

**10.23. MICROCREDIT - Cumulative Performance of Banks in Kerala State as at December 2009  
(Since Inception)**

**SHGs Maintaining Savings Bank Account**

(Amount in lakhs)

Sl. No.	BANK	Total No. of SHGs maintaining SB A/c		Of (3) under Govt. Sponsored Schemes		Of (3) Exclusive Women SHGs		Of (5) under Govt. Sponsored Schemes	
		No	Amount	No	Amount	No	Amount	No	Amount
1	2	3		4		5		6	
<b>A</b>	<b>STATE BANK GROUP</b>								
1	STATE BANK OF INDIA	45442	776.18	1555	27.94	42261	721.84	1446	25.26
2	STATE BANK OF MYSORE	25	15.52	25	15.52				
3	STATE BANK OF TRVCRE	90912	17421.00	34227	6968.00	83406	16027.00	31487	6411.00
	<b>TOTAL STATE BANK GROUP</b>	<b>136379</b>	<b>18212.70</b>	<b>35807</b>	<b>7011.46</b>	<b>125667</b>	<b>16748.84</b>	<b>32933</b>	<b>6436.26</b>
<b>B</b>	<b>NATIONALISED BANKS</b>								
1	ALLAHABAD BANK	25	25.30	25	25.30	0	0.00	0	0.00
2	ANDHRA BANK	356	24.76	146	5.08	61	11.92	45	3.23
3	BANK OF BARODA	1558	84.28	591	23.00	1456	86.20	550	23.28
4	BANK OF INDIA	8422	52.42	5804	36.35	7391	48.28	5382	34.12
5	BANK OF MAHARASHTRA	0	0.00	0	0.00	0	0.00	0	0.00
6	CANARA BANK	28844	6370.00	1988	484.44	26356	1882.22	2131	459.40
7	CENTRAL BANK OF IND	5299	39.87	1647	20.64	5034	35.88	1565	18.58
8	CORPORATION BANK	2604	22.86	68	5.31	2306	19.41	68	5.31
9	DENA BANK	30	19.00	30	19.00	30	19.00	30	19.00
10	INDIAN BANK	7445	1315.00	158	30.00	7320	1298.00	154	29.00
11	INDIAN OVERSEAS BANK	8609	2859.00	580	230.00	7748	2570.00	595	230.00
12	ORNTL BANK OF COMM	17	0.25	15	0.23	16	0.24	15	0.23
13	PUNJAB NATIONAL BANK	4212	273.36	1087	97.85	3125	283.95	550	59.84
14	PUNJAB & SIND BANK	1	2.50	0	0.00	1	2.50	0	0.00
15	SYNDICATE BANK	6980	7259.00	714	2407.00	1754	5124.00	939	2092.00
16	UNION BANK OF INDIA	9485	872.00	8763	786.00	8723	804.00	6135	654.00
17	UNITED BANK OF INDIA	0	0.00	0	0.00	0	0.00	0	0.00
18	UCO BANK	578	54.25	78	21.74	518	40.11	71	22.42
19	VIJAYA BANK	2180	164.80	934	98.36	1704	114.32	934	98.12
	<b>TOTAL-NATIONALISED BANKS</b>	<b>86645</b>	<b>19438.65</b>	<b>22628</b>	<b>4290.30</b>	<b>73543</b>	<b>12340.03</b>	<b>19164</b>	<b>3748.53</b>
<b>C</b>	<b>RRBs</b>								
1	N.M.G.B	13180	689.00	5529	313.00	9557	445.00	4950	273.00
2	S.M.G.B	194115	74.35	6502	17.05	18568	72.76	6322	16.35
	<b>TOTAL RRBS</b>	<b>207295</b>	<b>763.35</b>	<b>12031</b>	<b>330.05</b>	<b>28125</b>	<b>517.76</b>	<b>11272</b>	<b>289.35</b>
<b>D</b>	<b>PRIVATE SECTOR BANKS</b>								
1	CATHOLIC SYRIAN BANK	1447	138.00	586	99.00	963	106.00	533	90.00
2	DHANALAKSHMI BANK LT	18732	2149.00	770	88.34	18357	2105.00	736	84.44
3	THE FEDERAL BANK LTD	13006	717.40	3351	262.79	11328	601.92	3185	228.75
4	KARNATAKA BANK LTD	0	0.00	0	0.00	0	0.00	0	0.00
5	KARUR VYSYA BANK LTD	0	0.00	0	0.00	0	0.00	0	0.00
6	HDFC BANK	0	0.00	0	0.00	0	0.00	0	0.00
7	SOUTH INDIAN BANK LT	2490	204.00	1650	105.00	840	99.00	415	74.40
8	T.N.MERCANTILE BANK	0	0.00	0	0.00	0	0.00	0	0.00
9	ING VYSYA BANK LTD	11	3.65	11	3.65	11	3.65	11	3.65
10	CITY UNION BANK	1	2.97	1	2.97	1	2.97	1	2.97
	<b>TOTAL PVT SECTOR BANKS</b>	<b>35687</b>	<b>3215.02</b>	<b>6369</b>	<b>561.75</b>	<b>31500</b>	<b>2918.54</b>	<b>4881</b>	<b>484.21</b>
	<b>TOTAL - COMMERCIAL BANKS</b>	<b>466006</b>	<b>41629.72</b>	<b>76835</b>	<b>12193.56</b>	<b>258835</b>	<b>32525.17</b>	<b>68250</b>	<b>10958.35</b>

10.24. Cumulative Progress Report under Microcredit for the Kerala State as at December 2009 under SHG Bank Linkage Programme

Mode of linkage-SHG's financed Directly by Banks

(Amount in lakhs)

Sl. No.	BANK	Total No. of SHGs financed				No. of Beneficiaries				Amount Disbursed		Of (11) Amount disbursed to	
		Total	Of (3) under Govt. Spon. Schemes	Of (3) exclusive women		Total	Of (7) under Govt. Spon. Schemes	Of (7) exclusive women		Total	Of (11) under Govt. Spon. Schemes	Total	Of (13) under Govt. Spon. Schemes
				Total	Of (5) under Govt. Spon. Schemes			Total	Of (9) under Govt. Spon. Schemes				
1	2	3	4	5	6	7	8	9	10	11	12	13	14
<b>A</b>	<b>STATE BANK GROUP</b>												
1	STATE BANK OF INDIA	23325	653	21692	607	348806	9797	324390	9110	17214.00	1599.00	16009.00	1487.00
2	STATE BANK OF MYSORE												
3	STATE BANK OF TRVCRE	78169	28596	71915	26307	1407042	502710	1294470	452646	35858.00	14343.00	32989.00	13196.00
	<b>TOTAL STATE BANK GROUP</b>	<b>101494</b>	<b>29249</b>	<b>93607</b>	<b>26914</b>	<b>1755848</b>	<b>512507</b>	<b>1618860</b>	<b>461756</b>	<b>53072.00</b>	<b>15942.00</b>	<b>48998.00</b>	<b>14683.00</b>
<b>B</b>	<b>NATIONALISED BANKS</b>												
1	ALLAHABAD BANK	25	14	0	0	250	250	0	0	25.30	25.30	0	0
2	ANDHRA BANK	95	61	26	26	1332	850	1298	834	102.41	60.41	19.41	19.41
3	BANK OF BARODA	585	79	540	70	6695	953	6517	6192	788.82	80.80	691.23	70.87
4	BANK OF INDIA	0	0	0	0	0	0	0	0	0.00	0.00	0.00	0.00
5	CANARA BANK	27660	1785	25458	1612	344934	7835	318520	21304	72389.00	2181.00	65442.00	3074.00
6	CENTRAL BANK OF IND	2375	827	2188	747	35625	12405	32820	11205	2465.00	1866.00	2125.00	1655.00
7	CORPORATION BANK	904	68	804	56	14468	893	12878	806	1658.69	192.53	1528.31	178.36
8	DENA BANK	43	43	43	43	515	515	515	515	22.00	22.00	22.00	22.00
9	INDIAN BANK	5771	68	5645	68	85565	1156	84705	1156	7580.00	170.00	7230.00	170.00
10	INDIAN OVERSEAS BANK	6690	590	6020	560	120420	10620	108360	9520	4155.00	360.00	3540.00	290.00
11	ORNTL BANK OF COMM	15	15	15	15	130	130	112	112.00	22.50	22.50	22.50	22.50
12	PUNJAB NATIONAL BANK	2897	947	2031	790	36228	12910	26454	9424	2924.00	1804.00	1577.00	848.00
13	PUNJAB & SIND BANK	1	0	1	0	10	0	10	0	0.35	0.00	0.35	0.00
14	SYNDICATE BANK	2502	1112	1825	737	41935	11980	1801	1712	7418.00	602.00	2310.00	809.00
15	UNION BANK OF INDIA	9485	8763	8723	6135	161245	148971	148291	104295	872.00	786.00	804.00	654.00
16	UCO BANK	242	71	212	58	3172	1050	3027	1031	254.00	84.00	238.00	78.00
17	VIJAYA BANK	667	469	244	163	2690	1935	1310	768	264.80	251.84	89.94	56.41
	<b>TOTAL NATIONALISED BANKS</b>	<b>59932</b>	<b>14898</b>	<b>53775</b>	<b>11080</b>	<b>855214</b>	<b>212453</b>	<b>746618</b>	<b>168874</b>	<b>100941.87</b>	<b>8508.38</b>	<b>85639.74</b>	<b>7947.55</b>
<b>C</b>	<b>RRBs</b>												
1	N.M.G.B	6646	2229	4965	1862	105883	34478	76968	28157	5560.00	1987.00	3827.00	1527.00
2	S.M.G.B	7679	4497	7369	4349	82015	44267	71196	42991	3740.00	2256.00	3593.00	2188.00
	<b>TOTAL RRBs</b>	<b>14325</b>	<b>6726</b>	<b>12334</b>	<b>6211</b>	<b>187898</b>	<b>78745</b>	<b>148164</b>	<b>71148</b>	<b>9300.00</b>	<b>4243.00</b>	<b>7420.00</b>	<b>3715.00</b>
<b>D</b>	<b>PRIVATE SECTOR BANKS</b>												
1	CITY UNION BANK LTD	1	1	3	0	1	1	5	0	1.00	2.97	0.00	0.00
2	CATHOLIC SYRIAN BANK	877	418	842	382	4848	3786	4947	3343	945.23	240.99	216.41	166.18
3	THE DHANALAKSHMI BANK	6339	637	6222	524	95085	9295	93330	6495	3679.00	439.79	3538.00	307.43
4	THE FEDERAL BANK LTD	6966	711	6844	632	118269	6928	120640	6223	3203.30	389.57	3011.10	0.00
5	KARNATAKA BANK LTD	0	0	0	0	0	0	0	0	0.00	0.00	0.00	0.00
6	KARUR VYSYA BANK LTD	0	0	0	0	0	0	0	0	0.00	0.00	0.00	0.00
7	TAMILNAD MERCANTILE BANK	0	0	0	0	0	0	0	0	0.00	0.00	0.00	0.00
8	SOUTH INDIAN BANK LT	2950	2815	2750	2675								
9	ING VYSYA BANK LTD	0	0	0	0	0	0	0	0	0.00	0.00	0.00	0.00
	<b>TOTAL PRIVATE SECTOR BANKS</b>	<b>17133</b>	<b>4582</b>	<b>16661</b>	<b>4213</b>	<b>218203</b>	<b>20010</b>	<b>218922</b>	<b>16061</b>	<b>7828.53</b>	<b>1073.32</b>	<b>6765.51</b>	<b>473.61</b>
	<b>TOTAL - COMMERCIAL BANKS</b>	<b>192884</b>	<b>55455</b>	<b>176377</b>	<b>48418</b>	<b>3017163</b>	<b>823715</b>	<b>2732564</b>	<b>717839</b>	<b>171142.40</b>	<b>29766.70</b>	<b>148823.25</b>	<b>26819.16</b>

**10.25. MICROCREDIT-Cumulative Performance of Banks in Kerala State as at December 2009**  
(Since Inception)

Mode of linkage-SHG's financed Directly with NGO facilitation

(Amount in lakhs)

Sl. No.	BANK	No. of SHGs financed				No. of Beneficiaries				Amount Disbursed		Of (11) Amount disbursed to	
		Total	Of (3) under Govt. Spon. Schemes	Of (3) exclusive women SHGs		Total	Of (7) under Govt. Spon. Schemes	Of (7) exclusive women SHGs		Total	Of (11) under Govt. Spon. Schemes	Total	Of (13) under Govt. Spon. Schemes
				Total	Of (5) under Govt. Spon. Schemes			Total	Of (9) under Govt. Spon. Schemes				
1	2	3	4	5	6	7	8	9	10	11	12	13	14
<b>A</b>	<b>STATE BANK GROUP</b>												
1	STATE BANK OF INDIA	32210	902	29955	839	481684	13528	447966	12580	23772.00	2298.00	22108.00	2054.00
2	STATE BANK OF TRVCRE	14620	6089	13450	6089	263160	109602	242100	100818	5903.00	2361.00	5430.00	2262.00
	<b>TOTAL STATE BANK GROUP</b>	<b>46830</b>	<b>6991</b>	<b>43405</b>	<b>6928</b>	<b>744844</b>	<b>123130</b>	<b>690066</b>	<b>113398</b>	<b>29675.00</b>	<b>4659.00</b>	<b>27538.00</b>	<b>4316.00</b>
<b>B</b>	<b>NATIONALISED BANKS</b>												
1	BANK OF BARODA	48	8	38	7	575	93	450	80	118.32	23.12	69.98	21.84
2	BANK OF INDIA	923	0	859	0	15822	0	14724	0	1381.00	0.00	982.00	0.00
3	CANARA BANK	5313	0	4558	0	63756	0	54696	0	802.00	0.00	521.00	0.00
4	CENTRAL BANK OF IND	2924	820	2846	818	48091	10021	32549	11818	1486.00	198.00	1463.00	203.00
5	CORPORATION BANK	1180	0	1074	0	18876	0	17136	0	985.65	0.00	902.00	0.00
6	DENA BANK	601	0	601	0	12000	0	12000	0	25.00	0.00	25.00	0.00
7	INDIAN OVERSEAS BANK	1600	0	1440	0	28800	0	24480	0	302.00	0.00	280.00	0.00
8	SYNDICATE BANK	156	11	147	9	3470	421	135	128	376.00	58.00	353.00	51.00
9	UNION BANK OF INDIA	1302	0	990	0	14902	0	11910	0	1320.00	0.00	1056.00	0.00
10	VIJAYA BANK	10	0	9	0	121	0	105	0	21.52	0.00	13.52	0.00
	<b>TOTAL NATIONALISED BANKS</b>	<b>14057</b>	<b>839</b>	<b>12562</b>	<b>834</b>	<b>206413</b>	<b>10535</b>	<b>168185</b>	<b>12026</b>	<b>6817.49</b>	<b>279.12</b>	<b>5665.50</b>	<b>275.84</b>
<b>C</b>	<b>RRBs</b>												
1	N.M.G.B	1287	739	998	457	20777	10548	16151	7796	1063.00	618.00	842.00	472.00
2	S.M.G.B	8669	1245	8292	1201	97062	10033	92908	9363	6524.00	971.00	6301.00	930.00
	<b>TOTAL RRBs</b>	<b>9956</b>	<b>1984</b>	<b>9290</b>	<b>1658</b>	<b>117839</b>	<b>20581</b>	<b>109059</b>	<b>17159</b>	<b>7587.00</b>	<b>1589.00</b>	<b>7143.00</b>	<b>1402.00</b>
<b>D</b>	<b>PRIVATE SECTOR BANKS</b>												
1	AXIS BANK	17123	0	17123	0	256845	0	256825	550				
2	CATHOLIC SYRIAN BANK	15	7	11	5	133	93	82	64	17.00	7.00	9.00	7.00
3	THE DHANALAKSHMI BANK LTD	11104	0	11104	0	199872	0	199872	0	5500.00	0.00	5500.00	0.00
4	THE FEDERAL BANK LTD	1604	60	1083	70	26317	0	15990	0	663.54	0.00	623.72	0.00
	<b>TOTAL PRIVATE SECTOR BANKS</b>	<b>12723</b>				<b>226322</b>	<b>93</b>	<b>215944</b>	<b>64</b>	<b>6180.54</b>	<b>7.00</b>	<b>6132.72</b>	<b>7.00</b>
	<b>TOTAL- COMMERCIAL BANKS</b>	<b>83566</b>	<b>9814</b>	<b>65257</b>	<b>9420</b>	<b>1295418</b>	<b>154339</b>	<b>1183254</b>	<b>142647</b>	<b>50260.03</b>	<b>6534.12</b>	<b>46479.22</b>	<b>6000.84</b>

**10.26. MICRO CREDIT- Cumulative Performance of Banks in Kerala State as at December 2009**  
(Since Inception)

Mode of linkage-SHG's financed through the medium of NGOs

(Amount in lakhs)

Sl. No.	BANK	No. of NGOs	No. of Beneficiaries			Loan disbursed			No. of SHGs financed by these NGOs		No. of NGOs against whom loans are O/s	Amount Outstanding		
			Women	Men	Under Govt. Spon. Schemes	Women	Men	Under Govt. Spon. Schemes	Women Groups	Men Groups		Women Groups	Men Groups	Under Govt. Spon. Schemes
<b>A</b>	<b>STATE BANK GROUP</b>													
1	STATE BANK OF INDIA	28	17741	1791	0	2995.00	333.00	0.00	1744	194	28	1385.00	155.00	0.00
2	STATE BANK OF TRVCRE	499	219683	110675	36653	6158.00	3676.00	842.00	23254	4599	229	4751.41	526.74	480.49
	<b>TOTAL STATE BANK GROUP</b>	<b>527</b>	<b>237424</b>	<b>112466</b>	<b>36653</b>	<b>9153</b>	<b>4009</b>	<b>842</b>	<b>24998</b>	<b>4793</b>	<b>257</b>	<b>6136.41</b>	<b>681.74</b>	<b>480.49</b>
<b>B</b>	<b>NATIONALISED BANKS</b>													
1	ALLAHABAD BANK	0	0	0	0	0.00	0.00	0.00	0	0	0	0.00	0.00	0.00
2	BANK OF BARODA	6	2190	0	0	307.00	0.00	0.00	2077	0	6	110.30	0.00	0.00
3	BANK OF INDIA	923	12735	3087	16	126.18	16.14	0.00	0	0		1154.79	157.41	0.00
4	CANARA BANK	2452	3264	0	0	65.00	0.00	0.00	272	0	28	155.00	0.00	0.00
5	CENTRAL BANK OF IND	0	0	0	0	0.00	0.00	0.00	0	0	0	0.00	0.00	0.00
6	CORPORATION BANK	3	17136	1740	0	989.63	87.02	0.00	1074	106	3	649.49	64.11	0.00
7	DENA BANK	1	15	0	0	15.00	0.00	0.00	1	15	0	0.00	0.00	0.00
8	INDIAN BANK	8	7520	0	0	661.47	0.00	0.00	490	0	8	661.47	0.00	0.00
9	INDIAN OVERSEAS BANK	65	47150	180	0	990.00	0.00	0.00	2918	10	60	712.00	12.00	0.00
10	UNION BANK OF INDIA	120	110	10	0	101.00	8.00	0.00	110	0	101	8.00	0.00	0.00
11	SYNDICATE BANK	17	3619	0	0	7.98	0.00	0.00	626	0	1	29.00	0.00	0.00
12	VIJAYA BANK	3	509	0	0	25.50	0.00	0.00	32	0	9	36.93	0.00	0.00
	<b>TOTAL NATIONALISED BANKS</b>	<b>3598</b>	<b>94248</b>	<b>5017</b>	<b>16</b>	<b>3288.76</b>	<b>111.16</b>	<b>0</b>	<b>7600</b>	<b>131</b>	<b>216</b>	<b>3516.98</b>	<b>233.52</b>	<b>0.00</b>
<b>C</b>	<b>RRBs</b>													
1	N.M.G.B	8	13741	1333	0	287.00	27.00	0.00	562	138	6	79.00	3.00	0.00
2	S.M.G.B	70	64755	1390	142	2320.00	154.00	281.00	4979	111	63	1213.00	31.00	32.00
	<b>TOTAL RRBs</b>	<b>78</b>	<b>78496</b>	<b>2723</b>	<b>142</b>	<b>2607.00</b>	<b>181</b>	<b>281</b>	<b>5541</b>	<b>249</b>	<b>69</b>	<b>1292.00</b>	<b>34.00</b>	<b>32.00</b>
<b>D</b>	<b>PRIVATE SECTOR BANKS</b>													
1	CATHOLIC SYRIAN BANK	3	6484	114	116	2050.00	101.00	1.00	812	28	3	646.00	78.00	2.00
2	AXIS BANK	2	6917	0	0	800.00	0.00	0.00	1250	0	0	561.27	0.00	0.00
3	ING-VYSYA BANK LTD	1	1256	0	0	100.00	0.00	0.00	95	0	2	268.56	0.00	0.00
4	THE DHANALAKSHMI BANK LTD	188	533824	1391	0	12502.00	541.00	0.00	24270	92	188	5144.00	199.64	0.00
5	THE FEDERAL BANK LTD	128	182025	18287	0	3017.25	428.15	0.00	3884	352	74	2878.00	0.00	0.00
	<b>TOTAL PRIVATE SECTOR BANKS</b>	<b>322</b>	<b>730506</b>	<b>19792</b>	<b>116</b>	<b>18469.25</b>	<b>1070.15</b>	<b>1</b>	<b>30311</b>	<b>472</b>	<b>267</b>	<b>9497.83</b>	<b>277.64</b>	<b>2.00</b>
	<b>TOTAL- COMMERCIAL BANKS</b>	<b>4525</b>	<b>1140674</b>	<b>139998</b>	<b>36927</b>	<b>33518.01</b>	<b>5371.31</b>	<b>1124</b>	<b>68450</b>	<b>5645</b>	<b>809</b>	<b>20443.22</b>	<b>1226.90</b>	<b>514.49</b>