

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

Agenda & Background Papers for

124th SLBC Meeting

For the Quarter ended
December 2023

VENUE:

**TAJ VIVANTA,
Panaji - Goa**

Date: 08th MARCH 2024

Time: 11.00 AM

संयोजक Convener



भारतीयस्टेटबैंक
State Bank of India

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

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Confirmation of minutes of the 123rd SLBC Meeting held on 28.11.2023

The Minutes of the 123rd SLBC meeting for the quarter ended September 2023 were circulated to the members and is also available on SLBC website www.slbcgoa.com – SLBC meetings.

The Minutes are taken on record and copy attached.

MINUTES OF THE 123RD SLBC MEETING HELD ON 28th November 2023

The 123rd State Level Bankers Committee, Goa, was held at Hotel Vivanta, Panaji, on 28th November 2023 under the Chairmanship of Dr. Puneet Kumar Goel, Chief Secretary, Govt. of Goa. Dr. V. Candavelou, Principal Secretary (Finance), Government of Goa also attended the meeting. Other participants are Mr. Shri Ram Singh, SBI, General Manager and SLBC Convenor, Mr. Prabhakar Jha, RD, RBI, Panaji, Goa, Dr. Milind Bhirud, General Manager, NABARD, Panaji Goa. 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 Banks and representatives from the payment banks.

Mr. Shri Ram Singh, SBI, General Manager and SLBC Convenor welcomed Dr. Puneet Kumar Goel, Chief Secretary, Govt. of Goa, Dr. V. Candavelou, Principal Secretary (Finance), Government of Goa, Shri. Prabhakar Jha, Regional Director, Reserve Bank of India, Goa & Shri. Milind Bhirud, General Manager, NABARD, Goa with flower bouquet.

He also welcomed senior executives of commercial banks, representative of co-operative banks, and senior representatives of government departments of Goa, and all other participants for the **123rd SLBC meeting**.

Mr. Shri Ram Singh, SBI, General Manager and SLBC Convenor in his address focused on the achievement for the quarter ended **September 2023 in various parameters**:

He urged the Banks to achieve the 100% digital penetration in South Goa by 31.12.23 as directed by the DFS. The digital penetration of the district stands at **95.03%** in savings Bank account and in current accounts **92.17%**.

Under Social Security Schemes, he informed the members that there is a net growth under all the 3 schemes like Atal Pension Yojana, PMJJBY, PMSBY and percentage of Aadhar Seeded Accounts is **78.41%** in PMJDY accounts.

On **Annual Credit Plan (ACP)**, he congratulated the member banks for the overall achievement under ACP for the quarter ended **Sept 23** at **158% of the YTD Sept-23** budget. The comparative performance for the quarter ending **Sept 22** was 132%.

The priority sector lending has increased from **41.01%** as of **June 23** to **42.86%** of total advances as on **Sept 23**. He congratulated the Member Banks for achieving the benchmark target of 40% for the last 7 consecutive quarters.

He informed the members that although Banks have lend Rs. **5085** Crs till **Sept 23**, the C.D. ratio have slightly improved to **31.86%** from **30.23%** as on **Sept 22**. He further informed that 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. There are **33** applications pending under the PMEGP schemes and requested all the Banks to dispose by 15.12.23. LDMs to follow up with respective Banks and ensure timely disposal of all the GSS loans. Banks also need to cooperate with the Government sponsoring agencies/departments as and



when they hold camps etc. Applications scrutinised and forwarded by the Lead Bank department to be attended without delay and should not be returned except for genuine reasons like adverse CIBIL etc.

He shared the areas of concern like

1. Credit to Exporters
2. Credit to Social Infrastructure

He asked the Banks to focus on the above two areas and also make correct reporting, so that lending to these sectors is reported correctly.

He requested the Banks to give more focus on

1. PM Vishwakarma scheme for rural artisans. This is a new scheme launched by the GOI. Member banks are requested to extend full cooperation to the Nodal Agency of the State for successful implementation of the scheme.
2. Social security schemes of the GOI like PMJJBY, PMSBY, APY etc
3. Pradhan Mantri Mudra Yojana.
4. Finance to Self Help Group
5. Stand Up India

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

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

Speaking on priority sector lending he complimented the Banks for maintaining the ratio above the 40.00% level at 42.86% with slight improvement over previous quarter and he urged the banks to maintain the same in the upcoming quarters.

On CD ratio, he informed that as per SLBC data for the State, the CD ratio has slightly improved from 30.65 % in previous quarter (June 2023) to **31.86%** in the current quarter. He expressed his concern that some of the bigger banks are having CD ratio below 20% or just above 20% and urged all the banks to improve their respective credit portfolios.

On credit disbursement by banks, he said that annual target is ₹6400 crores and achievement stood at ₹5085.06 crores (79.45%) as on end of September 2023. It is observed that half yearly targets have been overachieved by sectors like Agriculture, MSME, etc., on the other hand, some sectors i.e. Export Credit, Education, Social Infrastructure, Renewable Energy are lagging behind. Banks may focus more in these sectors.

With regard to PMJDY accounts, he informed that zero balance accounts were 16211 in quarter ended March 2023, 15586 in quarter ended June 2023 and has again increased to 17492 in Sept 2023. The number of accounts under PMJDY increased from 1,78,009 on June 30, 2023 to 2,00,753 as on September 30, 2023.

He urged the banks to achieve 100% digitization of South Goa District by December 2023.

In respect of Financial literacy camps, he informed that all banks are expected to conduct at least one FL camp per quarter per branch. He stressed on sanctity of data



reporting exercise has to be maintained, as accurate data only will help policy makers in taking correct long term decision.

He requested the banker friends to make some effort to activate the inactive BCs and understand the reasons at the ground level and work towards addressing the same. Last mile connectivity is very critical in achieving financial inclusion and rural development.

He requested all banks to take the Lead Bank Scheme of RBI seriously and ensure that the ground level meetings such as BLBCs, DCCs, DLRCs, meetings are held in the right spirit and as per the agenda and directions stipulated by RBI in the Lead Bank Scheme. He stressed that all the Banks to provide data to SLBC portal within 15 days from the end of the quarter, but many banks are not adhering to the timeline. He urged the banks to ensure strict timelines of RBI, to reflect correct position.

He observed that banks are still redirecting their customers for exchanging/depositing ₹2000 notes to Reserve Bank of India, Panaji RO resulting in avoidable inconvenience to the customers. Banks to inform customers/public to send the ₹ 2000 notes to RBI issue offices at Belapur or Bangalore by Indian Post.

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

Dr. Milind Bhirud welcomed all the participants present on the dais and other dignitaries. He congratulated all the bankers for achieving 80% of targets of Annual Credit Plan for 2023-24 by the 2nd quarter itself.

He wished to inform the house that NABARD has launched the State Focus Paper at the hands of Hon'ble Chief Minister, Goa on 21st November 2023. The consolidated credit potentials are to the tune of Rs Rs.8995 crore for Priority Sector activities in the State of Goa for the financial year 2024-25. This comprises of Rs 1860.24 crore (20.68 per cent) is towards Agriculture and Allied activities. Further, Rs 6097.98 crore (67.79 per cent) for MSME sector and for Other Priority Sector has been projected at Rs 1037.52 crore (11.53 per cent). He requested SLBC to finalise the ACP allocations for the year 2024-25 based on the credit plans approved in the DLCCs.

He further informed the house that GOI has launched "Ghar Ghar KCC Abhiyan to extend the benefits of the Kisan Credit Card (KCC) Scheme to every farmer across India. This campaign will play a pivotal role in reaching out to non-KCC account holder PM KISAN beneficiaries and fostering the saturation of KCC Accounts among eligible PM Kisan beneficiary farmers.

He informed that the scheme of Fund for Regeneration of Traditional Industries (SFURTI), a programme implemented by Ministry of Micro Small and Medium Enterprises, Government of India with the aim to organize the traditional industries and artisans and producers into collectives and provide them with support to make quality and competitive products to ensure long-term sustainability of the sector and its artisans.

He apprised the house that NABSanrakshan Private Limited, a wholly owned subsidiary of NABARD, has been established to manage the Credit Guarantee Scheme of Gov. Two of such schemes are: Credit Guarantee Scheme for Farmers



Producer Organization (FPO) under the Central Sector Scheme for Formation and Promotion of 10,000 FPOs and Credit Guarantee Scheme for Animal Husbandry and Dairying under the Animal Husbandry Infrastructure Development Fund of Govt.

DRDA, Goa has formed 132 Cluster Level Federations of SHG Members in the State. DRDA is supporting these CLF and member of SHGs by way of training to become them micro enterprises. DRDA in coordination with bankers may provide credit support to these CLFs and their members to improve SHG credit linkages.

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

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

He congratulated all the bankers for achieving the ACP targets for the Sept quarter. Few issues which were discussed are as under :

1. Zero Balance accounts in PMJDY. Although the deposit in these accounts have increased however the number of zero balance accounts have increased marginally during the quarter. In this regard, Bankers should contact the customers, identify the reasons and convert into operative accounts. All the banks should put in more efforts to open PMJDY accounts and bring down the zero balance accounts by adopting an action plan.
2. As far as the three social security schemes are concerned, all banks must continue the focus and cover all the eligible beneficiaries in the state as these are the flag ship schemes of the Government of India. The performance under PMJJBY and PMSBY have improved over the last financial year all banks to ensure that the targets given to them by DFS are achieved without exception. In APY the performance needs improvement and all the Banks must contribute in achieving the targets.
3. As far as the Annual Credit Plan is concerned, 79.45 % of the annual target is achieved in the September quarter. The performance is better and urged the banks to achieve the target by December 2023. He urged NABARD to fix realistic targets taking into consideration the potential available. This will help to improve the CD ratio of the state.
4. He instructed the Banks to focus on credit to Agriculture infrastructure and Export credit as compared to housing & MSME segment where the performance is better.
5. On priority sector advances, he complemented the Banks for achieving the benchmark level of 40%. On CD ratio, he informed that there is marginal increase and stands at 31.86%. He further said the CD ratio have to improve beyond 40% and urged banks to focus on increasing the credit size.
6. He urged the banks to improve the finance to weaker section of the society, SC/ST beneficiaries and women beneficiaries. Bankers to identify such beneficiaries and provide hand holding before providing finance.
7. He reviewed the status of PMEGP applications. 29 proposals have been sanctioned, 14 proposals have been rejected and 33 proposals are under process. The target for the state is at 76. All banks to achieve the annual target allotted and dispose of all the applications received and should not carry



forward in the next financial year. Sponsoring agencies like KVIC, KVIB should sponsor adequate applications and Banks should provide hand holding while sanctioning the applications.

Dr. Puneet Kumar Goel, Chief Secretary, Govt. of Goa.

Dr Goel welcomed all the dignitaries on the dais and off the dais. He congratulated the banks for achieving the quarterly target of the Annual Credit plan (ACP).

1. Government of India is running a Saturation campaign at Village Panchayat level to cover maximum citizens under the Flagship Social security schemes of Prime Minister Jeevan Jyoti Bima Yojna (PMJJBY) and Prime Minister Suraksha Bima Yojana (PMSBY). I have also gone through the performance upto September 23. The performance is encouraging, and I urge the bankers to achieve the residual target in the quarter ending December 23.
2. Government of India is also running a 12-month campaign in financing the Animal Husbandry and Dairy farmers. As all of you are aware, the penetration in Animal Husbandry is good but in financing the dairy farmers, it is much below the expected level. I expect that Banks will hold more camps in rural villages and finance the needy farmers who need financial assistance.
3. Banks to make the "Ghar Ghar KCC Abhiyan" for saturation of PM Kisan beneficiaries a grand success. All the banks to ensure that they contact all the beneficiaries and necessary remarks are updated in the portal. So that 100% coverage is ensured.
4. I am pleased to know that 9432 beneficiaries have been covered under Atal Pension Yojana during the year. I observe that very few banks are focusing on this scheme. This scheme which can provide pension post retirement to all class of people needs to be popularized. I urge all the Bank to focus on this scheme.
5. I congratulate all the bankers for achieving 158% of the annual credit target for the quarter ending September 23. Within the overall target, there has been "under financing" in various sectors like Agricultural Infrastructure, Export Credit, Education Loans, Priority sector Housing Loans, Social Infrastructure etc. We all need to focus more on these segments as these sectors need financial assistance. For the financial year 2024-25 NABARD in consultation with SLBC should fix a more challenging target so that more lending will happen in the State leading to improvement in CD ratio.
6. There is marginal improvement in C. D. ratio from 30.23% in September 22 to 31.86% in September 23 and needs further improvement. Also, there is marginal improvement in priority sector lending from 41.01% in June 23 to 42.86% in September 23. I congratulate all the banks for the achievements.
7. The proposals received under Government Sponsored schemes like PMEGP and Stand-Up India loans, the banks to do hand holding to entrepreneurs so that maximum proposals are sanctioned. Maximum loans should be covered under the CGTSME scheme.



8. Further, in a bid to support entrepreneurship in Goa, "Mukhyamantri Saral Udyog Sahay Yojana" has been introduced through which the Govt will collaborate with CGTMSE to increase coverage guarantee up to 95% without any collateral. SIDBI is the nodal agency for the scheme. I urge the Banks to promote the same.


09. Finally, Banks to focus on the PM Vishwakarma scheme for Rural Artisans. Government of Goa is taking lot of efforts in collecting forms under the scheme and the banks should ensure that timely loans are sanctioned and disbursed.

Shri. Carlos Rodrigues, AGM SLBC then piloted the discussion on the agenda. Few observations/directions during presentation:

- Dr. Puneet Kumar Goel, Chief Secretary, Govt. of Goa observed that some banks are not attending the SLBC meetings and instructed the SLBC Goa to conduct a special SLBC meeting for such banks.
- Dr. V. Candavelou, Principal Secretary (Finance) Govt. of Goa informed all the banks to dispose of all the applications received under PMEGP schemes and should not carry forward in the next financial year. He instructed the sponsoring agencies like KVIC, KVIB to source more proposals.

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

State Bank of India
SLBC, Goa
Date: 28.11.2023.


General Manager NW I
& Convenor SLBC Goa



Sr No	Agenda Items	Action Point	Action By
1	Review of ACP – Step up Priority sector lending	Focus on priority sector lending to be increased to 45%.	All Banks
2	Digitalisation of South Goa District	Ensure 100% digitisation of South Goa by the end of December 2023.	All Banks/SLBC/LDM South Goa
3	Data flow at LBS for migration to standardised data system.	All Banks are advised to ensure timely submission of data by uploading on the portal.	All Banks
4	Financial inclusion – Zero balance accounts	To be totally funded wherever feasible.	All Banks
5	Applications under KCC Fisheries/Dairy to be disposed immediately.	Status of applications of Fisheries department to be updated by the Banks.	All Banks
6	Financial Literacy Camps	More camps to be held and the target to be achieved.	All Banks/LDMs
7	Few banks are not participating in SLBC meetings	Special SLBC meeting for non-participating banks to be taken at SLBC level	SLBC, Goa.
8	Setting up of RSETI (Particularly for disabled persons)	Punjab National Bank	The proposal has been forwarded through our Head Office for onward submission to MoRD.

7



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 42.86 % as on 30.09.2023 to 45.20 % as on 31.12.2023
2.	Digitisation of South Goa District	All Banks	As on December 2023, the Digitisation of South Goa District stands at 96.33% in Saving Banks and 93.54 % in Current Accounts. The position has improved to 99.35% for Savings Accounts and 96.89% for Current Accounts as on 28 th Feb 2024.
3.	Data flow at LBS. Migration to Standardized Data System	All Banks	100% Data Flow at LBS.
4	Financial Inclusion – Zero Balance Accounts	All Banks	There is an increase in Zero Balance A/c's from 17492 as on 30.09.2023 to 21988 as on 31.12.2023.
5.	Applications under KCC Fisheries / Dairy to be disposed immediately	All Banks	During the current quarter, banks have sanctioned and disbursed 625 proposals.
6.	Financial Literacy Camps	LDMs / All Banks	Banks have conducted 189 Camps against the target of 84 Camps for the quarter ended December 2023
7.	Coverage of unbanked villages within 5 kms range	SBI, UBI, BOI, AXIS and HDFC	All the 4 villages have been covered by appointing CSPs as directed by DFS.
8.	Campaign for Saturation under Jansuraksha Schemes at Gram Panchayat level (01.10.23 to 31.12.23)	All Banks	Rural branches have conducted 787 camps in various villages for awareness of Social Security Schemes.

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

a) Banking Scenario of the State

There are total 777 Bank Branches in the state catering to 15 lacs plus population. Out of which, 480 are in semi urban areas and 297 in rural villages.

Banking network as on 31.12.2023 are as under:

Type	Banks	No of brs		No of brs		Total	
		North Goa		South Goa		Rural	Semi Urban
		Rural	Semi Urban	Rural	Semi Urban		
Public Sector Banks	12	106	113	97	130	203	243
Private Sector Banks	17	32	74	30	63	62	137
Co-operative Banks	13	15	49	16	41	31	90
Small Finance Banks	5	0	5	1	5	1	10
Total		153	241	144	239	297	480
Grand Total	47	394		383		777	

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 31.12.2023

SR. No.	Name of the Bank	As on December 2023
1	STATE BANK OF INDIA	18
2	BANK OF BARODA	17
3	BANK OF INDIA	13
4	UNION BANK OF INDIA	20
5	CANARA BANK	2
6	AXIS BANK	33
7	RBL BANK	33
	GRAND TOTAL	136

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

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

Hurdles / Issues of CSPs / Bank Mitras:

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

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

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

FLC CAMPS held by FL Centres during the quarter December 2023					
Sr No.	FL Centres	No. of Camp Target	Camps Held		Total
			Digital	Others	
1	SBI NORTH DISTRICT	21	47	47	94
2	SBI SOUTH DISTRICT	21	10	12	22
3	GOA STATE CO-OPERATIVE BANK	21	6	11	17
4	UNION BANK OF INDIA	21	28	28	56
		84	91	98	189

e) Status of Financial Inclusion in the State of Goa

Pradhan Mantri Jan Dhan Yojana (PMJDY):

The Deposits in PMJDY accounts for Dec 2023 quarter is Rs 170.13 cr. There is an increase of Rs 4.04 cr as compared to September 2023 quarter.

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

PMJDY Deposits:

	Sept 2023	Dec 2023
Amount (in cr)	166.09	170.13

Zero Balance Accounts:

	Sept 2023	Dec 2023
Number	17492	21988

PRADHAN MANTRI JAN DHAN YOJANA (PMJDY)

AS ON 31.12.2023

S.No	Banks	Rural A/C	Urban A/C	Male A/C	Female A/C	Total A/C	Total Deposit (Actual)	Zero Balance Account	Rupay Card Issued	Aadhaar Seeded
1	Union Bank of India	36137	0	20162	15975	36137	209895624.70	7266	20760	25216
2	Canara Bank	46813	0	27512	19301	46813	476686182.4	5391	31386	41475
3	Punjab National Bank	9498	0	6906	2592	9498	38898840.23	2241	4132	6081
4	Bank of India	22055	0	11860	10195	22055	252324488.90	1536	19858	19474
5	Central Bank of India	10819	0	4984	5835	10819	49399896.69	938	5990	9498
6	Bank of Maharashtra	4382	0	2322	2060	4382	30182025.00	763	3597	4192
7	Bank of Baroda	19894	0	10494	9400	19894	212731677.20	676	15674	15741
8	State Bank of India	4149	5588	4689	5048	9737	59810038.45	618	8477	8571
9	HDFC Bank Ltd	1755	1331	1070	2016	3086	23869278.41	586	3086	1974
10	Indian Bank	3936	0	2106	1830	3936	18450955.76	550	3665	3043
11	IDBI Bank Ltd.	238	2934	1936	1236	3172	10725891.08	442	2124	2298
12	UCO Bank	1394	1998	1720	1672	3392	25672373.32	270	1690	2112
13	Indian Overseas Bank	7605	20567	16982	11190	28172	278511255.20	226	17136	7845
14	ICICI Bank Ltd	55	167	150	72	222	1385179.58	169	222	61
15	Kotak Mahindra Bank Ltd	249	0	193	56	249	119300.99	146	69	219
16	Federal Bank Ltd	590	0	295	295	590	4819619.12	52	157	422
17	Punjab & Sind Bank	549	0	220	329	549	801789.11	27	368	505
18	Axis Bank Ltd	232	349	428	153	581	3043630.00	26	487	432
19	RBL Bank Ltd	448	0	0	448	448	650517.03	19	448	300
20	IndusInd Bank Ltd	242	462	402	302	704	2352631.95	18	166	606
21	Karur Vysya Bank	0	138	102	36	138	274116.16	12	138	109
22	South Indian Bank Ltd	0	54	18	36	54	250449.98	9	42	43
23	Yes Bank Ltd	0	45	34	11	45	173286.13	4	45	3
24	Jammu & Kashmir Bank Ltd	22	0	10	12	22	5340.00	3	20	16
25	The Goa State Co-Operative Bank Ltd.	1609	0	676	933	1609	72.22	0	0	0
	GRAND TOTAL	172671	33633	115271	91033	206304	1701034460	21988	139737	150236

➤ Percentage of Aadhar seeded Accounts: 72.82%

➤ (Source: NSDL Site)

f) Govt Security Schemes**PRADHAN MANTRI JEEVAN JYOTI BIMA YOJANA (PMJJBY) AND PRADHAN MANTRI SURAKSHA BIMA YOJANA (PMSBY) - ENROLLMENTS AS ON 31.12.2023**

SR.	Name of Bank	PMJJBY	PMSBY
1	STATE BANK OF INDIA	38877	86633
2	BANK OF BARODA	20968	45650
3	BANK OF INDIA	33048	73727
4	BANK OF MAHARASHTRA	5119	12210
5	CANARA BANK	34722	91293
6	CENTRAL BANK OF INDIA	8575	27419
8	INDIAN OVERSEAS BANK	4285	10591
9	PUNJAB NATIONAL BANK	2447	12192
10	PUNJAB AND SIND BANK	375	952
11	UNION BANK OF INDIA	31419	87798
12	UCO BANK	2273	4319
	SUB TOTAL	182108	457670
13	AXIS BANK	850	2203
14	CSB BANK LIMITED	24	193
15	FEDERAL BANK	18	31
16	HDFC BANK	7238	11548
17	ICICI BANK	24	24
18	INDUSIND BANK	29	791
19	J & K BANK	16	15
20	KARNATAKA BANK	917	1993
21	KARUR VYSYA BANK	35	49
22	KOTAK MAHINDRA BANK	261	362
23	RBL BANK	385	567
24	SOUTH INDIAN BANK	170	394
25	YES BANK	100	125
26	IDBI BANK	1862	2614
27	IDFC FIRST BANK	10	3
	SUB TOTAL	11839	20787
28	BICHOLIM URBAN CO-OP BANK LTD.	67	914
29	GOA STATE CO-OP BANK LTD.	3996	10274
30	GOA URBAN CO-OP BANK LTD.	314	1612
31	NKGSB CO-OP BANK LTD.	55	41152
32	TJSB SAHAKARI BANK LTD.	0	6
33	WOMEN CO-OP BANK LTD.	0	73
	SUB TOTAL	4432	54031
34	AU SMALL FIN.BANK	83	130
35	UNITY SMALL FINANCE BANK	67	387
	SUB TOTAL	150	517
	GRAND TOTAL (December 2023)	198529	533130
	(Position as on September 2023)	197445	448338

**ATAL PENSION YOJANA (APY)
PERFORMANCE AS ON 31.12.2023**

SR. NO.	BANK NAME	Annual Target	A/cs opened	Achievement till 31.12.2023	Cumulative APY
1	CENTRAL BANK OF INDIA	3100	1810	58%	12,381
2	CANARA BANK	7400	4123	56%	31,755
3	BANK OF INDIA	5000	2395	48%	10,428
4	UNION BANK OF INDIA	6900	2038	30%	15,121
5	BANK OF MAHARASHTRA	1500	433	29%	2,321
6	INDIAN OVERSEAS BANK	2500	582	24%	955
7	INDIAN BANK	800	141	23%	5,136
8	UCO BANK	1000	169	18%	1,678
9	PUNJAB AND SIND BANK	100	15	17%	1,150
10	PUNJAB NATIONAL BANK	1300	142	15%	360
11	STATE BANK OF INDIA	9100	758	11%	4,150
12	KARNATAKA BANK LIMITED	210	50	9%	192
13	HDFC BANK LTD	4830	229	8%	7,369
14	BANK OF BARODA	5200	151	5%	72
15	THE SOUTH INDIAN BANK LTD MARKETING DEPARTMENT NPS CELL	150	13	5%	5,337
16	KOTAK MAHINDRA BANK	210	11	3%	5,276
17	IDBI BANK LTD	630	5	2%	8
18	DCB BANK LIMITED	120	2	1%	138
19	AXIS BANK LTD	1260	7	1%	465
20	THE FEDERAL BANK LTD	180	2	1%	3,511
21	ICICI BANK LIMITED	2240	5	0%	160
22	RBL BANK LIMITED	240	1	0%	381
23	INDUSIND BANK LIMITED	120	0	0%	38
24	YES BANK LIMITED	240	0	0%	10
25	THE CATHOLIC SYRIAN BANK LIMITED	90	0	0%	11
26	THE KARUR VYSYA BANK LTD	30	0	0%	13
27	THE JAMMU AND KASHMIR BANK LTD	30	0	0%	17
28	BANDHAN BANK LIMITED	60	0	0%	20
29	IDFC FIRST BANK LIMITED	30	0	0%	0
	Grand Total	54,570	13,082	24%	1,08,453

(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 2022 and December 2023 is as under:

(Rs. In crores)

Activity	ACP Target (for 2022-23)	Achievement under ACP 2021-22 upto 31.12.2022	% Achievement 31.12.2022	ACP Target (for 2023- 24)	Achievement under ACP upto 31.12.23	% Achievement 31.12.23
Crop loans	292.00	382.70	79.28	450.10	700.81	155.70
Agri Term loans	506.00	590.70	74.75	550.00	420.81	76.51
Sub Total AGRI	798.00	973.40	121.98	1000.10	1121.62	112.15
Agri Infrastructure	30.00	5.63	6.20	35.00	16.07	45.91
Ancillary Activities	152.00	290.65	154.32	180.00	284.54	158.08
Credit Potential for Agriculture	980.00	1269.68	129.56	1215.10	1422.23	117.05
MSME	3880.00	4286.59	71.98	4310.00	4958.16	115.04
Export Credit	10.00	1.27	6.70	35.00	3.33	9.51
Education	120.00	42.94	24.21	120.00	26.06	21.72
Housing	560.00	222.97	25.02	503.90	275.32	54.64
Social Infrastructure	15.02	1.19	7.92	15.00	1.61	10.73
Renewable Energy	6.98	6.67	83.95	3.00	0.85	28.33
Others	228.00	81.30	14.05	198.00	116.90	59.04
TOTAL	5800.00	5912.61	101.94	6400.00	6804.44	106.32

The comparative position of Annual Credit Plan (Quarterly Targets) upto the Quarter ended December 22 and December 23

Activity	Half Yearly ACP Target 2022-23 (Upto 31.12.22)	Half Yearly Achievement under ACP 2022-23 upto 31.12.2022	% Achievement 31.12.2022	Half Yearly ACP Target (Upto 31.12.23)	Half Yearly Achievement under ACP upto 31.12.23	% Achievement 31.12.23
Crop loans	219.00	382.7	174.75	337.58	700.81	207.60
Agri Term loans	379.50	590.7	155.65	412.50	420.81	102.01
Sub Total AGRI	598.50	973.4	162.64	750.08	1121.62	149.53
Agri Infrastructure	22.50	5.63	25.02	26.25	16.07	61.22
Ancillary Activities	114.00	290.65	254.96	135.00	284.54	210.77
Credit Potential for Agriculture	735.00	1269.68	172.75	911.33	1422.23	156.06
MSME	2910.00	4286.59	147.31	3232.50	4958.16	153.38
Export Credit	7.50	1.27	16.93	26.25	3.33	12.69
Education	90.00	42.94	47.71	90.00	26.06	28.96
Housing	420.00	222.97	53.09	377.93	275.32	72.85
Social Infrastructure	11.27	1.19	10.56	11.25	1.61	14.31
Renewable Energy	5.24	6.67	127.41	2.25	0.85	37.78
Others	171.00	81.3	47.54	148.50	99.87	78.72
TOTAL	4350.00	5912.61	135.92	4800.00	6804.44	141.76

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

(Amt in crores)

SR. No	Name of the Bank	CROP			AGRI TERM			SUB TOTAL		
		C	P	%	C	P	%	C	P	%
1	STATE BANK OF INDIA	55.40	37.88	68.38	50.00	9.01	18.02	105.40	46.89	44.49
2	BANK OF BARODA	19.00	12.48	65.68	28.00	80.07	285.96	47.00	92.55	196.91
3	BANK OF INDIA	20.20	2.55	12.62	64.50	140.31	217.53	84.70	142.86	168.67
4	BANK OF MAHRASHTRA	18.00	2.69	14.94	18.00	10.54	58.56	36.00	13.23	36.75
5	CANARA BANK	24.20	333.07	1376.32	134.00	2.34	1.75	158.20	335.41	212.02
6	CENTRAL BANK OF INDIA	25.40	19.61	77.20	29.00	33.46	115.38	54.40	53.07	97.56
7	INDIAN BANK	0.90	2.39	265.56	3.00	0.00	0.00	3.90	2.39	61.28
8	INDIAN OVERSEAS BANK	2.70	14.70	544.44	9.00	0.71	7.89	11.70	15.41	131.71
9	PUNJAB NATIONAL BANK	1.80	0.18	10.00	5.00	0.01	0.20	6.80	0.19	2.79
10	PUNJAB AND SIND BANK	0.00	0.00	0.00	0.00	0.05	0.00	0.00	0.05	0.00
11	UNION BANK OF INDIA	24.20	27.17	112.27	44.00	56.39	128.16	68.20	83.56	122.52
12	UCO BANK	1.80	0.49	27.22	4.00	1.79	44.75	5.80	2.28	39.31
	SUB TOTAL	193.60	453.21	234.10	388.50	334.68	86.15	582.10	787.89	135.35
13	AXIS BANK	0.50	0.03	6.00	2.00	9.24	462.00	2.50	9.27	370.80
14	BANDHAN BANK	0.00	0.00	0.00	0.00	0.10	0.00	0.00	0.10	0.00
15	CSB BANK LIMITED	12.00	0.00	0.00	5.00	10.69	213.80	17.00	10.69	62.88
16	DCB BANK	0.10	0.00	0.00	0.20	0.00	0.00	0.30	0.00	0.00
17	FEDERAL BANK	147.10	164.25	111.66	0.20	0.31	155.00	147.30	164.56	111.72
18	HDFC BANK	8.00	0.28	3.50	34.00	11.58	34.06	42.00	11.86	28.24
19	ICICI BANK	6.40	0.06	0.94	19.00	32.04	168.63	25.40	32.10	126.38
20	INDUSIND BANK	1.00	0.00	0.00	2.70	9.43	349.26	3.70	9.43	254.86
21	J & K BANK	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
22	KARNATAKA BANK	21.00	32.27	153.67	5.00	0.33	6.60	26.00	32.60	125.38
23	KARUR VYASYA BANK	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
24	KOTAK MAHINDRA BANK	0.20	0.00	0.00	1.00	0.50	50.00	1.20	0.50	41.67
25	RBL BANK	2.40	0.31	12.92	8.50	2.08	24.47	10.90	2.39	21.93
26	SOUTH INDIAN BANK	11.60	35.83	308.88	2.00	0.00	0.00	13.60	35.83	263.46
27	YES BANK	1.20	0.00	0.00	4.00	0.00	0.00	5.20	0.00	0.00
28	IDBI BANK	1.00	2.38	238.00	4.00	0.29	7.25	5.00	2.67	53.40
29	IDFC FIRST BANK	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	SUB TOTAL	212.50	235.41	110.78	87.60	76.59	87.43	300.10	312.00	103.97
30	APNA SAHAKARI BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
31	BICHOLIM URBAN CO-OP BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
32	CITIZEN CO-OP BANK LTD,	1.00	0.00	0.00	5.00	0.00	0.00	6.00	0.00	0.00
33	CITIZEN CREDIT CO-OPERATIVE BANK	0.10	0.00	0.00	0.40	0.00	0.00	0.50	0.00	0.00
34	GOA STATE CO-OP BANK LTD.	40.20	12.19	30.32	59.60	9.51	15.96	99.80	21.70	21.74
35	GOA URBAN CO-OP BANK LTD.	1.60	0.00	0.00	6.00	0.00	0.00	7.60	0.00	0.00
36	GP PARSIK SAHAKARI BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
37	KONKAN MERCANTILE CO-OP BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
38	NGGSB CO-OP BANK LTD.	0.30	0.00	0.00	0.90	0.00	0.00	1.20	0.00	0.00
39	SARASWAT CO-OP BANK LTD.	0.80	0.00	0.00	2.00	0.00	0.00	2.80	0.00	0.00
40	SHAMRAO VITHAL CO-OP BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
41	TJSB SAHAKARI BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
42	WOMEN CO-OP BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	SUB TOTAL	44.00	12.19	27.70	73.90	9.51	12.87	117.90	21.70	18.41
43	AU SMALL FINANCE BANK LTD.	0.00	0.00	0.00	0.00	0.03	0.00	0.00	0.03	0.00
44	JANA SMALL FINANCE BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
45	INDIA POST PAYMENTS BANK	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
46	UJJIVAN SMALL FINANCE BANK	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
47	UNITY SMALL FINANCE BANK	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	SUB TOTAL	0.00	0.00	0.00	0.00	0.03	0.00	0.00	0.03	0.00
	GRAND TOTAL	450.10	700.81	155.70	550.00	420.81	76.51	1000.10	1121.62	112.15

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

(Amt in crores)

SR. No.	Name of the Bank	AGRI INFRA			ANCILLARY ACTIVITIES			CREDIT POTENTIAL FOR AGRI (SUB TOTAL +AGRI INFRA +ANCILLARY ACTIVITIES)		
		C	P	%	C	P	%	C	P	%
1	STATE BANK OF INDIA	3.60	0.00	0.00	12.00	1.19	9.92	121.00	48.08	39.74
2	BANK OF BARODA	2.10	2.70	128.57	11.00	1.11	10.09	60.10	96.36	160.33
3	BANK OF INDIA	3.10	0.00	0.00	10.40	17.32	166.54	98.20	160.18	163.12
4	BANK OF MAHRASHTRA	1.50	9.35	623.33	6.40	17.94	280.31	43.90	40.52	92.30
5	CANARA BANK	3.50	0.46	13.14	21.40	48.52	226.73	183.10	384.39	209.93
6	CENTRAL BANK OF INDIA	1.80	1.30	72.22	15.40	60.60	393.51	71.60	114.97	160.57
7	INDIAN BANK	0.10	0.32	320.00	2.20	0.08	3.64	6.20	2.79	45.00
8	INDIAN OVERSEAS BANK	1.40	0.40	28.57	4.40	1.13	25.68	17.50	16.94	96.80
9	PUNJAB NATIONAL BANK	1.30	0.00	0.00	3.40	1.49	43.82	11.50	1.68	14.61
10	PUNJAB AND SIND BANK	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.05	0.00
11	UNION BANK OF INDIA	3.50	0.66	18.86	15.00	67.09	447.27	86.70	151.31	174.52
12	UCO BANK	0.20	0.00	0.00	3.40	0.16	4.71	9.40	2.44	25.96
	SUB TOTAL	22.10	15.19	68.73	105.00	216.63	206.31	709.20	1019.71	143.78
13	AXIS BANK	0.06	0.00	0.00	3.00	0.78	26.00	5.56	10.05	180.76
14	BANDHAN BANK	0.00	0.00	0.00	3.00	0.25	8.33	3.00	0.35	11.67
15	CSB BANK LIMITED	0.00	0.00	0.00	0.00	0.00	0.00	17.00	10.69	62.88
16	DCB BANK	0.04	0.00	0.00	5.00	0.00	0.00	5.34	0.00	0.00
17	FEDERAL BANK	0.04	0.00	0.00	6.00	1.59	26.50	153.34	166.15	108.35
18	HDFC BANK	4.70	0.00	0.00	11.00	27.19	247.18	57.70	39.05	67.68
19	ICICI BANK	1.88	0.00	0.00	11.00	20.50	186.36	38.28	52.60	137.41
20	INDUSIND BANK	0.30	0.00	0.00	2.00	0.00	0.00	6.00	9.43	157.17
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	0.06	1.50	30.40	32.66	107.43
23	KARUR VYASYA BANK	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
24	KOTAK MAHINDRA BANK	0.06	0.00	0.00	5.00	16.28	325.60	6.26	16.78	268.05
25	RBL BANK	0.84	0.00	0.00	5.00	0.00	0.00	16.74	2.39	14.28
26	SOUTH INDIAN BANK	0.12	0.00	0.00	2.00	0.00	0.00	15.72	35.83	227.93
27	YES BANK	0.36	0.00	0.00	6.00	0.00	0.00	11.56	0.00	0.00
28	IDBI BANK	0.20	0.00	0.00	1.00	0.91	91.00	6.20	3.58	57.74
29	IDFC FIRST BANK	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	SUB TOTAL	9.00	0.00	0.00	64.00	67.56	105.56	373.10	379.56	101.73
30	APNA SAHAKARI BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
31	BICHOLIM URBAN CO-OP BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
32	CITIZEN CO-OP BANK LTD,	0.20	0.00	0.00	0.50	0.35	70.00	6.70	0.35	5.22
33	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	0.88	29.33	6.80	0.00	0.00	109.60	22.58	20.60
35	GOA URBAN CO-OP BANK LTD.	0.50	0.00	0.00	2.60	0.00	0.00	10.70	0.00	0.00
36	GP PARSIK SAHAKARI BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
37	KONKAN MERCANTILE CO-OP BANK	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
38	NKGSB CO-OP BANK LTD.	0.06	0.00	0.00	0.10	0.00	0.00	1.36	0.00	0.00
39	SARASWAT CO-OP BANK LTD.	0.12	0.00	0.00	0.80	0.00	0.00	3.72	0.00	0.00
40	SHAMRAO VITHAL CO-OP BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
41	TJSB SAHAKARI BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
42	WOMEN CO-OP BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	SUB TOTAL	3.90	0.88	22.56	11.00	0.35	3.18	132.80	22.93	17.27
43	AU SMALL FINANCE BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.03	0.00
44	JANA SMALL FINANCE BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
45	INDIA POST PAYMENTS BANK	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
46	UJJIVAN SMALL FINANCE BANK	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
47	UNITY SMALL FINANCE BANK	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	SUB TOTAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.03	0.00
	GRAND TOTAL	35.00	16.07	45.91	180.00	284.54	158.08	1215.10	1422.23	117.05

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

(Amt in crores)

SR. No.	Name of the Bank	MSME			EXPORT CREDIT			EDUCATION		
		C	P	%	C	P	%	C	P	%
1	STATE BANK OF INDIA	455.00	467.85	102.82	6.00	3.23	53.83	23.00	9.26	40.26
2	BANK OF BARODA	375.00	234.10	62.43	5.00	0.00	0.00	5.20	1.52	29.23
3	BANK OF INDIA	360.00	309.72	86.03	5.00	0.00	0.00	8.30	0.92	11.08
4	BANK OF MAHRASHTRA	390.00	198.29	50.84	2.00	0.00	0.00	4.00	1.13	28.25
5	CANARA BANK	241.00	476.31	197.64	7.00	0.00	0.00	13.00	2.52	19.38
6	CENTRAL BANK OF INDIA	110.00	169.45	154.05	0.00	0.00	0.00	5.00	0.80	16.00
7	INDIAN BANK	34.00	37.09	109.09	0.00	0.00	0.00	2.00	0.09	4.50
8	INDIAN OVERSEAS BANK	102.00	69.95	68.58	0.00	0.00	0.00	3.00	0.33	11.00
9	PUNJAB NATIONAL BANK	157.00	176.03	112.12	4.00	0.00	0.00	2.50	0.48	19.20
10	PUNJAB AND SIND BANK	1.00	2.08	208.00	0.00	0.00	0.00	0.00	0.06	0.00
11	UNION BANK OF INDIA	424.00	673.01	158.73	5.00	0.00	0.00	12.50	3.12	24.96
12	UCO BANK	38.00	42.25	111.18	0.00	0.00	0.00	1.50	0.03	2.00
	SUB TOTAL	2687.00	2856.13	106.29	34.00	3.23	9.50	80.00	20.26	25.33
13	AXIS BANK	117.00	247.30	211.37	0.00	0.00	0.00	1.70	0.09	5.29
14	BANDHAN BANK	14.00	6.08	43.43	0.00	0.00	0.00	0.10	0.00	0.00
15	CSB BANK LIMITED	7.00	0.00	0.00	0.00	0.00	0.00	0.20	0.00	0.00
16	DCB BANK	14.00	0.00	0.00	0.00	0.00	0.00	0.70	0.00	0.00
17	FEDERAL BANK	71.00	53.37	75.17	0.00	0.00	0.00	1.25	0.15	12.00
18	HDFC BANK	246.00	748.07	304.09	1.00	0.00	0.00	8.00	0.09	1.13
19	ICICI BANK	170.00	327.67	192.75	0.00	0.00	0.00	6.00	0.92	15.33
20	INDUSIND BANK	128.00	123.56	96.53	0.00	0.00	0.00	1.80	0.00	0.00
21	J & K BANK	1.00	7.04	704.00	0.00	0.00	0.00	0.00	0.00	0.00
22	KARNATAKA BANK	51.00	20.43	40.06	0.00	0.00	0.00	1.70	0.39	22.94
23	KARUR VYASYA BANK	1.00	4.68	468.00	0.00	0.00	0.00	0.00	0.00	0.00
24	KOTAK MAHINDRA BANK	70.00	82.11	117.30	0.00	0.00	0.00	1.30	0.00	0.00
25	RBL BANK	25.00	0.00	0.00	0.00	0.00	0.00	1.20	0.00	0.00
26	SOUTH INDIAN BANK	36.00	3.26	9.06	0.00	0.00	0.00	1.20	0.17	14.17
27	YES BANK	200.00	123.59	61.80	0.00	0.00	0.00	1.85	0.00	0.00
28	IDBI BANK	77.00	39.87	51.78	0.00	0.00	0.00	1.00	0.38	38.00
29	IDFC FIRST BANK	1.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	SUB TOTAL	1229.00	1787.03	145.41	1.00	0.00	0.00	28.00	2.19	7.82
30	APNA SAHAKARI BANK LTD.	5.00	0.00	0.00	0.00	0.00	0.00	0.10	0.00	0.00
31	BICHOLIM URBAN CO-OP BANK LTD.	41.00	26.86	65.51	0.00	0.00	0.00	1.20	0.29	24.17
32	CITIZEN CO-OP BANK LTD,	46.00	5.22	11.35	0.00	0.00	0.00	1.70	0.10	5.88
33	CITIZEN CREDIT CO-OPERATIVE BANK	10.00	3.92	39.20	0.00	0.00	0.00	0.50	0.01	2.00
34	GOA STATE CO-OP BANK LTD.	90.00	31.63	35.14	0.00	0.00	0.00	3.00	0.01	0.33
35	GOA URBAN CO-OP BANK LTD.	60.00	149.77	249.62	0.00	0.00	0.00	1.70	0.21	12.35
36	GP PARSIK SAHAKARI BANK LTD.	1.00	0.62	62.00	0.00	0.00	0.00	0.10	2.49	2490.00
37	KONKAN MERCANTILE CO-OP BANK	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
38	NKGSB CO-OP BANK LTD.	24.00	0.00	0.00	0.00	0.00	0.00	1.20	0.00	0.00
39	SARASWAT CO-OP BANK LTD.	34.00	0.00	0.00	0.00	0.00	0.00	1.30	0.00	0.00
40	SHAMRAO VITHAL CO-OP BANK LTD.	25.00	1.57	6.28	0.00	0.00	0.00	0.10	0.02	20.00
41	TJSB SAHAKARI BANK LTD.	50.00	56.87	113.74	0.00	0.10	0.00	0.50	0.48	96.00
42	WOMEN CO-OP BANK LTD.	1.00	2.82	282.00	0.00	0.00	0.00	0.00	0.00	0.00
	SUB TOTAL	387.00	279.28	72.17	0.00	0.10	0.00	11.40	3.61	31.67
43	AU SMALL FINANCE BANK LTD.	2.00	32.69	1634.50	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	3.03	101.00	0.00	0.00	0.00	0.20	0.00	0.00
47	UNITY SMALL FINANCE BANK	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	SUB TOTAL	7.00	35.72	510.29	0.00	0.00	0.00	0.60	0.00	0.00
	GRAND TOTAL	4310.00	4958.16	115.04	35.00	3.33	9.51	120.00	26.06	21.72

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

(Amt in crores)

SR. No.	Name of the Bank	HOUSING			SOCIAL INFRASTRUCTURE			RENEWABLE ENERGY		
		C	P	%	C	P	%	C	P	%
1	STATE BANK OF INDIA	38.00	15.91	41.87	2.60	0.00	0.00	0.14	0.20	142.86
2	BANK OF BARODA	22.00	8.26	37.55	2.30	0.00	0.00	0.06	0.27	450.00
3	BANK OF INDIA	27.00	5.92	21.93	2.30	0.00	0.00	0.06	0.00	0.00
4	BANK OF MAHRASHTRA	11.40	4.15	36.40	0.30	0.00	0.00	0.04	0.00	0.00
5	CANARA BANK	70.00	15.68	22.40	2.60	0.00	0.00	0.11	0.00	0.00
6	CENTRAL BANK OF INDIA	43.00	7.56	17.58	0.30	0.00	0.00	0.06	0.00	0.00
7	INDIAN BANK	9.00	0.02	0.22	0.20	0.00	0.00	0.04	0.00	0.00
8	INDIAN OVERSEAS BANK	17.60	12.83	72.90	0.30	0.00	0.00	0.04	0.00	0.00
9	PUNJAB NATIONAL BANK	11.00	4.45	40.45	0.30	0.05	16.67	0.08	0.00	0.00
10	PUNJAB AND SIND BANK	1.00	1.84	184.00	0.00	0.00	0.00	0.00	0.00	0.00
11	UNION BANK OF INDIA	31.00	4.11	13.26	2.60	0.80	30.77	0.10	0.00	0.00
12	UCO BANK	9.00	2.32	25.78	0.26	0.00	0.00	0.04	0.00	0.00
	SUB TOTAL	290.00	83.05	28.64	14.06	0.85	6.05	0.77	0.47	61.04
13	AXIS BANK	10.00	2.63	26.30	0.00	0.00	0.00	0.04	0.00	0.00
14	BANDHAN BANK	0.10	0.31	310.00	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	60.76	2025.33	0.10	0.00	0.00	0.04	0.00	0.00
17	FEDERAL BANK	5.00	0.71	14.20	0.10	0.00	0.00	0.04	0.00	0.00
18	HDFC BANK	35.00	11.04	31.54	0.10	0.00	0.00	0.12	0.00	0.00
19	ICICI BANK	14.00	3.99	28.50	0.10	0.00	0.00	0.10	0.00	0.00
20	INDUSIND BANK	5.50	0.60	10.91	0.12	0.00	0.00	1.04	0.00	0.00
21	J & K BANK	2.00	0.96	48.00	0.00	0.00	0.00	0.00	0.00	0.00
22	KARNATAKA BANK	4.00	3.41	85.25	0.10	0.00	0.00	0.04	0.00	0.00
23	KARUR VYASYA BANK	2.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
24	KOTAK MAHINDRA BANK	3.70	0.45	12.16	0.00	0.00	0.00	0.04	0.00	0.00
25	RBL BANK	4.90	0.00	0.00	0.00	0.00	0.00	0.04	0.00	0.00
26	SOUTH INDIAN BANK	4.50	0.12	2.67	0.00	0.00	0.00	0.04	0.00	0.00
27	YES BANK	5.50	0.00	0.00	0.00	0.00	0.00	0.04	0.00	0.00
28	IDBI BANK	6.00	0.03	0.50	0.24	0.08	33.33	0.04	0.00	0.00
29	IDFC FIRST BANK	3.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	SUB TOTAL	108.80	85.01	78.13	0.94	0.08	8.51	1.70	0.00	0.00
30	APNA SAHAKARI BANK LTD.	2.20	0.00	0.00	0.00	0.00	0.00	0.04	0.00	0.00
31	BICHOLIM URBAN CO-OP BANK LTD.	15.60	31.66	202.95	0.00	0.00	0.00	0.04	0.00	0.00
32	CITIZEN CO-OP BANK LTD,	3.60	0.39	10.83	0.00	0.00	0.00	0.04	0.00	0.00
33	CITIZEN CREDIT CO-OPERATIVE BANK	2.40	0.29	12.08	0.00	0.00	0.00	0.04	0.00	0.00
34	GOA STATE CO-OP BANK LTD.	9.00	39.24	436.00	0.00	0.00	0.00	0.10	0.00	0.00
35	GOA URBAN CO-OP BANK LTD.	30.50	16.36	53.64	0.00	0.28	0.00	0.07	0.38	542.86
36	GP PARSIK SAHAKARI BANK LTD.	2.20	1.59	72.27	0.00	0.00	0.00	0.04	0.00	0.00
37	KONKAN MERCANTILE CO-OP BANK	2.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
38	NKGSB CO-OP BANK LTD.	2.90	0.00	0.00	0.00	0.00	0.00	0.04	0.00	0.00
39	SARASWAT CO-OP BANK LTD.	10.90	0.78	7.16	0.00	0.00	0.00	0.04	0.00	0.00
40	SHAMRAO VITHAL CO-OP BANK LTD.	0.30	0.82	273.33	0.00	0.00	0.00	0.04	0.00	0.00
41	TJSB SAHAKARI BANK LTD.	5.50	4.32	78.55	0.00	0.40	0.00	0.04	0.00	0.00
42	WOMEN CO-OP BANK LTD.	10.00	9.75	97.50	0.00	0.00	0.00	0.00	0.00	0.00
	SUB TOTAL	97.10	105.20	108.34	0.00	0.68	0.00	0.53	0.38	71.70
43	AU SMALL FINANCE BANK LTD.	0.30	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
44	JANA SMALL FINANCE BANK LTD.	0.30	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
45	INDIA POST PAYMENTS BANK	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
46	UJJIVAN SMALL FINANCE BANK	5.40	2.06	38.15	0.00	0.00	0.00	0.00	0.00	0.00
47	UNITY SMALL FINANCE BANK	2.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	SUB TOTAL	8.00	2.06	25.75	0.00	0.00	0.00	0.00	0.00	0.00
	GRAND TOTAL	503.90	275.32	54.64	15.00	1.61	10.73	3.00	0.85	28.33

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

(Amt in crores)

SR. No.	Name of the Bank	OTHERS			TOTAL (CREDIT POTENTIAL+MSME+EXPORT CREDIT+EDUCATION+HOUSING+ SOCIAL INFRASTRUCTURE +RENEWABLE ENERGY+OTHERS)		
		C	P	%	C	P	%
1	STATE BANK OF INDIA	30.00	17.01	56.70	675.74	561.54	83.10
2	BANK OF BARODA	14.00	0.00	0.00	483.66	340.51	70.40
3	BANK OF INDIA	30.00	0.00	0.00	530.86	476.74	89.81
4	BANK OF MAHRASHTRA	11.00	14.48	131.64	462.64	258.57	55.89
5	CANARA BANK	27.00	0.23	0.85	543.81	879.13	161.66
6	CENTRAL BANK OF INDIA	9.00	0.00	0.00	238.96	292.78	122.52
7	INDIAN BANK	3.00	0.00	0.00	54.44	39.99	73.46
8	INDIAN OVERSEAS BANK	3.00	0.17	5.67	143.44	100.22	69.87
9	PUNJAB NATIONAL BANK	4.00	0.02	0.50	190.38	182.71	95.97
10	PUNJAB AND SIND BANK	0.00	0.00	0.00	2.00	4.03	201.50
11	UNION BANK OF INDIA	30.00	0.00	0.00	591.90	832.35	140.62
12	UCO BANK	6.00	8.62	143.67	64.22	55.66	86.67
	SUB TOTAL	167.00	40.53	24.27	3982.05	4024.23	101.06
13	AXIS BANK	1.00	0.01	1.00	135.30	260.08	192.22
14	BANDHAN BANK	5.00	15.30	306.00	22.32	22.04	98.75
15	CSB BANK LIMITED	0.00	0.03	0.00	24.84	10.72	43.16
16	DCB BANK	1.00	0.00	0.00	24.18	60.76	251.28
17	FEDERAL BANK	0.00	0.00	0.00	230.73	220.38	95.51
18	HDFC BANK	8.00	19.15	239.38	355.92	817.40	229.66
19	ICICI BANK	2.00	0.00	0.00	230.48	385.18	167.12
20	INDUSIND BANK	0.00	0.00	0.00	142.46	133.59	93.77
21	J & K BANK	0.00	0.08	0.00	3.00	8.08	269.33
22	KARNATAKA BANK	1.00	0.13	13.00	88.24	57.02	64.62
23	KARUR VYASYA BANK	0.00	0.00	0.00	3.00	4.68	156.00
24	KOTAK MAHINDRA BANK	1.00	0.00	0.00	82.30	99.34	120.70
25	RBL BANK	0.00	12.40	0.00	47.88	14.79	30.89
26	SOUTH INDIAN BANK	1.00	3.20	320.00	58.46	42.58	72.84
27	YES BANK	0.00	0.00	0.00	218.95	123.59	56.45
28	IDBI BANK	3.00	0.00	0.00	93.48	43.94	47.00
29	IDFC FIRST BANK	0.00	0.00	0.00	4.00	0.00	0.00
	SUB TOTAL	23.00	50.30	218.70	1765.54	2304.17	130.51
30	APNA SAHAKARI BANK LTD.	0.00	0.00	0.00	7.34	0.00	0.00
31	BICHOLIM URBAN CO-OP BANK LTD.	0.00	0.21	0.00	57.84	59.02	102.04
32	CITIZEN CO-OP BANK LTD,	0.00	0.00	0.00	58.04	6.06	10.44
33	CITIZEN CREDIT CO-OPERATIVE BANK	0.00	3.99	0.00	13.66	8.21	60.10
34	GOA STATE CO-OP BANK LTD.	7.00	5.84	83.43	218.70	99.30	45.40
35	GOA URBAN CO-OP BANK LTD.	1.00	0.20	20.00	103.97	167.20	160.82
36	GP PARSIK SAHAKARI BANK LTD.	0.00	0.18	0.00	3.34	4.88	146.11
37	KONKAN MERCANTILE CO-OP BANK	0.00	0.10	0.00	2.00	0.10	5.00
38	NKGSB CO-OP BANK LTD.	0.00	0.00	0.00	29.50	0.00	0.00
39	SARASWAT CO-OP BANK LTD.	0.00	0.02	0.00	49.96	0.80	1.60
40	SHAMRAO VITHAL CO-OP BANK LTD.	0.00	3.44	0.00	25.44	5.85	23.00
41	TJSB SAHAKARI BANK LTD.	0.00	7.92	0.00	56.04	70.09	125.07
42	WOMEN CO-OP BANK LTD.	0.00	0.10	0.00	11.00	12.67	115.18
	SUB TOTAL	8.00	22.00	275.00	636.83	434.18	68.18
43	AU SMALL FINANCE BANK LTD.	0.00	0.00	0.00	2.50	32.72	1308.80
44	JANA SMALL FINANCE BANK LTD.	0.00	0.00	0.00	2.50	0.00	0.00
45	INDIA POST PAYMENTS BANK	0.00	0.00	0.00	0.00	0.00	0.00
46	UJJIVAN SMALL FINANCE BANK	0.00	4.05	0.00	8.60	9.14	106.28
47	UNITY SMALL FINANCE BANK	0.00	0.00	0.00	2.00	0.00	0.00
	SUB TOTAL	0.00	4.05	0.00	15.60	41.86	268.33
	GRAND TOTAL	198.00	116.90	59.03	6400.00	6804.44	106.32

b.) Review of Priority Sector Advances (PSA)

Performance under Priority Sector Advances, DIR and Weaker Section etc. as on 31.12.2022, 31.03.2023, 30.09.2023 and 31.12.2023 are as under:

(Amt. in Crores)

SR. No.	Parameters	Bench Mark	31.12.2022	31.03.2023	30.09.2023	31.12.2023
i	Total Deposits	N.A.	104076	107314	112130	114821
ii	Total Advances	N.A.	32268	33213	35729	37873
iii	C.D. Ratio	N.A.	31.00	30.95	31.86	32.98
iv	Total PSA Outstanding	N.A.	13341.77	13388.05	14234.12	15013.09
	%age of PSA to Total Advances	40%	49.73%	49.90%	42.86%	45.20%
v	DIR Advances	N.A.	0.70	0.69	0.81	0.53
	%age of DIR Adv. to Total Advances	1%	0.00	0.00	0.00	0.00
vi	Weaker Section Advances	N.A.	1939.35	2010.72	2234.92	2402.30
	%age of Weaker Sec. Adv. to Total Adv.	10%	6.01%	6.05%	6.26%	6.34%
vii	SC/ST Advances	N.A.	142.77	150.97	170.34	215.68
	%age of SC/ST* Adv. To Total Advances	5%	0.44%	0.45%	0.47%	0.57%
viii	Advances to Women	N.A.	4999.74	5269.63	5723.38	7258.08
	%age of Adv. to Women to Total Adv.	10%	15.49%	15.87%	16.02%	19.16%

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

NOTIFICATION

Under Preferential Deposit Policy for Banks, 2023, letter no: 6/1/2023-Fin (DMU)/ 169 dated 10.04.2023 issued by Government of Goa, amended through letter no: 6/1/2023-Fin (DMU)/ 539 dated 23.11.2023 Banks will be given special treatment in any deposits of Government Department/ Autonomous Bodies/ Corporations and Semi Government Departments.

The Eligible criteria is that the

- (i) Bank having its branches in the State of Goa and is figuring in the top 5 Banks in the State.
- (ii) Bank should be having a Deposit Base of Rs 1500 crores and Advances base of 750 crores in the State of Goa

-Following are the eligible Banks as on 31.12.2023:

SR.	Name of Bank	Deposits Total	Advances Total	CD Ratio
1	PUNJAB NATIONAL BANK	1690.93	1053.08	62.28
2	GOA STATE CO-OP BANK LTD.	2226.35	1224.97	55.02
3	INDUSIND BANK	1579.66	830.42	52.57
4	ICICI BANK	4718.99	1968.79	41.72
5	STATE BANK OF INDIA	24789.59	9434.00	38.06

DEPOSIT, ADVANCES AND CD RATIO- GOA STATE AS ON 31.12.2023

(Amount in crores)

SR.	Name of Bank	No. of branches	Deposits Total	Advances Total	CD Ratio
1	STATE BANK OF INDIA	91	24789.59	9434.00	38.06
2	BANK OF BARODA	48	8812.41	1760.85	19.98
3	BANK OF INDIA	52	10746.40	2011.73	18.72
4	BANK OF MAHRASHTRA	18	1269.53	1316.56	103.70
5	CANARA BANK	74	12544.66	2676.55	21.34
6	CENTRAL BANK OF INDIA	30	3275.27	934.81	28.54
7	INDIAN BANK	8	899.43	119.71	13.31
8	INDIAN OVERSEAS BANK	25	2092.65	684.47	32.71
9	PUNJAB NATIONAL BANK	19	1690.93	1053.08	62.28
10	PUNJAB AND SIND BANK	2	42.86	26.52	61.88
11	UNION BANK OF INDIA	69	11710.95	2228.88	19.03
12	UCO BANK	10	647.08	183.27	28.32
	SUB TOTAL	446	78521.76	22430.43	28.57
13	AXIS BANK	18	3148.27	1077.21	34.22
14	BANDHAN BANK	6	85.27	71.02	83.29
15	CSB BANK LIMITED	3	131.65	39.79	30.22
16	DCB BANK	4	485.46	51.06	10.52
17	FEDERAL BANK	6	766.43	474.68	61.93
18	HDFC BANK	65	13326.29	4702.40	35.29
19	ICICI BANK	33	4718.99	1968.79	41.72
20	INDUSIND BANK	15	1579.66	830.42	52.57
21	J & K BANK	1	26.67	31.43	117.85
22	KARNATAKA BANK	7	875.26	345.51	39.48
23	KARUR VYASYA BANK	1	66.02	42.82	64.86
24	KOTAK MAHINDRA BANK	7	962.99	229.27	23.81
25	RBL BANK	7	660.41	25.90	3.92
26	SOUTH INDIAN BANK	5	353.49	354.67	100.33
27	YES BANK	8	1246.75	601.27	48.23
28	IDBI BANK	8	940.89	259.42	27.57
29	IDFC FIRST BANK	5	1058.34	104.56	9.88
	SUB TOTAL	199	30432.84	11210.22	36.84
30	APNA SAHAKARI BANK LTD.	1	24.93	90.70	363.82
31	BICHOLIM URBAN CO-OP BANK LTD.	12	566.39	297.55	52.53
32	CITIZEN CO-OP BANK LTD,	6	129.43	63.05	48.71
33	CITIZEN CREDIT CO-OPERATIVE BANK LIMITED	5	127.25	113.38	89.10
34	GOA STATE CO-OP BANK LTD.	54	2226.35	1224.97	55.02
35	GOA URBAN CO-OP BANK LTD.	16	847.97	509.64	60.10
36	GP PARSIK SAHAKARI BANK LTD.	2	14.92	23.29	156.10
37	KONKAN MERCANTILE CO-OP BANK LTD.	1	6.58	6.70	101.82
38	NKGSB CO-OP BANK LTD.	5	228.24	380.77	166.83
39	SARASWAT CO-OP BANK LTD.	10	857.89	914.21	106.56
40	SHAMRAO VITHAL CO-OP BANK LTD.	2	115.30	116.90	101.39
41	TJSB SAHAKARI BANK LTD.	5	295.82	337.04	113.93
42	WOMEN CO-OP BANK LTD.	2	76.87	54.10	70.38
	SUB TOTAL	121	5517.94	4132.30	74.89
43	AU SMALL FINANCE BANK LTD.	2	253.98	84.70	33.35
44	JANA SMALL FINANCE BANK LTD.	1	32.12	0.00	0.00
45	INDIA POST PAYMENTS BANK	0	0.00	0.00	0.00
46	UJJIVAN SMALL FINANCE BANK	2	0.00	14.71	0.00
47	UNITY SMALL FINANCE BANK	6	61.97	0.72	1.16
	SUB TOTAL	11	348.07	100.13	28.77
	GRAND TOTAL	777	114820.61	37873.08	32.98

OUTSTANDING POSITION OF ADVANCES TO PRIORITY SECTOR, DIR AND WEAKER SECTION (31.12.2023)

(Amount in crores)

SR. No.	Name of the Bank	TOTAL PRIORITY SECTOR ADVANCES	% P.S. ADV TO TOTAL ADV	ADV UNDER DRI SCHEME		% of DIR to Total Advances	ADVANCE TO WEAKER SECTION		% of Weaker Section Adv to Total Adv
		AMOUNT	%	NO	AMOUNT	%	NO	AMOUNT	%
1	STATE BANK OF INDIA	2680.17	32.28	0	0.00	0.00	11362	248.15	2.63
2	BANK OF BARODA	600.97	38.28	4	0.02	0.00	7066	200.81	11.40
3	BANK OF INDIA	840.68	43.39	0	0.00	0.00	9831	233.74	11.62
4	BANK OF MAHRASHTRA	832.28	93.71	0	0.00	0.00	1514	52.18	3.96
5	CANARA BANK	1659.34	64.17	578	0.51	0.02	31283	607.36	22.69
6	CENTRAL BANK OF INDIA	453.41	53.43	0	0.00	0.00	1635	45.47	4.86
7	INDIAN BANK	43.09	38.14	0	0.00	0.00	378	8.02	6.70
8	INDIAN OVERSEAS BANK	267.79	45.06	0	0.00	0.00	1687	23.55	3.44
9	PUNJAB NATIONAL BANK	488.27	52.19	0	0.00	0.00	248	8.88	0.84
10	PUNJAB AND SIND BANK	10.81	49.14	0	0.00	0.00	148	76.64	288.99
11	UNION BANK OF INDIA	1228.02	63.22	0	0.00	0.00	8614	154.81	6.95
12	UCO BANK	104.42	64.45	0	0.00	0.00	1630	40.66	22.19
	SUB TOTAL	9209.25	46.27	582	0.53	0.00	75396	1700.26	7.58
13	AXIS BANK	276.77	27.50	0	0.00	0.00	2543	22.63	2.10
14	BANDHAN BANK	45.65	131.07	0	0.00	0.00	3967	32.10	45.20
15	CSB BANK LIMITED	12.08	30.62	0	0.00	0.00	196	5.77	14.50
16	DCB BANK	37.29	106.06	0	0.00	0.00	9	0.07	0.14
17	FEDERAL BANK	246.10	58.06	0	0.00	0.00	8665	170.67	35.95
18	HDFC BANK	1072.11	28.55	0	0.00	0.00	13074	95.82	2.04
19	ICICI BANK	421.63	26.35	0	0.00	0.00	1569	53.61	2.72
20	INDUSIND BANK	151.01	26.29	0	0.00	0.00	5900	12.40	1.49
21	J & K BANK	11.28	34.08	0	0.00	0.00	105	8.13	25.87
22	KARNATAKA BANK	175.76	52.40	0	0.00	0.00	3779	81.22	23.51
23	KARUR VYASYA BANK	14.47	33.78	0	0.00	0.00	11	0.90	2.10
24	KOTAK MAHINDRA BANK	114.03	29.76	0	0.00	0.00	21	19.48	8.50
25	RBL BANK	22.52	121.40	0	0.00	0.00	6055	20.46	79.00
26	SOUTH INDIAN BANK	264.96	62.35	0	0.00	0.00	0	0.00	0.00
27	YES BANK	155.00	27.24	0	0.00	0.00	16	4.43	0.74
28	IDBI BANK	105.14	43.61	0	0.00	0.00	670	19.64	7.57
29	IDFC FIRST BANK	7.50	10.60	0	0.00	0.00	11	0.08	0.08
	SUB TOTAL	3133.30	32.68	0	0.00	0.00	46591	547.42	4.88
30	APNA SAHAKARI BANK LTD.	90.70	95.23	0	0.00	0.00	0	0.00	0.00
31	BICHOLIM URBAN CO-OP BANK LTD.	164.40	55.32	0	0.00	0.00	733	14.07	4.73
32	CITIZEN CO-OP BANK LTD,	44.45	57.79	0	0.00	0.00	166	23.15	36.72
33	CITIZEN CREDIT CO-OPERATIVE BANK	66.50	65.20	0	0.00	0.00	106	21.81	19.24
34	GOA STATE CO-OP BANK LTD.	386.28	31.91	0	0.00	0.00	393	8.57	0.70
35	GOA URBAN CO-OP BANK LTD.	394.02	81.97	0	0.00	0.00	1108	64.15	12.59
36	GP PARSIK SAHAKARI BANK LTD.	10.72	115.15	0	0.00	0.00	108	2.26	9.70
37	KONKAN MERCANTILE CO-OP BANK	3.11	33.99	0	0.00	0.00	0	0.00	0.00
38	NKGSB CO-OP BANK LTD.	380.77	122829.03	0	0.00	0.00	0	0.00	0.00
39	SARASWAT CO-OP BANK LTD.	764.15	83.59	0	0.00	0.00	0	0.00	0.00
40	SHAMRAO VITHAL CO-OP BANK LTD.	116.90	99.98	0	0.00	0.00	0	0.00	0.00
41	TJSB SAHAKARI BANK LTD.	157.73	56.52	0	0.00	0.00	16	2.62	0.78
42	WOMEN CO-OP BANK LTD.	32.18	64.87	0	0.00	0.00	377	4.95	9.15
	SUB TOTAL	2611.91	71.73	0	0.00	0.00	3007	141.58	3.43
43	AU SMALL FINANCE BANK LTD.	45.00	74.07	0	0.00	0.00	155	6.94	8.19
44	JANA SMALL FINANCE BANK LTD.	0.00	0.00	0	0.00	0.00	0	0.00	0.00
45	INDIA POST PAYMENTS BANK	0.00	0.00	0	0.00	0.00	0	0.00	0.00
46	UJJIVAN SMALL FINANCE BANK	13.63	105.33	0	0.00	0.00	1659	6.10	41.47
47	UNITY SMALL FINANCE BANK	0.00	0.00	0	0.00	0.00	0	0.00	0.00
	SUB TOTAL	58.63	73.28	0	0.00	0.00	1814	13.04	13.02
	GRAND TOTAL	15013.09	45.20	582	0.53	0.00	126808	2402.30	6.34

ADVANCES TO SC, ST & WOMENS AS ON 31.12.2023

(Amount in Crores)

SR. No.	Name of the Bank	ADVANCE TO SC		% of SC ADV to Total Adv	ADVANCE TO ST		% of ST ADV to Total Adv	ADVANCE TO WOMEN		% of WOMEN Adv to Total Adv
		NO	AMOUNT	%	NO	AMT	%	NO	AMT	%
1	STATE BANK OF INDIA	500	22.12	0.23	727	14.28	0.15	25555	1335.22	14.15
2	BANK OF BARODA	184	11.14	0.63	415	9.13	0.52	9082	401.22	22.79
3	BANK OF INDIA	83	4.50	0.22	138	3.89	0.19	10526	458.12	22.77
4	BANK OF MAHRASHTRA	25	0.59	0.04	45	0.93	0.07	2402	117.32	8.91
5	CANARA BANK	1073	31.26	1.17	481	13.11	0.49	20391	576.99	21.56
6	CENTRAL BANK OF INDIA	160	6.87	0.73	125	1.91	0.20	3370	276.80	29.61
7	INDIAN BANK	0	0.00	0.00	0	0.00	0.00	755	24.01	20.06
8	INDIAN OVERSEAS BANK	53	1.09	0.16	39	2.20	0.32	3483	126.27	18.45
9	PUNJAB NATIONAL BANK	71	7.35	0.70	12	0.79	0.08	1349	161.84	15.37
10	PUNJAB AND SIND BANK	2	0.45	1.70	1	0.01	0.04	78	5.98	22.55
11	UNION BANK OF INDIA	125	6.09	0.27	128	5.18	0.23	10815	437.39	19.62
12	UCO BANK	67	1.91	1.04	134	2.40	1.31	1191	34.00	18.55
	SUB TOTAL	2343	93.37	0.42	2245	53.83	0.24	88997	3955.16	17.63
13	AXIS BANK	48	0.94	0.09	7	0.15	0.01	5807	131.30	12.19
14	BANDHAN BANK	0	0.00	0.00	0	0.00	0.00	6921	43.00	60.55
15	CSB BANK LIMITED	42	1.03	2.59	2	0.02	0.05	677	15.37	38.63
16	DCB BANK	0	0.00	0.00	0	0.00	0.00	2169	14.48	28.36
17	FEDERAL BANK	35	0.34	0.07	24	0.23	0.05	6900	157.80	33.24
18	HDFC BANK	2	0.01	0.00	2	0.07	0.00	25883	363.81	7.74
19	ICICI BANK	19	1.60	0.08	19	0.48	0.02	8022	794.31	40.35
20	INDUSIND BANK	1260	4.24	0.51	615	1.99	0.24	3328	88.23	10.62
21	J & K BANK	1	0.06	0.19	0	0.00	0.00	59	4.38	13.94
22	KARNATAKA BANK	43	0.74	0.21	13	0.55	0.16	2343	47.47	13.74
23	KARUR VYASYA BANK	71	6.03	14.08	0	0.00	0.00	51	2.76	6.45
24	KOTAK MAHINDRA BANK	2	0.49	0.21	0	0.00	0.00	69	13.89	6.06
25	RBL BANK	320	1.05	4.05	72	0.80	3.09	5880	19.00	73.36
26	SOUTH INDIAN BANK	2	0.20	0.06	0	0.00	0.00	4499	35.75	10.08
27	YES BANK	500	22.12	3.68	727	14.28	2.37	25555	1335.22	222.07
28	IDBI BANK	21	1.03	0.40	17	0.51	0.20	1008	47.53	18.32
29	IDFC FIRST BANK	0	0.00	0.00	8	0.07	0.07	3203	21.86	20.91
	SUB TOTAL	2366	39.88	0.36	1506	19.15	0.17	102374	3136.16	27.98
30	APNA SAHAKARI BANK LTD.	0	0.00	0.00	0	0.00	0.00	14	0.11	0.12
31	BICHOLIM URBAN CO-OP BANK LTD	89	2.57	0.86	72	1.40	0.47	1135	32.40	10.89
32	CITIZEN CO-OP BANK LTD,	0	0.00	0.00	0	0.00	0.00	80	13.35	21.17
33	CITIZEN CREDIT CO-OPERATIVE BANK	0	0.00	0.00	0	0.00	0.00	86	10.27	9.06
34	GOA STATE CO-OP BANK LTD.	0	0.00	0.00	24	0.81	0.07	918	34.41	2.81
35	GOA URBAN CO-OP BANK LTD.	2	0.08	0.02	29	0.91	0.18	643	16.16	3.17
36	GP PARIK SAHAKARI BANK LTD.	3	0.59	2.53	0	0.00	0.00	3	0.22	0.94
37	KONKAN MERCANTILE CO-OP BANK	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
38	NKGSB CO-OP BANK LTD.	5	0.27	0.07	0	0.00	0.00	27	3.30	0.87
39	SARASWAT CO-OP BANK LTD.	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
40	SHAMRAO VITHAL CO-OP BANK LTD	0	0.00	0.00	0	0.00	0.00	92	7.34	6.28
41	TJSB SAHAKARI BANK LTD.	0	0.00	0.00	0	0.00	0.00	62	19.61	5.82
42	WOMEN CO-OP BANK LTD.	0	0.00	0.00	65	1.36	2.51	141	1.07	1.98
	SUB TOTAL	99	3.51	0.08	190	4.48	0.11	3201	138.24	3.35
43	AU SMALL FINANCE BANK	4	0.12	0.14	0	0.00	0.00	332	14.28	16.86
44	JANA SMALL FINANCE BANK	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
45	INDIA POST PAYMENTS BANK	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
46	UJJIVAN SMALL FINANCE BANK	198	0.85	5.78	145	0.49	3.33	3057	14.03	95.38
47	UNITY SMALL FINANCE BANK	0	0.00	0.00	0	0.00	0.00	17	0.21	29.17
	SUB TOTAL	202	0.97	0.97	145	0.49	0.49	3406	28.52	28.48
	GRAND TOTAL	5010	137.73	0.36	4086	77.95	0.21	197978	7258.08	19.16

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

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

(Amount. In Crores)

	Shishu		Kishor		Tarun		Total	
	(upto Rs.50,000)		(Rs.50,001 to Rs.5 lac)		(Rs.5 lac to Rs.10 lac)			
	No.of A/cs	Disbursed Amt.	No.of A/cs	Disbursed Amt.	No.of A/cs	Disbursed Amt.		
December 2022	7403	22.52	6682	111.64	1828	129.44	15913	263.60
December 2023	10897	48.26	11362	197.14	3800	279.82	26059	525.22

b) Position of NPA in Mudra Accounts as on 31.12.2023

(Amount in Crores)

Particulars	OUTSTANDING		NPA	
	No. of accounts	Amount	No. of accounts	Amount
SHISHU	23476	65.42	2245	5.60
KISHORE	26188	333.86	1904	27.82
TARUN	8817	495.29	398	21.05
TOTAL	58481	894.57	4547	54.47
				6.09%

Comparative Report - Position of lending under KCC Schemes for quarter ending December 2022 and December 2023

KCC TO FISHERY

(Amount in Crores)

	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 2022	208	2.61	643	14.79	194	149
DEC 2023	205	4.06	609	12.28	187	152

KCC TO ANIMAL HUSBANDRY

(Amount in Crores)

	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 2022	416	11.63	1904	26.68	638	593
DEC 2023	420	11.63	2273	30.00	920	829

KCC TO CROP

(Amount in Crores)

	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 2022	1841	49.92	12398	137.62	5334	3273
DEC 2023	1888	49.66	14419	164.38	4755	3745

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

(Amt in Cr)

Disbursement		Outstanding		NPAs	
No of Accounts	Amount	No of Accounts	Amount	No of Accounts	Amount
107	20.09	436	65.58	57	6.58

b) SELF HELP GROUP - Position as on December 2023

(Amt in Cr)

	As on 31.12.2022	As on 31.12.2023
Total number of Credit Linked SHGs	1771	2100
Outstanding (Amt in cr)	55.06	83.10
Total number of SHGs Credit Linked During the Current FY	927	859
Amount (in cr)	17.35	54.07

Progress in Government Sponsored Schemes**a) Review of Government Sponsored Schemes during the quarter 31.12.2023**

Sr No	Scheme	Position as on 31.12.2023			
		Sponsored	Sanctioned	Rejected	Under Process
1	PMEGP - DIC	45	23	16	6
2	PMEGP - KVIC	39	16	17	6
3	PMEGP - KVIB	68	29	23	16
	PMEGP TOTAL	152	68	56	28

b) Position of NPAs in respect of Schematic lending, Certificate Cases and Recovery of NPAs as on 31.12.2023

(Amt in Cr)

SR.	NAME OF BANK	Total Outstanding in GSS		NPA in GSS		NPA %	
		No.	Amt.	No.	Amt.	No.	Amt
1	STATE BANK OF INDIA	329	22.3	30	1.49	9.12%	6.68%
2	BANK OF BARODA	246	8.38	13	0.31	5.28%	3.70%
3	BANK OF INDIA	494	21.28	52	5.52	10.53%	25.94%
4	BANK OF MAHARASHTRA	36	0.71	18	0.02	50.00%	2.82%
5	CANARA BANK	416	17.22	64	3.00	15.38%	17.42%
6	CENTRAL BANK OF INDIA	94	4.67	4	0.28	4.26%	6.00%
7	INDIAN BANK	9	0.48	2	0.22	22.22%	45.83%
8	INDIAN OVERSEAS BANK	114	3.66	4	0.02	3.51%	0.55%
9	PUNJAB NATIONAL BANK	24	2.11	15	1.11	62.50%	52.61%
10	UNION BANK OF INDIA	889	83.21	67	1.08	7.54%	1.30%
11	UCO BANK	33	1.72	10	0.10	30.30%	5.81%
12	HDFC BANK	968	35.96	11	0.02	1.14%	0.06%
13	INDUSIND BANK	57	7.62	1	0.16	1.75%	2.10%
14	KARNATAKA BANK	7	1.14	0	0.00	0.00	0.00
15	KOTAK MAHINDRA BANK	2	1.94	0	0.00	0.00	0.00
16	IDBI BANK	1	0.04	0	0.00	0.00	0.00
17	GOA STATE CO-OP BANK LTD.	213	5.95	47	0.58	22.07%	9.75%
	GRAND TOTAL	3932	218.39	308	12.4	7.83%	5.68%

Digitisation of South Goa District (Position as on 28.02.2024)

Sr. No.	Nodal Bank	No. of Accounts	Total No. of Accounts covered	% coverage for SAVINGS ACCOUNT	No. of Accounts	Total No. of accounts covered	% coverage for CURRENT ACCOUNTS
1	State Bank of India	245939	245939	100	3846	3846	100
2	Bank of Baroda	197185	197185	100	9355	9355	100
3	Bank of India	140871	140871	100	1533	1533	100
4	Bank of Maharashtra	41389	41389	100	1377	1377	100
5	Canara Bank	142553	142553	100	2995	2995	100
6	Central Bank of India	107404	107404	100	3197	3197	100
7	Indian Overseas Bank	53780	53780	100	1025	1025	100
8	UCO Bank	1522	1522	100	40	40	100
9	Axis Bank Ltd.	28051	28051	100	1413	1413	100
10	Catholic Syrian Bank Ltd.	1102	1102	100	18	18	100
11	Federal Bank Ltd.	16105	16105	100	200	200	100
12	Indusind bank Ltd.	4483	4483	100	175	175	100
13	Karnataka Bank Ltd	117414	117414	100	1341	1341	100
14	YES Bank	7560	7560	100	26	26	100
15	Bandhan Bank	5954	5954	100	103	103	100
16	IDFC First Bank	4747	4747	100	286	286	100
17	India Post Payments Bank	16691	16691	100	50	50	100
18	Ujjivan Small finance Bank	5517	5517	100%	95	95	100%
19	Goa State Cooperative Bank	41791	41396	100	230	230	100
20	DCB Bank Ltd.	1939	1939	100	120	112	93.33
21	ICICI Bank Ltd.	59033	59033	100	2257	2053	90.96
22	Indian Bank			100			72.72
23	HDFC Bank	159146	159077	99.96	9677	9645	99.67
24	RBL Bank	7607	7553	99.29	102	81	79.4
25	Kotak Mahindra Bank Ltd.	9421	9218	97.84	675	660	97.7
26	IDBI Bank	8757	8500	97.07	531	471	88.7
27	Union Bank of India	148746	141983	95.4	2838	2433	85.7
28	Au Small Finance Bank	1163	1086	93.37	214	205	95.79
29	Punjab National Bank	24622	22694	92.16	1203	756	62.84
30	South Indian Bank Ltd.	9954	9125	91.67	1225	1126	91.91
	GRAND TOTAL	1621696	1611121	99.35%	46697	45247	96.89%

Launching of Annual Credit Plan for Financial year 2024-25:

₹ In Crs

Sr.No	Particulars	ACP North Goa	ACP South Goa	ACP Goa State (2024-25)	ACP Goa State (2023-24)	Increase / Decrease over previous Year %
i	Crop Production, Maintenance and Marketing	340	272	612	450	36%
ii	Term Loan for agriculture and allied activities	310	438	748	550	36%
	Farm Credit (A)	650	710	1360	1000	36%
B	Agriculture Infrastructure	10	20	30	35	-14%
C	Ancillary Activities	150	130	280	180	56%
I	Credit Potential for Agriculture (A+B+C)	810	860	1670	1215	37%
II	Micro, Small and Medium Enterprises	3480	2174	5654	4310	31%
III	Export Credit	5	5	10	35	-71%
IV	Education	40	40	80	120	-33%
V	Housing	200	164	364	504	-28%
VI	Social Infrastructure	5	2	7	15	-53%
VII	Renewable Energy	50	54	104	3	3367%
VIII	Others	10	1	11	198	-94%
	Total Priority Sector Credit	4600	3300	7900	6400	23.44%

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

Sr.No.	Steering Sub Group	Date of Meeting
1	Priority Sector Lending	01.03.2024
2	Self Help Group	01.03.2024
3	Govt. Sponsored Schemes	01.03.2024
4	Financial Inclusion	01.03.2024

Any other issues with the permission of the chair.

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