMIN BANK**	0	0	0	0	0	0	0	0
	Total- Public Sector Banks including RRB	**6,713**	**460**	**6,713**	**460**	**17,102**	**1,114**	**79,508**	**4,383**
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	CATHOLIC SYRIAN 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	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	6	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**	**6**	**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	**6,713**	**460**	**6,713**	**460**	**17,102**	**1,114**	**79,514**	**4,383**
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	**6,713**	**460**	**6,713**	**460**	**17,102**	**1,114**	**79,514**	**4,383**

8.29. TOTAL OUSTANDING UNDER MUDRA LOANS (PMMY) AS AT MARCH 2020

(Rs.in lakhs)

Sl 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/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	ALLAHABAD BANK	3	2	3	2	0	128	76	4	12	4	12	0	280	590
2	ANDHRA BANK	20	7	20	7	352	352	89	83	233	83	194	0	665	1,247
3	BANK OF BARODA	48	23	48	23	0	2,674	2,307	29	134	29	134	0	5,966	6,600
4	BANK OF INDIA	252	126	252	126	0	4,663	1,353	261	464	261	464	0	4,315	6,686
5	BANK OF MAHARASHTRA	20	9	20	9	0	85	432	18	39	18	39	0	208	739
6	CANARA BANK	16,488	2,576	16,488	2,567	0	1,25,434	37,427	4,350	12,597	4,350	11,661	0	54,688	1,21,086
7	CENTRAL BANK OF INDIA	122	53	122	47	0	1,342	372	251	583	251	497	0	2,595	4,413
8	CORPORATION BANK	9	5	9	5	0	1,375	347	37	77	37	77	0	1,329	1,765
9	INDIAN BANK	519	1,377	519	1,377	0	3,129	443	540	1,513	540	1,513	0	4,959	10,179
10	INDIAN OVERSEAS BANK	1,755	500	1,755	500	0	3,240	1,880	1,654	2,759	1,654	2,741	0	2,756	5,124
11	ORIENTAL BANK OF COMMERCE	8	4	7	4	0	549	157	22	60	22	58	0	544	1,049
12	PUNJAB & SIND BANK	1	0	1	0	0	111	18	2	5	2	5	0	86	102
13	PUNJAB NATIONAL BANK	358	152	358	121	0	3,395	966	451	1,064	451	995	0	3,456	5,229
14	STATE BANK OF INDIA	435	146	435	141	97	9,066	1,907	7,955	28,354	7,955	28,266	138	20,432	38,622
15	SYNDICATE BANK	1,498	408	1,498	408	0	9,840	2,329	1,806	5,203	1,806	5,203	0	21,329	38,249
16	UCO BANK	75	31	75	31	0	1,925	810	32	80	32	80	2	4,041	4,304
17	UNION BANK OF INDIA	2,511	825	2,148	658	0	7,594	652	8,125	20,121	6,256	15,131	0	16,121	12,123
18	UNITED BANK OF INDIA	3	10	3	10	0	36	170	0	0	0	0	0	75	250
	Total- Public Sector Commercial Banks	**24,125**	**6,254**	**23,761**	**6,036**	**449**	**1,74,938**	**51,735**	**25,620**	**73,299**	**23,751**	**67,070**	**140**	**1,43,845**	**2,58,357**
B	**R R B - KERALA GRAMIN BANK**	1,54,289	36,694	1,54,289	36,668	0	96,953	24,385	1,14,768	1,63,261	1,14,768	1,62,660	0	94,985	1,59,250
	Total- Public Sector Banks including RRB	**1,78,414**	**42,948**	**1,78,050**	**42,704**	**449**	**2,71,891**	**76,120**	**1,40,388**	**2,36,560**	**1,38,519**	**2,29,730**	**140**	**2,38,830**	**4,17,607**
C	**PRIVATE SECTOR COMMERCIAL BANKS**														
1	AXIS BANK	2,726	738	2,726	738	0	74,302	9,369	49	131	49	131	0	419	792
2	BANDHAN BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3	CATHOLIC SYRIAN BANK	0	0	2	0	0	38	11	1	4	51	233	0	162	236
4	CITY UNION BANK	2	1	2	1	0	2	1	5	12	5	12	0	5	11
5	DHANLAXMI BANK	0	0	0	0	2	14	8	5	6	5	6	2	182	562
6	FEDERAL BANK	44	16	44	16	0	763	214	353	830	353	830	0	4,002	8,552
7	HDFC BANK	9,547	2,413	9,547	2,413	0	84,193	14,685	4,603	2,772	4,603	2,772	0	10,240	5,449
8	ICICI BANK	713	198	713	198	0	1,576	448	224	426	224	426	0	5,542	6,490
9	IDBI BANK	9	5	52	8	0	352	90	59	175	174	345	0	1,150	2,025
10	IDFC FIRST Bank	32,606	12,097	32,606	12,097	0	1,25,065	30,974	526	562	526	562	0	1,002	986
11	INDUS IND BANK	4,62,507	1,28,999	4,62,507	1,28,999	0	6,25,229	1,01,979	59,277	46,215	59,277	46,215	0	96,166	55,308
12	JAMMU & KASHMIR BANK	0	0	0	0	0	6	1	0	0	0	0	0	40	70
13	KARNATAKA BANK	0	0	0	0	0	14	2	0	0	0	0	0	271	466
14	KARUR VYSYA BANK	158	32	158	31	0	428	40	0	0	0	0	0	97	198
15	KOTAK MAHINDRA BANK	0	0	0	0	0	0	0	32	115	32	115	0	32	113
16	LAKSHMI VILAS BANK	0	0	0	0	0	2	1	0	0	0	0	0	3	6
17	RBL Bank	204	43	204	43	0	227	44	0	0	0	0	0	0	0
18	SOUTH INDIAN BANK	4	2	4	2	0	333	106	111	376	133	438	0	1,095	2,703
19	T.N.MERCANTILE BANK	0	0	0	0	0	22	4	3	9	3	9	0	23	38
20	YES BANK	0	0	0	0	0	2,256	153	0	0	0	0	0	0	0
	Total- Pvt Sector Commercial Banks	**5,08,520**	**1,44,543**	**5,08,565**	**1,44,546**	**2**	**9,14,822**	**1,58,130**	**65,248**	**51,631**	**65,435**	**52,093**	**2**	**1,20,431**	**84,006**
D	**SMALL FINANCE BANKS**														
1	ESAF	1,40,599	48,049	1,40,599	48,049	0	2,49,116	61,444	25,150	16,749	25,150	16,749	0	85,582	39,355
2	Ujjivan Small Finance Bank	363	101	363	101	0	471	125	0	0	0	0	0	0	0
	Total- Small Finance Banks	**1,40,962**	**48,150**	**1,40,962**	**48,150**	**0**	**2,49,587**	**61,570**	**25,150**	**16,749**	**25,150**	**16,749**	**0**	**85,582**	**39,355**
	Total - Commercial Banks + RRB + SFB	**8,27,896**	**2,35,641**	**8,27,577**	**2,35,400**	**451**	**14,36,300**	**2,95,819**	**2,30,786**	**3,04,940**	**2,29,104**	**2,98,571**	**142**	**4,44,843**	**5,40,969**
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	**8,27,896**	**2,35,641**	**8,27,577**	**2,35,400**	**451**	**14,36,300**	**2,95,819**	**2,30,786**	**3,04,940**	**2,29,104**	**2,98,571**	**142**	**4,44,843**	**5,40,969**

8.29. TOTAL OUSTANDING UNDER MUDRA LOANS (PMMY) AS AT MARCH 2020

(Rs.in lakhs)

Sl 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	ALLAHABAD BANK	0	0	0	0	0	81	506	7	14	7	14	0	489	1,172
2	ANDHRA BANK	21	168	21	110	0	96	665	124	408	124	311	352	1,113	2,002
3	BANK OF BARODA	22	199	22	199	0	1,089	7,051	99	356	99	356	0	9,729	15,958
4	BANK OF INDIA	83	440	83	440	0	762	4,229	596	1,030	596	1,030	0	9,740	12,268
5	BANK OF MAHARASHTRA	18	140	18	140	0	105	790	56	188	56	188	0	398	1,961
6	CANARA BANK	2,182	18,468	2,182	16,610	0	16,035	1,24,332	23,020	33,641	23,020	30,838	0	1,96,157	2,82,845
7	CENTRAL BANK OF INDIA	72	573	72	505	0	614	4,002	445	1,209	445	1,049	0	4,551	8,787
8	CORPORATION BANK	8	67	8	67	0	143	777	54	149	54	149	0	2,847	2,889
9	INDIAN BANK	102	669	102	669	0	2,367	7,064	1,161	3,559	1,161	3,559	0	10,455	17,686
10	INDIAN OVERSEAS BANK	195	1,425	195	1,403	0	201	127	3,604	4,684	3,604	4,644	0	6,197	7,131
11	ORIENTAL BANK OF COMMERCE	9	67	8	67	0	183	1,256	39	132	37	130	0	1,276	2,462
12	PUNJAB & SIND BANK	1	6	1	6	0	13	69	4	11	4	11	0	210	189
13	PUNJAB NATIONAL BANK	153	1,279	153	1,191	0	767	4,512	962	2,495	962	2,307	0	7,618	10,707
14	STATE BANK OF INDIA	6,846	49,902	6,846	49,791	49	7,666	46,258	15,236	78,402	15,236	78,198	284	37,164	86,787
15	SYNDICATE BANK	604	5,228	604	5,228	0	3,056	18,838	3,908	10,839	3,908	10,839	0	34,225	59,416
16	UCO BANK	10	65	10	65	0	592	1,985	117	176	117	176	2	6,558	7,099
17	UNION BANK OF INDIA	1,921	12,131	1,758	11,131	0	15,891	13,125	12,557	33,077	10,162	26,921	0	39,606	25,900
18	UNITED BANK OF INDIA	0	0	0	0	0	30	165	3	10	3	10	0	141	585
	Total- Public Sector Commercial Banks	**12,247**	**90,827**	**12,083**	**87,623**	**49**	**49,691**	**2,35,752**	**61,992**	**1,70,380**	**59,595**	**1,60,729**	**638**	**3,68,474**	**5,45,844**
B	**R R B - KERALA GRAMIN BANK**	4,722	38,202	4,722	37,393	0	4,914	40,728	2,73,779	2,38,157	2,73,779	2,36,721	0	1,96,852	2,24,363
	Total- Public Sector Banks including RRB	**16,969**	**1,29,029**	**16,805**	**1,25,016**	**49**	**54,605**	**2,76,480**	**3,35,771**	**4,08,537**	**3,33,374**	**3,97,450**	**638**	**5,65,326**	**7,70,207**
C	**PRIVATE SECTOR COMMERCIAL BANKS**														
1	AXIS BANK	37	315	37	315	0	494	2,121	2,812	1,184	2,812	1,184	0	75,215	12,282
2	BANDHAN BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3	CATHOLIC SYRIAN BANK	0	0	8	74	0	14	76	1	4	61	307	0	214	322
4	CITY UNION BANK	0	0	0	0	0	0	0	7	12	7	12	0	7	12
5	DHANLAXMI BANK	2	15	2	15	4	28	118	7	21	7	21	8	224	688
6	FEDERAL BANK	178	1,477	178	1,475	0	2,640	15,648	575	2,322	575	2,320	0	7,405	24,413
7	HDFC BANK	23	142	23	142	0	453	1,385	14,173	5,327	14,173	5,327	0	94,886	21,519
8	ICICI BANK	79	552	79	552	0	1,721	5,920	1,016	1,175	1,016	1,175	0	8,839	12,859
9	IDBI BANK	52	431	138	901	0	597	3,489	120	610	364	1,254	0	2,099	5,604
10	IDFC FIRST Bank	0	0	0	0	0	0	0	33,132	12,659	33,132	12,659	0	1,26,067	31,960
11	INDUS IND BANK	2,012	10,280	2,012	10,280	0	4,424	16,970	5,23,796	1,85,494	5,23,796	1,85,494	0	7,25,819	1,74,257
12	JAMMU & KASHMIR BANK	0	0	0	0	0	3	2	0	0	0	0	0	49	72
13	KARNATAKA BANK	0	0	0	0	0	116	586	0	0	0	0	0	401	1,054
14	KARUR VYSYA BANK	1	9	1	9	0	10	54	159	41	159	40	0	535	293
15	KOTAK MAHINDRA BANK	62	470	62	470	0	62	464	94	585	94	585	0	94	577
16	LAKSHMI VILAS BANK	0	0	0	0	0	3	15	0	0	0	0	0	8	22
17	RBL Bank	0	0	0	0	0	0	0	204	43	204	43	0	227	44
18	SOUTH INDIAN BANK	54	433	50	373	0	583	3,592	169	811	187	813	0	2,011	6,401
19	T.N.MERCANTILE BANK	1	9	1	9	0	3	2	4	18	4	18	0	48	44
20	YES BANK	0	0	1	10	0	4	22	0	0	1	10	0	2,260	175
	Total- Pvt Sector Commercial Banks	**2,501**	**14,133**	**2,592**	**14,625**	**4**	**11,155**	**50,463**	**5,76,269**	**2,10,307**	**5,76,592**	**2,11,264**	**8**	**10,46,408**	**2,92,599**
D	**SMALL FINANCE BANKS**														
1	ESAF	2	700	2	700	0	24	908	1,65,751	65,498	1,65,751	65,498	0	3,34,722	1,01,707
2	Ujjivan Small Finance Bank	0	0	0	0	0	0	0	363	101	363	101	0	471	125
	Total- Small Finance Banks	**2**	**700**	**2**	**700**	**0**	**24**	**908**	**1,66,114**	**65,599**	**1,66,114**	**65,599**	**0**	**3,35,193**	**1,01,833**
	Total - Commercial Banks + RRB + SFB	**19,472**	**1,43,862**	**19,399**	**1,40,341**	**53**	**65,784**	**3,27,851**	**10,78,154**	**6,84,442**	**10,76,080**	**6,74,313**	**646**	**19,46,927**	**11,64,639**
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	**19,472**	**1,43,862**	**19,399**	**1,40,341**	**53**	**65,784**	**3,27,851**	**10,78,154**	**6,84,442**	**10,76,080**	**6,74,313**	**646**	**19,46,927**	**11,64,639**

8.30.OUTSTANDING ENROLLMENT UNDER PRADHAN MANTRI JAN SURAKSHA YOJANA SCHEMES AS AT MARCH 2020					
Sl.	**BANK**	**PMJJBY**	**PMSBY**	**APY**	**Total No.**
A	**PUBLIC SECTOR COMMERCIAL BANKS**				
1	ALLAHABAD BANK	7,619	17,423	1,619	**26,661**
2	ANDHRA BANK	2,219	32,219	5,740	**40,178**
3	BANK OF BARODA	23,160	1,63,477	1,458	**1,88,095**
4	BANK OF INDIA	12,200	63,250	5,900	**81,350**
5	BANK OF MAHARASHTRA	421	1,732	140	**2,293**
6	CANARA BANK	1,88,324	6,47,209	94,014	**9,29,547**
7	CENTRAL BANK OF INDIA	23,579	97,149	18,042	**1,38,770**
8	CORPORATION BANK	21,548	75,218	4,912	**1,01,678**
9	INDIAN BANK	18,120	1,00,985	17,500	**1,36,605**
10	INDIAN OVERSEAS BANK	33,756	1,29,730	12,935	**1,76,421**
11	ORIENTAL BANK OF COMMERCE	2,935	28,427	1,667	**33,029**
12	PUNJAB & SIND BANK	1,448	2,308	471	**4,227**
13	PUNJAB NATIONAL BANK	10,273	87,121	3,970	**1,01,364**
14	STATE BANK OF INDIA	1,49,174	10,97,016	60,775	**13,06,965**
15	SYNDICATE BANK	20,755	1,52,452	11,352	**1,84,559**
16	UCO BANK	7,512	27,316	3,196	**38,024**
17	UNION BANK OF INDIA	40,213	1,68,513	29,921	**2,38,647**
18	UNITED BANK OF INDIA	550	400	20	**970**
	Total- Public Sector Commercial Banks	**5,63,806**	**28,91,945**	**2,73,632**	**37,29,383**
B	**R R B - KERALA GRAMIN BANK**	1,13,475	5,04,719	94,008	**7,12,202**
	Total- Public Sector Banks including RRB	**6,77,281**	**33,96,664**	**3,67,640**	**44,41,585**
C	**PRIVATE SECTOR COMMERCIAL BANKS**				
1	AXIS BANK	2,829	9,670	5,846	**18,345**
2	BANDHAN BANK	0	0	0	**0**
3	CATHOLIC SYRIAN BANK	5,044	17,920	720	**23,684**
4	CITY UNION BANK	854	1,360	193	**2,407**
5	DHANLAXMI BANK	10,257	24,910	2,613	**37,780**
6	FEDERAL BANK	43,415	1,30,299	5,037	**1,78,751**
7	HDFC BANK	18,514	40,985	17,619	**77,118**
8	ICICI BANK	5,217	10,209	1,314	**16,740**
9	IDBI BANK	11,493	29,910	4,746	**46,149**
10	IDFC FIRST Bank	0	0	0	**0**
11	INDUS IND BANK	125	3,938	12	**4,075**
12	JAMMU & KASHMIR BANK	107	149	22	**278**
13	KARNATAKA BANK	1,550	3,650	700	**5,900**
14	KARUR VYSYA BANK	1,076	1,592	104	**2,772**
15	KOTAK MAHINDRA BANK	1,626	3,202	53	**4,881**
16	LAKSHMI VILAS BANK	105	365	83	**553**
17	RBL Bank	0	0	0	**0**
18	SOUTH INDIAN BANK	32,250	1,23,509	10,983	**1,66,742**
19	T.N.MERCANTILE BANK	917	7,521	1,134	**9,572**
20	YES BANK	25	31	0	**56**
	Total- Pvt Sector Commercial Banks	**1,35,404**	**4,09,220**	**51,179**	**5,95,803**
D	**SMALL FINANCE BANKS**				
1	ESAF	0	0	12,094	**12,094**
2	Ujjivan Small Finance Bank	0	0	0	**0**
	Total- Small Finance Banks	**0**	**0**	**12,094**	**12,094**
	Total - Commercial Banks + RRB + SFB	**8,12,685**	**38,05,884**	**4,30,913**	**50,49,482**
E	**CO-OPERATIVE BANKS**				
1	DIST CO-OPERATIVE BANKS	0	0	0	**0**
2	KSCARDB (incl. PCARDBs)	0	0	0	**0**
3	KSCB	40,091	1,73,666	3,204	**2,16,961**
	Total Co-operative Banks	**40,091**	**1,73,666**	**3,204**	**2,16,961**
	Total - Banking Sector	**8,52,776**	**39,79,550**	**4,34,117**	**52,66,443**

8.31. RECOVERY AND NPA MANAGEMENT AS AT MARCH 2020

(Rs. in lakhs)

Sl No.	BANK	Gross NPA as at December 2019		Addition from January 2020 to March 2020		Recovery from January 2020 to March 2020		Gross NPA as at March 2020	
		A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.
A	**PUBLIC SECTOR COMMERCIAL BANKS**								
1	ALLAHABAD BANK	579	3,983	217	1,692	22	360	774	5,315
2	ANDHRA BANK	528	5,732	15	26	20	44	523	5,714
3	BANK OF BARODA	12,658	40,367	88	1,643	3,186	3,633	9,560	38,377
4	BANK OF INDIA	5,380	22,888	656	2,375	892	2,127	5,144	23,136
5	BANK OF MAHARASHTRA	558	3,175	91	106	94	172	555	3,109
6	CANARA BANK	36,405	1,60,847	5,020	45,444	4,826	8,365	36,599	1,97,926
7	CENTRAL BANK OF INDIA	7,410	16,984	1,970	8,063	1,160	2,677	8,220	22,370
8	CORPORATION BANK	8,916	33,621	2,250	8,482	1,829	4,615	9,337	37,488
10	INDIAN BANK	4,231	14,510	510	2,347	198	308	4,543	16,549
11	INDIAN OVERSEAS BANK	13,122	34,656	2,035	3,053	3,203	3,820	11,954	33,889
12	ORIENTAL BANK OF COMMERCE	606	4,440	63	274	75	784	594	3,929
13	PUNJAB & SIND BANK	305	2,340	25	242	12	4	318	2,578
14	PUNJAB NATIONAL BANK	7,052	67,906	11,458	6,197	2,189	5,084	16,321	69,019
15	STATE BANK OF INDIA	1,07,608	2,81,980	9,923	32,924	27,381	55,204	90,150	2,59,700
16	SYNDICATE BANK	34,288	40,278	1,580	30,540	4,407	4,400	31,461	66,418
17	UCO BANK	2,308	14,996	126	450	195	137	2,239	15,309
18	UNION BANK OF INDIA	30,019	50,623	4,125	2,865	4,021	1,923	30,123	51,565
19	UNITED BANK OF INDIA	124	869	125	800	15	40	234	1,629
	Total- Public Sector Commercial Banks	**2,72,097**	**8,00,195**	**40,277**	**1,47,522**	**53,725**	**93,697**	**2,58,649**	**8,54,021**
B	**R R B - KERALA GRAMIN BANK**	55,860	74,489	20,721	44,782	19,209	32,141	57,372	87,130
Total- Public Sector Banks including RRB		**3,27,957**	**8,74,684**	**60,998**	**1,92,304**	**72,934**	**1,25,838**	**3,16,021**	**9,41,150**

8.31. RECOVERY AND NPA MANAGEMENT AS AT MARCH 2020

(Rs. in lakhs)

Sl No.	BANK	Gross NPA as at December 2019		Addition from January 2020 to March 2020		Recovery from January 2020 to March 2020		Gross NPA as at March 2020	
		A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.
C	**PRIVATE SECTOR COMMERCIAL BANKS**								
1	AXIS BANK	2,725	29,793	3,141	5,586	736	1,672	5,130	33,707
2	BANDHAN BANK	0	0	0	0	0	0	0	0
3	CATHOLIC SYRIAN BANK	3,086	16,117	228	3,071	394	1,163	2,920	18,025
4	CITY UNION BANK	79	2,610	33	3,457	11	49	101	6,017
5	DHANLAXMI BANK	1,389	16,571	249	3,603	175	3,199	1,463	16,975
6	FEDERAL BANK	21,517	1,63,445	2,567	32,431	1,515	17,047	22,569	1,78,829
7	HDFC BANK	16,742	22,948	12,735	17,272	16,742	22,948	12,735	17,272
8	ICICI BANK	15,871	37,252	1,560	2,434	1,811	2,636	15,620	37,050
9	IDBI BANK	1,384	22,655	407	3,743	180	2,039	1,611	24,359
10	IDFC FIRST Bank	393	46	843	7	0	0	1,236	52
11	INDUS IND BANK	47,444	9,993	0	0	526	2,067	46,918	7,927
12	JAMMU & KASHMIR BANK	13	183	6	9	0	0	19	193
13	KARNATAKA BANK	409	10,191	14	270	31	3,140	392	7,321
14	KARUR VYSYA BANK	328	6,537	96	5,449	36	227	388	11,758
15	KOTAK MAHINDRA BANK	911	14,829	78	989	68	2,273	921	13,545
16	LAKSHMI VILAS BANK	155	723	7	283	0	0	162	1,006
17	RBL Bank	4	1	5	1	0	0	9	1
18	SOUTH INDIAN BANK	5,863	86,031	2,275	52,410	531	3,139	7,607	1,35,302
19	T.N.MERCANTILE BANK	209	4,301	5	118	9	17	205	4,402
20	YES BANK	248	1,769	0	0	0	0	248	1,769
	Total- Pvt Sector Commercial Banks	**1,18,770**	**4,45,995**	**24,249**	**1,31,132**	**22,765**	**61,617**	**1,20,254**	**5,15,510**
D	**SMALL FINANCE BANKS**								
1	ESAF	1,36,997	17,977	35,374	5,024	0	0	1,72,371	23,001
2	Ujjivan Small Finance Bank	3,932	463	3,486	512	5,002	571	2,416	404
	Total- Small Finance Banks	**1,40,929**	**18,441**	**38,860**	**5,536**	**5,002**	**571**	**1,74,787**	**23,405**
	Total - Commercial Banks + RRB + SFB	**5,87,656**	**13,39,120**	**1,24,107**	**3,28,972**	**1,00,701**	**1,88,026**	**6,11,062**	**14,80,065**
E	**CO-OPERATIVE BANKS**								
1	DIST CO-OPERATIVE BANKS	0	0	0	0	0	0	0	0
2	KSCARDB (incl. PCARDBs)	1,39,936	4,80,366	20,170	65,503	21,781	73,524	1,38,325	4,72,345
3	KSCB	13,331	24,585	0	0	0	0	13,331	24,585
	Total Co-operative Banks	**1,53,267**	**5,04,951**	**20,170**	**65,503**	**21,781**	**73,524**	**1,51,656**	**4,96,930**
	Total - Banking Sector	**7,40,923**	**18,44,071**	**1,44,277**	**3,94,475**	**1,22,482**	**2,61,550**	**7,62,718**	**19,76,996**

8.31. RECOVERY AND NPA MANAGEMENT AS AT MARCH 2020

(Rs. in lakhs)

Sl No.	BANK	Of Gross NPA as at MARCH 2020													
		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	ALLAHABAD BANK	42	578	366	3,050	0	0	0	0	0	0	100	943	136	471
2	ANDHRA BANK	6	7	215	5,224	0	0	0	0	0	0	21	165	65	189
3	BANK OF BARODA	1,927	17,123	4,706	12,010	0	0	0	0	0	0	480	4,802	927	1,996
4	BANK OF INDIA	1,325	2,441	2,422	12,314	0	0	0	0	0	0	181	910	972	1,793
5	BANK OF MAHARASHTRA	198	234	161	1,805	0	0	0	0	0	0	66	562	31	93
6	CANARA BANK	10,462	41,553	14,518	1,08,617	0	0	0	0	0	0	1,601	12,382	5,780	17,041
7	CENTRAL BANK OF INDIA	2,584	2,716	2,616	8,377	0	0	0	0	0	0	217	4,458	1,835	4,641
8	CORPORATION BANK	2,139	5,369	4,245	18,547	0	0	0	0	0	0	426	2,722	1,949	5,271
10	INDIAN BANK	796	2,273	1,833	6,134	1	8	4	9	51	419	196	1,433	1,120	2,979
11	INDIAN OVERSEAS BANK	2,763	5,306	3,908	15,988	0	0	0	0	0	0	130	802	985	2,412
12	ORIENTAL BANK OF COMMERCE	76	713	294	2,474	0	0	0	0	0	0	49	226	134	370
13	PUNJAB & SIND BANK	0	0	5	24	0	0	0	0	0	0	18	214	2	4
14	PUNJAB NATIONAL BANK	3,282	13,863	3,809	18,836	0	0	0	0	0	0	755	7,450	2,233	6,904
15	STATE BANK OF INDIA	19,072	21,673	13,135	34,363	0	0	2	9	19	94	2,132	9,083	10,502	29,788
16	SYNDICATE BANK	5,071	5,546	12,668	23,649	0	0	0	0	0	0	2,397	12,246	3,665	9,705
17	UCO BANK	526	1,950	696	5,840	10	2,604	0	0	4	1	102	713	486	1,780
18	UNION BANK OF INDIA	11,274	11,791	9,989	25,083	0	0	0	0	2	0	581	1,981	3,451	8,513
19	UNITED BANK OF INDIA	15	25	125	800	0	0	0	0	0	0	25	300	8	20
	Total- Public Sector Commercial Banks	**61,558**	**1,33,162**	**75,711**	**3,03,135**	**11**	**2,612**	**6**	**18**	**76**	**514**	**9,477**	**61,392**	**34,281**	**93,970**
B	**R R B - KERALA GRAMIN BANK**	20,997	16,401	18,018	21,847	0	0	6	0	0	0	4,437	20,051	7,843	20,031
	Total- Public Sector Banks including RRB	**82,555**	**1,49,563**	**93,729**	**3,24,982**	**11**	**2,612**	**12**	**18**	**76**	**514**	**13,914**	**81,443**	**42,124**	**1,14,001**

8.31. RECOVERY AND NPA MANAGEMENT AS AT MARCH 2020

(Rs. in lakhs)

Sl No.	BANK	Of Gross NPA as at MARCH 2020													
		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	249	7,726	104	14,765	0	0	0	0	0	0	94	901	14	86
2	BANDHAN BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3	CATHOLIC SYRIAN BANK	328	4,203	742	8,537	0	0	0	0	0	0	91	437	1,379	972
4	CITY UNION BANK	16	246	13	2,822	0	0	0	0	0	0	10	110	15	33
5	DHANLAXMI BANK	437	1,377	248	5,005	0	0	0	0	0	0	53	452	486	1,137
6	FEDERAL BANK	7,901	56,651	3,401	45,794	0	0	0	0	0	0	1,077	7,058	4,978	12,299
7	HDFC BANK	3,150	7,187	1,069	2,612	0	0	0	0	0	0	7	6	28	60
8	ICICI BANK	200	1,081	551	3,824	0	0	0	0	0	0	134	934	91	181
9	IDBI BANK	755	4,485	563	16,963	34	387	0	0	1	2	46	399	117	319
10	IDFC FIRST Bank	817	32	357	12	0	0	0	0	1	0	9	0	0	0
11	INDUS IND BANK	27,804	3,161	12,867	2,786	0	0	0	0	0	0	11	30	35	91
12	JAMMU & KASHMIR BANK	0	0	8	171	0	0	0	0	0	0	0	0	0	0
13	KARNATAKA BANK	21	3,000	151	3,514	0	0	0	0	0	0	9	45	77	186
14	KARUR VYSYA BANK	21	82	83	3,627	0	0	0	0	0	0	57	1,281	46	103
15	KOTAK MAHINDRA BANK	13	503	98	2,594	0	0	0	0	0	0	14	51	78	97
16	LAKSHMI VILAS BANK	0	0	5	178	0	0	0	0	0	0	0	0	0	0
17	RBL Bank	8	1	1	0	0	0	0	0	0	0	0	0	0	0
18	SOUTH INDIAN BANK	2,309	52,928	1,475	41,711	0	0	0	0	1	60	557	3,053	1,956	1,877
19	T.N.MERCANTILE BANK	15	710	127	2,253	0	0	0	0	0	0	16	80	30	72
20	YES BANK	79	7	75	1,742	0	0	0	0	0	0	0	0	0	0
	Total- Pvt Sector Commercial Banks	**44,123**	**1,43,381**	**21,938**	**1,58,910**	**34**	**387**	**0**	**0**	**3**	**62**	**2,185**	**14,838**	**9,330**	**17,515**
D	**SMALL FINANCE BANKS**														
1	ESAF	22,619	3,427	3,995	703	0	0	0	0	0	0	948	397	323	29
2	Ujjivan Small Finance Bank	389	49	201	38	0	0	0	0	0	0	227	23	0	0
	Total- Small Finance Banks	**23,008**	**3,476**	**4,196**	**741**	**0**	**0**	**0**	**0**	**0**	**0**	**1,175**	**420**	**323**	**29**
	Total - Commercial Banks + RRB + SFB	**1,49,686**	**2,96,419**	**1,19,863**	**4,84,633**	**45**	**2,999**	**12**	**18**	**79**	**576**	**17,274**	**96,702**	**51,777**	**1,31,545**
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)	29,940	48,880	10,173	33,297	0	0	0	0	0	0	41,329	89,803	65	225
3	KSCB	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Total Co-operative Banks	**29,940**	**48,880**	**10,173**	**33,297**	**0**	**0**	**0**	**0**	**0**	**0**	**41,329**	**89,803**	**65**	**225**
	Total - Banking Sector	**1,79,626**	**3,45,299**	**1,30,036**	**5,17,930**	**45**	**2,999**	**12**	**18**	**79**	**576**	**58,603**	**1,86,505**	**51,842**	**1,31,770**

8.31. RECOVERY AND NPA MANAGEMENT AS AT MARCH 2020

(Rs. in lakhs)

Sl No.	BANK	Gross NPA in other priority sector		Gross NPA in total priority sector		Gross NPA in Non Priority Advances		Total Advances as at MARCH 2020		Percentage of Gross NPA to Total Advances
		A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.	
A	**PUBLIC SECTOR COMMERCIAL BANKS**									
1	ALLAHABAD BANK	2	1	646	5,043	128	272	**6,753**	**52,362**	10
2	ANDHRA BANK	10	0	317	5,585	206	129	**15,421**	**3,55,285**	2
3	BANK OF BARODA	677	306	8,717	36,237	843	2,140	**3,35,449**	**11,46,914**	3
4	BANK OF INDIA	125	15	5,025	17,473	119	5,663	**1,28,931**	**3,75,468**	6
5	BANK OF MAHARASHTRA	48	1	504	2,695	51	414	**2,835**	**31,279**	10
6	CANARA BANK	2,615	6,361	34,976	1,85,955	1,623	11,971	**14,98,351**	**35,69,271**	6
7	CENTRAL BANK OF INDIA	820	361	8,072	20,553	148	1,817	**1,76,963**	**5,67,231**	4
8	CORPORATION BANK	400	694	9,159	32,603	178	4,885	**79,901**	**4,01,526**	9
10	INDIAN BANK	26	122	4,027	13,377	516	3,172	**2,15,925**	**6,69,635**	2
11	INDIAN OVERSEAS BANK	0	0	7,786	24,508	4,168	9,381	**2,41,647**	**5,84,529**	6
12	ORIENTAL BANK OF COMMERCE	4	2	557	3,784	37	145	**9,694**	**64,109**	6
13	PUNJAB & SIND BANK	0	0	25	242	293	2,336	**1,539**	**19,605**	13
14	PUNJAB NATIONAL BANK	449	1,556	10,528	48,609	5,793	20,410	**1,39,206**	**9,00,283**	8
15	STATE BANK OF INDIA	673	38	45,535	95,048	44,615	1,64,652	**18,59,985**	**78,94,961**	3
16	SYNDICATE BANK	1,455	3,709	25,256	54,855	6,205	11,563	**4,25,401**	**10,83,239**	6
17	UCO BANK	352	1,141	2,176	14,029	63	1,280	**51,340**	**3,08,468**	5
18	UNION BANK OF INDIA	81	1	25,378	47,370	4,745	4,195	**3,94,334**	**14,65,318**	4
19	UNITED BANK OF INDIA	15	40	188	1,185	46	444	**4,117**	**60,835**	3
	Total- Public Sector Commercial Banks	**7,752**	**14,348**	**1,88,872**	**6,09,151**	**69,777**	**2,44,869**	**55,87,792**	**1,95,50,317**	**4**
B	**R R B - KERALA GRAMIN BANK**	491	695	51,792	79,025	5,580	8,105	**17,81,105**	**17,91,150**	5
Total- Public Sector Banks including RRB		**8,243**	**15,043**	**2,40,664**	**6,88,176**	**75,357**	**2,52,974**	**73,68,897**	**2,13,41,467**	4

8.31. RECOVERY AND NPA MANAGEMENT AS AT MARCH 2020

(Rs. in lakhs)

Sl No.	BANK	Gross NPA in other priority sector		Gross NPA in total priority sector		Gross NPA in Non Priority Advances		Total Advances as at MARCH 2020		Percentage of Gross NPA to Total Advances
		A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.	
C	**PRIVATE SECTOR COMMERCIAL BANKS**									
1	AXIS BANK	4,198	317	4,659	23,795	471	9,912	**1,40,685**	**10,85,792**	3
2	BANDHAN BANK	0	0	0	0	0	0	**160**	**10,523**	0
3	CATHOLIC SYRIAN BANK	3	0	2,543	14,149	377	3,876	**2,16,228**	**3,66,305**	5
4	CITY UNION BANK	4	8	58	3,220	43	2,797	**3,067**	**80,106**	8
5	DHANLAXMI BANK	9	66	1,233	8,037	230	8,938	**1,00,517**	**4,16,473**	4
6	FEDERAL BANK	204	250	17,561	1,22,052	5,008	56,778	**9,44,017**	**41,24,315**	4
7	HDFC BANK	0	0	4,254	9,865	8,481	7,407	**11,18,584**	**19,87,567**	1
8	ICICI BANK	48	21	1,024	6,042	14,596	31,008	**2,62,052**	**11,17,780**	3
9	IDBI BANK	2	0	1,518	22,555	93	1,804	**52,888**	**4,62,540**	5
10	IDFC FIRST Bank	0	0	1,184	44	52	8	**1,78,352**	**81,857**	0
11	INDUS IND BANK	0	0	40,717	6,068	6,201	1,858	**3,70,791**	**9,23,773**	1
12	JAMMU & KASHMIR BANK	0	0	8	171	11	22	**733**	**9,120**	2
13	KARNATAKA BANK	4	0	262	6,746	130	576	**7,316**	**76,544**	10
14	KARUR VYSYA BANK	37	210	244	5,302	144	6,456	**9,272**	**43,560**	27
15	KOTAK MAHINDRA BANK	0	0	203	3,245	718	10,300	**8,392**	**2,07,401**	7
16	LAKSHMI VILAS BANK	0	0	5	178	157	828	**1,303**	**81,231**	1
17	RBL Bank	0	0	9	1	0	0	**12,791**	**5,638**	0
18	SOUTH INDIAN BANK	68	6	6,366	99,635	1,241	35,667	**3,94,876**	**27,90,854**	5
19	T.N.MERCANTILE BANK	2	0	190	3,115	15	1,286	**11,680**	**53,341**	8
20	YES BANK	0	0	154	1,749	94	20	**25,288**	**2,55,960**	1
	Total- Pvt Sector Commercial Banks	**4,579**	**878**	**82,192**	**3,35,970**	**38,062**	**1,79,540**	**38,58,992**	**1,41,80,680**	**4**
D	**SMALL FINANCE BANKS**									
1	ESAF	7,489	467	35,374	5,024	1,36,997	17,977	**15,67,068**	**3,80,105**	6
2	Ujjivan Small Finance Bank	1,138	114	1,955	224	461	180	**1,03,104**	**25,121**	2
	Total- Small Finance Banks	**8,627**	**582**	**37,329**	**5,248**	**1,37,458**	**18,157**	**16,70,172**	**4,05,226**	**6**
	Total - Commercial Banks + RRB + SFB	**21,449**	**16,502**	**3,60,185**	**10,29,394**	**2,50,877**	**4,50,671**	**1,28,98,061**	**3,59,27,374**	**4**
E	**CO-OPERATIVE BANKS**									
1	DIST CO-OPERATIVE BANKS	0	0	0	0	0	0	**52,041**	**3,50,155**	0
2	KSCARDB (incl. PCARDBs)	7,857	17,064	89,364	1,89,269	48,961	2,83,076	**5,93,499**	**7,22,218**	65
3	KSCB	0	0	0	0	13,331	24,585	**10,18,008**	**39,61,018**	1
	Total Co-operative Banks	**7,857**	**17,064**	**89,364**	**1,89,269**	**62,292**	**3,07,661**	**16,63,548**	**50,33,391**	**10**
	Total - Banking Sector	**29,306**	**33,566**	**4,49,549**	**12,18,663**	**3,13,169**	**7,58,333**	**1,45,61,609**	**4,09,60,766**	**5**

8.32. PROGRESS UNDER PRADHAN MANTRI AWAS YOJANA (PMAY) - URBAN AS AT MARCH 2020

(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	ALLAHABAD BANK	0	0	0	0	67	525	428	3,552
2	ANDHRA BANK	1	6	1	2	25	57	238	2,108
3	BANK OF BARODA	10	101	10	101	188	1,225	3,921	5,119
4	BANK OF INDIA	52	222	111	916	176	1,568	391	3,690
5	BANK OF MAHARASHTRA	0	0	0	0	0	0	0	0
6	CANARA BANK	213	2,826	290	1,369	1,630	9,150	2,698	19,176
7	CENTRAL BANK OF INDIA	22	186	22	105	76	483	314	2,643
8	CORPORATION BANK	5	62	5	24	17	149	164	887
9	INDIAN BANK	50	737	104	293	491	3,907	584	5,640
10	INDIAN OVERSEAS BANK	29	85	29	85	253	685	406	915
11	ORIENTAL BANK OF COMMERCE	29	352	36	281	132	1,371	177	1,776
12	PUNJAB & SIND BANK	0	0	0	0	0	0	0	0
13	PUNJAB NATIONAL BANK	21	195	21	112	65	447	842	4,953
14	STATE BANK OF INDIA	351	9,795	280	7,836	778	9,709	1,127	18,000
15	SYNDICATE BANK	0	0	0	0	0	0	2,270	3,258
16	UCO BANK	27	146	27	111	84	465	289	1,821
17	UNION BANK OF INDIA	41	124	41	128	192	443	712	3,024
18	UNITED BANK OF INDIA	1	15	5	25	22	125	69	555
	Total- Public Sector Commercial Banks	**852**	**14,852**	**982**	**11,388**	**4,196**	**30,309**	**14,630**	**77,117**
B	**R R B - KERALA GRAMIN BANK**	155	930	155	930	430	2,991	3,074	14,965
	Total- Public Sector Banks including RRB	**1,007**	**15,782**	**1,137**	**12,318**	**4,626**	**33,300**	**17,704**	**92,082**
C	**PRIVATE SECTOR COMMERCIAL BANKS**								
1	AXIS BANK	49	670	49	664	214	2,935	1,768	18,543
2	BANDHAN BANK	0	0	0	0	0	0	0	0
3	CATHOLIC SYRIAN BANK	1	15	2	15	4	28	7	60
4	CITY UNION BANK	0	0	0	0	0	0	0	0
5	DHANLAXMI BANK	1	5	1	5	2	15	30	155
6	FEDERAL BANK	1	1	1	1	5	61	25	259
7	HDFC BANK	0	0	0	0	0	0	0	0
8	ICICI BANK	18	314	18	314	168	2,874	416	7,911
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	22	156	28	273
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	18	297	119	504	305	2,546	644	6,947
19	T.N.MERCANTILE BANK	0	0	0	0	0	0	2	19
20	YES BANK	0	0	0	0	0	0	0	0
	Total- Pvt Sector Commercial Banks	**88**	**1,301**	**190**	**1,503**	**720**	**8,616**	**2,920**	**34,167**
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	**1,095**	**17,083**	**1,327**	**13,821**	**5,346**	**41,916**	**20,624**	**1,26,249**
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	1	7	15	126	87	568
	Total Co-operative Banks	**0**	**0**	**1**	**7**	**15**	**126**	**87**	**568**
	Total - Banking Sector	**1,095**	**17,083**	**1,328**	**13,828**	**5,361**	**42,042**	**20,711**	**1,26,817**

8.33. PROGRESS UNDER PRADHAN MANTRI AWAS YOJANA (PMAY)- GRAMIN AS AT MARCH 2020

(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	ALLAHABAD BANK	0	0	0	0	0	0	0	0
2	ANDHRA BANK	0	0	0	0	0	0	0	0
3	BANK OF BARODA	2	10	2	8	19	97	71	437
4	BANK OF INDIA	0	0	0	0	0	0	0	0
5	BANK OF MAHARASHTRA	0	0	0	0	0	0	0	0
6	CANARA BANK	0	0	0	0	0	0	0	0
7	CENTRAL BANK OF INDIA	0	0	0	0	0	0	0	0
8	CORPORATION BANK	0	0	0	0	0	0	0	0
9	INDIAN BANK	0	0	0	0	0	0	391	349
10	INDIAN OVERSEAS BANK	0	0	0	0	0	0	0	0
11	ORIENTAL BANK OF COMMERCE	0	0	0	0	0	0	0	0
12	PUNJAB & SIND BANK	0	0	0	0	0	0	0	0
13	PUNJAB NATIONAL BANK	0	0	0	0	0	0	0	0
14	STATE BANK OF INDIA	0	0	0	0	0	0	0	0
15	SYNDICATE BANK	0	0	0	0	0	0	0	0
16	UCO BANK	0	0	0	0	3	49	11	161
17	UNION BANK OF INDIA	0	0	0	0	0	0	0	0
18	UNITED BANK OF INDIA	0	0	0	0	0	0	0	0
	Total- Public Sector Commercial Banks	**2**	**10**	**2**	**8**	**22**	**146**	**473**	**947**
B	**R R B - KERALA GRAMIN BANK**	0	0	0	0	0	0	0	0
	Total- Public Sector Banks including RRB	**2**	**10**	**2**	**8**	**22**	**146**	**473**	**947**
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	CATHOLIC SYRIAN 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	8	170	10	220
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**	**8**	**170**	**10**	**220**
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**	**10**	**2**	**8**	**30**	**316**	**483**	**1167**
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	**2**	**10**	**2**	**8**	**30**	**316**	**483**	**1167**

8.34. Data on Stand up India Programme as at MARCH 2020 (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	ALLAHABAD BANK	0	0	0	0	0	0	0	10	216	10	216	0	0
2	ANDHRA BANK	3	3	100	3	100	3	8	85	1,242	28	433	62	820
3	BANK OF BARODA	3	9	122	9	122	9	89	204	2,917	77	1,512	33	605
4	BANK OF INDIA	9	9	52	9	52	11	67	220	2,136	195	1,941	25	195
5	BANK OF MAHARASHTRA	0	0	0	0	0	0	0	0	0	0	0	0	0
6	CANARA BANK	67	84	1,393	84	1,393	83	1,166	432	9,076	416	8,865	16	211
7	CENTRAL BANK OF INDIA	8	8	110	8	110	8	73	44	485	30	382	16	104
8	CORPORATION BANK	0	0	0	0	0	0	0	6	61	4	35	1	16
9	INDIAN BANK	4	5	57	5	57	6	48	169	2,420	142	2,035	27	351
10	INDIAN OVERSEAS BANK	21	26	382	25	380	25	380	51	2,109	68	1,532	29	53
11	ORIENTAL BANK OF COMMERCE	0	0	0	0	0	0	0	30	494	29	484	1	10
12	PUNJAB & SIND BANK	0	4	34	4	34	4	30	6	33	1	0	0	0
13	PUNJAB NATIONAL BANK	24	34	615	34	614	33	459	246	2,783	134	1,328	8	91
14	STATE BANK OF INDIA	28	29	914	23	794	23	794	308	3,451	299	3,390	25	281
15	SYNDICATE BANK	0	0	0	0	0	0	0	18	165	13	135	1	3
16	UCO BANK	0	0	0	0	0	0	0	54	1,318	54	1,318	8	50
17	UNION BANK OF INDIA	0	2	28	2	28	2	28	150	1,811	110	1,011	3	26
18	UNITED BANK OF INDIA	0	0	0	0	0	0	0	7	60	7	60	0	0
	Total- Public Sector Commercial Banks	**167**	**213**	**3,806**	**206**	**3,683**	**207**	**3,142**	**2,040**	**30,777**	**1,617**	**24,677**	**255**	**2,816**
B	**R R B - KERALA GRAMIN BANK**	17	17	230	17	230	17	192	159	1,955	157	1,932	2	24
	Total- Public Sector Banks including RRB	**184**	**230**	**4,036**	**223**	**3,913**	**224**	**3,334**	**2,199**	**32,732**	**1,774**	**26,609**	**257**	**2,840**
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	CATHOLIC SYRIAN 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	70	3	70	3	70	54	1,023	48	934	6	89
7	HDFC BANK	9	9	220	9	220	9	220	83	1,353	81	1,333	2	21
8	ICICI BANK	0	0	0	0	0	0	0	75	873	75	873	0	0
9	IDBI BANK	0	0	0	0	0	0	0	8	52	3	19	1	9
10	IDFC FIRST Bank	0	0	0	0	0	0	0	0	0	0	0	0	0
11	INDUS IND BANK	0	28	652	28	652	28	652	440	5,902	431	5,793	9	108
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	12	276	11	264	1	13
14	KARUR VYSYA BANK	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
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	0	0	0	0	0	2	47	11	266	11	266	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	**12**	**40**	**942**	**40**	**942**	**42**	**989**	**683**	**9,746**	**660**	**9,483**	**19**	**240**
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	**196**	**270**	**4,978**	**263**	**4,855**	**266**	**4,323**	**2,882**	**42,477**	**2,434**	**36,092**	**276**	**3,080**
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	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**
	Total - Banking Sector	**196**	**270**	**4,978**	**263**	**4,855**	**266**	**4,323**	**2,882**	**42,477**	**2,434**	**36,092**	**276**	**3,080**

8.35. PROGRESS REPORT ON WORKING OF RSETIs AS AT MARCH 2020

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	Syndicate Bank	27.01.2004	65 cents of land at ETC campus Kottarakkaraallotted.compound wall completed.Buildingplan approved by to Kottarakkara Municipality .Estimate submitted for approval from competent authority.	Yes, 1 croresanctioned. 1st installment of Rs. 50 lakh availed
3	Pathanamthitta	SBI	31.12.2009	Land identified at Elanthoor which is under possession of Block Panchayath. Steps being initiated to transfer ownership right to Block Panchayath . So that MOU each be executed.	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 .The construction cost estimated by CPWD in 2016 for 8000.sq.ft. building was approximately 3 crores .Communication has been sent from our Corporate Centre to MoRD for revising the fund allocation from 1 crore . Discussions regarding construction is going on at our Corporate Office.	Not received infrastructure grant Rs 50,00,000 received in 2010
5	Kottayam	SBT	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 approvalofforest 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	We have submitted relevant papers to the Block Panchayath Authorities.	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	Land not yet allotted.	No
12	Wayanad	SBI	05.04.2005	50 cents of land allotted for the RSETI is behind the Block Panchayat Office, SulthanBathery. The approach Road to the plot is not yet demarcated by the BDO even if we requested many times.So case is referred to SDR and SBI LHO Trivandrum.	Not Mentioned
13	Kannur	Syndicate 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	Andhra Bank	18.05.2003	Bank property already available and building construction completed.	Building construction grant (First Instalment) received on 24.03.2010

8.36. RSETI - TRAINING PROGRAMMES CONDUCTED DURING 2019-20 AS AT MARCH 2020

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	42	1201	187	5	1104	625	502	482.82
2	Kollam	23	693	94	0	630	596	530	317.00
3	Pathanamthitta	25	756	111	12	615	634	684	201.25
4	Alappuzha	26	735	65	5	625	579	887	764.19
5	Kottayam	27	778	85	15	609	670	822	576.68
6	Idukki	19	525	55	13	483	341	208	188.00
7	Ernakulam	31	817	80	0	614	464	625	1120.90
8	Thrissur	30	802	101	7	547	515	365	965.55
9	Palakkad	21	603	119	0	484	395	720	387.00
10	Malappuram	29	1173	118	0	607	714	879	518.24
11	Kozhikode	22	625	76	3	539	332	707	604.43
12	Wayanad	23	600	39	104	378	455	591	376.00
13	Kannur	29	770	92	14	420	504	129	167.21
14	Kasaragod	26	600	34	58	393	323	151	1.00
Total		**373**	**10678**	**1256**	**236**	**8048**	**7147**	**7800**	**6670.28**

8.37. Report on Framework for Revival and Rehabilitation of MSMEs as on MARCH 2020 - 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	ALLAHABAD BANK	3	132	2	86	19	460	34	106	60	103	45	138
2	ANDHRA BANK	6	1	11	2	0	0	0	0	0	0	0	0
3	BANK OF BARODA	38	1,089	40	705	10	68	266	641	59	112	16	35
4	BANK OF INDIA	0	0	0	0	0	0	0	0	0	0	0	0
5	BANK OF MAHARASHTRA	0	0	0	0	0	0	0	0	0	0	0	0
6	CANARA BANK	169	4,251	482	7,673	36	184	823	1,899	6,689	11,041	470	181
7	CENTRAL BANK OF INDIA	0	0	0	0	0	0	0	0	0	0	0	0
8	CORPORATION BANK	65	2,326	270	6,547	48	792	291	773	1,281	3,986	43	426
9	INDIAN BANK	61	185	169	2,620	0	0	96	662	291	3,205	0	0
10	INDIAN OVERSEAS BANK	21	119	18	51	11	25	392	175	442	212	201	97
11	ORIENTAL BANK OF COMMERCE	0	0	1	124	0	0	4	12	15	57	5	15
12	PUNJAB & SIND BANK	0	0	0	0	0	0	0	0	0	0	0	0
13	PUNJAB NATIONAL BANK	0	0	0	0	0	0	0	0	0	0	0	0
14	SYNDICATE BANK	73	4,317	85	4,938	151	5,231	0	0	0	0	0	0
15	STATE BANK OF INDIA	0	0	0	0	0	0	0	0	0	0	0	0
16	UCO BANK	0	0	0	0	0	0	6	40	15	85	4	16
17	UNION BANK OF INDIA	1,825	1,235	1,801	3,182	1,081	1,459	3,125	2,895	3,128	2,678	359	1,158
18	UNITED BANK OF INDIA	0	0	0	0	0	0	0	0	0	0	0	0
	Total- Public Sector Commercial Banks	**2,261**	**13,655**	**2,879**	**25,928**	**1,356**	**8,219**	**5,037**	**7,203**	**11,980**	**21,479**	**1,143**	**2,067**
B	**R R B - KERALA GRAMIN BANK**	2	65	6	64	7	171	74	131	277	341	116	296
	Total- Public Sector Banks including RRB	**2,263**	**13,719**	**2,885**	**25,992**	**1,363**	**8,390**	**5,111**	**7,334**	**12,257**	**21,820**	**1,259**	**2,363**
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	CATHOLIC SYRIAN BANK	6	79	18	456	0	0	20	22	87	142	0	0
4	CITY UNION BANK	9	481	15	1,750	1	81	1	1	7	18	0	0
5	DHANLAXMI BANK	0	0	0	0	0	0	0	0	0	0	0	0
6	FEDERAL BANK	46	2,385	89	7,193	0	0	33	80	129	318	0	0
7	HDFC BANK	3	815	26	738	0	0	6	54	74	310	0	0
8	ICICI BANK	20	592	200	2,031	0	0	3	9	659	1,406	0	0
9	IDBI BANK	5	5	7	8	11	24	0	0	1	15	1	3
10	IDFC FIRST Bank	0	0	0	0	0	0	0	0	0	0	0	0
11	INDUS IND BANK	0	0	938	7,036	0	0	0	0	1,787	1,919	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	1	99	0	0	1	7	0	0
17	RBL Bank	0	0	0	0	0	0	0	0	0	0	0	0
18	SOUTH INDIAN BANK	5	26,491	3	14,961	6	1,36,914	6	1,979	8	2,036	10	3,145
19	T.N.MERCANTILE BANK	0	0	124	958	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	**94**	**30,848**	**1,420**	**35,131**	**19**	**1,37,118**	**69**	**2,145**	**2,753**	**6,170**	**11**	**3,148**
D	**SMALL FINANCE BANKS**												
1	ESAF	0	0	0	0	0	0	122	24	111	21	36	7
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**	**122**	**24**	**111**	**21**	**36**	**7**
	Total - Banking Sector	**2,357**	**44,567**	**4,305**	**61,124**	**1,382**	**1,45,508**	**5,302**	**9,503**	**15,121**	**28,012**	**1,306**	**5,518**

8.37. Report on Framework for Revival and Rehabilitation of MSMEs as on MARCH 2020 - 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	ALLAHABAD BANK	24	653	14	447	38	1,217	59	194	141	273	93	266
2	ANDHRA BANK	98	889	0	0	0	0	11	80	30	75	9	13
3	BANK OF BARODA	19	1,454	22	5,066	10	175	455	122	524	1,402	213	359
4	BANK OF INDIA	615	1,803	759	1,005	339	456	68	789	69	790	30	49
5	BANK OF MAHARASHTRA	0	0	0	0	0	0	0	0	0	0	0	0
6	CANARA BANK	422	21,778	767	52,064	209	11,322	1,216	6,219	12,555	17,427	269	121
7	CENTRAL BANK OF INDIA	0	0	0	0	0	0	0	0	0	0	0	0
8	CORPORATION BANK	40	3,022	114	5,135	1	23	227	674	1,530	2,102	137	107
9	INDIAN BANK	19	591	29	561	0	0	480	1,401	820	13,492	0	0
10	INDIAN OVERSEAS BANK	112	4,793	83	5,701	54	2,192	2,010	3,415	4,172	3,486	2,123	1,492
11	ORIENTAL BANK OF COMMERCE	14	1,407	30	1,881	18	351	48	108	278	542	113	219
12	PUNJAB & SIND BANK	3	85	24	557	0	0	20	26	112	87	13	13
13	PUNJAB NATIONAL BANK	0	0	0	0	0	0	0	0	0	0	0	0
14	SYNDICATE BANK	0	0	0	0	0	0	0	0	0	0	0	0
15	STATE BANK OF INDIA	0	0	0	0	0	0	0	0	0	0	0	0
16	UCO BANK	0	0	0	0	0	0	0	0	0	0	0	0
17	UNION BANK OF INDIA	985	1,485	1,678	2,498	698	1,678	1,798	2,469	1,185	2,615	452	525
18	UNITED BANK OF INDIA	0	0	0	0	0	0	0	0	0	0	0	0
	Total- Public Sector Commercial Banks	**2,351**	**37,960**	**3,520**	**74,916**	**1,367**	**17,414**	**6,392**	**15,497**	**21,416**	**42,291**	**3,452**	**3,163**
B	**R R B - KERALA GRAMIN BANK**	59	1,330	44	1,057	104	1,587	3,224	3,288	9,120	8,452	5,467	6,132
	Total- Public Sector Banks including RRB	**2,410**	**39,291**	**3,564**	**75,973**	**1,471**	**19,001**	**9,616**	**18,785**	**30,536**	**50,742**	**8,919**	**9,295**
C	**PRIVATE SECTOR COMMERCIAL BANKS**												
1	AXIS BANK	11	5,680	30	2,475	0	0	15	3,302	57	3,695	0	0
2	BANDHAN BANK	0	0	0	0	0	0	0	0	0	0	0	0
3	CATHOLIC SYRIAN BANK	37	1,320	189	9,062	0	0	150	230	1,134	2,309	0	0
4	CITY UNION BANK	3	1,094	12	836	6	412	5	9	11	32	12	16
5	DHANLAXMI BANK	0	0	0	0	0	0	0	0	0	0	0	0
6	FEDERAL BANK	150	14,467	499	35,959	0	0	603	894	2,205	2,900	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	82	12,165	26	2,916	15	1,295	162	220	253	570	59	184
10	IDFC FIRST Bank	0	0	0	0	0	0	0	0	0	0	0	0
11	INDUS IND BANK	0	0	283	1,608	0	0	0	0	2,300	709	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	1	95	0	0	1	7	0	0
17	RBL Bank	0	0	0	0	0	0	0	0	0	0	0	0
18	SOUTH INDIAN BANK	35	5,04,098	26	2,99,825	137	10,39,527	132	25,858	136	19,060	302	60,466
19	T.N.MERCANTILE BANK	15	11	94	455	0	0	0	0	0	0	0	0
20	YES BANK	1	17	21	1,413	0	0	0	0	0	204	0	0
	Total- Pvt Sector Commercial Banks	**334**	**5,38,852**	**1,180**	**3,54,551**	**159**	**10,41,329**	**1,067**	**30,512**	**6,097**	**29,486**	**373**	**60,666**
D	**SMALL FINANCE BANKS**												
1	ESAF	0	0	0	0	0	0	1,109	257	1,598	228	1,194	103
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**	**1,109**	**257**	**1,598**	**228**	**1,194**	**103**
	Total - Banking Sector	**2,744**	**5,78,143**	**4,744**	**4,30,524**	**1,630**	**10,60,330**	**11,792**	**49,555**	**38,231**	**80,457**	**10,486**	**70,064**

8.37. Report on Framework for Revival and Rehabilitation of MSMEs as on MARCH 2020 - 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	ALLAHABAD BANK	100	2,995	432	1,081	532	4,076
2	ANDHRA BANK	115	892	50	168	165	1,059
3	BANK OF BARODA	139	8,557	1,533	2,671	1,672	11,228
4	BANK OF INDIA	1,713	3,264	167	1,628	1,880	4,892
5	BANK OF MAHARASHTRA	0	0	0	0	0	0
6	CANARA BANK	2,085	97,272	22,022	36,888	24,107	1,34,160
7	CENTRAL BANK OF INDIA	0	0	0	0	0	0
8	CORPORATION BANK	538	17,844	3,509	8,067	4,047	25,912
9	INDIAN BANK	278	3,957	1,687	18,760	1,965	22,717
10	INDIAN OVERSEAS BANK	299	12,881	9,340	8,877	9,639	21,758
11	ORIENTAL BANK OF COMMERCE	63	3,764	463	953	526	4,716
12	PUNJAB & SIND BANK	27	643	145	126	172	768
13	PUNJAB NATIONAL BANK	0	0	0	0	0	0
14	SYNDICATE BANK	309	14,486	0	0	309	14,486
15	STATE BANK OF INDIA	0	0	0	0	0	0
16	UCO BANK	0	0	25	141	25	141
17	UNION BANK OF INDIA	8,068	11,537	10,047	12,340	18,115	23,877
18	UNITED BANK OF INDIA	0	0	0	0	0	0
	Total- Public Sector Commercial Banks	**13,734**	**1,78,092**	**49,420**	**91,699**	**63,154**	**2,69,791**
B	**R R B - KERALA GRAMIN BANK**	222	4,274	18,278	18,641	18,500	22,915
	Total- Public Sector Banks including RRB	**13,956**	**1,82,366**	**67,698**	**1,10,340**	**81,654**	**2,92,706**
C	**PRIVATE SECTOR COMMERCIAL BANKS**						
1	AXIS BANK	41	8,155	72	6,997	113	15,152
2	BANDHAN BANK	0	0	0	0	0	0
3	CATHOLIC SYRIAN BANK	250	10,916	1,391	2,703	1,641	13,619
4	CITY UNION BANK	46	4,655	36	75	82	4,731
5	DHANLAXMI BANK	0	0	0	0	0	0
6	FEDERAL BANK	784	60,004	2,970	4,192	3,754	64,196
7	HDFC BANK	29	1,553	80	364	109	1,917
8	ICICI BANK	220	2,623	662	1,415	882	4,037
9	IDBI BANK	146	16,414	476	991	622	17,405
10	IDFC FIRST Bank	0	0	0	0	0	0
11	INDUS IND BANK	1,221	8,644	4,087	2,628	5,308	11,272
12	JAMMU & KASHMIR BANK	0	0	0	0	0	0
13	KARNATAKA BANK	0	0	0	0	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	2	194	2	14	4	208
17	RBL Bank	0	0	0	0	0	0
18	SOUTH INDIAN BANK	212	20,21,816	594	1,12,545	806	21,34,361
19	T.N.MERCANTILE BANK	233	1,424	0	0	233	1,424
20	YES BANK	22	1,430	0	204	22	1,634
	Total- Pvt Sector Commercial Banks	**3,206**	**21,37,829**	**10,370**	**1,32,128**	**13,576**	**22,69,958**
D	**SMALL FINANCE BANKS**						
1	ESAF	0	0	4,170	639	4,170	639
2	Ujjivan Small Finance Bank	0	0	0	0	0	0
	Total- Small Finance Banks	**0**	**0**	**4,170**	**639**	**4,170**	**639**
	Total - Banking Sector	**17,162**	**23,20,195**	**82,238**	**2,43,108**	**99,400**	**25,63,303**

8.38. Report on Framework for Revival and Rehabilitation of MSMEs as on MARCH 2020 - 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	ALLAHABAD BANK	100	2,995	0	0	100	2,995
2	ANDHRA BANK	115	892	17	3	98	889
3	BANK OF BARODA	139	8,557	0	0	139	8,557
4	BANK OF INDIA	1,713	3,264	0	0	1,713	3,264
5	BANK OF MAHARASHTRA	0	0	0	0	0	0
6	CANARA BANK	2,085	97,272	129	7,320	1,956	89,952
7	CENTRAL BANK OF INDIA	0	0	0	0	0	0
8	CORPORATION BANK	538	17,844	224	4,911	314	12,934
9	INDIAN BANK	278	3,957	278	3,957	0	0
10	INDIAN OVERSEAS BANK	299	12,881	37	394	262	12,487
11	ORIENTAL BANK OF COMMERCE	63	3,764	1	150	62	3,614
12	PUNJAB & SIND BANK	27	643	0	0	27	643
13	PUNJAB NATIONAL BANK	0	0	0	0	0	0
14	SYNDICATE BANK	309	14,486	309	14,486	0	0
15	STATE BANK OF INDIA	0	0	0	0	0	0
16	UCO BANK	0	0	0	0	0	0
17	UNION BANK OF INDIA	8,068	11,537	0	0	8,068	11,537
18	UNITED BANK OF INDIA	0	0	0	0	0	0
	Total- Public Sector Commercial Banks	**13,734**	**1,78,092**	**995**	**31,220**	**12,739**	**1,46,872**
B	**R R B - KERALA GRAMIN BANK**	222	4,274	0	0	222	4,274
	Total- Public Sector Banks including RRB	**13,956**	**1,82,366**	**995**	**31,220**	**12,961**	**1,51,146**
C	**PRIVATE SECTOR COMMERCIAL BANKS**						
1	AXIS BANK	41	8,155	0	0	41	8,155
2	BANDHAN BANK	0	0	0	0	0	0
3	CATHOLIC SYRIAN BANK	250	10,916	34	894	216	10,022
4	CITY UNION BANK	46	4,655	0	0	46	4,655
5	DHANLAXMI BANK	0	0	0	0	0	0
6	FEDERAL BANK	784	60,004	0	0	784	60,004
7	HDFC BANK	29	1,553	29	1,553	0	0
8	ICICI BANK	220	2,623	220	2,623	0	0
9	IDBI BANK	146	16,414	0	0	146	16,414
10	IDFC FIRST Bank	0	0	0	0	0	0
11	INDUS IND BANK	1,221	8,644	713	4,949	508	3,695
12	JAMMU & KASHMIR BANK	0	0	0	0	0	0
13	KARNATAKA BANK	0	0	0	0	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	2	194	0	0	2	194
17	RBL Bank	0	0	0	0	0	0
18	SOUTH INDIAN BANK	212	20,21,816	5	2,10,900	207	18,10,916
19	T.N.MERCANTILE BANK	233	1,424	0	0	233	1,424
20	YES BANK	22	1,430	0	0	22	1,430
	Total- Pvt Sector Commercial Banks	**3,206**	**21,37,829**	**1,001**	**2,20,919**	**2,205**	**19,16,910**
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	**17,162**	**23,20,195**	**1,996**	**2,52,139**	**15,166**	**20,68,056**

8.38. Report on Framework for Revival and Rehabilitation of MSMEs as on MARCH 2020 - 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	ALLAHABAD BANK	432	1,081	0	0	432	1,081	0	0	532	4,076
2	ANDHRA BANK	50	168	20	99	30	69	37	101	128	958
3	BANK OF BARODA	1,533	2,671	0	0	1,533	2,671	0	0	1,672	11,228
4	BANK OF INDIA	167	1,628	0	0	167	1,628	0	0	1,880	4,892
5	BANK OF MAHARASHTRA	0	0	0	0	0	0	0	0	0	0
6	CANARA BANK	22,022	36,888	4,385	3,802	17,637	33,086	4,514	11,122	19,593	1,23,038
7	CENTRAL BANK OF INDIA	0	0	0	0	0	0	0	0	0	0
8	CORPORATION BANK	3,509	8,067	922	2,955	2,587	5,113	1,146	7,865	2,901	18,046
9	INDIAN BANK	1,687	18,760	1,687	18,760	0	0	1,965	22,717	0	0
10	INDIAN OVERSEAS BANK	9,340	8,877	0	0	9,340	8,877	37	394	9,602	21,364
11	ORIENTAL BANK OF COMMERCE	463	953	0	0	463	953	1	150	525	4,567
12	PUNJAB & SIND BANK	145	126	0	0	145	126	0	0	172	768
13	PUNJAB NATIONAL BANK	0	0	0	0	0	0	0	0	0	0
14	SYNDICATE BANK	0	0	0	0	0	0	309	14,486	0	0
15	STATE BANK OF INDIA	0	0	0	0	0	0	0	0	0	0
16	UCO BANK	25	141	0	0	25	141	0	0	25	141
17	UNION BANK OF INDIA	10,047	12,340	0	0	10,047	12,340	0	0	18,115	23,877
18	UNITED BANK OF INDIA	0	0	0	0	0	0	0	0	0	0
	Total- Public Sector Commercial Banks	**49,420**	**91,699**	**7,014**	**25,615**	**42,406**	**66,084**	**8,009**	**56,835**	**55,145**	**2,12,956**
B	**R R B - KERALA GRAMIN BANK**	18,278	18,641	0	0	18,278	18,641	0	0	18,500	22,915
	Total- Public Sector Banks including RRB	**67,698**	**1,10,340**	**7,014**	**25,615**	**60,684**	**84,725**	**8,009**	**56,835**	**73,645**	**2,35,871**
C	**PRIVATE SECTOR COMMERCIAL BANKS**										
1	AXIS BANK	72	6,997	0	0	72	6,997	0	0	113	15,152
2	BANDHAN BANK	0	0	0	0	0	0	0	0	0	0
3	CATHOLIC SYRIAN BANK	1,391	2,703	0	0	1,391	2,703	34	894	1,607	12,725
4	CITY UNION BANK	36	75	0	0	36	75	0	0	82	4,731
5	DHANLAXMI BANK	0	0	0	0	0	0	0	0	0	0
6	FEDERAL BANK	2,970	4,192	0	0	2,970	4,192	0	0	3,754	64,196
7	HDFC BANK	80	364	80	364	0	0	109	1,917	0	0
8	ICICI BANK	662	1,415	662	1,415	0	0	882	4,037	0	0
9	IDBI BANK	476	991	0	0	476	991	0	0	622	17,405
10	IDFC FIRST Bank	0	0	0	0	0	0	0	0	0	0
11	INDUS IND BANK	4,087	2,628	1,370	1,285	2,717	1,343	2,083	6,234	3,225	5,038
12	JAMMU & KASHMIR BANK	0	0	0	0	0	0	0	0	0	0
13	KARNATAKA BANK	0	0	0	0	0	0	0	0	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	2	14	0	0	2	14	0	0	4	208
17	RBL Bank	0	0	0	0	0	0	0	0	0	0
18	SOUTH INDIAN BANK	594	1,12,545	0	0	594	1,12,545	5	2,10,900	801	19,23,461
19	T.N.MERCANTILE BANK	0	0	0	0	0	0	0	0	233	1,424
20	YES BANK	0	204	0	0	0	204	0	0	22	1,634
	Total- Pvt Sector Commercial Banks	**10,370**	**1,32,128**	**2,112**	**3,063**	**8,258**	**1,29,065**	**3,113**	**2,23,983**	**10,463**	**20,45,975**
D	**SMALL FINANCE BANKS**										
1	ESAF	4,170	639	0	0	4,170	639	0	0	4,170	639
2	Ujjivan Small Finance Bank	0	0	0	0	0	0	0	0	0	0
	Total- Small Finance Banks	**4,170**	**639**	**0**	**0**	**4,170**	**639**	**0**	**0**	**4,170**	**639**
	Total - Banking Sector	**82,238**	**2,43,108**	**9,126**	**28,678**	**73,112**	**2,14,429**	**11,122**	**2,80,818**	**88,278**	**22,82,485**

8.39. DATA ON CDM (CASH DEPOSIT MACHINE) AS AT MARCH 2020

Sl. No.	BANK	No. of CDM (CASH DEPOSIT MACHINE) Outstanding
A	**PUBLIC SECTOR COMMERCIAL BANKS**	
1	ALLAHABAD BANK	0
2	ANDHRA BANK	14
3	BANK OF BARODA	7
4	BANK OF INDIA	14
5	BANK OF MAHARASHTRA	0
6	CANARA BANK	112
7	CENTRAL BANK OF INDIA	19
8	CORPORATION BANK	4
9	INDIAN BANK	76
10	INDIAN OVERSEAS BANK	58
11	ORIENTAL BANK OF COMMERCE	5
12	PUNJAB & SIND BANK	0
13	PUNJAB NATIONAL BANK	27
14	STATE BANK OF INDIA	779
15	SYNDICATE BANK	22
16	UCO BANK	0
17	UNION BANK OF INDIA	91
18	UNITED BANK OF INDIA	0
	Total- Public Sector Commercial Banks	**1228**
B	**R R B - KERALA GRAMIN BANK**	9
	Total- Public Sector Banks including RRB	**1237**

8.39. DATA ON CDM (CASH DEPOSIT MACHINE) AS AT MARCH 2020

Sl. No.	BANK	No. of CDM (CASH DEPOSIT MACHINE) Outstanding
C	**PRIVATE SECTOR COMMERCIAL BANKS**	
1	AXIS BANK	130
2	BANDHAN BANK	0
3	CATHOLIC SYRIAN BANK	0
4	CITY UNION BANK	18
5	DHANLAXMI BANK	0
6	FEDERAL BANK	384
7	HDFC BANK	24
8	ICICI BANK	32
9	IDBI BANK	17
10	IDFC FIRST Bank	0
11	INDUS IND BANK	0
12	JAMMU & KASHMIR BANK	0
13	KARNATAKA BANK	1
14	KARUR VYSYA BANK	9
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	**632**
D	**SMALL FINANCE BANKS**	
1	ESAF	0
2	Ujjivan Small Finance Bank	**0**
	Total- Small Finance Banks	**0**
Total - Commercial Banks + RRB + SFB		**1869**
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		**1869**

Sl. No.	Bank	8.40. INFORMATION ON FOREIGN EXCHANGE BUSINESS AS AT MARCH 2020 (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	ALLAHABAD BANK	0	0	0	0	0	0	0	0
2	ANDHRA BANK	2,815	5,510	3,030	5,995	0	0	0	0
3	BANK OF BARODA	540	15,974	153	19,107	0	0	0	0
4	BANK OF INDIA	210	1,342	150	300	0	0	0	0
5	BANK OF MAHARASHTRA	152	152	0	0	0	0	0	0
6	CANARA BANK	11,266	50,899	2,989	27,874	0	0	0	0
7	CENTRAL BANK OF INDIA	12,826	87,253	5,951	29,820	0	0	1	400
8	CORPORATION BANK	6	29	3	15	0	0	0	0
9	INDIAN BANK	3,560	45,624	2,134	40,551	0	0	5	4,800
10	INDIAN OVERSEAS BANK	6,692	28,793	930	2,854	0	0	0	0
11	ORIENTAL BANK OF COMMERCE	0	0	0	0	0	0	0	0
12	PUNJAB & SIND BANK	0	0	0	0	0	0	0	0
13	PUNJAB NATIONAL BANK	2,657	13,842	1,687	5,981	0	0	0	0
14	STATE BANK OF INDIA	2,38,446	7,85,746	1,28,731	4,89,231	0	0	7	1,309
15	SYNDICATE BANK	1,238	10,441	666	16,793	0	0	0	0
16	UCO BANK	30	108	22	94	0	0	0	2
17	UNION BANK OF INDIA	14,321	38,215	241	1,687	0	0	0	0
18	UNITED BANK OF INDIA	0	0	0	0	0	0	0	0
	Total- Public Sector Commercial Banks	**2,94,759**	**10,83,928**	**1,46,687**	**6,40,302**	**0**	**0**	**13**	**6,511**
B	**R R B - KERALA GRAMIN BANK**	0	0	0	0	0	0	0	0
	Total- Public Sector Banks including RRB	**2,94,759**	**10,83,928**	**1,46,687**	**6,40,302**	**0**	**0**	**13**	**6,511**
C	**PRIVATE SECTOR COMMERCIAL BANKS**								
1	AXIS BANK	0	0	0	0	0	0	0	0
2	BANDHAN BANK	2,815	5,510	3,030	5,995	0	0	0	0
3	CATHOLIC SYRIAN BANK	540	15,974	153	19,107	0	0	0	0
4	CITY UNION BANK	210	1,342	150	300	0	0	0	0
5	DHANLAXMI BANK	152	152	0	0	0	0	0	0
6	FEDERAL BANK	11,266	50,899	2,989	27,874	0	0	0	0
7	HDFC BANK	12,826	87,253	5,951	29,820	0	0	1	400
8	ICICI BANK	6	29	3	15	0	0	0	0
9	IDBI BANK	3,560	45,624	2,134	40,551	0	0	5	4,800
10	IDFC FIRST Bank	6,692	28,793	930	2,854	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	2,657	13,842	1,687	5,981	0	0	0	0
14	KARUR VYSYA BANK	2,38,446	7,85,746	1,28,731	4,89,231	0	0	7	1,309
15	KOTAK MAHINDRA BANK	1,238	10,441	666	16,793	0	0	0	0
16	LAKSHMI VILAS BANK	30	108	22	94	0	0	0	2
17	RBL Bank	14,321	38,215	241	1,687	0	0	0	0
18	SOUTH INDIAN BANK	0	0	0	0	0	0	0	0
19	T.N.MERCANTILE BANK	2,94,759	10,83,928	1,46,687	6,40,302	0	0	13	6,511
20	YES BANK	0	0	0	0	0	0	0	0
	Total- Pvt Sector Commercial Banks	**2,94,759**	**10,83,928**	**1,46,687**	**6,40,302**	**0**	**0**	**13**	**6,511**
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	**4,84,926**	**18,65,807**	**2,19,646**	**9,34,553**	**0**	**0**	**13**	**6,511**
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	**4,84,926**	**18,65,807**	**2,19,646**	**9,34,553**	**0**	**0**	**13**	**6,511**

8.41. APY Performance as on March 2020

Sl. No.	BANK	Total Enrolment (Active & Deactive)	FY 2015-16	FY 2016-17	FY 2017-18	FY 2018-19	FY 2019-20	Number of Branches as on 01.04.19	Performance AAPB in FY 2019-20 (Enrolment/Branches)
A	**PUBLIC SECTOR COMMERCIAL BANKS**								
1	ALLAHABAD BANK	758	337	75	80	156	110	21	5
2	ANDHRA BANK	8711	1001	710	2905	2665	1430	39	37
3	BANK OF BARODA	11501	1707	1288	1254	3942	3310	109	30
4	BANK OF INDIA	15904	1212	2702	4345	2473	5172	103	50
5	BANK OF MAHARASHTRA	468	88	22	100	88	170	10	17
6	CANARA BANK	97878	3535	1305	32572	31793	28673	452	63
7	CENTRAL BANK OF INDIA	17403	606	238	2952	7305	6302	121	52
8	CORPORATION BANK	5152	526	628	964	624	2410	115	21
9	INDIAN BANK	18540	2776	1815	6549	3678	3722	140	27
10	INDIAN OVERSEAS BANK	15697	837	1475	3236	4607	5542	181	31
11	ORIENTAL BANK OF COMMERCE	1614	88	112	743	546	125	20	6
12	PUNJAB & SIND BANK	204	57	38	45	36	28	4	7
13	PUNJAB NATIONAL BANK	3851	2788	464	260	182	157	165	1
14	STATE BANK OF INDIA	63410	17145	12866	2992	3950	26457	1202	22
15	SYNDICATE BANK	19298	2570	2132	6801	5159	2636	232	11
16	UCO BANK	3466	205	247	670	1316	1028	49	21
17	UNION BANK OF INDIA	23996	1610	6944	6277	6792	2373	245	10
18	UNITED BANK OF INDIA	174	54	19	43	21	37	16	2
	Total- Public Sector Commercial Banks	**308025**	**37142**	**33080**	**72788**	**75333**	**89682**	**3224**	**28**
B	**REGIONAL RURAL BANK-K G B**	90652	11	13430	16883	33713	26615	633	42
	Total- Public Sector Banks including RRB	**398677**	**37153**	**46510**	**89671**	**109046**	**116297**	**3857**	**30**
C	**PRIVATE SECTOR COMMERCIAL BANKS**								
1	AXIS BANK	7974	371	422	883	365	5933	104	57
2	BANDHAN BANK	30	0	0	29	1	0	9	0
3	CATHOLIC SYRIAN BANK	788	413	254	37	52	32	280	0
4	CITY UNION BANK	194	13	48	34	36	63	15	4
5	DHANLAXMI BANK	1136	125	323	156	392	140	145	1
6	FEDERAL BANK	4553	2102	218	287	924	1022	594	2
7	HDFC BANK	13976	2754	1904	5157	3410	751	176	4
8	ICICI BANK	1681	245	695	305	236	200	157	1
9	IDBI BANK	5386	789	348	703	1255	2291	51	45
10	IDFC FIRST Bank	0	0	0	0	0	0	0	0
11	INDUS IND BANK	14	13	1	0	0	0	23	0
12	JAMMU & KASHMIR BANK	15	9	0	6	0	0	2	0
13	KARNATAKA BANK	994	146	205	263	231	149	21	7
14	KARUR VYSYA BANK	144	41	59	9	14	21	20	1
15	KOTAK MAHINDRA BANK	67	0	12	25	15	15	34	0
16	LAKSHMI VILAS BANK	23	6	0	2	1	14	12	1
17	RBL Bank	1	1	0	0	0	0	1	0
18	SOUTH INDIAN BANK	8856	2987	675	130	1166	3898	498	8
19	T.N.MERCANTILE BANK	504	282	113	14	33	62	21	3
20	YES BANK	3	3	0	0	0	0	10	0
	Total- Pvt Sector Commercial Banks	**46339**	**10300**	**5277**	**8040**	**8131**	**14591**	**2173**	**7**
D	**SMALL FINANCE BANKS**								
1	ESAF	11827	0	0	0	8624	3203	222	14
2	Ujjivan Small Finance Bank	0	0	0	0	0	0	0	0
	Total- Small Finance Banks	11827	0	0	0	8624	3203	222	14
	Total - Commercial Banks + RRB + SFB	**456843**	**47453**	**51787**	**97711**	**125801**	**134091**	**6252**	**21**
E	**CO-OPERATIVE BANKS**								
1	DIST CO-OPERATIVE BANKS	6342	3316	942	674	365	1045	617	2
2	KSCARDB (incl. PCARDBs)	0	0	0	0	0	0	0	0
3	KSCB	226	0	186	0	36	4	20	0
	Total Co-operative Banks	**6568**	**3316**	**1128**	**674**	**401**	**1049**	**637**	**2**
	Total For State	**463411**	**50769**	**52915**	**98385**	**126202**	**135140**	**6889**	**20**

REVIEW AND ANNEXURES
JUNE 2020

9. Review of Performance of the Banking Sector

9.1. Banking Statistics as at June 2020 (Refer Annexures 14.1 to 14.3)

The detailed banking statistics for Commercial banks in the State as at June 2020 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 2018	Jun 2019	Jun 2020	Jun '19-Jun '18	Jun '20-Jun '19
No. of Branches	6365	6457	6603	1%	2%
Total Deposits	462741	500733	570225	8%	14%
Domestic Deposits	286644	308710	352028	8%	14%
NR Deposits	176098	192023	218196	9%	14%
Total Advances	291520	334655	357230	15%	7%
Advances + Investment	313850	350228	379872	12%	8%
Credit Deposit Ratio	63%	67%	63%	6%	-6%
C+ I : D Ratio	68	70	67	3%	-5%

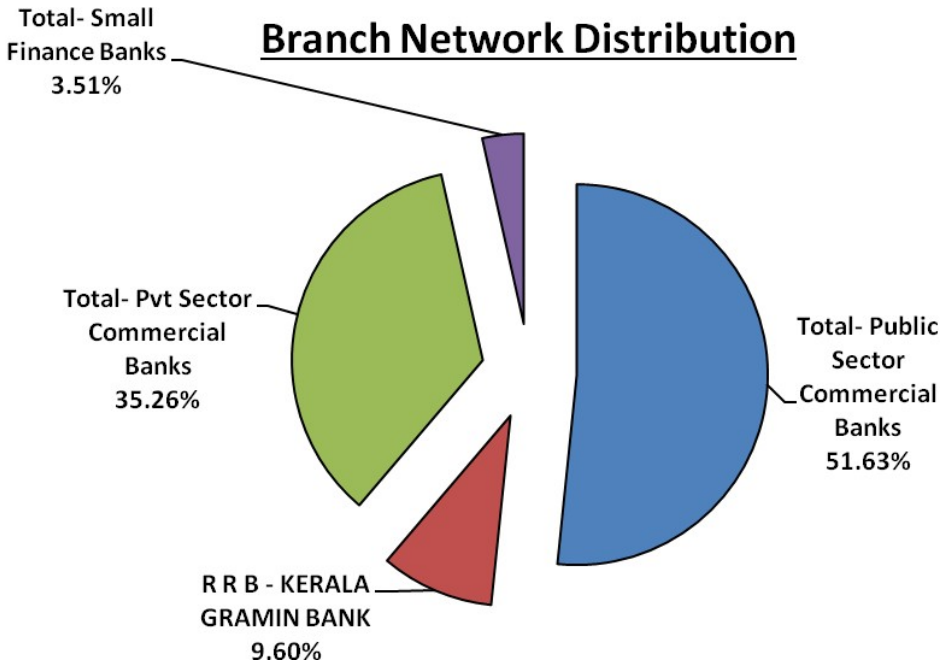
9.2. Branch Network

As at the end of June 2020, the total number of branches of Commercial Banks in the State was 6603.

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	2395	872	3409	4.17%	70.26%	25.58%
R R B - KERALA GRAMIN BANK	53	542	39	634	8.36%	85.49%	6.15%
Total- Pvt Sector Commercial Banks	143	1618	567	2328	6.14%	69.50%	24.36%
Total- Small Finance Banks	91	108	33	232	39.22%	46.55%	14.22%
Total - Comm.Banks + RRB + SFB	429	4663	1511	6603	6.50%	70.62%	22.88%

B. Banking Group wise Growth in Branch Network

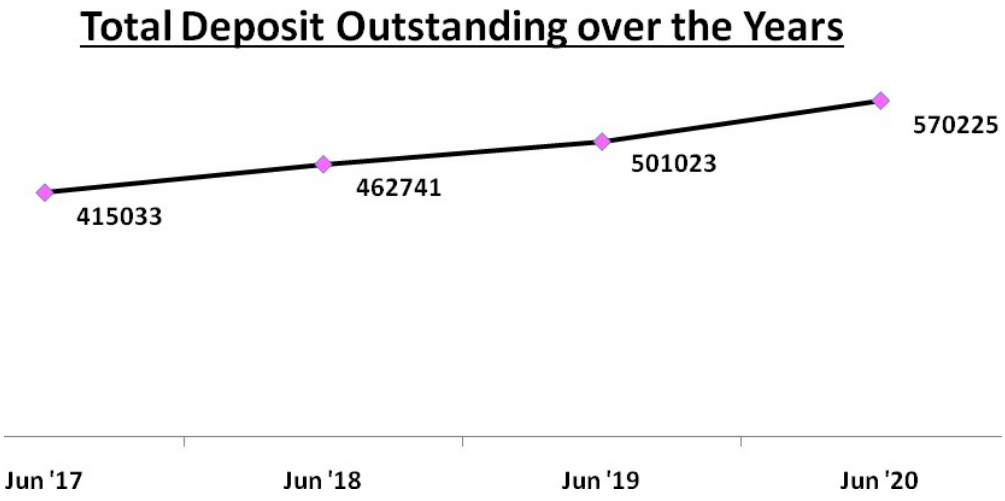


9.3. Deposit growth

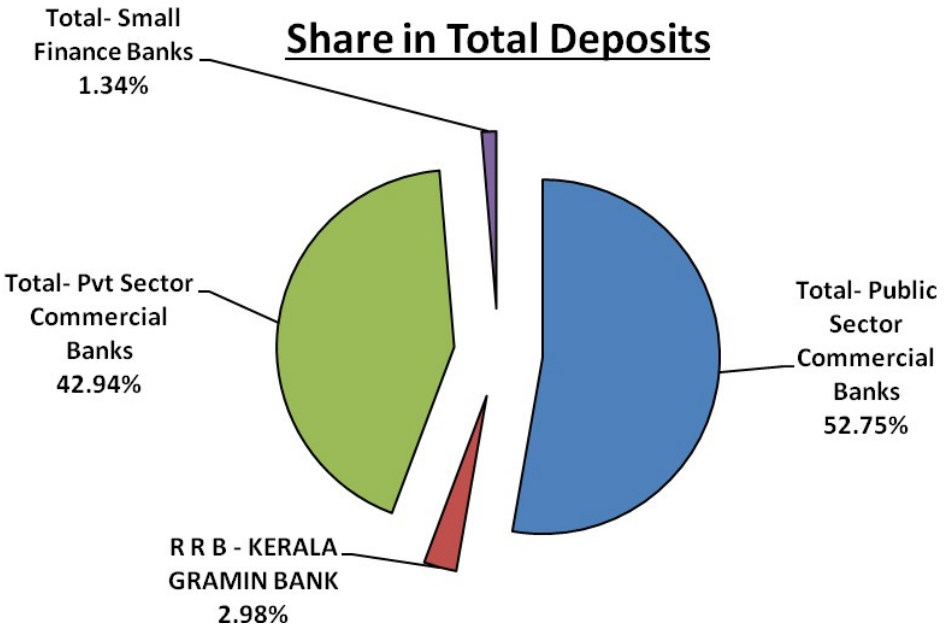
A. Growth in total Deposits of commercial banks

(Rs. in crores)

Total Deposit Outstanding over the Years			
Jun '17	Jun '18	Jun '19	Jun '20
415033	462741	501023	570225



B. Banking Group wise Growth in Total Deposits



C. Total Deposits - Population Group wise breakup

(Rs. in Crores)

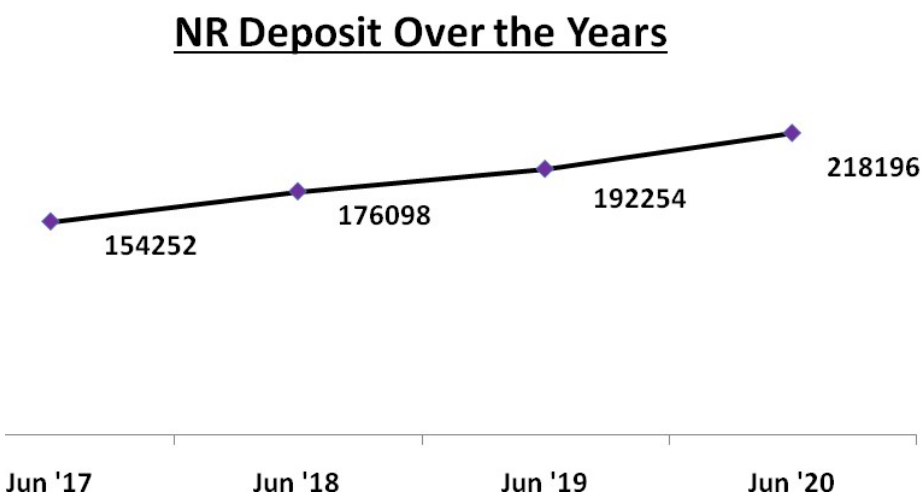
Banking Group	Total Deposits				Percentage Distribution		
	Rural	Semi-Urban	Urban	Total	Rural	Semi-Urban	Urban
Total- Public Sector Commercial Banks	6698	179472	114615	300785	2%	60%	38%
R R B - KERALA GRAMIN BANK	927	13809	2250	16985	5.5%	81.3%	13.2%
Total- Pvt Sector Commercial Banks	6260	147315	91253	244828	3%	60%	37%
Total- Small Finance Banks	510	3669	3447	7626	7%	48%	45%
Total - Comm.Banks + RRB + SFB	14395	344266	211564	570225	2.5%	60.4%	37.1%

9.4. NR Deposits (Refer Annexure 14.2)

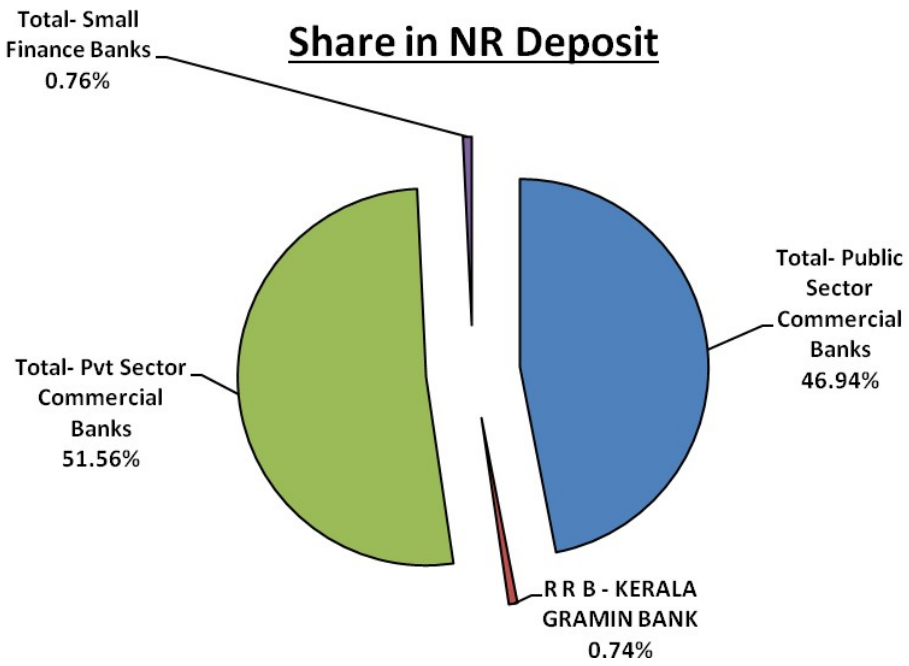
A. Growth in NR Deposits

(Rs. in Crores)

NR Deposit over the Years			
Jun '17	Jun '18	Jun '19	Jun '20
154252	176098	192254	218196



B. Banking Group wise Growth in NR Deposits



C. NR Deposits – Population group wise breakup

(Rs. in Crores)

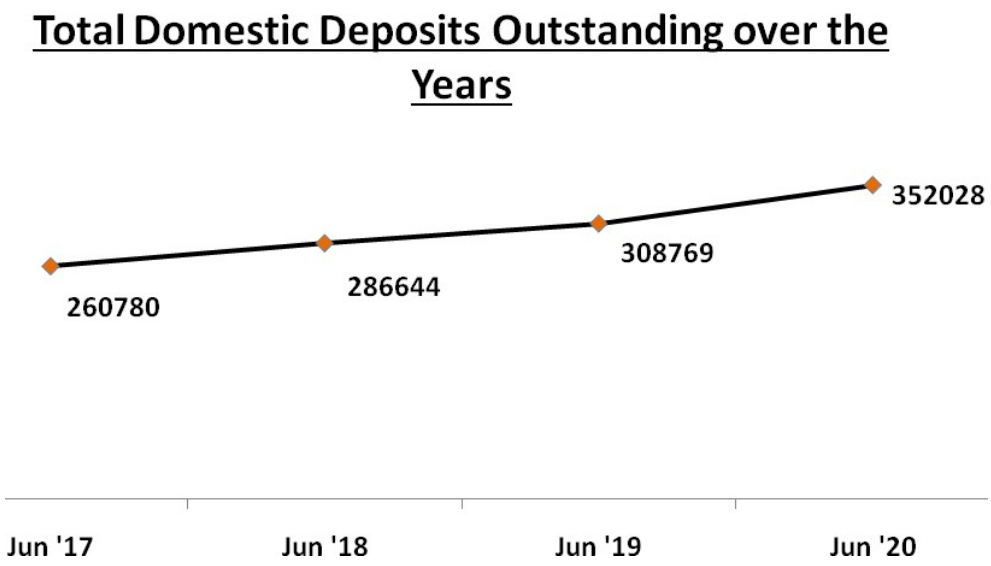
Banking Group	NR Deposits				Percentage Distribution		
	Rural	Semi-Urban	Urban	Total	Rural	Semi-Urban	Urban
Total- Public Sector Commercial Banks	2178	71682	28559	102419	2%	70%	28%
R R B - KERALA GRAMIN BANK	92	1398	126	1617	6%	86%	8%
Total- Pvt Sector Commercial Banks	3060	78679	30761	112500	2.72%	69.94%	27.34%
Total- Small Finance Banks	106	770	784	1661	6%	46%	47%
Total - Comm.Banks + RRB + SFB	5436	152530	60231	218196	2%	70%	28%

9.5. Domestic Deposits of commercial banks

A. Growth in Domestic Deposits

(Rs. in Crores)

Domestic Deposit over the Years			
Jun '17	Jun '18	Jun '19	Jun '20
260780	286644	308769	352028

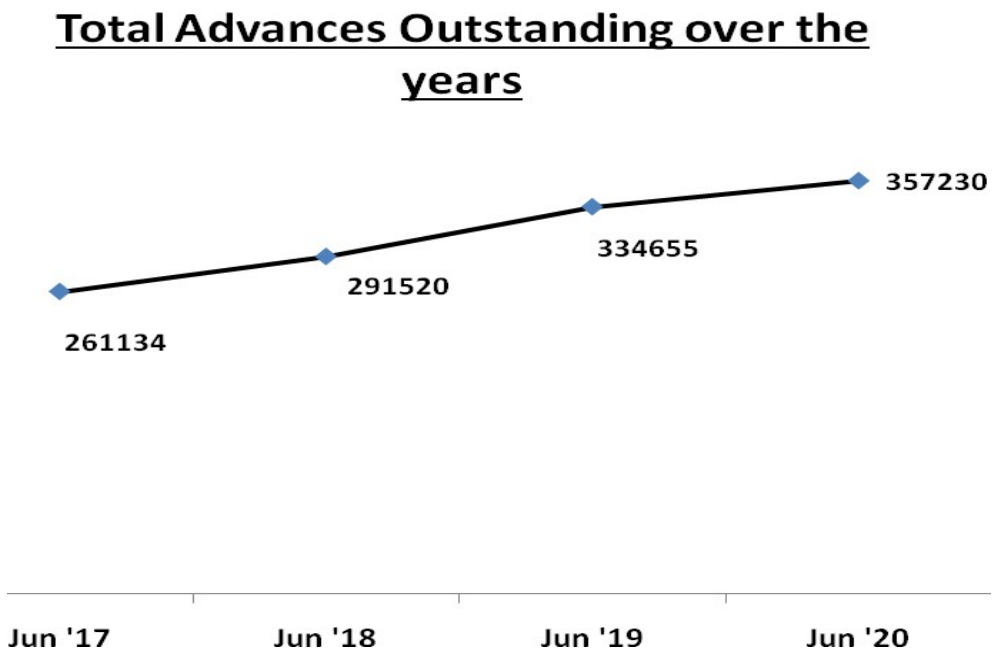


9.6. Credit Expansion of commercial banks (Refer Annexure 14.2)

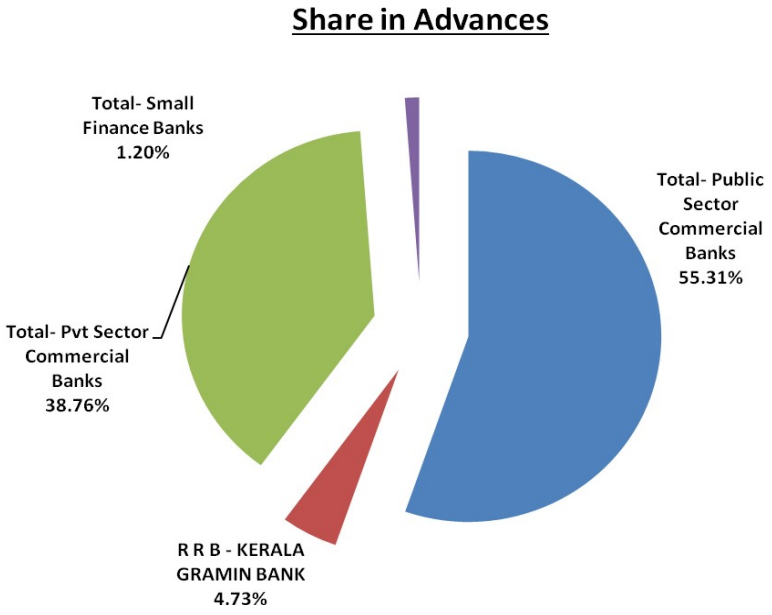
A. Growth in Advances

(Rs. in crores)

Total Advances Outstanding over the Years			
Jun '17	Jun '18	Jun '19	Jun '20
261134	291520	334655	357230



B. Banking Group wise Growth in Total Advances

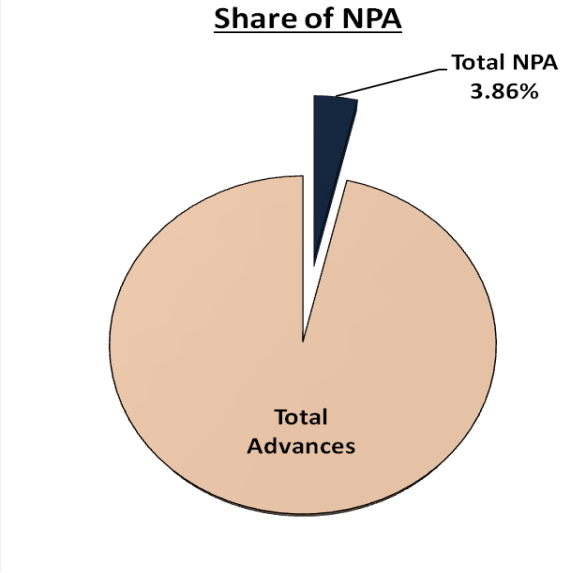


C. Total Advances – Population group wise breakup

(Rs. in Crores)

Banking Group	Total Advances				Percentage Distribution		
	Rural	Semi-Urban	Urban	Total	Rural	Semi-Urban	Urban
Total- Public Sector Commercial Banks	4498	97773	95329	197599	2%	49%	48%
R R B - KERALA GRAMIN BANK	1027	14653	1205	16885	6%	87%	7%
Total- Pvt Sector Commercial Banks	2741	63333	72393	138467	2%	46%	52%
Total- Small Finance Banks	611	2966	702	4278	14%	69%	16%
Total - Comm.Banks + RRB + SFB	8876	178725	169629	357229	2.5%	50.0%	47.5%

D. % Share of NPA in Total Advances



9.7. Credit-Deposit Ratio of commercial banks [C D Ratio] (Refer Annexure 14.3)

(Rs. in Crores)

Reporting Quarter	Deposits	Advances	CD Ratio
16-Dec	402393	251207	62.43
17-Mar	410492	256075	62.38
17-Jun	415033	261134	62.91
17-Sep	421964	271048	64.23
17-Dec	428573	276922	64.61
18-Mar	447235	286783	64.12
18-Jun	462741	291520	63.00
18-Sep	471150	305247	64.79
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

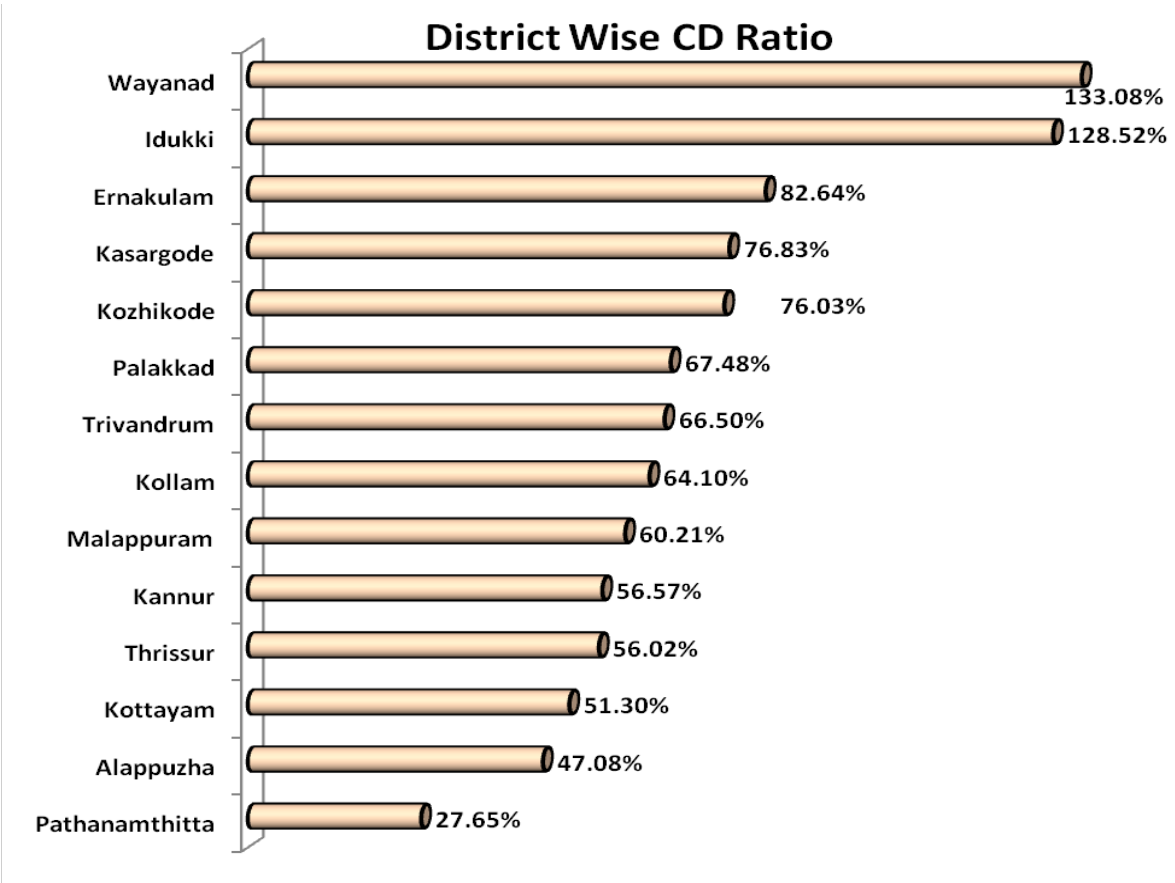
9.8. District-wise Credit Deposit Ratio in the State

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 30.06.2020

(Rs. in crores)

Sl. No.	DISTRICT	Deposits	Advances	CD Ratio (%)
1	Trivandrum	92575	61560	66.50
2	Kollam	39973	25624	64.10
3	Pathanamthitta	48207	13329	27.65
4	Alappuzha	39160	18437	47.08
5	Kottayam	48701	24984	51.30
6	Ernakulam	124060	102519	82.64
7	Idukki	9010	11579	128.52
8	Thrissur	75507	42302	56.02
9	Palakkad	32304	21797	67.48
10	Malappuram	33330	20069	60.21
11	Kozhikode	36824	27998	76.03
12	Kannur	38975	22048	56.57
13	Kasaragod	12169	9350	76.83
14	Wayanad	5003	6658	133.08
Total for State (including Co-operative Banks)		635798	408254	64.21



9.9. Performance of the Banking sector inclusive of Co-operatives (excluding PACs) as at June 2020

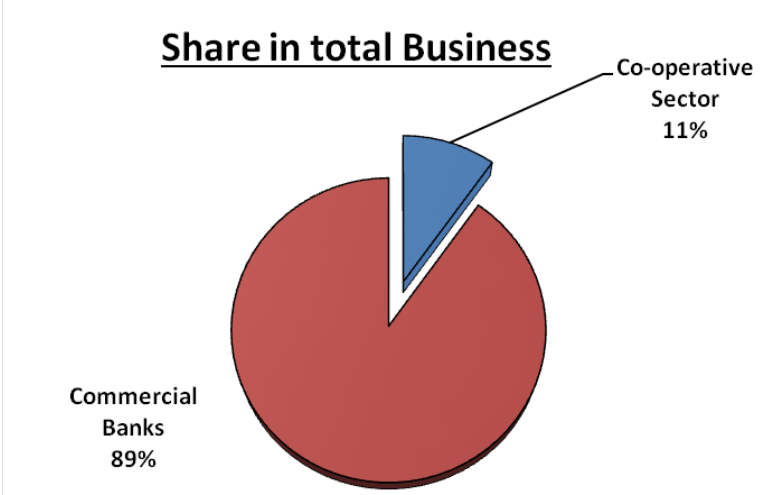
The performance of the banking sector inclusive of Co-operatives is summarized as follows:

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

(Rs in. Crores)

Parameter	June - 20			Share of Co-operatives to Total
	Co-operative Sector	Comm. Banks + RRB + SFB	Total	
Branches	999	6603	7602	13%
Total Deposits	65573	570225	635798	10%
Total Advances	51024	357229	408254	12%
Total Business	116597	927454	1044051	11%
Priority Sector Advances	29390	177361	206750	14%
% Priority Sector Advances	58%	50%	51%	XX
Agriculture Advances	9780	79966	89746	11%
% Agriculture Advances	19%	22%	22%	XX
MSME Advances	1580	57284	58864	3%
% MSME Advances	3%	16%	14%	XX
CD Ratio	77.81%	62.65%	64.21%	XX

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



10. Review of Performance under Priority Sector Outstanding

10.1. Review of Priority Sector Advances (Outstanding) as at June 2020

(Refer Annexure 14.4)

The growth in outstanding advances of commercial banks under sub sectors of priority sector as at June 2020 is summarized as follows.

(Rs. in. Crores)

Parameter	Outstanding				Variation	
	March 2019	June 2019	March 2020	June 2020	Jun'19-Jun'20	Mar'20-Jun'20
Priority Sector Advances	172940	174983	179540	177361	1%	-1%
Agriculture Advances	80803	81489	82221	79966	-2%	-3%
MSME Advances	54446	54064	56894	57284	6%	1%
Weaker Section Advances	75914	75955	83651	86357	14%	3%
SC Advances	5584	5216	4919	4839	-7%	-2%
ST Advances	1274	1222	1091	1192	-2%	9%
DRI Advances	21	20	14	14	-28%	2%

10.1.1. Performance versus National goals

(Figures in percentage)

Sl. No.	Parameter	Goal %	Mar. 2018	Jun. 2018	Mar. 2019	Jun. 2019	Mar. 2020	Jun. 2020	Variation
1	Priority Sector Advances to Total Credit	40	58	58	52	52	50	50	10
2	Agriculture Advances to Total Credit	18	24	24	24	24	23	22	4
3	Weaker Section Advances to Total Credit	10	24	24	23	23	23	24	14
4	DRI Advances to Total Credit	1	0.01	0.01	0.01	0.01	0.004	0.004	-1
5	Credit Deposit Ratio	60	64	63	67	67	66	63	3

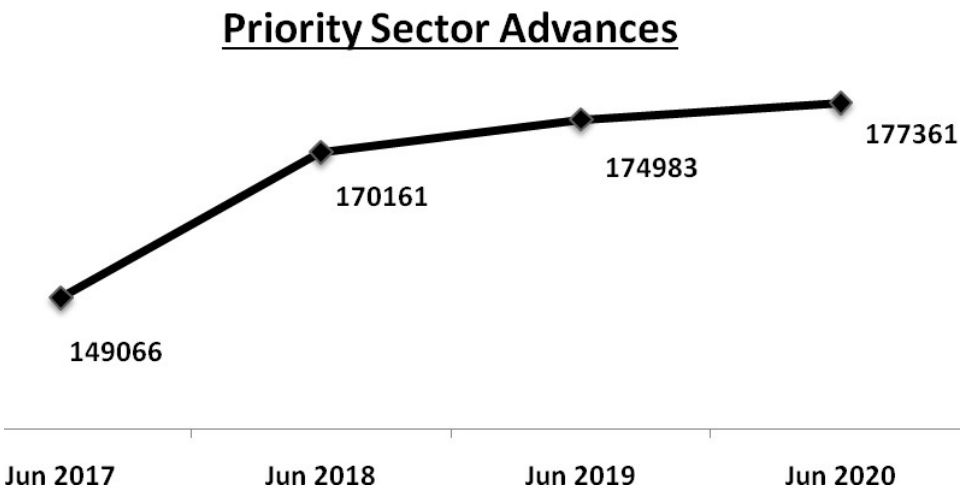
10.1.2. Priority Sector Advances in Total Advances – Bank Group wise

(Refer Annexure 14.4)

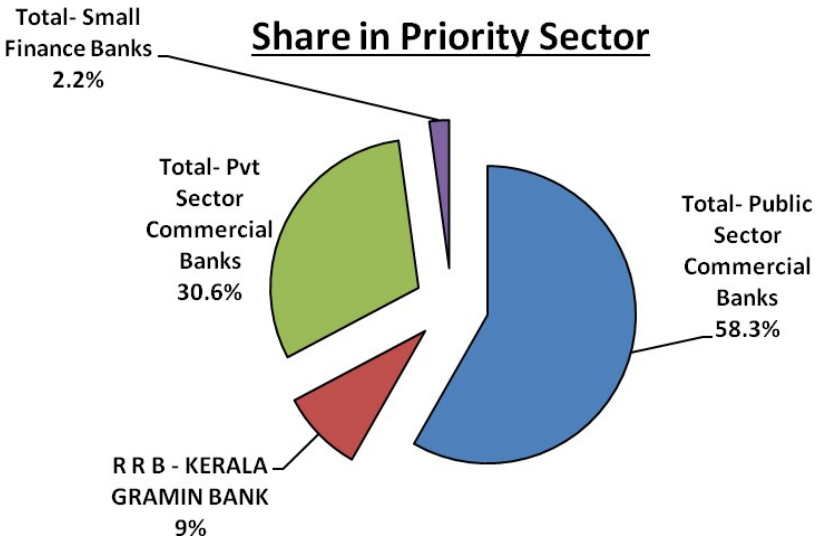
A. Growth in Priority Sector Advances

(Rs. in Crores)

Priority Sector Advances over the years			
Jun 2017	Jun 2018	Jun 2019	Jun 2020
149066	170161	174983	177361

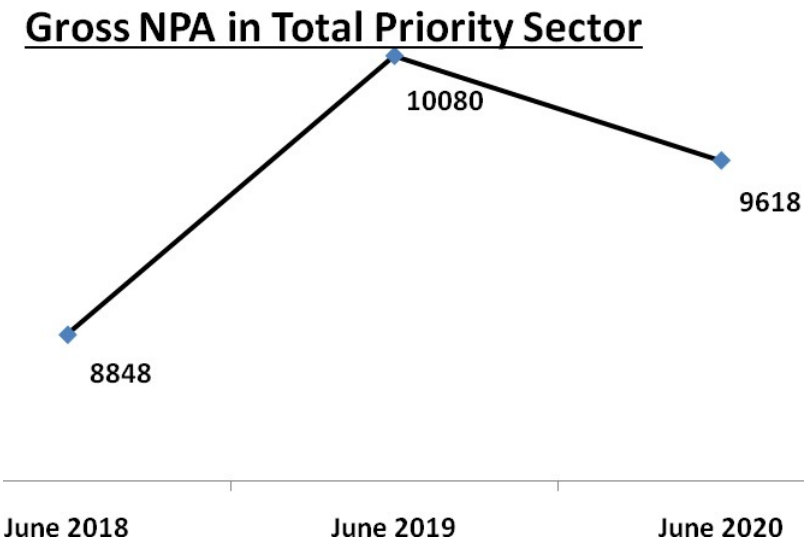


B. Banking Group wise Growth in Priority Sector Advances



% Share of NPA in Priority Sector Advances

(Rs. in Crores)

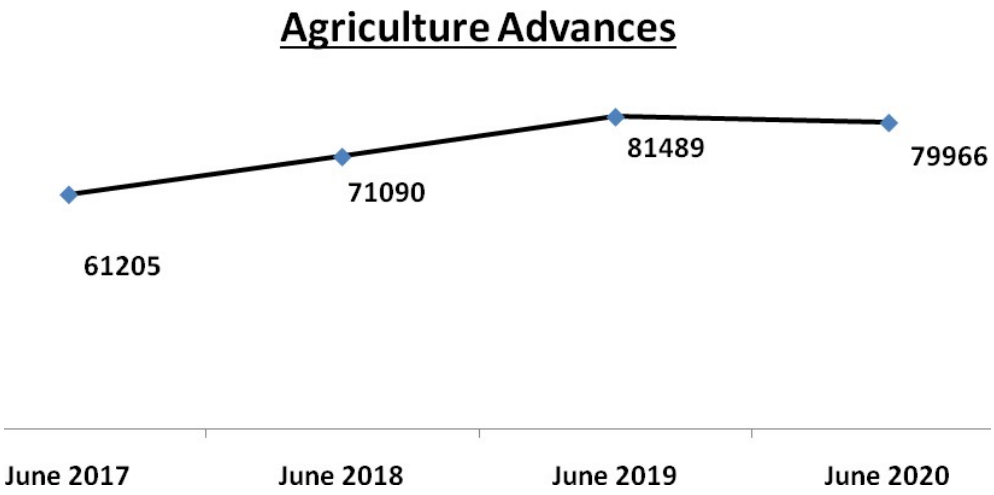


10.1.3. Agriculture Advances (Refer Annexure 14.5)

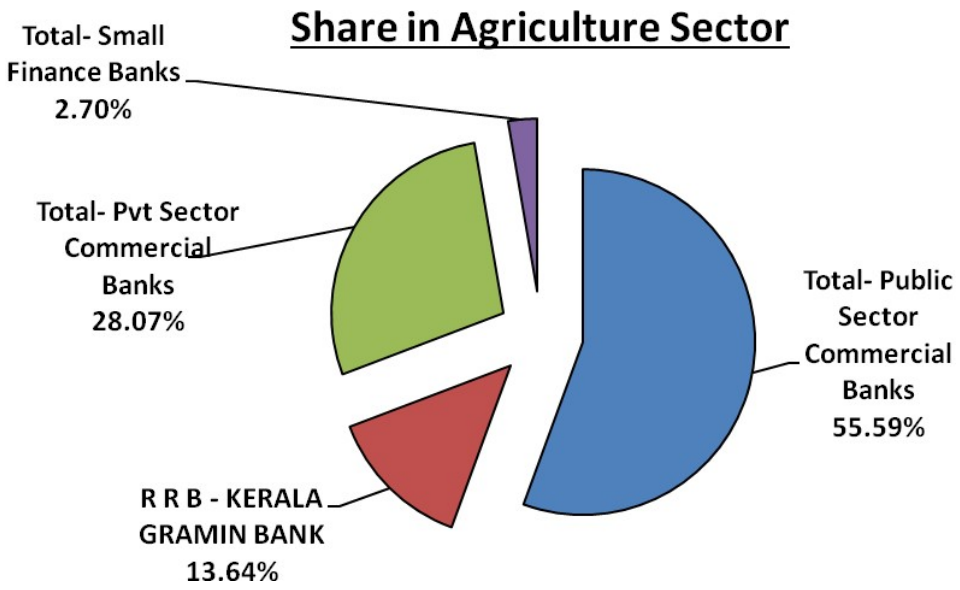
A. Growth in Agriculture Advances

(Rs. in Crores)

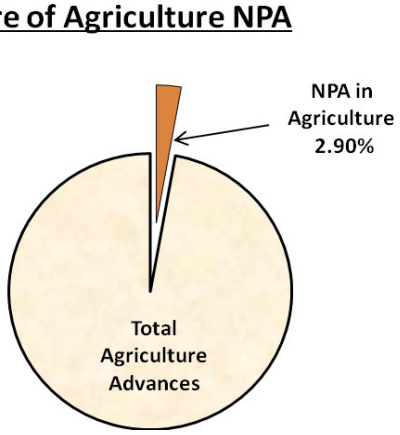
Agriculture Advances over the years			
June 2017	June 2018	June 2019	June 2020
61205	71090	81489	79966



B. Banking Group wise Growth in Agriculture Advances



% Share of NPA in Agriculture Advances



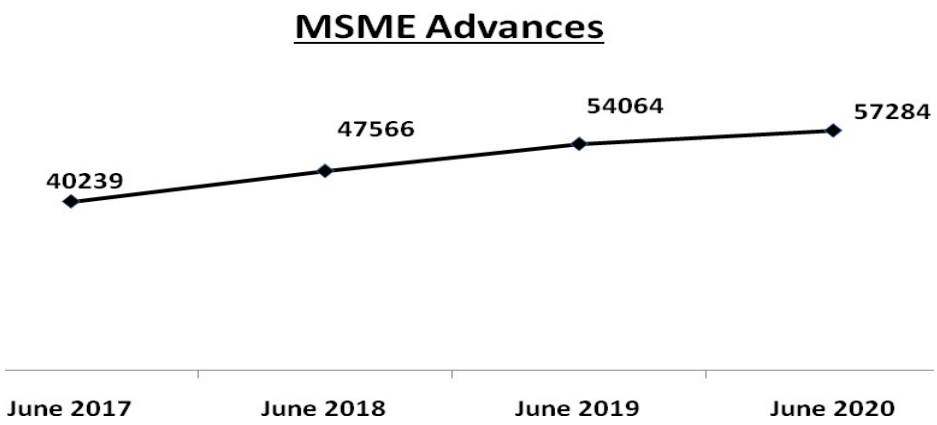
10.1.4. MSME Advances (Priority) (Refer Annexure 14.6)

A. Growth in MSME Advances

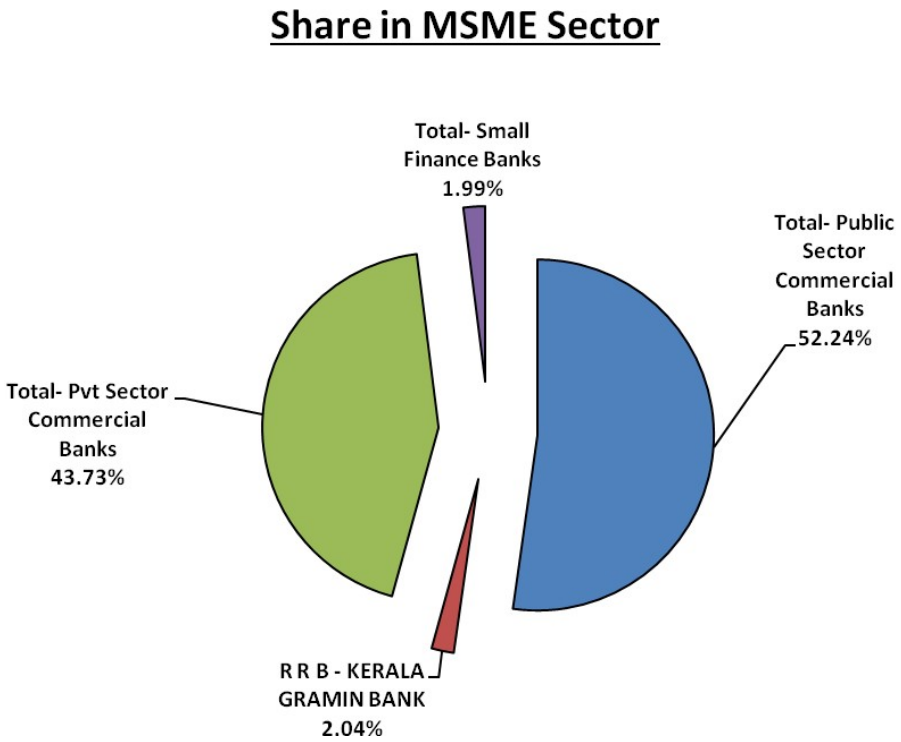
Micro, Small and Medium Enterprises are now part of the Priority Sector (MSME).

(Rs. in Crores)

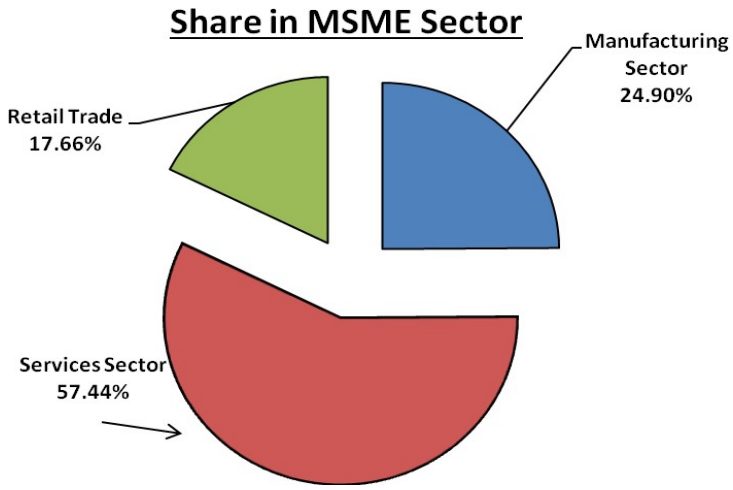
MSME Advances over the years			
June 2017	June 2018	June 2019	June 2020
40239	47566	54064	57284



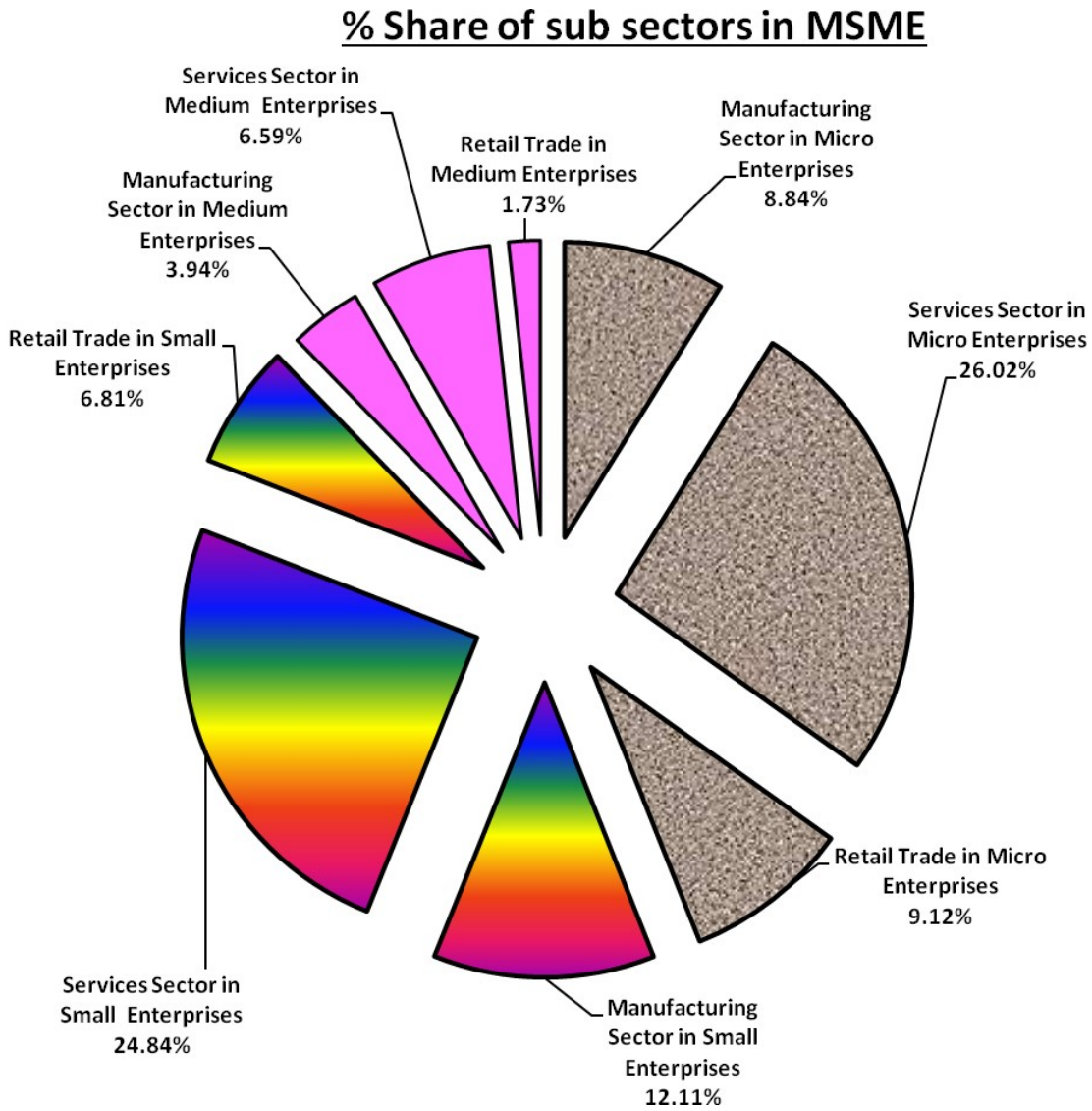
B. Banking Group wise Growth in MSME (Priority) – Micro, Small & Medium Enterprises



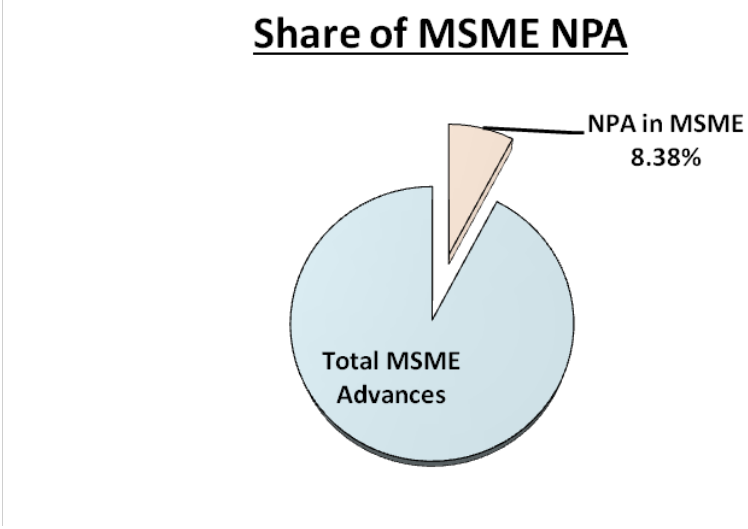
C. Sector wise classification of MSME



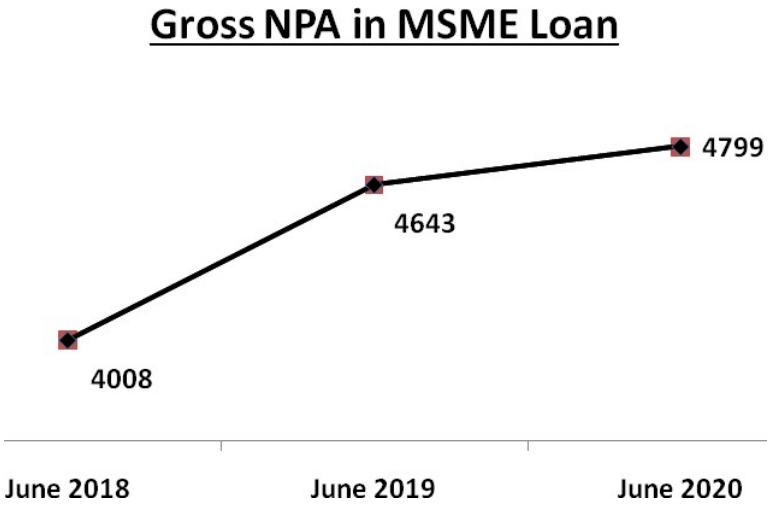
D. Sector wise performance under MSME



E. % Share of NPA in MSME Advances



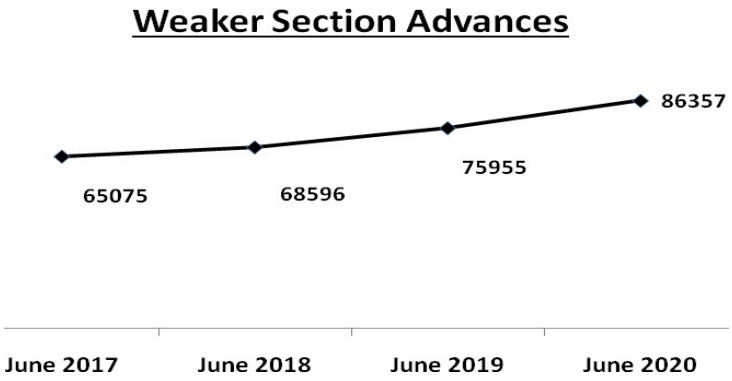
(Rs. in Crores)



10.1.5. Advances to Weaker Section (Refer Annexure 14.9)

(Rs. in Crores)

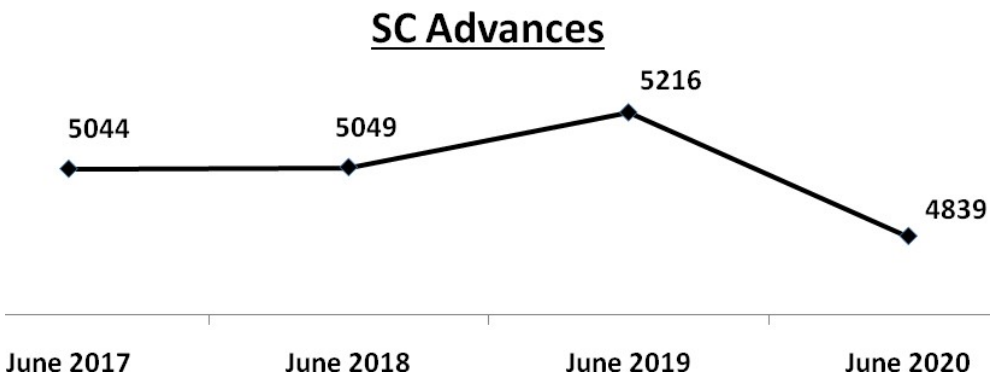
Weaker Section Advances over the years			
June 2017	June 2018	June 2019	June 2020
65075	68596	75955	86357

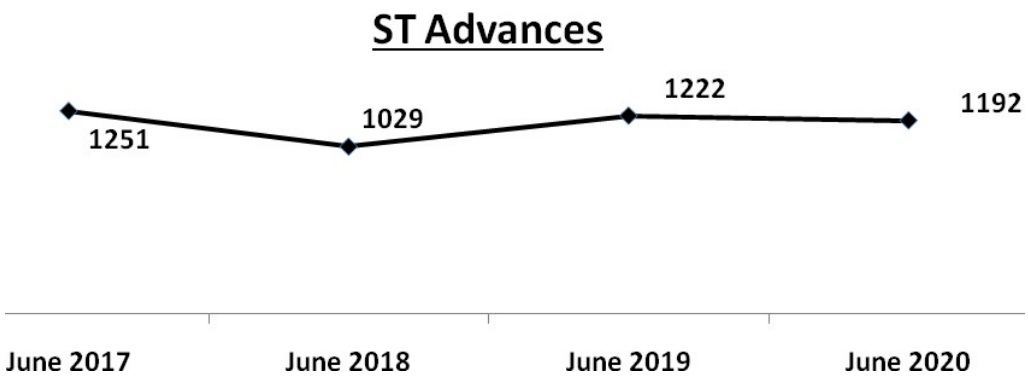


10.1.6. Advances to SC/STs (Refer Annexure 14.9)

(Rs. in Crores)

Parameter	Outstanding			
	June2017	June2018	June2019	June2020
SC Advances	5044	5049	5216	4839
ST Advances	1251	1029	1222	1192
Total SC/ST Advances	6295	6077	6438	6030

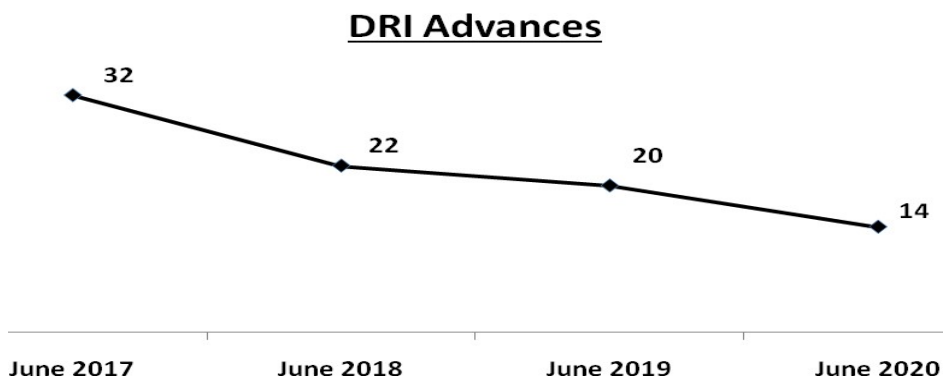




10.1.7. DRI Advances (Refer Annexure 14.10)

(Rs. in Crores)

Parameter	Outstanding over the years			
	June 2017	June 2018	June 2019	June 2020
DRI Advances	32	22	20	14

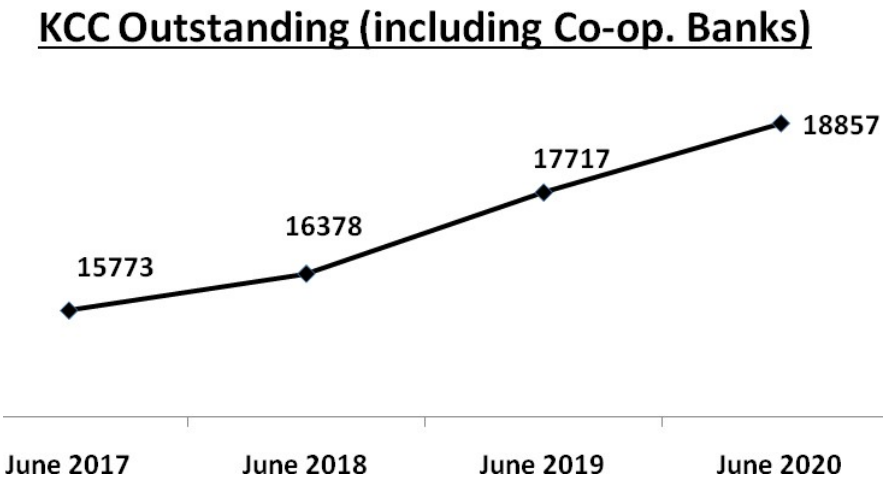


11. Review of Performance under Special Focus Programmes

11.1. Performance under Kisan Credit Card Scheme (Refer Annexure 14.17**********)

(Rs. in Crores)

Parameter	Outstanding			
	June 2017	June 2018	June 2019	June 2020
KCC (including Co-op. Banks)	15773	16378	17717	18857



11.2. Credit Flow to Minority Communities (Refer Annexure 14.15 **********)

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
30.06.2017	177607	87229	49
30.09.2017	183374	94941	52
31.12.2017	188954	88302	47
31.03.2018	196517	102578	52
30.06.2018	197987	93016	47
30.09.2018	191518	96961	51
31.03.2019	206718	104380	50

30.06.2019	203434	91918	45
30.09.2019	209449	100627	48
31.12.2019	210679	94127	45
31.03.2020	214016	150250	70
30.06.2020	206750	132474	64

11.3. Performance under Micro-credit (Annexures 14.19 to 14.22)

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

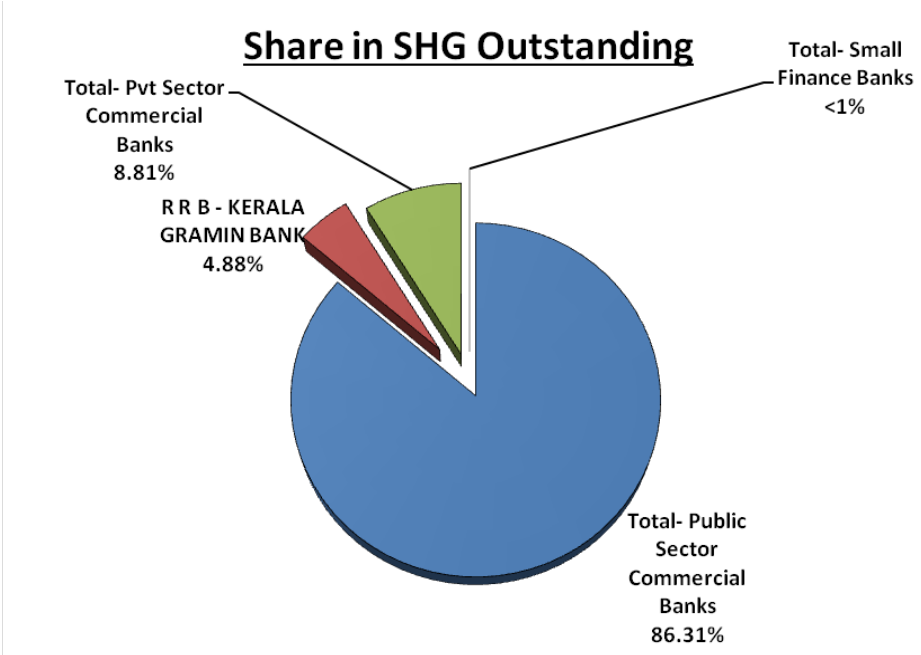
1. Financing SHGs directly by banks
2. Financing SHGs directly with the facilitation of NGOs
3. Financing SHGs through the medium of NGOs

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

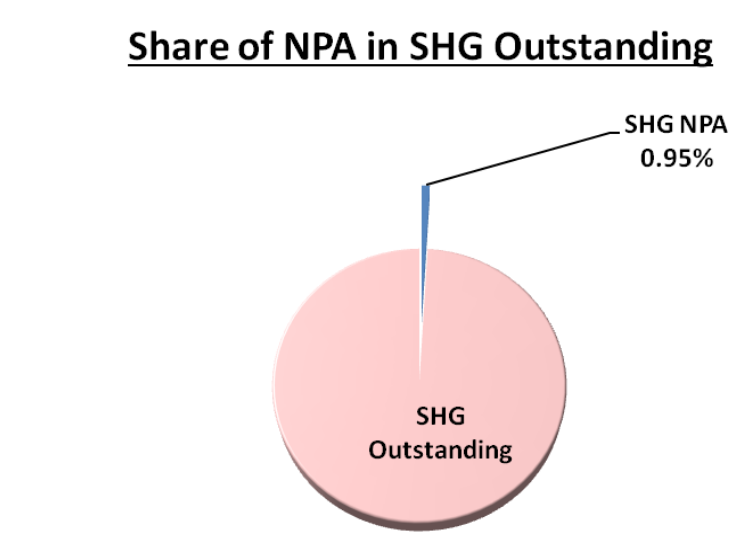
(Rs. in Crores)

Mode of Linkage	Loan Outstanding under SHG Finance	
	A/c	Amt
Financing SHGs directly by banks	222974	5396
Financing SHGs directly with the facilitation of NGOs	191813	9535
Financing SHGs through the medium of NGOs	1554	106
Total No. of SHGs linked	416341	15037

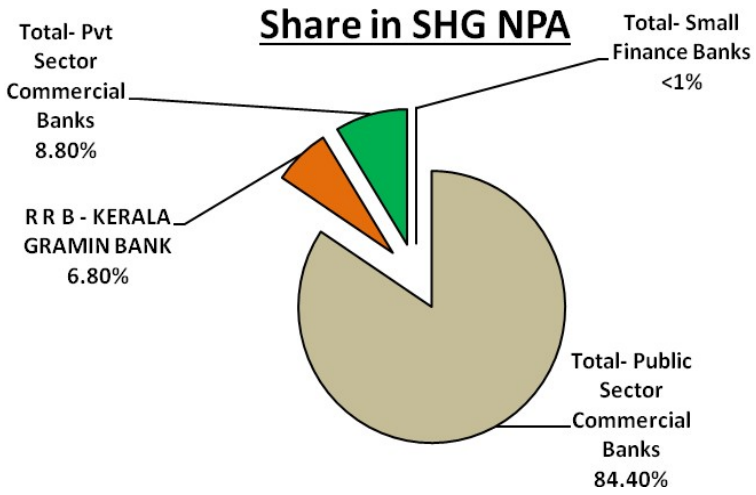
A. Banking Group wise Growth in SHG



B. % Share of SHG NPA in Total SHG Outstanding

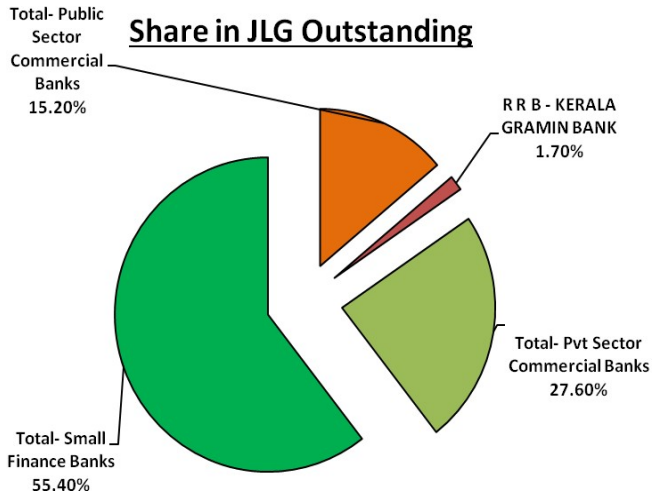


Banking Group wise Share in SHG NPA

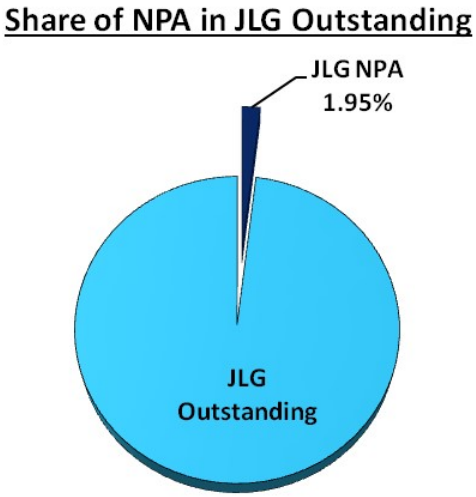


11.4. Performance under JLG

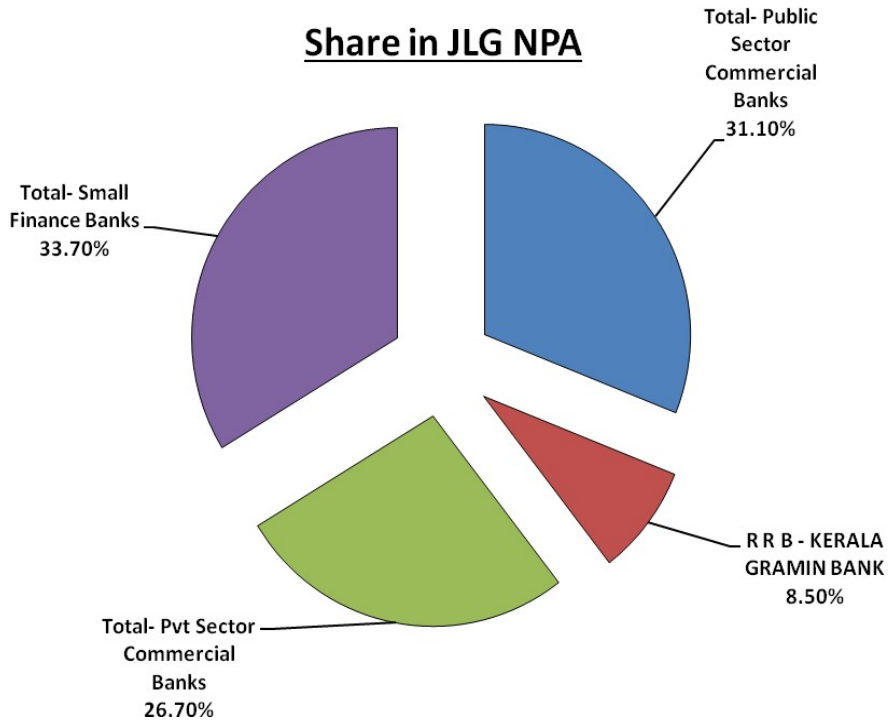
A. Banking Group wise Growth in JLG



B. % Share of JLG NPA in Total JLG Outstanding



C. Banking Group wise Share in JLG NPA

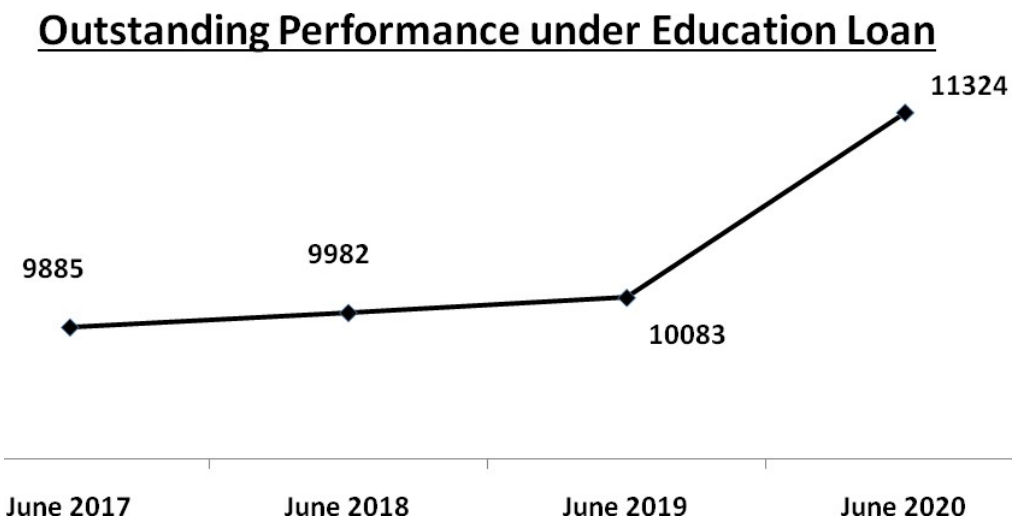


11.5. Outstanding Performance under Education Loan (Refer Annexure 14.25)

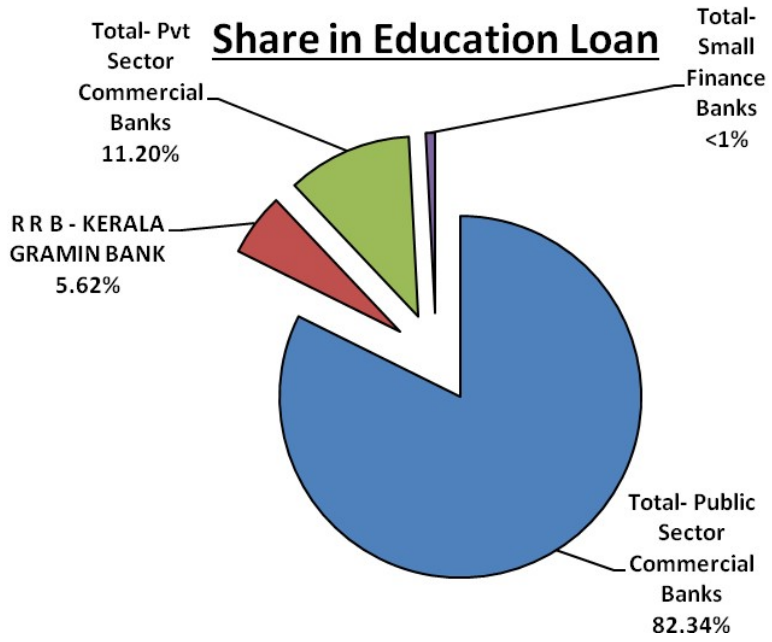
A. Growth in Education Loan

(Rs. in crores)

Parameter	Outstanding			
	June 2017	June 2018	June 2019	June 2020
Education loan	9885	9982	10083	11324



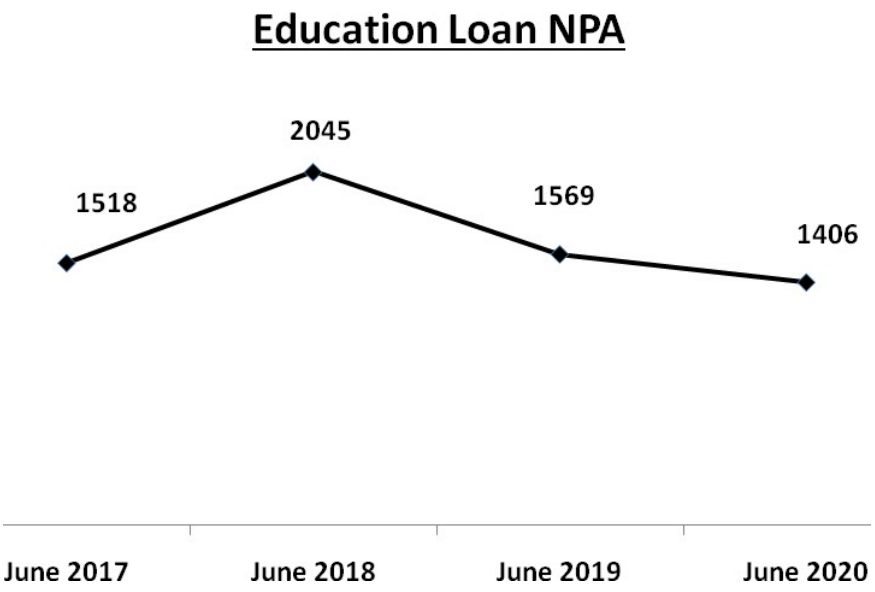
B. Banking Group wise Growth in Education Loan



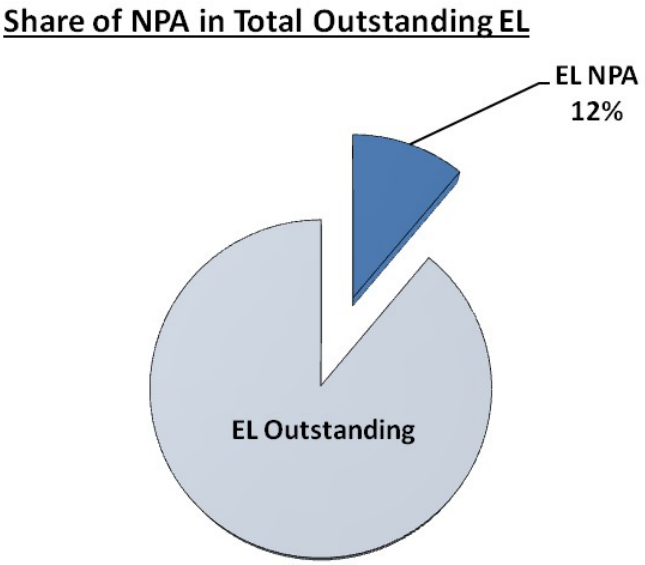
C. Education Loan NPA over the years

(Rs. in Crores)

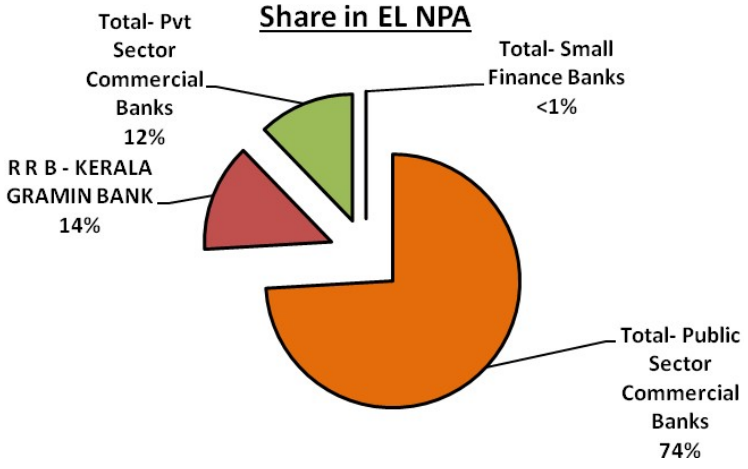
Parameter	Outstanding EL NPA			
	June 2017	June 2018	June 2019	June 2020
Education Loan NPA	1518	2045	1569	1406



D. % Share of EL NPA in Total EL Outstanding



E. Banking Group Wise Share Education Loan NPA

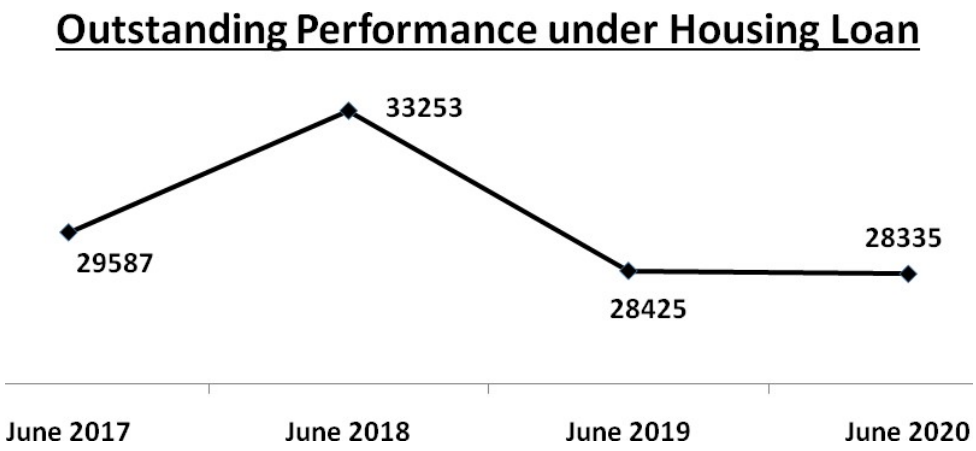


11.6. Outstanding Performance under Housing Loan (Refer Annexure 14.7)

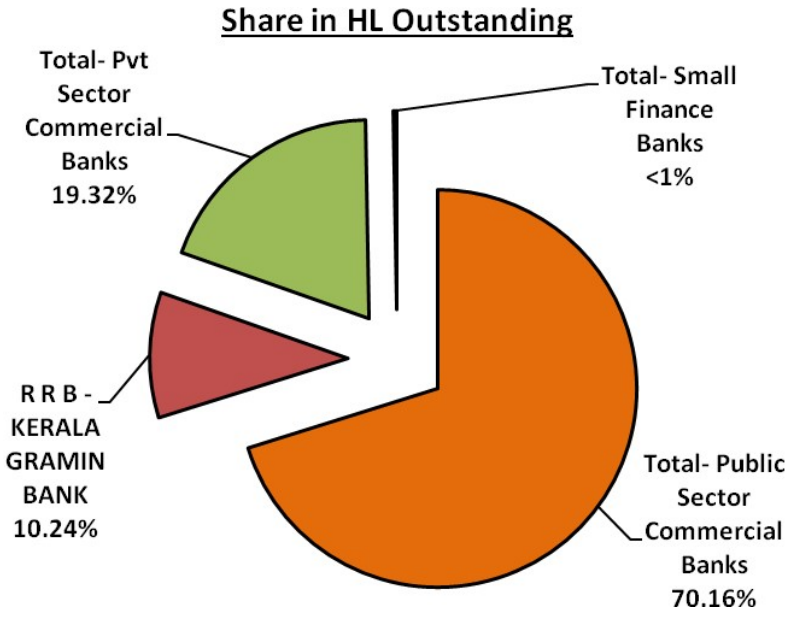
A. Growth in Housing Loan

(Rs. in crores)

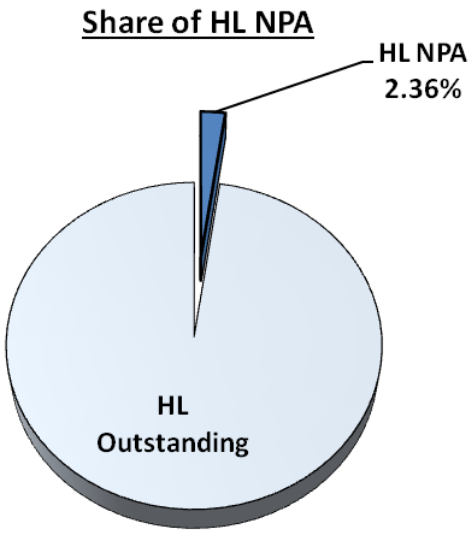
Parameter	Outstanding			
	June 2017	June 2018	June 2019	June 2020
Housing loan	29587	33253	28425	28335



B. Banking Group wise Growth in Housing Loan



C. % Share of NPA in Housing Loan



11.7. Total Outstanding Under MUDRA Loans (PMMY) as at June 2020

(Refer Annexure 14.30)

(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	164633	374	134512	2237	46126	2075	345271	4686
R R B - KERALA GRAMIN BANK	81909	215	120740	1830	5300	438	207949	2483
Total- Pvt Sector Commercial Banks	923531	1572	118539	816	11187	512	1053257	2900
Total- Small Finance Banks	229716	507	166372	694	24	9	396112	1210
Total - Comm.Banks + RRB + SFB	1399789	2668	540163	5577	62637	3034	2002589	11279

11.8. Loan Outstanding under Stand up India Programme as at June 2020 (Refer Annexure 14.34)

(Rs. in Crores)

Banking Group	Women		SC/ST	
	No.	Amount	No.	Amount
Total- Public Sector Commercial Banks	1505	235	213	28
R R B - KERALA GRAMIN BANK	157	19	2	0.23
Total- Pvt Sector Commercial Banks	654	93	20	2
Total- Small Finance Banks	0	0	0	0
Total - Comm.Banks + RRB + SFB	2316	347	235	30

11.9. Loan Outstanding under Pradhan Mantri Awas Yojana as at June 2020 (Refer Annexure 14.33)

(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	14223	803	209	7	14432	810
R R B - KERALA GRAMIN BANK	3138	153	0	0	3138	153
Total- Pvt Sector Commercial Banks	2847	326	13	2.53	2860	329
Total- Small Finance Banks	0	0	0	0	0	0
Total - Comm.Banks + RRB + SFB	20208	1282	222	9	20430	1291

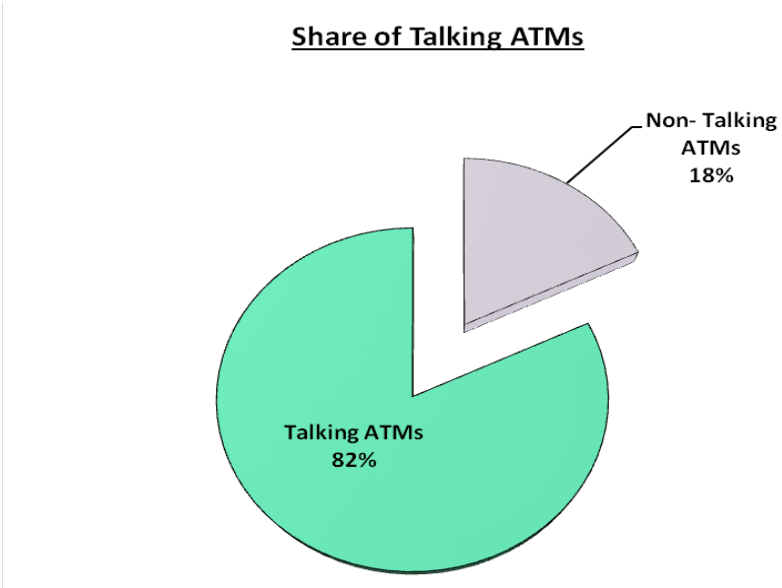
11.10. Cumulative enrollment under Pradhan Mantri Jan Suraksha Yojana as at June 2020 (Refer Annexure 14.31)

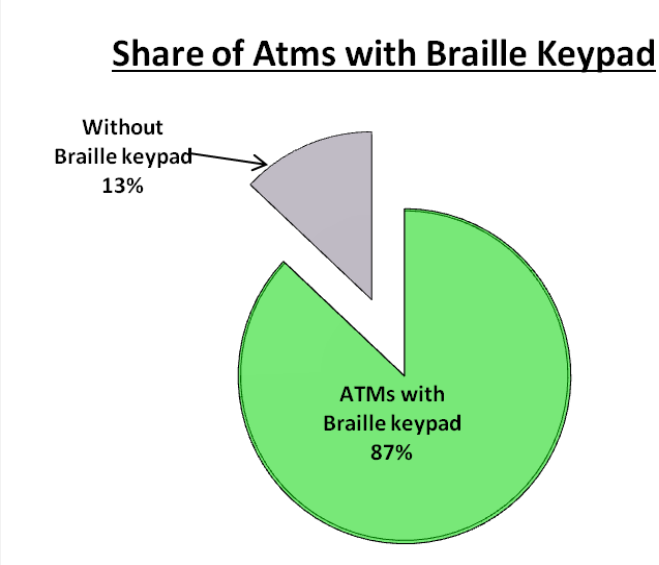
Banking Group	PMJJBY	PMSBY	APY	Total No.
Total- Public Sector Commercial Banks	556285	2898643	266012	3720940
R R B - KERALA GRAMIN BANK	76256	461048	93509	630813
Total- Pvt Sector Commercial Banks	224464	314728	53843	593035
Total- Small Finance Banks	0	0	12102	12102
Co-operative Banks	56221	234648	6342	297211
State Total	913226	3909067	431808	5254101

11.11. Status of Creating Banking environment for the visually challenged

(Refer Annexure 14.23)

Banking Group	No.of ATM Outstanding	No. of talking ATMs	No. of ATMs with Braille keypad
Total- Public Sector Commercial Banks	4842	4054	4193
R R B - KERALA GRAMIN BANK	320	320	320
Total- Pvt Sector Commercial Banks	3239	2509	2791
Total- Small Finance Banks	161	146	146
Total - Comm.Banks + RRB + SFB	8562	7029	7450



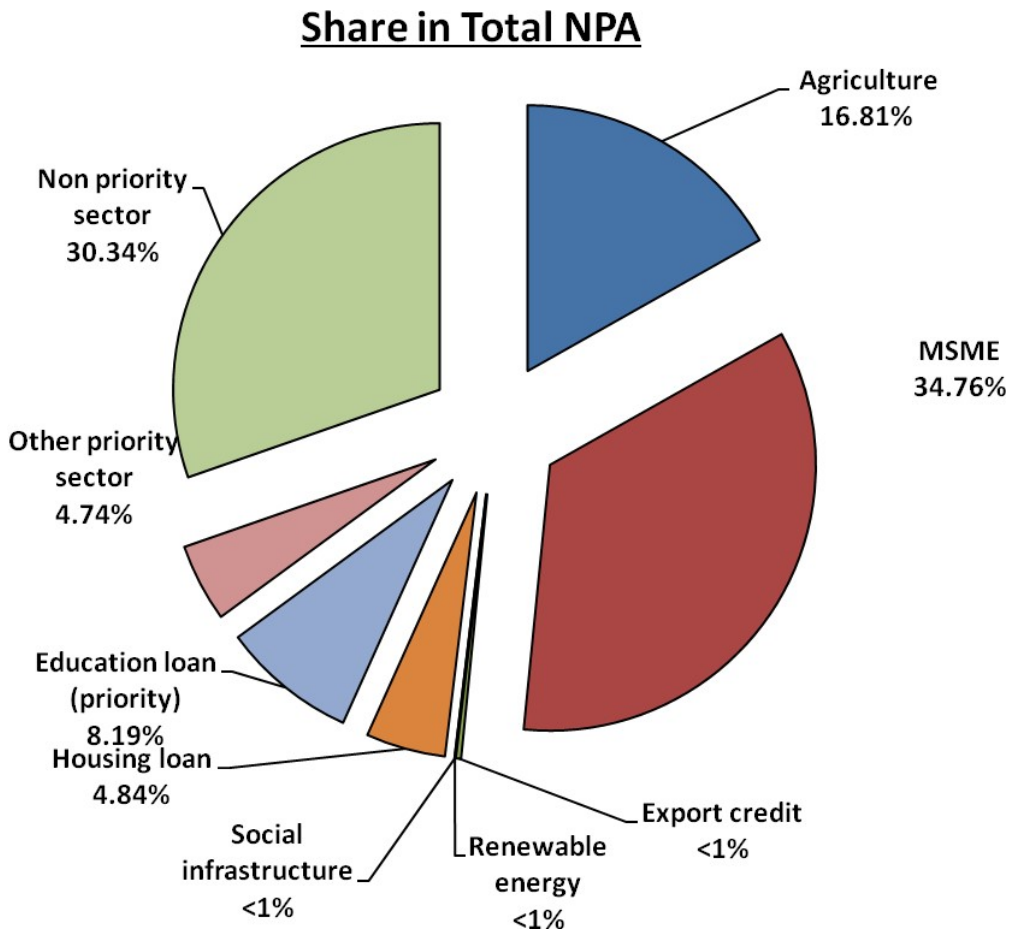


11.12. NPA Position of Commercial Banks (Refer Annexure 14.32)

Sector wise NPA outstanding

(Rs. in crores)

Gross NPA Outstanding as on June 2020		
Parameter	**No of Accounts**	**Amount Outstanding**
Priority Sector	**305371**	**9618**
(1) Agriculture	124201	2321
(2)MSME	100378	4799
(3)Export credit	52	44
(4)Renewable energy	7	0.08
(5)Social infrastructure	7	1
(6)Housing loan	13660	668
(7)Education loan (priority)	43978	1131
(8)Other priority sector	23088	654
Non priority sector	**330208**	**4188**
Total NPA	**635579**	**13806**



12. Review of Performance under Priority Sector Disbursement – 2020-21

12.1. Review of Priority Sector Advances (Disbursement) as at June 2020 - ACP 2020-21 Achievements (Refer Annexures 14.11 & 14.12)

The performance of banks with reference to the Annual Credit Plan 2020-21 as at June 2020 with Bank-wise and District-wise break up is furnished in the annexure. The abstract of the performance as at June 2020 under ACP 2020-21 is as follows.

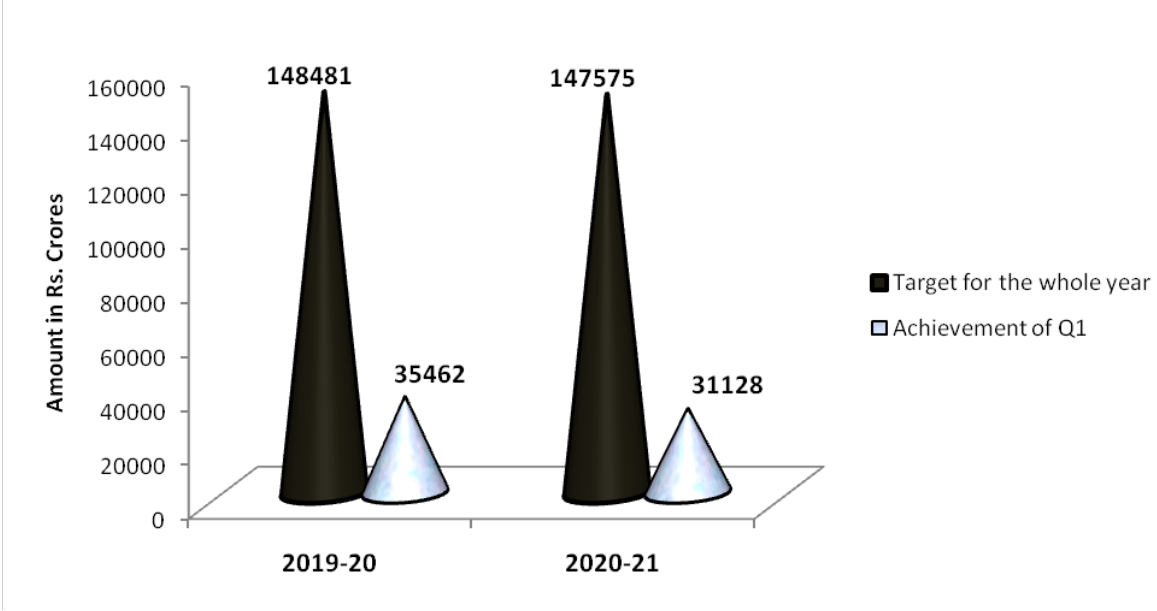
(Rs. in Crores)

Bank/Banking Group	Primary Sector			Secondary sector			Tertiary Sector			Total Priority Sector Advances		
	Target 2020-21	Ach Q1	% Ach	Target 2020-21	Ach Q1	% Ach	Target 2020-21	Ach Q1	% Ach	Target 2020-21	Ach Q1	% Ach
Total- Public Sector Commercial Banks	30940	9739	31%	14923	2899	19%	14237	2117	15%	60100	14754	25%
R R B - KERALA GRAMIN BANK	9498	2757	29%	2804	248	9%	1961	182	9%	14263	3187	22%
Total- Pvt Sector Commercial Banks	14872	3073	21%	11266	2963	26%	7327	439	6%	33465	6475	19%
Small Finance Banks	783	106	14%	470	8	2%	386	18	5%	1639	132	8%
Cooperatives	17814	3177	18%	5967	980	16%	14326	2422	17%	38107	6579	17%
Total	73907	18852	26%	35430	7098	20%	38237	5178	14%	147575	31128	21%
% to Total Disbursement	xx	60.56%	xx	xx	22.80%	xx	xx	16.64%	xx	xx	100%	xx

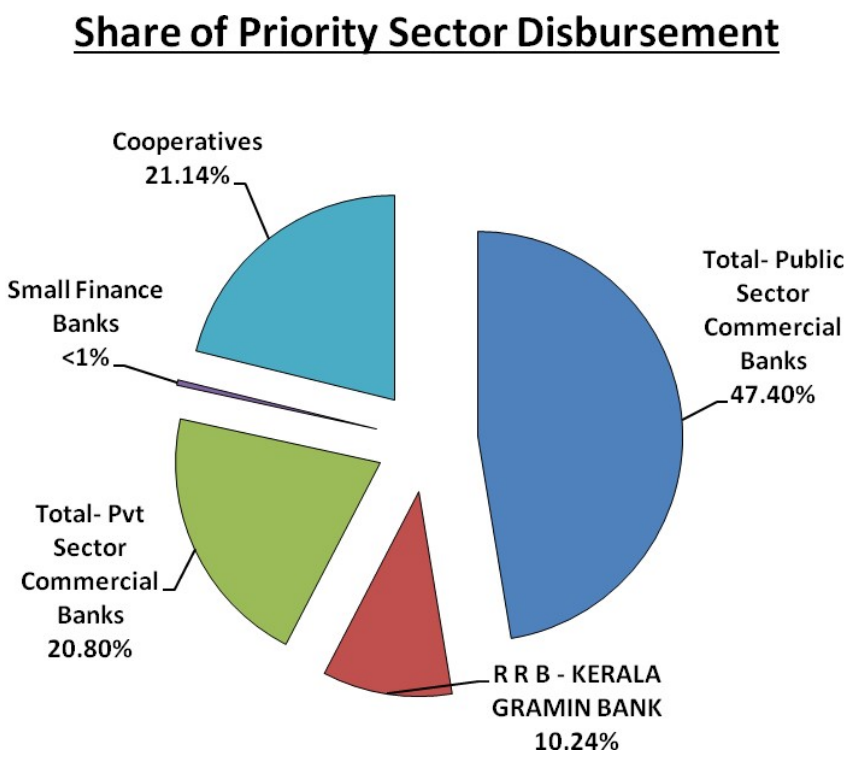
12.1.1. Overall Performance under Priority Sector

(Rs. in Crores)

Priority Sector	2019-20	2020-21
Target for the whole year	148481	147575
Achievement of Q1	35462	31128
% of achievement for Q1	24%	21%



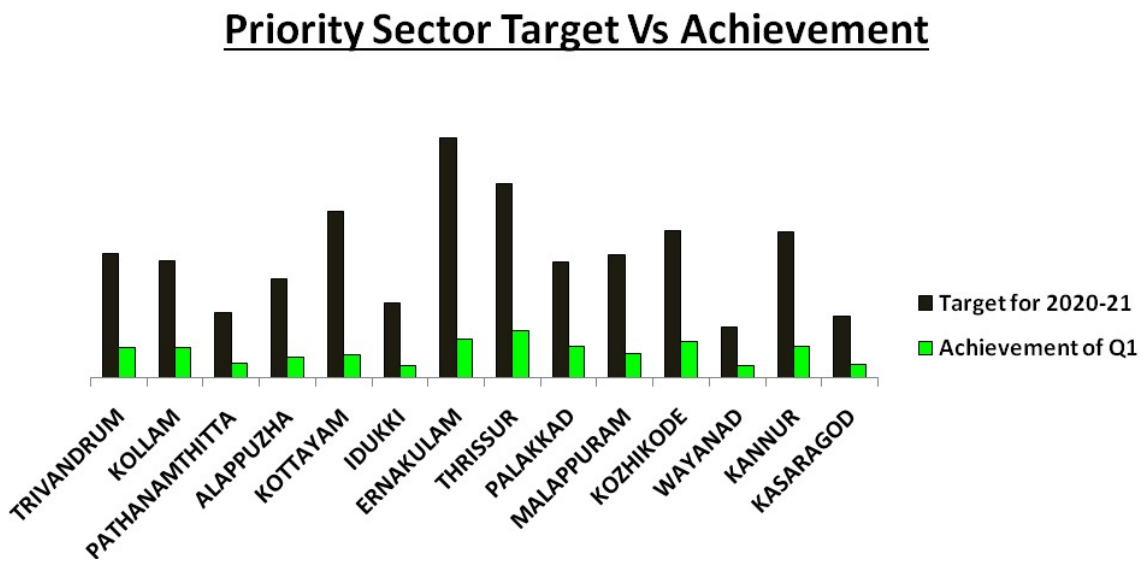
12.1.1.1. Banking GroupWise Performance under Priority Sector



12.1.1.2. District wise Performance under Priority Sector

(Rs. in Crores)

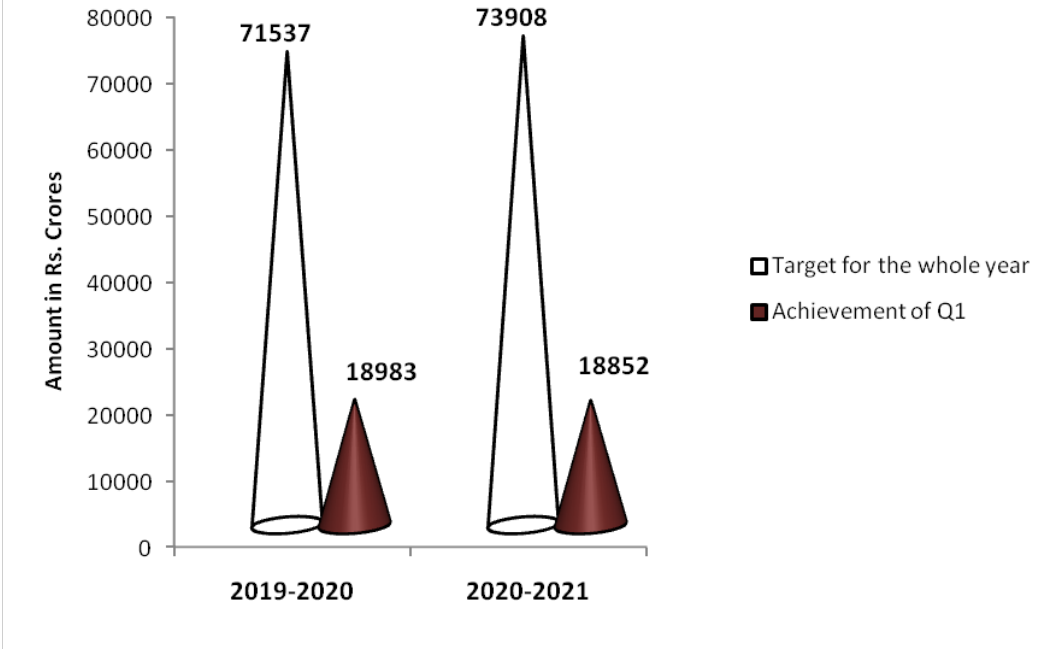
Sl. No.	District	Target for 2020-21	Achievement of Q1	% Achievement
1	TRIVANDRUM	10606	2561	24%
2	KOLLAM	10011	2596	26%
3	PATHANAMTHITTA	5600	1268	23%
4	ALAPPUZHA	8425	1774	21%
5	KOTTAYAM	14300	1961	14%
6	IDUKKI	6452	1001	16%
7	ERNAKULAM	20556	3299	16%
8	THRISSUR	16604	4062	24%
9	PALAKKAD	9900	2676	27%
10	MALAPPURAM	10500	2018	19%
11	KOZHIKODE	12577	3076	24%
12	WAYANAD	4300	1057	25%
13	KANNUR	12469	2653	21%
14	KASARAGOD	5276	1126	21%
TOTAL		147575	31128	21%



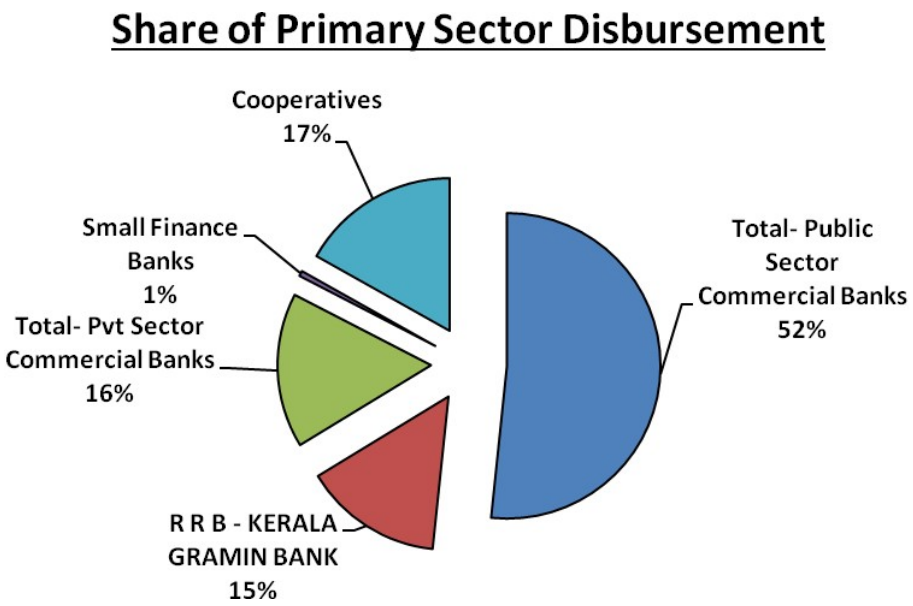
12.1.2. Performance under Primary Sector

(Rs. in Crores)

Parameter	2019-2020	2020-2021
Target for the whole year	71537	73908
Achievement of Q1	18983	18852
% achievement for Q1	27%	26%



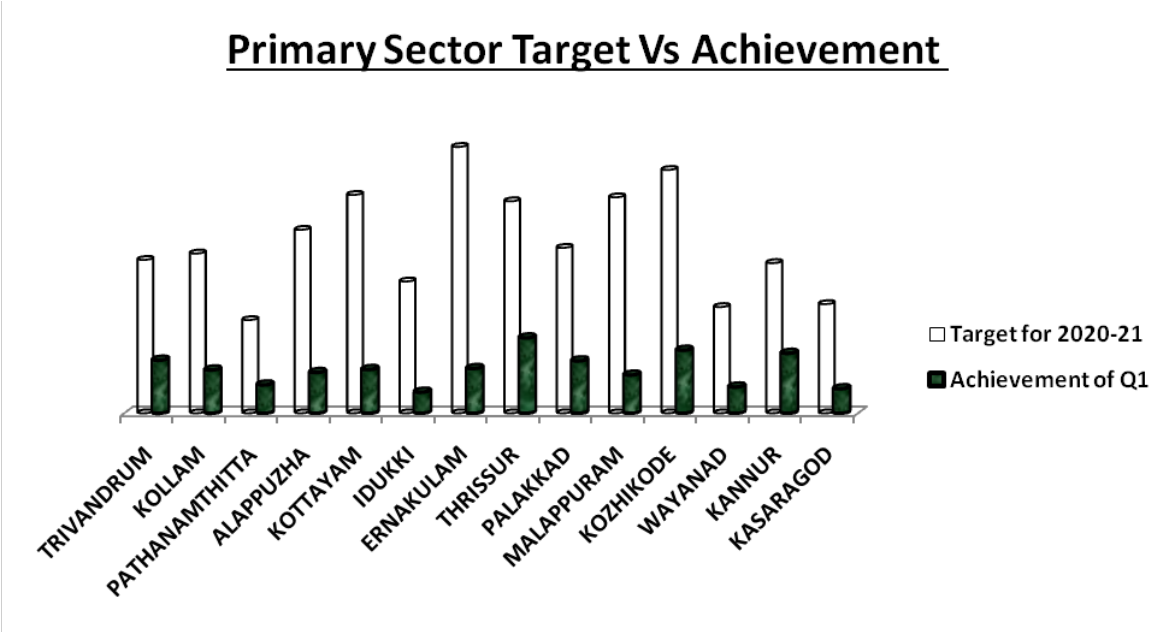
12.1.2.1. Banking GroupWise Performance under Primary Sector



12.1.2.2. District wise Performance under Primary Sector

(Rs. in Crores)

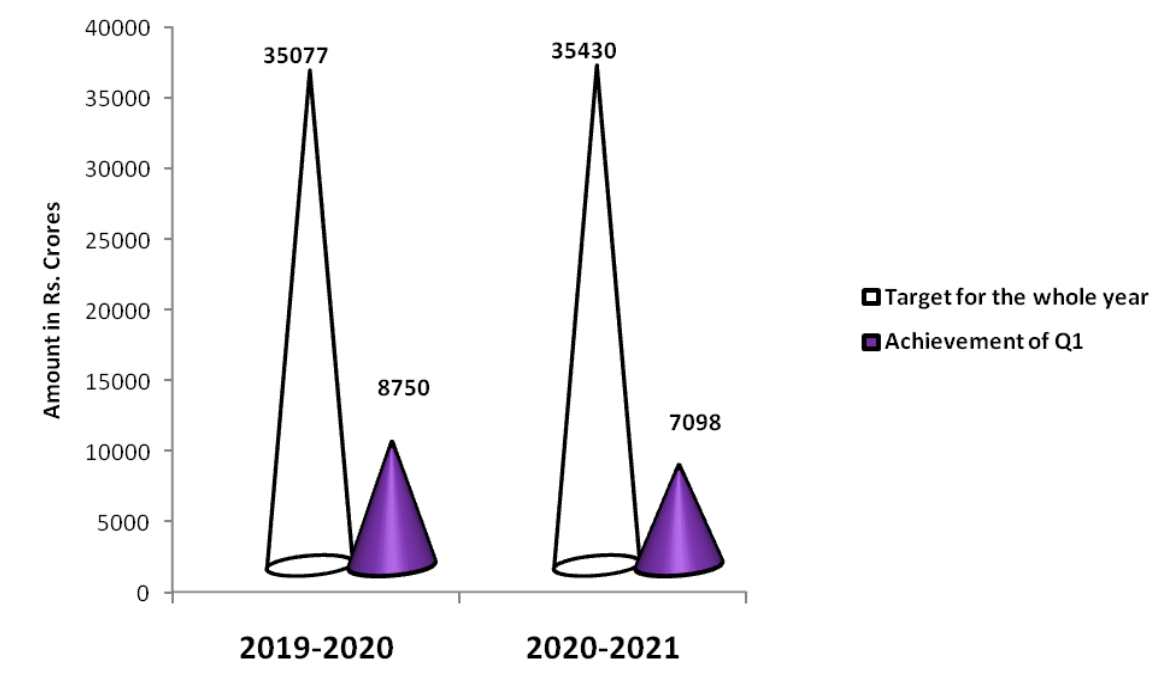
Sl. No.	District	Target for 2020-21	Achievement of Q1	% Achievement
1	TRIVANDRUM	4706	1627	35%
2	KOLLAM	4902	1328	27%
3	PATHANAMTHITTA	2859	869	30%
4	ALAPPUZHA	5630	1250	22%
5	KOTTAYAM	6700	1342	20%
6	IDUKKI	4043	646	16%
7	ERNAKULAM	8173	1372	17%
8	THRISSUR	6506	2311	36%
9	PALAKKAD	5077	1607	32%
10	MALAPPURAM	6627	1172	18%
11	KOZHIKODE	7467	1933	26%
12	WAYANAD	3260	805	25%
13	KANNUR	4609	1839	40%
14	KASARAGOD	3350	751	22%
TOTAL		73908	18852	26%



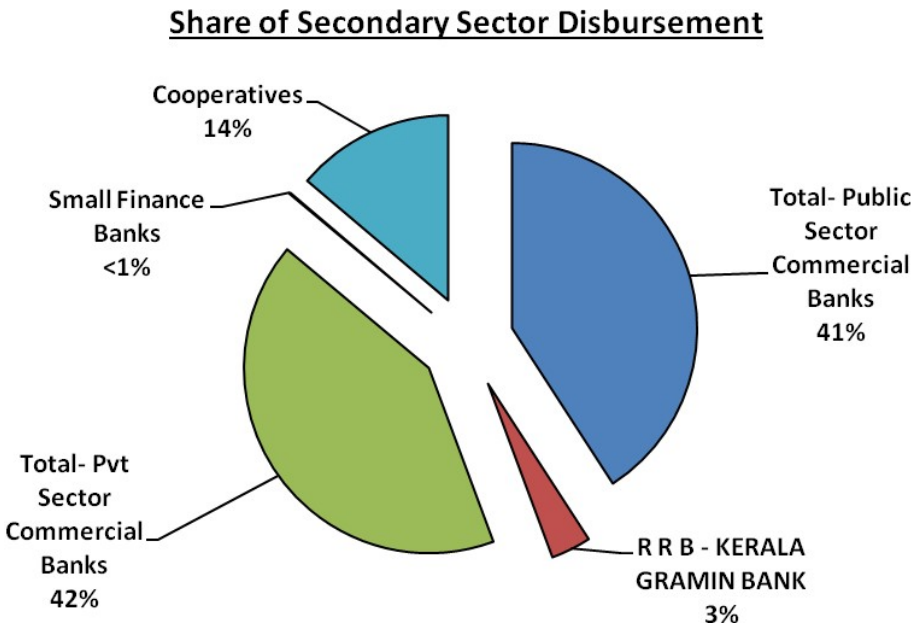
12.1.3. Performance under Secondary Sector

(Rs. in Crores)

Parameter	2019-2020	2020-2021
Target for the whole year	35077	35430
Achievement of Q1	8750	7098
% achievement for Q1	25%	20%



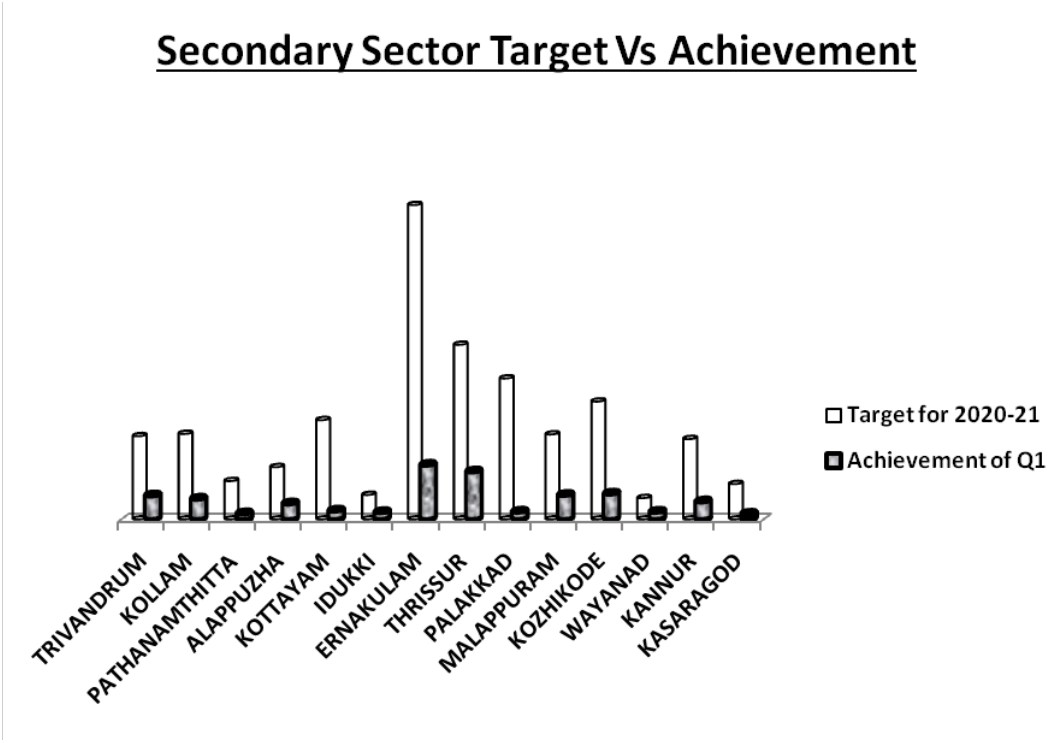
12.1.3.1. Banking GroupWise Performance under Secondary Sector



12.1.3.2. District wise Performance under Secondary Sector

(Rs. in Crores)

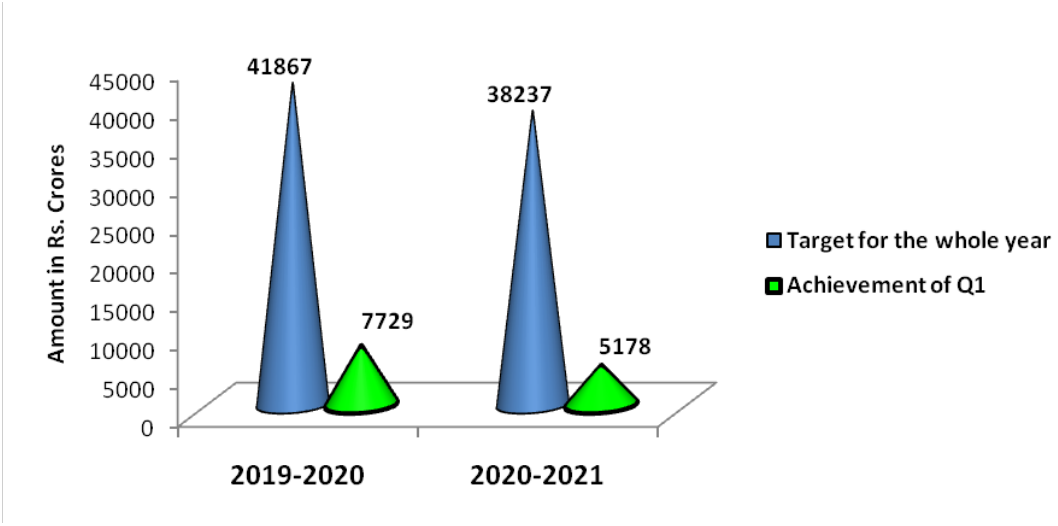
Sl. No.	District	Target for 2020-21	Achievement of Q1	% Achievement
1	TRIVANDRUM	2180	620	28%
2	KOLLAM	2240	535	24%
3	PATHANAMTHITTA	1005	153	15%
4	ALAPPUZHA	1370	410	30%
5	KOTTAYAM	2600	225	9%
6	IDUKKI	643	184	29%
7	ERNAKULAM	8228	1424	17%
8	THRISSUR	4572	1249	27%
9	PALAKKAD	3690	196	5%
10	MALAPPURAM	2226	634	28%
11	KOZHIKODE	3085	668	22%
12	WAYANAD	560	194	35%
13	KANNUR	2104	464	22%
14	KASARAGOD	927	141	15%
TOTAL		35430	7098	20%



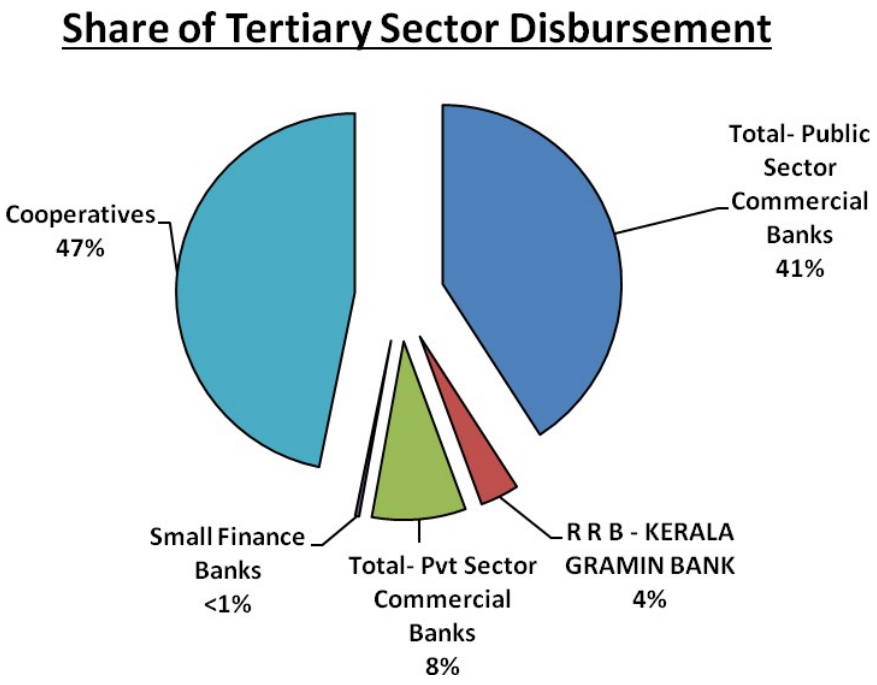
12.1.4. Performance under Tertiary Sector

(Rs. in Crores)

Parameter	2019-2020	2020-2021
Target for the whole year	41867	38237
Achievement of Q1	7729	5178
% achievement for Q4	18%	14%



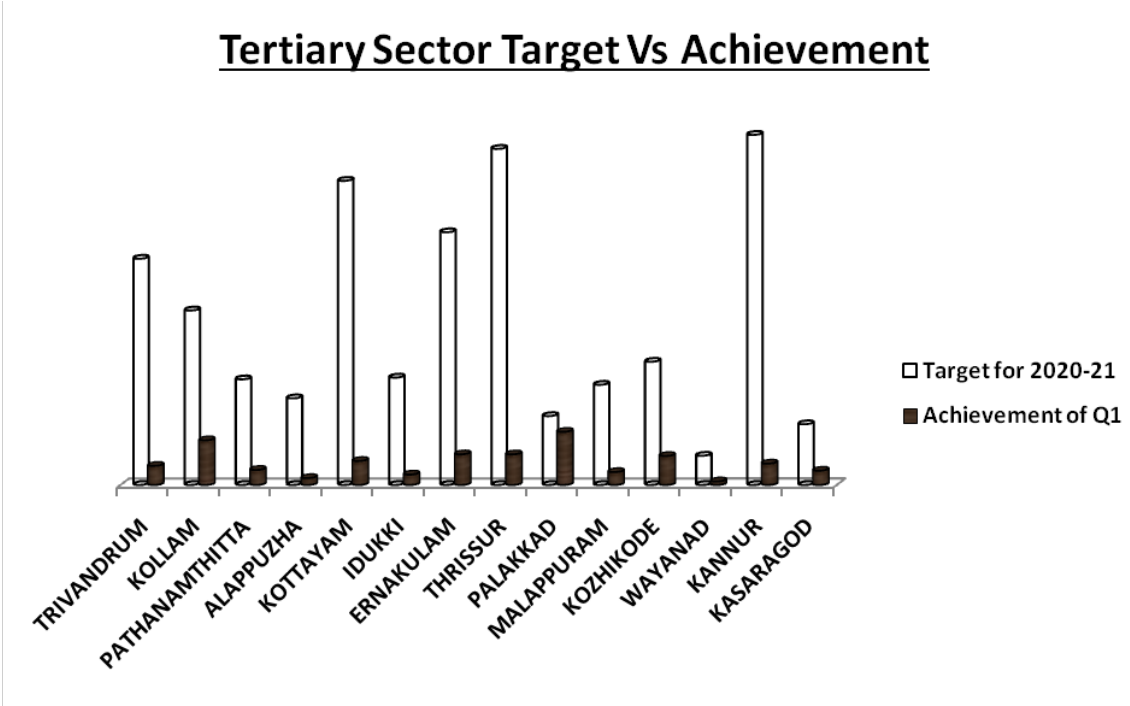
12.1.4.1. Banking GroupWise Performance under Tertiary Sector



12.1.4.2. District wise Performance under Tertiary Sector

(Rs. in Crores)

Sl.No.	District	Target for 2020-21	Achievement of Q1	% Achievement
1	TRIVANDRUM	3719	313	8%
2	KOLLAM	2869	734	26%
3	PATHANAMTHITTA	1736	247	14%
4	ALAPPUZHA	1425	113	8%
5	KOTTAYAM	5000	394	8%
6	IDUKKI	1766	170	10%
7	ERNAKULAM	4155	503	12%
8	THRISSUR	5526	502	9%
9	PALAKKAD	1133	873	77%
10	MALAPPURAM	1647	212	13%
11	KOZHIKODE	2025	475	23%
12	WAYANAD	480	58	12%
13	KANNUR	5757	350	6%
14	KASARAGOD	999	234	23%
TOTAL		38237	5178	14%



13. Any Other matter with the Permission of Chair

14.1. BANKING STATISTICS - NUMBER OF BANK BRANCHES AND DEPOSITS AS AT JUNE 2020

(Rs.in lakhs)

Sl 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	13	177	68	**258**	30,178	7,76,709	5,05,039	**13,11,926**
2	BANK OF INDIA	4	71	29	**104**	7,911	2,48,547	1,95,277	**4,51,735**
3	BANK OF MAHARASHTRA	0	3	7	**10**	0	4,715	13,898	**18,613**
4	CANARA BANK	33	521	155	**709**	1,41,287	31,96,830	16,48,458	**49,86,575**
5	CENTRAL BANK OF INDIA	5	81	32	**118**	10,793	3,42,424	1,72,383	**5,25,600**
6	INDIAN BANK	2	111	53	**166**	8,531	5,61,547	4,23,279	**9,93,357**
7	INDIAN OVERSEAS BANK	3	139	42	**184**	28,568	5,80,458	5,17,587	**11,26,613**
8	PUNJAB & SIND BANK	0	0	4	**4**	0	0	9,310	**9,310**
9	PUNJAB NATIONAL BANK	9	128	63	**200**	35,585	4,83,201	4,09,139	**9,27,925**
10	STATE BANK OF INDIA	56	866	271	**1,193**	3,56,049	1,06,36,062	63,79,841	**1,73,71,952**
11	UCO BANK	2	32	14	**48**	2,864	67,188	65,844	**1,35,897**
12	UNION BANK OF INDIA	15	266	134	**415**	48,049	10,49,528	11,21,412	**22,18,989**
	Total- Public Sector Commercial Banks	**142**	**2,395**	**872**	**3,409**	**6,69,816**	**1,79,47,209**	**1,14,61,466**	**3,00,78,491**
B	**R R B - KERALA GRAMIN BANK**	53	542	39	634	92,657	13,80,924	2,24,955	16,98,536
	Total- Public Sector Banks including RRB	**195**	**2,937**	**911**	**4,043**	**7,62,473**	**1,93,28,133**	**1,16,86,421**	**3,17,77,027**

14.1. BANKING STATISTICS - NUMBER OF BANK BRANCHES AND DEPOSITS AS AT JUNE 2020

(Rs.in lakhs)

Sl 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	91	52	**144**	23,793	5,73,164	8,73,693	**14,70,650**
2	BANDHAN BANK	0	3	6	**9**	0	7,202	68,644	**75,845**
3	CATHOLIC SYRIAN BANK	43	191	52	**286**	34,098	7,36,911	2,85,574	**10,56,584**
4	CITY UNION BANK	0	9	9	**18**	0	18,482	53,997	**72,479**
5	DHANLAXMI BANK	14	95	34	**143**	50,925	3,69,937	4,19,125	**8,39,987**
6	FEDERAL BANK	29	494	77	**600**	2,78,829	76,85,621	19,63,534	**99,27,985**
7	HDFC BANK	7	120	78	**205**	24,588	8,57,575	15,51,851	**24,34,014**
8	ICICI BANK	4	119	59	**182**	13,114	6,88,338	8,56,600	**15,58,052**
9	IDBI BANK	0	34	18	**52**	0	2,37,217	3,44,150	**5,81,367**
10	IDFC FIRST Bank	0	0	7	**7**	0	0	75,596	**75,596**
11	INDUS IND BANK	1	41	27	**69**	67	97,923	5,18,655	**6,16,645**
12	JAMMU & KASHMIR BANK	0	0	2	**2**	0	0	2,060	**2,060**
13	KARNATAKA BANK	1	11	9	**21**	1,042	34,432	42,600	**78,073**
14	KARUR VYSYA BANK	0	12	9	**21**	0	47,065	1,02,076	**1,49,140**
15	KOTAK MAHINDRA BANK	0	18	16	**34**	0	81,424	1,58,270	**2,39,694**
16	LAKSHMI VILAS BANK	0	5	8	**13**	0	61,398	33,335	**94,733**
17	RBL Bank	0	1	6	**7**	0	175	27,279	**27,454**
18	SOUTH INDIAN BANK	43	359	77	**479**	1,99,574	31,93,089	15,25,345	**49,18,008**
19	T.N.MERCANTILE BANK	0	12	9	**21**	0	20,917	41,612	**62,529**
20	YES BANK	0	3	12	**15**	0	20,672	1,81,270	2,01,942
	Total- Pvt Sector Commercial Banks	**143**	**1,618**	**567**	**2,328**	**6,26,029**	**1,47,31,543**	**91,25,267**	**2,44,82,839**
D	**SMALL FINANCE BANKS**								
1	ESAF	91	101	25	217	51,001	3,32,659	3,12,202	6,95,862
2	Ujjivan Small Finance Bank	0	7	8	15	0	34,246	32,484	66,731
	Total- Small Finance Banks	**91**	**108**	**33**	**232**	**51,001**	**3,66,906**	**3,44,686**	**7,62,593**
	Total - Commercial Banks + RRB + SFB	**429**	**4,663**	**1,511**	**6,603**	**14,39,503**	**3,44,26,582**	**2,11,56,374**	**5,70,22,459**
E	**CO-OPERATIVE BANKS**								
1	DIST CO-OPERATIVE BANKS	37	17	0	54	1,54,603	1,93,371	0	3,47,973
2	KSCARDB (incl. PCARDBs)	121	44	11	176	21,109	10,881	2,549	34,539
3	KSCB	311	274	184	769	18,44,973	22,30,698	20,99,121	61,74,792
	Total Co-operative Banks	**469**	**335**	**195**	**999**	**20,20,685**	**24,34,949**	**21,01,670**	**65,57,304**
	Total - Banking Sector	**898**	**4,998**	**1,706**	**7,602**	**34,60,187**	**3,68,61,531**	**2,32,58,045**	**6,35,79,763**

14.2. BANKING STATISTICS -NR DEPOSITS, ADVANCES AND CASA AS AT JUNE 2020

(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	8,845	3,55,878	2,06,010	**5,70,733**	33,260	6,07,285	4,89,234	**11,29,779**	14,660	2,56,140	1,38,530	**4,09,330**
2	BANK OF INDIA	2,856	42,000	41,689	**86,545**	13,014	2,28,496	1,41,720	**3,83,230**	4,100	1,06,371	57,281	**1,67,752**
3	BANK OF MAHARASHTRA	0	101	1,678	**1,779**	0	2,716	30,751	**33,467**	0	2,228	4,706	**6,934**
4	CANARA BANK	43,532	13,53,733	3,56,247	**17,53,512**	1,34,148	26,03,935	19,48,182	**46,86,265**	97,412	16,02,783	4,82,543	**21,82,738**
5	CENTRAL BANK OF INDIA	2,511	1,00,367	23,233	**1,26,111**	14,127	2,25,401	3,34,668	**5,74,196**	4,757	1,17,106	61,962	**1,83,825**
6	INDIAN BANK	4,456	1,74,482	80,622	**2,59,560**	2,703	2,94,767	4,29,882	**7,27,352**	3,868	1,87,100	96,295	**2,87,263**
7	INDIAN OVERSEAS BANK	10,410	2,77,055	1,02,759	**3,90,224**	13,705	2,80,432	2,79,599	**5,73,736**	4,723	2,49,466	98,419	**3,52,608**
8	PUNJAB & SIND BANK	0	0	331	**331**	0	0	19,414	**19,414**	0	0	2,042	**2,042**
9	PUNJAB NATIONAL BANK	7,185	1,01,641	51,882	**1,60,708**	22,153	2,76,765	6,89,920	**9,88,838**	13,201	2,01,923	51,413	**2,66,537**
10	STATE BANK OF INDIA	1,22,675	44,27,561	17,15,736	**62,65,972**	1,74,907	43,10,835	36,20,886	**81,06,628**	1,55,257	43,39,273	20,64,887	**65,59,417**
11	UCO BANK	171	15,291	5,510	**20,972**	4,836	93,915	2,15,832	**3,14,583**	1,559	25,206	23,796	**50,561**
12	UNION BANK OF INDIA	15,111	3,20,121	2,70,212	**6,05,445**	36,921	8,52,707	13,32,780	**22,22,408**	19,823	4,16,312	3,01,218	**7,37,354**
	Total- Public Sector Commercial Banks	**2,17,752**	**71,68,230**	**28,55,910**	**1,02,41,892**	**4,49,774**	**97,77,253**	**95,32,868**	**1,97,59,895**	**3,19,360**	**75,03,909**	**33,83,092**	**1,12,06,360**
B	**R R B - KERALA GRAMIN BANK**	9,248	1,39,799	12,638	1,61,685	1,02,686	14,65,318	1,20,495	16,88,499	40,438	6,30,457	47,381	7,18,276
	Total- Public Sector Banks including RRB	**2,27,000**	**73,08,029**	**28,68,548**	**1,04,03,577**	**5,52,460**	**1,12,42,571**	**96,53,363**	**2,14,48,394**	**3,59,798**	**81,34,366**	**34,30,473**	**1,19,24,636**
C	**PRIVATE SECTOR COMMERCIAL BANKS**												
1	AXIS BANK	6,952	3,42,938	3,21,797	**6,71,687**	6,238	2,11,703	8,41,622	**10,59,563**	14,025	3,01,612	3,44,413	**6,60,050**
2	BANDHAN BANK	0	1,336	751	**2,087**	0	131	9,851	**9,982**	0	3,276	50,239	**53,515**
3	CATHOLIC SYRIAN BANK	9,021	2,83,497	71,512	**3,64,030**	16,238	2,02,943	1,33,523	**3,52,704**	8,848	1,37,114	65,557	**2,11,519**
4	CITY UNION BANK	0	2,703	6,344	**9,047**	0	14,194	61,808	**76,002**	0	4,465	9,295	**13,760**
5	DHANLAXMI BANK	19,941	98,064	51,001	**1,69,006**	16,092	1,65,447	2,27,651	**4,09,190**	14,563	1,25,085	90,976	**2,30,624**
6	FEDERAL BANK	1,66,349	46,77,571	9,71,663	**58,15,583**	1,01,456	26,44,157	12,46,104	**39,91,717**	94,523	27,75,954	5,89,147	**34,59,624**
7	HDFC BANK	8,559	3,34,914	5,33,444	**8,76,917**	28,750	9,35,940	9,65,813	**19,30,503**	11,159	4,08,022	6,07,064	**10,26,245**
8	ICICI BANK	5,450	3,68,438	2,76,731	**6,50,619**	0	0	10,95,607	**10,95,607**	4,432	2,60,146	3,14,134	**5,78,712**
9	IDBI BANK	0	71,165	1,03,245	**1,74,410**	0	1,52,686	2,91,693	**4,44,379**	0	1,19,102	99,969	**2,19,071**
10	IDFC FIRST Bank	0	0	62,480	**62,480**	1,977	17,665	57,686	**77,328**	0	0	13,569	**13,569**
11	INDUS IND BANK	10	20,825	29,000	**49,835**	0	2,94,872	6,15,025	**9,09,896**	0	0	0	**0**
12	JAMMU & KASHMIR BANK	0	0	89	**89**	0	0	9,830	**9,830**	0	0	1,127	**1,127**
13	KARNATAKA BANK	57	4,236	2,851	**7,144**	411	25,342	52,333	**78,086**	424	11,557	11,199	**23,180**
14	KARUR VYSYA BANK	0	16,944	21,959	**38,903**	0	16,783	26,430	**43,213**	0	6,958	13,093	**20,050**
15	KOTAK MAHINDRA BANK	0	40,040	51,765	**91,805**	0	11,795	1,48,974	**1,60,769**	0	37,055	79,221	**1,16,276**
16	LAKSHMI VILAS BANK	0	373	208	**581**	0	1,530	68,500	**70,030**	0	7,716	5,251	**12,967**
17	RBL Bank	0	0	0	**0**	0	10	5,680	**5,690**	0	32	2,847	**2,879**
18	SOUTH INDIAN BANK	89,656	15,96,549	5,50,525	**22,36,730**	1,02,910	16,12,600	10,97,067	**28,12,577**	70,379	9,68,137	3,23,994	**13,62,511**
19	T.N.MERCANTILE BANK	0	5,911	8,351	**14,262**	0	18,418	35,298	**53,716**	0	4,596	9,285	**13,881**
20	YES BANK	0	2,380	12,376	**14,756**	0	7,103	2,48,827	**2,55,930**	0	3,405	56,612	**60,017**
	Total- Pvt Sector Commercial Banks	**3,05,995**	**78,67,884**	**30,76,091**	**1,12,49,970**	**2,74,072**	**63,33,318**	**72,39,323**	**1,38,46,712**	**2,18,353**	**51,74,233**	**26,86,991**	**80,79,577**
D	**SMALL FINANCE BANKS**												
1	ESAF	10,611	76,037	77,314	**1,63,962**	61,077	2,84,093	57,527	**4,02,697**	2,975	44,812	33,645	**81,432**
2	Ujjivan Small Finance Bank	0	1,010	1,100	**2,110**	0	12,482	12,666	**25,147**	0	1,756	2,595	**4,350**
	Total- Small Finance Banks	**10,611**	**77,047**	**78,414**	**1,66,072**	**61,077**	**2,96,575**	**70,193**	**4,27,844**	**2,975**	**46,568**	**36,240**	**85,782**
	Total - Commercial Banks + RRB + SFB	**5,43,606**	**1,52,52,960**	**60,23,053**	**2,18,19,619**	**8,87,608**	**1,78,72,464**	**1,69,62,878**	**3,57,22,950**	**5,81,126**	**1,33,55,166**	**61,53,703**	**2,00,89,995**
E	**CO-OPERATIVE BANKS**												
1	DIST CO-OPERATIVE BANKS	640	620	0	**1,260**	2,18,785	1,32,594	0	**3,51,379**	25,659	20,583	0	**46,242**
2	KSCARDB (incl. PCARDBs)	0	0	0	**0**	4,88,679	1,84,342	42,327	7,15,348	0	0	0	0
3	KSCB	0	3,317	505	**3,822**	12,65,255	15,52,123	12,18,308	40,35,686	1,90,180	2,70,564	2,32,560	6,93,305
	Total Co-operative Banks	**640**	**3,937**	**505**	**5,082**	**19,72,719**	**18,69,059**	**12,60,635**	**51,02,413**	**2,15,839**	**2,91,147**	**2,32,560**	**7,39,547**
	Total - Banking Sector	**5,44,246**	**1,52,56,897**	**60,23,559**	**2,18,24,702**	**28,60,328**	**1,97,41,523**	**1,82,23,512**	**4,08,25,363**	**7,96,965**	**1,36,46,314**	**63,86,263**	**2,08,29,542**

14.3. BANKING STATISTICS - C D RATIO, INVESTMENTS AND C+I D RATIO AS AT JUNE 2020								
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	110.21	78.19	96.87	**86.12**	0	11,29,779	86.12
2	BANK OF INDIA	164.51	91.93	72.57	**84.84**	0	3,83,230	84.84
3	BANK OF MAHARASHTRA	#DIV/0!	57.60	221.26	**179.80**	0	33,467	179.80
4	CANARA BANK	94.95	81.45	118.18	**93.98**	1,58,098	48,44,363	97.15
5	CENTRAL BANK OF INDIA	130.89	65.83	194.14	**109.25**	0	5,74,196	109.25
6	INDIAN BANK	31.68	52.49	101.56	**73.22**	0	7,27,352	73.22
7	INDIAN OVERSEAS BANK	47.97	48.31	54.02	**50.93**	0	5,73,736	50.93
8	PUNJAB & SIND BANK	#DIV/0!	#DIV/0!	208.53	**208.53**	0	19,414	208.53
9	PUNJAB NATIONAL BANK	62.25	57.28	168.63	**106.56**	0	9,88,838	106.56
10	STATE BANK OF INDIA	49.12	40.53	56.76	**46.67**	15,85,236	96,91,864	55.79
11	UCO BANK	168.83	139.78	327.79	**231.49**	0	3,14,583	231.49
12	UNION BANK OF INDIA	76.84	81.25	118.85	**100.15**	3,162	22,25,570	100.30
	Total- Public Sector Commercial Banks	**67.15**	**54.48**	**83.17**	**65.69**	**17,46,496**	**2,15,06,391**	**71.50**
B	**R R B - KERALA GRAMIN BANK**	110.82	106.11	53.56	**99.41**	4,31,882	21,20,381	124.84
	Total- Public Sector Banks including RRB	**72.46**	**58.17**	**82.60**	**67.50**	**21,78,378**	**2,36,26,772**	**74.35**

14.3. BANKING STATISTICS - C D RATIO, INVESTMENTS AND C+I D RATIO AS AT JUNE 2020								
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	26.22	36.94	96.33	**72.05**	33,411	**10,92,974**	**74.32**
2	BANDHAN BANK	#DIV/0!	1.82	14.35	**13.16**	0	**9,982**	**13.16**
3	CATHOLIC SYRIAN BANK	47.62	27.54	46.76	**33.38**	0	**3,52,704**	**33.38**
4	CITY UNION BANK	#DIV/0!	76.80	114.47	**104.86**	0	**76,002**	**104.86**
5	DHANLAXMI BANK	31.60	44.72	54.32	**48.71**	8,352	4,17,542	49.71
6	FEDERAL BANK	36.39	34.40	63.46	**40.21**	0	39,91,717	40.21
7	HDFC BANK	116.93	109.14	62.24	**79.31**	0	19,30,503	79.31
8	ICICI BANK	0.00	0.00	127.90	**70.32**	0	10,95,607	70.32
9	IDBI BANK	#DIV/0!	64.37	84.76	**76.44**	0	4,44,379	76.44
10	IDFC FIRST Bank	#DIV/0!	#DIV/0!	76.31	**102.29**	0	77,328	102.29
11	INDUS IND BANK	0.00	301.13	118.58	**147.56**	0	9,09,896	147.56
12	JAMMU & KASHMIR BANK	#DIV/0!	#DIV/0!	477.06	**477.06**	0	9,830	477.06
13	KARNATAKA BANK	39.48	73.60	122.85	**100.02**	0	78,086	100.02
14	KARUR VYSYA BANK	#DIV/0!	35.66	25.89	**28.97**	0	43,213	28.97
15	KOTAK MAHINDRA BANK	#DIV/0!	14.49	94.13	**67.07**	0	1,60,769	67.07
16	LAKSHMI VILAS BANK	#DIV/0!	2.49	205.49	**73.92**	0	70,030	73.92
17	RBL Bank	#DIV/0!	5.71	20.82	**20.73**	0	5,690	20.73
18	SOUTH INDIAN BANK	51.56	50.50	71.92	**57.19**	44,067	28,56,644	58.09
19	T.N.MERCANTILE BANK	#DIV/0!	88.05	84.83	**85.91**	0	53,716	85.91
20	YES BANK	#DIV/0!	34.36	137.27	**126.73**	**0**	2,55,930	126.73
	Total- Pvt Sector Commercial Banks	**43.78**	**42.99**	**79.33**	**56.56**	**85,830**	**1,39,32,542**	**56.91**
D	**SMALL FINANCE BANKS**							
1	ESAF	119.76	85.40	18.43	**57.87**	0	4,02,697	57.87
2	Ujjivan Small Finance Bank	#DIV/0!	36.45	38.99	**37.68**	0	25,147	37.68
	Total- Small Finance Banks	**119.76**	**80.83**	**20.36**	**56.10**	**0**	**4,27,844**	**56.10**
	Total - Commercial Banks + RRB + SFB	**61.66**	**51.91**	**80.18**	**62.65**	**22,64,208**	**3,79,87,158**	**66.62**
E	**CO-OPERATIVE BANKS**							
1	DIST CO-OPERATIVE BANKS	141.51	68.57	#DIV/0!	**100.98**	1,11,635	**4,63,014**	**133.06**
2	KSCARDB (incl. PCARDBs)	2315.03	1694.16	1660.53	**2071.13**	18,870	**7,34,218**	**2125.77**
3	KSCB	68.58	69.58	58.04	**65.36**	17,90,871	**58,26,557**	**94.36**
	Total Co-operative Banks	**97.63**	**76.76**	**59.98**	**77.81**	**19,21,376**	**70,23,789**	**107.11**
	Total - Banking Sector	**82.66**	**53.56**	**78.35**	**64.21**	**41,85,584**	**4,50,10,947**	**70.79**

14.4. ADVANCES OUTSTANDING UNDER PRIORITY SECTOR AS AT JUNE 2020

(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	
A	**PUBLIC SECTOR COMMERCIAL BANKS**												
1	BANK OF BARODA	2,13,084	2,76,667	**24**	24,341	1,40,814	**12**	38,500	2,50,390	**22**	2,75,925	6,67,871	**59**
2	BANK OF INDIA	86,045	1,09,895	**29**	19,611	69,682	**18**	15,903	76,881	**20**	1,21,559	2,56,457	**67**
3	BANK OF MAHARASHTRA	419	13,303	**40**	1,377	10,513	**31**	653	3,997	**12**	2,449	27,813	**83**
4	CANARA BANK	13,26,857	15,92,289	**34**	2,04,586	7,24,540	**15**	1,42,715	6,87,996	**15**	16,74,158	30,04,825	**64**
5	CENTRAL BANK OF INDIA	1,32,007	1,50,989	**26**	13,585	64,423	**11**	17,553	89,057	**16**	1,63,145	3,04,469	**53**
6	INDIAN BANK	1,42,726	1,57,947	**22**	30,449	2,73,971	**38**	14,135	89,999	**12**	1,87,310	5,21,917	**72**
7	INDIAN OVERSEAS BANK	1,57,159	1,71,258	**30**	31,006	1,85,389	**32**	29,806	1,40,278	**24**	2,17,971	4,96,925	**87**
8	PUNJAB & SIND BANK	2	7	**0**	621	4,335	**22**	394	3,205	**17**	1,017	7,548	**39**
9	PUNJAB NATIONAL BANK	57,302	82,188	**8**	22,897	1,36,589	**14**	36,130	1,88,850	**19**	1,16,329	4,07,627	**41**
10	STATE BANK OF INDIA	9,11,276	14,32,457	**18**	62,809	8,84,080	**11**	1,88,219	10,04,417	**12**	11,62,304	33,20,954	**41**
11	UCO BANK	21,251	56,102	**18**	12,035	65,266	**21**	10,953	48,789	**16**	44,239	1,70,157	**54**
12	UNION BANK OF INDIA	2,88,934	4,02,031	**18**	77,093	4,32,744	**19**	82,528	3,16,549	**14**	4,48,555	11,51,324	**52**
	Total- Public Sector Commercial Banks	**33,37,062**	**44,45,134**	**23**	**5,00,410**	**29,92,345**	**15**	**5,77,489**	**29,00,408**	**15**	**44,14,961**	**1,03,37,887**	**52**
B	**R R B - KERALA GRAMIN BANK**	13,79,700	10,90,472	65	75,625	1,16,956	7	1,05,819	3,86,468	23	15,61,144	15,93,897	94
	Total- Public Sector Banks including RRB	**47,16,762**	**55,35,606**	**26**	**5,76,035**	**31,09,302**	**15**	**6,83,308**	**32,86,876**	**15**	**59,76,105**	**1,19,31,784**	**56**

14.4. ADVANCES OUTSTANDING UNDER PRIORITY SECTOR AS AT JUNE 2020

(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	14,816	58,178	**5**	4,144	2,12,226	**20**	78,735	58,904	**6**	97,695	3,29,308	**31**
2	BANDHAN BANK	0	0	**0**	26	41	**0**	1	9,225	**92**	27	9,266	**93**
3	CATHOLIC SYRIAN BANK	1,16,497	1,33,746	**38**	3,132	47,561	**13**	4,390	12,495	**4**	1,24,019	1,93,802	**55**
4	CITY UNION BANK	759	3,112	**4**	581	25,801	**34**	231	1,361	**2**	1,571	30,274	**40**
5	DHANLAXMI BANK	40,550	86,417	**21**	4,112	57,035	**14**	4,565	23,097	**6**	49,227	1,66,549	**41**
6	FEDERAL BANK	3,98,448	7,78,660	**20**	16,159	5,21,872	**13**	51,430	2,45,627	**6**	4,66,037	15,46,159	**39**
7	HDFC BANK	2,75,236	3,43,965	**18**	1,00,452	2,06,323	**11**	10,498	76,262	**4**	3,86,186	6,26,551	**32**
8	ICICI BANK	15,551	72,663	**7**	20,096	2,28,556	**21**	6,239	41,972	**4**	41,886	3,43,190	**31**
9	IDBI BANK	31,530	93,113	**21**	5,980	87,416	**20**	5,457	46,128	**10**	42,967	2,26,657	**51**
10	IDFC FIRST Bank	93,948	22,742	**29**	45,230	12,998	**17**	7,011	2,921	**4**	1,46,189	38,661	**50**
11	INDUS IND BANK	23,783	28,510	**3**	59,332	1,67,374	**18**	97	422	**0**	83,212	1,96,306	**22**
12	JAMMU & KASHMIR BANK	2	3	**0**	221	1,834	**19**	51	419	**4**	274	2,256	**23**
13	KARNATAKA BANK	1,860	7,772	**10**	952	27,648	**35**	1,120	7,560	**10**	3,932	42,979	**55**
14	KARUR VYSYA BANK	5,616	6,375	**15**	251	8,218	**19**	844	7,036	**16**	6,711	21,629	**50**
15	KOTAK MAHINDRA BANK	359	17,082	**11**	3,261	60,451	**38**	197	858	**1**	3,817	78,390	**49**
16	LAKSHMI VILAS BANK	629	727	**1**	102	1,476	**2**	48	490	**1**	779	2,693	**4**
17	RBL Bank	8,211	1,946	**34**	3,453	730	**13**	847	186	**3**	12,511	2,862	**50**
18	SOUTH INDIAN BANK	2,49,904	5,77,929	**21**	20,206	7,66,492	**27**	23,805	1,28,012	**5**	2,93,915	14,72,433	**52**
19	T.N.MERCANTILE BANK	6,957	7,721	**14**	1,007	15,585	**29**	620	4,093	**8**	8,584	27,399	**51**
20	YES BANK	2,064	4,210	**2**	3,015	55,428	**22**	41	3,654	**1**	5,120	63,292	**25**
	Total- Pvt Sector Commercial Banks	**12,86,720**	**22,44,871**	**16**	**2,91,712**	**25,05,065**	**18**	**1,96,227**	**6,70,722**	**5**	**17,74,659**	**54,20,658**	**39**
D	**SMALL FINANCE BANKS**												
1	ESAF	7,66,610	2,07,943	**52**	3,30,473	1,03,749	**26**	4,62,987	47,871	**12**	15,60,070	3,59,563	**89**
2	Ujjivan Small Finance Bank	39,368	8,186	**33**	30,762	10,253	**41**	29,539	5,617	**22**	99,669	24,056	**96**
	Total- Small Finance Banks	**8,05,978**	**2,16,129**	**51**	**3,61,235**	**1,14,002**	**27**	**4,92,526**	**53,488**	**13**	**16,59,739**	**3,83,619**	**90**
Total - Commercial Banks + RRB + SFB		**68,09,460**	**79,96,606**	**22**	**12,28,982**	**57,28,368**	**16**	**13,72,061**	**40,11,086**	**11**	**94,10,503**	**1,77,36,060**	**50**
E	**CO-OPERATIVE BANKS**												
1	DIST CO-OPERATIVE BANKS	2,006	18,362	**5**	2,971	33,172	**9**	45,262	1,19,316	**34**	50,239	1,70,850	**49**
2	KSCARDB (incl. PCARDBs)	1,82,796	2,43,294	**34**	61,967	88,356	**12**	2,00,799	3,83,698	**54**	4,45,562	7,15,348	**100**
3	KSCB	2,96,552	7,16,349	**18**	20,704	36,513	**1**	2,68,126	12,99,914	**32**	5,85,382	20,52,775	**51**
	Total Co-operative Banks	**4,81,354**	**9,78,004**	**19**	**85,642**	**1,58,042**	**3**	**5,14,187**	**18,02,927**	**35**	**10,81,183**	**29,38,973**	**58**
Total - Banking Sector		**72,90,814**	**89,74,610**	**22**	**13,14,624**	**58,86,410**	**14**	**18,86,248**	**58,14,013**	**14**	**1,04,91,686**	**2,06,75,034**	**51**

14.5. ADVANCES OUTSTANDING IN AGRICULTURE SECTOR AS AT JUNE 2020

(Rs.in lakhs)

Sl. No.	BANK	OF TOTAL AGRICULTURE OUTSTANDING (PRIORITY)				TOTAL AGRICULTURE OUTSTANDING (PRIORITY)	
		Short Term Loans		Term Loans			
		A/cs	Amount	A/cs	Amount	A/cs	Amount
A	**PUBLIC SECTOR COMMERCIAL BANKS**						
1	BANK OF BARODA	1,53,061	2,21,435	60,023	55,232	2,13,084	**2,76,667**
2	BANK OF INDIA	58,635	63,136	27,410	46,759	86,045	**1,09,895**
3	BANK OF MAHARASHTRA	0	0	419	13,303	419	**13,303**
4	CANARA BANK	11,82,976	12,99,755	1,43,881	2,92,534	13,26,857	**15,92,289**
5	CENTRAL BANK OF INDIA	1,19,814	1,24,535	12,193	26,454	1,32,007	**1,50,989**
6	INDIAN BANK	1,35,593	1,28,229	7,133	29,718	1,42,726	**1,57,947**
7	INDIAN OVERSEAS BANK	1,14,106	1,11,056	43,053	60,202	1,57,159	**1,71,258**
8	PUNJAB & SIND BANK	0	0	2	7	2	**7**
9	PUNJAB NATIONAL BANK	15,735	38,117	41,567	44,071	57,302	**82,188**
10	STATE BANK OF INDIA	8,55,462	13,45,067	55,814	87,390	9,11,276	**14,32,457**
11	UCO BANK	12,832	13,140	8,419	42,962	21,251	**56,102**
12	UNION BANK OF INDIA	2,55,759	3,24,169	33,175	77,862	2,88,934	**4,02,031**
	Total- Public Sector Commercial Banks	**29,03,973**	**36,68,639**	**4,33,089**	**7,76,495**	**33,37,062**	**44,45,134**
B	**R R B - KERALA GRAMIN BANK**	13,39,199	10,08,644	40,501	81,828	13,79,700	**10,90,472**
	Total- Public Sector Banks including RRB	**42,43,172**	**46,77,283**	**4,73,590**	**8,58,323**	**47,16,762**	**55,35,606**

14.5. ADVANCES OUTSTANDING IN AGRICULTURE SECTOR AS AT JUNE 2020

(Rs.in lakhs)

Sl. No.	BANK	OF TOTAL AGRICULTURE OUTSTANDING (PRIORITY)				TOTAL AGRICULTURE OUTSTANDING (PRIORITY)	
		Short Term Loans		Term Loans			
		A/cs	Amount	A/cs	Amount	A/cs	Amount
C	**PRIVATE SECTOR COMMERCIAL BANKS**						
1	AXIS BANK	13,520	25,805	1,296	32,373	14,816	**58,178**
2	BANDHAN BANK	0	0	0	0	0	**0**
3	CATHOLIC SYRIAN BANK	1,15,944	1,29,856	553	3,891	1,16,497	**1,33,746**
4	CITY UNION BANK	238	285	521	2,827	759	**3,112**
5	DHANLAXMI BANK	28,819	37,856	11,731	48,561	40,550	**86,417**
6	FEDERAL BANK	3,88,753	7,09,619	9,695	69,041	3,98,448	**7,78,660**
7	HDFC BANK	1,576	46,495	2,73,660	2,97,470	2,75,236	**3,43,965**
8	ICICI BANK	0	0	15,551	72,663	15,551	**72,663**
9	IDBI BANK	24,612	76,977	6,918	16,136	31,530	**93,113**
10	IDFC FIRST Bank	0	0	93,948	22,742	93,948	**22,742**
11	INDUS IND BANK	0	0	23,783	28,510	23,783	**28,510**
12	JAMMU & KASHMIR BANK	2	3	0	0	2	**3**
13	KARNATAKA BANK	1,813	6,898	47	874	1,860	**7,772**
14	KARUR VYSYA BANK	312	343	5,304	6,032	5,616	**6,375**
15	KOTAK MAHINDRA BANK	175	6,790	184	10,292	359	**17,082**
16	LAKSHMI VILAS BANK	597	719	32	8	629	**727**
17	RBL Bank	0	0	8,211	1,946	8,211	**1,946**
18	SOUTH INDIAN BANK	2,44,777	4,39,058	5,127	1,38,871	2,49,904	**5,77,929**
19	T.N.MERCANTILE BANK	6,941	5,967	16	1,754	6,957	**7,721**
20	YES BANK	0	0	2,064	4,210	2,064	4,210
	Total- Pvt Sector Commercial Banks	**8,28,079**	**14,86,670**	**4,58,641**	**7,58,201**	**12,86,720**	**22,44,871**
D	**SMALL FINANCE BANKS**						
1	ESAF	7,66,610	2,07,943	0	0	7,66,610	**2,07,943**
2	Ujjivan Small Finance Bank	39,368	8,186	0	0	39,368	8,186
	Total- Small Finance Banks	**8,05,978**	**2,16,129**	**0**	**0**	**8,05,978**	**2,16,129**
	Total - Commercial Banks + RRB + SFB	**58,77,229**	**63,80,082**	**9,32,231**	**16,16,524**	**68,09,460**	**79,96,606**
E	**CO-OPERATIVE BANKS**						
1	DIST CO-OPERATIVE BANKS	1,951	16,789	55	1,572	2,006	**18,362**
2	KSCARDB (incl. PCARDBs)	9,000	15,760	1,73,796	2,27,534	1,82,796	**2,43,294**
3	KSCB	2,54,958	5,82,023	41,594	1,34,326	2,96,552	7,16,349
	Total Co-operative Banks	**2,65,909**	**6,14,572**	**2,15,445**	**3,63,432**	**4,81,354**	**9,78,004**
	Total - Banking Sector	**61,43,138**	**69,94,654**	**11,47,676**	**19,79,956**	**72,90,814**	**89,74,610**

14.6. TOTAL OUTSTANDING UNDER MICRO,SMALL AND MEDIUM ENTERPRISES(MSME) AND LARGE ENTERPRISES AS AT JUNE 2020

(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	4,056	19,630	13,744	43,030	3,517	18,771	**21,317**	**81,431**	428	17,837	1,323	26,406	1,133	7,156	**2,884**	**51,399**	27	82	63	6,902	50	1,000	**140**	**7,984**
2	BANK OF INDIA	1,753	9,383	12,698	24,628	3,646	4,923	**18,097**	**38,934**	294	10,035	929	15,541	241	880	**1,464**	**26,456**	9	104	40	4,159	1	29	**50**	**4,292**
3	BANK OF MAHARASHTRA	45	2,003	1,144	5,453	0	0	**1,189**	**7,456**	58	606	130	2,451	0	0	**188**	**3,057**	0	0	0	0	0	0	**0**	**0**
4	CANARA BANK	15,967	72,999	1,36,581	2,03,471	38,626	1,03,244	**1,91,174**	**3,79,714**	2,397	1,01,870	7,408	1,47,972	2,577	18,134	**12,382**	**2,67,976**	64	31,011	396	41,570	570	4,269	**1,030**	**76,850**
5	CENTRAL BANK OF INDIA	2,300	5,829	10,208	39,818	0	0	**12,508**	**45,647**	138	3,535	838	12,489	0	0	**976**	**16,024**	4	106	97	2,646	0	0	**101**	**2,752**
6	INDIAN BANK	3,465	33,190	18,537	1,61,433	3,151	14,089	**25,153**	**2,08,712**	415	14,619	847	21,321	280	20,896	**1,542**	**56,836**	11	651	3,733	7,368	10	404	**3,754**	**8,423**
7	INDIAN OVERSEAS BANK	4,908	20,355	23,205	64,230	649	2,464	**28,762**	**87,049**	686	44,221	1,312	33,080	91	948	**2,089**	**78,249**	36	4,663	98	15,375	21	53	**155**	**20,091**
8	PUNJAB & SIND BANK	14	44	485	2,370	63	486	**562**	**2,900**	10	69	35	333	8	137	**53**	**539**	0	0	6	897	0	0	**6**	**897**
9	PUNJAB NATIONAL BANK	2,229	7,657	15,694	42,824	2,587	11,714	**20,510**	**62,195**	330	17,619	1,918	36,025	19	73	**2,267**	**53,717**	32	3,878	88	16,799	0	0	**120**	**20,677**
10	STATE BANK OF INDIA	9,553	75,722	16,096	1,16,822	25,648	1,65,094	**51,297**	**3,57,638**	1,418	1,19,860	4,170	1,39,604	5,448	1,51,818	**11,036**	**4,11,282**	127	46,535	232	47,650	117	20,975	**476**	**1,15,160**
11	UCO BANK	476	1,102	3,014	5,498	2,883	5,660	**6,373**	**12,261**	362	4,576	3,352	34,113	1,904	9,631	**5,618**	**48,320**	27	3,718	17	967	0	0	**44**	**4,685**
12	UNION BANK OF INDIA	4,921	35,121	59,248	1,28,325	6,214	15,922	**70,383**	**1,79,368**	1,072	35,467	3,839	1,43,113	665	30,132	**5,576**	**2,08,712**	489	14,612	629	29,989	16	63	**1,134**	**44,664**
	Total- Public Sector Commercial Banks	**49,687**	**2,83,035**	**3,10,654**	**8,37,902**	**86,984**	**3,42,368**	**4,47,325**	**14,63,305**	**7,608**	**3,70,314**	**26,101**	**6,12,448**	**12,366**	**2,39,805**	**46,075**	**12,22,567**	**826**	**1,05,360**	**5,399**	**1,74,322**	**785**	**26,792**	**7,010**	**3,06,474**
B	**R R B - KERALA GRAMIN BANK**	14,577	26,315	33,946	43,365	26,625	43,482	**75,148**	**1,13,161**	108	578	189	2,564	109	81	**406**	**3,224**	5	28	66	543	0	0	**71**	**571**
	Total- Public Sector Banks including RRB	**64,264**	**3,09,350**	**3,44,600**	**8,81,267**	**1,13,609**	**3,85,849**	**5,22,473**	**15,76,466**	**7,716**	**3,70,892**	**26,290**	**6,15,012**	**12,475**	**2,39,886**	**46,481**	**12,25,790**	**831**	**1,05,388**	**5,465**	**1,74,865**	**785**	**26,792**	**7,081**	**3,07,046**

14.6. TOTAL OUTSTANDING UNDER MICRO,SMALL AND MEDIUM ENTERPRISES(MSME) AND LARGE ENTERPRISES AS AT JUNE 2020

(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	238	15,901	1,917	79,308	0	0	**2,155**	**95,209**	331	30,349	1,473	73,220	0	0	**1,804**	**1,03,569**	54	6,776	131	6,672	0	0	**185**	**13,448**
2	BANDHAN BANK	1	3	25	39	0	0	**26**	**41**	0	0	0	0	0	0	**0**	**0**	0	0	0	0	0	0	**0**	**0**
3	CATHOLIC SYRIAN BANK	636	3,426	2,061	19,510	0	0	**2,697**	**22,936**	69	3,076	336	17,525	0	0	**405**	**20,601**	13	506	17	3,517	0	0	**30**	**4,024**
4	CITY UNION BANK	53	1,332	346	8,977	41	2,896	**440**	**13,206**	56	3,399	65	4,587	0	0	**121**	**7,986**	4	1,339	16	3,271	0	0	**20**	**4,610**
5	DHANLAXMI BANK	382	4,685	426	3,945	1,191	19,011	**1,999**	**27,641**	101	7,461	1,971	13,880	0	0	**2,072**	**21,341**	13	2,232	28	5,821	0	0	**41**	**8,053**
6	FEDERAL BANK	2,409	33,851	7,915	1,29,580	0	0	**10,324**	**1,63,431**	1,278	72,147	4,036	2,11,112	0	0	**5,314**	**2,83,259**	89	18,969	432	56,213	0	0	**521**	**75,182**
7	HDFC BANK	20,757	18,682	73,626	52,367	0	0	**94,383**	**71,049**	377	51,694	4,657	61,223	0	0	**5,034**	**1,12,917**	43	4,947	992	17,410	0	0	**1,035**	**22,357**
8	ICICI BANK	280	7,869	7,569	59,120	0	0	**7,849**	**66,989**	513	20,061	10,383	1,08,845	0	0	**10,896**	**1,28,906**	422	9,699	929	22,962	0	0	**1,351**	**32,661**
9	IDBI BANK	1,037	14,165	3,229	28,613	1,080	16,802	**5,346**	**59,580**	251	9,442	270	8,086	67	1,201	**588**	**18,729**	22	5,152	11	1,510	13	2,445	**46**	**9,107**
10	IDFC FIRST Bank	628	184	44,530	12,302	0	0	**45,158**	**12,486**	6	144	46	343	0	0	**52**	**487**	1	1	19	24	0	0	**20**	**25**
11	INDUS IND BANK	12	955	46,271	52,634	0	0	**46,283**	**53,589**	9	1,019	13,037	1,12,697	0	0	**13,046**	**1,13,716**	0	0	3	70	0	0	**3**	**70**
12	JAMMU & KASHMIR BANK	0	0	42	132	0	0	**42**	**132**	0	0	0	0	9	114	**9**	**114**	0	0	0	0	170	1,588	**170**	**1,588**
13	KARNATAKA BANK	74	726	402	6,837	255	3,306	**731**	**10,869**	12	126	153	8,945	47	6,784	**212**	**15,854**	0	0	9	925	0	0	**9**	**925**
14	KARUR VYSYA BANK	11	562	33	347	74	1,342	**118**	**2,251**	7	508	37	893	64	1,368	**108**	**2,769**	0	0	0	0	25	3,198	**25**	**3,198**
15	KOTAK MAHINDRA BANK	111	1,503	847	13,185	0	0	**958**	**14,688**	291	7,226	1,728	28,705	0	0	**2,019**	**35,931**	40	867	244	8,965	0	0	**284**	**9,831**
16	LAKSHMI VILAS BANK	12	167	56	371	4	10	**72**	**548**	4	163	19	516	0	0	**23**	**679**	5	232	2	17	0	0	**7**	**249**
17	RBL Bank	0	0	3,453	730	0	0	**3,453**	**730**	0	0	0	0	0	0	**0**	**0**	0	0	0	0	0	0	**0**	**0**
18	SOUTH INDIAN BANK	2,043	28,712	2,459	66,825	5,287	83,867	**9,789**	**1,79,404**	1,636	1,06,959	2,442	1,36,585	3,898	1,40,552	**7,976**	**3,84,095**	464	68,335	945	69,339	1,032	65,320	**2,441**	**2,02,993**
19	T.N.MERCANTILE BANK	96	2,781	854	10,358	0	0	**950**	**13,139**	7	368	39	1,614	0	0	**46**	**1,982**	11	464	0	0	0	0	**11**	**464**
20	YES BANK	57	1,864	1,326	19,189	0	0	1,383	21,053	55	8,699	1,282	19,137	0	0	1,337	27,836	11	862	284	5,677	0	0	295	6,539
	Total- Pvt Sector Commercial Banks	**28,837**	**1,37,369**	**1,97,387**	**5,64,368**	**7,932**	**1,27,235**	**2,34,156**	**8,28,971**	**5,003**	**3,22,841**	**41,974**	**8,07,911**	**4,085**	**1,50,019**	**51,062**	**12,80,771**	**1,192**	**1,20,380**	**4,062**	**2,02,393**	**1,240**	**72,550**	**6,494**	**3,95,323**
D	**SMALL FINANCE BANKS**																								
1	ESAF	1,81,451	58,670	1,21,129	35,716	27,893	9,363	**3,30,473**	**1,03,749**	0	0	0	0	0	0	**0**	**0**	0	0	0	0	0	0	**0**	**0**
2	Ujjivan Small Finance Bank	3,949	1,249	26,812	8,992	0	0	30,761	10,242	0	0	1	11	0	0	1	11	0	0	0	0	0	0	0	0
	Total- Small Finance Banks	**1,85,400**	**59,919**	**1,47,941**	**44,708**	**27,893**	**9,363**	**3,61,234**	**1,13,991**	**0**	**0**	**1**	**11**	**0**	**0**	**1**	**11**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
	Total - Commercial Banks + RRB + SFB	**2,78,501**	**5,06,638**	**6,89,928**	**14,90,344**	**1,49,434**	**5,22,447**	**11,17,863**	**25,19,428**	**12,719**	**6,93,733**	**68,265**	**14,22,935**	**16,560**	**3,89,905**	**97,544**	**25,06,572**	**2,023**	**2,25,768**	**9,527**	**3,77,257**	**2,025**	**99,343**	**13,575**	**7,02,368**
E	**CO-OPERATIVE BANKS**																								
1	DIST CO-OPERATIVE BANKS	0	0	0	0	2,954	30,653	**2,954**	**30,653**	0	0	0	0	17	2,520	**17**	**2,520**	0	0	0	0	0	0	**0**	**0**
2	KSCARDB (incl. PCARDBs)	31,344	47,174	25,469	33,704	5,154	7,478	**61,967**	**88,356**	0	0	0	0	0	0	**0**	**0**	0	0	0	0	0	0	**0**	**0**
3	KSCB	6,235	16,065	916	302	873	2,211	8,024	18,577	178	762	162	23	12,330	17,076	12,670	17,861	10	75	0	0	0	0	10	75
	Total Co-operative Banks	**37,579**	**63,239**	**26,385**	**34,006**	**8,981**	**40,342**	**72,945**	**1,37,586**	**178**	**762**	**162**	**23**	**12,347**	**19,596**	**12,687**	**20,381**	**10**	**75**	**0**	**0**	**0**	**0**	**10**	**75**
	Total - Banking Sector	**3,16,080**	**5,69,876**	**7,16,313**	**15,24,349**	**1,58,415**	**5,62,789**	**11,90,808**	**26,57,014**	**12,897**	**6,94,495**	**68,427**	**14,22,958**	**28,907**	**4,09,500**	**1,10,231**	**25,26,953**	**2,033**	**2,25,843**	**9,527**	**3,77,257**	**2,025**	**99,343**	**13,585**	**7,02,443**

14.6. TOTAL OUTSTANDING UNDER MICRO,SMALL AND MEDIUM ENTERPRISES(MSME) AND LARGE ENTERPRISES AS AT JUNE 2020

(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		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
A	**PUBLIC SECTOR COMMERCIAL BANKS**																								
1	BANK OF BARODA	15	207	0	0	0	0	**15**	**207**	**4,511**	**37,550**	**15,130**	**76,338**	**4,700**	**26,927**	**24,341**	**1,40,814**	**4,526**	**37,756**	**15,130**	**76,338**	**19,656**	**1,14,094**	**4,700**	**26,927**
2	BANK OF INDIA	0	0	0	0	0	0	**0**	**0**	**2,056**	**19,522**	**13,667**	**44,328**	**3,888**	**5,832**	**19,611**	**69,682**	**2,056**	**19,522**	**13,667**	**44,328**	**15,723**	**63,850**	**3,888**	**5,832**
3	BANK OF MAHARASHTRA	0	0	0	0	0	0	**0**	**0**	**103**	**2,609**	**1,274**	**7,904**	**0**	**0**	**1,377**	**10,513**	**103**	**2,609**	**1,274**	**7,904**	**1,377**	**10,513**	**0**	**0**
4	CANARA BANK	34	1,48,045	87	4,11,160	17	30,025	**138**	**5,89,230**	**18,428**	**2,05,880**	**1,44,385**	**3,93,013**	**41,773**	**1,25,647**	**2,04,586**	**7,24,540**	**18,462**	**3,53,925**	**1,44,472**	**8,04,173**	**1,62,934**	**11,58,098**	**41,790**	**1,55,672**
5	CENTRAL BANK OF INDIA	0	0	0	0	0	0	**0**	**0**	**2,442**	**9,470**	**11,143**	**54,953**	**0**	**0**	**13,585**	**64,423**	**2,442**	**9,470**	**11,143**	**54,953**	**13,585**	**64,423**	**0**	**0**
6	INDIAN BANK	0	0	0	0	0	0	**0**	**0**	**3,891**	**48,460**	**23,117**	**1,90,122**	**3,441**	**35,389**	**30,449**	**2,73,971**	**3,891**	**48,460**	**23,117**	**1,90,122**	**27,008**	**2,38,582**	**3,441**	**35,389**
7	INDIAN OVERSEAS BANK	0	0	0	0	0	0	**0**	**0**	**5,630**	**69,239**	**24,615**	**1,12,685**	**761**	**3,465**	**31,006**	**1,85,389**	**5,630**	**69,239**	**24,615**	**1,12,685**	**30,245**	**1,81,924**	**761**	**3,465**
8	PUNJAB & SIND BANK	0	0	0	0	0	0	**0**	**0**	**24**	**113**	**526**	**3,599**	**71**	**623**	**621**	**4,335**	**24**	**113**	**526**	**3,599**	**550**	**3,712**	**71**	**623**
9	PUNJAB NATIONAL BANK	0	0	3	35	0	0	**3**	**35**	**2,591**	**29,154**	**17,700**	**95,648**	**2,606**	**11,787**	**22,897**	**1,36,589**	**2,591**	**29,154**	**17,703**	**95,683**	**20,294**	**1,24,837**	**2,606**	**11,787**
10	STATE BANK OF INDIA	1,330	3,54,538	####	8,79,180	4,515	2,50,446	**26,570**	**14,84,164**	**11,098**	**2,42,117**	**20,498**	**3,04,076**	**31,213**	**3,37,887**	**62,809**	**8,84,080**	**12,428**	**5,96,655**	**41,223**	**11,83,256**	**53,651**	**17,79,911**	**35,728**	**5,88,333**
11	UCO BANK	2	1,316	0	0	0	0	**2**	**1,316**	**865**	**9,396**	**6,383**	**40,578**	**4,787**	**15,291**	**12,035**	**65,266**	**867**	**10,712**	**6,383**	**40,578**	**7,250**	**51,290**	**4,787**	**15,291**
12	UNION BANK OF INDIA	316	1,08,957	2,029	8,436	18	60	**2,363**	**1,17,453**	**6,482**	**85,200**	**63,716**	**3,01,427**	**6,895**	**46,116**	**77,093**	**4,32,744**	**6,798**	**1,94,157**	**65,745**	**3,09,863**	**72,543**	**5,04,020**	**6,913**	**46,176**
	Total- Public Sector Commercial Banks	**1,697**	**6,13,063**	#####	**12,98,811**	**4,550**	**2,80,531**	**29,091**	**21,92,405**	**58,121**	**7,58,709**	**3,42,154**	**16,24,671**	**1,00,135**	**6,08,965**	**5,00,410**	**29,92,345**	**59,818**	**13,71,772**	**3,64,998**	**29,23,482**	**4,24,816**	**42,95,254**	**1,04,685**	**8,89,496**
B	**R R B - KERALA GRAMIN BANK**	0	0	0	0	0	0	0	**0**	**14,690**	26,921	34,201	46,472	26,734	43,563	**75,625**	**1,16,956**	14,690	26,921	34,201	46,472	48,891	73,393	**26,734**	**43,563**
	Total- Public Sector Banks including RRB	**1,697**	**6,13,063**	#####	**12,98,811**	**4,550**	**2,80,531**	**29,091**	**21,92,405**	**72,811**	**7,85,630**	**3,76,355**	**16,71,144**	**1,26,869**	**6,52,528**	**5,76,035**	**31,09,302**	**74,508**	**13,98,693**	**3,99,199**	**29,69,955**	**4,73,707**	**43,68,648**	**1,31,419**	**9,33,059**

14.6. TOTAL OUTSTANDING UNDER MICRO,SMALL AND MEDIUM ENTERPRISES(MSME) AND LARGE ENTERPRISES AS AT JUNE 2020

(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		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
C	PRIVATE SECTOR COMMERCIAL BANKS																								
1	AXIS BANK	0	0	0	0	0	0	0	0	623	53,026	3,521	1,59,200	0	0	4,144	2,12,226	623	53,026	3,521	1,59,200	4,144	2,12,226	0	0
2	BANDHAN BANK	0	0	0	0	0	0	0	0	1	3	25	39	0	0	26	41	1	3	25	39	26	41	0	0
3	CATHOLIC SYRIAN BANK	11	3,056	957	42,807	0	0	968	45,862	718	7,009	2,414	40,552	0	0	3,132	47,561	729	10,065	3,371	83,359	4,100	93,424	0	0
4	CITY UNION BANK	1	6	7	533	0	0	8	539	113	6,070	427	16,835	41	2,896	581	25,801	114	6,077	434	17,368	548	23,444	41	2,896
5	DHANLAXMI BANK	8	899	54	14,713	44	4,488	106	20,100	496	14,378	2,425	23,646	1,191	19,011	4,112	57,035	504	15,277	2,479	38,359	2,983	53,636	1,235	23,499
6	FEDERAL BANK	296	1,47,555	543	1,23,460	0	0	839	2,71,015	3,776	1,24,966	12,383	3,96,906	0	0	16,159	5,21,872	4,072	2,72,521	12,926	5,20,366	16,998	7,92,887	0	0
7	HDFC BANK	0	0	0	0	0	0	0	0	21,177	75,323	79,275	1,31,000	0	0	1,00,452	2,06,323	21,177	75,323	79,275	1,31,000	1,00,452	2,06,323	0	0
8	ICICI BANK	0	0	0	0	0	0	0	0	1,215	37,629	18,881	1,90,927	0	0	20,096	2,28,556	1,215	37,629	18,881	1,90,927	20,096	2,28,556	0	0
9	IDBI BANK	0	0	38	189	18	2,067	56	2,256	1,310	28,759	3,510	38,209	1,160	20,448	5,980	87,416	1,310	28,759	3,548	38,398	4,858	67,157	1,178	22,515
10	IDFC FIRST Bank	0	0	0	0	0	0	0	0	635	329	44,595	12,669	0	0	45,230	12,998	635	329	44,595	12,669	45,230	12,998	0	0
11	INDUS IND BANK	0	0	0	0	0	0	0	0	21	1,974	59,311	1,65,400	0	0	59,332	1,67,374	21	1,974	59,311	1,65,400	59,332	1,67,374	0	0
12	JAMMU & KASHMIR BANK	0	0	0	0	0	0	0	0	0	0	42	132	179	1,702	221	1,834	0	0	42	132	42	132	179	1,702
13	KARNATAKA BANK	0	0	5	2,384	0	0	5	2,384	86	852	564	16,706	302	10,090	952	27,648	86	852	569	19,090	655	19,942	302	10,090
14	KARUR VYSYA BANK	0	0	0	0	11	1,647	11	1,647	18	1,070	70	1,240	163	5,908	251	8,218	18	1,070	70	1,240	88	2,310	174	7,555
15	KOTAK MAHINDRA BANK	0	0	0	0	0	0	0	0	442	9,595	2,819	50,855	0	0	3,261	60,451	442	9,595	2,819	50,855	3,261	60,451	0	0
16	LAKSHMI VILAS BANK	0	0	0	0	0	0	0	0	21	562	77	904	4	10	102	1,476	21	562	77	904	98	1,466	4	10
17	RBL Bank	0	0	0	0	0	0	0	0	0	0	3,453	730	0	0	3,453	730	0	0	3,453	730	3,453	730	0	0
18	SOUTH INDIAN BANK	200	78,682	307	2,36,787	63	20,954	570	3,36,424	4,143	2,04,005	5,846	2,72,748	10,217	2,89,739	20,206	7,66,492	4,343	2,82,688	6,153	5,09,535	10,496	7,92,223	10,280	3,10,693
19	T.N.MERCANTILE BANK	0	0	0	0	0	0	0	0	114	3,613	893	11,972	0	0	1,007	15,585	114	3,613	893	11,972	1,007	15,585	0	0
20	YES BANK	0	0	0	0	0	0	0	0	123	11,425	2,892	44,003	0	0	3,015	55,428	123	11,425	2,892	44,003	3,015	55,428	0	0
	Total- Pvt Sector Commercial Banks	516	2,30,198	1,911	4,20,873	136	29,156	2,563	6,80,228	35,032	5,80,589	2,43,423	15,74,672	13,257	3,49,804	2,91,712	25,05,065	35,548	8,10,787	2,45,334	19,95,545	2,80,882	28,06,333	13,393	3,78,960
D	SMALL FINANCE BANKS																								
1	ESAF	0	0	0	0	0	0	0	0	1,81,451	58,670	1,21,129	35,716	27,893	9,363	3,30,473	1,03,749	1,81,451	58,670	1,21,129	35,716	3,02,580	94,386	27,893	9,363
2	Ujjivan Small Finance Bank	0	0	0	0	0	0	0	0	3,949	1,249	26,813	9,003	0	0	30,762	10,253	3,949	1,249	26,813	9,003	30,762	10,253	0	0
	Total- Small Finance Banks	0	0	0	0	0	0	0	0	1,85,400	59,919	1,47,942	44,719	27,893	9,363	3,61,235	1,14,002	1,85,400	59,919	1,47,942	44,719	3,33,342	1,04,639	27,893	9,363
	Total - Commercial Banks + RRB + SFB	2,213	8,43,261	#####	17,19,684	4,686	3,09,687	31,654	28,72,632	2,93,243	14,26,139	7,67,720	32,90,535	1,68,019	#######	12,28,982	57,28,368	2,95,456	22,69,399	7,92,475	50,10,220	10,87,931	72,79,619	1,72,705	13,21,382
E	CO-OPERATIVE BANKS																								
1	DIST CO-OPERATIVE BANKS	0	0	0	0	0	0	0	0	0	0	0	0	2,971	33,172	2,971	33,172	0	0	0	0	0	0	2,971	33,172
2	KSCARDB (incl. PCARDBs)	0	0	0	0	0	0	0	0	31,344	47,174	25,469	33,704	5,154	7,478	61,967	88,356	31,344	47,174	25,469	33,704	56,813	80,878	5,154	7,478
3	KSCB	0	0	0	0	0	0	0	0	6,423	16,902	1,078	325	13,203	19,287	20,704	36,513	6,423	16,902	1,078	325	7,501	17,226	13,203	19,287
	Total Co-operative Banks	0	0	0	0	0	0	0	0	37,767	64,076	26,547	34,029	21,328	59,937	85,642	1,58,042	37,767	64,076	26,547	34,029	64,314	98,104	21,328	59,937
	Total - Banking Sector	2,213	8,43,261	#####	17,19,684	4,686	3,09,687	31,654	28,72,632	3,31,010	14,90,215	7,94,267	33,24,564	1,89,347	#######	13,14,624	58,86,410	3,33,223	23,33,475	8,19,022	50,44,248	11,52,245	73,77,724	1,94,033	13,81,319

14.7 . ADVANCES OUTSTANDING IN HOUSING SECTOR AS AT JUNE 2020

(Rs. in lakhs)

Sl. No	BANK	Direct Housing Loan		Indirect Housing		TOTAL	
		A/cs	Amount	A/cs	Amount	A/cs	Amount
A	**PUBLIC SECTOR COMMERCIAL BANKS**						
1	BANK OF BARODA	7,044	63,321	0	0	**7,044**	**63,321**
2	BANK OF INDIA	8,713	59,725	0	0	**8,713**	**59,725**
3	BANK OF MAHARASHTRA	249	2,871	19	207	**268**	**3,078**
4	CANARA BANK	71,587	4,72,038	0	0	**71,587**	**4,72,038**
5	CENTRAL BANK OF INDIA	9,310	65,422	0	0	**9,310**	**65,422**
6	INDIAN BANK	8,528	65,117	0	0	**8,528**	**65,117**
7	INDIAN OVERSEAS BANK	14,135	87,050	0	0	**14,135**	**87,050**
8	PUNJAB & SIND BANK	327	2,981	6	65	**333**	**3,046**
9	PUNJAB NATIONAL BANK	22,675	1,47,565	0	0	**22,675**	**1,47,565**
10	STATE BANK OF INDIA	1,12,449	7,50,114	0	0	**1,12,449**	**7,50,114**
11	UCO BANK	6,860	39,781	413	3,139	**7,273**	**42,921**
12	UNION BANK OF INDIA	48,597	2,28,589	0	0	**48,597**	**2,28,589**
	Total- Public Sector Commercial Banks	3,10,474	19,84,574	438	3,411	**3,10,912**	**19,87,985**
B	**R R B - KERALA GRAMIN BANK**	58,874	2,90,066	0	0	**58,874**	**2,90,066**
	Total- Public Sector Banks including RRB	**3,69,348**	**22,74,640**	**438**	**3,411**	**3,69,786**	**22,78,051**

14.7 . ADVANCES OUTSTANDING IN HOUSING SECTOR AS AT JUNE 2020

(Rs. in lakhs)

Sl. No	BANK	Direct Housing Loan		Indirect Housing		TOTAL	
		A/cs	Amount	A/cs	Amount	A/cs	Amount
C	**PRIVATE SECTOR COMMERCIAL BANKS**						
1	AXIS BANK	3,581	41,680	0	0	**3,581**	**41,680**
2	BANDHAN BANK	0	0	0	0	**0**	**0**
3	CATHOLIC SYRIAN BANK	1,423	7,681	0	0	**1,423**	**7,681**
4	CITY UNION BANK	183	1,205	0	0	**183**	**1,205**
5	DHANLAXMI BANK	2,043	16,871	0	0	**2,043**	**16,871**
6	FEDERAL BANK	24,208	1,94,768	0	0	**24,208**	**1,94,768**
7	HDFC BANK	9,121	73,582	0	0	**9,121**	**73,582**
8	ICICI BANK	4,042	37,046	0	0	**4,042**	**37,046**
9	IDBI BANK	4,273	40,416	0	0	**4,273**	**40,416**
10	IDFC FIRST Bank	6,062	2,648	0	0	**6,062**	**2,648**
11	INDUS IND BANK	0	0	35	225	**35**	**225**
12	JAMMU & KASHMIR BANK	38	388	0	0	**38**	**388**
13	KARNATAKA BANK	739	6,521	0	0	**739**	**6,521**
14	KARUR VYSYA BANK	391	5,071	41	536	**432**	**5,607**
15	KOTAK MAHINDRA BANK	83	105	0	0	**83**	**105**
16	LAKSHMI VILAS BANK	41	477	0	0	**41**	**477**
17	RBL Bank	0	0	136	32	**136**	**32**
18	SOUTH INDIAN BANK	14,171	1,10,616	0	0	**14,171**	**1,10,616**
19	T.N.MERCANTILE BANK	474	3,612	23	172	**497**	**3,784**
20	YES BANK	41	3,654	0	0	**41**	**3,654**
	Total- Pvt Sector Commercial Banks	**70,914**	**5,46,341**	**235**	**965**	**71,149**	**5,47,306**
D	**SMALL FINANCE BANKS**						
1	ESAF	8,228	6,858	0	0	**8,228**	**6,858**
2	Ujjivan Small Finance Bank	4,349	1,247	0	0	**4,349**	**1,247**
	Total- Small Finance Banks	**12,577**	**8,105**	**0**	**0**	**12,577**	**8,105**
	Total - Commercial Banks + RRB + SFB	**4,52,839**	**28,29,086**	**673**	**4,376**	**4,53,512**	**28,33,462**
E	**CO-OPERATIVE BANKS**						
1	DIST CO-OPERATIVE BANKS	7,276	65,962	11	82	**7,287**	**66,044**
2	KSCARDB (incl. PCARDBs)	1,74,955	3,43,185	0	0	**1,74,955**	**3,43,185**
3	KSCB	71,189	4,51,276	2,321	20,614	**73,510**	**4,71,890**
	Total Co-operative Banks	**2,53,420**	**8,60,423**	**2,332**	**20,696**	**2,55,752**	**8,81,119**
	Total - Banking Sector	**7,06,259**	**36,89,509**	**3,005**	**25,072**	**7,09,264**	**37,14,581**

14.8. ADVANCES OUTSTANDING IN SUB SECTORS OF OTHER PRIORITY SECTOR AS AT JUNE 2020

(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	15,688	1,37,121	15,768	49,948
2	BANK OF INDIA	6,225	16,876	965	279
3	BANK OF MAHARASHTRA	154	632	231	287
4	CANARA BANK	64,514	2,05,868	6,614	10,090
5	CENTRAL BANK OF INDIA	8,034	22,742	209	893
6	INDIAN BANK	5,468	24,215	139	667
7	INDIAN OVERSEAS BANK	14,312	40,155	1,359	13,073
8	PUNJAB & SIND BANK	55	112	6	47
9	PUNJAB NATIONAL BANK	11,325	36,322	2,130	4,963
10	STATE BANK OF INDIA	75,770	2,54,303	0	0
11	UCO BANK	3,217	5,704	463	164
12	UNION BANK OF INDIA	29,362	80,037	4,569	7,923
	Total- Public Sector Commercial Banks	**2,34,124**	**8,24,088**	**32,453**	**88,335**
B	**R R B - KERALA GRAMIN BANK**	22,698	63,371	24,247	33,031
	Total- Public Sector Banks including RRB	**2,56,822**	**8,87,459**	**56,700**	**1,21,366**

14.8. ADVANCES OUTSTANDING IN SUB SECTORS OF OTHER PRIORITY SECTOR AS AT JUNE 2020

(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	166	1,220	74,988	16,004
2	BANDHAN BANK	0	0	1	9,225
3	CATHOLIC SYRIAN BANK	2,955	4,801	12	12
4	CITY UNION BANK	47	155	1	0
5	DHANLAXMI BANK	2,429	5,335	93	891
6	FEDERAL BANK	18,044	46,681	9,178	4,179
7	HDFC BANK	1,376	2,680	1	0
8	ICICI BANK	526	1,186	1,671	3,740
9	IDBI BANK	1,170	5,437	14	275
10	IDFC FIRST Bank	0	0	949	273
11	INDUS IND BANK	62	197	0	0
12	JAMMU & KASHMIR BANK	10	31	3	1
13	KARNATAKA BANK	297	925	84	114
14	KARUR VYSYA BANK	165	426	247	1,003
15	KOTAK MAHINDRA BANK	112	378	2	375
16	LAKSHMI VILAS BANK	7	13	0	0
17	RBL Bank	163	44	548	110
18	SOUTH INDIAN BANK	7,971	14,468	1,663	2,929
19	T.N.MERCANTILE BANK	116	301	7	8
20	YES BANK	0	0	0	0
	Total- Pvt Sector Commercial Banks	**35,616**	**84,277**	**89,462**	**39,140**
D	**SMALL FINANCE BANKS**				
1	ESAF	44,377	9,484	4,10,382	31,529
2	Ujjivan Small Finance Bank	0	0	25,190	4,370
	Total- Small Finance Banks	**44,377**	**9,484**	**4,35,572**	**35,899**
	Total - Commercial Banks + RRB + SFB	**3,36,815**	**9,81,220**	**5,81,734**	**1,96,404**
E	**CO-OPERATIVE BANKS**				
1	DIST CO-OPERATIVE BANKS	3	19	37,972	53,253
2	KSCARDB (incl. PCARDBs)	258	893	25,586	39,620
3	KSCB	1,710	4,495	1,92,906	8,23,528
	Total Co-operative Banks	**1,971**	**5,407**	**2,56,464**	**9,16,401**
	Total - Banking Sector	**3,38,786**	**9,86,627**	**8,38,198**	**11,12,805**

14.9. ADVANCES OUTSTANDING UNDER SC/ST & NATIONAL PRIORITIES AS AT JUNE 2020

(Rs.in lakhs)

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
A	**PUBLIC SECTOR COMMERCIAL BANKS**										
1	BANK OF BARODA	1,07,555	2,85,288	1,87,004	1,70,155	88	24	4,687	6,107	845	919
2	BANK OF INDIA	95,081	1,49,541	43,071	56,574	69	8	859	1,013	231	569
3	BANK OF MAHARASHTRA	846	1,624	0	0	0	0	164	211	260	255
4	CANARA BANK	10,70,656	21,99,307	11,02,466	13,66,512	2,198	3,720	33,432	44,427	9,249	16,038
5	CENTRAL BANK OF INDIA	32,187	28,155	97,045	1,42,203	249	555	3,153	5,187	503	873
6	INDIAN BANK	95,220	1,03,105	87,501	75,085	4	255	1,717	2,175	406	571
7	INDIAN OVERSEAS BANK	13,856	1,28,956	9,32,985	1,35,974	14	4	23,487	20,856	3,634	5,582
8	PUNJAB & SIND BANK	64	281	0	0	0	0	13	130	0	0
9	PUNJAB NATIONAL BANK	71,471	1,38,596	45,828	59,115	162	174	1,390	2,567	98	255
10	STATE BANK OF INDIA	8,99,654	15,87,315	7,97,966	11,97,030	134	108	1,40,024	2,98,315	24,685	62,419
11	UCO BANK	4,260	46,841	22,730	22,580	48	44	1,853	604	401	432
12	UNION BANK OF INDIA	2,13,211	2,21,132	73,123	2,30,812	2,486	772	6,218	12,122	4,353	2,698
	Total- Public Sector Commercial Banks	**26,04,061**	**48,90,141**	**33,89,719**	**34,56,040**	**5,452**	**5,665**	**2,16,997**	**3,93,713**	**44,665**	**90,611**
B	**R R B - KERALA GRAMIN BANK**	13,51,509	12,52,046	9,25,655	7,50,263	9,076	1,593	36,983	23,481	19,914	12,644
	Total- Public Sector Banks including RRB	**39,55,570**	**61,42,187**	**43,15,374**	**42,06,303**	**14,528**	**7,258**	**2,53,980**	**4,17,194**	**64,579**	**1,03,255**

14.9. ADVANCES OUTSTANDING UNDER SC/ST & NATIONAL PRIORITIES AS AT JUNE 2020

(Rs.in lakhs)

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	1,02,172	39,635	13,520	25,805	2	57	9,872	2,049	361	205
2	BANDHAN BANK	1	0	0	0	0	0	0	0	0	0
3	CATHOLIC SYRIAN BANK	1,06,470	1,18,083	65,578	67,128	22	18	1,693	1,202	116	109
4	CITY UNION BANK	649	500	589	442	0	0	0	0	2	4
5	DHANLAXMI BANK	40,419	77,630	35,870	49,742	0	0	1,140	3,102	94	287
6	FEDERAL BANK	3,85,690	7,37,175	3,15,441	3,84,859	166	462	7,431	11,758	984	1,935
7	HDFC BANK	3,61,141	3,29,069	97,714	2,02,077	0	0	49	160	31	211
8	ICICI BANK	25,905	1,35,627	0	0	0	0	743	2,910	79	256
9	IDBI BANK	35,999	1,23,157	31,141	84,402	57	5,138	290	1,616	77	647
10	IDFC FIRST Bank	1,45,629	37,171	0	0	0	0	34,307	8,797	1,807	470
11	INDUS IND BANK	39,060	20,984	18,839	13,239	0	0	864	763	102	96
12	JAMMU & KASHMIR BANK	0	0	0	0	0	0	0	0	0	0
13	KARNATAKA BANK	1,750	2,067	1,550	1,820	15	4	38	71	27	55
14	KARUR VYSYA BANK	0	0	0	0	0	0	0	0	0	0
15	KOTAK MAHINDRA BANK	1,717	30,239	14	99	0	0	19	134	3	45
16	LAKSHMI VILAS BANK	3	3	347	457	17	3	0	0	0	0
17	RBL Bank	12,511	2,861	8,211	1,946	0	0	2,627	559	27	7
18	SOUTH INDIAN BANK	2,58,021	4,39,134	2,45,494	2,98,230	69	553	1,081	1,407	153	140
19	T.N.MERCANTILE BANK	7,255	11,064	7,712	5,964	10	49	75	79	5	7
20	YES BANK	2,961	15,663	0	0	0	0	0	0	0	0
	Total- Pvt Sector Commercial Banks	**15,27,353**	**21,20,063**	**8,42,020**	**11,36,209**	**358**	**6,284**	**60,229**	**34,606**	**3,868**	**4,473**
D	**SMALL FINANCE BANKS**										
1	ESAF	15,57,825	3,51,850	7,66,610	2,07,943	0	0	1,37,053	29,619	49,774	11,129
2	Ujjivan Small Finance Bank	96,128	21,649	35,731	7,534	0	0	11,230	2,446	1,308	304
	Total- Small Finance Banks	**16,53,953**	**3,73,499**	**8,02,341**	**2,15,477**	**0**	**0**	**1,48,283**	**32,065**	**51,082**	**11,433**
	Total - Commercial Banks + RRB + SFB	**71,36,876**	**86,35,749**	**59,59,735**	**55,57,989**	**14,886**	**13,542**	**4,62,492**	**4,83,865**	**1,19,529**	**1,19,161**
E	**CO-OPERATIVE BANKS**										
1	DIST CO-OPERATIVE BANKS	4,950	27,418	2,006	18,362	0	0	3,614	20,177	54	102
2	KSCARDB (incl. PCARDBs)	81,126	1,32,738	3,75,250	5,72,275	14,953	14,186	21,186	32,714	9,048	13,808
3	KSCB	19,467	30,638	22,518	1,01,255	0	0	6,011	16,945	896	1,456
	Total Co-operative Banks	**1,05,543**	**1,90,794**	**3,99,774**	**6,91,892**	**14,953**	**14,186**	**30,811**	**69,836**	**9,998**	**15,366**
	Total - Banking Sector	**72,42,419**	**88,26,543**	**63,59,509**	**62,49,882**	**29,839**	**27,728**	**4,93,303**	**5,53,701**	**1,29,527**	**1,34,527**

14.10. ADVANCES UNDER DRI, PMEGP, NRLM & NULM AS AT JUNE 2020

(Rs.in lakhs)

Sl. No.	BANK	ADV - DRI		PMEGP ADV		Disbursed during the Quarter	NRLM ADV		Disbursed during the Quarter	NULM ADV		Disbursed 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	127	35	13,558	38,972	36	1,365	3,691	229	211	412	32
2	BANK OF INDIA	6	102	244	850	40	2,286	4,932	1,326	158	219	8
3	BANK OF MAHARASHTRA	0	0	0	0	0	0	0	0	75	213	171
4	CANARA BANK	6,998	605	2,175	9,496	428	55,323	1,89,004	33,518	570	509	148
5	CENTRAL BANK OF INDIA	0	0	161	583	29	607	2,546	328	21	71	13
6	INDIAN BANK	209	17	322	1,090	1	77	64	3	203	733	12
7	INDIAN OVERSEAS BANK	5,858	411	1,423	8,417	75	2,755	6,754	170	314	698	53
8	PUNJAB & SIND BANK	0	0	0	0	0	0	0	0	0	0	0
9	PUNJAB NATIONAL BANK	0	0	289	1,086	16	846	1,344	245	118	151	6
10	STATE BANK OF INDIA	6	1	1,676	4,960	15	1,091	3,094	12	75	103	17
11	UCO BANK	28	11	206	568	14	351	1,284	35	112	229	64
12	UNION BANK OF INDIA	2,414	189	896	1,389	0	4,789	2,963	0	301	426	0
	Total- Public Sector Commercial Banks	**15,646**	**1,372**	**20,950**	**67,411**	**654**	**69,490**	**2,15,676**	**35,866**	**2,158**	**3,764**	**523**
B	**R R B - KERALA GRAMIN BANK**	388	25	657	2,519	117	12,618	38,055	7,728	34	61	0
	Total- Public Sector Banks including RRB	**16,034**	**1,396**	**21,607**	**69,930**	**771**	**82,108**	**2,53,731**	**43,594**	**2,192**	**3,825**	**523**

14.10. ADVANCES UNDER DRI, PMEGP, NRLM & NULM AS AT JUNE 2020

(Rs.in lakhs)

Sl. No.	BANK	ADV - DRI		PMEGP ADV		Disbursed during the Quarter	NRLM ADV		Disbursed during the Quarter	NULM ADV		Disbursed 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	1	0	7	15	0	0	0	0	0	0	0
2	BANDHAN BANK	0	0	0	0	0	0	0	0	0	0	0
3	CATHOLIC SYRIAN BANK	64	3	57	98	3	0	0	0	4	2	0
4	CITY UNION BANK	0	0	0	0	0	0	0	0	0	0	0
5	DHANLAXMI BANK	49	3	73	236	1	822	1,396	47	6	14	0
6	FEDERAL BANK	13	1	236	486	19	91	224	0	25	78	86
7	HDFC BANK	0	0	0	0	0	0	0	0	5	5	0
8	ICICI BANK	0	0	60	108	5	0	0	0	19	22	0
9	IDBI BANK	1	0	44	162	0	420	1,405	27	222	614	0
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	15	2	0	0	0	0	0	0	0	0	0
13	KARNATAKA BANK	0	0	27	48	0	0	0	0	4	2	0
14	KARUR VYSYA BANK	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
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	25	1	332	1,040	137	0	0	0	12	13	0
19	T.N.MERCANTILE BANK	8	0	3	25	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	**176**	**10**	**839**	**2,219**	**165**	**1,333**	**3,025**	**74**	**297**	**750**	**86**
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	**16,210**	**1,406**	**22,446**	**72,149**	**936**	**83,441**	**2,56,757**	**43,668**	**2,489**	**4,575**	**609**
E	**CO-OPERATIVE BANKS**											
1	DIST CO-OPERATIVE BANKS	0	0	0	0	0	122	260	15	4	9	5
2	KSCARDB (incl. PCARDBs)	0	0	0	0	0	0	0	0	0	0	0
3	KSCB	410	1,053	0	0	0	1,477	4,016	0	0	0	0
	Total Co-operative Banks	**410**	**1,053**	**0**	**0**	**0**	**1,599**	**4,276**	**15**	**4**	**9**	**5**
	Total - Banking Sector	**16,620**	**2,459**	**22,446**	**72,149**	**936**	**85,040**	**2,61,033**	**43,683**	**2,493**	**4,584**	**614**

14.11. DISTRICT WISE ACHIEVEMENT UNDER ANNUAL CREDIT PLAN 2020-21 AS AT JUNE 2020

(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.
TRIVANDRUM	4,70,60,292	1,62,73,942	35	2,18,02,498	62,00,803	28	3,71,93,886	31,31,527	8	10,60,56,676	2,56,06,272	24	4,33,22,002	1,01,96,327	24	14,93,78,678	3,58,02,599	24
KOLLAM	4,90,18,490	1,32,75,948	27	2,24,01,700	53,47,917	24	2,86,93,400	73,39,953	26	10,01,13,590	2,59,63,818	26	1,42,00,269	45,98,233	32	11,43,13,859	3,05,62,051	27
PATHANAMTHITTA	2,85,87,517	86,88,926	30	1,00,50,107	15,25,230	15	1,73,62,632	24,70,663	14	5,60,00,256	1,26,84,819	23	1,98,52,652	30,84,433	16	7,58,52,908	1,57,69,252	21
ALAPPUZHA	5,63,00,000	1,25,04,034	22	1,37,00,000	41,04,201	30	1,42,50,000	11,29,197	8	8,42,50,000	1,77,37,432	21	2,07,50,000	51,12,806	25	10,50,00,000	2,28,50,238	22
KOTTAYAM	6,70,00,000	1,34,22,114	20	2,60,00,000	22,52,794	9	5,00,00,000	39,40,066	8	14,30,00,000	1,96,14,974	14	4,70,00,000	42,29,754	9	19,00,00,000	2,38,44,728	13
IDUKKI	4,04,34,072	64,61,030	16	64,27,720	18,43,004	29	1,76,55,064	17,02,778	10	6,45,16,856	1,00,06,812	16	1,03,89,770	23,58,698	23	7,49,06,626	1,23,65,510	17
ERNAKULAM	8,17,25,235	1,37,21,154	17	8,22,83,404	1,42,42,219	17	4,15,46,785	50,25,707	12	20,55,55,424	3,29,89,081	16	12,79,43,356	6,33,56,128	50	33,34,98,780	9,63,45,208	29
THRISSUR	6,50,55,000	2,31,10,964	36	4,57,20,000	1,24,89,462	27	5,52,60,000	50,22,019	9	16,60,35,000	4,06,22,445	24	4,46,09,000	1,67,46,897	38	21,06,44,000	5,73,69,342	27
PALAKKAD	5,07,69,100	1,60,69,453	32	3,69,04,800	19,59,667	5	1,13,26,100	87,28,818	77	9,90,00,000	2,67,57,938	27	3,36,12,438	79,34,787	24	13,26,12,438	3,46,92,725	26
MALAPPURAM	6,62,70,000	1,17,17,081	18	2,22,60,001	63,43,889	28	1,64,70,000	21,19,448	13	10,50,00,000	2,01,80,418	19	5,54,20,000	62,72,040	11	16,04,20,000	2,64,52,458	16
KOZHIKODE	7,46,70,200	1,93,29,800	26	3,08,45,200	66,75,900	22	2,02,54,800	47,53,600	23	12,57,70,200	3,07,59,300	24	9,06,60,000	2,04,91,700	23	21,64,30,200	5,12,51,000	24
WAYANAD	3,26,00,000	80,45,635	25	56,00,000	19,41,398	35	48,00,000	5,79,786	12	4,30,00,000	1,05,66,819	25	30,00,000	4,24,639	14	4,60,00,000	1,09,91,458	24
KANNUR	4,60,89,947	1,83,86,461	40	2,10,35,271	46,44,394	22	5,75,67,447	35,01,918	6	12,46,92,665	2,65,32,773	21	7,07,45,390	1,02,47,850	14	19,54,38,055	3,67,80,623	19
KASARGODE	3,34,95,208	75,13,762	22	92,73,316	14,05,372	15	99,91,106	23,39,292	23	5,27,59,630	1,12,58,426	21	2,49,05,497	35,65,166	14	7,76,65,127	1,48,23,592	19
TOTAL	**73,90,75,061**	**18,85,20,304**	**26**	**35,43,04,016**	**7,09,76,250**	**20**	**38,23,71,220**	**5,17,84,772**	**14**	**1,47,57,50,297**	**31,12,81,326**	**21**	**60,64,10,374**	**15,86,19,458**	**26**	**2,08,21,60,671**	**46,99,00,785**	**23**

14.12. BANK WISE ACHIEVEMENT UNDER ANNUAL CREDIT PLAN 2020-21 AS AT JUNE 2020

(Amount in thosands)

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	1,58,30,836	30,23,276	19	87,70,319	16,64,343	19	94,44,634	10,81,679	11	3,40,45,790	57,69,297	17	1,26,13,086	49,81,741	39	4,66,58,876	1,07,51,038	23
2	BANK OF INDIA	57,76,482	15,02,295	26	38,31,965	1,54,577	4	40,40,383	2,12,672	5	1,36,48,830	18,69,545	14	94,05,143	97,955	1	2,30,53,973	19,67,500	9
3	BANK OF MAHARASHTRA	1,44,938	10,605	7	1,68,685	23,037	14	2,29,949	22,997	10	5,43,572	56,639	10	8,95,078	6,469	1	14,38,650	63,108	4
4	CANARA BANK	9,59,42,465	4,14,94,114	43	4,41,87,592	84,42,525	19	3,37,79,344	56,18,892	17	17,39,09,402	5,55,55,531	32	4,21,77,006	83,07,428	20	21,60,86,407	6,38,62,959	30
5	CENTRAL BANK OF INDIA	97,90,819	21,17,424	22	28,41,004	3,64,301	13	52,60,159	5,24,867	10	1,78,91,981	30,06,592	17	71,37,875	3,24,911	5	2,50,29,857	33,31,503	13
6	INDIAN BANK	1,40,76,891	33,80,998	24	42,03,204	9,41,447	22	40,97,538	3,80,888	9	2,23,77,633	47,03,332	21	64,63,539	4,08,679	6	2,88,41,172	51,12,012	18
7	INDIAN OVERSEAS BANK	1,61,43,450	30,70,404	19	78,82,073	11,75,181	15	56,40,923	15,99,983	28	2,96,66,445	58,45,568	20	79,05,053	8,35,842	11	3,75,71,499	66,81,410	18
8	PUNJAB & SIND BANK	39,194	0	0	1,90,632	3,906	2	3,70,971	948	0	6,00,797	4,854	1	1,92,436	725	0	7,93,234	5,579	1
9	PUNJAB NATIONAL BANK	1,06,08,710	15,62,061	15	1,04,65,831	18,20,128	17	58,71,559	3,01,713	5	2,69,46,100	36,83,903	14	1,64,91,102	69,69,613	42	4,34,37,201	1,06,53,516	25
10	STATE BANK OF INDIA	11,61,39,432	3,75,23,422	32	5,27,23,768	1,15,36,317	22	6,14,11,874	99,79,208	16	23,02,75,075	5,90,38,947	26	4,95,07,029	74,72,396	15	27,97,82,104	6,65,11,343	24
11	UCO BANK	22,98,398	1,73,684	8	19,39,730	6,80,581	35	18,81,305	2,29,695	12	61,19,433	10,83,960	18	16,29,026	1,31,294	8	77,48,459	12,15,254	16
12	UNION BANK OF INDIA	2,26,05,978	35,29,966	16	1,20,29,616	21,79,566	18	1,03,40,117	12,15,916	12	4,49,75,710	69,25,447	15	2,25,99,708	41,45,421	18	6,75,75,418	1,10,70,868	16
	Total - Public sector Cmmercial Banks	**30,93,97,593**	**9,73,88,249**	**31**	**14,92,34,419**	**2,89,85,910**	**19**	**14,23,68,757**	**2,11,69,458**	**15**	**60,10,00,769**	**14,75,43,617**	**25**	**17,70,16,081**	**3,36,82,474**	**19**	**77,80,16,850**	**18,12,26,091**	**23**
B	RRB-KERALA GRAMIN BANK	9,49,78,726	2,75,74,124	29	2,80,39,295	24,83,421	9	1,96,07,128	18,15,428	9	14,26,25,149	3,18,72,973	22	1,57,37,064	3,28,778	2	15,83,62,213	3,22,01,751	20
	Total- Public Sector Banks including RRB	**40,43,76,320**	**12,49,62,373**	**31**	**17,72,73,714**	**3,14,69,331**	**18**	**16,19,75,885**	**2,29,84,886**	**14**	**74,36,25,918**	**17,94,16,590**	**24**	**19,27,53,146**	**3,40,11,252**	**18**	**93,63,79,064**	**21,34,27,842**	**23**

14.12. BANK WISE ACHIEVEMENT UNDER ANNUAL CREDIT PLAN 2020-21 AS AT JUNE 2020

(Amount in thosands)

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	33,27,764	3,88,720	12	51,04,808	3,25,861	6	50,09,595	49,300	1	1,34,42,167	7,63,881	6	63,19,131	12,95,179	20	1,97,61,298	20,59,060	10
2	BANDHAN BANK	80,400	0	0	1,38,050	0	0	1,85,000	0	0	4,03,450	0	0	4,25,500	0	0	8,28,950	0	0
3	CATHOLIC SYRIAN BANK	1,14,01,752	23,05,494	20	67,76,282	8,81,816	13	55,48,678	1,14,371	2	2,37,26,712	33,01,682	14	90,10,267	7,05,783	8	3,27,36,979	40,07,465	12
4	CITY UNION BANK	2,56,089	14,868	6	4,62,137	1,56,377	34	9,09,466	1,22,108	13	16,27,692	2,93,353	18	9,92,481	16,91,155	170	26,20,173	19,84,508	76
5	DHANLAXMI BANK	72,58,384	20,59,745	28	58,77,701	1,81,451	3	37,61,648	97,209	3	1,68,97,732	23,38,405	14	89,75,901	7,54,332	8	2,58,73,634	30,92,737	12
6	FEDERAL BANK	5,86,72,933	1,40,97,864	24	3,62,79,746	1,65,94,738	46	2,15,00,298	12,40,211	6	11,64,52,977	3,19,32,813	27	6,73,16,427	3,59,60,812	53	18,37,69,404	6,78,93,625	37
7	HDFC BANK	1,53,87,358	10,92,495	7	1,49,60,818	31,42,145	21	91,96,863	1,09,329	1	3,95,45,039	43,43,968	11	3,58,47,759	1,83,54,373	51	7,53,92,798	2,26,98,342	30
8	ICICI BANK	1,69,87,195	13,18,562	8	1,44,24,078	35,12,856	24	1,03,70,712	49,931	0	4,17,81,984	48,81,348	12	2,23,80,081	86,26,471	39	6,41,62,064	1,35,07,819	21
9	IDBI BANK	27,91,489	16,35,986	59	35,51,890	4,77,962	13	12,64,759	4,00,904	32	76,08,138	25,14,852	33	50,61,399	4,13,283	8	1,26,69,537	29,28,135	23
10	IDFC FIRST Bank	1,61,200	17,991	11	6,15,893	19,434	3	66,000	488	1	8,43,093	37,913	4	1,19,500	3,07,388	257	9,62,593	3,45,301	36
11	INDUS IND BANK	19,81,584	21,847	1	12,33,281	4,13,378	34	12,72,550	555	0	44,87,415	4,35,780	10	24,87,162	35,26,595	142	69,74,577	39,62,375	57
12	JAMMU & KASHMIR BANK	55,000	0	0	16,500	10,285	62	48,259	0	0	1,19,759	10,285	9	54,242	6,97,379	1,286	1,74,001	7,07,664	407
13	KARNATAKA BANK	5,31,570	47,131	9	4,42,224	92,913	21	4,88,486	77,606	16	14,62,280	2,17,650	15	5,65,213	54,681	10	20,27,493	2,72,331	13
14	KARUR VYSYA BANK	4,41,503	1,26,598	29	5,37,586	21,709	4	4,42,646	35,002	8	14,21,735	1,83,309	13	6,18,400	26,110	4	20,40,135	2,09,419	10
15	KOTAK MAHINDRA BANK	9,60,182	41,546	4	39,07,480	86,923	2	6,15,356	0	0	54,83,017	1,28,469	2	50,24,338	18,29,143	36	1,05,07,356	19,57,612	19
16	LAKSHMI VILAS BANK	1,34,179	15,257	11	1,21,445	5,505	5	1,54,234	22,326	14	4,09,858	43,088	11	2,98,484	66,734	22	7,08,342	1,09,822	16
17	RBL Bank	41,900	0	0	22,700	0	0	21,005	0	0	85,605	0	0	77,685	0	0	1,63,290	0	0
18	SOUTH INDIAN BANK	2,76,59,872	72,03,268	26	1,39,71,792	32,21,514	23	1,12,18,327	19,51,900	17	5,28,49,990	1,23,76,681	23	2,28,74,578	8,00,37,459	350	7,57,24,569	9,24,14,139	122
19	T.N.MERCANTILE BANK	3,88,087	2,48,127	64	9,21,909	2,89,113	31	5,14,291	74,406	14	18,24,286	6,11,646	34	5,50,837	0	0	23,75,123	6,11,646	26
20	YES BANK	2,05,512	94,515	46	32,91,767	1,97,549	6	6,80,442	46,166	7	41,77,721	3,38,230	8	24,78,405	12,85,323	52	66,56,126	16,23,553	24
	Total-Private Sector Commercial Banks	**14,87,23,953**	**3,07,30,013**	**21**	**11,26,58,085**	**2,96,31,528**	**26**	**7,32,68,614**	**43,91,811**	**6**	**33,46,50,652**	**6,47,53,352**	**19**	**19,14,77,791**	**8,00,37,459**	**42**	**52,61,28,443**	**14,47,90,811**	**28**
D	**SMALL BANK**																		
1	ESAF	72,73,344	10,33,795	14	45,72,935	20,881	0	34,34,577	1,76,513	5	1,52,80,857	12,31,189	8	29,19,412	12,85,323	44	1,82,00,269	25,16,512	14
2	Ujjivan Small Finance Bank	5,61,452	23,533	4	1,28,588	55,276	43	4,28,057	6,705	2	11,18,097	85,514	8	1,49,477	6,474	4	12,67,574	91,988	7
	Total- Small Finance Banks	**78,34,796**	**10,57,328**	**13**	**47,01,523**	**76,157**	**2**	**38,62,634**	**1,83,218**	**5**	**1,63,98,954**	**13,16,703**	**8**	**30,68,890**	**12,91,797**	**42**	**1,94,67,844**	**26,08,500**	**13**
	Total Commercial Banks + RRB + SFB	**56,09,35,069**	**15,67,49,714**	**28**	**29,46,33,322**	**6,11,77,016**	**21**	**23,91,07,133**	**2,75,59,915**	**12**	**1,09,46,75,524**	**24,54,86,645**	**22**	**38,72,99,826**	**11,53,40,508**	**30**	**1,48,19,75,350**	**36,08,27,153**	**24**
E	**Co-operative Sector**																		
1	DIST CO-OPERATIVE BANKS	10,64,98,457	2,45,01,499	23	4,45,17,022	79,81,927	18	9,76,49,644	1,62,86,061	17	24,86,65,123	4,87,69,487	20	15,12,01,513	3,09,38,450	20	39,98,66,636	7,97,07,937	20
2	KSCARDB (incl. PCARDBs)	1,86,16,040	12,02,944	6	70,75,185	3,38,731	5	1,04,17,270	11,04,392	11	3,61,08,495	26,46,067	7	66,66,200	97,113	1	4,27,74,695	27,43,180	6
3	KSCB	5,30,25,495	60,66,147	11	80,78,488	14,78,576	18	3,51,97,173	68,34,405	19	9,63,01,155	1,43,79,128	15	6,12,42,835	1,22,43,388	20	15,75,43,990	2,66,22,515	17
	Total - Co-operative Sector	**17,81,39,992**	**3,17,70,590**	**18**	**5,96,70,695**	**97,99,234**	**16**	**14,32,64,086**	**2,42,24,857**	**17**	**38,10,74,773**	**6,57,94,681**	**17**	**21,91,10,548**	**4,32,78,951**	**20**	**60,01,85,321**	**10,90,73,632**	**18**
	GRAND TOTAL	**73,90,75,061**	**18,85,20,304**	**26**	**35,43,04,016**	**7,09,76,250**	**20**	**38,23,71,220**	**5,17,84,772**	**14**	**1,47,57,50,297**	**31,12,81,326**	**21**	**60,64,10,374**	**15,86,19,458**	**26**	**2,08,21,60,671**	**46,99,00,785**	**23**

14.13. DISTRICT WISE BREAKUP OF CROP LOAN & TERM LOAN ACHIEVEMENT UNDER PRIMARY SECTOR FOR 2020-21 AS AT JUNE 2020

(Amount in Thousands)

SL NO	NAME OF THE DISTRICT	SHORT TERM LOAN			TERM LOAN			PRIMARY SECTOR (TOTAL AGRICULTURE)		
		TARGET	ACHIEVEMENT	% ACH	TARGET	ACHIEVEMENT	% ACH	TARGET	ACHIEVEMENT	% ACH
1	Trivandrum	3,77,29,460	1,16,52,038	31	93,30,832	46,21,904	50	4,70,60,292	1,62,73,942	35
2	Kollam	1,76,59,590	1,12,91,978	64	3,13,58,900	19,83,970	6	4,90,18,490	1,32,75,948	27
3	Pathanamthitta	2,20,09,744	59,99,223	27	65,77,773	26,89,703	41	2,85,87,517	86,88,926	30
4	Alappuzha	3,42,03,100	85,05,437	25	2,20,96,900	39,98,597	18	5,63,00,000	1,25,04,034	22
5	Kottayam	4,70,00,000	1,03,67,387	22	2,00,00,000	30,54,727	15	6,70,00,000	1,34,22,114	20
6	Idukki	2,82,08,090	51,79,614	18	1,22,25,982	12,81,416	10	4,04,34,072	64,61,030	16
7	Ernakulam	2,04,31,309	1,12,28,860	55	6,12,93,926	24,92,294	4	8,17,25,235	1,37,21,154	17
8	Thrissur	4,25,31,300	1,38,19,622	32	2,25,23,700	92,91,342	41	6,50,55,000	2,31,10,964	36
9	Palakkad	3,72,83,842	1,35,26,809	36	1,34,85,258	25,42,644	19	5,07,69,100	1,60,69,453	32
10	Malappuram	4,94,09,450	92,59,376	19	1,68,60,550	24,57,705	15	6,62,70,000	1,17,17,081	18
11	Kozhikode	6,07,57,700	1,66,58,594	27	1,39,12,500	26,71,206	19	7,46,70,200	1,93,29,800	26
12	Wayanad	2,32,40,000	72,32,750	31	93,60,000	8,12,885	9	3,26,00,000	80,45,635	25
13	Kannur	3,33,58,003	66,36,199	20	1,27,31,944	1,17,50,262	92	4,60,89,947	1,83,86,461	40
14	Kasaragod	2,07,58,372	50,74,034	24	1,27,36,836	24,39,728	19	3,34,95,208	75,13,762	22
TOTAL		**47,45,79,960**	**13,64,31,921**	**29**	**26,44,95,101**	**5,20,88,383**	**20**	**73,90,75,061**	**18,85,20,304**	**26**

14.14. BANK WISE BREAKUP OF CROP LOAN & TERM LOAN ACHIEVEMENT UNDER PRIMARY SECTOR FOR 2020-21 AS AT JUNE 2020

(Amount in Thousands)

Sl. No.	BANK	SHORT TERM LOAN			TERM LOAN			PRIMARY SECTOR (TOTAL AGRICULTURE)		
		Target	Achievement	% Ach	Target	Achievement	% Ach	Target	Achievement	% Ach
A	**PUBLIC SECTOR COMMERCIAL BANKS**									
1	BANK OF BARODA	95,48,416	20,07,663	21	62,82,420	10,15,613	16	1,58,30,836	30,23,276	19
2	BANK OF INDIA	30,19,942	15,78,467	52	27,56,541	-76,172	-3	57,76,482	15,02,295	26
3	BANK OF MAHARASHTRA	77,559	3,509	5	67,379	7,096	11	1,44,938	10,605	7
4	CANARA BANK	6,11,92,514	2,68,21,797	44	3,47,49,951	1,46,72,317	42	9,59,42,465	4,14,94,114	43
5	CENTRAL BANK OF INDIA	58,98,281	18,25,954	31	38,92,538	2,91,470	7	97,90,819	21,17,424	22
6	INDIAN BANK	66,78,555	27,69,342	41	73,98,335	6,11,656	8	1,40,76,891	33,80,998	24
7	INDIAN OVERSEAS BANK	1,03,05,827	26,46,589	26	58,37,622	4,23,815	7	1,61,43,450	30,70,404	19
8	PUNJAB & SIND BANK	21,299	0	0	17,896	0	0	39,194	0	0
9	PUNJAB NATIONAL BANK	68,03,258	13,31,386	20	38,05,452	2,30,675	6	1,06,08,710	15,62,061	15
10	STATE BANK OF INDIA	6,99,51,722	2,42,31,286	35	4,61,87,710	1,32,92,136	29	11,61,39,432	3,75,23,422	32
11	UCO BANK	12,59,207	1,11,759	9	10,39,190	61,925	6	22,98,398	1,73,684	8
12	UNION BANK OF INDIA	1,46,64,269	25,80,845	18	79,41,709	9,49,121	12	2,26,05,978	35,29,966	16
	Total - Public Sector Commercial Banks	**18,94,20,850**	**6,59,08,597**	**35**	**11,99,76,743**	**3,14,79,652**	**26**	**30,93,97,593**	**9,73,88,249**	**31**
B	RRB - K G B	7,22,75,900	2,47,91,512	34	2,27,02,827	27,82,612	12	9,49,78,726	2,75,74,124	29
	Total- Public Sector Banks including RRB	**26,16,96,749**	**9,07,00,109**	**35**	**14,26,79,570**	**3,42,62,264**	**24**	**40,43,76,320**	**12,49,62,373**	**31**

14.14. BANK WISE BREAKUP OF CROP LOAN & TERM LOAN ACHIEVEMENT UNDER PRIMARY SECTOR FOR 2020-21 AS AT JUNE 2020

(Amount in Thousands)

Sl. No.	BANK	SHORT TERM LOAN			TERM LOAN			PRIMARY SECTOR (TOTAL AGRICULTURE)		
		Target	Achievement	% Ach	Target	Achievement	% Ach	Target	Achievement	% Ach
C	**PRIVATE SECTOR COMMERCIAL BANKS**									
1	AXIS BANK	15,29,999	88,656	6	17,97,765	3,00,064	17	33,27,764	3,88,720	12
2	BANDHAN BANK	48,050	0	0	32,350	0	0	80,400	0	0
3	CATHOLIC SYRIAN BANK	68,92,105	18,74,883	27	45,09,647	4,30,611	10	1,14,01,752	23,05,494	20
4	CITY UNION BANK	1,22,743	2,000	2	1,33,346	12,868	10	2,56,089	14,868	6
5	DHANLAXMI BANK	43,58,649	16,79,528	39	28,99,735	3,80,217	13	72,58,384	20,59,745	28
6	FEDERAL BANK	3,11,08,189	1,26,39,911	41	2,75,64,745	14,57,952	5	5,86,72,933	1,40,97,864	24
7	HDFC BANK	94,83,553	4,88,954	5	59,03,805	6,03,541	10	1,53,87,358	10,92,495	7
8	ICICI BANK	1,03,05,710	12,84,562	12	66,81,484	34,000	1	1,69,87,195	13,18,562	8
9	IDBI BANK	17,41,136	9,72,729	56	10,50,353	6,63,257	63	27,91,489	16,35,986	59
10	IDFC FIRST Bank	47,700	531	1	1,13,500	17,460	15	1,61,200	17,991	11
11	INDUS IND BANK	16,82,806	4,942	0	2,98,778	16,905	6	19,81,584	21,847	1
12	JAMMU & KASHMIR BANK	40,000	0	0	15,000	0	0	55,000	0	0
13	KARNATAKA BANK	3,19,667	21,996	7	2,11,903	25,135	12	5,31,570	47,131	9
14	KARUR VYSYA BANK	2,76,161	98,609	36	1,65,342	27,989	17	4,41,503	1,26,598	29
15	KOTAK MAHINDRA BANK	4,16,355	13,500	3	5,43,828	28,046	5	9,60,182	41,546	4
16	LAKSHMI VILAS BANK	87,879	4,124	5	46,300	11,133	24	1,34,179	15,257	11
17	RBL Bank	27,419	0	0	14,481	0	0	41,900	0	0
18	SOUTH INDIAN BANK	1,61,00,478	29,06,239	18	1,15,59,394	42,97,029	37	2,76,59,872	72,03,268	26
19	T.N.MERCANTILE BANK	2,25,614	1,97,441	88	1,62,473	50,686	31	3,88,087	2,48,127	64
20	YES BANK	1,00,522	0	0	1,04,990	94,515	90	2,05,512	94,515	46
	Total-Private Sector Commercial Banks	**8,49,14,734**	**2,22,78,606**	**26**	**6,38,09,218**	**84,51,408**	**13**	**14,87,23,953**	**3,07,30,013**	**21**
D	**SMALL BANK**									
1	ESAF	28,57,463	2,65,693	9	44,15,882	7,68,102	17	72,73,344	10,33,795	14
2	Ujjivan Small Finance Bank	2,01,574	1,820	1	3,59,878	21,713	6	5,61,452	23,533	4
	Total- Small Finance Banks	**30,59,037**	**2,67,513**	**9**	**47,75,760**	**7,89,815**	**17**	**78,34,796**	**10,57,328**	**13**
	Total Commercial Banks + RRB + SFB	**34,96,70,521**	**11,32,46,228**	**32**	**21,12,64,548**	**4,35,03,486**	**21**	**56,09,35,069**	**15,67,49,714**	**28**
E	**Co-operative Sector**									
1	DIST CO-OPERATIVE BANKS	7,60,60,302	1,82,82,589	24	3,04,38,155	62,18,910	20	10,64,98,457	2,45,01,499	23
2	KSCARDB (incl. PCARDBs)	97,28,581	4,06,701	4	88,87,459	7,96,243	9	1,86,16,040	12,02,944	6
3	KSCB	3,91,20,556	44,96,403	11	1,39,04,939	15,69,744	11	5,30,25,495	60,66,147	11
	Total - Co-operative Sector	**12,49,09,439**	**2,31,85,693**	**19**	**5,32,30,553**	**85,84,897**	**16**	**17,81,39,992**	**3,17,70,590**	**18**
	GRAND TOTAL	**47,45,79,960**	**13,64,31,921**	**29**	**26,44,95,101**	**5,20,88,383**	**20**	**73,90,75,061**	**18,85,20,304**	**26**

14.15. DISTRICTWISE DATA ON FLOW OF BANK CREDIT TO MINORITIES AS AT JUNE 2020

(Rs.in crores)

	Outstanding			
	AS ON 30.06.2019		AS ON 30.06.2020	
	No.	Amount	No.	Amount
TRIVANDRUM				
Christians	1,83,575	2,542	1,16,028	3,054
Muslims	1,75,385	2,823	1,20,825	2,007
Sikhs	616	5	163	2
Jains	27	1	8	0
NeoBudhists	295	6	29	1
Zorashtrians	15	3	1	0
Total	**3,59,913**	**5,380**	**2,37,054**	**5,065**
KOLLAM				
Christians	77,322	2,905	1,04,893	3,269
Muslims	1,13,087	4,220	1,36,844	4,950
Sikhs	0	0	0	0
Jains	0	0	0	0
NeoBudhists	0	0	0	0
Zorashtrians	0	0	0	0
Total	**1,90,409**	**7,125**	**2,41,737**	**8,219**
PATHANAMTHITTA				
Christians	1,33,401	907	1,09,457	87,314
Muslims	46,394	155	50,988	35,215
Sikhs	15	0	25	4
Jains	17	0	1	1
NeoBudhists	3	0	14	14
Zorashtrians	1	0	1	0
Total	**1,79,831**	**1,062**	**1,60,486**	**1,22,548**
ALAPPUZHA				
Christians	86,408	2,084	1,03,997	1,436
Muslims	77,621	1,480	1,45,216	671
Sikhs	42	0	71	4
Jains	15	0	0	0
NeoBudhists	38	3	67	3
Zorashtrians	0	0	0	0
Total	**1,64,124**	**3,567**	**2,49,351**	**2,114**
KOTTAYAM				
Christians	1,99,670	4,545	2,22,833	5,381
Muslims	43,310	751	46,691	962
Sikhs	0	0	0	0
Jains	0	0	0	0
NeoBudhists	0	0	0	0
Zorashtrians	0	0	0	0
Total	**2,42,980**	**5,296**	**2,69,524**	**6,343**
IDUKKI				
Christians	1,61,546	3,348	1,61,552	3,012
Muslims	47,165	891	46,067	843
Sikhs	0	0	0	0
Jains	0	0	0	0
NeoBudhists	0	0	0	0
Zorashtrians	0	0	0	0
Total	**2,08,711**	**4,240**	**2,07,619**	**3,855**
ERNAKULAM				
Christians	3,24,426	12,534	5,73,578	9,645
Muslims	1,36,304	9,593	2,00,102	6,601
Sikhs	171	24	167	12
Jains	64	9	50	9
NeoBudhists	46	3	47	1
Zorashtrians	13	1	14	0
Total	**4,61,024**	**22,164**	**7,73,958**	**16,268**

14.15. DISTRICTWISE DATA ON FLOW OF BANK CREDIT TO MINORITIES AS AT JUNE 2020

(Rs.in crores)

	Outstanding			
	AS ON 30.06.2019		AS ON 30.06.2020	
	No.	Amount	No.	Amount
THRISSUR				
Christians	1,64,453	2,832	2,01,535	4,404
Muslims	1,14,786	1,227	1,38,166	2,659
Sikhs	90	1	23	0
Jains	26	0	17	0
NeoBudhists	40	1	2	0
Zorashtrians	25	0	16	0
Total	**2,79,420**	**4,062**	**3,39,759**	**7,064**
PALAKKAD				
Christians	53,665	687	1,37,528	2,168
Muslims	1,92,828	2,428	3,92,251	6,879
Sikhs	0	0	0	0
Jains	0	0	0	0
NeoBudhists	0	0	0	0
Zorashtrians	0	0	0	0
Total	**2,46,493**	**3,115**	**5,29,779**	**9,047**
MALAPPURAM				
Christians	70,708	2,140	48,510	1,221
Muslims	5,46,273	9,295	5,25,403	9,433
Sikhs	29	0	0	0
Jains	0	0	0	0
NeoBudhists	33	0	0	0
Zorashtrians	0	0	0	0
Total	**6,17,043**	**11,436**	**5,73,913**	**10,655**
KOZHIKODE				
Christians	88,861	2,791	61,968	3,686
Muslims	2,22,163	6,200	2,11,387	6,021
Sikhs	21	0	31	1
Jains	7	0	12	1
NeoBudhists	21	0	15	1
Zorashtrians	2	0	3	0
Total	**3,11,075**	**8,991**	**2,73,416**	**9,710**
WAYANAD				
Christians	1,35,292	1,981	1,41,144	2,155
Muslims	1,53,373	1,895	1,64,773	2,111
Sikhs	10	0	10	0
Jains	173	3	192	5
NeoBudhists	3	0	3	0
Zorashtrians	1	0	0	0
Total	**2,88,852**	**3,879**	**3,06,122**	**4,271**
KANNUR				
Christians	1,03,749	2,607	89,203	1,992
Muslims	1,51,934	4,252	1,11,990	2,415
Sikhs	9	6	5	1
Jains	35	1	0	0
NeoBudhists	19	0	17	0
Zorashtrians	0	0	0	0
Total	**2,55,746**	**6,866**	**2,01,215**	**4,409**
KASARAGOD				
Christians	1,18,992	1,995	1,28,875	2,038
Muslims	2,47,384	2,737	2,69,882	2,799
Sikhs	16	1	16	1
Jains	9	1	9	1
NeoBudhists	0	0	0	0
Zorashtrians	35	1	35	1
Total	**3,66,436**	**4,735**	**3,98,817**	**4,840**
GRAND TOTAL	**41,72,057**	**91,917**	**47,62,750**	**2,14,406**

14.16. PERFORMANCE UNDER KISAN CREDIT CARD SCHEME AS AT JUNE 2020

(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	2,057	1,808	165	497	2,057	1,808	165	497	**2,222**	**2,305**	12,096	16,204	3,488	11,842	**15,584**	**28,046**	126
2	BANK OF INDIA	2,192	1,601	1	3	2,192	1,601	1	3	**2,193**	**1,604**	12,007	9,995	2,127	7,431	**14,134**	**17,426**	0
3	BANK OF MAHARASHTRA	0	0	0	0	0	0	0	0	**0**	**0**	0	0	0	0	**0**	**0**	0
4	CANARA BANK	28,326	55,932	9,986	34,405	28,326	55,932	9,986	34,405	**38,312**	**90,337**	95,054	1,30,347	7,025	1,714	**1,02,079**	**1,32,061**	84,412
5	CENTRAL BANK OF INDIA	891	686	9	300	891	686	9	300	**900**	**986**	9,911	8,858	591	2,518	**10,502**	**11,376**	0
6	INDIAN BANK	724	995	24	72	724	995	24	72	**748**	**1,067**	748	1,067	5,086	6,559	**5,834**	**7,626**	5,192
7	INDIAN OVERSEAS BANK	1,355	956	0	0	1,355	956	0	0	**1,355**	**956**	1,105	14,335	0	0	**1,105**	**14,335**	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	721	621	247	1,886	721	621	247	1,886	**968**	**2,507**	9,704	11,215	4,562	17,813	**14,266**	**29,028**	0
10	STATE BANK OF INDIA	7,381	7,134	325	2,965	7,381	7,134	325	2,965	**7,706**	**10,099**	91,885	93,132	7,785	39,794	**99,670**	**1,32,926**	61,795
11	UCO BANK	688	656	22	64	1,426	1,429	37	134	**1,463**	**1,564**	3,323	4,315	116	467	**3,439**	**4,782**	1,839
12	UNION BANK OF INDIA	3,920	3,482	0	0	3,920	2,599	0	0	**3,920**	**2,599**	52,695	57,213	8,658	47,298	**61,353**	**1,04,511**	0
	Total- Public Sector Commercial Banks	**48,255**	**73,871**	**10,779**	**40,192**	**48,993**	**73,761**	**10,794**	**40,262**	**59,787**	**1,14,023**	**2,88,528**	**3,46,681**	**39,438**	**1,35,436**	**3,27,966**	**4,82,118**	**1,53,364**
B	**R R B - KERALA GRAMIN BANK**	49,018	32,570	246	164	49,018	32,570	246	164	49,264	32,734	1,66,122	1,60,696	835	808	1,66,957	1,61,504	1,62,794
	Total- Public Sector Banks including RRB	**97,273**	**1,06,441**	**11,025**	**40,356**	**98,011**	**1,06,331**	**11,040**	**40,426**	**1,09,051**	**1,46,757**	**4,54,650**	**5,07,377**	**40,273**	**1,36,244**	**4,94,923**	**6,43,622**	**3,16,158**
C	**PRIVATE SECTOR COMMERCIAL BANKS**																	

14.16. PERFORMANCE UNDER KISAN CREDIT CARD SCHEME AS AT JUNE 2020

(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	0	0	0	0	0	0	**0**	**0**	55	136	704	17,814	**759**	**17,950**	759
2	BANDHAN BANK	0	0	0	0	0	0	0	0	**0**	**0**	0	0	0	0	**0**	**0**	0
3	CATHOLIC SYRIAN BANK	56	30	69	1,266	56	30	69	1,266	**125**	**1,296**	523	360	174	4,229	**697**	**4,589**	0
4	CITY UNION BANK	0	0	0	0	0	0	0	0	**0**	**0**	1	1	0	0	**1**	**1**	0
5	DHANLAXMI BANK	65	131	1	22	65	131	1	22	**66**	**153**	419	684	59	1,205	**478**	**1,889**	0
6	FEDERAL BANK	11,123	8,209	7,381	16,961	11,123	8,209	7,381	16,961	**18,504**	**25,170**	26,272	46,027	15,859	2,41,476	**42,131**	**2,87,503**	16,866
7	HDFC BANK	1,295	290	127	3,473	1,295	290	127	3,473	**1,422**	**3,763**	2,44,945	1,24,853	29,427	1,78,200	**2,74,372**	**3,03,053**	0
8	ICICI BANK	0	0	662	5,187	0	0	662	5,187	**662**	**5,187**	0	0	1,281	27,597	**1,281**	**27,597**	0
9	IDBI BANK	299	625	589	1,775	299	625	589	1,775	**888**	**2,400**	1,970	3,062	2,036	26,023	**4,006**	**29,085**	4,006
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	1	3	2	87	1	3	2	87	**3**	**90**	1	3	2	80	**3**	**83**	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	18	3	9	**26**	**28**	23
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**	1	3	6	74	**7**	**77**	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	2,570	2,237	332	2,875	2,570	2,237	332	2,875	**2,902**	**5,112**	6,788	6,145	7,394	2,10,830	**14,182**	**2,16,975**	331
19	T.N.MERCANTILE BANK	1	1	0	0	1	1	0	0	**1**	**1**	17	31	0	0	**17**	**31**	17
20	YES BANK	0	0	0	0	0	0	0	0	**0**	**0**	0	0	2,052	130	**2,052**	**130**	0
	Total- Pvt Sector Commercial Banks	**15,410**	**11,526**	**9,163**	**31,647**	**15,410**	**11,526**	**9,163**	**31,647**	**24,573**	**43,172**	**2,81,015**	**1,81,322**	**58,997**	**7,07,669**	**3,40,012**	**8,88,991**	**22,002**
D	**SMALL FINANCE BANKS**																	
1	ESAF	0	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**	0
	Total- Small Finance Banks	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
	Total - Commercial Banks + RRB + SFB	**1,12,683**	**1,17,967**	**20,188**	**72,002**	**1,13,421**	**1,17,857**	**20,203**	**72,073**	**1,33,624**	**1,89,930**	**7,35,665**	**6,88,699**	**99,270**	**8,43,913**	**8,34,935**	**15,32,612**	**3,38,160**
E	**CO-OPERATIVE BANKS**																	
1	DIST CO-OPERATIVE BANKS	4,342	4,059	0	0	4,342	4,059	0	0	**4,342**	**4,059**	21,550	20,694	0	0	**21,550**	**20,694**	0
2	KSCARDB (incl. PCARDBs)	1	3	0	0	1	3	0	0	**1**	**3**	334	474	0	0	**334**	**474**	44
3	KSCB	38,988	46,316	2,145	4,670	38,988	46,316	2,145	4,670	**41,133**	**50,986**	3,18,622	2,80,529	83,460	51,411	**4,02,082**	**3,31,940**	1,91,032
	Total Co-operative Banks	**43,331**	**50,378**	**2,145**	**4,670**	**43,331**	**50,378**	**2,145**	**4,670**	**45,476**	**55,048**	**3,40,506**	**3,01,697**	**83,460**	**51,411**	**4,23,966**	**3,53,108**	**1,91,076**
	Total - Banking Sector	**1,56,014**	**1,68,345**	**22,333**	**76,672**	**1,56,752**	**1,68,235**	**22,348**	**76,743**	**1,79,100**	**2,44,978**	**10,76,171**	**9,90,397**	**1,82,730**	**8,95,324**	**12,58,901**	**18,85,721**	**5,29,236**

14.17. PERFORMANCE UNDER WCC & CUY AS AT JUNE 2020

(Rs. in Lakhs)

Sl No.	BANK	Weavers Credit Card (WCC)			Coir Udyami Yojana (CUY)		
		Outstanding		Disbursed during the Quarter	Outstanding		Disbursed during the Quarter
		No.	Amt	Amt	No	Amt	Amt
A	**PUBLIC SECTOR COMMERCIAL BANKS**						
1	BANK OF BARODA	0	0	0	0	0	0
2	BANK OF INDIA	45	46	10	0	0	0
3	BANK OF MAHARASHTRA	0	0	0	0	0	0
4	CANARA BANK	135	34	0	0	0	0
5	CENTRAL BANK OF INDIA	6	2	0	10	11	0
6	INDIAN BANK	4	12	0	0	0	0
7	INDIAN OVERSEAS BANK	48	19	4	0	0	0
8	PUNJAB & SIND BANK	0	0	0	0	0	0
9	PUNJAB NATIONAL BANK	563	142	0	0	0	0
10	STATE BANK OF INDIA	25	41	0	176	1119	0
11	UCO BANK	50	20	0	0	0	0
12	UNION BANK OF INDIA	82	52	0	139	118	0
	Total- Public Sector Commercial Banks	**958**	**368**	**14**	**325**	**1248**	**0**
B	**R R B - KERALA GRAMIN BANK**	56	19	0	0	0	0
	Total- Public Sector Banks including RRB	**1014**	**387**	**14**	**325**	**1248**	**0**
C	**PRIVATE SECTOR COMMERCIAL BANKS**						
1	AXIS BANK	0	0	0	0	0	0
2	BANDHAN BANK	0	0	0	0	0	0
3	CATHOLIC SYRIAN BANK	0	0	0	0	0	0
4	CITY UNION BANK	0	0	0	0	0	0
5	DHANLAXMI BANK	0	0	0	0	0	0
6	FEDERAL BANK	0	0	0	0	0	0
7	HDFC BANK	0	0	0	0	0	0
8	ICICI BANK	0	0	0	0	0	0
9	IDBI BANK	1	1	0	0	0	0
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	0	0	0	0	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	0	0	0	0	0	0
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**	**1**	**0**	**0**	**0**	**0**
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 - Commercial Banks + RRB + SFB		**1015**	**388**	**14**	**325**	**1248**	**0**
E	**CO-OPERATIVE BANKS**						
1	DIST CO-OPERATIVE BANKS	0	0	0	0	0	0
2	KSCARDB (incl. PCARDBs)	0	0	0	0	0	0
3	KSCB	0	0	0	0	0	0
	Total Co-operative Banks	**0**	**0**	**0**	**0**	**0**	**0**
	Total - Banking Sector	**1015**	**388**	**14**	**325**	**1248**	**0**

14.18. MICRO FINANCE - Cumulative Performance of Banks in Kerala State as at JUNE 2020

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	11,938	4,691	9,894	3,566	4,162	701	582	148
2	BANK OF INDIA	14,007	1,548	13,860	1,546	2,286	4,932	158	219
3	BANK OF MAHARASHTRA	0	0	0	0	0	0	0	0
4	CANARA BANK	2,20,244	35,237	2,15,620	31,446	55,323	1,89,004	383	188
5	CENTRAL BANK OF INDIA	8,524	6,020	8,524	6,020	735	678	0	0
6	INDIAN BANK	12,908	8,789	12,964	8,684	90	21	2,527	7,116
7	INDIAN OVERSEAS BANK	10,789	20,995	9,956	18,356	2,956	5,109	501	1,055
8	PUNJAB & SIND BANK	0	0	0	0	0	0	0	0
9	PUNJAB NATIONAL BANK	11,850	1,720	172	29	54	26	224	115
10	STATE BANK OF INDIA	10,787	3,710	9,168	3,153	1,725	593	60	36
11	UCO BANK	1,593	264	1,580	245	415	126	110	58
12	UNION BANK OF INDIA	49,686	1,03,213	37,969	77,592	929	1,266	25	65
	Total- Public Sector Commercial Banks	**3,52,326**	**1,86,187**	**3,19,707**	**1,50,637**	**68,675**	**2,02,456**	**4,570**	**9,000**
B	**R R B - KERALA GRAMIN BANK**	68,478	13,040	49,618	10,561	9,849	3,674	633	312
	Total- Public Sector Banks including RRB	**4,20,804**	**1,99,227**	**3,69,325**	**1,61,198**	**78,524**	**2,06,130**	**5,203**	**9,312**
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	CATHOLIC SYRIAN BANK	37	3	22	2	0	0	0	0
4	CITY UNION BANK	0	0	0	0	0	0	0	0
5	DHANLAXMI BANK	11,598	2,852	11,536	2,835	823	215	2	1
6	FEDERAL BANK	17,645	3,225	167	15	0	0	0	0
7	HDFC BANK	23,891	3,275	23,891	3,275	0	0	0	0
8	ICICI BANK	11,464	2,186	11,461	2,186	9,118	1,828	1,631	353
9	IDBI BANK	7,952	70	7,178	64	8	0	37	3
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	13	8	10	8	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	1,970	365	632	103	0	0	0	0
19	T.N.MERCANTILE BANK	99	7	91	7	0	0	0	0
20	YES BANK	0	0	0	0	0	0	0	0
	Total- Pvt Sector Commercial Banks	**74,669**	**11,991**	**54,988**	**8,495**	**9,949**	**2,043**	**1,670**	**357**
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	**4,95,473**	**2,11,217**	**4,24,313**	**1,69,693**	**88,473**	**2,08,174**	**6,873**	**9,669**
E	**CO-OPERATIVE BANKS**								
1	DIST CO-OPERATIVE BANKS	2,029	233	2,029	233	120	37	4	5
2	KSCARDB (incl. PCARDBs)	0	0	0	0	0	0	0	0
3	KSCB	49,500	6,822	36,341	5,687	1,975	4,102	109	9
	Total Co-operative Banks	**51,529**	**7,055**	**38,370**	**5,920**	**2,095**	**4,139**	**113**	**14**
	Total - Banking Sector	**5,47,002**	**2,18,272**	**4,62,683**	**1,75,613**	**90,568**	**2,12,312**	**6,986**	**9,683**

14.19. MICRO FINANCE - Cumulative Performance of Banks in Kerala State as at JUNE 2020 under SHG Bank Linkage Programme

Mode of linkage-SHGs 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	24	24	2,956	3,720	2,956	3,720	2,956	3,720	7,546	17,056	4,527	10,233	124	54	90,552
2	BANK OF INDIA	0	0	1,311	1,486	1,311	1,516	1,311	1,516	4,358	9,465	2,458	5,358	10	11	90,000
3	BANK OF MAHARASHTRA	0	0	0	0	0	0	0	0	74	225	0	0	0	0	0
4	CANARA BANK	192	192	28,186	36,262	26,266	35,418	26,266	35,418	94,533	2,65,336	55,273	1,88,801	512	419	12,35,271
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	43	43	78	289	78	289	78	289	3,607	4,835	546	483	413	1,185	64,105
8	PUNJAB & SIND BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
9	PUNJAB NATIONAL BANK	9	9	1,458	1,762	1,458	1,762	1,458	1,762	5,887	10,442	975	1,522	386	824	4,531
10	STATE BANK OF INDIA	659	659	7,758	8,716	7,758	8,716	7,758	8,716	14,586	28,980	1,091	3,094	37	102	1,89,618
11	UCO BANK	27	27	223	345	223	343	223	343	804	1,760	372	1,186	104	286	1,667
12	UNION BANK OF INDIA	458	458	421	6,825	414	5,933	414	5,933	19,965	56,993	739	6,112	215	5,158	0
	Total- Public Sector Commercial Banks	**1,412**	**1,412**	**42,391**	**59,405**	**40,464**	**57,696**	**40,464**	**57,696**	**1,51,360**	**3,95,093**	**65,981**	**2,16,789**	**1,801**	**8,039**	**16,75,744**
B	**R R B - KERALA GRAMIN BANK**	485	485	18,492	19,043	18,492	19,043	18,492	19,043	26,108	35,236	12,618	38,056	34	61	1,13,483
	Total- Public Sector Banks including RRB	**1,897**	**1,897**	**60,883**	**78,448**	**58,956**	**76,739**	**58,956**	**76,739**	**1,77,468**	**4,30,329**	**78,599**	**2,54,845**	**1,835**	**8,101**	**17,89,227**
C	**PRIVATE SECTOR COMMERCIAL BANKS**															
1	AXIS BANK	0	0	0	0	0	0	0	0	1	8	0	0	0	0	1
2	BANDHAN BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3	CATHOLIC SYRIAN BANK	0	0	2	3	3	2	3	2	78	62	0	0	0	0	52
4	CITY UNION BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5	DHANLAXMI BANK	453	453	453	1,822	426	1,536	426	1,536	11,295	39,304	822	1,396	0	0	1,70,257
6	FEDERAL BANK	61	61	745	734	745	734	745	734	1,941	2,618	126	350	7	13	33,756
7	HDFC BANK	259	259	259	349	259	349	259	349	23,891	50,978	0	0	0	0	0
8	ICICI BANK	0	0	0	0	0	0	0	0	50	85	0	0	0	0	614
9	IDBI BANK	711	711	711	1,513	711	1,510	711	1,510	7,951	15,625	385	1,344	175	535	79,510
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	5	5	5	5	5	5	19	54	0	0	2	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	77	77	68	80	66	78	66	78	242	409	0	0	0	0	0
19	T.N.MERCANTILE BANK	6	6	15	15	15	15	15	15	38	84	38	84	0	0	0
20	YES BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	**0**
	Total- Pvt Sector Commercial Banks	**1,567**	**1,567**	**2,258**	**4,520**	**2,230**	**4,228**	**2,230**	**4,228**	**45,506**	**1,09,228**	**1,371**	**3,174**	**184**	**548**	**2,84,190**
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	**3,464**	**3,464**	**63,141**	**82,968**	**61,186**	**80,967**	**61,186**	**80,967**	**2,22,974**	**5,39,557**	**79,970**	**2,58,019**	**2,019**	**8,649**	**20,73,417**
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	7,789	7,789	10,605	12,618	10,605	12,618	10,605	10,448	80,297	57,009	1,477	5,364	0	465	17,397
	Total Co-operative Banks	7,789	7,789	10,605	12,618	10,605	12,618	10,605	10,448	80,297	57,009	1,477	5,364	0	465	17,397
	Total - Banking Sector	**11,253**	**11,253**	**73,746**	**95,586**	**71,791**	**93,585**	**71,791**	**91,415**	**3,03,271**	**5,96,566**	**81,447**	**2,63,383**	**2,019**	**9,114**	**20,90,814**

14.20. MICRO FINANCE - Cumulative Performance of Banks in Kerala State as at JUNE 2020 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	24	24	2,956	3,720	2,956	3,720	2,956	3,720	7,546	17,056	4,528	7,233	131	48	90,552
2	BANK OF INDIA	0	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	0
4	CANARA BANK	192	192	28,186	36,262	26,266	35,418	26,266	35,418	94,533	2,65,336	55,273	1,88,801	512	419	12,35,271
5	CENTRAL BANK OF INDIA	232	232	369	2,591	369	2,218	369	2,218	6,456	23,598	606	2,546	0	0	98,499
6	INDIAN BANK	314	314	6,211	6,704	6,298	6,709	6,298	6,709	13,714	36,240	97	111	2,362	7,316	55,930
7	INDIAN OVERSEAS BANK	47	47	5,045	6,954	5,045	6,954	5,045	6,954	6,755	7,410	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	9	9	1,458	1,762	1,458	1,762	1,458	1,762	5,887	10,442	975	1,522	386	924	4,531
10	STATE BANK OF INDIA	0	0	1	23	1	23	1	23	38	4,082	0	0	0	0	760
11	UCO BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
12	UNION BANK OF INDIA	35	35	35	2,454	31	2,056	31	2,056	33,254	5,28,321	0	0	0	0	0
	Total- Public Sector Commercial Banks	**853**	**853**	**44,261**	**60,470**	**42,424**	**58,860**	**42,424**	**58,860**	**1,68,183**	**8,92,485**	**61,479**	**2,00,213**	**3,391**	**8,707**	**14,85,543**
B	**R R B - KERALA GRAMIN BANK**	0	0	1,588	7,729	1,588	7,729	1,588	7,729	12,652	38,117	12,618	38,056	34	61	80,172
	Total- Public Sector Banks including RRB	**853**	**853**	**45,849**	**68,198**	**44,012**	**66,589**	**44,012**	**66,589**	**1,80,835**	**9,30,602**	**74,097**	**2,38,269**	**3,425**	**8,768**	**15,65,715**
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	CATHOLIC SYRIAN BANK	0	0	0	0	0	0	0	0	2	3	0	0	0	0	2
4	CITY UNION BANK	0	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	863	1,584	822	1,396	0	0	2,589
6	FEDERAL BANK	61	61	35	3	35	3	35	3	1,927	2,602	156	340	26	68	1,695
7	HDFC BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
8	ICICI BANK	59	59	377	964	377	964	377	964	8,148	18,660	6,915	15,850	1,143	2,592	1,14,157
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	6	6	15	15	15	15	15	15	38	84	0	0	0	0	0
20	YES BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Total- Pvt Sector Commercial Banks	**126**	**126**	**427**	**982**	**427**	**982**	**427**	**982**	**10,978**	**22,933**	**7,893**	**17,586**	**1,169**	**2,660**	**1,18,443**
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	**979**	**979**	**46,276**	**69,180**	**44,439**	**67,570**	**44,439**	**67,570**	**1,91,813**	**9,53,535**	**81,990**	**2,55,855**	**4,594**	**11,429**	**16,84,158**
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	689	689	3,203	5,715	3,203	5,715	3,203	5,715	5,918	20,748	1,477	5,364	0	465	11,830
	Total Co-operative Banks	**689**	**689**	**3,203**	**5,715**	**3,203**	**5,715**	**3,203**	**5,715**	**5,918**	**20,748**	**1,477**	**5,364**	**0**	**465**	**11,830**
	Total - Banking Sector	**1,668**	**1,668**	**49,479**	**74,895**	**47,642**	**73,286**	**47,642**	**73,286**	**1,97,731**	**9,74,283**	**83,467**	**2,61,219**	**4,594**	**11,894**	**16,95,988**

14.21. MICRO FINANCE - Cumulative Performance of Banks in Kerala State as at JUNE 2020
Mode of linkage-SHGs 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	45	68	0	0	0	0	682	0
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	14	520	0	0	0	0	2,064	150
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	2	485	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	0	0	1	23	1	23	38	4,082	0	0	0	0	760	38
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	1,211	5,115	0	0	0	0	0	0
	Total- Public Sector Commercial Banks	**0**	**0**	**1**	**23**	**1**	**23**	**1,310**	**10,270**	**0**	**0**	**0**	**0**	**3,506**	**188**
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**	**1**	**23**	**1**	**23**	**1,310**	**10,270**	**0**	**0**	**0**	**0**	**3,506**	**188**
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	CATHOLIC SYRIAN BANK	0	0	0	0	0	0	2	3	0	0	0	0	2	2
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	240	368	0	0	0	0	1,895	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	2	1	2	1	2	1	2	1	0	0	0	0	30	2
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	**2**	**1**	**2**	**1**	**2**	**1**	**244**	**373**	**0**	**0**	**0**	**0**	**1,927**	**4**
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	**2**	**1**	**3**	**24**	**3**	**24**	**1,554**	**10,643**	**0**	**0**	**0**	**0**	**5,433**	**192**
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	**2**	**1**	**3**	**24**	**3**	**24**	**1,554**	**10,643**	**0**	**0**	**0**	**0**	**5,433**	**192**

14.22. PROGRESS REPORT ON ATMs BY THE BANK AS AT JUNE 2020

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	250	190	60	0	250	250
2	BANK OF INDIA	2	0	2	166	57	109	0	166	166
3	BANK OF MAHARASHTRA	0	0	0	8	0	8	0	0	0
4	CANARA BANK	1	0	1	862	614	248	2	862	862
5	CENTRAL BANK OF INDIA	0	0	0	60	29	31	0	0	0
6	INDIAN BANK	11	11	0	168	128	40	0	0	56
7	INDIAN OVERSEAS BANK	0	0	0	179	147	32	1	179	179
8	PUNJAB & SIND BANK	0	3	-3	3	0	3	0	0	0
9	PUNJAB NATIONAL BANK	0	0	0	245	144	101	0	245	245
10	STATE BANK OF INDIA	0	0	0	2,357	800	1,557	1	2,305	2,357
11	UCO BANK	0	0	0	37	31	6	0	0	37
12	UNION BANK OF INDIA	0	0	0	507	337	170	0	47	41
	Total- Public Sector Commercial Banks	**14**	**14**	**0**	**4,842**	**2,477**	2,365	**4**	**4,054**	**4,193**
B	**R R B - KERALA GRAMIN BANK**	0	0	0	320	309	11	3	320	320
	Total- Public Sector Banks including RRB	**14**	**14**	0	**5,162**	**2,786**	2,376	**7**	**4,374**	**4,513**
C	**PRIVATE SECTOR COMMERCIAL BANKS**									
1	AXIS BANK	2	1	1	297	187	110	0	0	0
2	BANDHAN BANK	0	0	0	9	9	0	0	0	0
3	CATHOLIC SYRIAN BANK	5	4	1	170	139	31	0	0	170
4	CITY UNION BANK	0	0	0	40	30	10	0	0	0
5	DHANLAXMI BANK	1	0	1	145	108	37	0	145	145
6	FEDERAL BANK	0	0	0	926	544	382	0	926	926
7	HDFC BANK	10	8	2	353	213	140	2	353	353
8	ICICI BANK	0	0	0	318	193	125	0	318	318
9	IDBI BANK	0	0	0	103	69	34	0	107	107
10	IDFC FIRST Bank	1	1	0	4	4	0	0	0	0
11	INDUS IND BANK	69	50	19	0	0	0	0	0	0
12	JAMMU & KASHMIR BANK	0	0	0	0	0	0	0	0	0
13	KARNATAKA BANK	0	0	0	24	11	13	0	0	0
14	KARUR VYSYA BANK	0	0	0	24	21	3	0	0	24
15	KOTAK MAHINDRA BANK	1	1	0	35	31	4	0	0	0
16	LAKSHMI VILAS BANK	0	0	0	15	11	4	0	0	0
17	RBL Bank	1	1	0	6	6	0	0	0	0
18	SOUTH INDIAN BANK	2	1	1	748	445	303	0	638	748
19	T.N.MERCANTILE BANK	0	0	0	22	16	6	0	22	0
20	YES BANK	0	0	0	0	0	0	0	0	0
	Total- Pvt Sector Commercial Banks	**92**	**67**	25	**3,239**	**2,037**	**1,202**	**2**	**2,509**	**2,791**
D	**SMALL FINANCE BANKS**									
1	ESAF	1	1	0	146	145	1	0	146	146
2	Ujjivan Small Finance Bank	0	0	0	15	15	0	0	0	0
	Total- Small Finance Banks	**1**	**1**	**0**	**161**	**160**	1	**0**	**146**	**146**
	Total - Commercial Banks + RRB + SFB	**107**	**82**	**25**	**8,562**	**4,983**	**3,579**	**9**	**7,029**	**7,450**
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	227	173	54	4	33	80
	Total Co-operative Banks	**0**	**0**	**0**	**234**	**179**	55	**5**	**40**	**87**
	Total - Banking Sector	**107**	**82**	**25**	**8,796**	**5,162**	**3,634**	**14**	**7,069**	**7,537**

14.23. PROGRESS REPORT ON JOINT LIABILITY GROUPS (JLGs) AS AT JUNE 2020

(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	15	12	15	12	15	12	1,363	2,110
2	BANK OF INDIA	147	348	147	344	631	1,836	1,580	3,991
3	BANK OF MAHARASHTRA	0	0	0	0	0	0	0	0
4	CANARA BANK	3,669	9,018	3,050	8,814	3,050	8,814	20,466	58,939
5	CENTRAL BANK OF INDIA	73	71	73	57	73	57	1,092	1,424
6	INDIAN BANK	17	49	17	49	17	48	802	1,920
7	INDIAN OVERSEAS BANK	61	182	61	182	61	182	3,048	7,106
8	PUNJAB & SIND BANK	0	0	0	0	0	0	0	0
9	PUNJAB NATIONAL BANK	6	21	6	21	6	21	541	1,149
10	STATE BANK OF INDIA	12	9	12	9	12	9	213	504
11	UCO BANK	6	8	6	8	6	8	167	346
12	UNION BANK OF INDIA	0	0	0	0	0	0	21,112	23,721
	Total- Public Sector Commercial Banks	**4,006**	**9,719**	**3,387**	**9,497**	**3,871**	**10,988**	**50,384**	**1,01,211**
B	**R R B - KERALA GRAMIN BANK**	1,075	1,279	1,075	1,279	1,075	1,279	7,492	11,307
	Total- Public Sector Banks including RRB	**5,081**	**10,997**	**4,462**	**10,775**	**4,946**	**12,266**	**57,876**	**1,12,517**
C	**PRIVATE SECTOR COMMERCIAL BANKS**								
1	AXIS BANK	133	45	133	45	133	45	74,435	9,414
2	BANDHAN BANK	0	0	0	0	0	0	0	0
3	CATHOLIC SYRIAN BANK	0	0	0	0	0	0	2	2
4	CITY UNION BANK	0	0	0	0	0	0	0	0
5	DHANLAXMI BANK	2	7	2	7	2	7	737	893
6	FEDERAL BANK	6	7	16	15	16	15	89	108
7	HDFC BANK	0	0	0	0	0	0	486	185
8	ICICI BANK	0	0	0	0	0	0	0	0
9	IDBI BANK	4	33	4	33	4	33	732	1,482
10	IDFC FIRST Bank	6,277	607	6,277	607	6,277	607	1,39,006	34,033
11	INDUS IND BANK	6,104	5,507	6,104	5,507	6,104	5,507	88,969	1,26,384
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	11,296	2,259
18	SOUTH INDIAN BANK	1	1	1	1	1	1	24	18
19	T.N.MERCANTILE BANK	0	0	0	0	0	0	0	0
20	YES BANK	0	0	0	0	0	0	501	130
	Total- Pvt Sector Commercial Banks	**12,527**	**6,208**	**12,537**	**6,215**	**12,537**	**6,215**	**3,16,277**	**1,74,908**
D	**SMALL FINANCE BANKS**								
1	ESAF	17,826	13,870	17,826	13,870	17,826	13,870	8,33,746	4,02,697
2	Ujjivan Small Finance Bank	6,576	4,347	6,576	4,347	30,462	35,472	37,835	38,212
	Total- Small Finance Banks	**24,402**	**18,217**	**24,402**	**18,217**	**48,288**	**49,342**	**8,71,581**	**4,40,909**
	Total - Commercial Banks + RRB + SFB	**42,010**	**35,422**	**41,401**	**35,207**	**65,771**	**67,823**	**12,45,734**	**7,28,334**
E	**CO-OPERATIVE BANKS**								
1	DIST CO-OPERATIVE BANKS	0	0	0	0	0	0	60	126
2	KSCARDB (incl. PCARDBs)	459	128	459	120	459	120	5,685	1,792
3	KSCB	173	381	173	381	173	381	11,422	15,558
	Total Co-operative Banks	**632**	**508**	**632**	**501**	**632**	**501**	**17,167**	**17,477**
	Total - Banking Sector	**42,642**	**35,930**	**42,033**	**35,707**	**66,403**	**68,324**	**12,62,901**	**7,45,811**

14.24. PERFORMANCE UNDER EDUCATION LOAN SCHEME AS AT JUNE 2020 (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	No	Amount		
A	**PUBLIC SECTOR COMMERCIAL BANKS**																												
1	BANK OF BARODA	85	854	85	854	85	854	85	854	85	631	85	631	**15,688**	**1,37,121**	133	1,648	**15,821**	**1,38,769**	12,504	28,765	1,296	6,033	**2,021**	**1,03,971**	1,268	2,801	**0**
2	BANK OF INDIA	104	816	104	816	104	816	104	816	104	400	104	400	**6,225**	**16,876**	170	2,582	**6,395**	**19,458**	4,988	8,681	971	4,778	**436**	**5,999**	953	1,773	**0**
3	BANK OF MAHARASHTRA	9	197	9	197	9	197	9	197	9	79	9	79	**154**	**632**	16	49	**170**	**681**	135	165	29	87	**6**	**429**	21	68	**0**
4	CANARA BANK	458	3,786	458	3,786	199	1,894	199	1,894	158	1,698	158	1,698	**64,514**	**2,05,868**	2,650	21,124	**67,164**	**2,26,992**	33,516	76,406	10,320	40,732	**23,328**	**1,09,853**	6,381	32,338	**0**
5	CENTRAL BANK OF INDIA	18	215	18	215	18	215	18	215	18	49	18	49	**8,034**	**22,742**	653	11,665	**8,687**	**34,407**	6,169	12,861	1,635	8,069	**883**	**13,477**	1,624	4,361	**0**
6	INDIAN BANK	130	350	130	350	130	350	130	350	196	352	196	352	**5,468**	**24,215**	632	5,580	**6,100**	**29,795**	4,205	9,163	462	2,120	**1,433**	**18,512**	1,110	2,976	**0**
7	INDIAN OVERSEAS BANK	45	252	45	252	42	237	42	237	42	60	42	60	**14,312**	**40,155**	286	1,955	**14,598**	**42,110**	11,678	31,966	1,655	9,065	**1,265**	**1,079**	893	3,324	**0**
8	PUNJAB & SIND BANK	1	4	1	4	1	1	5	14	1	1	5	5	**55**	**112**	10	200	**65**	**312**	41	63	6	20	**18**	**230**	14	25	**0**
9	PUNJAB NATIONAL BANK	172	463	172	463	172	463	172	463	172	463	172	463	**11,325**	**36,322**	195	5,581	**11,520**	**41,903**	5,684	19,271	2,090	7,556	**3,746**	**15,076**	2,513	7,240	**0**
10	STATE BANK OF INDIA	718	7,368	718	7,368	718	7,368	718	7,368	5,287	6,169	5,287	6,169	**75,770**	**2,54,303**	9,612	43,114	**85,382**	**2,97,417**	58,770	1,38,639	7,031	29,456	**19,581**	**1,29,322**	11,795	33,258	**0**
11	UCO BANK	2	10	2	10	1	5	1	5	1	2	1	2	**3,217**	**5,704**	71	906	**3,288**	**6,610**	1,895	5,015	116	586	**1,277**	**1,008**	430	1,506	**0**
12	UNION BANK OF INDIA	6	18	6	18	6	18	6	18	5	9	5	9	**29,362**	**80,037**	991	13,952	**30,353**	**93,989**	23,714	50,959	4,897	23,978	**1,742**	**19,052**	5,419	14,513	**0**
	Total- Public Sector Commercial Banks	**1,748**	**14,333**	**1,748**	**14,333**	**1,485**	**12,418**	**1,489**	**12,431**	**6,078**	**9,912**	**6,082**	**9,916**	**2,34,124**	**8,24,088**	**15,419**	**1,08,356**	**2,49,543**	**9,32,443**	**1,63,299**	**3,81,954**	**30,508**	**1,32,481**	**55,736**	**4,18,008**	**32,421**	**1,04,184**	**0**
B	**R R B - KERALA GRAMIN BANK**	45	86	45	86	45	86	45	86	45	86	45	86	22,698	63,371	164	306	22,862	63,677	21,876	56,109	572	3,483	414	4,085	7,533	19,301	0
	Total- Public Sector Banks including RRB	**1,793**	**14,419**	**1,793**	**14,419**	**1,530**	**12,504**	**1,534**	**12,517**	**6,123**	**9,998**	**6,127**	**10,002**	**2,56,822**	**8,87,459**	**15,583**	**1,08,662**	**2,72,405**	**9,96,120**	**1,85,175**	**4,38,063**	**31,080**	**1,35,964**	**56,150**	**4,22,094**	**39,954**	**1,23,485**	**0**

14.24. PERFORMANCE UNDER EDUCATION LOAN SCHEME AS AT JUNE 2020 (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	No	Amount		
C	**PRIVATE SECTOR COMMERCIAL BANKS**																												
1	AXIS BANK	2	3	2	3	2	3	2	3	2	3	2	3	**166**	**1,220**	0	0	**166**	**1,220**	87	265	55	396	**24**	**559**	13	59	**0**
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	**#DIV/0!**
3	CATHOLIC SYRIAN BANK	11	1	11	1	11	1	11	1	11	1	11	1	**2,955**	**4,801**	0	313	**2,955**	**5,114**	2,610	3,466	258	717	**87**	**931**	1,312	886	**0**
4	CITY UNION BANK	0	0	0	0	0	0	0	0	0	0	0	0	**47**	**155**	7	87	**54**	**241**	38	104	6	32	**10**	**105**	24	71	**0**
5	DHANLAXMI BANK	5	3	5	3	5	3	5	3	5	3	5	3	**2,429**	**5,335**	110	1,246	**2,539**	**6,581**	2,228	4,088	212	1,033	**99**	**1,460**	538	1,182	**0**
6	FEDERAL BANK	266	2,968	542	6,816	216	535	216	535	216	535	216	535	**18,044**	**46,681**	1,126	13,560	**19,170**	**60,241**	14,093	27,462	3,657	16,757	**1,420**	**16,022**	4,849	12,133	**0**
7	HDFC BANK	4	9	4	9	3	5	3	5	1	4	1	4	**1,376**	**2,680**	2	15	**1,378**	**2,695**	1,311	2,350	64	313	**3**	**32**	48	132	**0**
8	ICICI BANK	8	34	8	34	8	34	8	34	8	34	8	34	**526**	**1,186**	0	0	**526**	**1,186**	526	1,186	0	0	**0**	**0**	0	0	**0**
9	IDBI BANK	7	25	7	25	7	25	7	25	7	12	7	12	**1,170**	**5,437**	110	799	**1,280**	**6,236**	753	1,581	224	1,161	**303**	**3,494**	113	308	**0**
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	**#DIV/0!**
11	INDUS IND BANK	62	197	0	0	0	0	0	0	0	0	0	0	**62**	**197**	0	0	**62**	**197**	40	79	20	101	**2**	**17**	40	109	**1**
12	JAMMU & KASHMIR BANK	0	0	0	0	0	0	0	0	1	0	1	0	**10**	**31**	0	0	**10**	**31**	9	18	1	12	**0**	**0**	0	0	**0**
13	KARNATAKA BANK	0	0	0	0	0	0	0	0	6	6	6	6	**297**	**925**	18	171	**315**	**1,095**	238	521	23	94	**54**	**481**	76	185	**0**
14	KARUR VYSYA BANK	0	0	0	0	0	0	0	0	0	0	0	0	**165**	**426**	24	119	**189**	**545**	115	194	35	117	**39**	**234**	48	107	**0**
15	KOTAK MAHINDRA BANK	0	0	0	0	0	0	0	0	0	0	0	0	**112**	**378**	0	0	**112**	**378**	74	179	35	174	**3**	**24**	78	256	**1**
16	LAKSHMI VILAS BANK	0	0	0	0	0	0	0	0	0	0	0	0	**7**	**13**	1	25	**8**	**38**	7	13	0	0	**1**	**25**	0	0	**0**
17	RBL Bank	0	0	0	0	0	0	0	0	0	0	0	0	**163**	**44**	0	0	**163**	**44**	163	44	0	0	**0**	**0**	0	0	**0**
18	SOUTH INDIAN BANK	24	135	24	135	24	135	24	135	264	792	264	792	**7,971**	**14,468**	2,088	26,069	**10,059**	**40,537**	6,835	9,749	868	2,257	**2,356**	**28,531**	1,794	1,635	**0**
19	T.N.MERCANTILE BANK	2	2	2	2	2	2	2	2	2	2	2	2	**116**	**301**	9	132	**125**	**433**	93	285	32	148	**0**	**0**	30	73	**0**
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**	**#DIV/0!**
	Total- Pvt Sector Commercial Banks	**391**	**3,377**	**605**	**7,028**	**278**	**743**	**278**	**743**	**523**	**1,392**	**523**	**1,392**	**35,616**	**84,277**	**3,495**	**42,535**	**39,111**	**1,26,812**	**29,220**	**51,585**	**5,490**	**23,312**	**4,401**	**51,915**	**8,963**	**17,136**	**0**
D	**SMALL FINANCE BANKS**																											
1	ESAF	4,755	806	4,755	806	4,755	806	4,755	806	4,755	806	4,755	806	**44,377**	**9,484**	0	0	**44,377**	**9,484**	44,377	9,484	0	0	**0**	**0**	258	20	**0**
2	Ujjivan 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	**#DIV/0!**
	Total- Small Finance Banks	**4,755**	**806**	**4,755**	**806**	**4,755**	**806**	**4,755**	**806**	**4,755**	**806**	**4,755**	**806**	**44,377**	**9,484**	**0**	**0**	**44,377**	**9,484**	**44,377**	**9,484**	**0**	**0**	**0**	**0**	**258**	**20**	**0**
	Total - Commercial Banks + RRB + SFB	**6,939**	**18,603**	**7,153**	**22,254**	**6,563**	**14,053**	**6,567**	**14,067**	**11,401**	**12,197**	**11,405**	**12,200**	**3,36,815**	**9,81,220**	**19,078**	**1,51,197**	**3,55,893**	**11,32,417**	**2,58,772**	**4,99,132**	**36,570**	**1,59,275**	**60,551**	**4,74,009**	**49,175**	**1,40,641**	**0**
E	**CO-OPERATIVE BANKS**																											
1	DIST CO-OPERATIVE BANKS	0	0	0	0	0	0	0	0	0	0	0	0	**3**	**19**	0	0	**3**	**19**	1	0	2	19	**0**	**0**	3	19	**1**
2	KSCARDB (incl. PCARDBs)	0	0	0	0	0	0	0	0	1	2	1	2	258	893	0	0	**258**	**893**	104	156	59	267	95	470	85	270	0
3	KSCB	1	2	1	2	1	2	1	2	1	2	1	2	1,710	4,495	16	315	**1,726**	**4,810**	1,182	1,985	407	1,217	137	1,608	1,171	1,999	0
	Total Co-operative Banks	**1**	**2**	**1**	**2**	**1**	**2**	**1**	**2**	**2**	**4**	**2**	**4**	**1,971**	**5,407**	**16**	**315**	**1,987**	**5,722**	**1,287**	**2,141**	**468**	**1,503**	**232**	**2,078**	**1,259**	**2,288**	**0**
	Total - Banking Sector	**6,940**	**18,605**	**7,154**	**22,255**	**6,564**	**14,055**	**6,568**	**14,068**	**11,403**	**12,200**	**11,407**	**12,204**	**3,38,786**	**9,86,627**	**19,094**	**1,51,511**	**3,57,880**	**11,38,138**	**2,60,059**	**5,01,273**	**37,038**	**1,60,778**	**60,783**	**4,76,087**	**50,434**	**1,42,929**	**0**

14.25. DATA ON FINANCIAL ASSISTANCE TO WOMEN BENEFICIARIES AS AT JUNE 2020

(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	1,89,872	3,79,784	5,014	5,014	6,031	5,014	6,031	1,95,129	3,83,876
2	BANK OF INDIA	34,821	76,631	167	167	390	167	390	35,094	78,235
3	BANK OF MAHARASHTRA	1	2	0	0	0	0	0	0	0
4	CANARA BANK	2,97,358	5,10,937	26,511	24,979	96,917	29,128	34,901	3,05,793	8,38,208
5	CENTRAL BANK OF INDIA	83,439	85,689	21,789	21,789	21,873	20,509	20,003	82,088	84,647
6	INDIAN BANK	1,08,899	1,69,918	31,415	31,415	39,641	31,415	39,641	1,25,546	1,73,452
7	INDIAN OVERSEAS BANK	2,26,436	3,23,829	8,919	8,818	11,213	8,818	10,988	2,27,221	3,25,450
8	PUNJAB & SIND BANK	25	100	0	0	0	0	0	25	125
9	PUNJAB NATIONAL BANK	53,977	1,31,830	5,761	5,761	7,510	5,761	7,510	53,246	1,29,928
10	STATE BANK OF INDIA	5,45,712	13,32,785	1,34,574	1,34,563	2,56,145	1,46,727	2,40,896	5,03,822	13,09,042
11	UCO BANK	24,262	46,647	205	196	264	179	216	24,451	46,734
12	UNION BANK OF INDIA	53,789	1,23,164	114	84	280	60	175	54,548	1,25,998
	Total- Public Sector Commercial Banks	**16,18,591**	**31,81,315**	**2,34,469**	**2,32,786**	**4,40,264**	**2,47,778**	**3,60,750**	**16,06,963**	**34,95,695**
B	**R R B - KERALA GRAMIN BANK**	8,56,180	6,70,018	1,99,491	1,99,092	1,55,671	1,99,092	1,55,671	7,55,637	6,31,059
	Total- Public Sector Banks including RRB	**24,74,771**	**38,51,333**	**4,33,960**	**4,31,878**	**5,95,936**	**4,46,870**	**5,16,421**	**23,62,600**	**41,26,754**

14.25. DATA ON FINANCIAL ASSISTANCE TO WOMEN BENEFICIARIES AS AT JUNE 2020

(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	98,152	69,295	711	711	3,130	711	3,130	95,349	71,170
2	BANDHAN BANK	0	0	0	0	0	0	0	0	0
3	CATHOLIC SYRIAN BANK	95,999	89,029	32,723	32,723	33,684	33,301	34,089	86,169	82,888
4	CITY UNION BANK	576	7,636	0	27	11	13	5	274	3,554
5	DHANLAXMI BANK	48,399	2,74,345	468	290	327	290	327	42,039	2,52,552
6	FEDERAL BANK	2,71,371	5,53,545	0	71,163	94,114	80,565	1,05,983	2,57,056	5,55,082
7	HDFC BANK	3,52,411	2,38,404	8,124	8,124	7,265	8,124	7,265	3,44,509	2,30,364
8	ICICI BANK	70,351	4,40,496	12,075	12,075	16,576	12,075	16,576	69,627	4,39,190
9	IDBI BANK	22,428	79,148	3,768	3,768	19,619	3,768	9,082	21,152	76,474
10	IDFC FIRST Bank	1,51,790	41,571	0	7,171	950	7,171	950	1,55,793	42,418
11	INDUS IND BANK	0	0	0	4,047	5,195	4,047	5,195	68,688	89,906
12	JAMMU & KASHMIR BANK	10	49	0	0	0	0	0	10	46
13	KARNATAKA BANK	1,941	7,843	290	290	564	290	510	1,827	7,712
14	KARUR VYSYA BANK	0	0	0	0	0	0	0	0	0
15	KOTAK MAHINDRA BANK	0	0	0	0	0	0	0	0	0
16	LAKSHMI VILAS BANK	291	543	55	50	67	50	67	214	423
17	RBL Bank	12,789	3,066	3	3	27	3	27	12,603	2,896
18	SOUTH INDIAN BANK	1,60,795	3,02,000	43,691	43,691	57,332	43,805	53,529	1,50,208	3,04,406
19	T.N.MERCANTILE BANK	4,504	6,161	929	929	911	929	911	3,871	5,772
20	YES BANK	0	0	0	0	0	0	0	2,053	130
	Total- Pvt Sector Commercial Banks	**12,91,807**	**21,13,130**	**1,02,837**	**1,85,062**	**2,39,773**	**1,95,142**	**2,37,646**	**13,11,442**	**21,64,984**
D	**SMALL FINANCE BANKS**									
1	ESAF	15,65,129	3,73,432	96,981	96,981	32,259	96,981	32,259	15,96,004	4,02,697
2	Ujjivan Small Finance Bank	1,02,814	24,196	2,173	2,173	926	2,173	926	1,01,875	24,182
	Total- Small Finance Banks	**16,67,943**	**3,97,628**	**99,154**	**99,154**	**33,185**	**99,154**	**33,185**	**16,97,879**	**4,26,879**
	Total - Commercial Banks + RRB + SFB	**54,34,521**	**63,62,091**	**6,35,951**	**7,16,094**	**8,68,893**	**7,41,166**	**7,87,253**	**53,71,921**	**67,18,616**
E	**CO-OPERATIVE BANKS**									
1	DIST CO-OPERATIVE BANKS	0	0	491	491	406	491	406	1,284	1,390
2	KSCARDB (incl. PCARDBs)	70,841	1,38,767	4,708	4,227	8,439	4,227	8,175	74,432	1,43,147
3	KSCB	79,558	3,14,791	7,151	7,129	8,597	7,129	8,359	97,189	1,83,503
	Total Co-operative Banks	**1,50,399**	**4,53,558**	**12,350**	**11,847**	**17,442**	**11,847**	**16,940**	**1,72,905**	**3,28,040**
	Total - Banking Sector	**55,84,920**	**68,15,649**	**6,48,301**	**7,27,941**	**8,86,336**	**7,53,013**	**8,04,193**	**55,44,826**	**70,46,657**

14.26. PERFORMANCE UNDER GOLD LOAN AS AT JUNE 2020

(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	52,314	63,158	52,314	63,158	52,314	63,158	**0**	**0**	1,35,652	1,93,389	1,35,652	1,93,389	**0**	**0**
2	BANK OF INDIA	14,563	16,996	78,368	81,048	58,672	63,600	**19,696**	**17,448**	47,886	49,540	46,650	48,684	**1,236**	**856**
3	BANK OF MAHARASHTRA	131	205	131	205	0	0	**131**	**205**	314	684	124	181	**190**	**503**
4	CANARA BANK	3,04,600	3,17,463	3,04,600	3,17,463	2,89,370	3,01,589	**15,230**	**15,874**	12,74,676	10,69,462	12,71,778	10,69,297	**2,898**	**165**
5	CENTRAL BANK OF INDIA	26,312	46,049	26,312	46,049	26,213	26,880	**99**	**19,169**	1,03,350	1,18,000	1,02,823	90,978	**527**	**27,022**
6	INDIAN BANK	47,510	49,097	47,510	49,097	47,173	48,703	**337**	**394**	1,35,927	1,22,227	1,29,600	1,18,481	**6,327**	**3,746**
7	INDIAN OVERSEAS BANK	28,456	45,501	28,456	45,501	17,456	30,145	**11,000**	**15,356**	1,49,860	1,27,156	1,36,075	1,09,548	**13,785**	**17,608**
8	PUNJAB & SIND BANK	19	11	19	11	0	0	**19**	**11**	37	31	0	0	**37**	**31**
9	PUNJAB NATIONAL BANK	1,603	1,752	1,603	1,752	1,344	1,264	**259**	**488**	37,660	42,122	33,948	38,026	**3,712**	**4,096**
10	STATE BANK OF INDIA	2,67,558	5,20,733	2,67,558	5,20,733	2,67,558	5,20,733	**0**	**0**	7,55,792	12,12,141	7,55,792	12,12,141	**0**	**0**
11	UCO BANK	7,587	9,979	7,587	9,979	284	313	**7,303**	**9,666**	25,454	27,894	8,667	8,114	**16,787**	**19,780**
12	UNION BANK OF INDIA	26,901	24,593	26,901	24,593	26,881	24,573	**20**	**20**	2,05,824	1,41,522	1,69,212	1,22,623	**36,612**	**18,899**
	Total- Public Sector Commercial Banks	**7,77,554**	**10,95,537**	**8,41,359**	**11,59,589**	**7,87,265**	**10,80,958**	**54,094**	**78,631**	**28,72,432**	**31,04,167**	**27,90,321**	**30,11,462**	**82,111**	**92,706**
B	**R R B - KERALA GRAMIN BANK**	3,27,569	2,63,777	3,27,569	2,63,777	3,13,044	2,52,474	14,525	11,303	11,61,701	8,30,321	11,57,989	8,29,301	3,712	1,020
	Total- Public Sector Banks including RRB	**11,05,123**	**13,59,314**	**11,68,928**	**14,23,366**	**11,00,309**	**13,33,432**	**68,619**	**89,934**	**40,34,133**	**39,34,488**	**39,48,310**	**38,40,763**	**85,823**	**93,725**

14.26. PERFORMANCE UNDER GOLD LOAN AS AT JUNE 2020

(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	131	211	131	211	50	80	**81**	**131**	664	1,925	267	1,033	**397**	**891**
2	BANDHAN BANK	0	0	0	0	0	0	**0**	**0**	0	0	0	0	**0**	**0**
3	CATHOLIC SYRIAN BANK	53,611	54,681	53,611	54,680	28,962	34,189	**24,649**	**20,492**	1,44,960	1,26,154	88,922	84,722	**56,038**	**41,433**
4	CITY UNION BANK	98	98	98	98	98	98	**0**	**0**	698	690	698	690	**0**	**0**
5	DHANLAXMI BANK	29,646	37,403	29,646	37,403	15,257	23,531	**14,389**	**13,872**	65,063	67,964	28,325	36,353	**36,738**	**31,611**
6	FEDERAL BANK	1,18,554	1,37,279	1,18,554	1,37,279	1,18,554	1,37,279	**0**	**0**	3,86,953	3,59,835	3,20,045	3,09,568	**66,908**	**50,267**
7	HDFC BANK	582	1,074	582	1,074	13	31	**569**	**1,043**	1,743	4,348	121	172	**1,622**	**4,176**
8	ICICI BANK	2,297	3,489	2,297	3,489	1,704	2,437	**593**	**1,052**	7,962	12,874	2,565	3,172	**5,397**	**9,702**
9	IDBI BANK	6,271	14,562	6,271	14,562	5,610	13,420	**661**	**1,142**	21,550	45,616	18,912	41,564	**2,638**	**4,052**
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**	1,994	2,582	1,719	2,138	**275**	**444**
14	KARUR VYSYA BANK	1,001	545	1,001	545	943	527	**58**	**18**	5,839	6,862	5,714	6,725	**125**	**137**
15	KOTAK MAHINDRA BANK	0	0	0	0	0	0	**0**	**0**	0	0	0	0	**0**	**0**
16	LAKSHMI VILAS BANK	140	187	461	595	835	168	**-374**	**427**	512	619	453	555	**59**	**64**
17	RBL Bank	0	0	0	0	0	0	**0**	**0**	0	0	0	0	**0**	**0**
18	SOUTH INDIAN BANK	84,308	1,26,254	84,308	1,26,254	75,812	92,903	**8,496**	**33,352**	2,57,878	3,00,531	2,30,916	2,22,471	**26,962**	**78,060**
19	T.N.MERCANTILE BANK	2,001	1,879	2,001	1,879	1,984	1,845	**17**	**34**	7,105	6,418	6,888	5,818	**217**	**600**
20	YES BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Total- Pvt Sector Commercial Banks	**2,98,640**	**3,77,661**	**2,98,961**	**3,78,068**	**2,49,822**	**3,06,507**	**49,139**	**71,562**	**9,02,921**	**9,36,418**	**7,05,545**	**7,14,981**	**1,97,376**	**2,21,437**
D	**SMALL FINANCE BANKS**														
1	ESAF	16,245	15,445	16,245	15,445	0	0	**16,245**	**15,445**	25,689	21,129	0	0	**25,689**	**21,129**
2	Ujjivan Small Finance Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Total- Small Finance Banks	**16,245**	**15,445**	**16,245**	**15,445**	**0**	**0**	**16,245**	**15,445**	**25,689**	**21,129**	**0**	**0**	**25,689**	**21,129**
	Total - Commercial Banks + RRB + SFB	**14,20,008**	**17,52,419**	**14,84,134**	**18,16,879**	**13,50,131**	**16,39,938**	**1,34,003**	**1,76,941**	**49,62,743**	**48,92,035**	**46,53,855**	**45,55,743**	**3,08,888**	**3,36,292**
E	**CO-OPERATIVE BANKS**														
1	DIST CO-OPERATIVE BANKS	9,819	6,895	9,819	6,895	34	69	**9,785**	**6,826**	23,502	15,784	1,885	2,633	**21,617**	**13,151**
2	KSCARDB (incl. PCARDBs)	2,886	2,069	2,886	2,069	2,886	2,069	**0**	**0**	4,221	3,123	4,221	3,123	**0**	**0**
3	KSCB	1,58,518	1,31,662	1,58,518	1,31,662	32,099	41,173	1,26,419	90,488	3,37,354	2,50,574	56,840	72,539	2,80,514	1,78,035
	Total Co-operative Banks	**1,71,223**	**1,40,626**	**1,71,223**	**1,40,626**	**35,019**	**43,311**	**1,36,204**	**97,314**	**3,65,077**	**2,69,481**	**62,946**	**78,295**	**3,02,131**	**1,91,186**
	Total - Banking Sector	**15,91,231**	**18,93,045**	**16,55,357**	**19,57,505**	**13,85,150**	**16,83,250**	**2,70,207**	**2,74,255**	**53,27,820**	**51,61,517**	**47,16,801**	**46,34,038**	**6,11,019**	**5,27,478**

14.27. RECOVERY PERFORMANCE UNDER GOVERNMENT SPONSORED SCHEMES AS AT JUNE 2020

(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	13,558	38,972	182	8	4	174	140
2	BANK OF INDIA	244	850	80	78	98	2	88
3	BANK OF MAHARASHTRA	0	0	0	0	0	0	0
4	CANARA BANK	2,175	9,496	996	807	81	189	1,052
5	CENTRAL BANK OF INDIA	161	583	0	0	0	0	0
6	INDIAN BANK	322	1,090	38	21	55	17	107
7	INDIAN OVERSEAS BANK	1,423	8,417	0	0	0	0	209
8	PUNJAB & SIND BANK	0	0	0	0	0	0	0
9	PUNJAB NATIONAL BANK	289	1,086	1	0	0	1	252
10	STATE BANK OF INDIA	1,676	4,960	0	0	0	0	1,565
11	UCO BANK	206	568	155	133	86	22	66
12	UNION BANK OF INDIA	896	1,389	627	389	62	238	269
	Total- Public Sector Commercial Banks	**20,950**	**67,411**	**2,079**	**1,436**	**69**	**643**	**3,748**
B	**R R B - KERALA GRAMIN BANK**	657	2,519	3,425	1,304	38	2,121	549
	Total- Public Sector Banks including RRB	**21,607**	**69,930**	**5,504**	**2,740**	**50**	**2,764**	**4,297**
C	**PRIVATE SECTOR COMMERCIAL BANKS**							
1	AXIS BANK	7	15	1	0	33	1	0
2	BANDHAN BANK	0	0	0	0	0	0	0
3	CATHOLIC SYRIAN BANK	57	98	9	5	63	3	7
4	CITY UNION BANK	0	0	0	0	0	0	0
5	DHANLAXMI BANK	73	236	106	98	92	8	11
6	FEDERAL BANK	236	486	50	4	7	47	135
7	HDFC BANK	0	0	5	3	60	2	8
8	ICICI BANK	60	108	44	0	0	44	44
9	IDBI BANK	44	162	4	2	50	2	0
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	27	48	0	0	0	0	0
14	KARUR VYSYA BANK	0	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	332	1,040	14	2	13	12	62
19	T.N.MERCANTILE BANK	3	25	0	0	0	0	0
20	YES BANK	0	0	0	0	0	0	0
	Total- Pvt Sector Commercial Banks	**839**	**2,219**	**233**	**114**	**49**	**118**	**267**
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	**22,446**	**72,149**	**5,737**	**2,854**	**50**	**2,883**	**4,564**
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	**22,446**	**72,149**	**5,737**	**2,854**	**50**	**2,883**	**4,564**

14.27. RECOVERY PERFORMANCE UNDER GOVERNMENT SPONSORED SCHEMES AS AT JUNE 2020

(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	1,365	3,691	91	166	169	3	2	166	158	1,274	3,525	58	2	3	56	47
2	BANK OF INDIA	2,286	4,932	0	0	0	0	0	0	0	2,286	4,932	228	200	88	28	55
3	BANK OF MAHARASHTRA	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4	CANARA BANK	55,323	1,89,004	55,240	1,88,751	7,604	7,396	97	208	1	83	253	1	0	0	1	419
5	CENTRAL BANK OF INDIA	607	2,546	0	0	0	0	0	0	0	607	2,546	0	0	0	0	0
6	INDIAN BANK	77	64	93	97	16	16	100	0	0	-16	-33	15	9	62	6	2
7	INDIAN OVERSEAS BANK	2,755	6,754	413	1,893	18	7	39	11	8	2,342	4,861	54	17	31	37	9
8	PUNJAB & SIND BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
9	PUNJAB NATIONAL BANK	846	1,344	846	1,344	2	0	0	2	8	0	0	0	0	0	0	0
10	STATE BANK OF INDIA	1,091	3,094	0	0	0	0	0	0	0	1,091	3,094	218	141	65	77	0
11	UCO BANK	351	1,284	108	215	107	95	89	12	12	243	1,070	319	311	97	8	8
12	UNION BANK OF INDIA	4,789	2,963	4,601	2,156	269	228	85	41	3	188	807	578	501	87	77	51
	Total- Public Sector Commercial Banks	**69,490**	**2,15,676**	**61,392**	**1,94,622**	**8,185**	**7,745**	**95**	**440**	**190**	**8,098**	**21,054**	**1,471**	**1,181**	**80**	**290**	**591**
B	**R R B - KERALA GRAMIN BANK**	12,618	38,055	0	0	0	0	0	0	0	12,618	38,055	17,829	17,512	98	317	203
	Total- Public Sector Banks including RRB	**82,108**	**2,53,731**	**61,392**	**1,94,622**	**8,185**	**7,745**	**95**	**440**	**190**	**20,716**	**59,109**	**19,300**	**18,693**	**97**	**607**	**794**
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	CATHOLIC SYRIAN 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	822	1,396	0	0	0	0	0	0	0	822	1,396	916	901	98	15	1
6	FEDERAL BANK	91	224	79	15	18	0	0	18	13	12	210	1	0	20	1	2
7	HDFC BANK	0	0	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	0	0
9	IDBI BANK	420	1,405	420	1,405	115	108	94	7	1	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	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	0	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	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	**1,333**	**3,025**	**499**	**1,420**	**133**	**108**	**81**	**25**	**14**	**834**	**1,606**	**917**	**901**	**98**	**16**	**3**
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	**83,441**	**2,56,757**	**61,891**	**1,96,042**	**8,318**	**7,853**	**94**	**465**	**204**	**21,550**	**60,715**	**20,217**	**19,595**	**97**	**623**	**797**
E	**CO-OPERATIVE BANKS**																	
1	DIST CO-OPERATIVE BANKS	122	260	122	260	33	17	52	16	14	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	1,477	4,016	0	0	0	0	0	0	0	1,477	4,016	0	0	0	0	0
	Total Co-operative Banks	**1,599**	**4,276**	**122**	**260**	**33**	**17**	**52**	**16**	**14**	**1,477**	**4,016**	**0**	**0**	**0**	**0**	**0**
	Total - Banking Sector	**85,040**	**2,61,033**	**62,013**	**1,96,302**	**8,351**	**7,870**	**94**	**481**	**218**	**23,027**	**64,731**	**20,217**	**19,595**	**97**	**623**	**797**

14.27. RECOVERY PERFORMANCE UNDER GOVERNMENT SPONSORED SCHEMES AS AT JUNE 2020

(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	211	412	99	94	82	3	4	79	71	112	318	11	1	9	10	2
2	BANK OF INDIA	158	219	25	41	35	25	71	10	3	133	178	115	105	91	10	14
3	BANK OF MAHARASHTRA	75	213	75	213	133	0	0	133	163	0	0	0	0	0	0	0
4	CANARA BANK	570	509	508	404	2	1	50	1	31	62	105	19	16	84	3	0
5	CENTRAL BANK OF INDIA	21	71	0	0	0	0	0	0	0	21	71	0	0	0	0	0
6	INDIAN BANK	203	733	199	620	8	8	100	0	0	4	113	15	9	62	6	3
7	INDIAN OVERSEAS BANK	314	698	187	62	23	12	52	11	8	127	636	45	19	42	26	8
8	PUNJAB & SIND BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
9	PUNJAB NATIONAL BANK	118	151	118	151	13	2	15	11	16	0	0	0	0	0	0	0
10	STATE BANK OF INDIA	75	103	49	47	0	0	0	0	29	26	56	0	0	0	0	12
11	UCO BANK	112	229	22	39	13	10	78	3	2	90	189	23	21	91	2	2
12	UNION BANK OF INDIA	301	426	296	401	17	14	82	3	3	5	25	10	7	68	3	0
	Total- Public Sector Commercial Banks	**2,158**	**3,764**	**1,578**	**2,072**	**326**	**75**	**23**	**251**	**325**	**580**	**1,692**	**238**	**178**	**75**	**60**	**40**
B	**R R B - KERALA GRAMIN BANK**	34	61	0	0	0	0	0	0	0	34	61	531	529	100	2	0
	Total- Public Sector Banks including RRB	**2,192**	**3,825**	**1,578**	**2,072**	**326**	**75**	**23**	**251**	**325**	**614**	**1,753**	**769**	**707**	**92**	**62**	**40**
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	CATHOLIC SYRIAN BANK	4	2	4	2	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	6	14	4	5	4	4	100	0	0	2	9	4	4	100	0	0
6	FEDERAL BANK	25	78	23	23	15	1	4	14	4	2	55	0	0	0	0	0
7	HDFC BANK	5	5	5	5	1	0	65	0	0	0	0	0	0	0	0	0
8	ICICI BANK	19	22	1	2	2	0	0	2	2	18	20	0	0	0	0	0
9	IDBI BANK	222	614	222	614	41	39	95	2	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	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	4	2	0	0	0	0	0	0	0	4	2	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	12	13	12	13	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	**297**	**750**	**271**	**663**	**62**	**44**	**71**	**18**	**6**	**26**	**87**	**4**	**4**	**100**	**0**	**0**
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	**2,489**	**4,575**	**1,849**	**2,735**	**388**	**119**	**31**	**269**	**331**	**640**	**1,840**	**773**	**711**	**92**	**62**	**40**
E	**CO-OPERATIVE BANKS**																	
1	DIST CO-OPERATIVE BANKS	4	9	4	9	1	0	0	1	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	0
3	KSCB	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Total Co-operative Banks	**4**	**9**	**4**	**9**	**1**	**0**	**0**	**1**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
	Total - Banking Sector	**2,493**	**4,584**	**1,853**	**2,744**	**389**	**119**	**31**	**270**	**331**	**640**	**1,840**	**773**	**711**	**92**	**62**	**40**

14.28. PROGRESS UNDER INSTANT OVERDRAFT FACILITY AS AT JUNE 2020

(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	21	0	21	0	21	0	1,973	49
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	2,352	36	2,352	36	2,352	36	83,102	922
5	CENTRAL BANK OF INDIA	0	0	0	0	0	0	0	0
6	INDIAN BANK	0	0	0	0	0	0	14	134
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	737	33
11	UCO BANK	236	5	236	5	236	5	236	5
12	UNION BANK OF INDIA	0	0	0	0	0	0	210	10
	Total- Public Sector Commercial Banks	**2,609**	**41**	**2,609**	**41**	**2,609**	**41**	**86,272**	**1,153**
B	**R R B - KERALA GRAMIN BANK**	0	0	0	0	0	0	0	0
	Total- Public Sector Banks including RRB	**2,609**	**41**	**2,609**	**41**	**2,609**	**41**	**86,272**	**1,153**
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	CATHOLIC SYRIAN 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	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	6	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**	**6**	**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	**2,609**	**41**	**2,609**	**41**	**2,609**	**41**	**86,278**	**1,153**
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	87	568
	Total Co-operative Banks	**0**	**0**	**0**	**0**	**0**	**0**	**87**	**568**
	Total - Banking Sector	**2,609**	**41**	**2,609**	**41**	**2,609**	**41**	**86,365**	**1,721**

14.**29. TOTAL OUSTANDING UNDER MUDRA LOANS (PMMY) AS AT JUNE 2020**

(Rs.in lakhs)

Sl 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/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	49	21	49	21	0	2,249	2,311	39	97	39	97	0	5,572	6,507
2	BANK OF INDIA	180	93	180	93	0	4,636	1,377	174	321	174	321	0	4,326	6,746
3	BANK OF MAHARASHTRA	0	0	0	0	0	36	432	0	0	0	0	0	222	739
4	CANARA BANK	19,104	3,395	19,104	3,259	0	1,29,477	25,018	9,012	18,154	9,012	17,155	0	68,052	1,07,920
5	CENTRAL BANK OF INDIA	418	106	111	38	0	1,711	461	291	537	199	369	0	2,764	4,593
6	INDIAN BANK	1,085	252	1,027	241	0	3,589	530	1,451	1,833	1,431	1,811	0	5,805	9,470
7	INDIAN OVERSEAS BANK	42	24	42	24	0	3,580	2,923	72	101	72	101	0	2,855	5,356
8	PUNJAB & SIND BANK	0	0	0	0	0	104	17	1	1	1	1	0	82	86
9	PUNJAB NATIONAL BANK	184	84	184	84	0	4,086	1,224	207	426	207	426	0	4,497	7,162
10	STATE BANK OF INDIA	233	89	201	74	97	3,822	1,131	1,153	3,577	1,107	3,470	138	17,299	54,500
11	UCO BANK	23	10	23	10	1	1,942	822	16	22	14	21	0	4,072	4,328
12	UNION BANK OF INDIA	2	6	5	12	0	9,401	1,122	6	16	15	32	0	18,966	16,311
	Total- Public Sector Commercial Banks	**21,320**	**4,081**	**20,926**	**3,856**	**98**	**1,64,633**	**37,369**	**12,422**	**25,085**	**12,271**	**23,804**	**138**	**1,34,512**	**2,23,718**
B	**R R B - KERALA GRAMIN BANK**	12,009	3,346	12,009	3,338	0	81,909	21,488	29,611	36,890	29,611	36,586	0	1,20,740	1,83,000
	Total- Public Sector Banks including RRB	**33,329**	**7,426**	**32,935**	**7,194**	**98**	**2,46,542**	**58,857**	**42,033**	**61,975**	**41,882**	**60,390**	**138**	**2,55,252**	**4,06,719**
C	**PRIVATE SECTOR COMMERCIAL BANKS**														
1	AXIS BANK	133	45	133	45	0	74,435	9,414	149	359	149	359	0	568	1,110
2	BANDHAN BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3	CATHOLIC SYRIAN BANK	0	0	1	0	0	37	10	0	0	24	154	0	159	238
4	CITY UNION BANK	0	0	0	0	0	2	1	0	0	0	0	0	5	12
5	DHANLAXMI BANK	0	0	0	0	0	34	10	2	7	2	7	0	168	330
6	FEDERAL BANK	144	21	144	21	0	745	212	1,410	1,952	1,410	1,952	0	3,835	8,152
7	HDFC BANK	1,334	121	1,334	121	0	80,152	12,796	56	44	56	44	0	9,830	5,219
8	ICICI BANK	599	179	599	179	0	1,621	495	13	30	13	30	0	5,317	6,128
9	IDBI BANK	19	5	19	5	0	367	998	90	139	90	139	0	1,182	2,095
10	IDFC FIRST Bank	5,911	572	5,911	572	0	1,29,438	31,828	0	0	0	0	0	1,003	997
11	INDUS IND BANK	30,650	5,492	30,650	5,492	0	6,33,798	1,01,117	310	436	310	436	0	94,849	53,314
12	JAMMU & KASHMIR BANK	0	0	0	0	0	6	1	0	0	0	0	0	40	66
13	KARNATAKA BANK	0	0	0	0	0	14	2	0	0	0	0	0	274	480
14	KARUR VYSYA BANK	0	0	0	0	0	257	35	0	0	0	0	0	92	176
15	KOTAK MAHINDRA BANK	0	0	0	0	0	1	0	0	0	0	0	0	189	750
16	LAKSHMI VILAS BANK	0	0	0	0	0	2	1	0	0	0	0	0	3	6
17	RBL Bank	0	0	0	0	0	226	42	0	0	0	0	0	0	0
18	SOUTH INDIAN BANK	5	2	5	2	0	321	105	32	108	18	54	0	1,002	2,468
19	T.N.MERCANTILE BANK	0	0	0	0	0	22	4	0	0	0	0	0	23	39
20	YES BANK	0	0	0	0	0	2,053	130	0	0	0	0	0	0	0
	Total- Pvt Sector Commercial Banks	**38,795**	**6,437**	**38,796**	**6,437**	**0**	**9,23,531**	**1,57,202**	**2,062**	**3,075**	**2,072**	**3,175**	**0**	**1,18,539**	**81,580**
D	**SMALL FINANCE BANKS**														
1	ESAF	187	85	187	85	0	1,73,909	38,707	153	110	153	110	0	1,56,530	64,088
2	Ujjivan Small Finance Bank	5,990	2,114	1,257	430	0	55,807	12,004	0	0	582	364	0	9,842	5,343
	Total- Small Finance Banks	**6,177**	**2,199**	**1,444**	**515**	**0**	**2,29,716**	**50,711**	**153**	**110**	**735**	**474**	**0**	**1,66,372**	**69,431**
	Total - Commercial Banks + RRB + SFB	**78,301**	**16,063**	**73,175**	**14,146**	**98**	**13,99,789**	**2,66,770**	**44,248**	**65,160**	**44,689**	**64,038**	**138**	**5,40,163**	**5,57,729**
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	4	2	4	2	0	713	265	0	0	0	0	0	0	0
	Total Co-operative Banks	**4**	**2**	**4**	**2**	**0**	**713**	**265**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
	Total - Banking Sector	**78,305**	**16,065**	**73,179**	**14,148**	**98**	**14,00,502**	**2,67,035**	**44,248**	**65,160**	**44,689**	**64,038**	**138**	**5,40,163**	**5,57,729**

14.**29. TOTAL OUSTANDING UNDER MUDRA LOANS (PMMY) AS AT JUNE 2020**

(Rs.in lakhs)

Sl 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	31	232	31	232	0	908	7,012	119	350	119	350	0	8,729	15,830
2	BANK OF INDIA	41	216	41	216	0	779	4,400	395	631	395	631	0	9,741	12,523
3	BANK OF MAHARASHTRA	0	0	0	0	0	143	1,506	0	0	0	0	0	401	2,677
4	CANARA BANK	1,818	12,334	1,818	11,567	0	12,042	68,757	29,934	33,883	29,934	31,981	0	2,09,571	2,01,695
5	CENTRAL BANK OF INDIA	54	419	50	292	0	641	4,068	763	1,062	360	699	0	5,116	9,122
6	INDIAN BANK	165	1,206	164	1,206	1	1,198	7,019	2,701	3,291	2,622	3,258	1	10,592	17,019
7	INDIAN OVERSEAS BANK	5	39	5	39	0	198	139	119	164	119	164	0	6,633	8,418
8	PUNJAB & SIND BANK	0	0	0	0	0	13	67	1	1	1	1	0	199	171
9	PUNJAB NATIONAL BANK	79	645	79	645	0	981	6,143	470	1,155	470	1,155	0	9,564	14,529
10	STATE BANK OF INDIA	779	6,810	771	6,733	49	11,636	91,204	2,165	10,476	2,079	10,277	284	32,757	1,46,835
11	UCO BANK	6	47	6	35	0	601	2,041	45	80	43	65	1	6,615	7,191
12	UNION BANK OF INDIA	5	12	16	59	0	16,986	15,135	13	34	36	103	0	45,353	32,568
	Total- Public Sector Commercial Banks	**2,983**	**21,960**	**2,981**	**21,024**	**50**	**46,126**	**2,07,492**	**36,725**	**51,126**	**36,178**	**48,684**	**286**	**3,45,271**	**4,68,579**
B	**R R B - KERALA GRAMIN BANK**	1,133	9,255	1,133	8,901	0	5,300	43,808	42,753	49,491	42,753	48,825	0	2,07,949	2,48,296
	Total- Public Sector Banks including RRB	**4,116**	**31,216**	**4,114**	**29,925**	**50**	**51,426**	**2,51,300**	**79,478**	**1,00,617**	**78,931**	**97,510**	**286**	**5,53,220**	**7,16,875**
C	**PRIVATE SECTOR COMMERCIAL BANKS**														
1	AXIS BANK	66	604	66	604	0	560	2,665	348	1,008	348	1,008	0	75,563	13,189
2	BANDHAN BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3	CATHOLIC SYRIAN BANK	0	0	6	44	0	13	74	0	0	31	197	0	209	322
4	CITY UNION BANK	0	0	0	0	0	0	0	0	0	0	0	0	7	13
5	DHANLAXMI BANK	3	22	3	22	0	23	371	5	29	5	29	0	225	711
6	FEDERAL BANK	1,336	5,990	1,336	5,990	0	2,573	15,010	2,890	7,963	2,890	7,963	0	7,153	23,375
7	HDFC BANK	2	12	2	12	0	390	1,245	1,392	177	1,392	177	0	90,372	19,260
8	ICICI BANK	2	12	2	12	0	1,648	5,584	614	222	614	222	0	8,586	12,208
9	IDBI BANK	19	150	19	150	0	550	3,094	128	294	128	294	0	2,099	6,187
10	IDFC FIRST Bank	0	0	0	0	0	0	0	5,911	572	5,911	572	0	1,30,441	32,825
11	INDUS IND BANK	100	16,447	100	16,447	0	4,357	16,447	31,060	22,374	31,060	22,374	0	7,33,004	1,70,878
12	JAMMU & KASHMIR BANK	0	0	0	0	0	3	1	0	0	0	0	0	49	68
13	KARNATAKA BANK	0	0	0	0	0	118	585	0	0	0	0	0	406	1,067
14	KARUR VYSYA BANK	0	0	0	0	0	12	59	0	0	0	0	0	361	271
15	KOTAK MAHINDRA BANK	0	0	0	0	0	345	2,538	0	0	0	0	0	535	3,288
16	LAKSHMI VILAS BANK	0	0	0	0	0	3	15	0	0	0	0	0	8	22
17	RBL Bank	0	0	0	0	0	0	0	0	0	0	0	0	226	42
18	SOUTH INDIAN BANK	20	162	16	125	0	585	3,477	57	272	39	181	0	1,908	6,050
19	T.N.MERCANTILE BANK	0	0	0	0	0	3	24	0	0	0	0	0	48	67
20	YES BANK	0	0	0	0	0	4	21	0	0	0	0	0	2,057	151
	Total- Pvt Sector Commercial Banks	**1,548**	**23,399**	**1,550**	**23,405**	**0**	**11,187**	**51,211**	**42,405**	**32,911**	**42,418**	**33,017**	**0**	**10,53,257**	**2,89,993**
D	**SMALL FINANCE BANKS**														
1	ESAF	4	70	4	70	0	24	859	344	265	344	265	0	3,30,463	1,03,654
2	Ujjivan Small Finance Bank	0	0	0	0	0	0	0	5,990	2,114	1,839	793	0	65,649	17,347
	Total- Small Finance Banks	**4**	**70**	**4**	**70**	**0**	**24**	**859**	**6,334**	**2,379**	**2,183**	**1,058**	**0**	**3,96,112**	**1,21,001**
	Total - Commercial Banks + RRB + SFB	**5,668**	**54,685**	**5,668**	**53,400**	**50**	**62,637**	**3,03,370**	**1,28,217**	**1,35,908**	**1,23,532**	**1,31,585**	**286**	**20,02,589**	**11,27,869**
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	4	2	4	2	0	713	265
	Total Co-operative Banks	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**4**	**2**	**4**	**2**	**0**	**713**	**265**
	Total - Banking Sector	**5,668**	**54,685**	**5,668**	**53,400**	**50**	**62,637**	**3,03,370**	**1,28,221**	**1,35,910**	**1,23,536**	**1,31,587**	**286**	**20,03,302**	**11,28,134**

14.30.OUTSTANDING ENROLLMENT UNDER PRADHAN MANTRI JAN SURAKSHA YOJANA SCHEMES AS AT JUNE 2020

Sl.	BANK	PMJJBY	PMSBY	APY	Total No.
A	**PUBLIC SECTOR COMMERCIAL BANKS**				
1	BANK OF BARODA	23,200	1,63,488	1,465	**1,88,153**
2	BANK OF INDIA	13,354	69,908	6,227	**89,489**
3	BANK OF MAHARASHTRA	421	1,732	140	**2,293**
4	CANARA BANK	2,11,246	8,05,626	1,05,761	**11,22,633**
5	CENTRAL BANK OF INDIA	21,361	94,383	18,227	**1,33,971**
6	INDIAN BANK	11,424	1,01,020	17,168	**1,29,612**
7	INDIAN OVERSEAS BANK	34,156	1,29,967	956	**1,65,079**
8	PUNJAB & SIND BANK	1,541	2,369	506	**4,416**
9	PUNJAB NATIONAL BANK	11,408	90,618	3,990	**1,06,016**
10	STATE BANK OF INDIA	1,56,334	11,28,978	65,985	**13,51,297**
11	UCO BANK	7,586	27,442	3,275	**38,303**
12	UNION BANK OF INDIA	64,254	2,83,112	42,312	**3,89,678**
	Total- Public Sector Commercial Banks	**5,56,285**	**28,98,643**	**2,66,012**	**37,20,940**
B	**R R B - KERALA GRAMIN BANK**	76,256	4,61,048	93,509	**6,30,813**
	Total- Public Sector Banks including RRB	**6,32,541**	**33,59,691**	**3,59,521**	**43,51,753**
C	**PRIVATE SECTOR COMMERCIAL BANKS**				
1	AXIS BANK	2,842	9,856	7,702	**20,400**
2	BANDHAN BANK	0	0	0	**0**
3	CATHOLIC SYRIAN BANK	5,045	17,924	723	**23,692**
4	CITY UNION BANK	853	1,355	194	**2,402**
5	DHANLAXMI BANK	6,632	21,083	3,045	**30,760**
6	FEDERAL BANK	44,732	1,30,587	5,196	**1,80,515**
7	HDFC BANK	18,548	41,032	17,630	**77,210**
8	ICICI BANK	5,011	10,066	1,342	**16,419**
9	IDBI BANK	11,499	29,924	4,667	**46,090**
10	IDFC FIRST Bank	0	0	0	**0**
11	INDUS IND BANK	125	3,938	12	**4,075**
12	JAMMU & KASHMIR BANK	107	149	22	**278**
13	KARNATAKA BANK	1,566	3,687	710	**5,963**
14	KARUR VYSYA BANK	1,076	1,592	104	**2,772**
15	KOTAK MAHINDRA BANK	1,678	3,258	54	**4,990**
16	LAKSHMI VILAS BANK	132	372	95	**599**
17	RBL Bank	0	0	0	**0**
18	SOUTH INDIAN BANK	1,23,696	32,321	11,205	**1,67,222**
19	T.N.MERCANTILE BANK	922	7,584	1,142	**9,648**
20	YES BANK	0	0	0	**0**
	Total- Pvt Sector Commercial Banks	**2,24,464**	**3,14,728**	**53,843**	**5,93,035**
D	**SMALL FINANCE BANKS**				
1	ESAF	0	0	12,102	**12,102**
2	Ujjivan Small Finance Bank	0	0	0	**0**
	Total- Small Finance Banks	**0**	**0**	**12,102**	**12,102**
	Total - Commercial Banks + RRB + SFB	**8,57,005**	**36,74,419**	**4,25,466**	**49,56,890**
E	**CO-OPERATIVE BANKS**				
1	DIST CO-OPERATIVE BANKS	1,490	11,803	300	**13,593**
2	KSCARDB (incl. PCARDBs)	0	0	0	**0**
3	KSCB	54,731	2,22,845	6,042	**2,83,618**
	Total Co-operative Banks	**56,221**	**2,34,648**	**6,342**	**2,97,211**
	Total - Banking Sector	**9,13,226**	**39,09,067**	**4,31,808**	**52,54,101**

14.31. RECOVERY AND NPA MANAGEMENT AS AT JUNE 2020

(Rs. in lakhs)

Sl No.	BANK	Gross NPA as at March 2020		Addition from April 2020 to June 2020		Recovery from April 2020 to June 2020		Gross NPA as at June 2020	
		A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.
A	**PUBLIC SECTOR COMMERCIAL BANKS**								
1	BANK OF BARODA	9,560	38,377	42	432	884	1,072	8,718	37,737
2	BANK OF INDIA	5,144	23,136	87	162	167	341	5,064	22,957
3	BANK OF MAHARASHTRA	555	3,109	94	71	94	72	555	3,108
4	CANARA BANK	68,060	2,64,344	579	8,929	7,879	50,070	60,760	2,23,203
5	CENTRAL BANK OF INDIA	8,220	22,370	0	0	0	0	8,220	22,370
6	INDIAN BANK	5,317	21,864	0	0	96	26	5,221	21,838
7	INDIAN OVERSEAS BANK	11,954	33,889	809	1,656	916	749	11,847	34,796
8	PUNJAB & SIND BANK	318	2,578	0	0	0	0	318	2,578
9	PUNJAB NATIONAL BANK	17,149	74,578	0	0	1,133	7,054	16,016	67,524
10	STATE BANK OF INDIA	90,150	2,59,700	2,700	14,630	3,322	33,984	89,528	2,40,346
11	UCO BANK	2,239	15,309	186	1,844	181	117	2,244	17,036
12	UNION BANK OF INDIA	39,983	94,767	3,525	11,526	2,698	3,232	40,810	1,03,061
	Total- Public Sector Commercial Banks	**2,58,649**	**8,54,021**	**8,022**	**39,250**	**17,370**	**96,717**	**2,49,301**	**7,96,555**
B	**R R B - KERALA GRAMIN BANK**	57,372	87,130	15,431	33,650	17,267	36,477	55,536	84,303
Total- Public Sector Banks including RRB		**3,16,021**	**9,41,150**	**23,453**	**72,900**	**34,637**	**1,33,194**	**3,04,837**	**8,80,857**

14.31. RECOVERY AND NPA MANAGEMENT AS AT JUNE 2020

(Rs. in lakhs)

Sl No.	BANK	Gross NPA as at March 2020		Addition from April 2020 to June 2020		Recovery from April 2020 to June 2020		Gross NPA as at June 2020	
		A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.
C	**PRIVATE SECTOR COMMERCIAL BANKS**								
1	AXIS BANK	5,130	33,707	1,953	726	1,005	2,281	6,078	32,152
2	BANDHAN BANK	0	0	0	0	0	0	0	0
3	CATHOLIC SYRIAN BANK	2,920	18,025	31	455	98	804	2,853	17,676
4	CITY UNION BANK	101	6,017	0	0	7	7	94	6,010
5	DHANLAXMI BANK	1,463	16,975	252	905	95	235	1,620	17,645
6	FEDERAL BANK	22,569	1,78,829	257	133	2,026	21,351	20,800	1,57,611
7	HDFC BANK	12,735	17,272	17,111	17,594	10,162	13,823	19,684	21,043
8	ICICI BANK	15,620	37,050	1,661	2,288	647	838	16,634	38,501
9	IDBI BANK	1,611	24,359	12	101	45	651	1,578	23,809
10	IDFC FIRST Bank	1,236	52	0	0	0	0	1,236	52
11	INDUS IND BANK	46,918	7,927	0	0	0	0	46,918	7,927
12	JAMMU & KASHMIR BANK	19	193	6	9	0	0	25	202
13	KARNATAKA BANK	392	7,321	23	1,034	25	6	390	8,350
14	KARUR VYSYA BANK	388	11,758	37	172	64	4,456	361	7,475
15	KOTAK MAHINDRA BANK	921	13,545	73	11,374	0	0	994	24,919
16	LAKSHMI VILAS BANK	162	1,006	3	19	11	11	154	1,014
17	RBL Bank	9	1	5	1	9	1	5	1
18	SOUTH INDIAN BANK	7,607	1,35,302	132	16,400	2,186	50,875	5,553	1,00,826
19	T.N.MERCANTILE BANK	205	4,402	0	0	0	0	205	4,402
20	YES BANK	248	1,769	106	351	0	0	354	2,120
	Total- Pvt Sector Commercial Banks	**1,20,254**	**5,15,510**	**21,662**	**51,563**	**16,380**	**95,339**	**1,25,536**	**4,71,734**
D	**SMALL FINANCE BANKS**								
1	ESAF	1,72,371	23,001	29,016	4,353	0	0	2,01,387	27,354
2	Ujjivan Small Finance Bank	2,416	404	2,027	334	624	108	3,819	629
	Total- Small Finance Banks	**1,74,787**	**23,405**	**31,043**	**4,687**	**624**	**108**	**2,05,206**	**27,984**
	Total - Commercial Banks + RRB + SFB	**6,11,062**	**14,80,065**	**76,158**	**1,29,149**	**51,641**	**2,28,641**	**6,35,579**	**13,80,575**
E	**CO-OPERATIVE BANKS**								
1	DIST CO-OPERATIVE BANKS	0	0	4,117	48,550	187	1,009	3,930	47,541
2	KSCARDB (incl. PCARDBs)	1,38,325	4,72,345	37,220	77,380	23,309	61,058	1,52,236	4,88,667
3	KSCB	13,331	24,585	73,355	3,41,133	13,194	42,344	73,492	3,23,375
	Total Co-operative Banks	**1,51,656**	**4,96,930**	**1,14,692**	**4,67,063**	**36,690**	**1,04,411**	**2,29,658**	**8,59,583**
	Total - Banking Sector	**7,62,718**	**19,76,996**	**1,90,850**	**5,96,212**	**88,331**	**3,33,052**	**8,65,237**	**22,40,158**

14.31. RECOVERY AND NPA MANAGEMENT AS AT JUNE 2020

(Rs. in lakhs)

Sl No.	BANK	Of Gross NPA as at JUNE 2020													
		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	1,874	17,144	4,678	12,021	0	0	0	0	0	0	427	4,811	831	2,001
2	BANK OF INDIA	1,350	2,457	2,415	12,276	0	0	0	0	0	0	172	850	953	1,773
3	BANK OF MAHARASHTRA	198	234	161	1,805	0	0	0	0	0	0	66	562	31	92
4	CANARA BANK	3,960	19,789	10,536	87,027	0	0	0	0	0	0	1,142	10,626	5,239	15,477
5	CENTRAL BANK OF INDIA	0	0	0	0	0	0	0	0	0	0	0	0	0	0
6	INDIAN BANK	763	2,235	1,676	5,362	0	0	1	8	4	9	84	530	1,072	2,857
7	INDIAN OVERSEAS BANK	2,815	5,398	3,978	15,950	0	0	0	0	0	0	145	903	1,017	2,507
8	PUNJAB & SIND BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0
9	PUNJAB NATIONAL BANK	4,392	12,702	5,685	26,890	0	0	0	0	0	0	716	6,492	2,355	4,091
10	STATE BANK OF INDIA	17,789	25,542	15,307	90,932	0	0	0	0	0	0	3,817	9,400	10,147	33,200
11	UCO BANK	506	1,339	712	7,283	16	3,717	0	0	0	0	146	806	438	1,522
12	UNION BANK OF INDIA	13,423	18,321	14,989	48,321	0	0	0	0	1	0	1,019	4,721	5,214	13,422
	Total- Public Sector Commercial Banks	**47,070**	**1,05,161**	**60,137**	**3,07,868**	**16**	**3,717**	**1**	**8**	**5**	**9**	**7,734**	**39,701**	**27,297**	**76,942**
B	**R R B - KERALA GRAMIN BANK**	18,586	14,331	15,722	18,181	0	0	6	0	0	0	3,445	14,916	7,533	19,301
	Total- Public Sector Banks including RRB	**65,656**	**1,19,492**	**75,859**	**3,26,049**	**16**	**3,717**	**7**	**8**	**5**	**9**	**11,179**	**54,617**	**34,830**	**96,243**

14.31. RECOVERY AND NPA MANAGEMENT AS AT JUNE 2020

(Rs. in lakhs)

Sl No.	BANK	Of Gross NPA as at JUNE 2020													
		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	241	6,969	100	14,691	0	0	0	0	0	0	85	847	13	59
2	BANDHAN BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3	CATHOLIC SYRIAN BANK	314	4,185	723	9,132	0	0	0	0	0	0	78	378	1,312	886
4	CITY UNION BANK	16	246	16	556	0	0	0	0	0	0	10	55	23	70
5	DHANLAXMI BANK	507	1,508	249	4,975	0	0	0	0	0	0	49	418	503	1,158
6	FEDERAL BANK	7,226	52,605	3,182	41,042	0	0	0	0	0	0	883	5,620	4,781	11,839
7	HDFC BANK	3,244	7,042	987	2,413	0	0	0	0	0	0	7	6	48	132
8	ICICI BANK	375	1,518	616	3,849	0	0	0	0	0	0	138	987	85	169
9	IDBI BANK	748	4,147	576	17,175	36	675	0	0	1	2	42	369	113	308
10	IDFC FIRST Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0
11	INDUS IND BANK	27,804	3,161	12,867	2,786	0	0	0	0	0	0	11	30	35	91
12	JAMMU & KASHMIR BANK	0	0	8	171	0	0	0	0	0	0	0	0	0	0
13	KARNATAKA BANK	20	2,967	150	4,507	0	0	0	0	0	0	9	45	76	185
14	KARUR VYSYA BANK	16	88	74	3,342	0	0	0	0	0	0	48	1,006	47	105
15	KOTAK MAHINDRA BANK	2	107	92	2,700	0	0	0	0	0	0	14	56	78	256
16	LAKSHMI VILAS BANK	35	3	44	356	0	0	0	0	0	0	0	0	0	0
17	RBL Bank	4	1	1	0	0	0	0	0	0	0	0	0	0	0
18	SOUTH INDIAN BANK	1,204	24,748	1,188	41,897	0	0	0	0	1	60	366	1,995	1,746	1,504
19	T.N.MERCANTILE BANK	15	719	127	2,264	0	0	0	0	0	0	16	84	30	73
20	YES BANK	103	2	42	1,303	0	0	0	0	0	0	0	0	0	0
	Total- Pvt Sector Commercial Banks	**41,874**	**1,10,016**	**21,042**	**1,53,159**	**36**	**675**	**0**	**0**	**2**	**62**	**1,756**	**11,898**	**8,890**	**16,836**
D	**SMALL FINANCE BANKS**														
1	ESAF	15,796	2,501	3,044	587	0	0	0	0	0	0	292	173	258	20
2	Ujjivan Small Finance Bank	875	131	433	78	0	0	0	0	0	0	433	70	0	0
	Total- Small Finance Banks	**16,671**	**2,632**	**3,477**	**665**	**0**	**0**	**0**	**0**	**0**	**0**	**725**	**243**	**258**	**20**
	Total - Commercial Banks + RRB + SFB	**1,24,201**	**2,32,140**	**1,00,378**	**4,79,873**	**52**	**4,392**	**7**	**8**	**7**	**71**	**13,660**	**66,758**	**43,978**	**1,13,099**
E	**CO-OPERATIVE BANKS**														
1	DIST CO-OPERATIVE BANKS	175	6,299	938	12,634	0	0	0	0	0	0	1,752	16,765	3	19
2	KSCARDB (incl. PCARDBs)	36,875	64,222	13,231	31,787	0	0	0	0	0	0	49,091	1,11,575	106	315
3	KSCB	4,750	5,530	2,587	5,755	0	0	0	0	9	15	10,520	62,213	318	928
	Total Co-operative Banks	**41,800**	**76,051**	**16,756**	**50,176**	**0**	**0**	**0**	**0**	**9**	**15**	**61,363**	**1,90,553**	**427**	**1,262**
	Total - Banking Sector	**1,66,001**	**3,08,191**	**1,17,134**	**5,30,049**	**52**	**4,392**	**7**	**8**	**16**	**86**	**75,023**	**2,57,311**	**44,405**	**1,14,360**

14.31. RECOVERY AND NPA MANAGEMENT AS AT JUNE 2020

(Rs. in lakhs)

Sl No.	BANK	Gross NPA in other priority sector		Gross NPA in total priority sector		Gross NPA in Non Priority Advances		Total Advances as at JUNE 2020		Percentage of Gross NPA to Total Advances
		A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.	
A	**PUBLIC SECTOR COMMERCIAL BANKS**									
1	BANK OF BARODA	541	311	8,351	36,288	367	1,449	**3,23,253**	**11,29,779**	3
2	BANK OF INDIA	137	15	5,027	17,370	37	5,587	**1,36,686**	**3,83,230**	6
3	BANK OF MAHARASHTRA	48	1	504	2,694	51	414	**3,040**	**33,467**	9
4	CANARA BANK	5,123	13,320	26,000	1,46,239	34,760	76,964	**18,25,762**	**46,86,265**	5
5	CENTRAL BANK OF INDIA	0	0	0	0	8,220	22,370	**1,75,151**	**5,74,196**	4
6	INDIAN BANK	48	216	3,648	11,217	1,573	10,621	**2,02,759**	**7,27,352**	3
7	INDIAN OVERSEAS BANK	0	0	7,955	24,758	3,892	10,038	**2,33,638**	**5,73,736**	6
8	PUNJAB & SIND BANK	0	0	0	0	318	2,578	**1,578**	**19,414**	13
9	PUNJAB NATIONAL BANK	521	1,636	13,669	51,811	2,347	15,713	**1,51,584**	**9,88,838**	7
10	STATE BANK OF INDIA	0	0	47,060	1,59,074	42,468	81,272	**19,39,326**	**81,06,628**	3
11	UCO BANK	362	1,204	2,180	15,871	64	1,165	**48,616**	**3,14,583**	5
12	UNION BANK OF INDIA	624	626	35,270	85,411	5,540	17,650	**4,89,484**	**22,22,408**	5
	Total- Public Sector Commercial Banks	**7,404**	**17,329**	**1,49,664**	**5,50,734**	**99,637**	**2,45,821**	**55,30,877**	**1,97,59,895**	**4**
B	**R R B - KERALA GRAMIN BANK**	460	646	45,752	67,375	9,784	16,928	**16,11,090**	**16,88,498**	5
Total- Public Sector Banks including RRB		**7,864**	**17,975**	**1,95,416**	**6,18,109**	**1,09,421**	**2,62,748**	**71,41,967**	**2,14,48,392**	4

14.31. RECOVERY AND NPA MANAGEMENT AS AT JUNE 2020

(Rs. in lakhs)

Sl No.	BANK	Gross NPA in other priority sector		Gross NPA in total priority sector		Gross NPA in Non Priority Advances		Total Advances as at JUNE 2020		Percentage of Gross NPA to Total Advances
		A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.	
C	**PRIVATE SECTOR COMMERCIAL BANKS**									
1	AXIS BANK	5,233	400	5,672	22,966	406	9,186	**1,38,175**	**10,59,563**	3
2	BANDHAN BANK	0	0	0	0	0	0	**131**	**9,982**	0
3	CATHOLIC SYRIAN BANK	2	0	2,429	14,581	424	3,094	**1,97,483**	**3,52,704**	5
4	CITY UNION BANK	5	323	70	1,250	24	4,760	**3,001**	**76,002**	8
5	DHANLAXMI BANK	9	5	1,317	8,064	303	9,581	**95,202**	**4,09,190**	4
6	FEDERAL BANK	4,572	46,328	20,644	1,57,434	156	177	**8,93,697**	**39,91,717**	4
7	HDFC BANK	1	0	4,287	9,593	15,397	11,449	**11,06,876**	**19,30,503**	1
8	ICICI BANK	48	21	1,262	6,544	15,372	31,956	**2,58,344**	**10,95,607**	4
9	IDBI BANK	2	0	1,518	22,676	60	1,133	**50,146**	**4,44,379**	5
10	IDFC FIRST Bank	0	0	0	0	1,236	52	**1,80,987**	**77,328**	0
11	INDUS IND BANK	0	0	40,717	6,068	6,201	1,858	**3,63,973**	**9,09,896**	1
12	JAMMU & KASHMIR BANK	0	0	8	171	17	31	**778**	**9,830**	2
13	KARNATAKA BANK	4	0	259	7,706	131	645	**7,116**	**78,087**	11
14	KARUR VYSYA BANK	5	22	190	4,564	171	2,911	**9,009**	**43,213**	17
15	KOTAK MAHINDRA BANK	0	0	186	3,119	808	21,800	**8,113**	**1,60,769**	15
16	LAKSHMI VILAS BANK	0	0	79	359	75	655	**1,006**	**70,030**	1
17	RBL Bank	0	0	5	1	0	0	**12,744**	**5,690**	0
18	SOUTH INDIAN BANK	61	8	4,566	70,212	987	30,613	**3,79,641**	**28,12,577**	4
19	T.N.MERCANTILE BANK	2	0	190	3,140	15	1,262	**10,633**	**53,716**	8
20	YES BANK	0	0	145	1,305	209	815	**24,950**	**2,55,930**	1
	Total- Pvt Sector Commercial Banks	**9,944**	**47,108**	**83,544**	**3,39,755**	**41,992**	**1,31,979**	**37,42,005**	**1,38,46,712**	**3**
D	**SMALL FINANCE BANKS**									
1	ESAF	5,144	324	24,534	3,605	1,76,853	23,749	**15,96,004**	**4,02,697**	7
2	Ujjivan Small Finance Bank	136	28	1,877	307	1,942	322	**1,02,183**	**25,147**	3
	Total- Small Finance Banks	**5,280**	**352**	**26,411**	**3,912**	**1,78,795**	**24,072**	**16,98,187**	**4,27,844**	**7**
	Total - Commercial Banks + RRB + SFB	**23,088**	**65,435**	**3,05,371**	**9,61,776**	**3,30,208**	**4,18,799**	**1,25,82,159**	**3,57,22,949**	**4**
E	**CO-OPERATIVE BANKS**									
1	DIST CO-OPERATIVE BANKS	5,910	13,059	8,778	48,776	-4,848	-1,235	**63,463**	**3,51,379**	14
2	KSCARDB (incl. PCARDBs)	10,159	21,720	1,09,462	2,29,619	42,774	2,59,048	**4,45,562**	**7,15,348**	68
3	KSCB	23,534	1,23,018	41,718	1,97,458	31,774	1,25,917	**8,91,579**	**40,35,686**	8
	Total Co-operative Banks	**39,603**	**1,57,797**	**1,59,958**	**4,75,853**	**69,700**	**3,83,730**	**14,00,604**	**51,02,413**	**17**
	Total - Banking Sector	**62,691**	**2,23,232**	**4,65,329**	**14,37,629**	**3,99,908**	**8,02,529**	**1,39,82,763**	**4,08,25,362**	**5**

14.32. PROGRESS UNDER PRADHAN MANTRI AWAS YOJANA (PMAY) - URBAN AS AT JUNE 2020

(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	11	104	11	104	11	104	3,933	5,201
2	BANK OF INDIA	88	1,156	88	744	220	1,991	437	4,313
3	BANK OF MAHARASHTRA	0	0	0	0	0	0	0	0
4	CANARA BANK	120	1,564	120	1,564	120	1,564	5,099	31,480
5	CENTRAL BANK OF INDIA	20	233	20	133	20	133	337	2,978
6	INDIAN BANK	0	0	0	0	22	143	498	5,260
7	INDIAN OVERSEAS BANK	21	79	21	79	21	79	417	925
8	PUNJAB & SIND BANK	0	0	0	0	0	0	0	0
9	PUNJAB NATIONAL BANK	8	97	8	97	8	97	960	5,950
10	STATE BANK OF INDIA	173	4,700	216	2,725	216	2,725	1,061	16,300
11	UCO BANK	6	22	4	15	4	15	295	1,836
12	UNION BANK OF INDIA	1	25	1	25	1	25	1,186	6,049
	Total- Public Sector Commercial Banks	**448**	**7,979**	**489**	**5,486**	**643**	**6,876**	**14,223**	**80,292**
B	**R R B - KERALA GRAMIN BANK**	68	422	68	422	68	422	3,138	15,276
	Total- Public Sector Banks including RRB	**516**	**8,401**	**557**	**5,908**	**711**	**7,298**	**17,361**	**95,568**
C	**PRIVATE SECTOR COMMERCIAL BANKS**								
1	AXIS BANK	7	121	7	102	7	102	1,784	19,065
2	BANDHAN BANK	0	0	0	0	0	0	0	0
3	CATHOLIC SYRIAN BANK	0	0	1	0	1	0	7	60
4	CITY UNION BANK	0	0	0	0	0	0	0	0
5	DHANLAXMI BANK	0	0	0	0	0	0	30	148
6	FEDERAL BANK	1	1	1	1	1	1	25	259
7	HDFC BANK	0	0	0	0	0	0	0	0
8	ICICI BANK	17	297	100	578	316	4,459	316	5,623
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	2	25	2	18	2	18	30	295
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	2	13	68	199	68	199	653	7,151
19	T.N.MERCANTILE BANK	0	0	0	0	0	0	2	19
20	YES BANK	0	0	0	0	0	0	0	0
	Total- Pvt Sector Commercial Banks	**29**	**457**	**179**	**897**	**395**	**4,778**	**2,847**	**32,621**
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	**545**	**8,858**	**736**	**6,805**	**1,106**	**12,076**	**20,208**	**1,28,189**
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	**545**	**8,858**	**736**	**6,805**	**1,106**	**12,076**	**20,208**	**1,28,189**

14.33. PROGRESS UNDER PRADHAN MANTRI AWAS YOJANA (PMAY)- GRAMIN AS AT JUNE 2020

(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	25	4	14	4	14	78	448
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	120	92
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	11	148
12	UNION BANK OF INDIA	0	0	0	0	0	0	0	0
	Total- Public Sector Commercial Banks	**4**	**25**	**4**	**14**	**4**	**14**	**209**	**688**
B	**R R B - KERALA GRAMIN BANK**	0	0	0	0	0	0	0	0
	Total- Public Sector Banks including RRB	**4**	**25**	**4**	**14**	**4**	**14**	**209**	**688**
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	CATHOLIC SYRIAN 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	2	42	2	14	2	14	13	253
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	**2**	**42**	**2**	**14**	**2**	**14**	**13**	**253**
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	**6**	**67**	**6**	**28**	**6**	**28**	**222**	**941**
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	**6**	**67**	**6**	**28**	**6**	**28**	**222**	**941**

14.34. Data on Stand up India Programme as at JUNE 2020 (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	4	8	80	8	80	8	54	264	2,755	77	1,512	33	589
2	BANK OF INDIA	4	6	47	6	47	6	47	226	2,146	184	1,873	25	215
3	BANK OF MAHARASHTRA	0	0	0	0	0	0	0	0	0	0	0	0	0
4	CANARA BANK	13	14	337	14	337	14	331	441	9,283	426	9,074	15	209
5	CENTRAL BANK OF INDIA	2	2	40	2	40	2	40	45	502	33	412	12	90
6	INDIAN BANK	1	1	20	1	20	1	20	111	1,657	108	1,586	3	72
7	INDIAN OVERSEAS BANK	11	14	165	12	142	12	108	67	1,865	34	1,012	18	50
8	PUNJAB & SIND BANK	0	0	0	0	0	0	0	6	34	1	1	0	0
9	PUNJAB NATIONAL BANK	2	2	20	2	20	2	18	263	3,280	139	1,486	8	92
10	STATE BANK OF INDIA	4	6	334	4	76	4	76	311	2,727	301	2,670	26	548
11	UCO BANK	0	2	22	0	0	0	0	54	1,319	54	1,319	8	51
12	UNION BANK OF INDIA	1	1	6	1	6	1	6	245	3,353	148	2,533	65	871
	Total- Public Sector Commercial Banks	**42**	**56**	**1,072**	**50**	**769**	**50**	**701**	**2,033**	**28,920**	**1,505**	**23,477**	**213**	**2,787**
B	**R R B - KERALA GRAMIN BANK**	5	3	2	2	20	2	20	159	1,910	157	1,887	2	23
	Total- Public Sector Banks including RRB	**47**	**59**	**1,074**	**52**	**789**	**52**	**721**	**2,192**	**30,830**	**1,662**	**25,364**	**215**	**2,811**
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	CATHOLIC SYRIAN 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	0	0	0	0	0	0	0	54	995	48	930	6	65
7	HDFC BANK	0	0	0	0	0	0	0	82	1,272	80	1,253	2	19
8	ICICI BANK	0	0	0	0	0	0	0	75	873	75	873	0	0
9	IDBI BANK	0	0	0	0	0	0	0	8	53	4	30	0	0
10	IDFC FIRST Bank	0	0	0	0	0	0	0	0	0	0	0	0	0
11	INDUS IND BANK	0	0	0	0	0	1	23	435	5,796	424	5,672	11	124
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	12	258	11	246	1	12
14	KARUR VYSYA BANK	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
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	0	0	0	0	0	0	0	12	313	12	313	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	**0**	**0**	**0**	**0**	**0**	**1**	**23**	**678**	**9,561**	**654**	**9,317**	**20**	**220**
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	**47**	**59**	**1,074**	**52**	**789**	**53**	**744**	**2,870**	**40,391**	**2,316**	**34,681**	**235**	**3,031**
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	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**
	Total - Banking Sector	**47**	**59**	**1,074**	**52**	**789**	**53**	**744**	**2,870**	**40,391**	**2,316**	**34,681**	**235**	**3,031**

14.35. PROGRESS REPORT ON WORKING OF RSETIs AS AT JUNE 2020

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	Syndicate Bank	27.01.2004	65 cents of land at ETC campus Kottarakkaraallotted.compound wall completed.Buildingplan approved by to Kottarakkara Municipality .Estimate submitted for approval from competent authority.	Yes, 1 croresanctioned. 1st installment of Rs. 50 lakh availed
3	Pathanamthitta	SBI	31.12.2009	Land identified at Elanthoor is having problem of ownership right to Block panchayath but we have 34.20 area of land available in survey number 43/1 pandalam villege of erstwhile Block panchayath MOU was signed for establishing RSETI on 07/04/2014. At present Gram Nyalaya & CDS and diary department are funding there.	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 .The construction cost estimated by CPWD in 2016 for 8000.sq.ft. building was approximately 3 crores .Communication has been sent from our Corporate Centre to MoRD for revising the fund allocation from 1 crore . Discussions regarding construction is going on at our Corporate Office.	Not received infrastructure grant Rs 50,00,000 received in 2010
5	Kottayam	SBT	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 approvalofforest 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	We have submitted relevant papers to the Block Panchayath Authorities. Tahasildar, Udumbanchola submitted No Objection Certificate to District Collector. Land allotment is pending.	Yes.Rs.50,00,000/- credited to our A/c on 30.07.2010. Not yet availed. The amount with interest refunded to UBSFT (Union Bank Social Foundation Trust) in the financial year ended 31.03.2019
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.	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	Land not yet allotted.	No
12	Wayanad	SBI	05.04.2005	50 cents of land allotted for the RSETI is behind the Block Panchayat Office, SulthanBathery. The approach Road to the plot is not yet demarcated by the BDO even if we requested many times.So case is referred to SDR and SBI LHO Trivandrum.	Not Mentioned
13	Kannur	Syndicate 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

14.36. RSETI - TRAINING PROGRAMMES CONDUCTED DURING 2020-21 AS AT JUNE 2020

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	0	0	0	0	0	0	0	0
2	Kollam	0	0	0	0	0	0	0	0
3	Pathanamthitta	0	0	0	0	0	0	0	0
4	Alappuzha	0	0	0	0	0	0	4	0
5	Kottayam	0	0	0	0	0	0	0	0
6	Idukki	0	0	0	0	0	0	0	0
7	Ernakulam	0	0	0	0	0	0	0	0
8	Thrissur	0	0	0	0	0	0	0	0
9	Palakkad	0	0	0	0	0	0	0	0
10	Malappuram	0	0	0	0	0	0	0	0
11	Kozhikode	0	0	0	0	0	0	0	0
12	Wayanad	0	0	0	0	0	0	0	0
13	Kannur	0	0	0	0	0	0	0	0
14	Kasaragod	0	0	0	0	0	0	0	0
Total		**0**	**0**	**0**	**0**	**0**	**0**	**4**	**0**

14.37. Report on Framework for Revival and Rehabilitation of MSMEs as on JUNE 2020 - 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		Man
		A/C	Amt	A/C	Amt	A/C	Amt	A/C	Amt	A/C	Amt	A/C	Amt	A/C
A	**PUBLIC SECTOR COMMERCIAL BANKS**													
1	BANK OF BARODA	42	1,093	42	723	10	68	268	642	62	114	18	36	21
2	BANK OF INDIA	0	0	0	0	0	0	0	0	0	0	0	0	599
3	BANK OF MAHARASHTRA	0	0	0	0	0	0	0	0	0	0	0	0	0
4	CANARA BANK	228	9,609	414	16,373	8	240	541	1,880	1,609	3,505	18	45	301
5	CENTRAL BANK OF INDIA	0	0	0	0	0	0	0	0	0	0	0	0	0
6	INDIAN BANK	77	483	152	2,322	17	345	69	153	144	288	25	105	502
7	INDIAN OVERSEAS BANK	9	45	11	28	4	17	39	65	56	98	68	55	86
8	PUNJAB & SIND BANK	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
10	STATE BANK OF INDIA	51	1,458	60	1,653	102	1,750	146	800	170	907	291	960	0
11	UCO BANK	0	0	0	0	0	0	0	0	0	0	0	0	0
12	UNION BANK OF INDIA	1,921	3,621	2,136	9,831	1,211	2,133	3,315	3,721	4,456	6,721	406	1,614	1,214
	Total- Public Sector Commercial Banks	**2,328**	**16,310**	**2,815**	**30,931**	**1,352**	**4,553**	**4,378**	**7,261**	**6,497**	**11,634**	**826**	**2,814**	**2,723**
B	**R R B - KERALA GRAMIN BANK**	17	299	13	294	54	1,056	504	1,060	1,312	1,562	1,625	3,785	51
	Total- Public Sector Banks including RRB	**2,345**	**16,608**	**2,828**	**31,224**	**1,406**	**5,609**	**4,882**	**8,321**	**7,809**	**13,195**	**2,451**	**6,600**	**2,774**
C	**PRIVATE SECTOR COMMERCIAL BANKS**													
1	AXIS BANK	0	0	0	0	0	0	0	0	0	0	0	0	10
2	BANDHAN BANK	0	0	0	0	0	0	0	0	0	0	0	0	0
3	CATHOLIC SYRIAN BANK	1	26	4	186	0	0	1	3	1	3	0	0	36
4	CITY UNION BANK	1	99	1	65	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	27	956	42	2,089	0	0	23	36	97	241	0	0	115
7	HDFC BANK	2	803	0	0	0	0	0	0	0	0	0	0	0
8	ICICI BANK	0	0	2	21	0	0	0	0	0	0	0	0	0
9	IDBI BANK	0	0	0	0	0	0	0	0	5	14	0	0	48
10	IDFC FIRST Bank	0	0	0	0	0	0	0	0	0	0	0	0	0
11	INDUS IND BANK	0	0	938	7,036	0	0	0	0	1,787	1,919	0	0	0
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	0	0	0	0	0	0
14	KARUR VYSYA BANK	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
16	LAKSHMI VILAS BANK	12	359	0	0	0	0	6	19	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	0	0	0	0	0	0	2	2	3	12	3	17	41
19	T.N.MERCANTILE BANK	0	0	0	0	0	0	0	0	0	0	0	0	15
20	YES BANK	0	0	5	291	0	0	0	0	0	0	0	0	1
	Total- Pvt Sector Commercial Banks	**43**	**2,243**	**992**	**9,687**	**0**	**0**	**32**	**59**	**1,893**	**2,189**	**3**	**17**	**266**
D	**SMALL FINANCE BANKS**													
1	ESAF	0	0	0	0	0	0	153	45	161	34	50	9	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**	**153**	**45**	**161**	**34**	**50**	**9**	**0**
	Total - Banking Sector	**2,388**	**18,851**	**3,820**	**40,912**	**1,406**	**5,609**	**5,067**	**8,425**	**9,863**	**15,418**	**2,504**	**6,626**	**3,040**

14.37. Report on Framework for Revival and Rehabilitation of MSMEs as on JUNE 2020 - 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)					
		ufacturing		Services		Retail Trade	Manufacturing		Services		Retail Trade	
		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	1,466	24	5,087	11	178	458	128	529	1,522	216	362
2	BANK OF INDIA	1,792	750	1,000	320	448	67	785	68	785	25	47
3	BANK OF MAHARASHTRA	0	0	0	0	0	0	0	0	0	0	0
4	CANARA BANK	11,869	599	45,691	101	6,128	997	4,651	10,300	13,403	125	98
5	CENTRAL BANK OF INDIA	0	0	0	0	0	0	0	0	0	0	0
6	INDIAN BANK	866	593	1,083	261	437	150	826	228	1,703	26	555
7	INDIAN OVERSEAS BANK	2,966	59	3,878	46	2,067	1,056	3,965	4,388	3,779	2,256	1,576
8	PUNJAB & SIND BANK	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
10	STATE BANK OF INDIA	0	0	0	0	0	0	0	0	0	0	0
11	UCO BANK	0	0	0	0	0	0	0	0	0	0	0
12	UNION BANK OF INDIA	5,412	1,621	7,732	701	1,716	2,048	3,229	2,796	4,801	601	632
	Total- Public Sector Commercial Banks	**24,371**	**3,646**	**64,472**	**1,440**	**10,974**	**4,776**	**13,584**	**18,309**	**25,993**	**3,249**	**3,271**
B	**R R B - KERALA GRAMIN BANK**	1,291	30	859	58	982	2,923	2,858	8,128	7,402	4,532	4,789
	Total- Public Sector Banks including RRB	**25,662**	**3,676**	**65,331**	**1,498**	**11,956**	**7,699**	**16,443**	**26,437**	**33,396**	**7,781**	**8,060**
C	**PRIVATE SECTOR COMMERCIAL BANKS**											
1	AXIS BANK	5,676	34	2,607	0	0	14	3,194	48	3,703	0	0
2	BANDHAN BANK	0	0	0	0	0	0	0	0	0	0	0
3	CATHOLIC SYRIAN BANK	1,566	114	6,579	0	0	173	243	400	744	0	0
4	CITY UNION BANK	0	6	525	1	320	4	5	8	27	1	1
5	DHANLAXMI BANK	0	0	0	0	0	0	0	0	0	0	0
6	FEDERAL BANK	12,333	429	28,604	0	0	563	811	2,096	2,582	0	0
7	HDFC BANK	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
9	IDBI BANK	12,136	19	2,774	13	1,286	191	221	245	562	60	196
10	IDFC FIRST Bank	0	0	0	0	0	0	0	0	0	0	0
11	INDUS IND BANK	0	283	1,608	0	0	0	0	2,300	709	0	0
12	JAMMU & KASHMIR BANK	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
14	KARUR VYSYA BANK	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
16	LAKSHMI VILAS BANK	0	6	283	0	0	0	0	18	12	0	0
17	RBL Bank	0	0	0	0	0	0	0	0	0	0	0
18	SOUTH INDIAN BANK	7,433	25	3,144	138	13,529	177	259	198	176	422	604
19	T.N.MERCANTILE BANK	12	94	460	0	0	0	0	0	0	0	0
20	YES BANK	16	10	1,141	0	0	0	0	24	119	0	0
	Total- Pvt Sector Commercial Banks	**39,173**	**1,020**	**47,724**	**152**	**15,136**	**1,122**	**4,733**	**5,337**	**8,635**	**483**	**800**
D	**SMALL FINANCE BANKS**											
1	ESAF	0	0	0	0	0	1,052	251	1,214	189	778	147
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**	**1,052**	**251**	**1,214**	**189**	**778**	**147**
	Total - Banking Sector	**64,835**	**4,696**	**1,13,055**	**1,650**	**27,092**	**9,873**	**21,427**	**32,988**	**42,219**	**9,042**	**9,007**

14.37. Report on Framework for Revival and Rehabilitation of MSMEs as on JUNE 2020 - 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	150	8,615	1,551	2,804	1,701	11,419
2	BANK OF INDIA	1,669	3,240	160	1,617	1,829	4,857
3	BANK OF MAHARASHTRA	0	0	0	0	0	0
4	CANARA BANK	1,651	89,910	13,590	23,582	15,241	1,13,492
5	CENTRAL BANK OF INDIA	0	0	0	0	0	0
6	INDIAN BANK	1,602	5,537	642	3,630	2,244	9,167
7	INDIAN OVERSEAS BANK	215	9,001	7,863	9,538	8,078	18,539
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	213	4,861	607	2,667	820	7,528
11	UCO BANK	0	0	0	0	0	0
12	UNION BANK OF INDIA	8,804	30,447	13,622	20,719	22,426	51,165
	Total- Public Sector Commercial Banks	**14,304**	**1,51,610**	**38,035**	**64,557**	**52,339**	**2,16,168**
B	**R R B - KERALA GRAMIN BANK**	223	4,779	19,024	21,456	19,247	26,236
	Total- Public Sector Banks including RRB	**14,527**	**1,56,390**	**57,059**	**86,014**	**71,586**	**2,42,403**
C	**PRIVATE SECTOR COMMERCIAL BANKS**						
1	AXIS BANK	44	8,283	62	6,897	106	15,180
2	BANDHAN BANK	0	0	0	0	0	0
3	CATHOLIC SYRIAN BANK	155	8,357	575	993	730	9,349
4	CITY UNION BANK	9	1,009	13	32	22	1,041
5	DHANLAXMI BANK	0	0	0	0	0	0
6	FEDERAL BANK	613	43,982	2,779	3,670	3,392	47,653
7	HDFC BANK	2	803	0	0	2	803
8	ICICI BANK	2	21	0	0	2	21
9	IDBI BANK	80	16,197	501	992	581	17,189
10	IDFC FIRST Bank	0	0	0	0	0	0
11	INDUS IND BANK	1,221	8,644	4,087	2,628	5,308	11,272
12	JAMMU & KASHMIR BANK	0	0	0	0	0	0
13	KARNATAKA BANK	0	0	0	0	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	18	641	24	31	42	672
17	RBL Bank	0	0	0	0	0	0
18	SOUTH INDIAN BANK	204	24,107	805	1,070	1,009	25,177
19	T.N.MERCANTILE BANK	109	472	0	0	109	472
20	YES BANK	16	1,448	24	119	40	1,568
	Total- Pvt Sector Commercial Banks	**2,473**	**1,13,964**	**8,870**	**16,433**	**11,343**	**1,30,397**
D	**SMALL FINANCE BANKS**						
1	ESAF	0	0	3,408	676	3,408	676
2	Ujjivan Small Finance Bank	0	0	0	0	0	0
	Total- Small Finance Banks	**0**	**0**	**3,408**	**676**	**3,408**	**676**
	Total - Banking Sector	**17,000**	**2,70,353**	**69,337**	**1,03,123**	**86,337**	**3,73,476**

14.38. Report on Framework for Revival and Rehabilitation of MSMEs as on JUNE 2020 - 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	150	8,615	0	0	150	8,615
2	BANK OF INDIA	1,669	3,240	0	0	1,669	3,240
3	BANK OF MAHARASHTRA	0	0	0	0	0	0
4	CANARA BANK	1,651	89,910	47	2,316	1,604	87,594
5	CENTRAL BANK OF INDIA	0	0	0	0	0	0
6	INDIAN BANK	1,602	5,537	1,602	5,537	0	0
7	INDIAN OVERSEAS BANK	215	9,001	14	255	201	8,746
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	213	4,861	213	4,861	0	0
11	UCO BANK	0	0	0	0	0	0
12	UNION BANK OF INDIA	8,804	30,447	236	4,894	8,568	25,553
	Total- Public Sector Commercial Banks	**14,304**	**1,51,610**	**2,112**	**17,863**	**12,192**	**1,33,748**
B	**R R B - KERALA GRAMIN BANK**	223	4,779	0	0	223	4,779
	Total- Public Sector Banks including RRB	**14,527**	**1,56,390**	**2,112**	**17,863**	**12,415**	**1,38,527**
C	**PRIVATE SECTOR COMMERCIAL BANKS**						
1	AXIS BANK	44	8,283	0	0	44	8,283
2	BANDHAN BANK	0	0	0	0	0	0
3	CATHOLIC SYRIAN BANK	155	8,357	1	153	154	8,204
4	CITY UNION BANK	9	1,009	0	0	9	1,009
5	DHANLAXMI BANK	0	0	0	0	0	0
6	FEDERAL BANK	613	43,982	0	0	613	43,982
7	HDFC BANK	2	803	0	0	2	803
8	ICICI BANK	2	21	2	21	0	0
9	IDBI BANK	80	16,197	0	0	80	16,197
10	IDFC FIRST Bank	0	0	0	0	0	0
11	INDUS IND BANK	1,221	8,644	713	4,949	508	3,695
12	JAMMU & KASHMIR BANK	0	0	0	0	0	0
13	KARNATAKA BANK	0	0	0	0	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	18	641	0	0	18	641
17	RBL Bank	0	0	0	0	0	0
18	SOUTH INDIAN BANK	204	24,107	1	70	203	24,037
19	T.N.MERCANTILE BANK	109	472	0	0	109	472
20	YES BANK	16	1,448	0	0	16	1,448
	Total- Pvt Sector Commercial Banks	**2,473**	**1,13,964**	**717**	**5,192**	**1,756**	**1,08,771**
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	**17,000**	**2,70,353**	**2,829**	**23,055**	**14,171**	**2,47,298**

14.38. Report on Framework for Revival and Rehabilitation of MSMEs as on JUNE 2020 - 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	1,551	2,804	0	0	1,551	2,804	0	0	1,701	11,419
2	BANK OF INDIA	160	1,617	0	0	160	1,617	0	0	1,829	4,857
3	BANK OF MAHARASHTRA	0	0	0	0	0	0	0	0	0	0
4	CANARA BANK	13,590	23,582	1,796	1,781	11,794	21,801	1,843	4,097	13,398	1,09,395
5	CENTRAL BANK OF INDIA	0	0	0	0	0	0	0	0	0	0
6	INDIAN BANK	642	3,630	642	3,630	0	0	2,244	9,167	0	0
7	INDIAN OVERSEAS BANK	7,863	9,538	0	0	7,863	9,538	14	255	8,064	18,284
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	607	2,667	607	2,667	0	0	820	7,528	0	0
11	UCO BANK	0	0	0	0	0	0	0	0	0	0
12	UNION BANK OF INDIA	13,622	20,719	929	3,013	12,693	17,706	1,165	7,907	21,261	43,259
	Total- Public Sector Commercial Banks	**38,035**	**64,557**	**3,974**	**11,092**	**34,061**	**53,466**	**6,086**	**28,954**	**46,253**	**1,87,214**
B	**R R B - KERALA GRAMIN BANK**	19,024	21,456	0	0	19,024	21,456	0	0	19,247	26,236
	Total- Public Sector Banks including RRB	**57,059**	**86,014**	**3,974**	**11,092**	**53,085**	**74,922**	**6,086**	**28,954**	**65,500**	**2,13,449**
C	**PRIVATE SECTOR COMMERCIAL BANKS**										
1	AXIS BANK	62	6,897	0	0	62	6,897	0	0	106	15,180
2	BANDHAN BANK	0	0	0	0	0	0	0	0	0	0
3	CATHOLIC SYRIAN BANK	575	993	0	0	575	993	1	153	729	9,197
4	CITY UNION BANK	13	32	0	0	13	32	0	0	22	1,041
5	DHANLAXMI BANK	0	0	0	0	0	0	0	0	0	0
6	FEDERAL BANK	2,779	3,670	0	0	2,779	3,670	0	0	3,392	47,653
7	HDFC BANK	0	0	0	0	0	0	0	0	2	803
8	ICICI BANK	0	0	0	0	0	0	2	21	0	0
9	IDBI BANK	501	992	0	0	501	992	0	0	581	17,189
10	IDFC FIRST Bank	0	0	0	0	0	0	0	0	0	0
11	INDUS IND BANK	4,087	2,628	1,370	1,285	2,717	1,343	2,083	6,234	3,225	5,038
12	JAMMU & KASHMIR BANK	0	0	0	0	0	0	0	0	0	0
13	KARNATAKA BANK	0	0	0	0	0	0	0	0	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	24	31	0	0	24	31	0	0	42	672
17	RBL Bank	0	0	0	0	0	0	0	0	0	0
18	SOUTH INDIAN BANK	805	1,070	0	0	805	1,070	1	70	1,008	25,107
19	T.N.MERCANTILE BANK	0	0	0	0	0	0	0	0	109	472
20	YES BANK	24	119	0	0	24	119	0	0	40	1,568
	Total- Pvt Sector Commercial Banks	**8,870**	**16,433**	**1,370**	**1,285**	**7,500**	**15,148**	**2,087**	**6,477**	**9,256**	**1,23,919**
D	**SMALL FINANCE BANKS**										
1	ESAF	3,408	676	0	0	3,408	676	0	0	3,408	676
2	Ujjivan Small Finance Bank	0	0	0	0	0	0	0	0	0	0
	Total- Small Finance Banks	**3,408**	**676**	**0**	**0**	**3,408**	**676**	**0**	**0**	**3,408**	**676**
	Total - Banking Sector	**69,337**	**1,03,123**	**5,344**	**12,377**	**63,993**	**90,746**	**8,173**	**35,432**	**78,164**	**3,38,045**

14.39. DATA ON CDM (CASH DEPOSIT MACHINE) AS AT JUNE 2020

Sl. No.	BANK	No. of CDM (CASH DEPOSIT MACHINE) Outstanding
A	**PUBLIC SECTOR COMMERCIAL BANKS**	
1	BANK OF BARODA	10
2	BANK OF INDIA	18
3	BANK OF MAHARASHTRA	0
4	CANARA BANK	134
5	CENTRAL BANK OF INDIA	19
6	INDIAN BANK	76
7	INDIAN OVERSEAS BANK	58
8	PUNJAB & SIND BANK	0
9	PUNJAB NATIONAL BANK	5
10	STATE BANK OF INDIA	777
11	UCO BANK	0
12	UNION BANK OF INDIA	109
	Total- Public Sector Commercial Banks	**1206**
B	**R R B - KERALA GRAMIN BANK**	
	Total- Public Sector Banks including RRB	**10**

14.39. DATA ON CDM (CASH DEPOSIT MACHINE) AS AT JUNE 2020

Sl. No.	BANK	No. of CDM (CASH DEPOSIT MACHINE) Outstanding
C	**PRIVATE SECTOR COMMERCIAL BANKS**	
1	AXIS BANK	132
2	BANDHAN BANK	0
3	CATHOLIC SYRIAN BANK	0
4	CITY UNION BANK	18
5	DHANLAXMI BANK	0
6	FEDERAL BANK	385
7	HDFC BANK	24
8	ICICI BANK	35
9	IDBI BANK	20
10	IDFC FIRST Bank	0
11	INDUS IND BANK	0
12	JAMMU & KASHMIR BANK	0
13	KARNATAKA BANK	0
14	KARUR VYSYA BANK	9
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	**640**
D	**SMALL FINANCE BANKS**	
1	ESAF	0
2	Ujjivan Small Finance Bank	**0**
	Total- Small Finance Banks	**0**
Total - Commercial Banks + RRB + SFB		**1856**
E	**CO-OPERATIVE BANKS**	
1	DIST CO-OPERATIVE BANKS	0
2	KSCARDB (incl. PCARDBs)	0
3	KSCB	1
	Total Co-operative Banks	**1**
Total - Banking Sector		**1857**

Sl. No.	Bank	14.40. INFORMATION ON FOREIGN EXCHANGE BUSINESS AS AT JUNE 2020 (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	11,830	11,830	11,048	11,048	0	0	0	0
2	BANK OF INDIA	250	250	0	0	0	0	0	0
3	BANK OF MAHARASHTRA	51	51	15	15	0	0	0	0
4	CANARA BANK	12,715	12,715	3,856	3,856	0	0	0	0
5	CENTRAL BANK OF INDIA	12,585	12,585	2,528	2,528	0	0	0	0
6	INDIAN BANK	27	59	29	12	0	0	0	0
7	INDIAN OVERSEAS BANK	6,129	6,129	845	845	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	1,04,305	1,04,305	68,220	68,220	0	0	0	0
11	UCO BANK	12	12	6	6	0	0	0	0
12	UNION BANK OF INDIA	12,241	38,621	1,293	7,721	0	0	0	0
	Total- Public Sector Commercial Banks	**1,60,145**	**1,86,557**	**87,840**	**94,251**	**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	**1,60,145**	**1,86,557**	**87,840**	**94,251**	**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	CATHOLIC SYRIAN BANK	2,369	2,369	2,766	2,766	0	0	0	0
4	CITY UNION BANK	0	0	0	0	0	0	0	0
5	DHANLAXMI BANK	1,052	1,052	979	979	0	0	0	0
6	FEDERAL BANK	61,179	61,179	19,108	19,108	0	0	0	0
7	HDFC BANK	28,631	28,631	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	46,263	46,263	23,909	23,909	0	0	0	0
19	T.N.MERCANTILE BANK	362	362	546	546	0	0	0	0
20	YES BANK	0	0	0	0	0	0	0	0
	Total- Pvt Sector Commercial Banks	**1,39,856**	**1,39,856**	**47,308**	**47,308**	**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	**3,00,001**	**3,26,413**	**1,35,148**	**1,41,560**	**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	**3,00,001**	**3,26,413**	**1,35,148**	**1,41,560**	**0**	**0**	**0**	**0**