

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

Agenda & Background Papers of

111th SLBC Meeting

**WEB MEETING THROUGH
MICROSOFT TEAMS**

Date : 24th NOVEMBER 2020

Time : 11.30 AM

संयोजक Convener



भारतीयस्टेटबैंक
State Bank of India

मार्गदर्शी बैंक विभाग, SLBC Department
स्थानीय प्रधान कार्यालय, Local Head Office,
बांद्रा-कुर्ला संकुल, Bandra Kurla Complex,
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Confirmation of minutes of the 110^h SLBC Meeting dated 21.09.2020

The Minutes of the 110th SLBC meeting for the quarter ended June 2020 (held on 21.09.2020) were circulated and is also available on SLBC website www.slbcgoa.com – SLBC meetings.

The Minutes are taken on record and copy are enclosed.

MINUTES OF THE 110TH SLBC MEETING HELD ON 21ST SEPT 2020
THROUGH MICROSOFT TEAMS.

The 110th Meeting of the State Level Bankers Committee, Goa State was held on 21st September 2020 through Microsoft Teams under the Chairmanship of Shri Parimal Rai, Hon'ble Chief Secretary Government of Goa and Shri Ajay Michyari, Regional Director, Reserve Bank of India for Maharashtra and Goa. The other dignitaries present were Shri Puneet Kumar Goel, Finance Secretary, Government of Goa, Shri N.J. Nampoothiri, and General Manager in charge, Reserve Bank of India, Ms Kamakshi Pai, Chief General Manager, and NABARD. Other State Bank of India dignitaries who joined through Teams were Shri Deepak Kumar Lalla Chief General Manager, Ms Sukhvinder Kaur, General Manager and SLBC Convenor. The meeting was also attended by other senior officials from State Government and Sponsoring Agencies, Senior Executives of Commercial Banks, representatives of State Co-operative Banks and representatives from Payment Banks.

Ms Sukhvinder Kaur, General Manager and SLBC Convenor welcomed the participants. In her welcome address she congratulated and appreciated the efforts of all the Bankers for their uninterrupted service during the testing times of COVID-19 pandemic. She wished to draw the attention of the House to two major areas (1) Step up priority sector lendings and (2) Financing under PM SVANidhi scheme. She reiterated that this will not only contribute to the upliftment of the poor and weaker section of the population who are severely affected due to COVID-19 but will enable them to resume their livelihood, Needless to add, the lending will also contribute to the improvement in the CD Ratio of the State. She urged all the bankers to bestow their personal attention for speedy and timely sanction and disbursement of loans to the street vendors.

Shri Deepak Kumar Lalla, Chief General Manager, State Bank of India while delivering his key note address, congratulated all the Bankers for the bravery displayed by them during COVID-19 pandemic. While briefly touching upon the highlights of the performance, he remarked that the very low achievement in ACP in the State is a proof of the imprint of the pandemic on banks performance. The low CD ratio calls for re-drawing of modalities by Bankers for improving it in the wake of prevailing COVID pandemic. To improve the Priority sector ratio, he urged upon the Bankers to explore innovative ways to transform agriculture into Value addition or adopt creative methods which go beyond normal banking. SLBC should follow up with the Secretary (Revenue) for digitization of land records which help in a big way to increase our lendings and avoid double financing. He added that another big challenge is to penetrate financial inclusion in the State by increasing the number of CSPs and to engage them to achieve the goal of financial inclusion. Zero balance accounts remaining to be funded should be taken on war footing. A lone unbanked village at Caranzol should be covered immediately so that we can declare the State of Goa as totally covered/banked.



: 2 :

Shri Parimal Rai, Chief Secretary Government of Goa complimented the hard work done by the bankers despite pandemic and subsequent lockdown and all Bankers deserve a special applaud for taking care of the banking needs of the people despite all odds. However, certain issues should be in the minds of all bankers in future. For example some state specific issues like the flourishing mining and tourism activities are closed. Priority sector lending to be on focus, Digital maximisation to be ensured not only in North but in South Goa also so that entire State is on digital platform. One unbanked village should be covered immediately and it will be a matter of pride for us. The Government along with the banking system should get together and ensure that we are able to raise the economic parameters of the State as well as help the people who have lost in the ultimate analysis of the COVID-19. He added that the participation/commitment from Private Sector Banks is missing as far as implementation of the Government Schemes are concerned. We as a group, together, have to push things and get it better on all the parameters which have fallen including CD ratio. He urged upon the Bankers to go to the people and handhold them and offer them all the facilities/services which they would normally have extended sitting in their offices. We should adopt innovative ways of financial literacy. Disbursement under PMMY to be increased. We should present a new face of the Bank while effecting recoveries keeping in mind that the entire system has undergone a change and show a human approach while demanding recoveries.

Shri Puneet Kumar Goel, Finance Secretary, Government of Goa remarked that the economy is suffering because of lockdown. To boost the economy the State Government has taken some bold steps and opened the tourist sector. Also allowed hotels to operate. The listing protocols for the incoming tourists have been modified to make things easier for them and are hopeful that the economy will pick up. The excise and GST revenue has started increasing from September. He praised and complimented NABARD for providing support to the government and said that he is hopeful that with the push on infrastructure spending, the State economy will increase. He expressed concern that the interest burden on account of moratorium will be huge and we should be able to find a solution for the same.



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Shri Ajay Michyari , Regional Director (Mah & Goa) , Reserve Bank of India said that it has been unprecedented times and we are facing a situation which none of us ever faced before. He is proud that bankers have proved their resilience by providing the much needed services at all times. A few concerns which the Bankers should focus are Priority sector lendings and lendings under AtmaNirbhar Bharat package announced by the Prime Minister. He spoke about the revised guidelines of loans aimed to encourage and support environment friendly lending policies to help achieve sustainable developmental goals. As regards the new system of revised data flow, SLBC should ensure to conduct the meeting in time so that meaningful review is done and decisions taken and sufficient time is available to the Bankers to deal with the action points till the next quarter. He finally added that good coordination between the Government and Banks is a good sign for development of the state and we collectively achieve what we are set down to achieve.

Ms. Kamakshi Pai, Chief General Manager , NABARD said that we are now embarking towards Unlock 4 Phase-1 and our concentration should be on economic revival to ensure that the people affected are getting livelihood opportunities through the Government of India AtmaNirbhar package which offer a number of schemes to the people at large. The dairy and fish farmers are also brought under the ambit of the scheme in addition to agricultural crops. She also spoke about the ACP performance which needs improvement and banks need to gear up to achieve it. She highlighted about the Agriculture Infrastructure Fund, Animal Husbandry Infrastructure Fund, PM Matsya Sampada Yojana and the various incentives/interest subvention attached to the schemes. She said it is a great opportunity for the bankers to increase their lending portfolio. As far as the unbanked village is concerned she confirmed that assistance can be given by NABARD to install VSAT or Solar Power in case of connectivity issues. She added that as per the new norms of Priority Sector lending, 10% should go to small and marginal farmers and 12% to weaker section from earlier (10%). The new marketing strategies by the Government can be a game changer for bankers to boost their finance. In the end she requested SLBC to include the achievements under the following schemes/package in the reports (1) Agri Infrastructure Fund (2) Fisheries Infrastructure Fund (3) Animal Husbandry Infrastructure fund and KCC to Agri, fisheries and dairy, in the SLBC agenda, as the Government will be constantly monitoring the developments under these heads in the near future.



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: 4 :

Mr N.J. Nampoothiri, General Manager in Charge, Reserve Bank of India said that we are in a pandemic that is rampaging across the globe. He wanted to place on record his appreciation for the work done by all the Bankers during this pandemic. He proudly said that the entire State did not experience any deficiency in banking services during this troubled times. The complaints sent to RBI office were redressed to the satisfaction of all and the government machinery were supportive throughout. He further said that it is time to restore normalcy and give confidence to the people that things are getting back to normal again and Bankers have to play a major role in this. Regarding digitization of North Goa District, he suggested that poor figures may be due to under reporting and requested SLBC to take up with the respective Banks. He urged upon the SLBC convenor that all meetings such as BLBC, DCC, DLRC and SLBC should be timely conducted. Information about all new schemes especially under the Atmanirbhar package, to be percolated down the line as many Branch Managers are unaware of the schemes. For this, training to be conducted by the respective Banks for all their Branch Managers. He urged that all Bankers to conduct literacy camps in innovative ways till the normalcy is restored. ACP targets should be realistic and should be related to previous achievements. ACP targets should be discussed in the BLBC and DCC meetings and all bankers should attend these meetings and own the targets.

Ms Meenakshi Gad, Deputy General Manager Reserve Bank of India remarked that the Regional Heads of Banks should invariably attend all top level meetings. All data to RBI should be submitted in time. Target set for advances to women beneficiaries should be achieved 100%. All Regional Heads to update their Branch Managers and front line staff about Atmanirbhar scheme and all other government schemes along with knowledge of their own Bank products. Finally she requested the government to consider extension of moratorium period in view of the pandemic.

Mr Naveen Kumar Gupta, Deputy General Manager (B&O) , State Bank of India, Panaji and Member Secretary SLBC Goa then piloted the discussion on agenda.

Action points are given in Annexure.

The meeting ended with a Vote of Thanks by Shri Ch. Krishna Mohan Achary, Asstt. General Manager, RBO II, State Bank of India, Panaji.

STATE BANK OF INDIA,
SLBC GOA

DATE: 28.09.2020




GENERAL MANAGER (NW-1)

ANNEXURE

Sr No.	Agenda Item	Action Point	Action by
1	Unbanked village at Caranzol	CSP to be appointed by 30 th September	Bank of India/SLBC
2	Financial inclusion – zero balance accounts	To be totally funded	All Banks
3	Financial literacy programmes	Banks to complete the targets and explore innovative ways to spread literacy.	All Banks.
4.	Review of ACP – Priority sector lendings	Focus on priority sector lendings	All Banks
5.	Pradhan Mantri Mudra Yojana (PMMY)	Disbursements to be enhanced. Special focus on small and marginal borrowers	All Banks
6	Data flow at LBS for a – Migration to Standardized Data System	All Banks are advised to ensure timely submission of data	All Banks.
7	Digitization of North District	Ensure digital maximisation and 100% achievement by October 2020	All Banks/SLBC
8	Submission of KCC data	Data to be submitted to SLBC for onward submission to Govt.	All Banks
9	Awareness programmes for Branch Managers	Bankers to percolate information about various schemes to all the Branch Managers especially in rural areas. All new schemes of the Government to be discussed in BLBC, in detail	All Banks/LDMs
10	Meetings under LBS fora	BLBC, DCC/DLRC , SLBC to be conducted timely	LDMs/SLBC
11	PM SVANidhi Scheme	All applications should be disposed off immediately	All Banks
12	Submission of data under ACP	All Banks to submit timely data	All Banks



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Position in respect of Action Points of last quarter

Sr. No	Action points	To be dealt by	Action taken.
1	Unbanked village at Caranzol	Bank of India.	All villages are now covered . There is no village identified as unbanked.
2.	Status of Financial Inclusion - Zero balance accounts	All Banks	No of accounts reduced from 14301 to 13981
3.	Financial Literacy Programs	All Banks	Number of literacy programs have not increased due to adverse conditions on account of Pandemic
4	Review of ACP – Focus on Priority Sector Lending	All Banks	On going process
5	Disbursements to be enhanced under PMMY. Special focus on small and marginal borrowers.	All Banks	On going process
6	Data flow at LBS . Migration to Standardized Data System	All Banks	Not adhered to. Many Banks have submitted the data very late and some Banks are yet to upload the data. List of Banks as per Annexure 1.
7	Digitization of North Goa District.	All Banks / SLBC	We have achieved 79 % and are confident of achieving 100% by December 20
8	Applications under PM SVANidhi / KCC Fisheries / Dairy to be disposed immediately	All Banks	SLBC is following up with all the Bank branches where there is pendency.

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

a) Banking Scenario of the State

There are total 786 Bank Branches in the state catering to 15 lacs plus population. Out of which, 478 are in semi urban areas and 308 in rural villages catering to the needs of rural people particularly for Agriculture , Dairy, Fisheries and MSME.

Banking network as on 30.09.2020 are as under:

Type	Banks	No of brs		Total
		North Goa	South Goa	
Public Sector Banks	12	221	243	464
Private Sector Banks	17	94	97	191
Co-operative Banks	14	60	66	126
Small Finance Banks	4	2	3	5
Total	47	377	409	786

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

The Banks have also adopted the Business Correspondent model in rural areas to reach to the doorstep of rural customers making it convenient for the village folks to access the financial system. The model is well stabilized and endorsed by Department of Financial Services, Government of India. There are 47 CSPs located at various remote places. We propose to increase the number further. CSPs are instructed to focus on Government Social Security Schemes like PMSBY/PMJJBY and APY.

- Details of Business Correspondents / Customer Service Point (BC / CSP) as on 30.09.2020

SR. No.	Name of the Bank	Active
1	STATE BANK OF INDIA	8
2	BANK OF BARODA	2
3	BANK OF INDIA	13
4	CORPORATION BANK	1
5	INDIAN OVERSEAS BANK	5
6	UNION BANK OF INDIA	14
7	APNA SAHAKARI BANK	2
8	CENTRAL BANK OF INDIA	2
	GRAND TOTAL	47

It can be concluded that the Banking Network in Goa is well spread and can cater to the needs of the entire state.

c) List of unbanked villages

(on Jan Dhan Darshak GIS App – as advised by DFS)

We have covered all the villages with banking outlet.

Hurdles / Issues of CSP / Bank Mitras:

Connectivity issues at times are there at some places in the State making it difficult for the CSPs to render smooth service.

The CSPs are requested to answer the IBA certification examination as advised by IBA vide their letter No. SB/Cir/FI-BC/2019-20/7482 dated June 18, 2019.

NABARD has vide their letter dated 20th August 2020 (Annexure 2) have informed all Banks about the support it can extend to the Bank branches and CSPs where connectivity is low.

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

The data forwarded by the four FLCs in Goa for the Sept 2020 quarter is given below:

FLC CAMPS held during the quarter Sept 2020				Deficit
No.of FLCs	Target	Camps Held		
		Digital	Others	
SBI NORTH	21	8	2	11
SBI SOUTH	21	0	5	16
GSCB	21	0	0	21
CORPORATION	21	0	0	21
4	84	8	7	69

Deficit was due to Lockdown and Social Distancing on account of COVID -19. However online FL camps were conducted in few cases. The rural population are not well versed with online meetings and therefore the targets could not be achieved.

e) Status of Financial Inclusion in the State of Goa

Pradhan Mantri Jan Dhan Yojana (PMJDY):

Coverage under PMJDFY scheme is an ongoing process. However, Banks are making efforts to cover all the zero balance accounts. The Deposits in PMJDY accounts have reduced from **Rs. 108 Cr** as on June 2020 to **Rs. 107 Cr** in the current quarter.i.e. Sept 2020.

Zero Balance Accounts:

	March 2020	June 2020	Sept 2020
Number	20789	14301	13981

All Banks have been advised to vigorously follow up funding of Zero Balance accounts. This is discussed in detail in all BLBC and DCC meetings

Aadhar Seeding:

	March 2020	June 2020	Sept 2020
Percentage	79.06	80.44	80.68

As people are maintaining multiple accounts in various banks, 100% Aadhar seeding may not be possible.

PRADHAN MANTRI JAN DHAN YOJANA (PMJDY)

AS ON 30.09.2020

S.No	Banks	Rural A/C	Urban A/C	Male A/C	Female A/C	Total A/C	Total Deposit	Zero Balance Account	Rupay Card Issued	Aadhaar Seeded
1	Axis Bank Ltd	271	386	499	158	657	2292564.36	127	612	464
2	Bank of Baroda	20376	0	10777	9599	20376	160074327.6	643	15616	15924
3	Bank of India	21338	0	11648	9690	21338	176103467.6	1388	20255	18682
4	Bank of Maharashtra	2834	0	1363	1471	2834	15830340	354	2280	2619
5	Canara Bank	38255	0	22938	15317	38255	274522995.4	3423	17399	32303
6	Central Bank of India	12777	0	6959	5818	12777	47044615.31	3026	7971	10644
7	Federal Bank Ltd	623	0	303	320	623	5956122.3	54	239	420
8	HDFC Bank Ltd	1670	1213	975	1908	2883	13574880.69	441	2883	1817
9	ICICI Bank Ltd	65	192	188	69	257	561332.96	152	257	70
10	IDBI Bank Ltd.	274	2109	1389	994	2383	10766257.68	299	1952	1862
11	Indian Bank	4175	37	2205	2007	4212	11094533.89	326	3744	3019
12	Indian Overseas Bank	1656	5026	3645	3037	6682	34708113.03	530	6281	5352
13	IndusInd Bank Ltd	265	479	434	310	744	996082.55	47	677	635
14	Jammu & Kashmir Bank Ltd	23	0	9	14	23	25670	3	21	11
15	Karur Vysya Bank	4	0	3	1	4	3721	0	4	3
16	Kotak Mahindra Bank Ltd	68	0	46	22	68	65812.85	17	2	36
17	Punjab & Sind Bank	242	0	64	178	242	1237177	0	241	232
18	Punjab National Bank	9201	2761	9152	2810	11962	62264192.9	649	6575	8264
19	RBL Bank Ltd	448	0	0	448	448	665922.79	0	448	298
20	South Indian Bank Ltd	0	57	21	36	57	209516.91	4	40	43
21	State Bank of India	3490	5211	3767	4934	8701	38868047.79	571	7663	7289
22	UCO Bank	1195	1198	1231	1162	2393	14418937.8	98	1516	1606
23	Union Bank of India	21261	6823	14857	13227	28084	198278094.6	1829	24040	22352
24	Yes Bank Ltd	1	0	1	0	1	1318.96	0	1	0
		140512	25492	92474	73530	166004	1069564046	13981	120717	133945

Percentage of Aadhar seeded Accounts: 80.68%

➤ Source – DFS site

f) Govt Security Schemes

**PRADHAN MANTRI JEEVAN JYOTI BIMA YOJANA (PMJJBY) and
PRADHAN MANTRI SURAKSHA BIMA YOANA (PMSBY)
AS ON 30.09.2020**

SR.	Name of Bank	PMJJBY	PMSBY
1	STATE BANK OF INDIA	31587	81373
2	ALLAHABAD BANK	0	0
3	ANDHRA BANK	0	0
4	BANK OF BARODA	23732	64605
5	BANK OF INDIA	30131	64969
6	BANK OF MAHRASHTRA	5173	8852
7	CANARA BANK	41020	80678
8	CENTRAL BANK OF INDIA	8143	22595
9	CORPORATION BANK	0	0
10	INDIAN BANK	0	0
11	INDIAN OVERSEAS BANK	5719	11758
12	PUNJAB NATIONAL BANK	1154	1844
13	PUNJAB AND SIND BANK	369	718
14	ORIENTAL BK OF COMMERCE	3288	15038
15	SYNDICATE BANK	0	0
16	UNION BANK OF INDIA	10400	24958
17	UNITED BANK OF INDIA	445	1200
18	UCO BANK	2592	5602
	SUB TOTAL	163753	384190
19	IDBI BANK	0	0
20	AXIS BANK	0	0
21	BANDHAN BANK	0	0
22	CSB BANK LIMITED	0	0
23	DCB BANK	0	0
24	FEDERAL BANK	18	33
25	HDFC BANK	11242	17190
26	ICICI BANK	0	0
27	INDUSIND BANK	27	719
28	J & K BANK	0	0
29	KARNATAKA BANK	1846	2858
30	KARUR VYASYA BANK	154	189
31	KOTAK MAHINDRA BANK	0	0
32	RBL BANK	874	1144
33	SOUTH INDIAN BANK	0	0
34	YES BANK	154	206
35	IDFC FIRST BANK	0	0
	SUB TOTAL	14315	22339
36	APNA SAHAKARI BANK LTD.	0	0
37	BICHOLIM URBAN CO-OP BANK LTD.	166	2000
38	CITIZEN CO-OP BANK LTD,	74	213
39	CITIZEN CREDIT CO-OPERATIVE BANK LIMITED	74	134
40	GOA STATE CO-OP BANK LTD.	8188	16954
41	GOA URBAN CO-OP BANK LTD.	812	3701
42	GP PARSIK SAHAKARI BANK LTD.	0	0
43	KONKAN MERCANTILE CO-OP BANK LTD.	0	0
44	MADGAON URBAN CO-OP BANK LTD.	0	0
46	NKGSB CO-OP BANK LTD.	110	182
47	PMC BANK LTD.	0	0
48	SARASWAT CO-OP BANK LTD.	0	0
49	SHAMRAO VITHAL CO-OP BANK LTD.	0	0
50	TJSB SAHAKARI BANK LTD.	0	0
51	WOMEN CO-OP BANK LTD.	0	114
	SUB TOTAL	9424	23298
52	AU SMALL FINANCE BANK LTD.	0	0
53	JANA SMALL FINANCE BANK LTD.	0	0
54	INDIA POST PAYMENTS BANK	0	0
55	UJJIVAN SMALL FINANCE BANK	0	0
	SUB TOTAL	0	0
	GRAND TOTAL	187492	429827

* Many Banks have not uploaded data

ATAL PENSION YOJANA (APY)**AS ON 30.09.2020**

SR. NO.	BANK NAME	Grand Total
1	CANARA BANK	13,647
2	CENTRAL BANK OF INDIA	4,924
3	BANK OF INDIA	3,965
4	CORPORATION BANK	3,665
5	HDFC BANK LTD	3,589
6	STATE BANK OF INDIA	3,506
7	AXIS BANK	2,698
8	BANK OF BARODA	2,462
9	ORIENTAL BANK OF COMMERCE	2,131
10	SYNDICATE BANK	1,950
11	UNION BANK OF INDIA	1,743
12	INDIAN OVERSEAS BANK	1,501
13	DENA BANK	1,249
14	BANK OF MAHARASHTRA	797
15	KARNATAKA BANK LIMITED	658
16	ANDHRA BANK	562
17	INDIAN BANK	478
18	UNITED BANK OF INDIA	455
19	UCO BANK	414
20	IDBI BANK LTD	406
21	VIJAYA BANK	364
22	PUNJAB NATIONAL BANK	349
23	ICICI BANK LIMITED	291
24	PUNJAB AND SIND BANK	195
25	ALLAHABAD BANK	159
26	DEPARTMENT OF POSTS	80
27	THE SOUTH INDIAN BANK LTD	57
28	YES BANK LIMITED	38
29	THE FEDERAL BANK LTD	33
30	RBL BANK LIMITED	27
31	THE JAMMU AND KASHMIR BANK LTD	19
32	THE KARUR VYSYA BANK LTD	17
33	KOTAK MAHINDRA BANK	17
34	PMC BANK	12
35	THE CATHOLIC SYRIAN BANK LIMITED	10
36	DHANLAXMI BANK LIMITED	10
37	INDUSIND BANK LIMITED	8
38	DCB BANK LIMITED	3
		52,489

(Source: NSDL Site)

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

Review of 100% Digitization in Identified District North Goa as on 30.09.2020

For Bank Customers									
1. Digital coverage for individuals (Savings Accounts)									
	Total No. of Operative SB Accs.	No. of Debit cards/ RuPay cards issued to Operative SB Accs.	% Debit/ RuPay cards coverage	No. of net banking issued	% Net banking coverage	No. of Mobile Banking + UPI + USSD ^	% of MB/ UPI/ USSD coverage	Total No. of Operative SB Accs covered with at least one Digital Product	% of such Accounts Out of total Operative Accounts
State Bank of India	242638	169922	70.03	145238	59.86	69892	28.81	201236	82.9
Andhra Bank	10646	5450	51.19	1801	16.92	1400	13.15	5450	51.19
Bank of Baroda	127911	99552	77.83	7112	5.56	8536	6.67	99552	77.83
Bank of India	228746	221199	96.70	28650	12.52	32485	14.20	221199	96.70
Bank of Maharashtra	26320	11585	44.02	2075	7.88	1256	4.77	11585	44.0
Canara Bank	351434	330981	94.18	48417	13.78	24412	6.95	330981	94.18
Central Bank of India	103910	79046	76.07	38471	37.02	6684	6.43	81143	78.09
Corporation Bank	116987	58530	50.03	8210	7.02	9347	7.99	59955	51.25
Indian Bank	3438	4996	145.32	129	3.75	149	4.33	3438	100.0
Indian Overseas Bank	42120	31612	75.05	15733	37.35	29176	69.27	42100	99.95
Punjab & Sind Bank	1806	1749	96.84	247	13.68	460	25.47	1749	96.84
Punjab National Bank	22521	16500	73.26	14500	64.38	10500	46.62	16500	73.3
UCO Bank	5717	3658	63.98	652	11.40	1039	18.17	3658	64.0
Union Bank of India	58333	38006	65.15	1840	3.15	3261	5.59	38006	65.15
IDBI Bank	18605	16374	88.01	15925	85.60	6023	32.37	16374	88.01
Axis Bank Ltd.	43005	39822	92.60	25912	60.25	22359	51.99	39822	92.6
Catholic Syrian Bank	1748	1329	76.03	71	4.06	0	0.00	1329	76.0
DCB Bank Ltd.	1975	1323	66.99	1262	63.90	41	2.08	1770	89.6
Federal Bank Ltd.	6023	8270	137.31	1257	20.87	4054	67.31	6618	109.9
HDFC Bank	121699	116180	95.47	107476	88.31	143905	118.25	112021	92.05
ICICI Bank Ltd.	39580	39522	99.85	14943	37.75	29415	74.32	39580	100.0
Indusind bank Ltd.	11493	8508	74.03	4052	35.26	2429	21.13	8508	74.0
JJ&K Bank Ltd.	947	680	71.81	108	11.40	149	15.73	680	71.8
Karnataka Bank Ltd	16685	7406	44.39	790	4.73	1210	7.25	7406	44.39
Karur Vysya Bank	3533	1389	39.32	264	7.47	359	10.16	1591	45.0
Kotak Mahindra Bank Ltd.	25500	15000	58.82	22000	86.27	22000	86.27	25000	98.0
RBL Bank	10265	8658	84.34	2140	20.85	6080	59.23	9397	91.54
South Indian Bank	10188	8993	88.27	1140	11.19	2887	28.34	8993	88.3
YES Bank	7572	6943	91.69	4081	53.90	6943	91.69	6943	91.69
Bandhan Bank	5192	986	18.99	289	5.57	367	7.07	4125	79.45
IDFC first Bank	3242	2888	89.08	2201	67.89	1830	56.45	3062	94.4
INDIA POST	1380	0	0	1380	100	268	19.42	1380	100
GSCB	128815	9915	7.70	0	0.00	0	0.00	9915	7.7
Ujjivan Small finance Bank	0	0	0	0 0	0	0	0	0	0
Total	1799974	1366972	75.94	518366	28.80	448916	24.94	1421066	78.95

For Bank Customers

2. Digital coverage for business (Current Accounts) as on 30.09.2020					
Bank Name	Total No. of Operative Current Accounts	No. of net banking to CAs	% Net banking coverage	No. of POS/ QR availed by CA accounts*	% of POS/ QR coverage
State Bank of India	5962	3533	59.26	2214	37.14
Andhra Bank	697	250	35.87	6	0.86
Bank of Baroda	2649	1069	40.35	458	17.29
Bank of India	3798	918	24.17		0.00
Bank of Maharashtra	1498	280	18.69	13	.87
Canara Bank	2449	658	26.87	1497	61.13
Central Bank of India	2274	988	43.45	138	6.07
Corporation Bank	3755	1191	31.72	156	4.15
Indian Bank	144	45	31.25	2	1.39
Indian Overseas Bank	1348	398	29.53	103	7.64
Punjab & Sind Bank	97	50	51.55	10	10.31
Punjab National Bank	3850	3010	78.18	175	4.55
UCO Bank	260	96	36.92	43	16.54
Union Bank of India	3111	487	15.65	215	6.91
IDBI Bank	1270	925	72.83	4	0.31
Axis Bank Ltd.	2931	1264	43.13	842	28.73
Catholic Syrian Bank	118	58	49.15	6	5.08
DCB Bank Ltd.	218	137	62.84	50	22.94
Federal Bank Ltd.	356	167	46.91	184	51.69
HDFC Bank	10586	5702	53.86	6703	63.32
ICICI Bank Ltd.	2514	1202	47.81	592	23.55
Indusind bank Ltd.	641	368	57.41	10	1.56
JJ&K Bank Ltd.	439	76	17.31	230	52.39
Karnataka Bank Ltd	664	194	29.22	59	8.89
Karur Vysya Bank	427	182	42.62	32	7.49
Kotak Mahindra Bank Ltd.	2425	1700	70.10	250	10.31
RBL Bank	490	103	21.02	230	46.94
South Indian Bank	1799	425	23.62	41	2.28
YES Bank	906		0	575	63.47
Bandhan Bank	137	13	9.49		0
IDFC first Bank	317	94	29.65	0	.00
INDIA POST	2	0	0	2	100
GSCB	4288	12	0.28		
Ujjivan Small finance Bank	0	0			
Total	62420	25595	41.00	14838	23.77

	For non-customers				4. Digital Financial Literacy	
	3. Provision of Digital infrastructure					
Bank Name	A. POS/ QR issued to shopkeepers (other than CA holders)**	B. POS/ QR issued to Govt./ Public Service providers	C. POS/ QR issued to others***	Total POS/ QR (A+B+C) other than CA holders	No. of FLC camps on Digital FL	No. of people participated
State Bank of India	0	0	0	0	0	0
Andhra Bank	0	0	0	0	0	0
Bank of Baroda	0	0	0	0	0	0
Bank of India	0	0	0	0	0	0
Bank of Maharashtra	0	0	0	0	0	0
Canara Bank	0	0	0	0	0	0
Central Bank of India	0	0	0	0	0	0
Corporation Bank	0	0	0	0	0	0
Indian Bank	0	0	0	0	0	0
Indian Overseas Bank	0	0	0	0	0	0
Punjab & Sind Bank	0	0	0	0	0	0
Punjab National Bank	12	0	0	12	12	0
UCO Bank	0	0	0	0	0	0
Union Bank of India	0	0	0	0	0	0
IDBI Bank	0	0	0	0	0	0
Axis Bank Ltd.	0	0	0	0	0	0
Catholic Syrian Bank	0	0	0	0	0	0
DCB Bank Ltd.	0	0	0	0	0	0
Federal Bank Ltd.	0	0	0	0	0	0
HDFC Bank	486	25	0	511	486	25
ICICI Bank Ltd.	199	0	10	209	199	0
Indusind bank Ltd.	0	0	0	0	0	0
JJ&K Bank Ltd.	0	0	0	0	0	0
Karnataka Bank Ltd	0	0	59	59	0	0
Karur Vysya Bank	0	0	0	0	0	0
Kotak Mahindra Bank Ltd.	0	0	0	0	0	0
RBL Bank	15	0	0	15	15	0
South Indian Bank	0	0	0	0	0	0
YES Bank	39	0	24	63	39	0
Bandhan Bank	0	0	0	0	0	0
IDFC first Bank	15			15	15	0
INDIA POST	0	0	0	0	0	0
GSCB	0	0	0	0	0	0
Ujjivan Small finance Bank	0	0	0	0	0	0
Total	766	25	93	884	766	25

a) Review of Credit Disbursements by Banks

The comparative position of Annual Credit Plan
for the year 2019-20 & 2020-21 (Rs. In crores)

Activity	ACP Target (for 2019-20)	Achievement under ACP 2018-19 upto 30.09.2019	% Achievement 30.09.2019	ACP Target (for 2020.21)	Achievement under ACP upto 30.09.20)	% Achievement 30.09.20
Crop loans	141	31.62	22.43	171.5	120.67	70.36
Agri Term loans	199.7	166.27	83.26	235	104.93	44.65
Sub Total AGRI	341.7	197.89	57.91	406.5	225.6	55.50
Agri Infrastructure	21.8	18.51	87.91	25.04	3.35	13.38
Ancillary Activities	23.6	78.02	330.59	70.04	73.04	104.28
Credit Potential for Agriculture	387.1	294.42	76.06	501.58	301.99	60.21
MSME	2146	1686.99	78.61	1700	1217.19	71.60
Export Credit	142.5	1.97	1.38	52.5	7.93	15.10
Education	87.5	44.98	51.41	74.755	16.20	21.67
Housing	566	279.04	49.30	375	93.13	24.83
Renewable Energy	2.25	0.01	0.44	21.02	0.02	0.10
Others	26.9	17.52	65.13	2.615	4.01	153.35
Social Infrastructure	32.9	22.57	68.60	22.525	1.20	5.33
TOTAL	3391.15	2347.5	69.20	2750	1641.67	59.70

**INSTITUTION-WISE AND SECTOR WISE PERFORMANCE UNDER ACP FOR THE QUARTER ENDED
SEPT 2020**

(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	37.85	12.35	32.63	83.53	9.91	7.82	121.38	22.26	8.46
2	ALLAHABAD BANK	0	0	0	0	0	0.00	0	0	0.00
3	ANDHRA BANK	0	0	0	0	0.28	0.00	0	0.28	0.00
4	BANK OF BARODA	18.85	8.21	43.55	19.25	2.67	0.00	38.1	10.88	28.56
5	BANK OF INDIA	26.35	1.59	6.03	30.7	36.12	57.46	57.05	37.71	32.04
6	BANK OF MAHRASHTRA	10.6	0.18	1.70	11.5	0.07	2.52	22.1	0.25	5.75
7	CANARA BANK	24.85	0.51	2.05	32.1	35.5	30.19	56.95	36.01	17.45
8	CENTRAL BANK OF INDIA	14.35	0	0.00	19.35	0	22.43	33.7	0	40.21
9	CORPORATION BANK	24.65	1.59	6.45	26.25	7.33	9.71	50.9	8.92	7.21
10	INDIAN BANK	0.75	0	0.00	0.55	0	0.00	1.3	0	0.00
11	INDIAN OVERSEAS BANK	8.2	0.03	0.37	5.25	0.15	0.00	13.45	0.18	0.00
12	PUNJAB NATIONAL BANK	1.9	0	0.00	1.2	0.03	0.00	3.1	0.03	0.00
13	PUNJAB AND SIND BANK	0	0	0.00	0	0	0.00	0	0	0.00
14	ORIENTAL BK OF COMMERCE	1.6	0	0.00	0.9	0.07	0.00	2.5	0.07	0.00
15	SYNDICATE BANK	12.1	0	0.00	21.25	0	0.00	33.35	0	0.00
16	UNION BANK OF INDIA	7.8	0.43	5.51	13.2	0.27	0.00	21	0.7	1.90
17	UNITED BANK OF INDIA	2.3	0	0.00	2.8	0.1	0.00	5.1	0.1	0.00
18	UCO BANK	5.15	0.52	10.10	2.65	0.13	0.38	7.8	0.65	0.26
19	IDBI BANK	5.3	0	0.00	4.3	0	0.00	9.6	0	0.00
	SUB TOTAL	202.6	25.41	12.54	274.78	92.63	33.71	477.38	118.04	24.73
20	AXIS BANK	2.45	0	0	5.45	0	0.00	7.9	0	0.00
21	BANDHAN BANK	0	0	0	0	0	0.00	0	0	0.00
22	CSB BANK LIMITED	0.05	0	0	0.1	0	0.00	0.15	0	0.00
23	DCB BANK	0.2	0	0	0.2	0	0.00	0.4	0	0.00
24	FEDERAL BANK	0.2	77.39	12135	0.2	0	0.00	0.4	77.39	6067.50
25	HDFC BANK	37.75	0.12	0	57.19	1.73	1.03	94.94	1.85	0.62
26	ICICI BANK	24.2	0	0	35.7	0	0.00	59.9	0	0.00
27	INDUSIND BANK	1.7	0	0	1.7	0	0.00	3.4	0	0.00
28	J & K BANK	0	0	0	0	0	0.00	0	0	0.00
29	KARNATAKA BANK	4.7	11.49	0	4.9	0	0.00	9.6	11.49	0.00
30	KARUR VYASYA BANK	0.05	0	0	0.4	0	0.00	0.45	0	0.00
31	KOTAK MAHINDRA BANK	0.3	0	0	1.2	0	0.00	1.5	0	0.00
32	RBL BANK	13.5	1.75	6.3	16.23	0	0.43	29.73	1.75	3.09
33	SOUTH INDIAN BANK	0.2	0	0	0.2	0	0.00	0.4	0	0.00
34	YES BANK	1.8	0	0	9.6	0	0.00	11.4	0	0.00
35	IDFC FIRST BANK	0	0	0	0	0	0.00	0	0	0.00
	SUB TOTAL	87.1	90.75	28.84	133.07	1.73	0.50	220.17	92.48	11.71
36	APNA SAHAKARI BANK LTD.	0	0	0	0	0	0.00	0	0	0.00
37	BICHOLIM URBAN CO-OP BANK LTD.	0	0	0	0	0	0.00	0	0	0.00
38	CITIZEN CO-OP BANK LTD,	5.2	0	0	6.1	0	0.00	11.3	0	0.00
39	CITIZEN CREDIT CO-OPERATIVE BANK	0.1	0	0	0.1	0	0.00	0.2	0	0.00
40	GOA STATE CO-OP BANK LTD.	40.75	4.49	2.75	48.45	10.57	7.33	89.2	15.06	5.24
41	GOA URBAN CO-OP BANK LTD.	6.05	0.02	0	6.05	0	0.00	12.1	0.02	0.00
42	GP PARSIK SAHAKARI BANK LTD.	0	0	0	0	0	0.00	0	0	0.00
43	KONKAN MERCANTILE CO-OP BANK LTD.	0	0	0	0	0	0.00	0	0	0.00
44	MADGAON URBAN CO-OP BANK LTD.	0	0	0	0	0	0.00	0	0	0.00
45	NKGSB CO-OP BANK LTD.	0.1	0	0	0.1	0	0.00	0.2	0	0.00
46	PMC BANK LTD.	0	0	0	0	0	0.00	0	0	0.00
47	SARASWAT CO-OP BANK LTD.	1.1	0	0	1.35	0	0.00	2.45	0	0.00
48	SHAMRAO VITHAL CO-OP BANK LTD.	0	0	0	0	0	0.00	0	0	0.00
49	TJSB SAHAKARI BANK LTD.	0	0	0	0	0	0.00	0	0	0.00
50	WOMEN CO-OP BANK LTD.	0	0	0	0	0	0.00	0	0	0.00
	SUB TOTAL	53.3	4.51	2.1	62.15	10.57	5.71	115.45	15.08	4.05
51	AU SMALL FINANCE BANK LTD.	0	0	0	0	0	0.00	0	0	0.00
52	JANA SMALL FINANCE BANK LTD.	0	0	0	0	0	0.00	0	0	0.00
53	INDIA POST PAYMENTS BANK	0	0	0	0	0	0.00	0	0	0.00
54	UJJIVAN SMALL FINANCE BANK	0	0	0	0	0	0.00	0	0	0.00
	SUB TOTAL	0	0	0	0	0	0.00	0	0	0.00
	GRAND TOTAL	343	120.67	35.18	470	104.93	22.33	813	225.6	27.75

INSTITUTION-WISE AND SECTOR WISE PERFORMANCE UNDER ACP FOR THE QUARTER ENDED SEPT 2020

(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	6.51	0.8	12.29	34.45	1.63	4.73	162.34	24.69	15.21
2	ALLAHABAD BANK	0	0	0	0	0	0	0	0	0
3	ANDHRA BANK	0	0	0	0	0	0	0	0.28	0
4	BANK OF BARODA	3.13	2.31	73.80	8.03	6.66	82.93	49.26	19.85	40.30
5	BANK OF INDIA	2.49	0.02	0	8.17	6.62	81.02	67.71	44.35	65.50
6	BANK OF MAHRASHTRA	1.02	0.02	2.94	1.89	1.85	97.88	25.01	2.12	8.48
7	CANARA BANK	3.31	0.1	0.6	12.64	37.74	298.58	72.9	73.85	101.30
8	CENTRAL BANK OF INDIA	1.61	0	12.42	6.67	0	0	41.98	0	0.00
9	CORPORATION BANK	2.33	0	0	5.61	0	0	58.84	8.92	15.16
10	INDIAN BANK	0.07	0	0	0.14	0	0	1.51	0	0.00
11	INDIAN OVERSEAS BANK	0.72	0	0	1.43	0	0	15.6	0.18	1.15
12	PUNJAB NATIONAL BANK	0.09	0	0	0.79	0	0	3.98	0.03	0.75
13	PUNJAB AND SIND BANK	0	0	0	0	0	0	0	0	0
14	ORIENTAL BK OF COMMERCE	0.1	0	0	0.13	0.08	61.53	2.73	0.15	5.49
15	SYNDICATE BANK	1.96	0	0	10.36	0	0	45.67	0	0.00
16	UNION BANK OF INDIA	1.43	0	0	8.48	0.73	8.608	30.91	1.43	4.63
17	UNITED BANK OF INDIA	0.08	0	0	0.32	0	0	5.5	0.1	1.82
18	UCO BANK	0.16	0	0	0.28	0	0	8.24	0.65	7.89
19	IDBI BANK	0.29	0	0	0.3	0	0	10.19	0	0.00
	SUB TOTAL	25.3	3.25	12.84	99.69	55.31	55.48	602.37	176.6	29.32
20	AXIS BANK	1.39	0	0	0.84	0	0	10.13	0	0
21	BANDHAN BANK	0	0	0	0	0	0	0	0	0
22	CSB BANK LIMITED	0.1	0	0	0.2	0	0	0.45	0	0
23	DCB BANK	0.02	0	0	0.05	0	0	0.47	0	0
24	FEDERAL BANK	0.02	0	0	0.05	0.05	100	0.47	77.44	16476.59
25	HDFC BANK	9.23	0	0	12.09	17.01	140.69	116.26	18.86	16.22
26	ICICI BANK	3.88	0	0	8.01	0	0	71.79	0	0
27	INDUSIND BANK	0.27	0	0	0.15	0	0	3.82	0	0
28	J & K BANK	0	0	0	0	0	0	0	0	0
29	KARNATAKA BANK	0.45	0.05	0	0.42	0	0	10.47	11.54	110.21
30	KARUR VYASYA BANK	0.1	0	0	0.6	0	0	1.15	0	0
31	KOTAK MAHINDRA BANK	0.02	0	0	0.05	0	0	1.57	0	0
32	RBL BANK	1.56	0	0	2.8	0	0	34.09	1.75	5.13
33	SOUTH INDIAN BANK	0.02	0	0	0.02	0	0	0.44	0	0
34	YES BANK	1.83	0	0	8.22	0	0	21.45	0	0
35	IDFC FIRST BANK	0	0	0	0	0	0	0	0	0
	SUB TOTAL	18.89	0.05	0	33.5	17.06	50.92	272.56	109.59	40.20
36	APNA SAHAKARI BANK LTD.	0	0	0	0	0	0	0	0	0
37	BICHOLIM URBAN CO-OP BANK LTD.	0	0	0	0	0	0	0	0	0
38	CITIZEN CO-OP BANK LTD,	0.2	0	0	0.07	0	0	11.57	0	0
39	CITIZEN CREDIT CO-OPERATIVE BANK	0.02	0	0	0.03	0	0	0.25	0	0
40	GOA STATE CO-OP BANK LTD.	5.06	0.05	0.99	6.43	0.67	10.42	100.69	15.78	15.67
41	GOA URBAN CO-OP BANK LTD.	0.48	0	0	0.25	0	0	12.83	0.02	0.15
42	GP PARSIK SAHAKARI BANK LTD.	0	0	0	0	0	0	0	0	0
43	KONKAN MERCANTILE CO-OP BANK LTD.	0	0	0	0	0	0	0	0	0
44	MADGAON URBAN CO-OP BANK LTD.	0	0	0	0	0	0	0	0	0
45	NKGSB CO-OP BANK LTD.	0.02	0	0	0.02	0	0	0.24	0	0
46	PMC BANK LTD.	0	0	0	0	0	0	0	0	0
47	SARASWAT CO-OP BANK LTD.	0.12	0	0	0.09	0	0	2.66	0	0
48	SHAMRAO VITHAL CO-OP BANK LTD.	0	0	0	0	0	0	0	0	0
49	TJSB SAHAKARI BANK LTD.	0	0	0	0	0	0	0	0	0
50	WOMEN CO-OP BANK LTD.	0	0	0	0	0	0	0	0	0
	SUB TOTAL	5.9	0.05	0.85	6.89	0.67	9.72	128.24	15.8	12.32
51	AU SMALL FINANCE BANK LTD.	0	0	0	0	0	0	0	0	0
52	JANA SMALL FINANCE BANK LTD.	0	0	0	0	0	0	0	0	0
53	INDIA POST PAYMENTS BANK	0	0	0	0	0	0	0	0	0
54	UJJIVAN SMALL FINANCE BANK	0	0	0	0	0	0	0	0	0
	SUB TOTAL	0	0	0	0	0	0	0	0	0
	GRAND TOTAL	50.09	3.35	6.69	140.08	73.04	52.14	1003.17	301.99	30.10

INSTITUTION-WISE AND SECTOR WISE PERFORMANCE UNDER ACP FOR THE QUARTER ENDED SEPT 2020

(Amt in crores)

SR. No.	Name of the Bank	MSME			EXPORT CREDIT			EDUCATION		
		C	P	%	C	P	%	C	P	%
1	STATE BANK OF INDIA	602.84	289.06	47.94	23.7	0	0	20.52	12.1	58.96
2	ALLAHABAD BANK	13.02	0	0	0	0	0	1.2	0	0
3	ANDHRA BANK	8.02	19.87	0	0	0	0	0.8	0.2	25
4	BANK OF BARODA	251	41.22	16.42	11.1	0	0	8.97	0.78	8.69
5	BANK OF INDIA	270.82	211.65	78.15	18.25	0	0	8.92	0.71	7.95
6	BANK OF MAHRASHTRA	127.1	18.96	14.91	0.2	0	0	6.63	0.12	1.80
7	CANARA BANK	184.6	239.85	129.92	5.6	7.9	141.07	9.44	1.27	13.45
8	CENTRAL BANK OF INDIA	89.6	0	0	6.8	0	0	8.35	0	0
9	CORPORATION BANK	129.68	64.38	49.64	2.64	0	0	10.6	0.15	1.41
10	INDIAN BANK	16.8	0	0	0	0	0	1.24	0	0
11	INDIAN OVERSEAS BANK	62.51	6.09	9.74	0	0	0	2.42	0.05	2.06
12	PUNJAB NATIONAL BANK	28.5	133.03	466.77	0	0	0	1.55	0.46	29.67
13	PUNJAB AND SIND BANK	0.5	0.5	100	0	0	0	2	0	0
14	ORIENTAL BK OF COMMERCE	99	22.84	23.07	0	0	0	1.3	0.17	13.07
15	SYNDICATE BANK	145.52	0	0	0.35	0	0	6.55	0	0
16	UNION BANK OF INDIA	40.12	4.7	11.71	0.3	0	0	3.81	0	0
17	UNITED BANK OF INDIA	14	0.72	5.14	0	0.03	0	0.95	0	0
18	UCO BANK	19.7	0	0	0	0	0	1.56	0	0
19	IDBI BANK	33.42	1.51	4.51	0	0	0	1.81	0	0
	SUB TOTAL	2136.75	1054.38	49.35	68.94	7.93	11.50	98.62	16.01	16.23
20	AXIS BANK	63	0	0	0	0	0	2.04	0	0
21	BANDHAN BANK	4	0	0	0	0	0	0.11	0	0
22	CSB BANK LIMITED	1.6	0	0	0	0	0	0.26	0	0
23	DCB BANK	10.6	0	0	0	0	0	0.77	0	0
24	FEDERAL BANK	27.65	4.84	17.50	0	0	0	1.16	0.01	0.86
25	HDFC BANK	343.32	76.64	22.32	26	0	0	14	0	0
26	ICICI BANK	193.3	0	0	10	0	0	6.85	0	0
27	INDUSIND BANK	63.52	0.98	1.54	0	0	0	2	0	0
28	J & K BANK	0.2	0	0	0	0	0	0.01	0	0
29	KARNATAKA BANK	36.6	13.39	36.58	0	0	0	1.75	0.01	0.57
30	KARUR VYASYA BANK	0.2	0.33	165	0	0	0	0.01	0	0
31	KOTAK MAHINDRA BANK	32.7	0	0	0	0	0	1.4	0	0
32	RBL BANK	26.5	1.42	5.35	0	0	0	1.3	0.08	6.15
33	SOUTH INDIAN BANK	19.1	0	0	0	0	0	1.22	0	0
34	YES BANK	79	21.02	26.60	0	0	0	1.95	0	0
35	IDFC FIRST BANK	0.8	0	0	0.06	0	0	0.05	0	0
	SUB TOTAL	902.09	118.62	13.14	36.06	0	0	34.88	0.1	0.28
36	APNA SAHAKARI BANK LTD.	1.5	0	0	0	0	0	0.1	0	0
37	BICHOLIM URBAN CO-OP BANK LTD.	35.76	0	0	0	0	0	1.8	0	0
38	CITIZEN CO-OP BANK LTD,	42.5	5.67	13.34	0	0	0	2.35	0	0
39	CITIZEN CREDIT CO-OPERATIVE BANK	6.1	0	0	0	0	0	0.62	0	0
40	GOA STATE CO-OP BANK LTD.	105.6	21.5	20.35	0	0	0	4.11	0	0
41	GOA URBAN CO-OP BANK LTD.	77.72	15.47	19.90	0	0	0	2.11	0.09	4.26
42	GP PARSIK SAHAKARI BANK LTD.	1.8	0.72	40	0	0	0	0.11	0	0
43	KONKAN MERCANTILE CO-OP BANK LTD.	0.1	0	0	0	0	0	0.01	0	0
44	MADGAON URBAN CO-OP BANK LTD.	0	0	0	0	0	0	0	0	0
45	NKGSB CO-OP BANK LTD.	27.36	0	0	0	0	0	1.6	0	0
46	PMC BANK LTD.	0	0	0	0	0	0	0	0	0
47	SARASWAT CO-OP BANK LTD.	45.52	0	0	0	0	0	1.82	0	0
48	SHAMRAO VITHAL CO-OP BANK LTD.	2.5	0	0	0	0	0	0.11	0	0
49	TJSB SAHAKARI BANK LTD.	7.5	0.83	11.06	0	0	0	0.6	0	0
50	WOMEN CO-OP BANK LTD.	0.1	0	0	0	0	0	0.02	0	0
	SUB TOTAL	354.06	44.19	8.3	0	0	0	15.36	0.09	0.58
51	AU SMALL FINANCE BANK LTD.	1	0	0	0	0	0	0.05	0	0
52	JANA SMALL FINANCE BANK LTD.	1	0	0	0	0	0	0.05	0	0
53	INDIA POST PAYMENTS BANK	0	0	0	0	0	0	0	0	0
54	UJJIVAN SMALL FINANCE BANK	5.1	0	0	0	0	0	0.55	0	0
	SUB TOTAL	7.1	0	0	0	0	0	0.65	0	0
	GRAND TOTAL	3400	1217.19	35.80	105	7.93	7.55	149.51	16.2	10.84

INSTITUTION-WISE AND SECTOR WISE PERFORMANCE UNDER ACP FOR THE QUARTER ENDED SEPT 2020

(Amt in crores)

SR. No.	Name of the Bank	HOUSING			RENEWABLE ENERGY			OTHERS		
		C	P	%	C	P	%	C	P	%
1	STATE BANK OF INDIA	74.22	16.93	22.81	5.97	0	0	0.42	0	0
2	ALLAHABAD BANK	7.5	0	0	0.17	0	0	0.02	0	0
3	ANDHRA BANK	2.5	19.27	770.8	0.15	0	0	0.01	0.01	100
4	BANK OF BARODA	37.4	5.43	14.51	5.67	0	0	0.34	0	0
5	BANK OF INDIA	55	7.7	14	0.76	0	0	0.33	0.21	63.63
6	BANK OF MAHRASHTRA	25.4	0.88	3.46	0.31	0	0	0.14	0.93	664.28
7	CANARA BANK	45.15	3.22	7.13	3.84	0	0	0.38	0.01	2.63
8	CENTRAL BANK OF INDIA	37.6	0	0	0.56	0	0	0.18	0	0
9	CORPORATION BANK	49.55	14.25	28.75	2.08	0	0	0.33	0	0
10	INDIAN BANK	10.2	0	0	0.16	0	0	0.02	0	0
11	INDIAN OVERSEAS BANK	19.83	1.65	8.32	0.26	0	0	0.04	0	0
12	PUNJAB NATIONAL BANK	13.5	1.26	9.33	0.14	0	0	0.03	0.01	33.33
13	PUNJAB AND SIND BANK	4	0.17	4.25	0	0	0	0	0	0
14	ORIENTAL BK OF COMMERCE	10	0.41	4.1	0.13	0	0	0.03	0.01	33.33
15	SYNDICATE BANK	27.8	0	0	0.32	0	0	0.36	0	0
16	UNION BANK OF INDIA	20.7	0.28	1.35	0.3	0	0	0.24	0	0
17	UNITED BANK OF INDIA	8.3	0	0	0.12	0	0	0.03	0	0
18	UCO BANK	17.4	0	0	0.17	0	0	0.02	0.2	1000
19	IDBI BANK	9.7	0	0	0.21	0	0	0.03	0	0
	SUB TOTAL	475.75	71.45	15.02	21.32	0	0.00	2.95	1.38	46.78
20	AXIS BANK	21.95	0	0	0.22	0	0	0.24	0	0
21	BANDHAN BANK	2.2	0	0	0.05	0	0	0	0	0
22	CSB BANK LIMITED	2	0	0	0.05	0	0	0.01	0	0
23	DCB BANK	3.6	0	0	0.15	0	0	0.02	0	0
24	FEDERAL BANK	10	0.31	3.1	0.17	0	0	0.04	0.29	725
25	HDFC BANK	55.5	2.09	3.76	10.17	0	0	0.7	0	0
26	ICICI BANK	41.5	0	0	1.89	0	0	0.3	0	0
27	INDUSIND BANK	16.4	0	0	0.7	0	0	0.06	0	0
28	J & K BANK	0.2	0	0	0	0	0	0	0	0
29	KARNATAKA BANK	8	0.4	5	0.85	0	0	0.05	0.11	220
30	KARUR VYASYA BANK	0.2	0.3	150	0	0	0	0	0.06	0
31	KOTAK MAHINDRA BANK	16.5	0	0	0.25	0	0	0.02	0	0
32	RBL BANK	6	0.17	2.83	0.8	0	0	0.05	0.34	680
33	SOUTH INDIAN BANK	4.5	0	0	0.7	0	0	0.05	0	0
34	YES BANK	22	0	0	1	0	0	0.07	0	0
35	IDFC FIRST BANK	0.1	0	0	0	0	0	0	0	0
	SUB TOTAL	210.65	3.27	1.55	17	0	0	1.61	0.8	49.68
36	APNA SAHAKARI BANK LTD.	0.8	0	0	0.01	0	0	0.01	0	0
37	BICHOLIM URBAN CO-OP BANK LTD.	5.5	2.39	43.45	0.75	0	0	0.05	0	0
38	CITIZEN CO-OP BANK LTD,	6.5	0.16	2.46	0.75	0	0	0.04	0	0
39	CITIZEN CREDIT CO-OPERATIVE BANK	0.8	0.29	36.25	0.06	0.02	33.33	0.02	0.46	2300
40	GOA STATE CO-OP BANK LTD.	17.25	0.53	3.07	1.23	0	0	0.28	0.94	335.71
41	GOA URBAN CO-OP BANK LTD.	16.2	12.89	79.56	0.41	0	0	0.09	0	0
42	GP PARSIK SAHAKARI BANK LTD.	3.2	0.42	13.12	0.01	0	0	0.01	0.01	100
43	KONKAN MERCANTILE CO-OP BANK LTD.	0.1	0	0	0	0	0	0	0	0
44	MADGAON URBAN CO-OP BANK LTD.	0	0	0	0	0	0	0	0	0
45	NKGSB CO-OP BANK LTD.	2.55	0	0	0.17	0	0	0.03	0	0
46	PMC BANK LTD.	0	0	0	0	0	0	0	0	0
47	SARASWAT CO-OP BANK LTD.	5.5	0.78	14.18	0.22	0	0	0.08	0.02	25
48	SHAMRAO VITHAL CO-OP BANK LTD.	2.6	0	0	0.01	0	0	0.01	0	0
49	TJSB SAHAKARI BANK LTD.	0.8	0.2	25	0.03	0	0	0.02	0	0
50	WOMEN CO-OP BANK LTD.	0.1	0.75	750	0	0	0	0	0.4	0
	SUB TOTAL	61.9	18.41	29.74	3.65	0.02	0.54	0.64	1.83	285.93
51	AU SMALL FINANCE BANK LTD.	0.2	0	0	0.01	0	0	0.01	0	0
52	JANA SMALL FINANCE BANK LTD.	0.2	0	0	0.01	0	0	0.01	0	0
53	INDIA POST PAYMENTS BANK	0	0	0	0	0	0	0	0	0
54	UJJIVAN SMALL FINANCE BANK	1.3	0	0	0.05	0	0	0.01	0	0
	SUB TOTAL	1.7	0	0	0.07	0	0	0.03	0	0
	GRAND TOTAL	750	93.13	12.42	42.04	0.02	0.05	5.23	4.01	76.67

**INSTITUTION-WISE AND SECTOR WISE PERFORMANCE UNDER ACP FOR THE QUARTER END
SEPT 2020**

(Amt in crores)

SR. No.	Name of the Bank	SOCIAL INFRASTRUCTURE			TOTAL (CREDIT POTENTIAL+MSME+EXPORT CREDIT+EDUCATION+HOUSING+RENEWABLE ENERGY+OTHERS+SOCIAL INFRASTRUCTURE)		
		C	P	%	C	P	%
1	STATE BANK OF INDIA	2.74	0.53	19.34	892.75	343.31	38.45
2	ALLAHABAD BANK	0.22	0	0	22.13	0	0
3	ANDHRA BANK	0.12	0	0	11.6	39.63	341.63
4	BANK OF BARODA	2.18	0	0	365.92	67.28	18.38
5	BANK OF INDIA	2.35	0.66	28.08	424.14	265.28	62.54
6	BANK OF MAHRASHTRA	1.49	0.01	0.67	186.28	23.02	12.35
7	CANARA BANK	2.49	0	0	324.4	326.1	100.52
8	CENTRAL BANK OF INDIA	1.31	0	0	186.38	0	0
9	CORPORATION BANK	2.3	0	0	256.02	87.7	34.25
10	INDIAN BANK	0.26	0	0	30.19	0	0
11	INDIAN OVERSEAS BANK	1.12	0	0	101.78	7.97	7.83
12	PUNJAB NATIONAL BANK	0.7	0	0	48.4	134.79	278.49
13	PUNJAB AND SIND BANK	0	0	0	6.5	0.67	10.30
14	ORIENTAL BK OF COMMERCE	0.65	0	0	113.84	23.58	20.71
15	SYNDICATE BANK	0.65	0	0	227.22	0	0
16	UNION BANK OF INDIA	1.86	0	0	98.24	6.41	6.52
17	UNITED BANK OF INDIA	1.12	0	0	30.02	0.85	2.83
18	UCO BANK	0.83	0	0	47.92	0.85	1.77
19	IDBI BANK	0.74	0	0	56.1	1.51	2.69
	SUB TOTAL	23.13	1.2	5.19	3429.83	1328.95	38.75
20	AXIS BANK	0.98	0	0	98.56	0	0
21	BANDHAN BANK	0.1	0	0	6.46	0	0
22	CSB BANK LIMITED	0.15	0	0	4.52	0	0
23	DCB BANK	0.25	0	0	15.86	0	0
24	FEDERAL BANK	0.52	0	0	40.01	82.89	207.17
25	HDFC BANK	7.11	0	0	573.06	97.59	17.02
26	ICICI BANK	2.12	0	0	327.75	0	0
27	INDUSIND BANK	0.67	0	0	87.17	0.98	1.124
28	J & K BANK	0	0	0	0.41	0	0
29	KARNATAKA BANK	0.48	0	0	58.2	25.45	43.72
30	KARUR VYASYA BANK	0	0	0	1.56	0.69	44.23
31	KOTAK MAHINDRA BANK	0.42	0	0	52.86	0	0
32	RBL BANK	0.98	0	0	69.72	3.76	5.39
33	SOUTH INDIAN BANK	0.53	0	0	26.54	0	0
34	YES BANK	0.66	0	0	126.13	21.02	16.66
35	IDFC FIRST BANK	0	0	0	1.01	0	0
	SUB TOTAL	14.97	0	0	1489.82	232.38	15.59
36	APNA SAHAKARI BANK LTD.	0.05	0	0	2.47	0	0
37	BICHOLIM URBAN CO-OP BANK LTD.	0.35	0	0	44.21	2.39	5.40
38	CITIZEN CO-OP BANK LTD,	0.52	0	0	64.23	5.83	9.07
39	CITIZEN CREDIT CO-OPERATIVE BANK	0.55	0	0	8.4	0.77	9.16
40	GOA STATE CO-OP BANK LTD.	2.54	0	20.47	231.7	38.75	16.72
41	GOA URBAN CO-OP BANK LTD.	0.8	0	0	110.16	28.47	25.84
42	GP PARSIK SAHAKARI BANK LTD.	0.05	0	20	5.18	1.15	22.20
43	KONKAN MERCANTILE CO-OP BANK LTD.	0	0	0	0.21	0	0
44	MADGAON URBAN CO-OP BANK LTD.	0	0	0	0	0	0
45	NKGSB CO-OP BANK LTD.	0.4	0	0	32.35	0	0
46	PMC BANK LTD.	0	0	0	0	0	0
47	SARASWAT CO-OP BANK LTD.	0.94	0	135.11	56.74	0.8	1.40
48	SHAMRAO VITHAL CO-OP BANK LTD.	0.05	0	0	5.28	0	0
49	TJSB SAHAKARI BANK LTD.	0.1	0	0	9.05	1.03	11.38
50	WOMEN CO-OP BANK LTD.	0	0	0	0.22	1.15	522.72
	SUB TOTAL	6.35	0	0	570.2	80.34	14.08
51	AU SMALL FINANCE BANK LTD.	0.05	0	0	1.32	0	0
52	JANA SMALL FINANCE BANK LTD.	0.05	0	0	1.32	0	0
53	INDIA POST PAYMENTS BANK	0	0	0	0	0	0
54	UJJIVAN SMALL FINANCE BANK	0.5	0	0	7.51	0	0
	SUB TOTAL	0.6	0	0	10.15	0	0
	GRAND TOTAL	45.05	1.2	2.66	5500	1641.67	29.85

Note: ACP for the year is 5500 Cr. ACP up to Sept is 2750 Cr.

b.) Review of Priority Sector Advances (PSA)

Performance under Priority Sector Advances, DIR and Weaker Section etc. as on 30.09.2019, 30.06.2020 and 30.09.2020 are as under:

(Rs. in Crores)

SR. No.	Parameters	Bench Mark	30.09.2019	30.06.2020	30.09.2020
i	Total Deposits	N.A.	78704.45	84698.92	85235.58
ii	Total Advances	N.A.	23712.18	24040.45	27609.19
iii	C.D. Ratio	N.A.	30.13	28.38	32.39
iv	Total PSA Outstanding	N.A.	7601.80	6477.09	7531.08
	%age of PSA to Total Advances	40%	32.06%	26.94	31.40
v	DIR Advances	N.A.	2.74	0.67	0.68
	%age of DIR Adv. to Total Advances	1%	0.01%	0	0
vi	Weaker Section Advances	N.A.	851.09	1326.64	1525.65
	%age of Weaker Sec. Adv. to Total Adv.	10%	3.59%	5.52	5.52
vii	SC/ST Advances	N.A.	546.33	71.8	63.59
	%age of SC/ST* Adv. To Total Advances	5%	2.30%	0.3	0.23
viii	Advances to Women	N.A.	2138.53	2088.1	3391.3
	%age of Adv. to Women to Total Adv.	10%	9.02%	8.69	12.28

DEPOSIT, ADVANCES AND CD RATIO- GOA STATE AS ON 30.09.2020

(Amount in crores)

SR.	Name of Bank	Deposits Total	Advances Total	CD Ratio
1	STATE BANK OF INDIA	17817.19	9149.76	51.35
2	ALLAHABAD BANK	65	32	49.23
3	ANDHRA BANK	243.26	119.69	49.20
4	BANK OF BARODA	7926.06	1059.66	13.37
5	BANK OF INDIA	9551.25	1608.53	16.84
6	BANK OF MAHRASHTRA	755.87	259.17	34.29
7	CANARA BANK	9760.51	2165.68	22.19
8	CENTRAL BANK OF INDIA	2650.39	580.91	21.92
9	CORPORATION BANK	6931.74	1051.35	15.17
10	INDIAN BANK	177	27	15.25
11	INDIAN OVERSEAS BANK	1549.71	456.67	29.47
12	PUNJAB NATIONAL BANK	587.22	411.21	70.03
13	PUNJAB AND SIND BANK	40.26	19.6	48.68
14	ORIENTAL BK OF COMMERCE	762.87	515.71	67.60
15	UNION BANK OF INDIA	2274.46	730.32	32.11
16	UNITED BANK OF INDIA	104.81	55.31	52.77
17	UCO BANK	710.9	135.02	18.99
	SUB TOTAL	61908.5	18377.59	29.69
18	IDBI BANK	824.95	51.9	6.29
19	AXIS BANK	1865	608	32.60
20	BANDHAN BANK	44.87	17.4	38.78
21	CSB BANK LIMITED	98.09	56.86	57.97
22	DCB BANK	111	4	3.60
23	FEDERAL BANK	548.85	367.88	67.03
24	HDFC BANK	8702.06	2452.29	28.18
25	ICICI BANK	2371	974	41.08
26	INDUSIND BANK	404.84	568.79	140.50
27	J & K BANK	40	32	80.00
28	KARNATAKA BANK	781.31	316.33	40.49
29	KARUR VYASYA BANK	35.68	31.67	88.76
30	KOTAK MAHINDRA BANK	8	1	12.50
31	RBL BANK	544.89	45.31	8.32
32	SOUTH INDIAN BANK	315.26	-422.28	-133.95
33	YES BANK	508.45	365.27	71.84
34	IDFC FIRST BANK	480	5	1.04
	SUB TOTAL	17684.25	5475.42	30.96
35	APNA SAHAKARI BANK LTD.	42.03	102.02	242.73
36	BICHOLIM URBAN CO-OP BANK LTD.	514.72	292.48	56.82
37	CITIZEN CO-OP BANK LTD,	163.12	91.19	55.90
38	CITIZEN CREDIT CO-OPERATIVE BANK LIMITED	116.94	122.21	104.51
39	GOA STATE CO-OP BANK LTD.	1860.49	1277.07	68.64
40	GOA URBAN CO-OP BANK LTD.	853.19	550.63	64.54
41	GP PARSIK SAHAKARI BANK LTD.	4.07	5.63	138.33
42	KONKAN MERCANTILE CO-OP BANK LTD.	4	9	225.00
43	MADGAON URBAN CO-OP BANK LTD.	197.37	58.98	29.88
45	NKGSB CO-OP BANK LTD.	0.25	0.28	112.00
46	PMC BANK LTD.	147	45	30.61
47	SARASWAT CO-OP BANK LTD.	1295.92	914.21	70.55
48	SHAMRAO VITHAL CO-OP BANK LTD.	67	51	76.12
49	TJSB SAHAKARI BANK LTD.	199.83	174.99	87.57
50	WOMEN CO-OP BANK LTD.	69.16	46.88	67.78
	SUB TOTAL	5535.09	3741.57	67.60
51	AU SMALL FINANCE BANK LTD.	82.96	14.58	17.57
52	JANA SMALL FINANCE BANK LTD.	24.64	0.03	0.12
53	INDIA POST PAYMENTS BANK	0.14	0	0.00
54	UJJIVAN SMALL FINANCE BANK	0	0	0.00
	SUB TOTAL	107.74	14.61	13.56
	GRAND TOTAL	85235.58	27609.19	32.39

OUTSTANDING POSITION OF ADVANCES TO PRIORITY SECTOR, DIR AND WEAKER SECTION (30.09.2020)

(Amount in crores)

SR. No.	Name of the Bank	TOTAL PRIORITY SECTOR ADVANCES	% P.S. ADV TO TOTAL ADV	ADV UNDER DIR SCHEME		% of DIR to Total Adv	ADVANCE TO WEAKER SECTION		% of Weaker Section Adv to Total Adv
		AMOUNT	%	NO	AMOUNT	%	NO	AMOUNT	%
1	STATE BANK OF INDIA	864.1	9.44	2	0	0	100	1.95	0.02
2	ALLAHABAD BANK	0	0.00	0	0	0	0	0	0.00
3	ANDHRA BANK	20	16.71	0	0	0	0	0	0.00
4	BANK OF BARODA	422.54	39.88	5	0.11	0.01	8668	764.87	72.18
5	BANK OF INDIA	710.41	44.17	1	0	0	3226	74.12	4.61
6	BANK OF MAHRASHTRA	165.97	64.04	0	0	0	261	2.12	0.82
7	CANARA BANK	1319.05	60.91	324	0.32	0.01	10342	363.67	16.79
8	CENTRAL BANK OF INDIA	337.67	58.13	20	0.25	0.04	169	2.98	0.51
9	CORPORATION BANK	624.81	59.43	0	0	0	536	3.89	0.37
10	INDIAN BANK	20	74.07	0	0	0	0	0	0.00
11	INDIAN OVERSEAS BANK	-105.99	-23.21	0	0	0	2325	19.05	4.17
12	PUNJAB NATIONAL BANK	197.76	48.09	0	0	0	104	0.54	0.13
13	PUNJAB AND SIND BANK	10.52	53.67	0	0	0	0	0	0.00
14	ORIENTAL BK OF COMMERCE	171.42	33.24	0	0	0	417	19.96	3.87
15	UNION BANK OF INDIA	302.36	41.40	0	0	0	9	0.63	0.09
16	UNITED BANK OF INDIA	39.55	71.51	0	0	0	265	8.27	14.95
17	UCO BANK	60.69	44.95	0	0	0	1156	22.71	16.82
18	IDBI BANK	69.64	134.18	0	0	0	440	17.24	33.22
	SUB TOTAL	5230.5	28.38	352	0.68	0	28018	1302	7.06
19	AXIS BANK	5	0.82	0	0	0	0	0	0.00
20	BANDHAN BANK	0	0.00	0	0	0	0	0	0.00
21	CSB BANK LIMITED	0	0.00	0	0	0	0	0	0.00
22	DCB BANK	0	0.00	0	0	0	0	0	0.00
23	FEDERAL BANK	97.57	26.52	0	0	0	1437	30.09	8.18
24	HDFC BANK	590.89	24.10	0	0	0	1242	7.02	0.29
25	ICICI BANK	5	0.51	0	0	0	0	0	0.00
26	INDUSIND BANK	146.94	25.83	0	0	0	0	0	0.00
27	J & K BANK	0	0.00	0	0	0	0	0	0.00
28	KARNATAKA BANK	125.15	39.56	0	0	0	1414	10.84	3.43
29	KARUR VYASYA BANK	6.05	19.10	0	0	0	30	1.39	4.39
30	KOTAK MAHINDRA BANK	0	0.00	0	0	0	0	0	0.00
31	RBL BANK	23.76	52.44	0	0	0	748	3.5	7.72
32	SOUTH INDIAN BANK	282.66	-66.94	0	0	0	0	0	0.00
33	YES BANK	102.99	28.20	0	0	0	6	1.76	0.48
34	IDFC FIRST BANK	0	0.00	0	0	0	0	0	0.00
	SUB TOTAL	1386.01	25.56	0	0	0	4877	54.6	1.01
35	APNA SAHAKARI BANK LTD.	0	0.00	0	0	0	0	0	0.00
36	BICHOLIM URBAN CO-OP BANK LTD.	46.08	15.75	0	0	0	155	1.66	0.57
37	CITIZEN CO-OP BANK LTD,	62.88	68.95	0	0	0	130	21.79	23.90
38	CITIZEN CREDIT CO-OPERATIVE BANK	53.25	43.57	0	0	0	74	11.31	9.25
39	GOA STATE CO-OP BANK LTD.	344.48	26.97	0	0	0	1387	106.77	8.36
40	GOA URBAN CO-OP BANK LTD.	337.64	61.32	0	0	0	1249	25.66	4.66
41	GP PARSIK SAHAKARI BANK LTD.	2.15	38.19	0	0	0	0	0	0.00
42	KONKAN MERCANTILE CO-OP BANK	0	0.00	0	0	0	0	0	0.00
43	MADGAON URBAN CO-OP BANK	5.13	8.70	0	0	0	22	1.19	2.02
44	NKGSB CO-OP BANK LTD.	0	0.00	0	0	0	0	0	0.00
45	PMC BANK LTD.	0	0.00	0	0	0	0	0	0.00
46	SARASWAT CO-OP BANK LTD.	2.42	0.26	0	0	0	0	0	0.00
47	SHAMRAO VITHAL CO-OP BANK	0	0.00	0	0	0	0	0	0.00
48	TJSB SAHAKARI BANK LTD.	59.48	33.99	0	0	0	19	0.42	0.24
49	WOMEN CO-OP BANK LTD.	1.06	2.26	0	0	0	54	0.25	0.53
	SUB TOTAL	914.57	24.44	0	0	0	3090	169.05	4.52
50	AU SMALL FINANCE BANK LTD.	0	0.00	0	0	0	0	0	0.00
51	JANA SMALL FINANCE BANK LTD.	0	0.00	0	0	0	0	0	0.00
52	INDIA POST PAYMENTS BANK	0	0.00	0	0	0	0	0	0.00
53	UJJIVAN SMALL FINANCE BANK	0	0.00	0	0	0	0	0	0.00
	SUB TOTAL	0	0.00	0	0	0	0	0	0.00
	GRAND TOTAL	7531.08	31.40	352	0.68	0	35985	1525.65	5.53

ADVANCES TO SC, ST & WOMENS AS ON 30.09.2020

(Amount in Crores)

SR. No.	Name of the Bank	ADVANCE TO SC			ADVANCE TO ST			ADVANCE TO WOMEN		% of WOMEN Adv to Total Adv
		NO	AMOUNT	%	NO	AMOUNT	%	NO	AMT	
1	STATE BANK OF INDIA	83	3.14	0.03	165	1.74	0.02	14275	906.47	9.91
2	ALLAHABAD BANK	0	0	0.00	0	0	0.00	0	0	0.00
3	ANDHRA BANK	0	0	0.00	0	0	0.00	270	19.78	16.53
4	BANK OF BARODA	159	5.71	0.54	252	2.75	0.26	6556	201.87	19.05
5	BANK OF INDIA	52	1.72	0.11	55	1.26	0.08	8865	375.4	23.34
6	BANK OF MAHRASHTRA	37	0.35	0.14	60	1.08	0.42	978	37.37	14.42
7	CANARA BANK	921	21.89	1.01	118	2.52	0.12	16241	694.83	32.08
8	CENTRAL BANK OF INDIA	47	0.71	0.12	37	0.5	0.09	2465	114.69	19.74
9	CORPORATION BANK	104	2.79	0.27	72	1.09	0.10	6707	179.04	17.03
10	INDIAN BANK	0	0	0.00	0	0	0.00	0	0	0.00
11	INDIAN OVERSEAS BANK	30	0.15	0.03	10	0.03	0.01	2305	-58.46	-12.80
12	PUNJAB NATIONAL BANK	6	0.16	0.04	1	0	0.00	1426	119.97	29.17
13	PUNJAB AND SIND BANK	1	0.02	0.10	1	0.18	0.92	66	4.63	23.62
14	ORIENTAL BK OF COMMERCE	17	4.32	0.84	2	0	0.00	469	42.84	8.31
15	UNION BANK OF INDIA	56	2.63	0.36	46	1.15	0.16	1372	39.89	5.46
16	UNITED BANK OF INDIA	26	1.27	2.30	6	0.19	0.34	108	7.47	13.51
17	UCO BANK	57	0.96	0.71	133	1.7	1.26	1453	33.47	24.79
18	IDBI BANK	2	0.04	0.08	2	0.11	0.21	264	9.19	17.71
	SUB TOTAL	1598	45.86	0.25	960	14.3	0.08	63820	2728.45	14.80
19	AXIS BANK	0	0	0.00	0	0	0.00	0	0	0.00
20	BANDHAN BANK	0	0	0.00	0	0	0.00	6293	17.24	99.08
21	CSB BANK LIMITED	0	0	0.00	0	0	0.00	13	0.58	1.02
22	DCB BANK	0	0	0.00	0	0	0.00	0	0	0.00
23	FEDERAL BANK	3	0.1	0.03	2	0.04	0.01	7505	111.31	30.26
24	HDFC BANK	1	0.11	0.00	7	0.27	0.01	18057	235.67	9.61
25	ICICI BANK	0	0	0.00	0	0	0.00	0	0	0.00
26	INDUSIND BANK	0	0	0.00	0	0	0.00	3838	70.77	12.44
27	J & K BANK	0	0	0.00	0	0	0.00	0	0	0.00
28	KARNATAKA BANK	0	0	0.00	0	0	0.00	1764	29.61	9.36
29	KARUR VYASYA BANK	0	0	0.00	0	0	0.00	47	1.93	6.09
30	KOTAK MAHINDRA BANK	0	0	0.00	0	0	0.00	0	0	0.00
31	RBL BANK	172	0.57	1.26	179	1.43	3.16	13643	34.42	75.97
32	SOUTH INDIAN BANK	0	0	0.00	0	0	0.00	913	31.93	-7.56
33	YES BANK	0	0	0.00	0	0	0.00	0	0	0.00
34	IDFC FIRST BANK	0	0	0.00	0	0	0.00	0	0	0.00
	SUB TOTAL	176	0.78	0.01	188	1.74	0.03	52073	533.46	9.84
35	APNA SAHAKARI BANK LTD.	0	0	0.00	0	0	0.00	17	0.25	0.25
36	BICHOLIM URBAN CO-OP BANK LTD.	88	0.43	0.15	0	0	0.00	540	10.07	3.44
37	CITIZEN CO-OP BANK LTD,	0	0	0.00	0	0	0.00	85	17.43	19.11
38	CITIZEN CREDIT CO-OPERATIVE BANK	0	0	0.00	0	0	0.00	78	10.24	8.38
39	GOA STATE CO-OP BANK LTD.	2	0	0.00	0	0	0.00	1479	41.96	3.29
40	GOA URBAN CO-OP BANK LTD.	22	0.48	0.09	0	0	0.00	1176	36.07	6.55
41	GP PARSIK SAHAKARI BANK LTD.	0	0	0.00	0	0	0.00	4	0.32	5.68
42	KONKAN MERCANTILE CO-OP BANK	0	0	0.00	0	0	0.00	0	0	0.00
43	MADGAON URBAN CO-OP BANK	0	0	0.00	0	0	0.00	81	1.4	2.37
44	NKGSB CO-OP BANK LTD.	0	0	0.00	0	0	0.00	0	0	0.00
45	PMC BANK LTD.	0	0	0.00	0	0	0.00	0	0	0.00
46	SARASWAT CO-OP BANK LTD.	0	0	0.00	0	0	0.00	0	0	0.00
47	SHAMRAO VITHAL CO-OP BANK	0	0	0.00	0	0	0.00	0	0	0.00
48	TJSB SAHAKARI BANK LTD.	0	0	0.00	0	0	0.00	184	11.5	6.57
49	WOMEN CO-OP BANK LTD.	0	0	0.00	0	0	0.00	27	0.12	0.26
	SUB TOTAL	112	0.91	0.02	0	0	0.00	3671	129.36	3.46
50	AU SMALL FINANCE BANK LTD.	0	0	0.00	0	0	0.00	0	0	0.00
51	JANA SMALL FINANCE BANK LTD.	0	0	0.00	0	0	0.00	0	0	0.00
52	INDIA POST PAYMENTS BANK	0	0	0.00	0	0	0.00	0	0	0.00
53	UJJIVAN SMALL FINANCE BANK	0	0	0.00	0	0	0.00	0	0	0.00
	SUB TOTAL	0	0	0.00	0	0	0.00	0	0	0.00
	GRAND TOTAL	1886	47.55	0.17	1148	16.04	0.06	119564	3391.27	12.28

Launching of ACP for the year 2021 -22

(Amount in Crores)

Activity	<u>North Goa</u>	<u>South Goa</u>	<u>Goa State</u>
Crop loans	110	80	190
Agri Term loans	220	250	470
Sub Total AGRI	330	330	660
Agri Infrastructure	20	20	40
Ancillary Activities	120	120	240
Credit Potential for Agriculture	470	470	940
MSME	1600	1650	3250
Export Credit	10	10	20
Education	40	80	120
Housing	250	200	450
Renewable Energy	1	2	3
Others	99	10	109
Social Infrastructure	30	178	208
TOTAL	2500	2600	5100

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

Under the PMMY, there are 3 types of loans i.e. Shishu, Kishore and Tarun. Achievement as on 30.09.2020 for the State of Goa under all three categories of loans is given below:

(Rs. 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 2019	6281	31.40	3118	118.38	1228	87.14	10627	236.93
Mar 2020	6416	32.10	3138	118.42	1230	87.28	10784	237.80
June 2020	791	2.21	1345	22.38	423	61.85	2559	86.44
Sept 2020	3678	6.58	3885	319.95	704	272.66	8267	599.19

b) Position of NPA in Mudra Accounts as on 30.09.2020

(Amount in Crores)

Particulars	OUTSTANDING		NPA	
	No. of accounts	Amount	No. of accounts	Amount
SHISHU	21289	77.95	6099	9.18
KISHORE	13362	419.83	1558	31.62
TARUN	3559	292.19	363	22.24
TOTAL	38210	789.97	8020	63.04
				7.98 %

DOUBLING FARMERS' INCOME BY 2022**a) MEASURES**

The following measures are recommended for growth of Agriculture and thereby doubling of Farmers Income:

- Arranging Credit camps at village level and at least one camp in each village.
 - Each branch has to scout maximum number of Fresh KCCs .
 - Focus should be on small & marginal farmers, tenant farmers to bring them under banking purview.
 - Printed materials of the KCC scheme in local language be distributed among the villagers as social gathering/FL camps are not possible for the time being.
 - Rupay cards be issued to farmers..
 - Farmers to be explained the benefit of Interest Subvention Scheme of Central and State Government for prompt repayment, so also the benefit of 7% interest on renewal of facilities.
1. All PM Kissan beneficiaries and uncovered farmers shall be extended crop loan as per their eligibility.
 2. KCC to farmers engaged in Animal Husbandry, Dairy and fisheries.
 3. Farmer Clubs are grass root level informal forums. Bankers to coordinate with such clubs with support of NABARD for the mutual benefit of the banks and rural farmers.
 4. Interacting with district administration , ATMA and strict monitoring by Lead District Managers at BLBC/DCC level.
 5. All farmers to be covered under PMFBY to mitigate risk against natural calamities, if any.

b) Present Position of Lending to Farmers**KCC FISHERY****Reports in Crores**

	NO. OF KCC for Fisheries ISSUED DURING QUARTER (Including renewal)	AMOUNT DISBURSED DURING QTR	TOTAL NO. OF KCC for Fisheries AS ON END OF QUARTER	OUTSTANDING Amount. AS ON END OF QTR	Out of TOTAL NO. OF KCC for Fisheries , Number of Rupay Card Issued	KCC CARD ACTIVATED
JUNE 20	2	0.23	18	0.65	17	7
SEPT 20	38	0.46	106	4.29	26	13

KCC FOR ANIMAL HUSBANDRY

	NO. OF KCC for Animal Husbandry ISSUED DURING QUARTER (Including renewal)	AMOUNT DISBURSED DURING QUARTER	TOTAL NO. OF KCC for Animal Husbandry AS ON END OF QUARTER	OUTSTANDING Amount. AS ON END OF QUARTER	Out of TOTAL NO. OF KCC for Animal Husbandry , Number of Rupay Card Issued	KCC CARD ACTIVATED
JUNE 20	81	1.89	493	5.64	432	190
SEPT 20	1224	11.69	1896	14.82	835	460

KCC 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
JUNE 20	681	9.86	11950	88.94	3142	1994
SEPT 20	3296	37.00	14137	105.48	4482	2601

Progresss in Government Sponsored Schemes

c) Review of Government Sponsored Schemes as on 30.09.2020

Sr No	Scheme	Target	Position as on 30.09.2020			
			Sponsored	Sanctioned	Rejected	Pending
1	PMEGP - DIC	32	17	0	5	12
2	PMEGP - KVIC	32	16	2	0	14
3	PMEGP - KVIB	32	60	9	11	40
	PMEGP TOTAL		93	11	16	66

b) Position of NPAs in respect of Schematic lending, Certificate Cases and Recovery of NPAs as on 30.09.2020

SR.	NAME OF BANK	Total Outstanding in GSS		NPA in GSS		NPA %	
		No.	Amt.	No.	Amt.	No.	Amt
1	BANK OF BARODA	556	10.05	15	0.27	2.69	2.68
2	BANK OF INDIA	558	19.19	100	4.55	17.92	23.71
4	CANARA BANK	320	13.25	30	0.93	9.38	7.02
5	CORPORATION BANK	313	22	19	0.49	6.07	2.22
6	PUNJAB NATIONAL BANK	25	2.38	6	0.46	24	19.33
7	STATE BANK OF INDIA	324	9.66	11	1.12	3.40	11.59
8	GOA STATE CO-OP BANK LTD.	289	5.62	56	0.61	19.38	10.85
9	HDFC BANK	340	9.24	3	0.02	0.88	0.21
	GRAND TOTAL	2725	91.39	240	8.45	8.81	9.25

The quarterly meetings of Steering Sub Group of SLBC Goa for the quarter ended Sept 2020 held as under:

Sr.No.	Steering Sub Group	Date of Meeting
1	Priority Sector Lending	18.11.2020
2	Self Help Group	18.11.2020
3	Govt. Sponsored Schemes	18.11.2020
4	Financial Inclusion	18.11.2020

Timely submission of data by Bank, adhering to the schedule of SLBC Meeting

Timely submission and compilation of data is a pre-requisite for meaningful discussions. SLBC has to follow up with member banks and Lead District Managers (LDMs) for submission of data. All modes like e-mails, telephone calls, SMS are used and a lot of invaluable man hours are needed to be invested for the same.

A such, all LDMs and member banks are requested to submit data pertaining to regular periodic returns on the SLBC Portal within the stipulated time schedule to enable Convener bank to consolidate it for onward submission to the Central / State Government and Reserve Bank of India.

The percentage of submission of LBRs as on, 31.03.2019, 30.06.2019, 30.09.2019, 31.12.2019 and 31.03.2020 is as under:

Type of Returns	As on 30.09.19	As on 31.12.19	As on 31.03.20	As on 30.06.20	As on 30.09.20
LBR 2/U2	98.00%	98.00%	99.00%	99.00%	99.00%
LBR 3/U3	98.00%	98.00%	99.00%	99.00%	99.00%

The position of online submission of various Lead Bank data has improved substantially during the quarter as compared to previous quarter but the quality of data submission needs to be improved. All the member banks are requested to take up the matter at appropriate level in their banks and ensure 100% Data submission, timely and accurate.

REVAMPED SCHEME :

- 1 Bank heads to confirm whether data required by LBS can be generated from CBS and generated in Excel format.
- 2 Lead Bank to confirm whether SLBC portal has facility to upload data generated in excel format by Banks.
- 3 Minimal human intervention on data going forward.

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

Following Banks have not uploaded the Data

Sr No	Bank Name	Remarks
01	AXIS BANK LTD	Not uploaded
02	IDFC FIRST BANK	Not uploaded
03	DCB BANK LTD	Not uploaded
04	ICICI BANK	Not uploaded
05	KOTAK MAHINDRA BANK	Not uploaded
06	KOKAN MERCANTILE COOPERATIVE BANK	Not uploaded
07	SHAMRAO VITAL COOPERATIVE BANK LTD	Not uploaded
08	UJJIVAN SMALL FINANCE BANK	Not uploaded
09	INDIAN POST PAYMENT BANK	Not uploaded
10	J & K BANK	Not uploaded
11	INDIAN BANK	Partially uploaded
12	ALLAHABAD BANK	Not uploaded
13	CENTRAL BANK OF INDIA	Partially uploaded
14	BANDHAN BANK	Partially uploaded

