

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

Agenda & Background Papers for

116th SLBC Meeting

VENUE:

**TAJ VIVANTA,
Panaji - Goa**

Date: 25th MARCH 2022

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 115th SLBC Meeting dated 14.12.2021

The Minutes of the 115th SLBC meeting for the quarter ended September 2021 (held on 14.12.2021) 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 115TH SLBC MEETING HELD ON 14TH DECEMBER 2021

The 115th meeting of the State Level Bankers Committee, Goa State, was held at Hotel Fidalgo, on 14th December 2021 under the Chairmanship of Shri. Parimal Rai, (IAS) Chief Secretary, Govt. of Goa. State Bank of India was represented by Shri. Ajay Kumar Singh Chief General Manager Maharashtra Circle and 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. Ajay Michyari Regional Director, RBI, Mumbai & Shri N. J. Nampoothiri, General Manager, (Officer-in-Charge), Reserve Bank of India Goa, Smt. Usha Ramesh, General Manager, NABARD & Shri. Aditya Sharma, AGM, NHB, Mumbai attended the meet. The meeting was attended by other Senior Officials from the State Government and sponsoring Agencies, Senior Executives of Commercial Banks and representatives of State Co-operative Bank and representatives from Payment Banks.

Highlights of the speeches are as under: -

Ms. Sukhvinder Kaur, General Manager and SLBC Convenor

Ms. Sukhvinder Kaur extended warm welcome to all the dignitaries on the dais and off the dais. She complemented the Bankers for their good work done in the last one and half year of pandemic. She informed the house that the good work done by the Bankers were appreciated by the Government Officials. Special drive for vaccinating Bank employee was also initiated by Government on priority basis. She informed that though the Pandemic situation is now under control, another variant Omicron has entered the country. It is good to note that Goa has achieved 100% vaccination status in the 1st dose of Covid vaccine, and it is yet to achieve the 100% penetration in the 2nd dose. She wished to draw the attention of the participants to three major areas:-

To step up priority sector lending so that we can support the poor and weaker section of the population as this segment is severely affected by the pandemic. Through this, we can achieve the priority sector targets.

As desired by the MOS for finance Dr. Bhagwat Karad in special SLBC, Goa should be a fully digital State and it should be the first state in the country. She also urged the banks on 100% digitisation of South Goa District.

To attend all the Government sponsored proposals like Stand up India and other priority loan proposals should be dealt with in the 15 day's timeline set.

SHRI. AJAY KUMAR SINGH, CHIEF GENERAL MANAGER, STATE BANK OF INDIA, MAHARASHTRA CIRCLE

Shri. Ajay Kumar Singh welcomed all the guests on the dais and off the dais. He congratulated the member banks for the overall achievement under ACP for September, 21 at 101.02% vis a vis the comparative performance of 59.70% as on September, 20. He informed the house that it is a good achievement. He urged the banks to cross the ACP targets for the financial year 2021-22 with good margin. He expressed his happiness that all the villages in the State of Goa has been covered

either by way of a branch or through CSP and no area is unbanked. So also North Goa District has achieved 100% digital penetration as on 30.09.2021 and now the banks to focus on South Goa digitisation so that Goa becomes the first State in the Country to achieve the fully digital state in the country.

He expressed concern on two counts One low priority sector lending and second the C.D. ratio. As total P.S.L. is at 35.63% as on 30.09.21 of the total advance is too low. Although, there is some improvement as compared to last year but still it is very low as it is below the benchmark of 40%. He expressed his confidence, that the banks must have been planning to achieve the benchmark soon. Secondly, the CD ratio has improved from 32.39% as on 30.09.20 to 32.70% as on 30.09.21. However, considering the National average and the other parameters, it is too low. He once again urged the banks to report the data on financing of units located in the State of Goa by branches located outside Goa.

He instructed SLBC that the member banks have to submit the details of the funding made by the Corporate branches of all the Banks to the units located in the State of Goa by 03.01.2022. If the data is not submitted by the deadline set, a letter should be written to the Chairman/M.D. of the respective banks.

He stated that Goa needs to finance the activities which are suitable for tourism. As there is good scope in these activities in the State of Goa like financing of Hotels, Vehicles etc. MSME financing is another area is a matter of concern. Although, people of Goa have the highest per capital income, there is a huge scope of further increase it. Government is giving special focus in these area by providing infra structures and timely finance from the banking sector will give the desired results. He asked bankers to focus on PMSVANidhi, Stand up India, SHG.

He urged the bankers to accept the challenge to penetrate financial inclusion in the State of Goa. He also informed the house that the member banks have undertaken 102 camps for the quarter ended September 21 against the target of 84. He urged the banks to increase the number of CSPs to be engaged which will assist us to achieve the goal of financial inclusion.

He reminded the member banks to hold one week drive in the State of Goa during the second week of January 2022 to open PMJDY account of those voters who have turned major from the year 2019 to 2021. He also urged the banks to cover the existing eligible PMJDY accounts with the Social Security schemes. He observed that there are few banks with very low performance which is not acceptable.

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

Shri. Ajay Michyari welcomed all the guests on the dais and off the dais. He informed that he wish to flag to issues as raised by CGM, SBI that is Priority Sector Lending and C.D. ratio in the State of Goa. The level of 35.63% is lower than the benchmark of 40%. He instructed the bank to draw appropriate strategies to turn around the performance.

He referred to the credit disbursement of the Banks for the first six months, the performance of the banks seems to be better vis a vis the previous six months of the last financial year. Banks have achieved disbursement of Rs.2576 Cr's against the annual target of Rs.5500 Cr's which is 50.51%. Last year, the achievement was

29.85% during the same period. He hoped that the Banks will achieve the annual target of Rs.5500 Cr's for the period 21-22 and surpass the same. Agriculture infrastructure is one area which needs to be focussed. Also the Banks needs to focus on PMJDY. Referring to PSL, Banks needs to focus on revitalize handloom and handicraft industries as this sector is under stress. Also other categories under the weaker sections like artisans, Villages and Cottage industries. Considering the present situation, a focussed attention to this sector is called for so that credit is made available to this needy sector in time. Priority Sector Lending- Bank's lending to NBFCs for on lending – Extension of facility- The facility has been extended till March 31, 2022 keeping in view the increased traction observed in delivering credit to the underserved/unserved segments of the economy. Loans disbursed under the on-lending model will continue to be classified under Priority Sector till the date of repayment/maturity whichever is earlier.

He also informed about the CEGSSC which was launched by Ministry of Social Justice & Empowerment on 6th May, 2015 with the objective to promote entrepreneurship amongst the Scheduled Castes (SCs), by providing Credit Enhancement Guarantee to Member Lending Institutions (MLIs), who shall be providing financial assistance to these entrepreneurs. IFCI Ltd. has been designated as the Nodal Agency under the scheme, to issue the guarantee cover in favour of MLIs, who shall be encouraged to finance SCs entrepreneurs to boost entrepreneurship amongst the marginal strata of the society. It is understood that as banks are not taking advantage of the scheme, banks are advised to use the scheme.

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

Shri. Nampoothiri, welcomed all the guests on the dais and off the dais. He informed that all banks have completed 100% digital coverage for the savings accounts and the current accounts.

He informed that as stated in the previous SLBC, 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.

He informed the participants that CFLs have been 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) on November 30, 2021 and November 29, 2021 respectively. Each CFL will cater to two adjoining blocks, thus covering 6 blocks of the State by December 2021. NGO identified for the purpose is Dhan Foundation.

He informed the participants that Due to the pandemic, handloom and handicraft sector has faced the brunt of the pandemic. PSL guidelines incentivize flow of bank credit to the Micro Enterprises with specified categories artisans, village and cottage industries. All banks are advised to make credit available to the handloom and handicraft industry.

As far as Social Security Scheme is concerned there is increase of 5430 in PMJJBY, in PMSBY, there is increase of 6,478. 12 banks have shown zero performance/Non reporting banks. In APY there is increase of 12,952. Banks should make efforts to increase.

He cautioned the Banks to take appropriate measures to ensure smooth movement of cash during the Code of conduct period as there are chances of Cash being confiscated by the Election Commission Squad.

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

Smt. Usha Ramesh welcomed the guest on the dais and off the dais. She informed the house that there is lack of knowledge and the expertise on the part of the bankers in lending to piggery activity. Similarly, she informed all the Bankers should have the basic knowledge of the rate of interest applicable to the KCC. She referred to the workshop held by them to educate the senior bankers on lending under Agriculture Infrastructure funds. She expressed her desire to hold 14 such camps to feel the lack of knowledge.

She admitted that Goa is well banked state. She also admitted that BC's have been appointed by Banks. She enquired if at any time the performance of these BC's have been analysed by any authority. Impacts of these BC's needs to be seen. She wanted to check if these BC's are doing their work as per the profile or being used for branch work.

Goa has been given the target of forming 12 FPO's. NABARD could locate only 5 FPO's so far. All the FPO's are in North Goa. She requested Government of Goa to give necessary approval to bring the farmers to make them members due to Code of Conduct, which will come in force in January 2022. To this, the Chief Secretary informed her that once the Code of conduct sets in, it will not be possible to give any approval in this regard.

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

Shri. Puneet Kumar Goel welcomed the guests on the dais and off the dais. He specially thanked the Chief Secretary who attended the meet in spite of his tight schedule due to the visit of Hon'ble Prime Minister to the State on 19.12.2021.

While referring the agenda papers, he informed that the banks have achieved 50% of the ACP targets for the half year ending September 21. Considering that the first quarter of this year was covered by the 2nd waive of Covid, Banks have really performed well in the 2nd quarter and needs to be complimented for this performance. The economic impact of the covid was felt by the banks. Some of the setbacks have been cushioned by the various packages introduced by the Government under Atma Nirbhar Bharat, Emergency line of Credits to MSME and opening of the Priority sector basket to cover more activities. These have also helped the Banks to achieve its ACP. He opined that Crop loan performance is excellent as credit outgo has increased in this year. This has also resulted in better performance in the KCC (Fisheries and Animal Husbandry) sector. However, still more can be done by the Banks as only 553 KCC has been issued in Fishery and 1675 KCC in Animal Husbandry. Agriculture Infrastructure funds are yet to be used in Goa for which he requested Banks to make more efforts. Performance under Export Credit, Renewable energy also needs to be picked up. Banks also needs to focus on the Social Security Schemes and achieve the target set. Only if we perform in this area, we will achieve the PSL target of 40% as stipulated by RBI. Banks also needs to focus on the customer service and the simplification of the documentation and ensure that the visits of the customers to the branches are minimised. Banks have to gear up to meet the emerging challenges else there is threat of losing our relevance. He hoped that the all the targets set will be achieved by all the Banks.

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

Shri. Parimal Rai welcomed all the guests on the dais and off the dais. He informed the participants that the 3rd wave of Covid through Omicron is very much there and we should all take appropriate precaution. He appealed to all the bankers to ensure that they and their family members are vaccinated as Vaccination is the only long term solution to minimise the impact of the all other variants. As the virus starts muting the impact weakens but the speed increases. It also indicates that the pandemic is coming to an end. However, we cannot take a chance. However, we cannot stop working.

He informed the participants that he recently had three interactions with the Hon'ble Prime Minister and his emphasis has been on KCC & PMSVANidhi. Both the schemes are close to his heart. I urge you to focus on these two schemes so that more lending is done in these schemes. KCC is covering agriculture, Animal Husbandry and Fisheries. There is enough scope to maximise lending in these schemes. Though there is improvement in various parameters, he urged the Banks to achieve the yearly targets by end of this quarter as in the last quarter, elections are due in the State and all will be busy with the process of the election.

He thanked RBI, SBI and NABARD for supporting the Government during the time of pandemic. SBI for the CSR activity and NABARD for the various hand holding initiatives taken by them to support the economy. However, he warned all, not to let the complacency in. He also requested all the participants to introspect about the digitisation of North Goa District and to re assess the digitisation process and make random checks to ensure that the digitisation process is in order. If the Bankers are satisfied about the digitisation process, then they should focus on the South Goa District and make Goa State the first State in the country fully digitised.

He also warned the Banks to follow due legal process while moving the cash from one point to other by carrying appropriate authority letter, so that ATM's do not go dry due to seizure of the cash by the election squad. He also requested for a mechanism for reporting of such movement of cash to the appropriate authority, if possible, without compromising the security of the van. He informed the Banks that if the cash is confiscated, then it will take a long time to release the same from the authorities and this can be avoided by following the due process. He requested Banks to keep good communication on the movement of cash to avoid hardships as he expected heavy withdrawals from the ATMs in the days to come resulting in frequent cash loading. Finally, he cautioned the members to take all safety measures and ensure 100% vaccination amongst themselves and their relations

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) & Member Secretary, SLBC 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: 14.12.2021.


General Manager & SLBC Convenor

<i>Sr No</i>	<i>Agenda Items</i>	<i>Action Point</i>	<i>Action By</i>
1	Review of ACP – Step up Priority sector lending	Focus on priority sector lending to be increased	All Banks
2	Digitalisation of South Goa District	Ensure digital maximisation and achieve 100%.	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 PMSVANidhi scheme to be disposed immediately	All applications should be disposed of immediately.	All banks
6	Financial Literacy Camps	More camps to be held and the target to be achieved	All Banks/LDM
7	Finance to revitalise handloom and handicraft industry.	All Banks to focus on financing handloom and handicraft industry and sensitize all the Branch Manager in this regard.	All Banks
8	All the Banks to ensure that the credit exposures to the units located in Goa needs to be reported either by way of uploading in the portal or by way of mail to SLBC at the end of every quarter.	All the Banks to confirm having put the mechanism to report such exposure by 03.01.2022. Non confirmation will result in writing a letter by SLBC to the M.D./C.E. O of the defaulting Bank.	All Banks
9	Data uploaded by the Banks on the SLBC portal will be shared in Excel format for verification. Confirmation from the Bank for having verified the data and having found in order is required.	SLBC will share excel sheet of the business data uploaded by the Banks for verification. Banks are requested to go through the data and make necessary corrections, if any under confirmation to SLBC.	All Banks.

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 35.63% as on 30.09.2021 to 40.08% as on 31.12.2021
2.	Data flow at LBS. Migration to Standardized Data System	All Banks	Position of data uploading has improved.
3.	Financial Inclusion – Zero Balance Accounts	All Banks	Ongoing Process. Banks are making efforts to fund these accounts.
4	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.
5.	Financial Literacy Camps	LDMs / All Banks	Financial Literacy Centre's were able to do 99 camps during the quarter.
6.	All the Banks to ensure that the credit exposures to the units located in Goa needs to be reported either by way of uploading in the portal or by way of mail to SLBC at the end of every quarter.	All Banks	None of the banks have reported these figures. Matter has been taken up with the head office of all the Banks.
7.	Financing against e –NWR / Warehouse receipts (WHRS)	All Banks	Two registered Warehouses in the State (1 each in North & South Goa). Presently Non Agricultural product are stored in the warehouse.

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

a) Banking Scenario of the State

There are total 1031 Bank Branches in the state catering to 15 lacs plus population. Out of which, 585 are in semi urban areas and 446 in rural villages.

Banking network as on 31.12.2021 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	101	138	206	251
Private Sector Banks	17	31	65	27	69	58	134
Co-operative Banks	15	15	49	16	43	31	92
Small Finance Banks	4	101	60	50	48	151	108
Total		252	287	194	298	446	585
Grand Total	48	539		492		1031	

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 31.12.2021

SR. No.	Name of the Bank	As on December 2021
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	14
6	CENTRAL BANK OF INDIA	2
	GRAND TOTAL	51

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.

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 December 2021 is given below:

FLC CAMPS held by FL Centres during the quarter December 2021					
Sr No.	FL Centres	No. of Camp Target	Camps Held		Total
			Digital	Others	
1	SBI NORTH DISTRICT	21	11	14	25
2	SBI SOUTH DISTRICT	21	12	16	28
3	GOA STATE CO-OPERATIVE BANK	21	12	11	23
4	UNION BANK OF INDIA	21	11	12	23
		84	46	53	99

e) Status of Financial Inclusion in the State of Goa

Pradhan Mantri Jan Dhan Yojana (PMJDY):

The Deposits in PMJDY accounts for December 2021 quarter is Rs 122.91 crs. There is an increase of Rs 13.43 crs as compared to December 2020 (109.48 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:

	December 2020	December 2021
Number	14101	14705

Aadhar Seeding:

	December 2020	December 2021
Percentage	80.69%	81.61%

PRADHAN MANTRI JAN DHAN YOJANA (PMJDY)

AS ON 31.12.2021

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	20322	0	10707	9615	20322	176530124.1	614	14546	16133
2	Bank of India	22216	0	11995	10221	22216	195360045.7	1499	20060	19652
3	Bank of Maharashtra	3189	0	1567	1622	3189	23226365	412	2892	2984
4	Canara Bank	39209	0	23263	15946	39209	317822789.8	4885	18899	34145
5	Central Bank of India	10799	0	4979	5820	10799	46762417.52	1020	6169	9380
6	Indian Bank	3709	37	1987	1759	3746	12973388.74	448	3587	3049
7	Indian Overseas Bank	1825	5354	4017	3162	7179	38712338.18	532	6810	5781
8	Punjab & Sind Bank	0	292	114	178	292	929762	6	241	236
9	Punjab National Bank	9951	0	7220	2731	9951	84700261.04	856	3864	6345
10	State Bank of India	3648	5475	4092	5031	9123	47998596.61	546	8129	7791
11	UCO Bank	1223	1705	1499	1429	2928	16895371.37	280	1537	1780
12	Union Bank of India	31743	0	17753	13990	31743	229904797.3	2308	20965	24839
13	Axis Bank Ltd	262	407	511	158	669	2129185.1	143	595	479
14	Federal Bank Ltd	615	0	304	311	615	4276364.6	53	193	419
15	HDFC Bank Ltd	1671	1223	980	1914	2894	15090190.19	551	2894	1818
16	ICICI Bank Ltd	55	166	151	70	221	463429.6	172	221	62
17	IDBI Bank Ltd.	272	2161	1418	1015	2433	13150215.12	333	1873	1885
18	IndusInd Bank Ltd	245	455	399	301	700	1211263.03	18	354	611
19	Jammu & Kashmir Bank Ltd	23	0	10	13	23	5190	3	21	17
20	Karur Vysya Bank	4	0	3	1	4	2697	0	4	3
21	Kotak Mahindra Bank Ltd	68	0	46	22	68	66613.3	16	2	37
22	RBL Bank Ltd	448	0	0	448	448	670618.45	7	448	301
23	South Indian Bank Ltd	0	54	21	33	54	268576.44	3	38	42
24	Yes Bank Ltd	1	0	1	0	1	1385.96	0	1	0
		151498	17329	93037	75790	168827	1229151986	14705	114343	137789

Percentage of Aadhar seeded Accounts: 81.61%

➤ Source – DFS site

f) Govt Security Schemes

PRADHAN MANTRI JEEVAN JYOTI BIMA YOJANA (PMJJBY) AND PRADHAN MANTRI SURAKSHA BIMA YOANA (PMSBY) AS ON 31.12.2021

SR.	Name of Bank	PMJJBY	PMSBY
1	STATE BANK OF INDIA	71509	200413
2	BANK OF BARODA	24931	70594
3	BANK OF INDIA	36072	86418
4	BANK OF MAHRASHTRA	5956	10141
5	CANARA BANK	36610	71562
6	CENTRAL BANK OF INDIA	8873	26172
7	INDIAN BANK	2380	4409
8	INDIAN OVERSEAS BANK	6707	14161
9	PUNJAB NATIONAL BANK	11553	55439
10	PUNJAB AND SIND BANK	382	817
11	UNION BANK OF INDIA	47574	123442
12	UCO BANK	2958	6179
	SUB TOTAL	255505	669747
13	AXIS BANK	1439	3724
14	CSB BANK LIMITED	18	28
15	DCB BANK	52	75
16	FEDERAL BANK	18	33
17	HDFC BANK	11113	17153
18	ICICI BANK	6	3
19	INDUSIND BANK	29	791
20	J & K BANK	15	15
21	KARNATAKA BANK	1901	3371
22	KOTAK MAHINDRA BANK	195	281
23	RBL BANK	218	352
24	SOUTH INDIAN BANK	393	822
25	YES BANK	152	201
	SUB TOTAL	15549	26849
26	APNA SAHAKARI BANK LTD	186	271
27	BICHOLIM URBAN CO-OP BANK LTD	160	1817
28	CITIZEN CO-OP BANK LTD,	65	204
29	CITIZEN CREDIT CO-OPERATIVE BANK LTD	68	126
30	GOA STATE CO-OP BANK LTD.	8588	18166
31	GOA URBAN CO-OP BANK LTD	726	3555
32	NKGSB CO-OP BANK LTD.	110	58182
	SUB TOTAL	9903	82498
33	AU SMALL FINANCE BANK LTD	19	40
	SUB TOTAL	19	40
	GRAND TOTAL	280976	779134
	GRAND TOTAL (Sept 2021)	252489	685331
	Increase during the quarter	28487	93803

**PRADHAN MANTRI JEEVAN JYOTI BIMA YOJANA (PMJJBY) and
PRADHAN MANTRI SURAKSHA BIMA YOANA (PMSBY) AS ON 31.12.2021**

ZERO PERFORMANCE / NON REPORTING BANKS

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

**ATAL PENSION YOJANA (APY)
AS ON 31.12.2021**

SR. NO.	BANK NAME	Grand Total
1	CANARA BANK	16,766
2	UNION BANK OF INDIA	9,279
3	CENTRAL BANK OF INDIA	5,213
4	BANK OF INDIA	4,856
5	BANK OF BARODA	4,637
6	STATE BANK OF INDIA	3,960
7	HDFC BANK LTD	3,901
8	PUNJAB NATIONAL BANK	2,859
9	AXIS BANK	2,513
10	INDIAN OVERSEAS BANK	2,166
11	BANK OF MAHARASHTRA	1,166
12	DEPARTMENT OF POSTS	783
13	KARNATAKA BANK LIMITED	766
14	INDIAN BANK	699
15	UCO BANK	537
16	IDBI BANK LTD	381
17	ICICI BANK LIMITED	325
18	PUNJAB AND SIND BANK	203
19	RBL BANK LIMITED	126
20	THE SOUTH INDIAN BANK LTD	120
21	THE FEDERAL BANK LTD	41
22	YES BANK LIMITED	36
23	KOTAK MAHINDRA BANK	30
24	AU SMALL FINANCE BANK LIMITED	17
25	THE JAMMU AND KASHMIR BANK LTD	15
26	PUNJAB & MAHARASHTRA CO-OPERATIVE BANK LIMITED	12
27	THE KARUR VYSYA BANK LTD	11
28	THE CATHOLIC SYRIAN BANK LIMITED	10
29	INDUSIND BANK LIMITED	8
30	BANDHAN BANK LIMITED	8
31	DCB BANK LIMITED	3
	Grand Total (December 2021)	61,447

(Source: NSDL Site)

NATIONAL PENSION SCHEME (NPS)
AS ON 31.12.2021

Sr. No.	Name of Bank	Total Subscribers
1	State Bank of India	2277
2	ICICI Bank Limited	509
3	Union Bank Of India	430
4	Indian Overseas Bank	80
5	The South Indian Bank Limited	59
6	Karnataka Bank Limited	49
7	Kotak Mahindra Bank Limited	40
8	Bank of Maharashtra	20
9	The Federal Bank Ltd	20
10	Central Bank of India	12
11	Canara Bank	8
12	Axis Bank Limited	6
13	RBL Bank Limited	5
14	Bank of Baroda	4
15	IDBI Bank Limited	4
16	Punjab National Bank	3
17	Indian Bank	2
18	Yes Bank Limited	2
19	The Karur Vysya Bank	1
	Grand Total	3531

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

The comparative position of Annual Credit Plan is as under:

(Rs. In crores)

Activity	ACP Target (for 2020-21)	Achievement under ACP 2020-21 upto 31.12.2020	% Achievement 31.12.2020	ACP Target (for 2021- 22)	Achievement under ACP upto 31.12.21	% Achievement 31.12.21
Crop loans	343.00	209.67	61.13	190.00	301.11	158.48
Agri Term loans	470.00	405.14	86.20	470.00	387.44	82.43
Sub Total AGRI	813.00	614.81	75.62	660.00	688.55	104.33
Agri Infrastructure	50.09	0.67	1.34	40.00	1.40	3.50
Ancillary Activities	140.08	202.25	144.38	240.00	158.51	66.05
Credit Potential for Agriculture	1003.17	817.73	81.51	940.00	848.46	90.26
MSME	3400.00	2393.47	70.40	3250.00	2844.40	87.52
Export Credit	105.00	15.37	14.64	20.00	0	0.00
Education	149.51	12.84	8.59	120.00	38.84	32.37
Housing	750.00	103.6	13.81	450.00	210.74	46.83
Social Infrastructure	42.04	0.48	1.07	3.00	0.02	0.67
Renewable Energy	5.23	2.93	6.97	40.00	2.35	5.88
Others	45.05	10.22	195.41	277.00	239.06	86.30
TOTAL	5500	3356.64	61.03	5100.00	4183.87	82.04

The comparative position of Annual Credit Plan upto the Quarter ended Dec 2021

(Rs. In crores)

Activity	ACP Target for 2020-21 (upto 31.12.20)	Achievement under ACP 2020-21 (upto 31.12.2020)	% Achievement 31.12.2020	ACP Target (upto 31.12.21)	Achievement under ACP (upto 31.12.21)	% Achievement 31.12.21
Crop loans	257.25	209.67	81.50	142.50	301.11	211.31
Agri Term loans	352.50	405.14	114.93	352.50	387.44	109.91
Sub Total AGRI	609.75	614.81	100.83	495.00	688.55	139.10
Agri Infrastructure	37.56	0.67	1.78	30.00	1.40	4.67
Ancillary Activities	105.06	202.25	192.51	180.00	158.51	88.06
Credit Potential for Agriculture	752.37	817.73	108.69	705.00	848.46	120.35
MSME	2550.00	2393.47	93.86	2437.50	2844.40	116.69
Export Credit	78.75	15.37	19.52	15.00	0.00	0.00
Education	112.13	12.84	11.45	90.00	38.84	43.16
Housing	562.50	103.60	18.42	337.50	210.74	62.44
Renewable Energy	31.53	0.48	1.52	2.25	0.02	0.89
Others	3.92	2.93	74.74	30.00	2.35	7.83
Social Infrastructure	33.78	10.22	30.25	207.75	239.06	115.07
TOTAL	4125.00	3356.64	81.37	3825.00	4183.87	109.38

**INSTITUTION-WISE AND SECTOR WISE PERFORMANCE UNDER ACP FOR THE QUARTER ENDED
DECEMBER 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	17.12	80.00	85.00	32.40	38.12	106.40	49.52	46.54
2	BANK OF BARODA	17.00	15.05	88.53	25.50	6.58	25.80	42.50	21.63	50.89
3	BANK OF INDIA	17.10	2.94	17.19	27.00	101.65	376.48	44.10	104.59	237.17
4	BANK OF MAHRASHTRA	13.00	0.22	1.69	8.50	0.64	7.53	21.50	0.86	4.00
5	CANARA BANK	21.20	2.16	10.19	49.00	157.12	320.65	70.20	159.28	226.89
6	CENTRAL BANK OF INDIA	5.40	17.67	327.22	14.00	21.57	154.07	19.40	39.24	202.27
7	INDIAN BANK	0.90	0.42	46.67	2.00	0.01	0.50	2.90	0.43	14.83
8	INDIAN OVERSEAS BANK	3.00	1.28	42.67	9.60	2.18	22.71	12.60	3.46	27.46
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	12.31	80.99	41.00	28.40	69.27	56.20	40.71	72.44
12	UCO BANK	1.80	0.53	29.44	4.00	0.17	4.25	5.80	0.70	12.07
	SUB TOTAL	118.50	69.70	58.82	270.70	350.77	129.58	389.20	420.47	108.03
13	AXIS BANK	3.00	0.43	14.33	7.00	0.19	2.71	10.00	0.62	6.20
14	BANDHAN BANK	0.00	0.00	0.00	0.00	1.00	0.00	0.00	1.00	0.00
15	CSB BANK LIMITED	0.06	9.27	15450.00	0.10	9.00	9000.00	0.16	18.27	11418.75
16	DCB BANK	0.10	0.01	10.00	0.20	0.00	0.00	0.30	0.01	3.33
17	FEDERAL BANK	0.10	174.00	174000.00	0.20	0.18	90.00	0.30	174.18	58060.00
18	HDFC BANK	19.00	0.25	1.32	54.00	1.42	2.63	73.00	1.67	2.29
19	ICICI BANK	14.40	0.00	0.00	38.00	0.51	1.34	52.40	0.51	0.97
20	INDUSIND BANK	1.00	0.00	0.00	1.70	0.73	42.94	2.70	0.73	27.04
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	20.16	1008.00	5.00	0.00	0.00	7.00	20.16	288.00
23	KARUR VYASYA BANK	0.06	0.39	650.00	0.40	0.00	0.00	0.46	0.39	84.78
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	0.76	49.67	10.50	1.49	14.19	12.03	2.25	18.70
26	SOUTH INDIAN BANK	0.60	16.68	2780.00	2.00	0.00	0.00	2.60	16.68	641.54
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	222.20	510.69	137.10	14.52	10.59	180.61	236.72	131.07
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	9.21	38.06	47.90	19.98	41.71	72.10	29.19	40.49
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	2.00	0.00	0.00	2.00	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	9.21	32.89	62.20	21.98	35.34	90.20	31.19	34.58
45	AU SMALL FINANCE BANK LTD.	0.00	0.00	0.00	0.00	0.17	0.00	0.00	0.17	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	0.17	0.00	0.00	0.17	0.00
	GRAND TOTAL	190.01	301.11	158.47	470.00	387.44	82.43	660.01	688.55	104.32

**INSTITUTION-WISE AND SECTOR WISE PERFORMANCE UNDER ACP FOR THE QUARTER ENDED
DECEMBER 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	2.18	4.90	155.46	51.70	33.26
2	BANK OF BARODA	3.10	0.08	2.58	13.50	6.10	45.19	59.10	27.81	47.06
3	BANK OF INDIA	2.15	0.00	0.00	12.90	10.53	81.63	59.15	115.12	194.62
4	BANK OF MAHRASHTRA	0.70	0.10	14.29	5.00	6.19	123.80	27.20	7.15	26.29
5	CANARA BANK	3.50	0.04	1.14	30.40	34.05	112.01	104.10	193.37	185.75
6	CENTRAL BANK OF INDIA	1.80	0.00	0.00	11.40	48.70	427.19	32.60	87.94	269.75
7	INDIAN BANK	0.10	0.00	0.00	1.20	0.05	4.17	4.20	0.48	11.43
8	INDIAN OVERSEAS BANK	0.51	0.00	0.00	4.40	0.01	0.23	17.51	3.47	19.82
9	PUNJAB NATIONAL BANK	0.30	0.00	0.00	3.40	0.06	1.76	11.30	0.11	0.97
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	7.04	30.61	82.70	47.94	57.97
12	UCO BANK	0.20	0.01	5.00	2.40	0.15	6.25	8.40	0.86	10.24
	SUB TOTAL	20.46	0.42	2.05	152.06	115.06	75.67	561.72	535.95	95.41
13	AXIS BANK	1.06	0.00	0.00	3.80	0.00	0.00	14.86	0.62	4.17
14	BANDHAN BANK	0.00	0.00	0.00	2.00	0.03	1.50	2.00	1.03	51.50
15	CSB BANK LIMITED	0.10	0.00	0.00	0.17	0.00	0.00	0.43	18.27	4248.84
16	DCB BANK	0.04	0.00	0.00	5.00	0.00	0.00	5.34	0.01	0.19
17	FEDERAL BANK	0.04	0.00	0.00	5.00	0.30	6.00	5.34	174.48	3267.42
18	HDFC BANK	6.20	0.00	0.00	16.80	27.14	161.55	96.00	28.81	30.01
19	ICICI BANK	3.88	0.00	0.00	13.50	2.47	18.30	69.78	2.98	4.27
20	INDUSIND BANK	0.30	0.00	0.00	2.00	0.00	0.00	5.00	0.73	14.60
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	0.57	142.50	4.00	2.80	105.00	11.40	23.53	206.40
23	KARUR VYASYA BANK	0.05	0.00	0.00	0.60	0.00	0.00	1.11	0.39	35.14
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	2.25	11.21
26	SOUTH INDIAN BANK	0.12	0.00	0.00	2.00	0.02	1.00	4.72	16.70	353.81
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	0.57	3.89	77.37	43.42	56.12	272.63	280.71	102.96
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	0.03	6.00	6.70	0.03	0.45
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	0.41	10.25	7.25	0.00	0.00	83.35	29.60	35.51
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	2.00	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	0.41	8.37	10.45	0.03	0.29	105.55	31.63	29.97
45	AU SMALL FINANCE BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.17	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	0.17	0.00
	GRAND TOTAL	40.01	1.40	3.50	239.88	158.51	66.08	939.90	848.46	90.27

**INSTITUTION-WISE AND SECTOR WISE PERFORMANCE UNDER ACP FOR THE QUARTER ENDED
DECEMBER 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	364.77	67.55	2.75	0.00	0.00	13.73	28.66	208.74
2	BANK OF BARODA	265.00	404.99	152.83	1.75	0.00	0.00	7.65	1.46	19.08
3	BANK OF INDIA	255.00	262.15	102.80	1.55	0.00	0.00	6.80	1.35	19.85
4	BANK OF MAHRASHTRA	110.00	176.46	160.42	0.90	0.00	0.00	5.50	0.22	4.00
5	CANARA BANK	301.00	107.23	35.62	6.55	0.00	0.00	16.00	2.54	15.88
6	CENTRAL BANK OF INDIA	88.00	70.87	80.53	0.90	0.00	0.00	5.50	0.83	15.09
7	INDIAN BANK	30.00	10.48	34.93	0.00	0.00	0.00	2.12	0.05	2.36
8	INDIAN OVERSEAS BANK	71.00	40.09	56.46	0.00	0.00	0.00	3.10	0.20	6.45
9	PUNJAB NATIONAL BANK	130.00	34.41	26.47	4.00	0.00	0.00	2.80	0.50	17.86
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	446.75	326.09	1.55	0.00	0.00	11.00	1.07	9.73
12	UCO BANK	21.00	15.89	75.67	0.00	0.00	0.00	1.60	0.29	18.13
	SUB TOTAL	1949.00	1934.10	99.24	19.95	0.00	0.00	77.60	37.17	47.90
13	AXIS BANK	85.00	58.21	68.48	0.00	0.00	0.00	1.97	0.00	0.00
14	BANDHAN BANK	9.00	0.00	0.00	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	0.02	2.82
17	FEDERAL BANK	32.00	21.51	67.22	0.00	0.00	0.00	1.85	0.00	0.00
18	HDFC BANK	306.00	113.54	37.10	0.00	0.00	0.00	9.56	0.01	0.10
19	ICICI BANK	160.00	150.31	93.94	0.00	0.00	0.00	4.80	0.43	8.96
20	INDUSIND BANK	68.00	134.22	197.38	0.00	0.00	0.00	1.88	0.00	0.00
21	J & K BANK	1.00	0.41	41.00	0.00	0.00	0.00	0.01	0.00	0.00
22	KARNATAKA BANK	51.00	22.61	44.33	0.00	0.00	0.00	1.74	0.17	9.77
23	KARUR VYASYA BANK	1.00	0.00	0.00	0.00	0.00	0.00	0.01	0.00	0.00
24	KOTAK MAHINDRA BANK	43.00	33.93	78.91	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	2.77	9.55	0.00	0.00	0.00	1.21	0.00	0.00
27	YES BANK	71.00	262.23	369.34	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	824.60	84.57	0.06	0.00	0.00	29.95	0.96	3.21
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	6.01	16.69	0.00	0.00	0.00	1.40	0.00	0.00
32	CITIZEN CO-OP BANK LTD,	43.00	5.56	12.93	0.00	0.00	0.00	1.78	0.09	5.06
33	CITIZEN CREDIT CO-OPERATIVE BANK	7.00	2.55	36.43	0.00	0.00	0.00	0.50	0.01	2.00
34	GOA STATE CO-OP BANK LTD.	82.00	24.06	29.34	0.00	0.00	0.00	3.05	0.11	3.61
35	GOA URBAN CO-OP BANK LTD.	62.00	16.41	26.47	0.00	0.00	0.00	1.78	0.17	9.55
36	GP PARSIK SAHAKARI BANK LTD.	2.00	0.00	0.00	0.00	0.00	0.00	0.11	0.23	209.09
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	23.55	157.00	0.00	0.00	0.00	0.50	0.10	20.00
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	78.14	24.57	0.00	0.00	0.00	11.86	0.71	5.99
45	AU SMALL FINANCE BANK LTD.	2.00	6.71	335.50	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	0.85	21.25	0.00	0.00	0.00	0.24	0.00	0.00
	SUB TOTAL	8.00	7.56	94.50	0.00	0.00	0.00	0.64	0.00	0.00
	GRAND TOTAL	3250.00	2844.40	87.52	20.01	0.00	0.00	120.05	38.84	32.35

**INSTITUTION-WISE AND SECTOR WISE PERFORMANCE UNDER ACP FOR THE QUARTER ENDED
DECEMBER 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	27.43	67.88	0.34	0.00	0.00	9.13	0.00	0.00
2	BANK OF BARODA	26.00	7.94	30.54	0.21	0.00	0.00	6.00	0.00	0.00
3	BANK OF INDIA	25.50	11.02	43.22	0.21	0.00	0.00	1.31	0.00	0.00
4	BANK OF MAHRASHTRA	17.90	2.85	15.92	0.10	0.00	0.00	1.51	0.00	0.00
5	CANARA BANK	46.00	39.10	85.00	0.27	0.00	0.00	3.10	0.00	0.00
6	CENTRAL BANK OF INDIA	22.20	24.99	112.57	0.12	0.00	0.00	1.40	0.00	0.00
7	INDIAN BANK	10.90	0.83	7.61	0.04	0.00	0.00	0.20	0.01	5.00
8	INDIAN OVERSEAS BANK	15.60	6.37	40.83	0.04	0.00	0.00	0.38	0.00	0.00
9	PUNJAB NATIONAL BANK	14.30	2.87	20.07	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	4.30	11.62	0.22	0.00	0.00	2.40	0.44	18.33
12	UCO BANK	6.20	2.05	33.06	0.04	0.00	0.00	0.28	0.00	0.00
	SUB TOTAL	266.01	129.75	48.78	1.67	0.00	0.00	26.26	0.45	1.71
13	AXIS BANK	12.40	1.99	16.05	0.10	0.00	0.00	0.45	0.00	0.00
14	BANDHAN BANK	2.60	0.81	31.15	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	2.55	159.38	0.04	0.00	0.00	0.10	0.00	0.00
17	FEDERAL BANK	4.64	1.77	38.15	0.04	0.00	0.00	0.30	0.00	0.00
18	HDFC BANK	34.00	6.32	18.59	0.22	0.00	0.00	8.60	0.00	0.00
19	ICICI BANK	26.20	1.31	5.00	0.10	0.00	0.00	0.60	0.00	0.00
20	INDUSIND BANK	12.90	0.00	0.00	0.04	0.00	0.00	0.20	0.00	0.00
21	J & K BANK	0.20	0.39	195.00	0.00	0.00	0.00	0.00	0.00	0.00
22	KARNATAKA BANK	2.50	1.73	69.20	0.04	0.00	0.00	0.16	0.00	0.00
23	KARUR VYASYA BANK	0.29	0.21	72.41	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	0.44	23.40	0.04	0.00	0.00	0.17	0.40	235.29
27	YES BANK	21.34	0.16	0.75	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	22.37	15.61	0.86	0.00	0.00	11.49	0.40	3.48
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	16.69	389.95	0.04	0.00	0.00	0.20	0.00	0.00
32	CITIZEN CO-OP BANK LTD,	4.18	1.02	24.40	0.04	0.00	0.00	0.24	0.00	0.00
33	CITIZEN CREDIT CO-OPERATIVE BANK	0.50	0.02	4.00	0.04	0.00	0.00	0.10	0.00	0.00
34	GOA STATE CO-OP BANK LTD.	7.40	1.10	14.86	0.10	0.00	0.00	0.60	0.00	0.00
35	GOA URBAN CO-OP BANK LTD.	12.76	31.57	247.41	0.07	0.02	28.57	0.30	1.50	500.00
36	GP PARSIK SAHAKARI BANK LTD.	3.25	0.16	4.92	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	0.78	39.80	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	4.05	675.00	0.04	0.00	0.00	0.06	0.00	0.00
44	WOMEN CO-OP BANK LTD.	0.18	2.19	1216.67	0.00	0.00	0.00	0.00	0.00	0.00
	SUB TOTAL	38.85	57.58	148.21	0.53	0.02	3.77	2.10	1.50	71.43
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	1.04	86.67	0.00	0.00	0.00	0.05	0.00	0.00
	SUB TOTAL	1.80	1.04	57.78	0.00	0.00	0.00	0.15	0.00	0.00
	GRAND TOTAL	449.99	210.74	46.83	3.06	0.02	0.65	40.00	2.35	5.88

**INSTITUTION-WISE AND SECTOR WISE PERFORMANCE UNDER ACP FOR THE QUARTER END
DECEMBER 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	472.56	58.13
2	BANK OF BARODA	22.07	0.00	0.00	387.78	442.20	114.03
3	BANK OF INDIA	83.00	0.17	0.20	432.52	389.81	90.13
4	BANK OF MAHRASHTRA	12.00	186.63	1555.25	175.11	373.31	213.19
5	CANARA BANK	26.10	6.13	23.49	503.12	348.37	69.24
6	CENTRAL BANK OF INDIA	11.05	0.14	1.27	161.77	184.77	114.22
7	INDIAN BANK	1.00	0.00	0.00	48.46	11.85	24.45
8	INDIAN OVERSEAS BANK	1.00	0.00	0.00	108.63	50.13	46.15
9	PUNJAB NATIONAL BANK	2.50	0.00	0.00	165.53	37.89	22.89
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	500.50	169.09
12	UCO BANK	4.00	15.26	381.50	41.52	34.35	82.73
	SUB TOTAL	238.02	208.33	87.53	3140.23	2845.75	90.62
13	AXIS BANK	1.00	0.48	48.00	115.78	61.30	52.95
14	BANDHAN BANK	0.00	6.47	0.00	13.83	8.31	60.09
15	CSB BANK LIMITED	0.00	0.31	0.00	9.85	18.58	188.63
16	DCB BANK	1.00	0.00	0.00	23.79	2.58	10.84
17	FEDERAL BANK	0.00	0.00	0.00	44.17	197.76	447.72
18	HDFC BANK	20.89	9.56	45.76	475.27	158.24	33.29
19	ICICI BANK	2.00	0.00	0.00	263.48	155.03	58.84
20	INDUSIND BANK	0.00	0.00	0.00	88.02	134.95	153.32
21	J & K BANK	0.00	0.00	0.00	1.21	0.80	66.12
22	KARNATAKA BANK	1.00	0.12	12.00	67.84	48.16	70.99
23	KARUR VYASYA BANK	0.00	0.00	0.00	2.41	0.60	24.90
24	KOTAK MAHINDRA BANK	1.00	0.00	0.00	65.59	33.93	51.73
25	RBL BANK	2.08	2.32	111.54	58.55	7.33	12.52
26	SOUTH INDIAN BANK	1.00	0.20	20.00	38.02	20.51	53.95
27	YES BANK	0.00	4.30	0.00	118.56	276.83	233.49
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	23.76	76.72	1464.29	1152.80	78.73
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	22.70	54.15
32	CITIZEN CO-OP BANK LTD,	0.00	0.00	0.00	55.94	6.70	11.98
33	CITIZENCREDIT CO-OPERATIVE BANK	0.00	0.00	0.00	8.86	2.58	29.12
34	GOA STATE CO-OP BANK LTD.	7.00	2.21	31.57	183.50	57.08	31.11
35	GOA URBAN CO-OP BANK LTD.	1.00	0.05	5.00	87.61	49.72	56.75
36	GP PARSIK SAHAKARI BANK LTD.	0.00	0.00	0.00	5.45	0.39	7.16
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	0.02	0.00	41.28	0.80	1.94
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	1.83	0.00	16.20	31.53	194.63
44	WOMEN CO-OP BANK LTD.	0.00	0.83	0.00	1.19	3.02	253.78
	SUB TOTAL	8.00	4.94	61.75	484.89	174.52	35.99
45	AU SMALL FINANCE BANK LTD.	0.00	0.00	0.00	2.55	6.88	269.80
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	2.03	0.00	5.49	3.92	71.40
	SUB TOTAL	0.00	2.03	0.00	10.59	10.80	101.98
	GRAND TOTAL	276.99	239.06	86.31	5100.00	4183.87	82.04

b.) Review of Priority Sector Advances (PSA)

Performance under Priority Sector Advances, DIR and Weaker Section etc. as on 31.12.2020, 31.03.2021, 30.09.2021 and 31.12.2021 are as under:

(Rs. in Crores)

SR. No.	Parameters	Bench Mark	31.12.2020	31.03.2021	30.09.2021	31.12.2021
i	Total Deposits	N.A.	89205	90236	93618	96154.87
ii	Total Advances	N.A.	28703	30267	30609	29209.57
iii	C.D. Ratio	N.A.	32.18	33.54	32.70	30.38
iv	Total PSA Outstanding	N.A.	8459.00	8959.30	9323.87	10489.80
	%age of PSA to Total Advances	40%	35.27%	37.35%	35.63%	40.08
v	DIR Advances	N.A.	0.76	2.09	12.04	2.29
	%age of DIR Adv. to Total Advances	1%	0	0.01%	0.04%	0.01%
vi	Weaker Section Advances	N.A.	2964.43	1521.15	1943.37	2504.77
	%age of Weaker Sec. Adv. to Total Adv.	10%	10.33%	5.02 %	6.35%	7.03%
vii	SC/ST Advances	N.A.	108.13	108.18	121.08	130.06
	%age of SC/ST* Adv. To Total Advances	5%	0.38%	0.36%	0.37%	0.45%
viii	Advances to Women	N.A.	2358.61	3289.75	3962.21	4269.43
	%age of Adv. to Women to Total Adv.	10%	8.22%	10.87%	12.94%	14.62%

* 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 31.12.2021

(Amount in crores)

SR.	Name of Bank	Deposits Total	Advances Total	CD Ratio
1	STATE BANK OF INDIA	20925.02	7210.00	34.46
2	BANK OF BARODA	7672.6	1229.14	16.02
3	BANK OF INDIA	9778.51	1732.56	17.72
4	BANK OF MAHRASHTRA	1009.12	877.71	86.98
5	CANARA BANK	11034.28	2494.26	22.60
6	CENTRAL BANK OF INDIA	2855.57	800.56	28.04
7	INDIAN BANK	727.75	117.09	16.09
8	INDIAN OVERSEAS BANK	1681.03	510.83	30.39
9	PUNJAB NATIONAL BANK	1824.12	890.39	48.81
10	PUNJAB AND SIND BANK	28.56	20.63	72.23
11	UNION BANK OF INDIA	9783.97	1730.73	17.69
12	UCO BANK	775.91	157.07	20.24
	SUB TOTAL	68096.44	17770.97	26.10
13	AXIS BANK	2366.15	775.54	32.78
14	BANDHAN BANK	63.06	71.92	114.05
15	CSB BANK LIMITED	120.24	41.12	34.20
16	DCB BANK	350.59	17.2	4.91
17	FEDERAL BANK	615.1	388.39	63.14
18	HDFC BANK	9922.58	2714.38	27.36
19	ICICI BANK	3124.63	1562.58	50.01
20	INDUSIND BANK	1007.73	496.68	49.29
21	J & K BANK	22.76	33.61	147.67
22	KARNATAKA BANK	793.33	345.91	43.60
23	KARUR VYASYA BANK	40.91	31.67	77.41
24	KOTAK MAHINDRA BANK	721.13	471.79	65.42
25	RBL BANK	544.38	29.31	5.38
26	SOUTH INDIAN BANK	362.18	394.42	108.90
27	YES BANK	891.73	419.22	47.01
28	IDBI BANK	889.79	194.65	21.88
29	IDFC FIRST BANK	426.09	38.78	9.10
	SUB TOTAL	22262.38	8027.17	36.06
30	APNA SAHAKARI BANK LTD.	29.76	98.51	331.01
31	BICHOLIM URBAN CO-OP BANK LTD.	532.9	277.92	52.15
32	CITIZEN CO-OP BANK LTD,	168.52	81.26	48.22
33	CITIZEN CREDIT CO-OPERATIVE BANK LIMITED	123.3	125.59	101.86
34	GOA STATE CO-OP BANK LTD.	2070.7	1148.24	55.45
35	GOA URBAN CO-OP BANK LTD.	857.09	504.71	58.89
36	GP PARSIK SAHAKARI BANK LTD.	3.63	6.40	176.31
37	KONKAN MERCANTILE CO-OP BANK LTD.	3.21	10.00	311.53
38	MADGAON URBAN CO-OP BANK LTD.	90.58	55.05	60.78
39	NKGSB CO-OP BANK LTD.	0.22	0.27	122.73
40	PMC BANK LTD.	107.06	44.87	41.91
41	SARASWAT CO-OP BANK LTD.	1295.92	914.21	70.55
42	SHAMRAO VITHAL CO-OP BANK LTD.	84.67	69.60	82.20
43	TJSB SAHAKARI BANK LTD.	185.12	209.86	113.36
44	WOMEN CO-OP BANK LTD.	73.65	6.61	8.97
	SUB TOTAL	5626.33	3373.58	59.96
45	AU SMALL FINANCE BANK LTD.	86.19	26.61	30.87
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	31.08	11.24	36.16
	SUB TOTAL	169.72	37.85	22.30
	GRAND TOTAL	96154.87	29209.57	30.38

OUTSTANDING POSITION OF ADVANCES TO PRIORITY SECTOR, DIR AND WEAKER SECTION (31.12.2021)

(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	1059.32	22.57	2	0.00	0.00	7364	206.87	2.87
2	BANK OF BARODA	502.20	44.62	4	0.09	0.01	5167	125.99	10.25
3	BANK OF INDIA	756.32	46.06	0	0.00	0.00	11342	273.54	15.79
4	BANK OF MAHRASHTRA	383.43	51.31	0	0.00	0.00	1067	24.23	2.76
5	CANARA BANK	1526.51	64.43	680	0.63	0.03	22419	408.29	16.37
6	CENTRAL BANK OF INDIA	350.17	57.22	71	1.57	0.20	1861	41.19	5.15
7	INDIAN BANK	57.55	46.43	0	0.00	0.00	244	13.54	11.56
8	INDIAN OVERSEAS BANK	256.71	53.84	0	0.00	0.00	1245	13.47	2.64
9	PUNJAB NATIONAL BANK	409.37	43.51	0	0.00	0.00	314	7.19	0.81
10	PUNJAB AND SIND BANK	9.46	44.73	0	0.00	0.00	5	0.26	1.26
11	UNION BANK OF INDIA	979.54	59.39	0	0.00	0.00	11033	420.86	24.32
12	UCO BANK	87.72	58.32	0	0.00	0.00	1663	36.61	23.31
	SUB TOTAL	6378.30	43.83	757	2.29	0.01	63724	1572.04	8.85
13	AXIS BANK	197.49	29.83	0	0.00	0.00	991	14.70	1.90
14	BANDHAN BANK	44.07	127.08	0	0.00	0.00	16	0.05	0.07
15	CSB BANK LIMITED	10.80	18.99	0	0.00	0.00	11	0.18	0.44
16	DCB BANK	3.81	22.60	0	0.00	0.00	12	0.12	0.70
17	FEDERAL BANK	205.71	67.73	0	0.00	0.00	7272	122.94	31.65
18	HDFC BANK	560.80	21.43	0	0.00	0.00	8787	50.26	1.85
19	ICICI BANK	257.47	20.11	0	0.00	0.00	1164	44.13	2.82
20	INDUSIND BANK	215.41	36.11	0	0.00	0.00	1388	4.03	0.81
21	J & K BANK	16.72	49.84	0	0.00	0.00	137	12.06	35.88
22	KARNATAKA BANK	173.97	27.24	0	0.00	0.00	3267	66.02	19.09
23	KARUR VYASYA BANK	12.13	38.30	0	0.00	0.00	25	0.93	2.94
24	KOTAK MAHINDRA BANK	81.67	14.74	0	0.00	0.00	6	0.56	0.12
25	RBL BANK	22.72	106.37	0	0.00	0.00	9708	21.32	72.74
26	SOUTH INDIAN BANK	257.25	60.92	0	0.00	0.00	0	0.00	0.00
27	YES BANK	167.62	40.46	0	0.00	0.00	22	1.27	0.30
28	IDBI BANK	0.00	0.00	0	0.00	0.00	0	0.00	0.00
29	IDFC FIRST BANK	0.00	0.00	0	0.00	0.00	0	0.00	0.00
	SUB TOTAL	2227.64	28.19	0	0.00	0.00	32806	338.57	4.22
30	APNA SAHAKARI BANK LTD.	98.51	95.37	0	0.00	0.00	0	0.00	0.00
31	BICHOLIM URBAN CO-OP BANK LTD.	161.05	54.83	0	0.00	0.00	849	22.82	8.21
32	CITIZEN CO-OP BANK LTD,	59.72	68.62	0	0.00	0.00	214	36.24	44.60
33	CITIZEN CREDIT CO-OPERATIVE BANK	67.53	53.95	0	0.00	0.00	79	9.74	7.76
34	GOA STATE CO-OP BANK LTD.	264.00	21.97	0	0.00	0.00	289	5.58	0.49
35	GOA URBAN CO-OP BANK LTD.	419.19	76.50	0	0.00	0.00	1480	58.29	11.55
36	GP PARSIK SAHAKARI BANK LTD.	0.95	15.50	0	0.00	0.00	4	0.21	3.28
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.	764.14	83.58	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.	20.55	10.21	0	0.00	0.00	0	0.00	0.00
44	WOMEN CO-OP BANK LTD.	2.67	5.56	0	0.00	0.00	57	0.35	5.30
	SUB TOTAL	1858.31	50.42	0	0.00	0.00	2972	133.23	3.95
45	AU SMALL FINANCE BANK LTD.	15.99	87.71	0	0.00	0.00	121	3.84	14.43
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	9.56	86.83	0	0.00	0.00	2149	7.09	63.08
	SUB TOTAL	25.55	86.99	0	0.00	0.00	2270	10.93	28.88
	GRAND TOTAL	10489.80	40.08	757	2.29	0.01	101772	2054.77	7.03

ADVANCES TO SC, ST & WOMENS AS ON 31.12.2021

(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	356	17.73	0.25	358	6.94	0.10	16300	1055.93	14.65
2	BANK OF BARODA	161	6.10	0.50	319	5.90	0.48	6753	248.82	20.24
3	BANK OF INDIA	99	3.86	0.22	146	4.48	0.26	10032	419.63	24.22
4	BANK OF MAHRASHTRA	70	2.47	0.28	116	2.66	0.30	1419	57.21	6.52
5	CANARA BANK	1039	26.07	1.05	315	5.05	0.20	17391	508.20	20.37
6	CENTRAL BANK OF INDIA	154	5.70	0.71	195	2.18	0.27	2615	134.24	16.77
7	INDIAN BANK	54	1.34	1.14	25	0.27	0.23	925	23.79	20.32
8	INDIAN OVERSEAS BANK	56	0.95	0.19	49	1.70	0.33	2582	75.77	14.83
9	PUNJAB NATIONAL BANK	81	7.02	0.79	10	0.57	0.06	1268	119.64	13.44
10	PUNJAB AND SIND BANK	1	0.14	0.68	1	0.02	0.10	65	4.94	23.95
11	UNION BANK OF INDIA	74	3.99	0.23	70	2.46	0.14	8618	286.71	16.57
12	UCO BANK	42	1.16	0.74	80	0.98	0.62	1404	35.71	22.74
	SUB TOTAL	2187	76.53	0.43	1684	33.21	0.19	69372	2970.59	16.72
13	IDBI BANK	20	0.37	0.05	14	0.26	0.03	1978	84.32	10.87
14	AXIS BANK	25	0.14	0.19	1	0.00	0.00	6617	39.03	54.27
15	BANDHAN BANK	65	1.29	3.14	5	0.06	0.15	825	14.42	35.07
16	CSB BANK LIMITED	0	0.00	0.00	0	0.00	0.00	94	1.34	7.79
17	DCB BANK	15	0.25	0.06	18	0.21	0.05	7918	137.59	35.43
18	FEDERAL BANK	1	0.10	0.00	6	0.23	0.01	17510	245.28	9.04
19	HDFC BANK	25	1.27	0.08	22	0.55	0.04	5174	449.48	28.77
20	ICICI BANK	213	0.71	0.14	230	1.18	0.24	3484	59.20	11.92
21	INDUSIND BANK	1	0.14	0.42	0	0.00	0.00	49	3.57	10.62
22	J & K BANK	32	0.47	0.14	1	0.01	0.00	2065	36.57	10.57
23	KARNATAKA BANK	104	7.13	22.51	0	0.00	0.00	57	2.66	8.40
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	0.24	42	1.13	3.86	9475	18.19	62.06
26	RBL BANK	2	0.09	0.02	0	0.00	0.00	977	29.97	7.60
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	598	5.12	13.20
	SUB TOTAL	538	12.73	0.16	339	3.63	0.05	57826	1160.37	14.46
30	APNA SAHAKARI BANK LTD.	0	0.00	0.00	0	0.00	0.00	14	0.15	0.15
31	BICHOLIM URBAN CO-OP BANK LTD.	80	1.99	0.72	13	0.24	0.09	1398	37.77	13.59
32	CITIZEN CO-OP BANK LTD,	0	0.00	0.00	0	0.00	0.00	106	19.99	24.60
33	CITIZEN CREDIT CO-OPERATIVE BANK	0	0.00	0.00	0	0.00	0.00	61	7.01	5.58
34	GOA STATE CO-OP BANK LTD.	2	0.00	0.00	0	0.00	0.00	1271	31.37	2.73
35	GOA URBAN CO-OP BANK LTD.	6	0.12	0.02	24	0.47	0.09	856	22.23	4.40
36	GP PARSIK SAHAKARI BANK LTD.	0	0.00	0.00	0	0.00	0.00	1	0.20	3.13
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	76	5.20	2.48
44	WOMEN CO-OP BANK LTD.	0	0.00	0.00	0	0.00	0.00	43	0.17	2.57
	SUB TOTAL	88	2.11	0.06	37	0.71	0.02	3826	124.09	3.68
45	AU SMALL FINANCE BANK	4	0.13	0.49	0	0.00	0.00	135	3.83	14.39
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	234	0.69	6.14	124	0.32	2.85	2907	10.55	93.86
	SUB TOTAL	238	0.82	2.17	124	0.32	0.85	3042	14.38	37.99
	GRAND TOTAL	3051	92.19	0.32	2184	37.87	0.13	134066	4269.43	14.62

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 30.06.2021, 30.09.2021 and 31.12.2021 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.		
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
Dec 2021	5267	18.07	6815	127.02	1457	103.62	13539	248.71

b) Position of NPA in Mudra Accounts as on 31.12.2021

(Amount in Crores)

Particulars	OUTSTANDING		NPA	
	No. of accounts	Amount	No. of accounts	Amount
SHISHU	19575	41.86	2302	5.67
KISHORE	20338	313.02	2039	33.26
TARUN	5315	280.71	490	28.01
TOTAL	45228	635.59	4831	66.94
				10.53%

Present Position of Lending under various Atmanirbhar Scheme

KCC TO FISHERY

(Amount in Crores)

	Applications Received at District level Camps	Applications sent to banks for Sanction	Applications Sanctioned by Banks	Applications Rejected by Banks	Applications under process
North Goa	0	0	0	0	0
South Goa	37	37	15	22	0
Total	37	37	15	22	0

KCC TO ANIMAL HUSBANDRY

(Amount in Crores)

	Applications Received at District level Camps	Applications sent to banks for Sanction	Applications Sanctioned by Banks	Applications Rejected by Banks	Applications under process
North Goa	122	122	16	11	95
South Goa	43	43	38	1	4
Total	165	165	54	12	99

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
Dec 20	3492	44.46	8416	84.07	3216	1623
Dec 21	3611	48.37	8947	95.26	3427	1698

PM SVANidhi

	Total Applications Sourced	Sanctioned Amt (in crs)	Disbursed Amt (in crs)
MARCH 21	1160	1.04	0.99
DECEMBER 21	1616	1.33	1.23

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

(Amt in Cr)

Disbursement		Outstanding		NPAs	
No of Accounts	Amount	No of Accounts	Amount	No of Accounts	Amount
89	14.29	463	69.55	46	8.25

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

(Amt in Cr)

	As on 31.12.2020	As on 31.12.2021
Total number of SHGs	5230	5583
Outstanding (Amt in cr)	31.24	46.20
Total number of SHGs Credit Linked During the FY	592	532
Amount (in cr)	12.45	16.00

Progress in Government Sponsored Schemes**a) Review of Government Sponsored Schemes as on 31.12.2021**

Sr No	Scheme	Target	Position as on 31.12.2021			
			Sponsored	Sanctioned	Rejected	Under Process
1	PMEGP - DIC	35	40	15	15	10
2	PMEGP - KVIC	35	7	0	1	6
3	PMEGP - KVIB	35	56	15	12	29
	PMEGP TOTAL	105	103	30	28	45

b) Position of NPAs in respect of Schematic lending, Certificate Cases and Recovery of NPAs as on 31.12.2021

(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	263	9.43	0	0	0.0	0.00
2	BANK OF BARODA	237	7.66	11	0.32	4.60	4.20
3	BANK OF INDIA	534	20.16	91	6.25	17.00	31.00
4	BANK OF MAHRASHTRA	148	24.43	5	0.60	3.40	2.50
5	CANARA BANK	317	14.59	61	2.50	19.20	17.10
6	CENTRAL BANK OF INDIA	51	2.72	2	0.19	3.90	7.00
7	INDIAN OVERSEAS BANK	107	1.76	7	0.05	6.50	2.80
8	PUNJAB NATIONAL BANK	27	2.38	15	1.19	55.60	50.0
9	UNION BANK OF INDIA	2042	57.00	135	2.88	6.60	5.10
10	UCO BANK	33	1.51	13	0.16	39.40	10.60
11	HDFC BANK	379	1.15	4	0	1.10	0.0
12	INDUSIND BANK	57	7.39	0	0	0.0	0.0
13	KARNATAKA BANK	4	0.68	0	0	0.0	0.0
	KARUR VYASYA BANK	17	3.63	0	0	0.0	0.0
	KOTAK MAHINDRA BANK	2	1.95	0	0	0.0	0.0
14	GOA STATE CO-OP BANK LTD.	249	5.46	56	0.61	22.50	11.20
	GRAND TOTAL	4467	161.90	400	14.75	9.00	9.10

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

Sr.No.	Steering Sub Group	Date of Meeting
1	Priority Sector Lending	23-03-2022
2	Self Help Group	23-03-2022
3	Govt. Sponsored Schemes	23-03-2022
4	Financial Inclusion	23-03-2022

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