

राज्य स्तरीय बैंकर्स समिती, गोवा राज्य

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

**AGENDA & BACKGROUND PAPERS FOR**

**120<sup>th</sup> SLBC MEETING**

**VENUE: TAJ VIVANTA, PANAJI - GOA  
DATE: 14<sup>th</sup> MARCH 2023 | TIME: 11.00 am**



**संयोजक / Convener**



**भारतीय स्टेट बैंक  
State Bank of India**

**SLBC DEPARTMENT**

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

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

Agenda & Background Papers for

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# 120<sup>th</sup> SLBC Meeting

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**Panaji - Goa**

**Date: 14<sup>th</sup> MARCH 2023**

**Time: 11.00 AM**

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भारतीयस्टेटबैंक  
**State Bank of India**

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

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**Confirmation of minutes of the 119<sup>th</sup> SLBC Meeting dated 24.11.2022**

The Minutes of the 119<sup>th</sup> SLBC meeting for the quarter ended September 2022 (held on 24.11.2022) were circulated and is also available on SLBC website [www.slbcgoa.com](http://www.slbcgoa.com) – SLBC meetings.

The Minutes are taken on record and copy attached.

### MINUTES OF THE 119<sup>TH</sup> SLBC MEETING HELD ON 24<sup>TH</sup> November 2022

The 119<sup>th</sup> meeting of the State Level Bankers Committee, Goa State, was held at Vivanta by Taj, on 24<sup>th</sup> November 2022 under the Chairmanship of Dr. V. Candavelou, Principal Secretary (Finance). State Bank of India was represented by Shri Jogendra Pal Singh, General Manager and SLBC Convenor. The Other dignitaries present were Smt. Smita C. Kumar, Regional Director, RBI, Goa and Shri. Milind Bhirud, General Manager, NABARD 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 Cooperative Bank and representatives from Payment Banks.

#### Shri Jogendra Pal Singh, General Manager and SLBC Convenor.

Mr. Singh extended warm welcome to Dr. V. Candavelou, Principal Secretary (Finance), Government of Goa, Smt. Smita C. Kumar, Regional Director, Reserve Bank of India, Goa & Shri Milind Bhirud, General Manager, NABARD, Goa.

He also welcomed Senior Executives of NABARD, RBI, Commercial Banks, Representative of Co-operative banks, and Senior representative of Government department, Government of Goa, and all other participants to the 119<sup>th</sup> SLBC.

While focusing on the achievement for the quarter ended September 2022:

He congratulated all the member banks and was proud that all the banks have taken pro-active measures which made it possible for 100% digital penetration. In the South Goa, the position has slightly improved from 90% to 92% in Savings Bank account and from 83% to 86% in Current account. However, he urged the member banks to ensure that 100% digital penetration is achieved by December 22. He informed the house that SBI has opened one Digital Banking unit at Margao.

Regarding ACP (Annual Credit Plan), he Congratulated the member banks for the overall achievement under ACP for the quarter ending September 22 at 132%. The comparative performance for the quarter ending September 21 was 101%. He informed the chair that all the Banks together will exceed the ACP target of Rs.5800 Crs.



Mr. Singh congratulated the Member Banks for achieving the benchmark target of 40% for the last four consecutive quarters. He informed the house that the total Priority Sector Lending is at 49.09% of total advances as on September 22 up from 42.73% as on September 21 and at 42.41% as on March 22.

He informed the house that, inspite of disbursing Rs. 3847 Crs during the quarter ending September 22, the C.D. ratio for the quarter ended September 22 is at 30.23% vis a vis 31.56% as on March 22. He sincerely requested member banks to achieve the benchmark at 40% as suggested by Principal Secretary (Finance) in the last SLBC. Government has undertaken multitude of schemes focussing on beneficiaries catering to their diverse needs in a comprehensive and convergent manner. Applications received under the Agri/Dairy/Fisheries and other Government sponsored schemes to be given top priority. Banks to cooperate with the Government department when they hold camps to cover these farmers.

Mr. Singh informed the house that South Goa has achieved all the targets set under the 90 days Antyodaya campaign for saturation of the 75 Districts by Ministry of Rural Development. All the Banks have achieved 413% in PMJDY against the target of 1505, Banks have achieved 6225. In PMJJBY against the target of 3470, Banks have achieved 8646 (249%) and in PMSBY against the target of 6412, Banks have achieved 12997 (202%).

He urged the Banks to give more focus on

1. Pradhan Mantri Awaas Yojana (both Grameen & Urban)
2. Pradhan Mantri SVANidhi Scheme (2<sup>nd</sup> and 3<sup>rd</sup> phase)
3. Pradhan Mantri Mudra Yojana.
4. Finance to Self Help Group
5. Stand Up India

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

With these few words, he concluded his speech.

**Smt. Smita C. Kumar, Regional Director, RBI, Goa.**

Madam extended warm welcome to Dr. V. Candavelou, Principal Secretary (Finance), Government of Goa, Shri Jogendra Pal Singh GM & SLBC Convenor & Shri Millind Bhirud, General Manager, NABARD, Goa.



Madam appreciated the efforts of the Banks for improving the lending in Priority sector lending from 42.73% as on 30.06.2022 to 49.09% as on 30.09.22. She congratulated all the Banks on the above achievement. She also urged the Banks to maintain the upward trend in future. She expressed that low CD ratio is a major concern for all the Banks. Deposits garnered in the State are not being utilised in the State. She urged the Banks to do the route cause analysis for the low CD ratio. Few of the reasons for lower lending could be 1) Units located in the State are being funded by Banks located outside the State; 2) Part of the credit requirements of the Borrower are made good by other agencies; 3) Or is it the units located in the State of Goa are not in expansion mode and are no longer in need of funds and do not want to borrow.

Further she informed the house that the credit disbursement by the Banks have been good in the last 2 quarters and that almost 66% of the target has been achieved in the first 2 quarters. She expressed her confidence that the Banks will achieve the annual target of Rs.5800/- Crs. Further she informed that although the budget is achieved, there are some areas of concern like Few banks not performing, some areas like lending to infrastructure. She observed that the performance of the Banks vis a vis last quarter has improved on few parameters like Renewable Energy. Banks to make similar efforts in other important areas. She informed that for Education loan there is good potential in the State.

She observed that the Zero balance account of PMJDY has increased from 14400 to 16000. It should be investigated as to why these accounts are not funded and what can be done to get it funded. Regarding holding of FLC camps, she urged UBI to complete the process of recruitment at FLC at the earliest and cover the September 22 backlog in December 22.

Madam also observed that, all the BMs of the banks are not attending the camps. Regional Head attending the meet are requested to convey the seriousness of attending such meet and in future attendance should be made mandatory. Notices displayed in the branches are not in local language and efforts should be made to display the notices in Konkani.

She urged the Banks to maintain the performance in future too.

With these few words, Madam concluded her speech.

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

He extended warm welcome to Dr. V. Candavelou, Principal Secretary (Finance), Government of Goa, Shri Jogendra Pal Singh GM & SLBC Convenor & Smt. Smita C. Kumar, Regional Director, RBI, Goa.



He congratulated all the Banks for achieving the 66% of ACP target of Rs.5800/- Crs in the 2<sup>nd</sup> quarter itself. He was confident that the Banks will achieve the annual target well in advance. After going through the performance, the banks have performed well in all the sectors and the targets have been achieved. He pointed out that under Crop Loans, Pvt. Sector Banks have overachieved the targets whereas PSU have achieved half way. State cooperative Bank has achieved only 26% and they should draw strategies to achieve the annual target. Saturation drive for sourcing proposals under KCC (Crop/Fisheries/Dairy) will run upto March 23. Under Agriculture term loans, Banks have shown good performance. Most of the PSUs have achieved their targets. Private sector and Cooperative Banks to draw strategies to achieve the targets. Banks to focus on export credit and try to achieve the target within the next 2 quarters. He also agreed that CD ratio is a matter of concern to all and barring few banks, Most of the banks have not achieved the benchmark. He informed the house that Horticulture is more developed than Agriculture and banks should entertain direct proposals in this regard other than Government sponsored proposals as there are lot of products. Banks to take up Food processing proposals, as post harvesting scope is available in the State. Government of India gives subsidy and Interest subvention in these schemes. He informed the house that NABARD has set up 5 Farmer process Companies 1 each in 5 blocks in North Goa. The model runs on aggregation basis where farmers are collecting their product and they will market the same. In near future they may approach the Banks for its credit requirements. Banks to tap these credit requirements and Banks may enter into tripartite agreement with the Companies. He informed that the credit to SHG's have shown improvement but there exists further scope to improve.

With these few words, he concluded his speech.

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

He extended warm welcome to Shri. J. P. Singh, General Manager & SLBC Convenor, SBI, Smt. Smita C. Kumar, Regional Director, Reserve Bank of India, Goa, Shri Milind Bhirud, General Manager, NABARD, Goa.

He also welcomed Senior Executives of NABARD, RBI, Commercial Banks, Representative of Co-operative banks, and Senior representative of Government department, Government of Goa, and all other participants to the 119<sup>th</sup> SLBC.





He informed the house that this type of forum gives us an opportunity to review our past performance and plan to how to go about in the balance quarters so to achieve the annual target. At the outset, he wished to place his appreciation for achieving more than 50% of the target. He said that by 3<sup>rd</sup> quarter Banks will achieve the annual targets and requested the Bankers not to stop after achieving the annual target and continue doing good work for the balance period. Limits sanctioned should be disbursed in this financial year itself. Bankers should not be complacent in this regard. All the Bankers should put in more efforts in achieving 100% digitisation in South Goa and achieve the same in this financial year itself.

As stated by the other speakers, CD ratio has shown slight improvement over September 21 but has dipped as compared to March 22. Banks to analyse the reasons and take appropriate steps to reverse the performance. Every Banker to make efforts in the direction of improving the CD ratio at a healthy level.

As far as Priority sector lending is concerned, it has shown 6% upward improvement which is appreciated. He urged the Bankers to continue the good work done by them in future too and ensure that we reach at 65% priority sector lending. State Government will provide all the assistance required in this regard. With regard to Financial Literacy camps, there is a small dip in the performance, and I am sure Union Bank of India, will complete the recruitment process and will cover the shortfall in the next quarter. He urged individual Banks to achieve the targets in this regard. With regard to KCC there is a considerable improvement. He reminded the Bankers that Government of India grades the performance of the Banks after considering its performance in KCC, Social Security schemes etc. Because of the camps which were held in the last quarter, there is a good improvement in these areas and the bankers should continue its camp mode approach in future.

He further pointed out increase in the Zero balance accounts in PMJDY and requested the Bankers to look into the reasons for the same. Efforts should be made to get these accounts funded. He informed the house that the Government of India has reduced export duty on export of Iron ore from 50% to 30% thereby maintaining status quo. Now the Banks should look forward for good business in these areas and should start work in this direction. State Government has floated RFP with regard to leasing of mines in the State. The whole process should be over by end of February 23 and then the mining and other ancillary activities will start in a big way. Banks should be ready to meet the increased demand in this regard and should gear up for the big



development in the next few months. This will definitely help the Banks in further lending and improving the CD ratio. In the next 2 to 3 months, tourism will be at its peak and will have positive impact on the economy of the State and the Banks will have opportunity to lend to hospitality industry due to increased demand.

He instructed HDFC, Axis Bank and Union Bank of India to provide banking facilities to Satrem, Cavorem & Gocoldem respectively which are unbanked villages within a distance of 5 kms at the earliest.


In KVIC loan applications, there is a high percentage of rejections. Efforts should be made by KVIC to resubmit the applications after attending to the adverse observations of the Bank. KVIC department informed the house that 50% of the sanction rate is one of the best as compared to 35% in the rest of the country. However, as there a parallel lending by Government backed financial institutions, these few rejected proposals will be looked into and wherever possible, they will be re submitted.

With these few words, Dr. V. Candavelou concluded his speech.

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

The meeting ended with a vote of thanks by Shri. Bikash Basumatary, Deputy General Manager & SLBC Secretary, Goa. He assured the speakers that the issues raised during the deliberation, would be attended with utmost urgency and will be resolved at the earliest. This will not only result in pumping higher credit in the economy thereby resulting in revival of the livelyhood of the common citizens of the State of Goa.

State Bank of India  
SLBC, Goa  
Date: 24.11.2022.

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



| <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 to 45%.   | All Banks                         |
| 2            | Digitalisation of South Goa District                               | Ensure 100% digitisation of South Goa by the end of December 22.   | All Banks/SLBC                    |
| 3            | Data flow at LBS for migration to standardised data system.        | All Banks are advised to ensure timely submission of data by uploading on the portal.  | All Banks                         |
| 4            | Financial inclusion – Zero balance accounts                        | To be totally funded wherever feasible.  | All Banks                         |
| 5            | Applications under KCC Fisheries/Dairy to be disposed immediately. | Status of applications of Fisheries department to be updated by the Banks.   | All Banks                         |
| 5            | Financial Literacy Camps   | More camps to be held and the target to be achieved. UBI to open FLC and cover the backlog of camps in the quarter ended Dec 22. | All Banks/LDM/UBI                 |
| 7            | Property Register  | Further action from Government of Goa is awaited.  | Govt. of Goa.                     |
| 8            | Coverage of Unbanked villages                                      | Branches to be opened at the earliest.   | SBI, UBI, BOI, Axis Bank and HDFC |



**Position in respect of Action Points of last quarter**

| Sr. No | Action points   | To be dealt by               | Action taken.  |
|--------|---|------------------------------|--|
| 1.     | Review of ACP – Step up Priority Sector Lending                     | All Banks                    | Priority sector lending improved from 49.09 % as on 30.09.2022 to 49.73 % as on 31.12.2022   |
| 2.     | Digitization of South Goa District                                  | All Banks                    | The Digitization position of South Goa District stands at 92.61% in Saving Banks and 87.53% in Current Accounts as on 31.12.2022.                          |
| 3.     | Data flow at LBS. Migration to Standardized Data System             | All Banks                    | Position of Data uploading by all Banks have improved and there is NIL Default.  |
| 4      | Financial Inclusion – Zero Balance Accounts                         | All Banks                    | There is an increase in Zero Balance A/cs from 16022 as on 30.09.2022 to 17667 as on 31.12.2022. Banks are requested to contact the customers for funding. |
| 5.     | Applications under KCC Fisheries / Dairy to be disposed immediately | All Banks                    | During the current quarter, banks have sanctioned and disbursed 1024 proposals as against 673 proposals for the quarter ended Dec, 21.                     |
| 6.     | Financial Literacy Camps  | LDMs / All Banks             | Banks were able to conduct 76 Camps against the target of 84 Camps for the quarter ended December, 22.   |
| 7.     | Property Register   | All Banks                    | SLBC is in touch with the concerned Govt Depts. / Officials and are awaiting further instructions from them.   |
| 8.     | Coverage of unbanked villages within 5 kms range                    | SBI, UBI, BOI, AXIS and HDFC | As per the directives of the DFS, concerned banks have been instructed to appoint CSP's in the 4 villages:-  |

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

**a) Banking Scenario of the State**

There are total 1024 Bank Branches in the state catering to 15 lacs plus population. Out of which, 578 are in semi urban areas and 446 in rural villages.

Banking network as on 31.12.2022 are as under:

| Type                 | Banks     | No of brs  |            | No of brs  |            | Total       |            |
|----------------------|-----------|------------|------------|------------|------------|-------------|------------|
|                      |           | North Goa  |            | South Goa  |            |             |            |
|                      |           | Rural      | Semi Urban | Rural      | Semi Urban | Rural       | Semi Urban |
| Public Sector Banks  | 12        | 105        | 106        | 101        | 135        | 206         | 241        |
| Private Sector Banks | 17        | 31         | 66         | 27         | 68         | 58          | 134        |
| Co-operative Banks   | 13        | 15         | 46         | 16         | 43         | 31          | 89         |
| Small Finance Banks  | 5         | 101        | 63         | 50         | 51         | 151         | 108        |
| Total                |           | 252        | 281        | 194        | 297        | 446         | 578        |
| <b>Grand Total</b>   | <b>47</b> | <b>533</b> |            | <b>491</b> |            | <b>1024</b> |            |

**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 31.12.2022

| SR. No. | Name of the Bank    | As on December 2022 |
|---------|---------------------|---------------------|
| 1       | STATE BANK OF INDIA | 18                  |
| 2       | BANK OF BARODA      | 17                  |
| 3       | BANK OF INDIA       | 14                  |
| 4       | UNION BANK OF INDIA | 17                  |
| 5       | CANARA BANK         | 3                   |
|         | <b>GRAND TOTAL</b>  | <b>69</b>           |

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

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

Hurdles / Issues of CSPs / Bank Mitras:

Internet connectivity needs further improvement for the smooth and uninterrupted service of CSP's. In certain areas.

**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 2022 is given below:

| FLC CAMPS held by FL Centres during the quarter December 2022 |                             |                    |            |           | Total     |
|---|-----------------------------|--------------------|------------|-----------|-----------|
| Sr No.  | FL Centres                  | No. of Camp Target | Camps Held |           |           |
|   |                             |                    | Digital    | Others    |           |
| 1   | SBI NORTH DISTRICT          | 21                 | 7          | 15        | 22        |
| 2   | SBI SOUTH DISTRICT          | 21                 | 7          | 14        | 21        |
| 3   | GOA STATE CO-OPERATIVE BANK | 21                 | 11         | 22        | 33        |
| 4   | UNION BANK OF INDIA         | 21                 | 0          | 0         | 0*        |
|   |                             | <b>84</b>          | <b>25</b>  | <b>51</b> | <b>76</b> |

\* Union Bank of India has reported nil figures as their FL Centre is not yet operational.

**e) Status of Financial Inclusion in the State of Goa**

**Pradhan Mantri Jan Dhan Yojana (PMJDY):**

The Deposits in PMJDY accounts for December 2022 quarter is Rs 155.87 cr. There is an increase of Rs 32.96 cr as compared to December 2021 quarter (122.91 cr).

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 2021 | December 2022 |
|--------|---------------|---------------|
| Number | 14705         | 17667         |

**Aadhar Seeding:**

|            | December 2021 | December 2022 |
|------------|---------------|---------------|
| Percentage | 81.61%        | 81.93%        |

**PRADHAN MANTRI JAN DHAN YOJANA (PMJDY)**

**AS ON 31.12.2022**

| S.No | Banks                    | Rural A/C     | Urban A/C    | Male A/C      | Female A/C   | Total A/C     | Total Deposit (Actual) | Zero Balance Account | Rupay Card Issued | Aadhaar Seeded |
|------|--------------------------|---------------|--------------|---------------|--------------|---------------|------------------------|----------------------|-------------------|----------------|
| 1    | Canara Bank              | 41587         | 0            | 24598         | 16989        | 41087         | 360421532.2            | 4924                 | 18899             | 36431          |
| 2    | Union Bank of India      | 39688         | 0            | 21721         | 17967        | 39688         | 217866553.7            | 3817                 | 21559             | 32734          |
| 3    | Bank of India            | 21987         | 0            | 11820         | 10167        | 21987         | 227315635              | 1475                 | 19430             | 19466          |
| 4    | Bank of Baroda           | 20138         | 0            | 10624         | 9514         | 20138         | 200203761.1            | 693                  | 15527             | 16903          |
| 5    | Indian Overseas Bank     | 4417          | 11754        | 9426          | 6745         | 16171         | 281307130              | 424                  | 7387              | 9374           |
| 6    | Central Bank of India    | 10920         | 0            | 5070          | 5850         | 10920         | 46613875.05            | 1088                 | 6056              | 9528           |
| 7    | Punjab National Bank     | 9751          | 0            | 7089          | 2662         | 9751          | 74349661.34            | 2215                 | 4233              | 7283           |
| 8    | State Bank of India      | 3990          | 5490         | 4350          | 5130         | 9480          | 55838666.99            | 565                  | 8400              | 9033           |
| 9    | Indian Bank              | 3849          | 0            | 2061          | 1788         | 3849          | 14547611.26            | 493                  | 3658              | 3048           |
| 10   | Bank of Maharashtra      | 3360          | 0            | 1687          | 1673         | 3360          | 22379189               | 455                  | 3058              | 3156           |
| 11   | UCO Bank                 | 1293          | 1830         | 1594          | 1529         | 3123          | 21937246.26            | 269                  | 1554              | 1893           |
| 12   | HDFC Bank Ltd            | 1672          | 1233         | 988           | 1917         | 2905          | 16799567.54            | 558                  | 2905              | 1831           |
| 13   | IDBI Bank Ltd.           | 148           | 2141         | 1356          | 933          | 2289          | 7762733.94             | 258                  | 1735              | 1611           |
| 14   | IndusInd Bank Ltd        | 244           | 454          | 396           | 302          | 698           | 1522730.46             | 18                   | 334               | 609            |
| 15   | Axis Bank Ltd            | 254           | 421          | 517           | 158          | 675           | 2173301.7              | 133                  | 579               | 489            |
| 16   | Federal Bank Ltd         | 597           | 0            | 297           | 300          | 597           | 4406993.6              | 52                   | 173               | 417            |
| 17   | RBL Bank Ltd             | 448           | 0            | 0             | 448          | 448           | 629420.3               | 21                   | 448               | 300            |
| 18   | Punjab & Sind Bank       | 320           | 0            | 127           | 193          | 320           | 881105.26              | 3                    | 240               | 292            |
| 19   | ICICI Bank Ltd           | 55            | 162          | 147           | 70           | 217           | 451025.43              | 178                  | 217               | 61             |
| 20   | Kotak Mahindra Bank Ltd  | 67            | 0            | 45            | 22           | 67            | 81607.8                | 16                   | 61                | 37             |
| 21   | South Indian Bank Ltd    | 0             | 51           | 18            | 33           | 51            | 199312.35              | 5                    | 37                | 40             |
| 22   | Jammu & Kashmir Bank Ltd | 23            | 0            | 10            | 13           | 23            | 39040                  | 3                    | 21                | 17             |
| 23   | Karur Vysya Bank         | 4             | 0            | 3             | 1            | 4             | 2761                   | 0                    | 4                 | 3              |
| 24   | Yes Bank Ltd             | 1             | 0            | 1             | 0            | 1             | 1441.96                | 0                    | 1                 | 0              |
|      |                          | <b>165109</b> | <b>23536</b> | <b>104091</b> | <b>84554</b> | <b>188645</b> | <b>1558709414</b>      | <b>17667</b>         | <b>117436</b>     | <b>154556</b>  |

Percentage of Aadhar seeded Accounts: 81.93%

➤ Source – DFS site

**f) Govt Security Schemes**

**PRADHAN MANTRI JEEVAN JYOTI BIMA YOJANA (PMJJBY) AND PRADHAN MANTRI SURAKSHA BIMA YOANA (PMSBY) AS ON 31.12.2022**

| SR. | Name of Bank                             | PMJJBY        | PMSBY         |
|-----|--|---------------|---------------|
| 1   | STATE BANK OF INDIA                      | 117878        | 331865        |
| 2   | BANK OF BARODA                           | 20958         | 58741         |
| 3   | BANK OF INDIA                            | 42343         | 100101        |
| 4   | BANK OF MAHRASHTRA                       | 7194          | 12359         |
| 5   | CANARA BANK                              | 44288         | 91333         |
| 6   | CENTRAL BANK OF INDIA                    | 9774          | 32217         |
| 7   | INDIAN BANK                              | 3100          | 5323          |
| 8   | INDIAN OVERSEAS BANK                     | 6783          | 14599         |
| 9   | PUNJAB NATIONAL BANK                     | 2320          | 75711         |
| 10  | PUNJAB AND SIND BANK                     | 457           | 1087          |
| 11  | UNION BANK OF INDIA                      | 52673         | 145440        |
| 12  | UCO BANK                                 | 3349          | 6727          |
|     | <b>SUB TOTAL</b>                         | <b>311117</b> | <b>875503</b> |
| 13  | AXIS BANK                                | 1445          | 3733          |
| 14  | CSB BANK LIMITED                         | 14            | 24            |
| 15  | DCB BANK                                 | 47            | 69            |
| 16  | FEDERAL BANK                             | 17            | 31            |
| 17  | HDFC BANK                                | 10452         | 17267         |
| 18  | ICICI BANK                               | 13            | 3             |
| 19  | INDUSIND BANK                            | 29            | 791           |
| 20  | KARNATAKA BANK                           | 15            | 15            |
| 21  | KARUR VYASYA BANK                        | 1997          | 3765          |
| 22  | KOTAK MAHINDRA BANK                      | 223           | 274           |
| 23  | RBL BANK                                 | 572           | 870           |
| 24  | SOUTH INDIAN BANK                        | 340           | 788           |
| 25  | YES BANK                                 | 151           | 198           |
| 26  | IDBI BANK                                | 2539          | 3885          |
|     | <b>SUB TOTAL</b>                         | <b>17854</b>  | <b>31713</b>  |
| 26  | APNA SAHAKARI BANK LTD.                  | 190           | 274           |
| 27  | BICHOLIM URBAN CO-OP BANK LTD.           | 182           | 1868          |
| 28  | CITIZEN CO-OP BANK LTD,                  | 58            | 199           |
| 29  | CITIZEN CREDIT CO-OPERATIVE BANK LIMITED | 58            | 112           |
| 30  | GOA STATE CO-OP BANK LTD.                | 8218          | 18416         |
| 31  | GOA URBAN CO-OP BANK LTD.                | 676           | 3412          |
| 32  | NKGSB CO-OP BANK LTD.                    | 110           | 58182         |
| 33  | TJSB SAHAKARI BANK LTD.                  | 0             | 1829          |
| 34  | WOMEN CO-OP BANK LTD.                    | 0             | 130           |
|     | <b>SUB TOTAL</b>                         | <b>9492</b>   | <b>84422</b>  |
| 35  | AU SMALL FINANCE BANK LTD.               | 31            | 53            |
|     | <b>SUB TOTAL</b>                         | <b>31</b>     | <b>53</b>     |
|     | <b>GRAND TOTAL (December 2022)</b>       | <b>338494</b> | <b>991691</b> |
|     | <b>GRAND TOTAL (September 2022)</b>      | <b>337707</b> | <b>940411</b> |
|     | <b>Increase during the quarter</b>       | <b>787</b>    | <b>51280</b>  |



**ATAL PENSION YOJANA (APY)  
PERFORMANCE AS ON 31.12.2022**

| <b>SR. NO.</b> | <b>BANK NAME</b>                     | <b>Grand Total</b> |
|----------------|--------------------------------------|--------------------|
| 1              | CANARA BANK                          | 27,139             |
| 2              | UNION BANK OF INDIA                  | 12,796             |
| 3              | CENTRAL BANK OF INDIA                | 10,362             |
| 4              | BANK OF INDIA                        | 7,609              |
| 5              | STATE BANK OF INDIA                  | 6,425              |
| 6              | BANK OF BARODA                       | 5,110              |
| 7              | HDFC BANK LTD                        | 4,994              |
| 8              | INDIAN OVERSEAS BANK                 | 4,311              |
| 9              | PUNJAB NATIONAL BANK                 | 3,885              |
| 10             | AXIS BANK                            | 3,425              |
| 11             | BANK OF MAHARASHTRA                  | 1,775              |
| 12             | INDIAN BANK                          | 1,480              |
| 13             | KARNATAKA BANK LIMITED               | 891                |
| 14             | UCO BANK                             | 853                |
| 15             | IDBI BANK LTD                        | 420                |
| 16             | ICICI BANK LIMITED                   | 374                |
| 17             | PUNJAB AND SIND BANK                 | 317                |
| 18             | THE SOUTH INDIAN BANK LTD            | 177                |
| 19             | RBL BANK LIMITED                     | 159                |
| 20             | THE FEDERAL BANK LTD                 | 134                |
| 21             | KOTAK MAHINDRA BANK                  | 56                 |
| 22             | YES BANK LIMITED                     | 38                 |
| 23             | THE JAMMU AND KASHMIR BANK LTD       | 19                 |
| 24             | THE KARUR VYSYA BANK LTD             | 17                 |
| 25             | BANDHAN BANK LIMITED                 | 13                 |
| 26             | THE CATHOLIC SYRIAN BANK LIMITED     | 11                 |
| 27             | INDUSIND BANK LIMITED                | 10                 |
| 28             | DCB BANK LIMITED                     | 3                  |
|                | <b>Grand Total (December 2022)</b>   | <b>92,803</b>      |
|                |                                      |                    |
|                | <b>Grand Total ( September 2022)</b> | <b>87,560</b>      |
|                | <b>Increase during the quarter</b>   | <b>5243</b>        |

(Source: NSDL Site)

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

The comparative position of Annual Credit Plan for the Quarter ended December 2021 and December 2022 is as under:

(Rs. In crores)

| Activity                                    | ACP Target<br>(for 2021-22) | Achievement<br>under ACP<br>2020-21 upto<br>31.12.2021 | %<br>Achievement<br>31.12.2021 | ACP Target<br>(for 2022- 23) | Achievement<br>under ACP<br>upto 31.12.22 | %<br>Achievement<br>31.12.22 |
|---|-----------------------------|--|--------------------------------|------------------------------|---|------------------------------|
| Crop loans                                  | 190.00                      | 301.11   | 158.48                         | 292.00                       | 382.70                                    | 131.06                       |
| Agri Term loans                             | 470.00                      | 387.44   | 82.43                          | 506.00                       | 590.70                                    | 116.74                       |
| <b>Sub Total AGRI</b>                       | <b>660.00</b>               | <b>688.55</b>  | <b>104.33</b>                  | <b>798.00</b>                | <b>973.40</b>                             | <b>121.98</b>                |
| Agri Infrastructure                         | 40.00                       | 1.40   | 3.50                           | 30.00                        | 5.63                                      | 18.77                        |
| Ancillary Activities                        | 240.00                      | 158.51   | 66.05                          | 152.00                       | 290.65                                    | 191.22                       |
| <b>Credit Potential<br/>for Agriculture</b> | <b>940.00</b>               | <b>848.46</b>  | <b>90.26</b>                   | <b>980.00</b>                | <b>1269.68</b>                            | <b>129.56</b>                |
| MSME  | 3250.00                     | 2844.40  | 87.52                          | 3880.00                      | 4286.59                                   | 110.48                       |
| Export Credit                               | 20.00                       | 0.00   | 0.00                           | 10.00                        | 1.27                                      | 12.70                        |
| Education                                   | 120.00                      | 38.84  | 32.37                          | 120.00                       | 42.94                                     | 35.78                        |
| Housing                                     | 450.00                      | 210.74   | 46.83                          | 560.00                       | 222.97                                    | 39.82                        |
| Social<br>Infrastructure                    | 3.00                        | 0.02   | 0.67                           | 15.02                        | 1.19                                      | 7.92                         |
| Renewable Energy                            | 40.00                       | 2.35   | 5.88                           | 6.98                         | 6.67                                      | 95.56                        |
| Others                                      | 277.00                      | 239.06   | 86.30                          | 228.00                       | 81.30                                     | 35.66                        |
| <b>TOTAL</b>                                | <b>5100.00</b>              | <b>4183.87</b>   | <b>82.04</b>                   | <b>5800.00</b>               | <b>5912.61</b>                            | <b>101.94</b>                |

The comparative position of Annual Credit Plan (**Quarterly Targets**) for the Quarter ended December 21 and December 22

(Rs. In crores)

| Activity                                    | ACP Target<br>(for 2021-22) | Achievement<br>under ACP<br>2020-21 upto<br>31.12.2021 | %<br>Achievement<br>31.12.2021 | ACP Target<br>(for 2022- 23) | Achievement<br>under ACP<br>upto 31.12.22 | %<br>Achievement<br>31.12.22 |
|---|-----------------------------|--|--------------------------------|------------------------------|---|------------------------------|
| Crop loans                                  | 142.50                      | 301.11   | 211.31                         | 219.00                       | 382.70                                    | 174.75                       |
| Agri Term loans                             | 352.50                      | 387.44   | 109.91                         | 379.50                       | 590.70                                    | 155.65                       |
| <b>Sub Total AGRI</b>                       | <b>495.00</b>               | <b>688.55</b>  | <b>139.10</b>                  | <b>598.50</b>                | <b>973.40</b>                             | <b>162.64</b>                |
| Agri Infrastructure                         | 30.00                       | 1.40   | 4.67                           | 22.50                        | 5.63                                      | 25.02                        |
| Ancillary Activities                        | 180.00                      | 158.51   | 88.06                          | 114.00                       | 290.65                                    | 254.96                       |
| <b>Credit Potential<br/>for Agriculture</b> | <b>705.00</b>               | <b>848.46</b>  | <b>120.35</b>                  | <b>735.00</b>                | <b>1269.68</b>                            | <b>172.75</b>                |
| MSME  | 2437.50                     | 2844.40  | 116.69                         | 2910.00                      | 4286.59                                   | 147.31                       |
| Export Credit                               | 15.00                       | 0.00   | 0.00                           | 7.50                         | 1.27                                      | 16.93                        |
| Education                                   | 90.00                       | 38.84  | 43.16                          | 90.00                        | 42.94                                     | 47.71                        |
| Housing                                     | 337.50                      | 210.74   | 62.44                          | 420.00                       | 222.97                                    | 53.09                        |
| Social<br>Infrastructure                    | 2.25                        | 0.02   | 0.89                           | 11.27                        | 1.19                                      | 10.56                        |
| Renewable Energy                            | 30.00                       | 2.35   | 7.83                           | 5.24                         | 6.67                                      | 127.41                       |
| Others                                      | 207.75                      | 239.06   | 115.07                         | 171.00                       | 81.30                                     | 47.54                        |
| <b>TOTAL</b>                                | <b>3825.00</b>              | <b>4183.87</b>   | <b>109.38</b>                  | <b>4350.00</b>               | <b>5912.61</b>                            | <b>135.92</b>                |

**INSTITUTION-WISE AND SECTOR WISE PERFORMANCE UNDER ACP FOR THE QUARTER ENDED  
DEC 2022**

(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               | 34.40         | 43.81         | 127.35        | 105.00        | 24.03         | 22.89         | 139.40        | 67.84         | 48.67         |
| 2      | BANK OF BARODA                    | 14.00         | 13.68         | 97.71         | 18.00         | 91.08         | 506.00        | 32.00         | 104.76        | 327.38        |
| 3      | BANK OF INDIA                     | 7.10          | 15.94         | 224.51        | 79.50         | 131.03        | 164.82        | 86.60         | 146.97        | 169.71        |
| 4      | BANK OF MAHRASHTRA                | 5.00          | 2.44          | 48.80         | 9.00          | 5.93          | 65.89         | 14.00         | 8.37          | 59.79         |
| 5      | CANARA BANK                       | 11.20         | 3.92          | 35.00         | 89.00         | 251.52        | 282.61        | 100.20        | 255.44        | 254.93        |
| 6      | CENTRAL BANK OF INDIA             | 16.40         | 21.13         | 128.84        | 18.00         | 29.79         | 165.50        | 34.40         | 50.92         | 148.02        |
| 7      | INDIAN BANK                       | 1.90          | 2.64          | 138.95        | 2.00          | 0.00          | 0.00          | 3.90          | 2.64          | 67.69         |
| 8      | INDIAN OVERSEAS BANK              | 4.70          | 10.20         | 217.02        | 9.00          | 2.19          | 24.33         | 13.70         | 12.39         | 90.44         |
| 9      | PUNJAB NATIONAL BANK              | 2.80          | 0.04          | 1.43          | 4.00          | 0.27          | 6.75          | 6.80          | 0.31          | 4.56          |
| 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         | 17.13         | 112.70        | 34.00         | 28.71         | 84.44         | 49.20         | 45.84         | 93.17         |
| 12     | UCO BANK                          | 2.80          | 0.55          | 19.64         | 4.00          | 0.27          | 6.75          | 6.80          | 0.82          | 12.06         |
|        | <b>SUB TOTAL</b>                  | <b>115.50</b> | <b>131.48</b> | <b>113.84</b> | <b>371.50</b> | <b>564.82</b> | <b>152.04</b> | <b>487.00</b> | <b>696.30</b> | <b>142.98</b> |
| 13     | AXIS BANK                         | 2.50          | 0.00          | 0.00          | 2.00          | 0.50          | 25.00         | 4.50          | 0.50          | 11.11         |
| 14     | BANDHAN BANK                      | 0.00          | 0.00          | 0.00          | 1.00          | 0.02          | 2.00          | 1.00          | 0.02          | 2.00          |
| 15     | CSB BANK LIMITED                  | 2.00          | 0.00          | 0.00          | 2.00          | 5.29          | 264.50        | 4.00          | 5.29          | 132.25        |
| 16     | DCB BANK                          | 0.10          | 0.00          | 0.00          | 0.20          | 0.00          | 0.00          | 0.30          | 0.00          | 0.00          |
| 17     | FEDERAL BANK                      | 92.10         | 161.88        | 175.77        | 0.20          | 0.74          | 370.00        | 92.30         | 162.62        | 176.19        |
| 18     | HDFC BANK                         | 10.00         | 0.27          | 2.70          | 29.00         | 3.47          | 11.97         | 39.00         | 3.74          | 9.59          |
| 19     | ICICI BANK                        | 8.40          | 27.43         | 326.55        | 20.00         | 0.28          | 1.40          | 28.40         | 27.71         | 97.57         |
| 20     | INDUSIND BANK                     | 1.00          | 0.00          | 0.00          | 1.70          | 2.29          | 134.71        | 2.70          | 2.29          | 84.81         |
| 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                    | 19.00         | 22.72         | 119.58        | 5.00          | 0.85          | 17.00         | 24.00         | 23.57         | 98.21         |
| 23     | KARUR VYASYA BANK                 | 0.00          | 0.20          | 0.00          | 0.00          | 0.00          | 0.00          | 0.00          | 0.20          | 0.00          |
| 24     | KOTAK MAHINDRA BANK               | 0.20          | 0.00          | 0.00          | 1.00          | 0.00          | 0.00          | 1.20          | 0.00          | 0.00          |
| 25     | RBL BANK                          | 3.40          | 0.17          | 5.00          | 7.50          | 1.10          | 14.67         | 10.90         | 1.27          | 11.65         |
| 26     | SOUTH INDIAN BANK                 | 4.60          | 25.54         | 555.22        | 2.00          | 0.00          | 0.00          | 6.60          | 25.54         | 386.97        |
| 27     | YES BANK                          | 1.20          | 0.00          | 0.00          | 4.00          | 0.00          | 0.00          | 5.20          | 0.00          | 0.00          |
| 28     | IDBI BANK                         | 3.00          | 3.24          | 108.00        | 4.00          | 0.27          | 6.75          | 7.00          | 3.51          | 50.14         |
| 29     | IDFC FIRST BANK                   | 0.00          | 0.00          | 0.00          | 0.00          | 0.00          | 0.00          | 0.00          | 0.00          | 0.00          |
|        | <b>SUB TOTAL</b>                  | <b>147.50</b> | <b>241.45</b> | <b>163.69</b> | <b>79.60</b>  | <b>14.81</b>  | <b>18.61</b>  | <b>227.10</b> | <b>256.26</b> | <b>112.84</b> |
| 30     | APNA SAHAKARI BANK LTD.           | 1.00          | 0.00          | 0.00          | 1.00          | 0.00          | 0.00          | 2.00          | 0.00          | 0.00          |
| 31     | BICHOLIM URBAN CO-OP BANK LTD.    | 1.00          | 0.00          | 0.00          | 0.00          | 0.00          | 0.00          | 1.00          | 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.         | 22.20         | 9.77          | 44.01         | 39.60         | 10.49         | 26.49         | 61.80         | 20.26         | 32.78         |
| 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. | 1.00          | 0.00          | 0.00          | 0.00          | 0.00          | 0.00          | 1.00          | 0.00          | 0.00          |
| 38     | NKGSB CO-OP BANK LTD.             | 0.30          | 0.00          | 0.00          | 0.90          | 0.00          | 0.00          | 1.20          | 0.00          | 0.00          |
| 39     | SARASWAT CO-OP BANK LTD.          | 0.80          | 0.00          | 0.00          | 2.00          | 0.00          | 0.00          | 2.80          | 0.00          | 0.00          |
| 40     | SHAMRAO VITHAL CO-OP BANK LTD.    | 0.00          | 0.00          | 0.00          | 0.00          | 0.00          | 0.00          | 0.00          | 0.00          | 0.00          |
| 41     | TJSB SAHAKARI BANK LTD.           | 0.00          | 0.00          | 0.00          | 0.00          | 0.50          | 0.00          | 0.00          | 0.50          | 0.00          |
| 42     | WOMEN CO-OP BANK LTD.             | 0.00          | 0.00          | 0.00          | 0.00          | 0.00          | 0.00          | 0.00          | 0.00          | 0.00          |
|        | <b>SUB TOTAL</b>                  | <b>29.00</b>  | <b>9.77</b>   | <b>33.69</b>  | <b>54.90</b>  | <b>10.99</b>  | <b>20.02</b>  | <b>83.90</b>  | <b>20.76</b>  | <b>24.74</b>  |
| 43     | AU SMALL FINANCE BANK LTD.        | 0.00          | 0.00          | 0.00          | 0.00          | 0.08          | 0.00          | 0.00          | 0.08          | 0.00          |
| 44     | JANA SMALL FINANCE BANK LTD.      | 0.00          | 0.00          | 0.00          | 0.00          | 0.00          | 0.00          | 0.00          | 0.00          | 0.00          |
| 45     | INDIA POST PAYMENTS BANK          | 0.00          | 0.00          | 0.00          | 0.00          | 0.00          | 0.00          | 0.00          | 0.00          | 0.00          |
| 46     | UJJIVAN SMALL FINANCE BANK        | 0.00          | 0.00          | 0.00          | 0.00          | 0.00          | 0.00          | 0.00          | 0.00          | 0.00          |
|        | <b>SUB TOTAL</b>                  | <b>0.00</b>   | <b>0.00</b>   | <b>0.00</b>   | <b>0.00</b>   | <b>0.08</b>   | <b>0.00</b>   | <b>0.00</b>   | <b>0.08</b>   | <b>0.00</b>   |
|        | <b>GRAND TOTAL</b>                | <b>292.00</b> | <b>382.70</b> | <b>131.06</b> | <b>506.00</b> | <b>590.70</b> | <b>116.74</b> | <b>798.00</b> | <b>973.40</b> | <b>121.98</b> |

**INSTITUTION-WISE AND SECTOR WISE PERFORMANCE UNDER ACP FOR THE QUARTER ENDED  
DECEMBER 2022**

(Amt in crores)

| SR. No. | Name of the Bank                 | AGRI INFRA   |             |              | ANCILLARY ACTIVITIES |               |                | CREDIT POTENTIAL FOR AGRI (SUB TOTAL +AGRI INFRA +ANCILLARY ACTIVITIES) |                |               |
|---------|----------------------------------|--------------|-------------|--------------|----------------------|---------------|----------------|---|----------------|---------------|
|         |                                  | C            | P           | %            | C                    | P             | %              | C   | P              | %             |
| 1       | STATE BANK OF INDIA              | 3.60         | 0.00        | 0.00         | 13.00                | 1.02          | 7.85           | 156.00  | 68.86          | 44.14         |
| 2       | BANK OF BARODA                   | 2.10         | 0.50        | 23.81        | 9.00                 | 1.34          | 14.89          | 43.10   | 106.60         | 247.33        |
| 3       | BANK OF INDIA                    | 2.10         | 0.00        | 0.00         | 10.40                | 19.39         | 186.44         | 99.10   | 166.36         | 167.87        |
| 4       | BANK OF MAHRASHTRA               | 0.50         | 3.95        | 790.00       | 4.40                 | 22.56         | 512.73         | 18.90   | 34.88          | 184.55        |
| 5       | CANARA BANK                      | 2.50         | 0.00        | 0.00         | 12.40                | 2.58          | 20.81          | 115.10  | 258.02         | 224.17        |
| 6       | CENTRAL BANK OF INDIA            | 1.80         | 0.38        | 21.11        | 13.40                | 60.73         | 453.21         | 49.60   | 112.03         | 225.87        |
| 7       | INDIAN BANK                      | 0.10         | 0.00        | 0.00         | 1.20                 | 0.15          | 12.50          | 5.20  | 2.79           | 53.65         |
| 8       | INDIAN OVERSEAS BANK             | 0.40         | 0.00        | 0.00         | 3.40                 | 0.73          | 21.47          | 17.50   | 13.12          | 74.97         |
| 9       | PUNJAB NATIONAL BANK             | 0.30         | 0.00        | 0.00         | 2.40                 | 0.68          | 28.33          | 9.50  | 0.99           | 10.42         |
| 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              | 2.50         | 0.29        | 11.60        | 13.00                | 25.51         | 196.23         | 64.70   | 71.64          | 110.73        |
| 12      | UCO BANK                         | 0.20         | 0.01        | 5.00         | 2.40                 | 0.20          | 8.33           | 9.40  | 1.03           | 10.96         |
|         | <b>SUB TOTAL</b>                 | <b>16.10</b> | <b>5.13</b> | <b>31.86</b> | <b>85.00</b>         | <b>134.89</b> | <b>158.69</b>  | <b>588.10</b>   | <b>836.32</b>  | <b>142.21</b> |
| 13      | AXIS BANK                        | 0.06         | 0.00        | 0.00         | 3.00                 | 0.00          | 0.00           | 7.56  | 0.50           | 6.61          |
| 14      | BANDHAN BANK                     | 1.00         | 0.00        | 0.00         | 2.00                 | 0.44          | 22.00          | 4.00  | 0.46           | 11.50         |
| 15      | CSB BANK LIMITED                 | 0.00         | 0.00        | 0.00         | 0.00                 | 0.00          | 0.00           | 4.00  | 5.29           | 132.25        |
| 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                 | 1.48          | 29.60          | 97.34   | 164.10         | 168.58        |
| 18      | HDFC BANK                        | 3.70         | 0.00        | 0.00         | 11.00                | 11.04         | 100.36         | 53.70   | 14.78          | 27.52         |
| 19      | ICICI BANK                       | 1.88         | 0.00        | 0.00         | 10.00                | 1.03          | 10.30          | 40.28   | 28.74          | 71.35         |
| 20      | INDUSIND BANK                    | 1.30         | 0.00        | 0.00         | 2.00                 | 0.00          | 0.00           | 6.00  | 2.29           | 38.17         |
| 21      | J & K BANK                       | 0.00         | 0.00        | 0.00         | 0.00                 | 0.00          | 0.00           | 0.00  | 0.00           | 0.00          |
| 22      | KARNATAKA BANK                   | 0.40         | 0.00        | 0.00         | 4.00                 | 0.12          | 3.00           | 28.40   | 23.69          | 83.42         |
| 23      | KARUR VYASYA BANK                | 0.00         | 0.00        | 0.00         | 0.00                 | 0.00          | 0.00           | 0.00  | 0.20           | 0.00          |
| 24      | KOTAK MAHINDRA BANK              | 0.06         | 0.00        | 0.00         | 5.00                 | 14.30         | 286.00         | 6.26  | 14.30          | 228.43        |
| 25      | RBL BANK                         | 0.84         | 0.00        | 0.00         | 5.00                 | 0.00          | 0.00           | 16.74   | 1.27           | 7.59          |
| 26      | SOUTH INDIAN BANK                | 0.12         | 0.00        | 0.00         | 2.00                 | 0.02          | 1.00           | 8.72  | 25.56          | 293.12        |
| 27      | YES BANK                         | 0.36         | 0.00        | 0.00         | 2.00                 | 0.00          | 0.00           | 7.56  | 0.00           | 0.00          |
| 28      | IDBI BANK                        | 0.20         | 0.00        | 0.00         | 1.00                 | 1.36          | 136.00         | 8.20  | 4.87           | 59.39         |
| 29      | IDFC FIRST BANK                  | 0.00         | 0.00        | 0.00         | 0.00                 | 0.00          | 0.00           | 0.00  | 0.00           | 0.00          |
|         | <b>SUB TOTAL</b>                 | <b>10.00</b> | <b>0.00</b> | <b>0.00</b>  | <b>57.00</b>         | <b>29.79</b>  | <b>52.26</b>   | <b>294.10</b>   | <b>286.05</b>  | <b>97.26</b>  |
| 30      | APNA SAHAKARI BANK LTD.          | 0.00         | 0.00        | 0.00         | 0.00                 | 0.00          | 0.00           | 2.00  | 0.00           | 0.00          |
| 31      | BICHOLIM URBAN CO-OP BANK LTD.   | 0.00         | 0.04        | 0.00         | 0.00                 | 0.00          | 0.00           | 1.00  | 0.04           | 4.00          |
| 32      | CITIZEN CO-OP BANK LTD,          | 0.20         | 0.00        | 0.00         | 0.50                 | 0.73          | 146.00         | 6.70  | 0.73           | 10.90         |
| 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.        | 3.00         | 0.46        | 15.33        | 6.80                 | 125.00        | 1838.24        | 71.60   | 145.72         | 203.52        |
| 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     | 0.00         | 0.00        | 0.00         | 0.00                 | 0.00          | 0.00           | 1.00  | 0.00           | 0.00          |
| 38      | NKGSB CO-OP BANK LTD.            | 0.06         | 0.00        | 0.00         | 0.10                 | 0.00          | 0.00           | 1.36  | 0.00           | 0.00          |
| 39      | SARASWAT CO-OP BANK LTD.         | 0.12         | 0.00        | 0.00         | 0.80                 | 0.00          | 0.00           | 3.72  | 0.00           | 0.00          |
| 40      | SHAMRAO VITHAL CO-OP BANK LTD.   | 0.00         | 0.00        | 0.00         | 0.00                 | 0.00          | 0.00           | 0.00  | 0.00           | 0.00          |
| 41      | TJSB SAHAKARI BANK LTD.          | 0.00         | 0.00        | 0.00         | 0.00                 | 0.00          | 0.00           | 0.00  | 0.50           | 0.00          |
| 42      | WOMEN CO-OP BANK LTD.            | 0.00         | 0.00        | 0.00         | 0.00                 | 0.00          | 0.00           | 0.00  | 0.00           | 0.00          |
|         | <b>SUB TOTAL</b>                 | <b>3.90</b>  | <b>0.50</b> | <b>12.82</b> | <b>10.00</b>         | <b>125.73</b> | <b>1257.30</b> | <b>97.80</b>  | <b>146.99</b>  | <b>150.30</b> |
| 43      | AU SMALL FINANCE BANK LTD.       | 0.00         | 0.00        | 0.00         | 0.00                 | 0.24          | 0.00           | 0.00  | 0.32           | 0.00          |
| 44      | JANA SMALL FINANCE BANK LTD.     | 0.00         | 0.00        | 0.00         | 0.00                 | 0.00          | 0.00           | 0.00  | 0.00           | 0.00          |
| 45      | INDIA POST PAYMENTS BANK         | 0.00         | 0.00        | 0.00         | 0.00                 | 0.00          | 0.00           | 0.00  | 0.00           | 0.00          |
| 46      | UJJIVAN SMALL FINANCE BANK       | 0.00         | 0.00        | 0.00         | 0.00                 | 0.00          | 0.00           | 0.00  | 0.00           | 0.00          |
|         | <b>SUB TOTAL</b>                 | <b>0.00</b>  | <b>0.00</b> | <b>0.00</b>  | <b>0.00</b>          | <b>0.24</b>   | <b>0.00</b>    | <b>0.00</b>   | <b>0.32</b>    | <b>0.00</b>   |
|         | <b>GRAND TOTAL</b>               | <b>30.00</b> | <b>5.63</b> | <b>18.77</b> | <b>152.00</b>        | <b>290.65</b> | <b>191.22</b>  | <b>980.00</b>   | <b>1269.68</b> | <b>129.56</b> |

**INSTITUTION-WISE AND SECTOR WISE PERFORMANCE UNDER ACP FOR THE QUARTER ENDED  
DECEMBER 2022**

(Amt in crores)

| SR. No. | Name of the Bank                 | MSME           |                |               | EXPORT CREDIT |             |              | EDUCATION     |              |              |
|---------|----------------------------------|----------------|----------------|---------------|---------------|-------------|--------------|---------------|--------------|--------------|
|         |                                  | C              | P              | %             | C             | P           | %            | C             | P            | %            |
| 1       | STATE BANK OF INDIA              | 380.00         | 439.96         | 115.78        | 2.00          | 1.27        | 63.50        | 23.00         | 29.02        | 126.17       |
| 2       | BANK OF BARODA                   | 115.00         | 135.85         | 118.13        | 1.00          | 0.00        | 0.00         | 7.20          | 1.82         | 25.28        |
| 3       | BANK OF INDIA                    | 245.00         | 304.46         | 124.27        | 1.00          | 0.00        | 0.00         | 6.30          | 1.57         | 24.92        |
| 4       | BANK OF MAHRASHTRA               | 450.00         | 349.21         | 77.60         | 0.00          | 0.00        | 0.00         | 3.00          | 0.77         | 25.67        |
| 5       | CANARA BANK                      | 506.00         | 104.25         | 20.60         | 3.00          | 0.00        | 0.00         | 12.00         | 3.28         | 27.33        |
| 6       | CENTRAL BANK OF INDIA            | 100.00         | 113.29         | 113.29        | 0.00          | 0.00        | 0.00         | 4.00          | 0.83         | 20.75        |
| 7       | INDIAN BANK                      | 35.00          | 34.07          | 97.34         | 0.00          | 0.00        | 0.00         | 3.00          | 0.29         | 9.67         |
| 8       | INDIAN OVERSEAS BANK             | 70.00          | 33.27          | 47.53         | 0.00          | 0.00        | 0.00         | 4.00          | 0.72         | 18.00        |
| 9       | PUNJAB NATIONAL BANK             | 110.00         | 129.07         | 117.34        | 2.00          | 0.00        | 0.00         | 3.50          | 0.36         | 10.29        |
| 10      | PUNJAB AND SIND BANK             | 1.00           | 0.77           | 77.00         | 0.00          | 0.00        | 0.00         | 1.00          | 0.00         | 0.00         |
| 11      | UNION BANK OF INDIA              | 416.00         | 1221.79        | 293.70        | 1.00          | 0.00        | 0.00         | 10.50         | 1.44         | 13.71        |
| 12      | UCO BANK                         | 28.00          | 17.10          | 61.07         | 0.00          | 0.00        | 0.00         | 2.50          | 0.22         | 8.80         |
|         | <b>SUB TOTAL</b>                 | <b>2456.00</b> | <b>2883.09</b> | <b>117.39</b> | <b>10.00</b>  | <b>1.27</b> | <b>12.70</b> | <b>80.00</b>  | <b>40.32</b> | <b>50.40</b> |
| 13      | AXIS BANK                        | 125.00         | 53.91          | 43.13         | 0.00          | 0.00        | 0.00         | 2.70          | 0.00         | 0.00         |
| 14      | BANDHAN BANK                     | 7.00           | 0.50           | 7.14          | 0.00          | 0.00        | 0.00         | 0.10          | 0.00         | 0.00         |
| 15      | CSB BANK LIMITED                 | 7.00           | 0.00           | 0.00          | 0.00          | 0.00        | 0.00         | 0.20          | 0.00         | 0.00         |
| 16      | DCB BANK                         | 14.00          | 0.00           | 0.00          | 0.00          | 0.00        | 0.00         | 0.70          | 0.00         | 0.00         |
| 17      | FEDERAL BANK                     | 38.00          | 21.71          | 57.13         | 0.00          | 0.00        | 0.00         | 1.25          | 0.00         | 0.00         |
| 18      | HDFC BANK                        | 181.00         | 384.10         | 212.21        | 0.00          | 0.00        | 0.00         | 6.00          | 0.05         | 0.83         |
| 19      | ICICI BANK                       | 155.00         | 203.18         | 131.08        | 0.00          | 0.00        | 0.00         | 4.00          | 0.86         | 21.50        |
| 20      | INDUSIND BANK                    | 97.00          | 86.05          | 88.71         | 0.00          | 0.00        | 0.00         | 1.80          | 0.00         | 0.00         |
| 21      | J & K BANK                       | 1.00           | 0.43           | 43.00         | 0.00          | 0.00        | 0.00         | 0.00          | 0.00         | 0.00         |
| 22      | KARNATAKA BANK                   | 65.00          | 26.53          | 40.82         | 0.00          | 0.00        | 0.00         | 2.70          | 0.02         | 0.74         |
| 23      | KARUR VYASYA BANK                | 1.00           | 5.50           | 550.00        | 0.00          | 0.00        | 0.00         | 0.00          | 0.00         | 0.00         |
| 24      | KOTAK MAHINDRA BANK              | 40.00          | 71.86          | 179.65        | 0.00          | 0.00        | 0.00         | 1.30          | 0.00         | 0.00         |
| 25      | RBL BANK                         | 26.00          | 0.00           | 0.00          | 0.00          | 0.00        | 0.00         | 2.20          | 0.00         | 0.00         |
| 26      | SOUTH INDIAN BANK                | 29.00          | 5.42           | 18.69         | 0.00          | 0.00        | 0.00         | 1.20          | 0.00         | 0.00         |
| 27      | YES BANK                         | 190.00         | 305.32         | 160.69        | 0.00          | 0.00        | 0.00         | 1.85          | 0.00         | 0.00         |
| 28      | IDBI BANK                        | 117.00         | 28.09          | 24.01         | 0.00          | 0.00        | 0.00         | 1.00          | 0.34         | 34.00        |
| 29      | IDFC FIRST BANK                  | 0.00           | 0.00           | 0.00          | 0.00          | 0.00        | 0.00         | 0.00          | 0.00         | 0.00         |
|         | <b>SUB TOTAL</b>                 | <b>1093.00</b> | <b>1192.60</b> | <b>109.11</b> | <b>0.00</b>   | <b>0.00</b> | <b>0.00</b>  | <b>27.00</b>  | <b>1.27</b>  | <b>4.70</b>  |
| 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.   | 38.00          | 15.26          | 40.16         | 0.00          | 0.00        | 0.00         | 1.20          | 0.10         | 8.33         |
| 32      | CITIZEN CO-OP BANK LTD,          | 44.00          | 10.52          | 23.91         | 0.00          | 0.00        | 0.00         | 1.70          | 0.80         | 47.06        |
| 33      | CITIZEN CREDIT CO-OPERATIVE BANK | 9.00           | 1.85           | 20.56         | 0.00          | 0.00        | 0.00         | 0.50          | 0.00         | 0.00         |
| 34      | GOA STATE CO-OP BANK LTD.        | 88.00          | 26.50          | 30.11         | 0.00          | 0.00        | 0.00         | 3.00          | 0.00         | 0.00         |
| 35      | GOA URBAN CO-OP BANK LTD.        | 61.00          | 126.10         | 206.72        | 0.00          | 0.00        | 0.00         | 2.70          | 0.42         | 15.56        |
| 36      | GP PARSIK SAHAKARI BANK LTD.     | 1.00           | 1.12           | 112.00        | 0.00          | 0.00        | 0.00         | 0.10          | 0.00         | 0.00         |
| 37      | KONKAN MERCANTILE CO-OP BANK     | 0.00           | 0.00           | 0.00          | 0.00          | 0.00        | 0.00         | 0.00          | 0.00         | 0.00         |
| 38      | NKGSB CO-OP BANK LTD.            | 24.00          | 0.00           | 0.00          | 0.00          | 0.00        | 0.00         | 1.20          | 0.00         | 0.00         |
| 39      | SARASWAT CO-OP BANK LTD.         | 34.00          | 0.00           | 0.00          | 0.00          | 0.00        | 0.00         | 1.30          | 0.00         | 0.00         |
| 40      | SHAMRAO VITHAL CO-OP BANK LTD.   | 5.00           | 0.00           | 0.00          | 0.00          | 0.00        | 0.00         | 0.10          | 0.00         | 0.00         |
| 41      | TJSB SAHAKARI BANK LTD.          | 15.00          | 7.62           | 50.80         | 0.00          | 0.00        | 0.00         | 0.50          | 0.03         | 6.00         |
| 42      | WOMEN CO-OP BANK LTD.            | 0.00           | 2.56           | 0.00          | 0.00          | 0.00        | 0.00         | 0.00          | 0.00         | 0.00         |
|         | <b>SUB TOTAL</b>                 | <b>324.00</b>  | <b>191.53</b>  | <b>59.11</b>  | <b>0.00</b>   | <b>0.00</b> | <b>0.00</b>  | <b>12.40</b>  | <b>1.35</b>  | <b>10.89</b> |
| 43      | AU SMALL FINANCE BANK LTD.       | 2.00           | 19.29          | 964.50        | 0.00          | 0.00        | 0.00         | 0.20          | 0.00         | 0.00         |
| 44      | JANA SMALL FINANCE BANK LTD.     | 2.00           | 0.00           | 0.00          | 0.00          | 0.00        | 0.00         | 0.20          | 0.00         | 0.00         |
| 45      | INDIA POST PAYMENTS BANK         | 0.00           | 0.00           | 0.00          | 0.00          | 0.00        | 0.00         | 0.00          | 0.00         | 0.00         |
| 46      | UJJIVAN SMALL FINANCE BANK       | 3.00           | 0.08           | 2.67          | 0.00          | 0.00        | 0.00         | 0.20          | 0.00         | 0.00         |
|         | <b>SUB TOTAL</b>                 | <b>7.00</b>    | <b>19.37</b>   | <b>276.71</b> | <b>0.00</b>   | <b>0.00</b> | <b>0.00</b>  | <b>0.60</b>   | <b>0.00</b>  | <b>0.00</b>  |
|         | <b>GRAND TOTAL</b>               | <b>3880.00</b> | <b>4286.59</b> | <b>110.48</b> | <b>10.00</b>  | <b>1.27</b> | <b>12.70</b> | <b>120.00</b> | <b>42.94</b> | <b>35.78</b> |

**INSTITUTION-WISE AND SECTOR WISE PERFORMANCE UNDER ACP FOR THE QUARTER ENDED  
DECEMBER 2022**

(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              | 63.00         | 25.78         | 40.92         | 1.60                  | 0.00        | 0.00         | 1.14             | 1.52        | 133.33        |
| 2       | BANK OF BARODA                   | 42.00         | 15.96         | 38.00         | 1.30                  | 0.00        | 0.00         | 1.06             | 0.00        | 0.00          |
| 3       | BANK OF INDIA                    | 42.00         | 7.16          | 17.05         | 1.30                  | 0.00        | 0.00         | 1.06             | 0.00        | 0.00          |
| 4       | BANK OF MAHRASHTRA               | 15.40         | 10.85         | 70.45         | 1.30                  | 0.00        | 0.00         | 0.04             | 0.00        | 0.00          |
| 5       | CANARA BANK                      | 50.00         | 21.97         | 43.94         | 1.60                  | 0.00        | 0.00         | 1.11             | 0.00        | 0.00          |
| 6       | CENTRAL BANK OF INDIA            | 22.00         | 11.09         | 50.41         | 1.30                  | 0.00        | 0.00         | 0.06             | 0.00        | 0.00          |
| 7       | INDIAN BANK                      | 8.00          | 1.30          | 16.25         | 0.20                  | 0.00        | 0.00         | 0.04             | 0.00        | 0.00          |
| 8       | INDIAN OVERSEAS BANK             | 20.60         | 14.58         | 70.78         | 0.30                  | 0.00        | 0.00         | 0.04             | 0.00        | 0.00          |
| 9       | PUNJAB NATIONAL BANK             | 16.00         | 6.37          | 39.81         | 1.30                  | 0.00        | 0.00         | 0.08             | 0.00        | 0.00          |
| 10      | PUNJAB AND SIND BANK             | 2.00          | 0.65          | 32.50         | 0.00                  | 0.00        | 0.00         | 0.00             | 0.00        | 0.00          |
| 11      | UNION BANK OF INDIA              | 41.00         | 3.40          | 8.29          | 1.60                  | 0.00        | 0.00         | 1.10             | 0.00        | 0.00          |
| 12      | UCO BANK                         | 8.00          | 2.35          | 29.38         | 0.28                  | 0.00        | 0.00         | 0.02             | 0.00        | 0.00          |
|         | <b>SUB TOTAL</b>                 | <b>330.00</b> | <b>121.46</b> | <b>36.81</b>  | <b>12.08</b>          | <b>0.00</b> | <b>0.00</b>  | <b>5.75</b>      | <b>1.52</b> | <b>26.43</b>  |
| 13      | AXIS BANK                        | 17.00         | 3.61          | 21.24         | 0.00                  | 0.00        | 0.00         | 0.04             | 0.00        | 0.00          |
| 14      | BANDHAN BANK                     | 0.10          | 0.00          | 0.00          | 0.08                  | 0.00        | 0.00         | 0.04             | 0.00        | 0.00          |
| 15      | CSB BANK LIMITED                 | 0.60          | 0.00          | 0.00          | 0.00                  | 0.00        | 0.00         | 0.04             | 0.00        | 0.00          |
| 16      | DCB BANK                         | 3.00          | 6.97          | 232.33        | 0.10                  | 0.00        | 0.00         | 0.04             | 0.00        | 0.00          |
| 17      | FEDERAL BANK                     | 4.00          | 0.29          | 7.25          | 0.10                  | 0.00        | 0.00         | 0.04             | 0.00        | 0.00          |
| 18      | HDFC BANK                        | 50.00         | 5.00          | 10.00         | 1.10                  | 0.00        | 0.00         | 0.12             | 0.00        | 0.00          |
| 19      | ICICI BANK                       | 24.00         | 2.74          | 11.42         | 1.10                  | 0.00        | 0.00         | 0.10             | 0.00        | 0.00          |
| 20      | INDUSIND BANK                    | 5.50          | 0.69          | 12.55         | 0.12                  | 0.00        | 0.00         | 0.04             | 5.15        | 12875.00      |
| 21      | J & K BANK                       | 1.00          | 0.23          | 23.00         | 0.00                  | 0.00        | 0.00         | 0.00             | 0.00        | 0.00          |
| 22      | KARNATAKA BANK                   | 12.00         | 3.17          | 26.42         | 0.10                  | 0.00        | 0.00         | 0.04             | 0.00        | 0.00          |
| 23      | KARUR VYASYA BANK                | 0.00          | 0.00          | 0.00          | 0.00                  | 0.00        | 0.00         | 0.00             | 0.00        | 0.00          |
| 24      | KOTAK MAHINDRA BANK              | 6.70          | 0.09          | 1.34          | 0.00                  | 0.00        | 0.00         | 0.04             | 0.00        | 0.00          |
| 25      | RBL BANK                         | 3.90          | 0.00          | 0.00          | 0.00                  | 0.00        | 0.00         | 0.04             | 0.00        | 0.00          |
| 26      | SOUTH INDIAN BANK                | 2.50          | 0.07          | 2.80          | 0.00                  | 0.00        | 0.00         | 0.04             | 0.00        | 0.00          |
| 27      | YES BANK                         | 5.50          | 0.01          | 0.18          | 0.00                  | 0.00        | 0.00         | 0.04             | 0.00        | 0.00          |
| 28      | IDBI BANK                        | 19.00         | 0.45          | 2.37          | 0.24                  | 0.69        | 287.50       | 0.04             | 0.00        | 0.00          |
| 29      | IDFC FIRST BANK                  | 2.00          | 0.00          | 0.00          | 0.00                  | 0.00        | 0.00         | 0.00             | 0.00        | 0.00          |
|         | <b>SUB TOTAL</b>                 | <b>156.80</b> | <b>23.32</b>  | <b>14.87</b>  | <b>2.94</b>           | <b>0.69</b> | <b>23.47</b> | <b>0.70</b>      | <b>5.15</b> | <b>735.71</b> |
| 30      | APNA SAHAKARI BANK LTD.          | 0.20          | 0.00          | 0.00          | 0.00                  | 0.00        | 0.00         | 0.04             | 0.00        | 0.00          |
| 31      | BICHOLIM URBAN CO-OP BANK LTD.   | 15.60         | 25.49         | 163.40        | 0.00                  | 0.50        | 0.00         | 0.04             | 0.00        | 0.00          |
| 32      | CITIZEN CO-OP BANK LTD,          | 3.60          | 4.53          | 125.83        | 0.00                  | 0.00        | 0.00         | 0.04             | 0.00        | 0.00          |
| 33      | CITIZEN CREDIT CO-OPERATIVE BANK | 2.40          | 1.15          | 47.92         | 0.00                  | 0.00        | 0.00         | 0.04             | 0.00        | 0.00          |
| 34      | GOA STATE CO-OP BANK LTD.        | 9.00          | 2.74          | 30.44         | 0.00                  | 0.00        | 0.00         | 0.10             | 0.00        | 0.00          |
| 35      | GOA URBAN CO-OP BANK LTD.        | 27.50         | 31.22         | 113.53        | 0.00                  | 0.00        | 0.00         | 0.07             | 0.00        | 0.00          |
| 36      | GP PARSIK SAHAKARI BANK LTD.     | 1.20          | 0.46          | 38.33         | 0.00                  | 0.00        | 0.00         | 0.04             | 0.00        | 0.00          |
| 37      | KONKAN MERCANTILE CO-OP BANK     | 1.00          | 0.00          | 0.00          | 0.00                  | 0.00        | 0.00         | 0.00             | 0.00        | 0.00          |
| 38      | NKGSB CO-OP BANK LTD.            | 1.90          | 0.00          | 0.00          | 0.00                  | 0.00        | 0.00         | 0.04             | 0.00        | 0.00          |
| 39      | SARASWAT CO-OP BANK LTD.         | 2.00          | 0.78          | 39.00         | 0.00                  | 0.00        | 0.00         | 0.04             | 0.00        | 0.00          |
| 40      | SHAMRAO VITHAL CO-OP BANK LTD.   | 3.30          | 0.00          | 0.00          | 0.00                  | 0.00        | 0.00         | 0.04             | 0.00        | 0.00          |
| 41      | TJSB SAHAKARI BANK LTD.          | 1.50          | 2.39          | 159.33        | 0.00                  | 0.00        | 0.00         | 0.04             | 0.00        | 0.00          |
| 42      | WOMEN CO-OP BANK LTD.            | 2.00          | 7.13          | 356.50        | 0.00                  | 0.00        | 0.00         | 0.00             | 0.00        | 0.00          |
|         | <b>SUB TOTAL</b>                 | <b>71.20</b>  | <b>75.89</b>  | <b>106.59</b> | <b>0.00</b>           | <b>0.50</b> | <b>0.00</b>  | <b>0.53</b>      | <b>0.00</b> | <b>0.00</b>   |
| 43      | AU SMALL FINANCE BANK LTD.       | 0.30          | 0.00          | 0.00          | 0.00                  | 0.00        | 0.00         | 0.00             | 0.00        | 0.00          |
| 44      | JANA SMALL FINANCE BANK LTD.     | 0.30          | 0.00          | 0.00          | 0.00                  | 0.00        | 0.00         | 0.00             | 0.00        | 0.00          |
| 45      | INDIA POST PAYMENTS BANK         | 0.00          | 0.00          | 0.00          | 0.00                  | 0.00        | 0.00         | 0.00             | 0.00        | 0.00          |
| 46      | UJJIVAN SMALL FINANCE BANK       | 1.40          | 2.30          | 164.29        | 0.00                  | 0.00        | 0.00         | 0.00             | 0.00        | 0.00          |
|         | <b>SUB TOTAL</b>                 | <b>2.00</b>   | <b>2.30</b>   | <b>115.00</b> | <b>0.00</b>           | <b>0.00</b> | <b>0.00</b>  | <b>0.00</b>      | <b>0.00</b> | <b>0.00</b>   |
|         | <b>GRAND TOTAL</b>               | <b>560.00</b> | <b>222.97</b> | <b>39.82</b>  | <b>15.02</b>          | <b>1.19</b> | <b>7.92</b>  | <b>6.98</b>      | <b>6.67</b> | <b>95.56</b>  |

**INSTITUTION-WISE AND SECTOR WISE PERFORMANCE UNDER ACP FOR THE QUARTER END  
DECEMBER 2022**

(Amt in crores)

| SR. No. | Name of the Bank                 | OTHERS        |              |               | TOTAL (CREDIT POTENTIAL+MSME+EXPORT CREDIT+EDUCATION+HOUSING+ SOCIAL INFRASTRUCTURE +RENEWABLE ENERGY+OTHERS) |                |               |
|---------|----------------------------------|---------------|--------------|---------------|---|----------------|---------------|
|         |                                  | C             | P            | %             | C   | P              | %             |
| 1       | STATE BANK OF INDIA              | 30.00         | 21.14        | 70.47         | 656.74  | 587.55         | 89.46         |
| 2       | BANK OF BARODA                   | 14.00         | 0.00         | 0.00          | 224.66  | 260.23         | 115.83        |
| 3       | BANK OF INDIA                    | 54.00         | 0.00         | 0.00          | 449.76  | 479.55         | 106.62        |
| 4       | BANK OF MAHRASHTRA               | 16.00         | 10.32        | 64.50         | 504.64  | 406.03         | 80.46         |
| 5       | CANARA BANK                      | 27.00         | 0.72         | 2.67          | 715.81  | 388.24         | 54.24         |
| 6       | CENTRAL BANK OF INDIA            | 9.00          | 0.00         | 0.00          | 185.96  | 237.24         | 127.58        |
| 7       | INDIAN BANK                      | 3.00          | 0.00         | 0.00          | 54.44   | 38.45          | 70.63         |
| 8       | INDIAN OVERSEAS BANK             | 3.00          | 0.34         | 11.33         | 115.44  | 62.03          | 53.73         |
| 9       | PUNJAB NATIONAL BANK             | 4.00          | 0.01         | 0.25          | 146.38  | 136.80         | 93.46         |
| 10      | PUNJAB AND SIND BANK             | 0.00          | 0.00         | 0.00          | 4.00  | 1.42           | 35.50         |
| 11      | UNION BANK OF INDIA              | 30.00         | 0.00         | 0.00          | 565.90  | 1298.27        | 229.42        |
| 12      | UCO BANK                         | 8.00          | 11.75        | 146.88        | 56.20   | 32.45          | 57.74         |
|         | <b>SUB TOTAL</b>                 | <b>198.00</b> | <b>44.28</b> | <b>22.36</b>  | <b>3679.93</b>  | <b>3928.26</b> | <b>106.75</b> |
| 13      | AXIS BANK                        | 2.00          | 0.00         | 0.00          | 154.30  | 58.02          | 37.60         |
| 14      | BANDHAN BANK                     | 0.00          | 9.97         | 0.00          | 11.32   | 10.93          | 96.55         |
| 15      | CSB BANK LIMITED                 | 0.00          | 0.00         | 0.00          | 11.84   | 5.29           | 44.68         |
| 16      | DCB BANK                         | 1.00          | 0.00         | 0.00          | 24.18   | 6.97           | 28.83         |
| 17      | FEDERAL BANK                     | 0.00          | 0.00         | 0.00          | 140.73  | 186.10         | 132.24        |
| 18      | HDFC BANK                        | 4.00          | 12.21        | 305.25        | 295.92  | 416.14         | 140.63        |
| 19      | ICICI BANK                       | 4.00          | 0.00         | 0.00          | 228.48  | 235.52         | 103.08        |
| 20      | INDUSIND BANK                    | 0.00          | 0.00         | 0.00          | 110.46  | 94.18          | 85.26         |
| 21      | J & K BANK                       | 0.00          | 0.00         | 0.00          | 2.00  | 0.66           | 33.00         |
| 22      | KARNATAKA BANK                   | 1.00          | 0.15         | 15.00         | 109.24  | 53.56          | 49.03         |
| 23      | KARUR VYASYA BANK                | 0.00          | 0.00         | 0.00          | 1.00  | 5.70           | 570.00        |
| 24      | KOTAK MAHINDRA BANK              | 1.00          | 0.00         | 0.00          | 55.30   | 86.25          | 155.97        |
| 25      | RBL BANK                         | 1.00          | 2.80         | 280.00        | 49.88   | 4.07           | 8.16          |
| 26      | SOUTH INDIAN BANK                | 1.00          | 0.13         | 13.00         | 42.46   | 31.18          | 73.43         |
| 27      | YES BANK                         | 2.00          | 0.00         | 0.00          | 206.95  | 305.33         | 147.54        |
| 28      | IDBI BANK                        | 3.00          | 0.00         | 0.00          | 148.48  | 34.44          | 23.20         |
| 29      | IDFC FIRST BANK                  | 0.00          | 0.00         | 0.00          | 2.00  | 0.00           | 0.00          |
|         | <b>SUB TOTAL</b>                 | <b>20.00</b>  | <b>25.26</b> | <b>126.30</b> | <b>1594.54</b>  | <b>1534.34</b> | <b>96.22</b>  |
| 30      | APNA SAHAKARI BANK LTD.          | 0.00          | 0.00         | 0.00          | 7.34  | 0.00           | 0.00          |
| 31      | BICHOLIM URBAN CO-OP BANK LTD.   | 0.00          | 0.00         | 0.00          | 55.84   | 41.39          | 74.12         |
| 32      | CITIZEN CO-OP BANK LTD,          | 0.00          | 0.00         | 0.00          | 56.04   | 16.58          | 29.59         |
| 33      | CITIZEN CREDIT CO-OPERATIVE BANK | 0.00          | 1.48         | 0.00          | 12.66   | 4.48           | 35.39         |
| 34      | GOA STATE CO-OP BANK LTD.        | 8.00          | 3.77         | 47.13         | 179.70  | 178.73         | 99.46         |
| 35      | GOA URBAN CO-OP BANK LTD.        | 1.00          | 0.02         | 2.00          | 101.97  | 157.76         | 154.71        |
| 36      | GP PARSIK SAHAKARI BANK LTD.     | 0.00          | 0.00         | 0.00          | 2.34  | 1.58           | 67.52         |
| 37      | KONKAN MERCANTILE CO-OP BANK     | 0.00          | 0.00         | 0.00          | 2.00  | 0.00           | 0.00          |
| 38      | NKGSB CO-OP BANK LTD.            | 0.00          | 0.00         | 0.00          | 28.50   | 0.00           | 0.00          |
| 39      | SARASWAT CO-OP BANK LTD.         | 0.00          | 0.02         | 0.00          | 41.06   | 0.80           | 1.95          |
| 40      | SHAMRAO VITHAL CO-OP BANK LTD.   | 0.00          | 0.00         | 0.00          | 8.44  | 0.00           | 0.00          |
| 41      | TJSB SAHAKARI BANK LTD.          | 0.00          | 0.50         | 0.00          | 17.04   | 11.04          | 64.79         |
| 42      | WOMEN CO-OP BANK LTD.            | 1.00          | 0.05         | 5.00          | 3.00  | 9.74           | 324.67        |
|         | <b>SUB TOTAL</b>                 | <b>10.00</b>  | <b>5.84</b>  | <b>58.40</b>  | <b>515.93</b>   | <b>422.10</b>  | <b>81.81</b>  |
| 43      | AU SMALL FINANCE BANK LTD.       | 0.00          | 0.00         | 0.00          | 2.50  | 19.61          | 784.40        |
| 44      | JANA SMALL FINANCE BANK LTD.     | 0.00          | 0.00         | 0.00          | 2.50  | 0.00           | 0.00          |
| 45      | INDIA POST PAYMENTS BANK         | 0.00          | 0.00         | 0.00          | 0.00  | 0.00           | 0.00          |
| 46      | UJJIVAN SMALL FINANCE BANK       | 0.00          | 5.92         | 0.00          | 4.60  | 8.30           | 180.43        |
|         | <b>SUB TOTAL</b>                 | <b>0.00</b>   | <b>5.92</b>  | <b>0.00</b>   | <b>9.60</b>   | <b>27.91</b>   | <b>290.73</b> |
|         | <b>GRAND TOTAL</b>               | <b>228.00</b> | <b>81.30</b> | <b>35.66</b>  | <b>5800.00</b>  | <b>5912.61</b> | <b>101.94</b> |

**b.) Review of Priority Sector Advances (PSA)**

Performance under Priority Sector Advances, DIR and Weaker Section etc. as on 31.12.2021, 31.03.2022, 30.09.2022 and 31.12.2022 are as under:

(Rs. in Crores)

| SR. No. | Parameters                             | Bench Mark | 30.12.2021 | 31.03.2022 | 30.09.2022 | 31.12.2022 |
|---------|--|------------|------------|------------|------------|------------|
| i       | Total Deposits                         | N.A.       | 96154.87   | 98267.58   | 101780.46  | 104076.22  |
| ii      | Total Advances                         | N.A.       | 29209.57   | 30045.92   | 30769.92   | 32268.40   |
| iii     | C.D. Ratio                             | N.A.       | 30.38      | 30.58      | 30.23      | 31.00      |
| iv      | Total PSA Outstanding                  | N.A.       | 10489.80   | 11100.50   | 13169.14   | 13341.77   |
|         | %age of PSA to Total Advances          | 40%        | 40.08      | 42.41%     | 49.09%     | 49.73%     |
| v       | DIR Advances                           | N.A.       | 2.29       | 1.29       | 0.74       | 0.70       |
|         | %age of DIR Adv. to Total Advances     | 1%         | 0.01%      | 0.00       | 0.00       | 0.00       |
| vi      | Weaker Section Advances                | N.A.       | 2504.77    | 1734.74    | 1926.36    | 1939.35    |
|         | %age of Weaker Sec. Adv. to Total Adv. | 10%        | 7.03%      | 5.72%      | 6.26%      | 6.01%      |
| vii     | SC/ST Advances                         | N.A.       | 130.06     | 142.35     | 133.36     | 142.77     |
|         | %age of SC/ST* Adv. To Total Advances  | 5%         | 0.45%      | 0.47%      | 0.43%      | 0.44%      |
| viii    | Advances to Women                      | N.A.       | 4269.43    | 4427.98    | 4860.45    | 4999.74    |
|         | %age of Adv. to Women to Total Adv.    | 10%        | 14.62%     | 14.59%     | 15.80%     | 15.49%     |

\* As per RBI directives the base for calculating % of Priority Sector Advances is Total Advances of March 2022.



**DEPOSIT, ADVANCES AND CD RATIO- GOA STATE AS ON 31.12.2022**

(Amount in crores)

| SR. | Name of Bank                             | No. of branches | Deposits Total   | Advances Total  | CD Ratio     |
|-----|--|-----------------|------------------|-----------------|--------------|
| 1   | STATE BANK OF INDIA                      | 88              | 22037.81         | 7882.00         | 35.37        |
| 2   | BANK OF BARODA                           | 50              | 8550.01          | 1570.46         | 18.37        |
| 3   | BANK OF INDIA                            | 47              | 10215.23         | 1915.43         | 18.75        |
| 4   | BANK OF MAHRASHTRA                       | 15              | 1055.78          | 993.04          | 94.06        |
| 5   | CANARA BANK                              | 76              | 11713.64         | 2519.94         | 21.51        |
| 6   | CENTRAL BANK OF INDIA                    | 31              | 2987.33          | 1024.20         | 34.28        |
| 7   | INDIAN BANK                              | 11              | 655.79           | 110.56          | 16.86        |
| 8   | INDIAN OVERSEAS BANK                     | 26              | 1833.37          | 584.81          | 31.90        |
| 9   | PUNJAB NATIONAL BANK                     | 19              | 1475.94          | 929.47          | 62.97        |
| 10  | PUNJAB AND SIND BANK                     | 1               | 34.57            | 21.43           | 61.99        |
| 11  | UNION BANK OF INDIA                      | 73              | 10998.57         | 1886.63         | 17.15        |
| 12  | UCO BANK                                 | 10              | 746.83           | 161.14          | 21.58        |
|     | <b>SUB TOTAL</b>                         | <b>447</b>      | <b>72304.87</b>  | <b>19599.11</b> | <b>27.11</b> |
| 13  | AXIS BANK                                | 18              | 2828.81          | 962.19          | 34.01        |
| 14  | BANDHAN BANK                             | 4               | 64.54            | 31.17           | 48.30        |
| 15  | CSB BANK LIMITED                         | 2               | 138.46           | 38.42           | 27.75        |
| 16  | DCB BANK                                 | 4               | 442.69           | 29.41           | 6.64         |
| 17  | FEDERAL BANK                             | 6               | 688.65           | 419.81          | 60.96        |
| 18  | HDFC BANK                                | 69              | 11726.53         | 3174.98         | 27.08        |
| 19  | ICICI BANK                               | 33              | 3722.65          | 1642.12         | 44.11        |
| 20  | INDUSIND BANK                            | 9               | 994.17           | 806.51          | 81.12        |
| 21  | J & K BANK                               | 1               | 21.06            | 31.29           | 148.58       |
| 22  | KARNATAKA BANK                           | 7               | 801.86           | 325.81          | 40.63        |
| 23  | KARUR VYASYA BANK                        | 1               | 53.81            | 37.93           | 70.49        |
| 24  | KOTAK MAHINDRA BANK                      | 7               | 883.40           | 402.46          | 45.56        |
| 25  | RBL BANK                                 | 7               | 544.12           | 15.72           | 2.89         |
| 26  | SOUTH INDIAN BANK                        | 5               | 364.65           | 428.47          | 117.50       |
| 27  | YES BANK                                 | 8               | 967.56           | 455.89          | 47.12        |
| 28  | IDBI BANK                                | 8               | 928.29           | 231.25          | 24.91        |
| 29  | IDFC FIRST BANK                          | 3               | 764.96           | 64.60           | 8.44         |
|     | <b>SUB TOTAL</b>                         | <b>192</b>      | <b>25936.21</b>  | <b>9098.03</b>  | <b>35.08</b> |
| 30  | APNA SAHAKARI BANK LTD.                  | 2               | 26.02            | 95.10           | 365.49       |
| 31  | BICHOLIM URBAN CO-OP BANK LTD.           | 11              | 520.30           | 277.79          | 53.39        |
| 32  | CITIZEN CO-OP BANK LTD,                  | 6               | 166.03           | 78.62           | 47.35        |
| 33  | CITIZEN CREDIT CO-OPERATIVE BANK LIMITED | 5               | 117.00           | 93.32           | 79.76        |
| 34  | GOA STATE CO-OP BANK LTD.                | 54              | 2192.53          | 1228.52         | 56.03        |
| 35  | GOA URBAN CO-OP BANK LTD.                | 16              | 853.01           | 481.72          | 56.47        |
| 36  | GP PARSIK SAHAKARI BANK LTD.             | 2               | 3.86             | 9.24            | 239.38       |
| 37  | KONKAN MERCANTILE CO-OP BANK LTD.        | 1               | 5.95             | 9.31            | 156.47       |
| 38  | NKGSB CO-OP BANK LTD.                    | 5               | 0.23             | 0.29            | 126.09       |
| 39  | SARASWAT CO-OP BANK LTD.                 | 9               | 1295.92          | 914.21          | 70.55        |
| 40  | SHAMRAO VITHAL CO-OP BANK LTD.           | 2               | 108.35           | 0.00            | 0.00         |
| 41  | TJSB SAHAKARI BANK LTD.                  | 5               | 240.66           | 262.44          | 109.05       |
| 42  | WOMEN CO-OP BANK LTD.                    | 2               | 76.45            | 50.04           | 65.45        |
|     | <b>SUB TOTAL</b>                         | <b>120</b>      | <b>5606.31</b>   | <b>3500.60</b>  | <b>62.44</b> |
| 43  | AU SMALL FINANCE BANK LTD.               | 1               | 188.64           | 56.93           | 30.18        |
| 44  | JANA SMALL FINANCE BANK LTD.             | 1               | 0.00             | 0.00            | 0.00         |
| 45  | INDIA POST PAYMENTS BANK                 | 255             | 0.00             | 0.00            | 0.00         |
| 46  | UJJIVAN SMALL FINANCE BANK               | 2               | 40.19            | 13.73           | 34.16        |
| 47  | UNITY SMALL FINANCE BANK                 | 6               | 0.00             | 0.00            | 0.00         |
|     | <b>SUB TOTAL</b>                         | <b>265</b>      | <b>228.83</b>    | <b>70.66</b>    | <b>30.88</b> |
|     | <b>GRAND TOTAL</b>                       | <b>1024</b>     | <b>104076.22</b> | <b>32268.40</b> | <b>31.00</b> |

**OUTSTANDING POSITION OF ADVANCES TO PRIORITY SECTOR, DIR AND WEAKER SECTION (31.12.2022)**

(Amount in crores)

| SR. No. | Name of the Bank                 | TOTAL PRIORITY SECTOR ADVANCES | % P.S. ADV TO TOTAL ADV | ADV UNDER DRI SCHEME |            | % of DIR to Total Advances | ADVANCE TO WEAKER SECTION |                | % of Weaker Section Adv to Total Adv |
|---------|----------------------------------|--------------------------------|-------------------------|----------------------|------------|----------------------------|---------------------------|----------------|--------------------------------------|
|         |                                  | AMOUNT                         | %                       | NO                   | AMOUNT     | %                          | NO                        | AMOUNT         | %                                    |
| 1       | STATE BANK OF INDIA              | 2691.05                        | 52.32                   | 1                    | 0          | 0.00                       | 7469                      | 211.35         | 2.68                                 |
| 2       | BANK OF BARODA                   | 612.52                         | 44.35                   | 4                    | 0.06       | 0.00                       | 7541                      | 163.52         | 10.41                                |
| 3       | BANK OF INDIA                    | 830.15                         | 46.25                   | 0                    | 0          | 0.00                       | 10906                     | 260.99         | 13.63                                |
| 4       | BANK OF MAHRASHTRA               | 383.02                         | 48.15                   | 0                    | 0          | 0.00                       | 1160                      | 29.31          | 2.95                                 |
| 5       | CANARA BANK                      | 1573.46                        | 63.76                   | 681                  | 0.64       | 0.03                       | 28665                     | 528.39         | 20.97                                |
| 6       | CENTRAL BANK OF INDIA            | 612.99                         | 73.92                   | 0                    | 0          | 0.00                       | 1826                      | 46.51          | 4.54                                 |
| 7       | INDIAN BANK                      | 43.58                          | 37.71                   | 0                    | 0          | 0.00                       | 330                       | 9.12           | 8.25                                 |
| 8       | INDIAN OVERSEAS BANK             | 225.43                         | 41.68                   | 0                    | 0          | 0.00                       | 1354                      | 18.89          | 3.23                                 |
| 9       | PUNJAB NATIONAL BANK             | 483.93                         | 52.09                   | 0                    | 0          | 0.00                       | 257                       | 6.46           | 0.70                                 |
| 10      | PUNJAB AND SIND BANK             | 11.73                          | 56.04                   | 0                    | 0          | 0.00                       | 0                         | 0              | 0.00                                 |
| 11      | UNION BANK OF INDIA              | 1088.64                        | 62.71                   | 0                    | 0          | 0.00                       | 7046                      | 91.43          | 4.85                                 |
| 12      | UCO BANK                         | 80.84                          | 51.90                   | 0                    | 0          | 0.00                       | 188                       | 1.93           | 1.20                                 |
|         | <b>SUB TOTAL</b>                 | <b>8637.34</b>                 | <b>54.29</b>            | <b>686</b>           | <b>0.7</b> | <b>0.00</b>                | <b>66742</b>              | <b>1367.91</b> | <b>6.98</b>                          |
| 13      | AXIS BANK                        | 241.74                         | 29.40                   | 0                    | 0          | 0.00                       | 1439                      | 18.24          | 1.90                                 |
| 14      | BANDHAN BANK                     | 14.44                          | 34.93                   | 0                    | 0          | 0.00                       | 4312                      | 13.62          | 43.70                                |
| 15      | CSB BANK LIMITED                 | 10.18                          | 26.30                   | 0                    | 0          | 0.00                       | 126                       | 4.02           | 10.46                                |
| 16      | DCB BANK                         | 9                              | 41.84                   | 0                    | 0          | 0.00                       | 138                       | 0.77           | 2.62                                 |
| 17      | FEDERAL BANK                     | 216.98                         | 53.45                   | 0                    | 0          | 0.00                       | 8420                      | 163.2          | 38.87                                |
| 18      | HDFC BANK                        | 760.8                          | 40.16                   | 0                    | 0          | 0.00                       | 11786                     | 63.31          | 1.99                                 |
| 19      | ICICI BANK                       | 283.13                         | 17.18                   | 0                    | 0          | 0.00                       | 1411                      | 41.19          | 2.51                                 |
| 20      | INDUSIND BANK                    | 216.98                         | 46.62                   | 0                    | 0          | 0.00                       | 2474                      | 4.69           | 0.58                                 |
| 21      | J & K BANK                       | 14.98                          | 45.94                   | 0                    | 0          | 0.00                       | 123                       | 10.83          | 34.61                                |
| 22      | KARNATAKA BANK                   | 169.85                         | 49.10                   | 0                    | 0          | 0.00                       | 3404                      | 71.65          | 21.99                                |
| 23      | KARUR VYASYA BANK                | 13.63                          | 43.04                   | 0                    | 0          | 0.00                       | 23                        | 1.23           | 3.24                                 |
| 24      | KOTAK MAHINDRA BANK              | 97.66                          | 21.10                   | 0                    | 0          | 0.00                       | 12                        | 16.05          | 3.99                                 |
| 25      | RBL BANK                         | 12.82                          | 46.05                   | 0                    | 0          | 0.00                       | 4727                      | 10.8           | 68.70                                |
| 26      | SOUTH INDIAN BANK                | 269.2                          | 66.81                   | 0                    | 0          | 0.00                       | 0                         | 0              | 0.00                                 |
| 27      | YES BANK                         | 132.28                         | 31.21                   | 0                    | 0          | 0.00                       | 11                        | 3.77           | 0.83                                 |
| 28      | IDBI BANK                        | 97.05                          | 30.43                   | 0                    | 0          | 0.00                       | 438                       | 16.04          | 6.94                                 |
| 29      | IDFC FIRST BANK                  | 0                              | 0.00                    | 0                    | 0          | 0.00                       | 0                         | 0              | 0.00                                 |
|         | <b>SUB TOTAL</b>                 | <b>2560.72</b>                 | <b>36.24</b>            | <b>0</b>             | <b>0</b>   | <b>0.00</b>                | <b>38844</b>              | <b>439.41</b>  | <b>4.83</b>                          |
| 30      | APNA SAHAKARI BANK LTD.          | 95.1                           | 90.88                   | 0                    | 0          | 0.00                       | 0                         | 0              | 0.00                                 |
| 31      | BICHOLIM URBAN CO-OP BANK LTD.   | 152.59                         | 54.34                   | 0                    | 0          | 0.00                       | 634                       | 13.72          | 4.94                                 |
| 32      | CITIZEN CO-OP BANK LTD,          | 57.49                          | 75.33                   | 0                    | 0          | 0.00                       | 219                       | 31.79          | 40.44                                |
| 33      | CITIZEN CREDIT CO-OPERATIVE BANK | 63.48                          | 54.57                   | 0                    | 0          | 0.00                       | 60                        | 6.9            | 7.39                                 |
| 34      | GOA STATE CO-OP BANK LTD.        | 350.67                         | 30.76                   | 0                    | 0          | 0.00                       | 296                       | 6.97           | 0.57                                 |
| 35      | GOA URBAN CO-OP BANK LTD.        | 404.02                         | 82.09                   | 0                    | 0          | 0.00                       | 1289                      | 56.16          | 11.66                                |
| 36      | GP PARSIK SAHAKARI BANK LTD.     | 3.07                           | 22.07                   | 0                    | 0          | 0.00                       | 2                         | 0.2            | 2.16                                 |
| 37      | KONKAN MERCANTILE CO-OP BANK     | 8.53                           | 0.00                    | 0                    | 0          | 0.00                       | 3                         | 0.13           | 1.40                                 |
| 38      | NKGSB CO-OP BANK LTD.            | 0.29                           | 0.11                    | 0                    | 0          | 0.00                       | 0                         | 0              | 0.00                                 |
| 39      | SARASWAT CO-OP BANK LTD.         | 764.15                         | 83.59                   | 0                    | 0          | 0.00                       | 0                         | 0              | 0.00                                 |
| 40      | SHAMRAO VITHAL CO-OP BANK LTD.   | 0                              | 0.00                    | 0                    | 0          | 0.00                       | 0                         | 0              | 0.00                                 |
| 41      | TJSB SAHAKARI BANK LTD.          | 180.32                         | 73.13                   | 0                    | 0          | 0.00                       | 27                        | 0.67           | 0.26                                 |
| 42      | WOMEN CO-OP BANK LTD.            | 26.49                          | 52.52                   | 0                    | 0          | 0.00                       | 315                       | 3.51           | 7.01                                 |
|         | <b>SUB TOTAL</b>                 | <b>2106.2</b>                  | <b>55.28</b>            | <b>0</b>             | <b>0</b>   | <b>0.00</b>                | <b>2845</b>               | <b>120.06</b>  | <b>3.43</b>                          |
| 43      | AU SMALL FINANCE BANK LTD.       | 25.78                          | 82.29                   | 0                    | 0          | 0.00                       | 75                        | 3.15           | 5.53                                 |
| 44      | JANA SMALL FINANCE BANK LTD.     | 0                              | 0.00                    | 0                    | 0          | 0.00                       | 0                         | 0              | 0.00                                 |
| 45      | INDIA POST PAYMENTS BANK         | 0                              | 0.00                    | 0                    | 0          | 0.00                       | 0                         | 0              | 0.00                                 |
| 46      | UJJIVAN SMALL FINANCE BANK       | 11.73                          | 92.43                   | 0                    | 0          | 0.00                       | 2091                      | 8.82           | 64.24                                |
|         | <b>SUB TOTAL</b>                 | <b>37.51</b>                   | <b>85.00</b>            | <b>0</b>             | <b>0</b>   | <b>0.00</b>                | <b>2166</b>               | <b>11.97</b>   | <b>16.94</b>                         |
|         | <b>GRAND TOTAL</b>               | <b>13341.77</b>                | <b>49.73</b>            | <b>686</b>           | <b>0.7</b> | <b>0.00</b>                | <b>110597</b>             | <b>1939.35</b> | <b>6.01</b>                          |

**ADVANCES TO SC, ST & WOMENS AS ON 31.12.2022**

(Amount in Crores)

| SR. No. | Name of the Bank                 | ADVANCE TO SC |              | % of SC ADV to Total Adv | ADVANCE TO ST |              | % of ST ADV to Total Adv | ADVANCE TO WOMEN |                | % of WOMEN Adv to Total Adv |
|---------|----------------------------------|---------------|--------------|--------------------------|---------------|--------------|--------------------------|------------------|----------------|-----------------------------|
|         |                                  | NO            | AMOUNT       | %                        | NO            | AMT          | %                        | NO               | AMT            | %                           |
| 1       | STATE BANK OF INDIA              | 358           | 17.68        | 0.22                     | 488           | 11.22        | 0.14                     | 17985            | 1194.73        | 15.16                       |
| 2       | BANK OF BARODA                   | 173           | 6.47         | 0.41                     | 379           | 7.52         | 0.48                     | 8293             | 337.58         | 21.50                       |
| 3       | BANK OF INDIA                    | 80            | 4.06         | 0.21                     | 142           | 4.09         | 0.21                     | 10593            | 452.08         | 23.60                       |
| 4       | BANK OF MAHRASHTRA               | 30            | 0.57         | 0.06                     | 63            | 1.03         | 0.10                     | 1739             | 75.17          | 7.57                        |
| 5       | CANARA BANK                      | 1019          | 27.24        | 1.08                     | 372           | 6.11         | 0.24                     | 19033            | 579.87         | 23.01                       |
| 6       | CENTRAL BANK OF INDIA            | 169           | 6.44         | 0.63                     | 176           | 1.91         | 0.19                     | 3202             | 208.12         | 20.32                       |
| 7       | INDIAN BANK                      | 49            | 1.37         | 1.24                     | 23            | 0.32         | 0.29                     | 897              | 21.66          | 19.59                       |
| 8       | INDIAN OVERSEAS BANK             | 47            | 0.84         | 0.14                     | 49            | 2.01         | 0.34                     | 3006             | 96.79          | 16.55                       |
| 9       | PUNJAB NATIONAL BANK             | 69            | 6.34         | 0.68                     | 8             | 0.53         | 0.06                     | 1311             | 136.5          | 14.69                       |
| 10      | PUNJAB AND SIND BANK             | 1             | 0.02         | 0.09                     | 0             | 0            | 0.00                     | 70               | 5.14           | 23.99                       |
| 11      | UNION BANK OF INDIA              | 89            | 4.51         | 0.24                     | 85            | 3.77         | 0.20                     | 9232             | 334.91         | 17.75                       |
| 12      | UCO BANK                         | 18            | 0.43         | 0.27                     | 19            | 0.22         | 0.14                     | 1186             | 32.72          | 20.31                       |
|         | <b>SUB TOTAL</b>                 | <b>2102</b>   | <b>75.97</b> | <b>0.39</b>              | <b>1804</b>   | <b>38.73</b> | <b>0.20</b>              | <b>76547</b>     | <b>3475.27</b> | <b>17.73</b>                |
| 13      | AXIS BANK                        | 18            | 1.02         | 0.11                     | 8             | 0.11         | 0.01                     | 4003             | 104.9          | 10.90                       |
| 14      | BANDHAN BANK                     | 19            | 0.11         | 0.35                     | 1             | 0            | 0.00                     | 6510             | 28.95          | 92.88                       |
| 15      | CSB BANK LIMITED                 | 43            | 1.15         | 2.99                     | 1             | 0.02         | 0.05                     | 665              | 13.91          | 36.21                       |
| 16      | DCB BANK                         | 0             | 0            | 0.00                     | 0             | 0            | 0.00                     | 647              | 3.8            | 12.92                       |
| 17      | FEDERAL BANK                     | 34            | 0.42         | 0.10                     | 29            | 0.29         | 0.07                     | 7416             | 149.62         | 35.64                       |
| 18      | HDFC BANK                        | 3             | 0.09         | 0.00                     | 8             | 0.31         | 0.01                     | 21489            | 298.83         | 9.41                        |
| 19      | ICICI BANK                       | 19            | 1.39         | 0.08                     | 16            | 0.43         | 0.03                     | 6630             | 604.39         | 36.81                       |
| 20      | INDUSIND BANK                    | 485           | 2.45         | 0.30                     | 501           | 1.26         | 0.16                     | 3687             | 0.07           | 0.01                        |
| 21      | J & K BANK                       | 1             | 0.13         | 0.42                     | 0             | 0            | 0.00                     | 53               | 3.82           | 12.21                       |
| 22      | KARNATAKA BANK                   | 35            | 0.66         | 0.20                     | 8             | 0.3          | 0.09                     | 2128             | 40.04          | 12.29                       |
| 23      | KARUR VYASYA BANK                | 86            | 6.94         | 18.30                    | 0             | 0            | 0.00                     | 64               | 3.42           | 9.02                        |
| 24      | KOTAK MAHINDRA BANK              | 3             | 1.48         | 0.37                     | 0             | 0            | 0.00                     | 44               | 10.03          | 2.49                        |
| 25      | RBL BANK                         | 143           | 0.38         | 2.42                     | 87            | 1.05         | 6.68                     | 4534             | 8.54           | 54.33                       |
| 26      | SOUTH INDIAN BANK                | 2             | 0.07         | 0.02                     | 0             | 0            | 0.00                     | 3585             | 31.04          | 7.24                        |
| 27      | YES BANK                         | 0             | 0            | 0.00                     | 0             | 0            | 0.00                     | 0                | 0              | 0.00                        |
| 28      | IDBI BANK                        | 33            | 0.68         | 0.29                     | 24            | 0.55         | 0.24                     | 1056             | 42.19          | 18.24                       |
| 29      | IDFC FIRST BANK                  | 1             | 0            | 0.00                     | 5             | 0.13         | 0.20                     | 1648             | 12.05          | 18.65                       |
|         | <b>SUB TOTAL</b>                 | <b>925</b>    | <b>16.97</b> | <b>0.19</b>              | <b>688</b>    | <b>4.45</b>  | <b>0.05</b>              | <b>64159</b>     | <b>1355.6</b>  | <b>14.90</b>                |
| 30      | APNA SAHAKARI BANK LTD.          | 0             | 0            | 0.00                     | 0             | 0            | 0.00                     | 30               | 0.31           | 0.33                        |
| 31      | BICHOLIM URBAN CO-OP BANK LTD    | 101           | 1.94         | 0.70                     | 74            | 1.42         | 0.51                     | 1593             | 48.11          | 17.32                       |
| 32      | CITIZEN CO-OP BANK LTD,          | 0             | 0            | 0.00                     | 0             | 0            | 0.00                     | 111              | 18.63          | 23.70                       |
| 33      | CITIZEN CREDIT CO-OPERATIVE BANK | 0             | 0            | 0.00                     | 0             | 0            | 0.00                     | 87               | 6.68           | 7.16                        |
| 34      | GOA STATE CO-OP BANK LTD.        | 2             | 0            | 0.00                     | 0             | 0            | 0.00                     | 1198             | 27.35          | 2.23                        |
| 35      | GOA URBAN CO-OP BANK LTD.        | 1             | 0.01         | 0.00                     | 40            | 1.22         | 0.25                     | 725              | 17.79          | 3.69                        |
| 36      | GP PARSIK SAHAKARI BANK LTD.     | 0             | 0            | 0.00                     | 0             | 0            | 0.00                     | 1                | 0.19           | 2.06                        |
| 37      | KONKAN MERCANTILE CO-OP BANK     | 0             | 0            | 0.00                     | 0             | 0            | 0.00                     | 0                | 0              | 0.00                        |
| 39      | NKGSB CO-OP BANK LTD.            | 0             | 0            | 0.00                     | 0             | 0            | 0.00                     | 40               | 0              | 0.00                        |
| 41      | SARASWAT CO-OP BANK LTD.         | 0             | 0            | 0.00                     | 0             | 0            | 0.00                     | 0                | 0              | 0.00                        |
| 42      | SHAMRAO VITHAL CO-OP BANK LTD    | 0             | 0            | 0.00                     | 0             | 0            | 0.00                     | 129              | 14.51          | 0.00                        |
| 43      | TJSB SAHAKARI BANK LTD.          | 0             | 0            | 0.00                     | 0             | 0            | 0.00                     | 188              | 11.49          | 4.38                        |
| 44      | WOMEN CO-OP BANK LTD.            | 0             | 0            | 0.00                     | 43            | 0.65         | 1.30                     | 123              | 0.7            | 1.40                        |
|         | <b>SUB TOTAL</b>                 | <b>104</b>    | <b>1.95</b>  | <b>0.06</b>              | <b>157</b>    | <b>3.29</b>  | <b>0.09</b>              | <b>4225</b>      | <b>145.76</b>  | <b>4.16</b>                 |
| 45      | AU SMALL FINANCE BANK            | 2             | 0.02         | 0.04                     | 0             | 0            | 0.00                     | 244              | 9.99           | 17.55                       |
| 46      | JANA SMALL FINANCE BANK          | 0             | 0            | 0.00                     | 0             | 0            | 0.00                     | 0                | 0              | 0.00                        |
| 47      | INDIA POST PAYMENTS BANK         | 0             | 0            | 0.00                     | 0             | 0            | 0.00                     | 0                | 0              | 0.00                        |
| 48      | UJJIVAN SMALL FINANCE BANK       | 285           | 0.91         | 6.63                     | 154           | 0.48         | 3.50                     | 3395             | 13.12          | 95.56                       |
|         | <b>SUB TOTAL</b>                 | <b>287</b>    | <b>0.93</b>  | <b>1.32</b>              | <b>154</b>    | <b>0.48</b>  | <b>0.68</b>              | <b>3639</b>      | <b>23.11</b>   | <b>32.71</b>                |
|         | <b>GRAND TOTAL</b>               | <b>3418</b>   | <b>95.82</b> | <b>0.30</b>              | <b>2803</b>   | <b>46.95</b> | <b>0.15</b>              | <b>148570</b>    | <b>4999.74</b> | <b>15.49</b>                |

**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 31.12.2021, 31.03.2022 and 31.12.2022 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. |       |        |
| Dec 2021   | 5267              | 18.07          | 6815                    | 127.02         | 1457                    | 103.62         | 13539 | 248.71 |
| March 2022 | 5866              | 20.00          | 8198                    | 155.66         | 1823                    | 130.50         | 15887 | 306.16 |
| Dec 2022   | 7403              | 22.52          | 6682                    | 111.64         | 1828                    | 129.44         | 15913 | 263.60 |

**b) Position of NPA in Mudra Accounts as on 31.12.2022**

(Amount in Crores)

| Particulars  | OUTSTANDING     |               | NPA             |              |
|--------------|-----------------|---------------|-----------------|--------------|
|              | No. of accounts | Amount        | No. of accounts | Amount       |
| SHISHU       | 22709           | 57.39         | 2538            | 6.20         |
| KISHORE      | 25789           | 336.58        | 2093            | 31.46        |
| TARUN        | 6627            | 365.17        | 446             | 22.97        |
| <b>TOTAL</b> | <b>55125</b>    | <b>759.14</b> | <b>5077</b>     | <b>60.63</b> |
|              |                 |               |                 | <b>7.98%</b> |

**Comparative Report -Position of Lending under various Atmanirbhar Schemes for quarter ending Dec 2021 and Dec 2022**

**KCC TO FISHERY**

(Amount in Crores)

| Name of Bank | NO. OF KCC ISSUED DURING QUARTER (Including renewal) | AMOUNT DISBURSED DURING QUARTER | TOTAL NO. OF KCC AS ON END OF QUARTER | OUTSTANDING Amount. AS ON END OF QUARTER | Out of TOTAL NO. OF KCC , Number of Rupay Card Issued | KCC CARD ACTIVATED |
|--------------|--|---------------------------------|---------------------------------------|--|---|--------------------|
| Dec 21       | 338  | 3.06                            | 599                                   | 9.32                                     | 158   | 112                |
| Dec 22       | 428  | 2.61                            | 863                                   | 14.79                                    | 194   | 149                |

**KCC TO ANIMAL HUSBANDRY**

(Amount in Crores)

| Name of Bank | NO. OF KCC ISSUED DURING QUARTER (Including renewal) | AMOUNT DISBURSED DURING QUARTER | TOTAL NO. OF KCC AS ON END OF QUARTER | OUTSTANDING Amount. AS ON END OF QUARTER | Out of TOTAL NO. OF KCC , Number of Rupay Card Issued | KCC CARD ACTIVATED |
|--------------|--|---------------------------------|---------------------------------------|--|---|--------------------|
| Dec 21       | 335  | 8.88                            | 1646                                  | 20.82                                    | 478   | 445                |
| Dec 22       | 596  | 11.63                           | 2084                                  | 26.68                                    | 638   | 593                |

**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 21       | 3611   | 48.37                           | 8947                                  | 95.26                                    | 3427  | 1698               |
| Dec 22       | 3041   | 49.92                           | 13598                                 | 137.62                                   | 5334  | 3273               |

**a) Position of Stand – up India Position as on Dec 2022**

(Amt in Cr)

| Disbursement   |        | Outstanding    |        | NPAs           |        |
|----------------|--------|----------------|--------|----------------|--------|
| No of Accounts | Amount | No of Accounts | Amount | No of Accounts | Amount |
| 60             | 7.08   | 415            | 63.80  | 42             | 7.42   |

**b) SELF HELP GROUP – Comparative Report as on Dec 2021 and Dec 2022**

(Amt in Cr)

|   | As on 31.12.2021 | As on 31.12.2022 |
|---|------------------|------------------|
| <b>Total number of SHGs</b>                                 | 5583             | 8083             |
| <b>Outstanding<br/>(Amt in cr)</b>                          | 46.20            | 58.71            |
| <b>Total number of SHGs Credit<br/>Linked During the FY</b> | 532              | 927              |
| <b>Amount ( in cr)</b>                                      | 16.00            | 17.35            |

**Progress in Government Sponsored Schemes****a) Review of Government Sponsored Schemes as on 31.12.2022**

| Sr No | Scheme             | Position as on 31.12.2022 |            |           |               |
|-------|--------------------|---------------------------|------------|-----------|---------------|
|       |                    | Sponsored                 | Sanctioned | Rejected  | Under Process |
| 1     | PMEGP - DIC        | 95                        | 26         | 35        | 34            |
| 2     | PMEGP - KVIC       | 2                         | 1          | 0         | 1             |
| 3     | PMEGP - KVIB       | 78                        | 20         | 17        | 41            |
|       | <b>PMEGP TOTAL</b> | <b>175</b>                | <b>57</b>  | <b>52</b> | <b>76</b>     |

**b) Position of NPAs in respect of Schematic lending, Certificate Cases and Recovery of NPAs as on 31.12.2022**

(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       | 277                      | 13.52         | 29         | 1.45         | 10.47       | 10.72       |
| 2   | BANK OF BARODA            | 233                      | 8.41          | 15         | 0.31         | 6.44        | 3.69        |
| 3   | BANK OF INDIA             | 518                      | 20.82         | 69         | 6.35         | 13.32       | 30.50       |
| 4   | BANK OF MAHARASHTRA       | 33                       | 66.83         | 1          | 0            | 3.03        | 0.00        |
| 5   | CANARA BANK               | 356                      | 17.02         | 74         | 3.71         | 20.79       | 21.80       |
| 6   | CENTRAL BANK OF INDIA     | 88                       | 5.27          | 2          | 0.19         | 2.27        | 3.61        |
| 7   | INDIAN BANK               | 9                        | 0.57          | 2          | 0.23         | 22.22       | 40.35       |
| 8   | INDIAN OVERSEAS BANK      | 111                      | 3.28          | 3          | 0.03         | 2.70        | 0.91        |
| 9   | PUNJAB NATIONAL BANK      | 31                       | 2.24          | 17         | 1.15         | 54.84       | 51.34       |
| 10  | UNION BANK OF INDIA       | 633                      | 30.63         | 60         | 0.85         | 9.48        | 2.78        |
| 11  | UCO BANK                  | 35                       | 1.76          | 12         | 0.12         | 34.29       | 6.82        |
| 12  | HDFC BANK                 | 707                      | 25.33         | 7          | 0.04         | 0.99        | 0.16        |
| 13  | KARNATAKA BANK            | 4                        | 0.76          | 0          | 0            | 0.00        | 0.00        |
| 14  | KOTAK MAHINDRA BANK       | 2                        | 0.97          | 0          | 0            | 0.00        | 0.00        |
| 15  | IDBI BANK                 | 4                        | 0.47          | 0          | 0            | 0.00        | 0.00        |
| 16  | GOA STATE CO-OP BANK LTD. | 240                      | 6.49          | 49         | 0.53         | 20.42       | 8.17        |
|     | <b>GRAND TOTAL</b>        | <b>3281</b>              | <b>204.37</b> | <b>311</b> | <b>13.51</b> | <b>9.48</b> | <b>6.61</b> |

**The quarterly meetings of Steering Sub Group of SLBC Goa for the quarter ended Dec 2022 held as under:**

| <b>Sr.No.</b> | <b>Steering Sub Group</b> | <b>Date of Meeting</b> |
|---------------|---------------------------|------------------------|
| 1             | Priority Sector Lending   | 10.03.2023             |
| 2             | Self Help Group           | 10.03.2023             |
| 3             | Govt. Sponsored Schemes   | 10.03.2023             |
| 4             | Financial Inclusion       | 10.03.2023             |



Any other issues with the permission of the chair.

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

