

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

Agenda & Background Papers for

115th SLBC Meeting

VENUE:

**HOTEL FIDALGO,
Panaji - Goa**

Date: 14th DECEMBER 2021

Time: 11.00 AM

संयोजक Convener



भारतीयस्टेटबैंक
State Bank of India

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

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Confirmation of minutes of the 114th SLBC Meeting dated 20.05.2021

The Minutes of the 114th SLBC meeting for the quarter ended June 2021 (held on 16.09.2021) 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 114TH SLBC MEETING HELD ON 16TH SEPTEMBER 2021

The 114th meeting of the State Level Bankers Committee, Goa State, was held at Taj Vivanta, on 16th September 2021 under the Chairmanship of Shri. Parimal Rai, (IAS) Chief Secretary, Govt. of Goa. State Bank of India was represented by Ms. Sukhvinder Kaur, General Manager (NW 1) & SLBC Convenor. The Other dignitaries present were Shri Punit Kumar Goel (IAS), Secretary Finance Govt. of Goa. Shri. N. J. Nampoothiri, General Manager, (Officer-in-Charge), Reserve Bank of India Goa, Smt. Usha Ramesh, General Manager, NABARD. Shri. Ajay Michyari, Regional Director, RBI, attended the meet through VC from Mumbai. The Hon'ble Chief Minister of Goa Dr. Pramod Sawant was the special guest of the meeting. The meeting was attended by other Senior Officials from the State Government and sponsoring Agencies, National Housing Bank (through VC), Senior Executives of Commercial Banks and representatives of State Cooperative Bank and representatives from Payment Banks.

Highlights of the speeches are as under: -

Ms. Sukhvinder Kaur, General Manager and SLBC Convenor

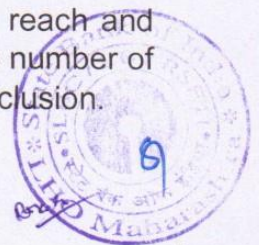
Madam, Sukhvinder Kaur welcomed Hon'ble Chief Minister of Goa Dr. Pramod Sawant, Respected Chief Secretary of Goa State, Shri. Parimal Rai, Shri. Puneet Kumar Goel, Secretary Finance, Goa State, Shri. Ajay Michyari, Regional Director, Reserve Bank of India, Mumbai, Shri. N.J. Nampoothiri, General Manager, (O.I.C), Reserve Bank of India, Panaji – Goa, Smt. Usha Ramesh, General Manager, NABARD, Goa, Senior Officials from the State Government and Sponsoring Agencies, Senior Executives of Commercial Banks, Representative of Co-operative banks and all other participants

Madam Congratulated all the bankers for the bravery displayed by them while rendering the uninterrupted banking service amidst COVID 19 Pandemic. She touched upon the highlights of performance under selected parameters for the quarter ended June, 21.

Madam Congratulated the member banks for the overall achievement under ACP for June, 21 quarter at 31.93%. The comparative performance for the quarter ending June 20 was 19.54%. She urged all members to review their progress and re strategies their plans towards achievement of 100% targets under ACP for coming financial year 2021-22 without exception.

Madam Observed that the total Priority Sector Lending is at 38.57% of total advances as on June 21 up from 26.94% as of June, 20. she requested the member banks to explore innovative ways to transform agriculture into value addition or adopt creative methods which go beyond normal banking, so that the Priority sector lending target of 40% is achieved by December, 2021. She expressed satisfaction in the improvement of the C.D. ratio from 28.38% in June 20 to 32.68% as on June 21. Efforts should be made to further improve the CD ratio in the wake of the prevailing pandemic.

She urged bankers to accept the challenge to penetrate Financial Inclusion in the State of Goa. Member banks to adopt the Business Correspondent Model to reach and cover Rural customers. The member banks to endeavour to increase the number of CSPs to be engaged which will assist us to achieve the goal of financial inclusion.



- She also requested to hold more meaningful Financial Literacy Camps and the shortfall in the June, 21 quarter to be covered by September 21.
- Madam was happy to inform that SBI has signed a MOU with Dhan foundation (NGO) to start centre for Financial Literacy (CFL) at Bicholim & Sanguem Block. They will also cover Sattari, Pernem, Dharbandora & Quepem Block for Financial Literacy.
- With regard to PMJDY accounts, zero balance has increased from 14301 as on June 20 to 16552, as on June 21. Top priority should be accorded to get these accounts funded. The depositors should be contacted and the account to be funded at the earliest.
- She requested Member Banks to focus on priority sector lending in Housing/Education and export credit as the performance in these areas are subdued in March 21 and again in June 21.
- She also expressed the need to bring back the focus on advance to SC, ST and Women borrowers as there is good scope to show improvement as the present performance level is not acceptable.
- Madam requested member banks that the Proposals received under Government sponsored schemes, which are under process should be dealt with in high speed and no proposals to be held pending. More focus to be given to the proposals received under PMEGP, CMEGP, PMMY and Stand-Up India.
- North Goa District was identified under Government of India's program named as Expanding & Deepening of Digital Payments Eco System. The District was to be 100% digitalized by March, 21. The present coverage of eligible individual customers and current account customers is appx. 99.70% and 98.57% respectively. She called upon all bankers to accord TOP-PRIORITY to achieve 100% digitalization of North Goa in the month of September 21. All the banks to ensure purity of the data while submitting to SLBC.
- Finally, Madam Urged the member Banks to concentrate primarily on three issues namely Sanction of loans under Agriculture, Housing finance, Renewable Energy. Further focus must be directed towards PSL/improvement in CD ratio and effective and efficient penetration of Financial Inclusion.
- While undertaking all the above task, she requested all her colleagues to stay safe and follow all the laid down protocol laid down by the Government.

Shri. Ajay Michyari, Regional Director, RBI, (Mah & Goa)

Shri. Michyari expressed his unhappiness for the consistent lower performance in PSL which has been below 40% at 38.57%, although it is higher than the preceding four quarters. Efforts should be made to touch the benchmark of 40%. He requested the member banks at the CD ratio which is stuck around 32% for three consecutive quarters.

While reviewing the Credit Disbursements by Banks, he observed that the Annual target of Rs.5100 Cr's, banks have achieved 31.93% as on June, 21. During the last year for the similar quarter, the achievement was 19.54%. In last year the annual achievement was 94.39%.



In ACP achievement, the area of Concern where Export Credit at 0%, Renewal Energy at 0% Social Infrastructure at 1.68% and Education at 4.45%. These are the areas of concern and Banks to make efforts to achieve better performance in these areas. These continue to be an area of concern because the same lack of performance by banks was observed in the previous quarter. Even, Housing segment at 10.98% has shown a decline in this quarter. He appreciated the good performance in Crop Loans, Agri Term Loans, Ancillary activities, MSMEs and Others. Zero Balance Accounts in PMJDY has increase by 2251 - 15.74%. These accounts needs to be funded at the earliest.

14 banks have shown zero performance/Non reporting banks in this quarter. Although major banks have uploaded, these 14 banks needs to upload the data for the quarter ending September, 21 without exception. Banks should make efforts to increase penetration in marketing NPS as the performance is not up to the mark.

SLBC/ UTLBC Convenor Banks have been advised vide letter dated August 25, 2021 to prepare the quarterly statement of ACP performance in an all-inclusive single format - MIS (enclosed) containing data on (i) ACP targets (ii) ACP achievements/ disbursements and (iii) ACP sector/ sub-sector wise loan amount outstanding. The ACP MIS statement is required to be submitted by SLBC/ UTLBC Convenor Banks to the RBI Regional/ Sub Offices concerned within 15 days from the end of the respective quarter to which it relates.

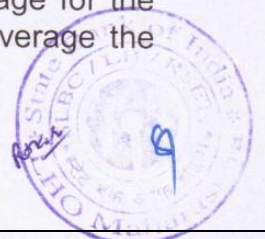
Banks to follow the New Definition of Micro, Small and Medium Enterprises:

Ministry of Micro, Small and Medium Enterprises vide Office Memorandum (OM) No. 5/2(2)/2021-E/P & G/Policy dated July 2, 2021, has decided to include Retail and Wholesale trade as MSMEs for the limited purpose of Priority Sector Lending and they would be allowed to be registered on Udyam Registration Portal for the following NIC Codes and activities mentioned against them like a. Wholesale and retail trade and repair of motor vehicles and motorcycles; b. Wholesale trade except of motor vehicles and motorcycles; c. Retail trade except of motor vehicles and motorcycles

Enhancement of collateral free loans to Self Help Groups (SHGs) under DAY-NRLM from ₹10 lakh to ₹20 Lakh needs to be implemented at ground level. He requested the bankers to give loans to SHGs up to ₹10 lakh, no collateral and no margin should be charged. No lien should be marked against savings bank account of SHGs, and no deposits should be insisted upon while sanctioning loans. However, the entire loan (irrespective of the loan outstanding, even if it subsequently goes below ₹10 lakh) would be eligible for coverage under Credit Guarantee Fund for Micro Units (CGFMU).

Shri. N. J. Nampoothiri, General Manager (OIC), RBI, Panaji Goa

In deepening of Digital Payments Ecosystem, North Goa District has reached at Savings Accounts penetration at 99.7% and in respect of Current Accounts at 98.6%. Five banks namely Axis Bank, Jammu and Kashmir Bank, RBL Bank, South Indian Bank and Ujjivan Small Finance Bank have not completed 100% coverage for the savings accounts and the current accounts. Further, with a view to leverage the



experience gained during implementation of the pilot programme, Central Office had also advised SLBCs/ UTLBCs to scale up the programme in one or two other districts as well, in consultation with the stakeholders concerned. Accordingly, banks are directed to do 100% coverage in South Goa district as well.

In Financial Inclusion an FI-Index has been devised by RBI to comprehensively measure the extent of financial inclusion and to monitor the impact of the policy initiatives undertaken to promote financial inclusion. A total of 97 indicators have been identified and considered for construction of the FI-Index. Out of these 97 indicators, FII-Access consists of 26 indicators, FII-Usage consists of 52 indicators and 19 indicators are selected in respect of FII-Quality. Based on the annual data from March 2017 to March 2021, FI-Index for March-2021 is 53.9 (in a scale of 0 to 100) as against 43.4 for the period ending March 2017.

In respect of Centre for Financial Literacy (CFL) project, CFLs will be established in Bicholim block in North Goa district (Pernem and Sattari adjoining blocks) and Sanguem block in South Goa district (Dharbhandora and Quepem adjoining blocks). Each CFL will cater to two adjoining blocks, thus covering 6 blocks of the State by December 2021. NGO identified for the purpose is the Dhan Foundation. Second phase of the project is to be completed by December 2022, in which remaining blocks will be covered. SLBC has signed the agreement with Dhan Foundation on August 30, 2021. 122 CFLs have already been set up across the country and Goa should not lag in this respect. Hence, SBI, the Lead Bank may kindly expedite the process.

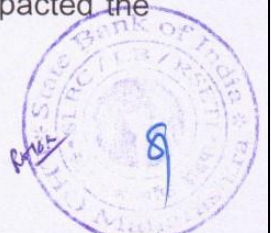
In Financial Literacy, though Goa has literacy rate of 87.4 % as per the 2011 Census, there is vast scope in improving the financial literacy. We have already advised all banks to undertake FL activities through their outlets. We have forwarded the FL material from RBI Kehta Hai and NCFE website to all banks along with an instruction to utilise the material during the FL activities.

While Reviewing Financial Literacy initiatives by Banks it was observed that Other camps should have been conducted more than the digital camps (2 digital camps per month and 5 other camps per month). The above data shows that digital camps have been conducted more than the target camps, (digital camps overachieved and other target group camps under-achieved). SLBC Convenor/ Lead Bank to ensure that banks explore innovative methods for conduct of camps amid the COVID-19 pandemic situation and conduct more other target group camps. Banks must achieve targets. These are extant FIDD, CO instructions.

Goa is the only state in the country with no Rural Self Employment Training Institutes (RSETI). The unemployment rate of Goa hit a 5-month high of 13.3% as per the survey conducted by CMIE. So, we request SLBC to look into the possibility of opening a RSETI with the help of Government of Goa, who can provide the required land and Office for starting RSETI.

Smt. Usha Ramesh, General Manager, NABARD, Panaji Goa.

Madam expressed that June 2021 quarter has seen the worst of the 2nd covid wave and the imposition of containment measures to check the spread has impacted the



recovery process of banks as well as created new uncertainties. She opined that the outlook for 2021-22 remains highly uncertain.

Madam urged the member banks to comply with the Resolution Framework 2.0 issued by RBI in the right spirit of helping the borrowers. The uncertainties have affected the appraisal processes and consequently the credit offtake has been low pan India, where the PAN India CD Ratio has declined from 76.4 as on March 20 to 71.40% as on June, 2021, indicating Banks have turned risk averse in this covid 19 environment.

As against the national backdrop, Banks in Goa have performed well during this June 2021 quarter and have achieved a CD ratio of nearly 33% as against 28% YOY. The ACP achievement is also a healthy 32% and for which the Banks require a special commendation.

She informed the house that NABARD have already arrived at the Potential Credit Plan for the State for the ensuring financial year 2022-23 at Rs.6750 Cr's, Rs.3350 Cr's for North Goa and Rs.3400 Cr's for South Goa.

She informed the house that NABARD will be conducting its State Credit Seminar as early as November 2021 and requested SLBC and Offices of both the LDMs to firm up the ACP target for 2022-23 based on the credit potential given in our PLPs and communicate the same to the individual Banks in Goa so that the ACP targets can be aligned with the Corporate target of the Banks as per RBI, LBS guidelines.

She highlighted some of the focus areas, which she wanted the bankers to follow: -

- a. Issue of KCC for crop, fisheries and Animal Husbandry sector. Requested Bankers to engage with the departments of the State Government to perform better. She also felt that the farmers not having land rights under the KCC fold, the revenue department in association with the data available with Department of Agriculture needs to see if tenancy cards can be issued for such farmers. If this arrangement is made, then the banks can extend KCC facility.
- b. Coverage under PMFBY to cover Paddy, Sugarcane, Pulses and groundnut which are notified by the government of Goa under PMFBY.
- c. Banks to follow the latest Scale of Finance and unit cost for the year 2021-22 while deciding the quantum of loans.
- d. Bankers to pass on benefits of Interest subvention schemes to eligible loanee.
- e. She informed the house that the process of empanelment of CBBO for the GOI FPO Scheme is on and the scheme will be grounded during this year.
- f. She requested the Bankers to popularise Agriculture Infrastructure Fun (AIF) amongst the potential agripreneurs / famers who are envisaging setting up projects in the post-harvest infrastructure field. Under AIF, a interest subvention of 3% as well as 100% credit guarantee for loans upto Rs.2 Cr's is available and we should target having a few good Agri Infrastructure projects in Goa.
- g. Bankers to strive to complete the mandated number of Financial Literacy programmes as also popularize PM Social Security Schemes as also other flagship programmes of GOI like MUDRA, SUI, PM SVANIDHI, PMEGP, DAY NRLM & NULM.



- h. She informed the house that NABARD is assisting the State Government in building the States Infrastructure through projects under the Rural Infrastructure Development Fund and NABARD Infrastructure Development Assistance (NIDA).
- i. Finalisation of the State Action Plan for Climate Change, Scouting for project under the National Adaptation Fund for Climate change (NAFCC) and grounding of the sanctioned project under the climate change fund of NABARD.

She assured full cooperation form NABARD in this regard.

Shri. Punnet Kumar Goel, (IAS) Principal Secretary (Finance), Govt. of Goa.

Shri. Goel has expressed happiness for holding physical meeting after almost 6 months. The performance of the Banks have improved. The deposits has increased by 10% and advances of the State has increased by 20%. The performance was appreciated. The CD ratio at 33% is much below the benchmark level of 40%. PSL has increased from 27% to 38%. The credit to the MSME has increased but the advance to the Housing loan and education loan has not increased. The credit for the above performance was given to the Bankers. The areas of shortfall should be investigated by the bankers and the performance should be improved.

Shri. Goel expressed unhappiness towards high rejections in the proposals under Government sponsored schemes and which was a concern to the Hon'ble Chief Minister. It was felt that the Bankers were more conservative while approving the loan. He requested RBI to look into the reasons for such high rejections.

Shri. Goel reminded the Bankers that State of Goa has a CSR Authority and that any donation to the Authority is welcomed. Donors can conduct activity through the Goa CSR Authority or could undertake CSR Activity on its own. He thanked SBI for donating the 35000Lts Oxygen Storage Tank to Goa Medical College, Bambolim.

Shri. Parimal Rai, (IAS) Chief Secretary, Govt of Goa.

Shri. Rai stated that the 2nd wave of Covid 19 has devastated the State of Goa. People have lost the only earning member of the family. Children have become orphans due to the loss of loved one. He informed the member banks that Vaccination is the only solution to fight the pandemic. He made an appeal to the Bankers to spread the need of the vaccination amongst the staff and the customers of the Bank. He informed that Goa has reached 100% of the first vaccination and nearly 44% coverages has achieved with regard to the 2nd vaccination. The aim is to cover entire Goa with the 2nd dose by 31.10.2021. He informed the house that we are on the downward track, but caution must be exercised by all.

He thanked RBI, NABARD and SBI for supporting the State when it needed the most. He also appreciated the efforts of some of the Banks in supporting the efforts of the Government, but their presence was not felt. He urged these Banks to come forward and make their presence felt to the Government by helping in promoting the activities which will lead to increase in the business activity & lively hood of the citizen of the State of Goa.



He informed the Bankers that unless you make credit available to the market, the economy will not hold and unless economy does not hold, there will be lot of problem the society will have to face like unemployment, crime rate will go up and large social related issues will come up. He informed the bankers that the group attending this meet must ensure that the credit flows to the economy smoothly.

He stated that the priority sector lending needs special attention like advances to the weaker section of the society like Women/SC/ST and the performance is not up to the mark. The advance needs to be picked up in ratio of the population representation in the State. It should be ensured that the advances are not limited to one section of the society and it is made available across the board. He expressed his disappointment over the performance of the Private Sector Banks and named Axis Bank who has a very good I. T. platform but lacking behind in the State. These Banks cannot be risk averse and must pass on the benefit to all. He asked the bankers to follow the due diligence and lend credit. If you do not do so, then you are harming yourselves and the economy. He said the Aadhar seeding is stuck at 80% for the last 3 quarters. He said that the Cyber crimes will pick up and that we must create as many fire walls as possible to safeguard the interest of the depositor. This is a horrifying period for the State as we had pandemic, Cyclone and the floods and the life of the people is scattered. We as a group needs to pick them up and support them so that they can start working.

He called upon the bankers to focus on PMJDY, and other Social Security Schemes launched by the Hon'ble Prime Minister.

He finally appealed to all the bankers to extend full support to make the people stronger thereby the economy stronger and the State and the Country.

Dr. Pramod Sawant, Hon'ble Chief Minister of Goa.

Hon'ble Chief Minister of Goa Dr.Pamod Sawant welcomed Madam Sukhvinder Kaur, GM (NW1) & SLBC Convenor, Chief Secretary of Goa State, Shri. Parrimal Rai, Shri. Puneet Kumar Goel, Secretary Finance, Goa State, Shri. Ajay Mlchhari, Regional Director, Reserve Bank of India, Mumbai, Shri. N.J. Nampoorthiri, General Manager,(O.I.C), Reserve Bank of India, Panaji – Goa, Smt. Usha Ramesh, General Manager, NABARD, Goa, Senior Officials from the State Government and Sponsoring Agencies, Senior Executives of Commercial Banks, Representative of Co-operative banks and all other participants.

He Congratulate the member banks for the overall achievement under ACP for June, 21 quarter at 31.93%. The comparative performance for the quarter ending June 20 was 19.54%. He Urged all members to review their progress and re strategies their plans towards achievement of 100% targets under ACP for coming financial year 2021-22 without exception.

CM Observed that the total Priority Sector Lending was at 38.57% of total advances as on June 21 up from 26.94% as of June, 20. He advised the member banks to explore innovative ways to transform agriculture into value addition or adopt creative methods which go beyond normal banking, so that the Priority sector lending target of 40% is achieved by December, 2021. He expressed satisfaction in the improvement



of the C.D. ratio from 28.38% in June 20 to 32.68% as on June 21. Efforts should be made to further improve the CD ratio in the wake of the prevailing pandemic.

He informed the house that under the Atma nirbhar Bharat package, he has introduced Swayam Purna Goa, wherein Senior Officials of the Government are visiting the 191 Gram Panchayat/ (14) Municipality on every Saturday to ensure that the benefits of the government schemes are received by the needy person. Swayampurna Mitra can be the link between the Banks and Government department, so that each branch should be linked to the SwayamPurna Mitra, so that the needs of the needy is meet. He instructed the concerned government department to share the list of the Swayam Purna Mitra to SLBC so that they can co-ordinate amongst themselves. He informed the house that the Government has decided to achieve the 10 point targets before 19.12.2021 so that the basic requirement of the citizens of the State is taken care. In the 10 points agenda, the areas covered are 1. Tap water supply, 2. Electricity supply, 3.Shelter for all, 4.Sanitation for all, 5. PM Kissan card, 6.Soil Health card, 7.Financial support to all the Divyang's, 8.Health security to all, 9.Social Security to all.10. Financial security to all. Bankers should come forward to provide account for all, provide them the facilities of PMJDY, Cover the citizen with the Social Security Schemes to all the eligible peoples. There are 2 to 3 gram panchayats, which has 100% coverage in these Social security schemes. More and more panchayats should be covered under the schemes. He requested bankers to work on additional finance to SC, ST & Women peoples. He instructed the bankers to make the North Goa District 100% digital and focus on South Goa District, so that both the Districts can be declared 100% digital.

Finally, he urged the bankers to focus on Agriculture, Horticulture, Government sponsored schemes. He also urged the Banks to hold more physical camps by joining the Government efforts under "Sarkar Aplya Dari" I.e. Government at your door steps by coordinating with the SwayamPurn Mitra, which will facilitate deeper penetration of the benefits and thereby better distribution amongst the neglected people. In Sustainable Development Goals, the State of Goa has moved from 7th position to 4th position. He urged the banks to support the government by partnering in the CSR activity conducted by the Goa CSR Authority.

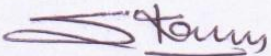
He thanked NABARD for increasing the support to the State from Rs.50 Cr's to nearly Rs.600 Cr's. He also thanked Bank of Maharashtra for supporting the Government on RXL platform to the tune of Rs.400 Cr's.

Shri. P. G. Kamat, AGM, SLBC then piloted the discussion on the agenda.

The meeting ended with a vote of thanks by **Shri. Naveen Kumar Gupta, Deputy General Manager (B&O) & SLBC Secretary, Panaji – 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. This will not only result in pumping higher credit in the economy thereby resulting in revival of the lively hood of the common citizens of the State of Goa.

State Bank of India
SLBC, Goa
Date: 29.09.2021.




General Manager & SLBC Convenor

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	All Banks
2	Digitalisation of North Goa District	Ensure digital maximisation and achieve 100% by end of June, 21.	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	All Banks
5	Application under PMSVA Nidhi scheme to be disposed immediately	All applications should be disposed off immediately.	All banks
6	Financial Literacy Camps	More camps to be held and the target to be achieved	All Banks/LDM
7	Setting Up of RSETI	Proposal to be taken up with Government of Goa for setting up of RSETI	SLBC



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	During the quarter, percentage of Priority sector lending improved from 35.48% as on 30.06.2021 to 35.63% as on 30.09.2021
2.	Data flow at LBS. Migration to Standardized Data System	All Banks	Position of data uploading has improved.
3.	Digitization of North Goa District.	All Banks / SLBC	Present Position is as under: Saving Accounts - 100.00% Current Accounts – 100.00%
4	Financial Inclusion – Zero Balance Accounts	All Banks	Ongoing Process. Banks are making efforts to fund these accounts.
5.	Applications under PM SVANidhi/ KCC Fisheries / Dairy to be disposed immediately	All Banks	SLBC is following up regularly with all Banks to locate the customers, and dispose the applications.
6.	Financial Literacy Camps	LDMs / All Banks	Financial Literacy Centre’s were able to do 102 camps during the quarter.

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

a) Banking Scenario of the State

There are total 780 Bank Branches in the state catering to 15 lacs plus population. Out of which, 483 are in semi urban areas and 297 in rural villages.

Banking network as on 30.09.2021 are as under:

Type	Banks	No of brs		No of brs		Total	
		North Goa		South Goa			
		Rural	S U	Rural	S U	Rural	S U
Public Sector Banks	12	105	113	105	142	210	255
Private Sector Banks	17	31	65	25	66	56	131
Co-operative Banks	14	16	49	15	44	31	93
Small Finance Banks	3	0	1	0	3	0	4
Total		152	228	145	255	297	483
Grand Total	46	380		400		780	

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 30.09.2021

SR. No.	Name of the Bank	As on Sept 21
1	STATE BANK OF INDIA	15
2	BANK OF BARODA	2
3	BANK OF INDIA	13
4	INDIAN OVERSEAS BANK	5
5	UNION BANK OF INDIA	15
6	CENTRAL BANK OF INDIA	2
	GRAND TOTAL	52

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)

All villages are covered with banking outlets.

Hurdles / Issues of CSPs / Bank Mitras:

Connectivity issues are still present at some places in the State making it difficult for the CSPs to render smooth service. In the Special SLBC, conducted on 17.11.2021, the Hon'ble Mos (Finance), Dr. Bhagwat Karad, requested the Govt. to improve the connectivity 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 2021 is given below:

FLC CAMPS held by FL Centres during the quarter September 2021					
Sr No.	FL Centres	No. of Camp Target	Camps Held		Deficit
			Digital	Others	
1	SBI NORTH DISTRICT	21	14	13	0
2	SBI SOUTH DISTRICT	21	12	13	0
3	GOA STATE CO-OPERATIVE BANK	21	11	13	0
4	UNION BANK OF INDIA	21	10	16	0
		84	47	55	0

e) Status of Financial Inclusion in the State of Goa

Pradhan Mantri Jan Dhan Yojana (PMJDY):

The Deposits in PMJDY accounts for September 2021 quarter is Rs 116.75 crs. There is an increase of Rs 9.80 crs as compared to September 2020 (106.95 crs).

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.

Zero Balance Accounts:

	September 2020	September 2021
Number	13981	14755

Aadhar Seeding:

	September 2020	September 2021
Percentage	80.68%	80.92%

PRADHAN MANTRI JAN DHAN YOJANA (PMJDY)

AS ON 30.09.2021

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	Bank of Baroda	20355	0	10729	9626	20355	168881367.50	621	14538	16567
2	Bank of India	22365	0	12114	10251	22365	183665229.80	1532	20339	19996
3	Bank of Maharashtra	3125	0	1527	1598	3125	20645728.00	396	2821	3018
4	Canara Bank	39049	0	23119	15930	39049	309257663.10	4948	18899	34893
5	Central Bank of India	10812	0	4982	5830	10812	44373914.53	1011	8067	9485
6	Indian Bank	4232	37	2238	2031	4269	11851855	446	3783	3077
7	Indian Overseas Bank	1795	5284	3951	3128	7079	37471846.99	545	6688	5694
8	Punjab & Sind Bank	0	292	114	178	292	1098989.00	6	241	236
9	Punjab National Bank	10736	0	7865	2871	10736	70716199.82	848	4730	6384
10	State Bank of India	3547	5444	4006	4985	8991	44614764.26	536	7992	7656
11	UCO Bank	1227	1619	1444	1402	2846	15779860.95	289	1537	1782
12	Union Bank of India	31642	0	17678	13964	31642	223343112.50	2270	20857	24714
13	Axis Bank Ltd	262	397	503	156	659	2206015.30	138	595	469
14	Federal Bank Ltd	614	0	303	311	614	4254526.40	55	192	415
15	HDFC Bank Ltd	1671	1220	979	1912	2891	14114442.35	533	2891	1818
16	ICICI Bank Ltd	55	166	151	70	221	463429.60	172	221	62
17	IDBI Bank Ltd.	272	2161	1418	1015	2433	12821761.29	335	1875	1885
18	IndusInd Bank Ltd	265	461	424	302	726	1029092.48	43	600	623
19	Jammu & Kashmir Bank Ltd	22	0	9	13	22	6190.00	2	21	16
20	Karur Vysya Bank	4	0	3	1	4	2681.00	0	4	3
21	Kotak Mahindra Bank Ltd	68	0	46	22	68	75630.31	16	2	37
22	RBL Bank Ltd	448	0	0	448	448	634970.85	10	448	301
23	South Indian Bank Ltd	0	55	21	34	55	265100.05	3	38	43
24	Yes Bank Ltd	1	0	1	0	1	1371.96	0	1	0
		152567	17136	93625	76078	169703	1167575743	14755	117380	139174

Percentage of Aadhar seeded Accounts: 82.01%

➤ Source – DFS site

f) Govt Security Schemes

**PRADHAN MANTRI JEEVAN JYOTI BIMA YOJANA (PMJJBY) and
PRADHAN MANTRI SURAKSHA BIMA YOANA (PMSBY) AS ON 30.09.2021**

SR.	Name of Bank	PMJJBY	PMSBY
1	STATE BANK OF INDIA	70121	197275
2	BANK OF BARODA	24367	69614
3	BANK OF INDIA	32422	82252
4	BANK OF MAHRASHTRA	5782	9904
5	CANARA BANK	36687	71962
6	CENTRAL BANK OF INDIA	8725	25801
8	INDIAN OVERSEAS BANK	6373	12936
10	PUNJAB AND SIND BANK	378	803
11	UNION BANK OF INDIA	39392	99979
12	UCO BANK	2675	5687
	SUB TOTAL	226922	576213
13	AXIS BANK	1433	3709
14	CSB BANK LIMITED	18	28
15	DCB BANK	52	75
16	FEDERAL BANK	18	33
17	HDFC BANK	11081	17112
18	ICICI BANK	34	7
19	INDUSIND BANK	27	717
20	KARNATAKA BANK	2214	3776
21	KOTAK MAHINDRA BANK	194	276
22	RBL BANK	421	669
23	YES BANK	152	201
	SUB TOTAL	15644	26603
24	APNA SAHAKARI BANK LTD.	189	273
25	BICHOLIM URBAN CO-OP BANK LTD.	160	1817
26	CITIZEN CO-OP BANK LTD,	65	204
27	CITIZEN CREDIT CO-OPERATIVE BANK LIMITED	68	126
28	GOA STATE CO-OP BANK LTD.	8487	17990
29	GOA URBAN CO-OP BANK LTD.	726	3552
30	NKGSB CO-OP BANK LTD.	110	58182
31	SHAMRAO VITHAL CO-OP BANK LTD.	0	120
32	TJSB SAHAKARI BANK LTD.	109	109
33	WOMEN CO-OP BANK LTD.	0	125
	SUB TOTAL	9914	82498
34	AU SMALL FINANCE BANK LTD.	9	17
	SUB TOTAL	9	17
	GRAND TOTAL	252489	685331
	GRAND TOTAL (June 2021)	247059	678853
	Increase during the quarter	5430	6478

**PRADHAN MANTRI JEEVAN JYOTI BIMA YOJANA (PMJJBY) and
PRADHAN MANTRI SURAKSHA BIMA YOANA (PMSBY) AS ON 30.09.2021**

ZERO PERFORMANCE / NON REPORTING BANKS

SR.	Name of Bank	PMJJBY	PMSBY
1	J&K BANK	0	0
2	KARUR VYASYA BANK	0	0
3	BANDHAN BANK	0	0
4	SOUTH INDIAN BANK	0	0
5	IDBI BANK	0	0
6	IDFC FIRST BANK	0	0
7	GP PARSIK SAHAKARI BANK LTD.	0	0
8	KONKAN MERCANTILE CO-OP BANK LTD.	0	0
9	PMC BANK LTD.	0	0
10	SARASWAT CO-OP BANK LTD.	0	0
11	WOMEN CO-OP BANK LTD.	0	-
12	SHAMRAO VITHAL CO-OP BANK LTD.	0	-

**ATAL PENSION YOJANA (APY)
AS ON 30.09.2021**

SR. NO.	BANK NAME	Grand Total
1	CANARA BANK	17025
2	UNION BANK OF INDIA	10094
3	CENTRAL BANK OF INDIA	7893
4	BANK OF INDIA	5022
5	BANK OF BARODA	4887
6	STATE BANK OF INDIA	4847
7	HDFC BANK LTD	3923
8	PUNJAB NATIONAL BANK	2979
9	AXIS BANK LTD	2944
10	INDIAN OVERSEAS BANK	2668
11	BANK OF MAHARASHTRA	1317
12	INDIAN BANK	895
13	KARNATAKA BANK LIMITED	771
14	UCO BANK	556
15	IDBI BANK LTD	414
16	ICICI BANK LIMITED	338
17	PUNJAB AND SIND BANK	249
18	THE SOUTH INDIAN BANK LTD	84
19	RBL BANK LIMITED	78
20	THE FEDERAL BANK LTD	42
21	YES BANK LIMITED	38
22	KOTAK MAHINDRA BANK	23
23	THE JAMMU AND KASHMIR BANK LTD	19
24	THE KARUR VYSYA BANK LTD	17
25	THE CATHOLIC SYRIAN BANK LIMITED	11
26	INDUSIND BANK LIMITED	8
27	DCB BANK LIMITED	3
	Grand Total (September 2021)	67,145
	Grand Total (June 2021)	54,193
	<i>Increase</i>	<i>12952</i>

(Source: NSDL Site)

NATIONAL PENSION SCHEME (NPS)
AS ON 30.09.2021

Sr. No.	Name of Bank	Total Subscribers
1	State Bank of India	2,054
2	ICICI Bank Limited	519
3	Union Bank Of India	322
4	Indian Overseas Bank	74
5	The South Indian Bank Limited	58
6	Karnataka Bank Limited	49
7	Kotak Mahindra Bank Limited	41
8	The Federal Bank Ltd	20
9	Bank of Maharashtra	19
10	Central Bank of India	13
11	Canara Bank	6
12	RBL Bank Limited	5
13	IDBI Bank Limited	4
14	Indian Bank	2
15	Yes Bank Limited	2
16	Axis Bank Limited	1
17	Punjab National Bank	1
	Total	3190

Expanding and Deepening of Digital Payments Ecosystem – Making North Goa District in State of Goa 100% digitally enabled.

Review of 100% Digitization in Identified District North Goa as on 30.09.2021

Bank Name	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/ etc.	% of Mobile Banking/ UPI/ USSD coverage	No. of Eligible Operative SB Accs. Covered with Aadhar Enabled Payment System	% AEPS coverage	Total No. of Eligible Operative SB A/cs covered with at least one of the Digital products	% of Eligible Operative A/c digitally covered out of total Operative SB A/c	No. of Operative SB Accounts ineligible for digital coverage as
State Bank of India	238067	203449	85.46	150275	63.12	124540	52.31	208542	87.60	238067	100.00	9607
Bank of Baroda	117545	116982	99.52	11503	9.79	28934	24.62	85865	73.05	117545	100.00	2721
Bank of India	167175	105191	62.92	17697	10.59	46143	27.60	157203	94.03	167175	100.00	6479
Bank of Maharashtra	19724	19724	100.00	2807	14.23	1933	9.80	2335	11.84	19724	100.00	193
Canara Bank	158864	81652	51.40	26329	16.57	14767	9.30	158864	100.00	158864	100.00	3285
Central Bank of India	105298	101449	96.34	93632	88.92	29450	27.97	103349	98.15	105298	100.00	3425
Indian Bank	14272	14272	100.00	1618	11.34	3080	21.58	9198	64.45	14272	100.00	752
Indian Overseas Bank	52750	44320	84.02	1379	2.61	7046	13.36	5	0.01	52750	100.00	3828
Punjab & Sind Bank	2055	2024	98.49	633	30.80	719	34.99	3	0.15	2055	100.00	53
Punjab National Bank	27320	27320	100.00	22061	80.75	15378	56.29	0	0.00	27320	100.00	0
UCO Bank	5829	5332	91.47	709	12.16	1197	20.54	5335	91.53	5829	100.00	0
Union Bank of India	151674	122512	80.77	15123	9.97	18452	12.17	99	0.07	151674	100.00	3511
IDBI Bank	25782	25782	100.00	25782	100.00	25782	100.00	24323	94.34	25782	100.00	0
Axis Bank Ltd.	34747	33509	96.44	10225	29.43	23809	68.52	10848	31.22	34747	100.00	5125
Catholic Syrian Bank Ltd.	1219	1219	100.00	712	58.41	712	58.41	0	0.00	1219	100.00	114
DCB Bank Ltd.	1990	1267	63.67	1990	100.00	104	5.23	0	0.00	1990	100.00	0
Federal Bank Ltd.	20375	11831	58.07	1752	8.60	11913	58.47	11913	58.47	20375	100.00	0
HDFC Bank	133214	127836	95.96	131271	98.54	131449	98.68	70277	52.75	133214	100.00	870
ICICI Bank Ltd.	39231	34482	87.89	33137	84.47	27575	70.29	27095	69.07	39231	100.00	15
Indusind bank Ltd.	6242	6075	97.32	3082	49.38	2304	36.91	6242	100.00	6242	100.00	0
Jammu & Kashmir Bank Ltd.	876	762	86.99	132	15.07	298	34.02	196	22.37	876	100.00	33
Karnataka Bank Ltd	26314	26314	100.00	1565	5.95	8226	31.26	26314	100.00	26314	100.00	0
Karur Vysya Bank Ltd.	3617	3575	98.84	274	7.58	461	12.75	135	3.73	3617	100.00	61
Kotak Mahindra Bank Ltd.	7426	6613	89.05	6985	94.06	5602	75.44	5722	77.05	7426	100.00	1
RBL Bank	20429	7507	36.75	2153	10.54	6884	33.70	11749	57.51	20429	100.00	2289
South Indian Bank Ltd.	4587	3310	72.16	354	7.72	1831	39.92	1755	38.26	4587	100.00	115
YES Bank	7655	7634	99.73	7655	100.00	810	10.58	4648	60.72	7655	100.00	0
Bandhan Bank	8390	2853	34.00	342	4.08	6801	81.06	0	0.00	8390	100.00	7
IDFC first Bank	5000	4627	92.54	5000	100.00	2925	58.50	2372	47.44	5000	100.00	0
INDIA POST PAYMENTS BANK	26576	347	1.31	0	0.00	26576	100.00	26576	100.00	26576	100.00	0
Goa State Cooperative Bank LTD	37554	12341	32.86	0	0.00	0	0.00	25213	67.14	37554	100.00	36163
Ujivan Small finance Bank	2056	2021	98.30	1374	66.83	2015	98.01	2056	100.00	2056	100.00	0
Total	1473853	1164132	78.99	577551	39.19	577716	39.20	988232	67.05	1473853	100.00	78647

Bank Name	2. Digital coverage for business (Current Accounts)									
	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 Accountd covered with Mobile Banking etc.	% of Mobile Banking coverage	Total No. of Eligible Operative Current/ Business Accounts covered with at least one of the Digital products	% 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
State Bank of India	4947	3344	67.60	2812	56.84	586	11.85	4947	100.00	845
Bank of Baroda	3056	2012	65.84	872	28.53	2121	69.40	3056	100.00	142
Bank of India	2815	1209	42.95	1796	63.80	1203	42.74	2815	100.00	0
Bank of Maharashtra	1015	426	41.97	1015	100.00	0	0.00	1015	100.00	0
Canara Bank	3226	2538	78.67	1200	37.20	561	17.39	3226	100.00	527
Central Bank of India	3055	2631	86.12	1442	47.20	2026	66.32	3055	100.00	214
Indian Bank	1461	365	24.98	1112	76.11	7	0.48	1461	100.00	0
Indian Overseas Bank	1440	1222	84.86	4	0.28	214	14.86	1440	100.00	111
Punjab & Sind Bank	99	61	61.62	15	15.15	49	49.49	99	100.00	5
Punjab National Bank	4672	4672	100.00	261	5.59	0	0.00	4672	100.00	
UCO Bank	224	103	45.98	159	70.98	61	27.23	224	100.00	0
Union Bank of India	5698	3856	67.67	1645	28.87	1456	25.55	5698	100.00	0
IDBI Bank	1701	1701	100.00	1326	77.95	1701	100.00	1701	100.00	0
Axis Bank Ltd.	2154	1461	67.83	666	30.92	839	38.95	2154	100.00	77
Catholic Syrian Bank Ltd.	75	75	100.00	21	28.00	75	100.00	75	100.00	58
DCB Bank Ltd.	93	93	100.00	11	11.83	15	16.13	93	100.00	0
Federal Bank Ltd.	727	322	44.29	79	10.87	78	10.73	727	100.00	
HDFC Bank	11012	10962	99.55	1755	15.94	10962	99.55	11012	100.00	355
ICICI Bank Ltd.	2621	1955	74.59	2158	82.33	1407	53.68	2621	100.00	0
Indusind bank Ltd.	381	275	72.18	0	0.00	197	51.71	381	100.00	
Jammu & Kashmir Bank Ltd.	310	89	28.71	150	48.39	107	34.52	310	100.00	135
Karnataka Bank Ltd	865	865	100.00	140	16.18	82	9.48	865	100.00	0
Karur Vysya Bank Ltd.	359	193	53.76	47	13.09	261	72.70	359	100.00	6
Kotak Mahindra Bank Ltd.	802	790	98.50	12	1.50	552	68.83	802	100.00	32
RBL Bank	451	188	41.69	341	75.61	304	67.41	451	100.00	0
South Indian Bank Ltd.	525	133	25.33	43	8.19	383	72.95	525	100.00	4
YES Bank	864	862	99.77	864	100.00	121	14.00	864	100.00	0
Bandhan Bank	341	27	7.92	97	28.45	334	97.95	341	100.00	1
IDFC first Bank	511	511	100.00	121	118.00	308	60.27	511	100.00	8
INDIA POST PAYMENTS BANK	61	0	0.00	61	100.00	61	100.00	61	100.00	0
Goa State Cooperative Bank LTD	736	0	0.00	736	100.00	0	0.00	736	100.00	72
Ujjivan Small finance Bank	58	51	87.93	0	0.00	58	100.00	58	100.00	0
Total	56355	42992	76.29	20961	37.19	26129	46.37	56355	100.00	2592

a) Review of Credit Disbursements by Banks

The comparative position of Annual Credit Plan

(Rs. In crores)

Activity	ACP Target (for 2020-21)	Achievement under ACP 2020-21 upto 30.09.2020	% Achievement 30.09.2020	ACP Target (for 2021- 22)	Achievement under ACP upto 30.09.21	% Achievement 30.09.21
Crop loans	343.00	120.67	35.18	190	225.98	118.93
Agri Term loans	470.00	104.93	22.33	470	247.40	52.64
Sub Total AGRI	813.00	225.6	27.75	660	473.38	71.72
Agri Infrastructure	50.09	3.35	6.69	40	0.62	1.55
Ancillary Activities	140.08	73.04	52.14	240	114.77	47.82
Credit Potential for Agriculture	1003.17	301.99	30.10	940	588.77	62.64
MSME	3400.00	1217.19	35.80	3250	1692.94	52.09
Export Credit	105.00	7.93	7.55	20	0	0.00
Education	149.51	16.2	10.84	120	26.77	22.31
Housing	750.00	93.13	12.42	450	116.64	25.92
Social Infrastructure	42.04	1.2	2.66	3	0.01	0.33
Renewable Energy	5.23	0.02	0.05	40	0.19	0.48
Others	45.05	4.01	76.67	277	150.57	54.36
TOTAL	5500	1641.67	29.85	5100	2575.89	50.51

The comparative position of Annual Credit Plan for the Half Year ended Sep 2021

(Rs. In crores)

Activity	ACP Target for 2020-21 (upto 30.09.20)	Achievement under ACP 2020-21 (upto 30.09.2020)	% Achievement 30.09.2020	ACP Target (upto 30.09.21)	Achievement under ACP (upto 30.09.21)	% Achievement 30.09.21
Crop loans	171.5	120.67	70.36	95	225.98	237.87
Agri Term loans	235	104.93	44.65	235	247.40	105.28
Sub Total AGRI	406.5	225.6	55.50	330	473.38	143.45
Agri Infrastructure	25.045	3.35	13.38	20	0.62	3.10
Ancillary Activities	70.04	73.04	104.28	120	114.77	95.64
Credit Potential for Agriculture	501.58	301.99	60.21	470	588.77	125.27
MSME	1700	1217.19	71.60	1625	1692.94	104.18
Export Credit	52.5	7.93	15.10	10	0	0.00
Education	74.755	16.2	21.67	60	26.77	44.62
Housing	375	93.13	24.83	225	116.64	51.84
Renewable Energy	21.02	0.02	0.10	20	0.01	0.05
Others	22.525	1.2	5.33	1.5	0.19	12.67
Social Infrastructure	2.615	4.01	153.35	138.5	150.57	108.71
TOTAL	2750	1641.67	59.70	2550	2575.89	101.02

**INSTITUTION-WISE AND SECTOR WISE PERFORMANCE UNDER ACP FOR THE QUARTER ENDED
SEPTEMBER 2021**

(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	21.40	14.56	68.04	85.00	26.97	31.73	106.40	41.53	39.03
2	BANK OF BARODA	17.00	9.98	58.71	25.50	5.01	19.65	42.50	14.99	35.27
3	BANK OF INDIA	17.10	2.29	13.39	27.00	66.49	246.26	44.10	68.78	155.96
4	BANK OF MAHRASHTRA	13.00	0.14	1.08	8.50	0.04	0.47	21.50	0.18	0.84
5	CANARA BANK	21.20	1.03	4.86	49.00	86.00	175.51	70.20	87.03	123.97
6	CENTRAL BANK OF INDIA	5.40	11.20	207.41	14.00	14.09	100.64	19.40	25.29	130.36
7	INDIAN BANK	0.90	0.00	0.00	2.00	0.00	0.00	2.90	0.00	0.00
8	INDIAN OVERSEAS BANK	3.00	0.00	0.00	9.60	0.25	2.60	12.60	0.25	1.98
9	PUNJAB NATIONAL BANK	2.50	0.00	0.00	5.10	0.05	0.98	7.60	0.05	0.66
10	PUNJAB AND SIND BANK	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	UNION BANK OF INDIA	15.20	8.12	53.42	41.00	24.06	58.68	56.20	32.18	57.26
12	UCO BANK	1.80	0.06	3.33	4.00	0.16	4.00	5.80	0.22	3.79
	SUB TOTAL	118.50	47.38	39.98	270.70	223.12	82.42	389.20	270.50	69.50
13	AXIS BANK	3.00	0.00	0.00	7.00	0.09	1.29	10.00	0.09	0.90
14	BANDHAN BANK	0.00	0.00	0.00	0.00	0.78	0.00	0.00	0.78	0.00
15	CSB BANK LIMITED	0.06	8.84	14733.33	0.10	0.00	0.00	0.16	17.68	11050.00
16	DCB BANK	0.10	0.00	0.00	0.20	0.00	0.00	0.30	0.00	0.00
17	FEDERAL BANK	0.10	133.62	133620.00	0.20	0.04	20.00	0.30	133.66	44553.33
18	HDFC BANK	19.00	0.25	1.32	54.00	1.12	2.07	73.00	1.37	1.88
19	ICICI BANK	14.40	0.00	0.00	38.00	8.69	22.87	52.40	8.69	16.58
20	INDUSIND BANK	1.00	0.00	0.00	1.70	0.60	35.29	2.70	0.60	22.22
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	2.00	13.25	662.50	5.00	0.00	0.00	7.00	13.25	189.29
23	KARUR VYASYA BANK	0.06	0.16	266.67	0.40	0.00	0.00	0.46	0.16	34.78
24	KOTAK MAHINDRA BANK	0.31	0.00	0.00	2.00	0.00	0.00	2.31	0.00	0.00
25	RBL BANK	1.53	0.54	35.29	10.50	0.00	0.00	12.03	0.54	4.49
26	SOUTH INDIAN BANK	0.60	16.13	2688.33	2.00	0.00	0.00	2.60	16.13	620.38
27	YES BANK	1.35	0.00	0.00	12.00	0.00	0.00	13.35	0.00	0.00
28	IDBI BANK	0.00	0.25	0.00	4.00	0.00	0.00	4.00	0.25	6.25
29	IDFC FIRST BANK	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	SUB TOTAL	43.51	173.04	397.70	137.10	11.32	8.26	180.61	184.36	102.08
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.	24.20	5.56	22.98	47.90	12.80	26.72	72.10	18.36	25.46
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	MADGAON URBAN CO-OP BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
39	NKGSB CO-OP BANK LTD.	0.30	0.00	0.00	0.90	0.00	0.00	1.20	0.00	0.00
40	PMC BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
41	SARASWAT CO-OP BANK LTD.	0.80	0.00	0.00	2.00	0.00	0.00	2.80	0.00	0.00
42	SHAMRAO VITHAL CO-OP BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
43	TJSB SAHAKARI BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
44	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	28.00	5.56	19.86	62.20	12.80	20.58	90.20	18.36	20.35
45	AU SMALL FINANCE BANK LTD.	0.00	0.00	0.00	0.00	0.16	0.00	0.00	0.16	0.00
46	JANA SMALL FINANCE BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
47	INDIA POST PAYMENTS BANK	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
48	UJJIVAN 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	0.16	0.00	0.00	0.16	0.00
	GRAND TOTAL	190.01	225.98	118.93	470.00	247.40	52.64	660.01	473.38	71.72

INSTITUTION-WISE AND SECTOR WISE PERFORMANCE UNDER ACP FOR THE QUARTER ENDED SEPTEMBER 2021

(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	4.60	0.00	0.00	44.46	1.17	2.63	155.46	42.70	27.47
2	BANK OF BARODA	3.10	0.00	0.00	13.50	1.14	8.44	59.10	16.13	27.29
3	BANK OF INDIA	2.15	0.00	0.00	12.90	7.73	59.92	59.15	76.51	129.35
4	BANK OF MAHRASHTRA	0.70	0.00	0.00	5.00	1.03	20.60	27.20	1.21	4.45
5	CANARA BANK	3.50	0.04	1.14	30.40	18.38	60.46	104.10	105.45	101.30
6	CENTRAL BANK OF INDIA	1.80	0.00	0.00	11.40	43.86	384.74	32.60	69.15	212.12
7	INDIAN BANK	0.10	0.00	0.00	1.20	0.00	0.00	4.20	0.00	0.00
8	INDIAN OVERSEAS BANK	0.51	0.00	0.00	4.40	0.00	0.00	17.51	0.25	1.43
9	PUNJAB NATIONAL BANK	0.30	0.00	0.00	3.40	0.00	0.00	11.30	0.05	0.44
10	PUNJAB AND SIND BANK	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	UNION BANK OF INDIA	3.50	0.19	5.43	23.00	4.29	18.65	82.70	36.66	44.33
12	UCO BANK	0.20	0.00	0.00	2.40	0.10	4.17	8.40	0.32	3.81
	SUB TOTAL	20.46	0.23	1.12	152.06	77.70	51.10	561.72	348.43	62.03
13	AXIS BANK	1.06	0.00	0.00	3.80	0.00	0.00	14.86	0.09	0.61
14	BANDHAN BANK	0.00	0.27	0.00	2.00	0.50	25.00	2.00	1.55	77.50
15	CSB BANK LIMITED	0.10	0.00	0.00	0.17	0.00	0.00	0.43	8.84	2055.81
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	5.00	0.00	0.00	5.34	133.66	2503.00
18	HDFC BANK	6.20	0.00	0.00	16.80	19.25	114.58	96.00	20.62	21.48
19	ICICI BANK	3.88	0.00	0.00	13.50	2.48	18.37	69.78	11.17	16.01
20	INDUSIND BANK	0.30	0.00	0.00	2.00	0.00	0.00	5.00	0.60	12.00
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	4.13	103.25	11.40	17.38	152.46
23	KARUR VYASYA BANK	0.05	0.00	0.00	0.60	0.00	0.00	1.11	0.16	14.41
24	KOTAK MAHINDRA BANK	0.06	0.00	0.00	5.00	0.00	0.00	7.37	0.00	0.00
25	RBL BANK	1.04	0.00	0.00	7.00	0.00	0.00	20.07	0.54	2.69
26	SOUTH INDIAN BANK	0.12	0.00	0.00	2.00	0.00	0.00	4.72	16.13	341.74
27	YES BANK	1.16	0.00	0.00	9.50	10.14	106.74	24.01	10.14	42.23
28	IDBI BANK	0.20	0.00	0.00	1.00	0.52	52.00	5.20	0.77	14.81
29	IDFC FIRST BANK	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	SUB TOTAL	14.65	0.27	1.84	77.37	37.02	47.85	272.63	221.65	81.30
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	0.05	10.00	6.70	0.05	0.75
33	CITIZEN CREDIT 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.	4.00	0.12	3.00	7.25	0.00	0.00	83.35	18.48	22.17
35	GOA URBAN CO-OP BANK LTD.	0.50	0.00	0.00	1.60	0.00	0.00	9.70	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 LTD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
38	MADGAON URBAN CO-OP BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
39	NKGSB CO-OP BANK LTD.	0.06	0.00	0.00	0.10	0.00	0.00	1.36	0.00	0.00
40	PMC BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
41	SARASWAT CO-OP BANK LTD.	0.12	0.00	0.00	0.80	0.00	0.00	3.72	0.00	0.00
42	SHAMRAO VITHAL CO-OP BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
43	TJSB SAHAKARI BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
44	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	4.90	0.12	2.45	10.45	0.05	0.48	105.55	18.53	17.56
45	AU SMALL FINANCE BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.16	0.00
46	JANA SMALL FINANCE BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
47	INDIA POST PAYMENTS BANK	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
48	UJJIVAN 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	0.16	0.00
	GRAND TOTAL	40.01	0.62	1.55	239.88	114.77	47.84	939.90	588.77	62.64

INSTITUTION-WISE AND SECTOR WISE PERFORMANCE UNDER ACP FOR THE QUARTER ENDED SEPTEMBER 2021

(Amt in crores)

SR. No.	Name of the Bank	MSME			EXPORT CREDIT			EDUCATION		
		C	P	%	C	P	%	C	P	%
1	STATE BANK OF INDIA	540.00	283.42	52.49	2.75	0.00	0.00	13.73	20.67	150.55
2	BANK OF BARODA	265.00	17.15	6.47	1.75	0.00	0.00	7.65	0.89	11.63
3	BANK OF INDIA	255.00	220.69	86.55	1.55	0.00	0.00	6.80	0.75	11.03
4	BANK OF MAHRASHTRA	110.00	118.50	107.73	0.90	0.00	0.00	5.50	0.04	0.73
5	CANARA BANK	301.00	43.92	14.59	6.55	0.00	0.00	16.00	1.46	9.13
6	CENTRAL BANK OF INDIA	88.00	51.58	58.61	0.90	0.00	0.00	5.50	0.47	8.55
7	INDIAN BANK	30.00	0.00	0.00	0.00	0.00	0.00	2.12	0.00	0.00
8	INDIAN OVERSEAS BANK	71.00	4.19	5.90	0.00	0.00	0.00	3.10	0.08	2.58
9	PUNJAB NATIONAL BANK	130.00	18.39	14.15	4.00	0.00	0.00	2.80	0.25	8.93
10	PUNJAB AND SIND BANK	1.00	0.01	1.00	0.00	0.00	0.00	1.80	0.00	0.00
11	UNION BANK OF INDIA	137.00	347.97	253.99	1.55	0.00	0.00	11.00	0.80	7.27
12	UCO BANK	21.00	2.45	11.67	0.00	0.00	0.00	1.60	0.19	11.88
	SUB TOTAL	1949.00	1108.27	56.86	19.95	0.00	0.00	77.60	25.60	32.99
13	AXIS BANK	85.00	6.30	7.41	0.00	0.00	0.00	1.97	0.00	0.00
14	BANDHAN BANK	9.00	0.01	0.11	0.00	0.00	0.00	0.11	0.00	0.00
15	CSB BANK LIMITED	8.00	0.00	0.00	0.00	0.00	0.00	0.21	0.00	0.00
16	DCB BANK	15.00	0.00	0.00	0.00	0.00	0.00	0.71	0.00	0.00
17	FEDERAL BANK	32.00	41.74	130.44	0.00	0.00	0.00	1.85	0.00	0.00
18	HDFC BANK	306.00	80.42	26.28	0.00	0.00	0.00	9.56	0.00	0.00
19	ICICI BANK	160.00	97.24	60.78	0.00	0.00	0.00	4.80	0.34	7.08
20	INDUSIND BANK	68.00	98.10	144.26	0.00	0.00	0.00	1.88	0.00	0.00
21	J & K BANK	1.00	0.00	0.00	0.00	0.00	0.00	0.01	0.00	0.00
22	KARNATAKA BANK	51.00	17.16	33.65	0.00	0.00	0.00	1.74	0.16	9.20
23	KARUR VYASYA BANK	1.00	2.61	261.00	0.00	0.00	0.00	0.01	0.00	0.00
24	KOTAK MAHINDRA BANK	43.00	17.85	41.51	0.00	0.00	0.00	1.40	0.00	0.00
25	RBL BANK	31.00	2.29	7.39	0.00	0.00	0.00	1.30	0.11	8.46
26	SOUTH INDIAN BANK	29.00	2.18	7.52	0.00	0.00	0.00	1.21	0.00	0.00
27	YES BANK	71.00	147.35	207.54	0.00	0.00	0.00	1.95	0.00	0.00
28	IDBI BANK	64.00	22.57	35.27	0.00	0.00	0.00	1.20	0.22	18.33
29	IDFC FIRST BANK	1.00	0.00	0.00	0.06	0.00	0.00	0.04	0.00	0.00
	SUB TOTAL	975.00	535.82	54.96	0.06	0.00	0.00	29.95	0.83	2.77
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.	36.00	3.97	11.03	0.00	0.00	0.00	1.40	0.06	4.29
32	CITIZEN CO-OP BANK LTD,	43.00	6.82	15.86	0.00	0.00	0.00	1.78	0.05	2.81
33	CITIZEN CREDIT CO-OPERATIVE BANK	7.00	1.75	25.00	0.00	0.00	0.00	0.50	0.01	2.00
34	GOA STATE CO-OP BANK LTD.	82.00	21.42	26.12	0.00	0.00	0.00	3.05	0.02	0.66
35	GOA URBAN CO-OP BANK LTD.	62.00	10.23	16.50	0.00	0.00	0.00	1.78	0.13	7.30
36	GP PARIK SAHAKARI BANK LTD.	2.00	0.00	0.00	0.00	0.00	0.00	0.11	0.00	0.00
37	KONKAN MERCANTILE CO-OP BANK	1.00	0.00	0.00	0.00	0.00	0.00	0.01	0.00	0.00
38	MADGAON URBAN CO-OP BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
39	NKGSB CO-OP BANK LTD.	25.00	0.00	0.00	0.00	0.00	0.00	1.20	0.00	0.00
40	PMC BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
41	SARASWAT CO-OP BANK LTD.	34.00	0.00	0.00	0.00	0.00	0.00	1.31	0.00	0.00
42	SHAMRAO VITHAL CO-OP BANK LTD.	5.00	0.00	0.00	0.00	0.00	0.00	0.11	0.00	0.00
43	TJSB SAHAKARI BANK LTD.	15.00	1.55	10.33	0.00	0.00	0.00	0.50	0.07	14.00
44	WOMEN CO-OP BANK LTD.	1.00	0.00	0.00	0.00	0.00	0.00	0.01	0.00	0.00
	SUB TOTAL	318.00	45.74	14.38	0.00	0.00	0.00	11.86	0.34	2.87
45	AU SMALL FINANCE BANK LTD.	2.00	3.11	155.50	0.00	0.00	0.00	0.20	0.00	0.00
46	JANA SMALL FINANCE BANK LTD.	2.00	0.00	0.00	0.00	0.00	0.00	0.20	0.00	0.00
47	INDIA POST PAYMENTS BANK	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
48	UJJIVAN SMALL FINANCE BANK	4.00	0.00	0.00	0.00	0.00	0.00	0.24	0.00	0.00
	SUB TOTAL	8.00	3.11	38.88	0.00	0.00	0.00	0.64	0.00	0.00
	GRAND TOTAL	3250.00	1692.94	52.09	20.01	0.00	0.00	120.05	26.77	22.30

INSTITUTION-WISE AND SECTOR WISE PERFORMANCE UNDER ACP FOR THE QUARTER ENDED SEPTEMBER 2021

(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	40.41	21.76	53.85	0.34	0.00	0.00	9.13	0.00	0.00
2	BANK OF BARODA	26.00	7.40	28.46	0.21	0.00	0.00	6.00	0.00	0.00
3	BANK OF INDIA	25.50	7.49	29.37	0.21	0.00	0.00	1.31	0.00	0.00
4	BANK OF MAHRASHTRA	17.90	1.58	8.83	0.10	0.00	0.00	1.51	0.00	0.00
5	CANARA BANK	46.00	20.60	44.78	0.27	0.00	0.00	3.10	0.00	0.00
6	CENTRAL BANK OF INDIA	22.20	9.00	40.54	0.12	0.00	0.00	1.40	0.00	0.00
7	INDIAN BANK	10.90	0.00	0.00	0.04	0.00	0.00	0.20	0.00	0.00
8	INDIAN OVERSEAS BANK	15.60	3.48	22.31	0.04	0.00	0.00	0.38	0.00	0.00
9	PUNJAB NATIONAL BANK	14.30	2.67	18.67	0.08	0.00	0.00	0.55	0.00	0.00
10	PUNJAB AND SIND BANK	4.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	UNION BANK OF INDIA	37.00	2.51	6.78	0.22	0.00	0.00	2.40	0.19	7.92
12	UCO BANK	6.20	1.20	19.35	0.04	0.00	0.00	0.28	0.00	0.00
	SUB TOTAL	266.01	77.69	29.21	1.67	0.00	0.00	26.26	0.19	0.72
13	AXIS BANK	12.40	1.15	9.27	0.10	0.00	0.00	0.45	0.00	0.00
14	BANDHAN BANK	2.60	0.00	0.00	0.04	0.00	0.00	0.08	0.00	0.00
15	CSB BANK LIMITED	1.10	0.00	0.00	0.04	0.00	0.00	0.07	0.00	0.00
16	DCB BANK	1.60	0.98	61.25	0.04	0.00	0.00	0.10	0.00	0.00
17	FEDERAL BANK	4.64	0.71	15.30	0.04	0.00	0.00	0.30	0.00	0.00
18	HDFC BANK	34.00	4.40	12.94	0.22	0.00	0.00	8.60	0.00	0.00
19	ICICI BANK	26.20	0.94	3.59	0.10	0.00	0.00	0.60	0.00	0.00
20	INDUSIND BANK	12.90	0.78	6.05	0.04	0.00	0.00	0.20	0.00	0.00
21	J & K BANK	0.20	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
22	KARNATAKA BANK	2.50	0.22	8.80	0.04	0.00	0.00	0.16	0.00	0.00
23	KARUR VYASYA BANK	0.29	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
24	KOTAK MAHINDRA BANK	12.64	0.00	0.00	0.04	0.00	0.00	0.14	0.00	0.00
25	RBL BANK	3.90	0.36	9.23	0.04	0.00	0.00	0.16	0.00	0.00
26	SOUTH INDIAN BANK	1.88	0.25	13.30	0.04	0.00	0.00	0.17	0.00	0.00
27	YES BANK	21.34	0.11	0.52	0.04	0.00	0.00	0.22	0.00	0.00
28	IDBI BANK	5.04	4.33	85.91	0.04	0.00	0.00	0.24	0.00	0.00
29	IDFC FIRST BANK	0.10	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	SUB TOTAL	143.33	14.23	9.93	0.86	0.00	0.00	11.49	0.00	0.00
30	APNA SAHAKARI BANK LTD.	0.39	0.00	0.00	0.04	0.00	0.00	0.05	0.00	0.00
31	BICHOLIM URBAN CO-OP BANK LTD.	4.28	8.26	192.99	0.04	0.00	0.00	0.20	0.00	0.00
32	CITIZEN CO-OP BANK LTD,	4.18	0.35	8.37	0.04	0.00	0.00	0.24	0.00	0.00
33	CITIZEN CREDIT CO-OPERATIVE BANK	0.50	0.03	6.00	0.04	0.00	0.00	0.10	0.00	0.00
34	GOA STATE CO-OP BANK LTD.	7.40	0.24	3.24	0.10	0.00	0.00	0.60	0.00	0.00
35	GOA URBAN CO-OP BANK LTD.	12.76	14.27	111.83	0.07	0.01	14.29	0.30	0.00	0.00
36	GP PARSIK SAHAKARI BANK LTD.	3.25	0.00	0.00	0.04	0.00	0.00	0.05	0.00	0.00
37	KONKAN MERCANTILE CO-OP BANK	0.14	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
38	MADGAON URBAN CO-OP BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
39	NKGSB CO-OP BANK LTD.	0.99	0.00	0.00	0.04	0.00	0.00	0.20	0.00	0.00
40	PMC BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
41	SARASWAT CO-OP BANK LTD.	1.96	0.00	0.00	0.04	0.00	0.00	0.25	0.00	0.00
42	SHAMRAO VITHAL CO-OP BANK LTD.	2.22	0.00	0.00	0.04	0.00	0.00	0.05	0.00	0.00
43	TJSB SAHAKARI BANK LTD.	0.60	1.05	175.00	0.04	0.00	0.00	0.06	0.00	0.00
44	WOMEN CO-OP BANK LTD.	0.18	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	SUB TOTAL	38.85	24.20	62.29	0.53	0.01	1.89	2.10	0.00	0.00
45	AU SMALL FINANCE BANK LTD.	0.30	0.00	0.00	0.00	0.00	0.00	0.05	0.00	0.00
46	JANA SMALL FINANCE BANK LTD.	0.30	0.00	0.00	0.00	0.00	0.00	0.05	0.00	0.00
47	INDIA POST PAYMENTS BANK	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
48	UJJIVAN SMALL FINANCE BANK	1.20	0.52	43.33	0.00	0.00	0.00	0.05	0.00	0.00
	SUB TOTAL	1.80	0.52	28.89	0.00	0.00	0.00	0.15	0.00	0.00
	GRAND TOTAL	449.99	116.64	25.92	3.06	0.01	0.33	40.00	0.19	0.48

**INSTITUTION-WISE AND SECTOR WISE PERFORMANCE UNDER ACP FOR THE QUARTER END
SEPTEMBER 2021**

(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	51.17	0.00	0.00	812.99	361.55	44.47
2	BANK OF BARODA	22.07	0.00	0.00	387.78	41.57	10.72
3	BANK OF INDIA	83.00	0.34	0.41	432.52	305.78	70.70
4	BANK OF MAHRASHTRA	12.00	121.78	1014.83	175.11	243.11	138.83
5	CANARA BANK	26.10	6.01	23.03	503.12	177.44	35.27
6	CENTRAL BANK OF INDIA	11.05	0.09	0.81	161.77	130.29	80.54
7	INDIAN BANK	1.00	0.00	0.00	48.46	0.00	0.00
8	INDIAN OVERSEAS BANK	1.00	0.00	0.00	108.63	8.00	7.36
9	PUNJAB NATIONAL BANK	2.50	0.00	0.00	165.53	21.36	12.90
10	PUNJAB AND SIND BANK	0.00	0.00	0.00	6.80	0.01	0.15
11	UNION BANK OF INDIA	24.13	0.00	0.00	296.00	388.13	131.13
12	UCO BANK	4.00	7.71	192.75	41.52	11.87	28.59
	SUB TOTAL	238.02	135.93	57.11	3140.23	1689.11	53.79
13	AXIS BANK	1.00	0.49	49.00	115.78	8.03	6.94
14	BANDHAN BANK	0.00	0.00	0.00	13.83	1.56	11.28
15	CSB BANK LIMITED	0.00	0.23	0.00	9.85	9.07	92.08
16	DCB BANK	1.00	0.00	0.00	23.79	0.98	4.12
17	FEDERAL BANK	0.00	0.00	0.00	44.17	176.11	398.71
18	HDFC BANK	20.89	5.49	26.28	475.27	110.93	23.34
19	ICICI BANK	2.00	0.00	0.00	263.48	109.69	41.63
20	INDUSIND BANK	0.00	0.00	0.00	88.02	99.48	113.02
21	J & K BANK	0.00	0.00	0.00	1.21	0.00	0.00
22	KARNATAKA BANK	1.00	0.11	11.00	67.84	35.03	51.64
23	KARUR VYASYA BANK	0.00	0.00	0.00	2.41	2.77	114.94
24	KOTAK MAHINDRA BANK	1.00	0.00	0.00	65.59	17.85	27.21
25	RBL BANK	2.08	0.93	44.71	58.55	4.23	7.22
26	SOUTH INDIAN BANK	1.00	0.23	23.00	38.02	18.79	49.42
27	YES BANK	0.00	4.00	0.00	118.56	161.60	136.30
28	IDBI BANK	1.00	0.00	0.00	76.72	27.89	36.35
29	IDFC FIRST BANK	0.00	0.00	0.00	1.20	0.00	0.00
	SUB TOTAL	30.97	11.48	37.07	1464.29	784.01	53.54
30	APNA SAHAKARI BANK LTD.	0.00	0.00	0.00	5.58	0.00	0.00
31	BICHOLIM URBAN CO-OP BANK LTD.	0.00	0.00	0.00	41.92	16.29	38.86
32	CITIZEN CO-OP BANK LTD,	0.00	0.00	0.00	55.94	7.27	13.00
33	CITIZENCREDIT CO-OPERATIVE BANK	0.00	0.09	0.00	8.86	1.88	21.22
34	GOA STATE CO-OP BANK LTD.	7.00	1.50	21.43	183.50	41.66	22.70
35	GOA URBAN CO-OP BANK LTD.	1.00	0.05	5.00	87.61	27.69	31.61
36	GP PARSIK SAHAKARI BANK LTD.	0.00	0.00	0.00	5.45	0.00	0.00
37	KONKAN MERCANTILE CO-OP BANK	0.00	0.00	0.00	1.15	0.00	0.00
38	MADGAON URBAN CO-OP BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00
39	NKGSB CO-OP BANK LTD.	0.00	0.00	0.00	28.79	0.00	0.00
40	PMC BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00
41	SARASWAT CO-OP BANK LTD.	0.00	0.00	0.00	41.28	0.00	0.00
42	SHAMRAO VITHAL CO-OP BANK LTD.	0.00	0.00	0.00	7.42	0.00	0.00
43	TJSB SAHAKARI BANK LTD.	0.00	0.00	0.00	16.20	2.67	16.48
44	WOMEN CO-OP BANK LTD.	0.00	0.00	0.00	1.19	0.00	0.00
	SUB TOTAL	8.00	1.64	20.50	484.89	97.46	20.10
45	AU SMALL FINANCE BANK LTD.	0.00	0.00	0.00	2.55	3.27	128.24
46	JANA SMALL FINANCE BANK LTD.	0.00	0.00	0.00	2.55	0.00	0.00
47	INDIA POST PAYMENTS BANK	0.00	0.00	0.00	0.00	0.00	0.00
48	UJJIVAN SMALL FINANCE BANK	0.00	1.52	0.00	5.49	2.04	37.16
	SUB TOTAL	0.00	1.52	0.00	10.59	5.31	50.14
	GRAND TOTAL	276.99	150.57	54.36	5100.00	2575.89	50.51

b.) Review of Priority Sector Advances (PSA)

Performance under Priority Sector Advances, DIR and Weaker Section etc. as on 30.09.2020, 31.03.2021, 30.06.2021 and 30.09.2021 are as under:

(Rs. in Crores)

SR. No.	Parameters	Bench Mark	30.09.2020	31.03.2021	30.06.2021	30.09.2021
i	Total Deposits	N.A.	85236	90236	92525	93618
ii	Total Advances	N.A.	27609	30267	30233	30609
iii	C.D. Ratio	N.A.	32.39	33.54	32.68	32.70
iv	Total PSA Outstanding	N.A.	7531.08	8959.30	9286.60	9323.87
	%age of PSA to Total Advances	40%	31.40%	37.35%	35.48%	35.63%
v	DIR Advances	N.A.	2.35	2.09	1.16	12.04
	%age of DIR Adv. to Total Advances	1%	0.01%	0.01%	0.00%	0.04%
vi	Weaker Section Advances	N.A.	1126.00	1521.15	1572.71	1943.37
	%age of Weaker Sec. Adv. to Total Adv.	10%	4.69%	5.02 %	6.00%	6.35%
vii	SC/ST Advances	N.A.	116.22	108.18	114.08	121.08
	%age of SC/ST* Adv. To Total Advances	5%	0.48%	0.36%	0.43%	0.37%
viii	Advances to Women	N.A.	2037.00	3289.75	3802.18	3962.21
	%age of Adv. to Women to Total Adv.	10%	8.49%	10.87%	14.50%	12.94%

* As per RBI directives the base for calculating % of Priority Sector Advances is Total Advances of March 2021.

DEPOSIT, ADVANCES AND CD RATIO- GOA STATE AS ON 30.09.2021

(Amount in crores)

SR.	Name of Bank	Deposits Total	Advances Total	CD Ratio
1	STATE BANK OF INDIA	19888.22	8620.84	43.35
2	BANK OF BARODA	7329.83	1164.68	15.89
3	BANK OF INDIA	9970.79	1655.74	16.61
4	BANK OF MAHRASHTRA	983.47	820.07	83.39
5	CANARA BANK	10725.58	2454.4	22.88
6	CENTRAL BANK OF INDIA	2808.94	631.13	22.47
7	INDIAN BANK	772.63	568.15	73.53
8	INDIAN OVERSEAS BANK	1659.96	470.58	28.35
9	PUNJAB NATIONAL BANK	1718.42	874.45	50.89
10	PUNJAB AND SIND BANK	28.15	20.36	72.33
11	UNION BANK OF INDIA	9943.94	1659.47	16.69
12	UCO BANK	765.09	154.23	20.16
	SUB TOTAL	66595.02	19094.1	28.67
13	AXIS BANK	2497.93	699.43	28.00
14	BANDHAN BANK	58.62	33.25	56.72
15	CSB BANK LIMITED	122.13	45.71	37.43
16	DCB BANK	339.94	16.11	4.74
17	FEDERAL BANK	629.05	407.44	64.77
18	HDFC BANK	9384.77	2620.73	27.93
19	ICICI BANK	3145.46	1515.74	48.19
20	INDUSIND BANK	1030.54	512.27	49.71
21	J & K BANK	21.24	34.11	160.59
22	KARNATAKA BANK	797.52	341.95	42.88
23	KARUR VYASYA BANK	39.86	31.78	79.73
24	KOTAK MAHINDRA BANK	688.43	491.13	71.34
25	RBL BANK	533.74	32.42	6.07
26	SOUTH INDIAN BANK	355.27	423.14	119.10
27	YES BANK	668.94	412.25	61.63
28	IDBI BANK	889.79	194.65	21.88
29	IDFC FIRST BANK	447.63	33.35	7.45
	SUB TOTAL	21650.86	7845.46	36.24
30	APNA SAHAKARI BANK LTD.	25.02	92.7	370.50
31	BICHOLIM URBAN CO-OP BANK LTD.	539.03	293.65	54.48
32	CITIZEN CO-OP BANK LTD,	167.52	83.14	49.63
33	CITIZEN CREDIT CO-OPERATIVE BANK LIMITED	124.82	125.78	100.77
34	GOA STATE CO-OP BANK LTD.	2023.27	1170.54	57.85
35	GOA URBAN CO-OP BANK LTD.	864.6	520.51	60.20
36	GP PARSIK SAHAKARI BANK LTD.	18.4	14.01	76.14
37	KONKAN MERCANTILE CO-OP BANK LTD.	3.21	10	311.53
38	MADGAON URBAN CO-OP BANK LTD.	90.58	55.05	60.78
39	NKGSB CO-OP BANK LTD.	0.23	0.26	113.04
40	PMC BANK LTD.	107.06	44.87	41.91
41	SARASWAT CO-OP BANK LTD.	895.92	914.21	102.04
42	SHAMRAO VITHAL CO-OP BANK LTD.	84.67	69.6	82.20
43	TJSB SAHAKARI BANK LTD.	189.28	193.17	102.06
44	WOMEN CO-OP BANK LTD.	71.45	47.95	67.11
	SUB TOTAL	5205.06	3635.44	69.84
45	AU SMALL FINANCE BANK LTD.	69.02	24.41	35.37
46	JANA SMALL FINANCE BANK LTD.	52.45	0.11	0.21
47	INDIA POST PAYMENTS BANK	0	0	0.00
48	UJJIVAN SMALL FINANCE BANK	45.74	9.61	21.01
	SUB TOTAL	167.21	34.13	20.41
	GRAND TOTAL	93618.15	30609.13	32.70

OUTSTANDING POSITION OF ADVANCES TO PRIORITY SECTOR, DIR AND WEAKER SECTION (30.09.2021)

(Amount in crores)

SR. No	Name of the Bank	TOTAL PRIORITY SECTOR ADVANCES	% P.S. ADV TO TOTAL ADV	ADV UNDER DIR 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	1033.51	22.02	2	0.00	0.00	75	1.56	0.02
2	BANK OF BARODA	490.94	43.62	4	0.10	0.01	4828	122.18	10.49
3	BANK OF INDIA	726.75	44.26	0	0.00	0.00	10837	263.75	15.93
4	BANK OF MAHRASHTRA	295.37	39.53	0	0.00	0.00	1096	23.97	2.92
5	CANARA BANK	1494.55	63.08	823	10.61	0.43	14063	513.82	20.93
6	CENTRAL BANK OF INDIA	335.28	54.79	71	1.33	0.21	1907	39.57	6.27
7	INDIAN BANK	47.91	38.66	0	0.00	0.00	255	11.15	1.96
8	INDIAN OVERSEAS BANK	237.85	49.88	0	0.00	0.00	1108	12.98	2.76
9	PUNJAB NATIONAL BANK	397.33	42.23	0	0.00	0.00	324	7.32	0.84
10	PUNJAB AND SIND BANK	10.21	48.27	0	0.00	0.00	5	0.28	1.38
11	UNION BANK OF INDIA	958.96	58.14	0	0.00	0.00	10813	419.54	25.28
12	UCO BANK	88.15	58.61	0	0.00	0.00	1752	38.53	24.98
	SUB TOTAL	6116.81	42.03	900	12.04	0.06	47063	1454.65	7.62
13	AXIS BANK	170.55	25.76	0	0.00	0.00	318	6.99	1.00
14	BANDHAN BANK	30.83	88.90	0	0.00	0.00	7424	24.53	73.77
15	CSB BANK LIMITED	11.04	19.42	0	0.00	0.00	19	0.39	0.85
16	DCB BANK	4.12	24.44	0	0.00	0.00	9	0.14	0.87
17	FEDERAL BANK	226.73	74.65	0	0.00	0.00	6921	118.97	29.20
18	HDFC BANK	607.71	23.23	0	0.00	0.00	8953	51.03	1.95
19	ICICI BANK	152.74	11.93	0	0.00	0.00	1058	30.77	2.03
20	INDUSIND BANK	211.05	35.38	0	0.00	0.00	914	5.09	0.99
21	J & K BANK	17.42	51.92	0	0.00	0.00	184	12.46	36.53
22	KARNATAKA BANK	165.70	25.95	0	0.00	0.00	3249	62.37	18.24
23	KARUR VYASYA BANK	16.02	50.58	0	0.00	0.00	30	1.06	3.34
24	KOTAK MAHINDRA BANK	66.24	11.96	0	0.00	0.00	3	0.17	0.03
25	RBL BANK	25.96	121.54	0	0.00	0.00	10898	24.64	76.00
26	SOUTH INDIAN BANK	243.42	57.64	0	0.00	0.00	10	0.12	0.03
27	YES BANK	120.34	29.04	0	0.00	0.00	5	0.34	0.08
28	IDBI BANK	0.00	0.00	0	0.00	0.00	0	0.00	0.00
29	IDFC FIRST BANK	0.02	0.08	0	0.00	0.00	0	0.00	0.00
	SUB TOTAL	2069.89	26.19	0	0.00	0.00	39995	339.07	4.32
30	APNA SAHAKARI BANK LTD.	92.69	89.74	0	0.00	0.00	0	0.00	0.00
31	BICHOLIM URBAN CO-OP BANK LTD.	177.59	60.46	0	0.00	0.00	855	22.30	7.59
32	CITIZEN CO-OP BANK LTD,	60.43	69.44	0	0.00	0.00	216	37.27	44.83
33	CITIZEN CREDIT CO-OPERATIVE BANK	68.03	54.35	0	0.00	0.00	80	10.36	8.24
34	GOA STATE CO-OP BANK LTD.	274.24	22.82	0	0.00	0.00	300	5.70	0.49
35	GOA URBAN CO-OP BANK LTD.	432.24	78.88	0	0.00	0.00	1593	61.74	11.86
36	GP PARSIK SAHAKARI BANK LTD.	0.72	11.75	0	0.00	0.00	8	0.25	1.78
37	KONKAN MERCANTILE CO-OP BANK	0.00	0.00	0	0.00	0.00	0	0.00	0.00
38	MADGAON URBAN CO-OP BANK LTD.	0.00	0.00	0	0.00	0.00	0	0.00	0.00
39	NKGSB CO-OP BANK LTD.	0.00	0.00	0	0.00	0.00	0	0.00	0.00
40	PMC BANK LTD.	0.00	0.00	0	0.00	0.00	0	0.00	0.00
41	SARASWAT CO-OP BANK LTD.	3.63	0.40	0	0.00	0.00	0	0.00	0.00
42	SHAMRAO VITHAL CO-OP BANK LTD.	0.00	0.00	0	0.00	0.00	0	0.00	0.00
43	TJSB SAHAKARI BANK LTD.	4.64	2.30	0	0.00	0.00	28	2.67	1.38
44	WOMEN CO-OP BANK LTD.	1.91	3.98	0	0.00	0.00	42	0.26	0.54
	SUB TOTAL	1116.12	30.28	0	0.00	0.00	3122	140.55	3.87
45	AU SMALL FINANCE BANK LTD.	13.43	73.67	0	0.00	0.00	125	3.74	15.32
46	JANA SMALL FINANCE BANK LTD.	0.00	0.00	0	0.00	0.00	0	0.00	0.00
47	INDIA POST PAYMENTS BANK	0.00	0.00	0	0.00	0.00	0	0.00	0.00
48	UJJIVAN SMALL FINANCE BANK	7.62	69.21	0	0.00	0.00	1933	5.36	55.78
	SUB TOTAL	21.05	71.67	0	0.00	0.00	2058	9.10	26.66
	GRAND TOTAL	9223.87	35.63	900	12.04	0.04	92238	1943.37	6.35

ADVANCES TO SC, ST & WOMENS AS ON 30.09.2021

(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	AMOUNT	%	NO	AMT	%
1	STATE BANK OF INDIA	358	18.15	0.21	328	6.40	0.07	15928	1017.03	11.80
2	BANK OF BARODA	155	5.75	0.49	311	5.52	0.47	6527	239.59	20.57
3	BANK OF INDIA	106	3.87	0.23	148	4.65	0.28	9703	401.34	24.24
4	BANK OF MAHRASHTRA	68	2.50	0.30	110	2.52	0.31	1327	51.95	6.33
5	CANARA BANK	1056	25.37	1.03	302	5.08	0.21	16969	487.67	19.87
6	CENTRAL BANK OF INDIA	161	6.39	1.01	208	2.33	0.37	2547	125.09	19.82
7	INDIAN BANK	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
8	INDIAN OVERSEAS BANK	53	0.89	0.19	39	1.19	0.25	2500	69.26	14.72
9	PUNJAB NATIONAL BANK	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
10	PUNJAB AND SIND BANK	1	0.14	0.69	1	0.03	0.15	60	4.71	23.13
11	UNION BANK OF INDIA	77	4.16	0.25	64	2.03	0.12	8571	281.50	16.96
12	UCO BANK	79	2.08	1.35	158	2.09	1.36	1446	37.44	24.28
	SUB TOTAL	2114	69.30	0.36	1669	31.84	0.17	65578	2715.58	14.22
13	IDBI BANK	21	0.46	0.07	19	0.50	0.07	2156	75.00	10.72
14	AXIS BANK	32	0.15	0.45	1	0.00	0.00	8001	30.79	92.60
15	BANDHAN BANK	70	1.36	2.98	5	0.06	0.13	812	14.96	32.73
16	CSB BANK LIMITED	0	0.00	0.00	0	0.00	0.00	97	1.43	8.88
17	DCB BANK	22	0.34	0.08	24	0.27	0.07	8009	135.07	33.15
18	FEDERAL BANK	1	0.10	0.00	7	0.24	0.01	17408	236.92	9.04
19	HDFC BANK	21	1.30	0.09	22	0.65	0.04	4818	416.07	27.45
20	ICICI BANK	121	0.50	0.10	160	1.17	0.23	3465	61.41	11.99
21	INDUSIND BANK	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
22	J & K BANK	33	0.52	0.15	3	0.04	0.01	1987	34.48	10.08
23	KARNATAKA BANK	107	6.42	20.20	0	0.00	0.00	51	2.56	8.06
24	KARUR VYASYA BANK	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
25	KOTAK MAHINDRA BANK	9	0.07	0.22	42	1.14	3.52	10873	23.07	71.16
26	RBL BANK	2	0.05	0.01	0	0.00	0.00	961	34.07	8.05
27	SOUTH INDIAN BANK	0	0.00	0.00	0	0.00	0.00	3	0.02	0.00
28	YES BANK	26	0.70	0.36	0	0.00	0.00	1002	33.61	17.27
29	IDFC FIRST BANK	0	0.00	0.00	0	0.00	0.00	436	4.43	13.28
	SUB TOTAL	465	11.97	0.15	283	4.07	0.05	60079	1103.89	14.07
30	APNA SAHAKARI BANK LTD.	0	0.00	0.00	0	0.00	0.00	15	0.16	0.17
31	BICHOLIM URBAN CO-OP BANK LTD.	89	1.77	0.60	17	0.58	0.20	1365	39.21	13.35
32	CITIZEN CO-OP BANK LTD,	0	0.00	0.00	0	0.00	0.00	105	20.38	24.51
33	CITIZEN CREDIT CO-OPERATIVE BANK	0	0.00	0.00	0	0.00	0.00	64	7.60	6.04
34	GOA STATE CO-OP BANK LTD.	2	0.00	0.00	0	0.00	0.00	1311	32.20	2.75
35	GOA URBAN CO-OP BANK LTD.	6	0.12	0.02	27	0.56	0.11	945	24.03	4.62
36	GP PARSIK SAHAKARI BANK LTD.	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
37	KONKAN MERCANTILE CO-OP BANK	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
38	MADGAON URBAN CO-OP BANK LTD.	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
39	NKGSB CO-OP BANK LTD.	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
40	PMC BANK LTD.	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
41	SARASWAT CO-OP BANK LTD.	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
42	SHAMRAO VITHAL CO-OP BANK LTD.	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
43	TJSB SAHAKARI BANK LTD.	0	0.00	0.00	0	0.00	0.00	129	6.69	3.46
44	WOMEN CO-OP BANK LTD.	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
	SUB TOTAL	97	1.89	0.05	44	1.14	0.03	3934	130.27	3.58
45	AU SMALL FINANCE BANK	3	0.08	0.33	0	0.00	0.00	126	3.44	14.09
46	JANA SMALL FINANCE BANK	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
47	INDIA POST PAYMENTS BANK	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
48	UJJIVAN SMALL FINANCE BANK	225	0.55	5.72	116	0.24	2.50	2819	9.03	93.96
	SUB TOTAL	228	0.63	1.85	116	0.24	0.70	2945	12.47	36.54
	GRAND TOTAL	2904	83.79	0.27	2112	37.29	0.12	132536	3962.21	12.94

Pradhan Mantri MUDRA Yojana (PMMY)**a) Progress in Lending for last three quarters**

Under the PMMY, there are 3 types of loans i.e. Shishu, Kishore and Tarun. Achievement as on 31.03.2021, 30.06.2021 and 30.09.2021 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.		
March 2021	9139	25.34	10605	186.50	1512	128.89	21256	340.73
June 2021	1424	3.19	2413	36.69	548	34.53	4385	74.41
Sept 2021	2168	6.55	3646	59.17	1006	59.95	6820	125.67

b) Position of NPA in Mudra Accounts as on 30.09.2021

(Amount in Crores)

Particulars	OUTSTANDING		NPA	
	No. of accounts	Amount	No. of accounts	Amount
SHISHU	18774	38.39	2105	5.04
KISHORE	19633	302.37	1665	27.51
TARUN	5341	279.53	477	26.7
TOTAL	43748	620.29	4247	59.25
				9.55%

Present Position of Lending under various Atmanirbhar Scheme

KCC TO FISHERY

(Amount in Crores)

	NO. OF KCC for Fisheries ISSUED DURING QUARTER (Including renewal)	AMOUNT DISBURSED DURING QTR	TOTAL NO. OF KCC for Fisheries AS ON END OF QUARTER	OUTSTANDING Amount. AS ON END OF QTR	Out of TOTAL NO. OF KCC for Fisheries , Number of Rupay Card Issued	KCC CARD ACTIVATED
Sept 20	238	2.47	446	7.29	126	73
Sept 21	288	3.15	553	9.97	141	89

KCC TO ANIMAL HUSBANDRY

	NO. OF KCC for Animal Husbandry ISSUED DURING QUARTER (Including renewal)	AMOUNT DISBURSED DURING QUARTER	TOTAL NO. OF KCC for Animal Husbandry AS ON END OF QUARTER	OUTSTANDING Amount. AS ON END OF QUARTER	Out of TOTAL NO. OF KCC for Animal Husbandry , Number of Rupay Card Issued	KCC CARD ACTIVATED
Sept 20	197	4.71	1596	17.83	435	431
Sept 21	218	5.54	1675	20.19	495	465

KCC TO CROP

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
Sept 20	1996	21.30	8967	87.18	3882	2301
Sept 21	2143	26.81	9190	94.35	4099	2571

PM SVANidhi

	Total Applications Sourced	Sanctioned Amt (in Lacs)	Disbursed Amt (in Lacs)
MARCH 21	1160	1037	992
Sept 21	1363	1201	1172

a) Position of Stand – up India Position as on Sept 2021

(Amt in Cr)

Disbursement		Outstanding		NPAs	
No of Accounts	Amount	No of Accounts	Amount	No of Accounts	Amount
76	11.83	421	54.83	76	11.83

b) SELF HELP GROUP – Comparative Report as on Sept 2020 and Sept 2021

(Amt in Cr)

	As on 30.09.2020	As on 30.09.2021
Total number of SHGs	5021	5688
Outstanding (Amt in cr)	31.74	47.33
Total number of SHGs Credit Linked During the FY	202	429
Amount (in cr)	8.14	12.09

Progress in Government Sponsored Schemes**a) Review of Government Sponsored Schemes as on 30.09.2021**

Sr No	Scheme	Target	Position as on 30.06.2021			
			Sponsored	Sanctioned	Rejected	Under Process
1	PMEGP - DIC	35	40	13	12	15
2	PMEGP - KVIC	35	7	0	1	6
3	PMEGP - KVIB	35	132	41	74	17
	PMEGP TOTAL	105	179	54	87	38

b) Position of NPAs in respect of Schematic lending, Certificate Cases and Recovery of NPAs as on 30.09.2021

(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	269	8.89	73	1.58	27.13	17.77
2	BANK OF BARODA	204	6.53	23	1.03	11.27	15.77
3	BANK OF INDIA	548	20.23	215	10.05	39.23	49.68
4	BANK OF MAHRASHTRA	150	24.14	9	0.52	6.00	2.15
5	CANARA BANK	318	14.47	154	6.54	48.43	45.20
6	CENTRAL BANK OF INDIA	46	2.08	1	0.09	2.17	4.33
7	INDIAN BANK	12	0.49	9	0.47	75.00	95.92
8	INDIAN OVERSEAS BANK	102	1.8	17	0.36	16.67	20.00
9	PUNJAB NATIONAL BANK	27	2.42	20	1.63	74.07	67.36
10	UNION BANK OF INDIA	2177	48.58	183	3.02	8.41	6.22
11	UCO BANK	33	1.5	8	0.11	24.24	7.33
12	HDFC BANK	380	10.34	8	0.02	2.11	0.19
13	KARUR VYSYA BANK	15	2.7	0	0	0.00	0.00
14	GOA STATE CO-OP BANK LTD.	258	5.6	55	0.64	21.32	11.43
	GRAND TOTAL	4539	149.77	775	26.06	17.07	17.40

The quarterly meetings of Steering Sub Group of SLBC Goa for the quarter ended September 2021 held as under:

Sr.No.	Steering Sub Group	Date of Meeting
1	Priority Sector Lending	09-12-2021
2	Self Help Group	09-12-2021
3	Govt. Sponsored Schemes	09-12-2021
4	Financial Inclusion	09-12-2021

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