

राज्य स्तरीय बैंकर्स समिती, गोवा राज्य

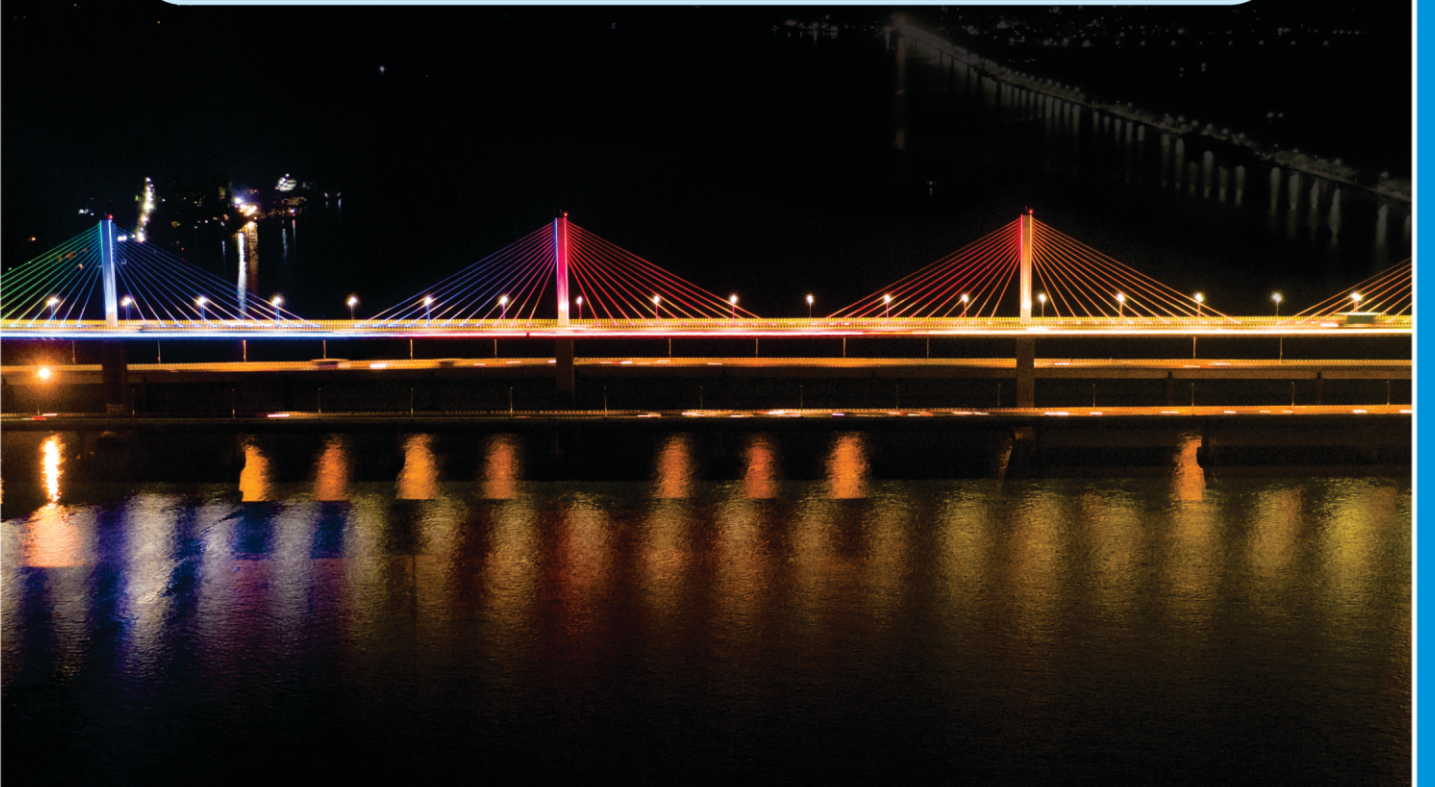
**STATE LEVEL BANKERS' COMMITTEE,
GOA STATE**

AGENDA & BACKGROUND PAPERS FOR

123rd SLBC MEETING

For the Quarter ended September 2023

**VENUE: TAJ VIVANTA, PANAJI - GOA
DATE: 28th NOVEMBER 2023 | TIME: 11.00 am**



संयोजक / Convener



**भारतीय स्टेट बैंक
State Bank of India**

SLBC DEPARTMENT

Administrative Office, St. Inez, Panaji, Goa – 403001

राज्य स्तरीय बैंकर्स समिती, गोवा राज्य
**State Level Bankers' Committee,
Goa State**

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Administrative Office,
St. Inez, Panaji,
Goa – 403001

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Confirmation of minutes of the 122nd SLBC Meeting dated 28.08.2023

The Minutes of the 122nd SLBC meeting for the quarter ended June 2023 (held on 28.08.2023) were circulated and is also available on SLBC website www.slbcgoa.com – SLBC meetings.

The Minutes are taken on record and copy attached.

MINUTES OF THE 122nd SLBC MEETING HELD ON 28th August 2023

The 122nd meeting of the State Level Bankers Committee, Goa, was held at Vivanta, Panaji, on 28th August 2023 under the Chairmanship of Dr. C. Candavelou, Principal Secretary (Finance), Govt. of Goa. State Bank of India was represented by Shri. Shri Ram Singh, General Manager and SLBC Convenor. RBI was represented by Mr. Prabhakar Jha, RD, RBI, Panaji – Goa. NABARD was represented by Dr. Milind Bhirud, General Manager, Panaji Goa. The meeting was attended by other senior officials from the State Government and sponsoring agencies, Senior Executives of commercial banks, representatives of state Cooperative Bank and representatives from payment banks.

Mr. Shri Ram Singh, General Manager and SLBC Convenor

Mr. Shri Ram Singh welcomed Dr. V. Candavelou, Principal Secretary (Finance), Government of Goa, Shri. Prabhakar Jha, Regional Director, Reserve Bank of India, Goa & Shri. Milind Birud, General Manager, NABARD, Goa.

He also welcomed Senior Executives of NABARD, RBI, Commercial Banks, Representative of Co-operative Banks, Senior representatives of Government departments, Government of Goa, and all other participants of 122nd SLBC meeting.

Focusing on the achievement for the quarter ended **June 2023**:

As the digital penetration in the South Goa district had improved slightly from 92.69% to **94.81%** and from **88.48%** to **92.29%** in Savings Bank accounts and current accounts respectively, he urged the Banks to achieve 100% digital penetration in South Goa by 30.09.2023

Under Social Security Schemes, he informed the members that there is a net growth under all the 3 schemes like Atal Pension Yojana, PMJJBY and PMSBY but more focus is required to improve the penetration. **78.23%** of the accounts opened under PMJDY are seeded with Aadhar.

On **Annual Credit Plan (ACP)**, he congratulated the member banks for the overall achievement under ACP for the quarter ending **June 2023** at **187%**. The comparative performance for the quarter ending **June 2022** was **166%**.



Under Priority Sector Lending (PSL) he congratulated the Member Banks for achieving the benchmark target of 40% for the last **Six** consecutive quarters. However, PSL has marginally declined to **41.01%** of total advances as on **June 2023** from **42.73%** as of **June 2022**. He urged the member banks to improve the position further in the coming quarters.

He informed the members that inspite of lending **Rs.3001 crores** upto the quarter ended **June 2023**, the C.D. ratio for the quarter ended **June 2023** was at **30.67%** vis-a-vis **30.12%** as on **June 2022**. He further informed that Government has undertaken multitude of schemes focussing on beneficiaries and catering to their diverse needs in a comprehensive and convergent manner. Applications received under the Agri/Dairy/Fisheries and other Government sponsored schemes to be given top priority. 16 applications under the PMEGP schemes pending with various Banks to be disposed by 31.08.2023. LDMS to follow up with respective Banks in this regard. Banks also to cooperate with the Government department as and when they hold camps. Applications scrutinised and forwarded by the Lead Bank department to be attended without delay and should not be returned except for genuine reasons like adverse CIBIL etc.

He shared the areas of concerns like

1. Credit to Exporters &
2. Credit to Social Infrastructure.

He urged the Banks to focus on the above 02 areas and make correct reporting, so that lending to these sectors is accounted correctly.

He further urged the Banks to give more focus on

1. PM Vishwakarma scheme which is being launched in September 2023. Banks are going to come out with detailed guidelines shortly. Member banks are requested to extend full cooperation to the Nodal Agency of the State.
2. Pradhan Mantri Awaas Yojana (both Grameen & Urban)
3. Pradhan Mantri SVANidhi Scheme (2nd and 3rd phase)
4. Pradhan Mantri Mudra Yojana.
5. Finance to Self Help Group
6. Stand Up India

Applications received under Government sponsored schemes should be dealt with immediately in a timeline of 15 days.

With these few words, he concluded his speech.



Shri. Prabhakar Jha, Regional Director, RBI, Goa.

Shri. Jha welcomed all the participants present on the dais and of the dais.

Speaking on priority sector lending he complimented the Banks for maintaining the ratio above the 40.00% level at 41.01% and he urged the banks to maintain the same in the upcoming quarters.

On CD ratio, Mr. Jha informed the members that it has marginally reduced from 30.95% to 30.65% in March 2023.

On Credit disbursement by banks, against the annual target of Rs.6400 crores, the achievement stood at Rs.3002 crores as of June 2023. Lending to sectors such as Agri term loans, MSME and housing have shown slight improvement during the quarter ended June 2023. The same trend should be maintained and other sectors can also be focussed.

With regard to PMJDY accounts, there is a decrease in zero balance accounts from 16211 to 15586. However, the number is high and the funding to these accounts should be done on urgent basis. He also observed that the PMJDY numbers have reduced from 192118 in March 2023 to 178009 in June 2023.

In respect of Financial literacy camps, he informed that financial literacy is the base requirement for the economic well being of the customers and the FLCs may conduct more financial literacy camps both digital awareness and target groups.

SLBC was instructed to display updated list of clusters recognized by the Central Government, wherever applicable.

He urged the Banks to guide the customers in claiming the Unclaimed deposits during the campaign period, which will conclude on 08.09.2023. He urged the banks to visit the web portal UDGM for the benefit of the customers.

He observed that most of the Branch Managers are not attending the BLBC meeting in their respective blocks. District coordinators of all the banks may please ensure that respective BMs henceforth attend the BLBC meetings.

With these few words, he concluded his speech.



Dr. Milind Bhirud, General Manager, NABARD, Panaji Goa.

Shri. Bhirud welcomed all the participants present on the dais and of the dais.

He congratulated all the bankers for achieving approximately 50% of the ACP targets for the year 2023-24 in the 1st quarter itself.

He wished to inform the house that NABARD has initiated the process for finalising the Potential Linked Credit Plan for the next financial year 2024-25 for both the districts in consultation with Banks and Govt. Departments in tune with RBI circular dated 08.12.2004. The exercise will be completed by end of September 2023.

He further informed the house that the Department of Agriculture is in the process of finalisation of 1st Agriculture policy for the State. Once the policy is in place, it will further boost credit dispensation for agriculture and allied activities. He further informed the house that Ministry of Micro Small and Medium Enterprises, Government of India is providing support in availing credit from Financial Institutions to the eligible MSME units through CGTMSE in the form of credit guarantee on collateral free term loans. He requested bankers to take advantage of these schemes and further enhance credit flow to these activities.

He expressed his happiness on the improvement seen in the credit linkage of SHGs. Approximately 12% of the SHGs are credit linked by banks. With the help of SRLM, banks may explore financing of more number of SHGs and its members for livelihood activities.

He urged the bankers to enhance the institutional credit flow to post harvest activities. MOFPI, Gol has launched subsidy scheme for SHGs, FPCs. He urged the Bankers to provide credit support to micro enterprises to set up their units.

He appraised the house that 2023 is being celebrated as International Millet year and millets have very good acceptance due to its nutritive value. Farmers are cultivating mostly Nachani in some pockets of the Goa State and the area coverage is very less. Bankers should provide financial assistance to these farmers with a view to increase the coverage.

With these few words, he concluded his speech.



Dr. V. Candavelou, Principal Secretary (Finance), Govt. of Goa.

Dr. Candavelou welcomed all the dignitaries on the dais and of the dais.

He congratulated all the bankers for achieving the targets under the 1st quarter of 2023-24. Few issues which have come up in this quarterly report are as under:

1. Zero Balance accounts in PMJDY. Bankers should contact the customers and get the accounts either funded or closed. The deposit in these accounts have also decreased. All the banks should put in more efforts to open PMJDY accounts and bring down the zero balance accounts by formulating an action plan.
2. As far as the three Social Security Schemes are concerned, there are reductions in the numbers YOY basis. This reduction is very concerning and disturbing as these are the flag ship schemes of the Government of India. 3 PSU and 4 Pvt banks have reported Zero figures. SLBC to find out the correct position. Banks to ensure that the targets given to them by DFS are achieved without exception. In APY the performance of all the Banks is not at acceptable level. Bank staff to move around the entire State and cover all the eligible population without further delay. In future, performance under these schemes will be observed for parking Government funds.
3. As far as the annual credit plan is concerned, 47% of the annual target is achieved in the 1st quarter. The performance is better as compared to the last year. If the trend continues, we should be able to achieve the target by October 2023. He urged NABARD to fix the target taking into consideration the present performance with incremental growth. Under no situation, target should be lower than the last year performance. Only if the targets are fixed on this pattern, the CD ratio will improve and resultantly flow of credit to these segments.
4. He instructed the Banks to focus on credit to Agriculture infrastructure and Export credit as compared to housing & MSME segment where the performance is better.
5. On priority sector advances, he complemented the Banks for achieving the benchmark level of 40%. On CD ratio, he informed that there is a marginal increase. He further said that unless the credit size increases, the CD ratio will never increase.
6. He urged the banks to improve the finance to weaker sections of the society, SC/ST beneficiaries and women beneficiaries. Bankers to



identify such beneficiaries and provide hand holding before providing finance.

7. Speaking on finance under Kisan Credit Card, he expressed his happiness on the improvement in financing the increased number of beneficiaries and instructed the banks to go hand in hand with the concerned Government Departments. He also urged the bankers to improve the activation of the Rupay Cards.
8. Regarding PMEGP applications, 16 proposals sanctioned and 10 have been rejected. 16 proposals are under process. The target for the state is 76. All banks to achieve the allotted annual target. Implementing agencies should sponsor adequate applications and Banks should provide hand holding to applicants/entrepreneurs while sanctioning the applications.
9. He informed the bankers that Govt of India is going to launch PM Vishwakarma scheme in September 2023. He urged the Banks to be in readiness during the briefing period and to provide desired level of support to market this scheme. He highlighted the provision of the scheme for the benefit of the bankers. A broad outline of the product has already been received by many major banks. He informed that ambitious targets are being set up for banks. He urged the bankers to come up to the expectation of the Government. With these few words, he concluded his speech.

Shri. P. G. Kamat, AGM, SLBC then piloted the discussion on the agenda. Few observations/directions during presentation:

- **SLBC to recheck the Zero figures submitted by the respective banks in respect of PMJJBY and PMSBY.**
- **Shri Vijendra Singh, Dy. Director I/c., State Office, KVIC Panaji congratulated the Bankers for achieving the 52% allocated targets up to 15th August 2023 under PMEGP scheme and specially thanked SLBC for giving continuous support and reviewing the PMEGP performance. He requested all the Bankers to sanction pending PMEGP applications on priority basis. He further informed the House that 30 Nos. of Margin-money claims, involving Subsidy amounting to Rs. 1.15 crores, have been referred to financing Bank Branches for rectification and the main queries are, uploading of sign Board, PMEGP e-portal generated sanction letter and loan account statement with the signature and seal of the Branch Manager. He further requested all the Bankers to advise the Bank Branches under their jurisdiction for rectifying such claims on priority basis to get the Margin Money Subsidy. In response to the concern**



of Bankers in respect of repeated query in Margin Money Claim and Not showing the upload option on PMEGP e-portal in the "Update referred back claim ", he assured the house to take up the matter with the KVIC HQ, Mumbai.

Dr. V. Candavelou, Principal Secretary (Finance) Govt. of Goa and Shri Shri Ram Singh, General Manager SBI & Chairman SLBC, Goa also advised the Bankers to sanction the pending applications and to rectify the referred claims on priority

The meeting ended with a vote of thanks by Shri. Bikash Basumatary, Deputy General Manager & SLBC Secretary, Goa. He assured the speakers that the issues raised during the deliberation, would be attended with utmost urgency and will be resolved at the earliest.

State Bank of India
SLBC, Goa
Date 28.08.2023.


**General Manager
(NW-1) & Convenor (SLBC)**



Sr No	Agenda Items	Action Point	Action By
1	Review of ACP – Step up Priority sector lending	Focus on priority sector lending to be increased to 45%.	All Banks
2	Digitalisation of South Goa District	Ensure 100% digitisation of South Goa by the end of September 22.	All Banks/SLBC
3	Data flow at LBS for migration to standardised data system.	All Banks are advised to ensure timely submission of data by uploading on the portal.	All Banks
4	Financial inclusion – Zero balance accounts	To be totally funded wherever feasible.	All Banks
5	Applications under KCC Fisheries/Dairy to be disposed immediately.	Status of applications of Fisheries department to be updated by the Banks.	All Banks
6	Financial Literacy Camps	More camps to be held and the target to be achieved.	All Banks/LDM/UBI
7	Issue related to bankability of property cards issued under SVAMITVA Scheme.	Govt. of Goa.	The department of Settlement has informed SLBC about the present status and the same has been forwarded to the DFS.
8	Setting up of RSETI (Particularly for disabled persons)	Punjab National Bank	The request was taken up as agenda (2) and it was resolved to forward the request to MoRD.



Position in respect of Action Points of last quarter

Sr. No	Action points	To be dealt by	Action taken.
1.	Review of ACP – Step up Priority Sector Lending	All Banks	Priority sector lending improved from 41.01 % as on 30.06.2023 to 42.86 % as on 30.09.2023
2.	Digitisation of South Goa District	All Banks	The Digitisation position of South Goa District stands at 95.03% in Saving Banks and 92.17 % in Current Accounts as on 30.09.2023.
3.	Data flow at LBS. Migration to Standardized Data System	All Banks	100% Data Flow at LBS
4	Financial Inclusion – Zero Balance Accounts	All Banks	There is an increase in Zero Balance A/c's from 16211 as on 31.03.2023 to 17492 as on 30.09.2023.
5.	Applications under KCC Fisheries / Dairy to be disposed immediately	All Banks	During the current quarter, banks have sanctioned and disbursed 2659 proposals.
6.	Financial Literacy Camps	LDMs / All Banks	Banks were able to conduct 206 Camps against the target of 84 Camps for the quarter ended September 2023
7.	Coverage of unbanked villages within 5 kms range	SBI, UBI, BOI, AXIS and HDFC	All the 4 villages have been covered by appointing CSPs as directed by DFS.
8.	Campaign for Saturation under Jansuraksha Schemes at Gram Panchayat level (01.10.23 to 31.12.23)	All Banks	Banks have conducted 65 camps in various villages for awareness of Social Security Schemes.
9	Setting up of RSETI (Particularly for disabled persons).	Punjab National Bank	Proposal has been forwarded through our Head office for onward submission to MoRD

Review of Financial Inclusion Initiatives, expansion of banking network and Financial Literacy

a) Banking Scenario of the State

There are total 774 Bank Branches in the state catering to 15 lacs plus population. Out of which, 475 are in semi urban areas and 299 in rural villages.

Banking network as on 30.09.2023 are as under:

Type	Banks	No of brs		No of brs		Total	
		North Goa		South Goa			
		Rural	Semi Urban	Rural	Semi Urban	Rural	Semi Urban
Public Sector Banks	12	106	108	97	128	203	236
Private Sector Banks	17	34	72	30	64	64	136
Co-operative Banks	13	15	49	16	42	31	91
Small Finance Banks	5	0	7	1	5	1	12
Total		155	236	144	239	299	475
Grand Total	47	391		383		774	

b) Details of Business Correspondents / Customer Service Point (BC/CSP)

The Banks have also adopted the Business Correspondent model in rural areas which is slowly gaining momentum. They cater to the rural customers and making it convenient for the village folks to access the financial system. Banks are following up with all CSPs for contributing towards Government Social Security Schemes.

●Details of Business Correspondents / Customer Service Point (BC / CSP) as on 30.09.2023

SR. No.	Name of the Bank	As on September 2023
1	STATE BANK OF INDIA	19
2	BANK OF BARODA	16
3	BANK OF INDIA	13
4	UNION BANK OF INDIA	17
5	CANARA BANK	5
	GRAND TOTAL	70

All Banks are instructed to open more CSPs at every village.

c) List of unbanked villages (on Jan Dhan Darshak GIS App – as advised by DFS) - **NIL**

Hurdles / Issues of CSPs / Bank Mitras:

Internet connectivity needs further improvement for the smooth and uninterrupted service of CSP's in the State.

d) Review of Financial Literacy initiatives by Banks (Particularly Digital Financial Literacy)

The data forwarded by the four FL Center's in Goa for the quarter ended September 2023 is given below:

FLC CAMPS held by FL Centres during the quarter September 2023					
Sr No.	FL Centres	No. of Camp Target	Camps Held		Total
			Digital	Others	
1	SBI NORTH DISTRICT	21	47	47	94
2	SBI SOUTH DISTRICT	21	10	12	22
3	GOA STATE CO-OPERATIVE BANK	21	16	22	38
4	UNION BANK OF INDIA	21	28	24	52
		84	101	105	206

e) Status of Financial Inclusion in the State of Goa

Pradhan Mantri Jan Dhan Yojana (PMJDY):

The Deposits in PMJDY accounts for Sept 2023 quarter is Rs 166.09 cr. There is an increase of Rs 3.81 cr as compared to March 2023 quarter.

As regards, zero balance accounts, Banks are making efforts to fund all the remaining accounts wherever feasible. These accounts pertain to migrant labourers who are not available at the last recorded address, nor reachable on the registered mobile number.

PMJDY Deposits:

	March 2023	Sept 2023
Amount (in cr)	162.28	166.09

Zero Balance Accounts:

	March 2023	Sept 2023
Number	16211	17492

PRADHAN MANTRI JAN DHAN YOJANA (PMJDY)

AS ON 30.09.2023

S.No	Banks	Rural A/C	Urban A/C	Male A/C	Female A/C	Total A/C	Total Deposit (Actual)	Zero Balance Account	Rupay Card Issued	Aadhaar Seeded
1	Canara Bank	45611	0	26933	18678	45611	428135898.2	5381	26307	40259
2	Union Bank of India	39229	0	21681	17548	39229	223949346.6	3270	21633	28699
3	Punjab National Bank	9510	0	6918	2592	9510	72676363.55	2209	4081	6076
4	Bank of India	21808	0	11759	10049	21808	236017589.1	1514	19604	19216
5	Central Bank of India	10930	0	5082	5848	10930	48459680.22	1127	6072	9555
6	Bank of Baroda	19944	0	10519	9425	19944	202244114.3	669	15686	15773
7	State Bank of India	4032	5541	4577	4996	9573	58725807.76	609	8363	8391
8	HDFC Bank Ltd	1675	1235	990	1920	2910	19809077.76	557	2910	1932
9	Indian Bank	3930	0	2102	1828	3930	17967288.29	541	3696	3043
10	IDBI Bank Ltd.	237	2942	1938	1241	3179	11324225.01	465	2137	2306
11	UCO Bank	1370	1965	1692	1643	3335	25204815.29	270	1690	2062
12	Indian Overseas Bank	6265	16142	13181	9226	22407	282507093.5	245	8596	14357
13	Bank of Maharashtra	3425	0	1679	1746	3425	21919886	217	3055	3239
14	ICICI Bank Ltd	55	167	150	72	222	1385179.58	169	222	61
15	Kotak Mahindra Bank Ltd	167	0	124	43	167	123988.02	88	79	137
16	Federal Bank Ltd	590	0	296	294	590	4556070.4	51	159	417
17	Axis Bank Ltd	233	354	429	158	587	2268214	33	487	439
18	Punjab & Sind Bank	533	0	214	319	533	934710.84	27	356	483
19	RBL Bank Ltd	448	0	0	448	448	650218.28	19	448	300
20	IndusInd Bank Ltd	242	454	398	298	696	1809795.98	17	301	606
21	South Indian Bank Ltd	0	54	18	36	54	205572.55	8	42	43
22	Jammu & Kashmir Bank Ltd	22	0	10	12	22	5310	3	21	16
23	Yes Bank Ltd	0	31	23	8	31	116938.94	3	31	1
24	Karur Vysya Bank	3	0	2	1	3	1931	0	3	3
25	The Goa State Co-Operative Bank Ltd.	1609	0	676	933	1609	72.22	0	0	0
	GRAND TOTAL	171868	28885	111391	89362	200753	1660999187	17492	125979	157414

➤ Percentage of Aadhar seeded Accounts: 78.41%

➤ (Source: NSDL Site)

f) Govt Security Schemes**PRADHAN MANTRI JEEVAN JYOTI BIMA YOJANA (PMJJBY) AND PRADHAN MANTRI SURAKSHA BIMA YOJANA (PMSBY) - ENROLLMENTS AS ON 30.09.2023**

SR.	Name of Bank	PMJJBY	PMSBY
1	STATE BANK OF INDIA	57296	86633
2	BANK OF BARODA	21321	45728
3	BANK OF INDIA	44357	73659
4	BANK OF MAHRASHTRA	4998	11996
5	CANARA BANK	1333	12153
6	CENTRAL BANK OF INDIA	8059	26149
7	INDIAN BANK	3024	5383
8	INDIAN OVERSEAS BANK	4273	10395
9	PUNJAB NATIONAL BANK	2438	12124
10	PUNJAB AND SIND BANK	368	838
11	UNION BANK OF INDIA	31159	87184
12	UCO BANK	2270	4294
	SUB TOTAL	180896	376536
13	AXIS BANK	850	2203
14	CSB BANK LIMITED	24	188
15	FEDERAL BANK	17	31
16	HDFC BANK	7210	11347
17	ICICI BANK	24	24
18	INDUSIND BANK	29	791
19	J & K BANK	16	15
20	KARNATAKA BANK	906	1977
21	KOTAK MAHINDRA BANK	253	343
22	RBL BANK	385	567
23	SOUTH INDIAN BANK	170	394
24	YES BANK	100	124
25	IDBI BANK	1845	2600
26	IDFC FIRST BANK	2	3
	SUB TOTAL	11831	20607
27	BICHOLIM URBAN CO-OP BANK LTD.	67	914
28	CITIZEN CO-OP BANK LTD,	56	185
29	GOA STATE CO-OP BANK LTD.	4096	10320
30	GOA URBAN CO-OP BANK LTD.	313	1582
31	NKGSB CO-OP BANK LTD.	55	36329
32	TJSB SAHAKARI BANK LTD.	0	1302
33	WOMEN CO-OP BANK LTD.	0	72
	SUB TOTAL	4587	50704
34	AU SMALL FINANCE BANK LTD.	64	104
35	UNITY SMALL FINANCE BANK	67	387
	SUB TOTAL	131	491
	GRAND TOTAL (September 2023)	197445	448338
	(Position as on September 2022)	115216	300659

**ATAL PENSION YOJANA (APY)
PERFORMANCE AS ON 30.09.2023**

SR. NO.	BANK NAME	Annual Target	A/cs opened	Achievement till 30.09.2023	Cumulative APY
1	CANARA BANK	7,400	3,725	50%	31,357
2	CENTRAL BANK OF INDIA	3,100	1,377	44%	11,948
3	BANK OF INDIA	5,000	1,787	36%	9,820
4	INDIAN OVERSEAS BANK	2,500	553	22%	5,107
5	BANK OF MAHARASHTRA	1,500	291	19%	2,179
6	UCO BANK	1,000	137	14%	1,118
7	INDIAN BANK	800	77	10%	1,614
8	UNION BANK OF INDIA	6,900	636	9%	13,719
9	PUNJAB AND SIND BANK	100	6	6%	351
10	PUNJAB NATIONAL BANK	1,300	69	5%	4,077
11	STATE BANK OF INDIA	9,100	462	5%	7,074
12	KARNATAKA BANK LIMITED	210	23	11%	928
13	THE SOUTH INDIAN BANK	150	11	7%	190
14	HDFC BANK LTD	4,830	147	3%	5,255
15	BANK OF BARODA	5,200	107	2%	5,232
16	KOTAK MAHINDRA BANK	210	7	3%	68
17	DCB BANK LIMITED	120	2	2%	8
18	AXIS BANK LTD	1,260	7	1%	3,511
19	THE FEDERAL BANK LTD	180	2	1%	138
20	ICICI BANK LIMITED	2,240	4	0%	380
21	RBL BANK LIMITED	240	1	0%	160
22	IDBI BANK LTD	630	1	0%	461
23	YES BANK LIMITED	240	0	0%	38
24	INDUSIND BANK LIMITED	120	0	0%	10
25	THE CATHOLIC SYRIAN BANK LIMITED	90	0	0%	11
26	BANDHAN BANK LIMITED	60	0	0%	13
27	THE KARUR VYSYA BANK LTD	30	0	0%	17
28	THE JAMMU AND KASHMIR BANK LTD	30	0	0%	20
29	IDFC FIRST BANK LIMITED	30	0	0%	0
	Grand Total	54,570	9,432	17%	1,04,804

(Source: NSDL Site)

Review of Credit Disbursements by Banks**a) Review of Performance under ACP**

The comparative position of Annual Credit Plan for the Quarter ended September 2022 and September 2023 is as under:

(Rs. In crores)

Activity	ACP Target (for 2022-23)	Achievement under ACP 2020-21 upto 30.09.2022	% Achievement 30.09.2022	ACP Target (for 2023- 24)	Achievement under ACP upto 30.09.23	% Achievement 30.09.23
Crop loans	292.00	231.49	79.28	450.10	454.21	100.91
Agri Term loans	506.00	378.24	74.75	550.00	280.33	50.97
Sub Total AGRI	798.00	609.73	76.41	1000.10	734.54	73.45
Agri Infrastructure	30.00	1.86	6.20	35.00	10.02	28.63
Ancillary Activities	152.00	234.56	154.32	180.00	208.96	116.09
Credit Potential for Agriculture	980.00	846.15	86.34	1215.10	953.52	78.47
MSME	3880.00	2792.70	71.98	4310.00	3843.03	89.17
Export Credit	10.00	0.67	6.70	35.00	3.23	9.23
Education	120.00	29.05	24.21	120.00	15.73	13.11
Housing	560.00	140.12	25.02	503.90	203.57	40.40
Social Infrastructure	15.02	1.19	7.92	15.00	1.35	9.00
Renewable Energy	6.98	5.86	83.95	3.00	1.43	47.67
Others	228.00	32.03	14.05	198.00	63.77	32.21
TOTAL	5800.00	3847.77	66.34	6400.00	5085.06	79.45

The comparative position of Annual Credit Plan (Quarterly Targets) for the Half Year ended September 22 and September 23

Activity	Half Yearly ACP Target 2022-23 (Upto 30.09.22)	Half Yearly Achievement under ACP 2022-23 upto 30.09.2022	% Achievement 30.09.2022	Half Yearly ACP Target (Upto 30.09.23)	Half Yearly Achievement under ACP upto 30.09.23	% Achievement 30.09.23
Crop loans	146.00	231.49	158.55	225.05	454.21	201.83
Agri Term loans	253.00	378.24	149.50	275.00	280.33	101.94
Sub Total AGRI	399.00	609.73	152.81	500.05	734.54	146.89
Agri Infrastructure	15.00	1.86	12.40	17.50	10.02	57.26
Ancillary Activities	76.00	234.56	308.63	90.00	208.96	232.18
Credit Potential for Agriculture	490.00	846.15	172.68	607.55	953.52	156.95
MSME	1940.00	2792.70	143.95	2155.00	3843.03	178.33
Export Credit	5.00	0.67	13.40	17.50	3.23	18.46
Education	60.00	29.05	48.42	60.00	15.73	26.22
Housing	280.00	140.12	50.04	251.95	203.57	80.80
Social Infrastructure	7.51	1.19	15.85	7.50	1.35	18.00
Renewable Energy	3.49	5.86	167.91	1.50	1.43	95.33
Others	114.00	32.03	28.10	99.00	63.77	64.41
TOTAL	2900.00	3847.77	132.68	3200.00	5085.06	158.90

INSTITUTION-WISE AND SECTOR WISE PERFORMANCE UNDER ACP AS ON SEPTEMBER 2023
(Amt in crores)

SR. No	Name of the Bank	CROP			AGRI TERM			SUB TOTAL		
		C	P	%	C	P	%	C	P	%
1	STATE BANK OF INDIA	55.40	16.54	29.86	50.00	3.93	7.86	105.40	20.47	19.42
2	BANK OF BARODA	19.00	9.60	50.53	28.00	67.97	242.75	47.00	77.57	165.04
3	BANK OF INDIA	20.20	1.49	7.38	64.50	93.57	145.07	84.70	95.06	112.23
4	BANK OF MAHRASHTRA	18.00	2.48	13.78	18.00	7.82	43.44	36.00	10.30	28.61
5	CANARA BANK	24.20	218.77	904.01	134.00	1.88	1.40	158.20	220.65	139.48
6	CENTRAL BANK OF INDIA	25.40	12.88	50.71	29.00	18.75	64.66	54.40	31.63	58.14
7	INDIAN BANK	0.90	1.16	128.89	3.00	0.00	0.00	3.90	1.16	29.74
8	INDIAN OVERSEAS BANK	2.70	9.65	357.41	9.00	0.58	6.44	11.70	10.23	87.44
9	PUNJAB NATIONAL BANK	1.80	0.18	10.00	5.00	0.01	0.20	6.80	0.19	2.79
10	PUNJAB AND SIND BANK	0.00	0.00	0.00	0.00	0.05	0.00	0.00	0.05	0.00
11	UNION BANK OF INDIA	24.20	15.75	65.08	44.00	35.57	80.84	68.20	51.32	75.25
12	UCO BANK	1.80	0.31	17.22	4.00	0.01	0.25	5.80	0.32	5.52
	SUB TOTAL	193.60	288.81	149.18	388.50	230.14	59.24	582.10	518.95	89.15
13	AXIS BANK	0.50	0.03	6.00	2.00	4.63	231.50	2.50	4.66	186.40
14	BANDHAN BANK	0.00	0.00	0.00	0.00	0.08	0.00	0.00	0.08	0.00
15	CSB BANK LIMITED	12.00	0.00	0.00	5.00	8.00	160.00	17.00	8.00	47.06
16	DCB BANK	0.10	0.00	0.00	0.20	0.00	0.00	0.30	0.00	0.00
17	FEDERAL BANK	147.10	112.50	76.48	0.20	0.14	70.00	147.30	112.64	76.47
18	HDFC BANK	8.00	0.21	2.63	34.00	5.18	15.24	42.00	5.39	12.83
19	ICICI BANK	6.40	0.06	0.94	19.00	21.95	115.53	25.40	22.01	86.65
20	INDUSIND BANK	1.00	0.00	0.00	2.70	6.35	235.19	3.70	6.35	171.62
21	J & K BANK	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
22	KARNATAKA BANK	21.00	23.13	110.14	5.00	0.06	1.20	26.00	23.19	89.19
23	KARUR VYASYA BANK	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
24	KOTAK MAHINDRA BANK	0.20	0.00	0.00	1.00	0.50	50.00	1.20	0.50	41.67
25	RBL BANK	2.40	0.28	11.67	8.50	1.21	14.24	10.90	1.49	13.67
26	SOUTH INDIAN BANK	11.60	23.50	202.59	2.00	0.00	0.00	13.60	23.50	172.79
27	YES BANK	1.20	0.00	0.00	4.00	0.00	0.00	5.20	0.00	0.00
28	IDBI BANK	1.00	1.93	193.00	4.00	0.00	0.00	5.00	1.93	38.60
29	IDFC FIRST BANK	0.00	0.00	0.00	0.00	0.56	0.00	0.00	0.56	0.00
	SUB TOTAL	212.50	161.64	76.07	87.60	48.66	55.55	300.10	210.30	70.08
30	APNA SAHAKARI BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
31	BICHOLIM URBAN CO-OP BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
32	CITIZEN CO-OP BANK LTD,	1.00	0.00	0.00	5.00	0.00	0.00	6.00	0.00	0.00
33	CITIZEN CREDIT CO-OPERATIVE BANK	0.10	0.00	0.00	0.40	0.00	0.00	0.50	0.00	0.00
34	GOA STATE CO-OP BANK LTD.	40.20	3.76	9.35	59.60	1.53	2.57	99.80	5.29	5.30
35	GOA URBAN CO-OP BANK LTD.	1.60	0.00	0.00	6.00	0.00	0.00	7.60	0.00	0.00
36	GP PARSIK SAHAKARI BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
37	KONKAN MERCANTILE CO-OP BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
38	NKGSB CO-OP BANK LTD.	0.30	0.00	0.00	0.90	0.00	0.00	1.20	0.00	0.00
39	SARASWAT CO-OP BANK LTD.	0.80	0.00	0.00	2.00	0.00	0.00	2.80	0.00	0.00
40	SHAMRAO VITHAL CO-OP BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
41	TJSB SAHAKARI BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
42	WOMEN CO-OP BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	SUB TOTAL	44.00	3.76	8.55	73.90	1.53	2.07	117.90	5.29	4.49
43	AU SMALL FINANCE BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
44	JANA SMALL FINANCE BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
45	INDIA POST PAYMENTS BANK	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
46	UJJIVAN SMALL FINANCE BANK	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
47	UNITY SMALL FINANCE BANK	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	SUB TOTAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	GRAND TOTAL	450.10	454.21	100.91	550.00	280.33	50.97	1000.10	734.54	73.45

INSTITUTION-WISE AND SECTOR WISE PERFORMANCE UNDER ACP AS ON SEPTEMBER 2023

(Amt in crores)

SR. No.	Name of the Bank	AGRI INFRA			ANCILLARY ACTIVITIES			CREDIT POTENTIAL FOR AGRI (SUB TOTAL +AGRI INFRA +ANCILLARY ACTIVITIES)		
		C	P	%	C	P	%	C	P	%
1	STATE BANK OF INDIA	3.60	0.00	0.00	12.00	0.68	5.67	121.00	21.15	17.48
2	BANK OF BARODA	2.10	2.23	106.19	11.00	0.88	8.00	60.10	80.68	134.24
3	BANK OF INDIA	3.10	0.00	0.00	10.40	15.87	152.60	98.20	110.93	112.96
4	BANK OF MAHRASHTRA	1.50	5.99	399.33	6.40	14.83	231.72	43.90	31.12	70.89
5	CANARA BANK	3.50	0.01	0.29	21.40	19.84	92.71	183.10	240.50	131.35
6	CENTRAL BANK OF INDIA	1.80	0.04	2.22	15.40	55.90	362.99	71.60	87.57	122.30
7	INDIAN BANK	0.10	0.32	320.00	2.20	0.08	3.64	6.20	1.56	25.16
8	INDIAN OVERSEAS BANK	1.40	0.25	17.86	4.40	0.18	4.09	17.50	10.66	60.91
9	PUNJAB NATIONAL BANK	1.30	0.00	0.00	3.40	1.49	43.82	11.50	1.68	14.61
10	PUNJAB AND SIND BANK	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.05	0.00
11	UNION BANK OF INDIA	3.50	0.52	14.86	15.00	42.15	281.00	86.70	93.99	108.41
12	UCO BANK	0.20	0.00	0.00	3.40	0.03	0.88	9.40	0.35	3.72
	SUB TOTAL	22.10	9.36	42.35	105.00	151.93	144.70	709.20	680.24	95.92
13	AXIS BANK	0.06	0.00	0.00	3.00	0.71	23.67	5.56	5.37	96.58
14	BANDHAN BANK	0.00	0.00	0.00	3.00	0.16	5.33	3.00	0.24	8.00
15	CSB BANK LIMITED	0.00	0.00	0.00	0.00	0.00	0.00	17.00	8.00	47.06
16	DCB BANK	0.04	0.00	0.00	5.00	0.00	0.00	5.34	0.00	0.00
17	FEDERAL BANK	0.04	0.00	0.00	6.00	1.59	26.50	153.34	114.23	74.49
18	HDFC BANK	4.70	0.00	0.00	11.00	25.60	232.73	57.70	30.99	53.71
19	ICICI BANK	1.88	0.00	0.00	11.00	11.95	108.64	38.28	33.96	88.71
20	INDUSIND BANK	0.30	0.00	0.00	2.00	0.00	0.00	6.00	6.35	105.83
21	J & K BANK	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
22	KARNATAKA BANK	0.40	0.00	0.00	4.00	0.06	1.50	30.40	23.25	76.48
23	KARUR VYASYA BANK	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
24	KOTAK MAHINDRA BANK	0.06	0.00	0.00	5.00	16.28	325.60	6.26	16.78	268.05
25	RBL BANK	0.84	0.00	0.00	5.00	0.00	0.00	16.74	1.49	8.90
26	SOUTH INDIAN BANK	0.12	0.00	0.00	2.00	0.00	0.00	15.72	23.50	149.49
27	YES BANK	0.36	0.00	0.00	6.00	0.00	0.00	11.56	0.00	0.00
28	IDBI BANK	0.20	0.00	0.00	1.00	0.33	33.00	6.20	2.26	36.45
29	IDFC FIRST BANK	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.56	0.00
	SUB TOTAL	9.00	0.00	0.00	64.00	56.68	88.56	373.10	266.98	71.56
30	APNA SAHAKARI BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
31	BICHOLIM URBAN CO-OP BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
32	CITIZEN CO-OP BANK LTD,	0.20	0.00	0.00	0.50	0.35	70.00	6.70	0.35	5.22
33	CITIZENCREDIT CO-OPERATIVE BANK	0.02	0.00	0.00	0.20	0.00	0.00	0.72	0.00	0.00
34	GOA STATE CO-OP BANK LTD.	3.00	0.66	22.00	6.80	0.00	0.00	109.60	5.95	5.43
35	GOA URBAN CO-OP BANK LTD.	0.50	0.00	0.00	2.60	0.00	0.00	10.70	0.00	0.00
36	GP PARSIK SAHAKARI BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
37	KONKAN MERCANTILE CO-OP BANK	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
38	NKGSB CO-OP BANK LTD.	0.06	0.00	0.00	0.10	0.00	0.00	1.36	0.00	0.00
39	SARASWAT CO-OP BANK LTD.	0.12	0.00	0.00	0.80	0.00	0.00	3.72	0.00	0.00
40	SHAMRAO VITHAL CO-OP BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
41	TJSB SAHAKARI BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
42	WOMEN CO-OP BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	SUB TOTAL	3.90	0.66	16.92	11.00	0.35	3.18	132.80	6.30	4.74
43	AU SMALL FINANCE BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
44	JANA SMALL FINANCE BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
45	INDIA POST PAYMENTS BANK	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
46	UJJIVAN SMALL FINANCE BANK	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
47	UNITY SMALL FINANCE BANK	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	SUB TOTAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	GRAND TOTAL	35.00	10.02	28.63	180.00	208.96	116.09	1215.10	953.52	78.47

INSTITUTION-WISE AND SECTOR WISE PERFORMANCE UNDER ACP AS ON SEPTEMBER 2023
(Amt in crores)

SR. No.	Name of the Bank	MSME			EXPORT CREDIT			EDUCATION		
		C	P	%	C	P	%	C	P	%
1	STATE BANK OF INDIA	455.00	392.60	86.29	6.00	3.23	53.83	23.00	4.66	20.26
2	BANK OF BARODA	375.00	173.79	46.34	5.00	0.00	0.00	5.20	1.26	24.23
3	BANK OF INDIA	360.00	253.76	70.49	5.00	0.00	0.00	8.30	0.63	7.59
4	BANK OF MAHRASHTRA	390.00	117.72	30.18	2.00	0.00	0.00	4.00	0.68	17.00
5	CANARA BANK	241.00	353.09	146.51	7.00	0.00	0.00	13.00	1.76	13.54
6	CENTRAL BANK OF INDIA	110.00	113.46	103.15	0.00	0.00	0.00	5.00	0.51	10.20
7	INDIAN BANK	34.00	23.48	69.06	0.00	0.00	0.00	2.00	0.04	2.00
8	INDIAN OVERSEAS BANK	102.00	48.60	47.65	0.00	0.00	0.00	3.00	0.21	7.00
9	PUNJAB NATIONAL BANK	157.00	138.09	87.96	4.00	0.00	0.00	2.50	0.31	12.40
10	PUNJAB AND SIND BANK	1.00	1.11	111.00	0.00	0.00	0.00	0.00	0.06	0.00
11	UNION BANK OF INDIA	424.00	552.75	130.37	5.00	0.00	0.00	12.50	2.00	16.00
12	UCO BANK	38.00	3.53	9.29	0.00	0.00	0.00	1.50	0.00	0.00
	SUB TOTAL	2687.00	2171.98	80.83	34.00	3.23	9.50	80.00	12.12	15.15
13	AXIS BANK	117.00	215.85	184.49	0.00	0.00	0.00	1.70	0.09	5.29
14	BANDHAN BANK	14.00	2.50	17.86	0.00	0.00	0.00	0.10	0.00	0.00
15	CSB BANK LIMITED	7.00	0.00	0.00	0.00	0.00	0.00	0.20	0.00	0.00
16	DCB BANK	14.00	0.00	0.00	0.00	0.00	0.00	0.70	0.00	0.00
17	FEDERAL BANK	71.00	39.06	55.01	0.00	0.00	0.00	1.25	0.15	12.00
18	HDFC BANK	246.00	545.75	221.85	1.00	0.00	0.00	8.00	0.06	0.75
19	ICICI BANK	170.00	275.79	162.23	0.00	0.00	0.00	6.00	0.72	12.00
20	INDUSIND BANK	128.00	63.24	49.41	0.00	0.00	0.00	1.80	0.00	0.00
21	J & K BANK	1.00	6.12	612.00	0.00	0.00	0.00	0.00	0.00	0.00
22	KARNATAKA BANK	51.00	14.50	28.43	0.00	0.00	0.00	1.70	0.39	22.94
23	KARUR VYASYA BANK	1.00	4.57	457.00	0.00	0.00	0.00	0.00	0.00	0.00
24	KOTAK MAHINDRA BANK	70.00	71.01	101.44	0.00	0.00	0.00	1.30	0.00	0.00
25	RBL BANK	25.00	0.00	0.00	0.00	0.00	0.00	1.20	0.00	0.00
26	SOUTH INDIAN BANK	36.00	0.06	0.17	0.00	0.00	0.00	1.20	0.17	14.17
27	YES BANK	200.00	215.12	107.56	0.00	0.00	0.00	1.85	0.00	0.00
28	IDBI BANK	77.00	33.92	44.05	0.00	0.00	0.00	1.00	0.14	14.00
29	IDFC FIRST BANK	1.00	0.24	24.00	0.00	0.00	0.00	0.00	0.00	0.00
	SUB TOTAL	1229.00	1487.73	121.05	1.00	0.00	0.00	28.00	1.72	6.14
30	APNA SAHAKARI BANK LTD.	5.00	0.00	0.00	0.00	0.00	0.00	0.10	0.00	0.00
31	BICHOLIM URBAN CO-OP BANK LTD.	41.00	22.19	54.12	0.00	0.00	0.00	1.20	0.10	8.33
32	CITIZEN CO-OP BANK LTD,	46.00	3.40	7.39	0.00	0.00	0.00	1.70	0.06	3.53
33	CITIZEN CREDIT CO-OPERATIVE BANK	10.00	0.72	7.20	0.00	0.00	0.00	0.50	0.00	0.00
34	GOA STATE CO-OP BANK LTD.	90.00	11.37	12.63	0.00	0.00	0.00	3.00	0.00	0.00
35	GOA URBAN CO-OP BANK LTD.	60.00	84.33	140.55	0.00	0.00	0.00	1.70	0.19	11.18
36	GP PARSIK SAHAKARI BANK LTD.	1.00	0.58	58.00	0.00	0.00	0.00	0.10	1.52	1520.00
37	KONKAN MERCANTILE CO-OP BANK	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
38	NKGSB CO-OP BANK LTD.	24.00	0.00	0.00	0.00	0.00	0.00	1.20	0.00	0.00
39	SARASWAT CO-OP BANK LTD.	34.00	0.00	0.00	0.00	0.00	0.00	1.30	0.00	0.00
40	SHAMRAO VITHAL CO-OP BANK LTD.	25.00	1.24	4.96	0.00	0.00	0.00	0.10	0.00	0.00
41	TJSB SAHAKARI BANK LTD.	50.00	34.99	69.98	0.00	0.00	0.00	0.50	0.02	4.00
42	WOMEN CO-OP BANK LTD.	1.00	1.71	171.00	0.00	0.00	0.00	0.00	0.00	0.00
	SUB TOTAL	387.00	160.53	41.48	0.00	0.00	0.00	11.40	1.89	16.58
43	AU SMALL FINANCE BANK LTD.	2.00	21.57	1078.50	0.00	0.00	0.00	0.20	0.00	0.00
44	JANA SMALL FINANCE BANK LTD.	2.00	0.00	0.00	0.00	0.00	0.00	0.20	0.00	0.00
45	INDIA POST PAYMENTS BANK	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
46	UJJIVAN SMALL FINANCE BANK	3.00	1.22	40.67	0.00	0.00	0.00	0.20	0.00	0.00
47	UNITY SMALL FINANCE BANK	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	SUB TOTAL	7.00	22.79	325.57	0.00	0.00	0.00	0.60	0.00	0.00
	GRAND TOTAL	4310.00	3843.03	89.17	35.00	3.23	9.23	120.00	15.73	13.11

INSTITUTION-WISE AND SECTOR WISE PERFORMANCE UNDER ACP AS ON SEPTEMBER 2023
(Amt in crores)

SR. No.	Name of the Bank	HOUSING			SOCIAL INFRASTRUCTURE			RENEWABLE ENERGY		
		C	P	%	C	P	%	C	P	%
1	STATE BANK OF INDIA	38.00	11.24	29.58	2.60	0.00	0.00	0.14	0.20	142.86
2	BANK OF BARODA	22.00	6.19	28.14	2.30	0.00	0.00	0.06	0.25	416.67
3	BANK OF INDIA	27.00	3.38	12.52	2.30	0.00	0.00	0.06	0.00	0.00
4	BANK OF MAHRASHTRA	11.40	2.70	23.68	0.30	0.00	0.00	0.04	0.00	0.00
5	CANARA BANK	70.00	11.09	15.84	2.60	0.00	0.00	0.11	0.00	0.00
6	CENTRAL BANK OF INDIA	43.00	5.12	11.91	0.30	0.00	0.00	0.06	0.00	0.00
7	INDIAN BANK	9.00	0.01	0.11	0.20	0.00	0.00	0.04	0.00	0.00
8	INDIAN OVERSEAS BANK	17.60	8.74	49.66	0.30	0.00	0.00	0.04	0.00	0.00
9	PUNJAB NATIONAL BANK	11.00	3.07	27.91	0.30	0.05	16.67	0.08	0.00	0.00
10	PUNJAB AND SIND BANK	1.00	1.13	113.00	0.00	0.00	0.00	0.00	0.00	0.00
11	UNION BANK OF INDIA	31.00	1.85	5.97	2.60	0.80	30.77	0.10	0.00	0.00
12	UCO BANK	9.00	0.87	9.67	0.26	0.00	0.00	0.04	0.00	0.00
	SUB TOTAL	290.00	55.39	19.10	14.06	0.85	6.05	0.77	0.45	58.44
13	AXIS BANK	10.00	1.70	17.00	0.00	0.00	0.00	0.04	0.00	0.00
14	BANDHAN BANK	0.10	0.00	0.00	0.08	0.00	0.00	0.04	0.00	0.00
15	CSB BANK LIMITED	0.60	0.00	0.00	0.00	0.00	0.00	0.04	0.00	0.00
16	DCB BANK	3.00	45.12	1504.00	0.10	0.00	0.00	0.04	0.00	0.00
17	FEDERAL BANK	5.00	0.39	7.80	0.10	0.00	0.00	0.04	0.00	0.00
18	HDFC BANK	35.00	6.02	17.20	0.10	0.00	0.00	0.12	0.00	0.00
19	ICICI BANK	14.00	2.87	20.50	0.10	0.00	0.00	0.10	0.00	0.00
20	INDUSIND BANK	5.50	0.43	7.82	0.12	0.00	0.00	1.04	0.00	0.00
21	J & K BANK	2.00	0.42	21.00	0.00	0.00	0.00	0.00	0.00	0.00
22	KARNATAKA BANK	4.00	2.50	62.50	0.10	0.00	0.00	0.04	0.00	0.00
23	KARUR VYASYA BANK	2.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
24	KOTAK MAHINDRA BANK	3.70	0.45	12.16	0.00	0.00	0.00	0.04	0.00	0.00
25	RBL BANK	4.90	0.00	0.00	0.00	0.00	0.00	0.04	0.00	0.00
26	SOUTH INDIAN BANK	4.50	0.12	2.67	0.00	0.00	0.00	0.04	0.00	0.00
27	YES BANK	5.50	0.00	0.00	0.00	0.00	0.00	0.04	0.00	0.00
28	IDBI BANK	6.00	0.03	0.50	0.24	0.07	29.17	0.04	0.00	0.00
29	IDFC FIRST BANK	3.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	SUB TOTAL	108.80	60.05	55.19	0.94	0.07	7.45	1.70	0.00	0.00
30	APNA SAHAKARI BANK LTD.	2.20	0.00	0.00	0.00	0.00	0.00	0.04	0.00	0.00
31	BICHOLIM URBAN CO-OP BANK LTD.	15.60	24.02	153.97	0.00	0.00	0.00	0.04	0.00	0.00
32	CITIZEN CO-OP BANK LTD,	3.60	0.35	9.72	0.00	0.00	0.00	0.04	0.00	0.00
33	CITIZEN CREDIT CO-OPERATIVE BANK	2.40	0.00	0.00	0.00	0.00	0.00	0.04	0.00	0.00
34	GOA STATE CO-OP BANK LTD.	9.00	39.24	436.00	0.00	0.00	0.00	0.10	0.00	0.00
35	GOA URBAN CO-OP BANK LTD.	30.50	10.88	35.67	0.00	0.03	0.00	0.07	0.38	542.86
36	GP PARSIK SAHAKARI BANK LTD.	2.20	1.49	67.73	0.00	0.00	0.00	0.04	0.00	0.00
37	KONKAN MERCANTILE CO-OP BANK	2.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
38	NKGSB CO-OP BANK LTD.	2.90	0.00	0.00	0.00	0.00	0.00	0.04	0.00	0.00
39	SARASWAT CO-OP BANK LTD.	10.90	0.78	7.16	0.00	0.00	0.00	0.04	0.00	0.00
40	SHAMRAO VITHAL CO-OP BANK LTD.	0.30	0.37	123.33	0.00	0.00	0.00	0.04	0.00	0.00
41	TJSB SAHAKARI BANK LTD.	5.50	3.55	64.55	0.00	0.40	0.00	0.04	0.00	0.00
42	WOMEN CO-OP BANK LTD.	10.00	5.98	59.80	0.00	0.00	0.00	0.00	0.00	0.00
	SUB TOTAL	97.10	86.66	89.25	0.00	0.43	0.00	0.53	0.38	71.70
43	AU SMALL FINANCE BANK LTD.	0.30	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
44	JANA SMALL FINANCE BANK LTD.	0.30	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
45	INDIA POST PAYMENTS BANK	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
46	UJJIVAN SMALL FINANCE BANK	5.40	1.47	27.22	0.00	0.00	0.00	0.00	0.00	0.00
47	UNITY SMALL FINANCE BANK	2.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	SUB TOTAL	8.00	1.47	18.38	0.00	0.00	0.00	0.00	0.00	0.00
	GRAND TOTAL	503.90	203.57	40.40	15.00	1.35	9.00	3.00	0.83	27.67

INSTITUTION-WISE AND SECTOR WISE PERFORMANCE UNDER ACP AS ON SEPTEMBER 2023

(Amt in crores)

SR. No.	Name of the Bank	OTHERS			TOTAL (CREDIT POTENTIAL+MSME+EXPORT CREDIT+EDUCATION+HOUSING+ SOCIAL INFRASTRUCTURE +RENEWABLE ENERGY+OTHERS)		
		C	P	%	C	P	%
1	STATE BANK OF INDIA	30.00	17.01	56.70	675.74	450.12	66.61
2	BANK OF BARODA	14.00	0.00	0.00	483.66	262.17	54.21
3	BANK OF INDIA	30.00	0.00	0.00	530.86	368.70	69.45
4	BANK OF MAHRASHTRA	11.00	4.40	40.00	462.64	156.62	33.85
5	CANARA BANK	27.00	0.11	0.41	543.81	606.55	111.54
6	CENTRAL BANK OF INDIA	9.00	0.00	0.00	238.96	206.66	86.48
7	INDIAN BANK	3.00	0.00	0.00	54.44	25.09	46.09
8	INDIAN OVERSEAS BANK	3.00	0.00	0.00	143.44	68.21	47.55
9	PUNJAB NATIONAL BANK	4.00	0.02	0.50	190.38	143.22	75.23
10	PUNJAB AND SIND BANK	0.00	0.00	0.00	2.00	2.35	117.50
11	UNION BANK OF INDIA	30.00	0.00	0.00	591.90	651.39	110.05
12	UCO BANK	6.00	1.02	17.00	64.22	5.77	8.98
	SUB TOTAL	167.00	22.56	13.51	3982.05	2946.85	74.00
13	AXIS BANK	1.00	0.00	0.00	135.30	223.01	164.83
14	BANDHAN BANK	5.00	7.58	151.60	22.32	10.32	46.24
15	CSB BANK LIMITED	0.00	0.03	0.00	24.84	8.03	32.33
16	DCB BANK	1.00	0.00	0.00	24.18	45.12	186.60
17	FEDERAL BANK	0.00	0.00	0.00	230.73	153.83	66.67
18	HDFC BANK	8.00	17.29	216.13	355.92	600.11	168.61
19	ICICI BANK	2.00	0.00	0.00	230.48	313.34	135.95
20	INDUSIND BANK	0.00	0.00	0.00	142.46	70.02	49.15
21	J & K BANK	0.00	0.08	0.00	3.00	6.62	220.67
22	KARNATAKA BANK	1.00	0.10	10.00	88.24	40.74	46.17
23	KARUR VYASYA BANK	0.00	0.00	0.00	3.00	4.57	152.33
24	KOTAK MAHINDRA BANK	1.00	0.00	0.00	82.30	88.24	107.22
25	RBL BANK	0.00	7.09	0.00	47.88	8.58	17.92
26	SOUTH INDIAN BANK	1.00	0.00	0.00	58.46	23.85	40.80
27	YES BANK	0.00	0.00	0.00	218.95	215.12	98.25
28	IDBI BANK	3.00	0.00	0.00	93.48	36.42	38.96
29	IDFC FIRST BANK	0.00	0.00	0.00	4.00	0.80	20.00
	SUB TOTAL	23.00	32.17	139.87	1765.54	1848.72	104.71
30	APNA SAHAKARI BANK LTD.	0.00	0.00	0.00	7.34	0.00	0.00
31	BICHOLIM URBAN CO-OP BANK LTD.	0.00	0.21	0.00	57.84	46.52	80.43
32	CITIZEN CO-OP BANK LTD,	0.00	0.00	0.00	58.04	4.16	7.17
33	CITIZEN CREDIT CO-OPERATIVE BANK	0.00	0.00	0.00	13.66	0.72	5.27
34	GOA STATE CO-OP BANK LTD.	7.00	1.24	17.71	218.70	57.80	26.43
35	GOA URBAN CO-OP BANK LTD.	1.00	0.06	6.00	103.97	95.87	92.21
36	GP PARSIK SAHAKARI BANK LTD.	0.00	0.14	0.00	3.34	3.73	111.68
37	KONKAN MERCANTILE CO-OP BANK	0.00	0.00	0.00	2.00	0.00	0.00
38	NKGSB CO-OP BANK LTD.	0.00	0.00	0.00	29.50	0.00	0.00
39	SARASWAT CO-OP BANK LTD.	0.00	0.02	0.00	49.96	0.80	1.60
40	SHAMRAO VITHAL CO-OP BANK LTD.	0.00	1.30	0.00	25.44	2.91	11.44
41	TJSB SAHAKARI BANK LTD.	0.00	2.33	0.00	56.04	41.29	73.68
42	WOMEN CO-OP BANK LTD.	0.00	0.10	0.00	11.00	7.79	70.82
	SUB TOTAL	8.00	5.40	67.50	636.83	261.59	41.08
43	AU SMALL FINANCE BANK LTD.	0.00	0.00	0.00	2.50	21.57	862.80
44	JANA SMALL FINANCE BANK LTD.	0.00	0.00	0.00	2.50	0.00	0.00
45	INDIA POST PAYMENTS BANK	0.00	0.00	0.00	0.00	0.00	0.00
46	UJJIVAN SMALL FINANCE BANK	0.00	3.64	0.00	8.60	6.33	73.60
47	UNITY SMALL FINANCE BANK	0.00	0.00	0.00	2.00	0.00	0.00
	SUB TOTAL	0.00	3.64	0.00	15.60	27.90	178.85
	GRAND TOTAL	198.00	63.77	32.21	6400.00	5085.06	79.45

b.) Review of Priority Sector Advances (PSA)

Performance under Priority Sector Advances, DIR and Weaker Section etc. as on 30.09.2022, 31.03.2023, 30.06.2023 and 30.09.2023 are as under:

(Amt. in Crores)

SR. No.	Parameters	Bench Mark	30.09.2022	31.03.2023	30.06.2023	30.09.2023
i	Total Deposits	N.A.	101780.46	107313.86	109703.38	112130.49
ii	Total Advances	N.A.	30769.92	33213.13	33628.31	35729.39
iii	C.D. Ratio	N.A.	30.23	30.95	30.67	31.86
iv	Total PSA Outstanding	N.A.	13169.14	13388.05	13619.77	14234.12
	%age of PSA to Total Advances	40%	49.09%	49.90%	41.01%	42.86%
v	DIR Advances	N.A.	0.74	0.69	0.64	0.81
	%age of DIR Adv. to Total Advances	1%	0.00	0.00	0.00	0.00
vi	Weaker Section Advances	N.A.	1926.36	2010.72	2122.44	2234.92
	%age of Weaker Sec. Adv. to Total Adv.	10%	6.26%	6.05%	6.31%	6.26%
vii	SC/ST Advances	N.A.	133.36	150.97	154.37	170.34
	%age of SC/ST* Adv. To Total Advances	5%	0.43%	0.45%	0.46%	0.47%
viii	Advances to Women	N.A.	4860.45	5269.63	5384.16	5723.38
	%age of Adv. to Women to Total Adv.	10%	15.80%	15.87%	16.01%	16.02%

* As per RBI directives the base for calculating % of Priority Sector Advances is Total Advances of March 2023.

NOTIFICATION

Under Preferential Deposit Policy for Banks, 2023, letter no: 6/1/2023-Fin (DMU)/ 169 dated 10.04.2023 issued by Government of Goa, Banks will be given special treatment in any deposits of Government Department/ Autonomous Bodies/ Corporations and Semi Government Departments. The notification has been mailed to all the Banks on 15.04.2023

The Eligible criteria is that the

- (i) Bank having its branches in the State of Goa and is figuring in the top 5 Banks in the State.
- (ii) Bank should be having a Deposit Base of Rs 2500 crores and Advances base of 1000 crores in the State of Goa

-Following are the eligible Banks:

SR.	Name of Bank	Deposits Total	Advances Total	CD Ratio
1	ICICI BANK	4367.00	1860.80	42.61
2	HDFC BANK	12766.33	4616.42	36.16
3	STATE BANK OF INDIA	24308.45	8522.00	35.06
4	CANARA BANK	12389.52	2617.71	21.13
5	BANK OF BARODA	9039.74	1716.64	18.99

DEPOSIT, ADVANCES AND CD RATIO- GOA STATE AS ON 30.09.2023

(Amount in crores)

SR.	Name of Bank	No. of branches	Deposits Total	Advances Total	CD Ratio
1	STATE BANK OF INDIA	91	24308.45	8522.00	35.06
2	BANK OF BARODA	48	9039.74	1716.64	18.99
3	BANK OF INDIA	52	10524.78	1969.34	18.71
4	BANK OF MAHRASHTRA	16	1162.79	1216.35	104.61
5	CANARA BANK	75	12389.52	2617.71	21.13
6	CENTRAL BANK OF INDIA	30	3197.04	880.53	27.54
7	INDIAN BANK	8	758.46	115.15	15.18
8	INDIAN OVERSEAS BANK	25	1944.81	650.17	33.43
9	PUNJAB NATIONAL BANK	13	1603.70	981.80	61.22
10	PUNJAB AND SIND BANK	2	39.10	25.15	64.32
11	UNION BANK OF INDIA	69	11682.62	2199.78	18.83
12	UCO BANK	10	672.57	176.90	26.30
	SUB TOTAL	439	77323.58	21071.52	27.25
13	AXIS BANK	18	3079.31	978.03	31.76
14	BANDHAN BANK	6	72.78	36.73	50.47
15	CSB BANK LIMITED	3	127.47	39.98	31.36
16	DCB BANK	4	472.69	50.06	10.59
17	FEDERAL BANK	6	752.75	478.42	63.56
18	HDFC BANK	68	12766.33	4616.42	36.16
19	ICICI BANK	33	4367.00	1860.80	42.61
20	INDUSIND BANK	14	1153.42	809.63	70.19
21	J & K BANK	1	27.31	31.09	113.84
22	KARNATAKA BANK	7	861.71	344.64	39.99
23	KARUR VYASYA BANK	1	74.72	42.94	57.47
24	KOTAK MAHINDRA BANK	7	937.81	246.40	26.27
25	RBL BANK	7	651.69	22.23	3.41
26	SOUTH INDIAN BANK	5	379.14	406.07	107.10
27	YES BANK	8	1153.60	568.94	49.32
28	IDBI BANK	8	906.15	240.37	26.53
29	IDFC FIRST BANK	4	1000.12	93.91	9.39
	SUB TOTAL	200	28784.00	10866.66	37.75
30	APNA SAHAKARI BANK LTD.	2	26.40	91.77	347.61
31	BICHOLIM URBAN CO-OP BANK LTD.	12	554.56	299.60	54.02
32	CITIZEN CO-OP BANK LTD,	6	143.54	67.78	47.22
33	CITIZEN CREDIT CO-OPERATIVE BANK LIMITED	5	122.99	102.20	83.10
34	GOA STATE CO-OP BANK LTD.	54	2262.20	1211.01	53.53
35	GOA URBAN CO-OP BANK LTD.	16	850.15	517.51	60.87
36	GP PARSIK SAHAKARI BANK LTD.	2	13.96	21.83	156.38
37	KONKAN MERCANTILE CO-OP BANK LTD.	1	6.36	8.41	132.23
38	NKGSB CO-OP BANK LTD.	5	0.23	0.34	147.83
39	SARASWAT CO-OP BANK LTD.	10	1295.92	914.21	70.55
40	SHAMRAO VITHAL CO-OP BANK LTD.	2	111.62	117.73	105.47
41	TJSB SAHAKARI BANK LTD.	5	263.36	290.35	110.25
42	WOMEN CO-OP BANK LTD.	2	76.30	51.86	67.97
	SUB TOTAL	122	5727.59	3694.60	64.51
43	AU SMALL FINANCE BANK LTD.	2	239.33	78.51	32.80
44	JANA SMALL FINANCE BANK LTD.	1	0.00	0.00	0.00
45	INDIA POST PAYMENTS BANK	2	0.00	0.00	0.00
46	UJJIVAN SMALL FINANCE BANK	2	0.00	14.97	0.00
47	UNITY SMALL FINANCE BANK	6	55.99	3.13	5.59
	SUB TOTAL	13	295.32	96.61	32.71
	GRAND TOTAL	774	112130.49	35729.39	31.86

OUTSTANDING POSITION OF ADVANCES TO PRIORITY SECTOR, DIR AND WEAKER SECTION (30.09.2023)

(Amount in crores)

SR. No.	Name of the Bank	TOTAL PRIORITY SECTOR ADVANCES	% P.S. ADV TO TOTAL ADV	ADV UNDER DRI SCHEME		% of DIR to Total Advances	ADVANCE TO WEAKER SECTION		% of Weaker Section Adv to Total Adv
		AMOUNT	%	NO	AMOUNT	%	NO	AMOUNT	%
1	STATE BANK OF INDIA	2604.22	31.36	0	0.00	0.00	7841	234.25	2.75
2	BANK OF BARODA	640.06	40.77	4	0.03	0.00	7723	211.06	12.29
3	BANK OF INDIA	826.85	42.68	0	0.00	0.00	10092	239.58	12.17
4	BANK OF MAHRASHTRA	745.91	83.99	0	0.00	0.00	1538	49.81	4.10
5	CANARA BANK	1638.58	63.37	631	0.57	0.02	30730	593.89	22.69
6	CENTRAL BANK OF INDIA	423.99	49.97	0	0.00	0.00	1663	48.34	5.49
7	INDIAN BANK	39.61	35.06	0	0.00	0.00	0	0.00	0.00
8	INDIAN OVERSEAS BANK	247.65	41.67	0	0.00	0.00	1194	21.00	3.23
9	PUNJAB NATIONAL BANK	488.29	52.19	0	0.00	0.00	240	8.71	0.89
10	PUNJAB AND SIND BANK	14.62	66.45	0	0.00	0.00	0	0.00	0.00
11	UNION BANK OF INDIA	1215.03	62.55	0	0.00	0.00	8039	124.10	5.64
12	UCO BANK	97.83	60.38	0	0.00	0.00	1608	38.64	21.84
	SUB TOTAL	8982.64	45.13	635	0.60	0.00	70668	1569.38	7.45
13	AXIS BANK	265.19	26.35	0	0.00	0.00	2196	21.28	2.18
14	BANDHAN BANK	21.57	61.93	0	0.00	0.00	4308	15.42	41.98
15	CSB BANK LIMITED	10.78	27.33	0	0.00	0.00	170	4.56	11.41
16	DCB BANK	36.79	104.64	0	0.00	0.00	10	0.07	0.14
17	FEDERAL BANK	231.71	54.66	0	0.00	0.00	7989	167.74	35.06
18	HDFC BANK	964.89	25.69	0	0.00	0.00	13738	90.79	1.97
19	ICICI BANK	371.51	23.22	0	0.00	0.00	1565	50.26	2.70
20	INDUSIND BANK	186.58	32.48	0	0.00	0.00	4799	10.44	1.29
21	J & K BANK	11.55	34.89	0	0.00	0.00	95	8.24	26.50
22	KARNATAKA BANK	177.24	52.84	0	0.00	0.00	3782	79.64	23.11
23	KARUR VYASYA BANK	14.34	33.47	0	0.00	0.00	12	1.03	2.40
24	KOTAK MAHINDRA BANK	127.91	33.38	0	0.00	0.00	17	18.11	7.35
25	RBL BANK	18.95	102.16	0	0.00	0.00	5072	17.01	76.52
26	SOUTH INDIAN BANK	271.78	63.96	0	0.00	0.00	0	0.00	0.00
27	YES BANK	159.57	28.04	0	0.00	0.00	11	3.88	0.68
28	IDBI BANK	102.12	42.36	0	0.00	0.00	725	18.70	7.78
29	IDFC FIRST BANK	0.79	1.12	0	0.00	0.00	11	0.08	0.09
	SUB TOTAL	2973.26	31.01	0	0.00	0.00	44500	507.25	4.67
30	APNA SAHAKARI BANK LTD.	91.77	96.36	0	0.00	0.00	0	0.00	0.00
31	BICHOLIM URBAN CO-OP BANK LTD.	168.10	56.57	0	0.00	0.00	735	18.44	6.15
32	CITIZEN CO-OP BANK LTD,	47.52	61.79	0	0.00	0.00	182	24.47	36.10
33	CITIZEN CREDIT CO-OPERATIVE BANK	63.04	61.81	0	0.00	0.00	107	23.98	23.46
34	GOA STATE CO-OP BANK LTD.	386.24	31.91	3	0.21	0.02	370	8.36	0.69
35	GOA URBAN CO-OP BANK LTD.	403.35	83.91	0	0.00	0.00	1178	63.52	12.27
36	GP PARSIK SAHAKARI BANK LTD.	10.85	116.54	0	0.00	0.00	119	1.80	8.25
37	KONKAN MERCANTILE CO-OP BANK	7.33	80.11	0	0.00	0.00	0	0.00	0.00
38	NKGSB CO-OP BANK LTD.	0.34	109.68	0	0.00	0.00	0	0.00	0.00
39	SARASWAT CO-OP BANK LTD.	764.15	83.59	0	0.00	0.00	0	0.00	0.00
40	SHAMRAO VITHAL CO-OP BANK LTD.	117.73	100.69	0	0.00	0.00	0	0.00	0.00
41	TJSB SAHAKARI BANK LTD.	137.99	49.45	0	0.00	0.00	6	0.71	0.24
42	WOMEN CO-OP BANK LTD.	29.72	59.91	0	0.00	0.00	341	4.45	8.58
	SUB TOTAL	2228.13	61.19	3	0.21	0.01	3038	145.71	3.94
43	AU SMALL FINANCE BANK LTD.	36.35	59.84	0	0.00	0.00	132	5.70	7.26
44	JANA SMALL FINANCE BANK LTD.	0.00	0.00	0	0.00	0.00	0	0.00	0.00
45	INDIA POST PAYMENTS BANK	0.00	0.00	0	0.00	0.00	0	0.00	0.00
46	UJJIVAN SMALL FINANCE BANK	13.74	106.18	0	0.00	0.00	1798	6.87	45.89
47	UNITY SMALL FINANCE BANK	0.00	0.00	0	0.00	0.00	0	0.00	0.00
	SUB TOTAL	50.09	62.60	0	0.00	0.00	1930	12.57	13.01
	GRAND TOTAL	14234.12	42.86	638	0.81	0.00	120136	2234.92	6.26

ADVANCES TO SC, ST & WOMENS AS ON 30.09.2023

(Amount in Crores)

SR. No.	Name of the Bank	ADVANCE TO SC		% of SC ADV to Total Adv	ADVANCE TO ST		% of ST ADV to Total Adv	ADVANCE TO WOMEN		% of WOMEN Adv to Total Adv
		NO	AMOUNT	%	NO	AMT	%	NO	AMT	%
1	STATE BANK OF INDIA	398	20.94	0.25	558	13.60	0.16	18909	1284.37	15.07
2	BANK OF BARODA	182	10.43	0.61	413	8.84	0.51	8955	389.39	22.68
3	BANK OF INDIA	83	4.49	0.23	133	3.73	0.19	10400	452.31	22.97
4	BANK OF MAHRASHTRA	27	0.63	0.05	49	0.89	0.07	2255	99.36	8.17
5	CANARA BANK	1067	29.78	1.14	447	11.32	0.43	19993	557.70	21.30
6	CENTRAL BANK OF INDIA	160	6.93	0.79	126	1.74	0.20	3352	257.02	29.19
7	INDIAN BANK	21	1.14	0.99	14	0.26	0.23	729	23.00	19.97
8	INDIAN OVERSEAS BANK	50	0.92	0.14	38	2.20	0.34	3334	116.32	17.89
9	PUNJAB NATIONAL BANK	70	7.34	0.75	9	0.54	0.06	1346	156.02	15.89
10	PUNJAB AND SIND BANK	4	0.52	2.07	1	0.01	0.04	80	5.27	20.95
11	UNION BANK OF INDIA	113	5.19	0.24	117	4.46	0.20	10455	413.61	18.80
12	UCO BANK	62	1.78	1.01	140	2.45	1.38	1216	36.55	20.66
	SUB TOTAL	2237	90.09	0.43	2045	50.04	0.24	81024	3790.92	17.99
13	AXIS BANK	24	0.66	0.07	7	0.15	0.02	5062	112.70	11.52
14	BANDHAN BANK	15	0.08	0.22	1	0.01	0.03	6646	34.64	94.31
15	CSB BANK LIMITED	44	0.96	2.40	2	0.02	0.05	691	15.64	39.12
16	DCB BANK	0	0.00	0.00	0	0.00	0.00	2067	14.16	28.29
17	FEDERAL BANK	35	0.34	0.07	25	0.24	0.05	6874	153.76	32.14
18	HDFC BANK	1	0.00	0.00	3	0.08	0.00	25767	342.09	7.41
19	ICICI BANK	18	1.64	0.09	18	0.49	0.03	7665	739.27	39.73
20	INDUSIND BANK	982	3.88	0.48	539	2.08	0.26	3440	83.10	10.26
21	J & K BANK	1	0.07	0.23	0	0.00	0.00	56	4.05	13.03
22	KARNATAKA BANK	44	0.84	0.24	9	0.45	0.13	2301	45.62	13.24
23	KARUR VYASYA BANK	78	6.26	14.58	0	0.00	0.00	45	2.36	5.50
24	KOTAK MAHINDRA BANK	3	0.79	0.32	0	0.00	0.00	71	13.73	5.57
25	RBL BANK	288	1.03	4.63	72	0.82	3.69	4895	15.37	69.14
26	SOUTH INDIAN BANK	2	0.20	0.05	0	0.00	0.00	2986	34.87	8.59
27	YES BANK	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
28	IDBI BANK	24	0.70	0.29	20	0.57	0.24	981	46.35	19.28
29	IDFC FIRST BANK	0	0.00	0.00	10	0.10	0.11	2655	18.58	19.78
	SUB TOTAL	1559	17.45	0.16	706	5.01	0.05	72202	1676.29	15.43
30	APNA SAHAKARI BANK LTD.	0	0.00	0.00	0	0.00	0.00	13	0.08	0.09
31	BICHOLIM URBAN CO-OP BANK LTD	118	2.88	0.96	33	0.74	0.25	1140	29.30	9.78
32	CITIZEN CO-OP BANK LTD,	0	0.00	0.00	0	0.00	0.00	88	13.66	20.15
33	CITIZEN CREDIT CO-OPERATIVE BANK	0	0.00	0.00	0	0.00	0.00	76	5.02	4.91
34	GOA STATE CO-OP BANK LTD.	0	0.00	0.00	15	0.53	0.04	3373	149.53	12.35
35	GOA URBAN CO-OP BANK LTD.	2	0.08	0.02	31	0.97	0.19	682	16.61	3.21
36	GP PARSİK SAHAKARI BANK LTD.	0	0.00	0.00	0	0.00	0.00	3	0.22	1.01
37	KONKAN MERCANTILE CO-OP BANK	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
38	NKGSB CO-OP BANK LTD.	5	0.00	0.00	0	0.00	0.00	27	0.00	0.00
39	SARASWAT CO-OP BANK LTD.	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
40	SHAMRAO VITHAL CO-OP BANK LTD	0	0.00	0.00	0	0.00	0.00	89	8.40	7.13
41	TJSB SAHAKARI BANK LTD.	0	0.00	0.00	0	0.00	0.00	32	3.03	1.04
42	WOMEN CO-OP BANK LTD.	0	0.00	0.00	60	1.07	2.06	151	1.06	2.04
	SUB TOTAL	125	2.96	0.08	139	3.31	0.09	5674	226.91	6.14
43	AU SMALL FINANCE BANK	4	0.13	0.17	0	0.00	0.00	348	14.65	18.66
44	JANA SMALL FINANCE BANK	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
45	INDIA POST PAYMENTS BANK	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
46	UJJIVAN SMALL FINANCE BANK	366	0.83	5.54	212	0.52	3.47	4664	14.30	95.52
47	UNITY SMALL FINANCE BANK	0	0.00	0.00	0	0.00	0.00	27	0.31	9.90
	SUB TOTAL	370	0.96	0.99	212	0.52	0.54	5039	29.26	30.29
	GRAND TOTAL	4291	111.46	0.31	3102	58.88	0.16	163939	5723.38	16.02

Pradhan Mantri MUDRA Yojana (PMMY)**a) Progress in Lending of PMMY**

Under the PMMY, there are 3 types of loans i.e. Shishu, Kishore and Tarun. Achievement as on September 2022 and September 2023 for the State of Goa under all three categories of loans is given below:

(Amount. In Crores)

	Shishu		Kishor		Tarun		Total	
	(upto Rs.50,000)		(Rs.50,001 to Rs.5 lac)		(Rs.5 lac to Rs.10 lac)			
	No.of A/cs	Disbursed Amt.	No.of A/cs	Disbursed Amt.	No.of A/cs	Disbursed Amt.		
Sept 2022	5110	17.40	6444	108.08	1744	112.88	13298	238.36
Sept 2023	7427	30.89	7790	136.88	2493	179.85	17710	347.62

b) Position of NPA in Mudra Accounts as on 30.09.2023

(Amount in Crores)

Particulars	OUTSTANDING		NPA	
	No. of accounts	Amount	No. of accounts	Amount
SHISHU	23457	62.81	2267	5.53
KISHORE	26229	335.73	1875	28.15
TARUN	8095	454.29	388	20.17
TOTAL	57781	852.83	4530	53.85
				6.31%

Comparative Report -Position of Lending under various Atmanirbhar Schemes for quarter ending Sept 2022 and Sept 2023

KCC TO FISHERY

(Amount in Crores)

Name of Bank	NO. OF KCC ISSUED DURING QUARTER (Including renewal)	AMOUNT DISBURSED DURING QUARTER	TOTAL NO. OF KCC AS ON END OF QUARTER	OUTSTANDING Amount. AS ON END OF QUARTER	Out of TOTAL NO. OF KCC , Number of Rupay Card Issued	KCC CARD ACTIVATED
September 22	337	5.09	887	17.89	199	177
September 23	410	6.05	1256	20.84	202	180

KCC TO ANIMAL HUSBANDRY

(Amount in Crores)

Name of Bank	NO. OF KCC ISSUED DURING QUARTER (Including renewal)	AMOUNT DISBURSED DURING QUARTER	TOTAL NO. OF KCC AS ON END OF QUARTER	OUTSTANDING Amount. AS ON END OF QUARTER	Out of TOTAL NO. OF KCC , Number of Rupay Card Issued	KCC CARD ACTIVATED
September 22	312	7.11	1833	23.50	543	517
September 23	208	5.96	2034	27.30	548	540

KCC TO CROP

(Amount in Crores)

Name of Bank	NO. OF KCC ISSUED DURING QUARTER (Including renewal)	AMOUNT DISBURSED DURING QUARTER	TOTAL NO. OF KCC AS ON END OF QUARTER	OUTSTANDING Amount. AS ON END OF QUARTER	Out of TOTAL NO. OF KCC , Number of Rupay Card Issued	KCC CARD ACTIVATED
September 22	2157	28.80	12953	128.34	4767	3012
September 23	2041	29.40	13328	130.12	5870	3992

a) Position of Stand – up India Position as on September 2023

(Amt in Cr)

Disbursement		Outstanding		NPAs	
No of Accounts	Amount	No of Accounts	Amount	No of Accounts	Amount
88	14.05	419	67.22	40	6.81

b) SELF HELP GROUP – Comparative Report as on September 2022 and September 2023

(Amt in Cr)

	As on 30.09.2022	As on 30.09.2023
Total number of SHGs	6585	6620
Outstanding (Amt in cr)	50.19	52.13
Total number of SHGs Credit Linked During the FY	812	822
Amount (in cr)	12.23	18.32

Progress in Government Sponsored Schemes**a) Review of Government Sponsored Schemes during the quarter 30.09.2023**

Sr No	Scheme	Position as on 30.09.2023			
		Sponsored	Sanctioned	Rejected	Under Process
1	PMEGP - DIC	8	5	2	1
2	PMEGP - KVIC	10	1	4	5
3	PMEGP - KVIB	58	23	8	27
	PMEGP TOTAL	76	29	14	33

b) Position of NPAs in respect of Schematic lending, Certificate Cases and Recovery of NPAs as on 30.09.2023

(Amt in Cr)

SR.	NAME OF BANK	Total Outstanding in GSS		NPA in GSS		NPA %	
		No.	Amt.	No.	Amt.	No.	Amt
1	STATE BANK OF INDIA	289	16.13	30	1.49	10.49	9.53
2	BANK OF BARODA	255	8.9	13	0.31	5.10	3.48
3	BANK OF INDIA	509	21.18	52	5.67	10.22	26.77
4	BANK OF MAHARASHTRA	11	0.43	0	0	0.00	0.00
5	CANARA BANK	394	16.98	67	3.38	17.01	19.91
6	CENTRAL BANK OF INDIA	92	4.96	4	0.28	4.35	5.65
7	INDIAN BANK	9	0.48	2	0.23	22.22	47.92
8	INDIAN OVERSEAS BANK	114	3.4	3	0.03	2.63	0.88
9	PUNJAB NATIONAL BANK	25	1.95	16	1.07	64.00	54.87
10	UNION BANK OF INDIA	765	65.62	64	1.02	8.37	1.55
11	UCO BANK	32	1.8	10	0.1	31.25	5.56
12	HDFC BANK	928	31.49	12	0.05	1.29	0.16
13	INDUSIND BANK	56	6.78	2	0.25	3.57	3.69
14	KARNATAKA BANK	3	0.8	0	0	0.00	0.00
15	KOTAK MAHINDRA BANK	2	1.94	0	0	0.00	0.00
16	IDBI BANK	3	0.3	0	0	0.00	0.00
17	GOA STATE CO-OP BANK LTD.	226	6.09	46	0.5	20.35	8.21
	GRAND TOTAL	3736	192.54	291	12.89	7.79	6.69

The quarterly meetings of Steering Sub Group of SLBC Goa for the quarter ended September 2023 held as under:

Sr.No.	Steering Sub Group	Date of Meeting
1	Priority Sector Lending	24-11-2023
2	Self Help Group	24-11-2023
3	Govt. Sponsored Schemes	24-11-2023
4	Financial Inclusion	24-11-2023

Any other issues with the permission of the chair.

X-X-X-X-X-X-X *THANK YOU* X-X-X-X-X-X-X

