

9.19. MICROCREDIT - Cumulative Performance of Banks in Kerala State as at June 2013
SHGs Maintaining Savings Bank Account

(Rs. in lakhs)

Sl. No.	BANK	Total No of SHGs maintaining Savings Bank A/c		Of (3) Under Govt Sponsored Schemes		Of (3) Exclusive Women SHGs		Of (5) Under Govt Sponsored Schemes	
		No	Amount	No	Amount	No	Amount	No	Amount
1	2	3		4		5		6	
A	STATE BANK GROUP								
1	STATE BANK OF INDIA	5584	4044.00	1749	742.00	5025	3797.00	2082	1698.00
2	STATE BANK OF MYSORE	15	17.83	0	0.00	13	14.32	0	0.00
3	STATE BANK OF TRVCRE	292030	27743.00	116812	11097.00	271588	25800.00	108635	23996.00
Total State Bank Group		297629	31804.83	118561	11839.00	276626	29611.32	110717	25694.00
B	NATIONALISED BANKS								
1	ALLAHABAD BANK	36	34.00	36	34.00	36	34.00	0	0.00
2	ANDHRA BANK	325	115.26	175	34.69	54	46.25	29	29.65
3	BANK OF BARODA	1675	149.00	628	89.00	1587	137.00	607	65.00
4	BANK OF INDIA	5674	6324.00	725	615.00	5321	4810.00	725	615.00
5	BANK OF MAHARASHTRA	20	1.83	20	1.83	0	0.00	0	0.00
6	CANARA BANK	6511	153504.00	592	10656.00	6076	145830.00	592	10656.00
7	CENTRAL BANK OF IND	5312	385.00	1079	76.00	5085	379.00	1079	76.00
8	CORPORATION BANK	2546	262.12	857	25.12	1849	272.83	550	27.37
9	DENA BANK	18	10.00	18	10.00	18	10.00	18	10.00
10	INDIAN BANK	6250	1562.50	415	29.92	6150	1459.00	385	22.58
11	INDIAN OVERSEAS BANK	8946	10182.46	4192	4128.12	8052	9164.18	2948	3812.69
12	ORNTL BANK OF COMM	23	0.27	0	0.00	23	0.27	0	0.00
13	PUNJAB NATIONAL BANK	9555	485.18	2495	120.35	6326	295.24	2637	127.51
14	PUNJAB & SIND BANK	1	2.72	0	0.00	1	2.72	0	0.00
15	SYNDICATE BANK	4166	4065.30	974	1331.04	2966	2863.54	1165	658.05
16	UNION BANK OF INDIA	13324	16794.82	13318	15920.84	12079	15413.63	12079	15413.63
17	UNITED BANK OF INDIA	0	0.00	0	0.00	0	0.00	0	0.00
18	UCO BANK	1035	810.00	110	36.00	995	710.00	93	21.00
19	VIJAYA BANK	304	285.50	23	19.10	239	212.35	19	11.23
Total-Nationalised Banks		65721	194973.96	25657	33127.01	56857	181640.01	22926	31545.71
C	RRBs								
1	N.M.G.B	19456	1089.00	6608	403.00	13082	769.00	5239	353.00
2	S.M.G.B	28503	2925.00	8551	907.00	27362	2840.00	8266	668.00
	Total RRBs	47959	4014.00	15159	1310.00	40444	3609.00	13505	1021.00
	Total-Public Sector Banks	411309	230792.79	159377	46276.01	373927	214860.33	147148	58260.71
D	PRIVATE SECTOR BANKS								
1	CATHOLIC SYRIAN BANK	3760	280.04	3384	252.05	3045	226.85	2740	204.15
2	DHANLAXMI BANK	17672	16105.95	70	85.97	13280	6592.16	35	12.00
3	FEDERAL BANK	2324	2609.94	90	43.09	1658	1991.57	44	28.34
4	KARNATAKA BANK	18	1.26	0	0.00	11	0.83	0	0.00
5	KARUR VYSYA BANK	0	0.00	0	0.00	0	0.00	0	0.00
6	HDFC BANK	8479	527.38	0	0.00	1080	2030.00	0	0.00
7	SOUTH INDIAN BANK	351	382.27	0	0.00	317	357.08	0	0.00
8	AXIS BANK	0	0.00	0	0.00	0	0.00	0	0.00
9	T.N.MERCANTILE BANK	90	6.52	0	0.00	0	0.00	0	0.00
10	ING VYSYA BANK	24	3.32	0	0.00	0	0.00	0	0.00
11	CITY UNION BANK	2	1.58	0	0.00	0	0.00	0	0.00
Total Private Sector Banks		32720	19918.26	3544	381.11	19391	11198.49	2819	244.49
TOTAL - COMMERCIAL BANKS		444029	250711.05	162921	46657.12	393318	226058.82	149967	58505.20

9.20. MICROCREDIT - Cumulative Performance of Banks in Kerala State as at June 2013 under SHG Bank Linkage Programme
Mode of linkage-SHG's financed Directly by Banks

(Rs. in lakhs)

Sl. No.	BANK	No of SHGs formed during the Quarter	Cumulative No. of SHGs formed during the Financial Year	No. of SHG loans sanctioned during the Quarter		No. of SHG loans disbursed during the Quarter		Cumulative disbursement during the Year		Outstanding Amount under SHG Finance		Of (8) Amount disbursed under Govt. Sponsored Schemes		Total No. of Beneficiaries
				A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.	
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
A	STATE BANK GROUP													
1	STATE BANK OF INDIA	167	167	167	308.00	167	266.00	167	266.00	5584	4905.00	0	0.00	2505
2	STATE BANK OF MYSORE	1	1	1	1.00	1	1.00	1	1.00	17	24.98	0	0.00	
3	STATE BANK OF TRVCRE	342	342	338	597.20	327	550.40	327	550.40	12364	12446.24	98	165.12	247280
	Total State Bank Group	510	510	506	906.20	495	817.40	495	817.40	17965	17376.22	98	165.12	249785
B	NATIONALISED BANKS													
1	ALLAHABAD BANK	0	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0
2	ANDHRA BANK	12	12	74	24.00	179	1265.00	179	1265.00	139	0.00	0	0.00	275
3	BANK OF BARODA	42	42	42	87.00	42	87.00	42	87.00	589	645.00	24	32.00	
4	BANK OF INDIA	616	616	616	1503.00	616	1503.00	616	1503.00	3416	6216.00	423	615.00	68230
5	BANK OF MAHARASHTRA		0	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0
5	CANARA BANK	490	490	771	1946.00	771	1946.00	771	1946.00	7479	9822.00	134	415.00	46358
6	CENTRAL BANK OF IND	0	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0
7	CORPORATION BANK	153	153	153	476.00	153	476.00	153	476.00	1816	4491.00	29	29.00	1452
8	DENA BANK	0	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0
9	INDIAN BANK	0	0	4	8.72	4	8.72	4	8.72	705	1208.77	0	0.00	0
10	INDIAN OVERSEAS BANK	412	412	412	1242.00	412	1242.00	412	1242.00	6816	8010.99	214	156.45	42158
11	ORNTL BANK OF COMM	0	0	0	0.00	0	0.00	0	0.00	20	1385.80	0	0.00	141
12	PUNJAB NATIONAL BANK	209	209	135	452.47	135	452.47	135	452.47	4265	5807.79	112	91.61	4198
13	PUNJAB & SIND BANK	0	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0
14	SYNDICATE BANK	352	352	332	226.63	332	226.63	332	226.63	3577	2462.30	129	155.04	21490
15	UNION BANK OF INDIA	344	344	344	799.14	344	799.14	344	799.14	13324	16794.82	0	0.00	0
16	UCO BANK	30	30	24	77.00	24	77.00	24	77.00	810	475.00	70	35.00	9550
17	VIJAYA BANK	391	391	9	11.70	9	11.30	9	11.30	304	285.50	23	19.01	2547
	Total-Nationalised Banks	3051	3051	2916	6853.66	3021	8094.26	3021	8094.26	43260	57604.97	1158	1548.11	196399
C	RRBs													
1	N.M.G.B	340	340	241	448.00	238	443.00	238	443.00	3727	3850.00	0	0.00	63359
2	S.M.G.B	250	250	250	757.00	250	757.00	250	757.00	3063	4515.00	250	757.00	33693
	Total RRBs	590	590	491	1205.00	488	1200.00	488	1200.00	6790	8365.00	250	757.00	97052
	Total-Public Sector Banks	4151	4151	3913	8964.86	4004	10111.66	4004	10111.66	68015	83346.19	1506	2470.23	543236
D	PRIVATE SECTOR BANKS													
1	CITY UNION BANK	0	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0
2	CATHOLIC SYRIAN BANK	2	2	2	7.32	2	7.32	2	7.32	228	153.06	0	0.00	0
3	DHANLAXMI BANK	444	444	217	1025.48	217	1019.72	217	1019.72	3406	13068.80	6	14.90	16167
4	FEDERAL BANK	82	82	190	425.52	186	397.58	186	397.58	2511	3012.63	2	0.75	12421
5	KARNATAKA BANK	0	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0
6	KARUR VYSYA BANK	0	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0
7	HDFC BANK	1080	1080	1080	2030.48	1080	2030.48	1080	2030.48	7175	8354.00	0	0.00	0
8	T N MERCANTILE BANK	0	0	6	11.00	6	11.00	6	11.00	15	22.61	6	11.00	60
9	SOUTH INDIAN BANK	31	31	31	133.55	31	133.55	31	133.55	631	501.17	0	0.00	310
10	ING VYSYA BANK	0	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0
	Total Private Sector Banks	1639	1639	1526	3633.35	1522	3599.65	1522	3599.65	13966	25112.27	14	26.65	28958
	TOTAL- COMMERCIAL BANKS	5790	5790	5439	12598.21	5526	13711.31	5526	13711.31	81981	108458.46	1520	2496.88	572194

9.21. MICROCREDIT - Cumulative Performance of Banks in Kerala State as at June 2013 under SHG Bank Linkage Programme
SHGs financed Directly with NGO facilitation

(Rs. in lakhs)

Sl. No.	BANK	No of SHGs formed during the Quarter	Cumulative No.of SHGs formed during the Financial Year	No. of SHG loans sanctioned during the Quarter		No. of SHG loans disbursed during the Quarter		Cumulative disbursement during the Year		Outstanding Amount under SHG Finance		Of (8) Amount disbursed under Govt. Sponsored Schemes		Total No.of Beneficiaries
				A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.	
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
A	STATE BANK GROUP													
1	STATE BANK OF INDIA	0	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0
2	STATE BANK OF MYSORE	0	0	0	0.00	0	0.00	0	0.00	0		0	0.00	0
3	STATE BANK OF TRVCRE	10	0	0	0.00	0	0.00	0	0.00	72	51.86	0	0.00	1440
	Total State Bank Group	10	0	0	0.00	0	0.00	0	0.00	72	51.86	0	0.00	1440
B	NATIONALISED BANKS													
1	ALLAHABAD BANK			0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0
2	ANDHRA BANK	19	19	19	16.00	146	29.00	146	29.00	139	0.00	0	0.00	275
3	BANK OF BARODA	5	5	5	8.00	5	7.00	5	7.00	30	28.00	0	0.00	0
4	BANK OF INDIA	0	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0
5	BANK OF MAHARASHTRA	0	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0
5	CANARA BANK	0	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0
6	CENTRAL BANK OF IND	62	62	333	1051.00	333	1051.00	333	1051.00	4109	6341.00	0	0.00	66917
7	CORPORATION BANK	0	0	0	0.00	0	0.00	0	0.00	0	0.00		0.00	0
8	DENA BANK	0	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0
9	INDIAN BANK	165	165	257	864.40	257	864.40	257	864.40	4585	7171.96	2	6.60	82530
10	INDIAN OVERSEAS BANK	32	32	32	113.42	32	113.42	32	113.42	489	856.00	0	0.00	6248
11	ORNTL BANK OF COMM	0	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0
12	PUNJAB NATIONAL BANK	0	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0
13	PUNJAB & SIND BANK	0	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0
14	SYNDICATE BANK	0	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0
15	UNION BANK OF INDIA	0	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0
16	UCO BANK	0	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0
17	VIJAYA BANK	0	0	0	0.00	0	0.00	0	0.00	6	7.97	0	0.00	69
	Total-Nationalised Banks	283	283	646	2052.82	773	2064.82	773	2064.82	9358	14404.93	2	6.60	156039
C	RRBs													
1	N.M.G.B	0	0	0	0.00	0	0.00	0	0.00	252	162.00	0	0.00	0
2	S.M.G.B	472	472	472	343.00	472	343.00	472	343.00	11949	3455.00	222	84.00	71694
	Total RRBs	472	472	472	343.00	472	343.00	472	343.00	12201	3617.00	222	84.00	71694
	Total-Public Sector Banks	765	755	1118	2395.82	1245	2407.82	1245	2407.82	21631	18073.79	224	90.60	229173
D	PRIVATE SECTOR BANKS													
1	CITY UNION BANK	0	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0
2	CATHOLIC SYRIAN BANK	0	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0
3	DHANLAXMI BANK	58	58	55	182.27	55	141.23	55	141.23	908	2043.63	0	0.00	14267
4	FEDERAL BANK	1	1	1	1.00	0	0.00	0	0.00	69	73.30	0	0.00	172
5	KARNATAKA BANK	0	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0
6	KARUR VYSYA BANK	0	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0
7	HDFC BANK	0	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0
8	T N MERCANTILE BANK			0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0
9	SOUTH INDIAN BANK	0	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0
10	ING VYSYA BANK			0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0
	Total Private Sector Banks	59	59	56	183.27	55	141.23	55	141.23	977	2116.93	0	0.00	14439
	TOTAL- COMMERCIAL BANKS	824	814	1174	2579.09	1300	2549.05	1300	2549.05	22608	20190.72	224	90.60	243612

9.22. MICRO CREDIT- Cumulative Performance of Banks in Kerala State as at June 2013
Mode of linkage-SHG's financed through the medium of NGOs

(Rs. in lakhs)

Sl. No.	BANK	No. of NGO loans sanctioned during the Quarter		No. of NGO loans disbursed during the Quarter		Cumulative disbursement during the Year		Outstanding Amount under NGO Finance		No. of SHGs financed by these NGOs	No. of beneficiaries assisted
		A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.		
A	STATE BANK GROUP										
1	STATE BANK OF INDIA	0	0.00	0	0.00	0	0.00	0	0.00	0	0
2	STATE BANK OF MYSORE	0	0.00	0	0.00	0	0.00	0	0.00	0	
3	STATE BANK OF TRVCRE	141	398.00	133	351.90	133	351.90	2110	8245.64	12660	240584
	Total State Bank Group	141	398.00	133	351.90	133	351.90	2110	8245.64	12660	240584
B	NATIONALISED BANKS										
1	ALLAHABAD BANK	0	0.00	0	0.00	0	0.00	0	0.00	0	0
2	ANDHRA BANK	0	0.00	0	0.00	0	0.00	0	0.00	0	0
3	BANK OF BARODA	2	4.00	2	4.00	2	4.00	8	9.00	8	0
4	BANK OF INDIA	0	0.00	0	0.00	0	0.00	0	0.00	0	0
5	BANK OF MAHARASHTRA	0	0.00	0	0.00	0	0.00	0	0.00	0	0
5	CANARA BANK	0	0.00	0	0.00	0	0.00	2	58.85	0	0
6	CENTRAL BANK OF IND	0	0.00	0	0.00	0	0.00	37	349.00	0	560
7	CORPORATION BANK	0	0.00	0	0.00	0	0.00	0	0.00	0	0
8	DENA BANK	0	0.00	0	0.00	0	0.00	2	1660.00	0	0
9	INDIAN BANK	0	0.00	0	0.00	0	0.00	5	1112.69	0	0
10	INDIAN OVERSEAS BANK	0	0.00	0	0.00	0	0.00	0	0.00	0	0
11	ORNTL BANK OF COMM	0	0.00	0	0.00	0	0.00	0	0.00	0	0
12	PUNJAB NATIONAL BANK	0	0.00	0	0.00	0	0.00	0	0.00	0	0
13	PUNJAB & SIND BANK	0	0.00	0	0.00	0	0.00	0	0.00	0	0
14	SYNDICATE BANK	0	0.00	0	0.00	0	0.00	0	0.00	0	0
15	UNION BANK OF INDIA	0	0.00	0	0.00	0	0.00	0	0.00	0	0
16	UCO BANK	0	0.00	0	0.00	0	0.00	0	0.00	0	0
17	VIJAYA BANK	0	0.00	0	0.00	0	0.00	1	86.34	0	11
	Total-Nationalised Banks	2	4.00	2	4.00	2	4.00	55	3275.88	8	571
C	RRBs										
1	N.M.G.B	0	0.00	0	0.00	0	0.00	3	32.20	0	1572
2	S.M.G.B	0	0.00	0	0.00	0	0.00	26	479.00	0	41194
	Total RRBs	0	0.00	0	0.00	0	0.00	29	511.20	0	42766
	Total-Public Sector Banks	143	402.00	135	355.90	135	355.90	2194	12032.72	12668	283921
D	PRIVATE SECTOR BANKS										
1	CITY UNION BANK	0	0.00	0	0.00	0	0.00	0	0.00	0	0
2	CATHOLIC SYRIAN BANK	0	0.00	0	0.00	0	0.00	6	1085.70	0	0
3	DHANLAXMI BANK	10	370.65	10	299.02	10	299.02	96	2233.00	0	56420
4	FEDERAL BANK	2	4.90	0	0.00	0	0.00	50	52.26	0	81
5	KARNATAKA BANK	0	0.00	0	0.00	0	0.00	0	0.00	0	0
6	KARUR VYSYA BANK	0	0.00	0	0.00	0	0.00	0	0.00	0	0
7	TAMILNAD MERCANTILE BANK	0	0.00	0	0.00	0	0.00	0	0.00	0	0
8	SOUTH INDIAN BANK	0	0.00	0	0.00	0	0.00	0	0.00	0	0
9	ING VYSYA BANK	0	0.00	0	0.00	0	0.00	0	0.00	0	0
	Total Private Sector Banks	12	375.55	10	299.02	10	299.02	152	3370.96	0	56501
	TOTAL- COMMERCIAL BANKS	155	777.55	145	654.92	145	654.92	2346	15403.68	12668	340422