

STATE LEVEL BANKERS' COMMITTEE, KERALA

(Under Lead Bank Scheme)

Convenor:



Ref: SLBC KERALA/132&133 SLBC/ 2021/AJS

Date: 8th February, 2021

To: All the Distinguished Members of SLBC

Dear Sir/Madam,

Sub: State Level Bankers' Committee (SLBC), Kerala – 132nd & 133rd Meeting

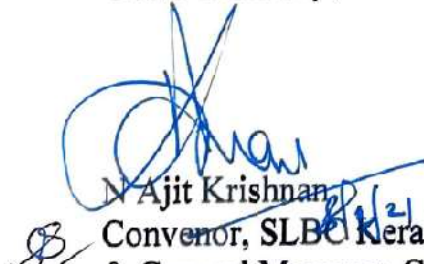
We are forwarding herewith the Agenda and Background Notes for the 132nd and 133rd SLBC Meeting. The Schedule is as under.

Date : 22nd February, 2021

Time : 11:00 a.m.

By Video Conferencing

Thanking You,
Yours faithfully,


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

All communications to be addressed to:

General Manager
Canara Bank, **SLBC Cell**
Circle Office, Canara Bank Bldg.
P.B.No.159, M.G.Road
Thiruvananthapuram -695 001

Phone : 0471 2331302 (Direct),
0471 2331051 Ext .608,609
Fax : 0471 2338236 / 2331355
E-mail : slbckerala@canarabank.com
Website : www.slbckerala.com

SLBC KERALA- 132 SLBC

VITAL BANKING STATISTICS

(Amount in Rs. Crores)

Sl. No.	Parameter	September 2018	September 2019	September 2020	Y-o-Y variation September 2019 to September 2020		June 2020	Variation June 2020 to September 2020	
					Quantum Variation	% Variation		Quantum Variation	% Variation
1	No of branches	6399	6487	6595	108	2%	6603	-8	0%
2	Number of ATMs	9097	9037	8579	-458	-5%	8562	17	0%
3	Total Deposits	471150	517731	580684	62953	12%	570225	10460	2%
4	NR Deposits	181623	196963	222029	25066	13%	218196	3833	2%
5	Domestic Deposits	289528	320768	358655	37887	12%	352028	6627	2%
6	% Share of Domestic Deposits	61.45	61.96	61.76	-0.19	0%	61.74	0	0%
7	Total Advances	305247	345327	366864	21537	6%	357230	9634	3%
8	Total Business of Commercial Banks	776398	863058	947548	84490	10%	927454	20094	2%
9	CD Ratio	65	67	63	-4	-5%	63	1	1%
10	C+I: D Ratio	68	70	68	-2	-3%	67	1	2%
11	Priority Sector Advances (PSA)	160942	180704	182148	1444	1%	177361	4787	3%
12	% of PSA to Total Advances	52.73%	52.33%	49.65%	-0.03	-5%	49.65%	0.00%	0%
13	No: of Priority Sector Loan Accounts	9430023	9936955	9941311	4356	0%	9410503	530808	6%
14	Agricultural Advances	75133	83610	82121	-1489	-2%	79966	2155	3%
15	% of Agricultural Advances to Total Advances	25%	24%	22%	-2%	-8%	22%	0%	0%
16	No: of Agriculture Loan Accounts	6929625	7541910	7150072	-391838	-5%	6809460	340612	5%
17	Kisan Credit Card – No: of Account (Including Co-operative Banks')	1662499	1582793	1930046	347253	22%	1258901	671145	53%
18	Kisan Credit Card - Amount (Including Co-operative Banks')	17150	17613	22466	4853	28%	18857	3609	19%
19	Gold Loan - Outstanding	46158	52163	51212	-951	-2%	48920	2292	5%
20	% of Gold Loan to Agricultural Advances	61%	62%	62%	0%	0%	61%	0	2%
21	MSME Advances	50304	55959	59055	3095	6%	57284	1771	3%

22	% MSME Advances to Total Advances	16%	16%	16%	0%	-1%	16%	0%	0%
23	DRI Advances	18	15	16	1	8%	14	2	14%
24	% DRI Advances to Total Advances	0.01%	0.00%	0.004%	0%	2%	0.004%	0.00%	11%
25	Scheduled Caste Advances	5411	4937	5051	115	2%	4839	213	4%
26	Scheduled Tribe Advances	1284	1167	1194	27	2%	1192	3	0%
27	Weaker Section Advances	71784	78217	81241	3024	4%	86357	-5117	-6%
28	% WS Advances to Total Advances	24%	23%	22%	-1%	-2%	24%	-2%	-8%
29	Minority Community Advances (MCA)	96961	100626	104882	4256	4%	98250	6633	7%
30	% MCA to Total Priority Credit	60%	56%	58%	2%	3%	55%	2%	4%
31	Education loan – No: of Accounts	348696	332455	364797	32342	10%	355893	8904	3%
32	Education loan – Amount Outstanding	9927	10169	11536	1367	13%	11324	212	2%
33	Educational Loan NPA Position (No of Accounts)	70330	54310	47556	-6754	-12%	49175	-1619	-3%
34	Educational Loan NPA Position (Outstanding)	1842	1378	1248	-130	-9%	1406	-158	-11%
35	Housing loan Advances	24964	29842	28794	-1048	-4%	28335	460	2%
36	Total Industrial Advances	59854	70547	79580	9033	13%	72796	6784	9%
37	Total NPA – Amount Outstanding	12078	13391	13195	-196	-1%	13806	-610	-4%

DISBURSEMENT PARTICULARS UNDER ANNUAL CREDIT PLAN

Sector	2018- 19	Achievement September 2018 Quarter		2019- 20	Achievement September 2019 Quarter		2020- 21	Achievement September 2020 Quarter	
	Target	Actual	Achmt (%)	Target	Actual	Achmt (%)	Target	Actual	Achmt (%)
Primary	64883	33311	51%	71537	37245	52%	73908	39772	54%
Secondary	31635	14287	45%	35077	15545	44%	35430	16807	47%
Tertiary	42618	13619	32%	41867	14467	35%	38237	10735	28%
Total	139136	61217	44%	148480.7	67258	45%	147575	67314	46%

SLBC KERALA- 133rd SLBC

VITAL BANKING STATISTICS

(Amount in Rs. Crores)

Sl. No.	Parameter	December 2018	December 2019	December 2020	Y-o-Y variation December 2019 to December 2020		September 2020	Variation September 2020 to December 2020	
					Quantum Variation	% Variation		Quantum Variation	% Variation
1	No of branches	6395	6565	6606	41	1%	6595	11	0%
2	Number of ATMs	9052	8806	8621	-185	-2%	8579	42	0%
3	Total Deposits	478855	525373	593220	67847	13%	580684	12536	2%
4	NR Deposits	186376	199781	227430	27649	14%	222029	5401	2%
5	Domestic Deposits	292479	325592	365790	40198	12%	358655	7135	2%
6	% Share of Domestic Deposits	61.08	61.97	61.66	-0.31	-1%	61.76	0	0%
7	Total Advances	314413	355865	378401	22536	6%	366864	11537	3%
8	Total Business of Commercial Banks	793268	881238	971621	90383	10%	947548	24073	3%
9	CD Ratio	66	68	64	-4	-6%	63	1	1%
10	C+: D Ratio	69	71	69	-3	-4%	68	1	1%
11	Priority Sector Advances (PSA)	166098	183652	184933	1281	1%	182148	2785	2%
12	% of PSA to Total Advances	52.83%	51.61%	48.87%	-0.03	-5%	49.65%	-0.78%	-2%
13	No: of Priority Sector Loan Accounts	9579909	10046529	9906230	-140299	-1%	9941311	-35081	0%
14	Agricultural Advances	77367	85083	83327	-1756	-2%	82121	1206	1%
15	% of Agricultural Advances to Total Advances	25%	24%	22%	-2%	-8%	22%	0%	-2%
16	No: of Agriculture Loan Accounts	7115431	7580323	7127121	-453202	-6%	7150072	-22951	0%
17	Kisan Credit Card – No: of Account (Including Co-operative Banks')	1689561	1655553	2025594	370041	22%	1930046	95548	5%
18	Kisan Credit Card - Amount (Including Co-operative Banks')	17138	17986	24235	6249	35%	22466	1769	8%
19	Gold Loan - Outstanding	47790	54214	49822	-4392	-8%	51212	-1390	-3%
20	% of Gold Loan to Agricultural Advances	62%	64%	60%	-4%	-6%	62%	0	-4%
21	MSME Advances	51316	56885	60880	3995	7%	59055	1825	3%

22	% MSME Advances to Total Advances	16%	16%	16%	0%	1%	16%	0%	0%
23	DRI Advances	23	19	19	-1	-3%	16	3	17%
24	% DRI Advances to Total Advances	0.01%	0.01%	0.005%	0.000%	-9%	0.004%	0.00%	14%
25	Scheduled Caste Advances	5687	4947	4679	-268	-5%	5051	-372	-7%
26	Scheduled Tribe Advances	1310	1139	1386	247	22%	1194	192	16%
27	Weaker Section Advances	73684	80470	82458	1988	2%	81241	1217	1%
28	% WS Advances to Total Advances	23%	23%	22%	-1%	-4%	22%	0%	-2%
29	Minority Community Advances (MCA)	99560	94127	104903	10776	11%	104882	21	0%
30	% MCA to Total Priority Credit	60%	51%	57%	5%	11%	58%	-1%	-1%
31	Education loan – No: of Accounts	346652	335148	376491	41343	12%	364797	11694	3%
32	Education loan – Amount Outstanding	9904	10302	10818	516	5%	11536	-719	-6%
33	Educational Loan NPA Position (No of Accounts)	59936	53303	47931	-5372	-10%	47556	375	1%
34	Educational Loan NPA Position (Outstanding)	1534	1350	1207	-143	-11%	1248	-41	-3%
35	Housing loan Advances	26370	31293	29193	-2100	-7%	28794	398	1%
36	Total Industrial Advances	69682	73088	77860	4773	7%	79580	-1719	-2%
37	Total NPA – Amount Outstanding	12717	13863	12649	-1214	-9%	13195	-546	-4%

DISBURSEMENT PARTICULARS UNDER ANNUAL CREDIT PLAN

Sector	2018- 19	Achievement December 2018 Quarter		2019- 20	Achievement December 2019 Quarter		2020- 21	Achievement December 2020 Quarter	
	Target	Actual	Achmt (%)	Target	Actual	Achmt (%)	Target	Actual	Achmt (%)
Primary	64883	49172	76%	71537	58625	82%	73908	56260	76%
Secondary	31635	22067	70%	35077	27659	79%	35430	24126	68%
Tertiary	42618	21528	51%	41867	23767	57%	38237	15982	42%
Total	139136	92767	67%	148481	110051	74%	147575	96368	65%

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132nd and 133rd Meeting of State Level Bankers Committee, Kerala Agenda & Background Notes

1. ADOPTION OF MINUTES OF SLRM 2020 and 131st SLBC

The minutes of State Level Review Meeting 2020 and 131st SLBC held on 24th September 2020 was circulated vide SLBC letter no SLBC/K/SLRM/131/Minutes/AJS dated 02nd Nov 2020.

The house may adopt the said minutes.

2. PENDING ISSUES

2.1 Pending Issues in Primary Sector

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

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

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

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

Action Taken:

1. SLBC has made the following recommendation to the State Government on issues related to lease land farming vide letter **Ref: Kerala SLBC/95 /78/GN/2018 dated 13th July 2018** regarding Reducing Stamp duty & Registration fees on lease deeds for lease land cultivation.
2. The Sub-committee on Agriculture decided focus on saturation of Kisan Credit Card to agriculture and farmers engaged in the allied sector besides "SUBHIKSHA KERALAM" Scheme launched by Government of Kerala. Integrated farming, market

interventions to reduce the role of middleman, promoting organic farming methods, food processing etc. to be promoted.

3. SLBC has written to Department of Agriculture regarding marking of Hypothecation clause in the State Agriculture Insurance Scheme. Now the PMFBY scheme is made voluntary. In order to protect the interests of farmers, they may be given an option to choose between PMFBY and State Insurance Scheme. *We are yet to receive confirmation from the department.*
4. In consultation with RBI, selected SLBCs and other stakeholders NABARD has developed the benchmarks/indicators for monitoring and reviewing the progress under Doubling of farmers' income by 2022. Review report is attached as in the format attached in the annexure.
5. SLBC is coordinating and reviewing the campaign for issuance of Kisan Credit Card to farmers for Agriculture and allied activities. After the withdrawal of Interest Subvention Scheme (ISS) and Prompt Repayment Incentive to short term crop loan other than Kisan Credit Card facility, there is an increase in number of KCC account.

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

RBI is considering to introduce a framework to extend credit delivery for tenant farmers. The existing tenancy laws may be reformed so that both land owner as well as the tenant farmers are benefitted. The framework is 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.

Action Taken:

It was reported by the Government of Kerala that the bill is ready for enactment. Once the bill becomes an act the issue can be resolved. However there is no further development in the matter.

"Subhiksha Keralam" scheme launched by Govt. of Kerala estimated that 41626 ha. Of land has fallow. The scheme also proposed to brought the entire fallow land under cultivation in a phased manner. Private lands should be brought under cultivation by the owners themselves or they should be made willing to give it for cultivation on temporary lease. The private landowners may be unwilling to hand over the land for cultivation to others who are willing to cultivate due to fear of losing the ownership in due course. Assurance shall be given to the private owners by the LSGD that this is purely a temporary arrangement for cultivation and the ownership will not be affected by any means. A tripartite agreement can be executed among the Panchayat concerned, owner of the land and the cultivator, in a specified format.

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

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

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

Action taken

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 vide various communications advised Member Banks to extend maximum KCC loans to farmers registered with milk unions and also for the fast implementation SLBC had printed the loan application form on a cost sharing basis to the Banks and distributed to LDMs.

Two meetings of SLBC sub committee on Agriculture was convened 06.11.2020 and 12.10.2020 to discuss about issuance of Kisan Credit Card to fishermen in the State of Kerala and formulated plan of action for covering maximum fishermen with Kisan Credit Card facility.

2.1.4 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.

Action taken

Government of Kerala has issued a G.O vide number G.O (Rt) No.324/2020/F&CS Dated 02.11.2020 to continue the scheme for loan against Paddy Receipt Sheet to the registered paddy growers of Kerala. SLBC communicated the same to member banks vide letter Kerala SLBC/165/AJS/2020 dated 03.11.2020.



GOVERNMENT OF KERALA

Abstract

Food & Civil Supplies Department - Paddy Procurement - Renewal of PRS Loan agreement between Supply co and Banks - Sanction accorded - Orders issued

Food & Civil Supplies (C) Department

G.O.(Rt)No.324/2020/F&CS Dated, Thiruvananthapuram, 02/11/2020

Read 1 Minutes of the meetings dated 14/03/2017 & 16/03/2017 convened by the Hon'ble Minister for Agriculture

2 G.O.(Ms) No. 16/2017/FCSD dated 13.07.2017

3 Letter No. A1-30954/17 dated 26.08.2020 from the Chairman & Managing Director, Supply co, Ernakulam

4 Minutes of the VC dated 29/09/2020 convened by the Hon'ble Minister for Food & Civil Supplies

5 Letter No. Kerala SLBC/PRS/145/SK dated 01.10.2020 from the Convenor, SLBC Kerala & General Manager, Canara Bank

ORDER

Government as per 1st paper above, decided to permit the Supply co to enter into an agreement with Banks for PRS loans to provide need based short term post harvest credit to the registered paddy growers of the State whose paddy has been procured by Supply co, as a stop gap arrangement till the procurement money is released.

As such permission was granted to Supply co to engage in an agreement with Banks in connection with Paddy Receipt Sheet (PRS) Loan as per Government order read as 2nd above.

The Chairman & Managing Director, Supply co as per letter read as 3rd

above requested Government to renew the PRS Loan agreement since the existing agreement expires on 30.09.2020.

Since the rate of interest leived is very high it was decided to decrease the rate of interest in the Memorandum of Understanding (MoU) as per 4th paper above.

Government have examined the matter in detail and are pleased to accord sanction for providing farm credit to paddy growers registered with Supply co against Paddy Receipt Sheet (PRS) issued by Supply co to the registered growers on the procurement, subject to the condition that the maximum interest rate will be 8.5%. The validity of MoU will be for 2 years with annual review. The loan term will be extended to one year from the existing six months. All other terms and conditions will be the same as in the existing MoU ending 30.09.2020 .

The Chairman & Managing Director, Supply co will explore the possibility of those banks that can provide PRS loans at lesser rates of interest (Canara bank and SBI) and will give wide publicity to the registered paddy growers. The Supply co will enter into an agreement with Banks incorporating the above terms and conditions also , for loans granted under the PRS loan Scheme.

(By order of the Governor)

VENUGOPAL P

#ApprovedBirector, SupplycoyDesignation#

2.1.5 Agenda Suggested by Reserve Bank of India

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.

Action Taken

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

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.

Action Taken

During 131st SLBC meeting RBI made a presentation on Sikkim model in the SLBC forum. The forum requested the Department of Agriculture and Kudumbasree to support the efforts.

Department of Agriculture may update the progress

2.2 Pending Issues in Secondary Sector

2.2.1 Agenda Suggested by the Director of Industries and Commerce

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

ECLGS Data as on 05.02.2020				(Amt. In Crores)	
	No. of eligible customers	Sanctioned		Disbursed	
		A/cs	Amt.	A/cs	Amt.
Total- Public Sector Commercial Banks	168642	125035	2738.89	99509	2347.63
R R B - KERALA GRAMIN BANK	35568	2239	24.91	2239	24.91
Total- Pvt Sector Commercial Banks	46533	18812	3747.75	15405	3388.88
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	250743	146086	6511.55	117153	5761.42

2.2.2 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

നം. ഡി.ഐ.സി/15051/2018-പി.എം.പി3



വ്യവസായ വാണിജ്യ ഡയറക്ടറേറ്റ്
മുന്നാം നില, വികാസ് ഭവൻ
തീരുവനന്തപുരം, പിൻ : 695033
ഫോൺ നം. 0471 2302722
തീയതി : 29/02/2020

വ്യവസായ വാണിജ്യ ഡയറക്ടർ.

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

വിഷയം:- വ്യവസായം - പിറ്റേം 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 സൂപ്പർ 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.

Signature valid

Digitally signed by R
RAMKISHAN
CHANDRAN
Date: 2020.02.29
16:21:02 +05'30
Reason: Approved

വിശ്വസ്തയോടെ,

ADDITIONAL DIRECTOR

വ്യവസായ വാണിജ്യ ഡയറക്ടർക്ക് വേണ്ടി

Action Taken

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.

SLBC convened a meeting of Banks and Government departments to discuss about the implementation of KSWIFT on 04.12.2020 and Banks were raised some concerns regarding the scheme. SLBC has taken up the matter with Department of Industries and commerce vide letter Kerala SLBC/179/2020/SK dated 19.12.2020.

2.3 Pending Issues in Tertiary Sector

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

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

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

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

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

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

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

In the 121st Meeting of SLBC, Kerala held on 24.03.2017 at Trivandrum, the representative from Revenue Department informed that the matter is under the active consideration of Revenue

Department and at present the matter is placed before the Law Department for their advice and expected to sort out the issue shortly.

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

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

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

Our views in this regard was that,

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

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

3.

Our recommendations in this regard is that

- *Currently the certificate generally called “possession certificate” is the principal proof available to financing agencies to find out the ownership and enjoyment of the property as per Revenue Records.*
- *Though the certificate is generally called “Possession Certificate”, it certifies ownership and enjoyment.*
- *This certificate is obtained not only by banks, but also by various other financing bodies including the Govt of Kerala for its HBA scheme for State Govt Servants (Under HBA scheme it is the Possession Certificate from Tahsildar and Location Sketch from Village Officer).*
- *Banks also request Nil revenue recovery certificate from Village Office.*
- *If the Govt can place an alternative mechanism to confirm the ownership and enjoyment of land as per revenue records, the possession certificate may be replaced.*
- *Such alternative can be*
 - a) Access to the banker /land owner to view and download Thandapper Register details ,*
 - or*
 - b) A combined ownership certificate cum Nil RR certification or*
 - c) Physical TP register Extract which shows with clarity as regards ownership and extent owned*
- *In Northern Villages where Revenue Records are still maintained in Adengal registers present certification may continue.*

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

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

Recommendation of SLBC

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

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

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

Convenor:



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

Date : 11th Jan 2019

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

Dear Sir,

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

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

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

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

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

Inspector General of Registration
Kerala

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

Sir,

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

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

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

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

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

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

Yours faithfully

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

Joint Inspector General of Registration
for Inspector General of Registration

Action Taken:

1. SLRM 2019 informed that the charges suggested for other loans are reasonable and shall request for waiving the charges on Agricultural loans. No further communication received from the concerned department in this regard.
2. SLBC had a subcommittee meeting on long pending issues on 08/11/2019. Most of the banks concurred with the suggestions.
3. Land and revenue commissioner vide LRB 6-2662/2017 dated 14.10.2020 informed SLBC that they have requested Government of Kerala for permitting Banks to mark their mortgage in relis software without reflecting any changes in land record.

2.3.2 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.

Action Taken

In Kerala financial services are provided to all villages within a radius of 5 Km. Regarding hamlet of 500 households SLBC had advised all LDMs to provide details of their respective district and all the LDMs are now confirmed that all the hamlets of 500 households in hilly areas are covered with financial services.

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

RBI and SLBC had convened meetings of stakeholders to evaluate progress of digitalisation in Thrissur District. Various strategies to achieve the target are being discussed in the meetings.

Status of Thrissur Digitalisation on 31.12.2020 as follows,

Digitalization of Thrissure District				
Bank Customers		Savings Account	Current Account	
Total Number of Eligible Operative Acconuts		5003017	122869	
Total No. of Eligible Operative Accountns covered with at least one of the facilities - Debit/ RuPay cards/ Net Banking/ Mobile Banking/ UPI/ USSD/ AEPS etc.*		4301300	77301	
% of Eligible Operative Accounts digitally covered (with at least one of the facilities) out of total Operative Accounts		85.97%	62.91%	
Digital Infrastructure provided to Non customers	A. POS/ QR issued to shopkeepers (other than CA holders)	B. POS/ QR issued to Govt./ Public Service providers	C. POS/ QR issued to others	Total POS/ QR (A+B+C) other than CA holders
	2775	141	156	3072
Digital Financial Literacy	No. of FLC camps on Digital FL		No. of people participated	
	2677		111658	

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.

Action taken

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

SLBC Website is enabled with new functionality and ready for uploading and downloading of data. Member banks are requested to upload the data into the website from the next quarter onwards. Training sessions will be arranged for member Banks through online by the module developer.

D Infrastructure facilities to the Financial Literacy Counselors

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 already referred the matter for necessary action.

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

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

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

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

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

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

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

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

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

Action Taken

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

SLBC had convened a meeting of Banker and discussed about the implementation of various social security scheme and Atal pension Yojana Scheme. The forum discussed about strategies to improve the coverage and also advised Member Banks to impart special focus on propagating and enrolling maximum beneficiaries under the schemes. The forum also requested to enroll at least 60 APYs each by all the Member Banks before 31.03.2021.

2.3.3 Education Loan Repayment Support Scheme

The update in the scheme as on 19th December 2019 is given below:

Sl No	Bank Name	Processed By Bank Branch	Forwarded By Nodal Officer	Forwarded By SLBC	Approved By Government
1	ALAPPUZHA DISTRICT CO OPERATIVE BANK LTD	5718999	4930553	4930553	4898693
2	ALLAHABAD BANK	2212856	477558	342858	342858
3	ANDHRA BANK	5258147	2150356	2117308	2117308
4	BANK OF BARODA	33452333	14129730	13796673	13482424
5	BANK OF INDIA	62431629	24786924	24786924	24412482
6	CANARA BANK	459170163	230657250	222532761	216739690
7	CATHOLIC SYRIAN BANK LTD	50470607	37291212	37291212	36882250
8	CENTRAL BANK OF INDIA	122206237	62216306	62121218	61729717
9	CITY UNION BANK LTD	0	0	0	0
10	CORPORATION BANK	79711611	49863910	48938805	48566132
11	DENA BANK	3230789	2485334	1759993	1759993
12	DHANLAXMI BANK LTD	13727784	6195490	5627789	5596553
13	FEDERAL BANK LTD	305120070	195908219	195737939	192527675
14	HDFC BANK LTD	1356213	57251	0	0
15	ICICI BANK LTD	1170318	340702	0	0
16	IDBI BANK LTD	1772590	160479	0	0
17	IDUKKI DISTRICT CO OPERATIVE BANK	14784890	5686491	5587381	5407381
18	INDIAN BANK	92981812	38883898	38883898	38520675
19	INDIAN OVERSEAS BANK	140490956	63792378	63071326	61929533
20	KANNUR DISTRICT CO OPERATIVE BANK	337831	239656	160481	160481
21	KARNATAKA BANK	2298045	334562	232500	232500
22	KARUR VYSYA BANK	373824	203584	203584	203584

23	KASARGOD DISTRICT CO OPERATIVE BANK LTD	415314	415314	415314	415314
24	KERALA GRAMIN BANK	376350431	370854646	370393702	367280653
25	Kerala State Co operative Agricultural and Rural Development Bank Ltd	1149434	938431	497071	383071
26	Kerala State Co operative Bank	88466544	82813169	82780804	82597504
27	KOLLAM DISTRICT CO OPERATIVE BANK	11744118	10745988	10151088	10151088
28	KOTTAYAM DISTRICT CO OPERATIVE BANK	0	0	0	0
29	MALAPPURAM DISTRICT CO OPERATIVE BANK	0	0	0	0
30	ORIENTAL BANK OF COMMERCE	8928697	4100389	4100389	4100389
31	PATHANAMTHITTA DISTRICT CO OPERATIVE BANK LTD	1455721	1058389	1058389	1058389
32	PUNJAB NATIONAL BANK	86313295	37008157	35962517	35333495
33	PUNJAB SIND BANK	316082	198000	198000	198000
34	SOUTH INDIAN BANK	63877323	31019645	31019645	29569594
35	STATE BANK OF INDIA	987359350	569189344	564012803	559225264
36	SYNDICATE BANK	186134211	95846955	91635391	90239738
37	TAMILNADU MERCANTILE BANK	1029551	366179	250151	250151
38	THE THIRUVANANTHAPURAM DISTRICT CO OPERATIVE BANK	123000	123000	0	0
39	THRISSUR DISTRICT CO OPERATIVE BANK	280897	280897	280897	280897
40	UCO BANK	19842235	11356700	10899599	9804198
41	UNION BANK OF INDIA	225606238	133462399	132877499	131896871
42	UNITED BANK OF INDIA	862255	862255	684974	684974
43	VIJAYA BANK	37193400	14260441	14260441	14072001
44	WAYANAD DISTRICT CO OPERATIVE BANK	475716	153450	0	0
	Total	3496201516	2105845591	2079601877	2053051520

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

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

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

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

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 Kudumbashree vide letter No.Kerala SLBC/35 /145 /GN/2017dated2017 November 24th.

Action Taken

In 125th SLBC ED of Kudumbashree informed that Rs. Cr is pending and the matter is under 3 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/158/AJS/2020 dated 14.10.2020 has written to MoRD as decided in the 130th SLBC meeting, we are awaiting reply from MoRD.

2.3.5 Progress made in Digitization of Land Records

Government of India has launched the National Crop Insurance Portal (www.agri-insurance.gov.in) to enable integration among stakeholders for smooth flow of information and services, with the ultimate aim of direct benefit transfer of claims settlement in the Aadhaar seeded accounts of the affected farmers.

In this regard, banks have been advised to enter the coverage details of farmers on a daily basis through online/ offline utility for proper coverage, for release of premium subsidy, better implementation and proper monitoring as laid down by the Government in the Scheme. Since the requisite data involves inter-alia compilation of land details, review on the progress made in digitization of land records in the State (as per the format prescribed in letter FIDD.FSD.No.1386/05.10.007/2017-18 dated October 30, 2017 in Annex B) may be undertaken by SLBC, in coordination with other stakeholders.

The 123rd SLBC meeting observed that:

- *Some States have completed digitization of land records & integrated with Agri Insurance portal. In these states , When bank enter survey number in the Agri insurance portal , land details populate automatically*
- *In Kerala it is underway. Our basic record of land ownership is Thandapper Register of Village Office. (Equivalent to Jamabandi register in other states). Some northern districts have adengal register in place of TP register. The TP register is partially computerized and online pokkuvaravu (mutation) is enabled.*
- *The forum noted that SLBC has requested the Revenue Secretary to provide the latest position on digitization of revenue records*

It was informed in the 126 SLBC that Digitization is progressing in the State. SLBC has requested revenue department to update the progress vide SLBCKERALA/127/239/MA/2019. The steering committee recommended to pursue the matter.

In 127 SLBC Sri Tom Jose IAS Chief Secretary, Govt of Kerala informed that digitisation is an ongoing process and an officer is appointed solely for this purpose .

The steering committee noted that no progress is reported and decided to pursue the matter.

In 128th SLBC, Sri. Manoj Joshi IAS, ACS, Finance Department, GoK informed that a subcommittee should be formed to discuss the long pending issues by involving the concerned departments and major banks. Accordingly, a sub-committee was formed to resolve the long pending issues and its meeting was held on 08.11.2019. However no Senior Official from the Government, competent to give clarifications, attended the meeting. SLBC requests all to ensure participation in the sub-committee meetings.

In Kerala digitalisation of Tandaper register is completed.

2.3.6 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.

SLBC has taken up the matter with Department of Registration vide letter Kerala SLBC/AES/90/SV dated 19/05/2020 and we are awaiting reply from the department

Sub: Implementation of Automated E-Stamping System (AES) in the State of Kerala

In view of the Digitalisation of Trade Processes, Indian Banks' Association (IBA) had constituted a Working Group with few select Member Banks, FEDAI and SWIFT, under which a Sub-Group on E-Stamping and E-Bank Guarantees (eBG) was formed. The Sub-Group along with the Stock-Holding Corporation of India Limited (SHCIL) came out with "Automated E-Stamping System (AES)" and finalized the procedural guidelines of AES (enclosed). SWIFT India Domestic Service plays the role of the Implementing Agency.

E-Stamping was successfully launched by a few Banks in Delhi, on 22nd August 2019, by using SWIFT messaging system. As a result, the E-Stamp Certificate Number along with the details of the Stamp duty is being embossed on the Bank Guarantee.

After successful launch of the pilot, IBA issued a circular dated September 9, 2019 to all Banks to start utilising the service in order to widen the scope of the digitisation project to include all the States. Since SHCIL is the Central Record-Keeping Agency (CRA) for 22 States, priority was attached to roll out to these States. In these 22 States, end to end stamp duty processing is done by SHCIL and Government department have no developmental or migration work to do. As of now, Kerala is having a separate entity for collecting stamp duty and will have to do some developmental work in order to migrate to AES.

Although the Working Group had put forth AES primarily for issuance of Bank Guarantees, once implemented, its scope can be further extended to all the banking instruments such as loan agreements, indemnity bond, mortgage and forward contracts.

Implementation of AES has the following advantages:

1. E-Stamp Certificate generated is tamper proof. The software/workflow used for printing the Bank Guarantee would be designed such that there is one-to-one correspondence between the e-Stamping Certificate number and the Bank Guarantee. This will prevent issuance of multiple Bank Guarantees against one e-Stamping Certificate number.
2. The e-Stamping Certificate would bear a Unique Identification Number and accuracy/authenticity of the same can be verified by cross checking on the SHCIL Portal.

3. Not having to deal with paper instruments in the current situation of fight against Covid-19 and maintaining social distance
4. Introducing a digital alternative of delivering the stamp duty receipt for completing the documentation process in issuance of bank guarantee, loan agreements, indemnity bond, mortgage and forward contracts and reaping the associated benefits of efficiency without compromising the revenue generating capacity of State Governments
5. Creating the foundation for eBG and Repository of eBG whereby the beneficiaries of BG would be in a position to access the Repository electronically and manage the eBGs issued in their favor

The Government doesn't incur any revenue loss on account of the fact that duty structure for various articles will remain the same. The new system also do not aim at replacing any of the existing system but would be an additional mode for stamp duty processing. It is hoped that over a period of time, AES would be the most user-friendly alternative.

Considering the above benefits, we request your goodselves to approve/adopt the Procedural guidelines for collection of Stamp Duty under "Automated E-Stamping System (AES)" in the State as advised by IBA at the earliest.

Thanking you.

Yours faithfully,


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

Government of Kerala vide G.O(Rt) No.66/2021/TAXES dated 29.01.2021 has issued order for e-Stamping for all denominations related to registreable as well as non-registerable documents with effect from 01.02.2021.

SLBC is awaiting reply from department of Registration regarding the implementation of Automated E-Stamping System in the State of Kerala.

3. FRESH ISSUES

3.1 Primary Sector

3.1.1 Minutes of SLBC sub committee on Agriculture to discuss about KCC Loan to Fisheries

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

Convenor:



Ref: Kerala SLBC/KCC-FISHERIES/06112020

Date: 06 Nov 2020

SLBC Sub Committee on Agriculture to discuss about KCC Loans to Fisheries

The meeting commenced at 04.00 pm in Board Room, Floor No 6, Canara Bank Building, Thiruvananthapuram with Shri. N. Ajit Krishnan, Convenor, SLBC Kerala, in Chair. The list of participants who are the members of this committee is annexed.

Shri A V Santosh, DGM, Canara Bank, welcomed the participants and briefed about the Agenda of the meeting.

The meeting was called for as an action plan of the sub-committee meeting on Agriculture held on 12.10.2020.

The Convenor briefed the forum about the urgent need and importance in extending finance to the Fisheries sector and the urgent need to give special attention in upliftment of the sector. Both the Central and State Governments are closely monitoring the development.

The Convenor pointed out the bottlenecks in the implementation of the scheme like fixation of Scale of Finance (SOF), Creating awareness among different stake holders in the implementation of scheme, modalities in the implementation of scheme to be framed by considering the Kerala Specific Scenario. The State Level Technical Committee has finalized the scale of finance for fisheries. A draft scheme for issuance of KCC to the fishermen by considering the State scenario was prepared for discussion in the meeting.

After the briefing, SLBC convenor invited Smt. Tinku Biswal, Secretary, Department of Animal Husbandry for her opening remarks.

- The Secretary emphasised the need for extending institutional credit in the fisheries sector as fishermen may approach money lenders for their credit needs and the working capital requirement in the sector is also very high. It is observed that unlike KCC for Agriculture and Dairy sector, issuance of KCC is not showing any positive trend. Secretary also suggested that the need for modalities to be formulated for reducing the risk of lending institutions and thereby encouraging the bankers to enhance lending in the fisheries sector.

Contd ... Page 2

- The Secretary asked Matsyafed Managing Director, Dr Laurence Harold to come out with innovative ideas for the state which will help the fishermen community and is also feasible for the Banks. The secretary also suggested to consider the various steps taken by others states pertaining to this sector which can be adopted by the state of Kerala for the benefit of the targeted sector.
- Shri Murlee Krishna, AGM, Reserve Bank of India opined that the KCC is the low cost and hassle free source of finance available to the Fisheries Sector. The interest subvention available for the scheme would benefit the fishermen to come out of the clutches of the money lenders.

The forum discussed the draft scheme in detail and approved the scheme with some modifications and it is attached in the annexure. The forum also decided the following:

- Major of the misconceptions are related to Marine Fisheries. It is made clear in the meeting that the loan limit is based on the Scale of finance which in turn depends on the activity. The scale of finance will be based on ' per unit basis' and not per party' basis.
- Smt Usha P T, DGM, NABARD requested Matsyafed to initiate promotion of Joint Liability Groups of fishermen and recommend for KCC finance from the Banks. The group shall comprise of the members of the primary cooperative societies participating in the auction. NABARD and other stake holders shall give necessary support to Matsyafed.
- Matsyafed to undertake to route the sale proceeds through the KCC account of the borrower/group/JLG which will avoid the risk of account being unserviced.
- It was decided to organize awareness sessions and mentoring camps for groups registered as JLG with the support of NABARD, LDM, Department of Fisheries and Matsyafed.
- Groups willing to avail the KCC- Loans to be identified and briefed by Matsyafed about the advantages of getting financial assistance from Financial Institutions over the private money lenders.
- The forum decided on the indicative list of documents required for KCC fisheries activity as indicated in the Annexure.
- In the State of Kerala, majority of marine fishermen are solely engaged in fishing activities. Hence, it was decided that Government of Kerala will take up with Ministry of Agriculture & Farmers Welfare/ Reserve Bank of India for enhancing the eligibility limit

for the interest subvention from Rs 2,00,000 to Rs 3,00,000 per borrower. In the State of Kerala, majority of marine fishermen are solely engaged in fishing activities.

- The Dept of Matsyafed was requested to arrange for insuring the boats, hypothecating the Boat engines towards the loan, obtention of Fitness certificate for the boats and other aspects to safeguard the interest of the lending institutions and to do the needful.
- Department of Fisheries and Matsyafed to initiate necessary steps to add Hypothecation clause in fishing Boat registration portal.

The meeting concluded at 05.30 pm with vote of thanks by Shri. Sanjumon V, DM, Canara Bank.


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


3.1.2 Agenda Suggested by Director Agriculture

1. Credit under Agriculture Infrastructure Fund (AIF).

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

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

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

Views of Steering committee

Steering committee observed that awareness to be created among member banks and requested Agriculture director to share bankwise application status with SLBC.

2. Extension of Moratorium and waiving of Interest for other farmers.

Due to this Covid 19 Pandemic situation prevailing all over the country it has affected farming community to a greater extent. The pandemic has brought huge losses to all the farmers in all means. In regard to the above it has also been requested by the many farmers engaged in agriculture for waiving of the interest and extending financial support. Hence the Moratorium period may be extended along with the waiving of interest for benefiting the farming community.

Views of Steering committee

Steering committee suggested to pursue the agenda to have opinion from the member Banks, NABARD.

3. Credit under Subhiksha Kerala

b. Loan to leased land farmers

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

Views of the steering Committee

Steering committee decided to pursue the agenda. Legalization of lease land farming is a long pending agenda of SLBC and also Internal Working Group of Reserve Bank of India has also recommended to the Government of Kerala.

3.2 Secondary Sector

3.2.1. Minutes of SLBC Sub-Committee to discuss about implementation of KSWIFT

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

Convenor:



Ref: Kerala SLBC/KSWIFT/SN

Date: 04 Dec 2020

SLBC Sub Committee meeting to discuss the implementation of KSWIFT

The meeting commenced at 03.30 pm in Board Room, Floor No 6, Canara Bank Building, Thiruvananthapuram with Shri. N. Ajit Krishnan, Convenor, SLBC Kerala, in Chair

Shri A V Santosh, DGM, Canara Bank, welcomed the participants and briefed about the Agenda of the meeting.

KSWIFT, an initiative of Government of Kerala, is a portal to ease the process of availing financial assistance by the budding entrepreneurs of Kerala from the financial institutions. The portal enables an entrepreneur to obtain an Acknowledgement Certificate on the basis of self-declaration provided he/she satisfies the eligibility criteria. The Acknowledgement Certificate shall be considered as an approval in lieu of the licenses, permissions and clearances etc which are mandatory to secure loans from the financial institutions. The objective of the scheme is to bring the state into a more investment friendly destination by achieving the goals in the Business Reforms Action Plan as part of Ease of Doing Business Initiative.

At the outset the Convenor, Shri N. Ajit Krishnan greeted the executives from Department of Industries and the LDMs, which was followed by a presentation on KSWIFT by SLBC.

Shri Ajith, AGM, Department of Industries and Commerce, enumerated the details about KSWIFT as under

1. A Single Window Clearance Act to enable Ease of Doing Business way back in 1999. The online clearance mechanism (SWIFT) is aimed at facilitating clearances from departments / agencies concerned for setting up and running of an enterprise in the State.
2. Kswift aims at easing the process of obtention of various licenses and enables the prospective entrepreneurs/borrowers to avail loans from Banks/financial institutions against production of Acknowledgement Receipt.
3. The Acknowledgement Receipt is issued to the applicants who submits self-declaration through Kswift Portal.

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4. The applications are directed to the nodal agency, headed by the General Managers the District Industrial Centre, which shall be sent to the District Single Window Clearance Board. The applications shall be scrutinized in the board which takes place in every 20 days and the eligible applicants shall be issued the Acknowledgement Receipt.
5. Acknowledgement Receipt shall be considered as a valid approval to provide the loans to the eligible borrowers. However it doesn't assure that the license will surely be issued to the applicant. The applicant, after receiving the Acknowledgement Receipt, will have to get the clearance/approval/license within a period of 3.5 years (including a grace period of 6 months) failing which the acknowledgement receipt stands invalid.
6. As per the Act, during the period of 3 years after receipt of Acknowledgement Receipt, no inspection shall be conducted by the Department of Industries, which the executive expressed as a concern and assured to be take up with the Government for further discussion.
7. Shri Ajith clarified that the GMs of the Nodal Agencies are not the authority for issuing the license, rather only the genuineness of the applications are being checked at their end.
8. Further, the AGM pointed out that the applicants who will be found guilty of violating the terms, conditions and requirements of the act shall be penalized for an amount of Rs 500000/- and the department wise penal provisions shall also apply.

The forum well appreciated the main objective behind the introduction of the scheme. However the Banks expressed certain concerns/suggestions which we wish to place before the Government of Kerala.

Major Concerns:

- **Lack of Knowledge to fill up the Self-Declaration:** The prospective applicants may/may not have the adequate knowledge about the terms, conditions and requirements of the Acts/portal or the various covenants in the respective Acts/Rules for which the exemption/waiver/confirmation is sought by the applicant which may result in submission of incorrectly filled applications. Certain area of business activity doesn't require any educational qualification and thus, such group may not have sufficient prudence to submit the self-declaration in appropriate manner based on which the Acknowledgement Receipt is issued and against which the banks are required to extend the finance.
- **Possibility of Misrepresentation/frauds:** Since there is no provision in the portal for selecting the type of land/area (wet or dry land), where the building/business unit is proposed to be constructed, the possibility of misrepresentation and frauds are more and the license for the concerned borrower may be rejected at a later date and the building so constructed would require to be demolished, which may direct/indirectly affect the finance lent by banks. The possibility for misrepresentation may also arise in cases where the actual business undertaken may fall under the RED category, but the entrepreneur /borrower may suppress the fact in the self-declaration which may lead to rejection of the license to the party on a later date.
- **Confirmation:** Acknowledgment Certificate doesn't give the assurance that the applicant will get the license after 3 years. There could be variation in declaration and actual conduct of business. Also, after 3 years if the business is not found to be fulfilling the prescribed guidelines, the license would be rejected. As informed by the executive of Dept: of Industries, the applications are being routed through the nodal agency of DIC, wherein only the scrutiny of applications is being undertaken and the DIC is not issuing any kind of confirmation for the issuance of the license after 3 years.
- **No Scope for Inspection:** Since the Acknowledgement receipt is issued without conducting inspection of the unit/business activity proposed to be undertaken by the entrepreneur, there is always a scope of doubt about the genuineness of the entrepreneur. There can be possibility of change/shut down of the business by the entrepreneur, which may vary from the business declared to be undertaken by the applicant in the self-declaration, thereby minimizing the chances of securing license after a period of 3 years.
- **Threat to Banker's Finance:** Although Acknowledgement Receipt is a valid approval given by the Government to the MSME entrepreneurs for availing loans, the limitation that the receipt doesn't carry an assurance to the applicants, getting the license after 3 years, pose a threat to banker's finance. If the Banks sanction loan based on the Acknowledgement receipt and the license is rejected to the borrower on a later date, the unit may/may not function and the loan repayment by the borrower could get affected, resulting in serious risk to the Bank's fund.

- **Penalty for Violation of Guidelines:** As informed by the representatives of the Department of Industries, the violation of the guidelines prescribed in the act shall lead to penalty of Rs 5 Lakhs, which shall be paid by the defaulting party. In this scenario, not only the liability of the borrower will increase, but the party who had submitted the declaration in ignorance of the guidelines would also be penalized.
- **Minimal License requirement:** The bankers suggested that there would be business startups which require only minimal license and the duration for obtaining license in such cases would require only a week or two. However if such applicants/entrepreneurs are also routed through KSWIFT portal, then the time period for obtaining the license would get extended unnecessarily. It is imperative for banks to obtain the basic clearances for the establishment of business units from concerned departments besides identifying the veracity of borrowers/entrepreneurs before processing the loan. The business units which require minimal clearances from various departments, shall be insisted for production of the approval/clearance/license instead of the Acknowledgment Receipt from KSWIFT portal.

Based on the discussions and the various viewpoints raised, the following suggestions enumerated from the forum:-

- **The portal can be well utilized for opening Current accounts wherein the requirement of licenses/approvals can be made optional. The acknowledgement receipts shall be used as a prerequisite for sanctioning of the loan and the disbursement of loans shall be subject to submission of approvals/licenses by the borrower.**
- **Guarantee Cover:** The Government can consider providing a guarantee cover for the loans disbursed to the applicants of KSWIFT portal, based on the Acknowledgement Receipt, for the limited period of 3 years or till the applicant/borrower obtains the required approval/license, whichever is earlier against issue of the final license. In other words, in case the Government refuses/denies the final license to the applicant, the Government under the guarantee will make good the outstanding amount of the loan to the Bank. Such coverage would facilitate the Banks to sanction the loans with much more ease and confidence.
- Whenever the applicant proposes to avail bank finance, his full and final clearances may be given within 2 to 3 months of the Acknowledgement Receipt.

The Convenor requested KSIDC to examine the above points raised by the Banks and provide us with guidelines which would enable the Banker and financial institutions to lend liberally.

The meeting concluded at 05.30 pm with vote of thanks by Shri. Sanjumon V, DM, Canara Bank.


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

3.2.2 Minutes of the subcommittee meeting to discuss about PMAY, Navajeevan Scheme and Social Security Schemes

Ref: Kerala SLBC /PMAY/205/2021/SN

10.02.2021

MINUTES OF THE SUB COMMITTEE MEETING ON PMAY AND NAVAJEEVAN HELD ON 03rd February 2021

The meeting was conducted through video conference and commenced at 11.00 am in conference Room, Floor No 4, Canara Bank Building Thiruvananthapuram with Shri. A V Santosh, DGM, Canara Bank, SLBC Kerala in Chair.

At the outset, Shri A V Santosh, DGM, Canara Bank, welcomed the participants and briefed the forum about the concerns raised on PMAY loans by the Members of the Parliamentary Committee meeting on Urban Development recently held in Kochi. It was informed to the forum that 125 notified towns in Kerala were identified under the PMAY scheme, but the performance of Member Banks was not upto the mark and is required to be improved radically. The forum was requested to propagate the merits of the scheme among the general public/customers by creating adequate awareness about the subsidy benefits, which shall facilitate in boosting the number of loans under the scheme. Further, the scheme validity was reiterated and the urgency to lend maximum loans to the eligible beneficiaries was also communicated to ensure the target achievement by March 2021.

The DGM also briefed about the importance of the newly introduced scheme of Navajeevan and solicited the cooperation of Member Banks in making the scheme a success by granting maximum loans to the eligible beneficiaries who have been registered in the employment exchange but are not employed yet.

Shri Sanjumon, Divisional Manager, Canara Bank outlined the important aspects of PMAY and NAVAJEEVAN schemes and requested the forum for their active participation in the meeting.

The main points discussed during the meeting are mentioned here under:

1. Pradhan Mantri Awas Yojana (PMAY)

The Members of the Parliamentary Committee Meeting on Urban Development which was recently held in Kochi, critically commented on the performance of the State of Kerala in respect of PMAY loans and the amount of subsidy claimed by the State in comparison to other States. In view of the same, the urgency to grant maximum loans under the scheme and the timely claiming of the subsidies was communicated to the forum. The DM also requested to sensitize the Bank Branches and Housing loan hubs

regarding the need of the hour to enhance the lending under the scheme by creating awareness among the customers/beneficiaries as the scheme for MIG I and II is valid only till end of March 2021.

Based on the scheme, some of the Lead Bank Managers pointed out that there has been inordinate delay in receiving the subsidies after claiming and the number of fields available in the claim sheet is also quite huge. Moreover, several claims are being rejected, even due to a single error in filling the Claim Sheet required to be submitted for the purpose of claiming the subsidy, which further delays the whole process.

On the above concern, the forum assured to take up the issue and also recommended to ensure timely submission of the claims to enable the Government to have a better insight on the ratio of the loans sanctioned to the amount of subsidy claimed.

Furthermore, clarification on takeover and other related aspects of existing PMAY loans was sought for by the forum. SLBC assured to issue an advisory reiterating the guidelines of the scheme.

2. Navajeevan Scheme

The forum discussed about the “Navajeevan Scheme” launched by Government of Kerala to provide need based credit facilities to unemployed seniors (Age between 50-65) who are registered with National Employment Exchange (Kerala) with the assistance of financial institution by way of short term loan/term loan to setup self-employment generating enterprises.

The forum opined that the scheme is in line with the existing MSME loan scheme which is already available in lending institutions. Since the maximum loan amount under the scheme is Rs.50,000/- ,based on merit the loan can be considered under PMMY (Shishu).

The Government Order issued in respect of the scheme has already been circulated to the Member Banks and the forum was requested to apprise the Bank Branches regarding the scheme.

The Navajeevan scheme was well appreciated by the forum and it was decided to approve the scheme and to initiate lending under the scheme by the member banks

3. The forum discussed the various Social Security Schemes introduced by the Govt of India and requested the Member Banks to pass on the benefits of the schemes to the

general public. RBI vide their letter dated 07.04.2020 with regard to PRAGATI Meeting, had communicated the importance of the Social Security schemes and requested the Member Banks to impart special focus on propagating and enrolling maximum beneficiaries under the scheme.

4. Atal Pension Yojana (APY)

On 29.01.2021, PFRDA had called for a meeting to assess the performance of all the Member banks under the Social Security Schemes and the performance of Banks in the State of Kerala was marked as "Below average". In this regard, the forum was requested to enroll at least 60 APYs each by all the Member Banks before 31.03.2021.

5. PM SVANidhi

Although most of our LDMs had conducted the "**Mein Bhi Digital Campaign**" ensuring maximum participation, it was noted by the Department of Financial Services that some banks are yet to sanction loans under the scheme. During several meetings, DFS has insisted to improve the performance in enrolling the street vendors under digital platform and enhance the penny drop transactions by them. In view of the same, the LDMs were requested to sensitize the Bank Branches in their respective districts and ensure that maximum loans are granted to the eligible beneficiaries. Besides, it is to be ensured that all the beneficiaries are being covered under IT and Socio Economic profiling.

While concluding, the tentative date of SLBC meeting proposed to be conducted on 22.02.2021 was communicated and thus the forum was requested to submit the quarterly statements/data at the earliest.

The meeting concluded at 11.45 A.M


N AJITH KRISHNAN
CONVENOR, SLBC Kerala &
GENERAL MANAGER, CANARA BANK

3.2.3 Agenda Suggested by Employment Directorate – Implementation of Navajeevan Scheme

"Navajeevan Scheme" launched by Government of Kerala to provide need based credit facilities to unemployed seniors (Age between 50-65) who are registered with National Employment Exchange (Kerala) with the assistance of financial institution by way of short term loan/term loan to setup self employment generating enterprises.



കേരള സർക്കാർ

സംഗ്രഹം

തൊഴിലും നൈപുണ്യവും വകുപ്പ് - കേരളത്തിലെ എംപ്ലോയ്മെന്റ് എക്സ്ചേഞ്ചുകളിൽ പേര് രജിസ്റ്റർ ചെയ്തിട്ടും സ്ഥിരം തൊഴിൽ ലഭിക്കാത്ത 50-65 പ്രായപരിധിക്കുള്ളിലുള്ള മുതിർന്ന പൗരന്മാർക്കായി നാഷണൽ എംപ്ലോയ്മെന്റ് സർവീസ് (കേരളം) വകുപ്പ് മുഖാന്തിരം സംസ്ഥാനത്തെ വിവിധ ധനകാര്യ സ്ഥാപനങ്ങളുമായി ബന്ധപ്പെടുത്തി “ നവജീവൻ ” എന്ന പേരിൽ സ്വയംതൊഴിൽ പുനരധിവാസ സഹായ പദ്ധതി നടപ്പിലാക്കുന്നതിന് ഭരണാനുമതി നൽകി ഉത്തരവ് പുറപ്പെടുവിക്കുന്നു.

തൊഴിലും നൈപുണ്യവും (എച്ച്) വകുപ്പ്

സ.ഉ.(കൈ) നം. 59/2020/തൊഴിൽ

തിരുവനന്തപുരം, തീയതി, 28/12/2020

- പരാമർശം :-
1. സ.ഉ. (കൈ) നമ്പർ 16/2017/തൊഴിൽ, തീയതി, 20.03.2017.
 2. എംപ്ലോയ്മെന്റ് ഡയറക്ടറുടെ 22.09.2017-ലെ യു1/1627/2017/ഡി.ഇ. നമ്പർ കത്ത്.
 3. എംപ്ലോയ്മെന്റ് ഡയറക്ടറുടെ 27.05.2020, 18.08.2020 എന്നീ തീയതികളിലെ DE/1498/2018-U1 നമ്പർ കത്തുകൾ.

ഉത്തരവ്

കേരളത്തിലെ എംപ്ലോയ്മെന്റ് എക്സ്ചേഞ്ചുകളിൽ പേര് രജിസ്റ്റർ ചെയ്തിട്ടും തൊഴിൽ ലഭിക്കാത്ത 50-65 പ്രായപരിധിക്കുള്ളിലുള്ള മുതിർന്ന പൗരന്മാർക്കായി “ നവജീവൻ ” എന്ന പേരിൽ ഒരു പുതിയ സ്വയംതൊഴിൽ പദ്ധതി നടപ്പിലാക്കുന്നതിന് തത്വത്തിൽ അംഗീകാരം നൽകി പരാമർശം (1) പ്രകാരം ഉത്തരവായിരുന്നു.

2. നവജീവൻ പദ്ധതി നടപ്പിലാക്കുന്നത് സംബന്ധിച്ച് കേരള ഇൻസ്റ്റിറ്റ്യൂട്ട് ഓഫ് ലേബർ ആന്റ് എംപ്ലോയ്മെന്റ് (KILE) സമർപ്പിച്ച പുറന്തിപ്പോർട്ടിന്റെ അടിസ്ഥാനത്തിൽ, എംപ്ലോയ്മെന്റ് ഡയറക്ടർ തയ്യാറാക്കിയ കരട് പദ്ധതി പരാമർശം (2) കത്ത് പ്രകാരം സർക്കാരിന് സമർപ്പിച്ചിരുന്നതിൽ, പദ്ധതിയുടെ ഒരു ഘടകമായ, മുതിർന്ന പൗരന്മാർക്കായുള്ള സ്വയംതൊഴിൽ വായ്പാ പദ്ധതി, സർക്കാർ സബ്സിഡിയോട് കൂടി നാഷണൽ എംപ്ലോയ്മെന്റ് സർവീസ് (കേരളം) വകുപ്പ് മുഖാന്തിരം ഗുണഭോക്താക്കൾക്ക് നേരിട്ട് പലിശ രഹിത വായ്പ അനുവദിക്കുന്ന രീതിയിലാണ് വിഭാവനം ചെയ്തിരുന്നത്. എന്നാൽ, സർക്കാർ സബ്സിഡി സഹിതമുള്ള സ്വയംതൊഴിൽ വായ്പാ പദ്ധതി ബാങ്ക് ലിങ്കേജോടു കൂടി നടപ്പിലാക്കണമെന്ന സർക്കാർ നിർദ്ദേശത്തിന്റെ അടിസ്ഥാനത്തിൽ,

പുതുക്കിയ കരട് പദ്ധതി, 27.05.2020-ലെ പരാമർശം (3) കത്ത് പ്രകാരം എംപ്ലോയ്മെന്റ് ഡയറക്ടർ സർക്കാർ അംഗീകാരത്തിനായി സമർപ്പിക്കുകയും, ആയത് സംബന്ധിച്ച് സംസ്ഥാനതല ബാങ്കേഴ്സ് കമ്മിറ്റി പ്രതിനിധികളുമായി ചർച്ച നടത്തുകയും യോഗതീരുമാനങ്ങൾക്ക് അനുസൃതമായി ഭേദഗതി വരുത്തിയ കരട് പദ്ധതി, 18.8.2020-ലെ പരാമർശം (3) കത്ത് പ്രകാരം എംപ്ലോയ്മെന്റ് ഡയറക്ടർ സർക്കാർ അംഗീകാരത്തിന് സമർപ്പിക്കുകയുണ്ടായി.

3. പ്രസ്തുത വിഷയം സർക്കാർ വിശദമായി പരിശോധിച്ചു. അതിന്റെ അടിസ്ഥാനത്തിൽ, കേരളത്തിലെ എംപ്ലോയ്മെന്റ് എക്സ്ചേഞ്ചുകളിൽ പേര് രജിസ്റ്റർ ചെയ്തിട്ടും സ്ഥിരം തൊഴിൽ ലഭിക്കാത്ത 50-65 പ്രായപരിധിക്കുള്ളിലുള്ള മുതിർന്ന പൗരന്മാർക്കായി നാഷണൽ എംപ്ലോയ്മെന്റ് സർവീസ് (കേരളം) വകുപ്പ് മുഖാന്തിരം സംസ്ഥാനത്തെ വിവിധ ധനകാര്യ സ്ഥാപനങ്ങളുമായി ബന്ധപ്പെടുത്തി, ഈ ഉത്തരവിന് അനുബന്ധമായി ചേർത്തിരിക്കുന്ന “നവജീവൻ” എന്ന സ്വയം തൊഴിൽ പുനരധിവാസ പദ്ധതി നടപ്പിലാക്കുന്നതിന് ഭരണാനുമതി നൽകി ഉത്തരവ് പുറപ്പെടുവിക്കുന്നു.

(ഗവർണ്ണറുടെ ഉത്തരവിൻ പ്രകാരം)

സത്യജിത് രാജൻ
അഡീഷണൽ ചീഫ് സെക്രട്ടറി

Action Taken :

SLBC sub-committee meeting held on 03.02.2021 had discussed about the "Navajeevan Scheme".

The forum opined that the scheme is in line with the existing MSME loan scheme which is available in lending institutions. Since the maximum loan amount under the scheme is Rs.50,000/- based on merit the loan can be considered under PMMY (Shishu).

3.2.4. Information note placed by industries Dept - Interest subvention on Term loan and Working capital loan

Scheme for Interest Subvention on Term Loan and working capital loan

സംസ്ഥാനത്തെ കോവിഡ് 19 -ന്റെ സാഹചര്യത്തിൽ പ്രതിസന്ധിയിലായ സൂക്ഷ്മ ചെറുകിട ഇടത്തരം വ്യവസായ സ്ഥാപനങ്ങളെ സഹായിക്കുന്നതിലേക്കാതി വ്യവസായ ഭദ്രത പദ്ധതിയ്ക്ക് സർക്കാർ രൂപം നൽകിയിട്ടുണ്ട്. ഇതിന്റെ അടിസ്ഥാനത്തിൽ വ്യവസായ വാണിജ്യ ഡയറക്ടറേറ്റ് മുഖാന്തിരം നടപ്പിലാക്കുന്ന Scheme for Interest Subvention on Term Loan and working capital loan പദ്ധതിയുടെ മാർഗ്ഗ രേഖ സർക്കാർ അംഗീകരിച്ചു നൽകിയിട്ടുണ്ട്. (G.O. (Rt) No. 616/2020/ID Dated, 12/08/2020)

MSME മേഖലയിലെ ഉൽപ്പാദക യൂണിറ്റുകൾക്കും / ജോബ് വർക്ക് യൂണിറ്റുകൾക്കും ഈ പദ്ധതി പ്രകാരം ആനുകൂല്യം ലഭിക്കാൻ അർഹതയുണ്ട്.

ഈ പദ്ധതി പ്രകാരം 2020 ഏപ്രിൽ 1 മുതൽ 2020 ഡിസംബർ 31 വരെ അധിക പ്രവർത്തന മൂലധനത്തിനോ/അധിക ടേം ലോണിനോ അല്ലെങ്കിൽ രണ്ട് വായ്പയും കൂടി എടുത്തിട്ടുള്ള MSME യൂണിറ്റുകൾക്ക് 6 മാസത്തെ പലിശയുടെ 50% പരമാവധി ഒരു വായ്പയ്ക്ക് 30000 രൂപ രണ്ട് വായ്പയുണ്ടെങ്കിൽ 60000 രൂപ പലിശ സബ്സിഡിയായി അനുവദിക്കുന്നതാണ്. കോവിഡ് 19 -ന്റെ സാഹചര്യത്തിൽ കേന്ദ്ര സർക്കാർ പ്രഖ്യാപിച്ച ആന്തരിക ഭാരത് പദ്ധതി പ്രകാരം നടപ്പിലാക്കുന്ന ECLGS (Emergency credit line guarantee scheme) പ്രകാരം വായ്പ ലഭിച്ചിട്ടുള്ള MSME കൾക്കും വ്യവസായ വകുപ്പ് ഇപ്പോൾ നടപ്പിലാക്കുന്ന പദ്ധതി പ്രകാരം പലിശ സബ്സിഡി ലഭിക്കുന്നതാണ്.

ഈ പദ്ധതിയുടെ സുഗമമായിട്ടുള്ള നടത്തിപ്പിനായി വ്യവസായ വാണിജ്യ ഡയറക്ടറേറ്റിന്റെ ഔദ്യോഗിക വെബ്സൈറ്റായിട്ടുള്ള www.industry.kerala.gov.in-ൽ ഓൺലൈൻ അപേക്ഷ സമർപ്പിക്കുന്നതിനുള്ള സംവിധാനം ഏർപ്പെടുത്തിയിട്ടുണ്ട്. അതാത് ബാങ്കുകളിൽ നിന്ന് വായ്പ ലഭിച്ചിട്ടുള്ള MSME യൂണിറ്റുകൾക്ക് ഈ വിവരം കൈമാറുന്നതിന് ബന്ധപ്പെട്ട ബാങ്കുകൾക്ക് നിർദ്ദേശം നൽകണമെന്ന് താല്പര്യപ്പെടുന്നു.

3.2.5 NORKA Dept - Information note on NDPREM

AGENDA NOTES FOR SLBC		
1.	In NDPREM Scheme, there are huge number of applications are pending in various banks from April 2019 onwards.	A fast tracking method has to be initiated for its clearance. Details furnished below
SL NO	NAME OF BANK	APRIL 2019 TO 31/10/2020
1	STATE BANK OF INDIA	489
2	BANK OF INDIA	285
3	FEDERAL BANK	165
5	SOUTH INDIAN BANK	148
6	BANK OF BARODA	143
7	INDIAN OVERSEAS BANK	140
8	KFC	108
9	UCO	95
10	UNION BANK	94
	SYNDICATE/CANARA	76
11	KERALA BANK	35
		1778

3.3 Teritary Sector

3.3.1 Agenda by Reserve Bank of India

1. National Strategy for Financial Education (2020-2025)

The second National Strategy for Financial Education (NSFE) for the period 2020-2025, prepared by the National Centre for Financial Education (NCFE) and approved by the FSDC-SC in its 24th meeting held on June 18, 2020, aims to support the vision of the Government of India and the Financial Sector Regulators by adopting a Multi-Stakeholder approach for empowering various sections of the population to develop adequate knowledge, skill, attitudes and behavior, which are needed to better manage their money and plan for the future. The NSFE strives to achieve the strategic objectives like inculcation of financial literacy concepts, encouraging active savings behavior and participation in financial markets, developing credit discipline and improved usage of digital financial services, managing risk at various life stages and planning for old age, by adoption of a '5C' approach for propagation of financial inclusion. This '5C' approach emphasizes development of relevant Content as well as Capacity among intermediaries, increasing the

positive effect of Community led model through appropriate Communication and enhancing Collaboration among various stakeholders.

The SLBC Convenor Bank is requested to bestow personal attention in providing assistance and support for implementation of the recommendations, in a time bound manner.

Views of Steering Committee

Steering committee discussed the matter and suggested to utilize the service of LDMs and RSETIs for the financial education. The committee also recommended to pursue the agenda.

3.3.2 Agenda Suggested by Department of Financial Services

(Regarding inclusion of review of progress on implementation of Rural Housing Interest Subsidy Scheme (RHISS) in SLBC meeting Agenda)

Ministry of Rural Development (MoRD) is implementing Rural Housing Interest Subsidy Scheme (RHISS) with the objective to provide interest subvention on housing loans for construction / upgradation of houses for those beneficiaries which do not figure in the Permanent Waiting List (PWL) of PMAY-G. Clause 6.2 of RHISS guidelines state, "In addition to the state Government, the state level Bankers Committee (SLBC) will monitor the scheme".

2. In view of above, it is requested to include "Review of progress on implementation of Rural Housing Interest Subsidy Scheme (RHISS)" in SLBC/UTLBC meetings' agenda

Table Agenda

1. Agenda Suggested by Planning Department - Implementation of recommendations of Adhoc committee on SARFAESI

സർഫാസി നിയമ പ്രകാരമുള്ള നടപടികൾ മൂലം സംസ്ഥാനത്ത് ഉളവാക്കിയിട്ടുള്ള അവസ്ഥാ വിശേഷത്തെക്കുറിച്ച് പരിച്ച് നിർദ്ദേശം സമർപ്പിക്കുന്നതിനായുള്ള കേരള നിയമസഭയുടെ അഡ്ഹോക്ക് കമ്മിറ്റി 2019 ൽ സമർപ്പിച്ച റിപ്പോർട്ടിലെ ബാങ്കുകളുമായി ബന്ധപ്പെട്ട 6-ാമത്തേതും 7-ാമത്തേതും ശുപാർശകൾ നടപ്പാക്കുന്നത് സംബന്ധിച്ച്.

കേരള നിയമസഭയുടെ സർഫാസി നിയമം സംബന്ധിച്ച അഡ്ഹോക്ക് കമ്മിറ്റി റിപ്പോർട്ടിലെ 6-മത്തേതും 7-മത്തേതും ശുപാർശകൾ താഴെ പറയും പ്രകാരമാണ്.

ശുപാർശ - 6

ബാങ്കുകൾ/ധനകാര്യസ്ഥാപനങ്ങൾ വായ്പ നൽകുമ്പോൾ വായ്പയെടുക്കുന്നതിനുള്ള അപേക്ഷാഫോറം ഇംഗ്ലീഷിൽ മാത്രം അച്ചടിക്കുന്നത് സാധാരണക്കാർക്ക് ബുദ്ധിമുട്ടുണ്ടാക്കുന്നതിനാൽ അപേക്ഷാഫോറത്തിൽ മലയാളം ഉൾപ്പെടെയുള്ള തദ്ദേശീയ ഭാഷകൾ കൂടി ഉൾപ്പെടുത്തുന്നതിന് ആവശ്യമായ നടപടി സ്വീകരിക്കണമെന്ന് കമ്മിറ്റി ശുപാർശ ചെയ്യുന്നു.

ശുപാർശ - 7

മുഴുവൻ കടക്കാരുടേയും വായ്പ കടിശ്ശിക സംബന്ധിച്ച് പത്രപ്രസംഗം നൽകുന്നതിന് ഓരോ വായ്പക്കാരിൽ നിന്നും ഭീമമായ തുക ഈടാക്കുന്ന പ്രവണത ഇല്ലാതാക്കണമെന്നും അപ്രകാരമുള്ള പരസ്യങ്ങൾക്ക് ബാങ്കുകൾ മിതമായ നിരക്കുകൾ മാത്രമേ ഈടാക്കാവൂ എന്ന് നിർദ്ദേശം നൽകുന്നതിന് ആവശ്യമായ നടപടി സ്വീകരിക്കണമെന്നും കമ്മിറ്റി ശുപാർശ ചെയ്യുന്നു.

സംസ്ഥാനത്ത് ഭരണ ഭാഷ മലയാളമായിട്ടും ബാങ്കുകളിൽ അപേക്ഷാ ഫോമുകൾ ഇംഗ്ലീഷ്/ഹിന്ദി ഭാഷയിലാണെന്നതിനാൽ സാധാരണക്കാരായ ജനങ്ങൾക്ക് ഇത് ബുദ്ധിമുട്ടുണ്ടാക്കുന്നുവെന്നത് സർക്കാരിന്റെയും ശ്രദ്ധയിൽപ്പെട്ടിട്ടുള്ളതാണ്. ആയതിനാൽ കേരള നിയമസഭയുടെ സർഫാസി നിയമം സംബന്ധിച്ച അഡ്ഹോക്ക് കമ്മിറ്റി റിപ്പോർട്ടിലെ 6-മത്തേതും 7-മത്തേതും ശുപാർശകൾ നടപ്പിലാക്കുന്നതിന് ഇക്കാര്യം സംസ്ഥാനതല ബാങ്കിംഗ് സമിതിയോഗത്തിന്റെ പരിഗണയിൽ കൊണ്ടുവരുവാൻ സർക്കാർ താൽപര്യപ്പെടുന്നു.

2. Agenda Suggested by KVIC - regarding PMEGP



खादी और ग्रामोद्योग आयोग
KHADI AND VILLAGE INDUSTRIES COMMISSION
सूक्ष्म, लघु और मध्यम उद्यम मंत्रालय, भारत सरकार
Ministry of Micro, Small & Medium Enterprises, Govt. of India
वेबसाइट / Website: www.kvic.org.in
राज्य कार्यालय (केरल) STATE OFFICE (KERALA)

No.SOK/PMEGP/SLBC/2020-21

To
The Convenor
State Level Bankers Committee
Canara Bank
Thiruvananthapuram.

Sub:- P.M.E.G.P Agenda for the 132nd & 133rd SLBC regarding

Sir,

Kindly find enclosed the PMEGP information note/agenda for the above SLBC meeting scheduled on 22nd February .

Forwarded for further needful action please.

Yours faithfully

Dy.Chief Executive Officer

Agenda/ Information Note on PMEGP for the 132nd & 133rd**SLBC on 22-02-2021**

SEBC on 22-02-2021

Sl. No	Particulars																																													
1	Target for 2020-21	<table border="1"> <tr> <td colspan="4">Fresh Loans</td></tr> <tr> <td>No. of Projects (KVIC+KVIB+DIC)</td><td colspan="3">1698 nos. Empl. 13584 nos</td></tr> <tr> <td>Margin money target (For new enterprises)</td><td colspan="3">Rs. 5094.40 lakhs)</td></tr> <tr> <td colspan="4">Second loan/ Up gradation of existing PMEGP units</td></tr> <tr> <td>No. of Projects</td><td colspan="3">24</td></tr> <tr> <td>Margin Money Target</td><td colspan="3">Rs. 222.51 lakhs Empl. 192 nos.</td></tr> <tr> <td colspan="4">Total</td></tr> <tr> <td>No. of Projects</td><td colspan="3">1722 nos</td></tr> <tr> <td>Margin Money</td><td colspan="3">Rs. 5316.91 lakhs</td></tr> <tr> <td>Empl</td><td colspan="3">13776 nos</td></tr> <tr> <td colspan="4">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.</td></tr> </table>	Fresh Loans				No. of Projects (KVIC+KVIB+DIC)	1698 nos. Empl. 13584 nos			Margin money target (For new enterprises)	Rs. 5094.40 lakhs)			Second loan/ Up gradation of existing PMEGP units				No. of Projects	24			Margin Money Target	Rs. 222.51 lakhs Empl. 192 nos.			Total				No. of Projects	1722 nos			Margin Money	Rs. 5316.91 lakhs			Empl	13776 nos			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.			
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2	Performance/ Progress during 2020-21	The PMEGP portal shows the progress of achievement (Margin Money grant disbursement) as on 11-02-2021 - Rs. 2969.58 lakhs which is 55.85 % in terms of M.M target of 2020-21 and number of units set up recorded 1351 nos. Which is 78.45% of the target. The details of bank wise performance in terms of no. of projects received, sanctioned, rejected is annexed herewith as Annexure 1.																																												
3	Implementing agency wise performance as on 11-02-2021	<table border="1"> <tr> <th>Agency</th><th>M.M. Target (in Lakhs)</th><th colspan="2">Achievement (M.M. Disbursed)</th></tr> <tr> <td></td><td></td><th>Nos.</th><th>M.M (in Lakhs)</th></tr> <tr> <td>DIC</td><td>2658.45</td><td>1001</td><td>2086.40</td></tr> <tr> <td>KVIC</td><td>1329.22</td><td>140</td><td>403.19</td></tr> <tr> <td>KVIB</td><td>1329.22</td><td>163</td><td>426.97</td></tr> <tr> <td>Coir</td><td>Open target</td><td>47</td><td>53.42</td></tr> </table>	Agency	M.M. Target (in Lakhs)	Achievement (M.M. Disbursed)				Nos.	M.M (in Lakhs)	DIC	2658.45	1001	2086.40	KVIC	1329.22	140	403.19	KVIB	1329.22	163	426.97	Coir	Open target	47	53.42																				
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4	Progress of sanction uploaded on e portal by Banks	The PMEGP e portal shows project sanction uploaded banks and M.M. involved as given below. <table border="1"> <thead> <tr> <th>Agency</th><th>No. of projects</th><th>M.M. Involved (in lakhs)</th></tr> </thead> <tbody> <tr> <td>DIC</td><td>1559</td><td>3260.10</td></tr> <tr> <td>KVIC</td><td>190</td><td>558.55</td></tr> <tr> <td>KVIB</td><td>206</td><td>563.07</td></tr> <tr> <td>Coir</td><td>81</td><td>86.56</td></tr> <tr> <td>Total</td><td>2036</td><td>4468.28</td></tr> </tbody> </table> From the above, it is evident that there is a considerable increase in sanction of loans by the banks. Banks will be able to disburse loan installments after completion of EDP training by the applicants and subsequent claiming of M.M. grant through e portal of PMEGP. Hence, the sanction position shows 84% against the M.M. target allocated for the State. However, M.M. disbursement by the National Nodal bank is the deciding factor of target achievement.	Agency	No. of projects	M.M. Involved (in lakhs)	DIC	1559	3260.10	KVIC	190	558.55	KVIB	206	563.07	Coir	81	86.56	Total	2036	4468.28
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Total	2036	4468.28																		
5	<u>EDP training</u>	Keeping in view of the pandemic induced situations, during the FY 2020-21, exemption was accorded for EDP training by C.O of KVIC up to 30th Sep.2020. All beneficiaries received M.M. grant on account of the exemption have to mandatorily under go either on line/off line EDP enabling them to adjust the M.M. grant after three year lock in period. The EDP exemption has been withdrawn and now it is compulsory to attend the EDP prior to disbursement of loan installments . The beneficiaries have the choice and option to select the mode of EDP training. The on line EDP conducted by the UDYAMI is embedded with the e portal of PMEGP. All the RSETI's/RUDSETI's functioning in the State, have been informed to conduct as many as possible batches by observing the Covid-19 protocols by the State Govt. Similarly, The DIC's are also informed to take up the EDP training and the expenditure incurred will be reimbursed by the KVIC.																		
6.	<u>Decision of State Level Monitoring Committee (SLMC) under PMEGP</u>	The SLMC held on 18th January 2021 under the Chairmanship of Principal Secretary (Industries) Govt. of Kerala has observed that delay in conducting EDP is the major bottle neck and urge upon the I.A's to make an action plan to resolve the issue. In lines with the decision of SLMC, the State Office-KVIC has conducted a V.C with all RSETI/RUDSETI on 03-02-2021 to explore possibilities to conduct more EDP batches. PMEGP being the flagship programme of GOI, all District Collectors in the State are informed to hold the Dist.Level																		

		Task Force Committee (DLTFC) so as to monitor the progress of PMEGP in respective Districts.
7	<u>Amendments/ Modification in guidelines of PMEGP</u>	During 2020-21, the Central office of KVIC has communicated amendments/ modification in the existing guidelines as per directions of Ministry of MSME where in 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 up-dation in PMEGP on line portal has already been made by Directorate of Information Technology – 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.
8	Bifurcation of Targets among the I.A s	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 in the ratio 50:25:25 has been communicated to DIC, KVIB & KVIC respectively.
9	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 online EDP which is made effective from 22-10-2019 onwards. The purpose of introducing the on line EDP is to reduce the waiting at RSETT's/ RUDSETT's to undergo training after sanction of bank loans which is found to be a major bottleneck delaying release of loan installments and for 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 w.w.w. kvic online.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.

10	Concluding remarks	The banks in the State have to consider all applications forwarded by the I.A's in a time bound manner and adhere to guidelines by the RBI. The indefinite delay in taking the credit decision is to be avoided. If the proposal is found non viable, the same may be rejected from the portal with reasons. The patronage extended by the banks to PMEGP in the previous years are highly appreciable. In the context of Covid-19 pandemic, there is huge demand from the public as many have became job less. There are considerable good number of proposals available with the banks and taking a swift credit decision definitely will help to achieve the target as well as the benefits of PMEGP reach out to prospective entrepreneurs.
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 Dy. Chief Executive Officer

5. Review of Performance of the Banking Sector

5.1. Banking Statistics as at September 2020 (Refer Annexures 9.1 to 9.3)

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

Parameter	Outstanding			Variation	
	Sep 2018	Sep 2019	Sep 2020	Sep '19- Sep '18	Sep '20- Sep '19
No. of Branches	6399	6487	6595	1%	2%
Total Deposits	471150	517731	580684	10%	12%
Domestic Deposits	289528	320768	358655	11%	12%
NR Deposits	181623	196963	222029	8%	13%
Total Advances	305247	345327	366864	13%	6%
Advances + Investment	313850	350228	392757	12%	12%
Credit Deposit Ratio	65%	67%	63%	3%	-5%
C + I : D Ratio	68%	70%	68%	3%	-4%

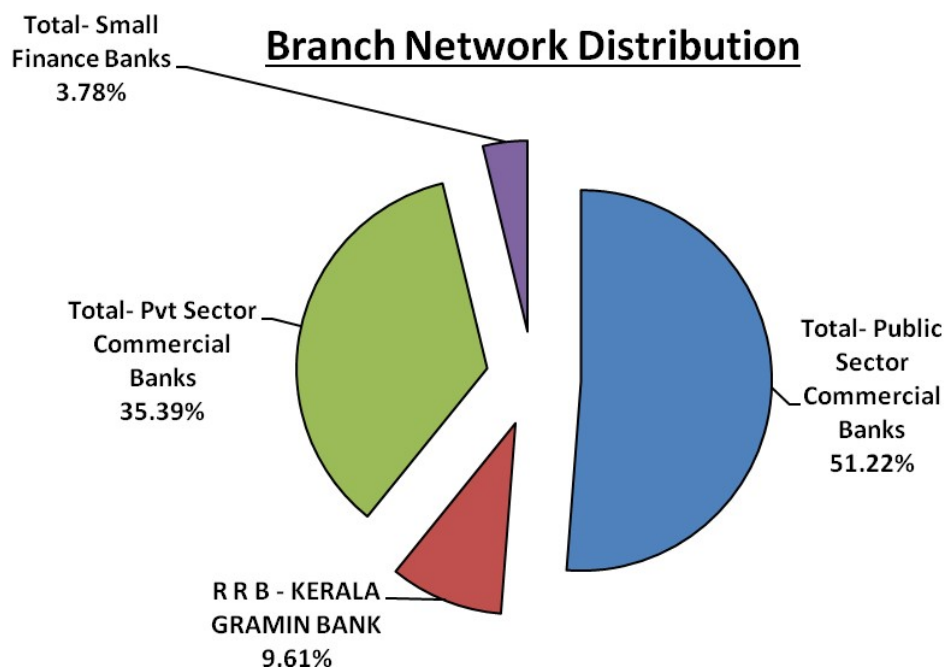
5.2. Branch Network

As at the end of September 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	147	2375	856	3378	4.35%	70.31%	25.34%
R R B - KERALA GRAMIN BANK	53	542	39	634	8.36%	85.49%	6.15%
Total- Pvt Sector Commercial Banks	143	1621	570	2334	6.13%	69.45%	24.42%
Total- Small Finance Banks	107	109	33	249	42.97%	43.78%	13.25%
Total - Comm.Banks + RRB + SFB	450	4647	1498	6595	6.82%	70.46%	22.71%

B. Banking Group wise Growth in Branch Network



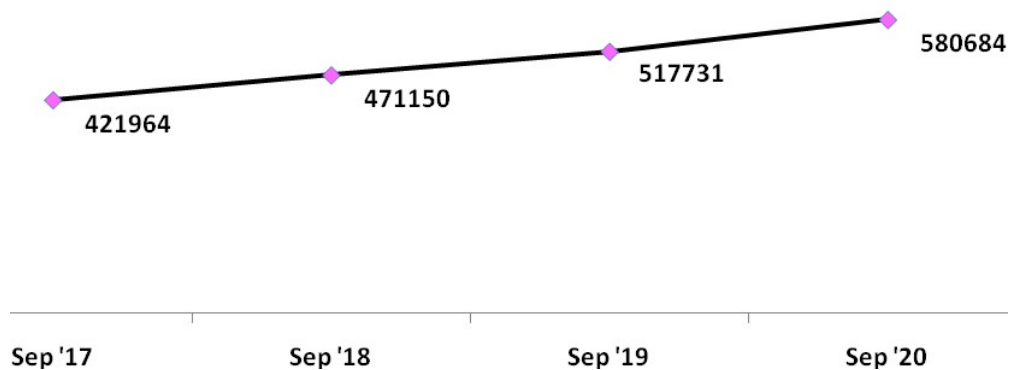
5.3. Deposit growth

A. Growth in total Deposits of commercial banks

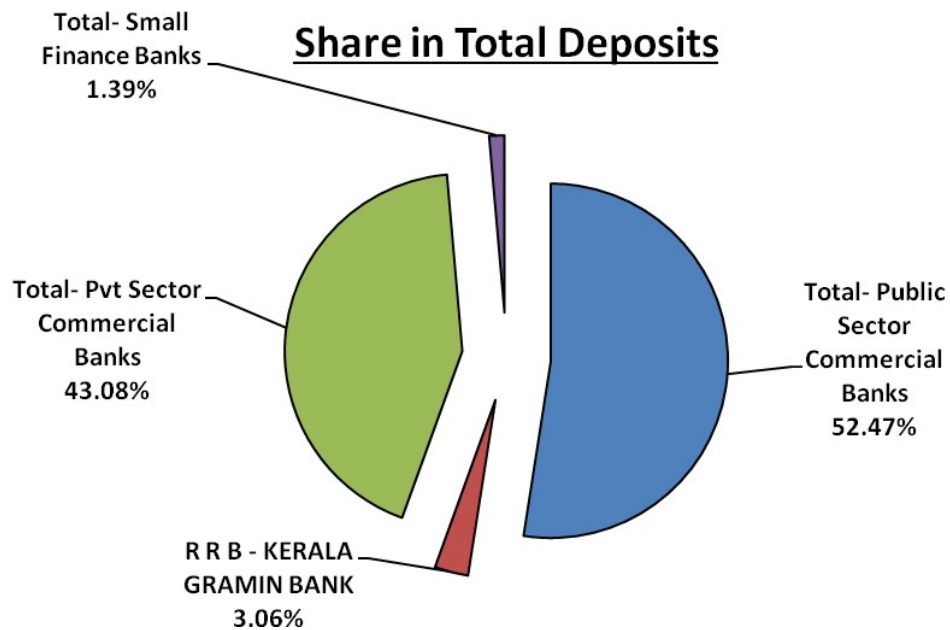
(Rs. in crores)

Total Deposit Outstanding over the Years			
Sep '17	Sep '18	Sep '19	Sep '20
421964	471150	517731	580684

Total Deposit Outstanding over the Years



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	7468	179217	118014	304699	2%	59%	39%
R R B - KERALA GRAMIN BANK	976	14389	2389	17754	5.5%	81.0%	13.5%
Total- Pvt Sector Commercial Banks	6436	152303	91404	250143	3%	61%	37%
Total- Small Finance Banks	589	3956	3544	8088	7%	49%	44%
Total - Comm.Banks + RRB + SFB	15469	349865	215350	580684	2.7%	60.3%	37.1%

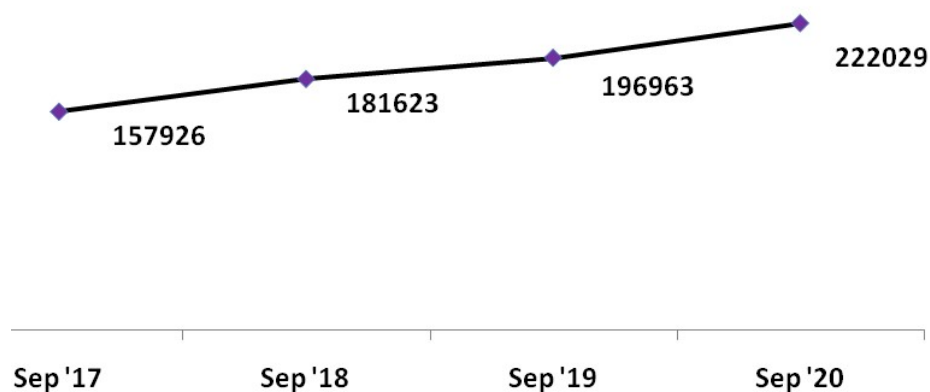
5.4. NR Deposits (Refer Annexure 14.2)

A. Growth in NR Deposits

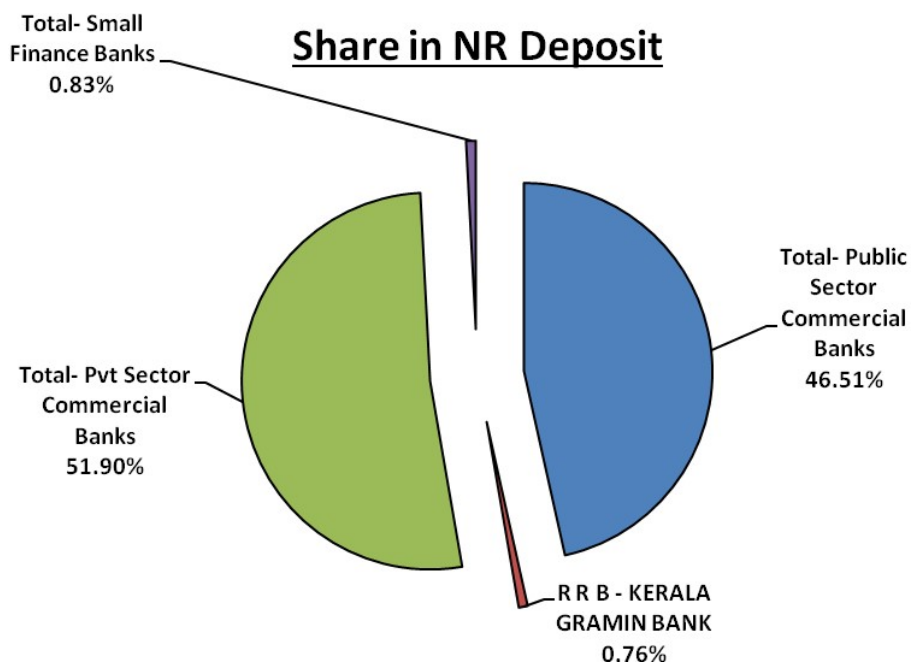
(Rs. in Crores)

NR Deposit over the Years			
Sep '17	Sep '18	Sep '19	Sep '20
157926	181623	196963	222029

NR Deposit Over the Years



B. Banking Group wise Growth in NR Deposits



C. NR Deposits – Population group wise breakup

(Rs. in Crores)

Banking Group	NR Deposits				Percentage Distribution		
	Rural	Semi-Urban	Urban	Total	Rural	Semi-Urban	Urban
Total- Public Sector Commercial Banks	2210	73215	27840	103265	2%	71%	27%
R R B - KERALA GRAMIN BANK	94	1473	129	1696	6%	87%	8%
Total- Pvt Sector Commercial Banks	3123	80808	31301	115231	3%	70%	27%
Total- Small Finance Banks	119	881	837	1836	6%	48%	46%
Total - Comm.Banks + RRB + SFB	5546	156376	60107	222029	2%	70%	27%

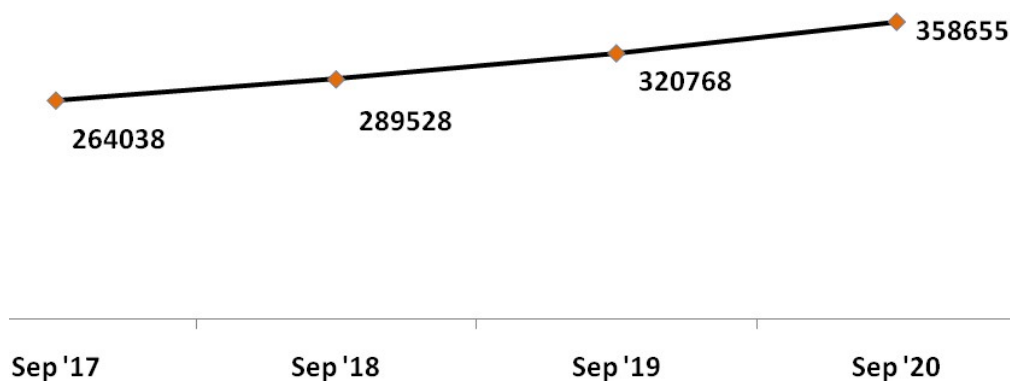
5.5. Domestic Deposits of commercial banks

A. Growth in Domestic Deposits

(Rs. in Crores)

Domestic Deposit over the Years			
Sep '17	Sep '18	Sep '19	Sep '20
264038	289528	320768	358655

Total Domestic Deposits Outstanding over the Years

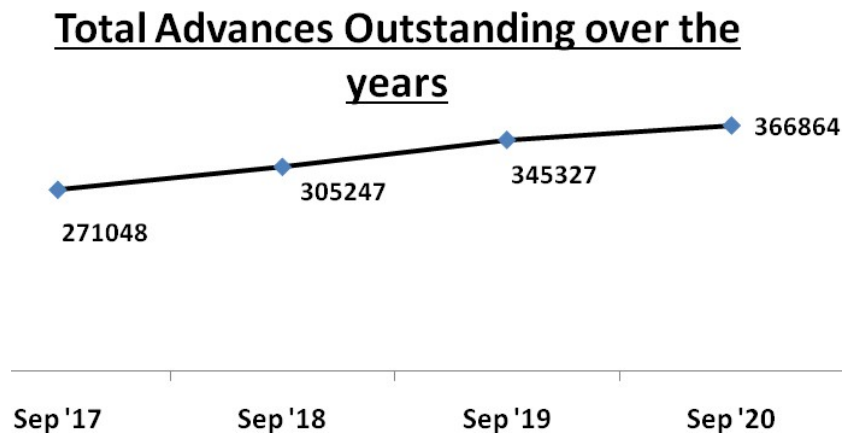


5.6. Credit Expansion of commercial banks (Refer Annexure 14.2)

A. Growth in Advances

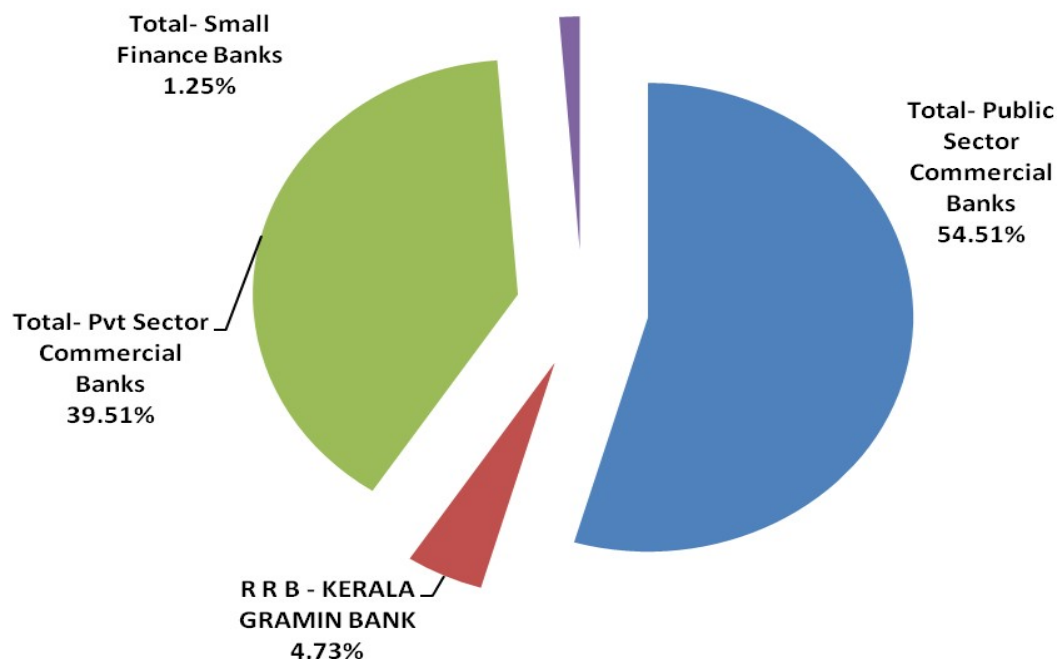
(Rs. in crores)

Total Advances Outstanding over the Years			
Sep '17	Sep '18	Sep '19	Sep '20
271048	305247	345327	366864



B. Banking Group wise Growth in Total Advances

Share in Advances

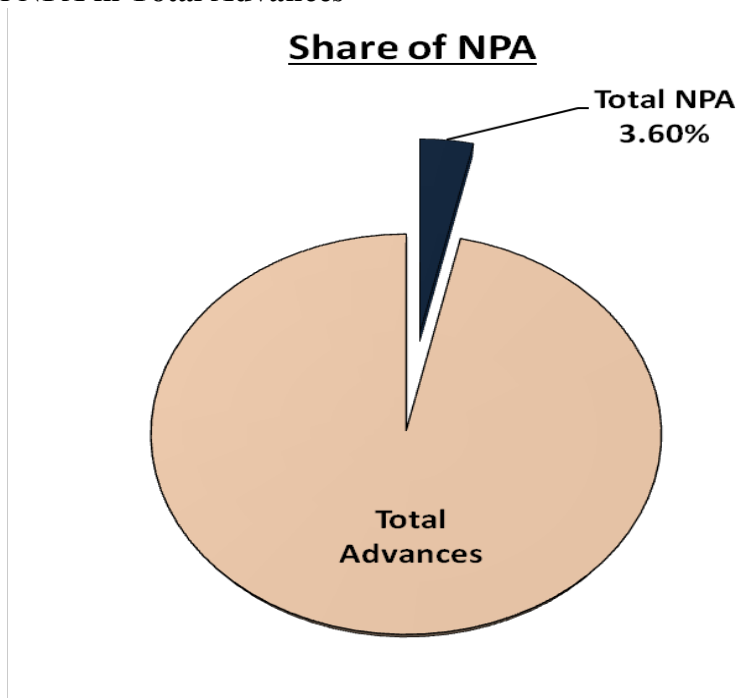


C. Total Advances – Population group wise breakup

(Rs. in Crores)

Banking Group	Total Advances				Percentage Distribution		
	Rural	Semi-Urban	Urban	Total	Rural	Semi-Urban	Urban
Total- Public Sector Commercial Banks	4584	100594	94800	199977	2%	50%	47%
R R B - KERALA GRAMIN BANK	1075	15071	1225	17371	6%	87%	7%
Total- Pvt Sector Commercial Banks	2911	71101	70926	144938	2%	49%	49%
Total- Small Finance Banks	681	3137	760	4578	15%	69%	17%
Total - Comm.Banks + RRB + SFB	9250	189903	167711	366864	2.5%	51.8%	45.7%

D. % Share of NPA in Total Advances



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

(Rs. in Crores)

Reporting Quarter	Deposits	Advances	CD Ratio (%)
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
20-Sep	580684	366864	63.18

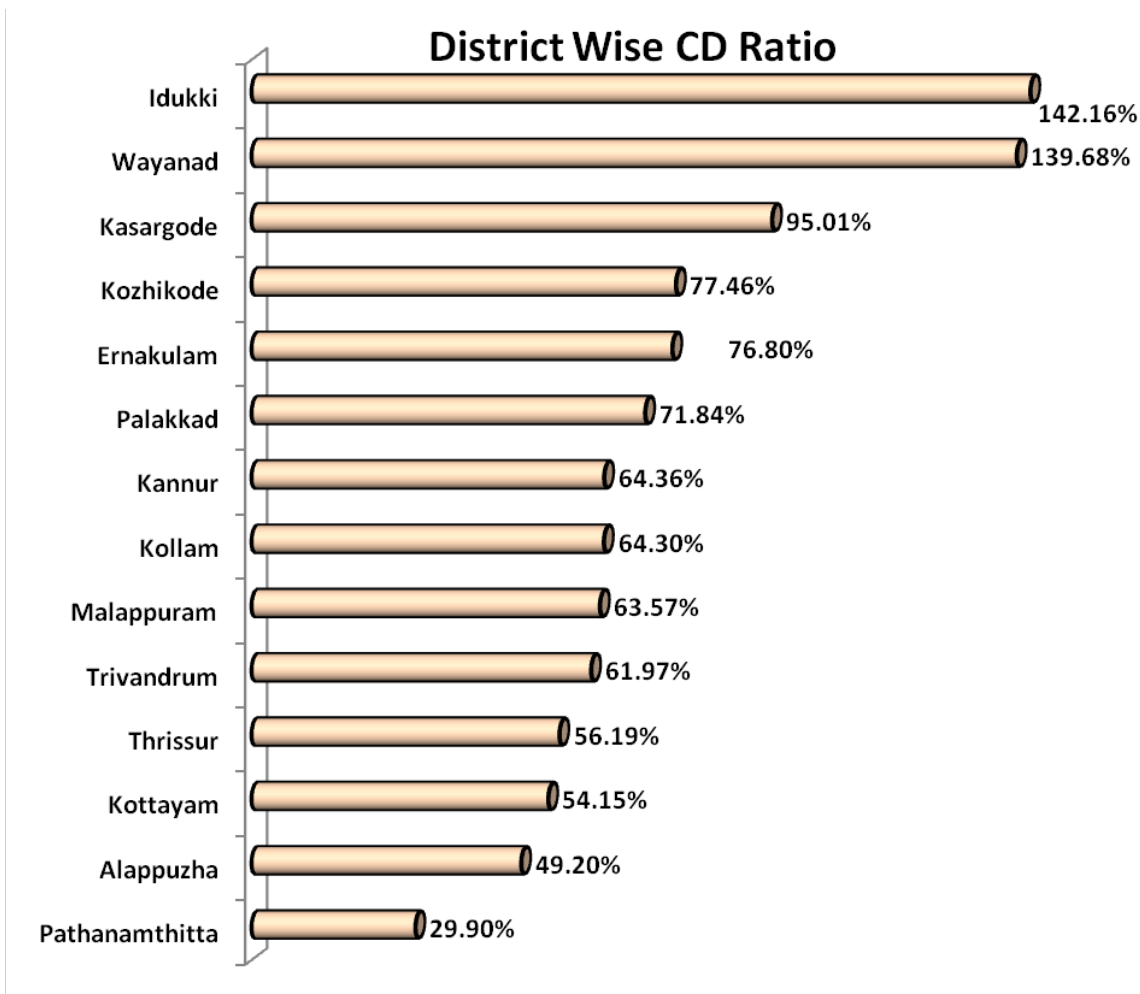
5.8. District-wise Credit Deposit Ratio in the State

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

District-wise C D Ratio in the State as on 30.09.2020

(Rs. in crores)

Sl. No.	DISTRICT	Deposits	Advances	CD Ratio (%)
1	Trivandrum	94875	58797	61.97
2	Kollam	40703	26172	64.30
3	Pathanamthitta	48425	14477	29.90
4	Alappuzha	39177	19277	49.20
5	Kottayam	49408	26753	54.15
6	Ernakulam	126189	96907	76.80
7	Idukki	9009	12807	142.16
8	Thrissur	76969	43246	56.19
9	Palakkad	32628	23440	71.84
10	Malappuram	34833	22144	63.57
11	Kozhikode	37775	29262	77.46
12	Kannur	39700	25550	64.36
13	Kasaragod	12645	12013	95.01
14	Wayanad	4974	6948	139.68
Total for State (including Co-operative Banks)		647310	417792	64.54



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

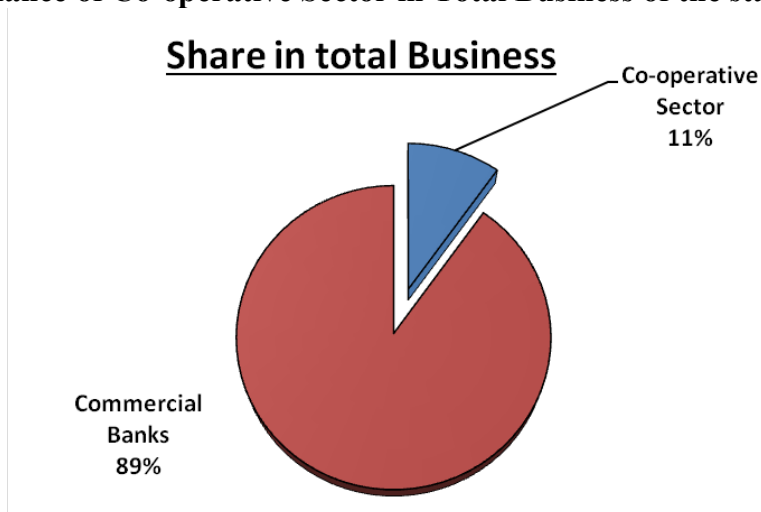
The performance of the banking sector inclusive of Co-operatives is summarized as follows:

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

(Rs in. Crores)

Parameter	September - 20			Share of Co-operatives to Total
	Co-operative Sector	Comm. Banks + RRB + SFB	Total	
Branches	999	6595	7594	13%
Total Deposits	66626	580684	647310	10%
Total Advances	50928	366864	417792	12%
Total Business	117554	947548	1065102	11%
Priority Sector Advances	31640	182148	213787	15%
% Priority Sector Advances	62%	50%	51%	XX
Agriculture Advances	9939	82121	92060	11%
% Agriculture Advances	20%	22%	22%	XX
MSME Advances	1607	59055	60662	3%
% MSME Advances	3%	16%	15%	XX
CD Ratio	76.44%	63.18%	64.54%	XX

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



6. Review of Performance under Priority Sector Advances

6.1. Review of Priority Sector Advances (Outstanding) as at September 2020 (Refer Annexure 9.4)

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

Parameter	Outstanding				Variation	
	Jun 2019	Sep 2019	June 2020	Sep 2020	Sep'19-Sep'20	Jun'20-Sep'20
Priority Sector Advances	174983	180704	177361	182148	1%	3%
Agriculture Advances	81489	83610	79966	82121	-2%	3%
MSME Advances	54064	55959	57284	59055	6%	3%
Weaker Section Advances	75955	78217	86357	81241	4%	-6%
SC Advances	5216	4937	4839	5051	2%	4%
ST Advances	1222	1167	1192	1194	2%	0%
DRI Advances	21	15	14	16	8%	14%

6.1.1. Performance versus National goals

(Figures in percentage)

Sl. No.	Parameter	Goal %	Jun. 2018	Sep. 2018	Jun. 2019	Sep. 2019	Jun. 2020	Sep. 2020	Variation
1	Priority Sector Advances to Total Credit	40	58	53	52	52	50	50	10
2	Agriculture Advances to Total Credit	18	24	25	24	24	22	22	4
3	Weaker Section Advances to Total Credit	10	24	24	23	23	24	22	12
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	63	65	67	67	63	63	3

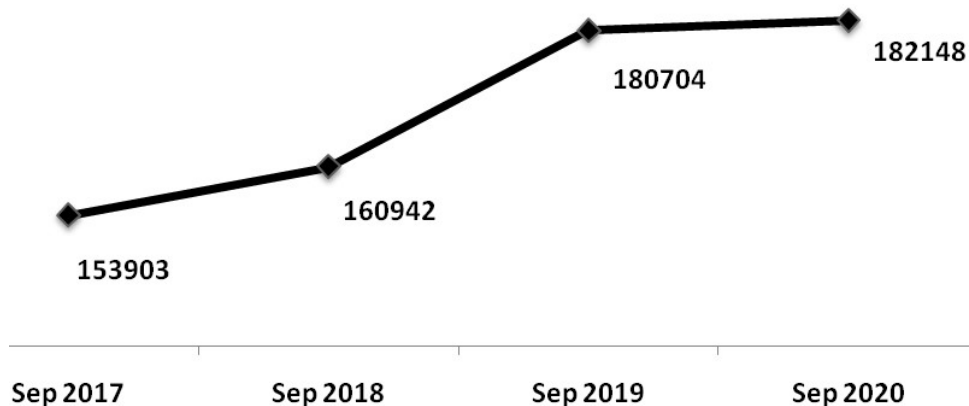
6.1.2. Priority Sector Advances in Total Advances – Bank Group wise (Refer Annexure 9.4)

A. Growth in Priority Sector Advances

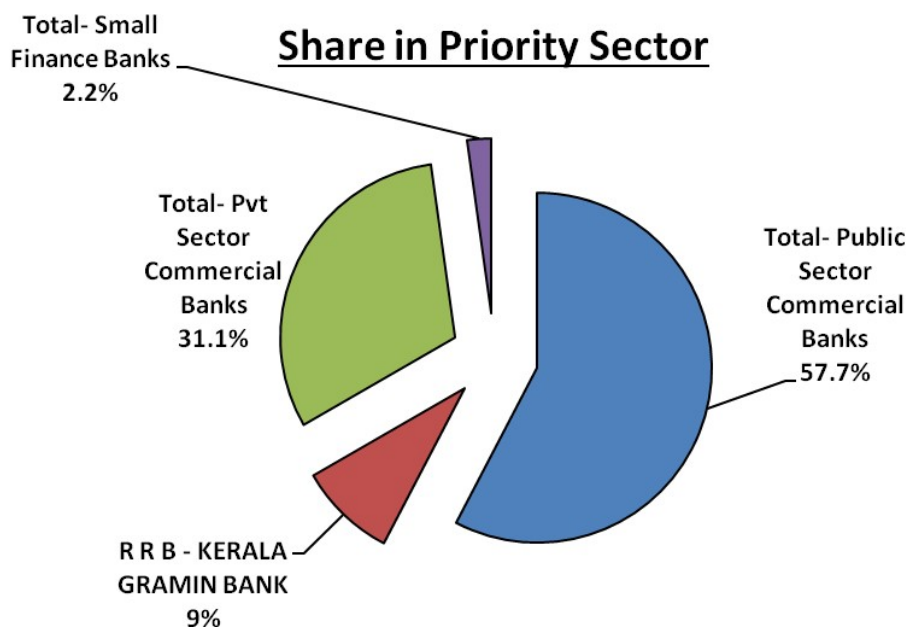
(Rs. in Crores)

Priority Sector Advances over the years			
Sep 2017	Sep 2018	Sep 2019	Sep 2020
153903	160942	180704	182148

Priority Sector Advances

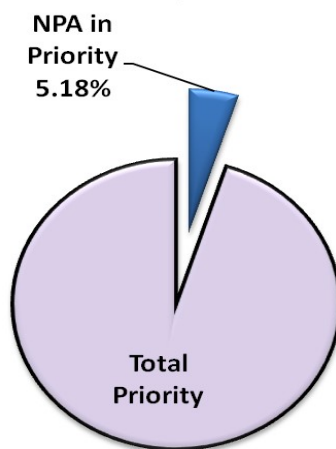


B. Banking Group wise Growth in Priority Sector Advances



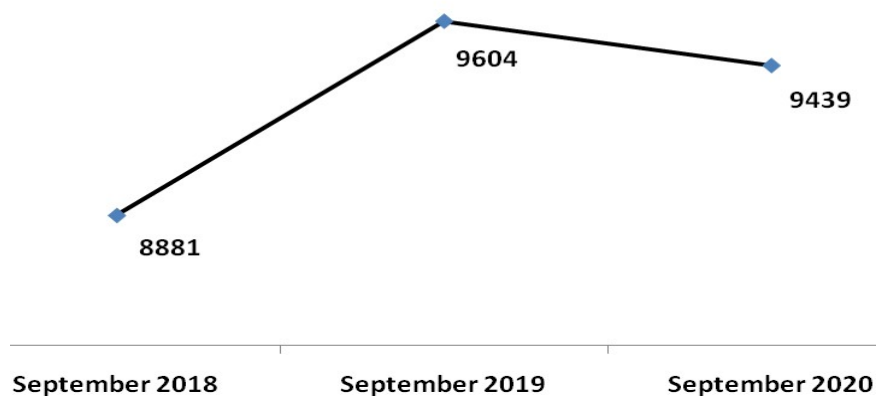
% Share of NPA in Priority Sector Advances

Share of Priority Sector NPA



(Rs. in Crores)

Gross NPA in Total Priority Sector



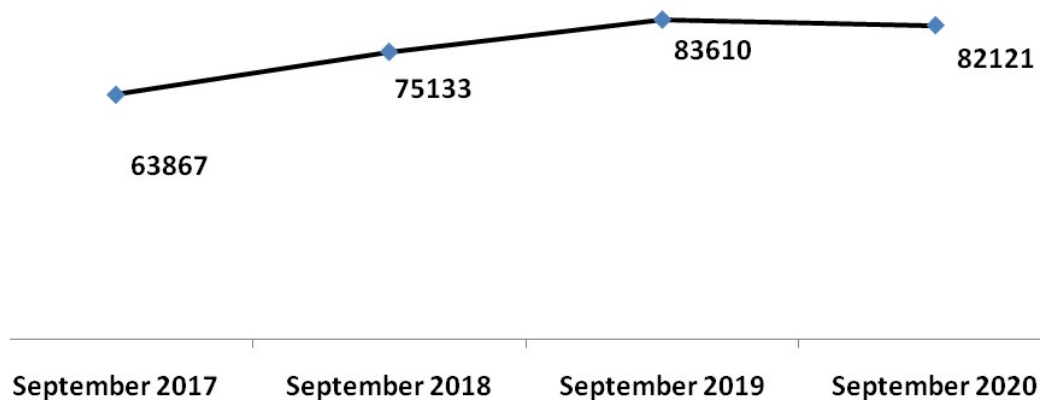
6.1.3. Agriculture Advances (Refer Annexure 9.5)

A. Growth in Agriculture Advances

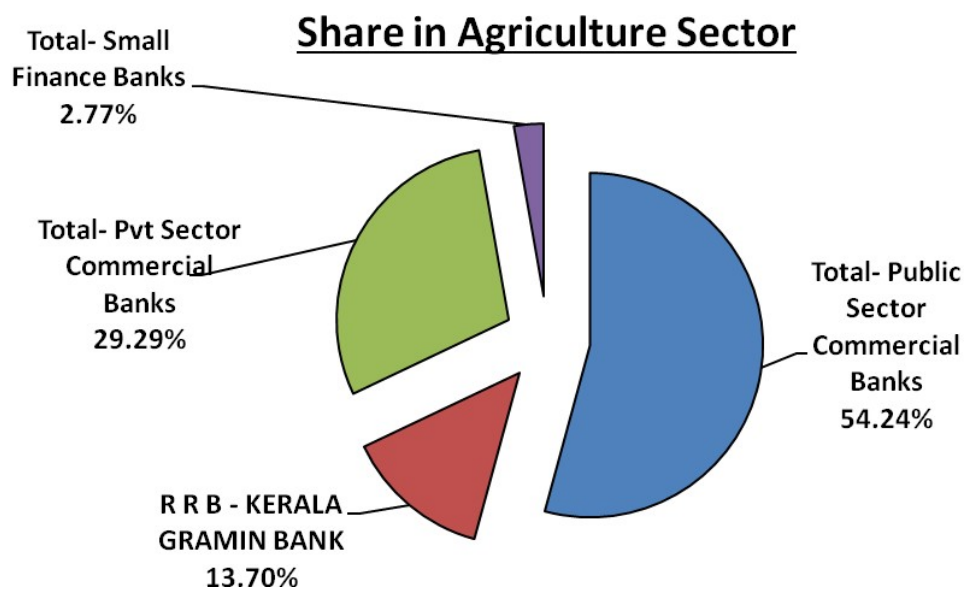
(Rs. in Crores)

Agriculture Advances over the years			
September 2017	September 2018	September 2019	September 2020
63867	75133	83610	82121

Agriculture Advances

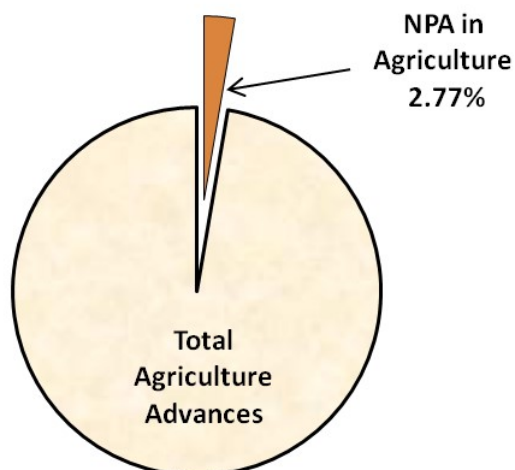


B. Banking Group wise Growth in Agriculture Advances



% Share of NPA in Agriculture Advances

Share of Agriculture NPA



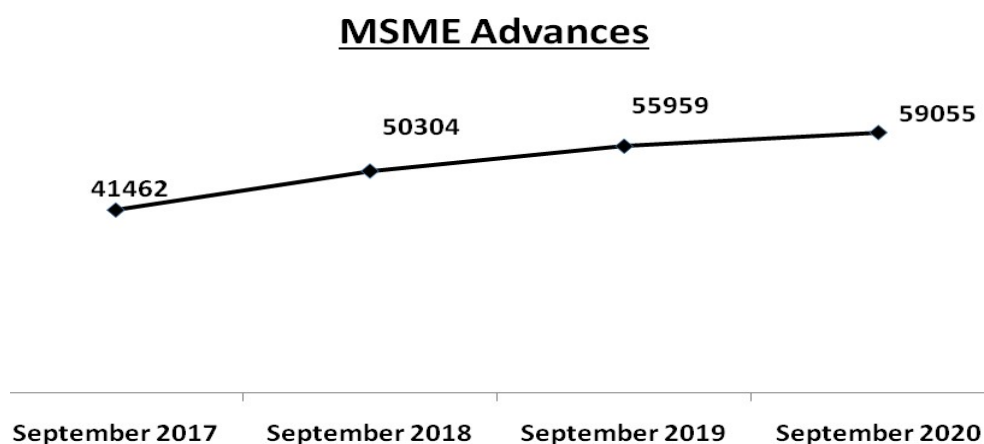
6.1.4. MSME Advances (Priority) (Refer Annexure 9.6)

A. Growth in MSME Advances

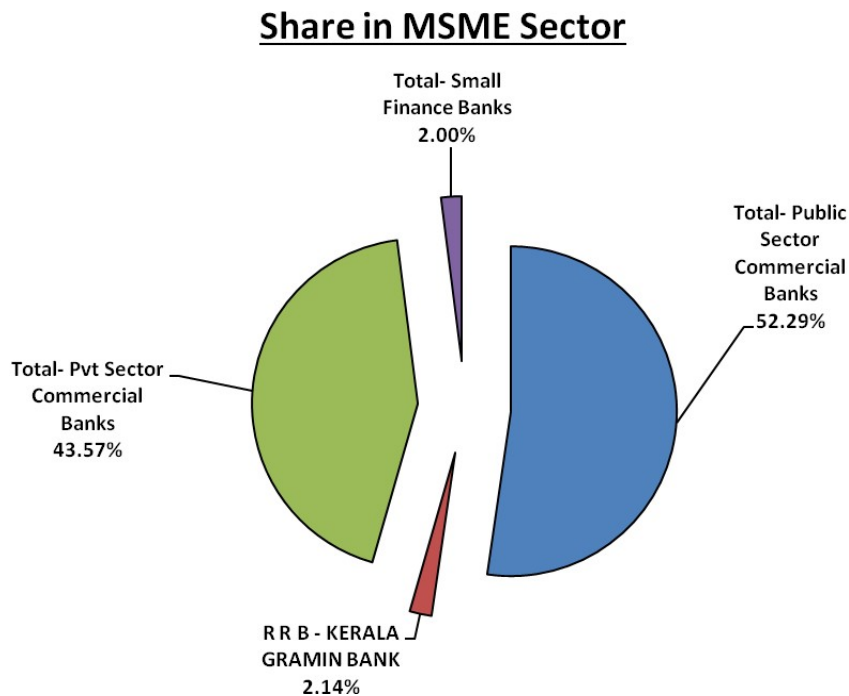
Micro, Small and Medium Enterprises are now part of the Priority Sector (MSME).

(Rs. in Crores)

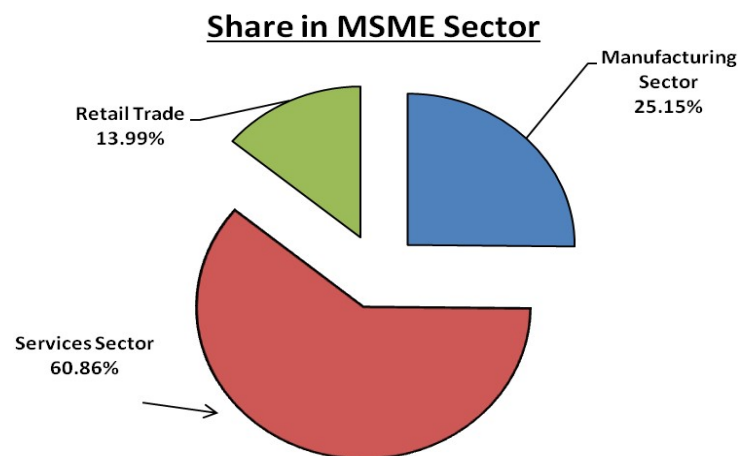
MSME Advances over the years			
September 2017	September 2018	September 2019	September 2020
41462	50304	55959	59055



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

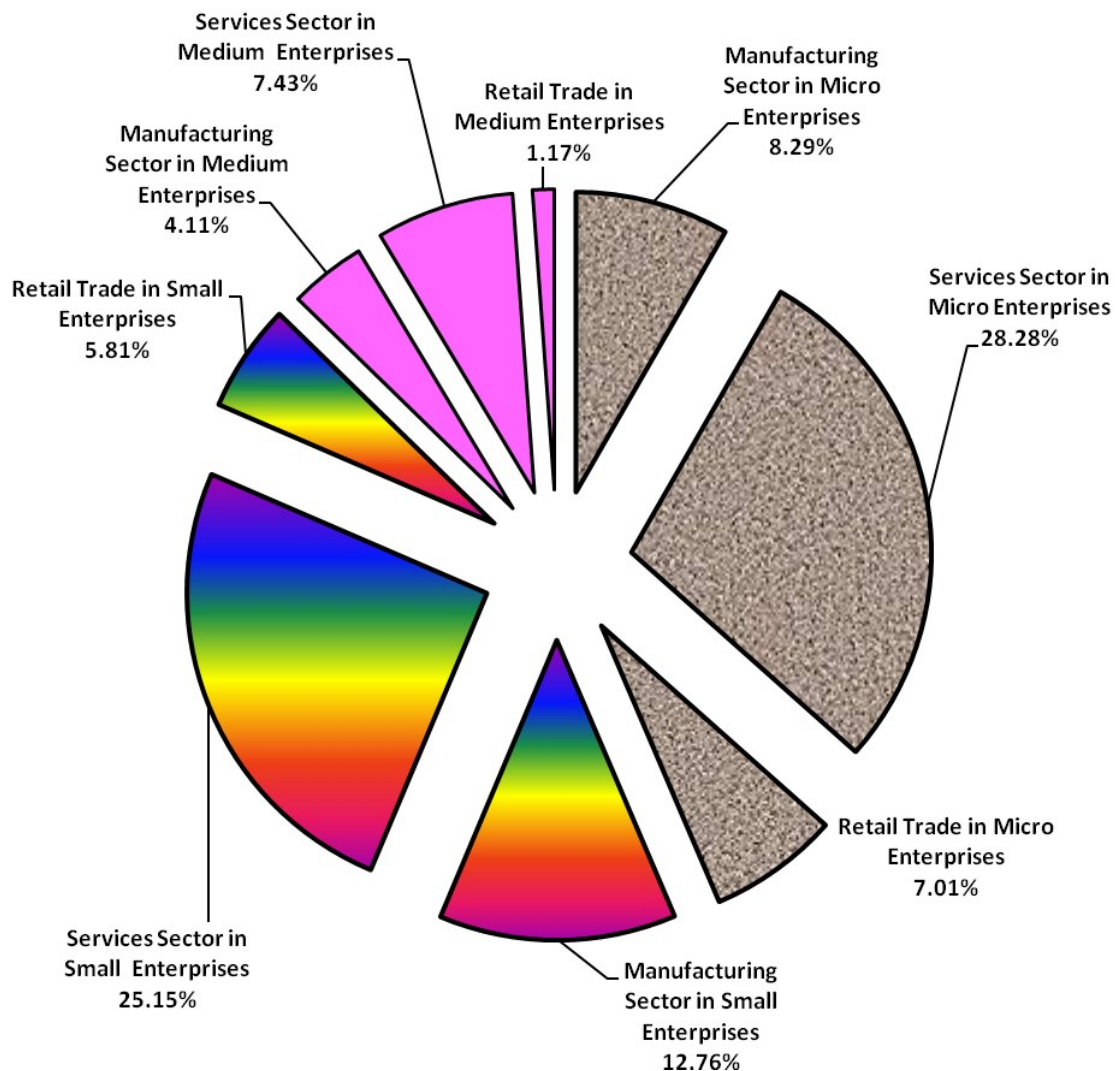


C. Sector wise classification of MSME



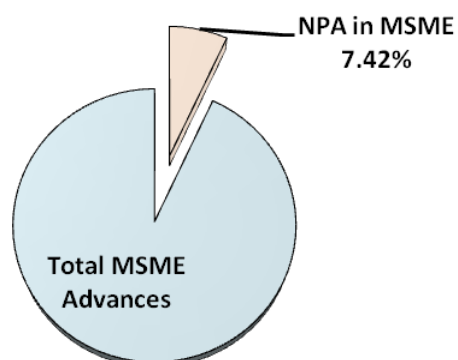
D. Sector wise performance under MSME

% Share of sub sectors in MSME



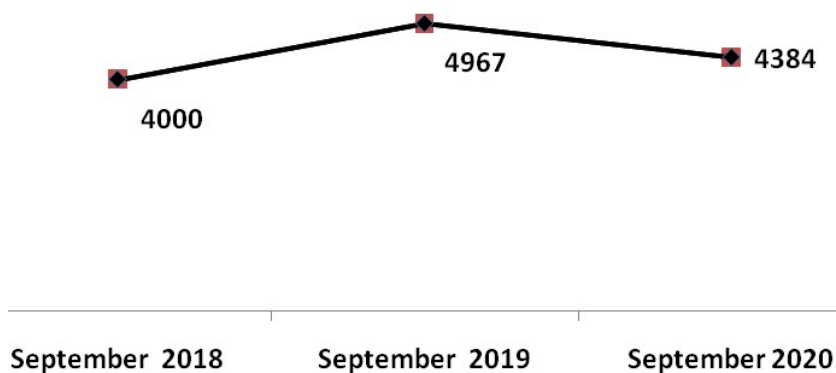
E. % Share of NPA in MSME Advances

Share of MSME NPA



(Rs. in Crores)

Gross NPA in MSME Loan

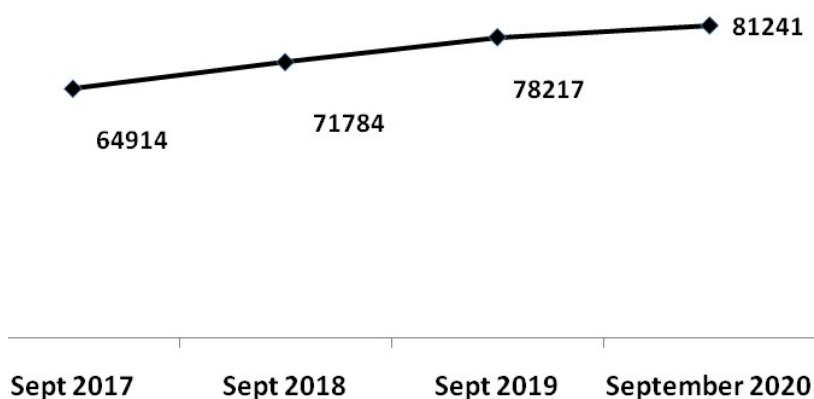


6.1.5. Advances to Weaker Section (Refer Annexure 9.9)

(Rs. in Crores)

Weaker Section Advances over the years			
Sept 2017	Sept 2018	Sept 2019	September 2020
64914	71784	78217	81241

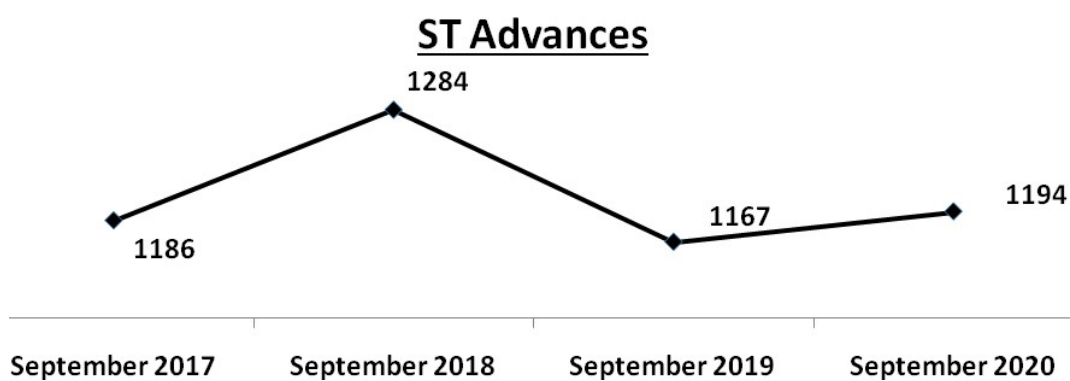
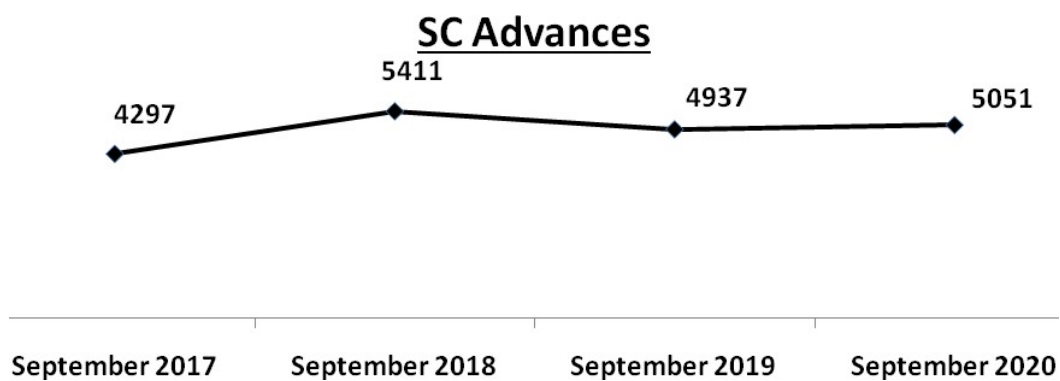
Weaker Section Advances



6.1.6. Advances to SC/STs (Refer Annexure 9.9)

(Rs. in Crores)

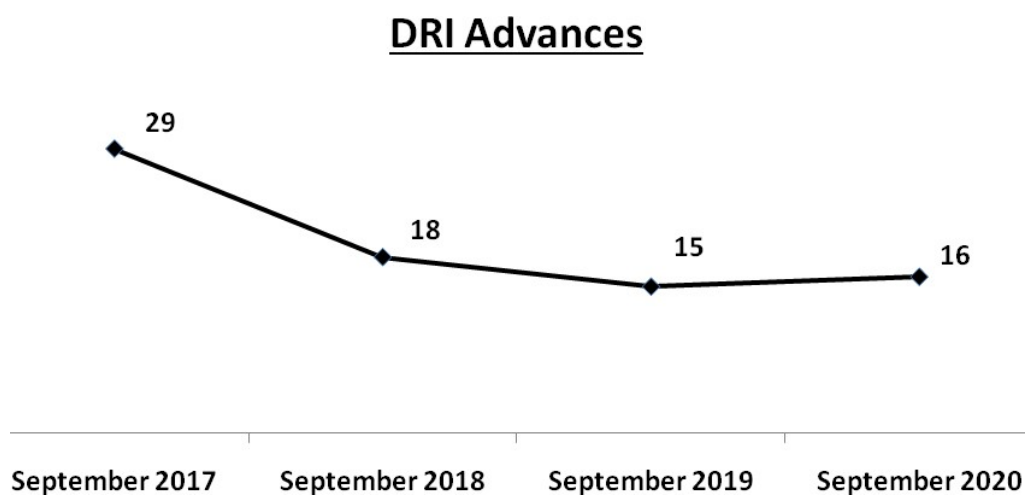
Parameter	Outstanding			
	September 2017	September 2018	September 2019	September 2020
SC Advances	4297	5411	4937	5051
ST Advances	1186	1284	1167	1194
Total SC/ST Advances	5483	6695	6104	6246



6.1.7. DRI Advances (Refer Annexure 14.10)

(Rs. in Crores)

Parameter	Outstanding over the years			
	Sept 2017	Sept 2018	Sept 2019	Sept 2020
DRI Advances	29	18	15	16



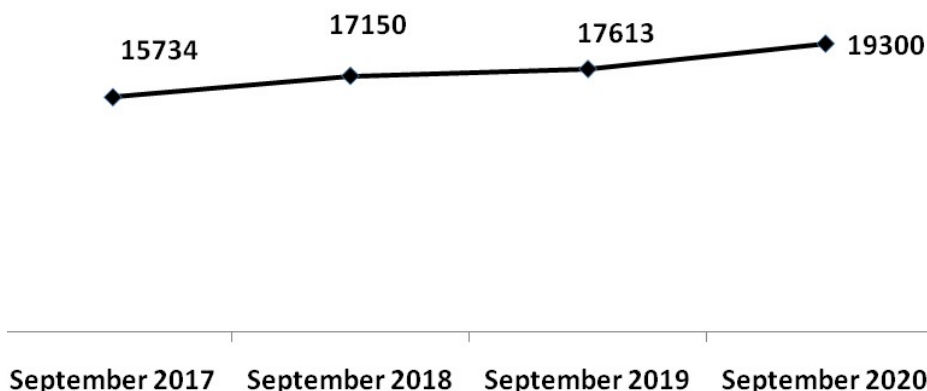
7. Review of Performance under Special Focus Programmes

7.1. Performance under Kisan Credit Card Scheme (Refer Annexure 9.17)

(Rs. in Crores)

Parameter	Outstanding			
	September 2017	September 2018	September 2019	September 2020
KCC (including Co-op. Banks)	15734	17150	17613	19300

KCC Outstanding (including Co-op. Banks)



7.2. 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
30.09.2017	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	98250	48
30.09.2020	213787	104882	49

7.3. 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

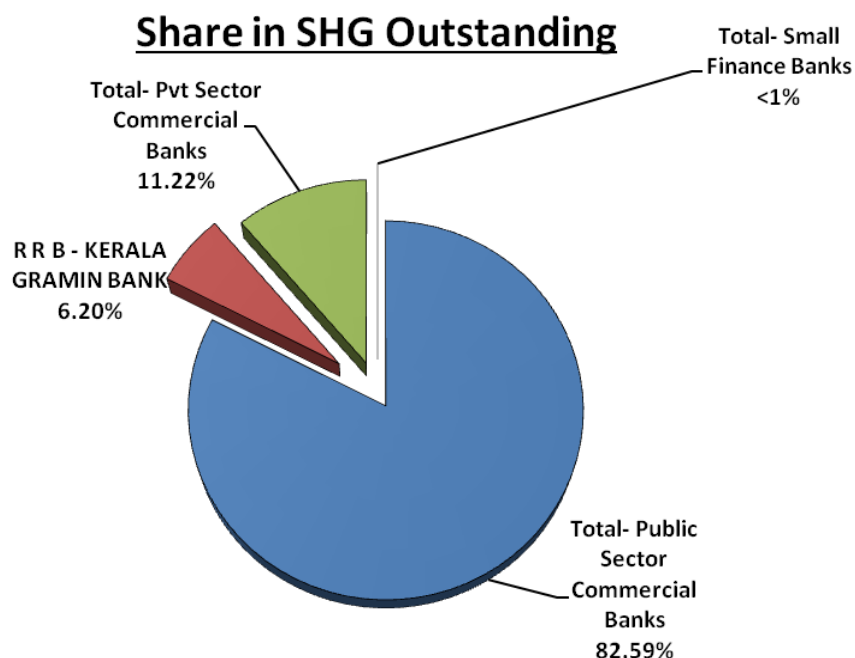
1. Financing SHGs directly by banks
2. Financing SHGs directly with the facilitation of NGOs
3. Financing SHGs through the medium of NGOs

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

(Rs. in Crores)

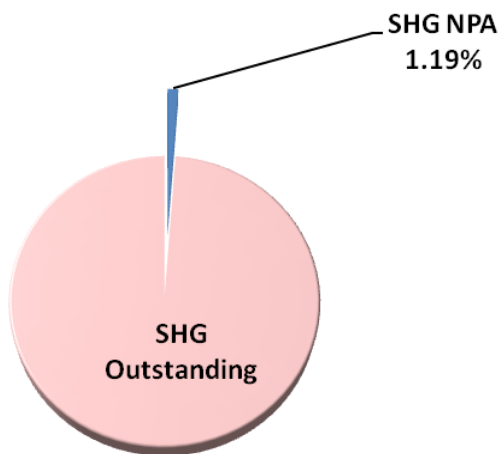
Mode of Linkage	Loan Outstanding under SHG Finance	
	A/c	Amt
Financing SHGs directly by banks	259886	5930
Financing SHGs directly with the facilitation of NGOs	102621	6956
Financing SHGs through the medium of NGOs	1503	96
Total No. of SHGs linked	364010	12982

A. Banking Group wise Growth in SHG

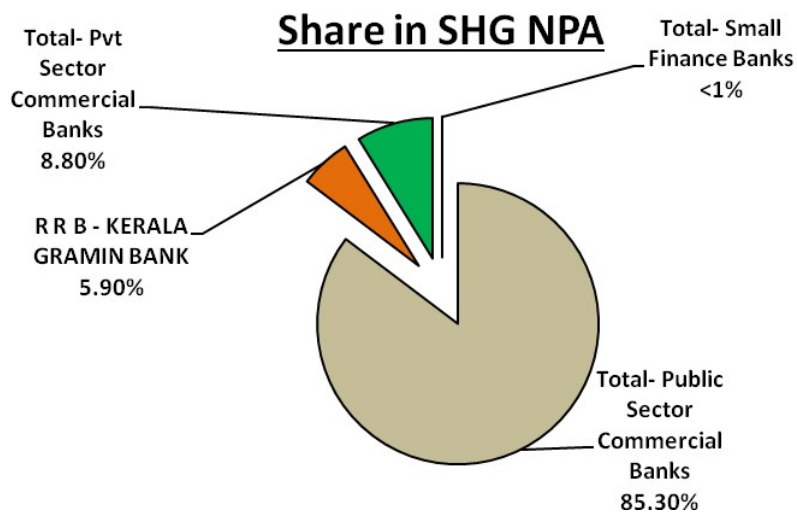


B. % Share of SHG NPA in Total SHG Outstanding

Share of NPA in SHG Outstanding

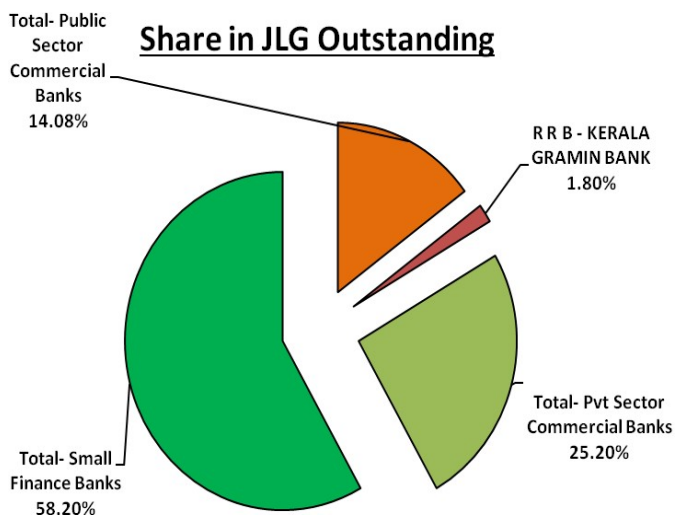


Banking Group wise Share in SHG NPA



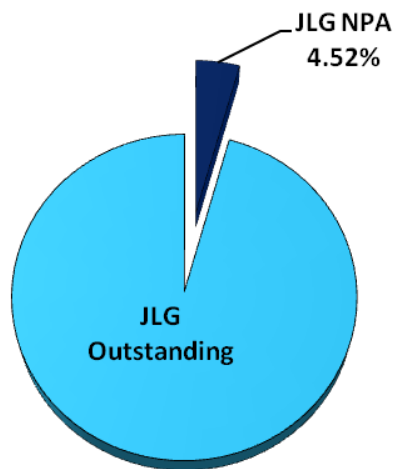
7.4. Performance under JLG

A. Banking Group wise Growth in JLG



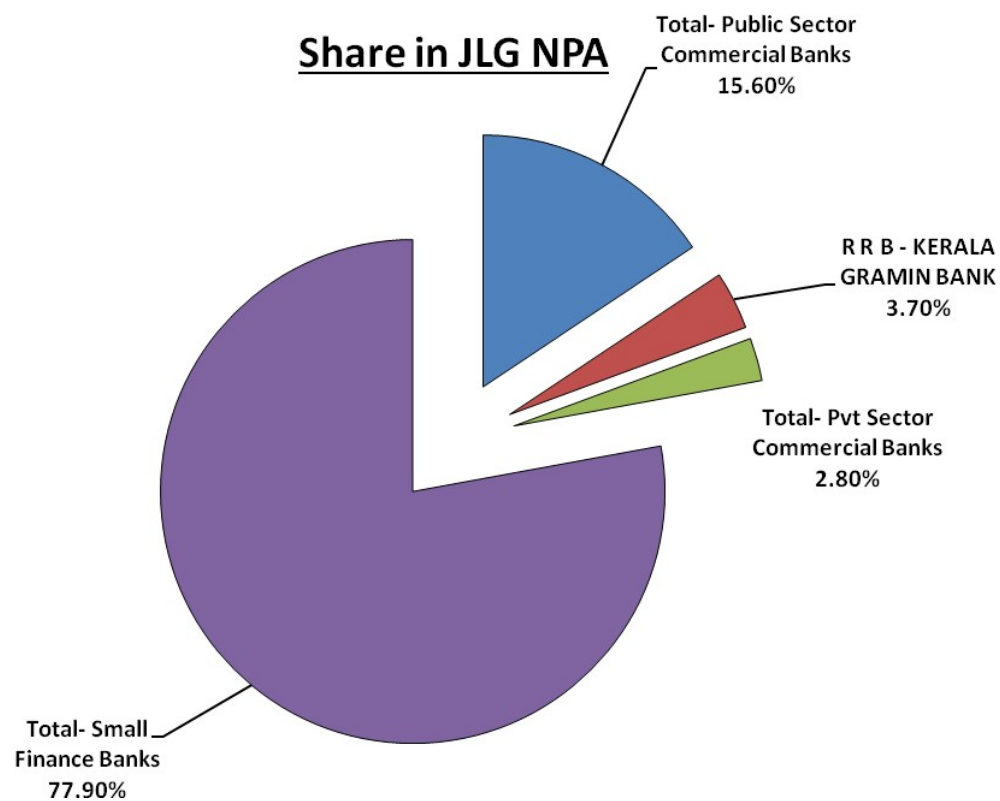
B. % Share of JLG NPA in Total JLG Outstanding

Share of NPA in JLG Outstanding



C. Banking Group wise Share in JLG NPA

Share in JLG NPA



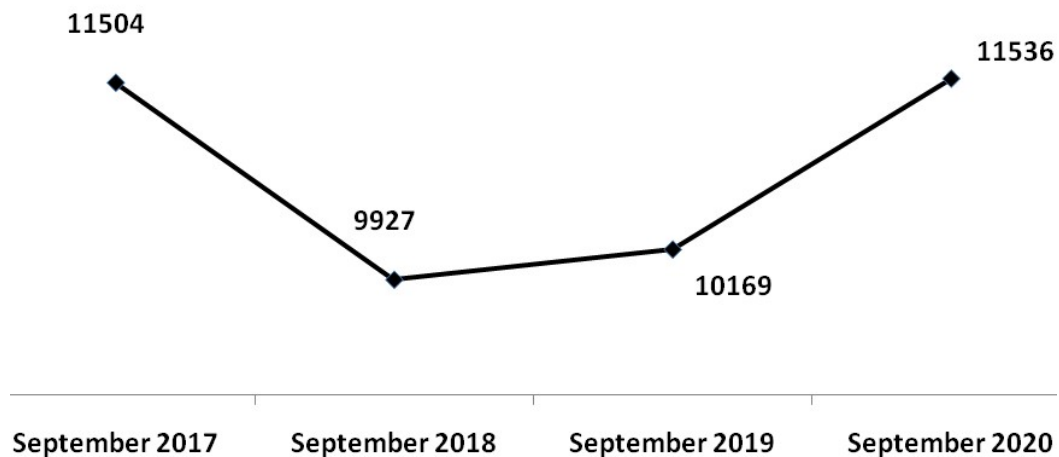
7.5. Outstanding Performance under Education Loan (Refer Annexure 14.25)

A. Growth in Education Loan

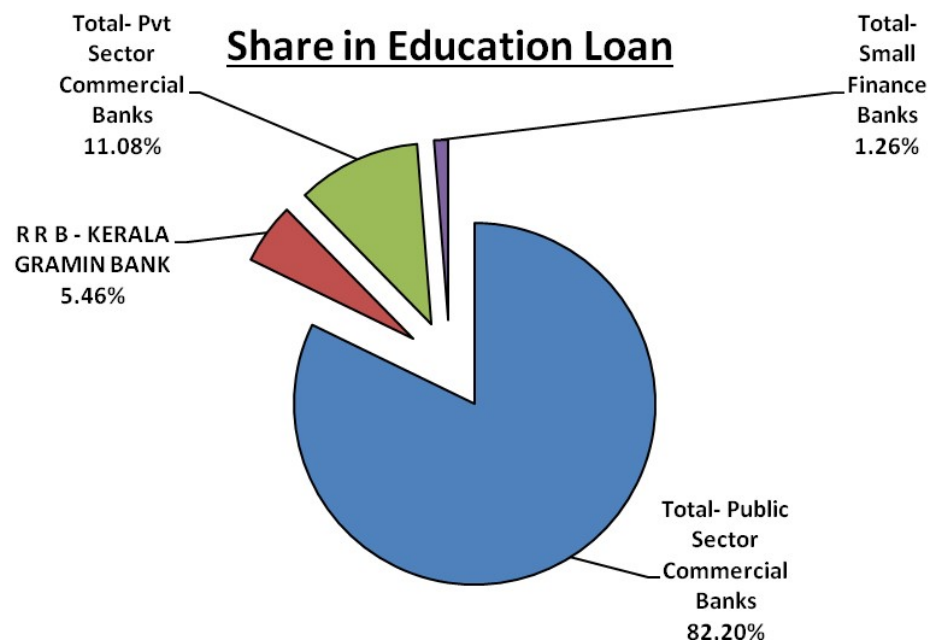
(Rs. in crores)

Parameter	Outstanding			
	September 2017	September 2018	September 2019	September 2020
Education loan	11504	9927	10169	11536

Outstanding Performance under Education Loan



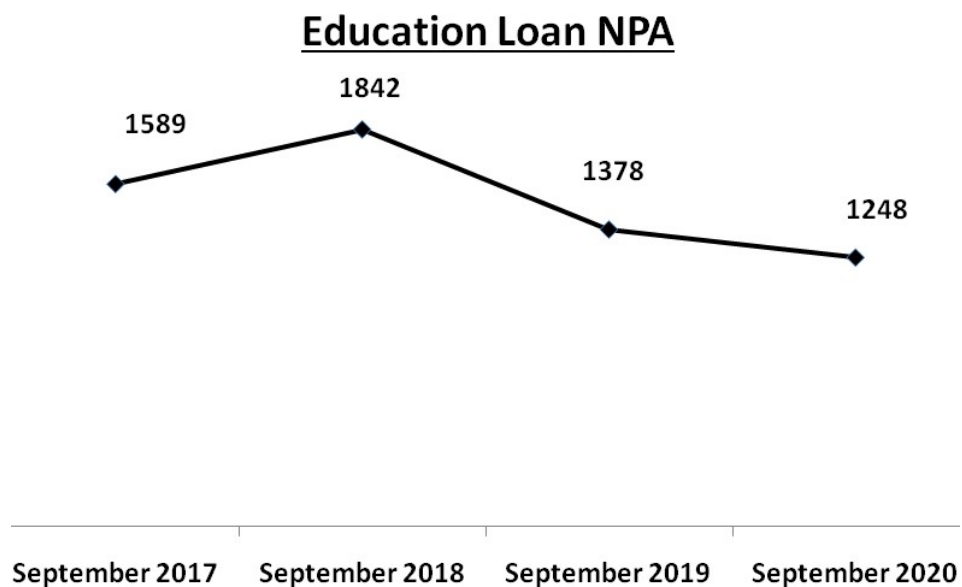
B. Banking Group wise Growth in Education Loan



C. Education Loan NPA over the years

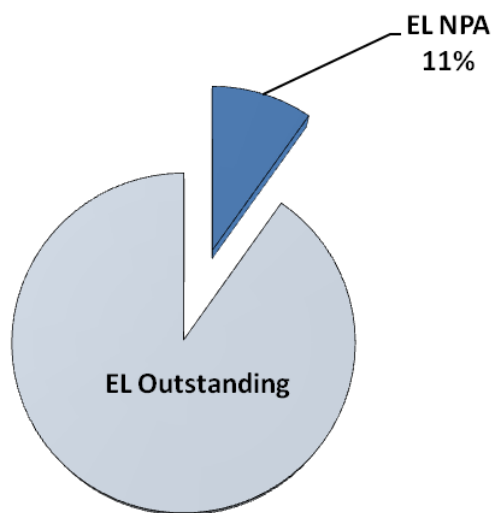
(Rs. in Crores)

Parameter	Outstanding EL NPA			
	September 2017	September 2018	September 2019	September 2020
Education Loan NPA	1589	1842	1378	1248

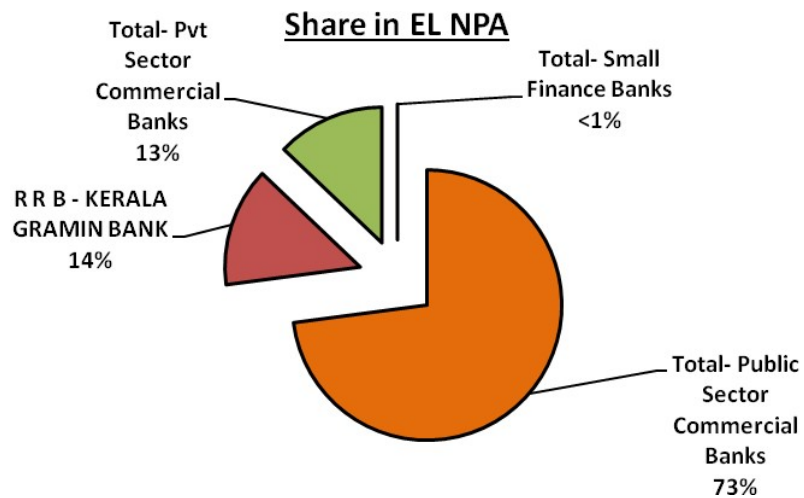


D. % Share of EL NPA in Total EL Outstanding

Share of NPA in Total Outstanding EL



E. Banking Group Wise Share Education Loan NPA



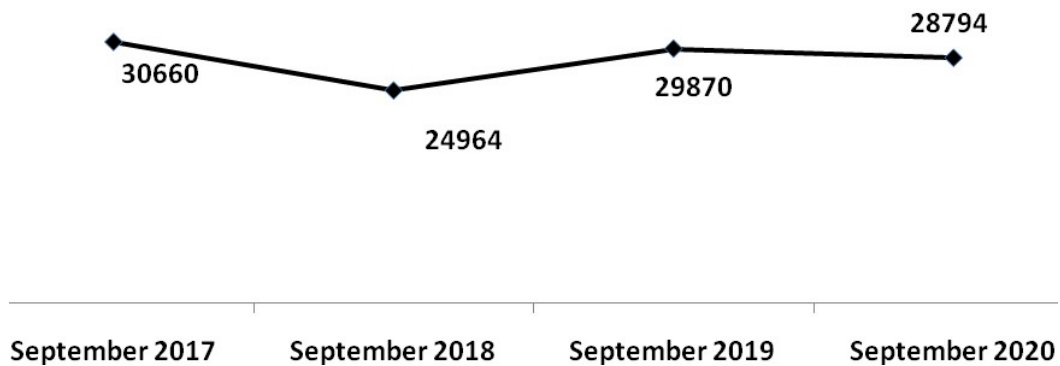
7.6. Outstanding Performance under Housing Loan (Refer Annexure 9.7)

A. Growth in Housing Loan

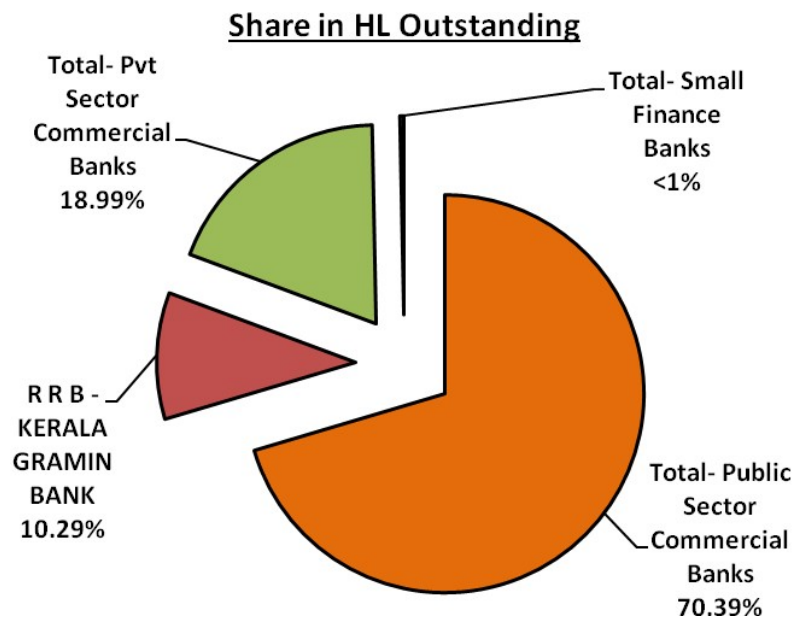
(Rs. in crores)

Parameter	Outstanding			
	September 2017	September 2018	September 2019	September 2020
Housing loan	30660	24964	29870	28794

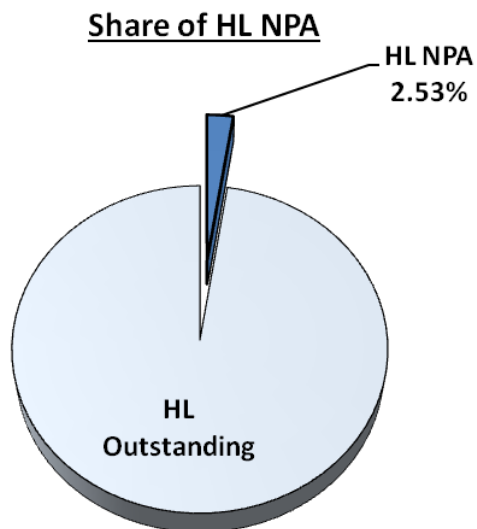
Outstanding Performance under Housing Loan



B. Banking Group wise Growth in Housing Loan



C. % Share of NPA in Housing Loan



7.7. Total Outstanding Under MUDRA Loans (PMMY) as at September 2020
(Refer Annexure 9.30)

(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	184022	436	111912	1651	56371	1847	352305	3934
R R B - KERALA GRAMIN BANK	64562	174	116916	1781	6030	494	187508	2450
Total- Pvt Sector Commercial Banks	896153	1506	117723	804	10658	490	1024534	2801
Total- Small Finance Banks	225445	549	166397	694	7	7	391849	1250
Total - Comm.Banks + RRB + SFB	1370182	2665	512948	4931	73066	2839	1956196	10435

7.8. Loan Outstanding under Stand up India Programme as at September 2020 (Refer Annexure 9.34)

(Rs. in Crores)

Banking Group	Women		SC/ST	
	No.	Amount	No.	Amount
Total- Public Sector Commercial Banks	1778	265	253	29
R R B - KERALA GRAMIN BANK	163	19	2	0.24
Total- Pvt Sector Commercial Banks	224	36	19	2
Total- Small Finance Banks	0	0	0	0
Total - Comm.Banks + RRB + SFB	2165	321	274	32

7.9. Loan Outstanding under Pradhan Mantri Awas Yojana as at September 2020
(Refer Annexure 9.33)

(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	14404	852	230	7	14634	859
R R B - KERALA GRAMIN BANK	3198	158	0	0	3198	158
Total- Pvt Sector Commercial Banks	2884	333	13	2.62	2897	335
Total- Small Finance Banks	0	0	0	0	0	0
Total - Comm.Banks + RRB + SFB	20486	1342	243	10	20729	1351

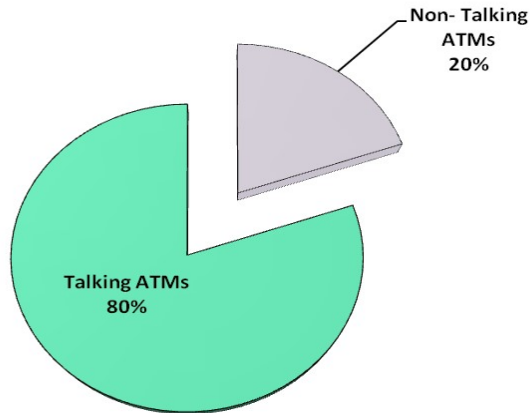
7.10. Cumulative enrollment under Pradhan Mantri Jan Suraksha Yojana as at September 2020 (Refer Annexure 9.31)

Banking Group	PMJJBY	PMSBY	APY	Total No.
Total- Public Sector Commercial Banks	574231	2954771	291621	3820623
R R B - KERALA GRAMIN BANK	116745	522077	97273	736095
Total- Pvt Sector Commercial Banks	133578	406430	57294	597302
Total- Small Finance Banks	0	0	12202	12202
Co-operative Banks	56434	234567	3755	294756
State Total	880988	4117845	462145	5460978

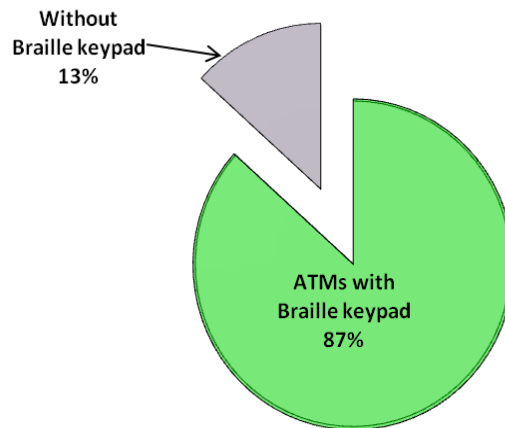
7.11. Status of Creating Banking environment for the visually challenged
(Refer Annexure 9.23)

Banking Group	No.of ATM Outstanding	No. of talking ATMs	No. of ATMs with Braille keypad
Total- Public Sector Commercial Banks	4879	3951	4170
R R B - KERALA GRAMIN BANK	317	317	317
Total- Pvt Sector Commercial Banks	3220	2472	2798
Total- Small Finance Banks	163	148	148
Total - Comm.Banks + RRB + SFB	8579	6888	7433

Share of Talking ATMs



Share of Atms with Braille Keypad



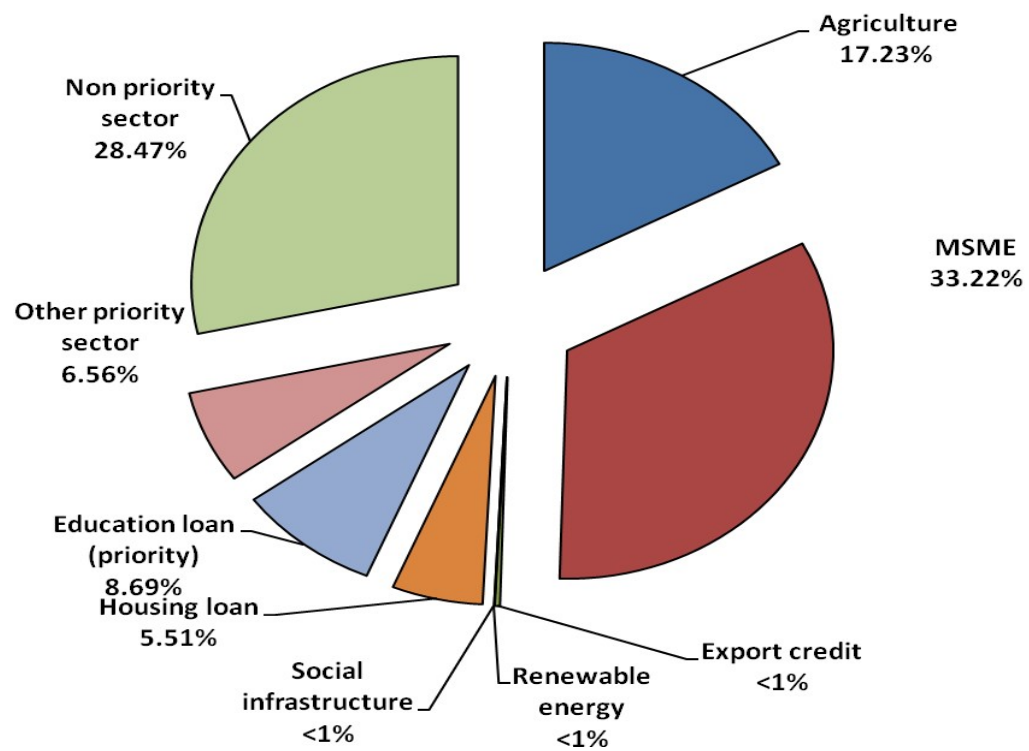
7.12. NPA Position of Commercial Banks (Refer Annexure 9.32)

Sector wise NPA outstanding

(Rs. in crores)

Gross NPA Outstanding as on September 2020		
Parameter	No of Accounts	Amount Outstanding
Priority Sector	334021	9439
(1) Agriculture	138600	2274
(2) MSME	111754	4384
(3) Export credit	50	41
(4) Renewable energy	6	0
(5) Social infrastructure	10	1
(6) Housing loan	13451	728
(7) Education loan (priority)	44032	1147
(8) Other priority sector	26118	865
Non priority sector	271249	3756
Total NPA	605270	13195

Share in Total NPA



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

8.1. Review of Priority Sector Advances (Disbursement) as at September 2020 - ACP 2020-21 Achievements (Refer Annexures 9.11 & 9.12)

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

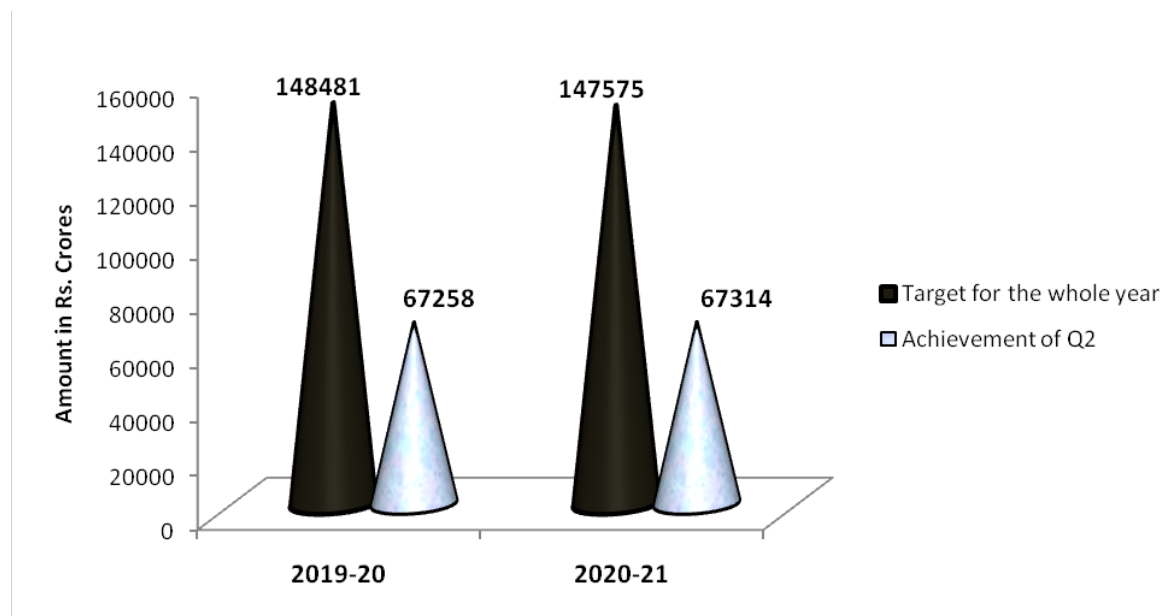
(Rs. in Crores)

Bank/Banking Group	Primary Sector			Secondary sector			Tertiary Sector			Total Priority Sector Advances		
	Target 2020-21	Ach Q2	% Ach	Target 2020-21	Ach Q2	% Ach	Target 2020-21	Ach Q2	% Ach	Target 2020-21	Ach Q2	% Ach
Total- Public Sector Commercial Banks	30940	19157	62%	14923	6696	45%	14237	5419	38%	60100	31272	52%
R R B - KERALA GRAMIN BANK	9498	6203	65%	2804	751	27%	1961	353	18%	14263	7308	51%
Total- Pvt Sector Commercial Banks	14872	7290	49%	11266	7883	70%	7327	1218	17%	33465	16392	49%
Small Finance Banks	783	341	44%	470	44	9%	386	66	17%	1639	451	27%
Cooperatives	17814	6780	38%	5967	1433	24%	14326	3678	26%	38107	11891	31%
Total	73907	39772	54%	35430	16807	47%	38237	10735	28%	147575	67314	46%
% to Total Disbursement	xx	59.08%	xx	xx	24.97%	xx	xx	15.95%	xx	xx	100%	xx

8.1.1. Overall Performance under Priority Sector

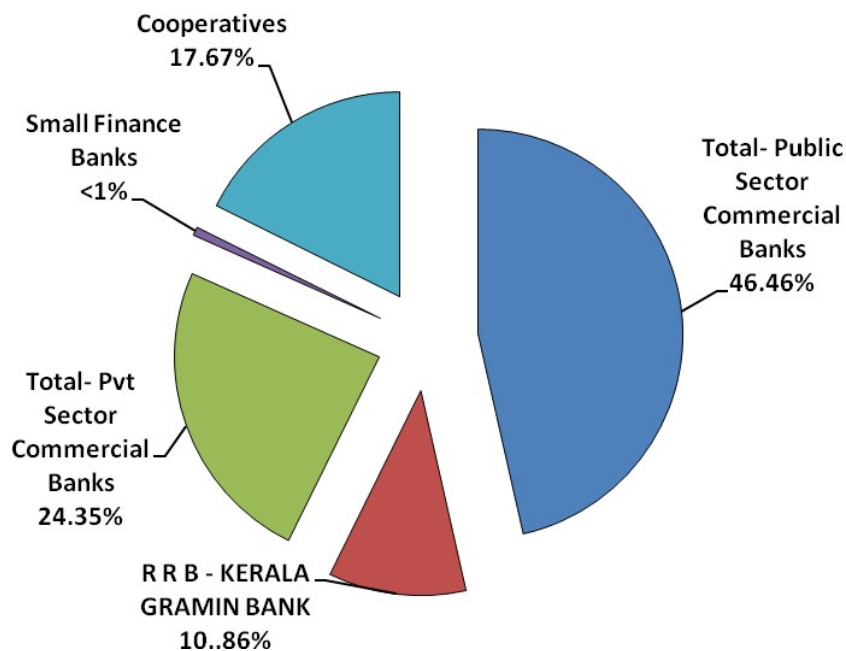
(Rs. in Crores)

Priority Sector	2019-20	2020-21
Target for the whole year	148481	147575
Achievement of Q2	67258	67314
% of achievement for Q2	45%	46%



8.1.1.1. Banking GroupWise Performance under Priority Sector

Share of Priority Sector Disbursement

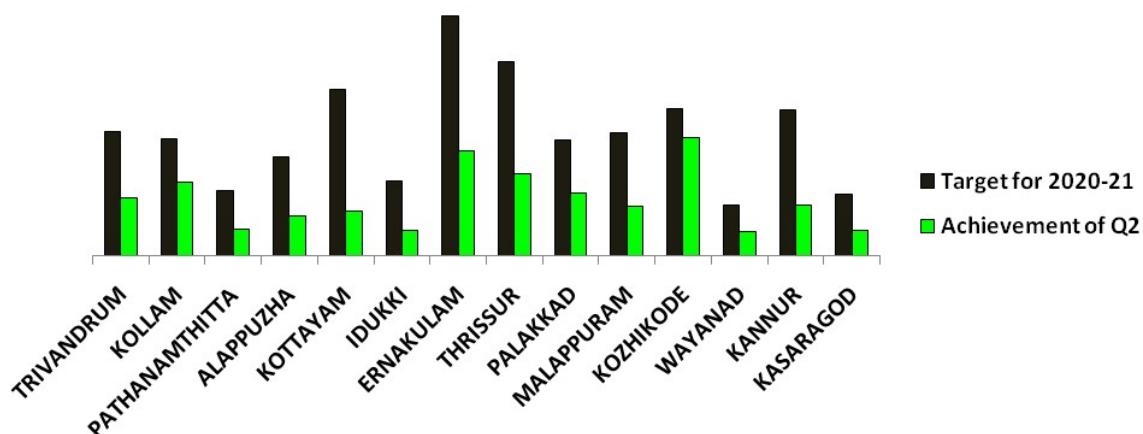


8.1.1.2. District wise Performance under Priority Sector

(Rs. in Crores)

Sl. No.	District	Target for 2020-21	Achievement of Q2	% Achievement
1	TRIVANDRUM	10606	4988	47%
2	KOLLAM	10011	6305	63%
3	PATHANAMTHITTA	5600	2270	41%
4	ALAPPUZHA	8425	3444	41%
5	KOTTAYAM	14300	3852	27%
6	IDUKKI	6452	2208	34%
7	ERNAKULAM	20556	9018	44%
8	THRISSUR	16604	7069	43%
9	PALAKKAD	9900	5342	54%
10	MALAPPURAM	10500	4190	40%
11	KOZHIKODE	12577	10086	80%
12	WAYANAD	4300	2098	49%
13	KANNUR	12469	4316	35%
14	KASARAGOD	5276	2127	40%
TOTAL		147575	67314	46%

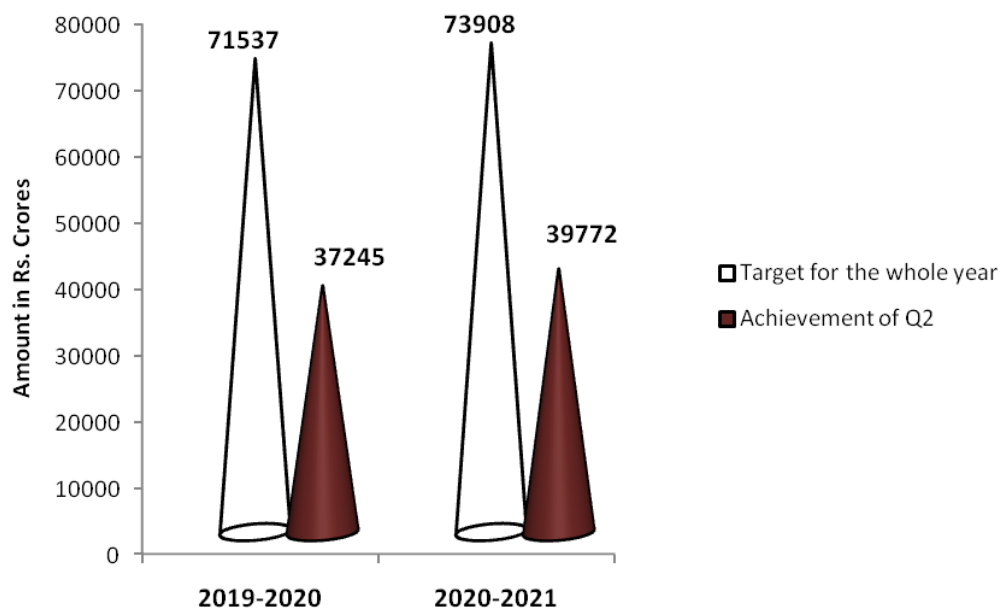
Priority Sector Target Vs Achievement



8.1.2. Performance under Primary Sector

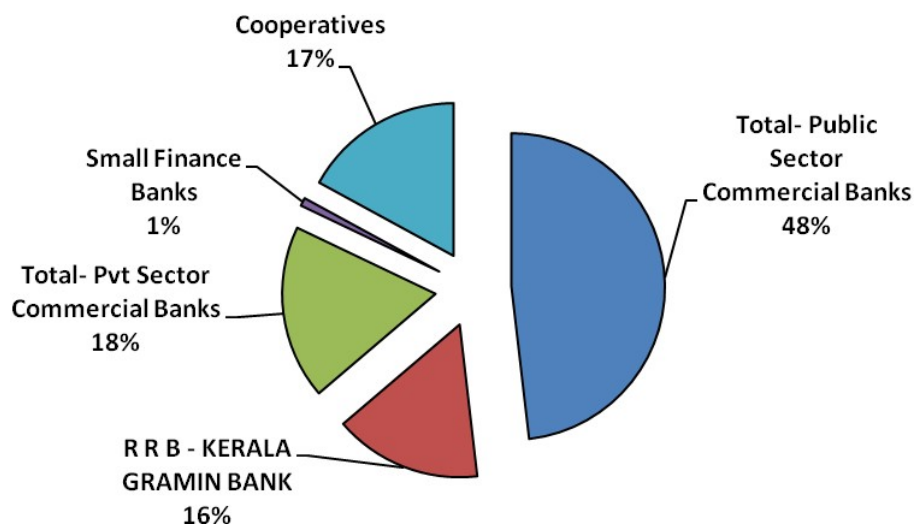
(Rs. in Crores)

Parameter	2019-2020	2020-2021
Target for the whole year	71537	73908
Achievement of Q2	37245	39772
% achievement for Q2	52%	54%



8.1.2.1. Banking GroupWise Performance under Primary Sector

Share of Primary Sector Disbursement

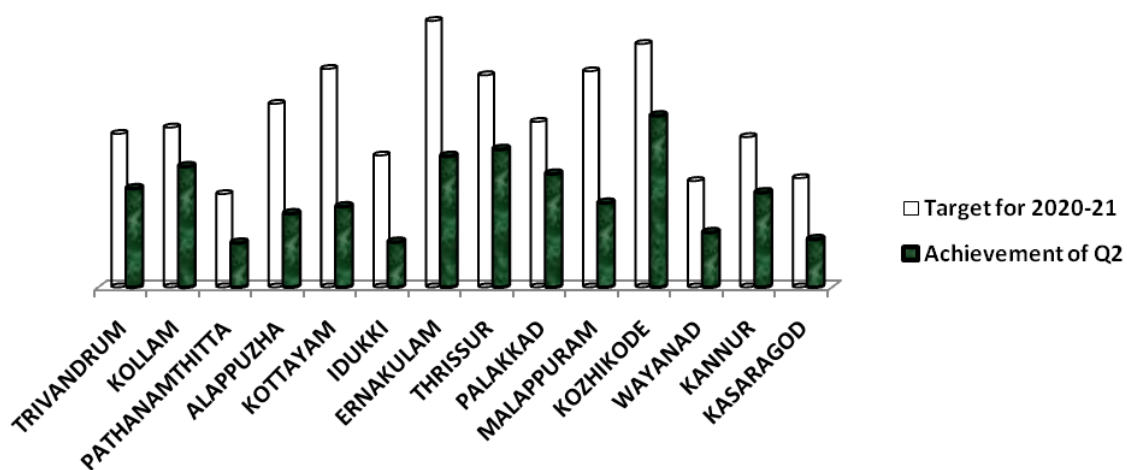


8.1.2.2. District wise Performance under Primary Sector

(Rs. in Crores)

Sl. No.	District	Target for 2020-21	Achievement of Q2	% Achievement
1	TRIVANDRUM	4706	3024	64%
2	KOLLAM	4902	3700	75%
3	PATHANAMTHITTA	2859	1353	47%
4	ALAPPUZHA	5630	2255	40%
5	KOTTAYAM	6700	2468	37%
6	IDUKKI	4043	1380	34%
7	ERNAKULAM	8173	4016	49%
8	THRISSUR	6506	4227	65%
9	PALAKKAD	5077	3473	68%
10	MALAPPURAM	6627	2579	39%
11	KOZHIKODE	7467	5257	70%
12	WAYANAD	3260	1676	51%
13	KANNUR	4609	2899	63%
14	KASARAGOD	3350	1464	44%
TOTAL		73908	39772	54%

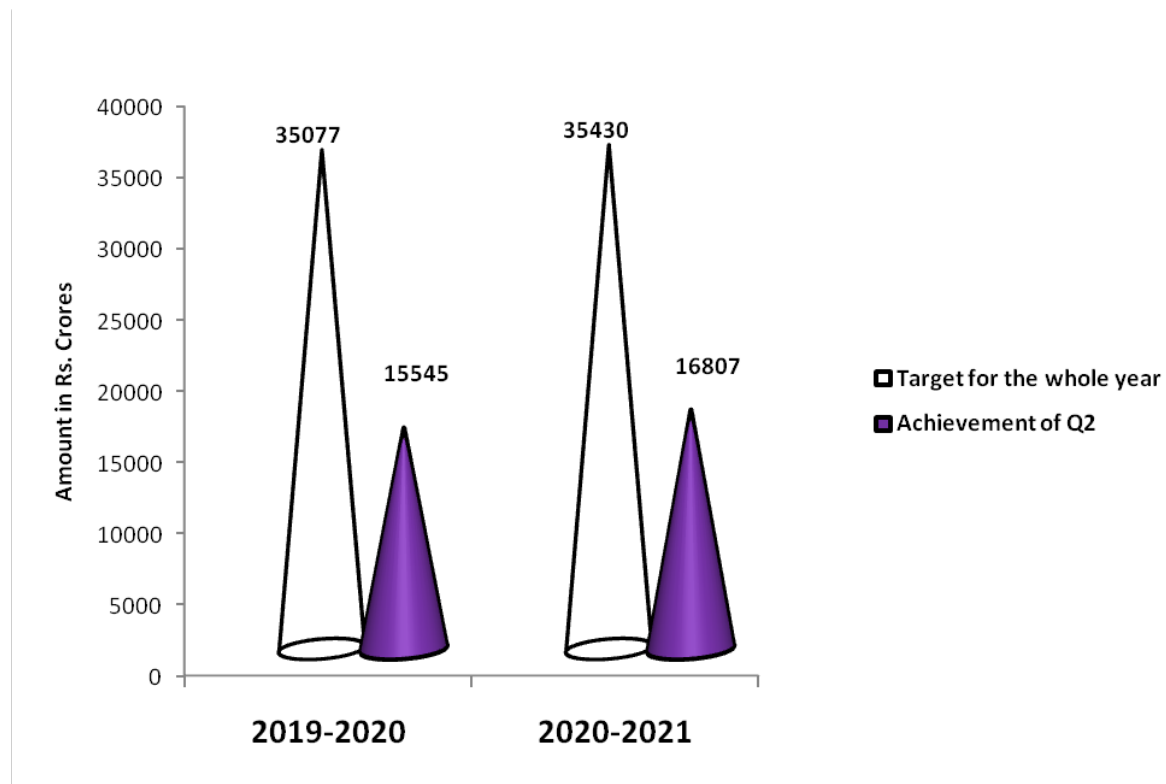
Primary Sector Target Vs Achievement



8.1.3. Performance under Secondary Sector

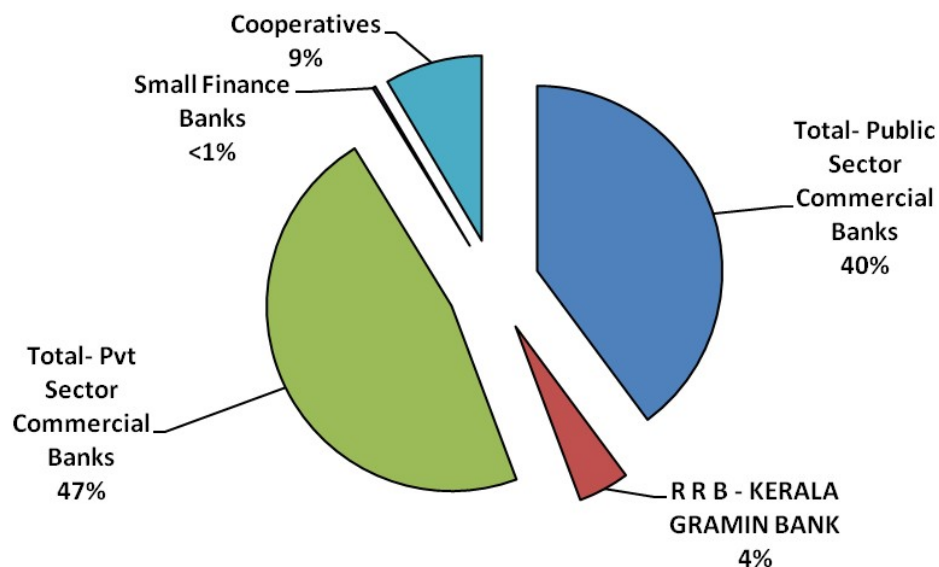
(Rs. in Crores)

Parameter	2019-2020	2020-2021
Target for the whole year	35077	35430
Achievement of Q2	15545	16807
% achievement for Q2	44%	47%



8.1.3.1. Banking Group Wise Performance under Secondary Sector

Share of Secondary Sector Disbursement

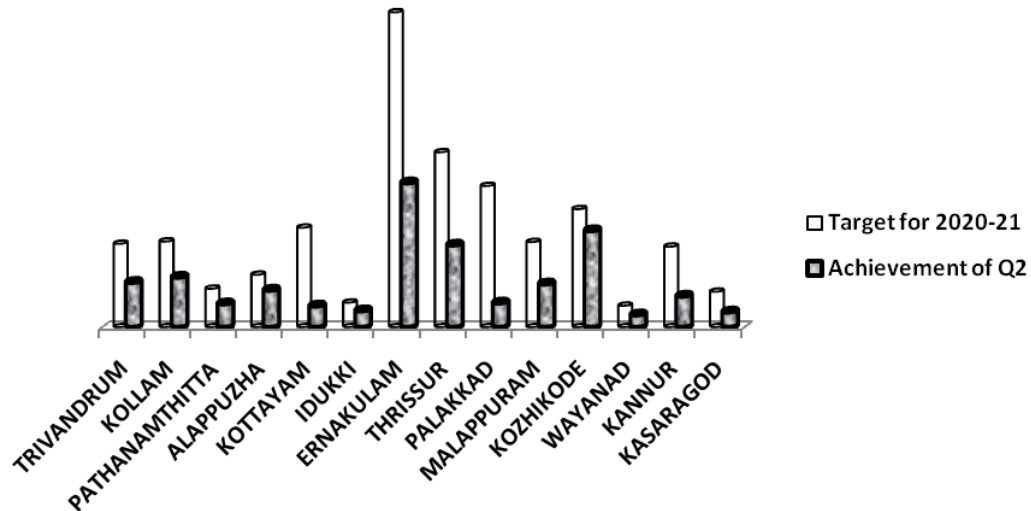


8.1.3.2. District wise Performance under Secondary Sector

(Rs. in Crores)

Sl. No.	District	Target for 2020-21	Achievement of Q2	% Achievement
1	TRIVANDRUM	2180	1174	54%
2	KOLLAM	2240	1310	58%
3	PATHANAMTHITTA	1005	614	61%
4	ALAPPUZHA	1370	970	71%
5	KOTTAYAM	2600	556	21%
6	IDUKKI	643	430	67%
7	ERNAKULAM	8228	3775	46%
8	THRISSUR	4572	2150	47%
9	PALAKKAD	3690	636	17%
10	MALAPPURAM	2226	1133	51%
11	KOZHIKODE	3085	2524	82%
12	WAYANAD	560	323	58%
13	KANNUR	2104	813	39%
14	KASARAGOD	927	401	43%
TOTAL		35430	16807	47%

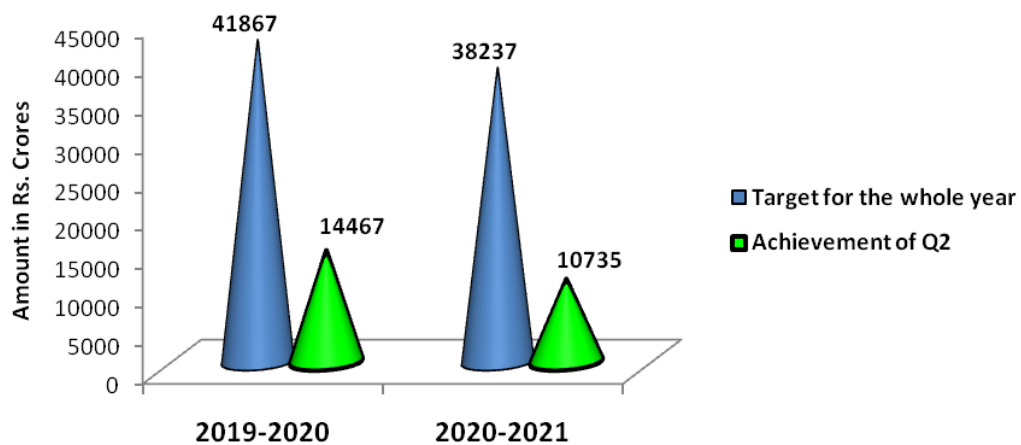
Secondary Sector Target Vs Achievement



8.1.4. Performance under Tertiary Sector

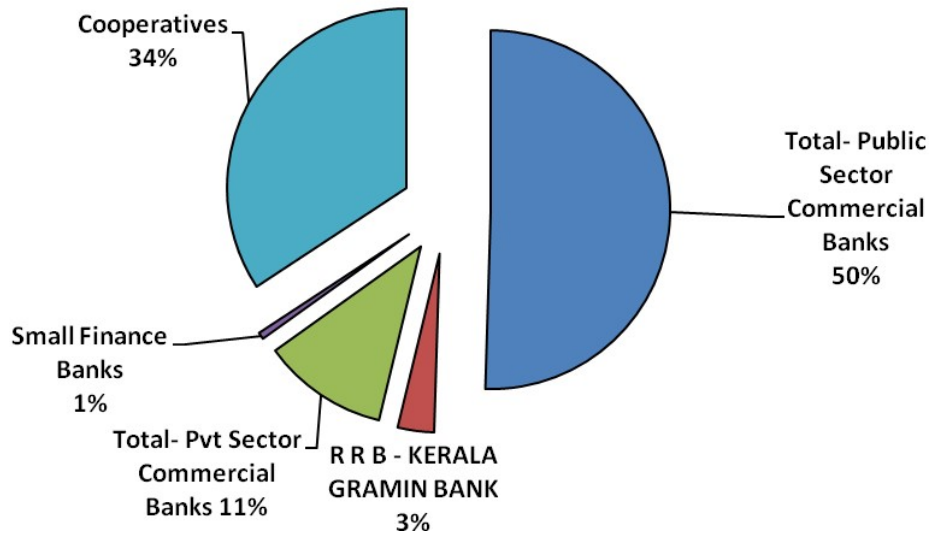
(Rs. in Crores)

Parameter	2019-2020	2020-2021
Target for the whole year	41867	38237
Achievement of Q2	14467	10735
% achievement for Q2	35%	28%



8.1.4.1. Banking GroupWise Performance under Tertiary Sector

Share of Tertiary Sector Disbursement

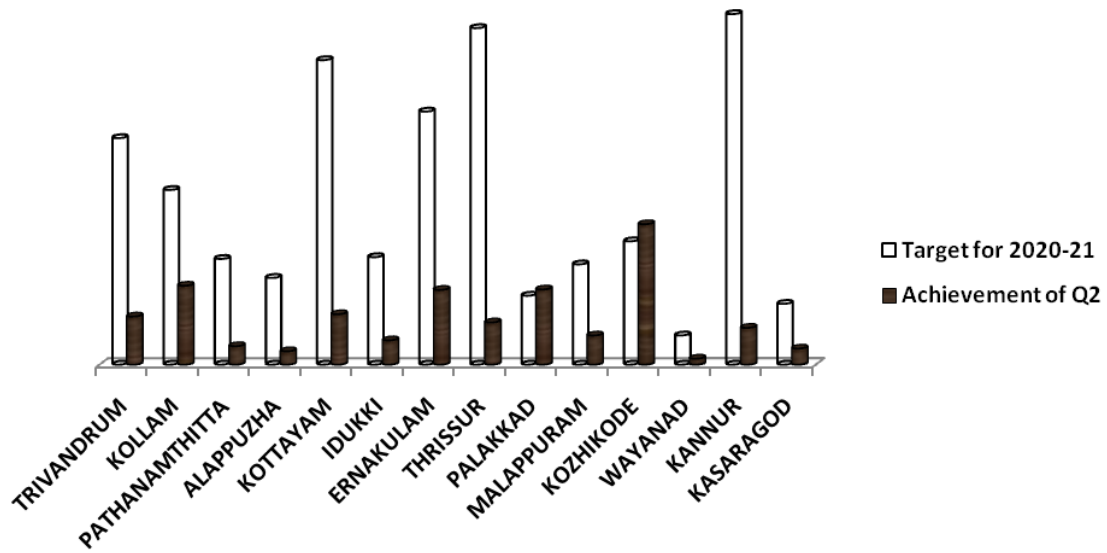


8.1.4.2. District wise Performance under Tertiary Sector

(Rs. in Crores)

Sl.No.	District	Target for 2020-21	Achievement of Q2	% Achievement
1	TRIVANDRUM	3719	790	21%
2	KOLLAM	2869	1295	45%
3	PATHANAMTHITTA	1736	303	17%
4	ALAPPUZHA	1425	219	15%
5	KOTTAYAM	5000	828	17%
6	IDUKKI	1766	398	23%
7	ERNAKULAM	4155	1227	30%
8	THRISSUR	5526	692	13%
9	PALAKKAD	1133	1234	109%
10	MALAPPURAM	1647	478	29%
11	KOZHIKODE	2025	2305	114%
12	WAYANAD	480	98	20%
13	KANNUR	5757	604	10%
14	KASARAGOD	999	263	26%
TOTAL		38237	10735	28%

Tertiary Sector Target Vs Achievement



9. Any Other matter with the Permission of Chair

10.1. BANKING STATISTICS - NUMBER OF BANK BRANCHES AND DEPOSITS AS AT SEPTEMBER 2020									
									(Rs.in lakhs)
SI No.	BANK	No. of Branches				Total Deposits			
		Rural	S.Urban	Urban	Total	Rural	S.Urban	Urban	Total
A	PUBLIC SECTOR COMMERCIAL BANKS								
1	BANK OF BARODA	12	151	60	223	31,205	785,722	486,232	1,303,160
2	BANK OF INDIA	4	71	29	104	8,056	252,147	199,152	459,355
3	BANK OF MAHARASHTRA	0	3	9	12	0	4,920	17,808	22,728
4	CANARA BANK	39	523	147	709	207,045	2,782,369	2,321,436	5,310,850
5	CENTRAL BANK OF INDIA	5	81	32	118	11,099	348,541	174,418	534,058
6	INDIAN BANK	2	110	53	165	8,814	559,881	465,335	1,034,030
7	INDIAN OVERSEAS BANK	3	139	41	183	28,720	600,045	537,856	1,166,621
8	PUNJAB & SIND BANK	0	0	4	4	0	0	9,116	9,116
9	PUNJAB NATIONAL BANK	9	128	63	200	36,600	503,351	495,701	1,035,652
10	STATE BANK OF INDIA	56	871	270	1,197	367,891	10,973,065	5,910,597	17,251,553
11	UCO BANK	2	32	14	48	2,936	68,497	65,548	136,981
12	UNION BANK OF INDIA	15	266	134	415	44,402	1,043,212	1,118,212	2,205,826
	Total- Public Sector Commercial Banks	147	2,375	856	3,378	746,768	17,921,750	11,801,411	30,469,929
B	R R B - KERALA GRAMIN BANK	53	542	39	634	97,585	1,438,944	238,876	1,775,405
	Total- Public Sector Banks including RRB	200	2,917	895	4,012	844,353	19,360,694	12,040,287	32,245,334

10.1. BANKING STATISTICS - NUMBER OF BANK BRANCHES AND DEPOSITS AS AT SEPTEMBER 2020									
SI No.	BANK	No. of Branches				Total Deposits			
		Rural	S.Urban	Urban	Total	Rural	S.Urban	Urban	Total
C	PRIVATE SECTOR COMMERCIAL BANKS								
1	AXIS BANK	1	91	52	144	24,850	600,298	903,839	1,528,987
2	BANDHAN BANK	0	3	7	10	0	8,635	69,505	78,140
3	CATHOLIC SYRIAN BANK	43	191	52	286	35,615	777,255	287,710	1,100,580
4	CITY UNION BANK	0	9	9	18	0	18,310	53,073	71,383
5	DHANLAXMI BANK	14	95	33	142	52,703	378,673	426,205	857,581
6	FEDERAL BANK	29	495	77	601	284,316	7,900,416	1,974,142	10,158,874
7	HDFC BANK	7	122	79	208	24,735	898,843	1,518,246	2,441,824
8	ICICI BANK	4	119	59	182	13,902	713,545	889,102	1,616,549
9	IDBI BANK	0	34	18	52	0	246,400	346,400	592,800
10	IDFC FIRST Bank	0	0	8	8	0	0	84,863	84,863
11	INDUS IND BANK	1	41	27	69	86	129,641	383,729	513,456
12	JAMMU & KASHMIR BANK	0	0	2	2	0	0	1,902	1,902
13	KARNATAKA BANK	1	11	9	21	1,179	35,514	41,961	78,654
14	KARUR VYSYA BANK	0	12	9	21	0	42,805	102,954	145,759
15	KOTAK MAHINDRA BANK	0	18	16	34	0	85,822	159,046	244,867
16	LAKSHMI VILAS BANK	0	5	8	13	0	74,129	31,966	106,095
17	RBL Bank	0	1	7	8	0	335	18,734	19,069
18	SOUTH INDIAN BANK	43	359	77	479	206,205	3,276,162	1,566,025	5,048,392
19	T.N.MERCANTILE BANK	0	12	9	21	0	21,714	40,917	62,631
20	YES BANK	0	3	12	15	0	21,801	240,065	261,866
	Total- Pvt Sector Commercial Banks	143	1,621	570	2,334	643,592	15,230,298	9,140,383	25,014,273
D	SMALL FINANCE BANKS								
1	ESAF	107	102	25	234	58,905	359,439	317,040	735,384
2	Ujjivan Small Finance Bank	0	7	8	15	0	36,113	37,312	73,426
	Total- Small Finance Banks	107	109	33	249	58,905	395,552	354,352	808,810
	Total - Commercial Banks + RRB + SFB	450	4,647	1,498	6,595	1,546,850	34,986,544	21,535,022	58,068,416
E	CO-OPERATIVE BANKS								
1	DIST CO-OPERATIVE BANKS	37	17	0	54	160,971	202,746	0	363,717
2	KSCARDB (incl. PCARDBs)	121	44	11	176	18,409	10,842	2,536	31,787
3	KSCB	289	296	184	769	1,890,201	2,218,878	2,158,035	6,267,114
	Total Co-operative Banks	447	357	195	999	2,069,581	2,432,466	2,160,571	6,662,617
	Total - Banking Sector	897	5,004	1,693	7,594	3,616,431	37,419,010	23,695,593	64,731,033

10.2. BANKING STATISTICS -NR DEPOSITS, ADVANCES AND CASA AS AT SEPTEMBER 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	8,920	327,084	147,947	483,951	34,549	632,364	531,691	1,198,604	15,459	261,543	140,545	417,547
2	BANK OF INDIA	1,174	47,545	39,742	88,461	12,921	232,187	145,676	390,784	4,157	107,460	58,959	170,576
3	BANK OF MAHARASHTRA	0	103	1,683	1,786	0	2,700	29,159	31,859	0	2,344	4,986	7,330
4	CANARA BANK	45,159	1,408,327	354,586	1,808,072	137,585	2,697,847	1,997,205	4,832,637	6,258	1,234,399	811,081	2,051,738
5	CENTRAL BANK OF INDIA	2,609	102,784	23,550	128,943	14,605	237,102	332,672	584,379	5,082	124,352	64,974	194,408
6	INDIAN BANK	4,671	171,362	70,979	247,012	2,872	282,403	512,292	797,567	4,014	191,192	122,300	317,506
7	INDIAN OVERSEAS BANK	10,556	278,226	102,945	391,727	14,102	316,918	281,500	612,520	4,895	265,383	99,984	370,262
8	PUNJAB & SIND BANK	0	0	275	275	0	0	19,697	19,697	0	0	2,039	2,039
9	PUNJAB NATIONAL BANK	7,138	100,777	55,902	163,817	22,534	274,680	646,114	943,328	1,771	122,955	102,052	226,778
10	STATE BANK OF INDIA	125,658	4,551,073	1,711,107	6,387,838	178,299	4,453,952	3,459,891	8,092,142	162,968	4,535,998	2,045,208	6,744,174
11	UCO BANK	171	15,762	5,392	21,325	5,115	97,292	221,988	324,396	1,567	26,467	23,880	51,915
12	UNION BANK OF INDIA	14,932	318,432	269,931	603,296	35,832	831,909	1,302,092	2,169,833	30,131	447,332	323,238	800,702
	Total- Public Sector Commercial Banks	220,988	7,321,475	2,784,039	10,326,502	458,415	10,059,353	9,479,977	19,997,746	236,303	7,319,425	3,799,246	11,354,974
B	R R B - KERALA GRAMIN BANK	9,419	147,302	12,924	169,645	107,456	1,507,142	122,465	1,737,063	44,854	676,800	50,041	771,695
	Total- Public Sector Banks including RRB	230,407	7,468,777	2,796,963	10,496,147	565,871	11,566,495	9,602,442	21,734,809	281,157	7,996,225	3,849,287	12,126,669
C	PRIVATE SECTOR COMMERCIAL BANKS												
1	AXIS BANK	7,059	355,406	326,724	689,189	5,781	222,398	973,539	1,201,718	15,098	331,136	392,579	738,813
2	BANDHAN BANK	0	1,608	991	2,599	0	134	7,816	7,950	0	4,255	58,021	62,276
3	CATHOLIC SYRIAN BANK	9,774	295,140	73,620	378,534	18,405	239,188	141,739	399,333	9,448	149,395	66,033	224,877
4	CITY UNION BANK	0	3,727	5,180	8,907	0	14,933	64,375	79,308	0	4,346	10,001	14,347
5	DHANLAXMI BANK	20,318	98,502	50,918	169,738	17,477	182,105	227,269	426,851	15,797	130,430	99,447	245,674
6	FEDERAL BANK	169,736	4,803,451	981,875	5,955,061	105,970	2,767,987	1,372,285	4,246,243	99,049	2,918,967	603,733	3,621,749
7	HDFC BANK	8,561	344,774	549,207	902,542	28,812	944,780	1,053,700	2,027,292	11,233	437,299	551,215	999,747
8	ICICI BANK	5,650	390,008	296,010	691,669	5,509	542,300	599,916	1,147,724	4,834	285,872	316,924	607,630
9	IDBI BANK	0	74,118	103,652	177,770	0	158,481	286,294	444,775	0	118,302	107,012	225,314
10	IDFC FIRST Bank	0	0	64,408	64,408	2,128	18,618	62,335	83,081	0	0	21,557	21,557
11	INDUS IND BANK	10	24,426	31,662	56,098	0	301,746	591,574	893,320	35	33,794	95,688	129,517
12	JAMMU & KASHMIR BANK	0	0	75	75	0	0	10,505	10,505	0	0	1,127	1,127
13	KARNATAKA BANK	58	4,741	3,642	8,441	438	25,785	56,330	82,554	506	12,090	10,850	23,446
14	KARUR VYSYA BANK	0	17,100	21,265	38,365	0	17,260	26,789	44,049	0	6,681	13,814	20,496
15	KOTAK MAHINDRA BANK	0	40,709	53,344	94,054	0	12,031	172,304	184,335	0	41,646	80,359	122,004
16	LAKSHMI VILAS BANK	0	371	208	579	0	1,975	58,308	60,283	0	8,715	4,218	12,933
17	RBL Bank	0	0	0	0	0	8	5,612	5,620	0	90	4,978	5,068
18	SOUTH INDIAN BANK	91,168	1,618,026	545,985	2,255,179	106,574	1,633,407	1,060,394	2,800,375	73,727	1,015,102	327,024	1,415,853
19	T.N.MERCANTILE BANK	0	6,617	7,783	14,400	0	18,936	36,526	55,462	0	4,946	8,341	13,287
20	YES BANK	0	2,034	13,506	15,540	0	8,034	285,006	293,040	0	3,407	35,312	38,719
	Total- Pvt Sector Commercial Banks	312,334	8,080,759	3,130,054	11,523,148	291,095	7,110,107	7,092,616	14,493,819	229,728	5,506,473	2,808,233	8,544,434
D	SMALL FINANCE BANKS												
1	ESAF	11,861	86,948	82,581	181,390	68,051	301,086	63,214	432,351	13,011	53,082	34,843	100,936
2	Ujivan Small Finance Bank	0	1,104	1,104	2,208	0	12,627	12,785	25,412	0	2,397	2,589	4,986
	Total- Small Finance Banks	11,861	88,052	83,685	183,598	68,051	313,713	75,999	457,763	13,011	55,479	37,432	105,922
	Total - Commercial Banks + RRB + SFB	554,602	15,637,588	6,010,702	22,202,893	925,017	18,990,316	16,771,057	36,686,390	523,895	13,558,178	6,694,951	20,777,025
E	CO-OPERATIVE BANKS												
1	DIST CO-OPERATIVE BANKS	469	635	0	1,104	216,271	133,058	0	349,330	26,701	21,704	0	48,405
2	KSCARDB (incl. PCARDBs)	0	0	0	0	502,632	186,753	27,585	716,970	0	0	0	0
3	KSCB	0	1,812	677	2,489	1,281,497	1,694,956	1,050,036	4,026,489	179,311	267,747	248,284	695,341
	Total Co-operative Banks	469	2,447	677	3,593	2,000,401	2,014,767	1,077,621	5,092,789	206,012	289,451	248,284	743,746
	Total - Banking Sector	555,071	15,640,035	6,011,379	22,206,486	2,925,418	21,005,083	17,848,678	41,779,179	729,907	13,847,629	6,943,235	21,520,771

10.3. BANKING STATISTICS - C D RATIO, INVESTMENTS AND C+I D RATIO AS AT SEPTEMBER 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	110.72	80.48	109.35	91.98	0	1,198,604	91.98
2	BANK OF INDIA	160.39	92.08	73.15	85.07	0	390,784	85.07
3	BANK OF MAHARASHTRA	0.00	54.88	163.74	140.18	0	31,859	140.18
4	CANARA BANK	66.45	96.96	86.03	91.00	158,098	4,990,735	93.97
5	CENTRAL BANK OF INDIA	131.59	68.03	190.73	109.42	0	584,379	109.42
6	INDIAN BANK	32.58	50.44	110.09	77.13	0	797,567	77.13
7	INDIAN OVERSEAS BANK	49.10	52.82	52.34	52.50	0	612,520	52.50
8	PUNJAB & SIND BANK	0.00	0.00	216.07	216.07	0	19,697	216.07
9	PUNJAB NATIONAL BANK	61.57	54.57	130.34	91.09	0	943,328	91.09
10	STATE BANK OF INDIA	48.47	40.59	58.54	46.91	1,954,081	10,046,223	58.23
11	UCO BANK	174.23	142.04	338.67	236.82	0	324,396	236.82
12	UNION BANK OF INDIA	80.70	79.74	116.44	98.37	3,155	2,172,988	98.51
	Total- Public Sector Commercial Banks	61.39	56.13	80.33	65.63	2,115,334	22,113,080	72.57
B	R R B - KERALA GRAMIN BANK	110.12	104.74	51.27	97.84	428,169	2,165,232	121.96
	Total- Public Sector Banks including RRB	67.02	59.74	79.75	67.40	2,543,504	24,278,312	75.29

10.3. BANKING STATISTICS - C D RATIO, INVESTMENTS AND C+I D RATIO AS AT SEPTEMBER 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	23.26	37.05	107.71	78.60	0	1,201,718	78.60
2	BANDHAN BANK	0.00	1.55	11.25	10.17	0	7,950	10.17
3	CATHOLIC SYRIAN BANK	51.68	30.77	49.26	36.28	0	399,333	36.28
4	CITY UNION BANK	0.00	81.55	121.30	111.10	0	79,308	111.10
5	DHANLAXMI BANK	33.16	48.09	53.32	49.77	8,338	435,189	50.75
6	FEDERAL BANK	37.27	35.04	69.51	41.80	0	4,246,243	41.80
7	HDFC BANK	116.48	105.11	69.40	83.02	0	2,027,292	83.02
8	ICICI BANK	39.63	76.00	67.47	71.00	0	1,147,724	71.00
9	IDBI BANK	0.00	64.32	82.65	75.03	0	444,775	75.03
10	IDFC FIRST Bank	0.00	0.00	73.45	97.90	0	83,081	97.90
11	INDUS IND BANK	0.00	232.76	154.16	173.98	0	893,320	173.98
12	JAMMU & KASHMIR BANK	0.00	0.00	552.26	552.26	0	10,505	552.26
13	KARNATAKA BANK	37.17	72.61	134.25	104.96	0	82,554	104.96
14	KARUR VYSYA BANK	0.00	40.32	26.02	30.22	0	44,049	30.22
15	KOTAK MAHINDRA BANK	0.00	14.02	108.34	75.28	0	184,335	75.28
16	LAKSHMI VILAS BANK	0.00	2.66	182.41	56.82	0	60,283	56.82
17	RBL Bank	0.00	2.39	29.96	29.47	0	5,620	29.47
18	SOUTH INDIAN BANK	51.68	49.86	67.71	55.47	37,453	2,837,828	56.21
19	T.N.MERCANTILE BANK	0.00	87.21	89.27	88.55	0	55,462	88.55
20	YES BANK	0.00	36.85	118.72	111.90	0	293,040	111.90
	Total- Pvt Sector Commercial Banks	45.23	46.68	77.60	57.94	45,791	14,539,610	58.13
D	SMALL FINANCE BANKS							
1	ESAF	115.53	83.77	19.94	58.79	0	432,351	58.79
2	Ujjivan Small Finance Bank	0.00	34.96	34.27	34.61	0	25,412	34.61
	Total- Small Finance Banks	115.53	79.31	21.45	56.60	0	457,763	56.60
	Total - Commercial Banks + RRB + SFB	59.80	54.28	77.88	63.18	2,589,295	39,275,685	67.64
E	CO-OPERATIVE BANKS							
1	DIST CO-OPERATIVE BANKS	134.35	65.63	0.00	96.04	119,270	468,599	128.84
2	KSCARDB (incl. PCARDBs)	2730.36	1722.50	1087.74	2255.54	28,627	745,597	2345.60
3	KSCB	67.80	76.39	48.66	64.25	3,434,031	7,460,520	119.04
	Total Co-operative Banks	96.66	82.83	49.88	76.44	3,581,928	8,674,717	130.20
	Total - Banking Sector	80.89	56.13	75.32	64.54	6,171,222	47,950,401	74.08

10.4. ADVANCES OUTSTANDING UNDER PRIORITY SECTOR AS AT SEPTEMBER 2020

10.4. ADVANCES OUTSTANDING UNDER PRIORITY SECTOR AS AT SEPTEMBER 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	201,239	283,523	24	31,457	152,622	13	40,890	283,017	24	273,586	719,163	60
2	BANK OF INDIA	81,806	108,218	28	21,062	72,701	19	14,729	77,811	20	117,597	258,730	66
3	BANK OF MAHARASHTRA	435	11,090	35	1,407	9,573	30	685	2,676	8	2,527	23,339	73
4	CANARA BANK	1,322,254	1,655,689	34	218,556	769,998	16	139,724	704,447	15	1,680,534	3,130,134	65
5	CENTRAL BANK OF INDIA	127,202	162,700	28	13,920	71,393	12	17,994	90,237	15	159,116	324,330	56
6	INDIAN BANK	140,134	165,758	21	30,442	284,322	36	22,772	72,591	9	193,348	522,671	66
7	INDIAN OVERSEAS BANK	157,673	185,393	30	39,578	203,033	33	29,911	129,515	21	227,162	517,941	85
8	PUNJAB & SIND BANK	2	6	0	799	4,492	23	394	3,286	17	1,195	7,785	40
9	PUNJAB NATIONAL BANK	49,202	70,655	7	24,897	125,839	13	31,533	176,212	19	105,632	372,706	40
10	STATE BANK OF INDIA	823,030	1,338,536	17	71,701	922,002	11	188,073	1,025,102	13	1,082,804	3,285,640	41
11	UCO BANK	21,745	60,893	19	12,665	69,928	22	11,001	48,900	15	45,411	179,721	55
12	UNION BANK OF INDIA	289,332	412,063	19	76,044	402,202	19	82,285	347,355	16	447,661	1,161,620	54
	Total- Public Sector Commercial Banks	3,214,054	4,454,524	22	542,528	3,088,107	15	579,991	2,961,149	15	4,336,573	10,503,779	53
B	R R B - KERALA GRAMIN BANK	1,296,229	1,124,775	65	81,236	126,323	7	108,160	391,610	23	1,485,625	1,642,708	95
	Total- Public Sector Banks including RRB	4,510,283	5,579,299	26	623,764	3,214,430	15	688,151	3,352,759	15	5,822,198	12,146,487	56

10.4. ADVANCES OUTSTANDING UNDER PRIORITY SECTOR AS AT SEPTEMBER 2020

TOTAL ADVANCES OUTSTANDING ORDER PRIORITY SECTOR AS AT SEPTEMBER 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	14,996	63,083	5	4,209	218,422	18	74,271	53,661	4	93,476	335,166	28
2	BANDHAN BANK	0	0	0	24	36	0	1	6,919	87	25	6,955	87
3	CATHOLIC SYRIAN BANK	122,475	151,069	38	3,831	83,384	21	4,189	12,324	3	130,495	246,777	62
4	CITY UNION BANK	674	3,698	5	689	27,523	35	219	1,299	2	1,582	32,521	41
5	DHANLAXMI BANK	43,291	96,915	23	4,744	58,482	14	4,573	23,596	6	52,608	178,993	42
6	FEDERAL BANK	409,226	808,997	19	10,465	396,088	9	44,346	250,765	6	464,037	1,455,850	34
7	HDFC BANK	280,793	332,959	16	107,810	201,837	10	10,632	77,588	4	399,235	612,384	30
8	ICICI BANK	16,851	69,026	6	20,359	253,733	22	6,173	41,652	4	43,383	364,411	32
9	IDBI BANK	33,873	98,912	22	6,683	79,625	18	5,477	47,729	11	46,033	226,266	51
10	IDFC FIRST Bank	101,013	23,976	29	49,925	14,094	17	7,906	3,180	4	158,844	41,250	50
11	INDUS IND BANK	493,317	112,328	13	238,956	190,944	21	97	478	0	732,370	303,751	34
12	JAMMU & KASHMIR BANK	1	7	0	259	2,000	19	51	445	4	311	2,452	23
13	KARNATAKA BANK	1,855	8,421	10	1,117	30,972	38	1,141	7,765	9	4,113	47,158	57
14	KARUR VYSYA BANK	6,192	7,436	17	274	8,764	20	917	7,570	17	7,383	23,770	54
15	KOTAK MAHINDRA BANK	382	15,898	9	3,267	60,776	33	125	729	0	3,774	77,403	42
16	LAKSHMI VILAS BANK	652	839	1	97	1,311	2	67	551	1	816	2,701	4
17	RBL Bank	11,354	2,539	45	1,739	333	6	532	104	2	13,625	2,976	53
18	SOUTH INDIAN BANK	245,072	597,498	21	21,682	878,277	31	24,236	141,623	5	290,990	1,617,398	58
19	T.N.MERCANTILE BANK	6,585	8,168	15	1,211	16,519	30	736	4,385	8	8,532	29,072	52
20	YES BANK	1,788	3,653	1	2,840	49,915	17	46	3,603	1	4,674	57,172	20
	Total- Pvt Sector Commercial Banks	1,790,390	2,405,423	17	480,181	2,573,035	18	185,735	685,967	5	2,456,306	5,664,425	39
D	SMALL FINANCE BANKS												
1	ESAF	811,122	219,239	51	327,617	107,956	25	427,428	52,630	12	1,566,167	379,825	88
2	Ujjivan Small Finance Bank	38,277	8,154	32	30,231	10,054	40	28,132	5,810	23	96,640	24,018	95
	Total- Small Finance Banks	849,399	227,393	50	357,848	118,010	26	455,560	58,440	13	1,662,807	403,843	88
Total - Commercial Banks + RRB + SFB		7,150,072	8,212,115	22	1,461,793	5,905,474	16	1,329,446	4,097,166	11	9,941,311	18,214,755	50
E	CO-OPERATIVE BANKS												
1	DIST CO-OPERATIVE BANKS	1,053	17,329	5	2,942	33,077	9	44,006	119,411	34	48,001	169,816	49
2	KSCARDB (incl. PCARDBs)	199,550	260,408	36	55,344	87,926	12	174,441	368,636	51	429,335	716,970	100
3	KSCB	309,367	716,180	18	20,046	39,728	1	293,015	1,521,263	38	622,428	2,277,171	57
	Total Co-operative Banks	509,970	993,916	20	78,332	160,731	3	511,462	2,009,309	39	1,099,764	3,163,957	62
Total - Banking Sector		7,660,042	9,206,031	22	1,540,125	6,066,206	15	1,840,908	6,106,475	15	11,041,075	21,378,712	51

10.5. ADVANCES OUTSTANDING IN AGRICULTURE SECTOR AS AT SEPTEMBER 2020							
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	152,669	223,593	48,570	59,930	201,239	283,523
2	BANK OF INDIA	69,284	77,877	12,522	30,341	81,806	108,218
3	BANK OF MAHARASHTRA	0	0	435	11,090	435	11,090
4	CANARA BANK	72,922	611,388	1,249,332	1,044,301	1,322,254	1,655,689
5	CENTRAL BANK OF INDIA	111,474	125,829	15,728	36,871	127,202	162,700
6	INDIAN BANK	130,336	138,395	9,798	27,363	140,134	165,758
7	INDIAN OVERSEAS BANK	115,249	122,875	42,424	62,518	157,673	185,393
8	PUNJAB & SIND BANK	0	0	2	6	2	6
9	PUNJAB NATIONAL BANK	14,085	29,361	35,117	41,294	49,202	70,655
10	STATE BANK OF INDIA	739,128	1,187,696	83,902	150,840	823,030	1,338,536
11	UCO BANK	13,249	13,811	8,496	47,082	21,745	60,893
12	UNION BANK OF INDIA	255,938	330,231	33,394	81,831	289,332	412,063
	Total- Public Sector Commercial Banks	1,674,334	2,861,056	1,539,720	1,593,468	3,214,054	4,454,524
B	R R B - KERALA GRAMIN BANK	1,254,189	1,035,074	42,040	89,701	1,296,229	1,124,775
	Total- Public Sector Banks including RRB	2,928,523	3,896,130	1,581,760	1,683,169	4,510,283	5,579,299

10.5. ADVANCES OUTSTANDING IN AGRICULTURE SECTOR AS AT SEPTEMBER 2020							
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	13,682	28,507	1,314	34,576	14,996	63,083
2	BANDHAN BANK	0	0	0	0	0	0
3	CATHOLIC SYRIAN BANK	121,662	146,212	813	4,856	122,475	151,069
4	CITY UNION BANK	334	350	340	3,348	674	3,698
5	DHANLAXMI BANK	31,491	43,789	11,800	53,126	43,291	96,915
6	FEDERAL BANK	399,724	743,527	9,502	65,470	409,226	808,997
7	HDFC BANK	1,478	43,669	279,315	289,289	280,793	332,959
8	ICICI BANK	0	0	16,851	69,026	16,851	69,026
9	IDBI BANK	26,371	81,620	7,502	17,292	33,873	98,912
10	IDFC FIRST Bank	0	0	101,013	23,976	101,013	23,976
11	INDUS IND BANK	0	0	493,317	112,328	493,317	112,328
12	JAMMU & KASHMIR BANK	1	7	0	0	1	7
13	KARNATAKA BANK	1,728	2,258	127	6,162	1,855	8,421
14	KARUR VYSYA BANK	367	489	5,825	6,947	6,192	7,436
15	KOTAK MAHINDRA BANK	185	6,297	197	9,601	382	15,898
16	LAKSHMI VILAS BANK	631	834	21	5	652	839
17	RBL Bank	0	0	11,354	2,539	11,354	2,539
18	SOUTH INDIAN BANK	242,645	462,071	2,427	135,427	245,072	597,498
19	T.N.MERCANTILE BANK	6,564	6,258	21	1,910	6,585	8,168
20	YES BANK	0	0	1,788	3,653	1,788	3,653
	Total- Pvt Sector Commercial Banks	846,863	1,565,890	943,527	839,533	1,790,390	2,405,423
D	SMALL FINANCE BANKS						
1	ESAF	811,122	219,239	0	0	811,122	219,239
2	Ujjivan Small Finance Bank	38,277	8,154	0	0	38,277	8,154
	Total- Small Finance Banks	849,399	227,393	0	0	849,399	227,393
	Total - Commercial Banks + RRB + SFB	4,624,785	5,689,413	2,525,287	2,522,701	7,150,072	8,212,115
E	CO-OPERATIVE BANKS						
1	DIST CO-OPERATIVE BANKS	1,003	15,922	50	1,406	1,053	17,329
2	KSCARDB (incl. PCARDBs)	31,906	34,094	167,644	226,314	199,550	260,408
3	KSCB	269,197	580,317	40,170	135,862	309,367	716,180
	Total Co-operative Banks	302,106	630,334	207,864	363,583	509,970	993,916
	Total - Banking Sector	4,926,891	6,319,747	2,733,151	2,886,284	7,660,042	9,206,031

10.6. TOTAL OUTSTANDING UNDER MICRO, SMALL AND MEDIUM ENTERPRISES (MSME) AND LARGE ENTERPRISES AS AT SEPTEMBER 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	7,574	26,681	16,881	44,111	3,498	18,700	27,953	89,492	756	18,905	1,380	27,888	1,165	8,214	3,301	55,007	53	98	88	7,013	62	1,012	203	8,123
2	BANK OF INDIA	1,895	9,418	13,182	25,285	4,023	5,763	19,100	40,467	318	10,256	1,261	16,435	314	1,269	1,893	27,960	9	107	54	4,133	6	35	69	4,275
3	BANK OF MAHARASHTRA	118	472	666	5,671	483	1,850	1,267	7,993	6	56	59	544	73	635	138	1,235	0	0	2	345	0	0	2	345
4	CANARA BANK	19,238	77,465	183,584	345,859	2,295	6,336	205,117	429,660	2,991	128,584	9,593	153,918	255	704	12,839	283,206	82	13,387	518	43,745	0	0	600	57,132
5	CENTRAL BANK OF INDIA	2,276	5,914	10,575	43,113	0	0	12,851	49,027	143	3,764	892	13,487	0	0	1,035	17,251	11	2,851	23	2,264	0	0	34	5,115
6	INDIAN BANK	3,685	7,638	19,172	140,028	2,172	3,883	25,029	151,549	382	82,293	840	19,933	266	18,199	1,488	120,425	16	987	3,899	10,957	10	404	3,925	12,348
7	INDIAN OVERSEAS BANK	6,784	24,475	29,178	73,030	651	2,895	36,613	100,400	692	44,890	2,020	36,072	93	952	2,805	81,914	38	4,878	99	15,788	23	53	160	20,719
8	PUNJAB & SIND BANK	14	43	640	2,470	72	504	726	3,017	10	70	41	341	12	142	63	553	0	0	10	922	0	0	10	922
9	PUNJAB NATIONAL BANK	2,556	6,664	19,159	44,670	1,101	4,505	22,816	55,839	284	17,141	1,703	31,466	0	0	1,987	48,607	11	2,091	83	19,302	0	0	94	21,393
10	STATE BANK OF INDIA	9,745	65,084	17,341	123,865	30,709	167,607	57,795	356,556	1,648	132,371	4,771	158,344	6,912	145,261	13,331	435,976	151	54,715	277	49,650	147	25,105	575	129,470
11	UCO BANK	600	1,294	3,125	5,524	3,038	7,469	6,763	14,287	525	5,397	3,397	35,208	1,925	10,227	5,847	50,832	27	3,604	28	1,205	0	0	55	4,809
12	UNION BANK OF INDIA	4,935	34,032	59,108	124,132	6,101	13,029	70,144	171,193	896	30,121	3,432	140,122	521	25,069	4,849	195,313	451	13,039	589	22,598	11	59	1,051	35,696
	Total- Public Sector Commercial Banks	59,420	259,181	372,611	977,759	54,143	232,541	486,174	1,469,480	8,651	473,848	29,389	633,759	11,536	210,672	49,576	1,318,279	849	95,757	5,670	177,922	259	26,667	6,778	300,347
B	R R B - KERALA GRAMIN BANK	15,123	27,897	36,654	48,394	28,995	45,906	80,772	122,197	104	559	186	2,918	104	79	394	3,556	5	29	65	541	0	0	70	570
	Total- Public Sector Banks including RRB	74,543	287,078	409,265	1,026,153	83,138	278,447	566,946	1,591,677	8,755	474,407	29,575	636,677	11,640	210,751	49,970	1,321,835	854	95,786	5,735	178,463	259	26,667	6,848	300,917

10.6. TOTAL OUTSTANDING UNDER MICRO, SMALL AND MEDIUM ENTERPRISES (MSME) AND LARGE ENTERPRISES AS AT SEPTEMBER 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	223	13,458	2,036	84,772	0	0	2,259	98,230	308	28,562	1,494	80,871	0	0	1,802	109,433	43	5,421	105	5,338	0	0	148	10,759
2	BANDHAN BANK	1	3	23	33	0	0	24	36	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3	CATHOLIC SYRIAN BANK	645	4,762	2,872	24,063	0	0	3,517	28,825	39	2,610	232	36,951	0	0	271	39,561	3	67	40	14,932	0	0	43	14,999
4	CITY UNION BANK	71	1,623	413	10,319	43	2,513	527	14,455	65	3,393	76	4,547	0	0	141	7,940	6	1,839	15	3,289	0	0	21	5,128
5	DHANLAXMI BANK	384	4,385	456	3,992	1,612	20,349	2,452	28,726	110	7,342	2,142	14,757	0	0	2,252	22,099	13	2,186	27	5,471	0	0	40	7,657
6	FEDERAL BANK	1,883	21,059	3,943	61,943	0	0	5,826	83,001	1,149	61,813	2,930	168,384	0	0	4,079	230,196	103	22,853	457	60,037	0	0	560	82,890
7	HDFC BANK	24,659	10,203	76,178	39,687	0	0	100,837	49,890	361	15,547	5,109	88,718	0	0	5,470	104,265	182	14,569	1,321	33,113	0	0	1,503	47,682
8	ICICI BANK	309	9,755	7,563	66,717	0	0	7,872	76,472	548	19,520	10,486	118,521	0	0	11,034	138,042	488	11,345	965	27,875	0	0	1,453	39,219
9	IDBI BANK	469	11,000	3,804	27,628	1,782	18,159	6,055	56,787	162	7,284	321	5,917	95	1,506	578	14,707	20	4,043	17	1,569	13	2,519	50	8,131
10	IDFC FIRST Bank	816	231	49,024	13,093	0	0	49,840	13,324	14	252	48	368	0	0	62	620	2	4	21	146	0	0	23	150
11	INDUS IND BANK	11,405	2,451	215,315	78,765	0	0	226,720	81,216	11	1,309	12,222	108,350	0	0	12,233	109,659	0	0	3	70	0	0	3	70
12	JAMMU & KASHMIR BANK	0	0	51	162	0	0	51	162	0	0	0	0	11	126	11	126	0	0	0	0	197	1,712	197	1,712
13	KARNATAKA BANK	81	740	451	7,388	318	3,563	850	11,691	14	151	185	9,178	60	7,217	259	16,546	0	0	8	2,735	0	0	8	2,735
14	KARUR VYSYA BANK	15	676	35	439	77	1,419	127	2,534	10	529	39	953	68	1,527	117	3,009	0	0	1	22	29	3,199	30	3,221
15	KOTAK MAHINDRA BANK	113	1,372	855	12,179	0	0	968	13,551	307	7,191	1,742	30,510	0	0	2,049	37,701	41	839	209	8,685	0	0	250	9,524
16	LAKSHMI VILAS BANK	12	167	51	369	3	10	66	546	4	158	20	363	0	0	24	521	5	227	2	17	0	0	7	244
17	RBL Bank	0	0	1,739	333	0	0	1,739	333	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
18	SOUTH INDIAN BANK	3,311	54,786	5,563	133,668	7,078	80,382	15,952	268,836	1,357	120,493	1,987	162,400	1,568	121,877	4,912	404,770	294	78,040	408	91,646	116	34,986	818	204,672
19	T.N.MERCANTILE BANK	115	2,414	1,024	11,595	0	0	1,139	14,009	10	385	52	1,697	0	0	62	2,082	10	428	0	0	0	0	10	428
20	YES BANK	73	1,729	1,277	19,474	0	0	1,350	21,203	57	2,408	1,172	16,105	0	0	1,229	18,514	11	5,106	250	5,093	0	0	261	10,199
	Total- Pvt Sector Commercial Banks	44,585	140,812	372,673	596,619	10,913	126,395	428,171	863,825	4,526	278,947	40,257	848,590	1,802	132,253	46,585	1,259,790	1,221	146,966	3,849	260,037	355	42,416	5,425	449,419
D	SMALL FINANCE BANKS																								
1	ESAF	180,986	60,265	119,300	38,463	27,331	9,228	327,617	107,956	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2	Ujivan Small Finance Bank	3,891	1,220	26,339	8,822	0	0	30,230	10,042	0	0	1	12	0	0	1	12	0	0	0	0	0	0	0	0
	Total - Small Finance Banks	184,877	61,485	145,639	47,285	27,331	9,228	357,847	117,998	0	0	1	12	0	0	1	12	0	0	0	0	0	0	0	0
	Total - Commercial Banks + RRB + SFB	304,005	489,375	927,577	1,670,056	121,382	414,070	1,352,964	2,573,501	13,281	753,354	69,833	1,485,279	13,442	343,004	96,556	2,581,637	2,075	242,753	9,584	438,500	614	69,083	12,273	750,336
E	CO-OPERATIVE BANKS																								
1	DIST CO-OPERATIVE BANKS	0	0	0	0	2,925	30,445	2,925	30,445	0	0	0	0	17	2,632	17	2,632	0	0	0	0	0	0	0	0
2	KSCARDB (incl. PCARDBs)	30,750	51,750	18,875	28,425	5,719	7,751	55,344	87,926	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3	KSCB	5,604	16,908	871	469	5,006	7,808	11,481	25,185	78	541	2	22	8,466	13,869	8,546	14,433	19	111	0	0	0	0	19	111
	Total Co-operative Banks	36,354	68,658	19,746	28,894	13,650	46,004	69,750	143,556	78	541	2	22	8,483	16,501	8,563	17,065	19	111	0	0	0	0	19	111
	Total - Banking Sector	340,359	558,034	947,323	1,698,949	135,032	460,073	1,422,714	2,717,056	13,359	753,895	69,835	1,485,301	21,925	359,506	105,119	2,598,702	2,094	242,864	9,584	438,500	614	69,083	12,292	750,447

10.6. TOTAL OUTSTANDING UNDER MICRO, SMALL AND MEDIUM ENTERPRISES (MSME) AND LARGE ENTERPRISES AS AT SEPTEMBER 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	No.	Amount
A	PUBLIC SECTOR COMMERCIAL BANKS																										
1	BANK OF BARODA	21	221	16	22	0	0	37	243	8,383	45,684	18,349	79,012	4,725	27,926	31,457	152,622	8,404	45,905	18,365	79,034	26,769	124,939	4,725	27,926		
2	BANK OF INDIA	0	0	0	0	0	0	0	0	2,222	19,782	14,497	45,853	4,343	7,067	21,062	72,701	2,222	19,782	14,497	45,853	16,719	65,635	4,343	7,067		
3	BANK OF MAHARASHTRA	7	2,053	2	66	0	0	9	2,119	124	528	727	6,560	556	2,485	1,407	9,573	131	2,581	729	6,626	860	9,207	556	2,485		
4	CANARA BANK	34	198,045	87	886,342	17	40,025	138	1,124,412	22,311	219,436	193,695	543,522	2,550	7,040	218,556	769,998	22,345	417,481	193,782	1,429,864	216,127	1,847,345	2,567	47,065		
5	CENTRAL BANK OF INDIA	0	0	0	0	0	0	0	0	2,430	12,529	11,490	58,864	0	0	13,920	71,393	2,430	12,529	11,490	58,864	13,920	71,393	0	0		
6	INDIAN BANK	0	0	0	0	0	0	0	0	4,083	90,918	23,911	170,918	2,448	22,486	30,442	284,322	4,083	90,918	23,911	170,918	27,994	261,836	2,448	22,486		
7	INDIAN OVERSEAS BANK	0	0	0	0	0	0	0	0	7,514	74,243	31,297	124,890	767	3,900	39,578	203,033	7,514	74,243	31,297	124,890	38,811	199,133	767	3,900		
8	PUNJAB & SIND BANK	0	0	0	0	0	0	0	0	24	113	691	3,734	84	646	799	4,492	24	113	691	3,734	715	3,847	84	646		
9	PUNJAB NATIONAL BANK	3	48	0	0	0	0	3	48	2,851	25,896	20,945	95,438	1,101	4,505	24,897	125,839	2,854	25,944	20,945	95,438	23,799	121,382	1,101	4,505		
10	STATE BANK OF INDIA	1,823	260,325	28,409	842,955	6,189	136,360	36,421	1,239,640	11,544	252,170	22,389	331,859	37,768	337,973	71,701	922,002	13,367	512,495	50,798	1,174,814	64,165	1,687,309	43,957	474,333		
11	UCO BANK	4	3,515	0	0	0	0	4	3,515	1,152	10,295	6,550	41,937	4,963	17,696	12,665	69,928	1,156	13,810	6,550	41,937	7,706	55,747	4,963	17,696		
12	UNION BANK OF INDIA	311	103,211	1,988	7,121	14	45	2,313	110,378	6,282	77,193	63,129	286,853	6,633	38,157	76,044	402,202	6,593	180,404	65,117	293,974	71,710	474,378	6,647	38,202		
	Total- Public Sector Commercial Banks							38,925	2,480,355	68,920	828,787	407,670	1,789,439	65,938	469,881	542,528	3,088,107	71,123	1,396,205	438,172	3,525,945	509,295	4,922,150	72,158	646,311		
B	R R B - KERALA GRAMIN BANK	0	0	0	0	0	0	0	0	15,232	28,485	36,905	51,853	29,099	45,985	81,236	126,323	15,232	28,485	36,905	51,853	52,137	80,338	29,099	45,985		
	Total- Public Sector Banks including RRB	0	0	0	0	0	0	38,925	2,480,355	84,152	857,272	444,575	1,841,292	95,037	515,866	623,764	3,214,430	86,355	1,424,690	475,077	3,577,798	561,432	5,002,488	101,257	692,296		

10.6. TOTAL OUTSTANDING UNDER MICRO, SMALL AND MEDIUM ENTERPRISES (MSME) AND LARGE ENTERPRISES AS AT SEPTEMBER 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		Total	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
C	PRIVATE SECTOR COMMERCIAL BANKS																										
1	AXIS BANK	0	0	0	0	0	0	0	0	574	47,441	3,635	170,981	0	0	4,209	218,422	574	47,441	3,635	170,981	4,209	218,422	0	0	0	0
2	BANDHAN BANK	0	0	0	0	0	0	0	0	1	3	23	33	0	0	24	36	1	3	23	33	24	36	0	0	0	0
3	CATHOLIC SYRIAN BANK	2	1,756	390	15,604	0	0	392	17,360	687	7,439	3,144	75,945	0	0	3,831	83,384	689	9,194	3,534	91,550	4,223	100,744	0	0	0	0
4	CITY UNION BANK	2	509	7	398	0	0	9	907	142	6,855	504	18,155	43	2,513	689	27,523	144	7,364	511	18,553	655	25,917	43	2,513	0	0
5	DHANLAXMI BANK	12	908	53	15,703	40	4,327	105	20,938	507	13,913	2,625	24,220	1,612	20,349	4,744	58,482	519	14,821	2,678	39,923	3,197	54,744	1,652	24,676	0	0
6	FEDERAL BANK	310	152,589	693	123,192	0	0	1,003	275,781	3,135	105,724	7,330	290,364	0	0	10,465	396,088	3,445	258,313	8,023	413,555	11,468	671,868	0	0	0	0
7	HDFC BANK	0	0	0	0	0	0	0	0	25,202	40,319	82,608	161,518	0	0	107,810	201,837	25,202	40,319	82,608	161,518	107,810	201,837	0	0	0	0
8	ICICI BANK	0	0	0	0	0	0	0	0	1,345	40,620	19,014	213,113	0	0	20,359	253,733	1,345	40,620	19,014	213,113	20,359	253,733	0	0	0	0
9	IDBI BANK	1	2	16	66	8	2,139	25	2,207	651	22,327	4,142	35,114	1,890	22,184	6,683	79,625	652	22,329	4,158	35,180	4,810	57,509	1,898	24,323	0	0
10	IDFC FIRST Bank	0	0	0	0	0	0	0	0	832	487	49,093	13,607	0	0	49,925	14,094	832	487	49,093	13,607	49,925	14,094	0	0	0	0
11	INDUS IND BANK	0	0	0	0	0	0	0	0	11,416	3,760	227,540	187,184	0	0	238,956	190,944	11,416	3,760	227,540	187,184	238,956	190,944	0	0	0	0
12	JAMMU & KASHMIR BANK	0	0	0	0	0	0	0	0	0	0	51	162	208	1,838	259	2,000	0	0	51	162	51	162	208	1,838	0	0
13	KARNATAKA BANK	0	0	8	2,916	0	0	8	2,916	95	891	644	19,301	378	10,780	1,117	30,972	95	891	652	22,217	747	23,108	378	10,780	0	0
14	KARUR VYSYA BANK	0	0	0	0	7	1,592	7	1,592	25	1,205	75	1,414	174	6,145	274	8,764	25	1,205	75	1,414	100	2,619	181	7,737	0	0
15	KOTAK MAHINDRA BANK	0	0	0	0	0	0	0	0	461	9,402	2,806	51,374	0	0	3,267	60,776	461	9,402	2,806	51,374	3,267	60,776	0	0	0	0
16	LAKSHMI VILAS BANK	0	0	0	0	0	0	0	0	21	552	73	749	3	10	97	1,311	21	552	73	749	94	1,301	3	10	0	0
17	RBL Bank	0	0	0	0	0	0	0	0	0	0	1,739	333	0	0	1,739	333	0	0	1,739	333	1,739	333	0	0	0	0
18	SOUTH INDIAN BANK	124	64,747	223	196,339	53	18,465	400	279,551	4,962	253,318	7,958	387,714	8,762	237,245	21,682	878,277	5,086	318,065	8,181	584,053	13,267	902,118	8,815	255,710	0	0
19	T.N.MERCANTILE BANK	0	0	0	0	0	0	0	0	135	3,227	1,076	13,292	0	0	1,211	16,519	135	3,227	1,076	13,292	1,211	16,519	0	0	0	0
20	YES BANK	0	0	0	0	0	0	0	0	141	9,243	2,699	40,672	0	0	2,840	49,915	141	9,243	2,699	40,672	2,840	49,915	0	0	0	0
	Total- Pvt Sector Commercial Banks	451	220,510	1,390	354,218	108	26,523	1,949	601,252	50,332	566,726	416,779	1,705,246	13,070	301,063	480,181	2,573,035	50,783	787,236	418,169	2,059,464	468,952	2,846,700	13,178	327,587		
D	SMALL FINANCE BANKS																										
1	ESAF	0	0	0	0	0	0	0	0	180,986	60,265	119,300	38,463	27,331	9,228	327,617	107,956	180,986	60,265	119,300	38,463	300,286	98,728	27,331	9,228	0	0
2	Ujjivan Small Finance Bank	0	0	0	0	0	0	0	0	3,891	1,220	26,340	8,833	0	0	30,231	10,054	3,891	1,220	26,340	8,833	30,231	10,054	0	0	0	0
	Total - Small Finance Banks	0	0	0	0	0	0	0	0	184,877	61,485	145,640	47,296	27,331	9,228	357,848	118,010	184,877	61,485	145,640	47,296	330,517	108,782	27,331	9,228		
	Total - Commercial Banks + RRB + SFB	451	220,510	1,390	354,218	108	26,523	40,874	3,081,606	319,361	1,485,482	#####	3,593,835	135,438	826,157	1,461,793	5,905,474	322,015	2,273,411	1,038,886	5,684,559	1,360,901	7,957,970	141,766	1,029,111		
E	CO-OPERATIVE BANKS																										
1	DIST CO-OPERATIVE BANKS	0	0	0	0	0	0	0	0	0	0	0	0	2,942	33,077	2,942	33,077	0	0	0	0	0	0	2,942	33,077	0	0
2	KSCARDB (incl. PCARDBs)	0	0	0	0	0	0	0	0	30,750	51,750	18,875	28,425	5,719	7,751	55,344	87,926	30,750	51,750	18,875	28,425	49,625	80,175	5,719	7,751	0	0
3	KSCB	0	0	0	0	0	0	0	0	5,701	17,560	873	491	13,472	21,677	20,046	39,728	5,701	17,560	873	491	6,574	18,051	13,472	21,677	0	0
	Total Co-operative Banks	0	0	0	0	0	0	0	0	36,451	69,310	19,748	28,916	22,133	62,505	78,332	160,731	36,451	69,310	19,748	28,916	56,199	98,226	22,133	62,505		
	Total - Banking Sector	451	220,510	1,390	354,218	108	26,523	40,874	3,081,606	355,812	1,554,793	#####	3,622,751	157,571	888,662	1,540,125	6,066,206	358,466	2,342,721	1,058,634	5,713,475	1,417,100	8,056,196	163,899	1,091,615		

10.7 . ADVANCES OUTSTANDING IN HOUSING SECTOR AS AT SEPTEMBER 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	7,244	70,524	0	0	7,244	70,524
2	BANK OF INDIA	8,684	60,908	0	0	8,684	60,908
3	BANK OF MAHARASHTRA	147	1,325	36	649	183	1,974
4	CANARA BANK	72,167	494,995	0	0	72,167	494,995
5	CENTRAL BANK OF INDIA	9,355	66,828	0	0	9,355	66,828
6	INDIAN BANK	7,160	50,871	0	0	7,160	50,871
7	INDIAN OVERSEAS BANK	14,112	81,163	0	0	14,112	81,163
8	PUNJAB & SIND BANK	321	2,962	6	65	327	3,027
9	PUNJAB NATIONAL BANK	20,303	137,473	0	0	20,303	137,473
10	STATE BANK OF INDIA	111,931	764,976	0	0	111,931	764,976
11	UCO BANK	6,890	39,981	420	3,084	7,310	43,065
12	UNION BANK OF INDIA	48,129	251,131	0	0	48,129	251,131
	Total- Public Sector Commercial Banks	306,443	2,023,137	462	3,799	306,905	2,026,935
B	R R B - KERALA GRAMIN BANK	58,992	296,296	0	1	58,992	296,297
	Total- Public Sector Banks including RRB	365,435	2,319,433	462	3,800	365,897	2,323,232

10.7 . ADVANCES OUTSTANDING IN HOUSING SECTOR AS AT SEPTEMBER 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	3,466	40,361	0	0	3,466	40,361
2	BANDHAN BANK	0	0	0	0	0	0
3	CATHOLIC SYRIAN BANK	1,365	7,404	0	0	1,365	7,404
4	CITY UNION BANK	177	1,165	0	0	177	1,165
5	DHANLAXMI BANK	2,065	17,304	0	0	2,065	17,304
6	FEDERAL BANK	23,826	193,666	0	0	23,826	193,666
7	HDFC BANK	9,300	74,997	0	0	9,300	74,997
8	ICICI BANK	3,983	37,080	0	0	3,983	37,080
9	IDBI BANK	4,252	41,100	0	0	4,252	41,100
10	IDFC FIRST Bank	6,782	2,893	0	0	6,782	2,893
11	INDUS IND BANK	0	0	37	281	37	281
12	JAMMU & KASHMIR BANK	40	407	0	0	40	407
13	KARNATAKA BANK	753	6,696	0	0	753	6,696
14	KARUR VYSYA BANK	402	5,201	52	772	454	5,973
15	KOTAK MAHINDRA BANK	15	58	0	0	15	58
16	LAKSHMI VILAS BANK	61	535	0	0	61	535
17	RBL Bank	0	0	94	20	94	20
18	SOUTH INDIAN BANK	13,801	109,292	0	0	13,801	109,292
19	T.N.MERCANTILE BANK	236	3,603	273	470	509	4,073
20	YES BANK	46	3,603	0	0	46	3,603
	Total- Pvt Sector Commercial Banks	70,570	545,366	456	1,543	71,026	546,909
D	SMALL FINANCE BANKS						
1	ESAF	10,105	8,027	0	0	10,105	8,027
2	Ujjivan Small Finance Bank	3,854	1,272	0	0	3,854	1,272
	Total- Small Finance Banks	13,959	9,299	0	0	13,959	9,299
	Total - Commercial Banks + RRB + SFB	449,964	2,874,097	918	5,342	450,882	2,879,439
E	CO-OPERATIVE BANKS						
1	DIST CO-OPERATIVE BANKS	7,258	66,259	9	64	7,267	66,323
2	KSCARDB (incl. PCARDBs)	146,829	329,320	0	0	146,829	329,320
3	KSCB	86,635	434,050	5,105	45,746	91,740	479,796
	Total Co-operative Banks	240,722	829,629	5,114	45,810	245,836	875,439
	Total - Banking Sector	690,686	3,703,726	6,032	51,152	696,718	3,754,878

10.8. ADVANCES OUTSTANDING IN SUB SECTORS OF OTHER PRIORITY SECTOR AS AT SEPTEMBER 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	15,789	140,254	17,857	72,239
2	BANK OF INDIA	6,035	16,873	10	30
3	BANK OF MAHARASHTRA	110	440	392	262
4	CANARA BANK	63,723	205,407	3,834	4,045
5	CENTRAL BANK OF INDIA	7,774	22,298	865	1,111
6	INDIAN BANK	5,088	16,560	10,524	5,160
7	INDIAN OVERSEAS BANK	14,310	35,096	1,489	13,256
8	PUNJAB & SIND BANK	63	227	4	33
9	PUNJAB NATIONAL BANK	10,116	38,232	1,114	507
10	STATE BANK OF INDIA	76,142	260,126	0	0
11	UCO BANK	3,221	5,666	470	168
12	UNION BANK OF INDIA	29,531	82,912	4,625	13,312
	Total- Public Sector Commercial Banks	231,902	824,090	41,184	110,123
B	R R B - KERALA GRAMIN BANK	21,891	62,650	27,277	32,663
	Total- Public Sector Banks including RRB	253,793	886,740	68,461	142,786

10.8. ADVANCES OUTSTANDING IN SUB SECTORS OF OTHER PRIORITY SECTOR AS AT SEPTEMBER 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	162	1,237	70,643	12,063
2	BANDHAN BANK	0	0	1	6,919
3	CATHOLIC SYRIAN BANK	2,814	4,914	10	5
4	CITY UNION BANK	41	134	1	0
5	DHANLAXMI BANK	2,358	5,333	150	959
6	FEDERAL BANK	17,816	53,179	2,704	3,921
7	HDFC BANK	1,331	2,591	1	0
8	ICICI BANK	524	1,201	1,666	3,370
9	IDBI BANK	1,211	6,348	14	281
10	IDFC FIRST Bank	0	0	1,124	287
11	INDUS IND BANK	60	198	0	0
12	JAMMU & KASHMIR BANK	11	38	0	0
13	KARNATAKA BANK	300	944	88	124
14	KARUR VYSYA BANK	165	443	298	1,154
15	KOTAK MAHINDRA BANK	108	359	2	313
16	LAKSHMI VILAS BANK	6	16	0	0
17	RBL Bank	110	29	328	55
18	SOUTH INDIAN BANK	9,134	29,741	1,301	2,590
19	T.N.MERCANTILE BANK	111	304	116	8
20	YES BANK	0	0	0	0
	Total- Pvt Sector Commercial Banks	36,262	107,009	78,447	32,050
D	SMALL FINANCE BANKS				
1	ESAF	63,550	14,567	353,773	30,036
2	Ujjivan Small Finance Bank	0	0	24,278	4,538
	Total- Small Finance Banks	63,550	14,567	378,051	34,574
	Total - Commercial Banks + RRB + SFB	353,605	1,008,316	524,959	209,410
E	CO-OPERATIVE BANKS				
1	DIST CO-OPERATIVE BANKS	3	17	36,736	53,071
2	KSCARDB (incl. PCARDBs)	294	1,160	27,318	38,156
3	KSCB	1,710	4,464	199,565	1,037,003
	Total Co-operative Banks	2,007	5,641	263,619	1,128,230
	Total - Banking Sector	355,612	1,013,957	788,578	1,337,640

10.9. ADVANCES OUTSTANDING UNDER SC/ST & NATIONAL PRIORITIES AS AT SEPTEMBER 2020											
Sl. No.	BANK	(Rs.in lakhs)									
		Weaker Sections		SF, MF & AL		Artisans, V&C Ind		SC Adv		ST Adv	
		A/cs	Amount	A/cs	Amount	A/cs	Amount	A/cs	Amount	A/cs	Amount
A	PUBLIC SECTOR COMMERCIAL BANKS										
1	BANK OF BARODA	107,654	285,354	187,113	170,264	81	22	4,772	6,115	851	925
2	BANK OF INDIA	91,461	148,722	40,687	54,154	50	7	870	1,083	260	570
3	BANK OF MAHARASHTRA	846	1,623	0	0	0	0	164	205	260	250
4	CANARA BANK	1,078,951	1,610,398	653,036	656,960	2,452	4,102	44,659	68,286	7,035	7,879
5	CENTRAL BANK OF INDIA	28,545	29,213	92,539	148,725	104	126	3,153	5,327	491	913
6	INDIAN BANK	55,573	80,605	87,630	75,425	4	225	3,325	3,807	725	1,653
7	INDIAN OVERSEAS BANK	13,945	129,155	933,058	136,133	15	6	23,555	20,986	3,759	5,698
8	PUNJAB & SIND BANK	68	242	0	0	0	0	6	99	0	0
9	PUNJAB NATIONAL BANK	59,539	102,172	34,680	48,953	167	238	2,057	3,430	160	387
10	STATE BANK OF INDIA	829,809	1,543,527	737,870	1,148,294	36	18	129,288	259,419	22,138	57,800
11	UCO BANK	4,280	46,868	22,740	22,590	48	44	1,896	620	401	433
12	UNION BANK OF INDIA	213,201	218,629	71,251	220,132	2,231	701	6,214	11,833	4,231	2,692
	Total- Public Sector Commercial Banks	2,483,872	4,196,508	2,860,604	2,681,630	5,188	5,489	219,959	381,210	40,311	79,200
B	R R B - KERALA GRAMIN BANK	1,279,934	1,287,957	876,809	776,267	9,575	1,684	36,581	24,966	19,698	13,443
	Total- Public Sector Banks including RRB	3,763,806	5,484,464	3,737,413	3,457,897	14,763	7,173	256,540	406,176	60,009	92,643

10.9. ADVANCES OUTSTANDING UNDER SC/ST & NATIONAL PRIORITIES AS AT SEPTEMBER 2020											
Sl. No.	BANK	(Rs.in lakhs)									
		Weaker Sections		SF, MF & AL		Artisans, V&C Ind		SC Adv		ST Adv	
		A/cs	Amount	A/cs	Amount	A/cs	Amount	A/cs	Amount	A/cs	Amount
C	PRIVATE SECTOR COMMERCIAL BANKS										
1	AXIS BANK	97,967	41,239	13,682	28,507	2	81	9,247	2,027	352	206
2	BANDHAN BANK	1	0	0	0	0	0	0	0	0	0
3	CATHOLIC SYRIAN BANK	111,330	134,751	66,689	76,823	49	747	2,250	1,793	122	108
4	CITY UNION BANK	615	495	570	452	0	0	0	0	2	3
5	DHANLAXMI BANK	43,003	86,332	38,158	53,883	0	0	1,069	2,893	90	201
6	FEDERAL BANK	403,571	792,466	333,699	440,319	167	463	7,739	12,631	1,026	2,054
7	HDFC BANK	373,995	318,817	89,766	190,841	0	0	36	128	32	248
8	ICICI BANK	27,072	131,348	0	0	0	0	827	3,138	80	260
9	IDBI BANK	37,583	126,083	32,128	83,578	60	4,386	353	1,723	90	654
10	IDFC FIRST Bank	158,233	39,473	0	0	0	0	37,056	9,228	1,882	476
11	INDUS IND BANK	258,871	57,716	488,776	96,983	0	0	166,948	29,596	57,731	9,998
12	JAMMU & KASHMIR BANK	0	0	0	0	0	0	0	0	0	0
13	KARNATAKA BANK	1,770	2,262	1,562	1,952	23	8	37	71	27	54
14	KARUR VYSA BANK	0	0	0	0	0	0	0	0	0	0
15	KOTAK MAHINDRA BANK	1,761	32,960	15	172	0	0	15	121	3	45
16	LAKSHMI VILAS BANK	3	3	346	455	17	3	0	0	0	0
17	RBL Bank	13,625	2,976	11,354	2,539	0	0	2,607	523	27	6
18	SOUTH INDIAN BANK	252,842	458,083	240,483	313,436	125	1,597	1,043	1,492	149	151
19	T.N.MERCANTILE BANK	6,733	11,133	5,669	5,189	13	55	55	72	4	6
20	YES BANK	2,627	12,875	0	0	0	0	0	0	0	0
	Total- Pvt Sector Commercial Banks	1,791,602	2,249,010	1,322,897	1,295,128	456	7,340	229,282	65,436	61,617	14,471
D	SMALL FINANCE BANKS										
1	ESAF	1,562,850	368,803	811,122	219,239	0	0	139,209	31,065	51,317	11,996
2	Ujjivan Small Finance Bank	93,648	21,776	34,323	7,406	0	0	10,950	2,461	1,268	308
	Total- Small Finance Banks	1,656,498	390,579	845,445	226,645	0	0	150,159	33,526	52,585	12,304
	Total - Commercial Banks + RRB + SFB	7,211,906	8,124,054	5,905,755	4,979,670	15,219	14,513	635,981	505,139	174,211	119,418
E	CO-OPERATIVE BANKS										
1	DIST CO-OPERATIVE BANKS	4,790	27,252	2,006	18,362	0	0	3,510	20,160	54	102
2	KSCARDB (incl. PCARDBs)	102,760	150,369	364,935	572,400	16,714	19,214	26,067	55,042	7,550	4,300
3	KSCB	26,593	26,872	21,417	98,525	0	0	6,061	17,272	912	1,491
	Total Co-operative Banks	134,143	204,493	388,358	689,287	16,714	19,214	35,638	92,474	8,516	5,893
	Total - Banking Sector	7,346,049	8,328,547	6,294,113	5,668,957	31,933	33,727	671,619	597,613	182,727	125,311

10.10. ADVANCES UNDER DRI, PMEGP, NRLM & NULM AS AT SEPTEMBER 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		A/cs	Amount		A/cs	Amount	
A	PUBLIC SECTOR COMMERCIAL BANKS											
1	BANK OF BARODA	127	35	13,661	39,116	40	1,388	3,712	227	225	425	32
2	BANK OF INDIA	6	104	283	912	583	2,448	4,955	4,568	392	819	683
3	BANK OF MAHARASHTRA	0	0	0	0	0	0	0	0	90	382	0
4	CANARA BANK	7,902	795	2,443	12,453	435	58,624	196,802	35,245	640	690	515
5	CENTRAL BANK OF INDIA	0	0	177	659	73	637	2,970	657	82	299	39
6	INDIAN BANK	273	25	315	1,053	0	78	72	1	208	738	13
7	INDIAN OVERSEAS BANK	5,902	415	1,459	1,658	72	2,802	6,795	172	325	712	57
8	PUNJAB & SIND BANK	0	0	0	0	0	0	0	0	0	0	0
9	PUNJAB NATIONAL BANK	0	0	317	649	19	58	116	28	946	1,626	3
10	STATE BANK OF INDIA	6	1	1,039	5,808	276	1,340	4,263	300	28	34	4
11	UCO BANK	28	11	210	595	28	369	1,325	43	120	241	17
12	UNION BANK OF INDIA	2,401	181	881	1,369	0	4,681	2,961	0	298	422	0
	Total- Public Sector Commercial Banks	16,645	1,567	20,785	64,272	1,526	72,425	223,971	41,241	3,354	6,388	1,363
B	R R B - KERALA GRAMIN BANK	351	23	697	2,699	225	13,419	43,928	18,949	40	79	2
	Total- Public Sector Banks including RRB	16,996	1,590	21,482	66,971	1,751	85,844	267,899	60,190	3,394	6,467	1,366

10.10. ADVANCES UNDER DRI, PMEGP, NRLM & NULM AS AT SEPTEMBER 2020												
Sl. No.	BANK	(Rs.in lakhs)										
		ADV - DRI		PMEGP ADV		Disburse d during the Quarter	NRLM ADV		Disburse d during the Quarter	NULM ADV		Disburse d 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	13	22	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	51	2	55	98	2	0	0	0	5	2	0
4	CITY UNION BANK	0	0	0	0	0	0	0	0	0	0	0
5	DHANLAXMI BANK	49	3	73	242	4	857	1,499	336	9	17	0
6	FEDERAL BANK	13	1	262	612	253	87	214	41	25	98	85
7	HDFC BANK	0	0	21	34	6	0	0	0	5	5	0
8	ICICI BANK	0	0	57	100	3	0	0	0	20	23	2
9	IDBI BANK	1	0	50	160	1	407	1,250	4	222	565	3
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	16	2	0	0	0	0	0	0	0	0	0
13	KARNATAKA BANK	0	0	16	15	0	1	1	1	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	19	1	340	1,089	51	0	0	0	12	13	0
19	T.N.MERCANTILE BANK	7	0	3	26	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	157	10	890	2,397	320	1,352	2,965	382	302	725	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		17,153	1,600	22,372	69,368	2,070	87,196	270,864	60,571	3,696	7,191	1,455
E	CO-OPERATIVE BANKS											
1	DIST CO-OPERATIVE BANKS	0	0	0	0	0	137	292	21	1	0	0
2	KSCARDB (incl. PCARDBs)	0	0	0	0	0	0	0	0	0	0	0
3	KSCB	413	1,068	5	26	0	1,523	4,000	0	0	0	0
	Total Co-operative Banks	413	1,068	5	26	0	1,660	4,292	21	1	0	0
Total - Banking Sector		17,566	2,668	22,377	69,394	2,070	88,856	275,156	60,592	3,697	7,191	1,455

10.11. DISTRICT WISE ACHIEVEMENT UNDER ANNUAL CREDIT PLAN 2020-21 AS AT SEPTEMBER 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	47,060,292	30,242,834	64	21,802,498	11,738,080	54	37,193,886	7,900,225	21	106,056,676	49,881,138	47	43,322,002	9,855,306	23	149,378,678	59,736,444	40
KOLLAM	49,018,490	37,000,413	75	22,401,700	13,096,234	58	28,693,400	12,953,336	45	100,113,590	63,049,983	63	14,200,269	13,582,705	96	114,313,859	76,632,688	67
PATHANAMTHITTA	28,587,517	13,528,875	47	10,050,107	6,141,906	61	17,362,632	3,031,005	17	56,000,256	22,701,786	41	19,852,652	3,878,338	20	75,852,908	26,580,124	35
ALAPPUZHA	56,300,000	22,548,522	40	13,700,000	9,698,806	71	14,250,000	2,190,816	15	84,250,000	34,438,144	41	20,750,000	10,339,530	50	105,000,000	44,777,674	43
KOTTAYAM	67,000,000	24,681,090	37	26,000,000	5,559,617	21	50,000,000	8,275,958	17	143,000,000	38,516,665	27	47,000,000	12,681,943	27	190,000,000	51,198,608	27
IDUKKI	40,434,072	13,802,996	34	6,427,720	4,295,600	67	17,655,064	3,981,986	23	64,516,856	22,080,581	34	10,389,770	5,552,059	53	74,906,626	27,632,640	37
ERNAKULAM	81,725,235	40,163,414	49	82,283,404	37,746,685	46	41,546,785	12,266,279	30	205,555,424	90,176,379	44	127,943,356	143,690,809	112	333,498,780	233,867,188	70
THRISSUR	65,055,000	42,271,534	65	45,720,000	21,496,892	47	55,260,000	6,923,667	13	166,035,000	70,692,093	43	44,609,000	35,610,078	80	210,644,000	106,302,171	50
PALAKKAD	50,769,100	34,725,370	68	36,904,800	6,358,190	17	11,326,100	12,337,228	109	99,000,000	53,420,788	54	33,612,438	19,246,966	57	132,612,438	72,667,754	55
MALAPPURAM	66,270,000	25,789,460	39	22,260,001	11,331,033	51	16,470,000	4,779,991	29	105,000,000	41,900,484	40	55,420,000	15,256,497	28	160,420,000	57,156,981	36
KOZHIKODE	74,670,200	52,565,826	70	30,845,200	25,244,711	82	20,254,800	23,053,772	114	125,770,200	100,864,309	80	90,660,000	44,371,543	49	216,430,200	145,235,852	67
WAYANAD	32,600,000	16,763,928	51	5,600,000	3,232,626	58	4,800,000	983,374	20	43,000,000	20,979,928	49	3,000,000	970,380	32	46,000,000	21,950,308	48
KANNUR	46,089,947	28,993,891	63	21,035,271	8,127,329	39	57,567,447	6,041,215	10	124,692,665	43,162,434	35	70,745,390	21,752,866	31	195,438,055	64,915,301	33
KASARGODE	33,495,208	14,639,107	44	9,273,316	4,007,072	43	9,991,106	2,627,418	26	52,759,630	21,273,597	40	24,905,497	7,695,924	31	77,665,127	28,969,521	37
TOTAL	739,075,061	397,717,259	54	354,304,016	168,074,780	47	382,371,220	107,346,270	28	1,475,750,297	673,138,310	46	606,410,374	344,484,944	57	2,082,160,671	1,017,623,254	49

10.12. BANK WISE ACHIEVEMENT UNDER ANNUAL CREDIT PLAN 2020-21 AS AT SEPTEMBER 2020

(Amount in thousands)

Sl. No.	NAME OF BANK	PRIMARY			SECONDARY			TERTIARY			TOTAL PRIORITY SECTOR			NON PRIORITY SECTOR			TOTAL CREDIT FOR THE STATE		
		Target	Ach.	% Ach.	Target	Ach.	% Ach.	Target	Ach.	% Ach.	Target	Ach.	% Ach.	Target	Ach.	% Ach.	Target	Ach.	% Ach.
A	PUBLIC SECTOR COMMERCIAL BANKS																		
1	BANK OF BARODA	15,830,836	6,494,851	41	8,770,319	2,006,411	23	9,444,634	2,910,818	31	34,045,790	11,412,080	34	12,613,086	3,379,662	27	46,658,876	14,791,742	32
2	BANK OF INDIA	5,776,482	2,309,509	40	3,831,965	841,014	22	4,040,383	602,868	15	13,648,830	3,753,391	27	9,405,143	635,253	7	23,053,973	4,388,644	19
3	BANK OF MAHARASHTRA	144,938	22,085	15	168,685	49,515	29	229,949	70,160	31	543,572	141,760	26	895,078	46,123	5	1,438,650	187,883	13
4	CANARA BANK	95,942,465	85,619,445	89	44,187,592	18,256,321	41	33,779,344	21,424,500	63	173,909,402	125,300,266	72	42,177,006	14,417,451	34	216,086,407	139,717,717	65
5	CENTRAL BANK OF INDIA	9,790,819	5,632,041	58	2,841,004	1,132,011	40	5,260,159	1,506,425	29	17,891,981	8,270,477	46	7,137,875	1,467,901	21	25,029,857	9,738,379	39
6	INDIAN BANK	14,076,891	6,774,115	48	4,203,204	1,858,975	44	4,097,538	1,006,017	25	22,377,633	9,639,107	43	6,463,539	1,431,237	22	28,841,172	11,070,344	38
7	INDIAN OVERSEAS BANK	16,143,450	6,329,940	39	7,882,073	3,613,440	46	5,640,923	1,657,231	29	29,666,445	11,600,612	39	7,905,053	1,248,640	16	37,571,499	12,849,252	34
8	PUNJAB & SIND BANK	39,194	2,405	6	190,632	18,945	10	370,971	2,929	1	600,797	24,279	4	192,436	1,219	1	793,234	25,498	3
9	PUNJAB NATIONAL BANK	10,608,710	2,566,820	24	10,465,831	3,276,793	31	5,871,559	525,495	9	26,946,100	6,369,107	24	16,491,102	7,530,376	46	43,437,201	13,899,484	32
10	STATE BANK OF INDIA	116,139,432	66,971,241	58	52,723,768	30,280,600	57	61,411,874	21,463,507	35	230,275,075	118,715,348	52	49,507,029	35,862,892	72	279,782,104	154,578,241	55
11	UCO BANK	2,298,398	538,779	23	1,939,730	1,715,421	88	1,881,305	723,870	38	6,119,433	2,978,071	49	1,629,026	203,903	13	7,748,459	3,181,974	41
12	UNION BANK OF INDIA	22,605,978	8,307,575	37	12,029,616	3,907,214	32	10,340,117	2,298,786	22	44,975,710	14,513,575	32	22,599,708	4,636,924	21	67,575,418	19,150,499	28
	Total - Public sector Commercial Banks	309,397,593	191,568,807	62	149,234,419	66,956,660	45	142,368,757	54,192,606	38	601,000,769	312,718,073	52	177,016,081	70,861,581	40	778,016,850	383,579,654	49
B	RRB-KERALA GRAMIN BANK	94,978,726	62,034,020	65	28,039,295	7,514,652	27	19,607,128	3,531,743	18	142,625,149	73,080,415	51	15,737,064	1,167,507	7	158,362,213	74,247,922	47
	Total- Public Sector Banks including RRB	404,376,320	253,602,827	63	177,273,714	74,471,312	42	161,975,885	57,724,349	36	743,625,918	385,798,488	52	192,753,146	72,029,088	37	936,379,064	457,827,576	49

10.12. BANK WISE ACHIEVEMENT UNDER ANNUAL CREDIT PLAN 2020-21 AS AT SEPTEMBER 2020

(Amount in thousands)

Sl. No.	NAME OF BANK	PRIMARY			SECONDARY			TERTIARY			TOTAL PRIORITY SECTOR			NON PRIORITY SECTOR			TOTAL CREDIT FOR THE STATE		
		Target	Ach.	% Ach.	Target	Ach.	% Ach.	Target	Ach.	% Ach.	Target	Ach.	% Ach.	Target	Ach.	% Ach.	Target	Ach.	% Ach.
C	Private Sector Commercial Banks																		
1	AXIS BANK	3,327,764	725,485	22	5,104,808	2,148,596	42	5,009,595	177,283	4	13,442,167	3,051,364	23	6,319,131	14,329,874	227	19,761,298	17,381,238	88
2	BANDHAN BANK	80,400	0	0	138,050	0	0	185,000	0	0	403,450	0	0	425,500	0	0	828,950	0	0
3	CATHOLIC SYRIAN BANK	11,401,752	4,282,415	38	6,776,282	2,886,942	43	5,548,678	141,004	3	23,726,712	7,310,361	31	9,010,267	2,225,342	25	32,736,979	9,535,703	29
4	CITY UNION BANK	256,089	21,834	9	462,137	144,664	31	909,466	416,446	46	1,627,692	582,944	36	992,481	1,710,750	172	2,620,173	2,293,694	88
5	DHANLAXMI BANK	7,258,384	3,945,401	54	5,877,701	453,555	8	3,761,648	476,307	13	16,897,732	4,875,263	29	8,975,901	3,340,994	37	25,873,634	8,216,258	32
6	FEDERAL BANK	58,672,933	37,792,370	64	36,279,746	35,772,406	99	21,500,298	4,620,253	21	116,452,977	78,185,029	67	67,316,427	67,836,585	101	183,769,404	146,021,614	79
7	HDFC BANK	15,387,358	3,875,924	25	14,960,818	6,825,886	46	9,196,863	264,144	3	39,545,039	10,965,954	28	35,847,759	38,163,901	106	75,392,798	49,129,855	65
8	ICICI BANK	16,987,195	2,533,037	15	14,424,078	13,009,993	90	10,370,712	359,349	3	41,781,984	15,902,379	38	22,380,081	13,087,199	58	64,162,064	28,989,578	45
9	IDBI BANK	2,791,489	3,437,210	123	3,551,890	391,470	11	1,264,759	532,254	42	7,608,138	4,360,933	57	5,061,399	489,383	10	12,669,537	4,850,316	38
10	IDFC FIRST Bank	161,200	84,256	52	615,893	167,213	27	66,000	24,771	38	843,093	276,240	33	119,500	541,157	453	962,593	817,397	85
11	INDUS IND BANK	1,981,584	460,533	23	1,233,281	1,197,179	97	1,272,550	76,546	6	4,487,415	1,734,257	39	2,487,162	26,926,239	1,083	6,974,577	28,660,495	411
12	JAMMU & KASHMIR BANK	55,000	0	0	16,500	167,321	1,014	48,259	0	0	119,759	167,321	140	54,242	24,504	45	174,001	191,825	110
13	KARNATAKA BANK	531,570	77,041	14	442,224	326,963	74	488,486	65,433	13	1,462,280	469,438	32	565,213	137,897	24	2,027,493	607,335	30
14	KARUR VYSYA BANK	441,503	295,387	67	537,586	161,704	30	442,646	204,278	46	1,421,735	661,369	47	618,400	773,857	125	2,040,135	1,435,226	70
15	KOTAK MAHINDRA BANK	960,182	145,606	15	3,907,480	603,239	15	615,356	66,868	11	5,483,017	815,713	15	5,024,338	8,115,182	162	10,507,356	8,930,895	85
16	LAKSHMI VILAS BANK	134,179	37,922	28	121,445	5,505	5	154,234	25,755	17	409,858	69,182	17	298,484	59,142	20	708,342	128,324	18
17	RBL Bank	41,900	0	0	22,700	0	0	21,005	0	0	85,605	0	0	77,685	1,054	1	163,290	1,054	1
18	SOUTH INDIAN BANK	27,659,872	14,838,971	54	13,971,792	12,935,341	93	11,218,327	3,805,171	34	52,849,990	31,579,483	60	22,874,578	193,021,728	844	75,724,569	224,601,211	297
19	T.N.MERCANTILE BANK	388,087	342,942	88	921,909	613,127	67	514,291	83,303	16	1,824,286	1,039,372	57	550,837	0	0	2,375,123	1,039,372	44
20	YES BANK	205,512	6,500	3	3,291,767	1,023,517	31	680,442	841,758	124	4,177,721	1,871,775	45	2,478,405	3,546,205	143	6,656,126	5,417,980	81
	Total-Private Sector Commercial Banks	148,723,953	72,902,834	49	112,658,085	78,834,621	70	73,268,614	12,180,924	17	334,650,652	163,918,379	49	191,477,791	193,021,728	101	526,128,443	356,940,107	68
D	SMALL BANK																		
1	ESAF	7,273,344	3,341,821	46	4,572,935	388,617	8	3,434,577	613,591	18	15,280,857	4,344,029	28	2,919,412	3,546,205	121	18,200,269	7,890,234	43
2	Ujjivan Small Finance Bank	561,452	66,230	12	128,588	46,784	36	428,057	50,707	12	1,118,097	163,721	15	149,477	44,623	30	1,267,574	208,344	16
	Total- Small Finance Banks	7,834,796	3,408,051	43	4,701,523	435,401	9	3,862,634	664,298	17	16,398,954	4,507,750	27	3,068,890	3,590,828	117	19,467,844	8,098,578	42
	Total Commercial Banks + RRB + SFB	560,935,069	329,913,713	59	294,633,322	153,741,334	52	239,107,133	70,569,571	30	1,094,675,524	554,224,617	51	387,299,826	268,641,644	69	1,481,975,350	822,866,262	56
E	Co-operative Sector																		
1	DIST CO-OPERATIVE BANKS	106,498,457	53,583,256	50	44,517,022	9,273,669	21	97,649,644	25,155,395	26	248,665,123	88,012,320	35	151,201,513	52,575,220	35	399,866,636	140,587,540	35
2	KSCARDB (incl. PCARDBs)	18,616,040	2,634,880	14	7,075,185	664,738	9	10,417,270	2,531,071	24	36,108,495	5,830,689	16	6,666,200	162,749	2	42,774,695	5,993,438	14
3	KSCB	53,025,495	11,585,411	22	8,078,488	4,395,040	54	35,197,173	9,090,234	26	96,301,155	25,070,684	26	61,242,835	23,105,331	38	157,543,990	48,176,015	31
	Total - Co-operative Sector	178,139,992	67,803,547	38	59,670,695	14,333,446	24	143,264,086	36,776,700	26	381,074,773	118,913,692	31	219,110,548	75,843,300	35	600,185,321	194,756,993	32
	GRAND TOTAL	739,075,061	397,717,259	54	354,304,016	168,074,780	47	382,371,220	107,346,270	28	1,475,750,297	673,138,310	46	606,410,374	344,484,944	57	2,082,160,671	1,017,623,254	49

10.13. DISTRICT WISE BREAKUP OF CROP LOAN & TERM LOAN ACHIEVEMENT UNDER PRIMARY SECTOR FOR 2020-21 AS AT SEPTEMBER 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	37,729,460	16,566,089	44	9,330,832	13,676,745	147	47,060,292	30,242,834	64
2	Kollam	17,659,590	17,273,245	98	31,358,900	19,727,168	63	49,018,490	37,000,413	75
3	Pathanamthitta	22,009,744	10,304,667	47	6,577,773	3,224,208	49	28,587,517	13,528,875	47
4	Alappuzha	34,203,100	5,557,055	16	22,096,900	16,991,467	77	56,300,000	22,548,522	40
5	Kottayam	47,000,000	20,131,904	43	20,000,000	4,549,186	23	67,000,000	24,681,090	37
6	Idukki	28,208,090	10,812,458	38	12,225,982	2,990,538	24	40,434,072	13,802,996	34
7	Ernakulam	20,431,309	9,181,648	45	61,293,926	30,981,766	51	81,725,235	40,163,414	49
8	Thrissur	42,531,300	27,187,095	64	22,523,700	15,084,439	67	65,055,000	42,271,534	65
9	Palakkad	37,283,842	27,318,711	73	13,485,258	7,406,659	55	50,769,100	34,725,370	68
10	Malappuram	49,409,450	21,365,192	43	16,860,550	4,424,268	26	66,270,000	25,789,460	39
11	Kozhikode	60,757,700	36,011,959	59	13,912,500	16,553,867	119	74,670,200	52,565,826	70
12	Wayanad	23,240,000	14,993,966	65	9,360,000	1,769,962	19	32,600,000	16,763,928	51
13	Kannur	33,358,003	13,773,164	41	12,731,944	15,220,727	120	46,089,947	28,993,891	63
14	Kasaragod	20,758,372	10,919,243	53	12,736,836	3,719,864	29	33,495,208	14,639,107	44
TOTAL		474,579,960	241,396,396	51	264,495,101	156,320,864	59	739,075,061	397,717,259	54

10.14. BANK WISE BREAKUP OF CROP LOAN & TERM LOAN ACHIEVEMENT UNDER PRIMARY SECTOR FOR 2020-21 AS AT SEPTEMBER 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	9,548,416	4,996,037	52	6,282,420	1,498,814	24	15,830,836	6,494,851	41
2	BANK OF INDIA	3,019,942	1,552,043	51	2,756,541	757,467	27	5,776,482	2,309,509	40
3	BANK OF MAHARASHTRA	77,559	5,110	7	67,379	16,975	25	144,938	22,085	15
4	CANARA BANK	61,192,514	54,679,464	89	34,749,951	30,939,981	89	95,942,465	85,619,445	89
5	CENTRAL BANK OF INDIA	5,898,281	2,623,427	44	3,892,538	3,008,614	77	9,790,819	5,632,041	58
6	INDIAN BANK	6,678,555	2,910,074	44	7,398,335	3,864,041	52	14,076,891	6,774,115	48
7	INDIAN OVERSEAS BANK	10,305,827	2,086,345	20	5,837,622	4,243,595	73	16,143,450	6,329,940	39
8	PUNJAB & SIND BANK	21,299	0	0	17,896	2,405	13	39,194	2,405	6
9	PUNJAB NATIONAL BANK	6,803,258	867,150	13	3,805,452	1,699,670	45	10,608,710	2,566,820	24
10	STATE BANK OF INDIA	69,951,722	32,849,223	47	46,187,710	34,122,018	74	116,139,432	66,971,241	58
11	UCO BANK	1,259,207	286,981	23	1,039,190	251,798	24	2,298,398	538,779	23
12	UNION BANK OF INDIA	14,664,269	4,223,485	29	7,941,709	4,084,090	51	22,605,978	8,307,575	37
	Total - Public Sector Commercial Banks	189,420,850	107,079,339	57	119,976,743	84,489,468	70	309,397,593	191,568,807	62
B	RRB - K G B	72,275,900	52,937,557	73	22,702,827	9,096,463	40	94,978,726	62,034,020	65
	Total- Public Sector Banks including RRB	261,696,749	160,016,896	61	142,679,570	93,585,931	66	404,376,320	253,602,827	63

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

(Amount in Thousands)

SI. 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	1,529,999	180,590	12	1,797,765	544,895	30	3,327,764	725,485	22
2	BANDHAN BANK	48,050	0	0	32,350	0	0	80,400	0	0
3	CATHOLIC SYRIAN BANK	6,892,105	3,539,029	51	4,509,647	743,386	16	11,401,752	4,282,415	38
4	CITY UNION BANK	122,743	9,492	8	133,346	12,342	9	256,089	21,834	9
5	DHANLAXMI BANK	4,358,649	2,779,500	64	2,899,735	1,165,902	40	7,258,384	3,945,401	54
6	FEDERAL BANK	31,108,189	20,212,292	65	27,564,745	17,580,078	64	58,672,933	37,792,370	64
7	HDFC BANK	9,483,553	964,534	10	5,903,805	2,911,390	49	15,387,358	3,875,924	25
8	ICICI BANK	10,305,710	2,172,539	21	6,681,484	360,498	5	16,987,195	2,533,037	15
9	IDBI BANK	1,741,136	2,287,614	131	1,050,353	1,149,596	109	2,791,489	3,437,210	123
10	IDFC FIRST Bank	47,700	3,800	8	113,500	80,456	71	161,200	84,256	52
11	INDUS IND BANK	1,682,806	17,152	1	298,778	443,381	148	1,981,584	460,533	23
12	JAMMU & KASHMIR BANK	40,000	0	0	15,000	0	0	55,000	0	0
13	KARNATAKA BANK	319,667	57,037	18	211,903	20,004	9	531,570	77,041	14
14	KARUR VYSYA BANK	276,161	51,285	19	165,342	244,102	148	441,503	295,387	67
15	KOTAK MAHINDRA BANK	416,355	28,644	7	543,828	116,962	22	960,182	145,606	15
16	LAKSHMI VILAS BANK	87,879	5,997	7	46,300	31,925	69	134,179	37,922	28
17	RBL Bank	27,419	0	0	14,481	0	0	41,900	0	0
18	SOUTH INDIAN BANK	16,100,478	9,206,380	57	11,559,394	5,632,591	49	27,659,872	14,838,971	54
19	T.N.MERCANTILE BANK	225,614	146,643	65	162,473	196,299	121	388,087	342,942	88
20	YES BANK	100,522	0	0	104,990	6,500	6	205,512	6,500	3
	Total-Private Sector Commercial Banks	84,914,734	41,662,528	49	63,809,218	31,240,307	49	148,723,953	72,902,834	49
D	SMALL BANK									
1	ESAF	2,857,463	363,437	13	4,415,882	2,978,384	67	7,273,344	3,341,821	46
2	Ujjivan Small Finance Bank	201,574	5,748	3	359,878	60,482	17	561,452	66,230	12
	Total- Small Finance Banks	3,059,037	369,185	12	4,775,760	3,038,866	64	7,834,796	3,408,051	43
	Total Commercial Banks + RRB + SFB	349,670,521	202,048,609	58	211,264,548	127,865,104	61	560,935,069	329,913,713	59
E	Co-operative Sector									
1	DIST CO-OPERATIVE BANKS	76,060,302	30,503,897	40	30,438,155	23,079,359	76	106,498,457	53,583,256	50
2	KSCARDB (incl. PCARDBs)	9,728,581	882,445	9	8,887,459	1,752,435	20	18,616,040	2,634,880	14
3	KSCB	39,120,556	7,961,445	20	13,904,939	3,623,966	26	53,025,495	11,585,411	22
	Total - Co-operative Sector	124,909,439	39,347,787	32	53,230,553	28,455,760	53	178,139,992	67,803,547	38
	GRAND TOTAL	474,579,960	241,396,396	51	264,495,101	156,320,864	59	739,075,061	397,717,259	54

10.15. DISTRICTWISE DATA ON FLOW OF BANK CREDIT TO MINORITIES AS AT SEPTEMBER 2020

(Rs.in crores)

	Outstanding			
	AS ON 30.09.2019		AS ON 30.09.2020	
	No.	Amount	No.	Amount
TRIVANDRUM				
Christians	204,304	2,658	133,654	4,297
Muslims	171,704	2,441	135,096	2,732
Sikhs	338	7	492	7
Jains	25	9	444	10
NeoBudhists	358	4	16	3
Zorashtrians	44	9	66	6
Total	376,773	5,128	269,768	7,055
KOLLAM				
Christians	85,071	2,873	105,276	3,472
Muslims	114,921	4,936	137,021	5,065
Sikhs	0	0	0	0
Jains	0	0	0	0
NeoBudhists	0	0	0	0
Zorashtrians	0	0	0	0
Total	199,992	7,809	242,297	8,537
PATHANAMTHITTA				
Christians	133,609	476	137,442	4,201
Muslims	46,472	152	47,945	1,033
Sikhs	0	0	0	0
Jains	0	0	0	0
NeoBudhists	0	0	0	0
Zorashtrians	0	0	0	0
Total	180,081	627	185,387	5,235
ALAPPUZHA				
Christians	87,118	1,573	124,213	2,297
Muslims	81,699	958	105,043	1,435
Sikhs	44	18	84	4
Jains	25	0	0	0
NeoBudhists	40	3	70	3
Zorashtrians	58	11	0	0
Total	168,984	2,563	229,410	3,739
KOTTAYAM				
Christians	231,550	4,906	274,618	7,205
Muslims	45,321	719	57,705	1,675
Sikhs	0	0	44	2
Jains	0	0	0	0
NeoBudhists	0	0	91	2
Zorashtrians	0	0	0	0
Total	276,871	5,625	332,458	8,884
IDUKKI				
Christians	179,542	3,446	174,811	3,256
Muslims	52,442	965	50,868	940
Sikhs	0	0	0	0
Jains	0	0	0	0
NeoBudhists	0	0	0	0
Zorashtrians	0	0	0	0
Total	231,984	4,411	225,679	4,195
ERNAKULAM				
Christians	367,980	12,499	257,116	10,337
Muslims	156,917	3,389	124,855	3,572
Sikhs	173	11	132	5
Jains	139	14	134	17
NeoBudhists	170	85	35	1
Zorashtrians	10	0	16	0
Total	525,389	15,998	382,288	13,932

10.15. DISTRICTWISE DATA ON FLOW OF BANK CREDIT TO MINORITIES AS AT SEPTEMBER 2020

(Rs.in crores)

	Outstanding			
	AS ON 30.09.2019		AS ON 30.09.2020	
	No.	Amount	No.	Amount
THRISSUR				
Christians	187,800	3,225	223,914	4,807
Muslims	149,412	10,609	168,185	5,092
Sikhs	118	1	181	2
Jains	9	0	27	0
NeoBudhists	33	0	417	12
Zorashtrians	9	0	46	1
Total	337,381	13,836	392,770	9,914
PALAKKAD				
Christians	131,040	1,953	143,180	2,274
Muslims	337,222	5,749	415,198	7,302
Sikhs	0	0	0	0
Jains	0	0	0	0
NeoBudhists	0	0	0	0
Zorashtrians	0	0	0	0
Total	468,262	7,702	558,378	9,576
MALAPPURAM				
Christians	58,278	1,319	42,022	1,199
Muslims	589,380	9,532	513,029	9,284
Sikhs	0	0	58	1
Jains	0	0	0	0
NeoBudhists	0	0	161	5
Zorashtrians	0	0	8	1
Total	647,658	10,851	555,278	10,490
KOZHIKODE				
Christians	63,502	3,722	66,910	3,494
Muslims	216,320	5,641	225,626	6,356
Sikhs	28	1	38	2
Jains	0	0	45	1
NeoBudhists	0	0	22	0
Zorashtrians	0	0	7	0
Total	279,850	9,364	292,648	9,853
WAYANAD				
Christians	135,371	1,997	131,258	2,200
Muslims	159,695	1,984	158,395	2,045
Sikhs	10	0	21	0
Jains	197	5	194	5
NeoBudhists	4	0	11	0
Zorashtrians	1	0	0	0
Total	295,278	3,986	289,879	4,250
KANNUR				
Christians	114,894	2,620	91,409	1,930
Muslims	169,504	5,348	126,746	2,434
Sikhs	0	0	19	3
Jains	34	1	27	0
NeoBudhists	0	0	34	2
Zorashtrians	0	0	4	1
Total	284,432	7,969	218,239	4,370
KASARAGOD				
Christians	119,413	2,010	131,471	2,041
Muslims	249,466	2,744	278,832	2,807
Sikhs	16	1	16	1
Jains	9	1	9	1
NeoBudhists	0	0	0	0
Zorashtrians	35	1	35	1
Total	368,939	4,757	410,363	4,851
GRAND TOTAL	4,641,874	100,627	4,584,842	104,882

10.16. PERFORMANCE UNDER KISAN CREDIT CARD SCHEME AS AT SEPTEMBER 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	2,115	2,081	398	2,572	4,172	3,889	563	3,099	4,735	6,988	13,668	20,889	4,429	11,810	18,097	32,699	126
2	BANK OF INDIA	5,690	6,802	65	347	7,882	8,403	66	350	7,948	8,753	15,374	18,944	320	1,843	15,694	20,787	0
3	BANK OF MAHARASHTRA	4	5	4	1,062	4	5	6	1,368	10	1,373	15	31	13	2,030	28	2,061	0
4	CANARA BANK	34,526	69,253	13,526	39,562	62,852	125,185	23,512	73,967	86,364	199,152	172,164	235,624	24,426	73,278	196,590	308,902	86,524
5	CENTRAL BANK OF INDIA	1,571	1,856	18	117	2,948	3,113	34	174	2,982	3,287	10,957	10,578	589	2,430	11,546	13,008	0
6	INDIAN BANK	1,691	2,221	38	108	2,338	3,114	62	180	2,400	3,294	6,508	8,418	142	445	6,650	8,863	6,650
7	INDIAN OVERSEAS BANK	3,358	4,796	2,286	2,593	6,595	7,296	3,892	5,259	10,487	12,555	215,828	40,083	137,989	21,621	353,817	61,704	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	1,139	1,166	81	343	2,326	2,446	152	689	2,478	3,135	11,034	13,566	2,458	11,324	13,492	24,890	0
10	STATE BANK OF INDIA	7,192	7,454	310	2,434	14,307	14,410	634	5,388	14,941	19,798	90,276	92,124	12,741	46,937	103,017	139,061	64,901
11	UCO BANK	477	702	6	30	1,073	1,345	12	50	1,085	1,395	3,197	4,284	38	401	3,235	4,685	2,543
12	UNION BANK OF INDIA	1,986	2,808	0	0	5,906	5,407	0	0	5,906	5,407	54,681	60,021	8,651	47,021	63,332	107,042	0
	Total- Public Sector Commercial Banks	59,749	99,144	16,732	49,168	110,403	174,613	28,933	90,524	139,336	265,137	593,702	504,562	191,796	219,140	785,498	723,702	160,744
B	R R B - KERALA GRAMIN BANK	123,014	113,824	221	1,079	172,032	145,865	467	1,772	172,499	147,637	207,466	194,296	15,986	50,364	223,452	244,661	182,940
	Total- Public Sector Banks including RRB	182,763	212,968	16,953	50,247	282,435	320,478	29,400	92,296	311,835	412,773	801,168	698,859	207,782	269,504	1,008,950	968,363	343,684
C	PRIVATE SECTOR COMMERCIAL BANKS																	

10.16. PERFORMANCE UNDER KISAN CREDIT CARD SCHEME AS AT SEPTEMBER 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	692	18,535	747	18,671	747
2	BANDHAN BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3	CATHOLIC SYRIAN BANK	73	62	119	2,489	100	65	147	3,784	247	3,849	566	441	237	5,666	803	6,107	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	169	311	2	45	259	484	3	67	262	551	466	605	84	1,340	550	1,945	0
6	FEDERAL BANK	8,138	8,354	5,145	21,782	16,082	16,366	9,417	32,554	25,499	48,920	26,086	45,262	15,521	231,605	41,607	276,867	16,565
7	HDFC BANK	32,168	9,711	1,574	12,195	33,463	10,001	1,701	15,669	35,164	25,670	251,829	119,961	28,046	170,355	279,875	290,316	0
8	ICICI BANK	0	0	767	7,202	0	0	921	10,246	921	10,246	0	0	1,300	27,502	1,300	27,502	0
9	IDBI BANK	2,917	8,024	28	295	3,801	10,424	32	312	3,833	10,736	5,474	12,931	1,338	22,156	6,812	35,087	5,500
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	2	3	7	176	3	6	9	264	12	270	3	6	12	259	15	264	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	2	2	0	0	2	2	0	0	2	2	24	18	3	9	27	27	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	2,076	3,236	2,070	6,716	5,495	7,292	4,287	15,246	9,782	22,538	8,769	10,273	11,040	221,827	19,809	232,100	1,347
19	T.N.MERCANTILE BANK	1	1	0	0	1	1	0	0	1	1	17	32	0	0	17	32	17
20	YES BANK	0	0	0	0	0	0	0	0	0	0	0	0	1,779	118	1,779	118	0
	Total- Pvt Sector Commercial Banks	45,546	29,704	9,712	50,899	59,206	44,641	16,517	78,142	75,723	122,782	293,291	189,669	60,058	699,445	353,349	889,114	24,199
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	228,309	242,671	26,665	101,147	341,641	365,118	45,917	170,437	387,558	535,556	1,094,459	888,527	267,840	968,949	1,362,299	1,857,477	367,883
E	CO-OPERATIVE BANKS																	
1	DIST CO-OPERATIVE BANKS	5,956	5,415	0	0	10,298	9,473	0	0	10,298	9,473	21,476	20,828	0	0	21,476	20,828	0
2	KSCARDB (incl. PCARDBs)	3	3	0	0	3	3	0	0	3	3	225	287	3	2	228	289	0
3	KSCB	38,911	54,229	316	634	67,905	83,280	2,135	4,270	70,040	87,550	498,791	340,242	47,252	27,743	546,043	367,985	74,890
	Total Co-operative Banks	44,870	59,646	316	634	78,206	92,756	2,135	4,270	80,341	97,026	520,492	361,357	47,255	27,745	567,747	389,102	74,890
	Total - Banking Sector	273,179	302,318	26,981	101,781	419,847	457,875	48,052	174,707	467,899	632,582	1,614,951	1,249,884	315,095	996,694	1,930,046	2,246,578	442,773

10.17. PERFORMANCE UNDER WCC & CUY AS AT SEPTEMBER 2020

(Rs. in Lakhs)

SI No.	BANK	Weavers Credit Card (WCC)		Coir Udyami Yojana (CUI)		
		Outstanding		Disbursed during the Quarter		Disbursed during the Quarter
		No.	Amt	Amt	No.	Amt
A	PUBLIC SECTOR COMMERCIAL BANKS					
1	BANK OF BARODA	0	0	0	0	0
2	BANK OF INDIA	49	42	8	0	0
3	BANK OF MAHARASHTRA	0	0	0	0	0
4	CANARA BANK	135	34	0	0	0
5	CENTRAL BANK OF INDIA	7	5	0	0	0
6	INDIAN BANK	8	124	0	0	0
7	INDIAN OVERSEAS BANK	54	21	8	0	0
8	PUNJAB & SIND BANK	0	0	0	0	0
9	PUNJAB NATIONAL BANK	5	1	1	0	0
10	STATE BANK OF INDIA	25	41	3	196	1119
11	UCO BANK	50	21	0	0	0
12	UNION BANK OF INDIA	81	51	0	135	114
	Total- Public Sector Commercial Banks	414	340	20	331	1233
B	R R B - KERALA GRAMIN BANK	54	17	2	0	0
	Total- Public Sector Banks including RRB	468	356	22	331	1233
C	PRIVATE SECTOR COMMERCIAL BANKS					
1	AXIS BANK	0	0	0	0	0
2	BANDHAN BANK	0	0	0	0	0
3	CATHOLIC SYRIAN BANK	0	0	0	0	0
4	CITY UNION BANK	0	0	0	0	0
5	DHANLAXMI BANK	0	0	0	0	0
6	FEDERAL BANK	0	0	0	0	0
7	HDFC BANK	0	0	0	1	0
8	ICICI BANK	0	0	0	0	0
9	IDBI BANK	1	1	0	0	0
10	IDFC FIRST Bank	0	0	0	0	0
11	INDUS IND BANK	0	0	0	0	0
12	JAMMU & KASHMIR BANK	0	0	0	0	0
13	KARNATAKA BANK	0	0	0	0	0
14	KARUR VYSYA BANK	0	0	0	0	0
15	KOTAK MAHINDRA BANK	0	0	0	0	0
16	LAKSHMI VILAS BANK	0	0	0	0	0
17	RBL Bank	0	0	0	0	0
18	SOUTH INDIAN BANK	0	0	0	0	0
19	T.N.MERCANTILE BANK	0	0	0	0	0
20	YES BANK	0	0	0	0	0
	Total- Pvt Sector Commercial Banks	1	1	0	1	0
D	SMALL FINANCE BANKS					
1	ESAF	0	0	0	0	0
2	Ujjivan Small Finance Bank	0	0	0	0	0
	Total- Small Finance Banks	0	0	0	0	0
	Total - Commercial Banks + RRB + SFB	469	357	22	332	1233
E	CO-OPERATIVE BANKS					
1	DIST CO-OPERATIVE BANKS	0	0	0	0	0
2	KSCARDB (incl. PCARDBs)	0	0	0	0	0
3	KSCB	0	0	0	0	0
	Total Co-operative Banks	0	0	0	0	0
	Total - Banking Sector	469	357	22	332	1233

10.18. MICRO FINANCE - Cumulative Performance of Banks in Kerala State as at SEPTEMBER 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	12,085	4,725	10,876	4,252	4,232	722	585	149
2	BANK OF INDIA	14,430	1,998	13,900	1,850	2,448	4,955	392	819
3	BANK OF MAHARASHTRA	0	0	0	0	0	0	0	0
4	CANARA BANK	246,862	43,562	23,516	38,254	55,986	178,639	265	168
5	CENTRAL BANK OF INDIA	8,794	5,446	8,794	5,446	658	597	0	0
6	INDIAN BANK	13,785	10,336	13,761	10,288	91	22	2,528	7,116
7	INDIAN OVERSEAS BANK	11,804	21,355	10,006	18,402	3,012	5,189	512	1,159
8	PUNJAB & SIND BANK	0	0	0	0	0	0	0	0
9	PUNJAB NATIONAL BANK	11,936	1,753	1,884	245	72	111	56	47
10	STATE BANK OF INDIA	11,856	2,451	10,670	2,206	1,350	265	65	37
11	UCO BANK	1,595	207	1,876	192	637	140	146	60
12	UNION BANK OF INDIA	49,989	103,811	37,975	77,411	918	1,133	24	61
	Total- Public Sector Commercial Banks	383,136	195,644	133,258	158,546	69,404	191,773	4,573	9,616
B	R R B - KERALA GRAMIN BANK	69,300	13,988	50,426	11,455	10,397	4,542	752	436
	Total- Public Sector Banks including RRB	452,436	209,632	183,684	170,001	79,801	196,315	5,325	10,052
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	35	13	23	5	0	0	0	0
4	CITY UNION BANK	0	0	0	0	0	0	0	0
5	DHANLAXMI BANK	12,729	3,734	12,666	3,705	857	1,499	5	2
6	FEDERAL BANK	17,917	4,039	198	249	0	0	0	0
7	HDFC BANK	23,989	5,207	23,989	5,207	0	0	0	0
8	ICICI BANK	11,446	1,306	11,443	1,306	9,223	1,106	1,599	198
9	IDBI BANK	7,529	72	7,367	66	351	4	171	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	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	7	0	7	0	0	0	0	0
17	RBL Bank	0	0	0	0	0	0	0	0
18	SOUTH INDIAN BANK	1,988	375	1,354	274	0	0	0	0
19	T.N.MERCANTILE BANK	101	8	93	7	0	0	0	0
20	YES BANK	0	0	0	0	0	0	0	0
	Total- Pvt Sector Commercial Banks	75,754	14,761	57,150	10,826	10,431	2,609	1,775	201
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	528,190	224,393	240,834	180,828	90,232	198,924	7,100	10,254
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	48,910	8,376	35,509	6,901	2,001	4,081	120	9
	Total Co-operative Banks	48,910	8,376	35,509	6,901	2,001	4,081	120	9
	Total - Banking Sector	577,100	232,769	276,343	187,729	92,233	203,005	7,220	10,263

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

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

Sl. No.	BANK	No of SHGs formed during the Quarter	No. of SHGs formed during the Fin. Year	No. of SHG loans sanctioned during the Quarter		No. of SHG loans disbursed during the Quarter		Disbursement during the Fin Year		Outstanding under SHG Finance (1)		Of (1) NRLM compliant		Of (1) NULM compliant		Of (1) total No. of Beneficiaries
				A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.	
A	PUBLIC SECTOR COMMERCIAL BANKS															
1	BANK OF BARODA	22	46	925	2,295	925	2,295	3,881	6,015	7,823	17,161	4,693	10,296	131	52	93,876
2	BANK OF INDIA	0	0	270	682	270	682	1,581	2,198	4,462	9,363	2,448	4,955	392	819	89,240
3	BANK OF MAHARASHTRA	0	0	0	0	0	0	0	0	74	226	0	0	74	226	0
4	CANARA BANK	148	340	25,146	34,258	25,089	34,059	51,355	69,477	119,622	299,395	56,285	196,836	623	546	1,385,264
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	46	46	86	295	86	295	132	295	3,859	4,985	584	525	425	1,216	65,120
8	PUNJAB & SIND BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
9	PUNJAB NATIONAL BANK	168	627	667	1,187	667	1,163	2,797	3,432	6,951	10,900	89	128	184	259	561,200
10	STATE BANK OF INDIA	840	1,499	835	4,300	835	4,300	1,255	6,489	16,819	31,331	1,340	4,263	61	37	218,647
11	UCO BANK	6	33	240	325	240	325	463	667	963	1,940	405	1,246	116	350	1,730
12	UNION BANK OF INDIA	2,567	3,025	2,567	4,816	2,567	4,816	2,981	10,749	22,966	61,969	721	5,823	195	4,525	0
	Total- Public Sector Commercial Banks	3,797	5,616	30,736	48,158	30,679	47,935	64,445	99,322	183,539	437,270	66,565	224,072	2,201	8,030	2,415,077
B	R R B - KERALA GRAMIN BANK	0	0	4,100	5,693	4,100	5,693	22,592	24,736	29,103	36,426	13,419	43,927	40	79	114,834
	Total- Public Sector Banks including RRB	3,797	5,616	34,836	53,851	34,779	53,628	87,037	124,058	212,642	473,696	79,984	267,999	2,241	8,109	2,529,911
C	PRIVATE SECTOR COMMERCIAL BANKS															
1	AXIS BANK	0	0	0	0	0	0	0	0	1	12	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	23	27	138	353	140	354	68	72	0	0	0	0	48
4	CITY UNION BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5	DHANLAXMI BANK	2,016	2,969	2,016	9,836	2,016	9,836	2,969	13,408	12,705	45,036	857	1,499	0	0	162,125
6	FEDERAL BANK	60	60	563	631	659	719	1,404	1,452	2,489	4,191	125	350	7	13	34,720
7	HDFC BANK	4,917	5,164	4,917	13,262	4,917	13,262	5,164	13,611	23,989	54,147	0	0	0	0	0
8	ICICI BANK	0	0	0	0	0	0	0	0	45	77	0	0	0	0	556
9	IDBI BANK	695	1,407	695	2,135	707	2,141	1,400	3,608	7,529	15,112	351	1,159	171	489	75,290
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	13	5	13	10	17	24	63	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	105	177	68	76	107	141	177	219	345	524	0	0	0	0	0
19	T.N.MERCANTILE BANK	2	2	2	0	2	0	17	16	49	92	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	7,795	9,779	8,289	25,981	8,551	26,464	11,281	32,685	47,244	119,327	1,333	3,008	178	502	272,740
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	11,592	15,395	43,125	79,832	43,330	80,093	98,318	156,744	259,886	593,023	81,317	271,007	2,419	8,611	2,802,651
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	1,618	4,386	2,587	5,871	2,587	5,871	8,922	12,116	77,568	56,569	1,520	5,252	0	418	29,860
	Total Co-operative Banks	1,618	4,386	2,587	5,871	2,587	5,871	8,922	12,116	77,568	56,569	1,520	5,252	0	418	29,860
	Total - Banking Sector	13,210	19,781	45,712	85,703	45,917	85,964	107,240	168,859	337,454	649,592	82,837	276,259	2,419	9,029	2,832,511

10.20. MICRO FINANCE - Cumulative Performance of Banks in Kerala State as at SEPTEMBER 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	22	46	925	2,295	925	2,295	3,881	6,015	7,823	17,161	4,693	10,296	131	52	93,876
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	2,912	5,892	2,912	1,570	0	0	0	0	0	0	0	0	0	0	84,256
5	CENTRAL BANK OF INDIA	408	638	627	4,606	627	4,506	994	6,613	6,550	24,937	637	2,970	0	0	104,800
6	INDIAN BANK	863	1,177	4,509	6,928	4,596	6,932	9,984	12,722	15,114	37,923	99	110	2,546	7,328	46,350
7	INDIAN OVERSEAS BANK	45	45	5,069	7,002	5,069	7,002	6,106	7,259	7,953	7,689	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	2	95	424	412	424	412	520	410	1,878	3,675	17	17	128	212	561,200
10	STATE BANK OF INDIA	0	0	0	0	0	0	1	23	38	3,154	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	2,567	2,602	2,567	4,816	2,567	4,816	2,598	6,872	35,821	531,137	0	0	0	0	0
	Total- Public Sector Commercial Banks	6,819	10,495	17,033	27,629	14,208	25,963	24,084	39,914	75,177	625,676	5,446	13,393	2,805	7,592	891,242
B	R R B - KERALA GRAMIN BANK	0	0	2,007	11,222	2,007	11,222	3,595	18,950	13,459	44,006	13,419	43,928	40	79	80,202
	Total- Public Sector Banks including RRB	6,819	10,495	19,040	38,851	16,215	37,185	27,679	58,864	88,636	669,682	18,865	57,321	2,845	7,671	971,444
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	1	3	0	0	0	0	1
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	897	1,686	857	1,499	0	0	2,691
6	FEDERAL BANK	42	103	563	631	659	719	1,404	14,520	2,489	4,191	156	340	28	68	1,810
7	HDFC BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
8	ICICI BANK	21	80	3,129	3,787	3,129	3,787	3,506	4,751	10,549	19,967	8,983	17,080	1,550	2,878	150,445
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	2	6	2	0	2	0	17	16	49	92	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	65	189	3,694	4,419	3,790	4,506	4,927	19,287	13,985	25,939	9,996	18,919	1,578	2,946	154,947
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	6,884	10,684	22,734	43,270	20,005	41,691	32,606	78,151	102,621	695,621	28,861	76,240	4,423	10,617	1,126,391
E	CO-OPERATIVE BANKS															
1	DIST CO-OPERATIVE BANKS	23	23	36	94	36	94	520	479	1,045	1,170	137	292	5	13	34,884
2	KSCARDB (incl. PCARDBs)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3	KSCB	503	3,404	1,397	3,757	1,397	3,757	6,543	10,924	71,192	40,842	1,523	5,252	0	418	162,818
	Total Co-operative Banks	526	3,427	1,433	3,851	1,433	3,851	7,063	11,404	72,237	42,013	1,660	5,544	5	431	197,702
	Total - Banking Sector	7,410	14,111	24,167	47,121	21,438	45,542	39,669	89,555	174,858	737,633	30,521	81,784	4,428	11,048	1,324,093

10.21. MICRO FINANCE - Cumulative Performance of Banks in Kerala State as at SEPTEMBER 2020
Mode of linkage-SHG's financed through the medium of NGOs (Rs. in lakhs)

Sl. No.	BANK	No. of NGO loans sanctioned during the Quarter		No. of NGO loans disbursed during the Quarter		Disbursement during the Fin Year		Outstanding under NGO Finance (1)		Of (1) NRLM compliant		Of (1) NULM compliant		Of (1) total No. of Beneficiaries	No. of SHGs financed by these NGOs
		A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.		
A	PUBLIC SECTOR COMMERCIAL BANKS														
1	BANK OF BARODA	0	0	0	0	0	0	42	60	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	528	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	0	0	1	23	38	3,154	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	1,169	5,013	0	0	0	0	0	0
	Total- Public Sector Commercial Banks	0	0	0	0	1	23	1,265	9,240	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	0	0	1	23	1,265	9,240	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	1	3	0	0	0	0	1	1
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	360	0	0	0	0	1,910	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	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	0	0	0	0	2	1	238	364	0	0	0	0	1,941	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	0	0	0	0	3	24	1,503	9,605	0	0	0	0	5,447	191
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	1	109	62	147	0	0	0	0
	Total Co-operative Banks	0	0	0	0	0	0	1	109	62	147	0	0	0	0
	Total - Banking Sector	0	0	0	0	3	24	1,504	9,714	62	147	0	0	5,447	191

10.22. PROGRESS REPORT ON ATMs BY THE BANK AS AT SEPTEMBER 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	1	0	1	167	58	109	0	167	167
3	BANK OF MAHARASHTRA	0	0	0	7	7	0	0	0	0
4	CANARA BANK	63	6	57	895	620	275	2	895	895
5	CENTRAL BANK OF INDIA	0	0	0	60	29	31	0	0	0
6	INDIAN BANK	1	1	0	169	129	40	0	0	56
7	INDIAN OVERSEAS BANK	0	0	0	179	147	32	1	179	179
8	PUNJAB & SIND BANK	0	0	0	3	0	3	0	0	0
9	PUNJAB NATIONAL BANK	0	0	0	247	142	105	0	90	187
10	STATE BANK OF INDIA	0	0	0	2,358	773	1,585	1	2,323	2,358
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	65	7	58	4,879	2,463	2,416	4	3,951	4,170
B	R R B - KERALA GRAMIN BANK	0	0	0	317	303	14	3	317	317
	Total- Public Sector Banks including RRB	65	7	58	5,196	2,766	2,430	7	4,268	4,487
C	PRIVATE SECTOR COMMERCIAL BANKS									
1	AXIS BANK	10	9	1	301	189	112	0	0	0
2	BANDHAN BANK	0	0	0	9	9	0	0	0	0
3	CATHOLIC SYRIAN BANK	1	1	0	171	140	31	0	0	171
4	CITY UNION BANK	0	0	0	40	30	10	0	0	40
5	DHANLAXMI BANK	0	0	0	136	100	36	0	136	136
6	FEDERAL BANK	0	0	0	926	544	382	0	926	926
7	HDFC BANK	3	3	0	353	216	137	2	353	353
8	ICICI BANK	0	0	0	302	193	109	0	302	302
9	IDBI BANK	0	0	0	96	69	27	0	96	96
10	IDFC FIRST Bank	5	1	4	9	9	0	0	0	0
11	INDUS IND BANK	70	51	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	25	21	4	0	0	25
15	KOTAK MAHINDRA BANK	1	1	0	36	32	4	0	0	0
16	LAKSHMI VILAS BANK	0	0	0	15	11	4	0	0	0
17	RBL Bank	0	0	0	6	0	6	0	0	0
18	SOUTH INDIAN BANK	4	0	4	749	383	366	0	637	749
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	94	66	28	3,220	1,973	1,247	2	2,472	2,798
D	SMALL FINANCE BANKS									
1	ESAF	2	2	0	148	147	1	0	148	148
2	Ujjivan Small Finance Bank	0	0	0	15	15	0	0	0	0
	Total- Small Finance Banks	2	2	0	163	162	1	0	148	148
	Total - Commercial Banks + RRB + SFB	161	75	86	8,579	4,901	3,678	9	6,888	7,433
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	190	181	9	4	61	80
	Total Co-operative Banks	0	0	0	197	187	10	5	68	87
	Total - Banking Sector	161	75	86	8,776	5,088	3,688	14	6,956	7,520

10.23. PROGRESS REPORT ON JOINT LIABILITY GROUPS (JLGs) AS AT SEPTEMBER 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	30	36	30	36	45	48	1,408	2,146
2	BANK OF INDIA	32	80	887	1,486	987	1,704	1,575	3,253
3	BANK OF MAHARASHTRA	0	0	0	0	0	0	0	0
4	CANARA BANK	4,256	3,258	800	5,261	3,850	11,084	20,196	57,238
5	CENTRAL BANK OF INDIA	139	179	139	138	200	186	1,261	1,601
6	INDIAN BANK	15	42	15	42	22	64	806	1,949
7	INDIAN OVERSEAS BANK	69	185	69	185	130	367	3,153	7,255
8	PUNJAB & SIND BANK	0	0	0	0	0	0	0	0
9	PUNJAB NATIONAL BANK	17	22	17	21	20	24	601	1,260
10	STATE BANK OF INDIA	22	22	22	22	34	31	235	526
11	UCO BANK	11	25	8	16	17	24	173	359
12	UNION BANK OF INDIA	0	0	0	0	0	0	21,110	23,532
	Total- Public Sector Commercial Banks	4,591	3,849	1,987	7,207	5,305	13,532	50,518	99,119
B	R R B - KERALA GRAMIN BANK	2,041	2,188	2,041	2,188	3,116	3,466	7,572	11,828
	Total- Public Sector Banks including RRB	6,632	6,037	4,028	9,394	8,421	16,998	58,090	110,947
C	PRIVATE SECTOR COMMERCIAL BANKS								
1	AXIS BANK	2,733	896	2,733	896	3,019	993	71,184	10,162
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	5	26	5	26	7	33	676	818
6	FEDERAL BANK	2	6	6	11	22	26	79	97
7	HDFC BANK	0	0	0	0	0	0	312	151
8	ICICI BANK	0	0	0	0	0	0	0	0
9	IDBI BANK	31	32	31	32	50	78	988	1,686
10	IDFC FIRST Bank	26,190	6,565	26,190	6,565	26,191	6,565	150,832	36,107
11	INDUS IND BANK	3,407	4,643	3,407	4,643	9,511	10,150	85,918	116,293
12	JAMMU & KASHMIR BANK	0	0	0	0	0	0	0	0
13	KARNATAKA BANK	0	0	0	0	0	0	0	0
14	KARUR VYSA BANK	0	0	0	0	0	0	0	0
15	KOTAK MAHINDRA BANK	0	0	0	0	0	0	0	0
16	LAKSHMI VILAS BANK	0	0	0	0	0	0	0	0
17	RBL Bank	887	228	887	228	887	228	16,021	2,994
18	SOUTH INDIAN BANK	0	0	0	0	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	437	118
	Total- Pvt Sector Commercial Banks	33,255	12,395	33,259	12,401	39,688	18,074	326,473	168,446
D	SMALL FINANCE BANKS								
1	ESAF	18,717	15,257	18,717	15,257	18,717	15,257	781,425	368,803
2	Ujjivan Small Finance Bank	1,582	927	2,716	1,681	4,698	2,248	20,165	20,506
	Total- Small Finance Banks	20,299	16,184	21,433	16,938	23,415	17,505	801,590	389,309
	Total - Commercial Banks + RRB + SFB	60,186	34,616	58,720	38,733	71,524	52,577	1,186,153	668,702
E	CO-OPERATIVE BANKS								
1	DIST CO-OPERATIVE BANKS	0	0	0	0	0	0	60	129
2	KSCARDB (incl. PCARDBs)	145	135	145	135	877	515	9,480	3,575
3	KSCB	600	1,317	600	1,317	766	1,686	9,984	13,940
	Total Co-operative Banks	745	1,452	745	1,452	1,643	2,201	19,524	17,644
	Total - Banking Sector	60,931	36,068	59,465	40,185	73,167	54,777	1,205,677	686,346

10.24. PERFORMANCE UNDER EDUCATION LOAN SCHEME AS AT SEPTEMBER 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 %
		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	259	3,215	344	4,069	259	3,215	344	4,069	259	3,215	344	4,069	15,789	140,254	144	1,724	15,933	141,978	12,658	28,869	1,385	6,133	1,890	106,976	1,272	2,822	1.99%
2	BANK OF INDIA	403	2,487	507	3,303	403	2,487	507	3,303	122	532	146	650	6,035	16,873	190	3,600	6,225	20,473	4,388	10,998	1,359	6,051	478	3,424	899	1,719	8.40%
3	BANK OF MAHARASHTRA	4	66	13	193	4	66	13	193	4	66	13	193	110	440	23	266	133	706	131	316	21	118	-19	272	21	68	9.63%
4	CANARA BANK	887	1,854	1,345	5,640	812	7,963	1,011	3,389	952	10,472	1,110	12,170	63,723	205,407	655	27,329	64,378	232,736	34,512	78,896	11,236	45,770	18,630	108,070	8,019	23,100	9.93%
5	CENTRAL BANK OF INDIA	80	824	98	1,167	80	823	98	1,167	80	275	92	371	7,774	22,298	661	11,804	8,435	34,102	5,890	12,331	1,670	8,290	875	13,481	1,492	3,966	11.63%
6	INDIAN BANK	296	990	445	1,255	296	990	464	1,401	400	978	464	1,163	5,088	16,560	638	5,897	5,726	22,457	4,129	7,946	475	2,161	1,122	12,350	980	2,741	12.21%
7	INDIAN OVERSEAS BANK	60	248	105	501	57	242	99	479	57	89	99	149	14,310	35,096	1,251	5,609	15,561	40,705	11,526	30,948	1,642	9,065	2,393	692	887	3,258	8.00%
8	PUNJAB & SIND BANK	1	3	2	7	1	3	2	7	1	1	2	2	63	227	2	95	65	322	42	64	12	40	11	218	14	25	7.86%
9	PUNJAB NATIONAL BANK	120	765	162	1,091	120	905	162	1,091	216	519	286	764	10,116	38,232	39	4,134	10,155	42,366	7,266	15,479	1,663	6,511	1,226	20,376	2,169	6,391	15.09%
10	STATE BANK OF INDIA	2,189	2,266	2,907	9,634	2,189	2,266	2,907	9,634	3,403	16,511	8,690	22,680	76,142	260,126	4,841	48,974	80,983	309,100	57,979	139,365	7,097	30,502	15,907	139,233	10,713	31,226	10.10%
11	UCO BANK	4	11	6	21	3	9	4	13	13	93	14	108	3,221	5,666	73	941	3,294	6,607	1,899	5,024	116	584	1,279	999	425	1,485	22.48%
12	UNION BANK OF INDIA	0	0	6	18	0	0	6	18	0	0	5	9	29,531	82,912	990	13,812	30,521	96,724	23,645	51,025	4,922	25,056	1,954	20,643	5,124	14,211	14.69%
	Total- Public Sector Commercial Banks	4,303	12,729	5,940	26,899	4,224	18,969	5,617	24,764	5,507	32,751	11,265	42,327	231,902	824,090	9,507	124,186	241,409	948,276	164,065	381,261	31,598	140,281	45,746	426,734	32,015	91,012	9.60%
B	R R B - KERALA GRAMIN BANK	77	313	123	724	77	313	123	724	77	313	123	449	21,891	62,650	162	311	22,053	62,961	21,134	54,952	519	3,287	400	4,721	6,900	17,689	28.09%
	Total- Public Sector Banks including RRB	4,380	13,042	6,063	27,623	4,301	19,281	5,740	25,488	5,584	33,063	11,388	42,776	253,793	886,740	9,669	124,497	263,462	1,011,237	185,199	436,213	32,117	143,569	46,146	431,455	38,915	108,701	10.75%

10.24. PERFORMANCE UNDER EDUCATION LOAN SCHEME AS AT SEPTEMBER 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 %
		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	10	4	13	2	10	4	13	2	10	4	13	162	1,237	0	0	162	1,237	82	250	55	396	25	591	9	39	3.15%
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	0.00%
3	CATHOLIC SYRIAN BANK	24	25	35	26	24	25	35	26	24	25	35	26	2,814	4,914	0	39	2,814	4,953	2,480	3,349	249	700	85	905	1,245	806	16.27%
4	CITY UNION BANK	0	0	0	0	1	20	1	20	1	20	1	20	41	134	7	87	48	221	35	94	4	27	9	100	20	56	25.34%
5	DHANLAXMI BANK	24	35	32	130	20	32	30	127	20	32	30	127	2,358	5,333	112	1,323	2,470	6,656	2,147	4,041	226	1,112	97	1,503	541	1,185	17.80%
6	FEDERAL BANK	252	2,865	794	8,870	1,096	2,195	1,096	2,195	938	1,660	938	1,660	17,816	53,179	572	6,791	18,388	59,970	13,243	26,216	3,738	17,171	1,407	16,583	4,484	11,322	18.88%
7	HDFC BANK	33	117	37	127	31	107	33	111	14	8	15	12	1,331	2,591	2	15	1,333	2,606	1,271	2,298	60	294	2	14	33	83	3.18%
8	ICICI BANK	18	55	26	89	18	55	26	89	18	55	26	89	524	1,201	0	0	524	1,201	524	1,201	0	0	0	0	0	0	0.00%
9	IDBI BANK	68	962	77	1,005	68	962	77	1,005	57	589	62	601	1,211	6,348	23	112	1,234	6,460	802	1,964	90	448	342	4,048	109	300	4.64%
10	IDFC FIRST Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
11	INDUS IND BANK	0	0	0	0	0	0	0	0	0	0	0	0	60	198	0	0	60	198	38	78	20	103	2	17	39	111	55.93%
12	JAMMU & KASHMIR BANK	1	5	1	5	1	5	1	5	1	5	1	5	11	38	0	0	11	38	10	23	1	14	0	0	0	0	0.00%
13	KARNATAKA BANK	5	0	7	40	5	30	7	40	5	12	7	21	300	944	18	197	318	1,142	199	409	72	269	47	463	76	185	16.19%
14	KARUR VYSYA BANK	1	40	0	0	0	0	0	0	0	0	0	0	165	443	24	121	189	564	115	197	35	122	39	245	48	107	18.97%
15	KOTAK MAHINDRA BANK	0	0	0	0	0	0	0	0	0	0	0	0	108	359	0	0	108	359	71	165	34	170	3	24	84	278	77.58%
16	LAKSHMI VILAS BANK	0	0	0	0	0	0	0	0	0	0	0	0	6	16	1	26	7	42	7	16	0	0	0	26	0	0	0.00%
17	RBL Bank	0	0	0	0	20	5	20	5	20	5	20	5	110	29	0	0	110	29	18	4	39	10	53	15	0	0	0.00%
18	SOUTH INDIAN BANK	53	381	77	515	53	381	77	515	892	2,329	1,156	3,120	9,134	29,741	755	11,916	9,889	41,657	6,703	9,946	901	2,373	2,285	29,338	1,694	1,545	3.71%
19	T.N.MERCANTILE BANK	12	17	15	51	12	17	15	51	12	17	15	51	111	304	9	165	120	469	91	307	29	162	0	0	30	72	15.35%
20	YES BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Total - Pvt Sector Commercial Banks	493	4,511	1,105	10,871	1,351	3,844	1,422	4,202	2,004	4,767	2,310	5,750	36,262	107,009	1,523	20,792	37,785	127,801	27,836	50,559	5,553	23,370	4,396	53,871	8,412	16,089	12.59%
D	SMALL FINANCE BANKS																											
1	ESAF	22,534	3,703	27,289	4,510	22,534	3,703	27,289	4,510	22,534	3,703	27,289	4,510	63,550	14,567	0	0	63,550	14,567	63,550	14,567	0	0	0	0	229	17	0.12%
2	Ujivan Small Finance Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Total - Small Finance Banks	22,534	3,703	27,289	4,510	22,534	3,703	27,289	4,510	22,534	3,703	27,289	4,510	63,550	14,567	0	0	63,550	14,567	63,550	14,567	0	0	0	0	229	17	0.12%
	Total - Commercial Banks + RRB + SFB	27,407	21,256	34,457	43,004	28,186	26,828	34,451	34,200	30,122	41,534	40,987	53,036	353,605	#####	11,192	145,289	364,797	1,153,605	276,585	501,339	37,670	166,939	50,542	485,327	47,556	124,807	10.82%
E	CO-OPERATIVE BANKS																											
1	DIST CO-OPERATIVE BANKS	0	0	0	0	0	0	0	0	0	0	0	0	3	17	0	0	3	17	1	0	2	17	0	0	3	17	100.00%
2	KSCARB (incl. PCARDBs)	3	27	3	27	3	27	3	27	3	27	3	27	294	1,160	0	0	294	1,160	81	129	42	190	171	841	59	176	15.17%
3	KSCB	3	11	4	13	3	11	4	11	3	10	4	11	1,710	4,464	25	343	1,735	4,807	1,432	2,782	79	435	224	1,589	535	1,541	32.05%
	Total Co-operative Banks	6	38	7	40	6	38	7	38	6	37	7	40	2,007	5,641	25	343	2,032	5,984	1,514	2,911	123	643	395	2,430	597	1,734	28.98%
	Total - Banking Sector	27,413	21,294	34,464	43,044	28,192	26,866	34,458	34,238	30,128	41,570	40,994	53,077	355,612	#####	11,217	145,632	366,829	1,159,589	278,099	504,250	37,793	167,582	50,937	487,757	48,153	126,541	10.91%

10.25. DATA ON FINANCIAL ASSISTANCE TO WOMEN BENEFICIARIES AS AT SEPTEMBER 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	195,129	383,876	27,100	17,100	22,415	17,100	22,415	98,208	200,227
2	BANK OF INDIA	35,094	78,235	228	228	475	228	475	36,989	90,227
3	BANK OF MAHARASHTRA	0	0	0	0	0	0	0	0	0
4	CANARA BANK	305,793	838,208	27,744	26,764	101,339	22,313	66,189	307,743	1,054,766
5	CENTRAL BANK OF INDIA	82,088	84,647	22,470	22,470	31,032	22,470	29,541	81,413	90,881
6	INDIAN BANK	125,546	173,452	30,122	30,122	43,213	12,774	22,691	128,891	190,422
7	INDIAN OVERSEAS BANK	227,221	325,450	9,051	8,915	11,316	8,915	11,316	229,712	328,135
8	PUNJAB & SIND BANK	25	125	0	32	69	27	63	32	65
9	PUNJAB NATIONAL BANK	53,246	129,928	4,088	4,088	4,750	5,428	6,964	54,968	133,970
10	STATE BANK OF INDIA	503,822	1,309,042	68,946	68,902	140,622	83,309	127,991	470,707	1,323,616
11	UCO BANK	24,451	46,734	204	174	161	152	136	24,574	46,853
12	UNION BANK OF INDIA	54,548	125,998	54	39	185	31	154	54,532	126,927
	Total- Public Sector Commercial Banks	1,606,963	3,495,695	190,007	178,834	355,576	172,747	287,936	1,487,769	3,586,090
B	R R B - KERALA GRAMIN BANK	755,637	631,059	213,601	213,601	178,751	213,601	178,751	702,273	640,438
	Total- Public Sector Banks including RRB	2,362,600	4,126,754	403,608	392,435	534,327	386,348	466,686	2,190,042	4,226,528

10.25. DATA ON FINANCIAL ASSISTANCE TO WOMEN BENEFICIARIES AS AT SEPTEMBER 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	95,349	71,170	3,541	3,541	6,171	3,541	6,171	91,022	71,082
2	BANDHAN BANK	0	0	0	0	0	0	0	0	0
3	CATHOLIC SYRIAN BANK	86,169	82,888	50,939	50,939	58,376	51,324	58,945	86,843	95,088
4	CITY UNION BANK	274	3,554	0	50	27	43	19	249	3,754
5	DHANLAXMI BANK	42,039	252,552	1,121	2,011	9,793	2,011	9,793	33,955	202,469
6	FEDERAL BANK	257,056	555,082	0	95,055	131,034	99,999	134,015	259,495	580,742
7	HDFC BANK	344,509	230,364	59,375	59,375	31,703	59,375	31,703	365,815	232,535
8	ICICI BANK	69,627	439,190	19,265	19,265	51,882	19,265	51,882	74,479	463,242
9	IDBI BANK	21,152	76,474	4,920	4,920	13,543	4,920	13,260	23,454	79,582
10	IDFC FIRST Bank	155,793	42,418	0	29,628	8,055	29,628	8,055	169,399	45,321
11	INDUS IND BANK	68,688	89,906	0	28,482	19,801	28,482	19,801	725,875	209,753
12	JAMMU & KASHMIR BANK	10	46	2	2	14	2	14	12	56
13	KARNATAKA BANK	1,827	7,712	329	329	641	327	560	1,794	7,704
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	214	423	107	102	159	102	160	269	436
17	RBL Bank	12,603	2,896	0	310	102	310	102	13,689	2,999
18	SOUTH INDIAN BANK	150,208	304,406	48,510	48,510	61,386	47,739	53,534	145,551	312,112
19	T.N.MERCANTILE BANK	3,871	5,772	1,400	1,325	2,230	1,325	2,230	3,583	6,075
20	YES BANK	2,053	130	0	0	0	0	0	1,780	118
	Total- Pvt Sector Commercial Banks	1,311,442	2,164,984	189,509	343,844	394,917	348,393	390,244	1,997,264	2,313,066
D	SMALL FINANCE BANKS									
1	ESAF	1,596,004	402,697	172,076	172,076	74,615	172,076	74,615	1,608,546	432,351
2	Ujjivan Small Finance Bank	101,875	24,182	2,476	2,476	1,073	2,476	1,073	99,029	24,338
	Total- Small Finance Banks	1,697,879	426,879	174,552	174,552	75,688	174,552	75,688	1,707,575	456,689
	Total - Commercial Banks + RRB + SFB	5,371,921	6,718,616	767,669	910,831	1,004,932	909,293	932,618	5,894,881	6,996,284
E	CO-OPERATIVE BANKS									
1	DIST CO-OPERATIVE BANKS	1,284	1,390	19	14	33	715	901	899	973
2	KSCARDB (incl. PCARDBs)	74,432	143,147	3,562	3,521	8,763	3,494	8,413	72,273	120,370
3	KSCB	97,189	183,503	5,696	5,696	7,822	5,696	8,727	32,691	88,284
	Total Co-operative Banks	172,905	328,040	9,277	9,231	16,618	9,905	18,041	105,863	209,627
	Total - Banking Sector	5,544,826	7,046,657	776,946	920,062	1,021,550	919,198	950,659	6,000,744	7,205,911

10.26. PERFORMANCE UNDER GOLD LOAN AS AT SEPTEMBER 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	40,926	53,452	93,240	116,610	93,240	116,610	0	0	244,513	195,600	244,513	195,600	0	0
2	BANK OF INDIA	14,112	17,409	107,043	115,453	86,186	97,200	20,857	18,253	46,716	52,352	30,402	33,507	16,314	18,845
3	BANK OF MAHARASHTRA	331	749	518	1,091	155	296	363	795	908	1,755	277	497	631	1,258
4	CANARA BANK	129,281	169,410	433,881	486,873	410,063	447,293	23,818	39,580	1,024,524	1,141,890	979,935	1,020,973	44,589	120,917
5	CENTRAL BANK OF INDIA	32,329	49,915	55,746	83,402	55,016	62,963	730	20,439	96,912	120,109	95,901	98,330	1,011	21,779
6	INDIAN BANK	51,155	60,028	94,267	104,386	92,367	102,780	1,900	1,606	130,445	127,723	123,782	122,538	6,663	5,185
7	INDIAN OVERSEAS BANK	48,558	56,529	88,608	95,933	75,782	83,733	12,826	12,200	625,477	139,690	571,418	126,466	54,059	13,224
8	PUNJAB & SIND BANK	22	23	32	30	0	0	32	30	40	33	0	0	40	33
9	PUNJAB NATIONAL BANK	3,081	4,043	5,341	6,813	2,408	2,983	2,933	3,830	23,992	25,949	16,453	16,931	7,539	9,018
10	STATE BANK OF INDIA	229,380	439,807	476,664	926,984	384,415	746,460	92,249	180,524	757,934	1,268,847	636,111	1,048,635	121,823	220,212
11	UCO BANK	7,648	10,784	13,605	18,632	3,953	5,184	9,652	13,448	23,885	29,051	8,160	9,126	15,725	19,925
12	UNION BANK OF INDIA	30,756	32,276	57,657	56,869	51,737	53,162	5,920	3,707	229,578	140,218	178,214	123,513	51,364	16,706
	Total- Public Sector Commercial Banks	587,579	894,425	1,426,602	2,013,076	1,255,322	1,718,664	171,280	294,411	3,204,924	3,243,217	2,885,166	2,796,115	319,758	447,102
B	R R B - KERALA GRAMIN BANK	297,583	234,875	625,152	498,651	272,868	203,792	352,284	294,860	1,025,119	781,192	943,753	713,012	81,366	68,179
	Total- Public Sector Banks including RRB	885,162	1,129,300	2,051,754	2,511,727	1,528,190	1,922,456	523,564	589,271	4,230,043	4,024,409	3,828,919	3,509,128	401,124	515,281

10.26. PERFORMANCE UNDER GOLD LOAN AS AT SEPTEMBER 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	239	727	370	938	181	477	189	461	631	1,746	352	857	279	889
2	BANDHAN BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3	CATHOLIC SYRIAN BANK	85,670	114,542	138,850	169,222	83,625	109,985	55,225	59,237	135,138	150,755	86,500	100,121	48,638	50,634
4	CITY UNION BANK	207	162	305	260	305	260	0	0	619	572	619	572	0	0
5	DHANLAXMI BANK	34,088	46,322	53,359	69,311	23,071	34,247	30,288	35,064	68,897	82,581	29,731	40,829	39,166	41,752
6	FEDERAL BANK	215,086	260,039	363,750	427,405	276,477	338,411	87,273	88,994	414,248	436,998	331,616	363,514	82,632	73,484
7	HDFC BANK	858	2,089	1,440	3,163	58	85	1,382	3,078	1,652	4,187	135	156	1,517	4,031
8	ICICI BANK	4,336	10,612	6,633	13,977	3,398	4,921	3,235	9,057	8,757	17,487	2,374	3,180	6,383	14,307
9	IDBI BANK	5,713	14,527	12,350	30,163	10,455	25,330	1,895	4,833	18,528	41,313	16,346	36,759	2,182	4,554
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	1,177	1,794	1,177	1,794	992	1,427	185	367	2,008	2,724	1,701	2,231	307	493
14	KARUR VYSYA BANK	1,819	798	2,820	1,343	2,629	1,310	191	33	6,298	7,639	6,033	7,432	265	207
15	KOTAK MAHINDRA BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0
16	LAKSHMI VILAS BANK	304	441	765	1,036	676	558	89	478	732	934	648	823	84	111
17	RBL Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0
18	SOUTH INDIAN BANK	80,795	94,569	141,189	193,878	127,429	148,547	13,760	45,331	248,401	313,897	223,037	230,201	25,364	83,696
19	T.N.MERCANTILE BANK	2,599	2,806	4,602	4,711	4,582	4,651	20	60	6,608	6,218	6,512	6,114	96	104
20	YES BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Total- Pvt Sector Commercial Banks	432,891	549,428	727,610	917,201	533,878	670,209	193,732	246,992	912,517	1,067,051	705,604	792,790	206,913	274,262
D	SMALL FINANCE BANKS														
1	ESAF	22,775	24,010	39,020	39,456	0	0	39,020	39,456	32,638	29,740	0	0	32,638	29,740
2	Ujjivan Small Finance Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Total- Small Finance Banks	22,775	24,010	39,020	39,456	0	0	39,020	39,456	32,638	29,740	0	0	32,638	29,740
	Total - Commercial Banks + RRB + SFB	1,340,828	1,702,738	2,818,384	3,468,384	2,062,068	2,592,664	756,316	875,719	5,175,198	5,121,200	4,534,523	4,301,918	640,675	819,282
E	CO-OPERATIVE BANKS														
1	DIST CO-OPERATIVE BANKS	12,730	10,076	22,549	16,967	106	228	22,443	16,738	21,929	15,681	938	1,322	20,991	14,359
2	KSCARDB (incl. PCARDBs)	4,237	3,444	7,340	5,566	7,340	5,566	0	0	5,048	3,945	5,048	3,945	0	0
3	KSCB	206,177	172,223	323,078	277,970	50,524	90,824	272,554	187,146	341,433	305,393	54,598	102,388	286,835	203,005
	Total Co-operative Banks	223,144	185,743	352,967	300,503	57,970	96,618	294,997	203,885	368,410	325,019	60,584	107,655	307,826	217,364
	Total - Banking Sector	1,563,972	1,888,481	3,171,351	3,768,887	2,120,038	2,689,283	1,051,313	1,079,604	5,543,608	5,446,219	4,595,107	4,409,573	948,501	1,036,647

10.27. RECOVERY PERFORMANCE UNDER GOVERNMENT SPONSORED SCHEMES AS AT SEPTEMBER 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	13,661	39,116	180	5	3	175	139
2	BANK OF INDIA	283	912	85	79	93	6	88
3	BANK OF MAHARASHTRA	0	0	0	0	0	0	0
4	CANARA BANK	2,443	12,453	1,256	753	60	503	1,356
5	CENTRAL BANK OF INDIA	177	659	0	0	0	0	0
6	INDIAN BANK	315	1,053	35	19	54	16	71
7	INDIAN OVERSEAS BANK	1,459	1,658	0	0	0	0	207
8	PUNJAB & SIND BANK	0	0	0	0	0	0	0
9	PUNJAB NATIONAL BANK	317	649	57	0	0	57	75
10	STATE BANK OF INDIA	1,039	5,808	295	71	24	224	295
11	UCO BANK	210	595	160	146	91	15	68
12	UNION BANK OF INDIA	881	1,369	615	402	65	213	241
	Total- Public Sector Commercial Banks	20,785	64,272	2,683	1,474	55	1,209	2,540
B	R R B - KERALA GRAMIN BANK	697	2,699	5,906	2,546	43	3,360	489
	Total- Public Sector Banks including RRB	21,482	66,971	8,589	4,020	47	4,569	3,029
C	PRIVATE SECTOR COMMERCIAL BANKS							
1	AXIS BANK	13	22	1	0	44	0	0
2	BANDHAN BANK	0	0	0	0	0	0	0
3	CATHOLIC SYRIAN BANK	55	98	16	9	60	6	7
4	CITY UNION BANK	0	0	0	0	0	0	0
5	DHANLAXMI BANK	73	242	113	104	92	9	12
6	FEDERAL BANK	262	612	54	7	13	47	120
7	HDFC BANK	21	34	5	4	80	1	2
8	ICICI BANK	57	100	48	0	0	48	48
9	IDBI BANK	50	160	3	3	100	0	24
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	15	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	340	1,089	62	35	56	27	61
19	T.N.MERCANTILE BANK	3	26	0	0	0	0	0
20	YES BANK	0	0	0	0	0	0	0
	Total- Pvt Sector Commercial Banks	890	2,397	302	163	54	139	274
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	22,372	69,368	8,890	4,183	47	4,708	3,303
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	5	26	8	6	72	2	12
	Total Co-operative Banks	5	26	8	6	72	2	12
	Total - Banking Sector	22,377	69,394	8,899	4,189	47	4,710	3,316

10.27. RECOVERY PERFORMANCE UNDER GOVERNMENT SPONSORED SCHEMES AS AT SEPTEMBER 2020

(Rs. in lakhs)

Sl No.	BANK	NRLM															
		Total		Individual						Group							
		Balance Outstanding		Balance Outstanding		Total Demand	Total Recover y	Recover y %	Total Overdu es	Total NPA	Balance Outstanding		Total Demand	Total Recovery	Recover y %	Total Over dues	Total NPA
		A/c	Amt	A/c	Amt	Amt	Amt		Amt	Amt	A/c	Amt	Amt	Amt		Amt	Amt
A	PUBLIC SECTOR COMMERCIAL BANKS																
1	BANK OF BARODA	1,388	3,712	90	165	168	3	2	165	157	1,298	3,547	57	2	4	55	46
2	BANK OF INDIA	2,448	4,955	0	0	0	0	0	0	0	2,448	4,955	256	240	94	16	44
3	BANK OF MAHARASHTRA	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4	CANARA BANK	58,624	196,802	2,965	24,563	2,546	658	26	1,888	0	55,659	172,239	7,893	7,526	95	367	563
5	CENTRAL BANK OF INDIA	637	2,970	0	0	0	0	0	0	0	637	2,970	0	0	0	0	0
6	INDIAN BANK	78	72	51	61	17	17	100	0	0	27	11	15	10	65	5	2
7	INDIAN OVERSEAS BANK	2,802	6,795	412	1,886	19	9	47	10	8	2,390	4,909	52	21	40	31	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	58	116	72	111	0	0	0	0	1	-14	5	0	0	0	0	0
10	STATE BANK OF INDIA	1,340	4,263	0	0	0	0	0	0	0	1,340	4,263	0	0	0	0	0
11	UCO BANK	369	1,325	110	220	98	86	88	12	13	259	1,105	307	286	93	21	8
12	UNION BANK OF INDIA	4,681	2,961	4,011	2,025	201	221	110	-20	2	670	936	458	325	71	133	48
	Total- Public Sector Commercial Banks	72,425	223,971	7,711	29,032	3,049	994	33	2,055	181	64,714	194,939	9,038	8,410	93	628	719
B	R R B - KERALA GRAMIN BANK	13,419	43,928	0	0	0	0	0	0	0	13,419	43,928	0	0	0	0	0
	Total- Public Sector Banks including RRB	85,844	267,899	7,711	29,032	3,049	994	33	2,055	181	78,133	238,867	9,038	8,410	93	628	719
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	857	1,499	0	0	0	0	0	0	0	857	1,499	874	867	99	7	1
6	FEDERAL BANK	87	214	79	17	18	0	0	18	13	8	198	13	1	10	12	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	407	1,250	407	1,250	214	208	97	6	23	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	1	1	0	0	0	0	0	0	0	1	1	0	0	0	0	0
14	KARUR VYSYA BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
15	KOTAK MAHINDRA BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
16	LAKSHMI VILAS BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
17	RBL Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
18	SOUTH INDIAN BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
19	T.N.MERCANTILE BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
20	YES BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Total- Pvt Sector Commercial Banks	1,352	2,965	486	1,267	232	208	90	24	36	866	1,698	887	868	98	19	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	87,196	270,864	8,197	30,298	3,281	1,202	37	2,079	217	78,999	240,565	9,925	9,278	93	647	722
E	CO-OPERATIVE BANKS																
1	DIST CO-OPERATIVE BANKS	137	292	137	292	0	0	0	0	16	0	0	0	0	0	0	0
2	KSCARDB (incl. PCARDBs)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3	KSCB	1,523	4,000	65	147	35	14	40	21	0	1,458	3,853	21	10	48	11	0
	Total Co-operative Banks	1,660	4,292	202	439	35	14	40	21	16	1,458	3,853	21	10	48	11	0
	Total - Banking Sector	88,856	275,156	8,399	30,737	3,317	1,216	37	2,100	233	80,457	244,419	9,946	9,289	93	658	722

10.27. RECOVERY PERFORMANCE UNDER GOVERNMENT SPONSORED SCHEMES AS AT SEPTEMBER 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	225	425	98	93	81	3	4	78	70	127	332	10	1	10	9	2
2	BANK OF INDIA	392	819	25	45	38	28	74	10	5	367	774	125	112	90	13	14
3	BANK OF MAHARASHTRA	90	382	75	214	133	0	0	133	163	15	168	0	0	0	0	0
4	CANARA BANK	640	690	632	678	3	1	33	2	0	8	12	6	2	33	4	28
5	CENTRAL BANK OF INDIA	82	299	0	0	0	0	0	0	0	82	299	0	0	0	0	0
6	INDIAN BANK	208	738	195	608	8	8	100	0	0	13	130	15	12	80	3	3
7	INDIAN OVERSEAS BANK	325	712	175	64	24	11	46	13	8	150	648	47	22	47	25	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	946	1,626	56	47	25	0	0	25	34	890	1,579	0	0	0	0	0
10	STATE BANK OF INDIA	28	34	6	16	5	3	60	2	5	22	18	12	0	0	12	12
11	UCO BANK	120	241	22	37	12	11	93	1	2	98	204	24	21	88	3	2
12	UNION BANK OF INDIA	298	422	241	314	15	13	85	2	2	57	107	9	7	79	2	0
	Total- Public Sector Commercial Banks	3,354	6,388	1,525	2,116	344	78	23	266	288	1,829	4,271	247	177	71	71	69
B	R R B - KERALA GRAMIN BANK	40	79	0	0	0	0	0	0	0	40	79	0	0	0	0	0
	Total- Public Sector Banks including RRB	3,394	6,467	1,525	2,116	344	78	23	266	288	1,869	4,350	247	177	71	71	69
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	5	2	5	2	0	0	100	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	9	17	4	5	3	2	67	1	0	5	12	17	17	100	0	0
6	FEDERAL BANK	25	98	23	23	15	1	5	15	4	2	75	0	0	0	0	0
7	HDFC BANK	5	5	5	5	1	0	45	1	1	0	0	0	0	0	0	0
8	ICICI BANK	20	23	2	3	3	0	0	3	3	18	20	0	0	0	0	0
9	IDBI BANK	222	565	222	565	83	80	96	3	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	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	302	725	273	616	106	83	79	22	12	29	109	17	17	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	3,696	7,191	1,798	2,732	450	161	36	289	300	1,898	4,459	264	194	73	71	69
E	CO-OPERATIVE BANKS																
1	DIST CO-OPERATIVE BANKS	1	0	5	13	297	0	0	297	0	-4	-13	0	0	0	0	0
2	KSCARB (incl. PCARBs)	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	1	0	5	13	297	0	0	297	0	-4	-13	0	0	0	0	0
	Total - Banking Sector	3,697	7,191	1,803	2,745	747	161	22	586	300	1,894	4,446	264	194	73	71	69

10.28. PROGRESS UNDER INSTANT OVERDRAFT FACILITY AS AT SEPTEMBER 2020									
Sl No.	Bank	Loan Sanctioned during the Quarter		Loan Disbursed during the Quarter		Cumulative Loan Disbursed during the Fin Year		(Rs. in lakhs)	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount
A	PUBLIC SECTOR COMMERCIAL BANKS								
1	BANK OF BARODA	22	0	22	0	22	0	1,995	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	2,562	71	2,356	63	4,708	100	85,458	1,022
5	CENTRAL BANK OF INDIA	0	0	0	0	0	0	0	0
6	INDIAN BANK	0	0	0	0	0	0	14	121
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	45	1	45	1	281	6	281	5
12	UNION BANK OF INDIA	0	0	0	0	0	0	205	9
	Total- Public Sector Commercial Banks	2,629	72	2,423	64	5,011	106	88,690	1,240
B	R R B - KERALA GRAMIN BANK	0	0	0	0	0	0	0	0
	Total- Public Sector Banks including RRB	2,629	72	2,423	64	5,011	106	88,690	1,240
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	5	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	5	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	2,629	72	2,423	64	5,011	106	88,695	1,240
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	2,629	72	2,423	64	5,011	106	88,695	1,240

10.29. TOTAL OUSTANDING UNDER MUDRA LOANS (PMMY) AS AT SEPTEMBER 2020

(Rs.in lakhs)

SI No	Bank	SHISHU							KISHORE						
		Total sanctions during the Q		Disbursed during the Q		Rejections during the Q	Total Outstanding		Total sanctions during the Q		Disbursed during the Q		Rejections during the Q	Total Outstanding	
		A/c's	Amt	A/c's	Amt	A/c's	A/c's	Amt	A/c's	Amt	A/c's	Amt	A/c's	A/c's	Amt
A	PUBLIC SECTOR COMMERCIAL BANKS														
1	BANK OF BARODA	51	22	51	22	0	2,300	2,333	42	126	42	126	0	5,614	6,633
2	BANK OF INDIA	175	78	175	78	0	4,593	1,383	316	398	316	398	0	4,473	6,949
3	BANK OF MAHARASHTRA	0	0	0	0	0	36	432	0	0	0	0	0	222	739
4	CANARA BANK	7,963	1,325	7,475	1,103	488	138,153	22,805	5,256	8,152	4,575	6,142	681	36,223	56,447
5	CENTRAL BANK OF INDIA	208	47	178	38	0	1,639	474	258	657	245	573	0	2,787	4,783
6	INDIAN BANK	2,950	550	2,950	548	4	5,358	1,138	2,211	2,498	1,729	2,408	0	6,593	11,461
7	INDIAN OVERSEAS BANK	45	31	45	31	0	3,690	3,215	70	105	70	105	0	2,966	6,287
8	PUNJAB & SIND BANK	0	0	0	0	0	97	16	2	6	2	6	0	84	100
9	PUNJAB NATIONAL BANK	199	86	199	69	0	5,317	7,199	196	577	196	596	0	4,943	7,629
10	STATE BANK OF INDIA	2,387	541	2,289	483	121	12,749	2,726	3,813	9,615	3,684	7,888	228	25,670	43,527
11	UCO BANK	30	12	30	11	0	1,967	828	10	34	10	19	0	4,081	4,342
12	UNION BANK OF INDIA	5	10	4	9	0	8,123	1,026	6	16	6	16	0	18,256	16,192
	Total- Public Sector Commercial Banks	14,013	2,702	13,396	2,392	613	184,022	43,574	12,180	22,184	10,875	18,277	909	111,912	165,089
B	R R B - KERALA GRAMIN BANK	15,123	3,885	15,123	3,888	0	64,562	17,438	21,224	32,765	21,224	32,802	0	116,916	178,134
	Total- Public Sector Banks including RRB	29,136	6,587	28,519	6,280	613	248,584	61,013	33,404	54,949	32,099	51,079	909	228,828	343,223
C	PRIVATE SECTOR COMMERCIAL BANKS														
1	AXIS BANK	2,733	896	2,733	896	0	71,184	10,162	7	27	7	27	0	406	800
2	BANDHAN BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3	CATHOLIC SYRIAN BANK	0	0	3	0	0	36	10	2	4	31	237	0	158	239
4	CITY UNION BANK	0	0	0	0	0	2	1	0	0	0	0	0	5	12
5	DHANLAXMI BANK	2	0	2	0	0	42	11	7	10	7	10	0	170	342
6	FEDERAL BANK	320	70	320	70	0	935	309	1,449	2,574	1,449	2,574	0	4,093	8,486
7	HDFC BANK	14,889	2,278	14,889	2,278	0	83,446	12,134	3,976	2,433	3,976	2,433	0	14,123	6,908
8	ICICI BANK	40	18	40	18	0	928	308	161	242	161	242	0	5,137	6,053
9	IDBI BANK	28	3	28	3	0	374	999	83	121	83	121	0	1,191	2,103
10	IDFC FIRST Bank	23,956	5,998	23,956	5,998	0	140,504	33,789	61	61	61	61	0	1,063	967
11	INDUS IND BANK	49,217	10,069	49,217	10,069	0	595,824	92,581	493	526	493	526	0	89,720	50,541
12	JAMMU & KASHMIR BANK	0	0	0	0	0	6	1	0	0	0	0	0	39	58
13	KARNATAKA BANK	7	1	7	1	0	20	3	41	43	41	43	0	303	491
14	KARUR VYSA BANK	0	0	0	0	0	261	31	0	0	0	0	0	78	152
15	KOTAK MAHINDRA BANK	0	0	0	0	0	2	1	0	0	0	0	0	197	761
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	479	34	0	0	0	0	0	0	0
18	SOUTH INDIAN BANK	3	3	0	0	0	308	102	68	236	46	141	0	1,017	2,491
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	1,780	118	0	0	0	0	0	0	0
	Total- Pvt Sector Commercial Banks	91,195	19,334	91,195	19,332	0	896,153	150,597	6,348	6,276	6,355	6,414	0	117,723	80,444
D	SMALL FINANCE BANKS														
1	ESAF	10,380	6,067	10,380	6,067	0	171,080	43,140	107	55	107	55	0	156,530	64,088
2	Ujjivan Small Finance Bank	639	219	639	219	0	54,365	11,739	162	92	162	92	0	9,867	5,342
	Total- Small Finance Banks	11,019	6,286	11,019	6,286	0	225,445	54,879	269	147	269	147	0	166,397	69,430
	Total - Commercial Banks + RRB + SFB	131,350	32,208	130,733	31,898	613	1,370,182	266,489	40,021	61,373	38,723	57,640	909	512,948	493,097
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	131,354	32,210	130,737	31,900	613	1,370,895	266,754	40,021	61,373	38,723	57,640	909	512,948	493,097

10.29. TOTAL OUSTANDING UNDER MUDRA LOANS (PMMY) AS AT SEPTEMBER 2020

(Rs.in lakhs)

SI No	Bank	TARUN						Total MUDRA LOANS					
		Total sanctions during the Q		Disbursed during the Q		Rejections during the Q	Total Outstanding	Total sanctions during the Q		Disbursed during the Q		Rejections during the Q	Total Outstanding
		A/c's	Amt	A/c's	Amt	A/c's	A/c's Amt	A/c's	Amt	A/c's	Amt	A/c's	A/c's Amt
A	PUBLIC SECTOR COMMERCIAL BANKS												
1	BANK OF BARODA	28	140	28	140	0	936 7,152	121	288	121	288	0	8,850 16,118
2	BANK OF INDIA	148	365	148	365	0	900 4,671	639	841	639	841	0	9,966 13,003
3	BANK OF MAHARASHTRA	0	0	0	0	0	143 1,506	0	0	0	0	0	401 2,677
4	CANARA BANK	1,456	12,529	1,142	5,734	125	25,610 81,793	14,675	22,006	13,192	12,979	1,294	199,986 161,045
5	CENTRAL BANK OF INDIA	60	511	58	467	0	557 3,751	526	1,215	481	1,078	0	4,983 9,008
6	INDIAN BANK	105	1,389	105	1,383	5	1,208 7,773	5,266	4,437	4,784	4,339	9	13,159 20,372
7	INDIAN OVERSEAS BANK	7	41	7	41	0	225 210	122	177	122	177	0	6,881 9,712
8	PUNJAB & SIND BANK	1	6	1	6	0	14 80	3	12	3	12	0	195 196
9	PUNJAB NATIONAL BANK	89	694	89	622	0	1,123 7,455	484	1,357	484	1,287	0	11,383 22,283
10	STATE BANK OF INDIA	1,549	13,352	1,461	10,180	44	9,835 53,429	7,749	23,508	7,434	18,551	393	48,254 99,682
11	UCO BANK	7	48	5	24	1	607 2,063	47	94	45	54	1	6,655 7,233
12	UNION BANK OF INDIA	4	11	14	57	0	15,213 14,859	15	38	24	83	0	41,592 32,077
	Total- Public Sector Commercial Banks	3,454	29,086	3,058	19,019	175	56,371 184,741	29,647	53,973	27,329	39,688	1,697	352,305 393,405
B	R R B - KERALA GRAMIN BANK	1,651	13,017	1,651	12,847	0	6,030 49,412	37,998	49,668	37,998	49,537	0	187,508 244,985
	Total- Public Sector Banks including RRB	5,105	42,104	4,709	31,867	175	62,401 234,154	67,645	103,640	65,327	89,225	1,697	539,813 638,390
C	PRIVATE SECTOR COMMERCIAL BANKS												
1	AXIS BANK	8	76	8	76	0	490 2,333	2,748	999	2,748	999	0	72,080 13,295
2	BANDHAN BANK	0	0	0	0	0	0 0	0	0	0	0	0	0 0
3	CATHOLIC SYRIAN BANK	1	7	6	117	0	14 80	3	11	40	354	0	208 329
4	CITY UNION BANK	0	0	0	0	0	0 0	0	0	0	0	0	7 13
5	DHANLAXMI BANK	1	40	1	40	0	18 373	10	50	10	50	0	230 726
6	FEDERAL BANK	1,207	6,494	1,207	6,494	0	2,558 14,524	2,976	9,137	2,976	9,137	0	7,586 23,319
7	HDFC BANK	3	16	3	16	0	373 1,081	18,868	4,727	18,868	4,727	0	97,942 20,123
8	ICICI BANK	16	115	16	115	0	1,536 5,119	217	375	217	375	0	7,601 11,480
9	IDBI BANK	12	96	12	96	0	548 3,081	123	220	123	220	0	2,113 6,183
10	IDFC FIRST Bank	0	0	0	0	0	0 0	24,017	6,058	24,017	6,058	0	141,567 34,756
11	INDUS IND BANK	43	64	43	64	0	4,014 15,446	49,753	10,658	49,753	10,658	0	689,558 158,567
12	JAMMU & KASHMIR BANK	2	14	0	14	0	5 15	2	14	0	14	0	50 74
13	KARNATAKA BANK	26	58	26	58	0	138 629	74	101	74	101	0	461 1,123
14	KARUR VYSYA BANK	0	0	0	0	0	12 38	0	0	0	0	0	351 221
15	KOTAK MAHINDRA BANK	0	0	0	0	0	345 2,538	0	0	0	0	0	544 3,300
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	479 34
18	SOUTH INDIAN BANK	41	335	17	125	0	600 3,729	112	573	63	266	0	1,925 6,322
19	T.N.MERCANTILE BANK	0	0	0	0	0	3 24	0	0	0	0	0	48 68
20	YES BANK	0	0	0	0	0	4 19	0	0	0	0	0	1,784 137
	Total- Pvt Sector Commercial Banks	1,360	7,315	1,339	7,215	0	10,658 49,028	98,903	32,925	98,889	32,961	0	1,024,534 280,070
D	SMALL FINANCE BANKS												
1	ESAF	2	14	2	14	0	7 728	10,489	6,136	10,489	6,136	0	327,617 107,956
2	Ujjivan Small Finance Bank	0	0	0	0	0	0 0	801	311	801	311	0	64,232 17,081
	Total- Small Finance Banks	2	14	2	14	0	7 728	11,290	6,447	11,290	6,447	0	391,849 125,037
	Total - Commercial Banks + RRB + SFB	6,467	49,432	6,050	39,095	175	73,066 283,910	177,838	143,012	175,506	128,633	1,697	1,956,196 1,043,496
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	6,467	49,432	6,050	39,095	175	73,066 283,910	177,842	143,014	175,510	128,635	1,697	1,956,909 1,043,761

10.30.OUTSTANDING ENROLLMENT UNDER PRADHAN MANTRI JAN SURAKSHA YOJANA SCHEMES AS AT SEPTEMBER 2020					
Sl.	BANK	PMJBY	PMSBY	APY	Total No.
A	PUBLIC SECTOR COMMERCIAL BANKS				
1	BANK OF BARODA	26,373	198,116	1,586	226,075
2	BANK OF INDIA	14,837	78,731	7,209	100,777
3	BANK OF MAHARASHTRA	421	1,732	140	2,293
4	CANARA BANK	213,678	812,289	112,682	1,138,649
5	CENTRAL BANK OF INDIA	22,959	97,870	19,395	140,224
6	INDIAN BANK	15,540	102,838	17,882	136,260
7	INDIAN OVERSEAS BANK	35,398	134,560	4,359	174,317
8	PUNJAB & SIND BANK	1,448	2,308	471	4,227
9	PUNJAB NATIONAL BANK	13,298	88,620	4,256	106,174
10	STATE BANK OF INDIA	158,155	1,126,166	77,894	1,362,215
11	UCO BANK	7,710	27,793	3,315	38,818
12	UNION BANK OF INDIA	64,414	283,748	42,432	390,594
	Total- Public Sector Commercial Banks	574,231	2,954,771	291,621	3,820,623
B	R R B - KERALA GRAMIN BANK	116,745	522,077	97,273	736,095
	Total- Public Sector Banks including RRB	690,976	3,476,848	388,894	4,556,718
C	PRIVATE SECTOR COMMERCIAL BANKS				
1	AXIS BANK	2,845	9,864	8,506	21,215
2	BANDHAN BANK	0	0	0	0
3	CATHOLIC SYRIAN BANK	5,058	17,966	730	23,754
4	CITY UNION BANK	853	1,360	195	2,408
5	DHANLAXMI BANK	10,474	25,037	3,429	38,940
6	FEDERAL BANK	42,355	129,371	5,837	177,563
7	HDFC BANK	18,621	41,138	17,847	77,606
8	ICICI BANK	5,220	10,122	1,404	16,746
9	IDBI BANK	11,764	30,113	4,714	46,591
10	IDFC FIRST Bank	3	1	0	4
11	INDUS IND BANK	125	3,938	12	4,075
12	JAMMU & KASHMIR BANK	107	149	22	278
13	KARNATAKA BANK	1,588	3,897	769	6,254
14	KARUR VYSYA BANK	1,076	1,589	104	2,769
15	KOTAK MAHINDRA BANK	0	0	0	0
16	LAKSHMI VILAS BANK	156	396	102	654
17	RBL Bank	0	0	0	0
18	SOUTH INDIAN BANK	32,383	123,870	12,445	168,698
19	T.N.MERCANTILE BANK	925	7,588	1,178	9,691
20	YES BANK	25	31	0	56
	Total- Pvt Sector Commercial Banks	133,578	406,430	57,294	597,302
D	SMALL FINANCE BANKS				
1	ESAF	0	0	12,202	12,202
2	Ujjivan Small Finance Bank	0	0	0	0
	Total- Small Finance Banks	0	0	12,202	12,202
	Total - Commercial Banks + RRB + SFB	824,554	3,883,278	458,390	5,166,222
E	CO-OPERATIVE BANKS				
1	DIST CO-OPERATIVE BANKS	1,502	11,830	303	13,635
2	KSCARB (incl. PCARBs)	0	0	0	0
3	KSCB	54,932	222,737	3,452	281,121
	Total Co-operative Banks	56,434	234,567	3,755	294,756
	Total - Banking Sector	880,988	4,117,845	462,145	5,460,978

10.31. RECOVERY AND NPA MANAGEMENT AS AT SEPTEMBER 2020

(Rs. in lakhs)

Sl No.	BANK	Gross NPA as at June 2020		Addition from July 2020 to September 2020		Recovery from July 2020 to September 2020		Gross NPA as at September 2020	
		A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.
A	PUBLIC SECTOR COMMERCIAL BANKS								
1	BANK OF BARODA	8,718	37,737	36	263	288	443	8,466	37,557
2	BANK OF INDIA	5,064	22,957	23	86	168	584	4,919	22,459
3	BANK OF MAHARASHTRA	555	3,108	3	66	0	0	558	3,174
4	CANARA BANK	60,760	223,203	0	0	3,442	22,769	57,318	200,434
5	CENTRAL BANK OF INDIA	8,220	22,370	0	0	722	1,502	7,498	20,868
6	INDIAN BANK	5,221	21,838	0	0	95	119	5,126	21,719
7	INDIAN OVERSEAS BANK	11,847	34,796	356	635	1,564	1,784	10,639	33,647
8	PUNJAB & SIND BANK	318	2,578	0	0	0	0	318	2,578
9	PUNJAB NATIONAL BANK	16,016	67,524	26	262	1,881	3,804	14,161	63,982
10	STATE BANK OF INDIA	89,528	240,346	2,490	56,358	10,640	57,816	81,378	238,888
11	UCO BANK	2,244	17,036	26	51	0	0	2,270	17,087
12	UNION BANK OF INDIA	40,810	103,061	4,893	18,937	2,986	10,198	42,717	111,800
	Total- Public Sector Commercial Banks	249,301	796,555	7,853	76,658	21,786	99,019	235,368	774,193
B	R R B - KERALA GRAMIN BANK	55,536	84,303	326	562	9,379	18,058	46,483	66,807
	Total- Public Sector Banks including RRB	304,837	880,857	8,179	77,220	31,165	117,077	281,851	841,000

10.31. RECOVERY AND NPA MANAGEMENT AS AT SEPTEMBER 2020

(Rs. in lakhs)

Sl No.	BANK	Gross NPA as at June 2020		Addition from July 2020 to September 2020		Recovery from July 2020 to September 2020		Gross NPA as at September 2020	
		A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.
C	PRIVATE SECTOR COMMERCIAL BANKS								
1	AXIS BANK	6,078	32,152	327	1,239	636	2,884	5,769	30,507
2	BANDHAN BANK	0	0	0	0	0	0	0	0
3	CATHOLIC SYRIAN BANK	2,853	17,676	29	225	173	1,313	2,709	16,588
4	CITY UNION BANK	94	6,010	0	0	11	566	83	5,444
5	DHANLAXMI BANK	1,620	17,645	102	397	182	1,454	1,540	16,588
6	FEDERAL BANK	20,800	157,611	54	817	1,843	7,672	19,011	150,756
7	HDFC BANK	19,684	21,043	1,202	1,922	6,346	8,405	14,540	14,560
8	ICICI BANK	16,634	38,501	4,108	9,230	2,064	2,639	18,678	45,091
9	IDBI BANK	1,578	23,809	0	0	25	62	1,553	23,747
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	25	202	6	9	0	0	31	212
13	KARNATAKA BANK	390	8,350	0	0	28	1,802	362	6,548
14	KARUR VYSYA BANK	361	7,475	15	32	35	162	341	7,344
15	KOTAK MAHINDRA BANK	994	24,919	30	80	13	608	1,011	24,390
16	LAKSHMI VILAS BANK	154	1,014	0	0	4	43	150	971
17	RBL Bank	5	1	0	0	0	0	5	1
18	SOUTH INDIAN BANK	5,553	100,826	51	2,187	409	8,007	5,195	95,006
19	T.N.MERCANTILE BANK	205	4,402	0	0	45	1,076	160	3,326
20	YES BANK	354	2,120	0	0	0	0	354	2,120
	Total- Pvt Sector Commercial Banks	125,536	471,734	5,924	16,138	11,814	36,694	119,646	451,178
D	SMALL FINANCE BANKS								
1	ESAF	201,387	27,354	0	0	2,316	391	199,071	26,963
2	Ujjivan Small Finance Bank	3,819	629	2,141	238	1,258	473	4,702	394
	Total- Small Finance Banks	205,206	27,984	2,141	238	3,574	864	203,773	27,357
	Total - Commercial Banks + RRB + SFB	635,579	1,380,575	16,244	93,595	46,553	154,636	605,270	1,319,534
E	CO-OPERATIVE BANKS								
1	DIST CO-OPERATIVE BANKS	3,930	47,541	8,234	54,148	1,316	11,527	10,848	90,162
2	KSCARDB (incl. PCARDBs)	152,236	488,667	40,117	104,365	14,689	35,565	177,664	557,467
3	KSCB	73,492	323,375	62,509	341,237	14,034	238,150	121,967	426,461
	Total Co-operative Banks	229,658	859,583	110,860	499,750	30,039	285,242	310,479	1,074,090
	Total - Banking Sector	865,237	2,240,158	127,104	593,345	76,592	439,878	915,749	2,393,625

10.31. RECOVERY AND NPA MANAGEMENT AS AT SEPTEMBER 2020

(Rs. in lakhs)

Sl No.	BANK	Of Gross NPA as at SEPTEMBER 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	1,872	17,131	4,671	11,952	0	0	0	0	0	0	419	4,794	822	1,984
2	BANK OF INDIA	1,350	2,404	2,351	12,130	0	0	0	0	0	0	160	842	899	1,719
3	BANK OF MAHARASHTRA	198	234	161	1,805	0	0	0	0	0	0	66	562	31	93
4	CANARA BANK	13,721	19,900	23,591	90,589	0	0	0	0	0	0	1,526	12,456	5,756	17,899
5	CENTRAL BANK OF INDIA	2,129	2,197	2,291	5,620	0	0	0	0	0	0	185	1,036	1,485	3,794
6	INDIAN BANK	772	809	1,642	4,301	0	0	0	0	7	10	69	399	1,073	2,816
7	INDIAN OVERSEAS BANK	3,225	5,259	3,801	15,802	0	0	0	0	0	0	114	893	495	2,115
8	PUNJAB & SIND BANK	0	0	194	1,526	0	0	0	0	0	0	24	264	14	25
9	PUNJAB NATIONAL BANK	4,778	12,558	5,428	35,650	0	0	0	0	0	0	667	6,286	2,169	6,391
10	STATE BANK OF INDIA	25,275	33,096	16,229	60,966	0	0	0	0	0	0	4,189	17,386	10,267	29,867
11	UCO BANK	506	1,342	712	7,286	16	3,720	0	0	0	0	146	807	425	1,485
12	UNION BANK OF INDIA	13,321	15,447	14,021	43,132	0	0	0	0	1	0	958	3,257	5,124	12,721
	Total- Public Sector Commercial Banks	67,147	110,377	75,092	290,759	16	3,720	0	0	8	10	8,523	48,982	28,560	80,909
B	R R B - KERALA GRAMIN BANK	17,088	13,137	14,850	16,918	0	0	6	0	0	0	2,803	12,166	6,883	17,670
	Total- Public Sector Banks including RRB	84,235	123,514	89,942	307,677	16	3,720	6	0	8	10	11,326	61,148	35,443	98,579

10.31. RECOVERY AND NPA MANAGEMENT AS AT SEPTEMBER 2020

(Rs. in lakhs)

Sl No.	BANK	Of Gross NPA as at SEPTEMBER 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	222	6,242	80	14,531	0	0	0	0	0	0	84	831	9	39
2	BANDHAN BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3	CATHOLIC SYRIAN BANK	302	3,919	689	8,681	0	0	0	0	0	0	71	352	1,242	806
4	CITY UNION BANK	16	246	14	337	0	0	0	0	0	0	9	51	19	55
5	DHANLAXMI BANK	496	1,481	243	4,983	0	0	0	0	0	0	50	395	508	1,175
6	FEDERAL BANK	6,367	49,221	1,722	21,618	0	0	0	0	0	0	811	5,296	4,443	11,231
7	HDFC BANK	2,033	4,693	703	1,799	0	0	0	0	0	0	7	7	33	83
8	ICICI BANK	251	1,204	764	5,669	0	0	0	0	0	0	168	1,220	76	154
9	IDBI BANK	806	4,507	465	16,611	34	387	0	0	1	2	43	386	108	301
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	44	35	91
12	JAMMU & KASHMIR BANK	0	0	8	171	0	0	0	0	0	0	0	0	0	0
13	KARNATAKA BANK	19	2,575	139	3,124	0	0	0	0	0	0	8	44	76	185
14	KARUR VYSYA BANK	13	76	65	3,315	0	0	0	0	0	0	50	1,032	46	103
15	KOTAK MAHINDRA BANK	1	83	106	2,779	0	0	0	0	0	0	7	50	84	278
16	LAKSHMI VILAS BANK	35	3	46	377	0	0	0	0	0	0	0	0	0	0
17	RBL Bank	9	1	2	0	0	0	0	0	0	0	0	0	0	0
18	SOUTH INDIAN BANK	1,097	23,828	871	40,786	0	0	0	0	1	60	315	1,703	1,651	1,518
19	T.N.MERCANTILE BANK	10	292	98	1,672	0	0	0	0	0	0	5	27	30	73
20	YES BANK	0	0	20	878	0	0	0	0	0	0	0	0	0	0
	Total- Pvt Sector Commercial Banks	39,481	101,532	18,902	130,117	34	387	0	0	2	62	1,639	11,437	8,360	16,093
D	SMALL FINANCE BANKS														
1	ESAF	14,495	2,275	2,730	533	0	0	0	0	0	0	268	159	229	17
2	Ujjivan Small Finance Bank	389	49	180	36	0	0	0	0	0	0	218	21	0	0
	Total- Small Finance Banks	14,884	2,324	2,910	569	0	0	0	0	0	0	486	180	229	17
	Total - Commercial Banks + RRB + SFB	138,600	227,371	111,754	438,363	50	4,107	6	0	10	72	13,451	72,765	44,032	114,688
E	CO-OPERATIVE BANKS														
1	DIST CO-OPERATIVE BANKS	99	1,354	1,147	22,275	0	0	0	0	0	0	1,420	16,498	3	17
2	KSCARDB (incl. PCARDBs)	42,103	63,371	15,389	33,384	0	0	0	0	0	0	41,432	103,072	111	326
3	KSCB	5,688	5,228	7,925	5,846	0	0	0	0	399	21	14,580	64,882	565	1,547
	Total Co-operative Banks	47,890	69,953	24,461	61,505	0	0	0	0	399	21	57,432	184,452	679	1,891
	Total - Banking Sector	186,490	297,324	136,215	499,868	50	4,107	6	0	409	93	70,883	257,217	44,711	116,579

10.31. RECOVERY AND NPA MANAGEMENT AS AT SEPTEMBER 2020

(Rs. in lakhs)

SI No.	BANK							Total Advances as at SEPTEMBER 2020		Percentage of Gross NPA to Total Advances
		Gross NPA in other priority sector		Gross NPA in total priority sector		Gross NPA in Non Priority Advances				
		A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.	
A	PUBLIC SECTOR COMMERCIAL BANKS									
1	BANK OF BARODA	532	301	8,316	36,162	150	1,395	321,068	1,198,604	3
2	BANK OF INDIA	115	14	4,875	17,109	44	5,351	131,910	390,784	6
3	BANK OF MAHARASHTRA	48	1	504	2,695	54	479	3,295	31,859	10
4	CANARA BANK	6,125	15,263	50,719	156,107	6,599	44,327	1,742,187	4,832,637	4
5	CENTRAL BANK OF INDIA	84	1	6,174	12,648	1,324	8,220	171,589	584,379	4
6	INDIAN BANK	62	257	3,625	8,592	1,501	13,127	209,672	797,567	3
7	INDIAN OVERSEAS BANK	225	195	7,860	24,264	2,779	9,383	244,804	612,520	5
8	PUNJAB & SIND BANK	86	763	318	2,578	0	0	1,750	19,697	13
9	PUNJAB NATIONAL BANK	1,019	2,866	14,061	63,751	100	231	141,181	943,328	7
10	STATE BANK OF INDIA	0	0	55,960	141,315	25,418	97,573	1,864,211	8,092,142	3
11	UCO BANK	365	1,240	2,170	15,880	100	1,207	49,814	324,396	5
12	UNION BANK OF INDIA	620	622	34,045	75,179	8,672	36,621	488,227	2,169,833	5
	Total- Public Sector Commercial Banks	9,281	21,523	188,627	556,280	46,741	217,914	5,369,708	19,997,746	4
B	R R B - KERALA GRAMIN BANK	438	619	42,068	60,510	4,415	6,296	1,534,095	1,737,063	4
	Total- Public Sector Banks including RRB	9,719	22,142	230,695	616,790	51,156	224,210	6,903,803	21,734,809	4

10.31. RECOVERY AND NPA MANAGEMENT AS AT SEPTEMBER 2020

(Rs. in lakhs)

SI No.	BANK							Total Advances as at SEPTEMBER 2020		Percentage of Gross NPA to Total Advances
		Gross NPA in other priority sector		Gross NPA in total priority sector		Gross NPA in Non Priority Advances				
		A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.	
C	PRIVATE SECTOR COMMERCIAL BANKS									
1	AXIS BANK	5,087	394	5,482	22,037	287	8,470	134,554	1,201,718	3
2	BANDHAN BANK	0	0	0	0	0	0	126	7,950	0
3	CATHOLIC SYRIAN BANK	2	0	2,306	13,758	403	2,830	204,402	399,333	4
4	CITY UNION BANK	5	323	63	1,012	20	4,432	3,295	79,308	7
5	DHANLAXMI BANK	10	6	1,307	8,040	233	8,548	99,599	426,851	4
6	FEDERAL BANK	5,521	63,219	18,864	150,585	147	171	927,674	4,246,243	4
7	HDFC BANK	0	0	2,776	6,582	11,764	7,978	1,142,387	2,027,292	1
8	ICICI BANK	53	44	1,312	8,291	17,366	36,800	270,508	1,147,724	4
9	IDBI BANK	2	0	1,459	22,193	94	1,554	54,338	444,775	5
10	IDFC FIRST Bank	0	0	0	0	1,236	52	196,577	83,081	0
11	INDUS IND BANK	0	0	40,717	6,082	6,201	1,845	1,030,340	893,320	1
12	JAMMU & KASHMIR BANK	0	0	8	171	23	40	834	10,505	2
13	KARNATAKA BANK	3	0	245	5,927	117	621	7,245	82,554	8
14	KARUR VYSYA BANK	5	10	179	4,537	162	2,807	9,753	44,049	17
15	KOTAK MAHINDRA BANK	0	0	198	3,191	813	21,199	8,143	184,335	13
16	LAKSHMI VILAS BANK	0	0	81	380	69	591	1,367	60,283	2
17	RBL Bank	0	0	11	1	-6	0	13,698	5,620	0
18	SOUTH INDIAN BANK	54	5	3,989	67,900	1,206	27,106	372,956	2,800,375	3
19	T.N.MERCANTILE BANK	2	0	145	2,064	15	1,261	10,542	55,462	6
20	YES BANK	0	0	20	878	334	1,242	25,530	293,040	1
	Total- Pvt Sector Commercial Banks	10,744	64,001	79,162	323,629	40,484	127,549	4,513,868	14,493,819	3
D	SMALL FINANCE BANKS									
1	ESAF	4,616	292	22,338	3,276	176,733	23,687	1,608,546	432,351	6
2	Ujjivan Small Finance Bank	1,039	102	1,826	208	2,876	186	99,433	25,412	2
	Total- Small Finance Banks	5,655	394	24,164	3,484	179,609	23,873	1,707,979	457,763	6
	Total - Commercial Banks + RRB + SFB	26,118	86,537	334,021	943,903	271,249	375,632	13,125,650	36,686,390	4
E	CO-OPERATIVE BANKS									
1	DIST CO-OPERATIVE BANKS	6,706	16,698	9,375	56,842	1,473	33,320	61,125	349,330	26
2	KSCARDB (incl. PCARDBs)	15,874	19,752	114,909	219,905	62,755	337,562	429,335	716,970	78
3	KSCB	58,246	124,301	87,403	201,826	34,564	224,635	814,419	4,026,489	11
	Total Co-operative Banks	80,826	160,751	211,687	478,574	98,792	595,517	1,304,879	5,092,789	21
	Total - Banking Sector	106,944	247,288	545,708	1,422,476	370,041	971,148	14,430,529	41,779,179	6

10.32. PROGRESS UNDER PRADHAN MANTRI AWAS YOJANA (PMAY) - URBAN AS AT SEPTEMBER 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	24	168	24	82	35	186	3,957	5,283
2	BANK OF INDIA	103	1,127	401	4,247	443	4,663	474	4,964
3	BANK OF MAHARASHTRA	0	0	0	0	0	0	0	0
4	CANARA BANK	112	1,256	96	1,112	216	2,821	5,211	35,592
5	CENTRAL BANK OF INDIA	32	421	32	234	52	2,184	369	3,256
6	INDIAN BANK	14	121	36	264	36	264	386	4,048
7	INDIAN OVERSEAS BANK	23	81	23	81	42	160	425	955
8	PUNJAB & SIND BANK	0	0	0	0	0	0	0	0
9	PUNJAB NATIONAL BANK	15	179	15	103	18	118	980	6,021
10	STATE BANK OF INDIA	184	4,800	211	2,617	226	2,882	1,120	17,200
11	UCO BANK	4	12	4	12	8	27	297	1,846
12	UNION BANK OF INDIA	0	0	0	0	1	25	1,185	5,986
	Total- Public Sector Commercial Banks	511	8,165	842	8,752	1,077	13,330	14,404	85,150
B	R R B - KERALA GRAMIN BANK	73	571	73	571	141	992	3,198	15,754
	Total- Public Sector Banks including RRB	584	8,736	915	9,323	1,218	14,323	17,602	100,904
C	PRIVATE SECTOR COMMERCIAL BANKS								
1	AXIS BANK	28	376	29	300	38	519	1,814	19,516
2	BANDHAN BANK	0	0	0	0	0	0	0	0
3	CATHOLIC SYRIAN BANK	0	0	0	0	1	0	7	61
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	0	2	1	2	1	25	256
7	HDFC BANK	0	0	0	0	0	0	0	0
8	ICICI BANK	37	723	100	914	502	5,951	316	5,643
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	3	35	3	15	5	38	32	302
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	5	66	67	309	107	507	658	7,311
19	T.N.MERCANTILE BANK	0	0	0	0	0	0	2	18
20	YES BANK	0	0	0	0	0	0	0	0
	Total- Pvt Sector Commercial Banks	74	1,200	201	1,538	655	7,016	2,884	33,254
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	658	9,936	1,116	10,861	1,873	21,339	20,486	134,159
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	658	9,936	1,116	10,861	1,873	21,339	20,486	134,159

10.33. PROGRESS UNDER PRADHAN MANTRI AWAS YOJANA (PMAY)- GRAMIN AS AT SEPTEMBER 2020									
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	6	32	6	18	10	22	84	466
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	135	89
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	6	32	6	18	10	22	230	703
B	R R B - KERALA GRAMIN BANK	0	0	0	0	0	0	0	0
	Total- Public Sector Banks including RRB	6	32	6	18	10	22	230	703
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	2	32	13	262
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	2	32	13	262
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	32	6	18	12	54	243	965
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	32	6	18	12	54	243	965

10.34. Data on Stand up India Programme as at SEPTEMBER 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	3	6	80	6	80	6	67	270	2,822	80	1,579	33	589
2	BANK OF INDIA	26	37	45	37	45	37	45	259	2,188	229	1,907	30	281
3	BANK OF MAHARASHTRA	0	0	0	0	0	0	0	0	0	0	0	0	0
4	CANARA BANK	35	82	1,458	68	1,368	61	1,256	856	17,563	531	10,571	16	211
5	CENTRAL BANK OF INDIA	0	0	0	0	0	0	0	53	514	42	413	11	101
6	INDIAN BANK	3	3	48	3	48	3	48	83	1,211	80	1,139	3	72
7	INDIAN OVERSEAS BANK	5	6	79	6	79	6	79	179	1,951	179	1,951	21	52
8	PUNJAB & SIND BANK	0	0	0	0	0	0	0	4	26	1	0	0	0
9	PUNJAB NATIONAL BANK	7	7	157	7	157	7	108	206	2,223	162	1,767	47	478
10	STATE BANK OF INDIA	12	21	285	14	201	14	99	280	3,420	272	3,360	23	278
11	UCO BANK	0	0	0	0	0	0	0	54	1,306	54	1,306	8	50
12	UNION BANK OF INDIA	0	0	0	0	0	0	0	231	3,321	148	2,532	61	824
	Total- Public Sector Commercial Banks	91	162	2,152	141	1,978	134	1,702	2,475	36,546	1,778	26,525	253	2,937
B	R R B - KERALA GRAMIN BANK	9	9	108	9	108	9	100	165	1,948	163	1,924	2	24
	Total- Public Sector Banks including RRB	100	171	2,260	150	2,086	143	1,802	2,640	38,494	1,941	28,449	255	2,961
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	4	4	100	4	100	4	100	56	1,086	50	1,025	6	61
7	HDFC BANK	2	2	70	2	70	2	70	79	1,162	77	1,117	2	45
8	ICICI BANK	0	0	0	0	0	0	0	69	804	69	804	0	0
9	IDBI BANK	0	0	0	0	0	0	0	8	52	4	29	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	5	100	5	100	425	5,722	0	0	10	117
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	252	11	241	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	1	1	40	1	40	1	40	13	397	13	397	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	7	7	210	12	310	12	310	662	9,475	224	3,613	19	234
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	107	178	2,470	162	2,396	155	2,112	3,302	47,969	2,165	32,062	274	3,195
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	107	178	2,470	162	2,396	155	2,112	3,302	47,969	2,165	32,062	274	3,195

10.35. PROGRESS REPORT ON WORKING OF RSETIs AS AT SEPTEMBER 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 Kottarakkara allotted. compound wall completed. Building plan approved by Kottarakkara Municipality. Estimate submitted for approval from competent authority.	Yes, 1 crore sanctioned. 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 a joined inspection of land was done by government and bank officials on 08/09/2020. But we have 34.20 area of land available in survey number 43/1 pandalam village of erstwhile Block panchayath MOU was signed for establishing RSETI on 07/04/2014. At present Gram Nyalaya & CDS and dairy 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 approval of forest department. Meanwhile, due to non handing over of the site, CPWD has returned the work tender awarded to them.	Yes
6	Idukki	Union Bank of India	10.10.2008	We have submitted relevant papers to the Block Panchayat Authorities. Tahasildar, Udumbanchola submitted No Objection certificate to District Collector. Land allotment is in pending.	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. Inauguration 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, Sulthan Bathery. 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	18.05.2003		Building construction grant (First Instalment)

10.36. RSETI - TRAINING PROGRAMMES CONDUCTED DURING 2020-21 AS AT SEPTEMBER 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	1	29	4	0	27	24	0	0
2	Kollam	2	38	6	0	38	38	29	0
3	Pathanamthitta	1	17	5	0	17	17	0	0
4	Alappuzha	0	0	0	0	0	0	24	8.36
5	Kottayam	1	20	4	0	12	15	0	0
6	Idukki	0	0	0	0	0	0	0	0
7	Ernakulam	0	0	0	0	0	0	0	0
8	Thrissur	2	31	8	0	31	25	0	0
9	Palakkad	1	22	1	0	22	16	0	0
10	Malappuram	3	94	12	0	94	94	65	209.5
11	Kozhikode	0	0	0	0	0	0	50	117.28
12	Wayanad	1	5	0	1	5	5	0	0
13	Kannur	1	35	4	1	4	19	30	27
14	Kasaragod	1	18	2	0	18	18	0	0
Total		14	309	46	2	268	271	198	362.14

10.37. Report on Framework for Revival and Rehabilitation of MSMEs as on SEPTEMBER 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	PUBLIC SECTOR COMMERCIAL BANKS														
1	BANK OF BARODA	44	1,120	42	711	10	71	272	653	63	116	20	38	24	
2	BANK OF INDIA	0	0	0	0	0	0	0	0	0	0	0	0	42	
3	BANK OF MAHARASHTRA	0	0	0	0	0	0	0	0	0	0	0	0	0	
4	CANARA BANK	6,484	9,836	5,284	19,682	1,488	3,934	1,099	14,326	10,751	21,826	924	3,329	0	
5	CENTRAL BANK OF INDIA	2	201	6	569	0	0	17	610	41	146	0	0	22	
6	INDIAN BANK	11	286	32	1,363	12	380	80	171	183	517	26	63	307	
7	INDIAN OVERSEAS BANK	10	43	14	25	5	16	40	63	52	90	63	51	88	
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	60	1,740	65	2,800	171	6,681	59	239	34	121	91	251	0	
11	UCO BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	
12	UNION BANK OF INDIA	1,854	2,822	1,987	9,421	1,201	2,015	3,124	3,521	4,125	6,639	401	1,511	1,209	
	Total- Public Sector Commercial Banks	8,465	16,048	7,430	34,571	2,887	13,097	4,691	19,584	15,249	29,454	1,525	5,243	1,692	
B	R R B - KERALA GRAMIN BANK	17	292	19	326	30	577	1,022	1,512	1,710	2,362	1,037	1,919	44	
	Total- Public Sector Banks including RRB	8,482	16,339	7,449	34,897	2,917	13,673	5,713	21,096	16,959	31,816	2,562	7,162	1,736	
C	PRIVATE SECTOR COMMERCIAL BANKS														
1	AXIS BANK	0	0	2	143	0	0	0	0	0	0	0	0	22	
2	BANDHAN BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	
3	CATHOLIC SYRIAN BANK	3	93	4	585	0	0	1	1	11	15	0	0	37	
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	13	623	39	1,567	0	0	23	87	126	322	0	0	113	
7	HDFC BANK	6	821	10	168	0	0	0	0	0	0	0	0	0	
8	ICICI BANK	15	362	91	905	0	0	1	1	320	669	0	0	0	
9	IDBI BANK	0	0	0	0	0	0	0	0	0	0	0	0	81	
10	IDFC FIRST Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	
11	INDUS IND BANK	0	0	193	1,513	0	0	0	0	1,226	929	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	10	259	0	0	0	0	4	16	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	12	2,643	9	1,729	29	2,524	10	48	11	56	26	84	33	
19	T.N.MERCANTILE BANK	3	5	0	0	0	0	0	0	0	0	0	0	13	
20	YES BANK	0	0	0	0	0	0	0	0	0	0	0	0	1	
	Total- Pvt Sector Commercial Banks	62	4,805	348	6,610	29	2,524	39	154	1,694	1,991	26	84	300	
D	SMALL FINANCE BANKS														
1	ESAF	0	0	0	0	0	0	173	47	165	35	52	10	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	173	47	165	35	52	10	0	
	Total - Banking Sector	8,544	21,144	7,797	41,507	2,946	16,197	5,925	21,296	18,818	33,842	2,640	7,257	2,036	

10.37. Report on Framework for Revival and Rehabilitation of MSMEs as on SEPTEMBER 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		
		Amt	A/C	Amt	A/C	Amt	A/C	Amt	A/C	Amt	A/C
A	PUBLIC SECTOR COMMERCIAL BANKS										
1	BANK OF BARODA	1,486	26	5,093	11	179	461	133	531	1,525	218
2	BANK OF INDIA	4,198	63	4,694	102	350	315	530	65	650	23
3	BANK OF MAHARASHTRA	0	0	0	0	0	0	0	0	0	0
4	CANARA BANK	0	0	0	0	0	0	0	0	0	0
5	CENTRAL BANK OF INDIA	944	29	2,864	3	54	398	332	1,672	1,154	4
6	INDIAN BANK	702	307	1,164	261	437	332	751	478	883	26
7	INDIAN OVERSEAS BANK	2,945	61	3,825	48	2,069	1,042	3,908	4,380	3,750	2,250
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	0	0	0	0	0	0	0	0	0	0
11	UCO BANK	0	0	0	0	0	0	0	0	0	0
12	UNION BANK OF INDIA	5,325	1,589	7,731	691	1,712	2,041	3,222	2,496	4,713	598
	Total- Public Sector Commercial Banks	15,600	2,075	25,371	1,116	4,801	4,589	8,876	9,622	12,674	3,119
B	R R B - KERALA GRAMIN BANK	1,127	17	618	31	688	5,018	4,037	6,216	6,237	3,524
	Total- Public Sector Banks including RRB	16,727	2,092	25,989	1,147	5,490	9,607	12,913	15,838	18,911	6,643
C	PRIVATE SECTOR COMMERCIAL BANKS										
1	AXIS BANK	8,820	46	5,895	0	0	0	0	0	0	0
2	BANDHAN BANK	0	0	0	0	0	0	0	0	0	0
3	CATHOLIC SYRIAN BANK	1,579	104	6,162	0	0	161	225	387	715	0
4	CITY UNION BANK	0	0	0	0	0	0	0	0	0	0
5	DHANLAXMI BANK	0	0	0	0	0	0	0	0	0	0
6	FEDERAL BANK	12,163	413	27,463	0	0	543	787	2,001	2,406	0
7	HDFC BANK	0	0	0	0	0	0	0	0	0	0
8	ICICI BANK	0	0	0	0	0	0	0	0	0	0
9	IDBI BANK	1,177	29	3,184	21	1,345	95	119	224	442	52
10	IDFC FIRST Bank	0	0	0	0	0	0	0	0	0	0
11	INDUS IND BANK	0	227	1,236	0	0	0	0	1,796	554	0
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	0	0	0	0	0	6	32	0	0	0
17	RBL Bank	0	0	0	0	0	0	0	0	0	0
18	SOUTH INDIAN BANK	6,875	24	3,166	103	12,901	135	232	109	145	234
19	T.N.MERCANTILE BANK	11	78	377	0	0	0	0	7	237	0
20	YES BANK	16	2	770	0	0	0	0	17	91	0
	Total- Pvt Sector Commercial Banks	30,642	923	48,253	124	14,246	940	1,395	4,541	4,590	286
D	SMALL FINANCE BANKS										
1	ESAF	0	0	0	0	0	903	215	1,088	174	739
2	Ujjivan Small Finance Bank	0	0	0	0	0	0	0	0	0	0
	Total- Small Finance Banks	0	0	0	0	0	903	215	1,088	174	739
	Total - Banking Sector	47,368	3,015	74,243	1,271	19,736	11,450	14,524	21,467	23,675	7,668

10.37. Report on Framework for Revival and Rehabilitation of MSMEs as on SEPTEMBER 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	157	8,660	1,565	2,833	1,722	11,493
2	BANK OF INDIA	207	9,242	403	1,215	610	10,457
3	BANK OF MAHARASHTRA	0	0	0	0	0	0
4	CANARA BANK	13,256	33,452	12,774	39,481	26,030	72,933
5	CENTRAL BANK OF INDIA	62	4,632	2,132	2,256	2,194	6,888
6	INDIAN BANK	930	4,331	1,125	2,941	2,055	7,272
7	INDIAN OVERSEAS BANK	226	8,923	7,827	9,331	8,053	18,254
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	296	11,221	184	611	480	11,832
11	UCO BANK	0	0	0	0	0	0
12	UNION BANK OF INDIA	8,531	29,026	12,785	20,226	21,316	49,252
	Total- Public Sector Commercial Banks	23,665	109,488	38,795	78,894	62,460	188,381
B	R R B - KERALA GRAMIN BANK	158	3,628	18,527	20,277	18,685	23,905
	Total- Public Sector Banks including RRB	23,823	113,115	57,322	99,171	81,145	212,286
C	PRIVATE SECTOR COMMERCIAL BANKS	0	0	0	0	0	0
1	AXIS BANK	70	14,859	0	0	70	14,859
2	BANDHAN BANK	0	0	0	0	0	0
3	CATHOLIC SYRIAN BANK	148	8,418	560	957	708	9,375
4	CITY UNION BANK	0	0	0	0	0	0
5	DHANLAXMI BANK	0	0	0	0	0	0
6	FEDERAL BANK	578	41,816	2,693	3,603	3,271	45,419
7	HDFC BANK	16	990	0	0	16	990
8	ICICI BANK	106	1,267	321	670	427	1,937
9	IDBI BANK	131	5,706	371	699	502	6,405
10	IDFC FIRST Bank	0	0	0	0	0	0
11	INDUS IND BANK	420	2,748	3,022	1,482	3,442	4,231
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	10	259	10	49	20	307
17	RBL Bank	0	0	0	0	0	0
18	SOUTH INDIAN BANK	210	29,839	525	950	735	30,789
19	T.N.MERCANTILE BANK	94	393	7	237	101	630
20	YES BANK	3	787	17	91	20	878
	Total- Pvt Sector Commercial Banks	1,786	107,080	7,526	8,738	9,312	115,818
D	SMALL FINANCE BANKS						
1	ESAF	0	0	3,120	625	3,120	625
2	Ujjivan Small Finance Bank	0	0	0	0	0	0
	Total- Small Finance Banks	0	0	3,120	625	3,120	625
	Total - Banking Sector	25,609	220,195	67,968	108,535	93,577	328,730

10.38. Report on Framework for Revival and Rehabilitation of MSMEs as on SEPTEMBER 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	157	8,660	0	0	157	8,660
2	BANK OF INDIA	207	9,242	0	0	207	9,242
3	BANK OF MAHARASHTRA	0	0	0	0	0	0
4	CANARA BANK	13,256	33,452	0	0	13,256	33,452
5	CENTRAL BANK OF INDIA	62	4,632	0	0	62	4,632
6	INDIAN BANK	930	4,331	930	4,331	0	0
7	INDIAN OVERSEAS BANK	226	8,923	0	0	226	8,923
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	296	11,221	296	11,221	0	0
11	UCO BANK	0	0	0	0	0	0
12	UNION BANK OF INDIA	8,531	29,026	238	4,899	8,293	24,127
	Total- Public Sector Commercial Banks	23,665	109,488	1,464	20,452	22,201	89,036
B	R R B - KERALA GRAMIN BANK	158	3,628	0	0	158	3,628
	Total- Public Sector Banks including RRB	23,823	113,115	1,464	20,452	22,359	92,663
C	PRIVATE SECTOR COMMERCIAL BANKS						
1	AXIS BANK	70	14,859	4	283	66	14,576
2	BANDHAN BANK	0	0	0	0	0	0
3	CATHOLIC SYRIAN BANK	148	8,418	0	0	148	8,418
4	CITY UNION BANK	0	0	0	0	0	0
5	DHANLAXMI BANK	0	0	0	0	0	0
6	FEDERAL BANK	578	41,816	0	0	578	41,816
7	HDFC BANK	16	990	0	0	16	990
8	ICICI BANK	106	1,267	106	1,267	0	0
9	IDBI BANK	131	5,706	0	0	131	5,706
10	IDFC FIRST Bank	0	0	0	0	0	0
11	INDUS IND BANK	420	2,748	149	1,089	271	1,659
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	10	259	0	0	10	259
17	RBL Bank	0	0	0	0	0	0
18	SOUTH INDIAN BANK	210	29,839	5	2,500	205	27,339
19	T.N.MERCANTILE BANK	94	393	3	5	91	388
20	YES BANK	3	787	0	0	3	787
	Total- Pvt Sector Commercial Banks	1,786	107,080	267	5,144	1,519	101,936
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	25,609	220,195	1,731	25,595	23,878	194,600

10.38. Report on Framework for Revival and Rehabilitation of MSMEs as on SEPTEMBER 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	1,565	2,833	0	0	1,565	2,833	0	0	1,722	11,493
2	BANK OF INDIA	403	1,215	0	0	403	1,215	0	0	610	10,457
3	BANK OF MAHARASHTRA	0	0	0	0	0	0	0	0	0	0
4	CANARA BANK	12,774	39,481	0	0	12,774	39,481	0	0	26,030	72,933
5	CENTRAL BANK OF INDIA	2,132	2,256	0	0	2,132	2,256	0	0	2,194	6,888
6	INDIAN BANK	1,125	2,941	1,125	2,941	0	0	2,055	7,272	0	0
7	INDIAN OVERSEAS BANK	7,827	9,331	0	0	7,827	9,331	0	0	8,053	18,254
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	184	611	184	611	0	0	480	11,832	0	0
11	UCO BANK	0	0	0	0	0	0	0	0	0	0
12	UNION BANK OF INDIA	12,785	20,226	912	2,986	11,873	17,240	1,150	7,885	20,166	41,367
	Total- Public Sector Commercial Banks	38,795	78,894	2,221	6,538	36,574	72,356	3,685	26,989	58,775	161,392
B	R R B - KERALA GRAMIN BANK	18,527	20,277	0	0	18,527	20,277	0	0	18,685	23,905
	Total- Public Sector Banks including RRB	57,322	99,171	2,221	6,538	55,101	92,633	3,685	26,989	77,460	185,297
C	PRIVATE SECTOR COMMERCIAL BANKS										
1	AXIS BANK	0	0	0	0	0	0	4	283	66	14,576
2	BANDHAN BANK	0	0	0	0	0	0	0	0	0	0
3	CATHOLIC SYRIAN BANK	560	957	0	0	560	957	0	0	708	9,375
4	CITY UNION BANK	0	0	0	0	0	0	0	0	0	0
5	DHANLAXMI BANK	0	0	0	0	0	0	0	0	0	0
6	FEDERAL BANK	2,693	3,603	0	0	2,693	3,603	0	0	3,271	45,419
7	HDFC BANK	0	0	0	0	0	0	0	0	16	990
8	ICICI BANK	321	670	321	670	0	0	427	1,937	0	0
9	IDBI BANK	371	699	0	0	371	699	0	0	502	6,405
10	IDFC FIRST Bank	0	0	0	0	0	0	0	0	0	0
11	INDUS IND BANK	3,022	1,482	583	295	2,439	1,187	732	1,384	2,710	2,847
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	10	49	0	0	10	49	0	0	20	307
17	RBL Bank	0	0	0	0	0	0	0	0	0	0
18	SOUTH INDIAN BANK	525	950	0	0	525	950	5	2,500	730	28,289
19	T.N.MERCANTILE BANK	7	237	0	0	7	237	3	5	98	625
20	YES BANK	17	91	0	0	17	91	0	0	20	878
	Total- Pvt Sector Commercial Banks	7,526	8,738	904	965	6,622	7,773	1,171	6,109	8,141	109,709
D	SMALL FINANCE BANKS										
1	ESAF	3,120	625	0	0	3,120	625	0	0	3,120	625
2	Ujjivan Small Finance Bank	0	0	0	0	0	0	0	0	0	0
	Total- Small Finance Banks	3,120	625	0	0	3,120	625	0	0	3,120	625
	Total - Banking Sector	67,968	108,535	3,125	7,503	64,843	101,032	4,856	33,098	88,721	295,631

10.39. DATA ON CDM (CASH DEPOSIT MACHINE) AS AT SEPTEMBER 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	19
3	BANK OF MAHARASHTRA	0
4	CANARA BANK	149
5	CENTRAL BANK OF INDIA	19
6	INDIAN BANK	76
7	INDIAN OVERSEAS BANK	58
8	PUNJAB & SIND BANK	0
9	PUNJAB NATIONAL BANK	10
10	STATE BANK OF INDIA	779
11	UCO BANK	0
12	UNION BANK OF INDIA	109
	Total- Public Sector Commercial Banks	1229
B	R R B - KERALA GRAMIN BANK	10
	Total- Public Sector Banks including RRB	1239

10.39. DATA ON CDM (CASH DEPOSIT MACHINE) AS AT SEPTEMBER 2020		
Sl. No.	BANK	No. of CDM (CASH DEPOSIT MACHINE) Outstanding
C	PRIVATE SECTOR COMMERCIAL BANKS	
1	AXIS BANK	141
2	BANDHAN BANK	0
3	CATHOLIC SYRIAN BANK	0
4	CITY UNION BANK	18
5	DHANLAXMI BANK	10
6	FEDERAL BANK	388
7	HDFC BANK	24
8	ICICI BANK	56
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	683
D	SMALL FINANCE BANKS	
1	ESAF	0
2	Ujjivan Small Finance Bank	0
	Total- Small Finance Banks	0
	Total - Commercial Banks + RRB + SFB	1922
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	1923

Sl. No.	Bank	10.40. INFORMATION ON FOREIGN EXCHANGE BUSINESS AS AT SEPTEMBER 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	9,547	21,558	17,321	29,351	2	200	2	200
2	BANK OF INDIA	250	500	0	0	0	0	0	0
3	BANK OF MAHARASHTRA	42	93	11	26	0	0	0	0
4	CANARA BANK	15,412	28,127	4,491	8,347	0	0	0	0
5	CENTRAL BANK OF INDIA	12,120	25,628	898	3,447	0	0	0	0
6	INDIAN BANK	10,157	17,975	4,023	16,662	0	0	0	0
7	INDIAN OVERSEAS BANK	6,012	6,012	802	802	0	0	0	0
8	PUNJAB & SIND BANK	0	0	0	0	0	0	0	0
9	PUNJAB NATIONAL BANK	54	48	73	96	0	0	0	0
10	STATE BANK OF INDIA	147,233	251,538	109,843	178,063	0	0	0	0
11	UCO BANK	35,548	35,560	690	696	1	220	1	220
12	UNION BANK OF INDIA	11,231	35,232	1,195	7,512	0	0	0	0
	Total- Public Sector Commercial Banks	247,606	422,271	139,347	245,002	3	420	3	420
B	R R B - KERALA GRAMIN BANK	0	0	0	0	0	0	0	0
	Total- Public Sector Banks including RRB	247,606	422,271	139,347	245,002	3	420	3	420
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	2,750	5,119	3,218	5,984	0	0	0	0
4	CITY UNION BANK	0	0	0	0	0	0	0	0
5	DHANLAXMI BANK	1,893	2,945	703	1,683	0	0	0	0
6	FEDERAL BANK	73,726	73,726	33,452	52,560	0	0	0	0
7	HDFC BANK	40,114	68,745	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	59,093	105,356	18,501	42,410	0	0	0	0
19	T.N.MERCANTILE BANK	214	576	245	791	0	0	0	0
20	YES BANK	0	0	0	0	0	0	0	0
	Total- Pvt Sector Commercial Banks	177,790	256,467	56,119	103,428	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	425,396	678,738	195,466	348,430	3	420	3	420
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	425,396	678,738	195,466	348,430	3	420	3	420

10.41. Doubling of Farmer's Income by 2022

Benchmark Parameters

Sr. No.	Indicator	Measures(Nos. & Amt In Lakhs)					
1	Coverage of farmers	No. of Agri loan accounts as compared to number farmers in the state	No. of accounts		Total No. of Farmers		
			76.60		35.96		
		No. of SF/MF accounts financed (Disbursed) during the year as a share of total number of SF/MF in the state	No. of accounts financed		Total No. of Farmers		
			SF	MF	SF	MF	
			32.38	36.69	16.07	18.01	
2	Short Term Credit	Crop loan disbursed per hectare of net cultivable area	1.59				
		Share of SF/MF/Tenant farmers in total farmers financed(No of accounts)	SF		MF	Tenant	
			24.45		22.85	1.95	
		Share of SF/MF/Tenant farmers in total farmers financed(Amount)	SF		MF	Tenant	
			3136491		2931730	250894	
		Share of allied activities in total loans to farmers (No. of accounts)	No. of accounts		Amount		
2.39			383874				
3	Term Loan	Share of SF/MF/Tenant farmers in Total farmers financed(No. of accounts)	SF	MF	Tenant		
			8.83	17.60	0.88		
		Share of SF/MF/Tenant farmers in Total farmers financed (Amount)	SF	MF	Tenant		
			1524824	1283819	77064		
		Share of allied activities in total loans to farmers	No. of Accounts		Amount		
			1.4		2744		
4	Extent of Coverage under Crop Insurance	No. of Crop Loan accounts covered under insurance to that of total crop loan accounts financed					1%
1	Short Term Credit/working capital for allied activities	Growth in number of accounts of short term credit/working capital for allied activities to farmers					11.04%
		Growth in amount of accounts of short term credit/working capital for allied activities to farmers					1.92%
2	Capital formation in Agriculture	Growth in Agriculture term Loan disbursed					322%
		Growth in Agriculture and allied activities (Farm credit)					4.11%
		Growth in Agriculture Infrastructure					2.95%
		Growth in Ancillary activities					13.08%
3	Crop Insurance	Growth in number of Loan accounts Covered					Claims under process
4	Development Linkage	Growth in number of FPOs financed by banks					3.23%
		Growth in number of SHGs financed by banks					1.24%
		Growth in number of JLGs financed by banks					6.09%
		Growth in Number of accounts financed against warehouse receipts					2.31%

REVIEW AND ANNEXURES

DECEMBER 2020

11. Review of Performance of the Banking Sector

11.1. Banking Statistics as at December 2020 (Refer Annexures 16.1 to 16.3)

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

Parameter	Outstanding			Variation	
	Dec 2018	Dec 2019	Dec 2020	Dec '19- Dec '18	Dec '20- Dec '19
No. of Branches	6395	6565	6606	3%	1%
Total Deposits	478855	525373	593220	10%	13%
Domestic Deposits	292479	325592	365790	11%	12%
NR Deposits	186376	199781	227430	7%	14%
Total Advances	314413	355865	378401	13%	6%
Advances + Investment	329513	374598	406459	14%	9%
Credit Deposit Ratio	66%	68%	64%	3%	-6%
C+ I : D Ratio	69	71	69	4%	-4%

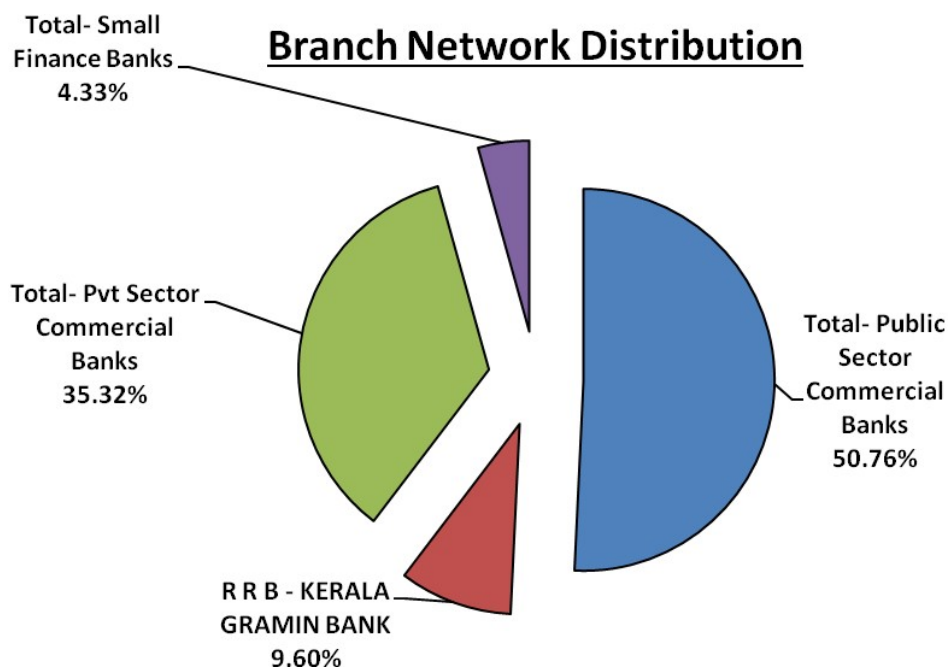
11.2. Branch Network

As at the end of December 2020, the total number of branches of Commercial Banks in the State was 6606.

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	140	2371	842	3353	4.18%	70.71%	25.11%
R R B - KERALA GRAMIN BANK	53	542	39	634	8.36%	85.49%	6.15%
Total- Pvt Sector Commercial Banks	145	1622	566	2333	6.22%	69.52%	24.26%
Total- Small Finance Banks	144	109	33	286	50.35%	38.11%	11.54%
Total - Comm.Banks + RRB + SFB	482	4644	1480	6606	7.30%	70.30%	22.40%

B. Banking Group wise Growth in Branch Network



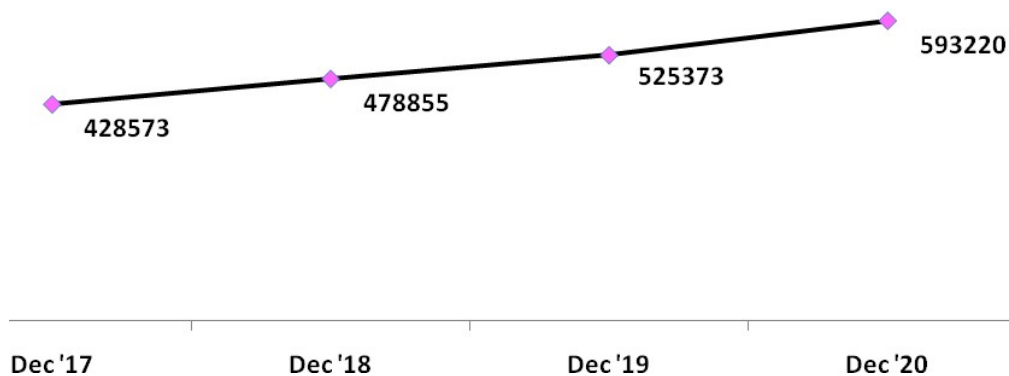
11.3. Deposit growth

A. Growth in total Deposits of commercial banks

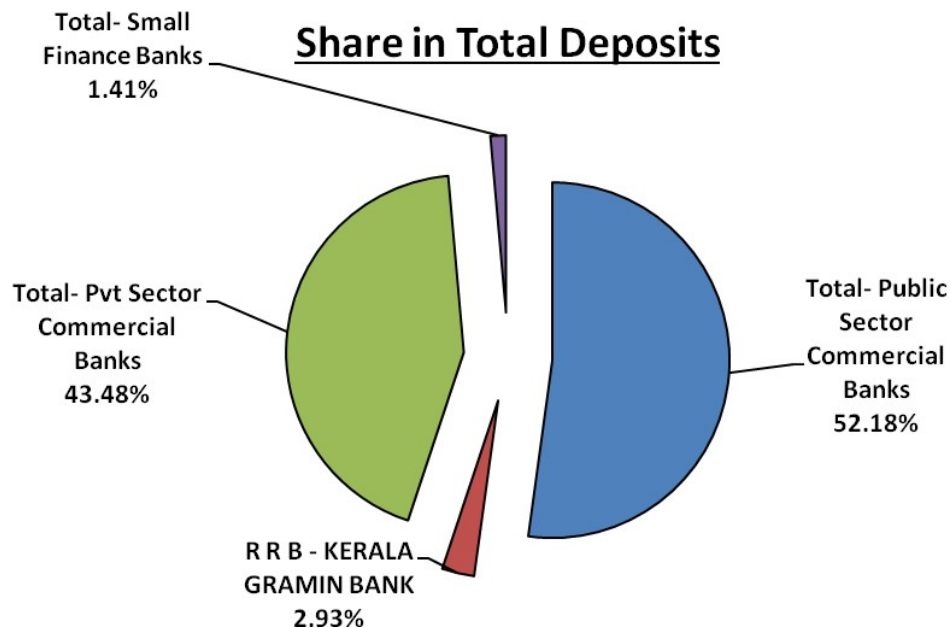
(Rs. in crores)

Total Deposit Outstanding over the Years			
Dec '17	Dec '18	Dec '19	Dec '20
428573	478855	525373	593220

Total Deposit Outstanding over the Years



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	6914	184923	117686	309523	2%	60%	38%
R R B - KERALA GRAMIN BANK	986	14312	2112	17411	5.7%	82.2%	12.1%
Total- Pvt Sector Commercial Banks	6560	156904	94456	257920	3%	61%	37%
Total- Small Finance Banks	665	4081	3620	8366	8%	49%	43%
Total - Comm.Banks + RRB + SFB	15125	360221	217875	593220	2.5%	60.7%	36.7%

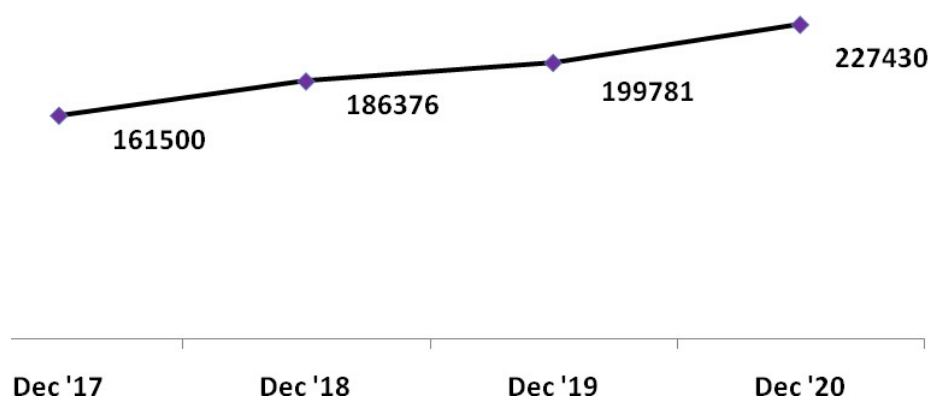
11.4. NR Deposits (Refer Annexure 14.2)

A. Growth in NR Deposits

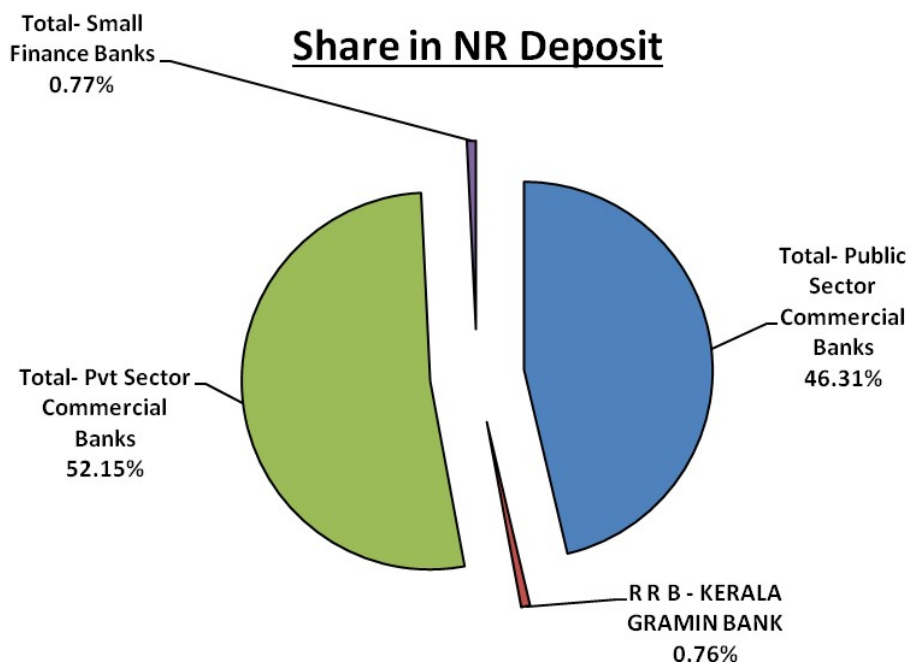
(Rs. in Crores)

NR Deposit over the Years			
Dec '17	Dec '18	Dec '19	Dec '20
161500	186376	199781	227430

NR Deposit Over the Years



B. Banking Group wise Growth in NR Deposits



C. NR Deposits – Population group wise breakup

(Rs. in Crores)

Banking Group	NR Deposits				Percentage Distribution		
	Rural	Semi-Urban	Urban	Total	Rural	Semi-Urban	Urban
Total- Public Sector Commercial Banks	2224	74392	28710	105326	2%	71%	27%
R R B - KERALA GRAMIN BANK	99	1507	132	1738	6%	87%	8%
Total- Pvt Sector Commercial Banks	3207	82978	32427	118613	2.70%	69.96%	27.34%
Total- Small Finance Banks	133	887	734	1754	8%	51%	42%
Total - Comm.Banks + RRB + SFB	5663	159763	62004	227430	2%	70%	27%

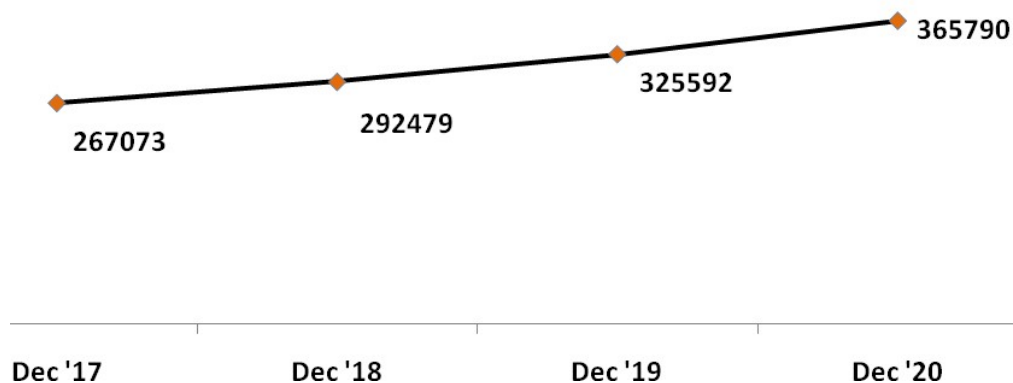
11.5. Domestic Deposits of commercial banks

A. Growth in Domestic Deposits

(Rs. in Crores)

Domestic Deposit over the Years			
Dec '17	Dec '18	Dec '19	Dec '20
267073	292479	325592	365790

Total Domestic Deposits Outstanding over the Years



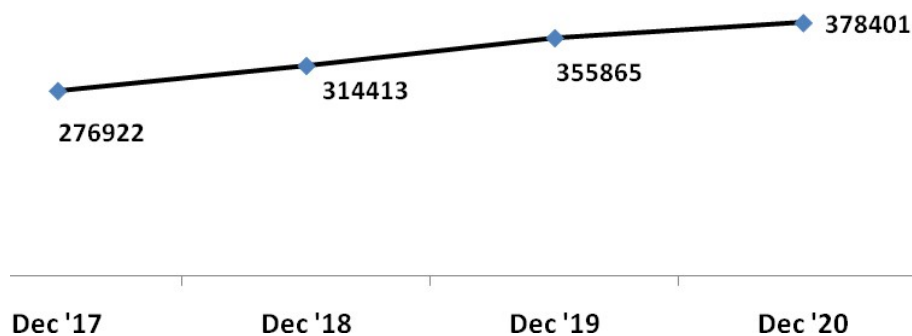
11.6. Credit Expansion of commercial banks (Refer Annexure 16.2)

A. Growth in Advances

(Rs. in crores)

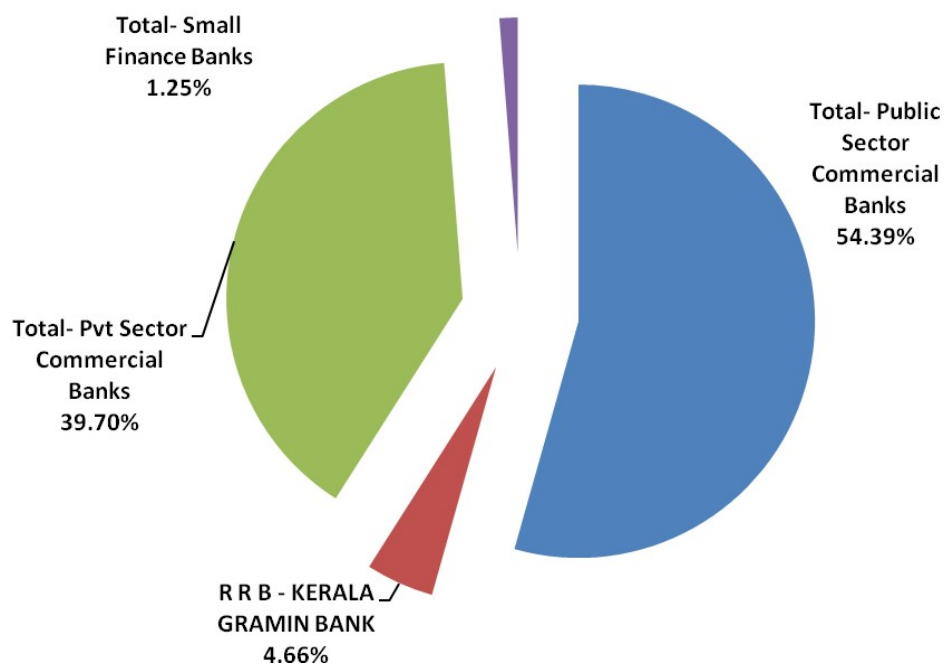
Total Advances Outstanding over the Years			
Dec '17	Dec '18	Dec '19	Dec '20
276922	314413	355865	378401

Total Advances Outstanding over the years



B. Banking Group wise Growth in Total Advances

Share in Advances

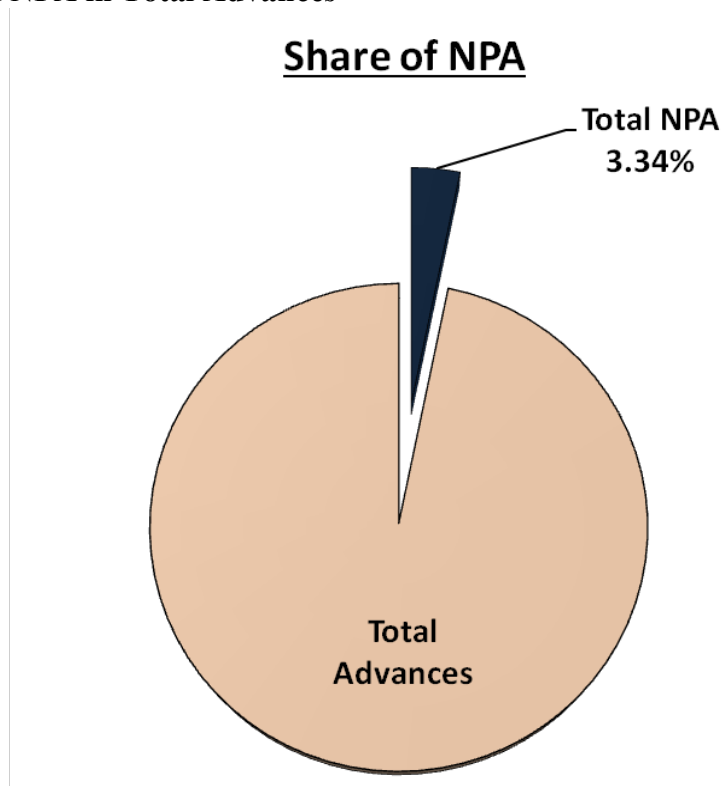


C. Total Advances – Population group wise breakup

(Rs. in Crores)

Banking Group	Total Advances				Percentage Distribution		
	Rural	Semi-Urban	Urban	Total	Rural	Semi-Urban	Urban
Total- Public Sector Commercial Banks	4705	103138	97957	205801	2%	50%	48%
R R B - KERALA GRAMIN BANK	1113	15301	1236	17650	6%	87%	7%
Total- Pvt Sector Commercial Banks	3019	73180	74008	150207	2%	49%	49%
Total- Small Finance Banks	747	3252	745	4744	16%	69%	16%
Total - Comm.Banks + RRB + SFB	9584	194872	173945	378401	2.5%	51.5%	46.0%

D. % Share of NPA in Total Advances



11.7. Credit-Deposit Ratio of commercial banks [C D Ratio] (Refer Annexure 16.3)

(Rs. in Crores)

Reporting Quarter	Deposits	Advances	CD Ratio (%)
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
20-Sep	580684	366864	63.18
20-Dec	593220	378401	63.79

11.8. 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).

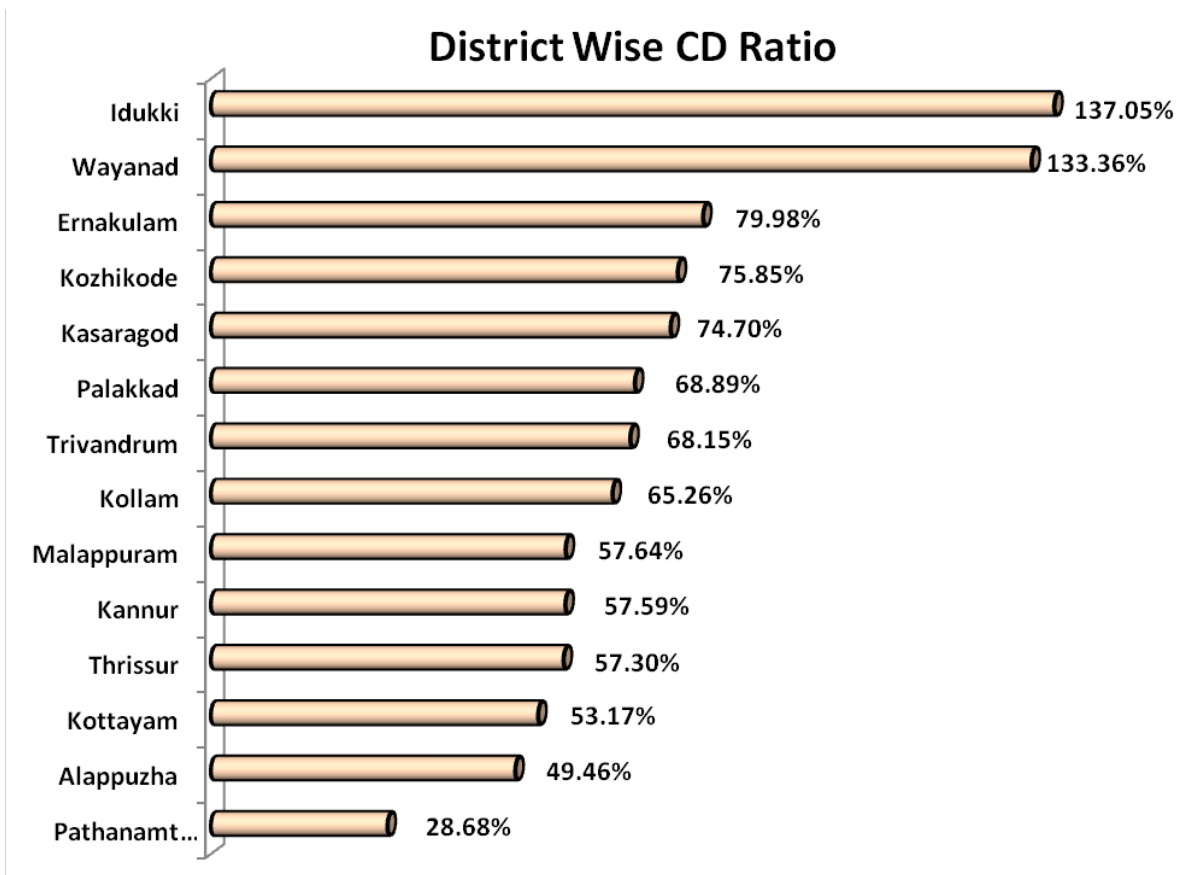
District-wise C D Ratio in the State as on 31.12.2020

(Rs. in crores)

Sl. No.	DISTRICT	Deposits	Advances	CD Ratio (%)
1	Trivandrum	96066	65465	68.15
2	Kollam	40956	26730	65.26
3	Pathanamthitta	48735	13977	28.68
4	Alappuzha	38411	18997	49.46
5	Kottayam	49859	26508	53.17
6	Ernakulam	135181	108112	79.98
7	Idukki	9199	12607	137.05
8	Thrissur	77127	44196	57.30
9	Palakkad	33331	22963	68.89
10	Malappuram	36144	20835	57.64
11	Kozhikode	38495	29200	75.85
12	Kannur	40318	23221	57.59
13	Kasaragod	13372	9989	74.70
14	Wayanad	5113	6819	133.36
Total for State (including Co-operative Banks)		662307	429617	64.87

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

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



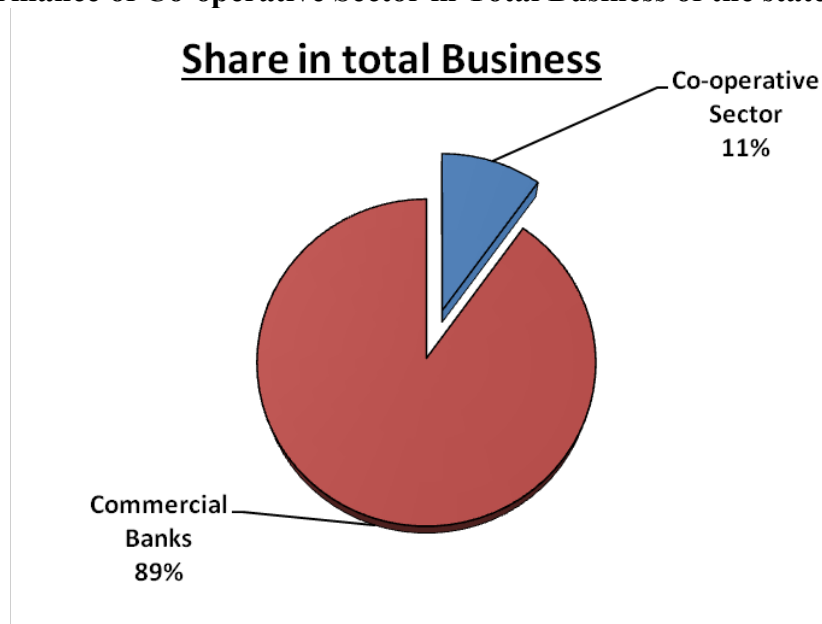
follows:

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

(Rs in. Crores)

Parameter	December - 20			Share of Co-operatives to Total
	Co-operative Sector	Comm. Banks + RRB + SFB	Total	
Branches	999	6606	7605	13%
Total Deposits	69086	593220	662307	10%
Total Advances	51216	378401	429616	12%
Total Business	120302	971621	1091923	11%
Priority Sector Advances	31975	184933	216908	15%
% Priority Sector Advances	62%	49%	50%	XX
Agriculture Advances	8693	83327	92021	9%
% Agriculture Advances	17%	22%	21%	XX
MSME Advances	1695	60880	62575	3%
% MSME Advances	3%	16%	15%	XX
CD Ratio	74.13%	63.79%	64.87%	XX

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



12. Review of Performance under Priority Sector Outstanding

12.1. Review of Priority Sector Advances (Outstanding) as at December 2020 (Refer Annexure 16.4)

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

Parameter	(Rs. in. Crores)					
	Outstanding				Variation	
	Sep 2019	Dec 2019	Sep 2020	Dec 2020	Dec'19- Dec'20	Sep'20- Dec'20
Priority Sector Advances	180704	183652	182148	184933	1%	2%
Agriculture Advances	83610	85083	82121	83327	-2%	1%
MSME Advances	55959	56885	59055	60880	7%	3%
Weaker Section Advances	78217	80470	81241	82458	2%	1%
SC Advances	4937	4947	5051	4679	-5%	-7%
ST Advances	1167	1139	1194	1386	22%	16%
DRI Advances	15	19	16	19	-3%	17%

12.1.1. Performance versus National goals

(Figures in percentage)

Sl. No.	Parameter	Goal %	Sep. 2018	Dec. 2018	Sep. 2019	Dec. 2019	Sep. 2020	Dec. 2020	Variation
1	Priority Sector Advances to Total Credit	40	53	53	52	52	50	49	9
2	Agriculture Advances to Total Credit	18	25	25	24	24	22	22	4
3	Weaker Section Advances to Total Credit	10	24	23	23	23	22	22	12
4	DRI Advances to Total Credit	1	0.01	0.01	0.01	0.01	0.004%	0.005%	-1
5	Credit Deposit Ratio	60	65	66	67	68	63	64	4

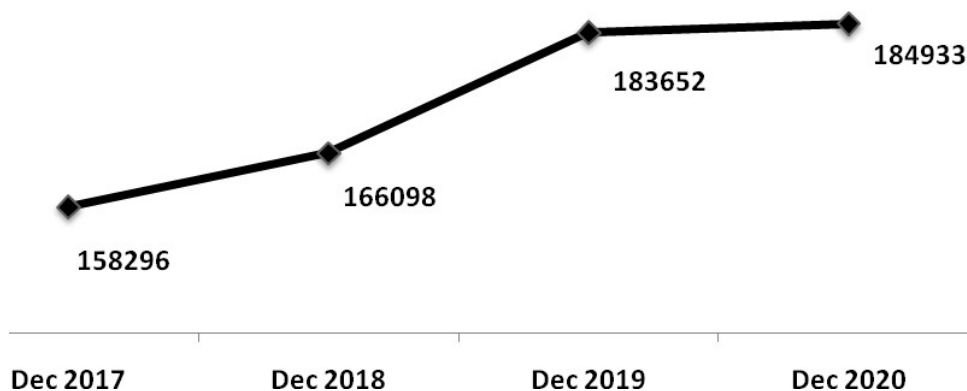
12.1.2. Priority Sector Advances in Total Advances – Bank Group wise (Refer Annexure 16.4)

A. Growth in Priority Sector Advances

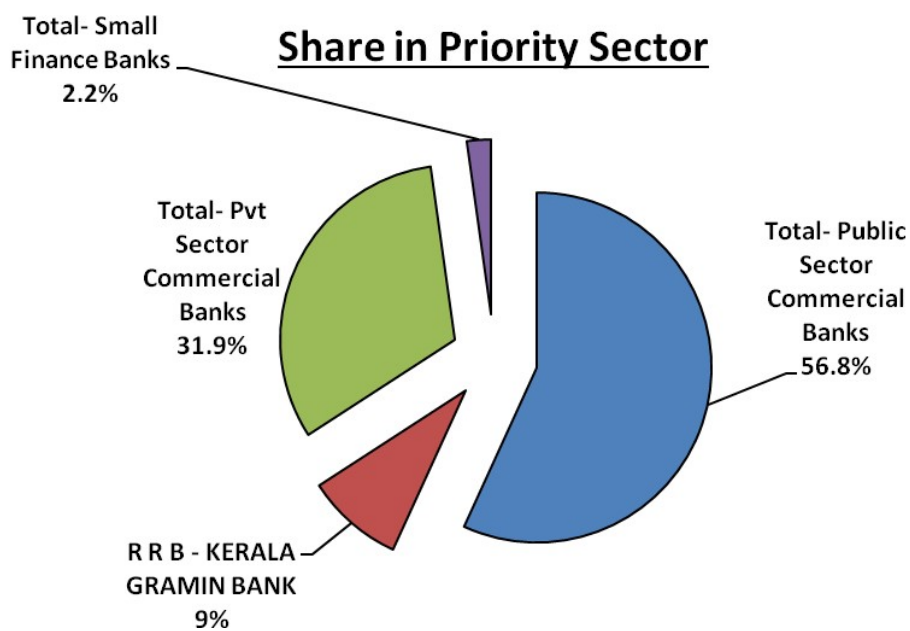
(Rs. in Crores)

Priority Sector Advances over the years			
Dec 2017	Dec 2018	Dec 2019	Dec 2020
158296	166098	183652	184933

Priority Sector Advances

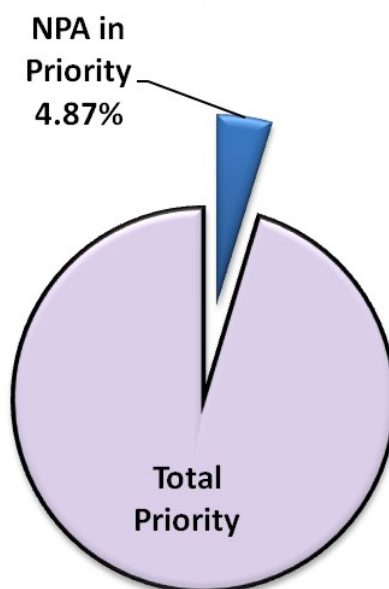


B. Banking Group wise Growth in Priority Sector Advances



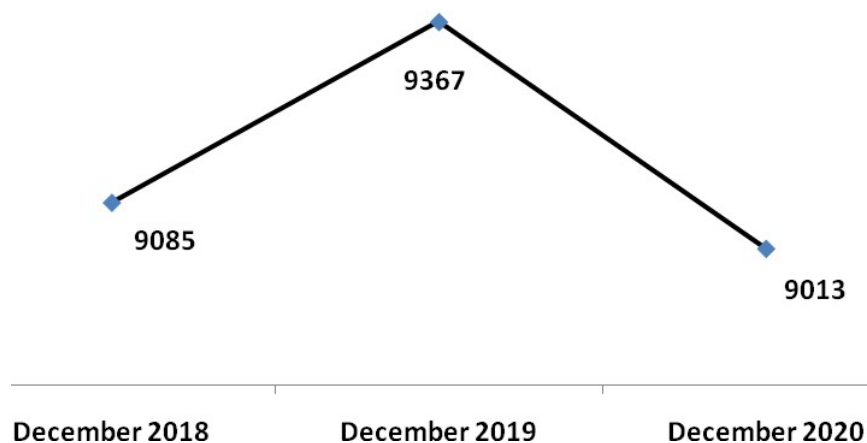
% Share of NPA in Priority Sector Advances

Share of Priority Sector NPA



(Rs. in Crores)

Gross NPA in Total Priority Sector



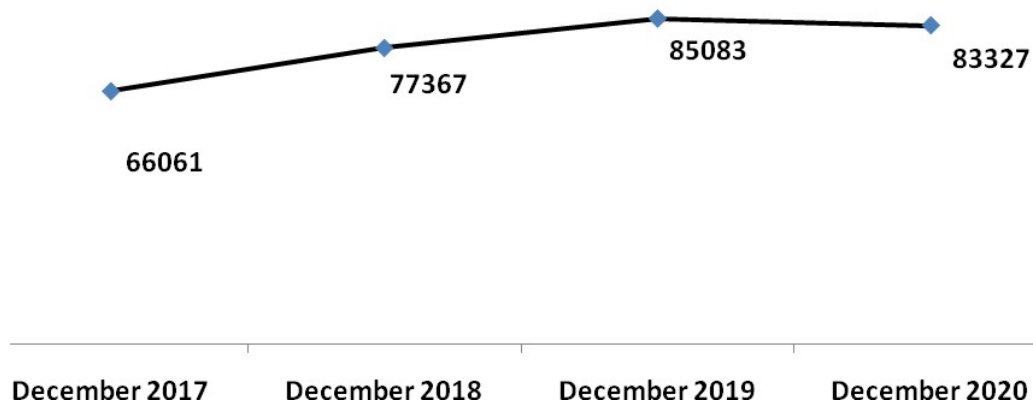
12.1.3. Agriculture Advances (Refer Annexure 16.5)

A. Growth in Agriculture Advances

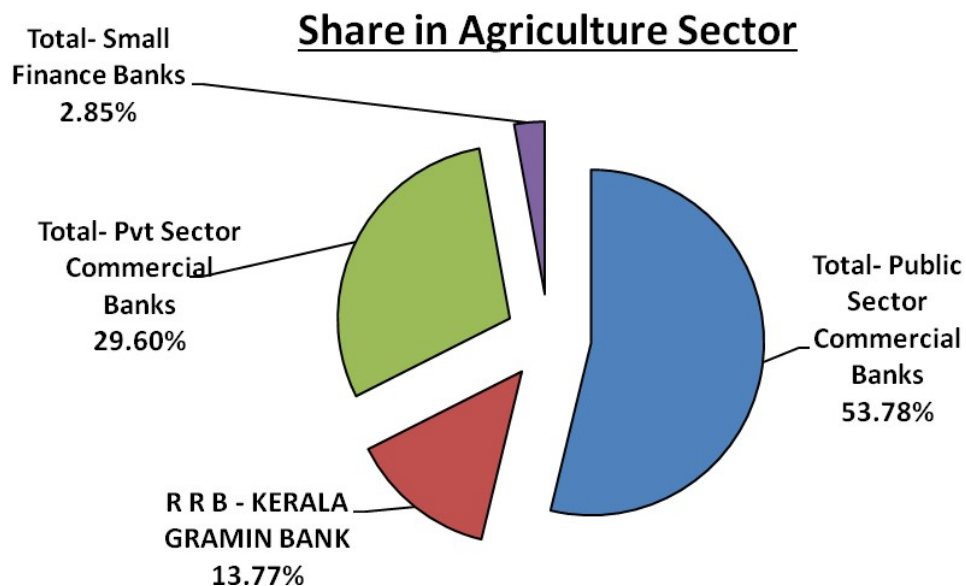
(Rs. in Crores)

Agriculture Advances over the years			
December 2017	December 2018	December 2019	December 2020
66061	77367	85083	83327

Agriculture Advances

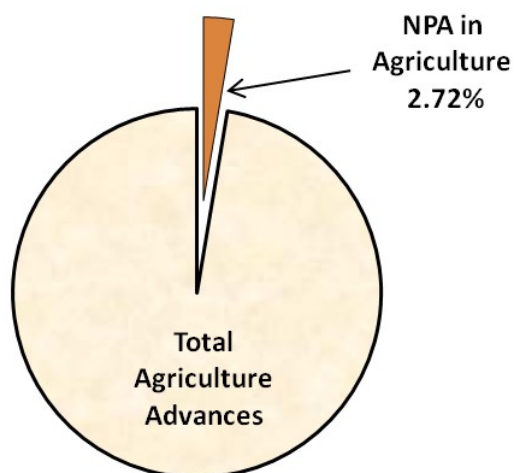


B. Banking Group wise Growth in Agriculture Advances



% Share of NPA in Agriculture Advances

Share of Agriculture NPA



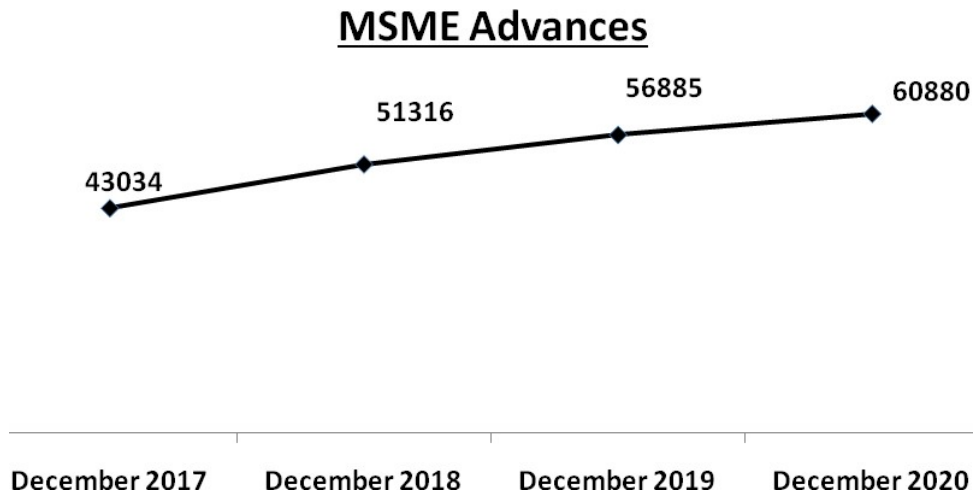
12.1.4. MSME Advances (Priority) (Refer Annexure 16.6)

A. Growth in MSME Advances

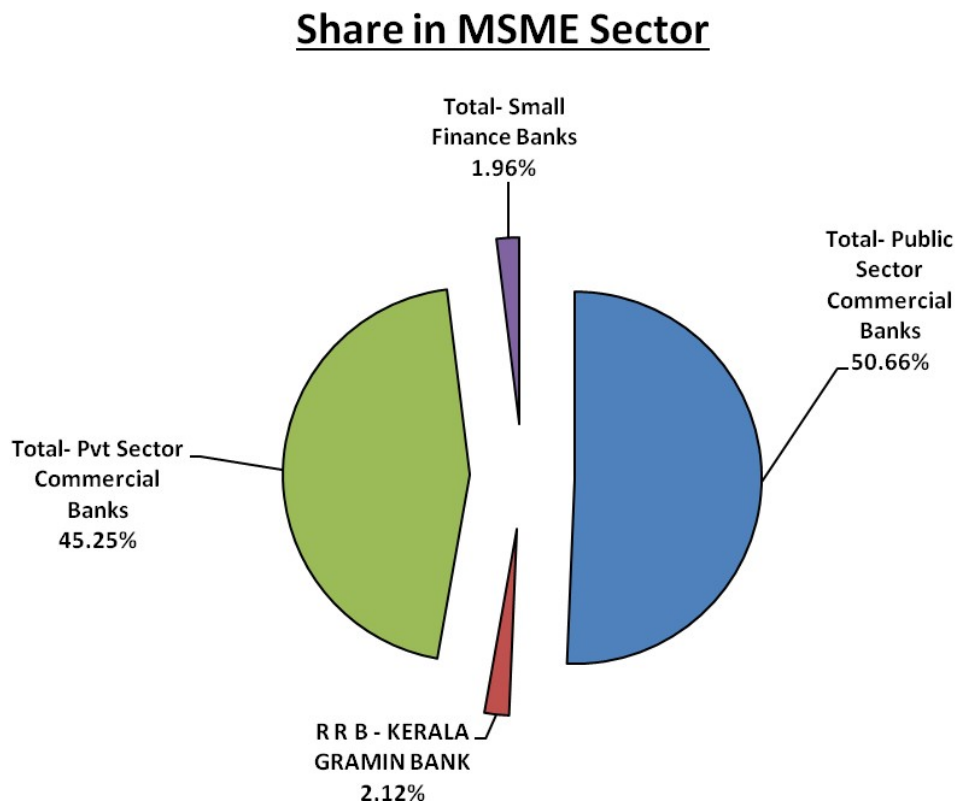
Micro, Small and Medium Enterprises are now part of the Priority Sector (MSME).

(Rs. in Crores)

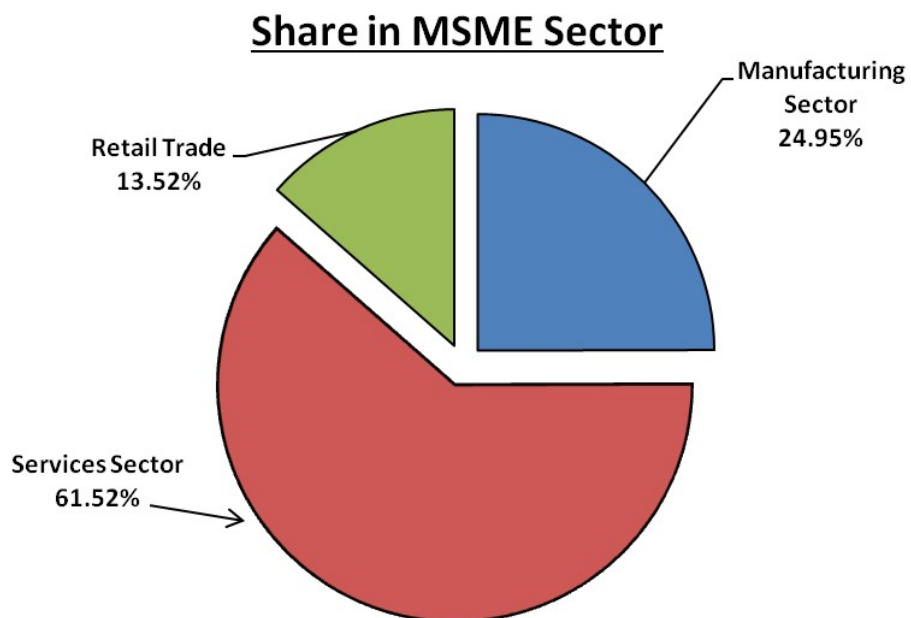
MSME Advances over the years			
December 2017	December 2018	December 2019	December 2020
43034	51316	56885	60880



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

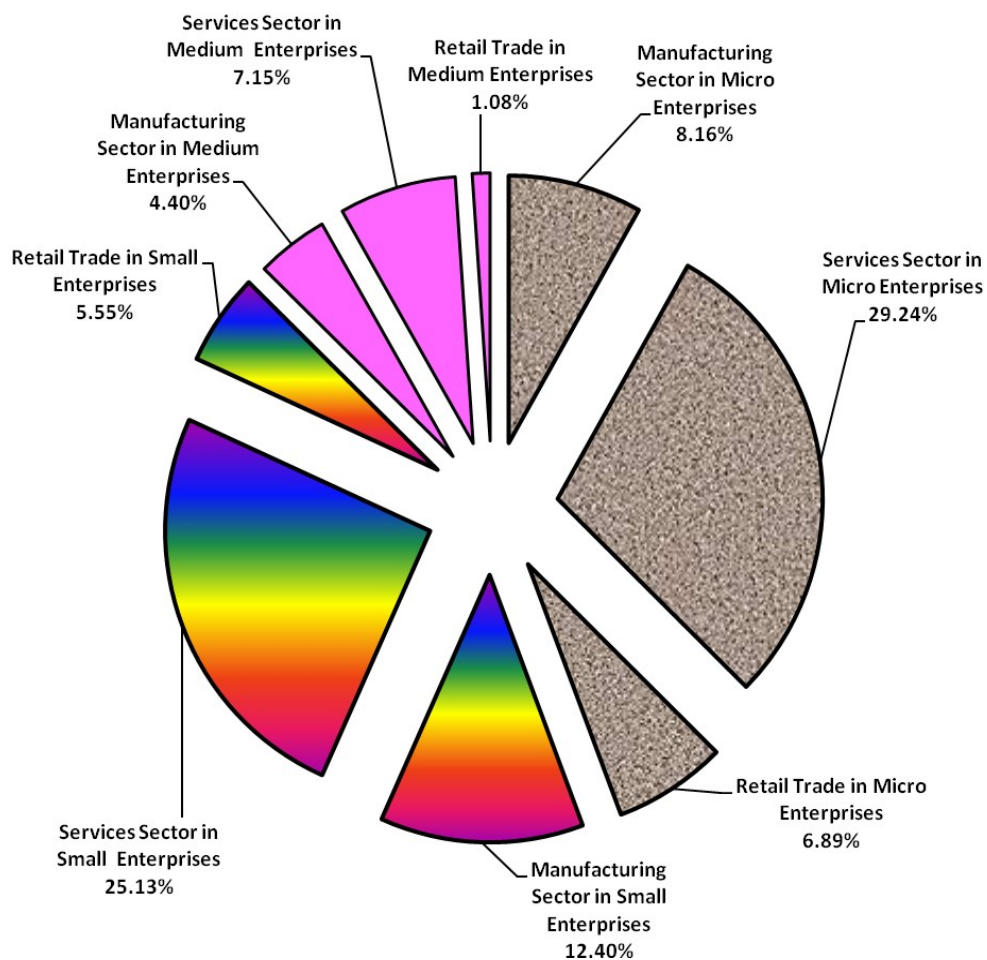


C. Sector wise classification of MSME



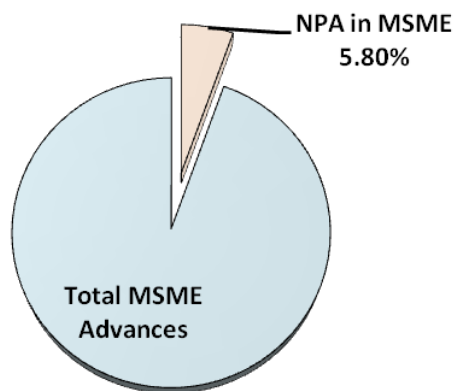
D. Sector wise performance under MSME

% Share of sub sectors in MSME



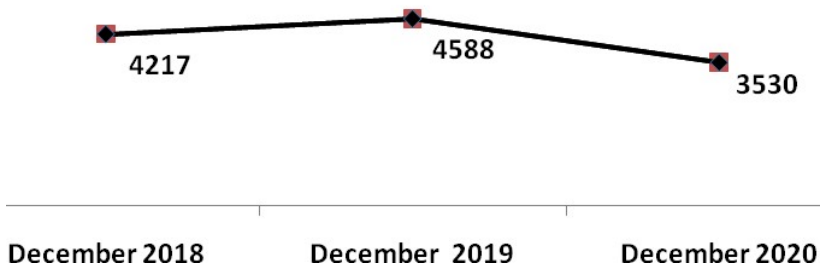
E. % Share of NPA in MSME Advances

Share of MSME NPA



(Rs. in Crores)

Gross NPA in MSME Loan

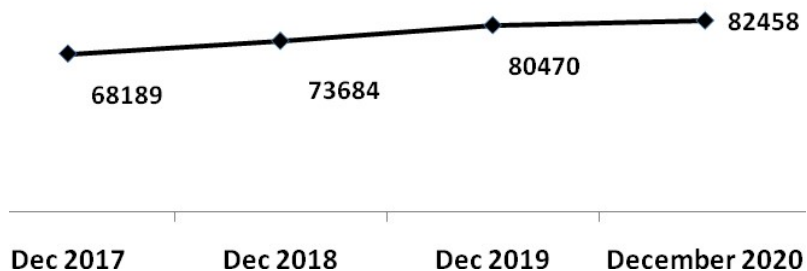


12.1.5. Advances to Weaker Section (Refer Annexure 16.9)

(Rs. in Crores)

Weaker Section Advances over the years			
Dec 2017	Dec 2018	Dec 2019	December 2020
68189	73684	80470	82458

Weaker Section Advances

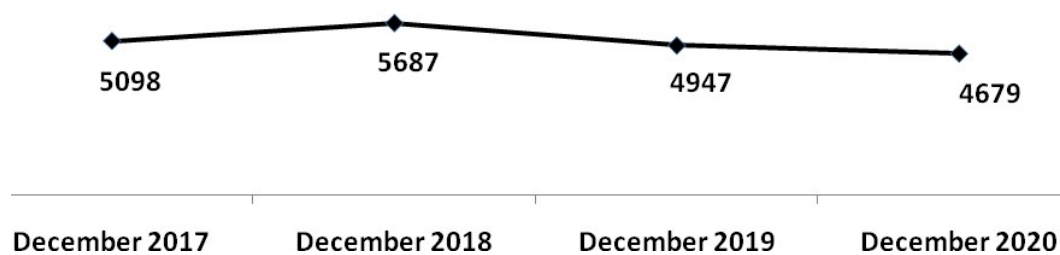


12.1.6. Advances to SC/STs (Refer Annexure 16.9)

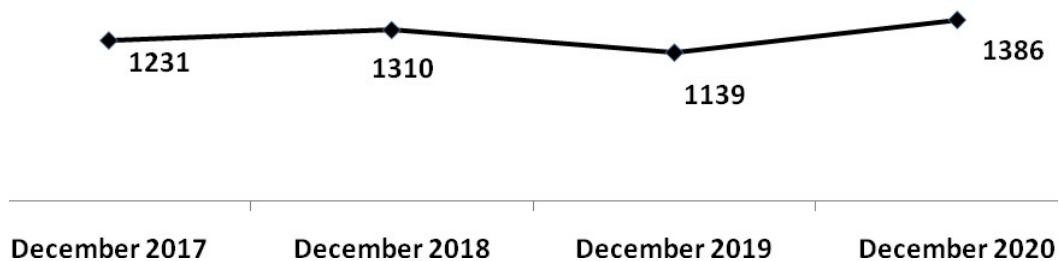
(Rs. in Crores)

Parameter	Outstanding			
	December 2017	December 2018	December 2019	December 2020
SC Advances	5098	5687	4947	4679
ST Advances	1231	1310	1139	1386
Total SC/ST Advances	6329	6997	6086	6065

SC Advances



ST Advances

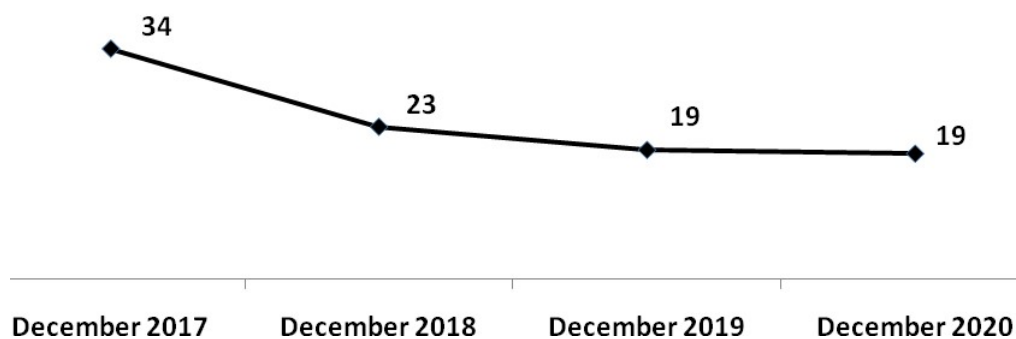


12.1.7. DRI Advances (Refer Annexure 16.10)

(Rs. in Crores)

Parameter	Outstanding over the years			
	December 2017	December 2018	December 2019	December 2020
DRI Advances	34	23	19	19

DRI Advances



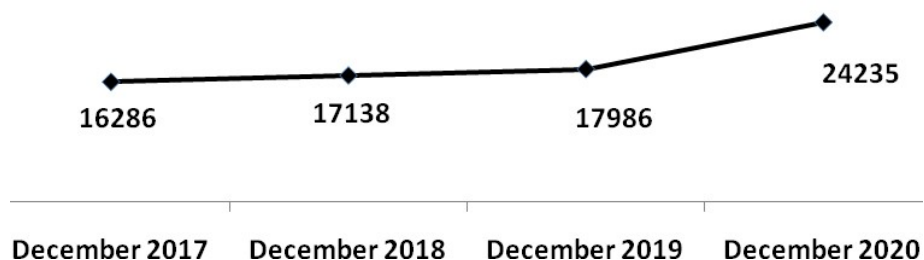
13. Review of Performance under Special Focus Programmes

13.1. Performance under Kisan Credit Card Scheme (Refer Annexure 16.17)

(Rs. in Crores)

Parameter	Outstanding			
	December 2017	December 2018	December 2019	December 2020
KCC (including Co-op. Banks)	16286	17138	17986	24235

KCC Outstanding (including Co-op. Banks)



13.2. Credit Flow to Minority Communities (Refer Annexure 16.15)

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
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	98250	48

30.09.2020	213787	104882	49
31.12.2020	216908	104903	48

13.3. Performance under Micro-credit (Annexures 16.19 to 16.22)

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

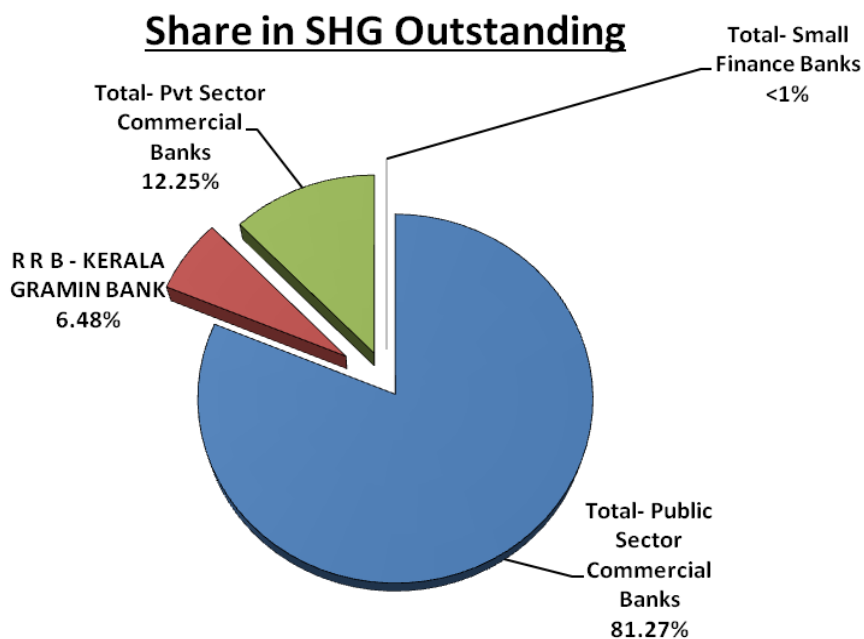
1. Financing SHGs directly by banks
2. Financing SHGs directly with the facilitation of NGOs
3. Financing SHGs through the medium of NGOs

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

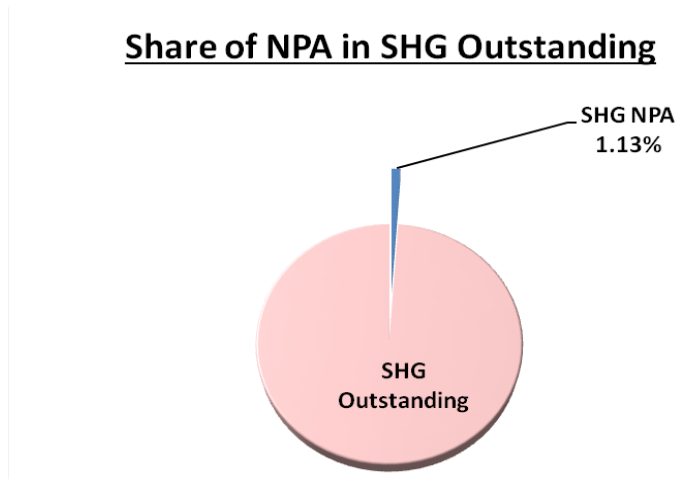
(Rs. in Crores)

Mode of Linkage	Loan Outstanding under SHG Finance	
	A/c	Amt
Financing SHGs directly by banks	205710	4392
Financing SHGs directly with the facilitation of NGOs	167024	8120
Financing SHGs through the medium of NGOs	1478	78
Total No. of SHGs linked	374212	12590

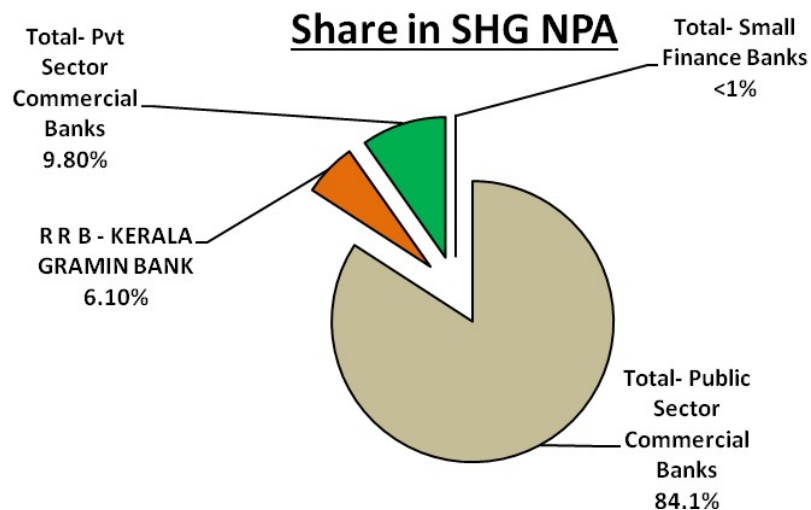
A. Banking Group wise Growth in SHG



B. % Share of SHG NPA in Total SHG Outstanding

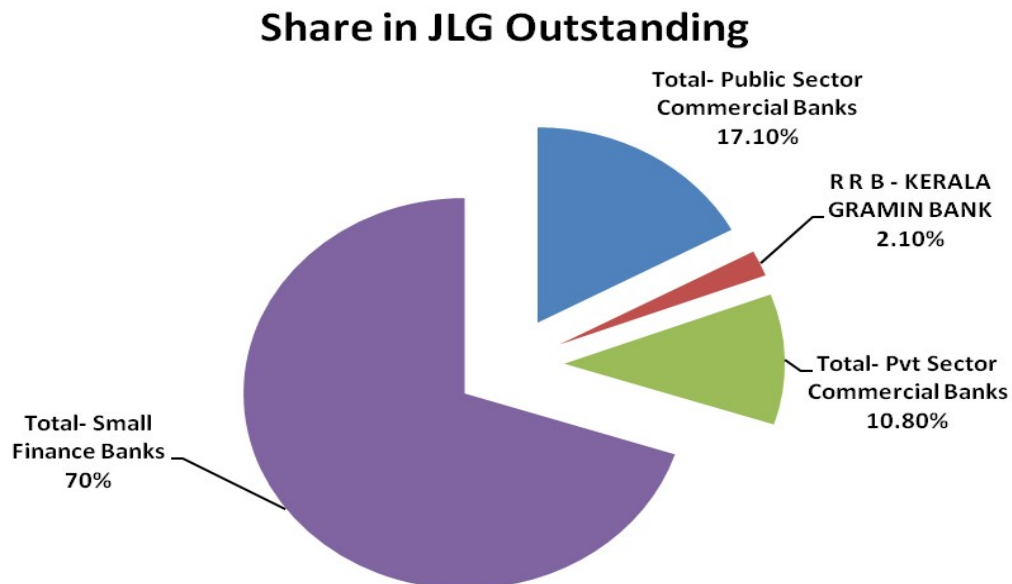


Banking Group wise Share in SHG NPA



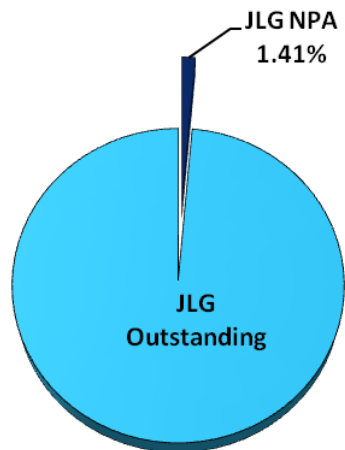
13.4. Performance under JLG

A. Banking Group wise Growth in JLG



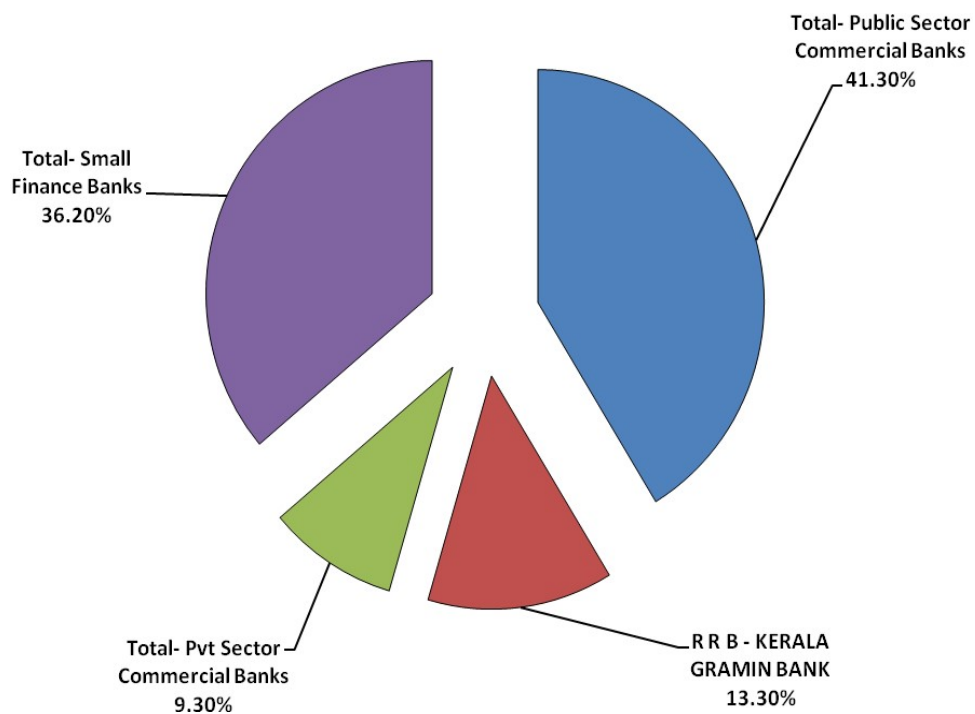
B. % Share of JLG NPA in Total JLG Outstanding

Share of NPA in JLG Outstanding



C. Banking Group wise Share in JLG NPA

Share in JLG NPA



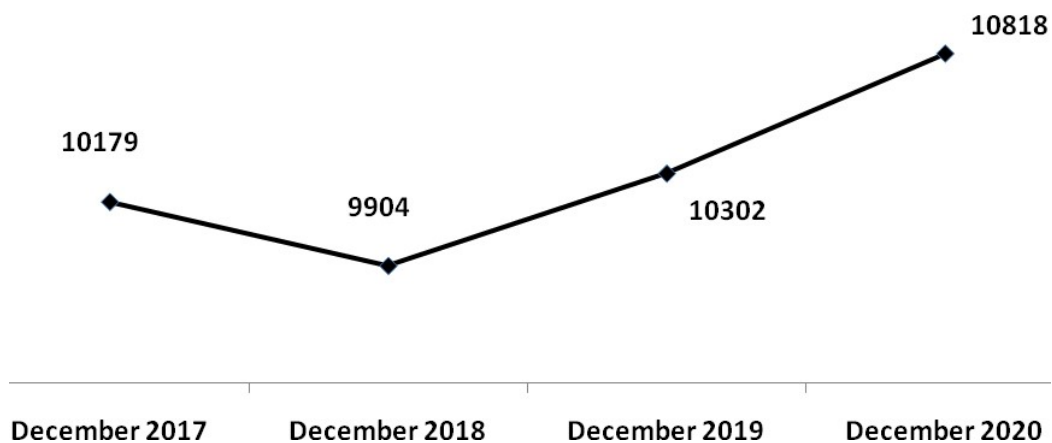
13.5. Outstanding Performance under Education Loan (Refer Annexure 16.25)

A. Growth in Education Loan

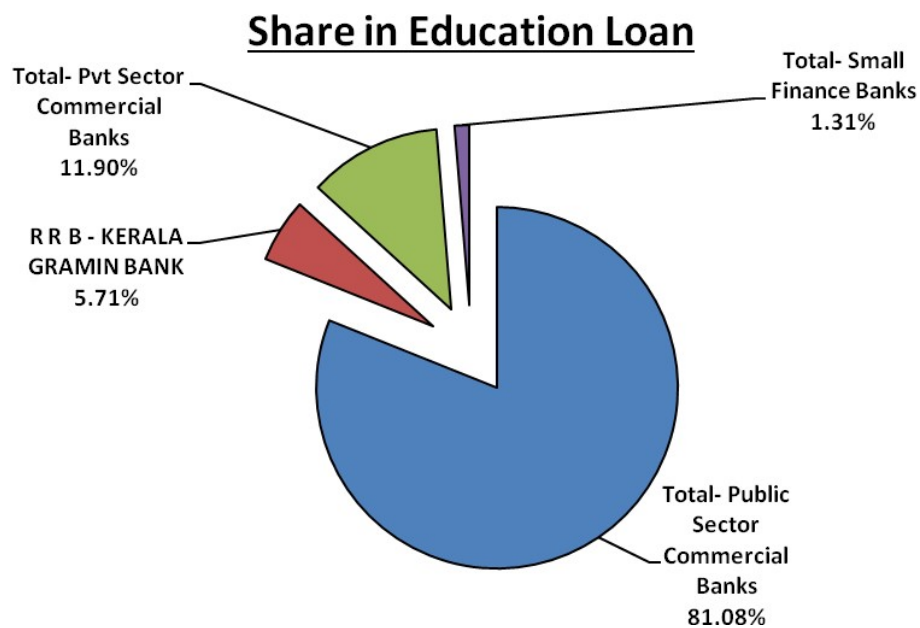
(Rs. in crores)

Parameter	Outstanding			
	December 2017	December 2018	December 2019	December 2020
Education loan	10179	9904	10302	10818

Outstanding Performance under Education Loan



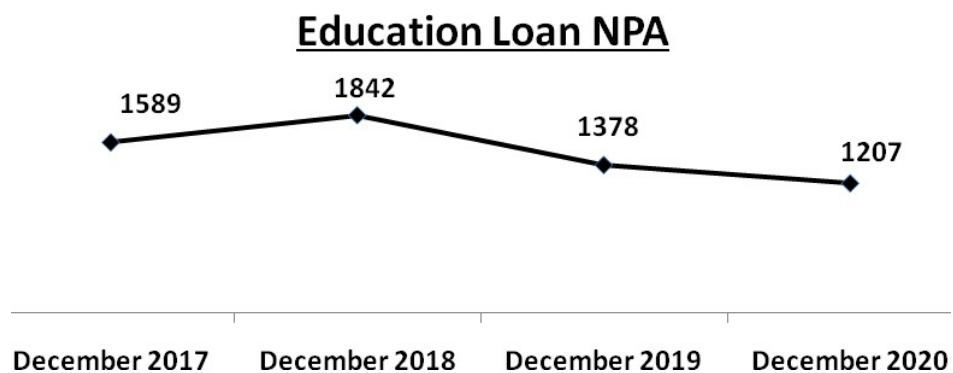
B. Banking Group wise Growth in Education Loan



C. Education Loan NPA over the years

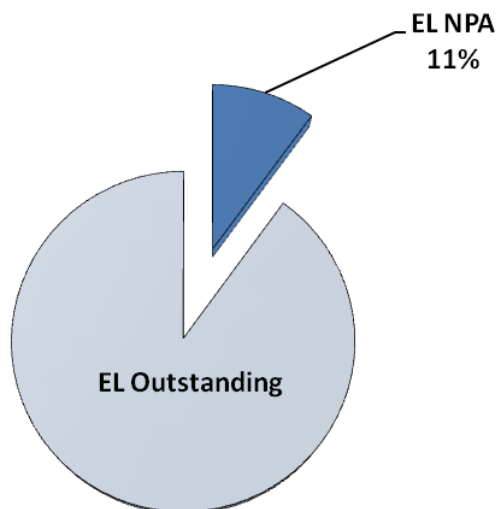
(Rs. in Crores)

Parameter	Outstanding EL NPA			
	December 2017	December 2018	December 2019	December 2020
Education Loan NPA	1777	1534	1350	1207

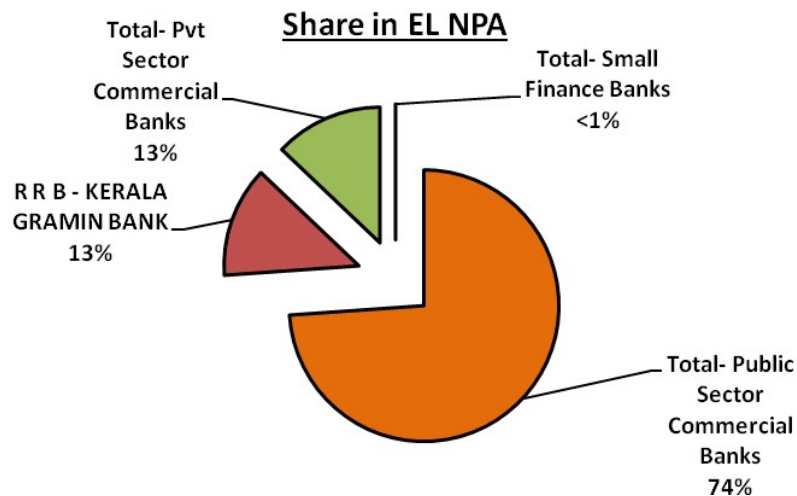


D. % Share of EL NPA in Total EL Outstanding

Share of NPA in Total Outstanding EL



E. Banking Group Wise Share Education Loan NPA

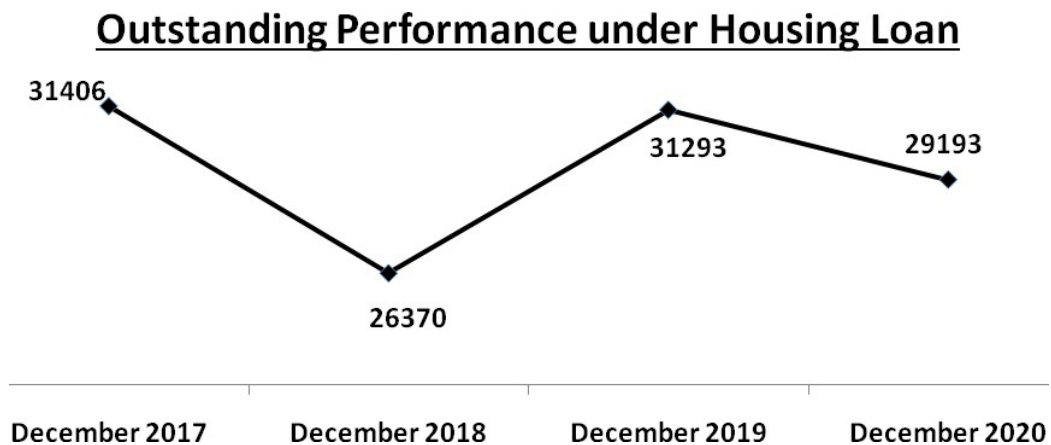


13.6. Outstanding Performance under Housing Loan (Refer Annexure 16.7)

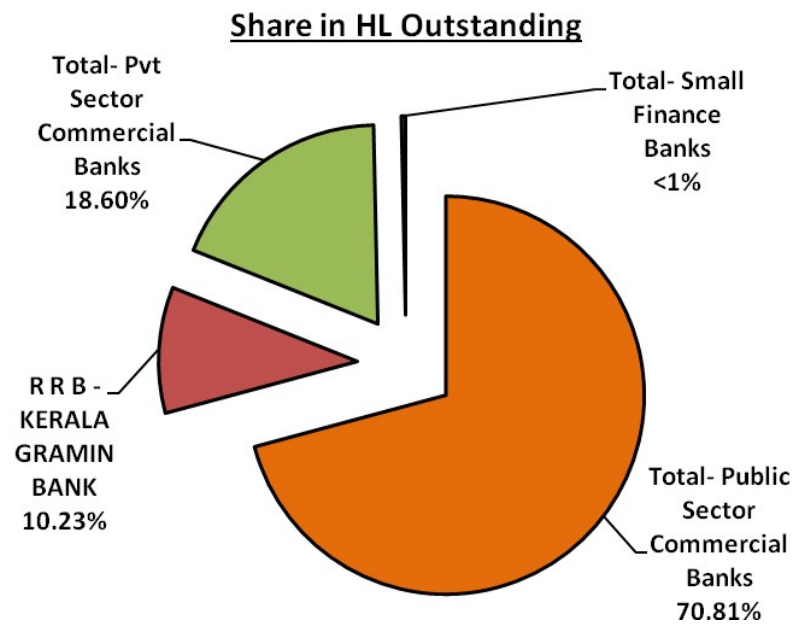
A. Growth in Housing Loan

(Rs. in crores)

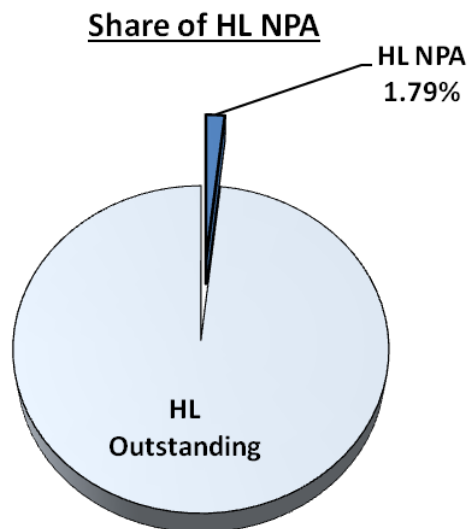
Parameter	Outstanding			
	December 2017	December 2018	December 2019	December 2020
Housing loan	31406	26370	31293	29193



B. Banking Group wise Growth in Housing Loan



C. % Share of NPA in Housing Loan



13.7. Total Outstanding Under MUDRA Loans (PMMY) as at December 2020
(Refer Annexure 16.30)

(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	189475	462	112626	1686	43018	2032	345119	4180
R R B - KERALA GRAMIN BANK	54619	145	109799	1690	6618	539	171036	2374
Total- Pvt Sector Commercial Banks	981722	1504	127091	796	10079	435	1118892	2736
Total- Small Finance Banks	680214	1640	281653	1325	48	15	961915	2981
Total - Comm.Banks + RRB + SFB	1906030	3752	631169	5498	59763	3021	2596962	12271

13.8. Loan Outstanding under Stand up India Programme as at December 2020 (Refer Annexure 16.34)

(Rs. in Crores)

Banking Group	Women		SC/ST	
	No.	Amount	No.	Amount
Total- Public Sector Commercial Banks	1048	111	450	50
R R B - KERALA GRAMIN BANK	165	19	2	0.24
Total- Pvt Sector Commercial Banks	339	34	25	3
Total- Small Finance Banks	0	0	0	0
Total - Comm.Banks + RRB + SFB	1552	164	477	54

13.9. Loan Outstanding under Pradhan Mantri Awas Yojana as at December 2020
(Refer Annexure 16.33)

(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	11334	674	189	15	11523	689
R R B - KERALA GRAMIN BANK	3290	162	0	0	3290	162
Total- Pvt Sector Commercial Banks	3120	369	16	3.68	3136	372
Total- Small Finance Banks	0	0	0	0	0	0
Total - Comm.Banks + RRB + SFB	17744	1205	205	19	17949	1224

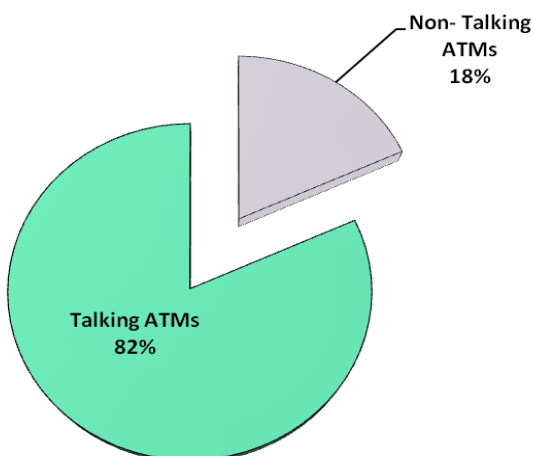
13.10. Cumulative enrollment under Pradhan Mantri Jan Suraksha Yojana as at December 2020 (Refer Annexure 16.31)

Banking Group	PMJJBY	PMSBY	APY	Total No.
Total- Public Sector Commercial Banks	589978	3024649	429699	4044326
R R B - KERALA GRAMIN BANK	119461	536778	104424	760663
Total- Pvt Sector Commercial Banks	135642	408746	65902	610290
Total- Small Finance Banks	0	0	12982	12982
Co-operative Banks	47122	235473	2607	285202
State Total	892203	4205646	615614	5713463

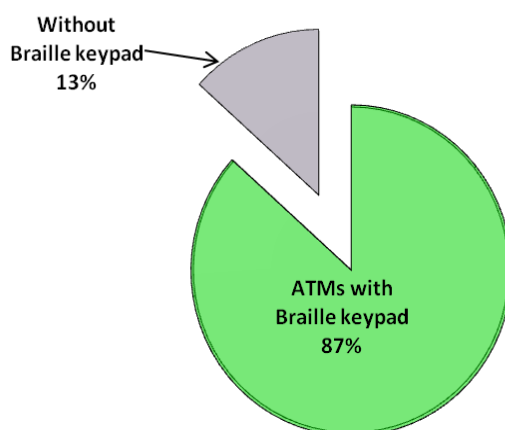
13.11. Status of Creating Banking environment for the visually challenged
(Refer Annexure 16.23)

Banking Group	No. of ATM Outstanding	No. of talking ATMs	No. of ATMs with Braille keypad
Total- Public Sector Commercial Banks	4885	4098	4229
R R B - KERALA GRAMIN BANK	317	317	317
Total- Pvt Sector Commercial Banks	3208	2435	2785
Total- Small Finance Banks	211	196	196
Total - Comm.Banks + RRB + SFB	8621	7046	7527

Share of Talking ATMs



Share of Atms with Braille Keypad

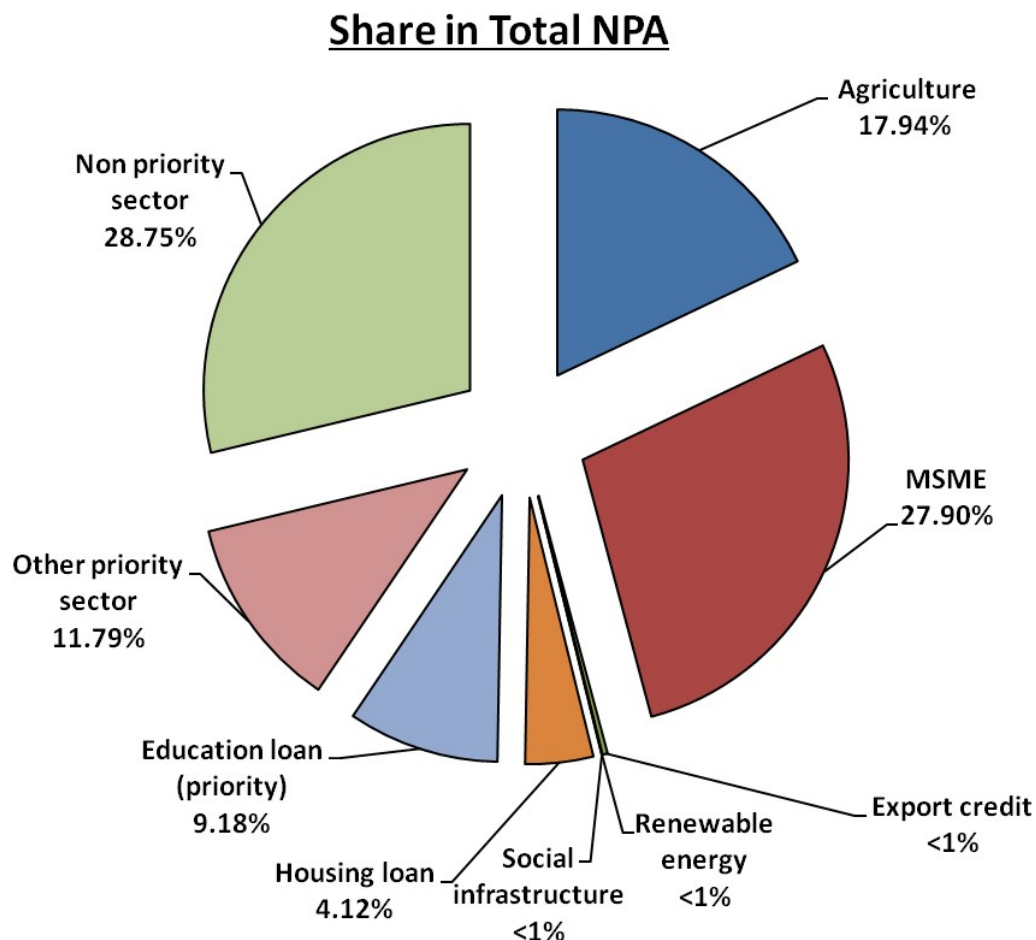


13.12. NPA Position of Commercial Banks (Refer Annexure 16.32)

Sector wise NPA outstanding

(Rs. in crores)

Gross NPA Outstanding as on December 2020		
Parameter	No of Accounts	Amount Outstanding
Priority Sector	300952	9013
(1) Agriculture	124727	2269
(2) MSME	103542	3530
(3) Export credit	59	39
(4) Renewable energy	6	0
(5) Social infrastructure	7	1
(6) Housing loan	10079	521
(7) Education loan (priority)	43365	1162
(8) Other priority sector	19167	1492
Non priority sector	105293	3637
Total NPA	406245	12649



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

14.1. Review of Priority Sector Advances (Disbursement) as at December 2020 - ACP 2020-21 Achievements (Refer Annexures 16.11 & 16.12)

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

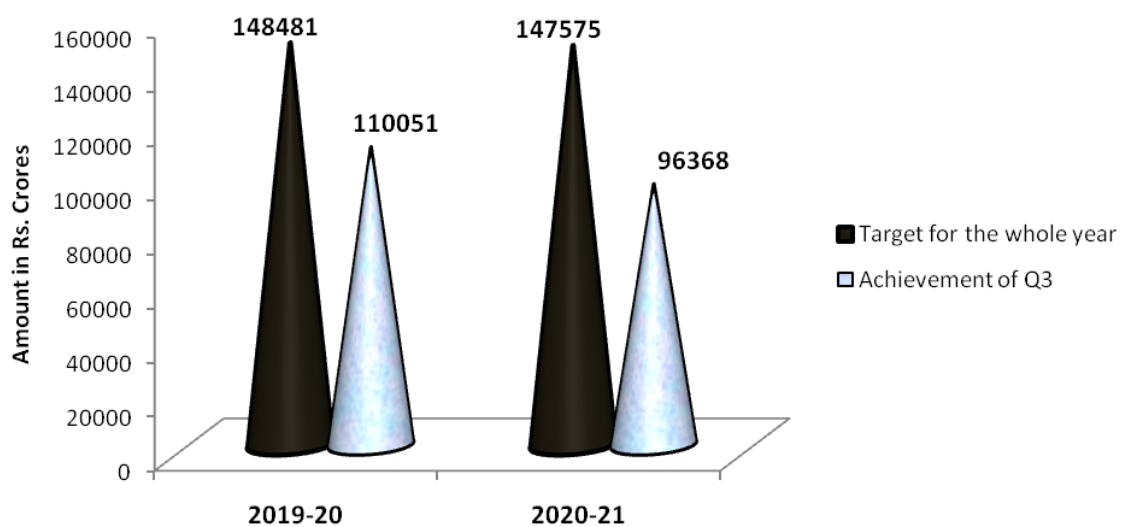
(Rs. in Crores)

Bank/Banking Group	Primary Sector			Secondary sector			Tertiary Sector			Total Priority Sector Advances		
	Target 2020-21	Ach Q2	% Ach	Target 2020-21	Ach Q3	% Ach	Target 2020-21	Ach Q3	% Ach	Target 2020-21	Ach Q3	% Ach
Total- Public Sector Commercial Banks	30940	26500	86%	14923	10353	69%	14237	7662	54%	60100	44515	74%
R R B - KERALA GRAMIN BANK	9498	8416	89%	2804	990	35%	1961	431	22%	14263	9836	69%
Total- Pvt Sector Commercial Banks	14872	11369	76%	11266	10127	90%	7327	1753	24%	33465	23250	69%
Small Finance Banks	783	625	80%	470	196	42%	386	164	42%	1639	985	60%
Cooperatives	17814	9350	52%	5967	2459	41%	14326	5972	42%	38107	17782	47%
Total	73907	56260	76%	35430	24126	68%	38237	15982	42%	147575	96368	65%
% to Total Disbursement	xx	58.38%	xx	xx	25.04%	xx	xx	16.58%	xx	xx	100%	xx

14.1.1. Overall Performance under Priority Sector

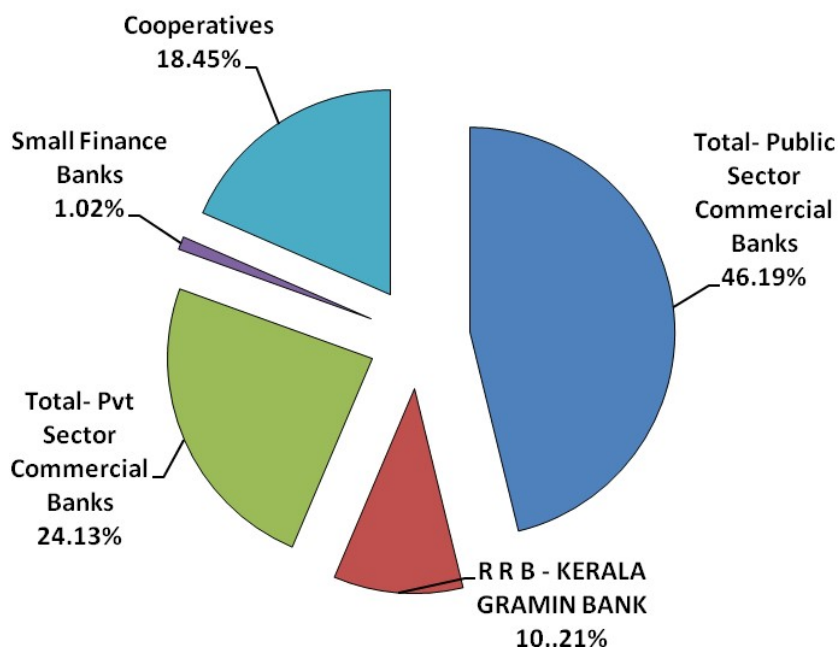
(Rs. in Crores)

Priority Sector	2019-20	2020-21
Target for the whole year	148481	147575
Achievement of Q3	110051	96368
% of achievement for Q3	74%	65%



14.1.1.1. Banking GroupWise Performance under Priority Sector

Share of Priority Sector Disbursement

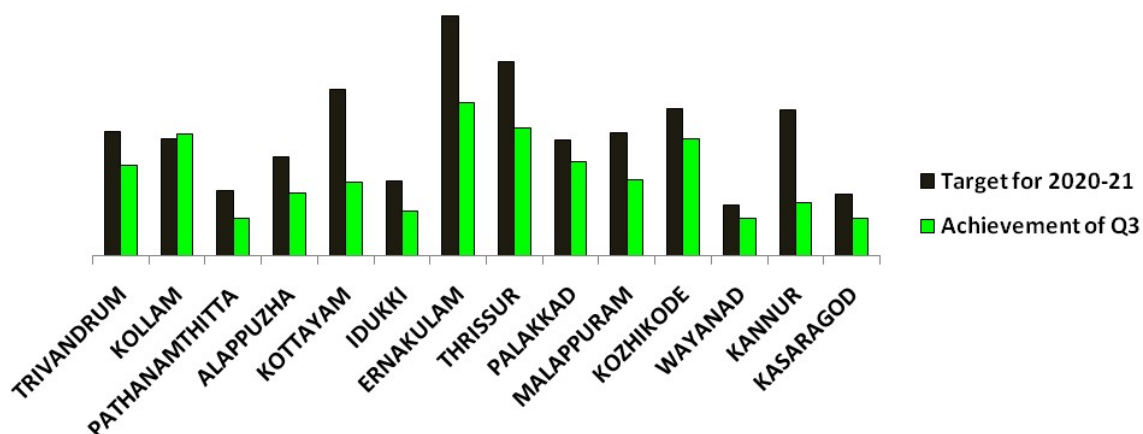


14.1.1.2. District wise Performance under Priority Sector

(Rs. in Crores)

Sl. No.	District	Target for 2020-21	Achievement of Q3	% Achievement
1	TRIVANDRUM	10606	7792	73%
2	KOLLAM	10011	10435	104%
3	PATHANAMTHITTA	5600	3169	57%
4	ALAPPUZHA	8425	5329	63%
5	KOTTAYAM	14300	6255	44%
6	IDUKKI	6452	3790	59%
7	ERNAKULAM	20556	13119	64%
8	THRISSUR	16604	10915	66%
9	PALAKKAD	9900	8016	81%
10	MALAPPURAM	10500	6545	62%
11	KOZHIKODE	12577	10025	80%
12	WAYANAD	4300	3232	75%
13	KANNUR	12469	4537	36%
14	KASARAGOD	5276	3209	61%
TOTAL		147575	96368	65%

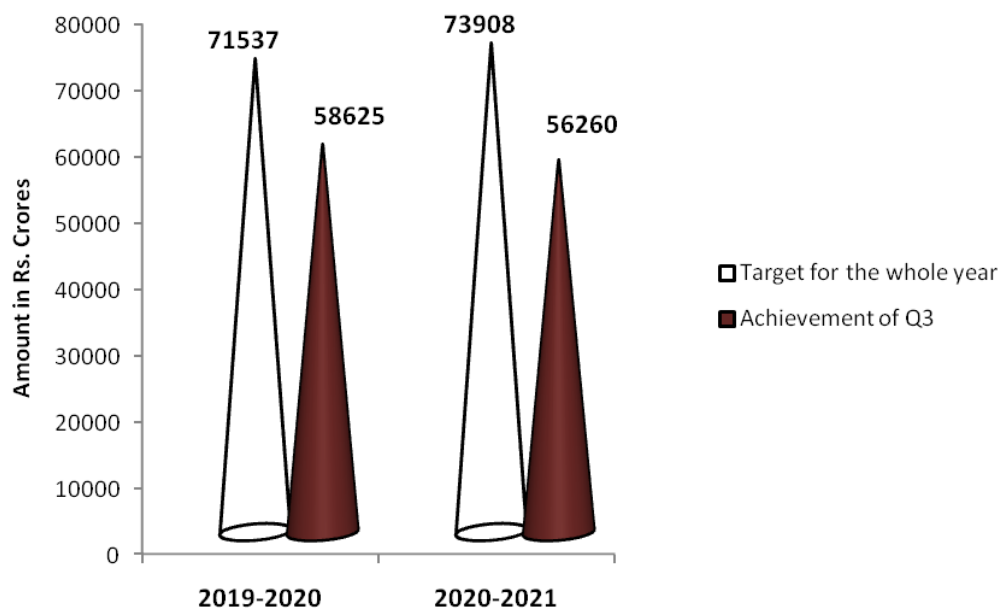
Priority Sector Target Vs Achievement



14.1.2. Performance under Primary Sector

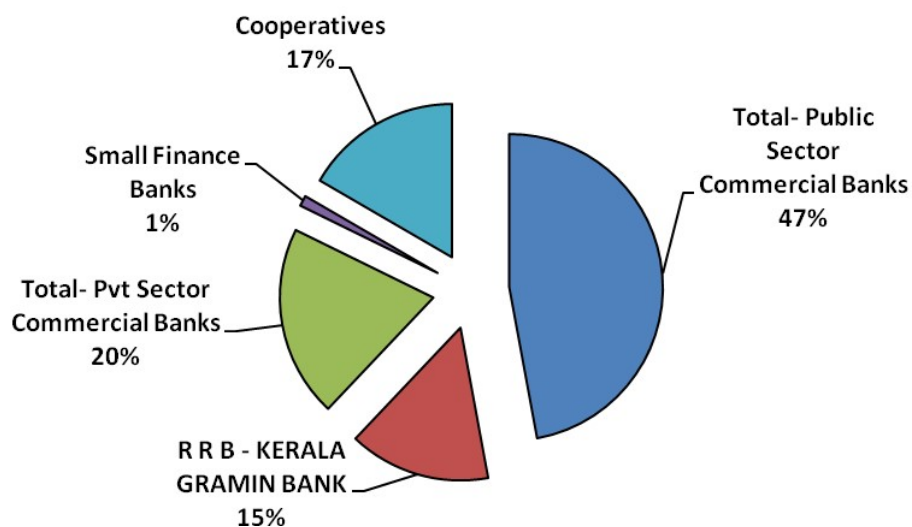
(Rs. in Crores)

Parameter	2019-2020	2020-2021
Target for the whole year	71537	73908
Achievement of Q3	58625	56260
% achievement for Q3	82%	76%



14.1.2.1. Banking GroupWise Performance under Primary Sector

Share of Primary Sector Disbursement

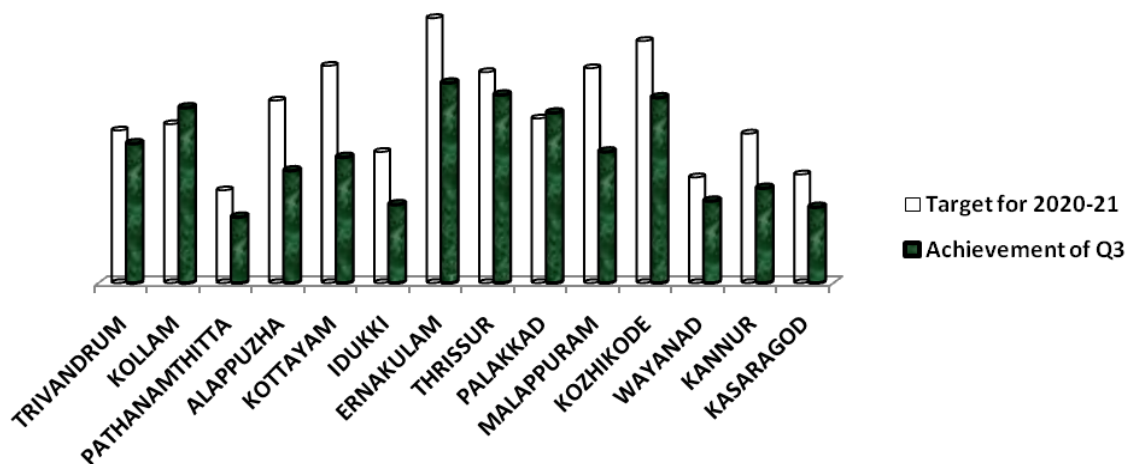


14.1.2.2. District wise Performance under Primary Sector

(Rs. in Crores)

Sl. No.	District	Target for 2020-21	Achievement of Q3	% Achievement
1	TRIVANDRUM	4706	4299	91%
2	KOLLAM	4902	5407	110%
3	PATHANAMTHITTA	2859	2032	71%
4	ALAPPUZHA	5630	3463	62%
5	KOTTAYAM	6700	3877	58%
6	IDUKKI	4043	2417	60%
7	ERNAKULAM	8173	6171	76%
8	THRISSUR	6506	5800	89%
9	PALAKKAD	5077	5248	103%
10	MALAPPURAM	6627	4044	61%
11	KOZHIKODE	7467	5716	77%
12	WAYANAD	3260	2525	77%
13	KANNUR	4609	2924	63%
14	KASARAGOD	3350	2337	70%
TOTAL		73908	56260	76%

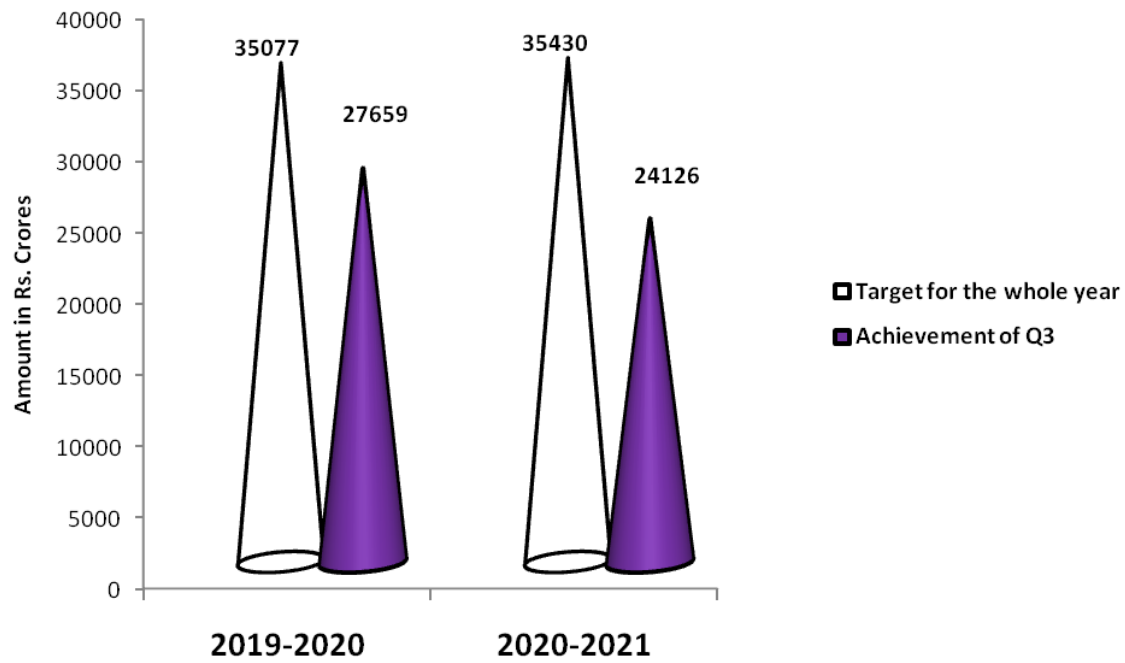
Primary Sector Target Vs Achievement



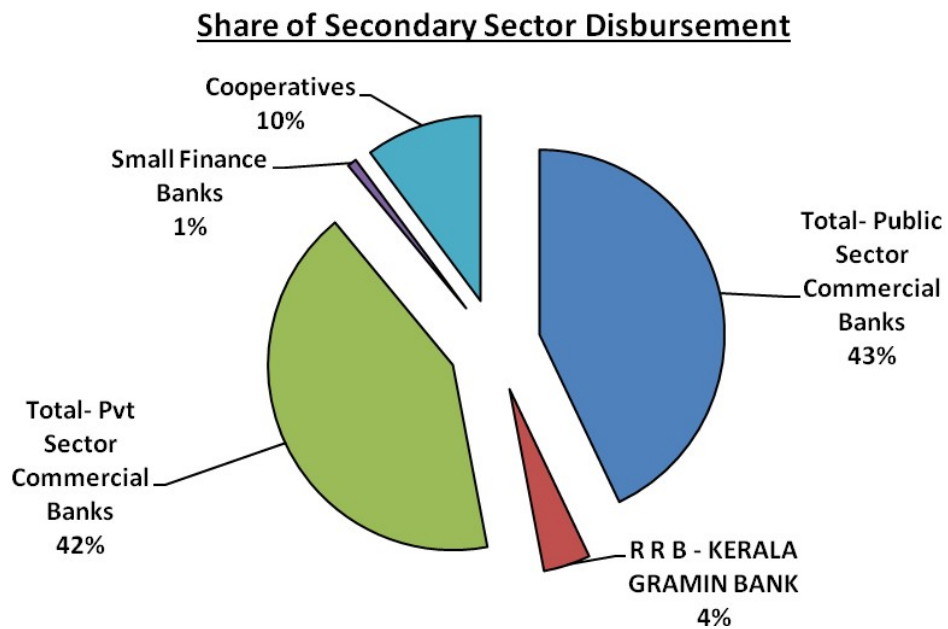
14.1.3. Performance under Secondary Sector

(Rs. in Crores)

Parameter	2019-2020	2020-2021
Target for the whole year	35077	35430
Achievement of Q3	27659	24126
% achievement for Q3	79%	68%



14.1.3.1. Banking GroupWise Performance under Secondary Sector

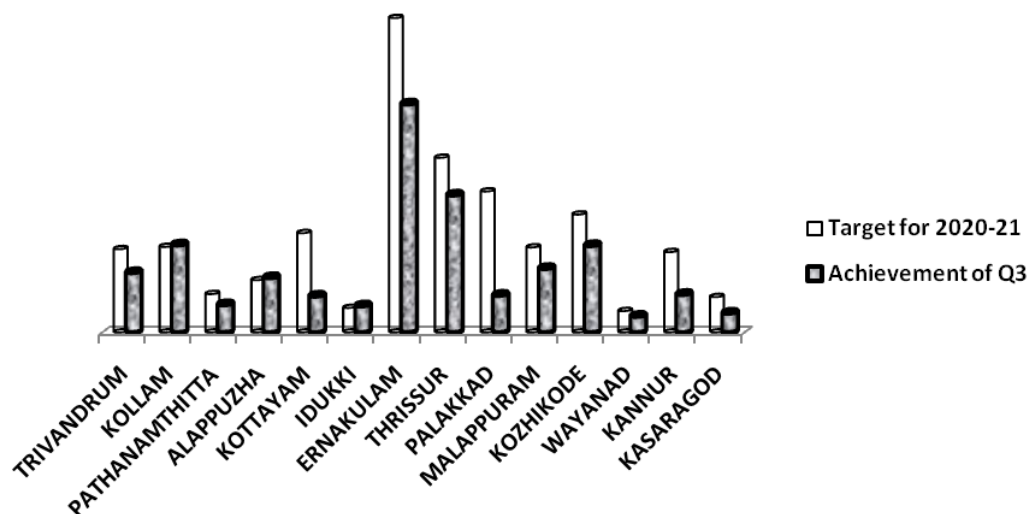


14.1.3.2. District wise Performance under Secondary Sector

(Rs. in Crores)

Sl. No.	District	Target for 2020-21	Achievement of Q3	% Achievement
1	TRIVANDRUM	2180	1569	72%
2	KOLLAM	2240	2294	102%
3	PATHANAMTHITTA	1005	729	73%
4	ALAPPUZHA	1370	1439	105%
5	KOTTAYAM	2600	955	37%
6	IDUKKI	643	699	109%
7	ERNAKULAM	8228	5982	73%
8	THRISSUR	4572	3599	79%
9	PALAKKAD	3690	976	26%
10	MALAPPURAM	2226	1676	75%
11	KOZHIKODE	3085	2276	74%
12	WAYANAD	560	426	76%
13	KANNUR	2104	999	47%
14	KASARAGOD	927	508	55%
TOTAL		35430	24126	68%

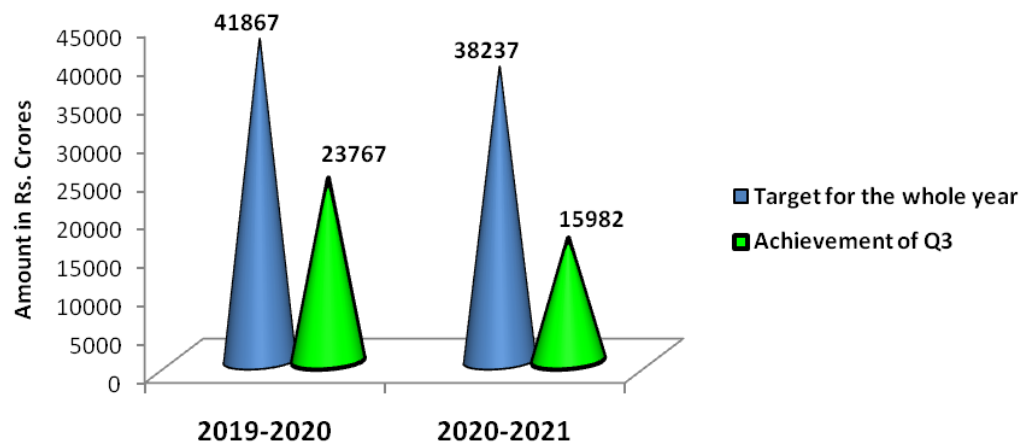
Secondary Sector Target Vs Achievement



14.1.4. Performance under Tertiary Sector

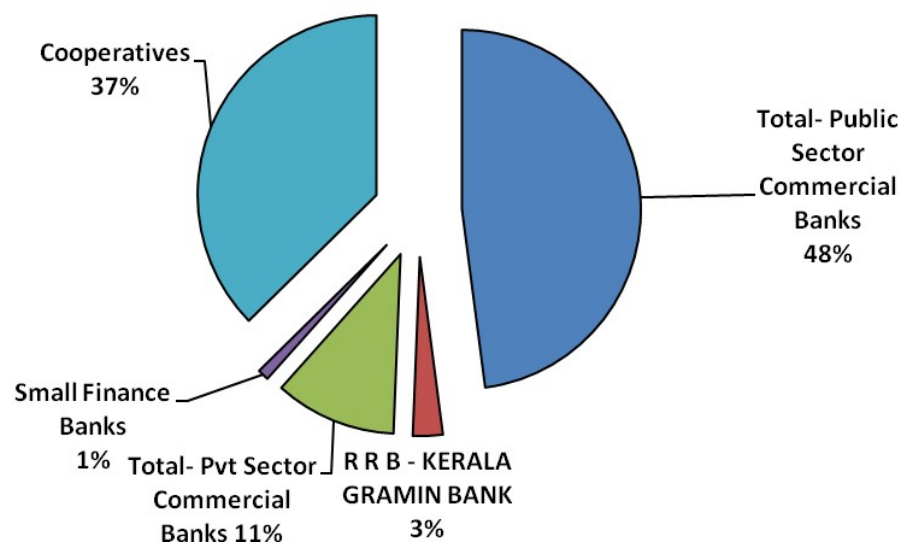
(Rs. in Crores)

Parameter	2019-2020	2020-2021
Target for the whole year	41867	38237
Achievement of Q3	23767	15982
% achievement for Q3	57%	42%



14.1.4.1. Banking GroupWise Performance under Tertiary Sector

Share of Tertiary Sector Disbursement

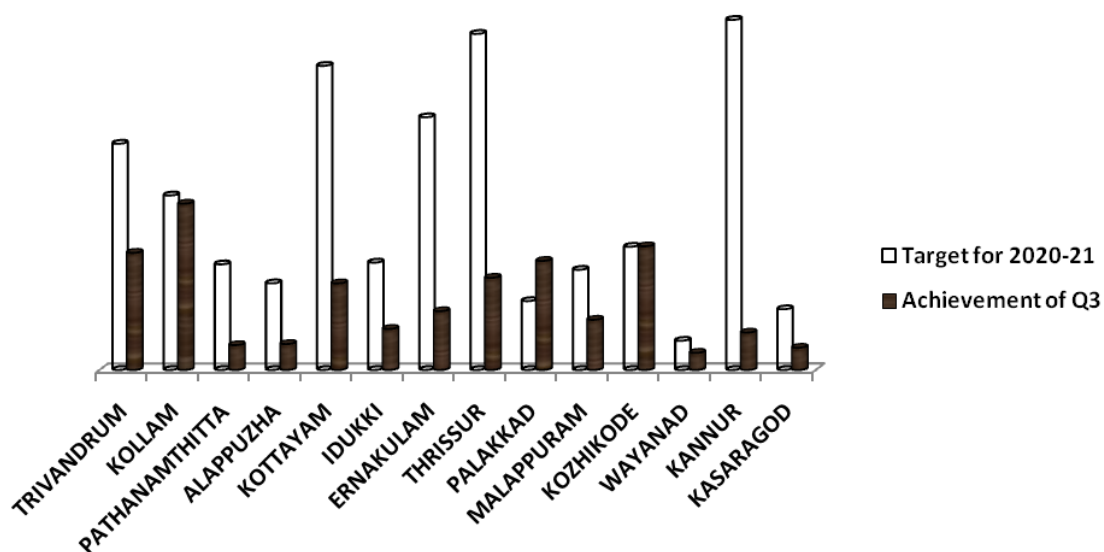


14.1.4.2. District wise Performance under Tertiary Sector

(Rs. in Crores)

Sl.No.	District	Target for 2020-21	Achievement of Q3	% Achievement
1	TRIVANDRUM	3719	1925	52%
2	KOLLAM	2869	2734	95%
3	PATHANAMTHITTA	1736	408	23%
4	ALAPPUZHA	1425	427	30%
5	KOTTAYAM	5000	1423	28%
6	IDUKKI	1766	674	38%
7	ERNAKULAM	4155	966	23%
8	THRISSUR	5526	1515	27%
9	PALAKKAD	1133	1793	158%
10	MALAPPURAM	1647	825	50%
11	KOZHIKODE	2025	2033	100%
12	WAYANAD	480	281	58%
13	KANNUR	5757	614	11%
14	KASARAGOD	999	364	36%
TOTAL		38237	15982	42%

Tertiary Sector Target Vs Achievement



15. Any Other matter with the Permission of Chair

8.1. BANKING STATISTICS - NUMBER OF BANK BRANCHES AND DEPOSITS AS AT DECEMBER 2020									
									(Rs.in lakhs)
SI No.	BANK	No. of Branches				Total Deposits			
		Rural	S.Urban	Urban	Total	Rural	S.Urban	Urban	Total
A	PUBLIC SECTOR COMMERCIAL BANKS								
1	BANK OF BARODA	11	151	57	219	31,256	8,04,484	4,94,619	13,30,359
2	BANK OF INDIA	4	71	29	104	8,186	2,56,637	2,06,962	4,71,785
3	BANK OF MAHARASHTRA	0	6	9	15	0	6,308	15,933	22,241
4	CANARA BANK	33	516	148	697	1,47,573	33,48,407	18,80,855	53,76,835
5	CENTRAL BANK OF INDIA	5	81	32	118	10,933	3,55,423	1,71,369	5,37,725
6	INDIAN BANK	2	105	46	153	9,067	6,24,628	3,73,938	10,07,633
7	INDIAN OVERSEAS BANK	3	139	41	183	28,804	6,12,353	5,41,835	11,82,992
8	PUNJAB & SIND BANK	0	0	4	4	0	0	9,499	9,499
9	PUNJAB NATIONAL BANK	9	133	58	200	37,837	5,12,299	4,64,488	10,14,624
10	STATE BANK OF INDIA	56	871	270	1,197	3,69,976	1,07,79,711	63,21,181	1,74,70,868
11	UCO BANK	2	32	14	48	3,081	68,826	64,879	1,36,785
12	UNION BANK OF INDIA	15	266	134	415	44,653	11,23,244	12,23,083	23,90,980
	Total- Public Sector Commercial Banks	140	2,371	842	3,353	6,91,366	1,84,92,319	1,17,68,641	3,09,52,326
B	R R B - KERALA GRAMIN BANK	53	542	39	634	98,642	14,31,225	2,11,220	17,41,087
	Total- Public Sector Banks including RRB	193	2,913	881	3,987	7,90,008	1,99,23,544	1,19,79,861	3,26,93,413

8.1. BANKING STATISTICS - NUMBER OF BANK BRANCHES AND DEPOSITS AS AT DECEMBER 2020									
									(Rs.in lakhs)
SI No.	BANK	No. of Branches				Total Deposits			
		Rural	S.Urban	Urban	Total	Rural	S.Urban	Urban	Total
C	PRIVATE SECTOR COMMERCIAL BANKS								
1	AXIS BANK	1	91	52	144	25,529	6,23,389	8,77,229	15,26,147
2	BANDHAN BANK	0	3	6	9	0	10,034	79,391	89,425
3	CATHOLIC SYRIAN BANK	44	194	52	290	35,727	7,92,230	2,87,491	11,15,448
4	CITY UNION BANK	0	9	9	18	0	20,342	59,040	79,382
5	DHANLAXMI BANK	14	95	33	142	52,754	3,82,661	4,28,944	8,64,359
6	FEDERAL BANK	29	494	76	599	2,90,200	80,95,666	20,16,801	1,04,02,667
7	HDFC BANK	7	125	79	211	25,533	9,41,639	16,00,521	25,67,693
8	ICICI BANK	4	114	58	176	14,578	7,89,137	9,36,177	17,39,892
9	IDBI BANK	0	34	18	52	0	2,42,200	3,39,600	5,81,800
10	IDFC FIRST Bank	0	0	7	7	0	0	95,450	95,450
11	INDUS IND BANK	1	41	27	69	133	1,54,496	4,55,629	6,10,257
12	JAMMU & KASHMIR BANK	0	0	2	2	0	0	2,104	2,104
13	KARNATAKA BANK	1	11	9	21	1,296	36,428	42,074	79,798
14	KARUR VYSYA BANK	0	12	9	21	0	44,613	1,06,194	1,50,807
15	KOTAK MAHINDRA BANK	0	18	16	34	0	86,209	1,59,239	2,45,448
16	LAKSHMI VILAS BANK	0	5	8	13	0	60,070	23,595	83,665
17	RBL Bank	1	1	7	9	34	613	22,489	23,135
18	SOUTH INDIAN BANK	43	360	77	480	2,10,179	33,64,569	15,85,796	51,60,544
19	T.N.MERCANTILE BANK	0	12	9	21	0	22,690	42,824	65,514
20	YES BANK	0	3	12	15	0	23,426	2,85,051	3,08,477
	Total- Pvt Sector Commercial Banks	145	1,622	566	2,333	6,55,963	1,56,90,412	94,45,638	2,57,92,012
D	SMALL FINANCE BANKS								
1	ESAF	144	102	25	271	66,517	3,72,392	3,24,235	7,63,143
2	Ujjivan Small Finance Bank	0	7	8	15	0	35,725	37,738	73,463
	Total- Small Finance Banks	144	109	33	286	66,517	4,08,117	3,61,973	8,36,606
	Total - Commercial Banks + RRB + SFB	482	4,644	1,480	6,606	15,12,487	3,60,22,073	2,17,87,472	5,93,22,032
E	CO-OPERATIVE BANKS								
1	DIST CO-OPERATIVE BANKS	37	17	0	54	1,72,034	2,22,742	0	3,94,776
2	KSCARDB (incl. PCARDBs)	121	44	11	176	18,372	11,937	1,837	32,146
3	KSCB	291	350	128	769	19,17,661	25,36,786	20,27,281	64,81,728
	Total Co-operative Banks	449	411	139	999	21,08,067	27,71,465	20,29,118	69,08,650
	Total - Banking Sector	931	5,055	1,619	7,605	36,20,553	3,87,93,538	2,38,16,590	6,62,30,681

8.2. BANKING STATISTICS -NR DEPOSITS, ADVANCES AND CASA AS AT DECEMBER 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	8,908	3,64,302	1,91,217	5,64,427	36,129	6,58,373	5,13,260	12,07,762	15,524	2,80,453	1,49,960	4,45,937
2	BANK OF INDIA	1,224	47,695	39,942	88,861	13,288	2,36,835	1,47,160	3,97,283	4,260	1,09,646	61,499	1,75,405
3	BANK OF MAHARASHTRA	0	110	1,340	1,450	0	5,272	29,923	35,195	0	2,625	5,229	7,854
4	CANARA BANK	45,374	14,23,679	3,70,263	18,39,316	1,42,283	28,10,142	18,81,382	48,33,807	69,208	16,29,723	5,10,544	22,09,475
5	CENTRAL BANK OF INDIA	2,591	1,04,296	23,977	1,30,864	15,404	2,47,363	3,17,126	5,79,893	5,058	1,27,682	61,723	1,94,463
6	INDIAN BANK	3,963	1,88,379	59,738	2,52,080	2,975	3,28,557	4,68,676	8,00,208	4,584	2,11,848	1,27,786	3,44,218
7	INDIAN OVERSEAS BANK	10,651	2,78,500	1,02,853	3,92,004	14,139	3,23,766	3,01,606	6,39,511	4,905	2,75,456	1,00,877	3,81,238
8	PUNJAB & SIND BANK	0	0	356	356	0	0	22,367	22,367	0	0	2,231	2,231
9	PUNJAB NATIONAL BANK	7,176	85,436	72,385	1,64,997	22,766	2,51,358	5,70,902	8,45,026	13,858	2,15,797	1,91,484	4,21,139
10	STATE BANK OF INDIA	1,27,458	46,05,897	17,24,658	64,58,013	1,82,023	44,81,510	39,36,551	86,00,084	1,66,338	46,42,510	21,02,531	69,11,379
11	UCO BANK	173	15,856	4,588	20,617	5,600	1,00,121	2,03,722	3,09,443	1,692	27,059	23,227	51,979
12	UNION BANK OF INDIA	14,932	3,25,012	2,79,695	6,19,639	35,928	8,70,541	14,03,011	23,09,480	30,211	4,50,333	3,28,358	8,08,902
	Total- Public Sector Commercial Banks	2,22,450	74,39,163	28,71,011	1,05,32,624	4,70,535	1,03,13,838	97,95,686	2,05,80,059	3,15,639	79,73,133	36,65,449	1,19,54,220
B	R R B - KERALA GRAMIN BANK	9,850	1,50,701	13,221	1,73,772	1,11,332	15,30,088	1,23,566	17,64,986	44,722	6,81,307	51,157	7,77,186
	Total- Public Sector Banks including RRB	2,32,300	75,89,864	28,84,232	1,07,06,396	5,81,867	1,18,43,926	99,19,252	2,23,45,045	3,60,361	86,54,440	37,16,606	1,27,31,406
C	PRIVATE SECTOR COMMERCIAL BANKS												
1	AXIS BANK	6,958	3,71,542	3,37,203	7,15,703	6,541	2,34,004	9,86,572	12,27,117	15,554	3,44,340	3,90,980	7,50,874
2	BANDHAN BANK	0	1,928	1,032	2,960	0	172	6,062	6,234	0	5,297	62,726	68,023
3	CATHOLIC SYRIAN BANK	9,713	2,98,526	75,473	3,83,711	19,351	2,53,801	1,54,814	4,27,966	9,905	1,58,974	68,314	2,37,192
4	CITY UNION BANK	0	3,288	6,139	9,427	0	15,595	68,629	84,224	0	6,221	10,914	17,135
5	DHANLAXMI BANK	20,560	99,602	49,898	1,70,060	17,945	1,79,999	2,17,041	4,14,985	15,713	1,34,199	1,07,416	2,57,328
6	FEDERAL BANK	1,73,188	48,80,973	9,93,465	60,47,626	1,10,396	28,57,145	14,07,221	43,74,762	1,02,098	30,35,189	6,25,968	37,63,255
7	HDFC BANK	8,838	3,58,710	6,08,607	9,76,155	30,777	9,68,450	11,55,094	21,54,321	11,571	4,68,457	6,29,122	11,09,150
8	ICICI BANK	5,846	4,11,172	2,99,710	7,16,728	5,982	5,76,730	6,38,139	12,20,852	5,846	3,15,542	3,40,994	6,62,382
9	IDBI BANK	0	74,660	99,780	1,74,440	0	1,68,496	3,00,702	4,69,198	0	1,19,304	1,28,600	2,47,904
10	IDFC FIRST Bank	0	0	68,437	68,437	2,462	21,306	87,327	1,11,095	0	0	31,891	31,891
11	INDUS IND BANK	10	32,879	35,384	68,273	0	3,07,778	6,81,735	9,89,514	38	79,751	3,91,894	4,71,682
12	JAMMU & KASHMIR BANK	0	0	85	85	0	0	10,535	10,535	0	0	1,325	1,325
13	KARNATAKA BANK	58	4,852	3,661	8,572	456	26,670	58,477	85,603	537	12,712	10,811	24,059
14	KARUR VYSYA BANK	0	17,457	21,843	39,299	0	17,202	27,565	44,767	0	7,579	13,826	21,404
15	KOTAK MAHINDRA BANK	0	40,682	53,690	94,372	0	11,668	1,80,421	1,92,089	0	41,868	82,474	1,24,342
16	LAKSHMI VILAS BANK	0	371	208	579	0	1,364	49,372	50,736	0	2,010	4,088	6,098
17	RBL Bank	0	0	0	0	0	18	5,643	5,661	11	117	7,538	7,666
18	SOUTH INDIAN BANK	95,557	16,91,092	5,66,618	23,53,266	1,07,991	16,48,556	10,09,553	27,66,100	74,204	10,49,540	3,23,476	14,47,220
19	T.N.MERCANTILE BANK	0	7,551	8,015	15,566	0	19,447	29,437	48,884	0	5,476	8,968	14,444
20	YES BANK	0	2,523	13,484	16,008	0	9,593	3,26,416	3,36,009	0	3,736	36,762	40,498
	Total- Pvt Sector Commercial Banks	3,20,728	82,97,808	32,42,731	1,18,61,267	3,01,901	73,17,994	74,00,756	1,50,20,651	2,35,476	57,90,310	32,78,086	93,03,872
D	SMALL FINANCE BANKS												
1	ESAF	13,250	87,620	72,282	1,73,152	74,674	3,13,386	62,088	4,50,147	12,948	46,045	28,843	87,836
2	Ujivan Small Finance Bank	0	1,053	1,162	2,215	0	11,852	12,376	24,228	0	2,265	3,420	5,684
	Total- Small Finance Banks	13,250	88,673	73,444	1,75,367	74,674	3,25,238	74,464	4,74,375	12,948	48,309	32,263	93,521
	Total - Commercial Banks + RRB + SFB	5,66,278	1,59,76,345	62,00,407	2,27,43,030	9,58,442	1,94,87,157	1,73,94,472	3,78,40,071	6,08,785	1,44,93,059	70,26,955	2,21,28,799
E	CO-OPERATIVE BANKS												
1	DIST CO-OPERATIVE BANKS	345	487	0	832	2,16,668	1,30,625	0	3,47,293	25,606	20,133	0	45,739
2	KSCARDB (incl. PCARDBs)	0	0	0	0	5,11,900	1,92,073	27,313	7,31,286	0	0	0	0
3	KSCB	0	613	178	792	13,14,610	17,75,714	9,52,676	40,43,000	2,43,868	2,61,235	1,93,804	6,98,906
	Total Co-operative Banks	345	1,100	178	1,624	20,43,178	20,98,412	9,79,989	51,21,579	2,69,474	2,81,368	1,93,804	7,44,645
	Total - Banking Sector	5,66,623	1,59,77,445	62,00,585	2,27,44,654	30,01,620	2,15,85,569	1,83,74,461	4,29,61,650	8,78,259	1,47,74,427	72,20,758	2,28,73,444

8.3. BANKING STATISTICS - C D RATIO, INVESTMENTS AND C+I D RATIO AS AT DECEMBER 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	115.59	81.84	103.77	90.78	0	12,07,762	90.78
2	BANK OF INDIA	162.33	92.28	71.10	84.21	0	3,97,283	84.21
3	BANK OF MAHARASHTRA	0.00	83.58	187.81	158.24	0	35,195	158.24
4	CANARA BANK	96.42	83.92	100.03	89.90	1,58,090	49,91,897	92.84
5	CENTRAL BANK OF INDIA	140.89	69.60	185.05	107.84	0	5,79,893	107.84
6	INDIAN BANK	32.81	52.60	125.34	79.41	0	8,00,208	79.41
7	INDIAN OVERSEAS BANK	49.09	52.87	55.66	54.06	0	6,39,511	54.06
8	PUNJAB & SIND BANK	0.00	0.00	235.46	235.46	0	22,367	235.46
9	PUNJAB NATIONAL BANK	60.17	49.06	122.91	83.28	0	8,45,026	83.28
10	STATE BANK OF INDIA	49.20	41.57	62.28	49.23	20,25,067	1,06,25,151	60.82
11	UCO BANK	181.76	145.47	314.00	226.23	0	3,09,443	226.23
12	UNION BANK OF INDIA	80.46	77.50	114.71	96.59	3,190	23,12,670	96.72
	Total- Public Sector Commercial Banks	68.06	55.77	83.24	66.49	21,86,347	2,27,66,405	73.55
B	R R B - KERALA GRAMIN BANK	112.86	106.91	58.50	101.37	4,21,865	21,86,851	125.60
	Total- Public Sector Banks including RRB	73.65	59.45	82.80	68.35	26,08,212	2,49,53,256	76.33

8.3. BANKING STATISTICS - C D RATIO, INVESTMENTS AND C+I D RATIO AS AT DECEMBER 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	25.62	37.54	112.46	80.41	32,384	12,59,501	82.53
2	BANDHAN BANK	0.00	1.72	7.64	6.97	0	6,234	6.97
3	CATHOLIC SYRIAN BANK	54.16	32.04	53.85	38.37	0	4,27,966	38.37
4	CITY UNION BANK	0.00	76.66	116.24	106.10	0	84,224	106.10
5	DHANLAXMI BANK	34.02	47.04	50.60	48.01	14,433	4,29,418	49.68
6	FEDERAL BANK	38.04	35.29	69.77	42.05	0	43,74,762	42.05
7	HDFC BANK	120.54	102.85	72.17	83.90	0	21,54,321	83.90
8	ICICI BANK	41.04	73.08	68.16	70.17	0	12,20,852	70.17
9	IDBI BANK	0.00	69.57	88.55	80.65	0	4,69,198	80.65
10	IDFC FIRST Bank	0.00	0.00	91.49	116.39	1,11,095	2,22,190	232.78
11	INDUS IND BANK	0.00	199.21	149.63	162.15	0	9,89,514	162.15
12	JAMMU & KASHMIR BANK	0.00	0.00	500.69	500.69	0	10,535	500.69
13	KARNATAKA BANK	35.14	73.21	138.99	107.27	0	85,603	107.27
14	KARUR VYSYA BANK	0.00	38.56	25.96	29.69	0	44,767	29.69
15	KOTAK MAHINDRA BANK	0.00	13.53	113.30	78.26	0	1,92,089	78.26
16	LAKSHMI VILAS BANK	0.00	2.27	209.25	60.64	0	50,736	60.64
17	RBL Bank	0.00	2.95	25.09	24.47	0	5,661	24.47
18	SOUTH INDIAN BANK	51.38	49.00	63.66	53.60	39,728	28,05,829	54.37
19	T.N.MERCANTILE BANK	0.00	85.71	68.74	74.62	0	48,884	74.62
20	YES BANK	0.00	40.95	114.51	108.93	0	3,36,009	108.93
	Total- Pvt Sector Commercial Banks	46.02	46.64	78.35	58.24	1,97,640	1,52,18,291	59.00
D	SMALL FINANCE BANKS							
1	ESAF	112.26	84.15	19.15	58.99	0	4,50,147	58.99
2	Ujjivan Small Finance Bank	0.00	33.18	32.79	32.98	0	24,228	32.98
	Total- Small Finance Banks	112.26	79.69	20.57	56.70	0	4,74,375	56.70
	Total - Commercial Banks + RRB + SFB	63.37	54.10	79.84	63.79	28,05,852	4,06,45,923	68.52
E	CO-OPERATIVE BANKS							
1	DIST CO-OPERATIVE BANKS	125.94	58.64	0.00	87.97	80,106	4,27,399	108.26
2	KSCARDB (incl. PCARDBs)	2786.31	1609.06	1486.83	2274.89	25,120	7,56,406	2353.03
3	KSCB	68.55	70.00	46.99	62.38	33,58,506	74,01,506	114.19
	Total Co-operative Banks	96.92	75.71	48.30	74.13	34,63,732	85,85,311	124.27
	Total - Banking Sector	82.90	55.64	77.15	64.87	62,69,584	4,92,31,234	74.33

8.4. ADVANCES OUTSTANDING UNDER PRIORITY SECTOR AS AT DECEMBER 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	2,02,950	3,04,028	25	31,923	1,54,531	13	35,758	2,36,311	20	2,70,631	6,94,870	58
2	BANK OF INDIA	83,290	1,13,142	28	20,692	74,030	19	14,588	78,023	20	1,18,570	2,65,195	67
3	BANK OF MAHARASHTRA	433	10,667	30	1,551	8,819	25	1,016	2,375	7	3,000	21,861	62
4	CANARA BANK	13,16,522	17,53,833	36	2,15,814	7,88,964	16	1,39,038	7,10,573	15	16,71,374	32,53,370	67
5	CENTRAL BANK OF INDIA	1,27,845	1,64,425	28	14,550	71,647	12	16,946	89,930	16	1,59,341	3,26,002	56
6	INDIAN BANK	1,47,487	1,76,072	22	27,665	2,70,129	34	14,626	70,802	9	1,89,778	5,17,003	65
7	INDIAN OVERSEAS BANK	1,65,349	2,07,444	32	39,142	2,04,652	32	30,311	1,15,023	18	2,34,802	5,27,119	82
8	PUNJAB & SIND BANK	3	3	0	17,294	4,190	19	382	3,191	14	17,679	7,384	33
9	PUNJAB NATIONAL BANK	41,051	65,295	8	26,923	1,37,115	16	39,958	1,96,188	23	1,07,932	3,98,598	47
10	STATE BANK OF INDIA	7,29,255	12,10,078	14	87,077	9,46,776	11	1,86,779	10,36,371	12	10,03,111	31,93,225	37
11	UCO BANK	22,485	67,691	22	12,877	70,516	23	11,134	50,190	16	46,496	1,88,398	61
12	UNION BANK OF INDIA	2,65,804	4,08,531	18	66,509	3,53,072	15	82,108	3,56,608	15	4,14,421	11,18,211	48
	Total- Public Sector Commercial Banks	31,02,474	44,81,209	22	5,62,017	30,84,442	15	5,72,644	29,45,585	14	42,37,135	1,05,11,236	51
B	R R B - KERALA GRAMIN BANK	12,54,655	11,47,652	65	86,548	1,29,356	7	1,07,226	3,91,074	22	14,48,429	16,68,082	95
	Total- Public Sector Banks including RRB	43,57,129	56,28,861	25	6,48,565	32,13,798	14	6,79,870	33,36,659	15	56,85,564	1,21,79,318	55

8.4. ADVANCES OUTSTANDING UNDER PRIORITY SECTOR AS AT DECEMBER 2020

SBI ADVANCES OUTSTANDING ORDER BY PRIORITY SECTOR AS AT DECEMBER 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	23,377	61,348	5	4,210	2,25,821	18	69,270	49,768	4	96,857	3,36,937	27
2	BANDHAN BANK	0	0	0	29	43	1	1	4,614	74	30	4,657	75
3	CATHOLIC SYRIAN BANK	1,35,645	1,79,624	42	3,561	82,726	19	3,924	11,660	3	1,43,130	2,74,010	64
4	CITY UNION BANK	1,051	3,968	5	689	26,997	32	211	1,228	1	1,951	32,193	38
5	DHANLAXMI BANK	40,673	90,419	22	5,443	59,221	14	4,458	24,389	6	50,574	1,74,029	42
6	FEDERAL BANK	4,23,267	8,43,988	19	8,390	5,32,998	12	44,407	2,48,794	6	4,76,064	16,25,780	37
7	HDFC BANK	2,80,687	3,23,203	15	1,11,343	2,07,434	10	10,677	79,960	4	4,02,707	6,10,597	28
8	ICICI BANK	16,067	69,049	6	19,062	2,29,060	19	5,857	40,156	3	40,986	3,38,265	28
9	IDBI BANK	35,578	1,04,258	22	6,894	80,134	17	5,669	50,651	11	48,141	2,35,043	50
10	IDFC FIRST Bank	1,24,749	31,572	28	44,151	12,725	11	13,010	5,143	5	1,81,910	49,440	45
11	INDUS IND BANK	5,48,167	1,03,731	10	2,50,001	2,29,918	23	100	509	0	7,98,268	3,34,158	34
12	JAMMU & KASHMIR BANK	1	7	0	261	2,067	20	58	458	4	320	2,533	24
13	KARNATAKA BANK	1,885	8,659	10	1,150	32,901	38	1,134	7,820	9	4,169	49,379	58
14	KARUR VYSYA BANK	6,115	8,348	19	259	8,913	20	1,017	7,506	17	7,391	24,767	55
15	KOTAK MAHINDRA BANK	379	15,100	8	3,169	55,237	29	119	652	0	3,667	70,989	37
16	LAKSHMI VILAS BANK	641	799	2	94	1,094	2	52	523	1	787	2,415	5
17	RBL Bank	12,492	2,498	44	1,776	324	6	568	106	2	14,836	2,928	52
18	SOUTH INDIAN BANK	2,47,904	6,06,856	22	21,410	8,96,437	32	23,411	1,38,220	5	2,92,725	16,41,513	59
19	T.N.MERCANTILE BANK	6,523	8,664	18	1,244	16,019	33	664	4,642	10	8,431	29,325	60
20	YES BANK	1,342	4,489	1	2,798	54,821	16	62	3,703	1	4,202	63,013	19
	Total- Pvt Sector Commercial Banks	19,06,543	24,66,580	16	4,85,934	27,54,891	18	1,84,669	6,80,501	5	25,77,146	59,01,972	39
D	SMALL FINANCE BANKS												
1	ESAF	8,26,517	2,29,870	51	3,38,641	1,10,607	25	3,84,055	49,132	11	15,49,213	3,89,609	87
2	Ujjivan Small Finance Bank	36,932	7,421	31	29,268	8,660	36	28,107	6,279	26	94,307	22,360	92
	Total- Small Finance Banks	8,63,449	2,37,291	50	3,67,909	1,19,267	25	4,12,162	55,411	12	16,43,520	4,11,969	87
Total - Commercial Banks + RRB + SFB		71,27,121	83,32,732	22	15,02,408	60,87,955	16	12,76,701	40,72,572	11	99,06,230	1,84,93,259	49
E	CO-OPERATIVE BANKS												
1	DIST CO-OPERATIVE BANKS	543	16,680	5	2,922	33,248	10	43,533	1,18,743	34	46,998	1,68,671	49
2	KSCARDB (incl. PCARDBs)	1,95,510	2,67,319	37	50,351	85,613	12	1,76,696	3,78,354	52	4,22,557	7,31,286	100
3	KSCB	2,71,818	5,85,325	14	21,324	50,651	1	3,76,748	16,61,564	41	6,69,890	22,97,540	57
	Total Co-operative Banks	4,67,871	8,69,324	17	74,597	1,69,512	3	5,96,977	21,58,661	42	11,39,445	31,97,497	62
Total - Banking Sector		75,94,992	92,02,056	21	15,77,005	62,57,467	15	18,73,678	62,31,232	15	1,10,45,675	2,16,90,755	50

8.5. ADVANCES OUTSTANDING IN AGRICULTURE SECTOR AS AT DECEMBER 2020							
Sl. No.	BANK	(Rs.in lakhs)					
		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	1,55,070	2,47,530	47,880	56,498	2,02,950	3,04,028
2	BANK OF INDIA	71,423	82,830	11,867	30,312	83,290	1,13,142
3	BANK OF MAHARASHTRA	2	7	431	10,660	433	10,667
4	CANARA BANK	3,58,876	4,93,901	9,57,646	12,59,932	13,16,522	17,53,833
5	CENTRAL BANK OF INDIA	1,10,079	1,28,392	17,766	36,033	1,27,845	1,64,425
6	INDIAN BANK	1,38,860	1,57,311	8,627	18,761	1,47,487	1,76,072
7	INDIAN OVERSEAS BANK	1,60,820	1,39,390	4,529	68,054	1,65,349	2,07,444
8	PUNJAB & SIND BANK	3	3	0	0	3	3
9	PUNJAB NATIONAL BANK	33,702	44,151	7,349	21,144	41,051	65,295
10	STATE BANK OF INDIA	6,43,502	10,74,211	85,753	1,35,867	7,29,255	12,10,078
11	UCO BANK	4,106	5,327	18,379	62,364	22,485	67,691
12	UNION BANK OF INDIA	2,34,218	3,29,132	31,586	79,399	2,65,804	4,08,531
	Total- Public Sector Commercial Banks	19,10,661	27,02,185	11,91,813	17,79,024	31,02,474	44,81,209
B	R R B - KERALA GRAMIN BANK	12,10,891	10,51,367	43,764	96,285	12,54,655	11,47,652
	Total- Public Sector Banks including RRB	31,21,552	37,53,552	12,35,577	18,75,309	43,57,129	56,28,861

8.5. ADVANCES OUTSTANDING IN AGRICULTURE SECTOR AS AT DECEMBER 2020							
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	21,353	31,218	2,024	30,130	23,377	61,348
2	BANDHAN BANK	0	0	0	0	0	0
3	CATHOLIC SYRIAN BANK	1,34,669	1,71,618	976	8,006	1,35,645	1,79,624
4	CITY UNION BANK	869	759	182	3,209	1,051	3,968
5	DHANLAXMI BANK	29,072	39,866	11,601	50,553	40,673	90,419
6	FEDERAL BANK	4,13,939	7,79,334	9,328	64,654	4,23,267	8,43,988
7	HDFC BANK	1,455	44,005	2,79,232	2,79,198	2,80,687	3,23,203
8	ICICI BANK	0	0	16,067	69,049	16,067	69,049
9	IDBI BANK	27,538	86,616	8,040	17,642	35,578	1,04,258
10	IDFC FIRST Bank	0	0	1,24,749	31,572	1,24,749	31,572
11	INDUS IND BANK	0	0	5,48,167	1,03,731	5,48,167	1,03,731
12	JAMMU & KASHMIR BANK	1	7	0	0	1	7
13	KARNATAKA BANK	1,763	2,362	122	6,297	1,885	8,659
14	KARUR VYSYA BANK	386	504	5,729	7,844	6,115	8,348
15	KOTAK MAHINDRA BANK	191	6,426	188	8,674	379	15,100
16	LAKSHMI VILAS BANK	640	799	1	0	641	799
17	RBL Bank	0	0	12,492	2,498	12,492	2,498
18	SOUTH INDIAN BANK	2,45,525	4,73,445	2,379	1,33,411	2,47,904	6,06,856
19	T.N.MERCANTILE BANK	6,504	6,663	19	2,001	6,523	8,664
20	YES BANK	0	0	1,342	4,489	1,342	4,489
	Total- Pvt Sector Commercial Banks	8,83,905	16,43,622	10,22,638	8,22,957	19,06,543	24,66,580
D	SMALL FINANCE BANKS						
1	ESAF	8,26,517	2,29,870	0	0	8,26,517	2,29,870
2	Ujjivan Small Finance Bank	36,932	7,421	0	0	36,932	7,421
	Total- Small Finance Banks	8,63,449	2,37,291	0	0	8,63,449	2,37,291
	Total - Commercial Banks + RRB + SFB	48,68,906	56,34,466	22,58,215	26,98,266	71,27,121	83,32,732
E	CO-OPERATIVE BANKS						
1	DIST CO-OPERATIVE BANKS	493	15,078	50	1,602	543	16,680
2	KSCARDB (incl. PCARDBs)	24,910	27,402	1,70,600	2,39,917	1,95,510	2,67,319
3	KSCB	2,62,545	4,94,547	9,273	90,778	2,71,818	5,85,325
	Total Co-operative Banks	2,87,948	5,37,027	1,79,923	3,32,297	4,67,871	8,69,324
	Total - Banking Sector	51,56,854	61,71,492	24,38,138	30,30,563	75,94,992	92,02,056

8.6. TOTAL OUTSTANDING UNDER MICRO,SMALL AND MEDIUM ENTERPRISES(MSME) AND LARGE ENTERPRISES AS AT DECEMBER 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	7,752	27,015	17,225	44,398	3,267	19,035	28,244	90,448	794	19,150	1,449	28,282	1,223	8,324	3,466	55,756	56	101	92	7,163	65	1,063	213	8,327
2	BANK OF INDIA	2,077	10,388	13,626	33,167	4,417	6,728	20,120	50,283	95	6,796	385	13,161	43	574	523	20,531	3	82	41	3,100	5	35	49	3,217
3	BANK OF MAHARASHTRA	120	394	1,276	7,312	10	12	1,406	7,718	6	40	137	929	0	0	143	969	0	0	2	132	0	0	2	132
4	CANARA BANK	19,060	80,578	1,80,692	3,49,382	2,504	6,551	2,02,256	4,36,511	3,056	1,27,187	9,615	1,64,272	283	727	12,954	2,92,186	77	14,409	527	45,858	0	0	604	60,267
5	CENTRAL BANK OF INDIA	2,343	7,524	11,121	39,983	0	0	13,464	47,507	102	3,046	944	13,321	0	0	1,046	16,367	17	7,263	23	510	0	0	40	7,773
6	INDIAN BANK	3,151	7,241	17,421	1,36,557	1,093	10,294	21,665	1,54,092	882	82,897	1,500	19,861	28	230	2,410	1,02,988	108	976	3,482	12,073	0	0	3,590	13,049
7	INDIAN OVERSEAS BANK	6,221	23,820	30,680	51,713	472	931	37,373	76,464	417	60,598	1,210	33,883	18	721	1,645	95,202	45	3,046	62	29,615	17	325	124	32,986
8	PUNJAB & SIND BANK	13	36	8,631	2,135	8,595	510	17,239	2,681	10	69	25	383	10	1	45	454	0	0	10	1,056	0	0	10	1,056
9	PUNJAB NATIONAL BANK	1,976	6,123	20,282	53,794	0	0	22,258	59,917	364	18,337	3,465	37,186	0	0	3,829	55,523	740	4,694	96	16,981	0	0	836	21,675
10	STATE BANK OF INDIA	11,402	68,715	20,109	1,24,900	38,326	1,71,463	69,837	3,65,078	2,111	1,34,754	5,608	1,59,192	8,839	1,58,059	16,558	4,52,005	178	58,908	329	48,471	175	22,314	682	1,29,693
11	UCO BANK	645	1,356	3,217	5,682	3,097	7,544	6,959	14,582	532	5,517	3,402	35,342	1,929	10,256	5,863	51,115	27	3,612	28	1,207	0	0	55	4,819
12	UNION BANK OF INDIA	4,869	30,322	50,185	1,02,756	6,014	10,052	61,068	1,43,130	795	25,436	3,215	1,29,966	459	23,922	4,469	1,79,323	414	12,258	548	18,308	10	52	972	30,618
	Total- Public Sector Commercial Banks	59,629	2,63,512	3,74,465	9,51,778	67,795	2,33,121	5,01,889	14,48,411	9,164	4,83,826	30,955	6,35,778	12,832	2,02,814	52,951	13,22,418	1,665	1,05,349	5,240	1,84,474	272	23,789	7,177	3,13,612
B	R R B - KERALA GRAMIN BANK	19,967	29,016	37,008	49,915	29,128	46,416	86,103	1,25,347	99	548	182	2,884	100	77	381	3,509	5	29	59	471	0	0	64	500
	Total- Public Sector Banks including RRB	79,596	2,92,528	4,11,473	10,01,693	96,923	2,79,537	5,87,992	15,73,758	9,263	4,84,374	31,137	6,38,662	12,932	2,02,891	53,332	13,25,927	1,670	1,05,378	5,299	1,84,945	272	23,789	7,241	3,14,112

8.6. TOTAL OUTSTANDING UNDER MICRO,SMALL AND MEDIUM ENTERPRISES(MSME) AND LARGE ENTERPRISES AS AT DECEMBER 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	220	13,259	2,054	88,211	0	0	2,274	1,01,470	313	32,986	1,505	82,758	0	0	1,818	1,15,744	34	4,337	84	4,270	0	0	118	8,607
2	BANDHAN BANK	0	0	29	43	0	0	29	43	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3	CATHOLIC SYRIAN BANK	628	4,238	2,637	22,080	0	0	3,265	26,318	38	3,261	216	37,945	0	0	254	41,206	2	80	40	15,122	0	0	42	15,202
4	CITY UNION BANK	73	1,775	419	10,572	35	2,180	527	14,527	63	2,799	80	5,075	0	0	143	7,874	6	1,762	13	2,835	0	0	19	4,597
5	DHANLAXMI BANK	376	4,476	455	4,214	2,313	19,187	3,144	27,877	107	9,258	2,147	13,618	0	0	2,254	22,876	13	2,439	32	6,029	0	0	45	8,468
6	FEDERAL BANK	1,796	31,917	3,874	1,36,815	0	0	5,670	1,68,732	921	78,192	1,456	2,04,094	0	0	2,377	2,82,285	172	38,457	171	43,524	0	0	343	81,981
7	HDFC BANK	26,629	11,117	77,992	41,908	0	0	1,04,621	53,025	360	14,179	4,888	91,152	0	0	5,248	1,05,331	215	16,480	1,259	32,598	0	0	1,474	49,078
8	ICICI BANK	298	7,614	6,929	55,879	0	0	7,227	63,493	551	19,018	9,911	1,07,069	0	0	10,462	1,26,087	461	12,562	912	26,918	0	0	1,373	39,480
9	IDBI BANK	453	10,906	3,730	32,099	2,015	18,854	6,198	61,859	172	2,507	337	5,929	110	1,513	619	9,949	21	4,030	33	1,786	23	2,510	77	8,326
10	IDFC FIRST Bank	744	369	43,351	11,298	0	0	44,095	11,667	9	49	41	856	0	0	50	905	1	3	5	150	0	0	6	153
11	INDUS IND BANK	29,905	6,809	2,07,932	1,12,541	0	0	2,37,837	1,19,350	7	298	12,014	1,07,366	0	0	12,021	1,07,664	3	926	140	1,978	0	0	143	2,903
12	JAMMU & KASHMIR BANK	1	7	0	0	0	0	1	7	0	0	60	304	0	0	60	304	0	0	0	200	1,756	200	1,756	
13	KARNATAKA BANK	83	742	452	7,375	337	3,598	872	11,715	15	137	193	9,750	59	7,105	267	16,992	0	0	11	4,194	0	0	11	4,194
14	KARUR VYSA BANK	20	675	37	341	83	1,985	140	3,001	7	490	30	843	58	1,417	95	2,750	0	0	0	24	3,162	24	3,162	
15	KOTAK MAHINDRA BANK	108	1,219	880	14,587	0	0	988	15,806	280	4,194	1,660	23,400	0	0	1,940	27,594	49	4,925	192	6,912	0	0	241	11,837
16	LAKSHMI VILAS BANK	14	168	46	221	2	3	62	392	5	169	17	315	0	0	22	485	6	150	4	67	0	0	10	217
17	RBL Bank	0	0	1,776	324	0	0	1,776	324	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
18	SOUTH INDIAN BANK	2,848	43,511	5,768	1,62,668	7,137	83,215	15,753	2,89,395	1,176	99,156	2,077	1,82,973	1,588	1,25,236	4,841	4,07,365	282	75,046	417	89,908	117	34,724	816	1,99,678
19	T.N.MERCANTILE BANK	115	2,381	1,075	11,571	0	0	1,190	13,952	10	378	35	1,269	0	0	45	1,647	9	420	0	0	0	0	9	420
20	YES BANK	78	1,779	1,239	18,648	0	0	1,317	20,428	70	3,300	1,136	16,481	0	0	1,206	19,781	16	677	259	13,936	0	0	275	14,613
	Total- Pvt Sector Commercial Banks	64,389	1,42,963	3,60,675	7,31,394	11,922	1,29,023	4,36,986	10,03,381	4,104	2,70,371	37,803	8,91,197	1,815	1,35,270	43,722	12,96,838	1,290	1,62,294	3,572	2,50,225	364	42,152	5,226	4,54,671
D	SMALL FINANCE BANKS																								
1	ESAF	1,87,947	60,204	1,22,216	39,684	28,478	10,718	3,38,641	1,10,607	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2	Ujivan Small Finance Bank	3,803	1,051	25,464	7,596	0	0	29,267	8,648	0	0	1	12	0	0	1	12	0	0	0	0	0	0	0	0
	Total- Small Finance Banks	1,91,750	61,256	1,47,680	47,281	28,478	10,718	3,67,908	1,19,255	0	0	1	12	0	0	1	12	0	0	0	0	0	0	0	0
	Total - Commercial Banks + RRB + SFB	3,35,735	4,96,747	9,19,828	17,80,368	1,37,323	4,19,278	13,92,886	26,96,394	13,367	7,54,745	68,941	15,29,871	14,747	3,38,161	97,055	26,22,778	2,960	2,67,673	8,871	4,35,170	636	65,941	12,467	7,68,783
E	CO-OPERATIVE BANKS																								
1	DIST CO-OPERATIVE BANKS	0	0	0	0	2,905	30,633	2,905	30,633	0	0	0	0	17	2,615	17	2,615	0	0	0	0	0	0	0	0
2	KSCARDB (incl. PCARDBs)	25,612	45,835	19,196	32,938	5,543	6,840	50,351	85,613	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3	KSCB	6,605	20,003	2,525	3,117	1,468	3,649	10,598	26,770	56	454	11	88	10,619	23,030	10,686	23,572	40	309	0	0	0	0	40	309
	Total Co-operative Banks	32,217	65,838	21,721	36,055	9,916	41,122	63,854	1,43,016	56	454	11	88	10,636	25,645	10,703	26,187	40	309	0	0	0	0	40	309
	Total - Banking Sector	3,67,952	5,62,586	9,41,549	18,16,423	1,47,239	4,60,401	14,56,740	28,39,410	13,423	7,55,200	68,952	15,29,959	25,383	3,63,807	1,07,758	26,48,965	3,000	2,67,982	8,871	4,35,170	636	65,941	12,507	7,69,092

8.6. TOTAL OUTSTANDING UNDER MICRO, SMALL AND MEDIUM ENTERPRISES (MSME) AND LARGE ENTERPRISES AS AT DECEMBER 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		Total	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
A	PUBLIC SECTOR COMMERCIAL BANKS																										
1	BANK OF BARODA	22	232	18	25	0	0	40	257	8,602	46,266	18,766	79,843	4,555	28,422	31,923	1,54,531	8,624	46,498	18,784	79,868	27,408	1,26,366	4,555	28,422		
2	BANK OF INDIA	0	0	0	0	0	0	0	0	2,175	17,266	14,052	49,428	4,465	7,337	20,692	74,030	2,175	17,266	14,052	49,428	16,227	66,694	4,465	7,337		
3	BANK OF MAHARASHTRA	7	823	3	70	0	0	10	893	126	434	1,415	8,373	10	12	1,551	8,819	133	1,257	1,418	8,443	1,551	9,700	10	12		
4	CANARA BANK	3	1,37,758	31	7,91,483	0	0	34	9,29,241	22,193	2,22,174	1,90,834	5,59,512	2,787	7,278	2,15,814	7,88,964	22,196	3,59,932	1,90,865	13,50,995	2,13,061	17,10,927	2,787	7,278		
5	CENTRAL BANK OF INDIA	0	0	0	0	0	0	0	0	2,462	17,833	12,088	53,814	0	0	14,550	71,647	2,462	17,833	12,088	53,814	14,550	71,647	0	0		
6	INDIAN BANK	0	0	0	0	0	0	0	0	4,141	91,114	22,403	1,68,491	1,121	10,524	27,665	2,70,129	4,141	91,114	22,403	1,68,491	26,544	2,59,605	1,121	10,524		
7	INDIAN OVERSEAS BANK	0	0	0	0	0	0	0	0	6,683	87,464	31,952	1,15,211	507	1,977	39,142	2,04,652	6,683	87,464	31,952	1,15,211	38,635	2,02,675	507	1,977		
8	PUNJAB & SIND BANK	0	0	0	0	0	0	0	0	23	105	8,666	3,574	8,605	512	17,294	4,190	23	105	8,666	3,574	8,689	3,679	8,605	512		
9	PUNJAB NATIONAL BANK	0	0	0	0	0	0	0	0	3,080	29,154	23,843	1,07,961	0	0	26,923	1,37,115	3,080	29,154	23,843	1,07,961	26,923	1,37,115	0	0		
10	STATE BANK OF INDIA	1,831	2,66,584	28,525	8,63,222	6,214	4,58,140	36,570	15,87,946	13,691	2,62,377	26,046	3,32,563	47,340	3,51,836	87,077	9,46,776	15,522	5,28,961	54,571	11,95,785	70,093	17,24,746	53,554	8,09,976		
11	UCO BANK	4	3,512	0	0	0	0	4	3,512	1,204	10,485	6,647	42,231	5,026	17,800	12,877	70,516	1,208	13,997	6,647	42,231	7,855	56,228	5,026	17,800		
12	UNION BANK OF INDIA	254	92,855	1,245	5,622	14	25	1,513	98,502	6,078	68,016	53,948	2,51,030	6,483	34,026	66,509	3,53,072	6,332	1,60,871	55,193	2,56,651	61,525	4,17,523	6,497	34,051		
	Total- Public Sector Commercial Banks							38,171	26,20,351	70,458	8,52,688	4,10,660	17,72,031	80,899	4,59,723	5,62,017	30,84,442	72,579	13,54,452	4,40,482	34,32,452	5,13,061	47,86,904	87,127	9,17,888		
B	R R B - KERALA GRAMIN BANK	0	0	0	0	0	0	0	0	20,071	29,593	37,249	53,270	29,228	46,493	86,548	1,29,356	20,071	29,593	37,249	53,270	57,320	82,863	29,228	46,493		
	Total- Public Sector Banks including RRB	0	0	0	0	0	0	38,171	26,20,351	90,529	8,82,281	4,47,909	18,25,301	1,10,127	5,06,216	6,48,565	32,13,798	92,650	13,84,045	4,77,731	34,85,722	5,70,381	48,69,767	1,16,355	9,64,381		

8.6. TOTAL OUTSTANDING UNDER MICRO,SMALL AND MEDIUM ENTERPRISES(MSME) AND LARGE ENTERPRISES AS AT DECEMBER 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		Total	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
C	PRIVATE SECTOR COMMERCIAL BANKS																										
1	AXIS BANK	0	0	0	0	0	0	0	0	567	50,582	3,643	1,75,239	0	0	4,210	2,25,821	567	50,582	3,643	1,75,239	4,210	2,25,821	0	0	0	0
2	BANDHAN BANK	0	0	0	0	0	0	0	0	0	0	29	43	0	0	29	43	0	0	29	43	29	43	0	0	0	0
3	CATHOLIC SYRIAN BANK	2	3,557	55	15,102	0	0	57	18,658	668	7,579	2,893	75,147	0	0	3,561	82,726	670	11,136	2,948	90,249	3,618	1,01,384	0	0	0	0
4	CITY UNION BANK	3	4,501	7	456	0	0	10	4,957	142	6,336	512	18,481	35	2,180	689	26,997	145	10,837	519	18,937	664	29,774	35	2,180	0	0
5	DHANLAXMI BANK	73	981	48	18,272	42	4,292	163	23,545	496	16,173	2,634	23,861	2,313	19,187	5,443	59,221	569	17,154	2,682	42,133	3,251	59,286	2,355	23,479	0	0
6	FEDERAL BANK	166	3,282	172	1,21,689	0	0	338	1,24,970	2,889	1,48,566	5,501	3,84,432	0	0	8,390	5,32,998	3,055	1,51,848	5,673	5,06,121	8,728	6,57,969	0	0	0	0
7	HDFC BANK	0	0	0	0	0	0	0	0	27,204	41,776	84,139	1,65,658	0	0	1,11,343	2,07,434	27,204	41,776	84,139	1,65,658	1,11,343	2,07,434	0	0	0	0
8	ICICI BANK	0	0	0	0	0	0	0	0	1,310	39,194	17,752	1,89,866	0	0	19,062	2,29,060	1,310	39,194	17,752	1,89,866	19,062	2,29,060	0	0	0	0
9	IDBI BANK	0	0	25	99	17	2,322	42	2,421	646	17,443	4,100	39,814	2,148	22,877	6,894	80,134	646	17,443	4,125	39,913	4,771	57,356	2,165	25,199	0	0
10	IDFC FIRST Bank	0	0	0	0	0	0	0	0	754	421	43,397	12,304	0	0	44,151	12,725	754	421	43,397	12,304	44,151	12,725	0	0	0	0
11	INDUS IND BANK	0	0	0	0	0	0	0	0	29,915	8,033	2,20,086	2,21,885	0	0	2,50,001	2,29,918	29,915	8,033	2,20,086	2,21,885	2,50,001	2,29,918	0	0	0	0
12	JAMMU & KASHMIR BANK	0	0	0	0	0	0	0	0	1	7	60	304	200	1,756	261	2,067	1	7	60	304	61	311	200	1,756	0	0
13	KARNATAKA BANK	0	0	8	2,851	0	0	8	2,851	98	880	656	21,319	396	10,703	1,150	32,901	98	880	664	24,170	762	25,049	396	10,703	0	0
14	KARUR VYSYA BANK	0	0	0	0	9	1,894	9	1,894	27	1,165	67	1,184	165	6,564	259	8,913	27	1,165	67	1,184	94	2,349	174	8,458	0	0
15	KOTAK MAHINDRA BANK	0	0	0	0	0	0	0	0	437	10,338	2,732	44,899	0	0	3,169	55,237	437	10,338	2,732	44,899	3,169	55,237	0	0	0	0
16	LAKSHMI VILAS BANK	0	0	0	0	0	0	0	0	25	487	67	603	2	3	94	1,094	25	487	67	603	92	1,090	2	3	0	0
17	RBL Bank	0	0	0	0	0	0	0	0	0	0	1,776	324	0	0	1,776	324	0	0	1,776	324	1,776	324	0	0	0	0
18	SOUTH INDIAN BANK	121	58,769	218	1,29,719	51	17,117	390	2,05,605	4,306	2,17,713	8,262	4,35,549	8,842	2,43,175	21,410	8,96,437	4,427	2,76,482	8,480	5,65,268	12,907	8,41,750	8,893	2,60,292	0	0
19	T.N.MERCANTILE BANK	0	0	0	0	0	0	0	0	134	3,179	1,110	12,840	0	0	1,244	16,019	134	3,179	1,110	12,840	1,244	16,019	0	0	0	0
20	YES BANK	0	0	0	0	0	0	0	0	164	5,757	2,634	49,065	0	0	2,798	54,821	164	5,757	2,634	49,065	2,798	54,821	0	0	0	0
	Total- Pvt Sector Commercial Banks	365	71,089	533	2,88,188	119	25,625	1,017	3,84,902	69,783	5,75,629	4,02,050	18,72,816	14,101	3,06,446	4,85,934	27,54,891	70,148	6,46,718	4,02,583	21,61,004	4,72,731	28,07,721	14,220	3,32,071	0	0
D	SMALL FINANCE BANKS																										
1	ESAF	0	0	0	0	0	0	0	0	1,87,947	60,204	1,22,216	39,684	28,478	10,718	3,38,641	1,10,607	1,87,947	60,204	1,22,216	39,684	3,10,163	99,889	28,478	10,718	0	0
2	Ujivan Small Finance Bank	0	0	0	0	0	0	0	0	3,803	1,051	25,465	7,608	0	0	29,268	8,660	3,803	1,051	25,465	7,608	29,268	8,660	0	0	0	0
	Total- Small Finance Banks	0	0	0	0	0	0	0	0	1,91,750	61,256	1,47,681	47,293	28,478	10,718	3,67,909	1,19,267	1,91,750	61,256	1,47,681	47,293	3,39,431	1,08,548	28,478	10,718	0	0
	Total - Commercial Banks + RRB + SFB	365	71,089	533	2,88,188	119	25,625	39,188	30,05,253	3,52,062	15,19,165	9,97,640	37,45,409	1,52,706	8,23,381	15,02,408	60,87,955	3,54,548	20,92,018	10,27,995	56,94,018	13,82,543	77,86,037	1,59,053	13,07,171	0	0
E	CO-OPERATIVE BANKS																										
1	DIST CO-OPERATIVE BANKS	0	0	0	0	0	0	0	0	0	0	0	0	2,922	33,248	2,922	33,248	0	0	0	0	0	0	2,922	33,248	0	0
2	KSCARDB (incl. PCARDBs)	0	0	0	0	0	0	0	0	25,612	45,835	19,196	32,938	5,543	6,840	50,351	85,613	25,612	45,835	19,196	32,938	44,808	78,773	5,543	6,840	0	0
3	KSCB	0	0	0	0	0	0	0	0	6,701	20,767	2,536	3,205	12,087	26,680	21,324	50,651	6,701	20,767	2,536	3,205	9,237	23,972	12,087	26,680	0	0
	Total Co-operative Banks	0	0	0	0	0	0	0	0	32,313	66,602	21,732	36,143	20,552	66,768	74,597	1,69,512	32,313	66,602	21,732	36,143	54,045	1,02,745	20,552	66,768	0	0
	Total - Banking Sector	365	71,089	533	2,88,188	119	25,625	39,188	30,05,253	3,84,375	15,85,767	10,19,372	37,81,552	1,73,258	8,90,148	15,77,005	62,57,467	3,86,861	21,58,620	10,49,727	57,30,161	14,36,588	78,88,782	1,79,605	13,73,938	0	0

8.7 . ADVANCES OUTSTANDING IN HOUSING SECTOR AS AT DECEMBER 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	7,968	77,576	0	0	7,968	77,576
2	BANK OF INDIA	8,681	61,452	0	0	8,681	61,452
3	BANK OF MAHARASHTRA	232	1,833	0	0	232	1,833
4	CANARA BANK	72,039	4,87,870	1	13,202	72,040	5,01,072
5	CENTRAL BANK OF INDIA	9,331	67,058	0	0	9,331	67,058
6	INDIAN BANK	7,195	48,593	0	1,458	7,195	50,051
7	INDIAN OVERSEAS BANK	14,198	75,363	0	0	14,198	75,363
8	PUNJAB & SIND BANK	315	2,917	5	54	320	2,971
9	PUNJAB NATIONAL BANK	23,400	1,55,903	0	0	23,400	1,55,903
10	STATE BANK OF INDIA	1,11,023	7,71,859	0	0	1,11,023	7,71,859
11	UCO BANK	6,920	40,723	394	3,463	7,314	44,186
12	UNION BANK OF INDIA	48,259	2,57,944	0	0	48,259	2,57,944
	Total- Public Sector Commercial Banks	3,09,561	20,49,091	400	18,177	3,09,961	20,67,268
B	R R B - KERALA GRAMIN BANK	59,375	2,98,739	0	0	59,375	2,98,739
	Total- Public Sector Banks including RRB	3,68,936	23,47,830	400	18,177	3,69,336	23,66,007

8.7 . ADVANCES OUTSTANDING IN HOUSING SECTOR AS AT DECEMBER 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	3,344	38,433	0	0	3,344	38,433
2	BANDHAN BANK	0	0	0	0	0	0
3	CATHOLIC SYRIAN BANK	1,273	6,914	0	0	1,273	6,914
4	CITY UNION BANK	174	1,109	0	0	174	1,109
5	DHANLAXMI BANK	2,136	18,850	0	0	2,136	18,850
6	FEDERAL BANK	23,204	1,90,297	0	0	23,204	1,90,297
7	HDFC BANK	9,390	76,388	0	0	9,390	76,388
8	ICICI BANK	3,888	36,250	0	0	3,888	36,250
9	IDBI BANK	4,278	41,587	0	0	4,278	41,587
10	IDFC FIRST Bank	0	0	11,405	4,723	11,405	4,723
11	INDUS IND BANK	0	0	39	304	39	304
12	JAMMU & KASHMIR BANK	40	408	0	0	40	408
13	KARNATAKA BANK	753	6,748	0	0	753	6,748
14	KARUR VYSYA BANK	401	5,312	56	738	457	6,050
15	KOTAK MAHINDRA BANK	13	57	0	0	13	57
16	LAKSHMI VILAS BANK	44	507	0	0	44	507
17	RBL Bank	97	18	0	0	97	18
18	SOUTH INDIAN BANK	13,393	1,06,422	0	0	13,393	1,06,422
19	T.N.MERCANTILE BANK	540	4,331	0	0	540	4,331
20	YES BANK	62	3,703	0	0	62	3,703
	Total- Pvt Sector Commercial Banks	63,030	5,37,336	11,500	5,765	74,530	5,43,100
D	SMALL FINANCE BANKS						
1	ESAF	9,344	8,930	0	0	9,344	8,930
2	Ujjivan Small Finance Bank	3,255	1,247	0	0	3,255	1,247
	Total- Small Finance Banks	12,599	10,178	0	0	12,599	10,178
	Total - Commercial Banks + RRB + SFB	4,44,565	28,95,343	11,900	23,942	4,56,465	29,19,285
E	CO-OPERATIVE BANKS						
1	DIST CO-OPERATIVE BANKS	7,246	66,145	9	59	7,255	66,204
2	KSCARDB (incl. PCARDBs)	1,48,460	3,38,109	0	0	1,48,460	3,38,109
3	KSCB	69,247	3,50,261	22,382	1,20,269	91,629	4,70,531
	Total Co-operative Banks	2,24,953	7,54,515	22,391	1,20,328	2,47,344	8,74,844
	Total - Banking Sector	6,69,518	36,49,858	34,291	1,44,270	7,03,809	37,94,128

8.8. ADVANCES OUTSTANDING IN SUB SECTORS OF OTHER PRIORITY SECTOR AS AT DECEMBER 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	15,792	53,630	11,998	1,05,105
2	BANK OF INDIA	5,897	16,543	10	28
3	BANK OF MAHARASHTRA	137	400	647	142
4	CANARA BANK	62,964	2,04,985	4,034	4,516
5	CENTRAL BANK OF INDIA	7,528	21,790	87	1,082
6	INDIAN BANK	5,075	16,298	2,356	4,453
7	INDIAN OVERSEAS BANK	14,624	30,210	1,489	9,450
8	PUNJAB & SIND BANK	60	220	2	0
9	PUNJAB NATIONAL BANK	10,820	35,206	5,738	5,079
10	STATE BANK OF INDIA	75,756	2,64,512	0	0
11	UCO BANK	3,274	5,742	546	262
12	UNION BANK OF INDIA	29,321	79,341	4,528	19,323
	Total- Public Sector Commercial Banks	2,31,248	7,28,877	31,435	1,49,440
B	R R B - KERALA GRAMIN BANK	20,869	61,421	26,982	30,914
	Total- Public Sector Banks including RRB	2,52,117	7,90,298	58,417	1,80,354

8.8. ADVANCES OUTSTANDING IN SUB SECTORS OF OTHER PRIORITY SECTOR AS AT DECEMBER 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	179	1,247	65,747	10,088
2	BANDHAN BANK	0	0	1	4,614
3	CATHOLIC SYRIAN BANK	2,635	4,735	16	10
4	CITY UNION BANK	36	119	1	0
5	DHANLAXMI BANK	2,292	5,248	30	291
6	FEDERAL BANK	17,230	52,497	3,973	5,999
7	HDFC BANK	1,285	2,572	2	1,000
8	ICICI BANK	472	1,116	1,497	2,790
9	IDBI BANK	1,376	8,702	15	362
10	IDFC FIRST Bank	0	0	1,605	420
11	INDUS IND BANK	61	205	0	0
12	JAMMU & KASHMIR BANK	13	41	5	9
13	KARNATAKA BANK	295	951	86	121
14	KARUR VYSA BANK	165	427	395	1,029
15	KOTAK MAHINDRA BANK	104	344	2	251
16	LAKSHMI VILAS BANK	8	16	0	0
17	RBL Bank	150	37	321	50
18	SOUTH INDIAN BANK	8,888	29,165	1,130	2,633
19	T.N.MERCANTILE BANK	110	303	14	8
20	YES BANK	0	0	0	0
	Total- Pvt Sector Commercial Banks	35,299	1,07,726	74,840	29,675
D	SMALL FINANCE BANKS				
1	ESAF	65,353	14,213	3,09,358	25,989
2	Ujjivan Small Finance Bank	0	0	24,852	5,032
	Total- Small Finance Banks	65,353	14,213	3,34,210	31,021
	Total - Commercial Banks + RRB + SFB	3,52,769	9,12,237	4,67,467	2,41,050
E	CO-OPERATIVE BANKS				
1	DIST CO-OPERATIVE BANKS	2	18	36,276	52,521
2	KSCARDB (incl. PCARDBs)	234	942	28,002	39,303
3	KSCB	1,598	4,417	2,83,521	11,86,617
	Total Co-operative Banks	1,834	5,377	3,47,799	12,78,441
	Total - Banking Sector	3,54,603	9,17,613	8,15,266	15,19,491

8.9. ADVANCES OUTSTANDING UNDER SC/ST & NATIONAL PRIORITIES AS AT DECEMBER 2020											
Sl. No.	BANK	(Rs.in lakhs)									
		Weaker Sections		SF,MF & AL		Artisans,V&C Ind		SC Adv		ST Adv	
		A/cs	Amount	A/cs	Amount	A/cs	Amount	A/cs	Amount	A/cs	Amount
A	PUBLIC SECTOR COMMERCIAL BANKS										
1	BANK OF BARODA	11,036	2,99,621	1,96,468	1,78,777	89	24	5,010	6,420	894	971
2	BANK OF INDIA	92,744	1,54,435	41,429	55,667	51	9	817	1,110	265	572
3	BANK OF MAHARASHTRA	1	3	0	0	0	0	163	181	21	41
4	CANARA BANK	10,67,143	16,88,292	6,23,563	6,64,418	8	15	29,756	50,348	8,132	16,431
5	CENTRAL BANK OF INDIA	59,502	94,361	95,233	1,55,446	104	129	3,391	5,622	548	931
6	INDIAN BANK	54,859	85,079	40,352	43,885	61	35	3,376	3,903	718	1,654
7	INDIAN OVERSEAS BANK	13,985	1,29,298	9,33,150	1,36,205	18	9	23,651	20,995	3,798	5,710
8	PUNJAB & SIND BANK	96	284	0	0	0	0	15	116	0	0
9	PUNJAB NATIONAL BANK	38,309	47,282	24,519	30,861	160	236	1,502	1,998	72	125
10	STATE BANK OF INDIA	6,89,013	13,61,337	5,27,545	8,60,758	22	14	1,19,264	2,37,092	20,403	49,028
11	UCO BANK	4,310	46,890	22,754	22,601	52	46	1,920	642	427	448
12	UNION BANK OF INDIA	2,11,451	2,14,125	68,211	2,48,322	2,032	606	6,156	12,157	4,197	2,623
	Total- Public Sector Commercial Banks	22,42,449	41,21,007	25,73,224	23,96,939	2,597	1,123	1,95,021	3,40,584	39,475	78,535
B	R R B - KERALA GRAMIN BANK	12,47,648	13,10,318	8,60,526	8,01,913	13,531	1,882	36,382	25,692	19,590	13,834
	Total- Public Sector Banks including RRB	34,90,097	54,31,325	34,33,750	31,98,852	16,128	3,005	2,31,403	3,66,276	59,065	92,369

8.9. ADVANCES OUTSTANDING UNDER SC/ST & NATIONAL PRIORITIES AS AT DECEMBER 2020											
Sl. No.	BANK	(Rs.in lakhs)									
		Weaker Sections		SF, MF & AL		Artisans, V&C Ind		SC Adv		ST Adv	
		A/cs	Amount	A/cs	Amount	A/cs	Amount	A/cs	Amount	A/cs	Amount
C	PRIVATE SECTOR COMMERCIAL BANKS										
1	AXIS BANK	1,09,395	44,396	21,353	31,218	1	55	9,175	1,956	400	223
2	BANDHAN BANK	30	1,043	0	0	0	0	1	0	0	0
3	CATHOLIC SYRIAN BANK	1,21,479	1,55,204	71,407	88,591	47	476	3,079	2,559	125	104
4	CITY UNION BANK	993	773	958	739	0	0	0	0	2	3
5	DHANLAXMI BANK	40,043	79,005	35,324	49,296	0	0	1,069	2,891	90	199
6	FEDERAL BANK	4,17,760	8,24,807	3,46,012	4,73,298	166	398	8,050	13,484	1,072	2,107
7	HDFC BANK	3,78,487	3,11,196	82,392	1,78,576	0	0	35	122	31	216
8	ICICI BANK	25,647	1,28,072	0	0	0	0	842	2,882	82	229
9	IDBI BANK	39,297	1,32,275	33,410	87,131	26	4,265	332	1,911	81	644
10	IDFC FIRST Bank	1,81,544	46,614	0	0	0	0	40,048	10,336	2,226	558
11	INDUS IND BANK	9,99,960	1,65,934	5,44,298	88,088	0	0	1,83,640	28,322	63,661	28,322
12	JAMMU & KASHMIR BANK	0	0	0	0	0	0	0	0	0	0
13	KARNATAKA BANK	1,808	2,375	1,605	2,074	23	10	34	62	27	67
14	KARUR VYSA BANK	0	0	0	0	0	0	0	0	0	0
15	KOTAK MAHINDRA BANK	1,793	30,583	15	162	0	0	3	10	0	0
16	LAKSHMI VILAS BANK	3	3	505	666	17	3	0	0	0	0
17	RBL Bank	14,836	2,928	12,492	2,498	0	0	2,612	442	28	5
18	SOUTH INDIAN BANK	2,55,131	4,67,988	2,43,157	3,22,885	115	1,310	1,013	1,460	146	159
19	T.N.MERCANTILE BANK	6,677	11,480	5,604	5,598	13	55	53	74	5	7
20	YES BANK	806	12,094	0	0	0	0	325	20	37	3
	Total- Pvt Sector Commercial Banks	25,95,689	24,16,770	13,98,532	13,30,820	408	6,571	2,50,311	66,529	68,013	32,846
D	SMALL FINANCE BANKS										
1	ESAF	15,45,935	3,77,493	8,26,517	2,29,870	0	0	1,41,069	32,801	54,146	13,121
2	Ujjivan Small Finance Bank	91,150	20,161	33,264	6,863	0	0	10,590	2,264	1,211	272
	Total- Small Finance Banks	16,37,085	3,97,655	8,59,781	2,36,733	0	0	1,51,659	35,065	55,357	13,393
	Total - Commercial Banks + RRB + SFB	77,22,871	82,45,750	56,92,063	47,66,405	16,536	9,575	6,33,373	4,67,870	1,82,435	1,38,608
E	CO-OPERATIVE BANKS										
1	DIST CO-OPERATIVE BANKS	4,125	27,098	1,998	18,320	0	0	3,012	20,043	54	102
2	KSCARDB (incl. PCARDBs)	1,13,012	2,10,096	3,59,000	5,85,030	19,656	16,801	27,749	49,537	6,683	4,637
3	KSCB	27,755	27,841	18,436	68,472	743	15,209	6,070	17,313	913	1,483
	Total Co-operative Banks	1,44,892	2,65,036	3,79,434	6,71,822	20,399	32,010	36,831	86,893	7,650	6,222
	Total - Banking Sector	78,67,763	85,10,786	60,71,497	54,38,228	36,935	41,586	6,70,204	5,54,763	1,90,085	1,44,830

8.10. ADVANCES UNDER DRI, PMEGP, NRLM & NULM AS AT DECEMBER 2020												
												(Rs.in lakhs)
Sl. No.	BANK	ADV - DRI		PMEGP ADV		Disburse d during the Quarter	NRLM ADV		Disburse d during the Quarter	NULM ADV		Disburse d 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	128	36	14,344	41,071	43	1,457	3,897	238	236	446	34
2	BANK OF INDIA	5	95	284	959	881	2,384	4,605	366	402	808	50
3	BANK OF MAHARASHTRA	0	0	0	0	0	0	0	0	0	0	0
4	CANARA BANK	8,942	766	3,200	12,381	2,044	34,392	71,251	17,608	2,207	4,249	493
5	CENTRAL BANK OF INDIA	0	0	210	697	124	666	2,977	559	89	323	75
6	INDIAN BANK	265	15	309	1,065	17	84	79	1	251	454	47
7	INDIAN OVERSEAS BANK	5,955	523	1,412	1,649	69	2,856	6,891	165	331	723	59
8	PUNJAB & SIND BANK	0	0	0	0	0	0	0	0	0	0	0
9	PUNJAB NATIONAL BANK	0	0	144	276	28	857	1,119	114	147	312	102
10	STATE BANK OF INDIA	302	220	1,545	5,127	238	1,452	4,599	336	91	91	46
11	UCO BANK	27	10	217	654	10	379	1,360	42	129	304	60
12	UNION BANK OF INDIA	2,343	179	835	1,458	0	4,528	2,849	0	251	415	0
	Total- Public Sector Commercial Banks	17,967	1,845	22,500	65,338	3,454	49,055	99,627	19,429	4,134	8,125	966
B	R R B - KERALA GRAMIN BANK	319	21	786	2,966	359	14,155	48,088	10,388	52	101	36
	Total- Public Sector Banks including RRB	18,286	1,866	23,286	68,304	3,813	63,210	1,47,715	29,817	4,186	8,226	1,002

8.10. ADVANCES UNDER DRI, PMEGP, NRLM & NULM AS AT DECEMBER 2020												
Sl. No.	BANK	(Rs.in lakhs)										
		ADV - DRI		PMEGP ADV		Disburse d during the Quarter	NRLM ADV		Disburse d during the Quarter	NULM ADV		Disburse d 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	12	20	0	0	0	0	1	2	0
2	BANDHAN BANK	0	0	0	0	0	0	0	0	0	0	0
3	CATHOLIC SYRIAN BANK	44	2	55	96	2	0	0	0	5	2	0
4	CITY UNION BANK	0	0	0	0	0	0	0	0	0	0	0
5	DHANLAXMI BANK	49	3	76	245	8	948	1,792	573	13	28	0
6	FEDERAL BANK	13	1	291	742	238	97	225	58	21	22	0
7	HDFC BANK	0	0	23	40	1	0	0	0	5	4	0
8	ICICI BANK	0	0	59	97	0	0	0	0	22	26	0
9	IDBI BANK	1	0	50	157	25	382	992	0	207	472	8
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	16	2	0	0	0	0	0	0	0	0	0
13	KARNATAKA BANK	0	0	16	15	0	1	1	2	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	16	1	342	1,065	55	0	0	0	10	12	0
19	T.N.MERCANTILE BANK	7	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	147	9	927	2,502	329	1,428	3,011	632	288	569	8
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	18,433	1,874	24,213	70,805	4,142	64,638	1,50,726	30,449	4,474	8,796	1,010
E	CO-OPERATIVE BANKS											
1	DIST CO-OPERATIVE BANKS	0	0	0	0	0	167	337	36	8	30	3
2	KSCARDB (incl. PCARDBs)	0	0	0	0	0	0	0	0	0	0	0
3	KSCB	92	36	2	8	0	2,113	5,239	444	0	0	0
	Total Co-operative Banks	92	36	2	8	0	2,280	5,576	480	8	30	3
	Total - Banking Sector	18,525	1,910	24,215	70,814	4,142	66,918	1,56,302	30,929	4,482	8,826	1,013

8.11. DISTRICT WISE ACHIEVEMENT UNDER ANNUAL CREDIT PLAN 2020-21 AS AT DECEMBER 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	4,29,87,368	91	2,18,02,498	1,56,91,366	72	3,71,93,886	1,92,45,000	52	10,60,56,676	7,79,23,733	73	4,33,22,002	1,79,36,101	41	14,93,78,678	9,58,59,834	64
KOLLAM	4,90,18,490	5,40,72,058	110	2,24,01,700	2,29,39,325	102	2,86,93,400	2,73,42,323	95	10,01,13,590	10,43,53,706	104	1,42,00,269	3,17,64,942	224	11,43,13,859	13,61,18,648	119
PATHANAMTHITTA	2,85,87,517	2,03,16,067	71	1,00,50,107	72,89,714	73	1,73,62,632	40,79,371	23	5,60,00,256	3,16,85,152	57	1,98,52,652	81,64,989	41	7,58,52,908	3,98,50,141	53
ALAPPUZHA	5,63,00,000	3,46,32,984	62	1,37,00,000	1,43,85,987	105	1,42,50,000	42,67,941	30	8,42,50,000	5,32,86,912	63	2,07,50,000	2,18,80,855	105	10,50,00,000	7,51,67,767	72
KOTTAYAM	6,70,00,000	3,87,74,223	58	2,60,00,000	95,48,605	37	5,00,00,000	1,42,30,401	28	14,30,00,000	6,25,53,229	44	4,70,00,000	3,22,09,437	69	19,00,00,000	9,47,62,666	50
IDUKKI	4,04,34,072	2,41,73,777	60	64,27,720	69,85,882	109	1,76,55,064	67,43,554	38	6,45,16,856	3,79,03,212	59	1,03,89,770	1,08,74,670	105	7,49,06,626	4,87,77,882	65
ERNAKULAM	8,17,25,235	6,17,05,310	76	8,22,83,404	5,98,19,350	73	4,15,46,785	96,60,993	23	20,55,55,424	13,11,85,652	64	12,79,43,356	22,24,66,079	174	33,34,98,780	35,36,51,731	106
THRISSUR	6,50,55,000	5,80,03,913	89	4,57,20,000	3,59,90,581	79	5,52,60,000	1,51,51,528	27	16,60,35,000	10,91,46,022	66	4,46,09,000	6,75,05,590	151	21,06,44,000	17,66,51,612	84
PALAKKAD	5,07,69,100	5,24,77,062	103	3,69,04,800	97,58,957	26	1,13,26,100	1,79,27,239	158	9,90,00,000	8,01,63,258	81	3,36,12,438	3,15,59,506	94	13,26,12,438	11,17,22,764	84
MALAPPURAM	6,62,70,000	4,04,44,937	61	2,22,60,001	1,67,59,452	75	1,64,70,000	82,46,011	50	10,50,00,000	6,54,50,399	62	5,54,20,000	2,74,30,363	49	16,04,20,000	9,28,80,762	58
KOZHIKODE	7,46,70,200	5,71,56,866	77	3,08,45,200	2,27,59,960	74	2,02,54,800	2,03,29,268	100	12,57,70,200	10,02,46,094	80	9,06,60,000	7,52,53,880	83	21,64,30,200	17,54,99,974	81
WAYANAD	3,26,00,000	2,52,54,410	77	56,00,000	42,61,186	76	48,00,000	28,07,726	58	4,30,00,000	3,23,23,322	75	30,00,000	17,46,504	58	4,60,00,000	3,40,69,826	74
KANNUR	4,60,89,947	2,92,38,392	63	2,10,35,271	99,91,158	47	5,75,67,447	61,41,965	11	12,46,92,665	4,53,71,515	36	7,07,45,390	3,39,36,661	48	19,54,38,055	7,93,08,176	41
KASARGODE	3,34,95,208	2,33,67,156	70	92,73,316	50,75,681	55	99,91,106	36,43,379	36	5,27,59,630	3,20,86,216	61	2,49,05,497	1,03,69,754	42	7,76,65,127	4,24,55,970	55
TOTAL	73,90,75,061	56,26,04,521	76	35,43,04,016	24,12,57,202	68	38,23,71,220	15,98,16,698	42	1,47,57,50,297	96,36,78,422	65	60,64,10,374	59,30,99,331	98	2,08,21,60,671	1,55,67,77,753	75

8.12. BANK WISE ACHIEVEMENT UNDER ANNUAL CREDIT PLAN 2020-21 AS AT DECEMBER 2020

(Amount in thousands)

Sl. No.	NAME OF BANK	PRIMARY			SECONDARY			TERTIARY			TOTAL PRIORITY SECTOR			NON PRIORITY SECTOR			TOTAL CREDIT FOR THE STATE		
		Target	Ach.	% Ach.	Target	Ach.	% Ach.	Target	Ach.	% Ach.	Target	Ach.	% Ach.	Target	Ach.	% Ach.	Target	Ach.	% Ach.
A	PUBLIC SECTOR COMMERCIAL BANKS																		
1	BANK OF BARODA	1,58,30,836	95,52,597	60	87,70,319	29,69,879	34	94,44,634	33,78,381	36	3,40,45,790	1,59,00,857	47	1,26,13,086	52,68,210	42	4,66,58,876	2,11,69,067	45
2	BANK OF INDIA	57,76,482	43,86,737	76	38,31,965	20,23,070	53	40,40,383	28,89,994	72	1,36,48,830	92,99,801	68	94,05,143	10,53,330	11	2,30,53,973	1,03,53,131	45
3	BANK OF MAHARASHTRA	1,44,938	55,801	38	1,68,685	65,175	39	2,29,949	1,92,625	84	5,43,572	3,13,601	58	8,95,078	1,62,353	18	14,38,650	4,75,954	33
4	CANARA BANK	9,59,42,465	11,89,58,956	124	4,41,87,592	2,01,29,917	46	3,37,79,344	2,79,09,293	83	17,39,09,402	16,69,98,166	96	4,21,77,006	2,01,33,511	48	21,60,86,407	18,71,31,678	87
5	CENTRAL BANK OF INDIA	97,90,819	92,40,135	94	28,41,004	13,44,039	47	52,60,159	20,93,811	40	1,78,91,981	1,26,77,984	71	71,37,875	68,36,954	96	2,50,29,857	1,95,14,939	78
6	INDIAN BANK	1,40,76,891	1,21,58,085	86	42,03,204	36,44,069	87	40,97,538	12,06,143	29	2,23,77,633	1,70,08,297	76	64,63,539	22,93,999	35	2,88,41,172	1,93,02,295	67
7	INDIAN OVERSEAS BANK	1,61,43,450	1,10,17,518	68	78,82,073	33,73,797	43	56,40,923	23,85,130	42	2,96,66,445	1,67,76,444	57	79,05,053	16,45,306	21	3,75,71,499	1,84,21,751	49
8	PUNJAB & SIND BANK	39,194	6,233	16	1,90,632	84,225	44	3,70,971	96,529	26	6,00,797	1,86,987	31	1,92,436	48,109	25	7,93,234	2,35,095	30
9	PUNJAB NATIONAL BANK	1,06,08,710	19,25,595	18	1,04,65,831	35,69,279	34	58,71,559	19,90,716	34	2,69,46,100	74,85,590	28	1,64,91,102	1,11,90,803	68	4,34,37,201	1,86,76,392	43
10	STATE BANK OF INDIA	11,61,39,432	8,17,33,337	70	5,27,23,768	4,70,01,197	89	6,14,11,874	2,96,81,619	48	23,02,75,075	15,84,16,152	69	4,95,07,029	4,16,13,404	84	27,97,82,104	20,00,29,556	71
11	UCO BANK	22,98,398	13,74,566	60	19,39,730	15,28,418	79	18,81,305	9,51,034	51	61,19,433	38,54,018	63	16,29,026	5,34,232	33	77,48,459	43,88,250	57
12	UNION BANK OF INDIA	2,26,05,978	1,45,91,128	65	1,20,29,616	1,77,97,260	148	1,03,40,117	38,40,922	37	4,49,75,710	3,62,29,310	81	2,25,99,708	5,55,30,296	246	6,75,75,418	9,17,59,606	136
	Total - Public sector Commercial Banks	30,93,97,593	26,50,00,687	86	14,92,34,419	10,35,30,323	69	14,23,68,757	7,66,16,197	54	60,10,00,769	44,51,47,207	74	17,70,16,081	14,63,10,506	83	77,80,16,850	59,14,57,713	76
B	RRB-KERALA GRAMIN BANK	9,49,78,726	8,41,57,365	89	2,80,39,295	98,98,976	35	1,96,07,128	43,05,612	22	14,26,25,149	9,83,61,954	69	1,57,37,064	15,14,176	10	15,83,62,213	9,98,76,130	63
	Total- Public Sector Banks including RRB	40,43,76,320	34,91,58,052	86	17,72,73,714	11,34,29,300	64	16,19,75,885	8,09,21,808	50	74,36,25,918	54,35,09,161	73	19,27,53,146	14,78,24,682	77	93,63,79,064	69,13,33,842	74

8.12. BANK WISE ACHIEVEMENT UNDER ANNUAL CREDIT PLAN 2020-21 AS AT DECEMBER 2020

(Amount in thousands)

Sl. No.	NAME OF BANK	PRIMARY			SECONDARY			TERTIARY			TOTAL PRIORITY SECTOR			NON PRIORITY SECTOR			TOTAL CREDIT FOR THE STATE		
		Target	Ach.	% Ach.	Target	Ach.	% Ach.	Target	Ach.	% Ach.	Target	Ach.	% Ach.	Target	Ach.	% Ach.	Target	Ach.	% Ach.
C	Private Sector Commercial Banks																		
1	AXIS BANK	33,27,764	49,34,252	148	51,04,808	38,79,990	76	50,09,595	3,43,127	7	1,34,42,167	91,57,369	68	63,19,131	1,72,15,320	272	1,97,61,298	2,63,72,689	133
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	99,34,251	87	67,76,282	34,25,885	51	55,48,678	2,34,330	4	2,37,26,712	1,35,94,466	57	90,10,267	46,78,845	52	3,27,36,979	1,82,73,312	56
4	CITY UNION BANK	2,56,089	34,684	14	4,62,137	3,34,144	72	9,09,466	47,204	5	16,27,692	4,16,032	26	9,92,481	1,26,165	13	26,20,173	5,42,196	21
5	DHANLAXMI BANK	72,58,384	67,77,801	93	58,77,701	7,68,891	13	37,61,648	9,24,782	25	1,68,97,732	84,71,474	50	89,75,901	55,65,449	62	2,58,73,634	1,40,36,923	54
6	FEDERAL BANK	5,86,72,933	5,63,56,302	96	3,62,79,746	4,61,60,667	127	2,15,00,298	63,09,261	29	11,64,52,977	10,88,26,230	93	6,73,16,427	10,96,04,993	163	18,37,69,404	21,84,31,223	119
7	HDFC BANK	1,53,87,358	68,76,239	45	1,49,60,818	96,12,082	64	91,96,863	13,09,390	14	3,95,45,039	1,77,97,710	45	3,58,47,759	3,22,01,835	90	7,53,92,798	4,99,99,546	66
8	ICICI BANK	1,69,87,195	34,34,579	20	1,44,24,078	1,37,89,598	96	1,03,70,712	5,73,342	6	4,17,81,984	1,77,97,519	43	2,23,80,081	6,01,51,814	269	6,41,62,064	7,79,49,333	121
9	IDBI BANK	27,91,489	41,09,373	147	35,51,890	10,56,962	30	12,64,759	11,55,937	91	76,08,138	63,22,273	83	50,61,399	8,88,370	18	1,26,69,537	72,10,643	57
10	IDFC FIRST Bank	1,61,200	4,99,928	310	6,15,893	3,10,843	50	66,000	1,25,026	189	8,43,093	9,35,797	111	1,19,500	29,21,959	2,445	9,62,593	38,57,756	401
11	INDUS IND BANK	19,81,584	10,67,947	54	12,33,281	41,60,411	337	12,72,550	2,928	0	44,87,415	52,31,286	117	24,87,162	5,20,87,265	2,094	69,74,577	5,73,18,551	822
12	JAMMU & KASHMIR BANK	55,000	0	0	16,500	1,80,054	1,091	48,259	13,30,000	2,756	1,19,759	15,10,054	1,261	54,242	25,432	47	1,74,001	15,35,486	882
13	KARNATAKA BANK	5,31,570	1,45,512	27	4,42,224	3,89,851	88	4,88,486	1,72,527	35	14,62,280	7,07,890	48	5,65,213	3,03,308	54	20,27,493	10,11,198	50
14	KARUR VYSYA BANK	4,41,503	3,59,378	81	5,37,586	41,969	8	4,42,646	84,321	19	14,21,735	4,85,668	34	6,18,400	21,40,777	346	20,40,135	26,26,445	129
15	KOTAK MAHINDRA BANK	9,60,182	3,61,843	38	39,07,480	8,89,056	23	6,15,356	0	0	54,83,017	12,50,898	23	50,24,338	1,45,17,953	289	1,05,07,356	1,57,68,852	150
16	LAKSHMI VILAS BANK	1,34,179	40,531	30	1,21,445	12,983	11	1,54,234	24,993	16	4,09,858	78,507	19	2,98,484	53,148	18	7,08,342	1,31,655	19
17	RBL Bank	41,900	0	0	22,700	0	0	21,005	0	0	85,605	0	0	77,685	10,129	13	1,63,290	10,129	6
18	SOUTH INDIAN BANK	2,76,59,872	1,83,36,687	66	1,39,71,792	1,48,01,543	106	1,12,18,327	47,87,651	43	5,28,49,990	3,79,25,881	72	2,28,74,578	32,31,64,308	1,413	7,57,24,569	36,10,90,189	477
19	T.N.MERCANTILE BANK	3,88,087	4,05,353	104	9,21,909	7,04,698	76	5,14,291	1,08,401	21	18,24,286	12,18,452	67	5,50,837	0	0	23,75,123	12,18,452	51
20	YES BANK	2,05,512	19,321	9	32,91,767	7,54,863	23	6,80,442	118	0	41,77,721	7,74,302	19	24,78,405	62,70,271	253	66,56,126	70,44,573	106
	Total-Private Sector Commercial Banks	14,87,23,953	11,36,93,980	76	11,26,58,085	10,12,74,490	90	7,32,68,614	1,75,33,338	24	33,46,50,652	23,25,01,808	69	19,14,77,791	32,31,64,308	169	52,61,28,443	55,56,66,116	106
D	SMALL BANK																		
1	ESAF	72,73,344	61,73,246	85	45,72,935	19,03,444	42	34,34,577	14,96,328	44	1,52,80,857	95,73,018	63	29,19,412	62,70,271	215	1,82,00,269	1,58,43,289	87
2	Ujivan Small Finance Bank	5,61,452	78,172	14	1,28,588	57,990	45	4,28,057	1,43,024	33	11,18,097	2,79,186	25	1,49,477	97,696	65	12,67,574	3,76,882	30
	Total- Small Finance Banks	78,34,796	62,51,418	80	47,01,523	19,61,434	42	38,62,634	16,39,352	42	1,63,98,954	98,52,204	60	30,68,890	63,67,966	208	1,94,67,844	1,62,20,171	83
	Total Commercial Banks + RRB + SFB	56,09,35,069	46,91,03,451	84	29,46,33,322	21,66,65,223	74	23,91,07,133	10,00,94,499	42	1,09,46,75,524	78,58,63,173	72	38,72,99,826	47,73,56,956	123	1,48,19,75,350	1,26,32,20,129	85
E	Co-operative Sector																		
1	DIST CO-OPERATIVE BANKS	10,64,98,457	6,95,90,531	65	4,45,17,022	1,56,75,660	35	9,76,49,644	3,89,88,550	40	24,86,65,123	12,42,54,741	50	15,12,01,513	8,11,86,084	54	39,98,66,636	20,54,40,826	51
2	KSCARDB (incl. PCARDBs)	1,86,16,040	73,27,781	39	70,75,185	21,25,799	30	1,04,17,270	88,06,012	85	3,61,08,495	1,82,59,592	51	66,66,200	3,43,090	5	4,27,74,695	1,86,02,682	43
3	KSCB	5,30,25,495	1,65,82,758	31	80,78,488	67,90,520	84	3,51,97,173	1,19,27,637	34	9,63,01,155	3,53,00,916	37	6,12,42,835	3,42,13,200	56	15,75,43,990	6,95,14,116	44
	Total - Co-operative Sector	17,81,39,992	9,35,01,071	52	5,96,70,695	2,45,91,979	41	14,32,64,086	5,97,22,200	42	38,10,74,773	17,78,15,249	47	21,91,10,548	11,57,42,375	53	60,01,85,321	29,35,57,624	49
	GRAND TOTAL	73,90,75,061	56,26,04,521	76	35,43,04,016	24,12,57,202	68	38,23,71,220	15,98,16,698	42	1,47,57,50,297	96,36,78,422	65	60,64,10,374	59,30,99,331	98	2,08,21,60,671	1,55,67,77,753	75

8.13. DISTRICT WISE BREAKUP OF CROP LOAN & TERM LOAN ACHIEVEMENT UNDER PRIMARY SECTOR FOR 2020-21 AS AT DECEMBER 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	2,23,61,194	59	93,30,832	2,06,26,174	221	4,70,60,292	4,29,87,368	91
2	Kollam	1,76,59,590	2,73,83,638	155	3,13,58,900	2,66,88,420	85	4,90,18,490	5,40,72,058	110
3	Pathanamthitta	2,20,09,744	1,63,07,116	74	65,77,773	40,08,951	61	2,85,87,517	2,03,16,067	71
4	Alappuzha	3,42,03,100	4,49,428	1	2,20,96,900	3,41,83,556	155	5,63,00,000	3,46,32,984	62
5	Kottayam	4,70,00,000	3,10,44,584	66	2,00,00,000	77,29,639	39	6,70,00,000	3,87,74,223	58
6	Idukki	2,82,08,090	1,88,93,184	67	1,22,25,982	52,80,593	43	4,04,34,072	2,41,73,777	60
7	Ernakulam	2,04,31,309	1,67,54,326	82	6,12,93,926	4,49,50,984	73	8,17,25,235	6,17,05,310	76
8	Thrissur	4,25,31,300	3,39,66,803	80	2,25,23,700	2,40,37,110	107	6,50,55,000	5,80,03,913	89
9	Palakkad	3,72,83,842	4,18,22,503	112	1,34,85,258	1,06,54,559	79	5,07,69,100	5,24,77,062	103
10	Malappuram	4,94,09,450	3,42,58,603	69	1,68,60,550	61,86,334	37	6,62,70,000	4,04,44,937	61
11	Kozhikode	6,07,57,700	3,14,05,781	52	1,39,12,500	2,57,51,085	185	7,46,70,200	5,71,56,866	77
12	Wayanad	2,32,40,000	2,29,60,249	99	93,60,000	22,94,161	25	3,26,00,000	2,52,54,410	77
13	Kannur	3,33,58,003	2,30,19,421	69	1,27,31,944	62,18,971	49	4,60,89,947	2,92,38,392	63
14	Kasaragod	2,07,58,372	1,34,32,550	65	1,27,36,836	99,34,606	78	3,34,95,208	2,33,67,156	70
TOTAL		47,45,79,960	33,40,59,380	70	26,44,95,101	22,85,45,142	86	73,90,75,061	56,26,04,521	76

8.14. BANK WISE BREAKUP OF CROP LOAN & TERM LOAN ACHIEVEMENT UNDER PRIMARY SECTOR FOR 2020-21 AS AT DECEMBER 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	80,04,303	84	62,82,420	15,48,294	25	1,58,30,836	95,52,597	60
2	BANK OF INDIA	30,19,942	35,75,223	118	27,56,541	8,11,515	29	57,76,482	43,86,737	76
3	BANK OF MAHARASHTRA	77,559	38,096	49	67,379	17,705	26	1,44,938	55,801	38
4	CANARA BANK	6,11,92,514	7,55,15,816	123	3,47,49,951	4,34,43,140	125	9,59,42,465	11,89,58,956	124
5	CENTRAL BANK OF INDIA	58,98,281	42,06,046	71	38,92,538	50,34,089	129	97,90,819	92,40,135	94
6	INDIAN BANK	66,78,555	64,13,366	96	73,98,335	57,44,719	78	1,40,76,891	1,21,58,085	86
7	INDIAN OVERSEAS BANK	1,03,05,827	54,19,852	53	58,37,622	55,97,666	96	1,61,43,450	1,10,17,518	68
8	PUNJAB & SIND BANK	21,299	546	3	17,896	5,687	32	39,194	6,233	16
9	PUNJAB NATIONAL BANK	68,03,258	14,38,431	21	38,05,452	4,87,164	13	1,06,08,710	19,25,595	18
10	STATE BANK OF INDIA	6,99,51,722	3,88,31,783	56	4,61,87,710	4,29,01,554	93	11,61,39,432	8,17,33,337	70
11	UCO BANK	12,59,207	3,50,348	28	10,39,190	10,24,218	99	22,98,398	13,74,566	60
12	UNION BANK OF INDIA	1,46,64,269	83,10,069	57	79,41,709	62,81,058	79	2,26,05,978	1,45,91,128	65
	Total - Public Sector Commercial Banks	18,94,20,850	15,21,03,879	80	11,99,76,743	11,28,96,809	94	30,93,97,593	26,50,00,687	86
B	RRB - K G B	7,22,75,900	7,14,31,687	99	2,27,02,827	1,27,25,678	56	9,49,78,726	8,41,57,365	89
	Total- Public Sector Banks including RRB	26,16,96,749	22,35,35,566	85	14,26,79,570	12,56,22,487	88	40,43,76,320	34,91,58,052	86

8.14. BANK WISE BREAKUP OF CROP LOAN & TERM LOAN ACHIEVEMENT UNDER PRIMARY SECTOR FOR 2020-21 AS AT DECEMBER 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	5,35,768	35	17,97,765	43,98,484	245	33,27,764	49,34,252	148
2	BANDHAN BANK	48,050	0	0	32,350	0	0	80,400	0	0
3	CATHOLIC SYRIAN BANK	68,92,105	83,67,951	121	45,09,647	15,66,300	35	1,14,01,752	99,34,251	87
4	CITY UNION BANK	1,22,743	24,357	20	1,33,346	10,327	8	2,56,089	34,684	14
5	DHANLAXMI BANK	43,58,649	38,80,035	89	28,99,735	28,97,766	100	72,58,384	67,77,801	93
6	FEDERAL BANK	3,11,08,189	3,50,97,984	113	2,75,64,745	2,12,58,318	77	5,86,72,933	5,63,56,302	96
7	HDFC BANK	94,83,553	13,79,147	15	59,03,805	54,97,092	93	1,53,87,358	68,76,239	45
8	ICICI BANK	1,03,05,710	29,42,867	29	66,81,484	4,91,712	7	1,69,87,195	34,34,579	20
9	IDBI BANK	17,41,136	26,49,258	152	10,50,353	14,60,115	139	27,91,489	41,09,373	147
10	IDFC FIRST Bank	47,700	3,800	8	1,13,500	4,96,128	437	1,61,200	4,99,928	310
11	INDUS IND BANK	16,82,806	5,01,109	30	2,98,778	5,66,838	190	19,81,584	10,67,947	54
12	JAMMU & KASHMIR BANK	40,000	0	0	15,000	0	0	55,000	0	0
13	KARNATAKA BANK	3,19,667	97,828	31	2,11,903	47,684	23	5,31,570	1,45,512	27
14	KARUR VYSYA BANK	2,76,161	1,24,758	45	1,65,342	2,34,620	142	4,41,503	3,59,378	81
15	KOTAK MAHINDRA BANK	4,16,355	13,500	3	5,43,828	3,48,343	64	9,60,182	3,61,843	38
16	LAKSHMI VILAS BANK	87,879	7,292	8	46,300	33,239	72	1,34,179	40,531	30
17	RBL Bank	27,419	0	0	14,481	0	0	41,900	0	0
18	SOUTH INDIAN BANK	1,61,00,478	96,98,982	60	1,15,59,394	86,37,705	75	2,76,59,872	1,83,36,687	66
19	T.N.MERCANTILE BANK	2,25,614	1,46,758	65	1,62,473	2,58,595	159	3,88,087	4,05,353	104
20	YES BANK	1,00,522	0	0	1,04,990	19,321	18	2,05,512	19,321	9
	Total-Private Sector Commercial Banks	8,49,14,734	6,54,71,394	77	6,38,09,218	4,82,22,586	76	14,87,23,953	11,36,93,980	76
D	SMALL BANK									
1	ESAF	28,57,463	5,84,038	20	44,15,882	55,89,208	127	72,73,344	61,73,246	85
2	Ujjivan Small Finance Bank	2,01,574	4,656	2	3,59,878	73,516	20	5,61,452	78,172	14
	Total- Small Finance Banks	30,59,037	5,88,694	19	47,75,760	56,62,724	119	78,34,796	62,51,418	80
	Total Commercial Banks + RRB + SFB	34,96,70,521	28,95,95,654	83	21,12,64,548	17,95,07,797	85	56,09,35,069	46,91,03,451	84
E	Co-operative Sector									
1	DIST CO-OPERATIVE BANKS	7,60,60,302	3,16,18,988	42	3,04,38,155	3,79,71,544	125	10,64,98,457	6,95,90,531	65
2	KSCARDB (incl. PCARDBs)	97,28,581	14,05,548	14	88,87,459	59,22,233	67	1,86,16,040	73,27,781	39
3	KSCB	3,91,20,556	1,14,39,190	29	1,39,04,939	51,43,568	37	5,30,25,495	1,65,82,758	31
	Total - Co-operative Sector	12,49,09,439	4,44,63,725	36	5,32,30,553	4,90,37,345	92	17,81,39,992	9,35,01,071	52
	GRAND TOTAL	47,45,79,960	33,40,59,380	70	26,44,95,101	22,85,45,142	86	73,90,75,061	56,26,04,521	76

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

(Rs.in crores)

	Outstanding			
	AS ON 31.12.2019		AS ON 31.12.2020	
	No.	Amount	No.	Amount
TRIVANDRUM				
Christians	1,40,285	1,865	1,46,600	3,400
Muslims	1,14,315	1,469	1,23,913	2,088
Sikhs	328	2	476	7
Jains	14	0	72	5
NeoBudhists	387	1	400	2
Zorashtrians	4	0	1	0
Total	2,55,333	3,338	2,71,462	5,502
KOLLAM				
Christians	97,462	2,901	1,05,910	3,477
Muslims	1,31,591	4,987	1,35,057	5,079
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	2,40,967	8,556
PATHANAMTHITTA				
Christians	1,33,551	1,138	2,18,123	4,253
Muslims	46,928	170	88,536	1,081
Sikhs	0	0	0	0
Jains	0	0	0	0
NeoBudhists	0	0	0	0
Zorashtrians	0	0	0	0
Total	1,80,479	1,308	3,06,659	5,334
ALAPPUZHA				
Christians	1,06,858	2,089	1,29,128	2,311
Muslims	89,901	1,848	1,11,102	1,534
Sikhs	12	2	85	4
Jains	9	1	0	0
NeoBudhists	39	4	70	3
Zorashtrians	7	1	0	0
Total	1,96,826	3,945	2,40,385	3,852
KOTTAYAM				
Christians	2,20,751	5,037	2,03,115	5,226
Muslims	50,056	862	42,614	1,280
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	2,45,729	6,506
IDUKKI				
Christians	1,79,899	3,368	1,75,602	3,414
Muslims	52,630	915	52,847	810
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	2,28,449	4,224
ERNAKULAM				
Christians	2,00,386	7,478	3,17,691	10,779
Muslims	66,255	2,175	1,30,055	4,083
Sikhs	120	5	187	7
Jains	106	16	127	14
NeoBudhists	143	91	50	1
Zorashtrians	14	6	14	0
Total	2,67,024	9,770	4,48,124	14,884

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

(Rs.in crores)

	Outstanding			
	AS ON 31.12.2019		AS ON 31.12.2020	
	No.	Amount	No.	Amount
THRISSUR				
Christians	1,86,195	5,523	1,87,101	5,833
Muslims	1,36,082	6,792	1,67,203	4,133
Sikhs	151	1	156	2
Jains	19	0	0	0
NeoBudhists	85	2	484	0
Zorashtrians	0	0	51	1
Total	3,22,532	12,318	3,54,995	9,968
PALAKKAD				
Christians	1,31,592	2,051	1,49,838	2,392
Muslims	3,55,369	6,264	4,40,649	7,812
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	5,90,487	10,204
MALAPPURAM				
Christians	54,975	1,309	40,548	1,159
Muslims	5,83,283	9,444	4,67,329	8,962
Sikhs	0	0	61	2
Jains	0	0	4	0
NeoBudhists	0	0	159	5
Zorashtrians	0	0	14	0
Total	6,38,258	10,753	5,08,115	10,129
KOZHIKODE				
Christians	66,569	3,706	61,464	1,461
Muslims	2,22,353	6,102	2,20,140	4,704
Sikhs	27	1	36	1
Jains	12	1	52	1
NeoBudhists	18	1	17	0
Zorashtrians	3	0	9	0
Total	2,88,982	9,811	2,81,718	6,167
WAYANAD				
Christians	1,37,035	1,757	1,25,548	3,292
Muslims	1,65,914	2,097	1,38,939	2,674
Sikhs	9	0	21	42
Jains	206	5	85	4
NeoBudhists	4	0	14	0
Zorashtrians	0	0	0	0
Total	3,03,168	3,860	2,64,607	6,013
KANNUR				
Christians	1,09,937	2,627	1,04,081	2,890
Muslims	1,55,853	5,227	1,41,537	4,931
Sikhs	5	0	19	1
Jains	31	1	14	1
NeoBudhists	4	0	9	0
Zorashtrians	1	0	0	0
Total	2,65,831	7,855	2,45,660	7,823
KASARAGOD				
Christians	1,20,056	2,018	67,593	1,200
Muslims	2,57,192	2,762	2,57,739	4,539
Sikhs	16	1	13	1
Jains	9	1	39	1
NeoBudhists	0	0	49	1
Zorashtrians	35	1	4	0
Total	3,77,308	4,783	3,25,437	5,742
GRAND TOTAL	43,15,092	94,127	45,52,794	1,04,903

8.16. PERFORMANCE UNDER KISAN CREDIT CARD SCHEME AS AT DECEMBER 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	1,282	1,441	13	104	5,454	5,329	576	3,203	6,030	8,532	13,073	20,029	4,233	10,800	17,306	30,829	126
2	BANK OF INDIA	717	801	3	12	8,599	9,204	69	362	8,668	9,566	15,956	17,280	416	2,102	16,372	19,382	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	35,061	77,719	2,989	20,117	97,913	2,02,904	26,501	94,084	1,24,414	2,96,988	2,07,225	3,13,343	27,415	93,395	2,34,640	4,06,738	1,46,825
5	CENTRAL BANK OF INDIA	902	1,130	334	415	2,410	2,899	1,518	1,740	3,928	4,639	11,218	10,398	599	2,510	11,817	12,908	0
6	INDIAN BANK	1,500	2,280	300	284	3,613	5,428	0	0	3,613	5,428	7,597	11,965	329	1,219	7,926	13,184	7,926
7	INDIAN OVERSEAS BANK	3,884	6,500	2,686	2,493	12,012	15,389	7,152	7,012	19,164	22,401	2,19,000	27,135	1,37,850	21,174	3,56,850	48,309	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	692	714	260	936	2,563	2,528	395	1,512	2,958	4,040	12,093	15,050	2,015	10,302	14,108	25,352	0
10	STATE BANK OF INDIA	5,179	5,425	294	2,062	19,629	19,969	926	7,259	20,555	27,228	95,310	95,521	9,550	47,268	1,04,860	1,42,789	66,062
11	UCO BANK	651	1,003	6	55	1,647	2,017	18	71	1,665	2,088	3,375	4,569	52	429	3,427	4,998	2,640
12	UNION BANK OF INDIA	2,032	3,922	0	0	7,938	9,328	0	0	7,938	9,328	53,258	60,149	5,221	40,156	58,479	1,00,305	0
	Total- Public Sector Commercial Banks	51,900	1,00,935	6,885	26,479	1,61,778	2,74,995	37,155	1,15,243	1,98,933	3,90,238	6,38,105	5,75,439	1,87,680	2,29,354	8,25,785	8,04,794	2,23,579
B	R R B - KERALA GRAMIN BANK	84,719	1,19,842	245	1,214	2,21,694	2,65,223	715	3,469	2,22,409	2,68,692	2,41,376	2,44,290	25,810	79,657	2,67,186	3,23,947	1,95,663
	Total- Public Sector Banks including RRB	1,36,619	2,20,777	7,130	27,693	3,83,472	5,40,218	37,870	1,18,712	4,21,342	6,58,930	8,79,481	8,19,729	2,13,490	3,09,011	10,92,971	11,28,741	4,19,242
C	PRIVATE SECTOR COMMERCIAL BANKS																	

8.16. PERFORMANCE UNDER KISAN CREDIT CARD SCHEME AS AT DECEMBER 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	54	64	650	17,831	704	17,895	704
2	BANDHAN BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3	CATHOLIC SYRIAN BANK	252	91	117	2,673	287	108	201	6,504	488	6,613	521	423	273	7,258	794	7,681	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	130	230	0	0	396	719	3	63	399	782	486	662	112	1,267	598	1,930	0
6	FEDERAL BANK	6,975	7,526	5,200	25,817	19,799	23,555	11,110	48,801	30,909	72,356	25,794	44,664	15,358	2,30,675	41,152	2,75,339	16,549
7	HDFC BANK	29,862	11,961	1,245	11,428	63,325	21,962	2,946	27,097	66,271	49,059	2,53,584	1,17,843	26,162	1,61,525	2,79,746	2,79,368	0
8	ICICI BANK	0	0	819	9,036	0	0	1,109	15,649	1,109	15,649	0	0	1,364	29,862	1,364	29,862	0
9	IDBI BANK	3,207	8,694	19	278	3,316	8,762	21	421	3,337	9,183	8,614	21,396	1,255	22,502	9,869	43,898	7,900
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	2	16	411	4	8	25	675	29	682	4	7	29	659	33	666	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	2	1	0	0	4	3	0	0	4	3	26	22	3	8	29	30	0
14	KARUR VYSYA BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
15	KOTAK MAHINDRA BANK	0	0	0	0	0	0	0	0	0	0	1	2	6	48	7	50	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	1,079	1,883	996	3,378	6,489	9,038	5,225	18,449	11,714	27,487	9,238	11,544	11,676	2,25,097	20,914	2,36,641	2,085
19	T.N.MERCANTILE BANK	6	6	0	0	10	11	0	0	10	11	17	37	0	0	17	37	17
20	YES BANK	0	0	0	0	0	0	0	0	0	0	0	0	1,332	85	1,332	85	0
	Total- Pvt Sector Commercial Banks	41,514	30,393	8,412	53,021	93,630	64,167	20,640	1,17,659	1,14,270	1,81,826	2,98,340	1,96,665	58,220	6,96,817	3,56,560	8,93,482	27,255
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	1,78,133	2,51,170	15,542	80,714	4,77,102	6,04,385	58,510	2,36,371	5,35,612	8,40,756	11,77,821	10,16,394	2,71,710	10,05,829	14,49,531	20,22,223	4,46,497
E	CO-OPERATIVE BANKS																	
1	DIST CO-OPERATIVE BANKS	5,894	5,424	0	0	16,192	14,897	0	0	16,192	14,897	21,729	21,242	0	0	21,729	21,242	0
2	KSCARDB (incl. PCARDBs)	31	42	0	0	31	42	0	0	31	42	282	362	0	0	282	362	0
3	KSCB	25,002	4,79,907	321	680	1,01,798	1,21,869	2,141	4,320	1,03,939	1,26,189	5,06,794	3,55,503	47,258	24,171	5,54,052	3,79,674	93,432
	Total Co-operative Banks	30,927	4,85,373	321	680	1,18,021	1,36,808	2,141	4,320	1,20,162	1,41,128	5,28,805	3,77,107	47,258	24,171	5,76,063	4,01,278	93,432
	Total - Banking Sector	2,09,060	7,36,542	15,863	81,394	5,95,123	7,41,193	60,651	2,40,690	6,55,774	9,81,884	17,06,626	13,93,501	3,18,968	10,30,000	20,25,594	24,23,501	5,39,929

8.17. PERFORMANCE UNDER WCC & CUY AS AT DECEMBER 2020

(Rs. in Lakhs)

Sl No.	BANK	Weavers Credit Card (WCC)		Coir Udyami Yojana (CUIY)		
		Outstanding		Disbursed during the Quarter	Outstanding	
		No.	Amt	Amt	No.	Amt
A	PUBLIC SECTOR COMMERCIAL BANKS					
1	BANK OF BARODA	0	0	0	0	0
2	BANK OF INDIA	45	43	9	0	0
3	BANK OF MAHARASHTRA	0	0	0	0	0
4	CANARA BANK	96	22	1	0	0
5	CENTRAL BANK OF INDIA	6	5	0	0	0
6	INDIAN BANK	12	17	6	0	0
7	INDIAN OVERSEAS BANK	49	20	7	0	0
8	PUNJAB & SIND BANK	0	0	0	0	0
9	PUNJAB NATIONAL BANK	3	1	0	0	0
10	STATE BANK OF INDIA	4	2	0	196	1119
11	UCO BANK	45	20	0	0	0
12	UNION BANK OF INDIA	80	46	0	116	102
	Total- Public Sector Commercial Banks	340	176	23	312	1221
B	R R B - KERALA GRAMIN BANK	65	21	7	0	0
	Total- Public Sector Banks including RRB	405	197	30	312	1221
C	PRIVATE SECTOR COMMERCIAL BANKS					
1	AXIS BANK	0	0	0	0	0
2	BANDHAN BANK	0	0	0	0	0
3	CATHOLIC SYRIAN BANK	0	0	0	0	0
4	CITY UNION BANK	0	0	0	0	0
5	DHANLAXMI BANK	0	0	0	0	0
6	FEDERAL BANK	0	0	0	0	0
7	HDFC BANK	0	0	0	1	1
8	ICICI BANK	0	0	0	0	0
9	IDBI BANK	1	1	0	0	0
10	IDFC FIRST Bank	0	0	0	0	0
11	INDUS IND BANK	0	0	0	0	0
12	JAMMU & KASHMIR BANK	0	0	0	0	0
13	KARNATAKA BANK	0	0	0	0	0
14	KARUR VYSYA BANK	0	0	0	0	0
15	KOTAK MAHINDRA BANK	0	0	0	0	0
16	LAKSHMI VILAS BANK	0	0	0	0	0
17	RBL Bank	0	0	0	0	0
18	SOUTH INDIAN BANK	0	0	0	0	0
19	T.N.MERCANTILE BANK	0	0	0	0	0
20	YES BANK	0	0	0	0	0
	Total- Pvt Sector Commercial Banks	1	1	0	1	1
D	SMALL FINANCE BANKS					
1	ESAF	0	0	0	0	0
2	Ujjivan Small Finance Bank	0	0	0	0	0
	Total- Small Finance Banks	0	0	0	0	0
	Total - Commercial Banks + RRB + SFB	406	198	30	313	1221
E	CO-OPERATIVE BANKS					
1	DIST CO-OPERATIVE BANKS	0	0	0	0	0
2	KSCARDB (incl. PCARDBs)	0	0	0	0	0
3	KSCB	0	0	0	0	0
	Total Co-operative Banks	0	0	0	0	0
	Total - Banking Sector	406	198	30	313	1221

8.18. MICRO FINANCE - Cumulative Performance of Banks in Kerala State as at DECEMBER 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	12,104	4,766	11,498	4,527	4,288	736	594	154
2	BANK OF INDIA	15,100	2,512	14,100	2,012	0	0	0	0
3	BANK OF MAHARASHTRA	0	0	0	0	0	0	0	0
4	CANARA BANK	73,145	17,989	73,145	17,989	34,952	8,488	616	146
5	CENTRAL BANK OF INDIA	10,917	4,174	10,917	4,174	698	609	0	0
6	INDIAN BANK	15,100	6,291	15,100	6,291	68	19	1,847	1,396
7	INDIAN OVERSEAS BANK	11,895	21,398	10,255	18,419	3,156	5,295	535	1,201
8	PUNJAB & SIND BANK	0	0	0	0	0	0	0	0
9	PUNJAB NATIONAL BANK	11,953	1,721	322	388	1,166	1,693	538	1,333
10	STATE BANK OF INDIA	13,695	3,172	12,326	2,855	1,460	291	66	38
11	UCO BANK	1,597	214	1,477	193	641	157	153	68
12	UNION BANK OF INDIA	49,990	94,728	39,879	77,058	908	987	21	58
	Total- Public Sector Commercial Banks	2,15,496	1,56,965	1,89,019	1,33,906	47,337	18,275	4,370	4,394
B	R R B - KERALA GRAMIN BANK	70,338	13,858	51,364	11,200	11,629	4,502	955	459
	Total- Public Sector Banks including RRB	2,85,834	1,70,823	2,40,383	1,45,106	58,966	22,777	5,325	4,853
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	39	39	33	36	0	0	0	0
4	CITY UNION BANK	0	0	0	0	0	0	0	0
5	DHANLAXMI BANK	12,873	4,042	12,810	4,022	950	358	9	3
6	FEDERAL BANK	18,321	3,430	167	22	8	1	0	0
7	HDFC BANK	25,045	5,195	25,045	5,195	0	0	0	0
8	ICICI BANK	11,564	1,386	11,564	1,386	9,416	1,158	1,637	226
9	IDBI BANK	8,046	75	7,551	68	322	4	130	1
10	IDFC FIRST Bank	0	0	0	0	0	0	0	0
11	INDUS IND BANK	0	0	0	0	0	0	0	0
12	JAMMU & KASHMIR BANK	0	0	0	0	0	0	0	0
13	KARNATAKA BANK	0	0	0	0	0	0	0	0
14	KARUR VYSYA BANK	0	0	0	0	0	0	0	0
15	KOTAK MAHINDRA BANK	0	0	0	0	0	0	0	0
16	LAKSHMI VILAS BANK	7	0	7	0	0	0	0	0
17	RBL Bank	0	0	0	0	0	0	0	0
18	SOUTH INDIAN BANK	2,006	423	1,365	320	0	0	0	0
19	T.N.MERCANTILE BANK	104	8	101	8	0	0	0	0
20	YES BANK	0	0	0	0	0	0	0	0
	Total- Pvt Sector Commercial Banks	78,005	14,598	58,643	11,057	10,696	1,521	1,776	230
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	3,63,839	1,85,421	2,99,026	1,56,163	69,662	24,299	7,101	5,083
E	CO-OPERATIVE BANKS								
1	DIST CO-OPERATIVE BANKS	2,070	280	2,070	280	167	43	8	1
2	KSCARDB (incl. PCARDBs)	0	0	0	0	0	0	0	0
3	KSCB	49,735	7,806	32,827	6,043	2,460	4,009	151	11
	Total Co-operative Banks	51,805	8,086	34,897	6,323	2,627	4,052	159	12
	Total - Banking Sector	4,15,644	1,93,507	3,33,923	1,62,486	72,289	28,351	7,260	5,095

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

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

Sl. No.	BANK	No of SHGs formed during the Quarter	No. of SHGs formed during the Fin. Year	No. of SHG loans sanctioned during the Quarter		No. of SHG loans disbursed during the Quarter		Disbursement during the Fin Year		Outstanding under SHG Finance (1)		Of (1) NRLM compliant		Of (1) NULM compliant		Of (1) total No. of Beneficiaries
				A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.	
A	PUBLIC SECTOR COMMERCIAL BANKS															
1	BANK OF BARODA	36	82	315	1,224	315	1,224	4,196	7,239	7,944	16,693	4,766	10,847	135	56	94,878
2	BANK OF INDIA	0	0	52	139	52	139	1,633	2,337	4,452	9,028	2,448	4,726	426	809	85,750
3	BANK OF MAHARASHTRA	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4	CANARA BANK	1,140	258	7,706	21,192	7,706	21,192	37,593	74,182	65,678	1,43,041	34,952	8,488	616	146	7,88,136
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	51	59	79	315	79	315	201	385	3,916	5,012	598	568	459	1,294	65,689
8	PUNJAB & SIND BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
9	PUNJAB NATIONAL BANK	56	89	577	1,246	577	1,239	2,594	3,678	6,713	11,762	1,166	1,693	538	1,333	55,172
10	STATE BANK OF INDIA	466	10,745	466	2,380	466	2,380	10,745	14,727	16,811	30,476	1,452	4,599	62	38	2,35,354
11	UCO BANK	5	38	53	362	52	269	515	936	987	2,017	185	552	73	313	4,012
12	UNION BANK OF INDIA	1,815	5,254	1,815	8,993	1,815	8,993	4,796	19,742	21,698	60,496	715	5,224	190	4,121	0
	Total- Public Sector Commercial Banks	3,569	16,525	11,063	35,852	11,062	35,751	62,273	1,23,226	1,28,199	2,78,526	46,282	36,697	2,499	8,110	13,28,991
B	R R B - KERALA GRAMIN BANK	0	0	732	1,901	732	1,901	23,324	26,637	28,769	33,389	14,155	48,088	52	101	1,20,679
	Total- Public Sector Banks including RRB	3,569	16,525	11,795	37,753	11,794	37,652	85,597	1,49,863	1,56,968	3,11,915	60,437	84,785	2,551	8,211	14,49,670
C	PRIVATE SECTOR COMMERCIAL BANKS															
1	AXIS BANK	0	0	0	0	0	0	0	0	1	10	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	52	47	527	1,279	664	1,633	90	98	0	0	0	0	0
4	CITY UNION BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5	DHANLAXMI BANK	867	4,005	867	6,542	867	6,503	4,005	19,453	12,668	44,978	948	1,792	0	0	1,60,026
6	FEDERAL BANK	40	100	91	251	133	238	1,537	1,734	2,518	3,994	125	350	7	13	35,700
7	HDFC BANK	500	1,008	14,944	18,149	14,944	18,149	19,825	31,761	25,045	60,359	0	0	0	0	0
8	ICICI BANK	0	0	2	10	2	10	7	23	43	85	0	0	0	0	540
9	IDBI BANK	691	2,098	691	2,048	1,328	4,020	3,528	6,529	7,952	17,124	174	3,907	129	291	77,520
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	13	24	23	58	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	13	192	14	45	13	49	191	269	355	524	0	0	0	0	0
19	T.N.MERCANTILE BANK	0	0	3	0	3	0	5	1	47	83	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	2,111	7,403	16,664	27,093	17,817	30,249	29,775	61,426	48,742	1,27,314	1,247	6,049	136	304	2,73,787
D	SMALL FINANCE BANKS															
1	ESAF	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2	Ujjivan Small Finance Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Total- Small Finance Banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Total - Commercial Banks + RRB + SFB	5,680	23,928	28,459	64,845	29,611	67,901	1,15,372	2,11,290	2,05,710	4,39,228	61,684	90,834	2,687	8,515	17,23,457
E	CO-OPERATIVE BANKS															
1	DIST CO-OPERATIVE BANKS	41	64	27	73	27	73	547	552	1,063	1,149	167	337	8	30	34,910
2	KSCARDB (incl. PCARDBs)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3	KSCB	834	6,911	1,290	6,817	1,290	6,817	11,040	22,253	82,229	62,569	1,978	4,301	0	0	2,78,081
	Total Co-operative Banks	875	6,975	1,317	6,890	1,317	6,890	11,587	22,805	83,292	63,718	2,145	4,638	8	30	3,12,991
	Total - Banking Sector	6,555	30,903	29,776	71,735	30,928	74,791	1,26,959	2,34,095	2,89,002	5,02,946	63,829	95,472	2,695	8,545	20,36,448

8.20. MICRO FINANCE - Cumulative Performance of Banks in Kerala State as at DECEMBER 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	36	82	315	1,224	315	1,224	4,196	7,239	7,944	16,693	4,766	10,847	135	56	94,878
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	1,140	2,722	7,706	21,192	7,706	21,192	37,593	74,182	65,678	1,43,041	34,952	8,488	616	146	7,88,136
5	CENTRAL BANK OF INDIA	488	1,123	696	4,868	696	4,785	1,585	10,776	6,660	25,909	666	2,977	56	212	1,03,021
6	INDIAN BANK	199	1,380	2,139	7,739	2,138	7,736	12,437	19,788	12,953	39,263	4,616	64	1,898	6,904	1,61,722
7	INDIAN OVERSEAS BANK	49	61	5,123	7,156	5,198	7,102	6,298	7,312	8,012	7,710	0	0	0	0	0
8	PUNJAB & SIND BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
9	PUNJAB NATIONAL BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
10	STATE BANK OF INDIA	0	1	0	0	0	0	1	20	32	1,989	0	0	0	0	640
11	UCO BANK	5	5	53	362	52	269	52	269	459	1,416	185	552	73	313	4,206
12	UNION BANK OF INDIA	2,625	2,789	2,612	4,690	2,612	4,690	5,210	8,174	36,895	5,01,211	0	0	0	0	0
	Total- Public Sector Commercial Banks	4,542	8,163	18,644	47,231	18,717	46,998	67,372	1,27,760	1,38,633	7,37,233	45,185	22,928	2,778	7,631	11,52,603
B	R R B - KERALA GRAMIN BANK	0	0	1,717	10,425	1,717	10,425	5,312	29,375	14,207	48,189	14,155	48,088	52	101	81,302
	Total- Public Sector Banks including RRB	4,542	8,163	20,361	57,656	20,434	57,423	72,684	1,57,135	1,52,840	7,85,422	59,340	71,016	2,830	7,732	12,33,905
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	1	0	1	0	1	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	988	1,978	948	1,792	0	0	2,815
6	FEDERAL BANK	45	147	91	251	133	281	1,537	1,734	2,518	3,994	87	225	21	22	1,905
7	HDFC BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
8	ICICI BANK	118	198	1,096	4,137	1,096	4,137	4,597	8,875	10,676	20,623	9,126	17,719	1,534	2,895	15,34,430
9	IDBI BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
10	IDFC FIRST Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
11	INDUS IND BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
12	JAMMU & KASHMIR BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13	KARNATAKA BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
14	KARUR VYSYA BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
15	KOTAK MAHINDRA BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
16	LAKSHMI VILAS BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
17	RBL Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
18	SOUTH INDIAN BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
19	T.N.MERCANTILE BANK	0	0	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
	Total- Pvt Sector Commercial Banks	163	345	1,188	4,389	1,230	4,418	6,135	10,609	14,184	26,598	10,161	19,737	1,555	2,917	15,39,152
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	4,705	8,508	21,549	62,044	21,664	61,841	78,819	1,67,744	1,67,024	8,12,019	69,501	90,753	4,385	10,649	27,73,057
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	496	1,864	739	4,171	739	4,171	5,548	12,858	71,368	41,234	1,978	4,301	0	0	2,64,221
	Total Co-operative Banks	496	1,864	739	4,171	739	4,171	5,548	12,858	71,368	41,234	1,978	4,301	0	0	2,64,221
	Total - Banking Sector	5,201	10,372	22,288	66,215	22,403	66,012	84,367	1,80,602	2,38,392	8,53,253	71,479	95,054	4,385	10,649	30,37,278

8.21. MICRO FINANCE - Cumulative Performance of Banks in Kerala State as at DECEMBER 2020
Mode of linkage-SHG's financed through the medium of NGOs (Rs. in lakhs)

Sl. No.	BANK	No. of NGO loans sanctioned during the Quarter		No. of NGO loans disbursed during the Quarter		Disbursement during the Fin Year		Outstanding under NGO Finance (1)		Of (1) NRLM compliant		Of (1) NULM compliant		Of (1) total No. of Beneficiaries	No. of SHGs financed by these NGOs
		A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.		
A	PUBLIC SECTOR COMMERCIAL BANKS														
1	BANK OF BARODA	0	0	0	0	0	0	42	60	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	528	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	2	7	2	7	14	32	32	35	0	0	0	0	21	11
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	0	0	0	0	32	1,989	0	0	0	0	640	32
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	1,124	4,814	0	0	0	0	0	0
	Total- Public Sector Commercial Banks	2	7	2	7	14	32	1,244	7,426	0	0	0	0	3,407	193
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	2	7	2	7	14	32	1,244	7,426	0	0	0	0	3,407	193
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	1	0	1	0	1	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	230	345	0	0	0	0	2,085	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	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	1	0	1	0	3	1	234	349	0	0	0	0	2,117	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	3	7	3	7	17	33	1,478	7,775	0	0	0	0	5,524	197
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	155	386	0	0	1,860	0
	Total Co-operative Banks	0	0	0	0	0	0	0	0	155	386	0	0	1,860	0
	Total - Banking Sector	3	7	3	7	17	33	1,478	7,775	155	386	0	0	7,384	197

8.22. PROGRESS REPORT ON ATMs BY THE BANK AS AT DECEMBER 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	0	250	0	250	250
2	BANK OF INDIA	3	0	3	170	58	112	0	170	170
3	BANK OF MAHARASHTRA	3	3	0	10	10	0	0	0	0
4	CANARA BANK	18	15	3	897	660	237	2	897	897
5	CENTRAL BANK OF INDIA	0	0	0	60	29	31	0	0	0
6	INDIAN BANK	0	0	0	113	89	24	0	56	56
7	INDIAN OVERSEAS BANK	0	0	0	178	147	31	1	178	178
8	PUNJAB & SIND BANK	0	3	-3	3	0	3	0	0	0
9	PUNJAB NATIONAL BANK	0	0	0	247	142	105	0	90	187
10	STATE BANK OF INDIA	52	52	0	2,410	823	1,587	1	2,410	2,410
11	UCO BANK	3	3	0	40	34	6	0	0	40
12	UNION BANK OF INDIA	0	0	0	507	337	170	0	47	41
	Total- Public Sector Commercial Banks	79	76	3	4,885	2,329	2,556	4	4,098	4,229
B	R R B - KERALA GRAMIN BANK	0	0	0	317	309	8	3	317	317
	Total- Public Sector Banks including RRB	79	76	3	5,202	2,638	2,564	7	4,415	4,546
C	PRIVATE SECTOR COMMERCIAL BANKS									
1	AXIS BANK	5	3	2	301	189	112	0	0	0
2	BANDHAN BANK	0	0	0	9	0	9	0	0	0
3	CATHOLIC SYRIAN BANK	4	2	2	174	142	32	0	0	174
4	CITY UNION BANK	0	0	0	40	30	10	0	0	40
5	DHANLAXMI BANK	0	0	0	136	101	35	0	136	136
6	FEDERAL BANK	0	0	0	926	544	382	0	926	926
7	HDFC BANK	5	4	1	356	220	136	2	356	356
8	ICICI BANK	0	0	0	284	192	92	0	284	284
9	IDBI BANK	0	0	0	93	69	24	0	93	93
10	IDFC FIRST Bank	0	0	0	9	5	4	0	0	0
11	INDUS IND BANK	0	0	0	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	2	2	0	27	23	4	0	0	27
15	KOTAK MAHINDRA BANK	0	0	0	36	32	4	0	0	0
16	LAKSHMI VILAS BANK	0	0	0	15	11	4	0	0	0
17	RBL Bank	1	1	0	7	7	0	0	0	0
18	SOUTH INDIAN BANK	3	2	1	749	382	367	0	640	749
19	T.N.MERCANTILE BANK	0	0	0	22	19	3	0	0	0
20	YES BANK	0	0	0	0	0	0	0	0	0
	Total- Pvt Sector Commercial Banks	20	14	6	3,208	1,977	1,231	2	2,435	2,785
D	SMALL FINANCE BANKS									
1	ESAF	49	0	49	196	126	70	0	196	196
2	Ujjivan Small Finance Bank	0	0	0	15	15	0	0	0	0
	Total- Small Finance Banks	49	0	49	211	141	70	0	196	196
	Total - Commercial Banks + RRB + SFB	148	90	58	8,621	4,756	3,865	9	7,046	7,527
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	296	217	79	5	60	80
	Total Co-operative Banks	0	0	0	303	223	80	6	67	87
	Total - Banking Sector	148	90	58	8,924	4,979	3,945	15	7,113	7,614

8.23. PROGRESS REPORT ON JOINT LIABILITY GROUPS (JLGs) AS AT DECEMBER 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	10	24	10	24	55	52	1,418	2,048
2	BANK OF INDIA	78	246	78	246	1,065	1,950	1,616	3,029
3	BANK OF MAHARASHTRA	0	0	0	0	0	0	0	0
4	CANARA BANK	7,792	23,691	7,691	22,581	11,541	33,665	20,724	58,717
5	CENTRAL BANK OF INDIA	116	175	116	145	266	364	1,084	1,494
6	INDIAN BANK	40	122	40	122	83	219	814	1,955
7	INDIAN OVERSEAS BANK	71	190	71	190	210	419	3,198	7,298
8	PUNJAB & SIND BANK	0	0	0	0	0	0	0	0
9	PUNJAB NATIONAL BANK	16	40	16	37	26	42	639	1,253
10	STATE BANK OF INDIA	10	9	10	9	44	40	245	535
11	UCO BANK	10	23	10	21	27	44	182	360
12	UNION BANK OF INDIA	0	0	0	0	0	0	20,158	22,415
	Total- Public Sector Commercial Banks	8,143	24,520	8,042	23,375	13,317	36,795	50,078	99,105
B	R R B - KERALA GRAMIN BANK	1,619	3,127	1,619	3,127	4,735	6,594	7,807	12,363
	Total- Public Sector Banks including RRB	9,762	27,647	9,661	26,502	18,052	43,389	57,885	1,11,468
C	PRIVATE SECTOR COMMERCIAL BANKS								
1	AXIS BANK	12,858	3,594	12,858	3,594	15,921	4,600	82,843	15,091
2	BANDHAN BANK	0	0	0	0	0	0	0	0
3	CATHOLIC SYRIAN BANK	0	0	0	0	0	0	6	10
4	CITY UNION BANK	0	0	0	0	0	0	0	0
5	DHANLAXMI BANK	1	1	1	1	8	34	653	753
6	FEDERAL BANK	5	18	9	24	31	50	75	96
7	HDFC BANK	1	0	1	0	1	0	219	118
8	ICICI BANK	0	0	0	0	0	0	0	0
9	IDBI BANK	5	26	68	28	67	107	934	1,533
10	IDFC FIRST Bank	40,641	14,519	40,641	14,519	73,108	21,691	1,70,004	41,850
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 VYSA BANK	0	0	0	0	0	0	0	0
15	KOTAK MAHINDRA BANK	0	0	0	0	0	0	0	0
16	LAKSHMI VILAS BANK	0	0	0	0	0	0	0	0
17	RBL Bank	344	547	344	547	627	902	3,548	3,099
18	SOUTH INDIAN BANK	5	8	8	15	9	16	25	20
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	53,860	18,713	53,930	18,727	89,772	27,400	2,58,307	62,570
D	SMALL FINANCE BANKS								
1	ESAF	1,59,042	73,717	1,59,042	73,716	2,81,391	1,27,025	11,04,392	3,77,493
2	Ujjivan Small Finance Bank	11,113	4,516	11,113	4,516	20,575	8,472	1,29,331	28,048
	Total- Small Finance Banks	1,70,155	78,233	1,70,155	78,232	3,01,966	1,35,497	12,33,723	4,05,541
	Total - Commercial Banks + RRB + SFB	2,33,777	1,24,593	2,33,746	1,23,461	4,09,790	2,06,286	15,49,915	5,79,579
E	CO-OPERATIVE BANKS								
1	DIST CO-OPERATIVE BANKS	1	3	1	3	1	3	61	129
2	KSCARDB (incl. PCARDBs)	234	216	230	200	945	544	8,750	3,491
3	KSCB	924	2,104	924	2,104	1,534	3,796	10,326	14,893
	Total Co-operative Banks	1,159	2,323	1,155	2,307	2,480	4,343	19,137	18,513
	Total - Banking Sector	2,34,936	1,26,915	2,34,901	1,25,768	4,12,270	2,10,629	15,69,052	5,98,092

8.24. PERFORMANCE UNDER EDUCATION LOAN SCHEME AS AT DECEMBER 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 %
		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	36	446	406	769	36	446	406	769	36	446	406	769	15,792	53,630	158	1,855	15,950	55,485	12,758	28,911	1,388	6,258	1,804	20,316	1,263	2,810	5.06%
2	BANK OF INDIA	50	283	557	3,586	50	283	557	3,586	50	283	196	933	5,897	16,543	193	2,458	6,090	19,001	4,247	8,516	84	462	1,759	10,023	817	1,509	7.94%
3	BANK OF MAHARASHTRA	22	272	35	465	22	272	35	465	22	272	35	465	137	400	0	0	137	400	12	39	8	53	117	308	12	63	15.75%
4	CANARA BANK	1,060	8,051	1,823	16,770	1,042	7,914	1,756	16,154	5,309	6,904	9,675	16,964	62,964	2,04,985	2,377	39,240	65,341	2,44,225	20,427	40,050	8,627	31,681	36,287	1,72,494	7,578	21,501	8.80%
5	CENTRAL BANK OF INDIA	55	639	150	1,767	55	639	150	1,767	56	156	144	554	7,528	21,790	652	11,656	8,180	33,446	5,653	11,877	1,677	8,378	850	13,191	1,360	3,657	10.93%
6	INDIAN BANK	57	596	129	1,449	57	651	129	1,449	194	547	397	1,260	5,075	16,298	635	5,240	5,710	21,538	3,862	8,460	1,118	5,208	730	7,870	856	2,457	11.41%
7	INDIAN OVERSEAS BANK	75	369	180	750	73	354	180	750	73	301	180	701	14,624	30,210	1,195	5,512	15,819	35,722	11,612	25,503	1,685	9,098	2,522	1,121	834	3,201	8.96%
8	PUNJAB & SIND BANK	1	2	7	20	1	1	7	19	1	1	7	19	60	220	3	97	63	317	47	77	16	240	0	0	14	25	7.94%
9	PUNJAB NATIONAL BANK	136	1,806	328	4,304	136	1,806	328	4,304	802	1,540	1,985	5,005	10,820	35,206	10,727	18,324	21,547	53,530	7,513	16,238	1,644	9,038	12,390	28,254	4,070	5,968	11.15%
10	STATE BANK OF INDIA	2,110	8,195	4,972	21,364	2,110	8,195	4,972	21,364	5,596	17,771	14,485	40,453	75,756	2,64,512	5,227	52,835	80,983	3,17,347	56,917	1,38,186	7,213	31,186	16,853	1,47,975	11,555	34,191	10.77%
11	UCO BANK	5	17	11	38	3	8	7	21	9	12	23	132	3,274	5,742	73	940	3,347	6,682	1,902	5,033	118	590	1,327	1,059	427	1,454	21.76%
12	UNION BANK OF INDIA	403	5,685	403	5,668	393	5,276	399	5,294	258	942	263	1,842	29,321	79,341	810	10,125	30,131	89,467	19,252	51,170	4,859	25,823	6,020	12,473	4,656	12,376	13.83%
	Total- Public Sector Commercial Banks	4,010	26,361	9,001	56,950	3,978	25,845	8,926	55,942	12,406	29,175	27,796	69,097	2,31,248	7,28,877	22,050	1,48,283	2,53,298	8,77,160	1,44,202	3,34,061	28,437	1,28,016	80,659	4,15,084	33,442	89,213	10.17%
B	R R B - KERALA GRAMIN BANK	93	352	216	801	93	352	216	801	93	352	216	801	20,869	61,421	160	308	21,029	61,729	20,135	53,748	498	3,215	396	4,766	6,219	15,926	25.80%
	Total- Public Sector Banks including RRB	4,103	26,713	9,217	57,751	4,071	26,197	9,142	56,743	12,499	29,527	28,012	69,898	2,52,117	7,90,298	22,210	1,48,591	2,74,327	9,38,889	1,64,337	3,87,809	28,935	1,31,231	81,055	4,19,850	39,661	1,05,139	11.20%

8.24. PERFORMANCE UNDER EDUCATION LOAN SCHEME AS AT DECEMBER 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				
C	PRIVATE SECTOR COMMERCIAL BANKS																												
1	AXIS BANK	36	108	40	121	36	108	40	121	36	108	40	121	179	1,247	0	0	179	1,247	99	260	55	396	25	591	10	41		3.29%
2	BANDHAN BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	#DIV/0!	
3	CATHOLIC SYRIAN BANK	27	29	61	56	27	29	61	56	27	29	61	56	2,635	4,735	0	45	2,635	4,780	2,316	3,197	233	675	86	908	1,146	711		14.86%
4	CITY UNION BANK	0	0	0	0	5	36	5	36	5	36	5	36	36	119	2	22	38	141	31	86	3	20	4	35	17	46		32.62%
5	DHANLAXMI BANK	42	232	80	562	39	227	75	531	39	82	75	201	2,292	5,248	116	1,331	2,408	6,579	2,084	3,965	222	1,090	102	1,524	581	1,319		20.05%
6	FEDERAL BANK	227	2,560	1,021	11,430	179	1,855	316	3,357	880	1,409	1,852	3,604	17,230	52,497	562	6,763	17,792	59,260	12,572	24,981	3,821	17,629	1,399	16,650	4,183	10,576		17.85%
7	HDFC BANK	40	116	77	242	30	41	62	90	19	14	34	26	1,285	2,572	4	16	1,289	2,588	1,231	2,299	57	275	1	14	12	26		1.00%
8	ICICI BANK	119	228	145	304	119	228	145	304	119	228	145	304	472	1,116	0	0	472	1,116	472	1,116	0	0	0	0	169	391		35.03%
9	IDBI BANK	219	2,794	275	3,262	219	2,794	275	3,262	212	2,823	270	2,855	1,376	8,702	23	92	1,399	8,794	812	1,952	145	734	442	6,108	101	277		3.15%
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	1	1	1	1	1	1	1	1	1	1	1	1	61	205	0	0	61	205	0	0	0	0	61	205	39	110		53.66%
12	JAMMU & KASHMIR BANK	2	8	3	13	2	8	3	13	2	3	3	8	13	41	0	0	13	41	12	30	1	5	0	6	0	0		0.00%
13	KARNATAKA BANK	4	34	11	74	4	34	11	74	4	6	11	32	295	951	19	235	314	1,185	194	408	72	274	48	503	74	179		15.10%
14	KARUR VYSYA BANK	4	33	4	33	1	8	1	8	1	2	1	2	165	427	25	126	190	553	112	186	35	121	43	246	43	96		17.29%
15	KOTAK MAHINDRA BANK	0	0	0	0	0	0	0	0	0	0	0	0	104	344	0	0	104	344	71	167	30	153	3	24	82	272		79.12%
16	LAKSHMI VILAS BANK	0	0	0	0	0	0	0	0	0	0	0	0	8	16	1	24	9	40	8	16	0	0	1	24	0	0		0.00%
17	RBL Bank	0	0	0	0	40	12	60	17	40	12	60	17	150	37	0	0	150	37	42	9	66	15	42	13	0	0		0.00%
18	SOUTH INDIAN BANK	67	485	144	1,001	67	485	144	1,001	683	1,394	1,839	4,514	8,888	29,165	750	12,197	9,638	41,362	6,498	9,739	901	2,383	2,239	29,240	1,575	1,472		3.56%
19	T.N.MERCANTILE BANK	5	19	19	71	5	19	19	71	5	19	19	71	110	303	10	152	120	455	93	294	24	134	3	27	28	66		14.47%
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	793	6,648	1,881	17,169	774	5,887	1,218	8,941	2,073	6,166	4,416	11,848	35,299	1,07,726	1,512	21,002	36,811	1,28,728	26,647	48,706	5,665	23,904	4,499	56,117	8,060	15,581		12.10%
D	SMALL FINANCE BANKS																												
1	ESAF	6,548	1,927	33,837	6,437	6,548	1,927	33,837	6,437	6,548	1,927	33,837	6,437	65,353	14,213	0	0	65,353	14,213	65,353	14,213	0	0	0	0	210	16		0.11%
2	Ujivan Small Finance Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	#DIV/0!	
	Total - Small Finance Banks	6,548	1,927	33,837	6,437	6,548	1,927	33,837	6,437	6,548	1,927	33,837	6,437	65,353	14,213	0	0	65,353	14,213	65,353	14,213	0	0	0	0	210	16		0.11%
	Total - Commercial Banks + RRB + SFB	11,444	35,287	44,935	81,356	11,393	34,010	44,197	72,121	21,120	37,621	66,265	88,183	3,52,769	9,12,237	23,722	1,69,592	3,76,491	10,81,829	2,56,337	4,50,727	34,600	1,55,135	85,554	4,75,967	47,931	1,20,736		11.16%
E	CO-OPERATIVE BANKS																												
1	DIST CO-OPERATIVE BANKS	0	0	0	0	0	0	0	0	0	0	0	0	2	18	0	0	2	18	0	0	2	18	0	0	2	18		100.00%
2	KSCARDB (incl. PCARDBs)	8	71	9	83	8	71	17	143	16	114	17	143	234	942	0	0	234	942	67	103	43	207	124	632	59	193		20.49%
3	KSCB	2	9	8	24	2	9	5	14	2	8	8	24	1,598	4,417	38	318	1,636	4,734	1,379	2,438	180	882	77	1,415	1,090	2,109		44.54%
	Total Co-operative Banks	10	80	17	107	10	80	22	157	18	122	25	167	1,834	5,377	38	318	1,872	5,694	1,446	2,541	225	1,107	201	2,047	1,151	2,320		40.74%
	Total - Banking Sector	11,454	35,367	44,952	81,463	11,403	34,090	44,219	72,278	21,138	37,743	66,290	88,350	3,54,603	9,17,613	23,760	1,69,910	3,78,363	10,87,524	2,57,783	4,53,268	34,825	1,56,241	85,755	4,78,014	49,082	1,23,055		11.32%

8.25. DATA ON FINANCIAL ASSISTANCE TO WOMEN BENEFICIARIES AS AT DECEMBER 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	98,208	2,00,227	18,822	18,822	19,139	18,822	19,139	1,04,091	2,03,855
2	BANK OF INDIA	36,989	90,227	290	289	562	302	565	38,178	91,016
3	BANK OF MAHARASHTRA	0	0	714	714	2,215	714	2,215	1,439	5,355
4	CANARA BANK	3,07,743	10,54,766	3,22,684	3,15,731	5,22,661	3,12,446	5,75,737	6,18,635	16,21,402
5	CENTRAL BANK OF INDIA	81,413	90,881	23,670	23,670	32,048	23,670	30,252	85,092	1,07,039
6	INDIAN BANK	1,28,891	1,90,422	28,276	28,339	43,792	28,339	43,792	87,847	1,40,862
7	INDIAN OVERSEAS BANK	2,29,712	3,28,135	8,882	8,837	11,287	8,817	11,251	2,27,844	3,25,765
8	PUNJAB & SIND BANK	32	65	26	41	97	41	81	41	81
9	PUNJAB NATIONAL BANK	54,968	1,33,970	2,606	2,396	2,588	2,396	2,550	42,104	1,26,137
10	STATE BANK OF INDIA	4,70,707	13,23,616	58,333	58,162	1,11,813	66,210	98,602	4,28,847	13,10,593
11	UCO BANK	24,574	46,853	220	204	309	196	266	24,755	47,060
12	UNION BANK OF INDIA	54,532	1,26,927	109	49	206	46	179	56,430	1,27,242
	Total- Public Sector Commercial Banks	14,87,769	35,86,090	4,64,632	4,57,254	7,46,716	4,61,999	7,84,630	17,15,303	41,06,406
B	R R B - KERALA GRAMIN BANK	7,02,273	6,40,438	2,16,427	2,16,427	1,89,773	2,16,427	1,89,773	6,78,217	6,50,025
	Total- Public Sector Banks including RRB	21,90,042	42,26,528	6,81,059	6,73,681	9,36,489	6,78,426	9,74,403	23,93,520	47,56,431

8.25. DATA ON FINANCIAL ASSISTANCE TO WOMEN BENEFICIARIES AS AT DECEMBER 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	91,022	71,082	13,117	13,117	8,331	13,117	8,331	94,387	70,723
2	BANDHAN BANK	0	0	0	0	0	0	0	0	0
3	CATHOLIC SYRIAN BANK	86,843	95,088	45,742	45,742	41,785	46,416	42,486	94,049	1,02,350
4	CITY UNION BANK	249	3,754	0	164	105	164	105	237	139
5	DHANLAXMI BANK	33,955	2,02,469	897	867	6,542	867	6,503	33,430	1,08,587
6	FEDERAL BANK	2,59,495	5,80,742	0	98,533	1,36,846	1,06,617	1,39,179	2,64,723	6,06,851
7	HDFC BANK	3,65,815	2,32,535	55,680	55,680	39,558	55,680	39,558	3,77,131	2,38,467
8	ICICI BANK	74,479	4,63,242	20,001	20,001	62,019	20,001	62,019	77,892	4,89,944
9	IDBI BANK	23,454	79,582	3,860	3,860	12,833	13,082	15,107	20,114	65,569
10	IDFC FIRST Bank	1,69,399	45,321	0	49,035	18,804	49,035	18,804	1,94,719	53,566
11	INDUS IND BANK	7,25,875	2,09,753	0	2,02,898	62,501	2,02,898	62,501	8,00,582	2,09,008
12	JAMMU & KASHMIR BANK	12	56	0	1	7	1	7	13	61
13	KARNATAKA BANK	1,794	7,704	345	345	672	345	672	1,796	7,915
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	269	436	84	84	88	84	88	272	424
17	RBL Bank	13,689	2,999	0	224	100	224	100	14,917	2,977
18	SOUTH INDIAN BANK	1,45,551	3,12,112	48,888	48,888	57,614	47,379	51,585	1,47,218	3,20,608
19	T.N.MERCANTILE BANK	3,583	6,075	2,028	2,028	29,981	2,028	29,981	5,454	25,777
20	YES BANK	1,780	118	0	0	0	0	0	971	62
	Total- Pvt Sector Commercial Banks	19,97,264	23,13,066	1,90,642	5,41,467	4,77,786	5,57,938	4,77,026	21,27,905	23,03,028
D	SMALL FINANCE BANKS									
1	ESAF	16,08,546	4,32,351	1,98,957	1,98,957	73,717	1,98,957	73,717	15,45,935	3,77,493
2	Ujjivan Small Finance Bank	99,029	24,338	5,966	5,966	2,704	5,966	2,704	96,859	22,975
	Total- Small Finance Banks	17,07,575	4,56,689	2,04,923	2,04,923	76,420	2,04,923	76,420	16,42,794	4,00,468
	Total - Commercial Banks + RRB + SFB	58,94,881	69,96,284	10,76,624	14,20,071	14,90,695	14,41,287	15,27,849	61,64,219	74,59,928
E	CO-OPERATIVE BANKS									
1	DIST CO-OPERATIVE BANKS	899	973	26	26	79	26	79	741	980
2	KSCARDB (incl. PCARDBs)	72,273	1,20,370	5,690	5,669	14,763	5,596	14,315	78,808	1,23,698
3	KSCB	32,691	88,284	14,015	14,015	15,600	14,015	15,600	1,66,721	3,87,664
	Total Co-operative Banks	1,05,863	2,09,627	19,731	19,710	30,442	19,637	29,994	2,46,270	5,12,342
	Total - Banking Sector	60,00,744	72,05,911	10,96,355	14,39,781	15,21,137	14,60,924	15,57,844	64,10,489	79,72,270

8.26. PERFORMANCE UNDER GOLD LOAN AS AT DECEMBER 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	64,248	97,156	1,05,174	1,50,608	1,04,931	1,49,231	243	1,377	1,44,210	2,16,315	1,43,892	2,14,938	318	1,377
2	BANK OF INDIA	16,772	20,470	1,23,815	1,35,923	92,861	1,01,942	30,954	33,981	47,683	57,328	32,656	38,922	15,027	18,406
3	BANK OF MAHARASHTRA	669	972	976	1,701	976	1,701	0	0	994	1,729	0	0	994	1,729
4	CANARA BANK	3,02,767	3,76,455	8,16,330	10,15,777	8,11,032	10,07,487	5,298	8,290	10,10,971	12,29,312	9,42,474	10,39,260	68,497	1,90,052
5	CENTRAL BANK OF INDIA	32,960	40,616	83,759	1,10,757	78,624	89,911	5,135	20,846	98,306	1,21,468	93,132	1,00,498	5,174	20,970
6	INDIAN BANK	51,682	61,113	1,37,175	1,55,458	1,34,140	1,52,205	3,035	3,253	1,32,055	1,43,331	1,29,143	1,39,376	2,912	3,955
7	INDIAN OVERSEAS BANK	59,660	68,873	1,55,525	8,48,599	1,39,010	1,57,330	16,515	6,91,269	6,85,043	1,62,539	6,27,509	1,49,232	57,534	13,307
8	PUNJAB & SIND BANK	46	100	46	96	0	0	46	96	78	138	0	0	78	138
9	PUNJAB NATIONAL BANK	2,126	2,792	9,266	11,834	4,010	4,849	5,256	6,985	16,600	19,025	9,000	9,514	7,600	9,511
10	STATE BANK OF INDIA	2,07,810	1,57,891	5,86,174	7,27,905	3,94,596	7,24,313	1,91,578	3,592	7,50,107	9,35,284	5,38,642	9,31,422	2,11,465	3,862
11	UCO BANK	8,547	11,503	20,070	27,396	9,373	11,801	10,697	15,595	24,107	31,858	9,894	12,348	14,213	19,510
12	UNION BANK OF INDIA	35,897	37,584	86,987	89,558	62,586	54,169	24,401	35,390	2,69,587	1,55,826	1,69,582	1,25,837	1,00,005	29,989
	Total- Public Sector Commercial Banks	7,83,184	8,75,525	21,25,297	32,75,613	18,32,139	24,54,938	2,93,158	8,20,674	31,79,741	30,74,152	26,95,924	27,61,346	4,83,817	3,12,806
B	R R B - KERALA GRAMIN BANK	3,12,021	2,35,383	9,37,173	7,34,034	8,70,410	6,58,604	66,763	75,430	9,40,860	7,21,753	8,79,825	6,63,229	61,035	58,524
	Total- Public Sector Banks including RRB	10,95,205	11,10,908	30,62,470	40,09,647	27,02,549	31,13,542	3,59,921	8,96,104	41,20,601	37,95,905	35,75,749	34,24,575	5,44,852	3,71,330

8.26. PERFORMANCE UNDER GOLD LOAN AS AT DECEMBER 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	313	1,000	683	1,938	427	1,261	256	677	628	1,973	313	1,123	315	850
2	BANDHAN BANK	11	43	11	43	0	0	11	43	10	0	0	0	10	0
3	CATHOLIC SYRIAN BANK	72,829	71,622	2,10,981	2,40,844	1,20,912	1,47,565	90,069	93,279	1,42,246	1,64,491	90,934	1,06,027	51,312	58,464
4	CITY UNION BANK	594	453	899	713	899	713	0	0	901	714	901	714	0	0
5	DHANLAXMI BANK	29,717	29,892	67,312	80,932	23,387	33,016	43,925	47,916	74,612	87,747	27,056	36,889	47,556	50,858
6	FEDERAL BANK	2,17,130	2,46,499	5,80,657	6,73,874	4,35,161	5,14,580	1,45,496	1,59,294	4,35,133	4,97,594	3,46,649	4,02,648	88,484	94,946
7	HDFC BANK	880	4,109	2,320	7,272	77	112	2,243	7,160	2,270	7,826	104	162	2,166	7,664
8	ICICI BANK	3,185	7,425	9,818	21,104	4,005	5,697	5,813	15,407	8,802	19,665	1,920	2,645	6,882	17,020
9	IDBI BANK	5,620	13,668	17,955	43,769	11,577	29,253	6,378	14,516	16,892	38,733	14,419	32,407	2,473	6,326
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	698	937	1,668	2,420	1,409	1,927	259	493	2,072	2,897	1,734	2,333	338	564
14	KARUR VYSYA BANK	1,213	679	3,033	2,022	2,810	1,729	223	293	7,328	8,429	7,011	8,148	317	281
15	KOTAK MAHINDRA BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0
16	LAKSHMI VILAS BANK	226	301	1,330	1,842	1,186	1,269	144	573	565	806	510	711	55	95
17	RBL Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0
18	SOUTH INDIAN BANK	89,509	89,118	2,05,234	2,44,496	1,85,569	1,91,306	19,665	53,190	2,49,337	3,09,460	2,24,804	2,37,025	24,533	72,435
19	T.N.MERCANTILE BANK	2,708	2,647	4,725	4,829	4,621	4,724	104	105	6,712	6,317	6,648	6,007	64	310
20	YES BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Total- Pvt Sector Commercial Banks	4,24,633	4,68,393	11,06,626	13,26,097	7,92,040	9,33,153	3,14,586	3,92,945	9,47,508	11,46,652	7,23,003	8,36,838	2,24,505	3,09,815
D	SMALL FINANCE BANKS														
1	ESAF	33,639	29,253	72,659	68,709	0	0	72,659	68,709	42,920	39,678	0	0	42,920	39,678
2	Ujjivan Small Finance Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Total- Small Finance Banks	33,639	29,253	72,659	68,709	0	0	72,659	68,709	42,920	39,678	0	0	42,920	39,678
	Total - Commercial Banks + RRB + SFB	15,53,477	16,08,554	42,41,755	54,04,453	34,94,589	40,46,695	7,47,166	13,57,758	51,11,029	49,82,236	42,98,752	42,61,413	8,12,277	7,20,822
E	CO-OPERATIVE BANKS														
1	DIST CO-OPERATIVE BANKS	13,252	9,790	35,801	26,757	201	428	35,600	26,329	21,638	15,544	428	505	21,210	15,039
2	KSCARDB (incl. PCARDBs)	5,844	5,859	13,107	11,732	13,107	11,732	0	0	7,456	7,131	7,456	7,131	0	0
3	KSCB	1,62,077	1,35,487	4,88,194	4,94,831	43,565	1,08,907	4,44,629	3,85,924	3,75,472	3,49,573	48,646	1,05,214	3,26,826	2,44,359
	Total Co-operative Banks	1,81,173	1,51,136	5,37,102	5,33,320	56,873	1,21,067	4,80,229	4,12,253	4,04,566	3,72,248	56,530	1,12,850	3,48,036	2,59,398
	Total - Banking Sector	17,34,650	17,59,690	47,78,857	59,37,773	35,51,462	41,67,762	12,27,395	17,70,011	55,15,595	53,54,483	43,55,282	43,74,263	11,60,313	9,80,220

8.27. RECOVERY PERFORMANCE UNDER GOVERNMENT SPONSORED SCHEMES AS AT DECEMBER 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	14,344	41,071	188	3	2	185	140
2	BANK OF INDIA	284	959	90	85	94	5	79
3	BANK OF MAHARASHTRA	0	0	0	0	0	0	0
4	CANARA BANK	3,200	12,381	0	0	0	0	1,309
5	CENTRAL BANK OF INDIA	210	697	0	0	0	0	0
6	INDIAN BANK	309	1,065	61	13	21	48	10
7	INDIAN OVERSEAS BANK	1,412	1,649	0	20	0	-20	206
8	PUNJAB & SIND BANK	0	0	0	0	0	0	0
9	PUNJAB NATIONAL BANK	144	276	97	17	18	80	97
10	STATE BANK OF INDIA	1,545	5,127	117	36	31	81	212
11	UCO BANK	217	654	146	140	96	6	68
12	UNION BANK OF INDIA	835	1,458	418	258	62	160	215
	Total- Public Sector Commercial Banks	22,500	65,338	1,117	572	51	545	2,336
B	R R B - KERALA GRAMIN BANK	786	2,966	8,536	3,828	45	4,708	439
	Total- Public Sector Banks including RRB	23,286	68,304	9,653	4,400	46	5,253	2,775
C	PRIVATE SECTOR COMMERCIAL BANKS							
1	AXIS BANK	12	20	2	1	38	1	0
2	BANDHAN BANK	0	0	0	0	0	0	0
3	CATHOLIC SYRIAN BANK	55	96	23	16	71	7	7
4	CITY UNION BANK	0	0	0	0	0	0	0
5	DHANLAXMI BANK	76	245	129	115	89	14	13
6	FEDERAL BANK	291	742	73	22	30	51	116
7	HDFC BANK	23	40	7	5	71	2	0
8	ICICI BANK	59	97	40	0	0	40	40
9	IDBI BANK	50	157	16	13	81	3	157
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	15	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	342	1,065	131	92	70	40	60
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	927	2,502	421	264	63	157	392
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	24,213	70,805	10,073	4,663	46	5,410	3,167
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	2	8	0	0	0	0	0
	Total Co-operative Banks	2	8	0	0	0	0	0
	Total - Banking Sector	24,215	70,814	10,073	4,663	46	5,410	3,167

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

(Rs. in lakhs)

Sl No.	BANK	NRLM															
		Total		Individual						Group							
		Balance Outstanding		Balance Outstanding		Total Demand	Total Recover y	Recover y %	Total Overdu es	Total NPA	Balance Outstanding		Total Demand	Total Recovery	Recover y %	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	BANK OF BARODA	1,457	3,897	91	166	169	3	2	166	158	1,366	3,731	58	2	3	56	47
2	BANK OF INDIA	2,384	4,605	0	0	0	0	0	0	0	2,384	4,605	260	235	90	25	37
3	BANK OF MAHARASHTRA	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4	CANARA BANK	34,392	71,251	0	0	0	0	0	0	0	34,392	71,251	32,852	29,526	90	3,326	646
5	CENTRAL BANK OF INDIA	666	2,977	0	0	0	0	0	0	0	666	2,977	0	0	0	0	0
6	INDIAN BANK	84	79	41	44	12	2	17	10	8	43	35	10	6	60	4	5
7	INDIAN OVERSEAS BANK	2,856	6,891	410	1,856	18	12	67	6	9	2,446	5,035	48	29	60	19	10
8	PUNJAB & SIND BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
9	PUNJAB NATIONAL BANK	857	1,119	857	1,119	8	0	0	8	8	0	0	0	0	0	0	0
10	STATE BANK OF INDIA	1,452	4,599	0	0	0	0	0	0	0	1,452	4,599	276	179	65	97	0
11	UCO BANK	379	1,360	112	224	86	83	96	3	12	267	1,136	286	271	95	15	8
12	UNION BANK OF INDIA	4,528	2,849	3,258	1,824	158	149	94	9	1	1,270	1,024	354	241	68	113	33
	Total- Public Sector Commercial Banks	49,055	99,627	4,769	5,233	451	248	55	203	197	44,286	94,393	34,144	30,489	89	3,655	786
B	R R B - KERALA GRAMIN BANK	14,155	48,088	0	0	0	0	0	0	0	14,155	48,088	0	0	0	0	0
	Total- Public Sector Banks including RRB	63,210	1,47,715	4,769	5,233	451	248	55	203	197	58,441	1,42,481	34,144	30,489	89	3,655	786
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	948	1,792	0	0	0	0	0	0	0	948	1,792	846	842	100	4	1
6	FEDERAL BANK	97	225	80	19	18	0	0	18	13	17	207	2	1	40	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	382	992	382	992	314	292	93	22	23	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	1	1	0	0	0	0	0	0	0	1	1	0	0	0	0	0
14	KARUR VYSYA BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
15	KOTAK MAHINDRA BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
16	LAKSHMI VILAS BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
17	RBL Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
18	SOUTH INDIAN BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
19	T.N.MERCANTILE BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
20	YES BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Total- Pvt Sector Commercial Banks	1,428	3,011	462	1,011	332	292	88	40	36	966	2,000	848	843	99	5	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	64,638	1,50,726	5,231	6,244	783	540	69	243	233	59,407	1,44,482	34,992	31,332	90	3,660	789
E	CO-OPERATIVE BANKS																
1	DIST CO-OPERATIVE BANKS	167	337	167	337	0	0	0	0	15	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	2,113	5,239	1,823	3,915	563	494	88	70	244	290	1,324	0	0	0	0	0
	Total Co-operative Banks	2,280	5,576	1,990	4,252	563	494	88	70	259	290	1,324	0	0	0	0	0
	Total - Banking Sector	66,918	1,56,302	7,221	10,497	1,346	1,034	77	312	492	59,697	1,45,806	34,992	31,332	90	3,660	789

8.27. RECOVERY PERFORMANCE UNDER GOVERNMENT SPONSORED SCHEMES AS AT DECEMBER 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	236	446	99	93	82	4	5	78	69	137	353	10	1	10	9	2
2	BANK OF INDIA	402	808	50	188	89	75	84	14	7	352	620	195	175	90	20	10
3	BANK OF MAHARASHTRA	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4	CANARA BANK	2,207	4,249	0	0	0	0	0	0	32	2,207	4,249	85	52	61	33	32
5	CENTRAL BANK OF INDIA	89	323	0	0	0	0	0	0	0	89	323	0	0	0	0	0
6	INDIAN BANK	251	454	22	35	11	2	18	9	7	229	419	7	3	43	4	4
7	INDIAN OVERSEAS BANK	331	723	176	68	25	15	60	10	8	155	655	49	28	57	21	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	147	312	147	312	0	0	0	0	0	0	0	0	0	0	0	0
10	STATE BANK OF INDIA	91	91	43	32	24	18	75	6	1	48	59	0	0	0	0	0
11	UCO BANK	129	304	22	37	11	10	92	1	2	107	267	25	24	97	1	2
12	UNION BANK OF INDIA	251	415	227	255	13	11	89	1	1	24	161	6	6	94	0	0
	Total- Public Sector Commercial Banks	4,134	8,125	786	1,020	254	135	53	119	127	3,348	7,105	377	289	77	88	59
B	R R B - KERALA GRAMIN BANK	52	101	0	0	0	0	0	0	0	52	101	0	0	0	0	0
	Total- Public Sector Banks including RRB	4,186	8,226	786	1,020	254	135	53	119	127	3,400	7,206	377	289	77	88	59
C	PRIVATE SECTOR COMMERCIAL BANKS																
1	AXIS BANK	1	2	1	2	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	5	2	5	2	0	0	108	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	13	28	4	4	5	5	100	0	0	9	24	30	30	100	0	0
6	FEDERAL BANK	21	22	21	22	17	2	10	15	4	0	0	0	0	0	0	0
7	HDFC BANK	5	4	5	4	1	1	71	0	1	0	0	0	0	0	0	0
8	ICICI BANK	22	26	1	2	2	0	0	2	2	21	24	0	0	0	0	0
9	IDBI BANK	207	472	207	472	152	136	89	16	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	10	12	10	12	1	1	93	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	288	569	254	519	178	144	81	33	9	34	50	30	30	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	4,474	8,796	1,040	1,539	432	279	65	152	136	3,434	7,256	407	319	78	88	59
E	CO-OPERATIVE BANKS																
1	DIST CO-OPERATIVE BANKS	8	30	8	30	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	8	30	8	30	0	0	0	0	0	0	0	0	0	0	0	0
	Total - Banking Sector	4,482	8,826	1,048	1,569	432	279	65	152	136	3,434	7,256	407	319	78	88	59

8.28. PROGRESS UNDER INSTANT OVERDRAFT FACILITY AS AT DECEMBER 2020									
Sl No.	Bank	Loan Sanctioned during the Quarter		Loan Disbursed during the Quarter		Cumulative Loan Disbursed during the Fin Year		(Rs. in lakhs)	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount
A	PUBLIC SECTOR COMMERCIAL BANKS								
1	BANK OF BARODA	2	0	2	0	24	0	1,993	48
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	3,186	93	3,186	93	7,894	313	1,131	13
5	CENTRAL BANK OF INDIA	0	0	0	0	0	0	0	0
6	INDIAN BANK	0	0	0	0	0	0	19	177
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	56	1	56	1	337	7	337	6
12	UNION BANK OF INDIA	0	0	0	0	0	0	204	9
	Total- Public Sector Commercial Banks	3,244	94	3,244	94	8,255	320	4,421	286
B	R R B - KERALA GRAMIN BANK	0	0	0	0	0	0	0	0
	Total- Public Sector Banks including RRB	3,244	94	3,244	94	8,255	320	4,421	286
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	5	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	5	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	3,244	94	3,244	94	8,255	320	4,426	286
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	3,244	94	3,244	94	8,255	320	4,426	286

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

(Rs.in lakhs)

SI No	Bank	SHISHU							KISHORE						
		Total sanctions during the Q		Disbursed during the Q		Rejections during the Q	Total Outstanding		Total sanctions during the Q		Disbursed during the Q		Rejections during the Q	Total Outstanding	
		A/c/s	Amt	A/c/s	Amt	A/c/s	A/c/s	Amt	A/c/s	Amt	A/c/s	Amt	A/c/s	A/c/s	Amt
A	PUBLIC SECTOR COMMERCIAL BANKS														
1	BANK OF BARODA	52	24	52	24	0	2,415	2,450	44	132	44	132	0	5,894	6,964
2	BANK OF INDIA	48	21	48	21	0	4,406	1,281	86	214	86	214	0	4,438	6,956
3	BANK OF MAHARASHTRA	10	25	10	25	0	85	475	8	27	8	27	0	222	785
4	CANARA BANK	4,782	188	4,692	178	0	1,40,812	22,813	1,940	492	1,900	445	0	35,700	55,135
5	CENTRAL BANK OF INDIA	322	68	281	53	0	1,687	450	295	699	271	587	0	2,776	4,856
6	INDIAN BANK	205	93	207	94	0	3,852	889	187	407	190	412	0	5,813	10,386
7	INDIAN OVERSEAS BANK	42	30	42	30	0	3,619	5,958	78	113	78	113	0	3,012	8,410
8	PUNJAB & SIND BANK	0	0	0	0	0	86	14	1	1	1	1	0	83	99
9	PUNJAB NATIONAL BANK	32	14	34	18	0	8,149	6,025	58	148	59	159	0	6,393	9,953
10	STATE BANK OF INDIA	2,743	590	2,743	590	215	14,206	3,954	3,991	10,944	3,991	8,945	65	25,929	43,991
11	UCO BANK	42	16	39	13	2	2,014	840	17	53	16	42	1	4,096	4,395
12	UNION BANK OF INDIA	19	30	20	31	0	8,144	1,056	15	29	14	20	0	18,270	16,712
	Total- Public Sector Commercial Banks	8,297	1,098	8,168	1,077	217	1,89,475	46,206	6,720	13,259	6,658	11,097	66	1,12,626	1,68,642
B	R R B - KERALA GRAMIN BANK	18,377	3,884	18,377	3,883	0	54,619	14,505	17,056	27,607	17,056	27,636	0	1,09,799	1,68,951
	Total- Public Sector Banks including RRB	26,674	4,983	26,545	4,960	217	2,44,094	60,710	23,776	40,867	23,714	38,732	66	2,22,425	3,37,592
C	PRIVATE SECTOR COMMERCIAL BANKS														
1	AXIS BANK	12,858	3,594	12,858	3,594	0	81,033	12,022	12	43	12	43	0	375	750
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	35	9	9	18	63	236	0	162	237
4	CITY UNION BANK	0	0	0	0	0	2	1	3	4	2	2	0	7	14
5	DHANLAXMI BANK	2	1	2	1	1	41	11	13	56	11	26	1	171	339
6	FEDERAL BANK	346	79	346	79	0	1,009	275	1,276	2,185	1,276	2,185	0	3,987	7,580
7	HDFC BANK	12,728	3,187	12,728	3,187	0	81,565	11,937	5,944	3,599	5,944	3,599	0	19,882	9,393
8	ICICI BANK	2	1	2	1	0	686	241	99	279	99	279	0	4,858	5,541
9	IDBI BANK	2	1	2	1	0	369	976	10	34	10	34	0	1,201	2,110
10	IDFC FIRST Bank	37,654	13,543	37,654	13,543	0	1,58,601	39,215	0	0	0	0	0	2	2
11	INDUS IND BANK	2,20,936	35,099	2,20,936	35,099	0	6,55,795	85,431	16,679	13,663	16,679	13,663	0	94,893	50,244
12	JAMMU & KASHMIR BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13	KARNATAKA BANK	7	1	7	1	0	27	3	15	39	11	27	0	303	472
14	KARUR VYSA BANK	97	19	97	19	0	357	38	1	4	1	4	0	77	152
15	KOTAK MAHINDRA BANK	0	0	0	0	0	1	0	4	9	4	9	0	110	165
16	LAKSHMI VILAS BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0
17	RBL Bank	343	49	343	49	0	560	75	0	0	0	0	0	0	0
18	SOUTH INDIAN BANK	4	2	0	0	0	285	95	53	186	38	120	0	1,038	2,577
19	T.N.MERCANTILE BANK	1	1	1	1	0	23	5	0	0	0	0	0	23	39
20	YES BANK	0	0	0	0	0	1,333	85	2	8	2	8	0	2	8
	Total- Pvt Sector Commercial Banks	2,84,980	55,576	2,84,978	55,574	1	9,81,722	1,50,420	24,120	20,127	24,152	20,235	1	1,27,091	79,624
D	SMALL FINANCE BANKS														
1	ESAF	61,891	25,146	61,891	25,146	0	5,97,649	1,48,414	40,415	27,375	40,415	27,375	0	2,68,096	1,25,552
2	Ujjivan Small Finance Bank	4,105	1,425	4,105	1,425	0	82,565	15,621	1,808	1,161	1,808	1,161	0	13,557	6,993
	Total- Small Finance Banks	65,996	26,572	65,996	26,572	0	6,80,214	1,64,036	42,223	28,536	42,223	28,536	0	2,81,653	1,32,545
	Total - Commercial Banks + RRB + SFB	3,77,650	87,131	3,77,519	87,106	218	19,06,030	3,75,166	90,119	89,529	90,089	87,503	67	6,31,169	5,49,761
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	3,77,654	87,133	3,77,523	87,108	218	19,06,743	3,75,430	90,119	89,529	90,089	87,503	67	6,31,169	5,49,761

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

(Rs.in lakhs)

SI No	Bank	TARUN						Total MUDRA LOANS							
		Total sanctions during the Q		Disbursed during the Q		Rejections during the Q	Total Outstanding	Total sanctions during the Q		Disbursed during the Q		Rejections during the Q	Total Outstanding		
		A/c's	Amt	A/c's	Amt	A/c's	A/c's	Amt	A/c's	Amt	A/c's	Amt	A/c's	A/c's	Amt
A	PUBLIC SECTOR COMMERCIAL BANKS														
1	BANK OF BARODA	21	120	21	120	0	982	7,509	117	276	117	276	0	9,291	16,923
2	BANK OF INDIA	40	284	40	284	0	921	4,821	174	519	174	519	0	9,765	13,058
3	BANK OF MAHARASHTRA	11	140	11	140	0	147	790	29	192	29	192	0	454	2,050
4	CANARA BANK	690	541	672	487	0	25,130	80,591	7,412	1,221	7,264	1,110	0	2,01,642	1,58,539
5	CENTRAL BANK OF INDIA	80	650	79	598	0	584	4,036	697	1,417	631	1,238	0	5,047	9,342
6	INDIAN BANK	42	274	42	274	0	1,001	7,258	434	774	439	780	0	10,666	18,533
7	INDIAN OVERSEAS BANK	9	40	9	40	0	236	216	129	183	129	183	0	6,867	14,584
8	PUNJAB & SIND BANK	0	0	0	0	0	14	70	1	1	1	1	0	183	183
9	PUNJAB NATIONAL BANK	36	244	36	244	0	1,805	12,006	126	406	129	421	0	16,347	27,984
10	STATE BANK OF INDIA	1,794	15,710	1,794	12,310	412	7,171	68,705	8,528	27,244	8,528	21,845	692	47,306	1,16,650
11	UCO BANK	4	24	4	19	0	611	2,085	63	93	59	73	3	6,721	7,320
12	UNION BANK OF INDIA	10	22	11	33	0	4,416	15,090	44	81	45	84	0	30,830	32,858
	Total- Public Sector Commercial Banks	2,737	18,049	2,719	14,548	412	43,018	2,03,178	17,754	32,406	17,545	26,722	695	3,45,119	4,18,025
B	R R B - KERALA GRAMIN BANK	1,523	11,882	1,523	11,664	0	6,618	53,932	36,956	43,373	36,956	43,183	0	1,71,036	2,37,387
	Total- Public Sector Banks including RRB	4,260	29,930	4,242	26,212	412	49,636	2,57,110	54,710	75,779	54,501	69,904	695	5,16,155	6,55,412
C	PRIVATE SECTOR COMMERCIAL BANKS														
1	AXIS BANK	16	137	16	137	0	471	2,314	12,886	3,774	12,886	3,774	0	81,879	15,086
2	BANDHAN BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3	CATHOLIC SYRIAN BANK	1	10	9	88	0	15	92	10	28	74	324	0	212	339
4	CITY UNION BANK	0	0	0	0	0	0	0	3	4	2	2	0	9	15
5	DHANLAXMI BANK	0	0	0	0	0	24	437	15	57	13	27	2	236	787
6	FEDERAL BANK	1,000	5,517	1,000	5,517	0	2,342	12,568	2,622	7,781	2,622	7,781	0	7,338	20,423
7	HDFC BANK	3	22	3	22	0	329	917	18,675	6,808	18,675	6,808	0	1,01,776	22,247
8	ICICI BANK	49	331	49	331	0	1,415	4,679	150	610	150	610	0	6,959	10,461
9	IDBI BANK	10	96	10	96	0	555	3,098	22	131	22	131	0	2,125	6,184
10	IDFC FIRST Bank	0	0	0	0	0	0	0	37,654	13,543	37,654	13,543	0	1,58,603	39,216
11	INDUS IND BANK	1,224	5,640	1,224	5,640	0	3,968	14,356	2,38,839	54,402	2,38,839	54,402	0	7,54,656	1,50,031
12	JAMMU & KASHMIR BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13	KARNATAKA BANK	9	55	7	42	0	144	629	31	95	25	70	0	474	1,105
14	KARUR VYSYA BANK	1	7	1	7	0	6	24	99	30	99	30	0	440	214
15	KOTAK MAHINDRA BANK	5	28	5	28	0	190	615	9	37	9	37	0	301	780
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	343	49	343	49	0	560	75
18	SOUTH INDIAN BANK	30	223	20	115	0	610	3,731	87	411	58	235	0	1,933	6,402
19	T.N.MERCANTILE BANK	0	0	0	0	0	3	23	1	1	1	1	0	49	67
20	YES BANK	3	28	3	28	0	7	44	5	36	5	36	0	1,342	138
	Total- Pvt Sector Commercial Banks	2,351	12,092	2,347	12,050	0	10,079	43,527	3,11,451	87,796	3,11,477	87,859	2	11,18,892	2,73,570
D	SMALL FINANCE BANKS														
1	ESAF	13	240	13	240	0	48	1,509	1,02,319	52,761	1,02,319	52,761	0	8,65,793	2,75,475
2	Ujjivan Small Finance Bank	0	0	0	0	0	0	0	5,913	2,586	5,913	2,586	0	96,122	22,614
	Total- Small Finance Banks	13	240	13	240	0	48	1,509	1,08,232	55,347	1,08,232	55,347	0	9,61,915	2,98,090
	Total - Commercial Banks + RRB + SFB	6,624	42,262	6,602	38,502	412	59,763	3,02,146	4,74,393	2,18,924	4,74,210	2,13,110	697	25,96,962	12,27,072
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	6,624	42,262	6,602	38,502	412	59,763	3,02,146	4,74,397	2,18,924	4,74,214	2,13,112	697	25,97,675	12,27,337

8.30.OUTSTANDING ENROLLMENT UNDER PRADHAN MANTRI JAN SURAKSHA YOJANA SCHEMES AS AT DECEMBER 2020					
Sl.	BANK	PMJJBY	PMSBY	APY	Total No.
A	PUBLIC SECTOR COMMERCIAL BANKS				
1	BANK OF BARODA	40,573	2,49,497	31,026	3,21,096
2	BANK OF INDIA	14,987	80,231	7,709	1,02,927
3	BANK OF MAHARASHTRA	435	350	158	943
4	CANARA BANK	2,01,558	7,79,403	2,36,571	12,17,532
5	CENTRAL BANK OF INDIA	23,119	1,00,986	23,379	1,47,484
6	INDIAN BANK	15,683	1,05,316	19,120	1,40,119
7	INDIAN OVERSEAS BANK	35,134	1,35,768	1,358	1,72,260
8	PUNJAB & SIND BANK	1,493	2,467	602	4,562
9	PUNJAB NATIONAL BANK	11,180	92,404	5,578	1,09,162
10	STATE BANK OF INDIA	1,68,444	11,64,000	58,139	13,90,583
11	UCO BANK	7,824	27,906	3,512	39,242
12	UNION BANK OF INDIA	69,548	2,86,321	42,547	3,98,416
	Total- Public Sector Commercial Banks	5,89,978	30,24,649	4,29,699	40,44,326
B	R R B - KERALA GRAMIN BANK	1,19,461	5,36,778	1,04,424	7,60,663
	Total- Public Sector Banks including RRB	7,09,439	35,61,427	5,34,123	48,04,989
C	PRIVATE SECTOR COMMERCIAL BANKS				
1	AXIS BANK	2,811	9,467	9,369	21,647
2	BANDHAN BANK	0	0	0	0
3	CATHOLIC SYRIAN BANK	5,065	18,105	771	23,941
4	CITY UNION BANK	861	1,377	229	2,467
5	DHANLAXMI BANK	6,982	20,353	3,663	30,998
6	FEDERAL BANK	45,059	1,31,684	6,075	1,82,818
7	HDFC BANK	18,690	41,255	19,205	79,150
8	ICICI BANK	5,298	10,132	1,467	16,897
9	IDBI BANK	11,677	30,300	7,690	49,667
10	IDFC FIRST Bank	3	1	0	4
11	INDUS IND BANK	125	3,941	12	4,078
12	JAMMU & KASHMIR BANK	107	149	22	278
13	KARNATAKA BANK	1,785	4,363	827	6,975
14	KARUR VYSYA BANK	1,076	1,589	104	2,769
15	KOTAK MAHINDRA BANK	1,686	3,282	63	5,031
16	LAKSHMI VILAS BANK	369	676	124	1,169
17	RBL Bank	0	0	0	0
18	SOUTH INDIAN BANK	33,091	1,24,450	14,907	1,72,448
19	T.N.MERCANTILE BANK	932	7,591	1,374	9,897
20	YES BANK	25	31	0	56
	Total- Pvt Sector Commercial Banks	1,35,642	4,08,746	65,902	6,10,290
D	SMALL FINANCE BANKS				
1	ESAF	0	0	12,982	12,982
2	Ujjivan Small Finance Bank	0	0	0	0
	Total- Small Finance Banks	0	0	12,982	12,982
	Total - Commercial Banks + RRB + SFB	8,45,081	39,70,173	6,13,007	54,28,261
E	CO-OPERATIVE BANKS				
1	DIST CO-OPERATIVE BANKS	1,503	11,841	306	13,650
2	KSCARDB (incl. PCARDBs)	0	0	0	0
3	KSCB	45,619	2,23,632	2,301	2,71,552
	Total Co-operative Banks	47,122	2,35,473	2,607	2,85,202
	Total - Banking Sector	8,92,203	42,05,646	6,15,614	57,13,463

8.31. RECOVERY AND NPA MANAGEMENT AS AT DECEMBER 2020

(Rs. in lakhs)

Sl No.	BANK	Gross NPA as at September 2020		Addition from October 2020 to December 2020		Recovery from October 2020 to December 2020		Gross NPA as at December 2020	
		A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.
A	PUBLIC SECTOR COMMERCIAL BANKS								
1	BANK OF BARODA	8,466	37,557	0	0	124	3,360	8,342	34,197
2	BANK OF INDIA	4,919	22,459	192	67	390	737	4,721	21,789
3	BANK OF MAHARASHTRA	558	3,174	0	0	0	0	558	3,174
4	CANARA BANK	57,318	2,00,434	1,508	9,463	4,195	14,802	54,631	1,95,095
5	CENTRAL BANK OF INDIA	7,498	20,868	0	0	623	1,347	6,875	19,521
6	INDIAN BANK	5,126	21,719	112	375	272	370	4,966	21,724
7	INDIAN OVERSEAS BANK	10,639	33,647	301	605	1,502	0	9,438	34,252
8	PUNJAB & SIND BANK	318	2,578	0	0	0	0	318	2,578
9	PUNJAB NATIONAL BANK	14,161	63,982	0	0	2,582	2,277	11,579	61,705
10	STATE BANK OF INDIA	81,378	2,38,888	9,156	70,593	17,222	66,593	73,312	2,42,888
11	UCO BANK	2,270	17,087	0	0	207	1,062	2,063	16,025
12	UNION BANK OF INDIA	42,717	1,11,800	4,158	12,458	2,897	9,982	43,978	1,14,276
	Total- Public Sector Commercial Banks	2,35,368	7,74,193	15,427	93,561	30,014	1,00,531	2,20,781	7,67,224
B	R R B - KERALA GRAMIN BANK	46,483	66,807	120	230	3,564	5,800	43,039	61,237
	Total- Public Sector Banks including RRB	2,81,851	8,41,000	15,547	93,791	33,578	1,06,331	2,63,820	8,28,461

8.31. RECOVERY AND NPA MANAGEMENT AS AT DECEMBER 2020

(Rs. in lakhs)

Sl No.	BANK	Gross NPA as at September 2020		Addition from October 2020 to December 2020		Recovery from October 2020 to December 2020		Gross NPA as at December 2020	
		A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.
C	PRIVATE SECTOR COMMERCIAL BANKS								
1	AXIS BANK	5,769	30,507	0	0	458	1,707	5,311	28,800
2	BANDHAN BANK	0	0	0	0	0	0	0	0
3	CATHOLIC SYRIAN BANK	2,709	16,588	5	6	210	798	2,504	15,796
4	CITY UNION BANK	83	5,444	0	0	9	2,970	74	2,474
5	DHANLAXMI BANK	1,540	16,588	156	408	87	247	1,609	16,749
6	FEDERAL BANK	19,011	1,50,756	14	62	1,130	5,702	17,895	1,45,116
7	HDFC BANK	14,540	14,560	53	129	6,826	6,004	7,767	8,685
8	ICICI BANK	18,678	45,091	530	738	4,830	5,294	14,378	40,536
9	IDBI BANK	1,553	23,747	0	0	80	120	1,473	23,627
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	31	212	0	0	0	0	31	212
13	KARNATAKA BANK	362	6,548	0	0	19	46	343	6,502
14	KARUR VYSYA BANK	341	7,344	2	0	27	170	316	7,174
15	KOTAK MAHINDRA BANK	1,011	24,390	4	7	28	44	987	24,353
16	LAKSHMI VILAS BANK	150	971	6	641	17	102	139	1,509
17	RBL Bank	5	1	0	0	0	0	5	1
18	SOUTH INDIAN BANK	5,195	95,006	0	0	367	2,141	4,828	92,864
19	T.N.MERCANTILE BANK	160	3,326	0	0	17	88	143	3,238
20	YES BANK	354	2,120	72	1,011	0	0	426	3,131
	Total- Pvt Sector Commercial Banks	1,19,646	4,51,178	842	3,002	14,105	25,433	1,06,383	4,28,746
D	SMALL FINANCE BANKS								
1	ESAF	1,99,071	26,963	1,812	897	1,69,106	20,325	31,777	7,535
2	Ujjivan Small Finance Bank	4,702	394	1,849	204	2,286	398	4,265	200
	Total- Small Finance Banks	2,03,773	27,357	3,661	1,101	1,71,392	20,723	36,042	7,735
	Total - Commercial Banks + RRB + SFB	6,05,270	13,19,534	20,050	97,894	2,19,075	1,52,487	4,06,245	12,64,942
E	CO-OPERATIVE BANKS								
1	DIST CO-OPERATIVE BANKS	10,848	90,162	551	2,966	2,574	19,776	8,825	73,352
2	KSCARDB (incl. PCARDBs)	1,77,664	5,57,467	23,827	71,565	21,114	44,013	1,80,377	5,85,019
3	KSCB	1,21,967	4,26,461	1,14,522	3,12,630	36,295	1,48,706	2,00,194	5,90,385
	Total Co-operative Banks	3,10,479	10,74,090	1,38,900	3,87,161	59,983	2,12,495	3,89,396	12,48,756
	Total - Banking Sector	9,15,749	23,93,625	1,58,950	4,85,056	2,79,058	3,64,982	7,95,641	25,13,698

8.31. RECOVERY AND NPA MANAGEMENT AS AT DECEMBER 2020

(Rs. in lakhs)

Sl No.	BANK	Of Gross NPA as at December 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	1,422	8,176	4,857	18,387	0	0	0	0	0	0	422	4,888	836	2,003
2	BANK OF INDIA	1,325	2,300	2,312	11,960	0	0	0	0	0	0	154	819	817	1,510
3	BANK OF MAHARASHTRA	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4	CANARA BANK	12,802	47,106	21,628	69,392	0	0	1	0	0	0	1,366	5,995	7,566	21,367
5	CENTRAL BANK OF INDIA	2,003	2,105	2,169	1,657	0	0	0	0	0	0	194	1,261	1,353	3,548
6	INDIAN BANK	785	999	1,648	5,609	0	0	0	0	4	9	58	505	1,038	2,943
7	INDIAN OVERSEAS BANK	1,502	1,700	3,102	1,052	0	0	0	0	0	0	15	133	35	108
8	PUNJAB & SIND BANK	0	0	190	1,459	0	0	0	0	0	0	22	257	13	25
9	PUNJAB NATIONAL BANK	3,108	13,217	4,726	36,503	0	0	0	0	0	0	358	2,250	956	5,649
10	STATE BANK OF INDIA	20,310	25,240	15,098	35,883	0	0	0	0	0	0	2,164	10,289	11,458	34,177
11	UCO BANK	494	1,320	620	7,106	14	3,420	0	0	0	0	136	764	427	1,454
12	UNION BANK OF INDIA	11,886	13,376	13,408	44,004	11	119	0	0	0	0	841	3,513	4,656	12,377
	Total- Public Sector Commercial Banks	55,637	1,15,539	69,758	2,33,012	25	3,539	1	0	4	9	5,730	30,674	29,155	85,161
B	R R B - KERALA GRAMIN BANK	15,981	12,327	13,901	15,817	0	0	5	0	0	0	2,457	10,691	6,205	15,912
	Total- Public Sector Banks including RRB	71,618	1,27,866	83,659	2,48,829	25	3,539	6	0	4	9	8,187	41,365	35,360	1,01,073

8.31. RECOVERY AND NPA MANAGEMENT AS AT DECEMBER 2020

(Rs. in lakhs)

Sl No.	BANK	Of Gross NPA as at December 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	178	5,361	77	14,517	0	0	0	0	0	0	71	718	10	41
2	BANDHAN BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3	CATHOLIC SYRIAN BANK	283	3,839	653	8,326	0	0	0	0	0	0	67	355	1,146	711
4	CITY UNION BANK	16	246	14	337	0	0	0	0	0	0	9	51	17	46
5	DHANLAXMI BANK	489	1,492	238	4,963	0	0	0	0	0	0	50	398	549	1,303
6	FEDERAL BANK	5,869	46,681	7	899	0	0	0	0	0	0	762	5,065	4,145	10,485
7	HDFC BANK	1,136	3,868	512	1,514	0	0	0	0	0	0	5	5	12	26
8	ICICI BANK	163	1,039	473	3,679	0	0	0	0	0	0	89	708	16	29
9	IDBI BANK	777	4,355	482	16,874	34	387	0	0	2	1	39	356	101	276
10	IDFC FIRST Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0
11	INDUS IND BANK	28,804	3,161	12,967	2,786	0	0	0	0	0	0	11	44	35	91
12	JAMMU & KASHMIR BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13	KARNATAKA BANK	19	2,575	135	3,108	0	0	0	0	0	0	8	43	74	179
14	KARUR VYSYA BANK	12	76	49	3,202	0	0	0	0	0	0	49	1,018	43	96
15	KOTAK MAHINDRA BANK	1	83	69	711	0	0	0	0	0	0	7	50	82	272
16	LAKSHMI VILAS BANK	39	435	28	190	0	0	0	0	0	0	0	0	0	0
17	RBL Bank	3	1	0	0	0	0	0	0	0	0	0	0	0	0
18	SOUTH INDIAN BANK	1,034	23,268	824	39,373	0	0	0	0	1	61	263	1,401	1,535	1,446
19	T.N.MERCANTILE BANK	10	292	87	1,660	0	0	0	0	0	0	4	21	30	71
20	YES BANK	0	0	11	823	0	0	0	0	0	0	0	0	0	0
	Total- Pvt Sector Commercial Banks	38,833	96,771	16,626	1,02,962	34	387	0	0	3	62	1,434	10,233	7,795	15,072
D	SMALL FINANCE BANKS														
1	ESAF	13,943	2,196	3,100	1,148	0	0	0	0	0	0	270	508	210	16
2	Ujjivan Small Finance Bank	333	42	157	29	0	0	0	0	0	0	188	18	0	0
	Total- Small Finance Banks	14,276	2,238	3,257	1,177	0	0	0	0	0	0	458	526	210	16
	Total - Commercial Banks + RRB + SFB	1,24,727	2,26,875	1,03,542	3,52,968	59	3,926	6	0	7	71	10,079	52,124	43,365	1,16,162
E	CO-OPERATIVE BANKS														
1	DIST CO-OPERATIVE BANKS	59	48	719	11,673	0	0	0	0	0	0	1,262	14,672	1	9
2	KSCARDB (incl. PCARDBs)	40,726	73,100	19,067	41,948	0	0	0	0	0	0	48,193	1,19,565	99	362
3	KSCB	37,538	31,330	6,390	10,164	0	0	24,003	79,472	1,164	13,346	12,292	68,594	478	1,438
	Total Co-operative Banks	78,323	1,04,478	26,176	63,785	0	0	24,003	79,472	1,164	13,346	61,747	2,02,831	578	1,809
	Total - Banking Sector	2,03,050	3,31,353	1,29,718	4,16,753	59	3,926	24,009	79,472	1,171	13,416	71,826	2,54,955	43,943	1,17,971

8.31. RECOVERY AND NPA MANAGEMENT AS AT DECEMBER 2020

(Rs. in lakhs)

SI No.	BANK							Total Advances as at December 2020		Percentage of Gross NPA to Total Advances
		Gross NPA in other priority sector		Gross NPA in total priority sector		Gross NPA in Non Priority Advances				
		A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.	
A	PUBLIC SECTOR COMMERCIAL BANKS									
1	BANK OF BARODA	534	322	8,071	33,776	271	421	5,20,494	12,07,762	3
2	BANK OF INDIA	55	10	4,663	16,599	58	5,190	1,33,898	3,97,283	5
3	BANK OF MAHARASHTRA	0	0	0	0	558	3,174	3,048	35,195	9
4	CANARA BANK	238	51	43,601	1,43,911	11,030	51,184	17,53,945	48,33,807	4
5	CENTRAL BANK OF INDIA	84	1	5,803	8,572	1,072	10,949	1,76,458	5,79,893	3
6	INDIAN BANK	64	203	3,597	10,268	1,369	11,456	2,03,497	8,00,208	3
7	INDIAN OVERSEAS BANK	65	123	4,719	3,116	4,719	31,136	2,52,208	6,39,511	5
8	PUNJAB & SIND BANK	84	762	309	2,503	9	75	18,344	22,367	12
9	PUNJAB NATIONAL BANK	158	188	9,306	57,807	2,273	3,898	1,53,805	8,45,026	7
10	STATE BANK OF INDIA	1,138	62,805	50,168	1,68,394	23,144	74,494	17,86,936	86,00,084	3
11	UCO BANK	324	1,150	2,015	15,214	48	811	50,917	3,09,443	5
12	UNION BANK OF INDIA	67	1	30,869	73,390	13,109	40,886	4,58,919	23,09,480	5
	Total- Public Sector Commercial Banks	2,811	65,616	1,63,121	5,33,550	57,660	2,33,675	55,12,469	2,05,80,059	4
B	R R B - KERALA GRAMIN BANK	419	594	38,968	55,341	4,071	5,896	14,97,791	17,64,986	3
	Total- Public Sector Banks including RRB	3,230	66,210	2,02,089	5,88,891	61,731	2,39,570	70,10,260	2,23,45,045	4

8.31. RECOVERY AND NPA MANAGEMENT AS AT DECEMBER 2020

(Rs. in lakhs)

SI No.	BANK							Total Advances as at December 2020		Percentage of Gross NPA to Total Advances
		Gross NPA in other priority sector		Gross NPA in total priority sector		Gross NPA in Non Priority Advances				
		A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.	
C	PRIVATE SECTOR COMMERCIAL BANKS									
1	AXIS BANK	4,771	367	5,107	21,004	204	7,796	1,38,047	12,27,117	2
2	BANDHAN BANK	0	0	0	0	0	0	170	6,235	0
3	CATHOLIC SYRIAN BANK	1	0	2,150	13,231	354	2,565	2,27,243	4,27,966	4
4	CITY UNION BANK	4	322	60	1,002	14	1,472	3,913	84,224	3
5	DHANLAXMI BANK	9	4	1,335	8,160	274	8,589	97,296	4,14,985	4
6	FEDERAL BANK	5,527	81,201	16,310	1,44,331	1,585	785	9,51,767	43,74,762	3
7	HDFC BANK	0	0	1,665	5,413	6,102	3,272	11,71,302	21,54,321	0
8	ICICI BANK	46	1	787	5,456	13,591	35,080	2,84,316	12,20,852	3
9	IDBI BANK	3	1	1,438	22,250	35	1,377	53,394	4,69,198	5
10	IDFC FIRST Bank	0	0	0	0	1,236	52	2,25,404	1,11,095	0
11	INDUS IND BANK	0	0	41,817	6,082	5,101	1,845	10,98,442	9,89,514	1
12	JAMMU & KASHMIR BANK	0	0	0	0	31	212	851	10,535	2
13	KARNATAKA BANK	2	0	238	5,906	105	597	7,344	85,603	8
14	KARUR VYSYA BANK	5	10	158	4,401	158	2,772	9,820	44,767	16
15	KOTAK MAHINDRA BANK	0	0	159	1,117	828	23,236	8,141	1,92,089	13
16	LAKSHMI VILAS BANK	71	629	138	1,254	1	256	1,268	50,736	3
17	RBL Bank	0	0	3	1	2	1	14,933	5,661	0
18	SOUTH INDIAN BANK	47	4	3,704	65,553	1,124	27,311	3,73,735	27,66,100	3
19	T.N.MERCANTILE BANK	2	0	133	2,044	10	1,193	10,371	48,884	7
20	YES BANK	0	0	11	823	415	2,308	27,410	3,36,009	1
	Total- Pvt Sector Commercial Banks	10,488	82,539	75,213	3,08,027	31,170	1,20,719	47,05,167	1,50,20,652	3
D	SMALL FINANCE BANKS									
1	ESAF	4,558	315	22,081	4,183	9,696	3,352	16,02,316	4,50,147	2
2	Ujjivan Small Finance Bank	891	89	1,569	177	2,696	22	97,225	24,228	1
	Total- Small Finance Banks	5,449	404	23,650	4,360	12,392	3,374	16,99,541	4,74,375	2
	Total - Commercial Banks + RRB + SFB	19,167	1,49,152	3,00,952	9,01,278	1,05,293	3,63,664	1,34,14,968	3,78,40,072	3
E	CO-OPERATIVE BANKS									
1	DIST CO-OPERATIVE BANKS	4,484	10,613	6,525	37,015	2,300	36,337	60,076	3,47,293	21
2	KSCARDB (incl. PCARDBs)	12,371	23,341	1,20,456	2,58,316	59,921	3,26,703	4,22,557	7,31,286	80
3	KSCB	27,809	1,39,821	1,09,674	3,44,165	90,520	2,46,220	9,35,444	40,43,000	15
	Total Co-operative Banks	44,664	1,73,775	2,36,655	6,39,496	1,52,741	6,09,260	14,18,077	51,21,579	24
	Total - Banking Sector	63,831	3,22,928	5,37,607	15,40,774	2,58,034	9,72,924	1,48,33,045	4,29,61,651	6

8.32. PROGRESS UNDER PRADHAN MANTRI AWAS YOJANA (PMAY) - URBAN AS AT DECEMBER 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	12	45	12	35	47	221	3,998	5,504
2	BANK OF INDIA	89	1,185	0	6,084	503	0	511	5,421
3	BANK OF MAHARASHTRA	0	0	0	0	0	0	0	0
4	CANARA BANK	164	1,540	633	2,258	1,078	6,228	3,146	24,780
5	CENTRAL BANK OF INDIA	42	728	42	364	95	911	409	3,782
6	INDIAN BANK	20	189	45	233	61	523	32	399
7	INDIAN OVERSEAS BANK	25	88	25	88	64	219	469	986
8	PUNJAB & SIND BANK	0	0	0	0	0	0	0	0
9	PUNJAB NATIONAL BANK	9	137	9	23	41	197	766	4,761
10	STATE BANK OF INDIA	370	10,451	342	3,216	726	7,684	906	12,900
11	UCO BANK	6	24	4	15	14	46	304	1,852
12	UNION BANK OF INDIA	58	214	41	198	187	1,897	793	6,988
	Total- Public Sector Commercial Banks	795	14,601	1,153	12,514	2,816	17,926	11,334	67,373
B	R R B - KERALA GRAMIN BANK	103	678	103	678	244	1,671	3,290	16,235
	Total- Public Sector Banks including RRB	898	15,279	1,256	13,192	3,060	19,597	14,624	83,608
C	PRIVATE SECTOR COMMERCIAL BANKS								
1	AXIS BANK	33	521	33	521	83	1,262	1,843	19,895
2	BANDHAN BANK	0	0	0	0	0	0	0	0
3	CATHOLIC SYRIAN BANK	0	0	0	0	1	0	7	57
4	CITY UNION BANK	0	0	0	0	0	0	0	0
5	DHANLAXMI BANK	0	0	0	0	0	0	36	192
6	FEDERAL BANK	1	1	1	1	3	6	25	251
7	HDFC BANK	0	0	0	0	0	0	0	0
8	ICICI BANK	41	737	108	1,955	200	3,706	514	8,758
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	6	24	11	62	33	324
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	4	62	54	220	128	730	660	7,381
19	T.N.MERCANTILE BANK	0	0	0	0	0	0	2	15
20	YES BANK	0	0	0	0	0	0	0	0
	Total- Pvt Sector Commercial Banks	79	1,320	202	2,722	426	5,766	3,120	36,873
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	977	16,599	1,458	15,914	3,486	25,363	17,744	1,20,481
E	CO-OPERATIVE BANKS								
1	DIST CO-OPERATIVE BANKS	0	0	0	0	0	0	0	0
2	KSCARDB (incl. PCARDBs)	0	0	0	0	0	0	0	0
3	KSCB	18	54	18	54	19	56	19	56
	Total Co-operative Banks	18	54	18	54	19	56	19	56
	Total - Banking Sector	995	16,653	1,476	15,968	3,505	25,419	17,763	1,20,537

8.33. PROGRESS UNDER PRADHAN MANTRI AWAS YOJANA (PMAY)- GRAMIN AS AT DECEMBER 2020									
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	5	25	5	13	15	35	92	501
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	4	71	8	52	14	89	86	862
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	141
12	UNION BANK OF INDIA	0	0	0	0	0	0	0	0
	Total- Public Sector Commercial Banks	9	96	13	65	29	124	189	1504
B	R R B - KERALA GRAMIN BANK	0	0	0	0	0	0	0	0
	Total- Public Sector Banks including RRB	9	96	13	65	29	124	189	1504
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	6	68	8	100	16	368
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	6	68	8	100	16	368
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	9	96	19	133	37	224	205	1871
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	9	96	19	133	37	224	205	1871

8.34. Data on Stand up India Programme as at DECEMBER 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	3	6	60	6	60	6	35	276	2,963	81	314	33	575
2	BANK OF INDIA	0	0	0	0	0	0	0	255	2,155	225	1,880	30	275
3	BANK OF MAHARASHTRA	0	0	0	0	0	0	0	0	0	0	0	0	0
4	CANARA BANK	27	38	94	35	83	35	83	59	133	48	113	2	1
5	CENTRAL BANK OF INDIA	13	0	0	0	0	0	0	51	525	37	383	14	142
6	INDIAN BANK	2	2	23	2	23	2	23	90	1,519	86	1,432	0	0
7	INDIAN OVERSEAS BANK	4	4	82	4	82	4	82	198	1,961	179	1,951	25	50
8	PUNJAB & SIND BANK	0	0	0	0	0	0	0	4	24	1	1	0	0
9	PUNJAB NATIONAL BANK	0	0	0	0	0	1	10	218	2,365	162	1,767	47	478
10	STATE BANK OF INDIA	9	11	117	9	87	9	87	292	3,260	42	430	250	2,830
11	UCO BANK	0	0	0	0	0	0	0	40	963	40	963	8	49
12	UNION BANK OF INDIA	0	0	0	0	0	0	0	230	3,255	147	1,833	41	614
	Total- Public Sector Commercial Banks	58	61	376	56	335	57	320	1,713	19,123	1,048	11,067	450	5,014
B	R R B - KERALA GRAMIN BANK	7	7	88	7	88	7	88	167	1,947	165	1,923	2	24
	Total- Public Sector Banks including RRB	65	68	464	63	423	64	408	1,880	21,070	1,213	12,990	452	5,038
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	6	6	110	6	110	6	78	60	1,085	52	984	8	101
7	HDFC BANK	4	4	75	4	75	4	75	79	1,086	77	1,047	2	39
8	ICICI BANK	0	0	0	0	0	0	0	182	640	182	640	0	0
9	IDBI BANK	0	0	0	0	0	0	0	7	42	3	25	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	48	1,078	48	1,078	460	6,291	0	0	13	184
12	JAMMU & KASHMIR BANK	0	0	0	0	0	0	0	0	0	0	0	0	0
13	KARNATAKA BANK	2	2	42	2	42	2	20	13	258	11	235	2	23
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	3	3	55	3	55	4	57	14	435	14	435	0	0
19	T.N.MERCANTILE BANK	0	0	0	0	0	0	0	0	0	0	0	0	0
20	YES BANK	0	0	0	0	0	0	0	0	0	0	0	0	0
	Total- Pvt Sector Commercial Banks	15	15	282	63	1,360	64	1,308	815	9,836	339	3,365	25	347
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	80	83	746	126	1,783	128	1,716	2,695	30,906	1,552	16,355	477	5,385
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	80	83	746	126	1,783	128	1,716	2,695	30,906	1,552	16,355	477	5,385

8.35. PROGRESS REPORT ON WORKING OF RSETIs AS AT DECEMBER 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 Kottarakkara allotted. compound wall completed. Building plan approved by Kottarakkara Municipality. Estimate submitted for approval from competent authority.	Yes, 1 crores sanctioned. 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 a joined inspection of land was done by government and bank officials on 08/09/2020. But we have 34.20 area of land available in survey number 43/1 pandalam village of erstwhile Block panchayath MOU was signed for establishing RSETI on 07/04/2014. At present Gram Nyalaya & CDS and dairy 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 approval of forest department. Meanwhile, due to non handing over of the site, CPWD has returned the work tender awarded to them.	Yes
6	Idukki	Union Bank of India	10.10.2008	We have submitted relevant papers to the Block Panchayat Authorities. Tahasildar, Udumbanchola submitted No Objection certificate to District Collector. Land allotment is in pending.	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. Inauguration 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, Sulthan Bathery. 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	18.05.2003		Building construction grant (First Instalment)

8.36. RSETI - TRAINING PROGRAMMES CONDUCTED DURING 2020-21 AS AT DECEMBER 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	6	128	17	0	115	104	0	0
2	Kollam	9	136	30	0	145	135	158	11.28
3	Pathanamthitta	10	196	36	0	183	180	81	17.62
4	Alappuzha	11	267	30	0	210	196	126	42.71
5	Kottayam	7	131	15	1	73	97	0	0
6	Idukki	2	27	0	0	20	27	0	0
7	Ernakulam	6	127	15	0	105	0	64	44
8	Thrissur	10	171	39	0	147	148	40	19.75
9	Palakkad	7	196	35	2	109	131	210	77
10	Malappuram	11	315	32	0	269	311	205	268.95
11	Kozhikode	2	38	9	0	38	36	113	219.03
12	Wayanad	5	91	6	6	83	77	34	0.8
13	Kannur	4	79	6	1	17	63	81	58.38
14	Kasaragod	4	66	15	1	59	58	39	38.7
Total		94	1968	285	11	1573	1563	1151	798.22

8.37. Report on Framework for Revival and Rehabilitation of MSMEs as on DECEMBER 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	1,114	40	712	9	70	268	651	63	116	20	38	24
2	BANK OF INDIA	0	0	0	0	0	0	0	0	0	0	0	0	55
3	BANK OF MAHARASHTRA	0	0	0	0	0	0	0	0	0	0	0	0	0
4	CANARA BANK	143	1,117	1,260	3,723	14	479	3,768	1,145	33,178	3,816	757	490	55
5	CENTRAL BANK OF INDIA	13	1,674	50	1,359	0	0	101	294	689	1,472	0	0	15
6	INDIAN BANK	11	244	74	2,715	20	20	62	150	472	961	92	131	306
7	INDIAN OVERSEAS BANK	12	40	11	20	6	12	42	65	50	86	65	52	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	75	2,439	80	2,601	180	5,853	347	1,260	353	1,282	1,017	3,692	0
11	UCO BANK	0	0	0	0	0	0	0	0	0	0	0	0	0
12	UNION BANK OF INDIA	1,952	2,158	1,874	9,215	1,102	2,015	2,987	3,125	2,783	6,159	312	1,458	1,128
	Total- Public Sector Commercial Banks	2,248	8,786	3,389	20,345	1,331	8,449	7,575	6,690	37,588	13,892	2,263	5,861	1,669
B	R R B - KERALA GRAMIN BANK	46	763	44	828	86	1,174	2,770	2,974	3,116	4,008	2,469	3,238	42
	Total- Public Sector Banks including RRB	2,294	9,549	3,433	21,173	1,417	9,623	10,345	9,664	40,704	17,900	4,732	9,099	1,711
C	PRIVATE SECTOR COMMERCIAL BANKS													
1	AXIS BANK	0	0	2	143	0	0	0	0	0	0	0	0	22
2	BANDHAN BANK	0	0	0	0	0	0	0	0	0	0	0	0	0
3	CATHOLIC SYRIAN BANK	5	114	14	1,084	0	0	16	59	64	173	0	0	31
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	34	2,129	84	13,086	0	0	40	161	68	270	0	0	2
7	HDFC BANK	29	1,044	215	4,489	0	0	0	0	0	0	0	0	0
8	ICICI BANK	8	896	95	3,030	0	0	69	1,108	3,137	18,307	0	0	0
9	IDBI BANK	3	3	5	6	8	15	0	0	1	6	1	2	74
10	IDFC FIRST Bank	0	0	0	0	0	0	0	0	0	0	0	0	0
11	INDUS IND BANK	0	0	193	1,513	0	0	0	0	1,226	929	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	10	259	0	0	0	0	4	16	0	0	0	0	2
17	RBL Bank	0	0	0	0	0	0	0	0	0	0	0	0	0
18	SOUTH INDIAN BANK	43	8,226	63	18,400	106	18,113	29	138	51	184	89	384	50
19	T.N.MERCANTILE BANK	3	5	0	0	0	0	0	0	0	0	0	0	13
20	YES BANK	1	19	0	0	0	0	0	0	0	0	0	0	0
	Total- Pvt Sector Commercial Banks	136	12,694	671	41,751	114	18,128	158	1,482	4,547	19,869	90	386	194
D	SMALL FINANCE BANKS													
1	ESAF	0	0	0	0	0	0	26,405	9,078	19,157	6,133	3,970	1,232	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	26,405	9,078	19,157	6,133	3,970	1,232	0
	Total - Banking Sector	2,430	22,244	4,104	62,923	1,531	27,751	36,908	20,223	64,408	43,902	8,792	10,717	1,905

8.37. Report on Framework for Revival and Rehabilitation of MSMEs as on DECEMBER 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		
		Amt	A/C	Amt	A/C	Amt	A/C	Amt	A/C	Amt	A/C
A	PUBLIC SECTOR COMMERCIAL BANKS										
1	BANK OF BARODA	1,486	26	5,124	11	182	466	136	532	1,528	219
2	BANK OF INDIA	4,203	80	3,660	1	15	248	542	2,200	2,341	223
3	BANK OF MAHARASHTRA	0	0	0	0	0	0	0	0	0	0
4	CANARA BANK	7,909	481	26,364	11	3,390	2,180	6,663	18,553	22,210	422
5	CENTRAL BANK OF INDIA	861	25	724	0	0	215	297	1,575	1,542	0
6	INDIAN BANK	670	303	835	342	448	437	403	273	631	321
7	INDIAN OVERSEAS BANK	2,938	58	3,830	50	2,045	1,010	3,902	4,369	3,762	2,256
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	0	0	0	0	0	0	0	0	0	0
11	UCO BANK	0	0	0	0	0	0	0	0	0	0
12	UNION BANK OF INDIA	5,422	1,478	7,489	690	1,798	2,147	3,124	2,391	4,678	590
	Total- Public Sector Commercial Banks	23,489	2,451	48,026	1,105	7,878	6,703	15,067	29,893	36,692	4,031
B	R R B - KERALA GRAMIN BANK	999	26	686	52	862	2,621	2,541	7,197	6,499	3,963
	Total- Public Sector Banks including RRB	24,488	2,477	48,712	1,157	8,740	9,324	17,608	37,090	43,191	7,994
C	PRIVATE SECTOR COMMERCIAL BANKS										
1	AXIS BANK	8,820	46	5,895	0	0	0	0	0	0	0
2	BANDHAN BANK	0	0	0	0	0	0	0	0	0	0
3	CATHOLIC SYRIAN BANK	1,058	87	3,695	0	0	156	210	379	659	0
4	CITY UNION BANK	0	0	0	0	0	0	0	0	0	0
5	DHANLAXMI BANK	0	0	0	0	0	0	0	0	0	0
6	FEDERAL BANK	177	6	896	0	0	2	6	0	0	0
7	HDFC BANK	0	0	0	0	0	0	0	0	0	0
8	ICICI BANK	0	0	0	0	0	0	0	0	0	0
9	IDBI BANK	1,171	21	3,070	15	1,294	91	114	225	500	56
10	IDFC FIRST Bank	0	0	0	0	0	0	0	0	0	0
11	INDUS IND BANK	0	227	1,236	0	0	0	0	1,796	554	0
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	73	4	91	0	0	4	2	26	34	0
17	RBL Bank	0	0	0	0	0	0	0	0	0	0
18	SOUTH INDIAN BANK	15,014	172	17,665	46	8,107	131	252	285	610	134
19	T.N.MERCANTILE BANK	11	78	377	0	0	0	0	7	237	0
20	YES BANK	0	2	770	0	0	0	0	8	36	0
	Total- Pvt Sector Commercial Banks	26,324	643	33,695	61	9,401	384	584	2,726	2,629	190
D	SMALL FINANCE BANKS										
1	ESAF	0	0	0	0	0	881	205	1,218	555	1,001
2	Ujjivan Small Finance Bank	0	0	0	0	0	0	0	0	0	0
	Total- Small Finance Banks	0	0	0	0	0	881	205	1,218	555	1,001
	Total - Banking Sector	50,812	3,120	82,408	1,218	18,141	10,589	18,397	41,034	46,376	9,185

8.37. Report on Framework for Revival and Rehabilitation of MSMEs as on DECEMBER 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	152	8,688	1,568	2,838	1,720	11,526
2	BANK OF INDIA	136	7,878	2,671	3,160	2,807	11,038
3	BANK OF MAHARASHTRA	0	0	0	0	0	0
4	CANARA BANK	1,964	42,982	58,858	37,180	60,822	80,162
5	CENTRAL BANK OF INDIA	103	4,618	2,580	3,605	2,683	8,223
6	INDIAN BANK	1,056	4,932	1,657	2,831	2,713	7,763
7	INDIAN OVERSEAS BANK	223	8,885	7,792	9,339	8,015	18,224
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	335	10,893	1,717	6,234	2,052	17,127
11	UCO BANK	0	0	0	0	0	0
12	UNION BANK OF INDIA	8,224	28,097	11,210	19,165	19,434	47,262
	Total- Public Sector Commercial Banks	12,193	1,16,973	88,053	84,352	1,00,246	2,01,325
B	R R B - KERALA GRAMIN BANK	296	5,312	22,136	23,490	22,432	28,802
	Total- Public Sector Banks including RRB	12,489	1,22,285	1,10,189	1,07,842	1,22,678	2,30,127
C	PRIVATE SECTOR COMMERCIAL BANKS						
1	AXIS BANK	70	14,859	0	0	70	14,859
2	BANDHAN BANK	0	0	0	0	0	0
3	CATHOLIC SYRIAN BANK	137	5,951	615	1,102	752	7,052
4	CITY UNION BANK	0	0	0	0	0	0
5	DHANLAXMI BANK	0	0	0	0	0	0
6	FEDERAL BANK	126	16,288	110	437	236	16,725
7	HDFC BANK	244	5,533	0	0	244	5,533
8	ICICI BANK	103	3,926	3,206	19,414	3,309	23,340
9	IDBI BANK	126	5,559	374	806	500	6,365
10	IDFC FIRST Bank	0	0	0	0	0	0
11	INDUS IND BANK	420	2,748	3,022	1,482	3,442	4,231
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	16	423	34	52	50	475
17	RBL Bank	0	0	0	0	0	0
18	SOUTH INDIAN BANK	480	85,525	719	1,820	1,199	87,345
19	T.N.MERCANTILE BANK	94	393	7	237	101	630
20	YES BANK	3	790	8	36	11	826
	Total- Pvt Sector Commercial Banks	1,819	1,41,994	8,095	25,387	9,914	1,67,381
D	SMALL FINANCE BANKS						
1	ESAF	0	0	52,632	17,590	52,632	17,590
2	Ujjivan Small Finance Bank	0	0	0	0	0	0
	Total- Small Finance Banks	0	0	52,632	17,590	52,632	17,590
	Total - Banking Sector	14,308	2,64,279	1,70,916	1,50,819	1,85,224	4,15,098

8.38. Report on Framework for Revival and Rehabilitation of MSMEs as on DECEMBER 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	152	8,688	0	0	152	8,688
2	BANK OF INDIA	136	7,878	0	0	136	7,878
3	BANK OF MAHARASHTRA	0	0	0	0	0	0
4	CANARA BANK	1,964	42,982	352	14,646	1,612	28,336
5	CENTRAL BANK OF INDIA	103	4,618	0	0	103	4,618
6	INDIAN BANK	1,056	4,932	1,056	4,932	0	0
7	INDIAN OVERSEAS BANK	223	8,885	0	0	223	8,885
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	335	10,893	335	10,893	0	0
11	UCO BANK	0	0	0	0	0	0
12	UNION BANK OF INDIA	8,224	28,097	224	4,799	8,000	23,298
	Total- Public Sector Commercial Banks	12,193	1,16,973	1,967	35,270	10,226	81,703
B	R R B - KERALA GRAMIN BANK	296	5,312	0	0	296	5,312
	Total- Public Sector Banks including RRB	12,489	1,22,285	1,967	35,270	10,522	87,015
C	PRIVATE SECTOR COMMERCIAL BANKS						
1	AXIS BANK	70	14,859	2	143	68	14,716
2	BANDHAN BANK	0	0	0	0	0	0
3	CATHOLIC SYRIAN BANK	137	5,951	0	0	137	5,951
4	CITY UNION BANK	0	0	0	0	0	0
5	DHANLAXMI BANK	0	0	0	0	0	0
6	FEDERAL BANK	126	16,288	0	0	126	16,288
7	HDFC BANK	244	5,533	36	2,276	208	3,257
8	ICICI BANK	103	3,926	103	3,926	0	0
9	IDBI BANK	126	5,559	0	0	126	5,559
10	IDFC FIRST Bank	0	0	0	0	0	0
11	INDUS IND BANK	420	2,748	149	1,089	271	1,659
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	16	423	0	0	16	423
17	RBL Bank	0	0	0	0	0	0
18	SOUTH INDIAN BANK	480	85,525	270	42,686	210	42,839
19	T.N.MERCANTILE BANK	94	393	0	0	94	393
20	YES BANK	3	790	0	0	3	790
	Total- Pvt Sector Commercial Banks	1,819	1,41,994	560	50,120	1,259	91,874
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	14,308	2,64,279	2,527	85,390	11,781	1,78,889

8.38. Report on Framework for Revival and Rehabilitation of MSMEs as on DECEMBER 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	1,568	2,838	0	0	1,568	2,838	0	0	1,720	11,526
2	BANK OF INDIA	2,671	3,160	0	0	2,671	3,160	0	0	2,807	11,038
3	BANK OF MAHARASHTRA	0	0	0	0	0	0	0	0	0	0
4	CANARA BANK	58,858	37,180	27,344	25,519	31,514	11,661	27,696	40,165	33,126	39,997
5	CENTRAL BANK OF INDIA	2,580	3,605	0	0	2,580	3,605	0	0	2,683	8,223
6	INDIAN BANK	1,657	2,831	1,637	2,831	20	0	2,693	7,763	20	0
7	INDIAN OVERSEAS BANK	7,792	9,339	0	0	7,792	9,339	0	0	8,015	18,224
8	PUNJAB & SIND BANK	0	0	0	0	0	0	0	0	0	0
9	PUNJAB NATIONAL BANK	0	0	0	0	0	0	0	0	0	0
10	STATE BANK OF INDIA	1,717	6,234	1,717	6,234	0	0	2,052	17,127	0	0
11	UCO BANK	0	0	0	0	0	0	0	0	0	0
12	UNION BANK OF INDIA	11,210	19,165	901	2,870	10,309	16,295	1,125	7,669	18,309	39,593
	Total- Public Sector Commercial Banks	88,053	84,352	31,599	37,454	56,454	46,898	33,566	72,724	66,680	1,28,601
B	R R B - KERALA GRAMIN BANK	22,136	23,490	0	0	22,136	23,490	0	0	22,432	28,802
	Total- Public Sector Banks including RRB	1,10,189	1,07,842	31,599	37,454	78,590	70,388	33,566	72,724	89,112	1,57,403
C	PRIVATE SECTOR COMMERCIAL BANKS										
1	AXIS BANK	0	0	0	0	0	0	2	143	68	14,716
2	BANDHAN BANK	0	0	0	0	0	0	0	0	0	0
3	CATHOLIC SYRIAN BANK	615	1,102	0	0	615	1,102	0	0	752	7,052
4	CITY UNION BANK	0	0	0	0	0	0	0	0	0	0
5	DHANLAXMI BANK	0	0	0	0	0	0	0	0	0	0
6	FEDERAL BANK	110	437	0	0	110	437	0	0	236	16,725
7	HDFC BANK	0	0	0	0	0	0	36	2,276	208	3,257
8	ICICI BANK	3,206	19,414	3,206	19,414	0	0	3,309	23,340	0	0
9	IDBI BANK	374	806	0	0	374	806	0	0	500	6,365
10	IDFC FIRST Bank	0	0	0	0	0	0	0	0	0	0
11	INDUS IND BANK	3,022	1,482	583	295	2,439	1,187	732	1,384	2,710	2,847
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	34	52	0	0	34	52	0	0	50	475
17	RBL Bank	0	0	0	0	0	0	0	0	0	0
18	SOUTH INDIAN BANK	719	1,820	550	1,114	169	706	820	43,801	379	43,545
19	T.N.MERCANTILE BANK	7	237	0	0	7	237	0	0	101	630
20	YES BANK	8	36	0	0	8	36	0	0	11	826
	Total- Pvt Sector Commercial Banks	8,095	25,387	4,339	20,824	3,756	4,563	4,899	70,944	5,015	96,437
D	SMALL FINANCE BANKS										
1	ESAF	52,632	17,590	0	0	52,632	17,590	0	0	52,632	17,590
2	Ujjivan Small Finance Bank	0	0	0	0	0	0	0	0	0	0
	Total- Small Finance Banks	52,632	17,590	0	0	52,632	17,590	0	0	52,632	17,590
	Total - Banking Sector	1,70,916	1,50,819	35,938	58,278	1,34,978	92,541	38,465	1,43,668	1,46,759	2,71,431

8.39. DATA ON CDM (CASH DEPOSIT MACHINE) AS AT DECEMBER 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	24
3	BANK OF MAHARASHTRA	2
4	CANARA BANK	111
5	CENTRAL BANK OF INDIA	19
6	INDIAN BANK	61
7	INDIAN OVERSEAS BANK	58
8	PUNJAB & SIND BANK	0
9	PUNJAB NATIONAL BANK	10
10	STATE BANK OF INDIA	783
11	UCO BANK	2
12	UNION BANK OF INDIA	109
	Total- Public Sector Commercial Banks	1189
B	R R B - KERALA GRAMIN BANK	10
	Total- Public Sector Banks including RRB	1199
C	PRIVATE SECTOR COMMERCIAL BANKS	
1	AXIS BANK	141
2	BANDHAN BANK	0
3	CATHOLIC SYRIAN BANK	0
4	CITY UNION BANK	18
5	DHANLAXMI BANK	10
6	FEDERAL BANK	401
7	HDFC BANK	24
8	ICICI BANK	77
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	11
15	KOTAK MAHINDRA BANK	0
16	LAKSHMI VILAS BANK	0
17	RBL Bank	0
18	SOUTH INDIAN BANK	0
19	T.N.MERCANTILE BANK	1
20	YES BANK	16
	Total- Pvt Sector Commercial Banks	719
D	SMALL FINANCE BANKS	
1	ESAF	0
2	Ujjivan Small Finance Bank	0
	Total- Small Finance Banks	0
	Total - Commercial Banks + RRB + SFB	1918
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	1919

Sl. No.	Bank	8.40. INFORMATION ON FOREIGN EXCHANGE BUSINESS AS AT DECEMBER 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	34,938	90,838	34,874	90,672	0	0	1	180
2	BANK OF INDIA	250	750	0	0	0	0	0	0
3	BANK OF MAHARASHTRA	51	251	0	15	0	0	0	0
4	CANARA BANK	10,473	38,600	14,253	22,600	0	0	0	0
5	CENTRAL BANK OF INDIA	13,230	38,858	1,884	5,331	0	0	0	0
6	INDIAN BANK	2,480	20,740	605	17,707	0	0	0	0
7	INDIAN OVERSEAS BANK	6,150	6,129	834	835	0	0	0	0
8	PUNJAB & SIND BANK	0	0	0	0	0	0	0	0
9	PUNJAB NATIONAL BANK	3,179	8,136	12,315	20,271	0	0	0	0
10	STATE BANK OF INDIA	1,55,452	4,06,990	69,672	2,47,735	0	0	0	0
11	UCO BANK	37,214	97,040	833	1,523	0	0	1	220
12	UNION BANK OF INDIA	9,141	29,833	1,047	6,126	0	0	0	0
	Total- Public Sector Commercial Banks	2,72,558	7,38,165	1,36,317	4,12,815	0	0	2	400
B	R R B - KERALA GRAMIN BANK	0	0	0	0	0	0	0	0
	Total- Public Sector Banks including RRB	2,72,558	7,38,165	1,36,317	4,12,815	0	0	2	400
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	2,426	7,545	1,207	7,191	0	0	0	0
4	CITY UNION BANK	0	0	0	0	0	0	0	0
5	DHANLAXMI BANK	2,802	5,748	433	2,116	0	0	0	0
6	FEDERAL BANK	97,127	2,32,032	52,421	1,04,981	0	0	0	0
7	HDFC BANK	41,339	1,10,084	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	64,253	1,69,609	18,430	60,840	0	0	0	0
19	T.N.MERCANTILE BANK	241	817	215	1,006	0	0	0	0
20	YES BANK	0	0	0	0	0	0	0	0
	Total- Pvt Sector Commercial Banks	2,08,188	5,25,834	72,706	1,76,134	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	4,80,747	12,64,000	2,09,022	5,88,948	0	0	2	400
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	4,80,747	12,64,000	2,09,022	5,88,948	0	0	2	400

8.41. Annex II - Expanding and Deepening of Digital Payments Ecosystem - Review																							
SL. No.	Bank Name	District:	Thrissur		Nodal Bank:		Canara Bank	Month/ Quarter:		31-Dec-20	For non-customers												
		1. Digital coverage for individuals (Current Accounts Accounts)																Provision of Digital infrastructure				Digital Financial Literacy	
		Total No. of Eligible Operative Current/ Business Accounts	No. of Eligible Operative Current/ Business Accounts covered through Net Banking	% Net banking coverage	No. of POS/ QR availed by Eligible Operative Current/ Business accounts	% of POS/ QR coverage	No. of Eligible Operative Current/ Business Account covered with Mobile Banking etc.	% of Mobile Banking coverage	Total No. of Eligible Operative Current/ Business Accounts covered with at least one of facilities - Net Banking/ POS/ QR/ Mobile Banking* etc.	% of Eligible Operative Accounts digitally covered (with at least one of the facilities) out of total Operative Current/ Business Accounts	**No. of Operative Current/ Business Accounts ineligible for digital coverage as per bank's Board approved policies	A. POS/ QR issued to shopkeepers (other than CA holders)	B. POS/ QR issued to Govt./ Public Service providers	C. POS/ QR issued to others	Total POS/ QR (A+B+C) other than CA holders	No. of FLC camps on Digital FL	No. of people participated						
1	BANK OF BARODA	1914	1824	95.30	518	27.06	1914	100.00	1914	100.00	0	78	0	52	130	1519	20414						
2	BANK OF INDIA	848	307	36.20	86	10.14	686	80.90	810	95.52	0	0	0	0	0	6	125						
3	BANK OF MAHARASHTRA	105	95	90.48	85	80.95	95	90.48	95	90.48	0	0	0	0	0	1	10						
4	CANARA BANK	5207	2693	51.72	5207	100.00	1091	20.95	5207	100.00	0	0	0	0	0	73	2728						
5	CENTRAL BANK OF INDIA	146	95	65.07	23	15.75	63	43.15	112	76.71	0	0	0	0	0	0	0						
6	INDIAN BANK	1758	897	51.02	145	8.25	0	0.00	935	53.19	0	304	0	0	304	15	2118						
7	INDIAN OVERSEAS BANK	773	593	76.71	289	37.39	80	10.35	595	76.97	96	18	0	1	19	0	0						
8	PUNJAB NATIONAL BANK	18381	5126	27.89	987	5.37	5328	28.99	5328	28.99	0	58	8	0	66	12	644						
9	STATE BANK OF INDIA	27992	25649	91.63	7722	27.59	0	0.00	25649	91.63	0	0	0	0	0	40	380						
10	UCO BANK	297	106	35.69	68	22.90	0	0.00	141	47.47	0	0	0	0	0	0	0						
11	UNION BANK OF INDIA	4153	737	17.75	40	0.96	0	0.00	1425	34.31	0	0	0	0	0	0	0						
	TOTAL PSB	61574	38122	61.91	15170	24.64	9257	15.03	42211	68.55	96	458	8	53	519	1666	26419						
12	RRB - KERALA GRAMIN BANK	2613	154	5.89	5	0.19	0	0.00	159	6.08	0	0	0	0	0	0	0						
13	AXIS BANK	4751	1255	26.42	2773	58.37	0	0.00	4028	84.78	0	178	0	0	178	0	0						
14	BANDHAN BANK	228	37	16.23	71	31.14	0	0.00	116	50.88	0	0	0	0	0	0	0						
15	CSB	6111	2258	36.95	225	3.68	0	0.00	2258	36.95	0	0	0	0	0	5	115						
16	CITY UNION BANK	386	175	45.34	91	23.58	0	0.00	196	50.78	0	0	0	0	0	0	0						
17	DHANALAKSHMI BANK	2621	216	8.24	420	16.02	158	6.03	578	22.05	118	7	1	0	8	178	3510						
18	FEDERAL BANK	13444	6741	50.14	1469	10.93	0	0.00	9920	73.79	0	0	0	0	0	0	0						
19	HDFC BANK LTD	9941	5248	52.79	1729	17.39	0	0.00	6249	62.86	0	1004	83	0	1087	77	809						
20	ICICI BANK	2428	2428	100.00	1060	43.66	0	0.00	2428	100.00	0	5	0	12	17	5	194						
21	IDBI	1204	935	77.66	154	12.79	0	0.00	922	76.58	0	52	0	5	57	0	0						
22	IDFC FIRST BANK	111	2	1.80	0	0.00	0	0.00	2	1.80	0	12	0	0	12	0	0						
23	INDUSIND BANK	650	354	54.46	29	4.46	0	0.00	534	82.15	0	0	0	0	0	0	0						
24	KARNATAKA BANK	47	17	36.17	10	21.28	30	63.83	47	100.00	0	0	0	0	0	0	0						
25	KARUR VYSYA BANK	359	259	72.14	37	10.31	0	0.00	281	78.27	0	0	0	0	0	0	0						
26	KOTAK MAHINDRA	569	531	93.32	32	5.62	0	0.00	531	93.32	0	1	0	0	1	279	13723						
27	LAKSHMI VILAS BANK	136	86	63.24	4	2.94	0	0.00	30	22.06	0	4	0	0	4	0	0						
28	RBL BANK	41	21	51.22	11	26.83	0	0.00	32	78.05	0	915	5	8	928	0	0						
29	SOUTH INDIAN BANK	7860	3120	39.69	3294	41.91	5879	74.80	6125	77.93	4038	134	44	75	253	4	49						
30	TAMILNADU MERCANTILE BANK	160	38	23.75	3	1.88	0	0.00	38	23.75	0	0	0	0	0	0	0						
31	YES BANK	10	10	100.00	3	30.00	0	0.00	10	100.00	0	4	0	3	7	8	24						
	TOTAL PVT SEC BANKS	51057	23731	46.48	11415	22.36	6067	11.88	34325	67.23	4156	2316	133	103	2552	556	18424						
32	ESAF SMALL FINANCE BANK	1996	250	12.53	32	1.60	0	0.00	250	12.53	0	0	0	0	0	288	18357						
33	UJJIVAN SMALL FINANCE BANK	205	124	60.49		0.00	0	0.00	124	60.49	0	0	0	0	0	0	0						
	TOTAL SFB	2201	374	16.99	32	1.45	0	0.00	374	16.99	0	0	0	0	0	288	18357						
34	CO-OP SECTOR- KERALA BANK	6421	361	5.62	0	0.00	0	0.00	0	0.00	0	0	0	0	0	170	50000						
35	AIRTEL BANK	0	0	0.00	0	0.00	0	0.00	0	0.00	0	1	0	0	1	0	0						
36	IPPB	259	0	0.00	232	89.58	0	0.00	232	89.58	0	0	0	0	0	12	576						
	Total	122869	62742	51.06	26854	21.86	15324	12.47	77301	62.91	4754	2774	141	156	3071	2692	113776						

8.42. Annex II - Expanding and Deepening of Digital Payments Ecosystem - Review

SL. No.	Bank Name	District:	Thrissur	Nodal Bank:		Canara Bank	Month/ Quarter:		31-Dec-20				
		1. Digital coverage for individuals (Savings Accounts)											
		Total No. of Eligible Operative SB Accs.	No. of Eligible Operative SB Accs. Covered with Debit/ RuPay cards	% Debit/ RuPay cards coverage	No. of Eligible Operative SB Accs. Covered with Net Banking	% Net banking coverage	No. of Eligible Operative SB Accs. Covered with Mobile Banking/ UPI/ USSD etc. ^	% of Mobile Banking/ UPI/ USSD coverage	No. of Eligible Operative SB Accs. Covered with Aadhar Enabled Payment System (AEPS) ^^	% AEPS coverage	Total No. of Eligible Operative SB Accountns covered with at least one of the facilities - Debit/ RuPay cards/ Net Banking/ Mobile Banking/ UPI/ USSD/ AEPS etc.*	% of Eligible Operative Accounts digitally covered (with at least one of the facilities) out of total Operative Savings Accounts	**No. of Operative SB Accounts ineligible for digital coverage as per bank's Board approved policies
1	BANK OF BARODA	141296	138398	97.95	45178	31.97	68854	48.73	56518	40.00	138398	97.95	10120
2	BANK OF INDIA	78911	77490	98.20	11024	13.97	10111	12.81	77527	98.25	77517	98.23	10151
3	BANK OF MAHARASHTRA	1839	1624	88.31	1462	79.50	1462	79.50	1200	65.25	1700	92.44	0
4	CANARA BANK	421598	309789	73.48	102990	24.43	53432	12.67	0	0.00	316752	75.13	132582
5	CENTRAL BANK OF INDIA	8529	7219	84.64	4812	56.42	5926	69.48	7219	84.64	7219	84.64	0
6	INDIAN BANK	58700	46934	79.96	7219	12.30	9215	15.70	0	0.00	47514	80.94	0
7	INDIAN OVERSEAS BANK	59880	46200	77.15	15748	26.30	49228	82.21	50442	84.24	52850	88.26	15374
8	PUNJAB NATIONAL BANK	134462	127510	94.83	83392	62.02	98729	73.43	0	0.00	127625	94.92	0
9	STATE BANK OF INDIA	1228043	1088607	88.65	562054	45.77	149393	12.17	0	0.00	1088607	88.65	42148
10	UCO BANK	18659	17182	92.08	1303	6.98	8344	44.72	0	0.00	17182	92.08	0
11	UNION BANK OF INDIA	140368	140368	100.00	8186	5.83	4988	3.55	0	0.00	140368	100.00	0
	TOTAL PSB	2292285	2001321	87.31	843368	36.79	459682	20.05	192906	8.42	2015732	87.94	210375
12	RRB - KERALA GRAMIN BANK	328065	301819	92.00	3533	1.08	14224	4.34	0	0.00	301819	92.00	0
13	AXIS BANK	47018	43302	92.10	28913	61.49	37750	80.29	0	0.00	47018	100.00	0
14	BANDHAN BANK	2932	2618	89.29	261	8.90	701	23.91	0	0.00	2618	89.29	0
15	CSB	170203	112818	66.28	42818	25.16	37776	22.19	0	0.00	112818	66.28	0
16	CITY UNION BANK	4746	3853	81.18	3020	63.63	1845	38.87	0	0.00	4276	90.10	0
17	DHANALAKSHMI BANK	122595	92464	75.42	3781	3.08	6403	5.22	0	0.00	92464	75.42	3585
18	FEDERAL BANK	669661	552058	82.44	172961	25.83	272652	40.71	0	0.00	552058	82.44	0
19	HDFC BANK LTD	138124	129389	93.68	111227	80.53	112087	81.15	0	0.00	129389	93.68	0
20	ICICI BANK	68525	68525	100.00	68525	100.00	37824	55.20	0	0.00	68525	100.00	0
21	IDBI	28175	25685	91.16	24233	86.01	23933	84.94	0	0.00	25685	91.16	0
22	IDFC FIRST BANK	1454	1008	69.33	1240	85.28	1118	76.89	0	0.00	1359	93.47	0
23	INDUSIND BANK	38175	26436	69.25	4937	12.93	3373	8.84	0	0.00	26436	69.25	0
24	KARNATAKA BANK	4481	3925	87.59	958	21.38	1595	35.59	0	0.00	4481	100.00	0
25	KARUR VYSYA BANK	3828	3064	80.04	1046	27.32	2360	61.65	0	0.00	3064	80.04	0
26	KOTAK MAHINDRA	19206	18885	98.33	18529	96.48	13162	68.53	0	0.00	18833	98.06	0
27	LAKSHMI VILAS BANK	1747	1429	81.80	502	28.73	1261	72.18	0	0.00	1429	81.80	0
28	RBL BANK	748	589	78.74	285	38.10	521	69.65	0	0.00	666	89.04	0
29	SOUTH INDIAN BANK	555286	461499	83.11	63076	11.36	197305	35.53	0	0.00	479624	86.37	256714
30	TAMILNADU MERCANTILE BANK	4555	3332	73.15	402	8.83	1691	37.12	0	0.00	3332	73.15	0
31	YES BANK	151	145	96.03	74	49.01	135	89.40	0	0.00	138	91.39	0
	TOTAL PVT SEC BANKS	1881610	1551024	82.43	546788	29.06	753492	40.05	0	0.00	1574213	83.66	260299
32	ESAF SMALL FINANCE BANK	259694	249567	96.10	7590	2.92	15753	6.07	0	0.00	249567	96.10	0
33	UJJIVAN SMALL FINANCE BANK	15903	15370	96.65	9196	57.83	13937	87.64	0	0.00	15370	96.65	0
	TOTAL SFB	275597	264937	96.13	16786	6.09	29690	10.77	0	0.00	264937	96.13	0
34	CO-OP SECTOR- KERALA BANK	178201	77549	43.52	2951	1.66	6594	3.70	0	0.00	77549	43.52	0
35	AIRTEL BANK	3317	3317	100.00		0.00	664	20.02	0	0.00	3317	100.00	0
36	IPPB	83556	3287	3.93		0.00	59440	71.14	0	0.00	63733	76.28	0
	Total	5042631	4203254	83.35	1370279	27.17	1323786	26.25	192906	3.83	4301300	85.30	470674

8.43. PMSVANidhi - BANK WISE STATUS - AS ON 12.02.2021

SI No	Bank Name	No of Applications Submitted	No of Applications Sanctioned	No of Application Disbursed	Total Pending for Sanction
1	STATE BANK OF INDIA	2889	2185	557	704
2	CANARA BANK	1710	1639	72	71
3	UNION BANK OF INDIA	805	659	145	146
4	KERALA GRAMIN BANK	801	642	32	159
5	INDIAN BANK	519	443	48	76
6	FEDERAL BANK	474	205	28	269
7	BANK OF BARODA	402	298	11	104
8	SOUTH INDIAN BANK	390	151	38	239
9	PUNJAB NATIONAL BANK	279	268	33	11
10	INDIAN OVERSEAS BANK	273	243	5	30
11	BANK OF INDIA	248	240	17	8
12	CENTRAL BANK OF INDIA	205	194	20	11
13	UCO BANK	175	117	3	58
14	IDBI BANK	90	76	8	14
15	DHANLAXMI BANK	77	35	4	42
16	CATHOLIC SYRIAN BANK	73	37	11	36
17	AXIS BANK	47	24	2	23
18	PUNJAB AND SIND BANK	33	33	0	0
19	KARNATAKA BANK	27	15	7	12
20	KERALA BANK	23	12	0	11
21	ICICI BANK	21	1	0	20
22	HDFC BANK	13	8	2	5
23	TAMILNADU MERCHANTILE BANK	12	9	0	3
24	KARUR VYSYA BANK	6	1	0	5
25	CITY UNION BANK	5	2	1	3
26	BANK OF MAHARASHTRA	5	5	2	0
27	YES BANK	4	1	0	3
28	BANDHAN BANK	2	0	0	2
29	JAMMU & KASHMIR BANK	2	0	0	2
30	KOTAK MAHINDRA	2	1	0	1
31	LAXMI VILAS BANK	2	1	0	1
32	UJJIVAN SMALL FINANCE BANK	2	0	0	2
33	ESAF	2	2	2	0
34	INDUS IND BANK	1	0	0	1
	TOTAL	9619	7547	1048	2072
	Market Place	1197	0	0	0
	Grand Total	10816	7547	1048	3269